

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

**Cover Sheet Monthly Investor Report**



Reporting Date	30.01.2013				
Payment date	28.01.2013				
Period No	3				
Monthly Period	Dec 12				
Interest Period	28.12.2012	to	28.01.2013	=	31 days

Following payment dates	28.02.2013
	28.03.2013

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**1. Portfolio Information**



Reporting Date	30.01.2013		
Payment date	28.01.2013		
Period No	3		
Monthly Period	Dec 12		
Interest Period	from	28.12.2012	to 28.01.2013 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>4 081 999 418,52 SEK</b>	<b>4 288 257 641,62 SEK</b>
Scheduled Loan Principal Repayments	53 860 238,86 SEK	98 050 606,05 SEK
Prepayments	75 393 450,03 SEK	107 625 564,05 SEK
Deemed Collections	-	547 081,00 SEK
<b>Total Principal Payments Received</b>	<b>129 253 688,89 SEK</b>	<b>206 223 251,10</b>
New Defaulted Auto Loans in Period	98 452,00 SEK	34 972,00 SEK
<b>Closing Balance</b>	<b>3 952 647 277,63 SEK</b>	<b>4 081 999 418,52 SEK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	17 362 459,50 SEK	31 532 715,03 SEK
recoveries on loans in default	-	-
<b>Total revenue received in period</b>	<b>17 362 459,50 SEK</b>	<b>31 532 715,03 SEK</b>
<b># Loans</b>		
At beginning of period	48 184 Loans	<b>49 588,00</b> Loans
Paid in full	975 Loans	<b>1 398,00</b> Loans
Repurchased (Deemed Collections)	-	<b>5,00</b> Loans
New loans into Default	3 Loans	<b>1,00</b> Loans
<b>At end of period</b>	<b>47 206</b> Loans	<b>48 184</b> Loans
Weighted Average Loan Return	6,38 %	

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**2. Amount Due for Distribution**



Reporting Date	30.01.2013	
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**Available Distribution Amount**

	<b>Current Period</b>	<b>Previous Period</b>
a. Reserve Fund	136 656 690,00 SEK	136 656 690,00 SEK
b. Collections under the Loan Agreement	146 616 148,39 SEK	237 755 966,13 SEK
1. Collections (Principal, Interest, Fees)	146 616 148,39 SEK	237 208 885,13 SEK
2. Deemed collections (Principal)	0,00 SEK	547 081,00 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>283 272 838,39 SEK</b>	<b>374 412 656,13 SEK</b>

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**3. Reserve Accounts**



Reporting Date	30.01.2013
Payment date	28.01.2013
Period No	3
Monthly Period	Dec 12
Interest Period	from 28.12.2012 to 22.10.2012 = -67 days

**Note Balance**

Beginning of Period	4 081 999 418,52 SEK
End of Period	3 952 647 277,63 SEK

**Reserve Fund**

	in %	
Beginning of Period		91 104 460,00 SEK
Cash Outflow		91 104 460,00 SEK
Cash Inflow		91 104 460,00 SEK
End of Period		91 104 460,00 SEK
Required Reserve Amount		91 104 460,00 SEK

**Liquidity Balance**

	in %	
Beginning of Period		45 552 230,00 SEK
Cash Outflow		45 552 230,00 SEK
Cash Inflow		45 552 230,00 SEK
End of Period		45 552 230,00 SEK
Required Reserve Amount		45 552 230,00 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	159 432 805,00 SEK
Cash Outflow	- SEK
Cash Inflow	- SEK
End of Period	159 432 805,00 SEK
Required Reserve Amount	159 432 805,00 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.

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

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**4. Performance Data**



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**Note Balance**

Beginning of Period	4 081 999 418,5 SEK
End of Period	3 952 647 277,6 SEK

**Portfolio Performance:**

	SEK	%	# loans
<b>Performing Receivables:</b>			
Current	3 905 488 270,0	98,8 %	46 648
1-29 days past due	1 885 042,2	0,0 %	33
<b>Delinquent Receivables:</b>			
30-59 days past due	34 137 744,4	0,9 %	407
60-89 days past due	5 873 969,0	0,1 %	60
90-119 days past due	3 315 390,0	0,1 %	38
120-149 days past due	1 946 862,0	0,0 %	20
150-179 days past due	-	0,0 %	-
<b>Total Performing and Delinquent</b>	<b>3 952 647 277,6</b>	<b>100,0 %</b>	<b>47 206 #</b>

Current Period Defaults	98 452,00	3
Cumulative Defaults	133 424,00	4
Current Period Recoveries	-	
Cumulative Recoveries	-	

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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	4 081 999 418,52 SEK	3 489 821 418,52 SEK	592 178 000,00 SEK
Available Distribution Amount	283 272 838,39 SEK		
Amortisation	129 352 140,89 SEK		
Redemption per Class	129 352 140,89 SEK	129 352 140,89 SEK	0,00 SEK
Redemption per Note		32 273,49 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	3 952 647 277,63 SEK	3 360 469 277,63 SEK	592 178 000,00 SEK
Current Tranching		85,02 %	14,98 %
Current Pool Factor		0,85	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	1,35 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	31		
Principal Outstanding per Note Beginning of Period		870 713,93 SEK	769 062,34 SEK
>Principal Repayment per note		32 273,49 SEK	- SEK
Principal Outstanding per Note End of Period		838 440,44 SEK	769 062,34 SEK
>Interest accrued for the period		1 673,51 SEK	1 577,48 SEK
Interest Payment		6 707 436,77 SEK	1 214 655,77 SEK
Interest Payment per Note		1 673,51 SEK	1 577,48 SEK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		20,28 %	5,30 %
Current CE (excl. Excess Spread)		18,44 %	3,46 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	30.01.2013	
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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	BBB+ Rating watch negative	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.
		Downgrade 2	N/A	F2	BB+	BBB+ Rating watch negative	N	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 Instalment 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.
		Downgrade 3	N/A	F2	BB- Rating Watch Negative	BBB+ Rating Watch Negative	N	A back up servicer must be identified Servicer Termination Event triggered
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Rating Watch Negative	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 Swap Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Rating Watch Negative	Y	The Swap Counterparty (Banco Santander) will be obliged, within the time periods specified in the Basis Swap Agreement, at its own cost, to post collateral for its obligations in accordance with the provisions of the Credit Support Annex, and in addition, will be obliged, within the time periods specified in the Basis Swap Agreement, at its cost, to either (i) obtain a guarantee of its obligations under the Basis Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Basis Swap Agreement to a third party with the Required Ratings	
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

