

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	30.07.2015				
Payment date	28.07.2015			Following payment dates	28.08.2015
Period No	33				28.09.2015
Monthly Period	Jun 2015				
Interest Period	29.06.2015	to	28.07.2015	=	29 days

Index		Page
1	Portfolio Information	2
2	Amount Due for Distribution	3
3	Reserve Accounts	4
4	Performance Data	5
5	Outstanding Notes	6
6	Counterparty Ratings, Trigger Levels and Consequences	7
7 a	Original Principal Balance	8
7 b	Original PB (Graph)	9
8 a	Outstanding principal Balance	10
8 b	Outstanding PB (Graph)	11
9 a	Geographical Distribution	12
9 b	Geographical (Graph)	13
10 a	Interest Rate	14
10 b	Interest Rate (Graph)	15
11 a	Remaining Terms	16
11 b	Remaining Terms (Graph)	17
12 a	Seasoning	18
12 b	Seasoning (Graph)	19
13 a	Balloon loans as % of other loans	20
13 b	Balloon loans as % of other loans (Graph)	21
14 a	Loans per borrower	22
14 b	Loans per borrower (Graph)	23
15 a	Amortization Profile	24
15 b	Amortization Profile (Graph)	25
16 a	Payment Holidays	26
16 b	Payment Holidays (Graph)	27
17 a	Restructured Loans	28
17 b	Restructured Loans (Graph)	29
18 a	Payment Deferrals	30
18 b	Payment Deferrals (Graph)	31
19 a	Vehicle type	32
19 b	Vehicle type (graph)	33
20	Defaults, Recoveries and Losses by Quarter of Default	34
21	Priority of Payments Pre-Enforcement	35
22	Transaction Costs	36
23	Priority of Payments Post-Enforcement	38
24	Contact Details	37

Svensk Autofinans 1 Limited
Monthly Investor Report

1. Portfolio Information



Reporting Date	30.07.2015		
Payment date	28.07.2015		
Period No	33		
Monthly Period	Jun 2015		
Interest Period	from	29.06.2015	to 28.07.2015 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	764 275 223,25 SEK	815 964 860,71 SEK
Scheduled Loan Principal Repayments	33 651 127,43 SEK	20 117 775,45 SEK
Prepayments	26 099 533,58 SEK	29 170 031,01 SEK
Deemed Collections	1 728 648,40 SEK	1 907 945,00 SEK
Total Principal Payments Received	61 479 309,41 SEK	51 195 751,46 SEK
New Defaulted Auto Loans in Period	192 363,00 SEK	493 886,00 SEK
Closing Balance	702 603 550,84 SEK	764 275 223,25 SEK
Total revenue collections		
Revenue and fees received on loan balances	4 970 843,70 SEK	3 210 945,76 SEK
recoveries on loans in default	631 615,85 SEK	313 611,43 SEK
Total revenue received in period	5 602 459,55 SEK	3 524 557,19 SEK
# Loans		
At beginning of period	14 342 Loans	15 136 Loans
Paid in full	889 Loans	770 Loans
Repurchased (Deemed Collections)	18 Loans	10 Loans
New loans into Default	10 Loans	14 Loans
At end of period	13 425 Loans	14 342 Loans
Weighted Average Loan Return	4,80 %	

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

2. Amount Due for Distribution



Reporting Date	30.07.2015
Payment date	28.07.2015
Period No	33
Monthly Period	Jun 2015
Interest Period	from 29.06.2015 to 28.07.2015 = 29 days

Available Distribution Amount

	Current Period	Previous Period
a. Reserve Fund	45 856 513,40 SEK	48 957 891,64 SEK
b. Collections under the Loan Agreement	67 081 768,96 SEK	54 720 308,65 SEK
1. Collections (Principal, Interest, Fees)	65 353 120,56 SEK	52 812 363,65 SEK
2. Deemed collections (Principal)	1 728 648,40 SEK	1 907 945,00 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
Total Available Distribution Amount	112 938 282,36 SEK	103 678 200,29 SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	30.07.2015
Payment date	28.07.2015
Period No	33
Monthly Period	Jun 2015
Interest Period	from 29.06.2015 to 28.07.2015 = 29 days

Note Balance

Beginning of Period	764 275 223,25 SEK
End of Period	702 603 550,84 SEK

Reserve Fund

	in %	
Beginning of Period		30 571 008,93 SEK
Cash Outflow		30 571 008,93 SEK
Cash Inflow		28 104 142,03 SEK
End of Period		28 104 142,03 SEK
Required Reserve Amount		28 104 142,03 SEK

Liquidity Balance

	in %	
Beginning of Period		15 285 504,47 SEK
Cash Outflow		15 285 504,47 SEK
Cash Inflow		14 052 071,02 SEK
End of Period		14 052 071,02 SEK
Required Reserve Amount		14 052 071,02 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	73 783 541,22 SEK
Cash Outflow	6 857 345,25 SEK
Cash Inflow	- SEK
End of Period	66 926 195,97 SEK
Required Reserve Amount	66 926 195,97 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.

Svensk Autofinans 1 Limited
Monthly Investor Report

4. Performance Data



Reporting Date	30.07.2015			
Payment date	28.07.2015			
Period No	33			
Monthly Period	Jun 2015			
Interest Period	from	29.06.2015	to	28.07.2015 = 29 days

Note Balance

Beginning of Period	764 275 223,3	SEK
End of Period	702 603 550,8	SEK

Portfolio Performance:

Performing Receivables:

	SEK	%	# loans
Current	690 495 319,3	98,3 %	13 204
1-29 days past due	7 309 033,4	1,0 %	126
Delinquent Receivables:			
30-59 days past due	2 514 926,7	0,4 %	48
60-89 days past due	944 438,3	0,1 %	18
90-119 days past due	683 556,2	0,1 %	16
120-149 days past due	656 277,0	0,1 %	12
150-179 days past due	-	0,0 %	1
Total Performing and Delinquent	702 603 550,8	100,0 %	13 425 #

Current Period Defaults	192 363,00	10
Cumulative Defaults	32 084 586,25	529
Current Period Recoveries	631 615,85	
Cumulative Recoveries	14 643 881,17	

Svensk Autofinans 1 Limited
Monthly Investor Report

5. Outstanding Notes



Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015 to 28.07.2015 = 29 days	

1. Note Balance

	All Notes	Class A	Class B
General Note Information			
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
Current Note Information			
Class Principal Outstanding Opening Balance	764 275 223,25 SEK	172 097 223,25 SEK	592 178 000,00 SEK
Available Distribution Amount	112 938 282,36 SEK		
Amortisation	61 671 672,41 SEK		
Redemption per Class	61 671 672,41 SEK	61 671 672,41 SEK	0,00 SEK
Redemption per Note		15 387,14 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	702 603 550,84 SEK	110 425 550,84 SEK	592 178 000,00 SEK
Current Tranching		15,72 %	84,28 %
Current Pool Factor		0,03	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	0,00 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	29		
Principal Outstanding per Note Beginning of Period		42 938,43 SEK	769 062,34 SEK
>Principal Repayment per note		15 387,14 SEK	- SEK
Principal Outstanding per Note End of Period		27 551,29 SEK	769 062,34 SEK
>Interest accrued for the period		32,86 SEK	681,47 SEK
Interest Payment		131 702,18 SEK	524 735,51 SEK
Interest Payment per Note		32,86 SEK	681,47 SEK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		97,28 %	13,00 %
Current CE (excl. Excess Spread)		90,28 %	6,00 %

Svensk Autofinans 1 Limited
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



P-2

Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015 to 28.07.2015	= 29 days

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	A Outlook stable	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. 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 Installment 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. A back up servicer must be identified Servicer Termination Event triggered
		Downgrade 2	N/A	F2	BB+	A Outlook stable	N	
		Downgrade 3	N/A	F2	BB-	A- Outlook stable	N	
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	A-	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 (i) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (ii) 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 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.	

