

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	30.04.2015				
Payment date	28.04.2015			Following payment dates	28.05.2015
Period No	30				29.06.2015
Monthly Period	Mar 2015				
Interest Period	30.03.2015	to	28.04.2015	=	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	30.04.2015		
Payment date	28.04.2015		
Period No	30		
Monthly Period	Mar 2015		
Interest Period	from	30.03.2015	to 28.04.2015 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	954 281 670,66 SEK	1 011 914 482,67 SEK
Scheduled Loan Principal Repayments	42 150 457,17 SEK	26 468 137,76 SEK
Prepayments	33 001 431,69 SEK	28 169 334,31 SEK
Deemed Collections	1 282 790,00 SEK	1 382 214,00 SEK
Total Principal Payments Received	76 434 678,86 SEK	56 019 686,07 SEK
New Defaulted Auto Loans in Period	932 736,00 SEK	1 613 125,94 SEK
Closing Balance	876 914 255,80 SEK	954 281 670,66 SEK
Total revenue collections		
Revenue and fees received on loan balances	7 067 615,74 SEK	4 386 126,14 SEK
recoveries on loans in default	1 835 466,65 SEK	301 425,97 SEK
Total revenue received in period	8 903 082,39 SEK	4 687 552,11 SEK
# Loans		
At beginning of period	16 969 Loans	17 714 Loans
Paid in full	945 Loans	720 Loans
Repurchased (Deemed Collections)	9 Loans	14 Loans
New loans into Default	15 Loans	11 Loans
At end of period	16 000 Loans	16 969 Loans
Weighted Average Loan Return	5,21 %	

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	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days

Available Distribution Amount

	Current Period	Previous Period
a. Reserve Fund	57 256 900,24 SEK	60 714 868,96 SEK
b. Collections under the Loan Agreement	85 337 761,25 SEK	60 707 238,18 SEK
1. Collections (Principal, Interest, Fees)	84 054 971,25 SEK	59 325 024,18 SEK
2. Deemed collections (Principal)	1 282 790,00 SEK	1 382 214,00 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	142 594 661,49 SEK	121 422 107,14 SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	30.04.2015
Payment date	28.04.2015
Period No	30
Monthly Period	Mar 2015
Interest Period	from 30.03.2015 to 28.04.2015 = 29 days

Note Balance

Beginning of Period	954 281 670,66	SEK
End of Period	876 914 255,80	SEK

Reserve Fund

	in %	
Beginning of Period	38 171 266,83	SEK
Cash Outflow	38 171 266,83	SEK
Cash Inflow	35 076 570,23	SEK
End of Period	35 076 570,23	SEK
Required Reserve Amount	35 076 570,23	SEK

Liquidity Balance

	in %	
Beginning of Period	19 085 633,41	SEK
Cash Outflow	19 085 633,41	SEK
Cash Inflow	17 538 285,12	SEK
End of Period	17 538 285,12	SEK
Required Reserve Amount	17 538 285,12	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	76 327 593,61	SEK
Cash Outflow	-	SEK
Cash Inflow	-	SEK
End of Period	76 327 593,61	SEK
Required Reserve Amount	76 327 593,61	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	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days

Note Balance

Beginning of Period	954 281 670,7 SEK
End of Period	876 914 255,8 SEK

Portfolio Performance:

Performing Receivables:

	SEK	%	# loans
Current	862 780 423,1	98,4 %	15 733
1-29 days past due	8 808 598,4	1,0 %	158
Delinquent Receivables:			
30-59 days past due	1 838 354,5	0,2 %	43
60-89 days past due	2 123 427,4	0,2 %	39
90-119 days past due	654 490,4	0,1 %	15
120-149 days past due	708 962,0	0,1 %	11
150-179 days past due	-	0,0 %	1
Total Performing and Delinquent	876 914 255,8	100,0 %	16 000 #

Current Period Defaults	932 736,00	15
Cumulative Defaults	30 878 353,25	497
Current Period Recoveries	1 835 466,65	
Cumulative Recoveries	13 280 616,42	

Svensk Autofinans 1 Limited
Monthly Investor Report

5. Outstanding Notes



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 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	954 281 670,66 SEK	362 103 670,66 SEK	592 178 000,00 SEK
Available Distribution Amount	142 594 661,49 SEK		
Amortisation	77 367 414,86 SEK		
Redemption per Class	77 367 414,86 SEK	77 367 414,86 SEK	0,00 SEK
Redemption per Note		19 303,25 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	876 914 255,80 SEK	284 736 255,80 SEK	592 178 000,00 SEK
Current Tranching		32,47 %	67,53 %
Current Pool Factor		0,07	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		90 345,23 SEK	769 062,34 SEK
>Principal Repayment per note		19 303,25 SEK	- SEK
Principal Outstanding per Note End of Period		71 041,98 SEK	769 062,34 SEK
>Interest accrued for the period		69,14 SEK	681,47 SEK
Interest Payment		277 109,89 SEK	524 735,51 SEK
Interest Payment per Note		69,14 SEK	681,47 SEK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		82,26 %	14,73 %
Current CE (excl. Excess Spread)		73,53 %	6,00 %

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

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	30.04.2015
Payment date	28.04.2015
Period No	30
Monthly Period	Mar 2015
Interest Period	from 30.03.2015 to 28.04.2015 = 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	30.04.2015					
Payment date	28.04.2015					
Period No	30					
Monthly Period	Mar 2015					
Interest Period	from	30.03.2015	to	28.04.2015	=	29 days



Average loan balance at start of transaction: 88 941

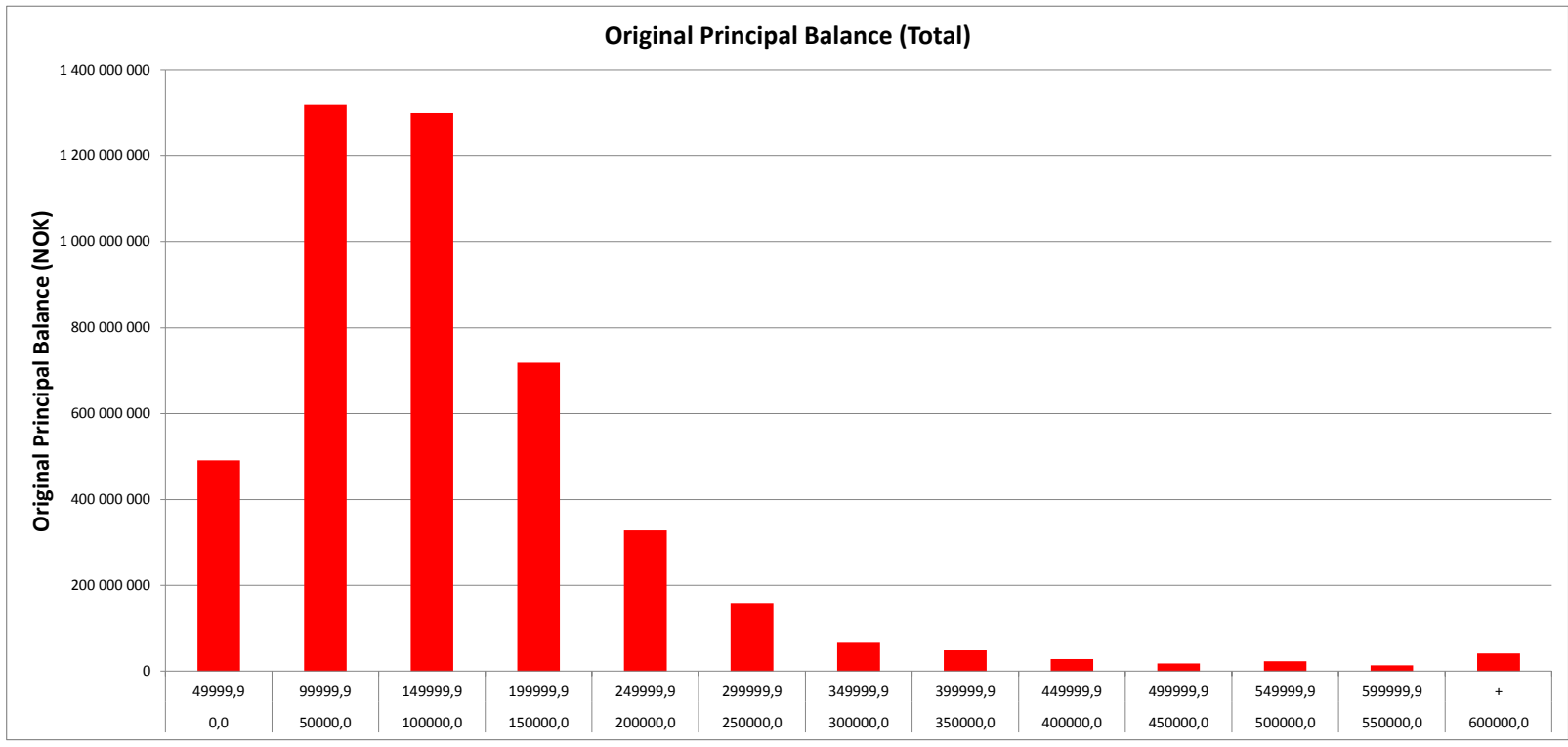
TOTAL								
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7	
	50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9	
	100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8	
	150000,0	199999,9	4 207	718 488 045	15,8 %	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	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

