

Svensk Autofinans 1 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	02.12.2015				
Payment date	30.11.2015			Following payment dates	29.12.2015
Period No	37				29.01.2016
Monthly Period	Oct 2015				
Interest Period	28.10.2015	to	30.11.2015	=	33 days

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1. Portfolio Information



Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from 28.10.2015	to 30.11.2015 = 33 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	559 866 655,62 SEK	604 827 360,13 SEK
Scheduled Loan Principal Repayments	16 085 541,32 SEK	21 076 710,38 SEK
Prepayments	20 134 218,37 SEK	20 354 008,13 SEK
Deemed Collections	2 334 702,00 SEK	3 352 291,00 SEK
Total Principal Payments Received	38 554 461,69 SEK	44 783 009,51 SEK
New Defaulted Auto Loans in Period	434 840,00 SEK	177 695,00 SEK
Closing Balance	520 877 353,93 SEK	559 866 655,62 SEK
Total revenue collections		
Revenue and fees received on loan balances	2 397 928,87 SEK	3 130 360,43 SEK
recoveries on loans in default	431 027,75 SEK	158 437,11 SEK
Total revenue received in period	2 828 956,62 SEK	3 288 797,54 SEK
# Loans		
At beginning of period	11 198 Loans	11 897 Loans
Paid in full	2 Loans	655 Loans
Repurchased (Deemed Collections)	27 Loans	35 Loans
New loans into Default	8 Loans	9 Loans
At end of period	11 161 Loans	11 198 Loans
Weighted Average Loan Return	4,78 %	

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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2. Amount Due for Distribution



Reporting Date	02.12.2015
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Available Distribution Amount

	Current Period	Previous Period
a. Reserve Fund	0,00 SEK	36 289 641,61 SEK
b. Collections under the Loan Agreement	41 383 418,31 SEK	48 071 807,05 SEK
1. Collections (Principal, Interest, Fees)	39 048 716,31 SEK	44 719 516,05 SEK
2. Deemed collections (Principal)	2 334 702,00 SEK	3 352 291,00 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	41 383 418,31 SEK	84 361 448,66 SEK

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3. Reserve Accounts



Reporting Date	02.12.2015
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Note Balance

Beginning of Period	559 866 655,62	SEK
End of Period	520 877 353,93	SEK

Reserve Fund

	in %	
Beginning of Period	-	SEK
Cash Outflow	-	SEK
Cash Inflow	-	SEK
End of Period	-	SEK
Required Reserve Amount	-	SEK

Liquidity Balance

	in %	
Beginning of Period	-	SEK
Cash Outflow	-	SEK
Cash Inflow	-	SEK
End of Period	-	SEK
Required Reserve Amount	-	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	52 544 358,76	SEK
Cash Outflow	5 979 450,00	SEK
Cash Inflow	-	SEK
End of Period	46 564 908,76	SEK
Required Reserve Amount	46 564 908,76	SEK

Set-off from Deposits

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

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4. Performance Data



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Note Balance

Beginning of Period	559 866 655,6	SEK
End of Period	520 877 353,9	SEK

Portfolio Performance:

	SEK	%	# loans
Performing Receivables:			
Current	512 864 544,5	98,5 %	11 007
1-29 days past due	4 765 567,2	0,9 %	90
Delinquent Receivables:			
30-59 days past due	1 606 471,6	0,3 %	28
60-89 days past due	796 970,1	0,2 %	17
90-119 days past due	491 362,6	0,1 %	11
120-149 days past due	274 658,0	0,1 %	7
150-179 days past due	77 780,0	0,0 %	1
Total Performing and Delinquent	520 877 353,9	100,0 %	11 161 #

Current Period Defaults	434 840,00	8
Cumulative Defaults	33 543 989,42	564
Current Period Recoveries	431 027,75	
Cumulative Recoveries	15 762 001,32	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS0706720496	NA
Currency		SEK	SEK
Initial Tranching	100 %	87 %	13 %
Legal Final Maturity Date		31.08.2029	31.08.2029
Rating (Fitch/Moody's)		AAAsf/AAA(sf)	Not rated
Initial Notes Aggregate Principal Outstanding Balance	4 555 223 000,00 SEK	3 963 045 000,00 SEK	592 178 000,00 SEK
Initial Nominal per Note		1 000 000,00 SEK	1 000 000,00 SEK
Increment per Note		1 000,00 SEK	1 000,00 SEK
Initial Number of Notes per Class	4778	4008	770
Current Note Information			
Class Principal Outstanding Opening Balance	559 866 655,62 SEK	- SEK	559 866 655,62 SEK
Available Distribution Amount	41 383 418,31 SEK		
Amortisation	38 989 301,69 SEK		
Redemption per Class	38 989 301,69 SEK	- SEK	38 989 301,69 SEK
Redemption per Note		- SEK	50 635,46 SEK
Class Principal Outstanding Closing Balance	520 877 353,93 SEK	- SEK	520 877 353,93 SEK
Current Tranching		0,00 %	100,00 %
Current Pool Factor		-	0,88

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest Rate Basis: 1-M STIBOR / Spread	0,00 %	0,95 %	1,10 %
Day Count Convention		(ACT/360)	(ACT/360)
Interest Days	33		
Principal Outstanding per Note Beginning of Period		- SEK	727 099,55 SEK
>Principal Repayment per note		- SEK	50 635,46 SEK
Principal Outstanding per Note End of Period		- SEK	676 464,10 SEK
>Interest accrued for the period		- SEK	733,16 SEK
Interest Payment		- SEK	564 532,21 SEK
Interest Payment per Note		- SEK	733,16 SEK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,00 %	3,00 %
Current CE (incl. Excess Spread)		102,45 %	2,45 %
Current CE (excl. Excess Spread)		100,00 %	0,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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Reporting Date	02.12.2015
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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-	A- Outlook stable	N	
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	A Rating Watch Negative	A-	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 (i) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (ii) 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.	

Santander Consumer Bank AS, Norge, Sverige Filial
Box 1341
171 26 Solna
Org nr 516406-0336
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6.a Original Portfolio Principal Balance

Reporting Date	02.12.2015				
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Average loan balance at start of transaction: 88 941

TOTAL						
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
0,0	49999,9	15 824	491 555 447	10,8 %	26,2	22,1
50000,0	99999,9	17 915	1 318 633 541	28,9 %	41,1	18,6
100000,0	149999,9	10 643	1 300 080 151	28,5 %	46,8	15,8
150000,0	199999,9	4 207	718 488 045	15,8 %	49,6	14,6
200000,0	249999,9	1 482	328 150 115	7,2 %	50,2	14,0
250000,0	299999,9	579	157 102 138	3,4 %	53,6	13,4
300000,0	349999,9	213	68 453 750	1,5 %	48,3	13,4
350000,0	399999,9	129	48 344 121	1,1 %	42,2	15,1
400000,0	449999,9	67	28 366 529	0,6 %	46,1	16,7
450000,0	499999,9	38	17 884 950	0,4 %	43,9	13,2
500000,0	549999,9	44	23 163 362	0,5 %	35,4	14,8
550000,0	599999,9	24	13 870 875	0,3 %	34,4	19,1
600000,0 +		51	41 129 757	0,9 %	31,8	15,1
Total		51 216	4 555 222 782	100,00 %	43,6	16,82