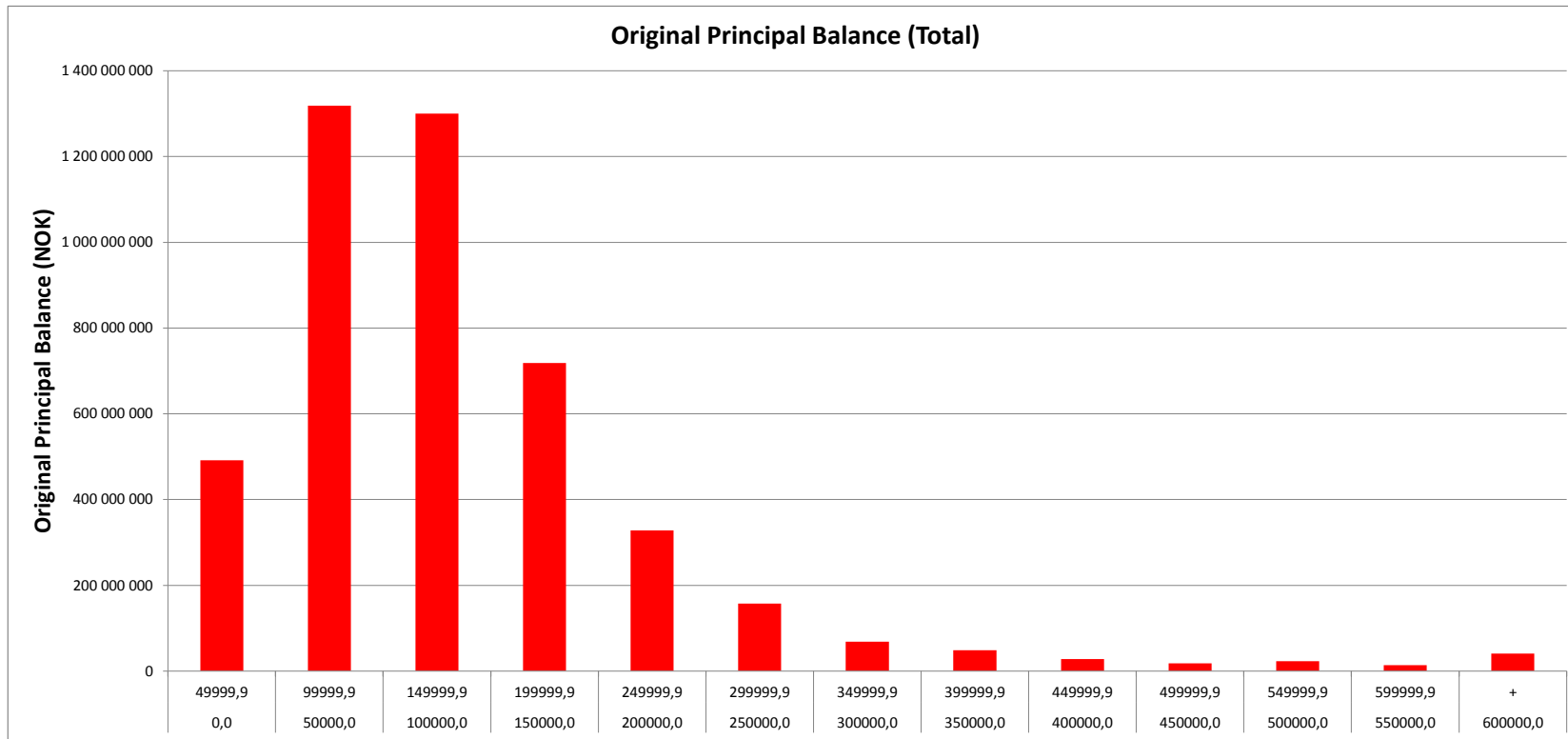
		TOTAL						
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
		0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7
		50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9
		100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8
		150000,0	199999,9	4 207	718 488 045	15,8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



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**6.b Original Principal Balance Graph**

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Interest Period	from 28.12.2012	to 28.01.2013 = 31 days



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**7.a Outstanding Principal Balance**

Reporting Date	30.01.2013	
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Interest Period	from 28.12.2012	to 28.01.2013 = 31 days



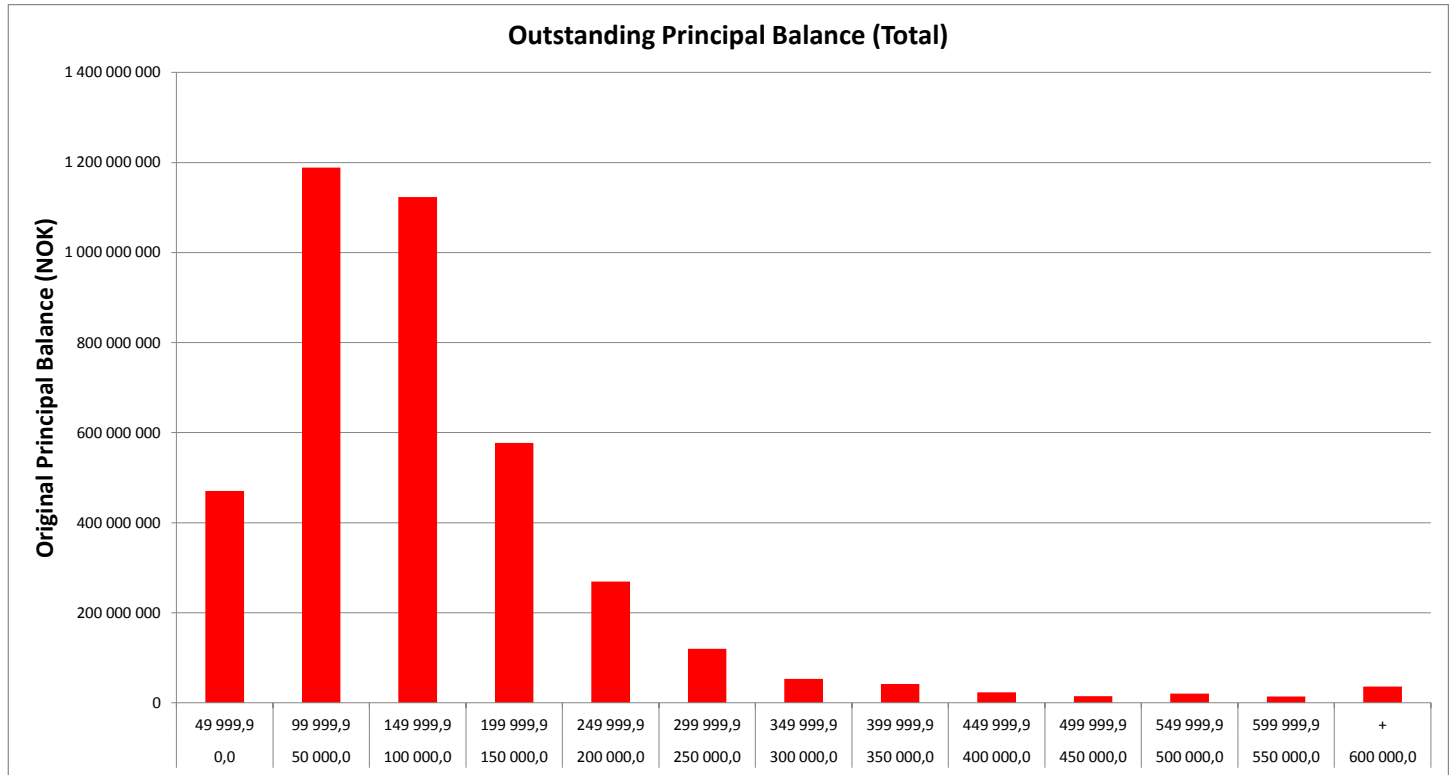
Average loan outstanding balance- all: 83 732

TOTAL								
Min	Max	No	Outstanding Balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0,0	49 999,9	16 282	470 719 408	34,49 %	11,91 %	28,6	26,2	
50 000,0	99 999,9	16 170	1 189 065 173	34,25 %	30,08 %	43,3	21,2	
100 000,0	149 999,9	9 232	1 123 219 238	19,56 %	28,42 %	48,2	18,3	
150 000,0	199 999,9	3 390	577 421 344	7,18 %	14,61 %	50,8	17,0	
200 000,0	249 999,9	1 221	269 492 515	2,59 %	6,82 %	51,6	16,5	
250 000,0	299 999,9	441	119 591 153	0,93 %	3,03 %	53,9	15,5	
300 000,0	349 999,9	166	53 346 059	0,35 %	1,35 %	49,2	17,1	
350 000,0	399 999,9	111	41 436 946	0,24 %	1,05 %	43,9	17,6	
400 000,0	449 999,9	55	23 275 893	0,12 %	0,59 %	42,0	18,7	
450 000,0	499 999,9	31	14 767 040	0,07 %	0,37 %	41,7	16,4	
500 000,0	549 999,9	39	20 406 007	0,08 %	0,52 %	34,3	17,2	
550 000,0	599 999,9	24	13 819 831	0,05 %	0,35 %	32,1	20,4	
600 000,0 +		44	36 086 672	0,09 %	0,91 %	30,7	18,0	
Total		47 206	3 952 647 278	100,0 %	100,0 %			

