



## **FTA SANTANDER CONSUMER SPAIN AUTO 2013-1**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**  
**GRAN VIA DE HORTALEZA 3**  
**28033 MADRID**  
**[santanderdetitulizacion@gruposantander.com](mailto:santanderdetitulizacion@gruposantander.com)**



NAME OF THE FUND:

FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

INFORMATION AT:

QUARTER/SEMESTER:

Sept. 20, 2017 - Dec. 20, 2017

YEAR:

2017

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+	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	2.971,90	
		Total Nominal	481.200.000,00	14.300.782,80	2,97 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 20, 2017			Next Payment Date March 20, 2018		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	3.324,20 €	47,75 €	3,000%	22,29 €	18,05 €
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	17.553
CR's Outstanding to be amortised	550.000.002,26	76.943.624,61
CR's Outstanding per Loan to be amortised	9.847,98	4.383,50
Interest Rate	1,00 %	8,75 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,65 %
Average Monthly Single Rate	11,88 %
Constant Prepayment Rate from Constitution	9,04 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	112.252,19	266.670,09	165.333,54
Debt to be amortised	0,00	0,00	76.486.394,33
Total Debt	112.252,19	266.670,09	76.651.727,87

## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### QUARTERLY BONDS PAYOUT REPORT

2017/12/20

BONDS. PRINCIPAL	
Previous Balance	30.296.833,20 €
Principal Amortised	15.996.050,40 €
Outstanding Balance	14.300.782,80 €
% of Initial Balance	2,97%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	6.157.174,90 €

DATA	
Pool cut-off date	2017/12/13
Payment Date	2017/12/20
Last Payment Date	2017/09/20
Number of Days (Act/360)	91
Fixed Interest Rate (%)	3,000%
Next Payment Date	2018/03/20

INTEREST PAID	
CLASS A	229.773,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2017/12/20
CLASS A	2,11	0,88

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.

## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### QUARTERLY COLLATERAL REPORT

2017/12/20

PRINCIPAL	
Previous Balance	91.743.377,10 €
Principal Amortised	14.799.752,49 €
Outstanding Balance	76.943.624,61 €
Number of Credit Rights	17.553

INTEREST	
Interest received during relevant period	1.878.437,98 €
Interest accrued during relevant period	1.867.623,03 €

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	94.707,67 €	51.545,62 €	71.520,43 €	101.530,45 €	137.926,11 €
Interest accrued on Credit Rights in Arrears	17.544,52 €	10.121,37 €	14.122,93 €	17.829,29 €	27.407,43 €
Outstanding Balance	2.444.181,29 €	836.423,01 €	715.139,40 €	630.639,72 €	500.497,40 €
Number of Credit Rights	446	156	118	127	104
% of Outstanding Balance	3,18%	1,09%	0,93%	0,82%	0,65%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	174.564,09 €
Difference in Actual Period	-153.502,39 €
Cumulative WRITE OFF up to date	21.061,70 €

# FTA SANTANDER CONSUMER SPAIN AUTO 13.1

## QUARTERLY COLLATERAL REPORT

2017/12/20

NET LOSSES	
Last balance	3.428.565,14 €
Difference in Actual Period	307.982,90 €
Current balance	3.736.548,04 €

## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### QUARTERLY REPORT - ALLOCATION OF CASH

2017/12/20

TOTAL CASH RECEIVED END OF PERIOD	24.165.729,51 €
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	14.515.933,30 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	1.878.437,98 €
Interest received under GIC	262.712,48 €
<b>CONTENTIOUS</b>	155.715,46 €
<b>OTHERS</b>	-505,01 €
<b>WITHOLDING PRINCIPAL</b>	7.353.435,30 €

TOTAL CASH PAID END OF PERIOD	24.165.729,51 €
Ordinary Expenses	20.124,93 €
SGFT Fee	11.250,00 €
Interest paid to Bondholders Class A	229.773,00 €
Retention of Principal Amount	6.157.174,90 €
Principal withholding Class A	15.996.050,40 €
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	927.171,05 €

TREASURY ACCOUNT STATEMENT	30.057.174,90 €
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	23.900.000,00 €
Period difference	0,00 €
Outstanding Balance	23.900.000,00 €
<b>WITHOLDING TAXES</b>	0,00 €
<b>ISSUE EXPENSES WITHHELD</b>	0,00 €
<b>RETENCION OF PRINCIPAL</b>	6.157.174,90 €



## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

2017/12/20

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	2017/12/20
SUBORDINATED ISSUE	12,51%	89,42%
PRINCIPAL RESERVE FUND	10%	31,06%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	2017/12/20
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%

## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### TRIGGERS OF THE MODEL

2017/12/20

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	1.131.137,12 €
1.b) 2% CR'S OUTSTANDING BALANCE	1.834.867,54 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) CUMULATIVE FAILED LOANS	5.109.224,07 €
2.b) 1,25% CR'S INITIAL OUTSTANDING BALANCE	6.875.000,03 €

The Reserve Fund is in the minimum level required.

## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### 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.

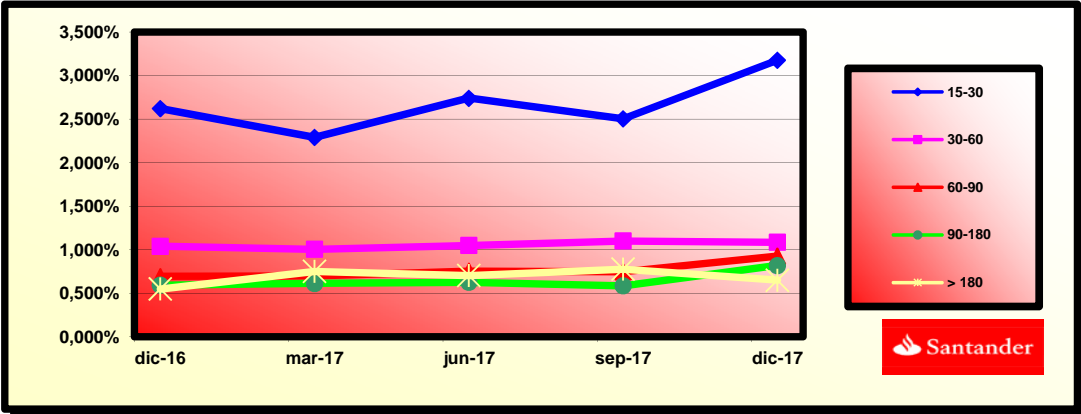
**CUMULATIVE FAILED LOANS** Accumulated outstanding balance of the failed loans without taking into account the recovered amount.



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

**INFORME TRIMESTRAL DERECHOS DE CRÉDITO**

Dias-Days	dic-16	mar-17	jun-17	sep-17	dic-17
15-30	2,622%	2,291%	2,742%	2,504%	3,177%
30-60	1,040%	1,005%	1,048%	1,100%	1,087%
60-90	0,695%	0,701%	0,756%	0,749%	0,929%
90-180	0,593%	0,614%	0,627%	0,588%	0,820%
> 180	0,549%	0,753%	0,705%	0,776%	0,650%



