

SC Germany Consumer 2018-1 Monthly Investor Report



WINNER



WINNER



SC Germany Consumer 2018-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	56				
Monthly Period	Aug 2023				
Interest Period from	13.07.2023	to	14.08.2023	=	32 days
Collection Period from	01.07.2023	to	31.07.2023		

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1. Portfolio Information



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Interest Period from	13.07.2023	to	14.08.2023	=	32 days
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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	34.098	176.299.858,89 €	186.377.206,59 €
Scheduled Principal Payments		7.200.536,23 €	7.326.139,12 €
Prepayment Principal		2.507.863,00 €	2.375.622,30 €
Total Principal Collections		9.708.399,23 €	9.701.761,42 €
Total Interest Collections		851.281,91 €	895.315,26 €
Defaults		325.461,84 €	375.586,28 €
Replenishment Amount		- €	- €
End of Period		166.265.997,82 €	176.299.858,89 €
Purchase Shortfall Amount		0,64 €	1,24 €
Total Assets (End of Period)	32.660	166.265.998,46 €	176.299.860,13 €
Current Prepayment Rate (annualised)		15,8%	

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2. Reserve Accounts



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Reserve Accounts

	in %		Trigger Event y/n
Liquidity Reserve			
Beginning of Period	0,5%	1.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	0,5%	1.000.000,00 €	
Required Liquidity Reserve Fund	0,5%	1.000.000,00 €	
Commingling Reserve			
Beginning of Period	0,00%	- €	no
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Commingling Reserve Fund		- €	
Set-Off Reserve			
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



Calculation Date	10.08.2023				
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Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,75%			
1- 30 days past due period before previous period		1.616.642,74 €	53.841,20 €	177
1- 30 days past due previous period		838.561,75 €	28.967,94 €	84
1- 30 days past due current period	0,76%	1.267.174,76 €	47.436,08 €	160
3-MRA* 31- 60 days past due	0,46%			
31- 60 days past due period before previous period		850.450,83 €	47.067,70 €	104
31- 60 days past due previous period		1.036.385,68 €	44.311,15 €	120
31- 60 days past due current period	0,24%	395.138,55 €	19.763,37 €	45
3-MRA* 61-90 days past due	0,50%			
61- 90 days past due period before previous period		642.749,27 €	51.821,69 €	73
61- 90 days past due previous period		924.719,70 €	50.574,00 €	94
61- 90 days past due current period	0,55%	908.861,32 €	60.831,90 €	98
3-MRA* 91-120 days past due	0,41%			
91- 120 days past due period before previous period		501.126,65 €	51.099,23 €	69
91- 120 days past due previous period		912.574,14 €	75.625,78 €	92
91- 120 days past due current period	0,37%	614.917,38 €	50.703,35 €	60
3-MRA* 121-150 days past due	0,21%			
121- 150 days past due period before previous period		272.025,66 €	33.494,97 €	42
121- 150 days past due previous period		181.528,16 €	24.504,67 €	27
121- 150 days past due current period	0,35%	577.886,30 €	62.629,67 €	61
3-MRA* 151-180 days past due	0,10%			
151- 180 days past due period before previous period		174.040,81 €	23.837,50 €	30
151- 180 days past due previous period		221.441,61 €	23.964,53 €	28
151- 180 days past due current period	0,05%	86.347,80 €	15.346,48 €	16

* 3-MRA stands for three months rolling average

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3.2 Default Data



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Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	325.461,84 €	
Current Period Recoveries	132.824,17 €	
Current Period Net Default	192.637,67 €	
New Number of Defaulted Contracts		41

Cumulative Default

Cumulative Gross Default	55.031.956,82 €	
Cumulative Recoveries	14.246.787,28 €	
Cumulative Net Default	40.785.169,54 €	
Total Number of Defaulted Contracts		5.240

**3-MRA* /
current ratio Ratio**

3-MRA* Annualised Loss Ratio (Neue Rechtsakten)

Annualised Loss Ratio period before previous period	1,01%	0,20%
Annualised Loss Ratio previous period		1,53%
Annualised Loss Ratio current period	1,31%	1,31%

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	40.355.269,19 €
Junior PDL Sub-Ledger previous period	40.592.531,87 €
Junior PDL Sub-Ledger current period	40.785.169,54 €

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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			-	
Principial Deficiency Event				no

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5. Outstanding Notes



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)*		n.r. / n.r.	n.r. / n.r.	AAA (sf) / AA (sf)	AA (high) (sf) / AA (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	216.892.392,00 €	- €	0,00 €	48.892.392,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Replenishment	- €						
Amortisation	- €						
Redemption per Class	9.841.224,00 €	- €	- €	9.841.224,00 €	- €	- €	- €
Redemption per Note		- €	- €	16.402,04 €	- €	- €	- €
Class Principal Outstanding Balance End of Period	207.051.168,00 €	- €	0,00 €	39.051.168,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Current Tranching		0%	0,0%	18,9%	9,7%	58,9%	12,6%
Current Pool Factor		0,00	0,00	0,65	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating		0,500%	1,200%	2,500%	3,250%	12,180%	38,500%
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	32						
Principal Outstanding per Note Beginning of Period		- €	0,00 €	81.487,32 €	100.000,00 €	100.000,00 €	100.000,00 €
> Principal Repayment per Note		- €	- €	16.402,04 €	- €	- €	- €
Principal Outstanding per Note End of Period		- €	0,00 €	65.085,28 €	100.000,00 €	100.000,00 €	100.000,00 €
> Interest accrued for the period		- €	- €	108.648,00 €	57.778,00 €	4.717.499,03 €	13.922.625,26 €
Interest Payment		- €	- €	108.648,00 €	57.778,00 €	684.855,99 €	- €
Interest Payment per Note		- €	- €	181,08 €	288,89 €	561,36 €	- €
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		18,5%	14,3%	10,5%	9,3%	1,6%	0,0%
Current CE		100,0%	100,0%	76,5%	64,5%	0,0%	0,0%

* Last rating action as of 31.05.2023

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6. Original Principal Balance



