

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	01.10.2014				
Payment date	29.09.2014			Following payment dates	28.10.2014
Period No	23				28.11.2014
Monthly Period	Aug 2014				
Interest Period	28.08.2014	to	29.09.2014	=	32 days

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1. Portfolio Information



Reporting Date	01.10.2014		
Payment date	29.09.2014		
Period No	23		
Monthly Period	Aug 2014		
Interest Period	from	28.08.2014	to 29.09.2014 = 32 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	1 455 108 241,04 SEK	1 557 938 954,57 SEK
Scheduled Loan Principal Repayments	31 873 987,61 SEK	53 527 293,61 SEK
Prepayments	37 579 345,13 SEK	48 573 865,73 SEK
Deemed Collections	112 577,00 SEK	220 839,00 SEK
Total Principal Payments Received	69 565 909,74 SEK	102 321 998,34 SEK
New Defaulted Auto Loans in Period	700 656,00 SEK	508 715,19 SEK
Closing Balance	1 384 841 675,30 SEK	1 455 108 241,04 SEK
Total revenue collections		
Revenue and fees received on loan balances	6 796 871,44 SEK	11 508 775,27 SEK
recoveries on loans in default	198 899,46 SEK	1 103 126,35 SEK
Total revenue received in period	6 995 770,90 SEK	12 611 901,62 SEK
# Loans		
At beginning of period	23 169 Loans	24 481 Loans
Paid in full	902 Loans	1 294 Loans
Repurchased (Deemed Collections)	2 Loans	3 Loans
New loans into Default	15 Loans	15 Loans
At end of period	22 250 Loans	23 169 Loans
Weighted Average Loan Return	5,98 %	

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2. Amount Due for Distribution



Reporting Date	01.10.2014
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Available Distribution Amount

	Current Period	Previous Period
a. Reserve Fund	87 306 494,46 SEK	93 476 337,27 SEK
b. Collections under the Loan Agreement	76 561 680,64 SEK	114 933 899,96 SEK
1. Collections (Principal, Interest, Fees)	76 449 103,64 SEK	114 713 060,96 SEK
2. Deemed collections (Principal)	112 577,00 SEK	220 839,00 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	23 346,17 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	163 868 175,10 SEK	208 433 583,40 SEK

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3. Reserve Accounts



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Note Balance

Beginning of Period	1 455 108 241,04 SEK
End of Period	1 384 841 675,30 SEK

Reserve Fund

	in %	
Beginning of Period		58 204 329,64 SEK
Cash Outflow		58 204 329,64 SEK
Cash Inflow		55 393 667,01 SEK
End of Period		55 393 667,01 SEK
Required Reserve Amount		55 393 667,01 SEK

Liquidity Balance

	in %	
Beginning of Period		29 102 164,82 SEK
Cash Outflow		29 102 164,82 SEK
Cash Inflow		27 696 833,51 SEK
End of Period		27 696 833,51 SEK
Required Reserve Amount		27 696 833,51 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	120 023 181,03 SEK
Cash Outflow	8 493 368,21 SEK
Cash Inflow	- SEK
End of Period	111 529 812,82 SEK
Required Reserve Amount	111 529 812,82 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	1 455 108 241,0 SEK
End of Period	1 384 841 675,3 SEK

Portfolio Performance:

	SEK	%	# loans
Performing Receivables:			
Current	1 361 539 108,4	98,3 %	21 893
1-29 days past due	15 391 028,3	1,1 %	237
Delinquent Receivables:			
30-59 days past due	3 550 726,3	0,3 %	56
60-89 days past due	1 832 161,6	0,1 %	31
90-119 days past due	1 232 207,7	0,1 %	18
120-149 days past due	1 191 027,0	0,1 %	13
150-179 days past due	105 416,0	0,0 %	2
Total Performing and Delinquent	1 384 841 675,3	100,0 %	22 250 #

Current Period Defaults	700 656,00	15
Cumulative Defaults	24 826 129,31	411
Current Period Recoveries	198 899,46	
Cumulative Recoveries	8 855 288,27	

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5. Outstanding Notes



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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	1 455 108 241,04 SEK	862 930 241,04 SEK	592 178 000,00 SEK
Available Distribution Amount	163 868 175,10 SEK		
Amortisation	70 266 565,74 SEK		
Redemption per Class	70 266 565,74 SEK	70 266 565,74 SEK	0,00 SEK
Redemption per Note		17 531,58 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	1 384 841 675,30 SEK	792 663 675,30 SEK	592 178 000,00 SEK
Current Tranching		57,24 %	42,76 %
Current Pool Factor		0,20	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	0,40 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	32		
Principal Outstanding per Note Beginning of Period		215 301,96 SEK	769 062,34 SEK
>Principal Repayment per note		17 531,58 SEK	- SEK
Principal Outstanding per Note End of Period		197 770,38 SEK	769 062,34 SEK
>Interest accrued for the period		256,26 SEK	1 017,90 SEK
Interest Payment		1 027 078,75 SEK	783 780,48 SEK
Interest Payment per Note		256,26 SEK	1 017,90 SEK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		51,31 %	8,55 %
Current CE (excl. Excess Spread)		48,76 %	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- Rating Watch Negative	A- Outlook stable	N	
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Outlook Stable	Y	The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings (ii) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (iii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)	
Issuer 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

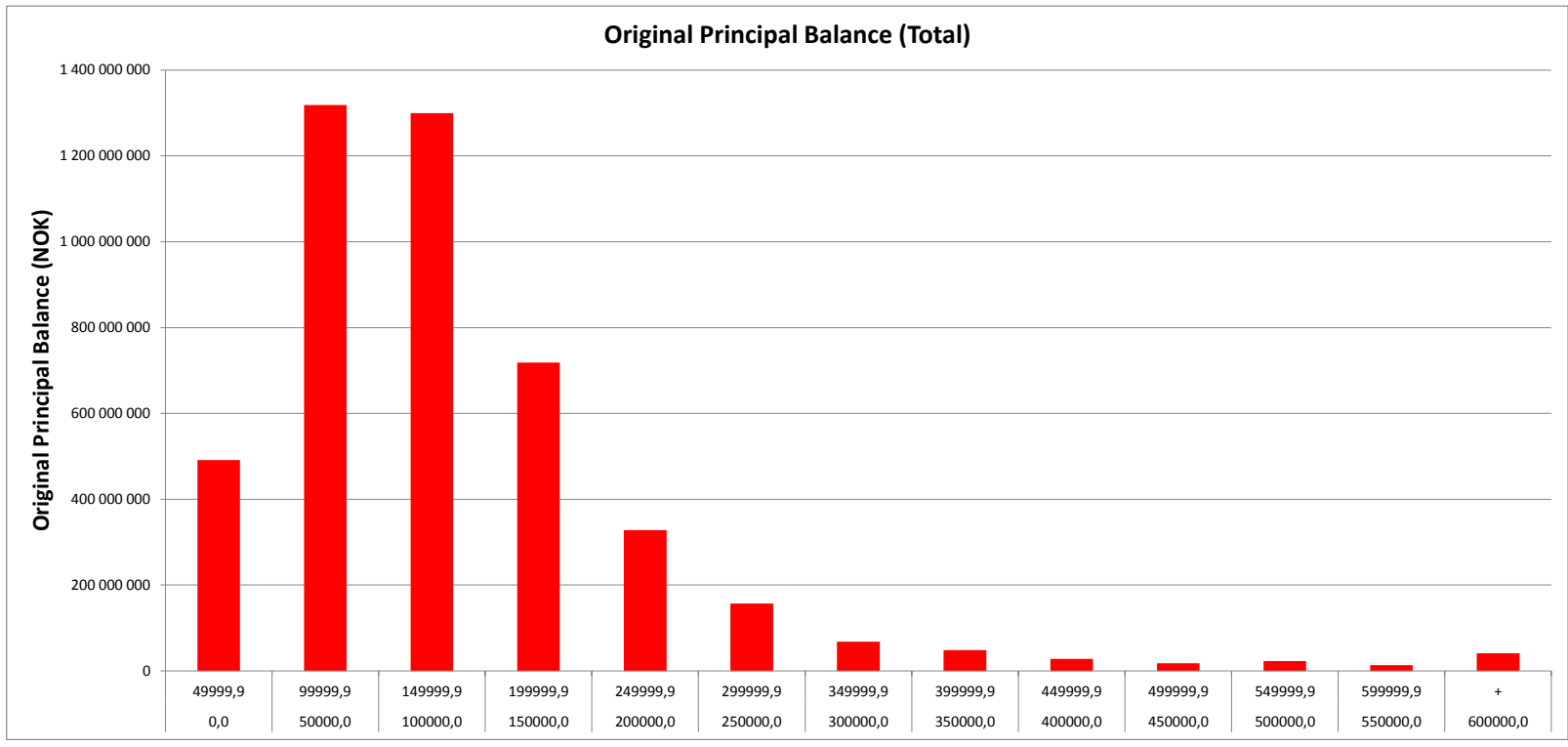
TOTAL								
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7	
	50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9	
	100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8	
	150000,0	199999,9	4 207	718 488 045	15,8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

