

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.05.2018		Following payment dates:		25.06.2018
Payment date	25.05.2018				25.07.2018
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days
Cut-Off Date	30.04.2018				

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1. Portfolio Information



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 763 332 181,00 NOK	1 839 037 050,00 NOK
Scheduled Loan Principal Repayments	34 985 896,00 NOK	36 064 978,00 NOK
Prepayments	37 076 394,00 NOK	38 345 727,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	286 882,00 NOK	290 614,00 NOK
Total Principal Payments Received	72 349 172,00 NOK	74 701 319,00 NOK
	0,00	
New Defaulted Auto Loans in Period	2 188 094,00 NOK	1 338 867,00 NOK
Total New Defaults	2 188 094,00 NOK	1 338 867,00 NOK
Capitalised Interest (due to Repayment Holidays)	14 535,00 NOK	335 317,00 NOK
Closing Balance	1 688 809 450,00 NOK	1 763 332 181,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	15 009 089,00 NOK	14 673 772,00 NOK
New	14 535,00 NOK	335 317,00 NOK
Close	15 023 624,00 NOK	15 009 089,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	12 655 563,00 NOK	8 893 960,00 NOK
Recoveries on loans in default	677 325,00 NOK	472 076,00 NOK
Total Revenue Received in Period	13 332 888,00 NOK	9 366 036,00 NOK
# Loans		
At beginning of period	13 596 Loans	13 994 Loans
Paid in Full	362 Loans	386 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	17 Loans	12 Loans
At end of period	13 217 Loans	13 596 Loans
Weighted Average Loan Return	8,81 %	
Average NIBOR + Weighted Average Loan Threshold	4,03 %	

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2. Amount Due for Distribution



Reporting Date	28.05.2018			
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Period No	29			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	17 620 008,40 NOK		18 244 101,46 NOK	
b. Collections (Principal, interest, fees, etc)	85 682 060,00 NOK		84 067 355,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	8 067 234,07 EUR	0,00 NOK	8 195 875,47 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	-1 009,81 NOK		-1 041,50 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	103 301 058,59 NOK	8 067 234,07 EUR	102 310 414,96 NOK	8 195 875,47 EUR

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3. Reserve Accounts



Reporting Date	#N/A
Payment date	#N/A
Period No	29
Monthly Period	Apr 2018
Interest Period	from #N/A to 25.05.2018 = ### days

Note Balance

Beginning of Period	1 763 332 181,00	NOK
End of Period	1 688 809 450,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,3 %	5 022 000,00	NOK
Cash Outflow		5 022 000,00	NOK
Cash Inflow		5 022 000,00	NOK
End of Period	0,3 %	5 022 000,00	NOK
Required Reserve Amount	0,3 %	5 022 000,00	NOK

Liquidity Balance

Beginning of Period	0,7 %	12 598 008,40	NOK
Cash Outflow		12 598 008,40	NOK
Cash Inflow		11 992 369,45	NOK
End of Period	0,7 %	11 992 369,45	NOK
Required Reserve Amount	0,7 %	11 992 369,45	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	85 613 613,35	NOK
Cash Outflow	0,00	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	22 406,09	NOK
End of Period	85 636 019,45	NOK
Required Commingling Reserve Fund	85 636 019,45	NOK

CPI Reserve

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

Set-off from Deposits

No borrowers whose loans were sold to Bilkreditt 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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4. Performance Data



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Note Balance

Beginning of Period	1 763 332 181,00	NOK
End of Period	1 688 809 450,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	1 561 294 119,00	92,45 %	12 275
1-29 days past due	94 772 231,00	5,61 %	683
		0,00 %	

Delinquent Receivables:

30-59 days past due	18 193 468,00	1,08 %	140
60-89 days past due	6 753 683,00	0,40 %	51
90-119 days past due	3 707 132,00	0,22 %	35
120-149 days past due	2 017 363,00	0,12 %	22
150-179 days past due	2 071 454,00	0,12 %	11
Total Performing and Delinquent	1 688 809 450,00	100,00 %	13 217

Current Period Defaults	2 188 094,00	17
Cumulative Defaults	47 961 914,00	373
Current Period Recoveries	677 325,00	
Cumulative Recoveries	18 508 936,00	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class B	Class C	Class C
General Note Information						
ISIN Code		XS1318344386	XS1318345946		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	87,49 %	7,51 %		5,00 %	
Legal Final Maturity Date		25.03.2030	25.03.2030		25.03.2030	
Rating (Fitch/Moody's)		AAA(sf)/Aaa(sf)	A(sf)/A2(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	5 286 286 000,00 NOK	500 000 000,00 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		5000	317	750	264	286
Current Note Information						
Class Principal Outstanding Opening Balance		119 140 127,68 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	103 301 058,59 NOK					
Amortisation	74 522 731,00 NOK					
Redemption per Class		8 056 511,46 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 611,30 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 688 809 450,00 NOK	111 083 616,22 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		60,84 %	23,46 %	0,04 %	15,63 %	0,02 %
Current Pool Factor		0,22	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	-0,3720 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,0300 %	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		23 828,03 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 611,30 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		22 216,72 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		2,14 EUR	2 020,83 NOK	1,62 NOK	1 700,00 NOK	1,70 NOK
Interest Payment	1 190 287,16 NOK	10 722,61 EUR	640 604,50 NOK	1 212,50 NOK	448 799,80 NOK	486,20 NOK
Interest Payment per Note		2,14 EUR	2 020,83 NOK	1,62 NOK	1 700,00 NOK	1,70 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		45,17 %	21,66 %		6,02 %	
Current CE (excl. Excess Spread)		40,16 %	16,66 %		1,01 %	

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 28.05.2018
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 Monthly Period Apr 2018
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Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	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		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-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 outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	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-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	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		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



Reporting Date	28.05.2018		
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Interest Period	from	25.04.2018	to 25.05.2018 = 30 days

