

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: **March 21, 2023 - June 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 14th, 2019 | Paying Agent | BANCO SANTANDER | |
| Disbursement Date | October 17th, 2019 | Negotiation Market | AIAF | |
| Final Date of Redemption | December 20th, 2035 | Ratings Agencies | FITCH MOODYS | |
| 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 € | 47.537,36 € | |
| | | Total Nominal | 440.000.000,00 € | 209.164.384,00 € | 47,54% |
| 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 June 20, 2023 | | | Next Payment Date September 20, 2023 | | |
| | Redemption of the Bonds | Gross Interest | Interest Rate | Gross Interest Next Coupon | Net Interest Next Coupon |
| CLASS A | 7.692,84 € | 432,23 € | 4,022% | 488,61 € | 395,77 € |
| CLASS B | 7.393,71 € | 576,91 € | 4,422% | 654,18 € | 529,89 € |
| CLASS C | 7.393,71 € | 244,23 € | 1,480% | 218,95 € | 177,35 € |
| CLASS D | 7.393,71 € | 326,74 € | 1,980% | 292,92 € | 237,26 € |
| CLASS E | 7.393,71 € | 526,41 € | 3,190% | 471,92 € | 382,26 € |
| CLASS F | 7.393,71 € | 978,56 € | 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 | 50.703 |
| CR's Outstanding to be amortised | 550.000.003,14 € | 288.797.852,85 € |
| CR's Outstanding per Loan to be amortised | 11.446,41 € | 5.695,87 € |
| Interest Rate | 8,16% | 7,84% |

| PREPAYMENT RATE | CURRENT SITUATION |
|--|-------------------|
| Monthly Single Rate | 9,47% |
| Average Monthly Single Rate | 11,07% |
| Constant Prepayment Rate from Constitution | 12,00% |

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QUARTERLY BONDS PAYOUT REPORT

June 20th, 2023

| BONDS. PRINCIPAL | |
|------------------------------|------------------|
| Previous Balance | 318.413.982,70 € |
| Principal Amortised | 42.388.231,05 € |
| Outstanding Balance | 276.025.751,65 € |
| % of Initial Balance | 49,69% |
| Principal accrued and unpaid | 0,00 € |

| DATA | |
|--------------------------|------------|
| Pool Cut-Off Date | 2023/06/13 |
| Payment Date | 2023/06/20 |
| Previous Payment Date | 2023/03/21 |
| Number of Days (Act/360) | 91 |
| Next Payment Date | 2023/09/20 |
| Euribor 3M | 3,572% |

| INTEREST PAID | |
|-----------------------------|----------------|
| CLASS A | 1.901.812,00 € |
| CLASS B | 332.877,07 € |
| CLASS C | 67.895,94 € |
| CLASS D | 32.674,00 € |
| CLASS E | 52.641,00 € |
| CLASS F | 97.856,00 € |
| Interest accrued and unpaid | 0,00 € |

| RESIDUAL LIFE (YEARS) | | |
|------------------------------|----------------|-------------------|
| | INITIAL | 2023/06/20 |
| CLASS A | 6,09 | 1,07 |
| CLASS B | 8,75 | 2,79 |
| CLASS C | 9,29 | 3,01 |
| CLASS D | 9,33 | 3,01 |
| CLASS E | 9,33 | 3,01 |
| CLASS F | 9,33 | 3,01 |

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

June 20th, 2023

| PRINCIPAL | |
|-------------------------|------------------|
| Previous Balance | 325.901.976,34 € |
| Principal Amortised | 37.104.123,49 € |
| Outstanding Balance | 288.797.852,85 € |
| Number of Credit Rights | 50.703 |

| 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 | 254.795,29 € | 133.124,86 € | 135.946,80 € | 265.156,75 € | 2.227.633,95 € |
| Interest accrued on Credit Rights in Arrears | 59.433,58 € | 31.805,69 € | 33.973,27 € | 59.643,49 € | 586.817,02 € |
| Outstanding Balance | 9.152.539,49 € | 2.991.593,17 € | 1.984.944,65 € | 2.391.837,29 € | 6.849.822,85 € |
| Number of Credit Rights | 1.314 | 377 | 275 | 355 | 936 |
| % of Outstanding Balance | 3,17% | 1,04% | 0,69% | 0,83% | 2,37% |

