

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	01.04.2015				
Payment date	30.03.2015			Following payment dates	28.04.2015
Period No	29				28.05.2015
Monthly Period	Feb 2015				
Interest Period	27.02.2015	to	30.03.2015	=	31 days

Index		Page
1	Portfolio Information	2
2	Amount Due for Distribution	3
3	Reserve Accounts	4
4	Performance Data	5
5	Outstanding Notes	6
6	Counterparty Ratings, Trigger Levels and Consequences	7
7 a	Original Principal Balance	8
7 b	Original PB (Graph)	9
8 a	Outstanding principal Balance	10
8 b	Outstanding PB (Graph)	11
9 a	Geographical Distribution	12
9 b	Geographical (Graph)	13
10 a	Interest Rate	14
10 b	Interest Rate (Graph)	15
11 a	Remaining Terms	16
11 b	Remaining Terms (Graph)	17
12 a	Seasoning	18
12 b	Seasoning (Graph)	19
13 a	Balloon loans as % of other loans	20
13 b	Balloon loans as % of other loans (Graph)	21
14 a	Loans per borrower	22
14 b	Loans per borrower (Graph)	23
15 a	Amortization Profile	24
15 b	Amortization Profile (Graph)	25
16 a	Payment Holidays	26
16 b	Payment Holidays (Graph)	27
17 a	Restructured Loans	28
17 b	Restructured Loans (Graph)	29
18 a	Payment Deferrals	30
18 b	Payment Deferrals (Graph)	31
19 a	Vehicle type	32
19 b	Vehicle type (graph)	33
20	Defaults, Recoveries and Losses by Quarter of Default	34
21	Priority of Payments Pre-Enforcement	35
22	Transaction Costs	36
23	Priority of Payments Post-Enforcement	38
24	Contact Details	37

Svensk Autofinans 1 Limited
Monthly Investor Report

1. Portfolio Information



Reporting Date	01.04.2015		
Payment date	30.03.2015		
Period No	29		
Monthly Period	Feb 2015		
Interest Period	from	27.02.2015	to 30.03.2015 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 011 914 482,67 SEK	1 075 662 169,63 SEK
Scheduled Loan Principal Repayments	26 468 137,76 SEK	34 786 777,80 SEK
Prepayments	28 169 334,31 SEK	27 591 124,86 SEK
Deemed Collections	1 382 214,00 SEK	726 101,30 SEK
Total Principal Payments Received	56 019 686,07 SEK	63 104 003,96 SEK
New Defaulted Auto Loans in Period	1 613 125,94 SEK	643 683,00 SEK
Closing Balance	954 281 670,66 SEK	1 011 914 482,67 SEK
Total revenue collections		
Revenue and fees received on loan balances	4 386 126,14 SEK	6 041 721,93 SEK
recoveries on loans in default	301 425,97 SEK	149 555,41 SEK
Total revenue received in period	4 687 552,11 SEK	6 191 277,34 SEK
# Loans		
At beginning of period	17 714 Loans	18 510 Loans
Paid in full	720 Loans	776 Loans
Repurchased (Deemed Collections)	14 Loans	13 Loans
New loans into Default	11 Loans	7 Loans
At end of period	16 969 Loans	17 714 Loans
Weighted Average Loan Return	5,22 %	

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

Svensk Autofinans 1 Limited
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	01.04.2015
Payment date	30.03.2015
Period No	29
Monthly Period	Feb 2015
Interest Period	from 27.02.2015 to 30.03.2015 = 31 days

Available Distribution Amount

	Current Period	Previous Period
a. Reserve Fund	60 714 868,96 SEK	64 539 730,18 SEK
b. Collections under the Loan Agreement	60 707 238,18 SEK	69 295 281,30 SEK
1. Collections (Principal, Interest, Fees)	59 325 024,18 SEK	68 569 180,00 SEK
2. Deemed collections (Principal)	1 382 214,00 SEK	726 101,30 SEK
c. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the issuer	0,00 SEK	0,00 SEK
d. Amounts due from the Seller to the Issuer relating to default interest, unpaid sums, indemnities	0,00 SEK	0,00 SEK
e. Other amounts due from the Seller to the Issuer	0,00 SEK	0,00 SEK
f. Interest on collection accounts and return on Permitted Investments	0,00 SEK	0,00 SEK
g. Commingling reserve (if applicable)	0,00 SEK	0,00 SEK
Total Available Distribution Amount	121 422 107,14 SEK	133 835 011,48 SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	01.04.2015
Payment date	30.03.2015
Period No	29
Monthly Period	Feb 2015
Interest Period	from 27.02.2015 to 30.03.2015 = 31 days

Note Balance

Beginning of Period	1 011 914 482,67 SEK
End of Period	954 281 670,66 SEK

Reserve Fund

	in %	
Beginning of Period		40 476 579,31 SEK
Cash Outflow		40 476 579,31 SEK
Cash Inflow		38 171 266,83 SEK
End of Period		38 171 266,83 SEK
Required Reserve Amount		38 171 266,83 SEK

Liquidity Balance

	in %	
Beginning of Period		20 238 289,65 SEK
Cash Outflow		20 238 289,65 SEK
Cash Inflow		19 085 633,41 SEK
End of Period		19 085 633,41 SEK
Required Reserve Amount		19 085 633,41 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	76 782 922,12 SEK
Cash Outflow	455 328,52 SEK
Cash Inflow	- SEK
End of Period	76 327 593,61 SEK
Required Reserve Amount	76 327 593,61 SEK

Set-off from Deposits

No borrowers whose loans were sold to Svensk Autofinans 1 Limited held deposits with Santander Consumer Bank AS, Norge, Sverige Filial. The risk of set-off from deposits is therefore zero.

Svensk Autofinans 1 Limited
Monthly Investor Report

4. Performance Data



Reporting Date	01.04.2015			
Payment date	30.03.2015			
Period No	29			
Monthly Period	Feb 2015			
Interest Period	from	27.02.2015	to	30.03.2015 = 31 days

Note Balance

Beginning of Period	1 011 914 482,7 SEK
End of Period	954 281 670,7 SEK

Portfolio Performance:

	SEK	%	# loans
Performing Receivables:			
Current	934 774 936,1	98,0 %	16 633
1-29 days past due	12 776 075,3	1,3 %	208
Delinquent Receivables:			
30-59 days past due	3 375 146,5	0,4 %	64
60-89 days past due	1 233 624,7	0,1 %	31
90-119 days past due	1 313 342,0	0,1 %	23
120-149 days past due	808 546,0	0,1 %	10
150-179 days past due	-	0,0 %	-
Total Performing and Delinquent	954 281 670,7	100,0 %	16 969 #

Current Period Defaults	1 613 125,94	11
Cumulative Defaults	29 945 617,25	482
Current Period Recoveries	301 425,97	
Cumulative Recoveries	11 445 149,77	

Svensk Autofinans 1 Limited
Monthly Investor Report

5. Outstanding Notes



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days

1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS0706720496	NA
Currency		SEK	SEK
Initial Tranching	100 %	87 %	13 %
Legal Final Maturity Date		31.08.2029	31.08.2029
Rating (Fitch/Moody's)		AAAsf/AAA(sf)	Not rated
Initial Notes Aggregate Principal Outstanding Balance	4 555 223 000,00 SEK	3 963 045 000,00 SEK	592 178 000,00 SEK
Initial Nominal per Note		1 000 000,00 SEK	1 000 000,00 SEK
Increment per Note		1 000,00 SEK	1 000,00 SEK
Initial Number of Notes per Class	4778	4008	770
Current Note Information			
Class Principal Outstanding Opening Balance	1 011 914 482,67 SEK	419 736 482,67 SEK	592 178 000,00 SEK
Available Distribution Amount	121 422 107,14 SEK		
Amortisation	57 632 812,01 SEK		
Redemption per Class	57 632 812,01 SEK	57 632 812,01 SEK	0,00 SEK
Redemption per Note		14 379,44 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	954 281 670,66 SEK	362 103 670,66 SEK	592 178 000,00 SEK
Current Tranching		37,95 %	62,05 %
Current Pool Factor		0,09	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	31		
Principal Outstanding per Note Beginning of Period		104 724,67 SEK	769 062,34 SEK
>Principal Repayment per note		14 379,44 SEK	- SEK
Principal Outstanding per Note End of Period		90 345,23 SEK	769 062,34 SEK
>Interest accrued for the period		85,67 SEK	728,47 SEK
Interest Payment		343 367,76 SEK	560 924,16 SEK
Interest Payment per Note		85,67 SEK	728,47 SEK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		69,67 %	7,62 %
Current CE (excl. Excess Spread)		68,05 %	6,00 %

