

Bilcreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | |
|-----------------|------------|------------|--------------------------|------------|
| Reporting Date | 28.02.2018 | | Following payment dates: | 26.03.2018 |
| Payment date | 26.02.2018 | | | 25.04.2018 |
| Period No | 26 | | | |
| Monthly Period | Jan 2018 | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 |
| Cut-Off Date | | 31.01.2018 | | = 32 days |

| Index | | Page |
|-------|---|------|
| 1 | Portfolio Information | 2 |
| 2 | Amount Due for Distribution | 3 |
| 3 | Reserve Accounts | 4 |
| 4 | Performance Data | 5 |
| 5 | Outstanding Notes | 6 |
| 6 | Counterparty Ratings, Trigger Levels and Consequences | 7 |
| 7 | Original Principal Balance | 8 |
| 7 | Original PB (Graph) | 9 |
| 8 a | Outstanding principal Balance | 10 |
| 8 b | Outstanding PB (Graph) | 11 |
| 9 a | Geographical Distribution | 12 |
| 9 b | Geographical (Graph) | 13 |
| 10 a | Interest Rate | 14 |
| 10 b | Interest Rate (Graph) | 15 |
| 11 a | Remaining Terms | 16 |
| 11 b | Remaining Terms (Graph) | 17 |
| 12 a | Seasoning | 18 |
| 12 b | Seasoning (Graph) | 19 |
| 13 a | Vehicle Type | 20 |
| 13 b | Vehicle Type (Graph) | 21 |
| 14 a | Hybrid loans as % of other loans | 22 |
| 14 b | Hybrid loans as % of other loans (Graph) | 23 |
| 15 a | Loans per borrower | 24 |
| 15 b | Loans per borrower (Graph) | 25 |
| 16 a | Amortization Profile | 26 |
| 16 b | Amortization Profile (Graph) | 27 |
| 17 a | Payment Holidays | 28 |
| 17 b | Payment Holidays (Graph) | 29 |
| 18 a | Payment Holidays (>31dpd) | 30 |
| 18 b | Payment Holidays (>31dpd) (Graph) | 31 |
| 19 a | Dynamic Interest Rate | 32 |
| 19 b | Dynamic Interest Rate (Graph) | 33 |
| 20 a | Borrower Type | 34 |
| 20 b | Borrower Type (Graph) | 35 |
| 21 a | Vehicle Condition | 36 |
| 21 b | Vehicle Condition (Graph) | 37 |
| 22 a | Downpayment | 38 |
| 22 b | Downpayment (Graph) | 39 |
| 23 a | Repayment Type | 40 |
| 23 b | Repayment Type (Graph) | 41 |
| 24 a | Dynamic Pre-Payments | 42 |
| 24 b | Dynamic Pre-Payments (Graph) | 43 |
| 25 | Defaults, Recoveries and Losses by Quarter of Default | 44 |
| 26 | Dynamic Delinquency | 45 |
| 27 | Priority of Payments | 46 |
| 28 | Transaction Costs | 47 |
| 29 | Swap Counterparty Data | 48 |
| 30 | Contact Details | 49 |