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

| DEFAULTED RECEIVABLES | |
|------------------------------|----------------|
| Last balance ⁽¹⁾ | 9.785.674,99 € |
| Difference in Actual Period | 98.293,06 € |
| Current balance | 9.883.968,05 € |

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QUARTERLY COLLATERAL REPORT

June 20th, 2023

| CUMULATIVE DEFAULTED RECEIVABLES | |
|---|-----------------|
| Last balance ⁽¹⁾ | 28.597.603,05 € |
| Difference in Actual Period | 1.753.019,28 € |
| Current balance | 30.350.622,33 € |

| CUMULATIVE RECOVERIES | |
|------------------------------|-----------------|
| Last balance ⁽¹⁾ | 18.811.928,06 € |
| Difference in Actual Period | 1.654.726,22 € |
| Current balance | 20.466.654,28 € |

⁽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

June 20th, 2023

| TOTAL CASH RECEIVED END OF PERIOD | 48.349.454,15 € |
|--|------------------------|
| CASH RECEIVED - PRINCIPAL | |
| Amortisation of Credit Rights | 36.866.923,60 € |
| Contentious Loans | 49.025,02 € |
| CASH RECEIVED - INTEREST | |
| Interest received from Credit Rights | 5.979.025,82 € |
| Refund of Interest accrued | 0,00 € |
| CASH RESERVE AMOUNT + LIQUIDITY | 5.455.000,00 € |
| OTHERS | -520,29 € |

| 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 | 48.349.454,15 € |
|--------------------------------------|------------------------|
| ORDINARY EXPENSES | 23.139,02 € |
| MANAGEMENT FEE | 25.000,00 € |
| SERVICER FEE | 99.231,75 € |
| SWAP PAYMENT | 107.780,01 € |
| SWAP COLLECTION | -2.234.694,31 € |
| INTEREST ON CLASS A BONDS | 1.901.812,00 € |
| INTEREST ON CLASS B BONDS | 332.877,07 € |
| INTEREST ON CLASS C BONDS | 67.895,94 € |
| INTEREST ON CLASS D BONDS | 32.674,00 € |
| INTEREST ON CLASS E BONDS | 52.641,00 € |
| CASH RESERVE AMOUNT | 5.455.000,00 € |
| INTEREST ON CLASS F BONDS | 97.858,00 € |
| BONDS AMORTISATION | 42.388.231,05 € |
| INTEREST ON SUBORDINATED LOAN | 0,00 € |
| AMORTISATION ON SUBORDINATED LOAN | 0,00 € |
| FEES IN FAVOUR OF SCF | 0,00 € |
| EXCESS | 10,61 € |

