

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

**Cover Sheet Monthly Investor Report**



Reporting Date	30.12.2012	Following payment dates	28.01.2013
Payment date	28.12.2012		28.02.2013
Period No	2		
Monthly Period	Jan 2012		
Interest Period	28.11.2012	to	28.12.2012 = 30 days

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**1. Portfolio Information**



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	2	
Monthly Period	Jan 2012	
Interest Period	from 28.11.2012	to 28.12.2012 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>4 288 257 641,62 SEK</b>	<b>4 555 222 781,83 SEK</b>
Scheduled Loan Principal Repayments	98 050 606,05 SEK	<b>120 786 966,99 SEK</b>
Prepayments	107 625 564,05 SEK	<b>145 832 244,22 SEK</b>
Deemed Collections	547 081,00 SEK	<b>345 929,00 SEK</b>
<b>Total Principal Payments Received</b>	<b>206 223 251,10 SEK</b>	266 965 140,21
New Defaulted Auto Loans in Period	34 972,00 SEK	- SEK
<b>Closing Balance</b>	<b>4 081 999 418,52 SEK</b>	<b>4 288 257 641,62 SEK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	31 532 715,03 SEK	40 841 097,47 SEK
recoveries on loans in default	- SEK	- SEK
<b>Total revenue received in period</b>	<b>31 532 715,03 SEK</b>	<b>40 841 097,47 SEK</b>
<b># Loans</b>		
At beginning of period	49 588 Loans	<b>51 216,00 Loans</b>
Paid in full	1 398 Loans	<b>1 626,00 Loans</b>
Repurchased (Deemed Collections)	5 Loans	<b>2,00 Loans</b>
New loans into Default	1 Loans	- Loans
<b>At end of period</b>	<b>48 184 Loans</b>	<b>49 588 Loans</b>
Weighted Average Loan Return	6,38 %	

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**2. Amount Due for Distribution**



Reporting Date	30.12.2012	
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**Available Distribution Amount**

	<b>Current Period</b>	<b>Previous Period</b>
a. Reserve Fund	136 656 690,00 SEK	136 656 690,00 SEK
b. Collections under the Loan Agreement	237 755 966,13 SEK	307 806 237,68 SEK
1. Collections (Principal, Interest, Fees)	237 208 885,13 SEK	307 460 308,68 SEK
2. Deemed collections (Principal)	547 081,00 SEK	345 929,00 SEK
c. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the issuer	0,00 SEK	0,00 SEK
d. Amounts due from the Seller to the Issuer relating to default interest, unpaid sums, indemnities	0,00 SEK	0,00 SEK
e. Other amounts due from the Seller to the Issuer	0,00 SEK	0,00 SEK
f. Interest on collection accounts and return on Permitted Investments	0,00 SEK	0,00 SEK
g. Commingling reserve (if applicable)	0,00 SEK	0,00 SEK
<b>Total Available Distribution Amount</b>	<b>374 412 656,13 SEK</b>	<b>444 462 927,68 SEK</b>

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**3. Reserve Accounts**



Reporting Date	30.12.2012
Payment date	28.12.2012
Period No	2
Monthly Period	Jan 2012
Interest Period	from 28.11.2012 to 22.10.2012 = -37 days

**Note Balance**

Beginning of Period	4 288 257 655,04 SEK
End of Period	4 081 999 417,95 SEK

**Reserve Fund**

in %

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

**Liquidity Balance**

in %

Beginning of Period	45 552 230,00 SEK
Cash Outflow	45 552 230,00 SEK
Cash Inflow	45 552 230,00 SEK
End of Period	45 552 230,00 SEK
Required Reserve Amount	45 552 230,00 SEK

**Servicer Advance Reserve Fund**

Beginning of Period	400 000,00 SEK
Cash Outflow	- SEK
Cash Inflow	- SEK
End of Period	400 000,00 SEK
Required Reserve Amount	400 000,00 SEK

**Commingling Reserve Fund**

Beginning of Period	159 432 805,00 SEK
Cash Outflow	- SEK
Cash Inflow	- SEK
End of Period	159 432 805,00 SEK
Required Reserve Amount	159 432 805,00 SEK

**Set-off from Deposits**

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

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

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**4. Performance Data**



Reporting Date	30.12.2012			
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**Note Balance**

Beginning of Period	4 288 257 655,0 SEK
End of Period	4 081 999 418,0 SEK

**Portfolio Performance:**

	SEK	%	# loans
<b>Performing Receivables:</b>			
Current	4 054 165 474,0	99,3 %	47 884
1-29 days past due	20 408 106,1	0,5 %	220
<b>Delinquent Receivables:</b>			
30-59 days past due	241 027,0	0,0 %	3
60-89 days past due	4 572 752,0	0,1 %	53
90-119 days past due	2 612 059,0	0,1 %	24
120-149 days past due	-	0,0 %	-
150-179 days past due	-	0,0 %	-
<b>Total Performing and Delinquent</b>	<b>4 081 999 418,1</b>	<b>100,0 %</b>	<b>48 184 #</b>

Current Period Defaults	34 972,00	1
Cumulative Defaults	34 972,00	1
Current Period Recoveries	-	
Cumulative Recoveries	-	

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**5. Outstanding Notes**



Reporting Date	30.12.2012	
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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS0706720496	NA
Currency		SEK	SEK
Initial Tranching	100 %	87 %	13 %
Legal Final Maturity Date		31.08.2029	31.08.2029
Rating (Fitch/Moody's)		AAAsf/AAA(sf)	Not rated
Initial Notes Aggregate Principal Outstanding Balance	4 555 223 000,00 SEK	3 963 045 000,00 SEK	592 178 000,00 SEK
Initial Nominal per Note		1 000 000,00 SEK	1 000 000,00 SEK
Increment per Note		1 000,00 SEK	1 000,00 SEK
Initial Number of Notes per Class	4778	4008	770
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	4 288 257 655,04 SEK	3 696 079 655,04 SEK	592 178 000,00 SEK
Available Distribution Amount	374 412 656,13 SEK		
Amortisation	206 258 237,09 SEK		
Redemption per Class	206 258 237,09 SEK	206 258 237,09 SEK	0,00 SEK
Redemption per Note		51 461,64 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	4 081 999 417,95 SEK	3 489 821 417,95 SEK	592 178 000,00 SEK
Current Tranching		85,49 %	14,51 %
Current Pool Factor		0,88	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	1,40 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	30		
Principal Outstanding per Note Beginning of Period		922 175,56 SEK	769 062,34 SEK
>Principal Repayment per note		51 461,64 SEK	- SEK
Principal Outstanding per Note End of Period		870 713,93 SEK	769 062,34 SEK
>Interest accrued for the period		1 804,39 SEK	1 600,93 SEK
Interest Payment		7 231 995,86 SEK	1 232 717,20 SEK
Interest Payment per Note		1 804,39 SEK	1 600,93 SEK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		23,59 %	9,08 %
Current CE (excl. Excess Spread)		17,85 %	3,35 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	30.12.2012	
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Transaction Role	Counterparty	Fitch Rating Triggers				Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term		Long Term				
		Criteria	Current	Criteria	Current			
Issuer	Svensk Autofinans 1 Limited		No rating		No rating		N/A	
Seller	Santander Consumer Bank Sweden		No rating		No rating		N/A	
Servicer	Santander Consumer Bank Sweden		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	Downgrade 1	F1 Rating Watch Negative	F2	A Rating Watch Negative	BBB+ Rating watch negative	Y	As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa2 respectively by Moody's and F2 and BBB+ respectively by Fitch and, therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount.
		Downgrade 2	N/A	F2	BB+	BBB+ Rating watch negative	N	the Servicer, on behalf of the Issuer and the Security Trustee with the prior written consent of the Note Trustee, will instruct the Purchasers to make payments on Purchased Instalment Purchase Agreements to a specified account of the Issuer (the "Issuer Collections Account", together with the Seller Collections Accounts and the Seller Segregated Collections Account, the "Collections Accounts") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account.
		Downgrade 3	N/A	F2	BB- Rating Watch Negative	BBB+ Rating Watch Negative	N	A back up servicer must be identified Servicer Termination Event triggered
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Rating Watch Negative	Y	The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings (ii) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (iii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)	
Issuer Swap Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Rating Watch Negative	Y	The Swap Counterparty (Banco Santander) will be obliged, within the time periods specified in the Basis Swap Agreement, at its own cost, to post collateral for its obligations in accordance with the provisions of the Credit Support Annex, and in addition, will be obliged, within the time periods specified in the Basis Swap Agreement, at its cost, to either (i) obtain a guarantee of its obligations under the Basis Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Basis Swap Agreement to a third party with the Required Ratings	
Issuer Bank	Deutsche Bank AG	F2	F1+	A-	A+	N	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Secured Accounts, the Expenses Loan Payment Account and all of the funds standing to the credit of such accounts are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank) and approved in writing by the Note Trustee and transferred in accordance with the provisions of the Transaction Account Agreement. The appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the accounts to another bank or banks, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Transaction Account Agreement and accedes to the Security Trust Deed.	
Paying Agent and related roles	Deutsche Bank AG		F1+		A+		N/A	
Corporate Service Provider	Deutsche International Corporate Services		F1+		A+		N/A	
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		A+		N/A	
Collections Bank	SEB AB	F2	F1	A-	A+	N	If at any time a Ratings Downgrade has occurred in relation to the Collections Account Bank, then the Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Servicer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Security Trust Deed.	

