

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	02.01.2019				
Payment date	27.12.2018			Following payment dates:	25.01.2019
Period No	36				25.02.2019
Monthly Period	Nov 2018				
Interest Period	from 26.11.2018	to	27.12.2018	=	31 days
Cut-Off Date	30.11.2018				

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1. Portfolio Information



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018	to 27.12.2018 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 241 300 183,00 NOK	1 312 833 463,00 NOK
Scheduled Loan Principal Repayments	27 101 448,00 NOK	29 552 590,00 NOK
Prepayments	32 847 038,00 NOK	39 233 092,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	178 414,00 NOK	361 230,00 NOK
Total Principal Payments Received	60 126 900,00 NOK	69 146 912,00 NOK
	0,00	
New Defaulted Auto Loans in Period	2 179 507,00 NOK	2 671 236,00 NOK
Total New Defaults	2 179 507,00 NOK	2 671 236,00 NOK
Capitalised Interest (due to Repayment Holidays)	254 156,00 NOK	284 868,00 NOK
Closing Balance	1 179 247 932,00 NOK	1 241 300 183,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	16 811 710,00 NOK	16 526 842,00 NOK
New	254 156,00 NOK	284 868,00 NOK
Close	17 065 866,00 NOK	16 811 710,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	6 266 477,00 NOK	7 023 114,00 NOK
Recoveries on loans in default	741 319,00 NOK	1 007 886,00 NOK
Total Revenue Received in Period	7 007 796,00 NOK	8 031 000,00 NOK
# Loans		
At beginning of period	10 681 Loans	11 074 Loans
Paid in Full	300 Loans	374 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	16 Loans	19 Loans
At end of period	10 365 Loans	10 681 Loans
Weighted Average Loan Return	6,47 %	
Average NIBOR + Weighted Average Loan Threshold	4,12 %	

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2. Amount Due for Distribution



Reporting Date	02.01.2019			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	15 066 000,00 NOK		15 066 000,00 NOK	
b. Collections (Principal, interest, fees, etc)	67 134 696,00 NOK		77 177 912,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	6 714 344,94 EUR	0,00 NOK	7 740 277,41 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	-77 832,40 NOK		-22 425,29 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	82 122 863,60 NOK	6 714 344,94 EUR	92 221 486,71 NOK	7 740 277,41 EUR

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3. Reserve Accounts



Reporting Date	02.01.2019
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Note Balance

Beginning of Period	1 241 300 183,00	NOK
End of Period	1 179 247 932,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,4 %	5 022 000,00	NOK
Cash Outflow		5 022 000,00	NOK
Cash Inflow		5 022 000,00	NOK
End of Period	0,4 %	5 022 000,00	NOK
Required Reserve Amount	0,4 %	5 022 000,00	NOK

Liquidity Balance

Beginning of Period	0,8 %	10 044 000,00	NOK
Cash Outflow		10 044 000,00	NOK
Cash Inflow		10 044 000,00	NOK
End of Period	0,8 %	10 044 000,00	NOK
Required Reserve Amount	0,8 %	10 044 000,00	NOK

Supplementary Liquidity Ledger

Beginning of Period	0,00	NOK
Cash Outflow	0,00	NOK
Cash Inflow	0,00	NOK
End of Period	0,00	NOK
Required Reserve Amount	0,00	NOK

Commingling Reserve

Beginning of Period	72 753 396,75	NOK
Cash Outflow	1 551 101,70	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	0,00	NOK
End of Period	71 202 295,05	NOK
Required Commingling Reserve Fund	71 202 295,05	NOK

CPI Reserve

Beginning of Period	0,00	NOK
Cash Outflow (to Servicer)	0,00	NOK
Drawings	0,00	NOK
Cash Inflow (from Servicer)	0,00	NOK
End of Period	0,00	NOK
Required CPI Reserve Fund	0,00	NOK

Set-off from Deposits

No borrowers whose loans were sold to Bilkreditt 6 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	1 241 300 183,00	NOK
End of Period	1 179 247 932,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	1 107 973 716,00	93,96 %	9 781
1-29 days past due	55 629 343,00	4,72 %	446
		0,00 %	

Delinquent Receivables:

30-59 days past due	8 829 448,00	0,75 %	74
60-89 days past due	3 038 016,00	0,26 %	23
90-119 days past due	1 509 385,00	0,13 %	18
120-149 days past due	1 298 374,00	0,11 %	12
150-179 days past due	969 650,00	0,08 %	11
Total Performing and Delinquent	1 179 247 932,00	100,00 %	10 365

Current Period Defaults	2 179 507,00	16
Cumulative Defaults	62 024 196,00	504
Current Period Recoveries	741 319,00	
Cumulative Recoveries	24 175 107,00	

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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		XS1318344386	XS1318345946		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	87,49 %	7,51 %		5,00 %	
Legal Final Maturity Date		25.03.2030	25.03.2030		25.03.2030	
Rating (S&P/Moody's)		AAA(sf)/Aaa(sf)	AAA(sf)/Aa1(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	5 286 286 000,00 NOK	500 000 000,00 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		5000	317	750	264	286
Current Note Information						
Class Principal Outstanding Opening Balance		62 704 236,00 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	82 122 863,60 NOK					
Amortisation	62 052 251,00 NOK					
Redemption per Class		6 708 351,46 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 341,67 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 179 247 932,00 NOK	55 995 884,54 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		43,92 %	33,60 %	0,06 %	22,39 %	0,02 %
Current Pool Factor		0,11	1,00	1,00	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	-0,3690 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,2000 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	31					
Principal Outstanding per Note Beginning of Period		12 540,85 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 341,67 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		11 199,18 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		1,20 EUR	2 163,54 NOK	1,73 NOK	1 816,94 NOK	1,82 NOK
Interest Payment	1 222 773,69 NOK	5 993,48 EUR	685 842,87 NOK	1 298,13 NOK	479 673,35 NOK	519,65 NOK
Interest Payment per Note		1,20 EUR	2 163,54 NOK	1,73 NOK	1 816,94 NOK	1,82 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		59,27 %	25,61 %		3,20 %	
Current CE (excl. Excess Spread)		57,35 %	23,69 %		1,28 %	

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

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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 Period No 36
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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					
Issuer	Bilkreditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-1	P-1 Review for possible Downgrade	P-1	A Credit watch negative	A	A2 Review for possible Downgrade	A2	N	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 Baa1 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 amount standing to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-1	N/A	P-1	BBB- Credit Watch Negative	A	Baa2 Review for possible Downgrade	A2	N	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 the CPI Ledger on the Transaction Account 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-1	N/A	P-1	BB+ Credit watch Negative	A	Baa3 Review for possible Downgrade	A2	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") 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	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A			Aa3	N
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1	P-2	P-1	A-	A	A3	A1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving Agent and related roles	Bank of New York Mellon		A-1			P-1		A		A1	N/A	
Corporate Service Provider	Bank of New York Mellon		A-1			P-1		A		A1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon		A-1			P-1		A		A1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa2	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.

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7.a Original Portfolio Principal Balance



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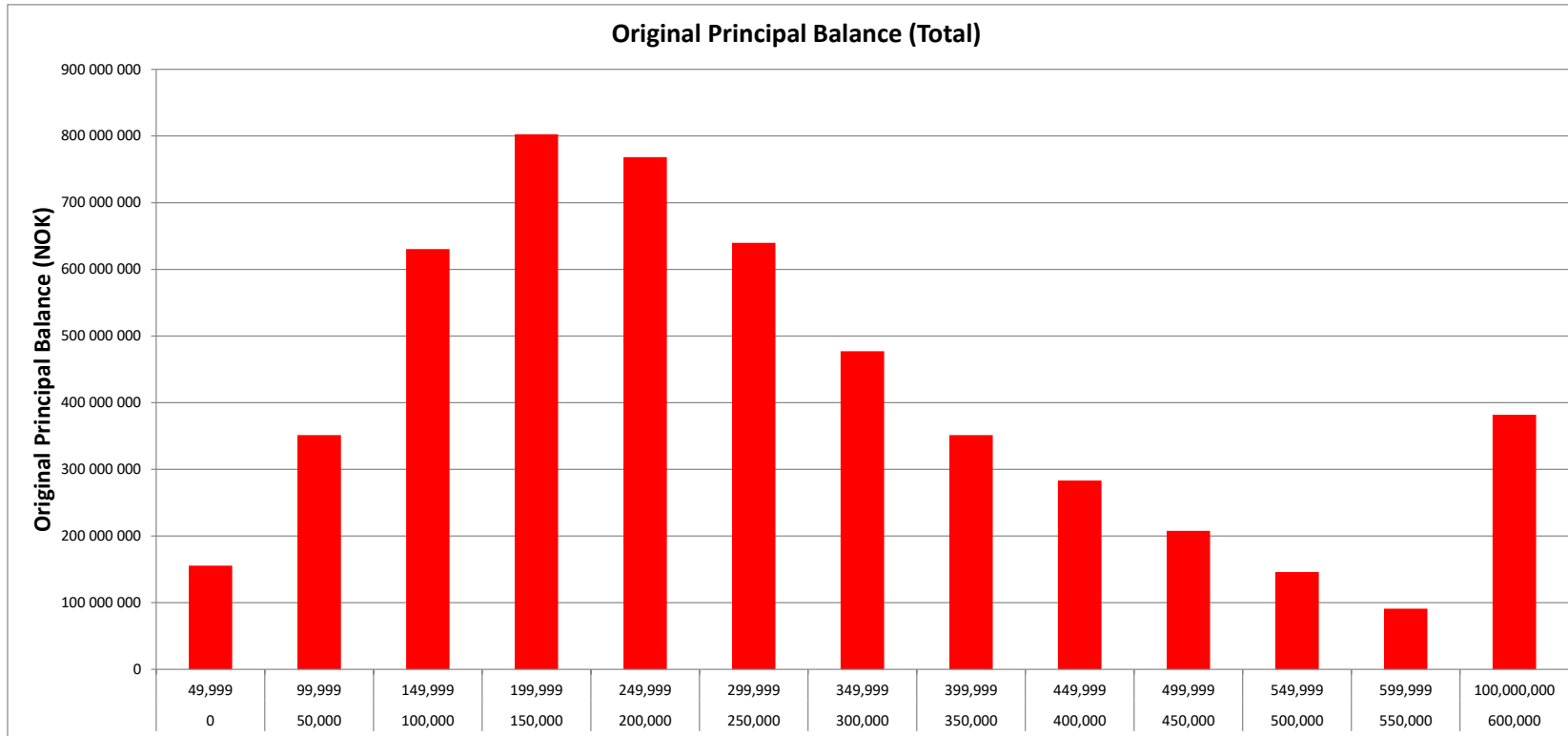
Average amount - all: 202 469

TOTAL									
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0		49 999	2 085	155 602 799	2,94 %	7,99 %	13,8	3,8
	50 000		99 999	4 461	351 322 040	6,65 %	17,09 %	50,2	9,3
	100 000		149 999	4 936	630 375 313	11,92 %	18,91 %	62,1	9,1
	150 000		199 999	4 545	802 595 416	15,18 %	17,41 %	69,7	8,9
	200 000		249 999	3 386	768 128 216	14,53 %	12,97 %	75,3	8,9
	250 000		299 999	2 314	639 861 283	12,10 %	8,86 %	78,6	8,6
	300 000		349 999	1 457	477 227 569	9,03 %	5,58 %	81,6	8,8
	350 000		399 999	930	351 414 854	6,65 %	3,56 %	84,0	8,4
	400 000		449 999	662	283 278 835	5,36 %	2,54 %	85,1	8,8
	450 000		499 999	435	207 636 033	3,93 %	1,67 %	87,8	7,9
	500 000		549 999	277	145 859 759	2,76 %	1,06 %	88,9	8,5
	550 000		599 999	157	91 116 547	1,72 %	0,60 %	89,4	8,4
	600 000	100 000 000		464	381 854 970	7,22 %	1,78 %	88,9	8,6
	Total			26 109	5 286 273 634	100 %	100 %	73,6	8,6

