

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

QUARTERLY INVESTOR REPORT

Cash Settlement Date March 20th, 2020

<b>TRANCHES</b>					
	Previous Balance	Loss Amount	Amortisation Amount	Final Balance	Cumulative Losses
<b>SENIOR TRANCHE AMOUNT</b>	939.300.000,00	0,00	97.293.949,59	842.006.050,41	0,00
<b>PROTECTED TRANCHE AMOUNT</b>	60.600.000,00	0,00	6.277.026,78	54.322.973,22	0,00
<b>THRESHOLD AMOUNT</b>	9.607.709,54	374.842,17	0,00	9.232.867,37	1.348.312,46
<b>TOTALS</b>	1.009.507.709,54	374.842,17	103.570.976,37	905.561.891,00	1.348.312,46

<b>FIXED AMOUNT</b>	
Fixed Component Amount	1.431.559,38
Issuer Operating Expenses	68.229,06
Subordinated Loan Amounts	0,00

<b>AGGREGATE SELLER PAYMENT</b>	
	0,00

<b>CLN INFORMATION</b>	
ISIN Code	ES0305382006
Current Interest Amount	1.363.330,32
CLN Amortisation Amount	6.277.026,78
WAL	1,79
Next Interest Amount per Note	1.262.407,08

<b>REPLENISHMENT INFORMATION</b>	
RONA	N/A
WA Pd	N/A
WALGD	N/A

<b>Rating Downgrade Deposit Bank</b>	
	NO

<b>CUMULATIVE UNMATURED LOSSES</b>	
	1.240.284,68

<b>GENERAL DATA</b>	
Calculation Date	March 13, 2020
Cash Settlement Date	March 20, 2020
Last Cash Settlement Date	December 20, 2019
3 Months Euribor(%)	-0,408%
Next Interest Rate	8,900%
Next Settlement Date	June 22, 2020

<b>PORTFOLIO INFORMATION (as of February 29th)</b>	
RONA	906.429.023,68
CPR	3,51%
Portfolio Amortisation Amount	103.570.976,37

<b>INITIAL CREDIT PROTECTION AMOUNTS</b>	
	1.009.247,56

<b>Credit Protection Adjustment Amount</b>	
	0,00

<b>Subordination Event</b>	
	NO

<b>CUMULATIVE CREDIT LOSSES</b>	
	1.348.312,46

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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	December 15, 2019	2,047.91	N/A
		Failure to pay	December 15, 2019	4,220.38	N/A
		Failure to pay	December 15, 2019	1,891.99	N/A
		Failure to pay	December 4, 2019	2,309.17	N/A
		Failure to pay	December 4, 2019	996.94	N/A
		Failure to pay	December 15, 2019	3,380.46	N/A
		Failure to pay	December 15, 2019	3,007.21	N/A
		Failure to pay	December 4, 2019	631.16	N/A
		Failure to pay	December 15, 2019	5,936.65	PENDING
		Failure to pay	December 15, 2019	254.32	N/A
		Failure to pay	December 4, 2019	144.61	N/A
		Failure to pay	December 24, 2019	2,887.75	N/A
		Failure to pay	December 15, 2019	3,224.57	N/A
		Failure to pay	December 15, 2019	6,004.81	PENDING
		Failure to pay	December 4, 2019	3,269.17	PENDING
		Failure to pay	December 15, 2019	3,968.65	PENDING
		Failure to pay	December 4, 2019	2,318.01	N/A
		Failure to pay	December 4, 2019	2,458.21	N/A
		Failure to pay	December 15, 2019	4,127.38	PENDING
		Failure to pay	December 4, 2019	4,038.16	PENDING
		Failure to pay	December 4, 2019	1,964.34	N/A
		Failure to pay	December 15, 2019	6,438.15	PENDING
		Failure to pay	December 24, 2019	4,198.16	PENDING
		Failure to pay	December 15, 2019	430.45	N/A
		Failure to pay	December 4, 2019	1,667.86	N/A
		Failure to pay	December 15, 2019	3,166.47	N/A
		Failure to pay	December 15, 2019	4,734.16	PENDING
		Failure to pay	December 4, 2019	8,224.48	PENDING
		Failure to pay	December 4, 2019	712.35	N/A
		Failure to pay	December 4, 2019	1,570.58	N/A
		Failure to pay	December 5, 2019	6,921.53	PENDING
		Failure to pay	January 3, 2020	2,187.51	N/A
		Failure to pay	January 23, 2020	3,174.07	N/A
		Failure to pay	January 8, 2020	10,124.27	PENDING
		Failure to pay	January 3, 2020	5,180.15	PENDING
		Failure to pay	January 3, 2020	4,917.66	PENDING
		Failure to pay	January 3, 2020	9,705.35	PENDING
		Failure to pay	January 13, 2020	2,421.15	N/A
		Failure to pay	January 13, 2020	3,889.25	PENDING
		Failure to pay	January 3, 2020	5,487.67	PENDING
		Failure to pay	January 13, 2020	620.20	N/A
		Failure to pay	January 13, 2020	5,235.48	PENDING
		Failure to pay	January 13, 2020	561.61	N/A
		Failure to pay	January 3, 2020	3,125.30	N/A
		Failure to pay	January 3, 2020	6,610.71	PENDING
		Failure to pay	January 3, 2020	496.50	N/A
		Failure to pay	January 13, 2020	1,049.99	N/A
		Failure to pay	January 13, 2020	1,907.94	N/A
		Failure to pay	January 3, 2020	4,236.38	PENDING
		Failure to pay	January 3, 2020	1,025.10	N/A
		Failure to pay	January 13, 2020	7,591.89	PENDING
		Failure to pay	January 13, 2020	3,777.67	PENDING
		Failure to pay	January 3, 2020	809.98	N/A
		Failure to pay	January 13, 2020	2,118.75	N/A
		Failure to pay	January 3, 2020	3,585.21	N/A
		Failure to pay	January 3, 2020	4,799.76	PENDING
		Failure to pay	January 3, 2020	1,293.09	N/A
		Failure to pay	January 13, 2020	8,515.88	PENDING
		Failure to pay	January 3, 2020	1,653.30	N/A
		Failure to pay	January 13, 2020	4,522.87	N/A

