

SC Germany Consumer 2018-1 Monthly Investor Report



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 **Santander**

SC Germany Consumer 2018-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	11.09.2023				
Payment Date	13.09.2023				
Period No	57				
Monthly Period	Sep 2023				
Interest Period from	14.08.2023	to	13.09.2023	=	30 days
Collection Period from	01.08.2023	to	31.08.2023		

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1. Portfolio Information



Calculation Date	11.09.2023				
Payment Date	13.09.2023				
Period No	57				
Monthly Period	Sep 2023				
Interest Period from	14.08.2023	to	13.09.2023	=	30 days
Collection Period from	01.08.2023	to	31.08.2023		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	32.660	166.265.997,82 €	176.299.858,89 €
Scheduled Principal Payments		7.000.047,42 €	7.200.536,23 €
Prepayment Principal		2.143.195,39 €	2.507.863,00 €
Total Principal Collections		9.143.242,81 €	9.708.399,23 €
Total Interest Collections		801.826,41 €	851.281,91 €
Defaults		507.389,10 €	325.461,84 €
Replenishment Amount		- €	- €
End of Period		156.615.365,91 €	166.265.997,82 €
Purchase Shortfall Amount		3,12 €	0,64 €
Total Assets (End of Period)	31.105	156.615.369,03 €	166.265.998,46 €
Current Prepayment Rate (annualised)		14,4%	

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2. Reserve Accounts



Calculation Date	11.09.2023				
Payment Date	13.09.2023				
Period No	57				
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Interest Period from	14.08.2023	to	13.09.2023	=	30 days
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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	11.09.2023				
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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	0,62%			
1- 30 days past due period before previous period		838.561,75 €	28.967,94 €	84
1- 30 days past due previous period		1.267.174,76 €	47.436,08 €	160
1- 30 days past due current period	0,53%	827.102,50 €	27.719,65 €	78
3-MRA* 31- 60 days past due	0,49%			
31- 60 days past due period before previous period		1.036.385,68 €	44.311,15 €	120
31- 60 days past due previous period		395.138,55 €	19.763,37 €	45
31- 60 days past due current period	0,55%	869.193,46 €	39.436,04 €	122
3-MRA* 61-90 days past due	0,52%			
61- 90 days past due period before previous period		924.719,70 €	50.574,00 €	94
61- 90 days past due previous period		908.861,32 €	60.831,90 €	98
61- 90 days past due current period	0,38%	596.575,76 €	38.559,21 €	81
3-MRA* 91-120 days past due	0,47%			
91- 120 days past due period before previous period		912.574,14 €	75.625,78 €	92
91- 120 days past due previous period		614.917,38 €	50.703,35 €	60
91- 120 days past due current period	0,43%	669.498,57 €	59.779,17 €	74
3-MRA* 121-150 days past due	0,25%			
121- 150 days past due period before previous period		181.528,16 €	24.504,67 €	27
121- 150 days past due previous period		577.886,30 €	62.629,67 €	61
121- 150 days past due current period	0,27%	424.408,64 €	42.025,57 €	44
3-MRA* 151-180 days past due	0,12%			
151- 180 days past due period before previous period		221.441,61 €	23.964,53 €	28
151- 180 days past due previous period		86.347,80 €	15.346,48 €	16
151- 180 days past due current period	0,17%	264.470,70 €	31.583,97 €	27

* 3-MRA stands for three months rolling average

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4. Concentration Limits



Reporting Date	11.09.2023	
Payment Date	13.09.2023	
Period No	57	
Monthly Period	Sep 2023	
Interest Period from	14.08.2023	to 13.09.2023 = 30 days
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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



Reporting Date	11.09.2023	
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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	207.051.168,00 €	- €	0,00 €	39.051.168,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Replenishment	- €						
Amortisation	- €						
Redemption per Class	9.271.878,00 €	- €	- €	9.271.878,00 €	- €	- €	- €
Redemption per Note		- €	- €	15.453,13 €	- €	- €	- €
Class Principal Outstanding Balance End of Period	197.779.290,00 €	- €	0,00 €	29.779.290,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Current Tranching		0%	0,0%	15,1%	10,1%	61,7%	13,1%
Current Pool Factor		0,00	0,00	0,50	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%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30						
Principal Outstanding per Note Beginning of Period		- €	0,00 €	65.085,28 €	100.000,00 €	100.000,00 €	100.000,00 €
> Principal Repayment per Note		- €	- €	15.453,13 €	- €	- €	- €
Principal Outstanding per Note End of Period		- €	0,00 €	49.632,15 €	100.000,00 €	100.000,00 €	100.000,00 €
> Interest accrued for the period		- €	- €	81.354,00 €	54.166,00 €	5.270.943,04 €	14.756.791,06 €
Interest Payment		- €	- €	81.354,00 €	54.166,00 €	666.306,48 €	- €
Interest Payment per Note		- €	- €	135,59 €	270,83 €	546,15 €	- €
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%	81,0%	68,2%	0,0%	0,0%

* Last rating action as of 31.05.2023

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6. Original Principal Balance



