SC Germany Consumer 2018-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	09.07.2020				
Payment Date	13.07.2020				
Period No	19				
Monthly Period	Jul 2020				
Interest Period from	15.06.2020	to	13.07.2020	=	28 days
Collection Period from	01.06.2020	to	30.06.2020		

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**152.113**	**1.179.921.345,97 €**	**1.231.798.669,26 €**
Scheduled Principal Payments		25.891.725,07 €	
Prepayment Principal		25.156.251,25 €	
Total Principal Collections		**51.047.976,32 €**	**51.741.935,75 €**
Total Interest Collections		**5.611.484,60 €**	**5.857.643,90 €**
Defaults		**107.945,05 €**	**135.387,54 €**
Replenishment Amount		**- €**	**- €**
End of Period	**146.949**	**1.128.765.424,60 €**	**1.179.921.345,97 €**
Purchase Shortfall Amount		**- €**	**- €**
Total Assets (End of Period)		1.128.765.498,28 €	1.179.921.363,57 €
Current Prepayment Rate (annualised)		22,8%	
Loans under German COVID-19 Mitigation Act	**4.246**	**77.163.777,85 €**	**75.315.183,09 €**

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2. Reserve Accounts

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Note Balance

Beginning of Period	1.198.192.742,40 €
End of Period	1.147.032.519,20 €

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	0,4%	4.510.963,71 €	
Cash Outflow		- €	
Cash Inflow		255.801,12 €	
End of Period	0,4%	4.255.162,60 €	
Required Liquidity Reserve Fund	0,4%	4.255.162,60 €	
Commingling Reserve	**in %**		
Beginning of Period	0,00%	- €	no
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Commingling Reserve Fund		- €	
Set-Off Reserve	**in %**		
Beginning of Period	0,00%	- €	no
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Set-Off Reserve Fund		- €	
Current Set-Off Amount		- €	
Set-Off Amount (per Loan)		- €	
Set-Off Amount (in % of Outstanding Balance)		0,00%	

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3.1 Delinquency Data

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Collection Period	from	01.06.2020	to	30.06.2020		

Note Balance

Beginning of Period	1.198.192.742,40 €
End of Period	1.147.032.519,20 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	**0,48%**			
1- 30 days past due period before previous period		6.299.634,44 €	132.887,87 €	566
1- 30 days past due previous period		5.289.048,06 €	120.695,72 €	534
1- 30 days past due current period	0,48%	5.754.933,96 €	116.385,88 €	561
3-MRA* 31- 60 days past due	**0,44%**			
31- 60 days past due period before previous period		5.569.686,89 €	204.770,10 €	605
31- 60 days past due previous period		5.497.993,70 €	190.101,85 €	539
31- 60 days past due current period	0,40%	4.823.178,85 €	175.035,53 €	499
3-MRA* 61-90 days past due	**0,23%**			
61- 90 days past due period before previous period		2.618.890,54 €	165.703,66 €	291
61- 90 days past due previous period		2.709.642,12 €	173.900,88 €	325
61- 90 days past due current period	0,25%	2.963.775,59 €	175.592,82 €	304
3-MRA* 91-120 days past due	**0,15%**			
91- 120 days past due period before previous period		1.387.094,63 €	130.582,54 €	177
91- 120 days past due previous period		1.953.270,93 €	171.218,46 €	207
91- 120 days past due current period	0,16%	1.948.625,56 €	173.512,40 €	240
3-MRA* 121-150 days past due	**0,11%**			
121- 150 days past due period before previous period		817.108,33 €	89.346,10 €	102
121- 150 days past due previous period		1.373.044,44 €	153.254,59 €	158
121- 150 days past due current period	0,14%	1.650.722,11 €	180.957,89 €	174
3-MRA* 151-180 days past due	**0,06%**			
151- 180 days past due period before previous period		298.472,25 €	45.981,27 €	62
151- 180 days past due previous period		731.434,57 €	93.649,06 €	91
151- 180 days past due current period	0,11%	1.262.378,98 €	167.554,91 €	142

* 3-MRA stands for three months rolling average

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3.2 Default Data

Reporting Date		09.07.2020				
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Collection Period	from	01.06.2020	to	30.06.2020		

Note Balance

Beginning of Period	1.198.192.742,40 €
End of Period	1.147.032.519,20 €

Default Data and Ratios

		Amount	Number of Loans
Current Default			
Current Period Gross Default		107.945,05 €	
Current Period Recoveries		112.302,96 €	
Current Period Net Default	-	4.357,91 €	
New Number of Defaulted Contracts			0
Cumulative Default			
Cumulative Gross Default		19.073.691,29 €	
Cumulative Recoveries		806.670,37 €	
Cumulative Net Default		18.267.020,92 €	
Total Number of Defaulted Contracts			1.621

	3-MRA* / current ratio	Ratio
3-MRA* Annualised Loss Ratio (Neue Rechtsakten)	**0,03%**	
Annualised Loss Ratio period before previous period		0,03%
Annualised Loss Ratio previous period		0,06%
Annualised Loss Ratio current period	0,00%	0,00%

Principal Deficiency Ledgers

Class A PDL Sub-Ledger	
Class A PDL Sub-Ledger period before previous period	- €
Class A PDL Sub-Ledger previous period	- €
Class A PDL Sub-Ledger current period	- €
Junior PDL Sub-Ledger	
Junior PDL Sub-Ledger period before previous period	18.204.850,83 €
Junior PDL Sub-Ledger previous period	18.271.378,83 €
Junior PDL Sub-Ledger current period	18.267.020,92 €

* 3-MRA stands for three months rolling average

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4. Concentration Limits

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Current Transaction Status — Amortizing

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,80%	-	-	no
Remaining Term (applicable for Total Portfolio)	-	68,50	-	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Default Ratio - prior to 31 December 2019	1,00%	-	no

Purchase Shortfall Event		no
Period before previous period	-	
Previous period	-	
Current period	-	

