

**Bilcreditt 7 Limited**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	28.09.2016				
Payment date	26.09.2016			Following payment dates:	25.10.2016
Period No	9				25.11.2016
Monthly Period	Aug 2016				
Interest Period	from 25.08.2016	to	26.09.2016	=	32 days
Cut-Off Date	31.08.2016				

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**1. Portfolio Information**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>3 914 038 749,00 NOK</b>	<b>4 051 770 340,00 NOK</b>
Scheduled Loan Principal Repayments	57 160 220,00 NOK	55 240 938,00 NOK
Prepayments	87 192 672,00 NOK	81 270 623,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	1 064 692,00 NOK	1 004 768,00 NOK
<b>Total Principal Payments Received</b>	<b>145 417 584,00 NOK</b>	<b>137 516 329,00 NOK</b>
	0,00	
New Defaulted Auto Loans in Period	966 445,00 NOK	844 643,00 NOK
<b>Total New Defaults</b>	<b>966 445,00 NOK</b>	<b>844 643,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	796 532,00 NOK	629 381,00 NOK
<b>Closing Balance</b>	<b>3 768 451 252,00 NOK</b>	<b>3 914 038 749,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	5 657 509,00 NOK	5 028 128,00 NOK
New	796 532,00 NOK	629 381,00 NOK
Close	<b>6 454 041,00 NOK</b>	<b>5 657 509,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	18 533 693,00 NOK	18 361 334,00 NOK
Recoveries on loans in default	186 066,00 NOK	111 746,00 NOK
<b>Total Revenue Received in Period</b>	<b>18 719 759,00 NOK</b>	<b>18 473 080,00 NOK</b>
<b># Loans</b>		
At beginning of period	22 229 Loans	22 658 Loans
Paid in Full	497 Loans	418 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	10 Loans	11 Loans
<b>At end of period</b>	<b>21 722 Loans</b>	<b>22 229 Loans</b>
Weighted Average Loan Return	5,84 %	
Average NIBOR + Weighted Average Loan Threshold	4,03 %	

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**2. Amount Due for Distribution**



Reporting Date	28.09.2016			
Payment date	26.09.2016			
Period No	9			
Monthly Period	Aug 2016			
Interest Period	from	25.08.2016	to	26.09.2016 = 32 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	37 874 843,40	NOK	39 538 398,79	NOK
b. Collections (Principal, interest, fees, etc)	164 137 343,00	NOK	155 989 409,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
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	-347,22	NOK	-627,50	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>202 011 839,18</b>	<b>NOK</b>	<b>15 773 884,89</b>	<b>EUR</b>
			<b>195 527 180,29</b>	<b>NOK</b>
				<b>14 923 195,68</b>
				<b>EUR</b>

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**3. Reserve Accounts**



Reporting Date	28.09.2016				
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**Note Balance**

Beginning of Period		3 914 038 749,00	NOK
End of Period		3 768 451 252,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	0,2 %	7 574 968,68	NOK
Cash Outflow		7 574 968,68	NOK
Cash Inflow		7 299 505,50	NOK
End of Period	0,2 %	7 299 505,50	NOK
Required Reserve Amount	0,2 %	7 299 505,50	NOK

**Liquidity Balance**

Beginning of Period	0,8 %	30 299 874,72	NOK
Cash Outflow		30 299 874,72	NOK
Cash Inflow		29 198 021,99	NOK
End of Period	0,7 %	29 198 021,99	NOK
Required Reserve Amount	0,7 %	29 198 021,99	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		169 812 594,39	NOK
Cash Outflow		1 615 024,86	NOK
Drawings from Commingling Reserve		0,00	NOK
Cash Inflow		0,00	NOK
End of Period		168 197 569,54	NOK
Required Commingling Reserve Fund		168 197 569,54	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 Bil kreditt 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	3 914 038 749,00	NOK
End of Period	3 768 451 252,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	3 582 250 550,00	95,06 %	20 704
1-29 days past due	144 777 644,00	3,84 %	794
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	21 739 491,00	0,58 %	129
60-89 days past due	8 522 391,00	0,23 %	42
90-119 days past due	5 806 122,00	0,15 %	23
120-149 days past due	4 640 990,00	0,12 %	23
150-179 days past due	714 064,00	0,02 %	7
<b>Total Performing and Delinquent</b>	<b>3 768 451 252,00</b>	<b>100,00 %</b>	<b>21 722</b>

Current Period Defaults	966 445,00	10
Cumulative Defaults	5 708 462,00	48
Current Period Recoveries	186 066,00	
Cumulative Recoveries	232 069,00	

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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 (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
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		351 648 945,84 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	202 011 839,18 NOK					
Amortisation	145 587 497,00 NOK					
Redemption per Class		15 739 188,86 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		3 147,84 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	3 768 451 252,00 NOK	335 909 756,97 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		82,45 %	10,51 %	0,02 %	7,01 %	0,01 %
Current Pool Factor		0,67	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	-0,3690 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,0600 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	32					
Principal Outstanding per Note Beginning of Period		70 329,79 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		3 147,84 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		67 181,95 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		6,94 EUR	2 055,55 NOK	1,64 NOK	1 733,33 NOK	1,73 NOK
Interest Payment	1 431 878,27 NOK	34 696,03 EUR	651 610,67 NOK	1 233,33 NOK	457 600,27 NOK	495,73 NOK
Interest Payment per Note		6,94 EUR	2 055,55 NOK	1,64 NOK	1 733,33 NOK	1,73 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		21,12 %	10,59 %		3,58 %	
Current CE (excl. Excess Spread)		18,52 %	7,98 %		0,97 %	

**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 28.09.2016  
 Payment date 26.09.2016  
 Period No 9  
 Monthly Period Aug 2016  
 Interest Period: 25.08.2016 to 26.09.2016 = 32 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	Criteria	Current			
Issuer	Bilcredditt 7 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	28.09.2016		
Payment date	26.09.2016		
Period No	9		
Monthly Period	Aug 2016		
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days

