

# 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	11.10.2023				
Payment Date	13.10.2023				
Period No	58				
Monthly Period	Okt 2023				
Interest Period from	13.09.2023	to	13.10.2023	=	30 days
Collection Period from	01.09.2023	to	30.09.2023		

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### IMPORTANT NOTICE to Investors:

Pursuant to Clause 22.4 of the receivables purchase agreement entered into between SC Germany Consumer 2018-1 UG (haftungsbeschränkt) and Santander Consumer Bank AG, and to Condition 7.5(a) of the Terms and Conditions of the Notes, Santander Consumer Bank AG is planning to exercise its repurchase option relating to the outstanding Purchased Receivables effective with payment date 13th November 2023.

The repurchase is subject to the condition that the Aggregate Outstanding Principal Amount per end of October 2023 is less than 10% of the Aggregate Outstanding Note Principal Amount as of the Note Issuance Date.

The final payment date of the transaction is expected to be the 13th November 2023.

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**1. Portfolio Information**



Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period from	13.09.2023	to 13.10.2023 = 30 days
Collection Period from	01.09.2023	to 30.09.2023

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>31.105</b>	<b>156.615.365,91 €</b>	<b>166.265.997,82 €</b>
Scheduled Principal Payments		6.441.814,90 €	7.000.047,42 €
Prepayment Principal		1.601.192,02 €	2.143.195,39 €
<b>Total Principal Collections</b>		<b>8.043.006,92 €</b>	<b>9.143.242,81 €</b>
<b>Total Interest Collections</b>		<b>758.057,62 €</b>	<b>801.826,41 €</b>
<b>Defaults</b>		<b>257.241,02 €</b>	<b>507.389,10 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>148.315.117,97 €</b>	<b>156.615.365,91 €</b>
<b>Purchase Shortfall Amount</b>		<b>3,69 €</b>	<b>3,12 €</b>
<b>Total Assets (End of Period)</b>	<b>29.662</b>	<b>148.315.121,66 €</b>	<b>156.615.369,03 €</b>
Current Prepayment Rate (annualised)		11,6%	

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**2. Reserve Accounts**



Calculation Date	11.10.2023				
Payment Date	13.10.2023				
Period No	58				
Monthly Period	Oct 2023				
Interest Period from	13.09.2023	to	13.10.2023	=	30 days
Collection Period from	01.09.2023	to	30.09.2023		

**Reserve Accounts**

	in %		Trigger Event y/n
<b>Liquidity Reserve</b>			
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 €	
<b>Commingling Reserve</b>			
Beginning of Period	0,00%	- €	no
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Commingling Reserve Fund		- €	
<b>Set-Off Reserve</b>			
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	11.10.2023				
Payment Date	13.10.2023				
Period No	58				
Monthly Period	Oct 2023				
Interest Period from	13.09.2023	to	13.10.2023	=	30 days
Collection Period from	01.09.2023	to	30.09.2023		

#### Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
<b>3-MRA* 1- 30 days past due</b>	<b>0,62%</b>			
1- 30 days past due period before previous period		1.267.174,76 €	47.436,08 €	160
1- 30 days past due previous period		827.102,50 €	27.719,65 €	78
1- 30 days past due current period	0,46%	678.606,05 €	27.212,25 €	88
<b>3-MRA* 31- 60 days past due</b>	<b>0,43%</b>			
31- 60 days past due period before previous period		395.138,55 €	19.763,37 €	45
31- 60 days past due previous period		869.193,46 €	39.436,04 €	122
31- 60 days past due current period	0,44%	651.571,01 €	30.724,48 €	93
<b>3-MRA* 61-90 days past due</b>	<b>0,47%</b>			
61- 90 days past due period before previous period		908.861,32 €	60.831,90 €	98
61- 90 days past due previous period		596.575,76 €	38.559,21 €	81
61- 90 days past due current period	0,39%	575.427,81 €	39.579,48 €	82
<b>3-MRA* 91-120 days past due</b>	<b>0,40%</b>			
91- 120 days past due period before previous period		614.917,38 €	50.703,35 €	60
91- 120 days past due previous period		669.498,57 €	59.779,17 €	74
91- 120 days past due current period	0,34%	501.305,62 €	41.746,49 €	63
<b>3-MRA* 121-150 days past due</b>	<b>0,30%</b>			
121- 150 days past due period before previous period		577.886,30 €	62.629,67 €	61
121- 150 days past due previous period		424.408,64 €	42.025,57 €	44
121- 150 days past due current period	0,24%	354.364,46 €	45.329,95 €	49
<b>3-MRA* 151-180 days past due</b>	<b>0,13%</b>			
151- 180 days past due period before previous period		86.347,80 €	15.346,48 €	16
151- 180 days past due previous period		264.470,70 €	31.583,97 €	27
151- 180 days past due current period	0,16%	244.177,90 €	34.040,46 €	31

\* 3-MRA stands for three months rolling average



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**4. Concentration Limits**



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**Current Transaction Status**

