Bilkreditt 5 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.01.2018				
Payment date		25.01.2018		Following payment dates:		26.02.2017
Period No		49				26.03.2017
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days
Cut Off Date		31.12.2017				

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1. Portfolio Information

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

	Current Period		Previous Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**		**Aggregated Outstanding Principal Amount**	
Opening balance	**620 278 313,00**	**NOK**	**653 565 546,00**	**NOK**
Scheduled Loan Principal Repayments	15 917 618,00	NOK	16 851 538,00	NOK
Prepayments	14 253 081,00	NOK	16 068 446,00	NOK
Deemed Collections - Other	-	NOK	-	NOK
Deemed Collections - CPI Single Premium Cancellations	84 675,00	NOK	53 078,00	NOK
Total Principal Payments Received	**30 255 374,00**	**NOK**	**32 973 062,00**	**NOK**
	-			
New Defaulted Auto Loans in Period	1 203 391,00	NOK	463 979,00	NOK
Total New Defaults	**1 203 391,00**	**NOK**	**463 979,00**	**NOK**
Capitalised Interest (due to Repayment Holidays)	237 069,00	NOK	149 808,00	NOK
Closing Balance	**589 056 617,00**	**NOK**	**620 278 313,00**	**NOK**

Cumulative Capitalised Interest (Amount)

Open	24 544 526,00	NOK	24 394 718,00	NOK
New	237 069,00	NOK	149 808,00	NOK
Close	**24 781 595,00**	NOK	**24 544 526,00**	NOK

Total revenue collections

Revenue and fees received on loan balances	3 366 073,00	NOK	3 588 719,00	NOK
Recoveries on loans in default	466 791,00	NOK	665 223,00	NOK
Total Revenue Received in Period	**3 832 864,00**	NOK	**4 253 942,00**	NOK

Loans

At beginning of period	6 856	Loans	7 038	Loans
Paid in Full	154	Loans	172	Loans
Repurchased (Deemed Collections)	-	Loans	-	Loans
New loans into default	13	Loans	10	Loans
At end of period	**6 689**	Loans	**6 856**	Loans

Weighted Average Loan Return	6,92 %
Average NIBOR + Weighted Average Loan Threshold	3,70 %

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2. Amount Due for Distribution

Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	49				
Monthly Period	des. 17				
Interest Period	from 27.12.2017	to	25.01.2018	=	29 days

Available Distribution Amount	Current Period		Previous Period	
a. Reserve Fund	47 741 020,00 NOK		47 741 020,00 NOK	
b. Collections (Principal, interest, fees, etc)	34 088 238,00 NOK		37 227 004,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	0,00 EUR	0,00 NOK	0,00 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	11 035,32 NOK		10 173,34 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	744 602,00 NOK		805 465,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	**82 584 895,32 NOK**	**0,00 EUR**	**85 783 662,34 NOK**	**0,00 EUR**

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3. Reserve Accounts

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Note Balance

Beginning of Period		620 278 313,00	NOK
End of Period		589 056 617,00	NOK

Reserve Fund

	in %		
Beginning of Period	3,8 %	23 870 510,00	NOK
Cash Outflow		23 870 510,00	NOK
Cash Inflow		23 870 510,00	NOK
End of Period	3,8 %	23 870 510,00	NOK
Required Reserve Amount	3,8 %	23 870 510,00	NOK

Liquidity Balance

Beginning of Period	3,8 %	23 870 510,00	NOK
Cash Outflow		23 870 510,00	NOK
Cash Inflow		23 870 510,00	NOK
End of Period	3,8 %	23 870 510,00	NOK
Required Reserve Amount	3,8 %	23 870 510,00	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		42 881 179,52	NOK
Cash Outflow		2 552 749,04	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		40 328 430,48	NOK
Required Commingling Reserve Fund		40 328 430,48	NOK

CPI Reserve

Beginning of Period		13 634 167,00	NOK
Cash Outflow (to Servicer)		744 602,00	NOK
Drawings		-	NOK
Cash Inflow (from Servicer)		-	NOK
End of Period		12 889 565,00	NOK
Required CPI Reserve Fund		12 889 565,00	NOK

Set-off from Deposits

No borrowers whose loans were sold to Bilkreditt 5 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	620 278 313,00	NOK
End of Period	589 056 617,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	529 564 489,00	89,90 %	6 076
1-29 days past due	43 090 875,00	7,32 %	430
		0,00 %	
Delinquent Receivables:			
30-59 days past due	10 740 216,00	1,82 %	110
60-89 days past due	2 381 165,00	0,40 %	25
90-119 days past due	1 066 037,00	0,18 %	13
120-149 days past due	1 365 262,00	0,23 %	23
150-179 days past due	848 573,00	0,14 %	12
Total Performing and Delinquent	**589 056 617,00**	**100,00 %**	**6 689**

Current Period Defaults	1 203 391,00	13
Cumulative Defaults	60 294 584,00	600
Current Period Recoveries	466 791,00	-
Cumulative Recoveries	31 762 432,00	-

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5. Outstanding Notes

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1. Note Balance

	All Notes	Class A	Class B	Class B	Class C	Class C
General Note Information						
ISIN Code		XS0973570053	XS0973570137		N/A	
Currency		EUR	EUR		NOK	
Initial Tranching	100 %	86,10 %	8,00 %		5,90 %	
Legal Final Maturity Date		30.03.2028	30.03.2028		30.03.2028	
Rating (Fitch/Moody's/DBRS)		AAA(sf)/Aaa(sf)	A(sf)/A2(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	4 774 102 000,00 NOK	494 000 000,00 EUR	381 000 000,00 NOK	900 000,00 NOK	281 000 000,00 NOK	628 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		4940	381	900	281	628
Current Note Information						
Class Principal Outstanding Opening Balance		- EUR	337 852 236,85 NOK	900 000,00 NOK	281 000 000,00 NOK	628 000,00 NOK
Available Distribution Amount	82 584 895,32 NOK					
Amortisation	31 221 696,00 NOK					
Redemption per Class		- EUR	31 148 117,77 NOK	73 578,23 NOK	- NOK	- NOK
Redemption per Note		- EUR	81 753,59 NOK	81,75 NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	589 158 540,85 NOK	- EUR	306 704 119,08 NOK	826 421,77 NOK	281 000 000,00 NOK	628 000,00 NOK
Current Tranching		0,00 %	52,06 %	0,14 %	47,70 %	0,11 %
Current Pool Factor		-	0,80	0,92	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class B	Class C	
Interest rate Basis: 1-M EURIBOR / Spread	-0,37 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,76 %	0,43 %	1,10 %		1,20 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	29					
Principal Outstanding per Note Beginning of Period		- EUR	886 751,28 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		- EUR	81 753,59 NOK	81,75 NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		- EUR	804 997,69 NOK	918,25 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,00 EUR	1 328,65 NOK	1,33 NOK	1 578,89 NOK	1,58 NOK
Interest Payment	952 070,00 NOK	0,00 EUR	506 215,22 NOK	1 195,78 NOK	443 667,46 NOK	991,54 NOK
Interest Payment per Note		0,00 EUR	1 328,65 NOK	1,33 NOK	1 578,89 NOK	1,58 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		16,90 %	8,90 %		3,00 %	
Current CE (incl. Excess Spread)		110,24 %	58,04 %		10,24 %	
Current CE (excl. Excess Spread)		108,10 %	55,90 %		8,10 %	

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.

On 21 December, 2015, the Norwegian Ministry of Finance adopted transitional rules to the new Norwegian financial companies act which entered into force on 1 January, 2016.
The transitional rules correspond to the proposal from the Norwegian FSA and state that securitisations which closed in accordance with the existing Norwegian financial institutions act, and have notes remaining outstanding, may progress as agreed between the parties.

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6. Counterparty Ratings, Trigger Levels and Consequences

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Interest Period	27.12.2017	to	25.01.2018	=	29 days

			Rating Triggers									
			Short Term				Long Term					
			S&P		Moody's		S&P		Moody's			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	Bilkreditt 5 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	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa2 respectively by Moody's and A-3 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	A3	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 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	A-2	N/A	P-2	BB+ Credit watch Negative	BBB+	Baa3 Review for possible Downgrade	A3	N	The Servicer, on behalf of the Issuer, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account"; together with the Seller Collections Accounts, the "Collections Accounts") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	BNPP	Moody's First Rating Trigger Collateral.	N/A	N/A	P-2	P-1	N/A	N/A	A3	A1	N	Collateral postings according to instructions for Moody's "Ratings Event I Collateral Amount" described in the Front Swap CSA.
		Moody's Second Rating Trigger Replacement.	N/A	N/A	P-3	P-1	N/A	N/A	Baa1	A1	N	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
Issuer Cross Currency Swap Provider	BNPP	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	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 (x) 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.
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB+	A	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 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.
Issuer Bank	Citibank NA		A-2	A-1	P-2	P-1	A-	A	A3	A1	N	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Secured Accounts, the Expenses Loan Payment Account and all of the funds standing to the credit of such accounts are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank and approved in writing by the Note Trustee); the appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the accounts to another bank or banks, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Transaction Account Agreement and accedes to the Security Trust Deed.
Paying Agent and related roles	Deutsche Bank AG			A-2		P-2		BBB+		Baa2	N/A	
Corporate Service Provider	Deutsche International Corporate Services			A-2		P-2		BBB+		Baa2	N/A	
Note Trustee and Security Trustee	Deutsche Trustee Company Limited			A-2		P-2		BBB+		Baa2	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. In addition, the appointment of the Issuer Collections Account Bank may be terminated in certain other circumstances including but not limited to the Collections Account Bank ceasing or threatening to cease to carry on its business or a substantial part of its business, a petition is presented to any competent court for the winding-up or dissolution of the Collections Account Bank, or the Collections Account Bank is rendered unable to perform its obligations under the Issuer Collections Account Agreement for a period of 60 days by earthquakes, storms, fire, floods, acts of God, insurrections, riots, epidemics, war, civil disturbances, governmental directions or regulations or any other circumstances beyond its reasonable control. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Security Trust Deed and the Norwegian Security Agreement The Collections Account Bank shall promptly give written notice to the Issuer, the Servicer, the Corporate Administrator and the Note Trustee of any Ratings Downgrade applicable to it.

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7.a Original Portfolio Principal Balance

Reporting Date		29.01.2018		
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Period No		49		
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Interest Period	from	27.12.2017	to	25.01.2018 = 29 days

Santander CONSUMER BANK

Average amount - all:	196 740

Original balance	TOTAL							
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning
	0	49 999	1 984	131 867 579	2,76 %	8,18 %	17,9	2,7
	50 000	99 999	4 583	357 661 279	7,49 %	18,89 %	54,3	5,6
	100 000	149 999	4 817	610 084 216	12,78 %	19,85 %	64,9	5,6
	150 000	199 999	3 917	689 775 221	14,45 %	16,14 %	72,8	5,6
	200 000	249 999	2 861	647 155 948	13,56 %	11,79 %	78,8	5,7
	250 000	299 999	2 042	565 513 144	11,85 %	8,42 %	82,0	5,6
	300 000	349 999	1 344	439 946 949	9,22 %	5,54 %	84,2	5,6
	350 000	399 999	925	349 963 247	7,33 %	3,81 %	85,9	5,6
	400 000	449 999	623	267 073 461	5,59 %	2,57 %	87,9	5,6
	450 000	499 999	389	185 521 345	3,89 %	1,60 %	91,1	5,6
	500 000	549 999	235	124 465 063	2,61 %	0,97 %	89,2	5,9
	550 000	599 999	149	86 519 655	1,81 %	0,61 %	90,3	5,6
	600 000	100 000 000	397	318 554 331	6,67 %	1,64 %	81,7	5,8
	Total		24 266	4 774 101 438	100 %	100 %	75,7	5,6

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7.b Original Principal Balance Graph

