



FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

MARIA JOSE HERENCIAS PALOMINO

ANALYST

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

GRAN VIA DE HORTALEZA 3

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NAME OF THE FUND:

FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

INFORMATION AT:

QUARTER/SEMESTER:

September 20, 2016 - December 20, 2016

YEAR:

2016

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	//////////CE	//////////CE

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	19.334,62	
		Total Nominal	481.200.000,00	93.038.191,44	19,33 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 20, 2016			Next Payment Date March 21, 2017		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	5.253,28 €	186,46 €	4,0000 %	111.666 €	111.666 €
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	28.980
CR's Outstanding to be amortised	550.000.002,26	149.843.946,85
CR's Outstanding per Loan to be amortised	9.847,98	5.170,1 €
Interest Rate	1,00 %	8,69 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,95 %
Average Monthly Single Rate	10,09 %
Constant Prepayment Rate from Constitution	8,11 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	159.896,17	318.876,54	254.467,00
Debt to be amortised	0,00	0,00	149.249.774,94
Total Debt	159.896,17	318.876,54	149.504.241,94

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QUARTERLY BONDS PAYOUT REPORT

2016/12/20

BONDS. PRINCIPAL	
Previous Balance	118.316.974,80 €
Principal Amortised	25.278.783,36 €
Outstanding Balance	93.038.191,44 €
% of Initial Balance	19,33%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	11.994.242,42 €

DATA	
Pool cut-off date	2016/12/13
Payment Date	2016/12/20
Last Payment Date	2016/09/20
Number of Days (Act/360)	91
Fixed Interest Rate (%)	3,000%
Next Payment Date	2017/03/21

INTEREST PAID	
CLASS A	897.245,52 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2016/12/20
CLASS A	2,11	0,76

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.

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QUARTERLY COLLATERAL REPORT

2016/12/20

PRINCIPAL	
Previous Balance	173.251.612,84 €
Principal Amortised	23.407.665,99 €
Outstanding Balance	149.843.946,85 €
Number of Credit Rights	28.980

INTEREST	
Interest received during relevant period	3.579.357,87 €
Interest accrued during relevant period	3.547.874,11 €

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	131.634,77 €	76.500,54 €	67.556,91 €	109.168,15 €	209.311,54 €
Interest accrued on Credit Rights in Arrears	28.261,40 €	19.417,41 €	19.972,67 €	26.260,86 €	45.155,46 €
Outstanding Balance	3.928.925,39 €	1.558.746,60 €	1.040.717,70 €	888.112,89 €	823.198,16 €
Number of Credit Rights	642	218	133	132	148
% of Outstanding Balance	2,62%	1,04%	0,69%	0,59%	0,55%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	65.490,29 €
Difference in Actual Period	18.593,15 €
Cumulative WRITE OFF up to date	84.083,44 €

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QUARTERLY COLLATERAL REPORT

2016/12/20

NET LOSSES	
Last balance	2.628.180,29 €
Difference in Actual Period	231.820,07 €
Current balance	2.860.000,36 €

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QUARTERLY REPORT - ALLOCATION OF CASH

2016/12/20

TOTAL CASH RECEIVED END OF PERIOD	40.830.979,99 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	23.086.739,37 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	3.579.357,87 €
Interest received under GIC	214.913,26 €
CONTENTIOUS	85.101,24 €
OTHERS	-500,00 €
WITHOLDING PRINCIPAL	13.865.368,25 €

TOTAL CASH PAID END OF PERIOD	40.830.979,99 €
Ordinary Expenses	33.711,76 €
SGFT Fee	11.250,00 €
Interest paid to Bondholders Class A	897.245,52 €
Retention of Principal Amount	11.994.242,42 €
Principal withholding Class A	25.278.783,36 €
Reserve Fund	0,00 €
Interest paid to Loan B	608.688,89 €
Redemption Loan B	0,00 €
Interest Subordinated Loan	215.496,34 €
Redemption Subordinated Loan	0,00 €
Variable Fee	1.791.561,70 €

TREASURY ACCOUNT STATEMENT	35.894.242,42 €
PRINCIPAL RESERVE FUND	
Previous Balance	23.900.000,00 €
Period utilization	0,00 €
Outstanding Balance	23.900.000,00 €
WITHOLDING TAXES	0,00 €
ISSUE EXPENSES WITHHELD	0,00 €
RETENCION OF PRINCIPAL	11.994.242,42 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

