

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	04.03.2014				
Payment date	28.02.2014			Following payment dates	28.03.2014
Period No	16				28.04.2014
Monthly Period	Jan 2014				
Interest Period	28.01.2014	to	28.02.2014	=	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	04.03.2014		
Payment date	28.02.2014		
Period No	16		
Monthly Period	Jan 2014		
Interest Period	from	28.01.2014	to 28.02.2014 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 208 610 683,28 SEK	2 312 478 525,28 SEK
Scheduled Loan Principal Repayments	70 095 462,25 SEK	56 133 264,73 SEK
Prepayments	53 378 227,71 SEK	45 815 405,70 SEK
Deemed Collections	251 860,97 SEK	591 626,00 SEK
Total Principal Payments Received	123 725 550,93 SEK	102 540 296,43 SEK
New Defaulted Auto Loans in Period	1 403 311,53 SEK	1 327 545,57 SEK
Closing Balance	2 083 481 820,82 SEK	2 208 610 683,28 SEK
Total revenue collections		
Revenue and fees received on loan balances	15 979 990,14 SEK	13 571 109,99 SEK
recoveries on loans in default	690 334,94 SEK	185 329,40 SEK
Total revenue received in period	16 670 325,08 SEK	13 756 439,39 SEK
# Loans		
At beginning of period	31 607 Loans	32 532 Loans
Paid in full	1 141 Loans	902 Loans
Repurchased (Deemed Collections)	5 Loans	7 Loans
New loans into Default	23 Loans	16 Loans
At end of period	30 438 Loans	31 607 Loans
Weighted Average Loan Return	6,03 %	

Svensk Autofinans 1 Limited
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	04.03.2014	
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Available Distribution Amount

	Current Period	Previous Period
a. Reserve Fund	136 656 690,00 SEK	136 656 690,00 SEK
b. Collections under the Loan Agreement	140 355 058,97 SEK	116 296 735,82 SEK
1. Collections (Principal, Interest, Fees)	140 103 198,00 SEK	115 705 109,82 SEK
2. Deemed collections (Principal)	251 860,97 SEK	591 626,00 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	148 492,86 SEK	176 204,31 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	277 201 058,87 SEK	253 129 630,13 SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	04.03.2014
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Note Balance

Beginning of Period	2 208 610 683,28	SEK
End of Period	2 083 481 820,82	SEK

Reserve Fund

	in %	
Beginning of Period		91 104 460,00 SEK
Cash Outflow		91 104 460,00 SEK
Cash Inflow		83 339 272,83 SEK
End of Period		83 339 272,83 SEK
Required Reserve Amount		83 339 272,83 SEK

Liquidity Balance

	in %	
Beginning of Period		45 552 230,00 SEK
Cash Outflow		45 552 230,00 SEK
Cash Inflow		41 669 636,42 SEK
End of Period		41 669 636,42 SEK
Required Reserve Amount		41 669 636,42 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	147 540 067,09	SEK
Cash Outflow	12 377 469,53	SEK
Cash Inflow	-	SEK
End of Period	135 162 597,56	SEK
Required Reserve Amount	135 162 597,56	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



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Note Balance

Beginning of Period	2 208 610 683,3 SEK
End of Period	2 083 481 820,8 SEK

Portfolio Performance:

Performing Receivables:

	SEK	%	# loans
Current	2 050 949 948,0	98,4 %	29 991
1-29 days past due	21 669 009,8	1,0 %	282
Delinquent Receivables:			
30-59 days past due	4 519 945,3	0,2 %	68
60-89 days past due	2 081 274,4	0,1 %	35
90-119 days past due	2 304 815,5	0,1 %	38
120-149 days past due	1 956 827,8	0,1 %	24
150-179 days past due	-	0,0 %	-
Total Performing and Delinquent	2 083 481 820,8	100,0 %	30 438 #

Current Period Defaults	1 403 311,53	23
Cumulative Defaults	18 237 880,60	276
Current Period Recoveries	690 334,94	
Cumulative Recoveries	4 959 213,69	

Svensk Autofinans 1 Limited
Monthly Investor Report

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	2 208 610 683,28 SEK	1 616 432 683,28 SEK	592 178 000,00 SEK
Available Distribution Amount	277 201 058,87 SEK		
Amortisation	125 128 862,46 SEK		
Redemption per Class	125 128 862,46 SEK	125 128 862,46 SEK	0,00 SEK
Redemption per Note		31 219,78 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	2 083 481 820,82 SEK	1 491 303 820,82 SEK	592 178 000,00 SEK
Current Tranching		71,58 %	28,42 %
Current Pool Factor		0,38	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	0,87 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	31		
Principal Outstanding per Note Beginning of Period		403 301,57 SEK	769 062,34 SEK
>Principal Repayment per note		31 219,78 SEK	- SEK
Principal Outstanding per Note End of Period		372 081,79 SEK	769 062,34 SEK
>Interest accrued for the period		634,49 SEK	1 309,26 SEK
Interest Payment		2 543 052,72 SEK	1 008 133,70 SEK
Interest Payment per Note		634,49 SEK	1 309,26 SEK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		39,79 %	11,37 %
Current CE (excl. Excess Spread)		34,42 %	6,00 %

Svensk Autofinans 1 Limited
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



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Svensk Autofinans I Limited

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. 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. A back up servicer must be identified Servicer Termination Event triggered
		Downgrade 2	N/A	F2	BB+	BBB+ Rating watch negative	N	
		Downgrade 3	N/A	F2	BB Rating Watch Negative	BBB+ Rating Watch Negative	N	
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 Rating; (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.	

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
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6.a Original Portfolio Principal Balance

Reporting Date	04.03.2014	
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Average loan balance at start of transaction: 88 941