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**6.a Original Portfolio Principal Balance**

Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
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Average loan balance at start of transaction: 88 941

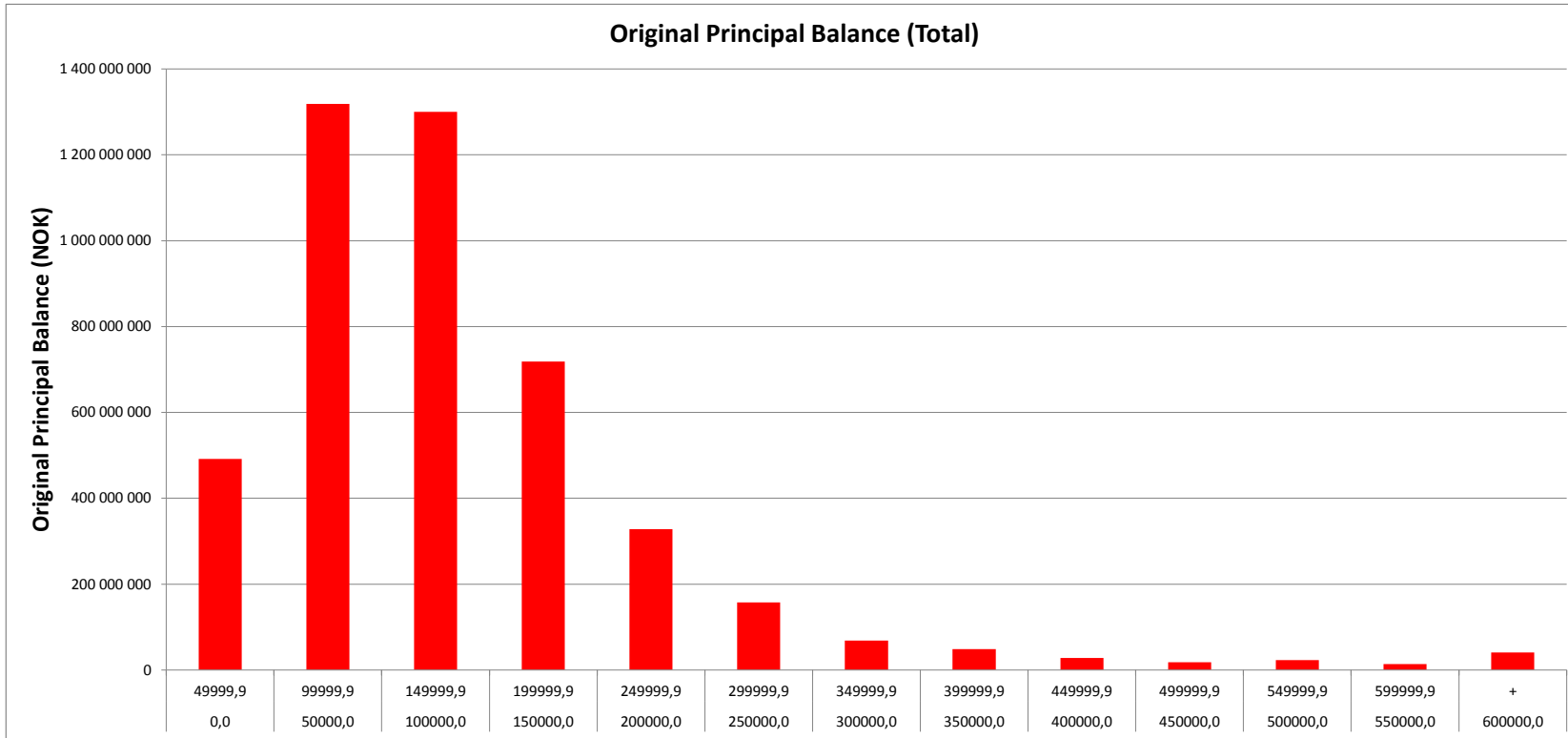
		TOTAL						
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
		0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7
		50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9
		100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8
		150000,0	199999,9	4 207	718 488 045	15,8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



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**6.b Original Principal Balance Graph**

Reporting Date	30.12.2012	
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Interest Period	from 28.11.2012	to 28.12.2012 = 30 days



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**7.a Outstanding Principal Balance**

Reporting Date	30.12.2012	
Payment date	28.12.2012	
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Monthly Period	Jan 2012	
Interest Period	from 28.11.2012	to 28.12.2012 = 30 days



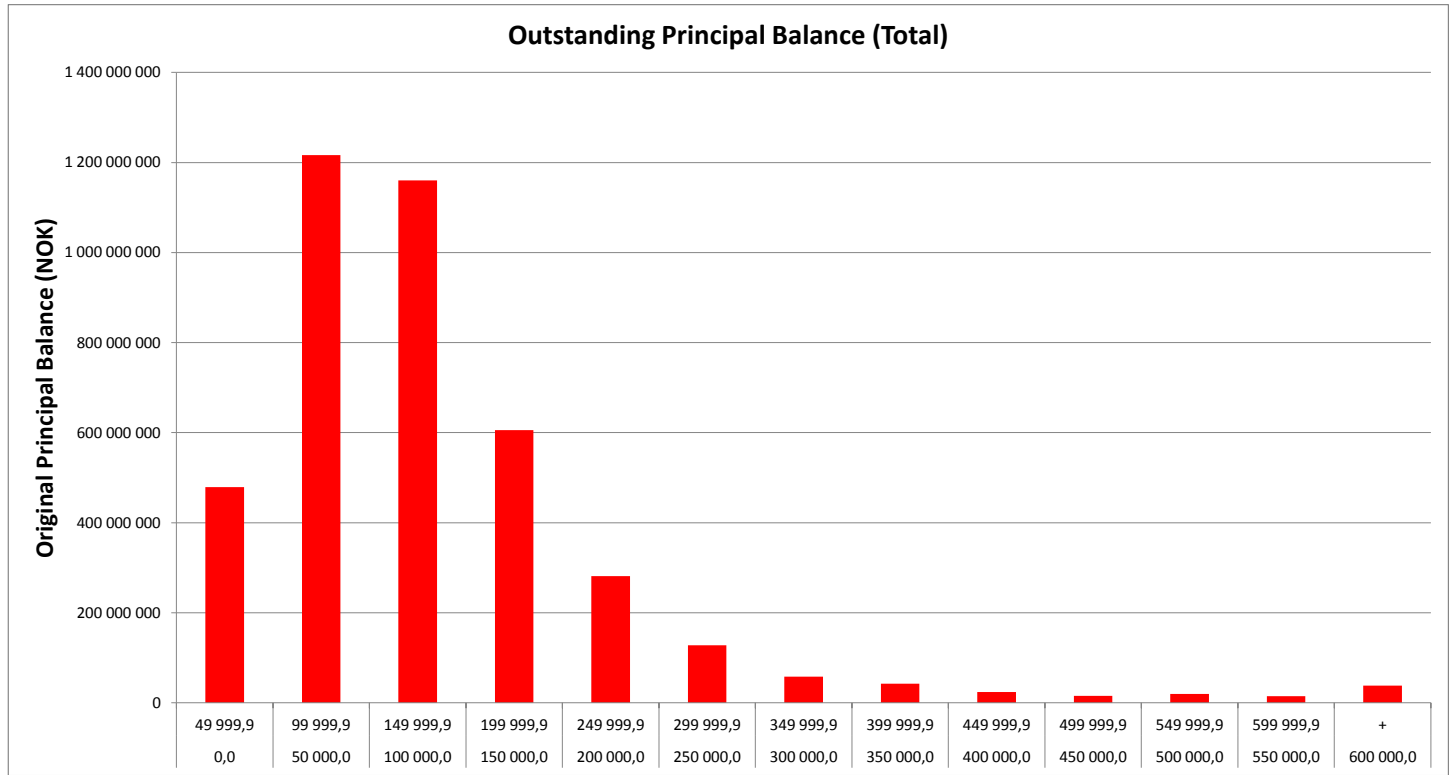
Average loan outstanding balance- all: 84 717

