

# Consumer Loan Underlying Bond Credit Trust 2017-NP1

Distribution Date: 02/15/2018

Report Type: Payment

## Investor Report

### Deal Contact Information

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### Table of Contents

|                                     | Page # |
|-------------------------------------|--------|
| Class Distribution Summary .....    | 2      |
| Class Factor Information .....      | 3      |
| Class Interest Detail .....         | 4      |
| Fee Summary Detail .....            | 5      |
| Collateral Summary Snapshot .....   | 6      |
| Monthly Activity .....              | 7      |
| Overcollateralization Details ..... | 7      |
| Priority of Payments .....          | 8      |

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## Class Distribution Summary (USD's)

| Notes         | Cusip     | Prior Balance         | Interest Rate | Interest Distribution | Principal Distribution | Total Distribution   | Ending Balance        |
|---------------|-----------|-----------------------|---------------|-----------------------|------------------------|----------------------|-----------------------|
| A             | 21050EAA2 | 46,771,006.48         | 2.390%        | 93,152.25             | 16,814,547.30          | 16,907,699.55        | 29,956,459.18         |
| B             | 21050EAB0 | 41,235,000.00         | 3.170%        | 108,929.13            | 0.00                   | 108,929.13           | 41,235,000.00         |
| C             | 21050EAC8 | 75,738,000.00         | 5.130%        | 323,779.95            | 0.00                   | 323,779.95           | 75,738,000.00         |
| Total Notes   |           | 163,744,006.48        |               | 525,861.33            | 16,814,547.30          | 17,340,408.63        | 146,929,459.18        |
| CERT          |           | 75,080,366.31         |               |                       |                        | 0.00                 | 74,008,043.79         |
| <b>Totals</b> |           | <b>238,824,372.79</b> |               | <b>525,861.33</b>     | <b>16,814,547.30</b>   | <b>17,340,408.63</b> | <b>220,937,502.97</b> |

\*CERT is a Notional Balance equal to the Overcollateralized Amounts

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Distribution Date: 02/15/2018

## Class Factors per \$1,000

| Notes | CUSIP     | Original Balance | Prior Balance | Interest Distribution | Principal Distribution | Total Distribution | Ending Balance |
|-------|-----------|------------------|---------------|-----------------------|------------------------|--------------------|----------------|
| A     | 21050EAA2 | 162,415,000.00   | 287.97220996  | 0.57354462            | 103.52829049           | 104.10183511       | 184.44391947   |
| B     | 21050EAB0 | 41,235,000.00    | 1000.00000000 | 2.64166679            | 0.00000000             | 2.64166679         | 1000.00000000  |
| C     | 21050EAC8 | 75,738,000.00    | 1000.00000000 | 4.27500000            | 0.00000000             | 4.27500000         | 1000.00000000  |
| CERT  | 21050E104 | 57,224,747.15    | 1312.02617835 | 0.00000000            | 0.00000000             | 0.00000000         | 1293.28738834  |

# Consumer Loan Underlying Bond Credit Trust 2017-NP1



Distribution Date: 02/15/2018

## Class Interest Summary Detail

| Notes  | Accrual Convention | Accrual Days | Prior Balance  | Interest Rate | Prior Interest Shortfall | Interest on Shortfall | Current Interest Due | Total Interest Due | Interest Distribution | Ending Interest Shortfall |
|--------|--------------------|--------------|----------------|---------------|--------------------------|-----------------------|----------------------|--------------------|-----------------------|---------------------------|
| A      | 30/360             | 30           | 46,771,006.48  | 2.390%        | 0.00                     | 0.00                  | 93,152.25            | 93,152.25          | 93,152.25             | 0.00                      |
| B      | 30/360             | 30           | 41,235,000.00  | 3.170%        | 0.00                     | 0.00                  | 108,929.13           | 108,929.13         | 108,929.13            | 0.00                      |
| C      | 30/360             | 30           | 75,738,000.00  | 5.130%        | 0.00                     | 0.00                  | 323,779.95           | 323,779.95         | 323,779.95            | 0.00                      |
| Totals |                    |              | 163,744,006.48 |               | 0.00                     | 0.00                  | 525,861.33           | 525,861.33         | 525,861.33            | 0.00                      |

