

**Bil kreditt 7 DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	31.05.2019				
Payment date	28.05.2019			Following payment dates:	25.06.2019
Period No	41				25.07.2019
Monthly Period	Apr 2019				
Interest Period	from 25.04.2019	to	28.05.2019	=	33 days
Cut-Off Date	30.04.2019				

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**1. Portfolio Information**



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	41	
Monthly Period	Apr 2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

	Current Period	Previous Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>968 372 407,00 NOK</b>	<b>1 020 994 626,00 NOK</b>
Scheduled Loan Principal Repayments	23 747 016,00 NOK	24 389 084,00 NOK
Prepayments	23 776 159,00 NOK	27 346 528,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	218 894,00 NOK	188 343,00 NOK
<b>Total Principal Payments Received</b>	<b>47 742 069,00 NOK</b>	<b>51 923 955,00 NOK</b>
	0,00	
New Defaulted Auto Loans in Period	1 293 838,00 NOK	925 034,00 NOK
<b>Total New Defaults</b>	<b>1 293 838,00 NOK</b>	<b>925 034,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	229 917,00 NOK	226 770,00 NOK
<b>Closing Balance</b>	<b>919 566 417,00 NOK</b>	<b>968 372 407,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	18 250 233,00 NOK	18 023 463,00 NOK
New	229 917,00 NOK	226 770,00 NOK
Close	<b>18 480 150,00 NOK</b>	<b>18 250 233,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	5 419 004,00 NOK	5 705 531,00 NOK
Recoveries on loans in default	410 656,00 NOK	567 500,00 NOK
<b>Total Revenue Received in Period</b>	<b>5 829 660,00 NOK</b>	<b>6 273 031,00 NOK</b>
<b># Loans</b>		
At beginning of period	9 177 Loans	9 475 Loans
Paid in Full	263 Loans	283 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	15 Loans	14 Loans
<b>At end of period</b>	<b>8 899 Loans</b>	<b>9 177 Loans</b>
Weighted Average Loan Return	7,18 %	
Average NIBOR + Weighted Average Loan Threshold	4,27 %	

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**2. Amount Due for Distribution**



Reporting Date	31.05.2019			
Payment date	28.05.2019			
Period No	41			
Monthly Period	Apr 2019			
Interest Period	from	25.04.2019	to	28.05.2019 = 33 days

**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)	53 571 729,00 NOK		58 196 986,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	5 279 762,06 EUR	0,00 NOK	5 692 672,50 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	-903,02 NOK		-1 480,96 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
<b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>	<b>68 636 825,98 NOK</b>	<b>5 279 762,06 EUR</b>	<b>73 261 505,04 NOK</b>	<b>5 692 672,50 EUR</b>

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**3. Reserve Accounts**

Reporting Date	31.05.2019				
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**Note Balance**

Beginning of Period		968 372 407,00	NOK
End of Period		919 566 417,00	NOK

**Reserve Fund**

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

**Liquidity Balance**

Beginning of Period	1,0 %	10 044 000,00	NOK
Cash Outflow		10 044 000,00	NOK
Cash Inflow		10 044 000,00	NOK
End of Period	1,0 %	10 044 000,00	NOK
Required Reserve Amount	1,0 %	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		0,00	NOK
Cash Outflow		0,00	NOK
Drawings from Commingling Reserve		0,00	NOK
Cash Inflow		0,00	NOK
End of Period		0,00	NOK
Required Commingling Reserve Fund		0,00	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	968 372 407,00	NOK
End of Period	919 566 417,00	NOK

**Portfolio Performance:**

**Performing Receivables:**

	NOK	%	# loans
Current	849 041 507,00	92,33 %	8 283
1-29 days past due	54 898 966,00	5,97 %	471
		0,00 %	

**Delinquent Receivables:**

30-59 days past due	9 076 686,00	0,99 %	74
60-89 days past due	2 742 780,00	0,30 %	32
90-119 days past due	1 954 130,00	0,21 %	18
120-149 days past due	869 527,00	0,09 %	12
150-179 days past due	982 821,00	0,11 %	9
<b>Total Performing and Delinquent</b>	<b>919 566 417,00</b>	<b>100,00 %</b>	<b>8 899</b>

Current Period Defaults	1 293 838,00	15
Cumulative Defaults	66 616 291,00	567
Current Period Recoveries	410 656,00	
Cumulative Recoveries	32 894 364,00	

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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
<b>General Note Information</b>						
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)/Aaa(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
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		33 198 530,49 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	68 636 825,98 NOK					
Amortisation	48 805 990,00 NOK					
Redemption per Class		5 276 323,24 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 055,26 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	919 566 417,00 NOK	27 922 207,24 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		28,09 %	43,09 %	0,08 %	28,71 %	0,03 %
Current Pool Factor		0,06	1,00	1,00	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,3670 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,2700 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	33					
Principal Outstanding per Note Beginning of Period		6 639,71 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 055,26 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		5 584,44 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,69 EUR	2 635,42 NOK	2,11 NOK	2 200,00 NOK	2,20 NOK
Interest Payment	1 450 246,03 NOK	3 438,81 EUR	835 426,75 NOK	1 581,25 NOK	580 799,80 NOK	629,20 NOK
Interest Payment per Note		0,69 EUR	2 635,42 NOK	2,11 NOK	2 200,00 NOK	2,20 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		75,68 %	32,51 %		3,77 %	
Current CE (excl. Excess Spread)		73,55 %	30,38 %		1,64 %	

**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**



Reporting Date 31.05.2019  
 Payment date 28.05.2019  
 Period No 41  
 Monthly Period Apr 2019  
 Interest Period: 25.04.2019 to 28.05.2019 = 33 days

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	Banco Santander	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	A2	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		A2	N	
Issuer Cross Currency Swap Provider	Banco Santander	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**

Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	41		
Monthly Period	Apr 2019		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days



Average amount - all: 202 469

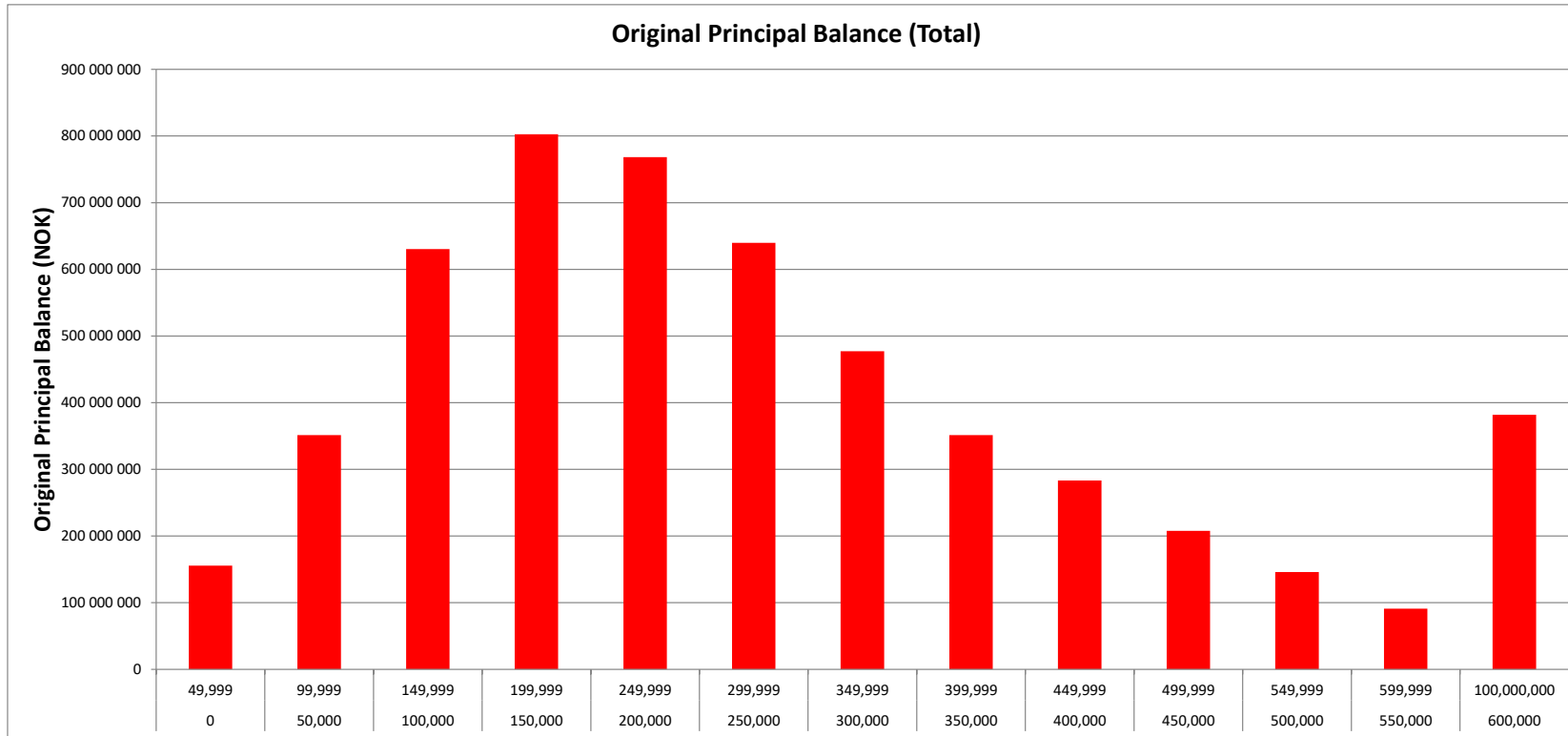
		TOTAL							
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0		49 999	2 085	155 602 799	2,94 %	7,99 %	13,8	3,8
	50 000		99 999	4 461	351 322 040	6,65 %	17,09 %	50,2	9,3
	100 000		149 999	4 936	630 375 313	11,92 %	18,91 %	62,1	9,1
	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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Monthly Period	Apr 2019	
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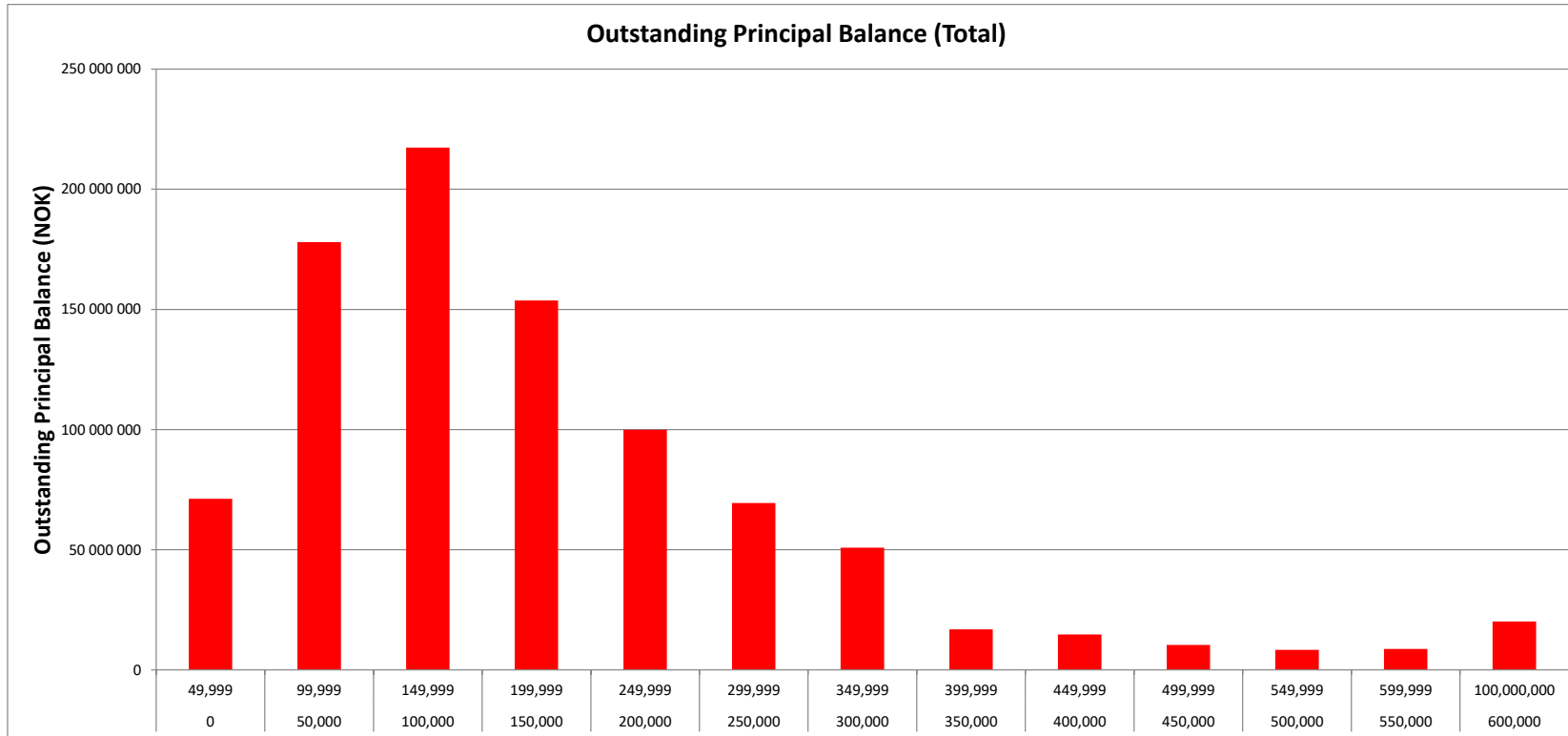
Average amount - all: 103 334