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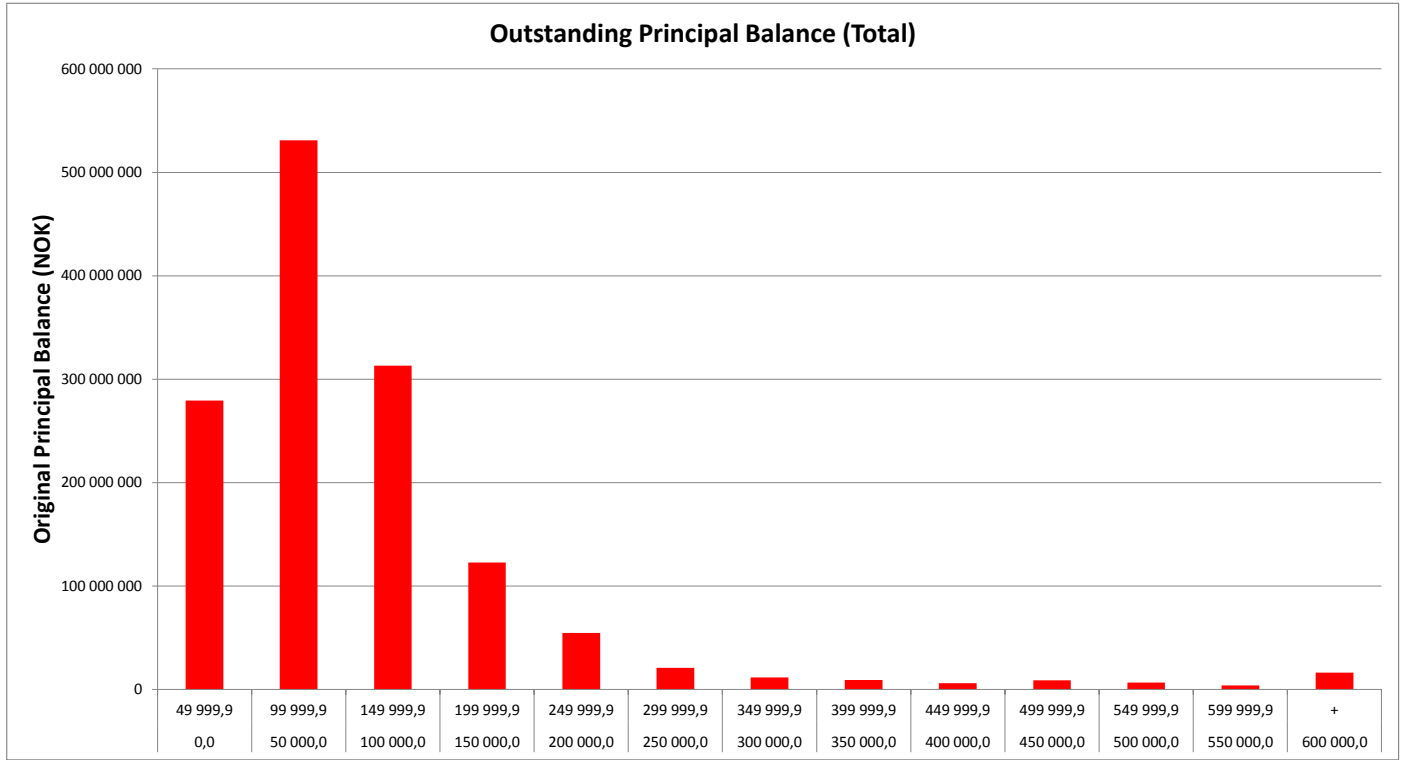
Average loan outstanding balance- all: 62 240

		TOTAL						
Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
0,0	49 999,9	11 061	279 467 738	49,71 %	20,18 %	22,0	41,5	
50 000,0	99 999,9	7 387	530 846 569	33,20 %	38,33 %	32,8	37,4	
100 000,0	149 999,9	2 622	313 147 137	11,78 %	22,61 %	38,2	35,4	
150 000,0	199 999,9	723	122 916 534	3,25 %	8,88 %	38,7	35,3	
200 000,0	249 999,9	247	54 676 087	1,11 %	3,95 %	36,3	35,6	
250 000,0	299 999,9	77	20 918 758	0,35 %	1,51 %	35,5	39,2	
300 000,0	349 999,9	36	11 623 351	0,16 %	0,84 %	31,8	39,2	
350 000,0	399 999,9	25	9 188 062	0,11 %	0,66 %	29,7	43,7	
400 000,0	449 999,9	14	6 001 766	0,06 %	0,43 %	25,7	34,9	
450 000,0	499 999,9	19	8 977 922	0,09 %	0,65 %	17,9	39,2	
500 000,0	549 999,9	13	6 839 138	0,06 %	0,49 %	27,8	39,2	
550 000,0	599 999,9	7	4 037 202	0,03 %	0,29 %	18,6	37,8	
600 000,0 +		19	16 201 411	0,09 %	1,17 %	14,0	37,7	
Total		22 250	1 384 841 675	100,0 %	100,0 %	32,1	37,6	

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7.b Outstanding Principal Balance Graph

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8.a Geographical Distribution