		Failure to pay	January 13, 2020	4,520.76	N/A
		Failure to pay	January 13, 2020	1,737.55	N/A
		Failure to pay	January 3, 2020	5,521.49	PENDING
		Failure to pay	January 13, 2020	4,827.44	PENDING
		Failure to pay	January 13, 2020	6,184.59	PENDING
		Failure to pay	January 13, 2020	1,231.26	N/A
		Failure to pay	January 13, 2020	54.37	N/A
		Failure to pay	January 23, 2020	2,539.51	N/A
		Failure to pay	January 23, 2020	6,324.70	PENDING
		Failure to pay	January 13, 2020	7,888.42	PENDING
		Failure to pay	January 3, 2020	4,077.24	N/A
		Failure to pay	January 23, 2020	3,841.12	PENDING
		Failure to pay	January 13, 2020	3,982.27	PENDING
		Failure to pay	January 13, 2020	4,305.27	PENDING
		Failure to pay	January 23, 2020	4,091.37	PENDING
		Failure to pay	January 23, 2020	3,204.59	PENDING
		Failure to pay	January 9, 2020	8,607.27	PENDING
		Failure to pay	January 13, 2020	986.14	N/A
		Failure to pay	January 13, 2020	950.55	N/A

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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	May 6, 2019	-6,699.06	N/A		December 19, 2019	
	Failure to pay	July 4, 2019	-1,870.84	N/A		December 4, 2019	
	Failure to pay	May 26, 2019	-557.76	N/A		December 4, 2019	
	Failure to pay	June 3, 2019	-7,800.44	N/A		December 3, 2019	
	Failure to pay	June 13, 2019	-2,894.88	N/A		December 27, 2019	
	Failure to pay	May 6, 2019	-12,861.54	N/A		December 11, 2019	
	Failure to pay	August 4, 2019	-2,699.65	N/A		December 22, 2019	
	Failure to pay	September 13, 2019	427.14	N/A			
	Failure to pay	September 3, 2019	7,074.83	VERIFIED			
	Failure to pay	September 3, 2019	2,202.82	N/A			
	Failure to pay	September 13, 2019	4,004.27	VERIFIED			
	Failure to pay	September 13, 2019	7,194.37	VERIFIED			
	Failure to pay	September 3, 2019	2,487.63	N/A			
	Failure to pay	September 3, 2019	8,112.46	VERIFIED			
	Failure to pay	September 13, 2019	520.91	N/A			
	Failure to pay	September 3, 2019	2,430.76	N/A			
	Failure to pay	September 13, 2019	51.83	N/A			
	Failure to pay	September 13, 2019	7,320.99	VERIFIED			
	Failure to pay	September 3, 2019	4,568.31	VERIFIED			
	Failure to pay	September 3, 2019	5,227.80	VERIFIED			
	Failure to pay	September 3, 2019	5,119.10	VERIFIED			
	Failure to pay	September 13, 2019	3,877.19	VERIFIED			
	Failure to pay	September 3, 2019	4,857.13	VERIFIED			
	Failure to pay	September 3, 2019	1,832.72	N/A			
	Failure to pay	September 3, 2019	2,891.82	VERIFIED			
	Failure to pay	September 13, 2019	4,585.40	VERIFIED			
	Failure to pay	September 23, 2019	3,187.85	VERIFIED			
	Failure to pay	September 3, 2019	617.12	N/A			
	Failure to pay	September 13, 2019	4,539.85	VERIFIED			
	Failure to pay	September 23, 2019	2,811.32	N/A			
	Failure to pay	September 3, 2019	7,400.20	VERIFIED			
	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	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	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	3,457.66	N/A			
	Failure to pay	October 23, 2019	959.70	N/A			
	Failure to pay	November 3, 2019	3,637.09	VERIFIED			
	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	5,259.02	VERIFIED			
	Failure to pay	November 3, 2019	4,844.31	VERIFIED			
	Failure to pay	November 3, 2019	5,004.54	VERIFIED			
	Failure to pay	October 3, 2019	2,545.84	N/A			
	Failure to pay	October 13, 2019	1,310.75	N/A			
	Failure to pay	November 3, 2019	6,180.74	VERIFIED			
	Failure to pay	October 23, 2019	7,689.03	VERIFIED			
	Failure to pay	November 3, 2019	7,445.92	VERIFIED			
	Failure to pay	October 3, 2019	2,011.71	N/A			
	Failure to pay	November 3, 2019	4,261.98	VERIFIED			
	Failure to pay	October 3, 2019	3,107.29	N/A			
	Failure to pay	November 3, 2019	3,160.29	VERIFIED			

