

Bilcreditt 4 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	02.01.2014		
Payment date	27.12.2013	Following payment dates: 27.01.2014	
Period No	3	25.02.2014	
Monthly Period	Nov 2013		
Interest Period	from 25.11.2013	to 27.12.2013	= 32 days

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1. Portfolio Information



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	3 495 231 894,00 NOK	3 613 765 051,00 NOK
Scheduled Loan Principal Repayments	41 169 952,00 NOK	45 814 876,00 NOK
Prepayments	64 649 512,00 NOK	71 913 264,00 NOK
Deemed Collections - Other	-	325 146,00 NOK
Deemed Collections - CPI Single Premium Cancellations	480 208,00 NOK	1 015 305,00 NOK
Total Principal Payments Received	106 299 672,00 NOK	119 068 591,00 NOK
	-	-
New Defaulted Auto Loans in Period	-	-
Total New Defaults	- NOK	- NOK
Capitalised Interest (due to Repayment Holidays)	569 509,00 NOK	535 434,00 NOK
	-	#VALUE!
Closing Balance	3 389 501 731,00 NOK	3 495 231 894,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	1 302 263,00 NOK	766 829,00 NOK
New	569 509,00 NOK	535 434,00 NOK
Close	1 871 772,00 NOK	1 302 263,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	18 590 881,00 NOK	21 076 632,00 NOK
Recoveries on loans in default	-	-
Total Revenue Received in Period	18 590 881,00 NOK	21 076 632,00 NOK
# Loans		
At beginning of period	18 546 Loans	18 898 Loans
Paid in Full	313 Loans	351 Loans
Repurchased (Deemed Collections)	-	1 Loans
New loans into default	-	-
At end of period	18 233 Loans	18 546 Loans
Weighted Average Loan Return	6,68 %	
Average NIBOR + Weighted Average Loan Threshold	3,81 %	

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2. Amount Due for Distribution



Reporting Date	02.01.2014			
Payment date	27.12.2013			
Period No	3			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	114 888 450,00 NOK		114 888 450,00 NOK	
b. Collections (Principal, interest, fees, etc)	124 890 553,00 NOK		140 145 223,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	13 399 219,72 EUR	0,00 NOK	15 001 210,66 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	198 497,58 NOK		690 992,99 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	2 314 581,00 NOK		2 702 512,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	242 292 081,58 NOK	13 399 219,72 EUR	258 427 177,99 NOK	15 001 210,66 EUR

-40127491299,00 %

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3. Reserve Accounts



Reporting Date	02.01.2014				
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Interest Period	from	25.11.2013	to	27.12.2013	= 32 days

Note Balance

Beginning of Period		3 495 231 894,00	NOK
End of Period		3 389 501 731,00	NOK

Reserve Fund

	in %		
Beginning of Period	2,2 %	76 592 300,00	NOK
Cash Outflow		76 592 300,00	NOK
Cash Inflow		76 592 300,00	NOK
End of Period	2,2 %	76 592 300,00	NOK
Required Reserve Amount	2,2 %	76 592 300,00	NOK

Liquidity Balance

Beginning of Period	1,1 %	38 296 150,00	NOK
Cash Outflow		38 296 150,00	NOK
Cash Inflow		38 296 150,00	NOK
End of Period	1,1 %	38 296 150,00	NOK
Required Reserve Amount	1,1 %	38 296 150,00	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		134 036 525,00	NOK
Cash Outflow		-	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		134 036 525,00	NOK
Required Commingling Reserve Fund		134 036 525,00	NOK

CPI Reserve

Beginning of Period		67 860 187,00	NOK
Cash Outflow (to Servicer)		2 314 581,00	NOK
Drawings		-	NOK
Cash Inflow (from Servicer)		-	NOK
End of Period		65 545 606,00	NOK
Required CPI Reserve Fund		65 545 606,00	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	3 495 231 894,00	NOK
End of Period	3 389 501 731,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	3 149 770 648,00	92,93 %	16 959
1-29 days past due	201 538 790,00	5,95 %	1 034
		0,00 %	

Delinquent Receivables:

30-59 days past due	25 308 449,00	0,75 %	165
60-89 days past due	8 004 150,00	0,24 %	48
90-119 days past due	1 879 369,00	0,06 %	16
120-149 days past due	3 000 325,00	0,09 %	11
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	3 389 501 731,00	100,00 %	18 233

Current Period Defaults	-	0
Cumulative Defaults	-	0
Current Period Recoveries	-	0
Cumulative Recoveries	-	0

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5. Outstanding Notes



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1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS0963557698	XS0963558159	
Currency		EUR	NOK	NOK
Initial Tranching	100 %	86,11 %	6,53 %	7,36 %
Legal Final Maturity Date		30.04.2027	30.04.2027	30.04.2027
Rating (Fitch/Moody's/DBRS)		AAAsf/AAA(sf)	AAAsf	Not rated
Initial Notes Aggregate Principal Outstanding Balance	3 556 047 000,00 NOK	412 000 000,00 EUR	250 000 000,00 NOK	281 967 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	100 000,00 NOK	1 000 000,00 NOK
Initial Number of Notes per Class	5618	4120	250	1248
Current Note Information				
Class Principal Outstanding Opening Balance	902 190 000,25 NOK	370 223 000,25 EUR	250 000 000,00 NOK	281 967 000,00 NOK
Available Distribution Amount	242 292 081,58 NOK			
Amortisation	106 429 441,16 NOK			
Redemption per Class	13 209 665,54 NOK	13 209 665,54 EUR	- NOK	- NOK
Redemption per Note		3 206,23 EUR	- #####	- NOK
Class Principal Outstanding Closing Balance	3 389 501 731,00 NOK	357 013 334,71 EUR	250 000 000,00 NOK	281 967 000,00 NOK
Current Tranching		84,31 %	7,38 %	8,32 %
Current Pool Factor		0,87	1,00	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	0,13 %			
Interest Rate Basis: 1-M NIBOR / Spread	1,59 %	0,45 %	1,10 %	1,20 %
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)
Interest Days	32			
Principal Outstanding per Note Beginning of Period		89 859,95 EUR	1 000 000,00 NOK	225 935,10 NOK
>Principal Repayment per note		3 206,23 EUR	- NOK	- NOK
Principal Outstanding per Note End of Period		86 653,72 EUR	1 000 000,00 NOK	225 935,10 NOK
>Interest accrued for the period		46,01 EUR	2 391,11 NOK	560,32 NOK
Interest Payment	2 814 247,57 NOK	189 554,18 EUR	597 777,78 NOK	699 278,16 NOK
Interest Payment per Note		46,01 EUR	2 391,11 NOK	560,32 NOK

3. Credit Enhancements				
Initial total CE (Subordination, Reserve)		16,89 %	3,00 %	
Current CE (incl. Excess Spread)		22,95 %	7,26 %	
Current CE (excl. Excess Spread)		19,08 %	3,39 %	

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	02.01.2014				
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Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcreditt 4 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer Finance	Downgrade 1	A-2	A-2	P-2	P-2	A Credit Negative	BBB	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 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 Accounts. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa2 respectively by Moody's and A-2 and BBB- respectively by S&P, 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	N/A	A-2	P-2	P-2	BB+	BBB	Baa2 Review for possible Downgrade	Baa2 Review for possible Downgrade	Y	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then 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 CPY Policy premium where the related CPY Policy has been cancelled (each a "CPY Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain a budget for the Transaction Account (the "CPY 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 CPY Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPY Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB-	BBB	Baa3 Review for possible Downgrade	Baa2 Review for possible Downgrade	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.
Issuer Cross Currency Swap Provider	HSBC	Moody's First Rating Trigger Collateral	N/A	N/A	P-2	P-1	N/A	N/A	A3	Aa3	N	Most identify a Back-up Servicer
		Moody's Second Rating Trigger Replacement	N/A	N/A	P-3	P-1	N/A	N/A	Baa1	Aa3	N	Collateral postings according to instructions for Moody's "Ratings Event I Collateral Amount" described in the Front Swap CSA.
Issuer Cross Currency Swap Provider	HSBC	Initial S&P Required Rating	A-2	A-1+	N/A	N/A	A-	AA-	N/A	N/A	Y	In addition to replacement of the Swap Counterparty or a guarantee, Collateral postings according to instructions for Moody's "Ratings Event II Collateral Amount" described in the Front Swap CSA is required.
		Subsequent S&P Required Rating	N/A	A-1+	N/A	N/A	BBB+	AA-	N/A	N/A	N	(A) Party A shall, within the Collateral Remedy Period, post collateral in accordance with the terms of the Credit Support Annex (unless Option 4 has been elected in accordance with the S&P Substitution Provisions, in which case this sub-paragraph (A) shall not apply) and (B) Party A may, at any time following the occurrence of such Initial S&P Rating Event, at its own discretion and at its own cost: (i) subject to Part 5(f) (Transfers), transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement; or (ii) procure, subject to confirmation by S&P, another person that is an S&P Eligible Replacement to become a co-obligor or guarantor in respect of the obligations of Party A; or (iii) take such other action (which may, for the avoidance of doubt, include taking no action) as notified to S&P as will result in (a) the rating of the Class A Notes being maintained at, or restored to, the level it would have been but for such Initial S&P Rating Event and regardless of any other capacity in which Party A may act in respect of the Class A Notes; and (y) the Class A Notes not being placed on credit watch by S&P as a result of the Initial S&P Rating Event.
Issuer Bank	Deutsche Bank AG		A-2	A-1	P-2	P-1	A-	A	A3	A2	N	(A) Party A shall, within the Collateral Remedy Period, post collateral in accordance with the terms of the Credit Support Annex (unless Option 4 has been elected in accordance with the S&P Substitution Provisions, in which case this sub-paragraph (A) shall not apply) and (B) Party A shall use commercially reasonable efforts to, as soon as reasonably practicable, at its own cost: (i) subject to Part 5(f) (Transfers), transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement; or (ii) procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor, with any guarantee complying with S&P's relevant guarantee criteria, in respect of the obligations of Party A; or (iii) take such other action (which may, for the avoidance of doubt, include taking no action) as notified to S&P as will result in (a) the rating of the Class A Notes being maintained at, or restored to, the level it would have been but for such Subsequent S&P Rating Event and regardless of any other capacity in which Party A may act in respect of the Class A Notes; and (b) the Class A Notes not being placed on credit watch by S&P as a result of the Subsequent S&P Rating Event.
												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 Rating (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		A-1		P-1		A		A2		N/A	
Corporate Service Provider	Deutsche International Corporate Services		A-1		P-1		A		A2		N/A	
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		A-1		P-1		A		A2		N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	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 Rating (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. In addition, the appointment of the Issuer Collections Account Bank may be terminated in certain other circumstances including but not limited to the Collections Account Bank ceasing or threatening to cease to carry on its business or a substantial part of its business, a petition is presented to any competent court for the winding up or dissolution of the Collections Account Bank, or the Collections Account Bank is rendered unable to perform its obligations under the Issuer Collections Account Agreement for a period of 60 days by earthquakes, storms, fire, floods, acts of God, insurrections, riots, epidemics, war, civil disturbances, governmental directions or regulations or any other circumstances beyond its reasonable control. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Security Trust Deed and the Norwegian Security Agreement.
												The Collections Account Bank shall promptly give written notice to the Issuer, the Servicer, the Corporate Administrator and the Note Trustee of any Ratings Downgrade applicable to it.

