

**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN SYNTHETIC AUTO 2018-1**

QUARTERLY INVESTOR REPORT

Cash Settlement Date December 20th, 2019

TRANCHES					
	Previous Balance	Loss Amount	Amortisation Amount	Final Balance	Cumulative Losses
SENIOR TRANCHE AMOUNT	939.300.000,00	0,00	0,00	939.300.000,00	0,00
PROTECTED TRANCHE AMOUNT	60.600.000,00	0,00	0,00	60.600.000,00	0,00
THRESHOLD AMOUNT	9.901.972,75	294.263,21	0,00	9.607.709,54	1.008.976,94
TOTALS	1.009.801.972,75	294.263,21	0,00	1.009.507.709,54	1.008.976,94

FIXED AMOUNT	
Fixed Component Amount	1.444.566,03
Issuer Operating Expenses	81.235,71
Subordinated Loan Amounts	0,00

AGGREGATE SELLER PAYMENT	0,00
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CLN INFORMATION	
ISIN Code	ES0305382006
Current Interest Amount	1.363.330,32
CLN Amortisation Amount	0,00
WAL	1,83
Next Interest Amount per Note	1.363.330,32

REPLENISHMENT INFORMATION	
RONA	98.905.553,78
WA Pd	1,47%
WA LGD	50,43%

Rating Downgrade Deposit Bank	NO
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CUMULATIVE UNMATURED LOSSES	951.075,31
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GENERAL DATA	
Calculation Date	December 13, 2019
Cash Settlement Date	December 20, 2019
Last Cash Settlement Date	September 20, 2019
3 Months Euribor(%)	-0,403%
Next Interest Rate	8,900%
Next Settlement Date	March 20, 2020

PORTFOLIO INFORMATION (as of November 30th)	
RONA	911.094.366,43
CPR	4,10%
Portfolio Amortisation Amount	0,00

INITIAL CREDIT PROTECTION AMOUNTS	635.540,65
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Credit Protection Adjustment Amount	0,00
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Subordination Event	NO
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CUMULATIVE CREDIT LOSSES	1.008.976,94
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QUARTERLY INVESTOR REPORT

QUARTER CREDIT EVENT NOTICE INFORMATION					
RO Reference Number	Ref Entity Ref Number	Credit Event Type	Credit Event Date	Initial Credit Protection Amount	Auditor Verification
		Failure to pay	September 13, 2019	427.14	N/A
		Failure to pay	September 3, 2019	7,074.83	PENDING
		Failure to pay	September 3, 2019	2,202.82	N/A
		Failure to pay	September 13, 2019	4,004.27	PENDING
		Failure to pay	September 3, 2019	7,194.37	PENDING
		Failure to pay	September 3, 2019	2,487.63	N/A
		Failure to pay	September 3, 2019	8,112.46	PENDING
		Failure to pay	September 3, 2019	951.88	N/A
		Failure to pay	September 13, 2019	520.93	N/A
		Failure to pay	September 3, 2019	2,430.76	N/A
		Failure to pay	September 3, 2019	51.83	N/A
		Failure to pay	September 13, 2019	7,320.99	PENDING
		Failure to pay	September 3, 2019	4,568.31	PENDING
		Failure to pay	September 3, 2019	5,227.30	PENDING
		Failure to pay	September 3, 2019	5,119.10	PENDING
		Failure to pay	September 13, 2019	3,877.19	PENDING
		Failure to pay	September 3, 2019	4,857.13	PENDING
		Failure to pay	September 3, 2019	1,832.72	N/A
		Failure to pay	September 23, 2019	1,010.40	N/A
		Failure to pay	September 3, 2019	2,891.82	PENDING
		Failure to pay	September 13, 2019	4,585.40	PENDING
		Failure to pay	September 13, 2019	3,659.85	PENDING
		Failure to pay	September 23, 2019	3,187.85	PENDING
		Failure to pay	September 3, 2019	617.12	N/A
		Failure to pay	September 13, 2019	4,539.85	PENDING
		Failure to pay	September 23, 2019	1,394.70	N/A
		Failure to pay	September 23, 2019	2,811.32	N/A
		Failure to pay	September 3, 2019	7,400.20	PENDING
		Failure to pay	September 13, 2019	1,826.42	N/A
		Failure to pay	September 23, 2019	2,521.44	N/A
		Failure to pay	September 3, 2019	1,424.37	N/A
		Failure to pay	October 23, 2019	2,385.66	N/A
		Failure to pay	October 3, 2019	1,123.90	N/A
		Failure to pay	November 3, 2019	9,741.02	PENDING
		Failure to pay	November 3, 2019	240.25	N/A
		Failure to pay	October 3, 2019	1,264.02	N/A
		Failure to pay	October 23, 2019	1,746.76	N/A
		Failure to pay	November 3, 2019	1,517.18	N/A
		Failure to pay	October 3, 2019	1,399.14	N/A
		Failure to pay	November 3, 2019	4,927.95	PENDING
		Failure to pay	November 3, 2019	3,457.66	N/A
		Failure to pay	October 23, 2019	959.70	N/A
		Failure to pay	November 3, 2019	3,637.09	PENDING
		Failure to pay	October 13, 2019	2,201.13	N/A
		Failure to pay	October 3, 2019	67.92	N/A
		Failure to pay	November 3, 2019	1,465.71	N/A
		Failure to pay	October 3, 2019	1,833.06	N/A
		Failure to pay	November 3, 2019	7,286.90	PENDING
		Failure to pay	October 3, 2019	79.70	N/A
		Failure to pay	November 3, 2019	5,259.02	PENDING
		Failure to pay	November 3, 2019	7,687.87	PENDING
		Failure to pay	November 3, 2019	4,844.31	PENDING
		Failure to pay	November 3, 2019	5,004.54	PENDING
		Failure to pay	October 3, 2019	2,545.84	N/A
		Failure to pay	November 3, 2019	7,872.25	PENDING
		Failure to pay	October 3, 2019	9,398.25	PENDING
		Failure to pay	October 13, 2019	1,310.75	N/A
		Failure to pay	November 3, 2019	6,180.74	PENDING
		Failure to pay	November 3, 2019	6,785.85	PENDING
		Failure to pay	October 23, 2019	7,689.03	PENDING

