

Bilcreditt 3 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.08.2015			
Payment date	25.08.2015	Following payment dates:		25.09.2015
Period No	32			26.10.2015
Monthly Period	Jul 2015			
Interest Period	from 27.07.2015	to 25.08.2015	=	29 days

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1. Portfolio Information



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 068 689 235,00 NOK	2 186 772 957,00 NOK
Scheduled Loan Principal Repayments	46 712 327,00 NOK	49 147 499,00 NOK
Prepayments	59 485 814,00 NOK	67 309 116,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	322 178,00 NOK	385 407,00 NOK
Total Principal Payments Received	106 520 319,00 NOK	116 842 022,00 NOK
	-	
New Defaulted Auto Loans in Period	951 024,00 NOK	1 887 233,00 NOK
Total New Defaults	951 024,00 NOK	1 887 233,00 NOK
Capitalised Interest (due to Repayment Holidays)	669 109,00 NOK	645 533,00 NOK
Closing Balance	1 961 887 001,00 NOK	2 068 689 235,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	34 641 584,00 NOK	33 996 051,00 NOK
New	669 109,00 NOK	645 533,00 NOK
Close	35 310 693,00 NOK	34 641 584,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	12 612 848,00 NOK	13 595 530,00 NOK
Recoveries on loans in default	1 245 747,00 NOK	2 897 003,00 NOK
Total Revenue Received in Period	13 858 595,00 NOK	16 492 533,00 NOK
# Loans		
At beginning of period	18 104 Loans	18 851 Loans
Paid in Full	669 Loans	725 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	18 Loans	22 Loans
At end of period	17 417 Loans	18 104 Loans
Weighted Average Loan Return	7,65 %	
Average NIBOR + Weighted Average Loan Threshold	4,19 %	

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2. Amount Due for Distribution



Reporting Date	27.08.2015			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	124 121 354,10 NOK		131 206 377,42 NOK	
b. Collections (Principal, interest, fees, etc)	120 378 914,00 NOK		133 334 555,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	13 899 701,24 EUR	0,00 NOK	14 545 421,07 EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
f. Other Amounts Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	242 643,22 NOK		322 173,34 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	2 168 912,00 NOK		2 205 399,00 NOK	
j. Class A Accumulation ledger	0,00 NOK		0,00 NOK	
K. Series A1 Principal Requirement Advances	0,00 NOK		0,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	246 911 823,32 NOK	13 899 701,24 EUR	267 068 504,76 NOK	14 545 421,07 EUR

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3. Reserve Accounts



Reporting Date	27.08.2015
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Note Balance

Beginning of Period	2 068 689 235,00	NOK
End of Period	1 961 887 001,00	NOK

Reserve Fund

	in %		
Beginning of Period	4,0 %	82 747 569,40	NOK
Cash Outflow		82 747 569,40	NOK
Cash Inflow		78 475 480,04	NOK
End of Period	3,8 %	78 475 480,04	NOK
Required Reserve Amount	3,8 %	78 475 480,04	NOK

Liquidity Balance

Beginning of Period	2,0 %	41 373 784,70	NOK
Cash Outflow		41 373 784,70	NOK
Cash Inflow		39 237 740,02	NOK
End of Period	1,9 %	39 237 740,02	NOK
Required Reserve Amount	1,9 %	39 237 740,02	NOK

Supplementary Liquidity Ledger

Beginning of Period	-	NOK
Cash Outflow	-	NOK
Cash Inflow	-	NOK
End of Period	-	NOK
Required Reserve Amount	-	NOK

Commingling Reserve

Beginning of Period	132 595 737,27	NOK
Cash Outflow	-	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	132 595 737,27	NOK
Required Commingling Reserve Fund	132 595 737,27	NOK

CPI Reserve

Beginning of Period	42 335 351,00	NOK
Cash Outflow (to Servicer)	2 168 912,00	NOK
Drawings	-	NOK
Cash Inflow (from Servicer)	-	NOK
End of Period	40 166 439,00	NOK
Required CPI Reserve Fund	40 166 439,00	NOK

Set-off from Deposits

No borrowers whose loans were sold to Bilcreditt 3 held deposits with Santander Consumer Bank AS. 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	2 068 689 235,00	NOK
End of Period	1 961 887 001,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	1 808 267 460,00	92,17 %	16 105
1-29 days past due	118 745 935,00	6,05 %	988
		0,00 %	
Delinquent Receivables:			
30-59 days past due	23 615 625,00	1,20 %	205
60-89 days past due	4 791 150,00	0,24 %	47
90-119 days past due	3 043 012,00	0,16 %	33
120-149 days past due	1 273 893,00	0,06 %	16
150-179 days past due	2 149 926,00	0,11 %	23
Total Performing and Delinquent	1 961 887 001,00	100,00 %	17 417

Current Period Defaults	951 024,00	18
Cumulative Defaults	81 261 377,00	768
Current Period Recoveries	1 245 747,00	
Cumulative Recoveries	39 338 688,00	

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5. Outstanding Notes



1. Note Balance

	All Notes	Class A-1	Class A-2	Class B
General Note Information				
ISIN Code		XS0808637218		
Currency		EUR	NOK	NOK
Initial Tranching	100 %	69,51 %	15,49 %	15,00 %
Legal Final Maturity Date		25.04.2027	25.04.2027	25.04.2027
Rating (Fitch/Moody's/DBRS)		AAAsf/AAA(sf)	AAAsf	Not rated
Initial Notes Aggregate Principal Outstanding Balance	7 075 245 000,00 NOK	670 000 000,00 EUR	1 096 100 000,00 NOK	1 061 345 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	100 000,00 NOK	1 000 000,00 NOK
Initial Number of Notes per Class	9302	6700	1196	1406
Current Note Information				
Class Principal Outstanding Opening Balance	1 762 304 941,11 NOK	48 325 598,41 EUR	652 634 342,70 NOK	1 061 345 000,00 NOK
Available Distribution Amount	246 911 823,32 NOK			
Amortisation	106 802 234,00 NOK			
Redemption per Class	18 788 453,73 NOK	13 882 299,73 EUR	4 906 154,00 NOK	- NOK
Redemption per Note		2 071,99 EUR	4 102,14 NOK	- NOK
Class Principal Outstanding Closing Balance	1 961 887 001,00 NOK	34 443 298,68 EUR	647 728 188,70 NOK	1 061 345 000,00 NOK
Current Tranching		12,89 %	33,02 %	54,10 %
Current Pool Factor		0,05	0,59	1,00

2. Payments to Investors per Note

	All Notes	Class A-1	Class A-2	Class B
Interest rate Basis: 1-M EURIBOR / Spread				
Interest Rate Basis: 1-M NIBOR / Spread	1,15 %	0,52 %	0,90 %	1,15 %
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)
Interest Days	29			
Principal Outstanding per Note Beginning of Period		7 212,78 EUR	545 680,89 NOK	754 868,42 NOK
>Principal Repayment per note		2 071,99 EUR	4 102,14 NOK	- NOK
Principal Outstanding per Note End of Period		5 140,79 EUR	541 578,75 NOK	754 868,42 NOK
>Interest accrued for the period		81,88 EUR	901,13 NOK	1 398,60 NOK
Interest Payment	3 592 807,50	74 743,59 EUR	1 077 753,10 NOK	1 966 436,43 NOK
Interest Payment per Note		11,16 EUR	901,13 NOK	1 398,60 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %	18,00 %	3,00 %
Current CE (incl. Excess Spread)		65,11 %	65,11 %	11,01 %
Current CE (excl. Excess Spread)		60,10 %	60,10 %	6,00 %

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR.

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6. Counterparty Ratings, Trigger Levels and Consequences



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		Rating Triggers										
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
Issuer	Bilcreditt 3 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer Finance	Downgrade 1	F1 Rating Watch Negative	F2	P-1 Review for possible Downgrade	P-2	A Rating Watch Negative	A- Outlook stable	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. 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 or lower respectively by Moody's 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. If the Servicer's Owner Downgrade 1 is cured, the amounts standing to the Commingling Reserve Account will be released.
		Downgrade 2	F1 Rating Watch Negative	F2	N/A	P-2	A Rating Watch Negative	A- Outlook stable	Baa2 Review for possible Downgrade	A3	Y	The Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain a ledger on the Transaction Account (the "CPI Reserve Ledger") to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	F2	N/A	P-2	BBB- Rating Watch Negative	A- Outlook stable	Baa3 Review for possible Downgrade	A3	N	The Servicer, on behalf of the Issuer, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account"); together with the Seller Collections Accounts, the "Collections Accounts") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account.
		Downgrade 4	N/A	F2	N/A	P-2	B+ Rating Watch Negative	A- Outlook stable	B1 Review for possible Downgrade	A3	N	Must identify a Back up Servicer Servicer Termination Event
Issuer Cross Currency Swap Provider	Deutsche Bank AG		F2	F1	P-2	P-2	BBB	A	A3	A3	Y	In the event that the relevant ratings of the Cross Currency Swap Counterparty fail to meet the relevant required ratings, the Cross Currency Swap Counterparty will, in accordance with the terms of the Cross Currency Swap Agreement, be required to elect to take certain remedial measures within the applicable time frame stipulated in such Swap Agreement (at its own cost) [which may include providing collateral for its obligations under the Cross Currency Swap Agreement, arranging for its obligations under the Cross Currency Swap Agreement to be transferred to an entity with the relevant required ratings; or procuring another entity with the required ratings to become co-obligor or guarantor, as applicable, in respect of its obligations under the Cross Currency Swap Agreement]. However, no assurance can be given that, at the time that such actions are required, sufficient collateral will be available to the Cross Currency Swap Counterparty or that another entity with the required ratings will be available to become a replacement cross-currency swap counterparty, co-obligor or guarantor or that the Cross Currency Swap Counterparty will be able to take the requisite other action.
Issuer Cross Currency Swap Provider	Deutsche Bank AG	Moody's Second Rating Trigger/ Subsequent Fitch Rating Event	B	F1	P-3	P-2	BB+	A	Baa1	A3	N	Replace Swap Counterparty
Issuer Bank	Deutsche Bank AG		F1 Rating Watch Negative	F1	P-1 Review for possible Downgrade	P-2	A Rating Watch Negative	A	A2 Review for possible downgrade	A3	Y	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); 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		P-2		A		A3	N/A	
Corporate Service Provider	Deutsche International Corporate Services			F1		P-2		A		A3	N/A	
Note Trustee and Security Trustee	Deutsche Trustee Company Limited			F1		P-2		A		A3	N/A	
Collections Bank	SEB AB		F1 Rating Watch Negative	F1	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+ Review for possible downgrade	A1 Review for possible downgrade	Aa3	N	If at any time a Ratings Downgrade has occurred, 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 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 Issuer 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. In addition, the appointment of the Issuer Collections Account Bank may be terminated in certain other circumstances including but not limited to the Collections Account Bank ceasing or threatening to cease to carry on its business or a substantial part of its business, a petition is presented to any competent court for the winding-up or dissolution of the Collections Account Bank, or the Collections Account Bank is rendered unable to perform its obligations under the Issuer Collections Account Agreement for a period of 60 days by earthquakes, storms, fire, floods, acts of God, insurrections, riots, epidemics, war, civil disturbances, governmental directions or regulations or any other circumstances beyond its reasonable control. 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 and the Norwegian Security Agreement. The Collections Account Bank shall promptly give written notice to the Issuer, the Servicer, the Corporate Administrator and the Note Trustee of any Ratings Downgrade applicable to it.