Pricipal Defiency Event	no

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5. Outstanding Notes

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1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1920371074	XS1920371405	XS1920372049	XS1920372395	XS1920372551	XS1920372635
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	81,5%	4,3%	3,8%	1,3%	7,6%	1,6%
Legal Maturity		Dez 2031	Dez 2031	Dez 2031	Dez 2031	Dez 2031	Dez 2031
Expected Maturity		Aug 2022	Jan 2023	Mai 2023	Jun 2023	Jun 2023	Jun 2023
Original Rating (DBRS / S&P)		AA(low) (sf) / AA- (sf)	A (sf) / A (sf)	BBB (sf) / BBB(sf)	BB(high) (sf) / BB (sf)	Not rated	Not rated
Current Rating (DBRS / S&P)*		AA (low) (sf) / AA- (sf)	A (sf) / A (sf)	BBB (sf) / BBB (sf)	BB (high) (sf) / BB (sf)	n.r. / n.r.	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.600.000.000,00 €	1.304.000.000,00 €	68.000.000,00 €	60.000.000,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		13.040	680	600	200	1.220	260
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	1.198.192.742,40 €	902.192.742,40 €	68.000.000,00 €	60.000.000,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Replenishment	- €						
Amortisation	51.160.223,20 €						
Redemption per Class	51.160.223,20 €	51.160.223,20 €	- €	- €	- €	- €	- €
Redemption per Note		3.923,33 €	- €	- €	- €	- €	
Class Principal Outstanding Balance End of Period	1.147.032.519,20 €	851.032.519,20 €	68.000.000,00 €	60.000.000,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Current Tranching		74,2%	5,9%	5,2%	1,7%	10,6%	2,3%
Current Pool Factor		0,65	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 1 M-Euribor / Fixed / Floating		0,500%	1,200%	2,500%	3,250%	12,180%	38,500%
DayCount Convention	28	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days							
Principal Outstanding per Note Beginning of Period		69.186,56 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
> Principal Repayment per Note		**3.923,33 €**	**- €**	**- €**	**- €**	**- €**	
Principal Outstanding per Note End of Period		65.263,23 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
> Interest accrued for the period		**350.906,40 €**	**63.464,40 €**	**116.664,00 €**	**50.556,00 €**	**1.155.742,60 €**	**778.554,40 €**
Interest Payment		**350.906,40 €**	**63.464,40 €**	**116.664,00 €**	**50.556,00 €**	**1.155.742,60 €**	**778.554,40 €**
Interest Payment per Note		**26,91 €**	**93,33 €**	**194,44 €**	**252,78 €**	**947,33 €**	**2.994,44 €**

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)	18,5%	14,3%	10,5%	9,3%	1,6%	0,0%
Current CE	25,8%	19,9%	14,6%	12,9%	2,3%	0,0%

* Last rating action as of 21.12.2018

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6. Original Principal Balance

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Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	10.611.518,08	0,60%	8.237	5,61%
2000: 3999	88.455.139,86	4,96%	31.338	21,33%
4000: 5999	123.807.817,17	6,95%	25.466	17,33%
6000: 7999	84.231.274,65	4,73%	12.348	8,40%
8000: 9999	77.200.957,35	4,33%	8.750	5,95%
10000: 11999	123.770.737,83	6,95%	11.606	7,90%
12000: 13999	86.063.881,38	4,83%	6.705	4,56%
14000: 15999	95.673.849,63	5,37%	6.393	4,35%
16000: 17999	76.096.416,83	4,27%	4.485	3,05%
18000: 19999	69.927.534,09	3,92%	3.690	2,51%
20000: 21999	75.746.462,23	4,25%	3.623	2,47%
22000: 23999	69.323.578,32	3,89%	3.019	2,05%
24000: 25999	68.205.027,39	3,83%	2.730	1,86%
26000: 27999	64.228.796,40	3,61%	2.380	1,62%
28000: 29999	65.389.421,56	3,67%	2.255	1,53%
30000: 31999	55.041.887,01	3,09%	1.781	1,21%
32000: 33999	48.444.032,81	2,72%	1.470	1,00%
34000: 35999	47.657.200,80	2,67%	1.362	0,93%
36000: 37999	43.960.434,27	2,47%	1.189	0,81%
38000: 39999	39.005.391,39	2,19%	1.001	0,68%
40000: 41999	37.641.547,71	2,11%	920	0,63%
42000: 43999	34.235.033,24	1,92%	797	0,54%
44000: 45999	34.499.244,31	1,94%	767	0,52%
46000: 47999	32.103.981,58	1,80%	683	0,46%
48000: 49999	28.668.836,89	1,61%	585	0,40%
50000: 51999	29.649.419,49	1,66%	583	0,40%
52000: 53999	26.989.868,67	1,51%	509	0,35%
54000: 55999	23.906.319,98	1,34%	435	0,30%
56000: 57999	18.733.518,60	1,05%	329	0,22%
58000: 59999	15.795.109,22	0,89%	268	0,18%
60000: 61999	14.110.611,77	0,79%	232	0,16%
62000: 63999	11.705.071,68	0,66%	186	0,13%
64000: 65999	11.095.176,46	0,62%	171	0,12%
66000: 67999	8.898.125,48	0,50%	133	0,09%
68000: 69999	7.097.831,41	0,40%	103	0,07%
70000: 71999	5.673.471,01	0,32%	80	0,05%
72000: 73999	4.087.132,98	0,23%	56	0,04%
74000: 75999	4.576.243,78	0,26%	61	0,04%
76000: 77999	2.774.824,27	0,16%	36	0,02%
78000: 79999	2.452.821,67	0,14%	31	0,02%
80000: 81999	2.185.917,92	0,12%	27	0,02%
82000: 83999	2.074.323,78	0,12%	25	0,02%
84000: 85999	2.548.885,70	0,14%	30	0,02%
86000: 87999	696.103,40	0,04%	8	0,01%
88000: 89999	889.209,77	0,05%	10	0,01%
90000: 91999	1.092.498,30	0,06%	12	0,01%
92000: 93999	651.281,34	0,04%	7	0,00%
94000: 95999	665.796,34	0,04%	7	0,00%
96000: 97999	678.629,92	0,04%	7	0,00%
98000: 99999	495.845,08	0,03%	5	0,00%
100001:	2.091.259,74	0,12%	18	0,01%
Total	**1.781.605.300,54**	**100,00%**	**146.949**	**100,00%**

Statistics	**in EUR**
Average Amount	12.123,97

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6.1 Original PB (Graph)

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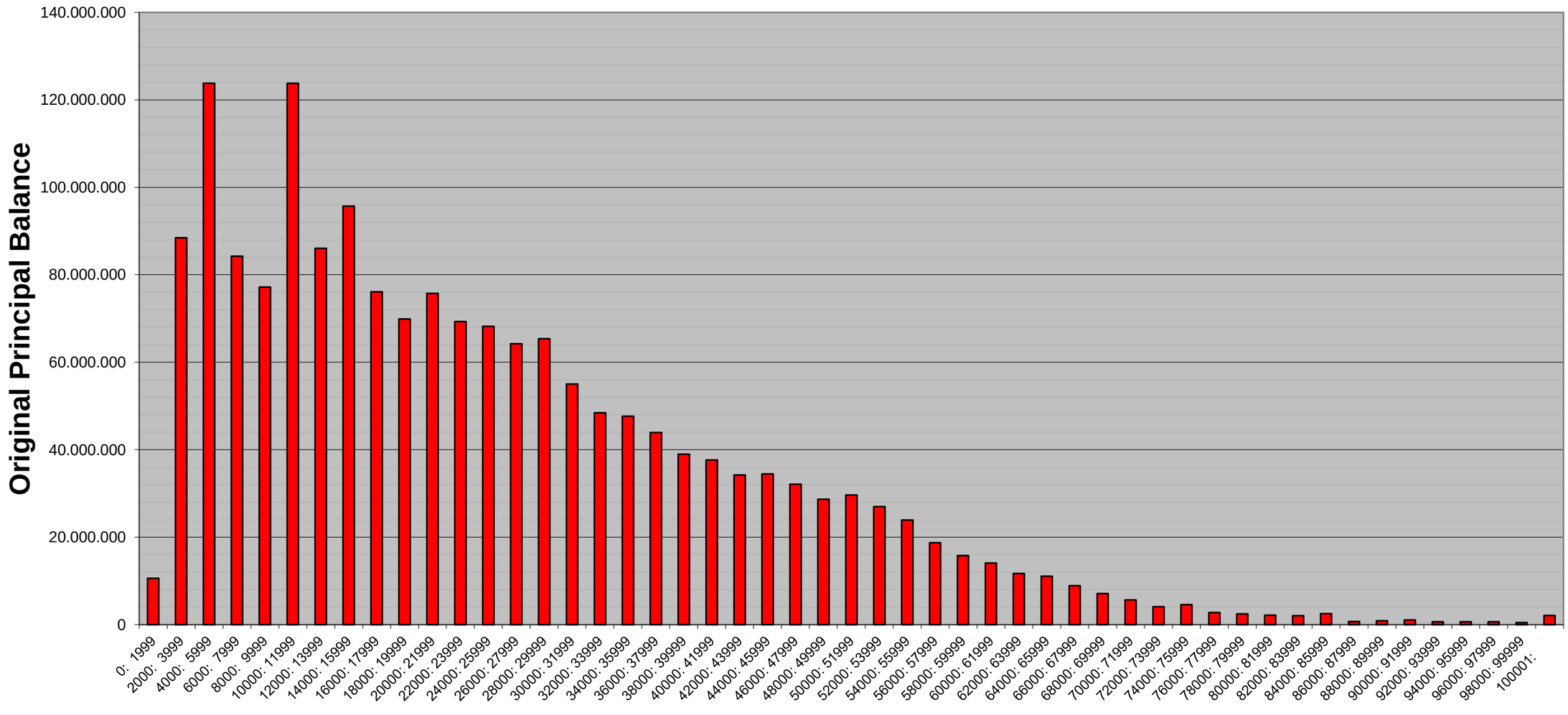