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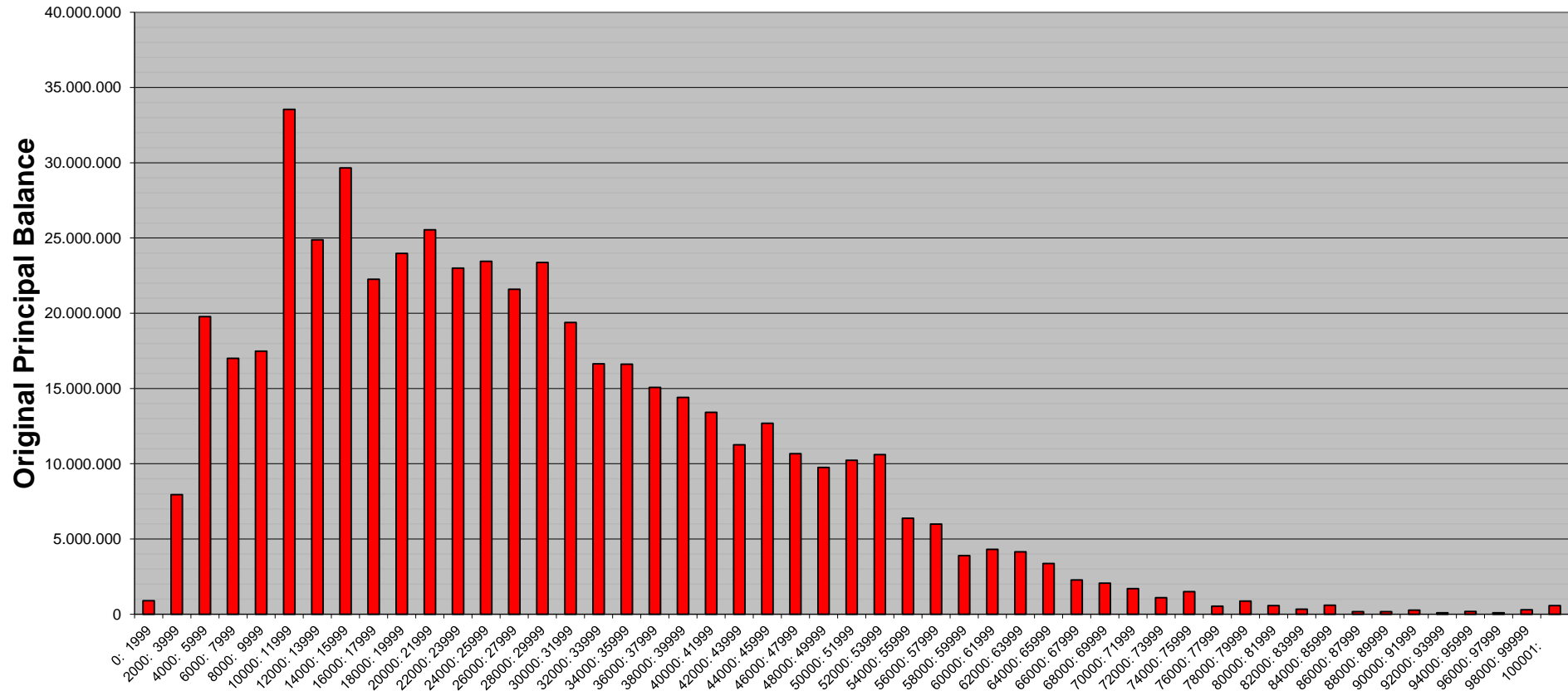
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	904.306.23	0,18%	715	2,30%
2000: 3999	7.953.139.77	1,54%	2.729	8,77%
4000: 5999	19.775.336.59	3,83%	4.036	12,98%
6000: 7999	17.001.625.35	3,29%	2.487	8,00%
8000: 9999	17.480.331.48	3,38%	1.978	6,36%
10000: 11999	33.543.727.02	6,49%	3.153	10,14%
12000: 13999	24.878.077.86	4,82%	1.940	6,24%
14000: 15999	29.660.291.84	5,74%	1.982	6,37%
16000: 17999	22.262.037.57	4,31%	1.312	4,22%
18000: 19999	23.977.985.36	4,64%	1.265	4,07%
20000: 21999	25.543.949.28	4,94%	1.224	3,94%
22000: 23999	23.000.218.77	4,45%	1.001	3,22%
24000: 25999	23.451.289.46	4,54%	939	3,02%
26000: 27999	21.595.346.54	4,18%	800	2,57%
28000: 29999	23.374.267.57	4,52%	805	2,59%
30000: 31999	19.388.519.80	3,75%	628	2,02%
32000: 33999	16.634.841.23	3,22%	505	1,62%
34000: 35999	16.610.546.19	3,22%	475	1,53%
36000: 37999	15.072.438.34	2,92%	408	1,31%
38000: 39999	14.404.806.94	2,79%	370	1,19%
40000: 41999	13.421.862.85	2,60%	328	1,05%
42000: 43999	11.252.921.64	2,18%	262	0,84%
44000: 45999	12.684.045.06	2,46%	282	0,91%
46000: 47999	10.672.857.84	2,07%	227	0,73%
48000: 49999	9.755.533.58	1,89%	199	0,64%
50000: 51999	10.226.671.14	1,98%	201	0,65%
52000: 53999	10.608.990.89	2,05%	200	0,64%
54000: 55999	6.377.247.17	1,23%	116	0,37%
56000: 57999	5.986.573.82	1,16%	105	0,34%
58000: 59999	3.895.192.46	0,75%	66	0,21%
60000: 61999	4.315.246.08	0,84%	71	0,23%
62000: 63999	4.147.255.92	0,80%	66	0,21%
64000: 65999	3.371.954.37	0,65%	52	0,17%
66000: 67999	2.274.297.87	0,44%	34	0,11%
68000: 69999	2.068.981.51	0,40%	30	0,10%
70000: 71999	1.701.523.62	0,33%	24	0,08%
72000: 73999	1.096.052.61	0,21%	15	0,05%
74000: 75999	1.501.655.69	0,29%	20	0,06%
76000: 77999	540.607.68	0,10%	7	0,02%
78000: 79999	869.610.10	0,17%	11	0,04%
80000: 81999	567.466.60	0,11%	7	0,02%
82000: 83999	333.274.72	0,06%	4	0,01%
84000: 85999	591.921.89	0,11%	7	0,02%
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	516.647.712,13	100,00%	31.105	100,00%

Statistics in EUR	
Average Amount	16.609.80

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6.1 Original PB (Graph)

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7. Current Principal Balance