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7.a Original Portfolio Principal Balance



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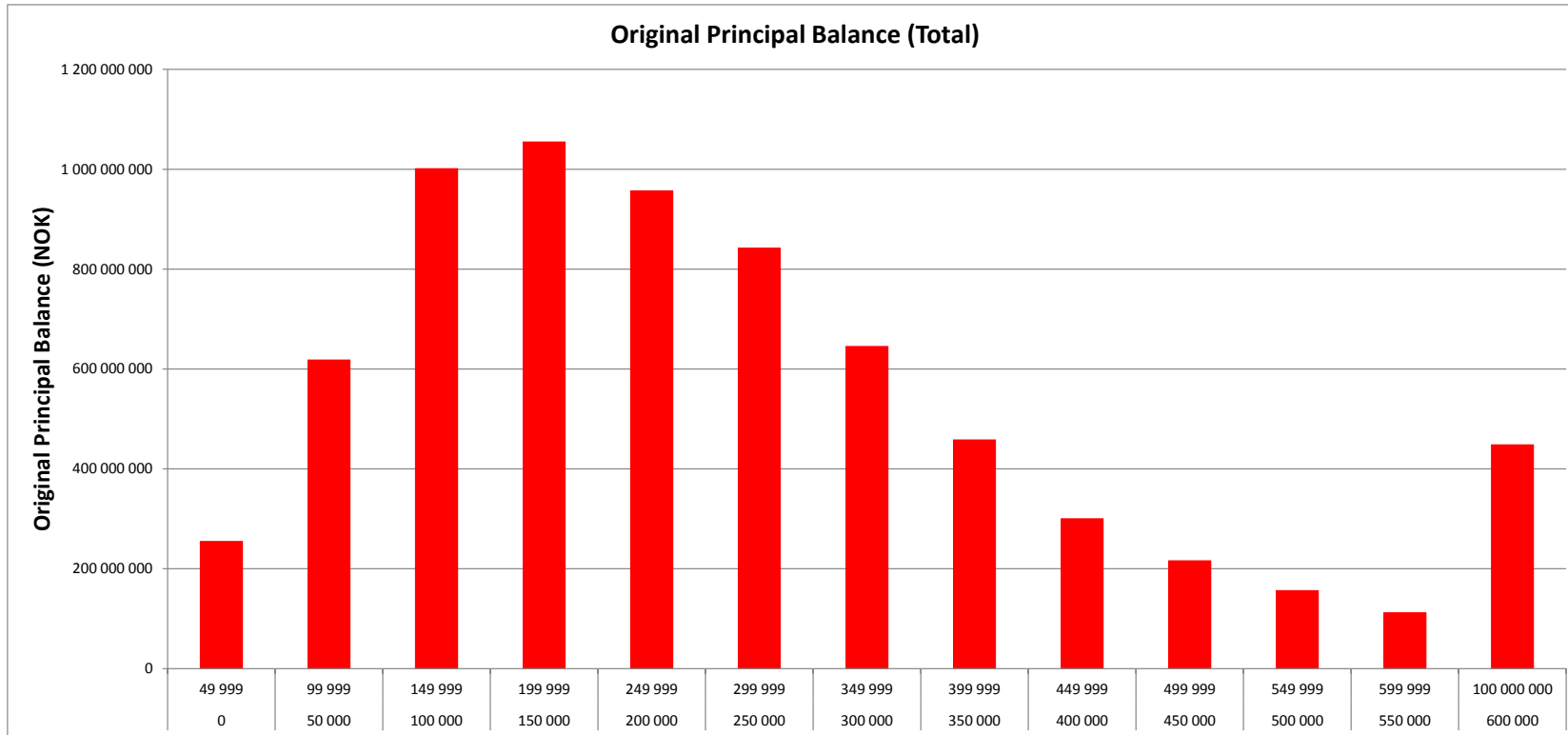
Average amount - all: 181.770

TOTAL											
Original balance	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning			
	0		49 999	4 340	255 757 876	3,6 %	11 %	18,0	4,6		
	50 000		99 999	8 012	618 958 436	8,8 %	21 %	48,9	8,5		
	100 000		149 999	7 911	1 002 165 559	14,2 %	20 %	60,0	8,5		
	150 000		199 999	6 001	1 055 615 872	14,9 %	15 %	68,6	8,4		
	200 000		249 999	4 226	957 617 539	13,5 %	11 %	73,6	8,3		
	250 000		299 999	3 041	843 098 630	11,9 %	8 %	76,6	8,4		
	300 000		349 999	1 976	645 976 777	9,1 %	5 %	78,7	8,2		
	350 000		399 999	1 217	458 951 057	6,5 %	3 %	80,0	8,0		
	400 000		449 999	705	301 283 367	4,3 %	2 %	80,6	8,1		
	450 000		499 999	455	216 933 498	3,1 %	1 %	82,6	8,2		
	500 000		549 999	297	157 076 924	2,2 %	1 %	83,6	8,0		
	550 000		599 999	195	112 783 799	1,6 %	1 %	82,4	7,6		
	600 000	100 000 000		548	448 981 978	6,4 %	1 %	71,4	7,8		
	Total			38 924	7 075 201 312	100,00 %	100 %	68,77	8,1		

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7.b Original Principal Balance Graph

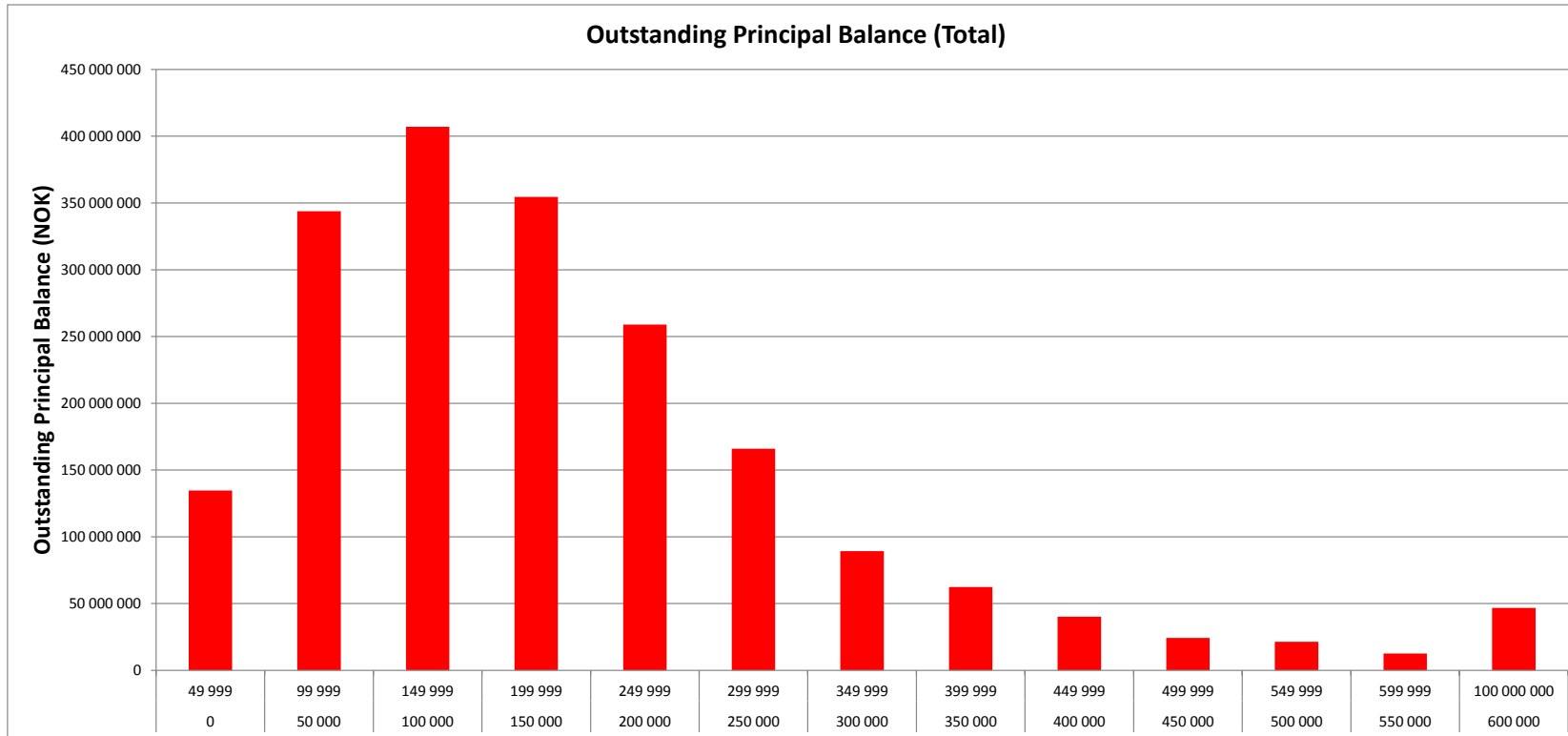
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 267	134 615 245	6,86 %	7,27 %	ØSTFOLD	50,3	40,1	
0200	2 363	264 686 927	13,49 %	13,57 %	AKERSHUS	47,1	40,1	
0300	1 156	140 861 565	7,18 %	6,64 %	OSLO	46,3	40,2	
0400	767	73 433 551	3,74 %	4,40 %	HEDEMARK	46,4	39,9	
0500	738	81 694 965	4,16 %	4,24 %	OPPLAND	48,0	40,3	
0600	1 302	138 783 158	7,07 %	7,48 %	BUSKERUD	47,4	40,3	
0700	883	92 466 903	4,71 %	5,07 %	VESTFOLD	49,3	40,1	
0800	619	65 065 301	3,32 %	3,55 %	TELEMARK	47,7	40,4	
0900	455	48 478 286	2,47 %	2,61 %	AUST-AGDER	49,0	40,2	
1000	583	68 464 290	3,49 %	3,35 %	VEST-AGDER	49,8	40,3	
1100	1 324	154 806 843	7,89 %	7,60 %	ROGALAND	50,6	40,4	
1200	1 751	206 875 363	10,54 %	10,05 %	HORDALAND	49,3	40,2	
1400	210	26 420 470	1,35 %	1,21 %	SOGN OG FJORDANE	49,8	39,8	
1500	731	83 199 584	4,24 %	4,20 %	MJØRE OG ROMSDAL	50,6	40,1	
1600	632	65 644 931	3,35 %	3,63 %	SØR-TRØNDELAG	47,9	40,4	
1700	344	35 974 562	1,83 %	1,98 %	NORD-TRØNDELAG	50,6	39,4	
1800	1 154	142 480 225	7,26 %	6,63 %	NORDLAND	52,2	39,8	
1900	813	96 923 322	4,94 %	4,67 %	TROMS	52,1	39,9	
2000	324	40 981 126	2,09 %	1,86 %	FINNMARK	51,8	39,9	
2100	1	30 384	0,00 %	0,01 %	SVALBARD	29,0	43,0	
Total:	17 417	1 961 887 001	100,0 %	100,0 %		49,1	40,1	

