

## **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 20, 2020 - June 22, 2020** YEAR: **2020**

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager: **Signature:**  
**INAKI REYERO ARREGUI - GENERAL MANAGER**

**I. DATA OF THE FUND**

Constitution Date	October 14h, 2019	Paying Agent	BANCO SANTANDER	
Disbursement Date	October 17th, 2019	Negotiation Market	AI/AF	
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)	A (sf) / A (low) (sf)
		CLASS D	BBB+ (sf) / BBB (sf)	BBB+ (sf) / BBB (sf)
		CLASS E	BBB- (sf) / Sin calificar	BBB- (sf) / Sin calificar
		CLASS F	Sin calificar / Sin calificar	Sin calificar / Sin calificar
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 €	100.000,00 €	
		Total Nominal	440.000.000,00 €	440.000.000,00 €	100,00%
CLASS B (ISIN=ES0305442016)	257	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	25.700.000,00 €	25.700.000,00 €	100,00%
CLASS C (ISIN=ES0305442024)	278	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	278.000.000,00 €	278.000.000,00 €	100,00%
CLASS D (ISIN=ES0305442032)	100	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	10.000.000,00 €	10.000.000,00 €	100,00%
CLASS E (ISIN=ES0305442040)	100	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	10.000.000,00 €	10.000.000,00 €	100,00%
CLASS F (ISIN=ES0305442057)	100	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	10.000.000,00 €	10.000.000,00 €	100,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period June 22, 2020			Next Payment Date September 21, 2020		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	0,00 €	10,97 €	0,061%	15,42 €	12,49 €
CLASS B	0,00 €	115,41 €	0,461%	116,53 €	94,39 €
CLASS C	0,00 €	386,44 €	1,480%	374,11 €	303,03 €
CLASS D	0,00 €	517,00 €	1,980%	500,50 €	405,41 €
CLASS E	0,00 €	832,94 €	3,190%	808,36 €	653,15 €
CLASS F	0,00 €	1.548,39 €	5,930%	1.498,97 €	1.214,17 €
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	53.353
CR's Outstanding to be amortised	550.000.003,14 €	553.135.135,24 €
CR's Outstanding per Loan to be amortised	11.446,41 €	10.367,46 €
Interest Rate	8,16%	8,17%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	7,11%
Average Monthly Single Rate	5,41%
Constant Prepayment Rate from Constitution	5,42%

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**QUARTERLY BONDS PAYOUT REPORT**

June 22nd, 2020

<b>BONDS. PRINCIPAL</b>	
Previous Balance	555.500.000,00 €
Principal Amortised	0,00 €
Outstanding Balance	555.500.000,00 €
% of Initial Balance	100,00%
Principal accrued and unpaid	0,00 €

<b>DATA</b>	
Pool Cut-Off Date	2020/06/08
Payment Date	2020/06/22
Previous Payment Date	2020/03/20
Number of Days (Act/360)	94
Next Payment Date	2020/09/21
Euribor 3M	-0,389%

<b>INTEREST PAID</b>	
CLASS A	48.268,00 €
CLASS B	66.591,57 €
CLASS C	107.430,32 €
CLASS D	51.700,00 €
CLASS E	83.294,00 €
CLASS F	154.839,00 €
Interest accrued and unpaid	0,00 €

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>2020/06/22</b>
CLASS A	6,09	3,64
CLASS B	8,75	5,94
CLASS C	9,29	6,43
CLASS D	9,33	6,43
CLASS E	9,33	6,43
CLASS F	9,33	6,43

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 22nd, 2020

<b>PRINCIPAL</b>	
Previous Balance	550.931.476,51 €
Principal Amortised	31.282.077,03 €
Outstanding Balance	519.649.399,48 €
Number of Credit Rights	50.360
Outstanding Balance of Additional Credit Rights	33.485.735,76 €
Number of Additional Credit Rights	2.993
Total Outstanding Balance	553.135.135,24 €
Total Number of Credit Rights	53.353

<b>INTEREST</b>	
Interest received during relevant period	10.646.239,07 €
Interest accrued during relevant period	10.748.551,43 €

<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	30.277,62 €	44.764,81 €	70.161,93 €	112.008,47 €	42.395,40 €
Interest accrued on Credit Rights in Arrears	14.086,34 €	20.589,59 €	33.236,14 €	50.660,95 €	20.204,25 €
Outstanding Balance	2.148.079,67 €	2.881.574,31 €	3.204.916,09 €	2.607.866,89 €	482.321,42 €
Number of Credit Rights	182	251	251	222	42
% of Outstanding Balance	0,41%	0,55%	0,62%	0,50%	0,09%