TOTAL									
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
Outstanding balance	0	49 999	2 840	71 208 937	7,74 %	31,91 %	17,3	49,9	
	50 000	99 999	2 375	178 024 366	19,36 %	26,69 %	33,4	49,9	
	100 000	149 999	1 766	217 316 452	23,63 %	19,84 %	42,8	49,6	
	150 000	199 999	895	153 726 206	16,72 %	10,06 %	50,9	49,4	
	200 000	249 999	451	99 950 756	10,87 %	5,07 %	55,9	48,9	
	250 000	299 999	255	69 455 919	7,55 %	2,87 %	60,2	49,1	
	300 000	349 999	158	50 830 640	5,53 %	1,78 %	66,3	48,8	
	350 000	399 999	45	16 840 166	1,83 %	0,51 %	64,9	49,8	
	400 000	449 999	35	14 728 119	1,60 %	0,39 %	68,0	49,3	
	450 000	499 999	22	10 354 296	1,13 %	0,25 %	68,2	50,0	
	500 000	549 999	16	8 307 826	0,90 %	0,18 %	67,6	48,5	
	550 000	599 999	15	8 677 547	0,94 %	0,17 %	71,5	49,5	
	600 000	100 000 000	26	20 145 187	2,19 %	0,29 %	71,6	49,4	
	Total			8 899	919 566 417	100 %	100 %	46,6	49,5

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



Reporting Date	31.05.2019	
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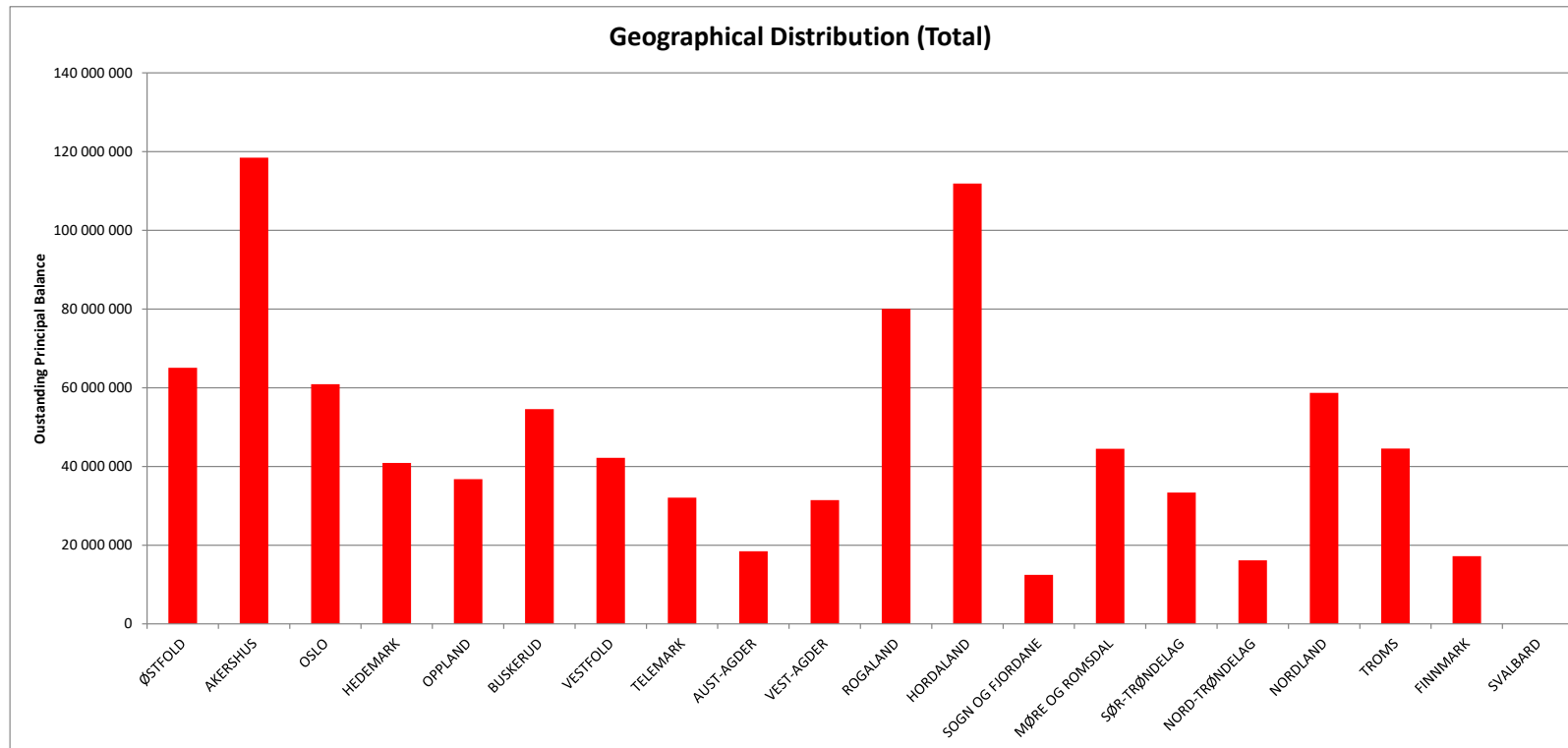
		TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning				
0100	690	65 085 514	7,08 %	7,75 %	ØSTFOLD	44,8	49,1				
0200	1 171	118 470 739	12,88 %	13,16 %	AKERSHUS	44,1	49,7				
0300	533	60 890 744	6,62 %	5,99 %	OSLO	46,1	49,1				
0400	440	40 908 586	4,45 %	4,94 %	HEDEMARK	44,1	49,4				
0500	386	36 786 013	4,00 %	4,34 %	OPPLAND	43,7	49,9				
0600	571	54 554 934	5,93 %	6,42 %	BUSKERUD	44,0	49,2				
0700	456	42 209 222	4,59 %	5,12 %	VESTFOLD	45,1	49,6				
0800	341	32 069 878	3,49 %	3,83 %	TELEMARK	45,1	49,9				
0900	191	18 423 866	2,00 %	2,15 %	AUST-AGDER	45,1	49,1				
1000	320	31 421 157	3,42 %	3,60 %	VEST-AGDER	46,5	49,9				
1100	745	80 035 568	8,70 %	8,37 %	ROGALAND	49,0	49,7				
1200	1 046	111 893 430	12,17 %	11,75 %	HORDALAND	47,7	49,5				
1400	106	12 463 140	1,36 %	1,19 %	SOGN OG FJORDANE	46,1	49,9				
1500	404	44 479 934	4,84 %	4,54 %	MØRE OG ROMSDAL	48,0	49,4				
1600	322	33 356 300	3,63 %	3,62 %	SØR-TRØNDELAG	46,3	50,1				
1700	165	16 128 062	1,75 %	1,85 %	NORD-TRØNDELAG	45,0	48,6				
1800	520	58 686 866	6,38 %	5,84 %	NORDLAND	51,1	49,4				
1900	355	44 526 734	4,84 %	3,99 %	TROMS	52,6	49,0				
2000	137	17 175 730	1,87 %	1,54 %	FINNMARK	52,0	49,2				
2100	0	0	0,00 %	0,00 %	SVALBARD	0,0	0,0				
Total:	8 899	919 566 417	100 %	100 %		46,6	49,5				