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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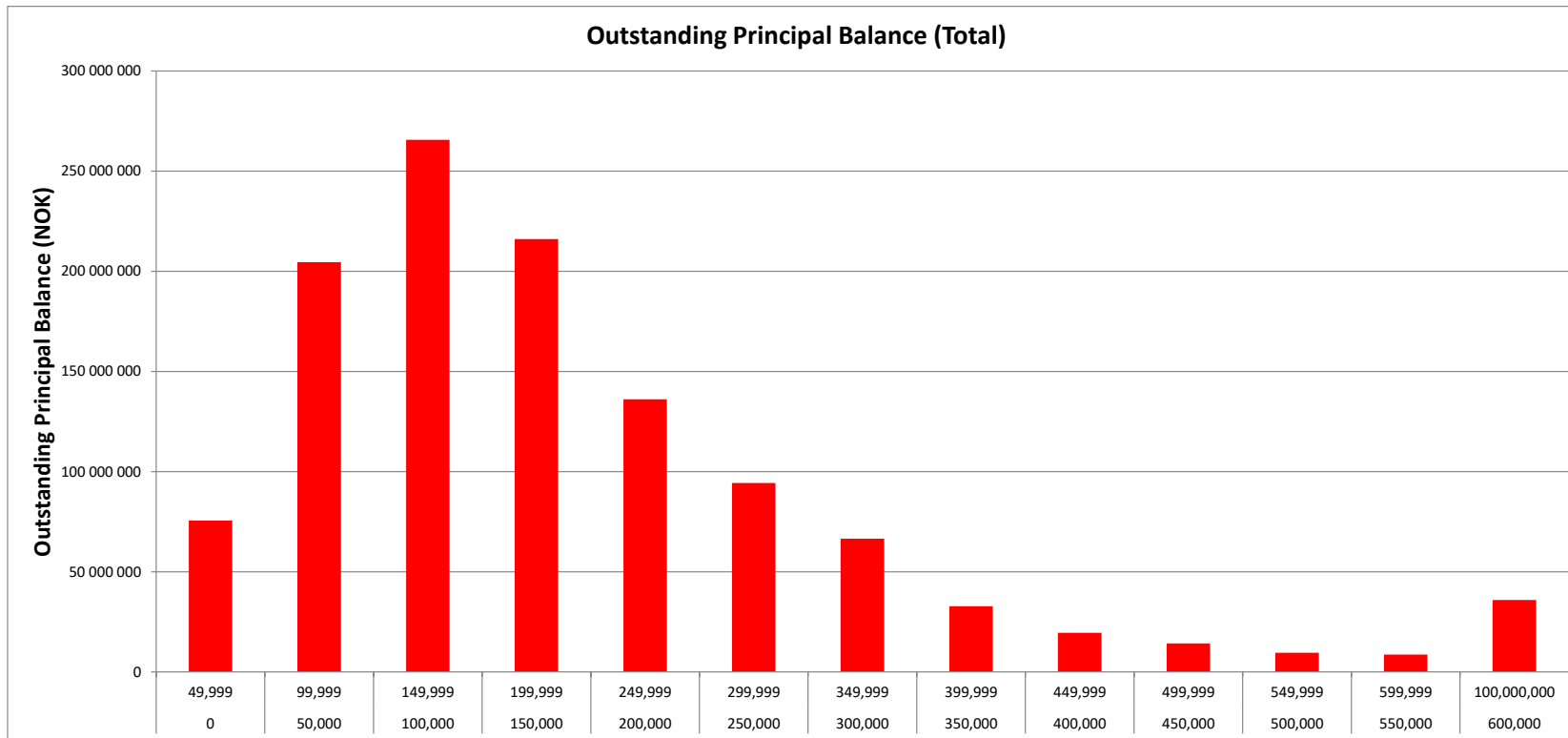
Average amount - all: 113 772

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	49 999	2 783	75 560 139	6,41 %	26,85 %	20,0	45,4
	50 000	99 999	2 759	204 565 262	17,35 %	26,62 %	34,1	44,9
	100 000	149 999	2 161	265 659 955	22,53 %	20,85 %	44,5	44,8
	150 000	199 999	1 258	216 047 514	18,32 %	12,14 %	52,1	44,3
	200 000	249 999	611	136 095 314	11,54 %	5,89 %	57,9	44,2
	250 000	299 999	344	94 287 414	8,00 %	3,32 %	61,9	43,8
	300 000	349 999	206	66 490 536	5,64 %	1,99 %	67,6	44,1
	350 000	399 999	89	32 794 634	2,78 %	0,86 %	71,1	44,5
	400 000	449 999	46	19 469 776	1,65 %	0,44 %	69,4	44,5
	450 000	499 999	30	14 202 935	1,20 %	0,29 %	72,6	45,0
	500 000	549 999	18	9 519 299	0,81 %	0,17 %	74,1	42,7
	550 000	599 999	15	8 638 464	0,73 %	0,14 %	68,7	45,1
	600 000	100 000 000	45	35 916 690	3,05 %	0,43 %	74,1	44,5
	Total			10 365	1 179 247 932	100 %	100 %	49,6

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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		TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans		District	WA months to maturity	WA seasoning			
0100	824	87 239 360	7,40 %	7,40 %	7,95 %	ØSTFOLD	48,0			44,2	
0200	1 391	158 331 719	13,43 %	13,43 %	13,42 %	AKERSHUS	47,3			44,8	
0300	627	79 448 354	6,74 %	6,74 %	6,05 %	OSLO	48,9			44,3	
0400	510	51 232 534	4,34 %	4,34 %	4,92 %	HEDEMARK	46,8			44,5	
0500	433	45 311 125	3,84 %	3,84 %	4,18 %	OPPLAND	46,5			45,1	
0600	668	71 167 254	6,03 %	6,03 %	6,44 %	BUSKERUD	46,1			44,3	
0700	540	54 858 704	4,65 %	4,65 %	5,21 %	VESTFOLD	48,2			44,6	
0800	406	42 016 393	3,56 %	3,56 %	3,92 %	TELEMARK	48,1			44,9	
0900	228	24 213 313	2,05 %	2,05 %	2,20 %	AUST-AGDER	49,0			44,1	
1000	375	40 516 766	3,44 %	3,44 %	3,62 %	VEST-AGDER	50,3			44,9	
1100	851	99 149 767	8,41 %	8,41 %	8,21 %	ROGALAND	52,1			44,7	
1200	1 197	139 417 704	11,82 %	11,82 %	11,55 %	HORDALAND	50,3			44,6	
1400	125	16 718 467	1,42 %	1,42 %	1,21 %	SOGN OG FJORDANE	50,5			44,8	
1500	475	56 626 885	4,80 %	4,80 %	4,58 %	MØRE OG ROMSDAL	51,3			44,4	
1600	383	44 848 674	3,80 %	3,80 %	3,70 %	SØR-TRØNDELAG	49,5			44,8	
1700	189	21 174 962	1,80 %	1,80 %	1,82 %	NORD-TRØNDELAG	47,8			43,7	
1800	591	72 850 362	6,18 %	6,18 %	5,70 %	NORDLAND	54,4			44,4	
1900	396	53 303 457	4,52 %	4,52 %	3,82 %	TROMS	55,5			44,0	
2000	155	20 821 845	1,77 %	1,77 %	1,50 %	FINNMARK	54,3			44,4	
2100	1	287	0,00 %	0,00 %	0,01 %	SVALBARD	1,0			51,0	
Total:	10 365	1 179 247 932	100 %	100 %	100 %		49,6			44,5	

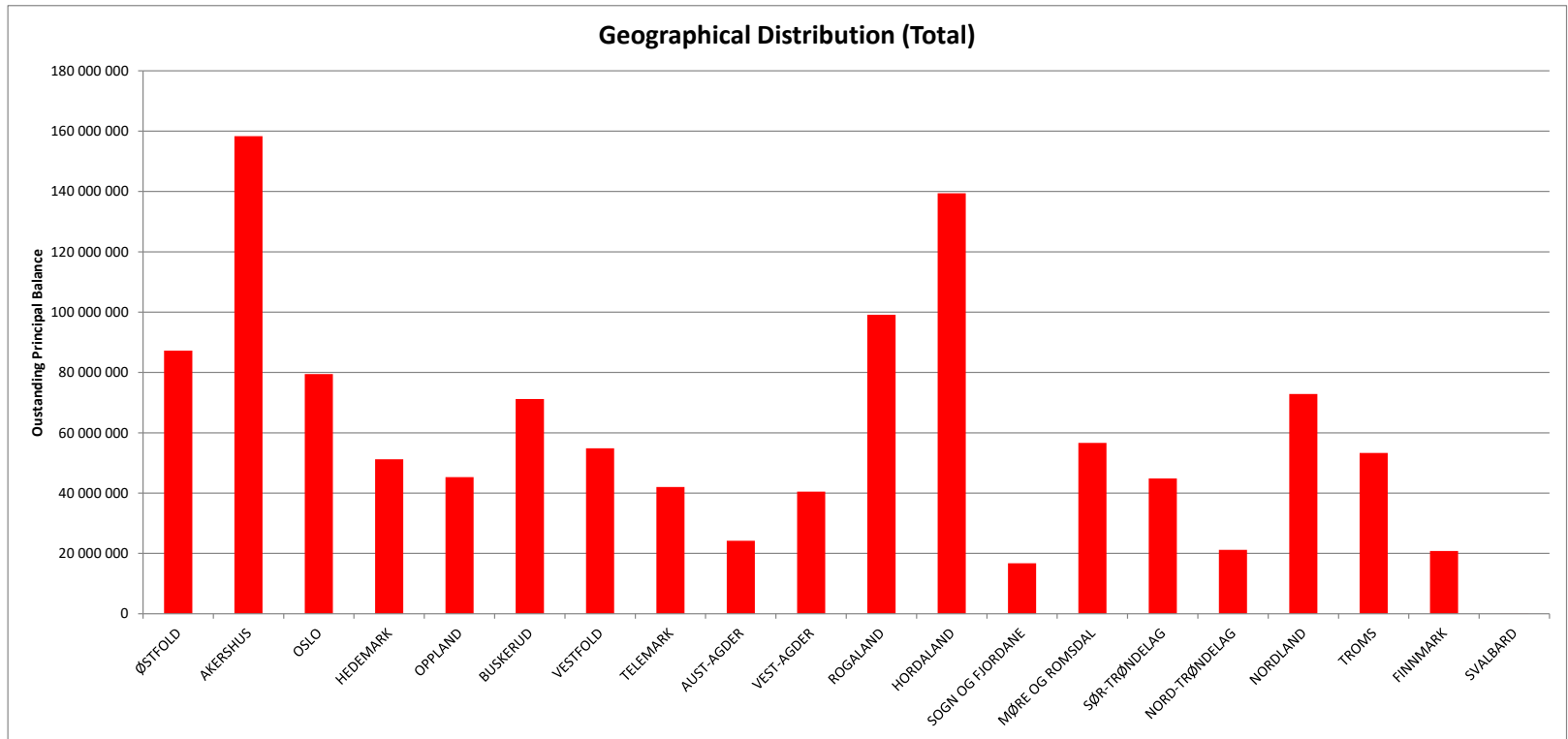
Geographic distribution

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from	26.11.2018 to 27.12.2018 = 31 days

