

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | | |
|-----------------|------------|----|------------|-------------------------|------------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | Following payment dates | 30.01.2014 |
| Period No | 14 | | | | 28.02.2014 |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | 29.11.2013 | to | 30.12.2013 | = | 31 days |

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1. Portfolio Information



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 02.01.2014 | | |
| Payment date | 30.12.2013 | | |
| Period No | 14 | | |
| Monthly Period | Nov 2013 | | |
| Interest Period | from | 29.11.2013 | to 30.12.2013 = 31 days |

| | Current Period | Previous Period |
|--|--|--|
| | Aggregated Outstanding Principal Amount | Aggregated Outstanding Principal Amount |
| Outstanding receivables | | |
| Opening balance | 2 415 716 242,87 SEK | 2 572 784 171,48 SEK |
| Scheduled Loan Principal Repayments | 42 195 103,48 SEK | 76 442 649,83 SEK |
| Prepayments | 59 447 146,11 SEK | 77 721 188,78 SEK |
| Deemed Collections | 472 373,00 SEK | - SEK |
| Total Principal Payments Received | 102 114 622,59 SEK | 154 163 838,61 SEK |
| | | |
| New Defaulted Auto Loans in Period | 1 123 095,00 SEK | 2 904 090,00 SEK |
| Closing Balance | 2 312 478 525,28 SEK | 2 415 716 242,87 SEK |
| | | |
| Total revenue collections | | |
| Revenue and fees received on loan balances | 10 377 470,06 SEK | 18 982 864,38 SEK |
| recoveries on loans in default | 756 421,56 SEK | 754 047,13 SEK |
| Total revenue received in period | 11 133 891,62 SEK | 19 736 911,51 SEK |
| | | |
| # Loans | | |
| At beginning of period | 33 684 Loans | 35 158 Loans |
| Paid in full | 1 121 Loans | 1 439 Loans |
| Repurchased (Deemed Collections) | 9 Loans | - Loans |
| New loans into Default | 22 Loans | 35 Loans |
| At end of period | 32 532 Loans | 33 684 Loans |
| | | |
| Weighted Average Loan Return | 6,05 % | |

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2. Amount Due for Distribution



| | |
|-----------------|---|
| Reporting Date | 02.01.2014 |
| Payment date | 30.12.2013 |
| Period No | 14 |
| Monthly Period | Nov 2013 |
| Interest Period | from 29.11.2013 to 30.12.2013 = 31 days |

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 | 113 141 610,55 SEK | 173 900 750,12 SEK |
| 1. Collections (Principal, Interest, Fees) | 112 669 237,55 SEK | 173 900 750,12 SEK |
| 2. Deemed collections (Principal) | 472 373,00 SEK | 0,00 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 | 2 320 800,93 SEK | 0,00 SEK |
| f. Interest on collection accounts and return on Permitted Investments | 0,00 SEK | 0,00 SEK |
| g. Commingling reserve (if applicable) | 0,00 SEK | 0,00 SEK |
| Total Available Distribution Amount | 252 226 005,14 SEK | 310 557 440,12 SEK |

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3. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 02.01.2014 |
| Payment date | 30.12.2013 |
| Period No | 14 |
| Monthly Period | Nov 2013 |
| Interest Period | from 29.11.2013 to 30.12.2013 = 31 days |

Note Balance

| | | |
|---------------------|------------------|-----|
| Beginning of Period | 2 415 716 242,87 | SEK |
| End of Period | 2 312 478 525,28 | 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 | 1 378 390,73 | SEK |
| Cash Inflow | - | SEK |
| End of Period | 158 054 414,27 | SEK |
| Required Reserve Amount | 158 054 414,27 | 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
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4. Performance Data



| | | | | |
|-----------------|------------|------------|----|----------------------|
| Reporting Date | 02.01.2014 | | | |
| Payment date | 30.12.2013 | | | |
| Period No | 14 | | | |
| Monthly Period | Nov 2013 | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 = 31 days |

Note Balance

| | |
|---------------------|---------------------|
| Beginning of Period | 2 415 716 242,9 SEK |
| End of Period | 2 312 478 525,3 SEK |

Portfolio Performance:

| | SEK | % | # loans |
|--|------------------------|----------------|-----------------|
| Performing Receivables: | | | |
| Current | 2 281 060 680,3 | 98,6 % | 32 104 |
| 1-29 days past due | 18 481 615,5 | 0,8 % | 262 |
| Delinquent Receivables: | | | |
| 30-59 days past due | 6 731 162,8 | 0,3 % | 93 |
| 60-89 days past due | 2 485 409,2 | 0,1 % | 36 |
| 90-119 days past due | 1 946 480,5 | 0,1 % | 20 |
| 120-149 days past due | 1 773 177,0 | 0,1 % | 17 |
| 150-179 days past due | - | 0,0 % | - |
| Total Performing and Delinquent | 2 312 478 525,3 | 100,0 % | 32 532 # |

| | | |
|---------------------------|---------------|-----|
| Current Period Defaults | 1 123 095,00 | 22 |
| Cumulative Defaults | 15 507 023,50 | 237 |
| Current Period Recoveries | - | |
| Cumulative Recoveries | - | |

Svensk Autofinans 1 Limited
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5. Outstanding Notes



| | | |
|-----------------|---|--|
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| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from 29.11.2013 to 30.12.2013 = 31 days | |

1. Note Balance

| | All Notes | Class A | Class B |
|---|----------------------|----------------------|--------------------|
| General Note Information | | | |
| ISIN Code | | XS0706720496 | NA |
| Currency | | SEK | SEK |
| Initial Tranching | 100 % | 87 % | 13 % |
| Legal Final Maturity Date | | 31.08.2029 | 31.08.2029 |
| Rating (Fitch/Moody's) | | AAAsf/AAA(sf) | Not rated |
| Initial Notes Aggregate Principal Outstanding Balance | 4 555 223 000,00 SEK | 3 963 045 000,00 SEK | 592 178 000,00 SEK |
| Initial Nominal per Note | | 1 000 000,00 SEK | 1 000 000,00 SEK |
| Increment per Note | | 1 000,00 SEK | 1 000,00 SEK |
| Initial Number of Notes per Class | 4778 | 4008 | 770 |
| Current Note Information | | | |
| Class Principal Outstanding Opening Balance | 2 415 716 242,87 SEK | 1 823 538 242,87 SEK | 592 178 000,00 SEK |
| Available Distribution Amount | 252 226 005,14 SEK | | |
| Amortisation | 103 237 717,59 SEK | | |
| Redemption per Class | 103 237 717,59 SEK | 103 237 717,59 SEK | 0,00 SEK |
| Redemption per Note | | 25 757,91 SEK | 0,00 SEK |
| Class Principal Outstanding Closing Balance | 2 312 478 525,28 SEK | 1 720 300 525,28 SEK | 592 178 000,00 SEK |
| Current Tranching | | 74,39 % | 25,61 % |
| Current Pool Factor | | 0,43 | 1,00 |

2. Payments to Investors per Note

| | All Notes | Class A | Class B |
|--|-----------|------------------|------------------|
| Interest Rate Basis: 1-M STIBOR / Spread | 1,10 % | 0,95 % | 1,10 % |
| Day Count Convention | | (ACT/360) | (ACT/360) |
| Interest Days | 31 | | |
| Principal Outstanding per Note Beginning of Period | | 454 974,61 SEK | 769 062,34 SEK |
| >Principal Repayment per note | | 25 757,91 SEK | - SEK |
| Principal Outstanding per Note End of Period | | 429 216,70 SEK | 769 062,34 SEK |
| >Interest accrued for the period | | 791,40 SEK | 1 437,08 SEK |
| Interest Payment | | 3 171 943,47 SEK | 1 106 550,39 SEK |
| Interest Payment per Note | | 791,40 SEK | 1 437,08 SEK |

3. Credit Enhancements

| | | | |
|---|--|---------|--------|
| Initial total CE (Subordination, Reserve) | | 16,00 % | 3,00 % |
| Current CE (incl. Excess Spread) | | 34,41 % | 8,80 % |
| Current CE (excl. Excess Spread) | | 31,52 % | 5,91 % |

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6. Counterparty Ratings, Trigger Levels and Consequences



| | |
|-----------------|---|
| Reporting Date | 02.01.2014 |
| Payment date | 30.12.2013 |
| Period No | 14 |
| Monthly Period | Nov 2013 |
| Interest Period | from 29.11.2013 to 30.12.2013 = 31 days |

