

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.10.2019		Following payment dates:		25.11.2019
Payment date	25.10.2019				27.12.2019
Period No	46				
Monthly Period	Sep 2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days
Cut-Off Date	30.09.2019				

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**1. Portfolio Information**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>732 208 272,00 NOK</b>	<b>769 838 252,00 NOK</b>
Scheduled Loan Principal Repayments	19 496 602,00 NOK	20 180 612,00 NOK
Prepayments	16 595 890,00 NOK	16 884 550,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	146 447,00 NOK	184 358,00 NOK
<b>Total Principal Payments Received</b>	<b>36 238 939,00 NOK</b>	<b>37 249 520,00 NOK</b>
	0,00	
New Defaulted Auto Loans in Period	1 737 919,00 NOK	553 417,00 NOK
<b>Total New Defaults</b>	<b>1 737 919,00 NOK</b>	<b>553 417,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	166 248,00 NOK	172 957,00 NOK
<b>Closing Balance</b>	<b>694 397 662,00 NOK</b>	<b>732 208 272,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	19 360 251,00 NOK	19 187 294,00 NOK
New	166 248,00 NOK	172 957,00 NOK
Close	<b>19 526 499,00 NOK</b>	<b>19 360 251,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	4 277 027,00 NOK	4 360 831,00 NOK
Recoveries on loans in default	1 101 418,00 NOK	491 522,00 NOK
<b>Total Revenue Received in Period</b>	<b>5 378 445,00 NOK</b>	<b>4 852 353,00 NOK</b>
<b># Loans</b>		
At beginning of period	7 633 Loans	7 961 Loans
Paid in Full	315 Loans	313 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	13 Loans	14 Loans
At end of period	<b>7 305 Loans</b>	<b>7 633 Loans</b>
Weighted Average Loan Return	7,47 %	
Average NIBOR + Weighted Average Loan Threshold	4,59 %	

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**2. Amount Due for Distribution**



Reporting Date	27.10.2019			
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Period No	46			
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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)	41 617 384,00 NOK		42 101 873,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	4 087 825,20 EUR	0,00 NOK	4 068 739,33 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	-1 307,30 NOK		-923,53 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>56 682 076,70 NOK</b>	<b>4 087 825,20 EUR</b>	<b>57 166 949,47 NOK</b>	<b>4 068 739,33 EUR</b>

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**3. Reserve Accounts**

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**Note Balance**

Beginning of Period		732 208 272,00	NOK
End of Period		694 397 662,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	0,7 %	5 022 000,00	NOK
Cash Outflow		5 022 000,00	NOK
Cash Inflow		5 022 000,00	NOK
End of Period	0,7 %	5 022 000,00	NOK
Required Reserve Amount	0,7 %	5 022 000,00	NOK

**Liquidity Balance**

Beginning of Period	1,4 %	10 044 000,00	NOK
Cash Outflow		10 044 000,00	NOK
Cash Inflow		10 044 000,00	NOK
End of Period	1,4 %	10 044 000,00	NOK
Required Reserve Amount	1,4 %	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	732 208 272,00	NOK
End of Period	694 397 662,00	NOK

**Portfolio Performance:**

**Performing Receivables:**

	NOK	%	# loans
Current	634 993 666,00	91,45 %	6 752
1-29 days past due	46 256 764,00	6,66 %	429
		0,00 %	

**Delinquent Receivables:**

30-59 days past due	6 816 482,00	0,98 %	60
60-89 days past due	2 589 153,00	0,37 %	24
90-119 days past due	1 467 371,00	0,21 %	18
120-149 days past due	1 457 043,00	0,21 %	14
150-179 days past due	817 183,00	0,12 %	8
<b>Total Performing and Delinquent</b>	<b>694 397 662,00</b>	<b>100,00 %</b>	<b>7 305</b>

Current Period Defaults	1 737 919,00	13
Cumulative Defaults	71 132 914,00	623
Current Period Recoveries	1 101 418,00	
Cumulative Recoveries	39 804 103,00	

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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		7 667 272,65 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	56 682 076,70 NOK					
Amortisation	37 810 610,00 NOK					
Redemption per Class		4 087 633,51 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		817,53 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	694 397 662,00 NOK	3 579 639,14 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		4,77 %	57,06 %	0,11 %	38,02 %	0,04 %
Current Pool Factor		0,01	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	-0,4500 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,5900 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	30					
Principal Outstanding per Note Beginning of Period		1 533,45 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		817,53 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		715,93 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,04 EUR	2 687,50 NOK	2,15 NOK	2 233,33 NOK	2,23 NOK
Interest Payment	1 445 562,06 NOK	191,68 EUR	851 937,50 NOK	1 612,50 NOK	589 600,27 NOK	638,73 NOK
Interest Payment per Note		0,04 EUR	2 687,50 NOK	2,15 NOK	2 233,33 NOK	2,23 NOK

3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		100,47 %	43,30 %		5,24 %	
Current CE (excl. Excess Spread)		97,40 %	40,23 %		2,17 %	

**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 27.10.2019  
 Payment date 25.10.2019  
 Period No 46  
 Monthly Period Sep 2019  
 Interest Period: 25.09.2019 to 25.10.2019 = 30 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	P-1	A	A	A1	A1	N/A	
Corporate Service Provider	Bank of New York Mellon		A-1		P-1	P-1	A	A	A1	A1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon		A-1		P-1	P-1	A	A	A1	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	27.10.2019		
Payment date	25.10.2019		
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Interest Period	from	25.09.2019	to 25.10.2019 = 30 days



Average amount - all: 202 469

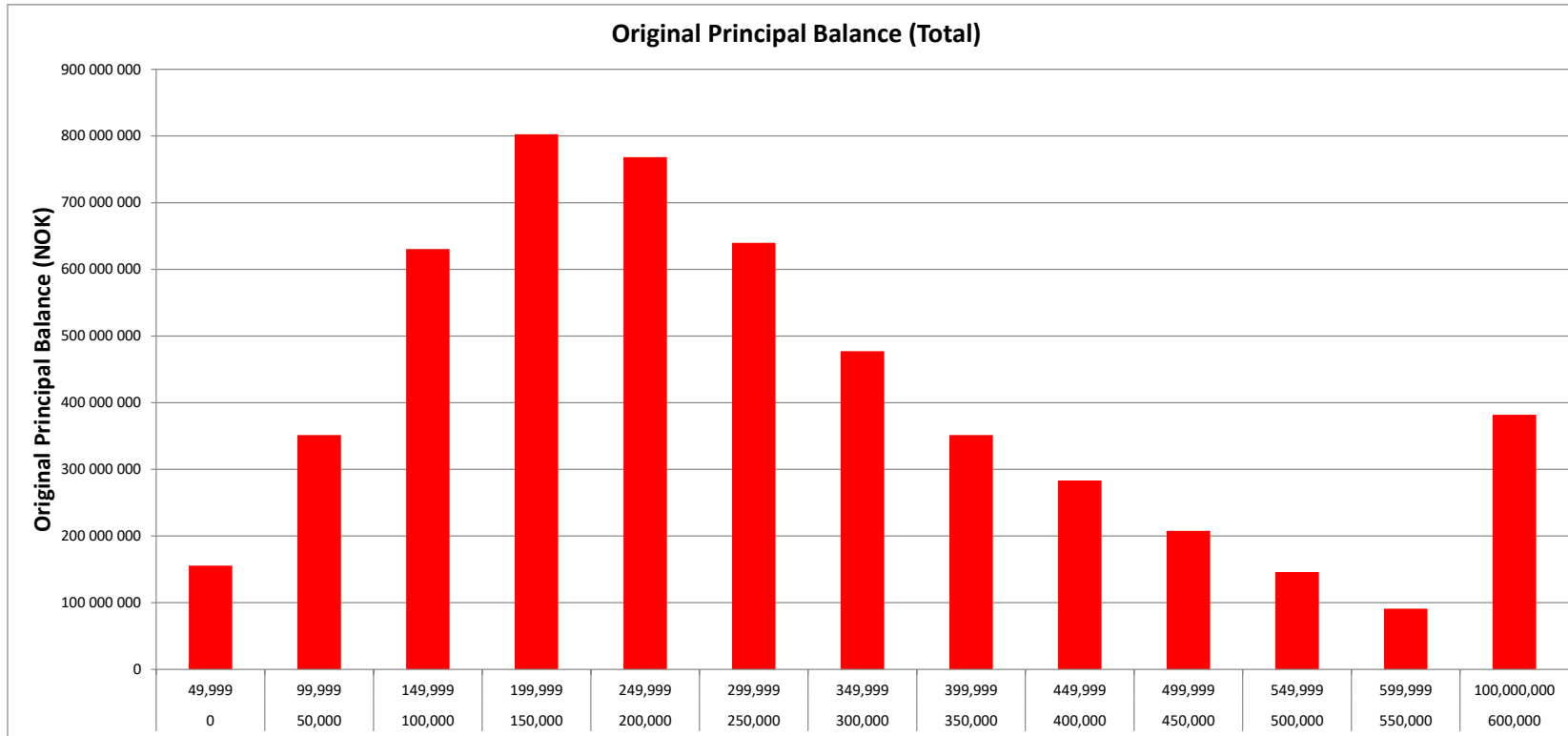
		TOTAL							
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0	49 999	2 085	155 602 799	2,94 %	7,99 %	13,8	3,8	
	50 000	99 999	4 461	351 322 040	6,65 %	17,09 %	50,2	9,3	
	100 000	149 999	4 936	630 375 313	11,92 %	18,91 %	62,1	9,1	
	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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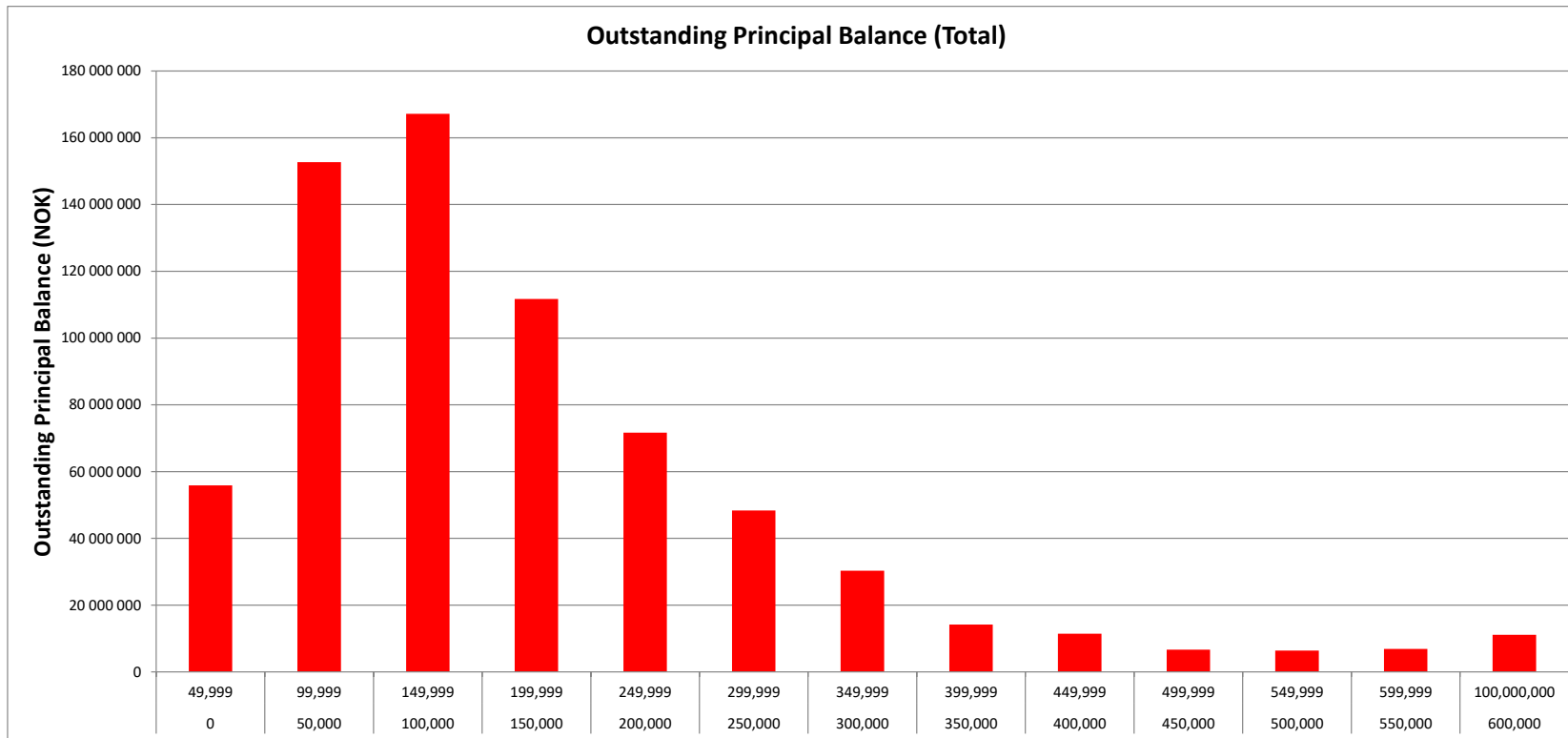
Average amount - all: 95 058