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

<b>DEFAULTED RECEIVABLES</b>	
Last balance	886.517,71 €
Difference in Actual Period	2.203.670,60 €
Current balance	3.090.188,31 €

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**QUARTERLY COLLATERAL REPORT**

June 22nd, 2020

<b>CUMULATIVE DEFAULTED RECEIVABLES</b>	
Last balance	1.598.212,11 €
Difference in Actual Period	4.174.530,60 €
Current balance	5.772.742,71 €

<b>CUMULATIVE RECOVERIES</b>	
Last balance	711.694,40 €
Difference in Actual Period	1.970.860,00 €
Current balance	2.682.554,40 €

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**QUARTERLY REPORT - ALLOCATION OF CASH**

June 22nd, 2020

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>47.296.562,54 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	31.282.077,03 €
Contentious Loans	0,00 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	10.646.239,07 €
Refund of Interest accrued	-86.243,50 €
<b>CASH RESERVE AMOUNT + LIQUIDITY</b>	<b>5.455.000,00 €</b>
<b>OTHERS</b>	<b>-510,06 €</b>

<b>TREASURY ACCOUNT STATEMENT</b>	<b>5.586.863,54 €</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>131.863,54 €</b>

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>47.296.562,54 €</b>
<b>ORDINARY EXPENSES</b>	<b>9.371,45 €</b>
MANAGEMENT FEE	35.765,07 €
SERVICER FEE	178.825,34 €
SWAP PAYMENT	188.939,22 €
SWAP COLLECTION	-114.845,54 €
INTEREST ON CLASS A BONDS	48.268,00 €
INTEREST ON CLASS B BONDS	66.591,57 €
INTEREST ON CLASS C BONDS	107.430,32 €
INTEREST ON CLASS D BONDS	51.700,00 €
INTEREST ON CLASS E BONDS	83.294,00 €
CASH RESERVE AMOUNT	5.455.000,00 €
INTEREST ON CLASS F BONDS	154.839,00 €
PURCHASE ADDITIONAL CREDIT RIGHTS	33.485.735,76 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	7.545.595,29 €
<b>EXCESS</b>	<b>53,07 €</b>

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**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

June 22nd, 2020

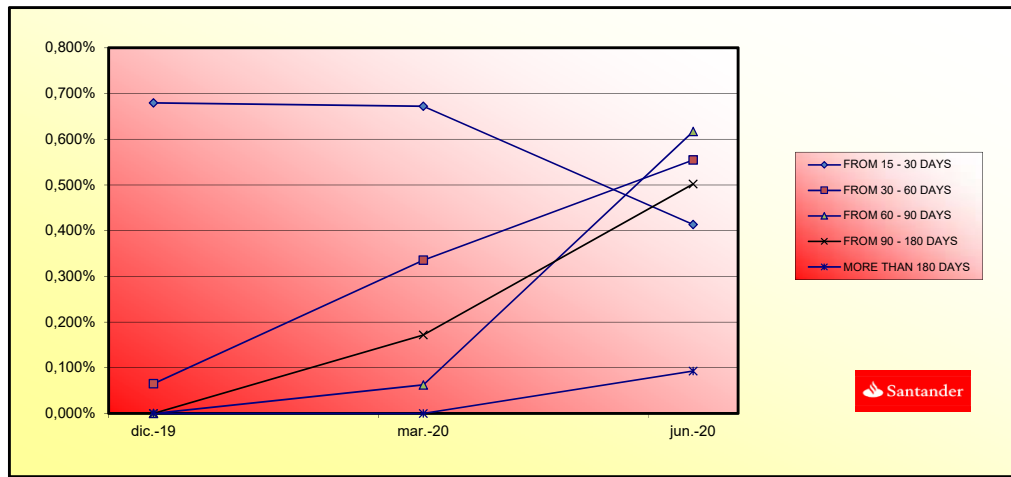
<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>June 22nd, 2020</b>
SUBORDINATED ISSUE	105.500.000,00 € (19,18%)	105.500.000,00 € (19,07%)
PRINCIPAL RESERVE FUND	5.455.000,00 € (1,00)%	5.455.000,00 € (1,00)%

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>June 22nd, 2020</b>
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.000.000,00 €	0,00 €
Interest Rate	1,732%	—

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**HISTORICAL ARREARS REPORTS**

HISTORICAL ARREARS REPORTS			
	Dec-19	Mar-20	Jun-20
<b>FROM 15 - 30 DAYS</b>	0,679%	0,672%	0,413%
<b>FROM 30 - 60 DAYS</b>	0,065%	0,335%	0,555%
<b>FROM 60 - 90 DAYS</b>	0,000%	0,062%	0,617%
<b>FROM 90 - 180 DAYS</b>	0,000%	0,172%	0,502%
<b>MORE THAN 180 DAYS</b>	0,000%	0,000%	0,093%



	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
<b>Number of Loans</b>	787	1.155	1.942
<b>Outstanding Balance</b>	9.852.297,14 €	14.231.386,05 €	24.083.683,19 €
<b>% over Outstanding Balance</b>	1,90%	2,74%	4,63%

**Legal Moratorium:** subject to RD 8/2020 and RD 11/2020. Consists of a 3 months total grace period (capital and interest) as well as an extension of the maturity date of the loan.