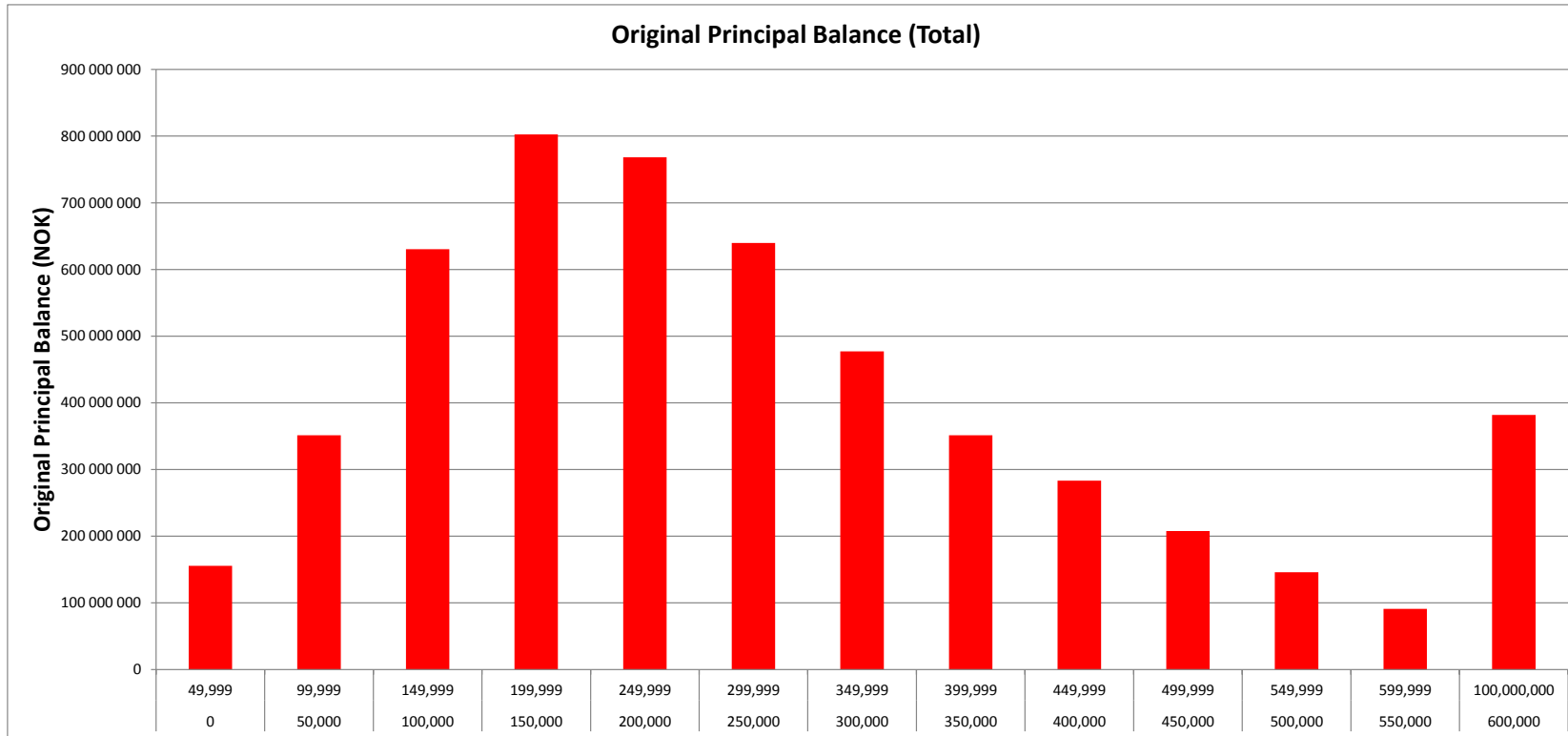
Average amount - all: 202 469

		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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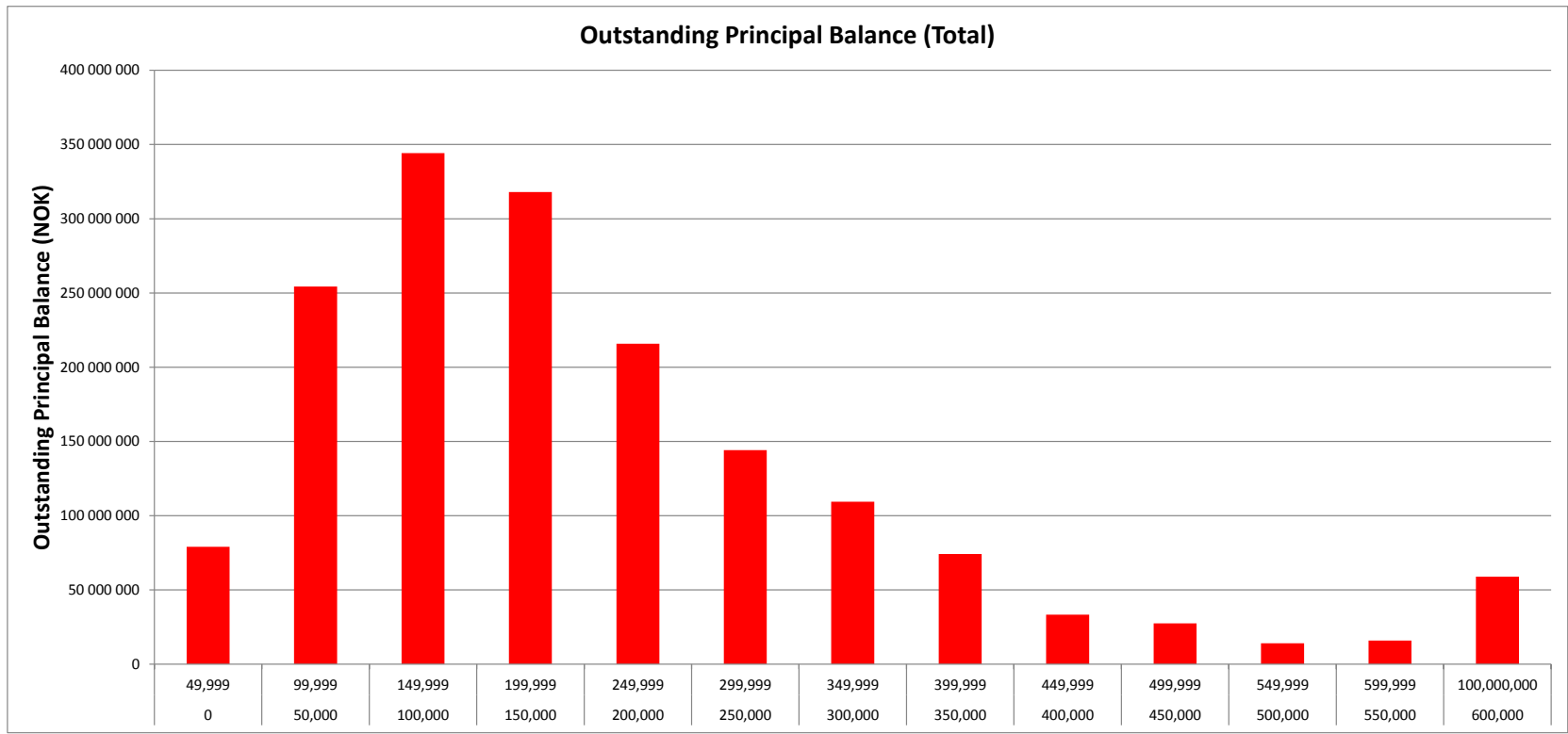
Average amount - all: 127 776

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	2 891	79 059 215	4,68 %	21,87 %	23,8	38,6	
50 000	99 999	3 402	254 314 700	15,06 %	25,74 %	35,7	38,0	
100 000	149 999	2 776	344 168 398	20,38 %	21,00 %	47,4	38,0	
150 000	199 999	1 841	317 996 551	18,83 %	13,93 %	54,9	37,6	
200 000	249 999	971	215 791 158	12,78 %	7,35 %	61,1	37,3	
250 000	299 999	531	144 169 735	8,54 %	4,02 %	63,9	37,0	
300 000	349 999	340	109 385 882	6,48 %	2,57 %	69,3	37,3	
350 000	399 999	200	74 182 136	4,39 %	1,51 %	70,6	36,8	
400 000	449 999	79	33 385 171	1,98 %	0,60 %	72,0	38,0	
450 000	499 999	58	27 420 060	1,62 %	0,44 %	72,7	37,2	
500 000	549 999	27	14 104 032	0,84 %	0,20 %	78,6	38,0	
550 000	599 999	28	15 938 231	0,94 %	0,21 %	72,6	36,4	
600 000	100 000 000	73	58 894 181	3,49 %	0,55 %	74,6	37,6	
Total		13 217	1 688 809 450	100 %	100 %	53,9	37,6	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 060	125 550 365	7,43 %	8,02 %	ØSTFOLD	52,1	37,3	
0200	1 789	232 953 025	13,79 %	13,54 %	AKERSHUS	51,7	37,8	
0300	877	122 915 470	7,28 %	6,64 %	OSLO	51,6	37,4	
0400	631	71 254 505	4,22 %	4,77 %	HEDEMARK	50,2	37,5	
0500	546	64 245 306	3,80 %	4,13 %	OPPLAND	52,2	38,1	
0600	843	102 520 405	6,07 %	6,38 %	BUSKERUD	51,7	37,5	
0700	684	79 910 375	4,73 %	5,18 %	VESTFOLD	53,0	37,6	
0800	499	57 703 172	3,42 %	3,78 %	TELEMARK	52,0	37,9	
0900	289	34 394 137	2,04 %	2,19 %	AUST-AGDER	54,5	37,3	
1000	474	57 324 129	3,39 %	3,59 %	VEST-AGDER	54,9	38,0	
1100	1 073	138 577 378	8,21 %	8,12 %	ROGALAND	57,3	37,8	
1200	1 482	197 640 563	11,70 %	11,21 %	HORDALAND	54,0	37,8	
1400	154	22 422 047	1,33 %	1,17 %	SOGN OG FJORDANE	55,1	37,7	
1500	592	80 740 201	4,78 %	4,48 %	MØRE OG ROMSDAL	56,2	37,5	
1600	494	60 723 517	3,60 %	3,74 %	SØR-TRØNDELAG	52,5	37,8	
1700	244	28 892 489	1,71 %	1,85 %	NORD-TRØNDELAG	52,8	36,9	
1800	772	105 809 804	6,27 %	5,84 %	NORDLAND	58,9	37,4	
1900	501	73 597 499	4,36 %	3,79 %	TROMS	60,4	37,3	
2000	211	31 602 032	1,87 %	1,60 %	FINNMARK	58,3	37,7	
2100	2	33 031	0,00 %	0,02 %	SVALBARD	27,6	32,8	
Total:	13 217	1 688 809 450	100 %	100 %		53,9	37,6	

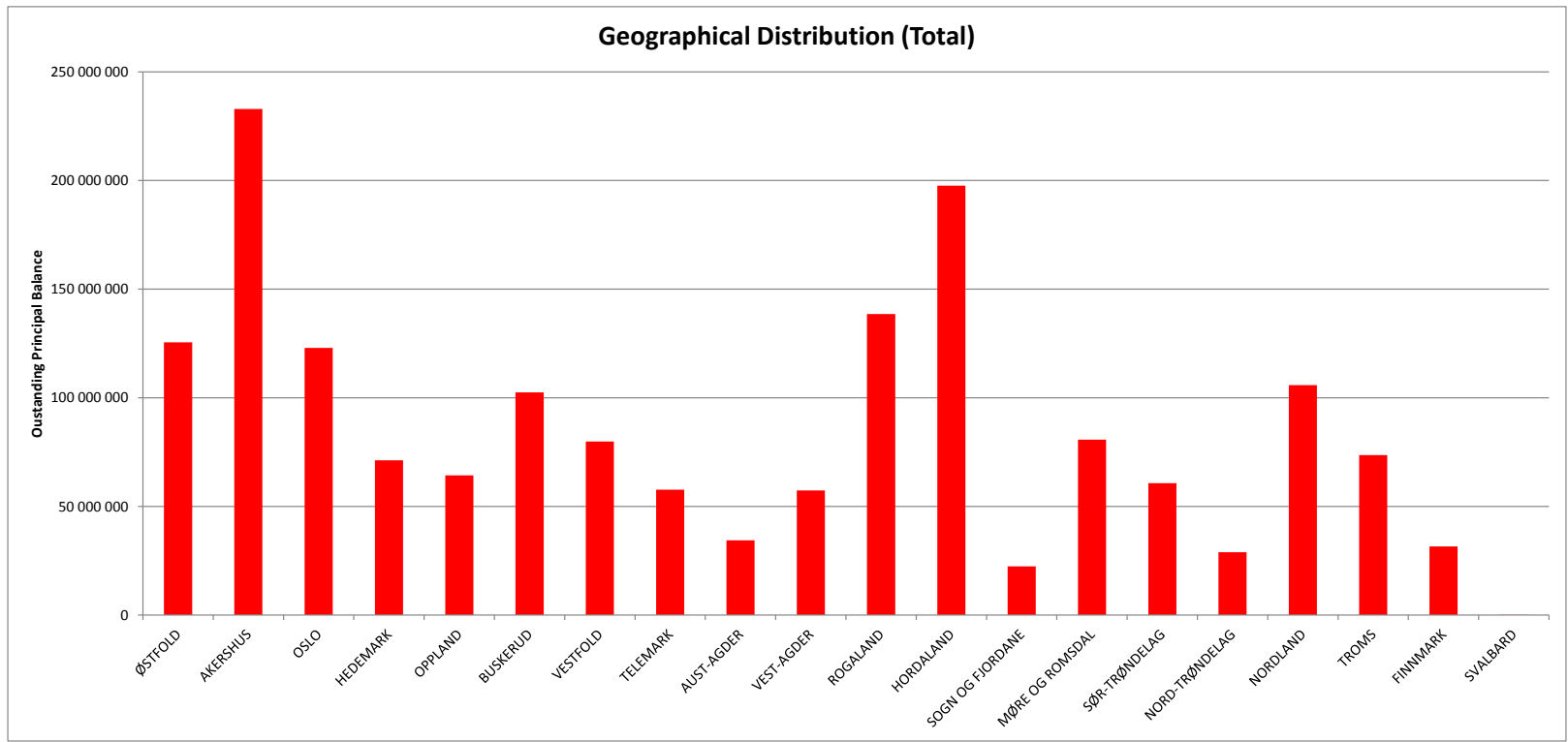
Geographic distribution

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from	25.04.2018 to 25.05.2018 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