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

6.a Original Portfolio Principal Balance



Reporting Date	30.07.2015					
Payment date	28.07.2015					
Period No	33					
Monthly Period	Jun 2015					
Interest Period	from	29.06.2015	to	28.07.2015	=	29 days

Average loan balance at start of transaction: 88 941

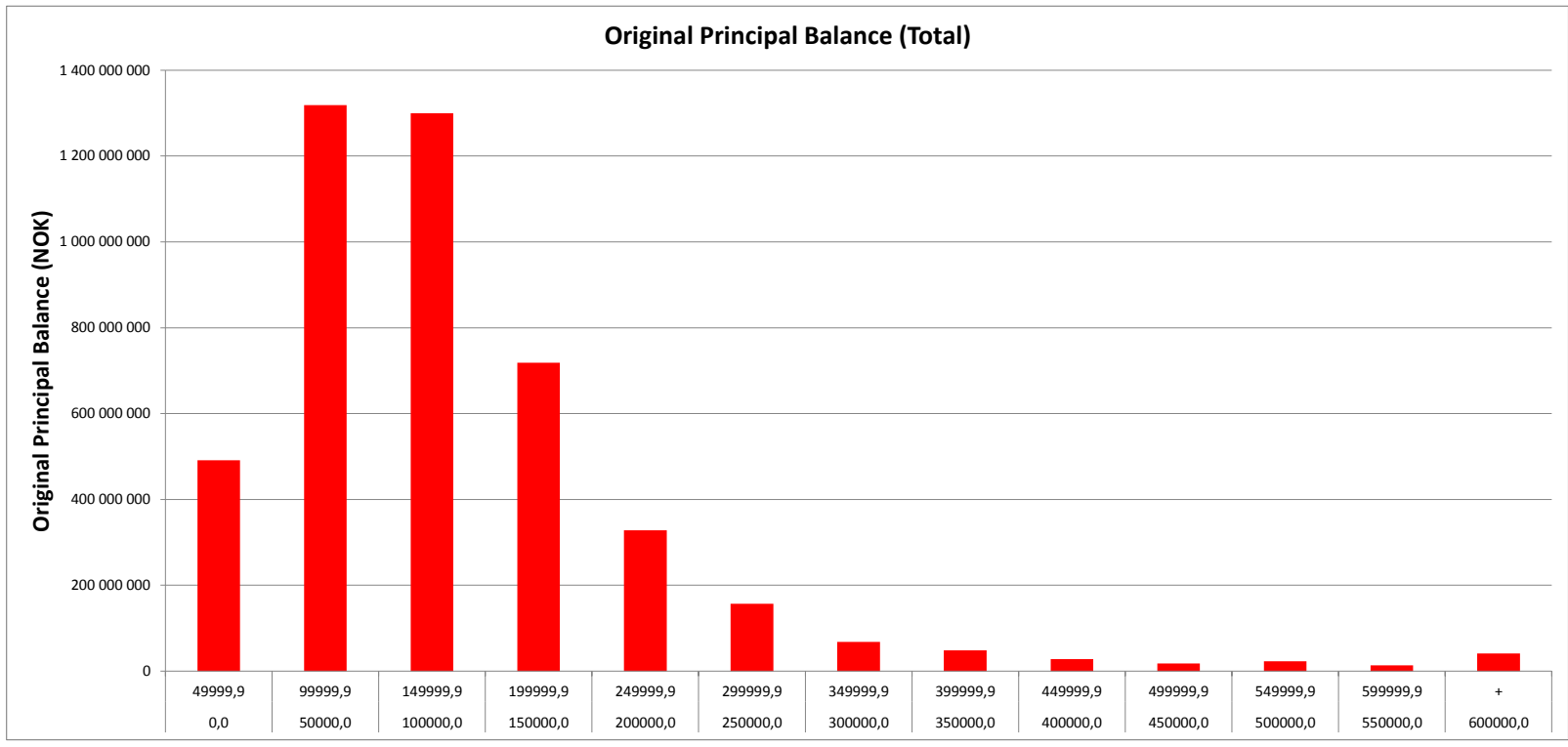
TOTAL								
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7	
	50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9	
	100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8	
	150000,0	199999,9	4 207	718 488 045	15,8 %	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		
Total		51 216	4 555 222 782	100,00 %	43,6	16,82		

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

6.b Original Principal Balance Graph

Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

7.a Outstanding Principal Balance

Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days



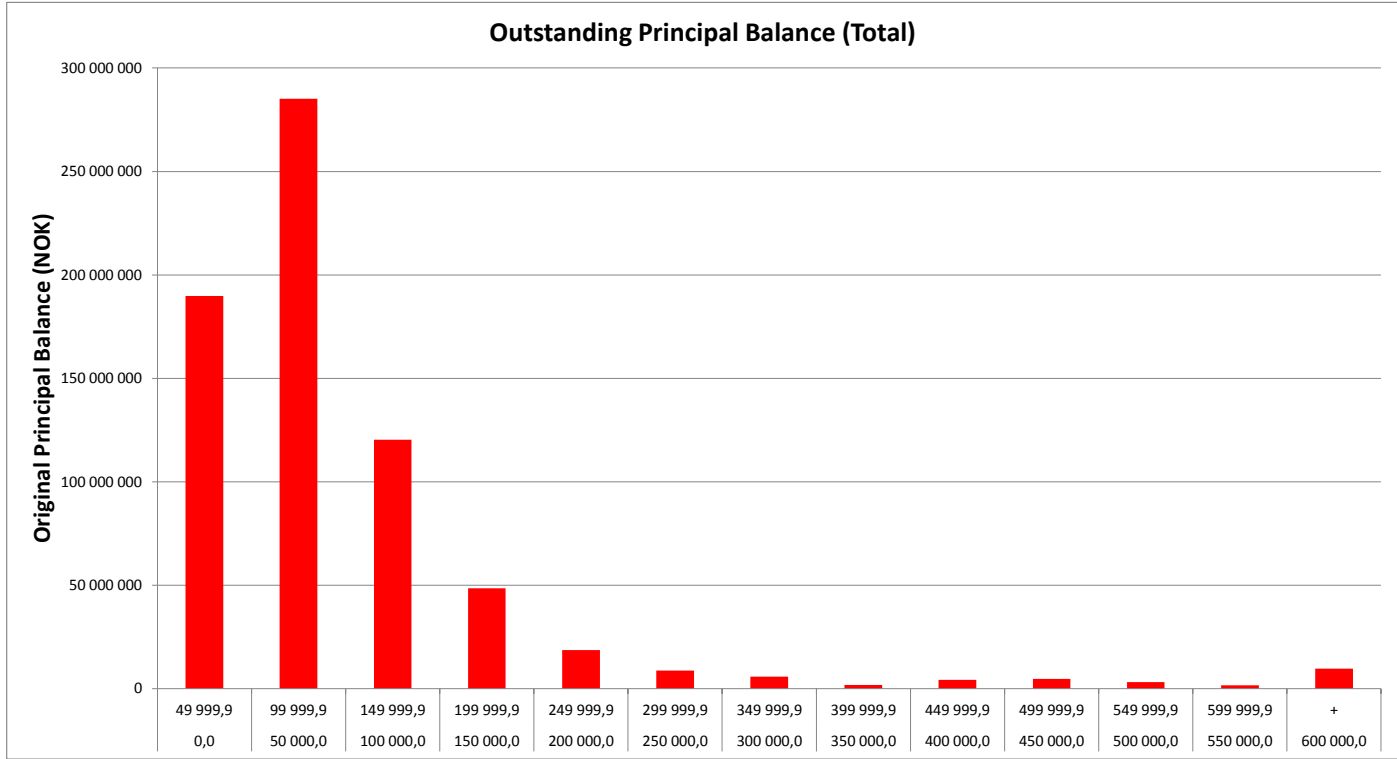
Average loan outstanding balance- all: 52 335

