

## **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:** June 20, 2023 - September 20, 2023 **YEAR:** 2023

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

**I. DATA OF THE FUND**

Constitution Date	October 14h, 2019	Paying Agent	BANCO SANTANDER	
Disbursement Date	October 17th, 2019	Negotiation Market	AIAF	
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 €	41.623,04 €	
		Total Nominal	440.000.000,00 €	183.141.376,00 €	41,62%
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		
September 20, 2023			December 20, 2023		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	5.914,32 €	488,61 €	4,353%	458,00 €	370,98 €
CLASS B	0,00 €	654,18 €	4,753%	695,50 €	563,36 €
CLASS C	0,00 €	218,95 €	1,480%	216,57 €	175,42 €
CLASS D	0,00 €	292,92 €	1,980%	289,73 €	234,68 €
CLASS E	0,00 €	471,92 €	3,190%	466,79 €	378,10 €
CLASS F	0,00 €	877,27 €	5,930%	867,73 €	702,86 €
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	46.590
CR's Outstanding to be amortised	550.000.003,14 €	254.566.973,72 €
CR's Outstanding per Loan to be amortised	11.446,41 €	5.463,98 €
Interest Rate	8,16%	7,83%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	8,83%
Average Monthly Single Rate	10,81%
Constant Prepayment Rate from Constitution	11,76%

**SANTANDER CONSUMER SPAIN AUTO 2019-1 FT**

**QUARTERLY BONDS PAYOUT REPORT**

September 20th, 2023

<b>BONDS. PRINCIPAL</b>	
Previous Balance	276.025.751,65 €
Principal Amortised	26.023.008,00 €
Outstanding Balance	250.002.743,65 €
% of Initial Balance	45,00%
Principal accrued and unpaid	0,00 €

<b>DATA</b>	
Pool Cut-Off Date	2023/09/13
Payment Date	2023/09/20
Previous Payment Date	2023/06/20
Number of Days (Act/360)	92
Next Payment Date	2023/12/20
Euribor 3M	3,903%

<b>INTEREST PAID</b>	
CLASS A	2.149.884,00 €
CLASS B	377.461,86 €
CLASS C	60.868,10 €
CLASS D	29.292,00 €
CLASS E	47.192,00 €
CLASS F	87.727,00 €
Interest accrued and unpaid	0,00 €

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>2023/09/20</b>
CLASS A	6,09	0,99
CLASS B	8,75	2,54
CLASS C	9,29	2,76
CLASS D	9,33	2,76
CLASS E	9,33	2,76
CLASS F	9,33	2,76

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**

September 20th, 2023

<b>PRINCIPAL</b>	
Previous Balance	288.797.852,85 €
Principal Amortised	34.230.879,13 €
Outstanding Balance	254.566.973,72 €
Number of Credit Rights	46.590

<b>PRINCIPAL BALANCE IN ARREARS (*)</b>					
	<b>UP to 30 DAYS</b>	<b>30 to 60 DAYS</b>	<b>60 to 90 DAYS</b>	<b>90 to 180 DAYS</b>	<b>&gt; 180 DAYS</b>
Principal Balance in Arrears	246.345,47 €	133.988,00 €	123.323,70 €	240.930,63 €	2.690.941,75 €
Interest accrued on Credit Rights in Arrears	56.534,94 €	30.253,06 €	28.790,30 €	49.130,04 €	674.130,54 €
Outstanding Balance	8.659.589,00 €	2.733.804,57 €	1.771.781,88 €	1.929.843,71 €	7.464.090,48 €
Number of Credit Rights	1.286	383	0	322	1.073
% of Outstanding Balance	3,40%	1,07%	0,70%	0,76%	2,93%

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

<b>DEFAULTED RECEIVABLES</b>	
Last balance <sup>(1)</sup>	9.863.968,05 €
Difference in Actual Period	135.289,00 €
Current balance	10.019.257,05 €

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**QUARTERLY COLLATERAL REPORT**

**September 20th, 2023**

<b>CUMULATIVE DEFAULTED RECEIVABLES</b>	
Last balance <sup>(1)</sup>	30.350.622,33 €
Difference in Actual Period	1.740.830,11 €
Current balance	32.091.452,44 €

<b>CUMULATIVE RECOVERIES</b>	
Last balance <sup>(1)</sup>	20.466.654,28 €
Difference in Actual Period	1.605.541,11 €
Current balance	22.072.195,39 €

<sup>(1)</sup> 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 .