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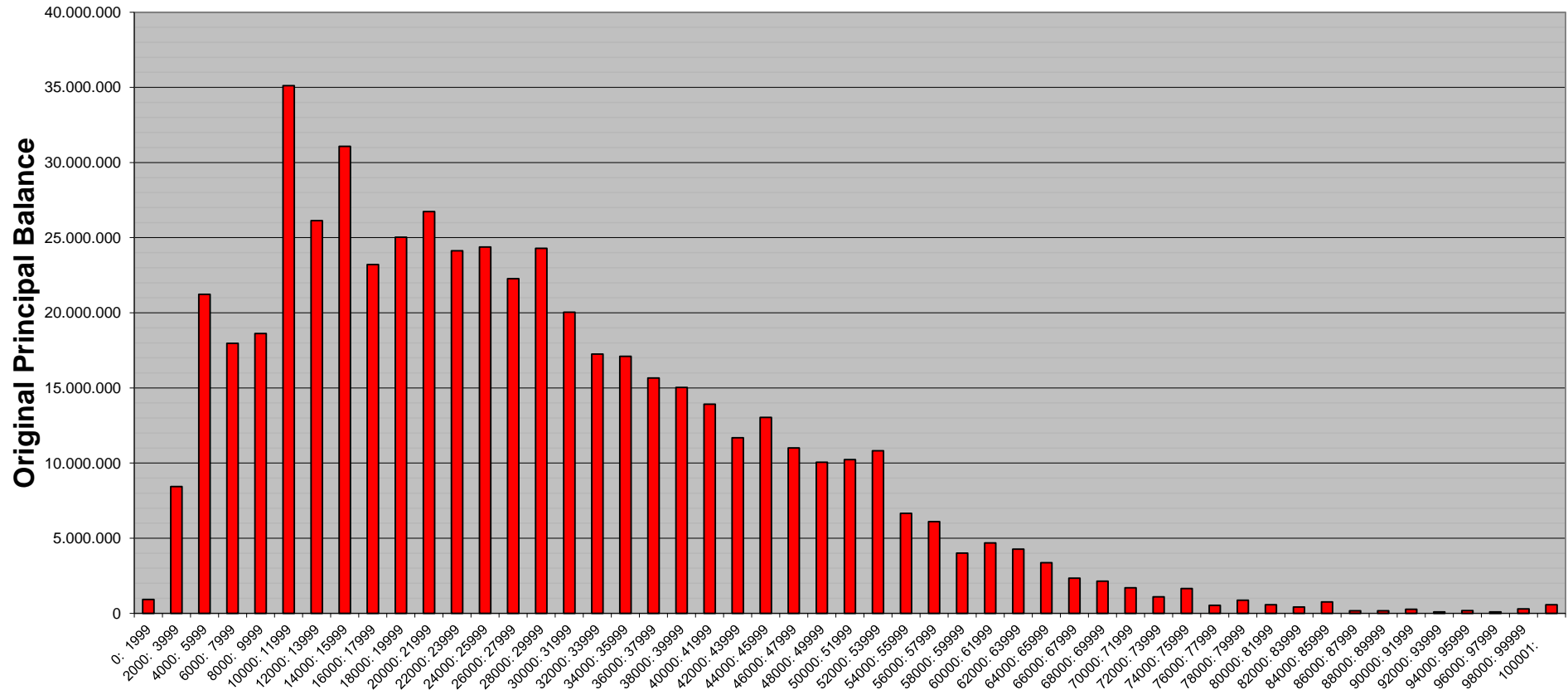
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	927.403,57	0,17%	732	2,24%
2000: 3999	8.433.299,95	1,57%	2.892	8,85%
4000: 5999	21.230.609,93	3,94%	4.333	13,27%
6000: 7999	17.965.602,41	3,34%	2.627	8,04%
8000: 9999	18.625.567,54	3,46%	2.107	6,45%
10000: 11999	35.115.026,55	6,52%	3.301	10,11%
12000: 13999	26.133.763,82	4,85%	2.038	6,24%
14000: 15999	31.077.947,60	5,77%	2.077	6,36%
16000: 17999	23.216.735,45	4,31%	1.368	4,19%
18000: 19999	25.028.003,55	4,65%	1.320	4,04%
20000: 21999	26.737.677,92	4,97%	1.281	3,92%
22000: 23999	24.123.774,02	4,48%	1.050	3,21%
24000: 25999	24.372.720,11	4,53%	976	2,99%
26000: 27999	22.272.520,37	4,14%	825	2,53%
28000: 29999	24.295.301,34	4,51%	837	2,56%
30000: 31999	20.042.346,83	3,72%	649	1,99%
32000: 33999	17.259.497,40	3,21%	524	1,60%
34000: 35999	17.103.654,59	3,18%	489	1,50%
36000: 37999	15.663.200,01	2,91%	424	1,30%
38000: 39999	15.029.406,47	2,79%	386	1,18%
40000: 41999	13.913.540,72	2,58%	340	1,04%
42000: 43999	11.682.964,38	2,17%	272	0,83%
44000: 45999	13.044.910,04	2,42%	290	0,89%
46000: 47999	11.003.065,90	2,04%	234	0,72%
48000: 49999	10.049.794,76	1,87%	205	0,63%
50000: 51999	10.227.609,59	1,90%	201	0,62%
52000: 53999	10.821.602,13	2,01%	204	0,62%
54000: 55999	6.650.986,52	1,24%	121	0,37%
56000: 57999	6.099.506,02	1,13%	107	0,33%
58000: 59999	4.015.009,45	0,75%	68	0,21%
60000: 61999	4.681.439,62	0,87%	77	0,24%
62000: 63999	4.273.435,08	0,79%	68	0,21%
64000: 65999	3.371.954,37	0,63%	52	0,16%
66000: 67999	2.340.760,91	0,43%	35	0,11%
68000: 69999	2.138.288,36	0,40%	31	0,09%
70000: 71999	1.701.523,62	0,32%	24	0,07%
72000: 73999	1.096.052,61	0,20%	15	0,05%
74000: 75999	1.651.233,94	0,31%	22	0,07%
76000: 77999	540.607,68	0,10%	7	0,02%
78000: 79999	869.610,10	0,16%	11	0,03%
80000: 81999	567.466,60	0,11%	7	0,02%
82000: 83999	416.849,45	0,08%	5	0,02%
84000: 85999	760.372,06	0,14%	9	0,03%
86000: 87999	174.165,25	0,03%	2	0,01%
88000: 89999	177.540,94	0,03%	2	0,01%
90000: 91999	273.231,95	0,05%	3	0,01%
92000: 93999	92.148,81	0,02%	1	0,00%
94000: 95999	190.028,00	0,04%	2	0,01%
96000: 97999	96.286,76	0,02%	1	0,00%
98000: 99999	296.462,39	0,06%	3	0,01%
100001:	573.019,73	0,11%	5	0,02%
Total	538.445.527,17	100,00%	32.660	100,00%

Statistics in EUR	
Average Amount	16.486,39

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6.1 Original PB (Graph)

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7. Current Principal Balance