Geographic distribution

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**9.b Geographical Distribution Graph**

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

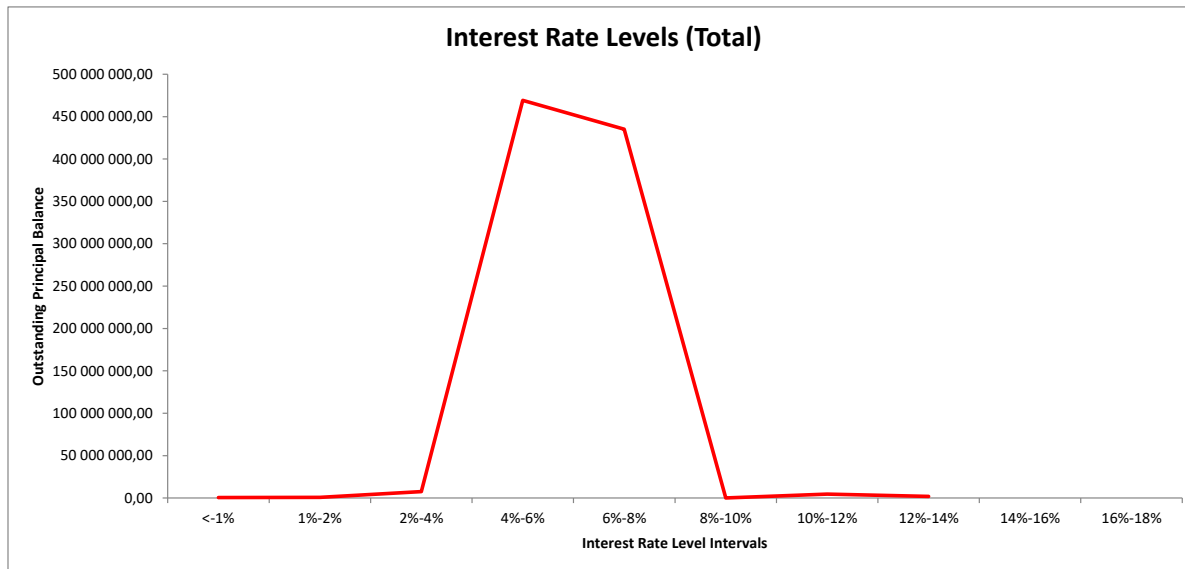




**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**10.b Interest Rate**

Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	41					
Monthly Period	Apr 2019					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



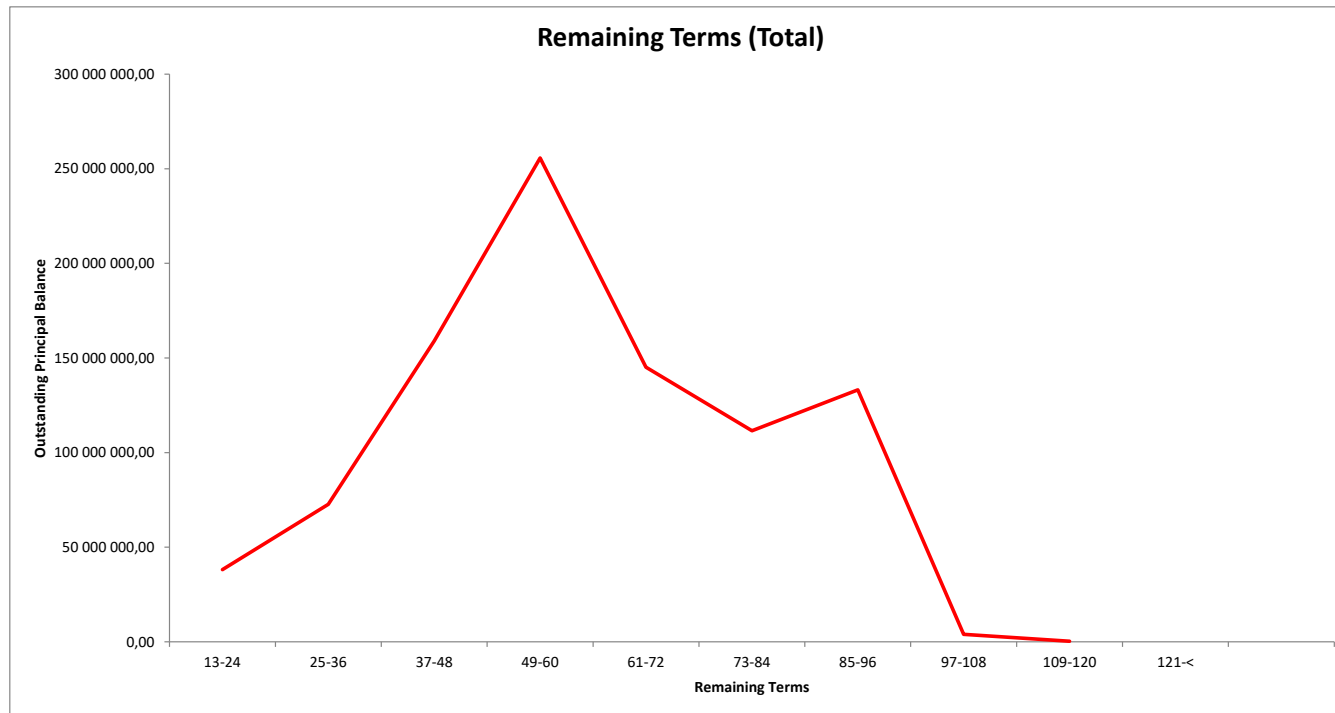




**Bilkreditt 7 DAC  
Monthly Investor Report**

**11.b Remaining Terms**

Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	41					
Monthly Period	Apr 2019					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	41	
Monthly Period	Apr 2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

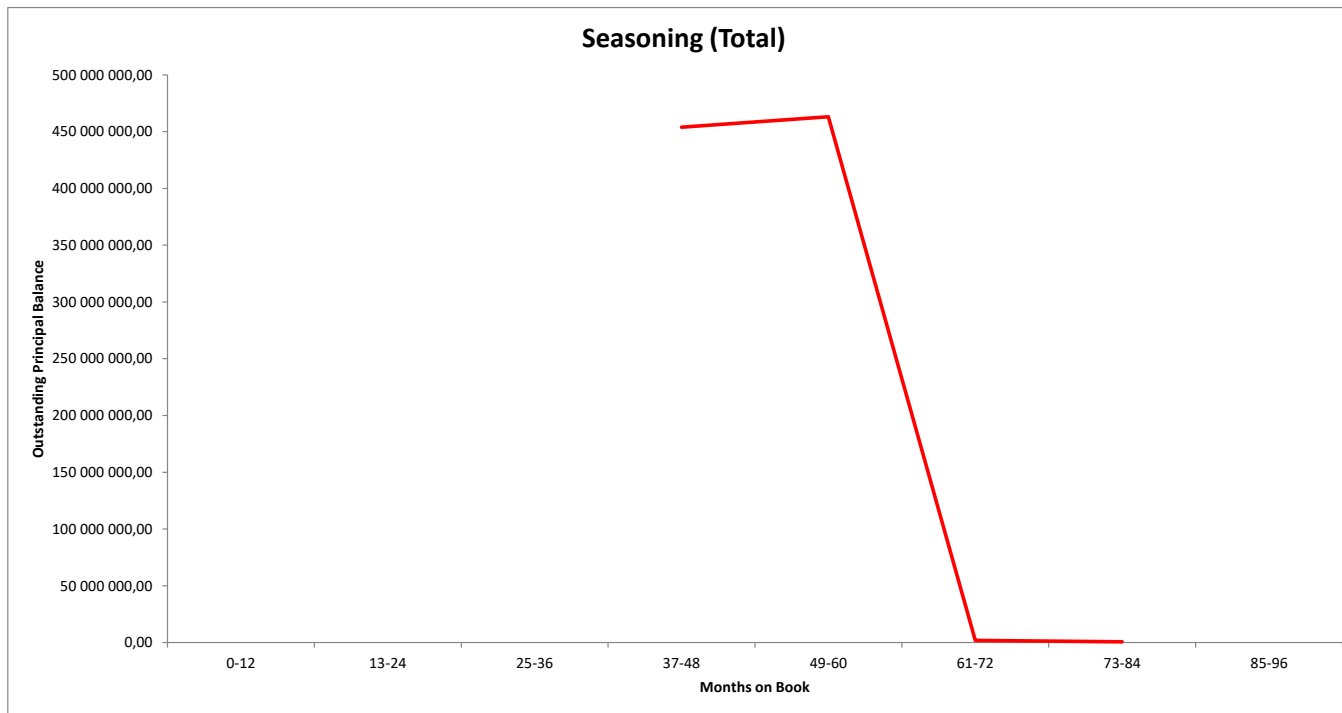
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36					
	37		48	4 007	453 891 727	49,36 %	49,4	46,0
	49		60	4 871	463 127 249	50,36 %	43,9	52,8
	61		72	20	1 915 584	0,21 %	43	65
	73		84	1	631 857	0	78	77
	85		96					
	Total			8 899	919 566 417	100 %	46,6	49,5