		Failure to pay	November 3, 2019	7,445.92	PENDING
		Failure to pay	October 3, 2019	2,011.71	N/A
		Failure to pay	November 3, 2019	4,261.98	PENDING
		Failure to pay	October 3, 2019	3,107.29	N/A
		Failure to pay	November 3, 2019	3,160.29	PENDING
		Failure to pay	November 3, 2019	1,248.70	N/A
		Failure to pay	November 3, 2019	4,844.84	PENDING
		Failure to pay	October 13, 2019	2,856.69	N/A
		Failure to pay	October 3, 2019	3,342.71	N/A
		Failure to pay	November 3, 2019	5,480.18	PENDING
		Failure to pay	November 3, 2019	3,952.76	PENDING
		Failure to pay	November 3, 2019	3,892.47	N/A
		Failure to pay	October 3, 2019	1,247.53	N/A
		Failure to pay	November 3, 2019	1,061.89	N/A
		Failure to pay	November 3, 2019	2,900.53	N/A
		Failure to pay	October 13, 2019	637.20	N/A
		Failure to pay	November 3, 2019	2,253.45	N/A
		Failure to pay	November 3, 2019	5,694.58	PENDING
		Failure to pay	November 3, 2019	5,648.24	PENDING
		Failure to pay	November 3, 2019	4,193.60	PENDING
		Failure to pay	October 23, 2019	11,306.61	PENDING
		Failure to pay	November 3, 2019	2,000.51	N/A
		Failure to pay	October 3, 2019	3,035.30	N/A
		Failure to pay	November 3, 2019	891.07	N/A
		Failure to pay	November 3, 2019	4,174.97	PENDING
		Failure to pay	November 3, 2019	4,993.47	PENDING
		Failure to pay	October 3, 2019	3,131.44	N/A
		Failure to pay	November 3, 2019	1,593.52	N/A
		Failure to pay	October 13, 2019	6,022.79	PENDING
		Failure to pay	November 3, 2019	2,865.00	N/A
		Failure to pay	November 3, 2019	3,113.35	N/A
		Failure to pay	November 3, 2019	4,298.58	PENDING
		Failure to pay	October 13, 2019	920.84	N/A
		Failure to pay	November 3, 2019	1,554.00	N/A
		Failure to pay	November 3, 2019	5,024.73	PENDING
		Failure to pay	November 3, 2019	1,421.45	N/A
		Failure to pay	November 3, 2019	3,781.12	PENDING
		Failure to pay	November 3, 2019	1,809.03	N/A
		Failure to pay	October 3, 2019	6,750.73	PENDING
		Failure to pay	November 3, 2019	7,681.85	PENDING
		Failure to pay	October 23, 2019	328.68	N/A
		Failure to pay	November 3, 2019	2,335.15	N/A
		Failure to pay	November 3, 2019	4,711.81	PENDING
		Failure to pay	October 10, 2019	80.09	N/A
		Failure to pay	November 3, 2019	2,707.29	N/A
		Failure to pay	November 3, 2019	3,649.02	N/A
		Failure to pay	November 3, 2019	2,817.02	N/A
		Failure to pay	October 13, 2019	3,971.63	PENDING
		Failure to pay	November 3, 2019	11,349.09	PENDING
		Failure to pay	October 3, 2019	2,344.78	N/A
		Failure to pay	November 3, 2019	2,745.87	N/A
		Failure to pay	October 13, 2019	1,600.15	N/A
		Failure to pay	October 13, 2019	2,635.97	N/A
		Failure to pay	October 23, 2019	2,567.22	N/A
		Failure to pay	October 3, 2019	4,576.45	PENDING
		Failure to pay	November 3, 2019	2,928.63	PENDING
		Failure to pay	November 3, 2019	2,122.53	N/A
		Failure to pay	October 13, 2019	6,887.74	PENDING
		Failure to pay	October 3, 2019	3,430.77	N/A
		Failure to pay	November 3, 2019	4,097.88	PENDING
		Failure to pay	November 3, 2019	3,497.63	N/A
		Failure to pay	October 13, 2019	7,075.72	PENDING
		Failure to pay	October 17, 2019	7,601.32	PENDING
		Failure to pay	November 3, 2019	8,898.25	PENDING
		Failure to pay	November 3, 2019	6,995.44	PENDING
		Failure to pay	November 24, 2019	4,940.21	PENDING
		Failure to pay	November 13, 2019	894.12	N/A
		Failure to pay	November 7, 2019	13,079.19	PENDING
		Failure to pay	November 13, 2019	4,277.44	PENDING
		Failure to pay	November 13, 2019	1,940.19	N/A
		Failure to pay	November 6, 2019	3,892.89	PENDING