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 so 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. | |

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Fax: +46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

6.a Original Portfolio Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



Average loan balance at start of transaction: 88 941

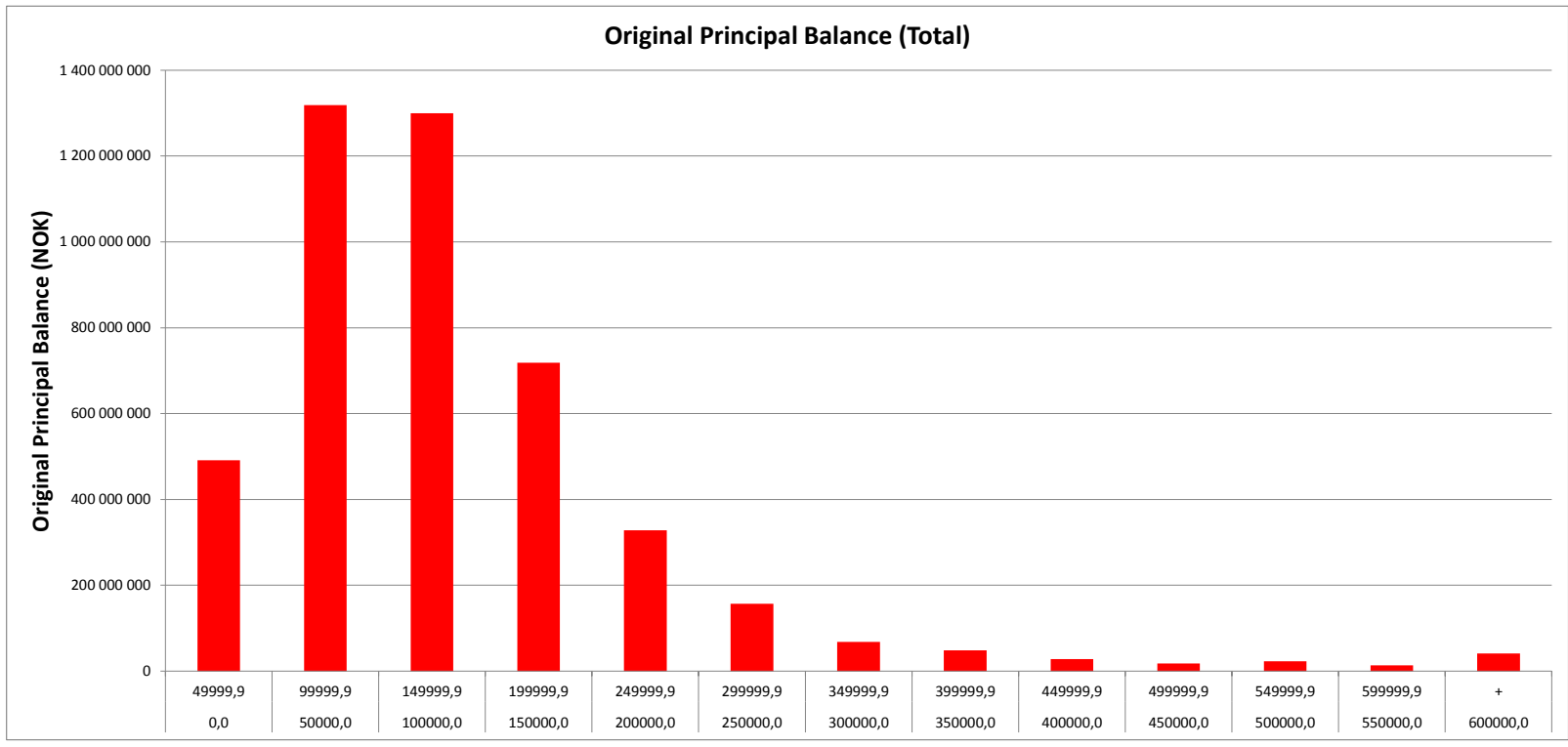
| TOTAL | | | | | | | | |
|------------------|----------|----------|---------------|------------------|--------|-----------------------|--------------|--|
| Original balance | Min | Max | No | Original balance | % | WA months to maturity | WA seasoning | |
| | 0,0 | 49999,9 | 15 824 | 491 555 447 | 10,8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

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 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax:+46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

6.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
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7.a Outstanding Principal Balance



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from 29.11.2013 | to 30.12.2013 = 31 days |

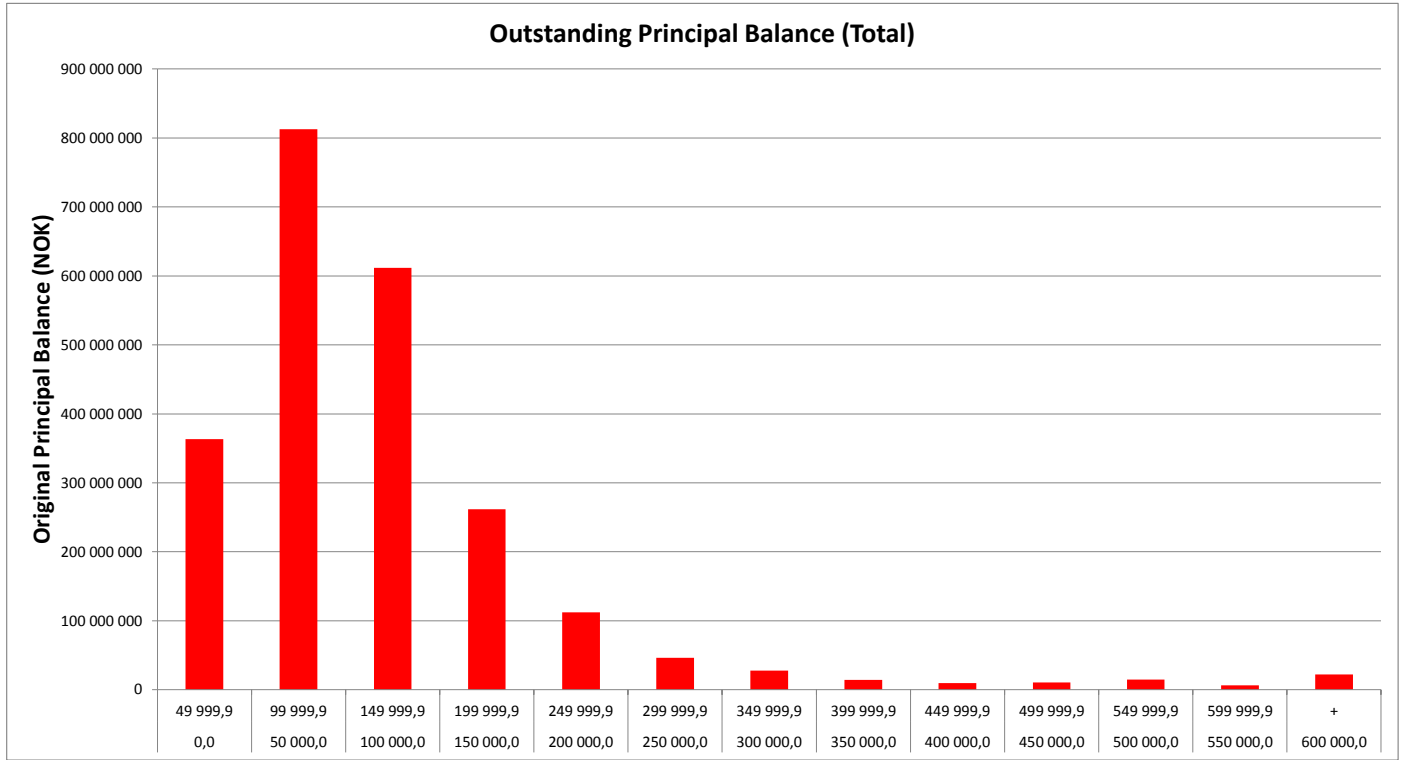
Average loan outstanding balance- all: 71 083

