

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

**Cover Sheet Monthly Investor Report**



Reporting Date	30.07.2014				
Payment date	28.07.2014			Following payment dates	28.08.2014
Period No	21				28.09.2014
Monthly Period	Jun 2014				
Interest Period	30.06.2014	to	28.07.2014	=	28 days

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**1. Portfolio Information**



Reporting Date	30.07.2014		
Payment date	28.07.2014		
Period No	21		
Monthly Period	Jun 2014		
Interest Period	from	30.06.2014	to 28.07.2014 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>1 661 686 435,39 SEK</b>	<b>1 753 891 575,85 SEK</b>
Scheduled Loan Principal Repayments	46 439 115,90 SEK	34 406 775,92 SEK
Prepayments	56 016 505,52 SEK	56 938 564,54 SEK
Deemed Collections	176 956,00 SEK	67 799,00 SEK
<b>Total Principal Payments Received</b>	<b>102 632 577,42 SEK</b>	<b>91 413 139,46 SEK</b>
New Defaulted Auto Loans in Period	1 114 903,40 SEK	792 001,00 SEK
<b>Closing Balance</b>	<b>1 557 938 954,57 SEK</b>	<b>1 661 686 435,39 SEK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	10 115 888,86 SEK	7 791 258,65 SEK
recoveries on loans in default	438 541,89 SEK	476 236,02 SEK
<b>Total revenue received in period</b>	<b>10 554 430,75 SEK</b>	<b>8 267 494,67 SEK</b>
<b># Loans</b>		
At beginning of period	25 700 Loans	26 851 Loans
Paid in full	1 198 Loans	1 132 Loans
Repurchased (Deemed Collections)	3 Loans	1 Loans
New loans into Default	18 Loans	18 Loans
<b>At end of period</b>	<b>24 481 Loans</b>	<b>25 700 Loans</b>
Weighted Average Loan Return	6,00 %	

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**2. Amount Due for Distribution**



Reporting Date	30.07.2014	
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**Available Distribution Amount**

	Current Period	Previous Period
a. Reserve Fund	99 701 186,12 SEK	105 233 494,55 SEK
b. Collections under the Loan Agreement	113 187 008,17 SEK	99 680 634,13 SEK
1. Collections (Principal, Interest, Fees)	113 010 052,17 SEK	99 612 835,13 SEK
2. Deemed collections (Principal)	176 956,00 SEK	67 799,00 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	107 087,62 SEK	120 670,84 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>212 995 281,91 SEK</b>	<b>205 034 799,52 SEK</b>

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**3. Reserve Accounts**



Reporting Date	30.07.2014
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Interest Period	from 30.06.2014 to 28.07.2014 = 28 days

**Note Balance**

Beginning of Period	1 661 686 435,39 SEK
End of Period	1 557 938 954,57 SEK

**Reserve Fund**

	in %	
Beginning of Period		66 467 457,42 SEK
Cash Outflow		66 467 457,42 SEK
Cash Inflow		62 317 558,18 SEK
End of Period		62 317 558,18 SEK
Required Reserve Amount		62 317 558,18 SEK

**Liquidity Balance**

	in %	
Beginning of Period		33 233 728,71 SEK
Cash Outflow		33 233 728,71 SEK
Cash Inflow		31 158 779,09 SEK
End of Period		31 158 779,09 SEK
Required Reserve Amount		31 158 779,09 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	129 186 545,55 SEK
Cash Outflow	4 732 013,96 SEK
Cash Inflow	- SEK
End of Period	124 454 531,59 SEK
Required Reserve Amount	124 454 531,59 SEK

**Set-off from Deposits**

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

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**4. Performance Data**



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**Note Balance**

Beginning of Period	1 661 686 435,4 SEK
End of Period	1 557 938 954,6 SEK

**Portfolio Performance:**

	SEK	%	# loans
<b>Performing Receivables:</b>			
Current	1 532 128 548,1	98,3 %	24 072
1-29 days past due	16 763 609,7	1,1 %	268
<b>Delinquent Receivables:</b>			
30-59 days past due	4 309 853,4	0,3 %	67
60-89 days past due	2 644 829,0	0,2 %	39
90-119 days past due	1 634 773,1	0,1 %	28
120-149 days past due	457 341,2	0,0 %	7
150-179 days past due	-	0,0 %	-
<b>Total Performing and Delinquent</b>	<b>1 557 938 954,6</b>	<b>100,0 %</b>	<b>24 481 #</b>

Current Period Defaults	1 114 903,40	18
Cumulative Defaults	23 616 758,12	381
Current Period Recoveries	438 541,89	
Cumulative Recoveries	7 553 262,46	

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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	1 661 686 435,39 SEK	1 069 508 435,39 SEK	592 178 000,00 SEK
Available Distribution Amount	212 995 281,91 SEK		
Amortisation	103 747 480,82 SEK		
Redemption per Class	103 747 480,82 SEK	103 747 480,82 SEK	0,00 SEK
Redemption per Note		25 885,10 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	1 557 938 954,57 SEK	965 760 954,57 SEK	592 178 000,00 SEK
Current Tranching		61,99 %	38,01 %
Current Pool Factor		0,24	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	0,84 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	28		
Principal Outstanding per Note Beginning of Period		266 843,42 SEK	769 062,34 SEK
>Principal Repayment per note		25 885,10 SEK	- SEK
Principal Outstanding per Note End of Period		240 958,32 SEK	769 062,34 SEK
>Interest accrued for the period		351,79 SEK	1 103,60 SEK
Interest Payment		1 409 968,62 SEK	849 775,43 SEK
Interest Payment per Note		351,79 SEK	1 103,60 SEK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		48,72 %	10,71 %
Current CE (excl. Excess Spread)		44,01 %	6,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	30.07.2014
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Transaction Role	Counterparty	Fitch Rating Triggers				Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term		Long Term				
		Criteria	Current	Criteria	Current			
Issuer	Svensk Autofinans 1 Limited		No rating		No rating	N/A		
Seller	Santander Consumer Bank Sweden		No rating		No rating	N/A		
Servicer	Santander Consumer Bank Sweden		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer Finance	Downgrade 1	F1 Rating Watch Negative	F2	A Rating Watch Negative	A-	Y	<p>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.</p> <p>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.</p> <p>A back up servicer must be identified</p> <p>Servicer Termination Event triggered</p>
		Downgrade 2	N/A	F2	BB+	A-	N	
		Downgrade 3	N/A	F2	BB-	Rating Watch Negative	A-	
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Outlook stable	Y	<p>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)</p>	
Issuer Bank	Deutsche Bank AG	F2	F1+	A-	A+	N	<p>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.</p>	
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	<p>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.</p>	

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6.a Original Portfolio Principal Balance



Reporting Date	30.07.2014	
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Average loan balance at start of transaction: 88 941

