

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

**Cover Sheet Monthly Investor Report**



Reporting Date	01.06.2015				
Payment date	28.05.2015			Following payment dates	29.06.2015
Period No	31				28.07.2015
Monthly Period	Apr 2015				
Interest Period	28.04.2015	to	28.05.2015	=	30 days

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**1. Portfolio Information**



Reporting Date	01.06.2015		
Payment date	28.05.2015		
Period No	31		
Monthly Period	Apr 2015		
Interest Period	from	28.04.2015	to 28.05.2015 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>876 914 255,80 SEK</b>	<b>954 281 670,66 SEK</b>
Scheduled Loan Principal Repayments	30 050 244,84 SEK	42 150 457,17 SEK
Prepayments	29 163 007,25 SEK	33 001 431,69 SEK
Deemed Collections	1 216 159,00 SEK	1 282 790,00 SEK
<b>Total Principal Payments Received</b>	<b>60 429 411,09 SEK</b>	<b>76 434 678,86 SEK</b>
New Defaulted Auto Loans in Period	519 984,00 SEK	932 736,00 SEK
<b>Closing Balance</b>	<b>815 964 860,71 SEK</b>	<b>876 914 255,80 SEK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	4 729 215,23 SEK	7 067 615,74 SEK
recoveries on loans in default	418 037,47 SEK	1 835 466,65 SEK
<b>Total revenue received in period</b>	<b>5 147 252,70 SEK</b>	<b>8 903 082,39 SEK</b>
<b># Loans</b>		
At beginning of period	16 000 Loans	16 969 Loans
Paid in full	840 Loans	945 Loans
Repurchased (Deemed Collections)	16 Loans	9 Loans
New loans into Default	8 Loans	15 Loans
<b>At end of period</b>	<b>15 136 Loans</b>	<b>16 000 Loans</b>
Weighted Average Loan Return	4,96 %	

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**2. Amount Due for Distribution**



Reporting Date	01.06.2015
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**Available Distribution Amount**

	<b>Current Period</b>	<b>Previous Period</b>
a. Reserve Fund	52 614 855,35 SEK	57 256 900,24 SEK
b. Collections under the Loan Agreement	65 576 663,79 SEK	85 337 761,25 SEK
1. Collections (Principal, Interest, Fees)	64 360 504,79 SEK	84 054 971,25 SEK
2. Deemed collections (Principal)	1 216 159,00 SEK	1 282 790,00 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>118 191 519,14 SEK</b>	<b>142 594 661,49 SEK</b>

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**3. Reserve Accounts**



Reporting Date	01.06.2015
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Interest Period	from 28.04.2015 to 28.05.2015 = 30 days

**Note Balance**

Beginning of Period	876 914 255,80	SEK
End of Period	815 964 860,71	SEK

**Reserve Fund**

	in %	
Beginning of Period		35 076 570,23 SEK
Cash Outflow		35 076 570,23 SEK
Cash Inflow		32 638 594,43 SEK
End of Period		32 638 594,43 SEK
Required Reserve Amount		32 638 594,43 SEK

**Liquidity Balance**

	in %	
Beginning of Period		17 538 285,12 SEK
Cash Outflow		17 538 285,12 SEK
Cash Inflow		16 319 297,21 SEK
End of Period		16 319 297,21 SEK
Required Reserve Amount		16 319 297,21 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	156 076,86	SEK
Cash Inflow	-	SEK
End of Period	76 171 516,75	SEK
Required Reserve Amount	76 171 516,75	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	876 914 255,8 SEK
End of Period	815 964 860,7 SEK

**Portfolio Performance:**

**Performing Receivables:**

	SEK	%	# loans
Current	803 977 456,4	98,5 %	14 891
1-29 days past due	7 657 322,4	0,9 %	148
<b>Delinquent Receivables:</b>			
30-59 days past due	1 399 355,7	0,2 %	34
60-89 days past due	1 387 033,2	0,2 %	29
90-119 days past due	1 092 300,0	0,1 %	26
120-149 days past due	451 393,0	0,1 %	8
150-179 days past due	-	0,0 %	-
<b>Total Performing and Delinquent</b>	<b>815 964 860,7</b>	<b>100,0 %</b>	<b>15 136 #</b>

Current Period Defaults	519 984,00	8
Cumulative Defaults	31 398 337,25	505
Current Period Recoveries	418 037,47	
Cumulative Recoveries	13 698 653,89	

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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	876 914 255,80 SEK	284 736 255,80 SEK	592 178 000,00 SEK
Available Distribution Amount	118 191 519,14 SEK		
Amortisation	60 949 395,09 SEK		
Redemption per Class	60 949 395,09 SEK	60 949 395,09 SEK	0,00 SEK
Redemption per Note		15 206,93 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	815 964 860,71 SEK	223 786 860,71 SEK	592 178 000,00 SEK
Current Tranching		27,43 %	72,57 %
Current Pool Factor		0,06	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	30		
Principal Outstanding per Note Beginning of Period		71 041,98 SEK	769 062,34 SEK
>Principal Repayment per note		15 206,93 SEK	- SEK
Principal Outstanding per Note End of Period		55 835,05 SEK	769 062,34 SEK
>Interest accrued for the period		56,24 SEK	704,97 SEK
Interest Payment		225 416,20 SEK	542 829,83 SEK
Interest Payment per Note		56,24 SEK	704,97 SEK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		82,85 %	10,28 %
Current CE (excl. Excess Spread)		78,57 %	6,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	01.06.2015
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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**

Reporting Date	01.06.2015	
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Average loan balance at start of transaction: 88 941

