

Bilcreditt 3 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.04.2013	Following payment dates:	28.05.2013
Payment date	25.04.2013		25.06.2013
Period No	4		
Monthly Period	Mar 2013		
Interest Period	from 25.03.2013	to 25.04.2013	= 31 days

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1. Portfolio Information



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	6 279 683 182,00 NOK
Scheduled Loan Principal Repayments	78 712 299,00 NOK
Prepayments	95 242 593,00 NOK
Deemed Collections - Other	- NOK
Deemed Collections - CPI Single Premium Cancellations	1 467 219,00 NOK
Total Principal Payments Received	175 422 111,00 NOK
	-
New Defaulted Auto Loans in Period	89 881,00 NOK
Total New Defaults	89 881,00 NOK
Capitalised Interest (due to Repayment Holidays)	1 885 160,00 NOK
Closing Balance	6 106 056 350,00 NOK
Cumulative Capitalised Interest (Amount)	
Open	3 969 450,00 NOK
New	1 885 160,00 NOK
Close	5 854 610,00 NOK
Total revenue collections	
Revenue and fees received on loan balances	32 702 834,00 NOK
Recoveries on loans in default	19 565,00 NOK
Total Revenue Received in Period	32 722 399,00 NOK
# Loans	
At beginning of period	36 657 Loans
Paid in Full	540 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	3 Loans
At end of period	36 114 Loans
Weighted Average Loan Return	6,49 %
Average NIBOR + Weighted Average Loan Threshold	4,80 %

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2. Amount Due for Distribution



Reporting Date	29.04.2013
Payment date	25.04.2013
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Available Distribution Amount

Current Period

a. Reserve Fund	212 257 350,00 NOK	
b. Collections (Principal, interest, fees, etc)	208 144 510,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	24 208 179,33 EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00 NOK	
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00 NOK	
f. Other Amounts Paid by the Seller to the Issuer	0,00 NOK	
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	948 340,53 NOK	
h. Commingling Reserve	0,00 NOK	
i. CPI Reserve	0,00 NOK	
j. Class A Accumulation ledger	0,00 NOK	
K. Series A1 Principal Requirement Advances	1 756 339,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	423 106 539,53 NOK	24 208 179,33 EUR

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3. Reserve Accounts



Reporting Date	29.04.2013	
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Note Balance

Beginning of Period	6 279 683 182,00	NOK
End of Period	6 106 056 350,00	NOK

Reserve Fund

	in %		
Beginning of Period	2,3 %	141 504 900,00	NOK
Cash Outflow		141 504 900,00	NOK
Cash Inflow		141 504 900,00	NOK
End of Period	2,3 %	141 504 900,00	NOK
Required Reserve Amount	2,3 %	141 504 900,00	NOK

Liquidity Balance

Beginning of Period	1,1 %	70 752 450,00	NOK
Cash Outflow		70 752 450,00	NOK
Cash Inflow		70 752 450,00	NOK
End of Period	1,1 %	70 752 450,00	NOK
Required Reserve Amount	1,1 %	70 752 450,00	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	247 633 575,00	NOK
Cash Outflow	-	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	247 633 575,00	NOK
Required Commingling Reserve Fund	247 633 575,00	NOK

CPI Reserve

Beginning of Period	151 961 026,00	NOK
Cash Outflow (to Servicer)	-	NOK
Drawings	-	NOK
Cash Inflow (from Servicer)	-	NOK
End of Period	151 961 026,00	NOK
Required CPI Reserve Fund	151 961 026,00	NOK

Set-off from Deposits

No borrowers whose loans were sold to Bilkreditt 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	6 279 683 182,00	NOK
End of Period	6 106 056 350,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	5 421 890 940,00	88,80 %	32 230
1-29 days past due	582 266 838,00	9,54 %	3 278
		0,00 %	

Delinquent Receivables:

30-59 days past due	77 608 344,00	1,27 %	445
60-89 days past due	13 066 547,00	0,21 %	85
90-119 days past due	6 392 712,00	0,10 %	45
120-149 days past due	2 273 434,00	0,04 %	18
150-179 days past due	2 557 535,00	0,04 %	13

Total Performing and Delinquent	6 106 056 350,00	100,00 %	36 114
--	-------------------------	-----------------	---------------

Current Period Defaults	89 881,00	3
Cumulative Defaults	177 769,00	6
Current Period Recoveries	19 565,00	0
Cumulative Recoveries	46 503,00	0

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5. Outstanding Notes



Reporting Date	29.04.2013		
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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	2 655 927 987,03 NOK	571 570 220,03 EUR	1 023 012 767,00 NOK	1 061 345 000,00 NOK
Available Distribution Amount	423 106 539,53 NOK			
Amortisation	175 383 171,00 NOK			
Redemption per Class	23 894 164,99 NOK	23 894 164,99 EUR	- NOK	- NOK
Redemption per Note		3 566,29 EUR	- NOK	- NOK
Class Principal Outstanding Closing Balance	6 104 300 011,00 NOK	547 676 055,04 EUR	1 023 012 767,00 NOK	1 061 345 000,00 NOK
Current Tranching		65,85 %	16,76 %	17,39 %
Current Pool Factor		0,82	0,93	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	1,83 %	0,52 %	0,90 %	1,15 %
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)
Interest Days	31			
Principal Outstanding per Note Beginning of Period		85 308,99 EUR	855 361,85 NOK	754 868,42 NOK
>Principal Repayment per note		3 566,29 EUR	- NOK	- NOK
Principal Outstanding per Note End of Period		81 742,69 EUR	855 361,85 NOK	754 868,42 NOK
>Interest accrued for the period		1 401,92 EUR	2 010,81 NOK	1 937,08 NOK
Interest Payment	14 521 329,17	1 279 682,22 EUR	2 404 932,51 NOK	2 723 529,20 NOK
Interest Payment per Note		191,00 EUR	2 010,81 NOK	1 937,08 NOK

3. Credit Enhancements	All Notes	Class A-1	Class A-2	Class B
Initial total CE (Subordination, Reserve)			18,00 %	3,00 %
Current CE (incl. Excess Spread)			23,82 %	6,43 %
Current CE (excl. Excess Spread)			20,86 %	3,48 %

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 122a of the CRD.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	29.04.2013				
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Transaction Role	Counterparty	Rating Triggers										Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term								
		Fitch		Moody's		Fitch		Moody's						
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Current				
Issuer	Bilcreditt 3 Limited		No rating		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AG		No rating		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	BBB+ Rating watch negative	A2 Review for possible Downgrade	Baa2 Review for possible Downgrade		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 30 Business Days, procure that the Subordinated Loan Provider make 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 30 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	BBB+ Rating watch negative	Baa2 Review for possible Downgrade	Baa2 Review for possible Downgrade		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 Rating 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 (such 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- Watch Negative	Rating Rating watch negative	BBB+ Rating watch negative	Baa3 Review for possible Downgrade	Baa2 Review for possible Downgrade		N	The Servicer, on behalf of the Issuer, will instruct the Debtor 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	Rating Rating watch negative	BBB+ Rating watch negative	B1 Review for possible Downgrade	Baa2 Review for possible Downgrade		N	Must identify a Back up Servicer Servicer Termination Event
Issuer Cross Currency Swap Provider	Deutsche Bank AG	F2	F1+	P-2	P-1	BBB	A+	A3	A2		N	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-1	BB+	A+	Baa1	A2		N	Replace Swap Counterparty	
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A2		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); 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-1		A+		A2		N/A			
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2		N/A			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2		N/A			
Collections Bank	SEB AB	F1 Rating Watch Negative	F1	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A1		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 decrees 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

Reporting Date	29.04.2013				
Payment date	25.04.2013				
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Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



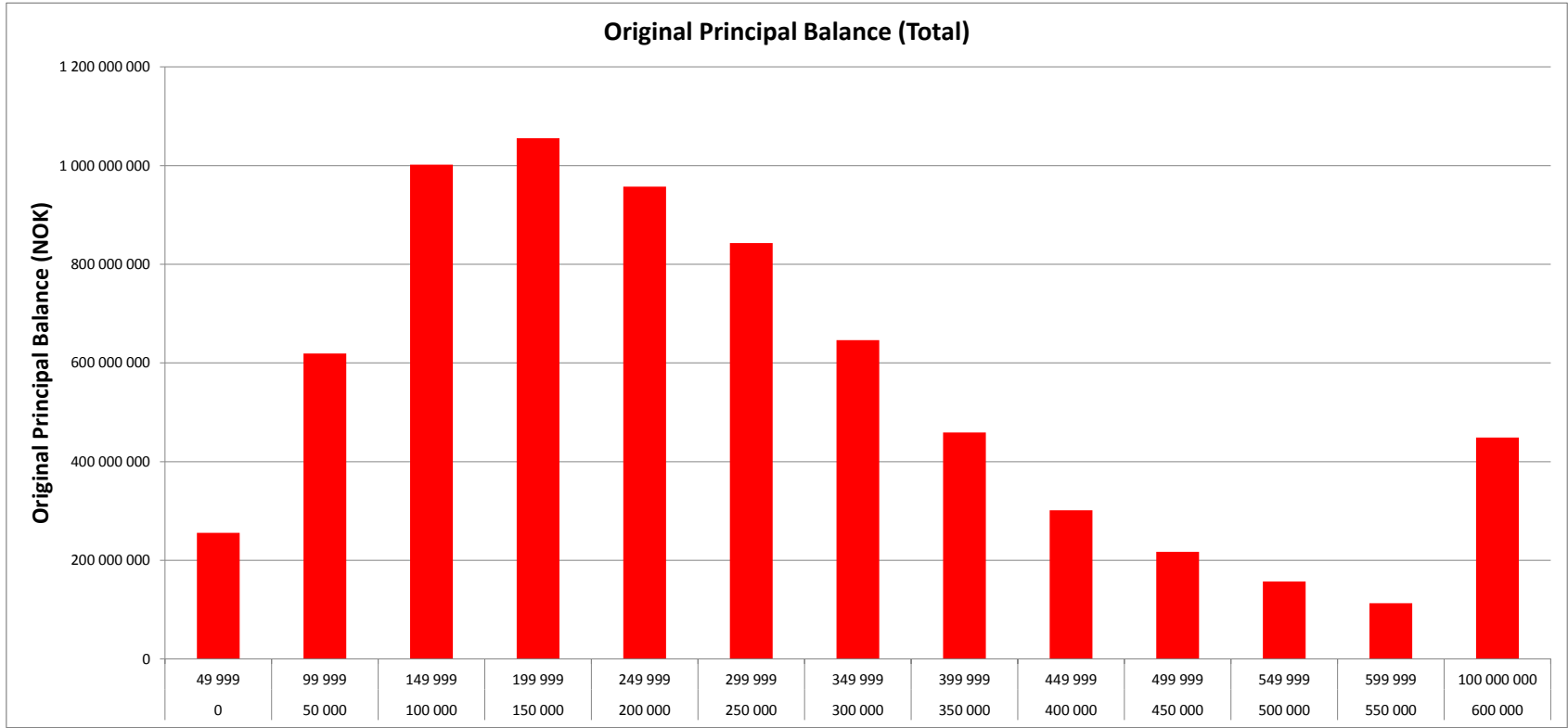
Average amount - all: 181 770

		TOTAL						
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning
Original balance	0	49 999	4 340	255 757 876	3,6 %	11 %	17,9	4,6
	50 000	99 999	8 012	618 958 436	8,7 %	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 %	68,5	8,4
	200 000	249 999	4 226	957 617 539	13,5 %	11 %	73,5	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	8,1
	350 000	399 999	1 217	458 951 057	6,5 %	3 %	80,0	7,9
	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	6,3 %	1 %	71,4	7,8
	Total			38 924	7 075 201 312	100,00 %	100 %	68,77

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance

Reporting Date	29.04.2013	
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Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days



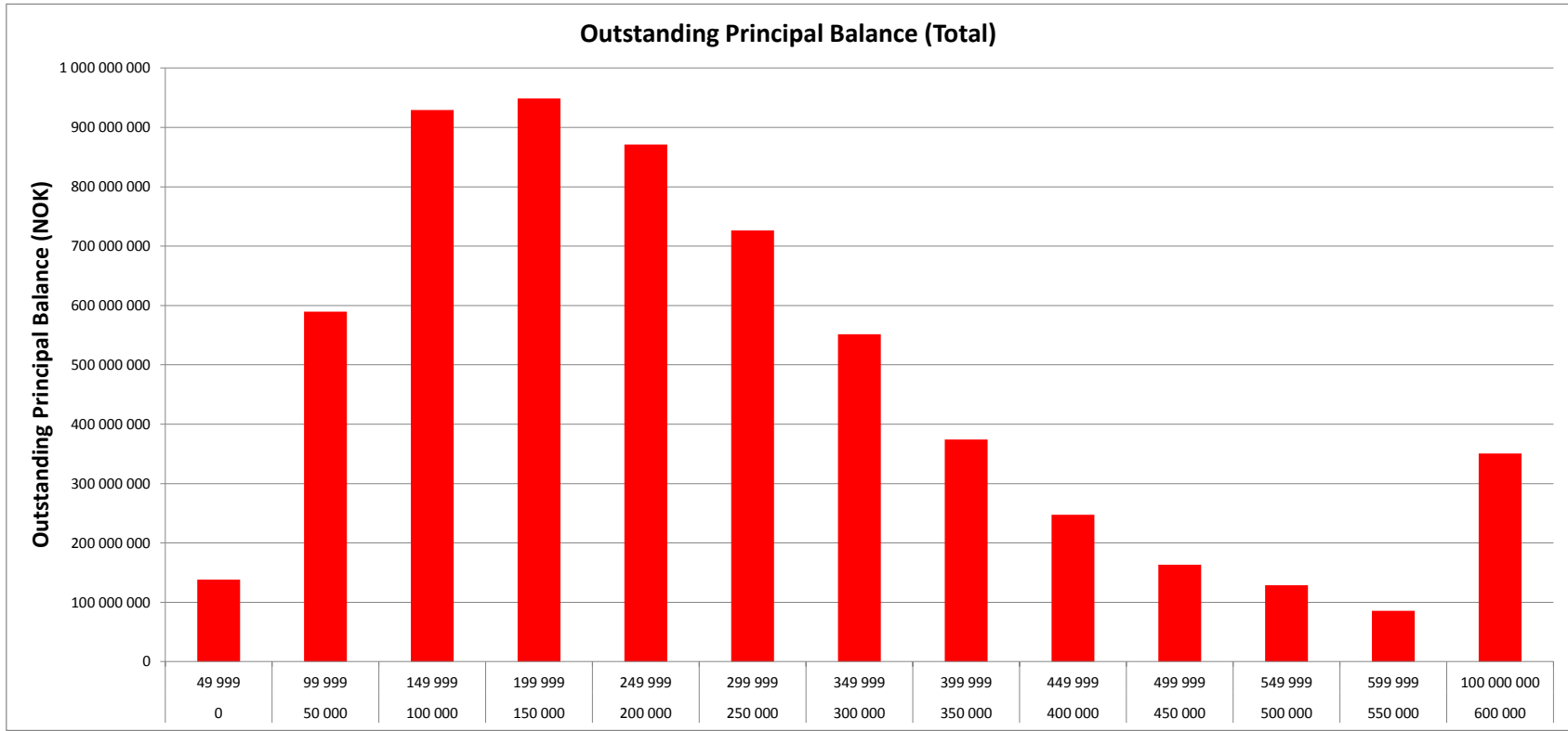
Average amount - all: 169 077

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	4 313	137 993 700	2,26 %	11,94 %	33,9	13,0	
50 000	99 999	7 828	589 837 203	9,66 %	21,68 %	48,0	12,7	
100 000	149 999	7 477	929 101 641	15,22 %	20,70 %	58,5	12,6	
150 000	199 999	5 469	948 699 143	15,54 %	15,14 %	66,8	12,5	
200 000	249 999	3 895	871 357 754	14,27 %	10,79 %	71,4	12,5	
250 000	299 999	2 657	726 403 734	11,90 %	7,36 %	75,0	12,4	
300 000	349 999	1 710	551 622 831	9,03 %	4,74 %	76,8	12,2	
350 000	399 999	1 005	374 432 715	6,13 %	2,78 %	78,4	11,9	
400 000	449 999	585	247 693 642	4,06 %	1,62 %	80,7	12,2	
450 000	499 999	346	163 416 481	2,68 %	0,96 %	82,2	12,3	
500 000	549 999	246	128 782 628	2,11 %	0,68 %	81,8	11,9	
550 000	599 999	150	85 823 087	1,41 %	0,42 %	81,9	11,7	
600 000	100 000 000	433	350 891 791	5,75 %	1,20 %	69,5	11,9	
Total		36 114	6 106 056 350	100,0 %	100,0 %	67,9	12,4	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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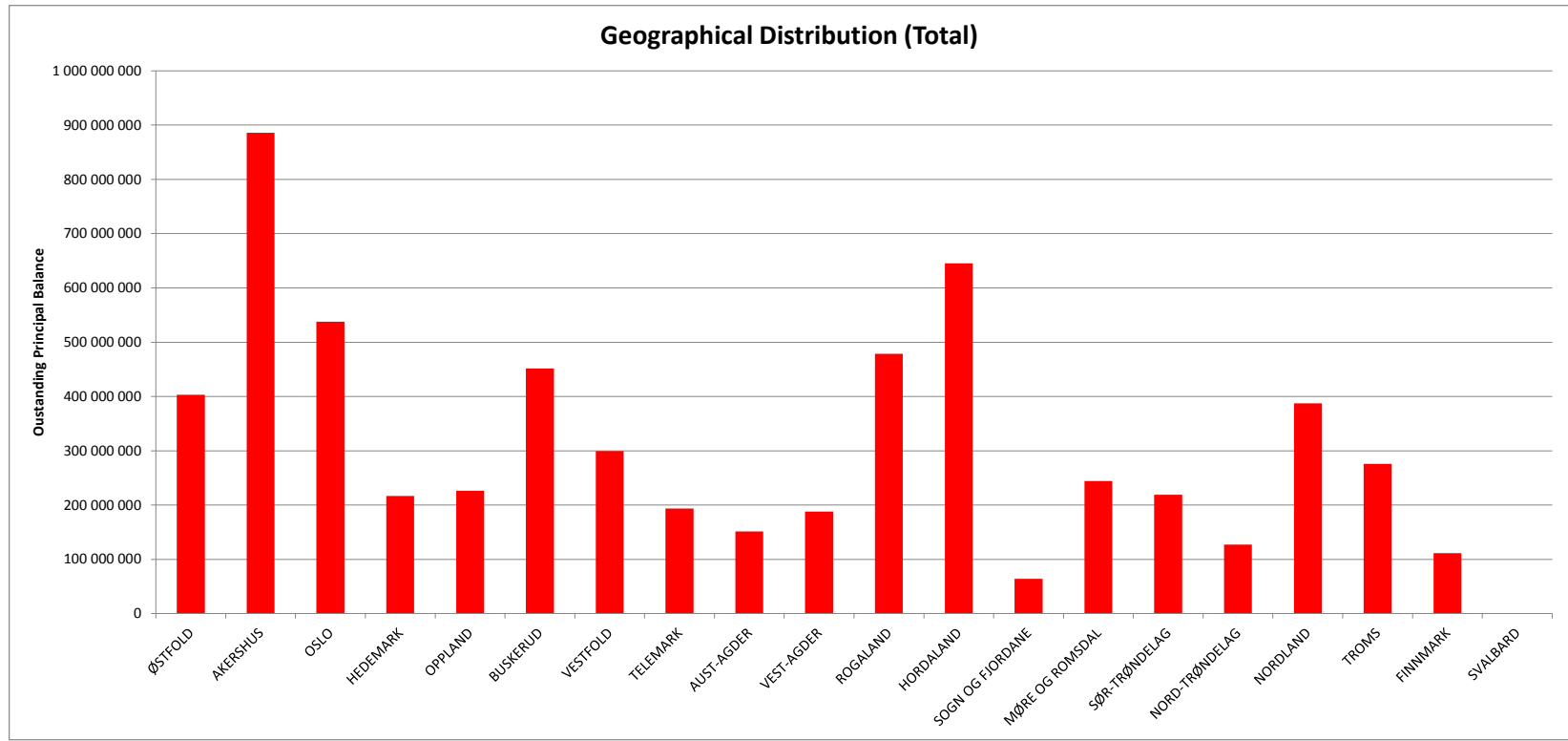
TOTAL								
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	2 499	403 025 810	6,60 %	6,92 %	ØSTFOLD	69,7	12,3	
0200	4 959	885 750 269	14,51 %	13,73 %	AKERSHUS	65,4	12,5	
0300	2 752	537 825 222	8,81 %	7,62 %	OSLO	62,3	12,4	
0400	1 522	216 536 511	3,55 %	4,21 %	HEDEMARK	65,4	12,3	
0500	1 455	226 181 041	3,70 %	4,03 %	OPPLAND	66,7	12,3	
0600	2 789	451 571 777	7,40 %	7,72 %	BUSKERUD	66,0	12,5	
0700	1 872	299 707 446	4,91 %	5,18 %	VESTFOLD	68,5	12,5	
0800	1 229	193 565 410	3,17 %	3,40 %	TELEMARK	66,5	12,7	
0900	964	151 063 352	2,47 %	2,67 %	AUST-AGDER	69,6	12,3	
1000	1 127	187 838 492	3,08 %	3,12 %	VEST-AGDER	68,7	12,6	
1100	2 810	478 521 765	7,84 %	7,78 %	ROGALAND	69,6	12,6	
1200	3 627	645 276 231	10,57 %	10,04 %	HORDALAND	68,7	12,4	
1400	354	63 879 796	1,05 %	0,98 %	SOGN OG FJORDANE	72,6	12,0	
1500	1 456	244 377 111	4,00 %	4,03 %	MØRE OG ROMSDAL	69,1	12,3	
1600	1 383	219 118 331	3,59 %	3,83 %	SØR-TRØNDELAG	68,7	12,5	
1700	813	127 157 743	2,08 %	2,25 %	NORD-TRØNDELAG	68,8	11,9	
1800	2 193	387 252 423	6,34 %	6,07 %	NORDLAND	73,5	11,9	
1900	1 648	275 638 498	4,51 %	4,56 %	TROMS	72,1	12,2	
2000	658	111 519 385	1,83 %	1,82 %	FINNMARK	71,2	12,0	
2100	4	249 737	0,00 %	0,01 %	SVALBARD	25,7	8,7	
Total:	36 114	6 106 056 350	100,0 %	100,0 %		67,9	12,4	

Bilkreditt 3 Limited
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



**Bilkreditt 3 Limited
Monthly Investor Report**

10.a Interest Rate



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

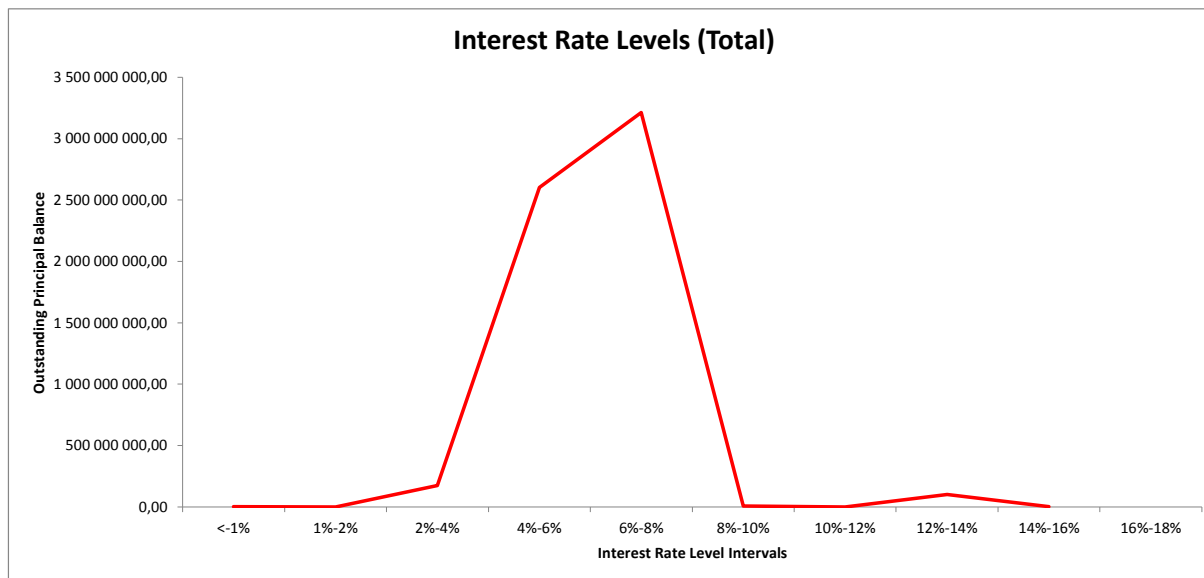
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	8	883574	0,01 %	69,4	11,9
1 %	2 %	6	718 169	0,01 %	62,2	10,5
2 %	4 %	881	174 829 035	2,86 %	58,3	12,6
4 %	6 %	13 713	2 603 621 580	42,64 %	68,0	12,2
6 %	8 %	19 207	3 214 150 990	52,64 %	69,1	12,5
8 %	10 %	58	7 018 819	0,11 %	57,8	20,4
10 %	12 %	4	541 603	0,01 %	44,4	12,1
12 %	14 %	2164	101 698 842	1,67 %	46,3	12,6
14 %	16 %	73	2 593 738	0,04 %	46,5	19,2
16 %	18 %					
Total		36 114	6 106 056 350	100,00 %	67,9	12,4

Bilkreditt 3 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



Bilkreditt 3 Limited
Monthly Investor Report

11.a Remaining Terms



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

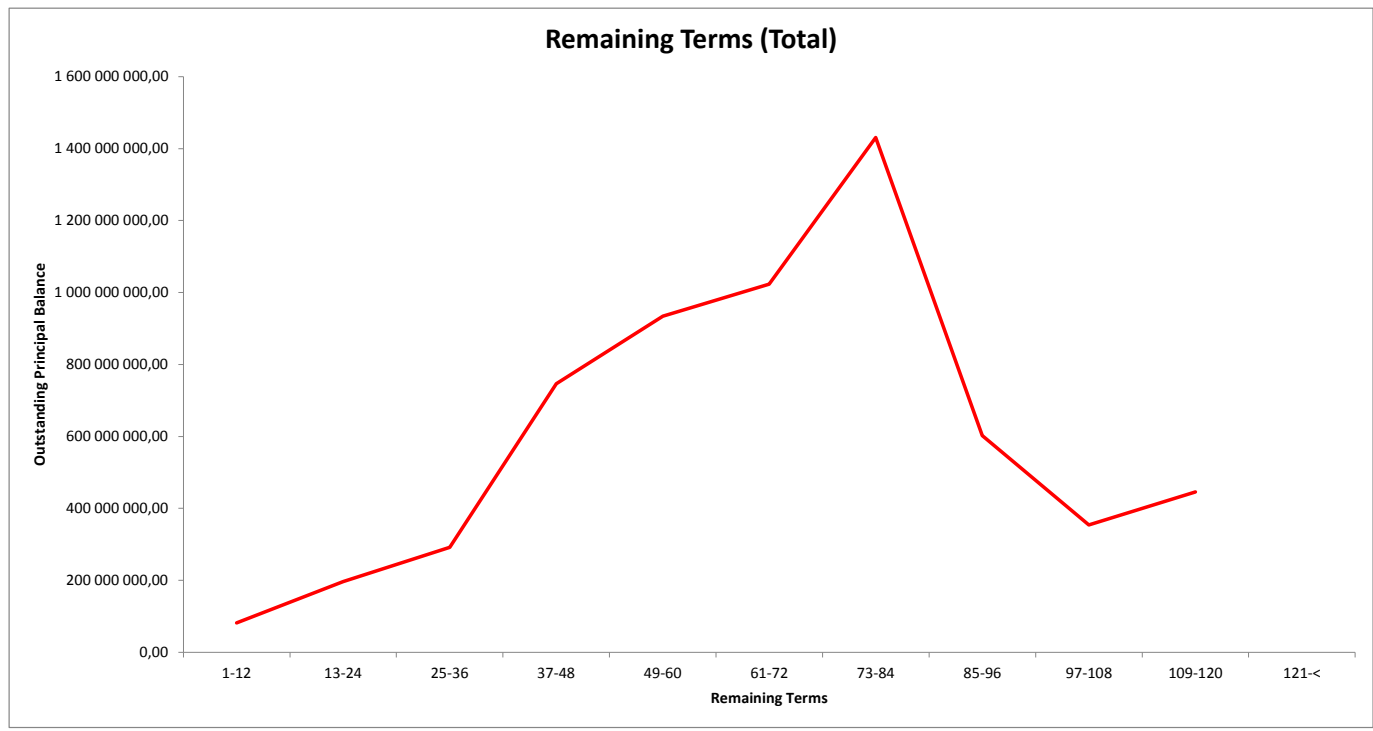
TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity								
		1	12	757	81 942 457	1,34 %	5,6	12,7
		13	24	2 119	196 116 257	3,21 %	20,0	14,7
		25	36	2 894	292 010 646	4,78 %	29,4	12,1
		37	48	6 441	746 590 014	12,23 %	44,3	15,0
		49	60	7 052	933 942 435	15,30 %	52,4	10,7
		61	72	5 437	1 022 949 087	16,75 %	68,1	14,8
		73	84	6 718	1 430 844 528	23,43 %	77,1	11,3
		85	96	2 219	602 184 935	9,86 %	88,1	10,2
		97	108	1 135	353 881 669	5,80 %	104,1	14,7
		109	120	1 342	445 594 322	7,30 %	111,6	9,6
		121						
		Total		36 114	6 106 056 350	100,00 %	67,9	12,4

Bilkreditt 3 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from	25.03.2013
	to	25.04.2013
	=	31 days



Bilkreditt 3 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

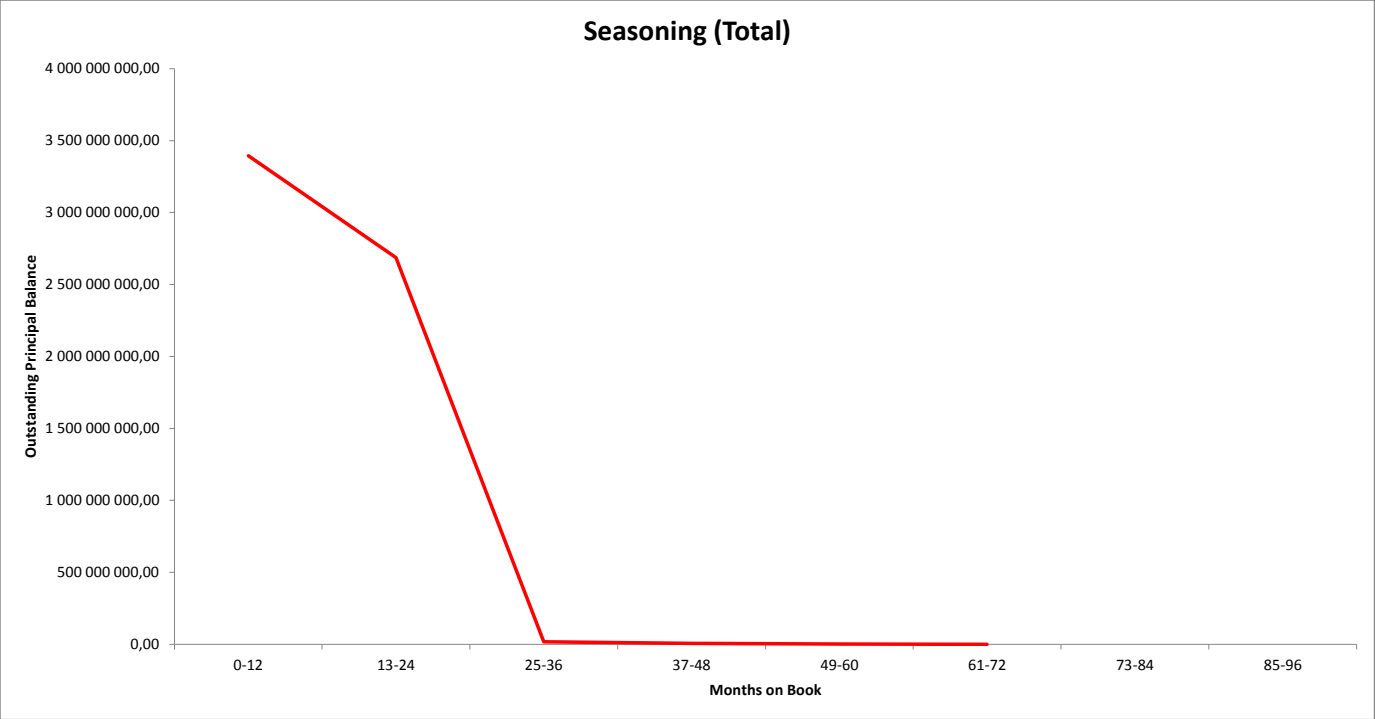
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	0		12	19 399	3 394 982 006	55,60 %	70,8	9,5
	13		24	16 514	2 686 330 894	43,99 %	64,4	15,9
	25		36	123	16 847 163	0,28 %	49,6	28,1
	37		48	53	5 292 950	0,09 %	35,5	41,9
	49		60	23	2 465 874	0,04 %	40,0	51,9
	61		72	2	137 463	0,00 %	12,6	68,8
	73		84					
	85		96					
	Total			36 114	6 106 056 350	100 %	67,9	12,4

Bilkreditt 3 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from	25.03.2013
	to	25.04.2013
	=	31 days



Bilkreditt 3 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days

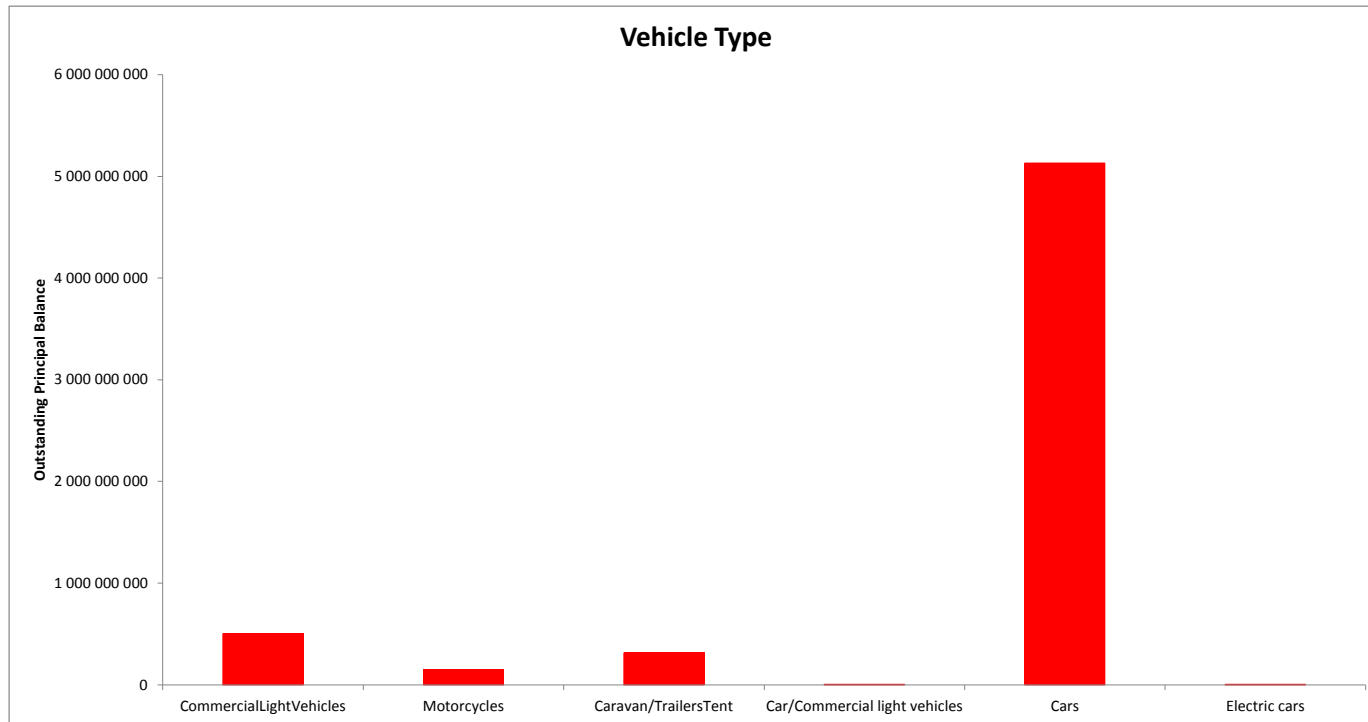
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
CommercialLightVehicles		3 131	502 810 722	8,23 %	57,6	12,66
Motorcycles		1 576	149 223 052	2,44 %	61,1	11,32
Caravan/TrailersTent		2 032	314 443 150	5,15 %	77,6	11,24
Car/Commercial light vehicles		28	4 261 025	0,07 %	55,9	13,13
Cars		29 330	5 131 803 042	84,04 %	68,5	12,45
Electric cars		17	3 515 359	0,06 %	61,9	12,38
		36 114	6 106 056 350	100,0 %	67,9	12,4

Bilkreditt 3 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



Bil kreditt 3 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		425	201 968 162	3,31 %	17,5	12,2
Standard		35 689	5 904 088 188	96,69 %	69,6	12,4
Total		36 114	6 106 056 350	100 %	67,9	12,4

