



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 20, 2014 - September 22, 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	A3/A+	A1/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	81.077,09	
		Total Nominal	481.200.000,00	390.142.957,08	81,08 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period September 22, 2014			Next Payment Date December 22, 2014		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	7.874,96 €	696,79 €	3.00 %	614,83 €	485,72 €
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	52.201
CR's Outstanding to be amortised	550.000.002,26	424.947.164,84
CR's Outstanding per Loan to be amortised	9.847,98	8.140,59
Interest Rate	8,67 %	8,68 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	5,27 %
Average Monthly Single Rate	6,21 %
Constant Prepayment Rate from Constitution	6,23 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	177.444,62	347.180,04	252.367,76
Debt to be amortised	0,00	0,00	424.391.245,70
Total Debt	177.444,62	347.180,04	424.643.613,46

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QUARTERLY BONDS PAYOUT REPORT

September 22th, 2014

BONDS. PRINCIPAL	
Previous Balance	428.037.264,60 €
Principal Amortised	37.894.307,52 €
Outstanding Balance	390.142.957,08 €
% of Initial Balance	81,08%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	33.995.773,19 €

DATA	
Determination Date	2014/09/15
Payment Date	2014/09/22
Last Payment Date	2014/06/20
Number of Days (Act/360)	94
Reference Interest Rate (%)	3,000 %
Next Payment Date	2014/12/22

INTEREST PAID	
CLASS A	3.352.953,48 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	September 22th, 2014
CLASS A	2,11	1,77

In compliance with the provisions of the prospectus regarding to the article 405 of Regulation (EU) No 575/2013 Santander continues to retain a significant net financial interest in this fund.

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QUARTERLY COLLATERAL REPORT

September 22th, 2014

PRINCIPAL

Previous Balance	460.034.484,47 €
Principal Amortised	35.087.319,63 €
Outstanding Balance	424.947.164,84 €
Number of Credit Rights	52.201

INTEREST

Interest received during relevant period	9.767.435,57 €
Interest accrued during relevant period	9.658.522,89 €

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	129.370,05 €	75.445,27 €	60.652,67 €	109.851,53 €	180.599,62 €
Interest accrued on Credit Rights in Arrears	48.074,57 €	29.861,14 €	25.414,31 €	45.955,12 €	71.768,14 €
Outstanding Balance	6.487.657,67 €	3.283.258,61 €	1.577.124,39 €	1.827.864,15 €	1.251.881,13 €
Number of Credit Rights	717	328	162	190	142
% of Outstanding Balance	1,53%	0,77%	0,37%	0,43%	0,29%

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

September 22th, 2014

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

September 22th, 2014

TOTAL CASH RECEIVED END OF PERIOD	82.414.171,73 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	35.087.319,63 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	9.767.435,57 €
Interest received under GIC	756.657,77 €
CONTENTIOUS	
OTHERS	
WITHOLDING PRINCIPAL	36.802.758,76 €

TOTAL CASH PAID END OF PERIOD	82.414.171,73 €
Ordinary Expenses	12.141,30 €
SGFT Fee	20.944,51 €
Interest paid to Bondholders Class A	3.352.953,48 €
Retention of Principal Amount	33.995.773,19 €
Principal withholding Class A	37.894.307,52 €
Reserve Fund	0,00 €
Interest paid to Loan B	628.755,56 €
Redemption Loan B	0,00 €
Interest Subordinated Loan	512.260,83 €
Redemption Subordinated Loan	0,00 €
Variable Fee	5.997.035,34 €

TREASURY ACCOUNT STATEMENT	88.995.773,19 €
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	33.995.773,19 €

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CREDIT ENHACEMENT AND SUBORDINATED LOAN

September 22th, 2014

CREDIT ENHACEMENT		
CONCEPTS	INITIAL	September 22th, 2014
SUBORDINATED ISSUE	12,51%	16,19%
PRINCIPAL RESERVE FUND	10%	12,94%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	September 22th, 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%

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TRIGGERS OF THE MODEL

September 22th, 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	3.079.745,28 €
1.b) 2% CR'S OUTSTANDING BALANCE	8.498.943,30 €
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	6.875.000,03 €

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

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DEFINITIONS

September 22th, 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 (Outstading Balance of the Credit Rights, arrears' tables, transitory properties, stratiphication tables, etc.) are refered 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.