**Bilkreditt 7 DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	41					
Monthly Period	Apr 2019					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**13.a Vehicle type**



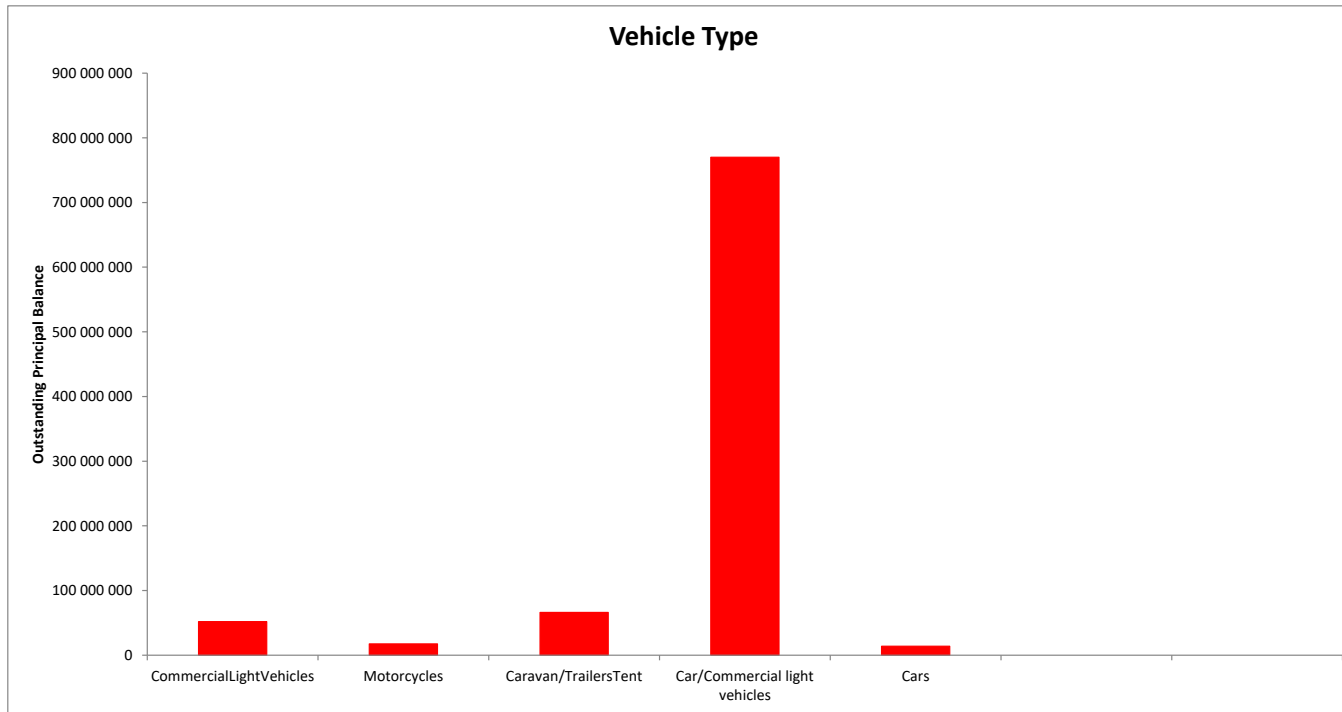
Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	41				
Monthly Period	Apr 2019				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
CommercialLightVehicles		641	51 899 538	5,64 %	35,4	49,9
Motorcycles		270	17 511 670	1,90 %	42,9	48,9
Caravan/TrailersTent		468	66 063 229	7,18 %	60,1	49,1
Car/Commercial light vehicles		7 397	770 157 705	83,75 %	46,3	49,5
Cars		123	13 934 275	1,52 %	49,5	47,7
Total		8 899	919 566 417	100 %	46,6	49,5

**Bilkreditt 7 DAC  
Monthly Investor Report**

**13.b Vehicle type**

Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	41					
Monthly Period	Apr 2019					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**14.a Hybrid loans**



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

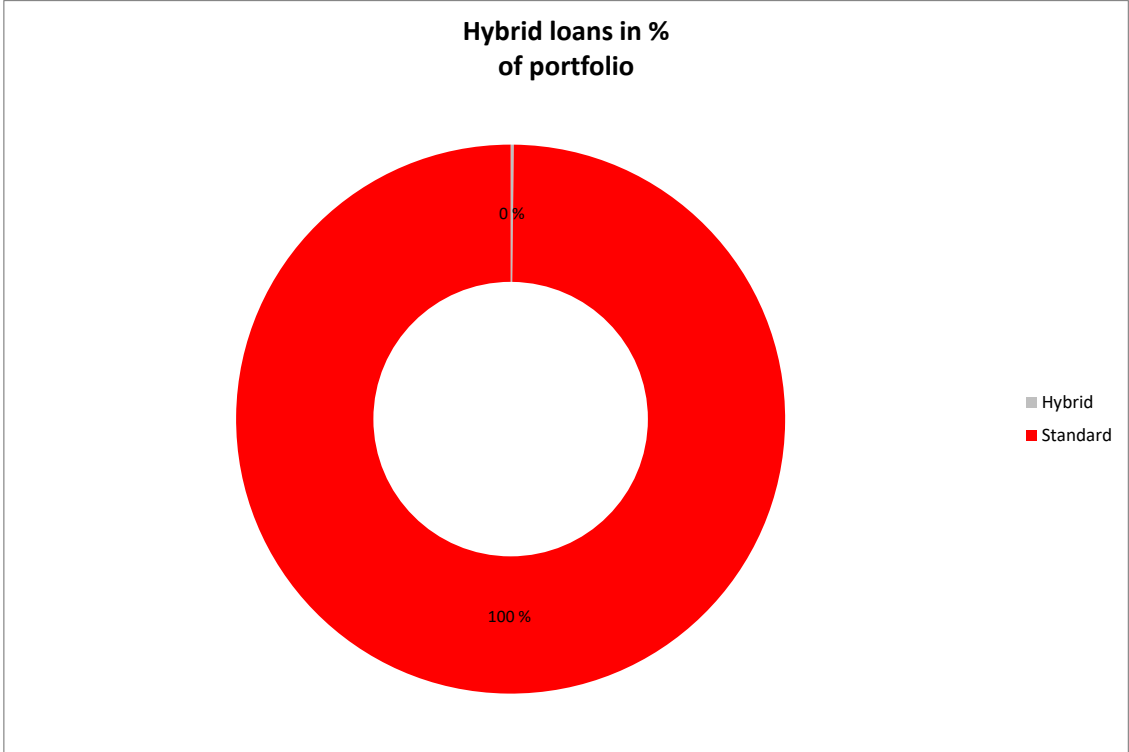
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		12	1 715 347	0,19 %	6,7	52,3
Standard		8 887	917 851 070	99,81 %	46,7	49,5
Total		8 899	919 566 417	100 %	46,6	49,5

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	41					
Monthly Period	Apr 2019					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



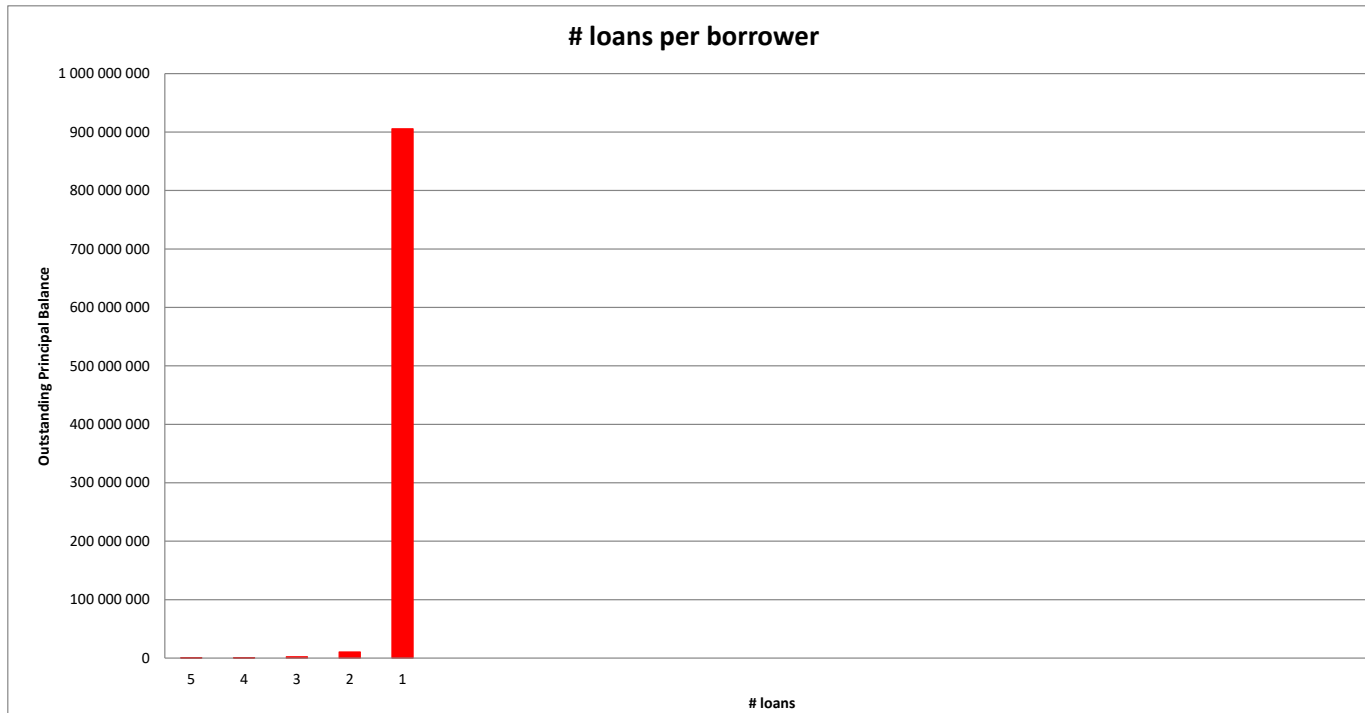




**Bilkreditt 7 DAC  
Monthly Investor Report**

**15.b # loans per borrower**

Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	41					
Monthly Period	Apr 2019					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	41	
Monthly Period	Apr 2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

