



FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

MARIA JOSE HERENCIAS PALOMINO

ANALYST

SANTANDER DE TITULIZACION, S.G.F.T, S.A.

CIUDAD GRUPO SANTANDER

28660 BOADILLA DEL MONTE

marjherencias@gruposantander.com

Tel: 912893300



NAME OF THE FUND:

FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

INFORMATION AT:

QUARTER/SEMESTER: December 20, 2013 - March 20, 2014 YEAR: 2014

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
IGNACIO ORTEGA GAVARA - GENERAL MANAGER	

I. DATA OF THE FUND

Constitution Date	October 16, 2013	Paying Agent	BANCO SANTANDER	
Disbursement Date	October 18, 2013	Negotiation Market	AIAF	
Final Date of Redemption	March 20, 2026	Ratings Agencies	MOODY'S ESPAÑA	
			FITCH RATINGS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Credit Rights's Seller	SANTANDER CONSUMER, E.F.C., S.A.	CLASS A	MOODY'S ESPAÑA	MOODY'S ESPAÑA

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0367395003	4.812	Nominal per Bond	100.000,00	96.905,37	
		Total Nominal	481.200.000,00	466.308.640,44	96,91 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period March 20, 2014			Next Payment Date June 20, 2014		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	3.094,63 €	750,00 €	4,00 %	11.911 €	11,76 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Numbre of CR's	55.849	54.531
CR's Outstanding to be amortised	550.000.002,26	495.470.951,78
CR's Outstanding per Loan to be amortised	9.847,98	9.081,11
Interest Rate	1,00 %	8,68 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	1,14 %
Average Monthly Single Rate	1,14 %
Constant Prepayment Rate from Constitution	1,14 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	230.337,14	235.421,67	0,00
Debt to be amortised	0,00	0,00	495.146.198,34
Total Debt	230.337,14	235.421,67	495.146.198,34

FTA SANTANDER CONSUMER SPAIN AUTO 13.1

QUARTERLY BONDS PAYOUT REPORT

March 20th, 2014

BONDS. PRINCIPAL	
Previous Balance	481.200.000,00 €
Principal Amortised	14.891.359,56 €
Outstanding Balance	466.308.640,44 €
% of Initial Balance	96,91%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	39.637.676,14 €

DATA	
Determination Date	2014/03/13
Payment Date	2014/03/20
Last Payment Date	2013/12/20
Number of Days (Act/360)	90
Reference Interest Rate (%)	3,000 %
Next Payment Date	2014/06/20

INTEREST PAID	
CLASS A	3.609.000,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	March 20th, 2014
CLASS A	2,11	1,96

In compliance with the provisions of the prospectus regarding to the article 40 bis of RD 216/2008 Santander Consumer continues to retain a significant net financial interest in this fund on an ongoing basis under the terms required by the Bank of Spain.

FTA SANTANDER CONSUMER SPAIN AUTO 13.1

QUARTERLY COLLATERAL REPORT

March 20th, 2014

PRINCIPAL	
Previous Balance	530.829.828,32 €
Principal Amortised	35.358.876,54 €
Outstanding Balance	495.470.951,78 €
Number of Credit Rights	54.538

INTEREST	
Interest received during relevant period	11.219.793,01 €
Interest accrued during relevant period	11.584.889,85 €

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE 180 DAYS
Principal Balance in Arrears	161.648,52 €	67.811,24 €	36.394,66 €	58.899,02 €	0,00 €
Interest accrued on Credit Rights in Arrears	68.688,62 €	29.218,52 €	17.079,55 €	26.018,68 €	0,00 €
Outstanding Balance	9.932.853,82 €	2.459.855,09 €	970.882,26 €	909.312,20 €	0,00 €
Number of Credit Rights	925	236	93	86	0
% of Outstanding Balance	2,00%	0,50%	0,20%	0,18%	0%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	0,00 €
Difference in Actual Period	0,00 €
Cumulative WRITE OFF up to date	0,00 €

FTA SANTANDER CONSUMER SPAIN AUTO 13.1

QUARTERLY COLLATERAL REPORT

March 20th, 2014

NET LOSSES	
Last balance	0,00 €
Difference in Actual Period	0,00 €
Current balance	0,00 €

FTA SANTANDER CONSUMER SPAIN AUTO 13.1

QUARTERLY REPORT - ALLOCATION OF CASH

March 20th, 2014

TOTAL CASH RECEIVED END OF PERIOD	66.716.685,24 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	35.358.876,54 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	11.219.793,01 €
Interest received under GIC	596.340,48 €
CONTENTIOUS	0,00 €
OTHERS	371.503,53 €
WITHOLDING PRINCIPAL	19.170.171,68 €