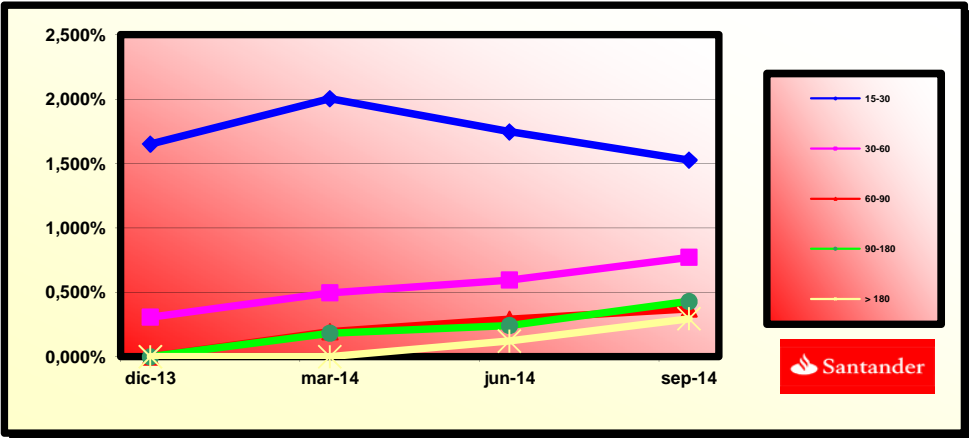
CUMULATIVE FAILED LOANS Accumulated outstanding balance of the failed loans without taking into account the recovered amount.



FONDO DE TITULIZACION DE ACTIVOS
SANTANDER CONSUMER SPAINAUTO 2013-1

INFORME TRIMESTRAL DERECHOS DE CRÉDITO
22 DE SEPTIEMBRE DE 2014

Dias-Days	dic-13	mar-14	jun-14	sep-14	
15-30	1,650%	2,005%	1,747%	1,527%	
30-60	0,308%	0,496%	0,595%	0,773%	
60-90	0,000%	0,196%	0,292%	0,371%	
90-180	0,000%	0,184%	0,242%	0,430%	
> 180	0,000%	0,000%	0,122%	0,295%	



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Fecha	Saldo antes de pago	Saldo Real	0,53%	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						

6,21%

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,53%	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	99,47%	99,22%	0,78%	9,02%	0,78%	9,02%	543.600.129,71
diciembre-13	540.315.991,31	530.829.828,32	98,93%	98,24%	0,88%	10,08%	0,98%	11,13%	534.551.077,53
enero-14	530.568.555,06	519.287.128,38	98,40%	97,87%	0,71%	8,24%	0,38%	4,43%	522.099.875,29
febrero-14	520.764.818,40	507.331.165,98	97,88%	97,42%	0,65%	7,54%	0,46%	5,42%	509.711.477,42
marzo-14	510.925.951,11	495.470.951,78	97,35%	96,98%	0,61%	7,11%	0,46%	5,35%	497.406.472,65
abril-14	501.034.722,92	483.538.216,05	96,83%	96,51%	0,59%	6,86%	0,48%	5,63%	485.167.821,65
mayo-14	491.095.396,84	472.043.472,61	96,32%	96,12%	0,56%	6,56%	0,40%	4,71%	472.999.543,74
junio-14	481.102.783,22	460.034.484,47	95,80%	95,62%	0,56%	6,50%	0,52%	6,06%	460.896.512,38
julio-14	471.054.724,20	448.187.545,17	95,29%	95,15%	0,55%	6,42%	0,50%	5,80%	448.856.594,60
agosto-14	460.940.684,69	436.499.575,98	94,78%	94,70%	0,54%	6,33%	0,47%	5,51%	436.869.759,17
septiembre-14	450.772.383,71	424.947.164,84	94,27%	94,27%	0,53%	6,23%	0,45%	5,27%	424.947.164,84