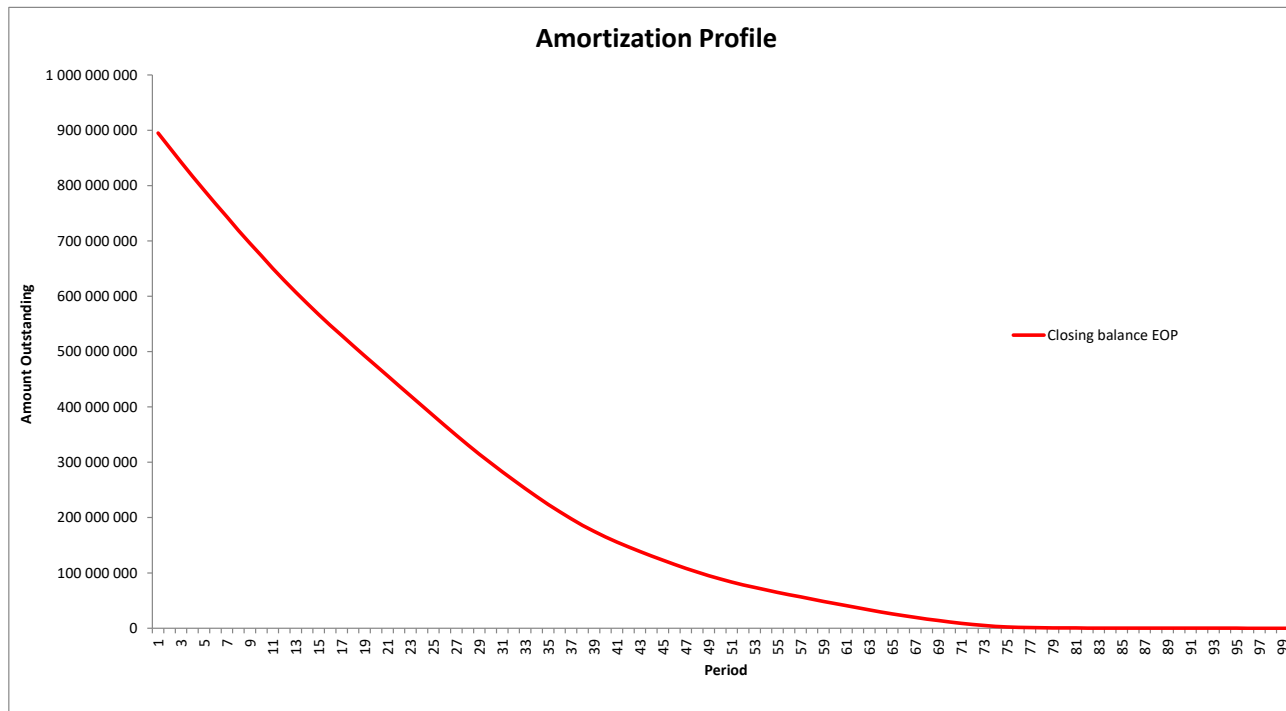
Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	919 566 417	895 016 865	24 549 552	4 724 749	6,17 %	97,33 %
2	895 016 865	868 648 047	26 368 818	4 597 992	6,16 %	94,46 %
3	868 648 047	842 464 608	26 183 439	4 462 834	6,17 %	91,62 %
4	842 464 608	816 943 428	25 521 180	4 329 079	6,17 %	88,84 %
5	816 943 428	791 894 052	25 049 376	4 196 870	6,16 %	86,12 %
6	791 894 052	767 374 810	24 519 242	4 068 157	6,16 %	83,45 %
7	767 374 810	743 287 016	24 087 795	3 941 858	6,16 %	80,83 %
8	743 287 016	719 257 935	24 029 080	3 816 278	6,16 %	78,22 %
9	719 257 935	695 998 111	23 259 824	3 694 317	6,16 %	75,69 %
10	695 998 111	673 123 940	22 874 171	3 574 447	6,16 %	73,20 %
11	673 123 940	650 404 637	22 719 303	3 454 983	6,16 %	70,73 %
12	650 404 637	628 638 430	21 766 207	3 340 136	6,16 %	68,36 %
13	628 638 430	607 454 722	21 183 708	3 227 852	6,16 %	66,06 %
14	607 454 722	586 884 772	20 569 951	3 118 729	6,16 %	63,82 %
15	586 884 772	566 928 637	19 956 135	3 012 498	6,16 %	61,65 %
16	566 928 637	547 678 994	19 249 643	2 909 320	6,16 %	59,56 %
17	547 678 994	529 133 175	18 545 819	2 809 810	6,16 %	57,54 %
18	529 133 175	510 760 673	18 372 502	2 714 154	6,16 %	55,54 %
19	510 760 673	492 516 460	18 244 213	2 619 395	6,15 %	53,56 %
20	492 516 460	474 351 637	18 164 823	2 525 123	6,15 %	51,58 %

Amortization profile (first 20 periods)

**Bilkreditt 7 DAC  
Monthly Investor Report**

**16.b Amortization Profile**

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	41				
Monthly Period	Apr 2019				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**17.a Payment Holidays**



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	41				
Monthly Period	Apr 2019				
Interest Period	from 25.04.2019	to 28.05.2019	=	33 days	

TOTAL				
Period	No	Number of periods granted	Sum of payments	
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	
201812	171	247	796 736	
201901	163	248	906 245	
201902	160	260	943 788	
201903	143	225	841 875	
201904	150	217	792 025	
<b>Total</b>	<b>9 471</b>	<b>14 232</b>	<b>53 850 351</b>	

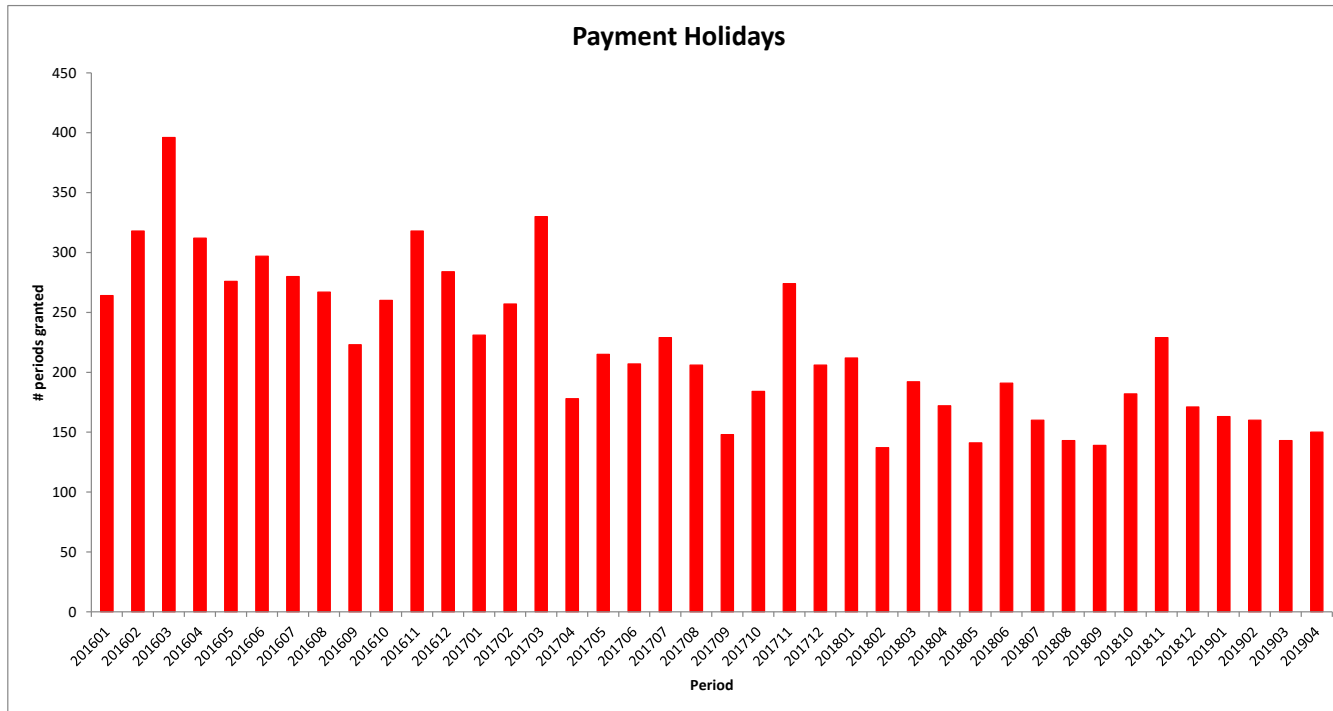
Payment holiday

**Bilkreditt 7 DAC  
Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	41				
Monthly Period	Apr 2019				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**18.a Payment Holidays >31dpd**



