

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	02.03.2013				
Payment date	28.02.2013				
Period No	4				
Monthly Period	Jan 2013				
Interest Period	28.01.2013	to	28.02.2013	=	31 days

Following payment dates	27.03.2013
	29.04.2013

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**1. Portfolio Information**



Reporting Date	02.03.2013		
Payment date	28.02.2013		
Period No	4		
Monthly Period	Jan 2013		
Interest Period	from	28.01.2013	to 28.02.2013 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>3 952 647 277,63 SEK</b>	<b>4 081 999 418,52 SEK</b>
Scheduled Loan Principal Repayments	103 923 948,25 SEK	<b>53 860 238,86 SEK</b>
Prepayments	95 805 834,22 SEK	<b>75 393 450,03 SEK</b>
Deemed Collections	266 151,00 SEK	- SEK
<b>Total Principal Payments Received</b>	<b>199 995 933,47 SEK</b>	129 253 688,89
New Defaulted Auto Loans in Period	62 784,00 SEK	98 452,00 SEK
<b>Closing Balance</b>	<b>3 752 588 560,16 SEK</b>	<b>3 952 647 277,63 SEK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	32 127 439,59 SEK	17 362 459,50 SEK
recoveries on loans in default	1 572,00 SEK	- SEK
<b>Total revenue received in period</b>	<b>32 129 011,59 SEK</b>	<b>17 362 459,50 SEK</b>
<b># Loans</b>		
At beginning of period	47 206 Loans	<b>48 184,00 Loans</b>
Paid in full	1 294 Loans	<b>975,00 Loans</b>
Repurchased (Deemed Collections)	2 Loans	- Loans
New loans into Default	3 Loans	<b>3,00 Loans</b>
<b>At end of period</b>	<b>45 907 Loans</b>	<b>47 206 Loans</b>
Weighted Average Loan Return	6,17 %	

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**2. Amount Due for Distribution**



Reporting Date	02.03.2013
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Interest Period	from 28.01.2013 to 28.02.2013 = 31 days

**Available Distribution Amount**

	<b>Current Period</b>	<b>Previous Period</b>
a. Reserve Fund	136 656 690,00 SEK	136 656 690,00 SEK
b. Collections under the Loan Agreement	232 124 945,06 SEK	146 616 148,39 SEK
1. Collections (Principal, Interest, Fees)	231 858 794,06 SEK	146 616 148,39 SEK
2. Deemed collections (Principal)	266 151,00 SEK	0,00 SEK
c. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the issuer	0,00 SEK	0,00 SEK
d. Amounts due from the Seller to the Issuer relating to default interest, unpaid sums, indemnities	0,00 SEK	0,00 SEK
e. Other amounts due from the Seller to the Issuer	0,00 SEK	0,00 SEK
f. Interest on collection accounts and return on Permitted Investments	0,00 SEK	0,00 SEK
g. Commingling reserve (if applicable)	0,00 SEK	0,00 SEK
<b>Total Available Distribution Amount</b>	<b>368 780 063,06 SEK</b>	<b>283 272 838,39 SEK</b>

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**3. Reserve Accounts**



Reporting Date	02.03.2013
Payment date	28.02.2013
Period No	4
Monthly Period	Jan 2013
Interest Period	from 28.01.2013 to 22.10.2012 = -98 days

**Note Balance**

Beginning of Period	3 952 647 278,05 SEK
End of Period	3 752 588 559,25 SEK

**Reserve Fund**

	in %	
Beginning of Period		91 104 460,00 SEK
Cash Outflow		91 104 460,00 SEK
Cash Inflow		91 104 460,00 SEK
End of Period		91 104 460,00 SEK
Required Reserve Amount		91 104 460,00 SEK

**Liquidity Balance**

	in %	
Beginning of Period		45 552 230,00 SEK
Cash Outflow		45 552 230,00 SEK
Cash Inflow		45 552 230,00 SEK
End of Period		45 552 230,00 SEK
Required Reserve Amount		45 552 230,00 SEK

**Servicer Advance Reserve Fund**

Beginning of Period	400 000,00 SEK
Cash Outflow	- SEK
Cash Inflow	- SEK
End of Period	400 000,00 SEK
Required Reserve Amount	400 000,00 SEK

**Commingling Reserve Fund**

Beginning of Period	159 432 805,00 SEK
Cash Outflow	- SEK
Cash Inflow	- SEK
End of Period	159 432 805,00 SEK
Required Reserve Amount	159 432 805,00 SEK

**Set-off from Deposits**

No borrowers whose loans were sold to Svensk Autofinans 1 Limited held deposits with Santander Consumer Bank AS, Norge, Sverige Filial. The risk of set-off from deposits is therefore zero.

Santander Consumer Bank AS, Norge, Sverige Filial  
Box 1341  
171 26 Solna  
Org nr 516406-0336  
Tel: +46 08-470 79 00  
Fax:+46 08-470 79 98

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**4. Performance Data**



Reporting Date	02.03.2013			
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**Note Balance**

Beginning of Period	3 952 647 278,0 SEK
End of Period	3 752 588 559,2 SEK

**Portfolio Performance:**

	SEK	%	# loans	
<b>Performing Receivables:</b>				
Current	3 705 545 412,7	98,7 %	45 353	
1-29 days past due	638 124,0	0,0 %	13	
<b>Delinquent Receivables:</b>				
30-59 days past due	34 164 623,4	0,9 %	400	
60-89 days past due	5 803 172,0	0,2 %	79	
90-119 days past due	2 748 942,0	0,1 %	24	
120-149 days past due	2 593 604,0	0,1 %	27	
150-179 days past due	1 094 682,0	0,0 %	13	
<b>Total Performing and Delinquent</b>	<b>3 752 588 560,1</b>	<b>100,0 %</b>	<b>45 909</b>	<b>#</b>

Current Period Defaults	62 784,00	3
Cumulative Defaults	196 208,00	7
Current Period Recoveries	-	
Cumulative Recoveries	-	

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS0706720496	NA
Currency		SEK	SEK
Initial Tranching	100 %	87 %	13 %
Legal Final Maturity Date		31.08.2029	31.08.2029
Rating (Fitch/Moody's)		AAAsf/AAA(sf)	Not rated
Initial Notes Aggregate Principal Outstanding Balance	4 555 223 000,00 SEK	3 963 045 000,00 SEK	592 178 000,00 SEK
Initial Nominal per Note		1 000 000,00 SEK	1 000 000,00 SEK
Increment per Note		1 000,00 SEK	1 000,00 SEK
Initial Number of Notes per Class	4778	4008	770
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	3 952 647 278,05 SEK	3 360 469 278,05 SEK	592 178 000,00 SEK
Available Distribution Amount	368 780 063,06 SEK		
Amortisation	200 058 718,80 SEK		
Redemption per Class	200 058 718,80 SEK	200 058 718,80 SEK	0,00 SEK
Redemption per Note		49 914,85 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	3 752 588 559,25 SEK	3 160 410 559,25 SEK	592 178 000,00 SEK
Current Tranching		84,22 %	15,78 %
Current Pool Factor		0,80	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	1,17 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	31		
Principal Outstanding per Note Beginning of Period		838 440,44 SEK	769 062,34 SEK
>Principal Repayment per note		49 914,85 SEK	- SEK
Principal Outstanding per Note End of Period		788 525,59 SEK	769 062,34 SEK
>Interest accrued for the period		1 501,74 SEK	1 476,81 SEK
Interest Payment		6 018 973,86 SEK	1 137 146,25 SEK
Interest Payment per Note		1 501,74 SEK	1 476,81 SEK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		26,00 %	10,22 %
Current CE (excl. Excess Spread)		19,42 %	3,64 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	02.03.2013	
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Transaction Role	Counterparty	Fitch Rating Triggers				Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term		Long Term				
		Criteria	Current	Criteria	Current			
Issuer	Svensk Autofinans 1 Limited		No rating		No rating		N/A	
Seller	Santander Consumer Bank Sweden		No rating		No rating		N/A	
Servicer	Santander Consumer Bank Sweden		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	Downgrade 1	F1 Rating Watch Negative	F2	A Rating Watch Negative	BBB+ Rating watch negative	Y	As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa2 respectively by Moody's and F2 and BBB+ respectively by Fitch and, therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount.
		Downgrade 2	N/A	F2	BB+	BBB+ Rating watch negative	N	the Servicer, on behalf of the Issuer and the Security Trustee with the prior written consent of the Note Trustee, will instruct the Purchasers to make payments on Purchased Instalment Purchase Agreements to a specified account of the Issuer (the "Issuer Collections Account", together with the Seller Collections Accounts and the Seller Segregated Collections Account, the "Collections Accounts") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account.
		Downgrade 3	N/A	F2	BB+ Rating Watch Negative	BBB+ Rating Watch Negative	N	A back up servicer must be identified Servicer Termination Event triggered
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Rating Watch Negative	Y	The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings (ii) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (iii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)	
Issuer Swap Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Rating Watch Negative	Y	The Swap Counterparty (Banco Santander) will be obliged, within the time periods specified in the Basis Swap Agreement, at its own cost, to post collateral for its obligations in accordance with the provisions of the Credit Support Annex, and in addition, will be obliged, within the time periods specified in the Basis Swap Agreement, at its cost, to either (i) obtain a guarantee of its obligations under the Basis Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Basis Swap Agreement to a third party with the Required Ratings	
Issuer Bank	Deutsche Bank AG	F2	F1+	A-	A+	N	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Secured Accounts, the Expenses Loan Payment Account and all of the funds standing to the credit of such accounts are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank) and approved in writing by the Note Trustee and transferred in accordance with the provisions of the Transaction Account Agreement. The appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the accounts to another bank or banks, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Transaction Account Agreement and accedes to the Security Trust Deed.	
Paying Agent and related roles	Deutsche Bank AG		F1+		A+		N/A	
Corporate Service Provider	Deutsche International Corporate Services		F1+		A+		N/A	
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		A+		N/A	
Collections Bank	SEB AB	F2	F1	A-	A+	N	If at any time a Ratings Downgrade has occurred in relation to the Collections Account Bank, then the Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Servicer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Security Trust Deed.	