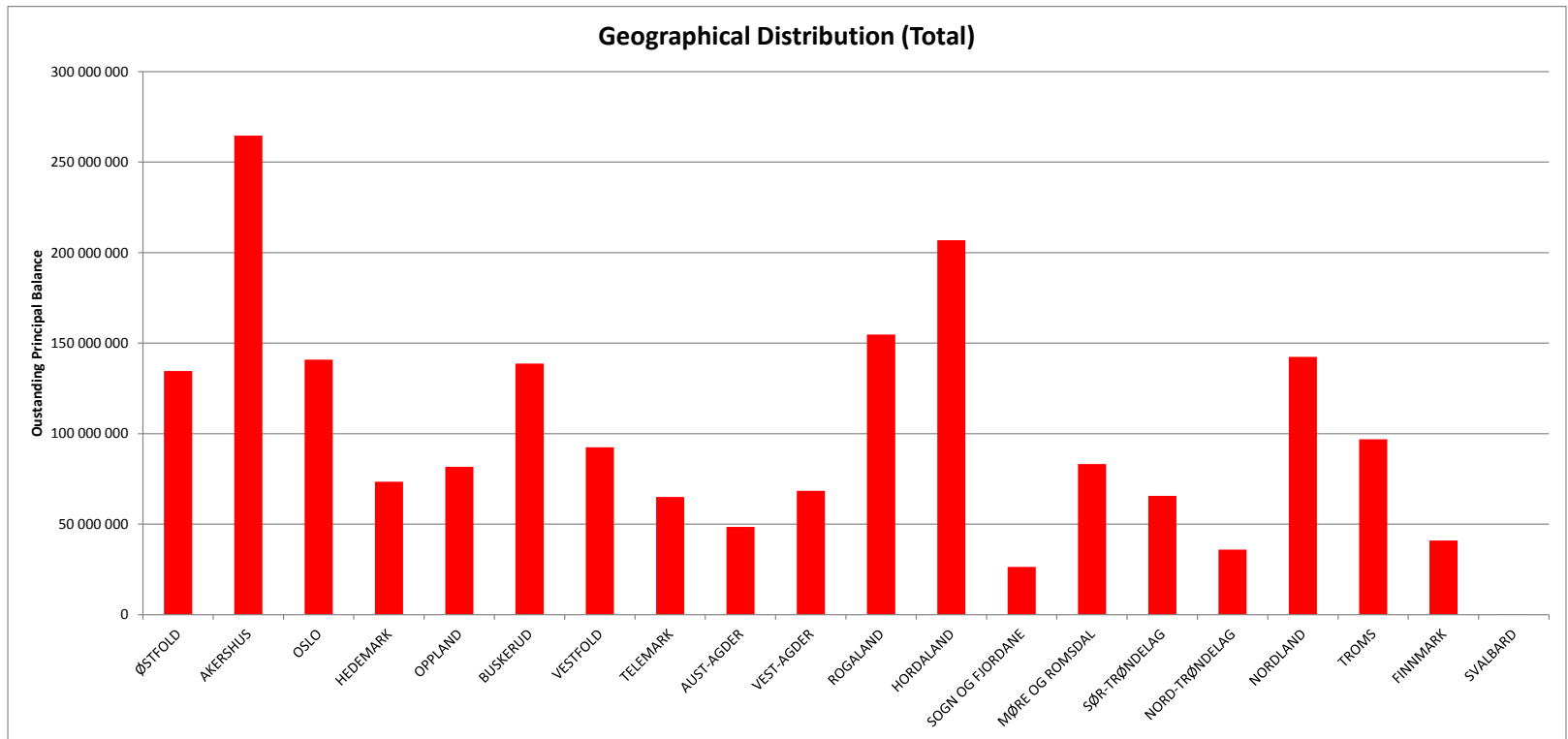
Geographic distribution

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9.b Geographical Distribution Graph



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10.a Interest Rate



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Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

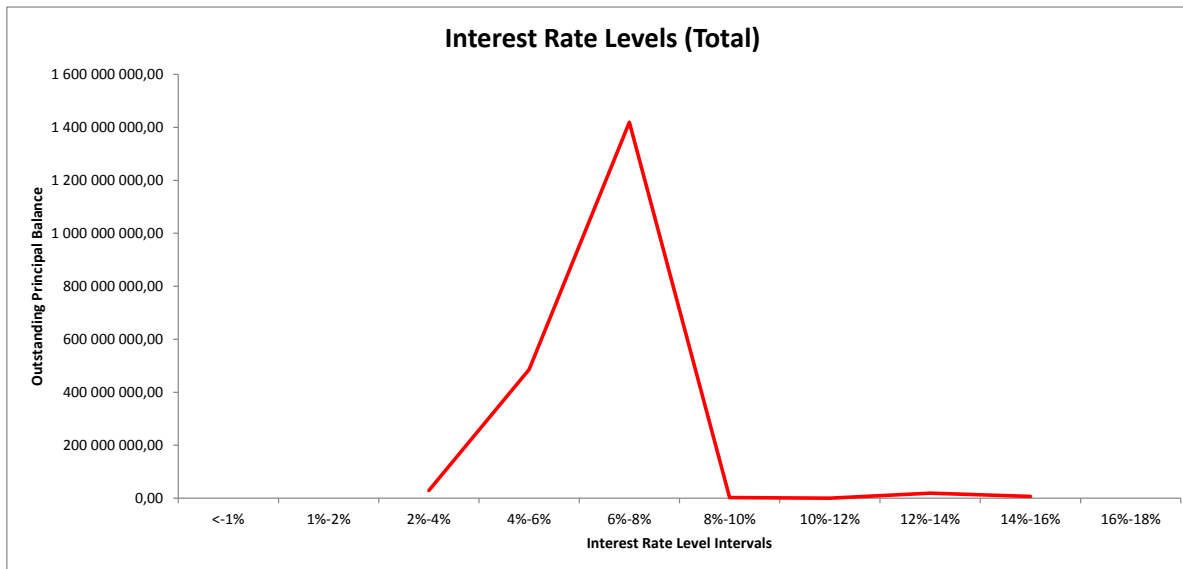
TOTAL						
Min [>=]	Max [<]	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	2	120 478	0,01 %	66,5	38,8
1 %	2 %					
2 %	4 %	228	29 316 287	1,49 %	45,7	40,1
4 %	6 %	3 636	485 706 010	24,76 %	51,5	39,8
6 %	8 %	12 619	1 419 152 942	72,34 %	48,6	40,2
8 %	10 %	23	2 146 299	0,11 %	47,1	39,5
10 %	12 %	1	65 458	0,00 %	19,0	42,0
12 %	14 %	692	18 723 262	0,95 %	27,7	40,4
14 %	16 %	216	6 656 265	0,34 %	38,2	40,9
16 %	18 %					
Total		17 417	1 961 887 001	100 %	49,1	40,1

Bilkreditt 3 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	27.08.2015					
Payment date	25.08.2015					
Period No	32					
Monthly Period	Jul 2015					
Interest Period	from	27.07.2015	to	25.08.2015	=	29 days

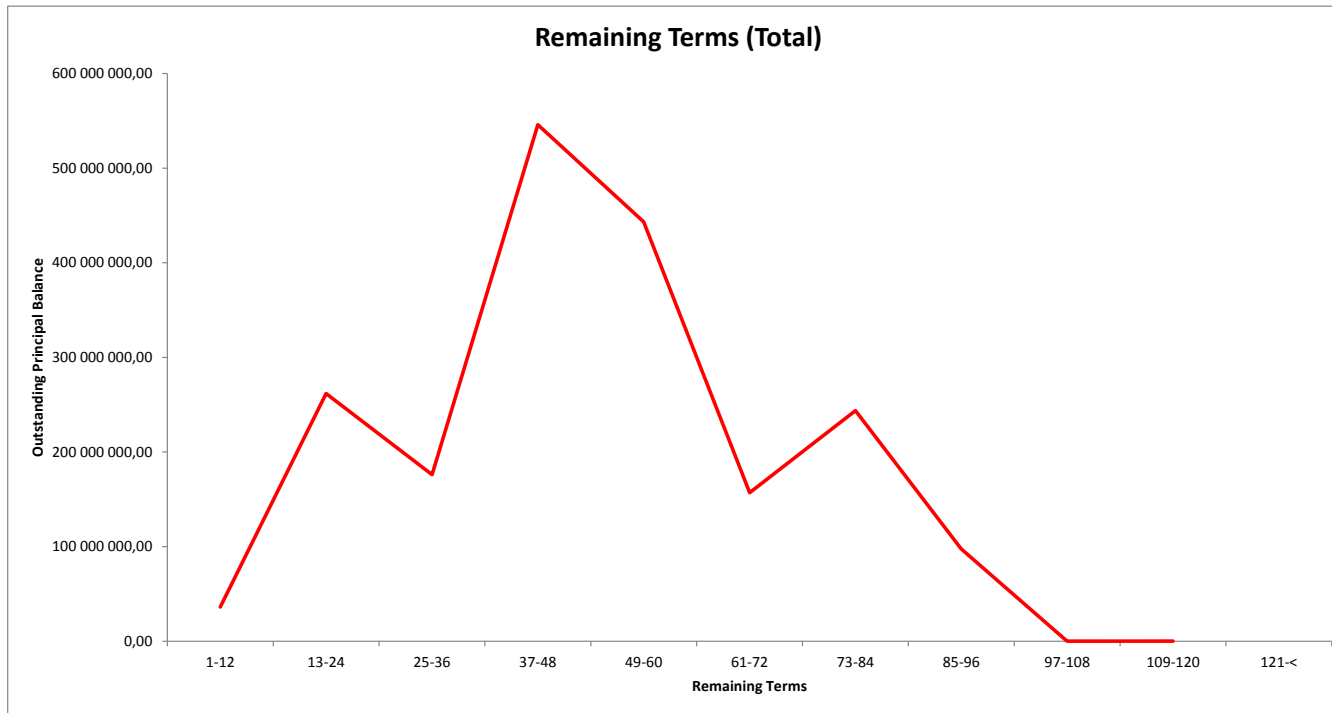


Bilkreditt 3 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27.08.2015					
Payment date	25.08.2015					
Period No	32					
Monthly Period	Jul 2015					
Interest Period	from	27.07.2015	to	25.08.2015	=	29 days



Bil kreditt 3 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	32				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