TOTAL								
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		

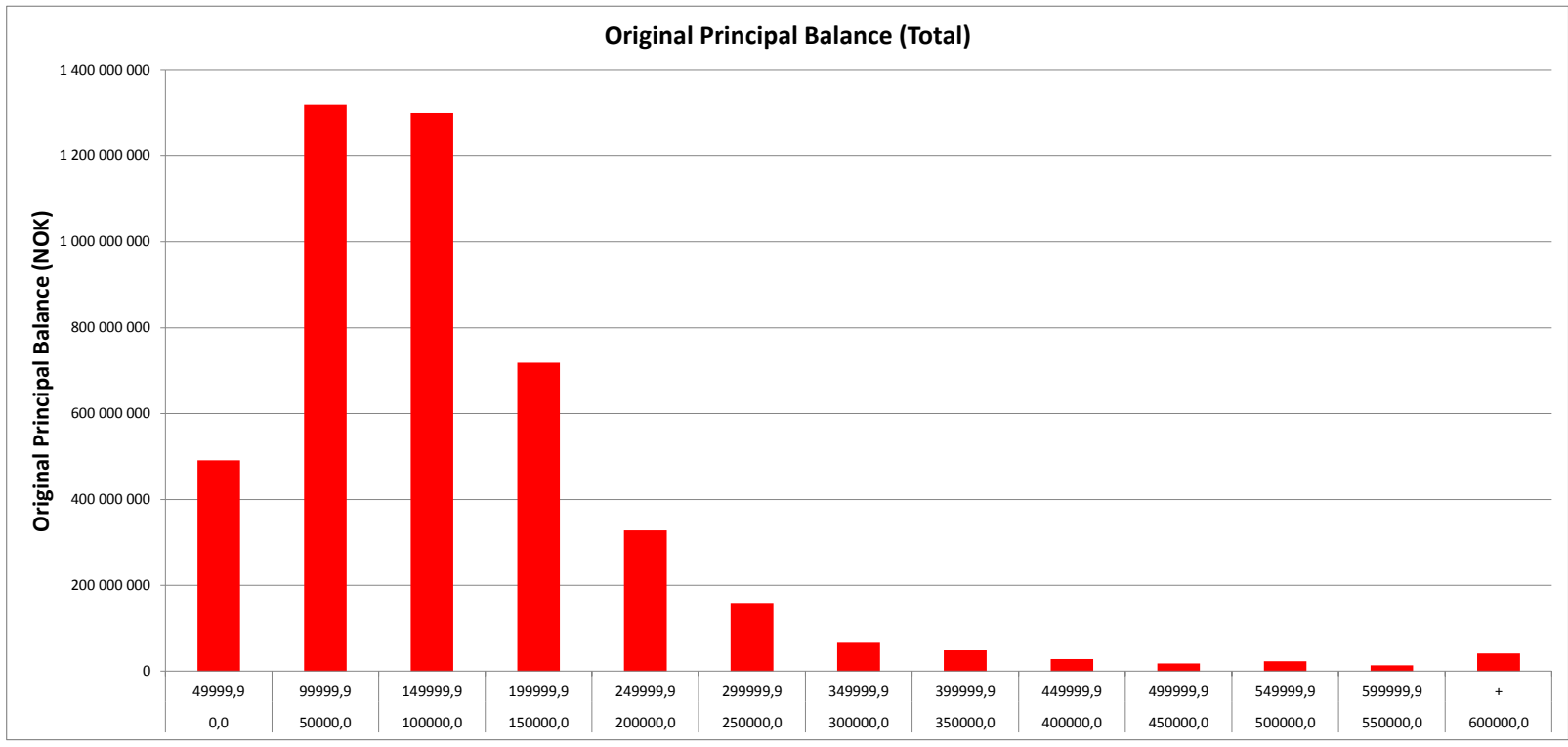
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**6.b Original Principal Balance Graph**

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Interest Period	from 28.04.2015	to 28.05.2015 = 30 days



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**7.a Outstanding Principal Balance**

Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from 28.04.2015	to 28.05.2015 = 30 days



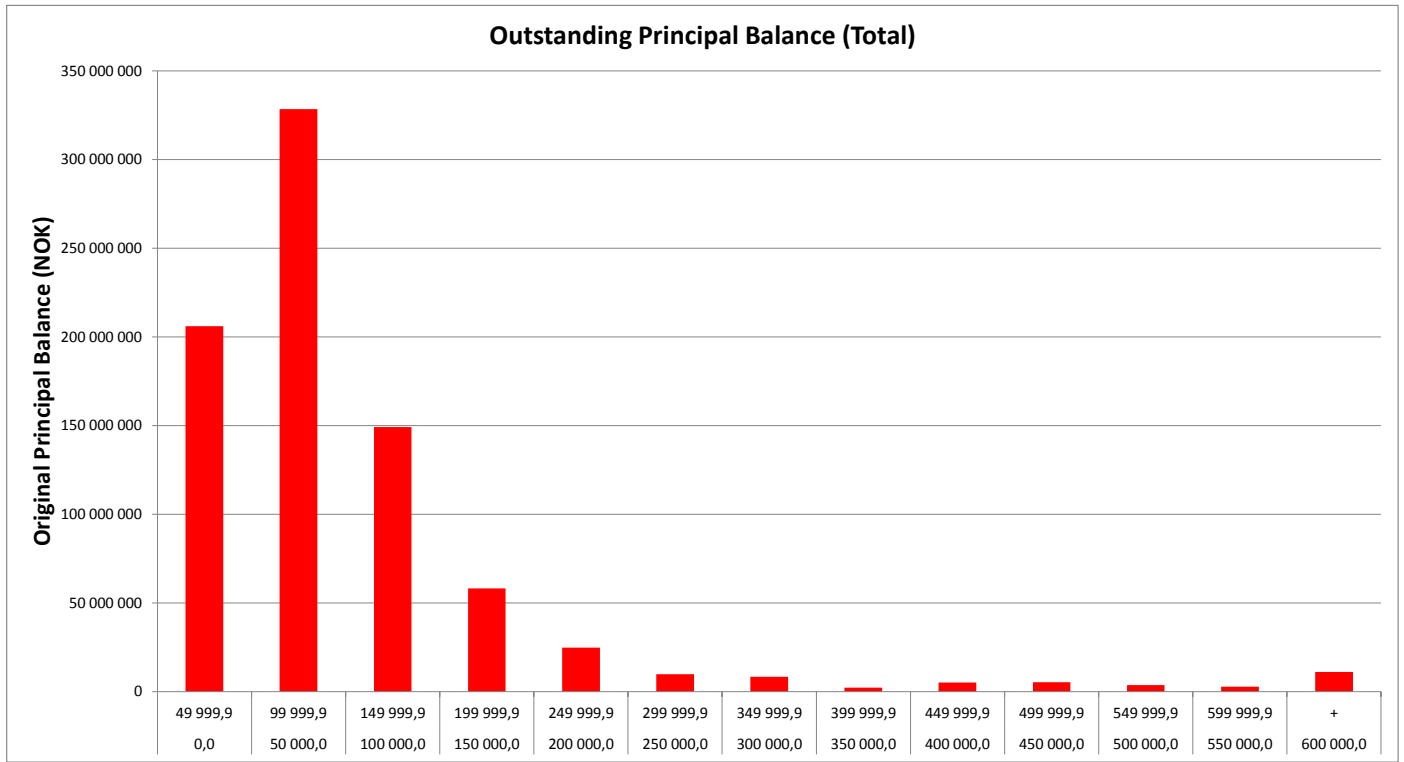
Average loan outstanding balance- all: 53 909

	TOTAL							
	Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning
Outstanding balance	0,0	49 999,9	8 644	206 183 688	57,11 %	25,27 %	20,0	47,5
	50 000,0	99 999,9	4 658	328 479 819	30,77 %	40,26 %	30,2	43,9
	100 000,0	149 999,9	1 260	149 280 877	8,32 %	18,30 %	34,2	43,4
	150 000,0	199 999,9	343	58 315 982	2,27 %	7,15 %	34,0	44,1
	200 000,0	249 999,9	114	24 929 510	0,75 %	3,06 %	36,9	44,5
	250 000,0	299 999,9	36	9 893 805	0,24 %	1,21 %	29,5	50,9
	300 000,0	349 999,9	26	8 450 229	0,17 %	1,04 %	31,1	52,8
	350 000,0	399 999,9	6	2 224 175	0,04 %	0,27 %	39,2	45,3
	400 000,0	449 999,9	12	5 175 783	0,08 %	0,63 %	13,4	40,9
	450 000,0	499 999,9	11	5 305 713	0,07 %	0,65 %	25,1	49,9
	500 000,0	549 999,9	7	3 686 193	0,05 %	0,45 %	5,6	45,5
	550 000,0	599 999,9	5	2 869 167	0,03 %	0,35 %	18,7	46,1
	600 000,0 +		14	11 169 920	0,09 %	1,37 %	7,5	46,1
	<b>Total</b>		<b>15 136</b>	<b>815 964 861</b>	<b>100,0 %</b>	<b>100,0 %</b>	<b>28,2</b>	<b>45,0</b>