		TOTAL						
Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
0,0	49 999,9	7 895	189 787 791	58,81 %	26,06 %	19,6	48,8	
50 000,0	99 999,9	4 047	285 166 380	30,15 %	40,40 %	29,9	45,5	
100 000,0	149 999,9	1 016	120 293 739	7,57 %	17,95 %	33,7	45,6	
150 000,0	199 999,9	285	48 561 854	2,12 %	6,92 %	33,3	46,5	
200 000,0	249 999,9	86	18 729 718	0,64 %	2,99 %	36,9	47,8	
250 000,0	299 999,9	32	8 839 265	0,24 %	1,30 %	26,6	51,2	
300 000,0	349 999,9	18	5 785 943	0,13 %	0,94 %	36,3	57,4	
350 000,0	399 999,9	5	1 812 216	0,04 %	0,24 %	35,8	49,0	
400 000,0	449 999,9	10	4 255 821	0,07 %	0,51 %	11,0	45,6	
450 000,0	499 999,9	10	4 799 205	0,07 %	0,69 %	27,6	53,3	
500 000,0	549 999,9	6	3 158 977	0,04 %	0,42 %	7,3	46,3	
550 000,0	599 999,9	3	1 734 209	0,02 %	0,30 %	27,9	47,4	
600 000,0 +		12	9 678 433	0,09 %	1,27 %	6,6	49,5	
Total		13 425	702 603 550,84	100,0 %	100,0 %	27,7	46,8	

Svensk Autofinans 1 Limited
Monthly Investor Report

7.b Outstanding Principal Balance Graph

Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

8.a Geographical Distribution



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days

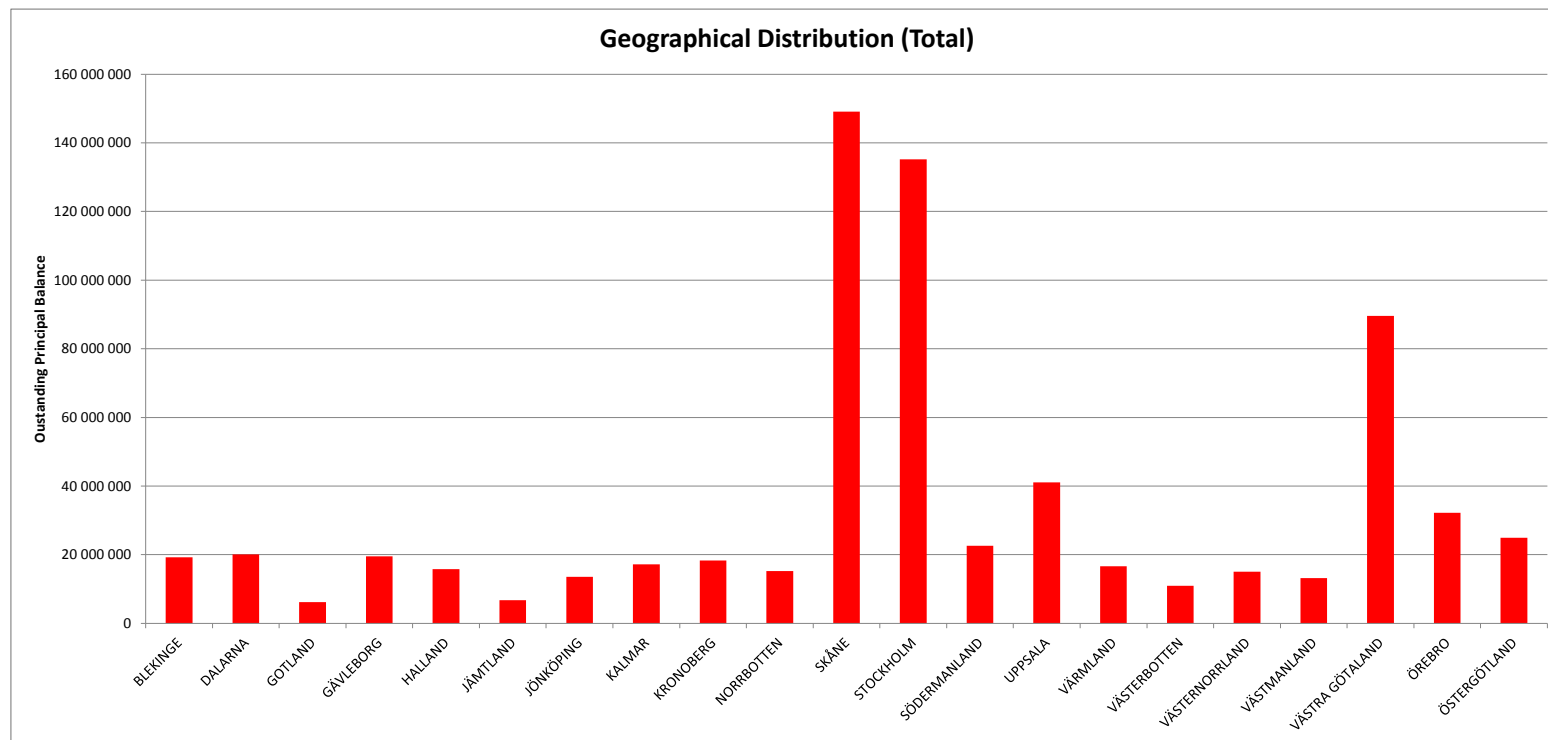
TOTAL						
District	No	Outstanding Balance	% of Outstanding balance	WA months to mat	WA seasoning	
BLEKINGE	379	19 252 404	2,74 %	27,7		45,7
DALARNA	385	20 075 580	2,86 %	28,2		46,4
GOTLAND	118	6 197 528	0,88 %	34,7		47,1
GÄVLEBORG	447	19 555 021	2,78 %	27,3		45,7
HALLAND	314	15 831 873	2,25 %	25,7		47,6
JÄMTLAND	163	6 769 798	0,96 %	29,0		47,3
JÖNKÖPING	265	13 577 791	1,93 %	35,3		46,5
KALMAR	353	17 168 703	2,44 %	27,9		46,3
KRONOBERG	363	18 329 872	2,61 %	28,4		46,1
NORRBOTTEN	283	15 277 364	2,17 %	32,5		48,1
SKÅNE	2 726	149 105 993	21,22 %	23,1		47,3
STOCKHOLM	2 598	135 195 951	19,24 %	26,9		46,2
SÖDERMANLAND	444	22 571 539	3,21 %	30,6		46,6
UPPSALA	719	41 053 814	5,84 %	20,7		45,8
VÄRMLAND	389	16 653 977	2,37 %	31,1		48,4
VÄSTERBOTTEN	176	10 910 642	1,55 %	26,8		49,1
VÄSTERNORRLAND	275	15 024 013	2,14 %	26,1		46,5
VÄSTMANLAND	249	13 226 785	1,88 %	27,8		45,6
VÄSTRA GÖTALAND	1 743	89 610 534	12,75 %	33,1		47,8
ÖREBRO	610	32 251 724	4,59 %	29,9		46,7
ÖSTERGÖTLAND	426	24 962 645	3,55 %	35,1		47,4
Sum:	13 425	702 603 551	100,0 %	27,7		46,8