7.a Outstanding Principal Balance

Reporting Date	30.04.2015
Payment date	28.04.2015
Period No	30
Monthly Period	Mar 2015
Interest Period	from 30.03.2015 to 28.04.2015 = 29 days



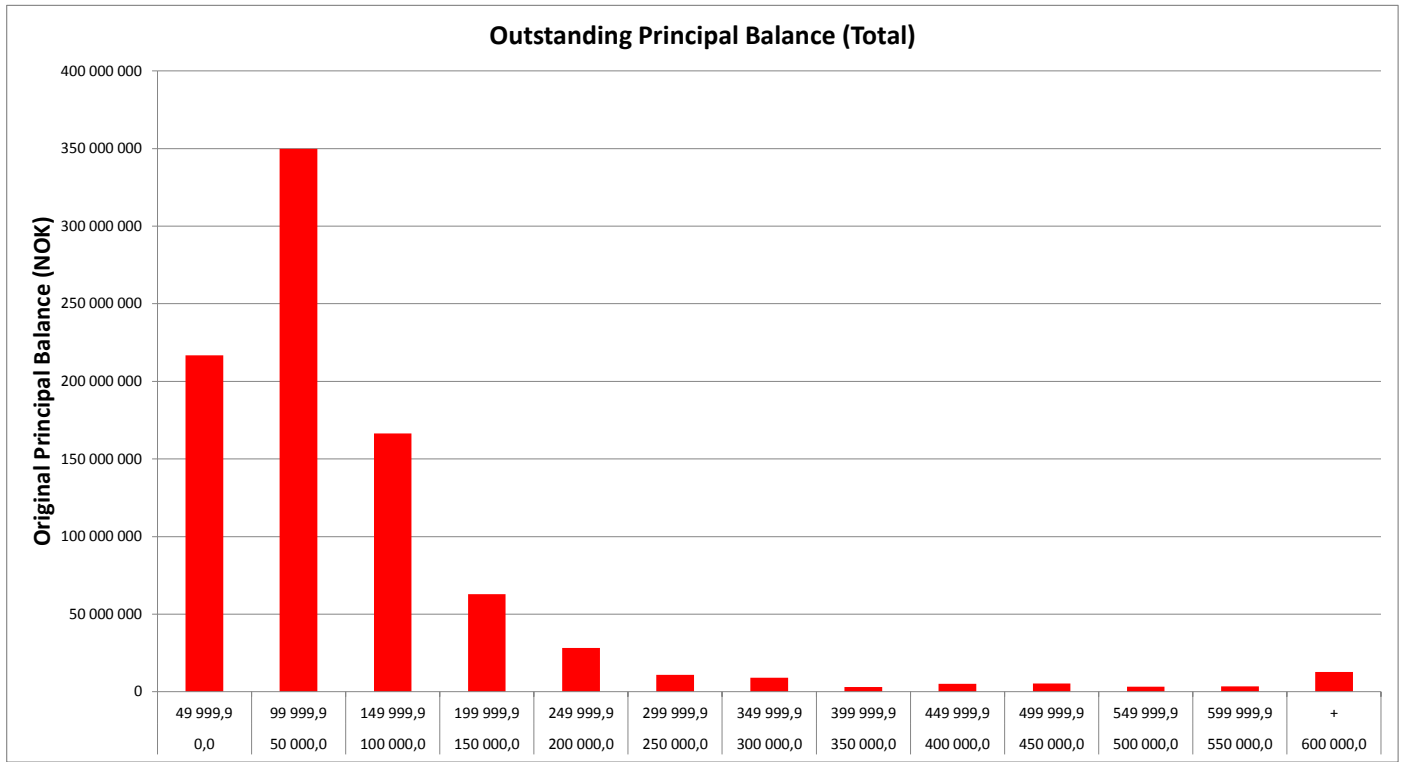
Average loan outstanding balance- all: 54 807

		TOTAL						
Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
0,0	49 999,9	9 034	216 802 344	56,46 %	24,72 %	20,3	46,8	
50 000,0	99 999,9	4 939	349 780 797	30,87 %	39,89 %	30,5	43,1	
100 000,0	149 999,9	1 401	166 496 747	8,76 %	18,99 %	34,5	42,3	
150 000,0	199 999,9	370	62 946 842	2,31 %	7,18 %	35,1	42,8	
200 000,0	249 999,9	129	28 190 863	0,81 %	3,21 %	37,0	43,3	
250 000,0	299 999,9	40	10 898 213	0,25 %	1,24 %	30,1	49,0	
300 000,0	349 999,9	28	9 075 524	0,18 %	1,03 %	30,0	51,6	
350 000,0	399 999,9	8	2 960 868	0,05 %	0,34 %	41,0	49,0	
400 000,0	449 999,9	12	5 172 458	0,08 %	0,59 %	9,0	40,1	
450 000,0	499 999,9	11	5 285 229	0,07 %	0,60 %	30,3	49,0	
500 000,0	549 999,9	6	3 160 544	0,04 %	0,36 %	7,1	44,9	
550 000,0	599 999,9	6	3 423 604	0,04 %	0,39 %	16,6	43,3	
600 000,0 +		16	12 720 223	0,10 %	1,45 %	8,8	45,6	
Total		16 000	876 914 256	100,0 %	100,0 %	28,7	44,1	

Svensk Autofinans 1 Limited
Monthly Investor Report

7.b Outstanding Principal Balance Graph

Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from	30.03.2015 to 28.04.2015 = 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

8.a Geographical Distribution



Reporting Date	30.04.2015		
Payment date	28.04.2015		
Period No	30		
Monthly Period	Mar 2015		
Interest Period	from	30.03.2015	to 28.04.2015 = 29 days

