

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.03.2018		Following payment dates:	25.04.2018
Payment date	26.03.2018			25.05.2018
Period No	27			
Monthly Period	Feb 2018			
Interest Period	from	26.02.2018	to	26.03.2018 = 28 days
Cut-Off Date	28.02.2018			

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1. Portfolio Information



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	27	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 917 048 682,00 NOK	1 994 371 631,00 NOK
Scheduled Loan Principal Repayments	35 800 239,00 NOK	39 505 136,00 NOK
Prepayments	40 323 915,00 NOK	35 822 427,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	230 183,00 NOK	331 901,00 NOK
Total Principal Payments Received	76 354 337,00 NOK	75 659 464,00 NOK
	0,00	
New Defaulted Auto Loans in Period	1 929 305,00 NOK	1 663 485,00 NOK
Total New Defaults	1 929 305,00 NOK	1 663 485,00 NOK
Capitalised Interest (due to Repayment Holidays)	272 010,00 NOK	0,00 NOK
Closing Balance	1 839 037 050,00 NOK	1 917 048 682,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	14 401 762,00 NOK	14 401 762,00 NOK
New	272 010,00 NOK	0,00 NOK
Close	14 673 772,00 NOK	14 401 762,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	9 028 450,00 NOK	9 653 791,00 NOK
Recoveries on loans in default	1 778 945,00 NOK	301 620,00 NOK
Total Revenue Received in Period	10 807 395,00 NOK	9 955 411,00 NOK
# Loans		
At beginning of period	14 358 Loans	14 741 Loans
Paid in Full	346 Loans	363 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	18 Loans	20 Loans
At end of period	13 994 Loans	14 358 Loans
Weighted Average Loan Return	6,37 %	
Average NIBOR + Weighted Average Loan Threshold	3,92 %	

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2. Amount Due for Distribution



Reporting Date	28.03.2018			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	18 862 685,05	NOK	19 437 189,02	NOK
b. Collections (Principal, interest, fees, etc)	87 161 732,00	NOK	85 614 875,00	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	-1 037,35	NOK	-1 043,09	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)	106 023 379,70	NOK	8 445 304,81	EUR
			105 051 020,93	NOK
				8 373 457,31
				EUR

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3. Reserve Accounts



Reporting Date	#N/A
Payment date	#N/A
Period No	27
Monthly Period	Feb 2018
Interest Period	from #N/A to 26.03.2018 = ### days

Note Balance

Beginning of Period		1 917 048 682,00	NOK
End of Period		1 839 037 050,00	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 %	13 840 685,05	NOK
Cash Outflow		13 840 685,05	NOK
Cash Inflow		13 222 101,46	NOK
End of Period	0,7 %	13 222 101,46	NOK
Required Reserve Amount	0,7 %	13 222 101,46	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		89 069 887,40	NOK
Cash Outflow		4 576 185,64	NOK
Drawings from Commingling Reserve		0,00	NOK
Cash Inflow		0,00	NOK
End of Period		84 493 701,76	NOK
Required Commingling Reserve Fund		84 493 701,76	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	1 917 048 682,00	NOK
End of Period	1 839 037 050,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	1 723 031 397,00	93,69 %	13 137
1-29 days past due	83 505 441,00	4,54 %	616
		0,00 %	
Delinquent Receivables:			
30-59 days past due	21 534 366,00	1,17 %	150
60-89 days past due	5 498 189,00	0,30 %	47
90-119 days past due	2 062 744,00	0,11 %	17
120-149 days past due	1 926 712,00	0,10 %	15
150-179 days past due	1 478 201,00	0,08 %	12
Total Performing and Delinquent	1 839 037 050,00	100,00 %	13 994

Current Period Defaults	1 929 305,00	18
Cumulative Defaults	44 434 953,00	344
Current Period Recoveries	1 778 945,00	
Cumulative Recoveries	17 359 535,00	

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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		135 758 127,78 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	106 023 379,70 NOK					
Amortisation	78 011 632,00 NOK					
Redemption per Class		8 433 689,95 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 686,74 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 839 037 050,00 NOK	127 324 437,84 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		64,04 %	21,55 %	0,04 %	14,36 %	0,02 %
Current Pool Factor		0,25	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	-0,3700 %					
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	28					
Principal Outstanding per Note Beginning of Period		27 151,63 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 686,74 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		25 464,89 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		2,32 EUR	1 895,83 NOK	1,52 NOK	1 594,44 NOK	1,59 NOK
Interest Payment	1 130 943,47 NOK	11 614,86 EUR	600 979,50 NOK	1 137,50 NOK	420 932,99 NOK	456,01 NOK
Interest Payment per Note		2,32 EUR	1 895,83 NOK	1,52 NOK	1 594,44 NOK	1,59 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		40,33 %	18,75 %		4,38 %	
Current CE (excl. Excess Spread)		36,95 %	15,36 %		0,99 %	

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	Bilcredditt 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



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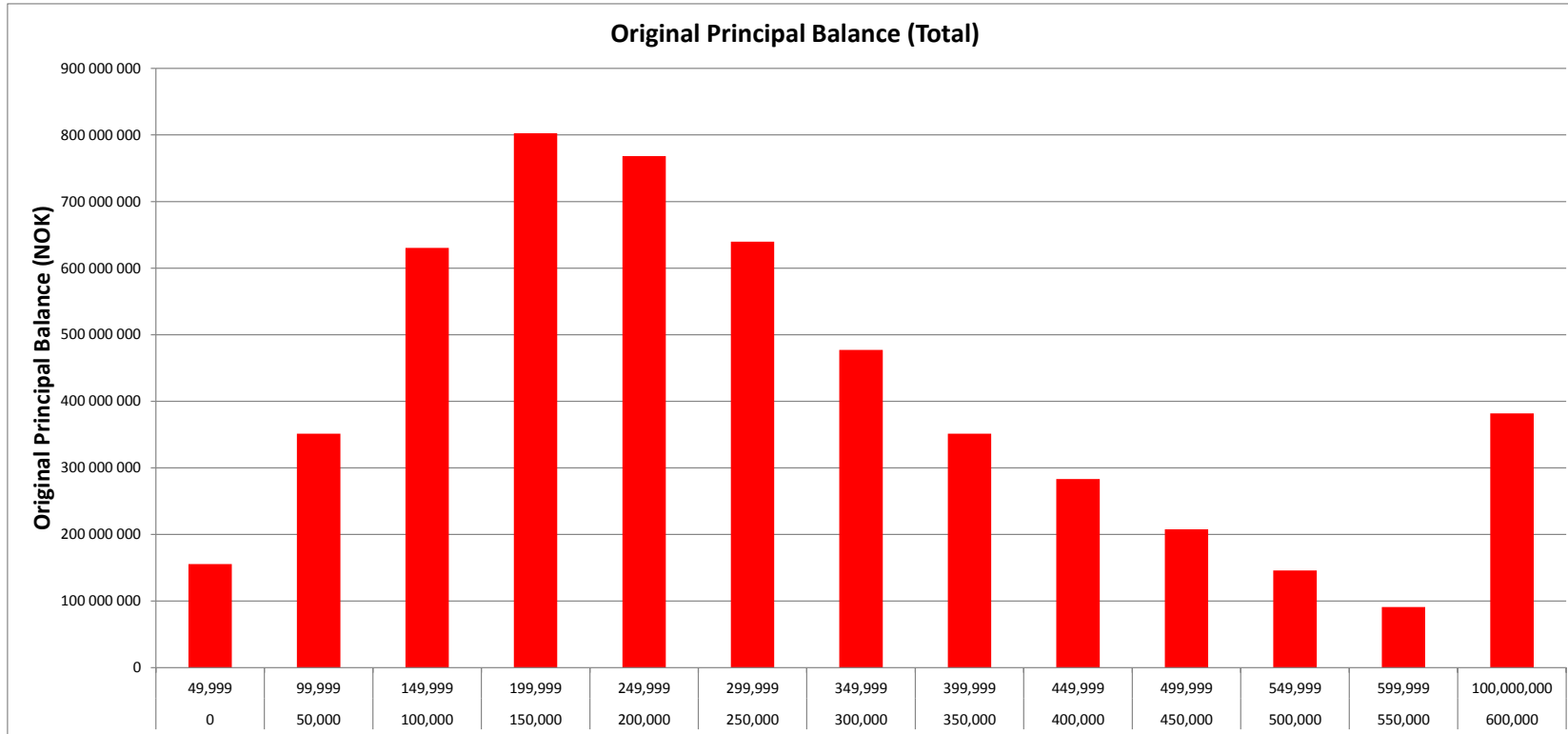
Average amount - all: 202 469