**Amortizing**

<b>Portfolio Concentrations</b>	<b>Minimum-Trigger</b>	<b>Maximum-Trigger</b>	<b>Current Value</b>	<b>Trigger Breach</b>
Average Yield (applicable for Total Portfolio)	5,80%	-	-	no
Remaining Term (applicable for Total Portfolio)	-	68,50	-	no
<b>Early Amortisation Events</b>		<b>Maximum-Trigger</b>	<b>Current Value</b>	<b>Trigger Breach</b>
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
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	197.779.290,00 €	- €	0,00 €	29.779.290,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Replenishment	- €						
Amortisation	- €						
Redemption per Class	8.136.174,00 €	- €	- €	8.136.174,00 €	- €	- €	- €
Redemption per Note		- €	- €	13.560,29 €	- €	- €	- €
Class Principal Outstanding Balance End of Period	189.643.116,00 €	- €	0,00 €	21.643.116,00 €	20.000.000,00 €	122.000.000,00 €	26.000.000,00 €
Current Tranching		0%	0,0%	11,4%	10,5%	64,3%	13,7%
Current Pool Factor		0,00	0,00	0,36	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
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	30						
Principal Outstanding per Note Beginning of Period		- €	0,00 €	49.632,15 €	100.000,00 €	100.000,00 €	100.000,00 €
> Principal Repayment per Note		- €	- €	13.560,29 €	- €	- €	- €
Principal Outstanding per Note End of Period		- €	0,00 €	36.071,86 €	100.000,00 €	100.000,00 €	100.000,00 €
> Interest accrued for the period		- €	- €	62.040,00 €	54.166,00 €	5.842.936,56 €	15.590.956,86 €
Interest Payment		- €	- €	62.040,00 €	54.166,00 €	641.851,71 €	- €
Interest Payment per Note		- €	- €	103,40 €	270,83 €	526,11 €	- €
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		18,5%	14,3%	10,5%	9,3%	1,6%	0,0%
Current CE		100,0%	100,0%	85,4%	71,9%	0,0%	0,0%

\* Last rating action as of 31.05.2023



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6. Original Principal Balance



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Collection Period	from 01.09.2023	to 30.09.2023

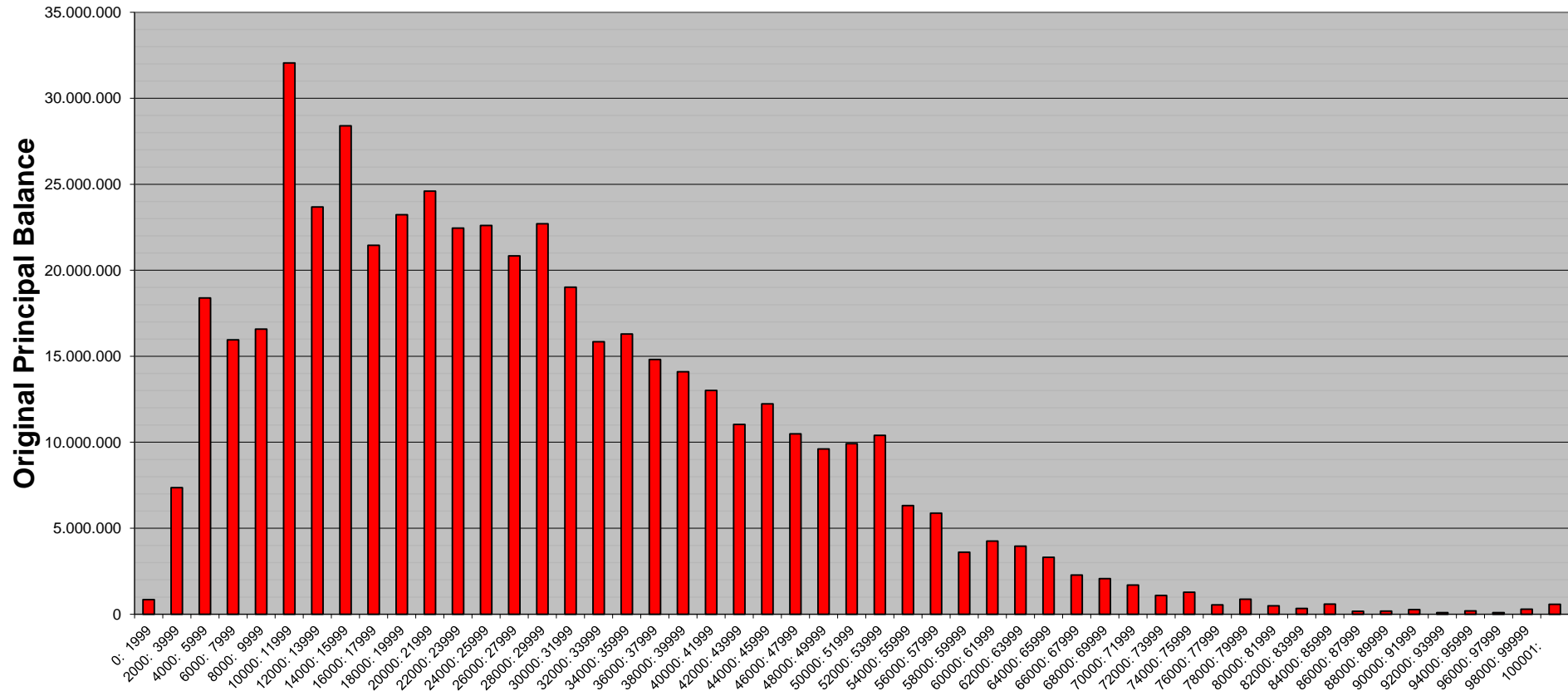
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	851.030,74	0,17%	678	2,29%
2000: 3999	7.365.481,31	1,48%	2.536	8,55%
4000: 5999	18.389.652,78	3,69%	3.757	12,67%
6000: 7999	15.957.586,53	3,20%	2.334	7,87%
8000: 9999	16.576.092,55	3,33%	1.875	6,32%
10000: 11999	32.055.156,68	6,43%	3.013	10,16%
12000: 13999	23.681.172,84	4,75%	1.846	6,22%
14000: 15999	28.400.848,95	5,70%	1.898	6,40%
16000: 17999	21.456.116,19	4,31%	1.265	4,26%
18000: 19999	23.224.556,01	4,66%	1.225	4,13%
20000: 21999	24.602.536,21	4,94%	1.179	3,97%
22000: 23999	22.451.162,15	4,51%	977	3,29%
24000: 25999	22.601.602,53	4,54%	905	3,05%
26000: 27999	20.836.158,84	4,18%	772	2,60%
28000: 29999	22.708.509,61	4,56%	782	2,64%
30000: 31999	19.017.650,56	3,82%	616	2,08%
32000: 33999	15.845.200,00	3,18%	481	1,62%
34000: 35999	16.297.850,63	3,27%	466	1,57%
36000: 37999	14.817.225,44	2,97%	401	1,35%
38000: 39999	14.095.611,85	2,83%	362	1,22%
40000: 41999	13.010.162,35	2,61%	318	1,07%
42000: 43999	11.037.788,78	2,21%	257	0,87%
44000: 45999	12.232.326,86	2,45%	272	0,92%
46000: 47999	10.484.537,41	2,10%	223	0,75%
48000: 49999	9.608.124,17	1,93%	196	0,66%
50000: 51999	9.922.546,44	1,99%	195	0,66%
52000: 53999	10.397.558,89	2,09%	196	0,66%
54000: 55999	6.321.757,60	1,27%	115	0,39%
56000: 57999	5.873.792,71	1,18%	103	0,35%
58000: 59999	3.601.872,82	0,72%	61	0,21%
60000: 61999	4.254.358,67	0,85%	70	0,24%
62000: 63999	3.959.551,06	0,79%	63	0,21%
64000: 65999	3.306.545,83	0,66%	51	0,17%
66000: 67999	2.274.297,87	0,46%	34	0,11%
68000: 69999	2.068.981,51	0,42%	30	0,10%
70000: 71999	1.701.523,62	0,34%	24	0,08%
72000: 73999	1.096.052,61	0,22%	15	0,05%
74000: 75999	1.276.377,05	0,26%	17	0,06%
76000: 77999	540.607,68	0,11%	7	0,02%
78000: 79999	869.610,10	0,17%	11	0,04%
80000: 81999	486.071,46	0,10%	6	0,02%
82000: 83999	333.274,72	0,07%	4	0,01%
84000: 85999	591.921,89	0,12%	7	0,02%
86000: 87999	174.165,25	0,03%	2	0,01%
88000: 89999	177.540,94	0,04%	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%
<b>Total</b>	<b>498.353.728,33</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	16.801,08