Average amount - all: 202 469

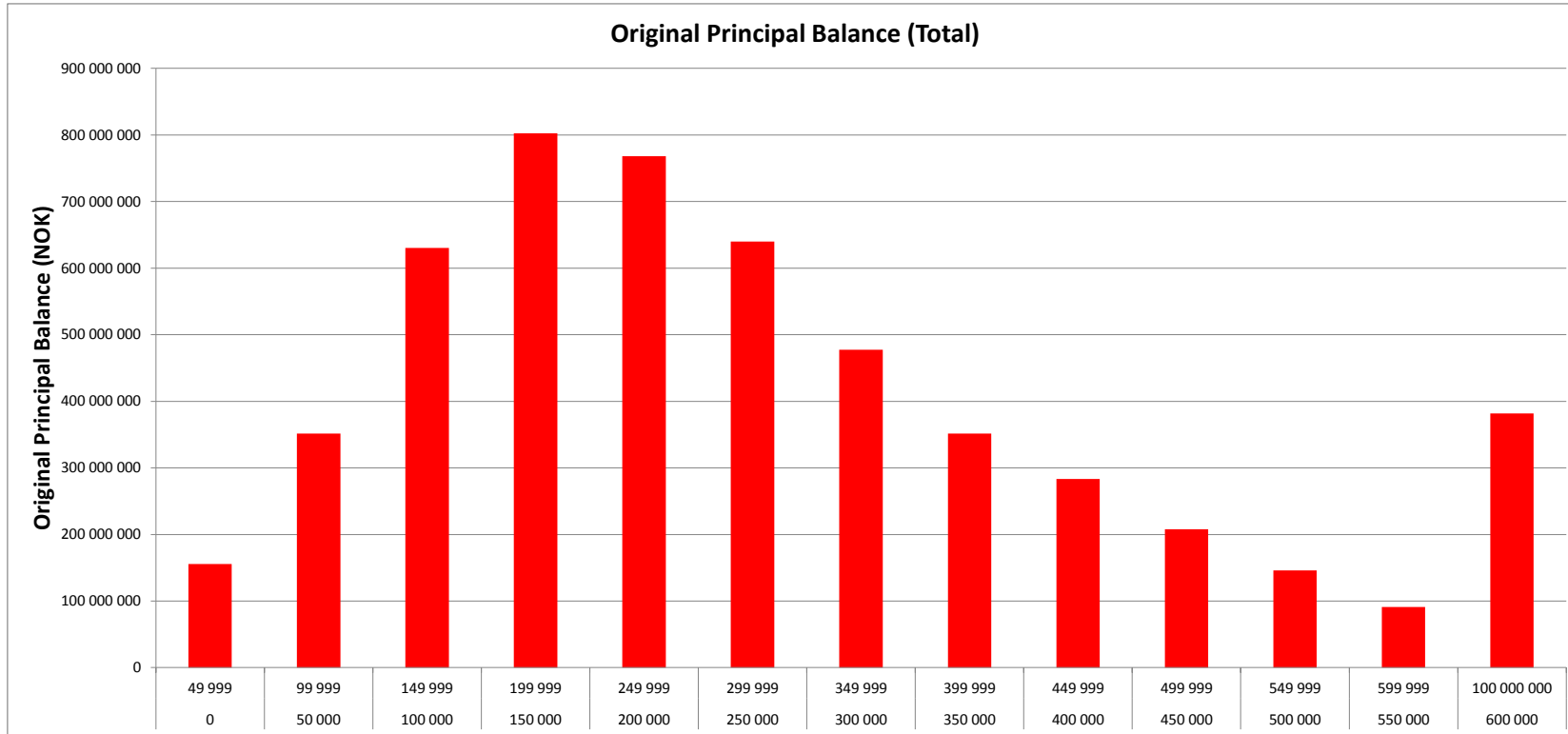
		TOTAL							
Original balance	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
		0	49 999	2 085	155 602 799	2,94 %	7,99 %	13,8	3,8
		50 000	99 999	4 461	351 322 040	6,65 %	17,09 %	50,2	9,3
		100 000	149 999	4 936	630 375 313	11,92 %	18,91 %	62,1	9,1
		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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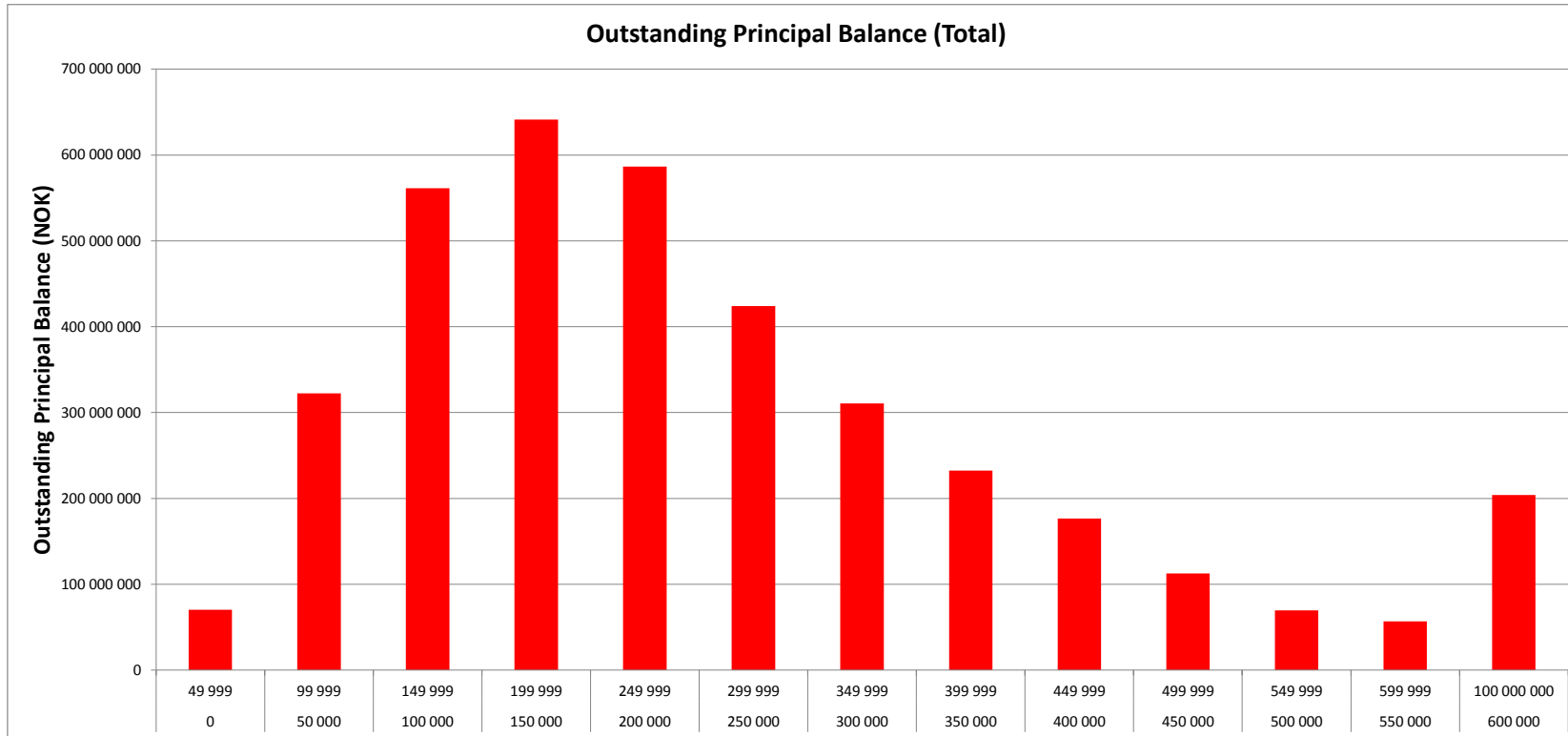
Average amount - all: 173 485

TOTAL									
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
Outstanding balance	0	49 999	2 359	70 330 230	1,87 %	10,86 %	32,3	18,6	
	50 000	99 999	4 252	322 356 432	8,55 %	19,57 %	46,0	18,5	
	100 000	149 999	4 502	561 348 898	14,90 %	20,73 %	57,1	18,1	
	150 000	199 999	3 698	641 282 018	17,02 %	17,02 %	64,8	18,1	
	200 000	249 999	2 633	586 407 461	15,56 %	12,12 %	69,6	17,7	
	250 000	299 999	1 556	424 209 518	11,26 %	7,16 %	74,2	17,7	
	300 000	349 999	963	310 570 582	8,24 %	4,43 %	78,1	17,4	
	350 000	399 999	622	232 408 149	6,17 %	2,86 %	79,5	17,6	
	400 000	449 999	417	176 425 181	4,68 %	1,92 %	83,0	17,1	
	450 000	499 999	239	112 723 689	2,99 %	1,10 %	83,4	17,2	
	500 000	549 999	133	69 730 643	1,85 %	0,61 %	82,0	17,9	
	550 000	599 999	99	56 641 606	1,50 %	0,46 %	82,3	17,9	
	600 000	100 000 000	249	204 016 845	5,41 %	1,15 %	84,9	17,7	
	Total			21 722	3 768 451 252	100 %	100 %	68,3	17,9