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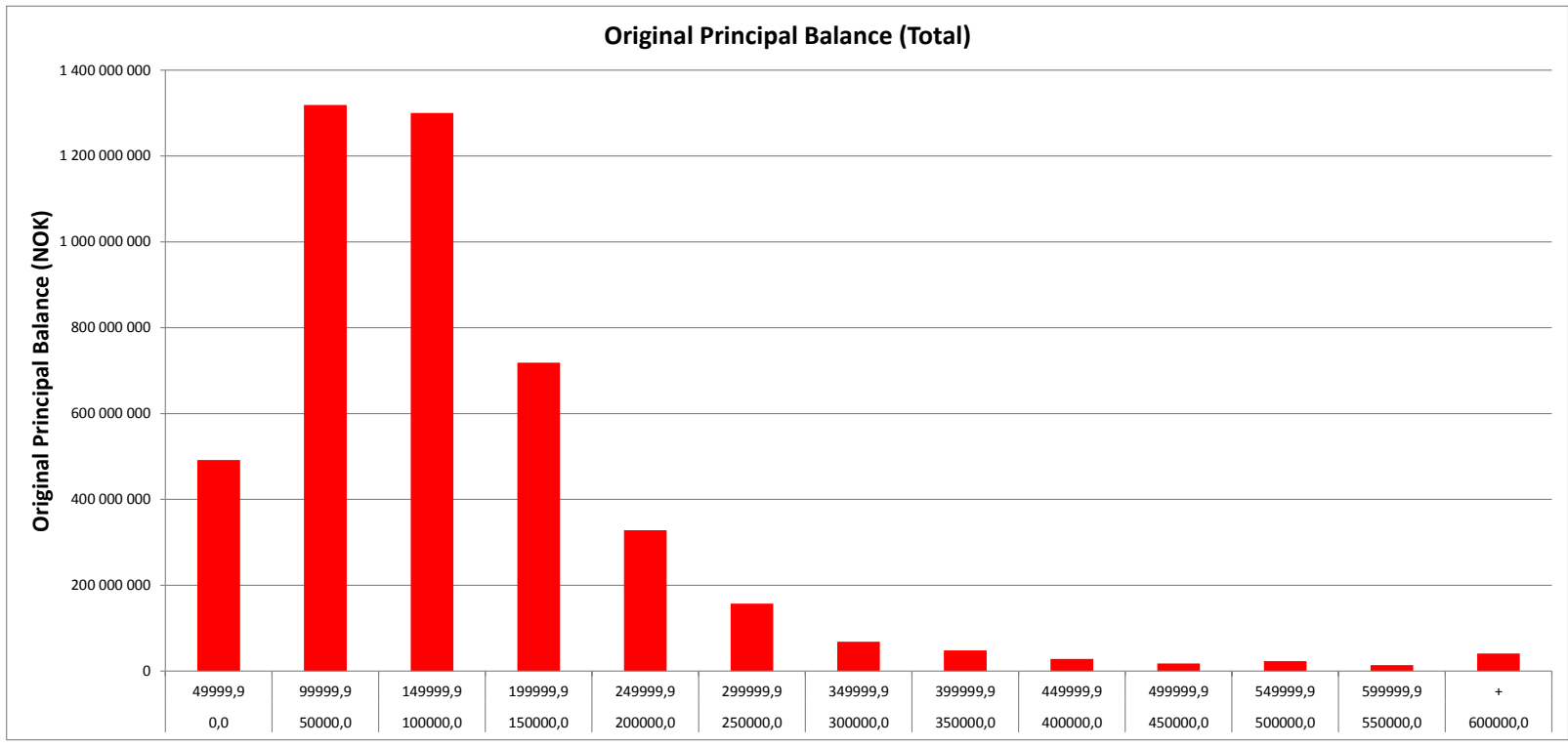
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Monthly Investor Report

6.b Original Principal Balance Graph

Reporting Date	02.12.2015					
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Original Principal Balance (Total)



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7.a Outstanding Principal Balance

Reporting Date	02.12.2015	
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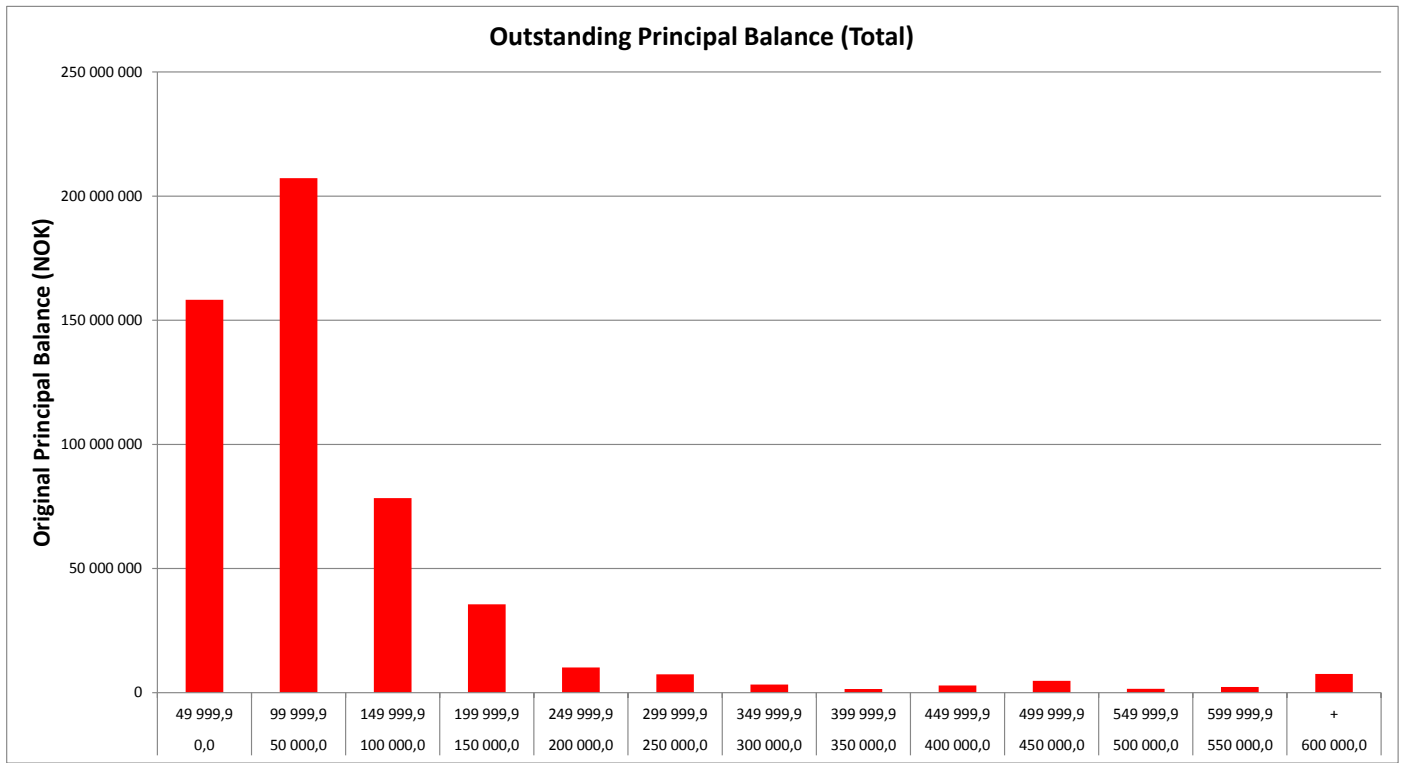
Average loan outstanding balance- all: 46 669

		TOTAL							
Outstanding balance	Min	Max	No	Outstanding Balance	% of Loans	% of Outstanding Balance	WA months to maturity	WA seasoning	
		0,0	49 999,9	7 209	158 228 188	61,85 %	29,76 %	18,4	51,7
		50 000,0	99 999,9	2 963	207 223 330	28,45 %	39,92 %	28,4	49,0
		100 000,0	149 999,9	661	78 345 507	6,54 %	15,50 %	32,9	49,5
		150 000,0	199 999,9	208	35 598 740	1,97 %	6,76 %	32,4	50,8
		200 000,0	249 999,9	46	10 191 809	0,50 %	2,19 %	34,1	52,3
		250 000,0	299 999,9	27	7 418 901	0,25 %	1,39 %	35,1	56,3
		300 000,0	349 999,9	10	3 257 683	0,10 %	0,64 %	35,4	61,6
		350 000,0	399 999,9	4	1 495 249	0,03 %	0,20 %	26,0	51,4
		400 000,0	449 999,9	7	2 942 747	0,07 %	0,60 %	23,0	47,0
		450 000,0	499 999,9	10	4 762 873	0,08 %	0,77 %	21,0	58,7
		500 000,0	549 999,9	3	1 572 163	0,04 %	0,37 %	6,0	45,3
		550 000,0	599 999,9	4	2 321 918	0,04 %	0,41 %	19,8	51,6
	600 000,0 +		9	7 518 247	0,09 %	1,48 %	8,5	53,2	
	Total		11 161	520 877 353,93	100,0 %	100,0 %	26,1	50,4	