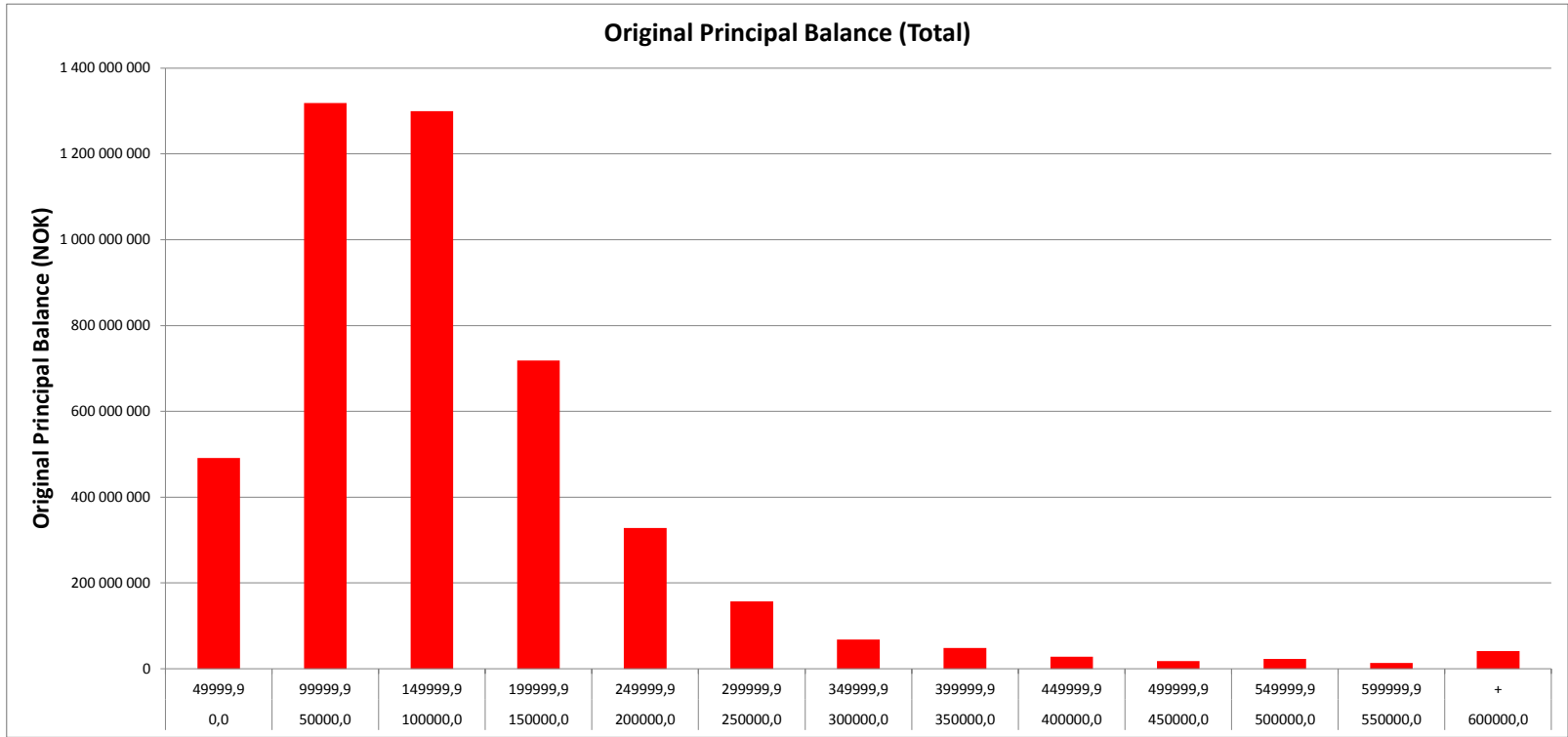
TOTAL								
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7	
	50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9	
	100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8	
	150000,0	199999,9	4 207	718 488 045	15,8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



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**6.b Original Principal Balance Graph**

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**7.a Outstanding Principal Balance**

Reporting Date	30.07.2014	
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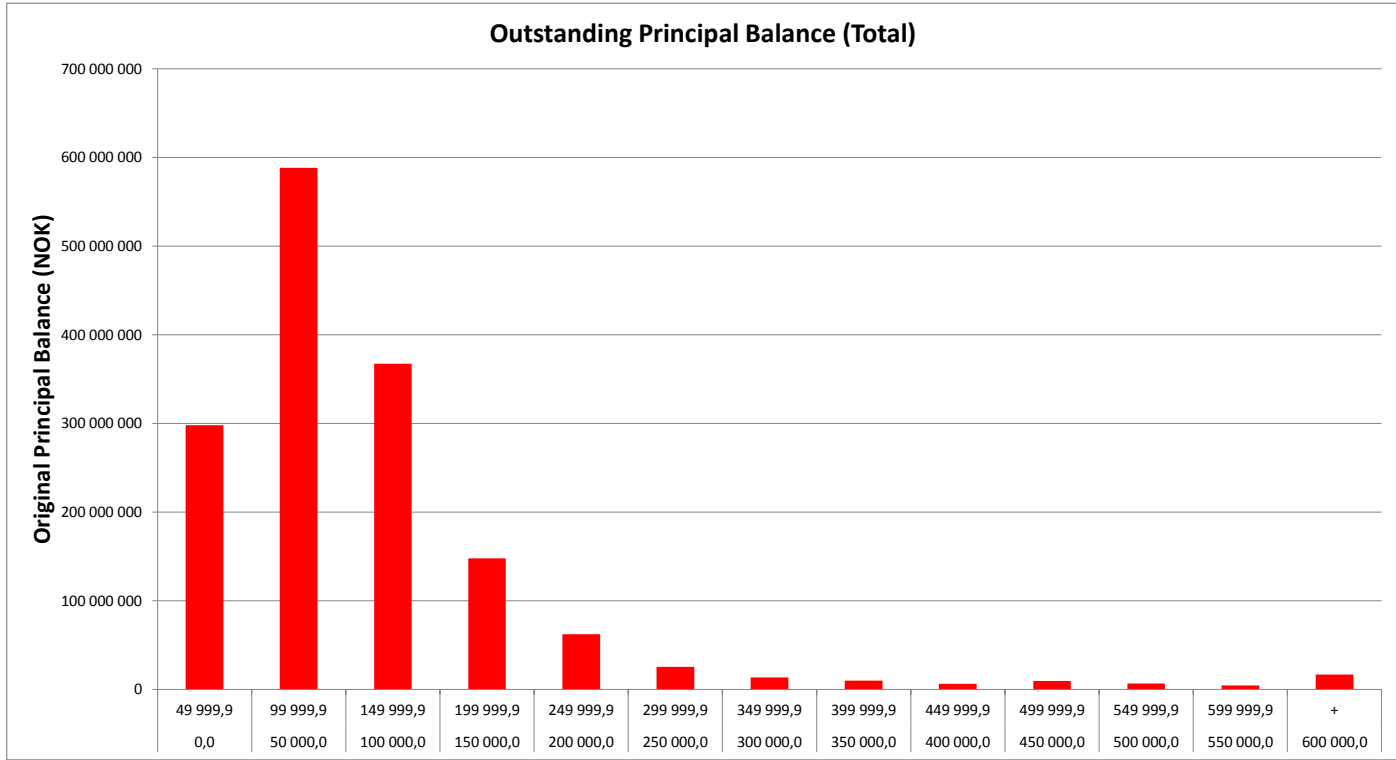
Average loan outstanding balance- all: 63 639

		TOTAL							
Outstanding balance	Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
		0,0	49 999,9	11 838	298 179 874	48,36 %	19,14 %	22,5	40,1
		50 000,0	99 999,9	8 184	588 519 185	33,43 %	37,78 %	33,6	35,7
		100 000,0	149 999,9	3 070	367 482 902	12,54 %	23,59 %	39,0	33,7
		150 000,0	199 999,9	868	148 065 293	3,55 %	9,50 %	39,4	33,5
		200 000,0	249 999,9	281	62 260 629	1,15 %	4,00 %	38,2	33,4
		250 000,0	299 999,9	95	25 691 238	0,39 %	1,65 %	37,3	36,2
		300 000,0	349 999,9	42	13 549 372	0,17 %	0,87 %	33,7	37,3
		350 000,0	399 999,9	27	9 931 577	0,11 %	0,64 %	30,1	40,5
		400 000,0	449 999,9	15	6 390 494	0,06 %	0,41 %	22,5	32,4
		450 000,0	499 999,9	20	9 526 426	0,08 %	0,61 %	21,5	38,1
		500 000,0	549 999,9	13	6 861 748	0,05 %	0,44 %	22,3	38,4
		550 000,0	599 999,9	8	4 573 135	0,03 %	0,29 %	30,3	32,5
		600 000,0 +		20	16 907 082	0,08 %	1,09 %	14,0	36,0
		Total		24 481	1 557 938 955	100,0 %	100,0 %	33,1	35,8