2016/12/20

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	2016/12/20
SUBORDINATED ISSUE	12,51%	45,91%
PRINCIPAL RESERVE FUND	10%	15,95%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	2016/12/20
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	23.900.000,00
Interest Rate	3,567%	3,567%

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TRIGGERS OF THE MODEL

2016/12/20

TRIGGERS RESERVE FUND	
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	1.711.311,05 €
1.b) 2% CR'S OUTSTANDING BALANCE	2.996.878,94 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) CUMULATIVE FAILED LOANS	3.944.348,36 €
2.b) 1,25% CR'S INITIAL OUTSTANDING BALANCE	6.875.000,03 €

The Reserve Fund is in the minumun level required.

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DEFINITIONS

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.

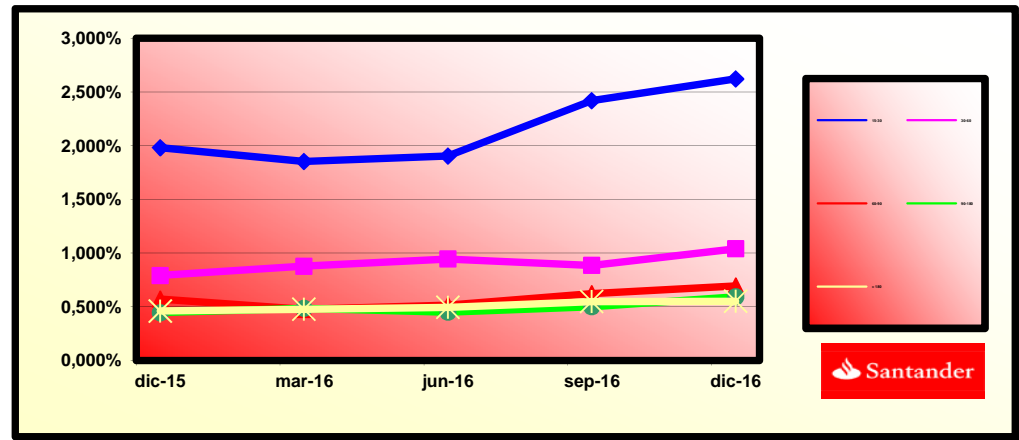
CUMULATIVE FAILED LOANS Accumulated outstanding balance of the failed loans without taking into account the recovered amount.



**FONDO DE TITULIZACION DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 2013-1**

INFORME TRIMESTRAL DERECHOS DE CRÉDITO

Dias-Days	dic-15	mar-16	jun-16	sep-16	dic-16
15-30	1,983%	1,854%	1,904%	2,420%	2,622%
30-60	0,790%	0,877%	0,944%	0,883%	1,040%
60-90	0,572%	0,476%	0,515%	0,622%	0,695%
90-180	0,445%	0,484%	0,448%	0,499%	0,593%
> 180	0,459%	0,476%	0,495%	0,548%	0,549%