TOTAL									
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
Outstanding balance	0	49 999	2 531	55 883 663	8,05 %	34,65 %	16,7	54,4	
	50 000	99 999	2 051	152 718 007	21,99 %	28,08 %	31,5	55,0	
	100 000	149 999	1 366	167 163 517	24,07 %	18,70 %	41,3	54,4	
	150 000	199 999	647	111 688 467	16,08 %	8,86 %	48,7	54,2	
	200 000	249 999	322	71 676 272	10,32 %	4,41 %	53,6	54,0	
	250 000	299 999	177	48 356 173	6,96 %	2,42 %	59,9	54,0	
	300 000	349 999	95	30 291 817	4,36 %	1,30 %	63,9	53,8	
	350 000	399 999	38	14 183 323	2,04 %	0,52 %	62,6	54,4	
	400 000	449 999	27	11 432 622	1,65 %	0,37 %	64,0	54,9	
	450 000	499 999	14	6 665 147	0,96 %	0,19 %	65,7	52,9	
	500 000	549 999	12	6 367 649	0,92 %	0,16 %	60,5	55,7	
	550 000	599 999	12	6 865 934	0,99 %	0,16 %	69,2	53,5	
	600 000	100 000 000	13	11 105 071	1,60 %	0,18 %	67,1	53,8	
	Total			7 305	694 397 662	100 %	100 %	43,8	54,4

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



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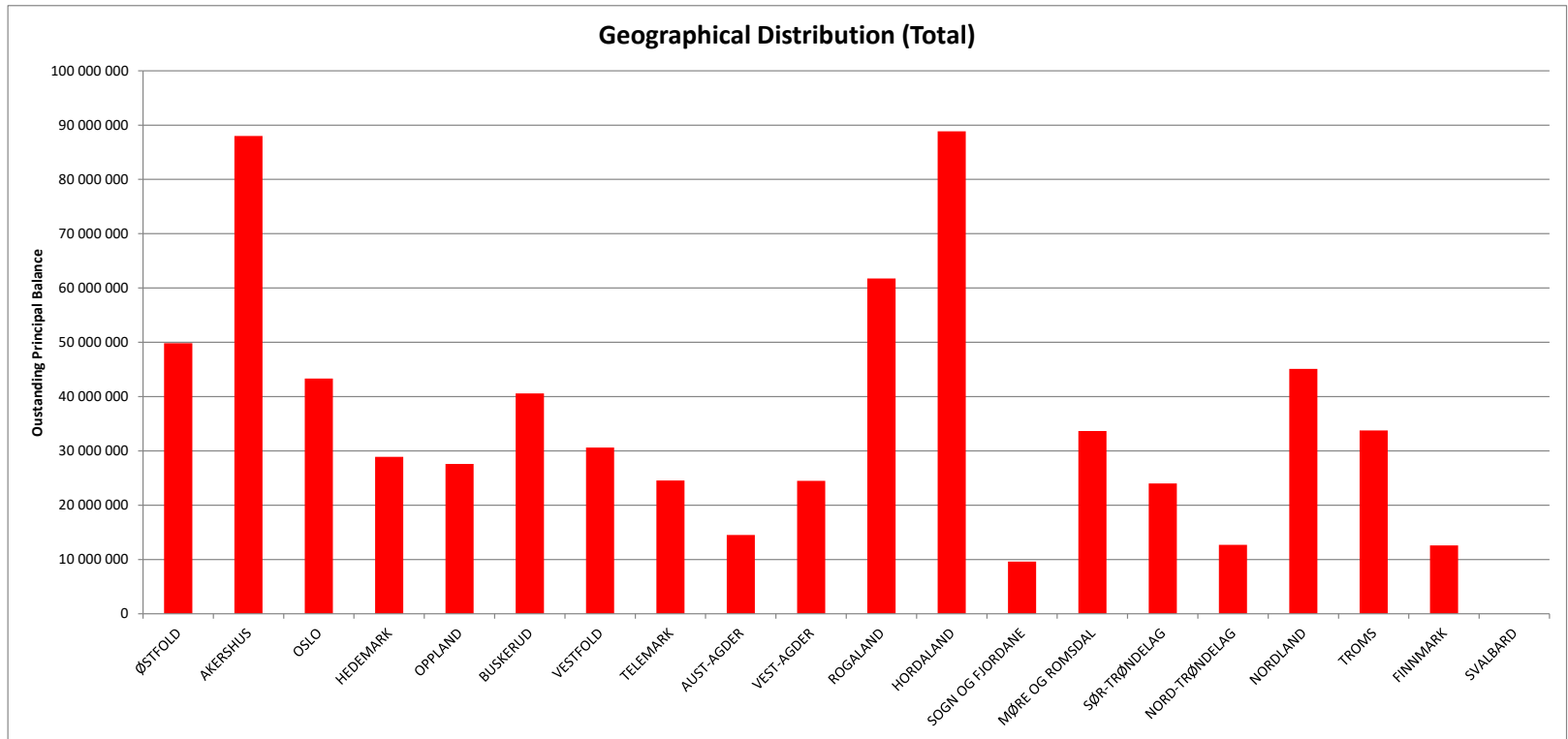
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	561	49 829 147	7,18 %	7,68 %	ØSTFOLD	42,3	53,9	
0200	950	87 982 368	12,67 %	13,00 %	AKERSHUS	41,9	54,7	
0300	428	43 309 777	6,24 %	5,86 %	OSLO	42,9	53,9	
0400	354	28 906 771	4,16 %	4,85 %	HEDEMARK	40,2	54,4	
0500	308	27 599 724	3,97 %	4,22 %	OPPLAND	41,3	54,8	
0600	473	40 571 138	5,84 %	6,48 %	BUSKERUD	41,0	54,3	
0700	363	30 618 071	4,41 %	4,97 %	VESTFOLD	42,6	54,4	
0800	277	24 541 202	3,53 %	3,79 %	TELEMARK	42,5	54,8	
0900	154	14 527 238	2,09 %	2,11 %	AUST-AGDER	42,2	53,9	
1000	270	24 466 580	3,52 %	3,70 %	VEST-AGDER	43,9	55,1	
1100	617	61 758 064	8,89 %	8,45 %	ROGALAND	46,2	54,6	
1200	896	88 862 292	12,80 %	12,27 %	HORDALAND	45,0	54,5	
1400	90	9 627 089	1,39 %	1,23 %	SOGN OG FJORDANE	43,2	54,9	
1500	335	33 673 033	4,85 %	4,59 %	MØRE OG ROMSDAL	45,2	54,2	
1600	262	23 988 504	3,45 %	3,59 %	SØR-TRØNDELAG	41,9	54,2	
1700	139	12 702 258	1,83 %	1,90 %	NORD-TRØNDELAG	42,3	53,5	
1800	434	45 098 237	6,49 %	5,94 %	NORDLAND	48,2	54,3	
1900	284	33 748 910	4,86 %	3,89 %	TROMS	50,0	53,8	
2000	110	12 587 259	1,81 %	1,51 %	FINNMARK	47,6	54,6	
2100	0	0	0,00 %	0,00 %	SVALBARD	0,0	0,0	
Total:	7 305	694 397 662	100 %	100 %		43,8	54,4	