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

June 20th, 2023

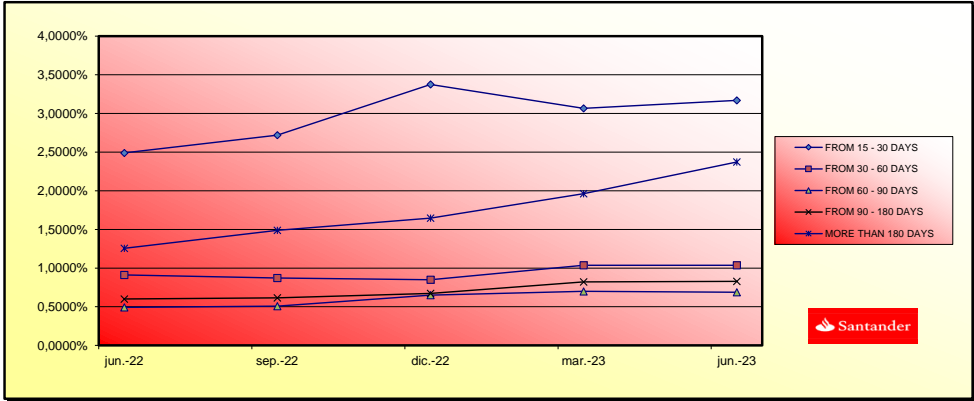
| CREDIT ENHANCEMENT | | |
|---------------------------|---------------------------|--------------------------|
| CONCEPTS | INITIAL | June 20th, 2023 |
| SUBORDINATED ISSUE | 105.500.000,00 € (19,18%) | 61.072.504,65 € (21,15%) |
| PRINCIPAL RESERVE FUND | 5.455.000,00 € (1,00)% | 5.455.000,00 € (2,02%) |

| SUBORDINATED LOANS | | |
|-------------------------------------|----------------|------------------------|
| CONCEPTS | INITIAL | June 20th, 2023 |
| 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 | | | | | |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------|
| | Jun-22 | Sep-22 | Dec-22 | Mar-23 | Jun-23 |
| FROM 15 - 30 DAYS | 2,4900% | 2,7191% | 3,3749% | 3,0671% | 3,1692% |
| FROM 30 - 60 DAYS | 0,9106% | 0,8714% | 0,8490% | 1,0362% | 1,0359% |
| FROM 60 - 90 DAYS | 0,4920% | 0,5074% | 0,6498% | 0,6992% | 0,6873% |
| FROM 90 - 180 DAYS | 0,6004% | 0,6140% | 0,6729% | 0,8220% | 0,8282% |
| MORE THAN 180 DAYS | 1,2556% | 1,4875% | 1,6460% | 1,9617% | 2,3718% |



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

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 | 4,13% | 319.951.746,00 € |
| April 2023 | 4,25% | 307.685.711,68 € |
| May 2023 | 4,21% | 295.513.145,99 € |
| Average Delinquency Ratio corresponding to the preceding 3 months higher than 5,00% | 4,197% | |

(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 | 30.350.622,33 € |
| Cumulative Recoveries with respect Defaulted Receivables | 20.466.654,28 € |
| Cumulative Balance CR's | 891.122.684,80 € |
| Ratio equal or greater than 1,30% | 1,109% |

(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 | 30.350.622,33 € |
| Class D, E and F Bonds at the Date of Incorporation | 30.000.000,00 € |
| Ratio equal or greater than 100% | 101,169% |

(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 | 288.611.848,40 € |
| 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
SANTANDER CONSUMER SPAIN 2019-1**

SWAP CALCULATION

| | Notional | Initial Date | Final Date | Days | Interest Rate | Liquidation |
|-----------------------------------|-----------------|---------------------|-------------------|-------------|----------------------|---------------------|
| SWAP A - FUND PAYS | 243.012.880,00 | 21-mar.-23 | 20-jun.-23 | 91 | 0,1040% | 63.885,39 |
| SWAP A - SWAP COUNTERPARTY PAYS | 243.012.880,00 | 21-mar.-23 | 20-jun.-23 | 91 | 3,096% | 1.901.818,80 |
| SWAP A - FINAL LIQUIDATION | | | | | | 1.837.933,41 |
| SWAP B - FUND PAYS | 37.667.910,18 | 21-mar.-23 | 20-jun.-23 | 91 | 0,4610% | 43.894,62 |
| SWAP B - SWAP COUNTERPARTY PAYS | 37.667.910,18 | 21-mar.-23 | 20-jun.-23 | 91 | 3,496% | 332.875,51 |
| SWAP B - FINAL LIQUIDATION | | | | | | 288.980,88 |

