

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	01.01.2015				
Payment date	30.12.2014			Following payment dates	28.01.2015
Period No	26				27.02.2015
Monthly Period	Nov 2014				
Interest Period	28.11.2014	to	30.12.2014	=	32 days

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1. Portfolio Information



Reporting Date	01.01.2015		
Payment date	30.12.2014		
Period No	26		
Monthly Period	Nov 2014		
Interest Period	from	28.11.2014	to 30.12.2014 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 205 447 403,12 SEK	1 288 415 971,05 SEK
Scheduled Loan Principal Repayments	22 413 843,05 SEK	39 034 265,34 SEK
Prepayments	33 363 848,96 SEK	43 020 822,15 SEK
Deemed Collections	529 221,00 SEK	130 428,00 SEK
Total Principal Payments Received	56 306 913,01 SEK	82 185 515,49 SEK
New Defaulted Auto Loans in Period	319 765,00 SEK	783 052,44 SEK
Closing Balance	1 148 820 725,11 SEK	1 205 447 403,12 SEK
Total revenue collections		
Revenue and fees received on loan balances	4 308 340,16 SEK	8 032 995,76 SEK
recoveries on loans in default	480 797,06 SEK	304 884,66 SEK
Total revenue received in period	4 789 137,22 SEK	8 337 880,42 SEK
# Loans		
At beginning of period	20 058 Loans	21 082 Loans
Paid in full	758 Loans	1 008 Loans
Repurchased (Deemed Collections)	6 Loans	1 Loans
New loans into Default	7 Loans	15 Loans
At end of period	19 287 Loans	20 058 Loans
Weighted Average Loan Return	5,24 %	

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2. Amount Due for Distribution



Reporting Date	01.01.2015
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Available Distribution Amount

	Current Period	Previous Period
a. Reserve Fund	72 326 844,19 SEK	77 304 958,26 SEK
b. Collections under the Loan Agreement	61 096 050,23 SEK	90 523 395,91 SEK
1. Collections (Principal, Interest, Fees)	60 566 829,23 SEK	90 392 967,91 SEK
2. Deemed collections (Principal)	529 221,00 SEK	130 428,00 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
Total Available Distribution Amount	133 422 894,42 SEK	167 828 354,17 SEK

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3. Reserve Accounts



Reporting Date	01.01.2015
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Note Balance

Beginning of Period	1 205 447 403,12 SEK
End of Period	1 148 820 725,11 SEK

Reserve Fund

	in %	
Beginning of Period		48 217 896,12 SEK
Cash Outflow		48 217 896,12 SEK
Cash Inflow		45 952 829,00 SEK
End of Period		45 952 829,00 SEK
Required Reserve Amount		45 952 829,00 SEK

Liquidity Balance

	in %	
Beginning of Period		24 108 948,06 SEK
Cash Outflow		24 108 948,06 SEK
Cash Inflow		22 976 414,50 SEK
End of Period		22 976 414,50 SEK
Required Reserve Amount		22 976 414,50 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	99 906 963,16 SEK
Cash Outflow	5 823 500,62 SEK
Cash Inflow	- SEK
End of Period	94 083 462,54 SEK
Required Reserve Amount	94 083 462,54 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



Reporting Date	01.01.2015	
Payment date	30.12.2014	
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Note Balance

Beginning of Period	1 205 447 403,1 SEK
End of Period	1 148 820 725,1 SEK

Portfolio Performance:

Performing Receivables:

	SEK	%	# loans
Current	1 125 973 441,1	98,0 %	18 940
1-29 days past due	14 578 217,0	1,3 %	227
Delinquent Receivables:			
30-59 days past due	3 481 461,1	0,3 %	64
60-89 days past due	2 565 229,0	0,2 %	30
90-119 days past due	1 510 030,0	0,1 %	16
120-149 days past due	712 347,0	0,1 %	10
150-179 days past due	-	0,0 %	-
Total Performing and Delinquent	1 148 820 725,1	100,0 %	19 287 #

Current Period Defaults	319 765,00	7
Cumulative Defaults	27 121 443,31	450
Current Period Recoveries	480 797,06	
Cumulative Recoveries	10 307 596,05	

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5. Outstanding Notes



Reporting Date	01.01.2015	
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1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS0706720496	NA
Currency		SEK	SEK
Initial Tranching	100 %	87 %	13 %
Legal Final Maturity Date		31.08.2029	31.08.2029
Rating (Fitch/Moody's)		AAAsf/AAA(sf)	Not rated
Initial Notes Aggregate Principal Outstanding Balance	4 555 223 000,00 SEK	3 963 045 000,00 SEK	592 178 000,00 SEK
Initial Nominal per Note		1 000 000,00 SEK	1 000 000,00 SEK
Increment per Note		1 000,00 SEK	1 000,00 SEK
Initial Number of Notes per Class	4778	4008	770
Current Note Information			
Class Principal Outstanding Opening Balance	1 205 447 403,12 SEK	613 269 403,12 SEK	592 178 000,00 SEK
Available Distribution Amount	133 422 894,42 SEK		
Amortisation	56 626 678,01 SEK		
Redemption per Class	56 626 678,01 SEK	56 626 678,01 SEK	0,00 SEK
Redemption per Note		14 128,41 SEK	0,00 SEK
Class Principal Outstanding Closing Balance	1 148 820 725,11 SEK	556 642 725,11 SEK	592 178 000,00 SEK
Current Tranching		48,45 %	51,55 %
Current Pool Factor		0,14	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	0,17 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	32		
Principal Outstanding per Note Beginning of Period		153 011,33 SEK	769 062,34 SEK
>Principal Repayment per note		14 128,41 SEK	- SEK
Principal Outstanding per Note End of Period		138 882,92 SEK	769 062,34 SEK
>Interest accrued for the period		151,92 SEK	866,14 SEK
Interest Payment		608 908,38 SEK	666 924,02 SEK
Interest Payment per Note		151,92 SEK	866,14 SEK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		59,62 %	8,08 %
Current CE (excl. Excess Spread)		57,55 %	6,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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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 Outlook stable	Y	As at the date of this Prospectus, the Servicer's Owner's short term and long term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa2 respectively by Moody's and F2 and BBB+ respectively by Fitch and, therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. The Servicer, on behalf of the Issuer and the Security Trustee with the prior written consent of the Note Trustee, will instruct the Purchasers to make payments on Purchased Installment Purchase Agreements to a specified account of the Issuer (the "Issuer Collections Account"), together with the Seller Collections Accounts and the Seller Segregated Collections Account, the "Collections Accounts") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. A back up servicer must be identified Servicer Termination Event triggered
		Downgrade 2	N/A	F2	BB+	A Outlook stable	N	
		Downgrade 3	N/A	F2	BB- Rating Watch Negative	A- Outlook stable	N	
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	BBB+ Outlook Stable	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 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

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Average loan balance at start of transaction: 88 941