Geographic distribution

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

**9.b Geographical Distribution Graph**

Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from	25.09.2019 to 25.10.2019 = 30 days

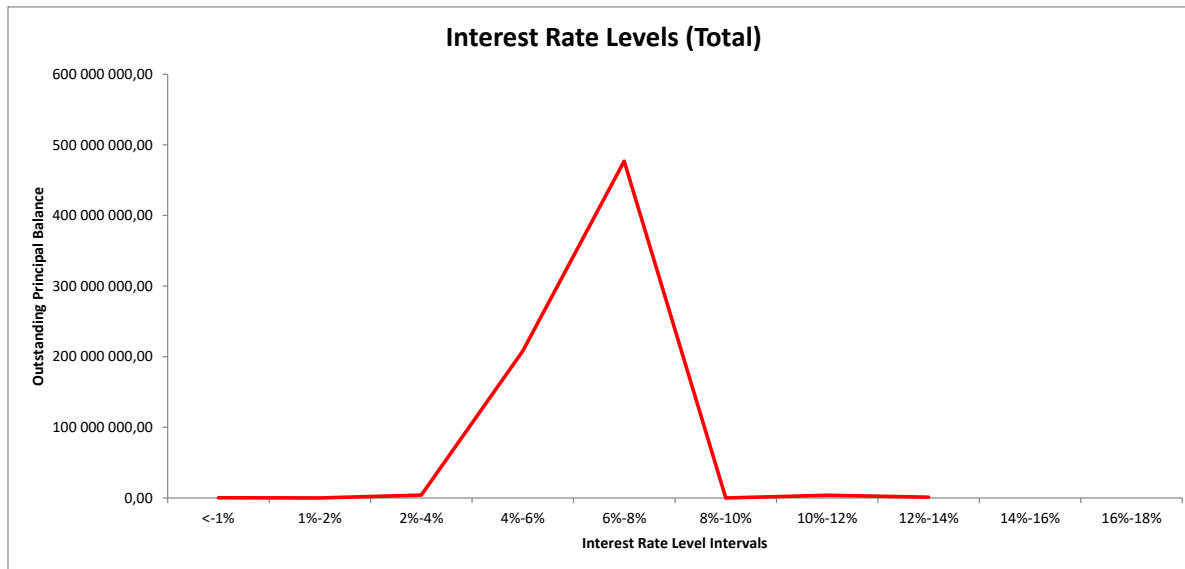




**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**10.b Interest Rate**

Reporting Date	27.10.2019					
Payment date	25.10.2019					
Period No	46					
Monthly Period	Sep 2019					
Interest Period	from	25.09.2019	to	25.10.2019	=	30 days



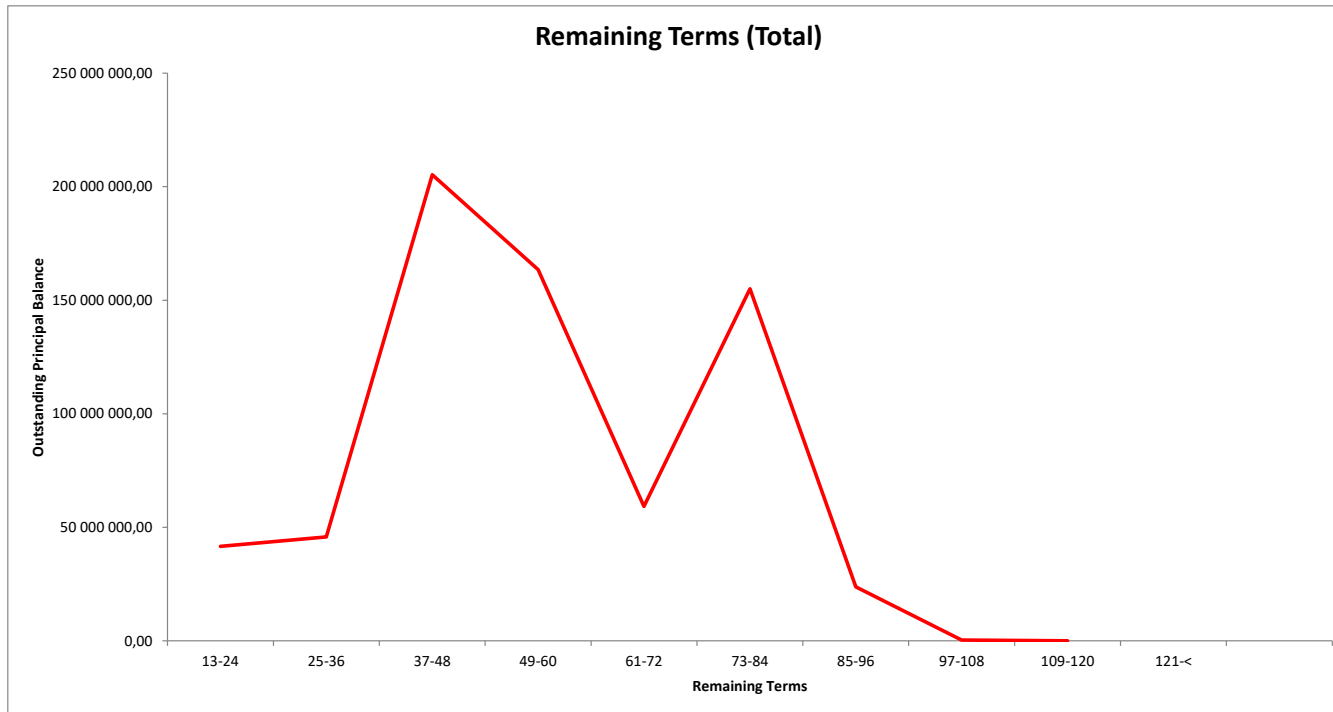




**Bilkreditt 7 DAC  
Monthly Investor Report**

**11.b Remaining Terms**

Reporting Date	27.10.2019					
Payment date	25.10.2019					
Period No	46					
Monthly Period	Sep 2019					
Interest Period	from	25.09.2019	to	25.10.2019	=	30 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

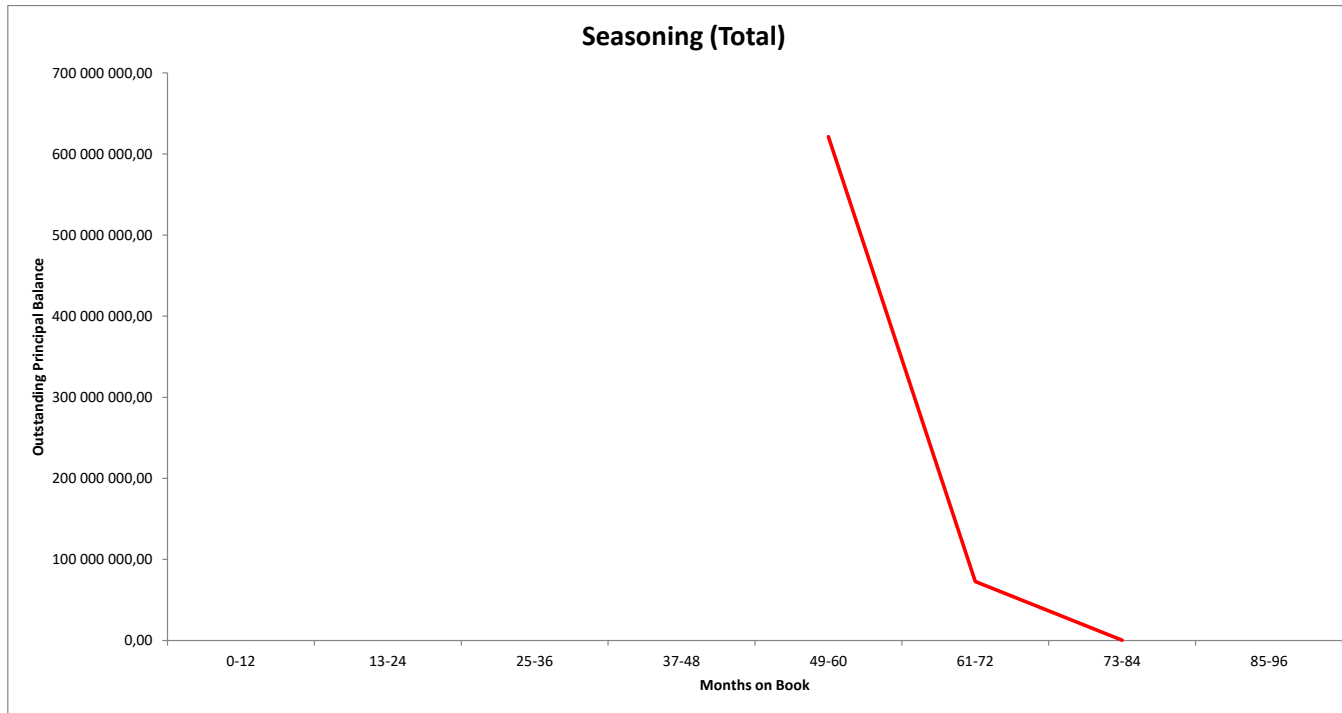
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36					
	37		48					
	49		60	6 533	621 278 918	89,47 %	44,2	53,5
	61		72	769	72 755 322	10,48 %	40	62
	73		84	3	363 422	0	56	74
	85		96					
	Total			7 305	694 397 662	100 %	43,83	54,39