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**7.b Outstanding Principal Balance Graph**

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Interest Period	from 28.12.2012	to 28.01.2013 = 31 days



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**8.a Geographical Distribution**



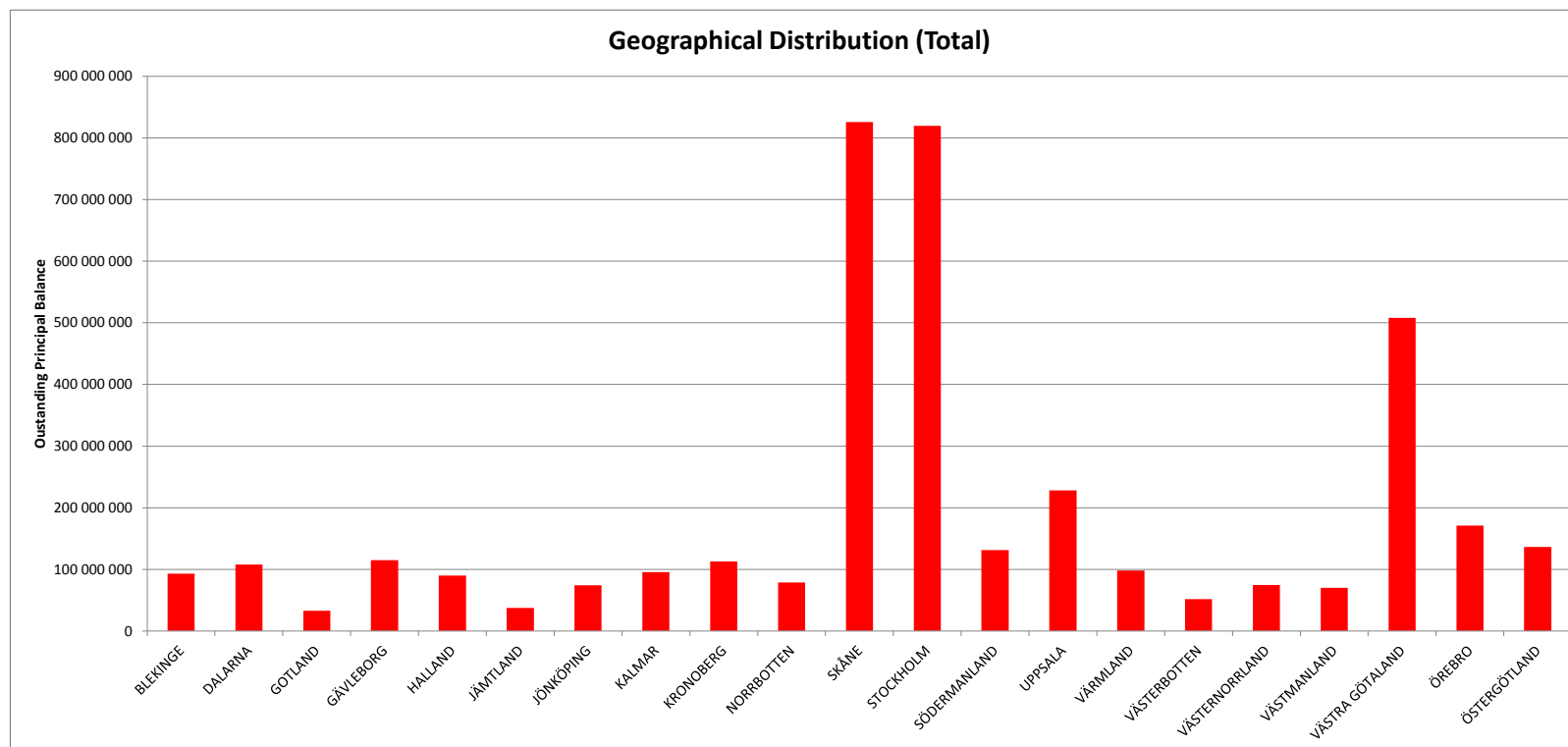
Reporting Date	30.01.2013		
Payment date	28.01.2013		
Period No	3		
Monthly Period	Dec 12		
Interest Period	from	28.12.2012	to 28.01.2013 = 31 days

TOTAL							
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
BLEKINGE	1 168	93 291 201	2,36 %	2,47 %	45,0	19,3	
DALARNA	1 387	107 808 364	2,73 %	2,94 %	43,6	20,5	
GOTLAND	439	33 036 776	0,84 %	0,93 %	51,9	22,2	
GÄVLEBORG	1 543	115 180 958	2,91 %	3,27 %	46,1	20,1	
HALLAND	1 105	90 092 279	2,28 %	2,34 %	44,8	20,3	
JÄMTLAND	517	37 458 446	0,95 %	1,10 %	48,4	21,3	
JÖNKÖPING	909	73 955 334	1,87 %	1,93 %	50,3	18,1	
KALMAR	1 268	95 398 007	2,41 %	2,69 %	41,9	20,7	
KRONOBERG	1 288	112 769 912	2,85 %	2,73 %	44,9	19,1	
NORRBOTTEN	970	78 767 084	1,99 %	2,05 %	50,6	21,2	
SKÅNE	9 094	825 887 943	20,89 %	19,26 %	39,6	20,0	
STOCKHOLM	9 707	819 792 733	20,74 %	20,56 %	44,9	18,9	
SÖDERMANLAND	1 640	131 399 712	3,32 %	3,47 %	46,4	20,4	
UPPSALA	2 614	227 947 378	5,77 %	5,54 %	39,5	18,8	
VÄRMLAND	1 257	98 164 615	2,48 %	2,66 %	49,9	21,1	
VÄSTERBOTTEN	591	51 827 101	1,31 %	1,25 %	44,7	20,3	
VÄSTERNORRLAND	932	74 581 292	1,89 %	1,97 %	41,3	20,5	
VÄSTMANLAND	867	70 037 393	1,77 %	1,84 %	48,1	19,0	
VÄSTRA GÖTALAND	6 258	507 827 067	12,85 %	13,26 %	49,8	19,8	
ÖREBRO	2 043	171 216 298	4,33 %	4,33 %	47,9	19,3	
ÖSTERGÖTALAND	1 609	136 207 386	3,45 %	3,41 %	50,4	19,5	
			0,00 %	0,00 %			
Total	47 206	3 952 647 278	100,0 %	100,00 %			

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**8.b Geographical Distribution Graph**