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7.b Outstanding Principal Balance Graph

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8.a Geographical Distribution



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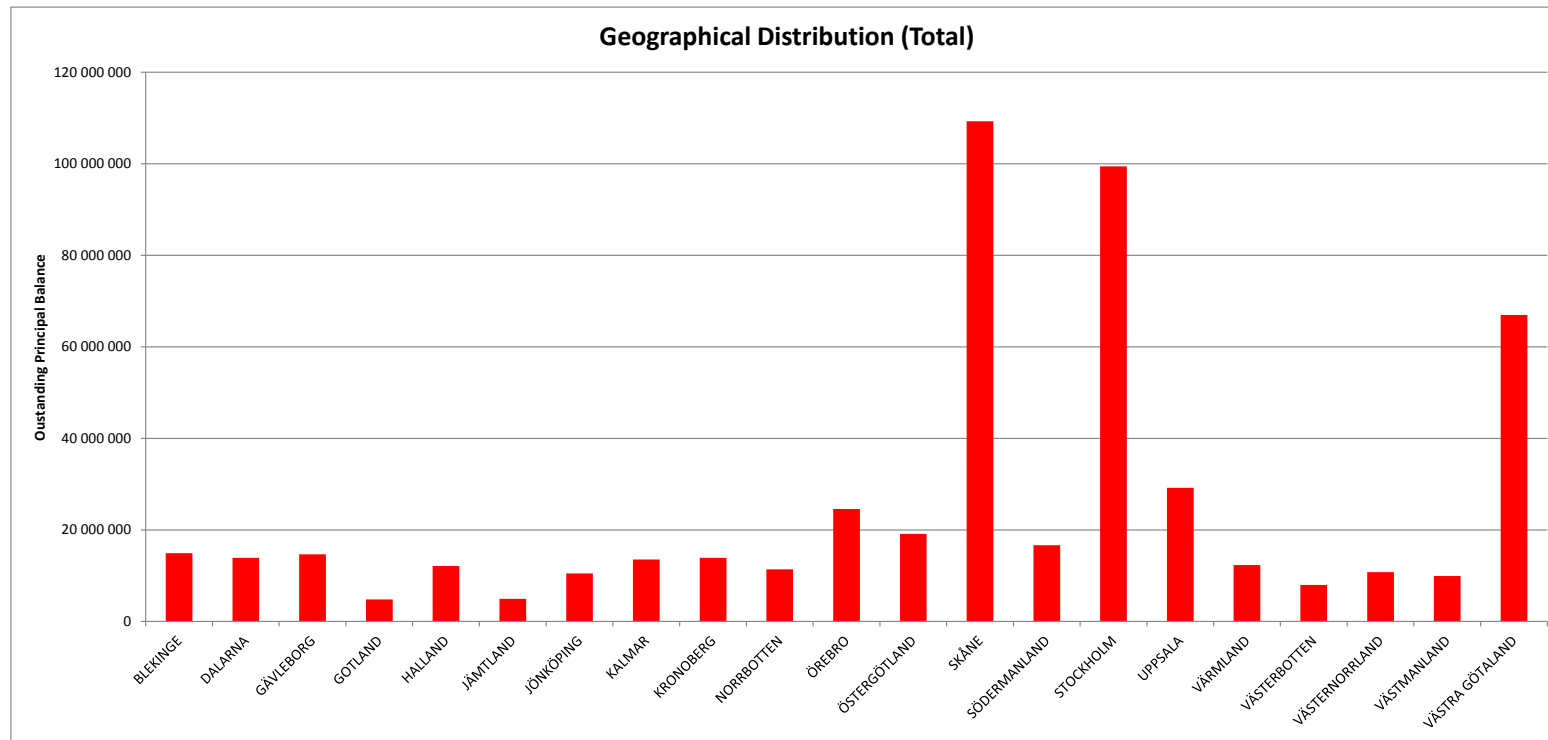
TOTAL						
District	No	Outstanding Balance	% of Outstanding balance	WA months to ma	WA seasoning	
BLEKINGE	321	14 894 467	2,86 %	26,0	49,7	
DALARNA	319	13 900 266	2,67 %	26,9	49,6	
GÄVLEBORG	371	14 680 188	2,82 %	24,5	49,1	
GOTLAND	103	4 800 966	0,92 %	32,4	50,4	
HALLAND	273	12 100 750	2,32 %	24,0	50,8	
JÄMTLAND	128	4 934 926	0,95 %	28,6	51,7	
JÖNKÖPING	228	10 489 755	2,01 %	33,6	51,0	
KALMAR	293	13 546 984	2,60 %	25,5	50,1	
KRONOBERG	307	13 908 332	2,67 %	27,2	49,8	
NORRBOTTEN	232	11 390 115	2,19 %	31,1	50,9	
ÖREBRO	508	24 575 637	4,72 %	28,9	50,4	
ÖSTERGÖTLAND	359	19 146 929	3,68 %	32,7	50,5	
SKÅNE	2 262	109 283 892	20,98 %	21,5	50,5	
SÖDERMANLAND	362	16 650 030	3,20 %	28,6	50,8	
STOCKHOLM	2 153	99 437 965	19,09 %	24,9	49,8	
UPPSALA	598	29 184 474	5,60 %	19,9	49,3	
VÄRMLAND	316	12 294 394	2,36 %	29,0	52,0	
VÄSTERBOTTEN	144	7 985 567	1,53 %	27,9	53,1	
VÄSTERNORRLAND	218	10 761 577	2,07 %	23,9	50,2	
VÄSTMANLAND	202	9 930 699	1,91 %	26,7	48,5	
VÄSTRA GÖTALAND	1 464	66 979 438	12,86 %	31,3	51,7	
Sum:	11 161	520 877 354	100,0 %	26,0	50,4	

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8.b Geographical Distribution Graph

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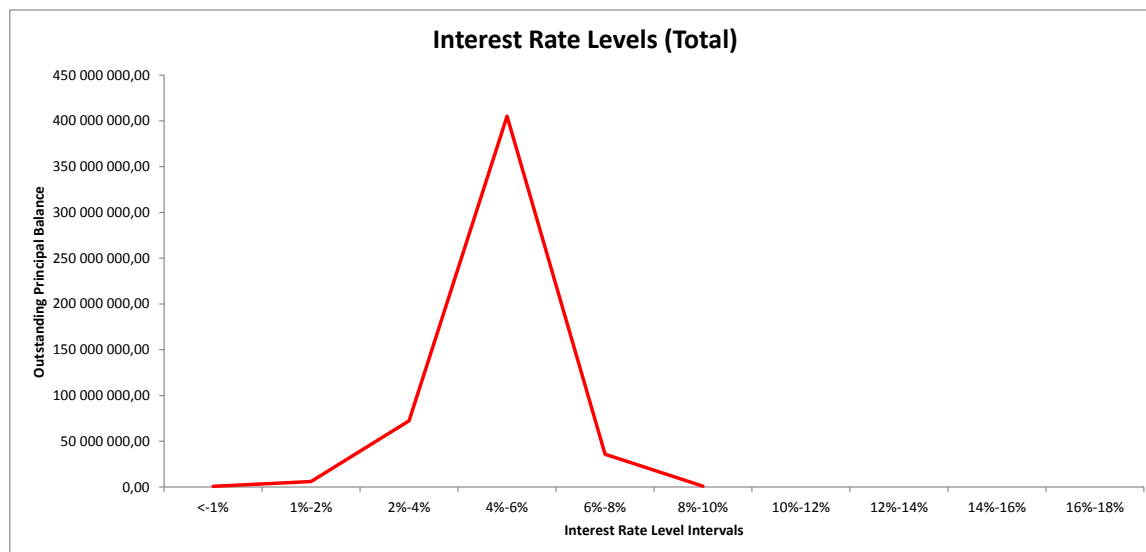
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9.b Interest Rate



