



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: June 20, 2016 - September 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	//////////E CDE	//////////E CDE

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	24.587,90	
		Total Nominal	481.200.000,00	118.316.974,80	24,59 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period September 20, 2016			Next Payment Date December 20, 2016		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	5.663,06 €	231,92 €	3,000 %	186,46 €	151,03 €
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	32.069
CR's Outstanding to be amortised	550.000.002,26	173.251.612,84
CR's Outstanding per Loan to be amortised	9.847,98	5.402,46
Interest Rate	11,1 %	8,68 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	7,97 %
Average Monthly Single Rate	9,68 %
Constant Prepayment Rate from Constitution	7,91 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	152.336,19	293.193,70	273.231,94
Debt to be amortised	0,00	0,00	172.679.014,49
Total Debt	152.336,19	293.193,70	172.952.246,43

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QUARTERLY BONDS PAYOUT REPORT

September 20th, 2016

BONDS. PRINCIPAL	
Previous Balance	145.567.619,52 €
Principal Amortised	27.250.644,72 €
Outstanding Balance	118.316.974,80 €
% of Initial Balance	24,59%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	13.865.368,25 €

DATA	
Pool cut-off date	2016/09/13
Payment Date	2016/09/20
Last Payment Date	2016/06/20
Number of Days (Act/360)	92
Fixed Interest Rate (%)	3,000%
Next Payment Date	2016/12/20

INTEREST PAID	
CLASS A	1.115.999,04 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	September 20th, 2016
CLASS A	2,11	0,85

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

September 20th, 2016

PRINCIPAL	
Previous Balance	198.339.879,33 €
Principal Amortised	25.088.266,49 €
Outstanding Balance	173.251.612,84 €
Number of Credit Rights	32.069

INTEREST	
Interest received during relevant period	4.125.253,56 €
Interest accrued during relevant period	4.131.359,31 €

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	122.287,13 €	65.802,08 €	62.024,05 €	101.590,85 €	220.894,24 €
Interest accrued on Credit Rights in Arrears	30.049,06 €	19.802,24 €	20.383,43 €	23.591,05 €	52.337,70 €
Outstanding Balance	4.192.523,03 €	1.530.489,71 €	1.078.424,43 €	864.611,02 €	948.808,63 €
Number of Credit Rights	609	187	130	137	156
% of Outstanding Balance	2,42%	0,88%	0,62%	0,50%	0,55%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	2.006.840,84 €
Difference in Actual Period	-1.941.350,55 €
Cumulative WRITE OFF up to date	65.490,29 €

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QUARTERLY COLLATERAL REPORT

September 20th, 2016

NET LOSSES	
Last balance	397.850,08 €
Difference in Actual Period	2.230.330,21 €
Current balance	2.628.180,29 €

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QUARTERLY REPORT - ALLOCATION OF CASH

September 20th, 2016

TOTAL CASH RECEIVED END OF PERIOD	45.448.316,99 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	24.766.922,53 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	4.125.253,56 €
Interest received under GIC	369.375,67 €
CONTENTIOUS	159.027,62 €
OTHERS	0,00 €
WITHOLDING PRINCIPAL	16.027.737,61 €

TOTAL CASH PAID END OF PERIOD	45.448.316,99 €
Ordinary Expenses	181,50 €
SGFT Fee	11.250,00 €
Interest paid to Bondholders Class A	1.115.999,04 €
Retention of Principal Amount	13.865.368,25 €
Principal withholding Class A	27.250.644,72 €
Reserve Fund	0,00 €
Interest paid to Loan B	615.377,78 €
Redemption Loan B	0,00 €
Interest Subordinated Loan	217.864,43 €
Redemption Subordinated Loan	0,00 €
Variable Fee	2.371.631,27 €

TREASURY ACCOUNT STATEMENT	37.765.368,25 €
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	13.865.368,25 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

September 20th, 2016

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	September 20th, 2016
SUBORDINATED ISSUE	12,51%	39,71%
PRINCIPAL RESERVE FUND	10%	13,79%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	September 20th, 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%

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TRIGGERS OF THE MODEL

September 20th, 2016

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	1.813.419,65 €
1.b) 2% CR'S OUTSTANDING BALANCE	3.465.032,26 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) CUMULATIVE FAILED LOANS	3.597.873,17 €
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

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.