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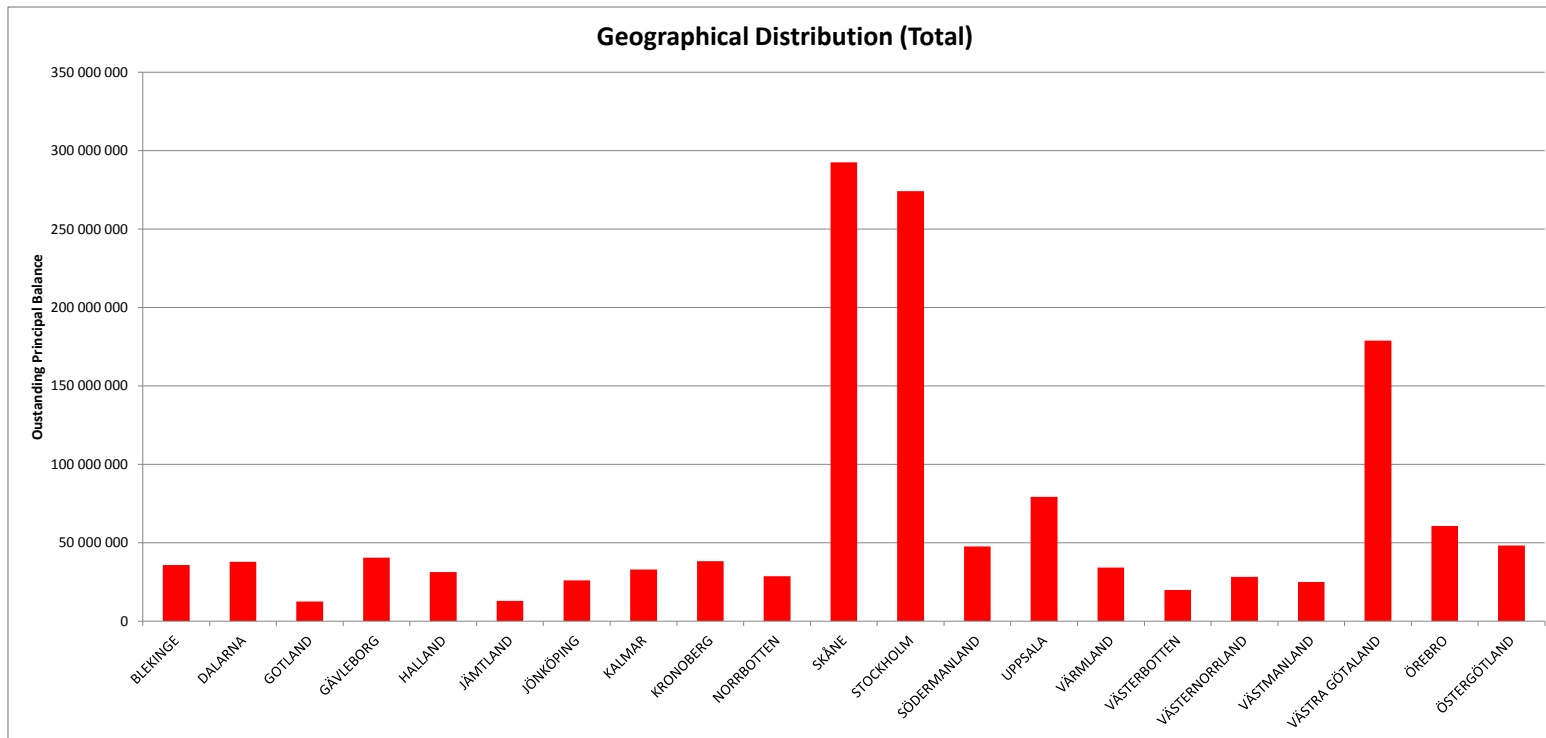
TOTAL							
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
BLEKINGE	583	35 801 379	2,59 %	2,62 %	32,8	37,1	
DALARNA	657	37 768 147	2,73 %	2,95 %	32,0	37,2	
GOTLAND	225	12 541 127	0,91 %	1,01 %	41,9	38,8	
GÄVLEBORG	738	40 396 182	2,92 %	3,32 %	32,7	37,7	
HALLAND	512	31 200 543	2,25 %	2,30 %	30,9	38,1	
JÄMTLAND	264	13 006 510	0,94 %	1,19 %	33,8	39,5	
JÖNKÖPING	441	25 970 300	1,88 %	1,98 %	38,8	36,9	
KALMAR	579	32 875 582	2,37 %	2,60 %	31,1	37,2	
KRONOBERG	597	38 209 905	2,76 %	2,68 %	33,2	36,8	
NORRBOTTEN	441	28 659 707	2,07 %	1,98 %	36,1	39,0	
SKÅNE	4 424	292 500 732	21,12 %	19,88 %	27,3	38,1	
STOCKHOLM	4 382	274 166 642	19,80 %	19,69 %	31,2	36,8	
SÖDERMANLAND	773	47 612 700	3,44 %	3,47 %	34,2	37,9	
UPPSALA	1 204	79 225 301	5,72 %	5,41 %	25,1	36,6	
VÄRMLAND	638	34 205 691	2,47 %	2,87 %	35,6	39,3	
VÄSTERBOTTEN	282	19 795 514	1,43 %	1,27 %	30,9	38,6	
VÄSTERNORRLAND	438	28 147 096	2,03 %	1,97 %	30,0	37,6	
VÄSTMANLAND	396	25 040 062	1,81 %	1,78 %	34,5	36,3	
VÄSTRA GÖTALAND	2 965	178 827 811	12,91 %	13,33 %	37,6	38,2	
ÖREBRO	979	60 609 493	4,38 %	4,40 %	34,5	37,4	
ÖSTERGÖTLAND	732	48 281 251	3,49 %	3,29 %	40,3	37,6	
Sum:	22 250	1 384 841 675	100,0 %	100,00 %	32,1	37,6	

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8.b Geographical Distribution Graph

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9.a Interest Rate



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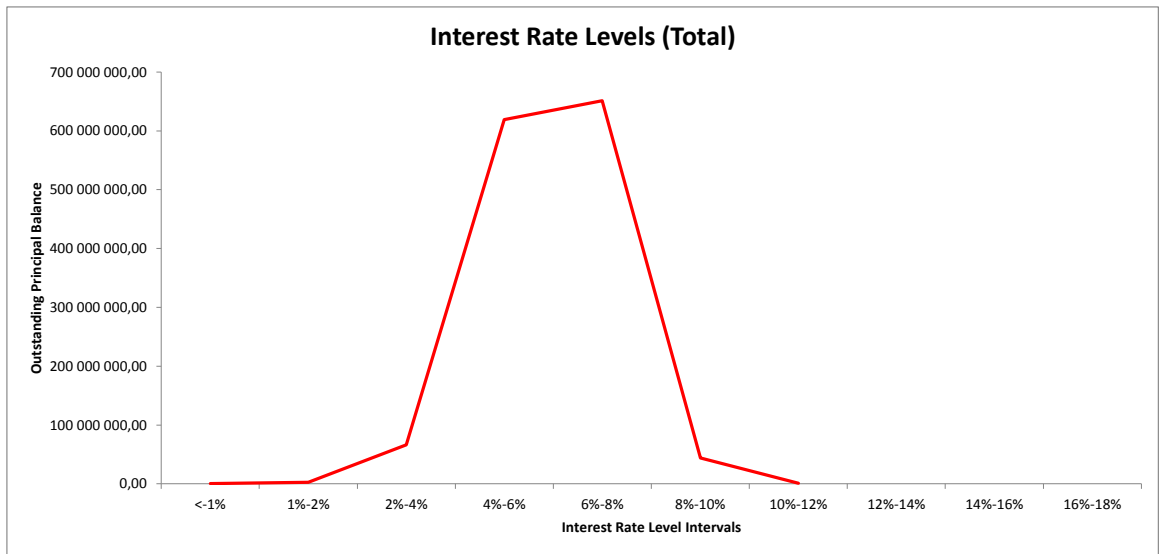
TOTAL								
Interest distribution	Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	<		1 %	3	248 771	0,02 %	32,7	27,3
	1 %		2 %	43	2 888 213	0,21 %	21,8	28,8
	2 %		4 %	778	66 307 217	4,79 %	31,4	31,8
	4 %		6 %	7709	619 195 057	44,71 %	29,9	35,8
	6 %		8 %	12361	651 169 943	47,02 %	34,2	38,4
	8 %		10 %	1329	44 200 639	3,19 %	33,1	60,4
	10 %		12 %	27	831 835	0,06 %	33,3	65,2
	12 %		14 %					
	14 %		16 %					
	16 %		18 %					
	Total			22 250	1 384 841 675	100 %	32,1	37,6