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**7.b Outstanding Principal Balance Graph**

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**8.a Geographical Distribution**



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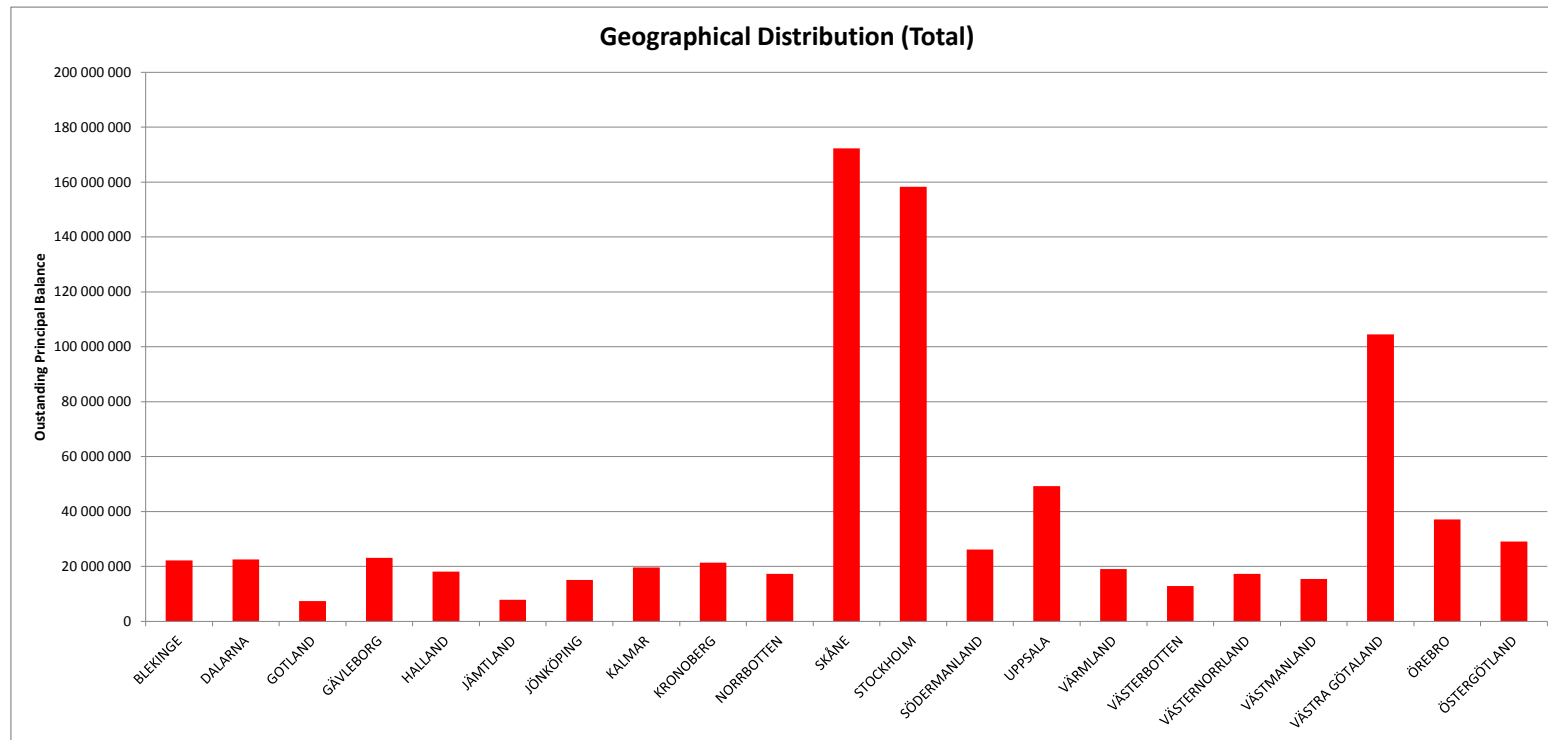
		TOTAL						
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning		
BLEKINGE	417	22 244 834	2,73 %	2,76 %	28,7	43,9		
DALARNA	436	22 545 602	2,76 %	2,88 %	28,2	44,6		
GOTLAND	138	7 403 081	0,91 %	0,91 %	37,3	45,1		
GÄVLEBORG	505	23 184 922	2,84 %	3,34 %	28,8	44,4		
HALLAND	355	18 173 395	2,23 %	2,35 %	26,9	45,4		
JÄMTLAND	182	7 836 837	0,96 %	1,20 %	29,4	46,2		
JÖNKÖPING	298	15 066 038	1,85 %	1,97 %	36,0	44,9		
KALMAR	390	19 639 411	2,41 %	2,58 %	28,4	44,4		
KRONOBERG	403	21 337 441	2,61 %	2,66 %	30,0	44,3		
NORRBOTTEN	311	17 330 191	2,12 %	2,05 %	33,1	46,3		
SKÅNE	3 045	172 282 998	21,11 %	20,12 %	23,5	45,5		
STOCKHOLM	2 967	158 257 018	19,40 %	19,60 %	27,5	44,3		
SÖDERMANLAND	508	26 159 262	3,21 %	3,36 %	31,2	44,9		
UPPSALA	815	49 209 760	6,03 %	5,38 %	20,5	43,7		
VÄRMLAND	428	19 086 686	2,34 %	2,83 %	31,1	46,6		
VÄSTERBOTTEN	208	12 841 134	1,57 %	1,37 %	25,9	46,5		
VÄSTERNORRLAND	308	17 307 318	2,12 %	2,03 %	26,6	44,8		
VÄSTMANLAND	281	15 460 350	1,89 %	1,86 %	28,8	43,6		
VÄSTRA GÖTALAND	1 977	104 473 876	12,80 %	13,06 %	33,9	45,8		
ÖREBRO	680	37 100 291	4,55 %	4,49 %	30,6	44,7		
ÖSTERGÖTLAND	484	29 024 416	3,56 %	3,20 %	36,1	45,2		
Sum:	15 136	815 964 861	100,0 %	100,0 %	28,2	45,0		

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**8.b Geographical Distribution Graph**

