

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.03.2017				
Payment date	27.03.2017			Following payment dates:	25.04.2017
Period No	15				26.05.2017
Monthly Period	Feb 2017				
Interest Period	from 27.02.2017	to	27.03.2017	=	28 days
Cut-Off Date	28.02.2017				

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1. Portfolio Information



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
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Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	3 140 559 658,00 NOK	3 252 814 674,00 NOK
Scheduled Loan Principal Repayments	48 095 863,00 NOK	51 146 288,00 NOK
Prepayments	62 780 503,00 NOK	57 980 182,00 NOK
Deemed Collections - Other	0,00 NOK	487 839,00 NOK
Deemed Collections - CPI Single Premium Cancellations	541 178,00 NOK	445 043,00 NOK
Total Principal Payments Received	111 417 544,00 NOK	110 059 352,00 NOK
	0,00	
New Defaulted Auto Loans in Period	2 214 075,00 NOK	2 646 902,00 NOK
Total New Defaults	2 214 075,00 NOK	2 646 902,00 NOK
Capitalised Interest (due to Repayment Holidays)	439 368,00 NOK	451 238,00 NOK
Closing Balance	3 027 367 407,00 NOK	3 140 559 658,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	9 202 751,00 NOK	8 751 513,00 NOK
New	439 368,00 NOK	451 238,00 NOK
Close	9 642 119,00 NOK	9 202 751,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	14 250 415,00 NOK	15 445 417,00 NOK
Recoveries on loans in default	2 064 480,00 NOK	316 714,00 NOK
Total Revenue Received in Period	16 314 895,00 NOK	15 762 131,00 NOK
# Loans		
At beginning of period	19 543 Loans	19 938 Loans
Paid in Full	354 Loans	372 Loans
Repurchased (Deemed Collections)	0 Loans	1 Loans
New loans into default	17 Loans	22 Loans
At end of period	19 172 Loans	19 543 Loans
Weighted Average Loan Return	6,12 %	
Average NIBOR + Weighted Average Loan Threshold	4,09 %	

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2. Amount Due for Distribution



Reporting Date	29.03.2017			
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Period No	15			
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Interest Period	from	27.02.2017	to	27.03.2017 = 28 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	29 885 286,74 NOK		31 035 073,58 NOK	
b. Collections (Principal, interest, fees, etc)	127 732 439,00 NOK		125 821 483,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	12 259 723,06 EUR	0,00 NOK	12 163 413,77 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	-963,35 NOK		-1 045,65 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)	157 616 762,39 NOK	12 259 723,06 EUR	156 855 510,93 NOK	12 163 413,77 EUR

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3. Reserve Accounts



Reporting Date	29.03.2017
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Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

Note Balance

Beginning of Period		3 140 559 658,00	NOK
End of Period		3 027 367 407,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,2 %	5 977 057,35	NOK
Cash Outflow		5 977 057,35	NOK
Cash Inflow		5 752 547,32	NOK
End of Period	0,2 %	5 752 547,32	NOK
Required Reserve Amount	0,2 %	5 752 547,32	NOK

Liquidity Balance

Beginning of Period	0,8 %	23 908 229,39	NOK
Cash Outflow		23 908 229,39	NOK
Cash Inflow		23 010 189,26	NOK
End of Period	0,7 %	23 010 189,26	NOK
Required Reserve Amount	0,7 %	23 010 189,26	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		133 857 774,07	NOK
Cash Outflow		6 257 567,55	NOK
Drawings from Commingling Reserve		0,00	NOK
Cash Inflow		0,00	NOK
End of Period		127 600 206,52	NOK
Required Commingling Reserve Fund		127 600 206,52	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	3 140 559 658,00	NOK
End of Period	3 027 367 407,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	2 872 692 927,00	94,89 %	18 207
1-29 days past due	119 144 490,00	3,94 %	745
		0,00 %	

Delinquent Receivables:

30-59 days past due	21 835 234,00	0,72 %	124
60-89 days past due	6 530 640,00	0,22 %	45
90-119 days past due	3 577 686,00	0,12 %	27
120-149 days past due	1 725 127,00	0,06 %	13
150-179 days past due	1 861 303,00	0,06 %	11
Total Performing and Delinquent	3 027 367 407,00	100,00 %	19 172

Current Period Defaults	2 214 075,00	17
Cumulative Defaults	20 483 874,00	146
Current Period Recoveries	2 064 480,00	
Cumulative Recoveries	4 940 354,00	

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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		268 029 584,65 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	157 616 762,39 NOK					
Amortisation	113 192 251,00 NOK					
Redemption per Class		12 237 000,11 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		2 447,40 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	3 027 367 407,00 NOK	255 792 584,54 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		78,16 %	13,09 %	0,02 %	8,72 %	0,01 %
Current Pool Factor		0,51	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	-0,3710 %					
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	28					
Principal Outstanding per Note Beginning of Period		53 605,92 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 447,40 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		51 158,52 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		4,54 EUR	1 720,83 NOK	1,38 NOK	1 454,44 NOK	1,45 NOK
Interest Payment	1 141 113,31 NOK	22 722,95 EUR	545 504,50 NOK	1 032,50 NOK	383 973,03 NOK	415,97 NOK
Interest Payment per Note		4,54 EUR	1 720,83 NOK	1,38 NOK	1 454,44 NOK	1,45 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		26,03 %	12,91 %		4,18 %	
Current CE (excl. Excess Spread)		22,79 %	9,68 %		0,95 %	

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the

On 21 December, 2015, the Norwegian Ministry of Finance adopted transitional rules to the new Norwegian financial companies act which entered into force on 1 January, 2016.

The transitional rules correspond to the proposal from the Norwegian FSA and state that securitisations which closed in accordance with the existing Norwegian financial institutions act, and have notes remaining outstanding, may progress as agreed between the parties.

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6. Counterparty Ratings, Trigger Levels and Consequences



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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	29.03.2017		
Payment date	27.03.2017		
Period No	15		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 days

