



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:

December 22, 2014 - March 20, 2015

YEAR:

2015

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+	Aa3/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	65.417,68	
		Total Nominal	481.200.000,00	314.789.876,16	65,42 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period March 20, 2015			Next Payment Date June 22, 2015		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	7.809,23 €	537,00 €	3,00 %	512,44 €	409,95 €
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	48.282
CR's Outstanding to be amortised	550.000.002,26	355.107.033,34
CR's Outstanding per Loan to be amortised	9.847,98	7.354,85
Interest Rate	1,00 %	8,68 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	7,93 %
Average Monthly Single Rate	5,57 %
Constant Prepayment Rate from Constitution	6,45 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	192.452,65	377.358,15	296.601,96
Debt to be amortised	0,00	0,00	354.463.579,94
Total Debt	192.452,65	377.358,15	354.760.181,90

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QUARTERLY BONDS PAYOUT REPORT

March 20th, 2015

BONDS. PRINCIPAL	
Previous Balance	352.367.890,92 €
Principal Amortised	37.578.014,76 €
Outstanding Balance	314.789.876,16 €
% of Initial Balance	65,42%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	28.482.834,78 €

DATA	
Determination Date	2015/03/12
Payment Date	2015/03/20
Last Payment Date	2014/12/22
Number of Days (Act/360)	88
Reference Interest Rate (%)	3,000 %
Next Payment Date	2015/06/22

INTEREST PAID	
CLASS A	2.584.044,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	March 20th, 2015
CLASS A	2,11	1,55

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 Spain.

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QUARTERLY COLLATERAL REPORT

March 20th, 2015

PRINCIPAL	
Previous Balance	389.937.525,04 €
Principal Amortised	34.830.491,70 €
Outstanding Balance	355.107.033,34 €
Number of Credit Rights	48.282

INTEREST	
Interest received during relevant period	8.180.335,20 €
Interest accrued during relevant period	8.162.565,12 €

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	145.423,84 €	79.603,85 €	82.595,42 €	115.777,31 €	220.052,98 €
Interest accrued on Credit Rights in Arrears	47.028,81 €	28.611,71 €	31.112,72 €	39.657,14 €	76.548,98 €
Outstanding Balance	6.871.096,63 €	2.471.340,18 €	1.740.155,39 €	1.417.972,82 €	1.372.474,66 €
Number of Credit Rights	771	287	184	167	173
% of Outstanding Balance	1,93%	0,70%	0,49%	0,40%	0,39%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	442.236,84 €
Difference in Actual Period	486.164,62 €
Cumulative WRITE OFF up to date	928.401,46 €

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QUARTERLY COLLATERAL REPORT

March 20th, 2015

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

March 20th, 2015

TOTAL CASH RECEIVED END OF PERIOD	74.457.113,37 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	34.344.327,08 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	8.180.335,20 €
Interest received under GIC	702.111,03 €
CONTENTIOUS	
OTHERS	-40,89 €
WITHOLDING PRINCIPAL	31.230.380,95 €

TOTAL CASH PAID END OF PERIOD	74.457.113,37 €
Ordinary Expenses	18.915,93 €
SGFT Fee	16.141,35 €
Interest paid to Bondholders Class A	2.584.044,00 €
Retention of Principal Amount	28.482.834,78 €
Principal withholding Class A	37.578.014,76 €
Reserve Fund	0,00 €
Interest paid to Loan B	588.622,22 €
Redemption Loan B	0,00 €
Interest Subordinated Loan	479.563,33 €
Redemption Subordinated Loan	0,00 €
Variable Fee	4.708.976,99 €

TREASURY ACCOUNT STATEMENT	83.482.834,78 €
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	28.482.834,78 €

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CREDIT ENHACEMENT AND SUBORDINATED LOAN

March 20th, 2015

CREDIT ENHACEMENT		
CONCEPTS	INITIAL	March 20th, 2015
SUBORDINATED ISSUE	12,51%	19,37%
PRINCIPAL RESERVE FUND	10%	15,49%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	March 20th, 2015
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

March 20th, 2015

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	2.790.447,48 €
1.b) 2% CR'S OUTSTANDING BALANCE	7.102.140,67 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	984.399,22 €
2.a) CUMULATIVE FAILED LOANS	6.875.000,03 €
2.b) 1,25% CR'S INITIAL OUTSTANDING BALANCE	

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

UNTIL OCTOBER 2016.

