

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: **September 20, 2022 - December 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 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) / 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 €	65.282,34 €	
		Total Nominal	440.000.000,00 €	287.242.296,00 €	65,28%
CLASS B (ISIN=ES0305442016)	577	Nominal per Bond	100.000,00 €	65.282,34 €	
		Total Nominal	57.700.000,00 €	37.667.910,18 €	65,28%
CLASS C (ISIN=ES0305442024)	278	Nominal per Bond	100.000,00 €	65.282,34 €	
		Total Nominal	27.800.000,00 €	18.148.490,52 €	65,28%
CLASS D (ISIN=ES0305442032)	100	Nominal per Bond	100.000,00 €	65.282,34 €	
		Total Nominal	10.000.000,00 €	6.528.234,00 €	65,28%
CLASS E (ISIN=ES0305442040)	100	Nominal per Bond	100.000,00 €	65.282,34 €	
		Total Nominal	10.000.000,00 €	6.528.234,00 €	65,28%
CLASS F (ISIN=ES0305442057)	100	Nominal per Bond	100.000,00 €	65.282,34 €	
		Total Nominal	10.000.000,00 €	6.528.234,00 €	65,28%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 20, 2022			Next Payment Date March 21, 2023		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	7.683,51 €	279,06 €	2,497%	412,05 €	333,76 €
CLASS B	7.683,51 €	352,84 €	2,897%	478,06 €	387,23 €
CLASS C	7.683,51 €	272,97 €	1,480%	244,23 €	197,83 €
CLASS D	7.683,51 €	365,19 €	1,980%	326,74 €	264,66 €
CLASS E	7.683,51 €	588,37 €	3,190%	526,41 €	426,39 €
CLASS F	7.683,51 €	1.093,74 €	5,930%	978,56 €	792,64 €
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	56.297
CR's Outstanding to be amortised	550.000.003,14 €	366.405.214,23 €
CR's Outstanding per Loan to be amortised	11.446,41 €	6.508,43 €
Interest Rate	8,16%	7,86%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,80%
Average Monthly Single Rate	12,44%
Constant Prepayment Rate from Constitution	12,50%

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QUARTERLY BONDS PAYOUT REPORT

December 20th, 2022

BONDS. PRINCIPAL	
Previous Balance	405.325.296,75 €
Principal Amortised	42.681.898,05 €
Outstanding Balance	362.643.398,70 €
% of Initial Balance	65,28%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2022/12/13
Payment Date	2022/12/20
Previous Payment Date	2022/09/20
Number of Days (Act/360)	91
Next Payment Date	2023/03/21
Euribor 3M	2,047%

INTEREST PAID	
CLASS A	1.227.864,00 €
CLASS B	203.588,68 €
CLASS C	75.885,66 €
CLASS D	36.519,00 €
CLASS E	58.837,00 €
CLASS F	109.374,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2022/12/20
CLASS A	6,09	1,59
CLASS B	8,75	1,59
CLASS C	9,29	1,59
CLASS D	9,33	1,59
CLASS E	9,33	1,59
CLASS F	9,33	1,59

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

December 20th, 2022

PRINCIPAL	
Previous Balance	409.142.334,18 €
Principal Amortised	42.737.119,95 €
Outstanding Balance	366.405.214,23 €
Number of Credit Rights	56.297

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	297.114,90 €	131.469,06 €	131.693,12 €	243.469,64 €	1.639.170,51 €
Interest accrued on Credit Rights in Arrears	80.203,21 €	34.604,12 €	37.682,81 €	61.715,79 €	463.621,19 €
Outstanding Balance	12.365.643,96 €	3.110.754,18 €	2.380.918,35 €	2.465.462,59 €	6.031.010,18 €
Number of Credit Rights	1.587	386	279	336	762
% of Outstanding Balance	3,37%	0,85%	0,65%	0,67%	1,65%

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

DEFAULTED RECEIVABLES	
Last balance	9.272.089,48 €
Difference in Actual Period	-55.243,86 €
Current balance	9.216.845,62 €

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QUARTERLY COLLATERAL REPORT

December 20th, 2022

CUMULATIVE DEFAULTED RECEIVABLES	
Last balance	24.782.627,21 €
Difference in Actual Period	2.039.996,92 €
Current balance	26.822.624,13 €