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7. Current Principal Balance

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Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	44.976.715,70	3,98%	49.687	33,81%
2000: 3999	78.458.858,61	6,95%	26.973	18,36%
4000: 5999	70.342.726,09	6,23%	14.259	9,70%
6000: 7999	76.388.563,43	6,77%	10.962	7,46%
8000: 9999	71.518.145,68	6,34%	7.990	5,44%
10000:11999	66.828.917,27	5,92%	6.092	4,15%
12000:13999	61.681.287,16	5,46%	4.759	3,24%
14000:15999	60.486.053,71	5,36%	4.038	2,75%
16000:17999	61.236.531,23	5,43%	3.608	2,46%
18000:19999	54.102.573,83	4,79%	2.851	1,94%
20000:21999	54.333.728,74	4,81%	2.590	1,76%
22000:23999	48.833.191,88	4,33%	2.125	1,45%
24000:25999	44.238.269,12	3,92%	1.771	1,21%
26000:27999	39.284.726,20	3,48%	1.457	0,99%
28000:29999	35.745.834,19	3,17%	1.234	0,84%
30000:31999	32.370.475,17	2,87%	1.045	0,71%
32000:33999	31.144.791,26	2,76%	945	0,64%
34000:35999	28.407.254,61	2,52%	812	0,55%
36000:37999	25.338.039,18	2,24%	686	0,47%
38000:39999	21.543.268,44	1,91%	553	0,38%
40000:41999	21.186.140,45	1,88%	517	0,35%
42000:43999	17.820.219,46	1,58%	415	0,28%
44000:45999	15.788.616,28	1,40%	351	0,24%
46000:47999	12.034.645,04	1,07%	256	0,17%
48000:49999	9.789.174,11	0,87%	200	0,14%
50000:51999	9.326.961,43	0,83%	183	0,12%
52000:53999	7.460.937,73	0,66%	141	0,10%
54000:55999	5.443.628,76	0,48%	99	0,07%
56000:57999	4.383.446,18	0,39%	77	0,05%
58000:59999	3.657.079,10	0,32%	62	0,04%
60000:61999	2.806.395,70	0,25%	46	0,03%
62000:63999	2.079.327,18	0,18%	33	0,02%
64000:65999	1.950.673,05	0,17%	30	0,02%
66000:67999	1.739.847,06	0,15%	26	0,02%
68000:69999	758.648,95	0,07%	11	0,01%
70000:71999	1.135.253,82	0,10%	16	0,01%
72000:73999	507.781,13	0,04%	7	0,00%
74000:75999	601.183,88	0,05%	8	0,01%
76000:77999	309.068,11	0,03%	4	0,00%
78000:79999	316.608,14	0,03%	4	0,00%
80001:	2.409.837,54	0,21%	26	0,02%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

Statistics	**in EUR**
Average Amount	7.681,34

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7.1 Current PB (Graph)

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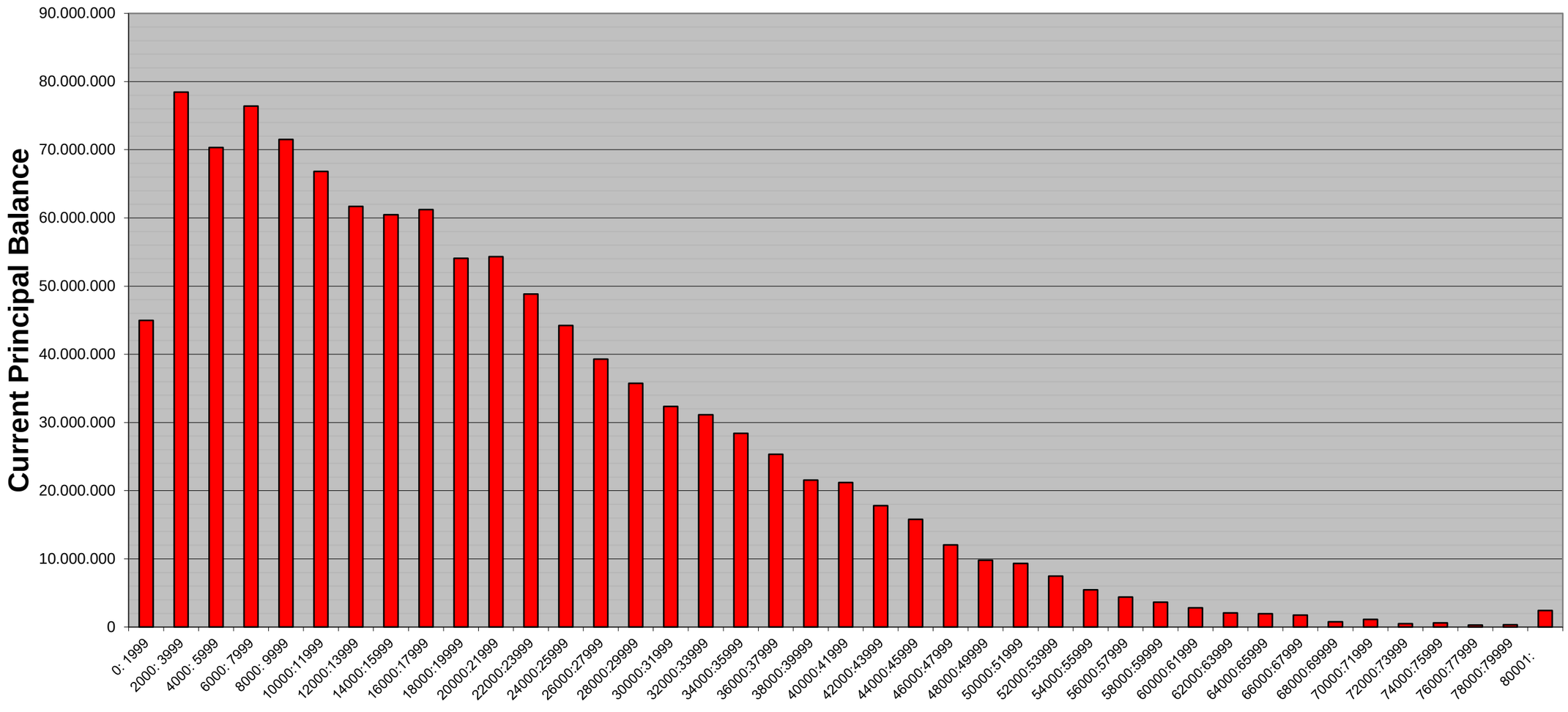
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		