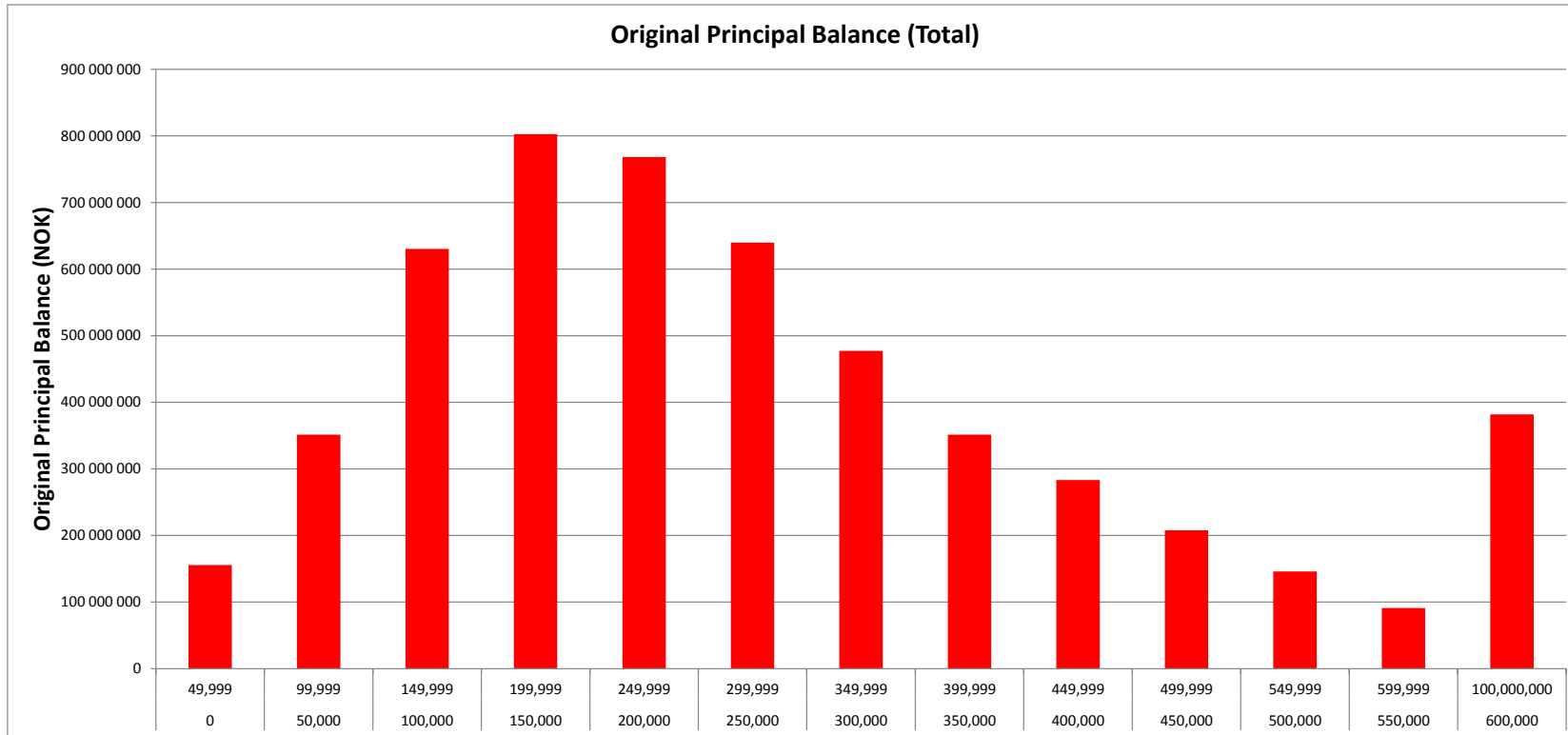
Average amount - all: 202 469

		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	
			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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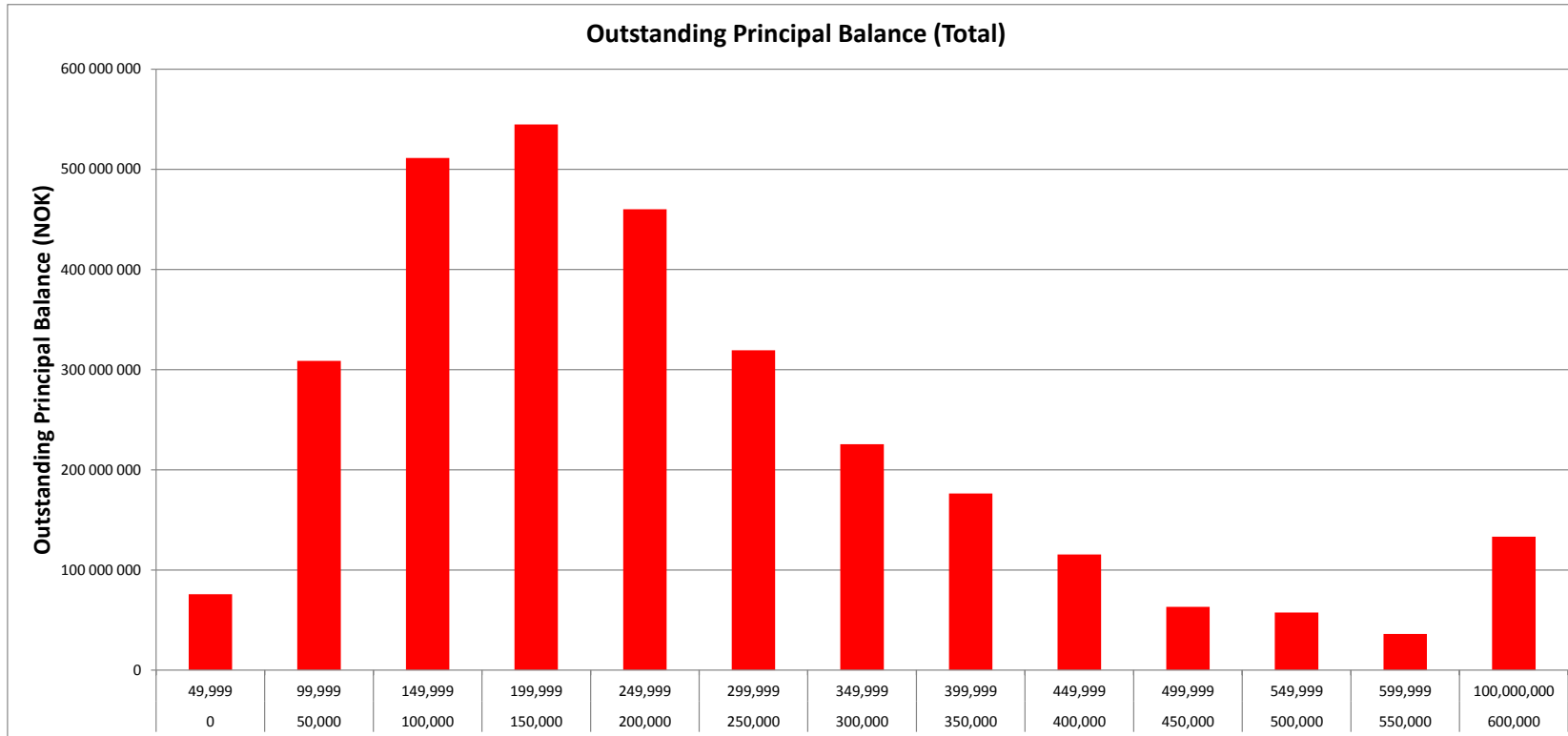
Average amount - all: 157 906

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	2 676	75 749 199	2,50 %	13,96 %	29,4	24,7	
50 000	99 999	4 091	308 805 397	10,20 %	21,34 %	42,4	24,4	
100 000	149 999	4 115	511 414 425	16,89 %	21,46 %	53,5	24,0	
150 000	199 999	3 136	544 877 293	18,00 %	16,36 %	61,3	24,0	
200 000	249 999	2 070	460 101 005	15,20 %	10,80 %	66,4	23,7	
250 000	299 999	1 170	319 287 400	10,55 %	6,10 %	72,3	23,5	
300 000	349 999	699	225 458 366	7,45 %	3,65 %	73,8	23,4	
350 000	399 999	473	176 343 746	5,82 %	2,47 %	77,4	23,6	
400 000	449 999	273	115 411 141	3,81 %	1,42 %	81,0	22,8	
450 000	499 999	134	63 180 526	2,09 %	0,70 %	75,9	24,0	
500 000	549 999	110	57 422 778	1,90 %	0,57 %	80,5	23,6	
550 000	599 999	63	36 073 515	1,19 %	0,33 %	77,3	23,5	
600 000	100 000 000	162	133 242 616	4,40 %	0,84 %	80,5	23,5	
Total		19 172	3 027 367 407	100 %	100 %	63,5	23,8	

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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	1 540	233 621 847	7,72 %	8,03 %	ØSTFOLD	62,7	23,6	
0200	2 697	438 614 170	14,49 %	14,07 %	AKERSHUS	61,2	24,0	
0300	1 386	242 957 683	8,03 %	7,23 %	OSLO	58,0	23,7	
0400	918	127 671 531	4,22 %	4,79 %	HEDEMARK	60,1	23,5	
0500	808	115 286 608	3,81 %	4,21 %	OPPLAND	62,4	24,1	
0600	1 271	193 534 939	6,39 %	6,63 %	BUSKERUD	61,6	23,7	
0700	974	141 481 423	4,67 %	5,08 %	VESTFOLD	63,3	23,9	
0800	727	101 594 185	3,36 %	3,79 %	TELEMARK	62,3	23,9	
0900	398	57 178 856	1,89 %	2,08 %	AUST-AGDER	64,5	23,6	
1000	668	96 060 215	3,17 %	3,48 %	VEST-AGDER	64,7	24,2	
1100	1 514	241 681 422	7,98 %	7,90 %	ROGALAND	67,2	23,9	
1200	2 063	345 157 026	11,40 %	10,76 %	HORDALAND	63,9	23,9	
1400	197	35 445 986	1,17 %	1,03 %	SOGN OG FJORDANE	64,9	23,7	
1500	806	132 891 541	4,39 %	4,20 %	MØRE OG ROMSDAL	67,1	23,6	
1600	759	111 821 062	3,69 %	3,96 %	SØR-TRØNDELAG	62,0	23,7	
1700	344	50 200 732	1,66 %	1,79 %	NORD-TRØNDELAG	63,2	23,2	
1800	1 084	183 537 132	6,06 %	5,65 %	NORDLAND	69,0	23,6	
1900	714	123 108 569	4,07 %	3,72 %	TROMS	70,8	23,7	
2000	302	55 353 430	1,83 %	1,58 %	FINNMARK	68,5	24,1	
2100	2	169 050	0,01 %	0,01 %	SVALBARD	46,0	23,9	
Total:	19 172	3 027 367 407	100 %	100 %		63,5	23,8	