**Bilkreditt 7 DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**13.a Vehicle type**



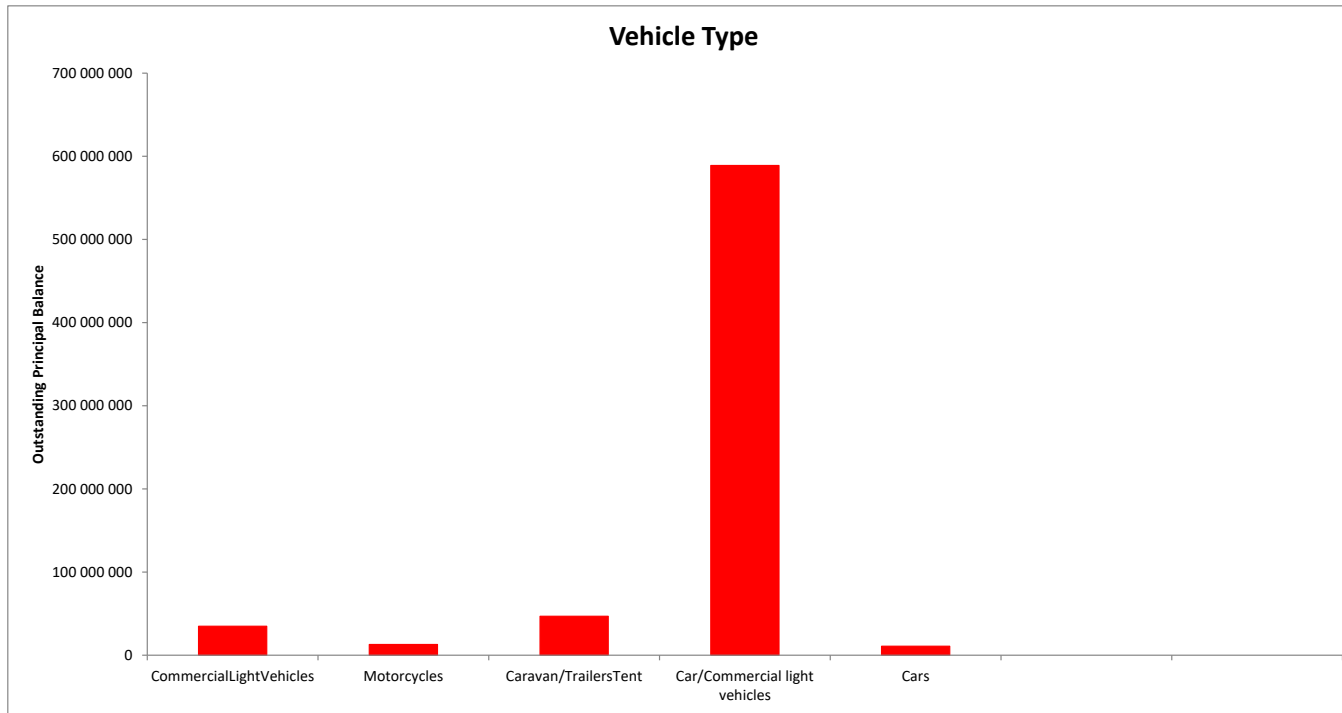
Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
CommercialLightVehicles		490	34 898 771	5,03 %	33,4	54,6
Motorcycles		218	12 884 913	1,86 %	41,8	53,9
Caravan/TrailersTent		354	46 839 800	6,75 %	55,6	53,7
Car/Commercial light vehicles		6 138	588 974 110	84,82 %	43,5	54,5
Cars		105	10 800 068	1,56 %	46,9	52,6
Total		7 305	694 397 662	100 %	43,8	54,4

**Bilkreditt 7 DAC  
Monthly Investor Report**

**13.b Vehicle type**

Reporting Date	27.10.2019					
Payment date	25.10.2019					
Period No	46					
Monthly Period	Sep 2019					
Interest Period	from	25.09.2019	to	25.10.2019	=	30 days



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

**14.a Hybrid loans**



Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days

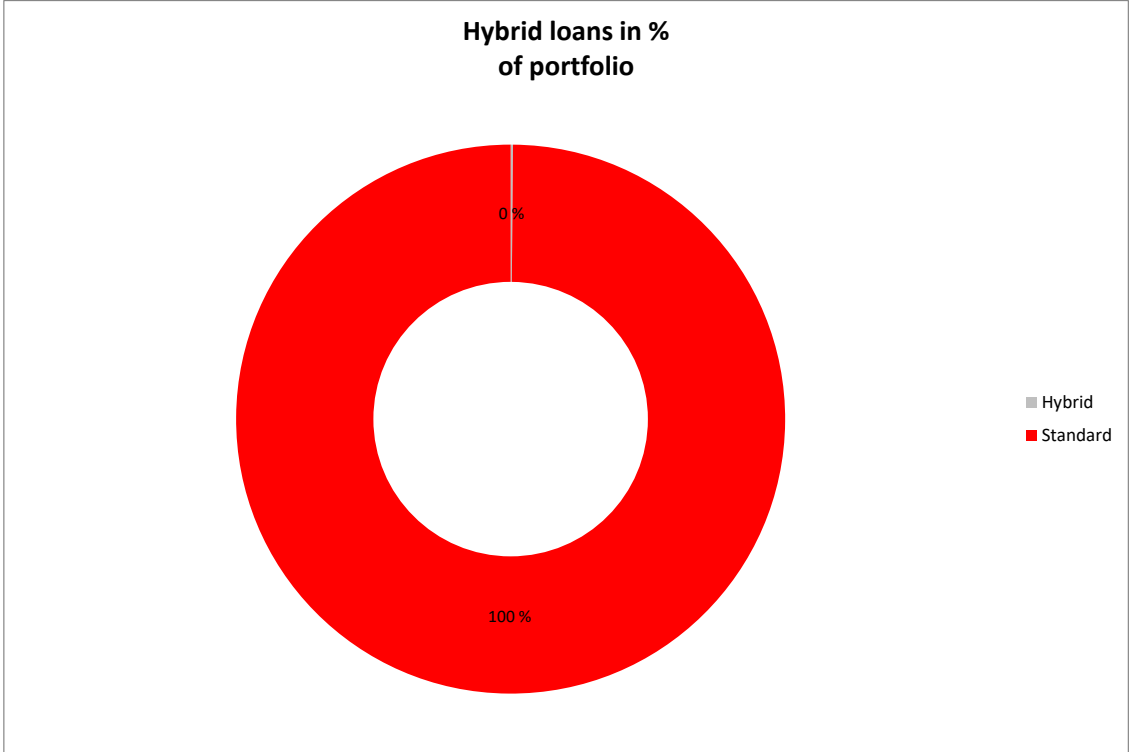
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		10	967 366	0,14 %	4,4	59,6
Standard		7 295	693 430 296	99,86 %	43,9	54,4
Total		7 305	694 397 662	100 %	43,8	54,4

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

**14.b Hybrid loans**



Reporting Date	27.10.2019					
Payment date	25.10.2019					
Period No	46					
Monthly Period	Sep 2019					
Interest Period	from	25.09.2019	to	25.10.2019	=	30 days



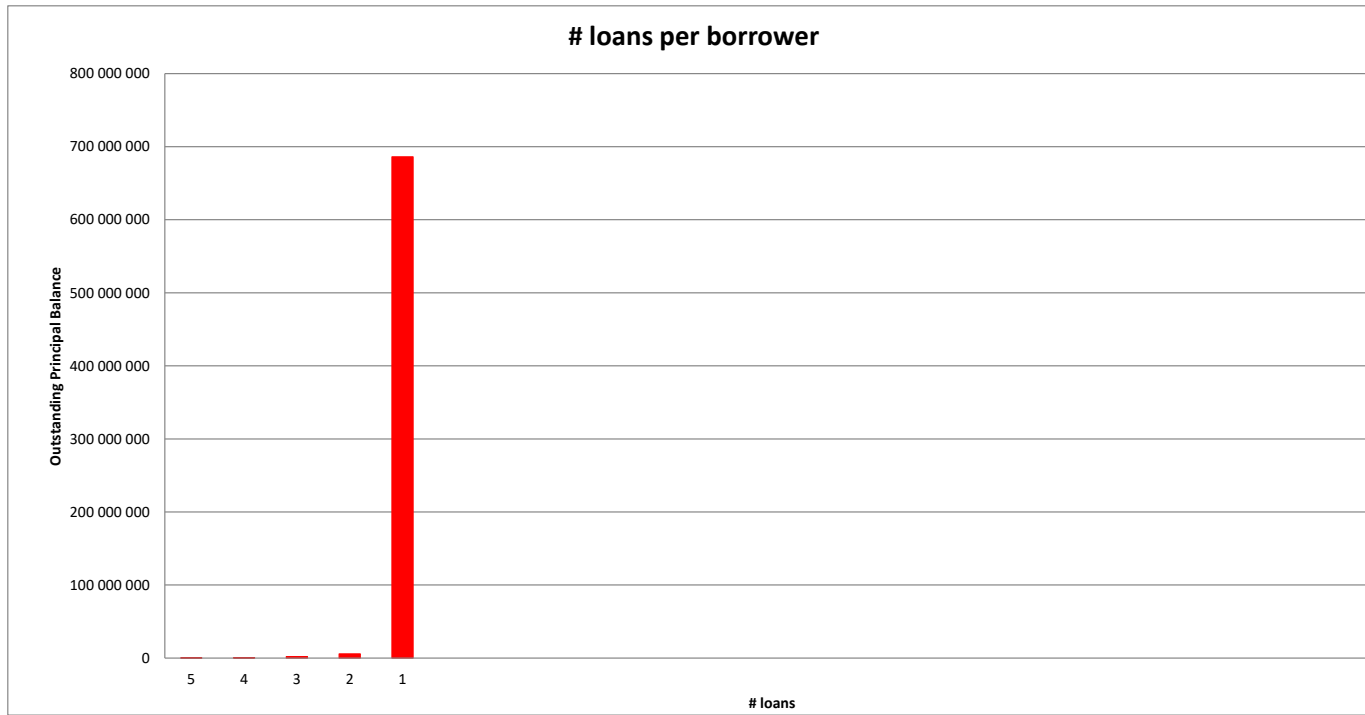




**Bilkreditt 7 DAC  
Monthly Investor Report**

**15.b # loans per borrower**

Reporting Date	27.10.2019					
Payment date	25.10.2019					
Period No	46					
Monthly Period	Sep 2019					
Interest Period	from	25.09.2019	to	25.10.2019	=	30 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

