

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

**Cover Sheet Monthly Investor Report**



Reporting Date	01.07.2015				
Payment date	29.06.2015			Following payment dates	28.07.2015
Period No	32				28.08.2015
Monthly Period	May 2015				
Interest Period	28.05.2015	to	29.06.2015	=	32 days

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**1. Portfolio Information**



Reporting Date	01.07.2015		
Payment date	29.06.2015		
Period No	32		
Monthly Period	May 2015		
Interest Period	from	28.05.2015	to 29.06.2015 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>815 964 860,71 SEK</b>	<b>876 914 255,80 SEK</b>
Scheduled Loan Principal Repayments	20 117 775,45 SEK	30 050 244,84 SEK
Prepayments	29 170 031,01 SEK	29 163 007,25 SEK
Deemed Collections	1 907 945,00 SEK	1 216 159,00 SEK
<b>Total Principal Payments Received</b>	<b>51 195 751,46 SEK</b>	<b>60 429 411,09 SEK</b>
New Defaulted Auto Loans in Period	493 886,00 SEK	519 984,00 SEK
<b>Closing Balance</b>	<b>764 275 223,25 SEK</b>	<b>815 964 860,71 SEK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	3 210 945,76 SEK	4 729 215,23 SEK
recoveries on loans in default	313 611,43 SEK	418 037,47 SEK
<b>Total revenue received in period</b>	<b>3 524 557,19 SEK</b>	<b>5 147 252,70 SEK</b>
<b># Loans</b>		
At beginning of period	15 136 Loans	16 000 Loans
Paid in full	770 Loans	840 Loans
Repurchased (Deemed Collections)	10 Loans	16 Loans
New loans into Default	14 Loans	8 Loans
<b>At end of period</b>	<b>14 342 Loans</b>	<b>15 136 Loans</b>
Weighted Average Loan Return	4,81 %	

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**2. Amount Due for Distribution**



Reporting Date	01.07.2015
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**Available Distribution Amount**

	<b>Current Period</b>	<b>Previous Period</b>
a. Reserve Fund	48 957 891,64 SEK	52 614 855,35 SEK
b. Collections under the Loan Agreement	54 720 308,65 SEK	65 576 663,79 SEK
1. Collections (Principal, Interest, Fees)	52 812 363,65 SEK	64 360 504,79 SEK
2. Deemed collections (Principal)	1 907 945,00 SEK	1 216 159,00 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>103 678 200,29 SEK</b>	<b>118 191 519,14 SEK</b>

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**3. Reserve Accounts**



Reporting Date	01.07.2015
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Interest Period	from 28.05.2015 to 29.06.2015 = 32 days

**Note Balance**

Beginning of Period	815 964 860,71	SEK
End of Period	764 275 223,25	SEK

**Reserve Fund**

	in %	
Beginning of Period		32 638 594,43 SEK
Cash Outflow		32 638 594,43 SEK
Cash Inflow		30 571 008,93 SEK
End of Period		30 571 008,93 SEK
Required Reserve Amount		30 571 008,93 SEK

**Liquidity Balance**

	in %	
Beginning of Period		16 319 297,21 SEK
Cash Outflow		16 319 297,21 SEK
Cash Inflow		15 285 504,47 SEK
End of Period		15 285 504,47 SEK
Required Reserve Amount		15 285 504,47 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	76 171 516,75	SEK
Cash Outflow	2 387 975,53	SEK
Cash Inflow	-	SEK
End of Period	73 783 541,22	SEK
Required Reserve Amount	73 783 541,22	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.

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**4. Performance Data**



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**Note Balance**

Beginning of Period	815 964 860,7 SEK
End of Period	764 275 223,3 SEK

**Portfolio Performance:**

**Performing Receivables:**

	SEK	%	# loans
Current	750 661 396,2	98,2 %	14 092
1-29 days past due	9 305 894,4	1,2 %	159
<b>Delinquent Receivables:</b>			
30-59 days past due	1 609 404,0	0,2 %	37
60-89 days past due	1 035 592,2	0,1 %	21
90-119 days past due	1 288 014,6	0,2 %	24
120-149 days past due	374 922,0	0,0 %	9
150-179 days past due	-	0,0 %	-
<b>Total Performing and Delinquent</b>	<b>764 275 223,3</b>	<b>100,0 %</b>	<b>14 342 #</b>

Current Period Defaults	493 886,00	14
Cumulative Defaults	31 892 223,25	519
Current Period Recoveries	313 611,43	
Cumulative Recoveries	14 012 265,32	

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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	815 964 860,71 SEK	223 786 860,71 SEK	592 178 000,00 SEK
Available Distribution Amount	103 678 200,29 SEK		
Amortisation	51 689 637,46 SEK		
Redemption per Class	51 689 637,46 SEK	51 689 637,46 SEK	0,00 SEK
Redemption per Note		12 896,62 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	764 275 223,25 SEK	172 097 223,25 SEK	592 178 000,00 SEK
Current Tranching		22,52 %	77,48 %
Current Pool Factor		0,04	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	32		
Principal Outstanding per Note Beginning of Period		55 835,05 SEK	769 062,34 SEK
>Principal Repayment per note		12 896,62 SEK	- SEK
Principal Outstanding per Note End of Period		42 938,43 SEK	769 062,34 SEK
>Interest accrued for the period		47,15 SEK	751,97 SEK
Interest Payment		188 975,57 SEK	579 018,49 SEK
Interest Payment per Note		47,15 SEK	751,97 SEK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		85,72 %	8,23 %
Current CE (excl. Excess Spread)		83,48 %	6,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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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	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.	

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**6.a Original Portfolio Principal Balance**

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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		
Total		51 216	4 555 222 782	100,00 %	43,6	16,82		