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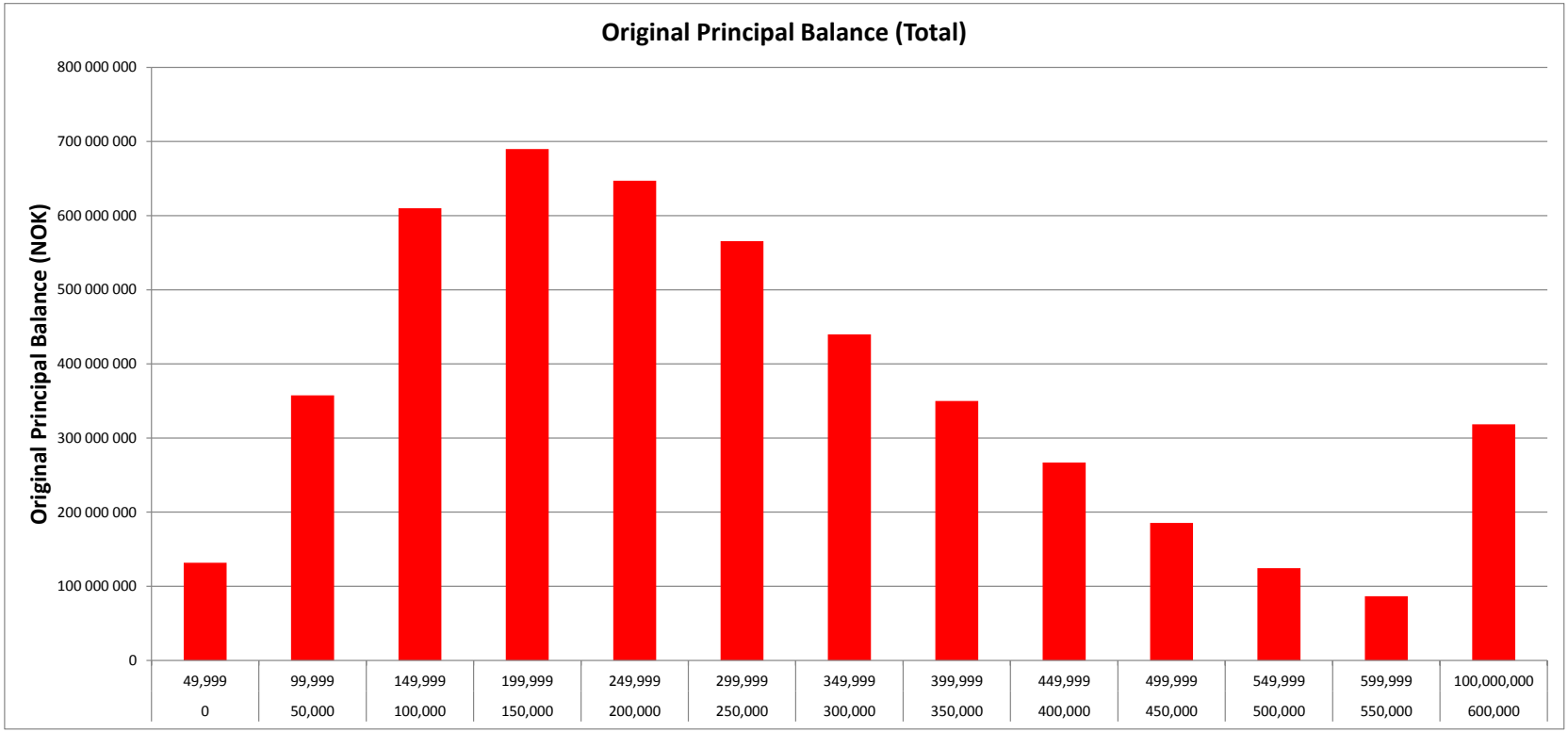
Monthly Period		des. 17					
Interest Period	from	27.12.2017	to	25.01.2018	=	29	days



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8.a Outstanding Principal Balance

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Average amount - all:	88 063

Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
0	49 999	2 753	61 744 116	10,48 %	41,16 %	16,8	54,5
50 000	99 999	1 677	125 659 998	21,33 %	25,07 %	32,6	54,7
100 000	149 999	1 084	132 558 163	22,50 %	16,21 %	41,0	54,6
150 000	199 999	560	96 267 398	16,34 %	8,37 %	49,1	54,6
200 000	249 999	287	63 602 802	10,80 %	4,29 %	57,1	54,6
250 000	299 999	160	43 560 244	7,39 %	2,39 %	59,4	54,6
300 000	349 999	89	28 867 437	4,90 %	1,33 %	63,2	54,7
350 000	399 999	35	13 004 515	2,21 %	0,52 %	63,5	54,8
400 000	449 999	16	6 726 653	1,14 %	0,24 %	63,8	54,6
450 000	499 999	8	3 846 608	0,65 %	0,12 %	43,7	54,0
500 000	549 999	4	2 113 107	0,36 %	0,06 %	60,7	53,7
550 000	599 999	7	4 027 035	0,68 %	0,10 %	55,8	54,4
600 000	100 000 000	9	7 078 541	1,20 %	0,13 %	56,0	54,6
Total		6 689	589 056 617	100 %	100 %	43,3	54,6

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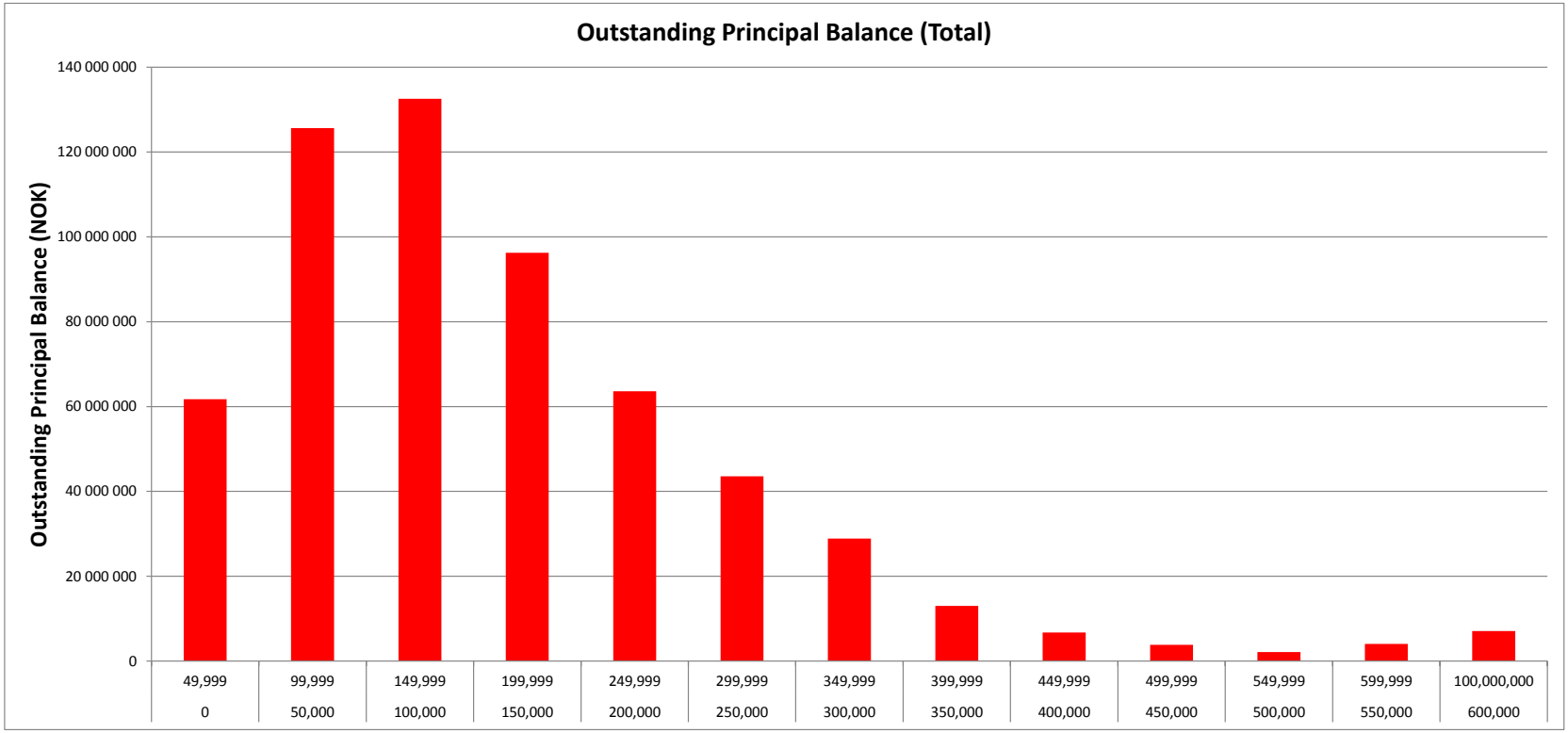
8.b Outstanding Principal Balance Graph

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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9.a Geographical Distribution

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Geographic distribution

TOTAL							
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning
0100	458	37 987 823	6,45 %	6,85 %	ØSTFOLD	40,6	54,7
0200	847	72 004 064	12,22 %	12,66 %	AKERSHUS	42,5	54,5
0300	388	35 600 561	6,04 %	5,80 %	OSLO	41,3	54,7
0400	304	25 194 654	4,28 %	4,54 %	HEDEMARK	38,5	54,5
0500	269	22 909 989	3,89 %	4,02 %	OPPLAND	43,6	54,6
0600	454	36 445 267	6,19 %	6,79 %	BUSKERUD	41,5	54,6
0700	336	28 201 681	4,79 %	5,02 %	VESTFOLD	43,6	54,8
0800	266	19 197 285	3,26 %	3,98 %	TELEMARK	38,4	54,3
0900	153	11 769 953	2,00 %	2,29 %	AUST-AGDER	42,8	54,6
1000	235	20 912 328	3,55 %	3,51 %	VEST-AGDER	41,9	54,5
1100	541	49 955 584	8,48 %	8,09 %	ROGALAND	47,2	54,7
1200	712	68 721 857	11,67 %	10,64 %	HORDALAND	44,5	54,5
1400	71	6 059 321	1,03 %	1,06 %	SOGN OG FJORDANE	42,8	54,6
1500	260	22 689 543	3,85 %	3,89 %	MØRE OG ROMSDAL	43,9	54,3
1600	235	19 911 901	3,38 %	3,51 %	SØR-TRØNDELAG	43,2	54,8
1700	203	17 305 347	2,94 %	3,03 %	NORD-TRØNDELAG	45,3	54,9
1800	518	49 852 859	8,46 %	7,74 %	NORDLAND	45,3	54,6
1900	305	30 471 968	5,17 %	4,56 %	TROMS	45,5	54,6
2000	133	13 661 915	2,32 %	1,99 %	FINNMARK	47,2	54,6
2100	1	202 717	0,03 %	0,01 %	SVALBARD	46,0	53,0
Total:	6 689	589 056 617	100 %	100 %		43,3	54,6

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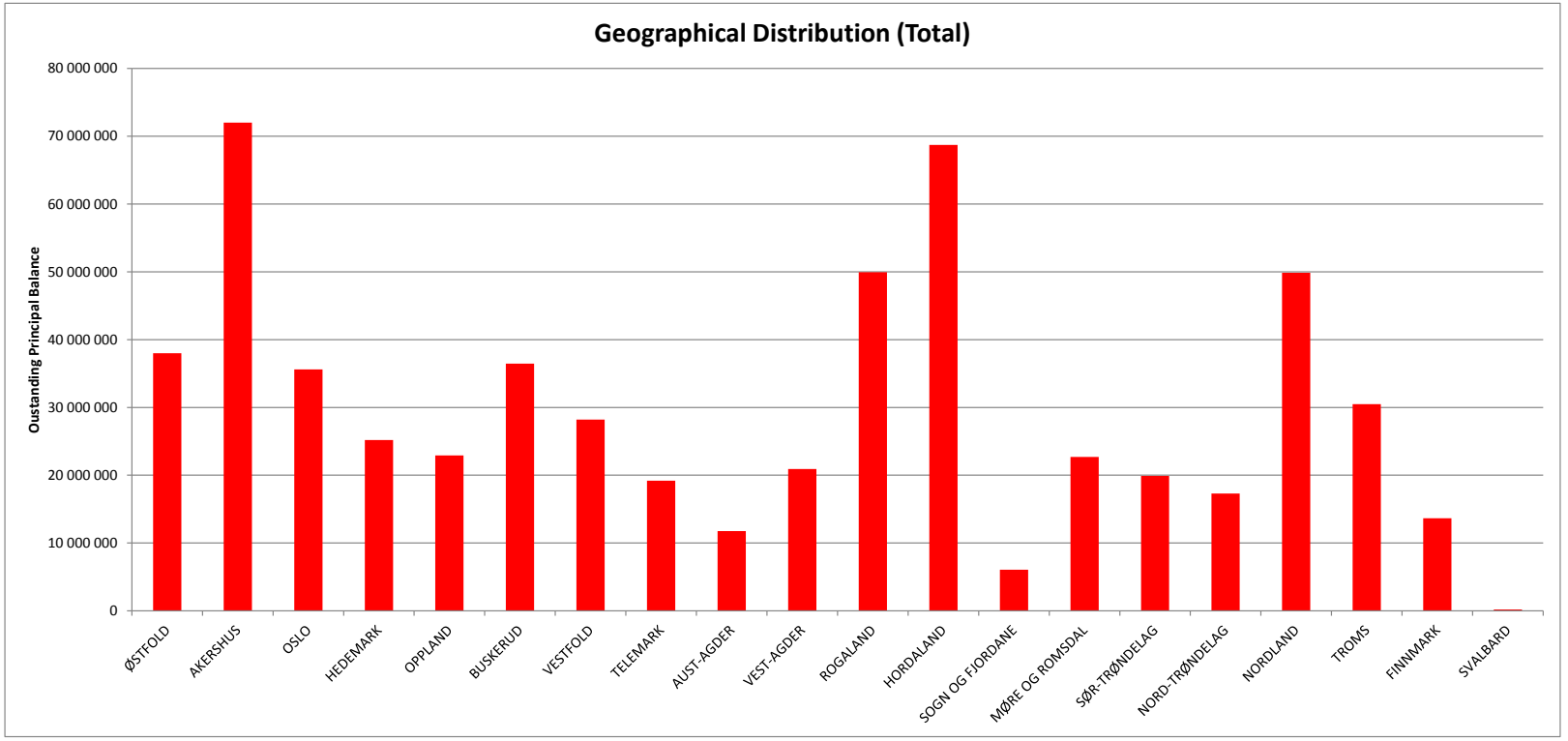
9.b Geographical Distribution Graph