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

8.b Geographical Distribution Graph

Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days



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

9.a Interest Rate



Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days

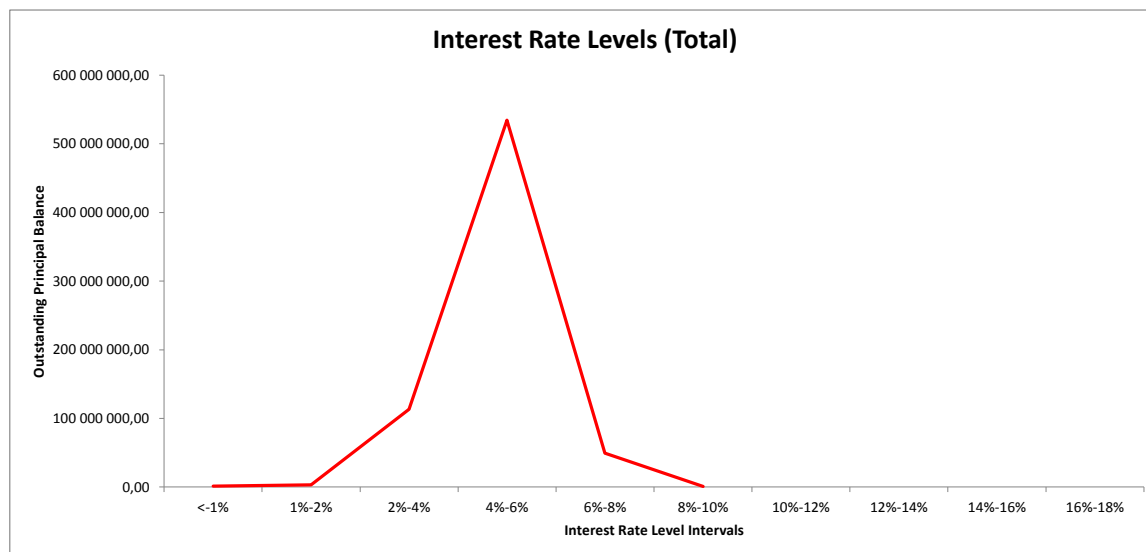
TOTAL								
	Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	<		1 %	25	1 243 251	0,18 %	19,2	39,0
	1 %		2 %	64	3 193 227	0,45 %	29,9	44,4
	2 %		4 %	1788	113 409 893	16,14 %	27,4	45,2
	4 %		6 %	10021	534 253 820	76,04 %	27,2	46,0
	6 %		8 %	1496	49 433 845	7,04 %	32,7	59,5
	8 %		10 %	31	1 069 516	0,15 %	45,7	87,7
	10 %		12 %					
	12 %		14 %					
	14 %		16 %					
	16 %		18 %					
Total			13 425	702 603 551	100 %	27,7	46,8	

Svensk Autofinans 1 Limited
Monthly Investor Report

9.b Interest Rate



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

10.a Remaining Terms



Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days

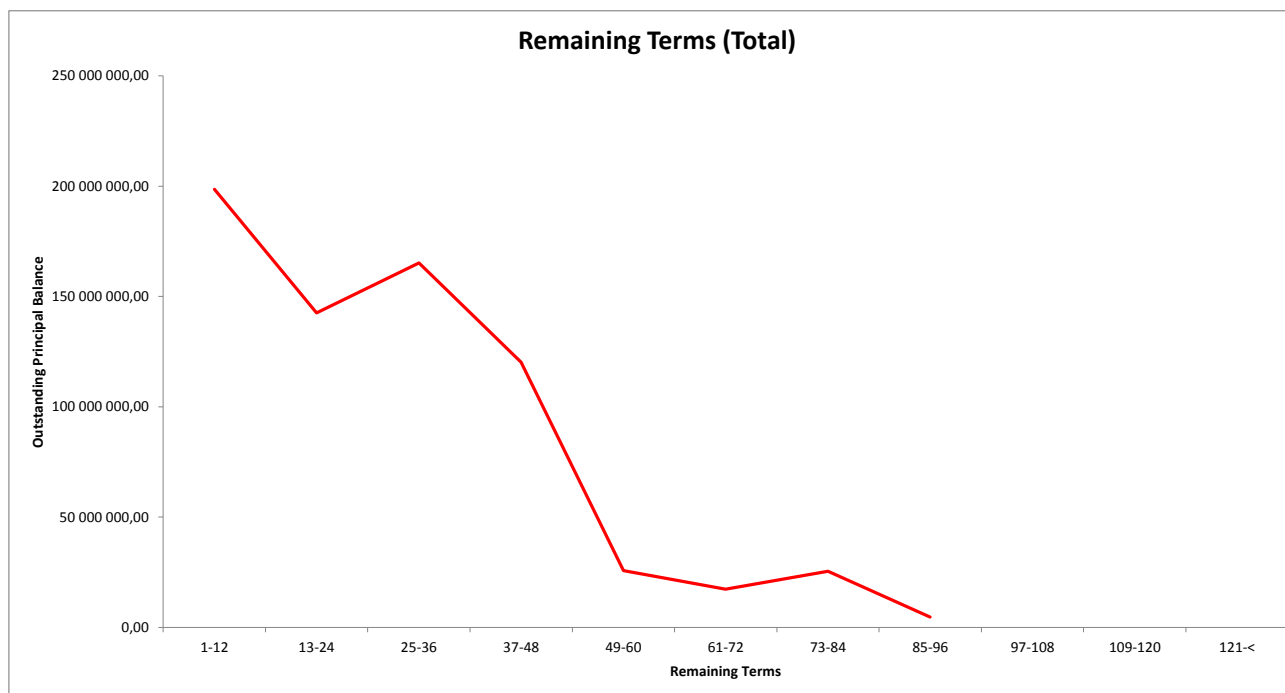
TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity			109	3 011 127	0,43 %	0,0	48,0	
	1		12	4 749	198 526 243	28,26 %	7,3	49,7
	13		24	3 704	142 467 776	20,28 %	19,3	47,5
	25		36	2 780	165 154 760	23,51 %	31,1	44,5
	37		48	1 434	120 233 633	17,11 %	43,0	41,7
	49		60	270	25 776 644	3,67 %	53,0	51,1
	61		72	154	17 279 445	2,46 %	66,9	54,4
	73		84	193	25 488 639	3,63 %	79,0	48,2
	85		96	32	4 665 283	0,66 %	85,4	57,6
	97		108					
	109		120					
	121	>						
	Total			13 425	702 603 551	100 %	27,7	46,8

Svensk Autofinans 1 Limited
Monthly Investor Report

10.b Remaining Terms



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

11.a Seasoning



Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days

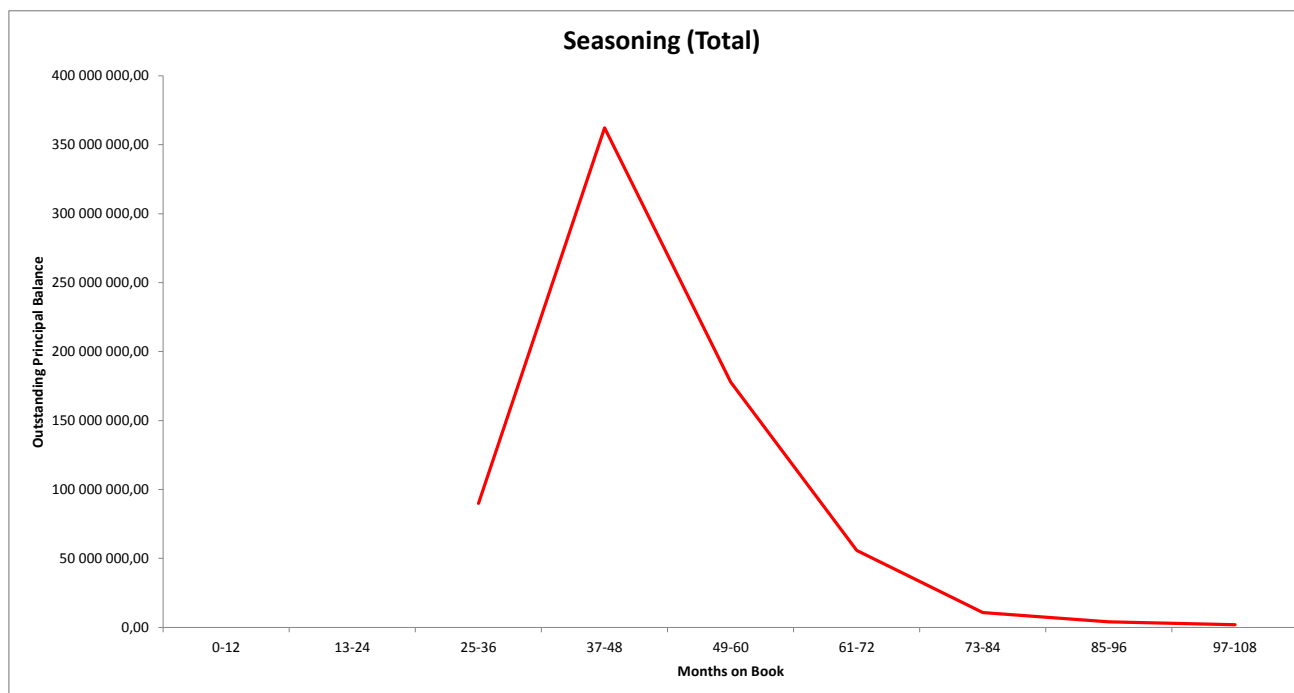
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13		24				
25		36	1 455	89 969 093	12,8 %	34,4
37		48	6 251	362 288 339	51,6 %	28,9
49		60	3 853	177 924 567	25,3 %	21,6
61		72	1 532	55 760 142	7,9 %	24,1
73		84	267	10 718 977	1,5 %	28,1
85		96	53	3 957 103	0,6 %	57,1
97		108	14	1 985 331	0,3 %	73,7
109		120				
121	>					
		13 425		702 603 551	100 %	27,7