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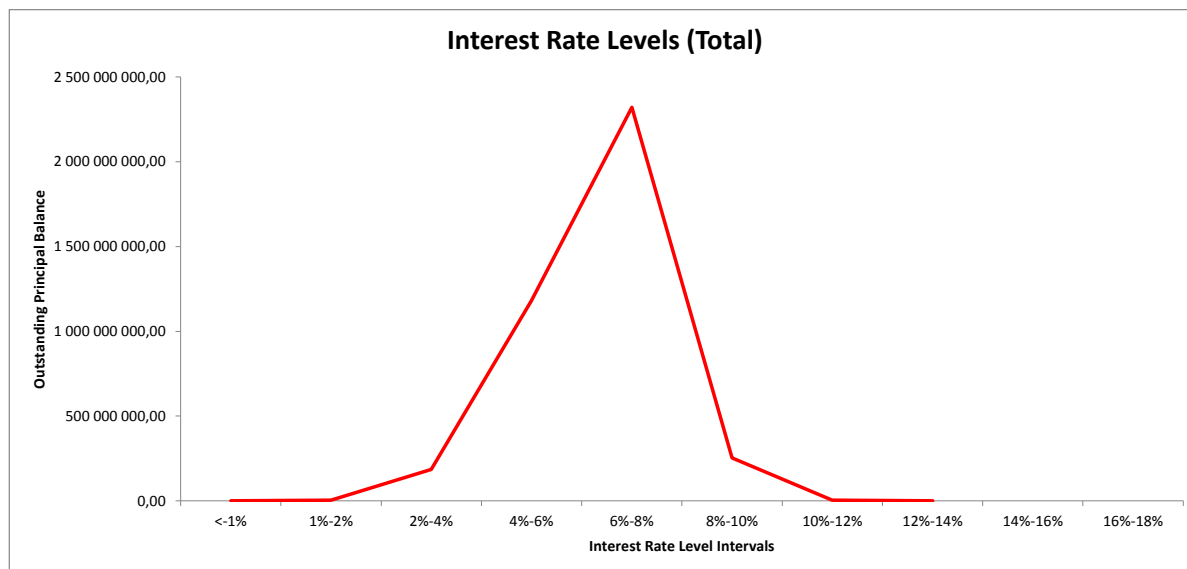


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**9.b Interest Rate**



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**10.a Remaining Terms**



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TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		66	3 265 860	0,08 %	0,0	37,7	
1		12	5 550	318 453 963	8,06 %	7,6	32,4
13		24	8 414	538 615 120	13,63 %	18,4	23,8
25		36	8 938	633 343 009	16,02 %	30,0	21,0
37		48	8 496	672 061 157	17,00 %	42,6	21,7
49		60	7 939	772 215 785	19,54 %	54,0	16,4
61		72	4 829	574 346 913	14,53 %	65,4	12,9
73		84	1 954	280 048 327	7,09 %	76,7	11,2
85		96	339	48 343 950	1,22 %	90,3	26,9
97		108	382	60 261 393	1,52 %	102,4	20,1
109		120	299	51 691 801	1,31 %	113,0	17,1
121	>						
Total		47 206	3 952 647 278		1		

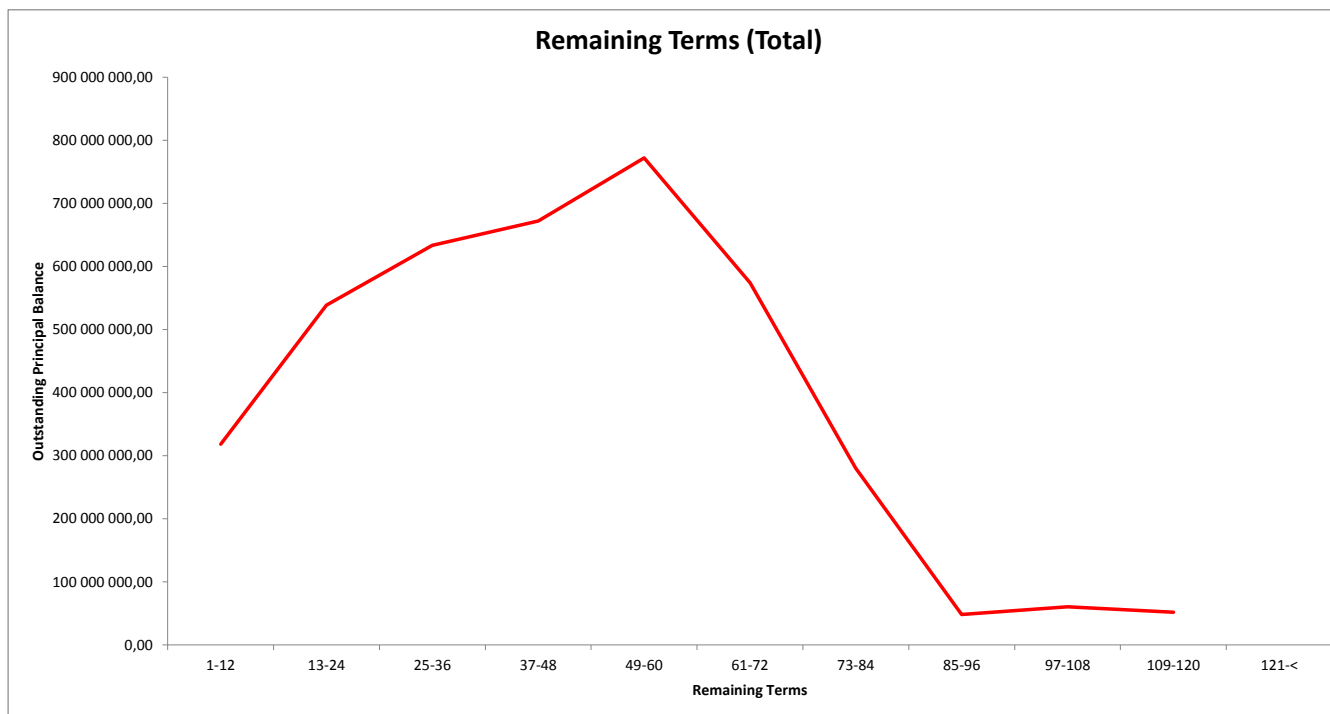


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**10.b Remaining Terms**



Reporting Date	30.01.2013				
Payment date	28.01.2013				
Period No	3				
Monthly Period	Dec 12				
Interest Period	from	28.12.2012	to	28.01.2013	= 31 days



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

**11.a Seasoning**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from 28.12.2012	to 28.01.2013 = 31 days

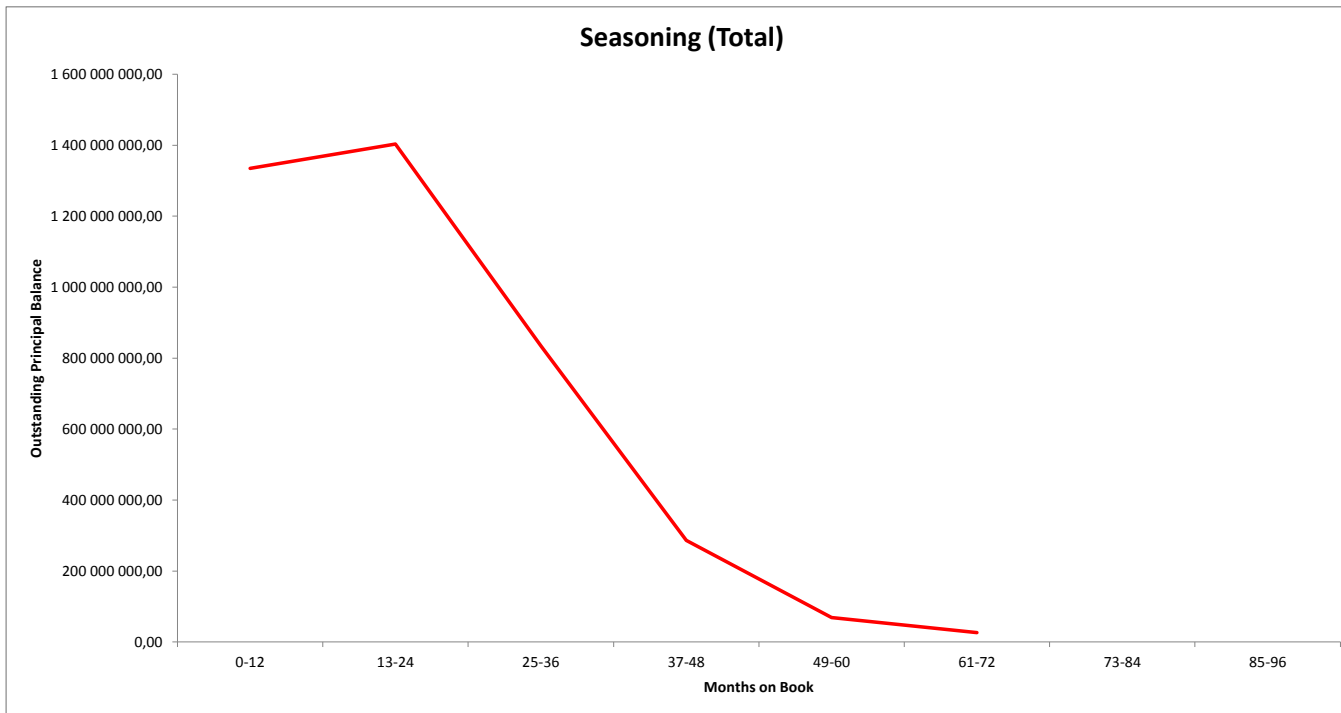
		TOTAL					
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12	1 334 229 325	33,8 %	54,9	8,0
	13		24	1 403 234 488	35,5 %	44,5	18,1
	25		36	833 980 059	21,1 %	35,0	29,5
	37		48	286 235 982	7,2 %	32,8	41,0
	49		60	68 931 531	1,7 %	25,5	53,5
	61		72	26 035 892	0,7 %	41,4	65,2
	73		84				
	85		96				
	97		108				
109		120					
121 >							
			47 206	3 952 647 278	1		