		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

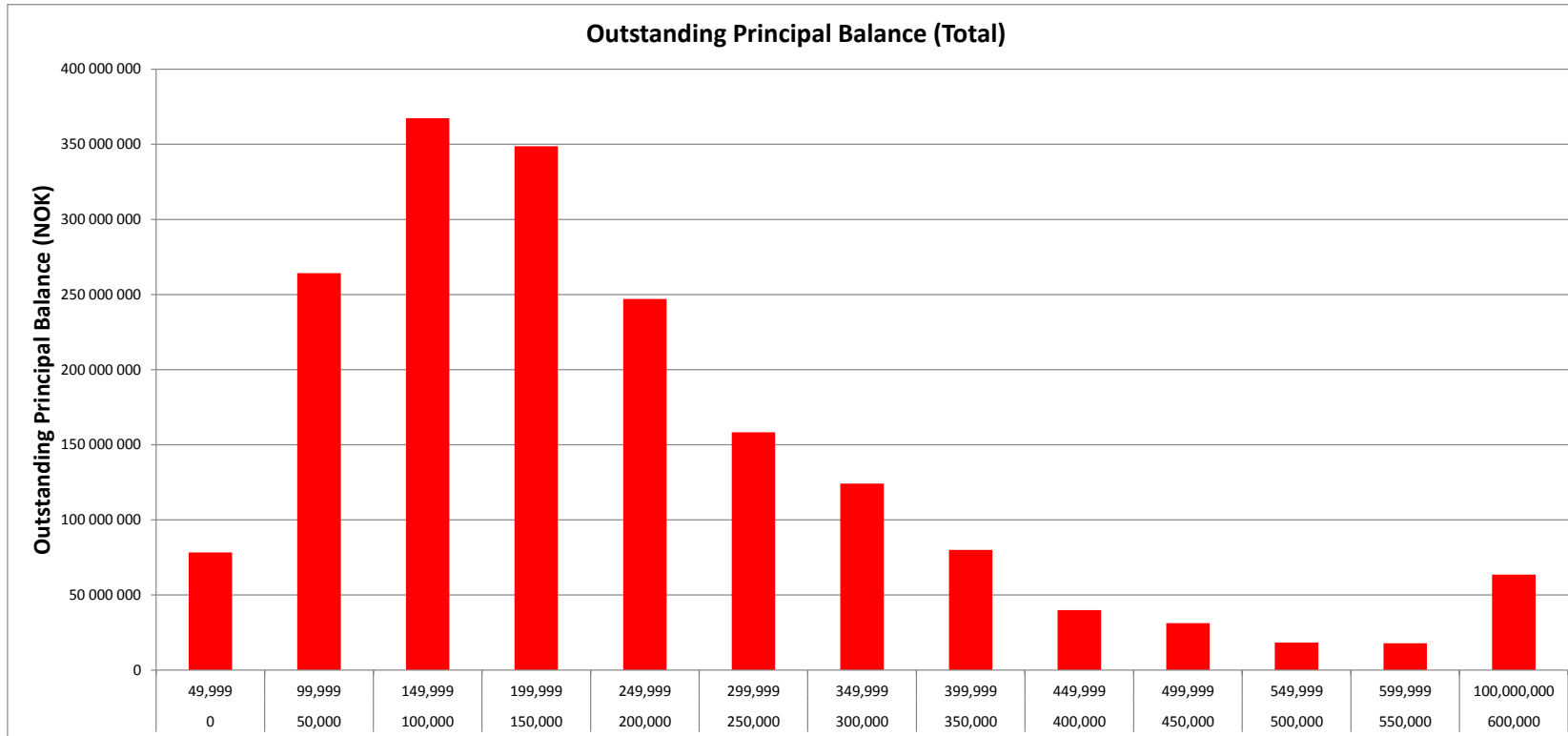
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8.b Outstanding Principal Balance Graph

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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	1 128	137 906 063	7,50 %	8,06 %	ØSTFOLD	53,4	35,3	
0200	1 918	256 650 141	13,96 %	13,71 %	AKERSHUS	52,8	35,8	
0300	949	136 313 131	7,41 %	6,78 %	OSLO	51,2	35,4	
0400	684	79 234 139	4,31 %	4,89 %	HEDEMARK	51,7	35,4	
0500	596	72 189 741	3,93 %	4,26 %	OPPLAND	53,8	36,1	
0600	893	112 236 123	6,10 %	6,38 %	BUSKERUD	52,8	35,5	
0700	704	84 884 306	4,62 %	5,03 %	VESTFOLD	54,1	35,7	
0800	538	63 715 555	3,46 %	3,84 %	TELEMARK	53,2	36,0	
0900	314	37 456 662	2,04 %	2,24 %	AUST-AGDER	55,5	35,5	
1000	503	62 076 163	3,38 %	3,59 %	VEST-AGDER	55,8	36,0	
1100	1 112	147 870 284	8,04 %	7,95 %	ROGALAND	58,3	35,8	
1200	1 549	214 176 121	11,65 %	11,07 %	HORDALAND	55,3	35,8	
1400	159	24 079 255	1,31 %	1,14 %	SOGN OG FJORDANE	56,7	35,7	
1500	609	84 853 653	4,61 %	4,35 %	MJØRE OG ROMSDAL	57,4	35,5	
1600	523	66 823 110	3,63 %	3,74 %	SØR-TRØNDELAG	54,2	35,8	
1700	246	29 995 733	1,63 %	1,76 %	NORD-TRØNDELAG	54,2	34,9	
1800	816	114 694 289	6,24 %	5,83 %	NORDLAND	60,4	35,5	
1900	529	79 522 970	4,32 %	3,78 %	TROMS	61,6	35,3	
2000	223	34 326 882	1,87 %	1,59 %	FINNMARK	59,7	35,8	
2100	1	32 729	0,00 %	0,01 %	SVALBARD	31,0	30,0	
Total:	13 994	1 839 037 050	100 %	100 %		55,0	35,6	

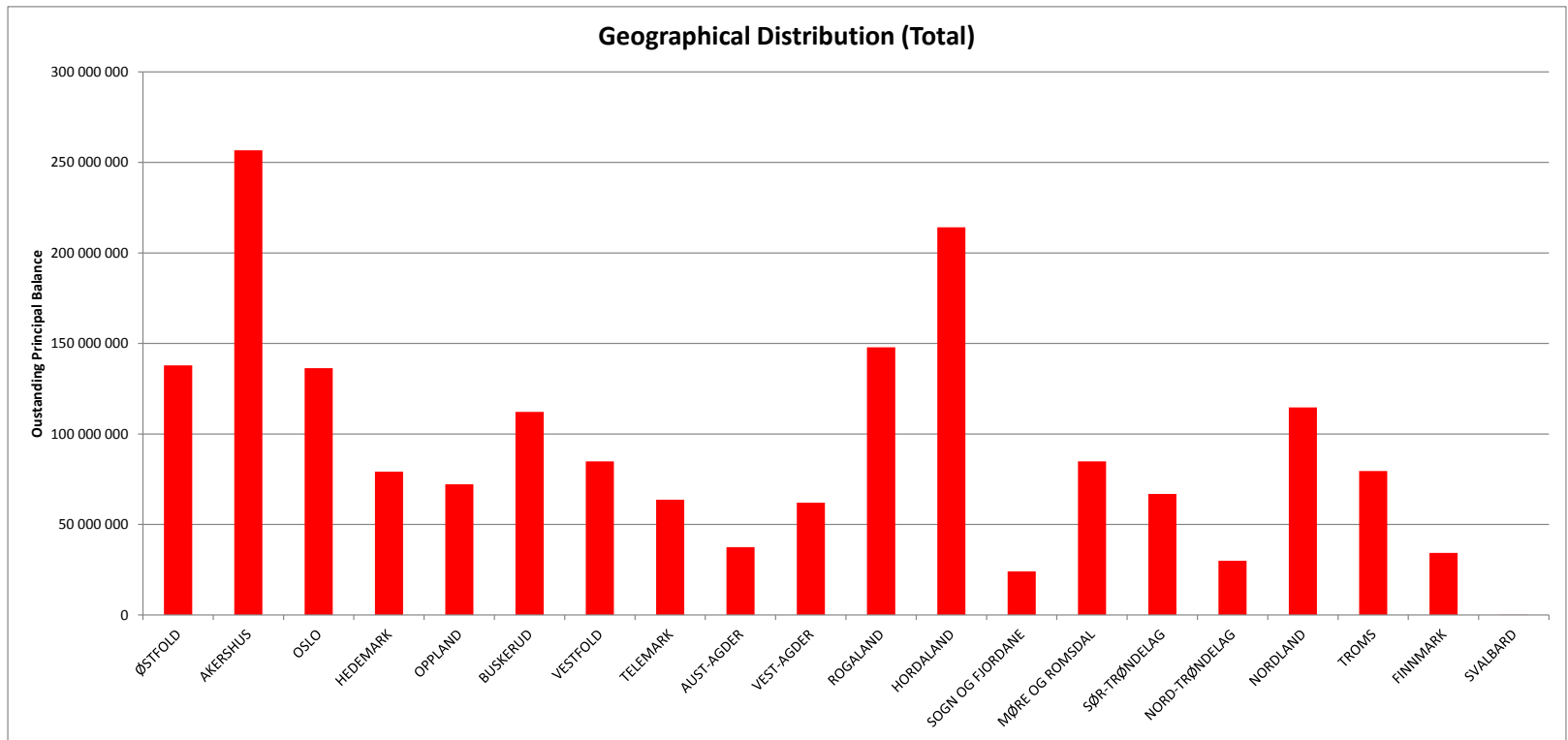
Geographic distribution

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9.b Geographical Distribution Graph