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

Svensk Autofinans 1 Limited
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	01.04.2015
Payment date	30.03.2015
Period No	29
Monthly Period	Feb 2015
Interest Period	from 27.02.2015 to 30.03.2015 = 31 days

Transaction Role	Counterparty	Fitch Rating Triggers				Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term		Long Term				
		Criteria	Current	Criteria	Current			
Issuer	Svensk Autofinans 1 Limited		No rating		No rating	N/A		
Seller	Santander Consumer Bank Sweden		No rating		No rating	N/A		
Servicer	Santander Consumer Bank Sweden		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer finance	Downgrade 1	F1 Rating Watch Negative	F2	A Rating Watch Negative	A Outlook stable	Y	As at the date of this Prospectus, the Servicer's Owner's short term and long term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa2 respectively by Moody's and F2 and BBB+ respectively by Fitch and, therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. The Servicer, on behalf of the Issuer and the Security Trustee with the prior written consent of the Note Trustee, will instruct the Purchasers to make payments on Purchased Installment Purchase Agreements to a specified account of the Issuer (the "Issuer Collections Account"), together with the Seller Collections Accounts and the Seller Segregated Collections Account, the "Collections Accounts") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. A back up servicer must be identified Servicer Termination Event triggered
		Downgrade 2	N/A	F2	BB+	A Outlook stable	N	
		Downgrade 3	N/A	F2	BB-	A- Outlook stable	N	
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	A-	Y	The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings (i) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (ii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)	
Issuer Bank	Deutsche Bank AG	F2	F1+	A-	A+	N	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Secured Accounts, the Expenses Loan Payment Account and all of the funds standing to the credit of such accounts are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank) and approved in writing by the Note Trustee and transferred in accordance with the provisions of the Transaction Account Agreement. The appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the accounts to another bank or banks, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Transaction Account Agreement and accedes to the Security Trust Deed.	
Paying Agent and related roles	Deutsche Bank AG		F1+		A+	N/A		
Corporate Service Provider	Deutsche International Corporate Services		F1+		A+	N/A		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		A+	N/A		
Collections Bank	SEB AB	F2	F1	A-	A+	N	If at any time a Ratings Downgrade has occurred in relation to the Collections Account Bank, then the Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Servicer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Security Trust Deed.	

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

Svensk Autofinans 1 Limited
Monthly Investor Report

6.a Original Portfolio Principal Balance

Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Average loan balance at start of transaction: 88 941

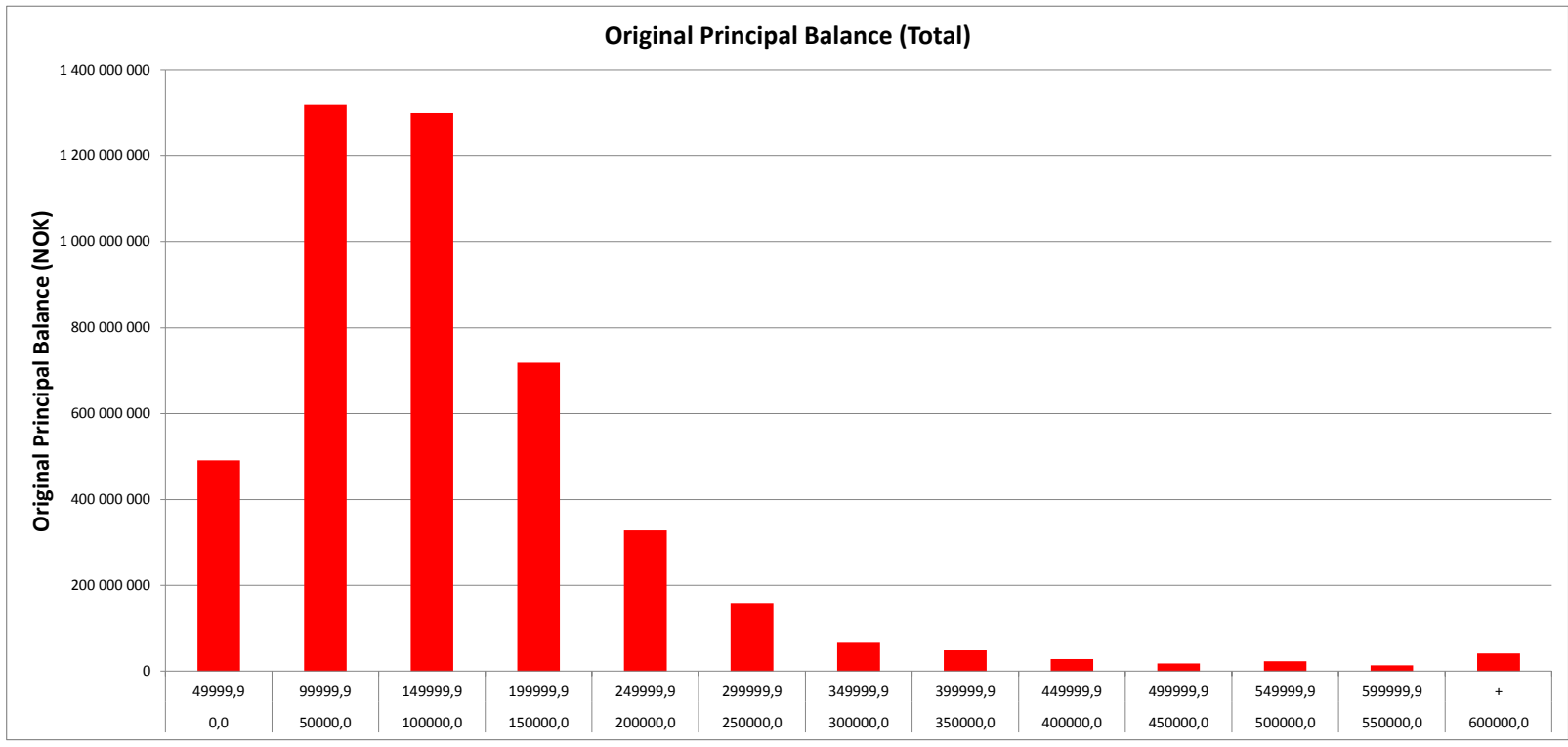
TOTAL								
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7	
	50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9	
	100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8	
	150000,0	199999,9	4 207	718 488 045	15,8 %	54,0	13,3	
	200000,0	249999,9	1 482	328 150 116	7,2 %	54,5	12,7	
	250000,0	299999,9	579	157 102 138	3,4 %	57,8	12,0	
	300000,0	349999,9	213	68 453 750	1,5 %	52,8	12,1	
	350000,0	399999,9	129	48 344 121	1,1 %	46,2	13,8	
	400000,0	449999,9	67	28 366 529	0,6 %	49,3	15,2	
	450000,0	499999,9	38	17 884 950	0,4 %	47,2	11,9	
	500000,0	549999,9	44	23 163 362	0,5 %	38,9	13,0	
	550000,0	599999,9	24	13 870 875	0,3 %	37,0	17,2	
600000,0 +		51	41 129 757	0,9 %	35,3	13,3		
Total		51 216	4 555 222 782	100,00 %	43,6	16,82		