CUMULATIVE RECOVERIES	
Last balance	15.510.537,73 €
Difference in Actual Period	2.095.240,78 €
Current balance	17.605.778,51 €

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QUARTERLY REPORT - ALLOCATION OF CASH

December 20th, 2022

TOTAL CASH RECEIVED END OF PERIOD	55.146.870,42 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	42.033.198,61 €
Contentious Loans	19.297,50 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	7.639.894,61 €
Refund of Interest accrued	0,00 €
CASH RESERVE AMOUNT + LIQUIDITY	5.455.000,00 €
OTHERS	-520,30 €

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	55.146.870,42 €
ORDINARY EXPENSES	60.701,42 €
MANAGEMENT FEE	25.263,43 €
SERVICER FEE	126.317,13 €
SWAP PAYMENT	133.461,28 €
SWAP COLLECTION	-1.431.450,31 €
INTEREST ON CLASS A BONDS	1.227.864,00 €
INTEREST ON CLASS B BONDS	203.588,68 €
INTEREST ON CLASS C BONDS	75.885,66 €
INTEREST ON CLASS D BONDS	36.519,00 €
INTEREST ON CLASS E BONDS	58.837,00 €
CASH RESERVE AMOUNT	5.455.000,00 €
INTEREST ON CLASS F BONDS	109.374,00 €
BONDS AMORTISATION	42.681.898,05 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	6.383.611,08 €
EXCESS	0,00 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

December 20th, 2022

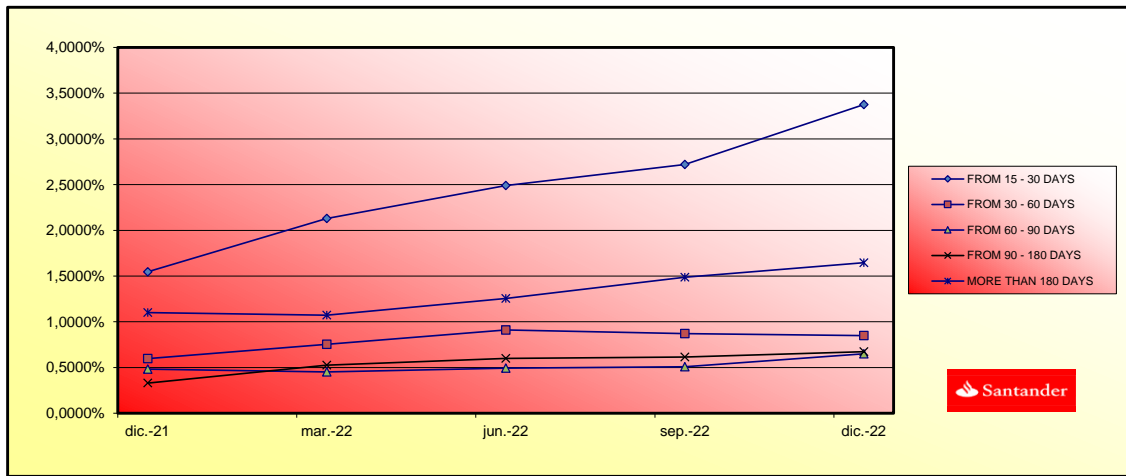
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	December 20th, 2022
SUBORDINATED ISSUE	105.500.000,00 € (19,18%)	68.872.868,70 € (18,80%)
PRINCIPAL RESERVE FUND	5.455.000,00 € (1,00)%	5.455.000,00 € (1,53%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	December 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					
	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
FROM 15 - 30 DAYS	1,5463%	2,1302%	2,4900%	2,7191%	3,3749%
FROM 30 - 60 DAYS	0,5972%	0,7534%	0,9106%	0,8714%	0,8490%
FROM 60 - 90 DAYS	0,4827%	0,4516%	0,4920%	0,5074%	0,6498%
FROM 90 - 180 DAYS	0,3293%	0,5263%	0,6004%	0,6140%	0,6729%
MORE THAN 180 DAYS	1,1015%	1,0721%	1,2556%	1,4875%	1,6460%



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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
September 2022	3,61%	402.151.837,11 €
October 2022	3,87%	387.817.197,74 €
November 2022	3,86%	373.743.964,91 €
Average Delinquency Ratio corresponding to the preceding 3 months higher than 5,00%	3,776%	

(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	26.822.624,13 €
Cumulative Recoveries with respect Defaulted Receivables	17.605.778,51 €
Cumulative Balance CR's	891.122.684,80 €
Ratio equal or greater than 1,30%	1,034%

(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	26.822.624,13 €
Class D, E and F Bonds at the Date of Incorporation	30.000.000,00 €
Ratio equal or greater than 100%	89,409%

(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	366.219.209,75 €
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.