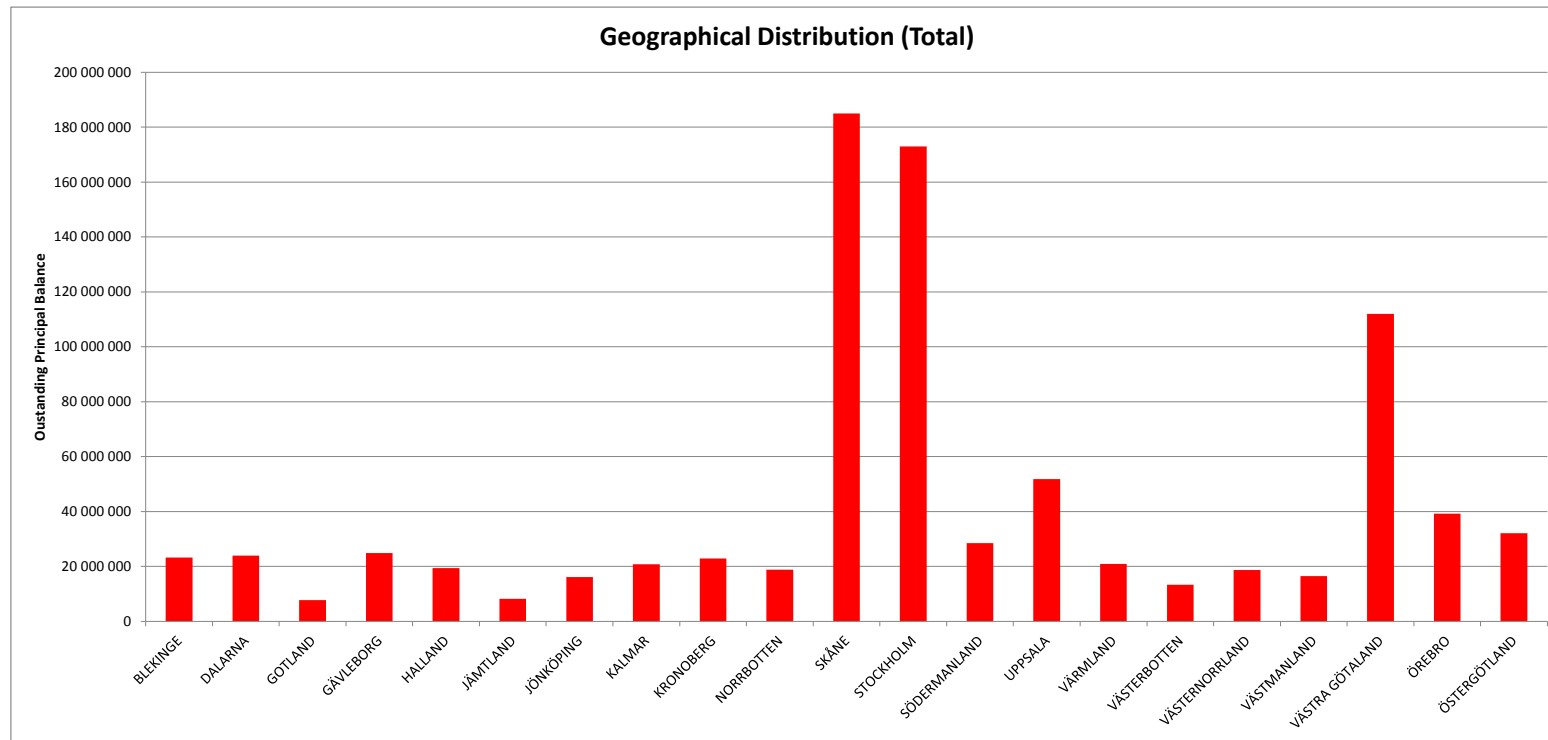
TOTAL							
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
BLEKINGE	434	23 214 995	2,65 %	2,71 %	29,5	42,9	
DALARNA	463	23 939 069	2,73 %	2,89 %	28,7	43,8	
GOTLAND	148	7 771 590	0,89 %	0,93 %	37,7	44,4	
GÄVLEBORG	527	24 917 700	2,84 %	3,29 %	28,9	43,9	
HALLAND	375	19 429 912	2,22 %	2,34 %	27,2	44,6	
JÄMTLAND	192	8 176 653	0,93 %	1,20 %	30,2	45,6	
JÖNKÖPING	320	16 106 881	1,84 %	2,00 %	36,1	43,9	
KALMAR	404	20 807 897	2,37 %	2,53 %	28,7	43,5	
KRONOBERG	428	22 869 786	2,61 %	2,68 %	30,3	43,5	
NORRBOTTEN	334	18 842 701	2,15 %	2,09 %	33,0	45,4	
SKÅNE	3 214	184 964 360	21,09 %	20,09 %	24,1	44,5	
STOCKHOLM	3 159	172 940 416	19,72 %	19,74 %	27,8	43,4	
SÖDERMANLAND	544	28 451 945	3,24 %	3,40 %	31,5	43,8	
UPPSALA	856	51 787 441	5,91 %	5,35 %	21,1	42,7	
VÄRMLAND	460	20 891 315	2,38 %	2,88 %	31,5	46,0	
VÄSTERBOTTEN	214	13 389 148	1,53 %	1,34 %	26,4	45,7	
VÄSTERNORRLAND	324	18 664 254	2,13 %	2,03 %	26,8	43,9	
VÄSTMANLAND	293	16 453 548	1,88 %	1,83 %	30,4	42,6	
VÄSTRA GÖTALAND	2 086	112 002 522	12,77 %	13,04 %	34,3	44,9	
ÖREBRO	707	39 220 689	4,47 %	4,42 %	31,3	43,7	
ÖSTERGÖTLAND	518	32 071 434	3,66 %	3,24 %	36,7	44,3	
Sum:	16 000	876 914 256	100,0 %	100,0 %	28,7	44,1	

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	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

9.a Interest Rate



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days

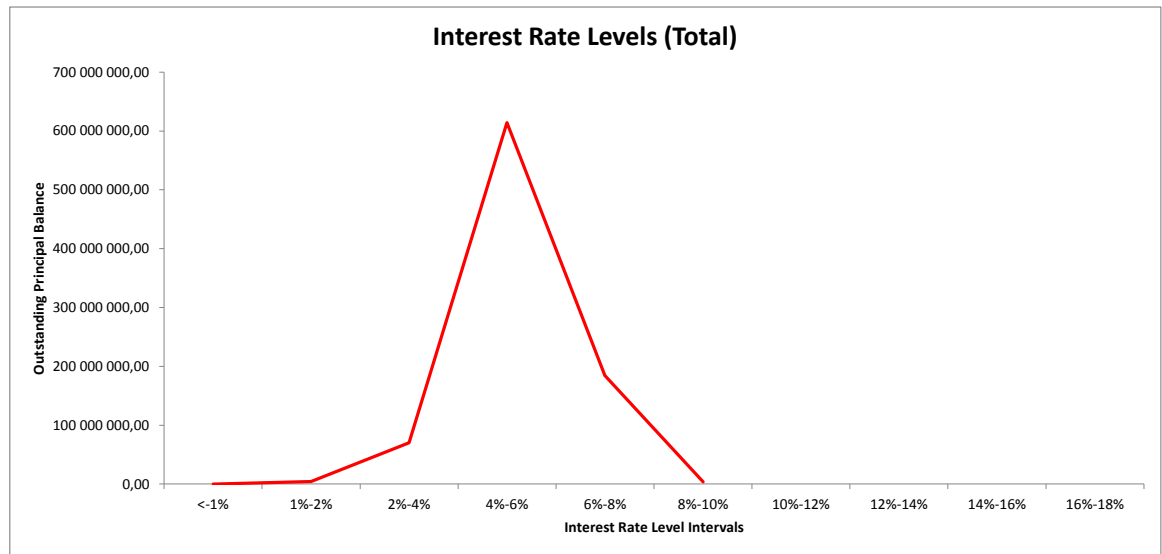
TOTAL								
Interest distribution	Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	<		1 %	3	193 592	0,02 %	25,7	34,3
	1 %		2 %	69	4 081 580	0,47 %	21,6	39,7
	2 %		4 %	998	70 064 808	7,99 %	30,2	40,0
	4 %		6 %	10210	614 397 421	70,06 %	27,3	43,5
	6 %		8 %	4618	184 512 444	21,04 %	32,9	47,0
	8 %		10 %	102	3 664 411	0,42 %	43,5	78,6
	10 %		12 %					
	12 %		14 %					
	14 %		16 %					
	16 %		18 %					
	Total			16 000	876 914 256	100 %	28,7	44,1