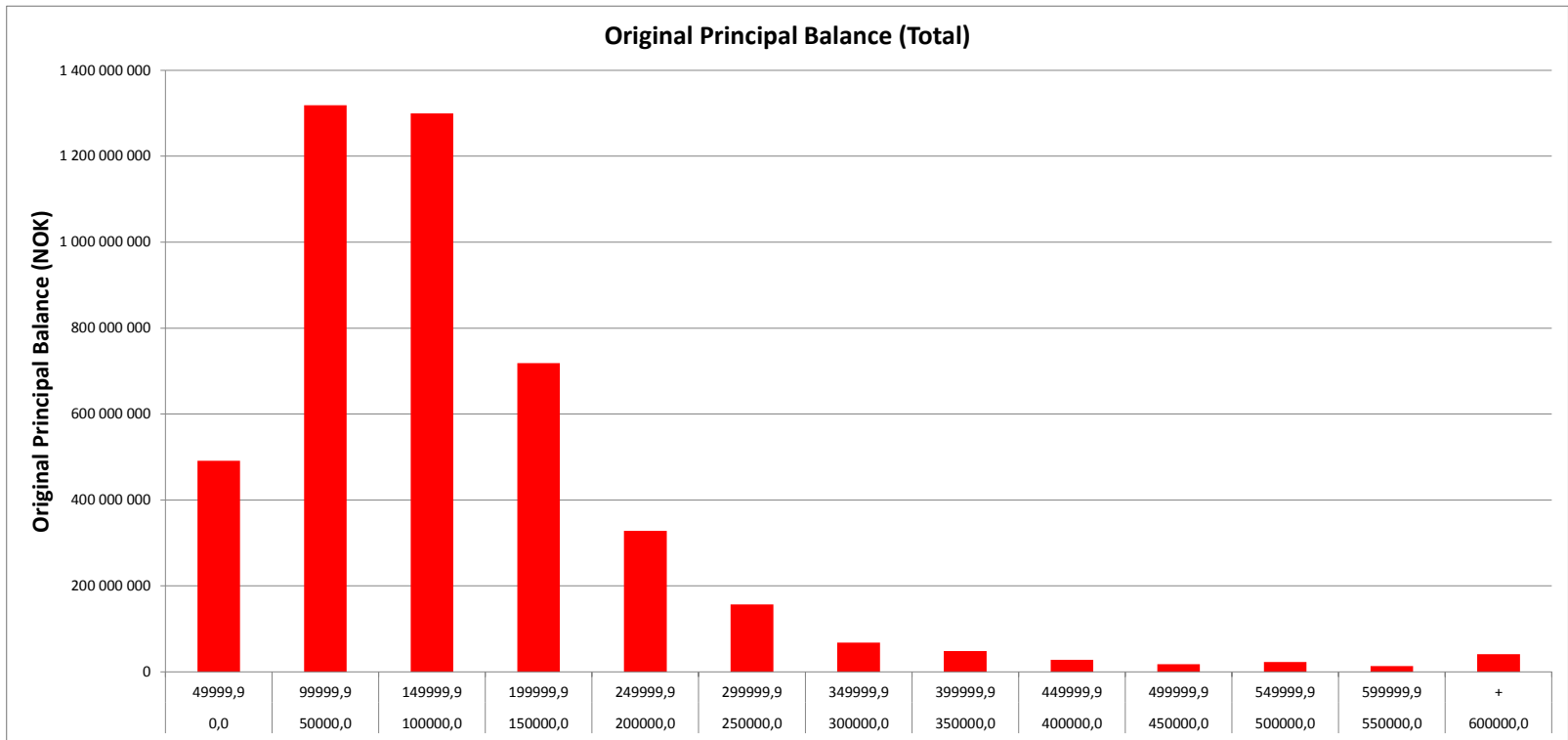
TOTAL								
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	0,0		49999,9	15 824	491 555 447	10,8 %	30,7	22,7
	50000,0		99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9
	100000,0		149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8
	150000,0		199999,9	4 207	718 488 045	15,8 %	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 %	43,6	16,82

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

Svensk Autofinans 1 Limited
Monthly Investor Report

6.b Original Principal Balance Graph

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Svensk Autofinans 1 Limited
Monthly Investor Report

7.a Outstanding Principal Balance

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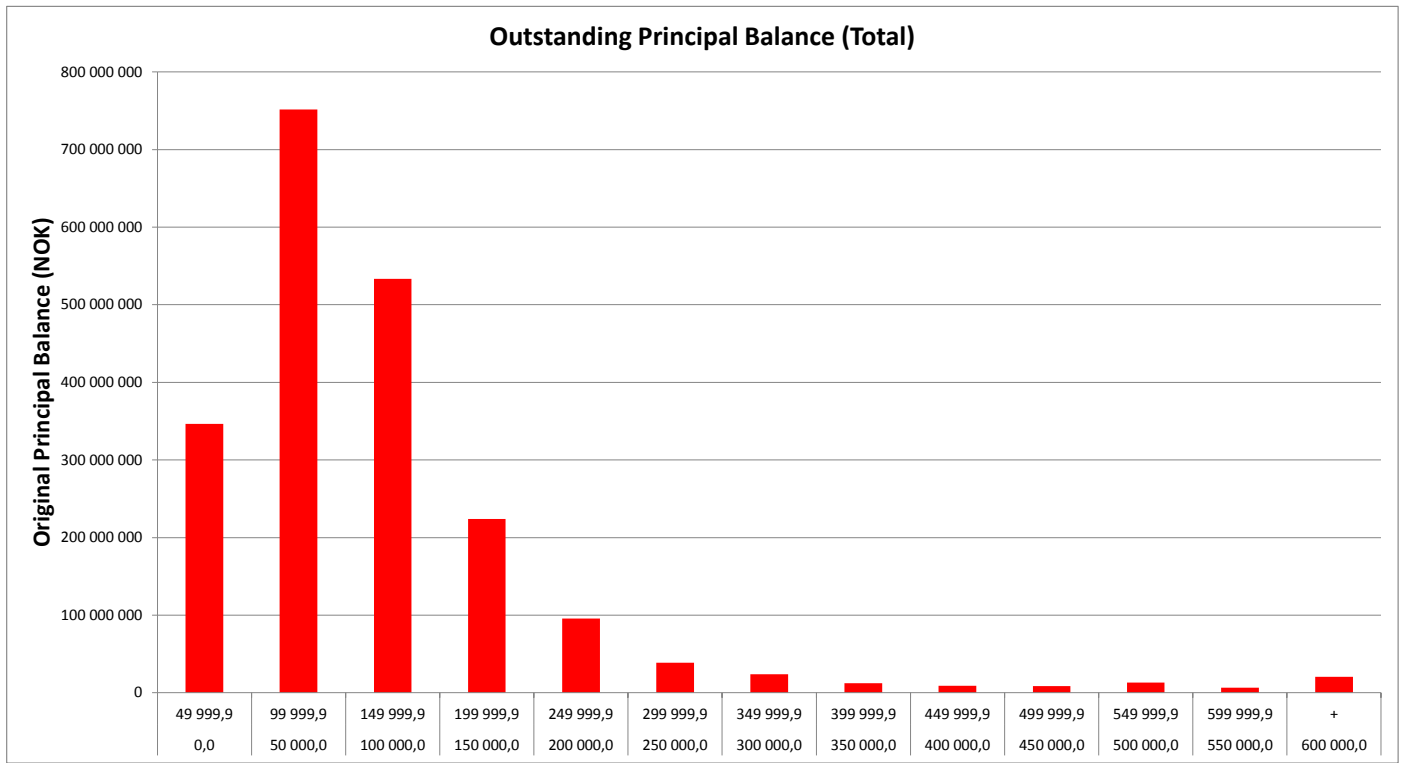
Average loan outstanding balance- all: 68 450

		TOTAL							
Outstanding balance	Min	Max	No	Outstanding Balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
		0,0	49 999,9	13 579	346 443 773	44,61 %	16,63 %	24,3	36,3
		50 000,0	99 999,9	10 335	751 628 571	33,95 %	36,08 %	36,0	31,7
		100 000,0	149 999,9	4 432	533 407 084	14,56 %	25,60 %	40,9	29,2
		150 000,0	199 999,9	1 311	224 088 970	4,31 %	10,76 %	42,4	28,7
		200 000,0	249 999,9	432	95 660 429	1,42 %	4,59 %	43,5	28,8
		250 000,0	299 999,9	142	38 574 960	0,47 %	1,85 %	41,6	29,0
		300 000,0	349 999,9	74	23 903 208	0,24 %	1,15 %	34,7	32,2
		350 000,0	399 999,9	33	12 309 660	0,11 %	0,59 %	33,1	34,1
		400 000,0	449 999,9	21	8 992 125	0,07 %	0,43 %	24,7	29,0
		450 000,0	499 999,9	18	8 530 176	0,06 %	0,41 %	24,8	27,2
		500 000,0	549 999,9	25	13 016 279	0,08 %	0,62 %	19,8	36,0
		550 000,0	599 999,9	11	6 339 028	0,04 %	0,30 %	38,1	27,2
		600 000,0 +		25	20 587 559	0,08 %	0,99 %	16,6	30,0
		Total		30 438	2 083 481 821	100,0 %	100,0 %	36,0	31,3