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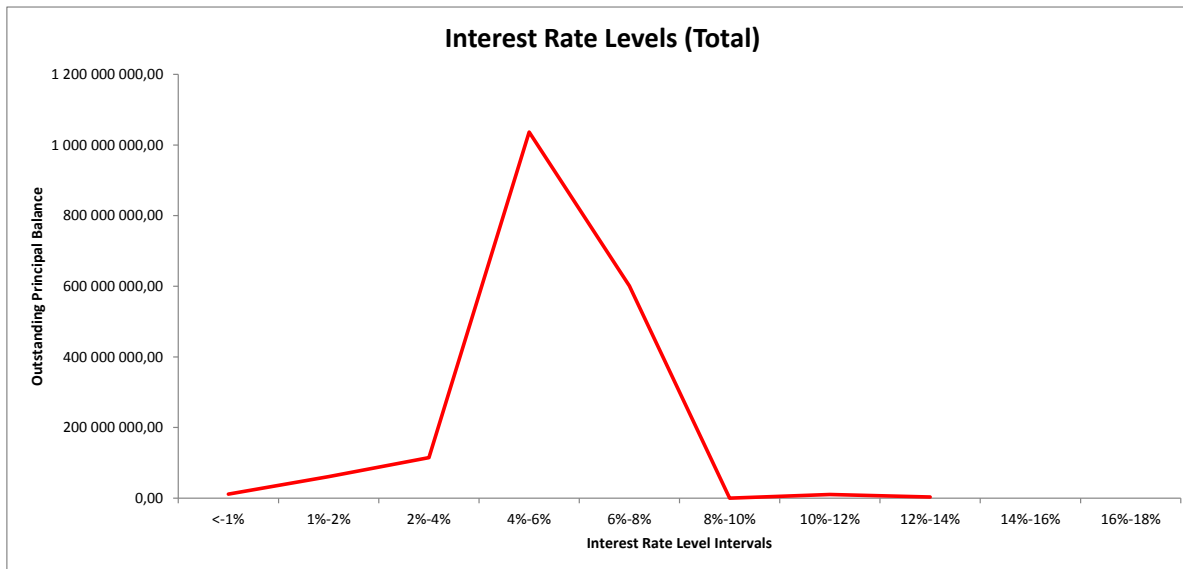


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10.b Interest Rate



Reporting Date	28.03.2018					
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Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days

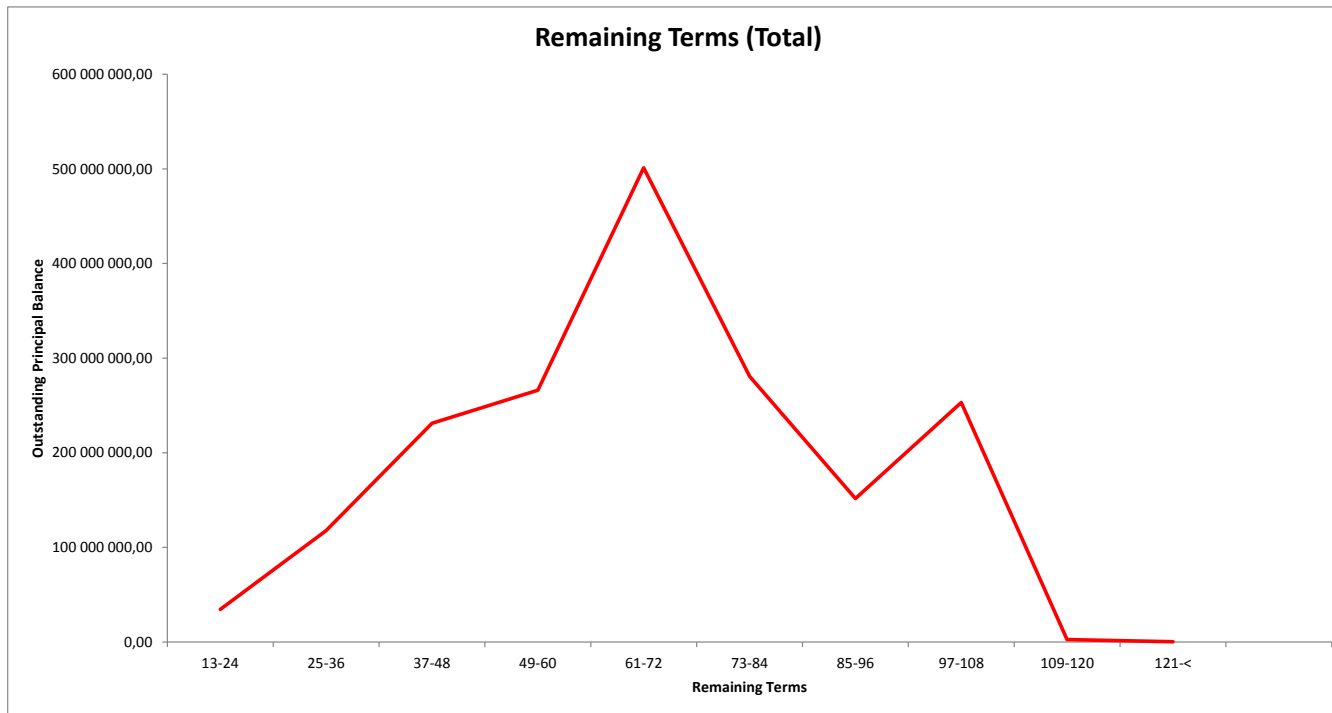


**Bilkreditt 7 DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	27					
Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	27	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

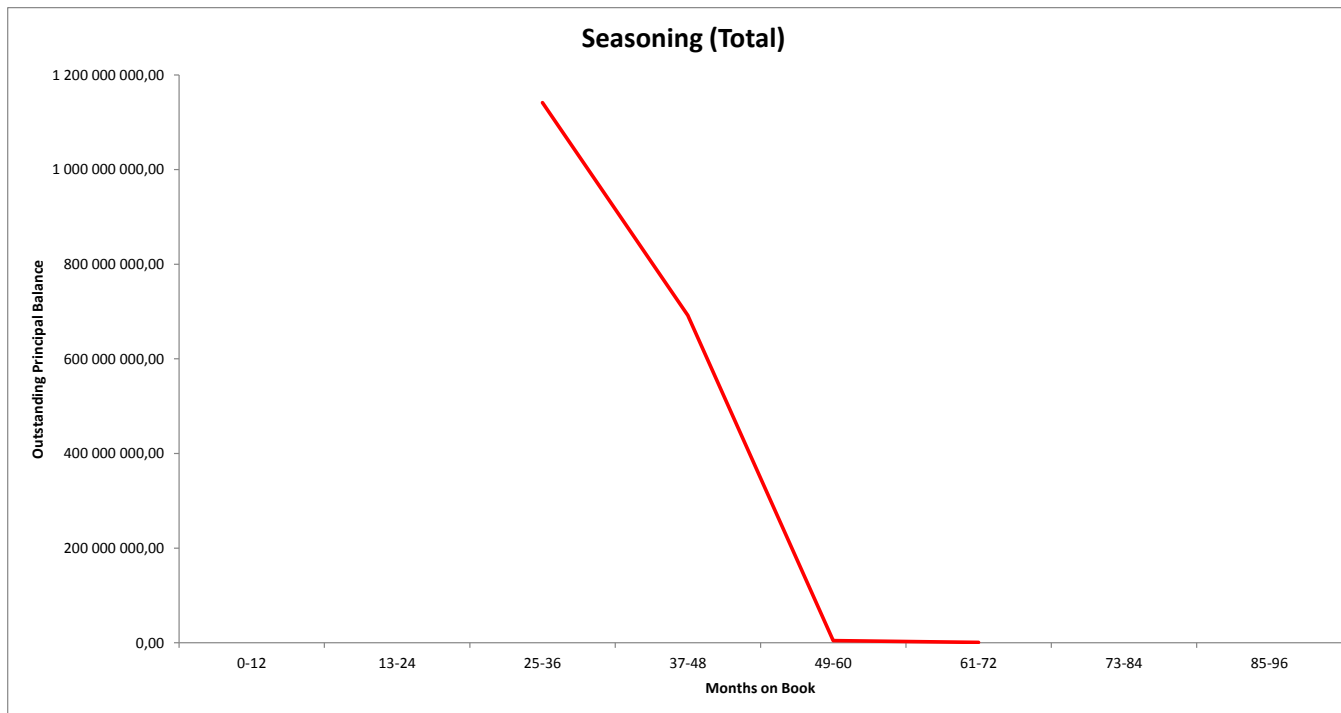
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	8 289	1 141 611 303	62,08 %	57,3
	37		48	5 668	692 003 852	37,63 %	51,3
	49		60	36	4 690 830	0,26 %	51,4
	61		72	1	731 065	0	92
	73		84				
	85		96				
	Total		13 994		1 839 037 050	100,00 %	55,0