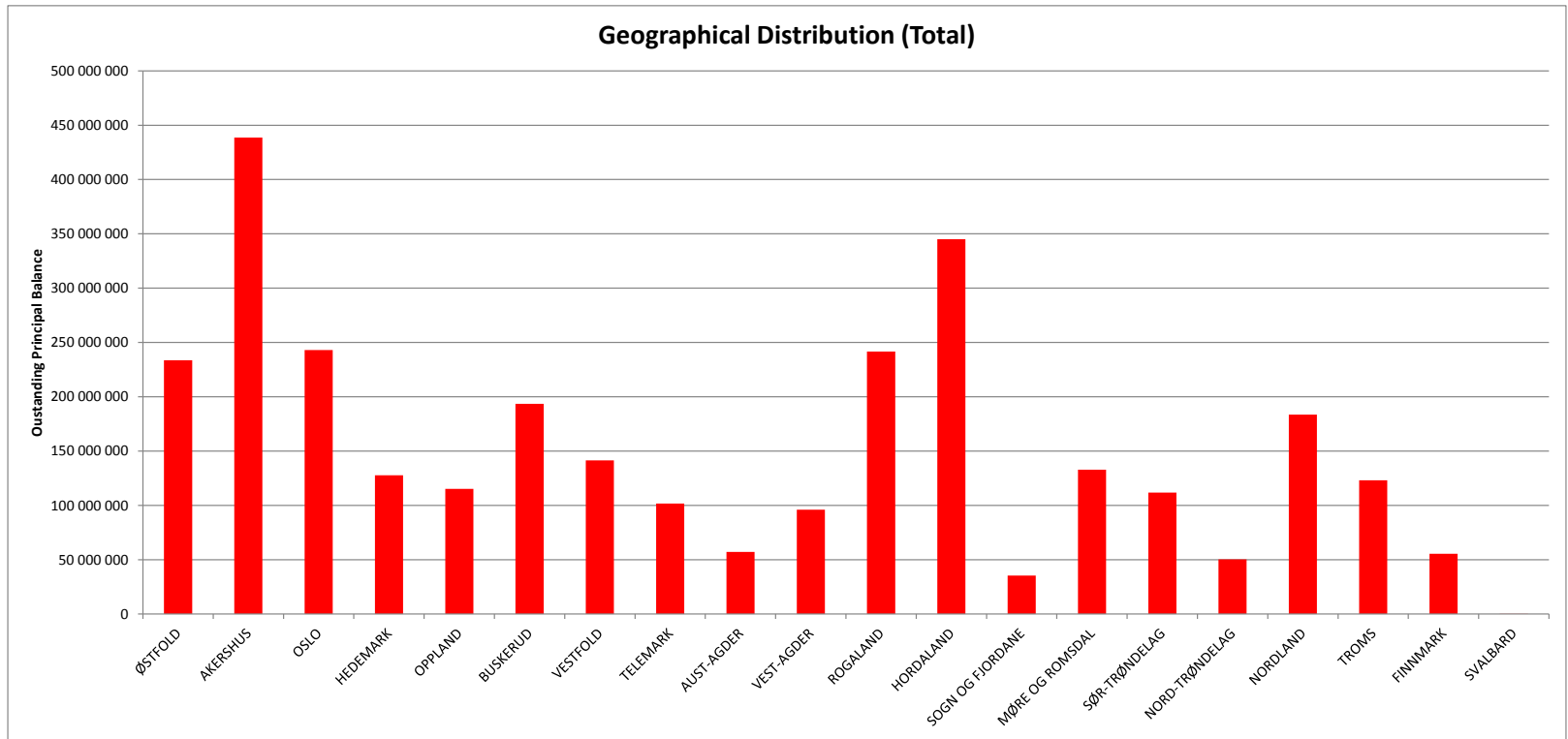
Geographic distribution

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



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10.a Interest Rate



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

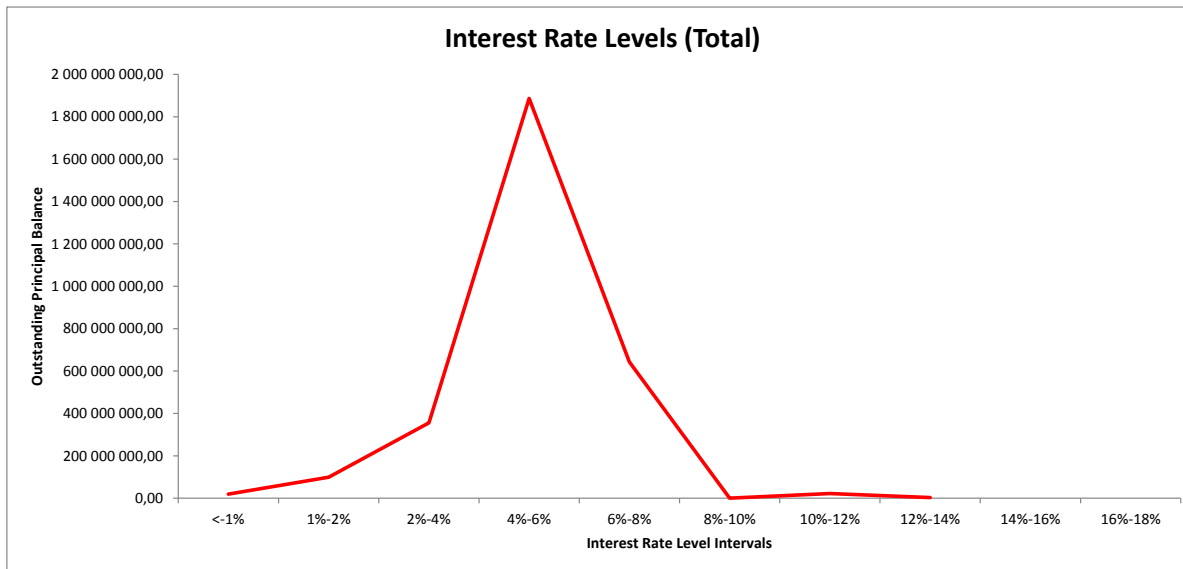
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<		168	18 992 935	0,63 %	49,5	21,8
1 %		688	98 935 270	3,27 %	54,6	22,7
2 %		1832	355 335 764	11,74 %	63,9	22,5
4 %		11208	1 886 510 248	62,32 %	64,3	23,9
6 %		4629	642 962 717	21,24 %	63,7	24,4
8 %		3	199 516	0,01 %	47,0	25,6
10 %		557	21 488 800	0,71 %	39,2	23,7
12 %		87	2 942 157	0,10 %	45,1	25,0
14 %						
16 %						
18 %						
Total		19 172	3 027 367 407	100 %	63,5	23,8

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10.b Interest Rate



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days

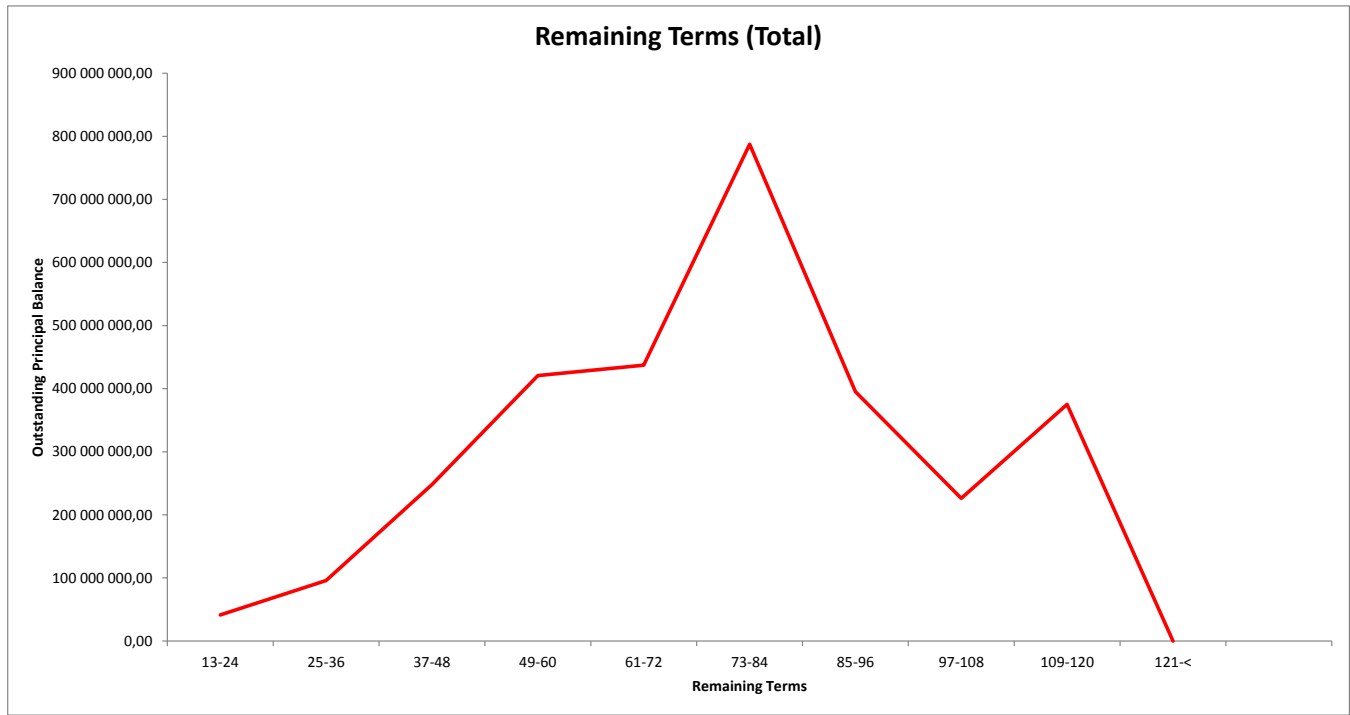


**Bilkreditt 7 DAC
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11.b Remaining Terms



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



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12.a Seasoning



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	15				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days