Calculation Date	11.09.2023	
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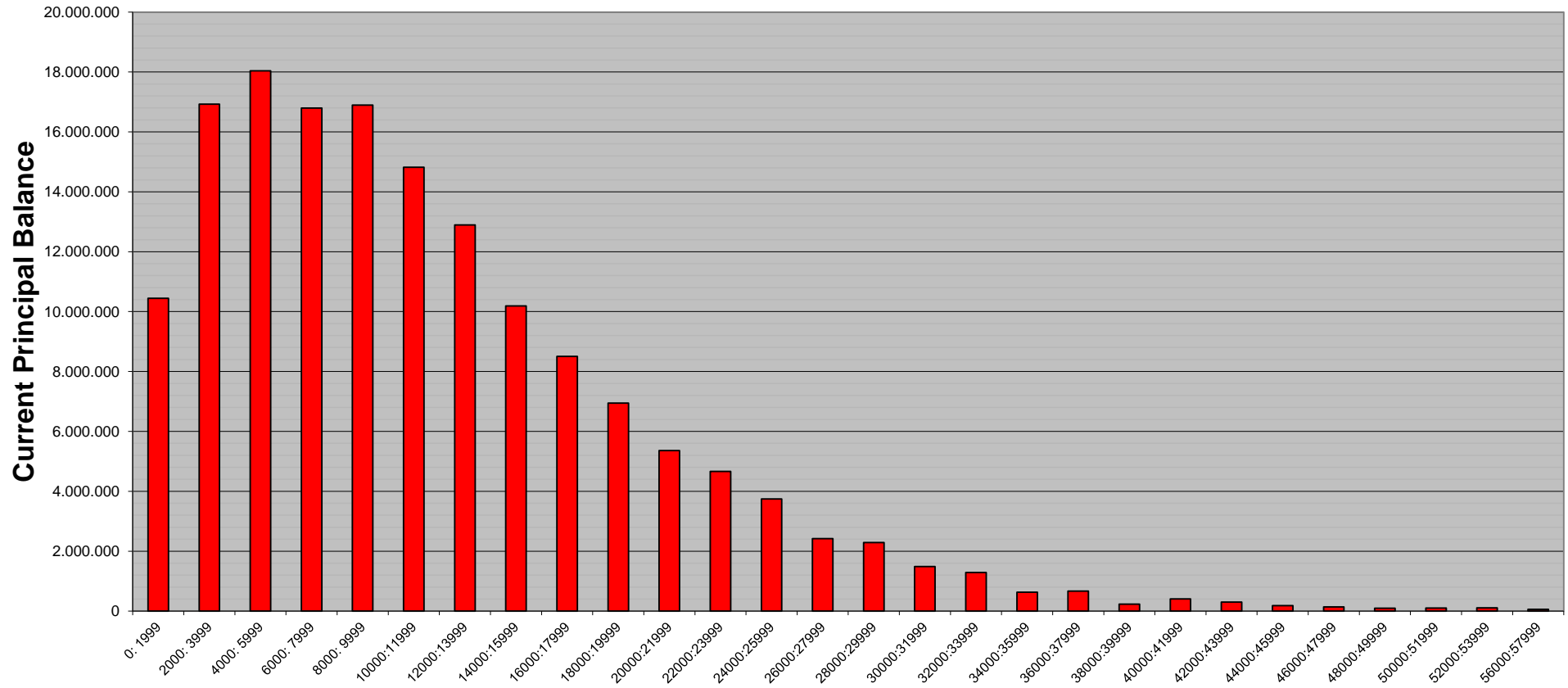
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	10.441.020,43	6,67%	12.503	40,20%
2000: 3999	16.924.724,47	10,81%	5.787	18,60%
4000: 5999	18.040.590,38	11,52%	3.663	11,78%
6000: 7999	16.796.135,35	10,72%	2.422	7,79%
8000: 9999	16.895.485,33	10,79%	1.890	6,08%
10000:11999	14.817.516,35	9,46%	1.353	4,35%
12000:13999	12.894.298,04	8,23%	998	3,21%
14000:15999	10.190.819,82	6,51%	683	2,20%
16000:17999	8.501.960,71	5,43%	501	1,61%
18000:19999	6.944.868,38	4,43%	367	1,18%
20000:21999	5.356.576,60	3,42%	256	0,82%
22000:23999	4.665.068,50	2,98%	203	0,65%
24000:25999	3.741.423,49	2,39%	150	0,48%
26000:27999	2.418.700,25	1,54%	90	0,29%
28000:29999	2.286.275,60	1,46%	79	0,25%
30000:31999	1.488.087,50	0,95%	48	0,15%
32000:33999	1.287.216,41	0,82%	39	0,13%
34000:35999	629.853,23	0,40%	18	0,06%
36000:37999	667.194,76	0,43%	18	0,06%
38000:39999	233.280,89	0,15%	6	0,02%
40000:41999	407.236,16	0,26%	10	0,03%
42000:43999	300.682,63	0,19%	7	0,02%
44000:45999	183.476,22	0,12%	4	0,01%
46000:47999	140.253,41	0,09%	3	0,01%
48000:49999	97.325,41	0,06%	2	0,01%
50000:51999	102.198,44	0,07%	2	0,01%
52000:53999	107.065,11	0,07%	2	0,01%
56000:57999	56.032,04	0,04%	1	0,00%
Total	156.615.365,91	100,00%	31.105	100,00%

Statistics	in EUR
Average Amount	5.035,05

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7.1 Current PB (Graph)

Calculation Date	11.09.2023		
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8. Borrower Concentration



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Collection Period	from	01.08.2023	to	31.08.2023	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	56.032,04	0,0358%	1
2	53.757,50	0,0343%	1
3	53.307,61	0,0340%	1
4	51.946,36	0,0332%	1
5	50.252,08	0,0321%	1
6	49.207,99	0,0314%	1
7	48.117,42	0,0307%	1
8	47.582,54	0,0304%	1
9	46.423,48	0,0296%	1
10	46.247,39	0,0295%	1
11	45.996,89	0,0294%	1
12	45.959,75	0,0293%	1
13	45.827,32	0,0293%	1
14	45.692,26	0,0292%	1
15	45.184,97	0,0289%	2
16	43.402,51	0,0277%	1
17	43.203,82	0,0276%	1
18	43.046,26	0,0275%	1
19	42.780,16	0,0273%	1
20	42.632,36	0,0272%	1
21	42.167,03	0,0269%	1
22	41.947,13	0,0268%	1
23	41.592,25	0,0266%	1
24	41.056,11	0,0262%	1
25	40.931,88	0,0261%	1
	1.154.295,11	0,7370%	26

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9. Geographical Distribution