TOTAL CASH PAID END OF PERIOD	66.716.685,24 €
Ordinary Expenses	3.747,72 €
SGFT Fee	22.543,89 €
Interest paid to Bondholders Class A	3.609.000,00 €
Retention of Principal Amount	39.637.676,14 €
Principal withholding Class A	14.891.359,56 €
Reserve Fund	0,00 €
Interest paid to Loan B	602.000,00 €
Redemption Loan B	0,00 €
Interest Subordinated Loan	490.462,50 €
Redemption Subordinated Loan	0,00 €
Variable Fee	7.459.895,43 €

TREASURY ACCOUNT STATEMENT	69.891.359,56 €
PRINCIPAL RESERVE FUND	
Previous Balance	55.000.000,00 €
Period utilization	0,00 €
Outstanding Balance	55.000.000,00 €
WITHOLDING TAXES	0,00 €
ISSUE EXPENSES WITHHELD	0,00 €
RETENCION OF PRINCIPAL	14.891.359,56 €

FTA SANTANDER CONSUMER SPAIN AUTO 13.1

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

March 20th, 2014

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	March 20th, 2014
SUBORDINATED ISSUE	12,51%	13,89%
PRINCIPAL RESERVE FUND	10%	11,10%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	March 20th, 2014
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	68.800.000,00	68.800.000,00 €
Interest Rate	3,50%	3,50%
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	58.150.000,00	55.000.000,00
Interest Rate	3,567%	3,567%

FTA SANTANDER CONSUMER SPAIN AUTO 13.1

TRIGGERS OF THE MODEL

March 20th, 2014

TRIGGERS FONDO DE RESERVA	
1. IF 1.a) IS HIGHER THAN 1.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
1.a) CREDIT RIGHTS IN ARREARS OVER 90 DAYS	909.312,20 €
1.b) 2% CR'S OUTSTANDING BALANCE	707.177,53 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) CUMULATIVE FAILED LOANS	0,00 €
2.b) 1,25% CR'S INITIAL OUTSTANDING BALANCE	6.875.000,00 €

THESE LEVELS HAVE NOT BEEN REACHED. HOWEVER THE RESERVE FUND WILL BE CONSTANT

UNTIL OCTOBER 2016.

FTA SANTANDER CONSUMER SPAIN AUTO 13.1

DEFINITIONS

March 20th, 2014

DETERMINATION DATE Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments.

All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

WRITE OFF Those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months (according to Prospectus) of arrears in due payments.

NET LOSSES Those loans which the Originator considers that will not recover (net of recoveries).

FAILED LOANS Those loans which the Originator considers that will not recover, or those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months.

CUMULATIVE FAILED LOANS Accumulated outstanding balance of the failed loans without taking into account the recovered amount.

SANTANDER CONSUMER SPAIN AUTO 2013-1

Fecha	Saldo antes de pago	Saldo Real	0,61%	Permanencia final de mes	Tasa Prepago mensual desde inicio	Tasa Prepago anualizada desde inicio	Tasa Prepago mensual	Tasa Prepago mensual anualizada	Saldo después de pago
			Vector de prepago						
7,07%									
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,61%	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALIT	CPR	OUTSTANDING AFTER PREPAYMENT
			PREPAYMENT VECTOR						
octubre-13	550.000.000,00		100,00%	100,00%					
noviembre-13	546.523.521,00	542.236.137,55	99,39%	99,22%	0,78%	9,02%	0,78%	9,02%	543.176.415,53
diciembre-13	540.315.991,31	530.829.828,32	98,78%	98,24%	0,88%	10,08%	0,98%	11,13%	533.718.080,67
enero-14	530.568.555,06	519.287.128,38	98,17%	97,87%	0,71%	8,24%	0,38%	4,43%	520.879.959,82
febrero-14	520.764.818,40	507.331.165,98	97,57%	97,42%	0,65%	7,54%	0,46%	5,42%	508.124.137,08
marzo-14	510.925.951,11	495.470.951,78	96,98%	96,98%	0,61%	7,11%	0,46%	5,35%	495.470.951,78