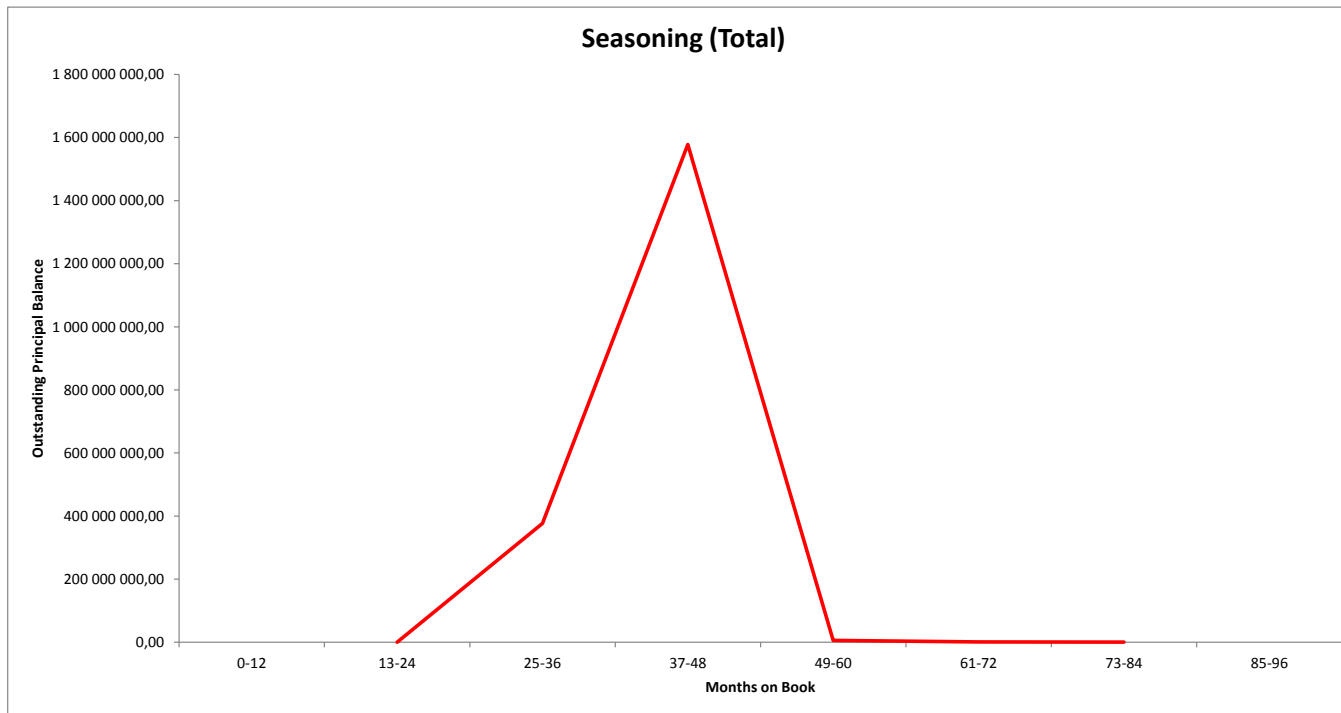
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	3	0	0,00 %	0,0	0,0
	25		36	3 172	376 691 097	19,20 %	52,6	35,6
	37		48	14 146	1 577 936 958	80,43 %	48,3	41,1
	49		60	76	6 103 033	0,31 %	34,2	53,0
	61		72	14	676 611	0,03 %	27,4	65,5
	73		84	6	479 302	0,02 %	25,4	78,0
	85		96					
	Total			17 417	1 961 887 001	100,0 %	49,1	40,1

Bilkreditt 3 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from	27.07.2015 to 25.08.2015 = 29 days



Bilkreditt 3 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	32				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

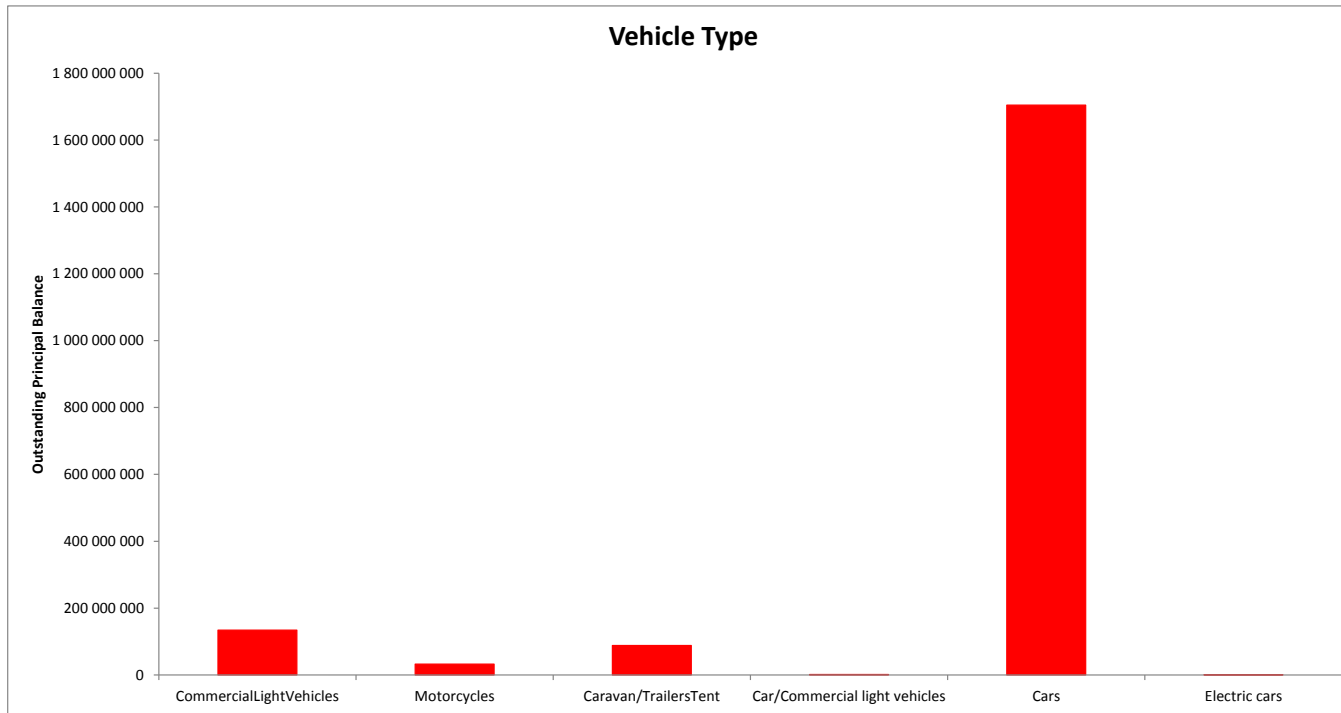
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
CommercialLightVehicles		1 419	134 230 955	6,84 %	38,1	40,24
Motorcycles		523	32 601 340	1,66 %	42,5	39,08
Caravan/TrailersTent		810	88 159 134	4,49 %	57,1	38,98
Car/Commercial light vehicles		15	1 252 553	0,06 %	39,2	39,67
Cars		14 644	1 704 946 630	86,90 %	49,6	40,20
Electric cars		6	696 389	0,04 %	36,8	38,93
		17 417	1 961 887 001	100,0 %	49,1	40,1

Bilkreditt 3 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.08.2015					
Payment date	25.08.2015					
Period No	32					
Monthly Period	Jul 2015					
Interest Period	from	27.07.2015	to	25.08.2015	=	29 days



**Bilkreditt 3 Limited
Monthly Investor Report**

14.a Hybrid loans



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	32				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

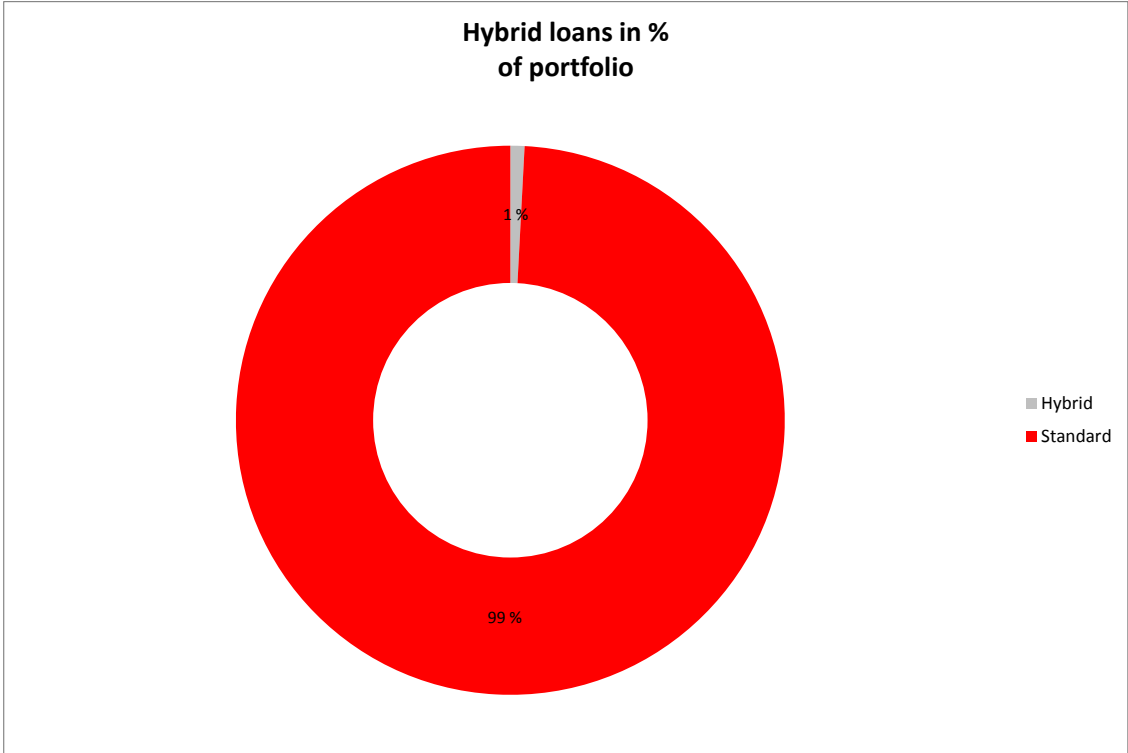
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		53	16 282 772	0,83 %	5,5	39,0
Standard		17 364	1 945 604 229	99,17 %	49,4	40,1
Total		17 417	1 961 887 001	100,0 %	49,1	40,1

Bilkreditt 3 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from	27.07.2015
	to	25.08.2015
	=	29 days