TOTAL								
Min	Max	No	Outstanding Balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0,0	49 999,9	16 328	478 772 872	33,89 %	11,73 %	29,1	25,3	
50 000,0	99 999,9	16 536	1 216 168 173	34,32 %	29,79 %	44,0	20,4	
100 000,0	149 999,9	9 532	1 160 639 836	19,78 %	28,43 %	49,1	17,4	
150 000,0	199 999,9	3 551	605 361 645	7,37 %	14,83 %	51,5	16,0	
200 000,0	249 999,9	1 273	281 354 228	2,64 %	6,89 %	52,5	15,5	
250 000,0	299 999,9	471	127 537 020	0,98 %	3,12 %	54,1	14,9	
300 000,0	349 999,9	181	58 258 479	0,38 %	1,43 %	50,4	16,2	
350 000,0	399 999,9	114	42 676 813	0,24 %	1,05 %	43,2	16,4	
400 000,0	449 999,9	56	23 719 256	0,12 %	0,58 %	44,9	18,6	
450 000,0	499 999,9	32	15 228 722	0,07 %	0,37 %	42,5	15,3	
500 000,0	549 999,9	38	19 856 861	0,08 %	0,49 %	36,2	15,7	
550 000,0	599 999,9	25	14 327 338	0,05 %	0,35 %	32,2	19,8	
600 000,0 +		47	38 098 176	0,10 %	0,93 %	31,1	16,8	
Total		48 184	4 081 999 419	100,0 %	100,0 %			

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**7.b Outstanding Principal Balance Graph**

Reporting Date	30.12.2012		
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Interest Period	from	28.11.2012	to 28.12.2012 = 30 days



**Svensk Autofinans 1 Limited**  
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**8.a Geographical Distribution**



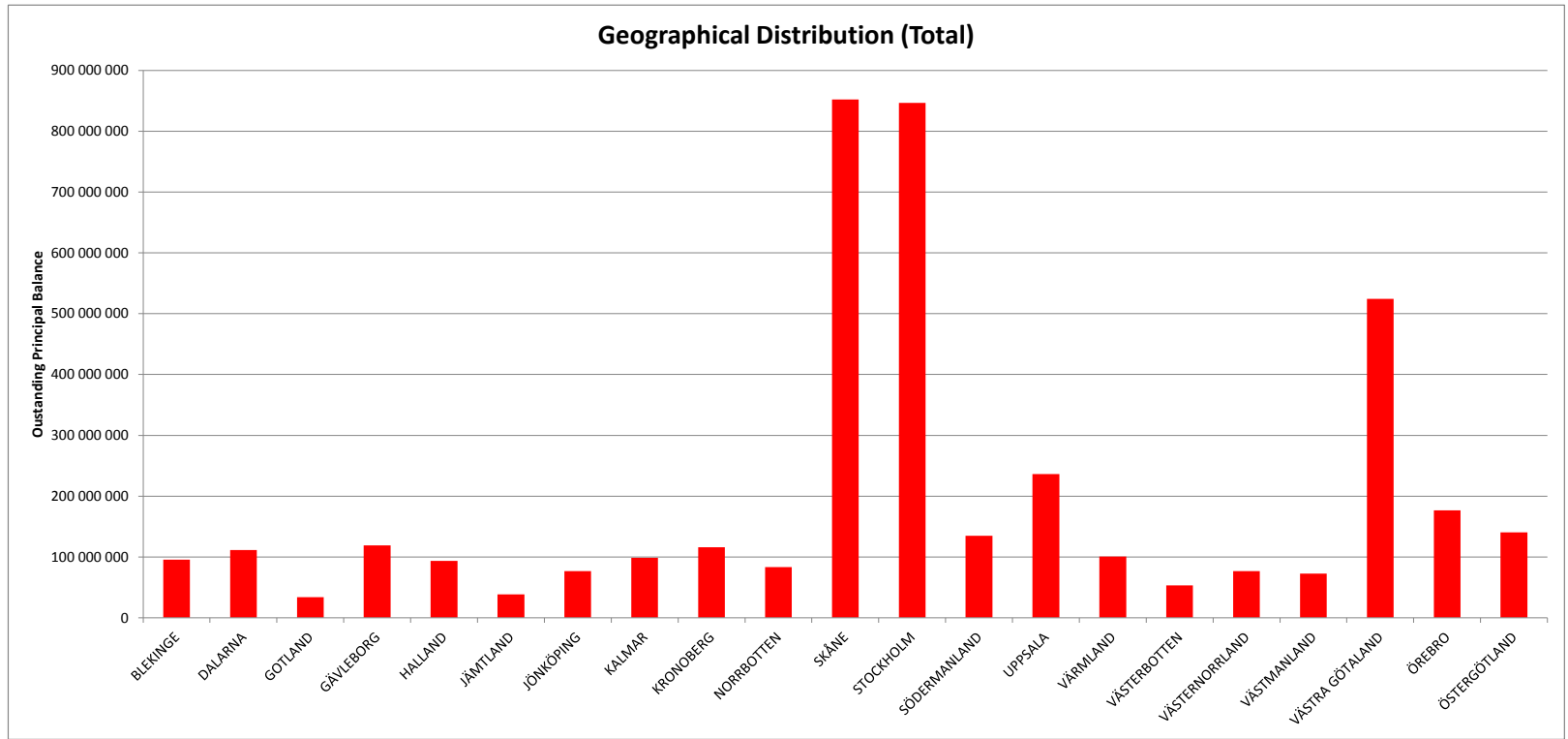
Reporting Date	30.12.2012		
Payment date	28.12.2012		
Period No	2		
Monthly Period	Jan 2012		
Interest Period	from	28.11.2012	to 28.12.2012 = 30 days