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**7.b Outstanding Principal Balance Graph**

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**8.a Geographical Distribution**



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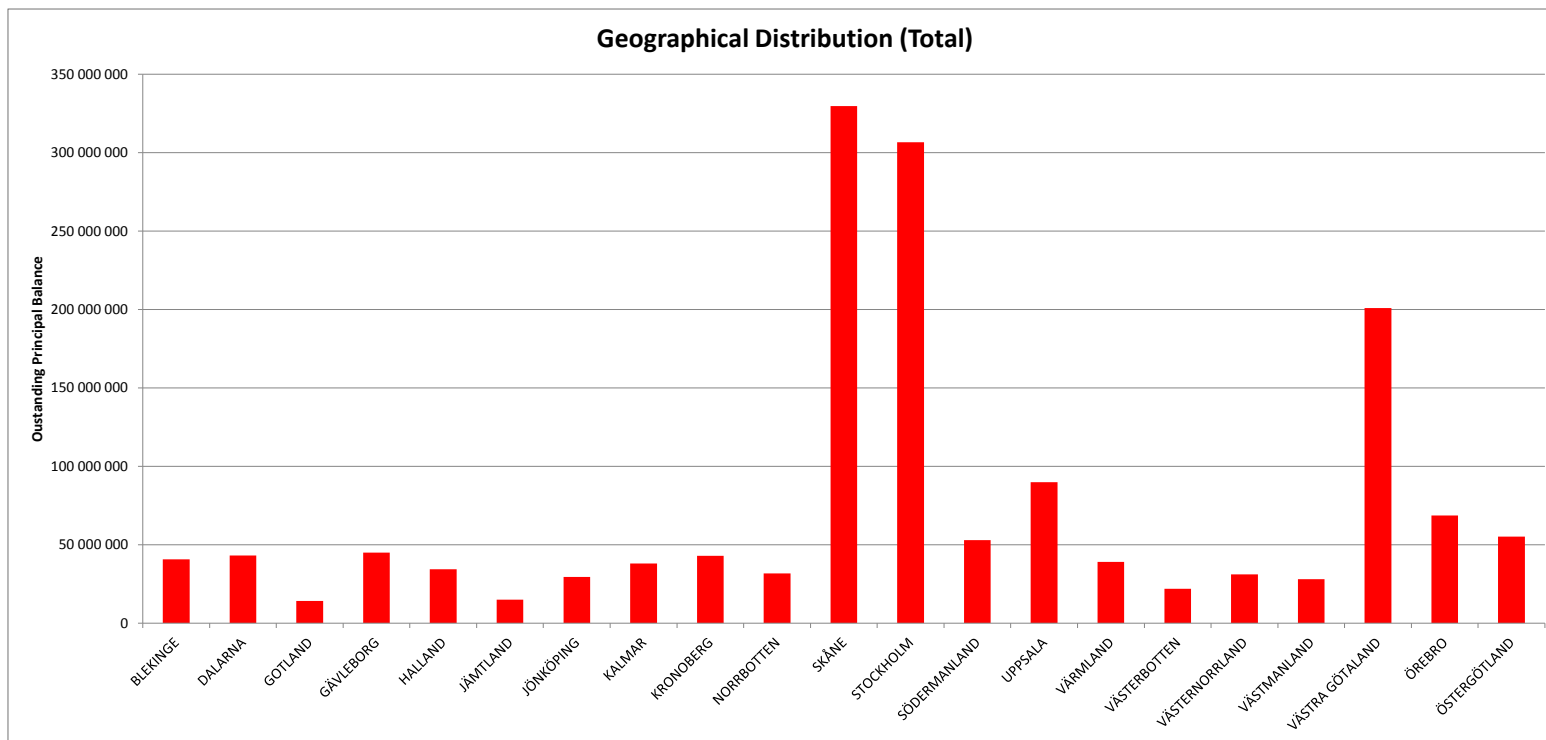
TOTAL								
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning		
BLEKINGE	651	40 622 693	2,61 %	2,66 %	33,3	35,2		
DALARNA	730	43 032 477	2,76 %	2,98 %	32,9	35,7		
GOTLAND	248	14 142 855	0,91 %	1,01 %	42,2	37,3		
GÄVLEBORG	808	45 059 165	2,89 %	3,30 %	33,4	36,1		
HALLAND	549	34 300 225	2,20 %	2,24 %	32,4	36,5		
JÄMTLAND	286	14 882 097	0,96 %	1,17 %	35,2	37,7		
JÖNKÖPING	492	29 526 146	1,90 %	2,01 %	39,7	34,8		
KALMAR	660	38 023 870	2,44 %	2,70 %	31,6	35,8		
KRONOBERG	650	43 023 380	2,76 %	2,66 %	34,3	35,0		
NORRBOTTEN	487	31 628 386	2,03 %	1,99 %	37,9	37,4		
SKÅNE	4 834	329 611 795	21,16 %	19,75 %	28,2	36,3		
STOCKHOLM	4 823	306 590 107	19,68 %	19,70 %	32,4	35,0		
SÖDERMANLAND	848	52 919 238	3,40 %	3,46 %	35,6	36,0		
UPPSALA	1 342	89 824 308	5,77 %	5,48 %	25,9	34,9		
VÄRMLAND	706	38 959 435	2,50 %	2,88 %	36,9	37,3		
VÄSTERBOTTEN	314	21 954 522	1,41 %	1,28 %	32,7	36,8		
VÄSTERNORRLAND	474	31 009 449	1,99 %	1,94 %	31,3	36,1		
VÄSTMANLAND	442	28 091 144	1,80 %	1,81 %	35,5	34,6		
VÄSTRA GÖTALAND	3 243	200 880 220	12,89 %	13,25 %	38,5	36,3		
ÖREBRO	1 071	68 605 616	4,40 %	4,37 %	35,7	35,5		
ÖSTERGÖTLAND	823	55 251 825	3,55 %	3,36 %	41,6	35,6		
Sum:	24 481	1 557 938 955	100,0 %	100,00 %	33,1	35,8		

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**8.b Geographical Distribution Graph**