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**9.a Interest Rate**



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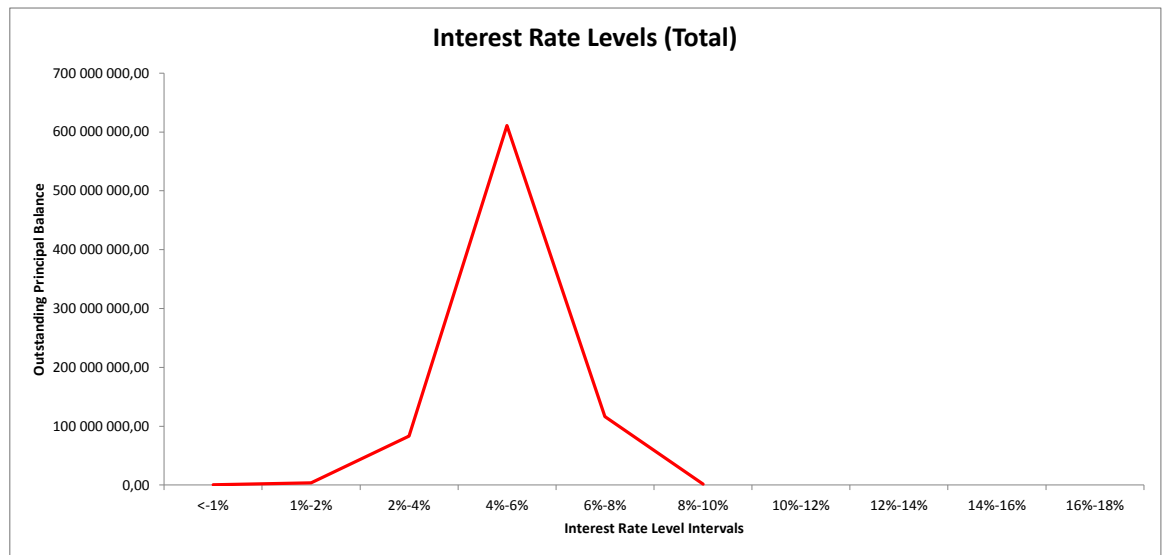
TOTAL								
Interest distribution	Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	<			1 %	11	525 793	0,06 %	22,4
	1 %		2 %	64	3 996 396	0,49 %	19,6	41,3
	2 %		4 %	1254	83 087 804	10,18 %	28,6	42,0
	4 %		6 %	10705	610 738 539	74,85 %	27,4	44,8
	6 %		8 %	3058	116 126 398	14,23 %	32,5	47,8
	8 %		10 %	44	1 489 930	0,18 %	43,0	84,3
	10 %		12 %					
	12 %		14 %					
	14 %		16 %					
	16 %		18 %					
Total			15 136	815 964 861	100 %	28,2	45,0	

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**9.b Interest Rate**



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**10.a Remaining Terms**



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from 28.04.2015	to 28.05.2015 = 30 days

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		105	3 157 115	0,39 %	0,0	46,4	
1		12	5 050	217 357 632	26,64 %	6,4	47,8
13		24	3 896	150 598 803	18,46 %	18,5	47,0
25		36	3 258	187 544 915	22,98 %	30,2	43,3
37		48	1 793	145 194 377	17,79 %	41,7	39,9
49		60	566	54 007 059	6,62 %	51,0	41,5
61		72	175	20 226 104	2,48 %	65,2	55,3
73		84	209	26 347 148	3,23 %	78,3	47,6
85		96	84	11 531 707	1,41 %	86,4	48,4
97		108					
109		120					
121	>						
Total		15 136	815 964 861	100 %	28,2	45,0	

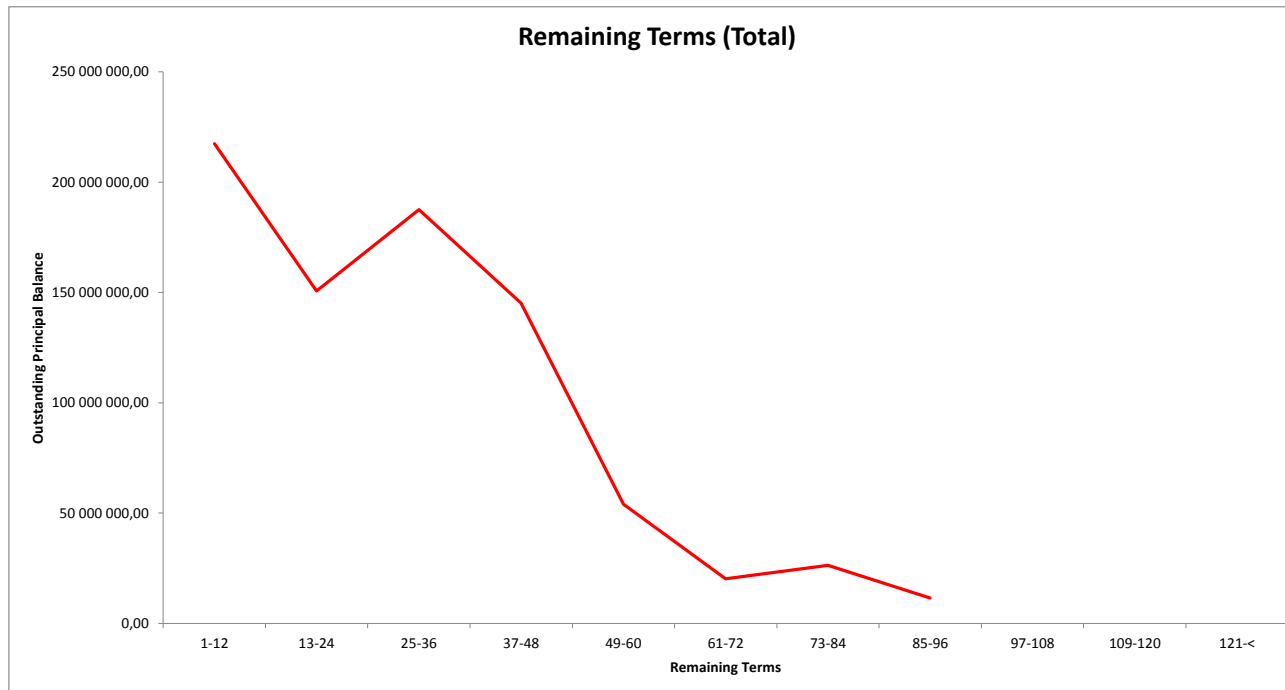


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**10.b Remaining Terms**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days



**Svensk Autofinans 1 Limited**  
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**11.a Seasoning**



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from 28.04.2015	to 28.05.2015 = 30 days