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



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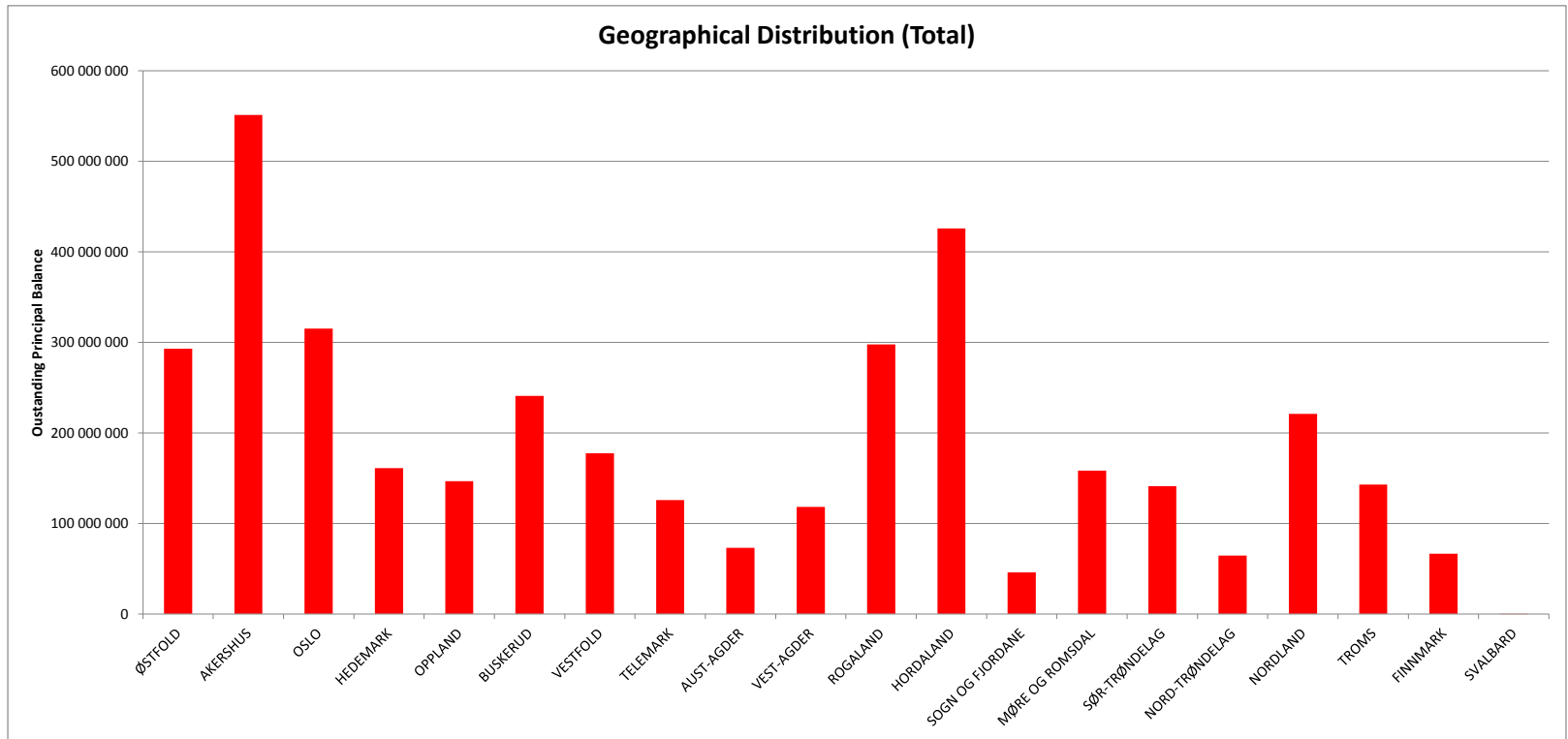
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 758	292 911 011	7,77 %	8,09 %	ØSTFOLD	67,5	17,8	
0200	3 049	551 325 783	14,63 %	14,04 %	AKERSHUS	66,1	18,1	
0300	1 648	315 435 207	8,37 %	7,59 %	OSLO	62,8	17,8	
0400	1 050	161 260 293	4,28 %	4,83 %	HEDEMARK	65,2	17,6	
0500	913	146 706 199	3,89 %	4,20 %	OPPLAND	67,7	18,0	
0600	1 449	241 100 583	6,40 %	6,67 %	BUSKERUD	66,1	17,8	
0700	1 106	177 737 687	4,72 %	5,09 %	VESTFOLD	68,6	18,0	
0800	818	125 695 878	3,34 %	3,77 %	TELEMARK	67,3	17,9	
0900	467	72 996 960	1,94 %	2,15 %	AUST-AGDER	69,0	17,6	
1000	752	118 313 800	3,14 %	3,46 %	VEST-AGDER	69,4	18,1	
1100	1 706	297 858 914	7,90 %	7,85 %	ROGALAND	72,1	17,9	
1200	2 330	426 000 946	11,30 %	10,73 %	HORDALAND	68,8	18,0	
1400	224	45 896 852	1,22 %	1,03 %	SOGN OG FJORDANE	71,1	17,9	
1500	884	158 538 024	4,21 %	4,07 %	MØRE OG ROMSDAL	71,2	17,5	
1600	861	141 092 058	3,74 %	3,96 %	SØR-TRØNDELAG	67,0	17,8	
1700	403	64 664 083	1,72 %	1,86 %	NORD-TRØNDELAG	67,5	17,5	
1800	1 199	221 147 374	5,87 %	5,52 %	NORDLAND	74,0	17,7	
1900	768	143 101 008	3,80 %	3,54 %	TROMS	75,3	17,7	
2000	332	66 442 252	1,76 %	1,53 %	FINNMARK	73,6	18,0	
2100	5	226 340	0,01 %	0,02 %	SVALBARD	53,1	18,7	
Total:	21 722	3 768 451 252	100 %	100 %		68,3	17,9	

Geographic distribution

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**9.b Geographical Distribution Graph**

Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days



**Bilkreditt 7 Limited  
Monthly Investor Report**

**10.a Interest Rate**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

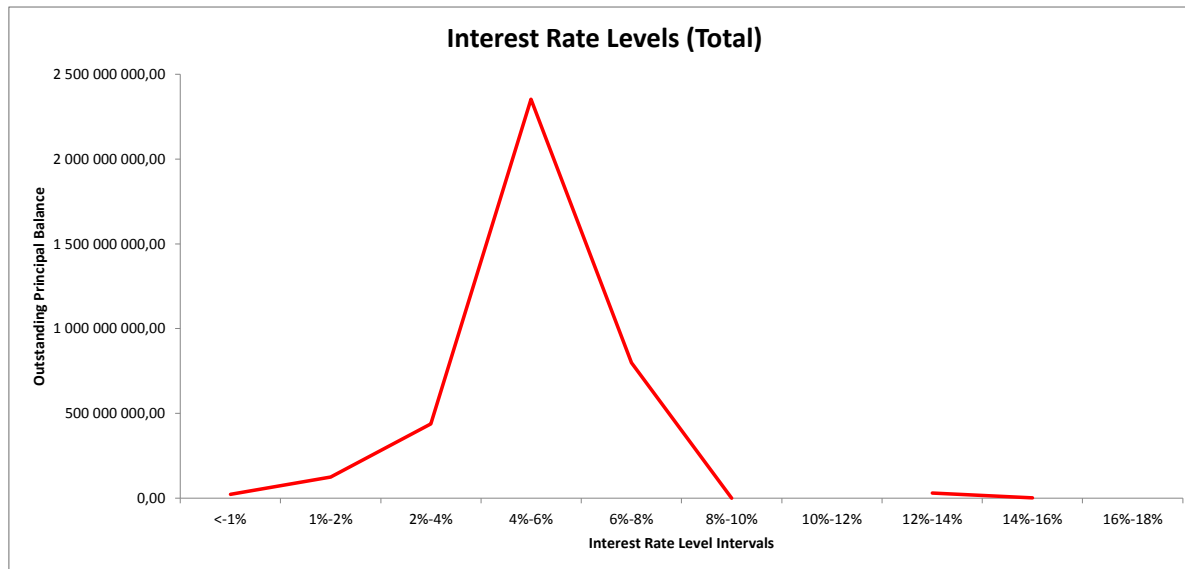
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1 %	176	22 734 087	0,60 %	54,4	15,9
1 %	2 %	761	123 647 511	3,28 %	59,0	16,8
2 %	4 %	2053	438 179 213	11,63 %	68,2	16,6
4 %	6 %	12725	2 352 407 986	62,42 %	69,2	18,0
6 %	8 %	5260	799 469 139	21,21 %	68,8	18,4
8 %	10 %	3	221 481	0,01 %	52,8	19,5
10 %	12 %					
12 %	14 %	687	29 850 755	0,79 %	42,6	17,8
14 %	16 %	57	1 941 080	0,05 %	38,0	19,0
16 %	18 %					
Total		21 722	3 768 451 252	100 %	68,3	17,9

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from	25.08.2016 to 26.09.2016 = 32 days



**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**11.a Remaining Terms**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity		1	12	472	20 350 329	0,54 %	7,8	18,6
		13	24	1 532	137 922 739	3,66 %	19,3	18,2
		25	36	1 313	129 984 585	3,45 %	31,3	18,8
		37	48	5 289	641 651 477	17,03 %	43,2	18,2
		49	60	1 941	289 281 470	7,68 %	54,3	17,8
		61	72	5 636	1 038 403 802	27,56 %	67,3	18,2
		73	84	2 849	672 724 117	17,85 %	78,4	17,2
		85	96	631	176 270 941	4,68 %	89,0	16,9
		97	108	1 835	585 446 146	15,54 %	103,4	18,1
		109	120	224	76 415 646	2,03 %	109,3	13,0
		121						
	Total		21 722	3 768 451 252	100 %	68,3	17,9	

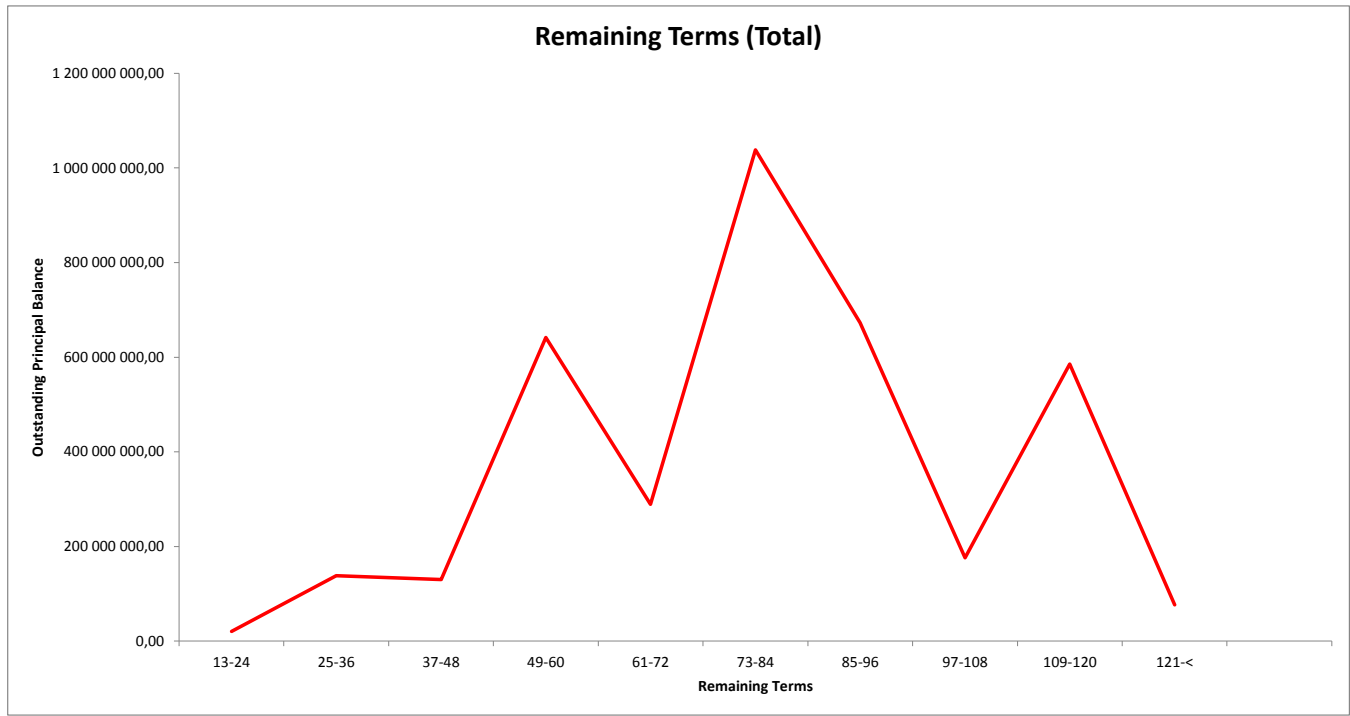


**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	9					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**12.a Seasoning**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

