

## **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, 2021 - March 21, 2022 YEAR: 2022

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 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)	A (sf) / A (low) (sf)
		CLASS D	BBB+ (sf) / BBB (sf)	A- (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 €	89.568,74 €	
		Total Nominal	440.000.000,00 €	394.102.456,00 €	89,57%
CLASS B (ISIN=ES0305442016)	577	Nominal per Bond	100.000,00 €	89.568,74 €	
		Total Nominal	57.700.000,00 €	51.681.162,98 €	89,57%
CLASS C (ISIN=ES0305442024)	278	Nominal per Bond	100.000,00 €	89.568,74 €	
		Total Nominal	27.800.000,00 €	24.900.109,72 €	89,57%
CLASS D (ISIN=ES0305442032)	100	Nominal per Bond	100.000,00 €	89.568,74 €	
		Total Nominal	10.000.000,00 €	8.956.874,00 €	89,57%
CLASS E (ISIN=ES0305442040)	100	Nominal per Bond	100.000,00 €	89.568,74 €	
		Total Nominal	10.000.000,00 €	8.956.874,00 €	89,57%
CLASS F (ISIN=ES0305442057)	100	Nominal per Bond	100.000,00 €	89.568,74 €	
		Total Nominal	10.000.000,00 €	8.956.874,00 €	89,57%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period March 21, 2022			Next Payment Date June 20, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	10.431,26 €	0,00 €	0,000%	0,00 €	0,00 €
CLASS B	10.431,26 €	65,98 €	0,357%	80,83 €	65,47 €
CLASS C	10.431,26 €	374,11 €	1,480%	335,09 €	271,42 €
CLASS D	10.431,26 €	500,50 €	1,980%	448,29 €	363,12 €
CLASS E	10.431,26 €	806,36 €	3,190%	722,25 €	585,02 €
CLASS F	10.431,26 €	1.498,97 €	5,930%	1.342,61 €	1.087,51 €
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	64.403
CR's Outstanding to be amortised	550.000.003,14 €	500.705.671,75 €
CR's Outstanding per Loan to be amortised	11.446,41 €	7.774,57 €
Interest Rate	8,16%	7,89%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	12,72%
Average Monthly Single Rate	16,42%
Constant Prepayment Rate from Constitution	16,56%

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

**QUARTERLY BONDS PAYOUT REPORT**

March 21st, 2022

<b>BONDS. PRINCIPAL</b>	
Previous Balance	555.500.000,00 €
Principal Amortised	57.945.649,30 €
Outstanding Balance	497.554.350,70 €
% of Initial Balance	89,57%
Principal accrued and unpaid	0,00 €

<b>DATA</b>	
Pool Cut-Off Date	2022/03/14
Payment Date	2022/03/21
Previous Payment Date	2021/12/20
Number of Days (Act/360)	91
Next Payment Date	2022/06/20
Euribor 3M	-0,493%

<b>INTEREST PAID</b>	
CLASS A	0,00 €
CLASS B	38.070,46 €
CLASS C	104.002,58 €
CLASS D	50.050,00 €
CLASS E	80.636,00 €
CLASS F	149.897,00 €
Interest accrued and unpaid	0,00 €

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>2022/03/21</b>
CLASS A	6,09	1,73
CLASS B	8,75	1,73
CLASS C	9,29	1,73
CLASS D	9,33	1,73
CLASS E	9,33	1,73
CLASS F	9,33	1,73

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 21st, 2022**

<b>PRINCIPAL</b>	
Previous Balance	558.143.230,56 €
Principal Amortised	57.437.558,81 €
Outstanding Balance	500.705.671,75 €
Number of Credit Rights	64.403

<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	222.468,72 €	118.010,46 €	119.320,90 €	208.014,64 €	1.347.624,82 €
Interest accrued on Credit Rights in Arrears	65.657,57 €	39.771,88 €	37.988,72 €	69.268,73 €	426.377,75 €
Outstanding Balance	10.866.125,48 €	3.772.482,81 €	2.261.277,73 €	2.835.260,84 €	5.367.939,42 €
Number of Credit Rights	1.177	382	240	291	591
% of Outstanding Balance	2,13%	0,75%	0,45%	0,53%	1,07%

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

<b>DEFAULTED RECEIVABLES</b>	
Last balance	8.098.233,57 €
Difference in Actual Period	508.132,06 €
Current balance	8.606.365,63 €

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

**QUARTERLY COLLATERAL REPORT**

**March 21st, 2022**

<b>CUMULATIVE DEFAULTED RECEIVABLES</b>	
Last balance	18.316.034,22 €
Difference in Actual Period	1.965.428,32 €
Current balance	20.281.462,54 €