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**6.1 Original PB (Graph)**

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Collection Period	from	01.09.2023	to 30.09.2023



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**7. Current Principal Balance**



Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
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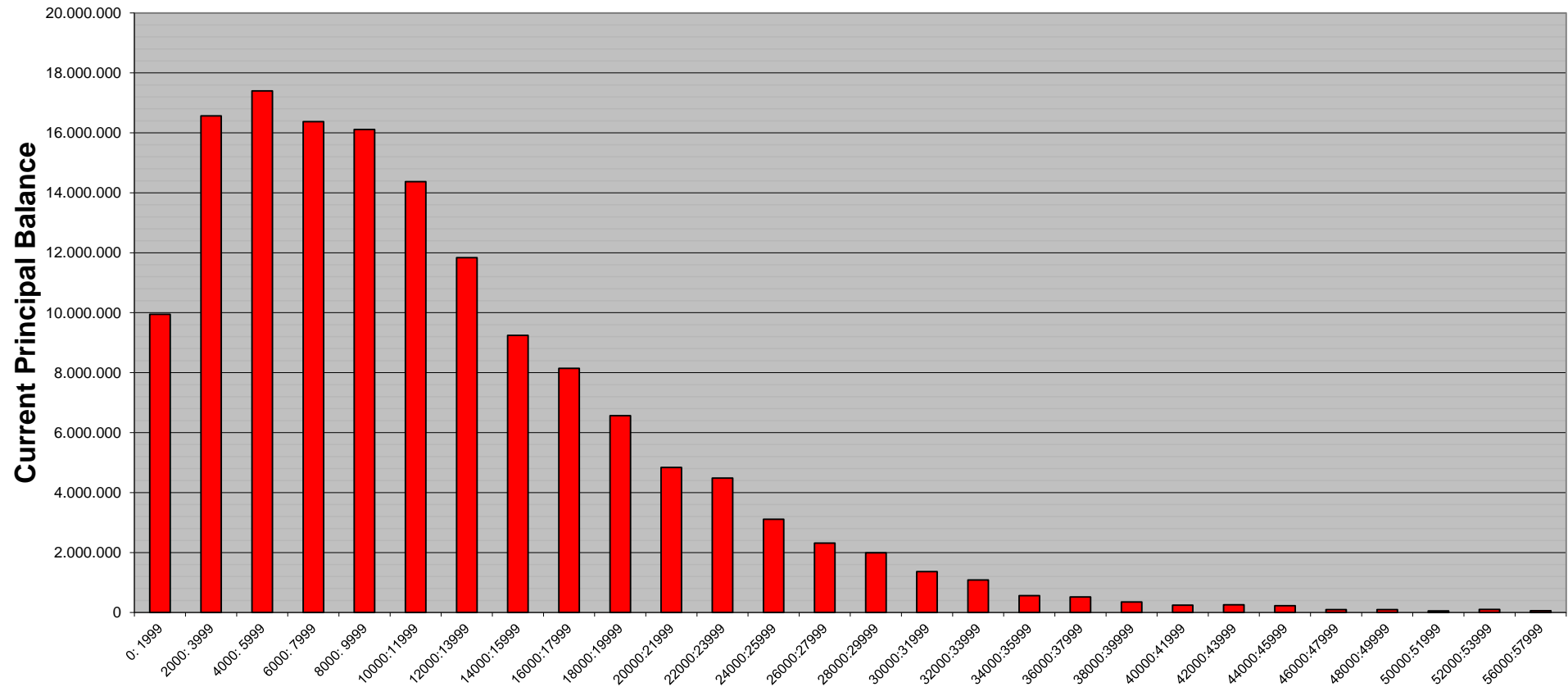
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	9.949.023,38	6,71%	11.789	39,74%
2000: 3999	16.566.487,07	11,17%	5.668	19,11%
4000: 5999	17.396.726,91	11,73%	3.527	11,89%
6000: 7999	16.374.740,42	11,04%	2.356	7,94%
8000: 9999	16.114.299,98	10,86%	1.801	6,07%
10000:11999	14.374.908,01	9,69%	1.311	4,42%
12000:13999	11.838.370,35	7,98%	915	3,08%
14000:15999	9.241.683,23	6,23%	620	2,09%
16000:17999	8.143.507,50	5,49%	481	1,62%
18000:19999	6.566.855,86	4,43%	347	1,17%
20000:21999	4.839.070,47	3,26%	231	0,78%
22000:23999	4.485.983,07	3,02%	195	0,66%
24000:25999	3.111.587,33	2,10%	125	0,42%
26000:27999	2.313.857,78	1,56%	86	0,29%
28000:29999	1.993.525,53	1,34%	69	0,23%
30000:31999	1.365.326,68	0,92%	44	0,15%
32000:33999	1.085.402,10	0,73%	33	0,11%
34000:35999	558.453,35	0,38%	16	0,05%
36000:37999	514.921,50	0,35%	14	0,05%
38000:39999	352.630,58	0,24%	9	0,03%
40000:41999	244.980,98	0,17%	6	0,02%
42000:43999	254.770,94	0,17%	6	0,02%
44000:45999	224.883,68	0,15%	5	0,02%
46000:47999	93.982,33	0,06%	2	0,01%
48000:49999	97.656,58	0,07%	2	0,01%
50000:51999	50.688,93	0,03%	1	0,00%
52000:53999	104.485,38	0,07%	2	0,01%
56000:57999	56.308,05	0,04%	1	0,00%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