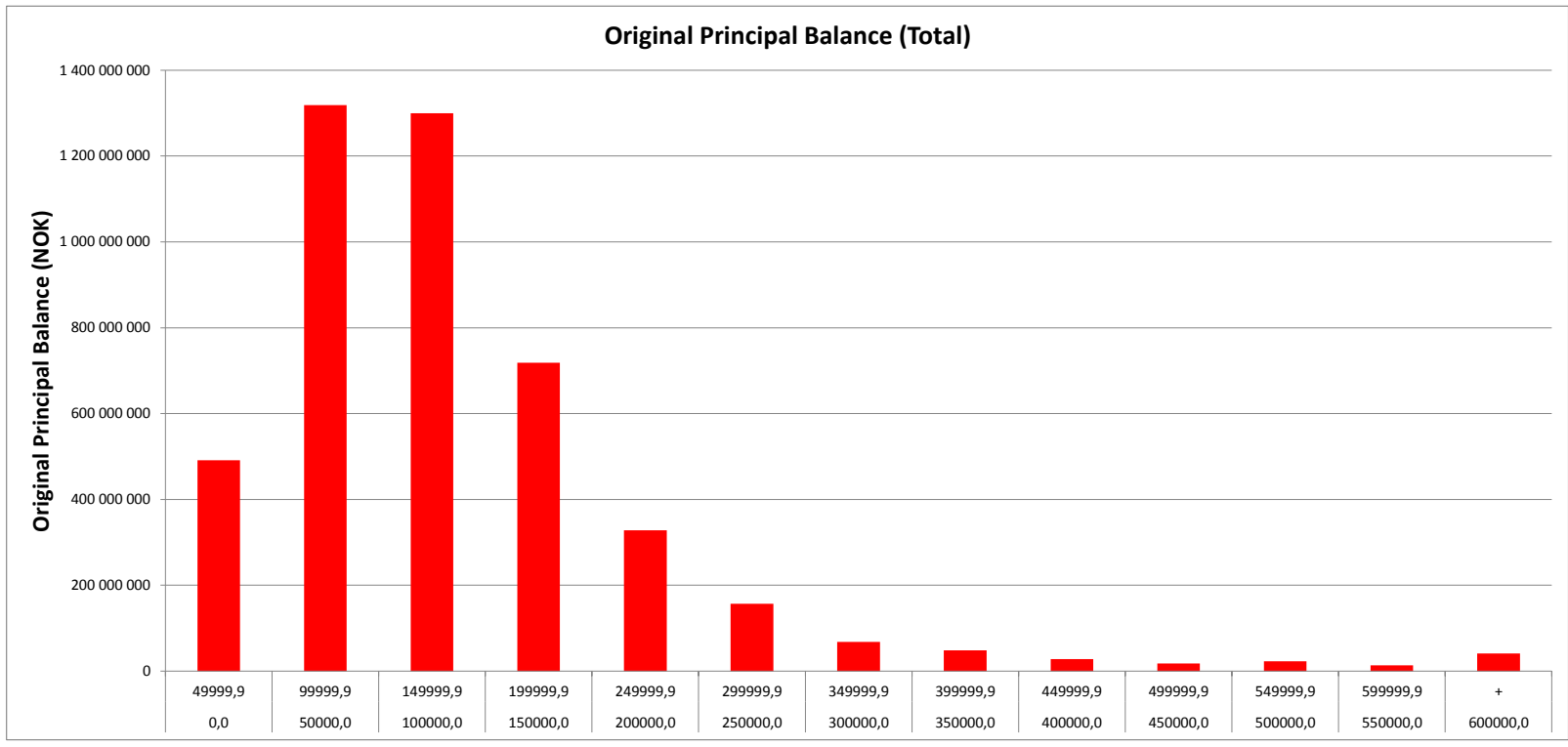
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**6.b Original Principal Balance Graph**

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**7.a Outstanding Principal Balance**

Reporting Date	01.07.2015	
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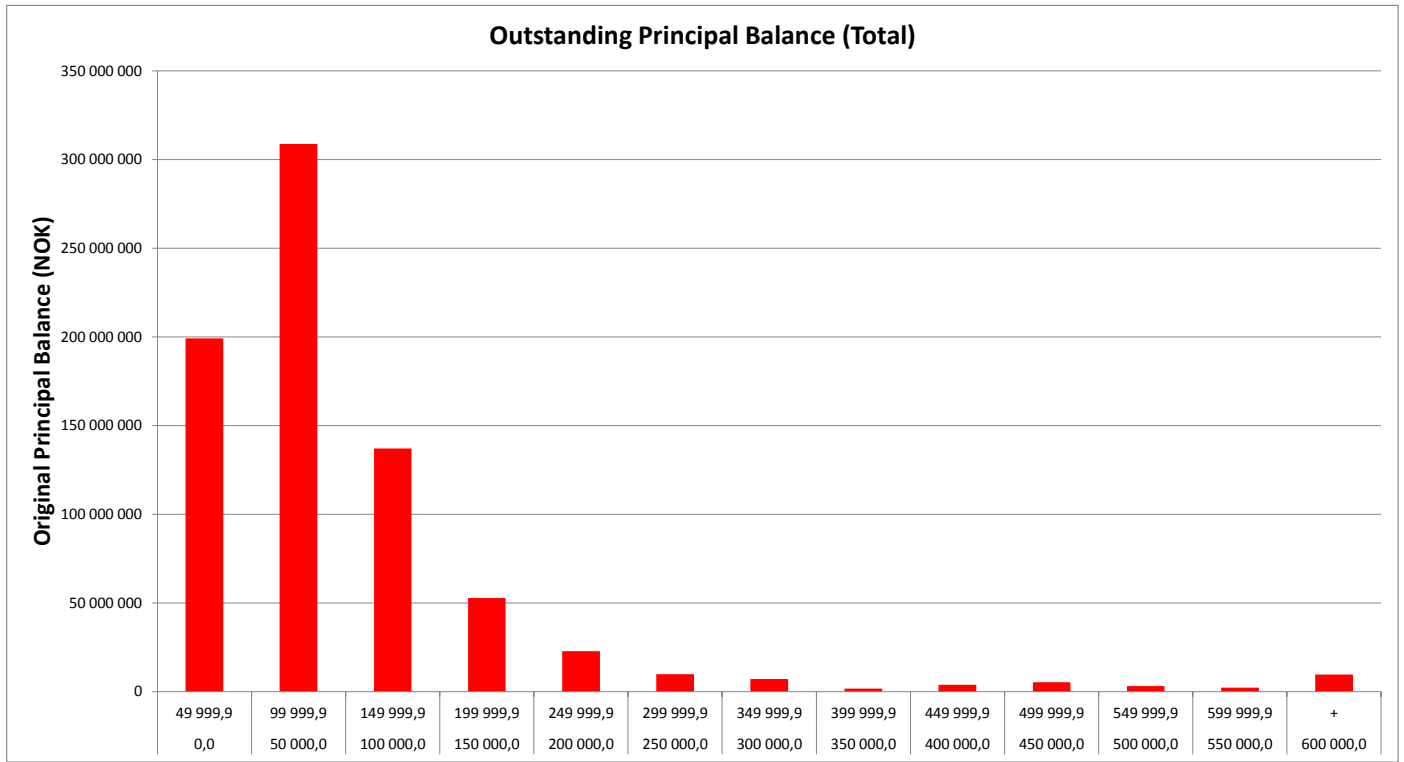
Average loan outstanding balance- all: 53 289

		TOTAL							
Outstanding balance	Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
		0,0	49 999,9	8 291	199 205 493	57,81 %	26,06 %	19,6	48,2
		50 000,0	99 999,9	4 373	308 801 108	30,49 %	40,40 %	30,0	44,8
		100 000,0	149 999,9	1 157	137 195 749	8,07 %	17,95 %	33,9	44,5
		150 000,0	199 999,9	311	52 921 490	2,17 %	6,92 %	34,4	45,4
		200 000,0	249 999,9	105	22 825 560	0,73 %	2,99 %	36,9	45,4
		250 000,0	299 999,9	36	9 946 950	0,25 %	1,30 %	29,6	52,0
		300 000,0	349 999,9	22	7 170 913	0,15 %	0,94 %	31,7	54,8
		350 000,0	399 999,9	5	1 836 232	0,03 %	0,24 %	36,8	48,0
		400 000,0	449 999,9	9	3 878 851	0,06 %	0,51 %	12,7	43,6
		450 000,0	499 999,9	11	5 288 777	0,08 %	0,69 %	26,7	52,4
		500 000,0	549 999,9	6	3 178 652	0,04 %	0,42 %	4,6	45,3
		550 000,0	599 999,9	4	2 289 145	0,03 %	0,30 %	19,1	46,8
		600 000,0 +		12	9 736 303	0,08 %	1,27 %	7,6	48,5
		<b>Total</b>		<b>14 342</b>	<b>764 275 223</b>	<b>100,0 %</b>	<b>100,0 %</b>	<b>28,0</b>	<b>46,0</b>