<b>CUMULATIVE RECOVERIES</b>	
Last balance	10.217.800,65 €
Difference in Actual Period	1.457.296,28 €
Current balance	11.675.096,91 €

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

**QUARTERLY REPORT - ALLOCATION OF CASH**

March 21st, 2022

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>74.120.636,92 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	56.462.988,24 €
Contentious Loans	0,00 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	12.203.060,79 €
Refund of Interest accrued	0,00 €
<b>CASH RESERVE AMOUNT + LIQUIDITY</b>	<b>5.455.000,00 €</b>
<b>OTHERS</b>	<b>-412,11 €</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>WITHHOLDING ISSUE EXPENSES</b>	<b>0,00 €</b>

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>74.120.636,92 €</b>
<b>ORDINARY EXPENSES</b>	<b>31.763,90 €</b>
MANAGEMENT FEE	34.623,63 €
SERVICER FEE	173.118,15 €
SWAP PAYMENT	182.909,24 €
SWAP COLLECTION	-38.067,58 €
INTEREST ON CLASS A BONDS	0,00 €
INTEREST ON CLASS B BONDS	38.070,48 €
INTEREST ON CLASS C BONDS	104.002,58 €
INTEREST ON CLASS D BONDS	50.050,00 €
INTEREST ON CLASS E BONDS	80.636,00 €
CASH RESERVE AMOUNT	5.455.000,00 €
INTEREST ON CLASS F BONDS	149.897,00 €
BONDS AMORTISATION	57.945.649,30 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	9.912.984,24 €
<b>EXCESS</b>	<b>0,00 €</b>

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

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

**March 21st, 2022**

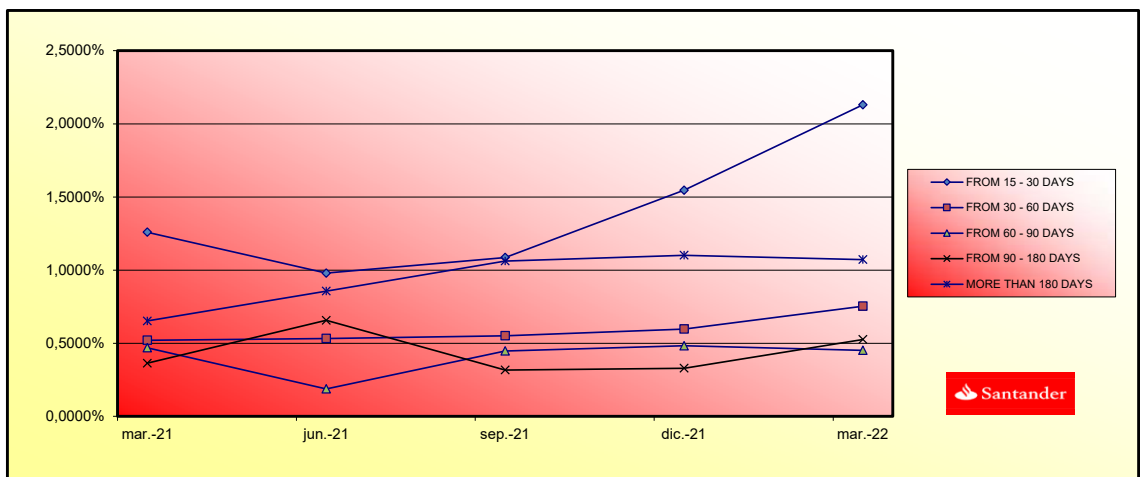
<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>March 21st, 2022</b>
SUBORDINATED ISSUE	105.500.000,00 € (19,18%)	94.495.020,70 € (18,87%)
PRINCIPAL RESERVE FUND	5.455.000,00 € (1,00)%	5.455.000,00 € (1,12%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>March 21st, 2022</b>
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**

<b>HISTORICAL ARREARS REPORTS</b>					
	<b>Mar-21</b>	<b>Jun-21</b>	<b>Sep-21</b>	<b>Dec-21</b>	<b>Mar-22</b>
<b>FROM 15 - 30 DAYS</b>	1,2596%	0,9793%	1,0863%	1,5463%	2,1302%
<b>FROM 30 - 60 DAYS</b>	0,5203%	0,5324%	0,5510%	0,5972%	0,7534%
<b>FROM 60 - 90 DAYS</b>	0,4688%	0,1879%	0,4469%	0,4827%	0,4516%
<b>FROM 90 - 180 DAYS</b>	0,3637%	0,6566%	0,3170%	0,3293%	0,5263%
<b>MORE THAN 180 DAYS</b>	0,6524%	0,8560%	1,0617%	1,1015%	1,0721%





