

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, 2022 - September 20, 2022** YEAR: **2022**

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	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)	AA (sf) / A (sf)
		CLASS D	BBB+ (sf) / BBB (sf)	A+ (sf) / BBB (high) (sf)
		CLASS E	BBB- (sf) / Sin calificar	A (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 €	72.965,85 €	
		Total Nominal	440.000.000,00 €	321.049.740,00 €	72,97%
CLASS B (ISIN=ES0305442016)	577	Nominal per Bond	100.000,00 €	72.965,85 €	
		Total Nominal	57.700.000,00 €	42.101.295,45 €	72,97%
CLASS C (ISIN=ES0305442024)	278	Nominal per Bond	100.000,00 €	72.965,85 €	
		Total Nominal	27.800.000,00 €	20.284.506,30 €	72,97%
CLASS D (ISIN=ES0305442032)	100	Nominal per Bond	100.000,00 €	72.965,85 €	
		Total Nominal	10.000.000,00 €	7.296.585,00 €	72,97%
CLASS E (ISIN=ES0305442040)	100	Nominal per Bond	100.000,00 €	72.965,85 €	
		Total Nominal	10.000.000,00 €	7.296.585,00 €	72,97%
CLASS F (ISIN=ES0305442057)	100	Nominal per Bond	100.000,00 €	72.965,85 €	
		Total Nominal	10.000.000,00 €	7.296.585,00 €	72,97%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period September 20, 2022			Next Payment Date December 20, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	8.094,57 €	57,59 €	1,513%	279,06 €	226,04 €
CLASS B	8.094,57 €	140,45 €	1,913%	352,84 €	285,80 €
CLASS C	8.094,57 €	306,59 €	1,480%	272,97 €	221,11 €
CLASS D	8.094,57 €	410,17 €	1,980%	365,19 €	295,81 €
CLASS E	8.094,57 €	660,82 €	3,190%	588,37 €	476,58 €
CLASS F	8.094,57 €	1.228,43 €	5,930%	1.093,74 €	885,93 €
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	59.368
CR's Outstanding to be amortised	550.000.003,14 €	409.142.334,18 €
CR's Outstanding per Loan to be amortised	11.446,41 €	6.891,63 €
Interest Rate	8,16%	7,87%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	10,82%
Average Monthly Single Rate	13,71%
Constant Prepayment Rate from Constitution	13,01%

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QUARTERLY BONDS PAYOUT REPORT

September 20th, 2022

BONDS. PRINCIPAL	
Previous Balance	450.290.633,10 €
Principal Amortised	44.965.336,35 €
Outstanding Balance	405.325.296,75 €
% of Initial Balance	72,97%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2022/09/13
Payment Date	2022/09/20
Previous Payment Date	2022/06/20
Number of Days (Act/360)	92
Next Payment Date	2022/12/20
Euribor 3M	1,063%

INTEREST PAID	
CLASS A	253.396,00 €
CLASS B	81.039,65 €
CLASS C	85.232,02 €
CLASS D	41.017,00 €
CLASS E	66.082,00 €
CLASS F	122.843,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2022/09/20
CLASS A	6,09	1,46
CLASS B	8,75	1,46
CLASS C	9,29	1,46
CLASS D	9,33	1,46
CLASS E	9,33	1,46
CLASS F	9,33	1,46

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, 2022

PRINCIPAL	
Previous Balance	453.910.819,09 €
Principal Amortised	44.768.484,91 €
Outstanding Balance	409.142.334,18 €
Number of Credit Rights	59.368

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	263.389,54 €	130.414,72 €	115.874,19 €	223.138,78 €	1.573.374,48 €
Interest accrued on Credit Rights in Arrears	72.895,64 €	40.423,33 €	33.379,20 €	61.443,91 €	466.282,27 €
Outstanding Balance	11.124.982,00 €	3.565.145,48 €	2.076.083,54 €	2.512.095,21 €	6.085.905,88 €
Number of Credit Rights	1.402	390	241	313	730
% of Outstanding Balance	2,72%	0,87%	0,51%	0,61%	1,49%

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

DEFAULTED RECEIVABLES	
Last balance	9.075.214,83 €
Difference in Actual Period	196.874,65 €
Current balance	9.272.089,48 €

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QUARTERLY COLLATERAL REPORT

September 20th, 2022

CUMULATIVE DEFAULTED RECEIVABLES	
Last balance	22.759.751,98 €
Difference in Actual Period	2.022.875,23 €
Current balance	24.782.627,21 €