FECHA		Principal disponible para la amortización	SERIE A	AMORTIZACION SERIE A	VIDA SERIE A
DATE		PRINCIPAL AVAILABLE	CLASS A	CLASS A PRINCIPAL	AVERAGE CLASS A LIFE
18-oct-13	0	0,00	481.200.000	0,00	0
20-nov-13	1	0,00	481.200.000	0,00	0
20-dic-13	0	0,00	481.200.000	0,00	0
20-ene-14	0	0,00	481.200.000	0,00	0
20-feb-14	1	0,00	481.200.000	0,00	0
20-mar-14	0	14.891.359,56	481.200.000	14.891.359,56	0
20-abr-14	0	0,00	466.308.640	0,00	0
20-may-14	1	0,00	466.308.640	0,00	0
20-jun-14	0	37.440.611,67	466.308.640	37.440.611,67	2.283.877.312
20-jul-14	0	0,00	428.868.029	0,00	0
20-ago-14	1	0,00	428.868.029	0,00	0
20-sep-14	0	36.712.527,84	428.868.029	36.712.527,84	5.617.016.759
20-oct-14	0	0,00	392.155.501	0,00	0
20-nov-14	1	0,00	392.155.501	0,00	0
20-dic-14	0	35.552.484,17	392.155.501	35.552.484,17	8.710.358.622
20-ene-15	0	0,00	356.603.017	0,00	0
20-feb-15	1	0,00	356.603.017	0,00	0
20-mar-15	0	34.196.374,64	356.603.017	34.196.374,64	11.524.178.254
20-abr-15	0	0,00	322.406.642	0,00	0
20-may-15	1	0,00	322.406.642	0,00	0
20-jun-15	0	32.885.348,92	322.406.642	32.885.348,92	14.009.158.642
20-jul-15	0	0,00	289.521.293	0,00	0
20-ago-15	1	0,00	289.521.293	0,00	0
20-sep-15	0	31.791.390,51	289.521.293	31.791.390,51	16.467.940.285
20-oct-15	0	0,00	257.729.903	0,00	0
20-nov-15	1	0,00	257.729.903	0,00	0
20-dic-15	0	30.432.502,15	257.729.903	30.432.502,15	18.563.826.312
20-ene-16	0	0,00	227.297.401	0,00	0
20-feb-16	1	0,00	227.297.401	0,00	0
20-mar-16	0	28.344.900,87	227.297.401	28.344.900,87	19.898.120.413
20-abr-16	0	0,00	198.952.500	0,00	0
20-may-16	1	0,00	198.952.500	0,00	0
20-jun-16	0	26.114.611,77	198.952.500	26.114.611,77	20.682.772.522
20-jul-16	0	0,00	172.837.888	0,00	0
20-ago-16	1	0,00	172.837.888	0,00	0
20-sep-16	0	24.288.007,02	172.837.888	24.288.007,02	21.470.598.209
20-oct-16	0	0,00	148.549.881	0,00	0
20-nov-16	1	0,00	148.549.881	0,00	0
20-dic-16	0	22.608.098,09	148.549.881	22.608.098,09	22.065.503.739
20-ene-17	0	0,00	125.941.783	0,00	0
20-feb-17	1	0,00	125.941.783	0,00	0
20-mar-17	0	20.604.985,66	125.941.783	20.604.985,66	22.006.124.681
20-abr-17	0	0,00	105.336.797	0,00	0
20-may-17	1	0,00	105.336.797	0,00	0
20-jun-17	0	18.666.661,13	105.336.797	18.666.661,13	21.597.326.926
20-jul-17	0	0,00	86.670.136	0,00	0
20-ago-17	1	0,00	86.670.136	0,00	0
20-sep-17	0	16.894.698,91	86.670.136	16.894.698,91	21.101.478.941
20-oct-17	0	0,00	69.775.437	0,00	0
20-nov-17	1	0,00	69.775.437	0,00	0
20-dic-17	0	14.965.448,18	69.775.437	14.965.448,18	20.068.666.015
20-ene-18	0	0,00	54.809.989	0,00	0
20-feb-18	1	0,00	54.809.989	0,00	0
20-mar-18	0	12.934.009,69	54.809.989	12.934.009,69	18.534.435.891
20-abr-18	0	0,00	41.875.979	0,00	0
20-may-18	1	0,00	41.875.979	0,00	0
20-jun-18	0	10.894.893,43	41.875.979	10.894.893,43	16.582.027.801
20-jul-18	0	0,00	30.981.086	0,00	0
20-ago-18	1	0,00	30.981.086	0,00	0
20-sep-18	0	9.203.771,06	30.981.086	9.203.771,06	14.854.886.489
20-oct-18	0	0,00	21.777.315	0,00	0
20-nov-18	1	0,00	21.777.315	0,00	0
20-dic-18	0	50.939.626,04	21.777.315	21.777.314,70	37.152.098.884