Svensk Autofinans 1 Limited
Monthly Investor Report

9.b Interest Rate



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

10.a Remaining Terms



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days

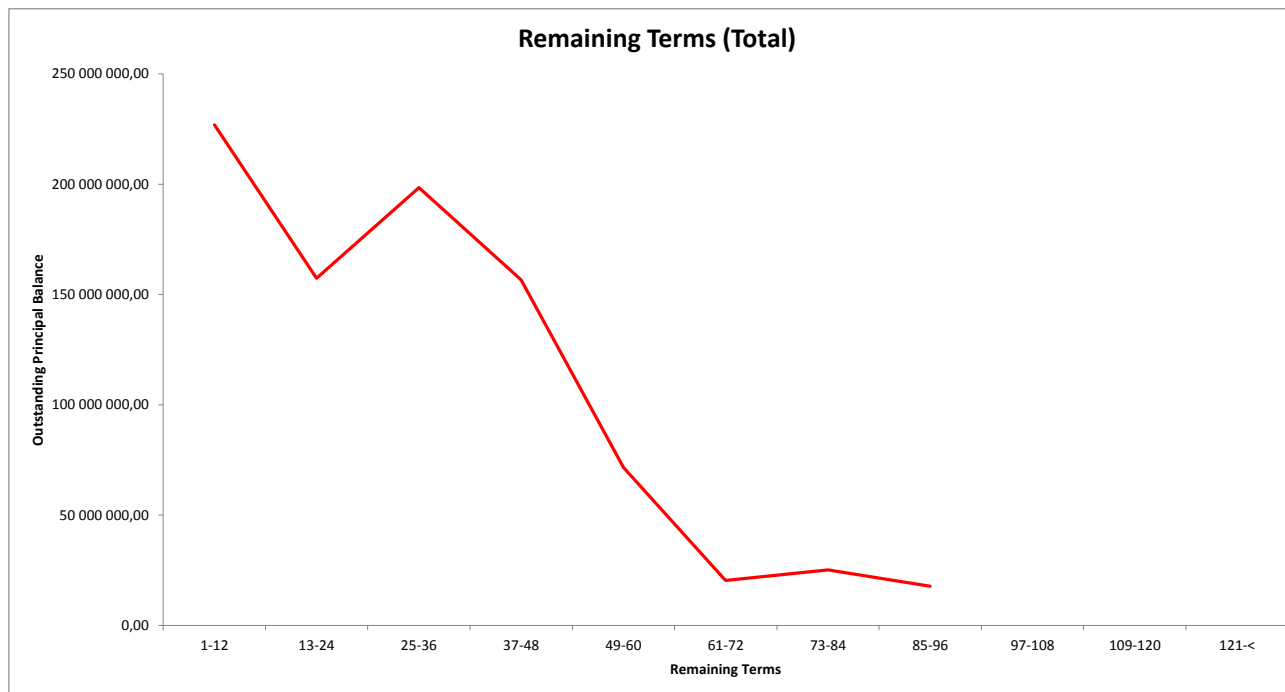
TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity			72	2 812 209	0,32 %	0,0	41,1	
	1		12	5 231	226 922 411	25,88 %	6,3	47,1
	13		24	4 019	157 328 658	17,94 %	18,3	46,6
	25		36	3 475	198 466 944	22,63 %	30,0	42,6
	37		48	1 966	156 638 847	17,86 %	41,3	39,2
	49		60	730	71 529 596	8,16 %	51,0	39,3
	61		72	185	20 385 781	2,32 %	64,7	54,7
	73		84	197	25 117 227	2,86 %	77,4	46,8
	85		96	125	17 712 581	2,02 %	86,6	46,5
	97		108					
	109		120					
	121	>						
Total			16 000	876 914 256	100 %	28,7	44,1	

Svensk Autofinans 1 Limited
Monthly Investor Report

10.b Remaining Terms



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

11.a Seasoning



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days

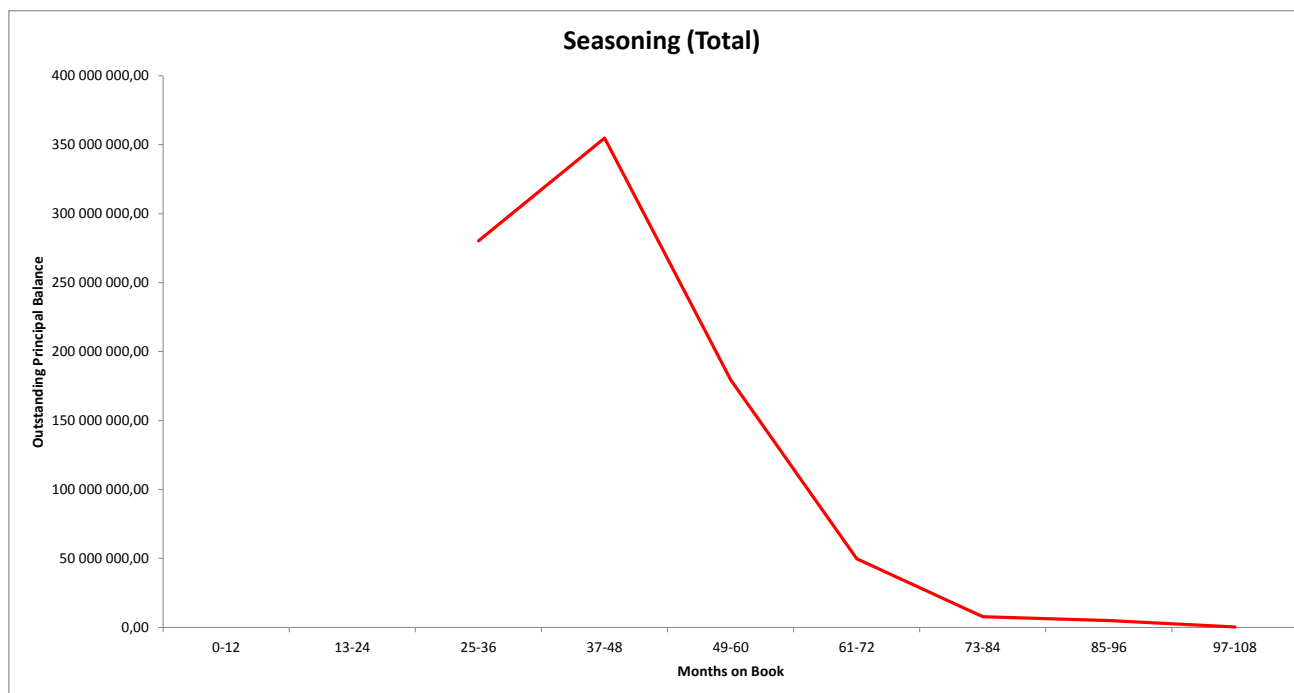
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	4 282	280 249 813	32,0 %	34,2
	37		48	6 058	354 833 711	40,5 %	27,8
	49		60	3 967	179 561 037	20,5 %	21,8
	61		72	1 418	49 629 916	5,7 %	24,3
	73		84	216	7 591 279	0,9 %	30,7
	85		96	57	4 792 451	0,5 %	71,7
	97		108	2	256 049	0,0 %	52,1
	109		120				
	121 >						
			16 000		876 914 256	100 %	28,7