<b>Statistics</b>	<b>in EUR</b>
Average Amount	5.000,17

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**7.1 Current PB (Graph)**

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**8. Borrower Concentration**



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No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	56.308,05	0,0380%	1
2	52.313,53	0,0353%	1
3	52.171,85	0,0352%	1
4	50.688,93	0,0342%	1
5	49.197,52	0,0332%	1
6	48.459,06	0,0327%	1
7	47.133,79	0,0318%	1
8	46.848,54	0,0316%	1
9	45.265,67	0,0305%	1
10	45.048,65	0,0304%	1
11	44.980,18	0,0303%	1
12	44.877,60	0,0303%	1
13	44.711,58	0,0301%	1
14	44.021,90	0,0297%	2
15	42.894,23	0,0289%	1
16	42.581,19	0,0287%	1
17	42.488,74	0,0286%	1
18	42.418,28	0,0286%	1
19	42.060,89	0,0284%	1
20	41.804,05	0,0282%	1
21	41.280,82	0,0278%	1
22	40.706,46	0,0274%	1
23	40.662,54	0,0274%	1
24	40.378,54	0,0272%	1
25	40.148,57	0,0271%	1
	<b>1.129.451,16</b>	<b>0,7615%</b>	<b>26</b>

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**9. Geographical Distribution**



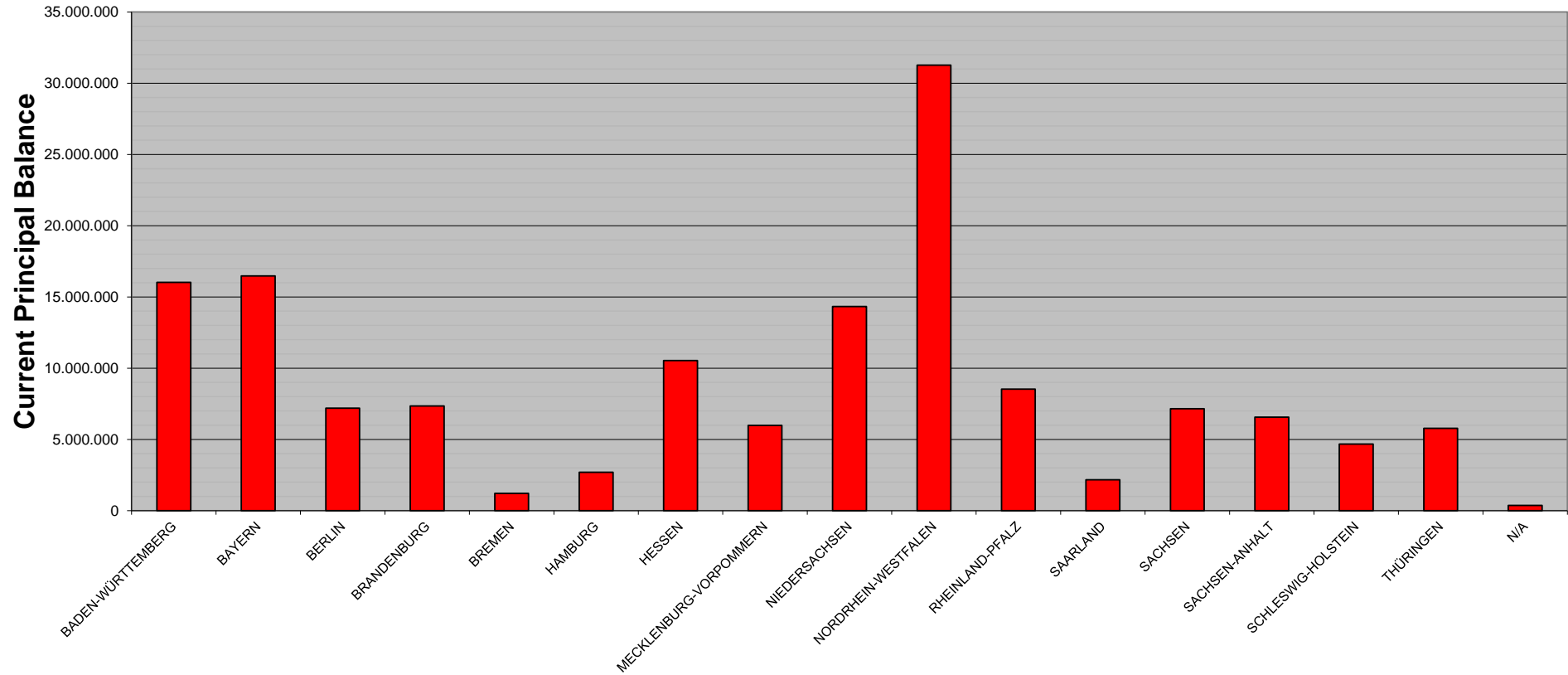
Calculation Date	11.10.2023	
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Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