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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10.a Interest Rate

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Santander CONSUMER BANK

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	<	1 %	1	68 120	0,01 %	41,0	54,0
	1 %	2 %	34	2 201 514	0,37 %	42,9	53,3
	2 %	4 %	89	8 586 729	1,46 %	45,9	55,0
	4 %	6 %	2305	235 177 087	39,92 %	45,2	54,5
	6 %	8 %	3965	336 176 329	57,07 %	42,3	54,7
	8 %	10 %	2	20 630	0,00 %	4,4	53,3
	10 %	12 %	187	4 224 562	0,72 %	24,3	54,2
	12 %	14 %	105	2 553 573	0,43 %	32,3	55,1
	14 %	16 %	1	48 073	0,01 %	67,0	55,0
	16 %	18 %					
	Total		6 689	589 056 617	100 %	43,3	54,6

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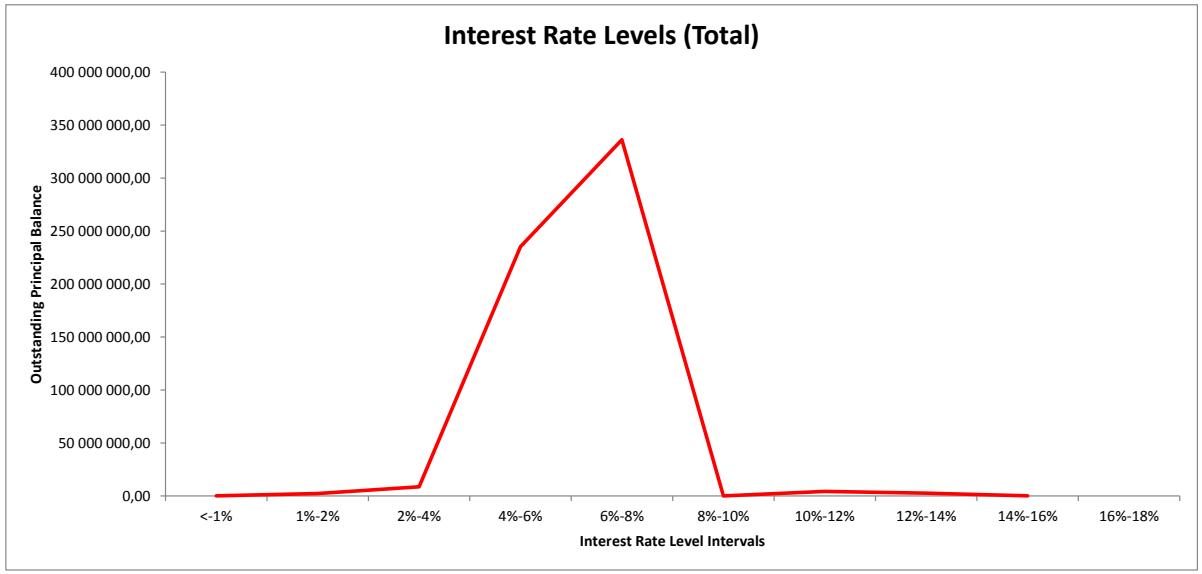
10.b Interest Rate

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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11.a Remaining Terms

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Santander CONSUMER BANK

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	1 895	38 440 685	6,53 %	6,9	54,2
	13	24	555	27 275 655	4,63 %	18,3	54,9
	25	36	2 198	185 540 640	31,50 %	30,8	54,6
	37	48	997	129 316 379	21,95 %	42,3	54,5
	49	60	197	35 983 072	6,11 %	52,9	54,6
	61	72	777	154 993 002	26,31 %	66,7	54,8
	73	84	68	16 970 680	2,88 %	75,7	54,5
	85	96	2	536 504	0,09 %	88,1	53,0
	97	108	0	0	0	0,0	0,0
	109	120					
	121						
	Total		6 689	589 056 617	100 %	43,3	54,6

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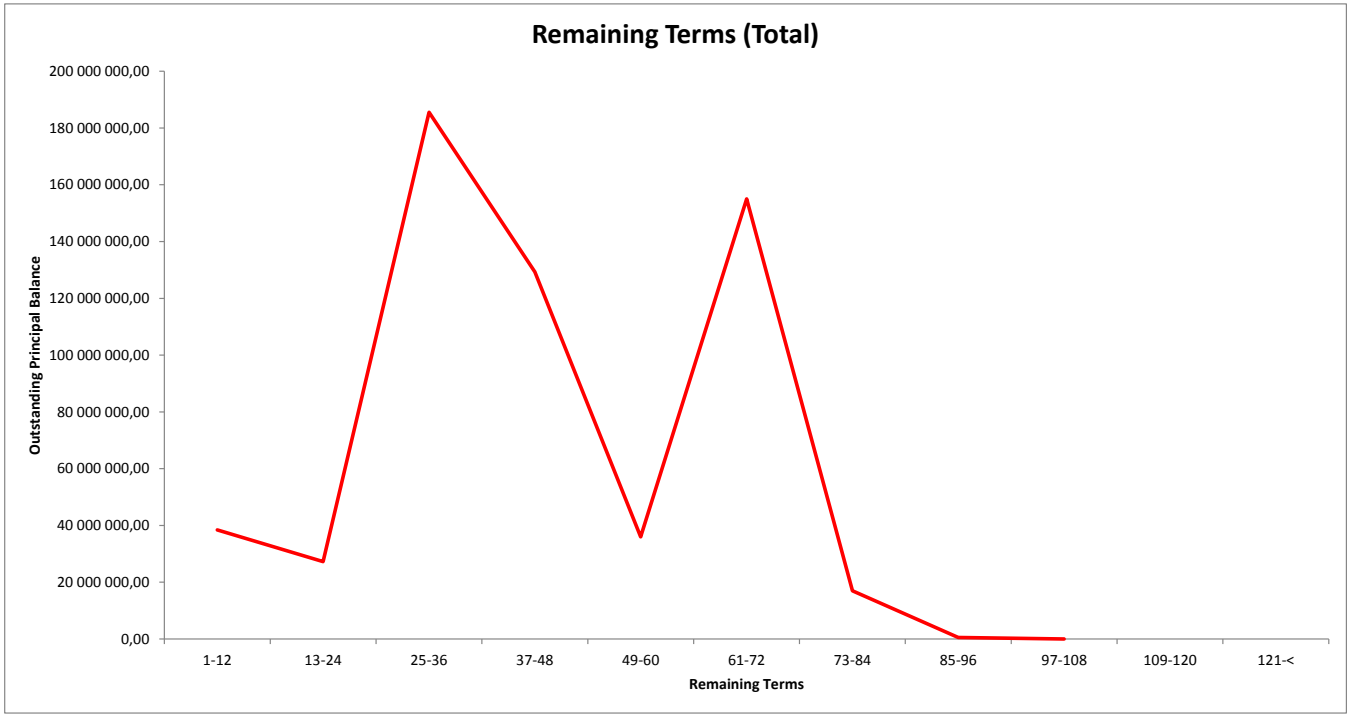
11.b Remaining Terms

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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12.a Seasoning

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	0	12					
	13	24					
	25	36	3	0	0,00 %	0,0	0,0
	37	48	1	0	0,00 %	0,0	0,0
	49	60	6 644	585 890 859	99,46 %	43,4	54,5
	61	72	39	3 020 212	0,51 %	33,7	64,9
	73	84	2	145 546	0,02 %	29,1	75,5
	85	96					
	Total		6 689	589 056 617	100,00 %	43,3	54,6

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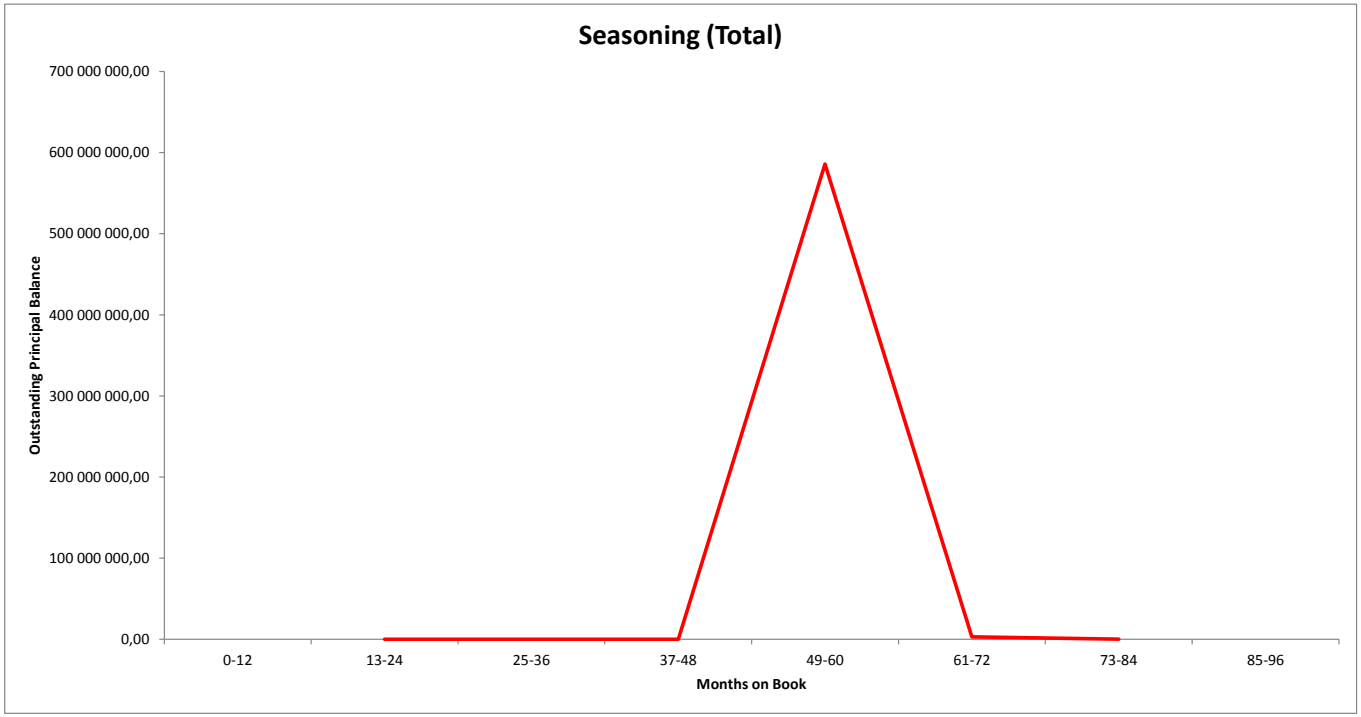
12.b Seasoning

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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13.a Vehicle type

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	449	30 423 292	5,16 %	32,3	54,5
	Motorcycles	227	10 142 627	1,72 %	34,7	55,1
	Caravan/TrailersTent	446	45 066 380	7,65 %	52,7	54,7
	Car/Commercial light vehicles	4	87 933	0,01 %	14,8	54,1
	Cars	5 556	502 880 306	85,37 %	43,3	54,6
	Electric cars	7	456 079	0,08 %	37,8	55,2
		6 689	589 056 617	100 %	43,3	54,6