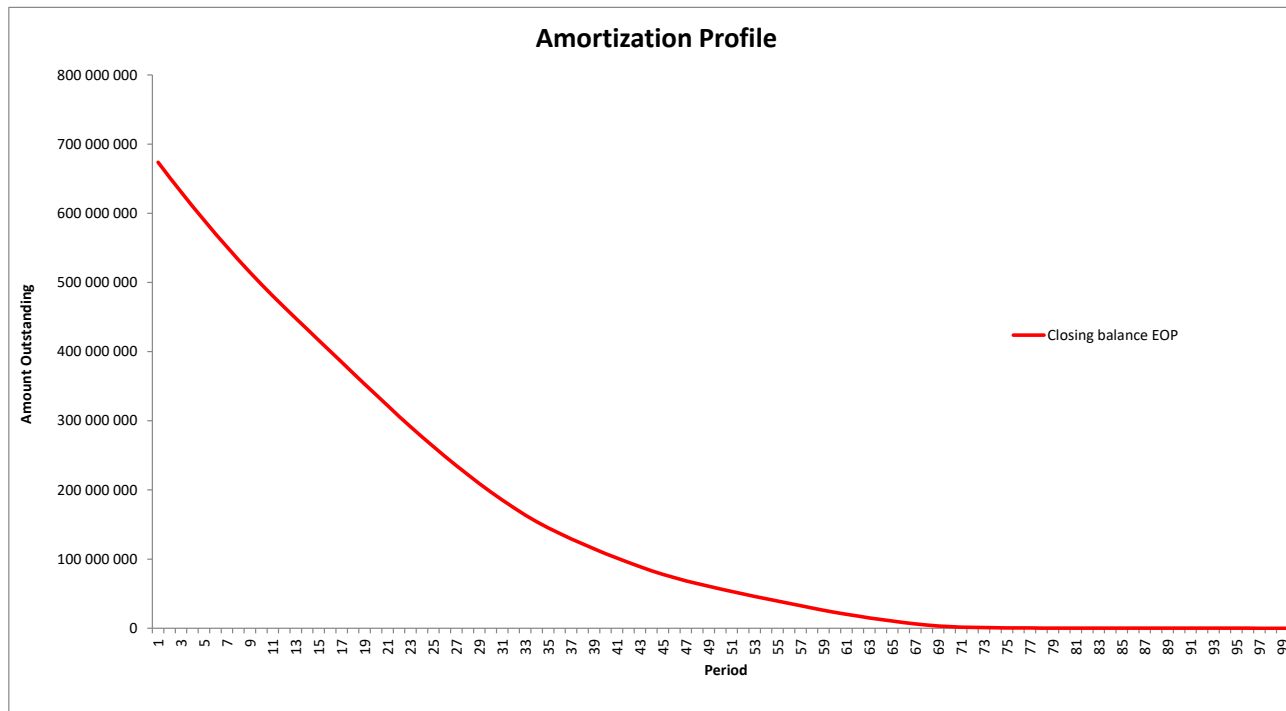
Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	694 397 662	673 785 301	20 612 361	3 562 035	6,16 %	97,03 %
2	673 785 301	651 942 398	21 842 903	3 457 120	6,16 %	93,89 %
3	651 942 398	630 727 700	21 214 698	3 345 082	6,16 %	90,83 %
4	630 727 700	610 296 097	20 431 604	3 237 636	6,16 %	87,89 %
5	610 296 097	590 255 843	20 040 254	3 132 435	6,16 %	85,00 %
6	590 255 843	570 353 908	19 901 935	3 027 744	6,16 %	82,14 %
7	570 353 908	551 321 313	19 032 595	2 927 497	6,16 %	79,40 %
8	551 321 313	532 797 665	18 523 647	2 829 203	6,16 %	76,73 %
9	532 797 665	514 786 866	18 010 800	2 733 726	6,16 %	74,13 %
10	514 786 866	497 333 637	17 453 229	2 640 663	6,16 %	71,62 %
11	497 333 637	480 477 294	16 856 343	2 550 363	6,15 %	69,19 %
12	480 477 294	464 230 852	16 246 442	2 463 215	6,15 %	66,85 %
13	464 230 852	448 175 790	16 055 062	2 379 494	6,15 %	64,54 %
14	448 175 790	432 229 931	15 945 858	2 296 688	6,15 %	62,25 %
15	432 229 931	416 352 986	15 876 945	2 214 349	6,15 %	59,96 %
16	416 352 986	400 515 959	15 837 027	2 132 362	6,15 %	57,68 %
17	400 515 959	384 707 962	15 807 997	2 050 681	6,14 %	55,40 %
18	384 707 962	368 948 229	15 759 733	1 969 082	6,14 %	53,13 %
19	368 948 229	353 216 748	15 731 481	1 887 735	6,14 %	50,87 %
20	353 216 748	337 562 048	15 654 700	1 806 525	6,14 %	48,61 %

Amortization profile (first 20 periods)

**Bilkreditt 7 DAC  
Monthly Investor Report**

**16.b Amortization Profile**

Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**17.a Payment Holidays**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

Period	TOTAL		
	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
201905	113	178	673 869
201906	111	182	725 710
201907	113	169	646 761
201908	112	177	635 135
201909	120	172	667 073
Total	10 040	15 110	57 198 899

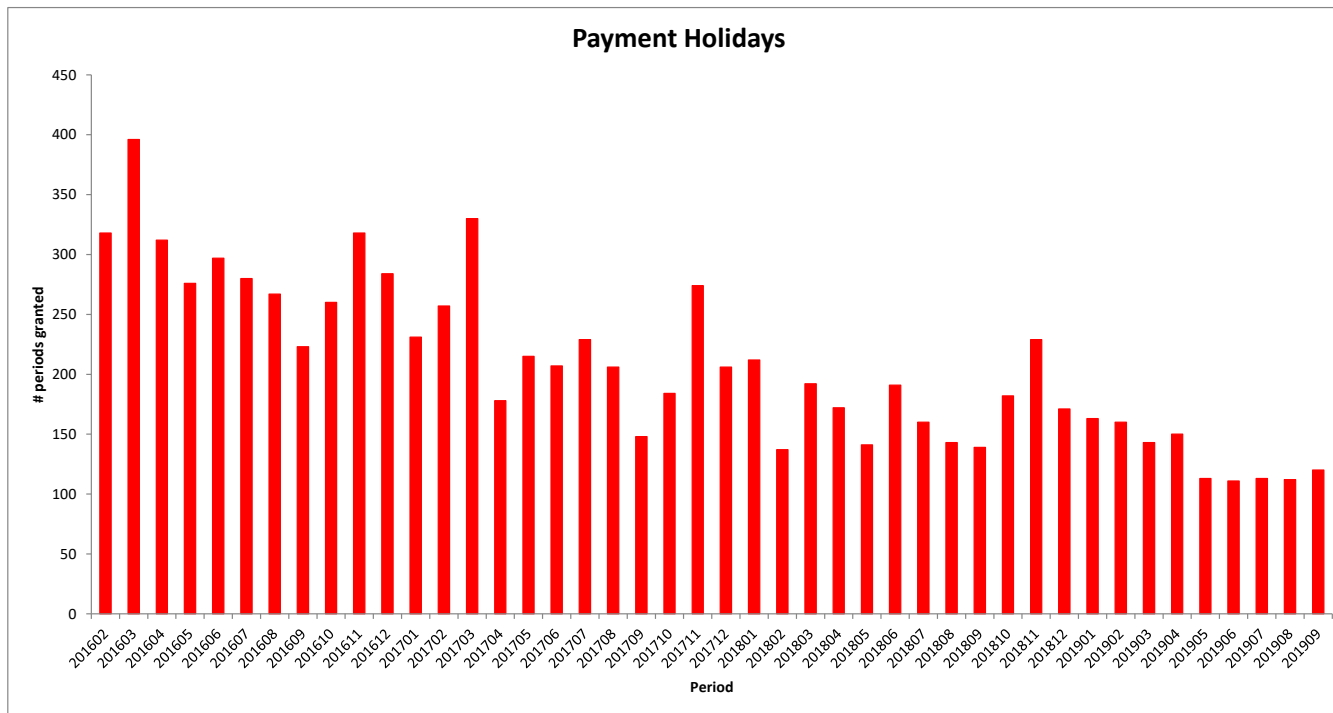
Payment Holiday

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

**17.b Payment Holidays**



Reporting Date	27.10.2019				
Payment date	25.10.2019				
Period No	46				
Monthly Period	Sep 2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days