		Failure to pay	November 13, 2019	1,200.70	N/A
		Failure to pay	November 13, 2019	8,459.11	PENDING
		Failure to pay	November 13, 2019	2,148.15	N/A
		Failure to pay	November 24, 2019	3,541.59	N/A
		Failure to pay	November 24, 2019	309.84	N/A
		Failure to pay	November 13, 2019	451.79	N/A
		Failure to pay	November 13, 2019	6,933.51	PENDING
		Failure to pay	November 13, 2019	1,567.45	N/A
		Failure to pay	November 13, 2019	1,396.23	N/A
		Failure to pay	November 13, 2019	1,945.50	N/A
		Failure to pay	November 13, 2019	770.83	N/A
		Failure to pay	November 13, 2019	6,457.81	PENDING
		Failure to pay	November 13, 2019	2,922.22	N/A
		Failure to pay	November 13, 2019	2,212.44	N/A
		Failure to pay	November 24, 2019	9,506.39	PENDING
		Failure to pay	November 13, 2019	2,761.41	N/A
		Failure to pay	November 13, 2019	5,898.75	PENDING
		Failure to pay	November 13, 2019	3,007.71	N/A
		Failure to pay	November 13, 2019	5,316.23	PENDING
		Failure to pay	November 13, 2019	4,222.79	PENDING
		Failure to pay	November 13, 2019	3,199.88	N/A

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SANTANDER CONSUMER SPAIN SYNTHETIC AUTO 2018-1**