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7.a Original Portfolio Principal Balance



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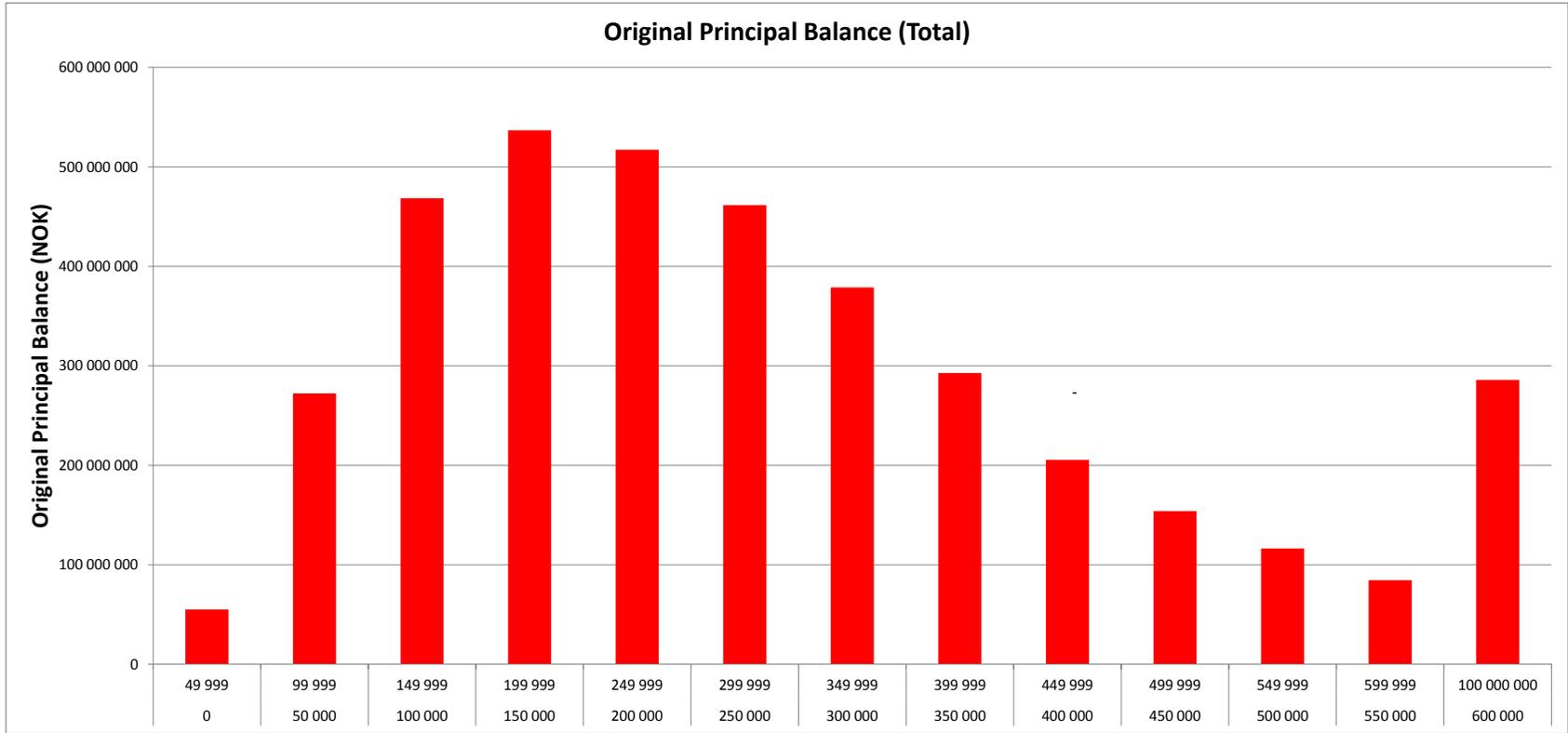
Average amount - all: 196 491

		TOTAL						
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning
Original balance	0	49 999	1 561	55 118 662	1,44 %	8,01 %	37,9	8,2
	50 000	99 999	3 594	272 419 936	7,11 %	18,44 %	52,8	7,8
	100 000	149 999	3 753	468 561 037	12,24 %	19,26 %	64,4	7,8
	150 000	199 999	3 085	536 803 517	14,02 %	15,83 %	71,7	7,8
	200 000	249 999	2 308	517 238 324	13,51 %	11,84 %	76,9	7,7
	250 000	299 999	1 686	461 642 221	12,05 %	8,65 %	80,4	7,9
	300 000	349 999	1 171	378 788 648	9,89 %	6,01 %	82,1	7,9
	350 000	399 999	785	292 885 601	7,65 %	4,03 %	83,5	8,0
	400 000	449 999	485	205 361 557	5,36 %	2,49 %	86,4	8,4
	450 000	499 999	326	153 888 339	4,02 %	1,67 %	91,1	8,5
	500 000	549 999	222	116 311 916	3,04 %	1,14 %	90,1	8,9
	550 000	599 999	148	84 646 561	2,21 %	0,76 %	88,2	9,4
	600 000	100 000 000	366	285 948 265	7,47 %	-14,53 %	83,7	8,6
Total			19 490	3 829 614 584	100,00 %	83,60 %		

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance

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Period No	3	
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Interest Period	from 25.11.2013	to 27.12.2013 = 32 days



Average amount - all: 185 899

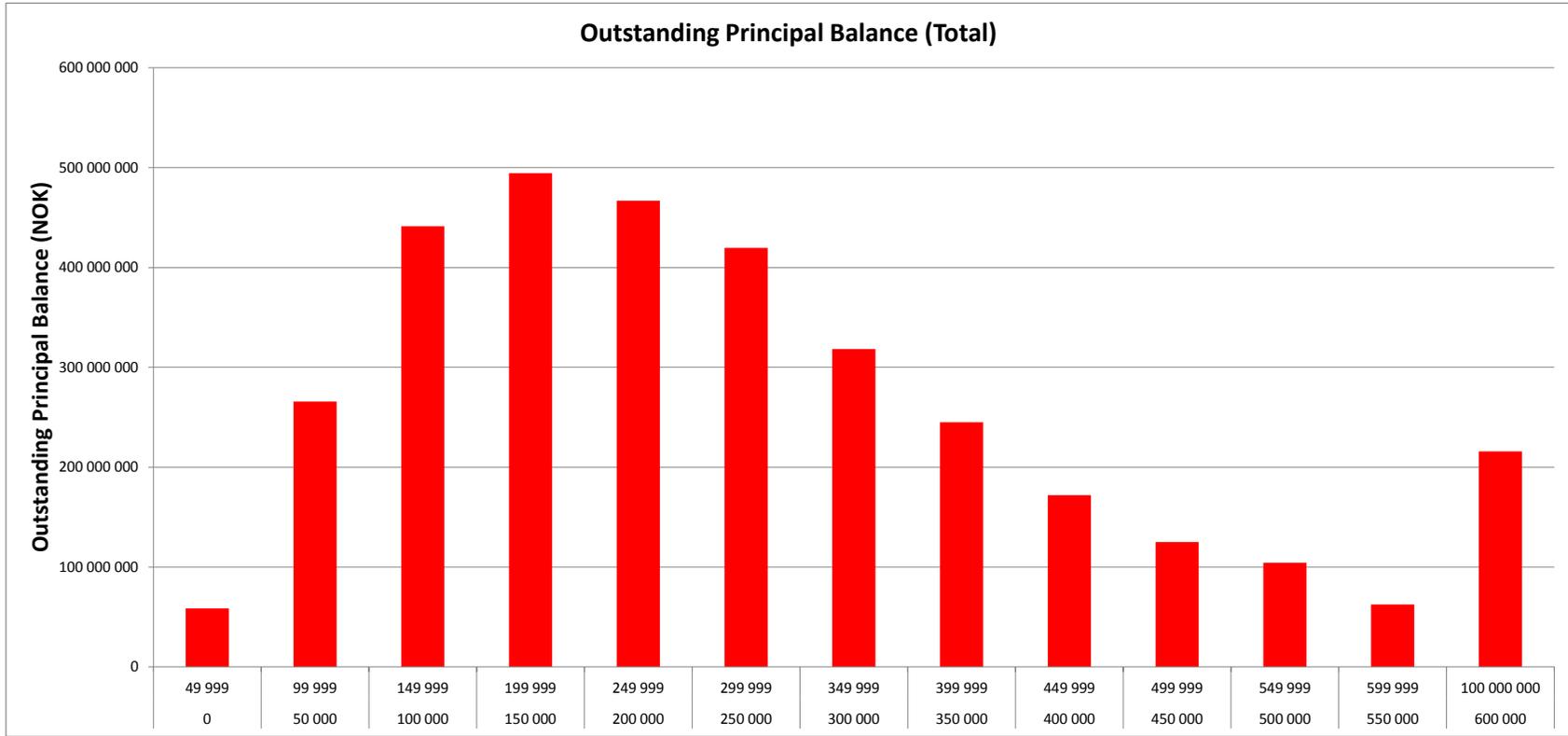
TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	1 812	58 639 195	1,73 %	9,94 %	35,5	12,1	
50 000	99 999	3 510	265 555 339	7,83 %	19,25 %	50,5	11,8	
100 000	149 999	3 542	441 346 151	13,02 %	19,43 %	61,6	11,8	
150 000	199 999	2 847	494 574 085	14,59 %	15,61 %	68,5	11,8	
200 000	249 999	2 084	466 661 143	13,77 %	11,43 %	73,8	11,7	
250 000	299 999	1 535	419 710 466	12,38 %	8,42 %	77,3	11,8	
300 000	349 999	986	318 395 690	9,39 %	5,41 %	79,9	11,9	
350 000	399 999	658	244 807 745	7,22 %	3,61 %	81,5	12,0	
400 000	449 999	406	171 932 192	5,07 %	2,23 %	87,7	12,4	
450 000	499 999	265	125 074 323	3,69 %	1,45 %	87,6	12,5	
500 000	549 999	199	104 376 240	3,08 %	1,09 %	85,6	13,5	
550 000	599 999	109	62 558 592	1,85 %	0,60 %	84,6	12,4	
600 000	100 000 000	280	215 870 570	6,37 %	1,54 %	83,7	12,7	
Total		18 233	3 389 501 731	100,00 %	100,00 %	72,9	12,0	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