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

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



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

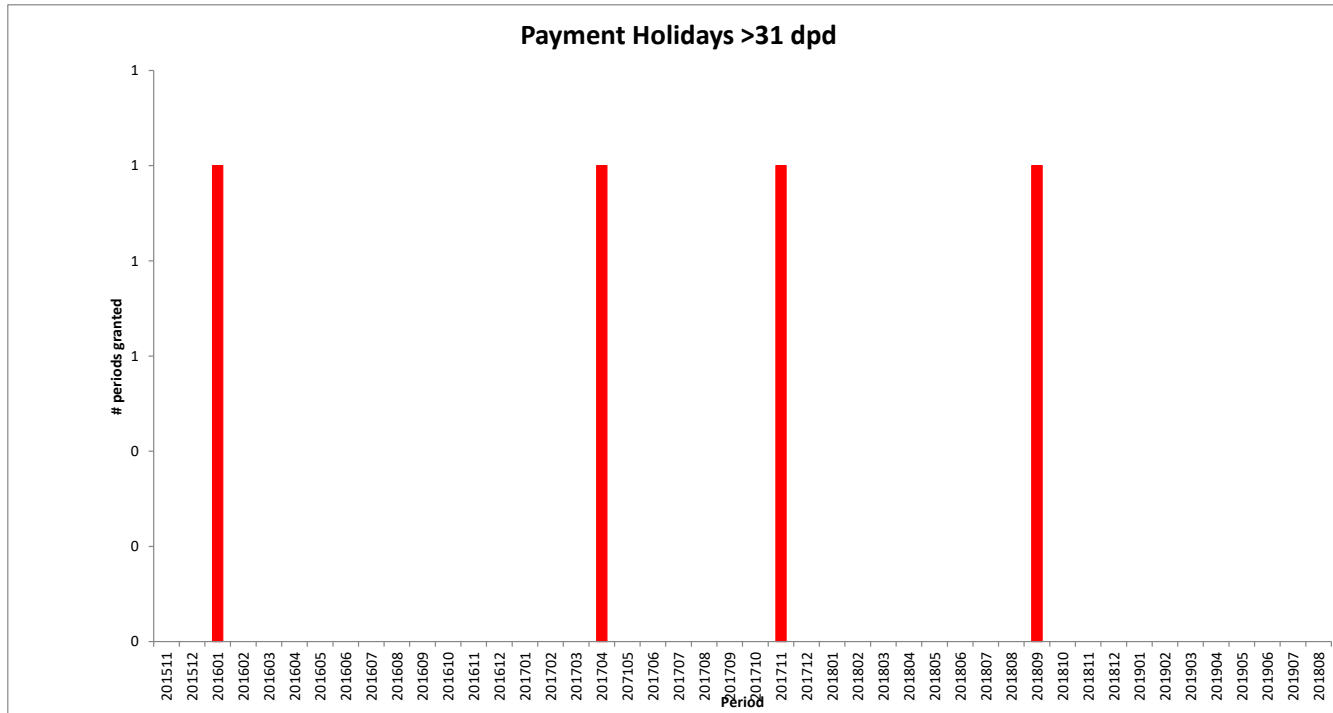
Period	TOTAL		
	No	Number of periods granted	Sum of payments
201511	0	0	0
201512	0	0	0
201601	1	1	1 929
201602	0	0	0
201603	0	0	0
201604	0	0	0
201605	0	0	0
201606	0	0	0
201607	0	0	0
201608	0	0	0
201609	0	0	0
201610	0	0	0
201611	0	0	0
201612	0	0	0
201701	0	0	0
201702	0	0	0
201703	0	0	0
201704	1	1	1 776
201705	0	0	0
201706	0	0	0
201707	0	0	0
201708	0	0	0
201709	0	0	0
201710	0	0	0
201711	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
201812	0	0	0
201901	0	0	0
201902	0	0	0
201903	0	0	0
201904	0	0	0
201905	0	0	0
201906	0	0	0
201907	0	0	0
201908	0	0	0
201909	0	0	0
Total	4	4	10 258

Payment Holiday

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

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

Reporting Date	27.10.2019				
Payment date	25.10.2019				
Period No	46				
Monthly Period	Sep 2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days



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

**19.a Dynamic Interest rate**



Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 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	1 122 239 951	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 %
201905	868 489 758	5,97 %
201906	821 589 337	6,20 %
201907	769 838 252	6,20 %
201908	732 208 272	6,44 %
201909	694 397 662	6,43 %

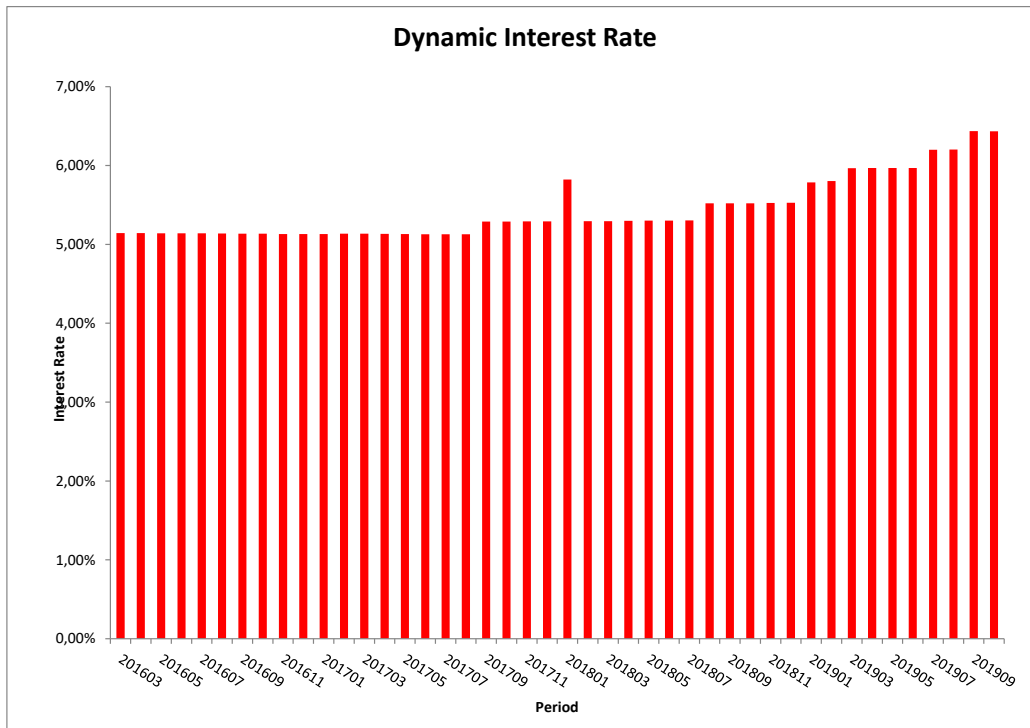
Interest rate evolution



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

**19.b Dynamic Interest Rate**

Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from	25.09.2019 to 25.10.2019 = 30 days

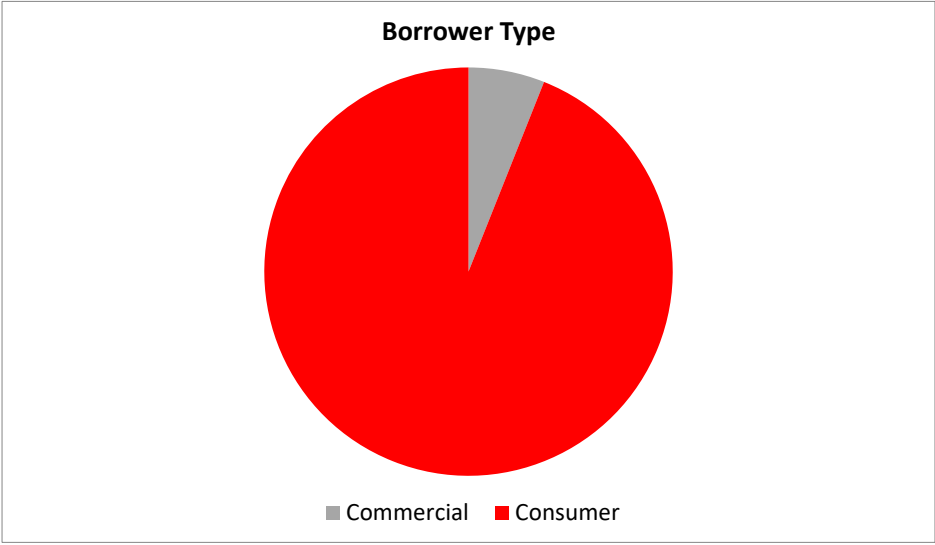
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	485	41 886 953	6,03 %	33,05	53,91
	Consumer	6 820	652 510 709	93,97 %	44,52	54,43
	Total	7 305	694 397 662	100,00 %	43,83	54,39

**Bilkreditt 7 DAC  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days



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

**21.a Vehicle Condition**



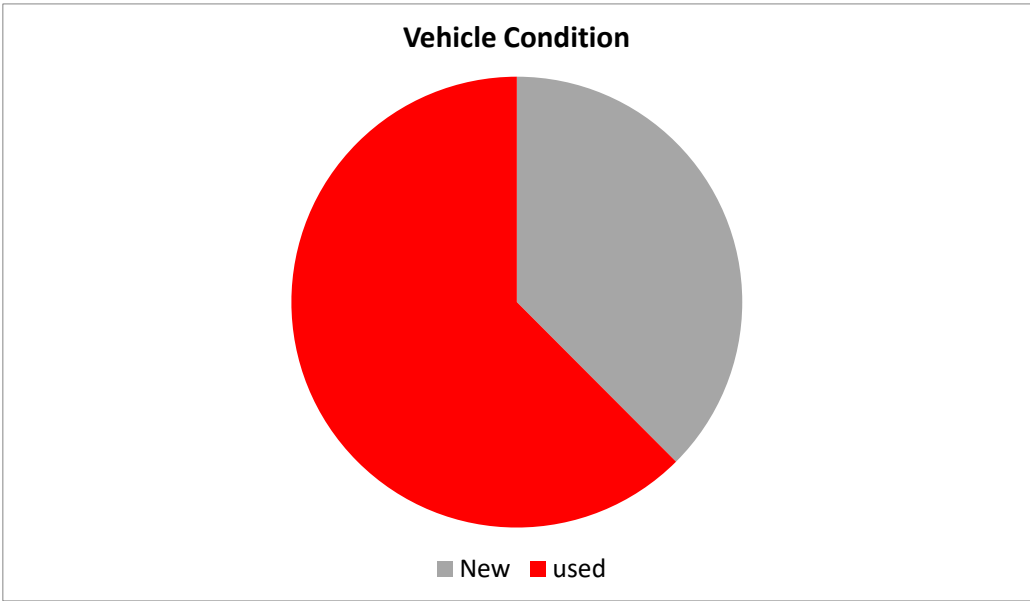
Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 257	260 527 659	37,52 %	46,1	54,3
	used	5 048	433 870 003	62,48 %	42,5	54,5
		7 305	694 397 662	100 %	43,8	54,4