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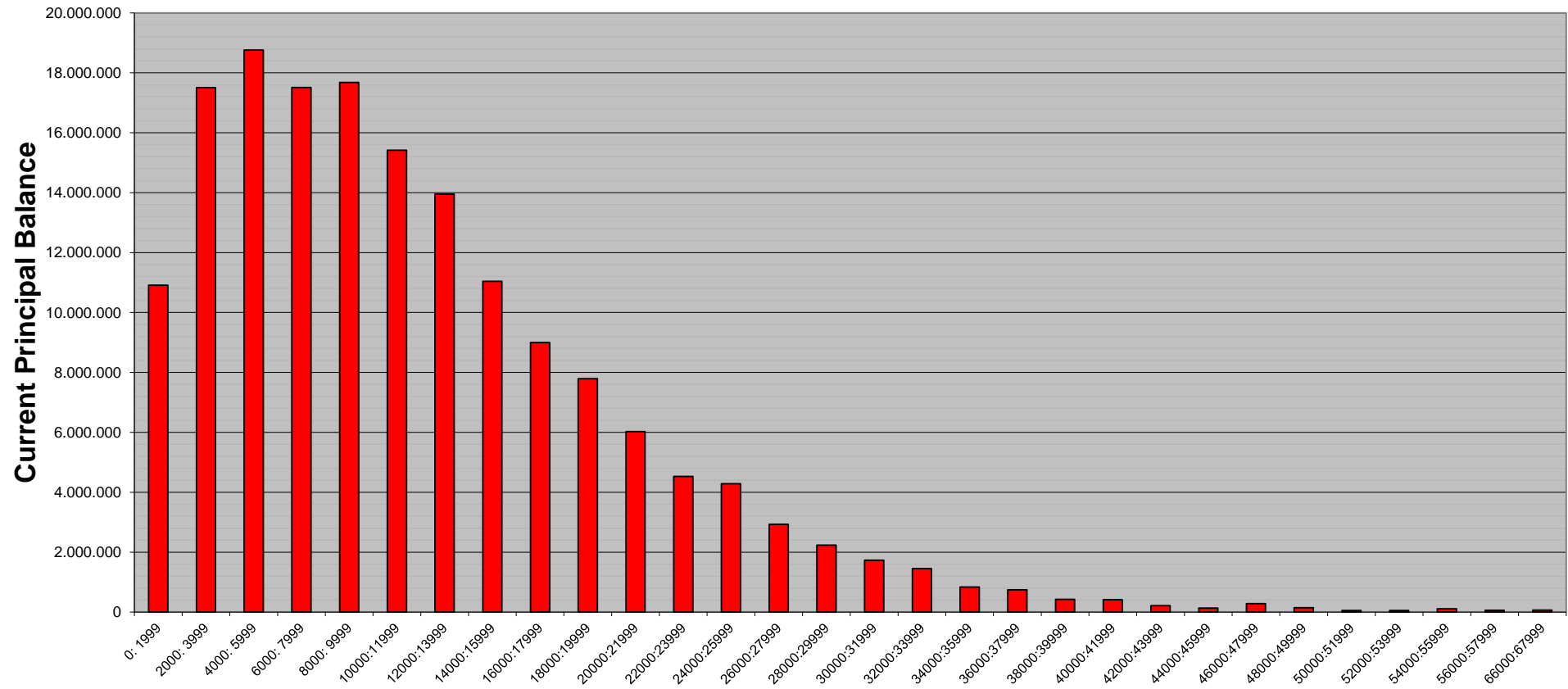
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	10.912.606,84	6,56%	13.162	40,30%
2000: 3999	17.505.588,66	10,53%	5.990	18,34%
4000: 5999	18.762.615,90	11,28%	3.811	11,67%
6000: 7999	17.512.978,59	10,53%	2.526	7,73%
8000: 9999	17.680.535,32	10,63%	1.973	6,04%
10000:11999	15.413.675,07	9,27%	1.408	4,31%
12000:13999	13.948.198,13	8,39%	1.079	3,30%
14000:15999	11.042.319,60	6,64%	740	2,27%
16000:17999	8.993.399,17	5,41%	530	1,62%
18000:19999	7.789.717,33	4,69%	411	1,26%
20000:21999	6.026.300,53	3,62%	287	0,88%
22000:23999	4.529.413,31	2,72%	197	0,60%
24000:25999	4.287.071,36	2,58%	172	0,53%
26000:27999	2.929.944,66	1,76%	109	0,33%
28000:29999	2.232.516,24	1,34%	77	0,24%
30000:31999	1.729.223,23	1,04%	56	0,17%
32000:33999	1.447.297,65	0,87%	44	0,13%
34000:35999	833.424,03	0,50%	24	0,07%
36000:37999	739.701,06	0,44%	20	0,06%
38000:39999	427.279,25	0,26%	11	0,03%
40000:41999	409.574,89	0,25%	10	0,03%
42000:43999	215.164,55	0,13%	5	0,02%
44000:45999	132.809,58	0,08%	3	0,01%
46000:47999	280.831,61	0,17%	6	0,02%
48000:49999	146.293,05	0,09%	3	0,01%
50000:51999	51.302,79	0,03%	1	0,00%
52000:53999	53.198,20	0,03%	1	0,00%
54000:55999	109.634,04	0,07%	2	0,01%
56000:57999	57.015,13	0,03%	1	0,00%
66000:67999	66.368,05	0,04%	1	0,00%
Total	166.265.997,82	100,00%	32.660	100,00%

Statistics	in EUR
Average Amount	5.090,81

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7.1 Current PB (Graph)

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8. Borrower Concentration



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			=	32 days

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	66.368,05	0,0399%	1
2	57.015,13	0,0343%	1
3	55.337,35	0,0333%	1
4	54.296,69	0,0327%	1
5	53.198,20	0,0320%	1
6	51.302,79	0,0309%	1
7	49.095,16	0,0295%	1
8	48.885,48	0,0294%	1
9	48.312,41	0,0291%	1
10	47.439,40	0,0285%	1
11	47.008,69	0,0283%	1
12	46.772,07	0,0281%	1
13	46.668,20	0,0281%	1
14	46.650,02	0,0281%	1
15	46.343,28	0,0279%	2
16	46.293,23	0,0278%	1
17	44.213,51	0,0266%	1
18	44.027,25	0,0265%	1
19	43.916,57	0,0264%	1
20	43.456,67	0,0261%	1
21	42.663,42	0,0257%	1
22	42.609,70	0,0256%	1
23	42.518,19	0,0256%	1
24	41.911,70	0,0252%	1
25	41.874,85	0,0252%	1
	1.198.178,01	0,7206%	26

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9. Geographical Distribution