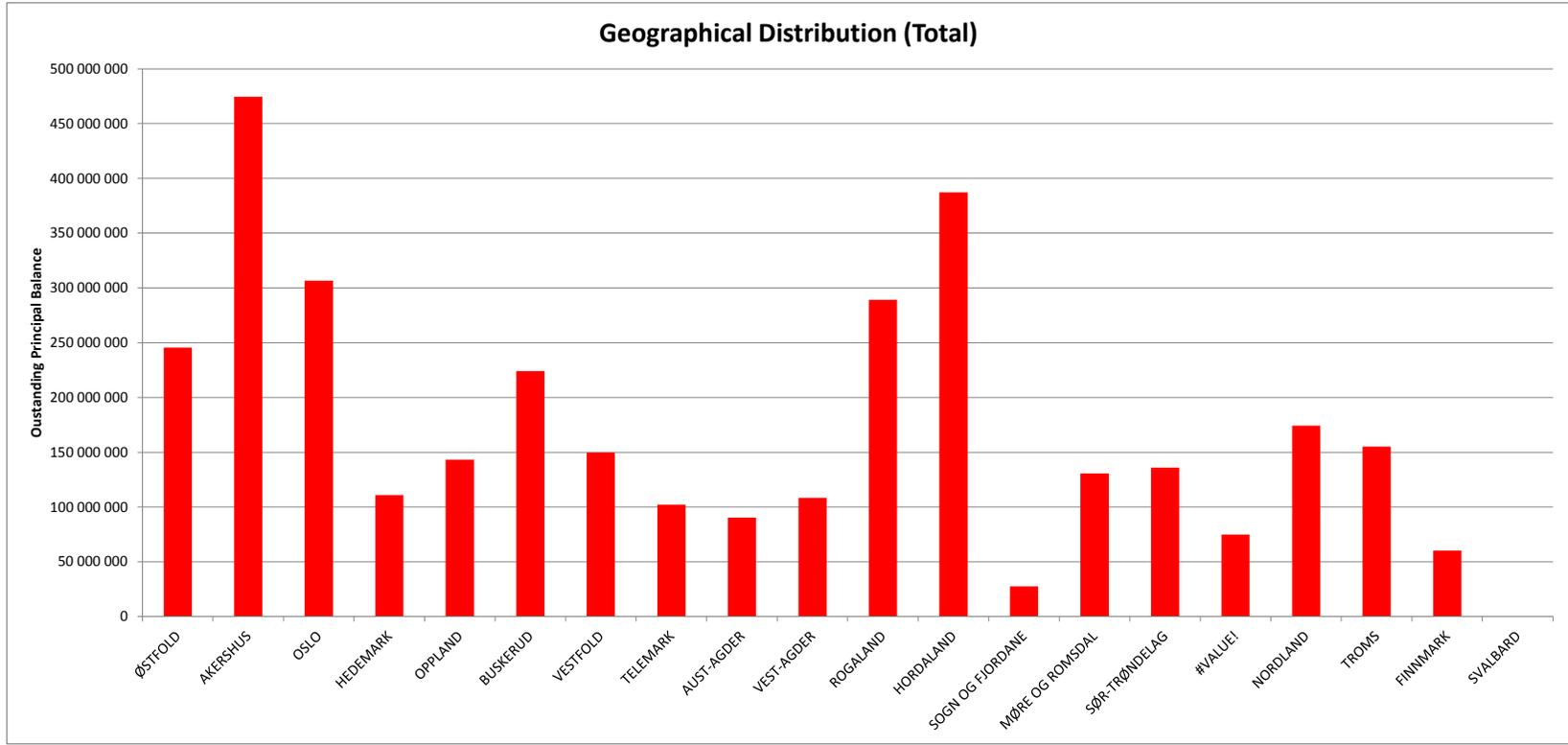
Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

TOTAL								
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 357	245 426 235	7,24 %	7,44 %	ØSTFOLD	73,7	11,8	
0200	2 499	474 633 340	14,00 %	13,71 %	AKERSHUS	71,7	12,1	
0300	1 470	306 623 069	9,05 %	8,06 %	OSLO	67,2	11,7	
0400	694	110 858 139	3,27 %	3,81 %	HEDEMARK	69,6	11,6	
0500	790	143 263 538	4,23 %	4,33 %	OPPLAND	75,2	11,8	
0600	1 240	224 088 019	6,61 %	6,80 %	BUSKERUD	71,5	11,8	
0700	862	149 640 176	4,41 %	4,73 %	VESTFOLD	73,4	12,5	
0800	630	102 045 269	3,01 %	3,46 %	TELEMARK	69,7	12,0	
0900	538	90 262 974	2,66 %	2,95 %	AUST-AGDER	75,1	12,0	
1000	628	108 200 278	3,19 %	3,44 %	VEST-AGDER	73,4	12,0	
1100	1 492	289 048 494	8,53 %	8,18 %	ROGALAND	76,3	11,5	
1200	1 952	387 096 002	11,42 %	10,71 %	HORDALAND	73,5	11,9	
1400	155	27 536 456	0,81 %	0,85 %	SOGN OG FJORDANE	75,2	11,5	
1500	673	130 490 391	3,85 %	3,69 %	MØRE OG ROMSDAL	73,7	12,0	
1600	770	135 809 899	4,01 %	4,22 %	SØR-TRØNDELAG	71,8	11,9	
1700	438	74 675 049	2,20 %	2,40 %	#VALUE!	72,6	11,7	
1800	961	174 332 246	5,14 %	5,27 %	NORDLAND	75,5	12,5	
1900	779	154 967 294	4,57 %	4,27 %	TROMS	77,6	12,9	
2000	304	60 182 752	1,78 %	1,67 %	FINNMARK	76,2	13,2	
2100	1	322 111	0,01 %	0,01 %	SVALBARD	107,0	14,0	
Total:	18 233	3 389 501 731	100,00 %	100,00 %		72,9	12,0	

Bilkreditt 4 Limited
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days



Bilkreditt 4 Limited
Monthly Investor Report

10.a Interest Rate



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<		1	266791	0,01 %	76,0	9,0
1 %		12	2 368 831	0,07 %	72,9	9,8
2 %		271	59 086 826	1,74 %	56,0	11,8
4 %		5 221	1 130 651 165	33,36 %	71,8	11,6
6 %		12 010	2 165 497 110	63,89 %	74,3	12,2
8 %		11	1 168 910	0,03 %	43,4	28,8
10 %				0,00 %	0,0	0,0
12 %		675	29 449 513	0,87 %	46,8	11,9
14 %		32	1 012 585	0,03 %	32,8	14,5
16 %						
18 %						
Total		18 233	3 389 501 731	100,00 %	72,9	12,0

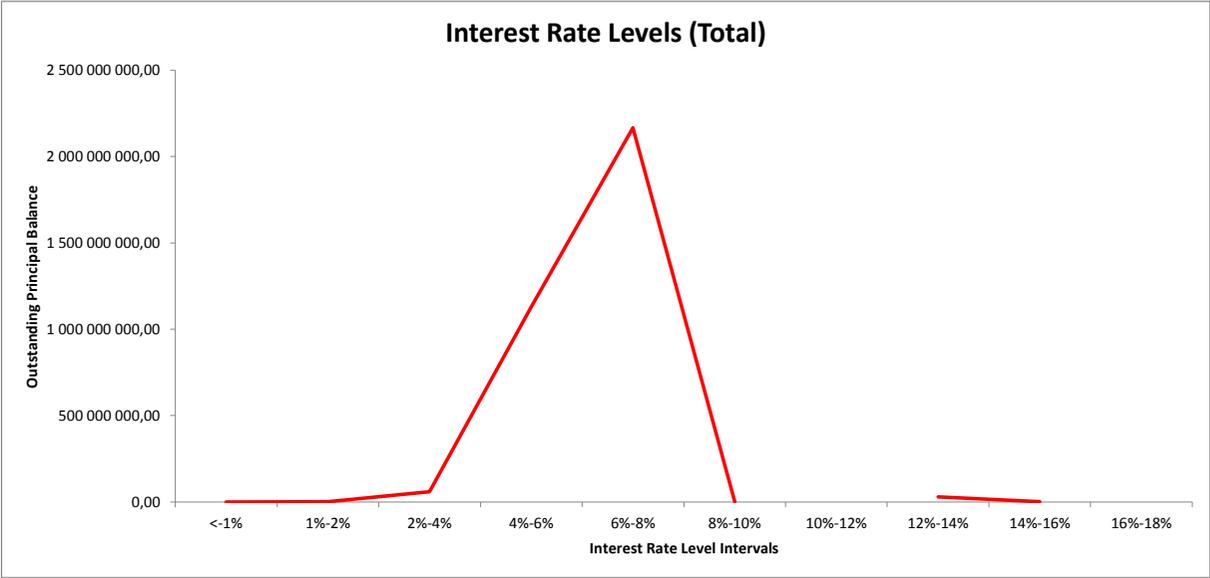
-56,0

Bilkreditt 4 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days



Bilkreditt 4 Limited
Monthly Investor Report

11.a Remaining Terms



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12	301	30 369 654	0,90 %	7,3	12,0
		13	24	894	84 757 415	2,50 %	21,3	13,3
		25	36	1 259	140 130 946	4,13 %	28,9	11,9
		37	48	2 507	307 433 162	9,07 %	45,4	13,4
		49	60	3 469	481 588 929	14,21 %	51,4	11,1
		61	72	2 360	445 737 460	13,15 %	69,1	13,2
		73	84	3 954	822 801 736	24,28 %	76,5	11,2
		85	96	1 408	383 010 366	11,30 %	87,5	12,1
		97	108	826	280 053 503	8,26 %	104,9	13,9
		109	120	1 255	413 618 560	12,20 %	110,6	10,5
		121						
		Total		18 233	3 389 501 731	100,00 %	72,9	12,0