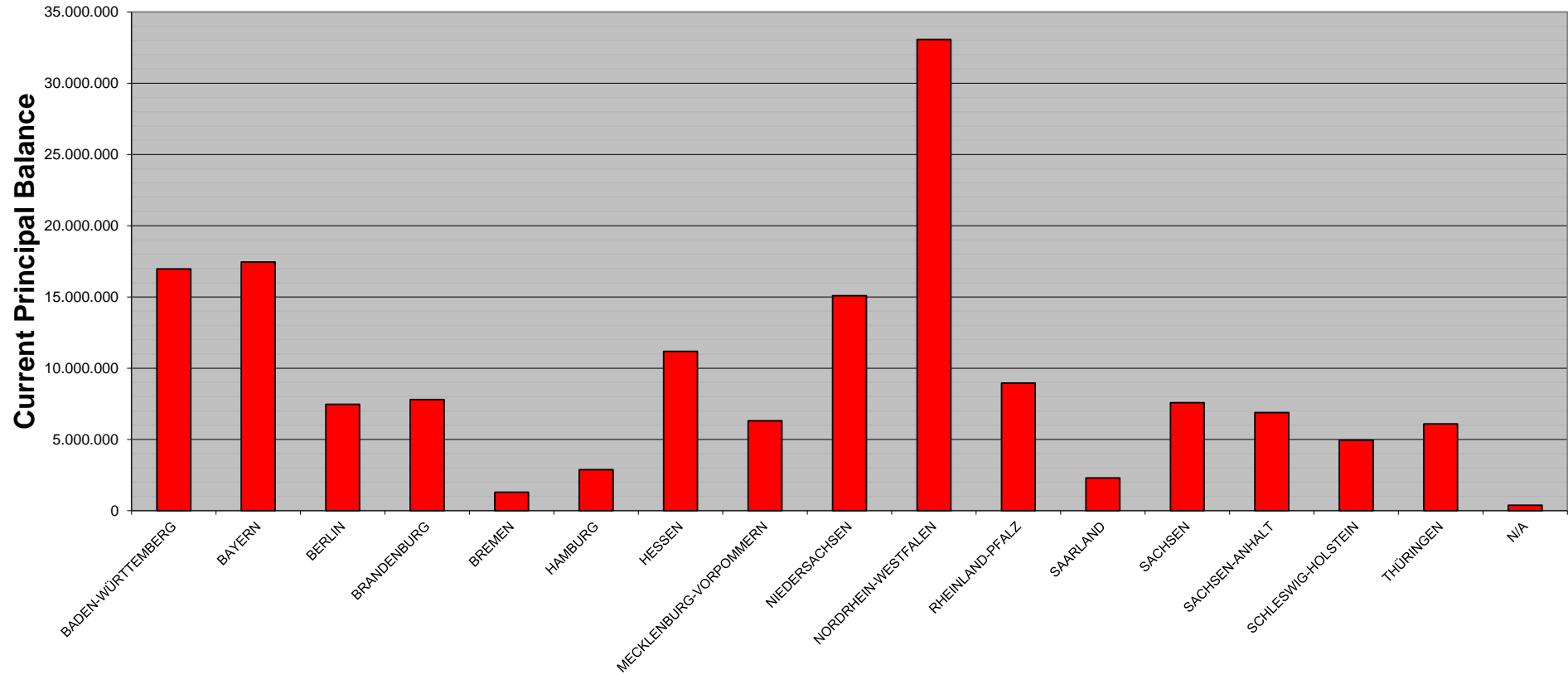
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
BADEN-WÜRTTEMBERG	16.965.654,23	10,83%	3.240	10,42%
BAYERN	17.447.425,39	11,14%	3.579	11,51%
BERLIN	7.468.681,68	4,77%	1.444	4,64%
BRANDENBURG	7.792.204,44	4,98%	1.570	5,05%
BREMEN	1.289.830,98	0,82%	271	0,87%
HAMBURG	2.869.504,70	1,83%	579	1,86%
HESSEN	11.178.222,04	7,14%	2.133	6,86%
MECKLENBURG-VORPOMMERN	6.301.856,24	4,02%	1.204	3,87%
NIEDERSACHSEN	15.091.597,31	9,64%	3.134	10,08%
NORDRHEIN-WESTFALEN	33.064.339,84	21,11%	6.524	20,97%
RHEINLAND-PFALZ	8.955.069,33	5,72%	1.707	5,49%
SAARLAND	2.302.669,21	1,47%	406	1,31%
SACHSEN	7.582.862,44	4,84%	1.651	5,31%
SACHSEN-ANHALT	6.890.552,17	4,40%	1.356	4,36%
SCHLESWIG-HOLSTEIN	4.944.291,35	3,16%	1.046	3,36%
THÜRINGEN	6.089.290,13	3,89%	1.201	3,86%
N/A	381.314,43	0,24%	60	0,19%
Total	156.615.365,91	100,00%	31.105	100,00%

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9.1 Geographical Distribution (Graph)

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Collection Period	from 01.08.2023	to 31.08.2023



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Monthly Investor Report**

10. Collateral



Calculation Date		11.09.2023			
Payment Date		13.09.2023			
Period No		57			
Monthly Period		Sep 2023			
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

<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	30.270.760,02	19,33%	3.052	9,81%
unsecured	126.344.605,89	80,67%	28.053	90,19%
Total	156.615.365,91	100,00%	31.105	100,00%

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

11. Insurances



Calculation Date			11.09.2023		
Payment Date			13.09.2023		
Period No			57		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

<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	34.790.332,89	22,21%	12.045	38,72%
Yes	121.825.033,02	77,79%	19.060	61,28%
Total	156.615.365,91	100,00%	31.105	100,00%

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

12. Payment Methods



Calculation Date			11.09.2023		
Payment Date			13.09.2023		
Period No			57		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

<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	145.951.937,58	93,19%	29.629	95,25%
Other	10.663.428,33	6,81%	1.476	4,75%
Total	156.615.365,91	100,00%	31.105	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	47.981.098,73	30,64%	9.708	31,21%
1st of month	108.634.267,18	69,36%	21.397	68,79%
Total	156.615.365,91	100,00%	31.105	100,00%

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

13. Effective Interest Rate



Calculation Date	11.09.2023	
Payment Date	13.09.2023	
Period No	57	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 13.09.2023 = 30 days
Collection Period	from 01.08.2023	to 31.08.2023