<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	16.026.047,44	10,81%	3.066	10,34%
BAYERN	16.471.052,32	11,11%	3.415	11,51%
BERLIN	7.197.421,48	4,85%	1.392	4,69%
BRANDENBURG	7.352.056,18	4,96%	1.501	5,06%
BREMEN	1.213.492,20	0,82%	261	0,88%
HAMBURG	2.693.801,27	1,82%	548	1,85%
HESSEN	10.530.486,45	7,10%	2.038	6,87%
MECKLENBURG-VORPOMMERN	5.979.912,75	4,03%	1.156	3,90%
NIEDERSACHSEN	14.331.643,46	9,66%	2.993	10,09%
NORDRHEIN-WESTFALEN	31.269.701,38	21,08%	6.221	20,97%
RHEINLAND-PFALZ	8.526.510,03	5,75%	1.619	5,46%
SAARLAND	2.170.813,69	1,46%	387	1,30%
SACHSEN	7.155.402,60	4,82%	1.558	5,25%
SACHSEN-ANHALT	6.568.840,86	4,43%	1.301	4,39%
SCHLESWIG-HOLSTEIN	4.674.695,92	3,15%	994	3,35%
THÜRINGEN	5.779.354,49	3,90%	1.151	3,88%
N/A	373.885,45	0,25%	61	0,21%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

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

**9.1 Geographical Distribution (Graph)**

Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023



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**10. Collateral**



Calculation Date			11.10.2023		
Payment Date			13.10.2023		
Period No			58		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<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	28.689.673,13	19,34%	2.955	9,96%
unsecured	119.625.444,84	80,66%	26.707	90,04%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>



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**11. Insurances**



Calculation Date			11.10.2023		
Payment Date			13.10.2023		
Period No			58		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<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	32.957.863,10	22,22%	11.460	38,64%
Yes	115.357.254,87	77,78%	18.202	61,36%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

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

**12. Payment Methods**



Calculation Date			11.10.2023		
Payment Date			13.10.2023		
Period No			58		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<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	138.127.924,27	93,13%	28.215	95,12%
Other	10.187.193,70	6,87%	1.447	4,88%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

<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	45.370.703,55	30,59%	9.264	31,23%
1st of month	102.944.414,42	69,41%	20.398	68,77%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

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

**13. Effective Interest Rate**



Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

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	274.878,15	0,19%	393	1,32%
2: 2	6.840.839,33	4,61%	5.144	17,34%
3: 3	14.376.062,38	9,69%	4.199	14,16%
4: 4	25.367.741,74	17,10%	4.570	15,41%
5: 5	29.157.269,94	19,66%	4.467	15,06%
6: 6	22.255.640,49	15,01%	3.283	11,07%
7: 7	37.794.652,17	25,48%	5.515	18,59%
8: 8	8.572.299,28	5,78%	1.329	4,48%
9: 9	3.459.503,25	2,33%	707	2,38%
10:10	173.224,96	0,12%	45	0,15%
11:11	18.084,72	0,01%	6	0,02%
12:12	301,31	0,00%	1	0,00%
15:	24.603,45	0,02%	1	0,00%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