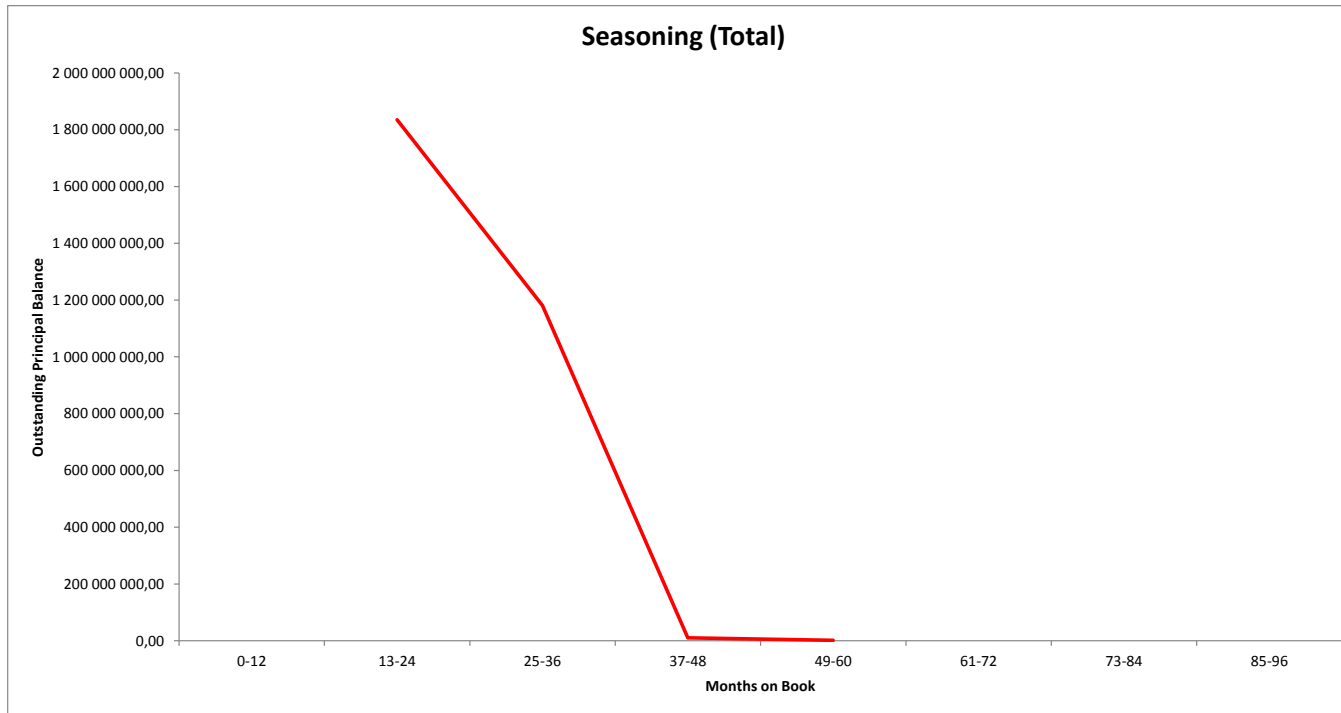
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	11 052	1 835 118 837	60,62 %	66,3	20,9
	25		36	8 050	1 180 709 376	39,00 %	59,1	28,1
	37		48	58	9 970 657	0,33 %	65,3	41,3
	49		60	12	1 568 537	0,05 %	87,5	52,6
	61		72					
	73		84					
	85		96					
	Total		19 172		3 027 367 407	100,00 %	63,5	23,8

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12.b Seasoning



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	15				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days



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13.a Vehicle type



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	15				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days

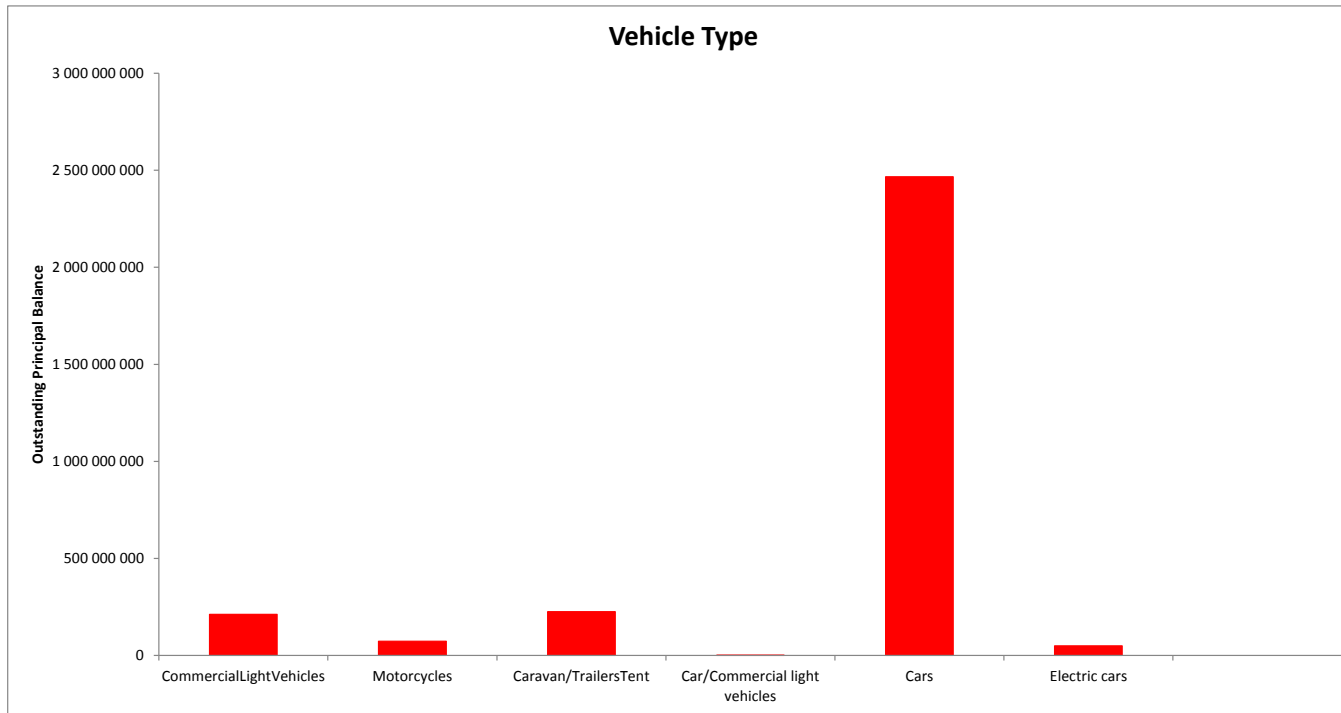
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 483	211 581 794	6,99 %	51,6	24,2
	Motorcycles	764	73 604 227	2,43 %	60,9	23,0
	Caravan/TrailersTent	1 122	225 110 634	7,44 %	80,3	23,3
	Car/Commercial light vehicles	3	331 335	0,01 %	67,2	18,6
	Cars	15 528	2 467 000 589	81,49 %	63,1	23,9
	Electric cars	272	49 738 828	1,64 %	65,3	22,1
	Total	19 172	3 027 367 407	100 %	63,5	23,8

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13.b Vehicle type



Reporting Date	29.03.2017					
Payment date	27.03.2017					
Period No	15					
Monthly Period	Feb 2017					
Interest Period	from	27.02.2017	to	27.03.2017	=	28 days



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14.a Hybrid loans



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	15				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days