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**7.b Outstanding Principal Balance Graph**

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**8.a Geographical Distribution**



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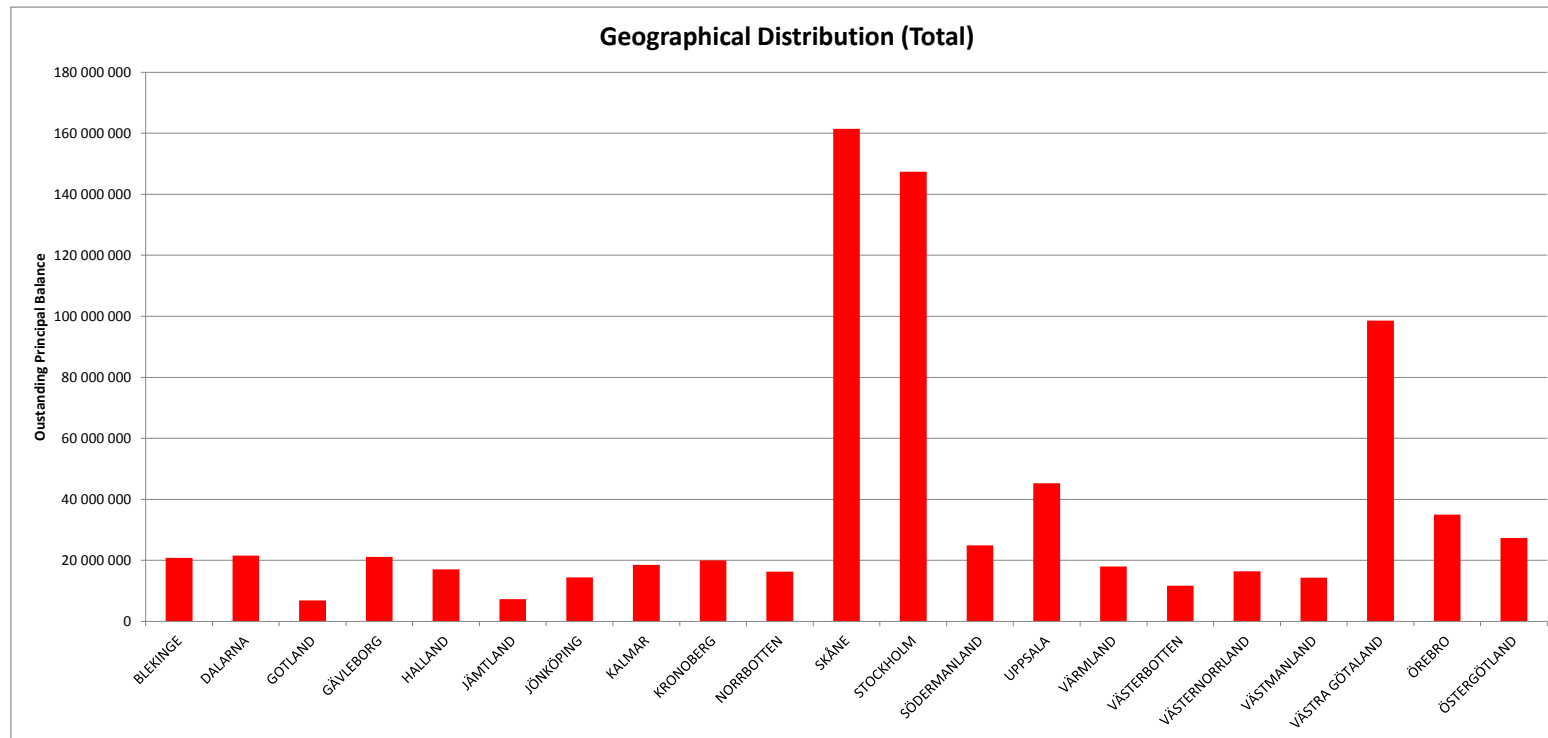
TOTAL							
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
BLEKINGE	400	20 851 474	2,73 %	2,79 %	28,2	44,8	
DALARNA	415	21 562 531	2,82 %	2,89 %	28,1	45,4	
GOTLAND	130	6 900 377	0,90 %	0,91 %	36,0	46,1	
GÄVLEBORG	478	21 182 692	2,77 %	3,33 %	28,2	44,9	
HALLAND	337	17 024 001	2,23 %	2,35 %	26,0	46,6	
JÄMTLAND	172	7 318 065	0,96 %	1,20 %	29,1	46,7	
JÖNKÖPING	283	14 385 998	1,88 %	1,97 %	35,3	45,8	
KALMAR	371	18 559 308	2,43 %	2,59 %	27,9	45,5	
KRONOBERG	383	19 984 447	2,61 %	2,67 %	28,9	45,4	
NORRBOTTEN	298	16 343 545	2,14 %	2,08 %	33,1	47,1	
SKÅNE	2 891	161 377 345	21,12 %	20,16 %	23,4	46,5	
STOCKHOLM	2 800	147 325 452	19,28 %	19,52 %	27,2	45,3	
SÖDERMANLAND	479	24 893 653	3,26 %	3,34 %	31,1	45,8	
UPPSALA	769	45 255 135	5,92 %	5,36 %	20,3	44,9	
VÄRMLAND	408	17 979 812	2,35 %	2,84 %	31,3	47,3	
VÄSTERBOTTEN	194	11 682 865	1,53 %	1,35 %	26,8	48,2	
VÄSTERNORRLAND	291	16 367 079	2,14 %	2,03 %	26,3	45,8	
VÄSTMANLAND	267	14 344 125	1,88 %	1,86 %	28,2	44,5	
VÄSTRA GÖTALAND	1 872	98 622 638	12,90 %	13,05 %	33,5	46,9	
ÖREBRO	649	35 000 907	4,58 %	4,53 %	30,0	45,7	
ÖSTERGÖTLAND	455	27 313 775	3,57 %	3,17 %	35,6	46,3	
Sum:	14 342	764 275 223	100,0 %	100,0 %	27,9	46,0	

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**8.b Geographical Distribution Graph**

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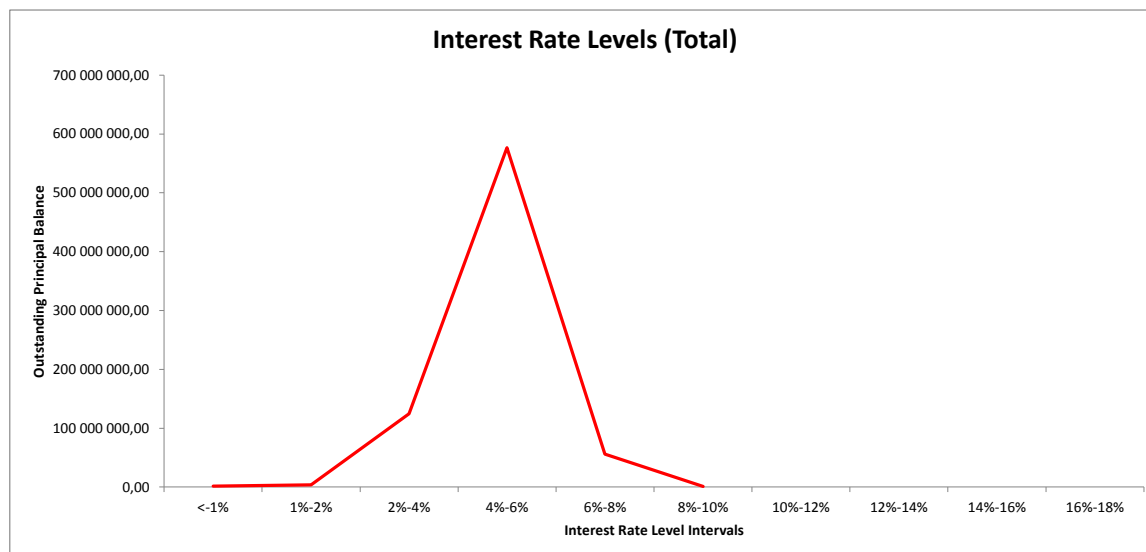


