



FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

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ANALYST

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

CIUDAD GRUPO SANTANDER

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NAME OF THE FUND:

FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

INFORMATION AT:

QUARTER/SEMESTER:

October 18, 2013 - December 20, 2013

YEAR:

2013

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	A3 (Sf)/A+(SF)	A3 (Sf)/ A+(SF)



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	100.000,00	
		Total Nominal	481.200.000,00	481.200.000,00	100,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 20, 2013			Next Payment Date March 20, 2014		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	0,00 €	525,00 €	0,2240 %	748,60 €	591,39 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	55.849	55.411
CR's Outstanding to be amortised	550.000.002,26	530.829.828,32
CR's Outstanding per Loan to be amortised	9.847,98	9.579,86
Interest Rate	1,00 %	8,68 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	11,13 %
Average Monthly Single Rate	10,08 %
Constant Prepayment Rate from Constitution	10,08 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	200.509,09	58.192,39	0,00
Debt to be amortised	0,00	0,00	530.654.005,29
Total Debt	200.509,09	58.192,39	530.654.005,29

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QUARTERLY BONDS PAYOUT REPORT

December 20, 2013

BONDS. PRINCIPAL	
Previous Balance	481.200.000,00 €
Principal Amortised	0
Outstanding Balance	481.200.000,00 €
% of Initial Balance	100,00%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	19.170.171,68 €

DATA	
Determination Date	2013/12/13
Payment Date	2013/12/20
Distribution Date	2013/10/18
Number of Days)	63
Reference Interest Rate (%)	3,00 %
Next Payment Date	20/03/2014

INTEREST PAID	
CLASS A	2.526.300,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	December 20, 2013
CLASS A	2,11	2,57

In compliance with the provisions of the prospectus regarding to the article 40 bis of RD 216/2008 Santander Consumer E.F.C., S.A. continues to retain a significant net financial interest in this fund on an ongoing basis under the terms required by Banco de España..

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QUARTERLY COLLATERAL REPORT

December 20, 2013

PRINCIPAL

Previous Balance	550.000.002,26 €
Principal Amortised	-19.170.173,94 €
Outstanding Balance	530.829.828,32 €
Number of Credit Rights	55.411

INTEREST

Interest received during relevant period	6.342.524,26 €
Interest accrued during relevant period	5.828.528,51 €

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	137.086,53 €	38.736,50 €	0,00 €	0,00 €	0,00 €
Interest accrued on Credit Rights in Arrears	63.422,56 €	19.455,89 €	0,00 €	0,00 €	0,00 €
Outstanding Balance	8.761.075,84 €	1.632.367,05 €	0,00 €	0,00 €	0,00 €
Number of Credit Rights	806	154	0	0	0
% of Outstanding Balance	1,65%	0,31%	0%	0%	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 €

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QUARTERLY COLLATERAL REPORT

December 20, 2013

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

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QUARTERLY REPORT - ALLOCATION OF CASH

December 20, 2013

TOTAL CASH RECEIVED END OF PERIOD	27.032.668,24 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	19.170.173,94 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	6.342.524,26 €
Interest received under GIC	265.520,26 €
CONTENTIOUS	
OTHERS	
RESERVE FUNDS	
SUBORDINATED LOAN	1.254.449,78 €

TREASURY ACCOUNT STATEMENT	74.542.589,37 €
PRINCIPAL RESERVE FUND	
Previous Balance	55.000.000,00 €
Period utilization	0,00 €
Outstanding Balance	55.000.000,00 €
WITHHOLDING TAXES	914,16 €
ISSUE EXPENSES WITHHELD	371.503,53 €
RETENCION OF PRINCIPAL	19.170.171,68 €

TOTAL CASH PAID END OF PERIOD	27.032.668,24 €
Ordinary Expenses	0,00 €
SGFT Fee	16.281,70 €
Interest paid to Bondholders Class A	2.526.300,00 €
Retention of Principal Amount	19.170.171,68 €
Principal withholding Class A	0,00 €
Reserve Fund	
Interest paid to Loan B	421.400,00 €
Redemption Loan B	
Interest Subordinated Loan	362.986,84 €
Redemption Subordinated Loan	3.150.000,00 €
Variable Fee	1.385.528,02 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

December 20, 2013

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	December 20, 2013
SUBORDINATED ISSUE	12,51%	12,51%
PRINCIPAL RESERVE FUND	10%	10%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	December 20, 2013
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%

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TRIGGERS OF THE MODEL

December 20, 2013

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	0,00 €
1.b) 2% CR'S OUTSTANDING BALANCE	10.616.596,57 €
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 C7HC69F 2016.

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DEFINITIONS

December 20, 2013

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.



FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAINAUTO 2013-1

INFORME TRIMESTRAL DERECHOS DE CRÉDITO

Dias-Days	2013/12				
15-30	1,650%				
30-60	0,308%				
60-90	0,000%				
90-180	0,000%				
> 180	0,000%				



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Fecha	Saldo antes de pago	Saldo Real	0,88%	Permanencia final de mes	Tasa Prepago mensual desde inicio	Tasa Prepago anualizada desde inicio	Tasa Prepago mensual	Tasa Prepago mensual anualizada 10,08%	Saldo después de pago
			Vector de prepago						
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,88% PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT
octubre-13	550.000.000,00		100,00%	100,00%					
noviembre-13	546.523.521,00	542.236.137,55	99,12%	99,22%	0,78%	9,02%	0,78%	9,02%	541.704.703,37
diciembre-13	540.315.991,31	530.829.828,32	98,24%	98,24%	0,88%	10,08%	0,98%	11,13%	530.829.828,32

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	0	0,00	481.200.000	0,00	0
20-dic-13	1	0,00	481.200.000	0,00	0
20-ene-14	0	0,00	481.200.000	0,00	0
20-feb-14	0	0,00	481.200.000	0,00	0
20-mar-14	1	0,00	481.200.000	0,00	0
20-abr-14	0	0,00	481.200.000	0,00	0
20-may-14	0	0,00	481.200.000	0,00	0
20-jun-14	1	0,00	481.200.000	0,00	0
20-jul-14	0	41.551.734,91	481.200.000	41.551.734,91	7.562.415.753
20-ago-14	0	0,00	481.200.000	0,00	0
20-sep-14	1	0,00	481.200.000	0,00	0
20-oct-14	0	40.139.992,08	481.200.000	40.139.992,08	10.998.357.830
20-nov-14	0	0,00	481.200.000	0,00	0
20-dic-14	1	0,00	481.200.000	0,00	0
20-ene-15	0	38.754.329,90	481.200.000	38.754.329,90	14.145.330.413
20-feb-15	0	0,00	481.200.000	0,00	0
20-mar-15	1	0,00	481.200.000	0,00	0
20-abr-15	0	36.910.831,20	481.200.000	36.910.831,20	16.794.428.194
20-may-15	0	0,00	481.200.000	0,00	0
20-jun-15	1	0,00	481.200.000	0,00	0
20-jul-15	0	35.068.439,09	481.200.000	35.068.439,09	19.182.436.181
20-ago-15	0	0,00	481.200.000	0,00	0
20-sep-15	1	0,00	481.200.000	0,00	0
20-oct-15	0	33.275.988,22	481.200.000	33.275.988,22	21.263.356.474
20-nov-15	0	0,00	481.200.000	0,00	0
20-dic-15	1	0,00	481.200.000	0,00	0
20-ene-16	0	31.817.222,85	481.200.000	31.817.222,85	23.226.572.682
20-feb-16	0	0,00	481.200.000	0,00	0
20-mar-16	1	0,00	481.200.000	0,00	0
20-abr-16	0	29.800.915,06	481.200.000	29.800.915,06	24.466.551.268
20-may-16	0	0,00	481.200.000	0,00	0
20-jun-16	1	0,00	481.200.000	0,00	0
20-jul-16	0	27.314.167,04	481.200.000	27.314.167,04	24.937.834.504
20-ago-16	0	0,00	481.200.000	0,00	0
20-sep-16	1	0,00	481.200.000	0,00	0
20-oct-16	0	24.833.384,78	481.200.000	24.833.384,78	24.957.551.701
20-nov-16	0	0,00	481.200.000	0,00	0
20-dic-16	1	0,00	481.200.000	0,00	0
20-ene-17	0	23.028.751,06	481.200.000	23.028.751,06	25.239.511.161
20-feb-17	0	0,00	481.200.000	0,00	0
20-mar-17	1	0,00	481.200.000	0,00	0
20-abr-17	0	21.007.708,66	481.200.000	21.007.708,66	24.915.142.469
20-may-17	0	0,00	481.200.000	0,00	0
20-jun-17	1	0,00	481.200.000	0,00	0
20-jul-17	0	18.891.427,67	481.200.000	18.891.427,67	24.143.244.566
20-ago-17	0	0,00	481.200.000	0,00	0
20-sep-17	1	0,00	481.200.000	0,00	0
20-oct-17	0	16.830.262,55	481.200.000	16.830.262,55	23.057.459.699
20-nov-17	0	0,00	481.200.000	0,00	0
20-dic-17	1	0,00	481.200.000	0,00	0
20-ene-18	0	15.144.173,94	481.200.000	15.144.173,94	22.125.638.126
20-feb-18	0	0,00	481.200.000	0,00	0
20-mar-18	1	0,00	481.200.000	0,00	0
20-abr-18	0	13.120.427,28	481.200.000	13.120.427,28	20.349.782.717
20-may-18	0	0,00	481.200.000	0,00	0
20-jun-18	1	0,00	481.200.000	0,00	0
20-jul-18	0	11.152.089,83	481.200.000	11.152.089,83	18.322.883.585
20-ago-18	0	0,00	481.200.000	0,00	0
20-sep-18	1	0,00	481.200.000	0,00	0
20-oct-18	0	9.170.540,46	481.200.000	9.170.540,46	15.910.887.692
20-nov-18	0	0,00	481.200.000	0,00	0
20-dic-18	1	0,00	481.200.000	0,00	0
20-ene-19	0	48.845.131,72	481.200.000	48.845.131,72	89.191.210.521