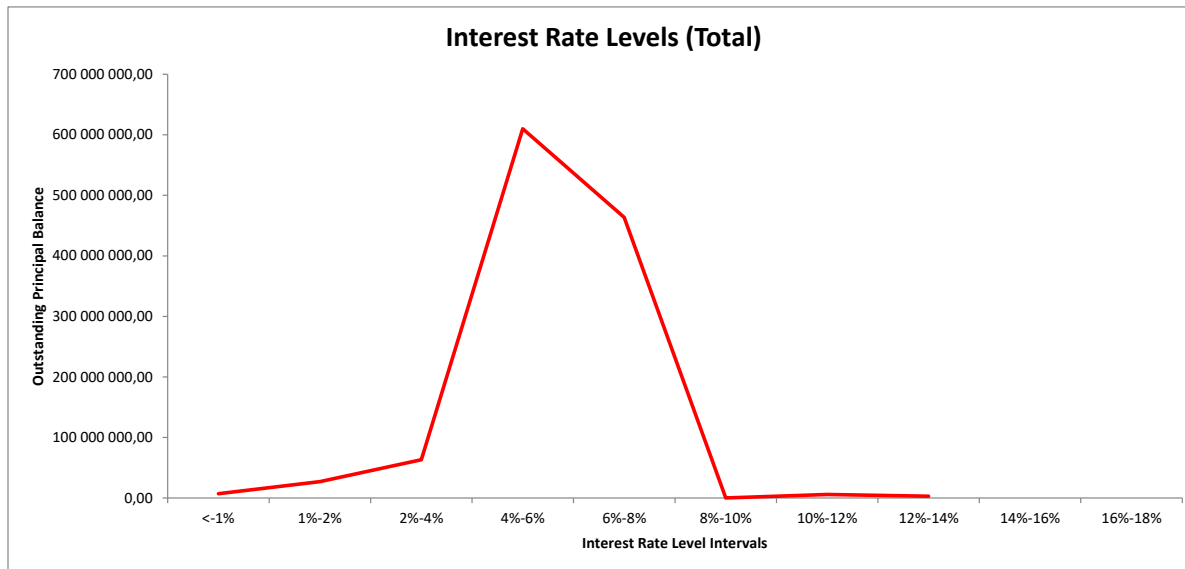


**Bilkreditt 7 DAC
Monthly Investor Report**

10.b Interest Rate



Reporting Date	02.01.2019				
Payment date	27.12.2018				
Period No	36				
Monthly Period	Nov 2018				
Interest Period	from	26.11.2018	to	27.12.2018	= 31 days

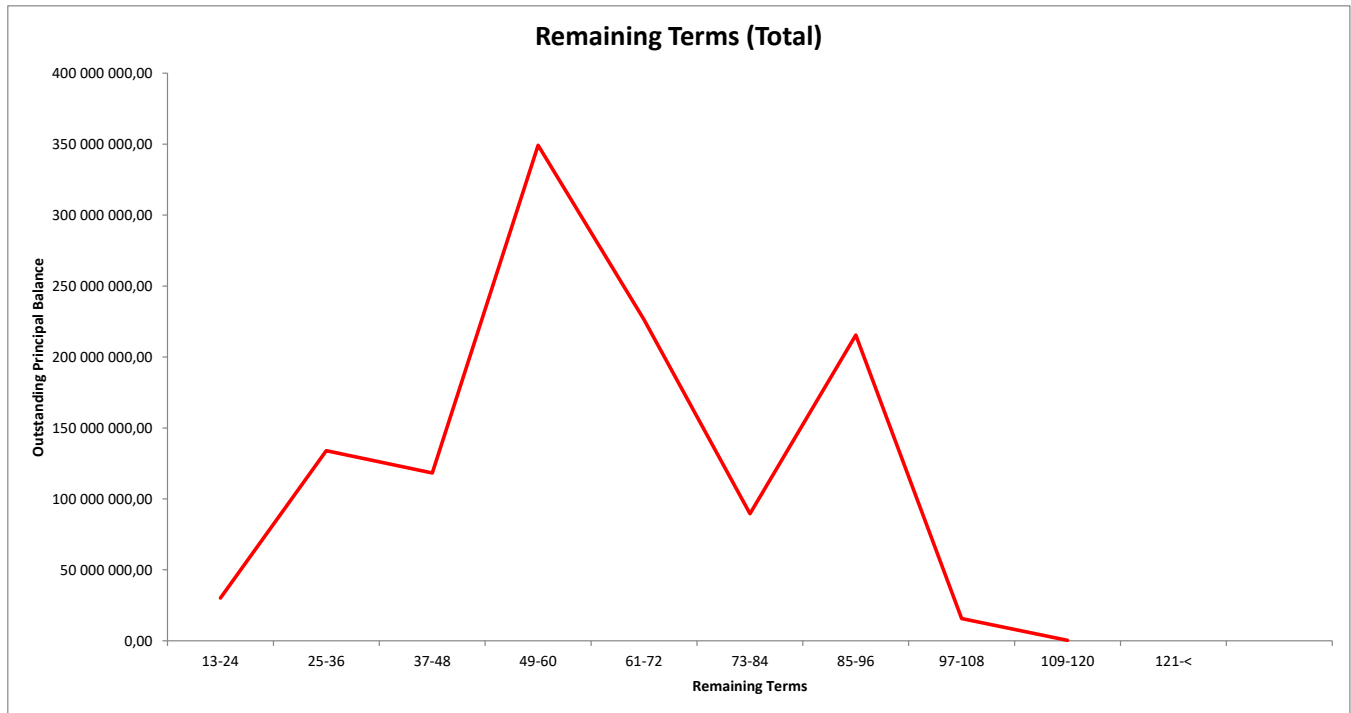


Bilkreditt 7 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	02.01.2019					
Payment date	27.12.2018					
Period No	36					
Monthly Period	Nov 2018					
Interest Period	from	26.11.2018	to	27.12.2018	=	31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	02.01.2019				
Payment date	27.12.2018				
Period No	36				
Monthly Period	Nov 2018				
Interest Period	from	26.11.2018	to	27.12.2018	= 31 days

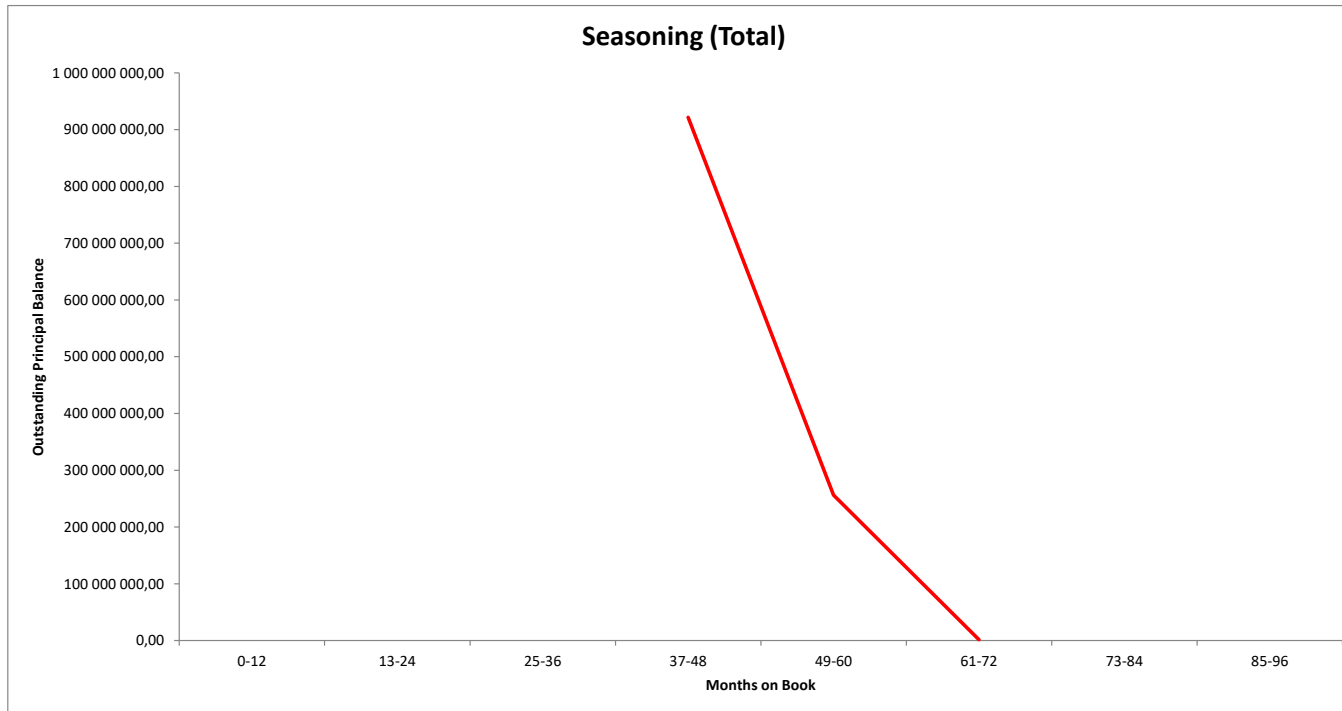
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48	7 831	921 637 385	78,15 %	50,7
	49		60	2 524	256 076 362	21,72 %	45,5
	61		72	10	1 534 185	0,13 %	63
	73		84				
	85		96				
	Total		10 365		1 179 247 932	100,00 %	49,6
							44,5

Bilkreditt 7 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from	26.11.2018 to 27.12.2018 = 31 days



Bilkreditt 7 DAC
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13.a Vehicle type



Reporting Date	02.01.2019				
Payment date	27.12.2018				
Period No	36				
Monthly Period	Nov 2018				
Interest Period	from	26.11.2018	to	27.12.2018	= 31 days