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8. Borrower Concentration

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	139.564,64	0,0124%	1
2	122.989,69	0,0109%	1
3	108.788,17	0,0096%	1
4	107.298,18	0,0095%	1
5	107.276,72	0,0095%	1
6	98.118,54	0,0087%	1
7	95.905,95	0,0085%	1
8	95.807,09	0,0085%	1
9	93.374,52	0,0083%	1
10	91.543,18	0,0081%	1
11	89.624,80	0,0079%	1
12	88.716,40	0,0079%	1
13	87.593,56	0,0078%	1
14	87.138,64	0,0077%	1
15	86.708,39	0,0077%	1
16	86.339,86	0,0076%	1
17	86.014,65	0,0076%	2
18	85.673,14	0,0076%	1
19	84.138,02	0,0075%	1
20	83.850,20	0,0074%	1
21	81.862,58	0,0073%	1
22	81.434,91	0,0072%	1
23	81.201,80	0,0072%	1
24	81.171,96	0,0072%	1
25	80.538,01	0,0071%	1
	2.332.673,60	**0,2067%**	**26**

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9. Geographical Distribution

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
BADEN-WÜRTTEMBERG	130.182.071,91	11,53%	16.841	11,46%
BAYERN	133.573.931,46	11,83%	17.815	12,12%
BERLIN	51.010.065,49	4,52%	6.976	4,75%
BRANDENBURG	51.471.492,78	4,56%	6.702	4,56%
BREMEN	9.284.222,32	0,82%	1.216	0,83%
HAMBURG	19.454.196,07	1,72%	2.826	1,92%
HESSEN	79.785.641,92	7,07%	10.171	6,92%
MECKLENBURG-VORPOMMERN	40.953.511,60	3,63%	4.996	3,40%
NIEDERSACHSEN	110.862.773,70	9,82%	14.534	9,89%
NORDRHEIN-WESTFALEN	252.811.803,64	22,40%	32.015	21,79%
RHEINLAND-PFALZ	61.059.465,29	5,41%	7.343	5,00%
SAARLAND	16.648.545,18	1,47%	1.978	1,35%
SACHSEN	53.317.447,71	4,72%	7.512	5,11%
SACHSEN-ANHALT	45.786.554,50	4,06%	5.848	3,98%
SCHLESWIG-HOLSTEIN	34.725.957,83	3,08%	5.081	3,46%
THÜRINGEN	37.157.009,41	3,29%	5.020	3,42%
n/a	680.733,79	0,06%	75	0,05%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

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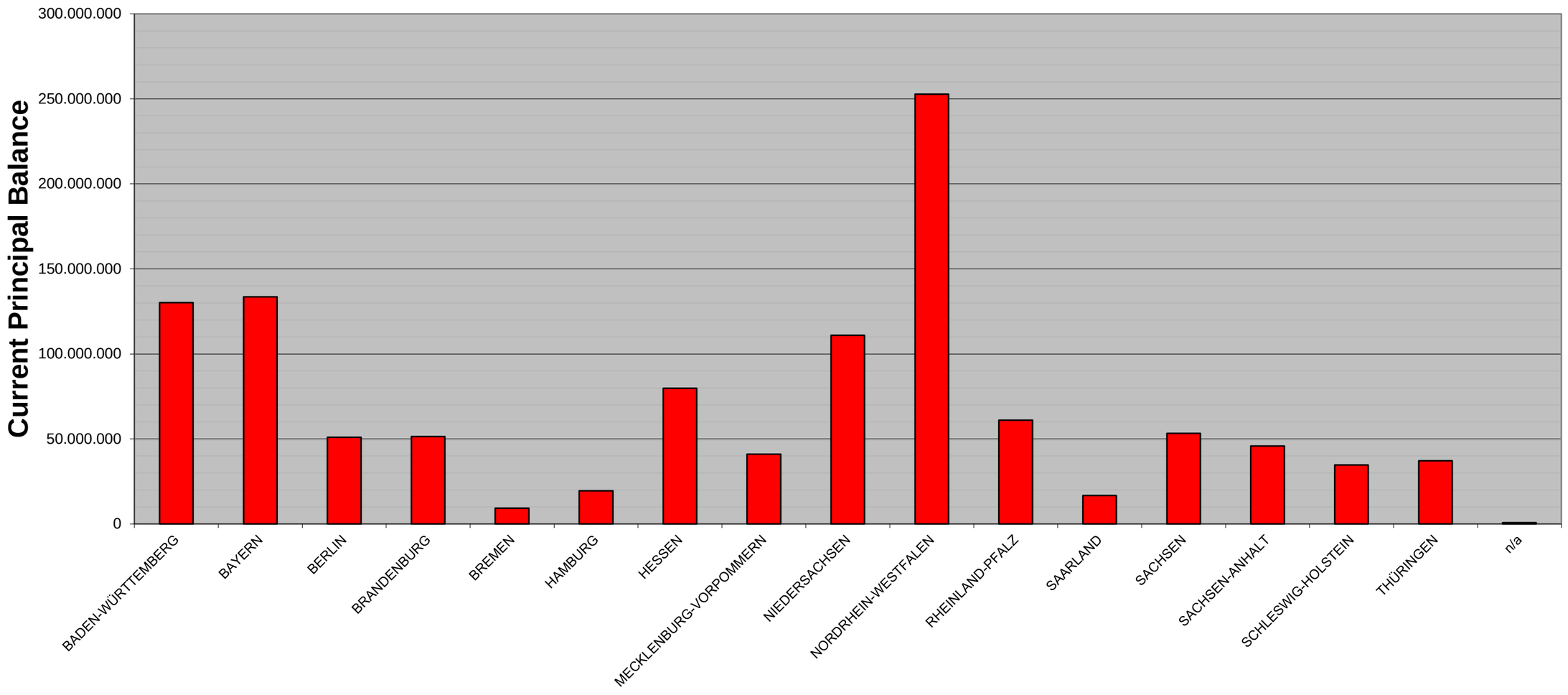
9.1 Geographical Distribution (Graph)

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		



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10. Collateral

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	237.018.995,52	21,00%	11.611	7,90%
unsecured	891.746.429,08	79,00%	135.338	92,10%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

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11. Insurances

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	242.374.589,68	21,47%	62.118	42,27%
Yes	886.390.834,92	78,53%	84.831	57,73%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