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	296.830,26	0,19%	421	1,35%
2: 2	7.353.696,95	4,70%	5.522	17,75%
3: 3	15.213.476,89	9,71%	4.403	14,16%
4: 4	26.798.072,30	17,11%	4.725	15,19%
5: 5	30.721.488,50	19,62%	4.737	15,23%
6: 6	23.419.821,24	14,95%	3.420	11,00%
7: 7	39.863.625,62	25,45%	5.687	18,28%
8: 8	9.026.098,83	5,76%	1.387	4,46%
9: 9	3.718.237,66	2,37%	744	2,39%
10:10	184.299,23	0,12%	50	0,16%
11:11	19.256,16	0,01%	6	0,02%
12:12	445,47	0,00%	1	0,00%
Total	156.615.365,91	100,00%	31.105	100,00%

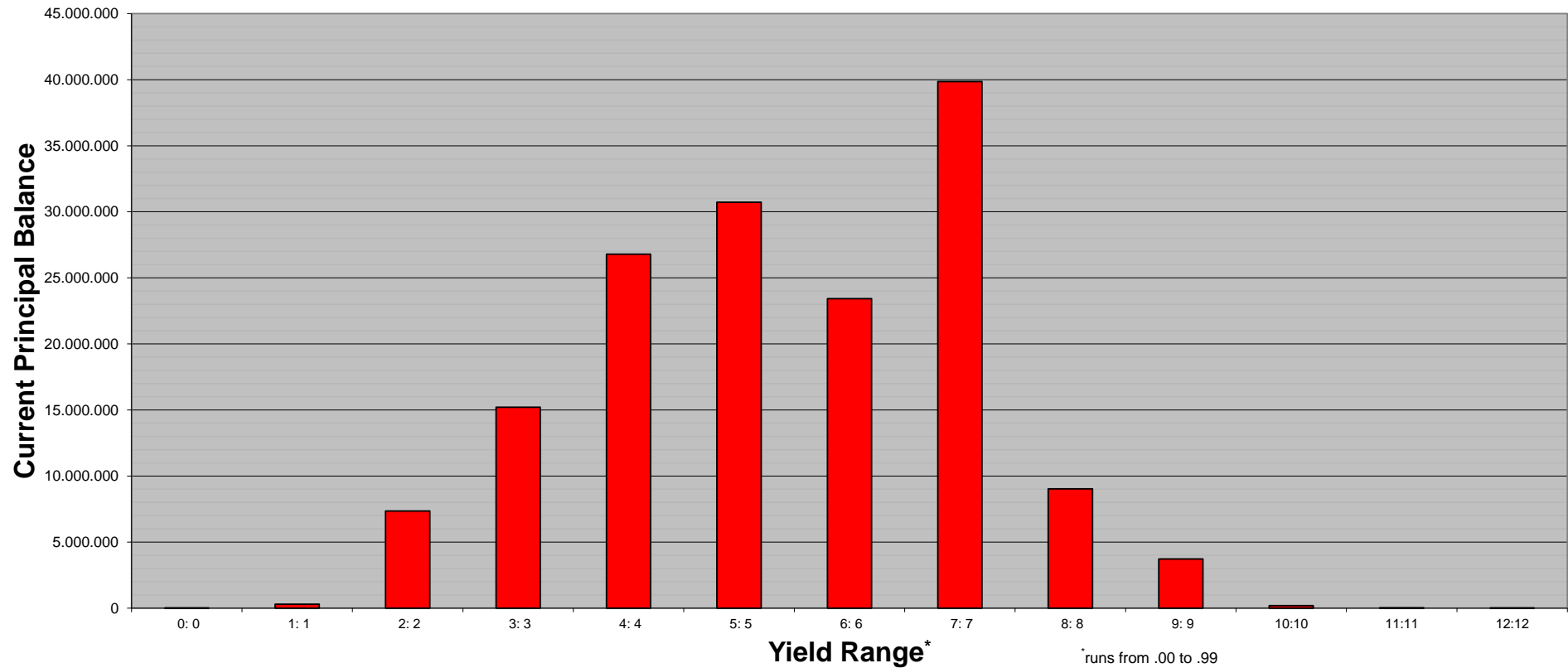
Statistics	in %
WA Interest	6,23%

*runs from .00 to .99

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

13.1 Effective Interest Rate (Graph)

Calculation Date	11.09.2023	
Payment Date	13.09.2023	
Period No	57	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 13.09.2023 = 30 days
Collection Period	from 01.08.2023	to 31.08.2023



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

14. Seasoning



Calculation Date			11.09.2023		
Payment Date			13.09.2023		
Period No			57		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

<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	2.988.094,88	1,91%	401	1,29%
54:56	27.698.931,55	17,69%	3.883	12,48%
57:59	29.287.556,31	18,70%	5.110	16,43%
60:62	31.043.524,98	19,82%	6.367	20,47%
63:65	22.578.687,92	14,42%	4.187	13,46%
66:68	13.059.633,83	8,34%	2.774	8,92%
69:71	10.154.094,48	6,48%	2.512	8,08%
72:74	7.943.218,85	5,07%	2.015	6,48%
75:77	4.756.015,50	3,04%	1.268	4,08%
78:80	3.016.961,12	1,93%	962	3,09%
81:	4.088.646,49	2,61%	1.626	5,23%
Total	156.615.365,91	100,00%	31.105	100,00%