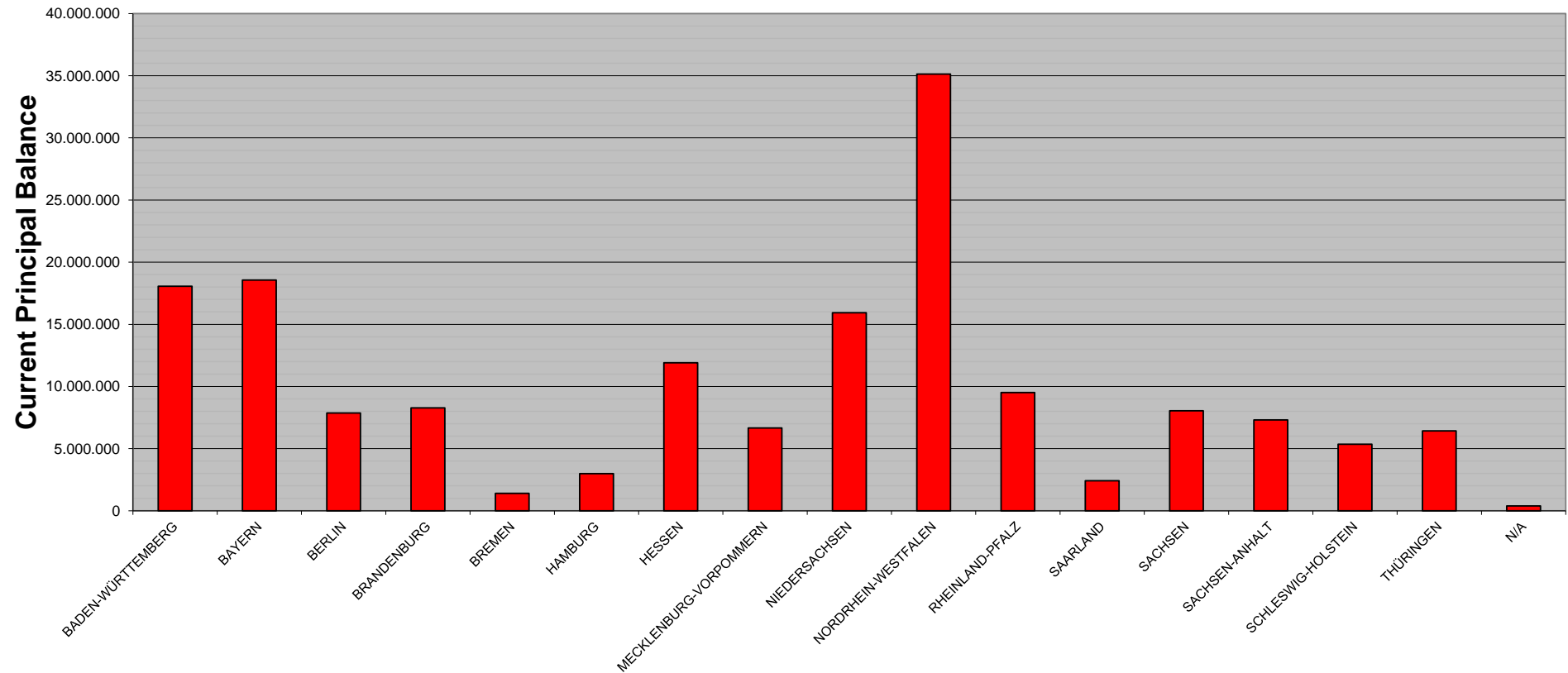
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
BADEN-WÜRTTEMBERG	18.057.772,49	10,86%	3.406	10,43%
BAYERN	18.568.639,96	11,17%	3.764	11,52%
BERLIN	7.866.349,99	4,73%	1.521	4,66%
BRANDENBURG	8.277.679,24	4,98%	1.637	5,01%
BREMEN	1.406.941,59	0,85%	292	0,89%
HAMBURG	2.994.646,10	1,80%	608	1,86%
HESSEN	11.904.012,57	7,16%	2.239	6,86%
MECKLENBURG-VORPOMMERN	6.659.429,17	4,01%	1.255	3,84%
NIEDERSACHSEN	15.932.373,61	9,58%	3.279	10,04%
NORDRHEIN-WESTFALEN	35.131.820,24	21,13%	6.868	21,03%
RHEINLAND-PFALZ	9.511.790,67	5,72%	1.788	5,47%
SAARLAND	2.423.484,20	1,46%	434	1,33%
SACHSEN	8.046.541,09	4,84%	1.727	5,29%
SACHSEN-ANHALT	7.308.207,07	4,40%	1.425	4,36%
SCHLESWIG-HOLSTEIN	5.358.443,11	3,22%	1.107	3,39%
THÜRINGEN	6.423.486,92	3,86%	1.249	3,82%
N/A	394.379,80	0,24%	61	0,19%
Total	166.265.997,82	100,00%	32.660	100,00%

**SC Germany Consumer 2018-1
Monthly Investor Report**

9.1 Geographical Distribution (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	56	
Monthly Period	Aug 2023	
Interest Period	from 13.07.2023	to 14.08.2023 = 32 days
Collection Period	from 01.07.2023	to 31.07.2023



**SC Germany Consumer 2018-1
Monthly Investor Report**

10. Collateral



Calculation Date		10.08.2023			
Payment Date		14.08.2023			
Period No		56			
Monthly Period		Aug 2023			
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	32.339.874,95	19,45%	3.199	9,79%
unsecured	133.926.122,87	80,55%	29.461	90,21%
Total	166.265.997,82	100,00%	32.660	100,00%

**SC Germany Consumer 2018-1
Monthly Investor Report**

11. Insurances



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			56		
Monthly Period			Aug 2023		
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	36.677.216,59	22,06%	12.601	38,58%
Yes	129.588.781,23	77,94%	20.059	61,42%
Total	166.265.997,82	100,00%	32.660	100,00%

**SC Germany Consumer 2018-1
Monthly Investor Report**

12. Payment Methods



Calculation Date	10.08.2023			
Payment Date	14.08.2023			
Period No	56			
Monthly Period	Aug 2023			
Interest Period	from	13.07.2023	to	14.08.2023 = 32 days
Collection Period	from	01.07.2023	to	31.07.2023

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	154.958.907,17	93,20%	31.145	95,36%
Other	11.307.090,65	6,80%	1.515	4,64%
Total	166.265.997,82	100,00%	32.660	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	50.887.709,66	30,61%	10.177	31,16%
1st of month	115.378.288,16	69,39%	22.483	68,84%
Total	166.265.997,82	100,00%	32.660	100,00%