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**9.a Interest Rate**



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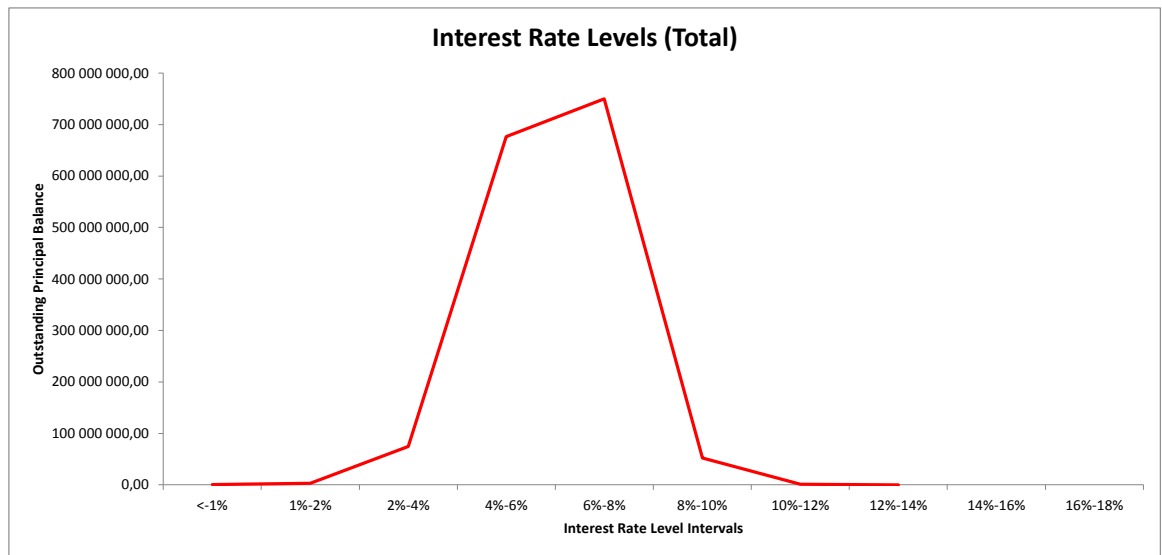
TOTAL								
Interest distribution	Min (>=)	Max	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	<		1 %	3	263 757	0,02 %	34,7	25,3
	1 %		2 %	46	3 192 926	0,20 %	23,9	27,1
	2 %		4 %	853	74 827 116	4,80 %	32,0	30,0
	4 %		6 %	8206	676 520 863	43,42 %	31,3	33,8
	6 %		8 %	13752	749 815 392	48,13 %	34,9	36,6
	8 %		10 %	1588	52 352 058	3,36 %	33,0	58,6
	10 %		12 %	31	960 582	0,06 %	32,4	63,1
	12 %		14 %	2	6 260	0,00 %	1,0	58,0
	14 %		16 %					
	16 %		18 %					
	Total			24 481	1 557 938 955	100 %	33,1	35,8

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**9.b Interest Rate**



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**10.a Remaining Terms**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		234	6 624 634	0,43 %	0,0	39,8	
1		12	6 777	358 392 932	23,00 %	7,5	39,0
13		24	5 135	217 602 414	13,97 %	18,9	40,0
25		36	5 452	322 960 996	20,73 %	31,2	36,0
37		48	3 989	322 267 371	20,69 %	43,0	32,5
49		60	2 000	214 835 896	13,79 %	54,9	29,6
61		72	374	42 934 534	2,76 %	64,7	38,0
73		84	220	27 576 035	1,77 %	79,1	42,0
85		96	258	38 122 629	2,45 %	91,0	34,9
97		108	42	6 621 516	0,43 %	97,3	43,4
109		120					
121	>						
Total		24 481	1 557 938 955	100 %	33,1	35,8	

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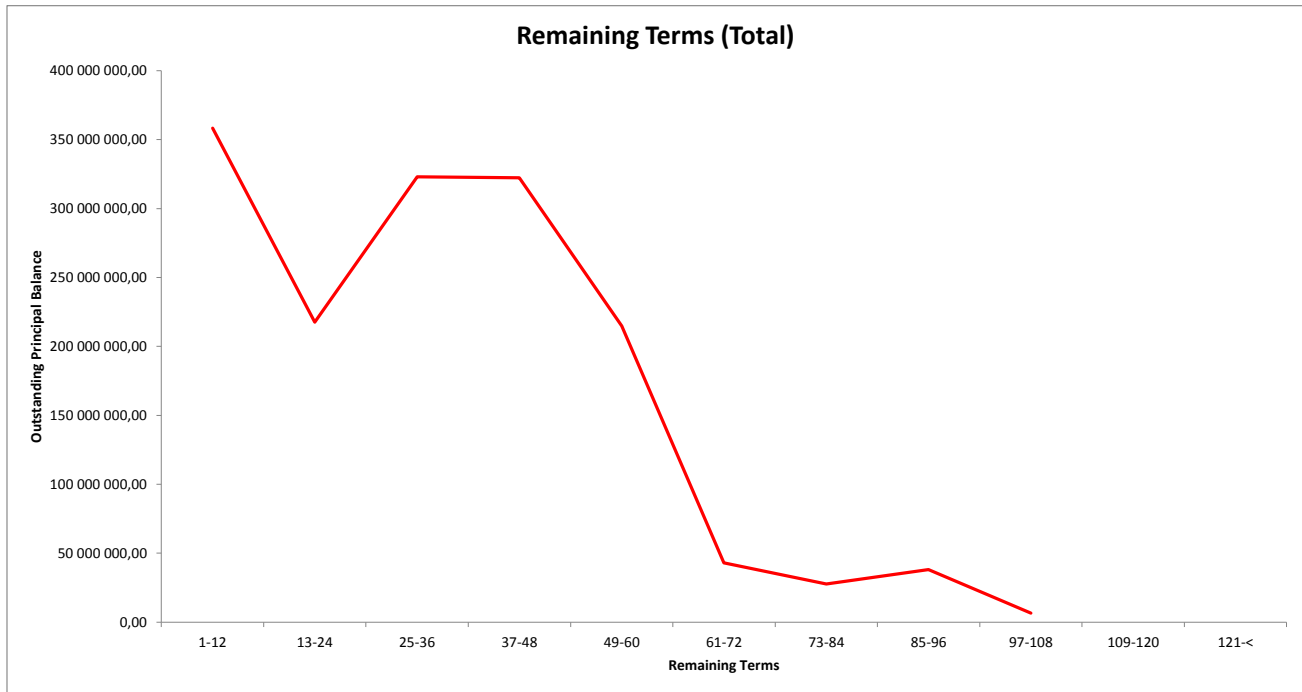


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**10.b Remaining Terms**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days



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



Reporting Date	30.07.2014	
Payment date	28.07.2014	
Period No	21	
Monthly Period	Jun 2014	
Interest Period	from 30.06.2014	to 28.07.2014 = 28 days