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**9.b Interest Rate**



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**10.a Remaining Terms**



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TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		215	4 948 202	0,65 %	0,0	45,2	
1		12	4 866	206 440 932	27,01 %	7,0	49,0
13		24	3 802	150 090 734	19,64 %	18,9	47,3
25		36	3 017	177 365 716	23,21 %	30,7	43,9
37		48	1 601	132 719 494	17,37 %	42,3	40,8
49		60	409	38 891 152	5,09 %	51,4	45,1
61		72	170	18 980 514	2,48 %	65,6	55,5
73		84	200	26 053 561	3,41 %	78,4	48,6
85		96	62	8 784 918	1,15 %	85,8	49,7
97		108					
109		120					
121	>						
Total		14 342	764 275 223	100 %	28,0	46,0	

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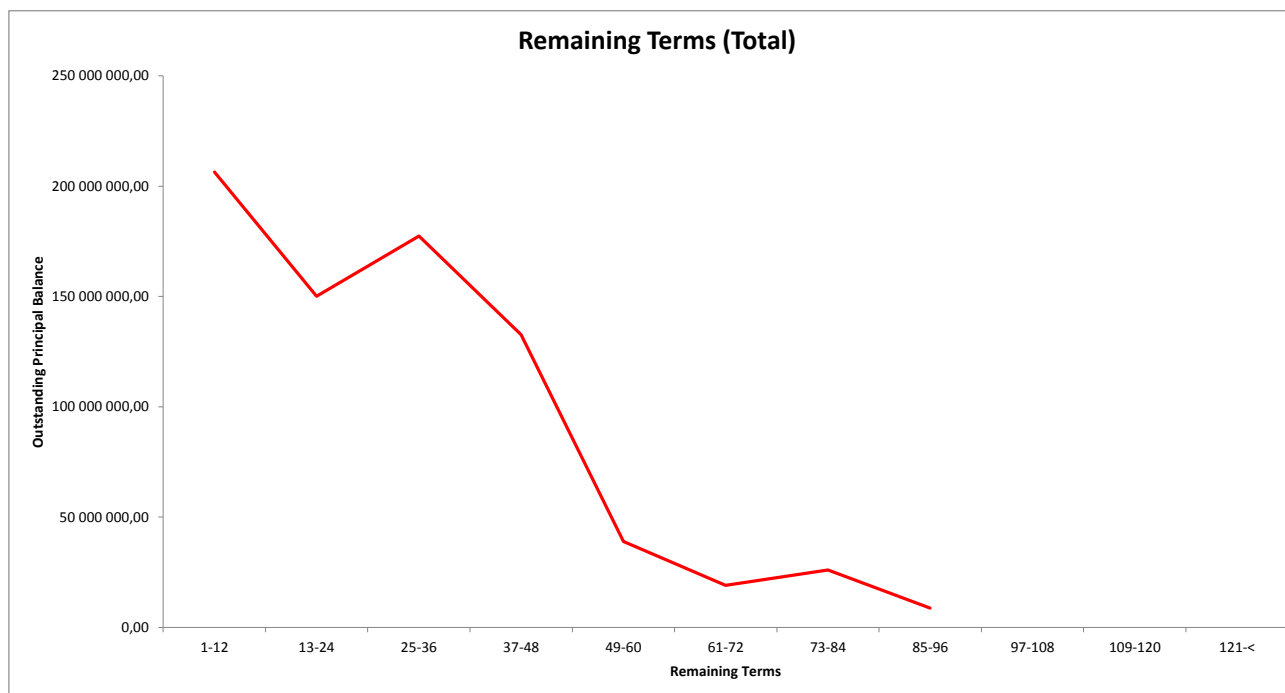


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**10.b Remaining Terms**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



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

**11.a Seasoning**



Reporting Date	01.07.2015	
Payment date	29.06.2015	
Period No	32	
Monthly Period	May 2015	
Interest Period	from 28.05.2015	to 29.06.2015 = 32 days

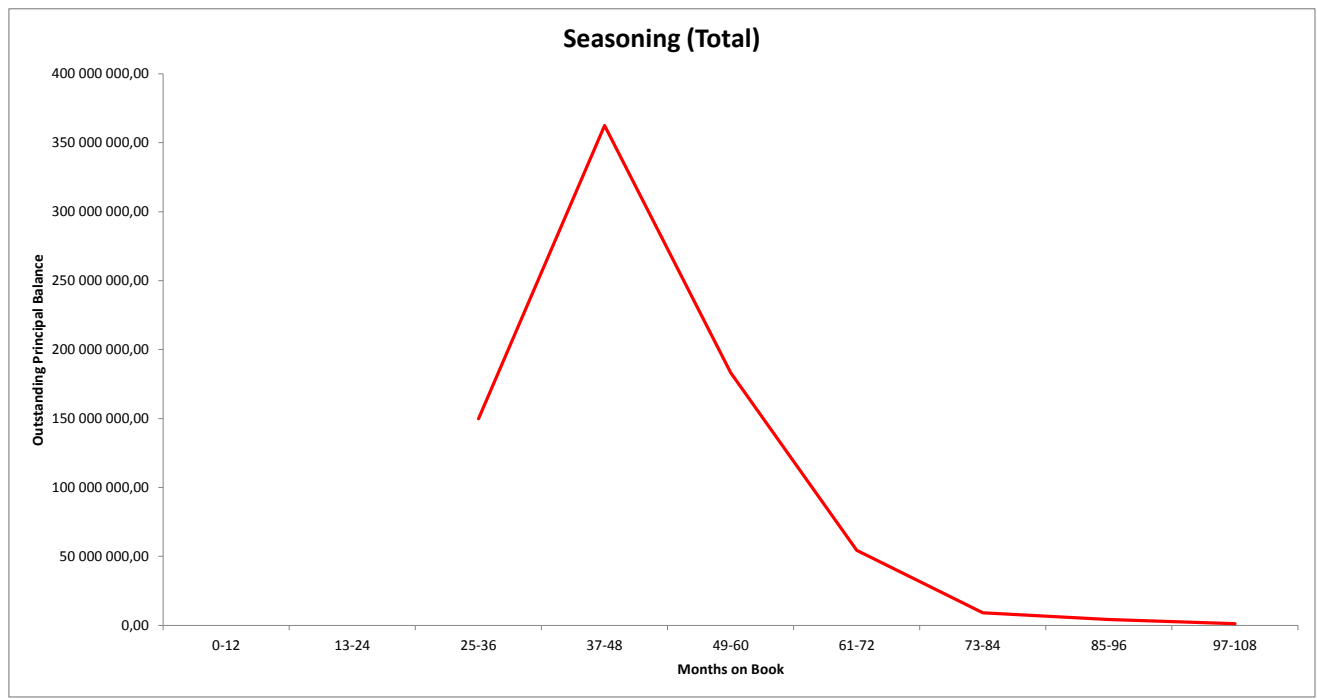
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36	2 402	149 917 983	19,6 %	33,6	35,1
37		48	6 176	362 413 717	47,4 %	28,9	42,0
49		60	3 929	183 190 242	24,0 %	21,4	53,9
61		72	1 523	54 311 455	7,1 %	24,6	65,8
73		84	248	9 008 852	1,2 %	28,0	77,4
85		96	55	4 279 958	0,6 %	63,9	92,1
97		108	9	1 153 017	0,2 %	73,5	97,4
109		120					
121	>						
		14 342		764 275 223	100 %	28,0	46,0

