



FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

MARIA JOSE HERENCIAS PALOMINO

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:

June 22, 2015

- September 21, 2015

YEAR:

2015

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	Aa3/A+	Aa2/A+



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	50.297,29	
		Total Nominal	481.200.000,00	242.030.559,48	50,30 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period September 21, 2015			Next Payment Date December 21, 2015		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	7.377,32 €	437,37 €	3,000 %	381,42 €	307,04 €
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	44.391
CR's Outstanding to be amortised	550.000.002,26	287.671.081,70
CR's Outstanding per Loan to be amortised	9.847,98	6.480,39
Interest Rate	1,00 %	8,68 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	8,36%
Average Monthly Single Rate	7,64%
Constant Prepayment Rate from Constitution	6,98 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	163.274,42	349.811,41	325.101,96
Debt to be amortised	0,00	0,00	287.030.702,11
Total Debt	163.274,42	349.811,41	287.355.804,07

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QUARTERLY BONDS PAYOUT REPORT

September 21th, 2015

BONDS. PRINCIPAL	
Previous Balance	277.530.223,32 €
Principal Amortised	35.499.663,84 €
Outstanding Balance	242.030.559,48 €
% of Initial Balance	50,30%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	23.159.460,60 €

DATA	
Pool cut-off date	2015/09/14
Payment Date	2015/09/21
Last Payment Date	2015/06/22
Number of Days (Act/360)	91
Fixed Interest Rate (%)	3,000%
Next Payment Date	2015/12/21

INTEREST PAID	
CLASS A	2.104.624,44 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	September 21th, 2015
CLASS A	2,11	1,37

In compliance with the provisions of the prospectus regarding to the article 405 of Regulation (EU) No 575/2013 Santander Consumer Finance continues to retain a significant net financial interest in this fund on an ongoing basis under the terms required by the Bank of Spain.

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QUARTERLY COLLATERAL REPORT

September 21th, 2015

PRINCIPAL	
Previous Balance	320.575.823,69 €
Principal Amortised	32.904.741,99 €
Outstanding Balance	287.671.081,70 €
Number of Credit Rights	44.391

INTEREST	
Interest received during relevant period	6.759.628,63 €
Interest accrued during relevant period	6.872.951,25 €

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	124.413,91 €	46.739,81 €	75.044,04 €	141.934,90 €	252.246,93 €
Interest accrued on Credit Rights in Arrears	38.860,51 €	14.064,95 €	24.950,21 €	47.077,50 €	72.855,03 €
Outstanding Balance	5.340.996,78 €	1.249.297,18 €	1.647.009,69 €	1.999.110,55 €	1.277.835,05 €
Number of Credit Rights	675	163	178	228	175
% of Outstanding Balance	1,86%	0,43%	0,57%	0,69%	0,44%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	1.354.064,55 €
Difference in Actual Period	468.111,24 €
Cumulative WRITE OFF up to date	1.822.175,79 €

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QUARTERLY COLLATERAL REPORT

September 21th, 2015

NET LOSSES	
Last balance	0,00 €
Difference in Actual Period	0,00 €
Current balance	7.815,60 €

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QUARTERLY REPORT - ALLOCATION OF CASH

September 21th, 2015

TOTAL CASH RECEIVED END OF PERIOD	65.615.963,41 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	32.424.334,49 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	6.759.628,63 €
Interest received under GIC	672.766,71 €
CONTENTIOUS	4.842,52 €
OTHERS	0,00 €
WITHOLDING PRINCIPAL	25.754.391,06 €

TOTAL CASH PAID END OF PERIOD	65.615.963,41 €
Ordinary Expenses	363,00 €
SGFT Fee	13.146,57 €
Interest paid to Bondholders Class A	2.104.624,44 €
Retention of Principal Amount	23.159.460,60 €
Principal withholding Class A	35.499.663,84 €
Reserve Fund	0,00 €
Interest paid to Loan B	608.688,89 €
Redemption Loan B	0,00 €
Interest Subordinated Loan	495.912,08 €
Redemption Subordinated Loan	0,00 €
Variable Fee	3.734.103,99 €

TREASURY ACCOUNT STATEMENT	78.159.460,60 €
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	23.159.460,60 €

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CREDIT ENHACEMENT AND SUBORDINATED LOAN

September 21th, 2015

CREDIT ENHACEMENT		
CONCEPTS	INITIAL	September 21th, 2015
SUBORDINATED ISSUE	12,51%	23,92%
PRINCIPAL RESERVE FUND	10%	19,12%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	September 21th, 2015
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

September 21th, 2015

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	3.276.945,60 €
1.b) 2% CR'S OUTSTANDING BALANCE	5.753.421,63 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) CUMULATIVE FAILED LOANS	2.082.616,10 €
2.b) 1,25% CR'S INITIAL OUTSTANDING BALANCE	6.875.000,03 €

THESE LEVELS HAVE NOT BEEN REACHED. HOWEVER THE RESERVE FUND WILL BE CONSTANT
UNTIL OCTOBER 2016.