**SC Germany Consumer 2018-1
Monthly Investor Report**

13. Effective Interest Rate



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			56		
Monthly Period			Aug 2023		
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	16,80	0,00%	2	0,01%
1: 1	317.387,29	0,19%	449	1,37%
2: 2	7.916.033,14	4,76%	5.870	17,97%
3: 3	16.199.300,68	9,74%	4.646	14,23%
4: 4	28.369.219,64	17,06%	4.886	14,96%
5: 5	32.601.627,18	19,61%	5.102	15,62%
6: 6	24.782.472,40	14,91%	3.560	10,90%
7: 7	42.089.838,32	25,31%	5.849	17,91%
8: 8	9.796.158,13	5,89%	1.450	4,44%
9: 9	3.975.239,47	2,39%	783	2,40%
10:10	197.076,21	0,12%	54	0,17%
11:11	21.040,39	0,01%	8	0,02%
12:12	588,17	0,00%	1	0,00%
Total	166.265.997,82	100,00%	32.660	100,00%

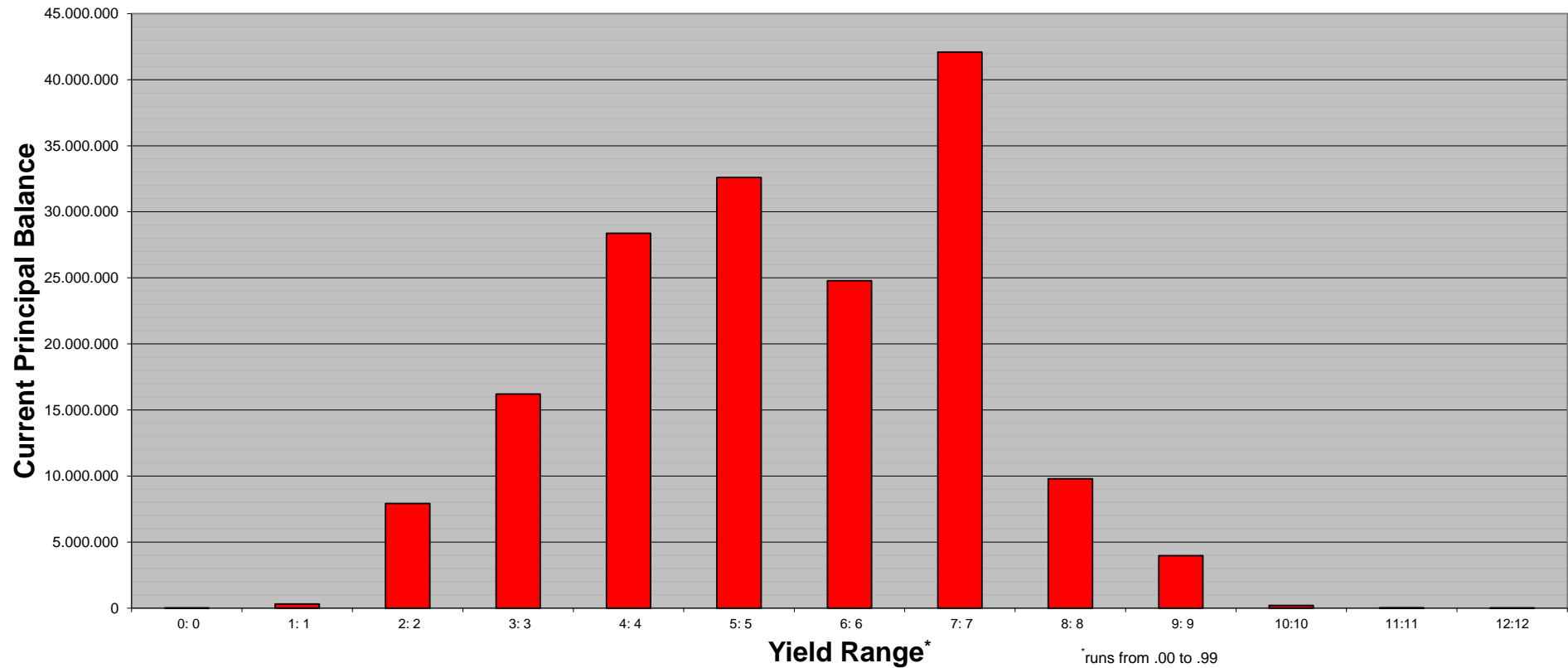
Statistics	in %
WA Interest	6,23%

* runs from .00 to .99

**SC Germany Consumer 2018-1
Monthly Investor Report**

13.1 Effective Interest Rate (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	56	
Monthly Period	Aug 2023	
Interest Period	from 13.07.2023	to 14.08.2023 = 32 days
Collection Period	from 01.07.2023	to 31.07.2023



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Monthly Investor Report**

14. Seasoning



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	56	
Monthly Period	Aug 2023	
Interest Period	from 13.07.2023	to 14.08.2023 = 32 days
Collection Period	from 01.07.2023	to 31.07.2023

<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
51:53	14.592.601,91	8,78%	1.885	5,77%
54:56	27.457.399,09	16,51%	3.998	12,24%
57:59	33.779.555,11	20,32%	6.399	19,59%
60:62	28.477.329,07	17,13%	5.956	18,24%
63:65	21.668.560,86	13,03%	3.976	12,17%
66:68	11.583.971,42	6,97%	2.533	7,76%
69:71	10.786.292,66	6,49%	2.628	8,05%
72:74	6.851.345,28	4,12%	1.702	5,21%
75:77	4.687.171,07	2,82%	1.253	3,84%
78:80	2.633.807,94	1,58%	833	2,55%
81:	3.747.963,41	2,25%	1.497	4,58%
Total	166.265.997,82	100,00%	32.660	100,00%