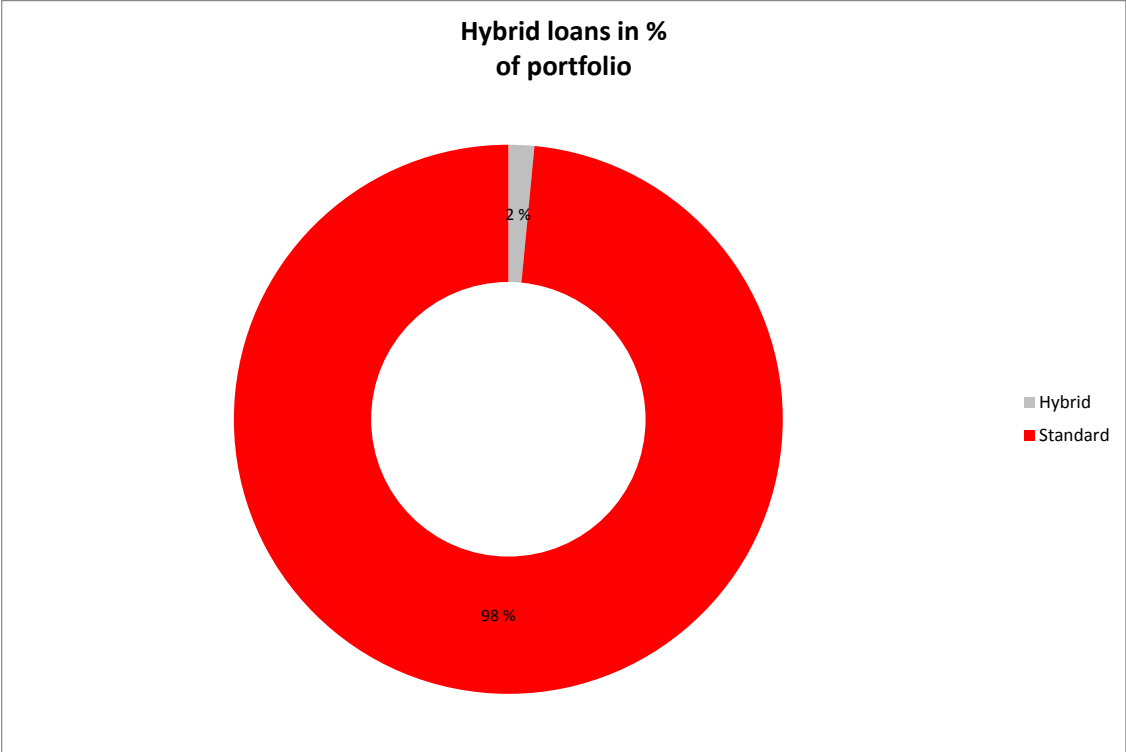
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		122	46 016 140	1,52 %	14,6	24,1
Standard		19 050	2 981 351 267	98,48 %	64,3	23,8
Total		19 172	3 027 367 407	100 %	63,5	23,8

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14.b Hybrid loans



Reporting Date	29.03.2017					
Payment date	27.03.2017					
Period No	15					
Monthly Period	Feb 2017					
Interest Period	from	27.02.2017	to	27.03.2017	=	28 days

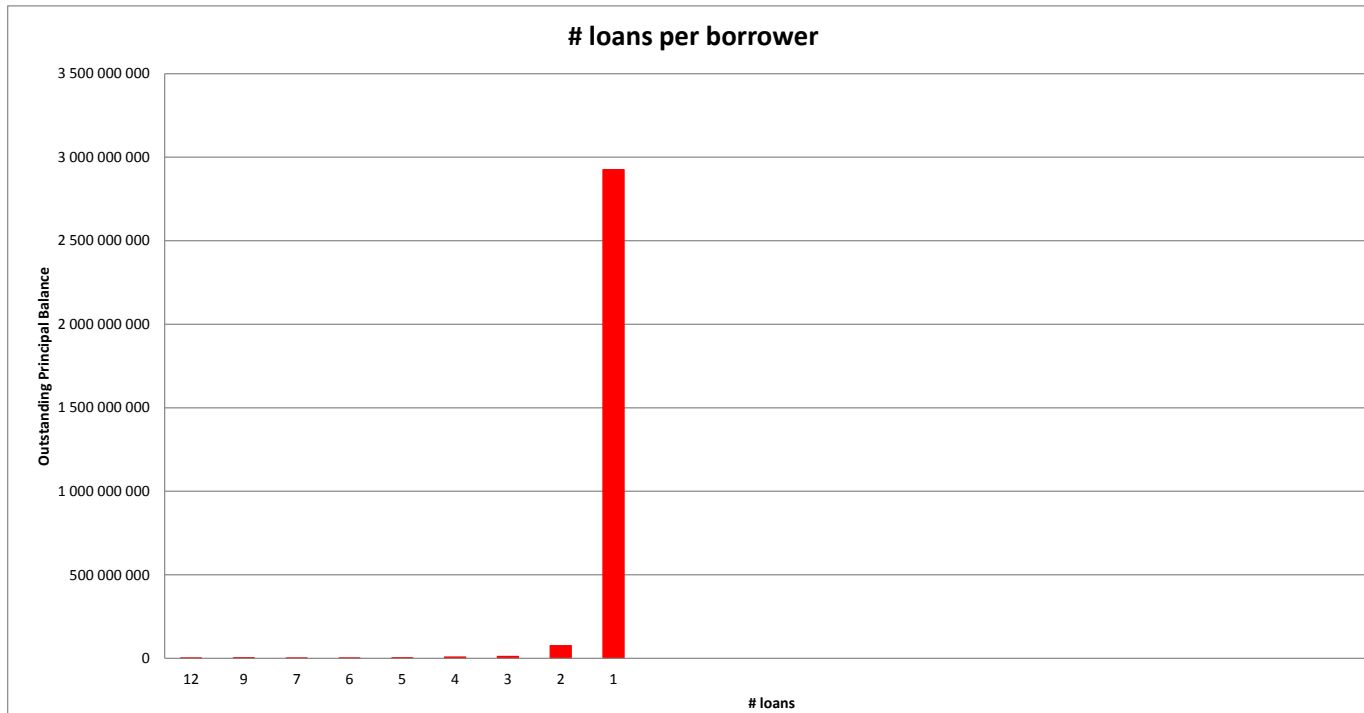


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15.b # loans per borrower



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



**Bilkreditt 7 DAC
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16.a Amortization Profile



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	3 027 367 407	2 976 405 841	50 961 566	13 338 959	5,29 %	98,32 %
2	2 976 405 841	2 924 077 308	52 328 533	13 116 962	5,29 %	96,59 %
3	2 924 077 308	2 871 714 159	52 363 149	12 886 860	5,29 %	94,86 %
4	2 871 714 159	2 818 921 832	52 792 327	12 655 363	5,29 %	93,11 %
5	2 818 921 832	2 765 162 757	53 759 075	12 421 258	5,29 %	91,34 %
6	2 765 162 757	2 712 552 408	52 610 349	12 189 411	5,29 %	89,60 %
7	2 712 552 408	2 656 937 828	55 614 580	11 945 926	5,28 %	87,76 %
8	2 656 937 828	2 603 781 247	53 156 581	11 712 253	5,29 %	86,01 %
9	2 603 781 247	2 550 241 734	53 539 512	11 477 416	5,29 %	84,24 %
10	2 550 241 734	2 495 591 918	54 649 816	11 238 859	5,29 %	82,43 %
11	2 495 591 918	2 442 469 768	53 122 150	11 007 147	5,29 %	80,68 %
12	2 442 469 768	2 388 429 103	54 040 665	10 771 315	5,29 %	78,89 %
13	2 388 429 103	2 333 710 633	54 718 470	10 533 864	5,29 %	77,09 %
14	2 333 710 633	2 279 113 232	54 597 401	10 295 880	5,29 %	75,28 %
15	2 279 113 232	2 226 644 467	52 468 765	10 064 726	5,30 %	73,55 %
16	2 226 644 467	2 173 705 007	52 939 459	9 831 691	5,30 %	71,80 %
17	2 173 705 007	2 121 575 569	52 129 438	9 602 858	5,30 %	70,08 %
18	2 121 575 569	2 069 937 949	51 637 620	9 375 767	5,30 %	68,37 %
19	2 069 937 949	2 019 908 964	50 028 985	9 154 299	5,31 %	66,72 %
20	2 019 908 964	1 970 592 253	49 316 711	8 935 489	5,31 %	65,09 %

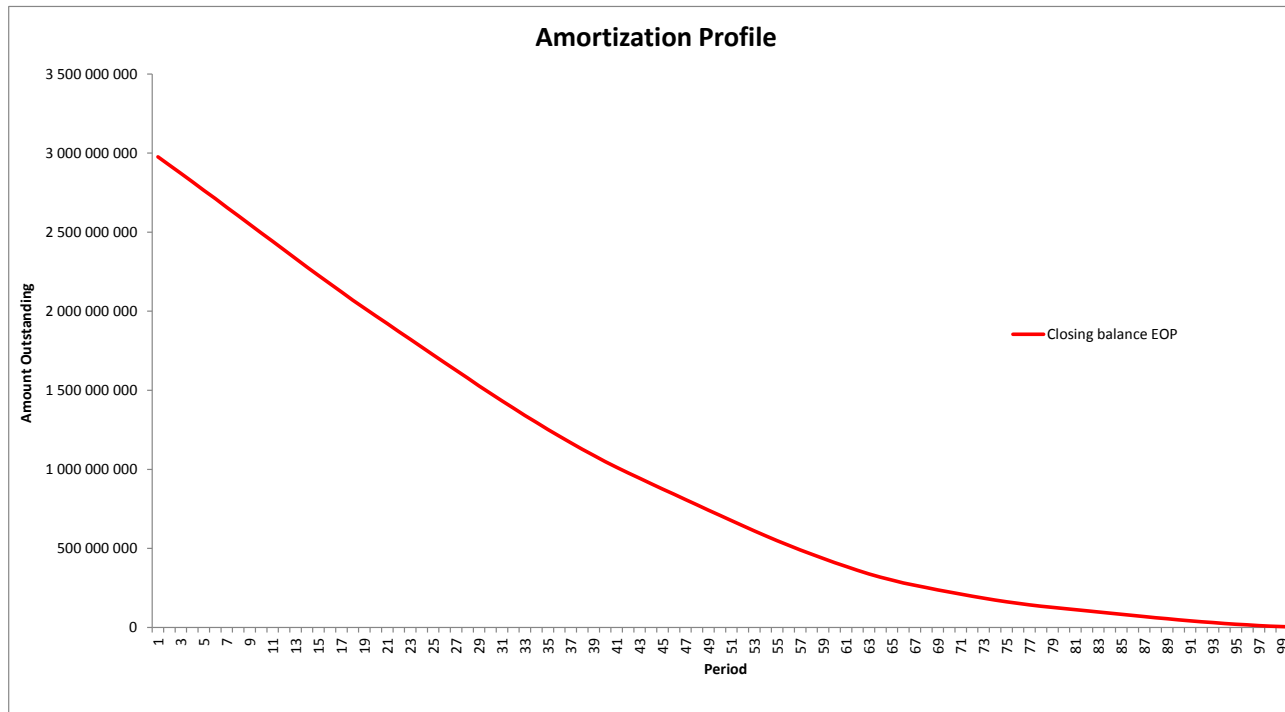
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	15				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days