**Voluntary - Sectorial Moratorium:** Consists of a 6 or 12 months capital grace period, as well as the option of extending or not the maturity date of the loan.



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**TRIGGERS**

**TRIGGERS ON THE REVOLVING PERIOD EARLY TERMINATION**

On any Determination Date, during de Revolving Period, the occurrence of any of the following events shall constitute a Revolving Period Early Termination Event:

(i)

<b>Delinquency Ratio</b>		
	%	Outstanding balance CR's
March 2020	1,60%	540.571.275,31 €
April 2020	2,84%	530.962.975,68 €
May 2020	2,14%	520.394.468,92 €
Average Delinquency Ratio corresponding to the preceding 3 months higher than 5,00%		2,188%

(ii)

<b>Cumulative Loss Ratio</b>	
Cumulative Defaulted Receivables	5.772.742,71 €
Cumulative Recoveries with respect Defaulted Receivables	2.682.554,40 €
Cumulative Balance CR's	602.017.757,28 €
Ratio equal or greater than 1,30%	0,513%

(iii)

<b>Current Cash Reserve Amount vs Target Cash Reserve Amount</b>	
Current Reserve Fund	5.455.000,00 €
Required Reserve Fund	5.455.000,00 €

(iv)

<b>Outstanding Balance of the Non-Defaulted Receivables vs Principal Amount Outstanding of the Notes</b>			
	Outstanding Balance of the Non-Defaulted Receivables	Principal Amount Outstanding of the Notes	Ratio
March 2020 Determination Date	514.626.014,99 €	555.500.000,00 €	92,64%
June 2020 Determination Date	516.559.211,17 €	555.500.000,00 €	92,99%

The Outstanding Balance of the Non-Defaulted Receivables is less than 90% of the Principal Amount Outstanding of the Notes on each of the two immediately preceding Determination Dates

(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)

The audit reports on the Seller's annual accounts show qualifications, which in the opinion of the CNMV, could affect the Additional Receivables.

**THE FUND DOES NOT MEET ANY OF THE TRIGGERS WITH RESPECT THE EARLY TERMINATION OF THE REVOLVING PERIOD.**

**TRIGGERS PRO RATA AMORTIZATION vs SEQUENTIAL AMORTIZATION**

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

- (i)  
An Insolvency Event occurs in respect of the Seller, or
- (ii)  
The Cumulative Loss Ratio, as at the immediately preceding Determination Date, is equal or greater than 1,30%; or
- (iii)  
The three-month average Delinquency Ratio, as of the preceding Determination Date is higher than 5,00%; or
- (iv)  
The cumulative Default Receivables are equal or higher than 100% fo the sum of the Class D, E and F bonds at the Date of Incorporation; or
- (v)  
The Outstanding Balance of the Receivables from one Borrower is equal o higher than 2% of the Outstanding Balance of the Aggregate Portfolio; 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 DOES NOT MEET ANY OF THE TRIGGERS WITH RESPECT THE AMORTIZATION OF THE BONDS.**