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DEFINITIONS

March 20th, 2015

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.

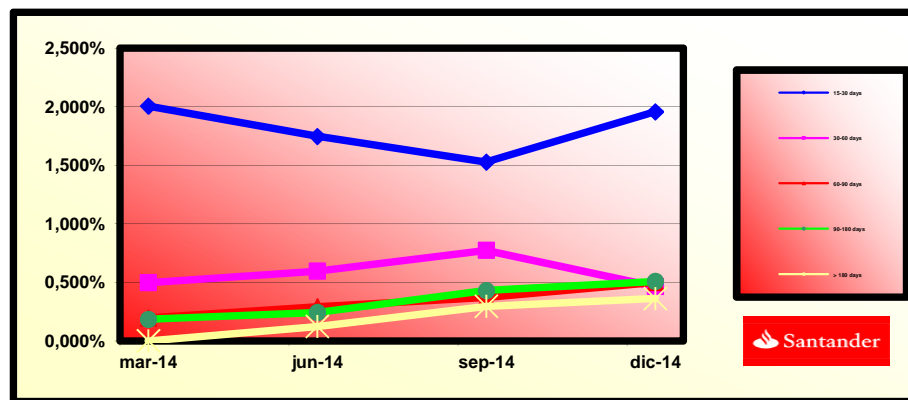
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**FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 2013-1**

HISTORICAL ARREARS REPORT

Date	Mar-14	Jun-14	Sep-14	Dec-14	Mar-15
15-30 days	2,005%	1,747%	1,527%	1,956%	1,935%
30-60 days	0,496%	0,595%	0,773%	0,464%	0,696%
60-90 days	0,196%	0,292%	0,371%	0,500%	0,490%
90-180 days	0,184%	0,242%	0,430%	0,508%	0,399%
> 180 days	0,000%	0,122%	0,295%	0,361%	0,386%



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Fecha	Saldo antes de pago	Saldo Real	0,55%	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						
5,57%									
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	0,55% 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	99,45%	99,22%	0,78%	9,02%	0,78%	9,02%	543.496.452,99
diciembre-13	540.315.991,31	530.829.828,32	98,90%	98,24%	0,88%	10,08%	0,98%	11,13%	534.347.195,25
enero-14	530.568.555,06	519.287.128,38	98,35%	97,87%	0,71%	8,24%	0,38%	4,43%	521.801.203,83
febrero-14	520.764.818,40	507.331.165,98	97,80%	97,42%	0,65%	7,54%	0,46%	5,42%	509.322.735,06
marzo-14	510.925.951,11	495.470.951,78	97,26%	96,98%	0,61%	7,11%	0,46%	5,35%	496.932.320,76
abril-14	501.034.722,92	483.538.216,05	96,72%	96,51%	0,59%	6,86%	0,48%	5,63%	484.612.892,06
mayo-14	491.095.396,84	472.043.472,61	96,19%	96,12%	0,56%	6,56%	0,40%	4,71%	472.368.423,68
junio-14	481.102.783,22	460.034.484,47	95,65%	95,62%	0,56%	6,50%	0,52%	6,06%	460.193.755,30
julio-14	471.054.724,20	448.187.545,17	95,12%	95,15%	0,55%	6,42%	0,50%	5,80%	448.086.719,04
agosto-14	460.940.684,69	436.499.575,98	94,60%	94,70%	0,54%	6,33%	0,47%	5,51%	436.037.265,41
septiembre-14	450.772.383,71	424.947.164,84	94,07%	94,27%	0,53%	6,23%	0,45%	5,27%	424.056.498,13
octubre-14	440.638.103,60	413.530.636,06	93,55%	93,85%	0,53%	6,15%	0,45%	5,25%	412.226.898,82
noviembre-14	430.513.931,35	401.450.087,29	93,03%	93,25%	0,54%	6,25%	0,64%	7,40%	400.524.736,94
diciembre-14	420.411.445,43	389.937.525,04	92,52%	92,75%	0,54%	6,25%	0,53%	6,22%	388.959.623,86
enero-15	410.347.458,32	379.220.388,95	92,01%	92,41%	0,52%	6,12%	0,36%	4,27%	377.545.757,86
febrero-15	400.297.561,44	366.748.282,92	91,50%	91,62%	0,55%	6,35%	0,86%	9,85%	366.259.289,01
marzo-15	390.270.490,37	355.107.033,34	90,99%	90,99%	0,55%	6,45%	0,69%	7,93%	355.107.033,34