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	41	
Monthly Period	Apr 2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

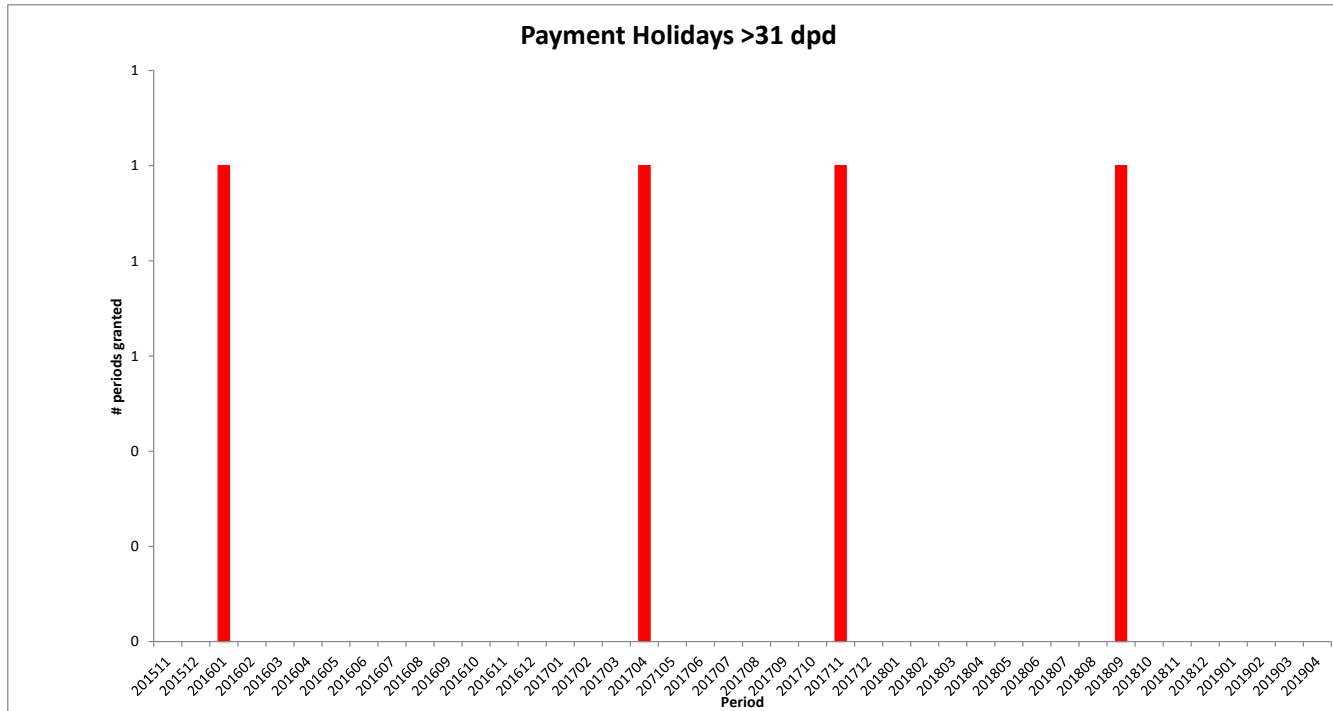
		TOTAL		
Period	No	Number of periods granted	Sum of payments	
201511	0	0	0	0
201512	0	0	0	0
201601	1	1	1 929	
201602	0	0	0	0
201603	0	0	0	0
201604	0	0	0	0
201605	0	0	0	0
201606	0	0	0	0
201607	0	0	0	0
201608	0	0	0	0
201609	0	0	0	0
201610	0	0	0	0
201611	0	0	0	0
201612	0	0	0	0
201701	0	0	0	0
201702	0	0	0	0
201703	0	0	0	0
201704	1	1	1 776	
201705	0	0	0	0
201706	0	0	0	0
201707	0	0	0	0
201708	0	0	0	0
201709	0	0	0	0
201710	0	0	0	0
201711	1	1	3 097	
201712	0	0	0	0
201801	0	0	0	0
201802	0	0	0	0
201803	0	0	0	0
201804	0	0	0	0
201805	0	0	0	0
201806	0	0	0	0
201807	0	0	0	0
201808	0	0	0	0
201809	1	1	3 456	
201810	0	0	0	0
201811	0	0	0	0
201812	0	0	0	0
201901	0	0	0	0
201902	0	0	0	0
201903	0	0	0	0
201904	0	0	0	0
<b>Total</b>	<b>4</b>	<b>4</b>	<b>10 258</b>	

Payment Holiday

**Bilkreditt 7 DAC  
Monthly Investor Report**

**18.b Payment Holidays >31 dpd**

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	41				
Monthly Period	Apr 2019				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**19.a Dynamic Interest rate**



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 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 %
	201812	1 122 239 351	5,79 %
	201901	1 069 048 994	5,80 %
	201902	1 020 994 626	5,97 %
	201903	968 372 407	5,97 %
	201904	919 566 417	5,97 %

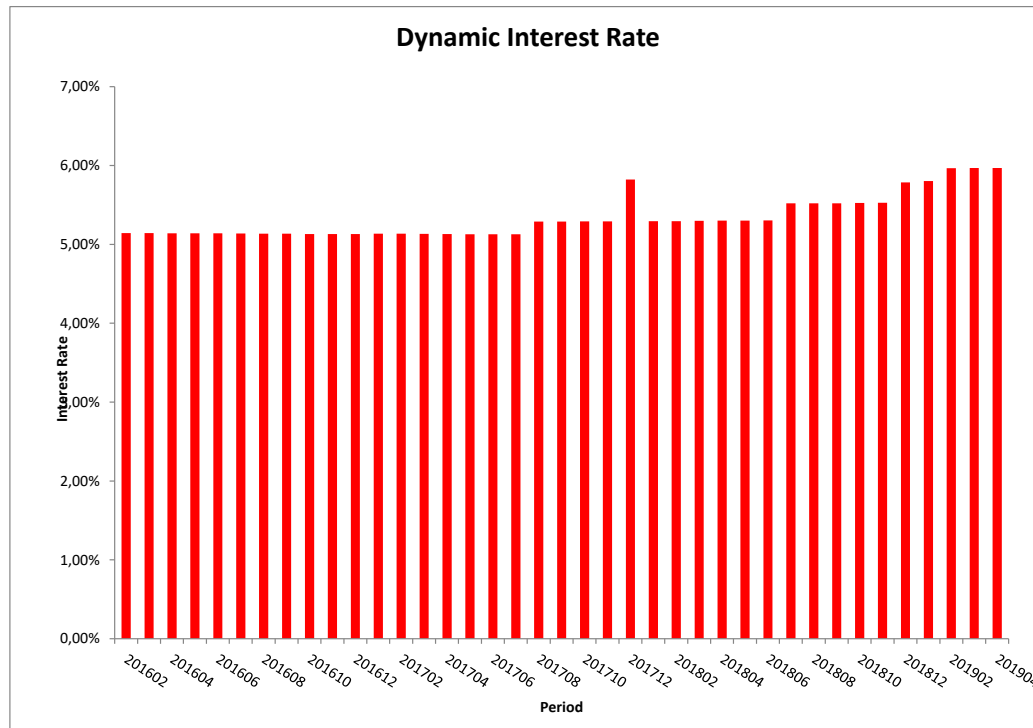
Interest rate evolution



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	41		
Monthly Period	Apr 2019		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days

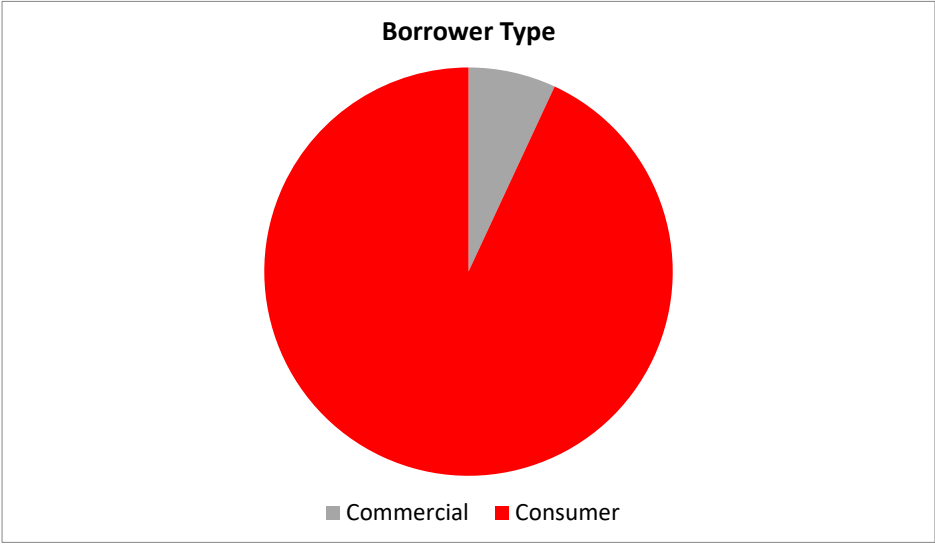
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	631	63 758 471	6,93 %	34,2	49,1
	Consumer	8 268	855 807 946	93,07 %	47,6	49,5
	<b>Total</b>	<b>8 899</b>	<b>919 566 417</b>	<b>100 %</b>	<b>46,63</b>	<b>49,49</b>

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**20.b Borrower Type**



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	41	
Monthly Period	Apr 2019	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**21.a Vehicle Condition**



