



## **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**

**28033 MADRID**

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**Tel: 912893300**



NAME OF THE FUND:

FTA SANTANDER CONSUMER SPAIN AUTO 2013-1

INFORMATION AT:

QUARTER/SEMESTER:

December 21, 2015 - March 21, 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	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	36.406,86	
		Total Nominal	481.200.000,00	175.189.810,32	36,41 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period March 21, 2016			Next Payment Date June 20, 2016		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	6.789,69 €	327,57 €	3,000 %	276,09 €	223,63 €
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	37.766
CR's Outstanding to be amortised	550.000.002,26	225.747.694,64
CR's Outstanding per Loan to be amortised	9.847,98	5.977,54
Interest Rate	1,00 %	8,68 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	10,39 %
Average Monthly Single Rate	8,98 %
Constant Prepayment Rate from Constitution	7,51 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	139.499,88	315.625,10	297.294,83
Debt to be amortised	0,00	0,00	225.153.384,62
Total Debt	139.499,88	315.625,10	225.450.679,45

## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### QUARTERLY BONDS PAYOUT REPORT

March 21st, 2016

BONDS. PRINCIPAL	
Previous Balance	207.861.798,60 €
Principal Amortised	32.671.988,28 €
Outstanding Balance	175.189.810,32 €
% of Initial Balance	36,41%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	18.242.097,54 €

DATA	
Pool cut-off date	2016/03/14
Payment Date	2016/03/21
Last Payment Date	2015/12/21
Number of Days (Act/360)	91
Fixed Interest Rate (%)	3,000%
Next Payment Date	2016/06/20

INTEREST PAID	
CLASS A	1.576.266,84 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	March 21st, 2016
CLASS A	2,11	1,38

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

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### QUARTERLY COLLATERAL REPORT

March 21st, 2016

PRINCIPAL	
Previous Balance	256.011.684,74 €
Principal Amortised	30.263.990,10 €
Outstanding Balance	225.747.694,64 €
Number of Credit Rights	37.766

INTEREST	
Interest received during relevant period	5.370.013,02 €
Interest accrued during relevant period	5.296.648,17 €

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	110.637,71 €	77.454,75 €	60.667,55 €	107.010,00 €	238.540,01 €
Interest accrued on Credit Rights in Arrears	28.862,17 €	22.851,05 €	18.838,45 €	28.803,30 €	58.754,82 €
Outstanding Balance	4.185.910,44 €	1.979.623,56 €	1.075.605,51 €	1.093.562,43 €	1.073.816,46 €
Number of Credit Rights	565	253	133	151	162
% of Outstanding Balance	1,85%	0,88%	0,48%	0,48%	0,48%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	2.114.734,75 €
Difference in Actual Period	163.789,90 €
Cumulative WRITE OFF up to date	2.278.524,65 €

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## QUARTERLY COLLATERAL REPORT

March 21st, 2016

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

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### QUARTERLY REPORT - ALLOCATION OF CASH

March 21st, 2016

TOTAL CASH RECEIVED END OF PERIOD	56.536.635,54 €
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	30.100.200,20 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	5.370.013,02 €
Interest received under GIC	417.108,76 €
<b>CONTENTIOUS</b>	0,00 €
<b>OTHERS</b>	-800,00 €
<b>WITHOLDING PRINCIPAL</b>	20.650.113,56 €

TOTAL CASH PAID END OF PERIOD	56.536.635,54 €
Ordinary Expenses	4.550,81 €
SGFT Fee	11.250,00 €
Interest paid to Bondholders Class A	1.576.266,84 €
Retention of Principal Amount	18.242.097,54 €
Principal withholding Class A	32.671.988,28 €
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	3.206.296,84 €

TREASURY ACCOUNT STATEMENT	42.142.097,54 €
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	23.900.000,00 €
Period utilization	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>	18.242.097,54 €



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### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

March 21st, 2016

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	March 21st, 2016
SUBORDINATED ISSUE	12,51%	30,48%
PRINCIPAL RESERVE FUND	10%	10,59%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	March 21st, 2016
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

March 21st, 2016

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	2.167.378,89 €
1.b) 2% CR'S OUTSTANDING BALANCE	4.514.953,89 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) CUMULATIVE FAILED LOANS	2.922.764,69 €
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.