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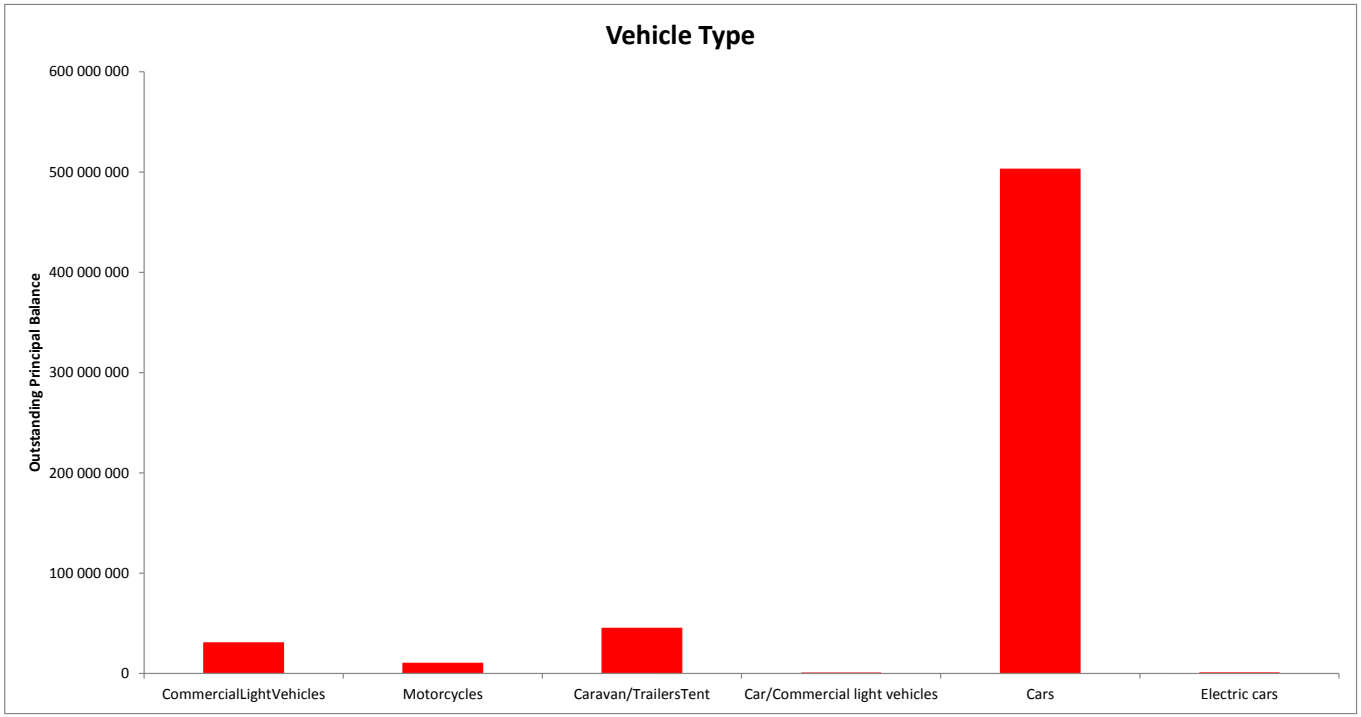
13.b Vehicle type

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

14.a Hybrid loans

Hybrid loans in % of portfolio

TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid	8	2 584 277	0,44 %	8,8	53,3
Standard	6 681	586 472 340	99,56 %	43,5	54,6
Total	6 689	589 056 617	100 %	43,3	54,6

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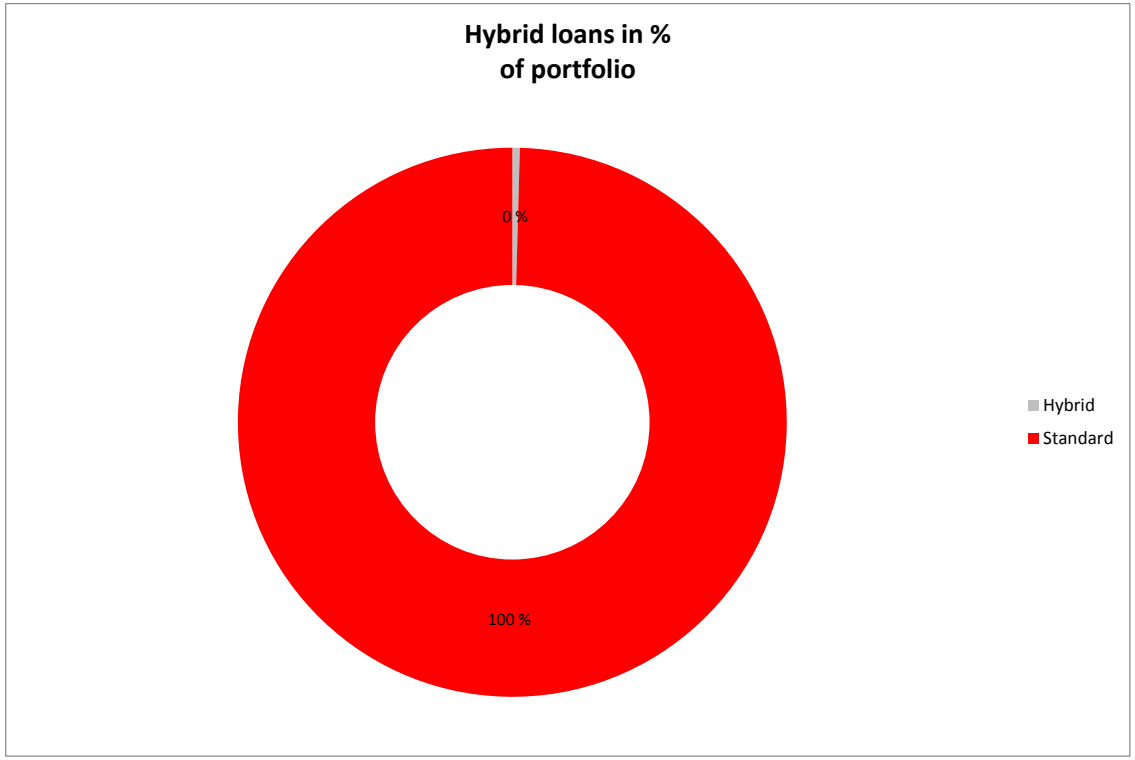
14.b Hybrid loans

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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15.a # loans per borrower

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
15	1	483 513	0,08 %
4	2	183 059	0,03 %
3	5	623 861	0,11 %
2	43	7 356 641	1,25 %
1	6565	580 409 543	98,53 %
Total:	6 616	589 056 617	100 %

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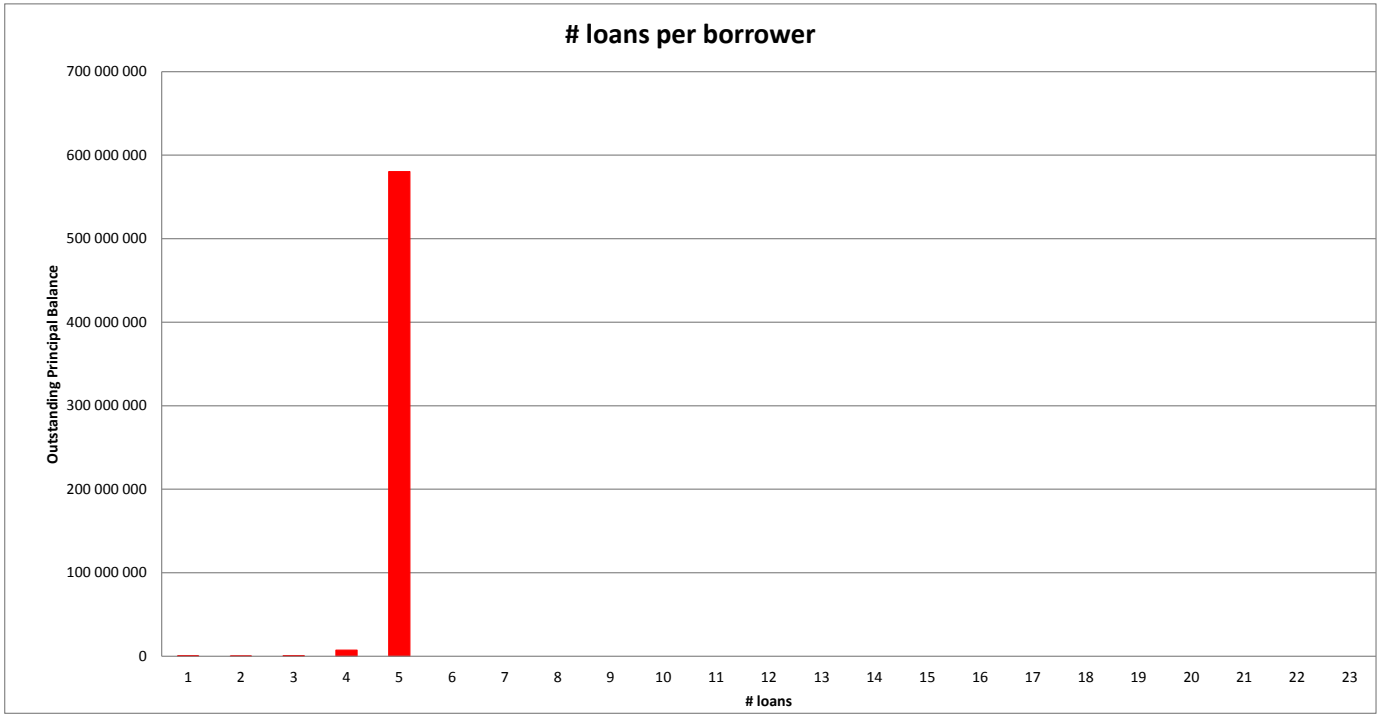
15.b # loans per borrower

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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16.a Amortization Profile

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	589 056 617	570 627 617	18 429 000	2 894 118	5,90 %	96,87 %
2	570 627 617	549 594 597	21 033 020	2 801 116	5,89 %	93,30 %
3	549 594 597	529 750 824	19 843 773	2 699 748	5,89 %	89,93 %
4	529 750 824	511 057 985	18 692 839	2 601 503	5,89 %	86,76 %
5	511 057 985	493 366 839	17 691 146	2 508 966	5,89 %	83,76 %
6	493 366 839	476 328 378	17 038 461	2 418 570	5,88 %	80,86 %
7	476 328 378	460 867 583	15 460 794	2 337 078	5,89 %	78,24 %
8	460 867 583	445 562 232	15 305 352	2 255 971	5,87 %	75,64 %
9	445 562 232	431 615 954	13 946 278	2 184 789	5,88 %	73,27 %
10	431 615 954	417 764 654	13 851 300	2 115 744	5,88 %	70,92 %
11	417 764 654	403 966 863	13 797 790	2 047 079	5,88 %	68,58 %
12	403 966 863	390 198 371	13 768 493	1 978 722	5,88 %	66,24 %
13	390 198 371	376 421 285	13 777 086	1 910 514	5,88 %	63,90 %
14	376 421 285	362 708 566	13 712 719	1 842 290	5,87 %	61,57 %
15	362 708 566	349 059 080	13 649 486	1 774 341	5,87 %	59,26 %
16	349 059 080	335 566 421	13 492 659	1 706 818	5,87 %	56,97 %
17	335 566 421	322 207 510	13 358 905	1 640 077	5,86 %	54,70 %
18	322 207 510	308 886 372	13 321 137	1 573 453	5,86 %	52,44 %
19	308 886 372	295 852 885	13 033 487	1 508 143	5,86 %	50,22 %
20	295 852 885	282 622 684	13 230 202	1 442 359	5,85 %	47,98 %

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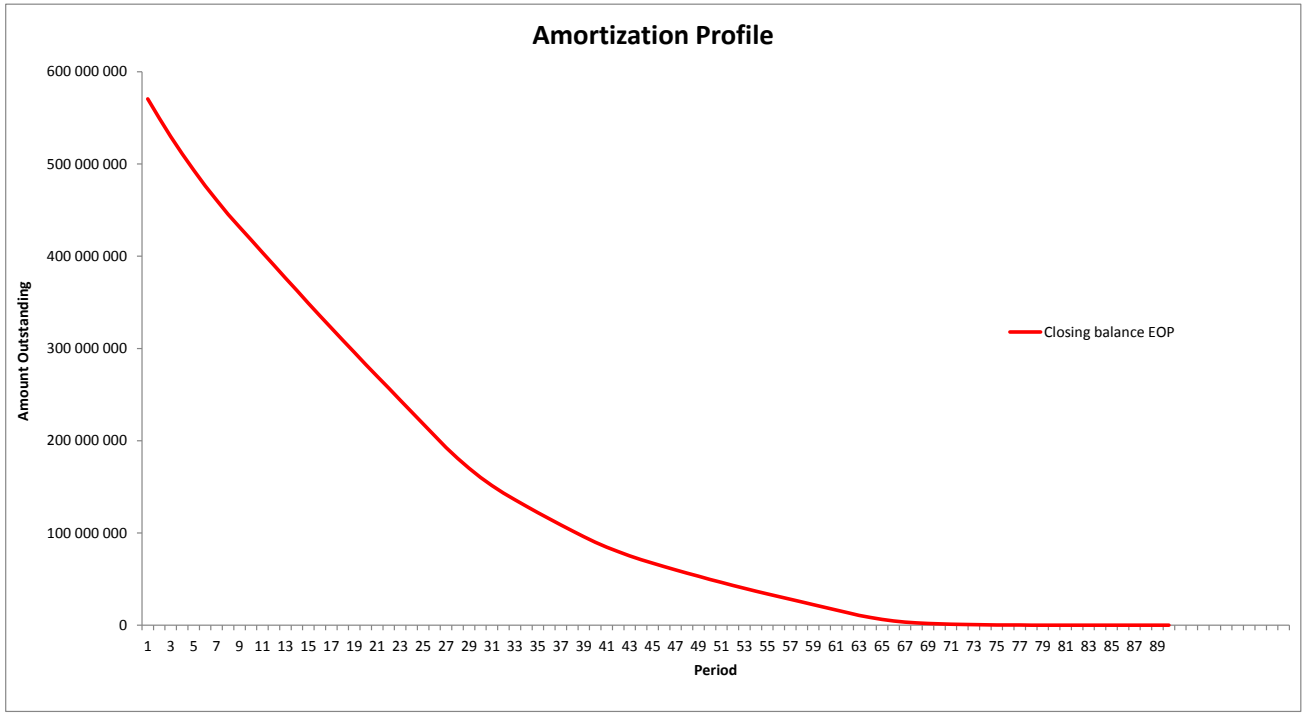
16.b Amortization Profile