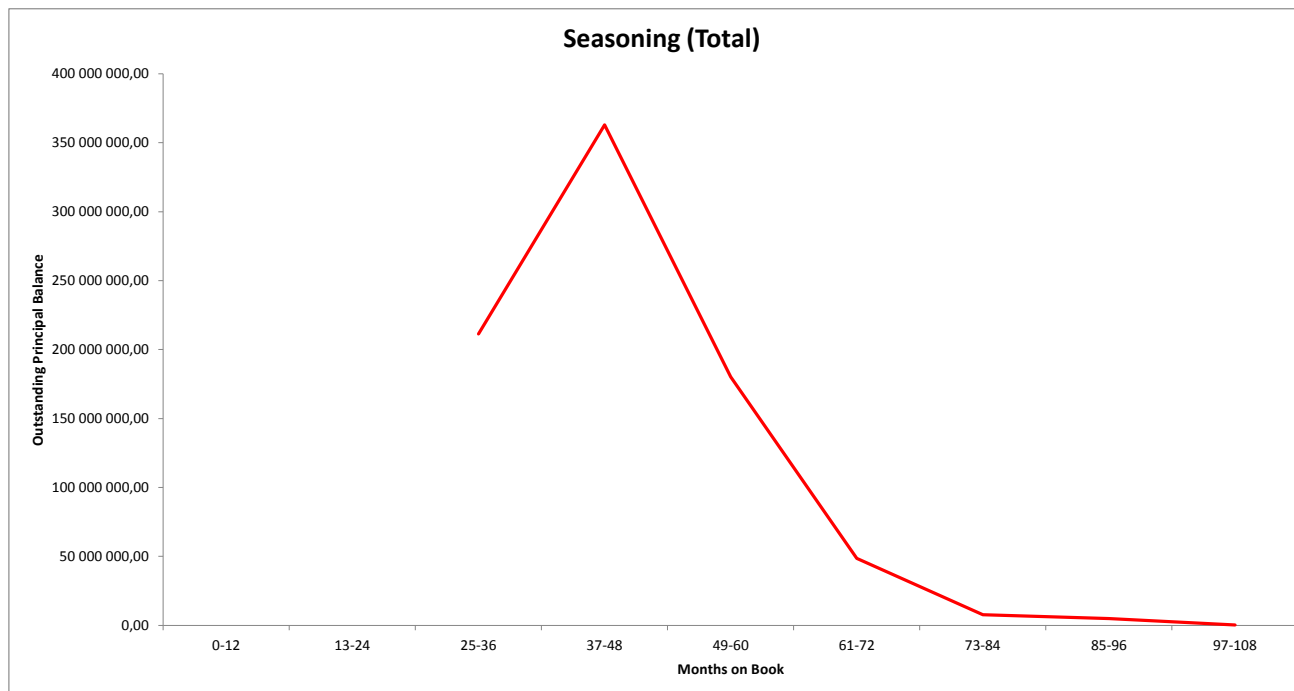
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36	3 303	211 291 665	25,9 %	33,7	34,5
37		48	6 171	362 864 364	44,5 %	28,3	42,2
49		60	3 970	180 290 407	22,1 %	21,5	54,2
61		72	1 408	48 585 597	6,0 %	24,1	66,4
73		84	224	7 740 236	0,9 %	30,6	78,1
85		96	58	4 943 396	0,6 %	69,0	92,5
97		108	2	249 196	0,0 %	51,6	98,0
109		120					
121	>						
		15 136		815 964 861	100 %	28,2	45,0

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

**11.b Seasoning**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days



**Svensk Autofinans 1 Limited**  
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**13.a Balloon loans**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days

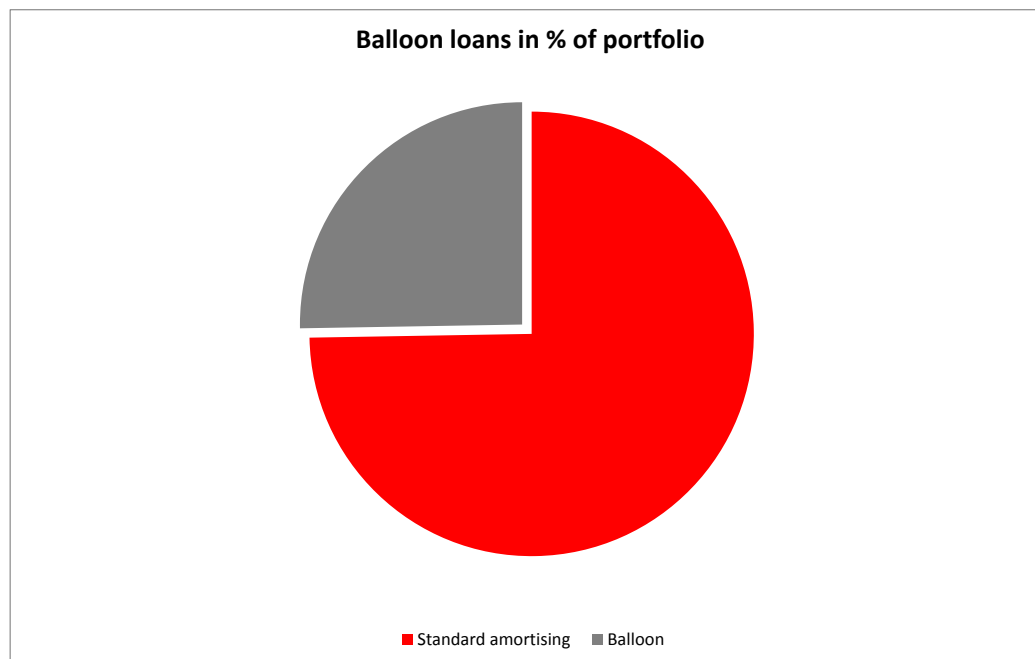
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Standard amortising	13 091	609 770 061	74,73 %	35,2	44,5
	Balloon	2 045	206 194 800	25,27 %	7,5	46,3
	Total	15 136	815 964 861	100 %	28,2	45,0

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

**13.b Balloon loans**



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from	28.04.2015
	to	28.05.2015
	=	30 days



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

**14.a # loans per borrower**



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from 28.04.2015	to 28.05.2015 = 30 days

TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	15 026	809 632 548	99,22 %
	2	53	6 061 753	0,74 %
	4	1	270 560	0,03 %
Total	15 080	815 964 861	100,00 %	

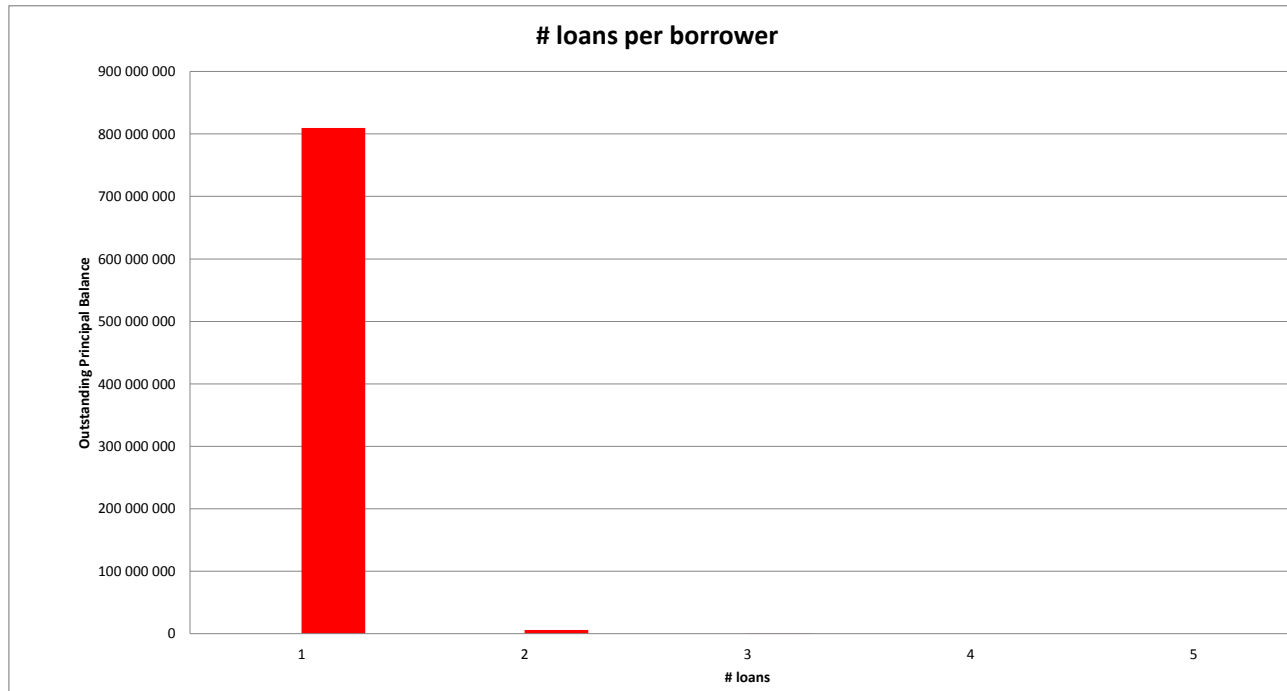
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**Svensk Autofinans 1 Limited**  
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**14.b # loans per borrower**