## FTA SANTANDER CONSUMER SPAIN AUTO 13.1

### DEFINITIONS

March 21st, 2016

**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.

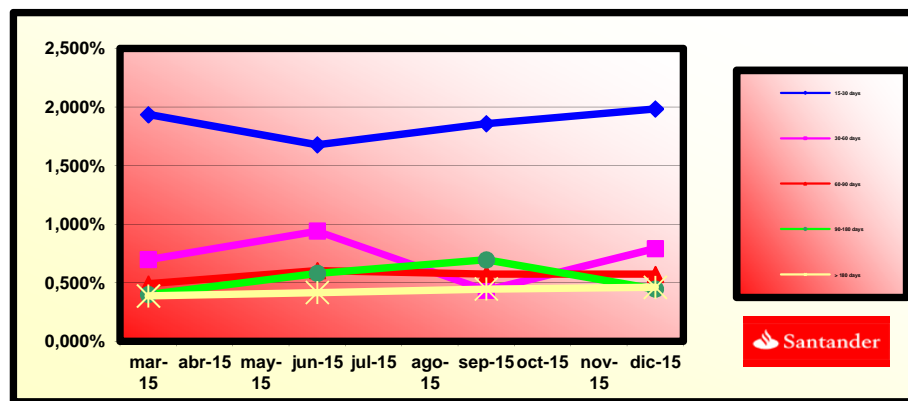
**CUMULATIVE FAILED LOANS** Accumulated outstanding balance of the failed loans without taking into account the recovered amount.



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

**HISTORICAL ARREARS REPORT**

Date	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16
15-30 days	1,935%	1,677%	1,857%	1,983%	1,854%
30-60 days	0,696%	0,939%	0,434%	0,790%	0,877%
60-90 days	0,490%	0,603%	0,573%	0,572%	0,476%
90-180 days	0,399%	0,578%	0,695%	0,445%	0,484%
> 180 days	0,386%	0,414%	0,444%	0,459%	0,476%



**SANTANDER CONSUMER SPAIN AUTO 2013-1**

Fecha	Saldo antes de pago	Saldo Real	0,65%	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						
<b>8,98%</b>									
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,65% 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	99,35%	99,22%	0,78%	9,02%	0,78%	9,02%	542.981.074,24
diciembre-13	540.315.991,31	530.829.828,32	98,71%	98,24%	0,88%	10,08%	0,98%	11,13%	533.334.270,09
enero-14	530.568.555,06	519.287.128,38	98,07%	97,87%	0,71%	8,24%	0,38%	4,43%	520.318.193,32
febrero-14	520.764.818,40	507.331.165,98	97,43%	97,42%	0,65%	7,54%	0,46%	5,42%	507.393.589,24
marzo-14	510.925.951,11	495.470.951,78	96,80%	96,98%	0,61%	7,11%	0,46%	5,35%	494.580.666,97
abril-14	501.034.722,92	483.538.216,05	96,17%	96,51%	0,59%	6,86%	0,48%	5,63%	481.862.171,21
mayo-14	491.095.396,84	472.043.472,61	95,55%	96,12%	0,56%	6,56%	0,40%	4,71%	469.241.815,88
junio-14	481.102.783,22	460.034.484,47	94,93%	95,62%	0,56%	6,50%	0,52%	6,06%	456.714.234,41
julio-14	471.054.724,20	448.187.545,17	94,32%	95,15%	0,55%	6,42%	0,50%	5,80%	444.277.047,03
agosto-14	460.940.684,69	436.499.575,98	93,70%	94,70%	0,54%	6,33%	0,47%	5,51%	431.920.075,38
septiembre-14	450.772.383,71	424.947.164,84	93,10%	94,27%	0,53%	6,23%	0,45%	5,27%	419.654.112,88
octubre-14	440.638.103,60	413.530.636,06	92,49%	93,85%	0,53%	6,15%	0,45%	5,25%	407.560.481,52
noviembre-14	430.513.931,35	401.450.087,29	91,89%	93,25%	0,54%	6,25%	0,64%	7,40%	395.615.284,10
diciembre-14	420.411.445,43	389.937.525,04	91,30%	92,75%	0,54%	6,25%	0,53%	6,22%	383.827.615,18
enero-15	410.347.458,32	379.220.388,95	90,71%	92,41%	0,52%	6,12%	0,36%	4,27%	372.211.056,15
febrero-15	400.297.561,44	366.748.282,92	90,12%	91,62%	0,55%	6,35%	0,86%	9,85%	360.741.661,08
marzo-15	390.270.490,37	355.107.033,34	89,53%	90,99%	0,55%	6,45%	0,69%	7,93%	349.425.749,29
abril-15	380.267.013,40	343.543.759,78	88,95%	90,34%	0,56%	6,55%	0,71%	8,21%	338.262.363,92
mayo-15	370.292.584,83	332.322.310,54	88,38%	89,75%	0,57%	6,60%	0,66%	7,65%	327.254.687,43
junio-15	360.345.229,60	320.575.823,69	87,80%	88,96%	0,58%	6,78%	0,87%	9,97%	316.399.269,69
julio-15	350.428.078,01	309.769.665,22	87,24%	88,40%	0,59%	6,80%	0,64%	7,37%	305.697.176,00
agosto-15	340.454.993,51	298.562.662,57	86,67%	87,70%	0,60%	6,91%	0,79%	9,13%	295.072.049,56
septiembre-15	330.431.678,82	287.671.081,70	86,11%	87,06%	0,60%	6,98%	0,73%	8,36%	284.528.566,96
octubre-15	320.510.878,96	277.123.048,49	85,55%	86,46%	0,60%	7,01%	0,68%	7,92%	274.197.069,90
noviembre-15	310.636.012,18	266.208.733,77	85,00%	85,70%	0,62%	7,14%	0,88%	10,11%	264.026.592,89
diciembre-15	300.874.875,30	256.011.684,74	84,44%	85,09%	0,62%	7,18%	0,71%	8,20%	254.072.480,27
enero-16	291.289.565,50	245.976.034,48	83,90%	84,44%	0,62%	7,24%	0,76%	8,73%	244.383.829,77
febrero-16	281.867.674,36	235.566.196,03	83,35%	83,57%	0,64%	7,40%	1,03%	11,69%	234.946.319,29
marzo-16	272.598.910,48	225.747.694,64	82,81%	82,81%	0,65%	7,51%	0,91%	10,39%	225.747.694,64