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

Svensk Autofinans 1 Limited
Monthly Investor Report

6.b Original Principal Balance Graph

Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

7.a Outstanding Principal Balance

Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days



Average loan outstanding balance- all: 56 237

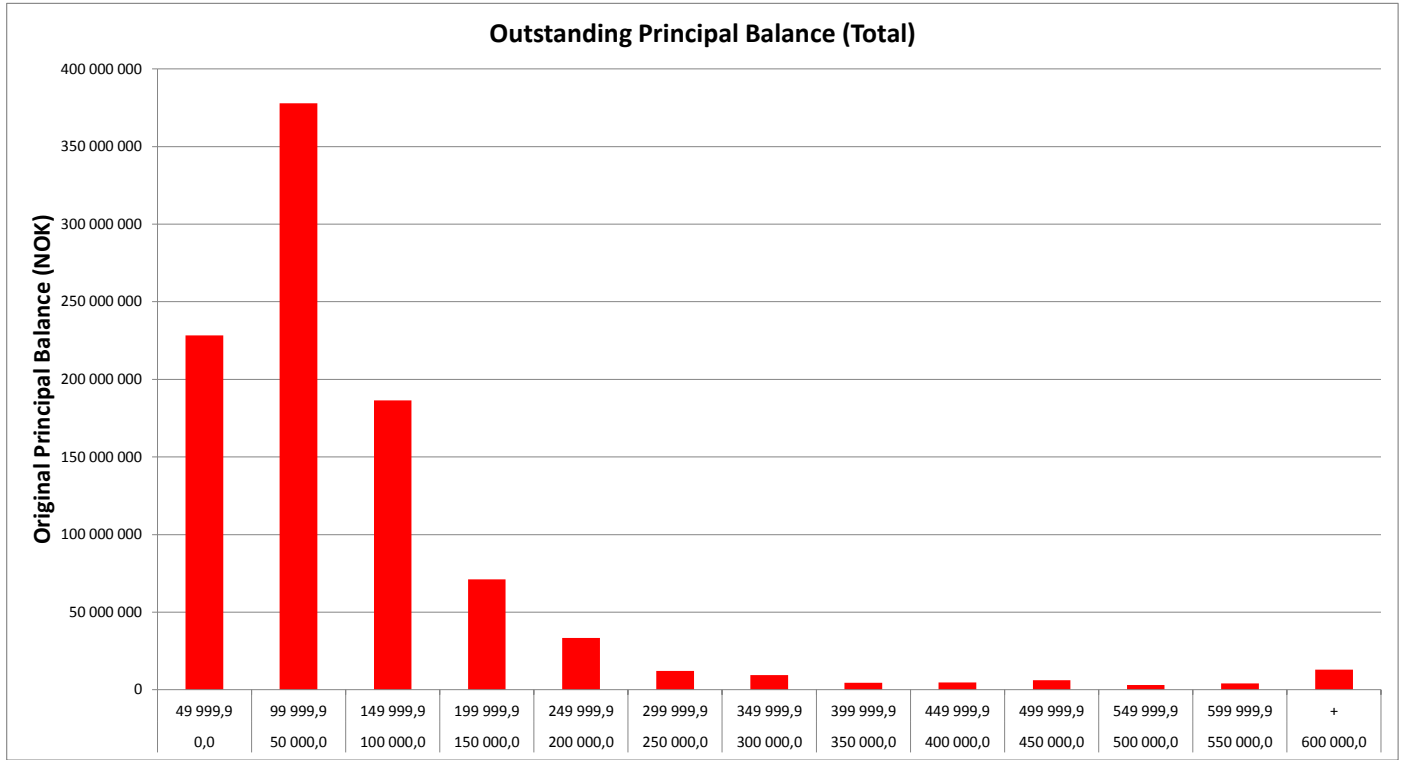
		TOTAL						
Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
0,0	49 999,9	9 382	228 412 949	55,29 %	23,94 %	20,3	46,0	
50 000,0	99 999,9	5 312	377 929 281	31,30 %	39,60 %	30,6	42,4	
100 000,0	149 999,9	1 567	186 519 957	9,23 %	19,55 %	34,9	41,0	
150 000,0	199 999,9	418	71 154 582	2,46 %	7,46 %	36,5	41,8	
200 000,0	249 999,9	152	33 409 950	0,90 %	3,50 %	35,3	42,4	
250 000,0	299 999,9	44	12 079 738	0,26 %	1,27 %	28,0	47,0	
300 000,0	349 999,9	29	9 389 664	0,17 %	0,98 %	32,1	49,8	
350 000,0	399 999,9	12	4 414 746	0,07 %	0,46 %	32,1	47,4	
400 000,0	449 999,9	11	4 746 786	0,06 %	0,50 %	8,0	39,0	
450 000,0	499 999,9	13	6 228 923	0,08 %	0,65 %	20,2	51,1	
500 000,0	549 999,9	6	3 135 118	0,04 %	0,33 %	19,8	41,8	
550 000,0	599 999,9	7	3 982 606	0,04 %	0,42 %	14,4	43,8	
600 000,0	+	16	12 877 370	0,09 %	1,35 %	8,5	44,6	
Total		16 969	954 281 671	100,0 %	100,0 %	29,0	43,2	

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

Svensk Autofinans 1 Limited
Monthly Investor Report

7.b Outstanding Principal Balance Graph

Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

8.a Geographical Distribution



Reporting Date	01.04.2015		
Payment date	30.03.2015		
Period No	29		
Monthly Period	Feb 2015		
Interest Period	from	27.02.2015	to 30.03.2015 = 31 days

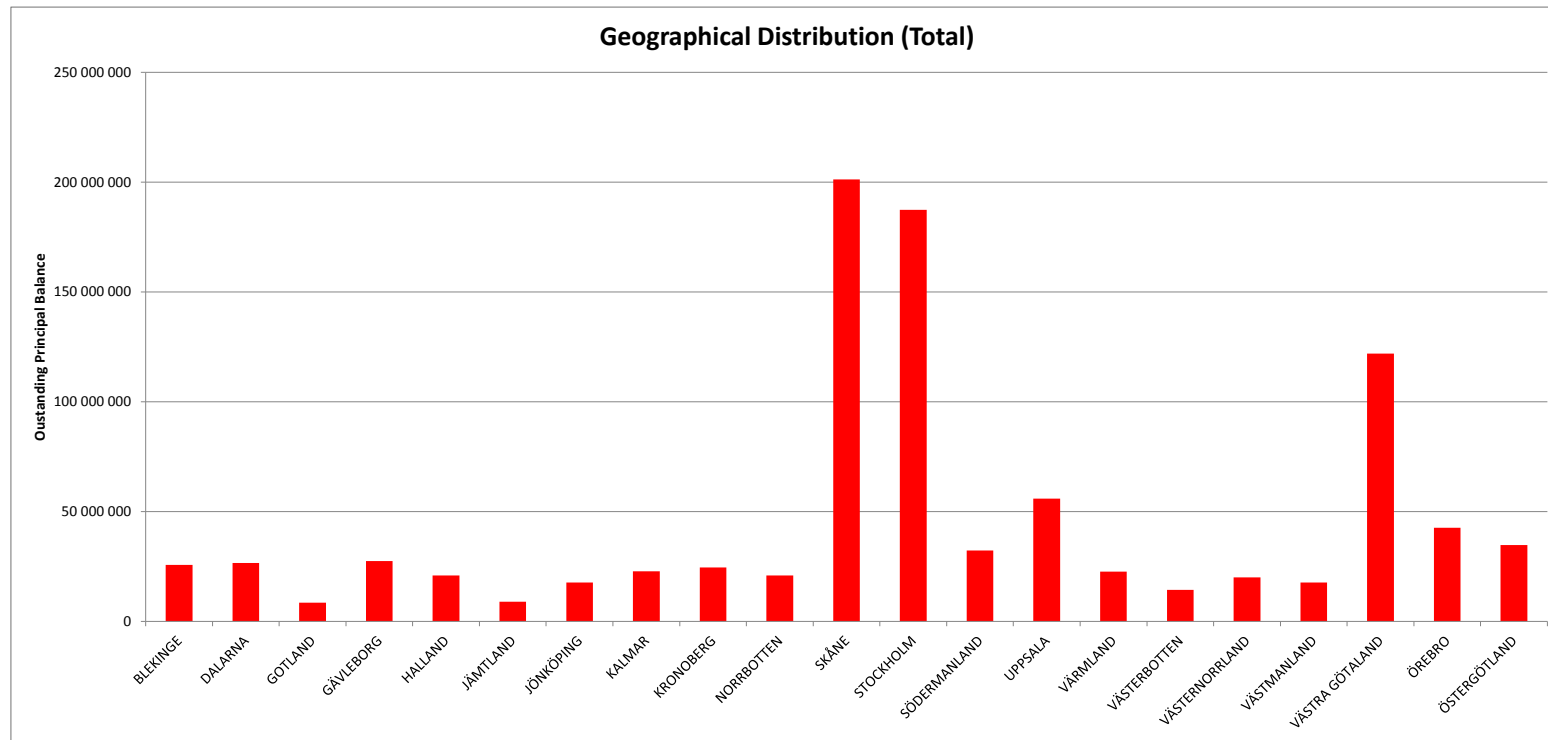
TOTAL							
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
BLEKINGE	468	25 666 840	2,69 %	2,76 %	29,8	42,2	
DALARNA	493	26 564 298	2,78 %	2,91 %	29,1	42,8	
GOTLAND	158	8 439 573	0,88 %	0,93 %	37,6	43,6	
GÄVLEBORG	559	27 421 892	2,87 %	3,29 %	29,4	43,0	
HALLAND	394	20 953 308	2,20 %	2,32 %	27,7	43,8	
JÄMTLAND	204	8 880 526	0,93 %	1,20 %	30,2	44,8	
JÖNKÖPING	338	17 649 690	1,85 %	1,99 %	36,4	42,8	
KALMAR	432	22 825 883	2,39 %	2,55 %	28,9	42,7	
KRONOBERG	446	24 523 582	2,57 %	2,63 %	30,8	42,7	
NORRBOTTEN	349	20 922 668	2,19 %	2,06 %	32,4	44,4	
SKÅNE	3 398	201 107 491	21,07 %	20,02 %	24,5	43,5	
STOCKHOLM	3 347	187 310 059	19,63 %	19,72 %	28,0	42,5	
SÖDERMANLAND	581	32 303 509	3,39 %	3,42 %	30,6	43,4	
UPPSALA	909	55 805 400	5,85 %	5,36 %	21,7	41,8	
VÄRMLAND	482	22 672 913	2,38 %	2,84 %	31,9	45,0	
VÄSTERBOTTEN	227	14 307 973	1,50 %	1,34 %	27,1	44,8	
VÄSTERNORRLAND	344	20 039 252	2,10 %	2,03 %	26,8	43,2	
VÄSTMANLAND	306	17 659 285	1,85 %	1,80 %	30,9	41,7	
VÄSTRA GÖTALAND	2 229	121 872 072	12,77 %	13,14 %	34,8	43,9	
ÖREBRO	757	42 664 132	4,47 %	4,46 %	31,7	42,9	
ÖSTERGÖTLAND	548	34 691 325	3,64 %	3,23 %	36,5	43,3	
Sum:	16 969	954 281 671	100,0 %	100,0 %	29,0	43,2	