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

COUNTERPARTIES

| COUNTERPARTY | LEI Code | Role | Credit Rating Assigned | | | | |
|---|----------------------|---|---|--|--|---|--|
| | | | Fitch | Moodys | 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
FONDO DE TITULIZACIÓN

| TIPO DE VEHICULO USADO/NUEVO | | Type of vehicle new/used | | | |
|------------------------------|---------------------|---------------------------------|--------------|---------------|-------------|
| | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | <i>Outstanding Principal(M)</i> | % | <i>Number</i> | % |
| VEHICULOS NUEVOS | <i>New vehicles</i> | 127.945,16 | 44,30% | 17.200 | 33,92% |
| VEHICULOS USADOS | <i>Used cars</i> | 160.852,69 | 55,70% | 33.503 | 66,08% |
| TOTALS(€) | | 288.797.852,85 | 100% | 50.703 | 100% |

| TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO | | Type of vehicle | | | |
|--|--|---------------------------------|--------------|---------------|-------------|
| | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | <i>Outstanding Principal(M)</i> | % | <i>Number</i> | % |
| TURISMO Y TODO TERRENO | <i>Passenger car and Four-wheel drive vehicles</i> | 265.498,84 | 91,93% | 46.032 | 90,79% |
| INDUSTRIAL LIGERO | <i>Light commercial vehicles</i> | 14.356,82 | 4,97% | 2.613 | 5,15% |
| DERIVADO DEL TURISMO | <i>Passenger car derivatives</i> | 8.917,17 | 3,09% | 2.056 | 4,05% |
| AUTOCARES Y AUTOBUSES | <i>Buses</i> | 24,98 | 0,01% | 2 | 0,00% |
| TOTALS(€) | | 288.797.852,85 | 100% | 50.703 | 100% |

| PERSONA FISICA/JURIDICA | | Natural person/Corporate body | | | |
|-------------------------|-----------------------|---------------------------------|--------------|---------------|-------------|
| | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | <i>Outstanding Principal(M)</i> | % | <i>Number</i> | % |
| PERSONA FISICA | <i>Natural person</i> | 283.152,25 | 98,05% | 49.440 | 97,51% |
| PERSONA JURIDICA | <i>Corporate Body</i> | 5.645,60 | 1,95% | 1.263 | 2,49% |
| TOTALS(€) | | 288.797.852,85 | 100% | 50.703 | 100% |

| SALDO POR DEUDOR | | Most important debtor | |
|-------------------|------------------|------------------------------|--------------|
| | | SALDO VIVO | % SALDO VIVO |
| | | <i>Outstanding Principal</i> | % |
| MAYOR DEUDOR | Largest Debtor 1 | 186.004,48 | 0,06% |
| RESTO DE DEUDORES | Rest of debtors | 288.611.848,37 | 99,94% |
| TOTALS(€) | | 288.797.852,85 | 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> | % |
| 01/01/2022-31/12/2022 | 84,67 | 0,03% | 90 | 0,18% |
| 01/01/2023-31/12/2023 | 7.236,20 | 2,51% | 9.447 | 18,63% |
| 01/01/2024-31/12/2024 | 39.756,20 | 13,77% | 13.540 | 26,70% |
| 01/01/2025-31/12/2025 | 62.307,06 | 21,57% | 11.676 | 23,03% |
| 01/01/2026-31/12/2026 | 62.935,48 | 21,79% | 8.309 | 16,39% |
| 01/01/2027-31/12/2027 | 42.070,32 | 14,57% | 4.442 | 8,76% |
| 01/01/2028-31/12/2028 | 40.166,19 | 13,91% | 3.433 | 6,77% |
| 01/01/2029-31/12/2029 | 23.759,55 | 8,23% | 1.785 | 3,52% |
| 01/01/2030-31/12/2030 | 8.631,78 | 2,99% | 586 | 1,16% |
| 01/01/2031-15/03/2031 | 1.850,31 | 0,64% | 120 | 0,24% |
| TOTALS(€) | 288.797.852,85 | 100% | 50.703 | 100% |