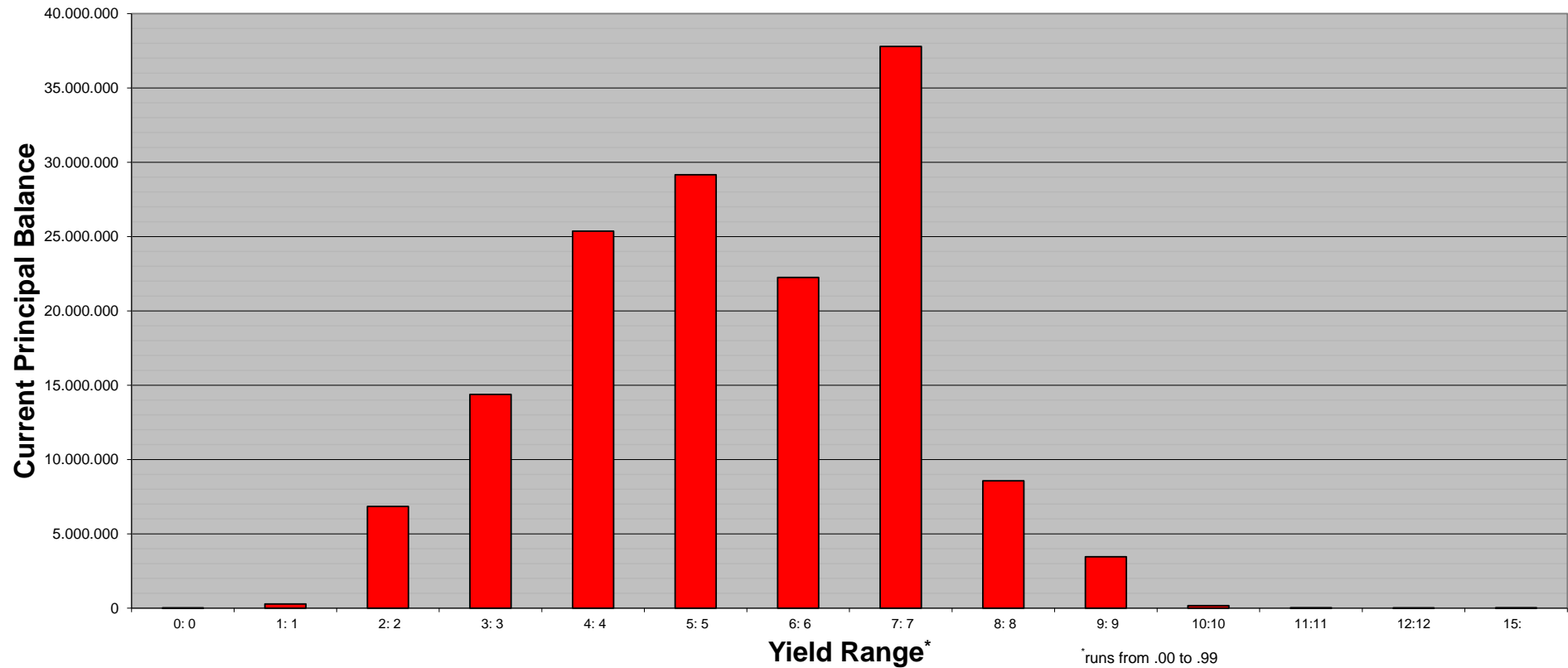
Statistics	in %
WA Interest	6,23%

\* runs from .00 to .99

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

**13.1 Effective Interest Rate (Graph)**

Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023



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**14. Seasoning**



Calculation Date			11.10.2023		
Payment Date			13.10.2023		
Period No			58		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<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>
54:56	23.320.392,32	15,72%	3.275	11,04%
57:59	24.828.141,80	16,74%	4.119	13,89%
60:62	30.011.542,67	20,23%	5.822	19,63%
63:65	23.255.561,18	15,68%	4.430	14,93%
66:68	16.475.660,74	11,11%	3.427	11,55%
69:71	8.941.183,74	6,03%	2.249	7,58%
72:74	8.760.768,23	5,91%	2.217	7,47%
75:77	4.931.173,36	3,32%	1.309	4,41%
78:80	3.710.963,57	2,50%	1.159	3,91%
81:	4.079.730,36	2,75%	1.655	5,58%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

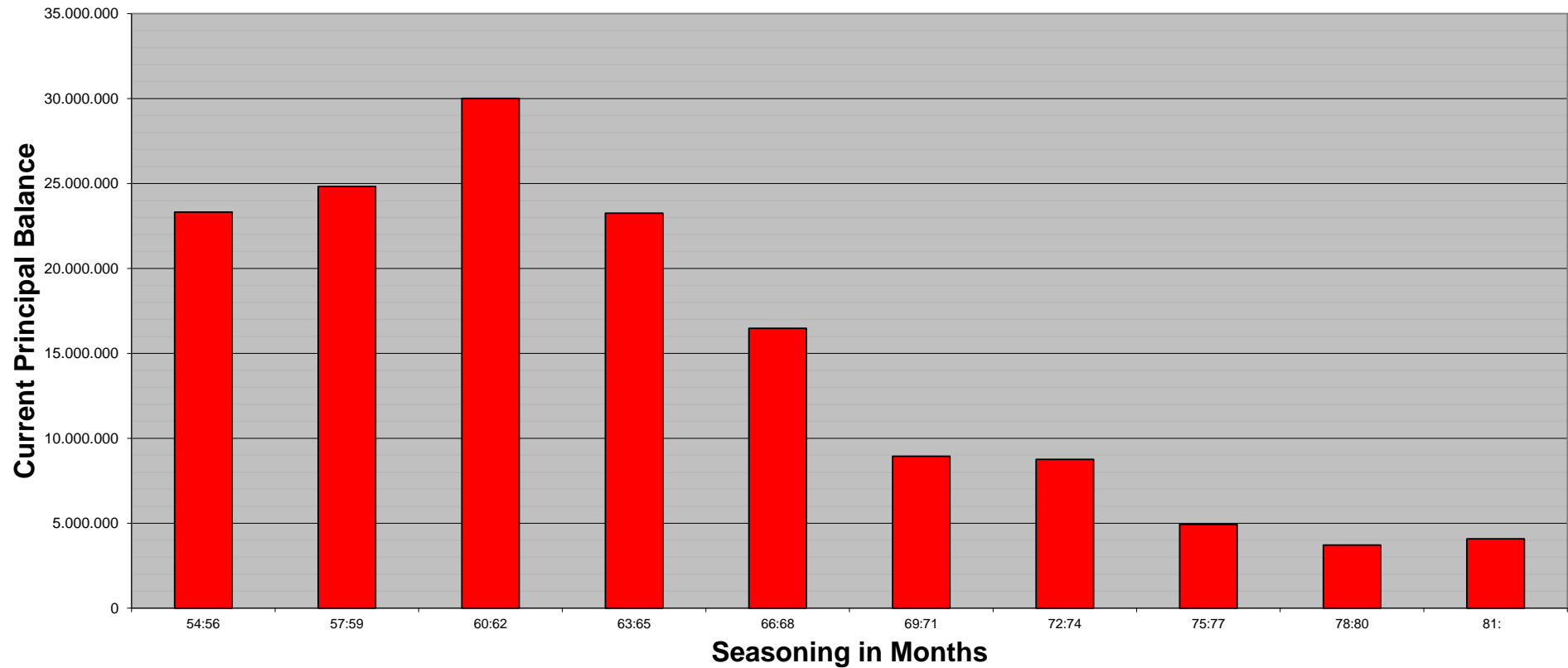
**Statistics**

WA Seasoning	63,61
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Monthly Investor Report**

**14.1 Seasoning (Graph)**

Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023



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**15. Remaining Term**



Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

<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	3.100.374,44	2,09%	4.750	16,01%
7: 13	10.472.020,46	7,06%	4.721	15,92%
14: 20	18.338.661,89	12,36%	5.115	17,24%
21: 27	27.595.833,88	18,61%	5.652	19,05%
28: 34	30.837.071,62	20,79%	4.058	13,68%
35: 41	37.197.710,03	25,08%	3.845	12,96%
42: 48	16.012.200,05	10,80%	1.269	4,28%
49: 55	2.823.637,17	1,90%	162	0,55%
56: 62	933.132,81	0,63%	46	0,16%
63: 69	345.938,82	0,23%	15	0,05%
70: 76	169.013,07	0,11%	6	0,02%
77: 83	193.609,36	0,13%	8	0,03%
84: 90	143.489,05	0,10%	7	0,02%
91: 97	88.994,31	0,06%	4	0,01%
98:104	48.252,18	0,03%	2	0,01%
109:	15.178,83	0,01%	2	0,01%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

