STANDARD & POOR'S

STRUCTURED FINANCE

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Presale Report: ABS/Auto Loans/Spain

Fondo de Titulización de Activos Santander Consumer Spain Auto 07-1

€2,040 Million Floating-Rate Notes

Analysts: Estela Prieto, Madrid (34) 91-788-7204, estela_prieto@standardandpoors.com and José Ramón Torá, Madrid (34) 91-389-6955, jose_tora@standardandpoors.com
Surveillance analyst: Chiara Sardelli, Madrid (34) 91-389-6966, chiara_sardelli@standardandpoors.com
Group e-mail address: StructuredFinanceEurope@standardandpoors.com

This presale report is based on information as of May 4, 2007. The credit ratings shown are preliminary. This report does not constitute a recommendation to buy, hold, or sell securities. Subsequent information may result in the assignment of final credit ratings that differ from the preliminary credit ratings.

Class	Prelim. rating*	Prelim. amount (Mil. €)	Available credit support¶ (%)	Interest	Legal final maturity
A	AAA	1,902	6.9	Three-month EURIBOR plus a margin	Sept. 20, 2022
B	A	78	3.0	Three-month EURIBOR plus a margin	Sept. 20, 2022
C	BBB	20	2.0	Three-month EURIBOR plus a margin	Sept. 20, 2022
D§	CCC-	40	N/A	Three-month EURIBOR plus a margin	Sept. 20, 2022

**The rating on each class of securities is preliminary as of May 4, 2007 and subject to change at any time. Final credit ratings are expected to be assigned on the closing date subject to a satisfactory review of the transaction documents and legal opinion, and completion of a corporate overview. Standard & Poor's ratings address timely interest and ultimate principal.*
¶Over the issued amount backed by auto loans.
§The class D notes will not be backed by the receivables. The proceeds of these notes will be used to fund the initial reserve fund.
N/A—Not applicable.

Transaction Participants	
Originator	Santander Consumer, E.F.C., S.A.
Arranger	Calyon
Seller	Santander Consumer, E.F.C., S.A.
Servicer	Santander Consumer, E.F.C., S.A.
Interest swap counterparty	Banco Santander Central Hispano, S.A.
Transaction account provider	Santander Consumer Finance, S.A.
Trustee	Santander de Titulización, S.G.F.T., S.A.

Supporting Ratings	
Institution/role	Ratings
Santander Consumer Finance, S.A. as transaction account provider	AA/Stable/A-1+
Banco Santander Central Hispano, S.A. as interest swap counterparty	AA/Stable/A-1+

Transaction Key Features*	
Expected closing date	May 24, 2007
Collateral	Portfolio of loans granted to individuals and enterprises for buying new or used cars
Principal outstanding (Mil. €)	2,146.3
Country of origination	Spain
Concentration	Andalusia (27.89%), Canary Islands (11.36%), Catalonia (11.02%), and "major" borrowers (0.06%)
Average loan size balance (€)	11,501.46
Loan size range (€)	939 to 1,073,126.05¶
Weighted-average seasoning (months)	13.9
Weighted-average asset life remaining (years)	5.08
Floating/fixed-rate loans	100% fixed-rate
Weighted-average interest rate (%)	6.69
Arrears (%)§	0.00
Redemption profile	Amortizing
Cash reserve	Initial cash reserve of 2% of the issuance amount backed by auto loans
Revolving period (years)	2.33

**Preliminary pool data as of April 16, 2007.*
¶At closing, the intended maximum outstanding balance by loan will be €100,000.
§Loans in arrears will not be included in the pool at closing.

Transaction Summary

Standard & Poor's Ratings Services has assigned preliminary credit ratings to the €2,040 million floating-rate notes to be issued by Fondo de Titulización de Activos Santander Consumer Spain Auto 07-1. The class A, B, and C notes are backed by auto loan receivables originated by Santander Consumer, E.F.C., S.A., a subsidiary of Santander Consumer Finance, S.A. (SCF).

SCF is the European consumer finance subsidiary of Spain's largest bank, Banco Santander Central Hispano, S.A. (Santander).