| | TOTAL | | | | | | | |
|---------------------|-----------|-----------|---------------|---------------------|--------------------------|------------|-----------------------|--------------|
| | Min | Max | No | Outstanding Balance | % of Outstanding balance | % of loans | WA months to maturity | WA seasoning |
| Outstanding balance | 0,0 | 49 999,9 | 13 896 | 363 325 862 | 42,71 % | 15,71 % | 24,8 | 34,8 |
| | 50 000,0 | 99 999,9 | 11 123 | 812 639 019 | 34,19 % | 35,14 % | 37,0 | 30,1 |
| | 100 000,0 | 149 999,9 | 5 069 | 611 815 923 | 15,58 % | 26,46 % | 41,4 | 27,6 |
| | 150 000,0 | 199 999,9 | 1 532 | 261 514 040 | 4,71 % | 11,31 % | 43,2 | 26,9 |
| | 200 000,0 | 249 999,9 | 508 | 112 405 496 | 1,56 % | 4,86 % | 45,4 | 26,7 |
| | 250 000,0 | 299 999,9 | 171 | 46 377 043 | 0,53 % | 2,01 % | 43,4 | 26,8 |
| | 300 000,0 | 349 999,9 | 85 | 27 568 025 | 0,26 % | 1,19 % | 37,3 | 30,4 |
| | 350 000,0 | 399 999,9 | 38 | 14 154 075 | 0,12 % | 0,61 % | 31,8 | 29,7 |
| | 400 000,0 | 449 999,9 | 22 | 9 422 643 | 0,07 % | 0,41 % | 30,8 | 29,4 |
| | 450 000,0 | 499 999,9 | 22 | 10 346 320 | 0,07 % | 0,45 % | 26,7 | 25,7 |
| | 500 000,0 | 549 999,9 | 28 | 14 645 974 | 0,09 % | 0,63 % | 22,1 | 31,7 |
| | 550 000,0 | 599 999,9 | 11 | 6 297 167 | 0,03 % | 0,27 % | 34,8 | 30,2 |
| | 600 000,0 | + | 27 | 21 966 938 | 0,08 % | 0,95 % | 20,2 | 27,4 |
| Total | | 32 532 | 2 312 478 525 | 100,0 % | 100,0 % | 31,7 | 28,6 | |

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7.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
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| Period No | 14 | |
| Monthly Period | Nov 2013 | |
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Svensk Autofinans 1 Limited
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8.a Geographical Distribution



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 02.01.2014 | | |
| Payment date | 30.12.2013 | | |
| Period No | 14 | | |
| Monthly Period | Nov 2013 | | |
| Interest Period | from | 29.11.2013 | to 30.12.2013 = 31 days |

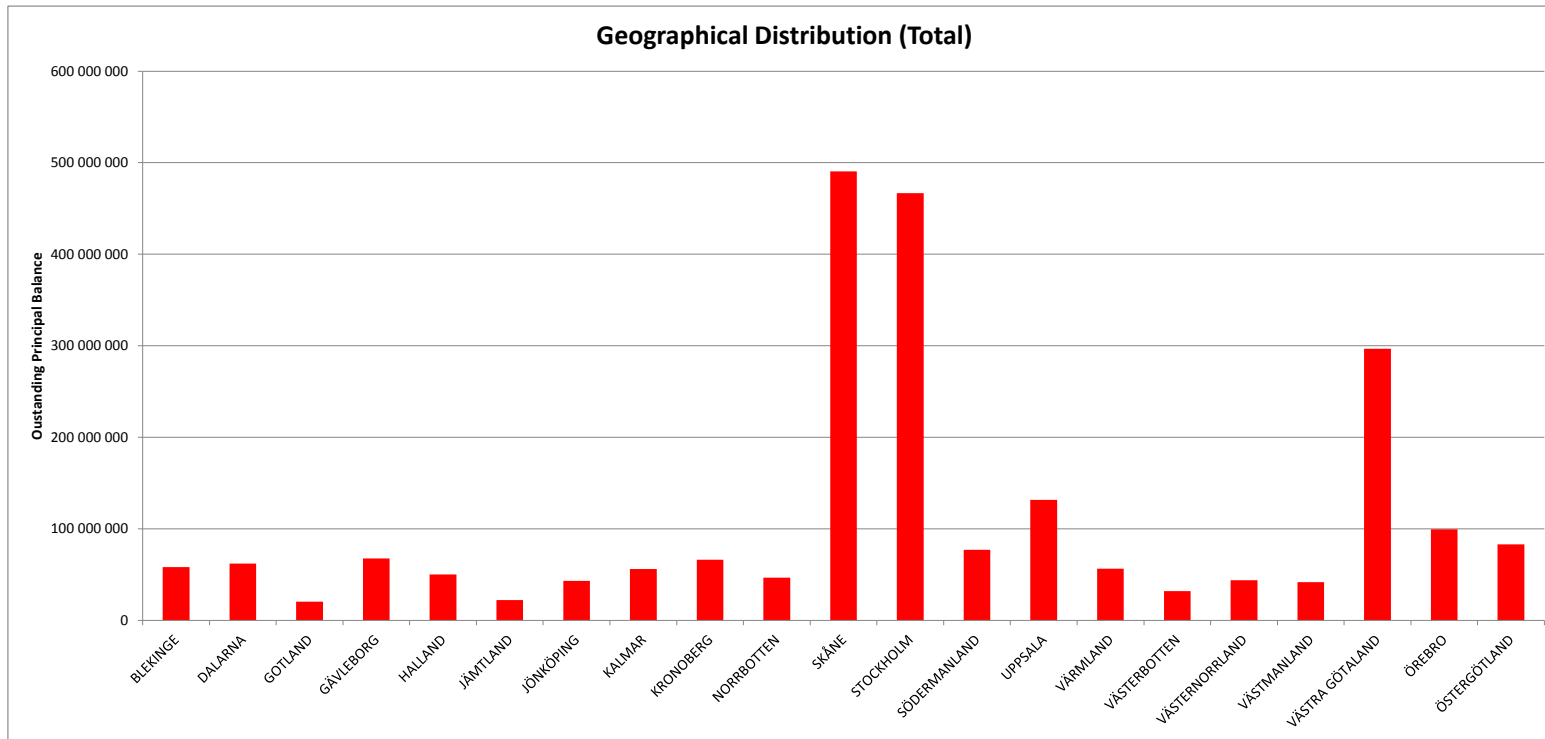
| TOTAL | | | | | | | |
|-----------------|--------|---------------------|--------------------------|------------|-----------------------|--------------|--|
| District | No | Outstanding Balance | % of Outstanding balance | % of Loans | WA months to maturity | WA seasoning | |
| BLEKINGE | 827 | 58 040 191 | 2,51 % | 2,54 % | 37,4 | 28,8 | |
| DALARNA | 944 | 62 061 749 | 2,68 % | 2,90 % | 36,6 | 29,9 | |
| GOTLAND | 325 | 20 500 085 | 0,89 % | 1,00 % | 45,4 | 31,7 | |
| GÄVLEBORG | 1 073 | 67 679 209 | 2,93 % | 3,30 % | 38,1 | 29,5 | |
| HALLAND | 728 | 50 021 363 | 2,16 % | 2,24 % | 37,3 | 30,0 | |
| JÄMTLAND | 365 | 22 076 441 | 0,95 % | 1,12 % | 39,5 | 31,2 | |
| JÖNKÖPING | 627 | 43 138 132 | 1,87 % | 1,93 % | 43,1 | 28,6 | |
| KALMAR | 870 | 56 118 627 | 2,43 % | 2,67 % | 35,6 | 29,6 | |
| KRONOBERG | 888 | 66 373 154 | 2,87 % | 2,73 % | 37,6 | 29,0 | |
| NORRBOTTEN | 650 | 46 777 728 | 2,02 % | 2,00 % | 41,9 | 31,2 | |
| SKÅNE | 6 354 | 490 517 908 | 21,21 % | 19,53 % | 32,1 | 30,1 | |
| STOCKHOLM | 6 609 | 466 668 582 | 20,18 % | 20,32 % | 36,8 | 28,8 | |
| SÖDERMANLAND | 1 123 | 77 191 195 | 3,34 % | 3,45 % | 38,9 | 29,8 | |
| UPPSALA | 1 767 | 131 655 715 | 5,69 % | 5,43 % | 30,7 | 28,6 | |
| VÄRMLAND | 889 | 56 480 277 | 2,44 % | 2,73 % | 41,7 | 30,9 | |
| VÄSTERBOTTEN | 412 | 32 021 527 | 1,38 % | 1,27 % | 36,4 | 30,4 | |
| VÄSTERNORRLAND | 629 | 43 751 856 | 1,89 % | 1,93 % | 34,9 | 30,0 | |
| VÄSTMANLAND | 603 | 41 920 152 | 1,81 % | 1,85 % | 39,8 | 28,7 | |
| VÄSTRA GÖTALAND | 4 327 | 296 865 096 | 12,84 % | 13,30 % | 42,3 | 29,9 | |
| ÖREBRO | 1 398 | 99 449 741 | 4,30 % | 4,30 % | 40,8 | 29,1 | |
| ÖSTERGÖTLAND | 1 124 | 83 169 796 | 3,60 % | 3,46 % | 43,6 | 29,2 | |
| Total | 32 532 | 2 312 478 525 | 100,0 % | 100,00 % | 37,1 | 29,5 | |