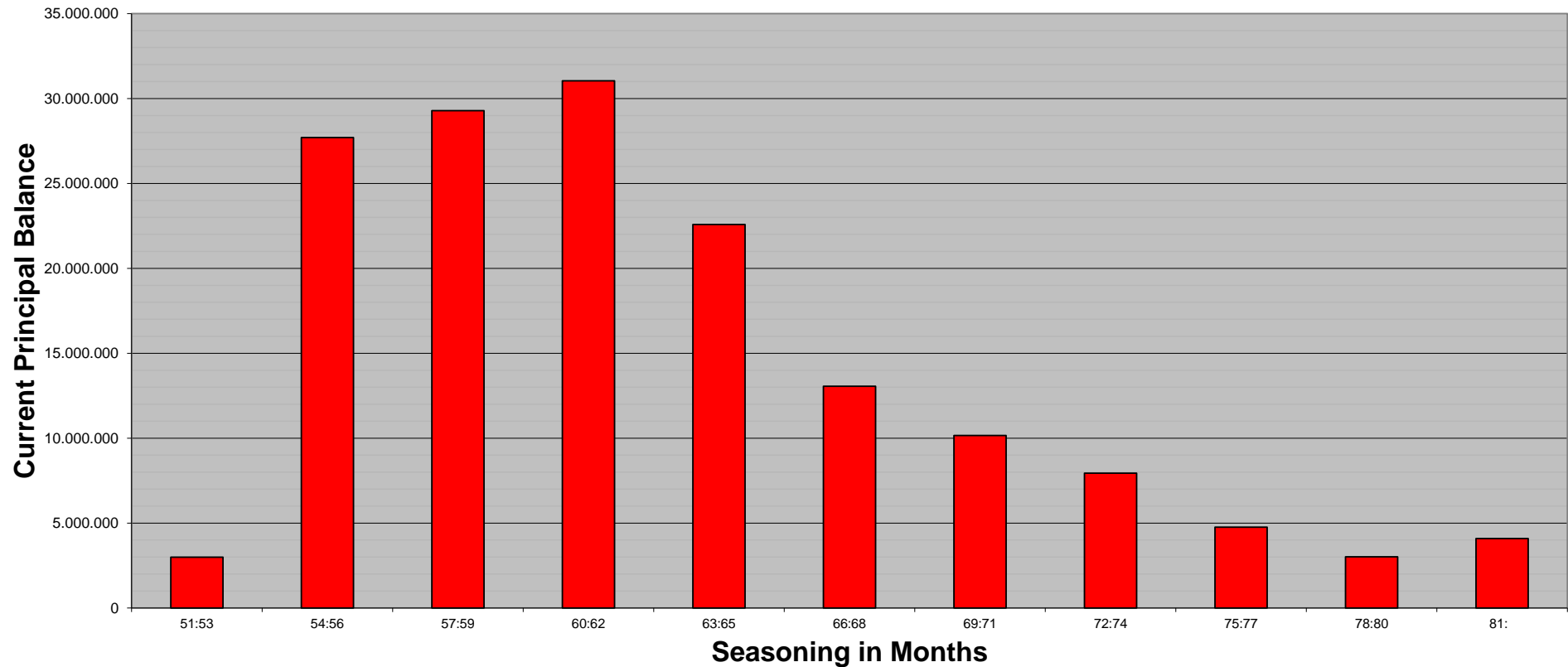
Statistics

WA Seasoning	62,68
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**SC Germany Consumer 2018-1
Monthly Investor Report**

14.1 Seasoning (Graph)

Calculation Date	11.09.2023	
Payment Date	13.09.2023	
Period No	57	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 13.09.2023 = 30 days
Collection Period	from 01.08.2023	to 31.08.2023



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

15. Remaining Term



Calculation Date	11.09.2023	
Payment Date	13.09.2023	
Period No	57	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 13.09.2023 = 30 days
Collection Period	from 01.08.2023	to 31.08.2023

<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	3.149.903,31	2,01%	5.157	16,58%
7: 13	10.073.665,50	6,43%	4.629	14,88%
14: 20	18.857.473,66	12,04%	5.329	17,13%
21: 27	27.637.303,84	17,65%	5.752	18,49%
28: 34	32.419.809,37	20,70%	4.278	13,75%
35: 41	38.112.259,94	24,33%	3.972	12,77%
42: 48	20.860.062,29	13,32%	1.696	5,45%
49: 55	3.286.980,92	2,10%	191	0,61%
56: 62	1.169.274,97	0,75%	54	0,17%
63: 69	385.052,76	0,25%	18	0,06%
70: 76	87.473,55	0,06%	3	0,01%
77: 83	278.004,30	0,18%	11	0,04%
84: 90	124.443,30	0,08%	5	0,02%
91: 97	52.188,14	0,03%	4	0,01%
98:104	106.191,61	0,07%	4	0,01%
109:	15.278,45	0,01%	2	0,01%
Total	156.615.365,91	100,00%	31.105	100,00%