Svensk Autofinans 1 Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

13.a Balloon loans



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days

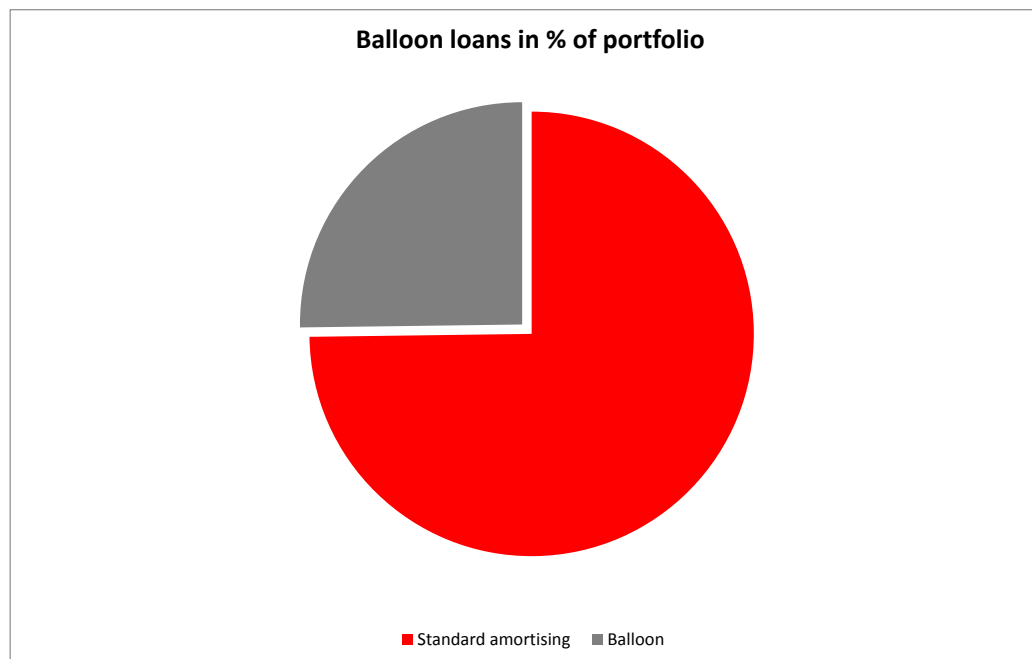
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		13 832	655 843 470	74,79 %	35,8	43,6
Balloon		2 168	221 070 785	25,21 %	7,6	45,5
Total		16 000	876 914 256	100 %	28,7	44,1

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from	30.03.2015
	to	28.04.2015
	=	29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

14.a # loans per borrower



Reporting Date			30.04.2015		
Payment date			28.04.2015		
Period No			30		
Monthly Period			Mar 2015		
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days

TOTAL					
	Total Number of Loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	15 878	869 609 923	99,17 %	
	2	59	7 020 222	0,80 %	
	4	1	284 111	0,03 %	
Total	15 938	876 914 256		100,00 %	

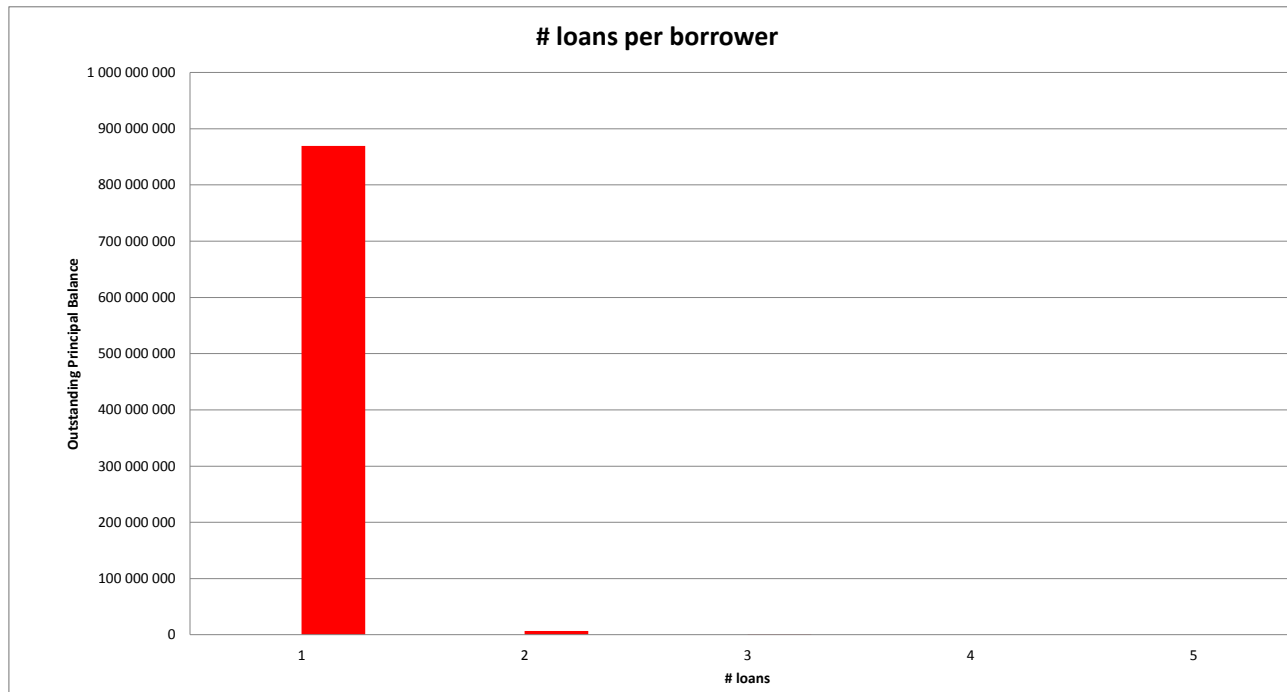
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax:+46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from	30.03.2015
	to	28.04.2015
	=	29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	876 914 257	834 671 713	42 242 544	3 795 578	5,2 %	95,2 %	
2	834 671 713	779 270 899	55 400 813	3 623 803	5,2 %	88,9 %	
3	779 270 899	731 783 770	47 487 129	3 393 855	5,2 %	83,4 %	
4	731 783 770	685 947 617	45 836 153	3 192 380	5,2 %	78,2 %	
5	685 947 617	648 661 023	37 286 594	2 997 679	5,2 %	74,0 %	
6	648 661 023	611 239 120	37 421 903	2 837 556	5,2 %	69,7 %	
7	611 239 120	576 310 481	34 928 640	2 678 785	5,3 %	65,7 %	
8	576 310 481	543 011 599	33 298 882	2 529 922	5,3 %	61,9 %	
9	543 011 599	512 223 459	30 788 139	2 386 429	5,3 %	58,4 %	
10	512 223 459	482 167 522	30 055 938	2 252 559	5,3 %	55,0 %	
11	482 167 522	449 471 891	32 695 631	2 121 218	5,3 %	51,3 %	
12	449 471 891	415 776 247	33 695 644	1 982 569	5,3 %	47,4 %	
13	415 776 247	386 643 318	29 132 929	1 839 858	5,3 %	44,1 %	
14	386 643 318	364 161 687	22 481 631	1 716 015	5,3 %	41,5 %	
15	364 161 687	342 579 704	21 581 982	1 616 476	5,3 %	39,1 %	
16	342 579 704	323 595 816	18 983 888	1 522 213	5,3 %	36,9 %	
17	323 595 816	305 358 391	18 237 426	1 437 289	5,3 %	34,8 %	
18	305 358 391	286 902 979	18 455 411	1 355 527	5,3 %	32,7 %	
19	286 902 979	270 489 237	16 413 742	1 275 891	5,3 %	30,8 %	
20	270 489 237	254 839 179	15 650 058	1 202 875	5,3 %	29,1 %	