Geographic distribution

Svensk Autofinans 1 Limited
Monthly Investor Report

8.b Geographical Distribution Graph

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



Svensk Autofinans 1 Limited
Monthly Investor Report

9.a Interest Rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from 29.11.2013 | to 30.12.2013 = 31 days |

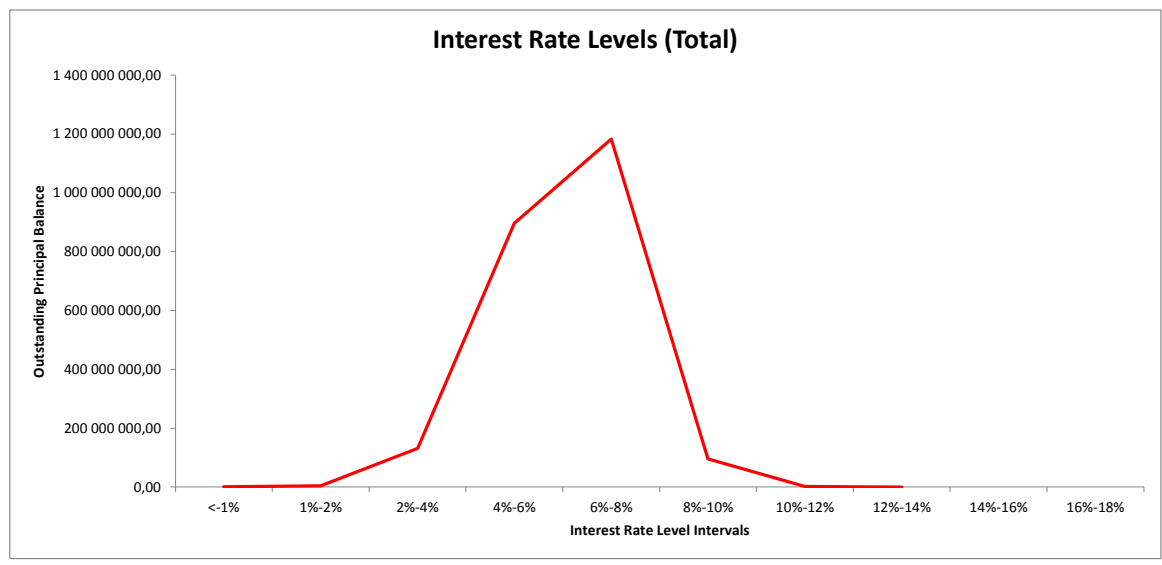
| TOTAL | | | | | | | |
|----------|-----|------|---------------------|--------------------------------|-----------------------|--------------|------|
| Min (>=) | Max | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning | |
| < | | 1 % | 9 | 529 630 | 0,02 % | 31,5 | 21,2 |
| 1 % | | 2 % | 54 | 4 322 783 | 0,19 % | 29,8 | 20,7 |
| 2 % | | 4 % | 1352 | 131 264 819 | 5,68 % | 30,4 | 24,8 |
| 4 % | | 6 % | 9681 | 896 726 409 | 38,78 % | 37,4 | 26,5 |
| 6 % | | 8 % | 18784 | 1 182 335 596 | 51,13 % | 38,0 | 30,6 |
| 8 % | | 10 % | 2587 | 95 537 292 | 4,13 % | 33,3 | 51,9 |
| 10 % | | 12 % | 63 | 1 733 416 | 0,07 % | 29,7 | 55,6 |
| 12 % | | 14 % | 2 | 28 580 | 0,00 % | 8,0 | 51,0 |
| 14 % | | 16 % | | | | | |
| 16 % | | 18 % | | | | | |
| Total | | | 32 532 | 2 312 478 525 | 100,00 % | 37,1 | 29,5 |

Svensk Autofinans 1 Limited
Monthly Investor Report

9.b Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



Svensk Autofinans 1 Limited
Monthly Investor Report

10.a Remaining Terms



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from 29.11.2013 | to 30.12.2013 = 31 days |

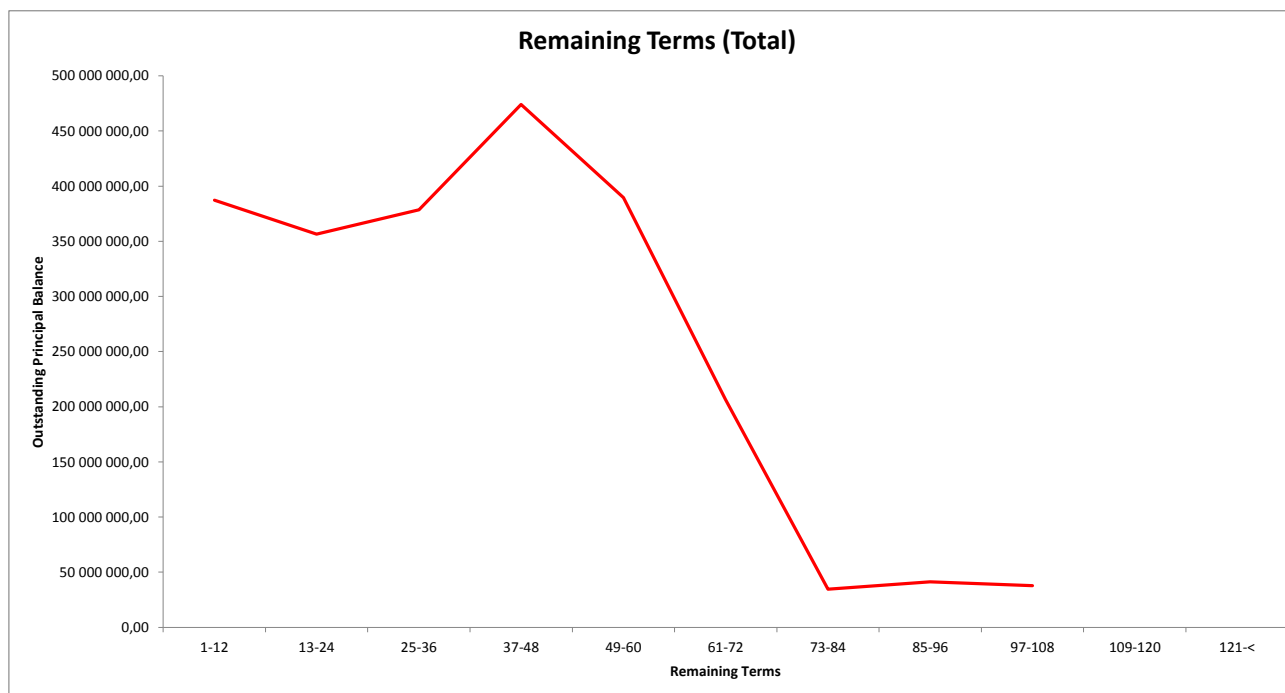
| TOTAL | | | | | | | |
|--------------------|-------|--------|---------------|---------------------|---------|-----------------------|--------------|
| Months to maturity | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | | | 165 | 6 211 865 | 0,27 % | 0,0 | 38,6 |
| | 1 | 12 | 7 095 | 387 311 070 | 16,75 % | 7,0 | 36,4 |
| | 13 | 24 | 6 645 | 356 437 965 | 15,41 % | 18,3 | 30,6 |
| | 25 | 36 | 6 262 | 378 450 669 | 16,37 % | 31,0 | 32,7 |
| | 37 | 48 | 6 060 | 474 102 457 | 20,50 % | 42,4 | 27,5 |
| | 49 | 60 | 3 857 | 389 650 445 | 16,85 % | 53,9 | 24,1 |
| | 61 | 72 | 1 651 | 206 517 637 | 8,93 % | 65,4 | 22,2 |
| | 73 | 84 | 274 | 34 578 883 | 1,50 % | 79,0 | 38,3 |
| | 85 | 96 | 284 | 41 395 377 | 1,79 % | 91,2 | 31,0 |
| | 97 | 108 | 239 | 37 822 158 | 1,64 % | 101,7 | 29,0 |
| | 109 | 120 | | | | | |
| | 121 > | | | | | | |
| Total | | 32 532 | 2 312 478 525 | 100 % | 37,1 | 29,5 | |