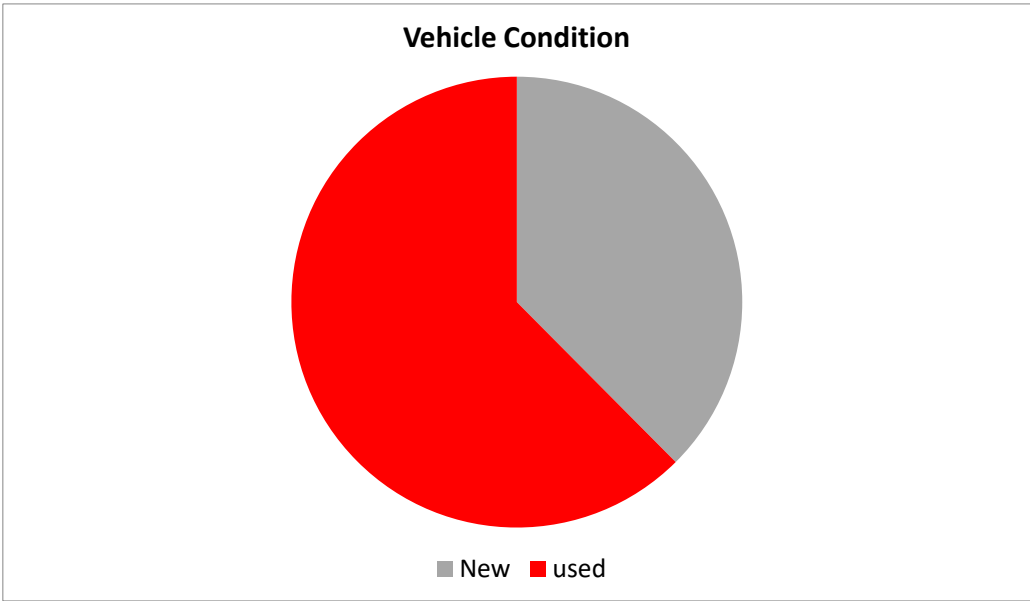
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	41	
Monthly Period	Apr 2019	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 716	345 332 909	37,55 %	49,0	49,4
	used	6 183	574 233 508	62,45 %	45,2	49,6
		8 899	919 566 417	100 %	46,6	49,5

**Bilkreditt 7 DAC  
Monthly Investor Report**

**21.b Vehicle Condition**

Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	41		
Monthly Period	Apr 2019		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	41	
Monthly Period	Apr 2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

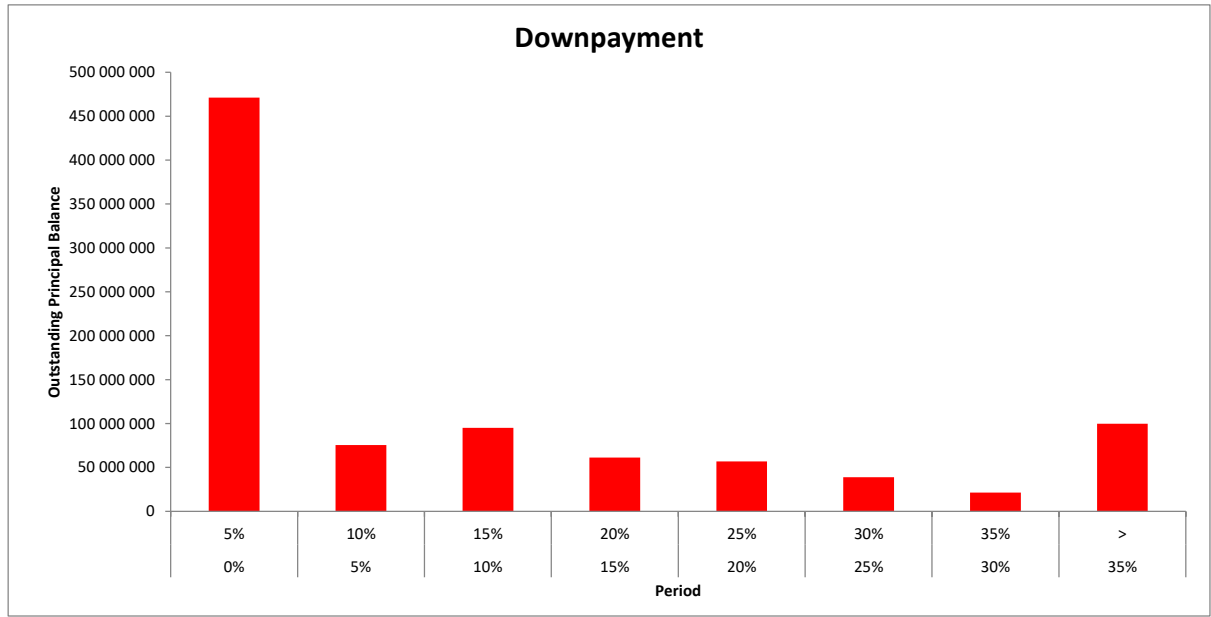
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 213	471 041 544	51,22 %	46,8	49,5
	5 %	10 %	586	75 411 955	8,20 %	48,3	49,7
	10 %	15 %	818	95 065 329	10,34 %	49,9	49,9
	15 %	20 %	552	61 191 979	6,65 %	47,4	49,5
	20 %	25 %	575	56 888 410	6,19 %	46,8	49,1
	25 %	30 %	393	38 865 960	4,23 %	48,9	49,4
	30 %	35 %	259	21 344 407	2,32 %	44,5	49,8
	35 %	>	1 503	99 756 833	10,85 %	40,5	49,1
	Total		8 899	919 566 417	100 %	46,6	49,5

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**22.b Downpayment**



Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	41		
Monthly Period	Apr 2019		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days



**Bilkreditt 7 DAC  
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**23.a Repayment Type**



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	8 815	909 393 537	98,89 %	46,8	49,5
	Serial	84	10 172 880	1,11 %	32,3	50,2
		8 899	919 566 417	100 %	46,6	49,5

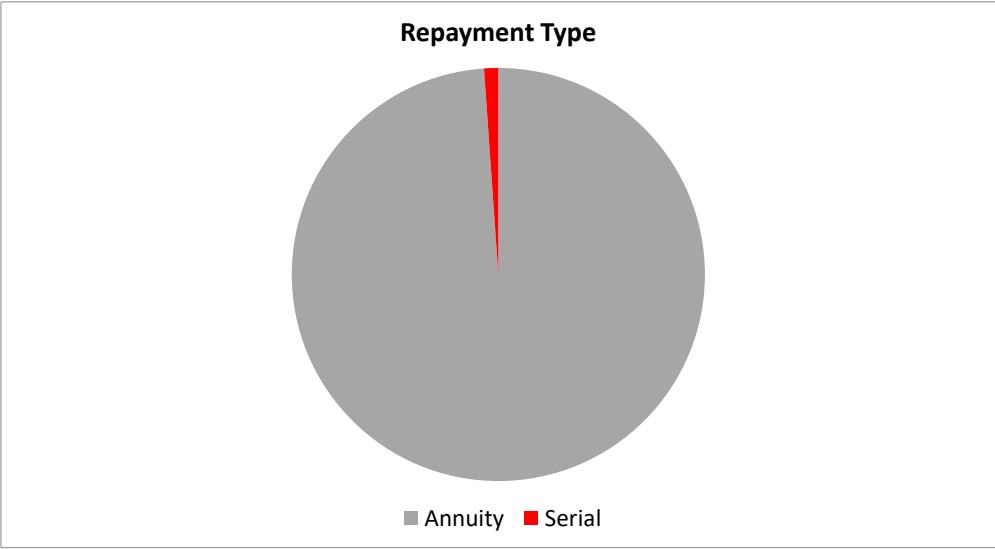


**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date		31.05.2019	
Payment date		28.05.2019	
Period No		41	
Monthly Period		Apr 2019	
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**24.a Dynamic Pre-Payments**



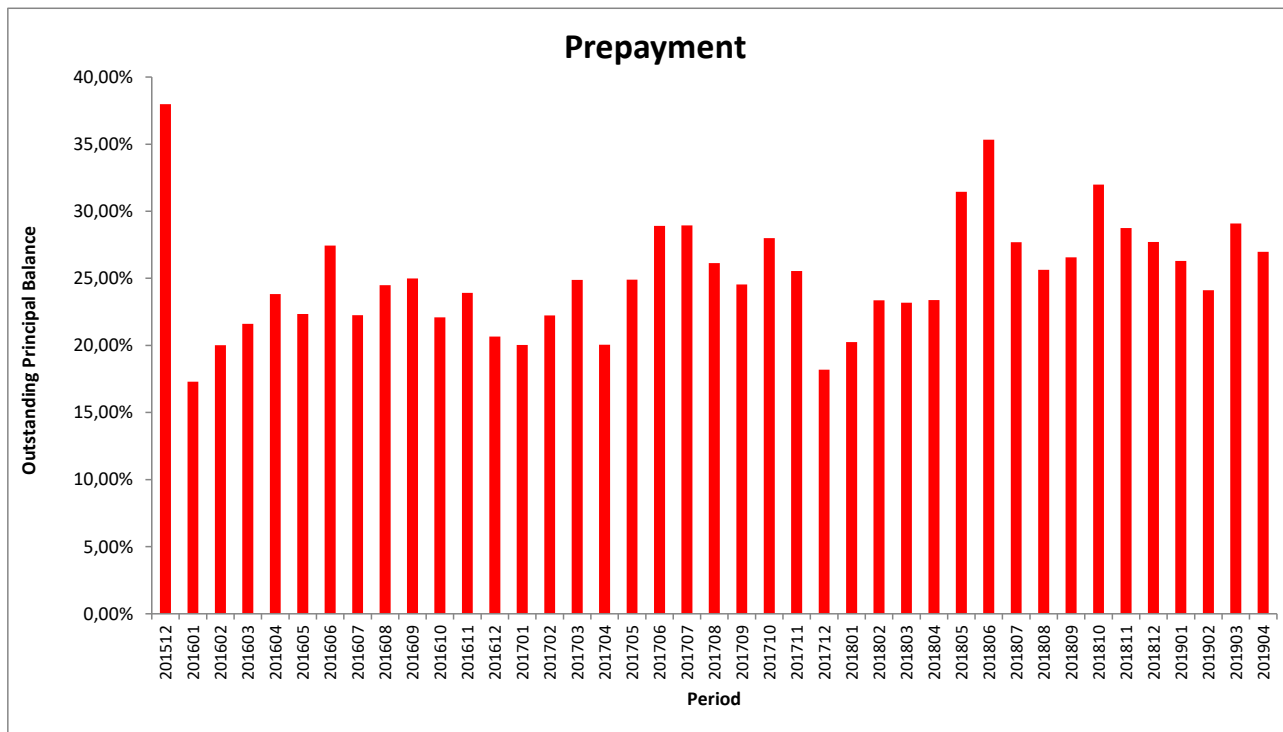
Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