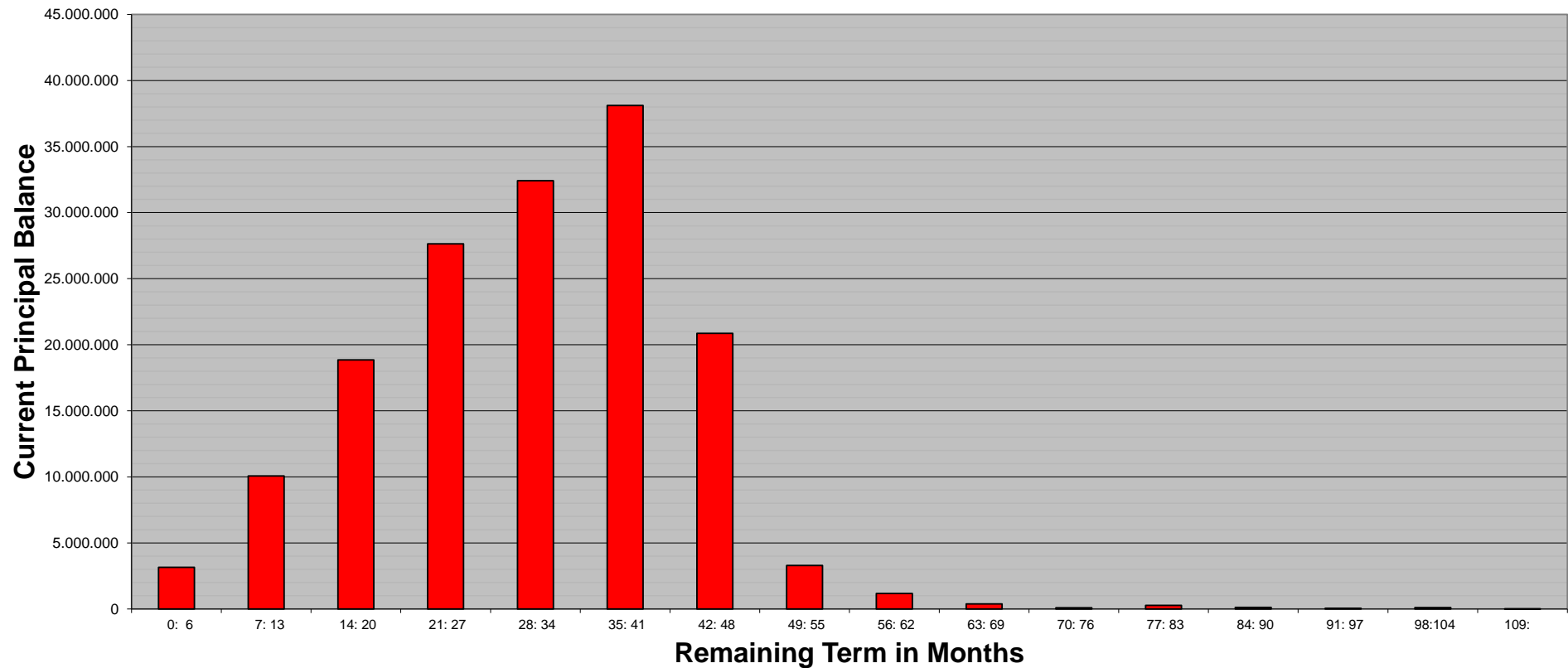
Statistics

WA Remaining Term	30,65
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**SC Germany Consumer 2018-1
Monthly Investor Report**

15.1 Remaining Term (Graph)

Calculation Date	11.09.2023	
Payment Date	13.09.2023	
Period No	57	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 13.09.2023 = 30 days
Collection Period	from 01.08.2023	to 31.08.2023



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16. Original Term



Calculation Date			11.09.2023		
Payment Date			13.09.2023		
Period No			57		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

<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	13.031,11	0,01%	172	0,55%
56: 62	1.733.773,60	1,11%	2.878	9,25%
63: 69	1.769.592,01	1,13%	1.026	3,30%
70: 76	9.897.040,59	6,32%	4.110	13,21%
77: 83	6.231.660,79	3,98%	1.249	4,02%
84: 90	32.844.307,27	20,97%	9.452	30,39%
91: 97	42.968.668,68	27,44%	5.834	18,76%
98:104	50.755.412,08	32,41%	5.713	18,37%
105:111	6.526.594,36	4,17%	452	1,45%
112:118	2.129.680,43	1,36%	124	0,40%
119:	1.745.604,99	1,11%	95	0,31%
Total	156.615.365,91	100,00%	31.105	100,00%

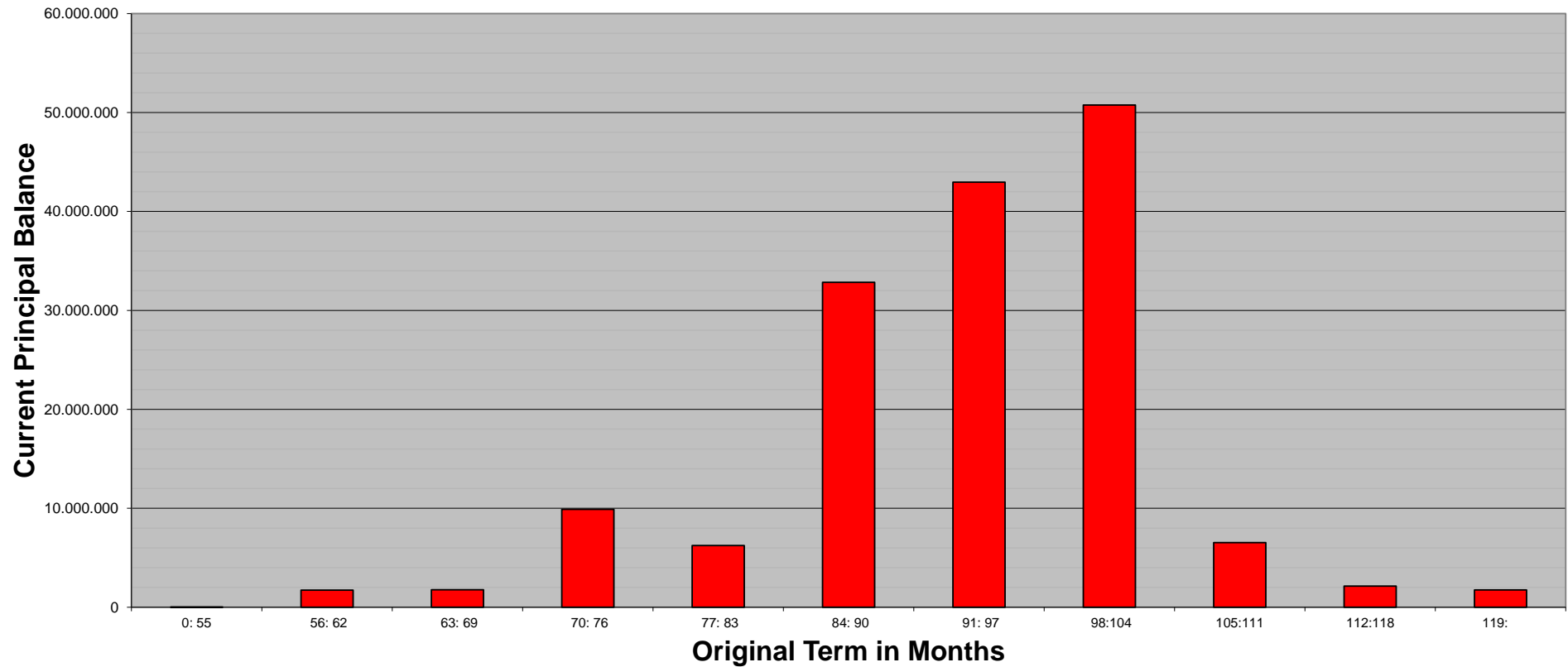
Statistics

WA Original Term	93,33
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**SC Germany Consumer 2018-1
Monthly Investor Report**