Bilkreditt 7 DAC
Monthly Investor Report

1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

| | Current Period | Previous Period |
|---|--|--|
| | Aggregated Outstanding Principal Amount | Aggregated Outstanding Principal Amount |
| Outstanding receivables | | |
| Opening balance | 1 994 371 631,00 NOK | 2 066 184 627,00 NOK |
| Scheduled Loan Principal Repayments | 39 505 136,00 NOK | 37 409 065,00 NOK |
| Prepayments | 35 822 427,00 NOK | 33 097 743,00 NOK |
| Deemed Collections - Other | 0,00 NOK | 0,00 NOK |
| Deemed Collections - CPI Single Premium Cancellations | 331 901,00 NOK | 151 249,00 NOK |
| Total Principal Payments Received | 75 659 464,00 NOK | 70 658 057,00 NOK |
| | 0,00 | |
| New Defaulted Auto Loans in Period | 1 663 485,00 NOK | 1 703 868,00 NOK |
| Total New Defaults | 1 663 485,00 NOK | 1 703 868,00 NOK |
| Capitalised Interest (due to Repayment Holidays) | 0,00 NOK | 548 929,00 NOK |
| Closing Balance | 1 917 048 682,00 NOK | 1 994 371 631,00 NOK |
| Cumulative Capitalised Interest (Amount) | | |
| Open | 14 401 762,00 NOK | 13 852 833,00 NOK |
| New | 0,00 NOK | 548 929,00 NOK |
| Close | 14 401 762,00 NOK | 14 401 762,00 NOK |
| Total revenue collections | | |
| Revenue and fees received on loan balances | 9 653 791,00 NOK | 9 572 591,00 NOK |
| Recoveries on loans in default | 301 620,00 NOK | 476 970,00 NOK |
| Total Revenue Received in Period | 9 955 411,00 NOK | 10 049 561,00 NOK |
| # Loans | | |
| At beginning of period | 14 741 Loans | 15 064 Loans |
| Paid in Full | 363 Loans | 310 Loans |
| Repurchased (Deemed Collections) | 0 Loans | 0 Loans |
| New loans into default | 20 Loans | 13 Loans |
| At end of period | 14 358 Loans | 14 741 Loans |
| Weighted Average Loan Return | 5,73 % | |
| Average NIBOR + Weighted Average Loan Threshold | 3,80 % | |

Bilkreditt 7 DAC
Monthly Investor Report

2. Amount Due for Distribution



| | | | | |
|-----------------|-----------------|---------------|---|---------|
| Reporting Date | 28.02.2018 | | | |
| Payment date | 26.02.2018 | | | |
| Period No | 26 | | | |
| Monthly Period | Jan 2018 | | | |
| Interest Period | from 25.01.2018 | to 26.02.2018 | = | 32 days |

Available Distribution Amount

| | Current Period | | Previous Period | |
|---|---------------------------|-------------------------|---------------------------|-------------------------|
| a. Reserve Fund | 19 437 189,02 NOK | | 20 173 223,66 NOK | |
| b. Collections (Principal, interest, fees, etc) | 85 614 875,00 NOK | | 80 707 618,00 NOK | |
| c. Swap Counterparty payment to the Issuer | 0,00 NOK | 8 373 457,31 EUR | 0,00 NOK | 7 777 147,82 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 | 0,00 NOK | | -1 039,29 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) | 105 052 064,02 NOK | 8 373 457,31 EUR | 100 879 802,37 NOK | 7 777 147,82 EUR |

Bilkreditt 7 DAC
Monthly Investor Report

3. Reserve Accounts



| | |
|-----------------|------------------------------------|
| Reporting Date | #N/A |
| Payment date | #N/A |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from #N/A to 26.02.2018 = ### days |

Note Balance

| | | |
|---------------------|------------------|-----|
| Beginning of Period | 1 994 371 631,00 | NOK |
| End of Period | 1 917 048 682,00 | 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 % | 14 415 189,02 | NOK |
| Cash Outflow | | 14 415 189,02 | NOK |
| Cash Inflow | | 13 840 685,05 | NOK |
| End of Period | 0,7 % | 13 840 685,05 | NOK |
| Required Reserve Amount | 0,7 % | 13 840 685,05 | 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 | 98 388 762,44 | NOK |
| Cash Outflow | 9 318 875,04 | NOK |
| Drawings from Commingling Reserve | 0,00 | NOK |
| Cash Inflow | 0,00 | NOK |
| End of Period | 89 069 887,40 | NOK |
| Required Commingling Reserve Fund | 89 069 887,40 | 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.

Bilkreditt 7 DAC
Monthly Investor Report

4. Performance Data



| | | |
|-----------------|-----------------|-------------------------|
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| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

Note Balance

| | | |
|---------------------|------------------|-----|
| Beginning of Period | 1 994 371 631,00 | NOK |
| End of Period | 1 917 048 682,00 | NOK |

Portfolio Performance:

Performing Receivables:

| | NOK | % | # loans |
|--------------------|------------------|---------|---------|
| Current | 1 800 538 492,00 | 93,92 % | 13 508 |
| 1-29 days past due | 86 292 186,00 | 4,50 % | 625 |
| | | 0,00 % | |