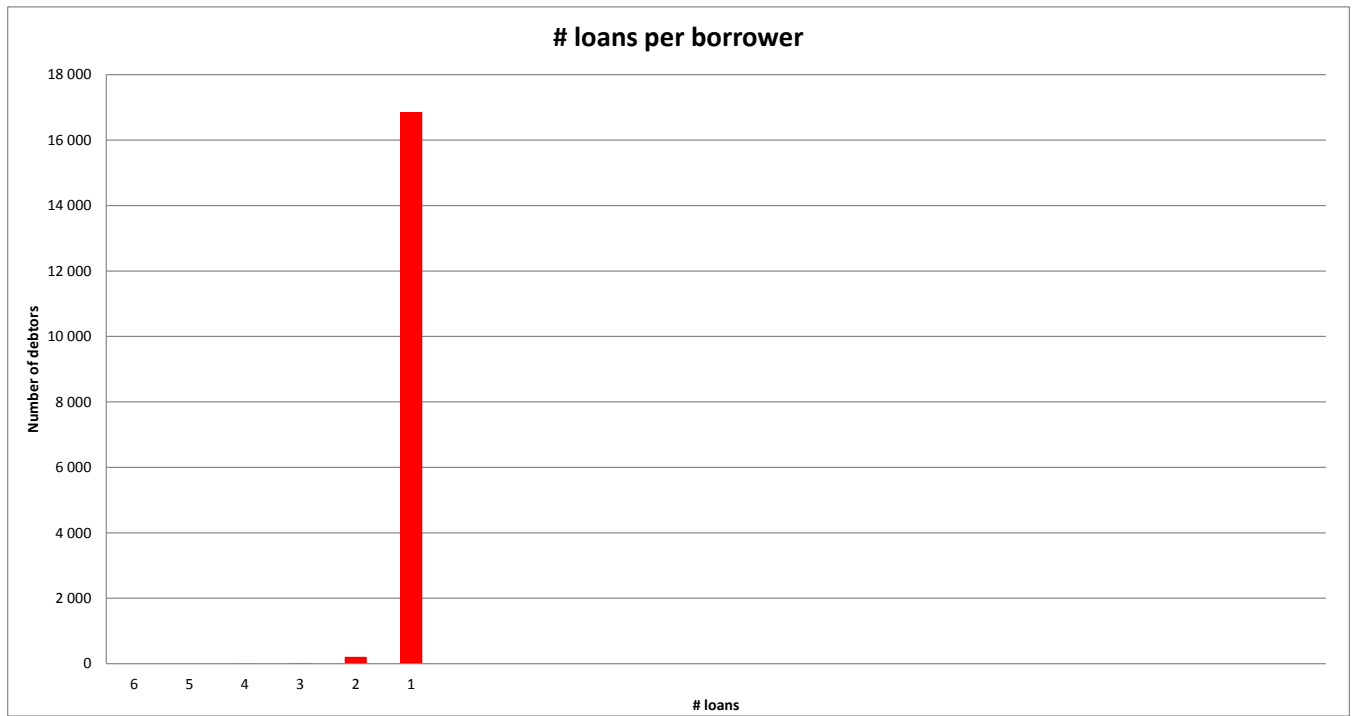


Bilkreditt 3 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27.08.2015					
Payment date	25.08.2015					
Period No	32					
Monthly Period	Jul 2015					
Interest Period	from	27.07.2015	to	25.08.2015	=	29 days



Bilkreditt 3 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	1 961 887 001	1 910 823 134	51 063 867	10 117 861	6,19 %	97,40 %
2	1 910 823 134	1 859 681 470	51 141 664	9 863 893	6,19 %	94,79 %
3	1 859 681 470	1 812 288 139	47 393 331	9 615 991	6,20 %	92,37 %
4	1 812 288 139	1 764 475 443	47 812 696	9 366 609	6,20 %	89,94 %
5	1 764 475 443	1 715 018 968	49 456 476	9 109 917	6,20 %	87,42 %
6	1 715 018 968	1 667 082 190	47 936 778	8 860 543	6,20 %	84,97 %
7	1 667 082 190	1 618 432 024	48 650 166	8 608 175	6,20 %	82,49 %
8	1 618 432 024	1 570 383 362	48 048 662	8 358 000	6,20 %	80,04 %
9	1 570 383 362	1 523 276 118	47 107 244	8 112 389	6,20 %	77,64 %
10	1 523 276 118	1 476 450 882	46 825 236	7 867 822	6,20 %	75,26 %
11	1 476 450 882	1 429 671 361	46 779 521	7 624 009	6,20 %	72,87 %
12	1 429 671 361	1 382 682 851	46 988 509	7 378 881	6,19 %	70,48 %
13	1 382 682 851	1 336 219 620	46 463 231	7 134 991	6,19 %	68,11 %
14	1 336 219 620	1 290 490 925	45 728 696	6 892 016	6,19 %	65,78 %
15	1 290 490 925	1 245 809 421	44 681 504	6 655 345	6,19 %	63,50 %
16	1 245 809 421	1 201 909 938	43 899 482	6 422 255	6,19 %	61,26 %
17	1 201 909 938	1 158 608 418	43 301 520	6 192 203	6,18 %	59,06 %
18	1 158 608 418	1 116 298 961	42 309 449	5 967 403	6,18 %	56,90 %
19	1 116 298 961	1 075 348 677	40 950 284	5 746 727	6,18 %	54,81 %
20	1 075 348 677	1 035 378 586	39 970 083	5 533 196	6,17 %	52,77 %

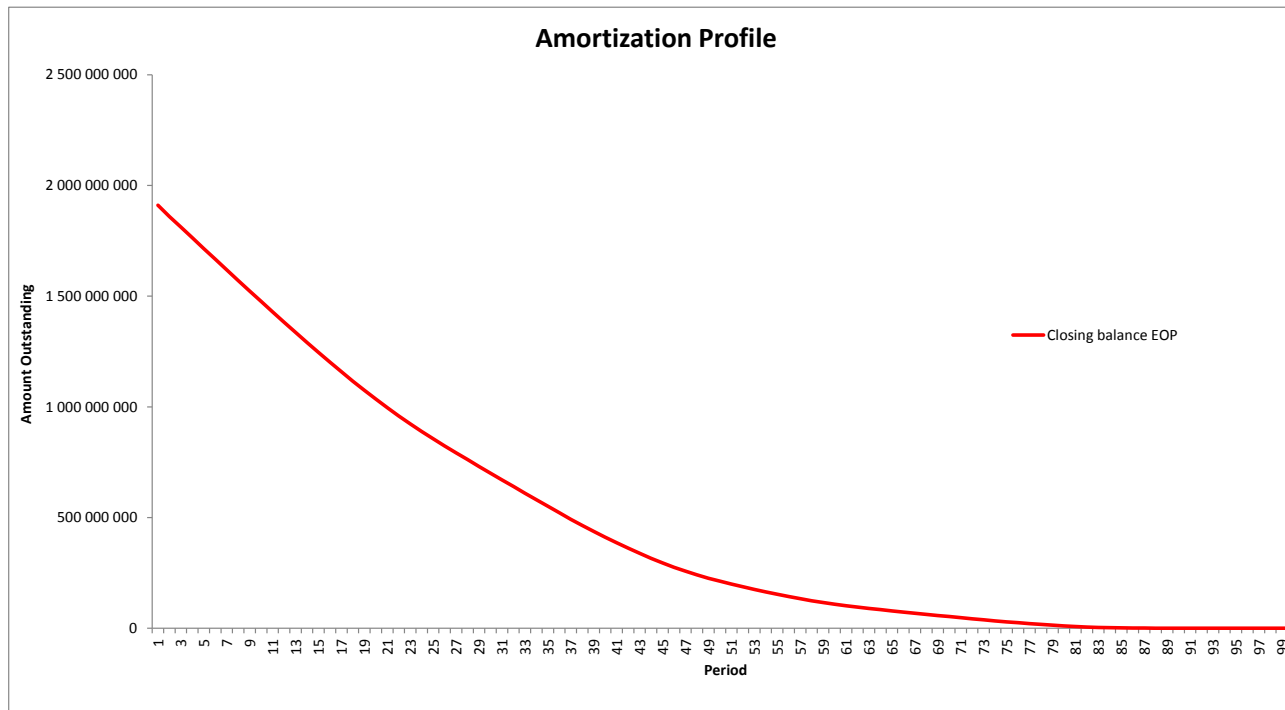
Amortization profile (first 20 periods)

Bilkreditt 3 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from	27.07.2015
	to	25.08.2015
	=	29 days

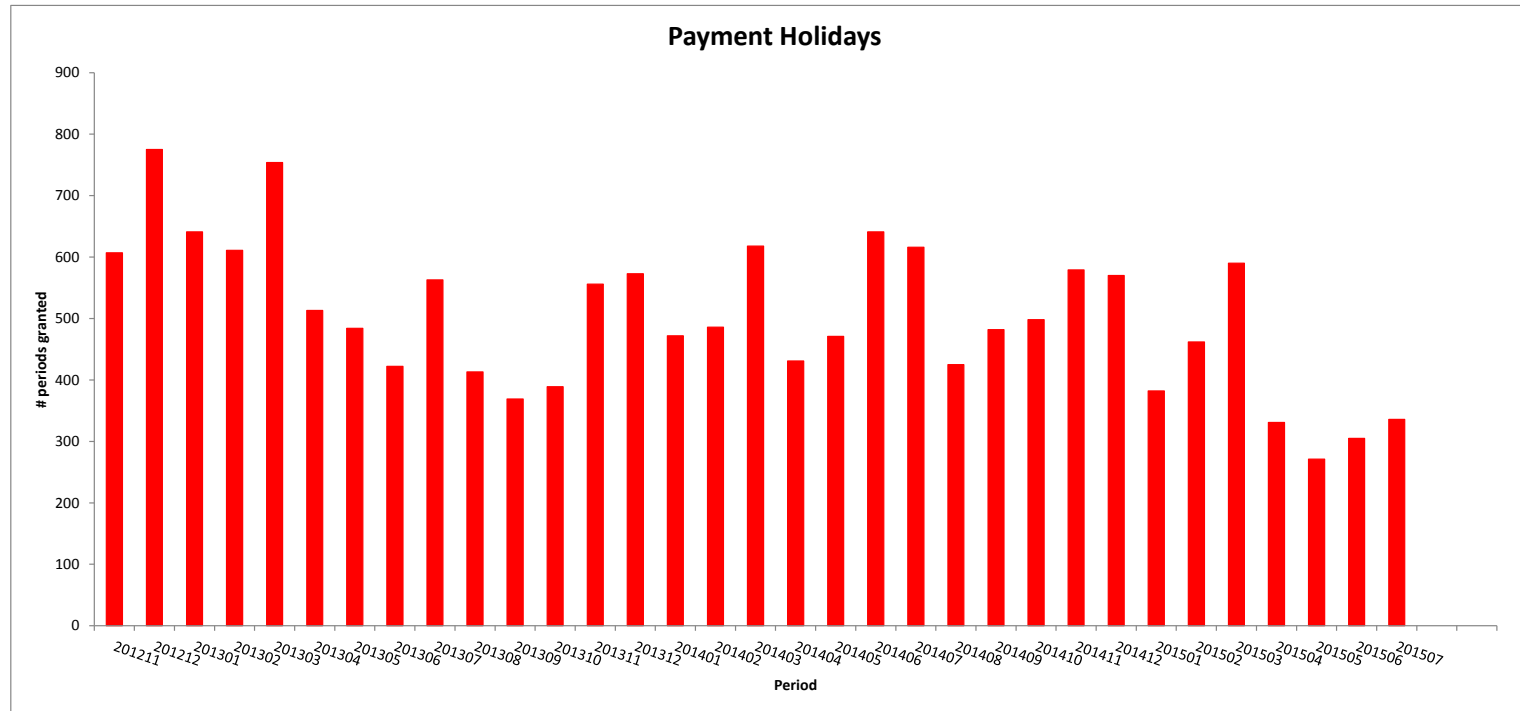


Bilkreditt 3 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	32				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