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

**11.b Seasoning**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



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

**13.a Balloon loans**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days

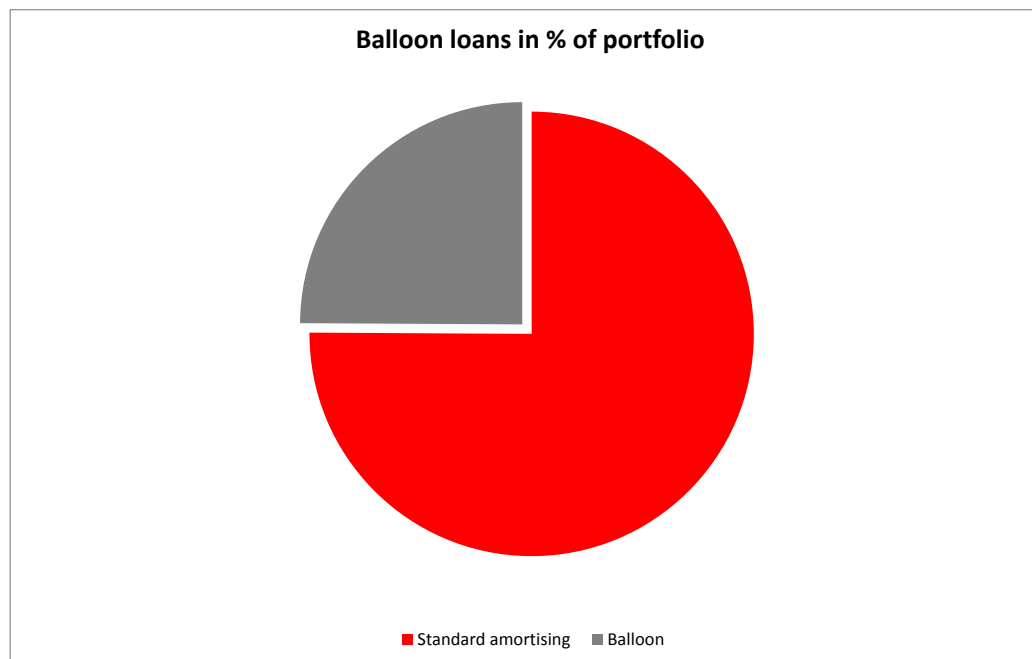
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		12 411	573 896 743	75,09 %	34,6	45,5
Balloon		1 931	190 378 480	24,91 %	7,9	47,5
Total		14 342	764 275 223	100 %	28,0	46,0

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

**13.b Balloon loans**



Reporting Date	01.07.2015	
Payment date	29.06.2015	
Period No	32	
Monthly Period	May 2015	
Interest Period	from	28.05.2015
	to	29.06.2015
	=	32 days



**Svensk Autofinans 1 Limited  
Monthly Investor Report**

**14.a # loans per borrower**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days

TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	14 242	758 651 346	99,26 %
	2	48	5 366 961	0,70 %
	4	1	256 916	0,03 %
	Total	14 291	764 275 223	100,00 %

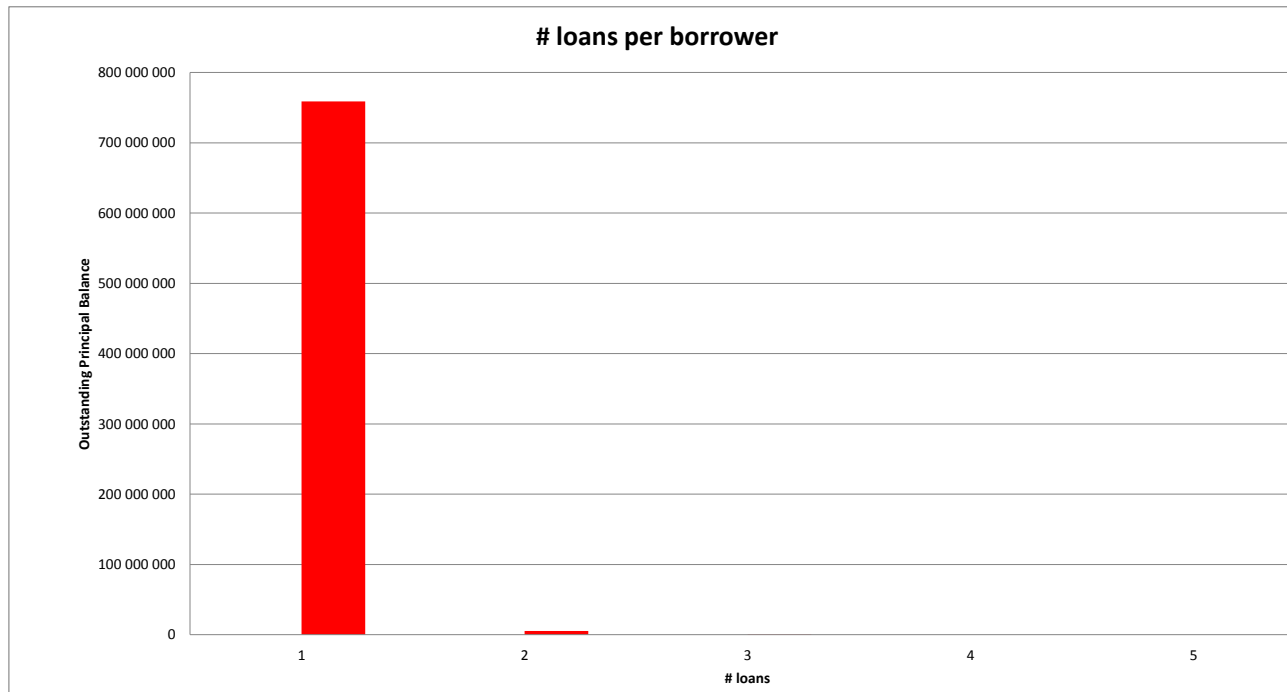
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**Svensk Autofinans 1 Limited**  
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**14.b # loans per borrower**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