The issuer will purchase from SCF auto loan receivables and, in turn, issue four classes of notes. The class D notes will not be backed by the receivables. The proceeds of these notes will be used to fund the initial reserve fund, which will be fully funded at closing.

The pool to be securitized comprises loans to individuals and enterprises to buy new and used vehicles.

Notable Features

This is SCF's third securitization in Spain. The previous transaction**,** Fondo de Titulización de Activos Santander Consumer Spain Auto 06, also rated by Standard & Poor's, closed in October 2006.

Compared with the previous transaction, Santander Consumer Spain Auto 07-1 features a variable guaranteed margin provided by the swap. This feature is previously unheard of in Spanish ABS securitizations, and has been proposed for the first time for this transaction.

The key features of this transaction include the following:

- The swap agreement will provide credit enhancement to the transaction by providing additional excess spread and an adjusted notional.
- There will be a 2.33-year revolving period, during which time any principal collections will be used to purchase new loans, subject to eligibility criteria.

The transaction mixes principal and interest from the loans to pay interest and principal due under the notes. To protect the more senior noteholders, the priority of payments features an interest deferral mechanism under certain stress scenarios. The payment of subordinated interest can be moved to a more subordinated position in the priority of payments under certain circumstances. In addition, the transaction features a write-off mechanism where principal amortization is accelerated by the amount of loans at (and over) 18 months past due.

Strengths, Concerns, And Mitigating Factors

Strengths
• SCF is one of the leading lenders in the Spanish auto loan market. • The weighted-average interest rate is relatively high at 6.69%. • Principal collections can be used to pay interest on all classes of notes, although in some circumstances interest payments on the class B and C notes will be subordinated to a lower position in the priority of payments. • There will be excess spread available in the transaction. • The payment structure and the credit structure (subordination, excess spread guaranteed by the swap, and cash reserve) of the transaction are considered adequate for the ratings assigned.

Concerns and mitigating factors

- There is a 2.33-year revolving period, which can potentially alter the portfolio's credit quality and characteristics. However, the eligibility criteria ensure that, during the revolving period, its characteristics remain within established parameters. The individual loan and portfolio-wide eligibility criteria prevent pool quality deterioration during the revolving period (see "*Eligibility criteria of the collateral*").
- The cash reserve will amortize, which results in a potential reduction of credit enhancement when the structure requires it. It will start amortizing when the revolving period finishes. However, the cash reserve will not reduce when arrears higher than 90 days exceed 1.5% of the pool's performing balance, if defaulted loans exceed 1% of the initial balance of the pool or if the cash reserve is not at its required level on the previous interest payment date. Standard & Poor's has taken into account this structural feature in its cash flow analysis.
- The loans pay a fixed rate of interest but the notes pay a floating rate of interest. However, the issuer and Santander will enter into an interest rate swap agreement to hedge against this interest rate mismatch.
- Collections from the securitized portfolio will be collected in the same account as non-securitized loans. Nevertheless, collections from the securitized portfolio will be placed into SCF's account and transferred to a segregated account in the name of the issuer at SCF monthly. Furthermore, commingling has been stressed in the cash flow analysis.
- There is geographical concentration risk, as 27.89% of the outstanding balance of the preliminary pool is in Andalusia. However, the outstanding balance of the loans corresponding to borrowers from one single region is limited in the eligibility criteria, and cannot comprise more than 28% of the pool.