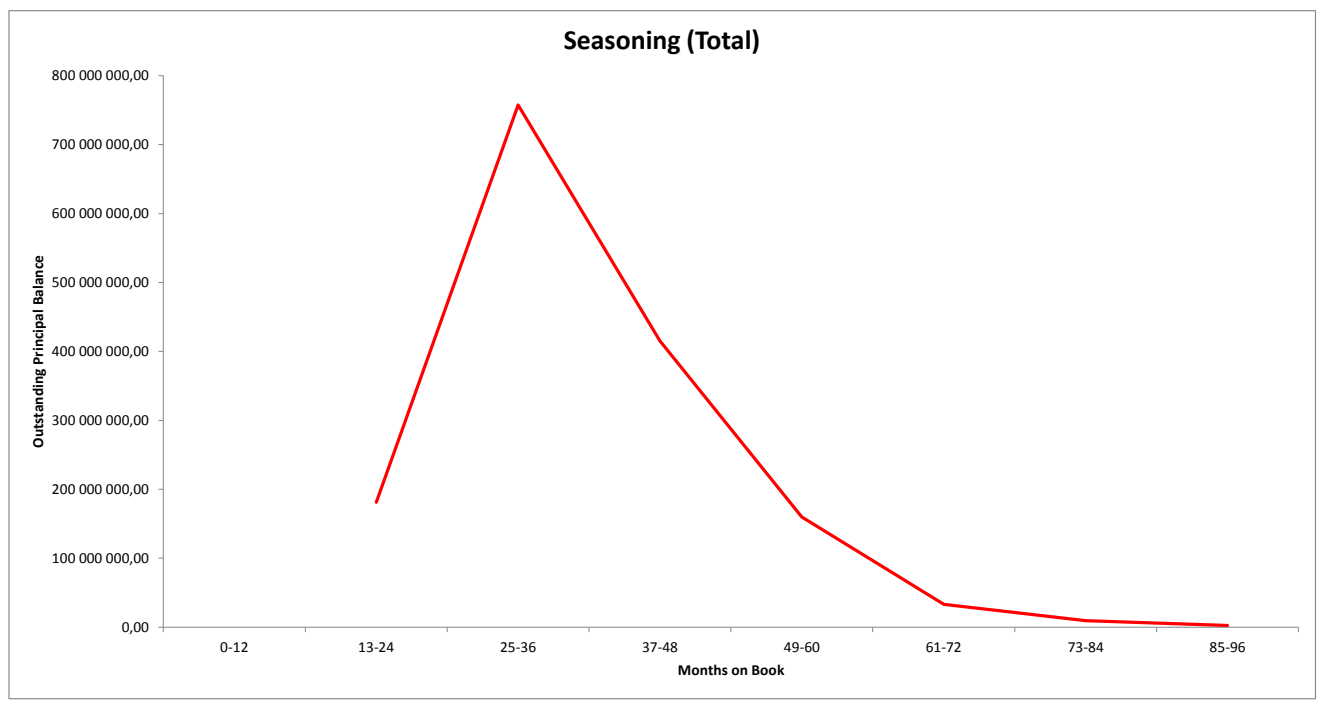
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13	24	2 332	181 211 282	11,6 %	42,7	23,5
25	36	10 491	757 404 287	48,6 %	36,0	29,8
37	48	6 774	415 108 457	26,6 %	26,8	41,9
49	60	3 751	159 617 413	10,2 %	25,5	53,3
61	72	892	32 933 200	2,1 %	23,9	64,6
73	84	216	9 139 837	0,6 %	44,4	77,5
85	96	25	2 524 478	0,2 %	78,7	86,0
97	108					
109	120					
121	>					
		24 481	1 557 938 955	100 %	33,1	35,8

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

**11.b Seasoning**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days



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

**13.a Balloon loans**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days

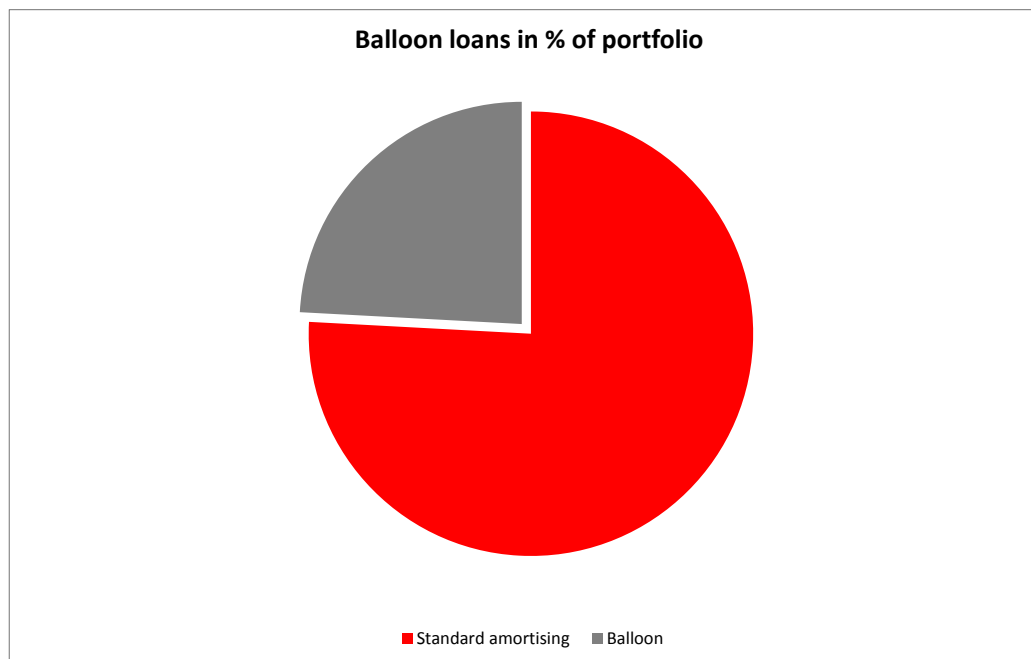
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Standard amortising	21 180	1 181 694 336	75,85 %	40,6	35,5
	Balloon	3 301	376 244 618	24,15 %	9,8	36,9
	Total	24 481	1 557 938 955	100 %	33,1	35,8

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

**13.b Balloon loans**



Reporting Date	30.07.2014	
Payment date	28.07.2014	
Period No	21	
Monthly Period	Jun 2014	
Interest Period	from	30.06.2014
	to	28.07.2014
	=	28 days



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



Reporting Date	30.07.2014	
Payment date	28.07.2014	
Period No	21	
Monthly Period	Jun 2014	
Interest Period	from 30.06.2014	to 28.07.2014 = 28 days

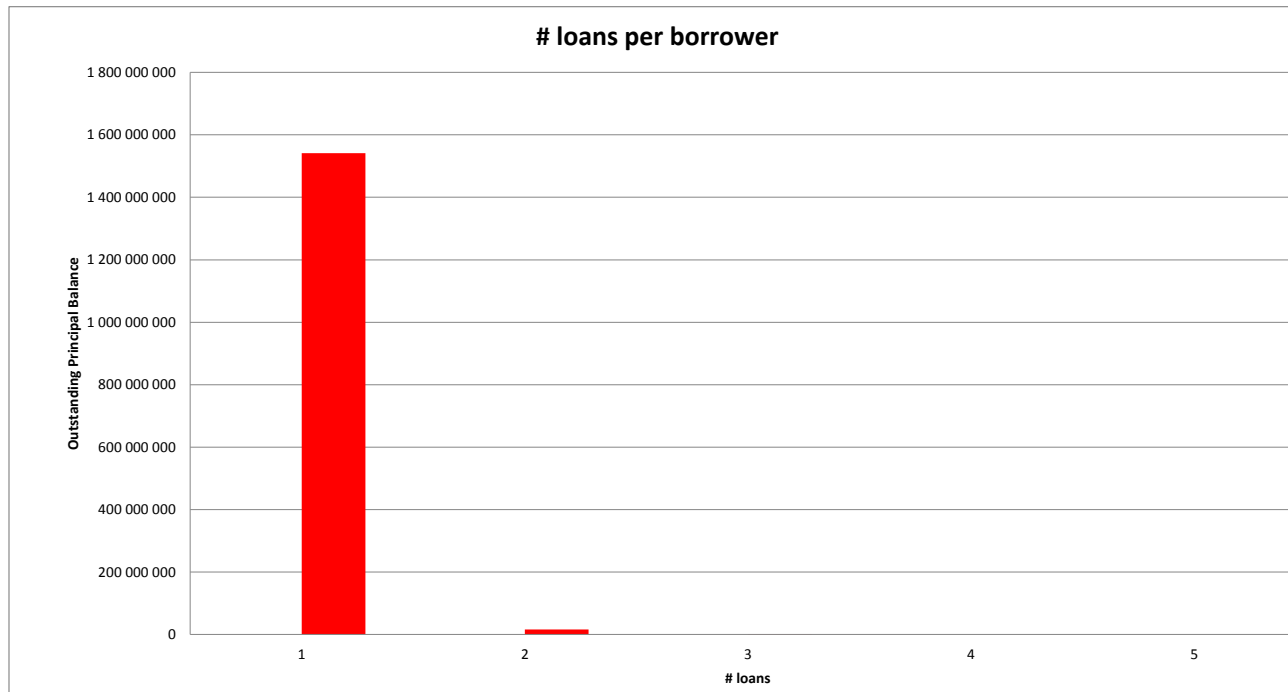
TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	24 234	1 541 517 122	98,95 %
	2	121	15 950 419	1,02 %
	5	1	471 413	0,03 %
	Total	24 356	1 557 938 955	100,00 %