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

**11.b Seasoning**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from	28.12.2012
	to	28.01.2013
	=	31 days



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

**13.a Balloon loans**



Reporting Date	30.01.2013				
Payment date	28.01.2013				
Period No	3				
Monthly Period	Dec 12				
Interest Period	from	28.12.2012	to	28.01.2013	= 31 days

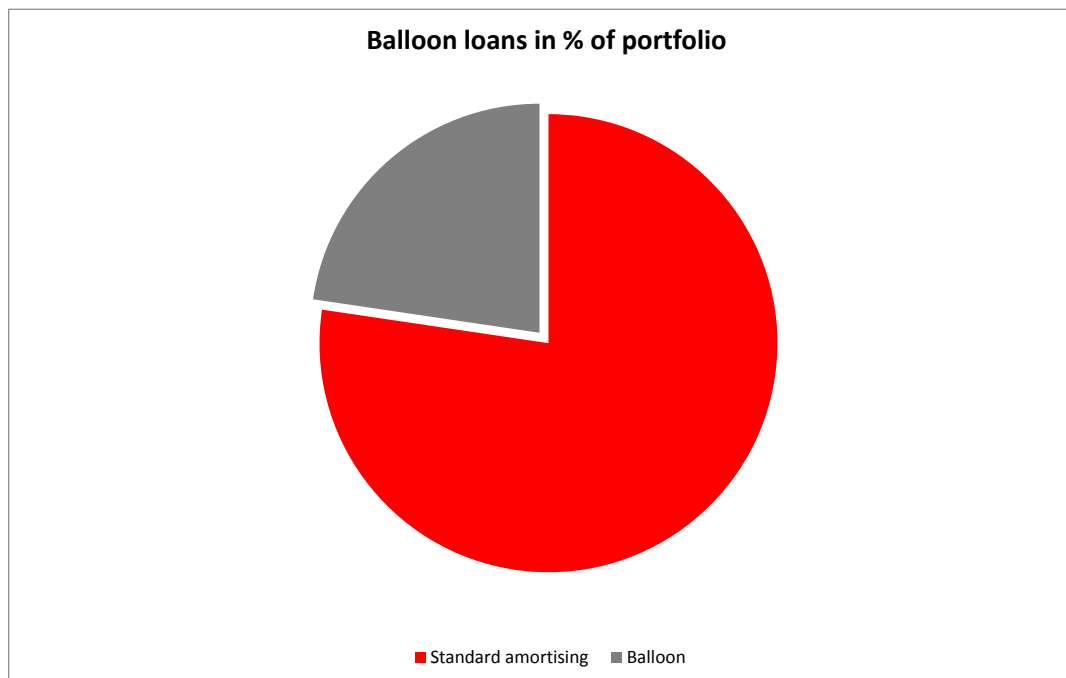
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		40 759	3 056 882 804	77,34 %	52,2	19,4
Balloon		6 447	895 764 474	22,66 %	19,5	20,5
Total		47 206	3 952 647 278	100 %		

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

**13.b Balloon loans**



Reporting Date	30.01.2013					
Payment date	28.01.2013					
Period No	3					
Monthly Period	Dec 12					
Interest Period	from	28.12.2012	to	28.01.2013	=	31 days



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

**14.a # loans per borrower**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from 28.12.2012	to 28.01.2013 = 31 days

TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	46 300	3 870 689 251	97,93 %
	2	443	80 167 600	2,03 %
	3	5	1 054 936	0,03 %
	5	1	735 491	0,02 %
	Total	46 749	3 952 647 278	100,00 %

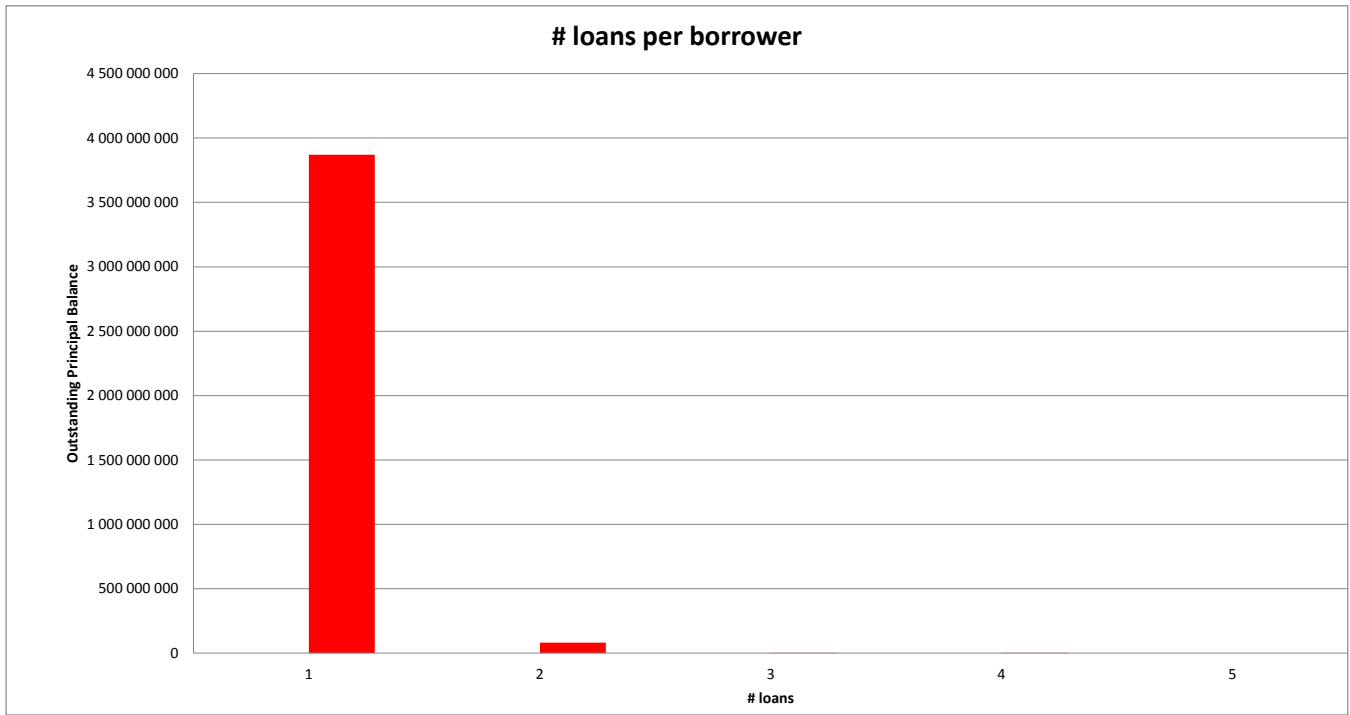
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**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**14.b # loans per borrower**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from	28.12.2012 to 28.01.2013 = 31 days