Amortization profile (first 20 periods)

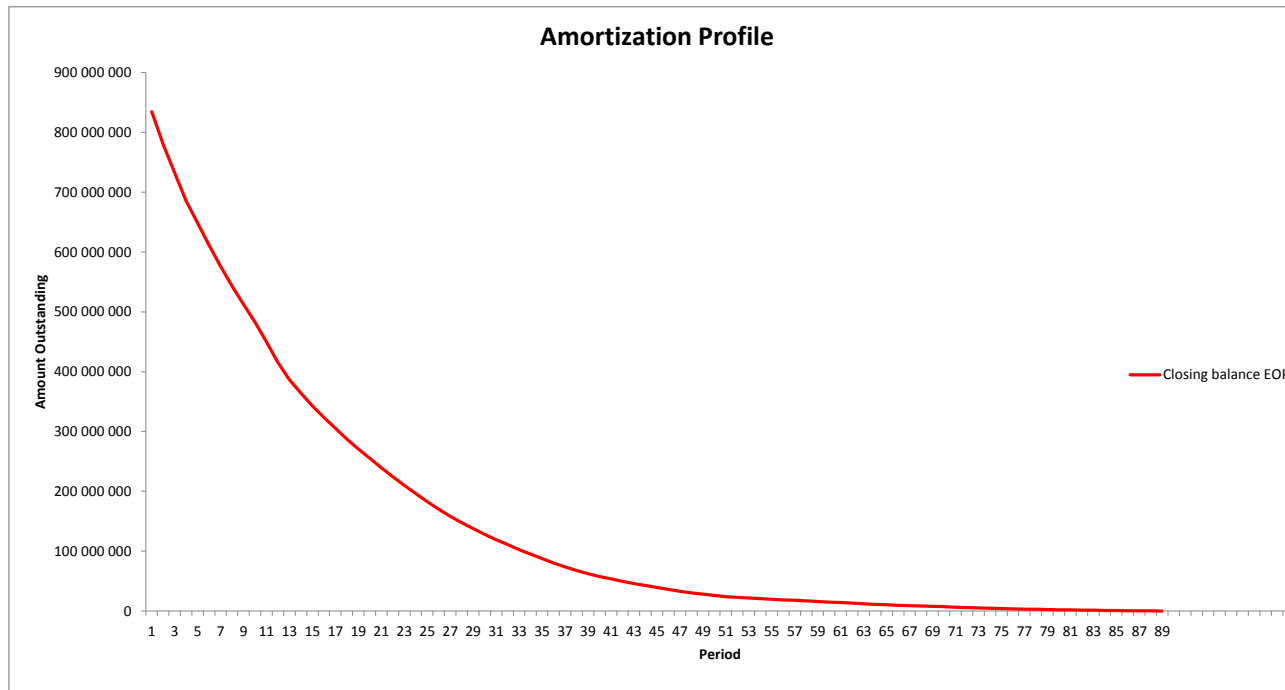
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax: +46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days

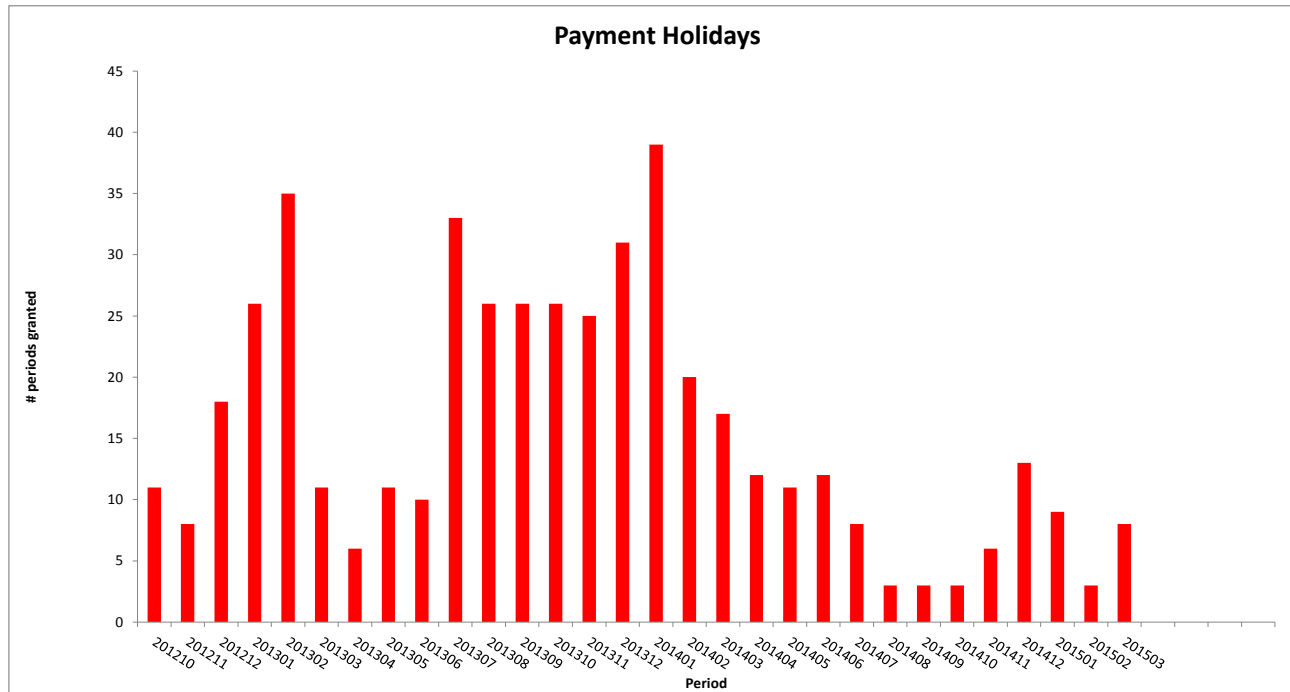


Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

17.a Restructured Loans



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from 30.03.2015	to 28.04.2015 = 29 days

	TOTAL		
	Period	No	Outstanding Balance
Restructured	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	
Total	7	399 423	