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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	
Months to maturity			171	5 123 923	0,37 %	0,0	43,6	
	1		12	6 574	340 370 890	24,58 %	7,4	40,5
	13		24	4 746	194 455 492	14,04 %	19,3	42,2
	25		36	5 000	295 704 869	21,35 %	31,1	37,0
	37		48	3 476	286 122 319	20,66 %	42,9	34,0
	49		60	1 625	176 785 906	12,77 %	55,0	31,3
	61		72	216	25 464 288	1,84 %	67,9	48,5
	73		84	222	27 792 136	2,01 %	80,2	41,8
	85		96	220	33 021 853	2,38 %	91,7	38,7
	97		108					
	109		120					
	121 >							
	Total			22 250	1 384 841 675	100 %	32,1	37,6

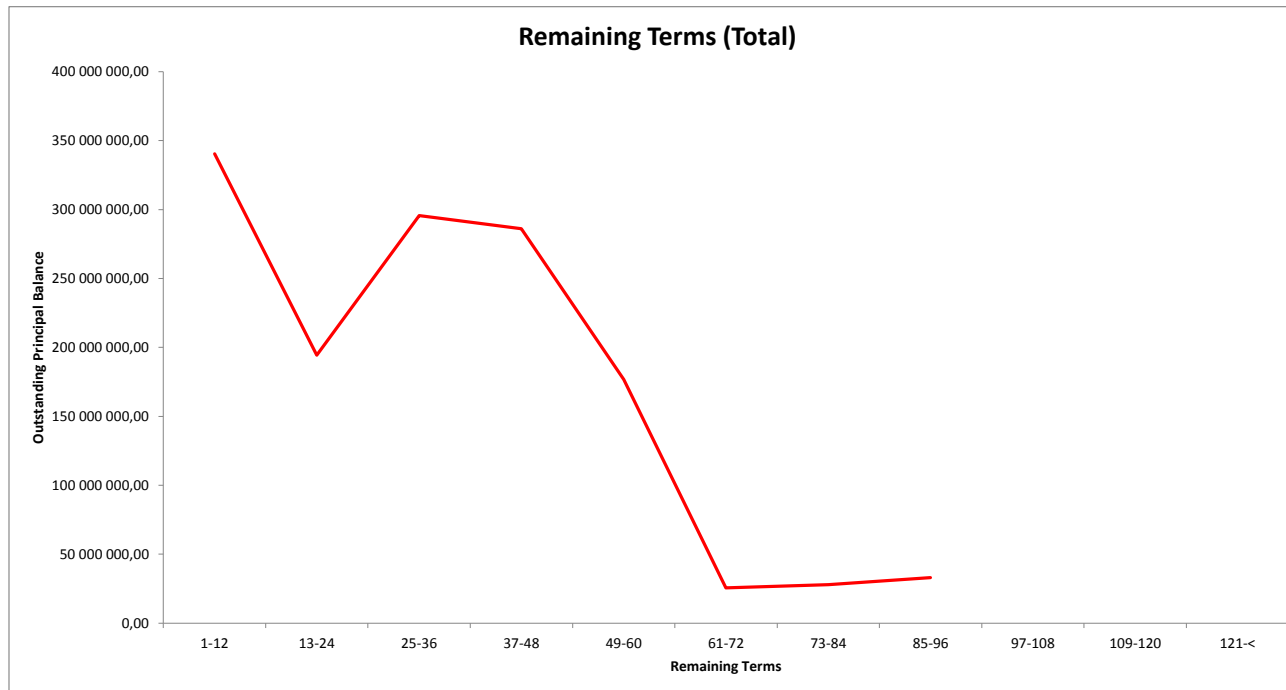
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Svensk Autofinans 1 Limited
Monthly Investor Report

10.b Remaining Terms



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days



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11.a Seasoning



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	from 28.08.2014	to 29.09.2014 = 32 days

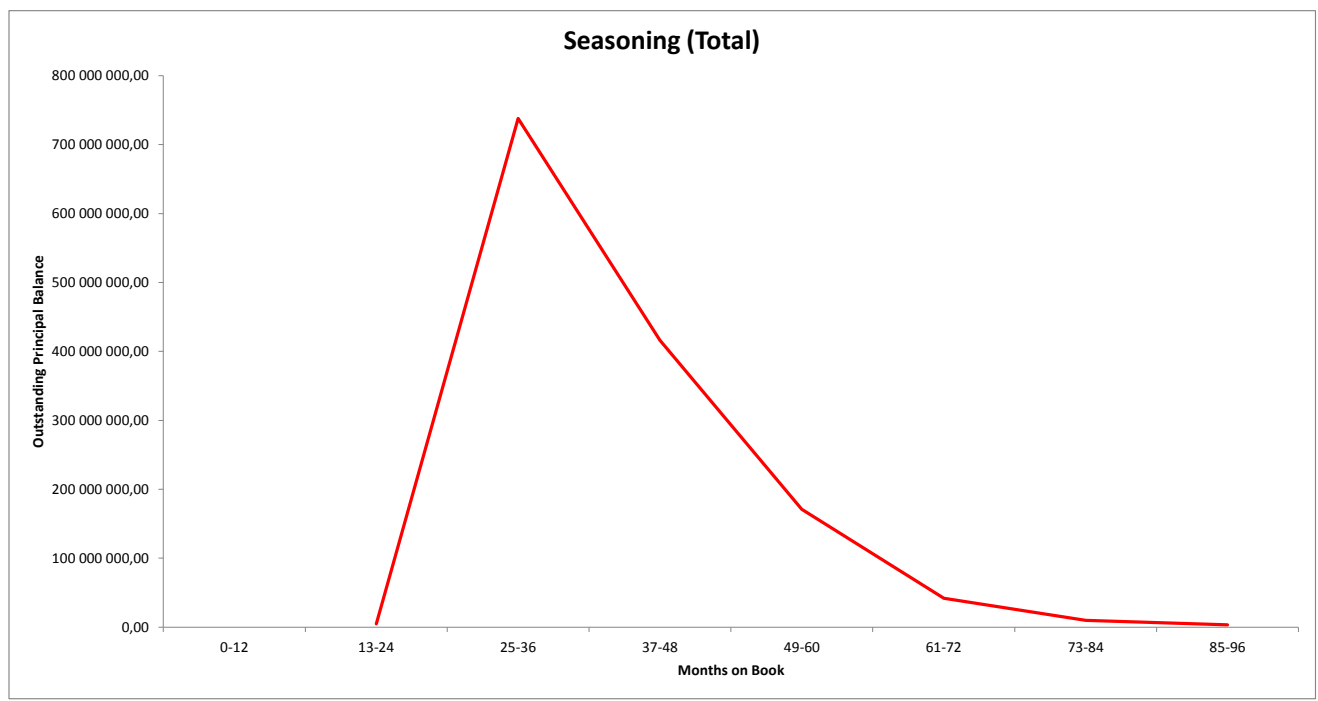
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13	24	55	4 474 235	0,3 %	40,8	24,0
25	36	10 291	738 202 374	53,3 %	36,3	29,7
37	48	6 741	416 356 131	30,1 %	27,4	41,6
49	60	3 804	171 072 894	12,4 %	25,6	52,9
61	72	1 082	41 696 859	3,0 %	24,5	64,0
73	84	239	9 824 523	0,7 %	41,9	77,3
85	96	38	3 214 660	0,2 %	72,7	87,1
97	108					
109	120					
121	>					
		22 250	1 384 841 675	100 %	32,1	37,6