| | |
|---|------------|
| VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i> | 12/10/2026 |
|---|------------|

| | DISTRIBUCION POR COMUNIDADES AUTONOMAS | | Autonomous region | |
|--------------------|--|--------------|-------------------|-------------|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | <i>Outstanding Principal(M)</i> | % | <i>Number</i> | % |
| Andalucia | 64.245,75 | 22,25% | 12.012 | 23,69% |
| Aragon | 7.710,75 | 2,67% | 1.230 | 2,43% |
| Asturias | 5.000,64 | 1,73% | 748 | 1,48% |
| Baleares | 7.388,23 | 2,56% | 1.517 | 2,99% |
| Canarias | 20.904,07 | 7,24% | 4.058 | 8,00% |
| Cantabria | 3.716,40 | 1,29% | 601 | 1,19% |
| Castilla-Leon | 10.629,42 | 3,68% | 1.775 | 3,50% |
| Castilla-La Mancha | 13.211,31 | 4,57% | 2.397 | 4,73% |
| Cataluña | 40.755,27 | 14,11% | 6.187 | 12,20% |
| Valencia | 30.103,89 | 10,42% | 5.456 | 10,76% |
| Extremadura | 7.890,72 | 2,73% | 1.484 | 2,93% |
| Galicia | 19.747,72 | 6,84% | 3.197 | 6,31% |
| Madrid | 31.391,87 | 10,87% | 5.620 | 11,08% |
| Murcia | 10.696,58 | 3,70% | 1.871 | 3,69% |
| Navarra | 4.226,54 | 1,46% | 645 | 1,27% |
| Pais Vasco | 7.938,75 | 2,75% | 1.376 | 2,71% |
| La Rioja | 2.470,83 | 0,86% | 408 | 0,80% |
| Ceuta | 148,19 | 0,05% | 23 | 0,05% |
| Melilla | 620,84 | 0,21% | 98 | 0,19% |
| TOTALS(€) | 288.797.852,85 | 100% | 50.703 | 100% |

| 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 | 180.835,64 | 62,62% | 42.788 | 84,39% |
| 10.000,00 - 19.999,99 | 97.460,87 | 33,75% | 7.470 | 14,73% |
| 20.000,00 - 29.999,99 | 9.591,70 | 3,32% | 420 | 0,83% |
| 30.000,00 - 39.999,99 | 770,67 | 0,27% | 23 | 0,05% |
| 40.000,00 - 49.999,99 | 45,95 | 0,02% | 1 | 0,00% |
| 50.000,00 - 93.002,24 | 93,00 | 0,03% | 1 | 0,00% |
| TOTALS(€) | 288.797.852,85 | 100% | 50.703 | 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 | 33.995,54 | 11,77% | 5.655 | 11,15% |
| 5-9 | 34.452,03 | 11,93% | 5.029 | 9,92% |
| 10-14 | 47.171,17 | 16,33% | 7.551 | 14,89% |
| 15-20 | 37.623,48 | 13,03% | 6.273 | 12,37% |
| >20 | 135.555,61 | 46,94% | 26.195 | 51,66% |
| TOTALS(€) | 288.797.852,85 | 100% | 50.703 | 100% |

| SCORING COCHE NUEVO | Scoring new car | | | |
|-----------------------------|--------------------------|--------------|---------------|-------------|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | Outstanding Principal(M) | % | Number | % |
| <545 | 17.346,59 | 6,01% | 1.742 | 3,44% |
| 545-900 | 110.598,57 | 38,30% | 15.458 | 30,49% |
| COCHE USADO <i>Used car</i> | 160.852,69 | 55,70% | 33.503 | 66,08% |
| TOTALS(€) | 288.797.852,85 | 100% | 50.703 | 100% |