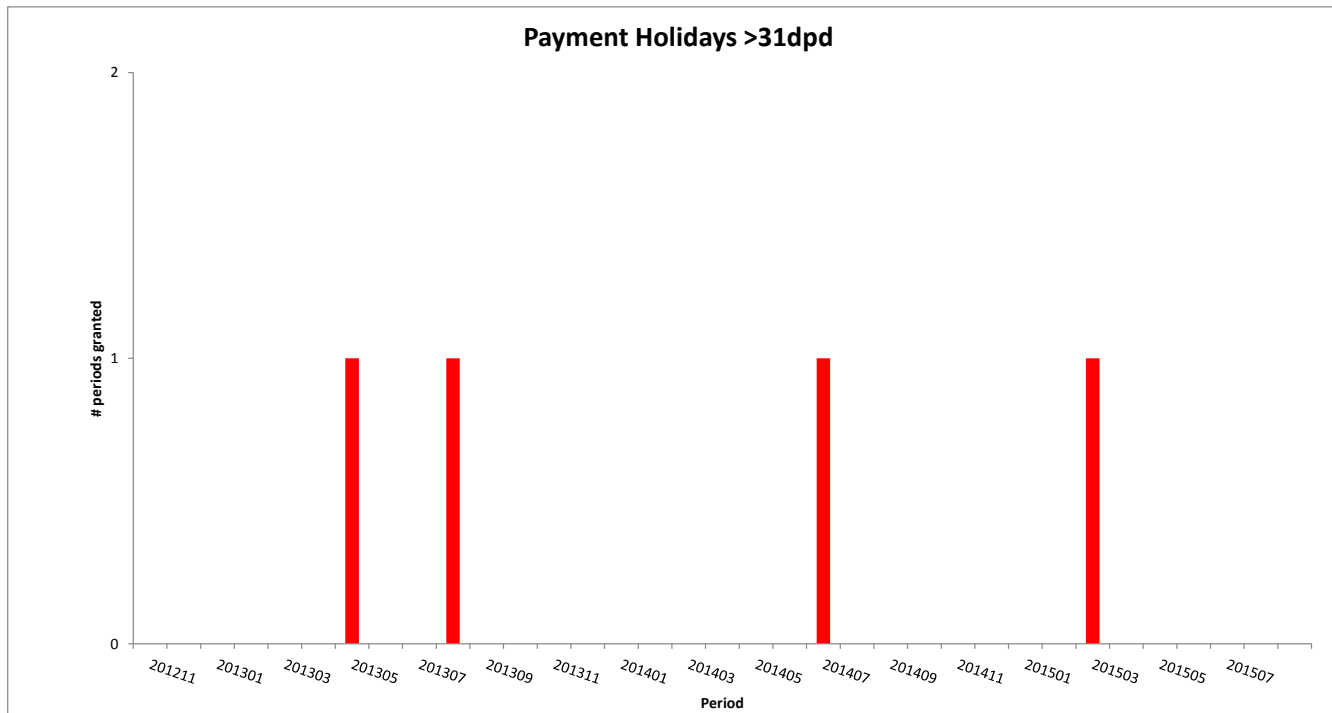


Bilkreditt 3 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from	27.07.2015
	to	25.08.2015
	=	29 days



Bil kreditt 3 Limited
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

TOTAL		
Period	Closing balance	WA Interest rate
201211	6 856 701 169	6,212 %
201212	6 668 597 489	6,213 %
201301	6 473 305 269	6,210 %
201302	6 279 683 182	6,210 %
201303	6 106 056 350	6,212 %
201304	5 906 069 750	6,209 %
201305	5 704 792 294	6,208 %
201306	5 512 386 988	6,470 %
201307	5 305 720 151	6,469 %
201308	5 130 737 325	6,465 %
201309	4 948 482 581	6,466 %
201310	4 771 916 608	6,465 %
201311	4 604 393 368	6,464 %
201312	4 462 056 852	6,463 %
201401	4 310 924 256	6,463 %
201402	4 155 000 628	6,463 %
201403	3 995 432 937	6,465 %
201404	3 844 595 820	6,466 %
201405	3 696 597 934	6,465 %
201406	3 539 920 483	6,465 %
201407	3 387 504 130	6,465 %
201408	3 262 106 158	6,464 %
201409	3 124 867 136	6,463 %
201410	2 976 552 639	6,470 %
201411	2 861 586 202	6,460 %
201412	2 740 083 044	6,467 %
201501	2 627 202 089	6,468 %
201502	2 511 654 217	6,470 %
201503	2 390 123 326	6,475 %
201504	2 289 108 903	6,475 %
201505	2 186 772 957	6,474 %
201506	2 068 689 235	6,473 %
201507	1 961 887 001	6,472 %

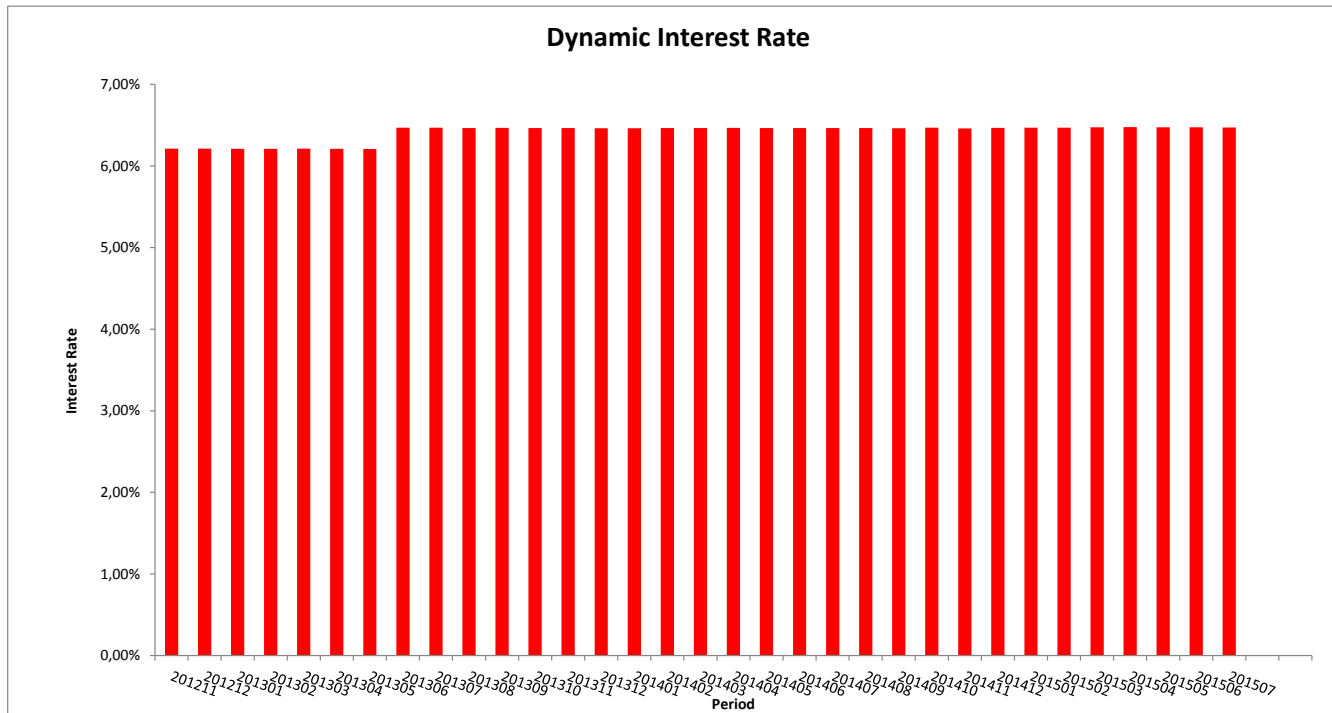
Interest rate evolution

Bilkreditt 3 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	32				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



Bilkreditt 3 Limited
Monthly Investor Report

20.a Borrower Type



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	32
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days

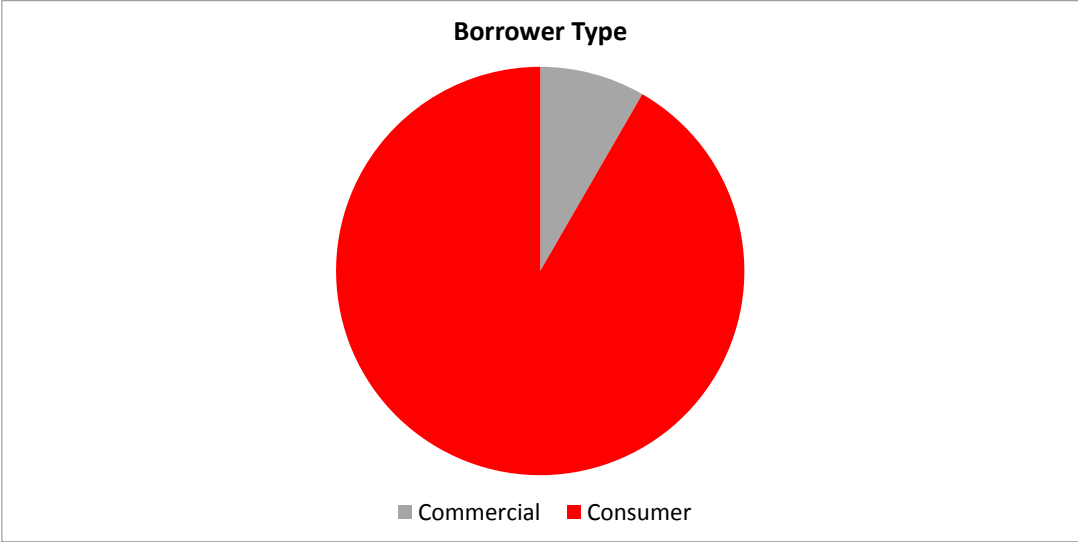
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 331	163 632 293	8,3 %	35,2	39,9
	Consumer	16 086	1 798 254 708	91,7 %	50,3	40,1
	Total	17 417	1 961 887 001	100 %	49,1	40,1

**Bilkreditt 3 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from	27.07.2015 to 25.08.2015 = 29 days



Bilkreditt 3 Limited
Monthly Investor Report

21.a Vehicle Condition



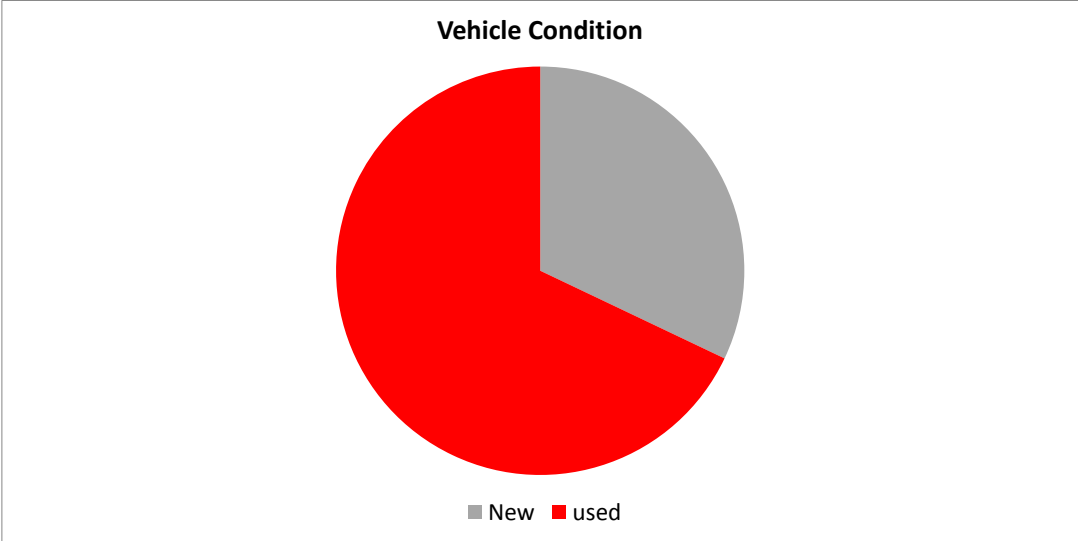
Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
Vehicle condition	New	4 181	629 100 686	32,1 %	52,4	40,1
	used	13 236	1 332 786 315	67,9 %	47,5	40,1
		17 417	1 961 887 001	100 %	49,1	40,1