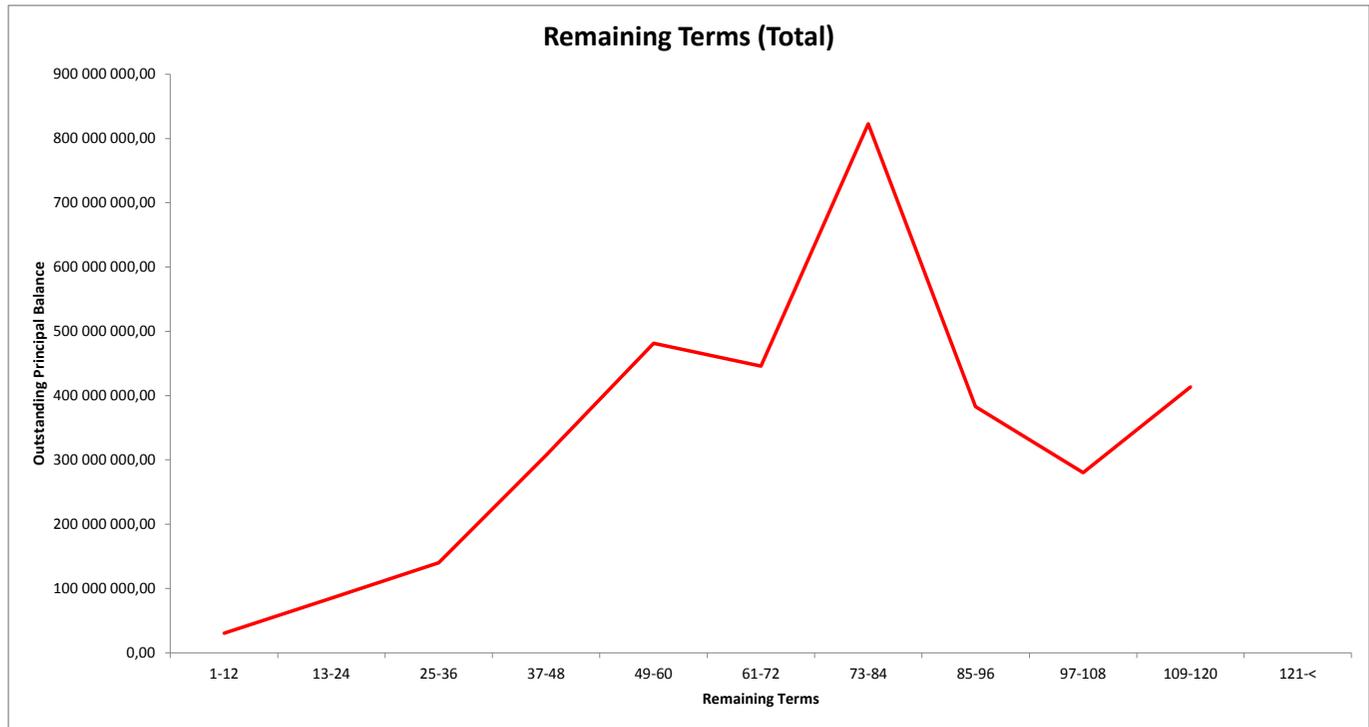
-236,8

Bilkreditt 4 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days



Bilkreditt 4 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days

TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	0		12	11 490	2 151 613 115	63,48 %	74,2	10,4
	13		24	6 527	1 183 439 047	34,91 %	70,7	14,0
	25		36	188	48 940 017	1,44 %	74,6	28,9
	37		48	17	4 330 317	0,13 %	59,3	39,0
	49		60	11	1 179 235	0,03 %	32,9	52,7
	61		72					
	73		84					
	85		96					
	Total			18 233	3 389 501 731	100,00 %	72,9	12,0

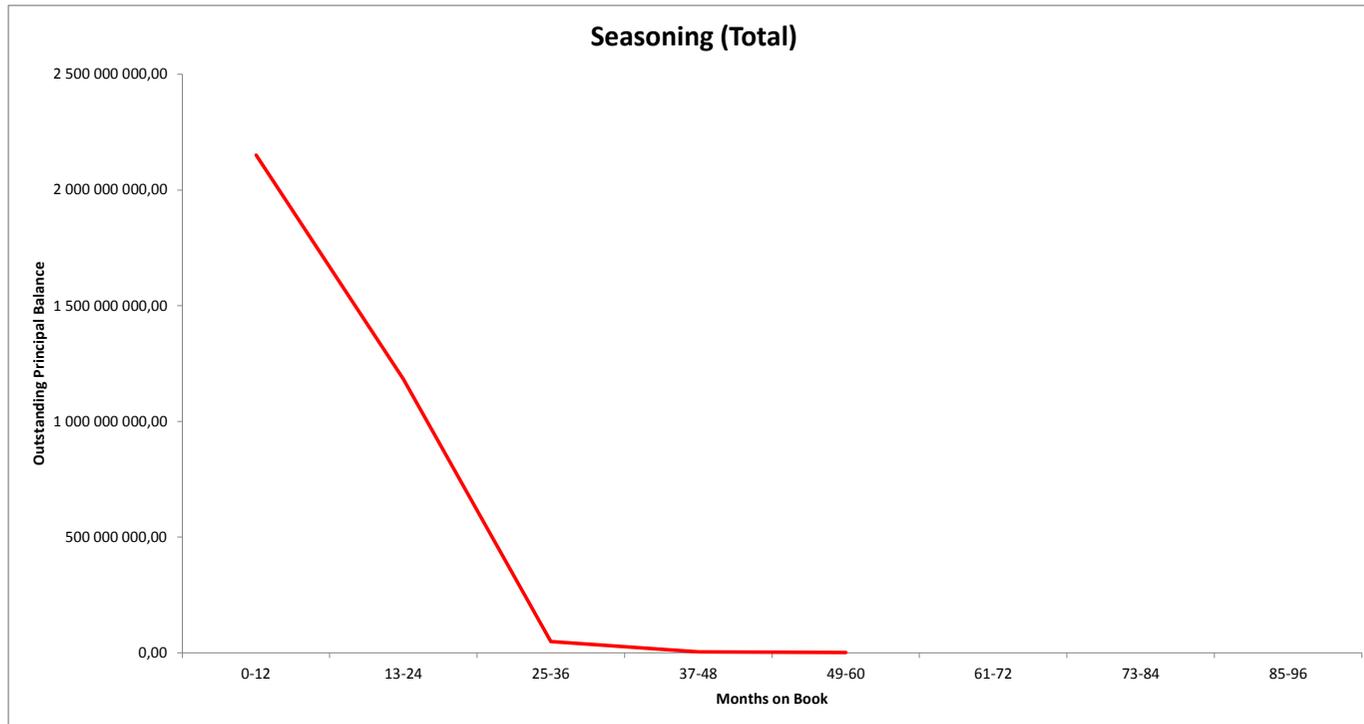
-143,6

Bilkreditt 4 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days



Bilkreditt 4 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
CommercialLightVehicles		1 603	285 642 978	8,43 %	60,8	11,65
Motorcycles		428	44 551 217	1,31 %	65,6	11,42
Caravan/TrailersTent		802	207 635 193	6,13 %	86,0	17,08
Car/Commercial light vehicles		8	1 218 700	0,04 %	61,7	11,68
Cars		15 378	2 847 962 835	84,02 %	73,3	11,65
Electric cars		14	2 490 808	0,07 %	67,6	11,62
		18 233	3 389 501 731	100,00 %	72,9	12,0

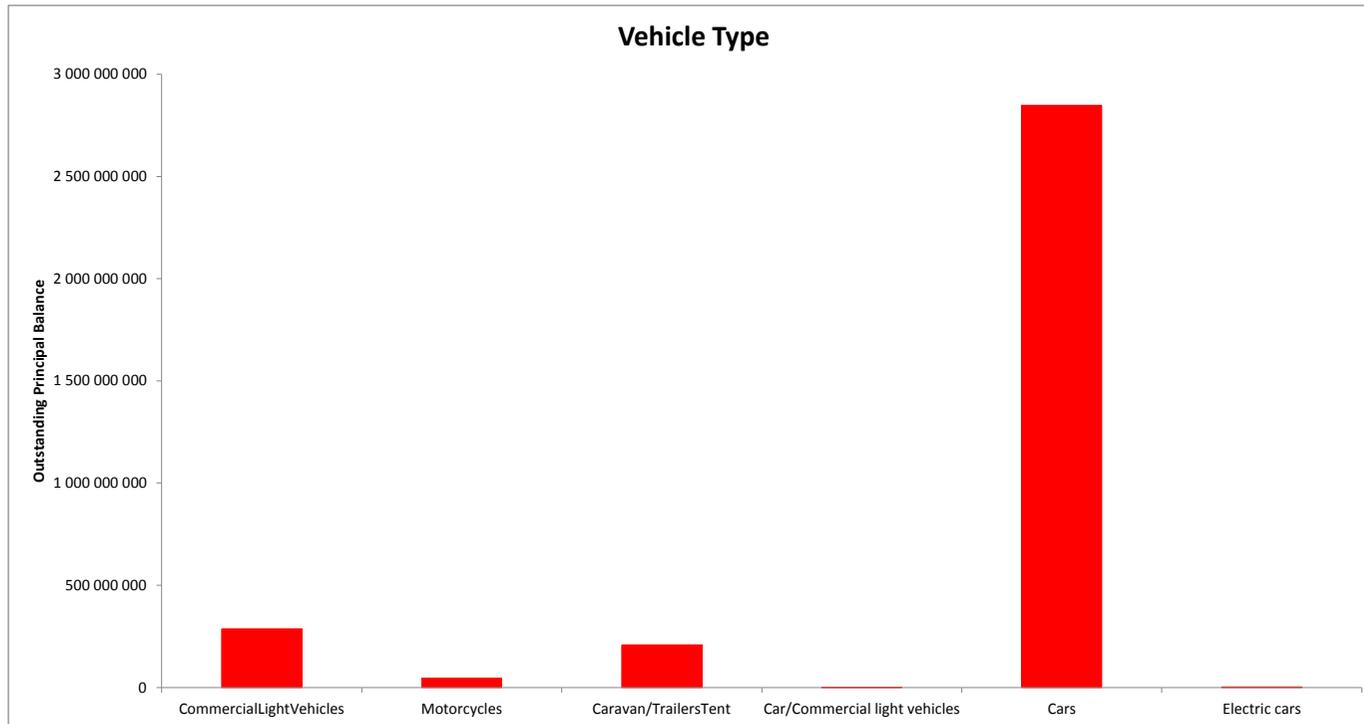
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Bilkreditt 4 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days