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

Svensk Autofinans 1 Limited
Monthly Investor Report

8.b Geographical Distribution Graph

Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

9.a Interest Rate



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days

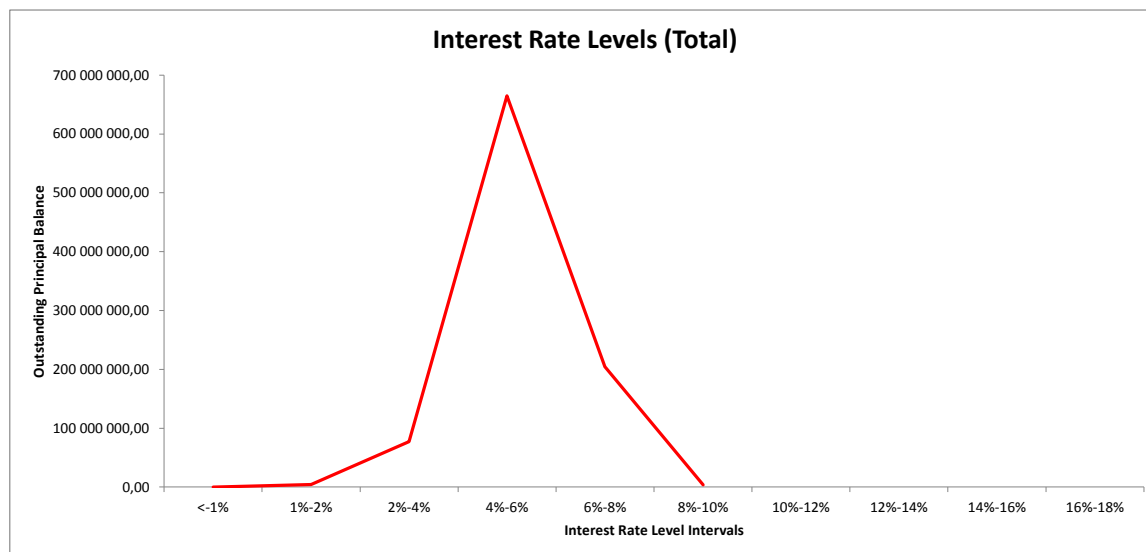
TOTAL							
	Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<		3	203 652	0,02 %	26,7	33,3
	1 %		65	4 084 545	0,43 %	21,2	38,9
	2 %		1060	76 969 800	8,07 %	30,1	39,2
	4 %		10742	664 781 675	69,66 %	27,7	42,6
	6 %		4983	204 293 442	21,41 %	32,8	46,0
	8 %		116	3 948 556	0,41 %	43,1	77,2
	10 %						
	12 %						
	14 %						
	16 %						
	18 %						
	Total			16 969	954 281 671	100 %	29,0

Svensk Autofinans 1 Limited
Monthly Investor Report

9.b Interest Rate



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

10.a Remaining Terms



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days

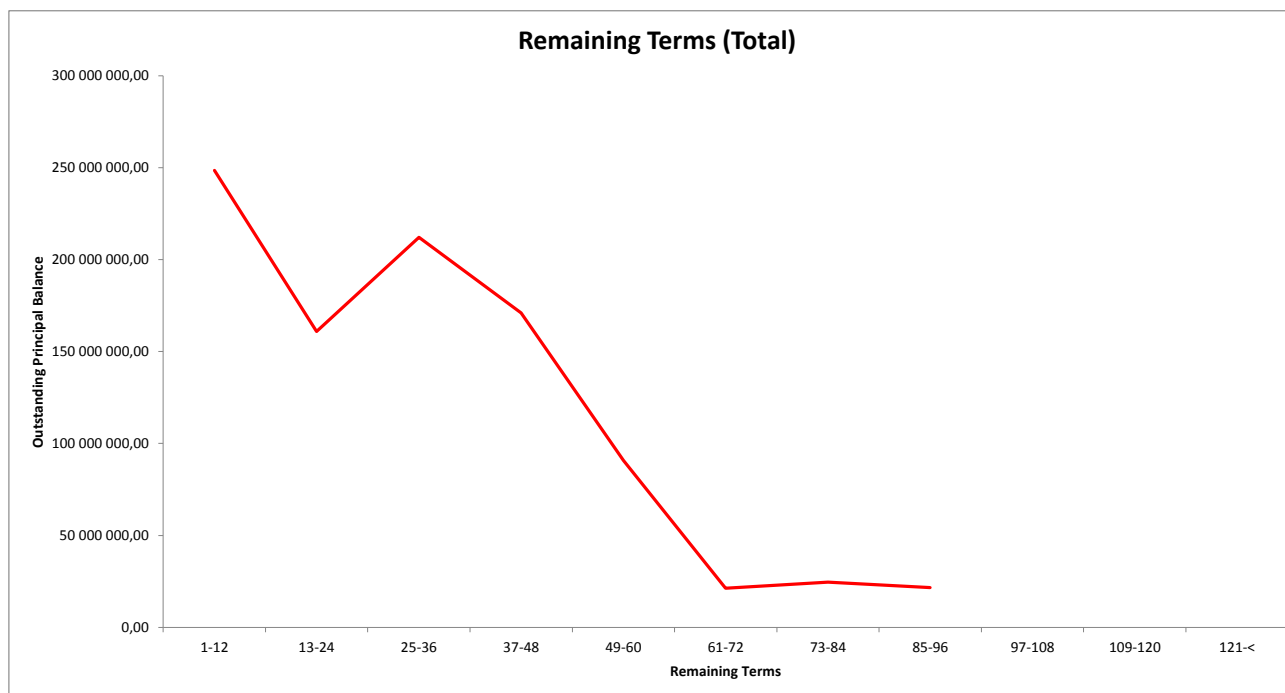
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		168	3 362 977	0,35 %	0,0	48,3	
1		12	5 459	248 616 658	26,05 %	6,1	46,3
13		24	4 076	160 986 552	16,87 %	18,4	46,0
25		36	3 667	212 118 503	22,23 %	30,0	41,9
37		48	2 162	171 054 865	17,92 %	41,1	38,4
49		60	902	90 730 732	9,51 %	51,4	37,7
61		72	191	21 301 120	2,23 %	64,9	53,5
73		84	190	24 542 088	2,57 %	77,2	45,7
85		96	154	21 568 175	2,26 %	87,3	45,6
97		108					
109		120					
121	>						
Total		16 969	954 281 671	100 %	29,0	43,2	