QUARTERLY INVESTOR REPORT

QUARTER LOSS AMOUNT							
RO Reference Number	Credit Event Type	Credit Event Date	Initial Credit Protection Amount	Auditor Verification	Credit Protection Adjustment Amount	Cure Date	Worked out Date
	Failure to pay	June 23, 2019	3,762.00	N/A			
	Failure to pay	June 13, 2019	3,242.33	N/A			
	Failure to pay	June 13, 2019	2,894.88	N/A			
	Failure to pay	June 3, 2019	952.77	N/A			
	Failure to pay	June 13, 2019	3,532.34	N/A			
	Failure to pay	June 3, 2019	2,733.82	N/A			
	Failure to pay	June 3, 2019	1,452.50	N/A			
	Failure to pay	July 4, 2019	1,532.48	N/A			
	Failure to pay	July 31, 2019	2,137.70	N/A			
	Failure to pay	July 4, 2019	919.43	N/A			
	Failure to pay	July 4, 2019	3,083.90	N/A			
	Failure to pay	July 14, 2019	2,498.38	N/A			
	Failure to pay	July 4, 2019	1,870.84	N/A			
	Failure to pay	July 4, 2019	2,850.17	N/A			
	Failure to pay	July 14, 2019	1,879.02	N/A			
	Failure to pay	July 14, 2019	912.16	N/A			
	Failure to pay	July 4, 2019	2,189.33	N/A			
	Failure to pay	July 14, 2019	1,971.28	N/A			
	Failure to pay	July 4, 2019	1,935.60	N/A			
	Failure to pay	July 4, 2019	1,157.42	N/A			
	Failure to pay	August 13, 2019	2,678.02	N/A			
	Failure to pay	August 23, 2019	2,194.24	N/A			
	Failure to pay	August 23, 2019	2,337.04	N/A			
	Failure to pay	August 13, 2019	2,606.25	N/A			
	Failure to pay	August 13, 2019	1,803.70	N/A			
	Failure to pay	August 23, 2019	3,035.11	N/A			
	Failure to pay	August 13, 2019	1,915.47	N/A			
	Failure to pay	August 4, 2019	923.78	N/A			
	Failure to pay	August 23, 2019	3,545.78	N/A			
	Failure to pay	August 4, 2019	1,285.83	N/A			
	Failure to pay	August 23, 2019	2,822.83	N/A			
	Failure to pay	August 4, 2019	2,822.38	N/A			
	Failure to pay	August 4, 2019	2,699.65	N/A			
	Failure to pay	August 13, 2019	3,384.87	N/A			
	Failure to pay	August 4, 2019	1,942.54	N/A			
	Failure to pay	June 13, 2019	6,898.14	VERIFIED			
	Failure to pay	June 13, 2019	3,896.48	VERIFIED			
	Failure to pay	June 13, 2019	5,025.80	VERIFIED			
	Failure to pay	June 23, 2019	5,507.72	VERIFIED			
	Failure to pay	June 3, 2019	7,800.44	VERIFIED			
	Failure to pay	June 23, 2019	5,473.07	VERIFIED			
	Failure to pay	June 23, 2019	4,647.49	VERIFIED			
	Failure to pay	June 3, 2019	5,389.57	VERIFIED			
	Failure to pay	June 13, 2019	4,413.42	VERIFIED			
	Failure to pay	June 23, 2019	6,861.11	VERIFIED			
	Failure to pay	July 24, 2019	5,730.05	VERIFIED			
	Failure to pay	July 4, 2019	3,923.64	VERIFIED			
	Failure to pay	July 24, 2019	9,358.99	VERIFIED			
	Failure to pay	July 14, 2019	6,239.22	VERIFIED			
	Failure to pay	July 4, 2019	5,991.98	VERIFIED			
	Failure to pay	July 14, 2019	9,190.91	VERIFIED			
	Failure to pay	July 14, 2019	5,479.37	VERIFIED			
	Failure to pay	July 4, 2019	11,259.43	VERIFIED			
	Failure to pay	July 24, 2019	3,777.23	VERIFIED			
	Failure to pay	July 14, 2019	7,731.18	VERIFIED			
	Failure to pay	July 14, 2019	5,880.31	VERIFIED			
	Failure to pay	July 14, 2019	5,509.16	VERIFIED			
	Failure to pay	July 4, 2019	6,605.01	VERIFIED			
	Failure to pay	July 14, 2019	4,718.67	VERIFIED			

	Failure to pay	July 14, 2019	5,239.64	VERIFIED		
	Failure to pay	August 13, 2019	4,921.26	VERIFIED		
	Failure to pay	August 13, 2019	5,527.18	VERIFIED		
	Failure to pay	August 4, 2019	4,557.33	VERIFIED		
	Failure to pay	August 4, 2019	9,821.41	VERIFIED		
	Failure to pay	August 13, 2019	3,835.55	VERIFIED		
	Failure to pay	August 13, 2019	3,092.18	VERIFIED		
	Failure to pay	August 4, 2019	4,245.76	VERIFIED		
	Failure to pay	August 13, 2019	4,292.09	VERIFIED		
	Failure to pay	August 23, 2019	6,718.62	VERIFIED		
	Failure to pay	August 23, 2019	5,227.11	VERIFIED		
	Failure to pay	August 4, 2019	7,604.88	VERIFIED		
	Failure to pay	August 13, 2019	5,167.23	VERIFIED		
	Failure to pay	August 23, 2019	4,830.88	VERIFIED		
	Failure to pay	August 4, 2019	3,701.82	VERIFIED		
	Failure to pay	May 16, 2019	-2,349.64	N/A		September 3, 2019
	Failure to pay	May 6, 2019	-4,252.42	VERIFIED		September 30, 2019
	Failure to pay	May 6, 2019	-4,731.90	VERIFIED		October 14, 2019

* In compliance with the provisions of the deed of incorporation regarding to the article 405 of Regulation (EU) No 575/2013 Santander Consumer continues to retain a significant net financial interest in this fund on an ongoing basis.