**Bilkreditt 4 Limited
Monthly Investor Report**

14.a Hybrid loans



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		213	89 659 574	2,65 %	20,3	11,5
Standard		18 020	3 299 842 157	97,35 %	74,4	12,0
Total		18 233	3 389 501 731	100,00 %	72,9	12,0

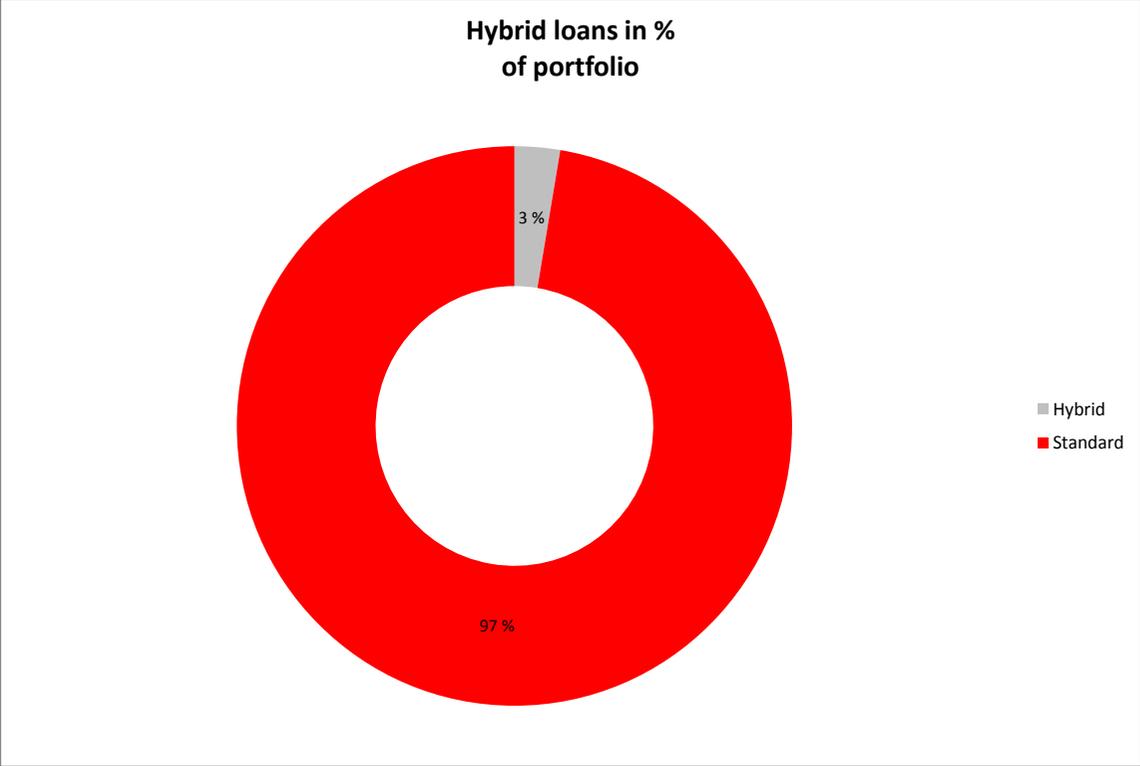
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Bilkreditt 4 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from	25.11.2013
	to	27.12.2013
	=	32 days

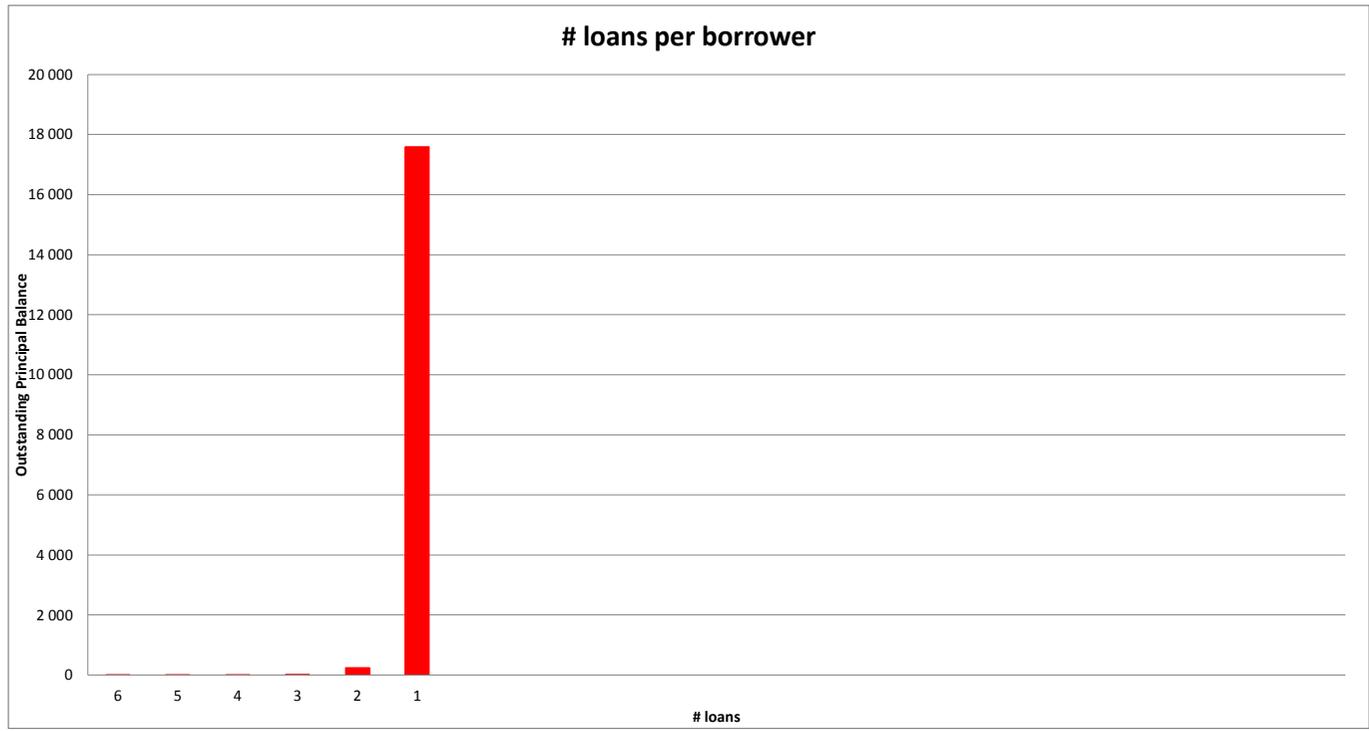


Bilkreditt 4 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	02.01.2014					
Payment date	27.12.2013					
Period No	3					
Monthly Period	Nov 2013					
Interest Period	from	25.11.2013	to	27.12.2013	=	32 days



Bil kreditt 4 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	3 389 501 731	3 342 999 647	46 502 084	17 026 771	6,03 %	98,63 %
2	3 342 999 647	3 294 186 434	48 813 213	16 790 259	6,03 %	97,19 %
3	3 294 186 434	3 244 444 007	49 742 427	16 543 703	6,03 %	95,72 %
4	3 244 444 007	3 196 026 415	48 417 591	16 302 557	6,03 %	94,29 %
5	3 196 026 415	3 149 031 944	46 994 472	16 067 341	6,03 %	92,91 %
6	3 149 031 944	3 102 749 613	46 282 331	15 834 958	6,03 %	91,54 %
7	3 102 749 613	3 056 121 969	46 627 644	15 601 153	6,03 %	90,16 %
8	3 056 121 969	3 007 806 512	48 315 457	15 360 238	6,03 %	88,74 %
9	3 007 806 512	2 960 409 985	47 396 527	15 123 131	6,03 %	87,34 %
10	2 960 409 985	2 911 294 562	49 115 423	14 877 141	6,03 %	85,89 %
11	2 911 294 562	2 862 625 664	48 668 898	14 633 616	6,03 %	84,46 %
12	2 862 625 664	2 811 958 830	50 666 833	14 379 762	6,03 %	82,96 %
13	2 811 958 830	2 762 805 810	49 153 020	14 134 785	6,03 %	81,51 %
14	2 762 805 810	2 715 598 777	47 207 033	13 897 194	6,04 %	80,12 %
15	2 715 598 777	2 664 866 808	50 731 969	13 645 146	6,03 %	78,62 %
16	2 664 866 808	2 617 860 176	47 006 633	13 408 929	6,04 %	77,23 %
17	2 617 860 176	2 570 669 380	47 190 795	13 172 169	6,04 %	75,84 %
18	2 570 669 380	2 523 270 615	47 398 765	12 934 365	6,04 %	74,44 %
19	2 523 270 615	2 475 716 509	47 554 106	12 695 571	6,04 %	73,04 %
20	2 475 716 509	2 427 968 085	47 748 423	-26 111 756	6,04 %	71,63 %