# Consumer Loan Underlying Bond Credit Trust 2017-NP1



Distribution Date: 02/15/2018

## Fee Summary Detail

| Fee Category                           | Prior Unpaid | Current Due | Total Due  | Total Paid | Ending Unpaid |
|--|--------------|-------------|------------|------------|---------------|
| Administrator Fee                      | 0.00         | 4,602.86    | 4,602.86   | 4,602.86   | 0.00          |
| Loan Data Agent Fee                    | 0.00         | 3,980.41    | 3,980.41   | 3,980.41   | 0.00          |
| Backup Servicer Fee                    | 0.00         | 1,000.00    | 1,000.00   | 1,000.00   | 0.00          |
| Rating Agency & 17g-5 Maintenance      | 0.00         | 0.00        | 0.00       | 0.00       | 0.00          |
| Owner and Grantor Trust Fee            | 0.00         | 0.00        | 0.00       | 0.00       | 0.00          |
| Servicing Compensation                 | 0.00         | 205,160.35  | 205,160.35 | 205,160.35 | 0.00          |
| Sub-Backup Servicer Fee                | 0.00         | 3,000.00    | 3,000.00   | 3,000.00   | 0.00          |
| Indenture Trustee and Paying Agent Fee | 0.00         | 3,000.00    | 3,000.00   | 3,000.00   | 0.00          |
|  | 0.00         | 220,743.62  | 220,743.62 | 220,743.62 | 0.00          |

Certain Fees are Due and Payable Annually per the Indenture

# Consumer Loan Underlying Bond Credit Trust 2017-NP1



Distribution Date: 02/15/2018

## Collateral Summary Snapshot

| Collateral Reconciliation     | Amount         |
|-------------------------------|----------------|
| Prior Loan Balance            | 238,824,372.79 |
| Less: Scheduled Principal     | 6,667,670.80   |
| Less: Unscheduled Principal   | 5,622,081.24   |
| Less: Repurchased Principal   | 0.00           |
| Less: Current Charge-Offs     | 5,597,117.78   |
| Less: Non Cash Principal Adj. | 0.00           |
| Less: Chargebacks - Principal | 0.00           |
| Less: Principal True-up       | 0.00           |
| Current Loan Balance          | 220,937,502.97 |

| Collateral Details             | Cutoff         | Prior          | Current        | Change      |
|--------------------------------|----------------|----------------|----------------|-------------|
| Loan Count                     | 47,661         | 39,995         | 38,316         | -1679       |
| Loan Balance                   | 336,612,890.82 | 238,824,372.79 | 220,937,502.97 | -17,886,870 |
| Average Balance                | 7,062.65       | 5,971.36       | 5,766.19       | -205.17     |
| Weighted Average Rate          | 27.235%        | 27.228%        | 27.213%        | -0.015%     |
| Weighted Average Term (months) | 31.92          | 26.28          | 25.40          | 0.88        |

| Charge-Off Summary                  | Amount        |
|-------------------------------------|---------------|
| Cumulative Charge-Offs              | 20,353,386.30 |
| Cumulative Recoveries               | 374,060.19    |
| Loans 120+ Past Due                 | 65,925.06     |
| Cumulative Net Default Amount       | 20,045,251.17 |
| Cumulative Net Default Ratio        | 5.955%        |
| Cumulative Net Default Ratio Test   | 17.000%       |
| Cumulative Net Default Ratio Result | PASS          |

| Delinquency Details | Count | Balance       | % Count | % Balance |
|---------------------|-------|---------------|---------|-----------|
| 1-15 Days           | 943   | 6,280,588.95  | 2.461%  | 2.843%    |
| 16-29 Days          | 533   | 3,651,019.41  | 1.391%  | 1.653%    |
| 30-59 Days          | 742   | 5,178,181.16  | 1.937%  | 2.344%    |
| 60-89 Days          | 740   | 5,390,226.31  | 1.931%  | 2.440%    |
| 90-119 Days         | 740   | 5,691,083.94  | 1.931%  | 2.576%    |
| 120+ Days           | 9     | 65,925.06     | 0.023%  | 0.030%    |
| Totals              | 3,707 | 26,257,024.83 | 9.675%  | 11.884%   |

| Events             | Yes or No |
|--------------------|-----------|
| Amortization Event | No        |
| Event of Default   | No        |