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12. Payment Methods

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	1.090.071.726,34	96,57%	143.573	97,70%
Other	38.693.698,26	3,43%	3.376	2,30%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	320.227.198,69	28,37%	41.500	28,24%
1st of month	808.538.225,91	71,63%	105.449	71,76%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

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13. Effective Interest Rate

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1: 1	12.894.005,32	1,14%	17.047	11,60%
2: 2	78.693.409,90	6,97%	29.738	20,24%
3: 3	116.408.955,09	10,31%	19.105	13,00%
4: 4	176.022.553,88	15,59%	18.939	12,89%
5: 5	245.636.297,56	21,76%	22.585	15,37%
6: 6	160.617.650,68	14,23%	13.737	9,35%
7: 7	248.136.795,03	21,98%	17.537	11,93%
8: 8	62.305.348,57	5,52%	5.176	3,52%
9: 9	25.537.954,14	2,26%	2.717	1,85%
10:10	2.208.216,26	0,20%	310	0,21%
11:11	268.330,68	0,02%	48	0,03%
12:12	35.907,49	0,00%	10	0,01%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

Statistics	**in %**
WA Interest	6,04%

*runs from .00 to .99

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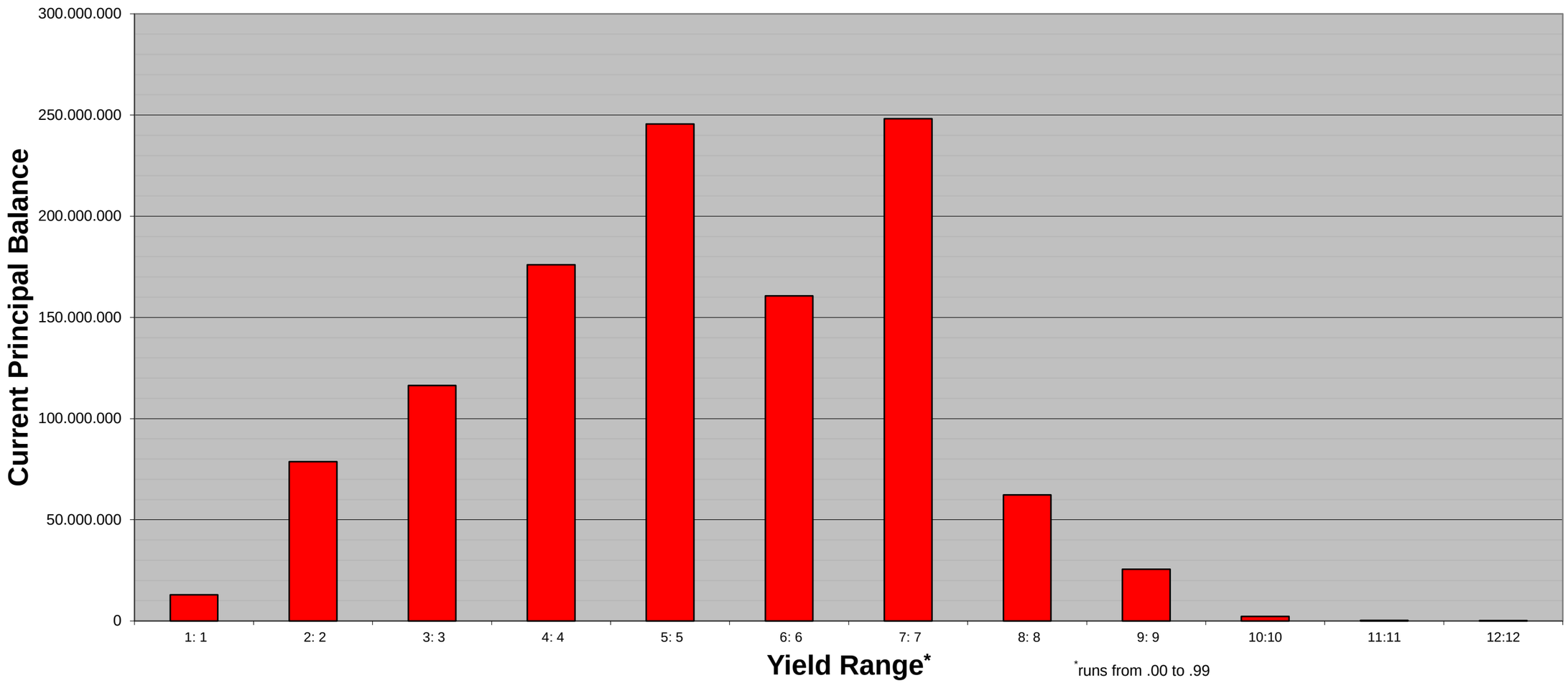
13.1 Effective Interest Rate (Graph)

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		



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14. Seasoning

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15:17	145.119.539,87	12,86%	12.938	8,80%
18:20	152.082.830,10	13,47%	15.630	10,64%
21:23	210.775.576,36	18,67%	28.158	19,16%
24:26	173.243.802,96	15,35%	23.783	16,18%
27:29	132.149.487,29	11,71%	18.332	12,48%
30:32	78.922.925,56	6,99%	13.161	8,96%
33:35	81.552.530,17	7,22%	12.695	8,64%
36:38	47.735.755,50	4,23%	6.878	4,68%
39:41	40.323.881,01	3,57%	5.367	3,65%
42:44	22.882.714,09	2,03%	3.342	2,27%
45:47	22.180.894,33	1,97%	3.286	2,24%
48:50	9.175.254,16	0,81%	1.389	0,95%
51:53	5.498.843,22	0,49%	769	0,52%
54:56	2.584.997,45	0,23%	398	0,27%
57:59	1.659.791,89	0,15%	278	0,19%
60:62	588.530,67	0,05%	94	0,06%
63:65	560.895,08	0,05%	97	0,07%
66:68	425.615,36	0,04%	76	0,05%
69:71	533.304,63	0,05%	110	0,07%
72:74	416.565,91	0,04%	72	0,05%
75:77	67.948,94	0,01%	16	0,01%
78:80	42.679,23	0,00%	5	0,00%
81:	241.060,82	0,02%	75	0,05%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