Svensk Autofinans 1 Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

13.a Balloon loans



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days

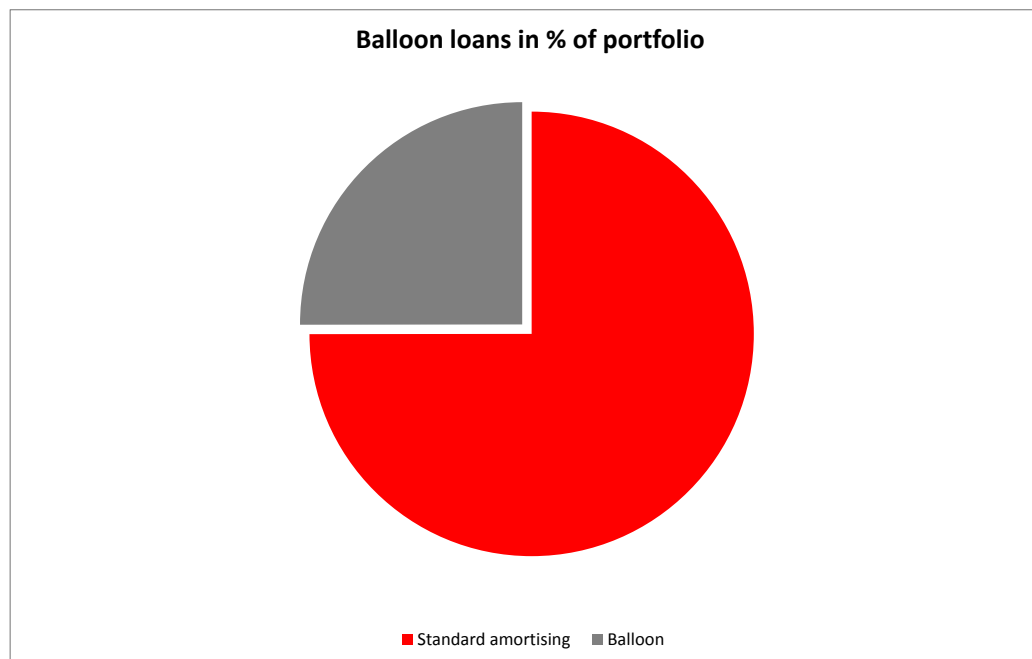
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		11 620	526 814 711	74,98 %	34,2	46,3
Balloon		1 805	175 788 839	25,02 %	8,0	48,5
Total		13 425	702 603 551	100 %	27,7	46,8

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

14.a # loans per borrower



Reporting Date			30.07.2015		
Payment date			28.07.2015		
Period No			33		
Monthly Period			Jun 2015		
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days

TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	13 341	698 343 694	99,39 %
	2	40	4 016 664	0,57 %
	4	1	243 193	0,03 %
	Total	13 382	702 603 551	100,00 %

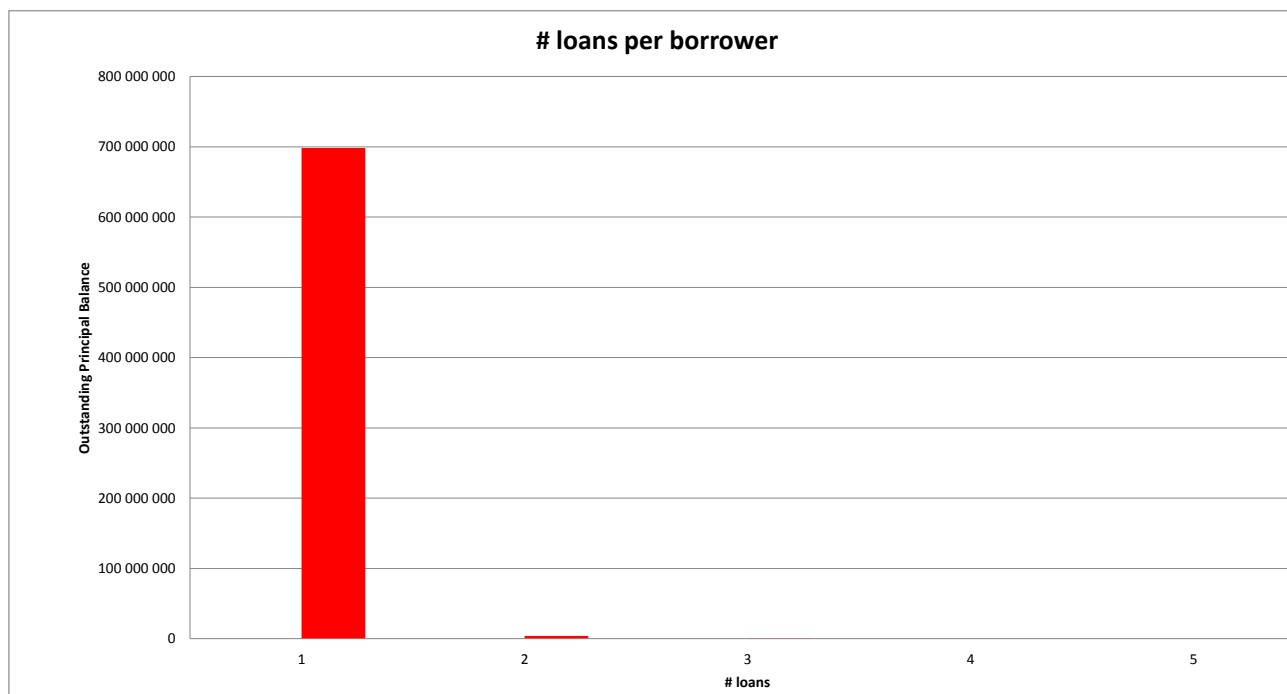
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax:+46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	30.07.2015					
Payment date	28.07.2015					
Period No	33					
Monthly Period	Jun 2015					
Interest Period	from	29.06.2015	to	28.07.2015	=	29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from 29.06.2015	to 28.07.2015 = 29 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	702 603 551	661 244 154	41 359 397	2 798 961	4,8 %	94,1 %	
2	661 244 154	625 698 587	35 545 567	2 648 237	4,8 %	89,1 %	
3	625 698 587	590 864 122	34 834 465	2 508 706	4,8 %	84,1 %	
4	590 864 122	558 894 707	31 969 415	2 372 794	4,8 %	79,5 %	
5	558 894 707	528 428 240	30 466 467	2 247 280	4,8 %	75,2 %	
6	528 428 240	500 093 861	28 334 379	2 126 746	4,8 %	71,2 %	
7	500 093 861	472 334 074	27 759 787	2 013 377	4,8 %	67,2 %	
8	472 334 074	442 675 346	29 658 728	1 901 641	4,8 %	63,0 %	
9	442 675 346	410 488 318	32 187 029	1 784 726	4,8 %	58,4 %	
10	410 488 318	378 183 887	32 304 430	1 659 959	4,9 %	53,8 %	
11	378 183 887	344 700 154	33 483 733	1 535 367	4,9 %	49,1 %	
12	344 700 154	313 238 557	31 461 597	1 405 805	4,9 %	44,6 %	
13	313 238 557	293 189 998	20 048 559	1 285 572	4,9 %	41,7 %	
14	293 189 998	276 216 577	16 973 420	1 204 196	4,9 %	39,3 %	
15	276 216 577	259 571 552	16 645 025	1 134 034	4,9 %	36,9 %	
16	259 571 552	244 684 138	14 887 414	1 068 040	4,9 %	34,8 %	
17	244 684 138	230 557 092	14 127 046	1 006 800	4,9 %	32,8 %	
18	230 557 092	216 750 793	13 806 299	948 883	4,9 %	30,8 %	
19	216 750 793	203 259 571	13 491 222	892 082	4,9 %	28,9 %	
20	203 259 571	190 171 475	13 088 096	836 669	4,9 %	27,1 %	