TOTAL						
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
BLEKINGE	1 189	95 695 406	2,34 %	2,47 %	45,8	18,4
DALARNA	1 403	111 212 800	2,72 %	2,91 %	44,6	19,5
GOTLAND	446	33 972 866	0,83 %	0,93 %	52,4	21,3
GÄVLEBORG	1 577	118 990 286	2,92 %	3,27 %	46,9	19,2
HALLAND	1 130	93 774 398	2,30 %	2,35 %	45,5	19,2
JÄMTLAND	527	38 609 044	0,95 %	1,09 %	49,3	20,3
JÖNKÖPING	931	76 859 984	1,88 %	1,93 %	51,2	17,1
KALMAR	1 304	98 598 374	2,42 %	2,71 %	42,7	19,8
KRONOBERG	1 312	115 901 227	2,84 %	2,72 %	45,5	18,3
NORRBOTTEN	1 006	83 098 341	2,04 %	2,09 %	51,4	20,1
SKÅNE	9 264	852 126 766	20,88 %	19,23 %	40,5	19,1
STOCKHOLM	9 910	846 617 861	20,74 %	20,57 %	45,7	18,0
SÖDERMANLAND	1 666	135 079 619	3,31 %	3,46 %	47,2	19,4
UPPSALA	2 680	236 251 710	5,79 %	5,56 %	40,3	17,9
VÄRMLAND	1 281	100 935 379	2,47 %	2,66 %	50,7	20,1
VÄSTERBOTTEN	605	53 370 150	1,31 %	1,26 %	45,5	19,3
VÄSTERNORRLAND	951	76 799 783	1,88 %	1,97 %	41,9	19,6
VÄSTMANLAND	887	72 662 919	1,78 %	1,84 %	48,8	18,0
VÄSTRA GÖTALAND	6 402	524 238 540	12,84 %	13,29 %	50,4	18,9
ÖREBRO	2 079	176 653 010	4,33 %	4,31 %	48,7	18,3
ÖSTERGÖTLAND	1 634	140 550 956	3,44 %	3,39 %	50,8	18,7
			0,00 %	0,00 %		
Total	48 184	4 081 999 419	100,0 %	100,0 %		

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**8.b Geographical Distribution Graph**

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Monthly Period	from	Jan 2012	to		=
Interest Period	from	28.11.2012	to	28.12.2012	= 30 days



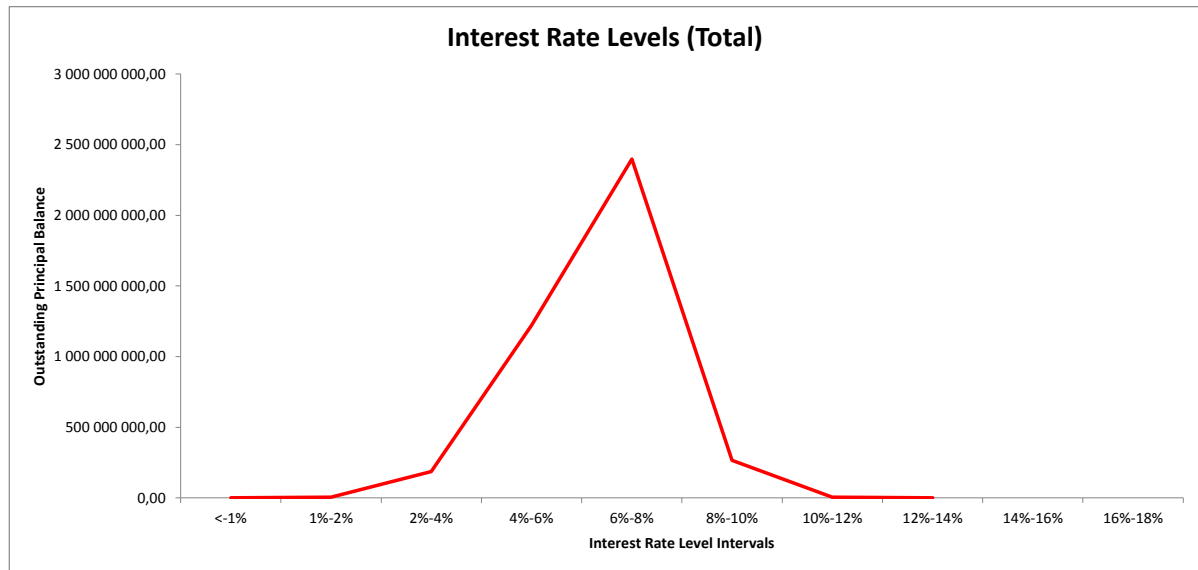


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**9.b Interest Rate**



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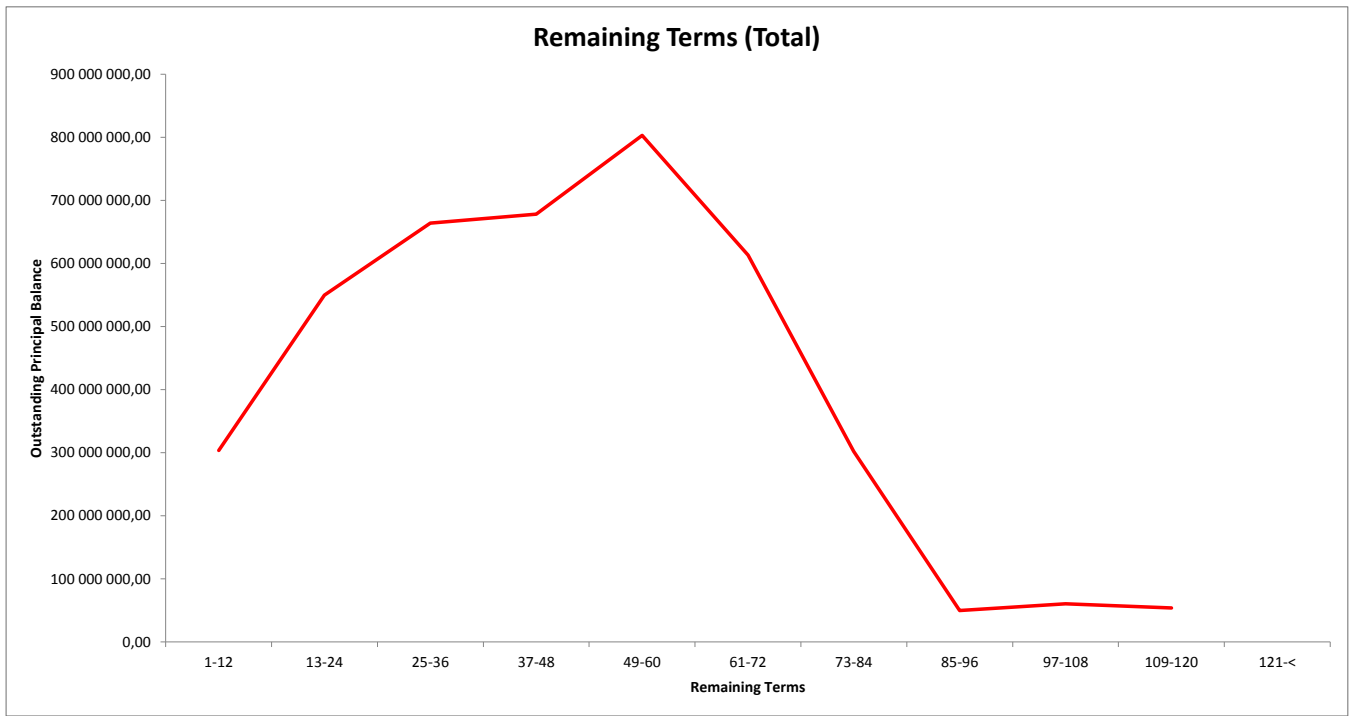