10.a Interest Rate



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

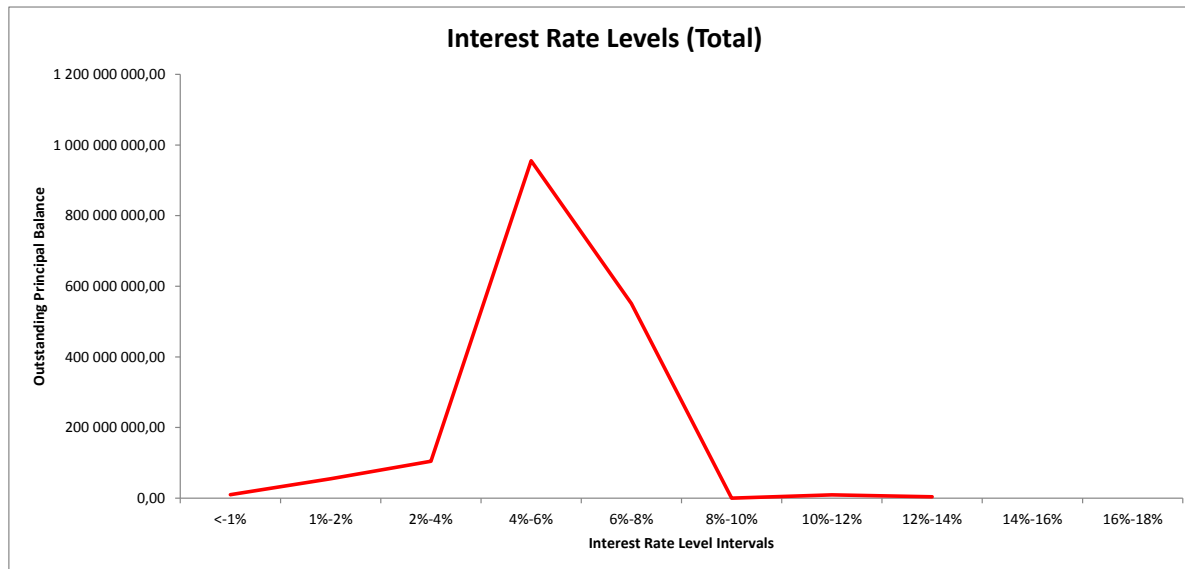
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<		126	9 984 590	0,59 %	39,2	35,8
1 %		495	54 808 736	3,25 %	46,2	36,4
2 %		647	104 525 643	6,19 %	54,6	35,8
4 %		6741	955 362 911	56,57 %	55,5	37,5
6 %		4803	551 252 313	32,64 %	52,4	38,4
8 %		2	78 279	0,00 %	25,5	35,5
10 %		294	9 128 075	0,54 %	32,1	37,2
12 %		109	3 668 903	0,22 %	40,1	39,0
14 %						
16 %						
Total		13 217	1 688 809 450	100 %	53,9	37,7

**Bilkreditt 7 DAC
Monthly Investor Report**

10.b Interest Rate



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

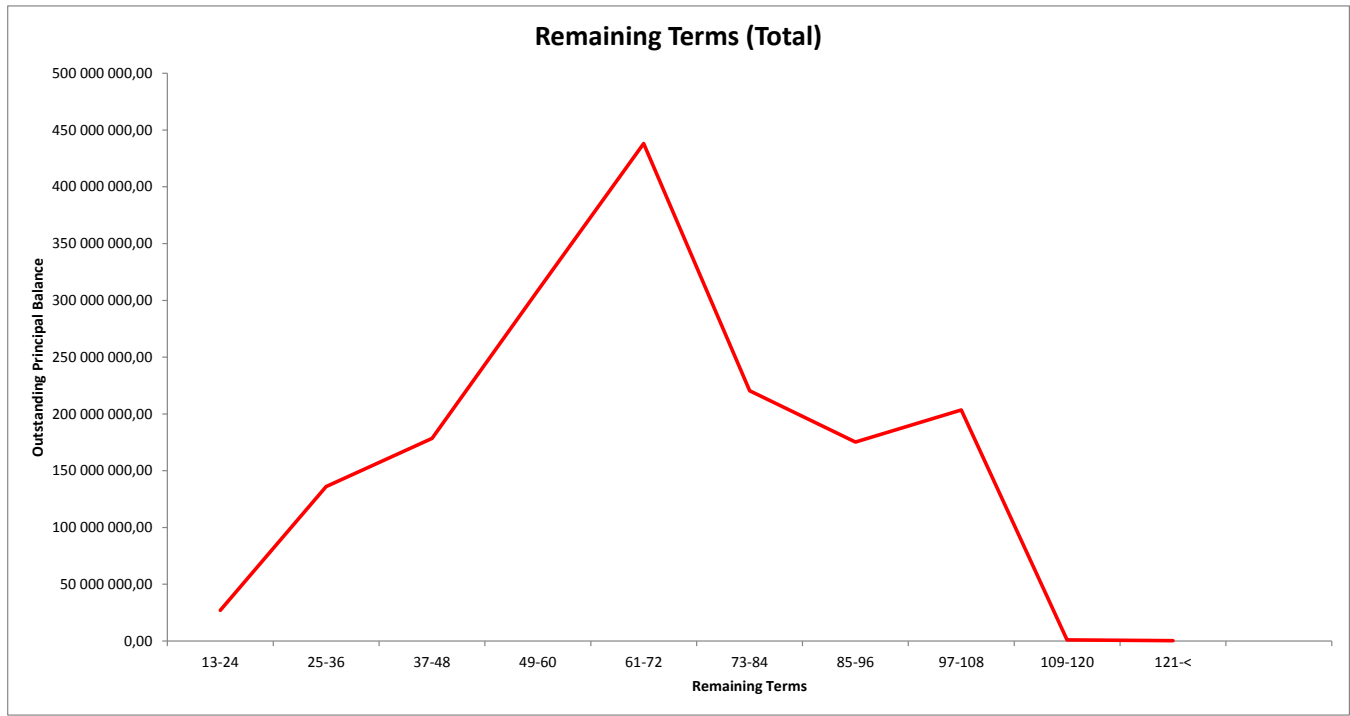


Bilkreditt 7 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	29					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

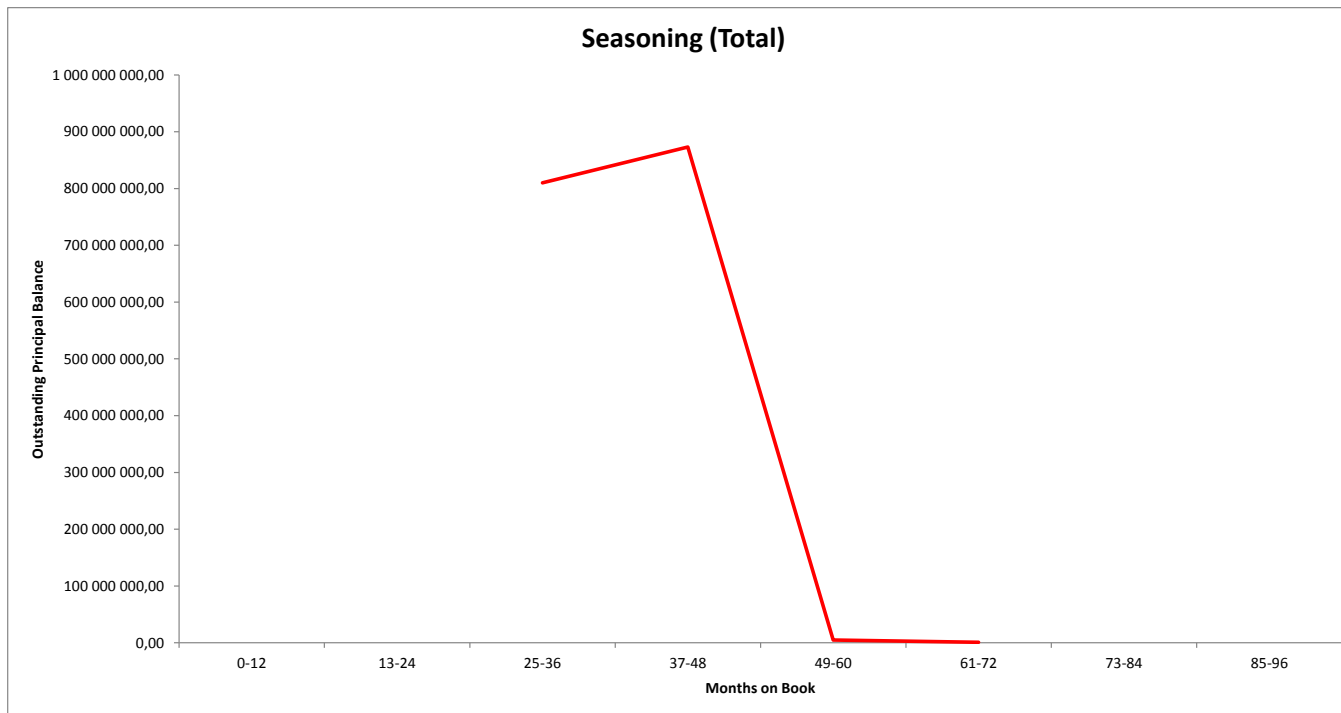
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	5 945	810 190 033	47,97 %	56,9
	37		48	7 228	873 143 682	51,70 %	51,1
	49		60	42	4 673 944	0,28 %	48,8
	61		72	2	801 791	0,05 %	83
	73		84				
	85		96				
	Total		13 217		1 688 809 450	100,00 %	53,9