CUMULATIVE RECOVERIES	
Last balance	13.684.537,15 €
Difference in Actual Period	1.826.000,58 €
Current balance	15.510.537,73 €

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QUARTERLY REPORT - ALLOCATION OF CASH

September 20th, 2022

TOTAL CASH RECEIVED END OF PERIOD	58.285.490,12 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	44.173.193,37 €
Contentious Loans	70.199,59 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	8.587.098,06 €
Refund of Interest accrued	0,00 €
CASH RESERVE AMOUNT + LIQUIDITY	5.455.000,00 €
OTHERS	-0,90 €

TREASURY ACCOUNT STATEMENT	5.455.000,90 €
PRINCIPAL CASH RESERVE AMOUNT	
Previous Balance	5.455.000,00 €
Difference	0,00 €
Outstanding Balance	5.455.000,00 €
WITHHOLDING ISSUE EXPENSES	0,90 €

TOTAL CASH PAID END OF PERIOD	58.285.490,12 €
ORDINARY EXPENSES	16.145,67 €
MANAGEMENT FEE	28.374,48 €
SERVICER FEE	141.872,39 €
SWAP PAYMENT	149.896,31 €
SWAP COLLECTION	-334.431,32 €
INTEREST ON CLASS A BONDS	253.396,00 €
INTEREST ON CLASS B BONDS	81.039,65 €
INTEREST ON CLASS C BONDS	85.232,02 €
INTEREST ON CLASS D BONDS	41.017,00 €
INTEREST ON CLASS E BONDS	66.082,00 €
CASH RESERVE AMOUNT	5.455.000,00 €
INTEREST ON CLASS F BONDS	122.843,00 €
BONDS AMORTISATION	44.965.336,35 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	7.213.686,57 €
EXCESS	0,00 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

September 20th, 2022

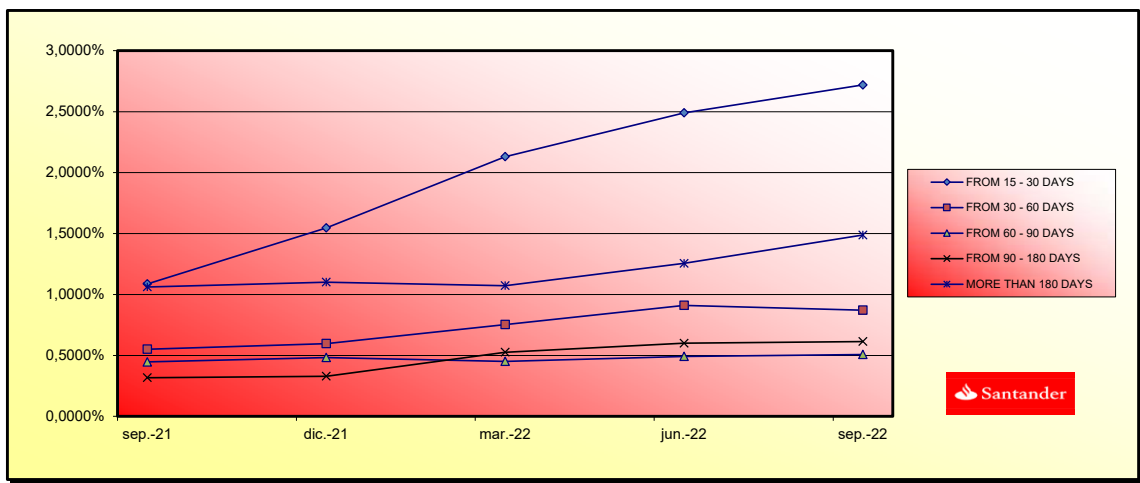
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	September 20th, 2022
SUBORDINATED ISSUE	105.500.000,00 € (19,18%)	76.978.971,75 € (18,81%)
PRINCIPAL RESERVE FUND	5.455.000,00 € (1,00)%	5.455.000,00 € (1,37%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	September 20th, 2022
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

HISTORICAL ARREARS REPORTS					
	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
FROM 15 - 30 DAYS	1,0863%	1,5463%	2,1302%	2,4900%	2,7191%
FROM 30 - 60 DAYS	0,5510%	0,5972%	0,7534%	0,9106%	0,8714%
FROM 60 - 90 DAYS	0,4469%	0,4827%	0,4516%	0,4920%	0,5074%
FROM 90 - 180 DAYS	0,3170%	0,3293%	0,5263%	0,6004%	0,6140%
MORE THAN 180 DAYS	1,0617%	1,1015%	1,0721%	1,2556%	1,4875%