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**6.a Original Portfolio Principal Balance**

Reporting Date	02.03.2013				
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Average loan balance at start of transaction: 88 941

		TOTAL						
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
		0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7
		50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9
		100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8
		150000,0	199999,9	4 207	718 488 045	15,8 %	54,0	13,3
		200000,0	249999,9	1 482	328 150 116	7,2 %	54,5	12,7
		250000,0	299999,9	579	157 102 138	3,4 %	57,8	12,0
		300000,0	349999,9	213	68 453 750	1,5 %	52,8	12,1
		350000,0	399999,9	129	48 344 121	1,1 %	46,2	13,8
		400000,0	449999,9	67	28 366 529	0,6 %	49,3	15,2
		450000,0	499999,9	38	17 884 950	0,4 %	47,2	11,9
		500000,0	549999,9	44	23 163 362	0,5 %	38,9	13,0
		550000,0	599999,9	24	13 870 875	0,3 %	37,0	17,2
		600000,0 +		51	41 129 757	0,9 %	35,3	13,3
						0,0 %		
		Total		51 216	4 555 222 782	100,00 %		



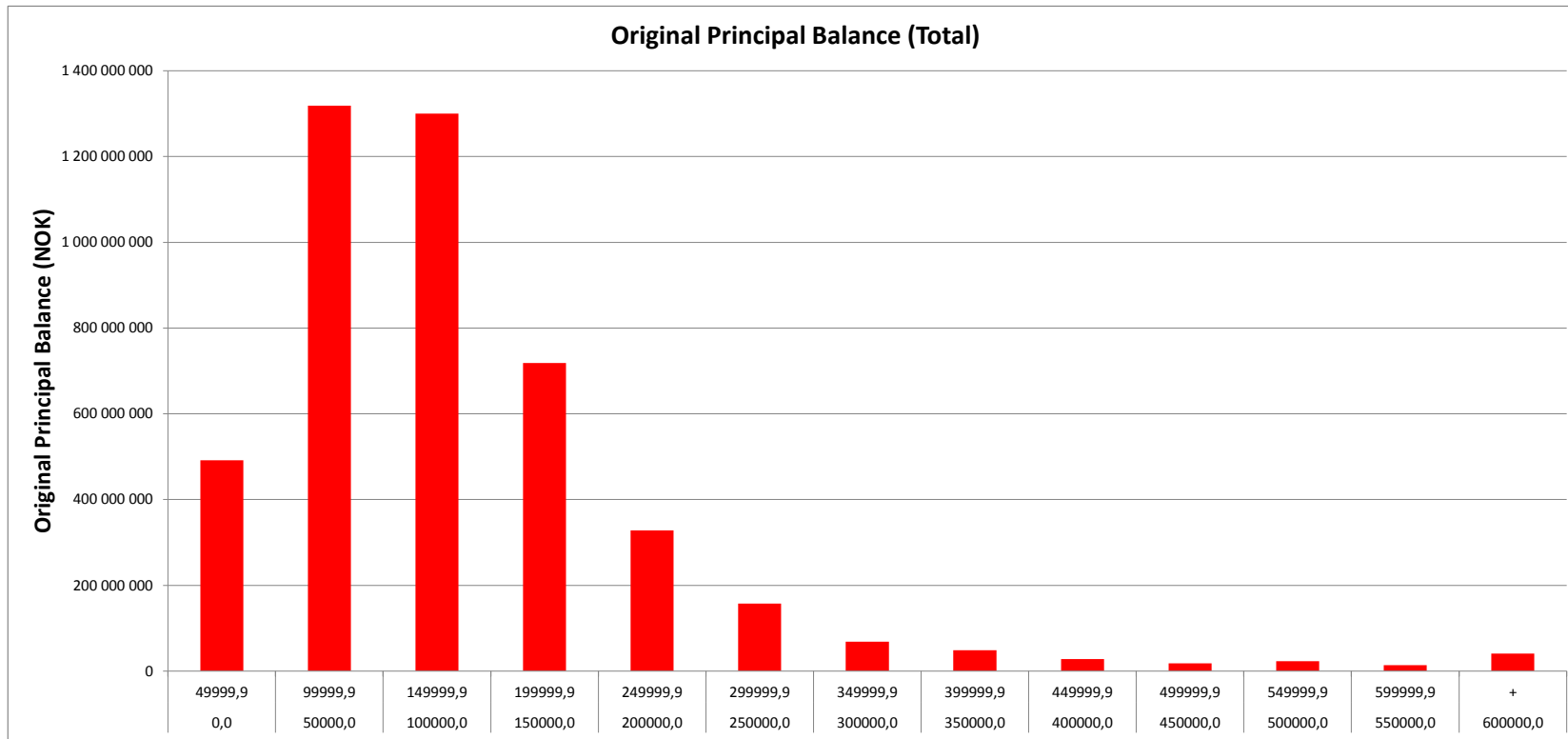
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**6.b Original Principal Balance Graph**

Reporting Date	02.03.2013	
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**Original Principal Balance (Total)**



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**7.a Outstanding Principal Balance**

Reporting Date	02.03.2013	
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Interest Period	from 28.01.2013	to 28.02.2013 = 31 days



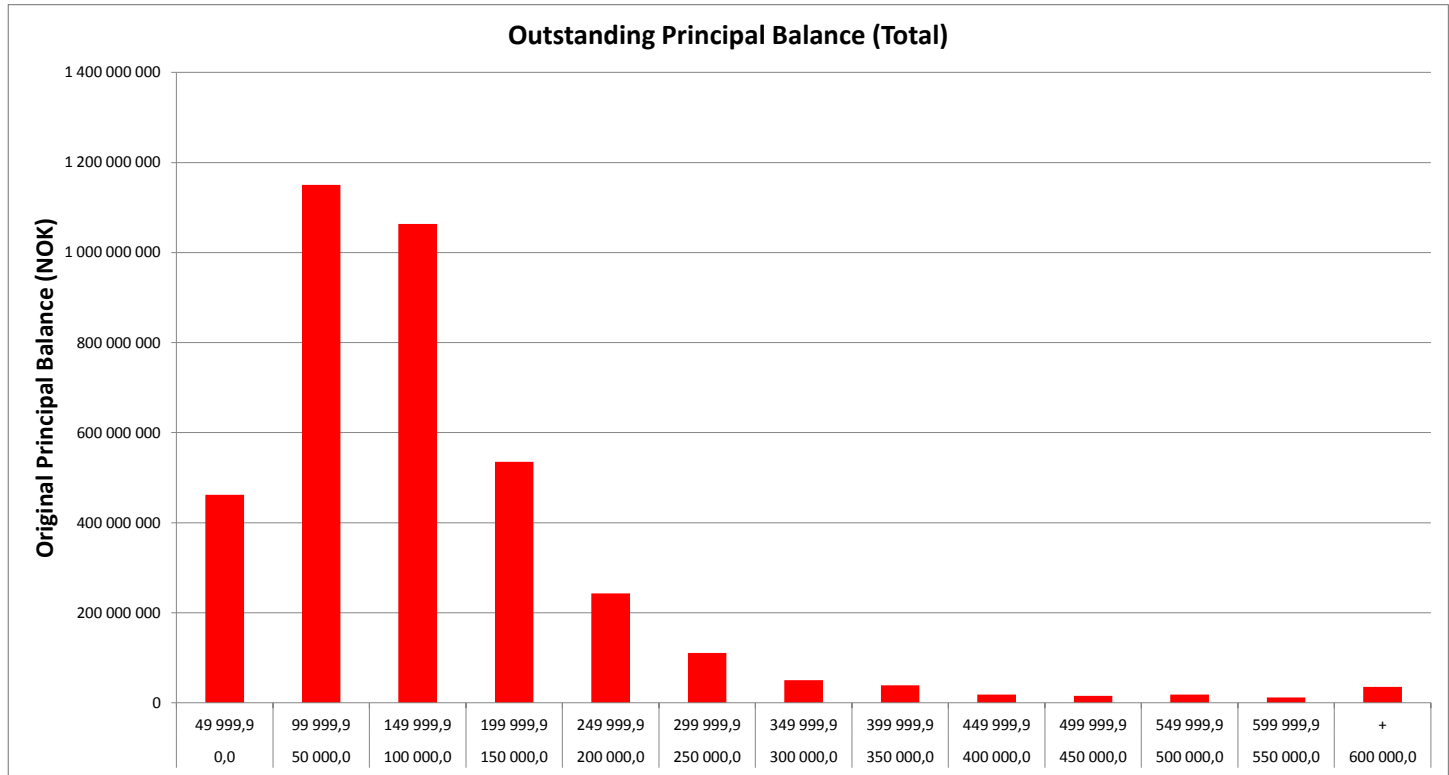
Average loan outstanding balance- all: 81.740