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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17.a Payment Holidays

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Payment Holiday

TOTAL			
Period	No	Number of periods granted	Sum of Payments
2013 11	221	310	1 114 441
2013 12	219	296	1 011 735
2014 01	271	443	1 418 356
2014 02	289	452	1 517 972
2014 03	360	492	1 634 298
2014 04	312	456	1 491 381
2014 05	336	503	1 805 538
2014 06	492	823	2 854 673
2014 07	476	730	2 440 601
2014 08	337	497	1 679 746
2014 09	348	535	1 840 542
2014 10	375	621	2 030 009
2014 11	454	686	2 301 734
2014 12	418	590	1 983 447
2015 01	334	498	1 713 437
2015 02	339	519	1 785 567
2015 03	405	577	1 878 414
2015 04	255	351	1 139 424
2015 05	203	305	1 171 319
2015 06	302	471	1 824 709
201507	275	406	1 533 582
2015 08	218	333	1 380 574
2015 09	214	307	1 056 354
2015 10	196	316	1 021 077
201511	308	446	1 459 894
2015 12	290	389	1 351 913
2016 01	198	305	956 061
2016 02	269	414	1 417 474
2016 03	277	369	1 188 663
2016 04	206	327	1 141 989
2016 05	176	269	946 272
201606	206	314	1 246 337
201607	195	289	1 090 780
201608	152	222	800 772
201609	135	201	676 600
201610	126	199	635 735
201611	213	314	1 102 195
201612	180	233	740 829
201701	126	210	698 826
201702	150	222	738 773
201703	181	262	877 721
201704	112	166	592 112
201705	117	173	614 158
201706	110	170	585 768
201707	121	177	652 316
201708	99	157	586 432
201709	97	143	452 903
201710	88	139	498 870
201711	138	200	727 304
201712	157	200	735 017
Total:	12 076	18 027	62 144 644

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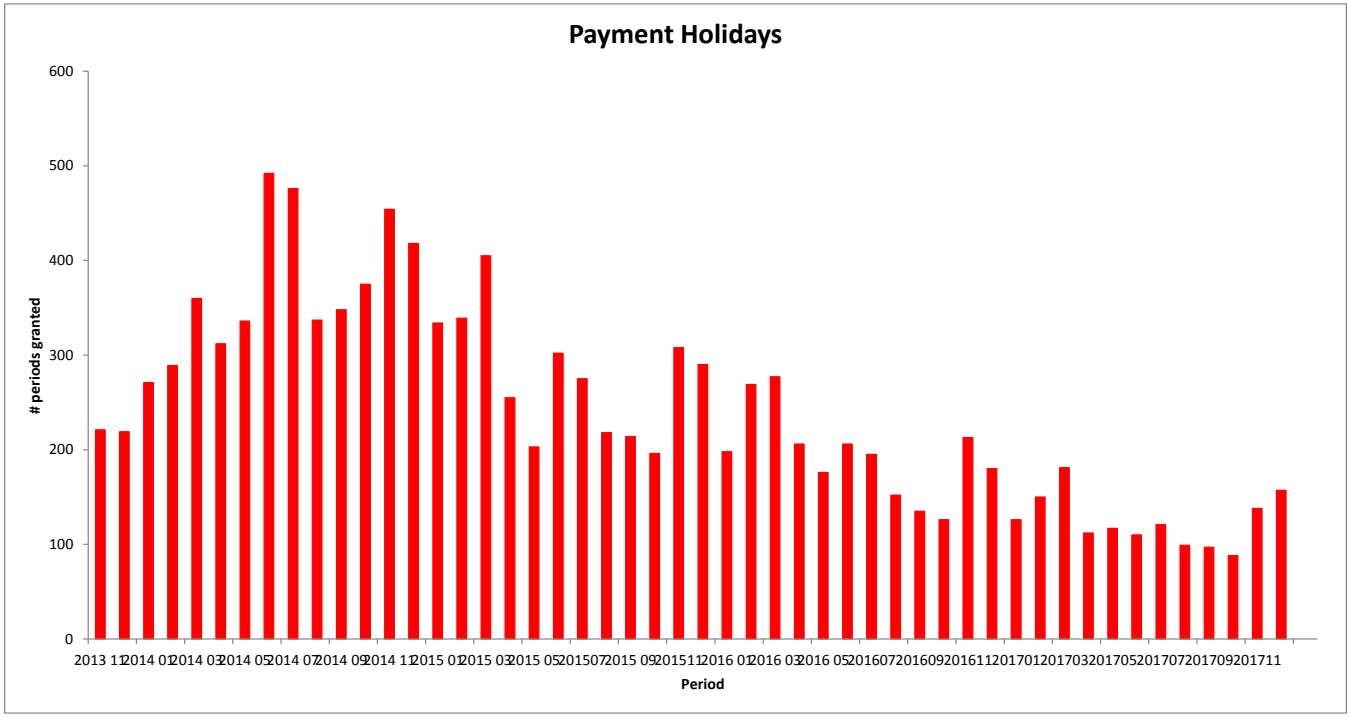
17.b Payment Holidays

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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18.a Payment Holidays >31dpd

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Payment Holiday

TOTAL			
Period	No	Number of periods granted	Sum of Payments
2013 11	0	0	0
2013 12	0	0	0
2014 01	0	0	0
2014 02	0	0	0
2014 03	0	0	0
2014 04	0	0	0
2014 05	1	1	3 858
2014 06	0	0	0
2014 07	0	0	0
2014 08	0	0	0
2014 09	0	0	0
2014 10	0	0	0
2014 11	0	0	0
2014 12	0	0	0
2015 01	0	0	0
2015 02	0	0	0
2015 03	0	0	0
2015 04	0	0	0
2015 05	0	0	0
2015 06	0	0	0
201507	1	1	1499
2015 08	0	0	0
2015 09	0	0	0
2015 10	0	0	0
201511	1	1	99
2015 12	0	0	0
2016 01	0	0	0
2016 02	0	0	0
2016 03	0	0	0
2016 04	0	0	0
2016 05	0	0	0
2016 06	0	0	0
2016 07	0	0	0
2016 08	0	0	0
201609	0	0	0
201610	0	0	0
201611	0	0	0
201612	0	0	0
201701	0	0	0
201702	0	0	0
201703	0	0	0
201704	0	0	0
201705	0	0	0
201706	0	0	0
201707	0	0	0
201708	0	0	0
201709	0	0	0
201710	0	0	0
201711	0	0	0
201712	0	0	0
Total:	3	3	5 456

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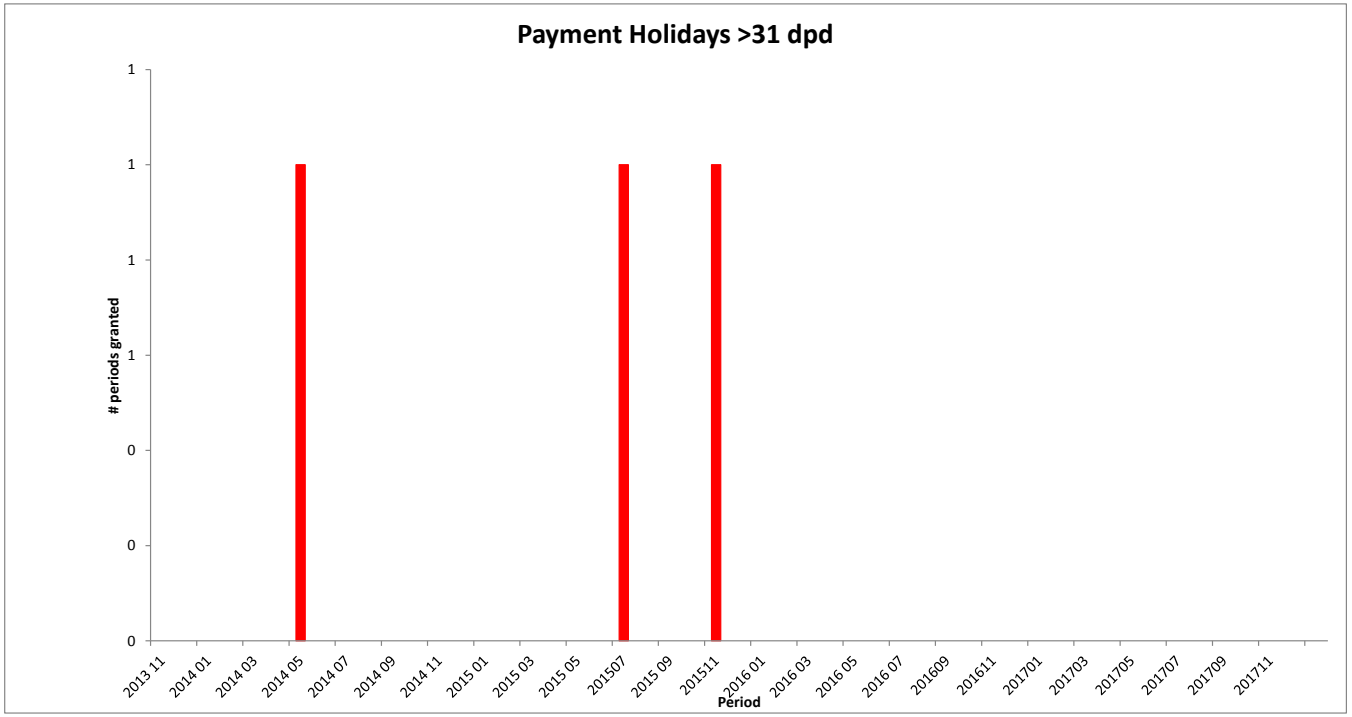
18.b Payment Holidays >31dpd

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



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Bilkreditt 5 DAC
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19.a Dynamic Interest rate

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2013 11	4 643 672 863	6,04 %
2013 12	4 522 595 729	6,05 %
2014 01	4 393 304 096	6,05 %
2014 02	4 284 698 657	6,04 %
2014 03	4 158 381 006	6,05 %
2014 04	4 036 905 737	6,05 %
2014 05	3 908 500 019	6,04 %
2014 06	3 780 580 006	6,04 %
2014 07	3 648 088 168	6,04 %
2014 08	3 535 793 160	6,04 %
2014 09	3 405 597 405	6,04 %
2014 10	3 282 663 935	6,04 %
2014 11	3 173 427 599	6,04 %
2014 12	3 071 139 817	6,04 %
2015 01	2 976 652 783	6,04 %
2015 02	2 872 264 928	6,04 %
2015 03	2 754 923 080	6,04 %
2015 04	2 649 508 328	6,04 %
2015 05	2 547 120 390	6,04 %
2015 06	2 440 629 255	6,04 %
2015 07	2 338 069 319	6,04 %
2015 08	2 247 947 791	5,81 %
2015 09	2 152 601 266	5,81 %
2015 10	2 063 545 868	5,81 %
2015 11	1 980 653 593	5,81 %
2015 12	1 900 449 550	5,82 %
2016 01	1 835 599 710	5,82 %
2016 02	1 767 658 174	5,82 %
2016 03	1 696 831 964	5,82 %
2016 04	1 620 510 296	5,82 %
2016 05	1 546 133 109	5,81 %
2016 06	1 457 115 332	5,82 %
2016 07	1 387 242 264	5,82 %
201 608	1 319 149 542	5,82 %
201 609	1 253 817 497	5,82 %
201 610	1 198 016 983	5,81 %
201 611	1 137 576 022	5,81 %
201 612	1 092 330 004	5,82 %
201 701	1 046 143 553	5,82 %
201 702	998 904 549	5,81 %
201 703	950 864 728	5,81 %
201 704	910 585 783	5,81 %
201 705	860 633 427	5,81 %
201 706	812 273 729	5,81 %
201 707	767 691 834	5,81 %
201 708	724 368 437	5,96 %
201 709	687 143 913	5,96 %
201 710	653 565 546	5,96 %
201 711	620 278 313	5,95 %
201 712	589 056 617	5,95 %