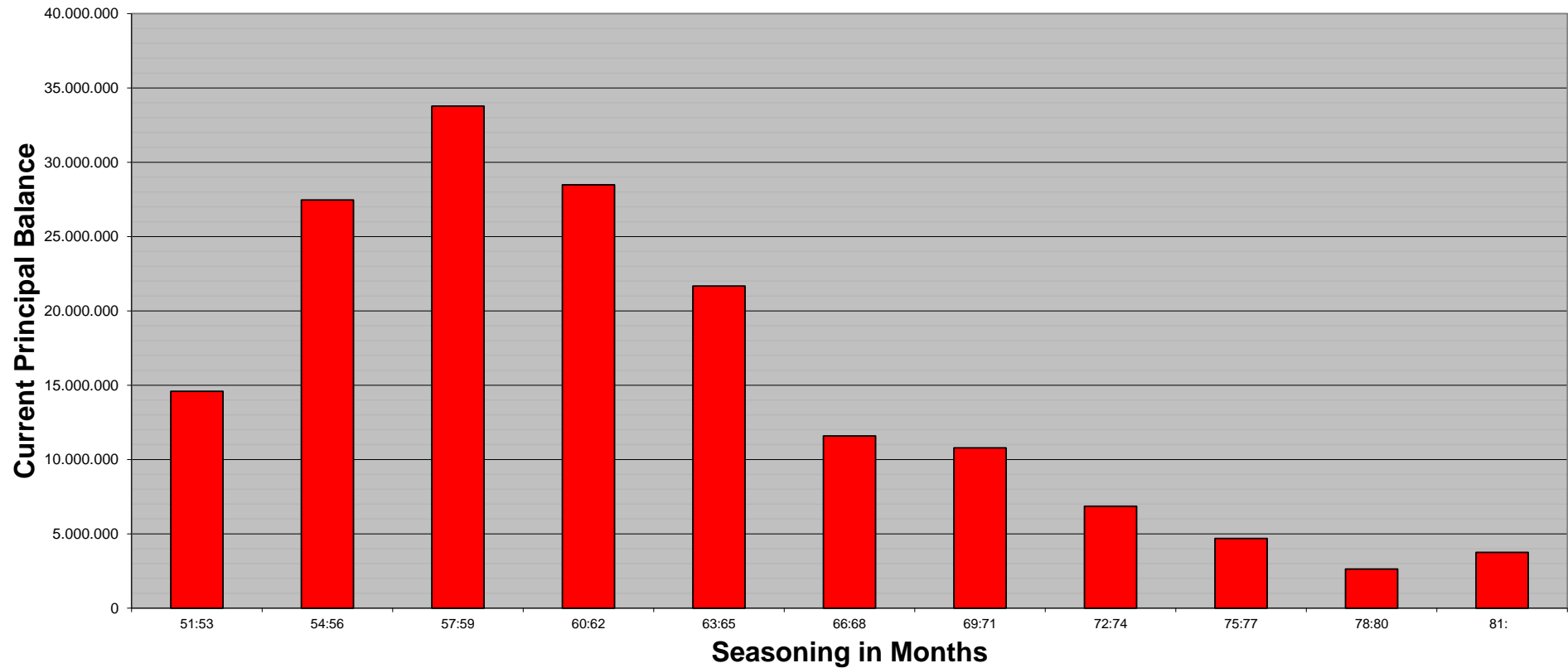
Statistics

WA Seasoning	61,75
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**SC Germany Consumer 2018-1
Monthly Investor Report**

14.1 Seasoning (Graph)

Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			56		
Monthly Period			Aug 2023		
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	



**SC Germany Consumer 2018-1
Monthly Investor Report**

15. Remaining Term



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	56	
Monthly Period	Aug 2023	
Interest Period	from 13.07.2023	to 14.08.2023 = 32 days
Collection Period	from 01.07.2023	to 31.07.2023

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	3.517.547,54	2,12%	5.745	17,59%
7: 13	9.816.607,50	5,90%	4.523	13,85%
14: 20	19.175.350,25	11,53%	5.327	16,31%
21: 27	28.301.758,92	17,02%	5.963	18,26%
28: 34	33.487.574,44	20,14%	4.491	13,75%
35: 41	39.205.255,07	23,58%	4.124	12,63%
42: 48	25.685.926,57	15,45%	2.113	6,47%
49: 55	4.565.989,64	2,75%	258	0,79%
56: 62	1.319.150,52	0,79%	65	0,20%
63: 69	494.904,02	0,30%	21	0,06%
70: 76	149.230,74	0,09%	5	0,02%
77: 83	225.875,75	0,14%	9	0,03%
84: 90	156.655,76	0,09%	7	0,02%
91: 97	41.826,38	0,03%	3	0,01%
98:104	106.967,20	0,06%	4	0,01%
109:	15.377,52	0,01%	2	0,01%
Total	166.265.997,82	100,00%	32.660	100,00%

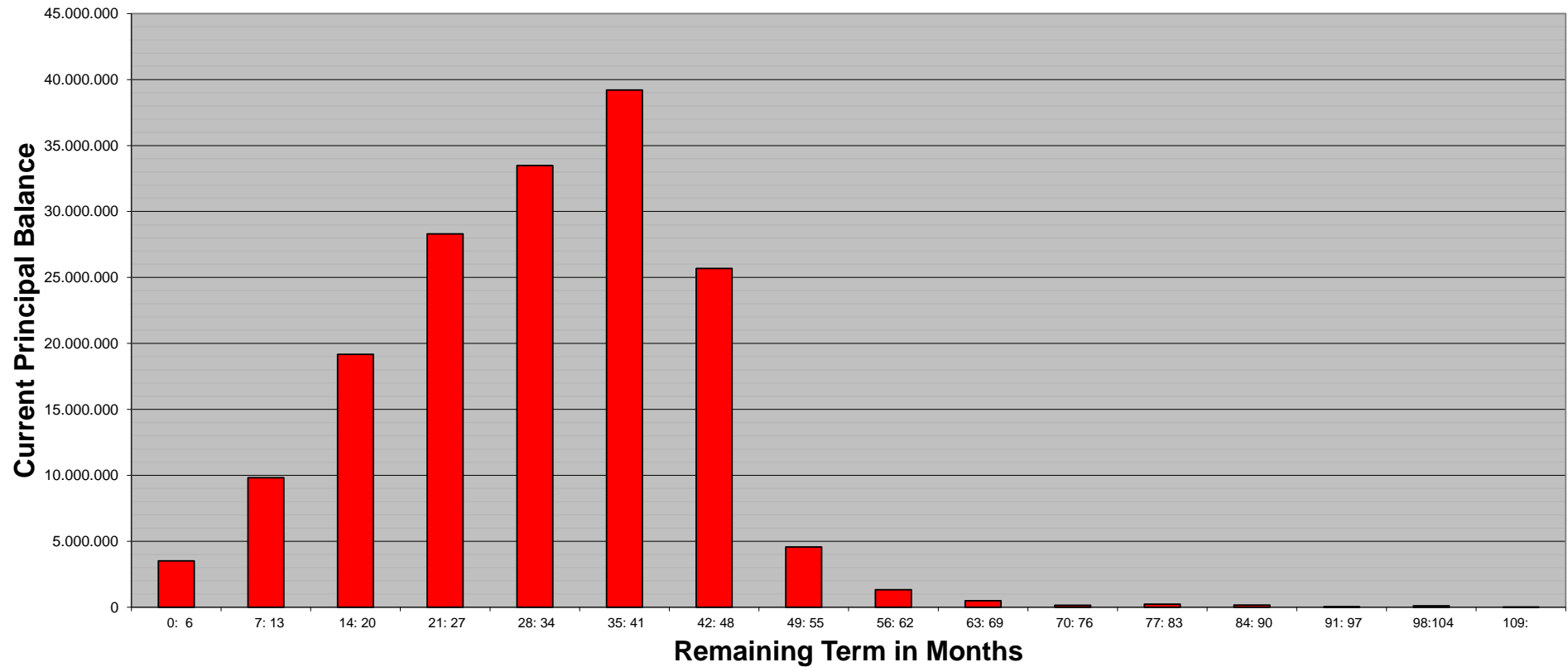
Statistics

WA Remaining Term	31,29
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**SC Germany Consumer 2018-1
Monthly Investor Report**