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	-4.707.379.228
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	35.949.347,54	428.037.265	35.949.347,54	-1.114.429.774
20-oct-14	0	0,00	392.087.917	0,00	0
20-nov-14	1	0,00	392.087.917	0,00	0
20-dic-14	0	34.947.487,48	392.087.917	34.947.487,48	2.131.796.737
20-ene-15	0	0,00	357.140.430	0,00	0
20-feb-15	1	0,00	357.140.430	0,00	0
20-mar-15	0	33.739.308,59	357.140.430	33.739.308,59	5.162.114.214
20-abr-15	0	0,00	323.401.121	0,00	0
20-may-15	1	0,00	323.401.121	0,00	0
20-jun-15	0	32.567.852,82	323.401.121	32.567.852,82	7.881.420.382
20-jul-15	0	0,00	290.833.268	0,00	0
20-ago-15	1	0,00	290.833.268	0,00	0
20-sep-15	0	31.608.601,53	290.833.268	31.608.601,53	10.557.272.910
20-oct-15	0	0,00	259.224.667	0,00	0
20-nov-15	1	0,00	259.224.667	0,00	0
20-dic-15	0	30.371.714,05	259.224.667	30.371.714,05	12.938.350.187
20-ene-16	0	0,00	228.852.953	0,00	0
20-feb-16	1	0,00	228.852.953	0,00	0
20-mar-16	0	28.380.232,69	228.852.953	28.380.232,69	14.700.960.533
20-abr-16	0	0,00	200.472.720	0,00	0
20-may-16	1	0,00	200.472.720	0,00	0
20-jun-16	0	26.227.962,46	200.472.720	26.227.962,46	15.946.601.174
20-jul-16	0	0,00	174.244.757	0,00	0
20-ago-16	1	0,00	174.244.757	0,00	0
20-sep-16	0	24.474.953,14	174.244.757	24.474.953,14	17.132.467.197
20-oct-16	0	0,00	149.769.804	0,00	0
20-nov-16	1	0,00	149.769.804	0,00	0
20-dic-16	0	22.860.300,04	149.769.804	22.860.300,04	18.105.357.634
20-ene-17	0	0,00	126.909.504	0,00	0
20-feb-17	1	0,00	126.909.504	0,00	0
20-mar-17	0	20.900.193,49	126.909.504	20.900.193,49	18.475.771.047
20-abr-17	0	0,00	106.009.311	0,00	0
20-may-17	1	0,00	106.009.311	0,00	0
20-jun-17	0	18.992.985,88	106.009.311	18.992.985,88	18.480.175.257
20-jul-17	0	0,00	87.016.325	0,00	0
20-ago-17	1	0,00	87.016.325	0,00	0
20-sep-17	0	17.244.604,49	87.016.325	17.244.604,49	18.365.503.783
20-oct-17	0	0,00	69.771.720	0,00	0
20-nov-17	1	0,00	69.771.720	0,00	0
20-dic-17	0	15.320.082,50	69.771.720	15.320.082,50	17.725.335.448
20-ene-18	0	0,00	54.451.638	0,00	0
20-feb-18	1	0,00	54.451.638	0,00	0
20-mar-18	0	13.275.253,94	54.451.638	13.275.253,94	16.580.792.173
20-abr-18	0	0,00	41.176.384	0,00	0
20-may-18	1	0,00	41.176.384	0,00	0
20-jun-18	0	11.207.784,37	41.176.384	11.207.784,37	14.996.015.487
20-jul-18	0	0,00	29.968.600	0,00	0
20-ago-18	1	0,00	29.968.600	0,00	0
20-sep-18	0	9.489.946,71	29.968.600	9.489.946,71	13.570.623.796
20-oct-18	0	0,00	20.478.653	0,00	0
20-nov-18	1	0,00	20.478.653	0,00	0
20-dic-18	0	53.337.900,66	20.478.653	20.478.652,88	31.168.509.688