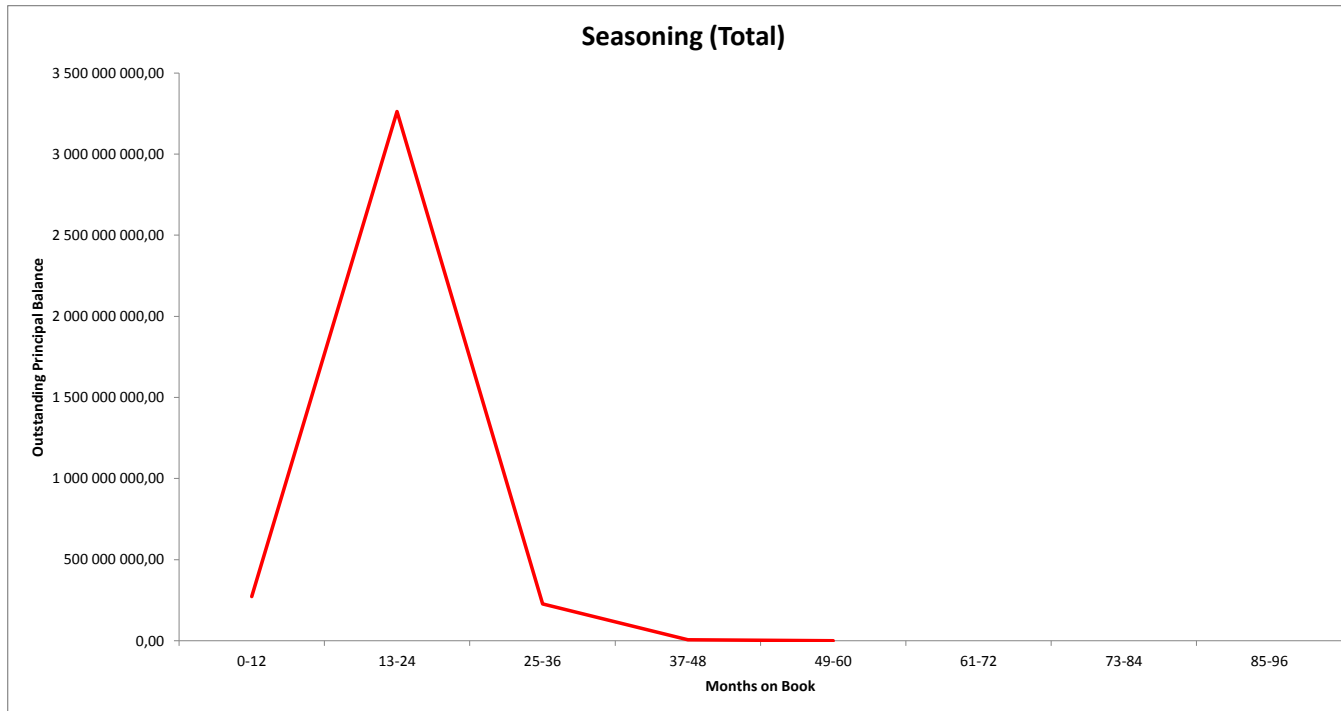
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12	1 438	272 409 362	7,23 %	73,0	12,0
	13		24	18 817	3 261 944 070	86,56 %	68,3	17,8
	25		36	1 435	227 266 763	6,03 %	62,5	25,5
	37		48	25	6 427 219	0,17 %	94,4	40,9
	49		60	7	403 838	0,01 %	21,4	50,7
	61		72					
	73		84					
	85		96					
	Total			21 722	3 768 451 252	100,00 %	68,3	17,9

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**12.b Seasoning**



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	9					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



**Bilkreditt 7 Limited  
Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

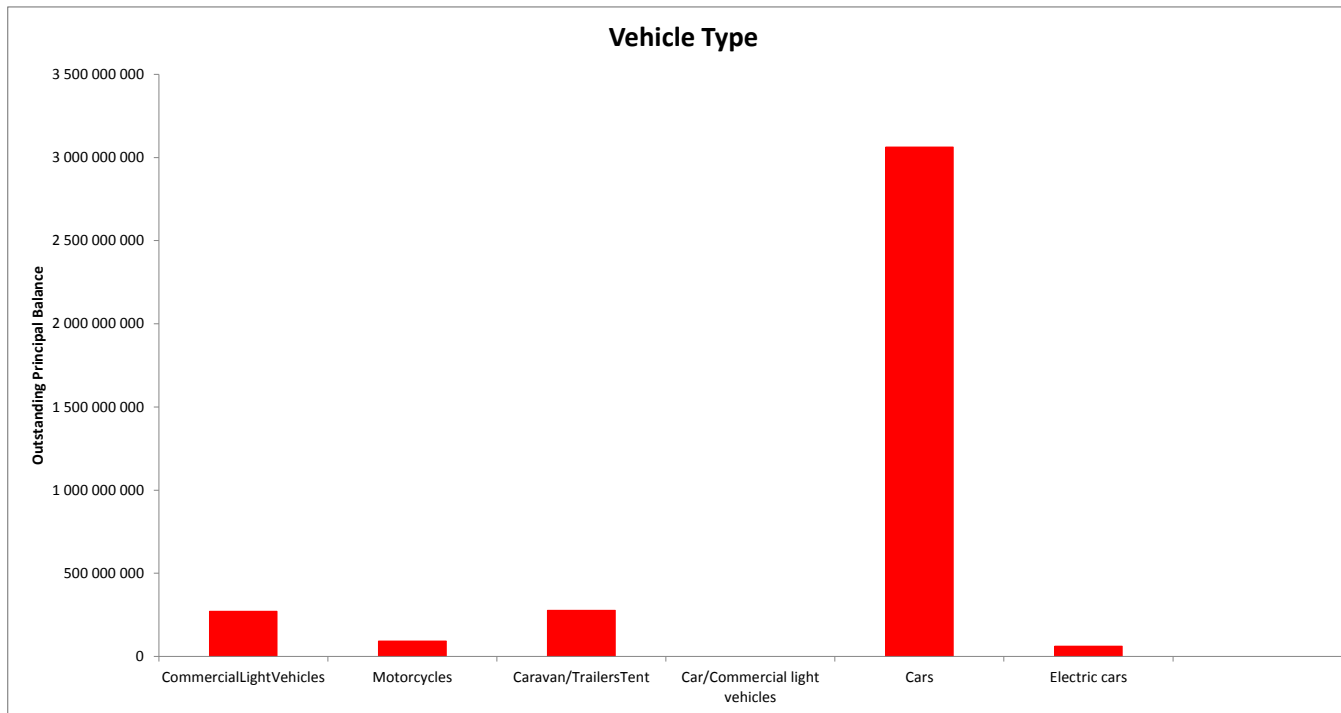
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 715	272 227 191	7,22 %	56,3	18,2
	Motorcycles	875	93 383 847	2,48 %	66,0	17,0
	Caravan/TrailersTent	1 266	277 076 064	7,35 %	85,4	17,5
	Car/Commercial light vehicles	3	376 258	0,01 %	69,5	12,6
	Cars	17 553	3 063 279 833	81,29 %	67,9	17,9
	Electric cars	310	62 108 059	1,65 %	70,4	16,1
	Total	21 722	3 768 451 252	100 %	68,3	17,9

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**13.b Vehicle type**



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	9					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



**Bilkreditt 7 Limited  
Monthly Investor Report**

**14.a Hybrid loans**



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	9				
Monthly Period	Aug 2016				
Interest Period	from	25.08.2016	to	26.09.2016	= 32 days