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

**15.a Amortization Profile**



Reporting Date	01.07.2015	
Payment date	29.06.2015	
Period No	32	
Monthly Period	May 2015	
Interest Period	from 28.05.2015	to 29.06.2015 = 32 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	764 275 223	719 639 181	44 636 043	3 045 691	4,8 %	94,2 %	
2	719 639 181	676 118 281	43 520 900	2 888 684	4,8 %	88,5 %	
3	676 118 281	639 526 208	36 592 073	2 718 170	4,8 %	83,7 %	
4	639 526 208	603 528 381	35 997 827	2 574 105	4,8 %	79,0 %	
5	603 528 381	570 602 559	32 925 822	2 433 378	4,8 %	74,7 %	
6	570 602 559	538 735 096	31 867 463	2 303 729	4,8 %	70,5 %	
7	538 735 096	509 461 425	29 273 671	2 177 270	4,8 %	66,7 %	
8	509 461 425	480 864 234	28 597 191	2 059 836	4,9 %	62,9 %	
9	480 864 234	449 855 342	31 008 892	1 944 492	4,9 %	58,9 %	
10	449 855 342	416 470 632	33 384 710	1 822 137	4,9 %	54,5 %	
11	416 470 632	384 073 610	32 397 023	1 692 535	4,9 %	50,3 %	
12	384 073 610	350 615 421	33 458 188	1 567 070	4,9 %	45,9 %	
13	350 615 421	325 277 006	25 338 415	1 437 151	4,9 %	42,6 %	
14	325 277 006	306 987 143	18 289 863	1 337 918	4,9 %	40,2 %	
15	306 987 143	289 744 798	17 242 346	1 262 307	4,9 %	37,9 %	
16	289 744 798	272 286 189	17 458 608	1 190 748	4,9 %	35,6 %	
17	272 286 189	256 766 581	15 519 608	1 121 290	4,9 %	33,6 %	
18	256 766 581	242 048 122	14 718 459	1 057 406	4,9 %	31,7 %	
19	242 048 122	227 606 486	14 441 636	996 996	4,9 %	29,8 %	
20	227 606 486	213 554 591	14 051 895	937 531	4,9 %	27,9 %	

Amortization profile (first 20 periods)

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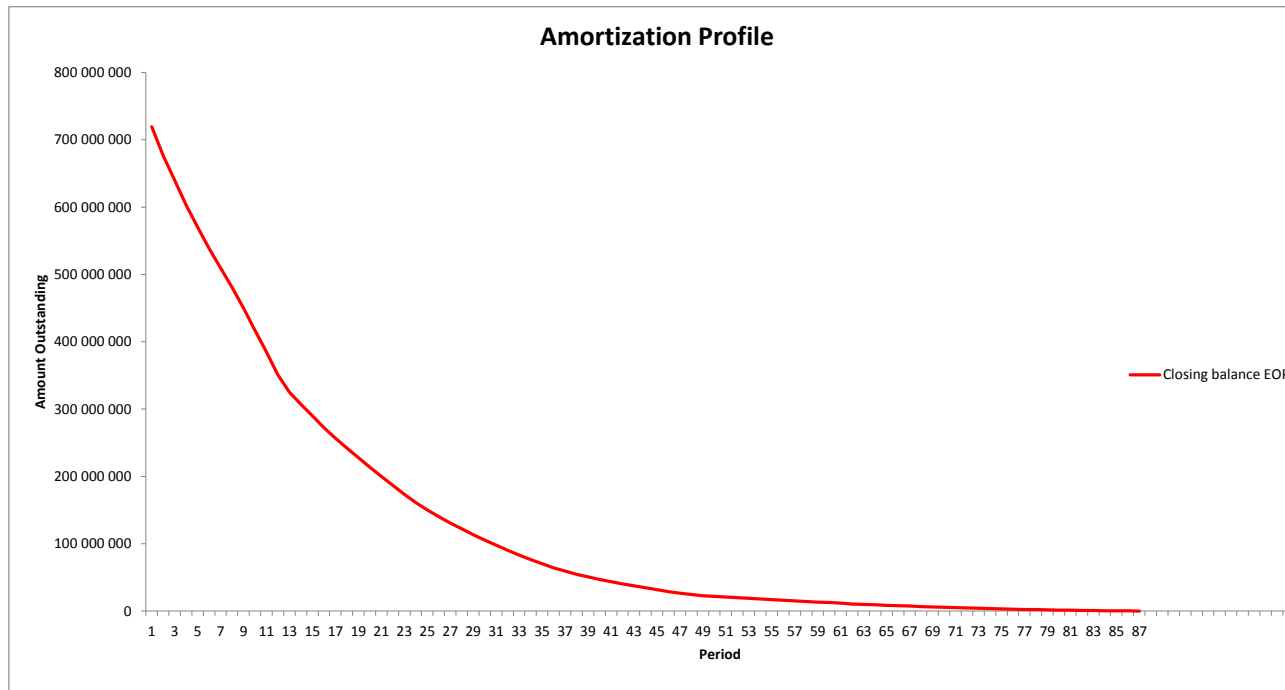


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



**Svensk Autofinans 1 Limited  
Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days

TOTAL			
Period	No of contracts	Number of periods granted	Sum of Payments
201210	9	11	20 742
201211	8	8	12 533
201212	17	18	52 924
201301	26	26	44 471
201302	10	35	4 225 385
201303	10	11	18 401
201304	6	6	11 017
201305	11	11	23 204
201306	9	10	25 311
201307	21	33	71 045
201308	14	26	22 159
201309	7	26	10 621
201310	10	26	14 609
201311	16	25	32 732
201312	29	31	53 761
201401	17	39	38 147
201402	11	20	22 860
201403	11	17	16 711
201404	6	12	7 503
201405	11	11	17 464
201406	11	12	26 792
201407	8	8	18 194
201408	3	3	3 889
201409	3	3	7 139
201410	3	3	3 363
201411	6	6	6 993
201412	10	13	524 135
201501	9	9	20 716
201502	3	3	6 170
201503	5	8	12 937
201504	2	2	2 730
201505	2	2	2 146
Total	324	474	5 376 804