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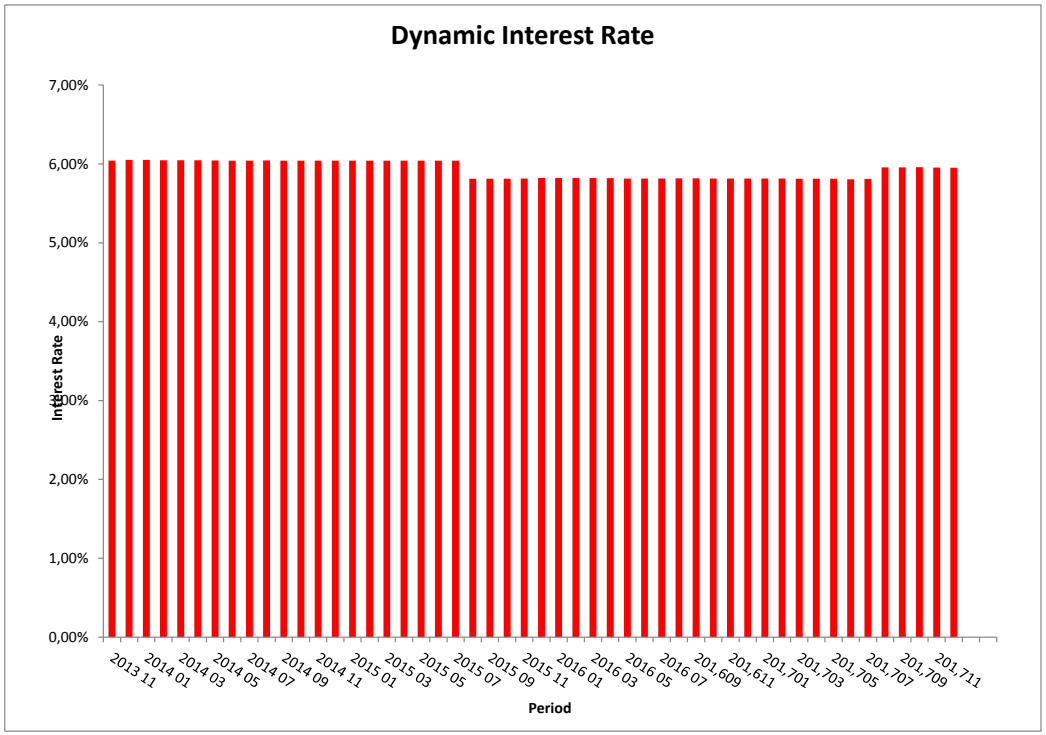
19.b Dynamic Interest Rate

Reporting Date		29.01.2018	
Payment date		25.01.2018	
Period No		49	
Monthly Period		des. 17	
Interest Period	from	27.12.2017	to 25.01.2018 = 29 days



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20.a Borrower Type

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018 =	29 days

Borrower Type	TOTAL					
	Borrower type	**No**	**Outstanding balance**	**%**	**WA months to maturity**	**WA seasoning**
	Commercial	409	31 696 879	5,38 %	32,8	54,7
	Consumer	6 280	557 359 738	94,62 %	43,9	54,6
	Total	6 689	589 056 617	100 %	43,3	54,6

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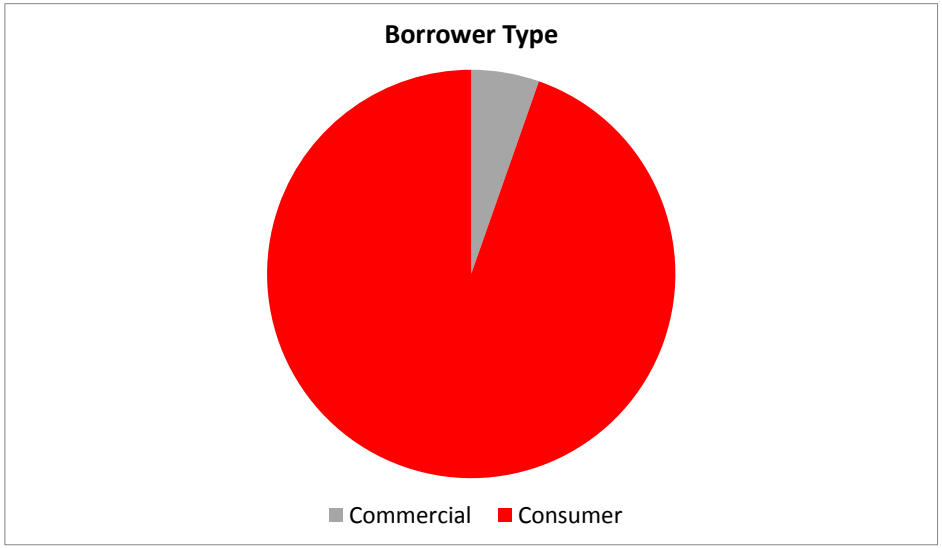
20.b Borrower Type

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018 =	29 days



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21.a Vehicle Condition

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018 =	29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	1 698	194 981 137	33,10 %	47,0	54,6
	used	4 991	394 075 480	66,90 %	41,5	54,6
		6 689	589 056 617	100 %	43,3	54,6

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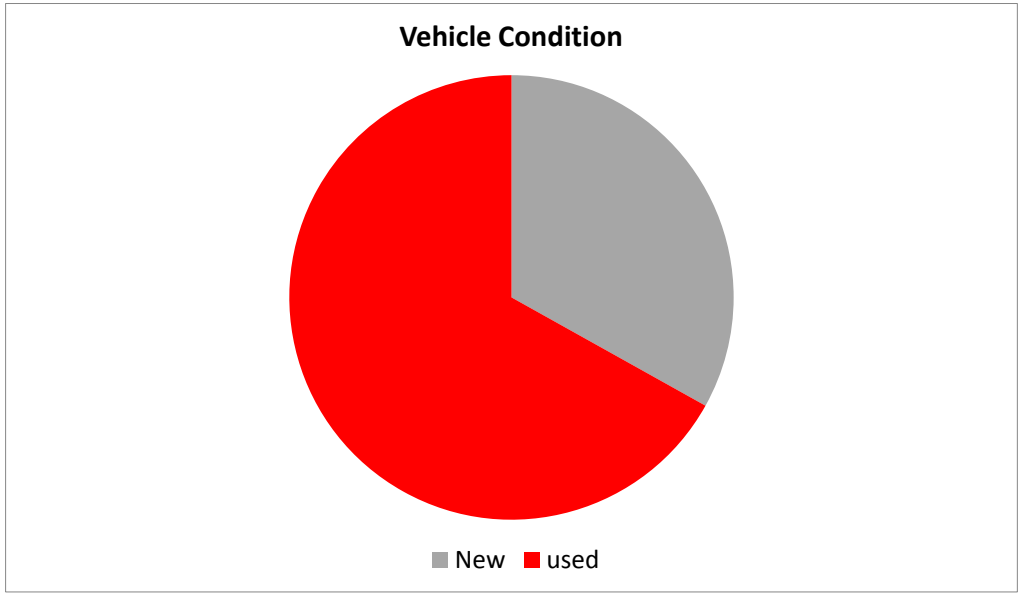
21.b Vehicle Condition

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018 =	29 days



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Bilkreditt 5 DAC
Monthly Investor Report

22.a Downpayment

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 030	284 095 780	48,23 %	42,5	54,7
	5 %	10 %	517	54 823 970	9,31 %	47,0	54,4
	10 %	15 %	663	62 646 545	10,64 %	45,7	54,4
	15 %	20 %	499	47 134 386	8,00 %	44,8	54,6
	20 %	25 %	478	40 774 650	6,92 %	44,2	54,3
	25 %	30 %	322	27 046 151	4,59 %	43,6	54,8
	30 %	35 %	168	13 257 119	2,25 %	40,2	54,8
	35 %	>	1 012	59 278 016	10,06 %	40,2	54,4
	Total		6 689	589 056 617	100 %	43,3	54,6

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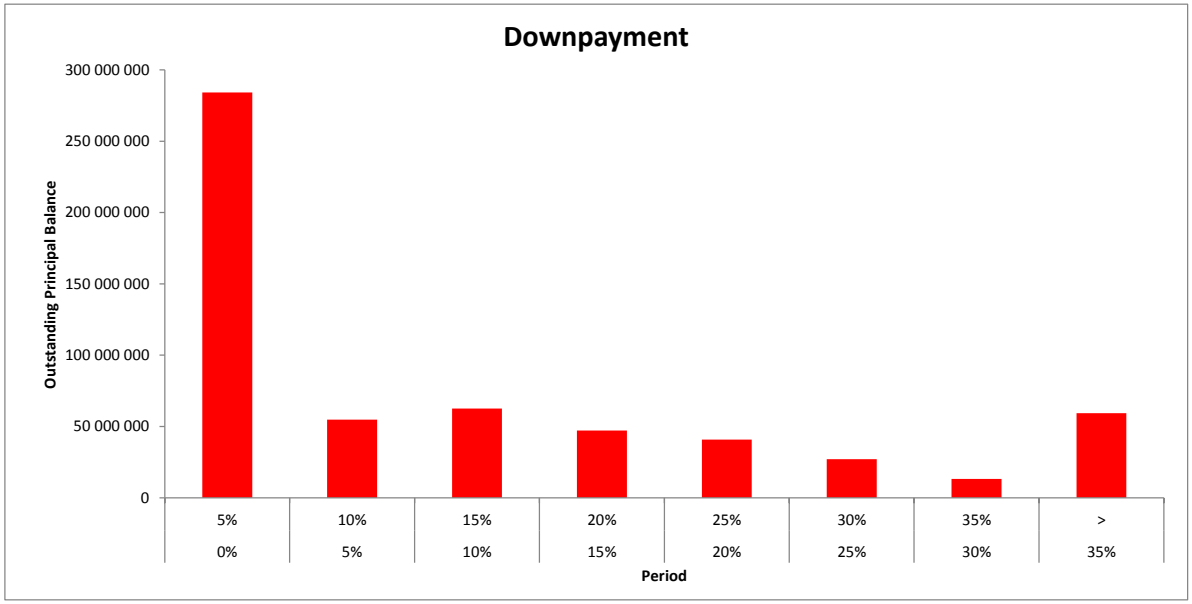
22.b Downpayment

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days



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23.a Repayment Type

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018 =	29 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	6 626	584 654 044	99,25 %	43,4	54,6
	Serial	63	4 402 573	0,75 %	28,5	55,4
		6 689	589 056 617	100 %	43,3	54,6

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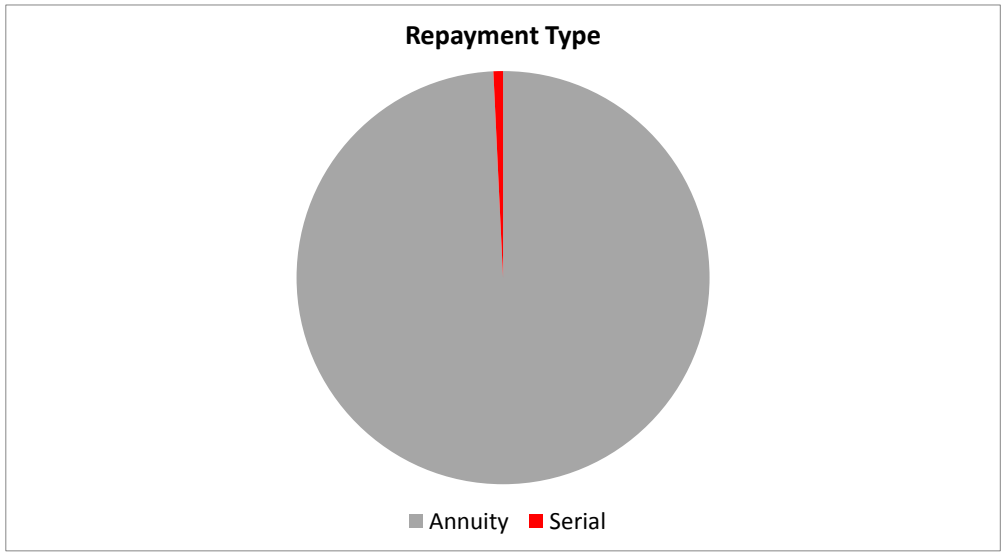
23.b Repayment Type

Reporting Date		29.01.2018		
Payment date		25.01.2018		
Period No		49		
Monthly Period		des. 17		
Interest Period	from	27.12.2017	to 25.01.2018 =	29 days