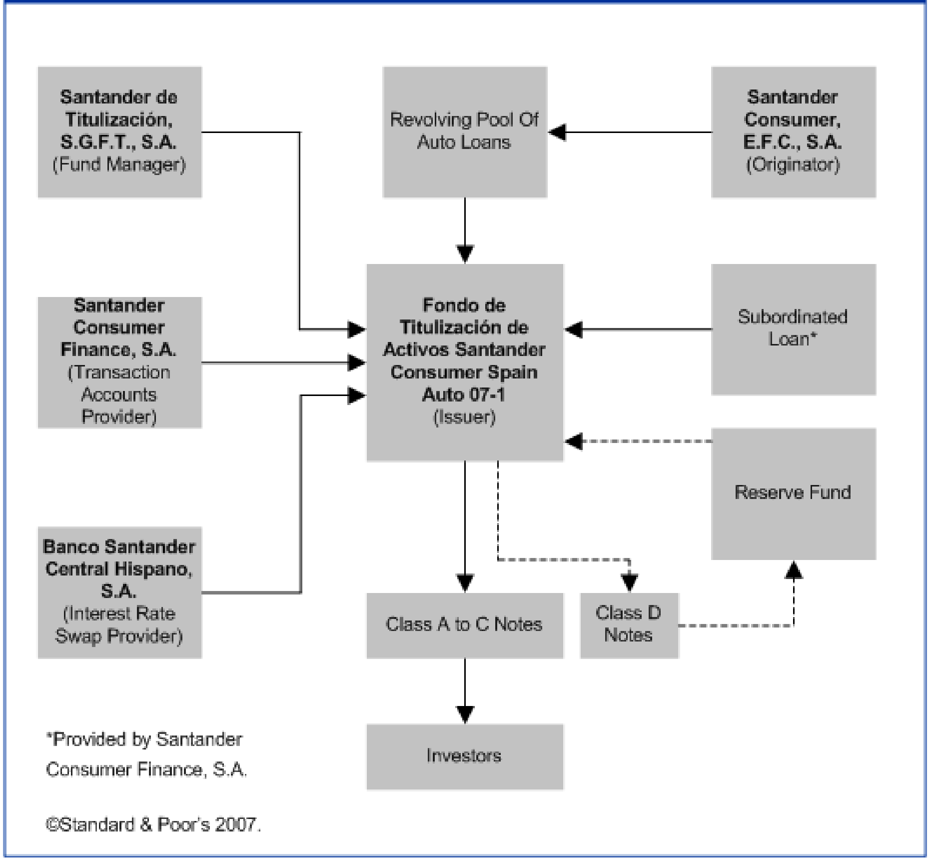
Transaction Structure

At closing, the originator will issue credit rights that Santander de Titulización, S.G.F.T., S.A.—the "*gestora*" (fund manager equivalent)—will purchase on the issuer's behalf.

Each credit right will represent, in equal amount and rate, the securitized auto loan. During the revolving period, Santander Consumer Spain Auto 07-1 will buy additional eligible credit rights with the amounts due to the amortization of the loans. In this transaction, the accrued interest of the loans will be also acquired by the Fund. SCF will provide a liquidity line in order to finance the acquisition of the accrued interest. The maximum liquidity line available amount will be €1 million. The liquidity line will only be available during the revolving period.

The total original amount of the auto loans to be purchased is expected to be €2,000 million. To fund this purchase, Santander Consumer Spain Auto 07-1 will issue three classes of notes. The proceeds of the fourth class, the class D notes, will be used to fund the initial reserve fund (see chart 1).

Chart 1: Fondo de Titulización de Activos Santander Consumer Spain Auto 07-1 Transaction Structure



Santander Consumer Spain Auto 07-1 is a "*fondo de titulización de activos*", whose sole purposes are to buy the collateral from SCF, issue the notes, and carry out related activities.

Santander Consumer, E.F.C., S.A, a subsidiary of Santander Consumer Finance, S.A. (the originator)

Santander Consumer, E.F.C., S.A. is a subsidiary of SCF. SCF is the European consumer finance subsidiary of Spain's largest bank, Santander.

SCF's core status within its parent group Santander is underpinned through its full ownership by, and integration into, Santander, with which it shares a brand name and market image. SCF's core status within Santander is further supported by its important 16% contribution to the attributable profit of Santander's Continental European banking division, which, in turn, represented 51% of the group's 2006 total attributable profit.

Building on its well-established presence in Germany, Spain, and Italy (where SCF commands market shares of 16%, 26%, and 7%, respectively, in auto financing), the bank has grown to become one of Europe's largest consumer finance providers. SCF has achieved significant geographic diversification (with a presence in 14 western and eastern European markets) through an active acquisition strategy. Although it remains focused mainly on Europe, SCF has recently broadened its reach with the addition of Santander Consumer U.S. (formerly Drive Financial) under its management structure.