Bilkreditt 7 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	29					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

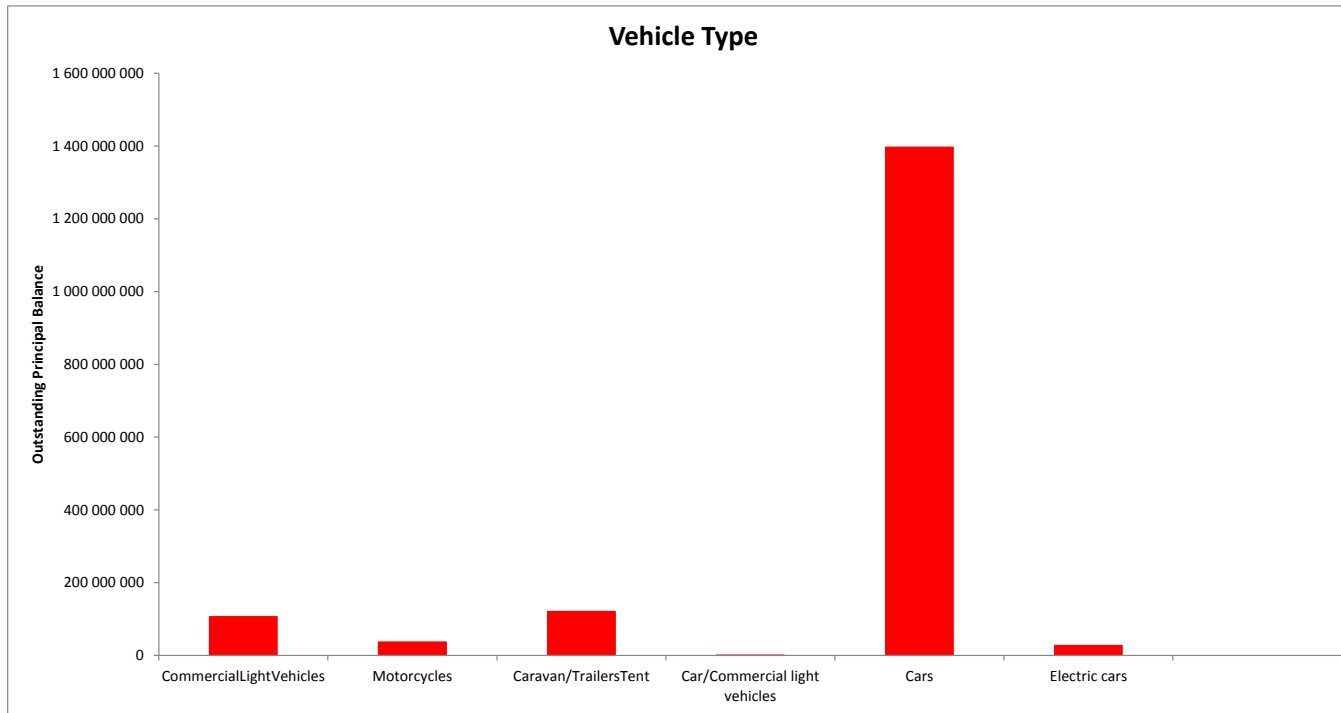
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	972	106 712 521	6,32 %	42,3	37,9
	Motorcycles	462	36 910 257	2,19 %	51,3	37,0
	Caravan/TrailersTent	720	120 740 941	7,15 %	68,7	37,0
	Car/Commercial light vehicles	1	28 841	0,00 %	5,0	32,0
	Cars	10 869	1 396 842 501	82,71 %	53,5	37,7
	Electric cars	193	27 574 389	1,63 %	55,7	36,0
	Total	13 217	1 688 809 450	100 %	53,9	37,6

**Bilkreditt 7 DAC
Monthly Investor Report**

13.b Vehicle type



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	29					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

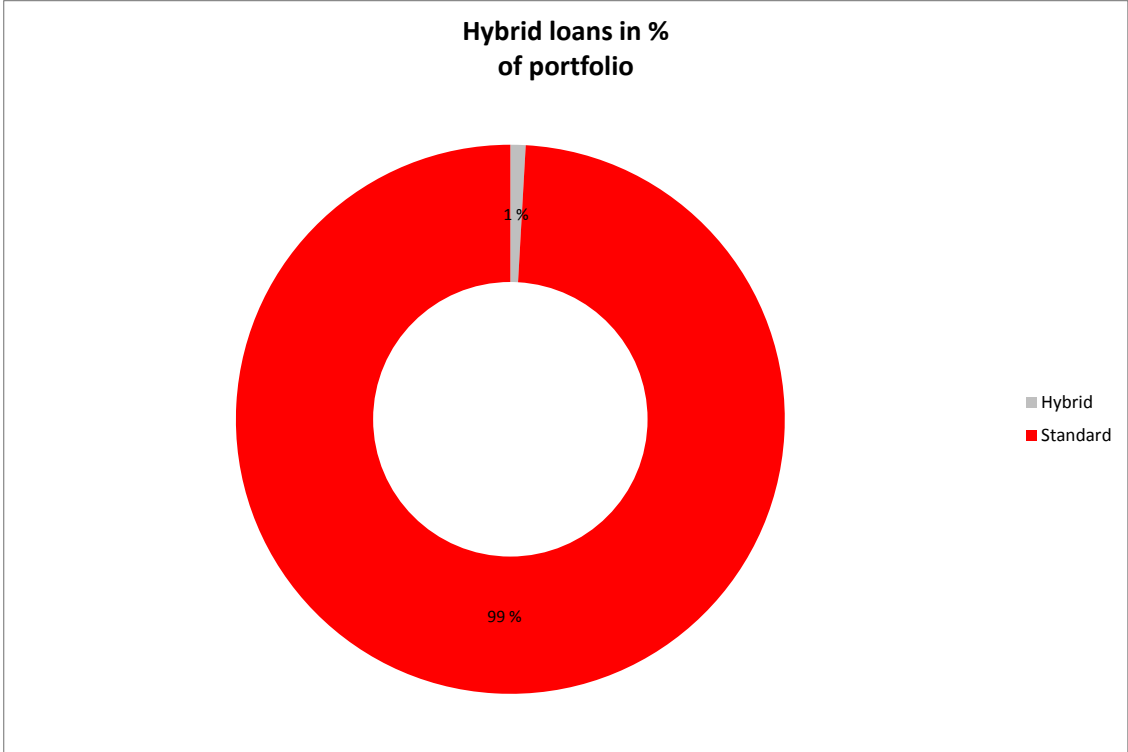
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		45	15 100 732	0,89 %	10,5	36,5
Standard		13 172	1 673 708 718	99,11 %	54,3	37,6
Total		13 217	1 688 809 450	100 %	53,9	37,6