TOTAL								
Min	Max	No	Outstanding Balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0,0	49 999,9	16 402	461 829 182	35,73 %	12,31 %	28,4	26,9	
50 000,0	99 999,9	15 663	1 150 241 623	34,12 %	30,65 %	42,9	21,9	
100 000,0	149 999,9	8 755	1 063 515 124	19,07 %	28,34 %	47,7	19,2	
150 000,0	199 999,9	3 144	535 233 207	6,85 %	14,26 %	50,0	17,9	
200 000,0	249 999,9	1 101	242 776 366	2,40 %	6,47 %	51,6	17,3	
250 000,0	299 999,9	408	110 380 087	0,89 %	2,94 %	52,8	16,4	
300 000,0	349 999,9	157	50 471 970	0,34 %	1,34 %	46,1	18,5	
350 000,0	399 999,9	104	38 846 591	0,23 %	1,04 %	44,4	18,8	
400 000,0	449 999,9	43	18 170 928	0,09 %	0,48 %	40,3	19,4	
450 000,0	499 999,9	33	15 684 138	0,07 %	0,42 %	42,5	17,1	
500 000,0	549 999,9	35	18 287 470	0,08 %	0,49 %	29,9	18,5	
550 000,0	599 999,9	21	12 032 636	0,05 %	0,32 %	31,9	20,1	
600 000,0 +		43	35 119 239	0,09 %	0,94 %	30,5	18,7	
Total		45 909	3 752 588 560	100,0 %	100,0 %			

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**7.b Outstanding Principal Balance Graph**

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Interest Period	from	28.01.2013 to 28.02.2013 = 31 days



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**8.a Geographical Distribution**



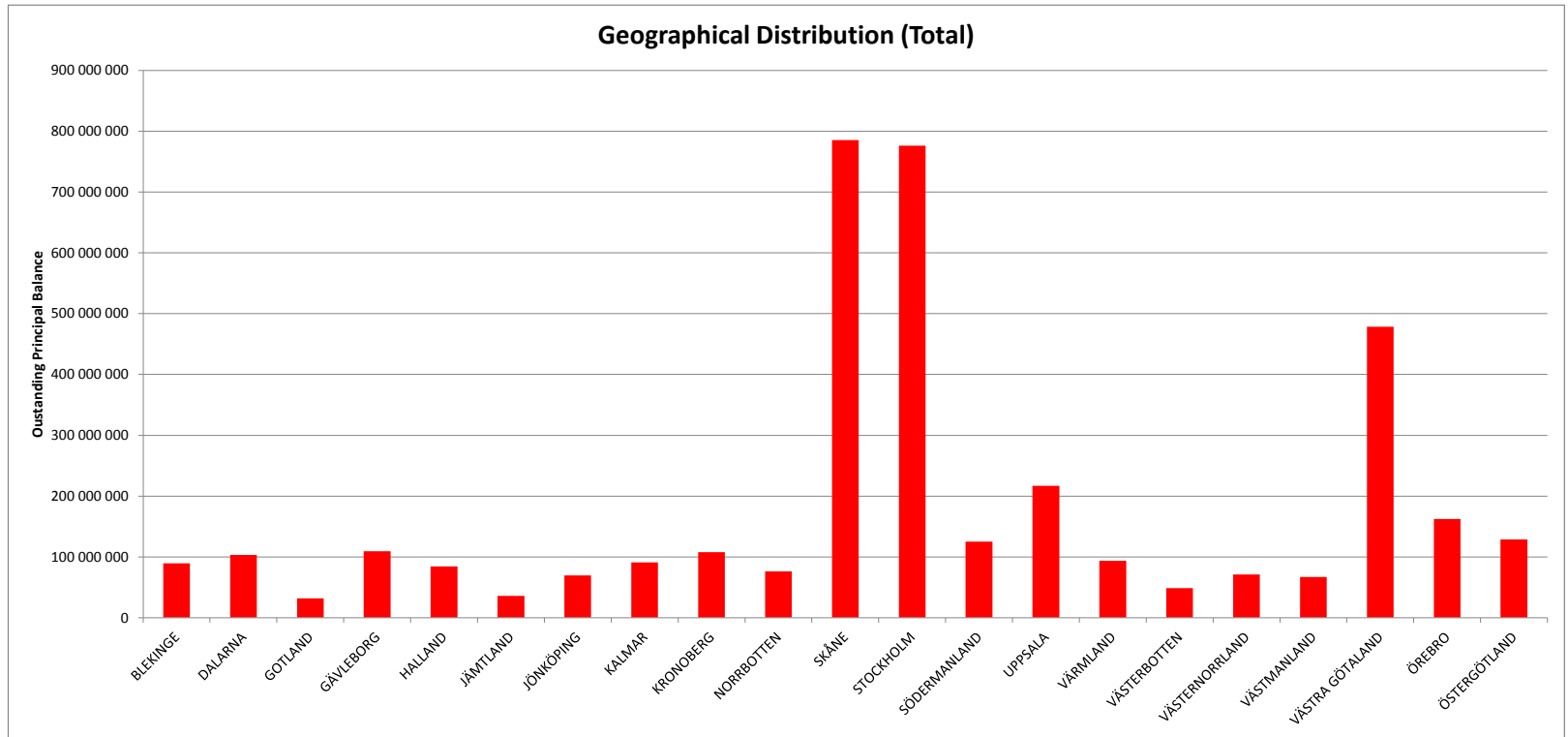
Reporting Date	02.03.2013		
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Period No	4		
Monthly Period	Jan 2013		
Interest Period	from	28.01.2013	to 28.02.2013 = 31 days

TOTAL							
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
BLEKINGE	1 145	89 686 031	2,39 %	2,49 %	44,4	20,0	
DALARNA	1 359	103 032 263	2,75 %	2,96 %	42,9	21,4	
GOTLAND	436	31 867 185	0,85 %	0,95 %	51,2	23,1	
GÄVLEBORG	1 500	109 537 047	2,92 %	3,27 %	45,4	20,9	
HALLAND	1 065	84 187 139	2,24 %	2,32 %	44,2	21,1	
JÄMTLAND	507	35 732 493	0,95 %	1,10 %	47,7	22,2	
JÖNKÖPING	884	69 824 973	1,86 %	1,93 %	49,7	19,2	
KALMAR	1 243	91 023 693	2,43 %	2,71 %	41,4	21,4	
KRONOBERG	1 252	107 606 971	2,87 %	2,73 %	44,1	19,9	
NORRBOTTEN	938	76 144 990	2,03 %	2,04 %	49,8	22,0	
SKÅNE	8 856	785 444 229	20,93 %	19,29 %	39,0	20,9	
STOCKHOLM	9 412	776 107 183	20,68 %	20,50 %	44,1	19,8	
SÖDERMANLAND	1 596	124 998 700	3,33 %	3,48 %	45,6	21,2	
UPPSALA	2 548	217 106 191	5,79 %	5,55 %	38,8	19,6	
VÄRMLAND	1 230	93 479 979	2,49 %	2,68 %	49,0	22,0	
VÄSTERBOTTEN	572	48 797 279	1,30 %	1,25 %	44,2	21,1	
VÄSTERNORRLAND	904	71 161 494	1,90 %	1,97 %	41,0	21,3	
VÄSTMANLAND	848	66 964 425	1,78 %	1,85 %	47,4	19,9	
VÄSTRA GÖTALAND	6 063	478 690 468	12,76 %	13,21 %	49,4	20,7	
ÖREBRO	1 991	162 628 300	4,33 %	4,34 %	47,1	20,2	
ÖSTERGÖTLAND	1 560	128 567 527	3,43 %	3,40 %	49,9	20,4	
			0,00 %	0,00 %			
Total	45 909	3 752 588 560	100,0 %	100,00 %			