21.b Vehicle Condition



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from	27.07.2015 to 25.08.2015 = 29 days



Bilkreditt 3 Limited
Monthly Investor Report

22.a Downpayment



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

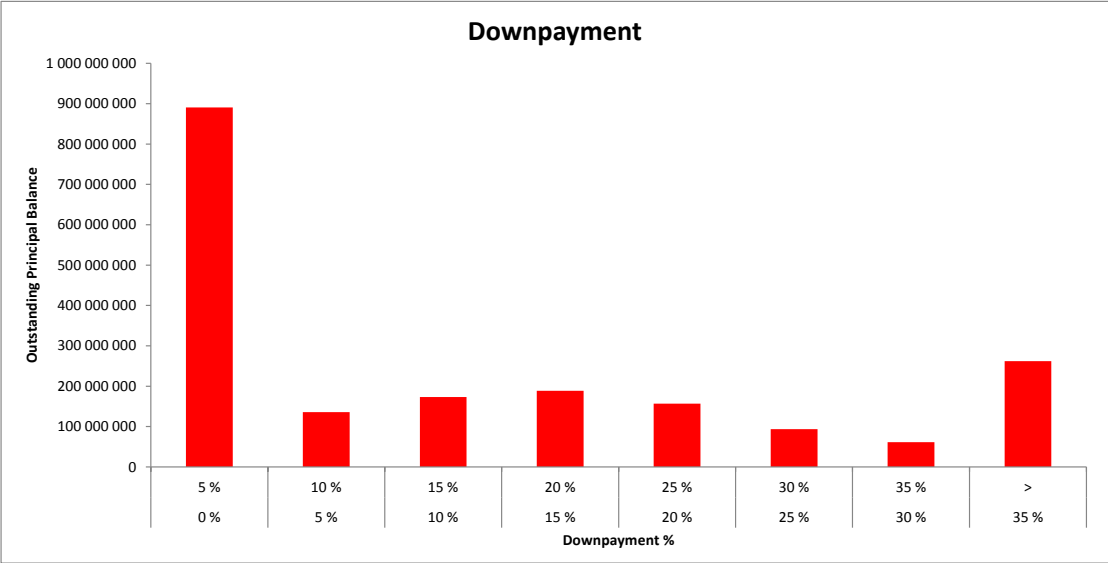
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 624	890 503 161	45,4 %	47,7	40,0
	5 %	10 %	950	135 553 337	6,9 %	52,8	40,3
	10 %	15 %	1 360	172 934 980	8,8 %	50,1	40,3
	15 %	20 %	1 532	188 729 269	9,6 %	52,6	40,3
	20 %	25 %	1 369	156 989 302	8,0 %	51,7	40,4
	25 %	30 %	854	93 604 063	4,8 %	50,8	40,1
	30 %	35 %	578	61 466 885	3,1 %	48,8	40,1
	35 %	>	3 150	262 106 004	13,4 %	46,3	40,0
	Total		17 417	1 961 887 001	100,0 %	49,1	40,1

Bilkreditt 3 Limited
Monthly Investor Report

22.b Downpayment



Reporting Date	27.08.2015					
Payment date	25.08.2015					
Period No	32					
Monthly Period	Jul 2015					
Interest Period	from	27.07.2015	to	25.08.2015	=	29 days



Bilkreditt 3 Limited
Monthly Investor Report

23.a Repayment Type



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	32
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days

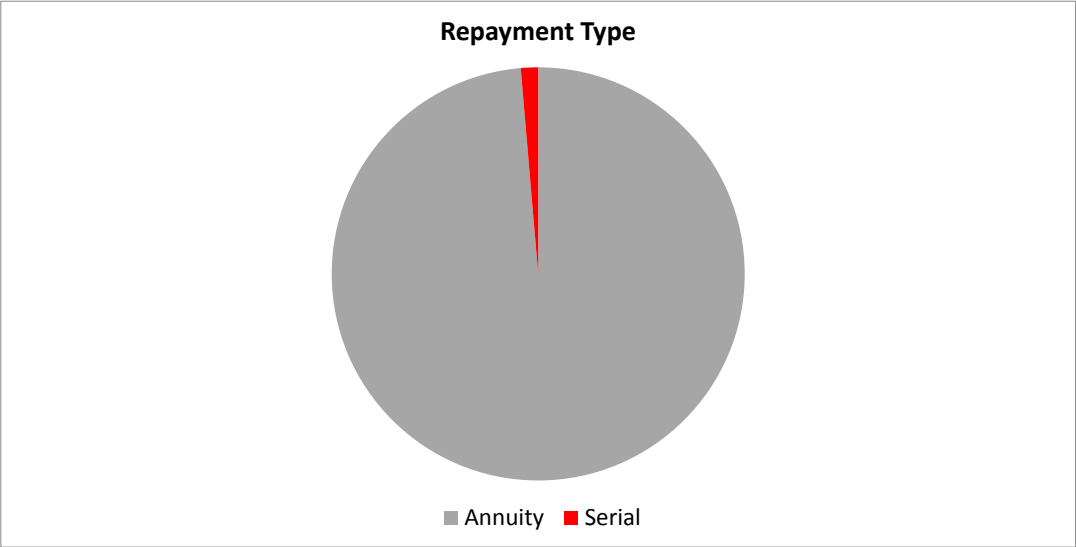
Repayment Type	TOTAL				
	Repayment Type	No	Outstanding balance	%	WA months to maturity
Annuity	17 211	1 935 350 729	98,6 %	49,4	40,1
Serial	206	26 536 272	1,4 %	27,2	40,0
	17 417	1 961 887 001	100,0 %	49,1	40,1

**Bilkreditt 3 Limited
Monthly Investor Report**

23.b Repayment Type



Reporting Date		27.08.2015			
Payment date		25.08.2015			
Period No		32			
Monthly Period		Jul 2015			
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

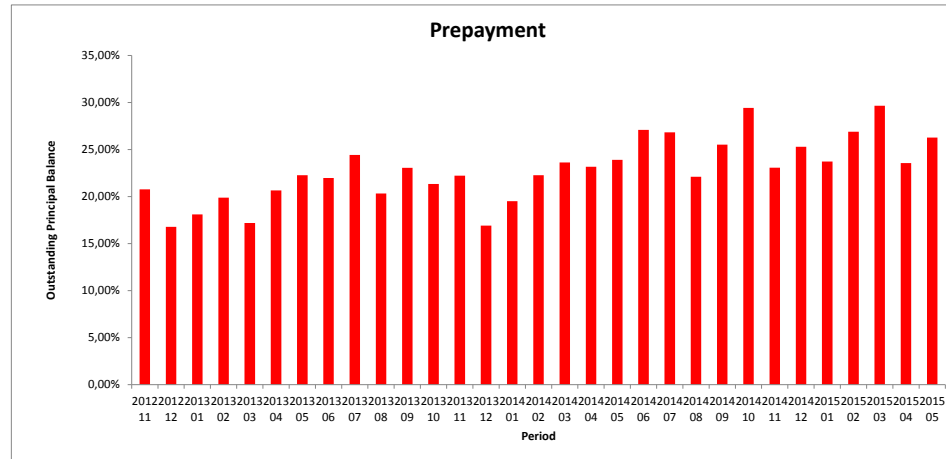


Bilkreditt 3 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments



Reporting Date	27.08.2015			
Payment date	25.08.2015			
Period No	32			
Monthly Period	from	Jul 2015	to	25.08.2015
Interest Period	from	27.07.2015	to	25.08.2015 = 29 days



Bilcreditt 3 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 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	22 538	1	0	0	22 538	0	0	22 538	0	0	22 538	0	0	22 538	0	0	22 538	
2013.1	155 231	5	-	-	-	46 503	46 503	108 728	-	-	46 503	108 728	0	46 503	108 728	4 721	51 224	104 007
2013.2	5 890 105	46	-	-	-	-	-	-	633 169	633 169	5 256 936	849 224	1 482 393	4 407 712	690 132	2 172 525	3 717 580	
2013.3	10 049 431	83	-	-	-	-	-	-	-	-	-	837 137	837 137	9 212 294	2 407 020	3 244 157	6 805 274	
2013.4	11 264 661	95	-	-	-	-	-	-	-	-	-	-	-	-	1 361 452	1 361 452	9 903 209	
2014.1	15 142 883	129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2014.2	9 370 735	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2014.3	8 074 615	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2014.4	8 149 127	77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2015.1	4 899 942	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2015.2	7 291 085	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2015.3	951 024	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2014 1			2014 2			2014 3			2014 4			2015 1		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012.4	22 538	1	0	0	22 538	0	0	22 538	0	0	22 538	0	0	22 538	0	0	22 538	
2013.1	155 231	5	0	51 224	104 007	0	51 224	104 007	0	51 224	104 007	0	51 224	104 007	0	51 224	104 007	
2013.2	5 890 105	46	563 061	2 735 586	3 154 519	168 428	2 904 014	2 986 091	73 174	2 977 188	2 912 917	404 728	3 381 916	2 508 189	233 011	3 614 927	2 275 178	
2013.3	10 049 431	83	694 041	3 938 198	6 111 233	1 238 385	5 176 593	4 872 838	255 148	5 431 741	4 617 690	218 601	5 650 342	4 399 089	174 713	5 825 055	4 224 376	
2013.4	11 264 661	95	1 667 295	3 028 747	8 235 914	1 343 198	4 371 945	6 892 716	907 287	5 279 232	5 985 429	476 473	5 755 705	5 508 956	734 289	6 489 994	4 774 667	
2014.1	15 142 883	129	1 136 977	1 136 977	14 005 906	2 965 902	4 102 879	11 040 004	1 180 390	5 283 269	9 859 614	1 337 879	6 621 148	8 521 735	531 725	7 152 873	7 990 010	
2014.2	9 370 735	95	-	-	-	713 079	713 079	8 657 656	1 816 794	2 529 873	6 840 862	1 033 952	3 563 825	5 806 910	464 667	4 028 492	5 342 243	
2014.3	8 074 615	84	-	-	-	-	-	-	845 861	845 861	7 228 754	825 165	1 671 026	6 403 589	916 583	2 587 609	5 487 006	
2014.4	8 149 127	77	-	-	-	-	-	-	-	-	-	1 144 765	1 144 765	7 004 362	817 101	1 961 866	6 187 261	
2015.1	4 899 942	59	-	-	-	-	-	-	-	-	-	-	-	-	547 934	547 934	4 352 008	
2015.2	7 291 085	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2015.3	951 024	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2015 2			2015 3		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012.4	22 538	1	0	0	22 538	0	0	22 538	
2013.1	155 231	5	0	51 224	104 007	0	51 224	104 007	
2013.2	5 890 105	46	90 666	3 705 593	2 184 512	10 116	3 715 709	2 174 396	
2013.3	10 049 431	83	232 403	6 057 458	3 991 973	341 861	6 399 319	3 650 112	
2013.4	11 264 661	95	483 830	6 973 824	4 290 837	67 296	7 041 120	4 223 541	
2014.1	15 142 883	129	808 072	7 960 945	7 181 938	60 522	8 021 467	7 121 416	
2014.2	9 370 735	95	549 371	4 577 863	4 792 872	245 231	4 823 094	4 547 641	
2014.3	8 074 615	84	437 082	3 024 691	5 049 924	16 952	3 041 643	5 032 972	
2014.4	8 149 127	77	1 371 915	3 333 781	4 815 346	230 486	3 564 267	4 584 860	
2015.1	4 899 942	59	862 745	1 410 679	3 489 263	126 169	1 536 848	3 363 094	
2015.2	7 291 085	76	996 883	996 883	6 294 202	141 091	1 137 974	6 153 111	
2015.3	951 024	18	-	-	-	6 023	6 023	945 001	