**SANTANDER CONSUMER SPAIN AUTO 2019-1 FT**

**QUARTERLY REPORT - ALLOCATION OF CASH**

September 20th, 2023

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>45.058.083,30 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	34.208.628,16 €
Contentious Loans	46.092,99 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	5.348.351,53 €
Refund of Interest accrued	0,00 €
<b>CASH RESERVE AMOUNT + LIQUIDITY</b>	<b>5.455.000,00 €</b>
<b>OTHERS</b>	<b>10,62 €</b>

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

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>45.058.083,30 €</b>
<b>ORDINARY EXPENSES</b>	<b>0,00 €</b>
MANAGEMENT FEE	25.000,00 €
SERVICER FEE	86.967,02 €
SWAP PAYMENT	94.942,21 €
SWAP COLLECTION	-2.527.346,42 €
INTEREST ON CLASS A BONDS	2.149.884,00 €
INTEREST ON CLASS B BONDS	377.461,88 €
INTEREST ON CLASS C BONDS	60.868,10 €
INTEREST ON CLASS D BONDS	29.292,00 €
INTEREST ON CLASS E BONDS	47.192,00 €
CASH RESERVE AMOUNT	5.455.000,00 €
INTEREST ON CLASS F BONDS	87.727,00 €
BONDS AMORTISATION	26.023.008,00 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	13.148.087,54 €
<b>EXCESS</b>	<b>0,00 €</b>

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

September 20th, 2023

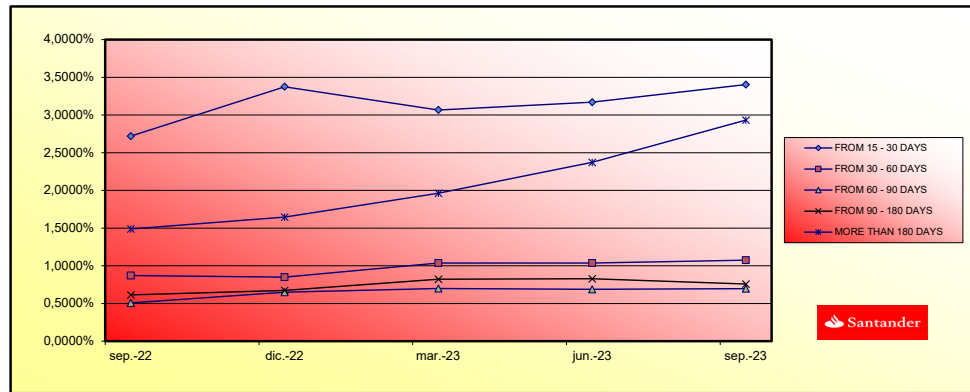
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	September 20th, 2023
SUBORDINATED ISSUE	105.500.000,00 € (19,18%)	61.072.504,65 € (23,99%)
PRINCIPAL RESERVE FUND	5.455.000,00 € (1,00)%	5.455.000,00 € (2,23%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	September 20th, 2023
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.000.000,00 €	0,00 €
Interest Rate	1,732%	—