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

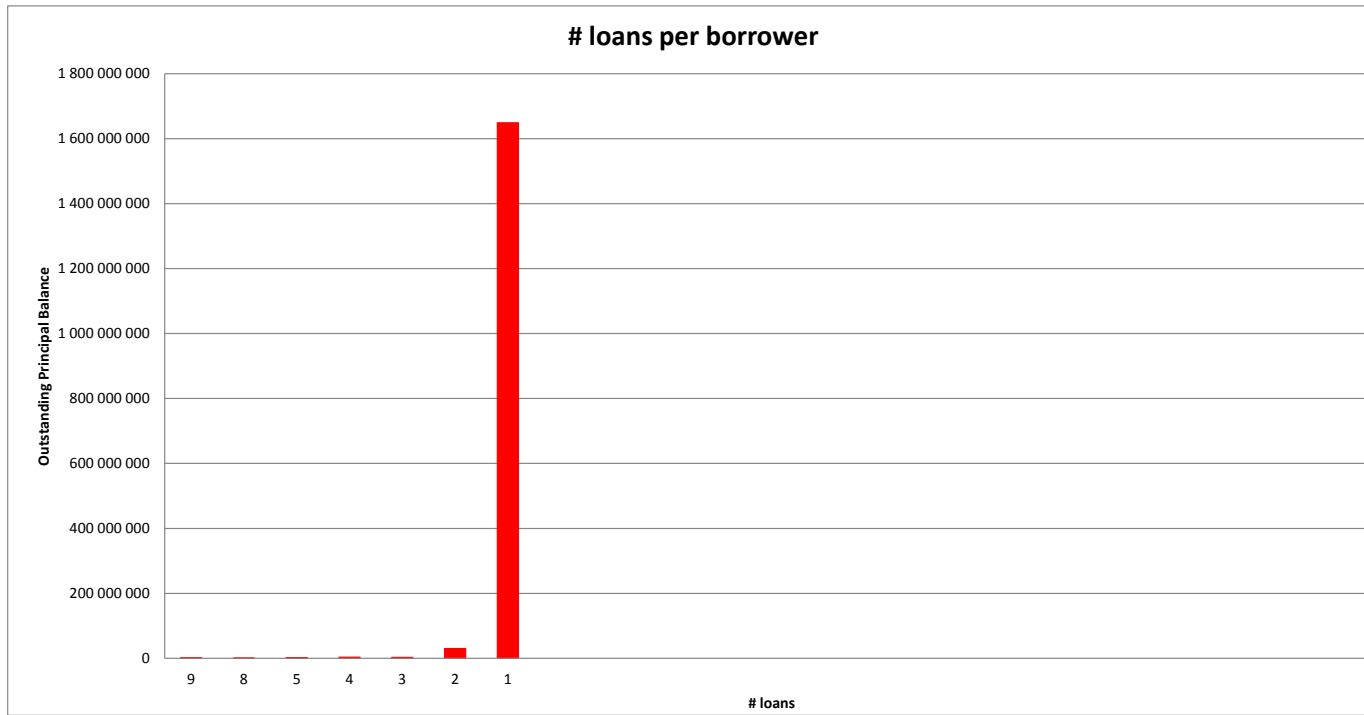


Bilkreditt 7 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	29					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 688 809 450	1 651 980 706	36 828 744	7 302 109	5,19 %	97,82 %
2	1 651 980 706	1 612 711 284	39 269 422	7 140 597	5,19 %	95,49 %
3	1 612 711 284	1 573 466 203	39 245 081	6 973 894	5,19 %	93,17 %
4	1 573 466 203	1 536 638 245	36 827 958	6 813 842	5,20 %	90,99 %
5	1 536 638 245	1 498 270 845	38 367 400	6 648 910	5,19 %	88,72 %
6	1 498 270 845	1 461 927 343	36 343 502	6 491 438	5,20 %	86,57 %
7	1 461 927 343	1 425 671 576	36 255 767	6 333 992	5,20 %	84,42 %
8	1 425 671 576	1 388 859 690	36 811 886	6 174 542	5,20 %	82,24 %
9	1 388 859 690	1 352 839 453	36 020 237	6 018 575	5,20 %	80,11 %
10	1 352 839 453	1 316 211 039	36 628 414	5 860 210	5,20 %	77,94 %
11	1 316 211 039	1 279 989 487	36 221 552	5 703 265	5,20 %	75,79 %
12	1 279 989 487	1 243 940 082	36 049 405	5 547 486	5,20 %	73,66 %
13	1 243 940 082	1 208 204 779	35 735 303	5 392 308	5,20 %	71,54 %
14	1 208 204 779	1 172 479 680	35 725 099	5 237 088	5,20 %	69,43 %
15	1 172 479 680	1 136 535 681	35 943 993	5 080 610	5,20 %	67,30 %
16	1 136 535 681	1 101 327 633	35 208 049	4 925 305	5,20 %	65,21 %
17	1 101 327 633	1 066 680 272	34 647 351	4 771 808	5,20 %	63,16 %
18	1 066 680 272	1 032 762 303	33 917 969	4 621 600	5,20 %	61,15 %
19	1 032 762 303	999 438 906	33 323 397	4 474 285	5,20 %	59,18 %
20	999 438 906	966 559 369	32 879 538	4 329 087	5,20 %	57,23 %

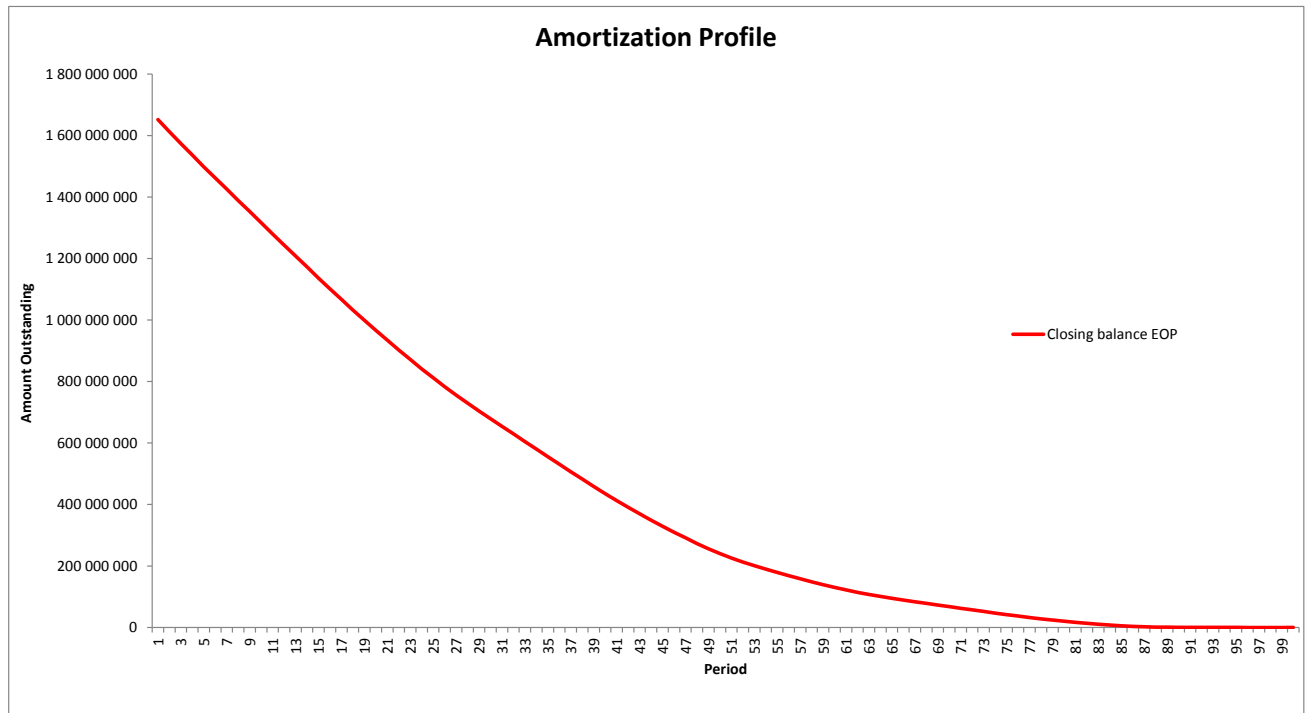
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