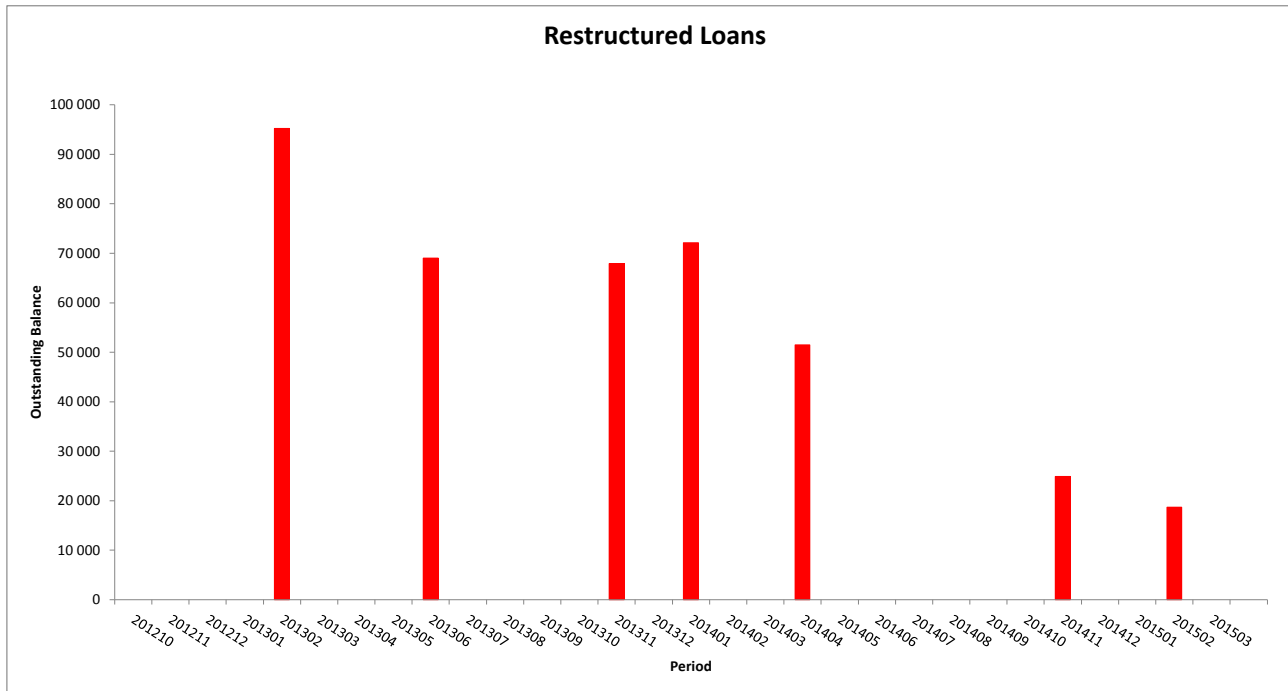
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax: +46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

18.a Payment Deferrals



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	30.03.2015	to 28.04.2015 = 29 days

TOTAL	Total Deferrals		Deferrals <=5 days		Deferrals >5 days		
	Period	No. Loans	Outstanding balance	No. Loans	Outstanding balance	No. Loans	Outstanding balance
Payment Deferral	201210	400	39 857 447	95	9 151 845	305	30 705 602
	201211	458	48 287 117	59	6 938 937	399	41 348 180
	201212	231	22 277 474	20	1 811 976	211	20 465 498
	201301	329	28 781 330	41	3 929 014	288	24 852 316
	201302	197	17 490 527	26	2 456 201	171	15 034 326
	201303	306	25 163 161	100	6 052 998	206	19 110 163
	201304	240	19 339 808	62	4 721 440	178	14 618 369
	201305	267	23 760 594	25	2 374 510	242	21 386 084
	201306	157	14 085 049	22	1 880 502	135	12 204 547
	201307	231	20 071 984	44	4 564 585	187	15 507 399
	201308	185	16 605 370	28	2 067 969	157	14 537 401
	201309	183	16 497 090	37	3 511 854	146	12 985 236
	201310	239	19 409 069	64	4 165 703	175	15 243 366
	201311	187	17 284 950	19	1 852 275	168	15 432 675
	201312	147	12 361 415	79	6 590 899	68	5 770 516
	201401	263	20 924 942	35	3 307 348	228	17 617 593
	201402	186	15 725 231	15	1 295 243	171	14 429 988
	201403	146	13 250 246	26	2 509 963	120	10 740 283
	201404	163	14 196 416	27	2 324 286	136	11 872 130
	201405	121	10 955 018	12	1 212 359	109	9 742 659
	201406	173	14 487 974	37	2 670 770	136	11 817 204
	201407	143	12 938 786	20	1 840 749	123	11 098 037
	201408	103	10 072 482	18	1 426 363	85	8 646 119
	201409	105	9 811 979	30	2 422 889	75	7 389 090
	201410	88	7 799 467	7	574 128	81	7 225 339
	201411	85	7 487 191	19	1 379 275	66	6 107 916
	201412	106	8 220 008	30	2 602 971	76	5 617 037
	201501	95	7 155 702	10	584 028	85	6 571 674
	201502	79	6 870 124	14	910 084	65	5 960 040
	201503	110	9 800 766	37	3 796 726	73	6 004 040
Total	5 723	510 968 717	1 058	90 927 890	4 665	420 040 827	

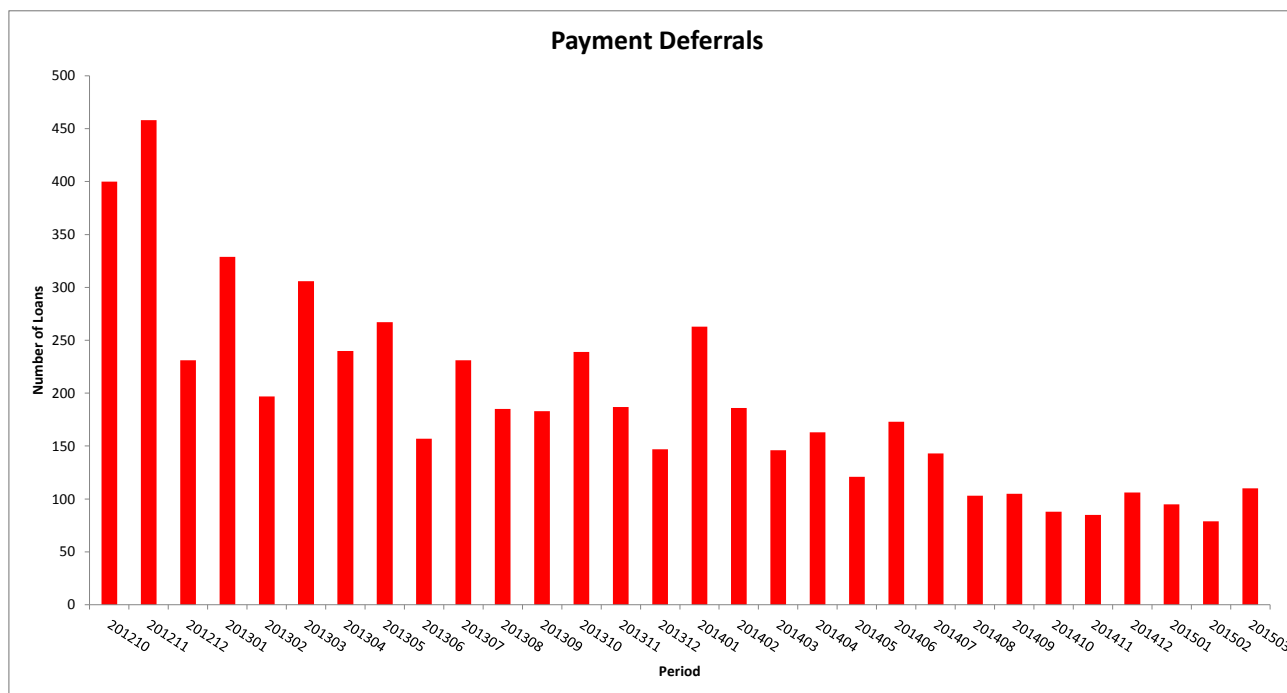
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax:+46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