15.1 Remaining Term (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	56	
Monthly Period	Aug 2023	
Interest Period	from 13.07.2023	to 14.08.2023 = 32 days
Collection Period	from 01.07.2023	to 31.07.2023



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16. Original Term



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			56		
Monthly Period			Aug 2023		
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 55	19.399,98	0,01%	201	0,62%
56: 62	2.380.622,77	1,43%	3.687	11,29%
63: 69	2.097.727,82	1,26%	1.105	3,38%
70: 76	11.016.079,26	6,63%	4.301	13,17%
77: 83	6.712.268,19	4,04%	1.286	3,94%
84: 90	35.091.520,28	21,11%	9.664	29,59%
91: 97	45.091.508,07	27,12%	5.934	18,17%
98:104	53.062.262,83	31,91%	5.798	17,75%
105:111	6.757.672,02	4,06%	460	1,41%
112:118	2.165.313,67	1,30%	125	0,38%
119:	1.871.622,93	1,13%	99	0,30%
Total	166.265.997,82	100,00%	32.660	100,00%

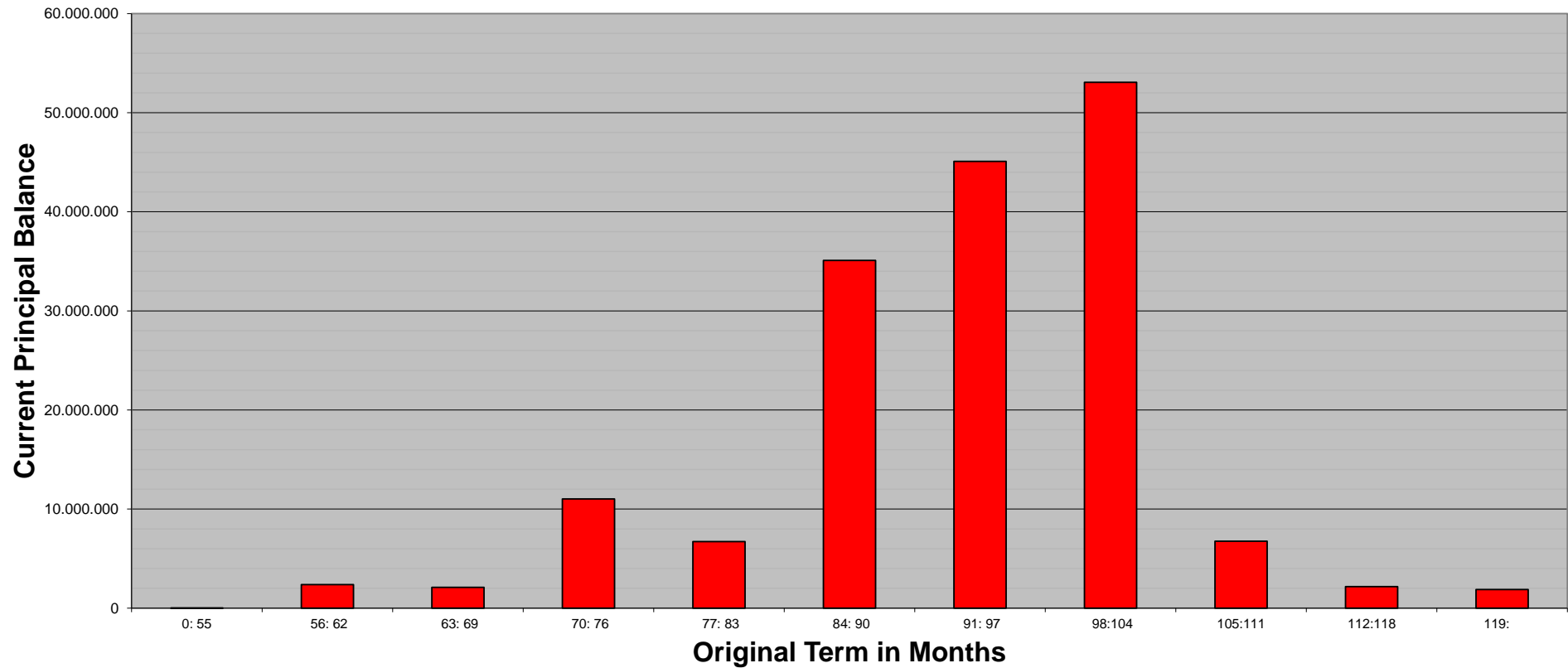
Statistics

WA Original Term	93,04
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**SC Germany Consumer 2018-1
Monthly Investor Report**

16.1 Original Term (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	56	
Monthly Period	Aug 2023	
Interest Period	from 13.07.2023	to 14.08.2023 = 32 days
Collection Period	from 01.07.2023	to 31.07.2023



**SC Germany Consumer 2018-1
Monthly Investor Report**

17. Loan Concentration

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	56	
Monthly Period	Aug 2023	
Interest Period	from 13.07.2023	to 14.08.2023 = 32 days
Collection Period	from 01.07.2023	to 31.07.2023



<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	164.866.053,11	99,16%	31.921	97,74%	31.921	98,95%
2: 2	1.290.639,05	0,78%	596	1,82%	298	0,92%
3: 3	69.975,05	0,04%	90	0,28%	30	0,09%
4: 4	24.605,12	0,01%	28	0,09%	7	0,02%
5: 5	6.934,43	0,00%	5	0,02%	1	0,00%
6: 6	6.615,78	0,00%	12	0,04%	2	0,01%
7: 7	1.175,28	0,00%	8	0,02%	1	0,00%
Total	166.265.997,82	100,00%	32.660	100,00%	32.260	100,00%

**SC Germany Consumer 2018-1
Monthly Investor Report**

18. Priority of Payments + Transaction Costs



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	56				
Monthly Period	Aug 2023				
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