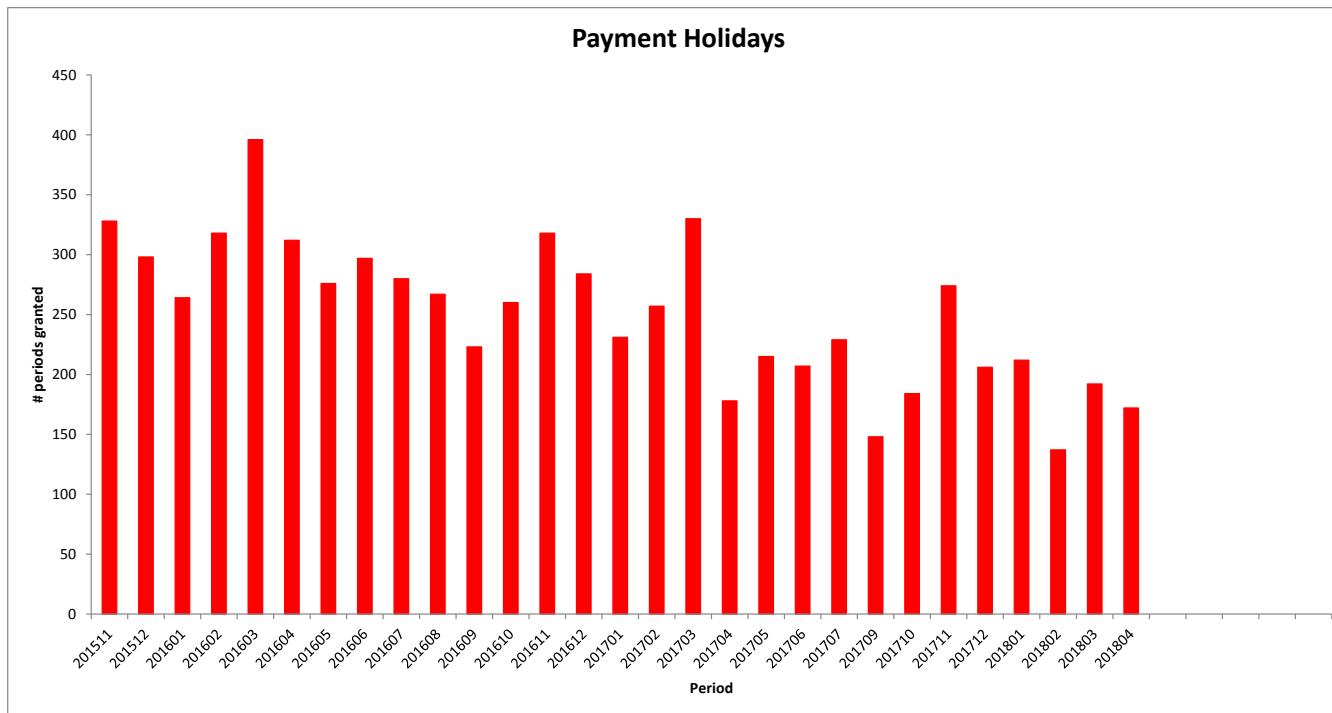


Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

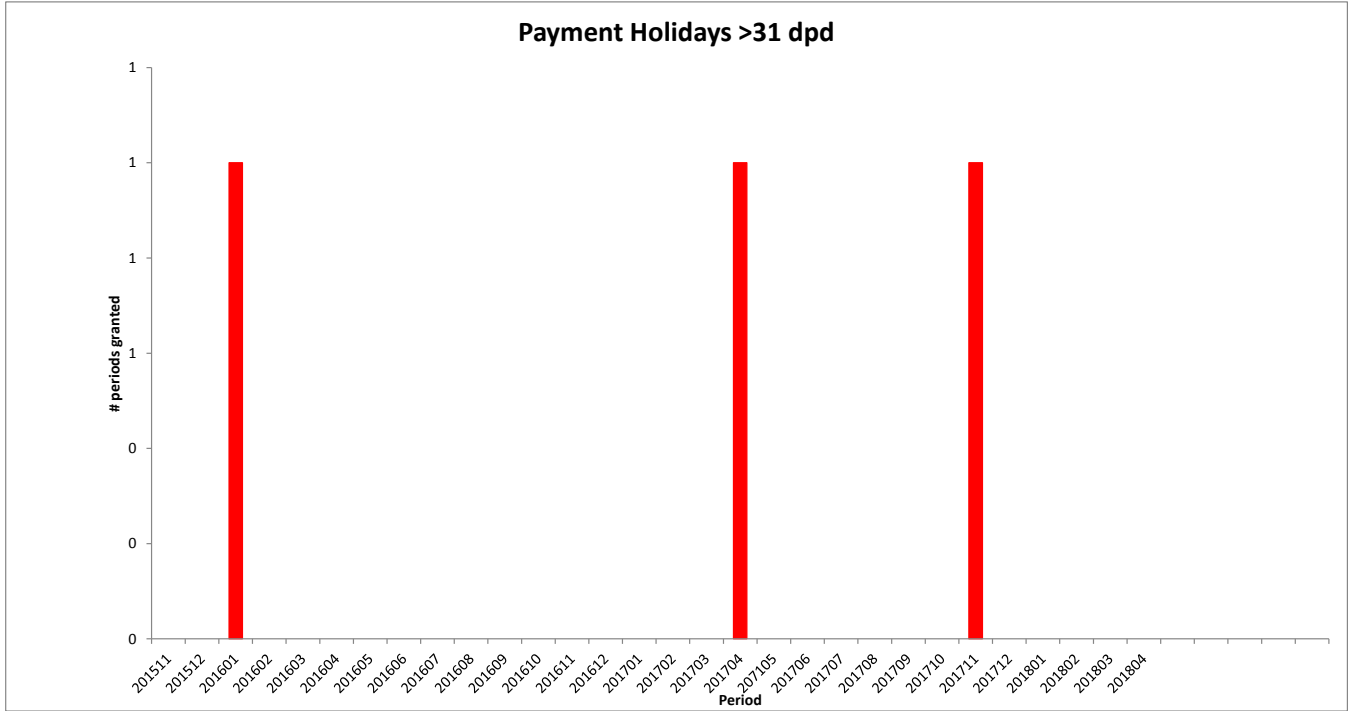


**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31dpd



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	29				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days



Bilkreditt 7 DAC
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19.a Dynamic Interest rate



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 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 %
201 701	3 140 559 658	5,14 %
201 702	3 027 367 407	5,13 %
201 703	2 907 719 819	5,13 %
201 704	2 807 839 654	5,13 %
201 705	2 694 469 911	5,13 %
201 706	2 575 492 819	5,13 %
201 707	2 461 447 678	5,13 %
201 708	2 355 663 434	5,29 %
201 709	2 261 086 429	5,29 %
201 710	2 158 188 957	5,29 %
201 711	2 066 184 627	5,29 %
201 712	1 994 371 631	5,82 %
201 801	1 917 048 682	5,29 %
201 802	1 839 037 050	5,29 %
201 803	1 763 332 181	5,30 %
201 804	1 688 809 450	5,30 %

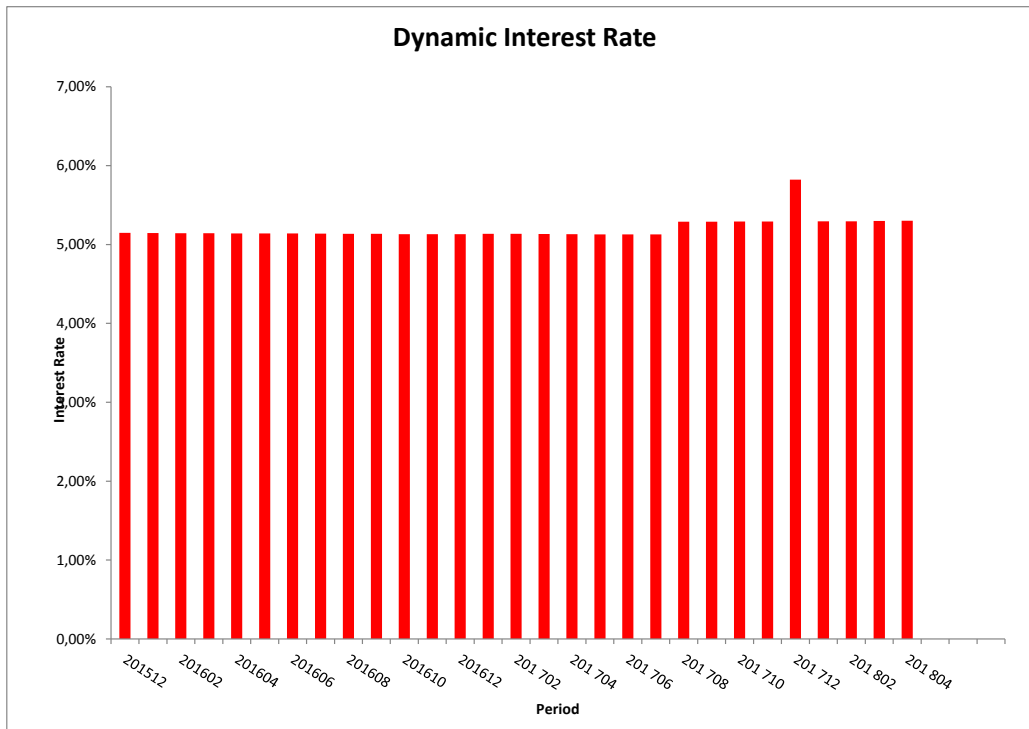
Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	29		
Monthly Period	Apr 2018		
Interest Period	from	25.04.2018	to 25.05.2018 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

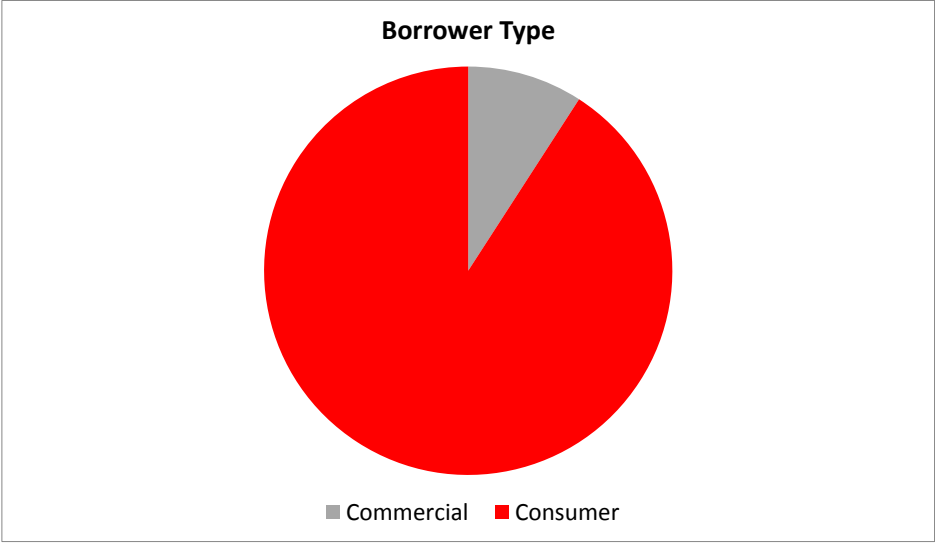
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 083	154 297 775	9,14 %	38,8	37,6
	Consumer	12 134	1 534 511 675	90,86 %	55,4	37,6
	Total	13 217	1 688 809 450	100 %	53,9	37,6

Bilkreditt 7 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from	25.04.2018 to 25.05.2018 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