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Fecha	Saldo antes de pago	Saldo Real	0,70%	Permanencia a final de mes	Tasa Prepago mensual desde inicio	Tasa Prepago anualizada desde inicio	Tasa Prepago mensual	Tasa Prepago anualizada	Saldo después de pago
			Vector de prepago					10,09%	
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,70% 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	99,30%	99,22%	0,78%	9,02%	0,78%	9,02%	542.683.462,78
diciembre-13	540.315.991,31	530.829.828,32	98,60%	98,24%	0,88%	10,08%	0,98%	11,13%	532.749.782,33
enero-14	530.568.555,06	519.287.128,38	97,91%	97,87%	0,71%	8,24%	0,38%	4,43%	519.463.092,79
febrero-14	520.764.818,40	507.331.165,98	97,22%	97,42%	0,65%	7,54%	0,46%	5,42%	506.282.080,56
marzo-14	510.925.951,11	495.470.951,78	96,54%	96,98%	0,61%	7,11%	0,46%	5,35%	493.226.737,54
abril-14	501.034.722,92	483.538.216,05	95,86%	96,51%	0,59%	6,86%	0,48%	5,63%	480.279.670,26
mayo-14	491.095.396,84	472.043.472,61	95,18%	96,12%	0,56%	6,56%	0,40%	4,71%	467.444.412,06
junio-14	481.102.783,22	460.034.484,47	94,52%	95,62%	0,56%	6,50%	0,52%	6,06%	454.715.447,59
julio-14	471.054.724,20	448.187.545,17	93,85%	95,15%	0,55%	6,42%	0,50%	5,80%	442.090.245,49
agosto-14	460.940.684,69	436.499.575,98	93,19%	94,70%	0,54%	6,33%	0,47%	5,51%	429.558.523,86
septiembre-14	450.772.383,71	424.947.164,84	92,54%	94,27%	0,53%	6,23%	0,45%	5,27%	417.130.868,79
octubre-14	440.638.103,60	413.530.636,06	91,89%	93,85%	0,53%	6,15%	0,45%	5,25%	404.887.909,11
noviembre-14	430.513.931,35	401.450.087,29	91,24%	93,25%	0,54%	6,25%	0,64%	7,40%	392.805.624,76
diciembre-14	420.411.445,43	389.937.525,04	90,60%	92,75%	0,54%	6,25%	0,53%	6,22%	380.892.787,54
enero-15	410.347.458,32	379.220.388,95	89,96%	92,41%	0,52%	6,12%	0,36%	4,27%	369.162.599,80
febrero-15	400.297.561,44	366.748.282,92	89,33%	91,62%	0,55%	6,35%	0,86%	9,85%	357.591.035,09
marzo-15	390.270.490,37	355.107.033,34	88,70%	90,99%	0,55%	6,45%	0,69%	7,93%	346.184.103,78
abril-15	380.267.013,40	343.543.759,78	88,08%	90,34%	0,56%	6,55%	0,71%	8,21%	334.940.598,06
mayo-15	370.292.584,83	332.322.310,54	87,46%	89,75%	0,57%	6,60%	0,66%	7,65%	323.863.408,91
junio-15	360.345.229,60	320.575.823,69	86,85%	88,96%	0,58%	6,78%	0,87%	9,97%	312.948.860,44
julio-15	350.428.078,01	309.769.665,22	86,24%	88,40%	0,59%	6,80%	0,64%	7,37%	302.197.748,24
agosto-15	340.454.993,51	298.562.662,57	85,63%	87,70%	0,60%	6,91%	0,79%	9,13%	291.534.372,00
septiembre-15	330.431.678,82	287.671.081,70	85,03%	87,06%	0,60%	6,98%	0,73%	8,36%	280.963.215,08
octubre-15	320.510.878,96	277.123.048,49	84,43%	86,46%	0,60%	7,01%	0,68%	7,92%	270.612.773,30
noviembre-15	310.636.012,18	266.208.733,77	83,84%	85,70%	0,62%	7,14%	0,88%	10,11%	260.432.421,50
diciembre-15	300.874.875,30	256.011.684,74	83,25%	85,09%	0,62%	7,18%	0,71%	8,20%	250.476.450,29
enero-16	291.289.565,50	245.976.034,48	82,66%	84,44%	0,62%	7,24%	0,76%	8,73%	240.792.876,17
febrero-16	281.867.674,36	235.566.196,03	82,08%	83,57%	0,64%	7,40%	1,03%	11,69%	231.367.156,20
marzo-16	272.598.910,48	225.747.694,64	81,51%	82,81%	0,65%	7,51%	0,91%	10,39%	222.186.814,22
abril-16	263.505.863,76	216.244.883,68	80,93%	82,06%	0,66%	7,60%	0,90%	10,32%	213.266.273,34
mayo-16	254.601.499,22	207.164.251,37	80,37%	81,37%	0,66%	7,67%	0,85%	9,72%	204.611.756,04
junio-16	245.881.745,77	198.339.879,33	79,80%	80,66%	0,67%	7,74%	0,86%	9,89%	196.215.650,19
julio-16	237.337.715,26	189.523.900,19	79,24%	79,85%	0,68%	7,86%	1,00%	11,41%	188.066.673,56
agosto-16	228.818.215,52	181.166.447,33	78,68%	79,17%	0,68%	7,91%	0,85%	9,74%	180.041.826,42
septiembre-16	220.341.130,27	173.251.612,84	78,13%	78,63%	0,68%	7,91%	0,69%	7,97%	172.153.603,74
octubre-16	212.051.676,76	165.390.105,67	77,58%	78,00%	0,69%	7,95%	0,81%	9,25%	164.512.910,67
noviembre-16	203.883.639,36	157.329.626,89	77,04%	77,17%	0,70%	8,06%	1,06%	12,03%	157.064.625,24
diciembre-16	195.886.933,95	149.843.946,85	76,50%	76,50%	0,70%	8,11%	0,87%	9,95%	149.843.946,85