Svensk Autofinans 1 Limited
Monthly Investor Report

7.b Outstanding Principal Balance Graph

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**Svensk Autofinans 1 Limited
Monthly Investor Report**

8.a Geographical Distribution



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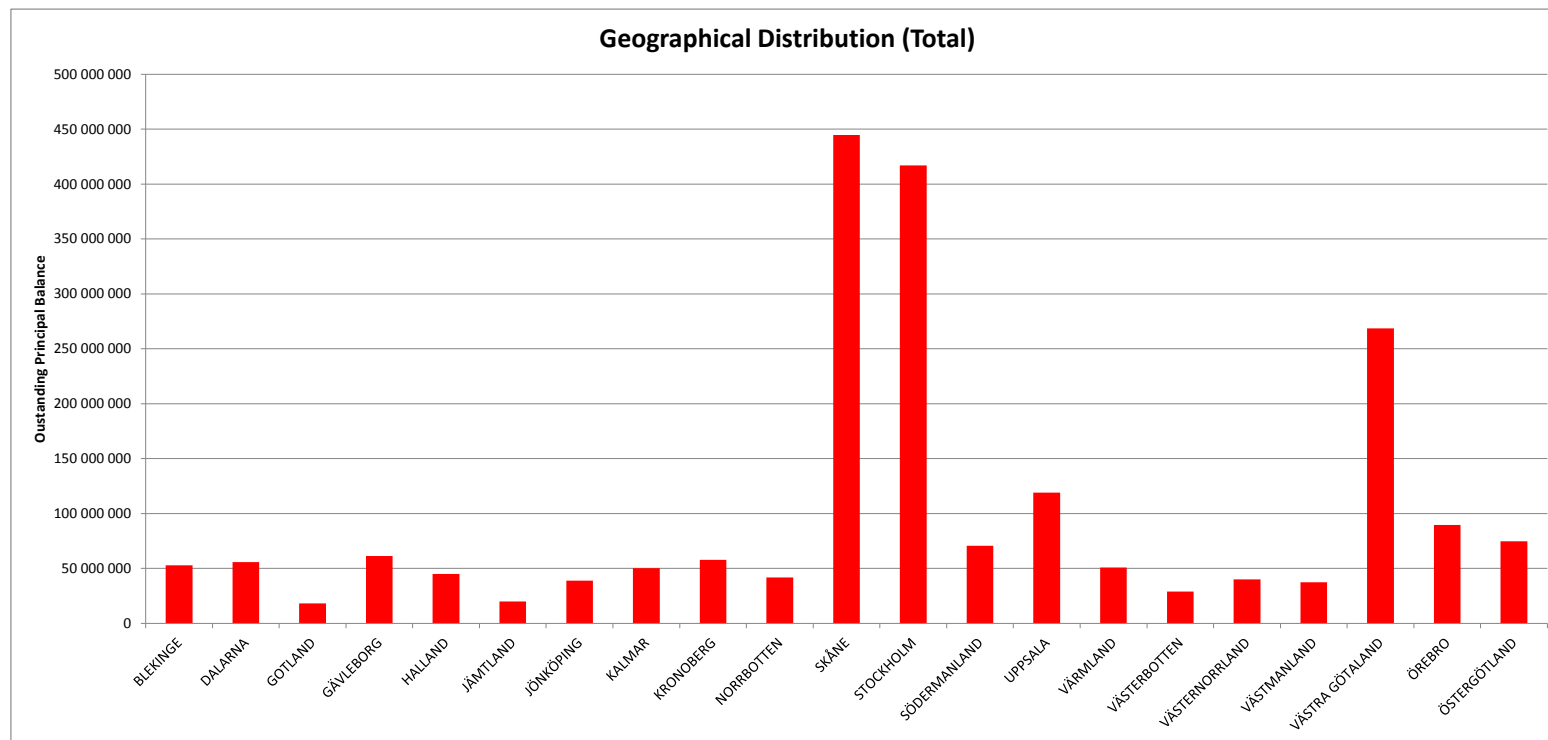
		TOTAL						
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning		
BLEKINGE	781	52 729 899	2,53 %	2,57 %	36,3	30,6		
DALARNA	886	55 711 591	2,67 %	2,91 %	35,5	31,5		
GOTLAND	304	18 287 655	0,88 %	1,00 %	45,0	33,0		
GÄVLEBORG	1 005	61 327 652	2,94 %	3,30 %	36,8	31,3		
HALLAND	682	45 142 611	2,17 %	2,24 %	35,7	31,8		
JÄMTLAND	345	19 900 638	0,96 %	1,13 %	38,2	32,8		
JÖNKÖPING	591	38 947 969	1,87 %	1,94 %	42,0	30,3		
KALMAR	814	50 170 949	2,41 %	2,67 %	34,9	31,2		
KRONOBERG	814	57 932 491	2,78 %	2,67 %	36,3	30,8		
NORRBOTTEN	608	41 936 982	2,01 %	2,00 %	40,5	32,8		
SKÅNE	5 999	444 694 928	21,34 %	19,71 %	30,9	31,8		
STOCKHOLM	6 117	416 791 685	20,00 %	20,10 %	35,6	30,6		
SÖDERMANLAND	1 055	70 662 222	3,39 %	3,47 %	38,1	31,6		
UPPSALA	1 649	118 912 218	5,71 %	5,42 %	29,2	30,3		
VÄRMLAND	843	50 920 469	2,44 %	2,77 %	40,5	32,8		
VÄSTERBOTTEN	389	29 047 335	1,39 %	1,28 %	35,4	31,9		
VÄSTERNORRLAND	586	40 015 166	1,92 %	1,93 %	34,0	31,6		
VÄSTMANLAND	565	37 527 738	1,80 %	1,86 %	38,5	30,2		
VÄSTRA GÖTALAND	4 048	268 526 936	12,89 %	13,30 %	41,4	31,7		
ÖREBRO	1 310	89 480 379	4,29 %	4,30 %	39,6	31,0		
ÖSTERGÖTALAND	1 047	74 814 307	3,59 %	3,44 %	42,9	31,2		
Sum:	30 438	2 083 481 821	100,0 %	100,00 %	36,0	31,3		

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8.b Geographical Distribution Graph