Svensk Autofinans 1 Limited
Monthly Investor Report

10.b Remaining Terms



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



Svensk Autofinans 1 Limited
Monthly Investor Report

11.a Seasoning



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from 29.11.2013 | to 30.12.2013 = 31 days |

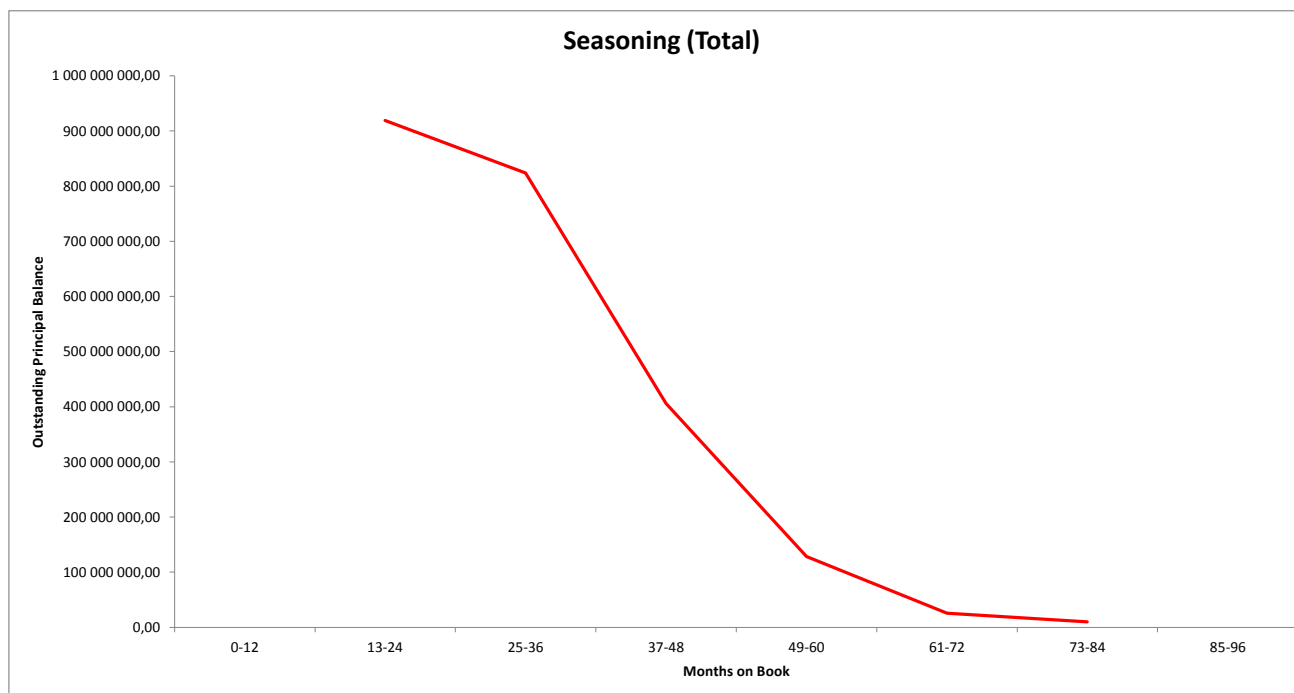
| TOTAL | | | | | | |
|-------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| 1 | | 12 | | | | |
| 13 | 24 | 10 926 | 919 124 112 | 39,7 % | 44,9 | 19,4 |
| 25 | 36 | 10 850 | 824 048 964 | 35,6 % | 34,0 | 29,9 |
| 37 | 48 | 6 711 | 405 636 365 | 17,5 % | 29,1 | 41,2 |
| 49 | 60 | 3 081 | 128 087 209 | 5,5 % | 27,4 | 52,6 |
| 61 | 72 | 757 | 25 795 531 | 1,1 % | 25,0 | 65,1 |
| 73 | 84 | 207 | 9 786 345 | 0,4 % | 61,8 | 76,9 |
| 85 | 96 | | | | | |
| 97 | 108 | | | | | |
| 109 | 120 | | | | | |
| 121 > | | | | | | |
| | | 32 532 | 2 312 478 525 | 100 % | 37,1 | 29,5 |

Svensk Autofinans 1 Limited
Monthly Investor Report

11.b Seasoning



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



Svensk Autofinans 1 Limited
Monthly Investor Report

13.a Balloon loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |

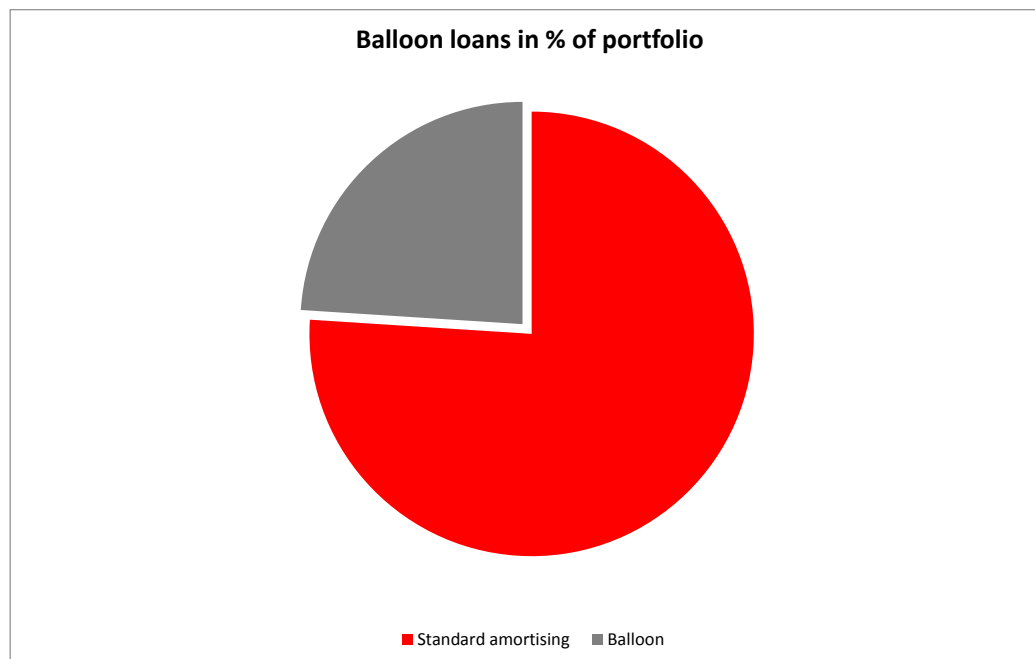
| Balloon loans in % of portfolio | TOTAL | | | | | |
|---------------------------------|-------|--------|---------------------|--------------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Standard amortising | | 28 032 | 1 757 839 002 | 76,02 % | 45,0 | 29,3 |
| Balloon | | 4 500 | 554 639 524 | 23,98 % | 12,3 | 30,5 |
| | | | | | | |
| Total | | 32 532 | 2 312 478 525 | 100 % | 37,1 | 29,5 |

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



Svensk Autofinans 1 Limited
Monthly Investor Report

14.a # loans per borrower



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from 29.11.2013 | to 30.12.2013 = 31 days |

| TOTAL | | | | |
|----------------------|-----------------------|-------------------------|---------------------|---------|
| | Total Number of Loans | Total number of debtors | Outstanding balance | % |
| # loans per borrower | 1 | 32 097 | 2 279 595 605 | 98,58 % |
| | 2 | 215 | 32 320 550 | 1,40 % |
| | 5 | 1 | 562 370 | 0,02 % |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total | 32 313 | 2 312 478 525 | 100,00 % | |