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17.a Payment Holidays



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

TOTAL				
Period	No	Number of periods granted	Sum of payments	
201511	328	477	1 712 786	
201512	298	394	1 305 500	
201601	264	414	1 423 622	
201602	318	491	1 717 155	
201603	396	556	1 890 889	
201604	312	477	1 726 093	
201605	276	422	1 588 733	
201606	297	471	2 139 636	
201607	280	412	2 563 543	
201608	267	397	1 502 597	
201609	223	341	1 217 896	
201610	260	409	1 552 839	
201611	318	440	1 647 466	
201612	284	369	1 355 786	
201701	231	362	1 327 752	
201702	257	382	1 456 233	
Total	6 374	6 814	26 128 524	

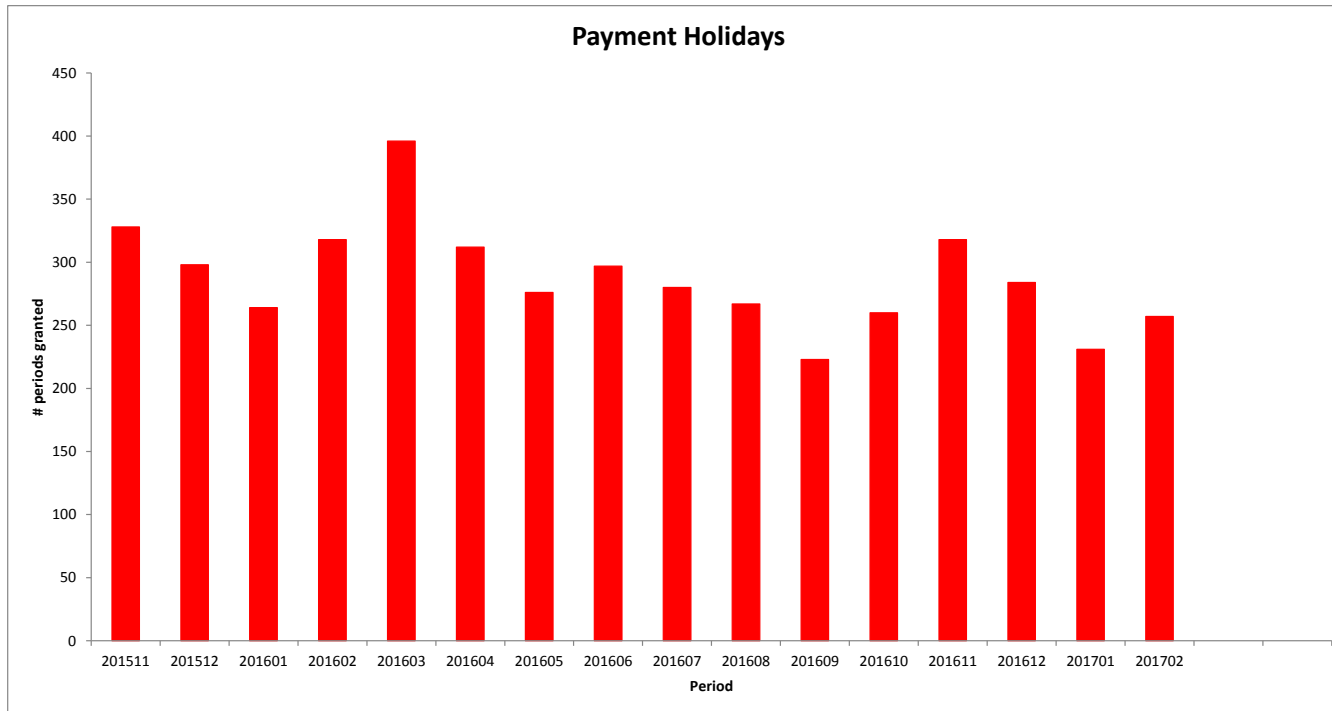
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Strandveien 18
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N-1325 Lysaker
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Fax.: +47 21 08 33 68

Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days

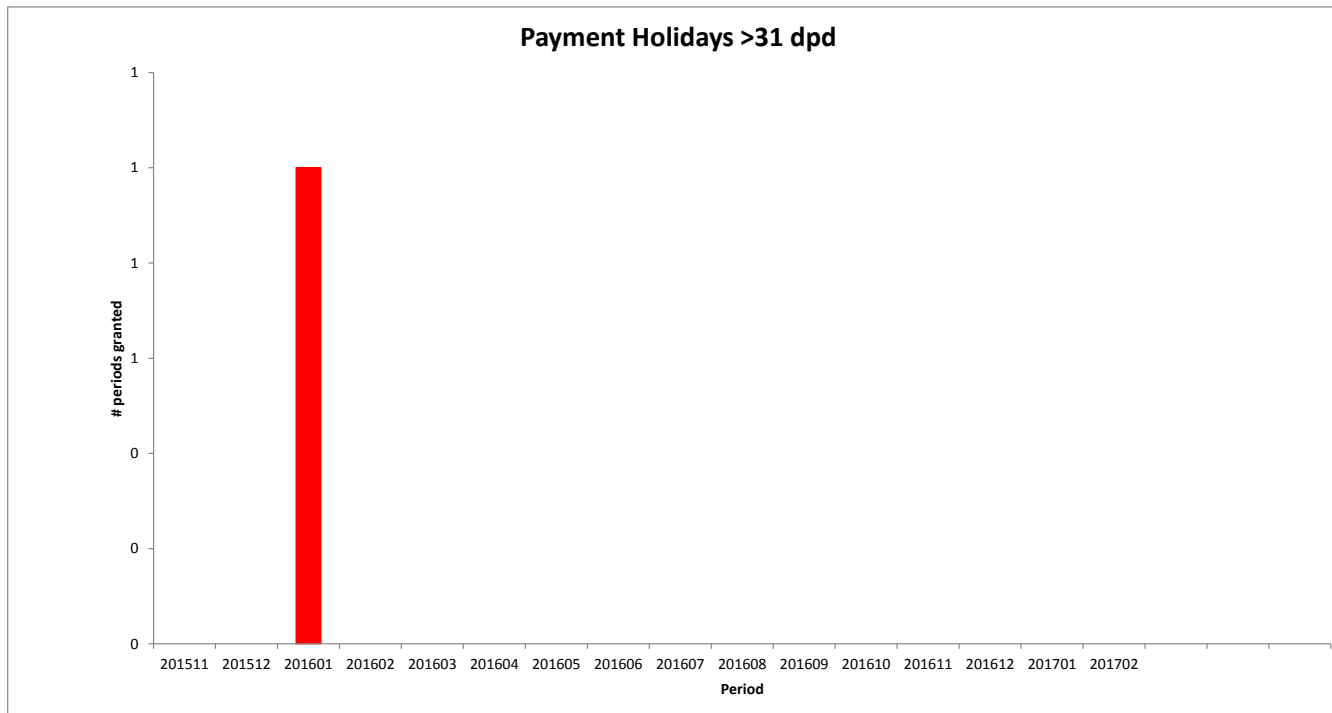


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Monthly Investor Report**

18.b Payment Holidays >31dpd



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 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 %