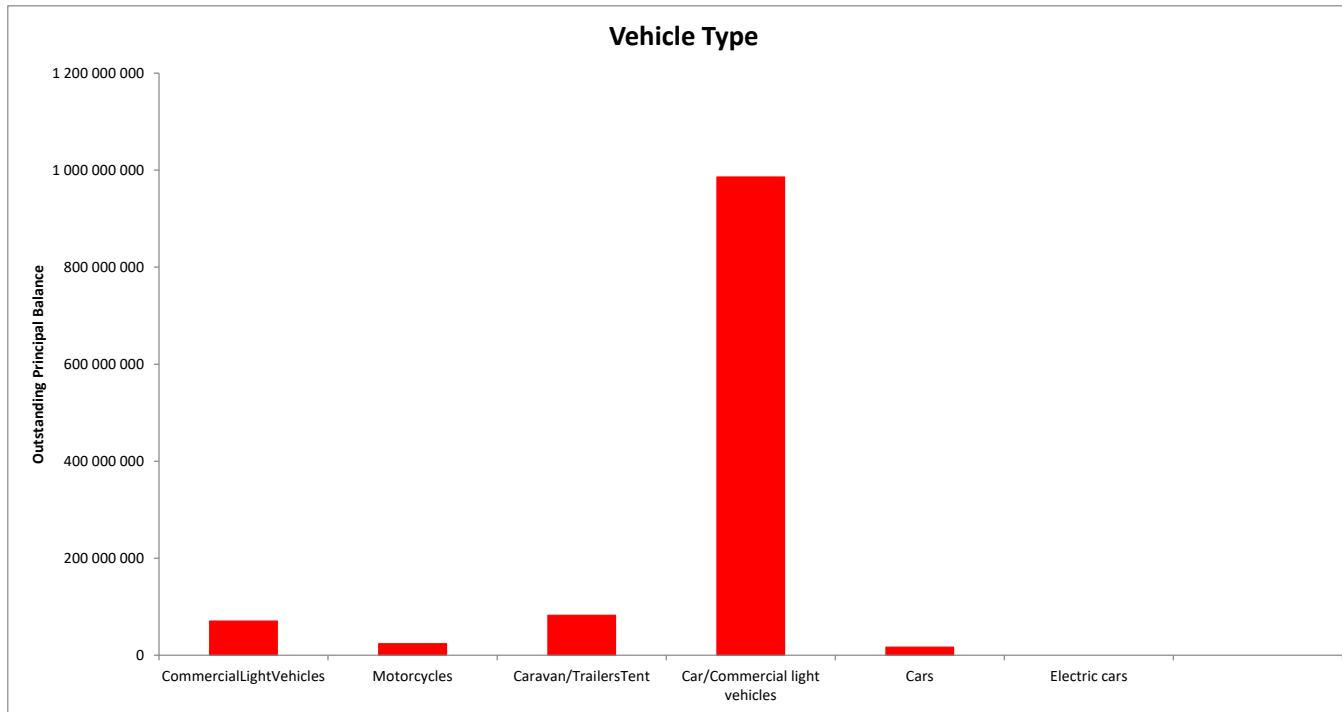
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	757	70 417 625	5,97 %	37,3	45,0
	Motorcycles	314	23 558 177	2,00 %	46,8	44,0
	Caravan/TrailersTent	538	82 484 590	6,99 %	64,2	44,1
	Car/Commercial light vehicles	8 616	986 068 238	83,62 %	49,2	44,6
	Cars	140	16 719 302	1,42 %	52,2	42,7
	Electric cars					
	Total	10 365	1 179 247 932	100 %	49,6	44,5

**Bilkreditt 7 DAC
Monthly Investor Report**

13.b Vehicle type



Reporting Date	02.01.2019					
Payment date	27.12.2018					
Period No	36					
Monthly Period	Nov 2018					
Interest Period	from	26.11.2018	to	27.12.2018	=	31 days



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	02.01.2019				
Payment date	27.12.2018				
Period No	36				
Monthly Period	Nov 2018				
Interest Period	from	26.11.2018	to	27.12.2018	= 31 days

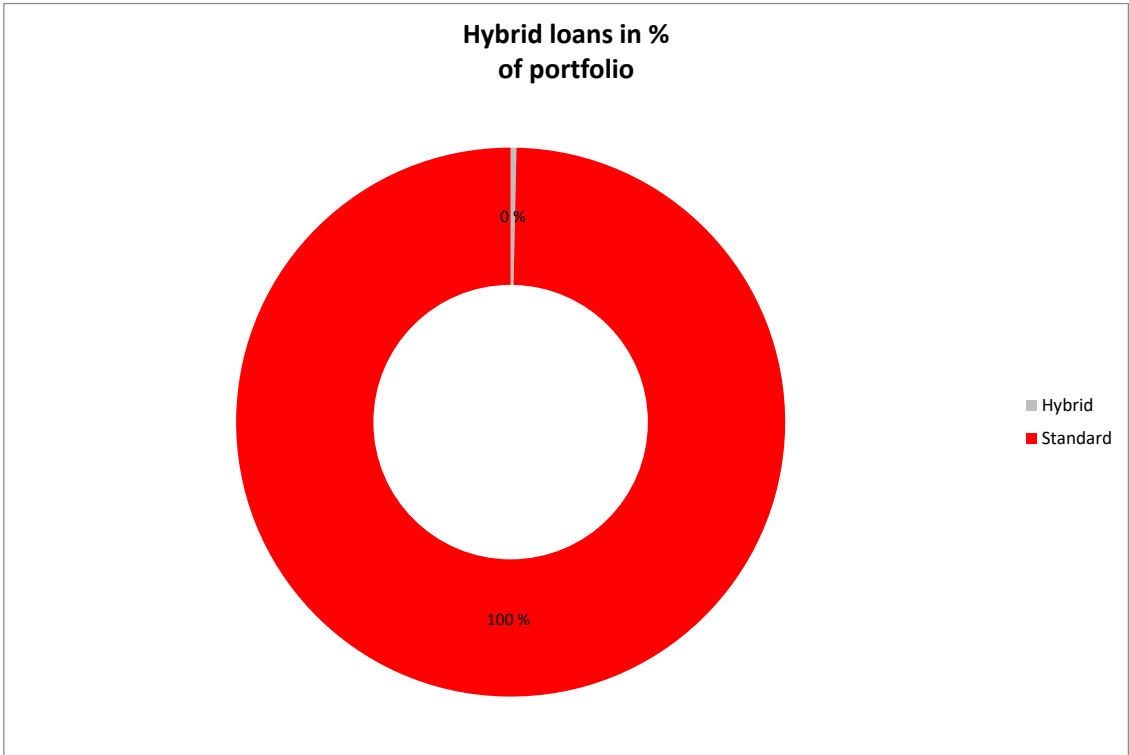
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		14	3 989 914	0,34 %	6,5	45,7
Standard		10 351	1 175 258 018	99,66 %	49,7	44,5
Total		10 365	1 179 247 932	100 %	49,6	44,5

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	02.01.2019					
Payment date	27.12.2018					
Period No	36					
Monthly Period	Nov 2018					
Interest Period	from	26.11.2018	to	27.12.2018	=	31 days

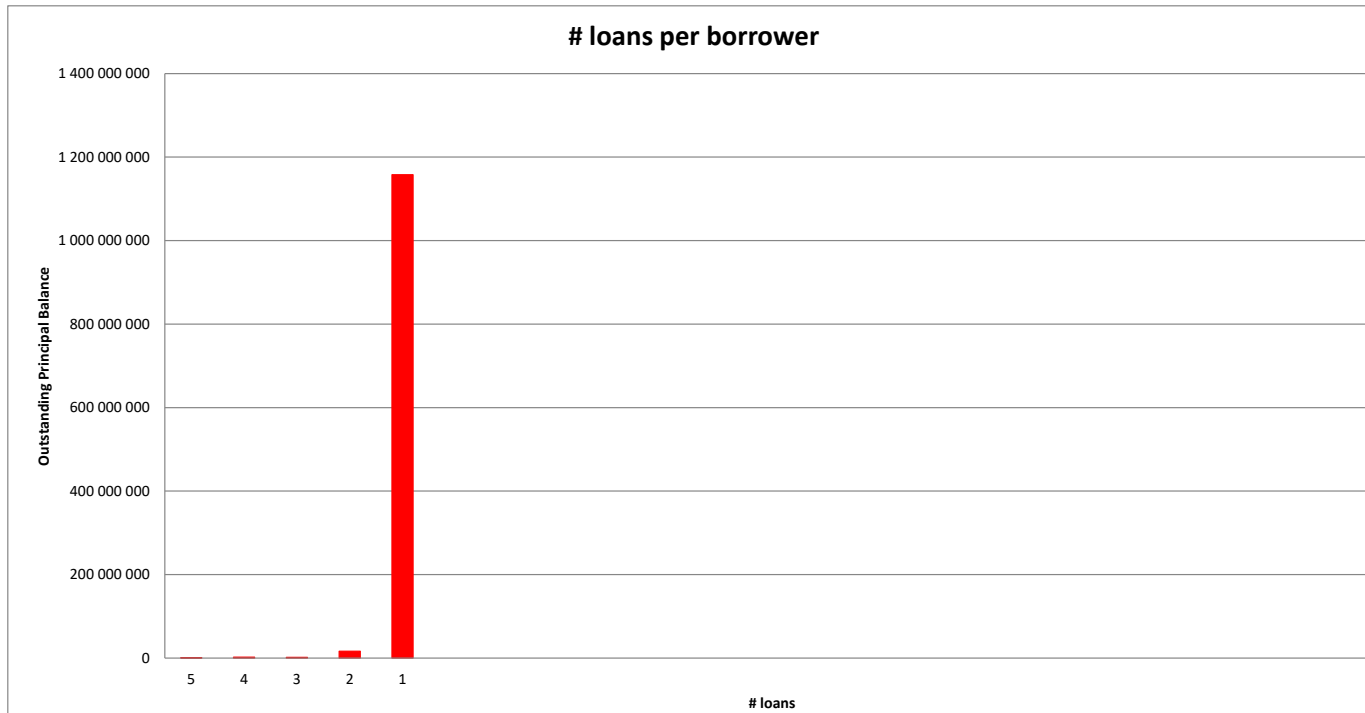


**Bilkreditt 7 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from	26.11.2018 to 27.12.2018 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018	to 27.12.2018 = 31 days

Period	TOTAL						
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage	
1	1 312 833 463	1 281 523 767	31 309 696	5 811 648	5,31 %	97,62 %	
2	1 281 523 767	1 249 707 994	31 815 772	5 677 046	5,32 %	95,19 %	
3	1 249 707 994	1 217 901 273	31 806 721	5 536 435	5,32 %	92,77 %	
4	1 217 901 273	1 186 627 668	31 273 605	5 397 960	5,32 %	90,39 %	
5	1 186 627 668	1 154 649 177	31 978 491	5 257 276	5,32 %	87,95 %	
6	1 154 649 177	1 122 495 657	32 153 520	5 115 598	5,32 %	85,50 %	
7	1 122 495 657	1 091 097 543	31 398 114	4 977 468	5,32 %	83,11 %	
8	1 091 097 543	1 059 989 978	31 107 565	4 839 751	5,32 %	80,74 %	
9	1 059 989 978	1 028 678 180	31 311 797	4 700 915	5,32 %	78,36 %	
10	1 028 678 180	996 430 522	32 247 658	4 559 241	5,32 %	75,90 %	
11	996 430 522	965 832 756	30 597 766	4 421 634	5,32 %	73,57 %	
12	965 832 756	935 686 219	30 146 537	4 285 472	5,32 %	71,27 %	
13	935 686 219	906 192 570	29 493 649	4 152 309	5,33 %	69,03 %	
14	906 192 570	877 184 787	29 007 783	4 021 616	5,33 %	66,82 %	
15	877 184 787	848 276 432	28 908 354	3 891 490	5,32 %	64,61 %	
16	848 276 432	820 259 842	28 016 591	3 764 902	5,33 %	62,48 %	
17	820 259 842	792 734 399	27 525 442	3 640 628	5,33 %	60,38 %	
18	792 734 399	765 902 251	26 832 148	3 518 534	5,33 %	58,34 %	
19	765 902 251	738 801 829	27 100 422	3 396 419	5,32 %	56,28 %	
20	738 801 829	713 337 899	25 463 922	3 280 109	5,33 %	54,34 %	

