

Consumer Loan Underlying Bond Credit Trust 2018-NP1

Distribution Date: 04/16/2018

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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Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

Class Distribution Summary (USD's)

Notes	Cusip	Prior Balance	Interest Rate	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	21051HAA4	180,717,000.00	2.990%	360,229.22	4,408,870.49	4,769,099.71	176,308,129.51
B	21051HAB2	42,876,000.00	3.670%	104,903.28	0.00	104,903.28	42,876,000.00
C	21051HAC0	78,134,000.00	4.740%	246,903.44	0.00	246,903.44	78,134,000.00
Total Notes		301,727,000.00		712,035.94	4,408,870.49	5,120,906.43	297,318,129.51
CERT		52,620,729.41				0.00	53,394,211.14
Totals		354,347,729.41		712,035.94	4,408,870.49	5,120,906.43	350,712,340.65

*CERT is a Notional Balance equal to the Overcollateralized Amounts

Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

Class Factors per \$1,000

Notes	CUSIP	Original Balance	Prior Balance	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	21051HAA4	180,717,000.00	1000.00000000	1.99333333	24.39654537	26.38987871	975.60345463
B	21051HAB2	42,876,000.00	1000.00000000	2.44666667	0.00000000	2.44666667	1000.00000000
C	21051HAC0	78,134,000.00	1000.00000000	3.16000000	0.00000000	3.16000000	1000.00000000
CERT	21051H106	52,620,729.41	1000.00000000	0.00000000	0.00000000	0.00000000	1014.69918298

Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

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	24	180,717,000.00	2.990%	0.00	0.00	360,229.22	360,229.22	360,229.22	0.00
B	30/360	24	42,876,000.00	3.670%	0.00	0.00	104,903.28	104,903.28	104,903.28	0.00
C	30/360	24	78,134,000.00	4.740%	0.00	0.00	246,903.44	246,903.44	246,903.44	0.00
Totals			301,727,000.00		0.00	0.00	712,035.94	712,035.94	712,035.94	0.00

Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

Fee Summary Detail

Fee Category	Prior Unpaid	Current Due	Total Due	Total Paid	Ending Unpaid
Administrator Fee	0.00	10,229.11	10,229.11	10,229.11	0.00
Loan Data Agent Fee	0.00	2,500.00	2,500.00	2,500.00	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	385,424.15	385,424.15	385,424.15	0.00
Sub-Backup Servicer Fee	0.00	4,000.00	4,000.00	4,000.00	0.00
Indenture Trustee and Paying Agent Fee	0.00	3,000.00	3,000.00	3,000.00	0.00
	0.00	406,153.26	406,153.26	406,153.26	0.00

Certain Fees are Due and Payable Annually per the Indenture

Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

Collateral Summary Snapshot

Collateral Reconciliation	Amount
Prior Loan Balance	354,345,719.39
Less: Scheduled Principal	1,827,902.16
Less: Unscheduled Principal	2,705,426.01
Less: Repurchased Principal	0.00
Less: Current Charge-Offs	0.00
Less: Non Cash Principal Adj.	0.00
Less: Chargebacks - Principal	0.00
Less: Principal True-up	899,949.43
Current Loan Balance	350,712,340.65

Collateral Details	Cutoff	Prior	Current	Change
Loan Count	49,793	49,793	49,574	-219
Loan Balance	354,345,719.39	354,345,719.39	350,712,340.65	-3,633,379
Average Balance	7,116.38	7,116.38	7,074.52	-41.86
Weighted Average Rate	0.270%	0.270%	26.953%	26.684%
Weighted Average Term (months)	32.81	32.81	32.32	0.49

Charge-Off Summary	Amount
Cumulative Charge-Offs	0.00
Cumulative Recoveries	0.00
Loans 120+ Past Due	0.00
Cumulative Net Default Amount	0.00
Cumulative Net Default Ratio	0.000%
Cumulative Net Default Ratio Test	7.000%
Cumulative Net Default Ratio Result	PASS

Delinquency Details	Count	Balance	% Count	% Balance
1-15 Days	1,022	8,380,959.74	2.062%	2.390%
16-29 Days	186	1,592,139.76	0.375%	0.454%
30-59 Days	0	0.00	0.000%	0.000%
60-89 Days	0	0.00	0.000%	0.000%
90-119 Days	0	0.00	0.000%	0.000%
120+ Days	0	0.00	0.000%	0.000%
Totals	1,208	9,973,099.50	2.437%	2.844%

Events	Yes or No
Amortization Event	No
Event of Default	No

Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

Monthly Activity

Collection Account	Amount	Reserve Account	Amount	Distribution Summary	Amount
Scheduled Principal Collected	1,827,902.16	Reserve Fund Account:		Total Collection Account	5,527,059.69
Prepaid Principal Collected	2,705,426.01	Reserve Requirement	1,771,738.65	plus: Income on Eligible Accounts	0.00
Interest Collected	2,753,036.94	Beginning Balance	1,771,738.65	plus: Reserve Account Withdrawals	0.00
Recoveries Collected	0.00	Deposits	0.00		
Repurchased Principal	0.00	Withdrawals	0.00	Available Funds	5,527,059.69
Adjustments to Collections	-859,355.99	Ending Balance	1,771,738.65	less: Total Fees Paid	406,153.26
Late Fees Collected	0.00			less: Total Class Payments	5,120,906.43
Collection Fees Paid	0.00			less: Reserve Account Deposit	0.00
Principal True-up	-899,949.43			Total Payments	5,527,059.69
Total Collection Account	5,527,059.69			Reconciliation	0.00

Overcollateralization	Amount	Required Overcollateralization	Amount
Excess Spread	1,634,847.74	The greatest of,	
Has OC Requirement been Met?	No	i) 17.75% of Ending Pool Balance	121,171,113.69
Ending Pool Balance	0.00	ii) 3% of Cutoff Date Pool Balance	24,804,200.36
Ending Total Class Balance	297,318,129.51	iii) OC Percentage times Ending Collateral Balance prior to Cure event	NA
Overcollateralization Percentage-Beg	14.850%	Has Cumu Net Default Test been Cured?	No
Overcollateralization Percentage-End	15.225%	Required Overcollateralization	121,171,113.69
Ending Overcollateralization	53,394,211.14		

Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

Priority of Payments

Available Funds	5,527,059.69
(i) Pro-rata:	
(A) the Servicer, any unpaid Servicer Compensation due and owing	385,424.15
(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	2,500.00
(V) Administrator	10,229.11
(VI) Sub-Backup Servicer	4,000.00
(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	360,229.22
(iv) Principal Distribution Allocation, the First Priority Principal Distribution	0.00
(v) Class B Noteholder, accrued and unpaid interest	104,903.28
(vi) Principal Distribution Allocation, the Second Priority Principal Distribution	0.00
(vii) Class C Noteholder, accrued and unpaid interest	246,903.44
(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

Consumer Loan Underlying Bond Credit Trust 2018-NP1



Distribution Date: 04/16/2018

(x) Principal Distribution Allocation, the Regular Priority Principal Distribution	4,408,870.49
(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
Total Payments	5,527,059.69