Statistics

WA Seasoning	26,33

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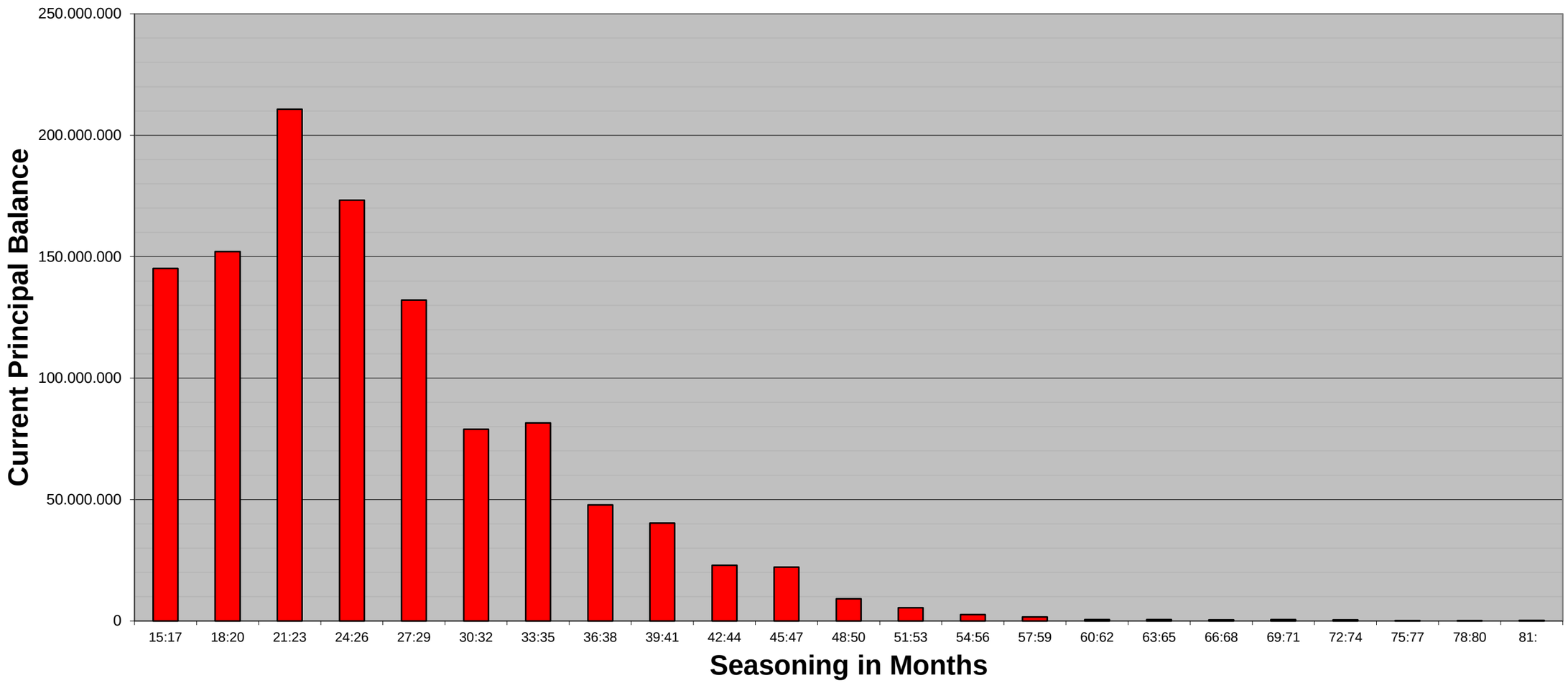
14.1 Seasoning (Graph)

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		



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15. Remaining Term

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	8.084.125,07	0,72%	17.368	11,82%
7: 13	25.050.852,90	2,22%	16.982	11,56%
14: 20	43.796.560,46	3,88%	16.849	11,47%
21: 27	59.613.106,49	5,28%	14.466	9,84%
28: 34	84.895.256,51	7,52%	13.670	9,30%
35: 41	102.204.046,73	9,05%	12.669	8,62%
42: 48	87.652.680,22	7,77%	8.637	5,88%
49: 55	109.952.921,03	9,74%	9.371	6,38%
56: 62	133.468.564,46	11,82%	10.566	7,19%
63: 69	155.723.139,82	13,80%	10.287	7,00%
70: 76	163.663.842,25	14,50%	8.847	6,02%
77: 83	141.351.445,15	12,52%	6.779	4,61%
84: 90	12.767.254,67	1,13%	440	0,30%
91: 97	204.651,82	0,02%	8	0,01%
98:104	123.602,86	0,01%	4	0,00%
105:108	23.564,47	0,00%	1	0,00%
109:	189.809,69	0,02%	5	0,00%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

Statistics

WA Remaining Term	54,25

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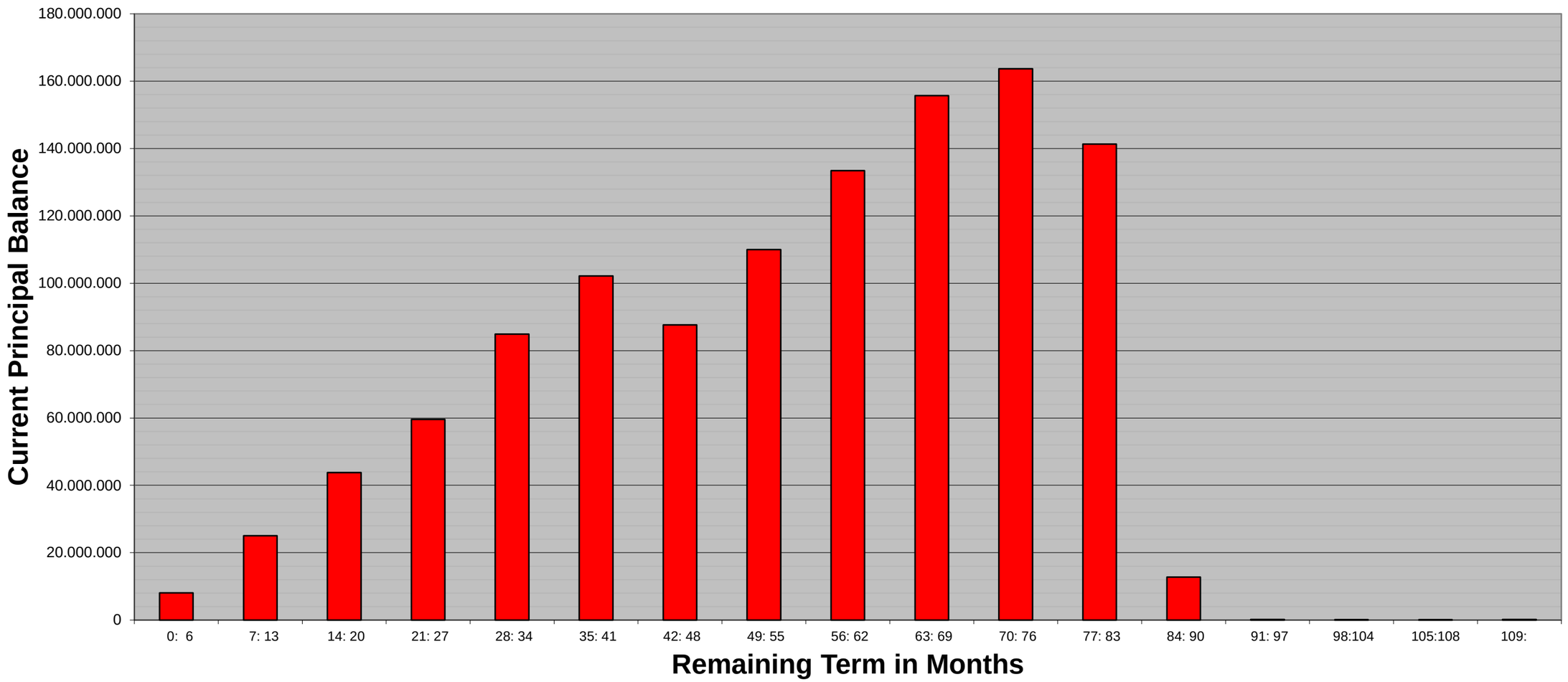
15.1 Remaining Term (Graph)