**FONDO DE TITULIZACIÓN
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TRIGGERS

TRIGGERS PRO RATA AMORTIZATION vs SEQUENTIAL AMORTIZATION

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

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

Delinquency Ratio		
	%	Outstanding balance CR's
June 2022	3,20%	447.122.425,20 €
July 2022	3,40%	431.818.776,22 €
August 2022	3,59%	417.215.173,07 €
Average Delinquency Ratio corresponding to the preceding 3 months higher than 5,00%		3,393%

(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	24.782.627,21 €
Cumulative Recoveries with respect Defaulted Receivables	15.510.537,73 €
Cumulative Balance CR's	891.122.684,80 €
Ratio equal or greater than 1,30%	1,040%

(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

Cumulative Default Receivables vs Class D, E and F Bonds	
Cumulative Defaulted Receivables	24.782.627,21 €
Class D, E and F Bonds at the Date of Incorporation	30.000.000,00 €
Ratio equal or greater than 100%	82,609%

(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

Largest Debtor Ratio	
Largest Debtor	186.004,48 €
Rest of Debtors	453.724.814,61 €
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
SANTANDER CONSUMER SPAIN 2019-1**

SWAP CALCULATION

	Notional	Initial Date	Final Date	Days	Interest Rate	Liquidation
SWAP A - FUND PAYS	356.665.848,00	20-jun.-22	20-sep.-22	92	0,1040%	94.793,86
SWAP A - SWAP COUNTERPARTY PAYS	356.665.848,00	20-jun.-22	20-sep.-22	92	0,278%	253.391,27
SWAP A - FINAL LIQUIDATION						158.597,41
SWAP B - FUND PAYS	46.771.862,34	20-jun.-22	20-sep.-22	92	0,4610%	55.102,45
SWAP B - SWAP COUNTERPARTY PAYS	46.771.862,34	20-jun.-22	20-sep.-22	92	0,678%	81.040,05
SWAP B - FINAL LIQUIDATION						25.937,60

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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, 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



**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>	175.692,15	42,94%	19.584	32,99%
VEHICULOS USADOS	<i>Used cars</i>	233.450,18	57,06%	39.784	67,01%
TOTALS(€)		409.142.334,18	100%	59.368	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>	375.303,48	91,73%	53.844	90,70%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	20.776,32	5,08%	3.075	5,18%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	13.029,44	3,18%	2.446	4,12%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	33,03	0,01%	3	0,01%
TOTALS(€)		409.142.334,18	100%	59.368	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>	399.584,90	97,66%	57.747	97,27%
PERSONA JURIDICA	<i>Corporate Body</i>	9.557,43	2,34%	1.621	2,73%
TOTALS(€)		409.142.334,18	100%	59.368	100%

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	<i>Largest Debtor 1</i>	186.004,48	0,05%
RESTO DE DEUDORES	<i>Rest of debtors</i>	408.956.329,70	99,95%
TOTALS(€)		409.142.334,18	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	1.136,02	0,28%	1.958	3,30%
01/01/2023-31/12/2023	28.281,81	6,91%	11.300	19,03%
01/01/2024-31/12/2024	68.945,86	16,85%	14.204	23,93%
01/01/2025-31/12/2025	88.161,92	21,55%	12.268	20,66%
01/01/2026-31/12/2026	82.516,34	20,17%	8.813	14,84%
01/01/2027-31/12/2027	52.622,33	12,86%	4.684	7,89%
01/01/2028-31/12/2028	47.603,70	11,63%	3.550	5,98%
01/01/2029-31/12/2029	27.922,17	6,82%	1.871	3,15%
01/01/2030-31/12/2030	9.793,36	2,39%	594	1,00%
01/01/2031-15/03/2031	2.158,70	0,53%	126	0,21%
TOTALS(€)	409.142.334,18	100%	59.368	100%