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24.a Dynamic Pre-Payments

Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	49				
Monthly Period	des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days

Pre-Payments

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201311	75 952 035	4 643 672 863	18,0 %
201312	65 201 810	4 522 595 729	16,0 %
201401	74 519 870	4 393 304 096	18,6 %
201402	59 469 660	4 284 698 657	15,4 %
201403	75 399 688	4 158 381 006	19,7 %
201404	70 768 724	4 036 905 737	19,1 %
201405	78 590 404	3 908 500 019	21,6 %
201406	77 932 836	3 780 580 006	22,1 %
201407	79 142 125	3 648 088 168	23,1 %
201408	68 211 799	3 535 793 160	20,8 %
201409	81 227 807	3 405 597 405	25,1 %
201410	74 683 951	3 282 663 935	24,1 %
201411	67 096 245	3 173 427 599	22,6 %
201412	56 897 789	3 071 139 817	20,1 %
201501	51 644 241	2 976 652 783	18,9 %
201502	62 899 433	2 872 264 928	23,3 %
201503	72 225 995	2 754 923 080	27,3 %
201504	64 690 287	2 649 508 328	25,7 %
201505	60 875 148	2 547 120 390	25,2 %
201506	65 163 098	2 440 629 255	27,7 %
201507	63 492 527	2 338 069 319	28,1 %
201508	54 391 431	2 247 947 791	25,5 %
201509	58 380 518	2 152 601 266	29,1 %
201510	52 549 155	2 063 545 868	26,6 %
201511	49 687 059	1 980 653 593	26,3 %
201512	44 416 100	1 900 449 550	24,7 %
201601	32 785 545	1 835 599 710	19,4 %
201602	34 502 500	1 767 658 174	21,1 %
201603	37 448 279	1 696 831 964	23,5 %
201604	43 502 546	1 620 510 296	27,9 %
201605	40 388 407	1 546 133 109	27,2 %
201606	54 545 873	1 457 115 332	36,7 %
201607	41 780 281	1 387 242 264	30,7 %
201608	38 768 901	1 319 149 542	30,1 %
201609	39 396 018	1 253 817 497	31,8 %
201610	30 536 175	1 198 016 983	26,6 %
201611	34 445 085	1 137 576 022	30,9 %
201612	21 855 868	1 092 330 004	21,5 %
201701	21 140 661	1 046 143 553	21,7 %
201702	24 824 580	998 904 549	26,1 %
201703	24 441 932	950 864 728	26,8 %
201704	19 795 281	910 585 783	23,2 %
201705	26 298 623	860 633 427	31,1 %
201706	26 104 261	812 273 729	32,4 %
201707	23 455 379	767 691 834	31,1 %
201708	22 654 166	724 368 437	31,7 %
201709	19 462 078	687 143 913	29,2 %
201710	15 203 866	653 565 546	24,6 %
201711	16 068 446	620 278 313	27,0 %
201712	14 253 081	589 056 617	25,5 %

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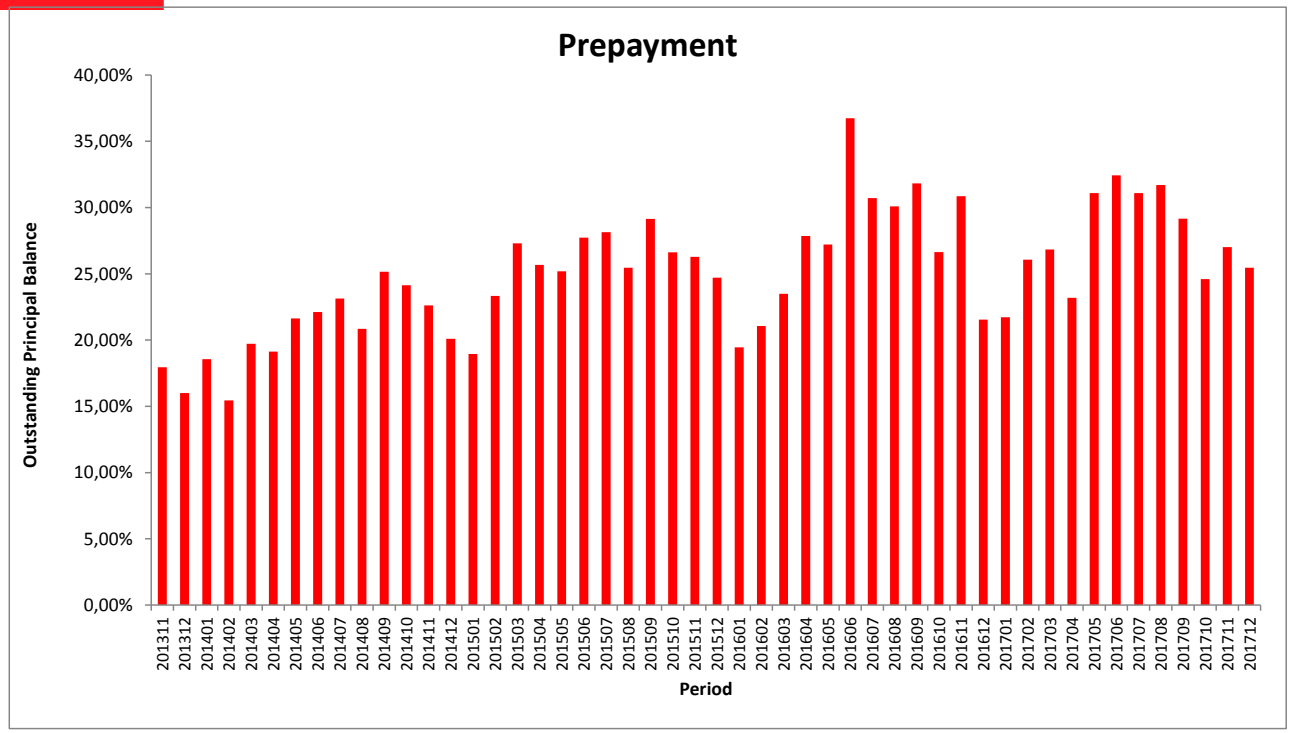
24.b Dynamic Pre-Payments

Reporting Date		29.01.2018		
Payment date		25.01.2018		
Period No		49		
Monthly Period		des. 17		
Interest Period	from	27.12.2017	to 25.01.2018 =	29 days



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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days

		Recovery Quarter	2014 2			2014 3			2014 4			2015 1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 2	4 540 276	31	603 752	603 752	3 936 524	260 165	863 917	3 676 359	757 410	1 621 327	2 918 949	89 549	1 710 876	2 829 400
2014 3	5 364 821	37	-	-	-	137 773	137 773	5 227 048	755 965	893 738	4 471 083	714 968	1 608 706	3 756 115
2014 4	5 221 588	50	-	-	-	-	-	-	750 873	750 873	4 470 715	330 492	1 081 365	4 140 223
2015 1	5 504 156	46	-	-	-	-	-	-	-	-	-	149 048	149 048	5 355 108
2015 2	4 517 766	44	-	-	-	-	-	-	-	-	-	-	-	-
2015 3	2 518 087	33	-	-	-	-	-	-	-	-	-	-	-	-
2015 4	2 094 332	27							-	-	-	-	-	-
2016 1	4 538 973	39										-	-	-
2016 2	4 470 205	48												
2016 3	3 645 923	42												
2016 4	3 325 664	40												
2017 1	3 631 304	41												

		Recovery Quarter	2015 2			2015 3			2015 4			2016 1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 2	4 540 276	31	393 671	2 104 547	2 435 729	61 301	2 165 848	2 374 428	217 241	2 383 089	2 157 187	91 058	2 474 147	2 066 129
2014 3	5 364 821	37	250 069	1 858 775	3 506 046	549 854	2 408 629	2 956 192	45 928	2 454 557	2 910 264	25 421	2 479 978	2 884 843
2014 4	5 221 588	50	703 426	1 784 791	3 436 797	244 376	2 029 167	3 192 421	366 715	2 395 882	2 825 706	137 626	2 533 508	2 688 080
2015 1	5 504 156	46	621 348	770 396	4 733 760	785 596	1 555 992	3 948 164	335 019	1 891 011	3 613 145	340 519	2 231 530	3 272 626
2015 2	4 517 766	44	472 522	472 522	4 045 244	565 432	1 037 954	3 479 812	241 712	1 279 666	3 238 100	74 364	1 354 030	3 163 736
2015 3	2 518 087	33	-	-	-	318 975	318 975	2 199 112	210 073	529 048	1 989 039	118 870	647 918	1 870 169
2015 4	2 094 332	27							200 544	200 544	1 893 788	156 654	357 198	1 737 134
2016 1	4 538 973	39										329 671	329 671	4 209 302
2016 2	4 470 205	48												
2016 3	3 645 923	42												
2016 4	3 325 664	40												
2017 1	3 631 304	41												
2017 2	4 642 876	45												
2017 3	4 263 943	47												

		Recovery Quarter	2016 2			2016 3			2016 4			2017 1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 2	4 540 276	31	158 899	2 633 046	1 907 230	21 544	2 654 590	1 885 686	89 503	2 744 093	1 796 183	34 874	2 778 967	1 761 309
2014 3	5 364 821	37	321 060	2 801 038	2 563 783	51 466	2 852 504	2 512 317	95 298	2 947 802	2 417 019	28 557	2 976 359	2 388 462
2014 4	5 221 588	50	423 478	2 956 986	2 264 602	112 508	3 069 494	2 152 094	80 885	3 150 379	2 071 209	61 774	3 212 153	2 009 435
2015 1	5 504 156	46	386 026	2 617 556	2 886 600	322 147	2 939 703	2 564 453	398 444	3 338 147	2 166 009	241 901	3 580 048	1 924 108
2015 2	4 517 766	44	575 668	1 929 698	2 588 068	44 428	1 974 126	2 543 640	54 067	2 028 193	2 489 573	113 678	2 141 871	2 375 895
2015 3	2 518 087	33	241 309	889 227	1 628 860	229 941	1 119 168	1 398 919	106 486	1 225 654	1 292 433	15 781	1 241 435	1 276 652
2015 4	2 094 332	27	272 897	630 095	1 464 237	84 337	714 432	1 379 900	136 146	850 578	1 243 754	2 786	853 364	1 240 968
2016 1	4 538 973	39	1 136 113	1 465 784	3 073 189	543 078	2 008 862	2 530 111	526 456	2 535 318	2 003 655	185 824	2 721 142	1 817 831
2016 2	4 470 205	48	719 247	719 247	3 750 958	649 994	1 369 241	3 100 964	291 179	1 660 420	2 809 785	90 568	1 750 988	2 719 217
2016 3	3 645 923	42				259 828	259 828	3 386 095	774 171	1 033 999	2 611 924	202 682	1 236 681	2 409 242
2016 4	3 325 664	40							125 840	125 840	3 199 824	411 519	537 359	2 788 305
2017 1	3 631 304	41										471 426	471 426	3 159 878
2017 2	4 642 876	45												
2017 3	4 263 943	47												
2017 4	2 014 670	30												

		Recovery Quarter	2017 2			2017 3			2017 4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
2014 2	4 540 276	31	34 748	2 813 715	1 726 561	124 621	2 938 336	1 601 940	34 934	2 973 270	1 567 006
2014 3	5 364 821	37	161 333	3 137 692	2 227 129	36 913	3 174 605	2 190 216	15 548	3 190 153	2 174 668
2014 4	5 221 588	50	257 925	3 470 078	1 751 510	62 147	3 532 225	1 689 363	33 809	3 566 034	1 655 554
2015 1	5 504 156	46	181 266	3 761 314	1 742 842	193 550	3 954 864	1 549 292	115 277	4 070 141	1 434 015
2015 2	4 517 766	44	115 320	2 257 191	2 260 575	41 797	2 298 988	2 218 778	28 546	2 327 534	2 190 232
2015 3	2 518 087	33	185 713	1 427 148	1 090 939	49 800	1 476 948	1 041 139	31 909	1 508 857	1 009 230
2015 4	2 094 332	27	190 742	1 044 106	1 050 226	13 677	1 057 783	1 036 549	15 578	1 073 361	1 020 971
2016 1	4 538 973	39	178 330	2 899 472	1 639 501	233 633	3 133 105	1 405 868	102 049	3 235 154	1 303 819
2016 2	4 470 205	48	341 609	2 092 597	2 377 608	55 235	2 147 832	2 322 373	42 657	2 190 489	2 279 716
2016 3	3 645 923	42	168 494	1 405 175	2 240 748	82 666	1 487 841	2 158 082	35 092	1 522 933	2 122 990
2016 4	3 325 664	40	715 846	1 253 205	2 072 459	442 271	1 695 476	1 630 188	47 132	1 742 608	1 583 056
2017 1	3 631 304	41	845 088	1 316 514	2 314 790	119 777	1 436 291	2 195 013	488 754	1 925 045	1 706 259
2017 2	4 642 876	45	360 247	360 247	4 282 629	544 211	904 458	3 738 418	242 223	1 146 681	3 496 195
2017 3	4 263 943	47				274 442	274 442	3 989 501	1 008 325	1 282 767	2 981 176
2017 4	2 014 670	30							7 472	7 472	2 007 198