| SCORING COCHE USADO | | Scoring used car | | | |
|---------------------|----------------|---------------------------------|--------------|---------------|-------------|
| | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | <i>Outstanding Principal(M)</i> | % | <i>Number</i> | % |
| <545 | | 35.998,88 | 12,47% | 7.670 | 15,13% |
| 545-900 | | 123.853,77 | 42,89% | 25.833 | 50,95% |
| COCHE NUEVO | <i>New car</i> | 127.945,16 | 44,30% | 17.200 | 33,92% |
| TOTALS(€) | | 288.797.852,85 | 100% | 50.703 | 100% |

| 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> | 39.235,41 | 13,59% | 6.923 | 13,65% |
| NO TRABAJA | <i>Does not work</i> | 3.892,67 | 1,35% | 854 | 1,68% |
| RESTO | <i>Rest</i> | 245.669,77 | 85,07% | 42.926 | 84,66% |
| TOTALS(€) | | 288.797.852,85 | 100% | 50.703 | 100% |

| 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 | | 57.485,98 | 19,91% | 8.297 | 16,36% |
| 6,00 - 6,99 | | 32.575,95 | 11,28% | 5.898 | 11,63% |
| 7,00 - 7,99 | | 57.247,07 | 19,82% | 9.461 | 18,66% |
| 8,00 - 8,99 | | 115.861,58 | 40,12% | 22.256 | 43,89% |
| 9,00 - 9,99 | | 16.896,23 | 5,85% | 3.234 | 6,38% |
| 10,00 - 11,99 | | 8.731,01 | 3,02% | 1.557 | 3,07% |
| TOTALS(€) | | 288.797.852,85 | 100% | 50.703 | 100% |

| | | |
|--|---------------------------------------|-------|
| TIPO DE INTERÉS MEDIO PONDERADO | <i>Weighted average interest rate</i> | 7,83% |
|--|---------------------------------------|-------|

SANTANDER CONSUMER SPAIN AUTO 2019-1 FT

DEFINITIONS

June 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

FONDO DE TITULIZACIÓN SANTANDER CONSUMER SPAIN 2019-1

| | |
|--|--------|
| Tasa mensual actual anualizada / Monthly Single Rate | 9,47% |
| Tasa últimos 12 meses anualizada / Average 12 Month Single Rate | 11,07% |
| Tasa anualizada desde Constitución / Prepayment Rate from Constitution | 12,00% |