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10.a Remaining Terms



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TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		362	1 702 738	0,33 %	0,0	55,1	
1		12	4 218	159 831 015	30,68 %	7,2	52,7
13		24	3 074	111 155 003	21,34 %	18,9	50,5
25		36	2 097	120 690 440	23,17 %	30,4	47,4
37		48	965	77 550 749	14,89 %	41,9	45,8
49		60	148	14 568 671	2,80 %	55,7	61,5
61		72	155	17 288 917	3,32 %	68,0	54,7
73		84	142	18 089 820	3,47 %	78,6	55,7
85		96					
97		108					
109		120					
121	>						
Total		11 161	520 877 354	100 %	26,1	50,4	

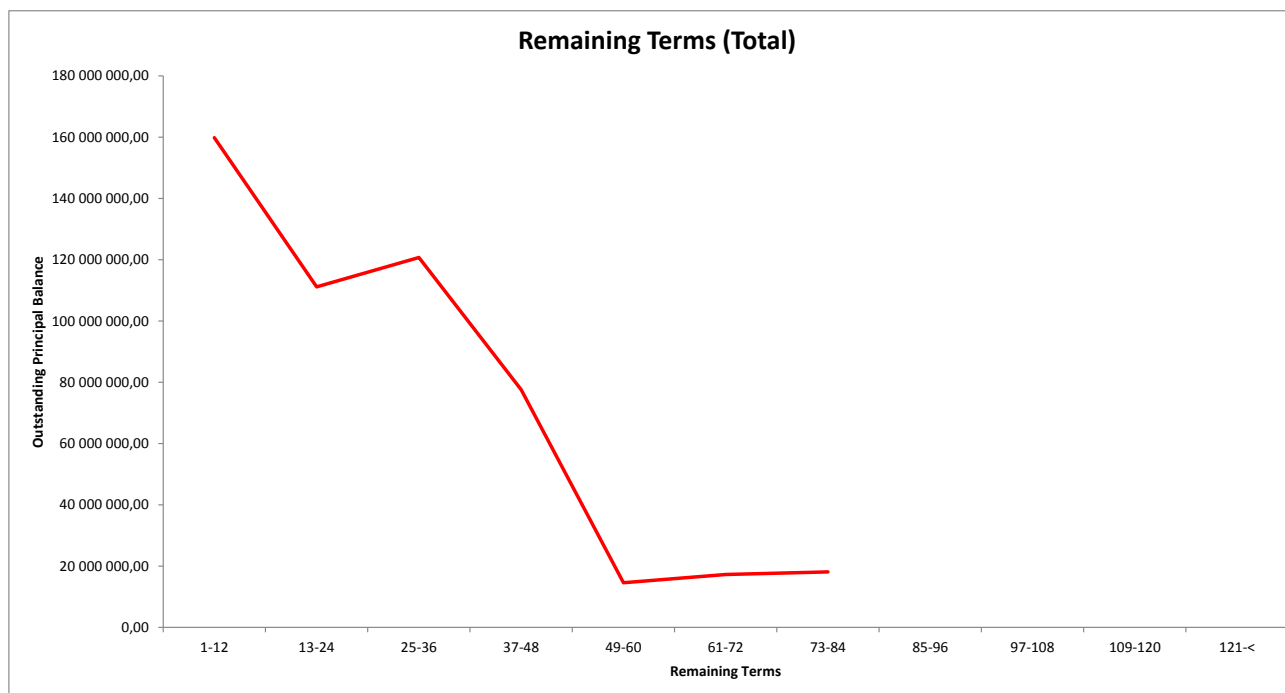
Santander Consumer Bank AS, Norge, Sverige Filial
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Tel: +46 08-470 79 00
Fax:+46 08-470 79 98

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10.b Remaining Terms



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11.a Seasoning



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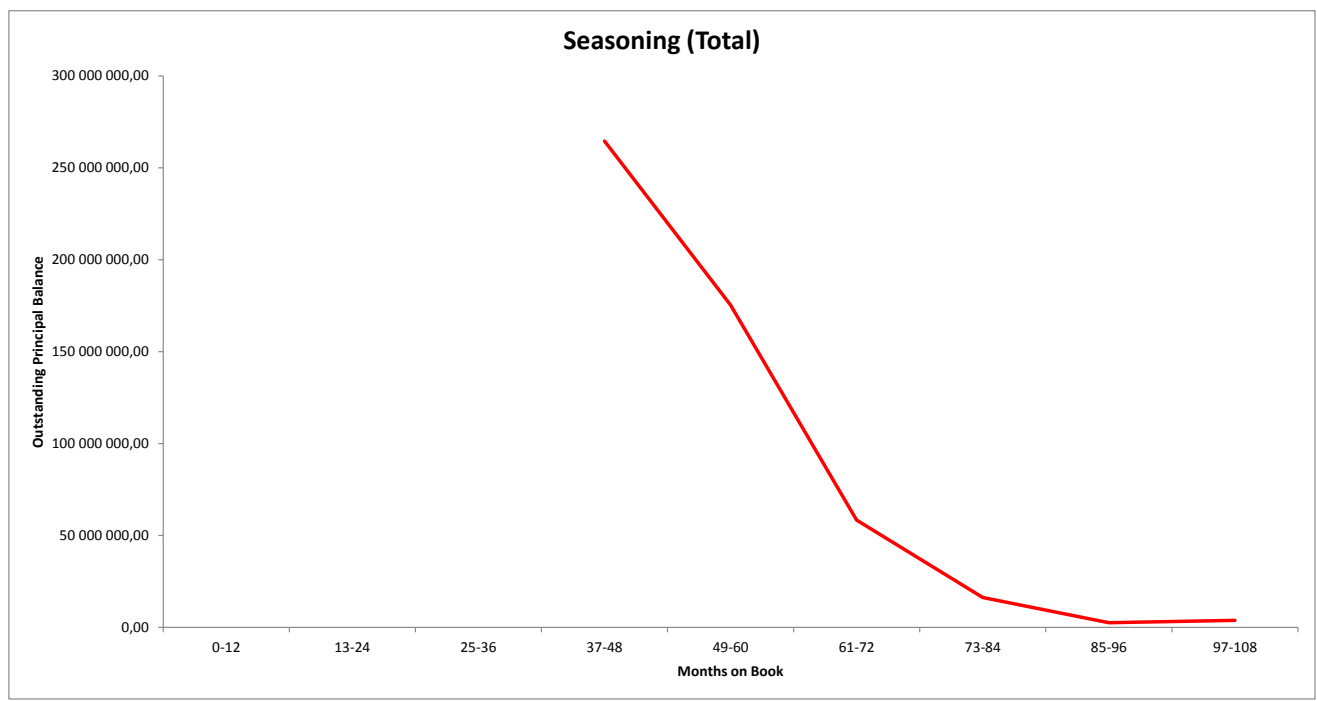
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36					
37		48	5 064	264 532 883	50,8 %	28,2	42,7
49		60	3 964	175 369 402	33,7 %	22,3	53,3
61		72	1 603	58 373 031	11,2 %	23,1	64,7
73		84	446	16 222 205	3,1 %	29,2	76,0
85		96	47	2 544 035	0,5 %	39,9	88,5
97		108	37	3 835 798	0,7 %	70,3	99,7
109		120					
121	>						
		11 161		520 877 354	100 %	26,1	50,4

Svensk Autofinans 1 Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days



Svensk Autofinans 1 Limited
Monthly Investor Report

13.a Balloon loans



Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from	28.10.2015 to 30.11.2015 = 33 days