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from 28.04.2015	to 28.05.2015 = 30 days



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

**15.a Amortization Profile**



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from 28.04.2015	to 28.05.2015 = 30 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	815 964 893	766 179 829	49 785 064	3 356 554	4,9 %	93,9 %	
2	766 179 829	719 761 502	46 418 327	3 171 612	5,0 %	88,2 %	
3	719 761 502	675 152 014	44 609 488	2 985 327	5,0 %	82,7 %	
4	675 152 014	638 142 350	37 009 664	2 805 416	5,0 %	78,2 %	
5	638 142 350	601 655 609	36 486 741	2 654 950	5,0 %	73,7 %	
6	601 655 609	568 281 999	33 373 610	2 507 490	5,0 %	69,6 %	
7	568 281 999	535 846 691	32 435 308	2 371 850	5,0 %	65,7 %	
8	535 846 691	505 671 586	30 175 105	2 238 960	5,0 %	62,0 %	
9	505 671 586	476 276 900	29 394 687	2 114 126	5,0 %	58,4 %	
10	476 276 900	444 396 331	31 880 569	1 991 905	5,0 %	54,5 %	
11	444 396 331	410 319 519	34 076 812	1 863 261	5,0 %	50,3 %	
12	410 319 519	378 529 249	31 790 270	1 726 629	5,0 %	46,4 %	
13	378 529 249	352 938 179	25 591 070	1 599 051	5,1 %	43,3 %	
14	352 938 179	330 830 424	22 107 755	1 493 776	5,1 %	40,5 %	
15	330 830 424	312 445 450	18 384 974	1 402 336	5,1 %	38,3 %	
16	312 445 450	294 802 129	17 643 321	1 323 891	5,1 %	36,1 %	
17	294 802 129	276 895 216	17 906 913	1 248 459	5,1 %	33,9 %	
18	276 895 216	261 020 206	15 875 009	1 174 976	5,1 %	32,0 %	
19	261 020 206	245 929 397	15 090 810	1 107 661	5,1 %	30,1 %	
20	245 929 397	231 167 251	14 762 146	1 043 770	5,1 %	28,3 %	

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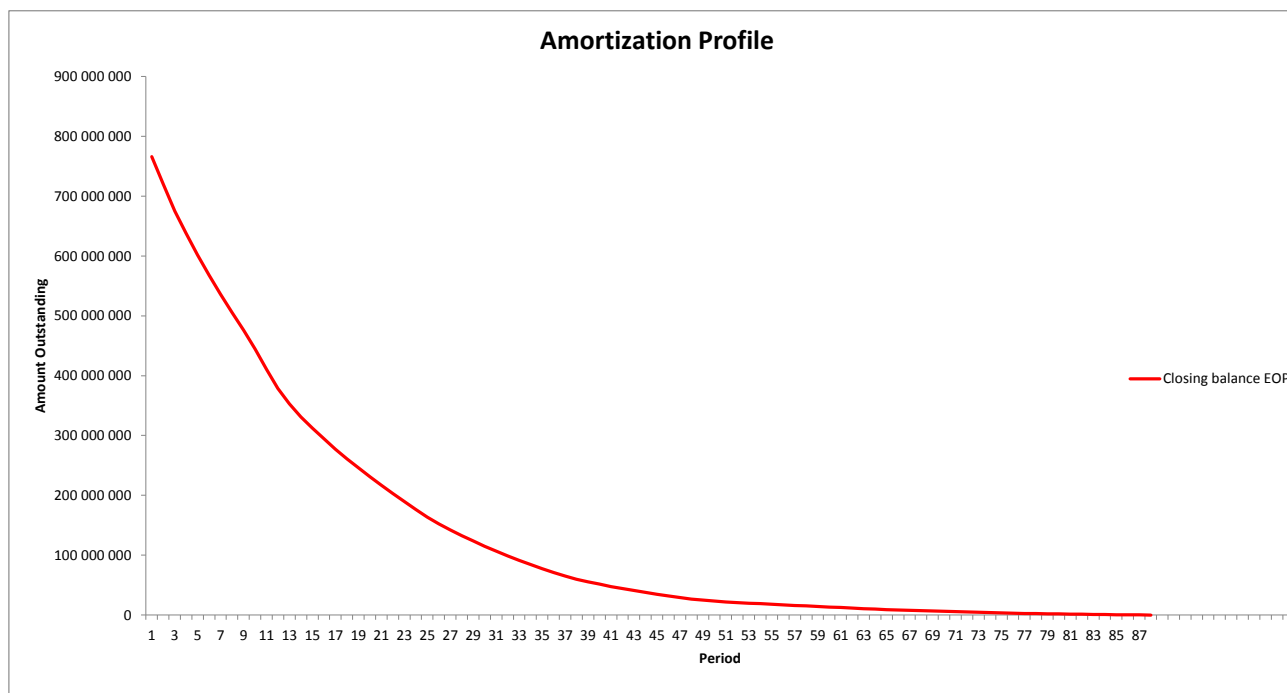


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days



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

**16.a Payment Holidays**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 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
Total	322	472	5 374 658