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26. Delinquency

Reporting Date		29.01.2018			
Payment date		25.01.2018			
Period No		49			
Monthly Period		des. 17			
Interest Period	from	27.12.2017	to	25.01.2018	= 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
2013	11	4 643 672 863	22 521	4 347 640 369	1 299	264 119 074	148	31 913 420									0	0
	12	4 522 595 729	22 086	4 209 415 771	1 372	265 373 785	183	40 524 335	33	7 281 838							0	0
2014	1	4 393 304 096	22 036	4 136 599 526	1 106	213 411 850	161	33 054 850	34	7 385 903	15	2 851 967					0	0
	2	4 284 698 657	21 723	4 034 483 472	1 047	199 041 026	195	36 450 725	49	8 685 348	16	4 174 862	10	1 863 224			0	0
	3	4 158 381 006	21 252	3 892 988 674	1 126	216 352 831	181	32 473 269	47	8 348 530	25	3 853 205	11	3 179 724	6	1 184 773	0	0
	4	4 036 905 737	20 787	3 754 849 024	1 191	228 137 656	196	36 087 077	59	9 429 642	21	3 742 207	16	2 336 296	8	2 323 835	7	1 255 773
	5	3 908 500 019	20 325	3 631 006 009	1 233	227 202 190	219	37 118 457	48	7 123 843	19	1 793 960	16	2 894 846	12	1 360 714	8	1 581 102
	6	3 780 580 006	19 826	3 494 785 803	1 249	234 663 367	201	35 944 826	60	7 900 602	21	3 738 046	10	993 850	14	2 553 512	16	1 703 401
	7	3 648 088 168	19 679	3 432 128 035	973	177 594 557	155	24 494 319	38	5 964 555	33	4 465 737	15	2 701 570	7	739 395	10	1 535 791
	8	3 535 793 160	19 079	3 284 950 320	1 148	201 138 505	195	34 020 717	51	7 454 119	17	2 668 157	22	2 964 890	13	2 596 452	11	1 100 927
	9	3 405 597 405	18 686	3 169 223 191	1 089	190 087 391	182	31 248 026	56	7 638 281	25	3 126 891	15	2 171 571	17	2 102 054	16	2 728 103
	10	3 282 663 935	18 399	3 074 033 954	964	161 794 691	183	33 170 636	43	6 877 533	22	2 882 491	19	2 201 346	12	1 703 284	15	1 867 172
	11	3 173 427 599	17 901	2 947 728 136	1 074	182 639 037	190	29 249 937	50	7 126 774	16	2 425 958	17	2 380 077	17	1 877 680	15	1 361 987
	12	3 071 139 817	17 552	2 848 345 408	1 071	178 311 345	187	29 661 953	42	7 214 674	28	3 988 454	14	1 859 062	11	1 758 921	20	1 992 429
2015	1	2 976 652 783	17 309	2 770 352 957	977	159 092 261	202	31 102 820	59	8 959 252	19	2 695 566	23	2 900 395	14	1 549 532	12	1 574 208
	2	2 872 264 928	16 929	2 664 099 597	946	154 792 380	212	34 308 952	67	10 666 880	30	3 908 601	15	2 086 735	19	2 401 783	13	1 368 286
	3	2 754 923 080	16 474	2 548 260 225	987	161 117 659	209	33 420 153	39	5 132 095	20	2 999 318	19	2 377 469	11	1 616 161	21	2 561 662
	4	2 649 508 328	16 036	2 438 341 578	1 029	166 901 893	192	32 467 579	41	5 532 180	23	2 368 424	16	2 009 917	13	1 886 757	15	1 561 487
	5	2 547 120 390	15 536	2 328 968 439	1 064	169 834 355	226	33 986 100	62	9 426 637	19	2 287 053	18	1 460 156	11	1 157 650	16	2 013 839
	6	2 440 629 255	15 348	2 278 265 553	849	130 811 461	141	20 018 300	50	6 924 959	18	2 326 396	15	1 595 978	10	686 608	13	942 440
	7	2 338 069 319	14 921	2 190 670 616	816	119 625 786	130	18 380 806	38	4 731 736	17	1 761 503	14	1 615 840	13	1 283 032	11	763 735
	8	2 247 947 791	14 377	2 079 049 499	889	132 156 508	190	27 795 429	43	5 252 603	13	1 326 600	10	1 041 139	13	1 326 013	11	812 328
	9	2 152 601 266	13 977	1 990 569 785	835	122 484 684	201	29 308 102	53	6 844 891	17	1 532 620	8	843 607	9	1 017 577	11	942 024
	10	2 063 545 868	13 615	1 911 154 826	810	113 949 913	190	28 047 050	50	6 469 541	20	2 206 132	12	1 036 466	5	681 940	11	1 114 025
	11	1 980 653 593	13 230	1 821 748 777	829	120 344 143	188	26 249 069	61	7 397 015	18	2 545 432	15	1 358 597	11	1 010 560	4	246 729
	12	1 900 449 550	13 042	1 766 632 837	767	106 245 462	134	16 823 686	39	4 805 550	26	2 869 416	16	2 223 451	11	849 148	12	733 578
2016	1	1 835 599 710	12 688	1 687 540 200	817	112 626 409	169	23 483 770	46	5 559 562	21	2 216 636	23	2 557 577	11	1 615 556	8	837 623
	2	1 767 658 174	12 415	1 622 851 884	791	108 391 062	186	24 743 490	42	4 906 776	21	2 838 327	18	1 749 454	19	2 177 181	14	1 949 368
	3	1 696 831 964	12 096	1 558 186 100	814	108 239 186	172	19 898 961	50	5 221 599	17	2 042 477	14	1 628 939	17	1 614 702	17	1 751 982
	4	1 620 510 296	11 728	1 486 061 008	788	103 136 983	153	21 008 320	50	6 195 674	20	1 526 356	14	1 171 301	13	1 410 654	15	1 447 237
	5	1 546 133 109	11 348	1 425 614 145	715	89 592 313	170	20 754 698	43	5 060 203	26	3 164 842	15	848 923	13	1 097 985	17	1 606 463
	6	1 457 115 332	10 995	1 360 084 937	546	70 185 406	142	16 661 818	43	5 200 117	19	1 783 227	20	2 511 582	13	688 245	16	1 416 505
	7	1 387 242 264	10 474	1 279 702 302	657	83 108 782	118	13 973 745	42	4 825 534	16	1 599 837	18	1 866 934	17	2 165 130	12	584 254
	8	1 319 149 542	10 116	1 222 806 626	585	73 253 807	127	15 704 968	28	2 891 749	22	2 243 929	12	958 444	13	1 290 019	18	1 936 042
	9	1 253 817 497	9 724	1 163 403 177	552	65 353 483	130	16 541 478	41	4 774 438	16	925 627	16	1 861 350	12	957 944	12	1 125 627
	10	1 198 016 983	9 454	1 105 527 530	522	67 739 663	135	15 317 958	38	4 224 225	24	3 082 264	8	585 252	15	1 540 091	14	861 399
	11	1 137 576 022	9 174	1 049 774 721	512	65 193 136	119	13 701 755	33	3 818 513	19	1 785 800	19	2 806 628	5	495 469	16	1 623 149
	12	1 092 330 004	8 960	1 010 162 390	518	63 093 795	113	11 527 836	30	2 885 938	20	2 024 260	15	948 710	12	1 687 075	10	841 116
2017	1	1 046 143 553	8 753	963 843 827	504	60 870 937	105	14 391 371	29	3 086 014	18	1 575 071	16	1 691 024	12	685 309	12	1 371 424
	2	998 904 549	8 560	927 571 192	448	48 345 683	114	13 839 402	37	4 768 911	19	2 079 172	11	968 474	12	1 331 715	16	974 054
	3	950 864 728	8 296	879 862 495	471	52 722 729	82	9 099 070	39	5 227 430	14	1 827 469	17	1 376 177	8	749 358	13	1 285 826
	4	910 585 783	7 841	815 996 851	672	73 164 503	112	12 114 390	27	2 763 785	29	3 556 331	14	1 633 188	16	1 356 735	10	937 826
	5	860 633 427	7 695	786 342 161	530	54 014 689	124	11 962 905	28	2 341 827	17	1 705 260	24	2 649 839	13	1 616 746	18	1 710 994
	6	812 273 729	7 578	755 173 167	377	40 944 733	83	7 524 826	36	4 057 527	15	882 277	15	1 685 683	17	2 005 516	17	1 994 056
	7	767 691 834	7 185	703 185 988	464	48 735 252	84	9 728 511	18	1 596 350	18	2 024 714	13	810 226	14	1 610 793	17	1 994 327
	8	724 368 437	6 944	667 634 136	404	42 728 516	90	8 444 179	29	2 896 267	6	701 276	12	1 283 841	12	680 222	16	1 504 459
	9	687 143 913	6 672	628 515 106	400	43 443 212	100	9 225 348	34	2 644 546	18	1 709 351	8	603 785	8	1 002 565	14	765 157
	10	653 565 546	6 500	600 350 301	380	38 522 982	82	8 482 016	39	3 530 538	19	1 252 937	12	1 114 378	6	312 394	7	347 300
	11	620 278 313	6 280	566 333 323	411	39 092 996	92	8 958 359	19	1 825 291	27	2 027 479	17	1 091 674	10	949 191	10	463 979
	12	589 056 617	6 076	529 564 489	430	43 090 875	110	10 740 216	25	2 381 165	13	1 066 037	23	1 365 262	12	848 573	13	1 203 391

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27. Priority of Payments

Reporting Date		29.01.2018		
Payment date		25.01.2018		
Period No		49		
Monthly Period		des. 17		
Interest Period	from	27.12.2017	to	25.01.2018 = 29 days

Priority of Payments

Available Distribution Amount	+	82 584 895,32	NOK	0,00	EUR
Senior Expenses	-	541 457,51	NOK		
Class A Notes Interest	-	-	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	507 411,00	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	-	NOK		
Liquidity Reserve	-	23 870 510,00	NOK		
Class A Principal	-	-	NOK	-	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	31 221 696,00	NOK		
Payments to the Reserve Fund	-	23 870 510,00	NOK		
Class C Notes Interest	-	444 659,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	1 060 382,95	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	-	NOK		
Payments to Seller	=	1 068 268,86	NOK	0	EUR

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28. Transaction Costs

Reporting Date		29.01.2018				
Payment date		25.01.2018				
Period No		49				
Monthly Period		des. 17				
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days

Transaction Costs	All Notes		Class A		Class B		Class C	
Senior Expenses	541 457,51	NOK						
Interest accrued for the Period	952 070,00	NOK	-	NOK	507 411,00	NOK	444 659,00	NOK
Cumulative Interest accrued	192 443 568,07	NOK	127 528 920,32	NOK	36 641 075,17	NOK	28 273 572,58	NOK
Interest Payments	952 070,00	NOK	-	NOK	507 411,00	NOK	444 659,00	NOK
Cumulative Interest Payments	192 443 568,07	NOK	127 528 920,32	NOK	36 641 075,17	NOK	28 273 572,58	NOK
Interest accrued on Subordinated Loan for the Period	1 060 382,95	NOK						
Cumulative Interest accrued on Subordinated Loan	250 105 730,56	NOK						
Interest Payments on Subordinated Loan	1 060 382,95	NOK						
Cumulative Interest Payments on Subordinated Loan	250 105 730,56	NOK						
Unpaid Interest for the Period	-	NOK						
Cumulative Unpaid Interest	-	NOK						

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Reporting Date		29.01.2018		
Payment date		25.01.2018		
Period No		49		
Monthly Period		des. 17		
Interest Period	from	27.12.2017	to 25.01.2018	= 29 days

29. Swap Counterparty Data

Swap Counterparty Data

Swap Counterparty Provider	BNP Paribas			
Swap Rating Trigger Breach				
Swap Collateral posted	-	EUR		

Swap Data

Swap Type	Cross Currency Swap			
Swap Opening Balance	-	NOK	0,00	EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,7600 %			
1M Euribor (Notes, Swap)	-0,3690 %			
Gross Amount Due to Swap Counterparty	-	NOK		
Gross Amount Due from Swap Counterparty	0,00	EUR		
EUR/NOK spot rate	N/A			

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Reporting Date		29.01.2018	
Payment date		25.01.2018	
Period No		49	
Monthly Period		des. 17	
Interest Period	from	27.12.2017	to 25.01.2018 = 29 days

30. Contact Details

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