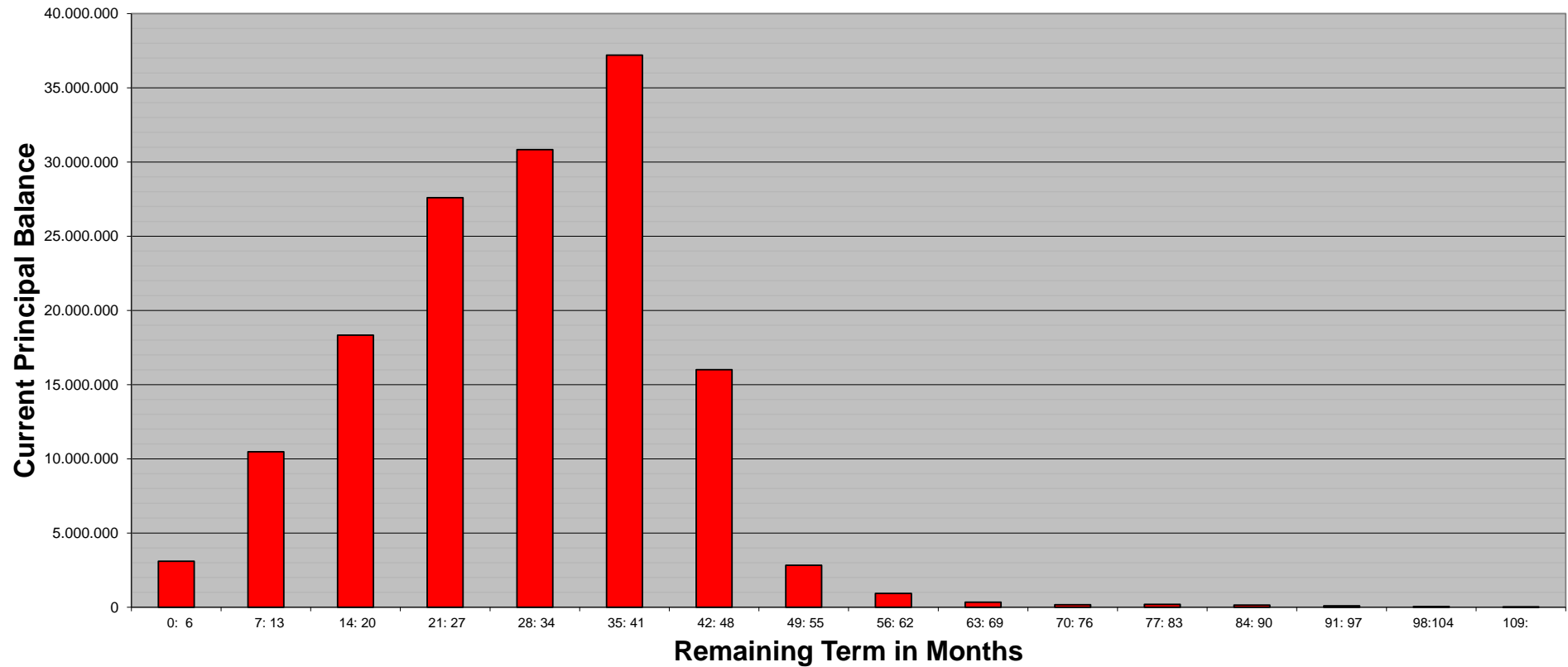
**Statistics**

WA Remaining Term	30,03
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**SC Germany Consumer 2018-1  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023





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**16. Original Term**



Calculation Date			11.10.2023		
Payment Date			13.10.2023		
Period No			58		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<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	4.769,92	0,00%	150	0,51%
56: 62	1.241.505,63	0,84%	2.156	7,27%
63: 69	1.497.934,61	1,01%	937	3,16%
70: 76	8.917.892,31	6,01%	3.913	13,19%
77: 83	5.786.372,65	3,90%	1.195	4,03%
84: 90	30.782.311,14	20,75%	9.233	31,13%
91: 97	41.125.429,13	27,73%	5.762	19,43%
98:104	48.769.186,38	32,88%	5.646	19,03%
105:111	6.351.474,73	4,28%	447	1,51%
112:118	2.075.030,45	1,40%	125	0,42%
119:	1.763.211,02	1,19%	98	0,33%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>