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**8.b Geographical Distribution Graph**

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**9.a Interest Rate**



Reporting Date	02.03.2013				
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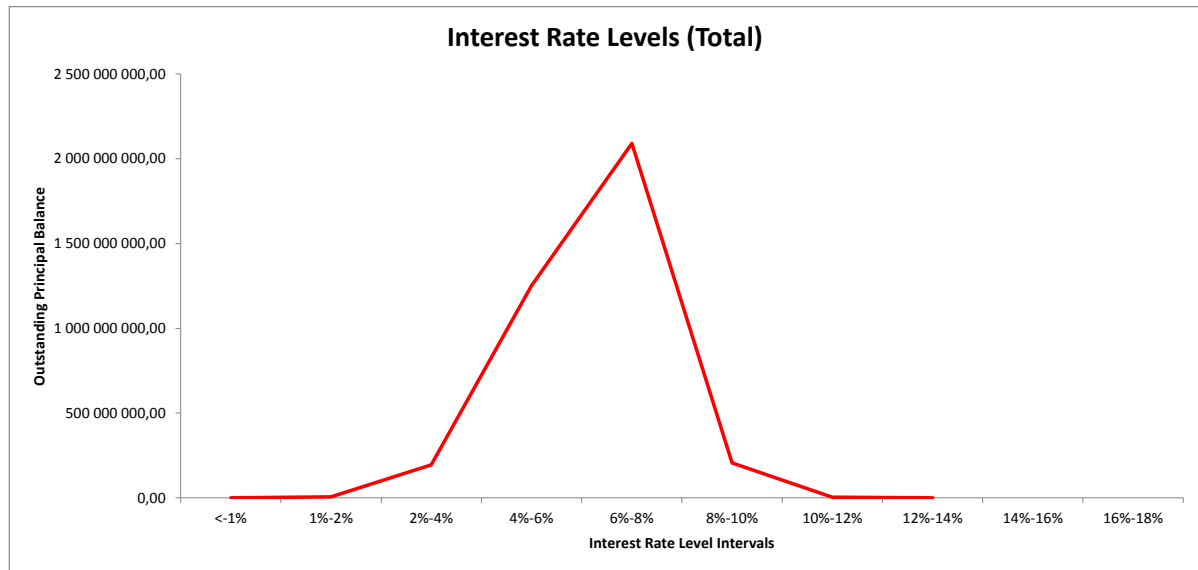
TOTAL							
	Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<		8	582 919	0,02 %	45,1	8,3
	1 %		68	6 321 728	0,17 %	39,8	11,2
	2 %		1740	194 752 392	5,19 %	38,5	15,3
	4 %		11632	1 251 561 789	33,35 %	47,9	15,2
	6 %		27717	2 090 384 920	55,71 %	43,5	22,1
	8 %		4653	205 514 954	5,48 %	34,1	42,6
	10 %		86	3 321 882	0,09 %	31,2	46,7
	12 %		5	147 976	0,00 %	9,3	37,8
	14 %						
	16 %						
	18 %						
Total			45 909	3 752 588 560	100,00 %		

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**9.b Interest Rate**



Reporting Date	02.03.2013				
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**10.a Remaining Terms**



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Interest Period	from	28.01.2013	to	28.02.2013	= 31 days

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		37	2 239 490	0,06 %	0,0	36,8	
1		12	5 886	323 897 880	8,63 %	7,6	32,5
13		24	8 192	510 921 438	13,62 %	18,2	24,4
25		36	8 681	600 177 563	15,99 %	29,8	22,1
37		48	8 328	651 616 137	17,36 %	42,5	22,3
49		60	7 581	734 829 288	19,58 %	53,9	17,2
61		72	4 395	517 352 057	13,79 %	65,1	13,6
73		84	1 813	256 861 942	6,84 %	76,0	12,2
85		96	335	46 937 925	1,25 %	89,6	28,2
97		108	377	59 671 134	1,59 %	101,8	20,8
109		120	284	48 083 708	1,28 %	112,1	17,9
121	>						
Total		45 909	3 752 588 560	100 %			

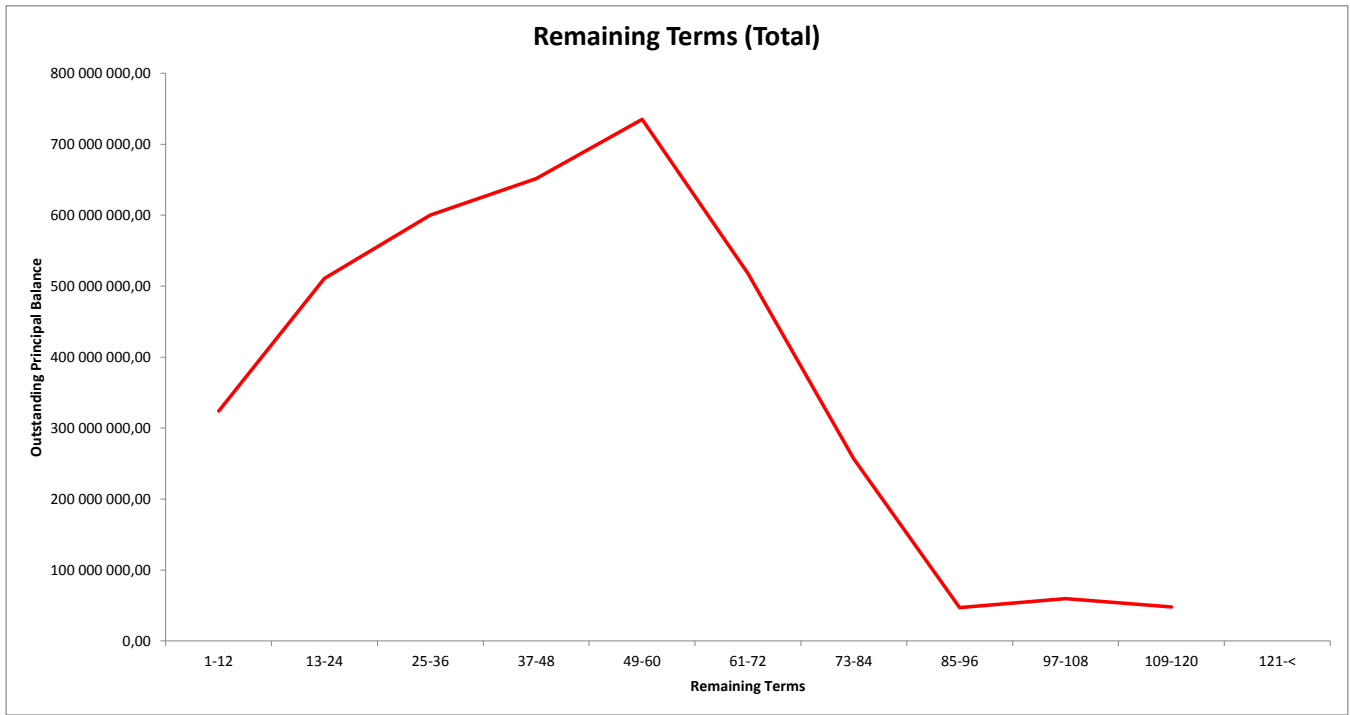


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**10.b Remaining Terms**



Reporting Date	02.03.2013				
Payment date	28.02.2013				
Period No	4				
Monthly Period	Jan 2013				
Interest Period	from	28.01.2013	to	28.02.2013	= 31 days



**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**11.a Seasoning**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from 28.01.2013	to 28.02.2013 = 31 days