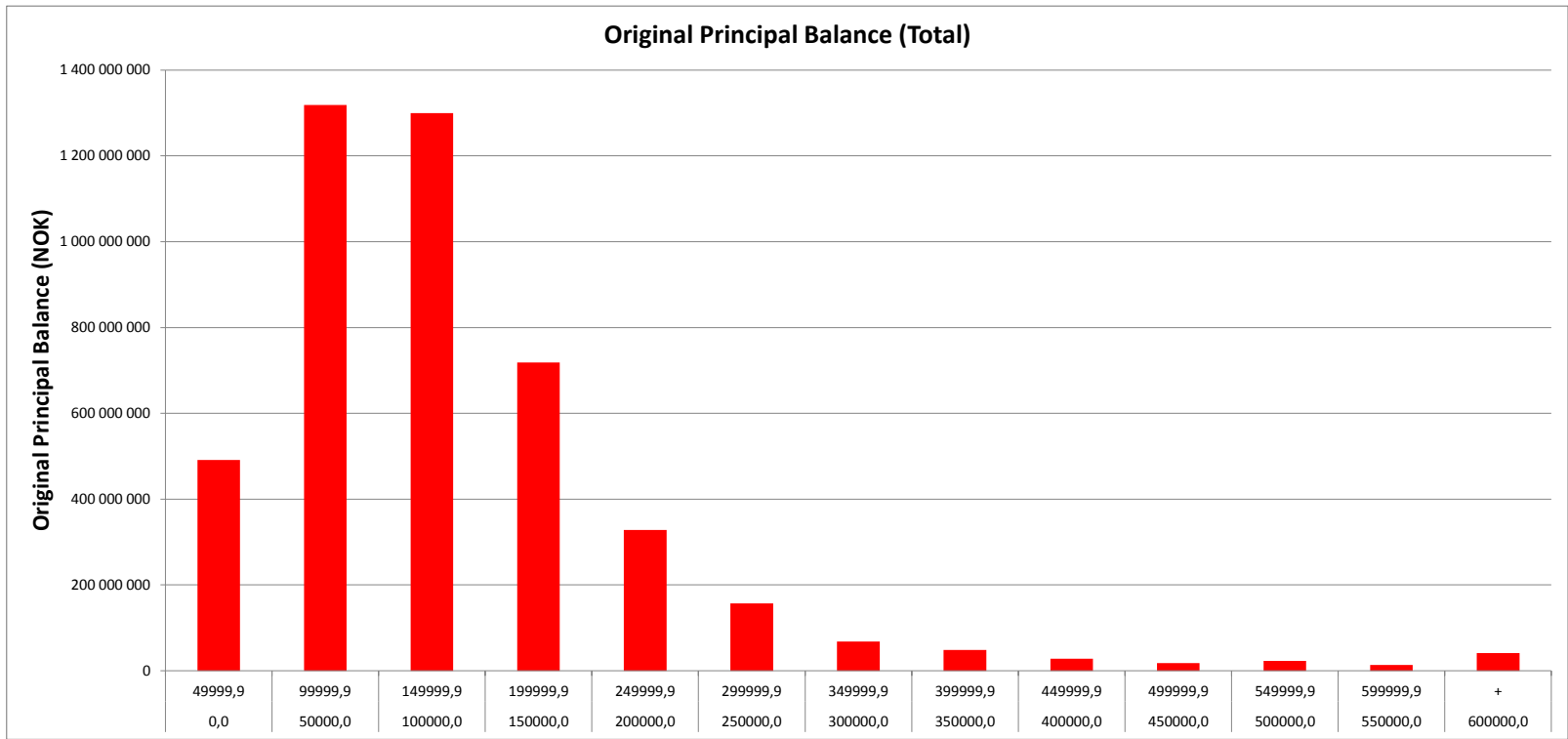
TOTAL								
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	0,0	49999,9	15 824	491 555 447	10,8 %	30,7	22,7	
	50000,0	99999,9	17 915	1 318 633 541	28,9 %	45,8	17,9	
	100000,0	149999,9	10 643	1 300 080 151	28,5 %	51,5	14,8	
	150000,0	199999,9	4 207	718 488 045	15,8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

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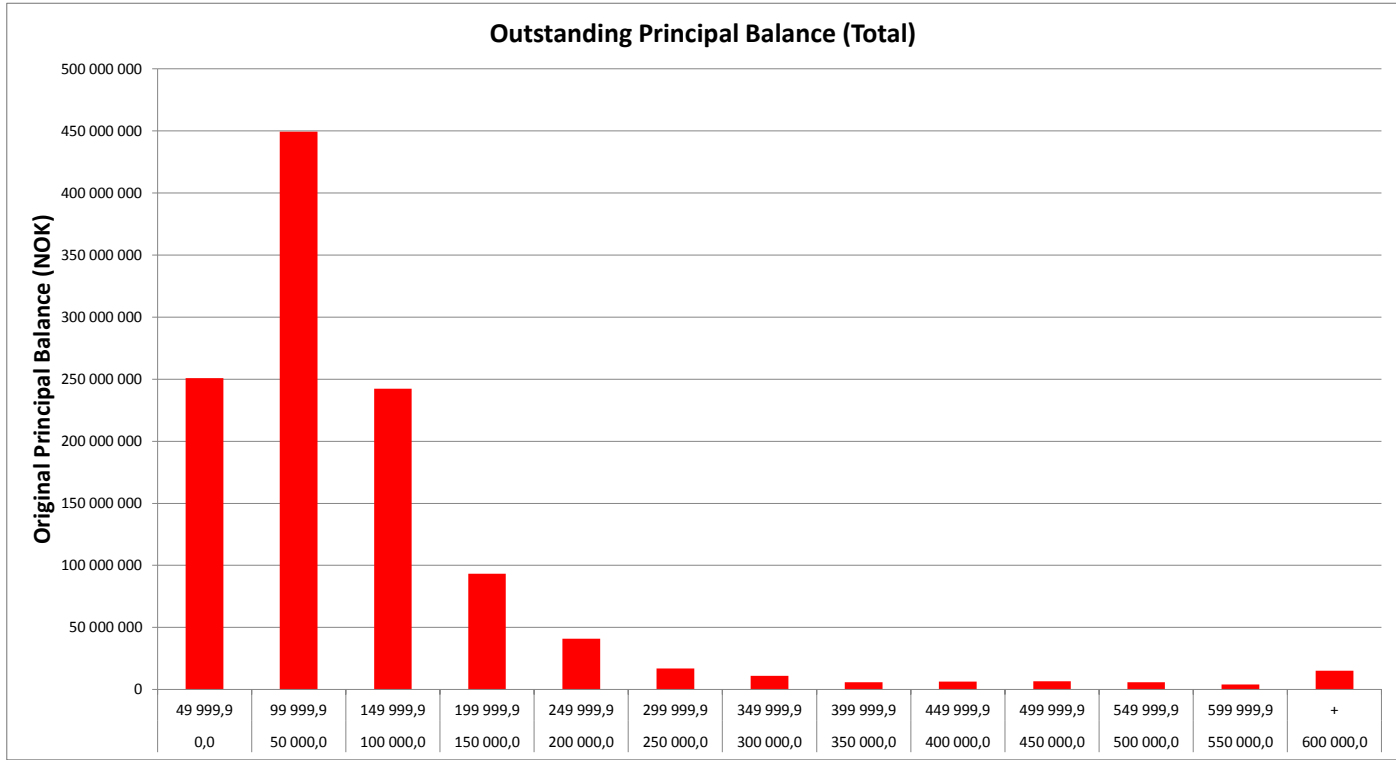
Average loan outstanding balance- all: 59 565