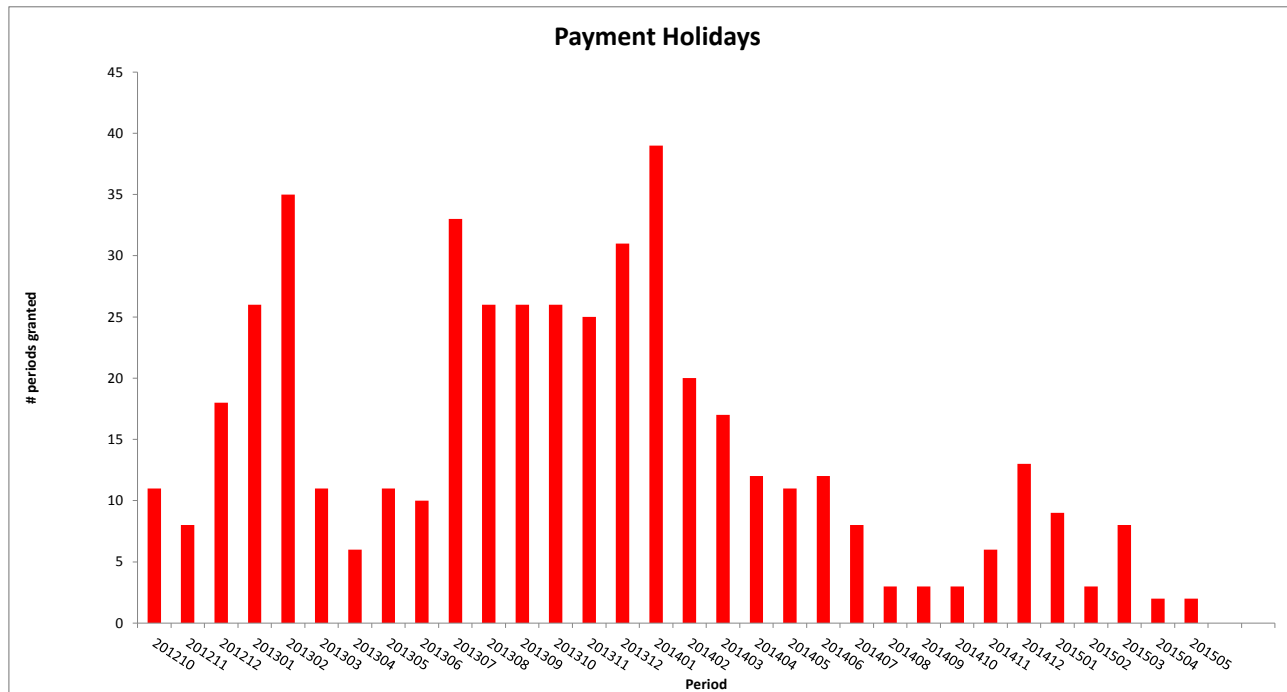
Payment holiday

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

**16.b Payment Holidays**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



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

**17.a Restructured Loans**



Reporting Date	01.07.2015
Payment date	29.06.2015
Period No	32
Monthly Period	May 2015
Interest Period	from 28.05.2015 to 29.06.2015 = 32 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
Total	7	399 423

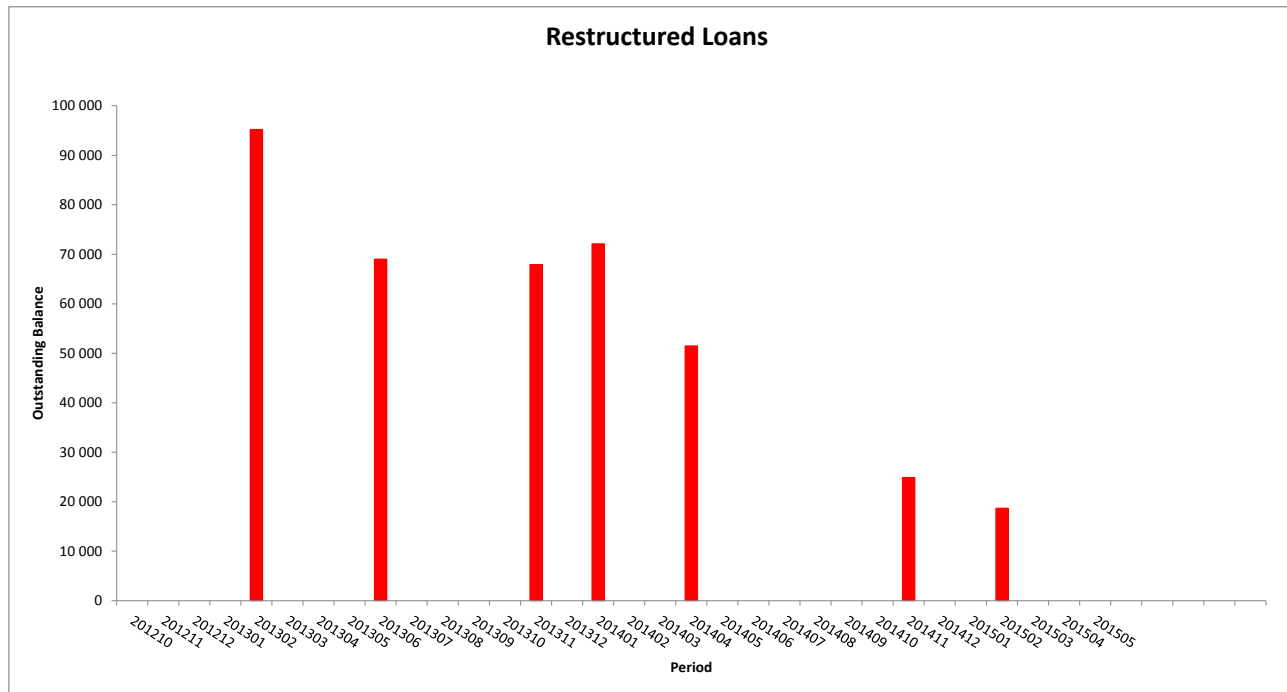
Restructured

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

**17.b Restructured Loans**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



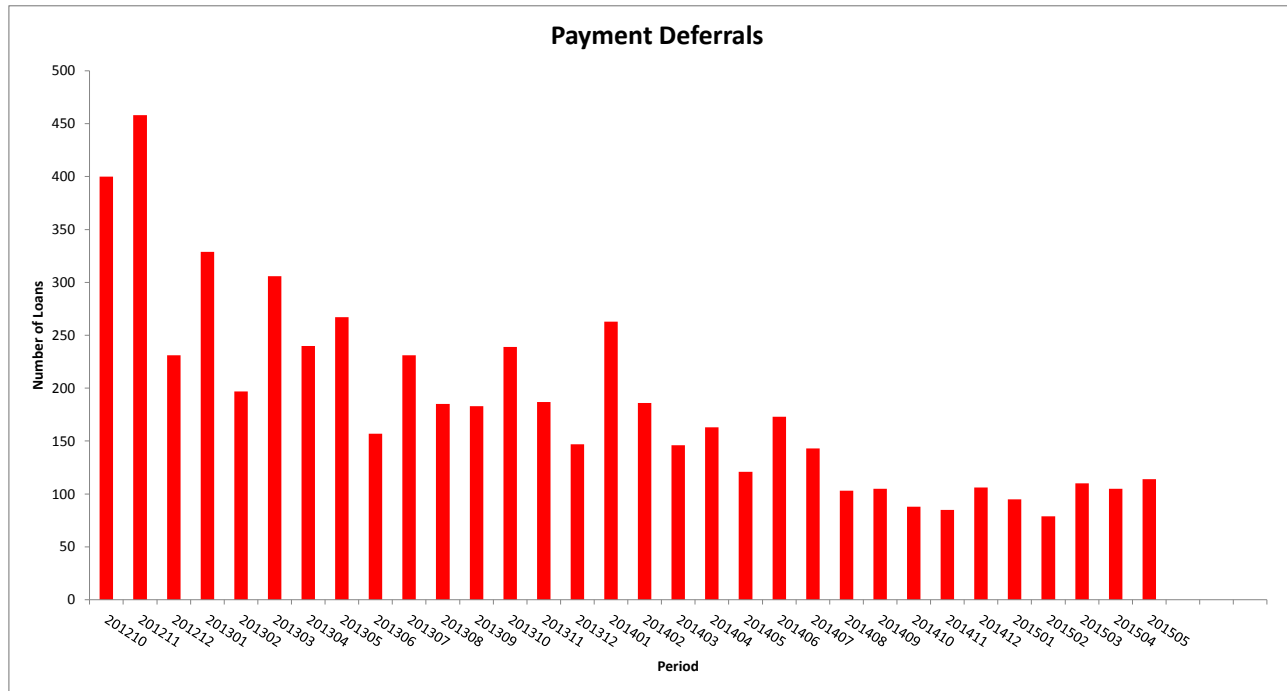


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**18.b Payment Deferrals**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