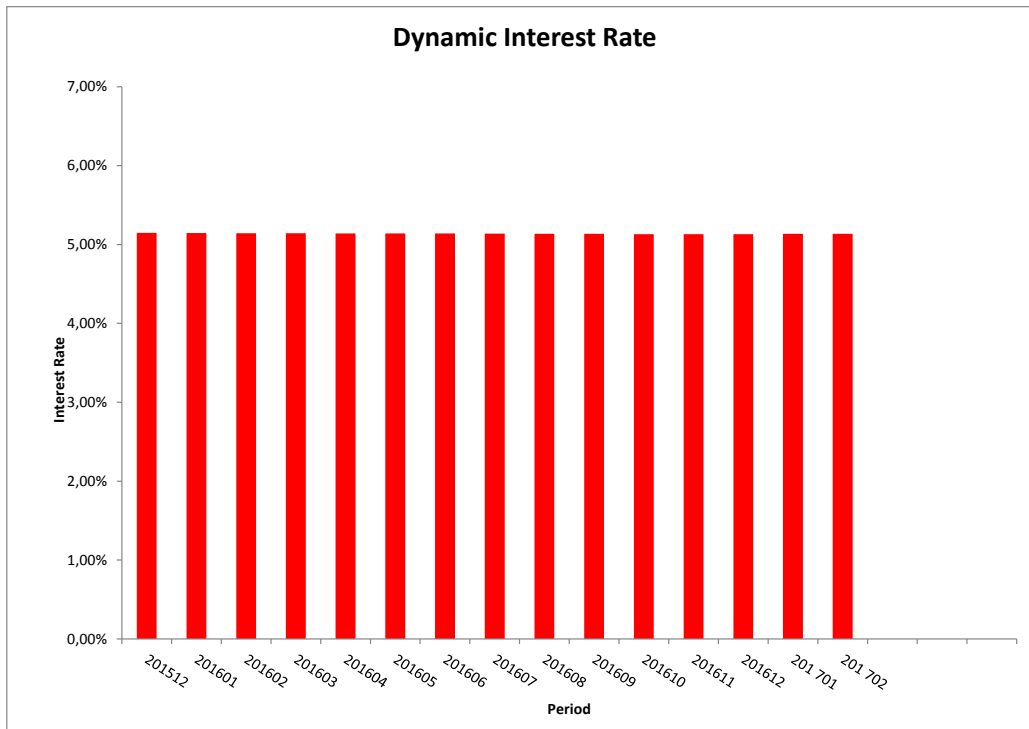
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 N-1325 Lysaker
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Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

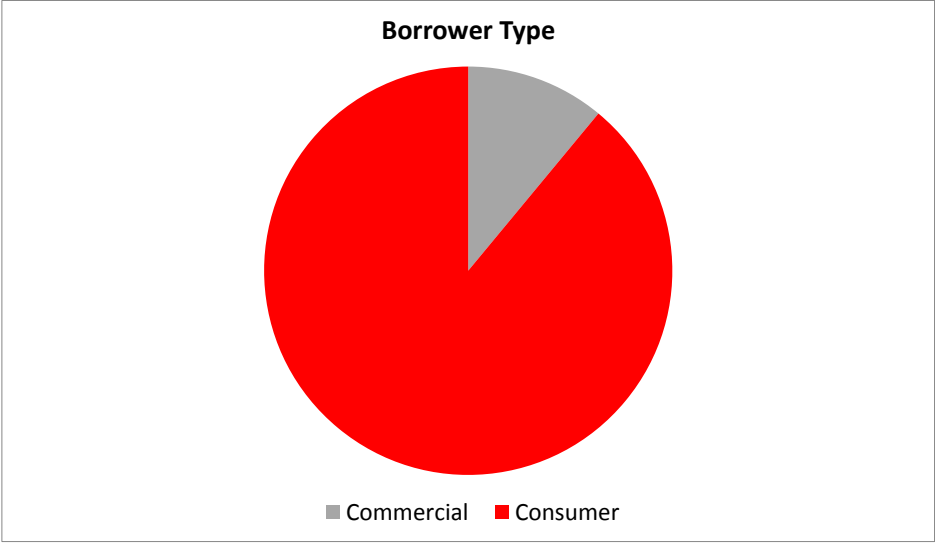
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 770	333 390 194	11,01 %	46,3	23,8
	Consumer	17 402	2 693 977 213	88,99 %	65,7	23,8
	Total	19 172	3 027 367 407	100 %	63,5	23,8

Bilkreditt 7 DAC
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20.b Borrower Type



Reporting Date			29.03.2017		
Payment date			27.03.2017		
Period No			15		
Monthly Period			Feb 2017		
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

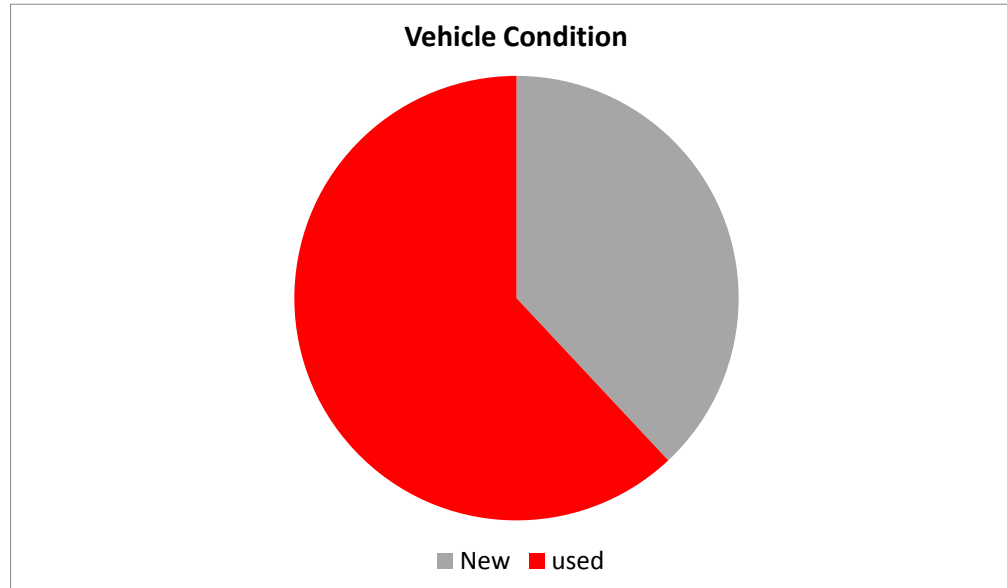
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 770	1 151 161 592	38,03 %	63,9	23,7
	used	13 402	1 876 205 815	61,97 %	63,3	23,9
		19 172	3 027 367 407	100 %	63,5	23,8

Bilkreditt 7 DAC
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21.b Vehicle Condition



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

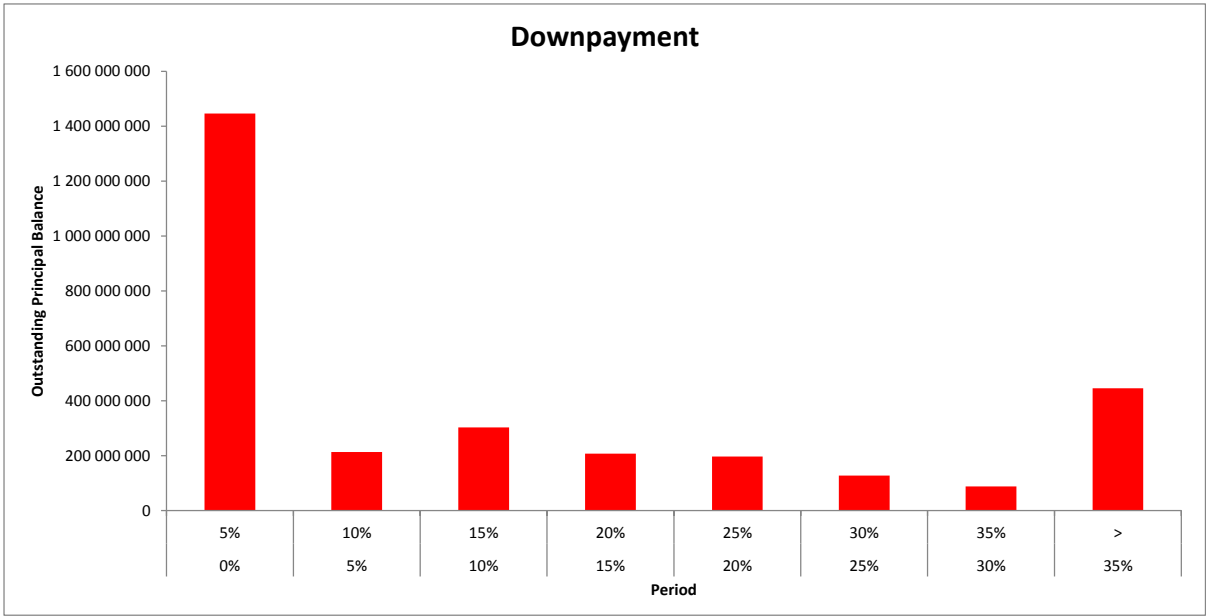
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 474	1 446 506 235	47,78 %	64,7	23,9
	5 %	10 %	1 131	213 165 114	7,04 %	66,8	23,9
	10 %	15 %	1 631	303 012 511	10,01 %	67,9	24,0
	15 %	20 %	1 163	207 054 235	6,84 %	63,3	23,8
	20 %	25 %	1 234	197 146 879	6,51 %	63,5	23,6
	25 %	30 %	866	127 338 085	4,21 %	65,1	23,6
	30 %	35 %	640	87 602 882	2,89 %	59,6	24,0
	35 %	>	4 033	445 541 466	14,72 %	55,8	23,4
Total		19 172	3 027 367 407	100 %	63,5	23,8	