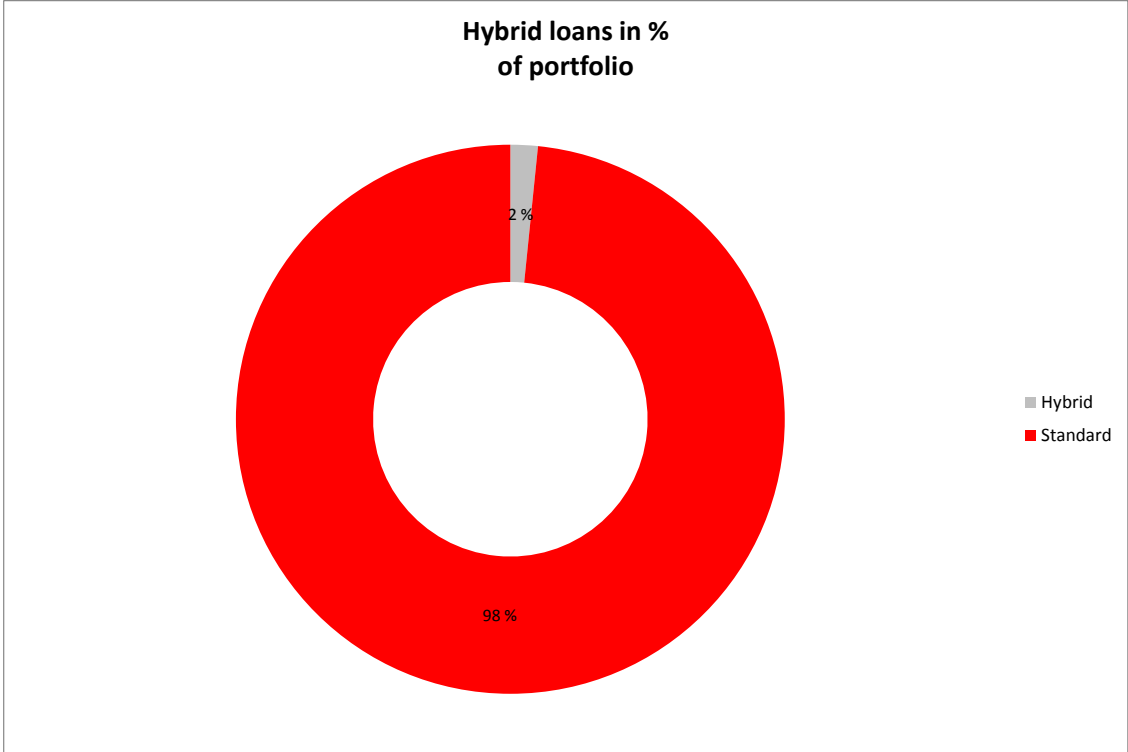
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		151	60 663 663	1,61 %	19,3	17,8
Standard		21 571	3 707 787 589	98,39 %	69,1	17,9
Total		21 722	3 768 451 252	100 %	68,3	17,9

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	9					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days





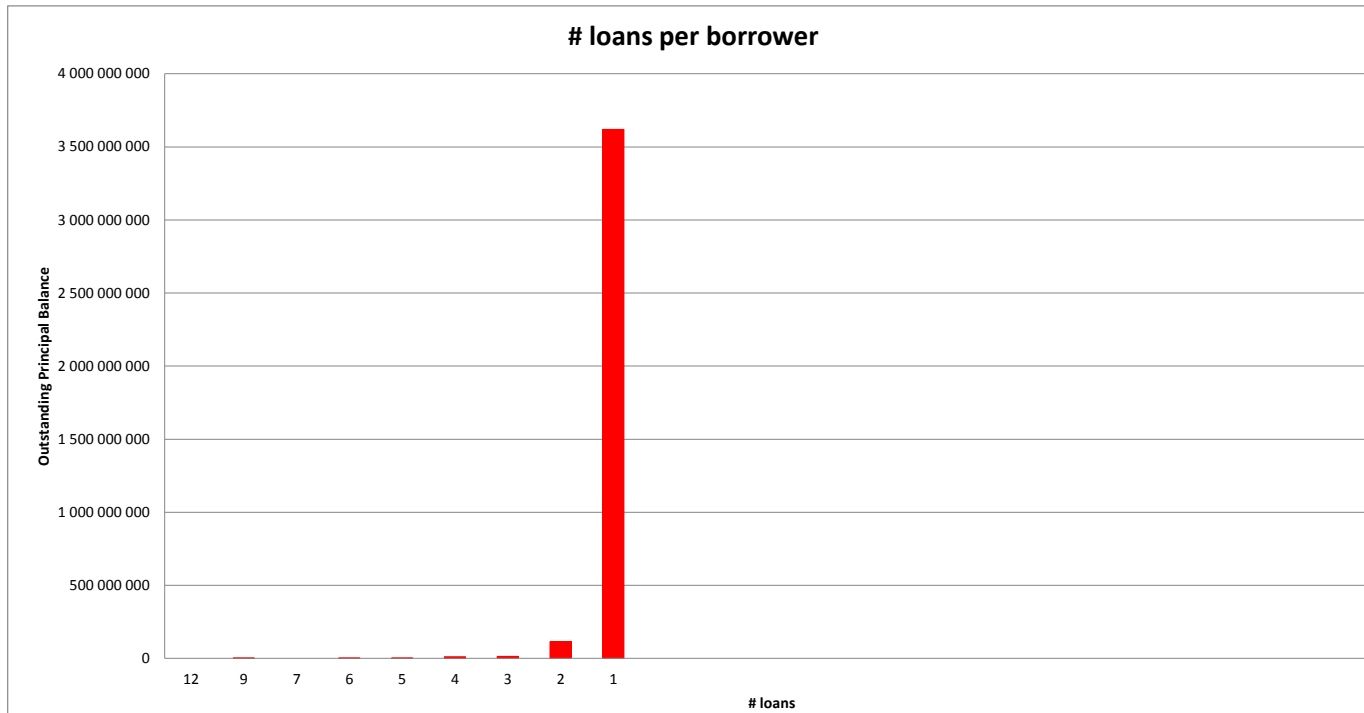


**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	9					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



**Bil kreditt 7 Limited**  
**Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	3 768 451 252	3 711 659 906	56 791 346	16 625 719	5,29 %	98,49 %
2	3 711 659 906	3 652 172 716	59 487 190	16 372 189	5,29 %	96,91 %
3	3 652 172 716	3 592 294 708	59 878 008	16 110 611	5,29 %	95,33 %
4	3 592 294 708	3 533 216 942	59 077 766	15 851 682	5,30 %	93,76 %
5	3 533 216 942	3 474 737 455	58 479 488	15 594 637	5,30 %	92,21 %
6	3 474 737 455	3 416 313 490	58 423 964	15 337 761	5,30 %	90,66 %
7	3 416 313 490	3 357 954 232	58 359 258	15 080 491	5,30 %	89,11 %
8	3 357 954 232	3 299 329 616	58 624 617	14 822 345	5,30 %	87,55 %
9	3 299 329 616	3 240 676 248	58 653 368	14 563 852	5,30 %	85,99 %
10	3 240 676 248	3 180 933 223	59 743 026	14 301 938	5,30 %	84,41 %
11	3 180 933 223	3 120 675 726	60 257 497	14 038 270	5,30 %	82,81 %
12	3 120 675 726	3 061 632 184	59 043 542	13 777 960	5,30 %	81,24 %
13	3 061 632 184	2 999 041 640	62 590 544	13 503 465	5,29 %	79,58 %
14	2 999 041 640	2 939 211 162	59 830 477	13 239 635	5,30 %	78,00 %
15	2 939 211 162	2 878 873 519	60 337 644	12 974 146	5,30 %	76,39 %
16	2 878 873 519	2 817 561 201	61 312 317	12 705 568	5,30 %	74,77 %
17	2 817 561 201	2 757 646 606	59 914 596	12 443 756	5,30 %	73,18 %
18	2 757 646 606	2 697 123 654	60 522 951	12 178 691	5,30 %	71,57 %
19	2 697 123 654	2 635 177 776	61 945 879	11 909 045	5,30 %	69,93 %
20	2 635 177 776	2 573 347 132	61 830 643	11 638 675	5,30 %	68,29 %

Amortization profile (first 20 periods)