**FONDO DE TITULIZACIÓN  
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**GLOBAL REQUIREMENTS**

- \* That, on each Offer Date, the Outstanding Balance of the Receivables corresponding to used vehicle does not exceed 60% of the total Outstanding Balance of the Receivables.
- \* That, on each Offer Date, the Outstanding Balance of the Receivables corresponding to the same debtor does not exceed 0.05% of the total Outstanding Balance of the Receivables.
- \* That, on each Offer Date, the Receivables corresponding to legal persons does not exceed 8% of the total Outstanding Balance of the Receivables.
- \* That, on each Offer Date, the average maturity of the CR's since the date of assignment to the Fund, weighted by the Outstanding Balance of the Receivables, does not exceed 72 months.
- \* That, on each Offer Date, the Outstanding Balance of the Receivables with a term to maturity exceeding 96 months does not exceed 18,50% of the total Outstanding Balance of the Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables corresponding to the Autonomous Region with the highest representation does not exceed 30% of the total Outstanding Balance Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables corresponding to the 3 Autonomous Regions with the highest representation does not exceed 60% of the total Outstanding Balance Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables with an Outstanding Balance exceeding 50,000 euros does not exceed 1.5% of the total Outstanding Balance Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables corresponding to a type of vehicle other than a Passenger Car and a Four-Wheel Drive Vehicle does not exceed 15% of the total Outst. Bal. Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables with a down payment percentage as regards the vehicle's value lower than 5% does not exceed 15% of the total Outst. Bal. Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables with a down payment percentage as regards the vehicle's value lower than 20% does not exceed 62% of the total Outst. Bal. Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables corresponding to new vehicles with a score in the scoring model lower than 545 does not exceed 15% of the total Outstanding Balance Receivables.
- \* That, on each Offer Date, the Outstanding Balance Receivables corresponding to used vehicles with a score in the scoring model lower than 545 does not exceed 25% of the total Outstanding Balance Receivables.
- \* That, on each Offer Date, the Outs.Bal. Receivables corresponding to debtors with an employment status of "Does not work" on the date on which the Loan is granted does not exceed 7% of the total Outst. Bal. Receivables.
- \* That, on each Offer Date, the weighted average rate of the Receivables is not lower than 7%.
- \* That, on each Offer Date, the Outs.Bal. Receivables corresponding to debtors with an employment status of "Self-employed" on the date on which the Loan is granted does not exceed 18% of the total Outst. Bal. Receivables.

**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	440.000.000,00	20-mar.-20	22-jun.-20	94	0,1040%	119.484,44
SWAP A - SWAP COUNTERPARTY PAYS	440.000.000,00	20-mar.-20	22-jun.-20	94	0,042%	48.253,33
<b>SWAP A - FINAL LIQUIDATION</b>						<b>71.231,11</b>
SWAP B - FUND PAYS	57.700.000,00	20-mar.-20	22-jun.-20	94	0,4610%	69.454,77
SWAP B - SWAP COUNTERPARTY PAYS	57.700.000,00	20-mar.-20	22-jun.-20	94	0,442%	66.592,21
<b>SWAP B - FINAL LIQUIDATION</b>						<b>2.862,56</b>

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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, E.F.C., S.A.	549300K0MCEQLLRYS435	(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



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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	255.940,58	46,27%	19.018	35,65%
VEHICULOS USADOS	Used cars	297.194,56	53,73%	34.335	64,35%
<b>TOTALS(€)</b>		<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</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	505.944,94	91,47%	48.565	91,03%
INDUSTRIAL LIGERO	Light commercial vehicles	27.676,80	5,00%	2.526	4,73%
DERIVADO DEL TURISMO	Passenger car derivatives	19.465,21	3,52%	2.259	4,23%
AUTOCARES Y AUTOBUSES	Buses	48,15	0,01%	3	0,01%
<b>TOTALS(€)</b>		<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</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	535.602,20	96,83%	51.730	96,96%
PERSONA JURIDICA	Corporate Body	17.532,94	3,17%	1.623	3,04%
<b>TOTALS(€)</b>		<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</b>	<b>100%</b>

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		Outstanding Principal	%
MAYOR DEUDOR	Largest Debtor 1	146.894,34	0,03%
RESTO DE DEUDORES	Rest of debtors	552.988.240,90	99,97%
<b>TOTALS(€)</b>		<b>553.135.135,24</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>	%
05/05/2020-31/12/2020	582,06	0,11%	602	1,13%
01/01/2021-31/12/2021	5.865,61	1,06%	2.019	3,78%
01/01/2022-31/12/2022	23.885,95	4,32%	4.390	8,23%
01/01/2023-31/12/2023	94.420,43	17,07%	11.758	22,04%
01/01/2024-31/12/2024	129.909,53	23,49%	13.213	24,77%
01/01/2025-31/12/2025	106.258,03	19,21%	8.942	16,76%
01/01/2026-31/12/2026	78.067,69	14,11%	5.581	10,46%
01/01/2027-31/12/2027	39.098,53	7,07%	2.564	4,81%
01/01/2028-31/12/2028	53.307,08	9,64%	3.091	5,79%
01/01/2029-15/09/2029	21.740,13	3,93%	1.193	2,24%
<b>TOTALS(€)</b>	<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</b>	<b>100%</b>