Amortization profile (first 20 periods)

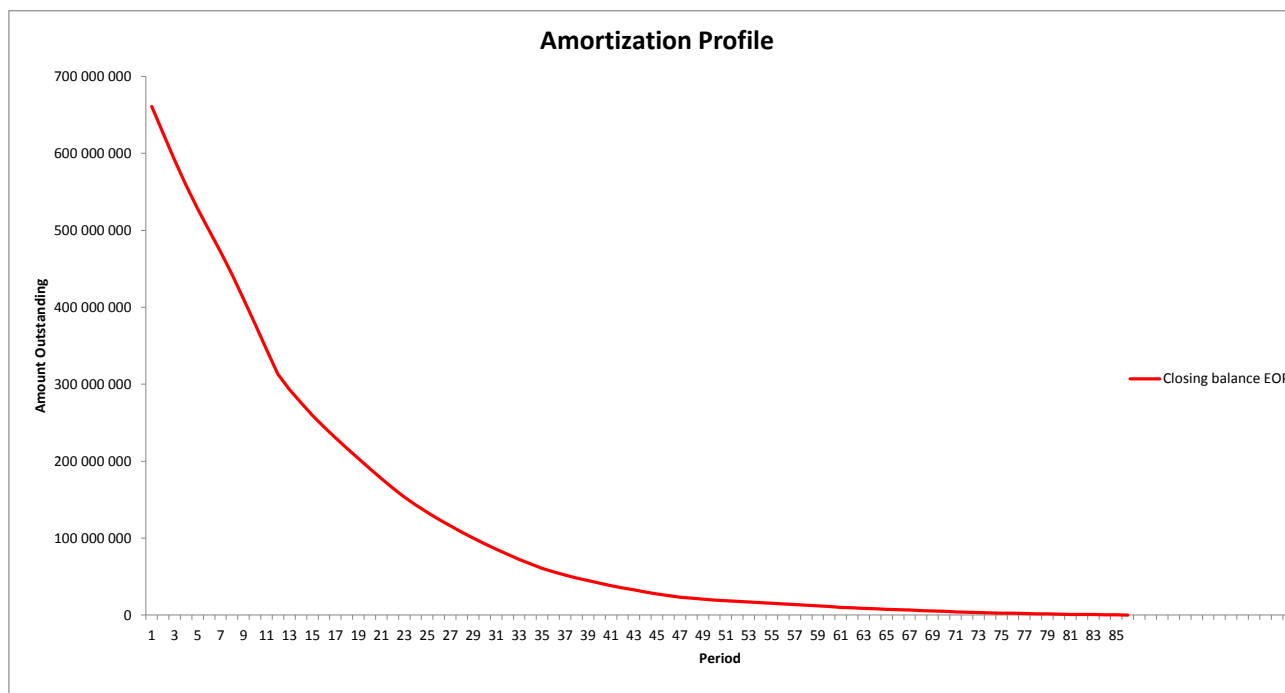
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax: +46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days

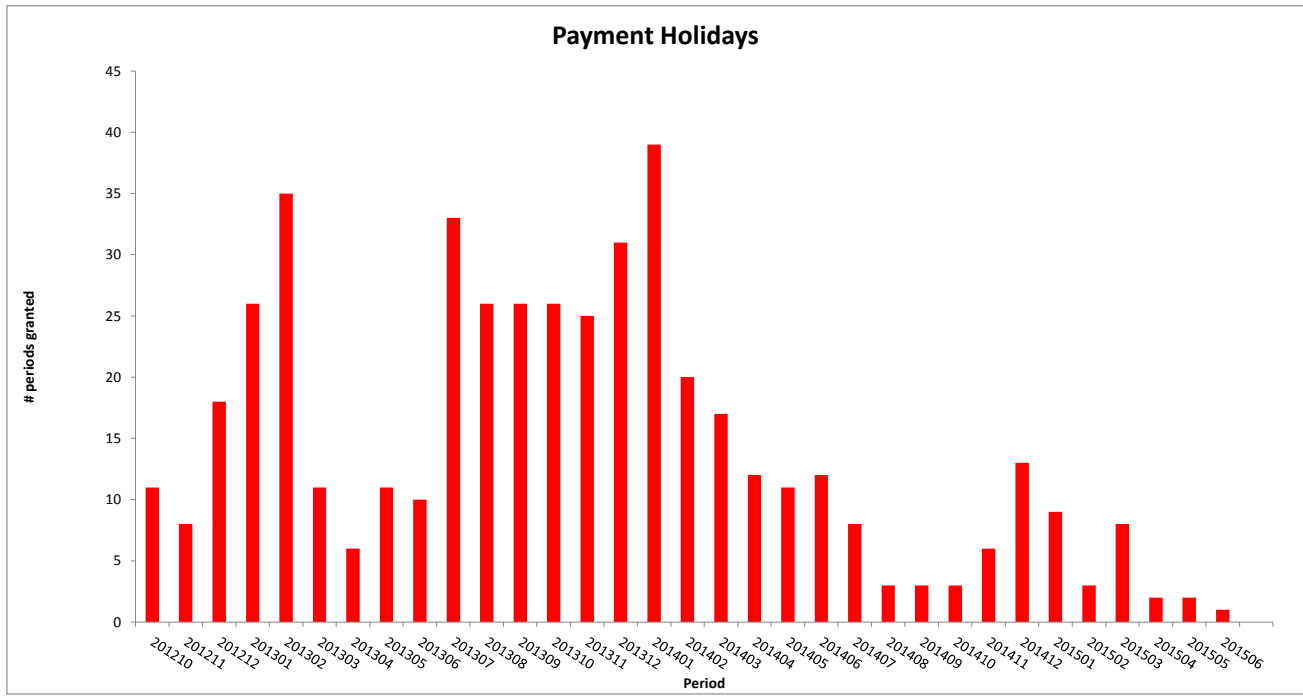


Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

17.a Restructured Loans



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days

TOTAL		
Period	No	Outstanding Balance
201210	0	0
201211	0	0
201212	0	0
201301	0	0
201302	1	95222
201303	0	0
201304	0	0
201305	0	0
201306	1	69039
201307	0	0
201308	0	0
201309	0	0
201310	0	0
201311	1	67908
201312	0	0
201401	1	72123
201402	0	0
201403	0	0
201404	1	51503
201405	0	0
201406	0	0
201407	0	0
201408	0	0
201409	0	0
201410	0	0
201411	1	24906
201412	0	0
201501	0	0
201502	1	18722
201503	0	0
201504	0	0
201505	0	0
201506	0	0
Total	7	399 423