		TOTAL						
Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
0,0	49 999,9	10 053	250 772 916	52,12 %	21,83 %	20,9	43,9	
50 000,0	99 999,9	6 293	449 503 011	32,63 %	39,13 %	31,7	39,8	
100 000,0	149 999,9	2 029	242 329 594	10,52 %	21,09 %	36,4	38,2	
150 000,0	199 999,9	548	93 281 886	2,84 %	8,12 %	37,0	38,9	
200 000,0	249 999,9	186	41 006 419	0,96 %	3,57 %	36,4	38,6	
250 000,0	299 999,9	63	17 039 488	0,33 %	1,48 %	30,2	42,5	
300 000,0	349 999,9	34	11 032 224	0,18 %	0,96 %	31,6	45,5	
350 000,0	399 999,9	16	5 882 672	0,08 %	0,51 %	27,6	45,2	
400 000,0	449 999,9	15	6 481 563	0,08 %	0,56 %	17,1	37,0	
450 000,0	499 999,9	14	6 666 353	0,07 %	0,58 %	19,4	42,3	
500 000,0	549 999,9	11	5 734 750	0,06 %	0,50 %	26,2	43,0	
550 000,0	599 999,9	7	4 015 081	0,04 %	0,35 %	17,4	40,8	
600 000,0 +		18	15 074 769	0,09 %	1,31 %	12,5	40,5	
Total		19 287	1 148 820 725	100,0 %	100,0 %	30,4	40,4	

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7.b Outstanding Principal Balance Graph

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8.a Geographical Distribution



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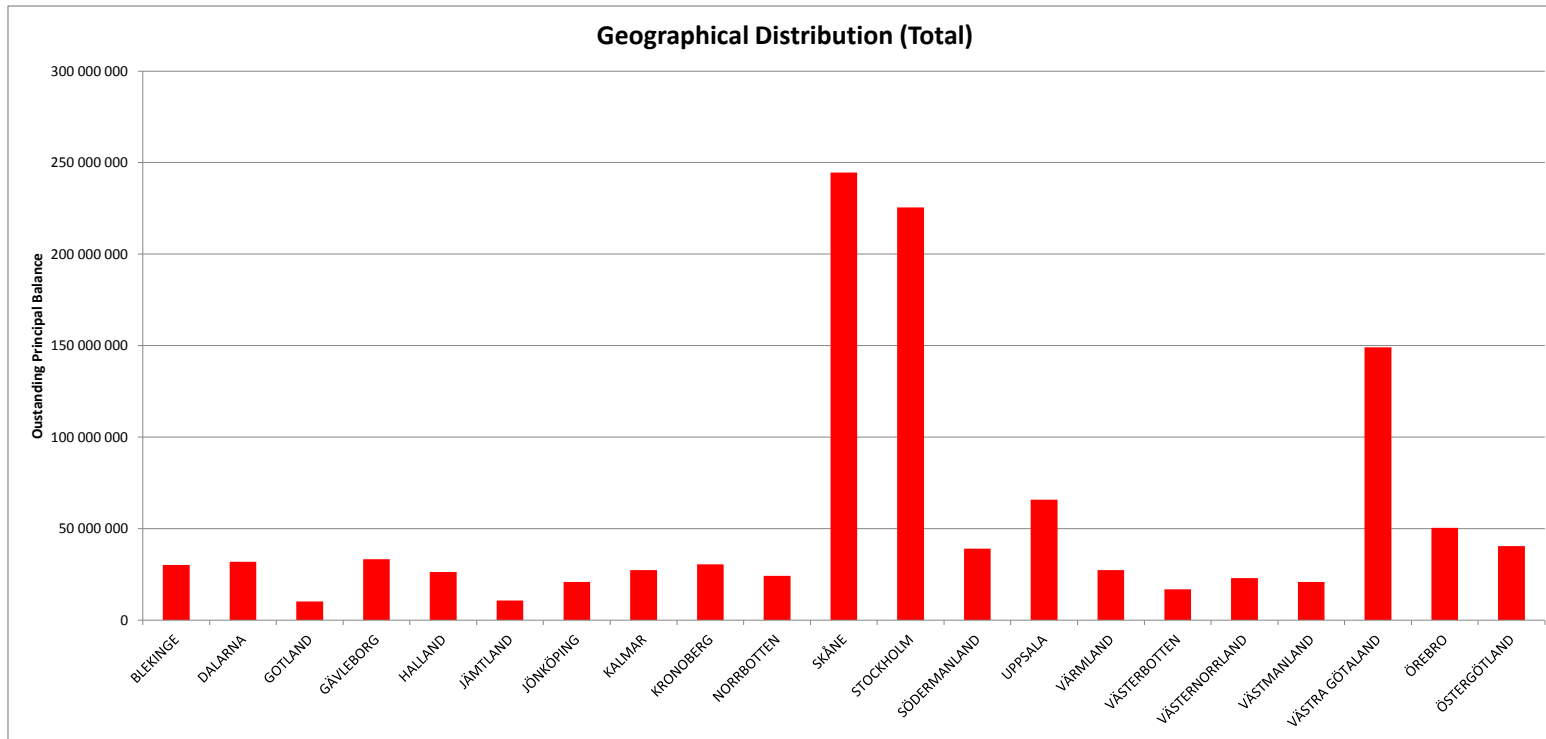
TOTAL								
District	No	Outstanding Balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning		
BLEKINGE	512	30 235 034	2,63 %	2,65 %	31,4	39,7		
DALARNA	569	31 933 272	2,78 %	2,95 %	30,4	40,0		
GOTLAND	187	10 219 147	0,89 %	0,97 %	39,3	41,0		
GÄVLEBORG	648	33 259 399	2,90 %	3,36 %	31,2	40,4		
HALLAND	455	26 368 285	2,30 %	2,36 %	29,0	40,8		
JÄMTLAND	231	10 808 526	0,94 %	1,20 %	32,0	42,2		
JÖNKÖPING	378	20 831 478	1,81 %	1,96 %	37,8	39,9		
KALMAR	494	27 297 181	2,38 %	2,56 %	29,5	40,0		
KRONOBERG	514	30 587 549	2,66 %	2,67 %	31,2	39,9		
NORRBOTTEN	385	24 123 383	2,10 %	2,00 %	34,2	41,7		
SKÅNE	3 870	244 582 417	21,29 %	20,07 %	25,8	40,8		
STOCKHOLM	3 814	225 555 201	19,63 %	19,77 %	29,5	39,6		
SÖDERMANLAND	658	39 068 147	3,40 %	3,41 %	32,2	40,6		
UPPSALA	1 027	65 818 896	5,73 %	5,32 %	23,3	39,3		
VÄRMLAND	547	27 387 315	2,38 %	2,84 %	33,0	42,2		
VÄSTERBOTTEN	251	16 824 199	1,46 %	1,30 %	28,6	41,6		
VÄSTERNORRLAND	374	22 949 427	2,00 %	1,94 %	28,3	40,5		
VÄSTMANLAND	350	20 910 964	1,82 %	1,81 %	33,1	39,0		
VÄSTRA GÖTALAND	2 551	149 140 512	12,98 %	13,23 %	36,2	41,0		
ÖREBRO	850	50 396 307	4,39 %	4,41 %	32,8	40,1		
ÖSTERGÖTALAND	622	40 524 087	3,53 %	3,22 %	38,6	40,3		
Sum:	19 287	1 148 820 725	100,0 %	100,0 %	30,4	40,4		

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8.b Geographical Distribution Graph