| Fecha / Date | Principal Pendiente / Ppal Outstanding | | Vector Prepaos / Prepayment Vector | Fin de mes / Remaining end of month | Caída mensual media / Average Single Monthlv | TACP / CPR | Caída mensual/ Single Monthly Mortalityv | TACP Mensual / Monthly CPR | Ppal Pte después Prepaos / Outstanding after Preavment |
|-----------------|--|-----------------------|---|---|---|---------------|--|-------------------------------------|---|
| | 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 | 534.955.173,65 | 98,94% | 97,83% | 2,17% | 23,11% | 2,17% | 23,11% | 541.003.533,74 |
| 31-ene.-22 | 535.382.204,78 | 517.522.352,56 | 97,89% | 96,66% | 1,68% | 18,42% | 1,20% | 13,44% | 524.091.679,89 |
| 28-feb.-22 | 523.889.522,32 | 500.705.671,75 | 96,85% | 95,57% | 1,50% | 16,56% | 1,13% | 12,72% | 507.404.965,29 |
| 31-mar.-22 | 512.321.371,26 | 484.667.514,58 | 95,83% | 94,60% | 1,38% | 15,33% | 1,02% | 11,55% | 490.940.815,14 |
| 30-abr.-22 | 500.677.256,00 | 468.988.351,62 | 94,81% | 93,67% | 1,30% | 14,52% | 0,98% | 11,20% | 474.696.682,69 |
| 31-may.-22 | 488.956.677,72 | 453.910.819,09 | 93,81% | 92,83% | 1,23% | 13,82% | 0,89% | 10,23% | 458.670.048,97 |
| 30-jun.-22 | 477.449.548,82 | 438.635.242,78 | 92,81% | 91,87% | 1,20% | 13,53% | 1,04% | 11,75% | 443.127.960,48 |
| 31-jul.-22 | 465.866.856,45 | 423.667.848,29 | 91,83% | 90,94% | 1,18% | 13,27% | 1,01% | 11,48% | 427.794.451,60 |
| 31-ago.-22 | 454.208.104,39 | 409.142.334,18 | 90,85% | 90,08% | 1,15% | 13,01% | 0,95% | 10,82% | 412.667.131,44 |
| 30-sep.-22 | 442.472.793,20 | 394.223.989,81 | 89,89% | 89,10% | 1,15% | 12,94% | 1,09% | 12,33% | 397.743.635,19 |
| 31-oct.-22 | 430.660.420,12 | 380.060.531,30 | 88,94% | 88,25% | 1,13% | 12,75% | 0,95% | 10,81% | 383.021.623,84 |
| 30-nov.-22 | 418.770.479,14 | 366.405.214,23 | 88,00% | 87,50% | 1,11% | 12,50% | 0,86% | 9,80% | 368.498.783,91 |
| 31-dic.-22 | 407.473.783,23 | 353.086.546,84 | 87,06% | 86,65% | 1,10% | 12,39% | 0,96% | 10,97% | 354.757.297,92 |
| 31-ene.-23 | 396.102.905,68 | 339.157.412,96 | 86,14% | 85,62% | 1,10% | 12,46% | 1,19% | 13,36% | 341.201.837,79 |
| 28-feb.-23 | 384.657.359,38 | 325.901.976,34 | 85,23% | 84,73% | 1,10% | 12,42% | 1,05% | 11,89% | 327.830.265,95 |
| 31-mar.-23 | 373.136.653,98 | 313.098.468,10 | 84,32% | 83,91% | 1,09% | 12,33% | 0,96% | 10,96% | 314.640.468,15 |
| 30-abr.-23 | 361.540.295,96 | 300.918.103,98 | 83,43% | 83,23% | 1,07% | 12,15% | 0,81% | 9,27% | 301.630.353,22 |
| 31-may.-23 | 349.867.788,51 | 288.797.852,85 | 82,54% | 82,54% | 1,06% | 12,00% | 0,83% | 9,47% | 288.797.852,85 |

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

TACP / CPR: 12,00%

| 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: | 47.537,36 | 1.265,12 | 48.802,48 | 57.888,63 | 4.470,82 | 62.359,45 | 57.888,63 | 2.356,65 | 60.245,28 | 57.888,63 | 3.152,82 | 61.041,45 | 57.888,63 | 5.079,54 | 62.968,17 | 57.888,63 | 5.479,34 | 63.367,97 |
| 20/06/2023 | | | | | | | | | | | | | | | | | | |
| 20/09/2023 | 7.703,12 | 299,19 | 8.002,31 | 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 | 865,25 | 865,25 |
| 20/12/2023 | 7.390,50 | 247,58 | 7.638,48 | 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 |
| 20/03/2024 | 6.184,20 | 201,98 | 6.386,17 | 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 | 5.932,16 | 165,27 | 6.097,44 | 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 | 5.033,99 | 127,94 | 5.161,93 | 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 | 4.827,58 | 95,21 | 4.922,79 | 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 | 3.759,41 | 64,44 | 3.823,84 | 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 | 3.604,92 | 42,21 | 3.647,13 | 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 | 2.946,26 | 19,94 | 2.966,20 | 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 | 155,22 | 0,97 | 156,19 | 20.354,91 | 418,11 | 20.773,02 | 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 | 37.533,72 | 262,16 | 37.795,88 | 57.888,63 | 206,56 | 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 |