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
20-dic-14	0	35.096.874,26	390.142.957	37.775.066,16	-4.533.007.939
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	33.852.590,52	352.367.891	33.852.590,52	-947.872.535
20-abr-15	0	0,00	318.515.300	0,00	0
20-may-15	1	0,00	318.515.300	0,00	0
20-jun-15	0	32.646.991,11	318.515.300	32.646.991,11	1.991.466.458
20-jul-15	0	0,00	285.868.309	0,00	0
20-ago-15	1	0,00	285.868.309	0,00	0
20-sep-15	0	31.654.703,13	285.868.309	31.654.703,13	4.843.169.579
20-oct-15	0	0,00	254.213.606	0,00	0
20-nov-15	1	0,00	254.213.606	0,00	0
20-dic-15	0	30.387.823,38	254.213.606	30.387.823,38	7.445.016.728
20-ene-16	0	0,00	223.825.783	0,00	0
20-feb-16	1	0,00	223.825.783	0,00	0
20-mar-16	0	28.372.655,41	223.825.783	28.372.655,41	9.561.584.872
20-abr-16	0	0,00	195.453.127	0,00	0
20-may-16	1	0,00	195.453.127	0,00	0
20-jun-16	0	26.201.105,58	195.453.127	26.201.105,58	11.187.872.083
20-jul-16	0	0,00	169.252.022	0,00	0
20-ago-16	1	0,00	169.252.022	0,00	0
20-sep-16	0	24.429.859,06	169.252.022	24.429.859,06	12.679.096.854
20-oct-16	0	0,00	144.822.163	0,00	0
20-nov-16	1	0,00	144.822.163	0,00	0
20-dic-16	0	22.798.983,66	144.822.163	22.798.983,66	13.930.179.015
20-ene-17	0	0,00	122.023.179	0,00	0
20-feb-17	1	0,00	122.023.179	0,00	0
20-mar-17	0	20.828.120,75	122.023.179	20.828.120,75	14.642.168.890
20-abr-17	0	0,00	101.195.058	0,00	0
20-may-17	1	0,00	101.195.058	0,00	0
20-jun-17	0	18.913.074,68	101.195.058	18.913.074,68	14.979.155.145
20-jul-17	0	0,00	82.281.984	0,00	0
20-ago-17	1	0,00	82.281.984	0,00	0
20-sep-17	0	17.158.703,49	82.281.984	17.158.703,49	15.168.293.881
20-oct-17	0	0,00	65.123.280	0,00	0
20-nov-17	1	0,00	65.123.280	0,00	0
20-dic-17	0	15.232.855,82	65.123.280	15.232.855,82	14.867.267.281
20-ene-18	0	0,00	49.890.424	0,00	0
20-feb-18	1	0,00	49.890.424	0,00	0
20-mar-18	0	13.191.199,94	49.890.424	13.191.199,94	14.088.201.541
20-abr-18	0	0,00	36.699.224	0,00	0
20-may-18	1	0,00	36.699.224	0,00	0
20-jun-18	0	11.130.632,51	36.699.224	11.130.632,51	12.878.141.810
20-jul-18	0	0,00	25.568.592	0,00	0
20-ago-18	1	0,00	25.568.592	0,00	0
20-sep-18	0	9.419.307,74	25.568.592	9.419.307,74	11.764.715.372
20-oct-18	0	0,00	16.149.284	0,00	0
20-nov-18	1	0,00	16.149.284	0,00	0
20-dic-18	0	52.741.017,07	16.149.284	16.149.284,13	21.656.190.016