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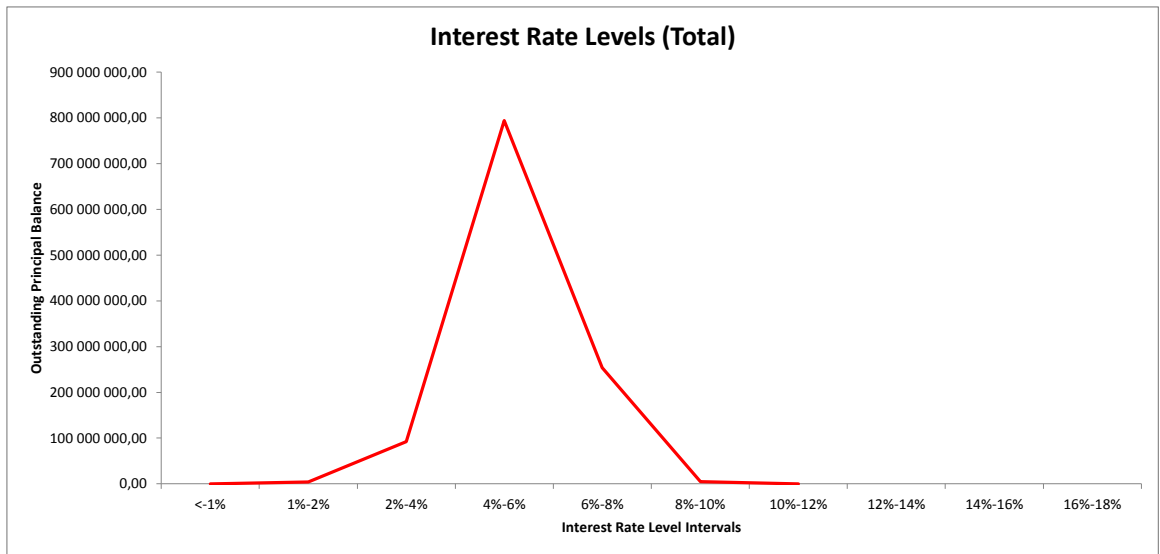


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9.b Interest Rate



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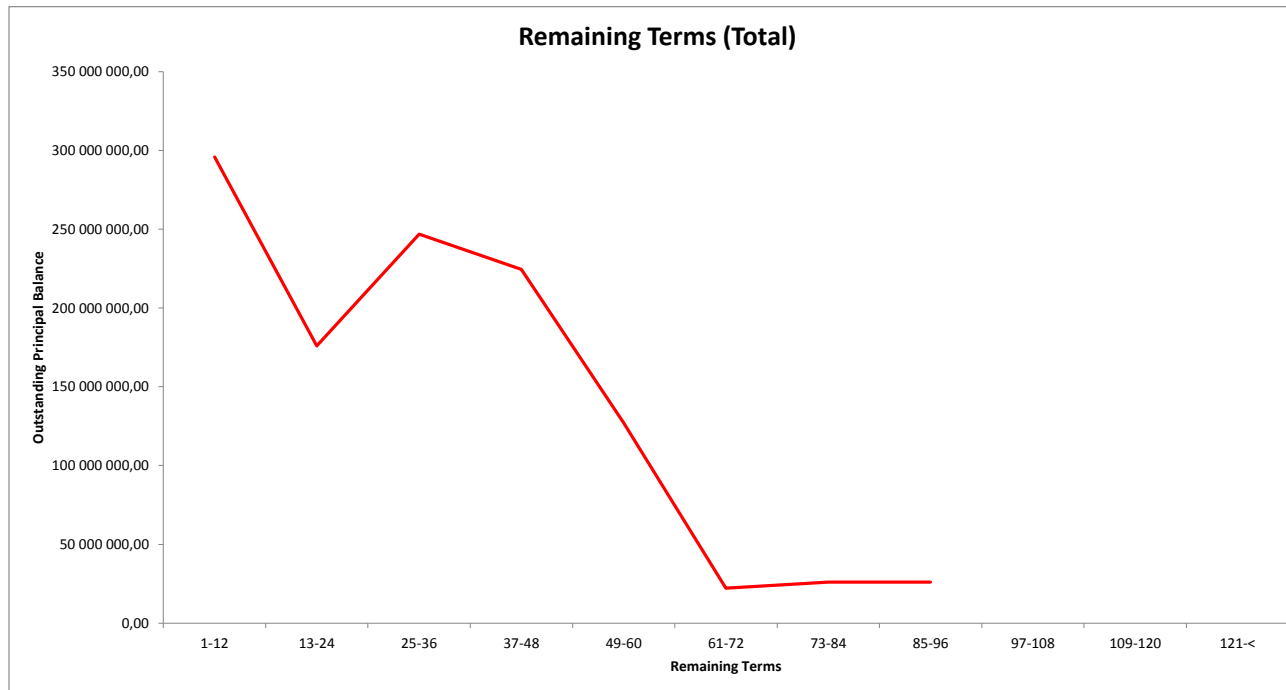


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10.b Remaining Terms



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11.a Seasoning



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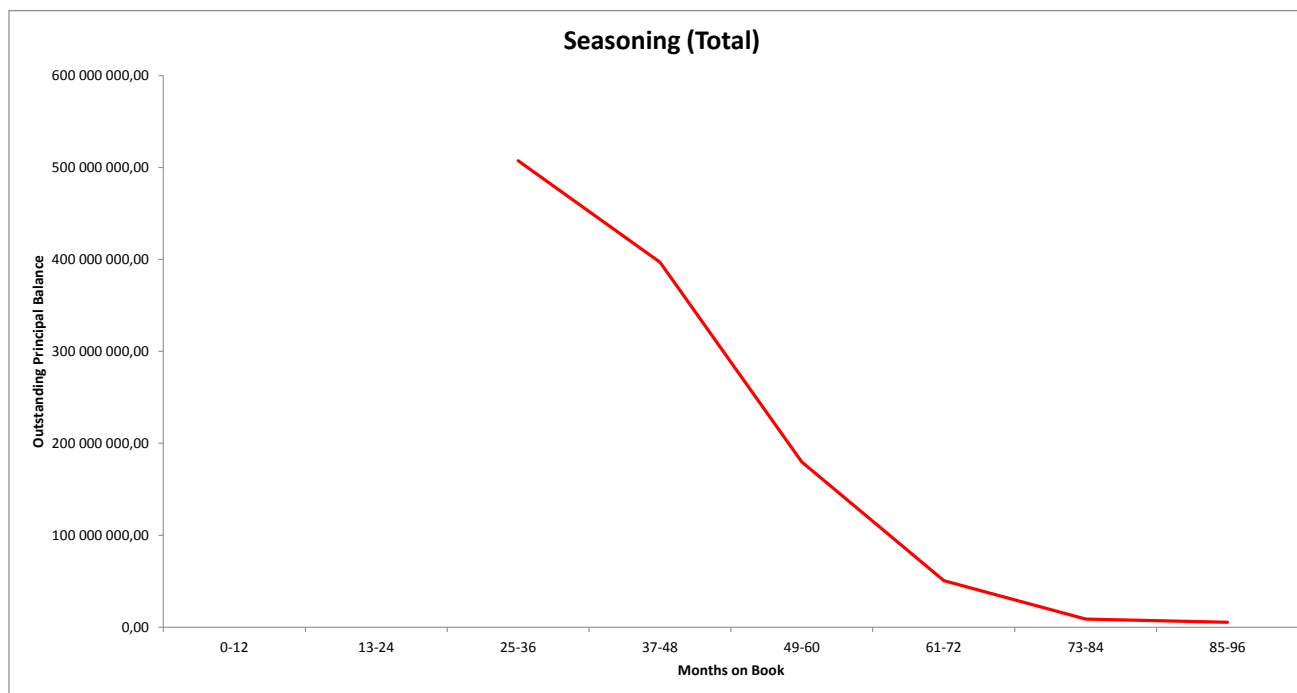
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	7 325	507 416 352	44,2 %	34,3
	37		48	6 430	396 992 398	34,6 %	28,0
	49		60	3 911	179 927 452	15,7 %	23,6
	61		72	1 330	50 489 639	4,4 %	24,9
	73		84	234	8 773 715	0,8 %	29,3
	85		96	57	5 221 170	0,5 %	74,5
	97		108				
	109		120				
	121 >						
			19 287		1 148 820 725	100 %	30,4