**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

<b>Delinquency Ratio</b>		
	%	Outstanding balance CR's
December 2021	2,58%	543.237.295,75 €
January 2022	3,02%	527.039.600,29 €
February 2022	3,17%	510.588.830,52 €
Average Delinquency Ratio corresponding to the preceding 3 months higher than 5,00%		2,918%

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

<b>Cumulative Loss Ratio</b>	
Cumulative Defaulted Receivables	20.281.462,54 €
Cumulative Recoveries with respect Defaulted Receivables	11.675.096,91 €
Cumulative Balance CR's	891.122.684,80 €
Ratio equal or greater than 1,30%	0,966%

(iii) 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

<b>Cumulative Default Receivables vs Class D, E and F Bonds</b>	
Cumulative Defaulted Receivables	20.281.462,54 €
Class D, E and F Bonds at the Date of Incorporation	30.000.000,00 €
Ratio equal or greater than 100%	67,605%

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

<b>Largest Debtor Ratio</b>	
Largest Debtor	186.004,48 €
Rest of Debtors	500.519.667,27 €
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 DOES NOT MEET ANY OF THE TRIGGERS WITH RESPECT THE EARLY TERMINATION OF THE REVOLVING PERIOD.**

**FONDO DE TITULIZACIÓN  
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**SWAP CALCULATION**

	Notional	Initial Date	Final Date	Days	Interest Rate	Liquidation
SWAP A - FUND PAYS	440.000.000,00	20-dic.-21	21-mar.-22	91	0,1040%	115.671,11
SWAP A - SWAP COUNTERPARTY PAYS	440.000.000,00	20-dic.-21	21-mar.-22	91	0,000%	0,00
<b>SWAP A - FINAL LIQUIDATION</b>						<b>115.671,11</b>
SWAP B - FUND PAYS	57.700.000,00	20-dic.-21	21-mar.-22	91	0,4610%	67.238,13
SWAP B - SWAP COUNTERPARTY PAYS	57.700.000,00	20-dic.-21	21-mar.-22	91	0,261%	38.067,58
<b>SWAP B - FINAL LIQUIDATION</b>						<b>29.170,56</b>

**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



**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>	211.330,21	42,21%	20.746	32,21%
VEHICULOS USADOS	<i>Used cars</i>	289.375,46	57,79%	43.659	67,79%
<b>TOTALS(€)</b>		<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>

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>	458.415,14	91,55%	58.401	90,68%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	26.044,74	5,20%	3.365	5,22%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	16.196,62	3,23%	2.635	4,09%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	49,13	0,01%	4	0,01%
<b>TOTALS(€)</b>		<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>

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>	487.915,79	97,45%	62.616	97,22%
PERSONA JURIDICA	<i>Corporate Body</i>	12.789,88	2,55%	1.789	2,78%
<b>TOTALS(€)</b>		<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	<i>Largest Debtor 1</i>	186.004,48	0,04%
RESTO DE DEUDORES	<i>Rest of debtors</i>	500.519.667,27	99,96%
<b>TOTALS(€)</b>		<b>500.705.671,75</b>	<b>100%</b>

VTO MEDIO PONDERADO DE LOS DC	Term maturity			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
15/10/2020-31/12/2021	59,57	0,01%	37	0,06%
01/01/2022-31/12/2022	5.676,53	1,13%	4.145	6,44%
01/01/2023-31/12/2023	44.400,91	8,87%	11.831	18,37%
01/01/2024-31/12/2024	89.623,49	17,90%	14.846	23,05%
01/01/2025-31/12/2025	107.103,79	21,39%	12.919	20,06%
01/01/2026-31/12/2026	97.044,93	19,38%	9.325	14,48%
01/01/2027-31/12/2027	59.925,41	11,97%	4.913	7,63%
01/01/2028-31/12/2028	53.229,57	10,63%	3.711	5,76%
01/01/2029-31/12/2029	30.722,91	6,14%	1.942	3,02%
01/01/2030-31/12/2030	10.557,36	2,11%	605	0,94%
01/01/2031-15/03/2031	2.361,10	0,47%	131	0,20%
<b>TOTALS(€)</b>	<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>