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22.b Downpayment



Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	15		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 days



**Bilkreditt 7 DAC
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23.a Repayment Type



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days

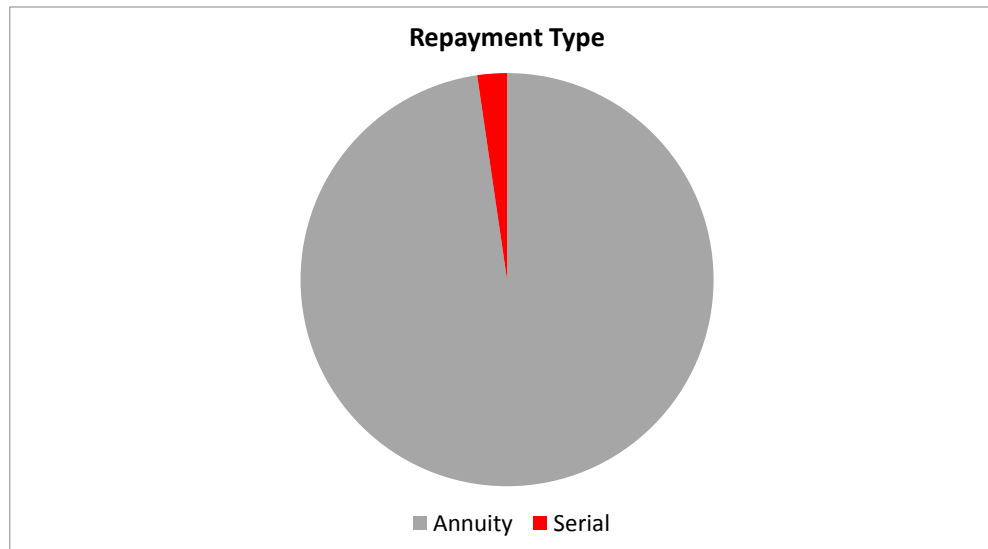
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	18 870	2 957 292 943	97,69 %	64,1	23,8
	Serial	302	70 074 464	2,31 %	39,2	24,1
		19 172	3 027 367 407	100 %	63,5	23,8

Bilkreditt 7 DAC
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23.b Repayment Type



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days



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24.a Dynamic Pre-Payments



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

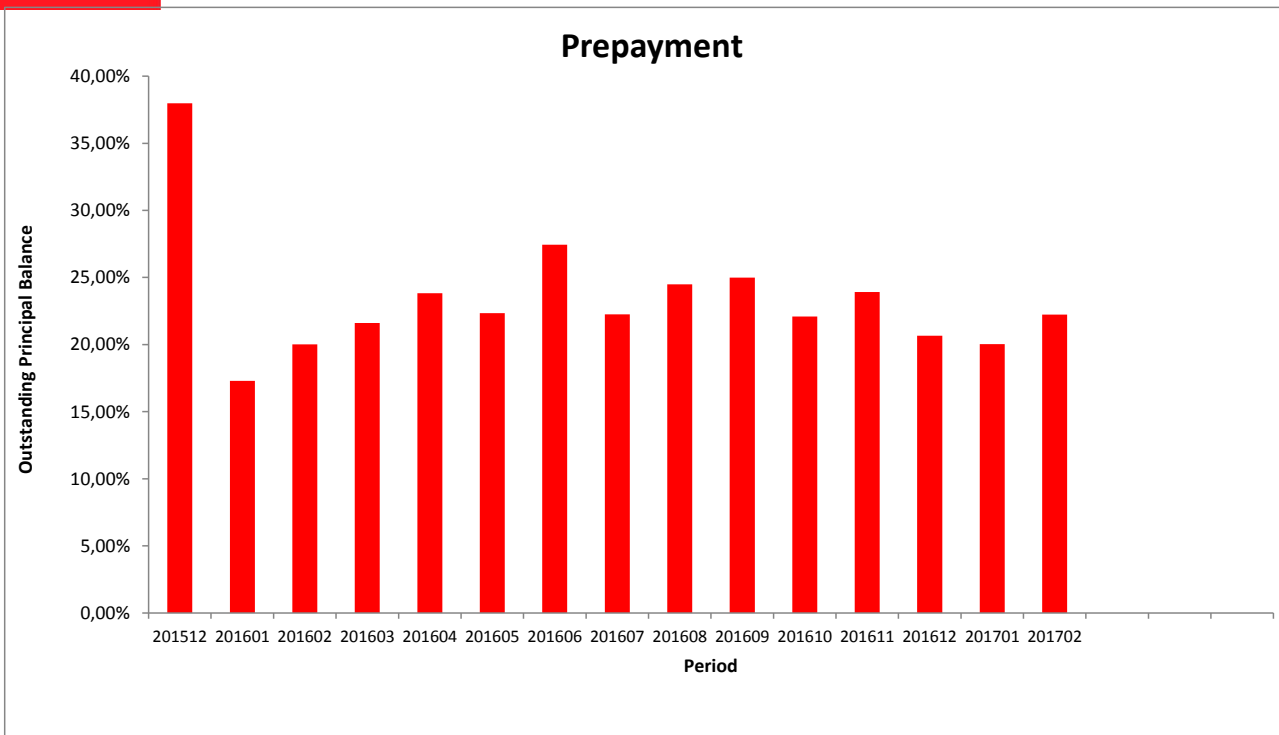
		TOTAL			
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Pre-Payments		201512	193 588 505	4 961 729 485	38,0 %
		201601	75 756 641	4 824 877 226	17,3 %
		201602	86 265 020	4 677 232 996	20,0 %
		201603	90 894 870	4 524 706 931	21,6 %
		201604	97 939 137	4 367 347 791	23,8 %
		201605	87 937 117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

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 Strandveien 18
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 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

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24.b Dynamic Pre-Payments

Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	15		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 days



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Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

25. Defaults, Recoveries and Losses by Quarter of Default



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2			2016 3			2016 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20161	116 009	2	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	4 860 977	39												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1		
			Recoveries	Cum. Recoveries	Loss
20161	116 009	2	0	44 073	71 936
20162	3 781 365	25	241 069	1 538 904	2 242 461
20163	2 241 179	25	64 406	609 488	1 631 691
20164	9 484 344	55	1 980 100	2 652 270	6 832 074
20171	4 860 977	39	95 619	95 619	4 765 358

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26. Delinquency



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	15	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 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	
2016	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

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Monthly Investor Report

27. Priority of Payments



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

Priority of Payments

Available Distribution Amount	+	157 616 762,39 NOK	12 259 723,06 EUR
Senior Expenses	-	1 366 508,65 NOK	
Class A Notes Interest	-	3 555 829,38 NOK	22 722,95 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	546 537,00 NOK	
Liquidity Reserve	-	23 010 189,26 NOK	
Class A Principal	-	113 192 251,00 NOK	12 237 000,11 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	5 752 547,32 NOK	
Class C Notes Interest	-	384 389,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 911 477,87 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	7 897 032,91 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 366 508,65 NOK			
Interest accrued for the Period	4 486 755,38 NOK	3 555 829,38 NOK	546 537,00 NOK	384 389,00 NOK
Cumulative Interest accrued	107 745 290,55 NOK	89 794 988,55 NOK	10 560 864,00 NOK	7 389 438,00 NOK
Interest Payments	4 486 755,38 NOK	3 555 829,38 NOK	546 537,00 NOK	384 389,00 NOK
Cumulative Interest Payments	107 745 290,55 NOK	89 794 988,55 NOK	10 560 864,00 NOK	7 389 438,00 NOK
Interest accrued on Subordinated Loan for the Period	488 927,71 NOK			
Cumulative Interest accrued on Subordinated Loan	11 534 287,59 NOK			
Interest Payments on Subordinated Loan	488 927,71 NOK			
Cumulative Interest Payments on Subordinated Loan	11 534 287,59 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	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period from	27.02.2017 to 27.03.2017 = 28 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	2 479 273 658,00 NOK 268 029 584,65 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0600 %
1M Euribor (Notes, Swap)	-0,3710 %
Gross Amount Due to Swap Counterparty	116 748 080,38 NOK
Gross Amount Due from Swap Counterparty	12 259 723,06 EUR
EUR/NOK spot rate	N/A

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Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Priscilla Halverson +47 21 08 37 72
Thomas Andrén Johansen +47 91 82 42 44
Joachim Joveng Rogne +47 48 23 86 32
Morten Holme +47 92 82 38 33

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no
joachim.joveng.rogne@santanderconsumer.no
morten.holme@santanderconsumer.no

Risk

Tom Daniel Sivertsen +47 47 03 88 47
Ayan Ali +47 48 50 46 46

tom.daniel.sivertsen@santanderconsumer.no
ayan.ali@santanderconsumer.no

Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	15
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days