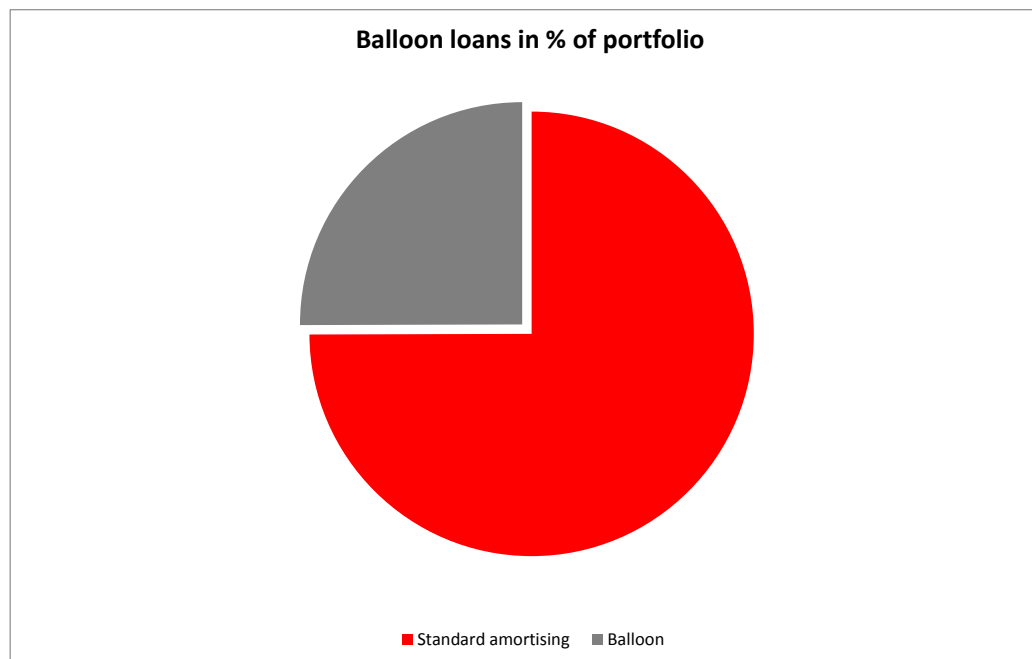
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard amortising		9 734	390 418 601	74,95 %	32,2	50,0
Balloon		1 427	130 458 753	25,05 %	7,7	51,6
Total		11 161	520 877 354	100 %	26,1	50,4

Svensk Autofinans 1 Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days

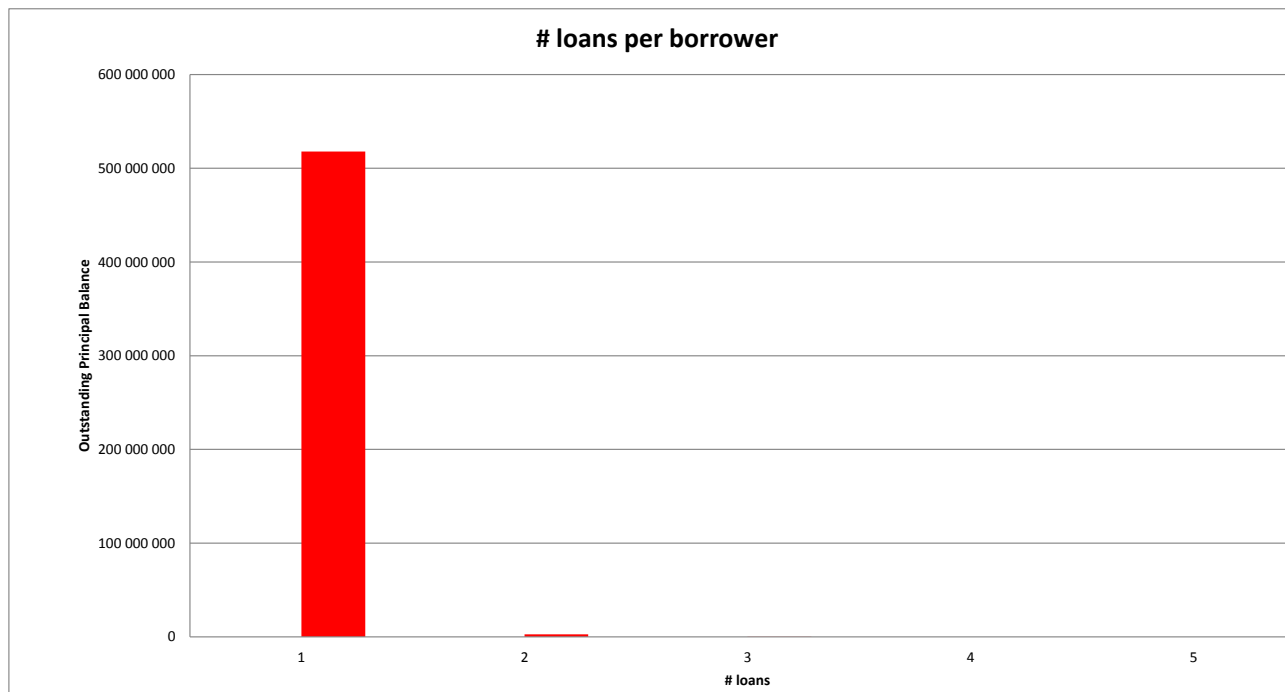


Svensk Autofinans 1 Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days



Svensk Autofinans 1 Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from 28.10.2015	to 30.11.2015 = 33 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	%	
1	535 914 410	509 470 447	26 443 964	2 128 525	4,8 %	95,1 %	
2	509 470 447	483 531 263	25 939 184	2 029 589	4,8 %	90,2 %	
3	483 531 263	457 712 208	25 819 055	1 926 325	4,8 %	85,4 %	
4	457 712 208	430 218 256	27 493 952	1 822 967	4,8 %	80,3 %	
5	430 218 256	400 507 288	29 710 968	1 715 110	4,8 %	74,7 %	
6	400 507 288	370 953 314	29 553 975	1 600 237	4,8 %	69,2 %	
7	370 953 314	339 662 608	31 290 705	1 486 505	4,8 %	63,4 %	
8	339 662 608	309 644 355	30 018 253	1 365 764	4,8 %	57,8 %	
9	309 644 355	283 817 573	25 826 782	1 252 135	4,9 %	53,0 %	
10	283 817 573	262 732 761	21 084 812	1 152 398	4,9 %	49,0 %	
11	262 732 761	241 327 212	21 405 548	1 068 972	4,9 %	45,0 %	
12	241 327 212	223 622 771	17 704 442	987 761	4,9 %	41,7 %	
13	223 622 771	209 571 785	14 050 985	917 757	4,9 %	39,1 %	
14	209 571 785	196 409 581	13 162 205	861 034	4,9 %	36,6 %	
15	196 409 581	184 405 113	12 004 468	807 459	4,9 %	34,4 %	
16	184 405 113	172 774 387	11 630 726	758 197	4,9 %	32,2 %	
17	172 774 387	161 495 065	11 279 322	710 373	4,9 %	30,1 %	
18	161 495 065	150 336 511	11 158 553	664 134	4,9 %	28,1 %	
19	150 336 511	139 656 781	10 679 731	618 475	4,9 %	26,1 %	
20	139 656 781	130 205 313	9 451 468	574 658	4,9 %	24,3 %	