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	38.271.375,84	466.308.640	38.271.375,84	-36.166.450.169
20-jul-14	0	0,00	428.037.265	0,00	0
20-ago-14	1	0,00	428.037.265	0,00	0
20-sep-14	0	37.894.307,52	428.037.265	37.894.307,52	-32.323.844.315
20-oct-14	0	0,00	390.142.957	0,00	0
20-nov-14	1	0,00	390.142.957	0,00	0
20-dic-14	0	37.775.066,16	390.142.957	37.775.066,16	-28.746.825.348
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	37.578.014,76	352.367.891	37.578.014,76	-25.139.691.874
20-abr-15	0	0,00	314.789.876	0,00	0
20-may-15	1	0,00	314.789.876	0,00	0
20-jun-15	0	37.259.652,84	314.789.876	37.259.652,84	-21.610.598.647
20-jul-15	0	0,00	277.530.223	0,00	0
20-ago-15	1	0,00	277.530.223	0,00	0
20-sep-15	0	35.499.663,84	277.530.223	35.499.663,84	-17.323.835.954
20-oct-15	0	0,00	242.030.559	0,00	0
20-nov-15	1	0,00	242.030.559	0,00	0
20-dic-15	0	34.168.760,88	242.030.559	34.168.760,88	-13.530.829.308
20-ene-16	0	0,00	207.861.799	0,00	0
20-feb-16	1	0,00	207.861.799	0,00	0
20-mar-16	0	28.289.636,08	207.861.799	28.289.636,08	-8.600.049.368
20-abr-16	0	0,00	179.572.163	0,00	0
20-may-16	1	0,00	179.572.163	0,00	0
20-jun-16	0	33.927.778,51	179.572.163	33.927.778,51	-7.260.544.601
20-jul-16	0	0,00	145.644.384	0,00	0
20-ago-16	1	0,00	145.644.384	0,00	0
20-sep-16	0	24.062.046,45	145.644.384	24.062.046,45	-2.935.569.667
20-oct-16	0	0,00	121.582.338	0,00	0
20-nov-16	1	0,00	121.582.338	0,00	0
20-dic-16	0	22.309.656,89	121.582.338	22.309.656,89	-669.289.707
20-ene-17	0	0,00	99.272.681	0,00	0
20-feb-17	1	0,00	99.272.681	0,00	0
20-mar-17	0	20.259.644,24	99.272.681	20.259.644,24	1.256.097.943
20-abr-17	0	0,00	79.013.036	0,00	0
20-may-17	1	0,00	79.013.036	0,00	0
20-jun-17	0	18.288.119,48	79.013.036	18.288.119,48	2.761.506.042
20-jul-17	0	0,00	60.724.917	0,00	0
20-ago-17	1	0,00	60.724.917	0,00	0
20-sep-17	0	16.491.648,88	60.724.917	16.491.648,88	4.007.470.677
20-oct-17	0	0,00	44.233.268	0,00	0
20-nov-17	1	0,00	44.233.268	0,00	0
20-dic-17	0	14.559.127,22	44.233.268	14.559.127,22	4.877.307.619
20-ene-18	0	0,00	29.674.141	0,00	0
20-feb-18	1	0,00	29.674.141	0,00	0
20-mar-18	0	12.544.625,13	29.674.141	12.544.625,13	5.356.554.931
20-abr-18	0	0,00	17.129.516	0,00	0
20-may-18	1	0,00	17.129.516	0,00	0
20-jun-18	0	10.538.943,81	17.129.516	10.538.943,81	5.438.095.007
20-jul-18	0	0,00	6.590.572	0,00	0
20-ago-18	1	0,00	6.590.572	0,00	0
20-sep-18	0	8.879.195,57	6.590.572	6.590.571,91	4.007.067.722