Svensk Autofinans 1 Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	01.10.2014					
Payment date	29.09.2014					
Period No	23					
Monthly Period	Aug 2014					
Interest Period	from	28.08.2014	to	29.09.2014	=	32 days



Svensk Autofinans 1 Limited
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13.a Balloon loans



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days

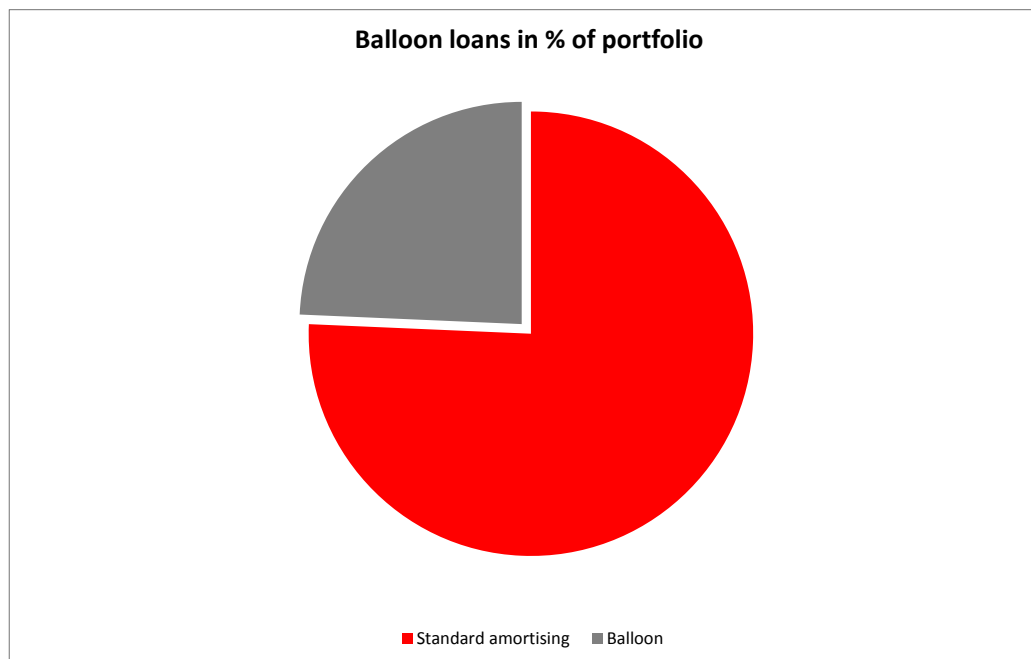
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Standard amortising	19 245	1 048 124 791	75,69 %	39,4	37,3
	Balloon	3 005	336 716 885	24,31 %	9,3	38,7
	Total	22 250	1 384 841 675	100 %	32,1	37,6

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days



Svensk Autofinans 1 Limited
Monthly Investor Report

14.a # loans per borrower



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	from 28.08.2014	to 29.09.2014 = 32 days

TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	22 045	1 371 161 368	99,01 %
	2	100	13 255 494	0,96 %
	5	1	424 814	0,03 %
	Total	22 146	1 384 841 675	100,00 %

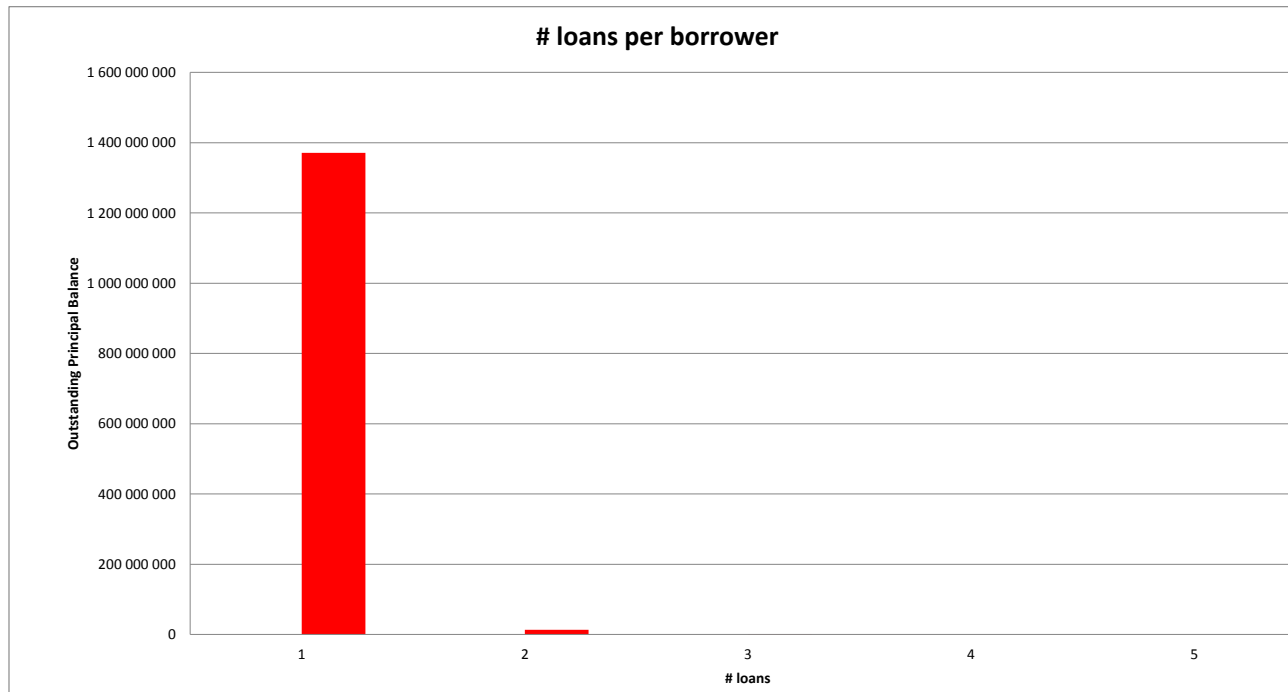
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Svensk Autofinans 1 Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	from	28.08.2014
	to	29.09.2014
	=	32 days