**FONDO DE TITULIZACIÓN  
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**HISTORICAL ARREARS REPORTS**

<b>HISTORICAL ARREARS REPORTS</b>					
	<b>Sep-22</b>	<b>Dec-22</b>	<b>Mar-23</b>	<b>Jun-23</b>	<b>Sep-23</b>
<b>FROM 15 - 30 DAYS</b>	2,7191%	3,3749%	3,0671%	3,1692%	3,4017%
<b>FROM 30 - 60 DAYS</b>	0,8714%	0,8490%	1,0362%	1,0359%	1,0739%
<b>FROM 60 - 90 DAYS</b>	0,5074%	0,6498%	0,6992%	0,6873%	0,6960%
<b>FROM 90 - 180 DAYS</b>	0,6140%	0,6729%	0,8220%	0,8282%	0,7581%
<b>MORE THAN 180 DAYS</b>	1,4875%	1,6460%	1,9617%	2,3718%	2,9321%





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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
March 2023	4,31%	283.582.331,33 €
April 2023	4,20%	271.843.117,03 €
May 2023	4,55%	260.700.093,25 €
Average Delinquency Ratio corresponding to the preceding 3 months higher than 5,00%	4,350%	

(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	32.091.452,44 €
Cumulative Recoveries with respect Defaulted Receivables	22.072.195,39 €
Cumulative Balance CR's	891.122.684,80 €
Ratio equal or greater than 1,30%	1,124%

(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	32.091.452,44 €
Class D, E and F Bonds at the Date of Incorporation	30.000.000,00 €
Ratio equal or greater than 100%	106,972%

(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	186.004,48 €
Rest of Debtors	254.380.969,24 €
Ratio equal or greater than 2%	0,021%

(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.**

**FONDO DE TITULIZACIÓN  
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**SWAP CALCULATION**

	<b>Notional</b>	<b>Initial Date</b>	<b>Final Date</b>	<b>Days</b>	<b>Interest Rate</b>	<b>Liquidation</b>
SWAP A - FUND PAYS	209.164.384,00	20-jun.-23	20-sep.-23	92	0,1040%	55.591,25
SWAP A - SWAP COUNTERPARTY PAYS	209.164.384,00	20-jun.-23	20-sep.-23	92	4,022%	2.149.884,50
<b>SWAP A - FINAL LIQUIDATION</b>						<b>2.094.293,25</b>
SWAP B - FUND PAYS	33.401.739,51	20-jun.-23	20-sep.-23	92	0,4610%	39.350,96
SWAP B - SWAP COUNTERPARTY PAYS	33.401.739,51	20-jun.-23	20-sep.-23	92	4,422%	377.461,92
<b>SWAP B - FINAL LIQUIDATION</b>						<b>338.110,96</b>

**FONDO DE TITULIZACIÓN  
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**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

## SANTANDER CONSUMER SPAIN AUTO 2019-1 FT

### DEFINITIONS

September 20th, 2023

**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



**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	114.266,69	44,89%	16.235	34,85%
VEHICULOS USADOS	Used cars	140.300,28	55,11%	30.355	65,15%
<b>TOTALS(€)</b>		<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

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	234.218,45	92,01%	42.361	90,92%
INDUSTRIAL LIGERO	Light commercial vehicles	12.568,49	4,94%	2.372	5,09%
DERIVADO DEL TURISMO	Passenger car derivatives	7.757,46	3,05%	1.855	3,98%
AUTOCARES Y AUTOBUSES	Buses	22,52	0,01%	2	0,00%
<b>TOTALS(€)</b>		<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

PERSONA FISICA/JURIDICA		Natural person/Corporate body			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
PERSONA FISICA	Natural person	250.014,24	98,21%	45.508	97,68%
PERSONA JURIDICA	Corporate Body	4.552,73	1,79%	1.082	2,32%
<b>TOTALS(€)</b>		<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		Outstanding Principal	%
MAYOR DEUDOR	Largest Debtor 1	186.004,48	0,07%
RESTO DE DEUDORES	Rest of debtors	254.380.969,24	99,93%
<b>TOTALS(€)</b>		<b>254.566.973,72</b>	<b>100%</b>