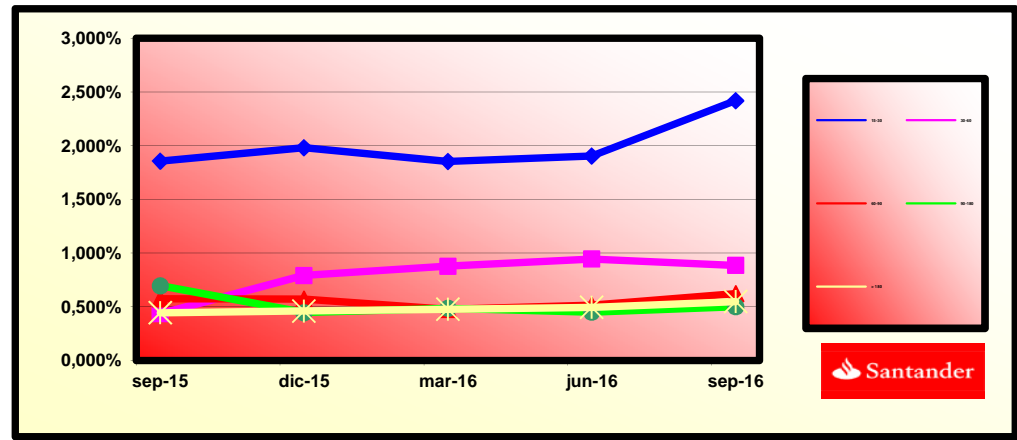
CUMULATIVE FAILED LOANS Accumulated outstanding balance of the failed loans without taking into account the recovered amount.



**FONDO DE TITULIZACION DE ACTIVOS
SANTANDER CONSUMER SPAINAUTO 2013-1**

INFORME TRIMESTRAL DERECHOS DE CRÉDITO

Dias-Days	sep-15	dic-15	mar-16	jun-16	sep-16
15-30	1,857%	1,983%	1,854%	1,904%	2,420%
30-60	0,434%	0,790%	0,877%	0,944%	0,883%
60-90	0,573%	0,572%	0,476%	0,515%	0,622%
90-180	0,695%	0,445%	0,484%	0,448%	0,499%
> 180	0,444%	0,459%	0,476%	0,495%	0,548%



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Fecha	Saldo antes de pago	Saldo Real	0,68%	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					9,68%	
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,68% 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	99,32%	99,22%	0,78%	9,02%	0,78%	9,02%	542.782.051,33
diciembre-13	540.315.991,31	530.829.828,32	98,64%	98,24%	0,88%	10,08%	0,98%	11,13%	532.943.367,75
enero-14	530.568.555,06	519.287.128,38	97,96%	97,87%	0,71%	8,24%	0,38%	4,43%	519.746.254,65
febrero-14	520.764.818,40	507.331.165,98	97,29%	97,42%	0,65%	7,54%	0,46%	5,42%	506.650.083,08
marzo-14	510.925.951,11	495.470.951,78	96,62%	96,98%	0,61%	7,11%	0,46%	5,35%	493.674.919,44
abril-14	501.034.722,92	483.538.216,05	95,96%	96,51%	0,59%	6,86%	0,48%	5,63%	480.803.418,54
mayo-14	491.095.396,84	472.043.472,61	95,31%	96,12%	0,56%	6,56%	0,40%	4,71%	468.039.175,99
junio-14	481.102.783,22	460.034.484,47	94,65%	95,62%	0,56%	6,50%	0,52%	6,06%	455.376.728,15
julio-14	471.054.724,20	448.187.545,17	94,00%	95,15%	0,55%	6,42%	0,50%	5,80%	442.813.596,29
agosto-14	460.940.684,69	436.499.575,98	93,36%	94,70%	0,54%	6,33%	0,47%	5,51%	430.339.535,16
septiembre-14	450.772.383,71	424.947.164,84	92,72%	94,27%	0,53%	6,23%	0,45%	5,27%	417.965.201,84
octubre-14	440.638.103,60	413.530.636,06	92,09%	93,85%	0,53%	6,15%	0,45%	5,25%	405.771.456,70
noviembre-14	430.513.931,35	401.450.087,29	91,46%	93,25%	0,54%	6,25%	0,64%	7,40%	393.734.322,53
diciembre-14	420.411.445,43	389.937.525,04	90,83%	92,75%	0,54%	6,25%	0,53%	6,22%	381.862.680,04
enero-15	410.347.458,32	379.220.388,95	90,21%	92,41%	0,52%	6,12%	0,36%	4,27%	370.169.858,97
febrero-15	400.297.561,44	366.748.282,92	89,59%	91,62%	0,55%	6,35%	0,86%	9,85%	358.631.861,60
marzo-15	390.270.490,37	355.107.033,34	88,98%	90,99%	0,55%	6,45%	0,69%	7,93%	347.254.802,41
abril-15	380.267.013,40	343.543.759,78	88,37%	90,34%	0,56%	6,55%	0,71%	8,21%	336.037.558,51
mayo-15	370.292.584,83	332.322.310,54	87,76%	89,75%	0,57%	6,60%	0,66%	7,65%	324.983.119,08
junio-15	360.345.229,60	320.575.823,69	87,16%	88,96%	0,58%	6,78%	0,87%	9,97%	314.087.884,71
julio-15	350.428.078,01	309.769.665,22	86,57%	88,40%	0,59%	6,80%	0,64%	7,37%	303.352.741,88
agosto-15	340.454.993,51	298.562.662,57	85,97%	87,70%	0,60%	6,91%	0,79%	9,13%	292.701.775,51
septiembre-15	330.431.678,82	287.671.081,70	85,39%	87,06%	0,60%	6,98%	0,73%	8,36%	282.139.534,64
octubre-15	320.510.878,96	277.123.048,49	84,80%	86,46%	0,60%	7,01%	0,68%	7,92%	271.795.125,95
noviembre-15	310.636.012,18	266.208.733,77	84,22%	85,70%	0,62%	7,14%	0,88%	10,11%	261.617.813,59
diciembre-15	300.874.875,30	256.011.684,74	83,64%	85,09%	0,62%	7,18%	0,71%	8,20%	251.662.237,31
enero-16	291.289.565,50	245.976.034,48	83,07%	84,44%	0,62%	7,24%	0,76%	8,73%	241.976.771,53
febrero-16	281.867.674,36	235.566.196,03	82,50%	83,57%	0,64%	7,40%	1,03%	11,69%	232.546.947,36
marzo-16	272.598.910,48	225.747.694,64	81,94%	82,81%	0,65%	7,51%	0,91%	10,39%	223.360.363,03
abril-16	263.505.863,76	216.244.883,68	81,38%	82,06%	0,66%	7,60%	0,90%	10,32%	214.431.653,96
mayo-16	254.601.499,22	207.164.251,37	80,82%	81,37%	0,66%	7,67%	0,85%	9,72%	205.767.219,24
junio-16	245.881.745,77	198.339.879,33	80,27%	80,66%	0,67%	7,74%	0,86%	9,89%	197.359.547,25
julio-16	237.337.715,26	189.523.900,19	79,72%	79,85%	0,68%	7,86%	1,00%	11,41%	189.197.428,75
agosto-16	228.818.215,52	181.166.447,33	79,17%	79,17%	0,68%	7,91%	0,85%	9,74%	181.157.236,63
septiembre-16	220.341.130,27	173.251.612,84	78,63%	78,63%	0,68%	7,91%	0,69%	7,97%	173.251.612,84