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

**15.a Amortization Profile**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from 28.12.2012	to 28.01.2013 = 31 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%
1	3 952 647 278	3 869 615 666	83 031 611	20 994 182	6,4 %	97,9 %
2	3 869 615 666	3 780 572 217	89 043 449	19 905 115	6,2 %	95,6 %
3	3 780 572 217	3 690 394 994	90 177 223	19 425 393	6,2 %	93,4 %
4	3 690 394 994	3 596 199 821	94 195 174	18 938 635	6,2 %	91,0 %
5	3 596 199 821	3 496 403 894	99 795 926	18 431 778	6,2 %	88,5 %
6	3 496 403 894	3 401 419 045	94 984 849	17 895 718	6,1 %	86,1 %
7	3 401 419 045	3 304 636 496	96 782 550	17 388 908	6,1 %	83,6 %
8	3 304 636 496	3 211 042 286	93 594 210	16 872 726	6,1 %	81,2 %
9	3 211 042 286	3 111 153 601	99 888 685	16 375 634	6,1 %	78,7 %
10	3 111 153 601	3 016 049 076	95 104 525	15 857 229	6,1 %	76,3 %
11	3 016 049 076	2 918 458 381	97 590 695	15 374 081	6,1 %	73,8 %
12	2 918 458 381	2 822 534 845	95 923 536	14 869 327	6,1 %	71,4 %
13	2 822 534 845	2 726 113 036	96 421 809	14 371 946	6,1 %	69,0 %
14	2 726 113 036	2 631 095 571	95 017 465	13 877 629	6,1 %	66,6 %
15	2 631 095 571	2 536 739 155	94 356 415	13 402 754	6,1 %	64,2 %
16	2 536 739 155	2 437 662 146	99 077 009	12 935 730	6,1 %	61,7 %
17	2 437 662 146	2 343 478 723	94 183 423	12 435 199	6,1 %	59,3 %
18	2 343 478 723	2 254 643 317	88 835 407	11 953 811	6,1 %	57,0 %
19	2 254 643 317	2 167 374 181	87 269 135	11 498 202	6,1 %	54,8 %
20	2 167 374 181	2 085 160 298	82 213 883	11 050 680	6,1 %	52,8 %
21	2 085 160 298	2 006 177 997	78 982 301	10 625 449	6,1 %	50,8 %

Amortization profile (first 20 periods)

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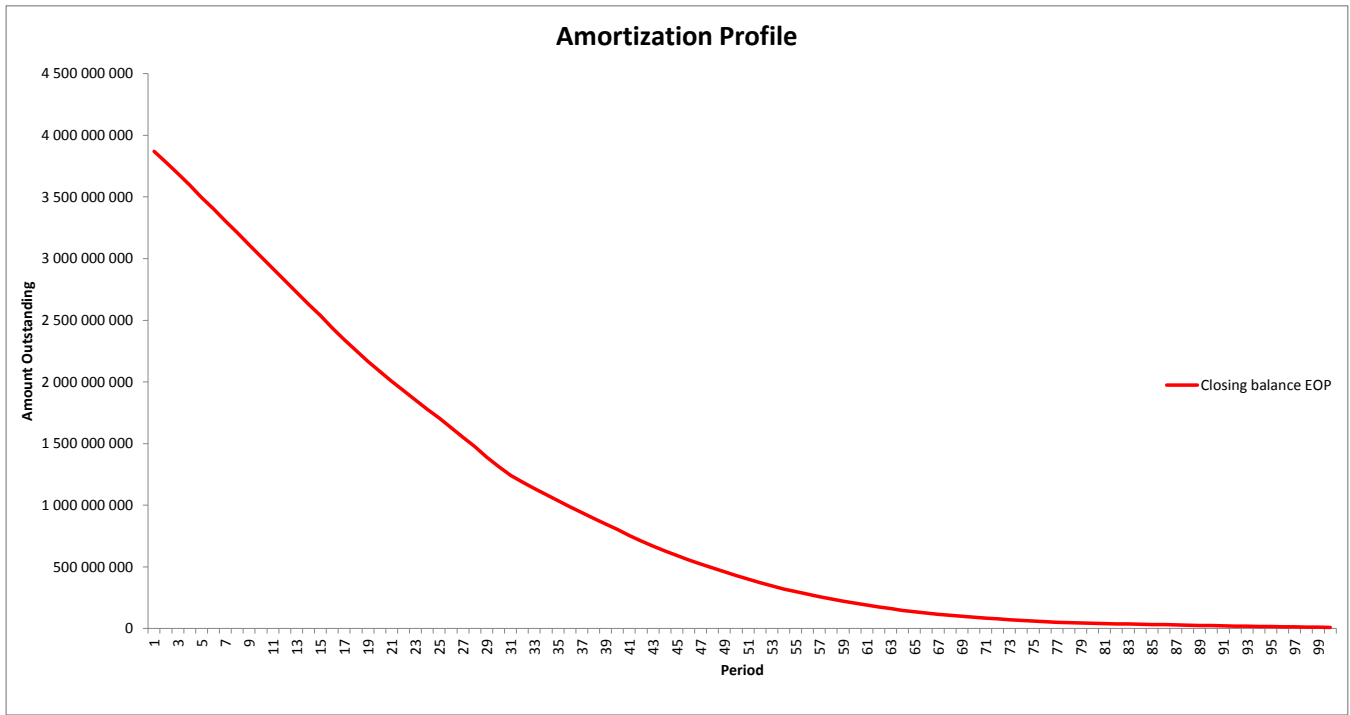


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	30.01.2013				
Payment date	28.01.2013				
Period No	3				
Monthly Period	Dec 12				
Interest Period	from	28.12.2012	to	28.01.2013	= 31 days