**Bilkreditt 7 DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	27				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	27	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

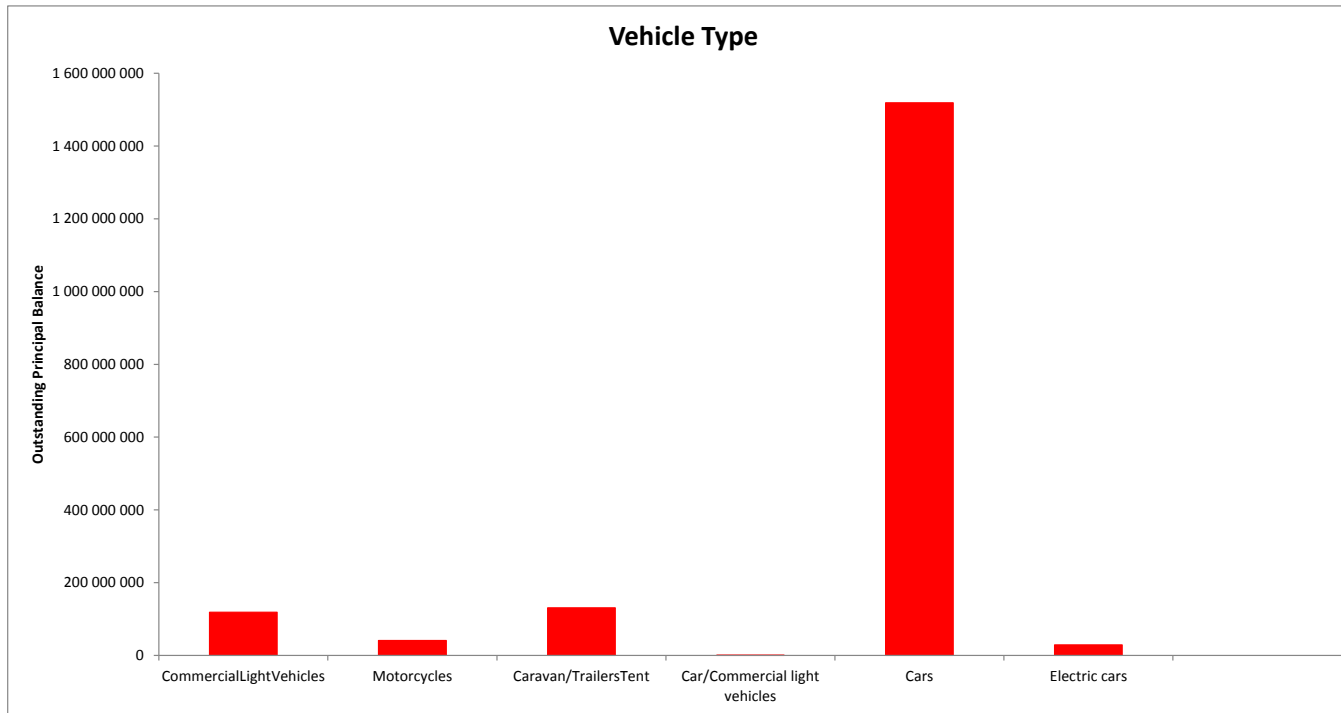
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 043	118 961 133	6,47 %	43,6	36,0
	Motorcycles	500	40 951 901	2,23 %	52,2	35,0
	Caravan/TrailersTent	762	131 094 151	7,13 %	70,3	35,0
	Car/Commercial light vehicles	1	40 167	0,00 %	7,0	30,0
	Cars	11 490	1 518 880 713	82,59 %	54,6	35,7
	Electric cars	198	29 108 985	1,58 %	57,2	34,1
	Total	13 994	1 839 037 050	100 %	55,0	35,6

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	27					
Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

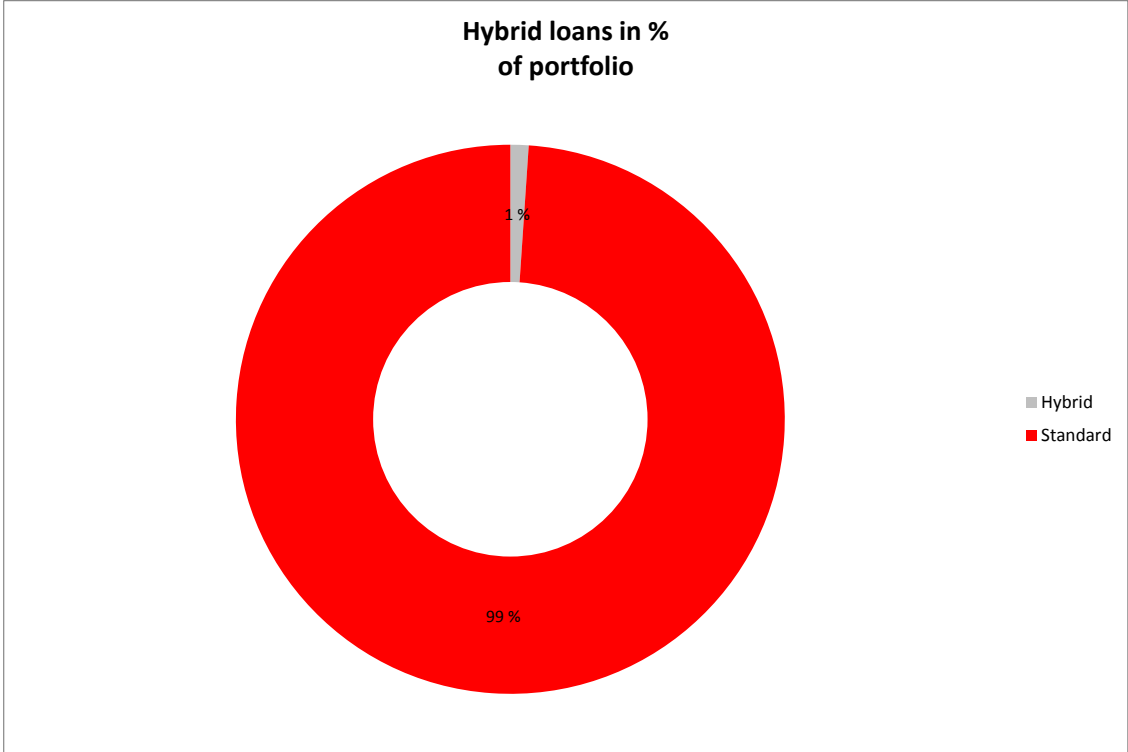
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		56	19 686 644	1,07 %	8,5	34,7
Standard		13 938	1 819 350 406	98,93 %	55,5	35,7
Total		13 994	1 839 037 050	100 %	55,0	35,6

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	27				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days