In September 2006, Standard & Poor's conducted a review of SCF's origination and underwriting processes and its collection and default management procedures.

Revolving period

The structure has a revolving period, which will begin at the closing date and end on Sept. 20, 2009, inclusive. During this time, all principal proceeds will be used to purchase new assets for the pool. The revolving period will terminate early if:

- Delinquencies (loans in arrears of more than 90 days) are greater than 1.5% of the outstanding balance of the assets;
- There is a principal deficiency;
- The cumulative default ratio exceeds 0.13%, 0.26%, 0.39%, 0.52%, 0.65%, 0.78%, 0.91%, 1.04%, and 1.25% of the outstanding balance of the credit rights for each consecutive payment date in the revolving period, respectively;
- The reserve fund is not at its required amount;
- There is a change in the law;
- During two consecutive payment dates the outstanding balance of the credit rights is lower than 90% of the outstanding balance of the class A to C notes;
- During the two days after the payment date, interest on the class A to C notes remains unpaid due to a lack of available funds;
- There is a termination under the swap and no replacement, guarantor, or alternative solution is found within 15 business days;
- SCF becomes insolvent; or
- SCF is substituted as servicer.

Eligibility criteria of the collateral

During the revolving period, the issuer can purchase additional underlying loans. These underlying loans will be subject to individual and pool eligibility criteria tests.

For individual loans, the main eligibility criteria are as follows:

- The loans must be originated by SCF according to its usual business procedures.
- The borrower must be an individual or enterprise with residence in Spain.
- The purpose of the loan must be to buy a vehicle (industrial or nonindustrial).
- Each loan must have already paid two installments and not be in arrears.
- The loan must have a monthly payment frequency.
- There must be no possible deferral payments.
- There must be no employees or managers as borrowers.
- The outstanding amount of the loans must rank between €500 and €100,000.
- The loan must be euro-denominated.
- The loan must be fixed-rate with a minimum interest of 5%.
- The outstanding balance of the loan must be lower than the total value of the vehicle that is purchased.
- The maturity date of the loan must be no later than Sept. 20, 2019.
- The concentration per borrower must be no more than 0.05%.
- All loans must have a maximum original maturity of 120 months.

For the portfolio, the additional eligibility criteria are as follows:

- The seasoning must be higher than six months.
- The credit rights of more than €50,000 must not represent more than 0.75% of the outstanding balance of the credit rights at each payment date during the revolving period.
- At each payment date during the revolving period, the maximum concentration of enterprises must be 10% of the outstanding balance of the credit rights.
- At each payment date during the revolving period, the maximum concentration per borrower must be 0.05% of the outstanding balance of the credit rights.
- At each payment date during the revolving period, the Spanish region with the highest concentration must not exceed 28% of the outstanding balance of the credit rights.
- At each payment date during the revolving period, the three Spanish regions with the highest concentration must not exceed 60% of the outstanding balance of the credit rights.
- The minimum remaining life must be at least 60 months, and the percentage of the pool with remaining life higher than 108 months is limited to 3.75% of the outstanding balance of the pool.

- The composition of the pool must be as follows: (i) nonindustrial vehicles: more than 90% (ii) industrial vehicles: lower than 10%, (iii) buses: lower than 0.05%, (iv) four-wheel drive vehicles: lower than 10%, (v) other nonindustrial vehicles: lower than 7%, and (vi) new vehicles: more than 86%.

Priority of payments

The issuer pays in arrears the floating-rate interest due to the noteholders on each quarterly interest payment date. For these payments, the issuer can use the interest swap proceeds, interest earned on the transaction accounts, the reserve fund, and, if necessary, principal received under the auto loans, and any other proceeds received in connection with the auto loans.