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11.b Seasoning



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13.a Balloon loans



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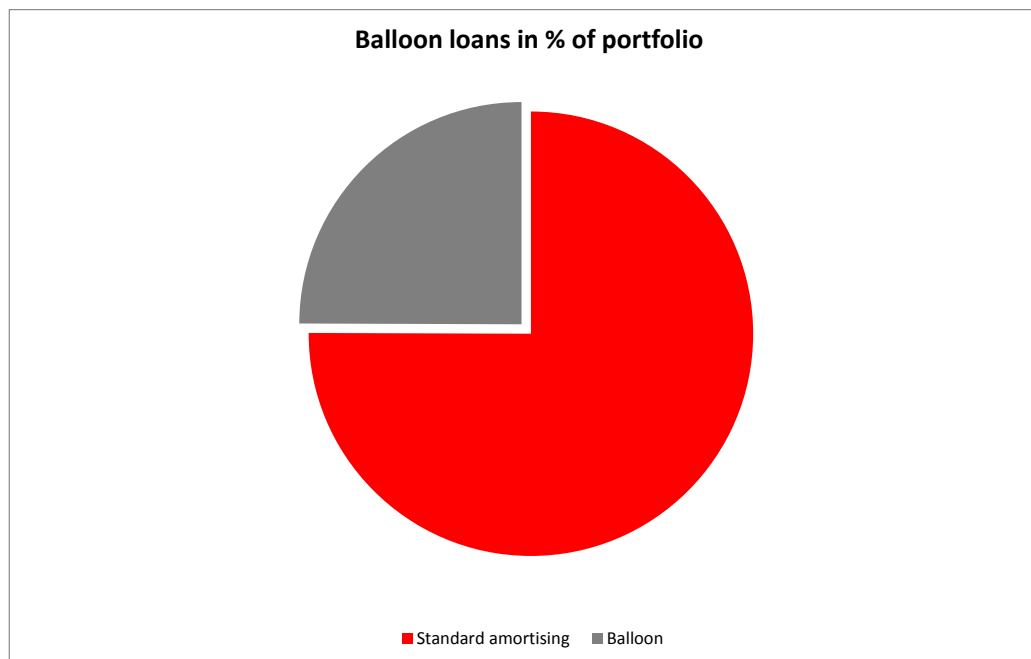
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		16 638	862 237 383	75,05 %	37,7	40,0
Balloon		2 649	286 583 342	24,95 %	8,3	41,6
Total		19 287	1 148 820 725	100 %	30,4	40,4

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days

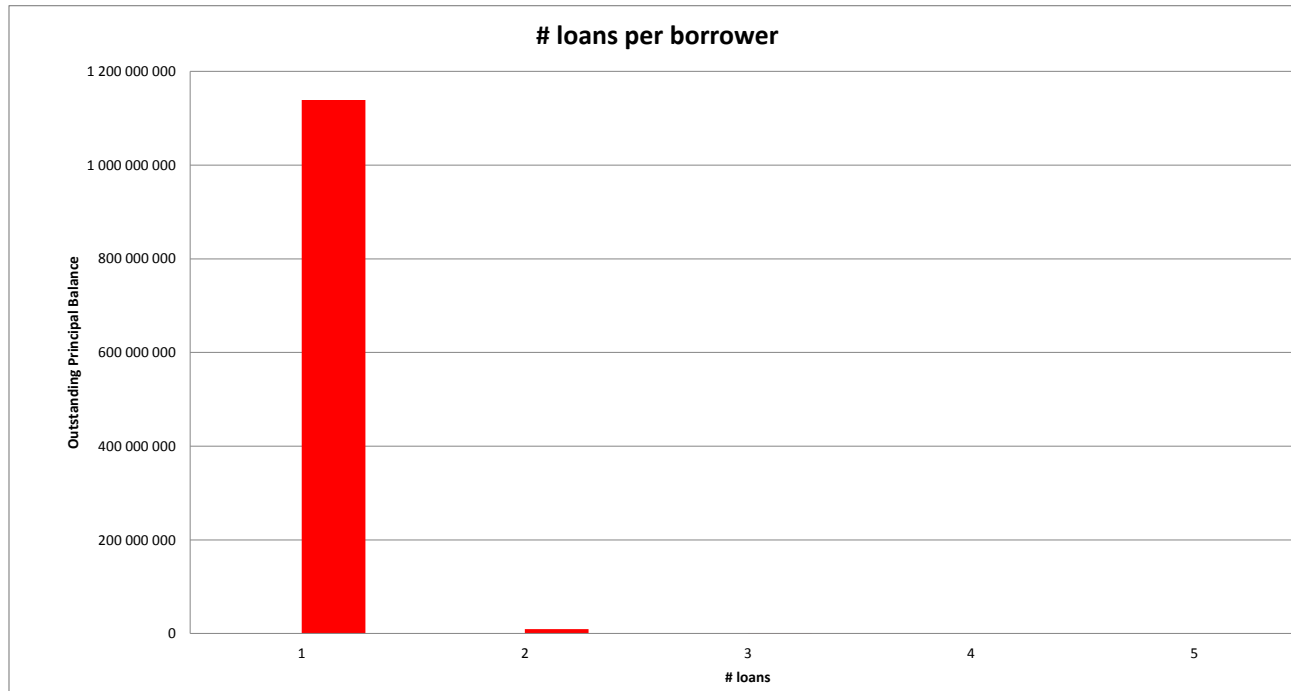


Svensk Autofinans 1 Limited
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14.b # loans per borrower



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days



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15.a Amortization Profile



Reporting Date	01.01.2015	
Payment date	30.12.2014	
Period No	26	
Monthly Period	Nov 2014	
Interest Period	from 28.11.2014	to 30.12.2014 = 32 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%
1	1 148 820 725	1 100 413 870	48 406 863	4 999 858	5,2 %	95,8 %
2	1 100 413 870	1 052 974 823	47 439 047	4 803 298	5,2 %	91,7 %
3	1 052 974 823	1 001 003 006	51 971 817	4 598 702	5,2 %	87,1 %
4	1 001 003 006	945 691 411	55 311 595	4 378 481	5,2 %	82,3 %
5	945 691 411	891 158 461	54 532 950	4 142 663	5,3 %	77,6 %
6	891 158 461	827 520 647	63 637 814	3 907 851	5,3 %	72,0 %
7	827 520 647	773 654 560	53 866 087	3 643 121	5,3 %	67,3 %
8	773 654 560	722 610 368	51 044 192	3 412 848	5,3 %	62,9 %
9	722 610 368	681 424 947	41 185 421	3 194 852	5,3 %	59,3 %
10	681 424 947	640 617 418	40 807 529	3 017 384	5,3 %	55,8 %
11	640 617 418	602 640 266	37 977 151	2 842 765	5,3 %	52,5 %
12	602 640 266	567 019 451	35 620 815	2 679 960	5,3 %	49,4 %
13	567 019 451	537 788 951	29 230 500	2 525 351	5,3 %	46,8 %
14	537 788 951	512 088 975	25 699 976	2 396 231	5,3 %	44,6 %
15	512 088 975	487 700 546	24 388 429	2 280 632	5,3 %	42,5 %
16	487 700 546	463 235 642	24 464 904	2 170 979	5,3 %	40,3 %
17	463 235 642	439 404 087	23 831 555	2 060 675	5,3 %	38,2 %
18	439 404 087	413 908 042	25 496 045	1 953 904	5,3 %	36,0 %
19	413 908 042	389 093 383	24 814 659	1 840 122	5,3 %	33,9 %
20	389 093 383	367 608 366	21 485 017	1 730 604	5,3 %	32,0 %