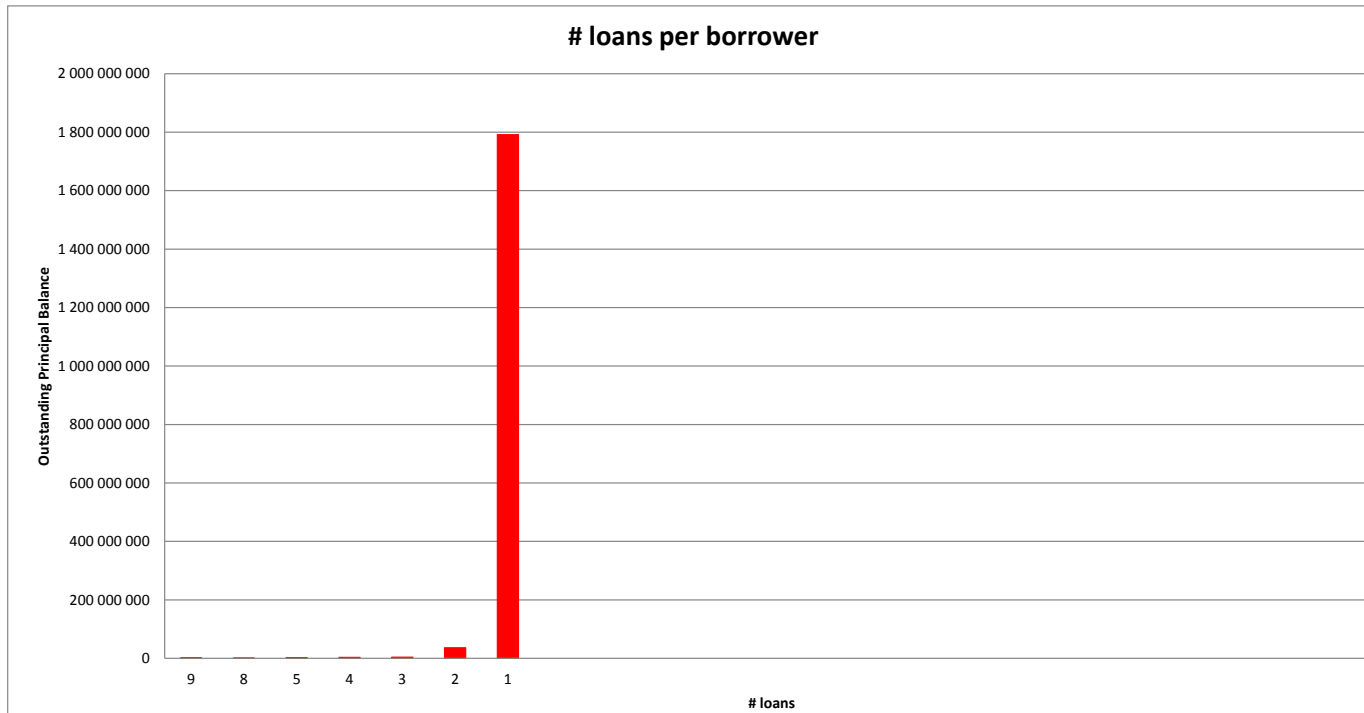


Bilkreditt 7 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	27					
Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	27	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 839 037 050	1 797 454 710	41 582 337	7 934 958	5,18 %	97,74 %
2	1 797 454 710	1 756 359 903	41 094 807	7 767 909	5,19 %	95,50 %
3	1 756 359 903	1 716 127 963	40 231 941	7 594 019	5,19 %	93,32 %
4	1 716 127 963	1 675 574 631	40 553 331	7 419 060	5,19 %	91,11 %
5	1 675 574 631	1 634 691 321	40 883 311	7 245 809	5,19 %	88,89 %
6	1 634 691 321	1 596 205 437	38 485 883	7 078 913	5,20 %	86,80 %
7	1 596 205 437	1 556 181 706	40 023 731	6 906 838	5,19 %	84,62 %
8	1 556 181 706	1 518 171 923	38 009 783	6 742 104	5,20 %	82,55 %
9	1 518 171 923	1 480 289 216	37 882 707	6 577 599	5,20 %	80,49 %
10	1 480 289 216	1 441 829 466	38 459 751	6 411 016	5,20 %	78,40 %
11	1 441 829 466	1 404 156 289	37 673 177	6 247 902	5,20 %	76,35 %
12	1 404 156 289	1 366 179 207	37 977 082	6 083 491	5,20 %	74,29 %
13	1 366 179 207	1 328 312 817	37 866 390	5 919 370	5,20 %	72,23 %
14	1 328 312 817	1 290 892 768	37 420 048	5 756 855	5,20 %	70,19 %
15	1 290 892 768	1 253 536 565	37 356 203	5 594 514	5,20 %	68,16 %
16	1 253 536 565	1 216 200 986	37 335 578	5 432 270	5,20 %	66,13 %
17	1 216 200 986	1 178 642 442	37 558 544	5 268 808	5,20 %	64,09 %
18	1 178 642 442	1 141 858 205	36 784 238	5 106 461	5,20 %	62,09 %
19	1 141 858 205	1 105 684 795	36 173 404	4 946 061	5,20 %	60,12 %
20	1 105 684 795	1 070 291 473	35 393 322	4 789 225	5,20 %	58,20 %

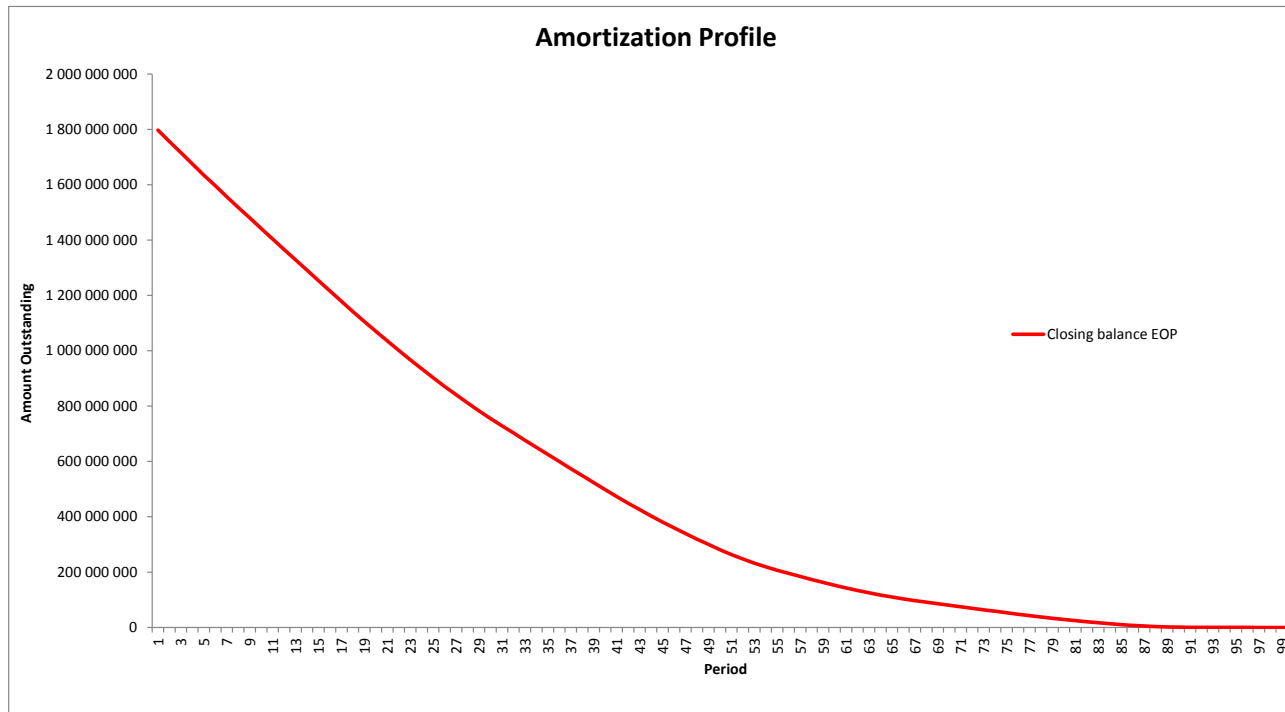
Amortization profile (first 20 periods)

Bilkreditt 7 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	27				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



**Bilkreditt 7 DAC
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	28.03.2018			
Payment date	26.03.2018			
Period No	27			
Monthly Period	Feb 2018			
Interest Period	from	26.02.2018	to	26.03.2018 = 28 days