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9.a Interest Rate



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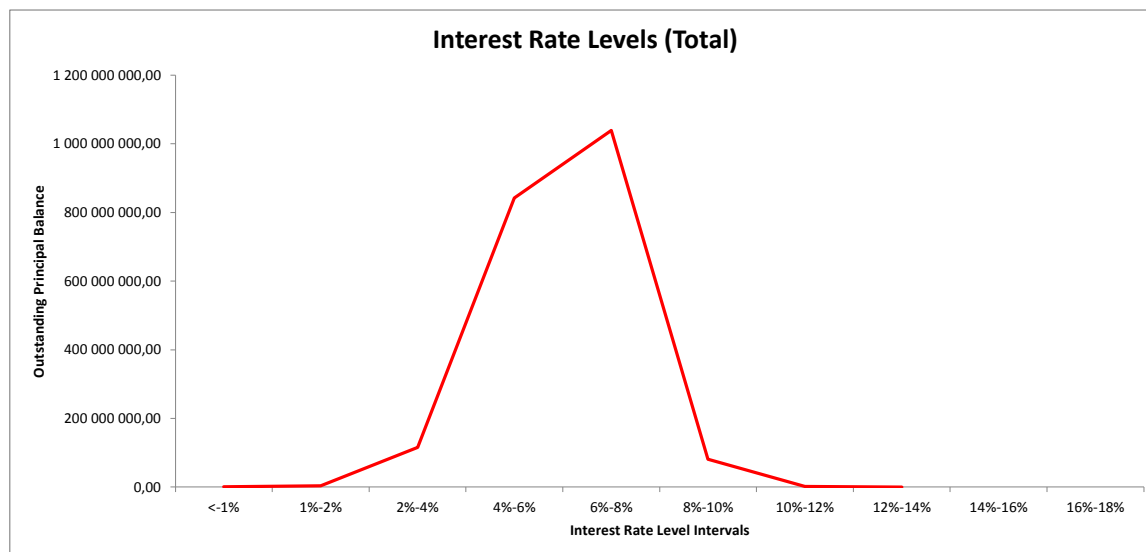
TOTAL							
Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1 %	8	487 647	0,02 %	30,1	23,2
1 %		2 %	48	3 717 404	0,18 %	28,2	22,5
2 %		4 %	1228	115 669 280	5,55 %	29,9	26,3
4 %		6 %	9437	842 060 790	40,42 %	35,4	28,7
6 %		8 %	17328	1 039 175 420	49,88 %	37,5	32,2
8 %		10 %	2330	80 845 920	3,88 %	33,1	53,8
10 %		12 %	57	1 502 675	0,07 %	30,0	57,6
12 %		14 %	2	22 685	0,00 %	6,0	53,0
14 %		16 %					
16 %		18 %					
Total			30 438	2 083 481 821	100,00 %	36,0	31,3

Svensk Autofinans 1 Limited
Monthly Investor Report

9.b Interest Rate



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10.a Remaining Terms



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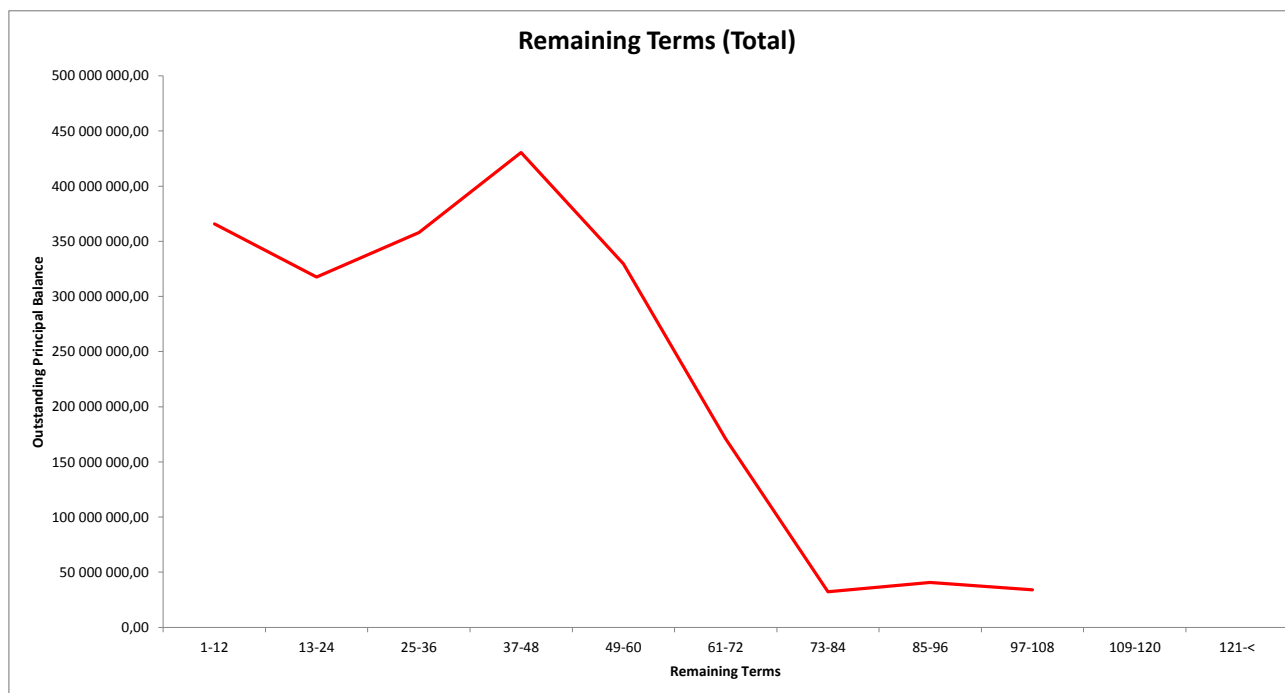
TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity			118	4 054 929	0,19 %	0,0	40,9
	1	12	6 986	365 903 617	17,56 %	6,8	37,4
	13	24	6 255	317 573 705	15,24 %	17,6	32,8
	25	36	6 056	357 989 919	17,18 %	30,5	34,0
	37	48	5 540	430 556 269	20,67 %	41,9	29,0
	49	60	3 323	329 441 131	15,81 %	53,1	25,6
	61	72	1 402	171 074 062	8,21 %	64,0	24,2
	73	84	257	32 315 860	1,55 %	77,6	40,2
	85	96	281	40 707 451	1,95 %	89,9	32,9
	97	108	220	33 864 878	1,63 %	100,0	30,6
	109	120					
	121	>					
	Total			30 438	2 083 481 821	100 %	36,0

Svensk Autofinans 1 Limited
Monthly Investor Report

10.b Remaining Terms



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

11.a Seasoning



Reporting Date	04.03.2014	
Payment date	28.02.2014	
Period No	16	
Monthly Period	Jan 2014	
Interest Period	from 28.01.2014	to 28.02.2014 = 31 days