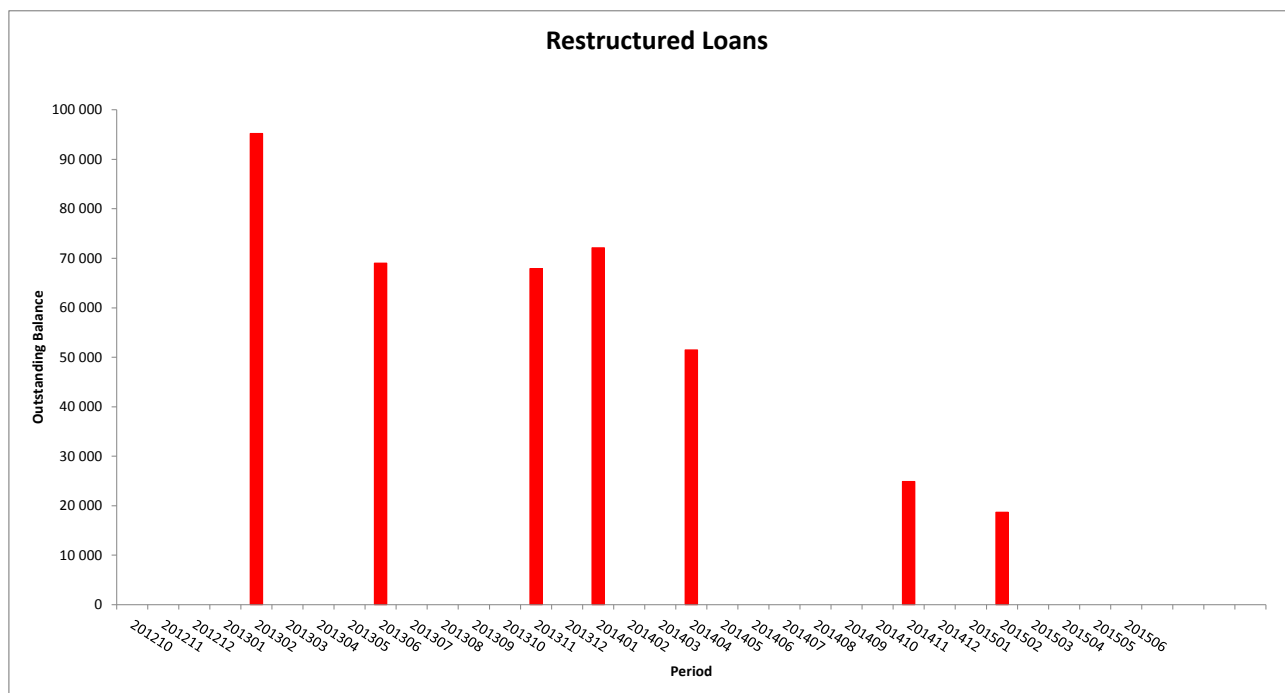
Restructured

Svensk Autofinans 1 Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days

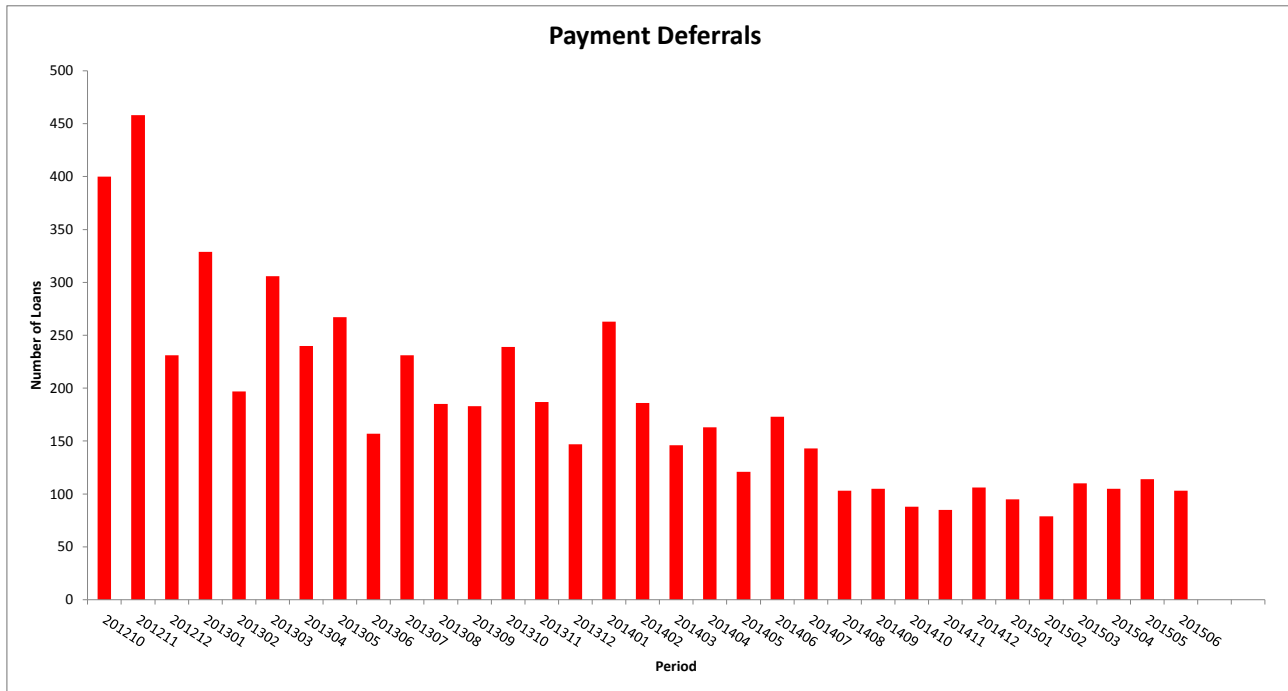


Svensk Autofinans 1 Limited
Monthly Investor Report

18.b Payment Deferrals



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

19.a Vehicle Type



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period from	29.06.2015	to	28.07.2015	=	29 days