	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>	%
01/01/2022-31/12/2022	82,38	0,03%	73	0,16%
01/01/2023-31/12/2023	2.754,98	1,08%	4.454	9,56%
01/01/2024-31/12/2024	30.691,81	12,06%	12.945	27,78%
01/01/2025-31/12/2025	54.296,17	21,33%	11.173	23,98%
01/01/2026-31/12/2026	56.920,44	22,36%	7.945	17,05%
01/01/2027-31/12/2027	38.996,16	15,32%	4.240	9,10%
01/01/2028-31/12/2028	37.791,15	14,85%	3.301	7,09%
01/01/2029-31/12/2029	22.597,29	8,88%	1.734	3,72%
01/01/2030-31/12/2030	8.358,33	3,28%	578	1,24%
01/01/2031-02/09/2031	2.078,17	0,82%	147	0,32%
<b>TOTALS(€)</b>	<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	04/12/2026
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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	56.611,92	22,24%	11.025	23,66%
Aragón	6.809,96	2,68%	1.121	2,41%
Asturias	4.450,49	1,75%	703	1,51%
Baleares	6.369,75	2,50%	1.390	2,98%
Canarias	18.598,74	7,31%	3.684	7,91%
Cantabria	3.253,01	1,28%	545	1,17%
Castilla-León	9.321,07	3,66%	1.622	3,48%
Castilla-La Mancha	11.577,19	4,55%	2.177	4,67%
Cataluña	36.206,20	14,22%	5.728	12,29%
Valencia	26.471,06	10,40%	5.017	10,77%
Extremadura	6.998,55	2,75%	1.373	2,95%
Galicia	17.512,76	6,88%	2.960	6,35%
Madrid	27.429,66	10,78%	5.125	11,00%
Murcia	9.539,44	3,75%	1.748	3,75%
Navarra	3.691,91	1,45%	599	1,29%
Pais Vasco	6.878,72	2,70%	1.293	2,78%
La Rioja	2.165,07	0,85%	372	0,80%
Ceuta	132,25	0,05%	22	0,05%
Melilla	549,13	0,22%	86	0,18%
<b>TOTALS(€)</b>	<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

IMPORTE PENDIENTE DEL PRESTAMO		Outstanding Principal by loan			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
9,83 - 9.999,99	163.888,22	64,38%	39.884	85,61%	
10.000,00 - 19.999,99	82.529,64	32,42%	6.360	13,65%	
20.000,00 - 29.999,99	7.358,00	2,89%	324	0,70%	
30.000,00 - 39.999,99	653,21	0,26%	20	0,04%	
40.000,00 - 49.999,99	44,18	0,02%	1	0,00%	
50.000,00 - 93.002,24	93,00	0,04%	1	0,00%	
<b>TOTALS(€)</b>	<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>	

% 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	30.125,57	11,83%	5.182	11,12%	
5-9	30.951,83	12,16%	4.697	10,08%	
10-14	42.023,06	16,51%	6.967	14,95%	
15-20	33.268,76	13,07%	5.778	12,40%	
>20	118.197,73	46,43%	23.966	51,44%	
<b>TOTALS(€)</b>	<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>	

SCORING COCHE NUEVO		Scoring new car			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
<545	15.880,68	6,24%	1.684	3,61%	
545-900	98.386,00	38,65%	14.551	31,23%	
COCHE USADO <i>Used car</i>	140.300,29	55,11%	30.355	65,15%	
<b>TOTALS(€)</b>	<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>	

SCORING COCHE USADO		Scoring used car			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<545		31.147,84	12,24%	6.950	14,92%
545-900		109.152,40	42,88%	23.405	50,24%
COCHE NUEVO	<i>New car</i>	114.266,68	44,89%	16.235	34,85%
<b>TOTALS(€)</b>		<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

TIPO DE OCUPACION DEL DEUDOR		Employment Status			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TRABAJADOR POR CUENTA PROPIA	<i>Self-employed</i>	34.144,84	13,41%	6.272	13,46%
NO TRABAJA	<i>Does not work</i>	3.415,87	1,34%	760	1,63%
RESTO	<i>Rest</i>	217.006,26	85,25%	39.558	84,91%
<b>TOTALS(€)</b>		<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