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

**14.b # loans per borrower**



Reporting Date	30.07.2014	
Payment date	28.07.2014	
Period No	21	
Monthly Period	Jun 2014	
Interest Period	from 30.06.2014	to 28.07.2014 = 28 days



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

**15.a Amortization Profile**



Reporting Date	30.07.2014	
Payment date	28.07.2014	
Period No	21	
Monthly Period	Jun 2014	
Interest Period	from 30.06.2014	to 28.07.2014 = 28 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	1 557 938 955	1 491 770 330	66 168 625	7 769 094	6,0 %	95,8 %	
2	1 491 770 330	1 429 837 748	61 932 582	7 470 356	6,0 %	91,8 %	
3	1 429 837 748	1 369 705 322	60 132 426	7 158 767	6,0 %	87,9 %	
4	1 369 705 322	1 312 281 015	57 424 307	6 857 005	6,0 %	84,2 %	
5	1 312 281 015	1 252 556 108	59 724 907	6 570 307	6,0 %	80,4 %	
6	1 252 556 108	1 195 942 888	56 613 219	6 272 601	6,0 %	76,8 %	
7	1 195 942 888	1 140 598 602	55 344 287	5 987 337	6,0 %	73,2 %	
8	1 140 598 602	1 081 922 757	58 675 845	5 709 744	6,0 %	69,4 %	
9	1 081 922 757	1 019 326 519	62 596 238	5 420 980	6,0 %	65,4 %	
10	1 019 326 519	957 441 588	61 884 931	5 111 500	6,0 %	61,5 %	
11	957 441 588	886 381 655	71 059 933	4 802 561	6,0 %	56,9 %	
12	886 381 655	827 548 313	58 833 341	4 458 196	6,0 %	53,1 %	
13	827 548 313	779 216 802	48 331 512	4 169 079	6,0 %	50,0 %	
14	779 216 802	745 740 820	33 475 982	3 928 267	6,0 %	47,9 %	
15	745 740 820	712 874 615	32 866 205	3 756 323	6,0 %	45,8 %	
16	712 874 615	681 722 243	31 152 372	3 587 231	6,0 %	43,8 %	
17	681 722 243	651 630 331	30 091 912	3 427 057	6,0 %	41,8 %	
18	651 630 331	622 330 633	29 299 697	3 272 374	6,0 %	39,9 %	
19	622 330 633	592 827 966	29 502 667	3 122 534	6,0 %	38,1 %	
20	592 827 966	564 334 129	28 493 837	2 971 358	6,0 %	36,2 %	

Amortization profile (first 20 periods)

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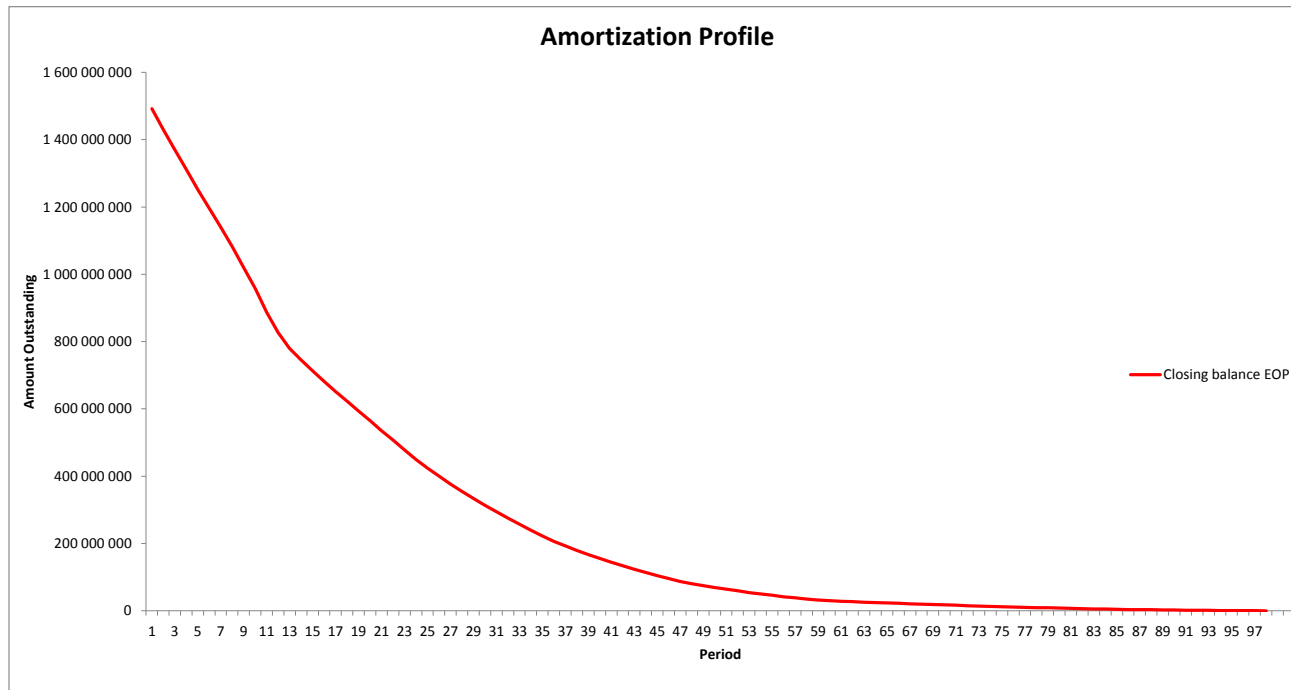


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days



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

**16.a Payment Holidays**



Reporting Date	30.07.2014			
Payment date	28.07.2014			
Period No	21			
Monthly Period	Jun 2014			
Interest Period	from	30.06.2014	to	28.07.2014 = 28 days

TOTAL				
Period	No of contracts	Number of periods granted	Sum of Payments	
201210	9	11	20 742	Payment Holiday
201211	8	8	12 533	
201212	17	18	52 924	
201301	26	26	44 471	
201302	10	35	46 860	
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	
Total	270	414	589 867	