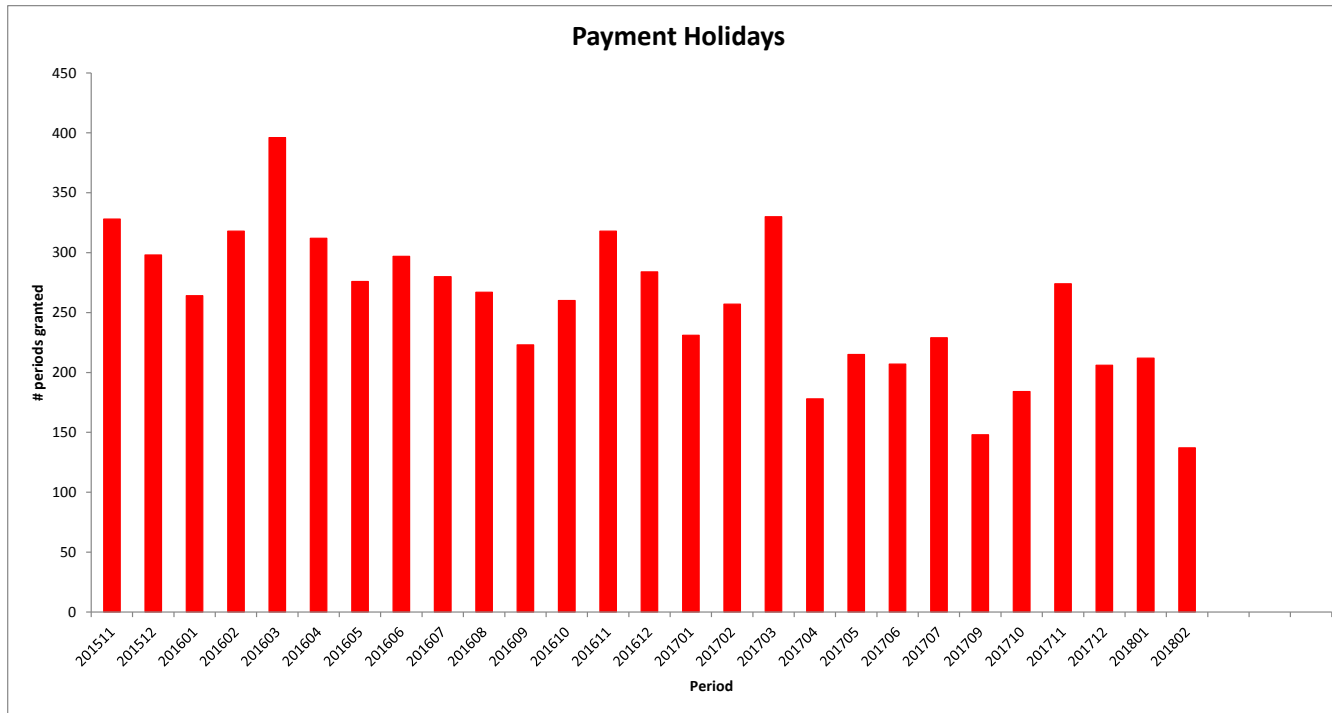
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201511	328	477	1 712 786
	201512	298	394	1 305 500
	201601	264	414	1 423 622
	201602	318	491	1 717 155
	201603	396	556	1 890 889
	201604	312	477	1 726 093
	201605	276	422	1 588 733
	201606	297	471	2 139 636
	201607	280	412	2 563 543
	201608	267	397	1 502 597
	201609	223	341	1 217 896
	201610	260	409	1 552 839
	201611	318	440	1 647 466
	201612	284	369	1 355 786
	201701	231	362	1 327 752
	201702	257	382	1 456 233
	201703	330	467	1 680 875
	201704	178	284	1 007 356
	201705	215	344	1 450 459
	201706	207	354	1 448 400
	201707	229	320	1 266 895
201709	148	229	912 620	
201710	184	314	1 163 586	
201711	274	401	1 513 835	
201712	206	264	1 056 646	
201801	212	317	1 096 591	
201802	137	196	729 413	
Total	6 929	10 304	39 455 201	

**Bilkreditt 7 DAC
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17.b Payment Holidays



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	27				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



**Bilkreditt 7 DAC
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	27				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days

		TOTAL		
Period	No	Number of periods granted	Sum of payments	
201511	0	0	0	0
201512	0	0	0	0
201601	1	1	1 929	
201602	0	0	0	
201603	0	0	0	
201604	0	0	0	
201605	0	0	0	
201606	0	0	0	
201607	0	0	0	
201608	0	0	0	
201609	0	0	0	
201610	0	0	0	
201611	0	0	0	
201612	0	0	0	
201701	0	0	0	
201702	0	0	0	
201703	0	0	0	
201704	1	1	1 776	
207105	0	0	0	
201706	0	0	0	
201707	0	0	0	
201708	0	0	0	
201709	0	0	0	
201710	0	0	0	
201711	1	1	3 097	
201712	0	0	0	
201801	0	0	0	
201802	0	0	0	
Total	3	3	6 802	

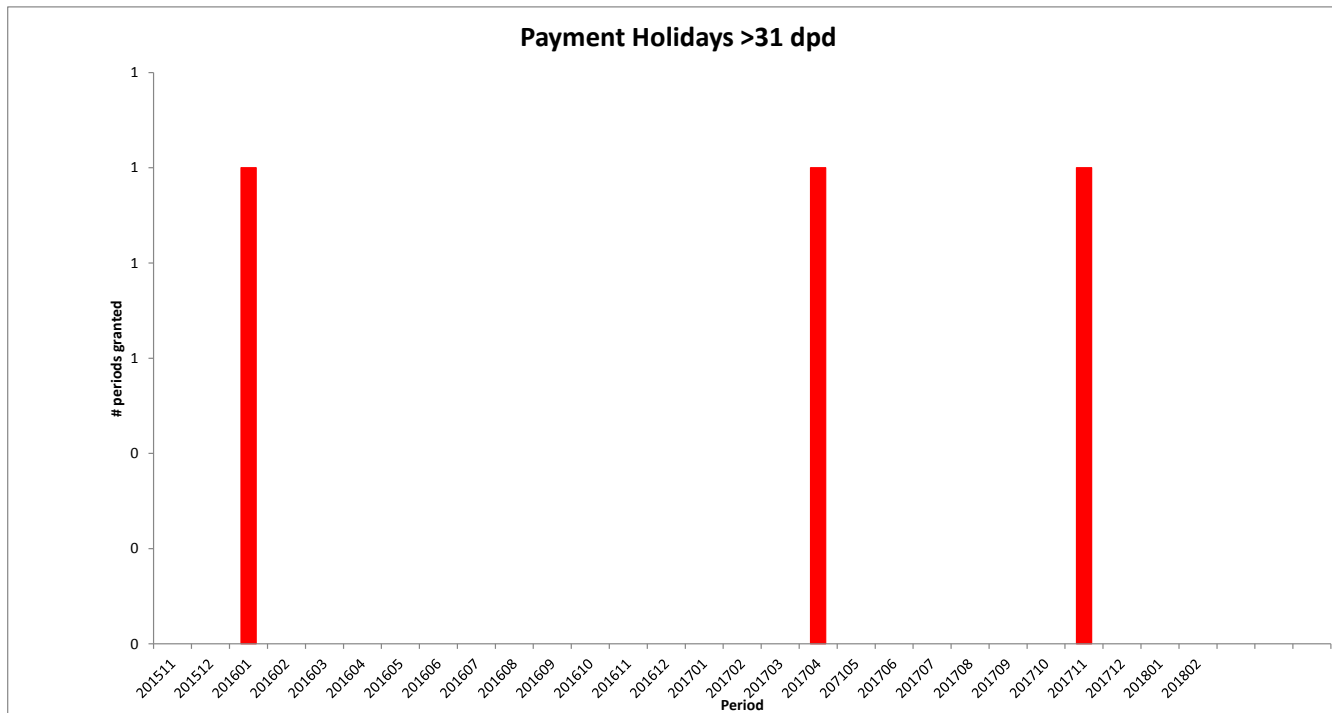
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31dpd



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	27				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

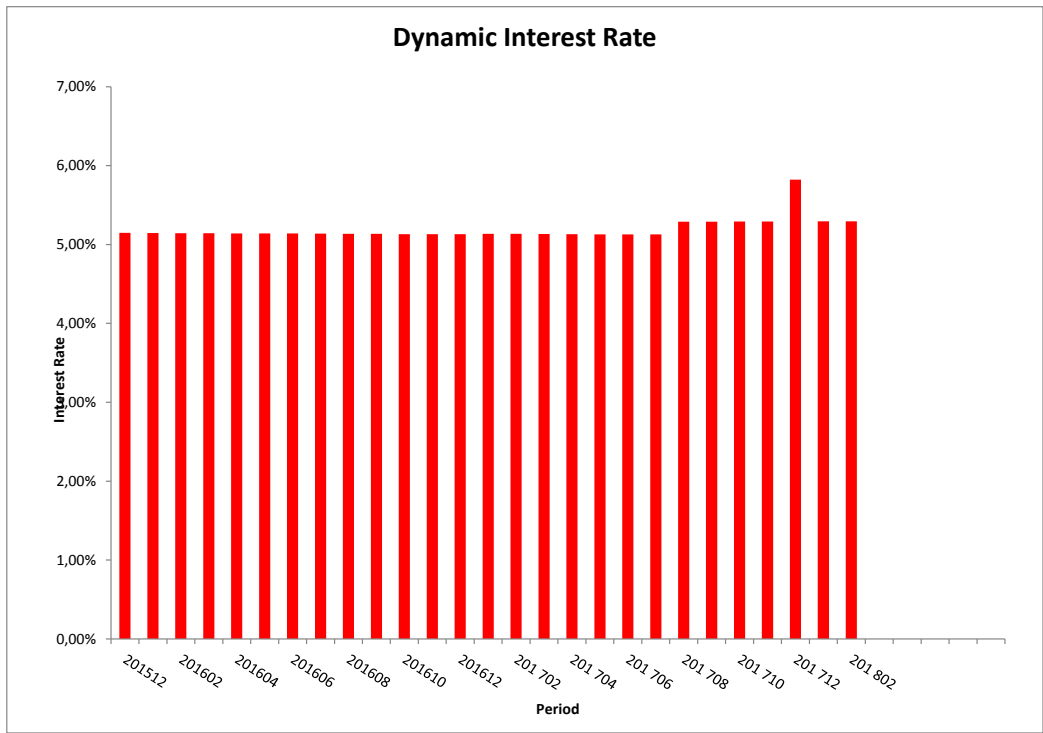
TOTAL		
Period	Closing balance	WA Interest rate
201512	4 961 729 485	5,15 %
201601	4 824 877 226	5,15 %
201602	4 677 232 996	5,14 %
201603	4 524 706 931	5,14 %
201604	4 367 347 791	5,14 %
201605	4 218 125 879	5,14 %
201606	4 051 770 340	5,14 %
201607	3 914 038 749	5,14 %
201608	3 768 451 252	5,14 %
201609	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 %
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 %

Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	27		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



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Monthly Investor Report

20.a Borrower Type



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

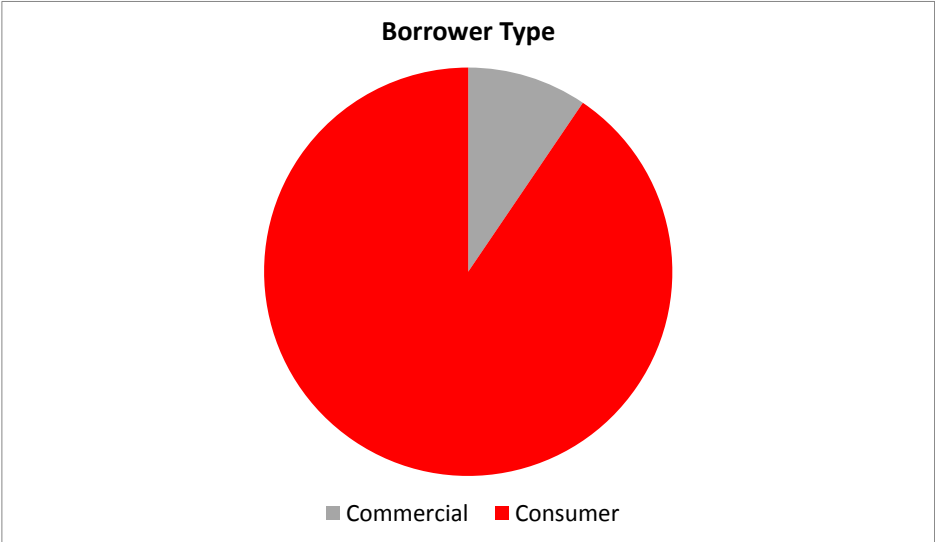
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 191	174 565 535	9,49 %	39,3	35,6
	Consumer	12 803	1 664 471 515	90,51 %	56,7	35,6
	Total	13 994	1 839 037 050	100 %	55,0	35,6

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20.b Borrower Type



Reporting Date			28.03.2018		
Payment date			26.03.2018		
Period No			27		
Monthly Period			Feb 2018		
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



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21.a Vehicle Condition



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	27	
Monthly Period	Feb 2018	
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days

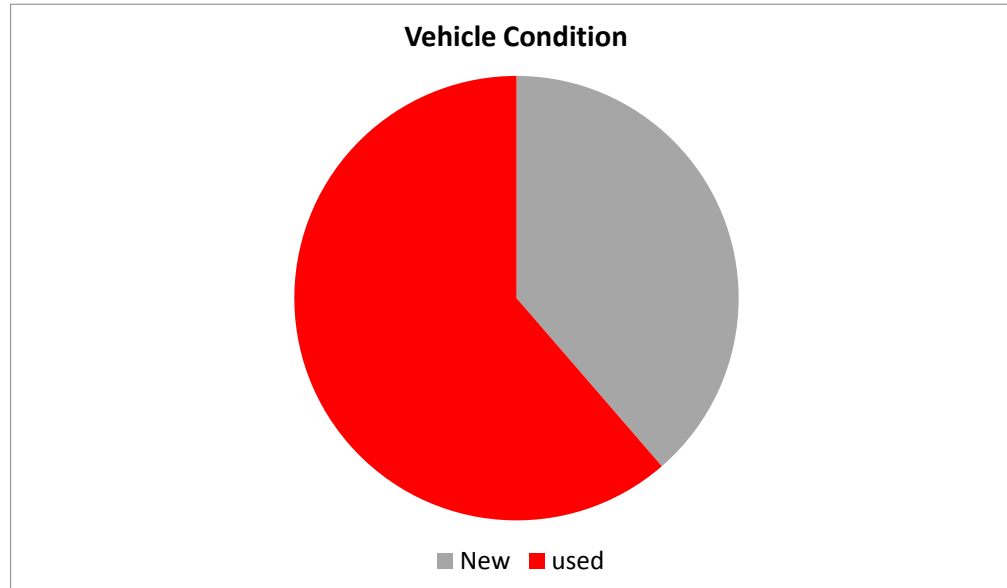
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 330	710 745 489	38,65 %	56,3	35,5
	used	9 664	1 128 291 561	61,35 %	54,2	35,8
		13 994	1 839 037 050	100 %	55,0	35,6

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21.b Vehicle Condition



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days



**Bilkreditt 7 DAC
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22.a Downpayment



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	27		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days

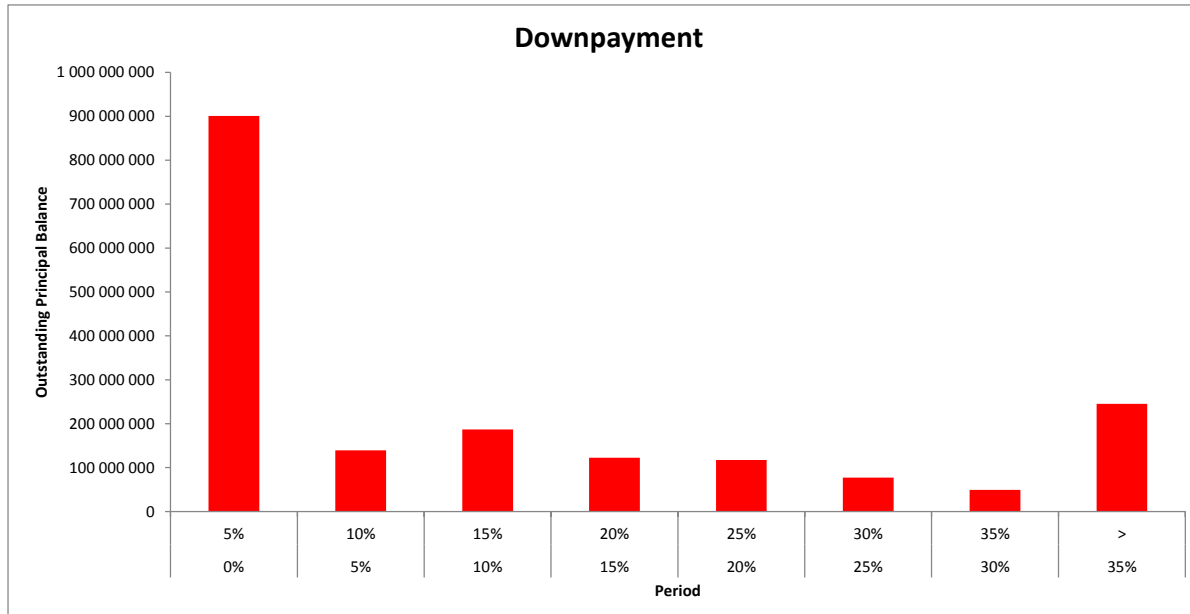
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 349	900 602 271	48,97 %	55,8	35,7
	5 %	10 %	868	139 317 648	7,58 %	58,0	35,9
	10 %	15 %	1 221	186 802 423	10,16 %	58,8	35,9
	15 %	20 %	849	122 771 216	6,68 %	53,5	35,6
	20 %	25 %	905	117 472 975	6,39 %	55,2	35,3
	25 %	30 %	624	77 463 413	4,21 %	56,9	35,6
	30 %	35 %	442	49 439 470	2,69 %	52,0	35,7
	35 %	>	2 736	245 167 634	13,33 %	48,1	35,3
Total		13 994	1 839 037 050	100 %	55,0	35,6	