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	11/06/2026
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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>	%
Andalucia	90.727,61	22,18%	13.970	23,53%
Aragon	10.856,31	2,65%	1.434	2,42%
Asturias	7.094,01	1,73%	884	1,49%
Baleares	10.956,76	2,68%	1.758	2,96%
Canarias	29.120,43	7,12%	4.799	8,08%
Cantabria	5.270,98	1,29%	677	1,14%
Castilla-Leon	15.446,28	3,78%	2.130	3,59%
Castilla-La Mancha	18.808,93	4,60%	2.779	4,68%
Cataluña	56.535,54	13,82%	7.264	12,24%
Valencia	42.482,80	10,38%	6.274	10,57%
Extremadura	10.747,84	2,63%	1.688	2,84%
Galicia	27.488,95	6,72%	3.684	6,21%
Madrid	45.862,19	11,21%	6.825	11,50%
Murcia	14.807,54	3,62%	2.142	3,61%
Navarra	6.234,97	1,52%	782	1,32%
Pais Vasco	12.019,57	2,94%	1.652	2,78%
La Rioja	3.587,01	0,88%	485	0,82%
Ceuta	205,38	0,05%	27	0,05%
Melilla	889,15	0,22%	114	0,19%
TOTALS(€)	409.142.334,18	100%	59.368	100%

IMPORTE PENDIENTE DEL PRESTAMO		Outstanding Principal by loan			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
19,06 - 9.999,99	226.969,97	55,47%	46.309	78,00%	
10.000,00 - 19.999,99	160.528,26	39,24%	12.157	20,48%	
20.000,00 - 29.999,99	18.837,87	4,60%	822	1,38%	
30.000,00 - 39.999,99	2.225,90	0,54%	68	0,11%	
40.000,00 - 49.999,99	436,20	0,11%	10	0,02%	
50.000,00 - 93.002,24	144,10	0,04%	2	0,00%	
TOTALS(€)	409.142.334,18	100%	59.368	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	47.051,96	11,50%	6.488	10,93%	
5-9	46.628,12	11,40%	5.627	9,48%	
10-14	64.694,97	15,81%	8.527	14,36%	
15-20	52.779,79	12,90%	7.228	12,17%	
>20	197.987,47	48,39%	31.498	53,06%	
TOTALS(€)	409.142.334,18	100%	59.368	100%	

SCORING COCHE NUEVO		Scoring new car			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
<545	22.152,14	5,41%	1.879	3,17%	
545-900	153.540,02	37,53%	17.705	29,82%	
COCHE USADO <i>Used car</i>	233.450,17	57,06%	39.784	67,01%	
TOTALS(€)	409.142.334,18	100%	59.368	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		52.820,29	12,91%	8.944	15,07%
545-900		180.629,83	44,15%	30.840	51,95%
COCHE NUEVO	<i>New car</i>	175.692,16	42,94%	19.584	32,99%
TOTALS(€)		409.142.334,18	100%	59.368	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>	57.309,97	14,01%	8.218	13,84%
NO TRABAJA	<i>Does not work</i>	5.813,34	1,42%	1.096	1,85%
RESTO	<i>Rest</i>	346.019,02	84,57%	50.054	84,31%
TOTALS(€)		409.142.334,18	100%	59.368	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		77.776,47	19,01%	9.437	15,90%
6,00 - 6,99		46.313,20	11,32%	7.081	11,93%
7,00 - 7,99		81.011,76	19,80%	11.169	18,81%
8,00 - 8,99		166.905,31	40,79%	25.882	43,60%
9,00 - 9,99		24.419,80	5,97%	3.895	6,56%
10,00 - 11,99		12.715,77	3,11%	1.904	3,21%
TOTALS(€)		409.142.334,18	100%	59.368	100%

TIPO DE INTERÉS MEDIO PONDERADO	<i>Weighted average interest rate</i>	7,86%
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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
			1,18%					13,71%
	558.143.230,56		100,00%	100,00%				
01-01-22	546.799.910,96	534.955.173,65	98,82%	97,83%	2,17%	23,11%	2,17%	23,11%
01-02-22	535.382.204,78	517.522.352,56	97,65%	96,66%	1,68%	18,42%	1,20%	13,44%
01-03-22	523.889.522,32	500.705.671,75	96,50%	95,57%	1,50%	16,56%	1,13%	12,72%
01-04-22	512.321.371,26	484.667.514,58	95,36%	94,60%	1,38%	15,33%	1,02%	11,55%
01-05-22	500.677.256,00	468.988.351,62	94,24%	93,67%	1,30%	14,52%	0,98%	11,20%
01-06-22	488.956.677,72	453.910.819,09	93,13%	92,83%	1,23%	13,82%	0,89%	10,23%
01-07-22	477.449.548,82	438.635.242,78	92,03%	91,87%	1,20%	13,53%	1,04%	11,75%
01-08-22	465.866.856,45	423.667.848,29	90,94%	90,94%	1,18%	13,27%	1,01%	11,48%
01-09-22	454.208.104,39	409.142.334,18	89,87%	90,08%	1,15%	13,01%	0,95%	10,82%