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Fecha	Saldo antes de pago	Saldo Real	0,77%	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						
11,63%									
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,77% PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALIT	CPR	OUTSTANDING AFTER PREPAYMENT
octubre-13	550.000.000,00		100,00%	100,00%					
noviembre-13	546.523.521,00	542.236.137,55	99,23%	99,23%	0,78%	9,02%	0,78%	9,02%	542.304.617,99
diciembre-13	540.315.991,31	530.829.828,32	98,46%	98,24%	0,88%	10,08%	0,98%	11,13%	532.006.221,70
enero-14	530.568.555,06	519.287.128,38	97,70%	97,87%	0,71%	8,24%	0,38%	4,43%	518.375.947,82
febrero-14	520.764.818,40	507.331.165,98	96,95%	97,42%	0,65%	7,54%	0,46%	5,42%	504.869.827,65
marzo-14	510.925.951,11	495.470.951,78	96,20%	96,98%	0,61%	7,11%	0,46%	5,35%	491.507.543,16
abril-14	501.034.722,92	483.538.216,05	95,46%	96,51%	0,59%	6,86%	0,48%	5,63%	478.271.491,93
mayo-14	491.095.396,84	472.043.472,61	94,72%	96,12%	0,56%	6,56%	0,40%	4,71%	465.164.945,08
junio-14	481.102.783,22	460.034.484,47	93,99%	95,62%	0,56%	6,50%	0,52%	6,06%	452.182.165,93
julio-14	471.054.724,20	448.187.545,17	93,26%	95,15%	0,55%	6,42%	0,50%	5,80%	439.320.398,80
agosto-14	460.940.684,69	436.499.575,98	92,54%	94,70%	0,54%	6,33%	0,47%	5,51%	426.569.198,70
septiembre-14	450.772.383,71	424.947.164,84	91,83%	94,27%	0,53%	6,23%	0,45%	5,27%	413.938.857,83
octubre-14	440.638.103,60	413.530.636,06	91,12%	93,85%	0,53%	6,15%	0,45%	5,25%	401.509.097,53
noviembre-14	430.513.931,35	401.450.087,29	90,42%	93,25%	0,54%	6,25%	0,64%	7,40%	389.255.713,08
diciembre-14	420.411.445,43	389.937.525,04	89,72%	92,75%	0,54%	6,25%	0,53%	6,22%	377.187.039,58
enero-15	410.347.458,32	379.220.388,95	89,03%	92,41%	0,52%	6,12%	0,36%	4,27%	365.315.772,74
febrero-15	400.297.561,44	366.748.282,92	88,34%	91,62%	0,55%	6,35%	0,86%	9,85%	353.617.757,17
marzo-15	390.270.490,37	355.107.033,34	87,66%	90,99%	0,55%	6,45%	0,69%	7,93%	342.098.586,70
abril-15	380.267.013,40	343.543.759,78	86,98%	90,34%	0,56%	6,55%	0,71%	8,21%	330.756.711,02
mayo-15	370.292.584,83	332.322.310,54	86,31%	89,75%	0,57%	6,60%	0,68%	7,65%	319.594.628,44
junio-15	360.345.229,60	320.575.823,69	85,64%	88,96%	0,58%	6,78%	0,87%	9,97%	308.608.353,95
julio-15	350.428.078,01	309.769.665,22	84,98%	88,40%	0,59%	6,80%	0,64%	7,37%	297.798.319,60
agosto-15	340.454.993,51	298.562.662,57	84,33%	87,70%	0,60%	6,91%	0,79%	9,13%	287.089.626,05
septiembre-15	330.431.678,82	287.671.081,70	83,67%	87,06%	0,60%	6,98%	0,73%	8,36%	276.486.488,70
octubre-15	320.510.878,96	277.123.048,49	83,03%	86,46%	0,60%	7,01%	0,68%	7,92%	266.115.062,19
noviembre-15	310.636.012,18	266.208.733,77	82,39%	85,70%	0,62%	7,14%	0,88%	10,11%	255.925.127,67
diciembre-15	300.874.875,30	256.011.684,74	81,75%	85,09%	0,62%	7,18%	0,71%	8,20%	245.969.633,87
enero-16	291.289.565,50	245.976.034,48	81,12%	84,44%	0,62%	7,24%	0,76%	8,73%	236.295.224,22
febrero-16	281.867.674,36	235.566.196,03	80,49%	83,57%	0,64%	7,40%	1,03%	11,69%	226.887.063,20
marzo-16	272.598.910,48	225.747.694,64	79,87%	82,81%	0,65%	7,51%	0,91%	10,39%	217.732.381,23
abril-16	263.505.863,76	216.244.883,68	79,26%	82,06%	0,66%	7,60%	0,90%	10,32%	208.844.785,22
mayo-16	254.601.499,22	207.164.251,37	78,64%	81,37%	0,66%	7,67%	0,85%	9,72%	200.229.818,33
junio-16	245.881.745,77	198.339.879,33	78,04%	80,66%	0,67%	7,74%	0,86%	9,89%	191.879.478,60
julio-16	237.337.715,26	189.523.900,19	77,43%	79,85%	0,68%	7,86%	1,00%	11,41%	183.782.199,17
agosto-16	228.818.215,52	181.166.447,33	76,84%	79,17%	0,68%	7,91%	0,85%	9,74%	175.817.348,50
septiembre-16	220.341.130,27	173.251.612,84	76,24%	78,63%	0,68%	7,91%	0,69%	7,97%	167.996.854,30
octubre-16	212.051.676,76	165.390.105,67	75,66%	78,00%	0,69%	7,95%	0,81%	9,25%	160.428.577,55
noviembre-16	203.883.639,36	157.329.626,89	75,07%	77,17%	0,70%	8,06%	1,06%	12,03%	153.058.285,49
diciembre-16	195.886.933,95	149.843.946,85	74,49%	76,50%	0,70%	8,11%	0,87%	9,95%	145.919.852,06
enero-17	188.086.744,96	142.479.477,90	73,92%	75,75%	0,71%	8,19%	0,97%	11,05%	139.027.767,09
febrero-17	180.471.937,10	135.308.906,52	73,35%	74,98%	0,72%	8,28%	1,03%	11,64%	132.369.363,94
marzo-17	173.023.650,69	128.354.449,30	72,78%	74,18%	0,73%	8,37%	1,06%	11,96%	125.926.669,78
abril-17	165.747.410,73	121.512.026,29	72,22%	73,31%	0,74%	8,49%	1,17%	13,22%	119.699.805,55
mayo-17	158.661.105,84	114.996.378,99	71,66%	72,48%	0,75%	8,59%	1,14%	12,80%	113.697.682,93
junio-17	151.781.959,86	108.795.886,02	71,11%	71,68%	0,75%	8,68%	1,10%	12,47%	107.928.399,94
julio-17	145.139.139,17	102.612.584,21	70,56%	70,70%	0,77%	8,83%	1,37%	15,22%	102.408.161,70
agosto-17	138.557.462,81	97.035.051,54	70,01%	70,03%	0,77%	8,87%	0,94%	10,75%	97.009.528,69
septiembre-17	132.055.290,55	91.743.377,10	69,47%	69,47%	0,77%	8,88%	0,80%	9,17%	91.743.377,10
octubre-17	125.880.241,13	86.476.903,70	68,94%	68,70%	0,78%	8,96%	1,12%	12,61%	86.778.258,18
noviembre-17	119.906.439,40	81.499.247,14	68,40%	68,70%	0,78%	9,02%	1,06%	12,01%	82.021.992,39
diciembre-17	114.165.186,58	76.943.624,61	67,88%	67,40%	0,79%	9,04%	0,84%	9,65%	77.491.834,71