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Monthly Investor Report

15.a Amortization Profile



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	from 28.08.2014	to 29.09.2014 = 32 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	1 384 841 675	1 327 350 303	57 491 373	6 878 578	6,0 %	95,8 %	
2	1 327 350 303	1 272 794 293	54 556 010	6 615 651	6,0 %	91,9 %	
3	1 272 794 293	1 215 874 239	56 920 054	6 344 198	6,0 %	87,8 %	
4	1 215 874 239	1 162 346 200	53 528 038	6 061 771	6,0 %	83,9 %	
5	1 162 346 200	1 110 397 694	51 948 507	5 792 854	6,0 %	80,2 %	
6	1 110 397 694	1 054 355 782	56 041 912	5 533 396	6,0 %	76,1 %	
7	1 054 355 782	995 019 164	59 336 618	5 258 774	6,0 %	71,9 %	
8	995 019 164	935 469 491	59 549 673	4 966 588	6,0 %	67,6 %	
9	935 469 491	867 544 696	67 924 795	4 670 171	6,0 %	62,6 %	
10	867 544 696	809 371 049	58 173 647	4 341 955	6,0 %	58,4 %	
11	809 371 049	753 829 982	55 541 067	4 058 164	6,0 %	54,4 %	
12	753 829 982	711 511 899	42 318 083	3 787 499	6,0 %	51,4 %	
13	711 511 899	676 220 332	35 291 567	3 576 635	6,0 %	48,8 %	
14	676 220 332	646 192 977	30 027 354	3 398 097	6,0 %	46,7 %	
15	646 192 977	617 759 360	28 433 617	3 244 565	6,0 %	44,6 %	
16	617 759 360	590 083 741	27 675 619	3 098 648	6,0 %	42,6 %	
17	590 083 741	562 206 865	27 876 876	2 957 404	6,0 %	40,6 %	
18	562 206 865	535 341 183	26 865 682	2 814 760	6,0 %	38,7 %	
19	535 341 183	508 474 507	26 866 676	2 677 788	6,0 %	36,7 %	
20	508 474 507	482 027 581	26 446 925	2 540 909	6,0 %	34,8 %	

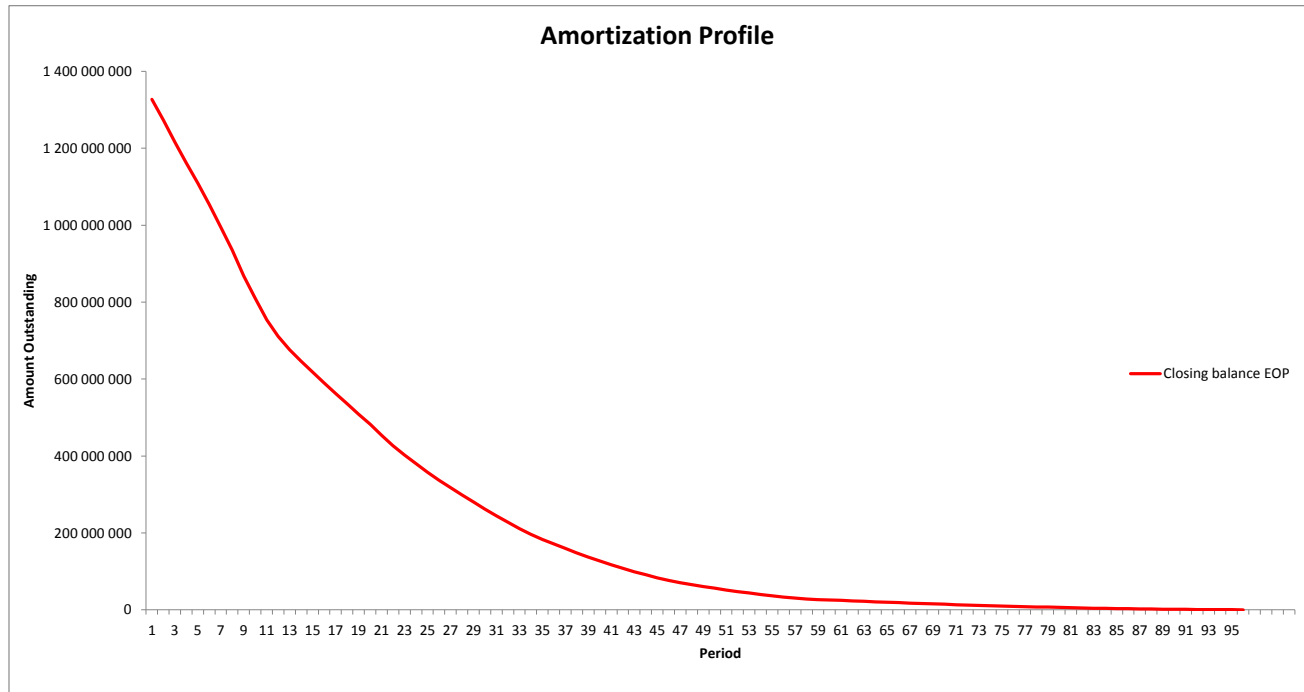
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Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days



Svensk Autofinans 1 Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	01.10.2014			
Payment date	29.09.2014			
Period No	23			
Monthly Period	Aug 2014			
Interest Period	from	28.08.2014	to	29.09.2014 = 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	
Total	281	425	4 790 475	