# Consumer Loan Underlying Bond Credit Trust 2017-NP1



Distribution Date: 02/15/2018

## Monthly Activity

| Collection Account            | Amount        | Reserve Account                     | Amount       | Distribution Summary              | Amount               |
|-------------------------------|---------------|-------------------------------------|--------------|-----------------------------------|----------------------|
| Scheduled Principal Collected | 6,667,670.80  | Reserve Fund Account:               |              | Total Collection Account          | 17,547,976.76        |
| Prepaid Principal Collected   | 5,622,081.24  | Reserve Requirement                 | 1,683,063.74 | plus: Income on Eligible Accounts | 13,175.49            |
| Interest Collected            | 4,981,171.64  | Beginning Balance                   | 1,683,063.74 | plus: Reserve Account Withdrawals | 0.00                 |
| Recoveries Collected          | 330,295.49    | Deposits                            | 0.00         |                                   |                      |
| Repurchased Principal         | 0.00          | Withdrawals                         | 0.00         | <b>Available Funds</b>            | <b>17,561,152.25</b> |
| Adjustments to Collections    | 0.00          | Ending Balance                      | 1,683,063.74 | less: Total Fees Paid             | 220,743.62           |
| Late Fees Collected           | 7,670.47      | Servicer Reserve Fund:              |              | less: Total Class Payments        | 17,340,408.63        |
| Collection Fees Paid          | -60,912.88    | Reserve Requirement                 | 4,418,750.06 | less: Reserve Account Deposit     | 0.00                 |
| Principal True-up             | 0.00          | Beginning Balance                   | 4,776,487.46 | <b>Total Payments</b>             | <b>17,561,152.25</b> |
| Total Collection Account      | 17,547,976.76 | Deposits                            | 0.00         | Reconciliation                    | 0.00                 |
|                               |               | Withdrawal: Servicer Release Amount | 357,737.40   |                                   |                      |
|                               |               | Ending Balance                      | 4,418,750.06 |                                   |                      |

| Overcollateralization                | Amount         | Required Overcollateralization   | Amount        |
|--------------------------------------|----------------|--|---------------|
| Excess Spread                        | 4,173,653.81   | The greatest of,   |               |
| Has OC Requirement been Met?         | No             | i) 35.5% of Ending Pool Balance  | 78,432,813.55 |
| Ending Pool Balance                  | 0.00           | ii) 7% of Cutoff Date Pool Balance                                     | 23,562,902.36 |
| Ending Total Class Balance           | 146,929,459.18 | iii) OC Percentage times Ending Collateral Balance prior to Cure event | NA            |
| Overcollateralization Percentage-Beg | 31.437%        | Has Cumu Net Default Test been Cured?                                  | No            |
| Overcollateralization Percentage-End | 33.497%        | Required Overcollateralization   | 78,432,813.55 |
| Ending Overcollateralization         | 74,008,043.79  |  |               |

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Distribution Date: 02/15/2018

## Priority of Payments

|   |               |
|---|---------------|
| Available Funds   | 17,561,152.25 |
| (i) Pro-rata:   |               |
| (A) the Servicer, any unpaid Servicer Compensation due and owing                        | 205,160.35    |
| (B) the Successor Servicer, any incurred Transaction Costs up to maximum allowed        | 0.00          |
| (ii) Pro-rata:  |               |
| (A) the Transaction Parties   |               |
| (I) Indenture Trustee & Paying Agent  | 3,000.00      |
| (II) Backup Servicer  | 1,000.00      |
| (III) Owner and Grantor Trust Trustee   | 0.00          |
| (IV) Loan Data Agent  | 3,980.41      |
| (V) Administrator   | 4,602.86      |
| (VI) Sub-Backup Servicer  | 3,000.00      |
| (VII) Rating Agency and 17g-5 website maintenance                                       | 0.00          |
| (B) Unpaid Servicer and Successive Servicer expenses and indemnities                    | 0.00          |
| (iii) Class A Noteholder, accrued and unpaid interest                                   | 93,152.25     |
| (iv) Principal Distribution Allocation, the First Priority Principal Distribution       | 0.00          |
| (v) Class B Noteholder, accrued and unpaid interest                                     | 108,929.13    |
| (vi) Principal Distribution Allocation, the Second Priority Principal Distribution      | 0.00          |
| (vii) Class C Noteholder, accrued and unpaid interest                                   | 323,779.95    |
| (viii) Principal Distribution Allocation, the Third Priority Principal Distribution     | 0.00          |
| (ix) Reserve Fund Deposit to replenish the Reserve Fund to the Reserve Fund Requirement | 0.00          |



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**Distribution Date: 02/15/2018**

|   |                      |
|---|----------------------|
| (x) Principal Distribution Allocation, the Regular Priority Principal Distribution  | 16,814,547.30        |
| (xi) Pro-Rata, fees, expenses and idemnities due in excess of related caps or annual limitations in clauses (i) and (ii)              | 0.00                 |
| (xii) any remaining Available Funds applied in accordance with the Trust Agreement, including distributions to the Certificateholders | 0.00                 |
| <b>Total Payments</b>   | <b>17,561,152.25</b> |