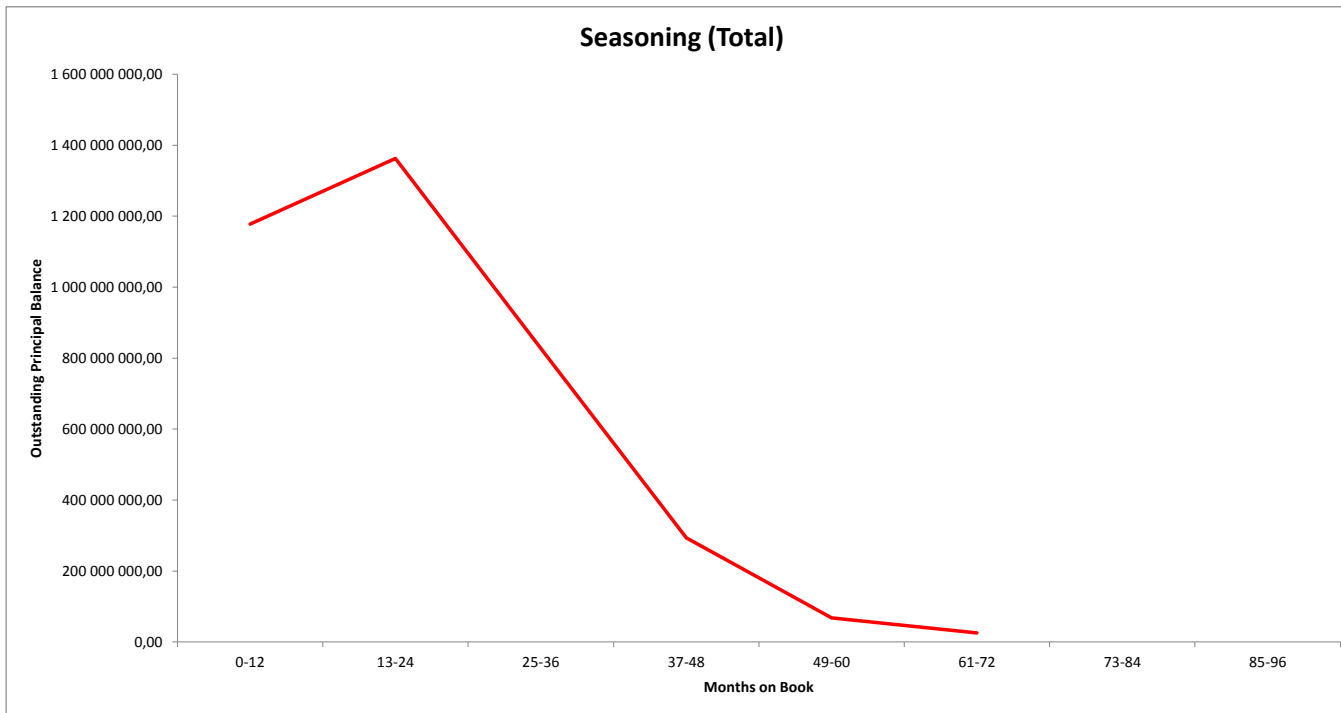
		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1			12	12 094	1 177 682 196	31,4 %	54,8	8,7
	13			24	15 116	1 362 367 368	36,3 %	44,3	18,3
	25			36	10 896	826 410 199	22,0 %	34,6	29,7
	37			48	5 336	293 429 858	7,8 %	32,4	41,3
	49			60	1 790	67 426 284	1,8 %	25,6	53,7
	61			72	677	25 272 656	0,7 %	40,8	65,7
	73			84					
	85			96					
	97			108					
	109			120					
	121 >								
					45 909	3 752 588 560		1	

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**11.b Seasoning**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from 28.01.2013	to 28.02.2013 = 31 days



**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**13.a Balloon loans**



Reporting Date	02.03.2013				
Payment date	28.02.2013				
Period No	4				
Monthly Period	Jan 2013				
Interest Period	from	28.01.2013	to	28.02.2013	= 31 days

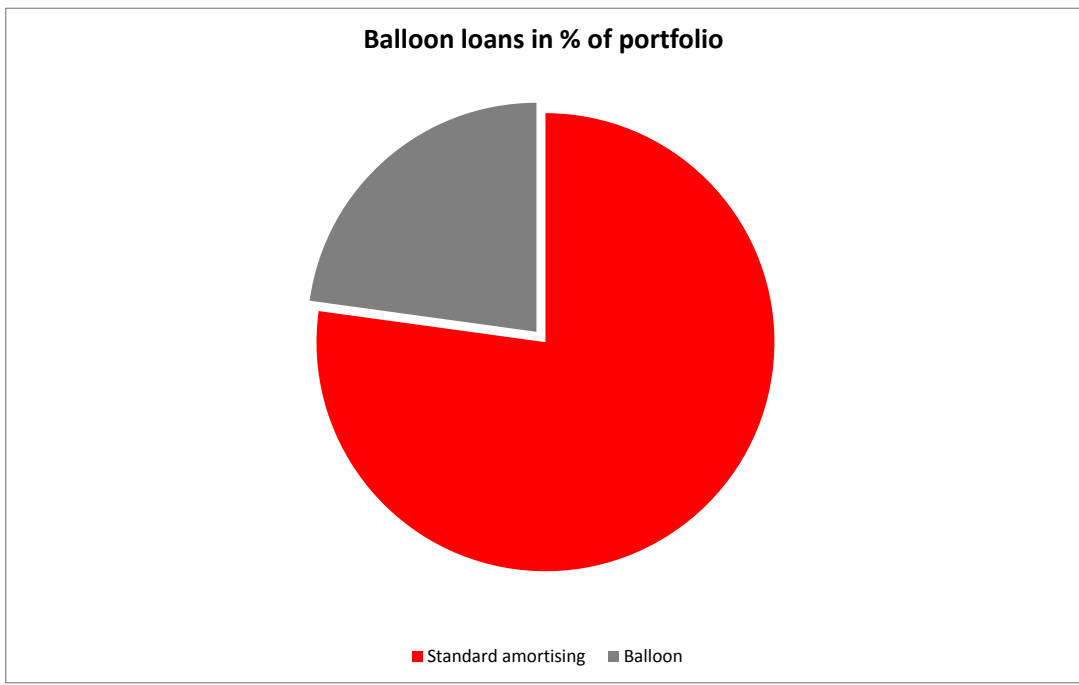
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		39 644	2 895 891 933	77,17 %	51,7	20,3
Balloon		6 265	856 696 627	22,83 %	18,8	21,4
Total		45 909	3 752 588 560	100 %		

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from	28.01.2013
	to	28.02.2013
	=	31 days



**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**14.a # loans per borrower**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from 28.01.2013	to 28.02.2013 = 31 days

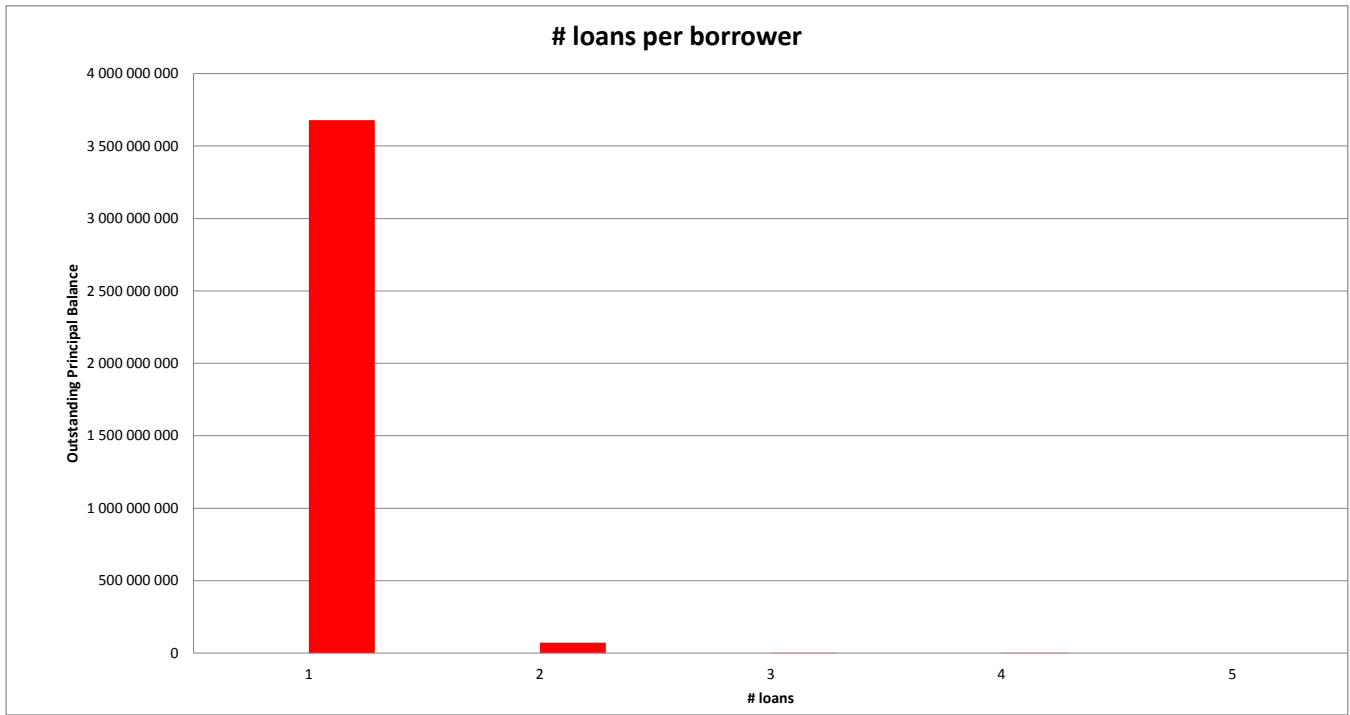
TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	45 051	3 678 108 874	98,02 %
	2	419	72 774 537	1,94 %
	3	5	997 641	0,03 %
	5	1	707 508	0,02 %
	Total	45 476	3 752 588 560	100,00 %