<b>VENCIMIENTO MEDIO PONDERADO</b> <i>Weighted average maturity date</i>	18/06/2025
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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	118.353,54	21,40%	11.921	22,34%
Aragón	15.263,79	2,76%	1.360	2,55%
Asturias	9.711,07	1,76%	847	1,59%
Baleares	17.402,76	3,15%	1.674	3,14%
Canarias	39.781,88	7,19%	4.466	8,37%
Cantabria	7.427,96	1,34%	656	1,23%
Castilla-León	23.326,92	4,22%	2.108	3,95%
Castilla-La Mancha	27.675,78	5,00%	2.679	5,02%
Cataluña	68.204,56	12,33%	6.007	11,26%
Valencia	58.729,18	10,62%	5.706	10,69%
Extremadura	14.431,88	2,61%	1.542	2,89%
Galicia	35.991,55	6,51%	3.364	6,31%
Madrid	64.893,87	11,73%	6.333	11,87%
Murcia	18.963,06	3,43%	1.792	3,36%
Navarra	8.116,76	1,47%	689	1,29%
País Vasco	18.445,03	3,33%	1.639	3,07%
La Rioja	4.969,50	0,90%	449	0,84%
Ceuta	270,75	0,05%	26	0,05%
Melilla	1.175,21	0,21%	95	0,18%
<b>TOTALS(€)</b>	<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</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	%	
75,14 - 9.999,99	186.799,77	33,77%	28.518	53,45%	
10.000,00 - 19.999,99	303.678,63	54,90%	22.218	41,64%	
20.000,00 - 29.999,99	54.794,30	9,91%	2.392	4,48%	
30.000,00 - 39.999,99	6.505,24	1,18%	198	0,37%	
40.000,00 - 49.999,99	653,16	0,12%	15	0,03%	
50.000,00 - 77.693,26	704,01	0,13%	12	0,02%	
<b>TOTALS(€)</b>	<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</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	68.816,89	12,44%	6.415	0,00%	
5-9	69.679,25	12,60%	5.610	0,00%	
10-14	101.598,58	18,37%	8.819	0,00%	
15-20	88.190,56	15,94%	7.787	0,00%	
>20	224.849,83	40,65%	24.722	0,00%	
<b>TOTALS(€)</b>	<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</b>	<b>100%</b>	

SCORING COCHE NUEVO		Scoring new car			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
<545	37.917,17	6,85%	2.239	4,20%	
545-900	218.023,41	39,42%	16.779	31,45%	
COCHE USADO <i>Used car</i>	297.194,56	53,73%	34.335	64,35%	
<b>TOTALS(€)</b>	<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</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		113.056,38	20,44%	11.192	20,98%
545-900		184.138,13	33,29%	22.001	41,24%
COCHE NUEVO	<i>New car</i>	255.940,58	46,27%	20.160	37,79%
<b>TOTALS(€)</b>		<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</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>	81.450,36	14,73%	7.431	13,93%
NO TRABAJA	<i>Does not work</i>	13.021,75	2,35%	1.421	2,66%
RESTO	<i>Rest</i>	458.663,03	82,92%	44.501	83,41%
<b>TOTALS(€)</b>		<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</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		82.114,87	14,85%	6.744	12,64%
6,00 - 6,99		48.973,05	8,85%	5.259	9,86%
7,00 - 7,99		98.777,90	17,86%	8.688	16,28%
8,00 - 8,99		261.616,13	47,30%	26.141	49,00%
9,00 - 9,99		39.497,04	7,14%	4.254	7,97%
10,00 - 12,16		22.156,11	4,01%	2.267	4,25%
<b>TOTALS(€)</b>		<b>553.135.135,24</b>	<b>100%</b>	<b>53.353</b>	<b>100%</b>

<b>TIPO DE INTERÉS MEDIO PONDERADO</b>	<i>Weighted average interest rate</i>	8,09%
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## SANTANDER CONSUMER SPAIN AUTO 2019-1 FT

### DEFINITIONS

June 22nd, 2020

**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

**F.T. SANTANDER CONSUMER AUTO 2019-1**

Fecha	Saldo antes de Pago	Saldo Real	Vector de Prepago	Permanencia final de mes	Mortalidad Mensual	CPR	Mortalidad Mensual	CPR
Date	Outstanding before prepayment	Real outstanding	Prepayment vector	Remaining at the end of the month	Average single monthly mortality	CPR	Monthly single monthly mortality	CPR
			0,46%					5,41%
	550.931.476,51		100,00%	100,00%				
01-04-20	542.990.294,87	540.219.654,58	99,54%	99,49%	0,51%	5,95%	0,51%	5,95%
01-05-20	534.995.210,35	530.841.368,88	99,07%	99,22%	0,39%	4,57%	0,27%	3,16%
01-06-20	526.945.759,27	519.649.399,48	98,62%	98,62%	0,46%	5,42%	0,61%	7,11%