TIPO DE INTERES		Interest rate			
%		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
5,00 - 5,99		51.422,58	20,20%	7.782	16,70%
6,00 - 6,99		28.766,46	11,30%	5.338	11,46%
7,00 - 7,99		50.299,39	19,76%	8.827	18,95%
8,00 - 8,99		101.552,30	39,89%	20.262	43,49%
9,00 - 9,99		14.825,06	5,82%	2.969	6,37%
10,00 - 11,99		7.701,15	3,03%	1.412	3,03%
<b>TOTALS(€)</b>		<b>254.566.973,72</b>	<b>100%</b>	<b>46.590</b>	<b>100%</b>

<b>TIPO DE INTERÉS MEDIO PONDERADO</b>	<i>Weighted average interest rate</i>	7,83%
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**FONDO DE TITULIZACIÓN SANTANDER CONSUMER SPAIN 2019-1**

Tasa mensual actual anualizada / Monthly Single Rate	8,83%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	10,81%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	11,76%

Fecha / Date	Principal Pendiente / Ppal Outstanding Fecha Constitución	Constitution Date	Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caida mensual media / Average Single Monthly	TACP / CPR	Caida mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
17-oct.-19	558.143.230,56		100,00%	100,00%					<b>558.143.230,56</b>
31-dic.-21	546.799.910,96	<b>534.955.173,65</b>	98,96%	97,83%	2,17%	23,11%	<b>2,17%</b>	<b>23,11%</b>	541.128.444,14
31-ene.-22	535.382.204,78	<b>517.522.352,56</b>	97,94%	96,66%	1,68%	18,42%	<b>1,20%</b>	<b>13,44%</b>	524.333.719,21
28-feb.-22	523.889.522,32	<b>500.705.671,75</b>	96,92%	95,57%	1,50%	16,56%	<b>1,13%</b>	<b>12,72%</b>	507.756.505,30
31-mar.-22	512.321.371,26	<b>484.667.514,58</b>	95,92%	94,60%	1,38%	15,33%	<b>1,02%</b>	<b>11,55%</b>	491.394.378,59
30-abr.-22	500.677.256,00	<b>468.988.351,62</b>	94,92%	93,67%	1,30%	14,52%	<b>0,98%</b>	<b>11,20%</b>	475.244.941,05
31-may.-22	488.956.677,72	<b>453.910.819,09</b>	93,94%	92,83%	1,23%	13,82%	<b>0,89%</b>	<b>10,23%</b>	459.305.820,15
30-jun.-22	477.449.548,82	<b>438.635.242,78</b>	92,96%	91,87%	1,20%	13,53%	<b>1,04%</b>	<b>11,75%</b>	443.844.642,56
31-jul.-22	465.866.856,45	<b>423.667.848,29</b>	92,00%	90,94%	1,18%	13,27%	<b>1,01%</b>	<b>11,48%</b>	428.585.266,11
31-ago.-22	454.208.104,39	<b>409.142.334,18</b>	91,04%	90,08%	1,15%	13,01%	<b>0,95%</b>	<b>10,82%</b>	413.525.437,21
30-sep.-22	442.472.793,20	<b>394.223.989,81</b>	90,10%	89,10%	1,15%	12,94%	<b>1,09%</b>	<b>12,33%</b>	398.662.926,23
31-oct.-22	430.660.420,12	<b>380.060.531,30</b>	89,16%	88,25%	1,13%	12,75%	<b>0,95%</b>	<b>10,81%</b>	383.995.527,32
30-nov.-22	418.770.479,14	<b>366.405.214,23</b>	88,24%	87,50%	1,11%	12,50%	<b>0,86%</b>	<b>9,80%</b>	369.521.058,10
31-dic.-22	407.473.783,23	<b>353.086.546,84</b>	87,32%	86,65%	1,10%	12,39%	<b>0,96%</b>	<b>10,97%</b>	355.823.586,94
31-ene.-23	396.102.905,68	<b>339.157.412,96</b>	86,42%	85,62%	1,10%	12,46%	<b>1,19%</b>	<b>13,36%</b>	342.306.399,04
28-feb.-23	384.657.359,38	<b>325.901.976,34</b>	85,52%	84,73%	1,10%	12,42%	<b>1,05%</b>	<b>11,89%</b>	328.967.476,47
31-mar.-23	373.136.653,98	<b>313.098.468,10</b>	84,64%	83,91%	1,09%	12,33%	<b>0,96%</b>	<b>10,96%</b>	315.804.822,81
30-abr.-23	361.540.295,96	<b>300.918.103,98</b>	83,76%	83,23%	1,07%	12,15%	<b>0,81%</b>	<b>9,27%</b>	302.816.462,90
31-may.-23	349.867.788,51	<b>288.797.852,85</b>	82,89%	82,54%	1,06%	12,00%	<b>0,83%</b>	<b>9,47%</b>	290.000.442,65
30-jun.-23	338.942.964,28	<b>276.880.961,78</b>	82,03%	81,69%	1,06%	11,99%	<b>1,04%</b>	<b>11,75%</b>	278.031.019,42
31-jul.-23	327.946.400,37	<b>265.495.981,27</b>	81,18%	80,96%	1,05%	11,90%	<b>0,90%</b>	<b>10,24%</b>	266.220.457,18
31-ago.-23	316.877.625,89	<b>254.566.973,72</b>	80,34%	80,34%	1,04%	11,76%	<b>0,77%</b>	<b>8,83%</b>	254.566.973,72