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DEFINITIONS

September 21th, 2015

POOL CUT-OFF 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.

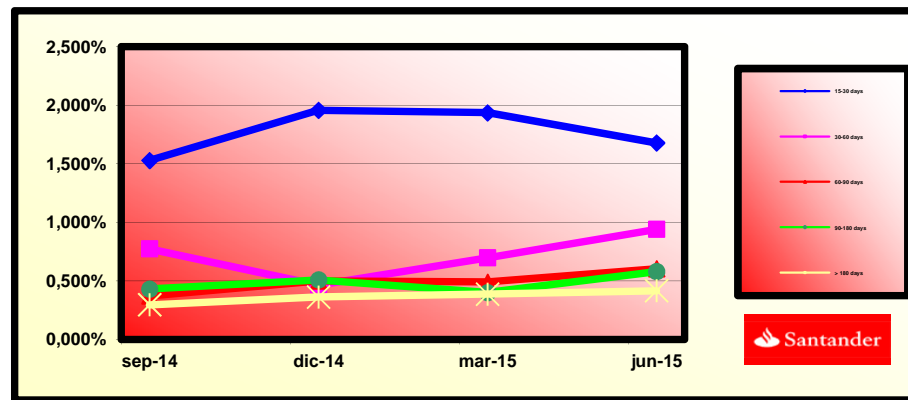
CUMULATIVE FAILED LOANS Accumulated outstanding balance of the failed loans without taking into account the recovered amount.



FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 2013-1

HISTORICAL ARREARS REPORT

Date	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15
15-30 days	1,527%	1,956%	1,935%	1,677%	1,857%
30-60 days	0,773%	0,464%	0,696%	0,939%	0,434%
60-90 days	0,371%	0,500%	0,490%	0,603%	0,573%
90-180 days	0,430%	0,508%	0,399%	0,578%	0,695%
> 180 days	0,295%	0,361%	0,386%	0,414%	0,444%



FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 2013-1

TRIGGERS

RESERVE FUND TRIGGERS	
1. IF 1.a) IS HIGHER THAN 1.b) RESERVE FUND CANNOT BE REDEEMED:	
1.a) CREDIT RIGTHS IN ARREARS > 90 DAYS	3.276.945,60 €
1.b) 2% CR OUTSTANDING BALANCE	5.753.421,63 €
2. IF 2.a) IS HIGHER THAN 2.b) RESERVE FUND CANNOT BE REDEEMED:	
2.a) CUMULATIVE FAILED LOANS	2.082.616,10 €
2.b) 1,25% CR INITIAL OUTSTANDING BALANCE	6.875.000,03 €

RESERVE FUND COULD BE REDEEMED, HOWEVER IT MUST BE CONSTANT UNTIL DECEMBER 2016.

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Fecha	Saldo antes de pago	Saldo Real	0,60%	Permanenci a 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						

7,64%

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,60%	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	99,40%	99,22%	0,78%	9,02%	0,78%	9,02%	543.240.447,18
diciembre-13	540.315.991,31	530.829.828,32	98,80%	98,24%	0,88%	10,08%	0,98%	11,13%	533.843.921,43
enero-14	530.568.555,06	519.287.128,38	98,21%	97,87%	0,71%	8,24%	0,38%	4,43%	521.064.191,34
febrero-14	520.764.818,40	507.331.165,98	97,62%	97,42%	0,65%	7,54%	0,46%	5,42%	508.363.777,70
marzo-14	510.925.951,11	495.470.951,78	97,03%	96,98%	0,61%	7,11%	0,46%	5,35%	495.763.060,43
abril-14	501.034.722,92	483.538.216,05	96,45%	96,51%	0,59%	6,86%	0,48%	5,63%	483.244.886,33
mayo-14	491.095.396,84	472.043.472,61	95,87%	96,12%	0,56%	6,56%	0,40%	4,71%	470.813.108,73
junio-14	481.102.783,22	460.034.484,47	95,29%	95,62%	0,56%	6,50%	0,52%	6,06%	458.462.472,93
julio-14	471.054.724,20	448.187.545,17	94,72%	95,15%	0,55%	6,42%	0,50%	5,80%	446.190.713,77
agosto-14	460.940.684,69	436.499.575,98	94,15%	94,70%	0,54%	6,33%	0,47%	5,51%	433.987.725,71
septiembre-14	450.772.383,71	424.947.164,84	93,59%	94,27%	0,53%	6,23%	0,45%	5,27%	421.864.466,01
octubre-14	440.638.103,60	413.530.636,06	93,02%	93,85%	0,53%	6,15%	0,45%	5,25%	409.902.846,71
noviembre-14	430.513.931,35	401.450.087,29	92,47%	93,25%	0,54%	6,25%	0,64%	7,40%	398.079.061,75
diciembre-14	420.411.445,43	389.937.525,04	91,91%	92,75%	0,54%	6,25%	0,53%	6,22%	386.402.472,48
enero-15	410.347.458,32	379.220.388,95	91,36%	92,41%	0,52%	6,12%	0,36%	4,27%	374.886.976,99
febrero-15	400.297.561,44	366.748.282,92	90,81%	91,62%	0,55%	6,35%	0,86%	9,85%	363.508.684,59
marzo-15	390.270.490,37	355.107.033,34	90,26%	90,99%	0,55%	6,45%	0,69%	7,93%	352.274.170,63
abril-15	380.267.013,40	343.543.759,78	89,72%	90,34%	0,56%	6,55%	0,71%	8,21%	341.182.683,88
mayo-15	370.292.584,83	332.322.310,54	89,18%	89,75%	0,57%	6,60%	0,66%	7,65%	330.237.648,49
junio-15	360.345.229,60	320.575.823,69	88,65%	88,96%	0,58%	6,78%	0,87%	9,97%	319.435.798,73
julio-15	350.428.078,01	309.769.665,22	88,11%	88,40%	0,59%	6,80%	0,64%	7,37%	308.778.423,36
agosto-15	340.454.993,51	298.562.662,57	87,59%	87,70%	0,60%	6,91%	0,79%	9,13%	298.188.573,57
septiembre-15	330.431.678,82	287.671.081,70	87,06%	87,06%	0,60%	6,98%	0,73%	8,36%	287.671.081,70