All interest and principal received can be mixed to pay principal and interest due under the notes to pay, in the following order:

- Santander Consumer Spain Auto 07-1's ordinary and extraordinary expenses;
- Any swap settlement amount, other than a termination payment for reasons of default by the swap counterparty;
- Payment to SCF of liquidity line drawn amounts and corresponding interest;
- Class A note interest;
- Class B note interest, unless it is deferred;
- Class C note interest, unless it is deferred;
- Sequential amortization of the class A, B, and C notes (during the revolving period, the amounts due to amortize the notes will be used to buy eligible credit rights);
- Class B note interest, if deferred;
- Class C note interest, if deferred;
- Replenishment of the reserve fund;
- Class D note interest;
- Class D note principal;
- Swap termination payment resulting from a default by the swap counterparty;
- Subordinated amounts, including interest and principal due on the loans extended to the issuer by SCF at closing to finance the initial expenses and the partial acquisition of credit rights;
- Additional amortization of the class D notes, if the option of accelerated amortization is given; and
- Payments to Santander Consumer in terms of variable remuneration as compensation for the process of financial intermediation.

A trigger will be implemented so that in a stressful economic environment the more senior notes will be amortized before the payment of the interest on the subordinated classes of notes.

This trigger will be as follows:

- Interest on the class B notes: if principal deficiency is greater than 50% of the outstanding balance of the class B plus 100% of the outstanding balance of class C notes, and the class A notes are not yet fully amortized, interest on the class B notes will be postponed.
- Interest on the class C notes: if principal deficiency is greater than 50% of the outstanding balance of C notes, and the class A and B notes are not yet fully amortized, interest on the class C notes will be postponed.

Principal deficiency will be equal to the balance of the notes minus performing assets, minus available funds for amortization.

At the last payment date, the priority of payments will be as follows:

- The issuer's ordinary and extraordinary expenses;
- Any swap settlement amount, other than a termination payment for reasons of default by the swap counterparty;
- Payment to SCF of liquidity line drawn amounts and corresponding interest;
- Class A note interest;
- Amortization of the class A notes;
- Class B note interest;
- Amortization of the class B notes;
- Class C note interest;
- Amortization of the class C notes;
- Class D note interest;
- Amortization of the class D notes;
- Swap termination payment resulting from a default by the swap counterparty;
- Subordinated amounts, including interest and principal due on the loans extended to the issuer by SCF at closing to finance the initial expenses and the partial acquisition of credit rights; and
- Payment to Santander Consumer in terms of variable remuneration as compensation for the process of financial intermediation.

Redemption of the Notes

Unless redeemed earlier, the notes will be redeemed at their legal final maturity on Sept. 20, 2022. On any payment date, the amount of principal due under the notes (the amortization amount) will be calculated as the difference between the outstanding balance of the notes and the outstanding balance of the assets (excluding the loans that are more than 18 months past due).

Once the revolving period has finished, the notes will redeem sequentially, unless some conditions are met:

- The proportion of class B and C notes has doubled from closing;
- The reserve fund is equal to the required reserve amount at the previous payment date;
- The outstanding balance of the loans in arrears for more than 90 days is lower than 1.5% of the outstanding balance of the pool for class B notes, or lower than 1% for class C notes;
- Interest payments for the class B and C notes are not postponed; or
- The outstanding balance of the loans in arrears for 18 months or fewer, is greater than 10% of the original balance of the transaction.

Interest swap agreement

On behalf of Santander Consumer Spain Auto 07-1, the *gestora* will enter into a swap agreement with Santander. This swap will provide protection against adverse interest rate resetting and movements. It will also provide the issuer with robust interest cash flows.

The issuer will pay the swap counterparty the interest rate on the collateral, multiplied by the outstanding balance of the performing loans, i.e., those under 90 days past due.

The issuer will receive three-month EURIBOR plus the weighted-average margin of the class A to C notes, plus a variable spread over an adjustable notional, plus the servicer fee, if the servicer is replaced.

The minimum spread provided by the swap will be 135 bps from closing and it will increase to 250 bps according to the following formula show in chart 2.

Chart 2: Swap Formula

$$GM = \min\left\{2{,}5\%;\left(1.35\% * \left[2 - \left[\frac{(2\% * OBNotes - 1{,}45\% * IBNotes)}{(2\% - 1{,}45\%) * IBNotes}\right]\right]\right)\right\}$$

Where:

- OBNotes = outstanding balance of the notes; and
- IBNotes = initial balance notes.