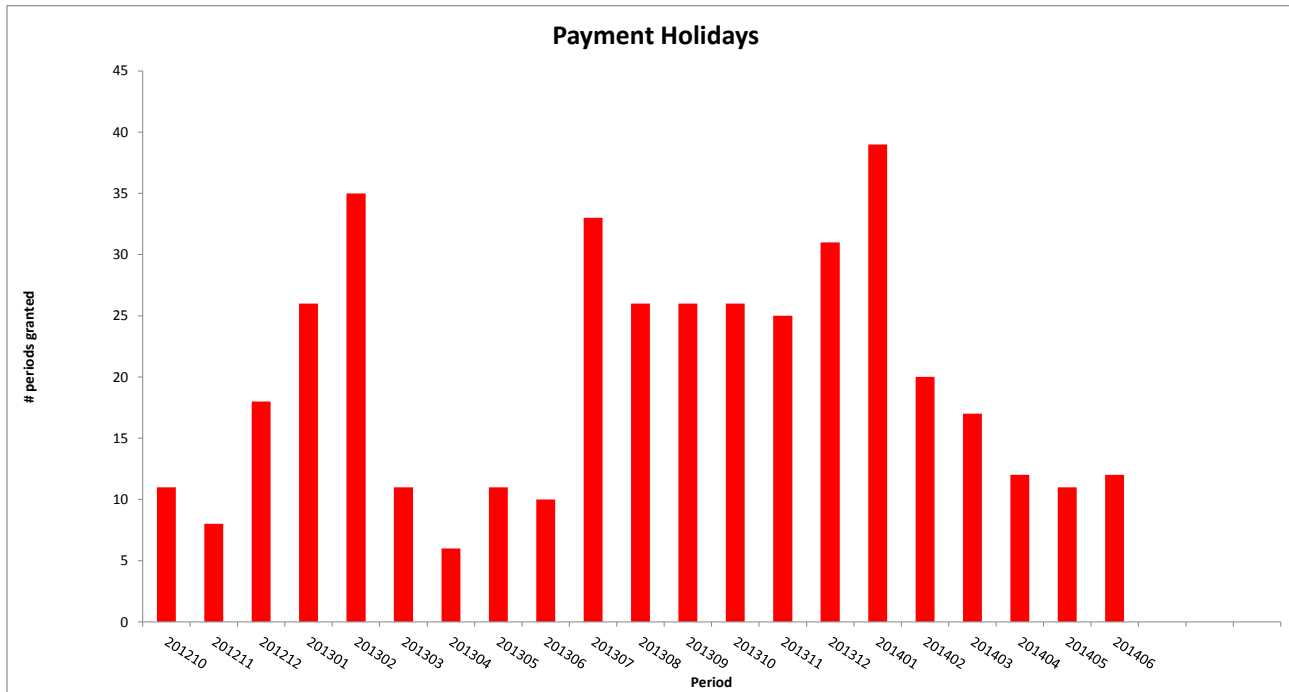
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 Fax:+46 08-470 79 98

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

**16.b Payment Holidays**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days



Svensk Autofinans 1 Limited  
Monthly Investor Report

**17.a Restructured Loans**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 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
Total	5	355 795

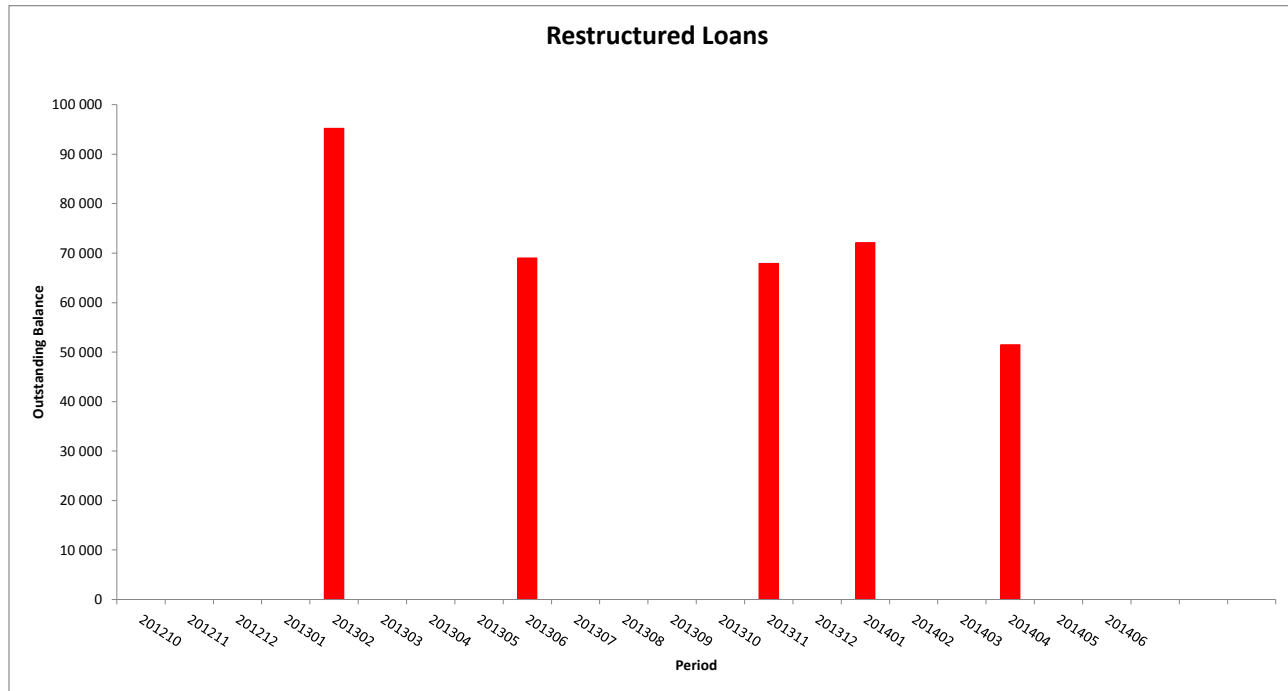
Restructured

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

**17.b Restructured Loans**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days



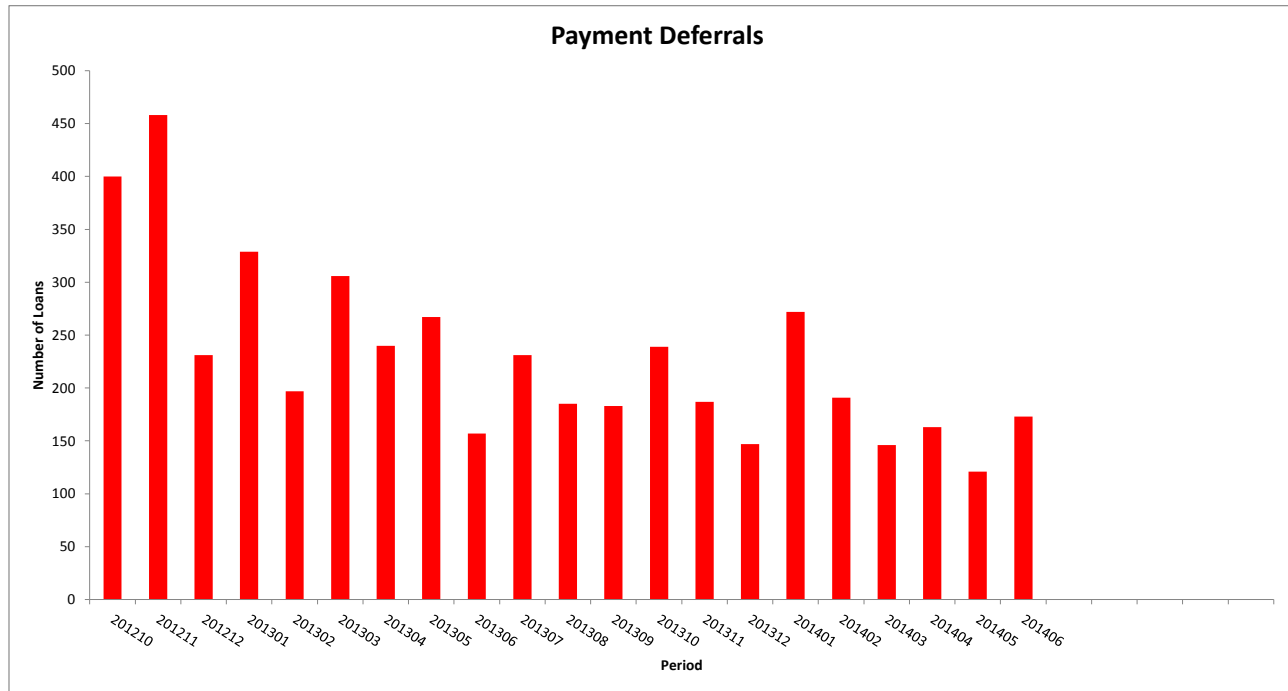


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**18.b Payment Deferrals**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period	from	30.06.2014	to	28.07.2014	= 28 days