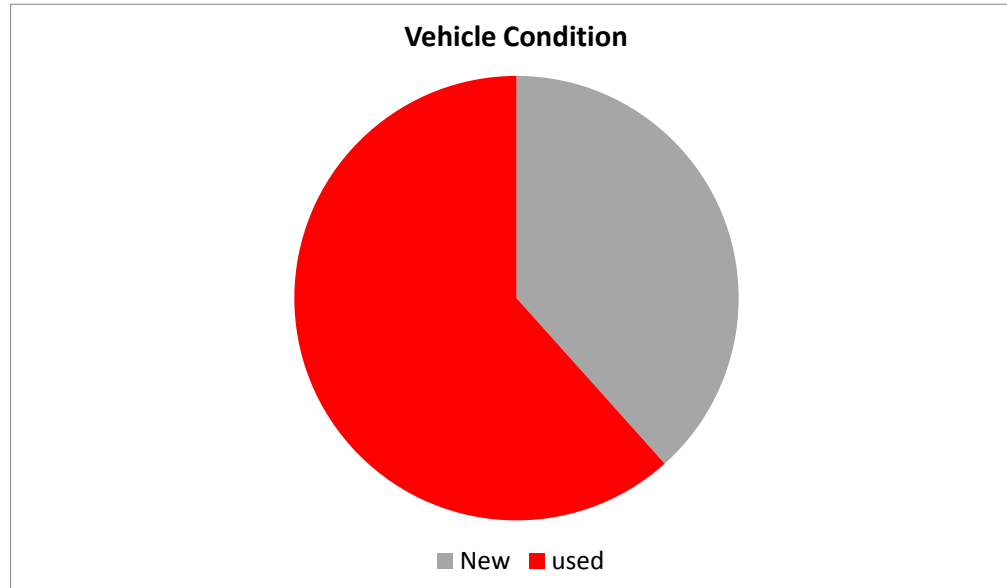
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 069	647 990 852	38,37 %	55,6	37,5
	used	9 148	1 040 818 598	61,63 %	52,9	37,7
		13 217	1 688 809 450	100 %	53,9	37,6

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

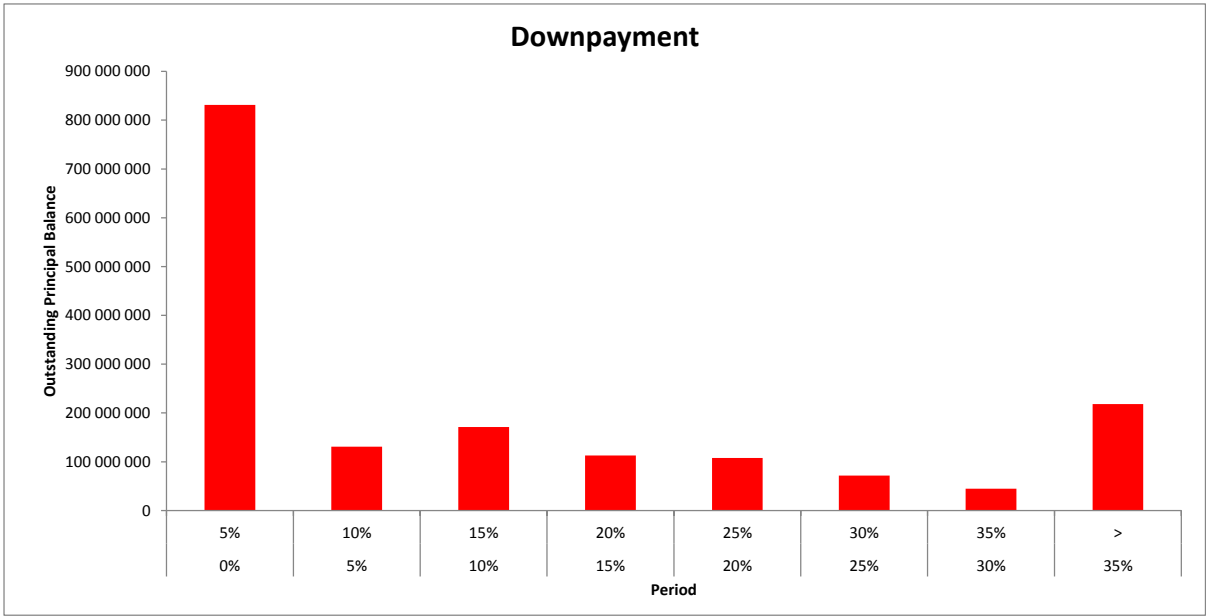
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 031	831 300 955	49,22 %	54,5	37,7
	5 %	10 %	844	130 767 439	7,74 %	56,5	37,8
	10 %	15 %	1 159	171 062 049	10,13 %	57,8	37,9
	15 %	20 %	810	112 929 307	6,69 %	53,9	37,6
	20 %	25 %	848	107 880 771	6,39 %	53,7	37,3
	25 %	30 %	592	71 792 312	4,25 %	55,8	37,6
	30 %	35 %	414	44 756 522	2,65 %	50,3	37,7
	35 %	>	2 519	218 320 095	12,93 %	47,1	37,3
Total		13 217	1 688 809 450	100 %	53,9	37,6	

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22.b Downpayment



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	29		
Monthly Period	Apr 2018		
Interest Period	from	25.04.2018	to 25.05.2018 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from	25.04.2018 to 25.05.2018 = 30 days

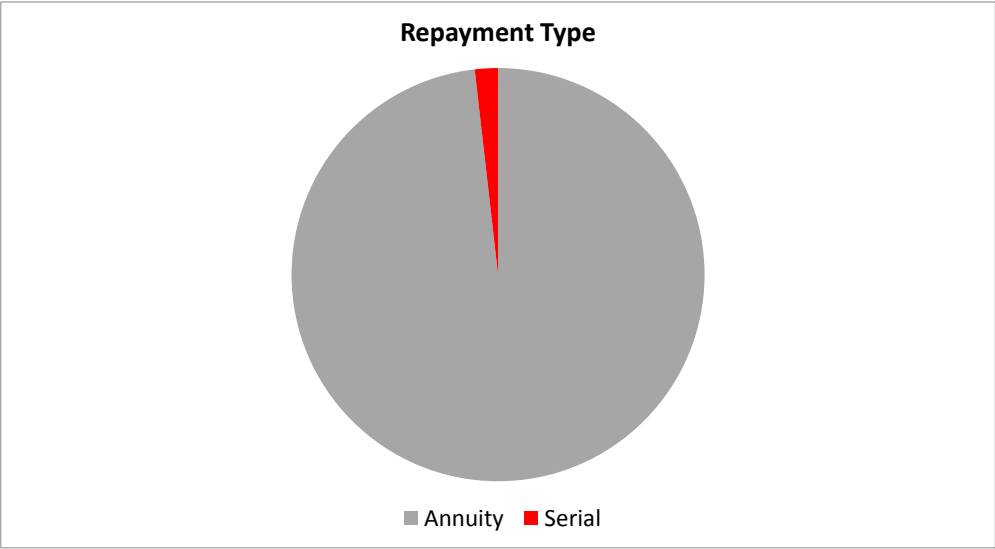
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	13 037	1 658 332 656	98,20 %	54,2	37,6
	Serial	180	30 476 794	1,80 %	35,7	37,8
		13 217	1 688 809 450	100 %	53,9	37,6

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Monthly Investor Report

23.b Repayment Type



Reporting Date		28.05.2018		
Payment date		25.05.2018		
Period No		29		
Monthly Period		Apr 2018		
Interest Period	from	25.04.2018	to	25.05.2018 = 30 days



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24.a Dynamic Pre-Payments



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

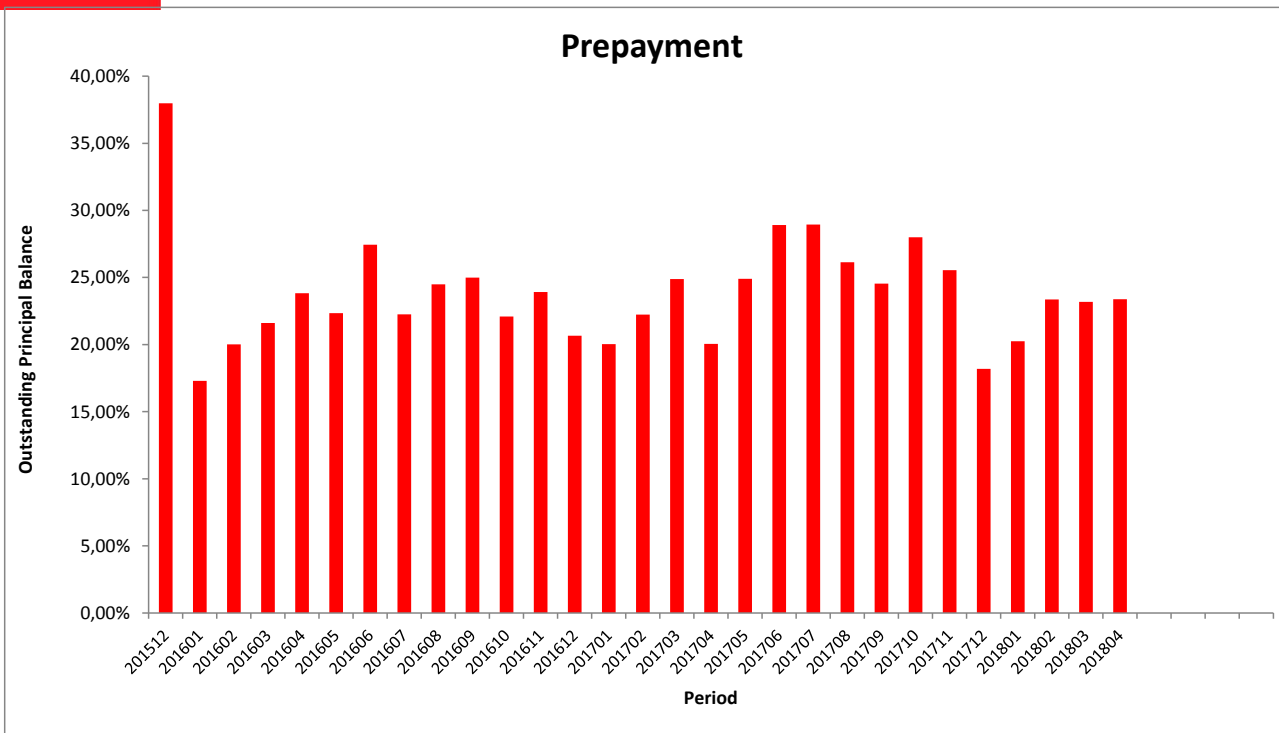
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201512	193 588 505	4 961 729 485	38,0 %
201601	75 756 641	4 824 877 226	17,3 %
201602	86 265 020	4 677 232 996	20,0 %
201603	90 894 870	4 524 706 931	21,6 %
201604	97 939 137	4 367 347 791	23,8 %
201605	87 937 117	4 218 125 879	22,3 %
201606	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 %