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SWAP CALCULATION

	Notional	Initial Date	Final Date	Days	Interest Rate	Liquidation
SWAP A - FUND PAYS	321.049.740,00	20-sep.-22	20-dic.-22	91	0,1040%	84.400,41
SWAP A - SWAP COUNTERPARTY PAYS	321.049.740,00	20-sep.-22	20-dic.-22	91	1,513%	1.227.863,65
SWAP A - FINAL LIQUIDATION						1.143.463,24
SWAP B - FUND PAYS	42.101.295,45	20-sep.-22	20-dic.-22	91	0,4610%	49.060,87
SWAP B - SWAP COUNTERPARTY PAYS	42.101.295,45	20-sep.-22	20-dic.-22	91	1,913%	203.586,66
SWAP B - FINAL LIQUIDATION						154.525,79

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DEFINITIONS

December 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

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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
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>	158.865,30	43,36%	18.734	33,28%
VEHICULOS USADOS	<i>Used cars</i>	207.539,91	56,64%	37.563	66,72%
TOTALS(€)		366.405.214,23	100%	56.297	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>	336.307,05	91,79%	51.080	90,73%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	18.514,07	5,05%	2.923	5,19%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	11.554,26	3,15%	2.292	4,07%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	29,80	0,01%	2	0,00%
TOTALS(€)		366.405.214,23	100%	56.297	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>	358.270,09	97,78%	54.819	97,37%
PERSONA JURIDICA	<i>Corporate Body</i>	8.135,12	2,22%	1.478	2,63%
TOTALS(€)		366.405.214,23	100%	56.297	100%

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	Largest Debtor 1	186.004,48	0,05%
RESTO DE DEUDORES	Rest of debtors	366.219.209,75	99,95%
TOTALS(€)		366.405.214,23	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	218,59	0,06%	297	0,53%
01/01/2023-31/12/2023	20.482,63	5,59%	10.999	19,54%
01/01/2024-31/12/2024	58.952,16	16,09%	13.874	24,64%
01/01/2025-31/12/2025	79.105,12	21,59%	11.961	21,25%
01/01/2026-31/12/2026	75.553,59	20,62%	8.563	15,21%
01/01/2027-31/12/2027	49.000,38	13,37%	4.567	8,11%
01/01/2028-31/12/2028	45.072,61	12,30%	3.491	6,20%
01/01/2029-31/12/2029	26.513,64	7,24%	1.829	3,25%
01/01/2030-31/12/2030	9.465,66	2,58%	595	1,06%
01/01/2031-15/03/2031	2.040,74	0,56%	121	0,21%
TOTALS(€)	366.405.214,23	100%	56.297	100%

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	20/07/2026
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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	81.370,20	22,21%	13.296	23,62%
Aragon	9.768,03	2,67%	1.370	2,43%
Asturias	6.281,41	1,71%	830	1,47%
Baleares	9.654,37	2,63%	1.661	2,95%
Canarias	26.237,10	7,16%	4.511	8,01%
Cantabria	4.726,31	1,29%	650	1,15%
Castilla-Leon	13.723,42	3,75%	1.996	3,55%
Castilla-La Mancha	16.729,40	4,57%	2.631	4,67%
Cataluña	50.852,82	13,88%	6.873	12,21%
Valencia	38.272,41	10,45%	6.030	10,71%
Extremadura	9.721,14	2,65%	1.609	2,86%
Galicia	24.805,01	6,77%	3.510	6,23%
Madrid	40.685,88	11,10%	6.413	11,39%
Murcia	13.347,57	3,64%	2.038	3,62%
Navarra	5.513,74	1,50%	729	1,29%
Pais Vasco	10.506,72	2,87%	1.557	2,77%
La Rioja	3.223,39	0,88%	459	0,82%
Ceuta	171,78	0,05%	25	0,04%
Melilla	814,41	0,22%	109	0,19%
TOTALS(€)	366.405.214,23	100%	56.297	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	212.561,37	58,01%	45.182	80,26%
10.000,00 - 19.999,99	136.445,42	37,24%	10.386	18,45%
20.000,00 - 29.999,99	15.141,95	4,13%	664	1,18%
30.000,00 - 39.999,99	1.853,37	0,51%	57	0,10%
40.000,00 - 49.999,99	310,07	0,08%	7	0,01%
50.000,00 - 93.002,24	93,00	0,03%	1	0,00%
TOTALS(€)	366.405.214,23	100%	56.297	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	42.437,80	11,58%	6.213	11,04%
5-9	42.335,78	11,55%	5.447	9,68%
10-14	58.535,39	15,98%	8.211	14,59%
15-20	47.421,79	12,94%	6.924	12,30%
>20	175.674,43	47,95%	29.502	52,40%
TOTALS(€)	366.405.214,23	100%	56.297	100%