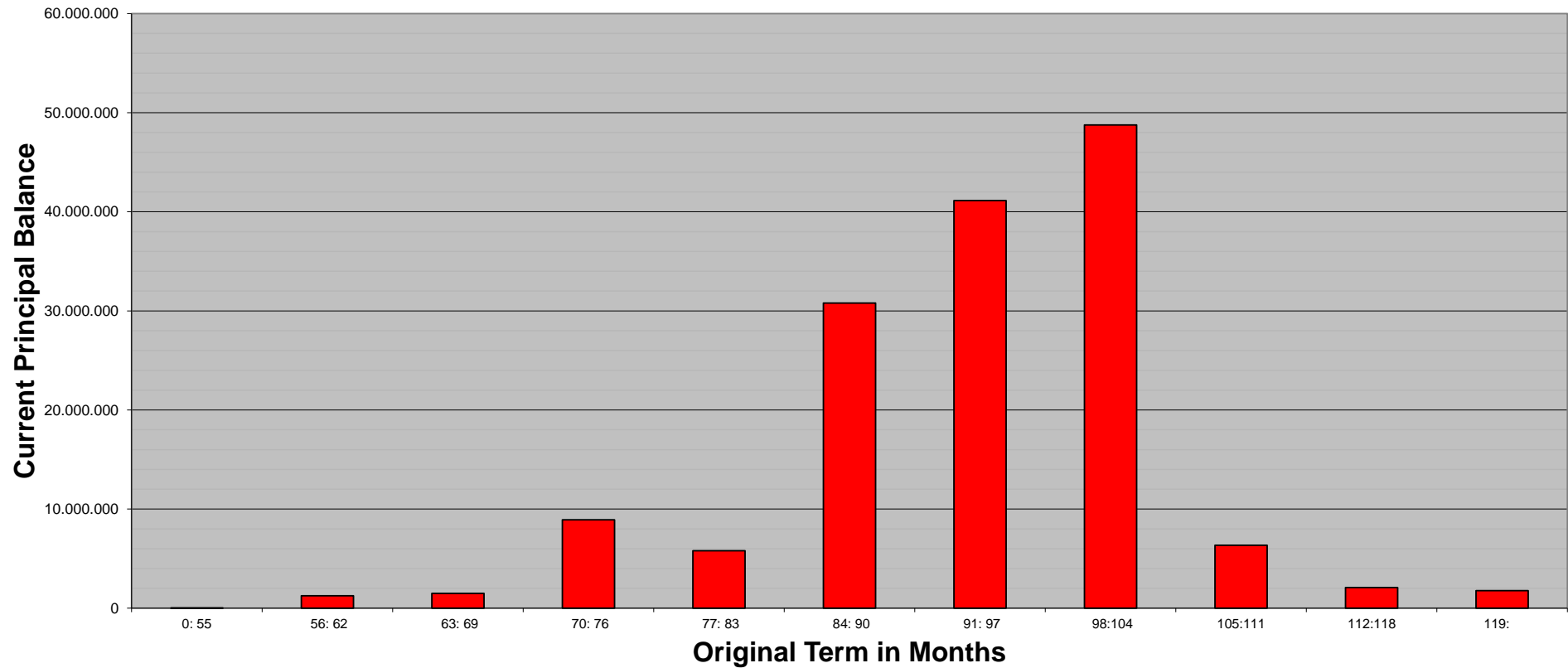
**Statistics**

WA Original Term	93,64
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**SC Germany Consumer 2018-1  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Calculation Date	11.10.2023	
Payment Date	13.10.2023	
Period No	58	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023



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**17. Loan Concentration**

Calculation Date			11.10.2023			
Payment Date			13.10.2023			
Period No			58			
Monthly Period			Oct 2023			
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		



<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	147.103.970,88	99,18%	28.983	97,71%	28.983	98,94%
2: 2	1.116.137,89	0,75%	546	1,84%	273	0,93%
3: 3	59.430,31	0,04%	81	0,27%	27	0,09%
4: 4	22.749,61	0,02%	28	0,09%	7	0,02%
5: 5	10.001,59	0,01%	10	0,03%	2	0,01%
6: 6	1.773,05	0,00%	6	0,02%	1	0,00%
7:	1.054,64	0,00%	8	0,03%	1	0,00%
<b>Total</b>	<b>148.315.117,97</b>	<b>100,00%</b>	<b>29.662</b>	<b>100,00%</b>	<b>29.294</b>	<b>100,00%</b>

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**18. Priority of Payments + Transaction Costs**



Calculation Date	11.10.2023				
Payment Date	13.10.2023				
Period No	58				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

**Available Interest Amount**

Interest Collections	+	758.057,62 €
Interest Recoveries	+	0,00 €
Interest on Transaction and Purchase Shortfall Account	+	0,09 €
Principal Amount borrowed to cover interest shortfall	+	0,00 €
Available Interest Amount	=	758.057,71 €

**Available Principal Amount**

Principal Collections	+	8.043.006,92 €
Principal Recoveries	+	93.167,65 €
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	+	3,12 €
Available Principal Amount	=	8.136.177,69 €

**Interest Priority of Payments**

Available Interest Amount		758.057,71 €
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	-	62.040,00 €
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	-	641.851,71 €
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		8.136.177,69 €
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	-	8.136.174,00 €
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	-	3,69 €

**Transaction Costs**

	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	- €	- €	- €	- €	- €	- €	- €
Interest accrued for the Period	- 21.550.099,42 €	- €	- €	- 62.040,00 €	- 54.166,00 €	- 5.842.936,56 €	- 15.590.956,86 €
Cumulative Interest accrued	- 128.487.732,89 €	- 14.024.128,80 €	- 3.518.979,60 €	- 7.186.890,00 €	- 3.172.364,00 €	- 67.321.973,75 €	- 33.263.396,74 €
Interest Payments	- 758.057,71 €	- €	- €	- 62.040,00 €	- 54.166,00 €	- 641.851,71 €	- €
Cumulative Interest Payments	- 128.487.732,89 €	- 14.024.128,80 €	- 3.518.979,60 €	- 7.186.890,00 €	- 3.172.364,00 €	- 67.321.973,75 €	- 33.263.396,74 €
Unpaid Interest for the Period	- 20.792.041,71 €	- €	- €	- €	- €	- 5.201.084,85 €	- 15.590.956,86 €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €

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### 19. Retention



Calculation Date	11.10.2023				
Payment Date	13.10.2023				
Period No	58				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

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:	21.643.116,00 €
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	11.10.2023				
Payment Date	13.10.2023				
Period No	58				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

**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 30.09.2023, data source: Bloomberg

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**21. Issuer Information**



Calculation Date			11.10.2023			
Payment Date			13.10.2023			
Period No			58			
Monthly Period			Oct 2023			
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		

**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**

Stefan Zilligen +49-2161-690-6069  
Christina Opwis +49-2161-690-7086  
Team ABS

[stefan.zilligen@santander.de](mailto:stefan.zilligen@santander.de)  
[christina.opwis@santander.de](mailto:christina.opwis@santander.de)  
[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Calculation Date	11.10.2023				
Payment Date	13.10.2023				
Period No	58				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

**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 30.09.2023, data source: Bloomberg



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

**23. Glossary**



Calculation Date		11.10.2023				
Payment Date		13.10.2023				
Period No		58				
Monthly Period		Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		

**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