	Failure to pay	November 3, 2019	1,248.70	N/A		
	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	VERIFIED		
	Failure to pay	November 3, 2019	3,952.76	VERIFIED		
	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	November 3, 2019	2,253.45	N/A		
	Failure to pay	November 3, 2019	5,694.58	VERIFIED		
	Failure to pay	November 3, 2019	5,648.24	VERIFIED		
	Failure to pay	November 3, 2019	4,193.60	VERIFIED		
	Failure to pay	October 23, 2019	11,306.61	VERIFIED		
	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	VERIFIED		
	Failure to pay	November 3, 2019	4,993.47	VERIFIED		
	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	VERIFIED		
	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	VERIFIED		
	Failure to pay	October 13, 2019	920.84	N/A		
	Failure to pay	November 3, 2019	5,024.73	VERIFIED		
	Failure to pay	November 3, 2019	1,809.03	N/A		
	Failure to pay	October 3, 2019	6,750.73	VERIFIED		
	Failure to pay	October 23, 2019	328.68	N/A		
	Failure to pay	November 3, 2019	4,711.81	VERIFIED		
	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	2,817.02	N/A		
	Failure to pay	October 13, 2019	3,971.63	VERIFIED		
	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	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	VERIFIED		
	Failure to pay	November 3, 2019	2,928.63	VERIFIED		
	Failure to pay	November 3, 2019	2,122.53	N/A		
	Failure to pay	October 13, 2019	6,887.74	VERIFIED		
	Failure to pay	October 3, 2019	3,430.77	N/A		
	Failure to pay	November 3, 2019	4,097.88	VERIFIED		
	Failure to pay	November 3, 2019	3,497.63	N/A		
	Failure to pay	October 13, 2019	7,075.72	VERIFIED		
	Failure to pay	November 3, 2019	8,898.25	VERIFIED		
	Failure to pay	November 24, 2019	4,940.21	VERIFIED		
	Failure to pay	November 7, 2019	13,079.19	VERIFIED		
	Failure to pay	November 13, 2019	4,277.44	VERIFIED		
	Failure to pay	November 13, 2019	1,940.19	N/A		
	Failure to pay	November 6, 2019	3,892.89	VERIFIED		
	Failure to pay	November 13, 2019	8,459.11	VERIFIED		
	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	VERIFIED		
	Failure to pay	November 13, 2019	1,396.23	N/A		
	Failure to pay	November 13, 2019	770.83	N/A		
	Failure to pay	November 13, 2019	6,457.81	VERIFIED		
	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	VERIFIED		
	Failure to pay	November 13, 2019	2,761.41	N/A		
	Failure to pay	November 13, 2019	5,898.75	VERIFIED		
	Failure to pay	November 13, 2019	3,007.71	N/A		
	Failure to pay	November 13, 2019	5,316.23	VERIFIED		
	Failure to pay	November 13, 2019	4,222.79	VERIFIED		
	Failure to pay	November 13, 2019	3,199.88	N/A		
	Failure to pay	August 23, 2019	-3,545.78	N/A		January 28, 2020
	Failure to pay	July 4, 2019	-1,935.60	N/A		January 30, 2020
	Failure to pay	July 4, 2019	-919.43	N/A		February 28, 2020

	Failure to pay	June 13, 2019	-5,025.80	N/A		February 6, 2020	
	Failure to pay	March 25, 2019	-1,374.17	N/A		February 4, 2020	
	Failure to pay	August 4, 2019	-9,821.41	N/A		February 28, 2020	
	Failure to pay	May 6, 2019	-4,700.45	N/A		February 26, 2020	

\* 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.