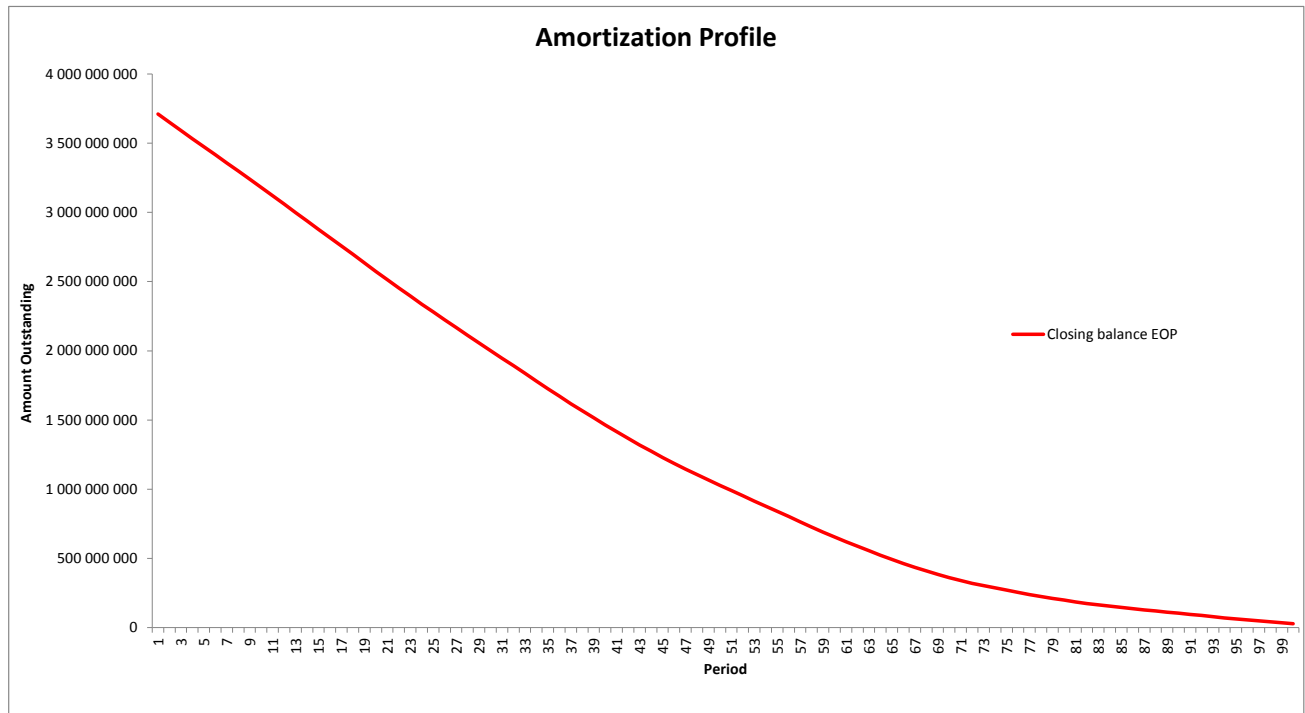
Santander Consumer Bank AS  
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 Fax.: +47 21 08 33 68

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from	25.08.2016
	to	26.09.2016
	=	32 days



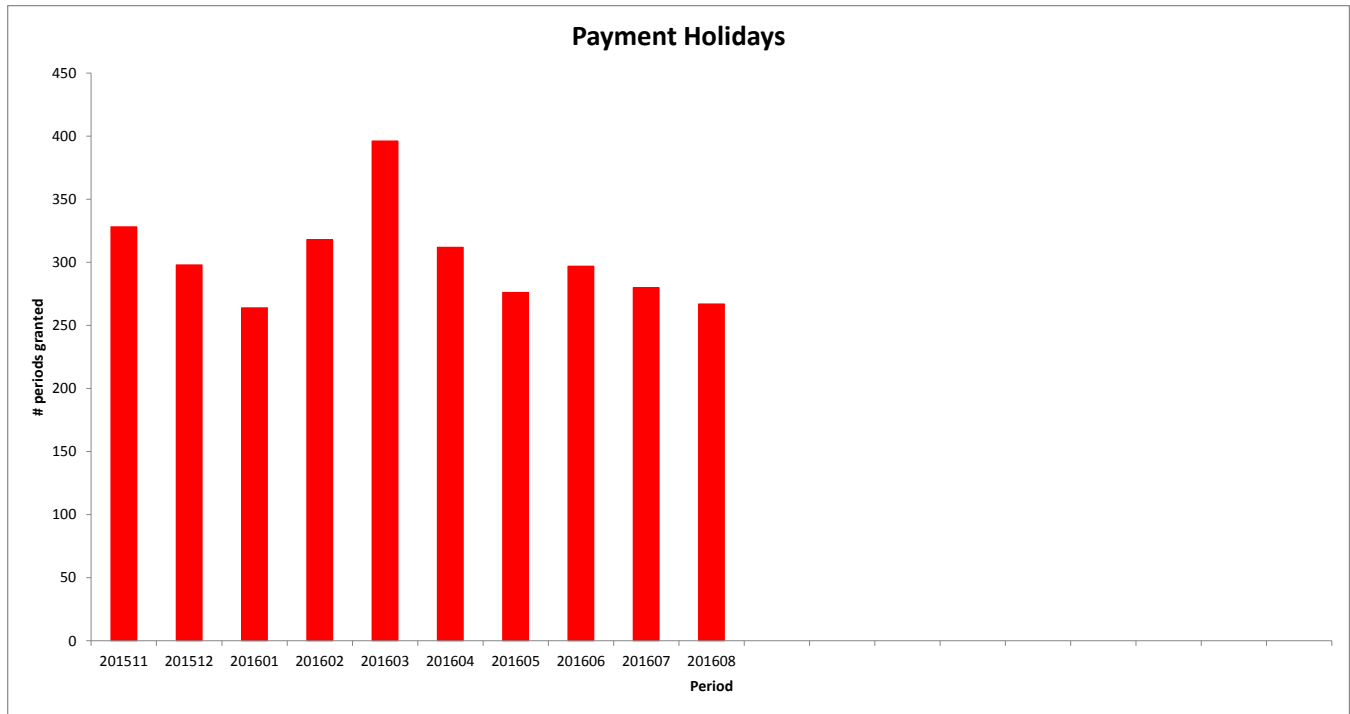


**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	9					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



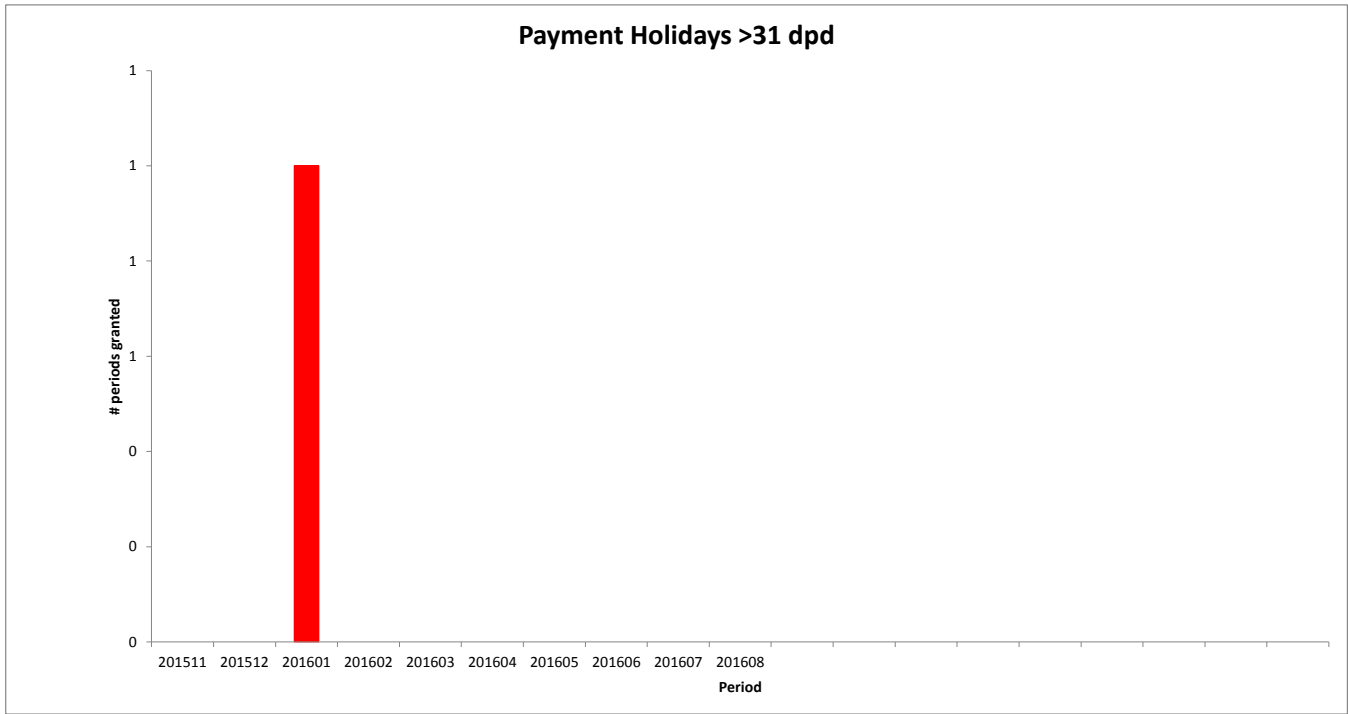


**Bilkreditt 7 Limited**  
**Monthly Investor Report**

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



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	9				
Monthly Period	Aug 2016				
Interest Period	from	25.08.2016	to	26.09.2016	= 32 days