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**Bilkreditt 7 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days



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

Reporting Date 28.05.2018
 Payment date 25.05.2018
 Period No 29
 Monthly Period Apr 2018
 Interest Period from 25.04.2018 to 25.05.2018 = 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	44 073	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25				109 816	109 816	3 891 181	885 106	775 290	3 006 075	522 545	1 297 835	2 483 530
20163	2 241 179	25							145 634	145 634	2 095 545	399 448	545 082	1 696 097
20164	9 484 344	55										672 170	672 170	8 812 174
20171	7 220 771	56												
20172	5 858 456	50												
20173	5 993 301	42												
20174	6 146 738	52												
20181	4 931 657	50												
20182	2 188 094	17												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	243 569	1 541 404	2 239 961	328 660	1 870 064	1 911 301	130 223	2 000 287	1 781 078	330	2 000 617	1 780 748
20163	2 241 179	25	73 113	618 195	1 622 984	162 454	780 649	1 460 530	32 045	812 694	1 428 485	173 197	985 891	1 255 288
20164	9 484 344	55	2 214 967	2 887 137	6 597 207	1 622 845	4 509 982	4 974 362	347 531	4 857 513	4 626 831	344 528	5 202 041	4 282 303
20171	7 220 771	56	330 667	330 667	6 890 104	1 251 392	1 582 059	5 638 712	901 257	2 483 316	4 737 455	287 323	2 770 639	4 450 132
20172	5 858 456	50				1 479 078	1 479 078	4 379 378	338 244	1 817 322	4 041 134	385 007	2 202 329	3 656 127
20173	5 993 301	42							1 173 893	1 173 893	4 819 408	504 407	1 678 300	4 315 001
20174	6 146 738	52										395 080	395 080	5 751 658
20181	4 931 657	50												
20182	2 188 094	17												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1			2018 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	0	2 000 617	1 780 748	3 800	2 004 417	1 776 948
20163	2 241 179	25	43 596	1 029 487	1 211 692	6 914	1 036 401	1 204 778
20164	9 484 344	55	19 628	5 221 669	4 262 675	16 165	5 237 834	4 246 510
20171	7 220 771	56	290 079	3 060 718	4 160 053	87 841	3 148 559	4 072 212
20172	5 858 456	50	113 608	2 315 937	3 542 519	20 244	2 336 181	3 522 275
20173	5 993 301	42	200 073	1 878 373	4 114 928	239 861	2 118 234	3 875 067
20174	6 146 738	52	1 790 433	2 185 513	3 961 225	232 952	2 418 465	3 728 273
20181	4 931 657	50	95 224	95 224	4 836 433	69 548	164 772	4 766 885
20182	2 188 094	17				0	0	2 188 094

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26. Delinquency



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	29	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018 to 25.05.2018	= 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
2016	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	39	8 461 118	33	6 636 434	10	962 621	10	1 297 685	11	844 643
	8	3 768 451 252	20 704	3 582 250 550	794	144 777 644	129	21 739 491	42	8 522 391	23	5 806 122	23	4 640 990	7	714 064	10	966 445
	9	3 628 974 674	20 218	3 444 913 716	778	143 879 435	126	22 807 337	40	5 940 658	19	2 867 124	21	5 526 519	16	3 039 885	4	430 091
	10	3 500 830 886	19 738	3 309 934 149	834	156 162 224	113	18 257 057	43	6 861 534	23	3 772 624	14	1 845 461	13	3 997 837	17	2 741 005
	11	3 367 793 358	19 330	3 206 906 487	768	127 434 828	117	20 181 370	33	4 835 393	25	3 527 138	20	3 086 122	13	1 822 020	19	4 184 562
	12	3 252 814 674	18 951	3 091 388 914	789	130 610 052	111	16 782 660	32	5 728 234	18	3 040 644	19	2 675 195	18	2 588 975	19	2 558 777
2017	1	3 140 559 658	18 519	2 973 759 140	786	130 894 757	148	23 037 060	41	5 134 081	19	3 107 252	13	2 362 811	17	2 264 557	22	2 646 902
	2	3 027 367 407	18 207	2 872 692 927	745	119 144 490	124	21 835 234	45	6 530 640	27	3 577 686	13	1 725 127	11	1 861 303	17	2 214 075
	3	2 907 719 819	17 761	2 759 117 665	710	112 926 258	130	20 483 732	42	8 235 957	26	2 727 549	19	2 601 408	11	1 627 250	17	2 359 794
	4	2 807 839 654	17 290	2 646 053 435	784	123 551 363	147	21 700 376	57	9 302 807	21	4 183 101	16	1 531 684	14	1 516 888	18	2 984 562
	5	2 694 469 911	16 803	2 525 097 173	834	132 797 757	150	21 322 678	41	5 510 203	31	5 535 537	15	2 514 746	17	1 691 817	15	1 384 792
	6	2 575 492 819	16 589	2 446 750 743	619	100 436 759	110	16 362 338	39	5 617 654	15	1 857 850	18	2 783 939	10	1 683 536	17	1 489 102
	7	2 461 447 678	15 959	2 314 009 838	776	117 794 126	116	18 105 275	36	4 865 399	18	2 649 106	10	1 434 136	15	2 589 798	9	1 524 223
	8	2 355 663 434	15 573	2 226 311 138	640	99 958 827	141	19 133 933	27	3 437 730	24	3 360 035	14	2 106 892	8	1 354 879	23	2 875 609
	9	2 261 086 429	15 026	2 117 812 736	742	109 793 382	136	21 898 753	32	3 820 831	20	2 669 033	17	3 077 153	13	2 014 541	10	1 593 469
	10	2 158 188 957	14 605	2 034 279 463	690	96 080 365	112	14 523 700	40	6 265 455	22	1 548 502	15	2 262 291	16	3 229 181	14	1 688 990
	11	2 066 184 627	14 168	1 944 576 772	684	94 991 378	124	15 500 292	35	4 781 150	23	3 464 439	17	950 891	13	1 919 705	25	2 753 880
	12	1 994 371 631	13 755	1 854 323 777	751	109 082 946	142	19 268 974	41	6 028 636	17	2 167 830	20	2 553 256	15	946 212	13	1 703 868
2018	1	1 917 048 682	13 508	1 800 538 492	625	86 292 186	143	18 669 383	33	4 995 039	21	2 826 885	14	1 809 861	14	1 916 836	20	1 663 485
	2	1 839 037 050	13 137	1 723 031 397	616	83 505 441	150	21 534 366	47	5 498 189	17	2 062 744	15	1 926 712	12	1 478 201	18	1 929 305
	3	1 763 332 181	12 590	1 625 437 542	719	100 809 388	170	23 367 383	60	6 896 784	30	2 401 931	14	2 623 246	13	1 795 907	12	1 338 867
	4	1 688 809 450	12 275	1 561 294 119	683	94 772 231	140	18 193 468	51	6 753 683	35	3 707 132	22	2 017 363	11	2 071 454	17	2 188 094
	5																	
	6																	
	7																	
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27. Priority of Payments



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

Priority of Payments

Available Distribution Amount	+	103 301 058,59 NOK	8 067 234,07 EUR
Senior Expenses	-	703 670,60 NOK	
Class A Notes Interest	-	1 665 926,48 NOK	10 722,61 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	641 817,00 NOK	
Liquidity Reserve	-	11 992 369,45 NOK	
Class A Principal	-	74 522 731,00 NOK	8 056 511,46 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	5 022 000,00 NOK	
Class C Notes Interest	-	449 286,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	944 589,34 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	7 358 668,71 NOK	0,00 EUR

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Monthly Investor Report

28. Transaction Costs



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	703 670,60 NOK			
Interest accrued for the Period	2 757 029,48 NOK	1 665 926,48 NOK	641 817,00 NOK	449 286,00 NOK
Cumulative Interest accrued	155 538 825,20 NOK	123 306 298,20 NOK	18 948 263,00 NOK	13 284 264,00 NOK
Interest Payments	2 757 029,48 NOK	1 665 926,48 NOK	641 817,00 NOK	449 286,00 NOK
Cumulative Interest Payments	155 538 825,20 NOK	123 306 298,20 NOK	18 948 263,00 NOK	13 284 264,00 NOK
Interest accrued on Subordinated Loan for the Period	338 950,39 NOK			
Cumulative Interest accrued on Subordinated Loan	17 607 738,48 NOK			
Interest Payments on Subordinated Loan	338 950,39 NOK			
Cumulative Interest Payments on Subordinated Loan	17 607 738,48 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

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29. Swap Counterparty Data



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period from	25.04.2018 to 25.05.2018 = 30 days

Swap Counterparty Data

Swap Counterparty Provider Abbey National Treasury Services plc
Swap Rating Trigger Breach
Swap Collateral posted 0,00 EUR

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	1 102 046 181,00 NOK 119 140 127,68 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0300 %
1M Euribor (Notes, Swap)	-0,3720 %
Gross Amount Due to Swap Counterparty	76 188 657,48 NOK
Gross Amount Due from Swap Counterparty	8 067 234,07 EUR
EUR/NOK spot rate	N/A

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Monthly Investor Report

30. Contact Details



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Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	29
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days