Svensk Autofinans 1 Limited
Monthly Investor Report

10.b Remaining Terms



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

11.a Seasoning



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days

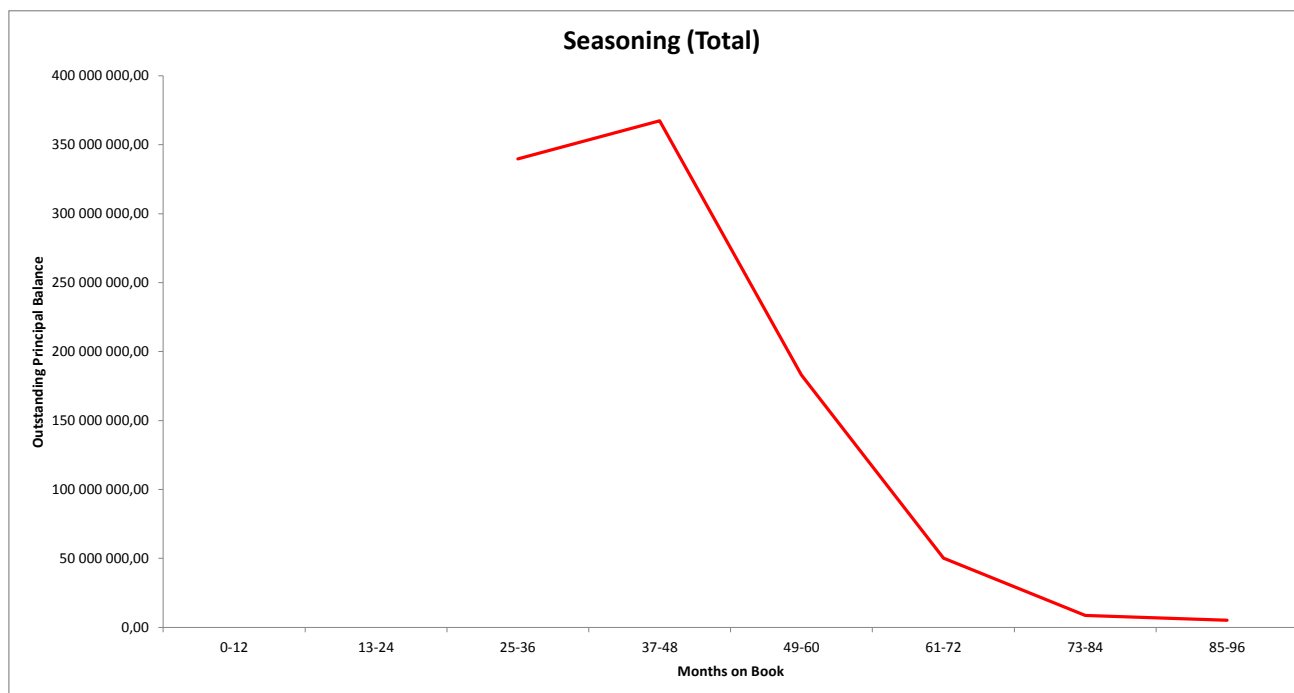
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36	5 125	339 839 892	35,6 %	34,0	33,3
37		48	6 173	367 403 381	38,5 %	27,9	42,3
49		60	3 978	182 980 954	19,2 %	22,1	53,8
61		72	1 409	50 296 692	5,3 %	24,1	65,9
73		84	223	8 587 106	0,9 %	28,1	78,2
85		96	61	5 173 646	0,5 %	71,0	91,4
97		108					
109		120					
121	>						
		16 969		954 281 671	100 %	29,0	43,2

Svensk Autofinans 1 Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

13.a Balloon loans



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from	27.02.2015 to 30.03.2015 = 31 days

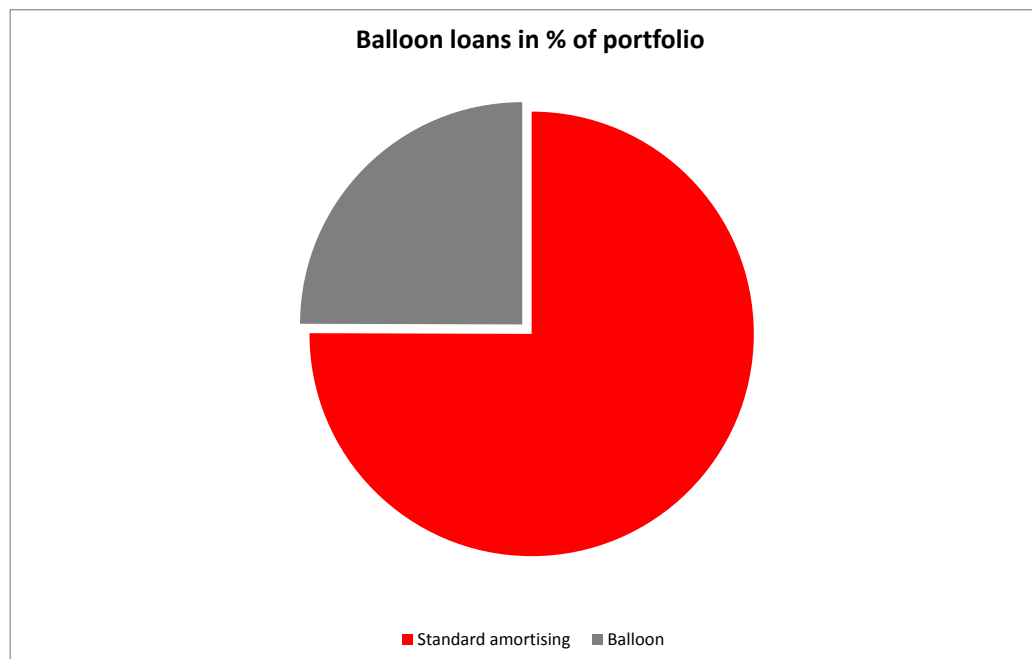
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		14 672	716 173 162	75,05 %	36,2	42,7
Balloon		2 297	238 108 508	24,95 %	7,4	44,5
Total		16 969	954 281 671	100 %	29,0	43,2

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from	27.02.2015
	to	30.03.2015
	=	31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

14.a # loans per borrower



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days

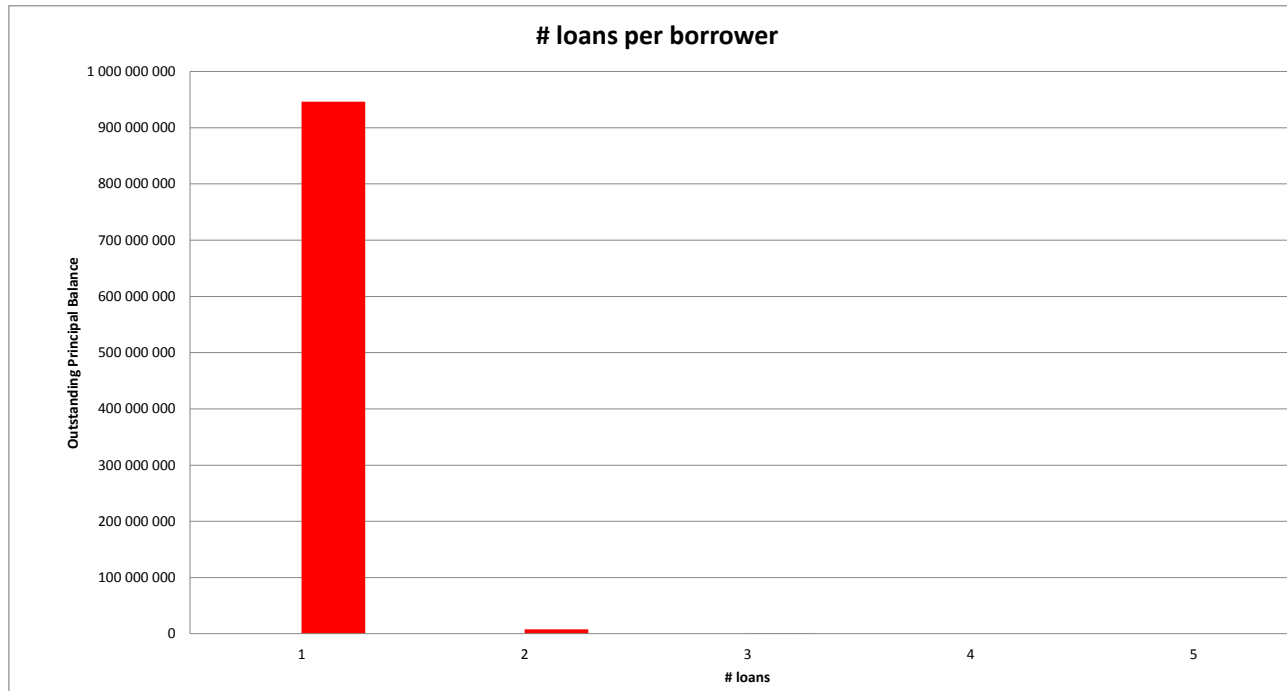
TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	16 841	946 260 981	99,16 %
	2	62	7 723 095	0,81 %
	4	1	297 595	0,03 %
	Total	16 904	954 281 671	100,00 %