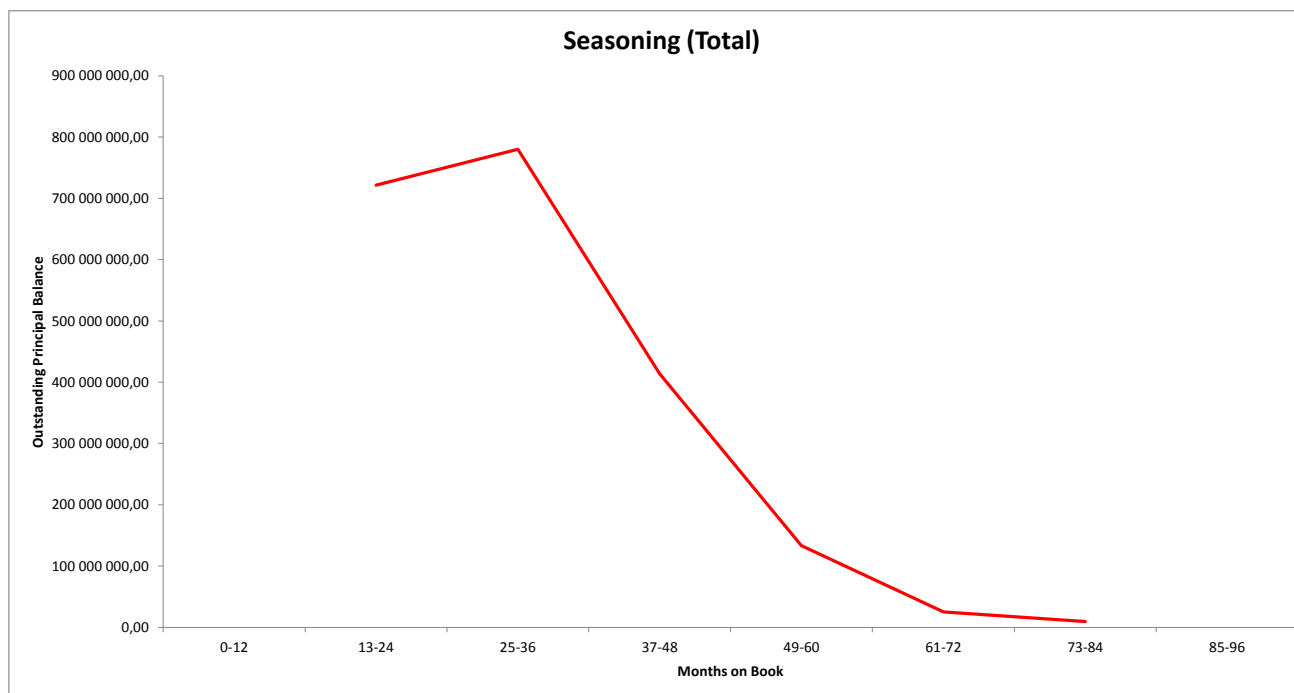
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13	24	8 780	721 417 615	34,6 %	44,3	20,6
25	36	10 519	779 923 764	37,4 %	34,3	30,2
37	48	6 843	413 850 838	19,9 %	27,9	41,6
49	60	3 320	133 551 654	6,4 %	27,1	53,3
61	72	771	25 360 259	1,2 %	24,7	65,5
73	84	205	9 377 692	0,5 %	61,0	77,9
85	96					
97	108					
109	120					
121 >						
		30 438	2 083 481 821	100 %	36,0	31,2

Svensk Autofinans 1 Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

13.a Balloon loans



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days

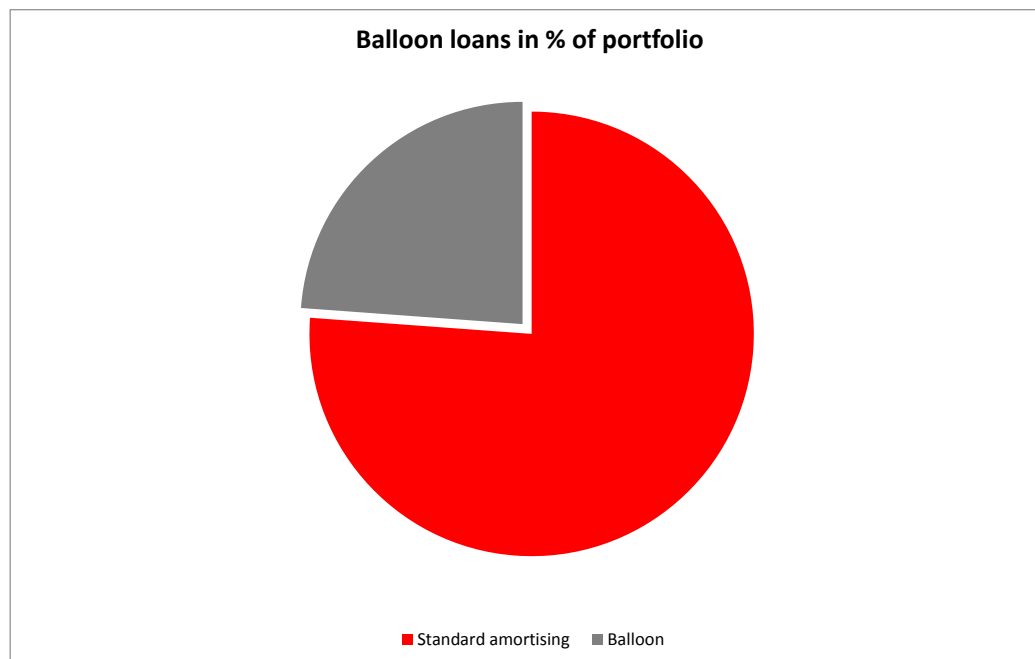
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		26 316	1 586 686 398	76,16 %	43,7	31,1
Balloon		4 122	496 795 423	23,84 %	11,3	31,9
Total		30 438	2 083 481 821	100 %	36,0	31,3