FECHA		SERIE A	AMORTIZACION SERIE A	VIDA SERIE A
DATE		CLASS A	CLASS A PRINCIPAL	AVERAGE CLASS A LIFE
18-oct-13	0	481.200.000	0,00	0
20-nov-13	1	481.200.000	0,00	0
20-dic-13	0	481.200.000	0,00	0
20-ene-14	0	481.200.000	0,00	0
20-feb-14	1	481.200.000	0,00	0
20-mar-14	0	481.200.000	14.891.359,56	0
20-abr-14	0	466.308.640	0,00	0
20-may-14	1	466.308.640	0,00	0
20-jun-14	0	466.308.640	38.271.375,84	-22.159.126.611
20-jul-14	0	428.037.265	0,00	0
20-ago-14	1	428.037.265	0,00	0
20-sep-14	0	428.037.265	37.894.307,52	-18.454.527.762
20-oct-14	0	390.142.957	0,00	0
20-nov-14	1	390.142.957	0,00	0
20-dic-14	0	390.142.957	37.775.066,16	-14.921.151.133
20-ene-15	0	352.367.891	0,00	0
20-feb-15	1	352.367.891	0,00	0
20-mar-15	0	352.367.891	37.578.014,76	-11.386.138.472
20-abr-15	0	314.789.876	0,00	0
20-may-15	1	314.789.876	0,00	0
20-jun-15	0	314.789.876	37.259.652,84	-7.973.565.708
20-jul-15	0	277.530.223	0,00	0
20-ago-15	1	277.530.223	0,00	0
20-sep-15	0	277.530.223	35.499.663,84	-4.330.958.988
20-oct-15	0	242.030.559	0,00	0
20-nov-15	1	242.030.559	0,00	0
20-dic-15	0	242.030.559	34.168.760,88	-1.025.062.826
20-ene-16	0	207.861.799	0,00	0
20-feb-16	1	207.861.799	0,00	0
20-mar-16	0	207.861.799	28.324.785,63	1.756.136.709
20-abr-16	0	179.537.013	0,00	0
20-may-16	1	179.537.013	0,00	0
20-jun-16	0	179.537.013	26.059.219,57	3.961.001.374
20-jul-16	0	153.477.793	0,00	0
20-ago-16	1	153.477.793	0,00	0
20-sep-16	0	153.477.793	24.199.519,33	5.904.682.715
20-oct-16	0	129.278.274	0,00	0
20-nov-16	1	129.278.274	0,00	0
20-dic-16	0	129.278.274	22.490.449,84	7.556.791.147
20-ene-17	0	106.787.824	0,00	0
20-feb-17	1	106.787.824	0,00	0
20-mar-17	0	106.787.824	20.468.353,76	8.760.455.410
20-abr-17	0	86.319.470	0,00	0
20-may-17	1	86.319.470	0,00	0
20-jun-17	0	86.319.470	18.516.492,50	9.573.026.623
20-jul-17	0	67.802.978	0,00	0
20-ago-17	1	67.802.978	0,00	0
20-sep-17	0	67.802.978	16.734.448,73	10.191.279.279
20-oct-17	0	51.068.529	0,00	0
20-nov-17	1	51.068.529	0,00	0
20-dic-17	0	51.068.529	14.803.621,27	10.377.338.514
20-ene-18	0	36.264.908	0,00	0
20-feb-18	1	36.264.908	0,00	0
20-mar-18	0	36.264.908	12.778.724,59	10.133.528.601
20-abr-18	0	23.486.183	0,00	0
20-may-18	1	23.486.183	0,00	0
20-jun-18	0	23.486.183	10.752.803,23	9.483.972.447
20-jul-18	0	12.733.380	0,00	0
20-ago-18	1	12.733.380	0,00	0
20-sep-18	0	12.733.380	9.074.078,84	8.838.152.795
20-oct-18	0	3.659.301	0,00	0
20-nov-18	1	3.659.301	0,00	0
20-dic-18	0	3.659.301	3.659.301,30	3.900.815.187