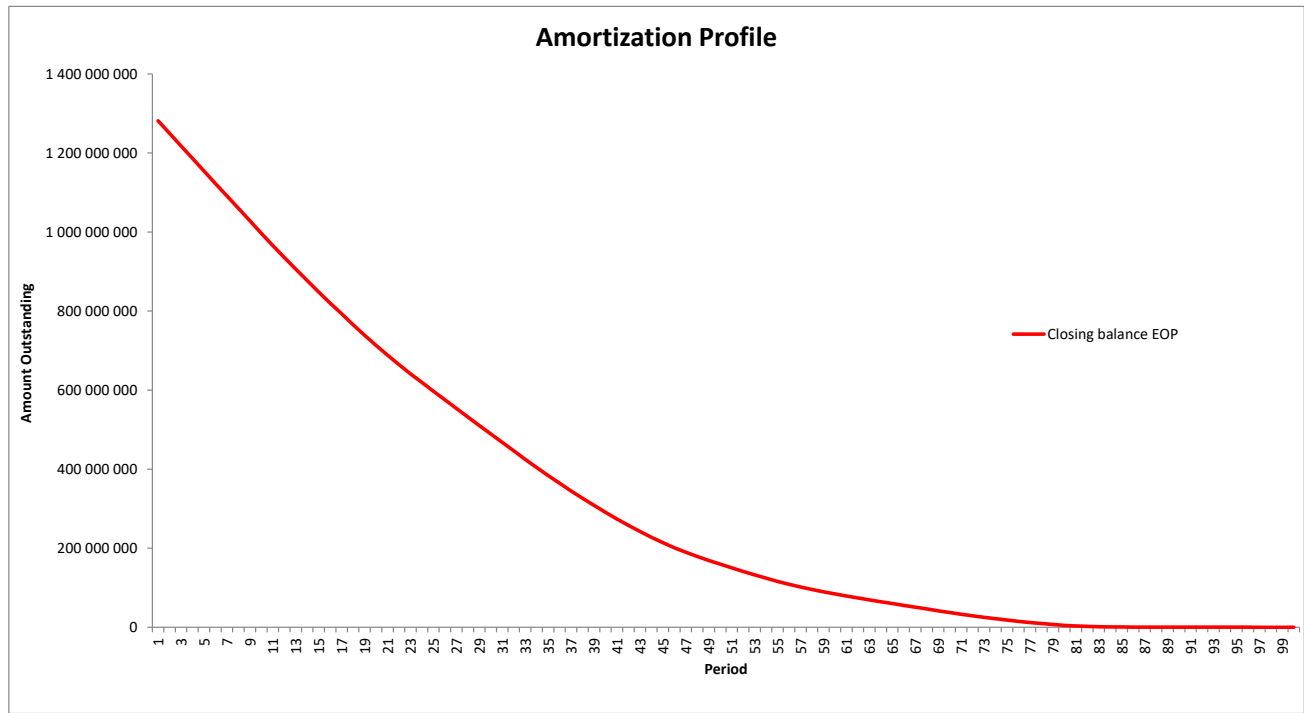
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	02.01.2019				
Payment date	27.12.2018				
Period No	36				
Monthly Period	Nov 2018				
Interest Period	from	26.11.2018	to	27.12.2018	= 31 days



Bilkreditt 7 DAC
Monthly Investor Report

17.a Payment Holidays



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018	to 27.12.2018 = 31 days

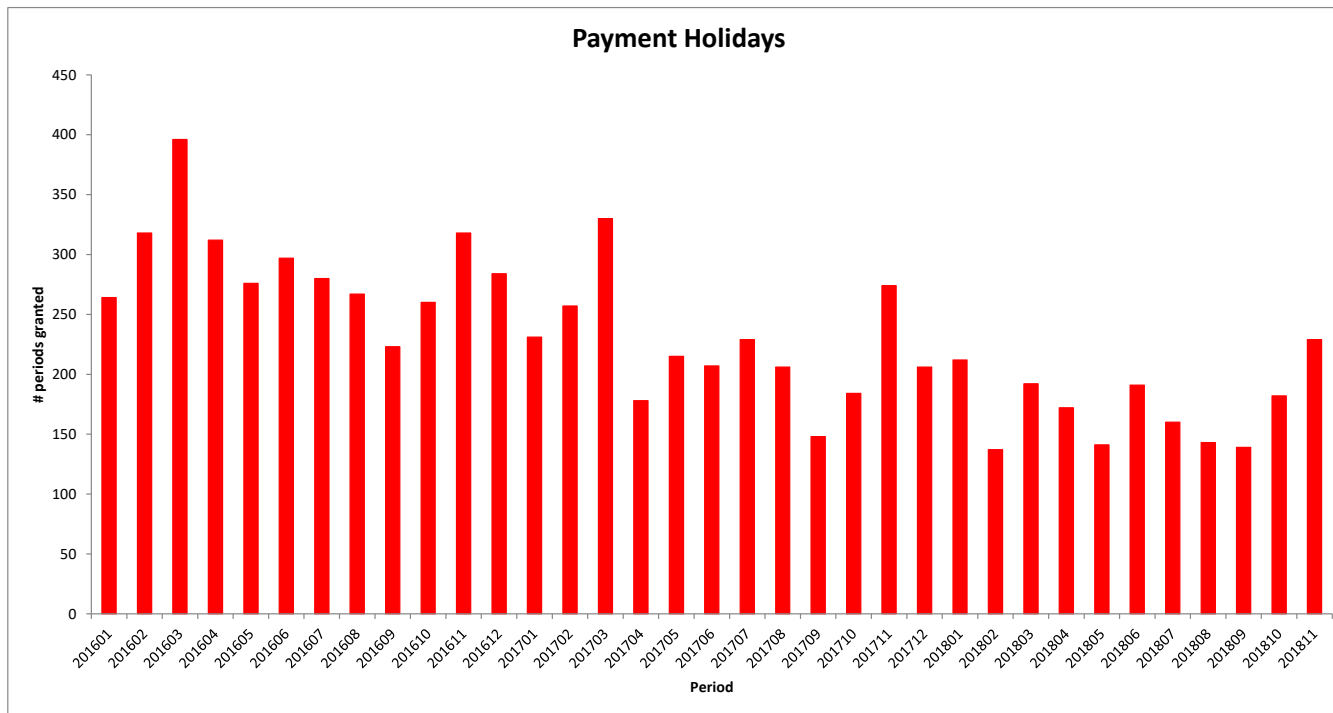
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201511	328	477	1 712 786
	201512	298	394	1 305 500
	201601	264	414	1 423 622
	201602	318	491	1 717 155
	201603	396	556	1 890 889
	201604	312	477	1 726 093
	201605	276	422	1 588 733
	201606	297	471	2 139 636
	201607	280	412	2 563 543
	201608	267	397	1 502 597
	201609	223	341	1 217 896
	201610	260	409	1 552 839
	201611	318	440	1 647 466
	201612	284	369	1 355 786
	201701	231	362	1 327 752
	201702	257	382	1 456 233
	201703	330	467	1 680 875
	201704	178	284	1 007 356
	201705	215	344	1 450 459
	201706	207	354	1 448 400
	201707	229	320	1 266 895
	201708	206	314	1 120 890
	201709	148	229	912 620
	201710	184	314	1 163 586
	201711	274	401	1 513 835
	201712	206	264	1 056 646
	201801	212	317	1 096 591
	201802	137	196	729 413
	201803	192	278	969 917
	201804	172	262	967 177
	201805	141	213	805 638
	201806	191	314	1 223 056
	201807	160	248	943 631
	201808	143	220	825 126
	201809	139	218	834 449
	201810	182	319	1 169 746
201811	229	345	1 254 851	
Total	8 684	13 035	49 569 681	

Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	02.01.2019				
Payment date	27.12.2018				
Period No	36				
Monthly Period	Nov 2018				
Interest Period	from	26.11.2018	to	27.12.2018	= 31 days



Bilkreditt 7 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018 to 27.12.2018 =	31 days

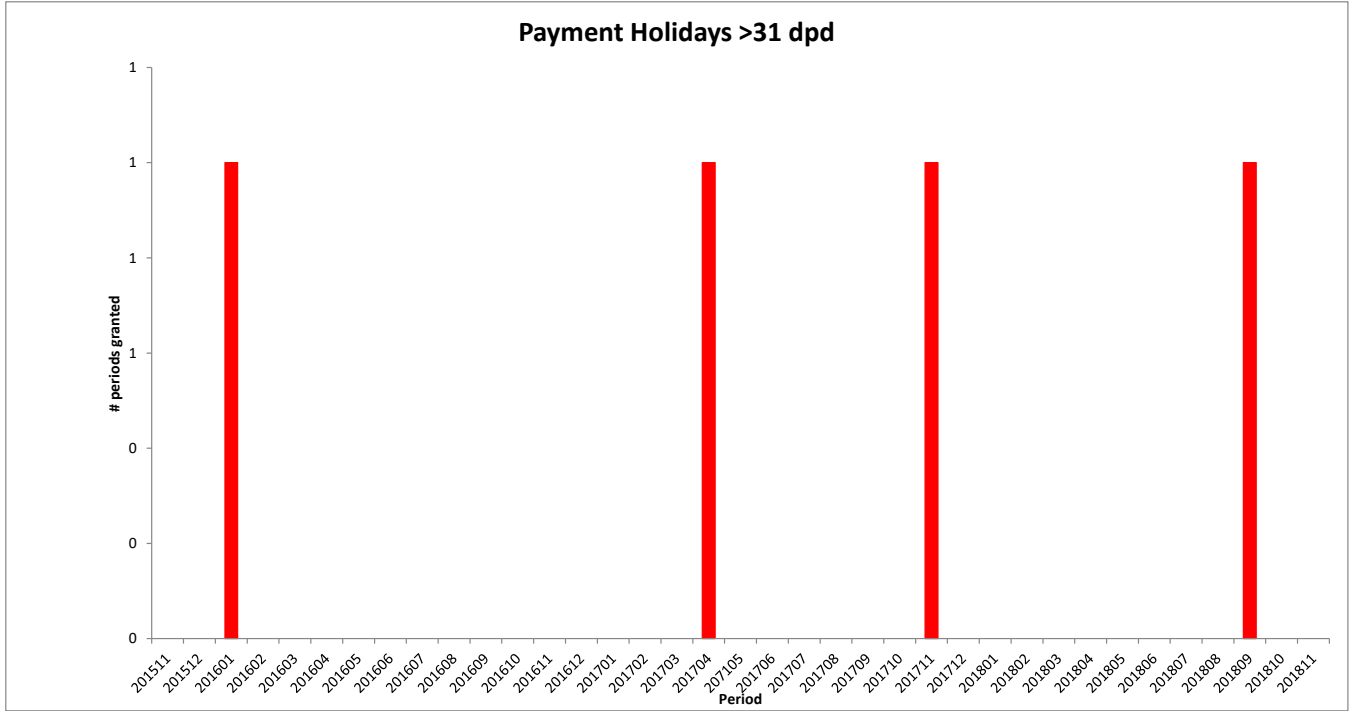
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201511	0	0	0
	201512	0	0	0
	201601	1	1	1 929
	201602	0	0	0
	201603	0	0	0
	201604	0	0	0
	201605	0	0	0
	201606	0	0	0
	201607	0	0	0
	201608	0	0	0
	201609	0	0	0
	201610	0	0	0
	201611	0	0	0
	201612	0	0	0
	201701	0	0	0
	201702	0	0	0
	201703	0	0	0
	201704	1	1	1 776
	207105	0	0	0
	201706	0	0	0
	201707	0	0	0
	201708	0	0	0
	201709	0	0	0
	201710	0	0	0
	201711	1	1	3 097
	201712	0	0	0
	201801	0	0	0
	201802	0	0	0
	201803	0	0	0
	201804	0	0	0
	201805	0	0	0
	201806	0	0	0
	201807	0	0	0
	201808	0	0	0
	201809	1	1	3 456
	201810	0	0	0
	201811	0	0	0
Total		4	4	10 258