18.b Payment Deferrals



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period	from	30.03.2015	to	28.04.2015	= 29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

19.a Vehicle Type



Reporting Date	30.04.2015				
Payment date	28.04.2015				
Period No	30				
Monthly Period	Mar 2015				
Interest Period from	30.03.2015	to	28.04.2015	=	29 days

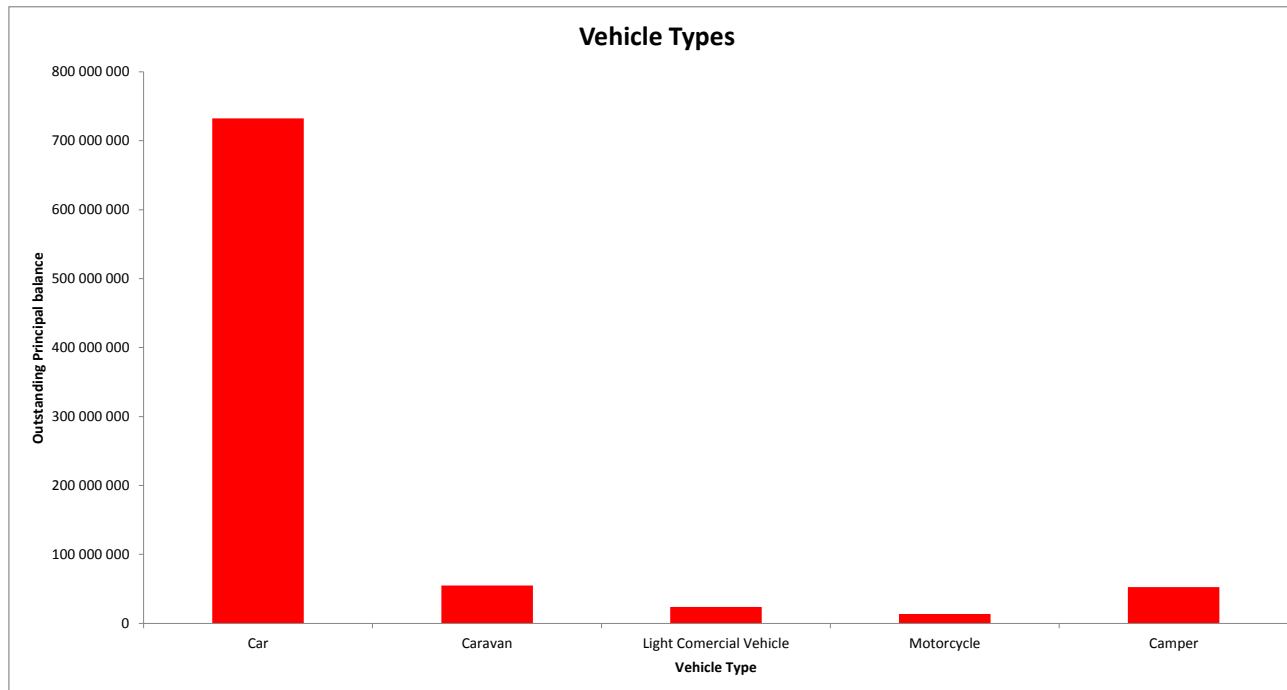
TOTAL						
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning	
Car	14 095	732 359 291	83,5 %	24,9		43,1
Caravan	804	54 725 835	6,2 %	60,2		51,7
Light Comercial Vehicle	447	23 940 463	2,7 %	24,2		43,6
Motorcycle	337	13 500 738	1,5 %	31,4		42,9
Camper	317	52 387 929	6,0 %	50,2		50,1
Total	16 000	876 914 256	100 %	28,7		44,1

Svensk Autofinans 1 Limited
Monthly Investor Report

19.b Vehicle Type



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from	30.03.2015
	to	28.04.2015
	=	29 days



Svensk Autofinans 1 Limited
Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
	from 30.03.2015	to 28.04.2015 = 29 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				4 896	4 896	128 528	30 662	35 558	97 866	1 624	37 182	96 242		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
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
2013 3	4 359 080	73										688 417	688 417	3 670 663	307 273	995 690	3 363 390
2013 4	5 354 731	73												616 367	616 367	4 738 364	
2014 1	4 754 801	75															
2014 2	2 814 252	53															
2014 3	2 401 868	47															
2014 4	1 661 491	36															
2015 1	3 189 545	33															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 1			2014 2			2014 3			2014 4			2015 1		
			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		37 182	96 242		37 182	96 242		37 182							
2013 1	3 286 295	57	53 592	1 004 144	2 282 152	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
2013 2	3 701 040	46	44 875	1 707 282	1 993 757	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
2013 3	4 359 080	73	230 543	1 226 233	3 132 847	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
2013 4	5 354 731	73	756 867	1 373 234	3 981 497	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
2014 1	4 754 801	75	552 775	552 775	4 202 026	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
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
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
2014 4	1 661 491	36										331 636	331 636	1 329 855	114 111	445 747	1 215 744
2015 1	3 189 545	33													1 651 553	1 651 553	1 537 992

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	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from	30.03.2015
	to	28.04.2015
	=	29 days

Pre-Enforcement Priority of Payments

Available Distribution Amount	+	142 594 661,49	SEK
Senior Expenses	-	408 252,36	SEK
Interest Notes Class A	-	277 109,89	SEK
Payment to Reserve Account	-	17 538 285,12	SEK
Principal Payments on Class A	-	77 367 414,86	SEK
Payment to Reserve Account (Required Reserve Amount)	-	35 076 570,23	SEK
Interest Notes Class B	-	524 735,51	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	4 965 840,75	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		6 436 452,77	SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

22. Transaction Costs



Reporting Date	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from	30.03.2015 to 28.04.2015 = 29 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	408 252,36 SEK		
Interest accrued for the Period	801 845,40 SEK	277 109,89 SEK	524 735,51 SEK
Cumulative Interest accrued	122 873 931,19 SEK	93 945 525,95 SEK	28 928 405,23 SEK
Interest Payments	801 845,40 SEK	277 109,89 SEK	524 735,51 SEK
Cumulative Interest Payments	122 873 931,19 SEK	93 945 525,95 SEK	28 928 405,23 SEK
Interest accrued on Subordinated Loans for the Period	4 965 840,75 SEK		
Cumulative Interest accrued on Subordinated Loans	109 080 171,22 SEK		
Interest Payments on Subordinated Loans	4 965 840,75 SEK		
Cumulative Interest Payments on Subordinated Loans	109 080 171,22 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	30.04.2015	
Payment date	28.04.2015	
Period No	30	
Monthly Period	Mar 2015	
Interest Period	from	30.03.2015
	to	28.04.2015
	=	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	30.04.2015
Payment date	28.04.2015
Period No	30
Monthly Period	Mar 2015
Interest Period	from 30.03.2015 to 28.04.2015 = 29 days