The increase of the guaranteed margin is in line with the reduction of the cash reserve.

The adjustable notional will be equal to the maximum of:

(i) The performing balance of the assets; and

(ii) The minimum of (i) the sum of interest collected during the period divided by the interest rate of the swap counterparty multiplied by 360 days, and (ii) the outstanding balance of the assets at the last payment date.

The adjustable notional adapts to the performance of the pool. If the pool is performing well, the notional will be the performing balance of assets. As soon as delinquencies materialize, the notional described in (i) above will prevail. In this case, the counterparty will pay the issuer the exact amount of interest that the issuer has received during the current period.

Finally, if the notional described in (ii) above is the adjusted notional of the payment period, this means that interest risk has materialized. The net payment of the swap in this case would be positive for the issuer.

As the swap is providing enhancement to the fund, if the swap counterparty is downgraded, then it will have 30 days to either find a substitute with a minimum short-term rating of 'A-1+', find a guarantor with a minimum short-term rating of 'A-1+', or post collateral according to Standard & Poor's terms and conditions.

If a replacement entity is not found to subscribe to the swap agreement in the same terms and conditions of the current agreement, another agreement in the same conditions will be subscribed, except the part referring to the guaranteed margin, which will be equal to 250 bps. Santander will assume every cost related to this substitution.

Collateral Description

Key features of the provisional collateral pool are shown in table 1.

Table 1*: Collateral Description	
Number of receivables	186,607
Aggregate principal balance (€)	2,146.3
Average principal balance (€)	14,354.24
Weighted-average seasoning (months)	13.9
Weighted-average interest rate (%)	6.69
Range of interest rates (%)	3.92 to 10.14
**Provisional pool data as of April 16, 2007.*	

The pool comprises unsecured loans that are originated and serviced by SCF, granted to individuals (94.93% of the current amount) and enterprises resident in Spain.

All the provisional pool loans (also to be included in the final pool) are fully amortizing and pay monthly installments.

All of the loans pay a fixed rate of interest, with most paying between 4% and 8.5%. The weighted-average interest rate is 6.69%. A minimum interest rate of 5% is a condition of loan purchases under this transaction.

In terms of geographic diversification, 50.27% of the portfolio is concentrated in Andalusia, Canary Islands, and Catalonia. These concentrations are within the expected limits.

The percentage of loans for new cars in the pool is 89.98%, and 10.02% is for used cars. Charts 3 to 5 show certain characteristics of the collateral pool.