**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31 dpd



Reporting Date	02.01.2019					
Payment date	27.12.2018					
Period No	36					
Monthly Period	Nov 2018					
Interest Period	from	26.11.2018	to	27.12.2018	=	31 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	02.01.2019
Payment date	27.12.2018
Period No	36
Monthly Period	Nov 2018
Interest Period	from 26.11.2018 to 27.12.2018 = 31 days

TOTAL		
Period	Closing balance	WA Interest rate
201512	4 961 729 485	5,15 %
201601	4 824 877 226	5,15 %
201602	4 677 232 996	5,14 %
201603	4 524 706 931	5,14 %
201604	4 367 347 791	5,14 %
201605	4 218 125 879	5,14 %
201606	4 051 770 340	5,14 %
201607	3 914 038 749	5,14 %
201608	3 768 451 252	5,14 %
201609	3 628 974 674	5,14 %
201610	3 500 830 886	5,13 %
201611	3 367 793 358	5,13 %
201612	3 252 814 674	5,13 %
201701	3 140 559 658	5,14 %
201702	3 027 367 407	5,13 %
201703	2 907 719 819	5,13 %
201704	2 807 839 654	5,13 %
201705	2 694 469 911	5,13 %
201706	2 575 492 819	5,13 %
201707	2 461 447 678	5,13 %
201708	2 355 663 434	5,29 %
201709	2 261 086 429	5,29 %
201710	2 158 188 957	5,29 %
201711	2 066 184 627	5,29 %
201712	1 994 371 631	5,82 %
201801	1 917 048 682	5,29 %
201802	1 839 037 050	5,29 %
201803	1 763 332 181	5,30 %
201804	1 688 809 450	5,30 %
201805	1 603 458 965	5,30 %
201806	1 514 136 816	5,30 %
201807	1 440 953 936	5,52 %
201808	1 376 072 177	5,52 %
201809	1 312 833 463	5,52 %
201810	1 241 300 183	5,53 %
201811	1 179 247 932	5,53 %

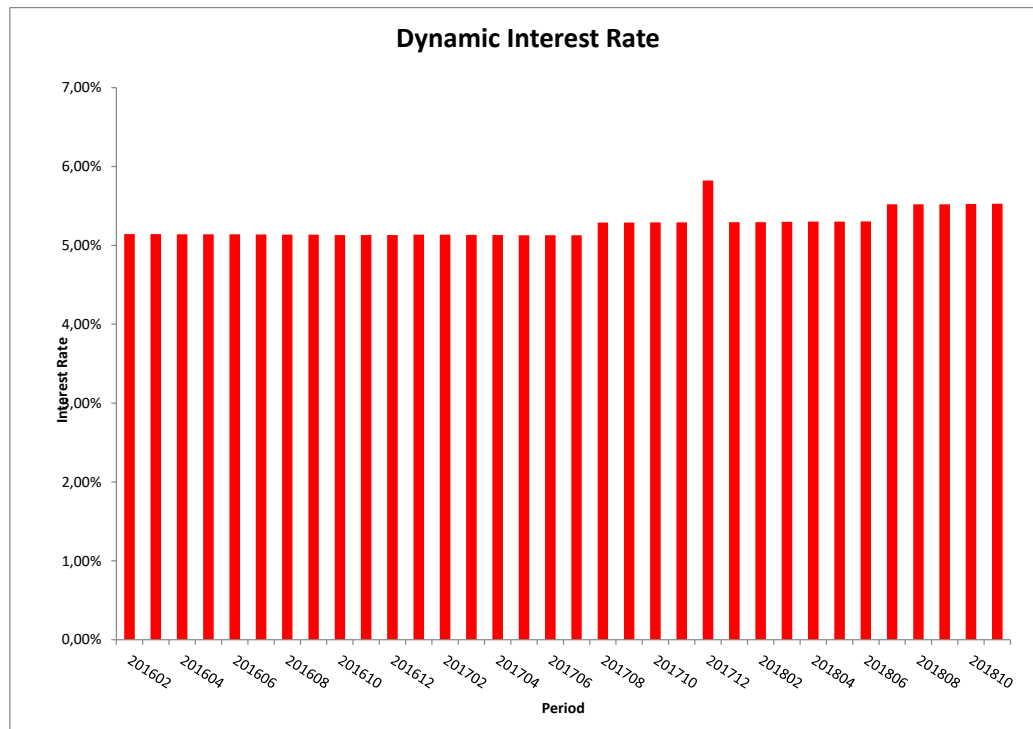
Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	02.01.2019		
Payment date	27.12.2018		
Period No	36		
Monthly Period	Nov 2018		
Interest Period	from	26.11.2018	to 27.12.2018 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

20.a Borrower Type



Reporting Date	02.01.2019		
Payment date	27.12.2018		
Period No	36		
Monthly Period	Nov 2018		
Interest Period	from	26.11.2018	to 27.12.2018 = 31 days

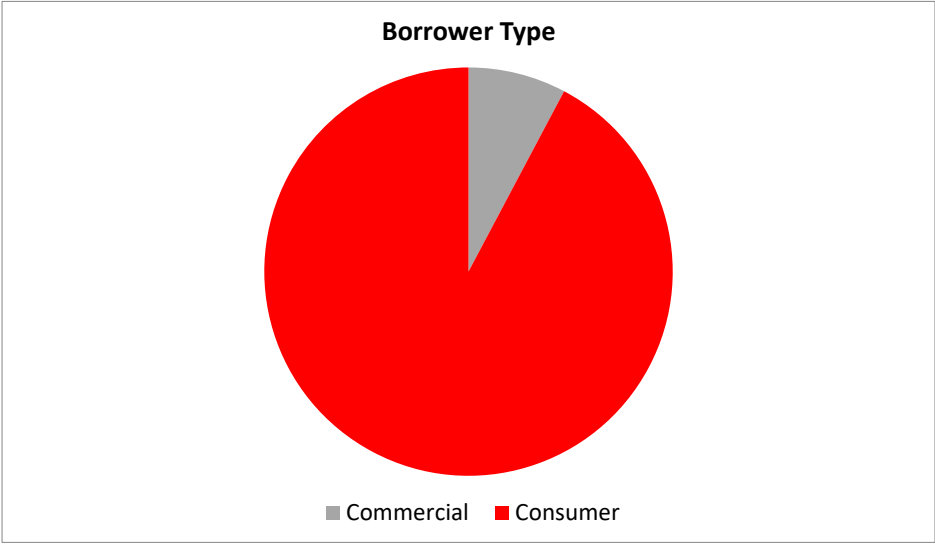
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	775	91 466 245	7,76 %	35,6	44,4
	Consumer	9 590	1 087 781 687	92,24 %	50,7	44,5
	Total	10 365	1 179 247 932	100,00%	49,57	44,53401658

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Monthly Investor Report

20.b Borrower Type



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from	26.11.2018 to 27.12.2018 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from	26.11.2018 to 27.12.2018 = 31 days

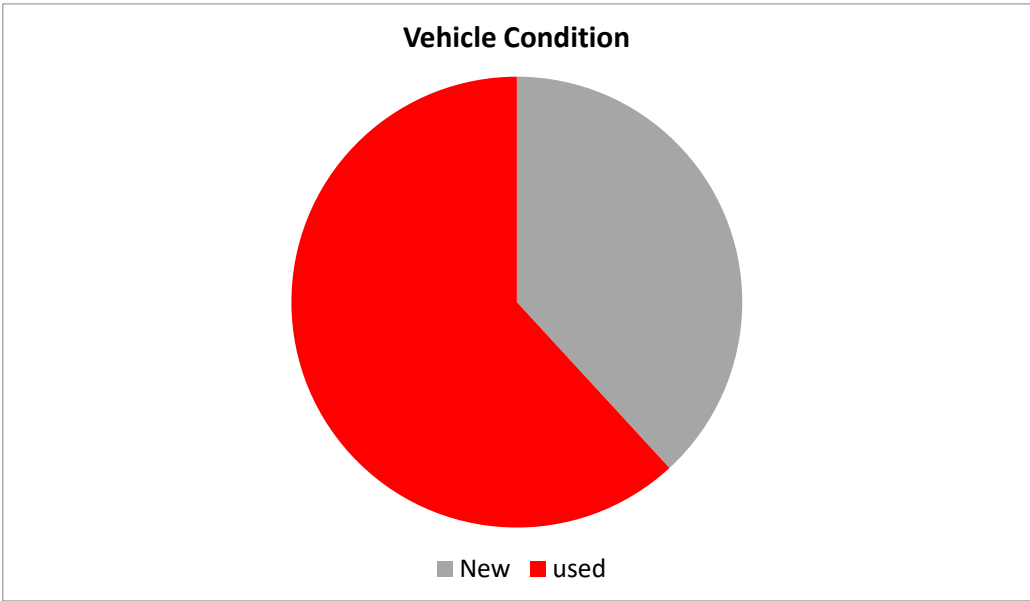
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 185	450 029 172	38,16 %	51,8	44,4
	used	7 180	729 218 760	61,84 %	48,2	44,6
		10 365	1 179 247 932	100 %	49,6	44,5

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	02.01.2019		
Payment date	27.12.2018		
Period No	36		
Monthly Period	Nov 2018		
Interest Period	from	26.11.2018	to 27.12.2018 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018	to 27.12.2018 = 31 days

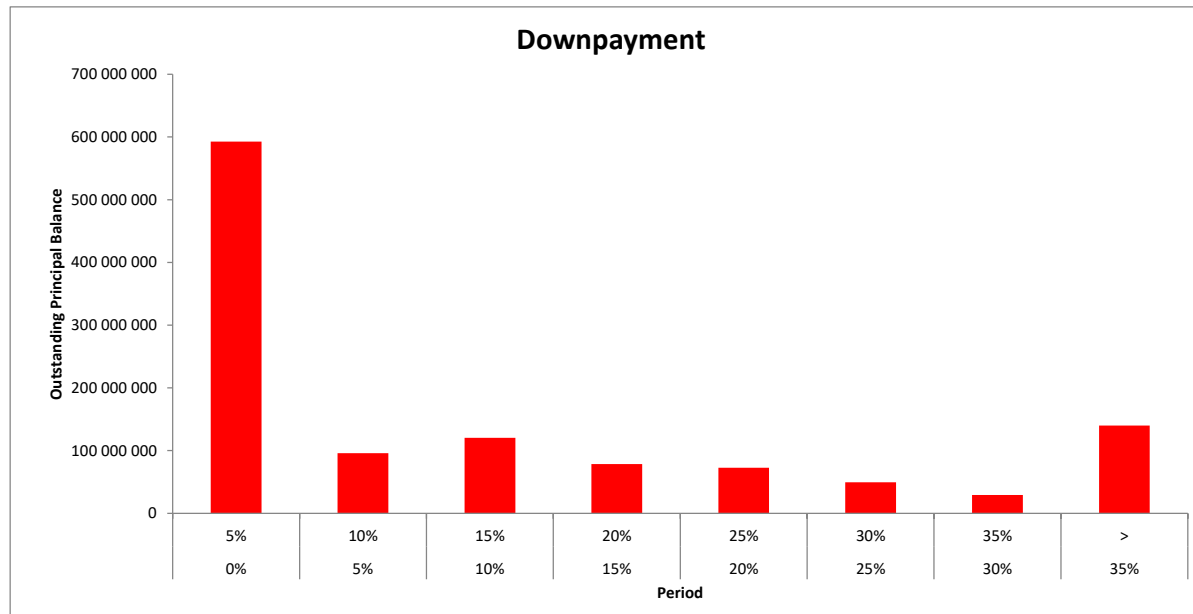
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 828	592 789 134	50,27 %	50,0	44,6
	5 %	10 %	685	95 817 915	8,13 %	50,9	44,8
	10 %	15 %	941	120 558 750	10,22 %	53,2	44,8
	15 %	20 %	640	78 585 489	6,66 %	50,5	44,5
	20 %	25 %	676	72 800 092	6,17 %	49,5	44,2
	25 %	30 %	459	49 372 248	4,19 %	51,6	44,4
	30 %	35 %	315	29 401 995	2,49 %	46,9	44,7
	35 %	>	1 821	139 922 309	11,87 %	43,0	44,2
Total		10 365	1 179 247 932	100 %	49,6	44,5	