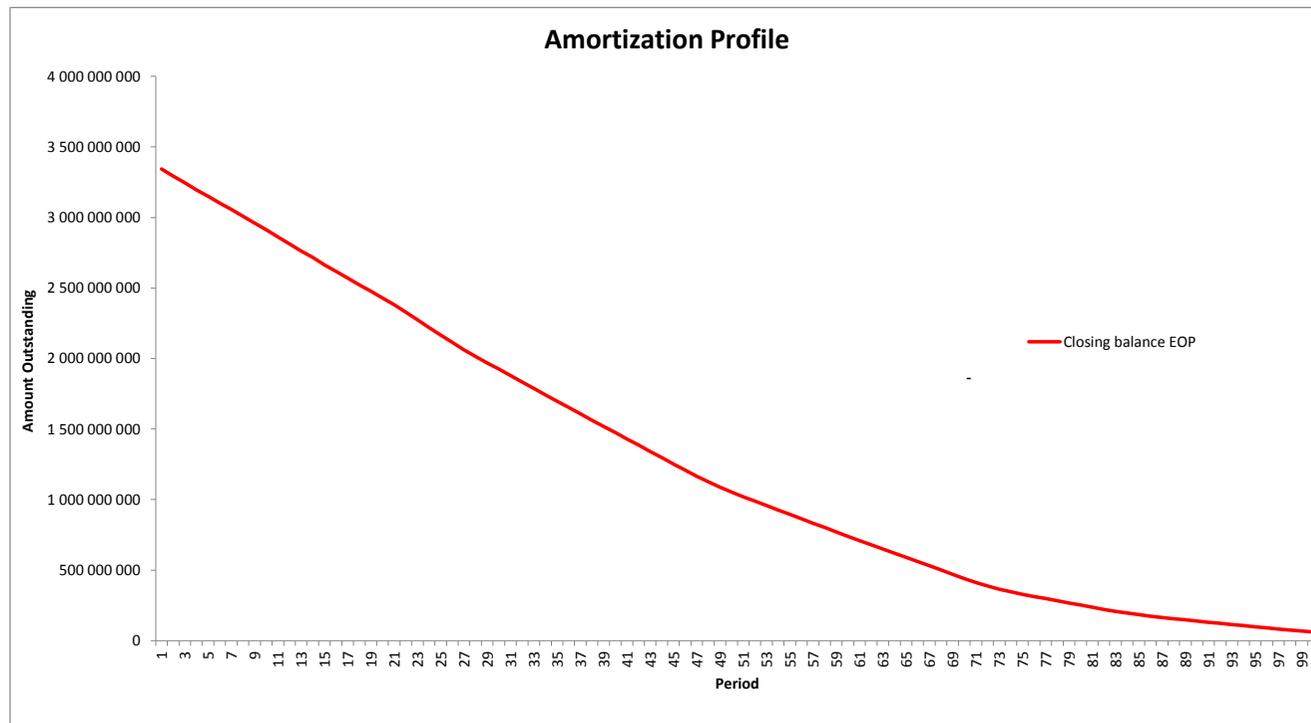
Amortization profile (first 20 periods)

Bilkreditt 4 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days

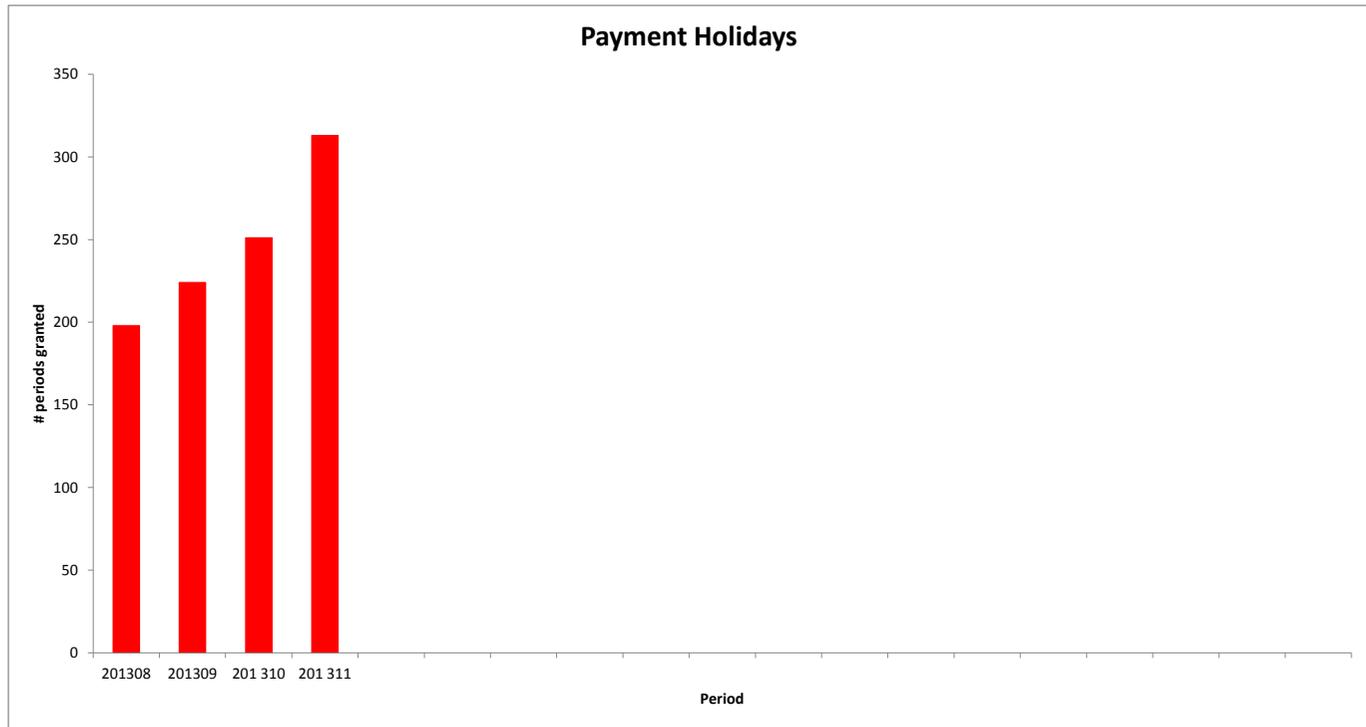


Bilkreditt 4 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days

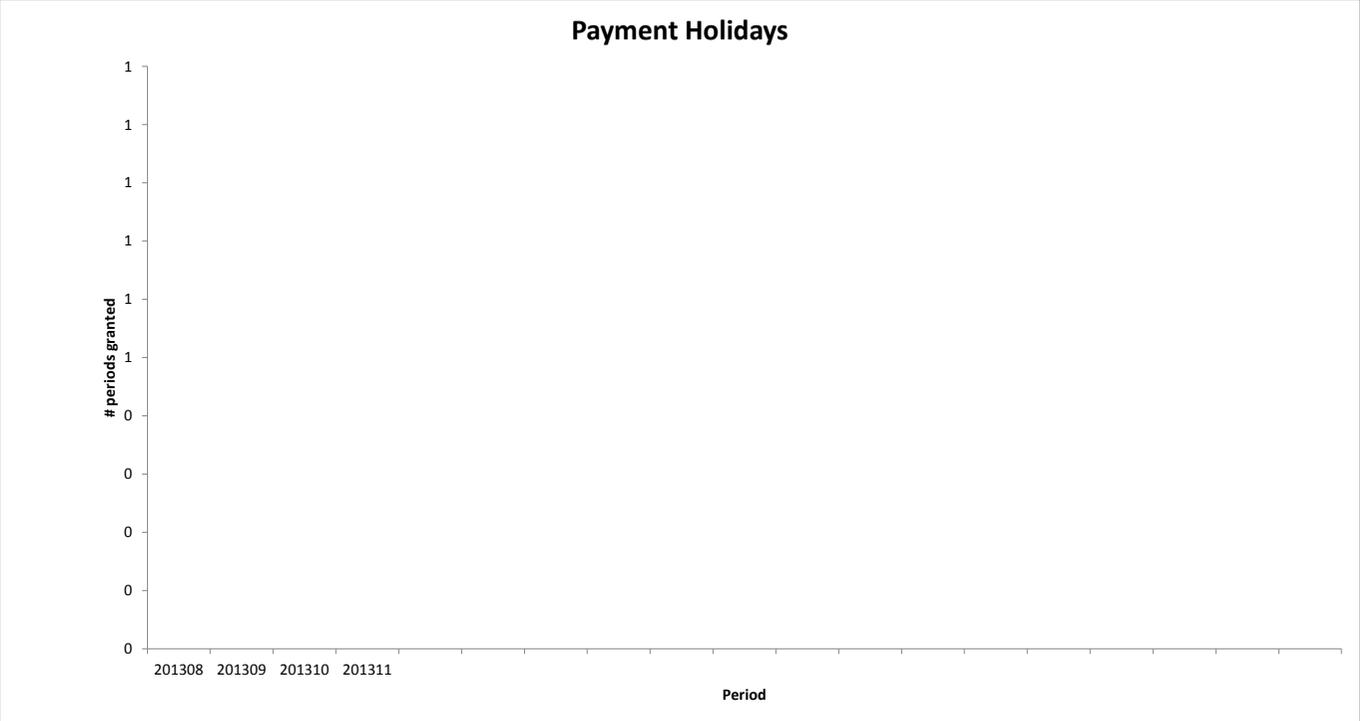


Bilkreditt 4 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	02.01.2014					
Payment date	27.12.2013					
Period No	3					
Monthly Period	Nov 2013					
Interest Period	from	25.11.2013	to	27.12.2013	=	32 days