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days

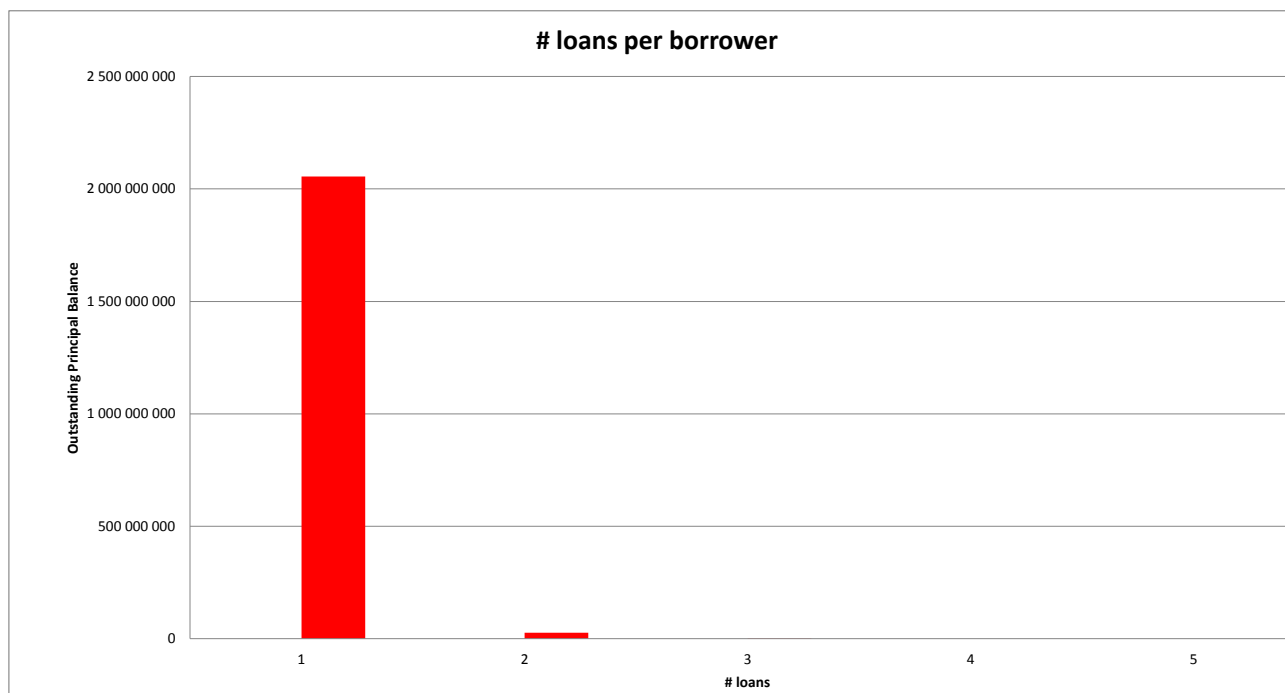


Svensk Autofinans 1 Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days



Svensk Autofinans 1 Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	04.03.2014	
Payment date	28.02.2014	
Period No	16	
Monthly Period	Jan 2014	
Interest Period	from 28.01.2014	to 28.02.2014 = 31 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	2 083 481 821	2 012 231 469	71 250 352	10 441 879	6,0 %	96,6 %	
2	2 012 231 469	1 938 369 467	73 862 002	10 106 885	6,0 %	93,0 %	
3	1 938 369 467	1 857 979 023	80 390 444	9 746 877	6,0 %	89,2 %	
4	1 857 979 023	1 779 416 726	78 562 297	9 348 348	6,0 %	85,4 %	
5	1 779 416 726	1 703 637 789	75 778 937	8 956 512	6,0 %	81,8 %	
6	1 703 637 789	1 629 129 254	74 508 535	8 578 756	6,0 %	78,2 %	
7	1 629 129 254	1 559 070 028	70 059 225	8 206 857	6,0 %	74,8 %	
8	1 559 070 028	1 491 555 204	67 514 825	7 854 208	6,0 %	71,6 %	
9	1 491 555 204	1 426 017 227	65 537 976	7 514 825	6,0 %	68,4 %	
10	1 426 017 227	1 359 775 668	66 241 559	7 187 711	6,0 %	65,3 %	
11	1 359 775 668	1 295 997 331	63 778 338	6 855 920	6,1 %	62,2 %	
12	1 295 997 331	1 234 582 107	61 415 223	6 534 062	6,1 %	59,3 %	
13	1 234 582 107	1 174 247 141	60 334 966	6 224 328	6,1 %	56,4 %	
14	1 174 247 141	1 117 571 201	56 675 941	5 925 575	6,1 %	53,6 %	
15	1 117 571 201	1 063 035 320	54 535 881	5 638 901	6,1 %	51,0 %	
16	1 063 035 320	1 002 062 652	60 972 668	5 359 836	6,1 %	48,1 %	
17	1 002 062 652	948 160 340	53 902 312	5 059 042	6,1 %	45,5 %	
18	948 160 340	897 229 041	50 931 299	4 786 758	6,1 %	43,1 %	
19	897 229 041	858 910 297	38 318 744	4 529 767	6,1 %	41,2 %	
20	858 910 297	821 169 205	37 741 092	4 332 470	6,1 %	39,4 %	
21	821 169 205	785 242 741	35 926 464	4 137 936	6,0 %	37,7 %	

Amortization profile (first 20 periods)

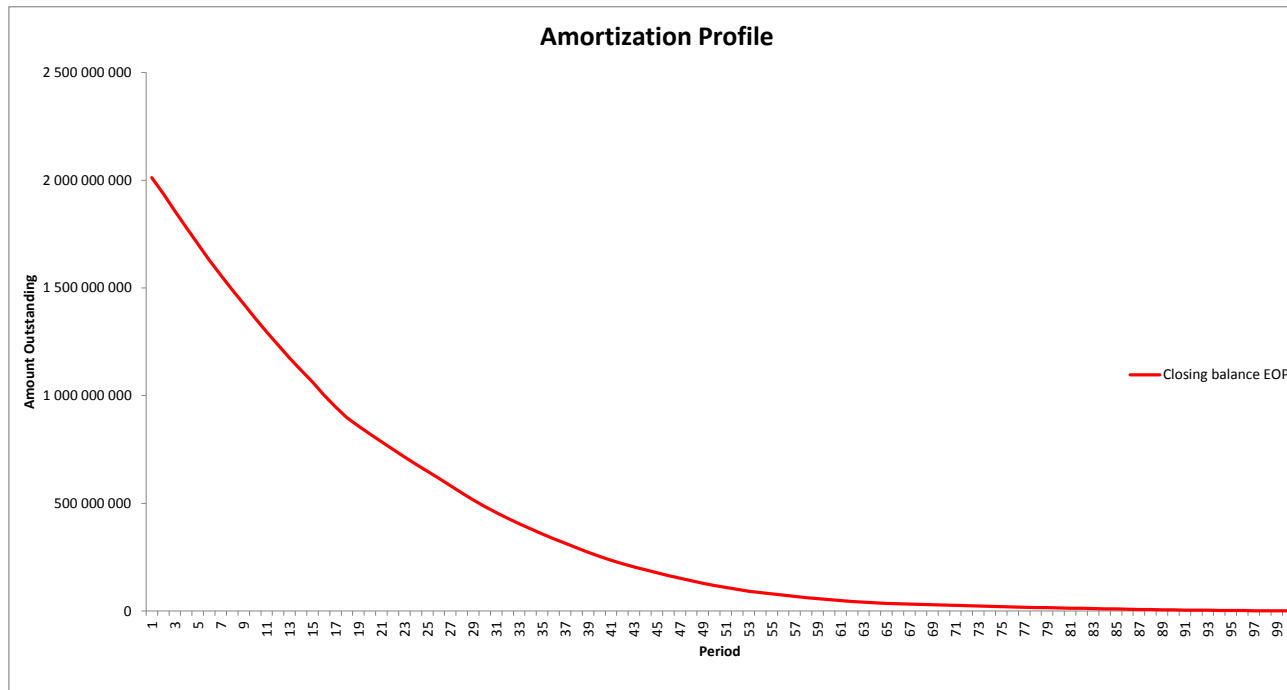
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax:+46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days