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	02.01.2019		
Payment date	27.12.2018		
Period No	36		
Monthly Period	Nov 2018		
Interest Period	from	26.11.2018	to 27.12.2018 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018	to 27.12.2018 = 31 days

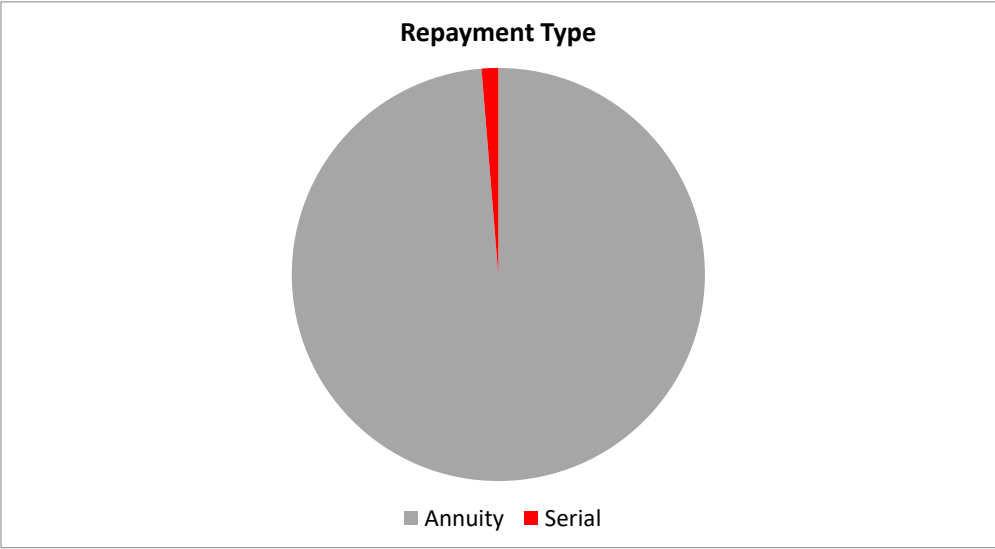
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	10 258	1 163 910 482	98,70 %	49,8	44,5
	Serial	107	15 337 450	1,30 %	32,7	45,3
		10 365	1 179 247 932	100 %	49,6	44,5

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Monthly Investor Report

23.b Repayment Type



Reporting Date		02.01.2019	
Payment date		27.12.2018	
Period No		36	
Monthly Period		Nov 2018	
Interest Period	from	26.11.2018	to 27.12.2018 = 31 days



Bilkreditt 7 DAC
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24.a Dynamic Pre-Payments



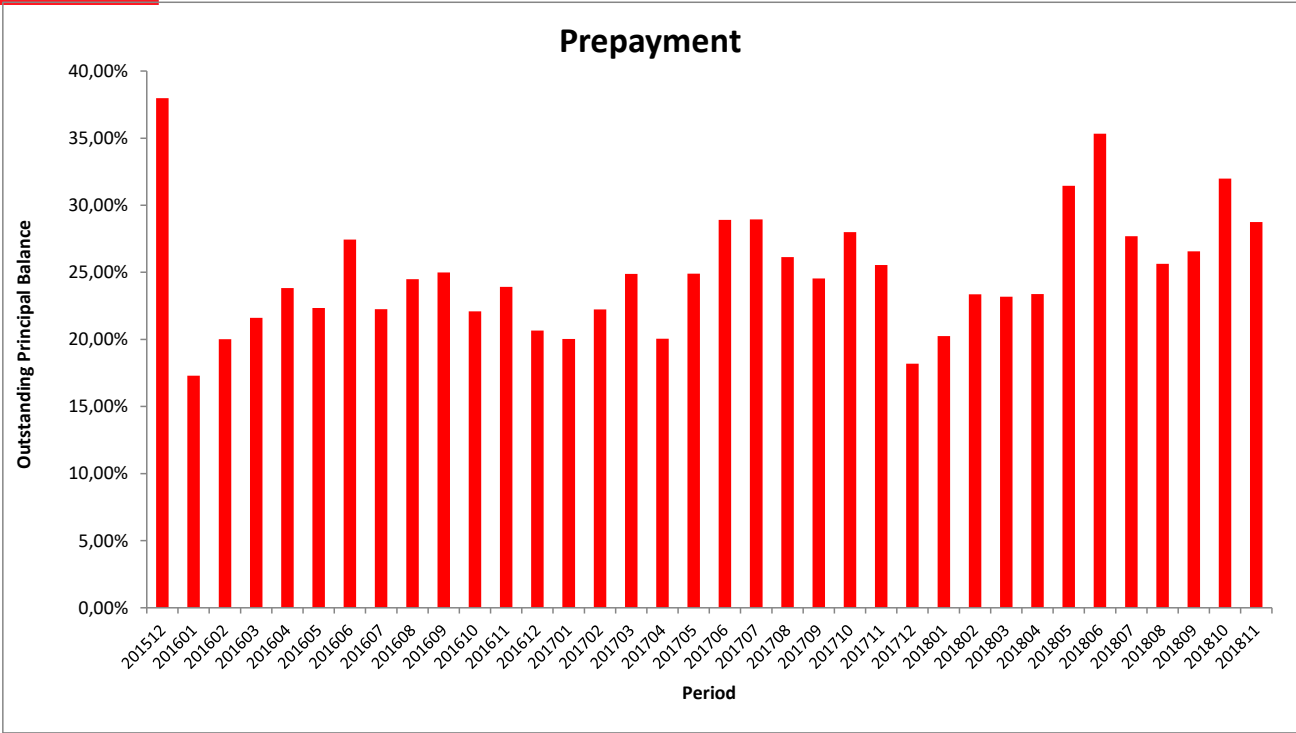
Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018	to 27.12.2018 = 31 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	201512	193 588 505	4 961 729 485	38,0 %
	201601	75 756 641	4 824 877 226	17,3 %
	201602	86 265 020	4 677 232 996	20,0 %
	201603	90 894 870	4 524 706 931	21,6 %
	201604	97 939 137	4 367 347 791	23,8 %
	201605	87 937 117	4 218 125 879	22,3 %
	201606	106 882 573	4 051 770 340	27,4 %
	201607	81 270 623	3 914 038 749	22,3 %
	201608	87 192 672	3 768 451 252	24,5 %
	201609	85 904 012	3 628 974 674	25,0 %
	201610	72 070 991	3 500 830 886	22,1 %
	201611	75 820 194	3 367 793 358	23,9 %
	201612	62 146 842	3 252 814 674	20,7 %
	201701	57 980 182	3 140 559 658	20,0 %
	201702	62 780 503	3 027 367 407	22,2 %
	201703	68 499 092	2 907 719 819	24,9 %
	201704	51 889 013	2 807 839 654	20,1 %
	201705	63 552 919	2 694 469 911	24,9 %
	201706	72 215 970	2 575 492 819	28,9 %
	201707	69 083 294	2 461 447 678	28,9 %
	201708	58 709 478	2 355 663 434	26,1 %
	201709	52 458 623	2 261 086 429	24,5 %
	201710	58 254 835	2 158 188 957	28,0 %
	201711	50 183 025	2 066 184 627	25,6 %
	201712	33 097 743	1 994 371 631	18,2 %
	201801	35 822 427	1 917 048 682	20,3 %
	201802	40 323 915	1 839 037 050	23,4 %
	201803	38 345 727	1 763 332 181	23,2 %
	201804	37 076 394	1 688 809 450	23,4 %
	201805	49 654 383	1 603 458 965	31,4 %
	201806	54 021 570	1 514 136 816	35,3 %
	201807	38 409 381	1 440 953 936	27,7 %
	201808	33 548 432	1 376 072 177	25,6 %
	201809	33 343 303	1 312 833 463	26,6 %
	201810	39 233 092	1 241 300 183	32,0 %
	201811	32 847 038	1 179 247 932	28,8 %

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24.b Dynamic Pre-Payments

Reporting Date	02.01.2019		
Payment date	27.12.2018		
Period No	36		
Monthly Period	Nov 2018		
Interest Period	from	26.11.2018	to 27.12.2018 = 31 days



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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date 02.01.2019
 Payment date 27.12.2018
 Period No 36
 Monthly Period Nov 2018
 Interest Period from 26.11.2018 to 27.12.2018 = 31 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2			2016 3			2016 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20161	116 009	2	44 073	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25				- 109 816	- 109 816	3 891 181	885 106	775 290	3 006 075	522 545	1 297 835	2 483 530
20163	2 241 179	25							145 634	145 634	2 095 545	399 448	545 082	1 696 097
20164	9 484 344	55										672 170	672 170	8 812 174
20171	7 220 771	56												
20172	5 858 456	50												
20173	5 993 301	42												
20174	6 146 738	52												
20181	4 931 657	50												
20182	5 685 506	54												
20183	5 714 127	59												
20184	4 850 743	35												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	243 569	1 541 404	2 239 961	328 660	1 870 064	1 911 301	130 223	2 000 287	1 781 078	330	2 000 617	1 780 748
20163	2 241 179	25	73 113	618 195	1 622 984	162 454	780 649	1 460 530	32 045	812 694	1 428 485	173 197	985 891	1 255 288
20164	9 484 344	55	2 214 967	2 887 137	6 597 207	1 622 845	4 509 982	4 974 362	347 531	4 857 513	4 626 831	344 528	5 202 041	4 282 303
20171	7 220 771	56	330 667	330 667	6 890 104	1 251 392	1 582 059	5 638 712	901 257	2 483 316	4 737 455	287 323	2 770 639	4 450 132
20172	5 858 456	50				1 479 078	1 479 078	4 379 378	338 244	1 817 322	4 041 134	385 007	2 202 329	3 656 127
20173	5 993 301	42							1 173 893	1 173 893	4 819 408	504 407	1 678 300	4 315 001
20174	6 146 738	52										395 080	395 080	5 751 658
20181	4 931 657	50												
20182	5 685 506	54												
20183	5 714 127	59												
20184	4 850 743	35												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1			2018 2			2018 3			2018 4		
			Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	0	2 000 617	1 780 748	6 955	2 007 572	1 773 793	9 647	2 017 219	1 764 146	11 543	2 028 762	1 752 603
20163	2 241 179	25	43 596	1 029 487	1 211 692	17 664	1 047 151	1 194 028	55 428	1 102 579	1 138 600	8 700	1 111 279	1 129 900
20164	9 484 344	55	19 628	5 221 669	4 262 675	49 141	5 270 810	4 213 534	350 916	5 621 726	3 862 618	116 616	5 738 342	3 746 002
20171	7 220 771	56	290 079	3 060 718	4 160 053	189 147	3 249 865	3 970 906	174 431	3 424 296	3 796 475	115 275	3 539 571	3 681 200
20172	5 858 456	50	113 608	2 315 937	3 542 519	322 267	2 638 204	3 220 252	73 737	2 711 941	3 146 515	60 905	2 772 846	3 085 610
20173	5 993 301	42	200 073	1 878 373	4 114 928	285 610	2 163 983	3 829 318	19 361	2 183 344	3 809 957	16 068	2 199 412	3 793 889
20174	6 146 738	52	1 790 433	2 185 513	3 961 225	495 418	2 680 931	3 465 807	90 932	2 771 863	3 374 875	56 443	2 828 306	3 318 432
20181	4 931 657	50	95 224	95 224	4 836 433	473 441	568 665	4 362 992	252 904	821 569	4 110 088	204 197	1 025 766	3 905 891
20182	5 685 506	54				503 489	503 489	5 182 017	558 638	1 062 127	4 623 379	507 327	1 569 454	4 116 052
20183	5 714 127	59							665 165	665 165	5 048 962	531 445	1 196 610	4 517 517
20184	4 850 743	35										120 686	120 686	4 730 057