16.1 Original Term (Graph)

Calculation Date	11.09.2023	
Payment Date	13.09.2023	
Period No	57	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 13.09.2023 = 30 days
Collection Period	from 01.08.2023	to 31.08.2023



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

17. Loan Concentration

Calculation Date			11.09.2023			
Payment Date			13.09.2023			
Period No			57			
Monthly Period			Sep 2023			
Interest Period	from	14.08.2023	to	13.09.2023	=	30 days
Collection Period	from	01.08.2023	to	31.08.2023		



<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	155.313.388,96	99,17%	30.391	97,70%	30.391	98,94%
2: 2	1.198.282,64	0,77%	574	1,85%	287	0,93%
3: 3	66.110,26	0,04%	87	0,28%	29	0,09%
4: 4	23.678,75	0,02%	28	0,09%	7	0,02%
5: 5	6.536,26	0,00%	5	0,02%	1	0,00%
6: 6	6.254,00	0,00%	12	0,04%	2	0,01%
7:	1.115,04	0,00%	8	0,03%	1	0,00%
Total	156.615.365,91	100,00%	31.105	100,00%	30.718	100,00%

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

Calculation Date	11.09.2023				
Payment Date	13.09.2023				
Period No	57				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

18. Priority of Payments + Transaction Costs



Available Interest Amount

Interest Collections	+	801.826,41 €
Interest Recoveries	+	0,00 €
Interest on Transaction and Purchase Shortfall Account	+	0,07 €
Principal Amount borrowed to cover interest shortfall	+	0,00 €
Available Interest Amount	=	801.826,48 €

Available Principal Amount

Principal Collections	+	9.143.242,81 €
Principal Recoveries	+	128.637,67 €
Purchase Shortfall Amount	+	0,00 €
Deemed Collections	+	0,00 €
Class A Notes PDL Cure Amount	+	0,00 €
Interest Amount for previously borrowed Principal Amount	+	0,00 €
Rounding Differences from previous period	+	0,64 €
Available Principal Amount	=	9.271.881,12 €

Interest Priority of Payments

Available Interest Amount		801.826,48 €
Senior Expenses	-	0,00 €
Interest on Class A Notes	-	0,00 €
Transfer to Available Principal Amount for previous borrowed principal amounts to cover Interest on Class A Notes	-	0,00 €
Transfer to Available Principal Amount to reduce Class A Notes PDL	-	0,00 €
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 €
Interest on Class C Notes	-	81.354,00 €
Transfer to Available Principal Amount for previous borrowed principal amounts to cover Interest on Class C Notes	-	0,00 €
Interest on Class D Notes	-	54.166,00 €
Transfer to Available Principal Amount for previous borrowed principal amounts to cover Interest on Class D Notes	-	0,00 €
Interest on Class E Notes	-	666.306,48 €
Interest on Class F Notes	-	0,00 €
Cash Outflow for Fees on Commingling/Set-Off/Liquidity Reserve	-	0,00 €
Remaining amount to Seller	=	0,00 €

Principal Priority of Payments

Available Principal Amount		9.271.881,12 €
Transfer to Interest Amount to cover Interest on Class A Notes	-	0,00 €
Replenishment	-	0,00 €
Purchase Shortfall Amount	-	0,00 €
Redemption Class A Notes	-	0,00 €
Transfer to Interest Amount to cover Interest on Class B Notes	-	0,00 €
Redemption Class B Notes	-	0,00 €
Transfer to Interest Amount to cover Interest on Class C Notes	-	0,00 €
Redemption Class C Notes	-	9.271.878,00 €
Transfer to Interest Amount to cover Interest on Class D Notes	-	0,00 €
Redemption Class D Notes	-	0,00 €
Redemption Class E Notes	-	0,00 €
Redemption Class F Notes	-	0,00 €
Clearing of rounding differences	-	3,12 €

Transaction Costs

	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	- €	- €	- €	- €	- €	- €	- €
Interest accrued for the Period	- 20.163.254,10 €	- €	- €	- 81.354,00 €	- 54.166,00 €	- 5.270.943,04 €	- 14.756.791,06 €
Cumulative Interest accrued	- 127.729.675,18 €	- 14.024.128,80 €	- 3.518.979,60 €	- 7.124.850,00 €	- 3.118.198,00 €	- 66.680.122,04 €	- 33.263.396,74 €
Interest Payments	- 801.826,48 €	- €	- €	- 81.354,00 €	- 54.166,00 €	- 666.306,48 €	- €
Cumulative Interest Payments	- 127.729.675,18 €	- 14.024.128,80 €	- 3.518.979,60 €	- 7.124.850,00 €	- 3.118.198,00 €	- 66.680.122,04 €	- 33.263.396,74 €
Unpaid Interest for the Period	- 19.361.427,62 €	- €	- €	- €	- €	- 4.604.636,56 €	- 14.756.791,06 €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €

SC Germany Consumer 2018-1 Monthly Investor Report

19. Retention



Calculation Date	11.09.2023				
Payment Date	13.09.2023				
Period No	57				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

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:	29.779.290,00 €
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



Reporting Date	11.09.2023				
Payment Date	13.09.2023				
Period No	57				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

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 31.08.2023, data source: Bloomberg

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21. Issuer Information



Reporting Date			11.09.2023			
Payment Date			13.09.2023			
Period No			57			
Monthly Period			Sep 2023			
Interest Period	from	14.08.2023	to	13.09.2023	=	30 days
Collection Period	from	01.08.2023	to	31.08.2023		

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

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

22. Santander Consumer Bank



Contact Details

Team Securitization

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Christina Opwis +49-2161-690-7086
Team ABS

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Reporting Date	11.09.2023				
Payment Date	13.09.2023				
Period No	57				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	13.09.2023	= 30 days
Collection Period	from	01.08.2023	to	31.08.2023	

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 31.08.2023, data source: Bloomberg

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Monthly Investor Report**

23. Glossary



Reporting Date		11.09.2023				
Payment Date		13.09.2023				
Period No		57				
Monthly Period		Sep 2023				
Interest Period	from	14.08.2023	to	13.09.2023	=	30 days
Collection Period	from	01.08.2023	to	31.08.2023		

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