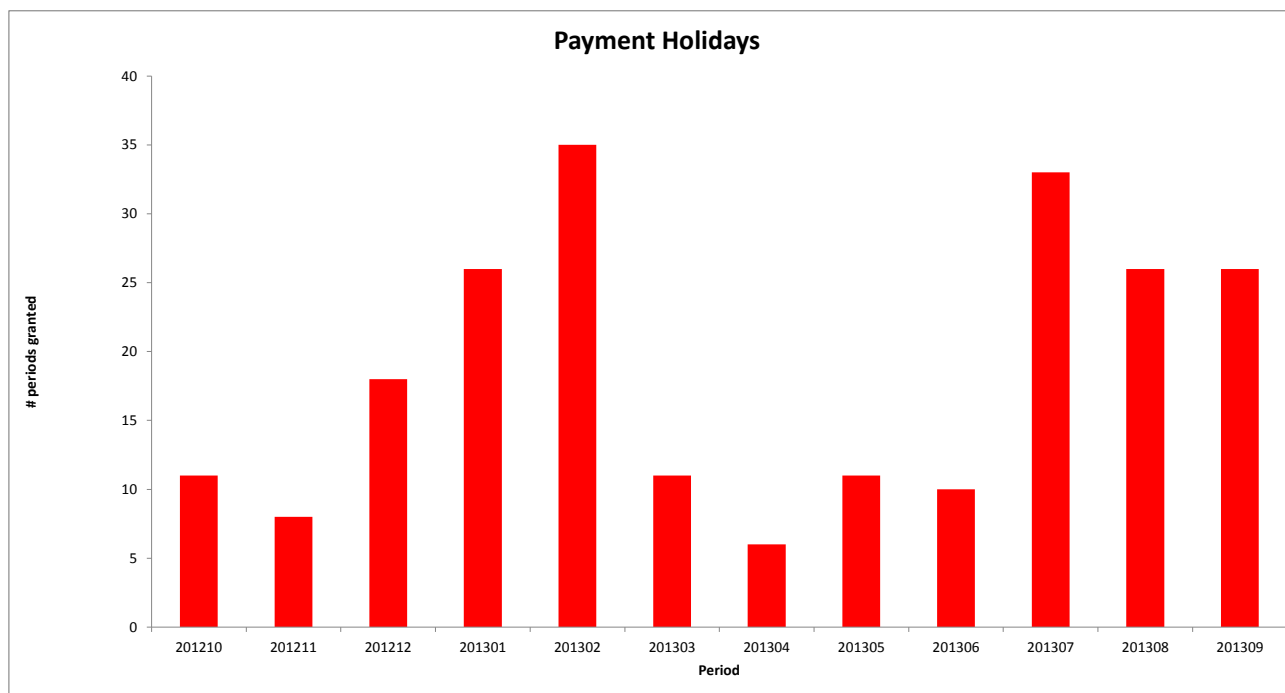


Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days

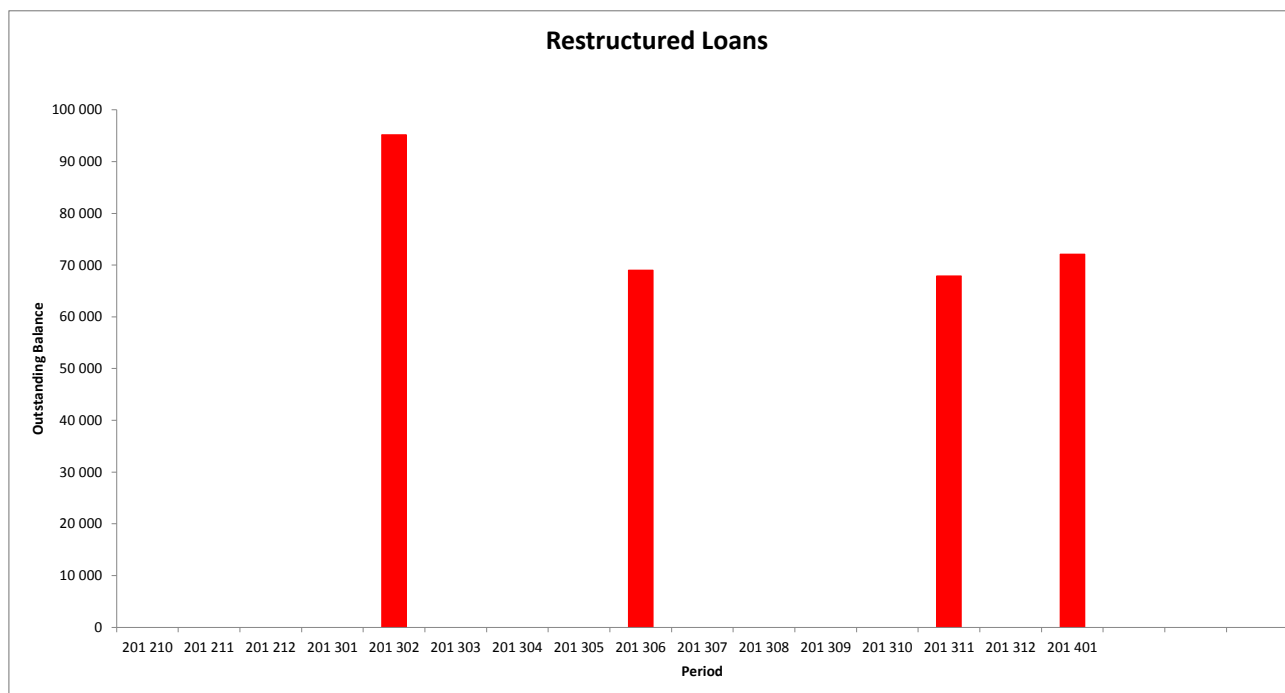


Svensk Autofinans 1 Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days

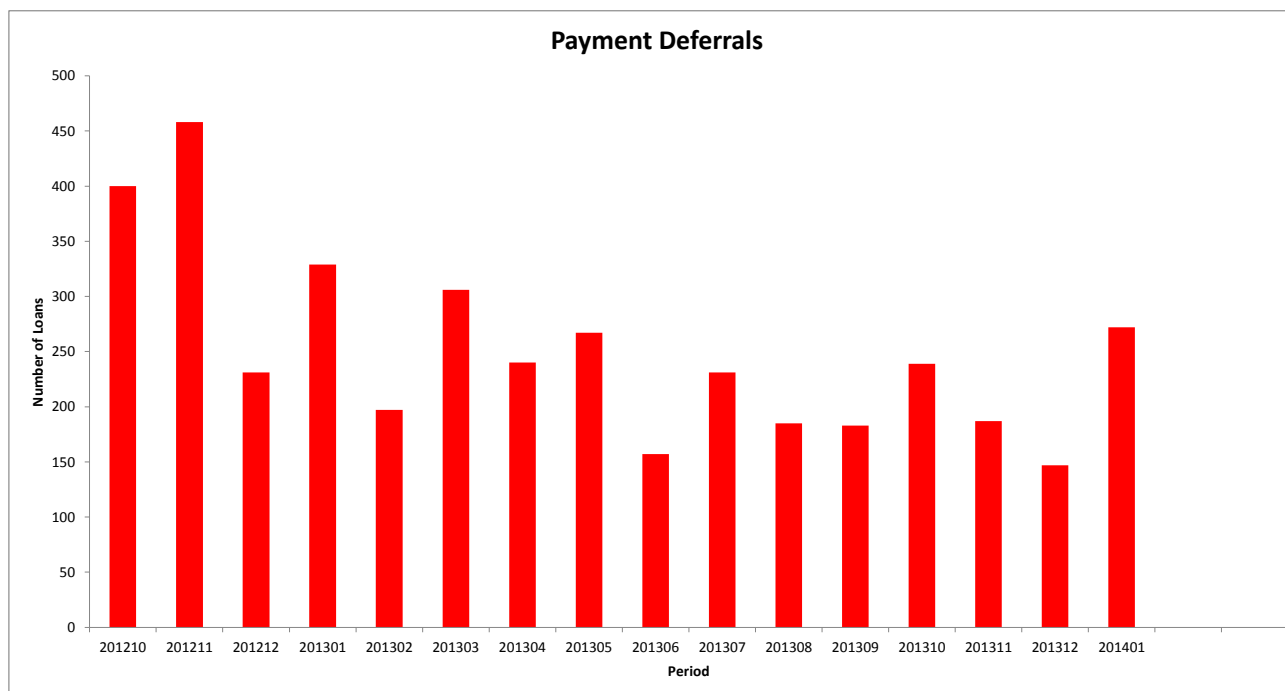


Monthly Investor Report

18.b Payment Deferrals



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days



Monthly Investor Report

19.a Vehicle Type



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period from	28.01.2014	to	28.02.2014	=	31 days