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		



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16. Original Term

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	14,00	0,00%	3	0,00%
7: 13	1.908,93	0,00%	33	0,02%
14: 20	204.595,27	0,02%	713	0,49%
21: 27	5.531.202,05	0,49%	9.261	6,30%
28: 34	3.257.684,23	0,29%	1.964	1,34%
35: 41	41.041.579,47	3,64%	27.331	18,60%
42: 48	12.744.105,35	1,13%	3.721	2,53%
49: 55	73.391.454,13	6,50%	21.290	14,49%
56: 62	132.435.614,69	11,73%	21.546	14,66%
63: 69	42.831.926,32	3,79%	3.820	2,60%
70: 76	112.414.903,33	9,96%	10.866	7,39%
77: 83	47.605.973,61	4,22%	2.752	1,87%
84: 90	202.559.490,51	17,95%	18.436	12,55%
91: 97	206.186.556,10	18,27%	12.227	8,32%
98:104	237.797.066,05	21,07%	12.524	8,52%
105:111	9.619.932,58	0,85%	398	0,27%
112:118	565.462,63	0,05%	36	0,02%
119:	575.955,35	0,05%	28	0,02%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**

Statistics

WA Original Term	80,57

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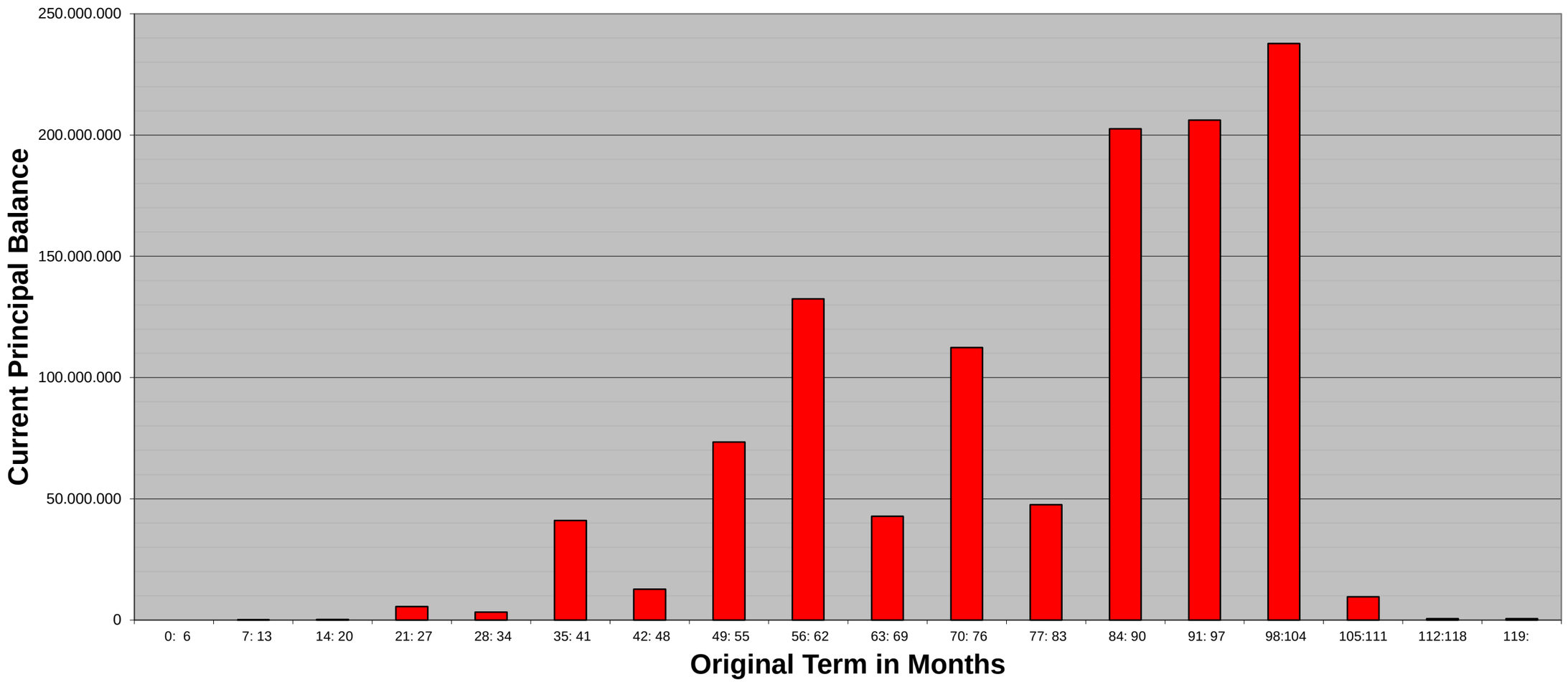
16.1 Original Term (Graph)

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		



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17. Loan Concentration

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	1.107.202.872,46	98,09%	140.154	95,38%	140.154	97,78%
2: 2	19.753.494,17	1,75%	5.736	3,90%	2.868	2,00%
3: 3	1.280.502,36	0,11%	708	0,48%	236	0,16%
4: 4	317.040,30	0,03%	196	0,13%	49	0,03%
5: 5	144.739,44	0,01%	85	0,06%	17	0,01%
6: 6	29.588,23	0,00%	24	0,02%	4	0,00%
7:	37.187,64	0,00%	46	0,03%	6	0,00%
Total	**1.128.765.424,60**	**100,00%**	**146.949**	**100,00%**	**143.334**	**100,00%**

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18. Priority of Payments + Transaction Costs

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Available Interest Amount

Interest Collections	+	5.611.484,60 €
Interest Recoveries	+	- €
Interest on Transaction and Purchase Shortfall Account	+	- €
Principal Amount borrowed to cover interest shortfall	+	- €
Available Interest Amount	=	5.611.484,60 €

Available Principal Amount

Principal Collections	+	51.047.976,32 €
Principal Recoveries	+	112.302,96 €
Purchase Shortfall Amount	+	- €
Deemed Collections	+	- €
Class A Notes PDL Cure	+	- €
Interest Amount for previously borrowed Principal Amount	+	- €
Rounding Differences from previous period	+	17,60 €
Available Principal Amount	=	51.160.296,88 €

Interest Priority of Payments

Available Interest Amount		5.611.484,60 €
Senior Expenses	-	- €
Interest on Class A Notes	-	350.906,40 €
Transfer to Available Prinicpal Amount for previous borrowed principal	-	- €
Transfer to Available Prinicpal Amount to reduce Class A Notes PDL	-	- €
Interest on Class B Notes	-	63.464,40 €
Transfer to Available Prinicpal Amount for previous borrowed principal amounts to cover Interest on Class B Notes	-	- €
Interest on Class C Notes	-	116.664,00 €
Transfer to Available Prinicpal Amount for previous borrowed principal amounts to cover Interest on Class C Notes	-	- €
Interest on Class D Notes	-	50.556,00 €
Transfer to Available Prinicpal Amount for previous borrowed principal amounts to cover Interest on Class D Notes	-	- €
Interest on Class E Notes	-	1.155.742,60 €
Interest on Class F Notes	-	778.554,40 €
Cash Outflow for Fees on Commingling/Set-Off/Liquidity Reserve	-	35,09 €
Remaining amount to Seller	=	3.095.561,71 €