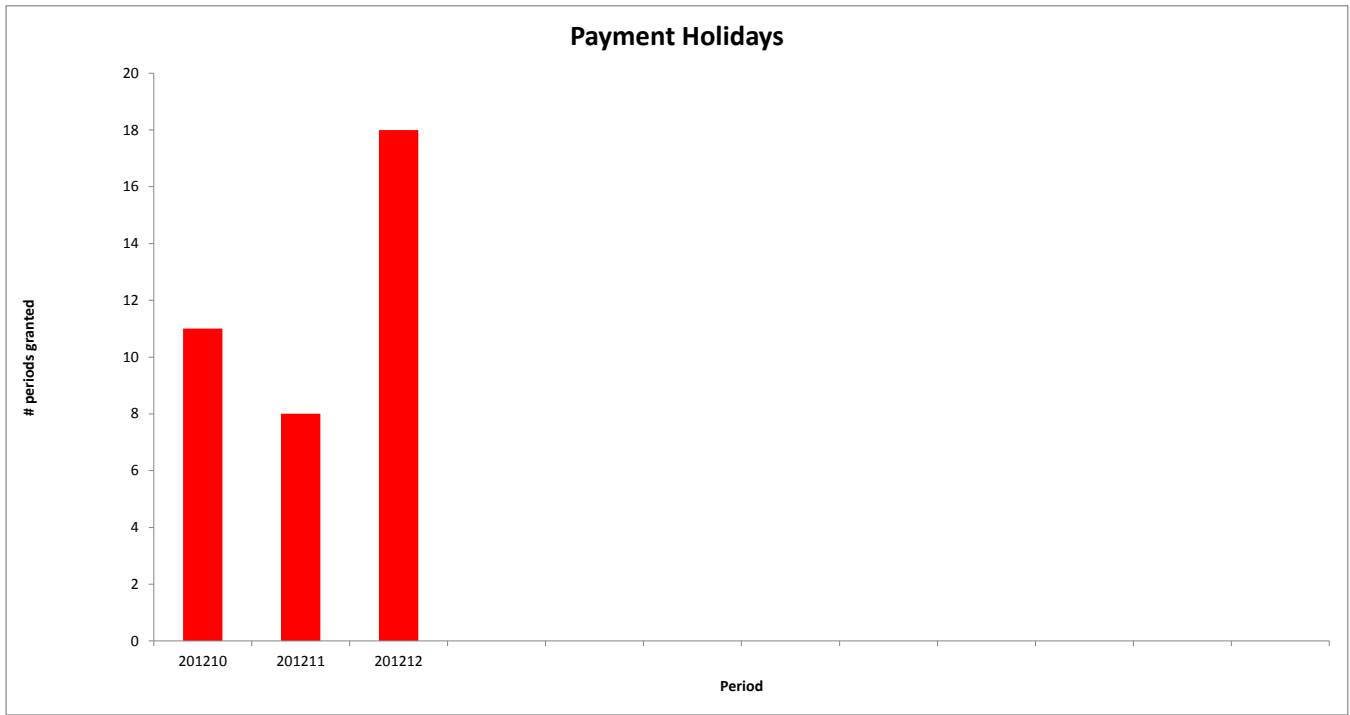


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from	28.12.2012
	to	28.01.2013
	=	31 days



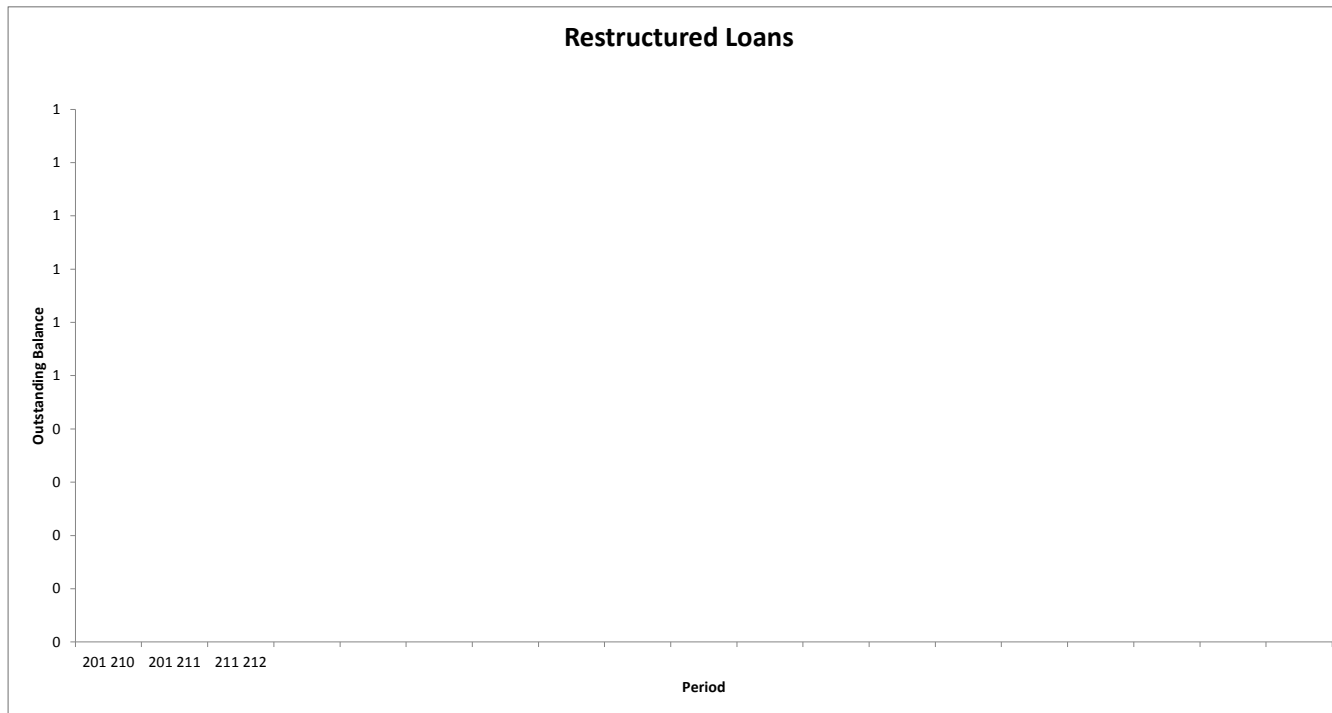


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**17.b Restructured Loans**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from	28.12.2012
	to	28.01.2013
	=	31 days



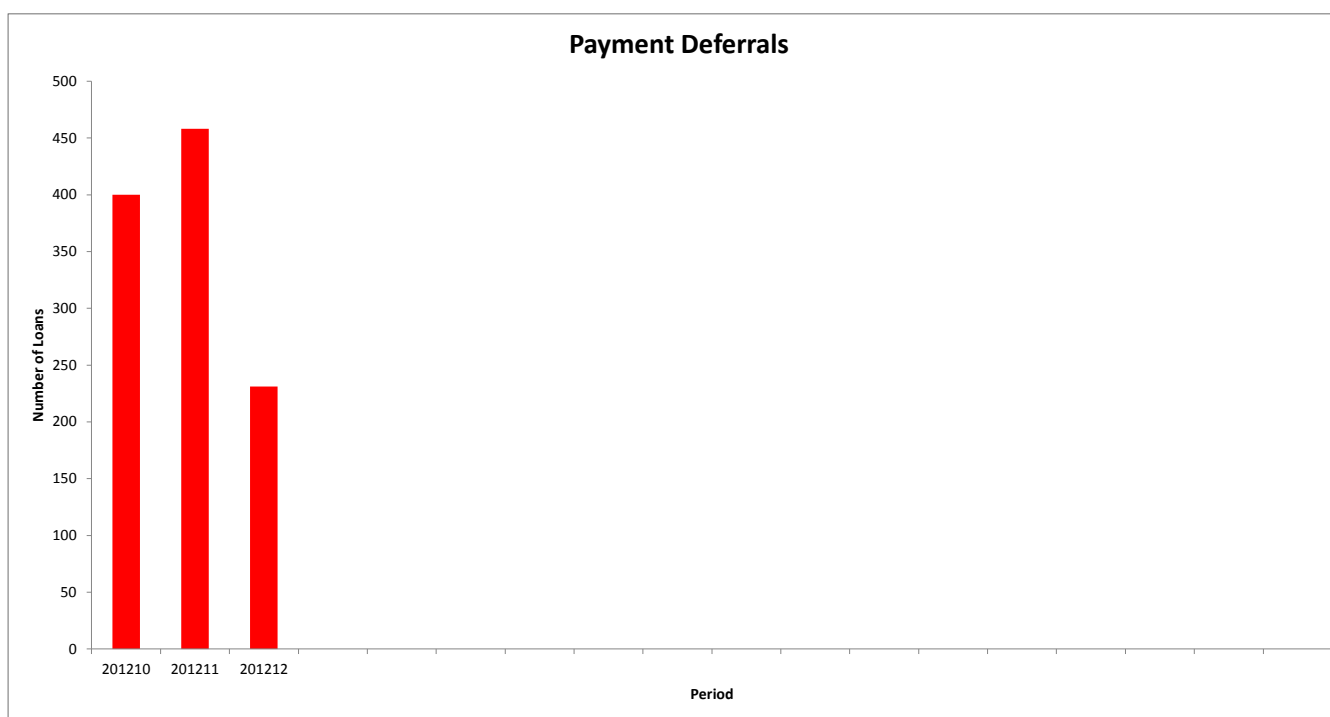


## Monthly Investor Report

### 18.b Payment Deferrals



Reporting Date	30.01.2013				
Payment date	28.01.2013				
Period No	3				
Monthly Period	Dec 12				
Interest Period	from	28.12.2012	to	28.01.2013	= 31 days