**Bilkreditt 7 DAC  
Monthly Investor Report**

**21.b Vehicle Condition**

Reporting Date	27.10.2019		
Payment date	25.10.2019		
Period No	46		
Monthly Period	Sep 2019		
Interest Period	from	25.09.2019	to 25.10.2019 = 30 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from	25.09.2019 to 25.10.2019 = 30 days

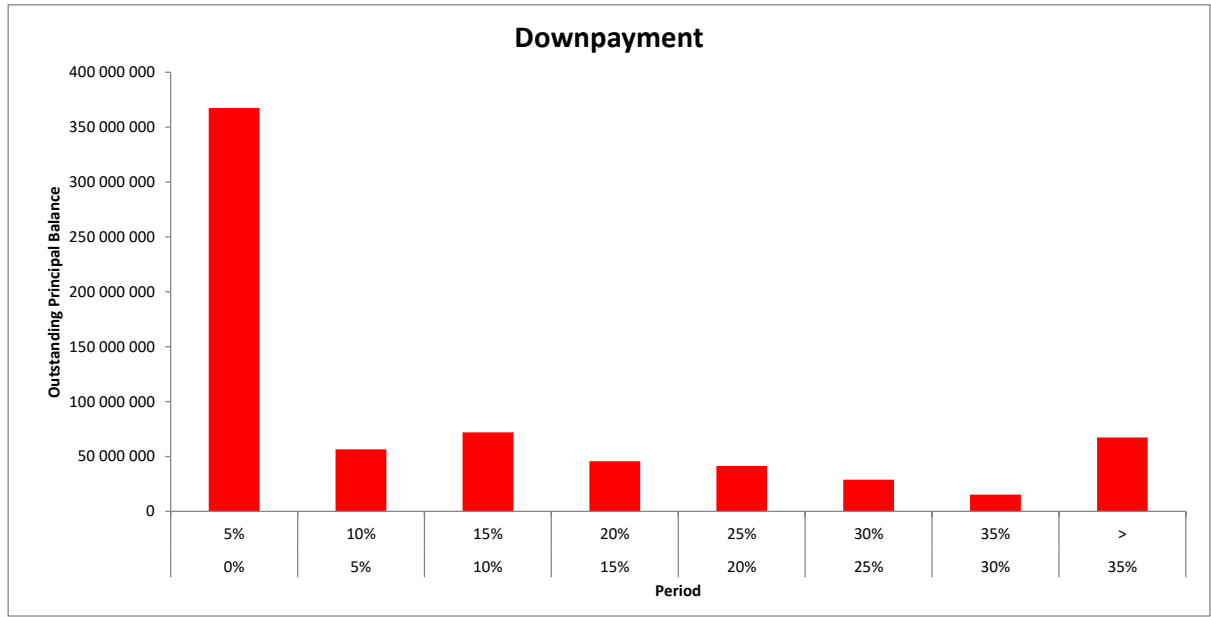
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 562	367 434 973	52,91 %	43,9	54,4
	5 %	10 %	490	56 437 366	8,13 %	44,4	54,7
	10 %	15 %	675	71 967 518	10,36 %	47,1	54,8
	15 %	20 %	452	45 608 281	6,57 %	43,9	54,4
	20 %	25 %	454	41 461 413	5,97 %	45,0	54,0
	25 %	30 %	319	28 936 830	4,17 %	45,8	53,8
	30 %	35 %	192	15 322 026	2,21 %	43,2	54,6
	35 %	>	1 161	67 229 255	9,68 %	37,8	53,9
	Total		7 305	694 397 662	100 %	43,8	54,4

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

**22.b Downpayment**



Reporting Date	27.10.2019		
Payment date	25.10.2019		
Period No	46		
Monthly Period	Sep 2019		
Interest Period	from	25.09.2019	to 25.10.2019 = 30 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	27.10.2019	
Payment date	25.10.2019	
Period No	46	
Monthly Period	Sep 2019	
Interest Period	from	25.09.2019 to 25.10.2019 = 30 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	7 247	688 380 247	99,13 %	43,9	54,4
	Serial	58	6 017 415	0,87 %	34,5	55,2
		7 305	694 397 662	100 %	43,8	54,4

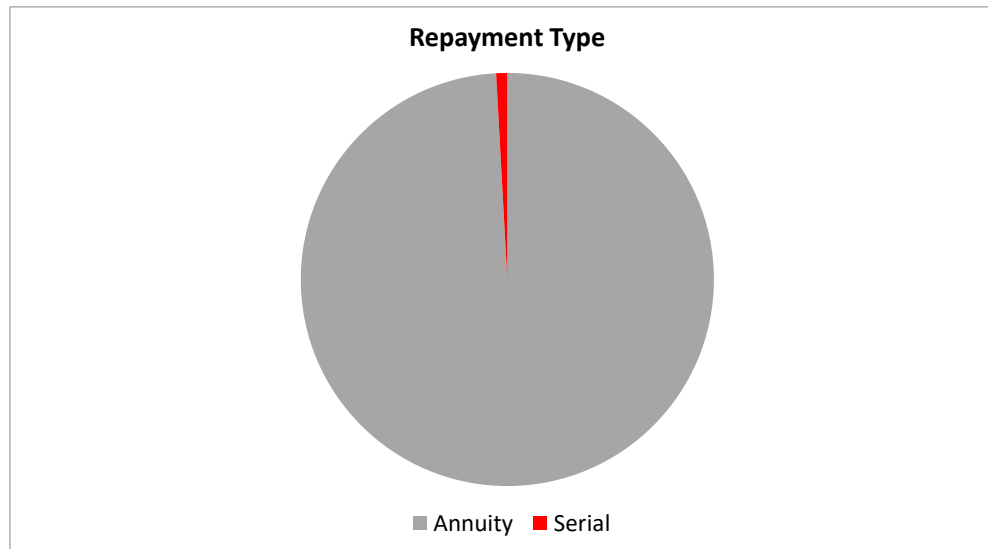


**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days



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

**24.a Dynamic Pre-Payments**



Reporting Date 27.10.2019  
 Payment date 25.10.2019  
 Period No 46  
 Monthly Period Sep 2019  
 Interest Period from 25.09.2019 to 25.10.2019 = 30 days

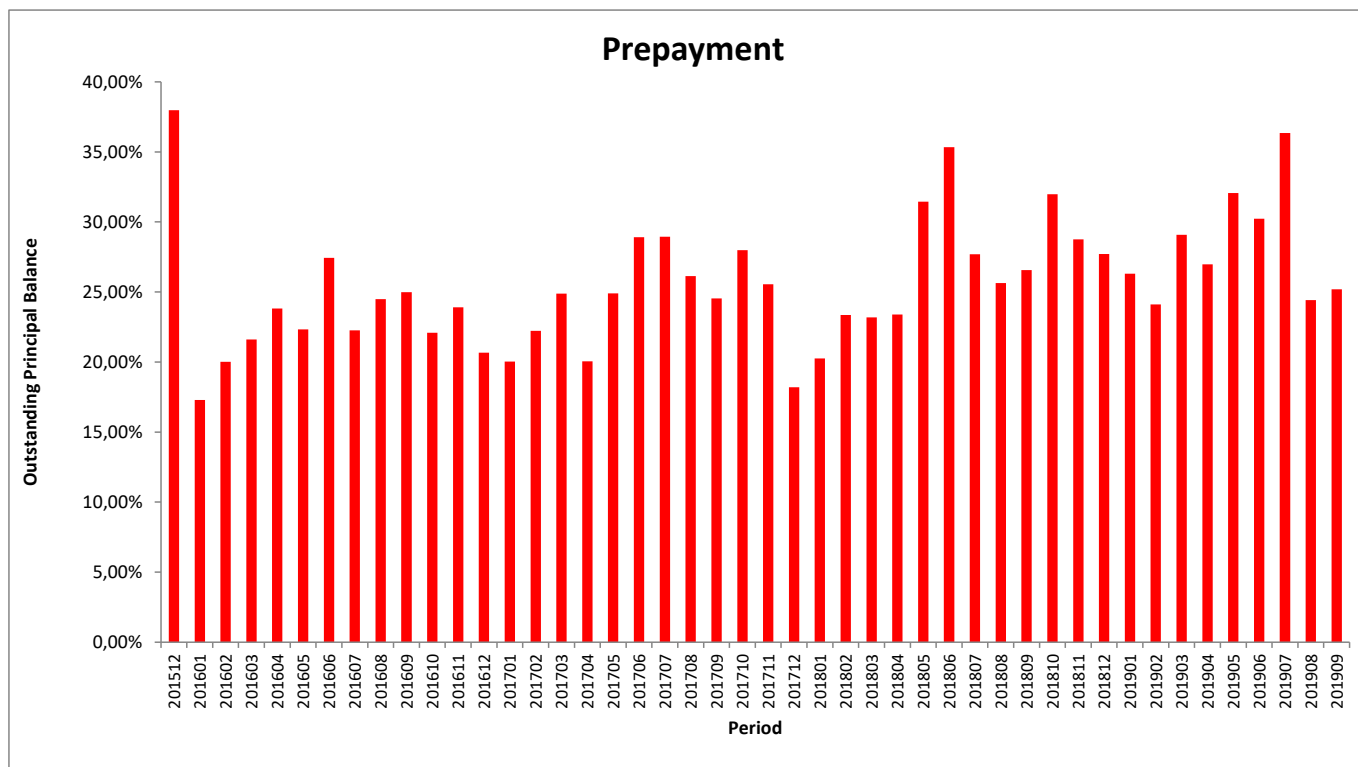
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201512	193 588 505	4 961 729 485	38,0 %
201601	75 756 641	4 824 877 226	17,3 %
201602	86 265 020	4 677 232 996	20,0 %
201603	90 894 870	4 524 706 931	21,6 %
201604	97 939 137	4 367 347 791	23,8 %
201605	87 937 117	4 218 125 879	22,3 %
201606	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 %
201905	27 541 628	868 489 258	32,1 %
201906	24 280 842	821 589 337	30,2 %
201907	28 435 456	769 838 252	36,3 %
201908	16 884 550	732 208 272	24,4 %
201909	16 595 890	694 397 662	25,2 %