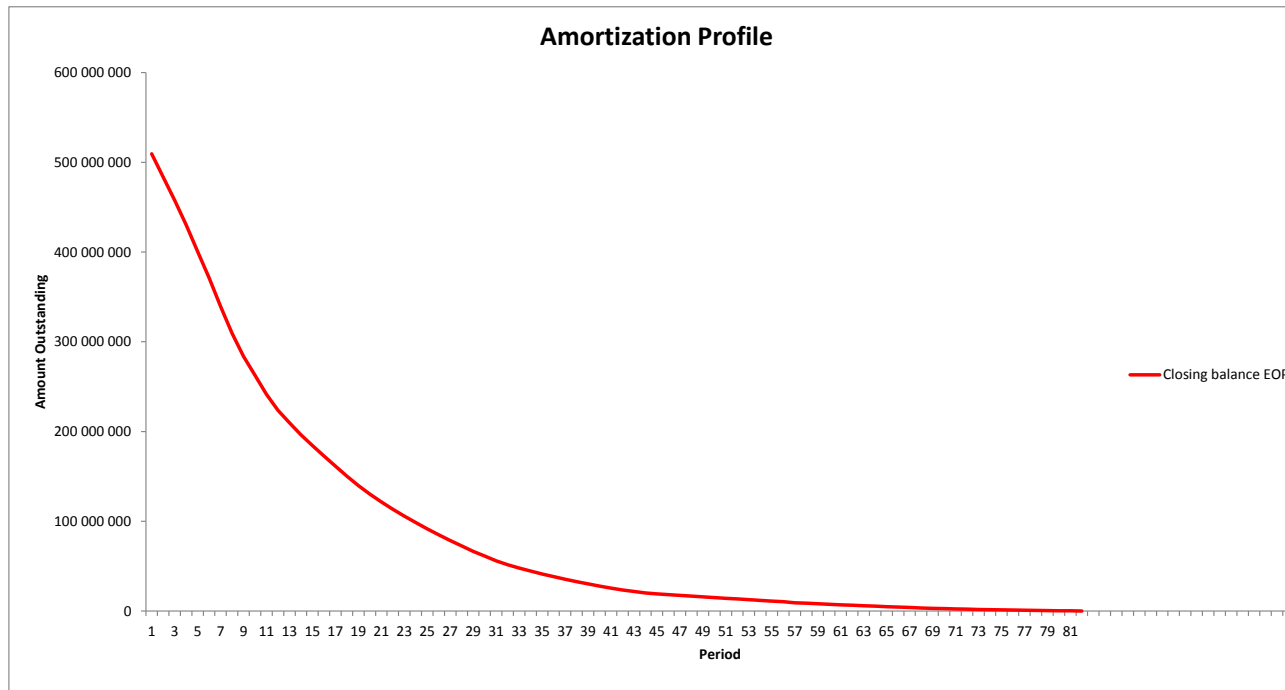
Santander Consumer Bank AS, Norge, Sverige Filial
 Box 1341
 171 26 Solna
 Org nr 516406-0336
 Tel: +46 08-470 79 00
 Fax: +46 08-470 79 98

Svensk Autofinans 1 Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days



Svensk Autofinans 1 Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from 28.10.2015	to 30.11.2015 = 33 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
201412	10	13	524 135
201501	9	9	20 716
201502	3	3	6 170
201503	5	8	12 937
201504	2	2	2 730
201505	2	2	2 146
201506	1	1	1 679
201507	2	2	4 329
201508	2	2	5 372
201509	2	2	3 964
201510	2	2	2 945
Total	333	483	5 395 093

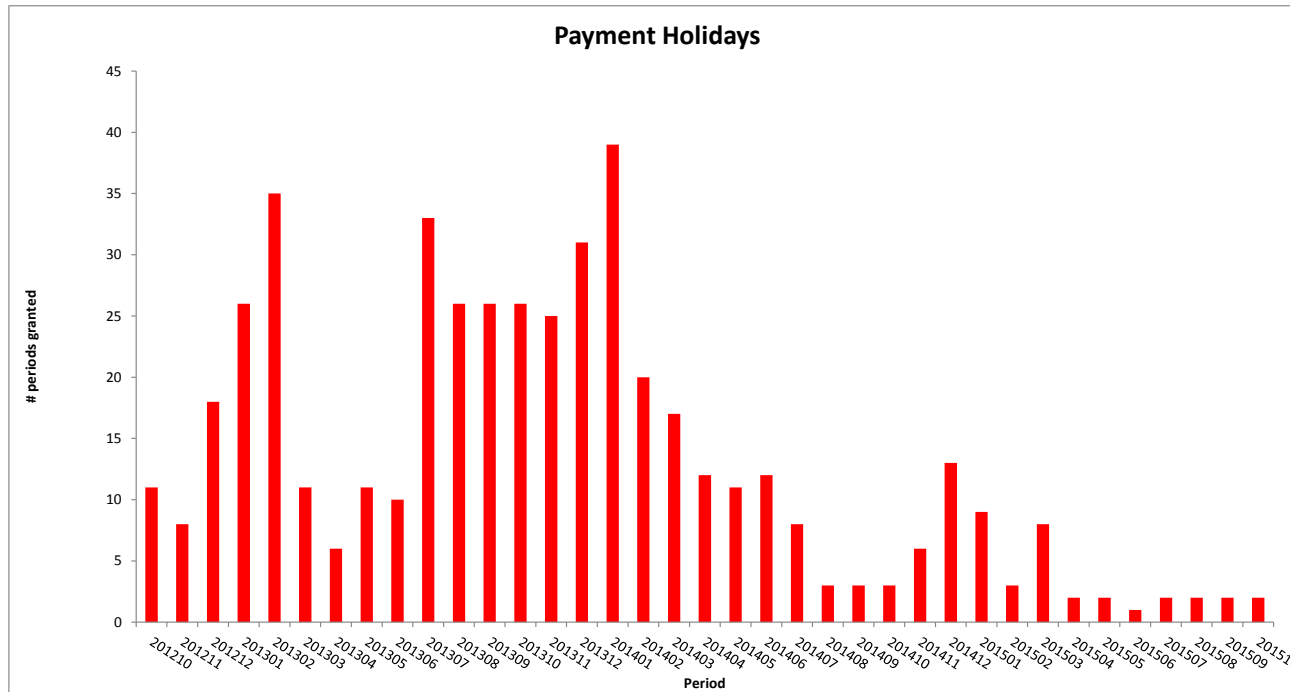
Payment Holiday

Svensk Autofinans 1 Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days



Svensk Autofinans 1 Limited
Monthly Investor Report

17.a Restructured Loans



Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from 28.10.2015	to 30.11.2015 = 33 days

TOTAL		
Period	No	Outstanding Balance
201210	0	0
201211	0	0
201212	0	0
201301	0	0
201302	1	95222
201303	0	0
201304	0	0
201305	0	0
201306	1	69039
201307	0	0
201308	0	0
201309	0	0
201310	0	0
201311	1	67908
201312	0	0
201401	1	72123
201402	0	0
201403	0	0
201404	1	51503
201405	0	0
201406	0	0
201407	0	0
201408	0	0
201409	0	0
201410	0	0
201411	1	24906
201412	0	0
201501	0	0
201502	1	18722
201503	0	0
201504	0	0
201505	0	0
201506	0	0
201507	0	0
201508	0	0
201509	0	0
201510	0	0
Total	7	399 423

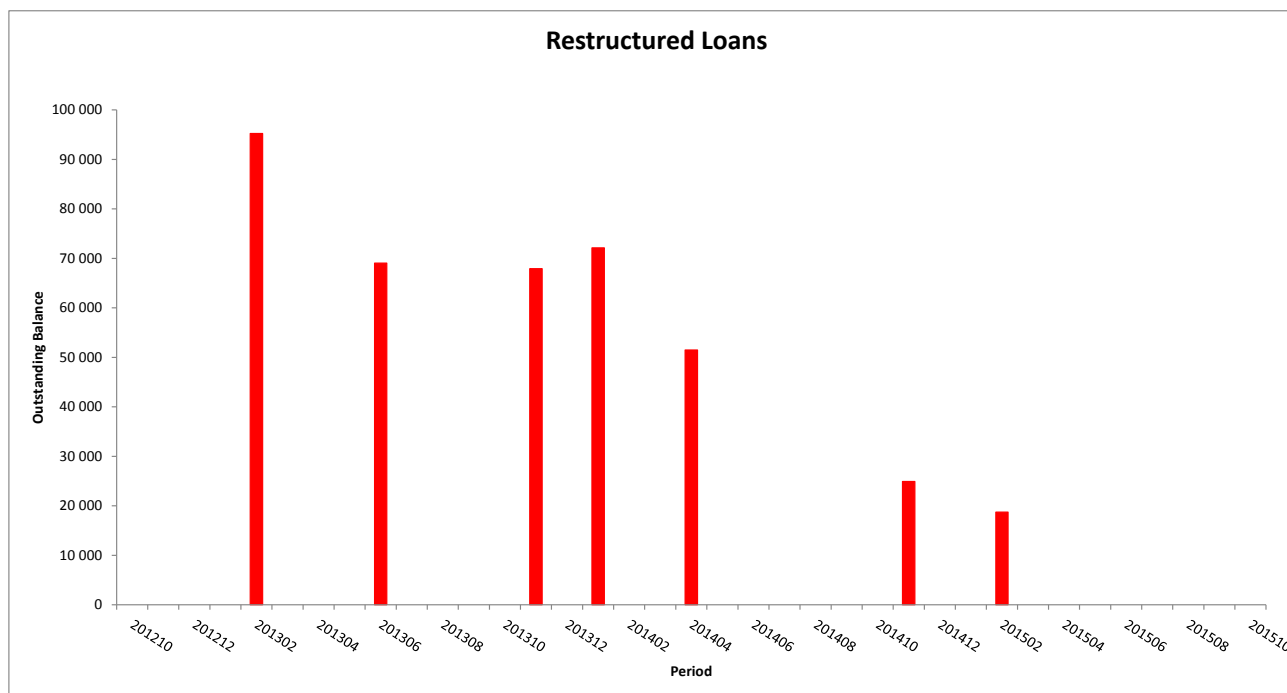
Restructured

Svensk Autofinans 1 Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days



Svensk Autofinans 1 Limited
Monthly Investor Report

18.a Payment Deferrals



Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	28.10.2015	to 30.11.2015 = 33 days