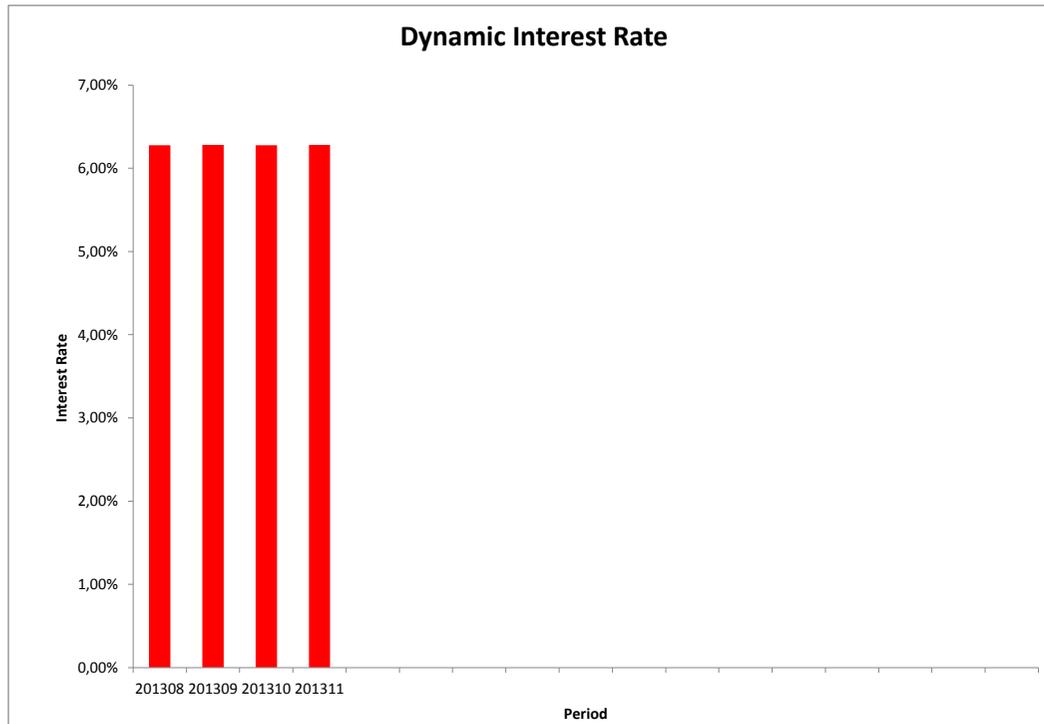


Bilkreditt 4 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	02.01.2014
Payment date	27.12.2013
Period No	3
Monthly Period	Nov 2013
Interest Period	from 25.11.2013 to 27.12.2013 = 32 days



Bilkreditt 4 Limited
Monthly Investor Report

20.a Borrower Type



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from	25.11.2013 to 27.12.2013 = 32 days

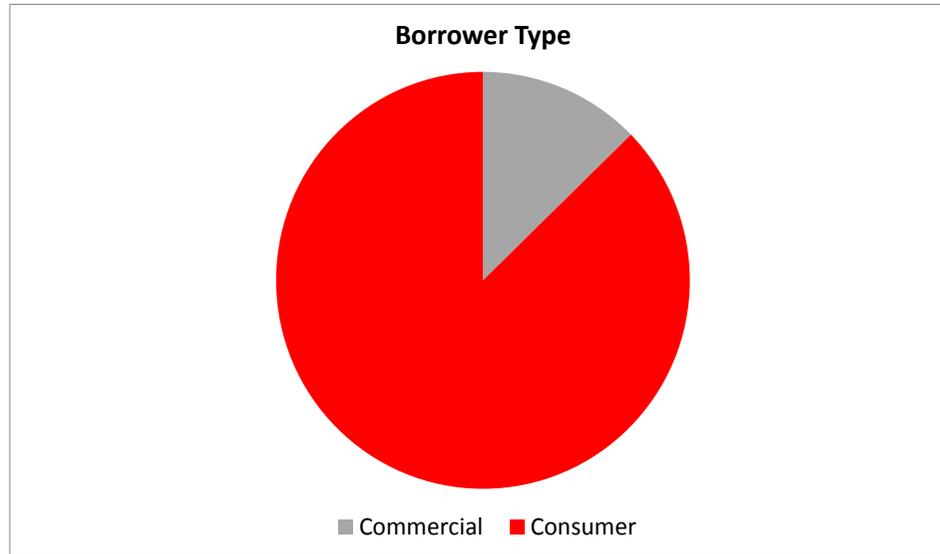
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 767	429 618 380	12,67 %	55,0	12,1
	Consumer	16 466	2 959 883 351	87,33 %	75,5	12,0
	Total	18 233	3 389 501 731	100,00 %	72,9	12,0

Bilkreditt 4 Limited
Monthly Investor Report

20.b Borrower Type



Reporting Date		02.01.2014	
Payment date		27.12.2013	
Period No		3	
Monthly Period		Nov 2013	
Interest Period	from	25.11.2013	to 27.12.2013 = 32 days



Bilkreditt 4 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

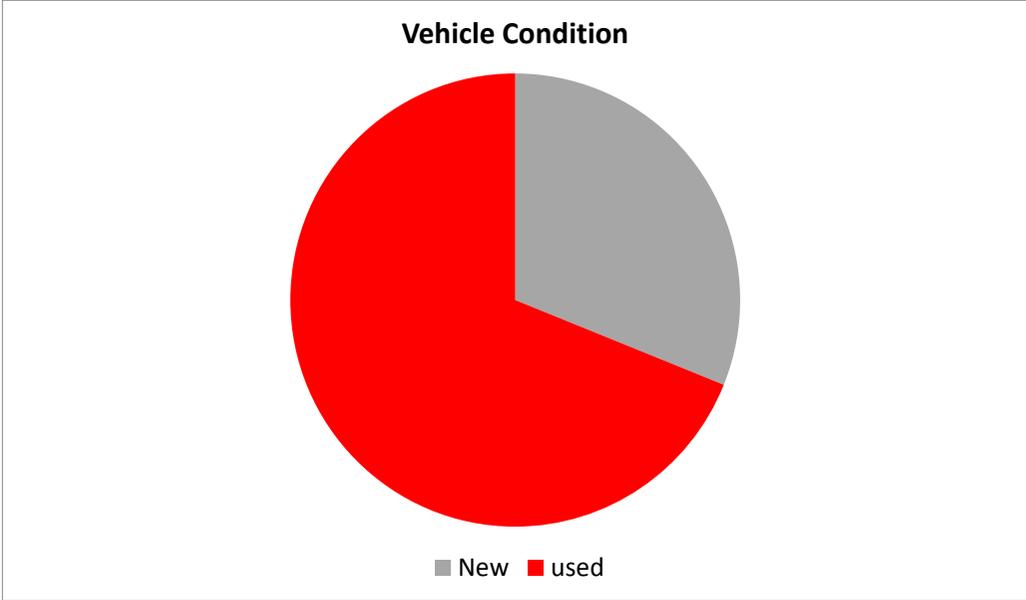
TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
Vehicle condition	New	4 102	1 054 051 394	31,10 %	74,6	12,5
	used	14 131	2 335 450 337	68,90 %	72,2	11,7
		18 233	3 389 501 731	100,00 %	72,9	12,0

Bilkreditt 4 Limited
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	02.01.2014		
Payment date	27.12.2013		
Period No	3		
Monthly Period	Nov 2013		
Interest Period	from	25.11.2013	to 27.12.2013 = 32 days



**Bilkreditt 4 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 125	1 583 279 834	46,71 %	73,2	11,7
	5 %	10 %	1 020	232 705 908	6,87 %	78,8	11,8
	10 %	15 %	1 436	313 058 755	9,24 %	77,4	11,7
	15 %	20 %	1 294	261 084 790	7,70 %	74,5	12,2
	20 %	25 %	1 216	229 919 272	6,78 %	72,0	12,2
	25 %	30 %	900	162 711 557	4,80 %	74,5	12,5
	30 %	35 %	614	104 712 438	3,09 %	71,2	12,8
	35 %	>	3 628	502 029 177	14,81 %	66,0	12,4
Total		18 233	3 389 501 731	100,00 %	72,9	12,0	

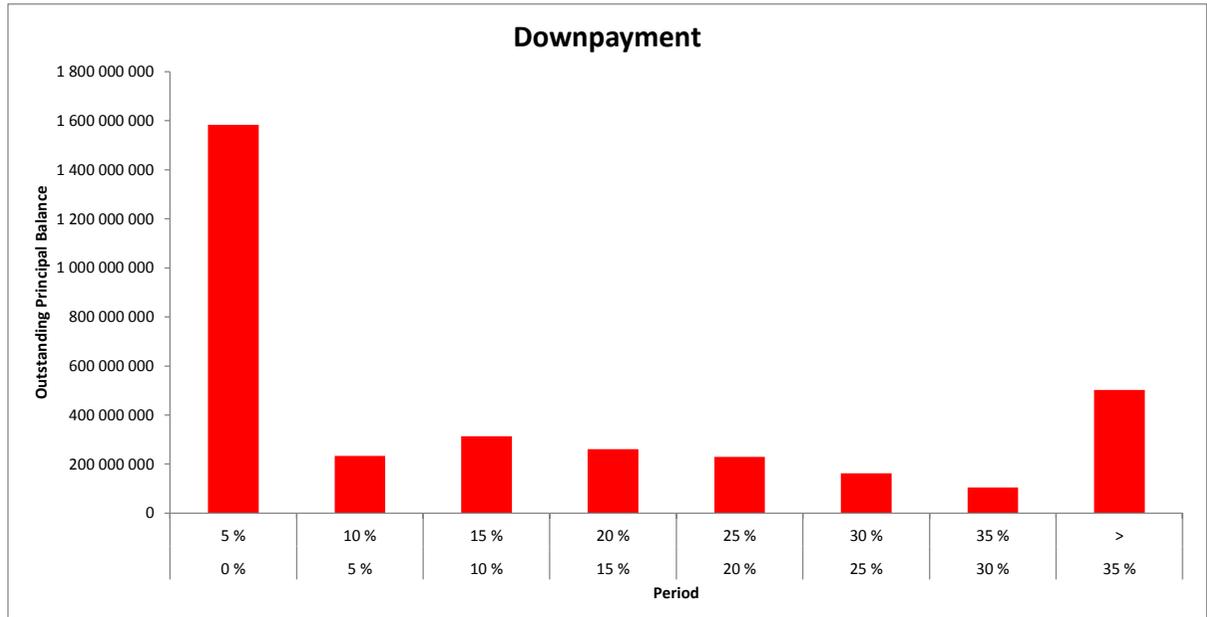
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**Bilkreditt 4 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	02.01.2014		
Payment date	27.12.2013		
Period No	3		
Monthly Period	Nov 2013		
Interest Period	from	25.11.2013	to 27.12.2013 = 32 days