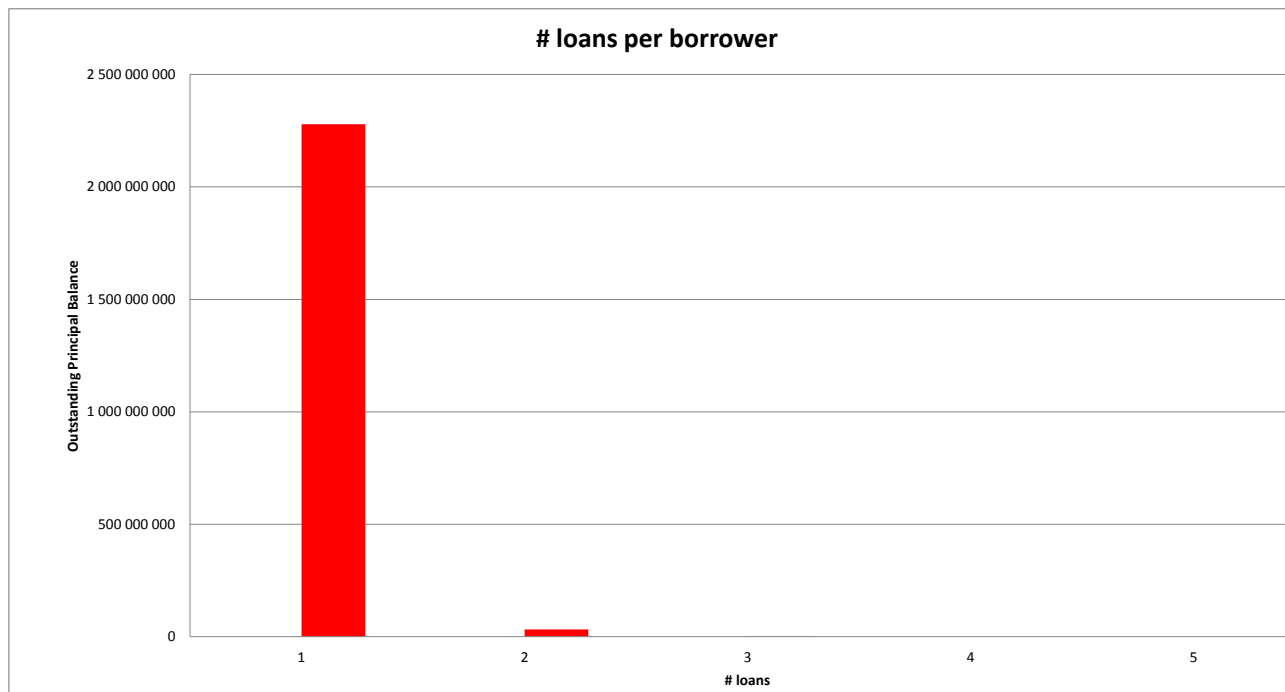
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 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax:+46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

14.b # loans per borrower



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 02.01.2014 | | | | | |
| Payment date | 30.12.2013 | | | | | |
| Period No | 14 | | | | | |
| Monthly Period | Nov 2013 | | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = | 31 days |



Svensk Autofinans 1 Limited
Monthly Investor Report

15.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from 29.11.2013 | to 30.12.2013 = 31 days |

| TOTAL | | | | | | | |
|--------|-----------------|-----------------|--------------|------------|-------|--------|--|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | % | |
| 1 | 2 312 478 525 | 2 237 710 042 | 74 768 483 | 11 630 699 | 6,0 % | 96,8 % | |
| 2 | 2 237 710 042 | 2 162 471 088 | 75 238 955 | 11 266 605 | 6,0 % | 93,5 % | |
| 3 | 2 162 471 088 | 2 084 147 836 | 78 323 252 | 10 884 182 | 6,0 % | 90,1 % | |
| 4 | 2 084 147 836 | 2 006 377 635 | 77 770 201 | 10 497 809 | 6,0 % | 86,8 % | |
| 5 | 2 006 377 635 | 1 922 734 335 | 83 643 300 | 10 117 091 | 6,1 % | 83,1 % | |
| 6 | 1 922 734 335 | 1 840 774 307 | 81 960 028 | 9 700 825 | 6,1 % | 79,6 % | |
| 7 | 1 840 774 307 | 1 761 860 496 | 78 913 812 | 9 291 404 | 6,1 % | 76,2 % | |
| 8 | 1 761 860 496 | 1 683 823 379 | 78 037 117 | 8 896 936 | 6,1 % | 72,8 % | |
| 9 | 1 683 823 379 | 1 610 566 219 | 73 257 160 | 8 506 409 | 6,1 % | 69,6 % | |
| 10 | 1 610 566 219 | 1 539 767 213 | 70 799 006 | 8 136 512 | 6,1 % | 66,6 % | |
| 11 | 1 539 767 213 | 1 472 200 194 | 67 567 019 | 7 780 003 | 6,1 % | 63,7 % | |
| 12 | 1 472 200 194 | 1 404 826 338 | 67 373 856 | 7 440 880 | 6,1 % | 60,7 % | |
| 13 | 1 404 826 338 | 1 346 005 437 | 58 820 901 | 7 101 224 | 6,1 % | 58,2 % | |
| 14 | 1 346 005 437 | 1 291 845 057 | 54 160 380 | 6 800 446 | 6,1 % | 55,9 % | |
| 15 | 1 291 845 057 | 1 233 978 128 | 57 866 929 | 6 522 475 | 6,1 % | 53,4 % | |
| 16 | 1 233 978 128 | 1 175 651 474 | 58 326 654 | 6 233 269 | 6,1 % | 50,8 % | |
| 17 | 1 175 651 474 | 1 118 970 973 | 56 680 501 | 5 937 626 | 6,1 % | 48,4 % | |
| 18 | 1 118 970 973 | 1 054 228 306 | 64 742 667 | 5 647 011 | 6,1 % | 45,6 % | |
| 19 | 1 054 228 306 | 997 502 237 | 56 726 069 | 5 327 360 | 6,1 % | 43,1 % | |
| 20 | 997 502 237 | 944 354 358 | 53 147 879 | 5 040 819 | 6,1 % | 40,8 % | |
| 21 | 944 354 358 | 903 805 573 | 40 548 785 | 4 772 032 | 6,1 % | 39,1 % | |
| | | | | | | | |
| | | | | | | | |

Amortization profile (first 20 periods)

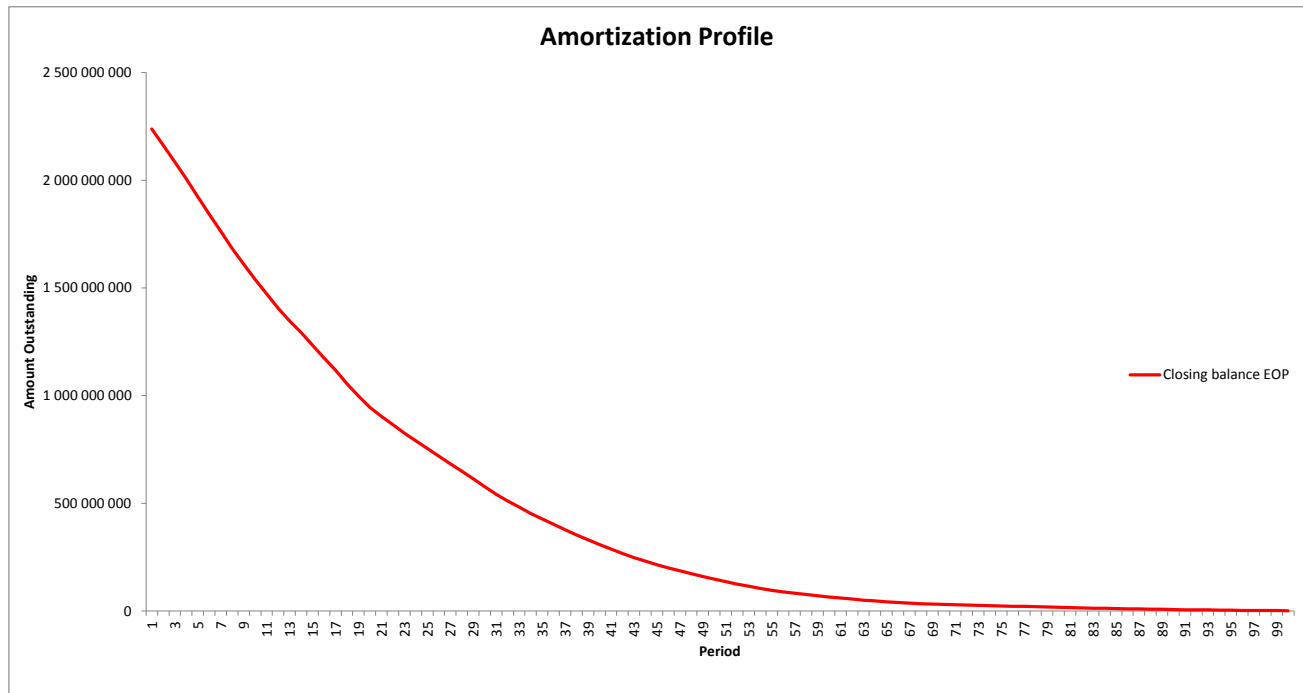
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax: +46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |

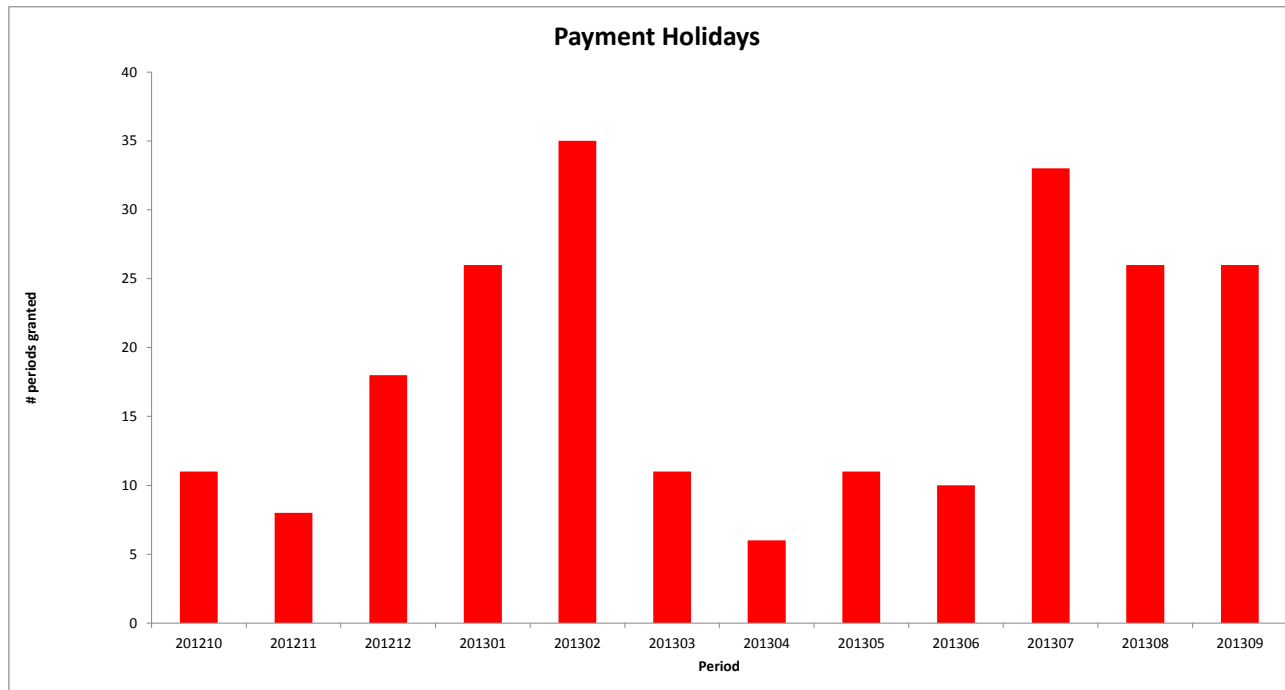


Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |

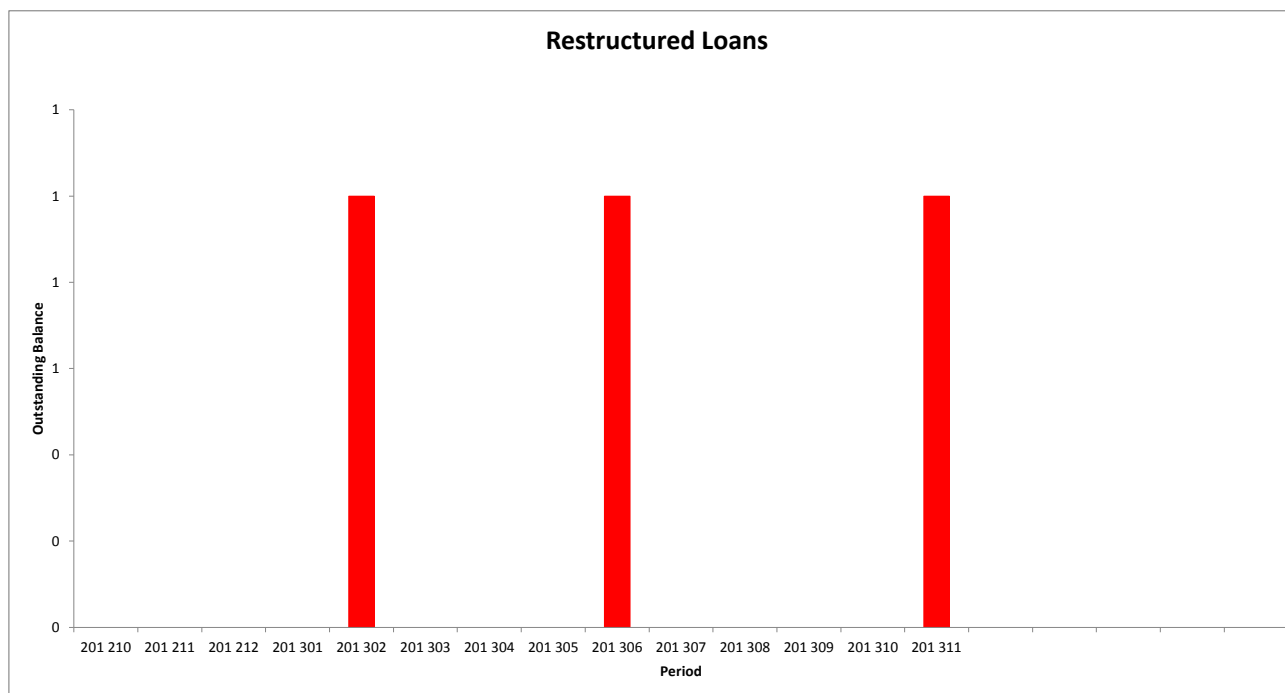


Svensk Autofinans 1 Limited
Monthly Investor Report

17.b Restructured Loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |

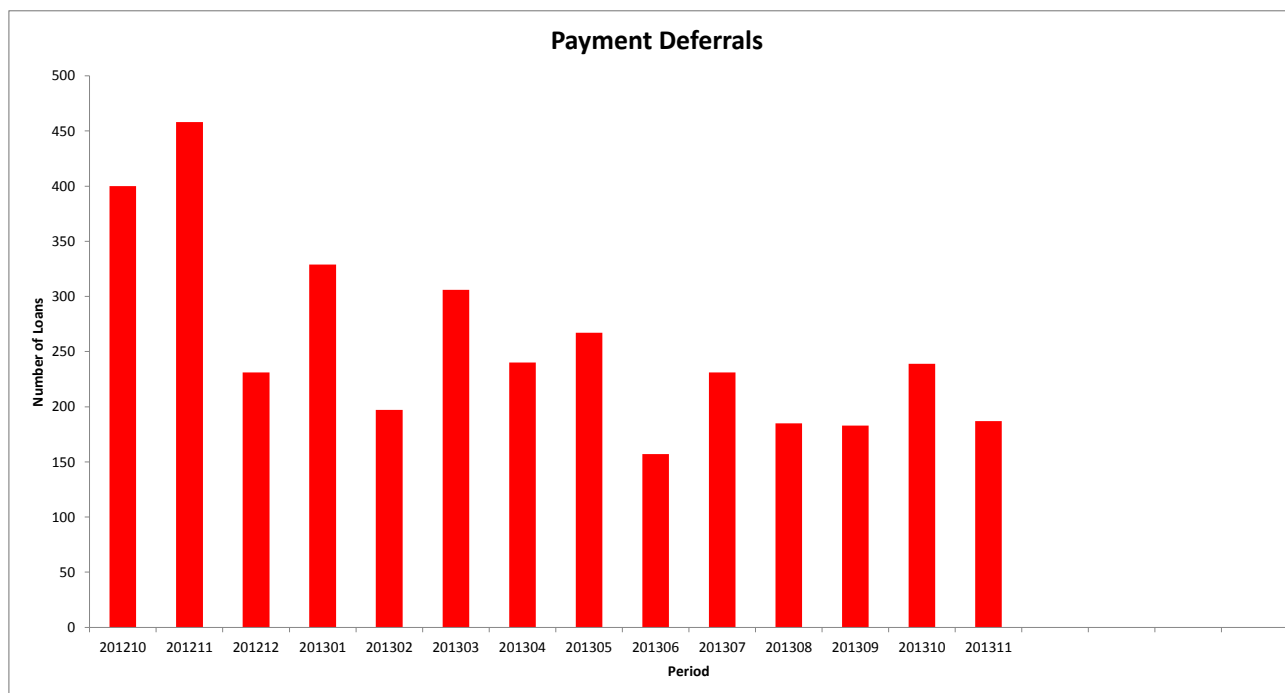


Monthly Investor Report

18.b Payment Deferrals



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



Monthly Investor Report

19.a Vehicle Type



| | | | | | |
|----------------------|------------|----|------------|---|---------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period from | 29.11.2013 | to | 30.12.2013 | = | 31 days |