Principal Priority of Payments

Available Principal Amount		51.160.296,88 €
Transfer to Interest Amount to cover Interest on Class A	-	- €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Redemption Class A Notes	- -	51.160.296,88 €
Transfer to Interest Amount to cover Interest on Class B	-	51.160.223,20 €
Redemption Class B Notes	-	- €
Transfer to Interest Amount to cover Interest on Class C	- -	73,68 €
Redemption Class C Notes	-	- €
Transfer to Interest Amount to cover Interest on Class D	-	- €
Redemption Class D Notes	- -	73,68 €
Redemption Class E Notes	-	- €
Redemption Class F Notes	-	- €
Clearing of rounding differences	- -	73,68 €

Transaction Costs

	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	- €						
Interest accrued for the Period	- 2.515.887,80 €	- 350.906,40 €	- 63.464,40 €	- 116.664,00 €	- 50.556,00 €	- 1.155.742,60 €	- 778.554,40 €
Cumulative Interest accrued	- 53.778.165,20 €	- 9.705.150,40 €	- 1.291.993,20 €	- 2.374.998,00 €	- 1.029.170,00 €	- 23.527.687,80 €	- 15.849.165,80 €
Interest Payments	- 2.515.887,80 €	- 350.906,40 €	- 63.464,40 €	- 116.664,00 €	- 50.556,00 €	- 1.155.742,60 €	- 778.554,40 €
Cumulative Interest Payments	- 53.778.165,20 €	- 9.705.150,40 €	- 1.291.993,20 €	- 2.374.998,00 €	- 1.029.170,00 €	- 23.527.687,80 €	- 15.849.165,80 €
Unpaid Interest for the Period	- €						
Cumulative Unpaid Interest	- €						

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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19. Retention

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Consumer 2018-1 securitisation transaction of at least 5% of the securitised Purchased Receivables pursuant to Art. 405 of the CRR (Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013) by retaining no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors.

Outstanding Balance of the Class A Notes as of the Offer Date:	1.304.000.000,00 €
Outstanding Balance of the retained Class A Notes as of the Offer Date:	1.304.000.000,00 €
Outstanding Balance of the Class A Notes as of the end of the Monthly Period:	851.032.519,20 €
Outstanding Balance of the retained Class A Notes of the end of the Monthly Period:	851.032.519,20 €
Outstanding Balance of the Class B Notes as of the Offer Date:	68.000.000,00 €
Outstanding Balance of the retained Class B Notes as of the Offer Date:	68.000.000,00 €
Outstanding Balance of the Class B Notes as of the end of the Monthly Period:	68.000.000,00 €
Outstanding Balance of the retained Class B Notes of the end of the Monthly Period:	68.000.000,00 €
Outstanding Balance of the Class C Notes as of the Offer Date:	60.000.000,00 €
Outstanding Balance of the retained Class C Notes as of the Offer Date:	3.000.000,00 €
Outstanding Balance of the Class C Notes as of the end of the Monthly Period:	60.000.000,00 €
Outstanding Balance of the retained Class C Notes of the end of the Monthly Period:	3.000.000,00 €
Outstanding Balance of the Class D Notes as of the Offer Date:	20.000.000,00 €
Outstanding Balance of the retained Class D Notes as of the Offer Date:	1.000.000,00 €
Outstanding Balance of the Class D Notes as of the end of the Monthly Period:	20.000.000,00 €
Outstanding Balance of the retained Class D Notes of the end of the Monthly Period:	1.000.000,00 €
Outstanding Balance of the Class E Notes as of the Offer Date:	122.000.000,00 €
Outstanding Balance of the retained Class E Notes as of the Offer Date:	6.100.000,00 €
Outstanding Balance of the Class E Notes as of the end of the Monthly Period:	122.000.000,00 €
Outstanding Balance of the retained Class E Notes of the end of the Monthly Period:	6.100.000,00 €
Outstanding Balance of the Class F Notes as of the Offer Date:	26.000.000,00 €
Outstanding Balance of the retained Class F Notes as of the Offer Date:	26.000.000,00 €
Outstanding Balance of the Class F Notes as of the end of the Monthly Period:	26.000.000,00 €
Outstanding Balance of the retained Class F Notes of the end of the Monthly Period:	26.000.000,00 €

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41061 Mönchengladbach

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20. Counterparties

Reporting Date		09.07.2020					
Payment Date		13.07.2020					
Period No		19					
Monthly Period		Jul 2020					
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days	
Collection Period	from	01.06.2020	to	30.06.2020			

		DBRS			S & P			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
Join Lead Managers:	**Banco Santander S.A.** Santander Global Banking and Markets 2 Triton Square Regent's Place London NW1 3AN United Kingdom	AH	R-1M	STABLE	A	A-1	NEG	performing
Paying Agent:	**HSBC Bank plc** Level 28, 8 Canada Square London E14 5HQ United Kingdom	-	-	-	A+	A-1	STABLE	performing
Transaction Account:	**HSBC Bank plc** Level 28, 8 Canada Square London E14 5HQ United Kingdom	-	-	-	A+	A-1	STABLE	performing
Transaction Security Trustee:	**TMF Trustee Limited** 6 St Andrew Street London EC4A 3AE United Kingdom	-	-	-	-	-	-	performing
Data Trustee:	**TMF Deutschland AG** Eschenheimer Anlage 1 60316 Frankfurt am Main Germany	-	-	-	-	-	-	performing

Rating Agencies:

Standard & Poor's Ratings Services
Structured Finance
20 Canada Square
E14 5LH London
United Kingdom

DBRS
Surveillance Team
1 Minster Court
London EC3R 7AA
United Kingdom

Ratings as of 30.06.2020, data source: Bloomberg

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21. Issuer Information

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		13.07.2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Deal Name:	**SC Germany Consumer 2018-1**
Issuer:	**SC Germany Consumer 2018-1 UG (haftungsbeschränkt)** The Managing Directors Steinweg 3-5 60313 Frankfurt am Main Germany eMail fradirectors@wilmingtontrust.com fax +49 (0) 69 2992 5387
LEI:	5299002IKYMFTWDCV672
Seller of the Receivables:	**Santander Consumer Bank AG**
Servicer Name:	**Santander Consumer Bank AG**
Reporting Entity:	**Santander Consumer Bank AG** Capital Markets Santander-Platz 1 41061 Mönchengladbach Germany eMail abs_ger@santander.de fax +49 (0) 2161 690 7077
SPV-Administrator:	**Wilmington Trust SP Services (Frankfurt) GmbH** Steinweg 3-5 60313 Frankfurt am Main Germany eMail fradirectors@wilmingtontrust.com fax +49 (0) 69 2992 5387

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22. Santander Consumer Bank

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

	DBRS			S & P		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	AH	R-1M	STABLE	A	A-1	NEG
Santander Consumer Finance S.A.	-	-	-	A-	A-2	NEG
Santander Consumer Bank AG	-	-	-	A-	A-2	NEG

Ratings as of 30.06.2020, data source: Bloomberg

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23. Glossary

Reporting Date		09.07.2020				
Payment Date		13.07.2020				
Period No		19				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Legal Maturity:	Final Payment date on which each Class A Note will be redeemed in full.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 30% constant prepayment rate, (b) an exercised Clean-Up Call at 10%,
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Set-Off Reserves (X/Y):	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits