

Bilcreditt 3 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | |
|-----------------|-----------------|--------------------------|------------|
| Reporting Date | 27.11.2014 | Following payment dates: | 29.12.2014 |
| Payment date | 25.11.2014 | | 26.01.2015 |
| Period No | 23 | | |
| Monthly Period | Oct 2014 | | |
| Interest Period | from 27.10.2014 | to 25.11.2014 | = 29 days |

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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |

| | Current Period | Previous Period |
|---|--|--|
| | Aggregated Outstanding Principal Amount | Aggregated Outstanding Principal Amount |
| Outstanding receivables | | |
| Opening balance | 3 124 867 136,00 NOK | 3 262 106 158,00 NOK |
| Scheduled Loan Principal Repayments | 59 323 900,00 NOK | 59 074 026,00 NOK |
| Prepayments | 85 198 101,00 NOK | 75 771 261,00 NOK |
| Deemed Collections - Other | - NOK | 459 924,00 NOK |
| Deemed Collections - CPI Single Premium Cancellations | 410 551,00 NOK | 395 358,00 NOK |
| Total Principal Payments Received | 144 932 552,00 NOK | 135 700 569,00 NOK |
| | - | |
| New Defaulted Auto Loans in Period | 4 323 826,00 NOK | 2 719 181,00 NOK |
| Total New Defaults | 4 323 826,00 NOK | 2 719 181,00 NOK |
| Capitalised Interest (due to Repayment Holidays) | 941 881,00 NOK | 1 180 728,00 NOK |
| Closing Balance | 2 976 552 639,00 NOK | 3 124 867 136,00 NOK |
| Cumulative Capitalised Interest (Amount) | | |
| Open | 26 579 335,00 NOK | 25 398 607,00 NOK |
| New | 941 881,00 NOK | 1 180 728,00 NOK |
| Close | 27 521 216,00 NOK | 26 579 335,00 NOK |
| Total revenue collections | | |
| Revenue and fees received on loan balances | 18 761 309,00 NOK | 19 009 009,00 NOK |
| Recoveries on loans in default | 1 622 703,00 NOK | 1 739 860,00 NOK |
| Total Revenue Received in Period | 20 384 012,00 NOK | 20 748 869,00 NOK |
| # Loans | | |
| At beginning of period | 23 788 Loans | 24 491 Loans |
| Paid in Full | 696 Loans | 669 Loans |
| Repurchased (Deemed Collections) | - Loans | 1 Loans |
| New loans into default | 36 Loans | 33 Loans |
| At end of period | 23 056 Loans | 23 788 Loans |
| Weighted Average Loan Return | 7,50 % | |
| Average NIBOR + Weighted Average Loan Threshold | 4,58 % | |

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2. Amount Due for Distribution



| | | | | |
|-----------------|------------|------------|----|----------------------|
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| Payment date | 25.11.2014 | | | |
| Period No | 23 | | | |
| Monthly Period | Oct 2014 | | | |
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Available Distribution Amount

| | Current Period | | Previous Period | |
|---|---------------------------|--------------------------|---------------------------|--------------------------|
| a. Reserve Fund | 187 492 028,16 NOK | | 195 726 369,48 NOK | |
| b. Collections (Principal, interest, fees, etc) | 165 316 564,00 NOK | | 156 449 438,00 NOK | |
| c. Swap Counterparty payment to the Issuer | 0,00 NOK | 16 501 751,75 EUR | 0,00 NOK | 16 907 483,14 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 | 502 738,84 NOK | | 473 701,93 NOK | |
| h. Commingling Reserve | 0,00 NOK | | 0,00 NOK | |
| i. CPI Reserve | 2 940 248,00 NOK | | 2 571 171,00 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) | 356 251 579,00 NOK | 16 501 751,75 EUR | 355 220 680,41 NOK | 16 907 483,14 EUR |

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3. Reserve Accounts



| | | |
|-----------------|-----------------|-------------------------|
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Note Balance

| | | |
|---------------------|------------------|-----|
| Beginning of Period | 3 124 867 136,00 | NOK |
| End of Period | 2 976 552 639,00 | NOK |

Reserve Fund

| | in % | | |
|-------------------------|-------|----------------|-----|
| Beginning of Period | 4,0 % | 124 994 685,44 | NOK |
| Cash Outflow | | 124 994 685,44 | NOK |
| Cash Inflow | | 119 062 105,56 | NOK |
| End of Period | 3,8 % | 119 062 105,56 | NOK |
| Required Reserve Amount | 3,8 % | 119 062 105,56 | NOK |

Liquidity Balance

| | | | |
|-------------------------|-------|---------------|-----|
| Beginning of Period | 2,0 % | 62 497 342,72 | NOK |
| Cash Outflow | | 62 497 342,72 | NOK |
| Cash Inflow | | 59 531 052,78 | NOK |
| End of Period | 1,9 % | 59 531 052,78 | NOK |
| Required Reserve Amount | 1,9 % | 59 531 052,78 | 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 | 173 212 532,17 | NOK |
| Cash Outflow | 3 086 522,63 | NOK |
| Drawings from Commingling Reserve | - | NOK |
| Cash Inflow | - | NOK |
| End of Period | 170 126 009,53 | NOK |
| Required Commingling Reserve Fund | 170 126 009,53 | NOK |

CPI Reserve

| | | |
|-----------------------------|---------------|-----|
| Beginning of Period | 63 490 857,00 | NOK |
| Cash Outflow (to Servicer) | 2 940 248,00 | NOK |
| Drawings | - | NOK |
| Cash Inflow (from Servicer) | - | NOK |
| End of Period | 60 550 609,00 | NOK |
| Required CPI Reserve Fund | 60 550 609,00 | 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 | 3 124 867 136,00 | NOK |
| End of Period | 2 976 552 639,00 | NOK |

Portfolio Performance:

Performing Receivables:

| | NOK | % | # loans |
|--------------------|------------------|---------|---------|
| Current | 2 743 631 870,00 | 92,17 % | 21 286 |
| 1-29 days past due | 176 588 972,00 | 5,93 % | 1 343 |
| | | 0,00 % | |

Delinquent Receivables:

| | | | |
|-----------------------|---------------|--------|-----|
| 30-59 days past due | 38 157 193,00 | 1,28 % | 276 |
| 60-89 days past due | 8 639 372,00 | 0,29 % | 68 |
| 90-119 days past due | 4 630 013,00 | 0,16 % | 43 |
| 120-149 days past due | 2 735 067,00 | 0,09 % | 21 |
| 150-179 days past due | 2 170 152,00 | 0,07 % | 19 |

| | | | |
|--|-------------------------|-----------------|---------------|
| Total Performing and Delinquent | 2 976 552 639,00 | 100,00 % | 23 056 |
|--|-------------------------|-----------------|---------------|

| | | |
|---------------------------|---------------|-----|
| Current Period Defaults | 4 323 826,00 | 36 |
| Cumulative Defaults | 64 294 025,00 | 574 |
| Current Period Recoveries | 1 622 703,00 | |
| Cumulative Recoveries | 24 021 091,00 | |

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5. Outstanding Notes



| | |
|-----------------|---|
| Reporting Date | 27.11.2014 |
| Payment date | 25.11.2014 |
| Period No | 23 |
| Monthly Period | Oct 2014 |
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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) | | AAAAsf/AAA(sf) | AAAAsf | 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 | 1 960 059 867,87 NOK | 183 723 543,87 EUR | 714 991 324,00 NOK | 1 061 345 000,00 NOK |
| Available Distribution Amount | 356 251 579,00 NOK | | | |
| Amortisation | 148 314 497,00 NOK | | | |
| Redemption per Class | 44 191 634,44 NOK | 16 423 164,44 EUR | 27 768 470,00 NOK | - NOK |
| Redemption per Note | | 2 451,22 EUR | 23 217,78 NOK | - NOK |
| Class Principal Outstanding Closing Balance | 2 976 552 639,00 NOK | 167 300 379,43 EUR | 687 222 854,00 NOK | 1 061 345 000,00 NOK |
| Current Tranching | | 41,26 % | 23,09 % | 35,66 % |
| Current Pool Factor | | 0,25 | 0,63 | 1,00 |
| 2. Payments to Investors per Note | | | | |
| Interest rate Basis: 1-M EURIBOR / Spread | | | | |
| Interest Rate Basis: 1-M NIBOR / Spread | 1,60 % | 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 | | 27 421,42 EUR | 597 818,83 NOK | 754 868,42 NOK |
| >Principal Repayment per note | | 2 451,22 EUR | 23 217,78 NOK | - NOK |
| Principal Outstanding per Note End of Period | | 24 970,21 EUR | 574 601,05 NOK | 754 868,42 NOK |
| >Interest accrued for the period | | 384,26 EUR | 1 203,94 NOK | 1 672,24 NOK |
| Interest Payment | 6 365 657,15 | 350 758,87 EUR | 1 439 913,08 NOK | 2 351 173,99 NOK |
| Interest Payment per Note | | 52,35 EUR | 1 203,94 NOK | 1 672,24 NOK |
| 3. Credit Enhancements | | | | |
| Initial total CE (Subordination, Reserve) | | 18,00 % | 18,00 % | 3,00 % |
| Current CE (incl. Excess Spread) | | 44,93 % | 44,93 % | 9,27 % |
| Current CE (excl. Excess Spread) | | 41,66 % | 41,66 % | 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



Reporting Date 27.11.2014
 Payment date 25.11.2014
 Period No 23
 Monthly Period Oct 2014
 Interest Period: 27.10.2014 to 25.11.2014 = 29 days

| 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 | | | | |
| 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 AS | | 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 | A- Outlook stable | A2 Review for possible Downgrade | Baa1 Outlook stable | 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 | Baa1 Outlook stable | 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 | Baa1 Outlook stable | 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 | Baa1 Outlook stable | 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+ | A1 Review for possible downgrade | A 1 | 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. | |

Bilkreditt 3 Limited
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7.a Original Portfolio Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
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| Period No | 23 | | | | |
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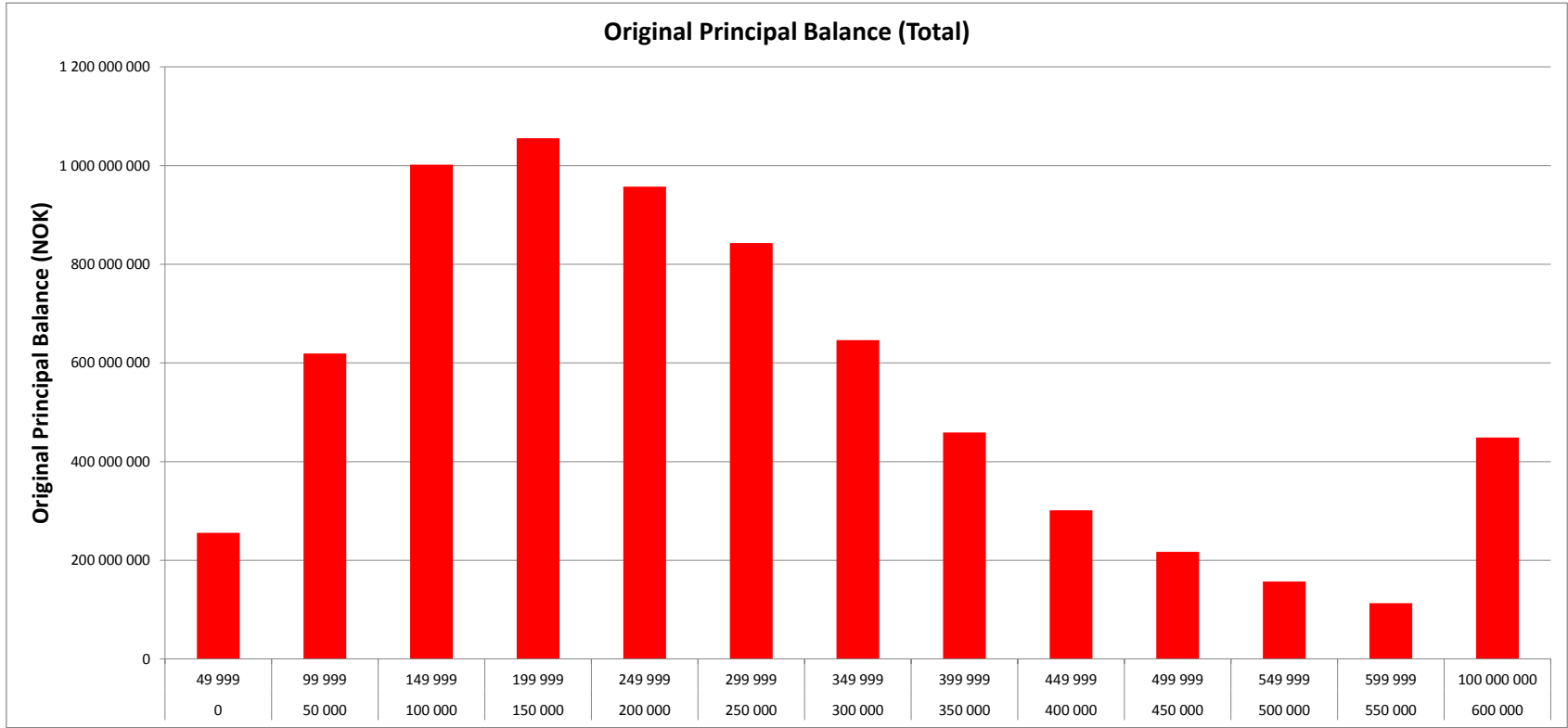
Average amount - all: 181 770

| | | 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 % | 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 |

Bilkreditt 3 Limited
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7.b Original Principal Balance Graph

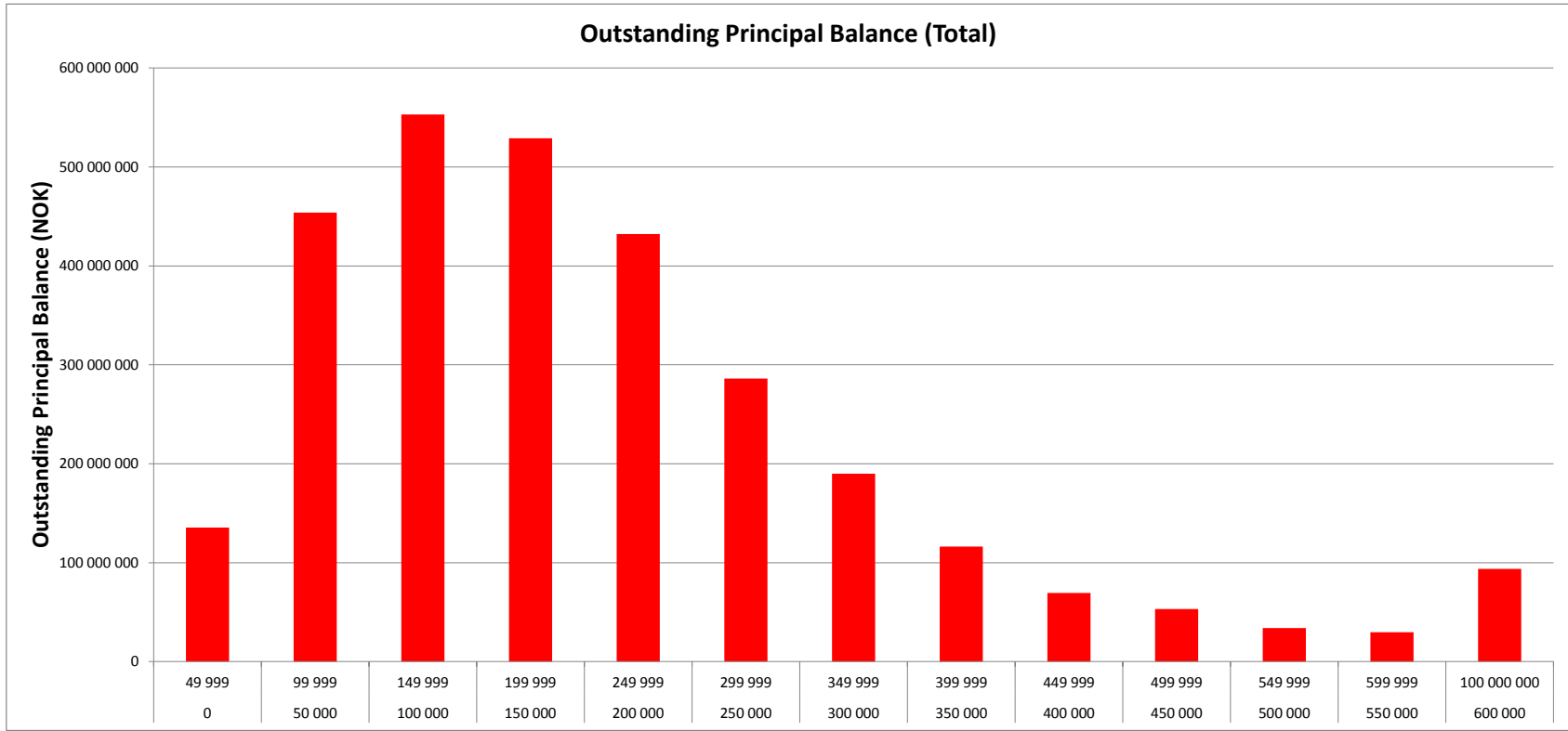
| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
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8.b Outstanding Principal Balance Graph

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
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Bilkreditt 3 Limited
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9.a Geographical Distribution



| | | |
|-----------------|-----------------|-------------------------|
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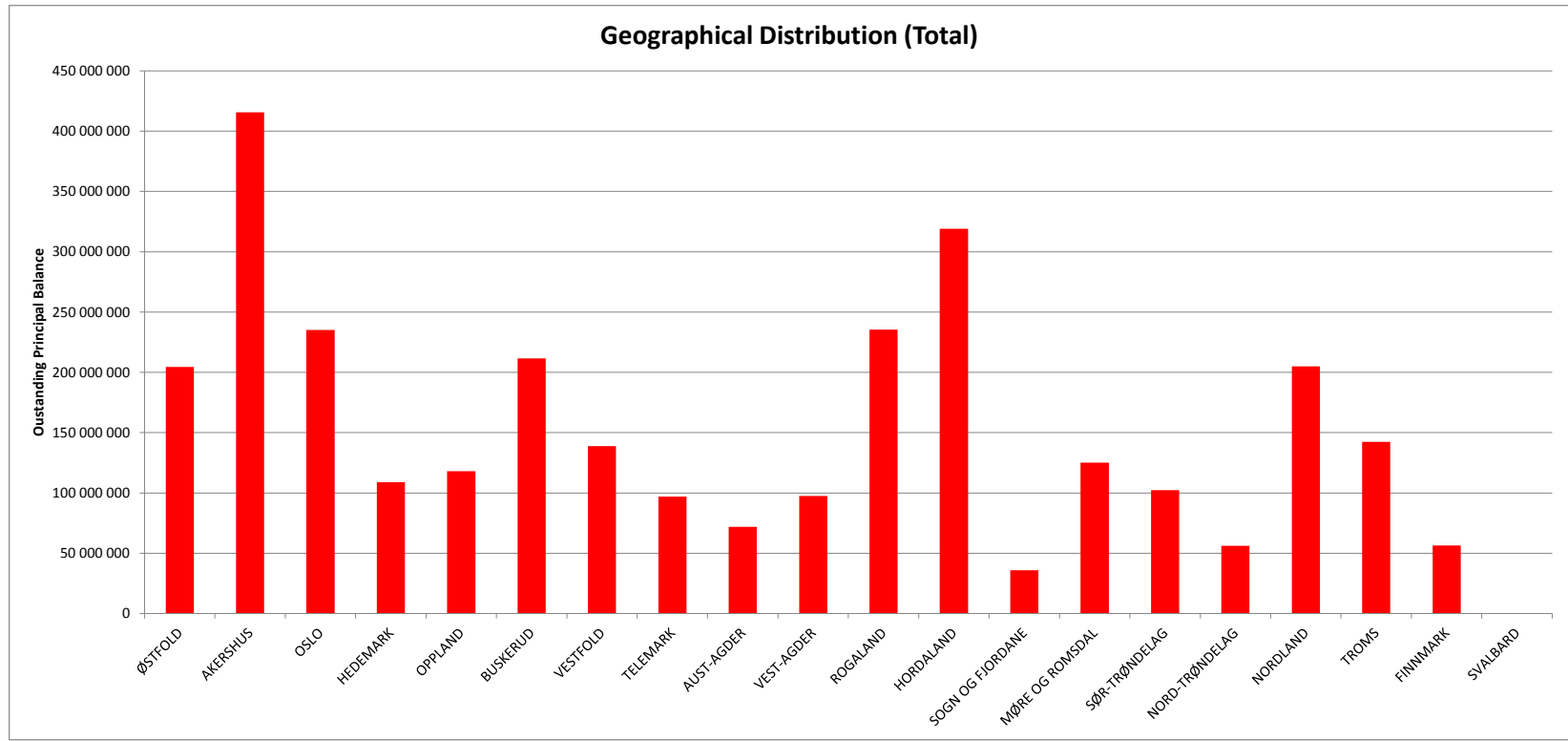
| TOTAL | | | | | | | | |
|---------------|--------|---------------------|--------------------------|------------|------------------|-----------------------|--------------|--|
| District code | No | Outstanding balance | % of Outstanding balance | % of Loans | District | WA months to maturity | WA seasoning | |
| 0100 | 1 657 | 204 382 361 | 6,87 % | 7,19 % | ØSTFOLD | 55,0 | 31,2 | |
| 0200 | 3 165 | 415 647 947 | 13,96 % | 13,73 % | AKERSHUS | 52,2 | 31,3 | |
| 0300 | 1 649 | 235 138 375 | 7,90 % | 7,15 % | OSLO | 49,3 | 31,2 | |
| 0400 | 1 000 | 108 851 929 | 3,66 % | 4,34 % | HEDEMARK | 51,7 | 30,9 | |
| 0500 | 959 | 118 144 575 | 3,97 % | 4,16 % | OPPLAND | 53,3 | 31,2 | |
| 0600 | 1 749 | 211 646 521 | 7,11 % | 7,59 % | BUSKERUD | 52,1 | 31,3 | |
| 0700 | 1 160 | 138 749 479 | 4,66 % | 5,03 % | VESTFOLD | 54,6 | 31,2 | |
| 0800 | 818 | 97 040 201 | 3,26 % | 3,55 % | TELEMARK | 53,4 | 31,6 | |
| 0900 | 611 | 71 760 002 | 2,41 % | 2,65 % | AUST-AGDER | 53,9 | 31,2 | |
| 1000 | 733 | 97 512 093 | 3,28 % | 3,18 % | VEST-AGDER | 55,1 | 31,4 | |
| 1100 | 1 747 | 235 407 486 | 7,91 % | 7,58 % | ROGALAND | 56,6 | 31,5 | |
| 1200 | 2 339 | 319 107 309 | 10,72 % | 10,14 % | HORDALAND | 55,6 | 31,3 | |
| 1400 | 255 | 35 800 287 | 1,20 % | 1,11 % | SOGN OG FJORDANE | 55,5 | 30,9 | |
| 1500 | 973 | 125 013 046 | 4,20 % | 4,22 % | MØRE OG ROMSDAL | 55,0 | 31,2 | |
| 1600 | 847 | 102 206 437 | 3,43 % | 3,67 % | SØR-TRØNDELAG | 53,9 | 31,4 | |
| 1700 | 460 | 56 181 965 | 1,89 % | 2,00 % | NORD-TRØNDELAG | 56,5 | 30,6 | |
| 1800 | 1 461 | 205 067 306 | 6,89 % | 6,34 % | NORDLAND | 58,5 | 30,9 | |
| 1900 | 1 063 | 142 349 066 | 4,78 % | 4,61 % | TROMS | 58,5 | 31,0 | |
| 2000 | 409 | 56 528 359 | 1,90 % | 1,77 % | FINNMARK | 57,0 | 30,9 | |
| 2100 | 1 | 17 895 | 0,00 % | 0,00 % | SVALBARD | 5,0 | 26,0 | |
| Total: | 23 056 | 2 976 552 639 | 100,0 % | 100,0 % | | 54,3 | 31,2 | |

Bilkreditt 3 Limited
Monthly Investor Report

9.b Geographical Distribution Graph



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |

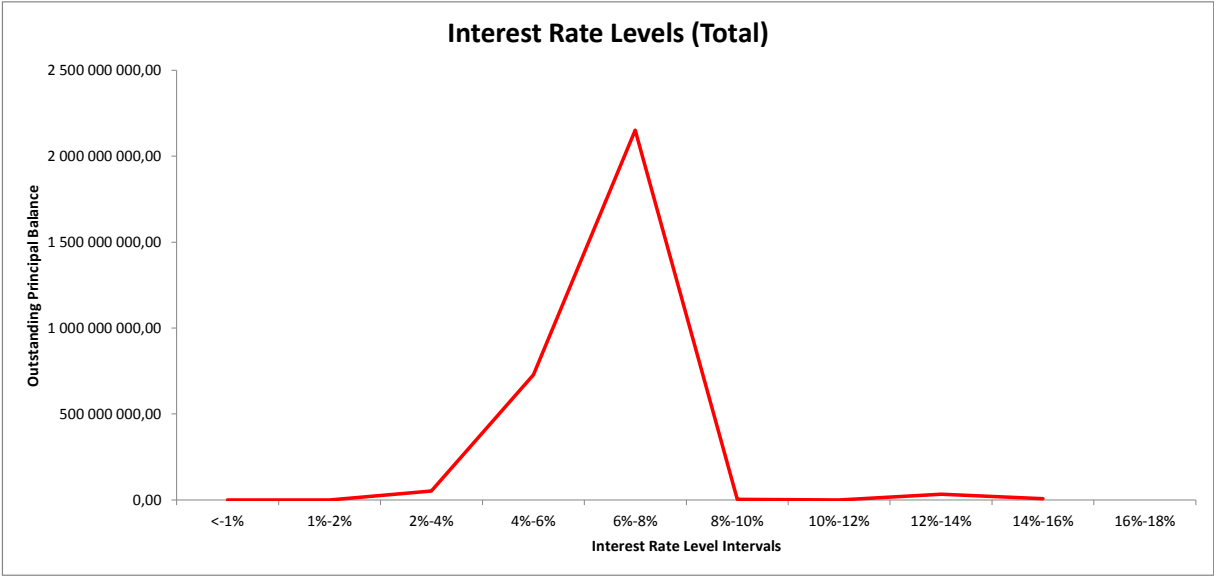


Bilkreditt 3 Limited
Monthly Investor Report

10.b Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



Bilkreditt 3 Limited
Monthly Investor Report

11.a Remaining Terms



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |

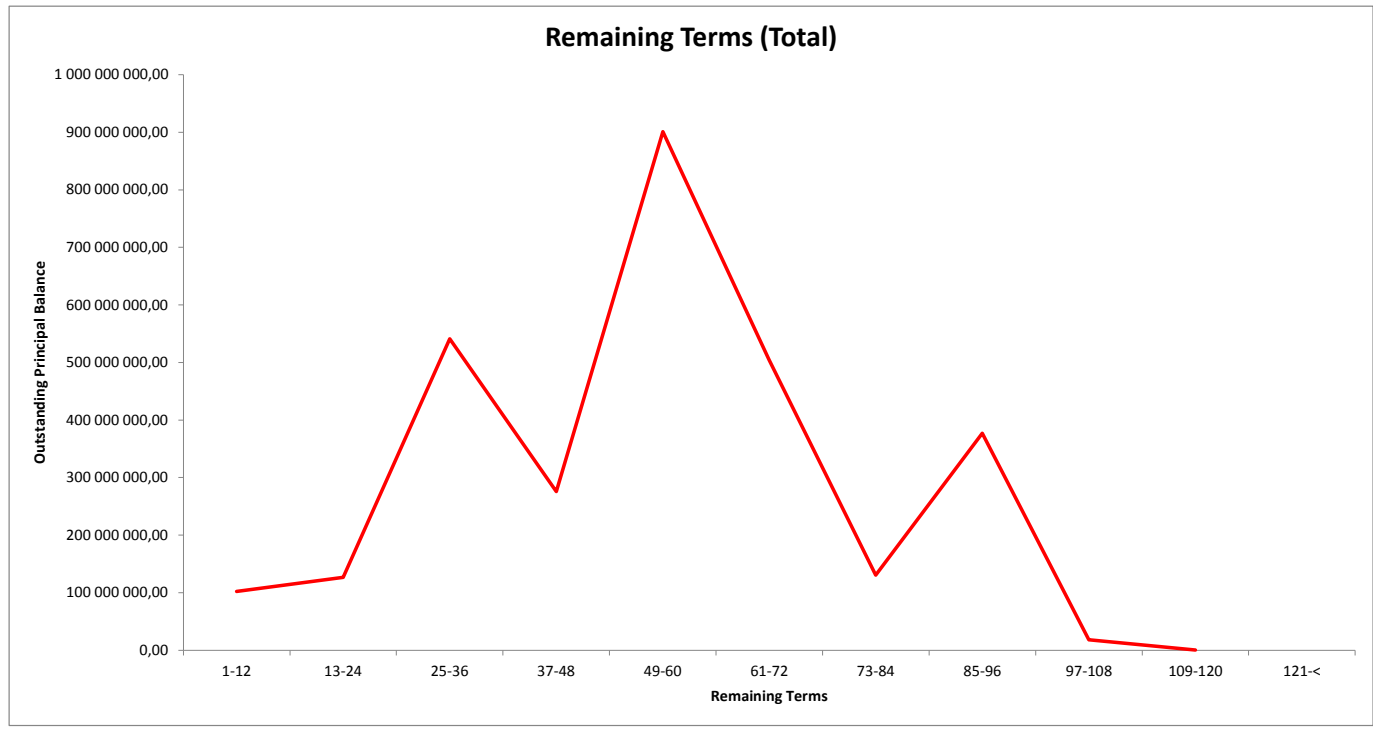
| TOTAL | | | | | | | | |
|--------------------|-------|-----|-----|---------------------|---------------|-----------------------|--------------|------|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| Months to maturity | 0 | | 12 | 2 006 | 101 940 430 | 3,42 % | 7,1 | 31,1 |
| | 13 | | 24 | 2 178 | 126 610 629 | 4,25 % | 20,7 | 34,0 |
| | 25 | | 36 | 6 503 | 541 059 694 | 18,18 % | 30,8 | 30,8 |
| | 37 | | 48 | 2 238 | 275 795 582 | 9,27 % | 44,2 | 33,1 |
| | 49 | | 60 | 5 815 | 900 715 989 | 30,26 % | 54,9 | 31,1 |
| | 61 | | 72 | 2 401 | 504 477 570 | 16,95 % | 66,7 | 30,6 |
| | 73 | | 84 | 507 | 130 573 450 | 4,39 % | 79,0 | 32,1 |
| | 85 | | 96 | 1 351 | 376 891 497 | 12,66 % | 91,0 | 30,5 |
| | 97 | | 108 | 56 | 18 311 050 | 0,62 % | 97,7 | 27,9 |
| | 109 | | 120 | 1 | 176 748 | 0,01 % | 117,0 | 38,0 |
| | 121 | | | | | | | |
| | Total | | | 23 056 | 2 976 552 639 | 100,0 % | 54,3 | 31,2 |

Bilkreditt 3 Limited
Monthly Investor Report

11.b Remaining Terms



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



Bil kreditt 3 Limited
Monthly Investor Report

12.a Seasoning



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |

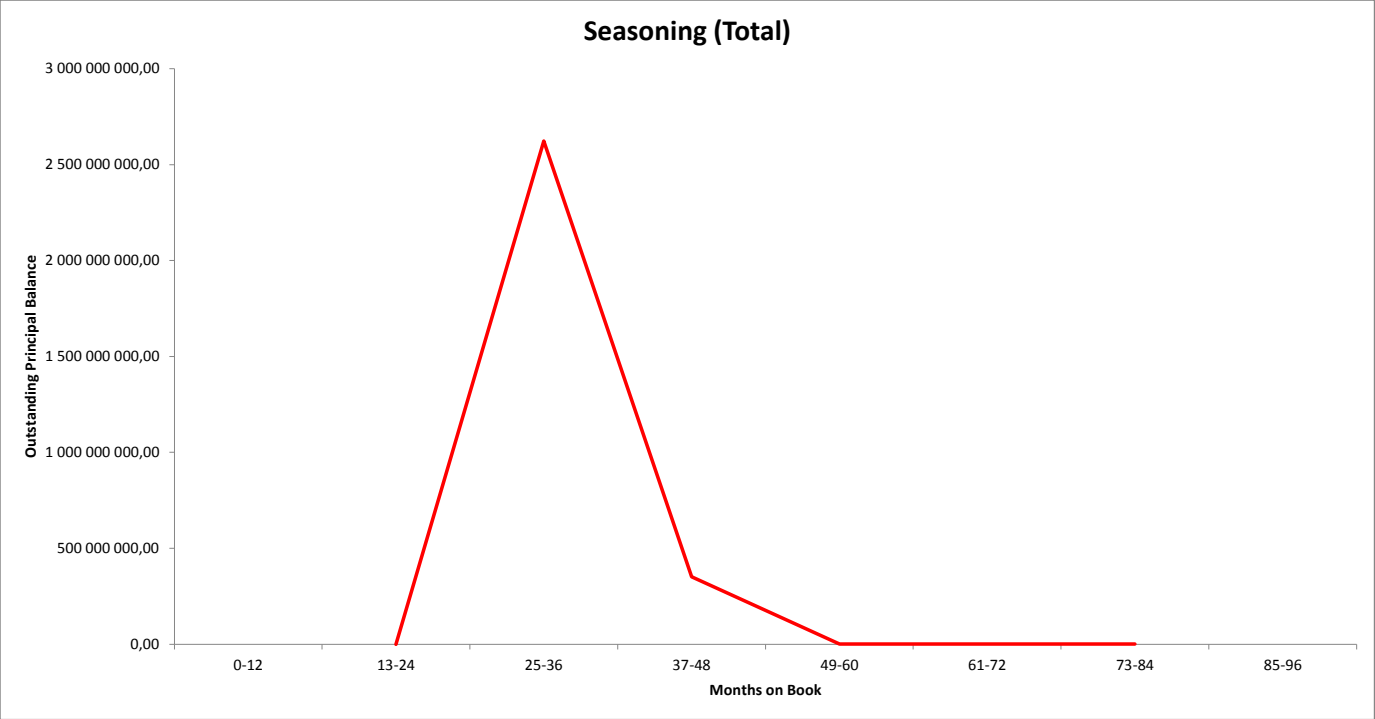
| TOTAL | | | | | | | | |
|----------------|-------|-----|----|---------------------|--------------------------|-----------------------|--------------|------|
| Months on book | Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| | 0 | | 12 | | | | | |
| | 13 | | 24 | 3 | 0 | 0,00 % | 0,0 | 0,0 |
| | 25 | | 36 | 20 003 | 2 622 598 881 | 88,11 % | 55,0 | 30,3 |
| | 37 | | 48 | 3 010 | 351 009 050 | 11,79 % | 49,3 | 37,7 |
| | 49 | | 60 | 24 | 1 285 807 | 0,04 % | 29,3 | 54,8 |
| | 61 | | 72 | 14 | 1 269 501 | 0,04 % | 36,1 | 66,6 |
| | 73 | | 84 | 2 | 389 400 | 0,01 % | 20,6 | 73,0 |
| | 85 | | 96 | | | | | |
| | Total | | | 23 056 | 2 976 552 639 | 100,0 % | 54,3 | 31,2 |

Bilkreditt 3 Limited
Monthly Investor Report

12.b Seasoning



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



Bilkreditt 3 Limited
Monthly Investor Report

13.a Vehicle type



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |

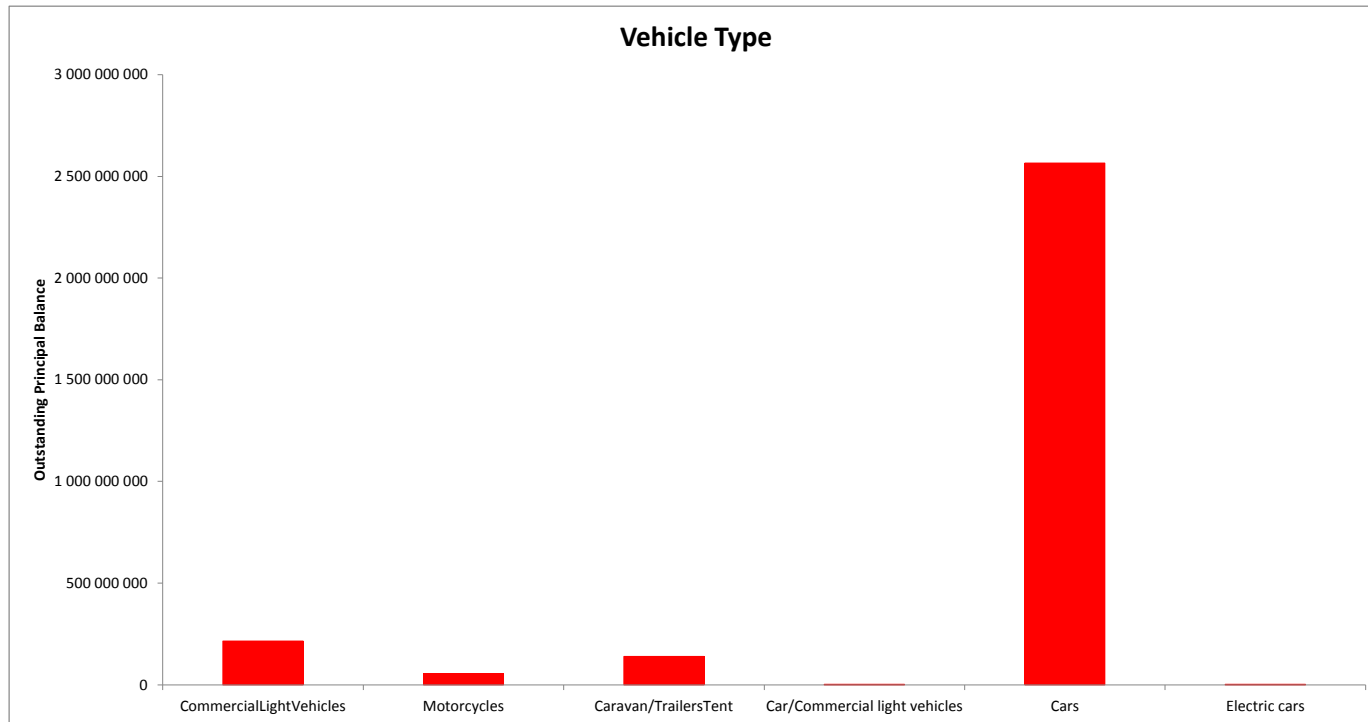
| TOTAL | | | | | | |
|-------------------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| CommercialLightVehicles | 1 917 | 214 558 864 | 7,21 % | 42,7 | 31,41 | |
| Motorcycles | 760 | 54 065 254 | 1,82 % | 47,8 | 30,15 | |
| Caravan/TrailersTent | 1 094 | 138 570 776 | 4,66 % | 63,8 | 30,09 | |
| Car/Commercial light vehicles | 19 | 1 947 439 | 0,07 % | 44,1 | 31,21 | |
| Cars | 19 253 | 2 565 461 778 | 86,19 % | 54,9 | 31,29 | |
| Electric cars | 13 | 1 948 528 | 0,07 % | 39,8 | 30,65 | |
| | 23 056 | 2 976 552 639 | 100,0 % | 54,3 | 31,2 | |

Bilkreditt 3 Limited
Monthly Investor Report

13.b Vehicle type



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



Bil kreditt 3 Limited
Monthly Investor Report

14.a Hybrid loans



| | |
|-----------------|---|
| Reporting Date | 27.11.2014 |
| Payment date | 25.11.2014 |
| Period No | 23 |
| Monthly Period | Oct 2014 |
| Interest Period | from 27.10.2014 to 25.11.2014 = 29 days |

| Hybrid loans in % of portfolio | TOTAL | | | | | |
|-----------------------------------|-------|--------|---------------------|-----------------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Hybrid | | 166 | 64 553 976 | 2,17 % | 7,6 | 31,2 |
| Standard | | 22 890 | 2 911 998 663 | 97,83 % | 55,3 | 31,2 |
| | | | | | | |
| Total | | 23 056 | 2 976 552 639 | 100,0 % | 54,3 | 31,2 |

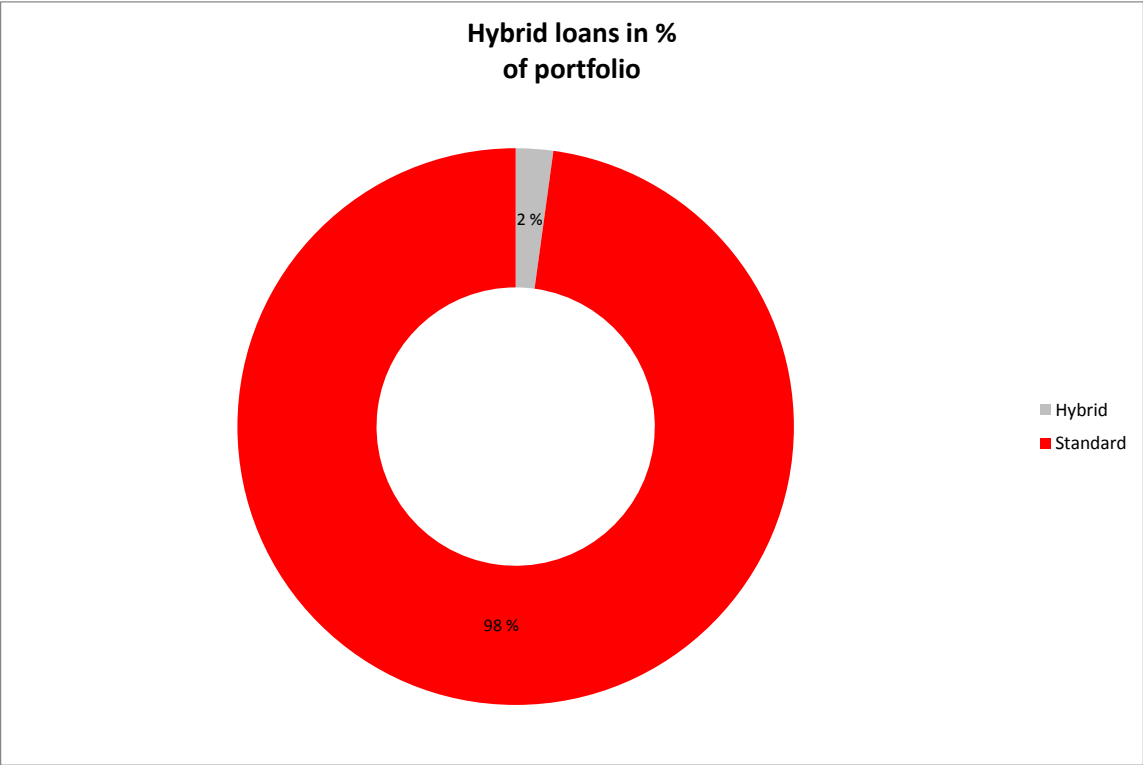
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 3 Limited
Monthly Investor Report

14.b Hybrid loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |

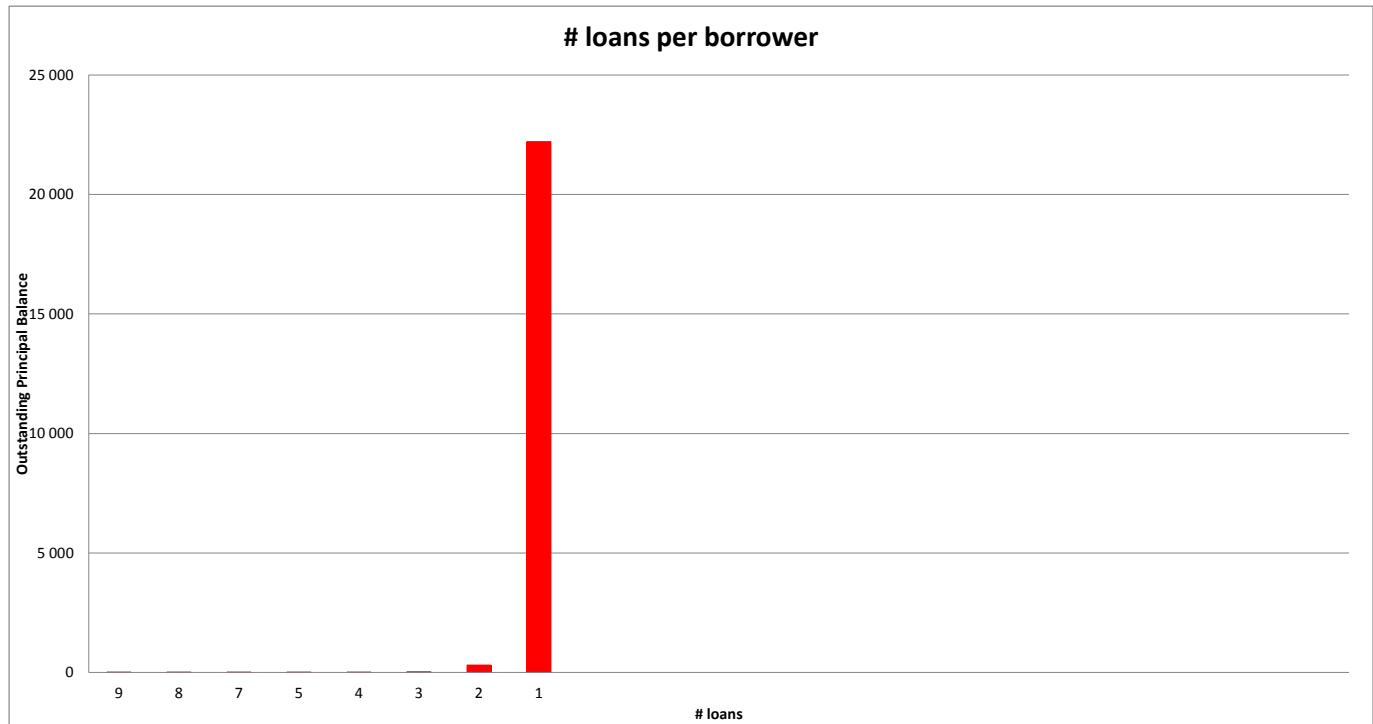


Bilkreditt 3 Limited
Monthly Investor Report

15.b # loans per borrower



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 27.11.2014 | | | | | |
| Payment date | 25.11.2014 | | | | | |
| Period No | 23 | | | | | |
| Monthly Period | Oct 2014 | | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = | 29 days |



Bil kreditt 3 Limited
Monthly Investor Report

16.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |

| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|------------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 2 976 552 639 | 2 912 381 341 | 64 171 298 | 15 374 615 | 6,20 % | 97,84 % |
| 2 | 2 912 381 341 | 2 844 777 762 | 67 603 579 | 15 040 791 | 6,20 % | 95,57 % |
| 3 | 2 844 777 762 | 2 776 486 172 | 68 291 590 | 14 695 738 | 6,20 % | 93,28 % |
| 4 | 2 776 486 172 | 2 711 261 632 | 65 224 539 | 14 356 494 | 6,20 % | 91,09 % |
| 5 | 2 711 261 632 | 2 645 654 829 | 65 606 804 | 14 015 790 | 6,20 % | 88,88 % |
| 6 | 2 645 654 829 | 2 580 672 596 | 64 982 233 | 13 677 429 | 6,20 % | 86,70 % |
| 7 | 2 580 672 596 | 2 514 644 509 | 66 028 086 | 13 338 705 | 6,20 % | 84,48 % |
| 8 | 2 514 644 509 | 2 447 431 010 | 67 213 499 | 12 990 519 | 6,20 % | 82,22 % |
| 9 | 2 447 431 010 | 2 382 894 354 | 64 536 656 | 12 656 503 | 6,21 % | 80,06 % |
| 10 | 2 382 894 354 | 2 320 230 776 | 62 663 577 | 12 330 362 | 6,21 % | 77,95 % |
| 11 | 2 320 230 776 | 2 259 273 030 | 60 957 747 | 12 012 343 | 6,21 % | 75,90 % |
| 12 | 2 259 273 030 | 2 199 259 974 | 60 013 056 | 11 698 514 | 6,21 % | 73,89 % |
| 13 | 2 199 259 974 | 2 140 219 897 | 59 040 077 | 11 389 628 | 6,21 % | 71,90 % |
| 14 | 2 140 219 897 | 2 081 282 050 | 58 937 847 | 11 081 866 | 6,21 % | 69,92 % |
| 15 | 2 081 282 050 | 2 023 431 079 | 57 850 971 | 10 779 589 | 6,22 % | 67,98 % |
| 16 | 2 023 431 079 | 1 964 580 641 | 58 850 438 | 10 472 303 | 6,21 % | 66,00 % |
| 17 | 1 964 580 641 | 1 906 501 057 | 58 079 585 | 10 168 632 | 6,21 % | 64,05 % |
| 18 | 1 906 501 057 | 1 848 795 269 | 57 705 788 | 9 866 610 | 6,21 % | 62,11 % |
| 19 | 1 848 795 269 | 1 791 159 127 | 57 636 142 | 9 564 946 | 6,21 % | 60,18 % |
| 20 | 1 791 159 127 | 1 733 695 307 | 57 463 820 | 9 263 790 | 6,21 % | 58,25 % |
| | | | | | | |
| | | | | | | |

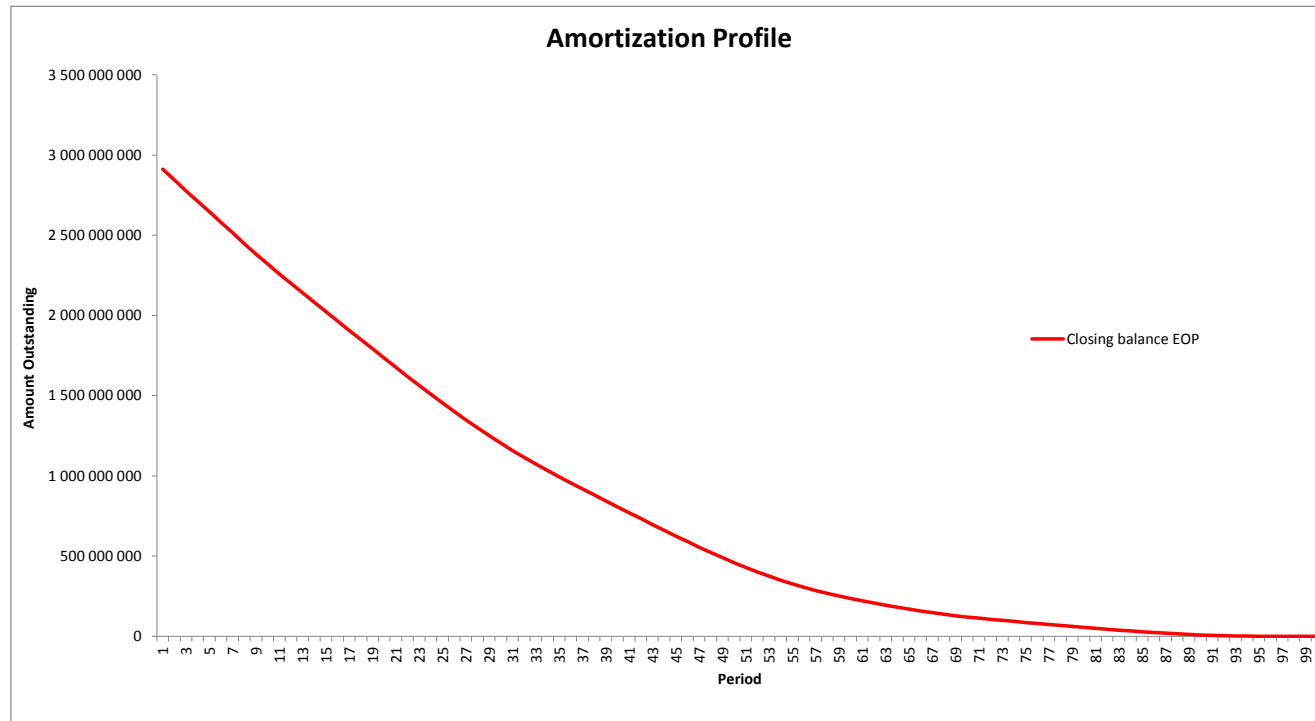
Amortization profile (first 20 periods)

Bilkreditt 3 Limited
Monthly Investor Report

16.b Amortization Profile



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



**Bilkreditt 3 Limited
Monthly Investor Report**

17.a Payment Holidays



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |

| Period | TOTAL | | |
|---------|--------|---------------------------|-----------------|
| | No | Number of periods granted | Sum of Payments |
| 201211 | 607 | 913 | 3 176 023 |
| 201212 | 775 | 1 239 | 4 172 190 |
| 201301 | 641 | 1 142 | 4 294 357 |
| 201302 | 611 | 967 | 3 379 047 |
| 201303 | 754 | 1 096 | 3 719 272 |
| 201304 | 513 | 758 | 2 672 837 |
| 201305 | 484 | 685 | 2 597 695 |
| 201306 | 422 | 620 | 2 179 602 |
| 201307 | 563 | 744 | 2 715 301 |
| 201308 | 413 | 590 | 2 052 194 |
| 201309 | 369 | 505 | 1 859 691 |
| 201 310 | 389 | 570 | 1 956 048 |
| 201 311 | 556 | 788 | 2 722 952 |
| 201 312 | 573 | 763 | 2 685 537 |
| 201 401 | 472 | 747 | 2 657 795 |
| 201 402 | 486 | 731 | 2 533 721 |
| 201 403 | 618 | 863 | 3 202 856 |
| 201 404 | 431 | 586 | 2 081 189 |
| 201 405 | 471 | 708 | 2 741 102 |
| 201 406 | 641 | 1 074 | 4 181 210 |
| 201 407 | 616 | 927 | 3 593 852 |
| 201 408 | 425 | 617 | 2 245 921 |
| 2014 09 | 482 | 730 | 2 618 573 |
| 2014 10 | 498 | 799 | 2 866 267 |
| | | | |
| | | | |
| Total: | 12 810 | 19 162 | 68 905 232 |

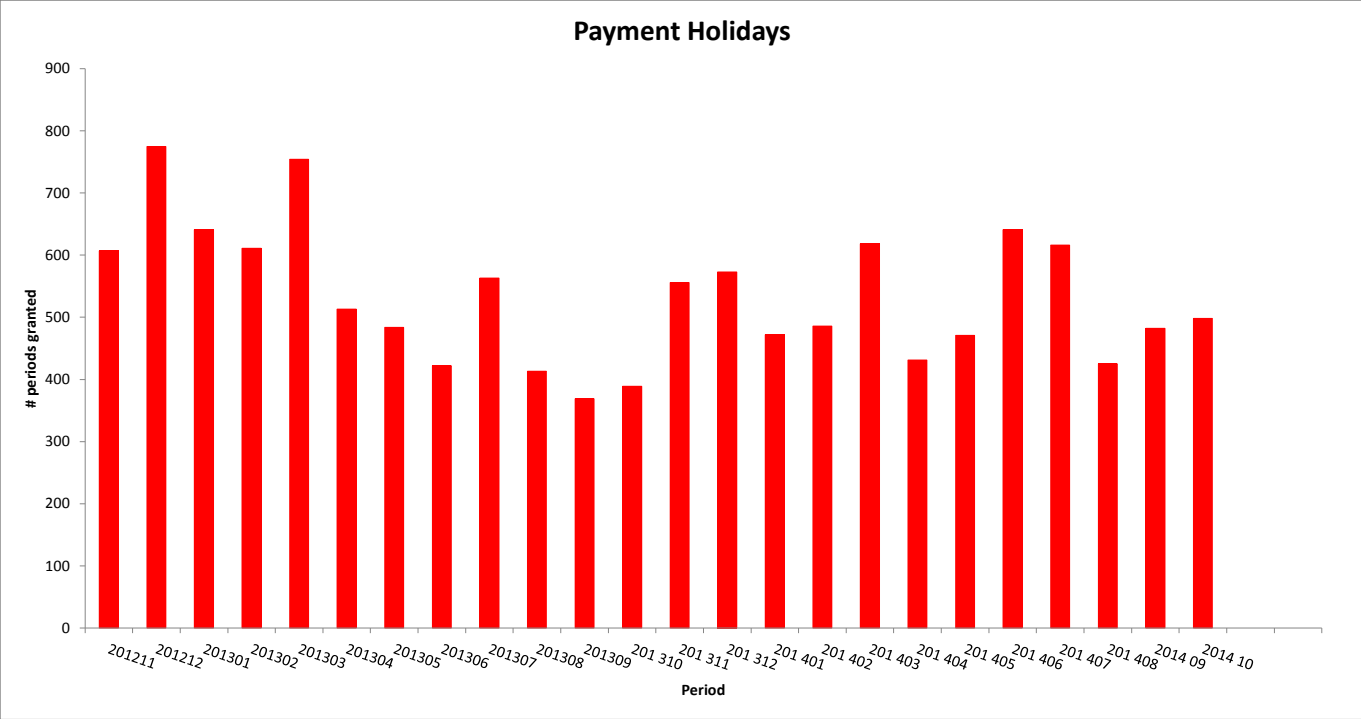
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 3 Limited
Monthly Investor Report

17.b Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |

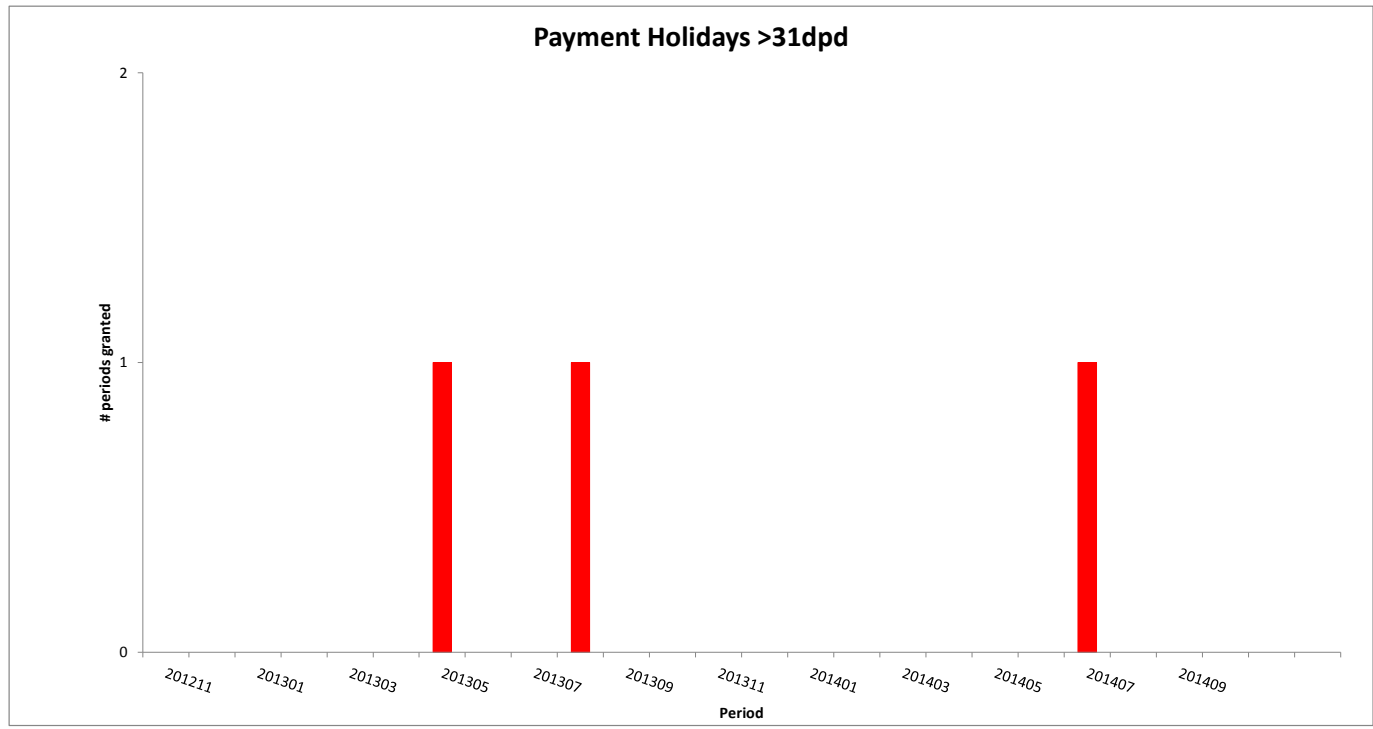


Bilkreditt 3 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



Bilkreditt 3 Limited
Monthly Investor Report

19.a Dynamic Interest rate



| | | | | | |
|-----------------|------------|------------|----|------------|---------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | from | Oct 2014 | to | 25.11.2014 | = |
| Interest Period | | 27.10.2014 | | | 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 % |
| 201 407 | 3 387 504 130 | 6,465 % |
| 201 408 | 3 262 106 158 | 6,464 % |
| 201 409 | 3 124 867 136 | 6,463 % |
| 201 410 | 2 976 552 639 | 6,470 % |
| | | |

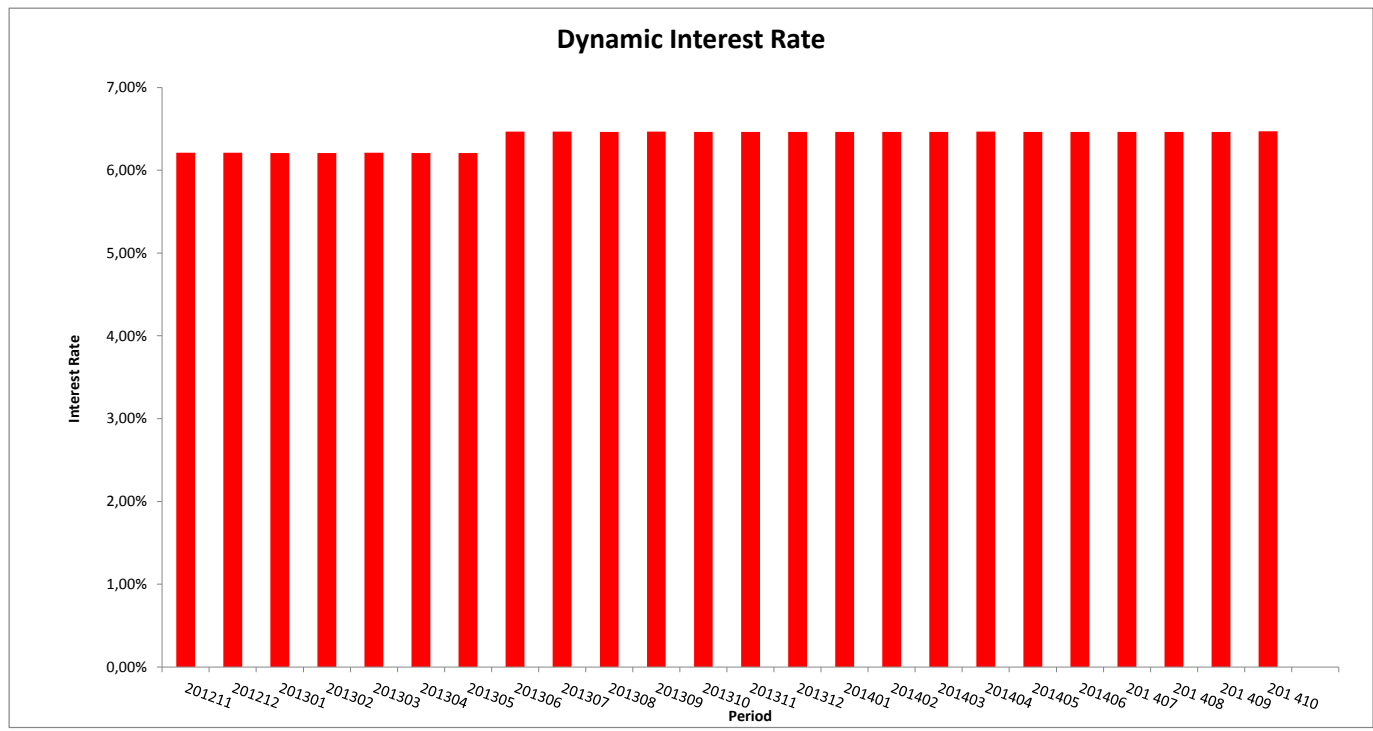
Interest rate evolution

Bilkreditt 3 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | Oct 2014 | | | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



Bilkreditt 3 Limited
Monthly Investor Report

20.a Borrower Type



| | |
|-----------------|---|
| Reporting Date | 27.11.2014 |
| Payment date | 25.11.2014 |
| Period No | 23 |
| Monthly Period | Oct 2014 |
| Interest Period | from 27.10.2014 to 25.11.2014 = 29 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|--------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Commercial | 1 994 | 288 960 096 | 9,7 % | 38,3 | 31,2 |
| | Consumer | 21 062 | 2 687 592 543 | 90,3 % | 56,0 | 31,2 |
| | Total | 23 056 | 2 976 552 639 | 100 % | 54,3 | 31,2 |

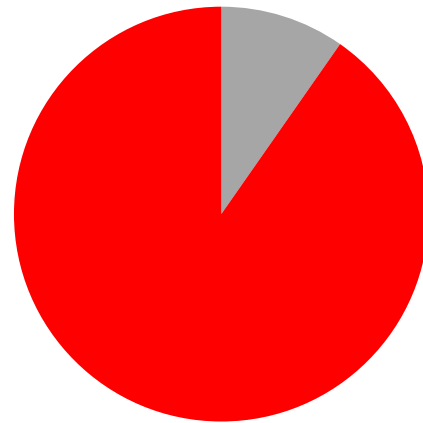
Bilkreditt 3 Limited
Monthly Investor Report

20.b Borrower Type



| | |
|-----------------|---|
| Reporting Date | 27.11.2014 |
| Payment date | 25.11.2014 |
| Period No | 23 |
| Monthly Period | Oct 2014 |
| Interest Period | from 27.10.2014 to 25.11.2014 = 29 days |

Borrower Type



■ Commercial ■ Consumer

Bilkreditt 3 Limited
Monthly Investor Report

21.a Vehicle Condition



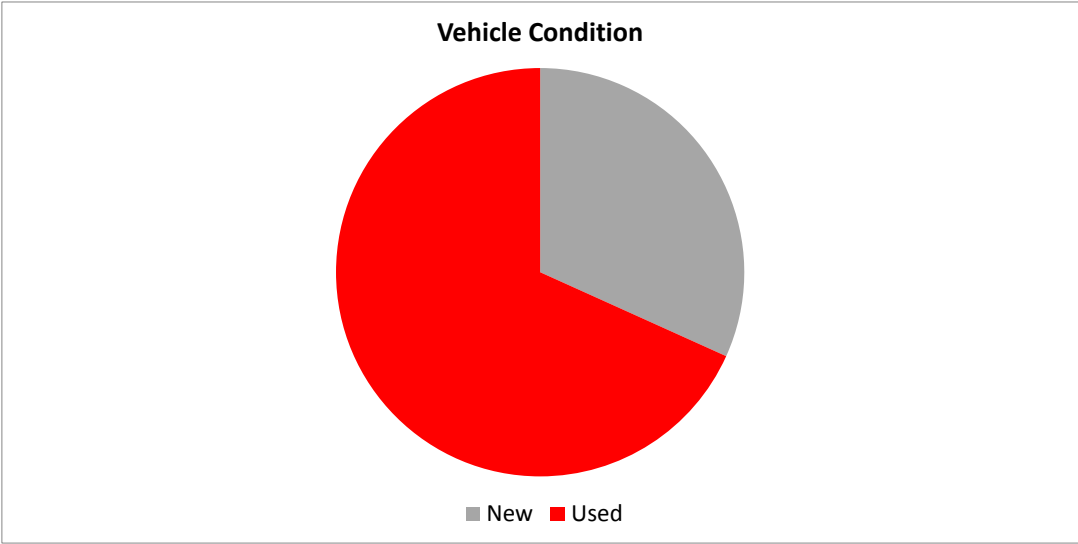
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|--------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 5 438 | 944 888 314 | 31,7 % | 56,5 | 31,3 |
| | Used | 17 618 | 2 031 664 325 | 68,3 % | 53,3 | 31,2 |
| | Total | 23 056 | 2 976 552 639 | 100 % | 54,3 | 31,2 |

21.b Vehicle Condition



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from | 27.10.2014 to 25.11.2014 = 29 days |

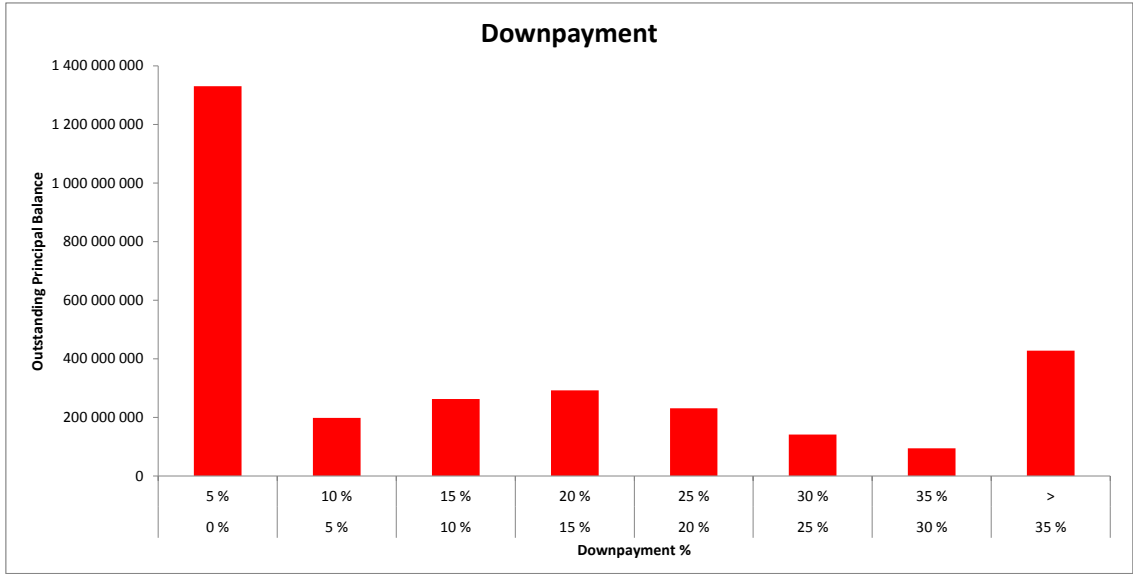


Bilkreditt 3 Limited
Monthly Investor Report

22.b Downpayment



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |



Bilkreditt 3 Limited
Monthly Investor Report

23.a Repayment Type



| | |
|-----------------|---|
| Reporting Date | 27.11.2014 |
| Payment date | 25.11.2014 |
| Period No | 23 |
| Monthly Period | Oct 2014 |
| Interest Period | from 27.10.2014 to 25.11.2014 = 29 days |

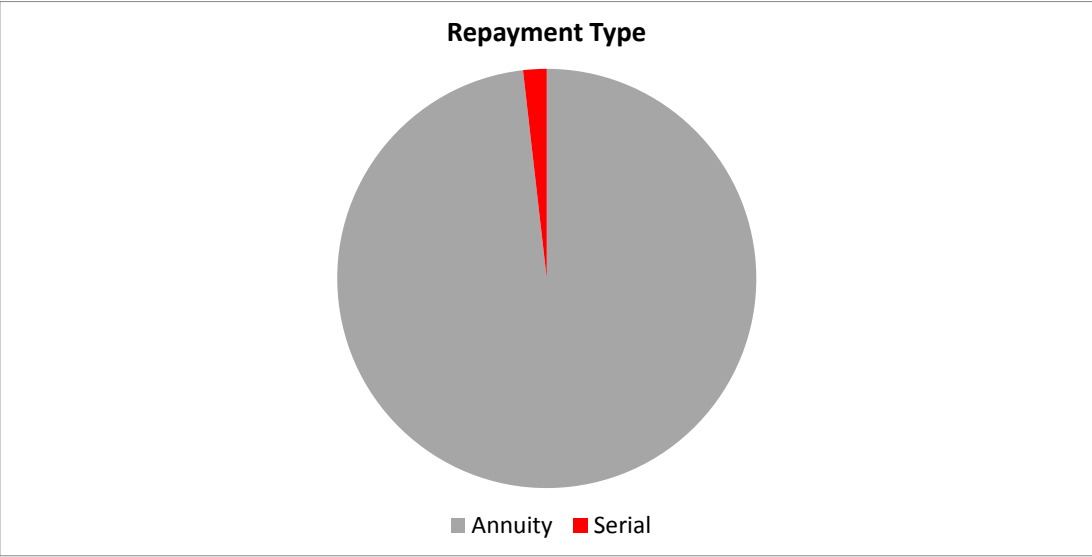
| TOTAL | | | | | | |
|----------------|----------------|--------|---------------------|---------|-----------------------|--------------|
| Repayment Type | Repayment Type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Repayment Type | Annuity | 22 719 | 2 922 699 031 | 98,2 % | 54,7 | 31,2 |
| | Serial | 337 | 53 853 608 | 1,8 % | 30,8 | 31,1 |
| | | 23 056 | 2 976 552 639 | 100,0 % | 54,3 | 31,2 |

Bilkreditt 3 Limited
Monthly Investor Report

23.b Repayment Type



| | | | | | |
|-----------------|------|------------|------------|------------|-----------|
| Reporting Date | | | 27.11.2014 | | |
| Payment date | | | 25.11.2014 | | |
| Period No | | | 23 | | |
| Monthly Period | | | Oct 2014 | | |
| Interest Period | from | 27.10.2014 | to | 25.11.2014 | = 29 days |



Bilkreditt 3 Limited
Monthly Investor Report

24.a Dynamic Pre-Payments



| | | |
|-----------------|------------|------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | from | Oct 2014 |
| Interest Period | from | 27.10.2014 |
| | to | 25.11.2014 |
| | = | 29 days |

| TOTAL | | | |
|---------|---------------------|-----------------|------------|
| Period | Sum of Pre-Payments | Closing Balance | CPR Annual |
| 2012 11 | 131 657 969 | 6 856 605 716 | 20,8 % |
| 2012 12 | 101 297 328 | 6 668 597 489 | 16,8 % |
| 2013 01 | 106 876 925 | 6 473 305 269 | 18,1 % |
| 2013 02 | 114 948 069 | 6 279 683 182 | 19,9 % |
| 2013 03 | 95 242 593 | 6 106 056 350 | 17,2 % |
| 2013 04 | 112 753 054 | 5 906 069 750 | 20,7 % |
| 2013 05 | 118 534 866 | 5 704 792 294 | 22,3 % |
| 2013 06 | 112 845 074 | 5 512 386 988 | 22,0 % |
| 2013 07 | 122 374 185 | 5 305 720 151 | 24,4 % |
| 2013 08 | 96 244 846 | 5 130 737 325 | 20,3 % |
| 2013 09 | 106 889 885 | 4 948 482 581 | 23,1 % |
| 2013 10 | 94 452 343 | 4 771 916 608 | 21,3 % |
| 2013 11 | 95 381 294 | 4 604 393 368 | 22,2 % |
| 2013 12 | 68 355 945 | 4 462 056 852 | 16,9 % |
| 2014 01 | 77 278 981 | 4 310 924 256 | 19,5 % |
| 2014 02 | 86 314 743 | 4 155 000 628 | 22,3 % |
| 2014 03 | 88 697 574 | 3 995 432 937 | 23,6 % |
| 2014 04 | 83 538 412 | 3 844 595 820 | 23,2 % |
| 2014 05 | 83 163 150 | 3 696 597 934 | 23,9 % |
| 2014 06 | 91 994 033 | 3 539 920 483 | 27,1 % |
| 2014 07 | 87 059 444 | 3 387 504 130 | 26,8 % |
| 2014 08 | 67 215 619 | 3 262 106 158 | 22,1 % |
| 2014 09 | 75 771 261 | 3 124 867 136 | 25,5 % |
| 201 410 | 85 198 101 | 2 976 552 639 | 29,4 % |

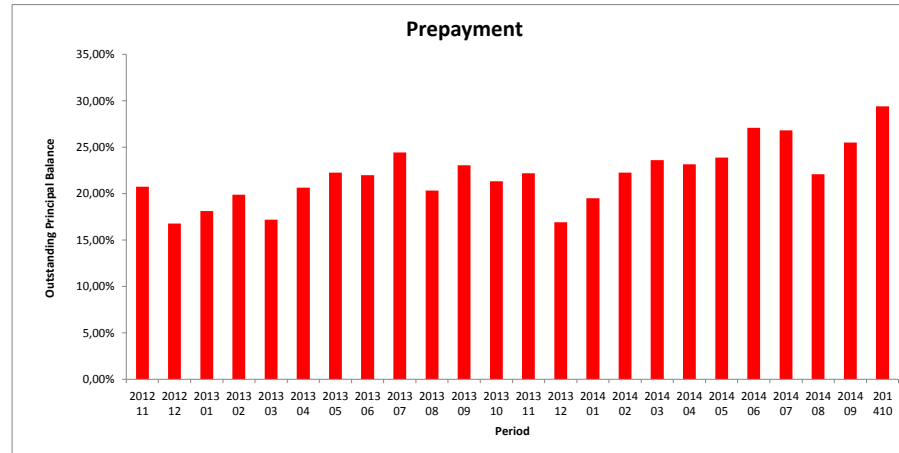
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 3 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.11.2014 | | | | |
| Payment date | 25.11.2014 | | | | |
| Period No | 23 | | | | |
| Monthly Period | from | Oct 2014 | to | 25.11.2014 | = 29 days |
| Interest Period | | 27.10.2014 | | | |



25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date 27.11.2014
Payment date 25.11.2014
Period No 23

Monthly Period from Oct 2014 to 25.11.2014 = 29 days
Interest Period



| 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 | 0 | 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 | 5 355 434 | 51 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2014 4 | 4 323 826 | 36 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2014 1 | | | 2014 2 | | | 2014 3 | | | 2014 4 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|------------|------------|-----------------|------------|------------|-----------------|-----------|------------|-----------------|-----------|
| | | | 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 |
| 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 |
| 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 | 71 794 | 3 048 982 | 2 841 123 |
| 2013 3 | 10 049 431 | 83 | 694 041 | 3 938 198 | 6 111 233 | 1 238 395 | 5 176 593 | 4 872 838 | 255 148 | 5 431 741 | 4 617 690 | 20 523 | 5 452 264 | 4 597 167 |
| 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 | 60 670 | 5 339 902 | 5 924 759 |
| 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 | 453 631 | 5 736 900 | 9 405 983 |
| 2014 2 | 9 370 735 | 95 | - | - | - | 713 079 | 713 079 | 8 657 656 | 1 816 794 | 2 529 873 | 6 840 862 | 294 865 | 2 824 738 | 6 545 977 |
| 2014 3 | 8 074 615 | 84 | - | - | - | - | - | - | 845 861 | 845 861 | 7 228 754 | 151 205 | 997 066 | 7 077 549 |
| 2014 4 | 4 323 826 | 36 | - | - | - | - | - | - | - | - | - | 570 015 | 570 015 | 3 753 811 |

Bilkreditt 3 Limited
Monthly Investor Report

26. Delinquency



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 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 | | | | | | | | | - | - | |
| | 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 | | | | | | | 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 | | | | | | | - | - | |
| | 3 | 6 106 056 350 | 32 230 | 5 421 890 940 | 3 278 | 582 266 838 | 445 | 77 608 344 | 85 | 13 066 547 | | | | | | | 3 | 89 881 | |
| | 4 | 5 906 069 750 | 32 575 | 5 427 755 687 | 2 270 | 388 304 023 | 414 | 61 295 635 | 102 | 17 349 321 | | | | | | | 10 | 1 453 457 | |
| | 5 | 5 704 792 294 | 31 867 | 5 218 516 252 | 2 246 | 394 575 917 | 389 | 60 937 000 | 128 | 17 449 511 | | | | | | | 13 | 1 648 549 | |
| | 6 | 5 512 386 988 | 30 371 | 4 925 686 673 | 2 883 | 483 421 479 | 435 | 67 800 072 | 122 | 19 961 800 | | | | | | | 26 | 3 417 431 | |
| | 7 | 5 305 720 151 | 30 384 | 4 870 070 766 | 2 110 | 344 432 641 | 405 | 62 165 619 | 91 | 11 907 966 | | | | | | | 25 | 3 451 168 | |
| | 8 | 5 130 737 325 | 29 583 | 4 683 039 135 | 2 162 | 349 928 444 | 405 | 64 758 050 | 125 | 15 453 636 | | | | | | | 32 | 4 002 090 | |
| | 9 | 4 948 482 581 | 28 845 | 4 494 287 823 | 2 112 | 342 248 101 | 463 | 76 585 371 | 121 | 17 673 093 | | | | | | | 38 | 5 664 975 | |
| | 10 | 4 771 916 608 | 28 437 | 4 378 350 956 | 1 899 | 301 497 337 | 352 | 55 038 263 | 121 | 18 763 350 | | | | | | | 24 | 3 734 764 | |
| | 11 | 4 604 393 368 | 27 784 | 4 218 235 266 | 1 862 | 294 652 706 | 374 | 56 297 611 | 123 | 15 892 757 | | | | | | | 37 | 4 498 640 | |
| | 12 | 4 462 056 852 | 27 066 | 4 049 802 234 | 2 043 | 320 072 116 | 387 | 55 040 711 | 110 | 14 940 361 | | | | | | | 37 | 4 532 892 | |
| 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 | | | | | | | 35 | 4 090 811 | |
| | 2 | 4 155 000 628 | 26 468 | 3 845 801 767 | 1 490 | 225 469 862 | 364 | 55 236 028 | 92 | 11 399 435 | | | | | | | 46 | 5 956 814 | |
| | 3 | 3 995 432 937 | 25 607 | 3 670 409 941 | 1 694 | 250 041 433 | 331 | 48 817 977 | 99 | 12 288 926 | | | | | | | 27 | 3 597 991 | |
| | 4 | 3 844 595 820 | 24 894 | 3 501 276 599 | 1 752 | 261 200 808 | 377 | 52 214 125 | 107 | 16 606 293 | | | | | | | 38 | 3 644 904 | |
| | 5 | 3 696 597 934 | 24 187 | 3 363 371 743 | 1 773 | 247 184 168 | 378 | 57 140 087 | 104 | 14 578 968 | | | | | | | 30 | 2 794 323 | |
| | 6 | 3 539 920 483 | 23 476 | 3 217 478 170 | 1 812 | 257 165 362 | 292 | 39 607 570 | 100 | 12 882 091 | | | | | | | 24 | 2 971 694 | |
| | 7 | 3 387 504 130 | 23 121 | 3 114 311 732 | 1 467 | 207 892 326 | 318 | 42 896 388 | 78 | 9 934 193 | | | | | | | 27 | 2 156 805 | |
| | 8 | 3 262 106 158 | 22 429 | 2 976 142 742 | 1 549 | 216 938 727 | 312 | 42 988 149 | 96 | 13 228 330 | | | | | | | 38 | 4 669 240 | |
| | 9 | 3 124 867 136 | 21 773 | 2 850 039 279 | 1 536 | 211 799 039 | 296 | 40 962 607 | 97 | 11 814 124 | | | | | | | 32 | 3 798 151 | |
| | 10 | 2 976 552 639 | 21 286 | 2 743 631 870 | 1 343 | 176 588 972 | 276 | 38 157 193 | 68 | 8 639 372 | | | | | | | 19 | 2 170 152 | |
| | 11 | | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | | |

Bilkreditt 3 Limited
Monthly Investor Report

27. Priority of Payments



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from 27.10.2014 | to 25.11.2014 = 29 days |

Priority of Payments

| | | | | | |
|--|---|----------------|-----|---------------|-----|
| Available Distribution Amount | + | 356 251 579,00 | NOK | 16 501 751,75 | EUR |
| Senior Expenses | - | 1 331 671,17 | NOK | | |
| Swap Payments | - | - | NOK | | |
| Interest Series A-1 Notes | - | 2 574 570,08 | NOK | 78 587,75 | EUR |
| Interest Series A-2 Notes | - | 1 439 913,08 | NOK | | |
| Supplementary Liquidity Ledger Amount | - | - | NOK | | |
| Payments to Reserve fund for Liquidity Reserve Amount | - | 59 531 052,78 | NOK | | |
| Principal Payments A-1 Notes | - | 120 546 027,00 | NOK | 16 423 164,44 | EUR |
| Principal Payments A-2 Notes | - | 27 768 470,00 | NOK | | |
| Class A Cash Accumulation Ledger | - | - | NOK | | |
| Payments to Reserve Fund | - | 119 062 105,56 | NOK | | |
| Interest Class B | - | 2 351 173,99 | 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 | - | 13 410 997,51 | NOK | | |
| Swap Subordinated Amounts | - | - | NOK | | |
| Amounts due to seller for deemed collections refunded, refunds etc | - | - | NOK | | |
| Credit Supplementary Ledger amount | - | - | NOK | | |
| Payments to Seller | = | 8 235 597,84 | NOK | (0) | EUR |

Bilkreditt 3 Limited
Monthly Investor Report

28. Transaction Costs



| | |
|-----------------|---|
| Reporting Date | 27.11.2014 |
| Payment date | 25.11.2014 |
| Period No | 23 |
| Monthly Period | Oct 2014 |
| Interest Period | from 27.10.2014 to 25.11.2014 = 29 days |

Transaction Costs

| | All Notes | Series A-1 | Series A-2 | Class B |
|--|--------------------|--------------------|-------------------|-------------------|
| Senior Expenses | 1 331 671,17 NOK | | | |
| Interest accrued for the Period | 6 365 657,15 NOK | 2 574 570,08 NOK | 1 439 913,08 NOK | 2 351 173,99 NOK |
| Cumulative Interest accrued | 257 172 039,51 NOK | 149 926 849,55 NOK | 46 719 337,99 NOK | 60 525 851,97 NOK |
| Interest Payments | 6 365 657,15 NOK | 2 574 570,08 NOK | 1 439 913,08 NOK | 2 351 173,99 NOK |
| Cumulative Interest Payments | 257 172 039,51 NOK | 149 926 849,55 NOK | 46 719 337,99 NOK | 60 525 851,97 NOK |
| Interest accrued on Subordinated Loan for the Period | 13 410 997,51 NOK | | | |
| Cumulative Interest accrued on Subordinated Loan | 176 087 455,58 NOK | | | |
| Interest Payments on Subordinated Loan | 13 410 997,51 NOK | | | |
| Cumulative Interest Payments on Subordinated Loan | 176 087 455,58 NOK | | | |
| Unpaid Interest for the Period | - NOK | | | |
| Cumulative Unpaid Interest | - NOK | | | |

Bilkreditt 3 Limited
Monthly Investor Report

29. Swap Counterparty Data



| | | |
|-----------------|------------|------------|
| Reporting Date | 27.11.2014 | |
| Payment date | 25.11.2014 | |
| Period No | 23 | |
| Monthly Period | Oct 2014 | |
| Interest Period | from | 27.10.2014 |
| | to | 25.11.2014 |
| | = | 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 | 1 348 530 812,00 NOK | 183 723 543,87 EUR |
| 1M Nibor (Notes, Swap) (2 days prior to interest period begin date) | 1,6000 % | |
| 1M Euribor (Notes, Swap) | 0,0110 % | |
| Gross Amount Due to Swap Counterparty | 123 120 597,08 NOK | |
| Gross Amount Due from Swap Counterparty | 16 501 751,75 EUR | |
| EUR/NOK spot rate | N/A | |

**Bilkreditt 3 Limited
Monthly Investor Report**

30. Contact Details



| | |
|-----------------|---|
| Reporting Date | 27.11.2014 |
| Payment date | 25.11.2014 |
| Period No | 23 |
| Monthly Period | Oct 2014 |
| Interest Period | from 27.10.2014 to 25.11.2014 = 29 days |

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen

+47 21 08 37 70

anders.bruun.olsen@santanderconsumer.no

Priscilla Halverson

+47 21 08 37 72

priscilla.halverson@santanderconsumer.no

Thomas Andrén Johansen

+47 91 82 42 44

thomas.andren.johansen@santanderconsumer.no

Risk

Morten Christopher Freberg Holme

+47 21 08 38 25

morten.holme@santanderconsumer.no