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**14.b # loans per borrower**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from 28.01.2013	to 28.02.2013 = 31 days



**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**15.a Amortization Profile**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from 28.01.2013	to 28.02.2013 = 31 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	3 752 854 711	3 669 740 870	83 113 841	19 277 415	6,2 %	97,8 %	
2	3 669 740 870	3 582 690 822	87 050 048	18 831 826	6,2 %	95,5 %	
3	3 582 690 822	3 491 733 012	90 957 810	18 362 905	6,2 %	93,0 %	
4	3 491 733 012	3 394 423 048	97 309 964	17 874 179	6,1 %	90,4 %	
5	3 394 423 048	3 301 909 621	92 513 427	17 351 895	6,1 %	88,0 %	
6	3 301 909 621	3 207 717 683	94 191 939	16 858 768	6,1 %	85,5 %	
7	3 207 717 683	3 116 854 884	90 862 799	16 357 022	6,1 %	83,1 %	
8	3 116 854 884	3 020 021 531	96 833 353	15 875 349	6,1 %	80,5 %	
9	3 020 021 531	2 927 784 661	92 236 870	15 373 495	6,1 %	78,0 %	
10	2 927 784 661	2 832 810 098	94 974 563	14 905 143	6,1 %	75,5 %	
11	2 832 810 098	2 739 461 341	93 348 757	14 414 178	6,1 %	73,0 %	
12	2 739 461 341	2 643 224 120	96 237 221	13 930 266	6,1 %	70,4 %	
13	2 643 224 120	2 547 636 041	95 588 079	13 438 310	6,1 %	67,9 %	
14	2 547 636 041	2 455 845 621	91 790 420	12 961 035	6,1 %	65,4 %	
15	2 455 845 621	2 359 601 172	96 244 449	12 507 189	6,1 %	62,9 %	
16	2 359 601 172	2 268 258 971	91 342 201	12 021 435	6,1 %	60,4 %	
17	2 268 258 971	2 181 975 860	86 283 111	11 555 847	6,1 %	58,1 %	
18	2 181 975 860	2 097 561 729	84 414 130	11 114 254	6,1 %	55,9 %	
19	2 097 561 729	2 017 377 190	80 184 539	10 682 188	6,1 %	53,8 %	
20	2 017 377 190	1 940 971 231	76 405 959	10 268 448	6,1 %	51,7 %	
21	1 940 971 231	1 866 357 194	74 614 037	9 873 953	6,1 %	49,7 %	

Amortization profile (first 20 periods)

Santander Consumer Bank AS, Norge, Sverige Filial  
 Box 1341  
 171 26 Solna  
 Org nr 516406-0336  
 Tel: +46 08-470 79 00  
 Fax:+46 08-470 79 98

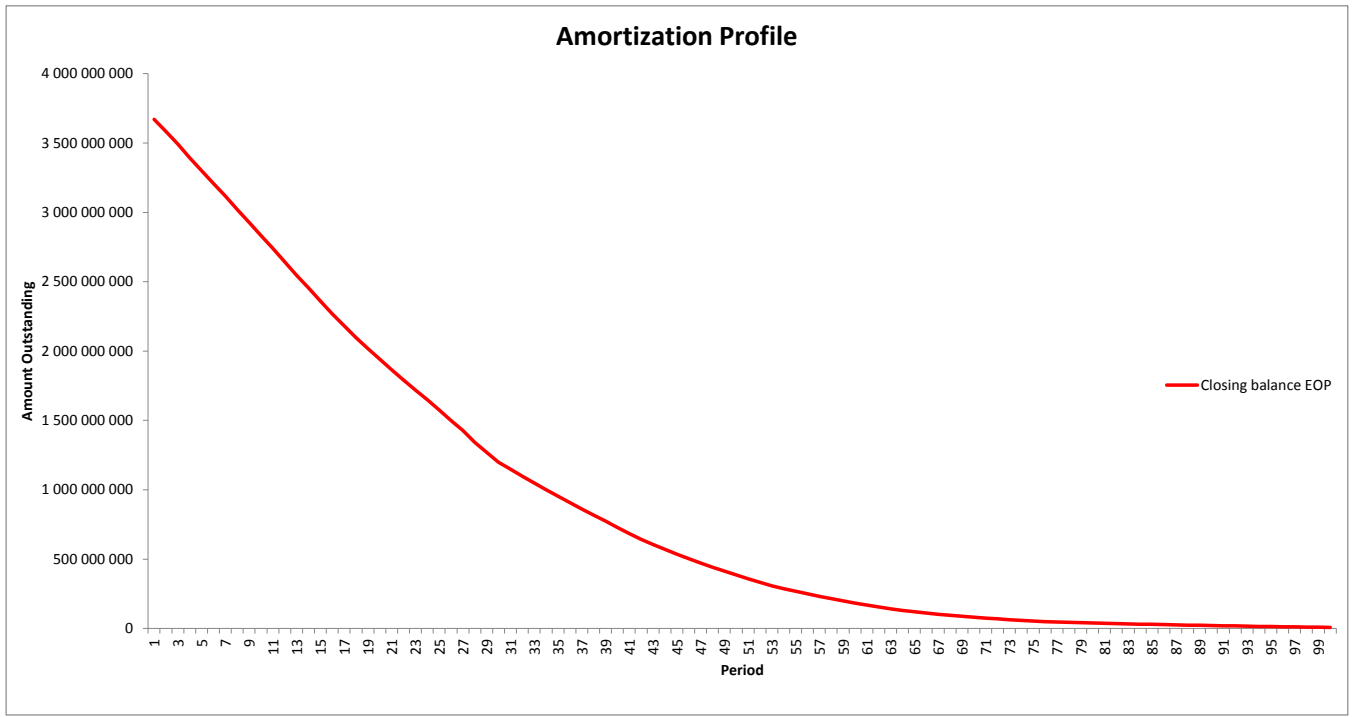


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from 28.01.2013	to 28.02.2013 = 31 days



**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	02.03.2013			
Payment date	28.02.2013			
Period No	4			
Monthly Period	Jan 2013			
Interest Period	from	28.01.2013	to	28.02.2013 = 31 days

	TOTAL			
	Period	No of contracts	Number of periods grant	Sum of Payments
Payment Holiday	201210	9	11	20 742
	201211	8	8	12 533
	201212	17	18	52 924
	201301	26	26	44 471
Total		60	63	130 670