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26. Delinquency



Reporting Date	02.01.2019	
Payment date	27.12.2018	
Period No	36	
Monthly Period	Nov 2018	
Interest Period	from 26.11.2018	to 27.12.2018 = 31 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance
2015	12	4 961 729 485	24 099	4 700 936 780	1 098	226 270 383	136	29 455 590	27	5 066 732							0	0
2015	1	4 824 877 226	23 794	4 575 829 836	1 034	210 629 519	151	30 580 426	30	6 107 845							1	1 937
	2	4 677 232 996	23 288	4 417 051 439	1 105	218 237 203	153	29 391 060	48	9 854 484	14	2 177 384	5	521 426			0	0
	3	4 524 706 931	22 900	4 279 252 351	1 043	206 590 642	140	26 435 940	38	5 676 935	26	4 828 524	9	1 444 858	4	477 681	1	114 072
	4	4 367 347 791	22 429	4 117 906 506	1 021	208 772 723	140	26 417 237	38	6 799 700	16	2 419 817	20	3 586 950	9	1 444 858	3	351 002
	5	4 218 125 879	22 001	3 981 772 279	949	186 245 359	181	36 329 729	43	6 641 106	19	3 770 482	8	944 073	15	2 422 851	9	1 478 965
2016	6	4 051 770 340	21 751	3 876 870 489	716	137 504 851	109	24 186 373	48	8 896 096	15	1 583 965	12	1 982 158	7	746 408	13	1 951 398
	7	3 914 038 749	21 160	3 715 790 392	849	154 533 815	128	26 356 684	39	8 461 118	33	6 636 434	10	962 621	10	1 297 685	11	844 643
	8	3 768 451 252	20 704	3 582 250 550	794	144 777 644	129	21 739 491	42	8 522 391	23	5 806 122	23	4 640 990	7	714 064	10	966 445
	9	3 628 974 674	20 218	3 444 913 716	778	143 879 435	126	22 807 337	40	5 940 658	19	2 867 124	21	5 526 519	16	3 039 885	4	430 091
	10	3 500 830 886	19 738	3 309 934 149	834	156 162 224	113	18 257 057	43	6 861 534	23	3 772 624	14	1 845 461	13	3 997 837	17	2 741 005
	11	3 367 793 358	19 330	3 206 906 487	768	127 434 828	117	20 181 370	33	4 835 393	25	3 527 138	20	3 086 122	13	1 822 020	19	4 184 562
	12	3 252 814 674	18 951	3 091 388 914	789	130 610 052	111	16 782 660	32	5 728 234	18	3 040 644	19	2 675 195	18	2 588 975	19	2 558 777
2017	1	3 140 559 658	18 519	2 973 759 140	786	130 894 757	148	23 037 060	41	5 134 081	19	3 107 252	13	2 362 811	17	2 264 557	22	2 646 902
	2	3 027 367 407	18 207	2 872 692 927	745	119 144 490	124	21 835 234	45	6 530 640	27	3 577 686	13	1 725 127	11	1 861 303	17	2 214 075
	3	2 907 719 819	17 761	2 759 117 665	710	112 926 258	130	20 483 732	42	8 235 957	26	2 727 549	19	2 601 408	11	1 627 250	17	2 359 794
	4	2 807 839 654	17 290	2 646 053 435	784	123 551 363	147	21 700 376	57	9 302 807	21	4 183 101	16	1 531 684	14	1 516 888	18	2 984 562
	5	2 694 469 911	16 803	2 525 097 173	834	132 797 757	150	21 322 678	41	5 510 203	31	5 535 537	15	2 514 746	17	1 691 817	15	1 384 792
	6	2 575 492 819	16 589	2 446 750 743	619	100 436 759	110	16 362 338	39	5 617 654	15	1 857 850	18	2 783 939	10	1 683 536	17	1 489 102
	7	2 461 447 678	15 959	2 314 009 838	776	117 794 126	116	18 105 275	36	4 865 399	18	2 649 106	10	1 434 136	15	2 589 798	9	1 524 223
	8	2 355 663 434	15 573	2 226 311 138	640	99 958 827	141	19 133 933	27	3 437 730	24	3 360 035	14	2 106 892	8	1 354 879	23	2 875 609
	9	2 261 086 429	15 026	2 117 812 736	742	109 793 382	136	21 898 753	32	3 820 831	20	2 669 033	17	3 077 153	13	2 014 541	10	1 593 469
	10	2 158 188 957	14 605	2 034 279 463	690	96 080 365	112	14 523 700	40	6 265 455	22	1 548 502	15	2 262 291	16	3 229 181	14	1 688 990
	11	2 066 184 627	14 168	1 944 576 772	684	94 991 378	124	15 500 292	35	4 781 150	23	3 464 439	17	950 891	13	1 919 705	25	2 753 880
	12	1 994 371 631	13 755	1 854 323 777	751	109 082 946	142	19 268 974	41	6 028 636	17	2 167 830	20	2 553 256	15	946 212	13	1 703 868
2018	1	1 917 048 682	13 508	1 800 538 492	625	86 292 186	143	18 669 383	33	4 995 039	21	2 826 885	14	1 809 861	14	1 916 836	20	1 663 485
	2	1 839 037 050	13 137	1 723 031 397	616	83 505 441	150	21 534 366	47	5 498 189	17	2 062 744	15	1 926 712	12	1 478 201	18	1 929 305
	3	1 763 332 181	12 590	1 625 437 542	719	100 809 388	170	23 367 383	60	6 896 784	30	2 401 931	14	2 623 246	13	1 795 907	12	1 338 867
	4	1 688 809 450	12 275	1 561 294 119	683	94 772 231	140	18 193 468	51	6 753 683	35	3 707 132	22	2 017 363	11	2 071 454	17	2 188 094
	5	1 603 458 965	11 895	1 483 168 844	687	90 927 111	112	15 057 834	50	5 643 677	31	3 446 637	28	3 346 503	20	1 868 359	10	988 252
	6	1 514 136 816	11 596	1 426 069 699	506	64 376 210	88	12 496 205	30	3 911 924	29	2 215 367	24	2 804 728	19	2 262 683	27	2 509 160
	7	1 440 953 936	11 152	1 353 294 638	516	67 587 840	85	10 502 342	27	3 240 543	19	2 602 375	25	2 177 896	16	1 548 302	23	2 419 366
	8	1 376 072 177	10 732	1 289 823 300	526	64 073 305	84	11 291 520	31	3 507 695	21	2 793 171	20	2 787 476	21	1 795 980	17	1 600 513
	9	1 312 833 463	10 418	1 232 333 370	466	56 973 955	100	12 796 756	34	3 863 932	20	1 980 990	16	2 343 703	20	2 540 757	19	1 694 248
	10	1 241 300 183	10 044	1 161 900 993	486	59 595 337	76	10 401 815	31	4 217 298	14	1 462 977	11	1 384 039	19	2 337 724	19	2 671 236
	11	1 179 247 932	10 365	1 107 973 716	446	55 629 343	74	8 829 448	23	3 038 016	18	1 509 385	12	1 298 374	11	969 650	16	2 179 507
	12																	

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27. Priority of Payments



Reporting Date	02.01.2019
Payment date	27.12.2018
Period No	36
Monthly Period	Nov 2018
Interest Period	from 26.11.2018 to 27.12.2018 = 31 days

Priority of Payments

Available Distribution Amount	+	82 122 863,60 NOK	6 714 344,94 EUR
Senior Expenses	-	491 353,31 NOK	
Class A Notes Interest	-	990 922,01 NOK	5 993,48 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	687 141,00 NOK	
Liquidity Reserve	-	10 044 000,00 NOK	
Class A Principal	-	62 052 251,00 NOK	6 708 351,46 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	5 022 000,00 NOK	
Class C Notes Interest	-	480 193,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	303 245,26 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	2 051 758,03 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	02.01.2019
Payment date	27.12.2018
Period No	36
Monthly Period	Nov 2018
Interest Period	from 26.11.2018 to 27.12.2018 = 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	491 353,31 NOK			
Interest accrued for the Period	2 158 256,01 NOK	990 922,01 NOK	687 141,00 NOK	480 193,00 NOK
Cumulative Interest accrued	171 970 890,14 NOK	132 061 337,14 NOK	23 461 932,00 NOK	16 447 621,00 NOK
Interest Payments	2 158 256,01 NOK	990 922,01 NOK	687 141,00 NOK	480 193,00 NOK
Cumulative Interest Payments	171 970 890,14 NOK	132 061 337,14 NOK	23 461 932,00 NOK	16 447 621,00 NOK
Interest accrued on Subordinated Loan for the Period	303 245,26 NOK			
Cumulative Interest accrued on Subordinated Loan	19 905 751,76 NOK			
Interest Payments on Subordinated Loan	303 245,26 NOK			
Cumulative Interest Payments on Subordinated Loan	19 905 751,76 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

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29. Swap Counterparty Data



Reporting Date	02.01.2019
Payment date	27.12.2018
Period No	36
Monthly Period	Nov 2018
Interest Period from	26.11.2018 to 27.12.2018 = 31 days

Swap Counterparty Data

Swap Counterparty Provider Banco Santander
Swap Rating Trigger Breach
Swap Collateral posted 0,00 EUR

Swap Data

Swap Type Cross Currency Swap
Swap Opening Balance 580 014 183,00 NOK 62 704 236,00 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date) 1,2000 %
1M Euribor (Notes, Swap) -0,3690 %
Gross Amount Due to Swap Counterparty 63 043 173,01 NOK
Gross Amount Due from Swap Counterparty 6 714 344,94 EUR
EUR/NOK spot rate N/A

Bilkreditt 7 DAC
Monthly Investor Report

30. Contact Details



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Reporting Date	02.01.2019
Payment date	27.12.2018
Period No	36
Monthly Period	Nov 2018
Interest Period	from 26.11.2018 to 27.12.2018 = 31 days