TOTAL	Total Deferrals		Deferrals <=5 days		Deferrals >5 days		
	Period	No. Loans	Outstanding balance	No. Loans	Outstanding balance	No. Loans	Outstanding balance
	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
	201412	106	8 220 008	30	2 602 971	76	5 617 037
	201501	95	7 155 702	10	584 028	85	6 571 674
	201502	79	6 870 124	14	910 084	65	5 960 040
	201503	110	9 800 766	37	3 796 726	73	6 004 040
	201504	105	7 671 916	23	1 674 366	82	5 997 550
	201505	114	9 442 457	23	2 147 706	91	7 294 751
	201506	103	8 697 026	21	1 612 367	82	7 084 659
	201507	87	5 921 479	14	773 349	73	5 148 130
	201508	59	6 464 329	6	369 473	53	6 094 856
	201509	68	6 356 928	11	1 002 421	57	5 354 507
	201510	41	2 285 079	5	225 586	36	2 059 493
	Total	6 300	557 807 930	1 161	98 733 158	5 139	459 074 772

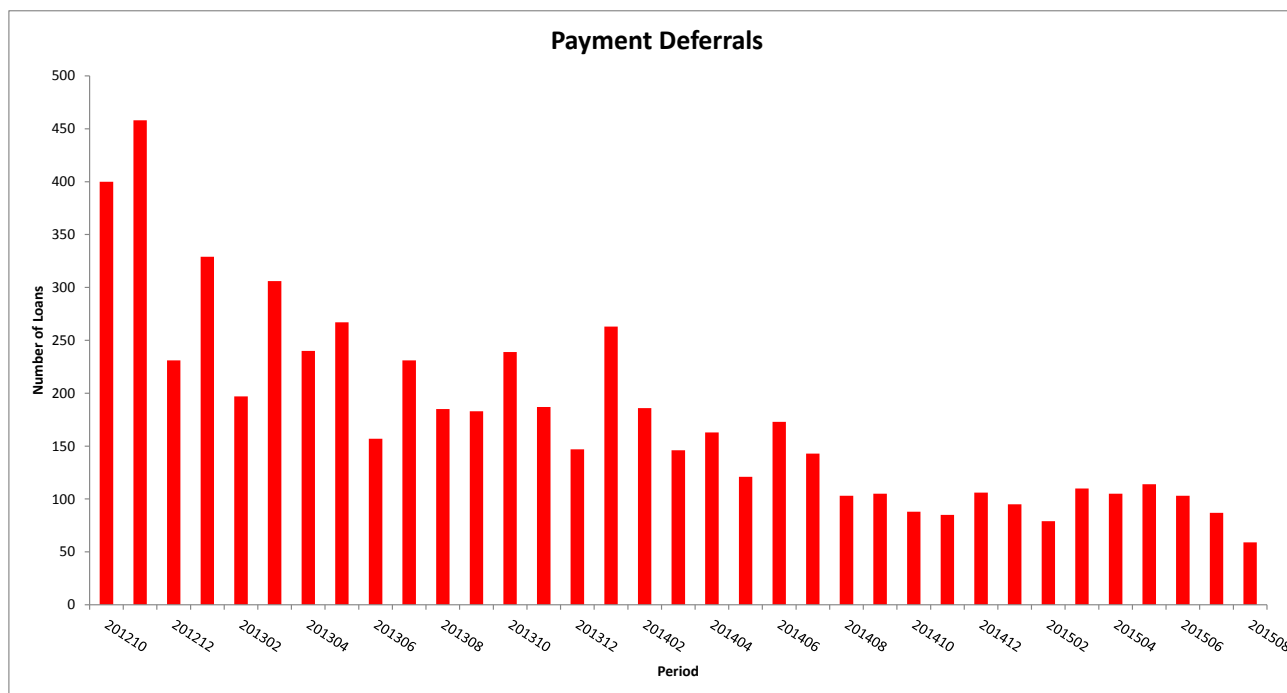
Payment Deferral

Svensk Autofinans 1 Limited
Monthly Investor Report

18.b Payment Deferrals



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days



Svensk Autofinans 1 Limited
Monthly Investor Report

19.a Vehicle Type



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period from	28.10.2015	to	30.11.2015	=	33 days

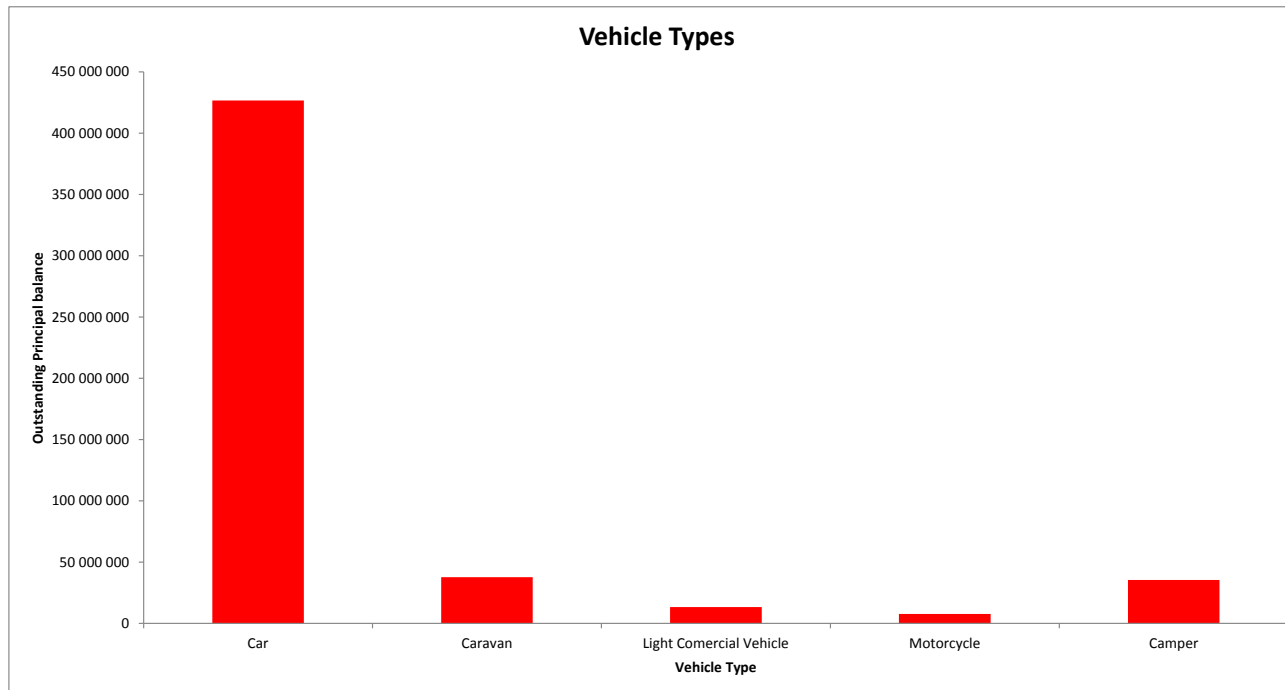
TOTAL					
Vehicle type	#	Outstanding balance	%	WA months to maturity	WA seasoning
Car	9 823	426 611 838	81,9 %	21,4	49,1
Caravan	599	37 713 843	7,2 %	55,2	59,1
Light Comercial Vehicle	281	13 375 528	2,6 %	22,6	49,6
Motorcycle	228	7 737 841	1,5 %	31,3	47,9
Camper	230	35 438 304	6,8 %	51,4	57,5
Total	11 161	520 877 354	100 %	26,1	50,4