Payment holiday

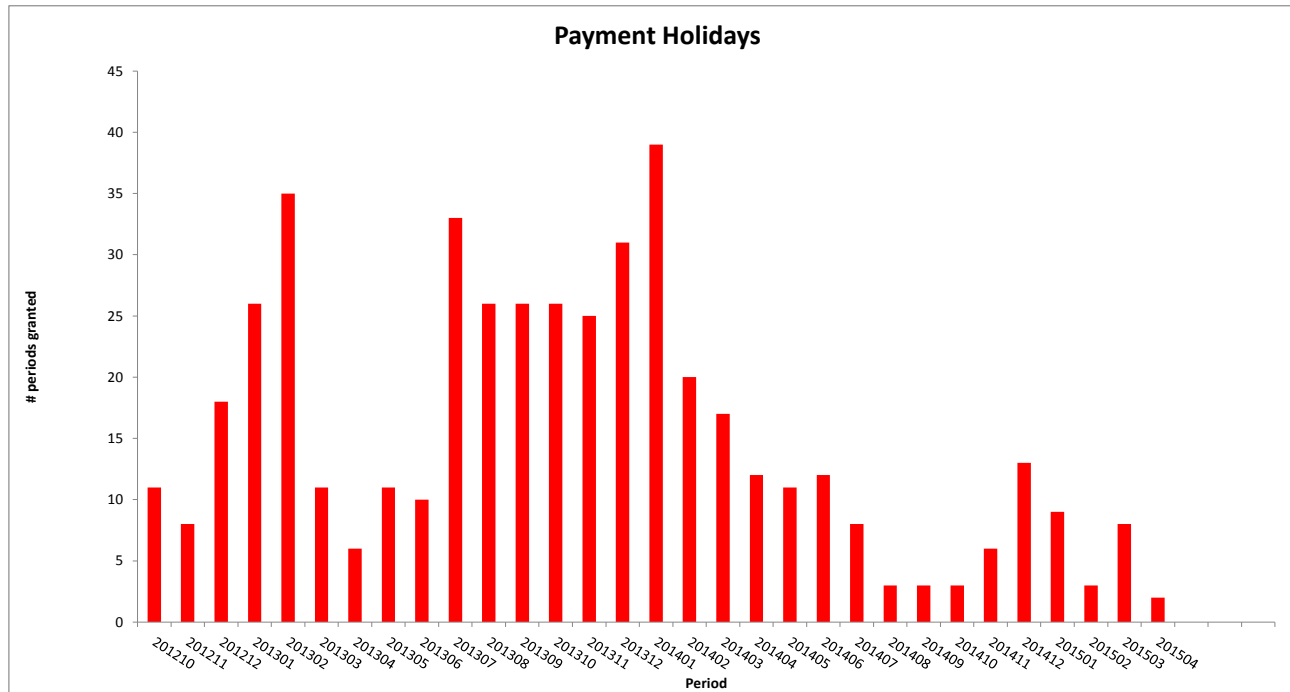
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**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days



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

**17.a Restructured Loans**



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from 28.04.2015	to 28.05.2015 = 30 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	
201504	0	0	
Total	7	399 423	

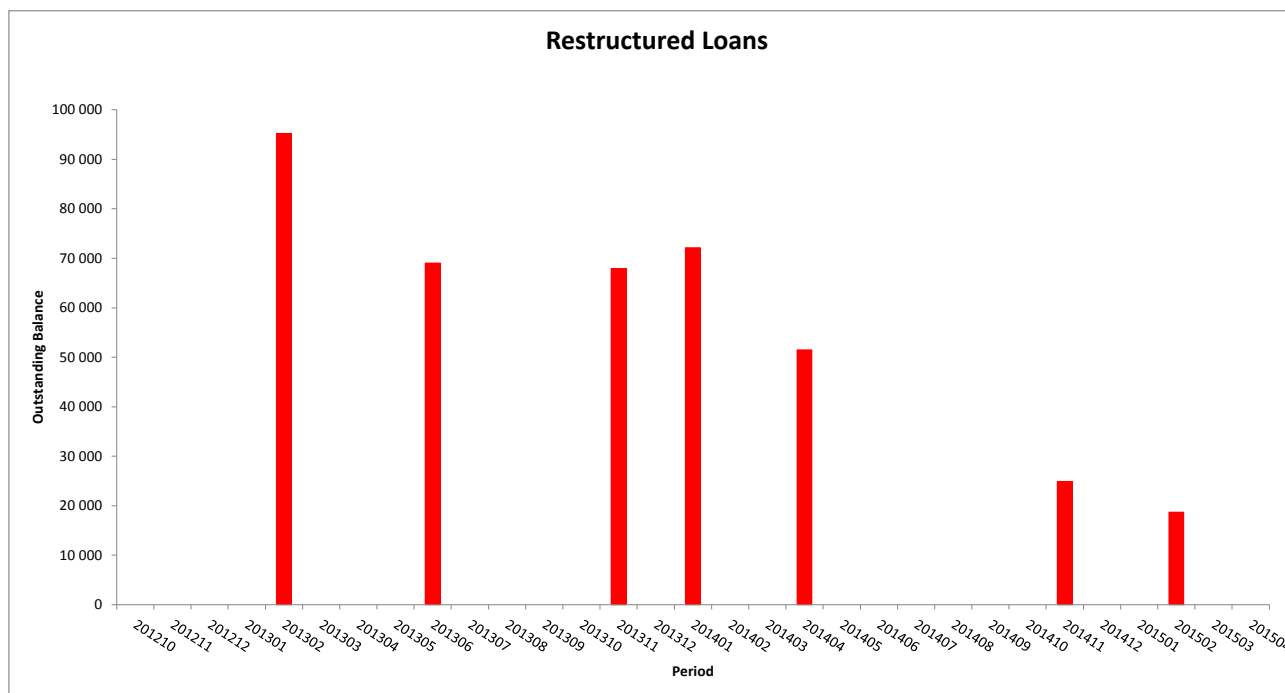
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**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**17.b Restructured Loans**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days



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

**18.a Payment Deferrals**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	28.04.2015	to	28.05.2015	=	30 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
	201504	105	7 671 916	23	1 674 366	82	5 997 550
Total		5 828	518 640 633	1 081	92 602 256	4 747	426 038 377

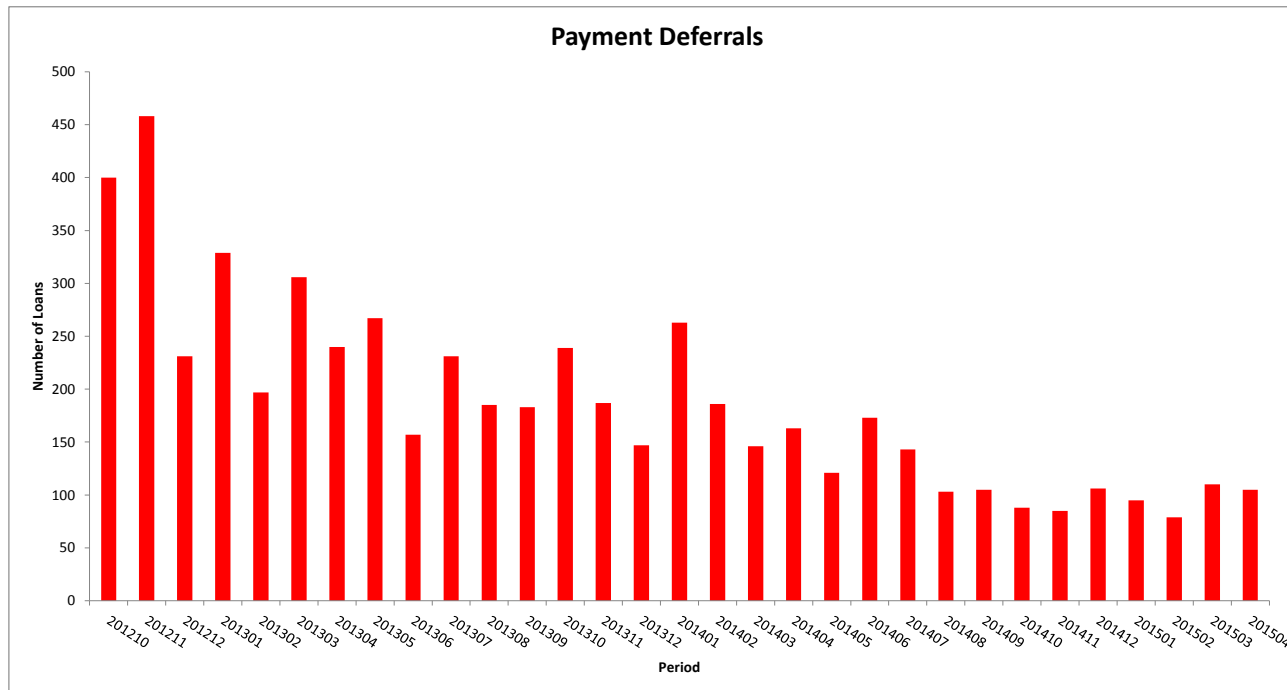
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**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**18.b Payment Deferrals**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days