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	-32.683.754.967
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	-28.875.462.330
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	-25.309.294.327
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	-21.720.092.531
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	-18.219.970.239
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	-14.093.366.544
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	-10.421.472.068
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	28.301.874,28	207.861.799	28.301.874,28	-6.028.299.223
20-abr-16	0	0,00	179.559.924	0,00	0
20-may-16	1	0,00	179.559.924	0,00	0
20-jun-16	0	33.957.430,26	179.559.924	33.957.430,26	-4.176.763.922
20-jul-16	0	0,00	145.602.494	0,00	0
20-ago-16	1	0,00	145.602.494	0,00	0
20-sep-16	0	24.107.934,41	145.602.494	24.107.934,41	-747.345.967
20-oct-16	0	0,00	121.494.560	0,00	0
20-nov-16	1	0,00	121.494.560	0,00	0
20-dic-16	0	22.369.747,99	121.494.560	22.369.747,99	1.364.554.627
20-ene-17	0	0,00	99.124.812	0,00	0
20-feb-17	1	0,00	99.124.812	0,00	0
20-mar-17	0	20.328.849,59	99.124.812	20.328.849,59	3.110.313.987
20-abr-17	0	0,00	78.795.962	0,00	0
20-may-17	1	0,00	78.795.962	0,00	0
20-jun-17	0	18.363.711,44	78.795.962	18.363.711,44	4.444.018.167
20-jul-17	0	0,00	60.432.251	0,00	0
20-ago-17	1	0,00	60.432.251	0,00	0
20-sep-17	0	16.571.896,62	60.432.251	16.571.896,62	5.535.013.472
20-oct-17	0	0,00	43.860.354	0,00	0
20-nov-17	1	0,00	43.860.354	0,00	0
20-dic-17	0	14.639.842,86	43.860.354	14.639.842,86	6.236.573.059
20-ene-18	0	0,00	29.220.511	0,00	0
20-feb-18	1	0,00	29.220.511	0,00	0
20-mar-18	0	12.621.841,28	29.220.511	12.621.841,28	6.538.113.781
20-abr-18	0	0,00	16.598.670	0,00	0
20-may-18	1	0,00	16.598.670	0,00	0
20-jun-18	0	10.609.437,52	16.598.670	10.609.437,52	6.439.928.572
20-jul-18	0	0,00	5.989.232	0,00	0
20-ago-18	1	0,00	5.989.232	0,00	0
20-sep-18	0	8.943.392,13	5.989.232	5.989.232,36	4.186.473.422