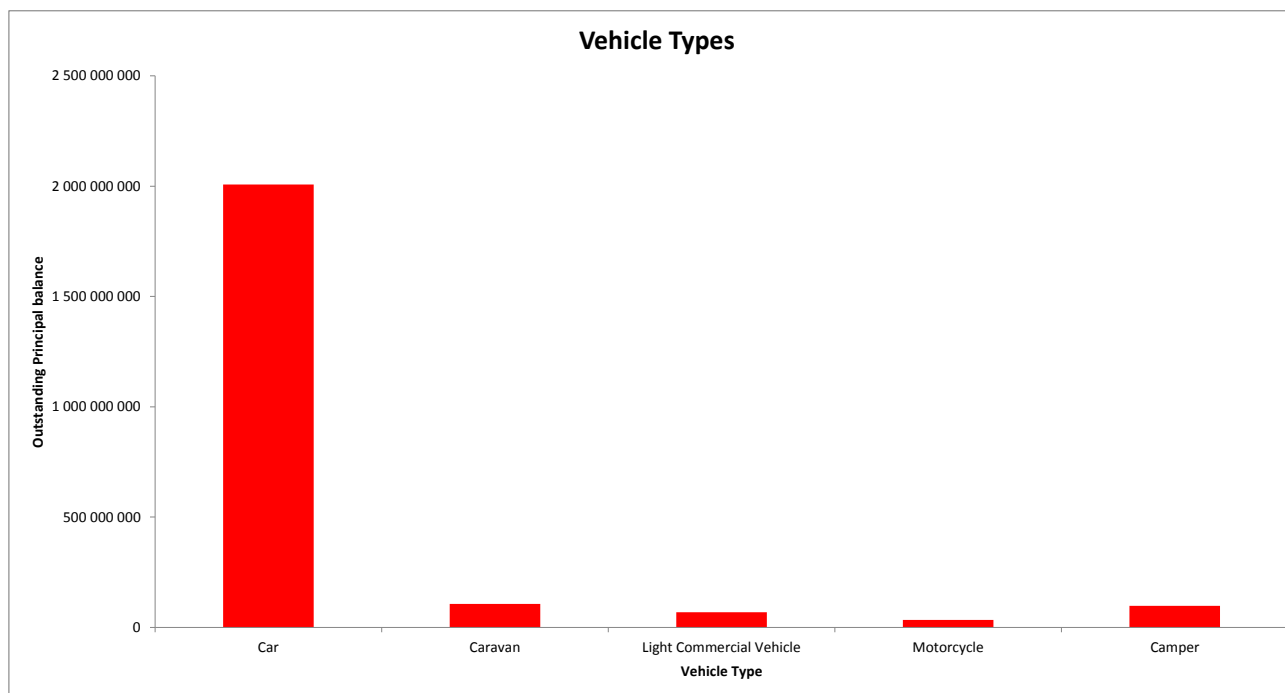
| TOTAL | | | | | |
|--------------------------|--------|---------------------|--------|-----------------------|--------------|
| Vehicle type | # | Outstanding balance | % | WA months to maturity | WA seasoning |
| Car | 28 963 | 2 007 789 610 | 86,8 % | 34,2 | 29,1 |
| Caravan | 1 340 | 105 670 559 | 4,6 % | 70,9 | 35,6 |
| Light Commercial Vehicle | 990 | 68 692 658 | 3,0 % | 30,9 | 29,1 |
| Motorcycle | 700 | 33 597 960 | 1,5 % | 41,6 | 28,0 |
| Camper | 539 | 96 727 739 | 4,2 % | 63,4 | 33,3 |
| | | | | | |
| Total | 32 532 | 2 312 478 525 | 100 % | 37,1 | 29,5 |

Monthly Investor Report

19.b Vehicle Type



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | Nov 2013 | | | | |
| Interest Period | from | 29.11.2013 | to | 30.12.2013 | = 31 days |



SCF Rahoituspalvelut
Monthly Investor Report

20. Defaults, Recoveries and Losses by Quarter of Default



| | | | | | |
|----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02.01.2014 | | | | |
| Payment date | 30.12.2013 | | | | |
| Period No | 14 | | | | |
| Monthly Period | from | Nov 2013 | to | 30.12.2013 | = 31 days |
| | | 29.11.2013 | | | |

| 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 | 25 215 | 25 215 | 3 261 080 |
| 2013 2 | 3 701 040 | 46 | | | | | | | 470 924 | 470 924 | 3 230 116 | 475 445 | 475 445 | 3 225 594 | 710 994 | 710 994 | 2 990 046 |
| 2013 3 | 4 359 080 | 73 | | | | | | | | | | 688 417 | 688 417 | 3 670 663 | 269 551 | 269 551 | 4 089 529 |
| 2013 4 | 4 027 185 | 57 | | | | | | | | | | | | | 504 536 | 504 536 | 3 522 649 |

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Svensk Autofinans 1 Limited
Monthly Investor Report

21. Priority of Payments



| | |
|-----------------|---|
| Reporting Date | 02.01.2014 |
| Payment date | 30.12.2013 |
| Period No | 14 |
| Monthly Period | Nov 2013 |
| Interest Period | from 29.11.2013 to 30.12.2013 = 31 days |

Pre-Enforcement Priority of Payments

| | | | |
|--|---|----------------|-----|
| Available Distribution Amount | + | 252 226 005,14 | SEK |
| Senior Expenses | - | 1 134 089,77 | SEK |
| Interest Notes Class A | - | 3 171 943,47 | SEK |
| Payment to Reserve Account | - | 45 552 230,00 | SEK |
| Principal Payments on Class A | - | 103 237 717,59 | SEK |
| Payment to Reserve Account (Required Reserve Amount) | - | 91 104 460,00 | SEK |
| Interest Notes Class B | - | 1 106 550,39 | SEK |
| Principal Payments Class B | - | - | SEK |
| Interest on Subordinated Loan | - | 1 039 113,32 | 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 |
| Payment to Seller | | 5 879 900,60 | SEK |

Svensk Autofinans 1 Limited
Monthly Investor Report

22. Transaction Costs



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from | 29.11.2013 to 30.12.2013 = 31 days |

Transaction Costs

| | All Notes | Class A | Class B |
|---|-------------------|-------------------|-------------------|
| Senior Expenses | 1 134 089,77 SEK | | |
| Interest accrued for the Period | 4 278 493,86 SEK | 3 171 943,47 SEK | 1 106 550,39 SEK |
| Cumulative Interest accrued | 89 833 833,24 SEK | 73 527 159,25 SEK | 16 306 673,99 SEK |
| Interest Payments | 4 278 493,86 SEK | 3 171 943,47 SEK | 1 106 550,39 SEK |
| Cumulative Interest Payments | 89 833 833,24 SEK | 73 527 159,25 SEK | 16 306 673,99 SEK |
| Interest accrued on Subordinated Loans for the Period | 1 039 113,32 SEK | | |
| Cumulative Interest accrued on Subordinated Loans | 14 955 621,94 SEK | | |
| Interest Payments on Subordinated Loans | 1 039 113,32 SEK | | |
| Cumulative Interest Payments on Subordinated Loans | 14 955 621,94 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 | 02.01.2014 | |
| Payment date | 30.12.2013 | |
| Period No | 14 | |
| Monthly Period | Nov 2013 | |
| Interest Period | from | 29.11.2013 |
| | to | 30.12.2013 |
| | = | 31 days |

Priority of Payments

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

Svensk Autofinans 1 Limited
Monthly Investor Report

24. Contact Details



Santander Consumer Bank AS

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Risk

Morten Christopher Freberg Holme

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| | |
|-----------------|---|
| Reporting Date | 02.01.2014 |
| Payment date | 30.12.2013 |
| Period No | 14 |
| Monthly Period | Nov 2013 |
| Interest Period | from 29.11.2013 to 30.12.2013 = 31 days |