Bilkreditt 4 Limited
Monthly Investor Report

23.a Repayment Type



Reporting Date	02.01.2014		
Payment date	27.12.2013		
Period No	3		
Monthly Period	Nov 2013		
Interest Period	from	25.11.2013	to 27.12.2013 = 32 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	17 911	3 298 221 982	97,31 %	73,6	12,0
	Serial	322	91 279 749	2,69 %	47,6	12,3
		18 233	3 389 501 731	100,00 %	72,9	12,0

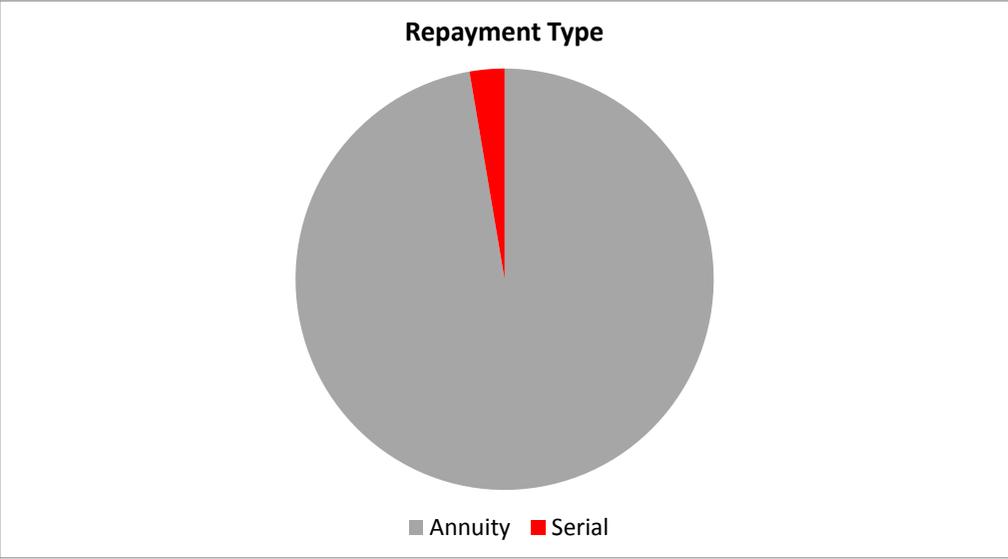
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Bilkreditt 4 Limited
Monthly Investor Report

23.b Repayment Type



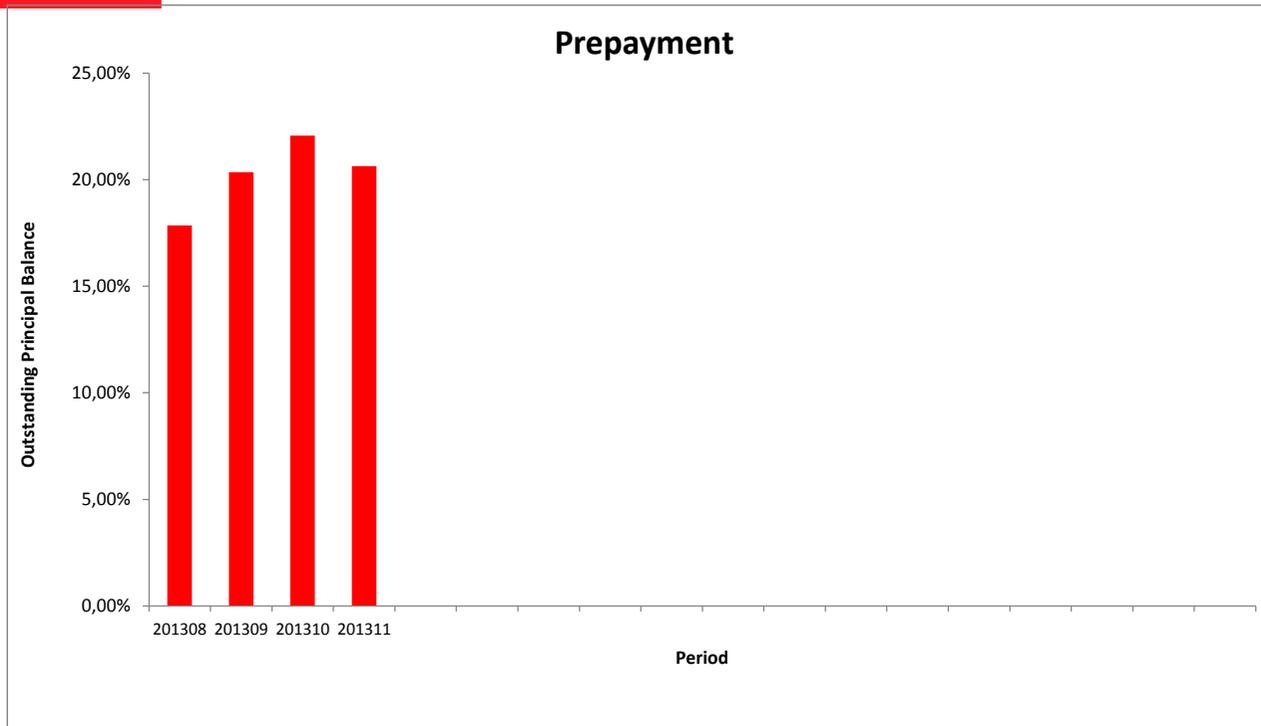
Reporting Date	02.01.2014		
Payment date	27.12.2013		
Period No	3		
Monthly Period	Nov 2013		
Interest Period	from	25.11.2013	to 27.12.2013 = 32 days



Bilkreditt 4 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	02.01.2014		
Payment date	27.12.2013		
Period No	3		
Monthly Period	Nov 2013		
Interest Period	from	25.11.2013	to 27.12.2013 = 32 days



Bilkreditt 4 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 27.12.2013 = 32 days

Default Quarter	Default Amount	Recovery Quarter	2012 4			2013 1			2013 2			2013 3		
			Recoveries	Cum. Recoveries	Loss									
2013 03	0	0												
2013 04	0	0												
2014 01	0	0												

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 Strandveien 18
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 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 4 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	02.01.2014	
Payment date	27.12.2013	
Period No	3	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013 to 27.12.2013	= 32 days

year	month	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
2013	8	3 724 895 840	17 804	3 442 416 733	1 249	253 359 757	154	29 119 350									0	0
	9	3 613 765 051	17 475	3 323 835 926	1 212	248 038 257	167	33 795 011	44	8 095 857							0	0
	10	3 495 231 894	17 340	3 256 943 550	1 007	202 304 675	149	27 562 009	35	4 998 843	15	3 422 817					0	0
	11	3 389 501 731	16 959	3 149 770 648	1 034	201 538 790	165	25 308 449	48	8 004 150	16	1 879 369	11	3 000 325			0	0
	12																	
2014	1																	
	2																	
	3																	
	4																	
	5							0										
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

Bilkreditt 4 Limited
Monthly Investor Report

27. Priority of Payments

Reporting Date	02.01.2014		
Payment date	27.12.2013		
Period No	3		
Monthly Period	Nov 2013		
Interest Period	from	25.11.2013	to 27.12.2013 = 32 days



Priority of Payments

Available Distribution Amount	+	242 292 081,58	NOK	13 399 219,72	EUR
Senior Expenses	-	1 420 060,17	NOK		
Class A Notes Interest	-	5 347 046,88	NOK		
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	597 777,78	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	-	NOK	-	EUR
Liquidity Reserve	-	38 296 150,00	NOK		
Class A Principal	-	105 730 163,00	NOK		
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	76 592 300,00	NOK		
Class C Notes Interest	-	699 278,16	NOK		
Class C notes Principal	-	-	NOK	-	EUR
Interest Subordinated Loan, Principal Subordinated Loan	-	3 607 064,46	NOK	450 657,73	EUR
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	-	NOK		
Payments to Seller	=	10 002 241,13	NOK	12 948 562	EUR

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28. Transaction Costs



Reporting Date	02.01.2014				
Payment date	27.12.2013				
Period No	3				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	27.12.2013	= 32 days

Transaction Costs

	All Notes	Series A-1	Series A-2	Class B
Senior Expenses	1 420 060,17 NOK			
Interest accrued for the Period	6 644 102,82 NOK	5 347 046,88 NOK	597 777,78 NOK	699 278,16 NOK
Cumulative Interest accrued	23 588 319,39 NOK	19 203 116,02 NOK	2 021 458,34 NOK	2 363 745,03 NOK
Interest Payments	6 644 102,82 NOK	5 347 046,88 NOK	597 777,78 NOK	699 278,16 NOK
Cumulative Interest Payments	23 588 319,39 NOK	19 203 116,02 NOK	2 021 458,34 NOK	2 363 745,03 NOK
Interest accrued on Subordinated Loan for the Period	3 607 064,46 NOK			
Cumulative Interest accrued on Subordinated Loan	11 683 468,22 NOK			
Interest Payments on Subordinated Loan	3 607 064,46 NOK			
Cumulative Interest Payments on Subordinated Loan	11 683 468,22 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	02.01.2014
Payment date	27.12.2013
Period No	3
Monthly Period	Nov 2013
Interest Period from	25.11.2013 to 27.12.2013 = 32 days

Swap Counterparty Data

Swap Counterparty Provider HSBC
Swap Rating Trigger Breach No
Swap Collateral posted - EUR

Swap Data

Swap Type Cross Currency Swap
Swap Opening Balance 2 963 264 894,00 NOK 370 223 000,25 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date) 1,5900 %
1M Euribor (Notes, Swap) 0,1260 %
Gross Amount Due to Swap Counterparty 111 077 209,88 NOK
Gross Amount Due from Swap Counterparty 13 399 219,72 EUR
EUR/NOK spot rate N/A

0,0 %

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30. Contact Details



Reporting Date	02.01.2014
Payment date	27.12.2013
Period No	3
Monthly Period	Nov 2013
Interest Period	from 25.11.2013 to 27.12.2013 = 32 days

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Risk

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0,0 %