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)  
 FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**  
**TACP / CPR: 11,76%**

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
<b>TOTAL:</b>	<b>41.623,04</b>	<b>1.029,08</b>	<b>42.652,13</b>	<b>57.888,63</b>	<b>4.282,20</b>	<b>62.150,83</b>	<b>57.888,63</b>	<b>2.361,35</b>	<b>60.249,98</b>	<b>57.888,63</b>	<b>3.159,10</b>	<b>61.047,73</b>	<b>57.888,63</b>	<b>5.089,66</b>	<b>62.978,29</b>	<b>57.888,63</b>	<b>5.485,11</b>	<b>63.373,74</b>
20/08/2023																		
20/12/2023	7.596,65	259,12	7.855,77	0,00	418,11	418,11	0,00	213,60	213,60	0,00	285,76	285,76	0,00	460,40	460,40	0,00	855,85	855,85
20/03/2024	6.359,97	211,83	6.571,80	0,00	418,11	418,11	0,00	213,60	213,60	0,00	285,76	285,76	0,00	460,40	460,40	0,00	460,40	460,40
20/06/2024	6.108,04	174,13	6.282,17	0,00	422,70	422,70	0,00	215,95	215,95	0,00	288,90	288,90	0,00	465,46	465,46	0,00	465,46	465,46
20/09/2024	5.196,58	135,68	5.322,26	0,00	422,70	422,70	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	4.979,92	101,92	5.081,84	0,00	418,11	418,11	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	3.879,35	70,14	3.949,49	0,00	413,52	413,52	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	3.724,46	47,28	3.771,74	0,00	422,70	422,70	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	3.045,78	24,36	3.070,14	0,00	431,89	431,89	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	742,28	4,62	746,91	16.633,16	418,11	17.051,27	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	16.045,28	288,15	16.333,43	0,00	206,56	206,56	0,00	276,34	276,34	0,00	445,22	445,22	0,00	445,22	445,22
22/06/2026	0,00	0,00	0,00	25.210,19	188,09	25.398,28	57.888,63	220,64	58.109,27	57.888,63	295,18	58.183,81	57.888,63	475,57	58.364,20	57.888,63	475,57	58.364,20