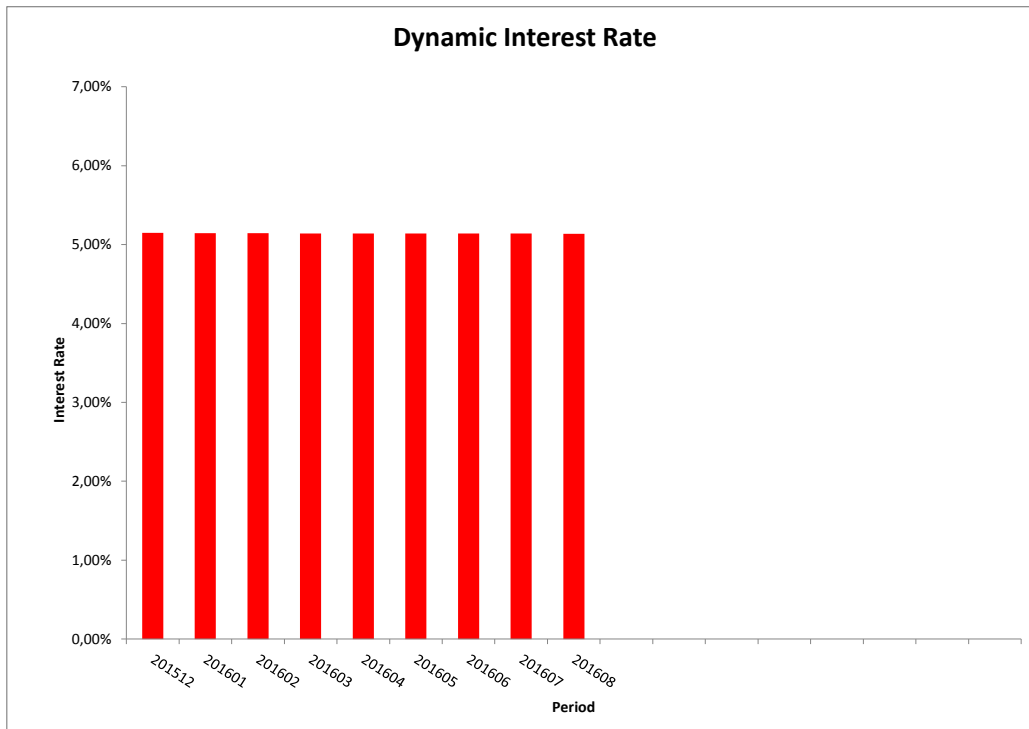


**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days



**Bilkreditt 7 Limited  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

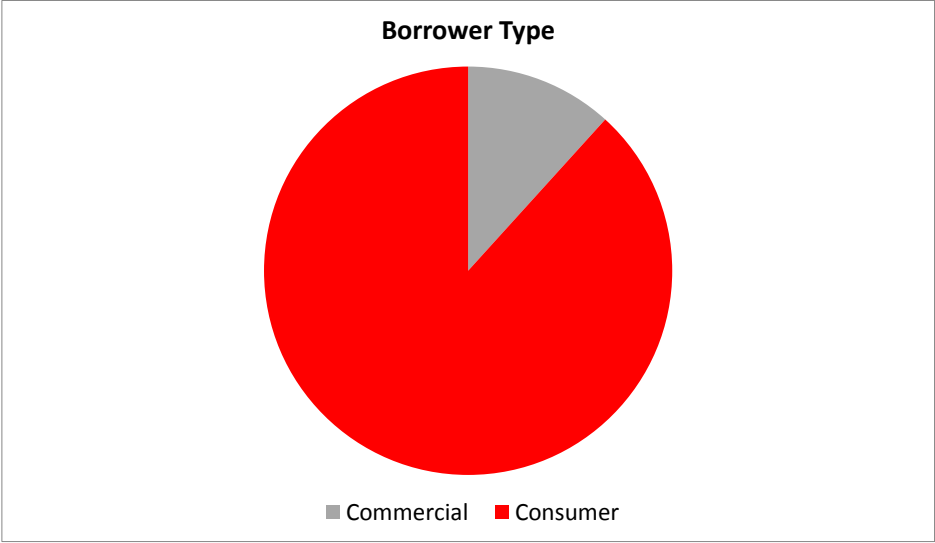
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2 036	441 773 156	11,72 %	51,1	17,9
	Consumer	19 686	3 326 678 096	88,28 %	70,6	17,9
	Total	21 722	3 768 451 252	100 %	68,3	17,9

**Bilkreditt 7 Limited  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date			28.09.2016		
Payment date			26.09.2016		
Period No			9		
Monthly Period			Aug 2016		
Interest Period	from	25.08.2016	to	26.09.2016	= 32 days



**Bil kreditt 7 Limited**  
**Monthly Investor Report**

**21.a Vehicle Condition**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from	25.08.2016 to 26.09.2016 = 32 days

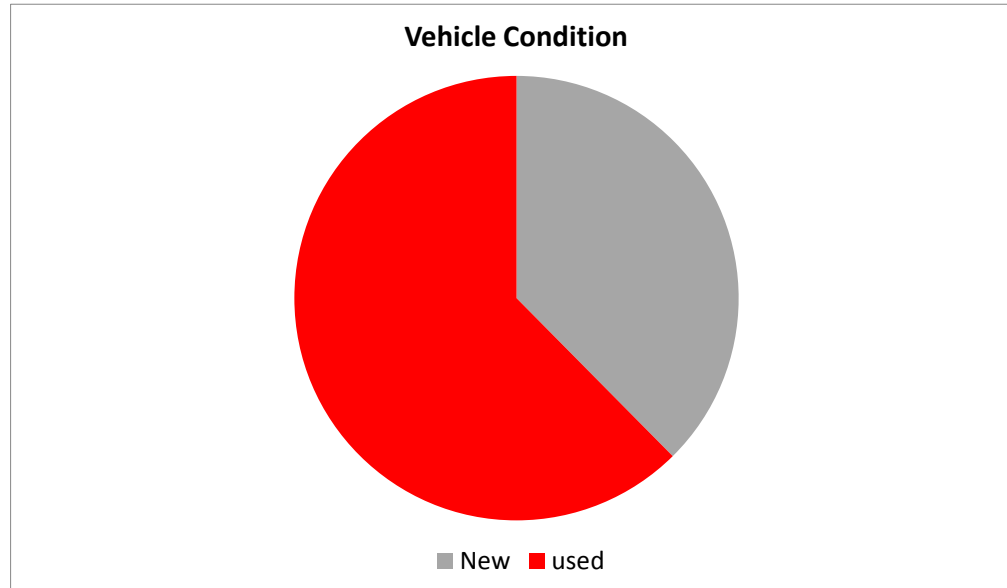
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 405	1 416 402 797	37,59 %	68,7	17,8
	used	15 317	2 352 048 455	62,41 %	68,1	17,9
		21 722	3 768 451 252	100 %	68,3	17,9

**Bilkreditt 7 Limited  
Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days



**Bilkreditt 7 Limited  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

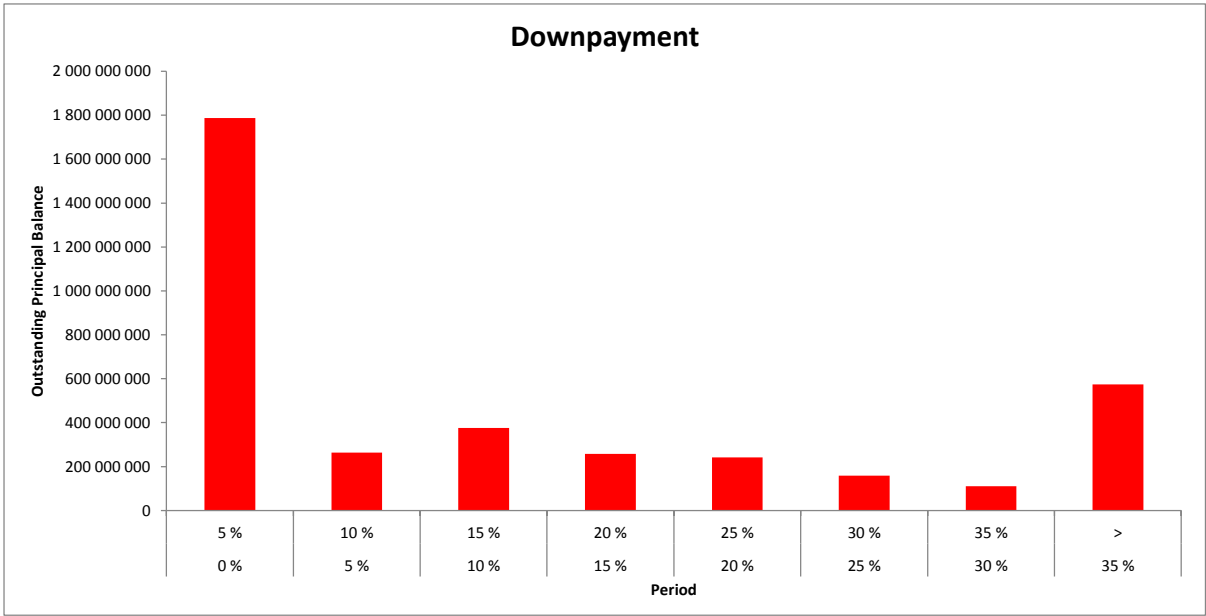
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 540	1 787 397 646	47,43 %	69,4	18,0
	5 %	10 %	1 279	263 789 245	7,00 %	72,3	17,9
	10 %	15 %	1 838	376 324 464	9,99 %	73,3	18,0
	15 %	20 %	1 325	257 111 157	6,82 %	68,6	17,9
	20 %	25 %	1 373	241 464 258	6,41 %	68,3	17,6
	25 %	30 %	987	158 532 590	4,21 %	69,5	17,7
	30 %	35 %	714	110 282 898	2,93 %	64,8	18,1
	35 %	>	4 666	573 548 994	15,22 %	60,0	17,5
Total			21 722	3 768 451 252	100 %	68,3	17,9