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

**19.a Vehicle Type**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period from	28.04.2015	to	28.05.2015	=	30 days

TOTAL						
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning	
Car	13 342	679 934 208	83,3 %	24,4		44,0
Caravan	756	51 122 319	6,3 %	59,2		52,9
Light Comercial Vehicle	418	21 833 541	2,7 %	24,4		44,6
Motorcycle	315	12 796 494	1,6 %	31,3		43,6
Camper	305	50 278 299	6,2 %	49,8		51,1
Total	15 136	815 964 861	100 %	28,2		45,0

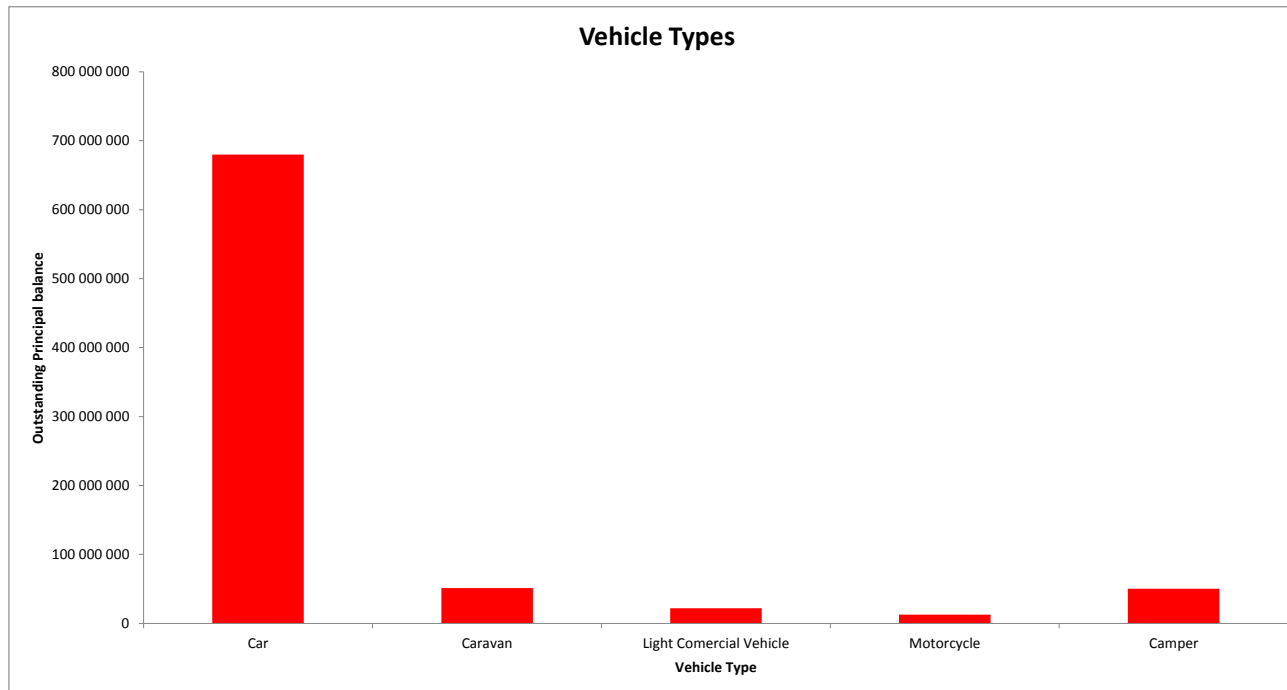


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**19.b Vehicle Type**



Reporting Date	01.06.2015				
Payment date	28.05.2015				
Period No	31				
Monthly Period	Apr 2015				
Interest Period	from	28.04.2015	to	28.05.2015	= 30 days



Svensk Autofinans 1 Limited  
Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.06.2015		
Payment date	28.05.2015		
Period No	31		
Monthly Period	from	Apr 2015 28.04.2015	to 28.05.2015 = 30 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	519 984	8																					

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	4 358	1 129 707	2 156 588						
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	3 351	1 864 066	1 836 973						
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	7 045	1 623 432	2 735 648						
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	10 394	2 379 812	2 974 919						
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	20 169	1 933 300	2 821 501						
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	9 090	1 338 532	1 475 720						
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	48 038	981 723	1 420 145						
2014 4	1 661 491	36							331 636	331 636	1 329 855	114 111	445 747	1 215 744	15 527	461 274	1 200 217						
2015 1	3 189 545	33										1 651 553	1 651 553	1 537 992	300 068	1 951 621	1 237 924						
2015 2	519 984	8													0	0	519 984						

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



Reporting Date	01.06.2015
Payment date	28.05.2015
Period No	31
Monthly Period	Apr 2015
Interest Period	from 28.04.2015 to 28.05.2015 = 30 days

**Pre-Enforcement Priority of Payments**

Available Distribution Amount	+	118 191 519,14	SEK
Senior Expenses	-	518 741,30	SEK
Interest Notes Class A	-	225 416,20	SEK
Payment to Reserve Account	-	16 319 297,21	SEK
Principal Payments on Class A	-	60 949 395,09	SEK
Payment to Reserve Account (Required Reserve Amount)	-	32 638 594,43	SEK
Interest Notes Class B	-	542 829,83	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	3 980 319,83	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		3 016 925,24	SEK

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



Reporting Date	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from	28.04.2015 to 28.05.2015 = 30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	518 741,30 SEK		
Interest accrued for the Period	768 246,04 SEK	225 416,20 SEK	542 829,83 SEK
Cumulative Interest accrued	123 642 177,22 SEK	94 170 942,16 SEK	29 471 235,06 SEK
Interest Payments	768 246,04 SEK	225 416,20 SEK	542 829,83 SEK
Cumulative Interest Payments	123 642 177,22 SEK	94 170 942,16 SEK	29 471 235,06 SEK
Interest accrued on Subordinated Loans for the Period	3 980 319,83 SEK		
Cumulative Interest accrued on Subordinated Loans	113 060 491,04 SEK		
Interest Payments on Subordinated Loans	3 980 319,83 SEK		
Cumulative Interest Payments on Subordinated Loans	113 060 491,04 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	01.06.2015	
Payment date	28.05.2015	
Period No	31	
Monthly Period	Apr 2015	
Interest Period	from	28.04.2015
	to	28.05.2015
	=	30 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	01.06.2015
Payment date	28.05.2015
Period No	31
Monthly Period	Apr 2015
Interest Period	from 28.04.2015 to 28.05.2015 = 30 days