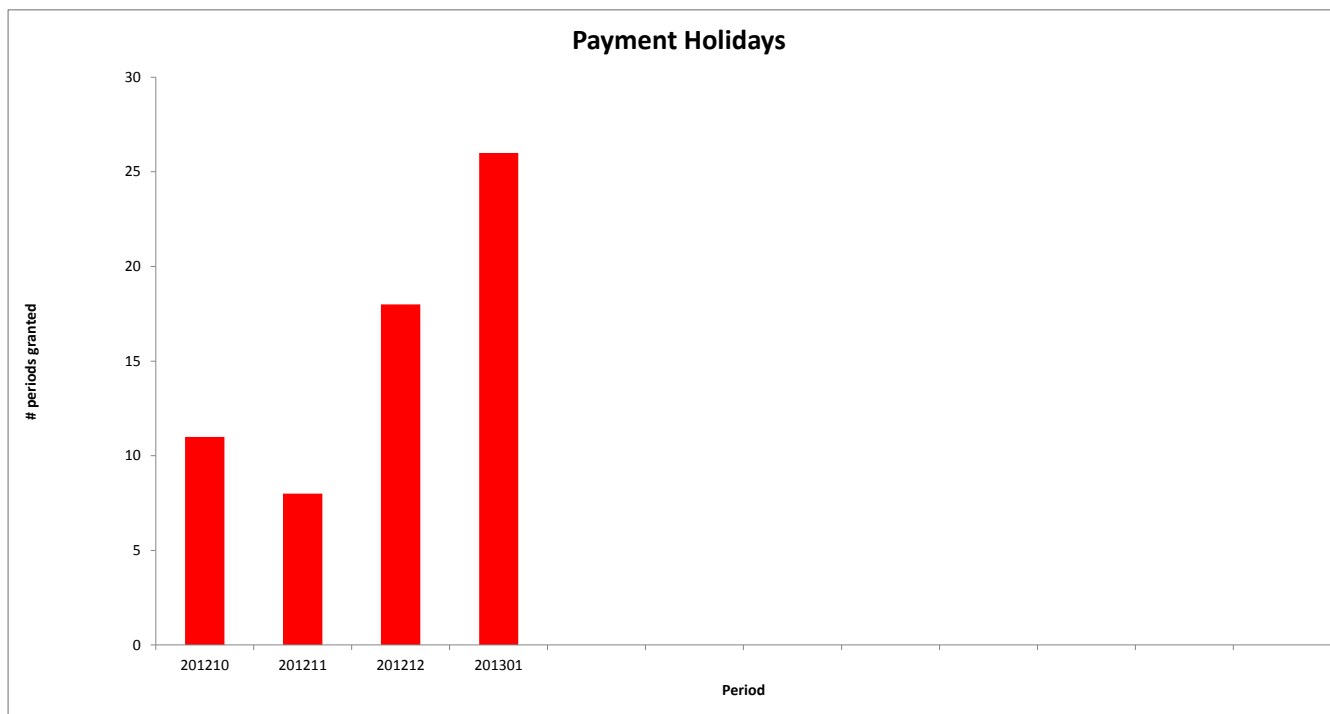
Santander Consumer Bank AS, Norge, Sverige Filial  
 Box 1341  
 171 26 Solna  
 Org nr 516406-0336  
 Tel: +46 08-470 79 00  
 Fax: +46 08-470 79 98

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from	28.01.2013
	to	28.02.2013
	=	31 days



**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**17.a Restructured Loans**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from 28.01.2013	to 28.02.2013 = 31 days

	TOTAL		
	Period	No	Outstanding Balance
Restructured	201 210	0	0
	201 211	0	0
	201 212	0	0
	201 301	0	0
Total	0	-	

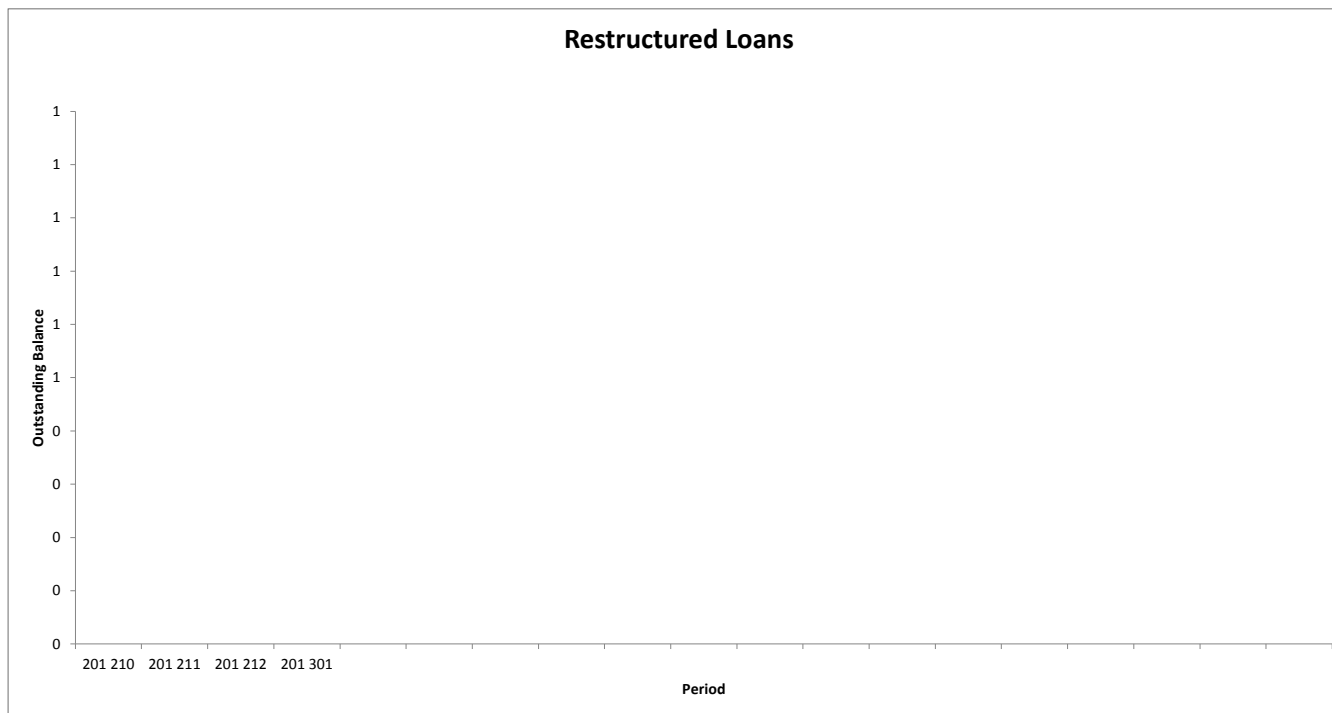
Santander Consumer Bank AS, Norge, Sverige Filial  
 Box 1341  
 171 26 Solna  
 Org nr 516406-0336  
 Tel: +46 08-470 79 00  
 Fax:+46 08-470 79 98

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**17.b Restructured Loans**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from	28.01.2013
	to	28.02.2013
	=	31 days



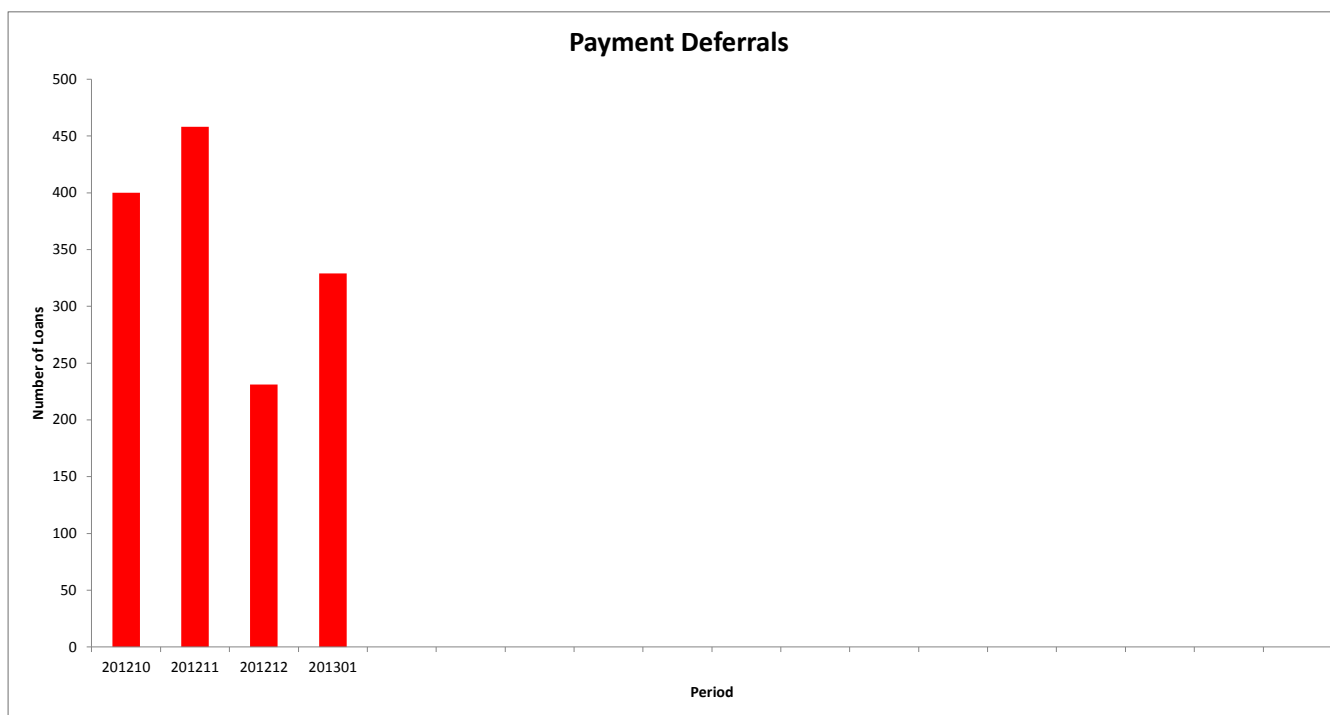


## Monthly Investor Report

### 18.b Payment Deferrals



Reporting Date	02.03.2013				
Payment date	28.02.2013				
Period No	4				
Monthly Period	Jan 2013				
Interest Period	from	28.01.2013	to	28.02.2013	= 31 days