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
20-dic-14	0	35.461.993,53	390.142.957	37.775.066,16	-11.483.620.113
20-ene-15	0	0,00	352.367.891	0,00	0
20-feb-15	1	0,00	352.367.891	0,00	0
20-mar-15	0	34.128.301,85	352.367.891	34.128.301,85	-7.235.199.991
20-abr-15	0	0,00	318.239.589	0,00	0
20-may-15	1	0,00	318.239.589	0,00	0
20-jun-15	0	32.838.371,90	318.239.589	32.838.371,90	-4.039.119.744
20-jul-15	0	0,00	285.401.217	0,00	0
20-ago-15	1	0,00	285.401.217	0,00	0
20-sep-15	0	31.764.717,03	285.401.217	31.764.717,03	-984.706.228
20-oct-15	0	0,00	253.636.500	0,00	0
20-nov-15	1	0,00	253.636.500	0,00	0
20-dic-15	0	30.424.167,43	253.636.500	30.424.167,43	1.855.874.213
20-ene-16	0	0,00	223.212.333	0,00	0
20-feb-16	1	0,00	223.212.333	0,00	0
20-mar-16	0	28.350.975,24	223.212.333	28.350.975,24	4.337.699.212
20-abr-16	0	0,00	194.861.357	0,00	0
20-may-16	1	0,00	194.861.357	0,00	0
20-jun-16	0	26.132.344,73	194.861.357	26.132.344,73	6.350.159.769
20-jul-16	0	0,00	168.729.013	0,00	0
20-ago-16	1	0,00	168.729.013	0,00	0
20-sep-16	0	24.316.702,70	168.729.013	24.316.702,70	8.146.095.403
20-oct-16	0	0,00	144.412.310	0,00	0
20-nov-16	1	0,00	144.412.310	0,00	0
20-dic-16	0	22.646.478,70	144.412.310	22.646.478,70	9.670.046.403
20-ene-17	0	0,00	121.765.831	0,00	0
20-feb-17	1	0,00	121.765.831	0,00	0
20-mar-17	0	20.649.704,01	121.765.831	20.649.704,01	10.717.196.380
20-abr-17	0	0,00	101.116.127	0,00	0
20-may-17	1	0,00	101.116.127	0,00	0
20-jun-17	0	18.715.926,89	101.116.127	18.715.926,89	11.379.283.549
20-jul-17	0	0,00	82.400.200	0,00	0
20-ago-17	1	0,00	82.400.200	0,00	0
20-sep-17	0	16.947.376,67	82.400.200	16.947.376,67	11.863.163.672
20-oct-17	0	0,00	65.452.824	0,00	0
20-nov-17	1	0,00	65.452.824	0,00	0
20-dic-17	0	15.018.724,58	65.452.824	15.018.724,58	11.894.829.865
20-ene-18	0	0,00	50.434.099	0,00	0
20-feb-18	1	0,00	50.434.099	0,00	0
20-mar-18	0	12.985.191,49	50.434.099	12.985.191,49	11.478.909.275
20-abr-18	0	0,00	37.448.908	0,00	0
20-may-18	1	0,00	37.448.908	0,00	0
20-jun-18	0	10.941.766,40	37.448.908	10.941.766,40	10.646.338.704
20-jul-18	0	0,00	26.507.141	0,00	0
20-ago-18	1	0,00	26.507.141	0,00	0
20-sep-18	0	9.246.590,72	26.507.141	9.246.590,72	9.847.619.121
20-oct-18	0	0,00	17.260.551	0,00	0
20-nov-18	1	0,00	17.260.551	0,00	0
20-dic-18	0	51.295.132,15	17.260.551	17.260.550,59	19.970.457.037