Svensk Autofinans 1 Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	954 281 671	906 191 332	48 090 338	4 142 362	5,2 %	95,0 %	
2	906 191 332	855 178 602	51 012 730	3 947 387	5,2 %	89,6 %	
3	855 178 602	797 928 816	57 249 786	3 728 275	5,2 %	83,6 %	
4	797 928 816	748 225 109	49 703 707	3 490 446	5,2 %	78,4 %	
5	748 225 109	700 775 716	47 449 393	3 278 780	5,3 %	73,4 %	
6	700 775 716	662 233 799	38 541 917	3 076 763	5,3 %	69,4 %	
7	662 233 799	623 627 323	38 606 476	2 910 939	5,3 %	65,4 %	
8	623 627 323	587 322 984	36 304 339	2 746 715	5,3 %	61,5 %	
9	587 322 984	553 193 942	34 129 042	2 591 734	5,3 %	58,0 %	
10	553 193 942	521 613 517	31 580 425	2 444 246	5,3 %	54,7 %	
11	521 613 517	490 863 219	30 750 298	2 306 552	5,3 %	51,4 %	
12	490 863 219	457 365 016	33 498 203	2 171 776	5,3 %	47,9 %	
13	457 365 016	429 931 413	27 433 603	2 028 945	5,3 %	45,1 %	
14	429 931 413	407 272 102	22 659 311	1 908 871	5,3 %	42,7 %	
15	407 272 102	384 128 599	23 143 504	1 807 922	5,3 %	40,3 %	
16	384 128 599	361 129 488	22 999 111	1 705 136	5,3 %	37,8 %	
17	361 129 488	341 214 777	19 914 711	1 604 760	5,3 %	35,8 %	
18	341 214 777	322 149 733	19 065 044	1 515 580	5,3 %	33,8 %	
19	322 149 733	302 810 727	19 339 006	1 430 040	5,3 %	31,7 %	
20	302 810 727	285 626 611	17 184 115	1 346 359	5,3 %	29,9 %	

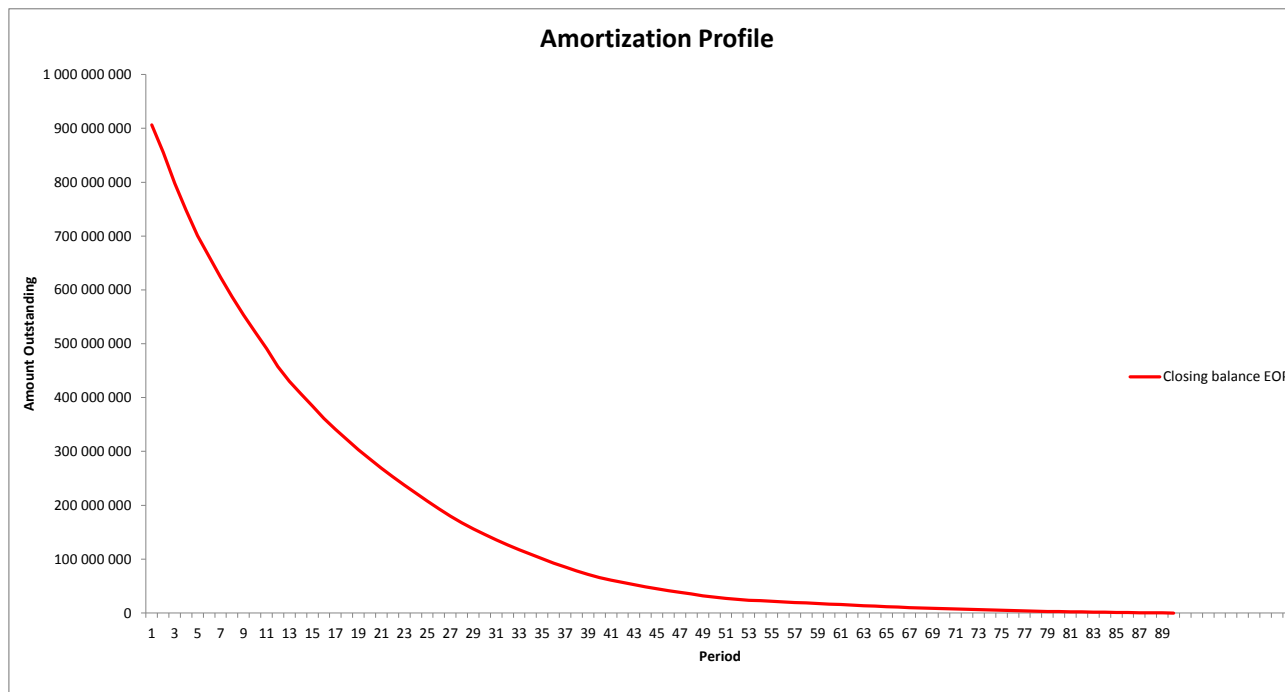
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax:+46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from 27.02.2015	to 30.03.2015 = 31 days

Period	TOTAL		
	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
Total	315	462	5 358 991

Payment Holiday

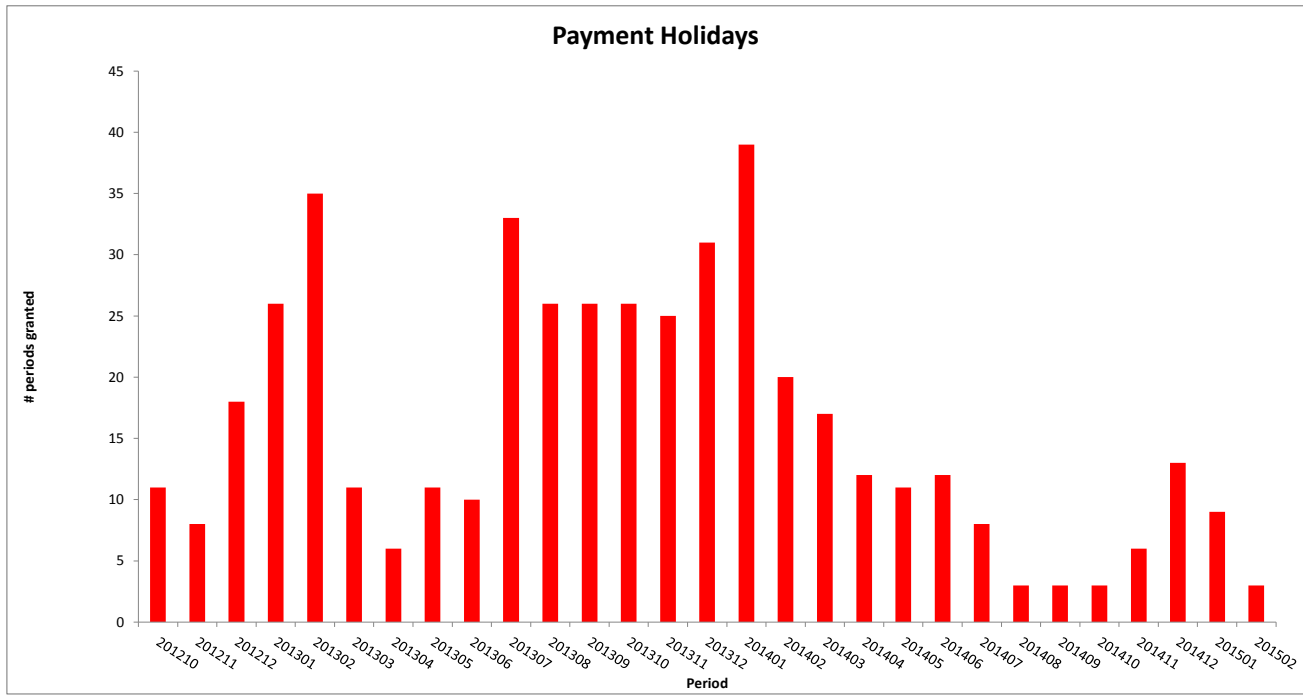
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax: +46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