Chart 3: Distribution Of Loans By Type Of Vehicle

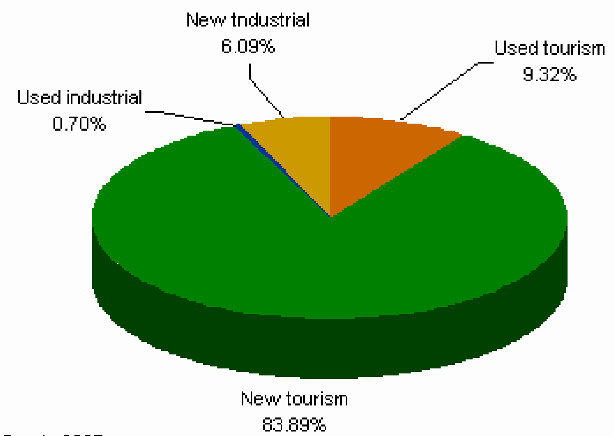


Chart 4: Distribution Of Loans By Region

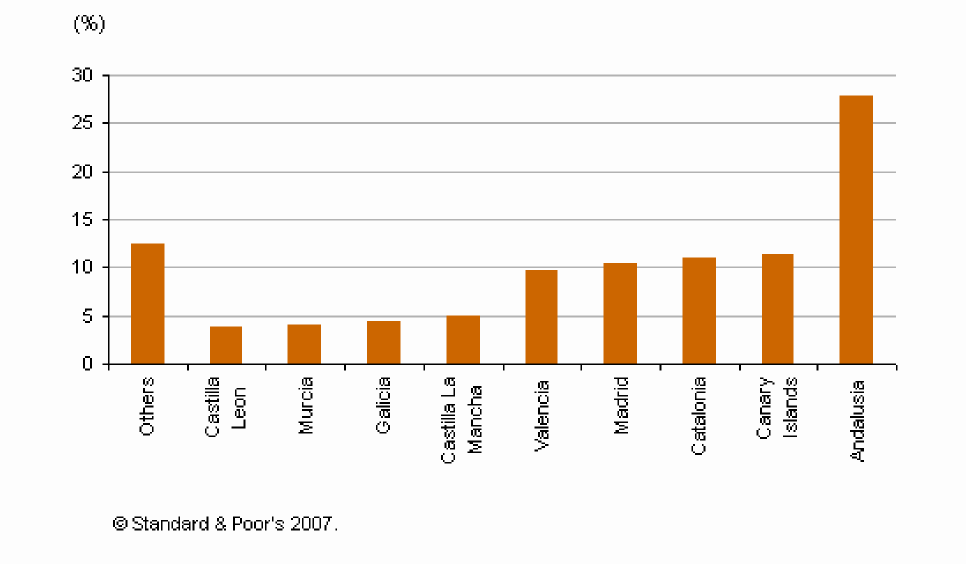
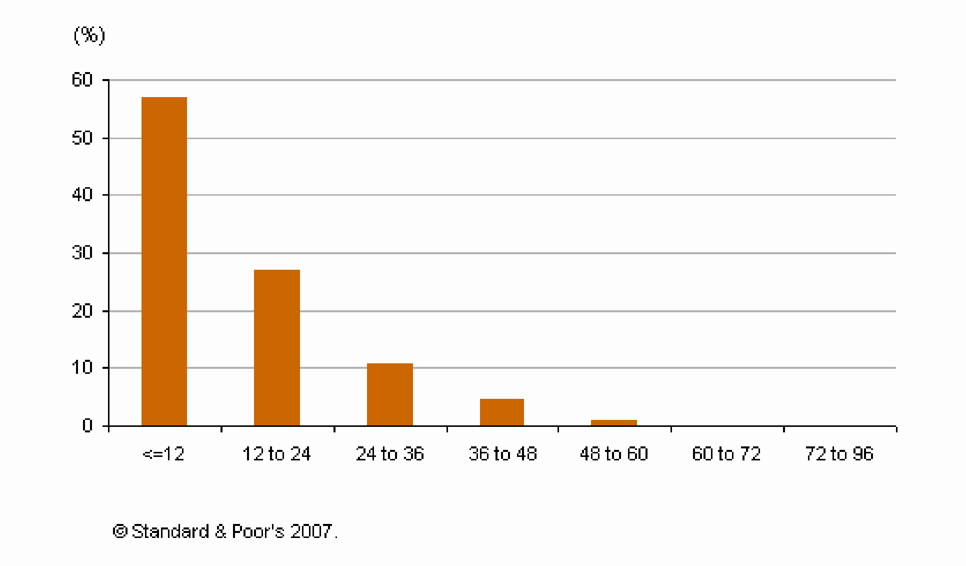


Chart 5: Distribution Of Loans By Seasoning
(Months)



Credit Structure

Interest rates
The loans pay monthly interest based on a rate that has been fixed at origination. The notes will pay based on three-month EURIBOR, plus a margin yet to be determined.

Cash collection arrangements
The collateral will be serviced by SCF, which will collect the amounts due under the auto loans. The servicer will transfer monthly the collected installments to the issuer's transaction accounts. To take commingling into account, Standard & Poor's stressed collections at the equivalent of one month's collection with a prepayment rate at least equal to the historical rate for the 'AAA' scenario. The subordinated notes are linked to the rating on SCF.

The amounts will be transferred every two business days to the accounts on the name of the Fund if the rating on Santander is lowered below 'A-1', or is retired.

Transaction accounts
All of the issuer's accounts (treasury and principal accounts) will be held at SCF.

During the revolving period, all the amounts due to the amortization of the loans will be deposited in the principal account. These amounts will be used, on each interest payment date within that period of time, to buy more auto loans.