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**10.b Remaining Terms**



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**11.a Seasoning**



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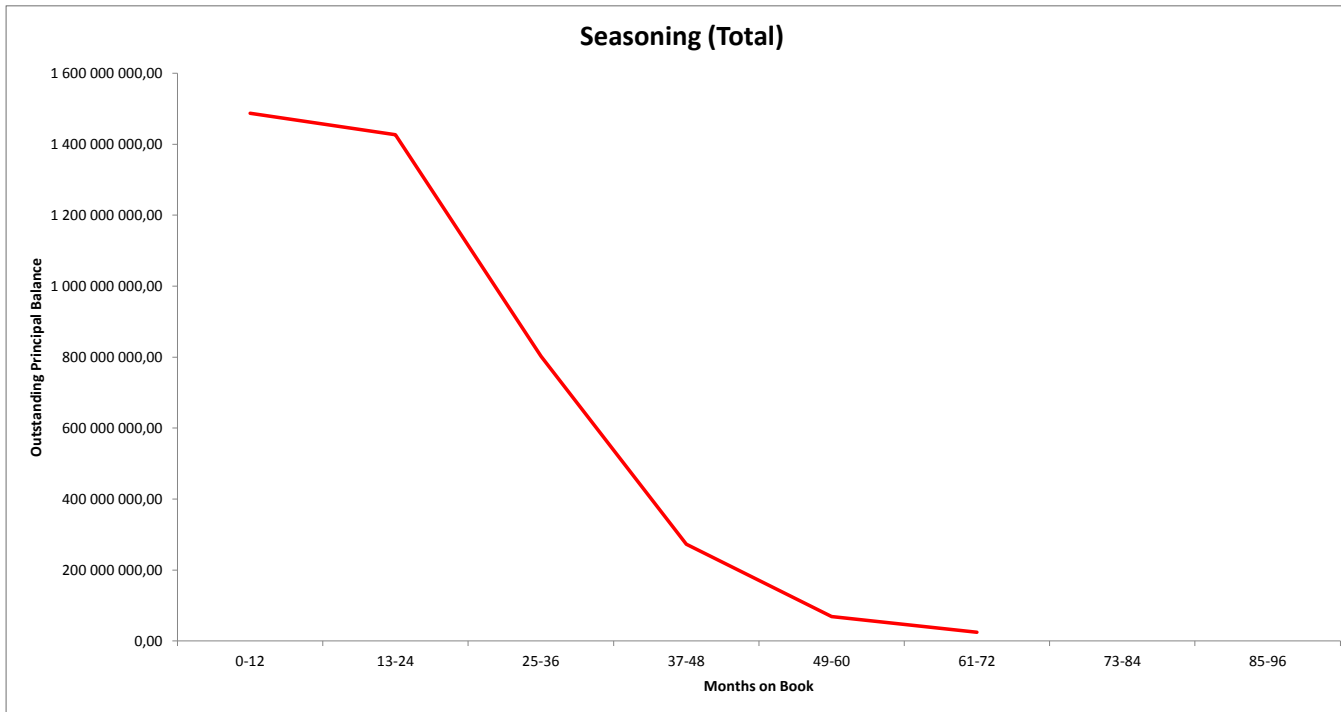
		TOTAL					
Months on book	Min	4	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	5	15 010	1 487 502 556	36,4 %	55,4	7,4
	13	24	15 429	1 426 675 682	35,0 %	44,4	18,0
	25	36	10 575	802 174 498	19,7 %	35,8	29,3
	37	48	4 881	272 755 647	6,7 %	32,5	40,8
	49	60	1 694	68 359 826	1,7 %	25,7	53,3
	61	72	595	24 531 210	0,6 %	43,5	64,7
	73	84					
	85	96					
	97	108					
109	120						
121 >							
		48 184		4 081 999 419	1		

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

**11.b Seasoning**



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	2	
Monthly Period	Jan 2012	
Interest Period	from 28.11.2012	to 28.12.2012 = 30 days



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

**13.a Balloon loans**



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
Interest Period	from	28.11.2012	to	28.12.2012	= 30 days

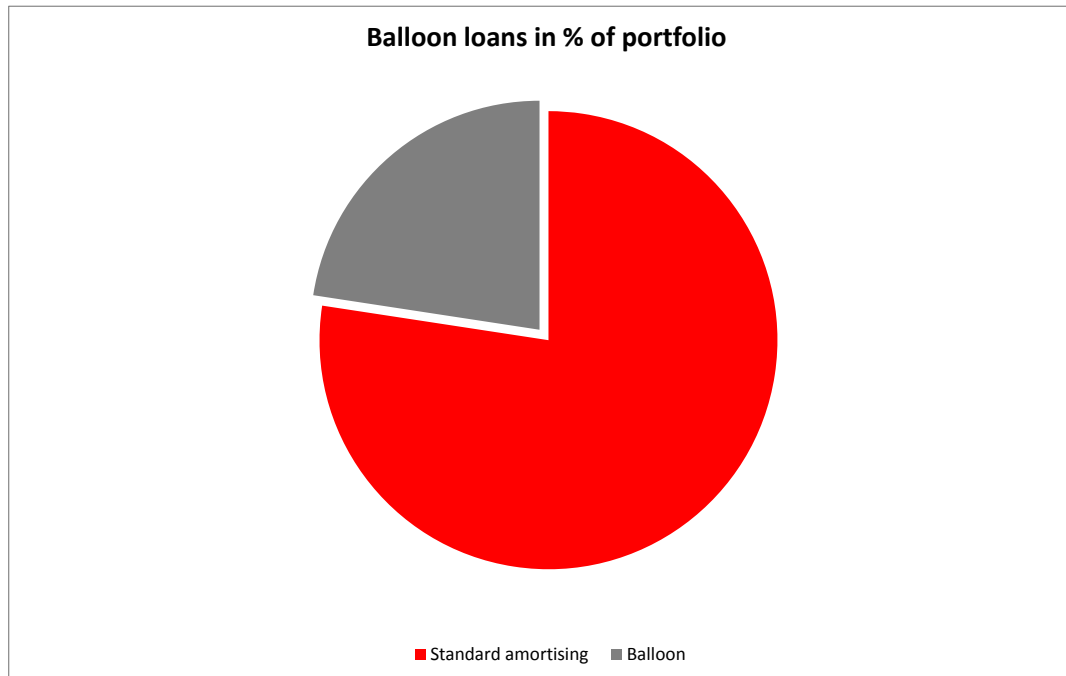
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Standard amortising	41 599	3 159 968 534	77,41 %	53,0	18,5
	Balloon	6 585	922 030 885	22,59 %	20,2	19,6
	Total	48 184	4 081 999 419	100 %		

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

**13.b Balloon loans**



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	2	
Monthly Period	Jan 2012	
Interest Period	from	28.11.2012
	to	28.12.2012
	=	30 days



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

**14.a # loans per borrower**



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	2	
Monthly Period	Jan 2012	
Interest Period	from 28.11.2012	to 28.12.2012 = 30 days

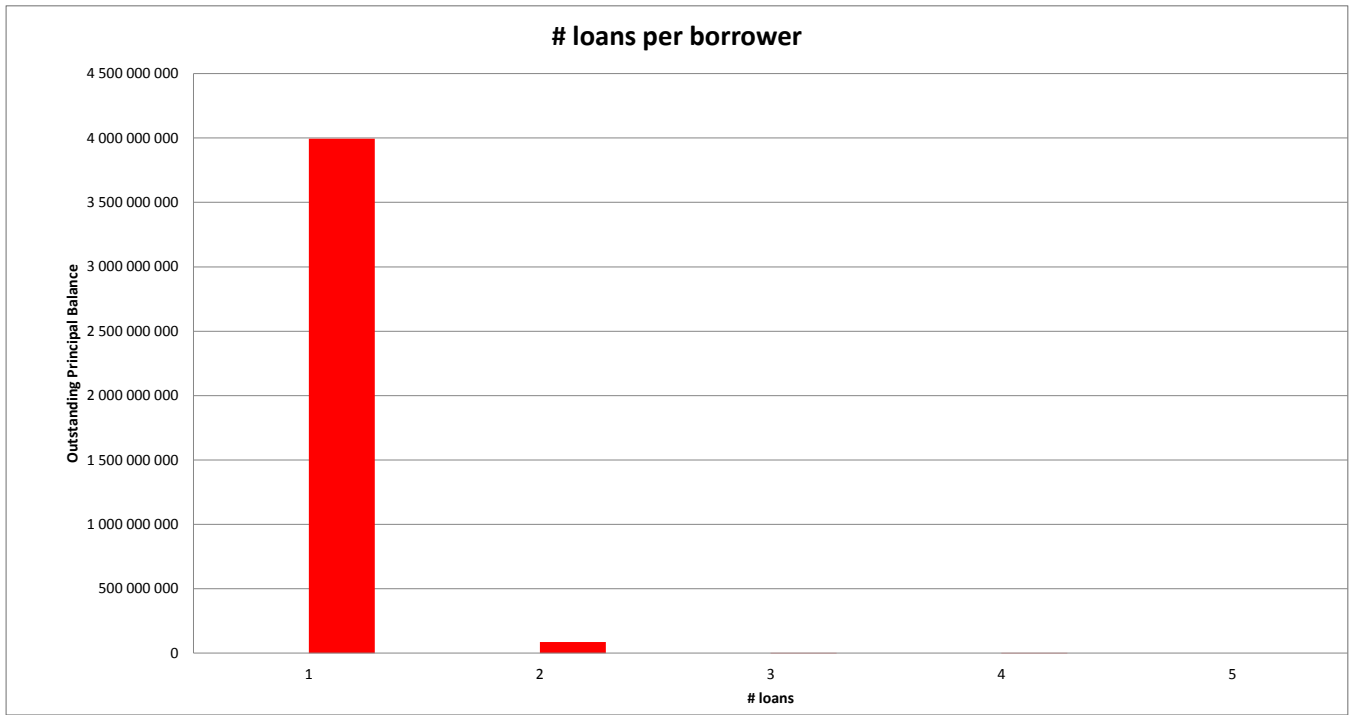
TOTAL				
	Total Number of Loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	47 228	3 995 169 094	97,87 %
	2	468	85 039 898	2,08 %
	3	5	1 054 936	0,03 %
	5	1	735 491	0,02 %
	Total	47 702	4 081 999 419	100,00 %