Pre-Payments

**Bil kreditt 7 DAC**  
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**24.b Dynamic Pre-Payments**

Reporting Date	27.10.2019		
Payment date	25.10.2019		
Period No	46		
Monthly Period	Sep 2019		
Interest Period	from	25.09.2019	to 25.10.2019 = 30 days



**Bilcreditt 7 DAC**  
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**25. Defaults, Recoveries and Losses by Quarter of Default**



Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 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	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0
20162	3 781 365	25	44 073	44 073	71 936	-	109 816	-	109 816	3 891 181	885 196	775 250	3 006 075	522 245	1 297 635	2 483 520
20163	2 241 179	25								146 634	146 634	2 095 545	399 448	545 052	1 696 057	
20164	9 484 344	55											672 170	672 170	8 812 174	
20171	7 220 771	56														
20172	5 898 456	59														
20173	5 993 301	42														
20174	6 146 738	52														
20181	4 931 657	59														
20182	5 685 506	54														
20183	5 714 127	59														
20184	6 046 863	49														
20191	2 102 137	34														
20192	2 416 658	33														
2019 3	3 393 803	38														

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	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
20162	3 781 365	25	243 989	1 941 404	2 239 961	328 660	1 970 664	1 911 301	130 223	2 000 287	1 781 078	326	2 000 617	1 780 748	
20163	2 241 179	25	73 113	818 195	1 622 984	162 450	730 649	1 460 520	2 046	812 684	1 429 485	173 197	985 881	1 205 298	
20164	9 484 344	55	2 214 987	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	4 282 363	
20171	7 220 771	56	330 687	330 687	6 890 104	1 251 392	1 622 059	5 638 712	901 287	2 483 316	4 737 455	287 323	2 770 639	4 450 127	
20172	5 898 456	59				1 479 078	1 479 078	4 379 378	339 244	1 817 322	4 041 134	386 007	2 202 329	3 658 127	
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	59													
20182	5 685 506	54													
20183	5 714 127	59													
20184	6 046 863	49													
20191	2 102 137	34													
20192	2 416 658	33													
2019 3	3 393 803	38													

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2018 1			2018 2			2018 3			2018 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
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	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	55 428	1 102 579	1 138 600	110 373	1 213 362	1 027 827	
20164	9 484 344	55	19 628	5 261 999	4 282 976	49 141	5 370 610	4 213 624	350 916	5 821 726	3 962 616	585 412	6 177 138	3 387 289	
20171	7 220 771	56	330 079	3 960 718	4 160 053	189 147	3 549 862	3 970 396	174 431	3 624 296	3 798 475	699 663	4 104 358	3 115 813	
20172	5 898 456	59	113 698	2 316 937	3 542 519	322 267	2 638 204	3 220 252	73 737	2 711 941	3 146 515	816 502	3 528 443	2 330 013	
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	501 648	2 694 902	3 308 309	
20174	6 146 738	52	1 790 433	2 186 513	3 961 225	495 418	2 680 933	3 465 897	80 932	2 771 863	3 374 873	879 278	3 642 141	2 646 697	
20181	4 931 657	59	95 224	95 224	4 836 433	470 441	5 688 665	4 362 962	252 994	621 569	4 110 088	1 224 032	2 045 601	2 895 056	
20182	5 685 506	54				503 489	603 489	5 182 017	568 638	1 062 127	4 623 379	1 232 429	2 294 565	3 390 950	
20183	5 714 127	59							665 165	665 165	5 048 962	932 844	1 598 109	4 116 018	
20184	6 046 863	49										237 466	237 466	5 899 392	
20191	2 102 137	34													
20192	2 416 658	33													
2019 3	3 393 803	38													

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2019 1			2019 2			2019 3		
				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
20162	3 781 365	25	232 612	2 324 189	1 457 167	141 997	2 466 186	1 315 170	-	16 385	2 449 810	1 331 555
20163	2 241 179	25	18 190	1 231 452	1 009 727	21 395	1 252 847	988 332	20 280	1 273 127	968 052	
20164	9 484 344	55	22 507	6 199 645	3 284 699	72 567	6 272 212	3 212 132	-	8 324	6 263 888	3 220 456
20171	7 220 771	56	68 035	4 172 993	3 047 778	542 487	4 715 480	2 505 291	-	33 913	4 681 567	2 539 204
20172	5 898 456	59	120 910	3 849 353	2 209 103	1 245 138	4 994 487	3 633 969	-	898 664	4 089 833	1 720 621
20173	5 993 301	42	18 763	2 703 795	3 289 546	1 180 630	3 894 382	2 108 616	-	154 730	3 739 655	2 260 645
20174	6 146 738	52	224 471	3 866 612	2 280 126	901 790	4 768 392	3 378 345	-	688 839	4 069 553	2 077 185
20181	4 931 657	59	51 743	2 097 344	2 834 313	695 866	2 793 210	2 138 447	-	354 449	2 438 761	2 492 895
20182	5 685 506	54	569 214	2 862 770	2 522 736	976 726	3 539 496	1 846 910	-	565 182	3 274 314	2 411 192
20183	5 714 127	59	414 901	2 013 010	3 701 117	2 155 765	4 188 772	1 545 362	-	924 997	3 245 868	2 470 229
20184	6 046 863	49	1 021 450	1 258 916	4 787 847	3 120 602	4 379 518	1 667 345	-	1 236 671	3 142 847	2 504 016
20191	2 102 137	34	59 587	59 587	2 042 560	577 244	636 831	1 465 306	-	104 943	531 888	1 570 249
20192	2 416 658	33				81 988	51 988	2 364 670		130 316	182 304	2 234 364
2019 3	3 393 803	38								380 615	380 615	3 004 188

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**26. Delinquency**

Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 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	26 935 940	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	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	19	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	18	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	100	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	1 691 872	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	64 073 306	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	2 337 724	19	2 671 236
	11	1 179 247 932	9 781	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	8 948	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	8 578	898 295 572	453	54 804 267	79	8 611 972	24	2 767 313	20	1 457 342	14	1 495 309	9	944 234	14	925 034
	4	919 566 417	8 283	849 041 507	471	54 998 966	74	9 076 686	32	2 742 780	18	1 954 130	12	869 527	9	982 821	15	1 293 838
	5	868 489 258	8 022	805 348 651	418	48 319 763	67	6 913 406	38	4 085 023	19	1 717 271	13	1 486 387	9	618 757	9	662 244
	6	821 589 337	7 829	774 861 747	317	33 254 774	58	6 052 787	30	2 651 980	23	2 344 438	14	1 230 080	9	1 193 531	9	460 576
	7	769 838 252	7 493	720 741 106	345	38 310 374	57	5 047 046	24	2 010 422	14	873 795	16	1 868 284	11	987 225	11	1 102 467
	8	732 208 272	7 150	679 196 485	365	39 933 175	62	7 710 145	22	1 615 469	16	1 660 448	10	972 995	8	1 119 555	14	553 417
	9	694 397 662	6 752	634 993 666	429	46 256 764	60	6 816 482	24	2 589 153	18	1 467 371	14	1 457 043	8	817 183	13	1 737 919
	10																	
	11																	
	12																	

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

**27. Priority of Payments**

Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days



**Priority of Payments**

Available Distribution Amount	+	56 682 076,70 NOK	4 087 825,20 EUR
Senior Expenses	-	289 332,36 NOK	
Class A Notes Interest	-	140 307,89 NOK	191,68 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	853 550,00 NOK	
Liquidity Reserve	-	10 044 000,00 NOK	
Class A Principal	-	37 810 610,00 NOK	4 087 633,51 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	-	590 239,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	57 501,90 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	1 874 535,55 NOK	0,00 EUR

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

**28. Transaction Costs**



Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	289 332,36 NOK			
Interest accrued for the Period	1 584 096,89 NOK	140 307,89 NOK	853 550,00 NOK	590 239,00 NOK
Cumulative Interest accrued	189 823 174,25 NOK	137 074 026,25 NOK	31 037 023,00 NOK	21 712 125,00 NOK
Interest Payments	1 584 096,89 NOK	140 307,89 NOK	853 550,00 NOK	590 239,00 NOK
Cumulative Interest Payments	189 823 174,25 NOK	137 074 026,25 NOK	31 037 023,00 NOK	21 712 125,00 NOK
Interest accrued on Subordinated Loan for the Period	57 501,90 NOK			
Cumulative Interest accrued on Subordinated Loan	20 930 347,97 NOK			
Interest Payments on Subordinated Loan	57 501,90 NOK			
Cumulative Interest Payments on Subordinated Loan	20 930 347,97 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

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

**29. Swap Counterparty Data**



Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period from	25.09.2019 to 25.10.2019 = 30 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	70 922 272,00 NOK 7 667 272,65 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,5900 %
1M Euribor (Notes, Swap)	-0,4500 %
Gross Amount Due to Swap Counterparty	37 950 917,89 NOK
Gross Amount Due from Swap Counterparty	4 087 825,20 EUR
EUR/NOK spot rate	N/A



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

**30. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	27.10.2019
Payment date	25.10.2019
Period No	46
Monthly Period	Sep 2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days