Amortization profile (first 20 periods)

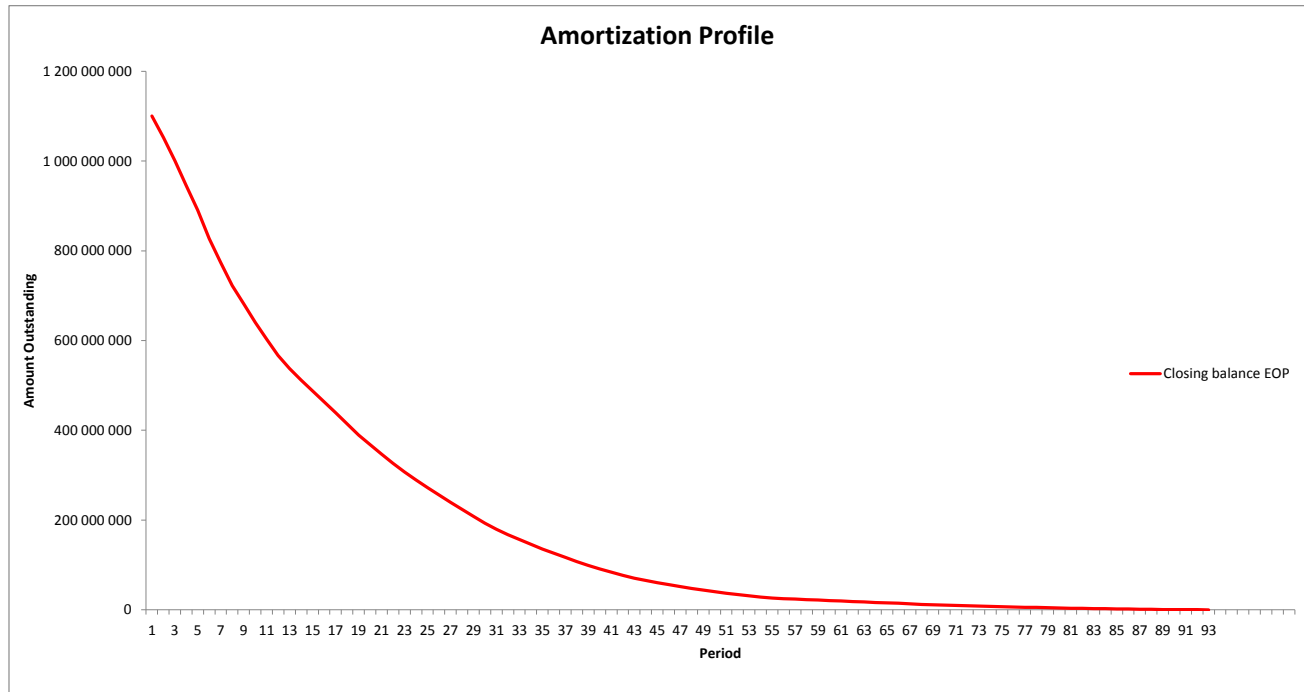
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Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days



Svensk Autofinans 1 Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days

TOTAL			
Period	No of contracts	Number of periods granted	Sum of Payments
201210	9	11	20 742
201211	8	8	12 533
201212	17	18	52 924
201301	26	26	44 471
201302	10	35	4 225 385
201303	10	11	18 401
201304	6	6	11 017
201305	11	11	23 204
201306	9	10	25 311
201307	21	33	71 045
201308	14	26	22 159
201309	7	26	10 621
201310	10	26	14 609
201311	16	25	32 732
201312	29	31	53 761
201401	17	39	38 147
201402	11	20	22 860
201403	11	17	16 711
201404	6	12	7 503
201405	11	11	17 464
201406	11	12	26 792
201407	8	8	18 194
201408	3	3	3 889
201409	3	3	7 139
201410	3	3	3 363
201411	6	6	6 993
Total	293	437	4 807 970