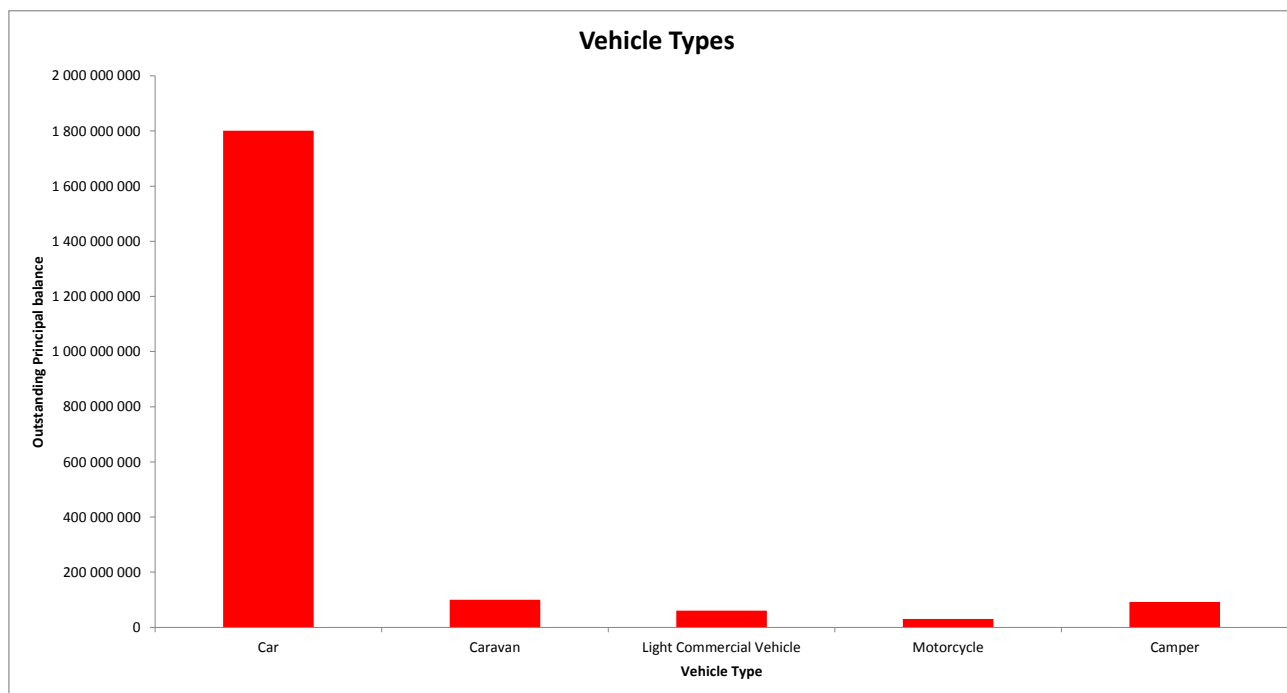
TOTAL					
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning
Car	27 055	1 800 863 139	86,4 %	33,0	30,8
Caravan	1 297	99 604 458	4,8 %	69,8	37,6
Light Commercial Vehicle	905	60 453 307	2,9 %	29,5	30,9
Motorcycle	666	30 737 510	1,5 %	40,0	30,0
Camper	515	91 823 407	4,4 %	61,4	35,2
Total	30 438	2 083 481 821	100 %	36,0	31,3

Monthly Investor Report

19.b Vehicle Type



Reporting Date	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 31 days



SCF Rahoituspalvelut
Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	04.03.2014	
Payment date	28.02.2014	
Period No	16	
Monthly Period	from Jan 2014	to 28.02.2014 = 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	0	0	133 424	4 896	4 896	128 528	30 662	30 662	102 762	1 624	1 624	131 800	0	0	133 424
2013 1	3 286 295	57				53 960	53 960	3 232 335	504 430	504 430	2 781 865	336 214	336 214	2 950 081	55 948	55 948	3 230 347
2013 2	3 701 040	46							470 924	470 924	3 230 116	475 445	475 445	3 225 594	716 038	716 038	2 985 002
2013 3	4 359 080	73										688 417	688 417	3 670 663	307 273	307 273	4 051 807
2013 4	4 027 185	57													616 367	616 367	4 738 364
2014 1	1 403 312	23			1 403 312			1 403 312						1 403 312			1 403 312

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 1		
			Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4	0	0	133 424
2013 1	3 286 295	57	9 010	9 010	3 277 285
2013 2	3 701 040	46	10 453	10 453	3 690 586
2013 3	4 359 080	73	71 748	71 748	4 287 332
2013 4	4 027 185	57	586 820	586 820	4 767 911
2014 1	1 403 312	23	12 305	12 305	1 391 007

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		04.03.2014					
Payment date		28.02.2014					
Period No		16					
Monthly Period		Jan 2014					
Interest Period	from	28.01.2014	to	28.02.2014	=	31 days	

Pre-Enforcement Priority of Payments

Available Distribution Amount	+	277 201 058,87	SEK
Senior Expenses	-	993 093,47	SEK
Interest Notes Class A	-	2 543 052,72	SEK
Payment to Reserve Account	-	41 669 636,42	SEK
Principal Payments on Class A	-	125 128 862,46	SEK
Payment to Reserve Account (Required Reserve Amount)	-	83 339 272,83	SEK
Interest Notes Class B	-	1 008 133,70	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	12 597 914,93	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		9 921 092,35	SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

22. Transaction Costs



Reporting Date	04.03.2014	
Payment date	28.02.2014	
Period No	16	
Monthly Period	Jan 2014	
Interest Period	from	28.01.2014 to 28.02.2014 = 31 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	993 093,47 SEK		
Interest accrued for the Period	3 551 186,42 SEK	2 543 052,72 SEK	1 008 133,70 SEK
Cumulative Interest accrued	96 815 256,85 SEK	78 568 805,12 SEK	18 246 451,73 SEK
Interest Payments	3 551 186,42 SEK	2 543 052,72 SEK	1 008 133,70 SEK
Cumulative Interest Payments	96 815 256,85 SEK	78 568 805,12 SEK	18 246 451,73 SEK
Interest accrued on Subordinated Loans for the Period	12 597 914,93 SEK		
Cumulative Interest accrued on Subordinated Loans	28 469 504,35 SEK		
Interest Payments on Subordinated Loans	12 597 914,93 SEK		
Cumulative Interest Payments on Subordinated Loans	28 469 504,35 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	04.03.2014				
Payment date	28.02.2014				
Period No	16				
Monthly Period	Jan 2014				
Interest Period	from	28.01.2014	to	28.02.2014	= 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



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 Aase Johansen

+47 21 08 33 87

thomas.aase.johansen@santanderconsumer.no

Risk

Morten Christopher Freberg Holme

+47 21 08 38 25

morten.holme@santanderconsumer.no

Reporting Date	04.03.2014
Payment date	28.02.2014
Period No	16
Monthly Period	Jan 2014
Interest Period	from 28.01.2014 to 28.02.2014 = 31 days