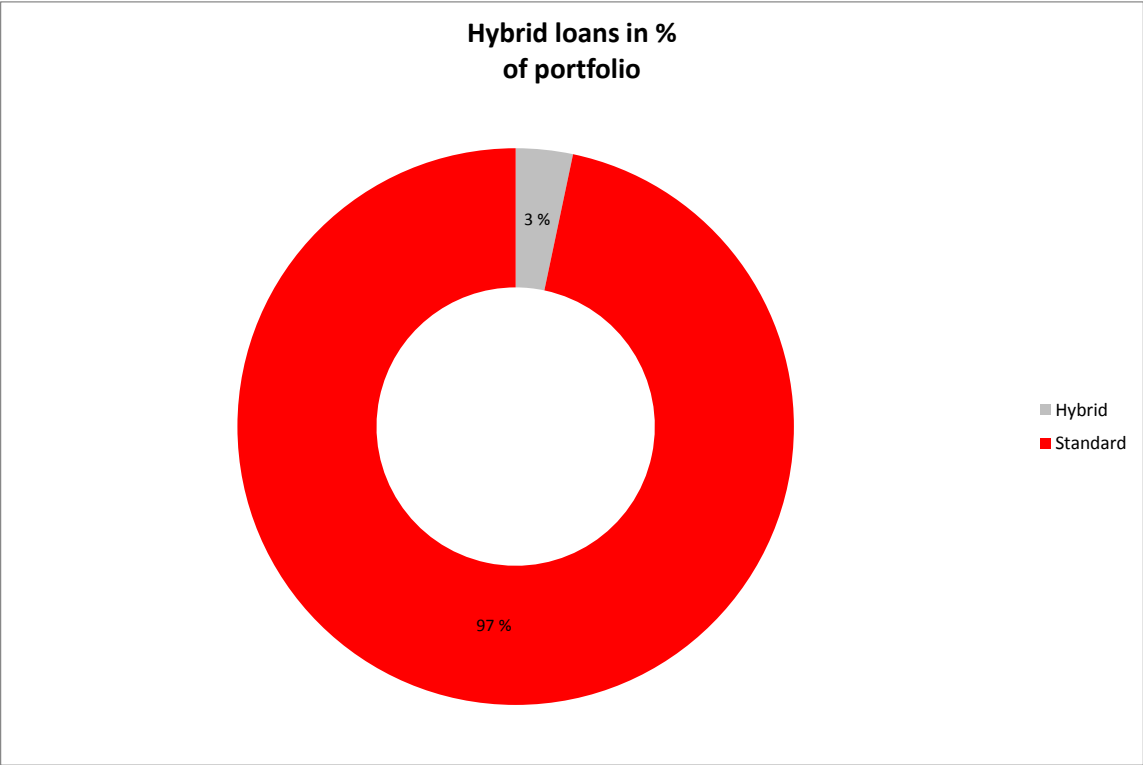
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 3 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from	25.03.2013
	to	25.04.2013
	=	31 days

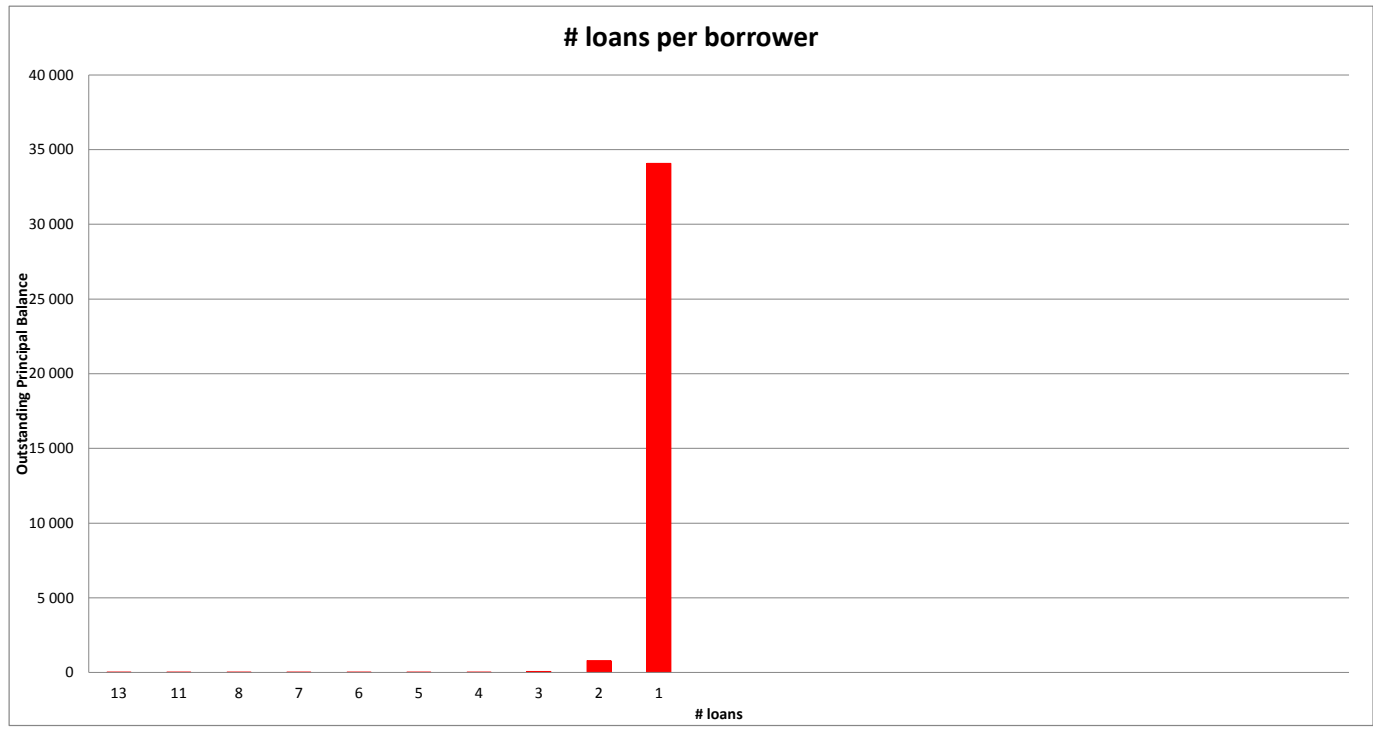


Bilkreditt 3 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	29.04.2013					
Payment date	25.04.2013					
Period No	4					
Monthly Period	Mar 2013					
Interest Period	from	25.03.2013	to	25.04.2013	=	31 days



Bilkreditt 3 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

WAL=

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	6 106 056 350	6 011 349 021	94 707 329	31 862 855	6,26 %	98,45 %
2	6 011 349 021	5 916 309 442	95 039 579	31 384 270	6,27 %	96,89 %
3	5 916 309 442	5 811 314 834	104 994 608	30 846 722	6,26 %	95,17 %
4	5 811 314 834	5 717 921 846	93 392 988	30 362 236	6,27 %	93,64 %
5	5 717 921 846	5 617 934 970	99 986 876	29 847 795	6,26 %	92,01 %
6	5 617 934 970	5 523 970 412	93 964 558	29 357 262	6,27 %	90,47 %
7	5 523 970 412	5 433 464 861	90 505 551	28 883 120	6,27 %	88,98 %
8	5 433 464 861	5 341 603 784	91 861 076	28 401 168	6,27 %	87,48 %
9	5 341 603 784	5 250 566 143	91 037 642	27 923 019	6,27 %	85,99 %
10	5 250 566 143	5 158 265 594	92 300 549	27 439 187	6,27 %	84,48 %
11	5 158 265 594	5 066 002 118	92 263 476	26 955 225	6,27 %	82,97 %
12	5 066 002 118	4 969 490 087	96 512 031	26 449 404	6,27 %	81,39 %
13	4 969 490 087	4 872 448 808	97 041 279	25 941 824	6,26 %	79,80 %
14	4 872 448 808	4 779 829 619	92 619 189	25 456 079	6,27 %	78,28 %
15	4 779 829 619	4 683 984 896	95 844 723	24 954 662	6,26 %	76,71 %
16	4 683 984 896	4 591 600 355	92 384 540	24 469 911	6,27 %	75,20 %
17	4 591 600 355	4 496 471 339	95 129 016	23 972 457	6,27 %	73,64 %
18	4 496 471 339	4 401 189 188	95 282 151	23 473 953	6,26 %	72,08 %
19	4 401 189 188	4 304 351 668	96 837 521	22 966 057	6,26 %	70,49 %
20	4 304 351 668	4 208 840 796	95 510 872	22 465 685	6,26 %	68,93 %

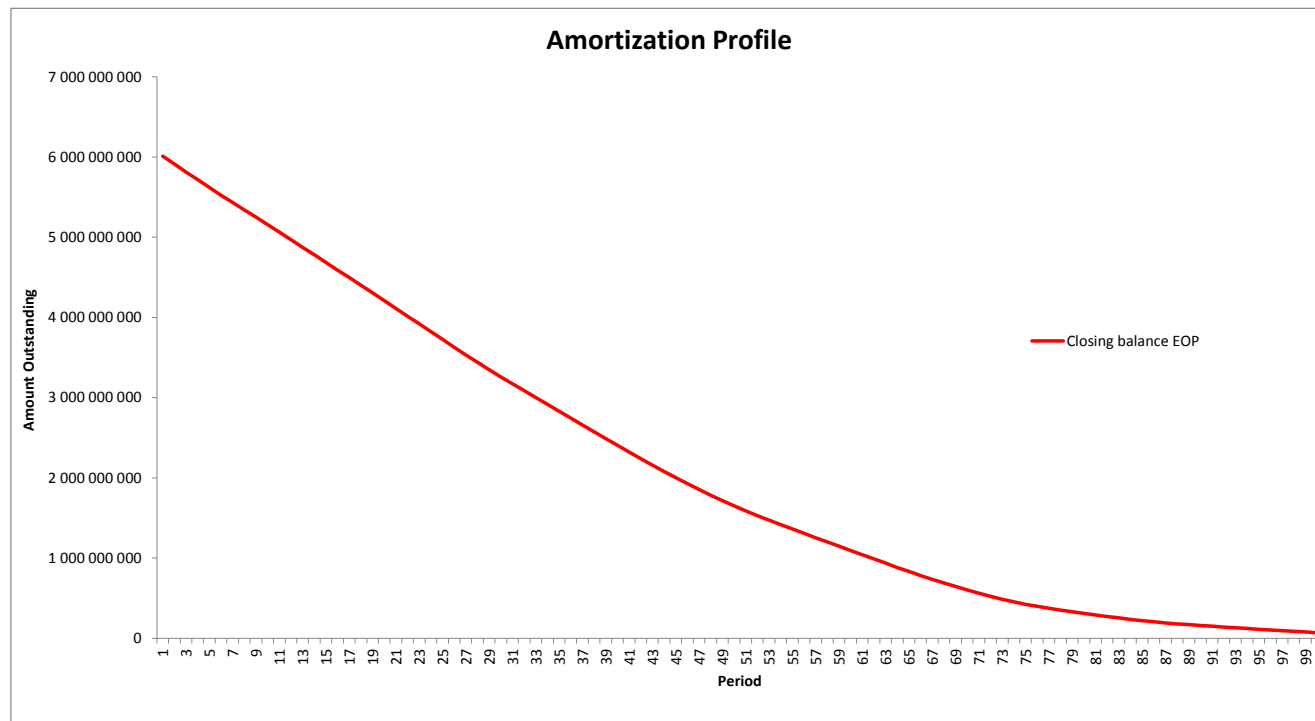
Amortization profile (first 20 periods)

Bilkreditt 3 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days

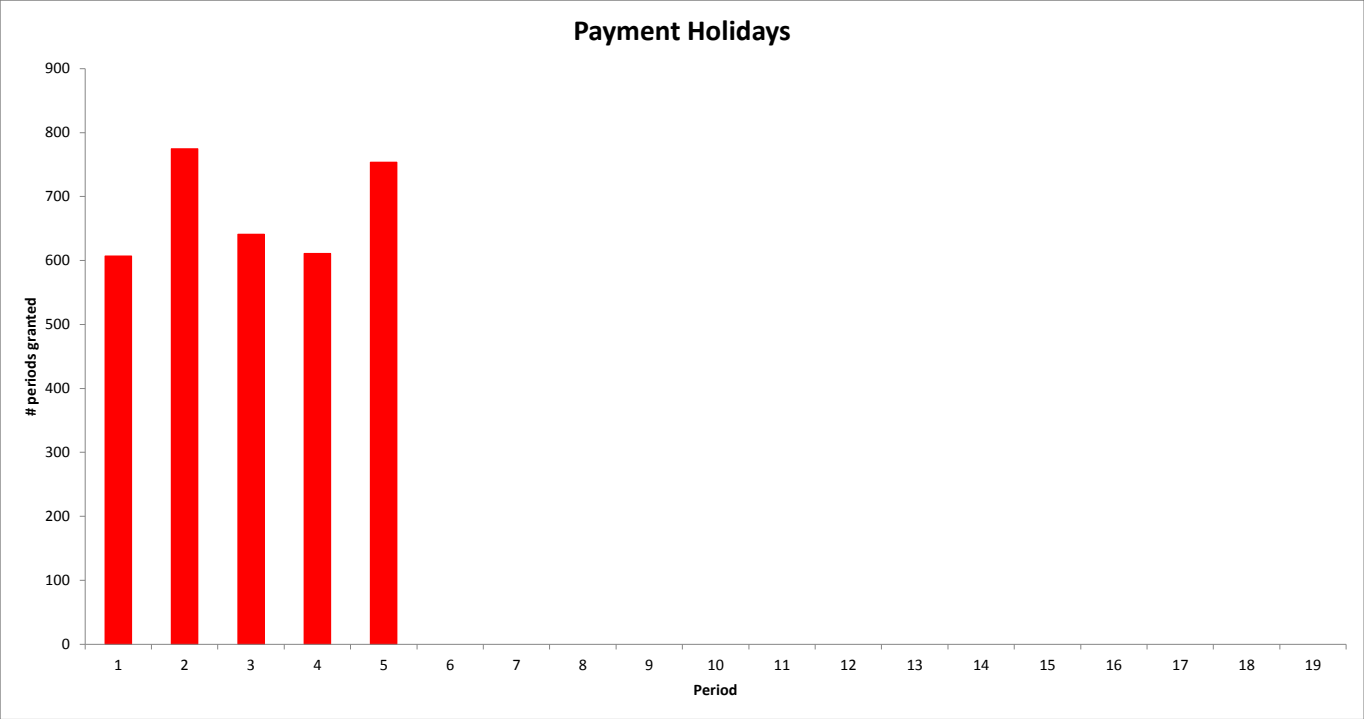


Bilkreditt 3 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



**Bil kreditt 3 Limited
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

	TOTAL			
	Period	No	Number of periods granted	Sum of Payments
Payment Holiday	201211	0	0	0
	201212	0	0	0
	201301	0	0	0
	201302	0	0	0
	201303	0	0	0
	Total:	0	0	-

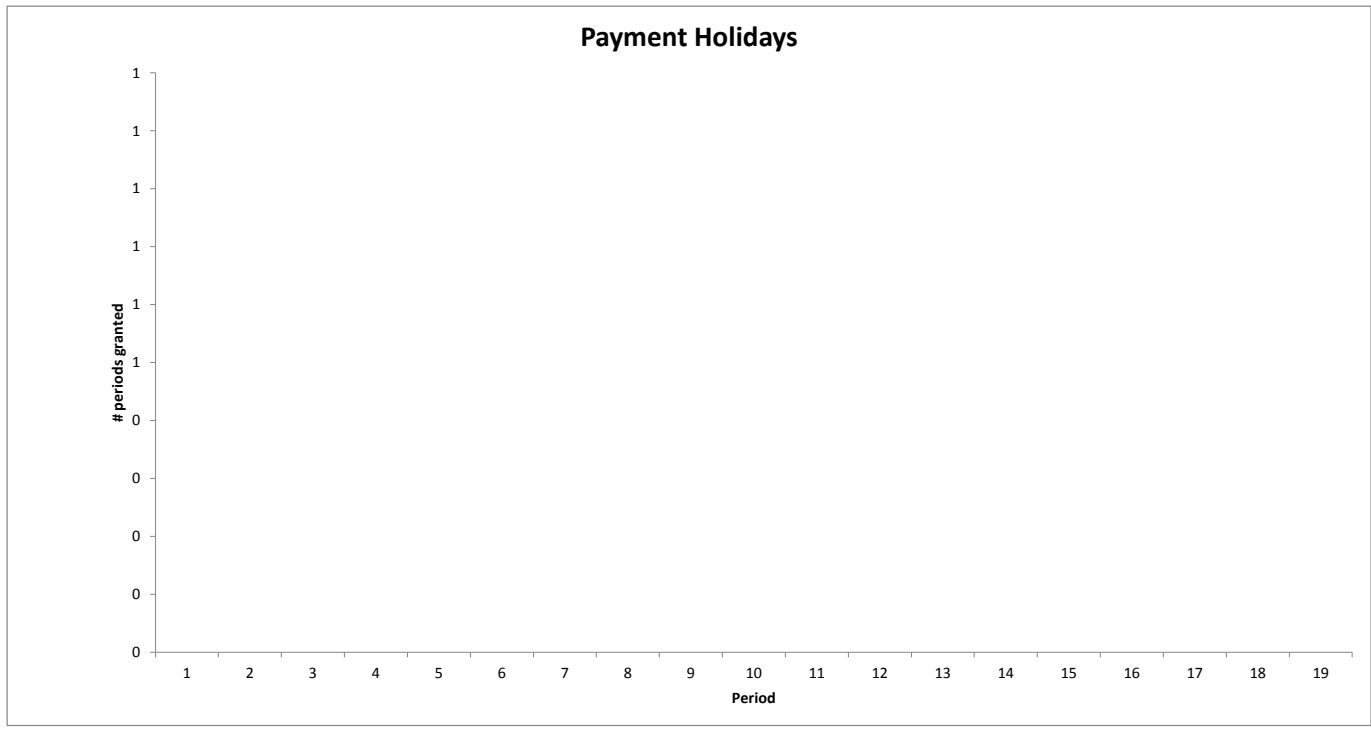
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 3 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	29.04.2013					
Payment date	25.04.2013					
Period No	4					
Monthly Period	Mar 2013					
Interest Period	from	25.03.2013	to	25.04.2013	=	31 days



**Bilkreditt 3 Limited
Monthly Investor Report**

19.a Dynamic Interest rate



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	from	Mar 2013	to	25.04.2013	= 31 days
Interest Period		25.03.2013			