Svensk Autofinans 1 Limited
Monthly Investor Report

19.b Vehicle Type



Reporting Date	02.12.2015				
Payment date	30.11.2015				
Period No	37				
Monthly Period	Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	= 33 days



20. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date 02.12.2015
 Payment date 30.11.2015
 Period No 37
 Monthly Period from Oct 2015 to 30.11.2015 = 33 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 4			2013 1			2013 2			2013 3			2013 4			2014 1		
			Recoveries	Cum. Recoveries	Loss	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	0	4 896	4 896	129 528	30 662	35 558	97 866	1 624	37 182	96 242	37 182	96 242	37 182	96 242	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	53 592	1 004 144	2 282 152
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	44 875	1 707 282	1 993 757
2013 3	4 359 080	73										688 417	688 417	3 670 663	307 273	995 690	3 363 390	230 543	1 226 233	3 132 847
2013 4	5 354 731	73													616 367	616 367	4 738 364	756 867	1 373 234	3 981 497
2014 1	4 754 801	75																552 775	552 775	4 202 026
2014 2	2 814 252	53																		
2014 3	2 401 868	47																		
2014 4	1 661 491	36																		
2015 1	3 189 545	33																		
2015 2	1 206 233	32																		
2015 3	1 024 563	27																		
2015 4	434 840	8																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 2			2014 3			2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	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		37 182	96 242		37 182													
2013 1	3 286 295	57	53 631	1 057 775	2 228 520	25 596	1 083 371	2 202 924	20 281	1 103 652	2 182 643	21 697	1 125 349	2 160 946	15 048	1 140 397	2 145 898	9 642	1 150 039	2 136 257
2013 2	3 701 040	46	10 740	1 718 022	1 983 017	137 695	1 855 717	1 845 323	1 567	1 857 284	1 843 756	3 431	1 860 715	1 840 325	5 056	1 865 771	1 835 269	2 922	1 868 693	1 832 347
2013 3	4 359 080	73	215 408	1 441 841	2 917 439	65 821	1 507 462	2 851 618	56 302	1 563 764	2 795 316	52 623	1 616 388	2 742 692	43 958	1 660 345	2 698 735	20 134	1 680 479	2 678 601
2013 4	5 354 731	73	550 454	1 923 688	3 431 042	234 537	2 158 226	3 196 505	166 737	2 324 963	3 029 768	44 456	2 369 418	2 985 312	23 552	2 392 970	2 961 760	103 758	2 496 728	2 858 002
2014 1	4 754 801	75	666 440	1 219 215	3 535 586	442 733	1 661 947	3 082 854	146 327	1 808 274	2 946 526	104 857	1 913 132	2 841 669	71 433	1 984 565	2 770 236	128 717	2 113 282	2 641 519
2014 2	2 814 252	53	158 487	158 487	2 655 765	829 406	987 894	1 826 359	281 103	1 268 997	1 545 256	60 446	1 329 443	1 484 810	83 116	1 412 559	1 401 694	33 631	1 446 190	1 368 063
2014 3	2 401 868	47				231 874	231 874	2 169 994	468 537	700 411	1 701 457	233 274	933 685	1 468 183	129 252	1 062 937	1 338 931	20 922	1 083 859	1 318 009
2014 4	1 661 491	36						331 636		331 636	1 329 855	114 111	445 747	1 215 744	122 072	567 819	1 093 672	57 726	625 545	1 035 946
2015 1	3 189 545	33										1 651 553	1 651 553	1 537 992	594 012	2 245 565	943 980	68 035	2 313 600	875 945
2015 2	1 206 233	32													326 864	326 864	879 369	176 968	503 832	702 401
2015 3	1 024 563	27																65 466	65 466	959 097
2015 4	434 840	8																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 Q4		
			Recoveries	Cum. Recoveries	Loss
2012 4	133 424	4		37 182	96 242
2013 1	3 286 295	57	2 272	1 152 311	2 133 985
2013 2	3 701 040	46	1 732	1 870 425	1 830 614
2013 3	4 359 080	73	82 469	1 762 948	2 596 132
2013 4	5 354 731	73	9 785	2 506 513	2 848 217
2014 1	4 754 801	75	5 388	2 118 670	2 636 131
2014 2	2 814 252	53	10 965	1 457 155	1 357 098
2014 3	2 401 868	47	215 156	1 299 015	1 102 853
2014 4	1 661 491	36	14 977	640 523	1 020 969
2015 1	3 189 545	33	8 555	2 322 155	867 390
2015 2	1 206 233	32	970	504 802	701 431
2015 3	1 024 563	27	74 458	139 924	884 639
2015 4	434 840	8	4 300	4 300	430 540

Svensk Autofinans 1 Limited
Monthly Investor Report

21. Priority of Payments



Reporting Date		02.12.2015				
Payment date		30.11.2015				
Period No		37				
Monthly Period		Oct 2015				
Interest Period	from	28.10.2015	to	30.11.2015	=	33 days

Pre-Enforcement Priority of Payments

Available Distribution Amount	+	41 383 418,31	SEK
Senior Expenses	-	468 866,82	SEK
Interest Notes Class A	-	-	SEK
Payment to Reserve Account	-	-	SEK
Principal Payments on Class A	-	-	SEK
Payment to Reserve Account (Required Reserve Amount)	-	-	SEK
Interest Notes Class B	-	564 532,21	SEK
Principal Payments Class B	-	38 989 301,69	SEK
Interest on Subordinated Loan	-	145 596,99	SEK
Principal Payments on Subordinated Loan	-	-	SEK
Payments to Servicer Advance Reserve Account	-	-	SEK
Amounts due to the Seller for deemed collections refunded, refunds,etc	-	-	SEK
<hr/>			
Payment to Seller		1 215 120,60	SEK

Svensk Autofinans 1 Limited
Monthly Investor Report

22. Transaction Costs



Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from	28.10.2015 to 30.11.2015 = 33 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	468 866,82 SEK		
Interest accrued for the Period	564 532,21 SEK	- SEK	564 532,21 SEK
Cumulative Interest accrued	127 442 576,05 SEK	94 638 376,62 SEK	32 804 199,43 SEK
Interest Payments	564 532,21 SEK	- SEK	564 532,21 SEK
Cumulative Interest Payments	127 442 576,05 SEK	94 638 376,62 SEK	32 804 199,43 SEK
Interest accrued on Subordinated Loans for the Period	145 596,99 SEK		
Cumulative Interest accrued on Subordinated Loans	163 579 628,05 SEK		
Interest Payments on Subordinated Loans	145 596,99 SEK		
Cumulative Interest Payments on Subordinated Loans	163 579 628,05 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	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from	28.10.2015
	to	30.11.2015
	=	33 days

Priority of Payments

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

Svensk Autofinans 1 Limited
Monthly Investor Report

24. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen

+47 21 08 37 70

anders.bruun.olsen@santanderconsumer.no

Priscilla Halverson

+47 21 08 37 72

priscilla.halverson@santanderconsumer.no

Thomas Andrén Johansen

+47 21 08 33 87

thomas.andren.johansen@santanderconsumer.no

Anders Fuglsang

+47 21 08 30 44

anders.fuglsang@santanderconsumer.no

Risk

Morten Christopher Freberg Holme

+47 21 08 38 25

morten.holme@santanderconsumer.no

Reporting Date	02.12.2015	
Payment date	30.11.2015	
Period No	37	
Monthly Period	Oct 2015	
Interest Period	from	28.10.2015
	to	30.11.2015
		= 33 days