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26. Delinquency



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthy Period	Jul 2015	
Interest Period	from 27.07.2015 to 25.08.2015	= 29 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2012	11	6 856 701 169	36 030	6 430 591 824	1 986	369 522 775	289	56 586 570									-	-
2012	12	6 668 597 489	34 843	6 131 012 718	2 600	473 560 533	302	51 795 570	68	12 228 668							1	22 538
2013	1	6 473 305 269	34 685	6 020 576 718	2 147	379 717 181	351	60 313 790	60	8 205 477	27	4 492 103					2	65 350
2013	2	6 279 883 182	34 229	5 853 061 648	1 937	347 960 818	360	57 705 573	82	13 874 791	32	3 646 031	17	3 434 321			-	-
2013	3	6 106 056 350	32 230	5 421 890 940	3 278	582 266 838	445	77 608 344	85	13 066 547	45	6 392 712	18	2 273 434	13	2 557 535	3	89 881
2013	4	5 906 069 750	32 575	5 427 755 687	2 270	388 304 023	414	61 295 635	102	17 349 321	43	6 002 545	31	4 213 256	11	1 149 283	10	1 453 457
2013	5	5 704 792 294	31 867	5 218 516 252	2 246	394 575 917	389	60 937 000	128	17 449 511	45	6 319 968	32	4 214 957	24	2 778 689	13	1 648 549
2013	6	5 512 386 988	30 371	4 925 686 673	2 883	483 421 479	435	67 800 072	122	19 961 800	58	7 189 913	36	4 909 620	26	3 417 431	23	2 788 099
2013	7	5 305 720 151	30 384	4 870 070 766	2 110	344 432 641	405	62 165 619	91	11 907 966	57	9 174 371	37	4 517 620	25	3 451 168	26	3 002 850
2013	8	5 130 737 325	29 583	4 683 039 135	2 162	349 928 444	405	64 758 050	125	15 453 636	48	6 692 964	48	6 863 006	32	4 002 090	25	3 263 166
2013	9	4 948 482 581	28 845	4 494 287 823	2 112	342 248 101	463	76 585 371	121	17 673 093	69	7 665 656	30	4 357 562	38	5 664 975	32	3 783 415
2013	10	4 771 916 608	28 437	4 378 350 956	1 899	301 497 337	352	56 038 263	121	18 763 350	69	8 682 909	51	5 949 029	24	3 734 764	37	5 048 195
2013	11	4 604 393 368	27 784	4 218 235 266	1 862	294 652 706	374	56 297 611	123	15 892 757	61	8 645 979	47	6 170 409	37	4 498 640	24	2 453 584
2013	12	4 462 056 852	27 066	4 049 802 234	2 043	320 072 116	387	55 040 711	110	14 940 361	79	10 222 522	51	7 446 016	37	4 532 892	34	3 762 882
2014	1	4 310 924 256	26 921	3 973 599 243	1 648	255 065 908	343	48 448 982	103	13 235 347	52	6 325 897	61	8 486 792	42	5 762 087	35	4 090 811
2014	2	4 155 000 628	26 468	3 845 801 767	1 490	225 469 862	364	55 236 028	92	11 399 435	53	7 038 329	37	4 098 393	46	5 956 814	47	5 716 573
2014	3	3 995 432 937	25 607	3 670 409 941	1 694	250 041 433	331	48 817 977	99	12 288 926	49	5 263 062	36	5 013 607	27	3 597 991	47	5 335 499
2014	4	3 844 595 820	24 894	3 501 276 599	1 752	261 200 808	377	52 214 125	107	16 606 293	42	5 556 738	38	3 644 904	30	4 096 353	30	3 183 602
2014	5	3 696 597 934	24 187	3 363 371 743	1 773	247 184 168	378	57 140 087	104	14 578 968	54	7 707 116	30	3 821 529	30	2 794 323	31	3 268 062
2014	6	3 539 920 483	23 476	3 217 478 170	1 812	257 165 362	292	39 607 570	100	12 882 091	49	6 253 963	36	3 561 633	24	2 971 694	34	2 919 071
2014	7	3 387 504 130	23 121	3 114 311 732	1 467	207 892 326	318	42 896 388	78	9 934 193	51	6 330 881	34	3 981 805	27	2 156 805	26	3 090 905
2014	8	3 262 106 158	22 429	2 976 142 742	1 549	216 938 727	312	42 988 149	96	13 228 330	36	5 030 474	38	4 669 240	31	3 108 496	25	2 264 529
2014	9	3 124 867 136	21 773	2 850 039 279	1 536	211 799 039	296	40 962 607	97	11 814 124	30	3 436 780	24	3 017 156	32	3 798 151	33	2 719 181
2014	10	2 976 552 639	21 286	2 743 631 870	1 343	176 588 972	276	38 157 193	68	8 639 372	43	4 630 013	21	2 735 067	19	2 170 152	36	4 323 826
2014	11	2 861 586 202	20 551	2 613 635 177	1 486	192 417 134	268	37 589 371	78	9 998 276	25	2 719 145	32	2 963 147	18	2 263 952	23	1 801 159
2014	12	2 740 083 044	19 978	2 494 988 007	1 445	192 440 833	285	35 003 394	61	9 777 088	33	3 656 548	22	2 228 014	24	1 989 160	18	2 024 142
2015	1	2 627 202 089	19 534	2 398 255 713	1 283	171 937 382	284	38 015 559	85	9 034 817	33	5 787 563	22	2 367 579	17	1 803 476	27	1 960 016
2015	2	2 511 654 217	18 896	2 292 113 131	1 288	162 573 730	294	36 890 567	84	9 773 513	39	3 630 263	26	4 656 063	17	2 016 950	16	1 511 540
2015	3	2 390 123 326	18 251	2 180 116 870	1 286	160 764 401	275	32 859 869	62	6 492 800	40	3 726 843	30	2 592 069	22	3 570 474	16	1 428 386
2015	4	2 289 108 903	17 641	2 073 599 456	1 327	164 866 041	262	31 057 715	86	11 200 981	29	3 085 275	33	3 313 477	24	1 985 958	27	3 593 466
2015	5	2 186 772 957	16 933	1 952 906 057	1 447	178 258 558	315	39 576 396	79	8 920 724	34	3 513 173	19	1 362 260	24	2 235 789	27	1 810 386
2015	6	2 068 689 235	16 685	1 899 996 915	1 073	127 756 356	210	26 166 091	66	8 451 284	27	2 785 999	26	2 551 958	17	980 632	22	1 887 233
2015	7	1 961 887 001	16 105	1 808 267 460	988	118 745 935	205	23 615 625	47	4 791 150	33	3 043 012	16	1 273 893	23	2 149 926	18	951 024
2015	8																	
2015	9																	
2015	10																	
2015	11																	
2015	12																	

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27. Priority of Payments



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

Priority of Payments

Available Distribution Amount	+	246 911 823,32	NOK	13 899 701,24	EUR
Senior Expenses	-	873 313,47	NOK		
Swap Payments	-	-	NOK		
Interest Series A-1 Notes	-	548 617,97	NOK	17 401,24	EUR
Interest Series A-2 Notes	-	1 077 753,10	NOK		
Supplementary Liquidity Ledger Amount	-	-	NOK		
Payments to Reserve fund for Liquidity Reserve Amount	-	39 237 740,02	NOK		
Principal Payments A-1 Notes	-	101 896 080,00	NOK	13 882 299,73	EUR
Principal Payments A-2 Notes	-	4 906 154,00	NOK		
Class A Cash Accumulation Ledger	-	-	NOK		
Payments to Reserve Fund	-	78 475 480,04	NOK		
Interest Class B	-	1 966 436,43	NOK		
Principal Payments Class B	-	-	NOK		
Currency Swap Deferred Interest Amount	-	-	NOK	-	EUR
Currency Swap Deferred Principal Amount	-	-	NOK	-	EUR
Interest and Principal payments on Subordinated Loan	-	9 576 794,97	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Ledger amount	-	-	NOK		
Payments to Seller	=	8 353 453,32	NOK	0	EUR

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28. Transaction Costs



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	32	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

Transaction Costs

	All Notes	Series A-1	Series A-2	Class B
Senior Expenses	873 313,47 NOK			
Interest accrued for the Period	3 592 807,50 NOK	548 617,97 NOK	1 077 753,10 NOK	1 966 436,43 NOK
Cumulative Interest accrued	302 639 001,83 NOK	163 067 165,71 NOK	58 497 755,31 NOK	81 074 080,81 NOK
Interest Payments	3 592 807,50 NOK	548 617,97 NOK	1 077 753,10 NOK	1 966 436,43 NOK
Cumulative Interest Payments	302 639 001,83 NOK	163 067 165,71 NOK	58 497 755,31 NOK	81 074 080,81 NOK
Interest accrued on Subordinated Loan for the Period	9 576 794,97 NOK			
Cumulative Interest accrued on Subordinated Loan	269 136 079,53 NOK			
Interest Payments on Subordinated Loan	9 576 794,97 NOK			
Cumulative Interest Payments on Subordinated Loan	269 136 079,53 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	32
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days

Swap Counterparty Data

Swap Counterparty Provider	Deutsche Bank
Swap Rating Trigger Breach	Yes
Swap Collateral posted	N/A

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	354 709 892,30 NOK 48 325 598,41 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,1500 %
1M Euribor (Notes, Swap)	-0,0730 %
Gross Amount Due to Swap Counterparty	102 444 697,97 NOK
Gross Amount Due from Swap Counterparty	13 899 701,24 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	32
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days

Santander Consumer Bank AS

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