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	-50.135.502.350
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	-46.155.266.559
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	-42.534.724.496
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	-38.855.667.262
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	-35.210.371.934
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	-30.281.213.256
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	-26.002.427.030
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	28.237.252,63	207.861.799	28.237.252,63	-18.890.722.012
20-abr-16	0	0,00	179.624.546	0,00	0
20-may-16	1	0,00	179.624.546	0,00	0
20-jun-16	0	33.809.517,11	179.624.546	33.809.517,11	-19.575.710.408
20-jul-16	0	0,00	145.815.029	0,00	0
20-ago-16	1	0,00	145.815.029	0,00	0
20-sep-16	0	23.882.624,30	145.815.029	23.882.624,30	-11.630.838.035
20-oct-16	0	0,00	121.932.405	0,00	0
20-nov-16	1	0,00	121.932.405	0,00	0
20-dic-16	0	22.077.002,24	121.932.405	22.077.002,24	-8.720.415.884
20-ene-17	0	0,00	99.855.402	0,00	0
20-feb-17	1	0,00	99.855.402	0,00	0
20-mar-17	0	19.993.182,27	99.855.402	19.993.182,27	-6.057.934.229
20-abr-17	0	0,00	69.829.579	0,00	0
20-may-17	1	0,00	69.829.579	0,00	0
20-jun-17	0	17.998.269,84	69.829.579	17.998.269,84	-3.851.629.746
20-jul-17	0	0,00	51.831.309	0,00	0
20-ago-17	1	0,00	51.831.309	0,00	0
20-sep-17	0	16.185.022,84	51.831.309	16.185.022,84	-1.974.572.787
20-oct-17	0	0,00	35.646.286	0,00	0
20-nov-17	1	0,00	35.646.286	0,00	0
20-dic-17	0	14.251.542,39	35.646.286	14.251.542,39	-427.546.272
20-ene-18	0	0,00	21.394.744	0,00	0
20-feb-18	1	0,00	21.394.744	0,00	0
20-mar-18	0	12.250.987,93	21.394.744	12.250.987,93	759.561.252
20-abr-18	0	0,00	9.143.756	0,00	0
20-may-18	1	0,00	9.143.756	0,00	0
20-jun-18	0	10.271.289,94	9.143.756	9.143.755,59	1.380.707.095
20-jul-18	0	0,00	9.143.756	0,00	0
20-ago-18	1	0,00	9.143.756	0,00	0
20-sep-18	0	8.635.830,75	9.143.756	8.635.830,75	2.098.506.873