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	27		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



Bilkreditt 7 DAC
Monthly Investor Report

23.a Repayment Type



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	27	
Monthly Period	Feb 2018	
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days

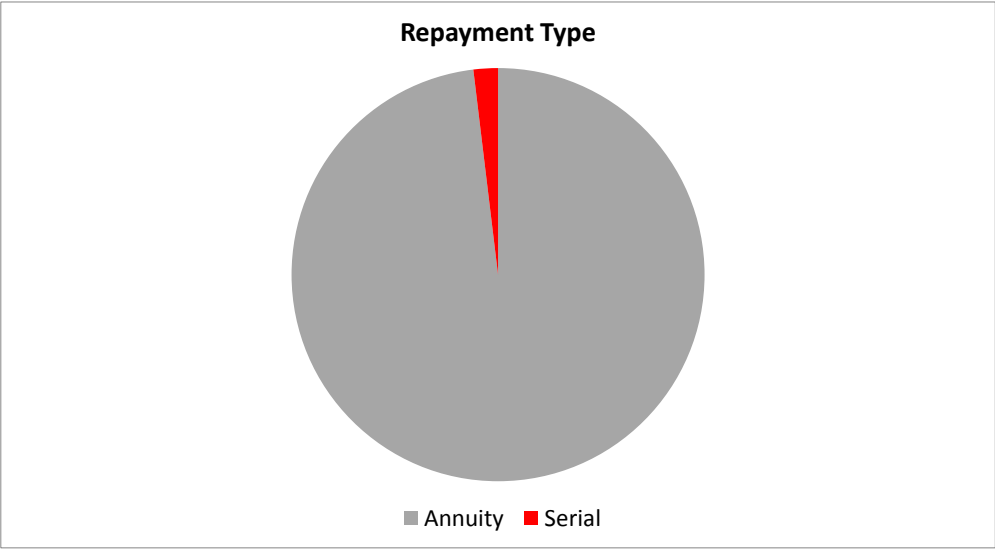
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	13 792	1 803 873 576	98,09 %	55,4	35,6
	Serial	202	35 163 474	1,91 %	35,6	35,9
		13 994	1 839 037 050	100 %	55,0	35,6

Bilkreditt 7 DAC
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23.b Repayment Type



Reporting Date		28.03.2018	
Payment date		26.03.2018	
Period No		27	
Monthly Period		Feb 2018	
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



**Bilkreditt 7 DAC
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24.a Dynamic Pre-Payments



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	27		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days

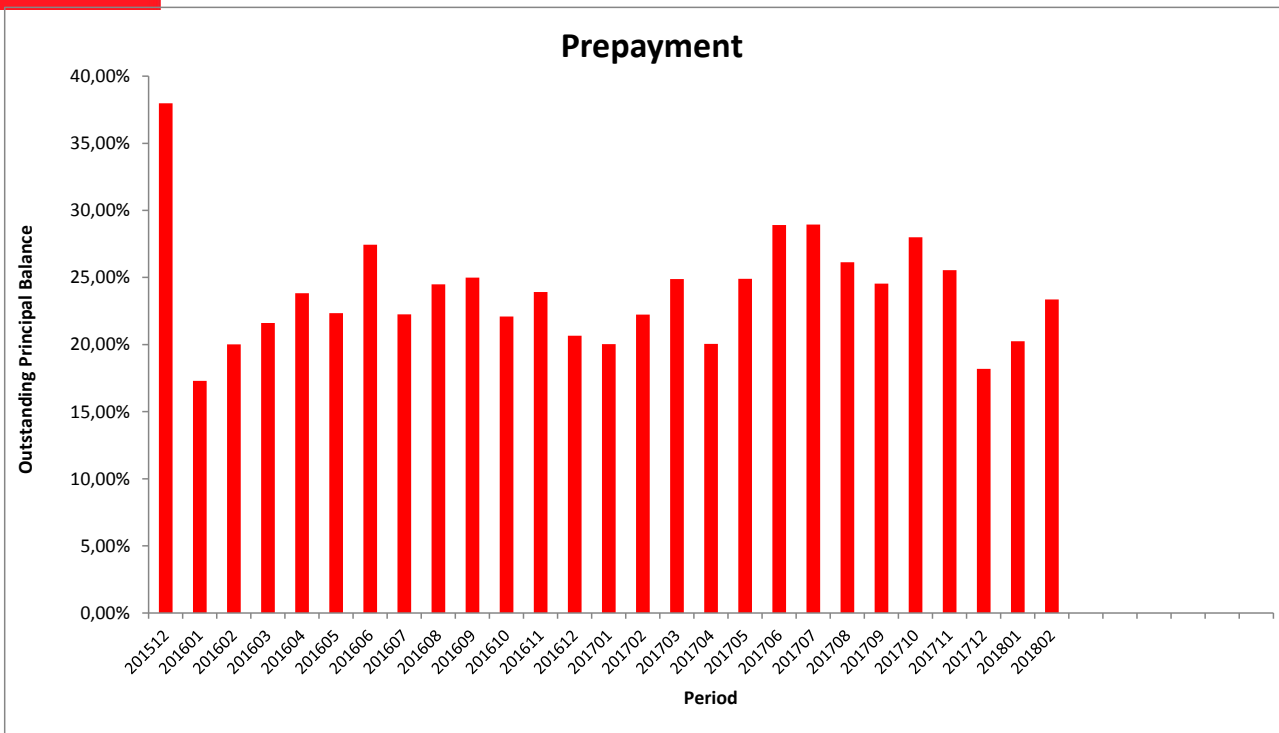
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201512	193 588 505	4 961 729 485	38,0 %
201601	75 756 641	4 824 877 226	17,3 %
201602	86 265 020	4 677 232 996	20,0 %
201603	90 894 870	4 524 706 931	21,6 %
201604	97 939 137	4 367 347 791	23,8 %
201605	87 937 117	4 218 125 879	22,3 %
201606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

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**Bilkreditt 7 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	27		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



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



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 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	3 592 790	38												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	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	3 592 790	38												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1		
			Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936
20162	3 781 365	25	0	2 000 617	1 780 748
20163	2 241 179	25	37 096	1 022 987	1 218 192
20164	9 484 344	55	9 809	5 211 850	4 272 494
20171	7 220 771	56	252 489	3 023 128	4 197 643
20172	5 858 456	50	29 977	2 232 306	3 626 150
20173	5 993 301	42	190 167	1 868 467	4 124 834
20174	6 146 738	52	1 558 544	1 953 624	4 193 114
20181	3 592 790	38	2 483	2 483	3 590 307

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26. Delinquency



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	27	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018 to 26.03.2018	= 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	
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							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																		
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27. Priority of Payments



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Priority of Payments

Available Distribution Amount	+	106 023 379,70 NOK	8 445 304,81 EUR
Senior Expenses	-	976 536,20 NOK	
Class A Notes Interest	-	1 771 741,62 NOK	11 614,86 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	602 117,00 NOK	
Liquidity Reserve	-	13 222 101,46 NOK	
Class A Principal	-	78 011 632,00 NOK	8 433 689,95 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	-	421 389,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	950 176,44 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	5 045 685,98 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	976 536,20 NOK			
Interest accrued for the Period	2 795 247,62 NOK	1 771 741,62 NOK	602 117,00 NOK	421 389,00 NOK
Cumulative Interest accrued	149 943 389,72 NOK	119 860 004,72 NOK	17 684 479,00 NOK	12 398 906,00 NOK
Interest Payments	2 795 247,62 NOK	1 771 741,62 NOK	602 117,00 NOK	421 389,00 NOK
Cumulative Interest Payments	149 943 389,72 NOK	119 860 004,72 NOK	17 684 479,00 NOK	12 398 906,00 NOK
Interest accrued on Subordinated Loan for the Period	331 592,85 NOK			
Cumulative Interest accrued on Subordinated Loan	16 936 602,52 NOK			
Interest Payments on Subordinated Loan	331 592,85 NOK			
Cumulative Interest Payments on Subordinated Loan	16 936 602,52 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	28.03.2018
Payment date	26.03.2018
Period No	27
Monthly Period	Feb 2018
Interest Period from	26.02.2018 to 26.03.2018 = 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	1 255 762 682,00 NOK 135 758 127,78 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0300 %
1M Euribor (Notes, Swap)	-0,3700 %
Gross Amount Due to Swap Counterparty	79 783 373,62 NOK
Gross Amount Due from Swap Counterparty	8 445 304,81 EUR
EUR/NOK spot rate	N/A

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Monthly Investor Report

30. Contact Details



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Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	27
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Interest Period	from 26.02.2018 to 26.03.2018 = 28 days