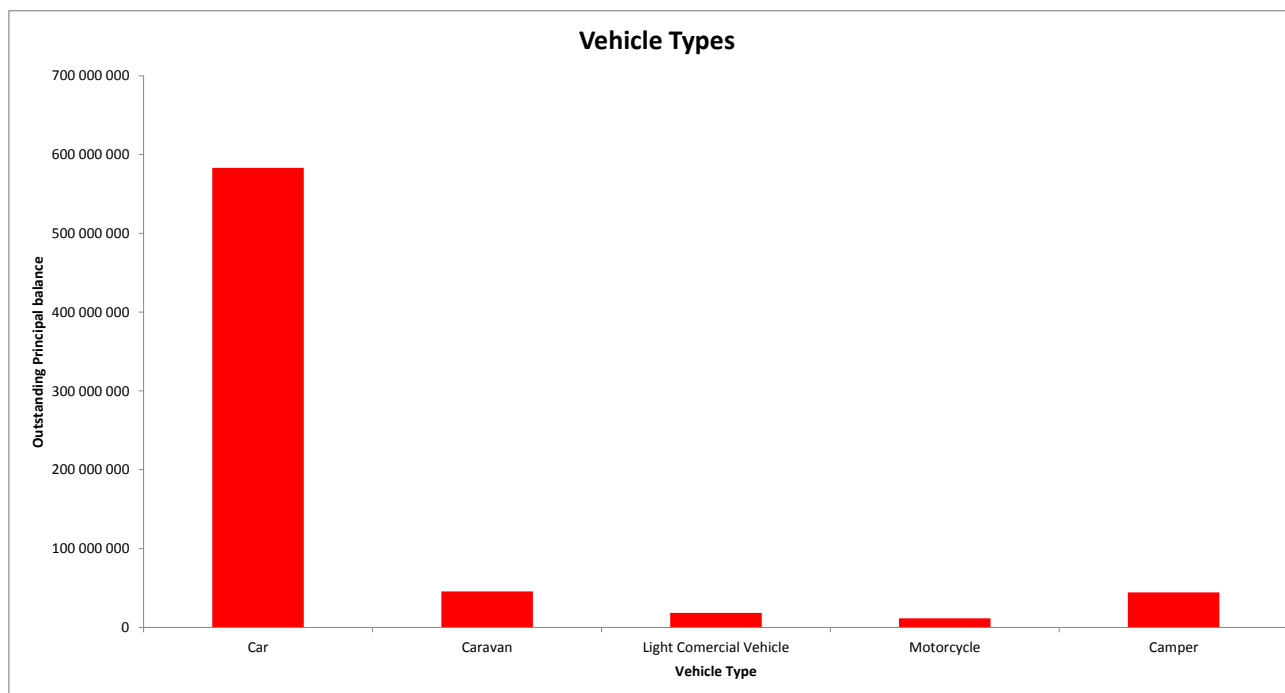
TOTAL						
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning	
Car	11 840	583 355 782	83,0 %	23,6		45,8
Caravan	678	45 483 223	6,5 %	58,1		54,9
Light Comercial Vehicle	351	18 288 499	2,6 %	24,8		46,2
Motorcycle	280	11 307 940	1,6 %	30,9		45,4
Camper	276	44 168 107	6,3 %	50,3		53,4
Total	13 425	702 603 551	100 %	27,7		46,8

Svensk Autofinans 1 Limited
Monthly Investor Report

19.b Vehicle Type



Reporting Date	30.07.2015				
Payment date	28.07.2015				
Period No	33				
Monthly Period	Jun 2015				
Interest Period	from	29.06.2015	to	28.07.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.07.2015		
Payment date	28.07.2015		
Period No	33		
Monthly Period	from Jun 2015	to 28.07.2015	= 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 4			2013 1			2013 2			2013 3			2013 4			2014 1					
			Recoveries	Cum. Recoveries	Loss	Recoveries	im. Recover	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss			
2012 4	133 424	4	0	0	0	4 896	4 896	128 528	30 662	35 558	97 866	1 624	37 182	96 242	0	37 182	96 242	0	37 182	96 242			
2013 1	3 286 295	57				53 960	53 960	3 232 335	504 430	558 390	2 727 905	336 214	894 604	2 391 691	55 948	950 551	2 335 744	53 592	1 004 144	2 282 152			
2013 2	3 701 040	46									470 924	470 924	3 230 116	475 445	946 369	2 754 670	716 038	1 662 407	2 038 632	44 875	1 707 282	1 993 757	
2013 3	4 359 080	73												688 417	688 417	3 670 663	307 273	995 690	3 363 390	230 543	1 226 233	3 132 847	
2013 4	5 354 731	73															616 367	616 367	4 738 364	756 867	1 373 234	3 981 497	
2014 1	4 754 801	75																			552 775	552 775	4 202 026
2014 2	2 814 252	53																					
2014 3	2 401 868	47																					
2014 4	1 661 491	36																					
2015 1	3 189 545	33																					
2015 2	1 206 233	32																					

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 2			2014 3			2014 4			2015 1			2015 2								
			Recoveries	Cum. Recoveries	Loss	Recoveries	im. Recover	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss						
2012 4	133 424	4	0	37 182	96 242	0	37 182	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013 1	3 286 295	57	53 631	1 057 775	2 228 520	25 596	1 083 371	2 202 924	20 281	1 103 652	2 182 643	21 697	1 125 349	2 160 946	15 048	1 140 397	2 145 898						
2013 2	3 701 040	46	10 740	1 718 022	1 983 017	137 695	1 855 717	1 845 323	1 567	1 857 284	1 843 756	3 431	1 860 715	1 840 325	5 056	1 865 771	1 835 269						
2013 3	4 359 080	73	215 408	1 441 641	2 917 439	65 821	1 507 462	2 851 618	56 302	1 563 764	2 795 316	52 623	1 616 388	2 742 692	43 958	1 660 345	2 698 735						
2013 4	5 354 731	73	550 454	1 923 688	3 431 042	234 537	2 158 226	3 196 505	166 737	2 324 963	3 029 768	44 456	2 369 418	2 985 312	23 552	2 392 970	2 961 760						
2014 1	4 754 801	75	666 440	1 219 215	3 535 586	442 733	1 661 947	3 092 854	146 327	1 808 274	2 946 526	104 857	1 913 132	2 841 669	71 433	1 984 565	2 770 236						
2014 2	2 814 252	53	158 487	158 487	2 655 765	829 406	987 894	1 826 359	281 103	1 268 997	1 545 256	60 446	1 329 443	1 484 810	83 116	1 412 559	1 401 694						
2014 3	2 401 868	47				231 874	231 874	2 169 994	468 537	700 411	1 701 457	233 274	933 685	1 468 183	129 252	1 062 937	1 338 931						
2014 4	1 661 491	36							331 636	331 636	1 329 855	114 111	445 747	1 215 744	122 072	567 819	1 093 672						
2015 1	3 189 545	33										1 651 553	1 651 553	1 537 992	594 012	2 245 565	943 980						
2015 2	1 206 233	32													326 864	326 864	879 369						

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

21. Priority of Payments



Reporting Date	30.07.2015
Payment date	28.07.2015
Period No	33
Monthly Period	Jun 2015
Interest Period	from 29.06.2015 to 28.07.2015 = 29 days

Pre-Enforcement Priority of Payments

Available Distribution Amount	+	112 938 282,36	SEK
Senior Expenses	-	329 692,44	SEK
Interest Notes Class A	-	131 702,18	SEK
Payment to Reserve Account	-	14 052 071,02	SEK
Principal Payments on Class A	-	61 671 672,41	SEK
Payment to Reserve Account (Required Reserve Amount)	-	28 104 142,03	SEK
Interest Notes Class B	-	524 735,51	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	3 990 397,14	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
Payment to Seller		4 133 869,63	SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

22. Transaction Costs



Reporting Date	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from	29.06.2015
	to	28.07.2015
	=	29 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	329 692,44 SEK		
Interest accrued for the Period	656 437,69 SEK	131 702,18 SEK	524 735,51 SEK
Cumulative Interest accrued	125 066 608,97 SEK	94 491 619,91 SEK	30 574 989,06 SEK
Interest Payments	656 437,69 SEK	131 702,18 SEK	524 735,51 SEK
Cumulative Interest Payments	125 066 608,97 SEK	94 491 619,91 SEK	30 574 989,06 SEK
Interest accrued on Subordinated Loans for the Period	3 990 397,14 SEK		
Cumulative Interest accrued on Subordinated Loans	120 487 011,52 SEK		
Interest Payments on Subordinated Loans	3 990 397,14 SEK		
Cumulative Interest Payments on Subordinated Loans	120 487 011,52 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	30.07.2015	
Payment date	28.07.2015	
Period No	33	
Monthly Period	Jun 2015	
Interest Period	from	29.06.2015
	to	28.07.2015
	=	29 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 Andrén Johansen

+47 21 08 33 87

thomas.andren.johansen@santanderconsumer.no

Anders Fuglsang

+47 21 08 30 44

anders.fuglsang@santanderconsumer.no

Risk

Morten Christopher Freberg Holme

+47 21 08 38 25

morten.holme@santanderconsumer.no

Reporting Date	30.07.2015
Payment date	28.07.2015
Period No	33
Monthly Period	Jun 2015
Interest Period	from 29.06.2015 to 28.07.2015 = 29 days