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

**14.b # loans per borrower**



Reporting Date	30.12.2012					
Payment date	28.12.2012					
Period No	2					
Monthly Period	Jan 2012					
Interest Period	from	28.11.2012	to	28.12.2012	=	30 days



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

**15.a Amortization Profile**



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	2	
Monthly Period	Jan 2012	
Interest Period	from 28.11.2012	to 28.12.2012 = 30 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	4 081 999 419	3 996 101 432	85 897 987	21 699 382	6,4 %	97,9 %	
2	3 996 101 432	3 906 140 878	89 960 554	21 225 533	6,4 %	95,7 %	
3	3 906 140 878	3 814 920 338	91 220 540	20 728 791	6,4 %	93,5 %	
4	3 814 920 338	3 722 834 865	92 085 473	20 221 728	6,4 %	91,2 %	
5	3 722 834 865	3 627 131 578	95 703 287	19 709 085	6,4 %	88,9 %	
6	3 627 131 578	3 525 558 076	101 573 502	19 177 639	6,3 %	86,4 %	
7	3 525 558 076	3 428 967 727	96 590 349	18 614 708	6,3 %	84,0 %	
8	3 428 967 727	3 330 449 684	98 518 043	18 082 529	6,3 %	81,6 %	
9	3 330 449 684	3 235 436 557	95 013 127	17 540 430	6,3 %	79,3 %	
10	3 235 436 557	3 134 162 796	101 273 761	17 019 924	6,3 %	76,8 %	
11	3 134 162 796	3 037 141 728	97 021 068	16 476 540	6,3 %	74,4 %	
12	3 037 141 728	2 939 886 127	97 255 601	15 968 169	6,3 %	72,0 %	
13	2 939 886 127	2 846 307 125	93 579 001	15 449 133	6,3 %	69,7 %	
14	2 846 307 125	2 752 745 328	93 561 797	14 949 093	6,3 %	67,4 %	
15	2 752 745 328	2 657 113 356	95 631 972	14 453 364	6,3 %	65,1 %	
16	2 657 113 356	2 561 378 727	95 734 629	13 958 765	6,3 %	62,7 %	
17	2 561 378 727	2 460 913 243	100 465 484	13 468 313	6,3 %	60,3 %	
18	2 460 913 243	2 365 350 420	95 562 823	12 943 576	6,3 %	57,9 %	
19	2 365 350 420	2 275 328 964	90 021 456	12 439 100	6,3 %	55,7 %	
20	2 275 328 964	2 187 151 950	88 177 014	11 961 976	6,3 %	53,6 %	
21	2 187 151 950	2 103 828 126	83 323 824	11 495 071	6,3 %	51,5 %	

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

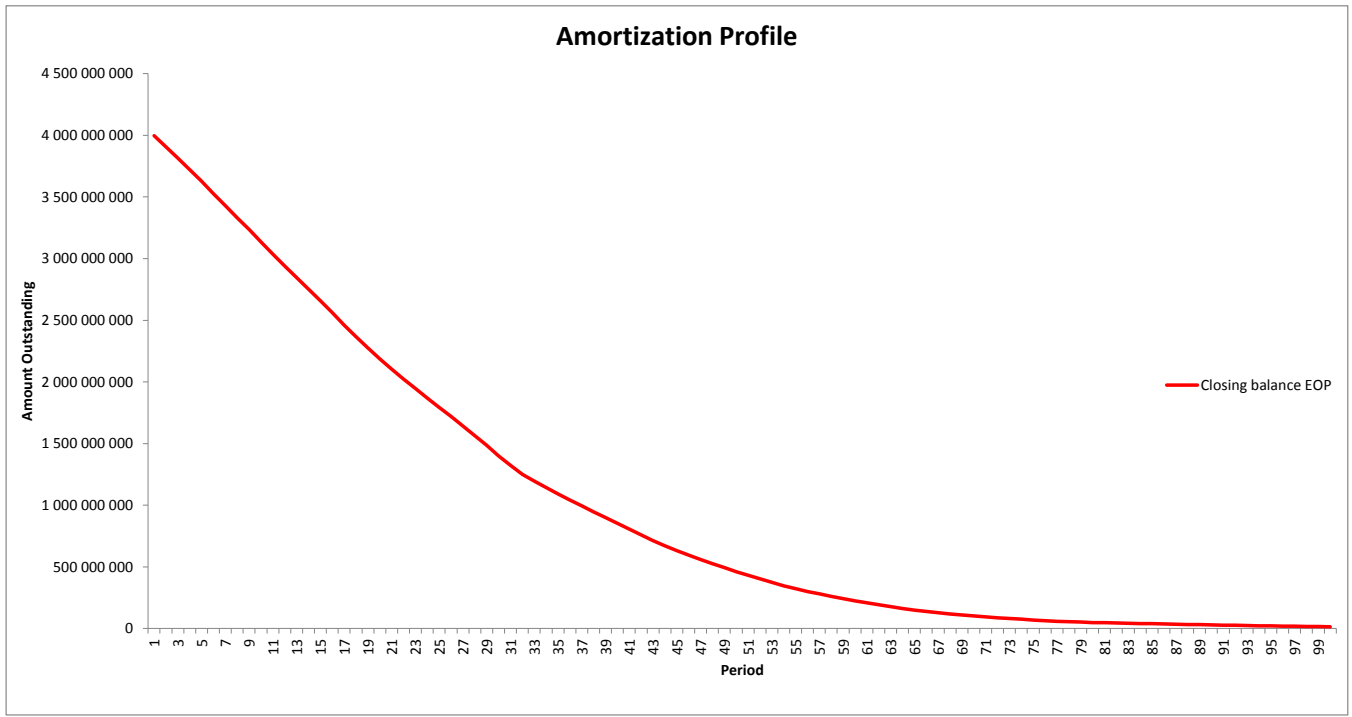


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
Interest Period	from	28.11.2012	to	28.12.2012	= 30 days