Payment Holiday

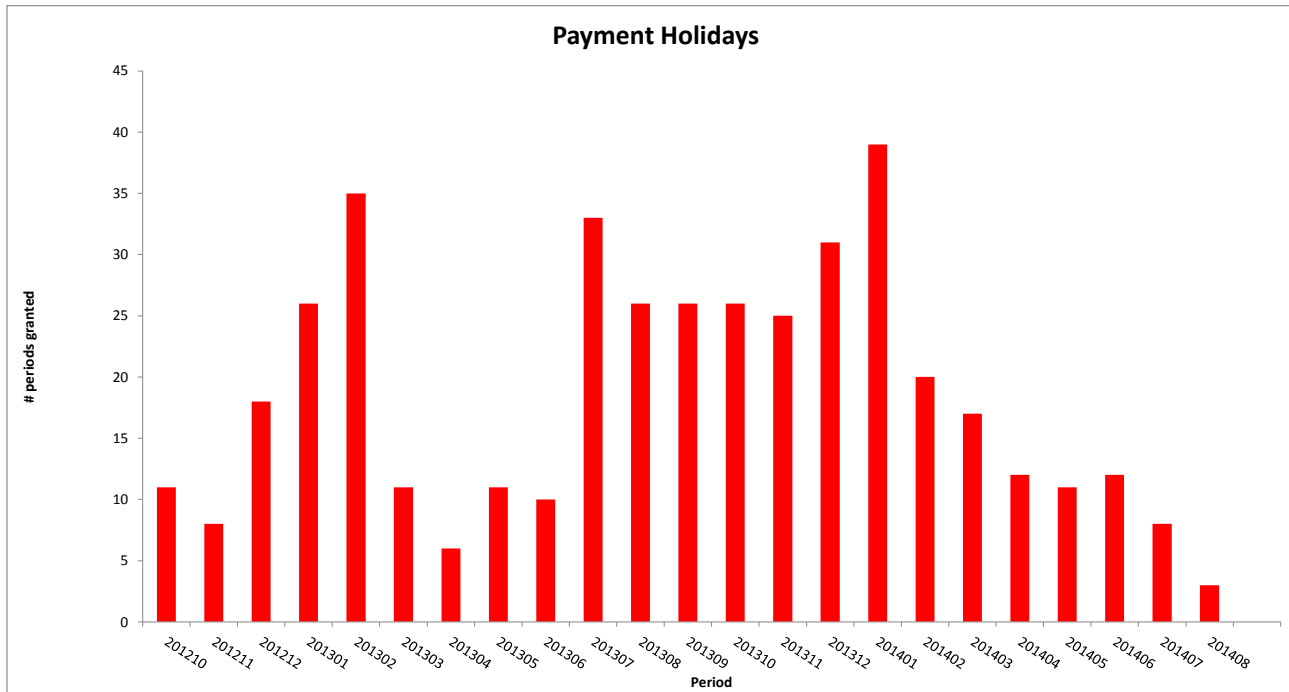
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Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days



Svensk Autofinans 1 Limited
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17.a Restructured Loans



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 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	
Total	5	355 795	

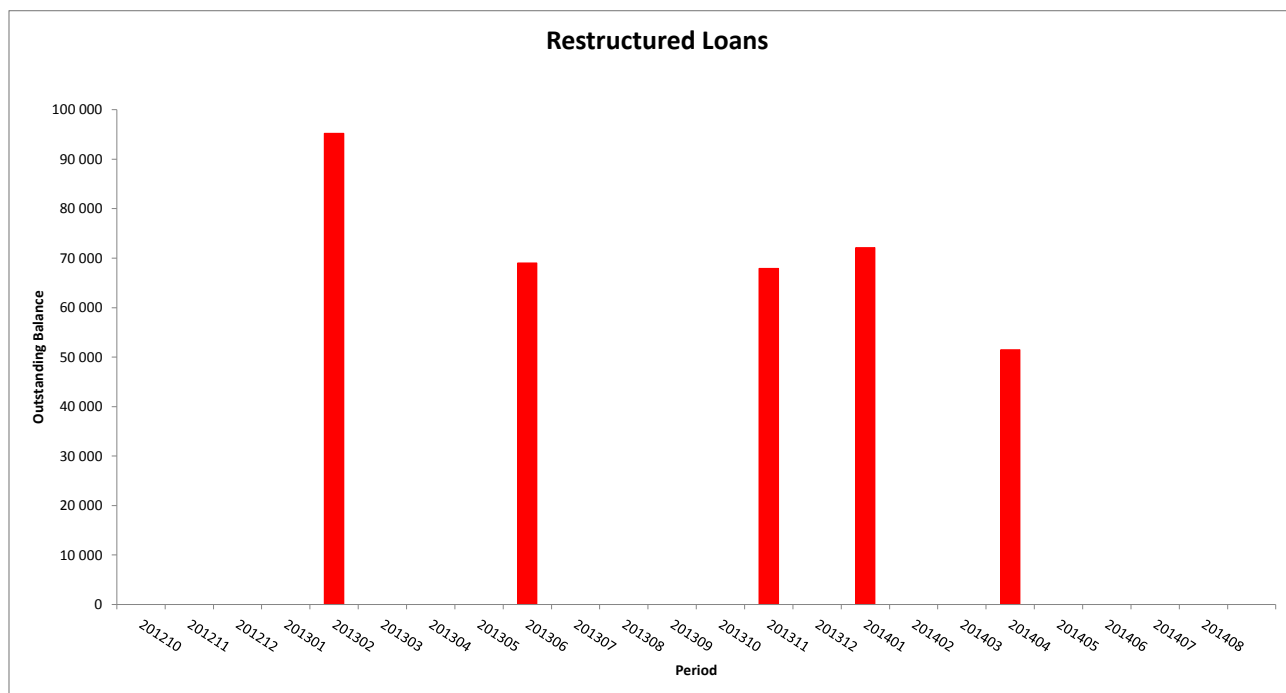
Restructured

Svensk Autofinans 1 Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days



Svensk Autofinans 1 Limited
Monthly Investor Report

18.a Payment Deferrals



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	28.08.2014	to 29.09.2014 = 32 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	
Total	5 055	453 823 480	911	78 657 789	4 144	375 165 691	

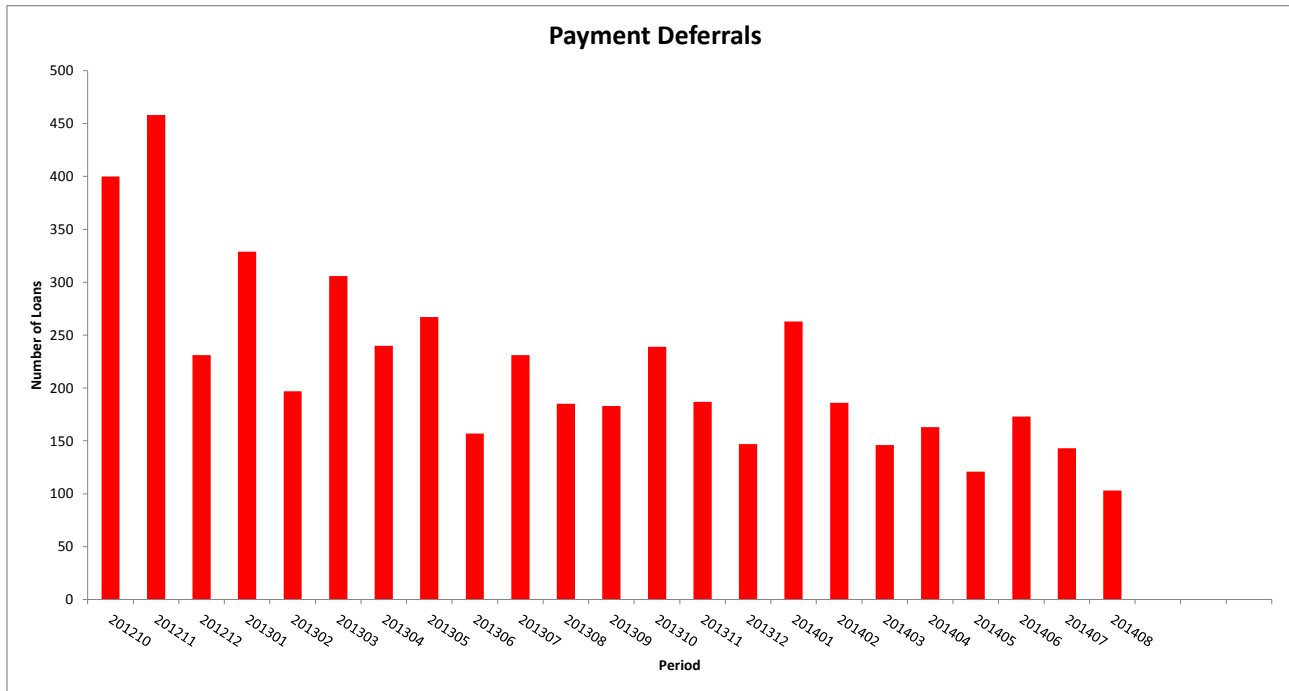
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Monthly Investor Report