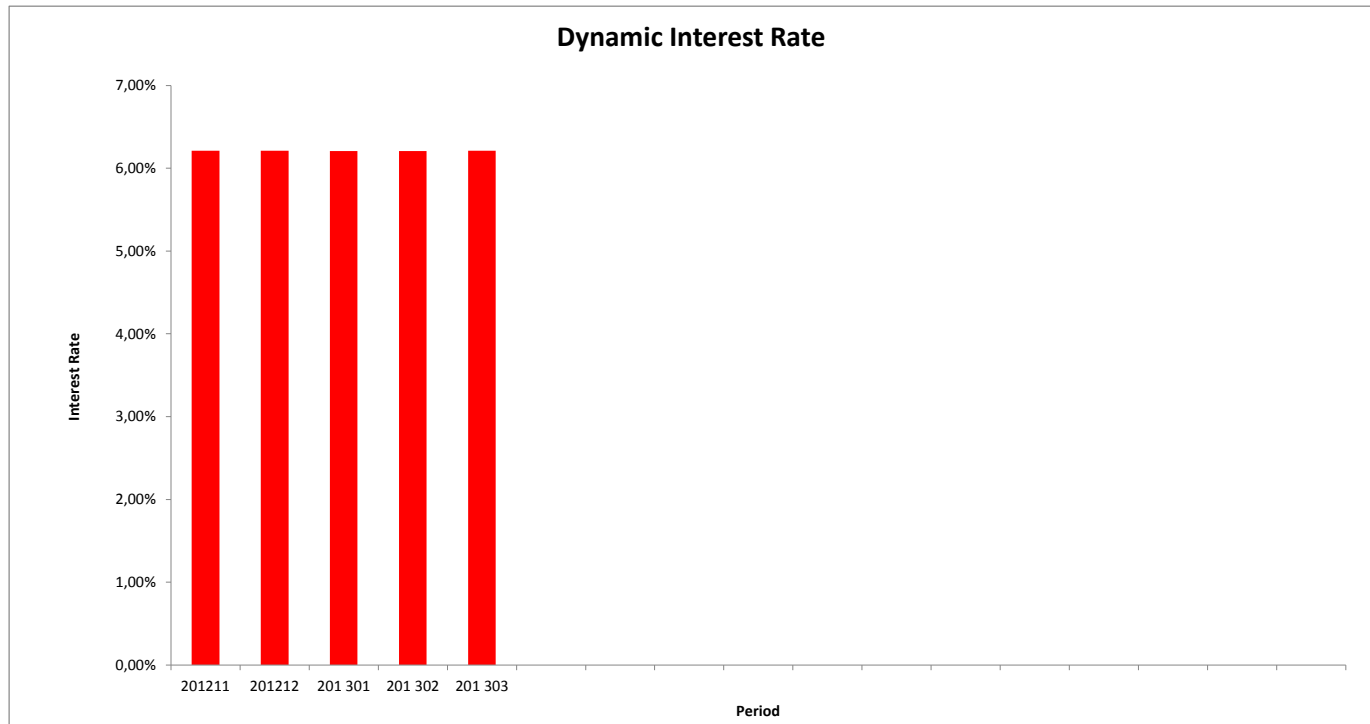
TOTAL			
Period	Closing balance	WA Interest rate	
201211	6 856 701 169	6,21 %	
201212	6 668 597 489	6,21 %	
201 301	6 473 305 269	6,21 %	
201 302	6 279 683 182	6,21 %	
201 303	6 106 056 350	6,21 %	

Bilkreditt 3 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	Mar 2013				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



Bilkreditt 3 Limited
Monthly Investor Report

20.a Borrower Type



Reporting Date	29.04.2013
Payment date	25.04.2013
Period No	4
Monthly Period	Mar 2013
Interest Period	from 25.03.2013 to 25.04.2013 = 31 days

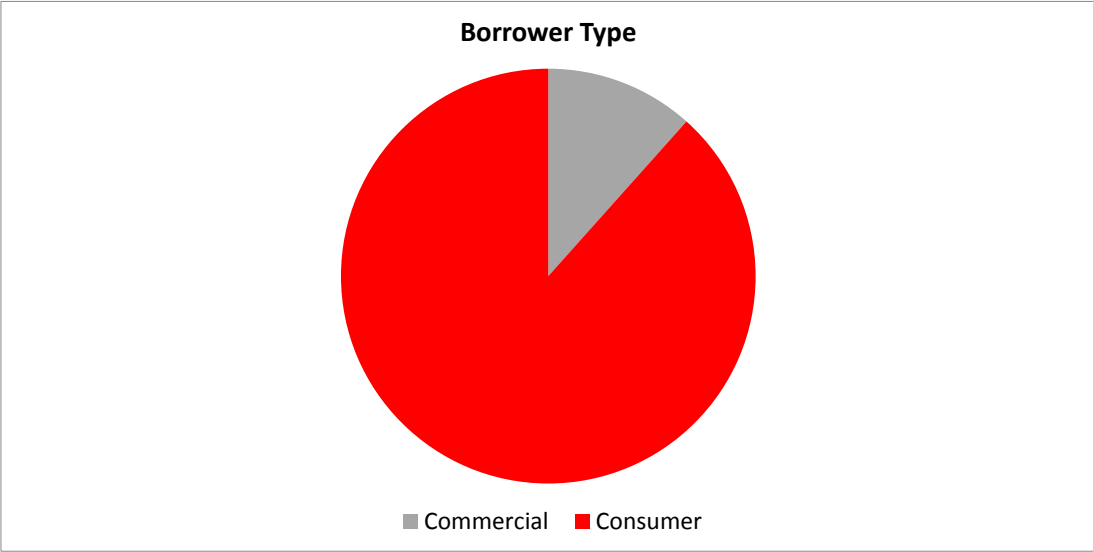
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	3 154	708 810 570	11,6 %	51,6	12,6
	Consumer	32 960	5 397 245 780	88,4 %	70,0	12,4
	Total	36 114	6 106 056 350	100 %	67,9	12,4

**Bilkreditt 3 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date			29.04.2013		
Payment date			25.04.2013		
Period No			4		
Monthly Period			Mar 2013		
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



Santander Bilkreditt 3 Limited
Monthly Investor Report

21.a Vehicle Condition

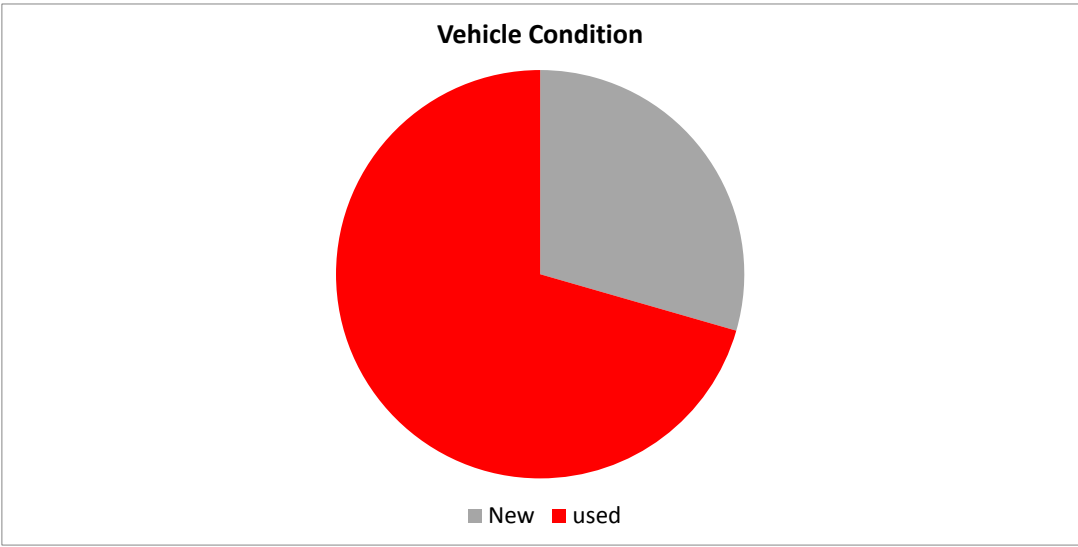
Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 822	1 798 703 512	29,5 %	69,8	12,5
	used	28 292	4 307 352 838	70,5 %	67,1	12,3
		36 114	6 106 056 350	100 %	67,9	12,4

21.b Vehicle Condition



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from	25.03.2013 to 25.04.2013 = 31 days



Bilkreditt 3 Limited
Monthly Investor Report

22.a Downpayment



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

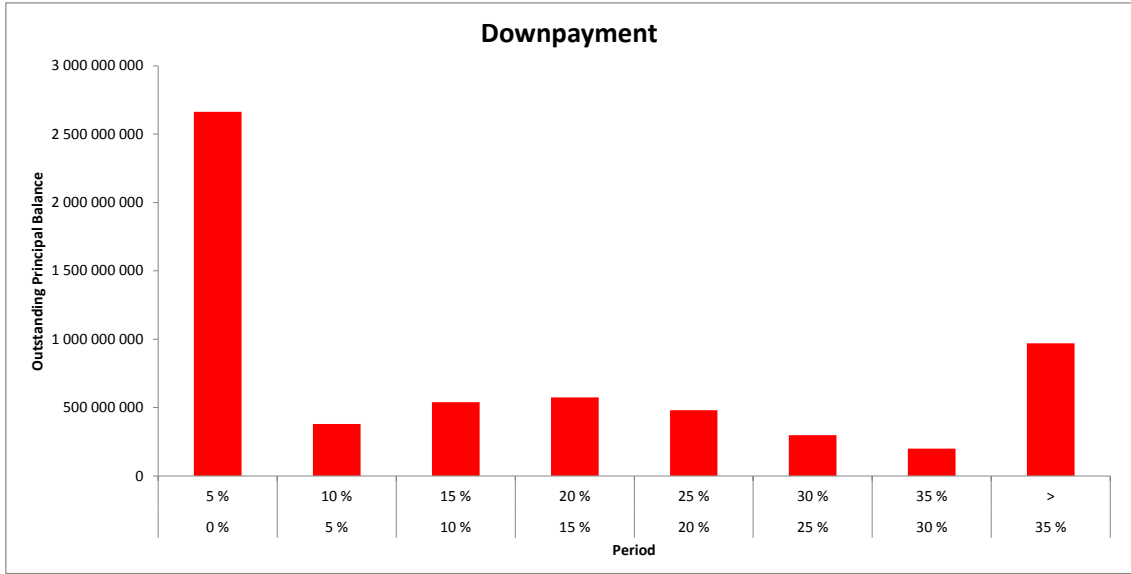
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	15 100	2 662 959 189	43,6 %	67,0	12,4
	5 %		10 %	1 765	380 961 741	6,2 %	72,6	12,4
	10 %		15 %	2 685	540 194 418	8,8 %	70,1	12,6
	15 %		20 %	3 057	574 707 277	9,4 %	71,4	12,5
	20 %		25 %	2 785	479 683 886	7,9 %	70,4	12,5
	25 %		30 %	1 768	297 836 921	4,9 %	69,3	12,3
	30 %		35 %	1 280	199 452 073	3,3 %	66,5	12,3
	35 %	>		7 674	970 260 845	15,9 %	63,8	12,2
				36 114	6 106 056 350	100,0 %	67,9	12,4