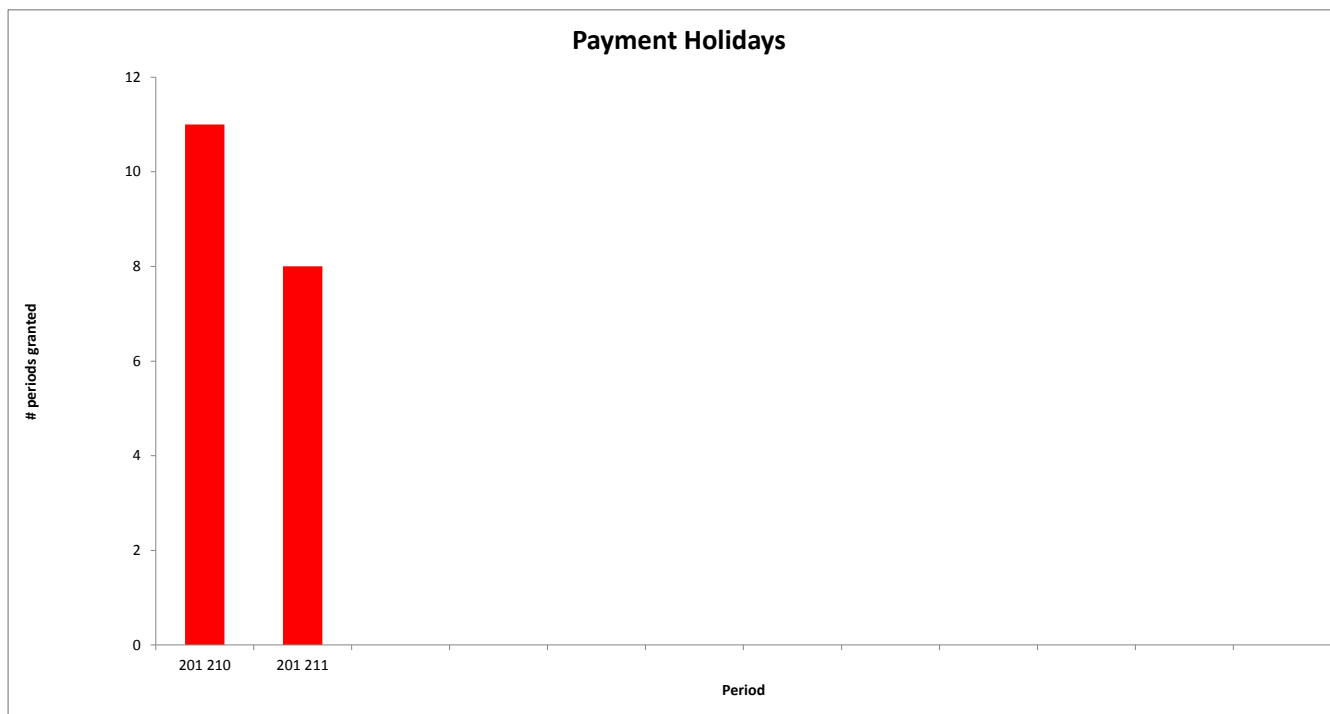


**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
Interest Period	from	28.11.2012	to	28.12.2012	= 30 days



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

**17.a Restructured Loans**



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
Interest Period	from	28.11.2012	to	28.12.2012	= 30 days

	TOTAL	
	Period	Outstanding Balance
Restructured	2012 10	0
	2012 11	0
Total	0	

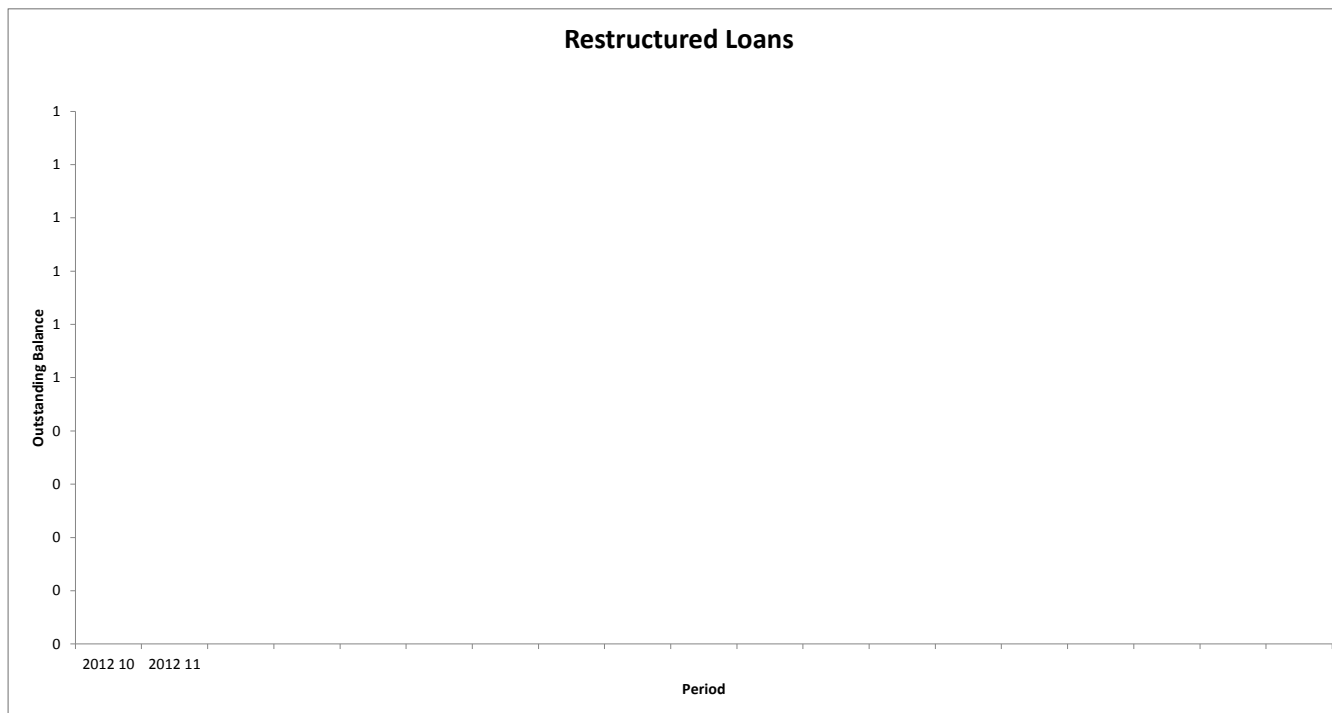
Santander Consumer Bank AS, Norge, Sverige Filial  
 Box 1341  
 171 26 Solna  
 Org nr 516406-0336  
 Tel: +46 08-470 79 00  
 Fax:+46 08-470 79 98

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

**17.b Restructured Loans**



Reporting Date	30.12.2012					
Payment date	28.12.2012					
Period No	2					
Monthly Period	Jan 2012					
Interest Period	from	28.11.2012	to	28.12.2012	=	30 days



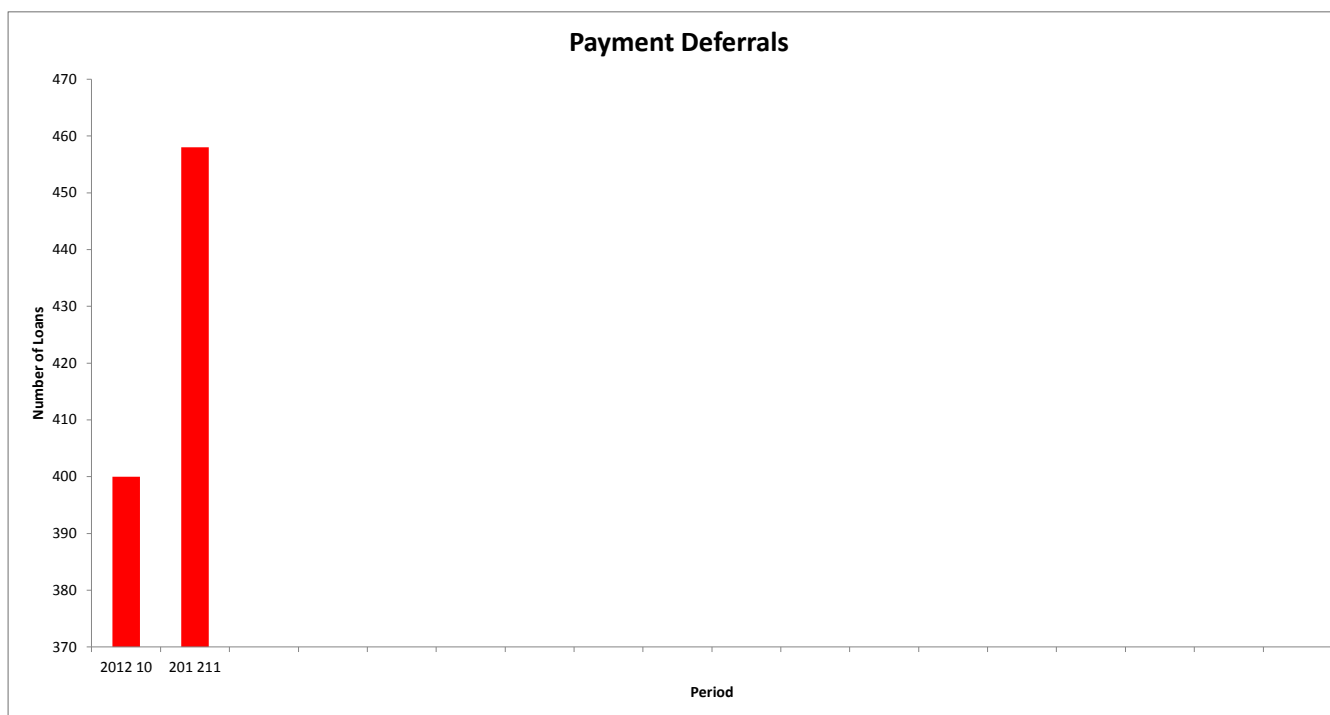


## Monthly Investor Report

### 18.b Payment Deferrals



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
Interest Period	from	28.11.2012	to	28.12.2012	= 30 days