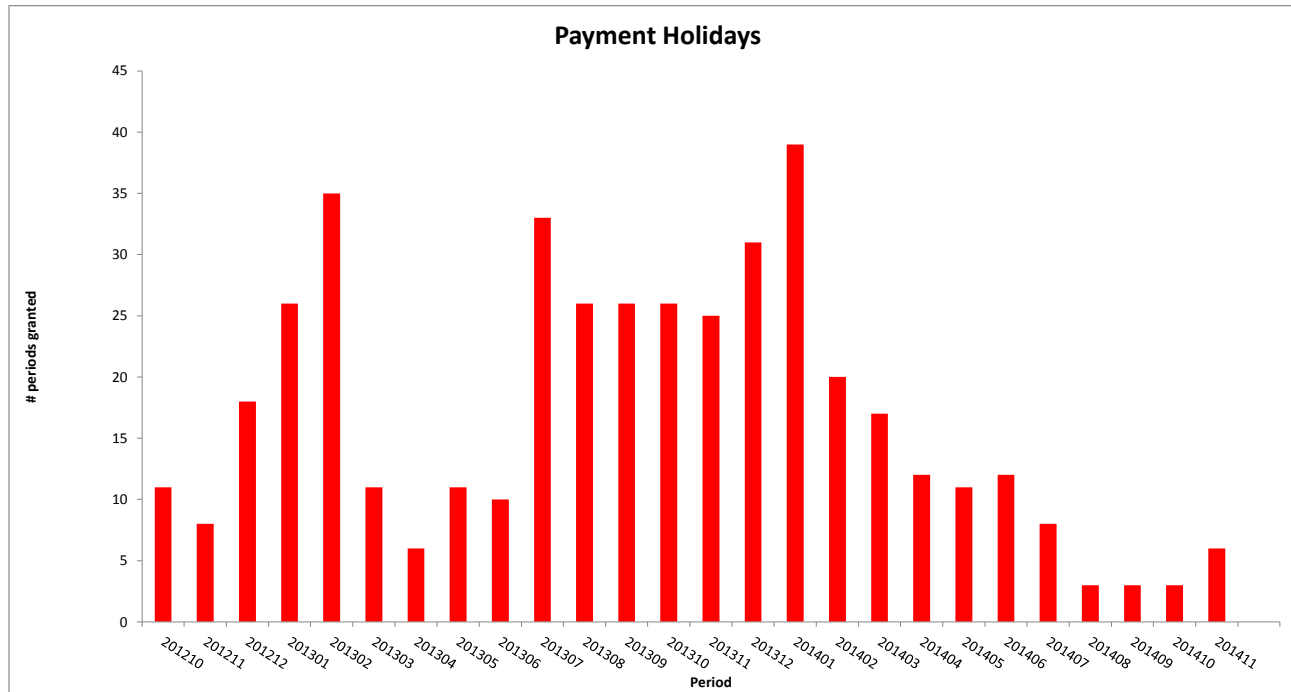
Payment Holiday

Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days

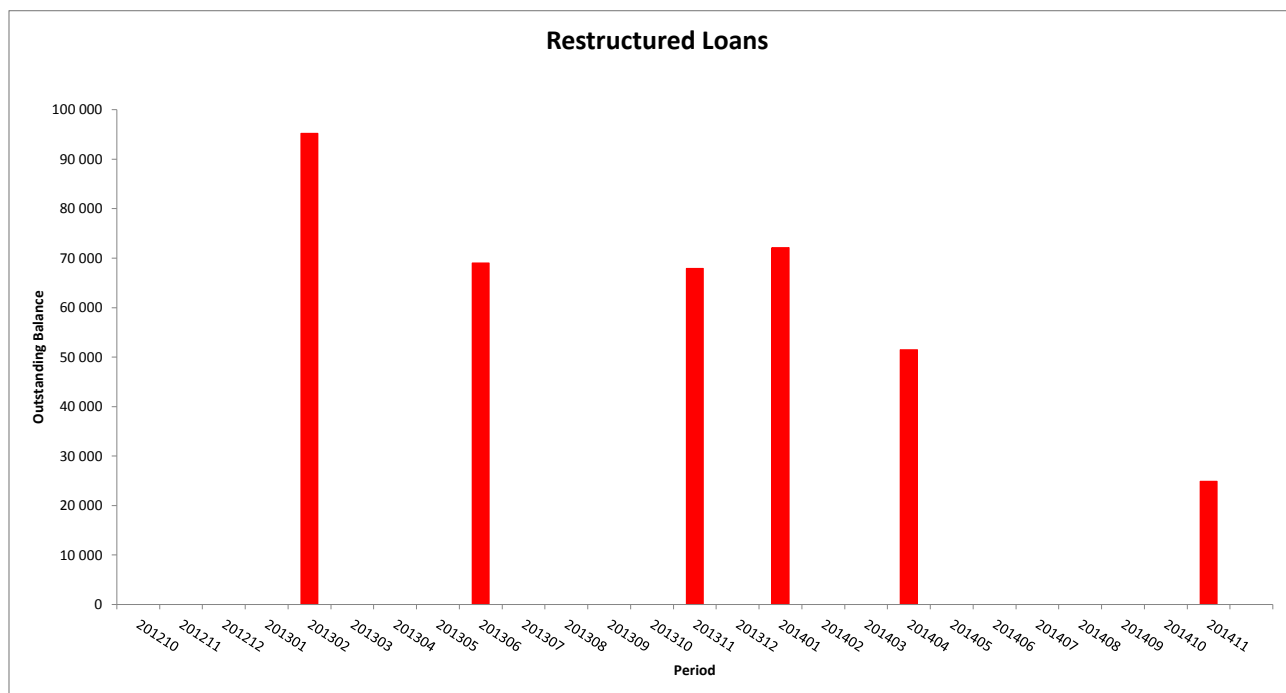


Svensk Autofinans 1 Limited
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17.b Restructured Loans



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days



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Monthly Investor Report

18.a Payment Deferrals



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	28.11.2014	to	30.12.2014	=	32 days

TOTAL	Total Deferrals		Deferrals <=5 days		Deferrals >5 days	
	Period	No. Loans	Outstanding balance	No. Loans	Outstanding balance	No. Loans
201210	400	39 857 447	95	9 151 845	305	30 705 602
201211	458	48 287 117	59	6 938 937	399	41 348 180
201212	231	22 277 474	20	1 811 976	211	20 465 498
201301	329	28 781 330	41	3 929 014	288	24 852 316
201302	197	17 490 527	26	2 456 201	171	15 034 326
201303	306	25 163 161	100	6 052 998	206	19 110 163
201304	240	19 339 808	62	4 721 440	178	14 618 369
201305	267	23 760 594	25	2 374 510	242	21 386 084
201306	157	14 085 049	22	1 880 502	135	12 204 547
201307	231	20 071 984	44	4 564 585	187	15 507 399
201308	185	16 605 370	28	2 067 969	157	14 537 401
201309	183	16 497 090	37	3 511 854	146	12 985 236
201310	239	19 409 069	64	4 165 703	175	15 243 366
201311	187	17 284 950	19	1 852 275	168	15 432 675
201312	147	12 361 415	79	6 590 899	68	5 770 516
201401	263	20 924 942	35	3 307 348	228	17 617 593
201402	186	15 725 231	15	1 295 243	171	14 429 988
201403	146	13 250 246	26	2 509 963	120	10 740 283
201404	163	14 196 416	27	2 324 286	136	11 872 130
201405	121	10 955 018	12	1 212 359	109	9 742 659
201406	173	14 487 974	37	2 670 770	136	11 817 204
201407	143	12 938 786	20	1 840 749	123	11 098 037
201408	103	10 072 482	18	1 426 363	85	8 646 119
201409	105	9 811 979	30	2 422 889	75	7 389 090
201410	88	7 799 467	7	574 128	81	7 225 339
201411	85	7 487 191	19	1 379 275	66	6 107 916
Total	5 333	478 922 117	967	83 034 081	4 366	395 888 036

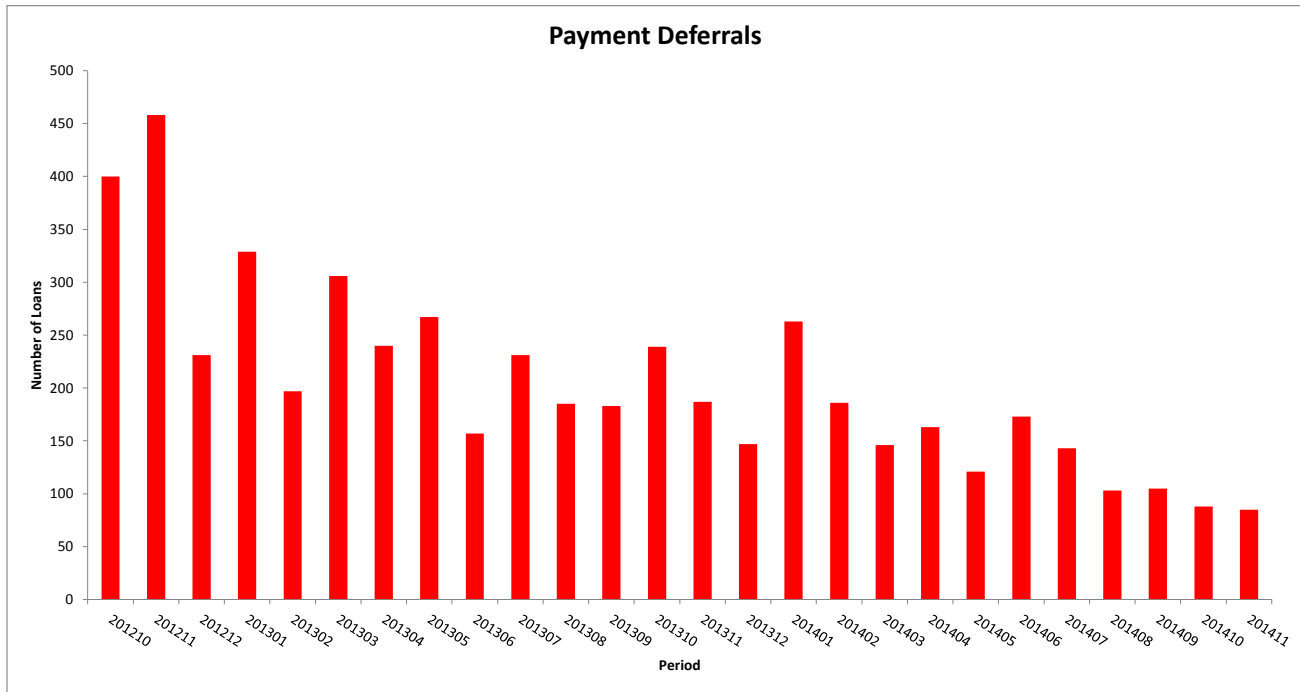
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Svensk Autofinans 1 Limited
Monthly Investor Report

18.b Payment Deferrals



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days



Svensk Autofinans 1 Limited
Monthly Investor Report

19.a Vehicle Type



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period from	28.11.2014	to	30.12.2014	=	32 days