Bilkreditt 3 Limited
Monthly Investor Report

22.b Downpayment



Reporting Date	29.04.2013					
Payment date	25.04.2013					
Period No	4					
Monthly Period	Mar 2013					
Interest Period	from	25.03.2013	to	25.04.2013	=	31 days



Bilkreditt 3 Limited
Monthly Investor Report

23.a Repayment Type



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from	25.03.2013 to 25.04.2013 = 31 days

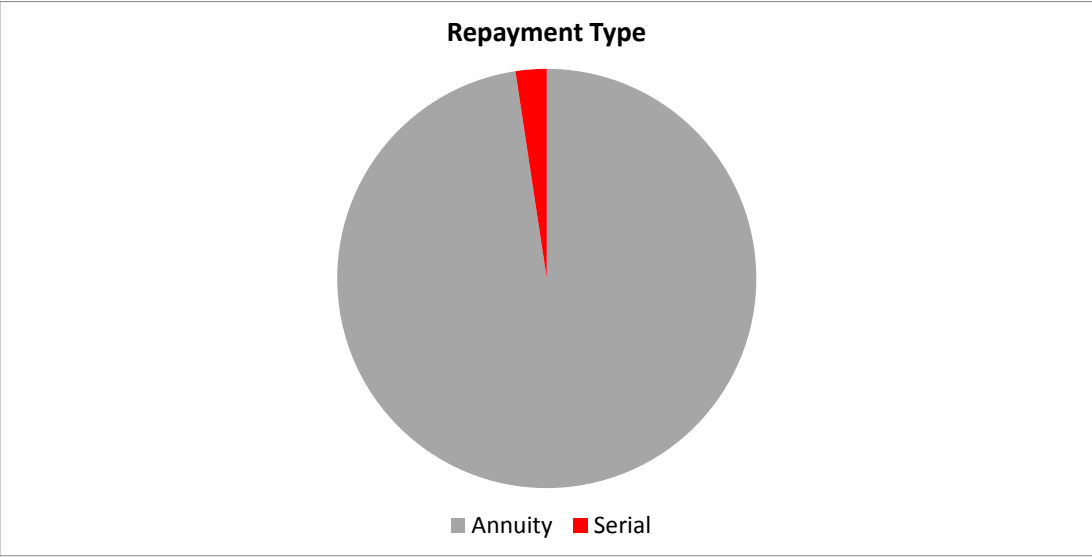
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding b	%	WA months to maturity	WA seasoning
Annuity		35 601	5 960 049 205	97,6 %	68,4	12,4
Serial		513	146 007 145	2,4 %	45,2	12,8
		36 114	6 106 056 350	100,0 %	67,9	12,4

Bilkreditt 3 Limited
Monthly Investor Report

23.b Repayment Type



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from	25.03.2013
	to	25.04.2013
	=	31 days



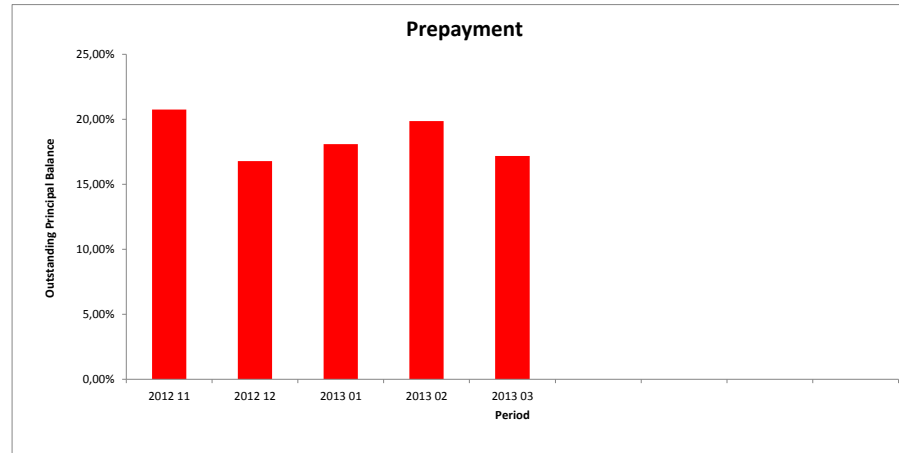
Bilkreditt 3 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments



Reporting Date 29.04.2013
Payment date 25.04.2013
Period No 4

Monthly Period Mar 2013
Interest Period from 25.03.2013 to 25.04.2013 = 31 days



Bilkreditt 3 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	4				
Monthly Period	from	Mar 2013	to	25.04.2013	= 31 days
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days

Default Quarter	Default Amount	Recovery Quarter	2012 4			2013 1			2013 2			2013 3		
			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						
2013 1	155 231	5	-	-	-	46 503	46 503	108 728						
2013 2														

Bilcreditt 3 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 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									0	0	
	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	
	2	6 279 683 182	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			0	0	
	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	
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

Bilkreditt 3 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

Priority of Payments

Available Distribution Amount	+	423 106 539,53	NOK	24 208 179,33	EUR
Senior Expenses	-	2 635 886,28	NOK		
Swap Payments	-	-	NOK		
Interest Series A-1 Notes	-	9 392 867,46	NOK	314 014,33	EUR
Interest Series A-2 Notes	-	2 404 932,51	NOK		
Supplementary Liquidity Ledger Amount	-	-	NOK		
Payments to Reserve fund for Liquidity Reserve Amount	-	70 752 450,00	NOK		
Principal Payments A-1 Notes	-	175 383 171,00	NOK	23 894 164,99	EUR
Principal Payments A-2 Notes	-	-	NOK		
Class A Cash Accumulation Ledger	-	-	NOK		
Payments to Reserve Fund	-	141 504 900,00	NOK		
Interest Class B	-	2 723 529,20	NOK		
Principal Payments Class B	-	-	NOK		
Currency Swap Deferred Interest Amount	-	-	NOK	-	EUR
Currency Swap Deferred Principal Amount	-	-	NOK	-	EUR
Interest Subordinated Loan	-	2 544 794,24	NOK		
Principal Payments Subordinated Loan	-	-	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Ledger amount	-	-	NOK		
Payments to Seller	=	15 764 008,84	NOK	0	EUR

Bilcreditt 3 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

Transaction Costs

	All Notes	Series A-1	Series A-2	Class B
Senior Expenses	2 635 886,28 NOK			
Interest accrued for the Period	14 521 329,17 NOK	9 392 867,46 NOK	2 404 932,51 NOK	2 723 529,20 NOK
Cumulative Interest accrued	74 368 578,31 NOK	49 318 164,61 NOK	11 987 320,47 NOK	13 063 093,23 NOK
Interest Payments	14 521 329,17 NOK	9 392 867,46 NOK	2 404 932,51 NOK	2 723 529,20 NOK
Cumulative Interest Payments	74 368 578,31 NOK	49 318 164,61 NOK	11 987 320,47 NOK	13 063 093,23 NOK
Interest accrued on Subordinated Loan for the Period	2 544 794,24 NOK			
Cumulative Interest accrued on Subordinated Loan	12 184 181,81 NOK			
Interest Payments on Subordinated Loan	2 544 794,24 NOK			
Cumulative Interest Payments on Subordinated Loan	12 184 181,81 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	4	
Monthly Period	Mar 2013	
Interest Period	from	25.03.2013
	to	25.04.2013
	=	31 days

Swap Counterparty Data

Swap Counterparty Provider	Deutsche Bank
Swap Rating Trigger Breach	No
Swap Collateral posted	N/A

Swap Data

Swap Type	Cross Currency Swap	
Swap Opening Balance	4 195 325 415,00 NOK	571 570 220,03 EUR
1M Nibor (Notes, Swap)	1,8300 %	
1M Euribor (Notes, Swap)	0,1180 %	
Gross Amount Due to Swap Counterparty	184 776 038,46 NOK	
Gross Amount Due from Swap Counterparty	24 208 179,33 EUR	
EUR/NOK spot rate	N/A	

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30. Contact Details



Reporting Date	29.04.2013
Payment date	25.04.2013
Period No	4
Monthly Period	Mar 2013
Interest Period	from 25.03.2013 to 25.04.2013 = 31 days

Santander Consumer Bank AS

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