## Monthly Investor Report

### 19.a Vehicle Type



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
Interest Period from	28.11.2012	to	28.12.2012	=	30 days

Vehicle type	TOTAL					
	Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning
	Personbil	42 993	3 587 668 066	87,9 %	43,0	18,5
	Husvagn	1 828	159 795 204	3,9 %	79,0	23,7
	Lätt lastbil	1 495	124 427 016	3,0 %	38,8	18,4
	Motorcykel	1 099	61 558 106	1,5 %	51,1	16,7
	Husbil	769	148 551 027	3,6 %	74,7	21,4
				0,0 %		
	Total	48 184	4 081 999 419	100 %		

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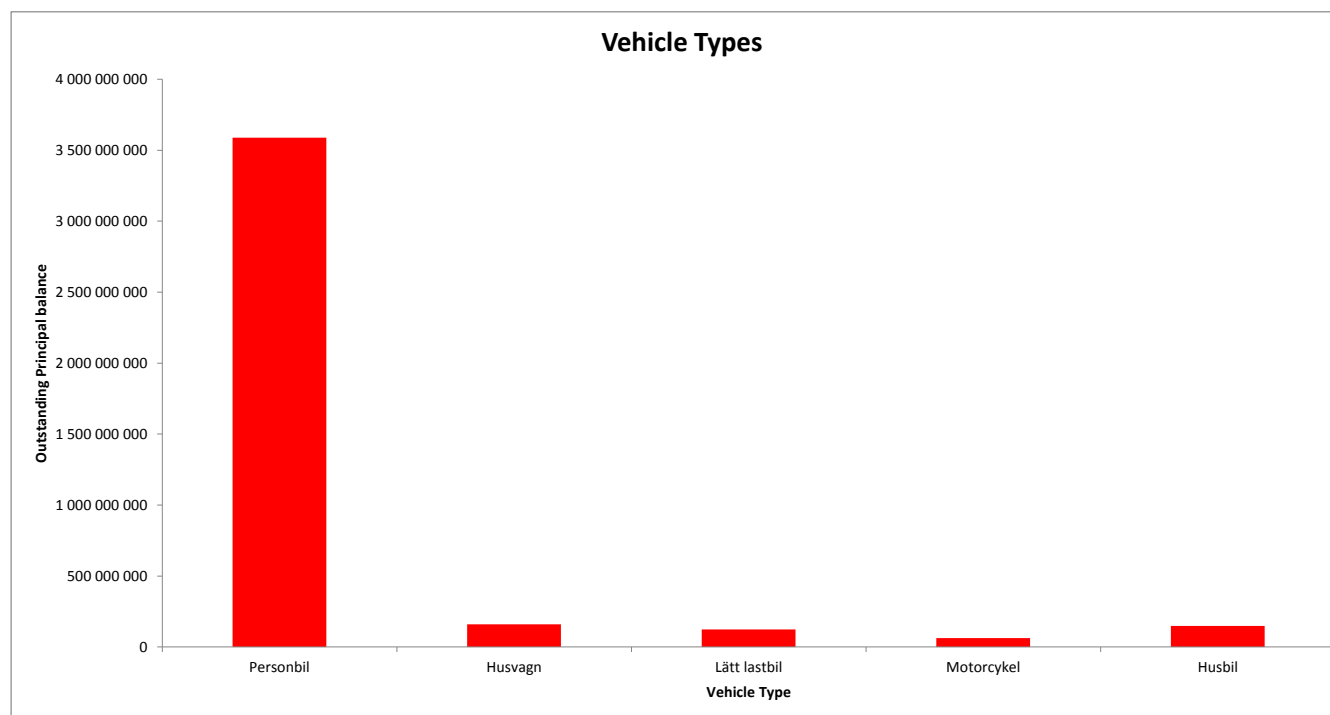


## Monthly Investor Report

### 19.b Vehicle Type



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	2				
Monthly Period	Jan 2012				
Interest Period	from	28.11.2012	to	28.12.2012	= 30 days



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

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

Reporting Date 30.12.2012  
 Payment date 28.12.2012  
 Period No 2  
 Monthly Period from Jan 2012 to 28.12.2012 = 30 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	34 972	1	0	0	34 972	-	-	-	-	-	-	-	-	-	-	-	-
2013 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

**21. Priority of Payments**



Reporting Date		30.12.2012					
Payment date		28.12.2012					
Period No		2					
Monthly Period		Jan 2012					
Interest Period	from	28.11.2012	to	28.12.2012	=	30 days	

**Pre-Enforcement Priority of Payments**

Available Distribution Amount	+	374 412 656,13	SEK
Senior Expenses	-	1 939 613,61	SEK
Interest Notes Class A	-	7 231 995,12	SEK
Payment to Reserve Account	-	45 552 230,00	SEK
Principal Payments on Class A	-	206 258 237,09	SEK
Payment to Reserve Account (Required Reserve Amount)	-	91 104 460,00	SEK
Interest Notes Class B	-	1 232 716,87	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	1 086 634,00	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

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Payment to Seller		20 006 769,44	SEK
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**Svensk Autofinans 1 Limited**  
**Monthly Investor Report**

**22. Transaction Costs**



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	2	
Monthly Period	Jan 2012	
Interest Period	from 28.11.2012	to 28.12.2012 = 30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	1 939 613,61 SEK		
Interest accrued for the Period	8 464 711,99 SEK	7 231 995,12 SEK	1 232 716,87 SEK
Cumulative Interest accrued	19 707 964,87 SEK	16 934 200,80 SEK	2 773 764,07 SEK
Interest Payments	8 464 711,99 SEK	7 231 995,12 SEK	1 232 716,87 SEK
Cumulative Interest Payments	19 707 964,87 SEK	16 934 200,80 SEK	2 773 764,07 SEK
Interest accrued on Subordinated Loans for the Period	1 086 634,00 SEK		
Cumulative Interest accrued on Subordinated Loans	2 437 176,59 SEK		
Interest Payments on Subordinated Loans	1 086 634,00 SEK		
Cumulative Interest Payments on Subordinated Loans	2 437 176,59 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		30.12.2012				
Payment date		28.12.2012				
Period No		2				
Monthly Period		Jan 2012				
Interest Period	from	28.11.2012	to	28.12.2012	=	30 days

**Priority of Payments**

Available Distribution Amount	+	-	SEK
Senior Expenses	-	-	SEK
Interest Notes Class A	-	-	SEK
Principal Payments Class A	-	-	SEK
Interest Notes Class B	-	-	SEK
Principal Payments Class B	-	-	SEK
Interest Subordinated Loan	-	-	SEK
Principal Payments Subordinated Loan	-	-	SEK
Payments to Seller	=	-	SEK

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

**24. Contact Details**



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Reporting Date	30.12.2012
Payment date	28.12.2012
Period No	2
Monthly Period	Jan 2012
Interest Period	from 28.11.2012 to 28.12.2012 = 30 days