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

**19.a Vehicle Type**



Reporting Date	30.07.2014				
Payment date	28.07.2014				
Period No	21				
Monthly Period	Jun 2014				
Interest Period from	30.06.2014	to	28.07.2014	=	28 days

TOTAL						
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning	
Car	21 743	1 338 133 761	85,9 %	30,0		35,2
Caravan	1 066	80 069 900	5,1 %	66,0		42,6
Light Comercial Vehicle	739	45 471 541	2,9 %	27,0		35,2
Motorcycle	513	22 469 173	1,4 %	36,9		34,4
Camper	420	71 794 580	4,6 %	57,9		40,7
Total	24 481	1 557 938 955	100 %	33,1		35,8

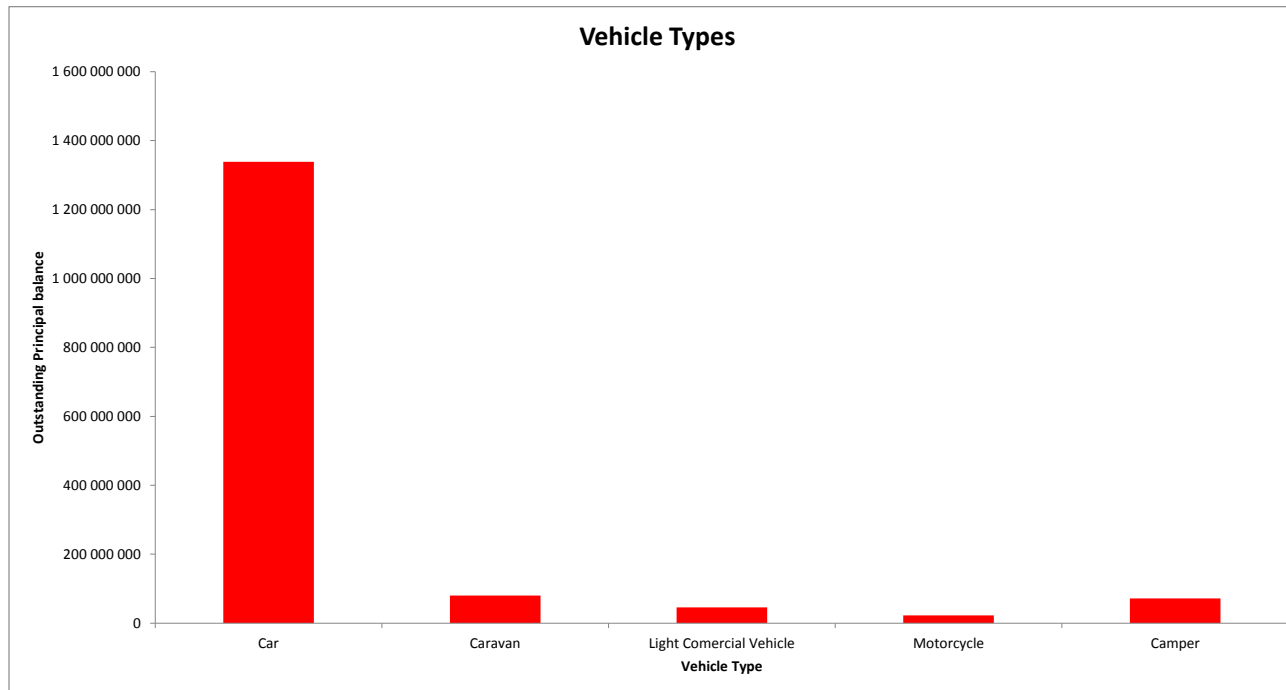


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**19.b Vehicle Type**



Reporting Date	30.07.2014	
Payment date	28.07.2014	
Period No	21	
Monthly Period	Jun 2014	
Interest Period	from	30.06.2014
	to	28.07.2014
	=	28 days



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

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



Reporting Date 30.07.2014  
 Payment date 28.07.2014  
 Period No 21  
 Monthly Period Jun 2014  
 from 30.06.2014 to 28.07.2014 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 4			2013 1			2013 2			2013 3			2013 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4	0	0	133 424	4 896	4 896	128 528	30 662	35 558	97 866	1 624	37 182	96 242	0	37 182	96 242
2013 1	3 286 295	57				53 960	53 960	3 232 335	504 430	558 390	2 727 905	336 214	894 604	2 391 691	55 948	950 551	2 335 744
2013 2	3 701 040	46							470 924	470 924	3 230 116	475 445	946 369	2 754 670	716 038	1 662 407	2 038 632
2013 3	4 359 080	73										688 417	688 417	3 670 663	307 273	995 690	3 363 390
2013 4	5 354 731	73													616 367	616 367	4 738 364
2014 1	4 754 801	75															
2014 2	2 814 252	53															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 1			2014 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4	0	37 182	96 242	0	37 182	96 242
2013 1	3 286 295	57	53 592	1 004 144	2 282 152	53 631	1 057 775	2 228 520
2013 2	3 701 040	46	44 875	1 707 282	1 993 757	10 740	1 718 022	1 983 017
2013 3	4 359 080	73	230 543	1 226 233	3 132 847	215 408	1 441 641	2 917 439
2013 4	5 354 731	73	752 591	1 368 958	3 985 773	550 454	1 919 412	3 435 318
2014 1	4 754 801	75	552 775	552 775	4 202 026	666 440	1 219 215	3 535 586
2014 2	2 814 252	53				158 487	158 487	2 655 765

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



Reporting Date		30.07.2014					
Payment date		28.07.2014					
Period No		21					
Monthly Period		Jun 2014					
Interest Period	from	30.06.2014	to	28.07.2014	=	28 days	

**Pre-Enforcement Priority of Payments**

Available Distribution Amount	+	212 995 281,91	SEK
Senior Expenses	-	720 388,68	SEK
Interest Notes Class A	-	1 409 968,62	SEK
Payment to Reserve Account	-	31 158 779,09	SEK
Principal Payments on Class A	-	103 747 480,82	SEK
Payment to Reserve Account (Required Reserve Amount)	-	62 317 558,18	SEK
Interest Notes Class B	-	849 775,43	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	6 892 713,06	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		5 898 618,03	SEK

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



Reporting Date	30.07.2014
Payment date	28.07.2014
Period No	21
Monthly Period	Jun 2014
Interest Period	from 30.06.2014 to 28.07.2014 = 28 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	720 388,68 SEK		
Interest accrued for the Period	2 259 744,05 SEK	1 409 968,62 SEK	849 775,43 SEK
Cumulative Interest accrued	111 018 029,90 SEK	88 022 804,10 SEK	22 995 225,80 SEK
Interest Payments	2 259 744,05 SEK	1 409 968,62 SEK	849 775,43 SEK
Cumulative Interest Payments	111 018 029,90 SEK	88 022 804,10 SEK	22 995 225,80 SEK
Interest accrued on Subordinated Loans for the Period	6 892 713,06 SEK		
Cumulative Interest accrued on Subordinated Loans	63 917 840,91 SEK		
Interest Payments on Subordinated Loans	6 892 713,06 SEK		
Cumulative Interest Payments on Subordinated Loans	63 917 840,91 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	30.07.2014	
Payment date	28.07.2014	
Period No	21	
Monthly Period	Jun 2014	
Interest Period	from	30.06.2014
	to	28.07.2014
	=	28 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**

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Interest Period	from	30.06.2014	to	28.07.2014	=	28 days