**Bilkreditt 7 Limited  
Monthly Investor Report**

**22.b Downpayment**



Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	9		
Monthly Period	Aug 2016		
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days



**Bilkreditt 7 Limited  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	9		
Monthly Period	Aug 2016		
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	21 386	3 675 642 917	97,54 %	69,0	17,9
	Serial	336	92 808 335	2,46 %	43,4	18,1
		21 722	3 768 451 252	100 %	68,3	17,9

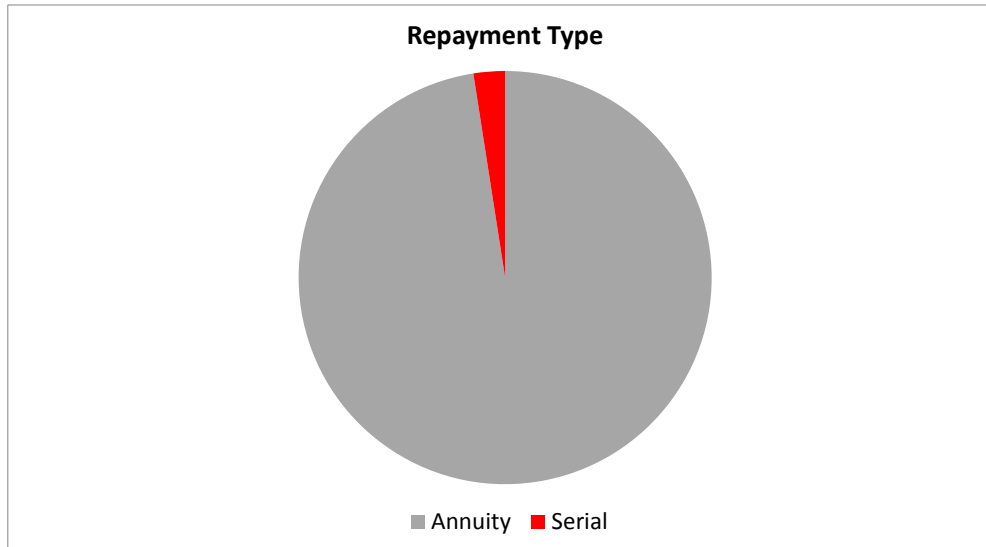


**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days



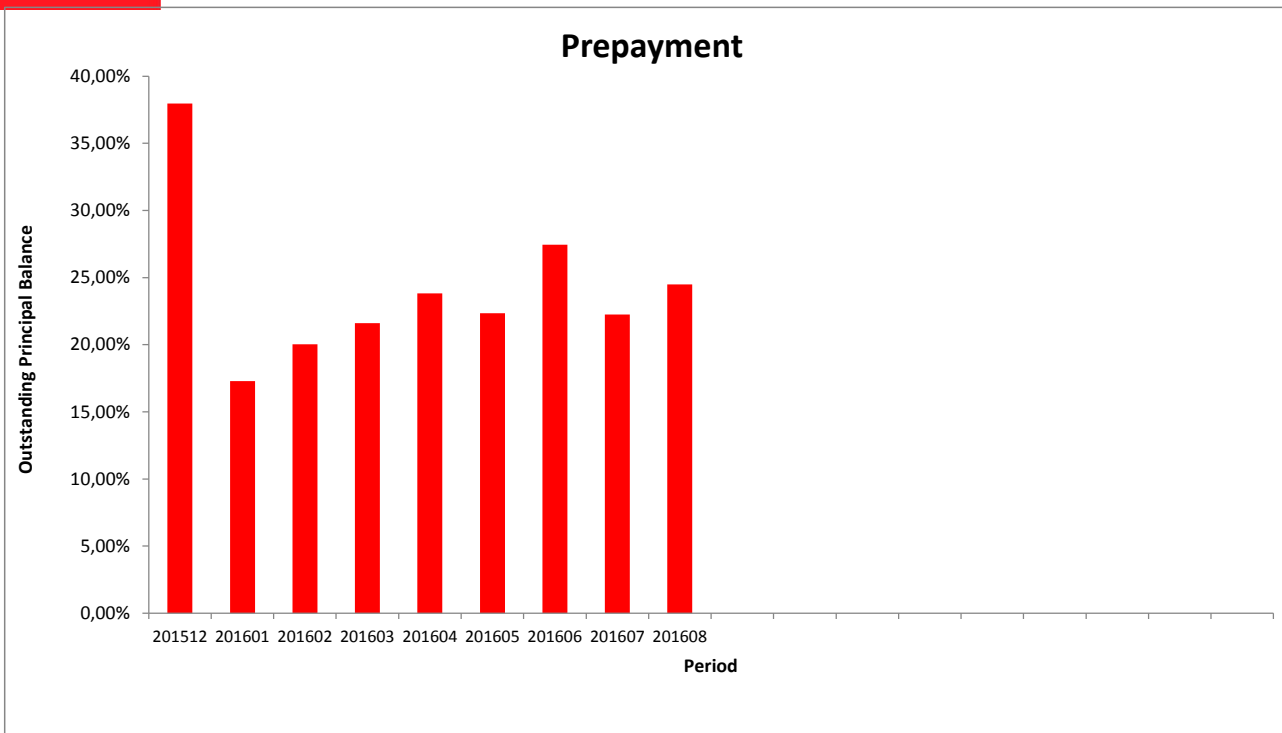


**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**24.b Dynamic Pre-Payments**



Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	9		
Monthly Period	Aug 2016		
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days



**Bilkreditt 7 Limited**  
**Monthly Investor Report**

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



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2			2016 3		
			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
20162	3 781 365	25	-	-	-	- 109 816	- 109 816	3 891 181	273 069	163 253	3 618 112
20163	1 811 088	21							24 743	24 743	1 786 345

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**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**26. Delinquency**



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	9	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 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	
2016	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																		
	10																		
	11																		
	12																		

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**27. Priority of Payments**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

**Priority of Payments**

Available Distribution Amount	+	202 011 839,18 NOK	15 773 884,89 EUR
Senior Expenses	-	2 008 823,47 NOK	
Class A Notes Interest	-	5 331 623,17 NOK	34 696,03 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	652 844,00 NOK	
Liquidity Reserve	-	29 198 021,99 NOK	
Class A Principal	-	145 587 497,00 NOK	15 739 188,86 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	7 299 505,50 NOK	
Class C Notes Interest	-	458 096,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	2 404 495,14 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	9 070 932,91 NOK	0,00 EUR

**Bilcreditt 7 Limited**  
**Monthly Investor Report**

**28. Transaction Costs**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	2 008 823,47 NOK			
Interest accrued for the Period	6 442 563,17 NOK	5 331 623,17 NOK	652 844,00 NOK	458 096,00 NOK
Cumulative Interest accrued	74 765 804,55 NOK	63 424 207,55 NOK	6 673 571,00 NOK	4 668 026,00 NOK
Interest Payments	6 442 563,17 NOK	5 331 623,17 NOK	652 844,00 NOK	458 096,00 NOK
Cumulative Interest Payments	74 765 804,55 NOK	63 424 207,55 NOK	6 673 571,00 NOK	4 668 026,00 NOK
Interest accrued on Subordinated Loan for the Period	727 179,23 NOK			
Cumulative Interest accrued on Subordinated Loan	7 795 217,29 NOK			
Interest Payments on Subordinated Loan	727 179,23 NOK			
Cumulative Interest Payments on Subordinated Loan	7 795 217,29 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**29. Swap Counterparty Data**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period from	25.08.2016 to 26.09.2016 = 32 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	3 252 752 749,00 NOK 351 648 945,84 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0600 %
1M Euribor (Notes, Swap)	-0,3690 %
Gross Amount Due to Swap Counterparty	150 919 120,17 NOK
Gross Amount Due from Swap Counterparty	15 773 884,89 EUR
EUR/NOK spot rate	N/A



**Bilkreditt 7 Limited**  
**Monthly Investor Report**

**30. Contact Details**



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	9
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

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