17.a Restructured Loans



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days

		TOTAL	
Period	No	Outstanding Balance	
201210	0	0	
201211	0	0	
201212	0	0	
201301	0	0	
201302	1	95222	
201303	0	0	
201304	0	0	
201305	0	0	
201306	1	69039	
201307	0	0	
201308	0	0	
201309	0	0	
201310	0	0	
201311	1	67908	
201312	0	0	
201401	1	72123	
201402	0	0	
201403	0	0	
201404	1	51503	
201405	0	0	
201406	0	0	
201407	0	0	
201408	0	0	
201409	0	0	
201410	0	0	
201411	1	24906	
201412	0	0	
201501	0	0	
201502	1	18722	
Total	7	399 423	

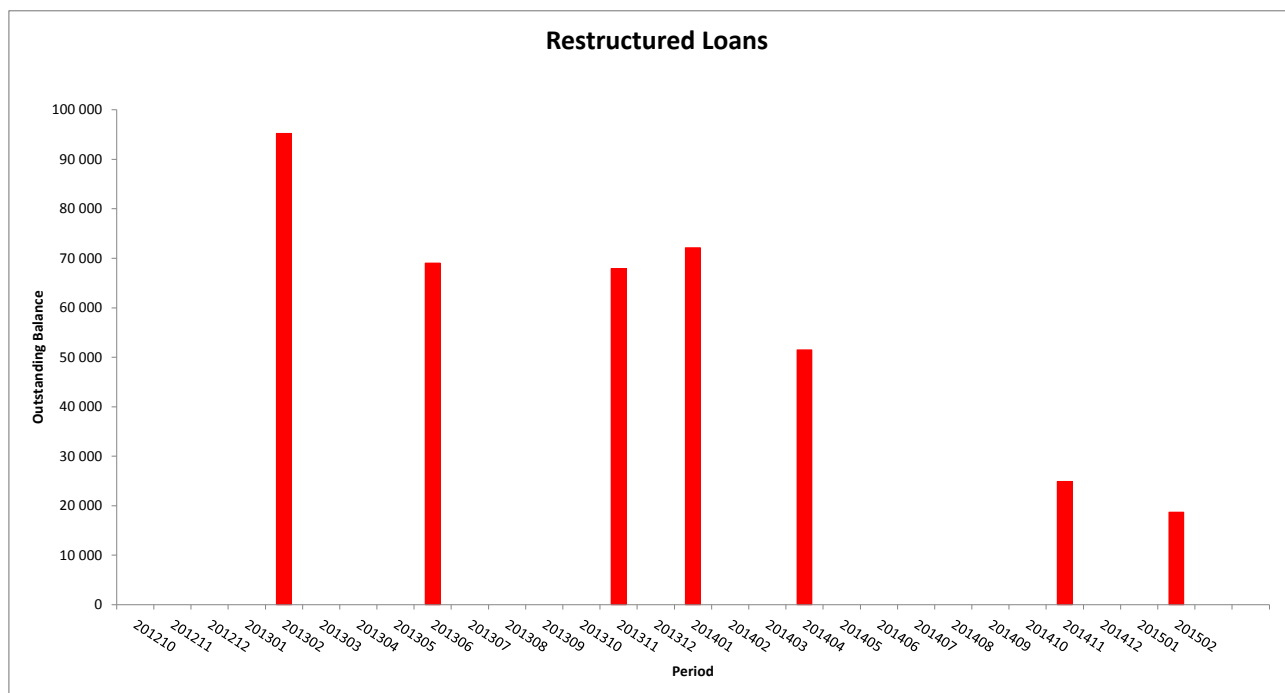
Restructured

Svensk Autofinans 1 Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

18.a Payment Deferrals



Reporting Date	01.04.2015
Payment date	30.03.2015
Period No	29
Monthly Period	Feb 2015
Interest Period	27.02.2015 to 30.03.2015 = 31 days

Period	Total Deferrals		Deferrals <=5 days		Deferrals >5 days	
	No. Loans	Outstanding balance	No. Loans	Outstanding balance	No. Loans	Outstanding balance
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
Total	5 613	501 167 951	1 021	87 131 164	4 592	414 036 787

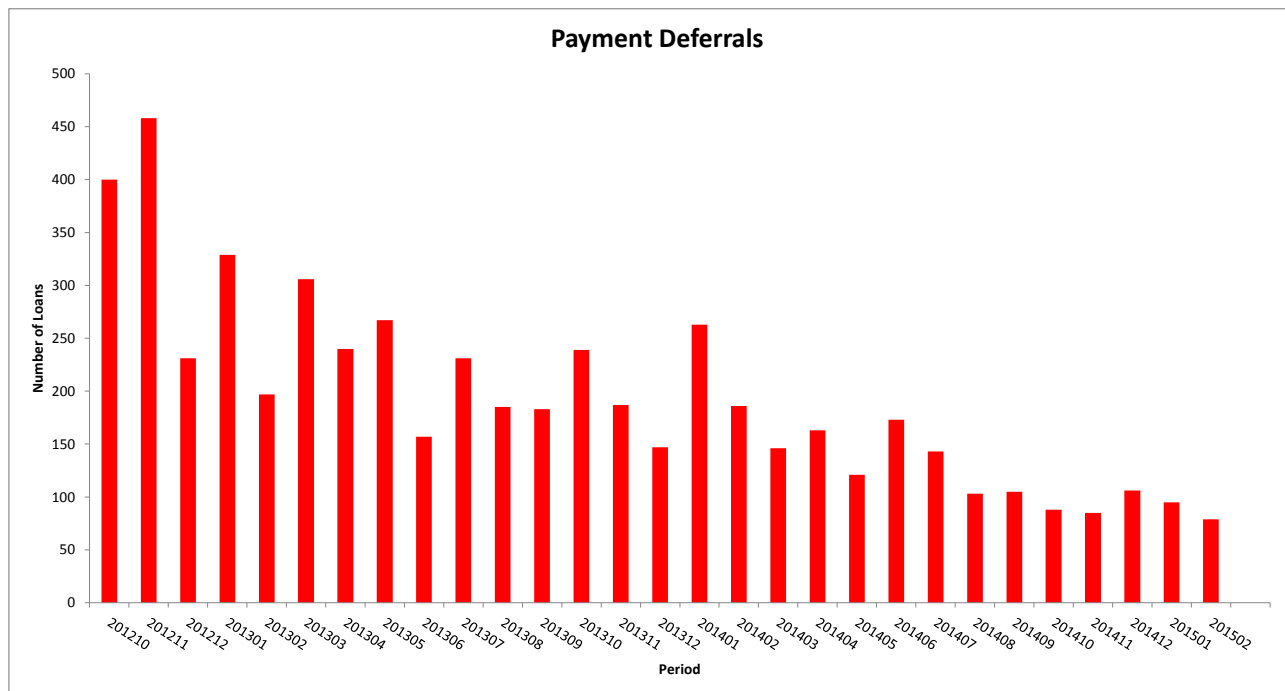
Payment Deferral

Svensk Autofinans 1 Limited
Monthly Investor Report

18.b Payment Deferrals



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

19.a Vehicle Type



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period from	27.02.2015	to	30.03.2015	=	31 days