During the life of the transaction, the interest and principal of the loans (when the revolving period is finished) will be deposited in the treasury account, along with the reserve fund, the swap amounts, the amounts due to the subordinated loans, and any other amount due to the issuer.

The amounts held in the treasury and principal accounts will receive a guaranteed interest rate equal to three-month EURIBOR.

For permitted investments, up to 20% of the amounts held in the treasury and principal account can be invested in short-term, fixed-rate assets rated 'A-1', if the investment takes 30 days, or in assets rated 'A-1+' if the investment takes longer. In any case, the investments must mature before the following payment date.

Downgrade language
There is appropriate downgrade language for the paying agent:

- If the rating on SCF falls below 'A-1', the *gestora* must, within 30 days, replace it with an entity whose short-term rating is at least 'A-1', or provide a first-demand guarantee from an entity rated at least 'A-1', and in compliance with Standard & Poor's criteria.
- If the rating on SCF falls below 'A-1+', and the amounts held in the two accounts exceed 20% of the outstanding amount, an excess fund account must be opened at an 'A-1+' rated entity where the excess amounts will be deposited.

Cash reserve

The original reserve fund at the issuance date will be of 2% of the issued amount and will be funded through the issuance of the class D notes. It will be fixed during the revolving period (or three years since closing if early termination occurs during the revolving period).

After the revolving period, it will amortize to the maximum of:

- 2% of the outstanding balance of the notes; or
- The minimum of (i) maximum of 2.9% of outstanding balance of the notes and 0.725% of initial balance of the notes, and (ii) 1.45% of the initial balance of the class A to C notes.

There will be no decrease of the reserve fund if at any time:

- The reserve fund is not at its required level;
- The percentage of the pool in arrears for more than 90 days is higher than 1.5% of the outstanding balance of the loans; or
- The loans in default represent more than 1% of the initial balance of the notes.

Standard & Poor's Stress Test

The analysis of the underlying portfolio has been carried out in accordance with Standard & Poor's criteria for analyzing assets of this type.

Key Performance Indicators

Continual surveillance will be maintained on the transaction until the notes mature or are otherwise retired. To do this, regular servicer reports detailing the performance of the underlying collateral will be analyzed, supporting ratings will be monitored, pool cuts will be assessed, and regular contact will be made with the *gestora* to ensure that minimum servicing standards are being sustained and that any material changes in the servicer's operations are communicated and assessed.

Some of the key indicators analyzed will be:

- Arrears levels, especially the cumulative ratio of loans that are three months past due; and
- The cumulative default ratio.

Criteria Referenced

- "*Global Interest Rate and Currency Swaps: Calculating the Collateral Required Amount*" (published on Feb. 26, 2004).
- "*Standard & Poor's Global Interest Rate and Swap Counterparty Rating Criteria Expanded*" (published on Dec. 17, 2003).
- "*European Legal Criteria for Structured Finance Transactions*" (published on March 23, 2005).
- "*European Consumer Finance Criteria*" (published in March 2000).
- "*Auto Loan Criteria*" (published in 1999).

Related Articles

- "*Transition Study: 2006 Sees Upgrades Dominate For Third Successive Year In European Structured Finance*" (published on Jan. 10, 2007).
- "*European Structured Finance Performance Outlook 2007—Fundamental Risks Increasing, But Forecast For Ratings Remains Benign*" (published on Jan. 10, 2007).
- "*Why Structured Finance Ratings Can Change Over Time*" (published on July 27, 2006).
- "*European Auto ABS Performance Report*" (published quarterly).

All criteria and related articles are available on RatingsDirect, the real-time Web-based source for Standard & Poor's credit ratings, research, and risk analysis, at www.ratingsdirect.com. The criteria can also be found on Standard & Poor's Web site at www.standardandpoors.com.

Key Contacts	
SF Investor Hotline	(44) 20-7176-3223
Client Support Europe	(44) 20-7176-7176
Press Office Hotline	(44) 20-7176-3605 or media_europe@standardandpoors.com
Local media contact numbers	
Paris	(33) 1-4420-6657
Frankfurt	(49) 69-33-999-225
Stockholm	(46) 8-440-5914
Moscow	(7) 495-783-4017