## Monthly Investor Report

### 19.a Vehicle Type



Reporting Date	30.01.2013				
Payment date	28.01.2013				
Period No	3				
Monthly Period	Dec 12				
Interest Period from	28.12.2012	to	28.01.2013	=	31 days

TOTAL						
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning	
Car	42 102	3 470 250 408	87,8 %	42,2		19,4
Caravan	1 809	157 005 069	4,0 %	78,3		24,8
Light Commercial Vehicle	1 457	119 716 478	3,0 %	38,0		19,4
Motorcycle	1 078	59 291 167	1,5 %	50,2		17,6
Camper	760	146 384 156	3,7 %	73,7		22,3
			0,0 %			
Total	47 206	3 952 647 278	100 %			

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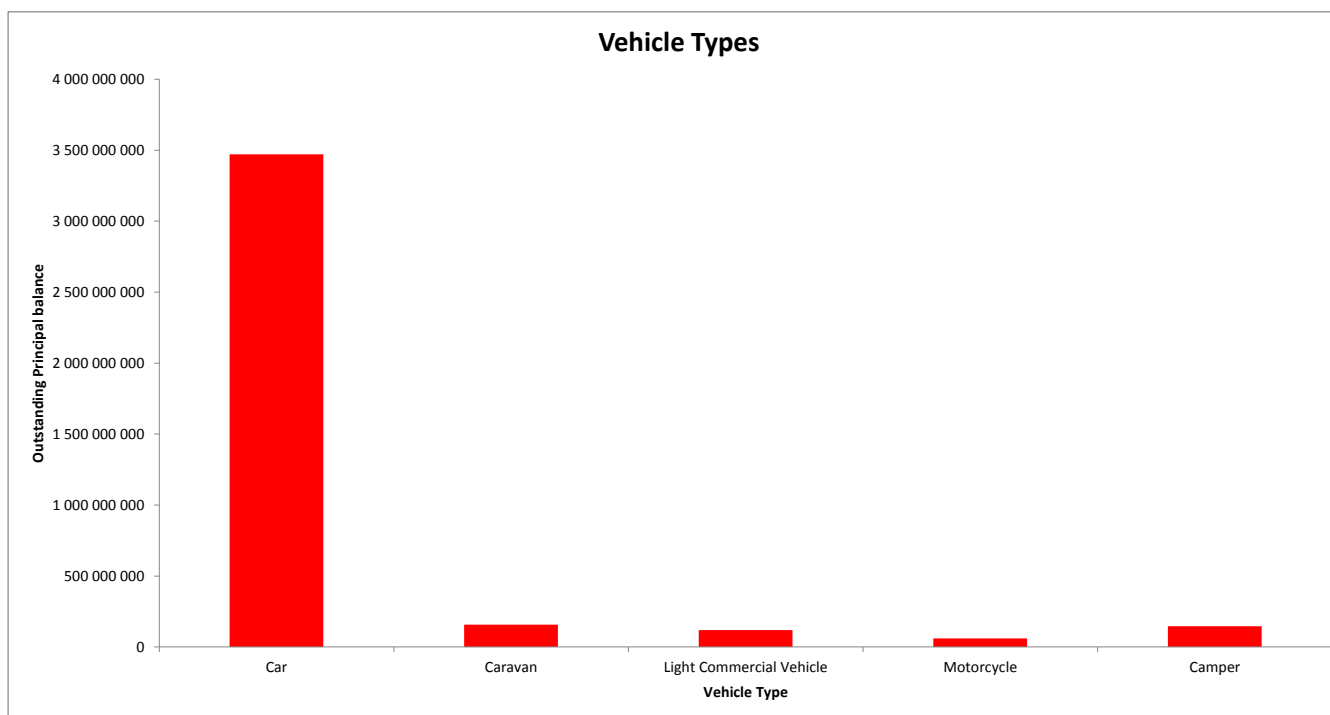


## Monthly Investor Report

### 19.b Vehicle Type



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from	28.12.2012 to 28.01.2013 = 31 days



**SCF Rahoituspalvelut**  
**Monthly Investor Report**

**20. Defaults, Recoveries and Losses by Quarter of Default**

Reporting Date 30.01.2013  
 Payment date 28.01.2013  
 Period No 3  
 Monthly Period from Dec 12 to 28.01.2013 = 31 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	1	0	0	133 424	-	-	-	-	-	-	-	-	-	-	-	-
2013 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

**21. Priority of Payments**



Reporting Date		30.01.2013				
Payment date		28.01.2013				
Period No		3				
Monthly Period		Dec 12				
Interest Period	from	28.12.2012	to	28.01.2013	=	31 days

**Pre-Enforcement Priority of Payments**

Available Distribution Amount	+	283 272 838,39	SEK
Senior Expenses	-	1 878 351,00	SEK
Interest Notes Class A	-	6 707 436,77	SEK
Payment to Reserve Account	-	45 552 230,00	SEK
Principal Payments on Class A	-	129 352 140,89	SEK
Payment to Reserve Account (Required Reserve Amount)	-	91 104 460,00	SEK
Interest Notes Class B	-	1 214 655,77	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	1 093 239,13	SEK
Principal Payments on Subordinated Loan	-	-	SEK
Payments to Servicer Advance Reserve Account	-	-	SEK
Amounts due to the Seller for deemed collections refunded, refunds,etc	-	-	SEK
<hr/>			
Payment to Seller		6 370 324,83	SEK

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

**22. Transaction Costs**



Reporting Date	30.01.2013	
Payment date	28.01.2013	
Period No	3	
Monthly Period	Dec 12	
Interest Period	from	28.12.2012 to 28.01.2013 = 31 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	1 878 351,00 SEK		
Interest accrued for the Period	7 922 092,54 SEK	6 707 436,77 SEK	1 214 655,77 SEK
Cumulative Interest accrued	27 630 044,79 SEK	23 641 627,27 SEK	3 988 417,52 SEK
Interest Payments	7 922 092,54 SEK	6 707 436,77 SEK	1 214 655,77 SEK
Cumulative Interest Payments	27 630 044,79 SEK	23 641 627,27 SEK	3 988 417,52 SEK
Interest accrued on Subordinated Loans for the Period	1 093 239,13 SEK		
Cumulative Interest accrued on Subordinated Loans	3 530 415,72 SEK		
Interest Payments on Subordinated Loans	1 093 239,13 SEK		
Cumulative Interest Payments on Subordinated Loans	3 530 415,72 SEK		
Unpaid Interest for the Period	- SEK		
Cumulative Unpaid Interest	- SEK		

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

**23. Priority of Payments - Post-Enforcement**



Reporting Date	30.01.2013
Payment date	28.01.2013
Period No	3
Monthly Period	Dec 12
Interest Period	from 28.12.2012 to 28.01.2013 = 31 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	30.01.2013
Payment date	28.01.2013
Period No	3
Monthly Period	Dec 12
Interest Period	from 28.12.2012 to 28.01.2013 = 31 days