## Monthly Investor Report

### 19.a Vehicle Type



Reporting Date	02.03.2013				
Payment date	28.02.2013				
Period No	4				
Monthly Period	Jan 2013				
Interest Period from	28.01.2013	to	28.02.2013	=	31 days

		TOTAL			
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning
Car	40 917	3 289 929 031	87,7 %	41,5	20,2
Caravan	1 789	152 008 125	4,1 %	77,6	25,8
Light Commercial Vehicle	1 402	112 080 654	3,0 %	37,5	20,2
Motorcycle	1 055	56 721 246	1,5 %	49,5	18,5
Camper	746	141 849 504	3,8 %	73,1	23,3
			0,0 %		
Total	45 909	3 752 588 560	100 %		

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Box 1341  
171 26 Solna  
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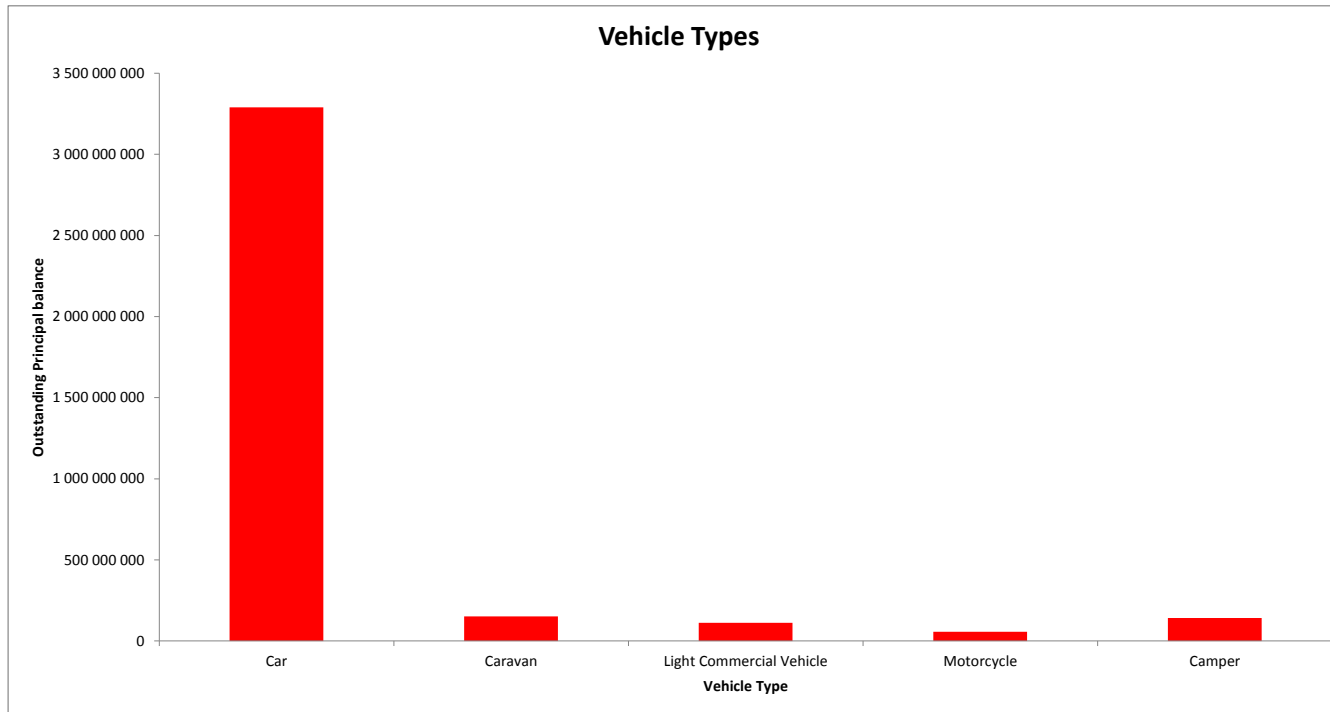


## Monthly Investor Report

### 19.b Vehicle Type



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from	28.01.2013 to 28.02.2013 = 31 days



**SCF Rahoituspalvelut**  
**Monthly Investor Report**

**20. Defaults, Recoveries and Losses by Quarter of Default**

Reporting Date 02.03.2013  
 Payment date 28.02.2013  
 Period No 4  
 Monthly Period from Jan 2013 to 28.02.2013 = 31 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 4			2013 1			2013 2			2013 3			2013 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4	0	0	133 424	1 572	1 572	131 852	-	-	-	-	-	-	-	-	-
2013 1	62 784	3	-	-	-	-	-	62 784	-	-	-	-	-	-	-	-	-
2013 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Santander Consumer Bank AS, Norge, Sverige Filial  
 Box 1341  
 171 26 Solna  
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**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**21. Priority of Payments**



Reporting Date		02.03.2013				
Payment date		28.02.2013				
Period No		4				
Monthly Period		Jan 2013				
Interest Period	from	28.01.2013	to	28.02.2013	=	31 days

**Pre-Enforcement Priority of Payments**

Available Distribution Amount	+	368 780 063,06	SEK
Senior Expenses	-	2 025 869,90	SEK
Interest Notes Class A	-	6 018 973,92	SEK
Payment to Reserve Account	-	45 552 230,00	SEK
Principal Payments on Class A	-	200 058 718,80	SEK
Payment to Reserve Account (Required Reserve Amount)	-	91 104 460,00	SEK
Interest Notes Class B	-	1 137 146,01	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	1 054 431,95	SEK
Principal Payments on Subordinated Loan	-	-	SEK
Payments to Servicer Advance Reserve Account	-	-	SEK
Amounts due to the Seller for deemed collections refunded, refunds,etc	-	-	SEK
<hr/>			
Payment to Seller		21 828 232,49	SEK

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**22. Transaction Costs**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from	28.01.2013 to 28.02.2013 = 31 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	2 025 869,90 SEK		
Interest accrued for the Period	7 156 119,93 SEK	6 018 973,92 SEK	1 137 146,01 SEK
Cumulative Interest accrued	34 786 176,65 SEK	29 660 610,82 SEK	5 125 565,83 SEK
Interest Payments	7 156 119,93 SEK	6 018 973,92 SEK	1 137 146,01 SEK
Cumulative Interest Payments	34 786 176,65 SEK	29 660 610,82 SEK	5 125 565,83 SEK
Interest accrued on Subordinated Loans for the Period	1 054 431,95 SEK		
Cumulative Interest accrued on Subordinated Loans	4 584 847,66 SEK		
Interest Payments on Subordinated Loans	1 054 431,95 SEK		
Cumulative Interest Payments on Subordinated Loans	4 584 847,66 SEK		
Unpaid Interest for the Period	- SEK		
Cumulative Unpaid Interest	- SEK		

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**23. Priority of Payments - Post-Enforcement**



Reporting Date	02.03.2013	
Payment date	28.02.2013	
Period No	4	
Monthly Period	Jan 2013	
Interest Period	from	28.01.2013
	to	28.02.2013
	=	31 days

**Priority of Payments**

Available Distribution Amount	+	-	SEK
Senior Expenses	-	-	SEK
Interest Notes Class A	-	-	SEK
Principal Payments Class A	-	-	SEK
Interest Notes Class B	-	-	SEK
Principal Payments Class B	-	-	SEK
Interest Subordinated Loan	-	-	SEK
Principal Payments Subordinated Loan	-	-	SEK
Payments to Seller	=	-	SEK

**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**24. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas Aase Johansen	+47 21 08 33 87	thomas.aase.johansen@santanderconsumer.no

**Risk**

Morten Christopher Lundin Holme	+47 21 08 38 25	morten.holme@santanderconsumer.no
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Reporting Date	02.03.2013				
Payment date	28.02.2013				
Period No	4				
Monthly Period	Jan 2013				
Interest Period	from	28.01.2013	to	28.02.2013	= 31 days