**Svensk Autofinans 1 Limited**  
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**19.a Vehicle Type**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period from	28.05.2015	to	29.06.2015	=	32 days

TOTAL						
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning	
Car	12 654	636 099 301	83,2 %	24,0		44,9
Caravan	712	48 476 962	6,3 %	59,0		53,9
Light Comercial Vehicle	387	20 194 196	2,6 %	24,6		45,5
Motorcycle	296	47 496 160	6,2 %	50,4		52,6
Camper	293	12 008 604	1,6 %	30,8		44,4
Total	14 342	764 275 223	100 %	28,0		46,0

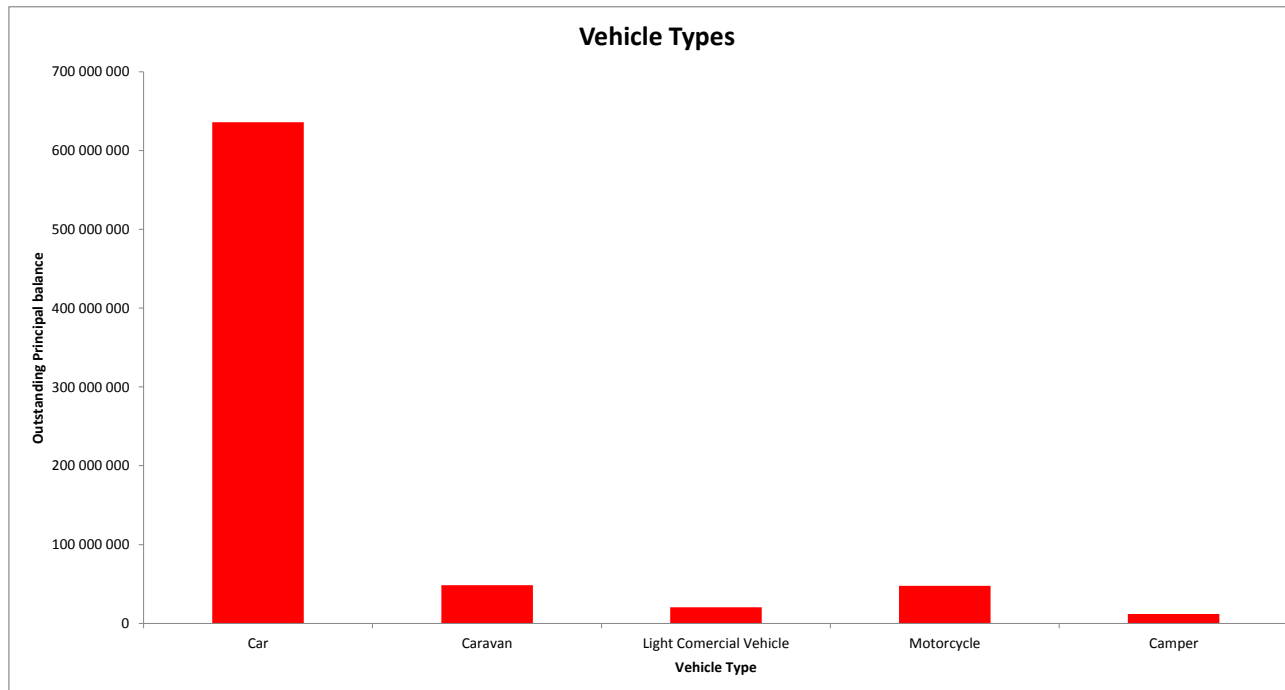


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**19.b Vehicle Type**



Reporting Date	01.07.2015				
Payment date	29.06.2015				
Period No	32				
Monthly Period	May 2015				
Interest Period	from	28.05.2015	to	29.06.2015	= 32 days



Svensk Autofinans 1 Limited  
Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.07.2015		
Payment date	29.06.2015		
Period No	32		
Monthly Period	from	May 2015 28.05.2015	to 29.06.2015 = 32 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	1 013 870	22																				

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 2			2014 3			2014 4			2015 1			2015 2			Recoveries	Cum. Recoveries	Loss	
			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			
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	6 332	1 131 681	2 154 614				
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	4 452	1 865 167	1 835 873				
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	12 518	1 628 906	2 730 174				
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	19 365	2 388 783	2 965 947				
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	44 325	1 957 457	2 797 344				
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	13 964	1 343 407	1 470 846				
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	69 371	1 003 056	1 398 812				
2014 4	1 661 491	36							331 636	331 636	1 329 855	114 111	445 747	1 215 744	24 481	470 229	1 191 263				
2015 1	3 189 545	33										1 651 553	1 651 553	1 537 992	495 514	2 147 067	1 042 478				
2015 2	1 013 870	22													86 191	86 191	927 679				

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**Svensk Autofinans 1 Limited**  
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**21. Priority of Payments**



Reporting Date	01.07.2015
Payment date	29.06.2015
Period No	32
Monthly Period	May 2015
Interest Period	from 28.05.2015 to 29.06.2015 = 32 days

**Pre-Enforcement Priority of Payments**

Available Distribution Amount	+	103 678 200,29	SEK
Senior Expenses	-	359 380,76	SEK
Interest Notes Class A	-	188 975,57	SEK
Payment to Reserve Account	-	15 285 504,47	SEK
Principal Payments on Class A	-	51 689 637,46	SEK
Payment to Reserve Account (Required Reserve Amount)	-	30 571 008,93	SEK
Interest Notes Class B	-	579 018,49	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	3 436 123,34	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		1 568 551,28	SEK

**Svensk Autofinans 1 Limited**  
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**22. Transaction Costs**



Reporting Date	01.07.2015	
Payment date	29.06.2015	
Period No	32	
Monthly Period	May 2015	
Interest Period	from	28.05.2015 to 29.06.2015 = 32 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	359 380,76 SEK		
Interest accrued for the Period	767 994,06 SEK	188 975,57 SEK	579 018,49 SEK
Cumulative Interest accrued	124 410 171,28 SEK	94 359 917,73 SEK	30 050 253,55 SEK
Interest Payments	767 994,06 SEK	188 975,57 SEK	579 018,49 SEK
Cumulative Interest Payments	124 410 171,28 SEK	94 359 917,73 SEK	30 050 253,55 SEK
Interest accrued on Subordinated Loans for the Period	3 436 123,34 SEK		
Cumulative Interest accrued on Subordinated Loans	116 496 614,38 SEK		
Interest Payments on Subordinated Loans	3 436 123,34 SEK		
Cumulative Interest Payments on Subordinated Loans	116 496 614,38 SEK		
Unpaid Interest for the Period	- SEK		
Cumulative Unpaid Interest	- SEK		

**Svensk Autofinans 1 Limited**  
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**23. Priority of Payments - Post-Enforcement**



Reporting Date	01.07.2015	
Payment date	29.06.2015	
Period No	32	
Monthly Period	May 2015	
Interest Period	from	28.05.2015
	to	29.06.2015
	=	32 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**



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Reporting Date	01.07.2015
Payment date	29.06.2015
Period No	32
Monthly Period	May 2015
Interest Period	from 28.05.2015 to 29.06.2015 = 32 days