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 %
201812	29 939 668	1 122 239 351	27,7 %
201901	26 848 443	1 069 048 993	26,3 %
201902	23 212 706	1 020 994 626	24,1 %
201903	27 346 528	968 372 407	29,1 %
201904	23 776 159	919 566 417	27,0 %

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**24.b Dynamic Pre-Payments**

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days



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Reporting Date 31.05.2019  
Payment date 28.05.2019  
Period No 41  
Monthly Period Apr 2019  
Interest Period from 25.04.2019 to 28.05.2019 = 33 days

25. Defaults, Recoveries and Losses by Quarter of Default



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	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	1 811 301	130 223	2 000 287	1 781 078	530	2 000 817	1 781 748
20163	2 241 179	25	73 113	618 195	1 622 984	162 454	780 648	1 460 530	32 045	812 684	1 428 485	173 197	985 681	3 258 288
20164	9 484 344	55	2 214 967	2 987 137	6 597 207	1 622 845	4 509 982	4 974 362	347 531	4 857 513	4 628 831	344 628	5 202 041	4 292 303
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	387 323	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												
20174	6 146 738	52							1 173 893	1 173 893	4 819 408	504 407	1 678 300	4 315 001
20181	4 931 657	50										395 080	395 080	5 751 658
20182	5 685 506	54												
20183	5 714 127	59												
20184	6 046 863	49												
20191	2 102 137	34												
20192	1 293 838	15												

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	1 811 301	130 223	2 000 287	1 781 078	530	2 000 817	1 781 748
20163	2 241 179	25	73 113	618 195	1 622 984	162 454	780 648	1 460 530	32 045	812 684	1 428 485	173 197	985 681	3 258 288
20164	9 484 344	55	2 214 967	2 987 137	6 597 207	1 622 845	4 509 982	4 974 362	347 531	4 857 513	4 628 831	344 628	5 202 041	4 292 303
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	387 323	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												
20174	6 146 738	52							1 173 893	1 173 893	4 819 408	504 407	1 678 300	4 315 001
20181	4 931 657	50										395 080	395 080	5 751 658
20182	5 685 506	54												
20183	5 714 127	59												
20184	6 046 863	49												
20191	2 102 137	34												
20192	1 293 838	15												

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	1 784 146	74 367	2 091 586	1 689 779
20163	2 241 179	25	43 596	1 029 487	1 211 692	17 664	1 047 151	1 194 028	65 428	1 102 579	1 138 600	110 773	1 213 352	1 027 827
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	555 412	6 177 138	3 307 206
20171	7 220 771	56	280 078	3 060 718	4 160 053	188 147	3 248 865	3 970 946	174 431	3 424 296	3 296 475	680 862	4 104 958	3 116 813
20172	5 858 456	50	113 636	2 315 807	3 542 619	322 887	2 638 204	3 220 252	73 707	2 714 941	3 148 615	616 502	3 628 443	2 330 013
20173	5 993 301	42	200 073	1 879 373	4 114 928	285 610	2 163 983	3 829 318	19 361	2 183 344	3 809 957	501 648	2 684 992	3 308 305
20174	6 146 738	52	1 790 433	2 185 513	3 961 225	495 418	2 680 931	3 465 807	80 932	2 771 863	3 374 875	870 278	3 642 141	2 504 597
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	1 224 032	2 045 601	2 886 056
20182	5 685 506	54				503 489	503 489	5 182 017	598 638	1 062 127	4 623 379	1 232 429	2 294 956	3 390 950
20183	5 714 127	59							665 165	665 165	5 048 962	932 944	1 598 109	4 116 016
20184	6 046 863	49										237 466	237 466	5 809 397
20191	2 102 137	34												
20192	1 293 838	15												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 1			2019 2		
			Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	232 612	2 324 198	1 457 167	16 000	2 340 198	1 441 167
20163	2 241 179	25	18 100	1 201 452	1 009 727	7 556	1 239 038	1 002 171
20164	9 484 344	55	22 507	6 189 445	3 284 688	433	6 200 078	3 284 266
20171	7 220 771	56	68 035	4 172 993	3 047 778	5 637	4 178 630	3 042 141
20172	5 858 456	50	120 910	3 649 353	2 209 103	24 500	3 673 853	2 184 603
20173	5 993 301	42	18 763	2 703 755	3 289 546	6 708	2 710 461	3 282 840
20174	6 146 738	52	224 471	3 888 612	2 280 126	2 166	3 888 778	2 277 960
20181	4 931 657	50	51 743	2 007 344	2 634 313	26 903	2 124 247	2 807 410
20182	5 685 506	54	568 214	2 862 770	2 622 736	25 697	2 888 467	2 797 039
20183	5 714 127	59	414 901	2 013 010	3 701 117	272 742	2 285 752	3 428 375
20184	6 046 863	49	1 021 450	1 288 916	4 787 947	9 338	1 288 254	4 778 609
20191	2 102 137	34	58 587	59 587	2 042 250	1 500	61 687	2 041 050
20192	1 293 838	15				11 478	11 478	1 282 360

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**26. Delinquency**

Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	41		
Monthly Period	Apr 2019		
Interest Period	from 25.04.2019	to 28.05.2019	= 33 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
	1	4 824 877 226	23 794	4 575 829 836	1 034	210 629 519	151	30 580 426	30	6 107 845	11	1 729 600					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
	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	89	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	2 862 124	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	
2016	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	9 300 807	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	1 857 580	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
2017	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	11 291 250	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	2 337 726	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	1 122 239 351	9 423	1 040 768 272	513	64 269 127	85	10 595 688	25	2 544 884	18	2 185 948	13	1 089 012	8	786 420	14	1 196 120
2018	1	1 069 048 994	9 182	1 002 428 149	419	50 485 496	71	8 343 676	32	3 365 268	13	1 553 427	15	2 038 148	13	834 830	8	439 925
	2	1 020 994 626	9 474	958 341 255	391	47 594 899	68	8 790 527	25	1 844 158	18	2 236 945	12	1 116 548	12	1 070 294	12	737 178
	3	968 372 407	9 177	898 295 572	453	54 804 267	79	8 611 972	24	2 767 313	20	1 453 742	14	1 495 309	9	944 234	14	925 034
	4	919 566 417	8 899	849 041 507	471	54 898 966	74	9 076 686	32	2 742 780	18	1 954 130	12	869 527	9	982 821	15	1 293 838
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

**Bilkreditt 7 DAC**  
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**27. Priority of Payments**

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days



**Priority of Payments**

Available Distribution Amount	+	68 636 825,98 NOK	5 279 762,06 EUR
Senior Expenses	-	816 676,94 NOK	
Class A Notes Interest	-	578 192,52 NOK	3 438,81 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	837 008,00 NOK	
Liquidity Reserve	-	10 044 000,00 NOK	
Class A Principal	-	48 805 990,00 NOK	5 276 323,24 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	-	581 429,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	59 385,15 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	1 892 144,37 NOK	0,00 EUR

**Bilcreditt 7 DAC**  
**Monthly Investor Report**

**28. Transaction Costs**



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	816 676,94 NOK			
Interest accrued for the Period	1 996 629,52 NOK	578 192,52 NOK	837 008,00 NOK	581 429,00 NOK
Cumulative Interest accrued	181 602 476,80 NOK	135 542 509,80 NOK	27 087 314,00 NOK	18 972 653,00 NOK
Interest Payments	1 996 629,52 NOK	578 192,52 NOK	837 008,00 NOK	581 429,00 NOK
Cumulative Interest Payments	181 602 476,80 NOK	135 542 509,80 NOK	27 087 314,00 NOK	18 972 653,00 NOK
Interest accrued on Subordinated Loan for the Period	59 385,15 NOK			
Cumulative Interest accrued on Subordinated Loan	20 654 908,01 NOK			
Interest Payments on Subordinated Loan	59 385,15 NOK			
Cumulative Interest Payments on Subordinated Loan	20 654 908,01 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

**Bilkreditt 7 DAC**  
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**29. Swap Counterparty Data**



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period from	25.04.2019 to 28.05.2019 = 33 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 307 086 407,00 NOK 33 198 530,49 EUR  
3M Nibor (Notes, Swap) (2 days prior to interest period begin date) 1,2700 %  
1M Euribor (Notes, Swap) -0,3670 %  
Gross Amount Due to Swap Counterparty 49 384 182,52 NOK  
Gross Amount Due from Swap Counterparty 5 279 762,06 EUR  
EUR/NOK spot rate N/A



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**30. Contact Details**



**Santander Consumer Bank AS**

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**Risk**

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Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	41
Monthly Period	Apr 2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days