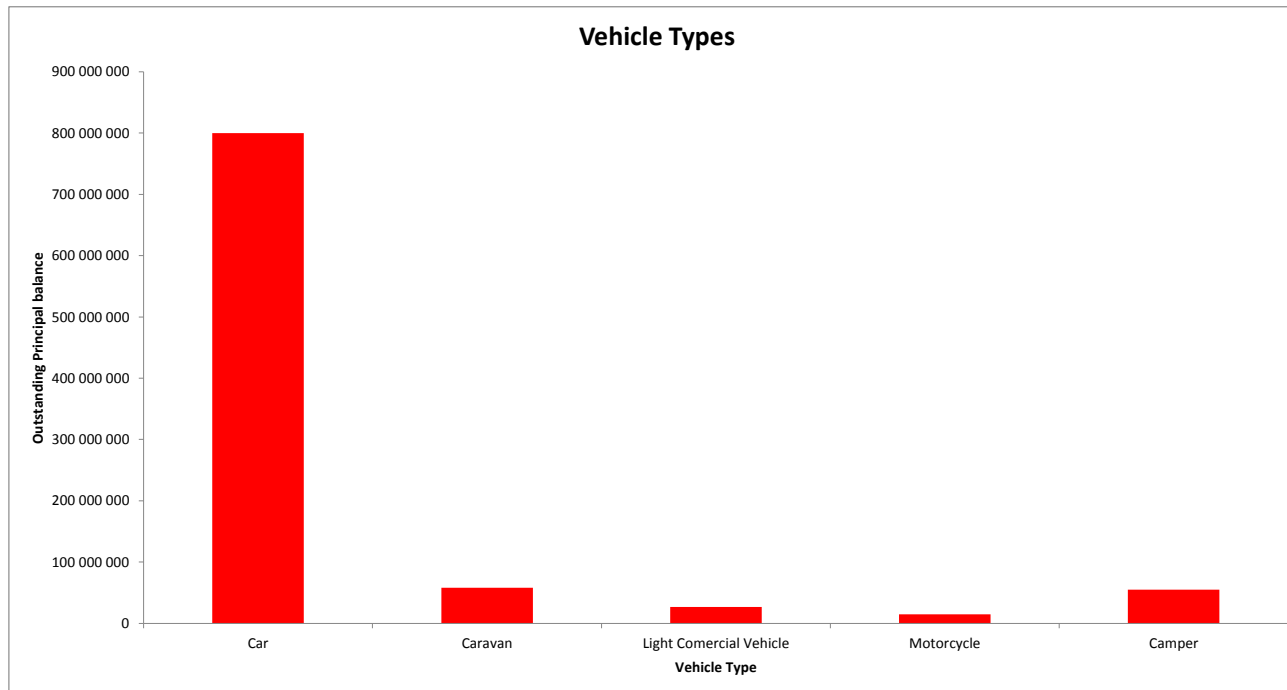
TOTAL						
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning	
Car	14 972	800 093 670	83,8 %	25,3	42,3	
Caravan	835	58 104 392	6,1 %	61,1	50,5	
Light Comercial Vehicle	474	26 649 474	2,8 %	24,1	42,5	
Motorcycle	361	14 537 835	1,5 %	31,7	41,9	
Camper	327	54 896 299	5,8 %	50,2	49,1	
Total	16 969	954 281 671	100 %	29,0	43,2	

Svensk Autofinans 1 Limited
Monthly Investor Report

19.b Vehicle Type



Reporting Date	01.04.2015				
Payment date	30.03.2015				
Period No	29				
Monthly Period	Feb 2015				
Interest Period	from	27.02.2015	to	30.03.2015	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
	from 27.02.2015	to 30.03.2015 = 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	4				4 896	4 896	128 528	30 662	35 558	97 866	1 624	37 182	96 242		37 182	96 242
2013 1	3 286 295	57				53 960	53 960	3 232 335	504 430	558 390	2 727 905	336 214	894 604	2 391 691	55 948	950 551	2 335 744
2013 2	3 701 040	46							470 924	470 924	3 230 116	475 445	946 369	2 754 670	716 038	1 662 407	2 038 632
2013 3	4 359 080	73										688 417	688 417	3 670 663	307 273	995 690	3 363 390
2013 4	5 354 731	73												616 367	616 367	4 738 364	
2014 1	4 754 801	75															
2014 2	2 814 252	53															
2014 3	2 401 868	47															
2014 4	1 661 491	36															
2015 1	2 256 809	18															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 1			2014 2			2014 3			2014 4			2015 1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4		37 182	96 242		37 182	96 242		37 182							
2013 1	3 286 295	57	53 592	1 004 144	2 282 152	53 631	1 057 775	2 228 520	25 596	1 083 371	2 202 924	20 281	1 103 652	2 182 643	13 714	1 117 366	2 168 929
2013 2	3 701 040	46	44 875	1 707 282	1 993 757	10 740	1 718 022	1 983 017	137 695	1 855 717	1 845 323	1 567	1 857 284	1 843 756	2 639	1 859 923	1 841 117
2013 3	4 359 080	73	230 543	1 226 233	3 132 847	215 408	1 441 641	2 917 439	65 821	1 507 462	2 851 618	56 302	1 563 764	2 795 316	34 853	1 598 617	2 760 463
2013 4	5 354 731	73	756 867	1 373 234	3 981 497	550 454	1 923 688	3 431 042	234 537	2 158 226	3 196 505	166 737	2 324 963	3 029 768	17 889	2 342 851	3 011 879
2014 1	4 754 801	75	552 775	552 775	4 202 026	666 440	1 219 215	3 535 586	442 733	1 661 947	3 092 854	146 327	1 808 274	2 946 526	56 897	1 865 172	2 889 629
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	41 928	1 310 925	1 503 328
2014 3	2 401 868	47							231 874	231 874	2 169 994	468 537	700 411	1 701 457	186 283	886 694	1 515 174
2014 4	1 661 491	36										331 636	331 636	1 329 855	94 356	425 992	1 235 499
2015 1	2 256 809	18													2 423	2 423	2 254 386

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

Svensk Autofinans 1 Limited
Monthly Investor Report

21. Priority of Payments



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from	27.02.2015
	to	30.03.2015
	=	31 days

Pre-Enforcement Priority of Payments

Available Distribution Amount	+	121 422 107,14	SEK
Senior Expenses	-	443 712,43	SEK
Interest Notes Class A	-	343 367,76	SEK
Payment to Reserve Account	-	19 085 633,41	SEK
Principal Payments on Class A	-	57 632 812,01	SEK
Payment to Reserve Account (Required Reserve Amount)	-	38 171 266,83	SEK
Interest Notes Class B	-	560 924,16	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	3 814 204,68	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		1 370 185,86	SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

22. Transaction Costs



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from	27.02.2015
	to	30.03.2015
	=	31 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	443 712,43 SEK		
Interest accrued for the Period	904 291,92 SEK	343 367,76 SEK	560 924,16 SEK
Cumulative Interest accrued	122 072 085,79 SEK	93 668 416,06 SEK	28 403 669,73 SEK
Interest Payments	904 291,92 SEK	343 367,76 SEK	560 924,16 SEK
Cumulative Interest Payments	122 072 085,79 SEK	93 668 416,06 SEK	28 403 669,73 SEK
Interest accrued on Subordinated Loans for the Period	3 814 204,68 SEK		
Cumulative Interest accrued on Subordinated Loans	104 114 330,46 SEK		
Interest Payments on Subordinated Loans	3 814 204,68 SEK		
Cumulative Interest Payments on Subordinated Loans	104 114 330,46 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	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from	27.02.2015
	to	30.03.2015
	=	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



Reporting Date	01.04.2015	
Payment date	30.03.2015	
Period No	29	
Monthly Period	Feb 2015	
Interest Period	from	27.02.2015
	to	30.03.2015
	=	31 days

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas Andrén Johansen	+47 21 08 33 87	thomas.andren.johansen@santanderconsumer.no
Anders Fuglsang	+47 21 08 30 44	anders.fuglsang@santanderconsumer.no

Risk

Morten Christopher Freberg Holme	+47 21 08 38 25	morten.holme@santanderconsumer.no
----------------------------------	-----------------	-----------------------------------