18.b Payment Deferrals



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days



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19.a Vehicle Type



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period from	28.08.2014	to	29.09.2014	=	32 days

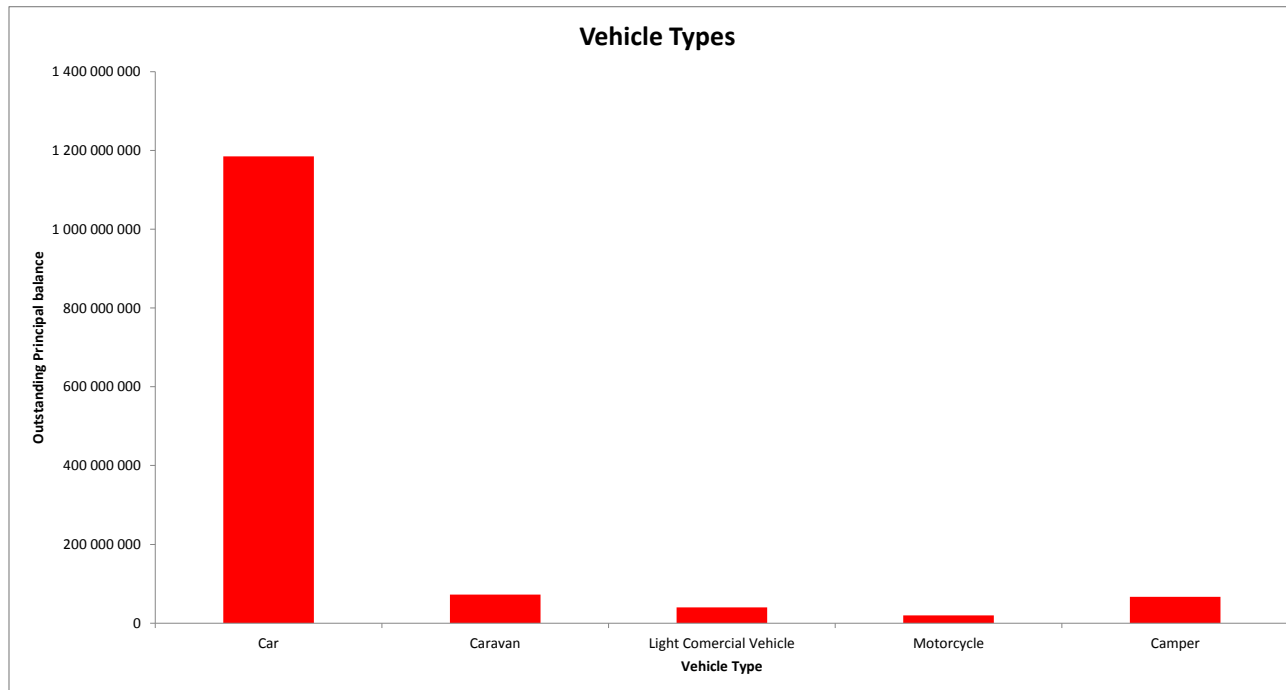
TOTAL						
Vehicle type	Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning
	Car	19 773	1 185 299 177	85,6 %	28,8	36,9
	Caravan	971	72 386 241	5,2 %	65,0	44,7
	Light Comercial Vehicle	664	40 317 363	2,9 %	26,1	37,0
	Motorcycle	458	19 993 404	1,4 %	35,8	36,4
	Camper	384	66 845 492	4,8 %	56,1	42,7
	Total	22 250	1 384 841 675	100 %	32,1	37,6

Svensk Autofinans 1 Limited
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19.b Vehicle Type



Reporting Date	01.10.2014				
Payment date	29.09.2014				
Period No	23				
Monthly Period	Aug 2014				
Interest Period	from	28.08.2014	to	29.09.2014	= 32 days



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Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
	from 28.08.2014	to 29.09.2014 = 32 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 4			2013 1			2013 2			2013 3			2013 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4	0	0	133 424	4 896	4 896	128 528	30 662	35 558	97 866	1 624	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
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	1 209 371	30															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 1			2014 2			2014 3		
			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	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	16 917	1 074 692	2 211 603
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
2013 3	4 359 080	73	230 543	1 226 233	3 132 847	215 408	1 441 641	2 917 439	60 688	1 502 328	2 856 752
2013 4	5 354 731	73	752 591	1 368 958	3 985 773	550 454	1 919 412	3 435 318	222 730	2 148 418	3 208 312
2014 1	4 754 801	75	552 775	552 775	4 202 026	666 440	1 219 215	3 535 586	267 763	1 486 977	3 267 823
2014 2	2 814 252	53				158 487	158 487	2 655 765	501 795	660 282	2 153 970
2014 3	1 209 371	30							93 449	93 449	1 115 922

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21. Priority of Payments



Reporting Date	01.10.2014
Payment date	29.09.2014
Period No	23
Monthly Period	Aug 2014
Interest Period	from 28.08.2014 to 29.09.2014 = 32 days

Pre-Enforcement Priority of Payments

Available Distribution Amount	+	163 868 175,10	SEK
Senior Expenses	-	641 052,43	SEK
Interest Notes Class A	-	1 027 078,75	SEK
Payment to Reserve Account	-	27 696 833,51	SEK
Principal Payments on Class A	-	70 266 565,74	SEK
Payment to Reserve Account (Required Reserve Amount)	-	55 393 667,01	SEK
Interest Notes Class B	-	783 780,48	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	4 841 768,05	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		3 217 429,13	SEK

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22. Transaction Costs



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	from	28.08.2014 to 29.09.2014 = 32 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	641 052,43 SEK		
Interest accrued for the Period	1 810 859,23 SEK	1 027 078,75 SEK	783 780,48 SEK
Cumulative Interest accrued	114 725 873,74 SEK	90 178 401,35 SEK	24 547 472,39 SEK
Interest Payments	1 810 859,23 SEK	1 027 078,75 SEK	783 780,48 SEK
Cumulative Interest Payments	114 725 873,74 SEK	90 178 401,35 SEK	24 547 472,39 SEK
Interest accrued on Subordinated Loans for the Period	4 841 768,05 SEK		
Cumulative Interest accrued on Subordinated Loans	75 569 992,09 SEK		
Interest Payments on Subordinated Loans	4 841 768,05 SEK		
Cumulative Interest Payments on Subordinated Loans	75 569 992,09 SEK		
Unpaid Interest for the Period	- SEK		
Cumulative Unpaid Interest	- SEK		

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23. Priority of Payments - Post-Enforcement



Reporting Date	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	from	28.08.2014
	to	29.09.2014
	=	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	01.10.2014	
Payment date	29.09.2014	
Period No	23	
Monthly Period	Aug 2014	
Interest Period	from	28.08.2014
	to	29.09.2014
	=	32 days