Available Interest Amount

Interest Collections	+	851.281,91 €	Principal Collections	+	9.708.399,23 €
Interest Recoveries	+	0,00 €	Principal Recoveries	+	132.824,17 €
Interest on Transaction and Purchase Shortfall Account	+	0,08 €	Purchase Shortfall Amount	+	0,00 €
Principal Amount borrowed to cover interest shortfall	+	0,00 €	Deemed Collections	+	0,00 €
Available Interest Amount	=	851.281,99 €	Class A Notes PDL Cure Amount	+	0,00 €
			Interest Amount for previously borrowed Principal Amount	+	0,00 €
			Rounding Differences from previous period	+	1,24 €
			Available Principal Amount	=	9.841.224,64 €

Available Principal Amount

Interest Priority of Payments

Available Interest Amount	851.281,99 €	Available Principal Amount	9.841.224,64 €
Senior Expenses	- 0,00 €	Transfer to Interest Amount to cover Interest on Class A Notes	- 0,00 €
Interest on Class A Notes	- 0,00 €	Replenishment	- 0,00 €
Transfer to Available Principal Amount for previous borrowed principal amounts to cover Interest on Class A Notes	- 0,00 €	Purchase Shortfall Amount	- 0,00 €
Transfer to Available Principal Amount to reduce Class A Notes PDL	- 0,00 €	Redemption Class A Notes	- 0,00 €
Interest on Class B Notes	- 0,00 €	Transfer to Interest Amount to cover Interest on Class B Notes	- 0,00 €
Transfer to Available Principal Amount for previous borrowed principal amounts to cover Interest on Class B Notes	- 0,00 €	Redemption Class B Notes	- 0,00 €
Interest on Class C Notes	- 108.648,00 €	Transfer to Interest Amount to cover Interest on Class C Notes	- 0,00 €
Transfer to Available Principal Amount for previous borrowed principal amounts to cover Interest on Class C Notes	- 0,00 €	Redemption Class C Notes	- 9.841.224,00 €
Interest on Class D Notes	- 57.778,00 €	Transfer to Interest Amount to cover Interest on Class D Notes	- 0,00 €
Transfer to Available Principal Amount for previous borrowed principal amounts to cover Interest on Class D Notes	- 0,00 €	Redemption Class D Notes	- 0,00 €
Interest on Class E Notes	- 684.855,99 €	Redemption Class E Notes	- 0,00 €
Interest on Class F Notes	- 0,00 €	Redemption Class F Notes	- 0,00 €
Cash Outflow for Fees on Commingling/Set-Off/Liquidity Reserve	- 0,00 €	Clearing of rounding differences	- 0,64 €
Remaining amount to Seller	= 0,00 €		

Principal Priority of Payments

Transaction Costs

	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	- €						
Interest accrued for the Period	- 18.806.550,29 €	- €	- €	- 108.648,00 €	- 57.778,00 €	- 4.717.499,03 €	- 13.922.625,26 €
Cumulative Interest accrued	- 126.927.848,70 €	- 14.024.128,80 €	- 3.518.979,60 €	- 7.043.496,00 €	- 3.064.032,00 €	- 66.013.815,56 €	- 33.263.396,74 €
Interest Payments	- 851.281,99 €	- €	- €	- 108.648,00 €	- 57.778,00 €	- 684.855,99 €	- €
Cumulative Interest Payments	- 126.927.848,70 €	- 14.024.128,80 €	- 3.518.979,60 €	- 7.043.496,00 €	- 3.064.032,00 €	- 66.013.815,56 €	- 33.263.396,74 €
Unpaid Interest for the Period	- 17.955.268,30 €	- €	- €	- €	- €	- 4.032.643,04 €	- 13.922.625,26 €
Cumulative Unpaid Interest	- €						

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19. Retention



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	56				
Monthly Period	Aug 2023				
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

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:	0,00 €
Outstanding Balance of the retained Class A Notes of the end of the Monthly Period:	0,00 €
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:	0,00 €
Outstanding Balance of the retained Class B Notes of the end of the Monthly Period:	0,00 €
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:	39.051.168,00 €
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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20. Counterparties



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	56				
Monthly Period	Aug 2023				
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

Join Lead Managers:

Banco Santander S.A.
Santander Global Banking and Markets
2 Triton Square
Regent's Place
London NW1 3AN
United Kingdom

Paying Agent:

HSBC Bank plc
Level 28, 8 Canada Square
London E14 5HQ
United Kingdom

Transaction Account:

HSBC Bank plc
Level 28, 8 Canada Square
London E14 5HQ
United Kingdom

Transaction Security Trustee:

TMF Trustee Limited
6 St Andrew Street
London EC4A 3AE
United Kingdom

Data Trustee:

TMF Deutschland AG
Eschenheimer Anlage 1
60316 Frankfurt am Main
Germany

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

DBRS			S & P			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
AH	R-1M	STABLE	A+	A-1	STABLE	performing
-	-	-	A+	A-1	STABLE	performing
-	-	-	A+	A-1	STABLE	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

Ratings as of 31.07.2023, data source: Bloomberg

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21. Issuer Information



Calculation Date		10.08.2023				
Payment Date		14.08.2023				
Period No		56				
Monthly Period		Aug 2023				
Interest Period	from	13.07.2023	to	14.08.2023	=	32 days
Collection Period	from	01.07.2023	to	31.07.2023		

Deal Name:

SC Germany Consumer 2018-1

Issuer:

SC Germany Consumer 2018-1 UG (haftungsbeschränkt)

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60313 Frankfurt am Main
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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
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SPV-Administrator:

Wilmington Trust SP Services (Frankfurt) GmbH

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**SC Germany Consumer 2018-1
Monthly Investor Report**

22. Santander Consumer Bank



Contact Details

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Team ABS

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Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	56				
Monthly Period	Aug 2023				
Interest Period	from	13.07.2023	to	14.08.2023	= 32 days
Collection Period	from	01.07.2023	to	31.07.2023	

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

DBRS			S & P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AH	R-1M	STABLE	A+	A-1	STABLE
-	-	-	A	A-1	STABLE
-	-	-	A	A-1	STABLE

Ratings as of 31.07.2023, data source: Bloomberg

**SC Germany Consumer 2018-1
Monthly Investor Report**

23. Glossary



Calculation Date		10.08.2023				
Payment Date		14.08.2023				
Period No		56				
Monthly Period		Aug 2023				
Interest Period	from	13.07.2023	to	14.08.2023	=	32 days
Collection Period	from	01.07.2023	to	31.07.2023		

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