SCORING COCHE NUEVO	Scoring new car			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
<545	20.550,24	5,61%	1.832	3,25%
545-900	138.315,05	37,75%	16.902	30,02%
COCHE USADO <i>Used car</i>	207.539,92	56,64%	37.563	66,72%
TOTALS(€)	366.405.214,23	100%	56.297	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		46.868,97	12,79%	8.573	15,23%
545-900		160.670,91	43,85%	28.990	51,49%
COCHE NUEVO <i>New car</i>		158.865,29	43,36%	18.734	33,28%
TOTALS(€)		366.405.214,23	100%	56.297	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>	50.840,07	13,88%	7.702	13,68%
NO TRABAJA	<i>Does not work</i>	5.148,66	1,41%	1.009	1,79%
RESTO	<i>Rest</i>	310.416,48	84,72%	47.586	84,53%
TOTALS(€)		366.405.214,23	100%	56.297	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		70.838,61	19,33%	9.023	16,03%
6,00 - 6,99		41.404,63	11,30%	6.617	11,75%
7,00 - 7,99		72.630,27	19,82%	10.558	18,75%
8,00 - 8,99		148.576,03	40,55%	24.663	43,81%
9,00 - 9,99		21.697,10	5,92%	3.666	6,51%
10,00 - 11,99		11.258,54	3,07%	1.770	3,14%
TOTALS(€)		366.405.214,23	100%	56.297	100%

TIPO DE INTERÉS MEDIO PONDERADO	<i>Weighted average interest rate</i>	7,85%
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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
			1,13%					12,44%
	558.143.230,56		100,00%	100,00%				
01-01-22	546.799.910,96	534.955.173,65	98,87%	97,83%	2,17%	23,11%	2,17%	23,11%
01-02-22	535.382.204,78	517.522.352,56	97,75%	96,66%	1,68%	18,42%	1,20%	13,44%
01-03-22	523.889.522,32	500.705.671,75	96,65%	95,57%	1,50%	16,56%	1,13%	12,72%
01-04-22	512.321.371,26	484.667.514,58	95,56%	94,60%	1,38%	15,33%	1,02%	11,55%
01-05-22	500.677.256,00	468.988.351,62	94,48%	93,67%	1,30%	14,52%	0,98%	11,20%
01-06-22	488.956.677,72	453.910.819,09	93,41%	92,83%	1,23%	13,82%	0,89%	10,23%
01-07-22	477.449.548,82	438.635.242,78	92,35%	91,87%	1,20%	13,53%	1,04%	11,75%
01-08-22	465.866.856,45	423.667.848,29	91,31%	90,94%	1,18%	13,27%	1,01%	11,48%
01-09-22	454.208.104,39	409.142.334,18	90,28%	90,08%	1,15%	13,01%	0,95%	10,82%
01-10-22	442.472.793,20	394.223.989,81	89,26%	89,10%	1,15%	12,94%	1,09%	12,33%
01-11-22	430.660.420,12	380.060.531,30	88,25%	88,25%	1,13%	12,75%	0,95%	10,81%
01-12-22	418.770.479,14	366.405.214,23	87,25%	87,50%	1,11%	12,50%	0,86%	9,80%