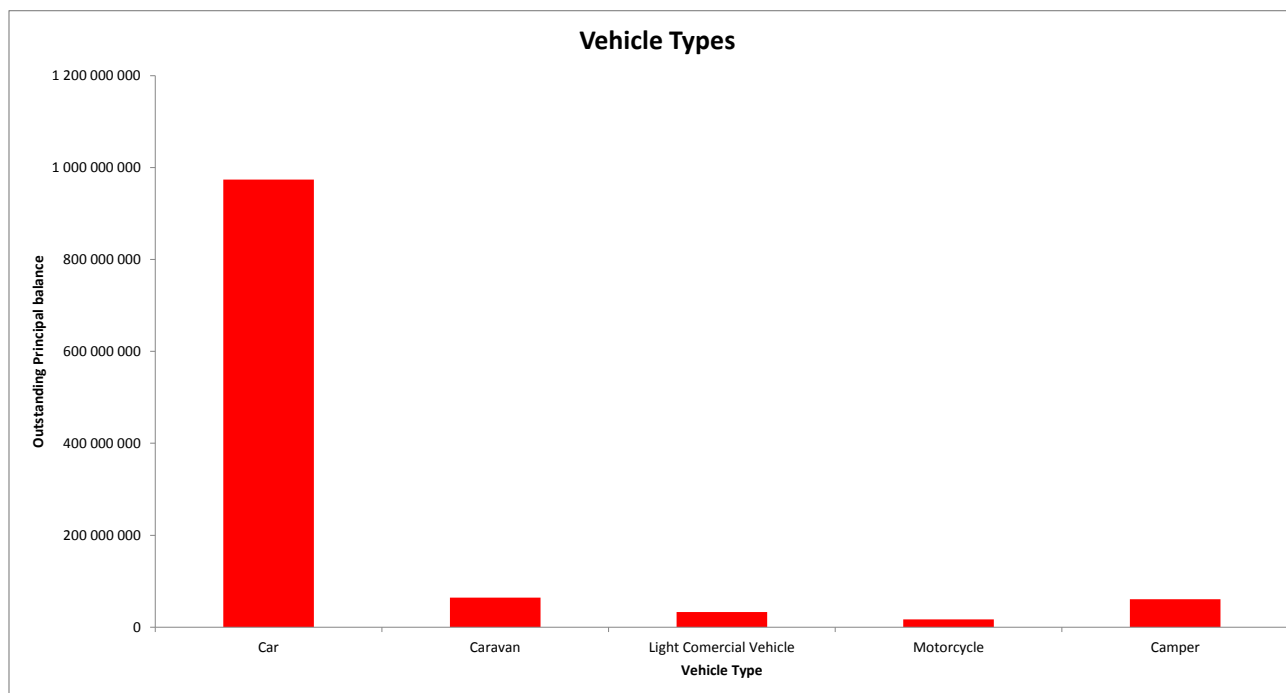
TOTAL						
Vehicle type	Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning
	Car	17 082	974 086 001	84,8 %	27,0	39,6
	Caravan	891	64 346 406	5,6 %	62,8	47,7
	Light Comercial Vehicle	568	32 897 317	2,9 %	24,5	40,0
	Motorcycle	397	16 763 702	1,5 %	33,3	39,3
	Camper	349	60 727 299	5,3 %	53,3	45,8
	Total	19 287	1 148 820 725	100 %	30,4	40,4

Svensk Autofinans 1 Limited
Monthly Investor Report

19.b Vehicle Type



Reporting Date	01.01.2015				
Payment date	30.12.2014				
Period No	26				
Monthly Period	Nov 2014				
Interest Period	from	28.11.2014	to	30.12.2014	= 32 days



Svensk Autofinans 1 Limited
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20. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date 01.01.2015
 Payment date 30.12.2014
 Period No 26
 Monthly Period Nov 2014
 from 28.11.2014 to 30.12.2014 = 32 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																		
2014 3	2 401 868	47																		
2014 4	1 102 817	22																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 1			2014 2			2014 3			2014 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4	0	616 367	482 943	0	616 367	482 943	0	616 367	482 943	0	616 367	482 943
2013 1	3 286 295	57	53 592	53 592	3 232 703	53 631	107 224	3 179 071	25 596	132 820	3 153 475	10 778	143 598	3 142 697
2013 2	3 701 040	46	44 875	44 875	3 656 164	10 740	55 615	3 645 424	137 695	193 310	3 507 730	1 188	194 497	3 506 542
2013 3	4 359 080	73	230 543	230 543	4 128 537	215 408	445 951	3 913 129	65 821	511 772	3 847 308	40 377	552 149	3 806 931
2013 4	5 354 731	73	752 591	752 591	4 602 139	550 454	1 303 046	4 051 685	234 537	1 537 583	3 817 148	24 419	1 562 002	3 792 729
2014 1	4 754 801	75	552 775	552 775	4 202 026	666 440	1 219 215	3 535 586	442 733	1 661 947	3 092 854	32 150	1 694 098	3 060 703
2014 2	2 814 252	53				158 487	158 487	2 655 765	829 406	987 894	1 826 359	227 294	1 215 188	1 599 064
2014 3	2 401 868	47							231 874	231 874	2 169 994	232 819	464 692	1 937 176
2014 4	1 102 817	22									216 657	216 657	886 161	

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Svensk Autofinans 1 Limited
Monthly Investor Report

21. Priority of Payments



Reporting Date	01.01.2015
Payment date	30.12.2014
Period No	26
Monthly Period	Nov 2014
Interest Period	from 28.11.2014 to 30.12.2014 = 32 days

Pre-Enforcement Priority of Payments

Available Distribution Amount	+	133 422 894,42	SEK
Senior Expenses	-	532 876,16	SEK
Interest Notes Class A	-	608 908,38	SEK
Payment to Reserve Account	-	22 976 414,50	SEK
Principal Payments on Class A	-	56 626 678,01	SEK
Payment to Reserve Account (Required Reserve Amount)	-	45 952 829,00	SEK
Interest Notes Class B	-	666 924,02	SEK
Principal Payments Class B	-	-	SEK
Interest on Subordinated Loan	-	3 883 584,03	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		2 174 680,31	SEK

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Monthly Investor Report

22. Transaction Costs



Reporting Date	01.01.2015	
Payment date	30.12.2014	
Period No	26	
Monthly Period	Nov 2014	
Interest Period	from	28.11.2014
	to	30.12.2014
	=	32 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	532 876,16 SEK		
Interest accrued for the Period	1 275 832,40 SEK	608 908,38 SEK	666 924,02 SEK
Cumulative Interest accrued	119 035 988,46 SEK	92 395 430,03 SEK	26 640 558,43 SEK
Interest Payments	1 275 832,40 SEK	608 908,38 SEK	666 924,02 SEK
Cumulative Interest Payments	119 035 988,46 SEK	92 395 430,03 SEK	26 640 558,43 SEK
Interest accrued on Subordinated Loans for the Period	3 883 584,03 SEK		
Cumulative Interest accrued on Subordinated Loans	91 280 437,09 SEK		
Interest Payments on Subordinated Loans	3 883 584,03 SEK		
Cumulative Interest Payments on Subordinated Loans	91 280 437,09 SEK		
Unpaid Interest for the Period	- SEK		
Cumulative Unpaid Interest	- SEK		

Svensk Autofinans 1 Limited
Monthly Investor Report

23. Priority of Payments - Post-Enforcement



Reporting Date	01.01.2015	
Payment date	30.12.2014	
Period No	26	
Monthly Period	Nov 2014	
Interest Period	from	28.11.2014
	to	30.12.2014
	=	32 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	01.01.2015					
Payment date	30.12.2014					
Period No	26					
Monthly Period	Nov 2014					
Interest Period	from	28.11.2014	to	30.12.2014	=	32 days