VENCIMIENTO MEDIO PONDERADO	Weighted average maturity date	23/06/2026
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DISTRIBUCION POR COMUNIDADES AUTONOMAS	Autonomous region			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
Andalucia	110.095,60	21,99%	14.952	23,22%
Aragon	13.413,10	2,68%	1.581	2,45%
Asturias	8.590,86	1,72%	963	1,50%
Baleares	13.614,65	2,72%	1.876	2,91%
Canarias	35.453,55	7,08%	5.273	8,19%
Cantabria	6.385,96	1,28%	737	1,14%
Castilla-Leon	19.063,13	3,81%	2.349	3,65%
Castilla-La Mancha	23.208,98	4,64%	3.015	4,68%
Cataluña	69.213,69	13,82%	7.993	12,41%
Valencia	51.427,50	10,27%	6.691	10,39%
Extremadura	12.841,86	2,56%	1.811	2,81%
Galicia	33.578,78	6,71%	4.001	6,21%
Madrid	56.971,48	11,38%	7.482	11,62%
Murcia	17.880,58	3,57%	2.294	3,56%
Navarra	7.877,85	1,57%	876	1,36%
Pais Vasco	15.467,35	3,09%	1.842	2,86%
La Rioja	4.319,97	0,86%	521	0,81%
Ceuta	238,19	0,05%	30	0,05%
Melilla	1.062,48	0,21%	118	0,18%
<b>TOTALS(€)</b>	<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>

IMPORTE PENDIENTE DEL PRESTAMO		<i>Outstanding Principal by loan</i>			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%	
0,91 - 9.999,99	251.063,44	50,14%	46.809	72,68%	
10.000,00 - 19.999,99	215.735,98	43,09%	16.191	25,14%	
20.000,00 - 29.999,99	29.231,31	5,84%	1.274	1,98%	
30.000,00 - 39.999,99	3.613,34	0,72%	109	0,17%	
40.000,00 - 49.999,99	702,40	0,14%	16	0,02%	
50.000,00 - 93.002,24	359,18	0,07%	6	0,01%	
<b>TOTALS(€)</b>	<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>	

% ENTRADA SOBRE VALOR DEL VEHICULO		<i>(%) Amount granted as regards the value of the vehicle</i>			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%	
<5	56.853,98	11,35%	7.011	10,89%	
5-9	55.788,47	11,14%	6.032	9,37%	
10-14	77.536,73	15,49%	9.088	14,11%	
15-20	64.094,71	12,80%	7.798	12,11%	
>20	246.431,75	49,22%	34.476	53,53%	
<b>TOTALS(€)</b>	<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>	

SCORING COCHE NUEVO		<i>Scoring new car</i>			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%	
<545	25.760,08	5,14%	1.982	3,08%	
545-900	185.570,12	37,06%	18.764	29,13%	
COCHE USADO <i>Used car</i>	289.375,47	57,79%	43.659	67,79%	
<b>TOTALS(€)</b>	<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</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		65.833,97	13,15%	9.758	15,15%
545-900		223.541,45	44,65%	33.901	52,64%
COCHE NUEVO <i>New car</i>		211.330,20	42,21%	20.746	32,21%
<b>TOTALS(€)</b>		<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</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>	71.295,78	14,24%	8.947	13,89%
NO TRABAJA	<i>Does not work</i>	7.347,18	1,47%	1.192	1,85%
RESTO	<i>Rest</i>	422.062,71	84,29%	54.266	84,26%
<b>TOTALS(€)</b>		<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</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		92.732,76	18,52%	10.074	15,64%
6,00 - 6,99		56.864,75	11,36%	7.836	12,17%
7,00 - 7,99		98.993,97	19,77%	11.923	18,51%
8,00 - 8,99		205.958,44	41,13%	28.143	43,70%
9,00 - 9,99		30.277,75	6,05%	4.302	6,68%
10,00 - 12,16		15.877,99	3,17%	2.127	3,30%
<b>TOTALS(€)</b>		<b>500.705.671,75</b>	<b>100%</b>	<b>64.405</b>	<b>100%</b>

<b>TIPO DE INTERÉS MEDIO PONDERADO</b>	<i>Weighted average interest rate</i>	7,88%
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## SANTANDER CONSUMER SPAIN AUTO 2019-1 FT

### DEFINITIONS

March 21st, 2022

**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
			1,50%					16,42%
	558.143.230,56		100,00%	100,00%				
01-01-22	546.799.910,96	534.955.173,65	98,50%	97,83%	2,17%	23,11%	2,17%	23,11%
01-02-22	535.382.204,78	517.522.352,56	97,03%	96,66%	1,68%	18,42%	1,20%	13,44%
01-03-22	523.889.522,32	500.705.671,75	95,57%	95,57%	1,50%	16,56%	1,13%	12,72%