Delinquent Receivables:

| | | | |
|--|-------------------------|-----------------|---------------|
| 30-59 days past due | 18 669 383,00 | 0,97 % | 143 |
| 60-89 days past due | 4 995 039,00 | 0,26 % | 33 |
| 90-119 days past due | 2 826 885,00 | 0,15 % | 21 |
| 120-149 days past due | 1 809 861,00 | 0,09 % | 14 |
| 150-179 days past due | 1 916 836,00 | 0,10 % | 14 |
| Total Performing and Delinquent | 1 917 048 682,00 | 100,00 % | 14 358 |

| | | |
|---------------------------|---------------|-----|
| Current Period Defaults | 1 663 485,00 | 20 |
| Cumulative Defaults | 42 505 648,00 | 326 |
| Current Period Recoveries | 301 620,00 | |
| Cumulative Recoveries | 15 580 590,00 | |

Bilkreditt 7 DAC
Monthly Investor Report

5. Outstanding Notes



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 28.02.2018 | | |
| Payment date | 26.02.2018 | | |
| Period No | 26 | | |
| Monthly Period | Jan 2018 | | |
| Interest Period | from | 25.01.2018 | to 26.02.2018 = 32 days |

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 | | 144 117 365,51 EUR | 396 250 000,00 NOK | 750 000,00 NOK | 264 000 000,00 NOK | 286 000,00 NOK |
| Available Distribution Amount | 105 052 064,02 NOK | | | | | |
| Amortisation | 77 322 949,00 NOK | | | | | |
| Redemption per Class | | 8 359 237,73 EUR | 0,00 NOK | - NOK | 0,00 NOK | 0,00 NOK |
| Redemption per Note | | 1 671,85 EUR | 0,00 NOK | - NOK | 0,00 NOK | 0,00 NOK |
| Class Principal Outstanding Closing Balance | 1 917 048 682,00 NOK | 135 758 127,78 EUR | 396 250 000,00 NOK | 750 000,00 NOK | 264 000 000,00 NOK | 286 000,00 NOK |
| Current Tranching | | 65,50 % | 20,67 % | 0,04 % | 13,77 % | 0,01 % |
| Current Pool Factor | | 0,27 | 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 | 0,8000 % | 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 | | 28 823,47 EUR | 1 250 000,00 NOK | 1 000,00 NOK | 1 000 000,00 NOK | 1 000,00 NOK |
| >Principal Repayment per note | | 1 671,85 EUR | 0,00 NOK | - NOK | 0,00 NOK | 0,00 NOK |
| Principal Outstanding per Note End of Period | | 27 151,63 EUR | 1 250 000,00 NOK | 1 000,00 NOK | 1 000 000,00 NOK | 1 000,00 NOK |
| >Interest accrued for the period | | 2,84 EUR | 1 988,89 NOK | 1,59 NOK | 1 680,00 NOK | 1,68 NOK |
| Interest Payment | 1 207 202,12 NOK | 14 219,58 EUR | 630 477,67 NOK | 1 193,33 NOK | 443 519,52 NOK | 480,48 NOK |
| Interest Payment per Note | | 2,84 EUR | 1 988,89 NOK | 1,59 NOK | 1 680,00 NOK | 1,68 NOK |

3. Credit Enhancements

| | | | | | | |
|---|--|---------|---------|--|--------|--|
| Initial total CE (Subordination, Reserve) | | 13,46 % | 5,95 % | | 0,95 % | |
| Current CE (incl. Excess Spread) | | 37,80 % | 17,09 % | | 3,31 % | |
| Current CE (excl. Excess Spread) | | 35,48 % | 14,77 % | | 0,98 % | |

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.

Bilkreditt 7 DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.02.2018
 Payment date 26.02.2018
 Period No 26
 Monthly Period Jan 2018
 Interest Period: 25.01.2018 to 26.02.2018 = 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 | 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. |

Bilkreditt 7 DAC
Monthly Investor Report

7.a Original Portfolio Principal Balance



| | | | |
|-----------------|------------|------------|-------------------------|
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| Payment date | 26.02.2018 | | |
| Period No | 26 | | |
| Monthly Period | Jan 2018 | | |
| Interest Period | from | 25.01.2018 | to 26.02.2018 = 32 days |

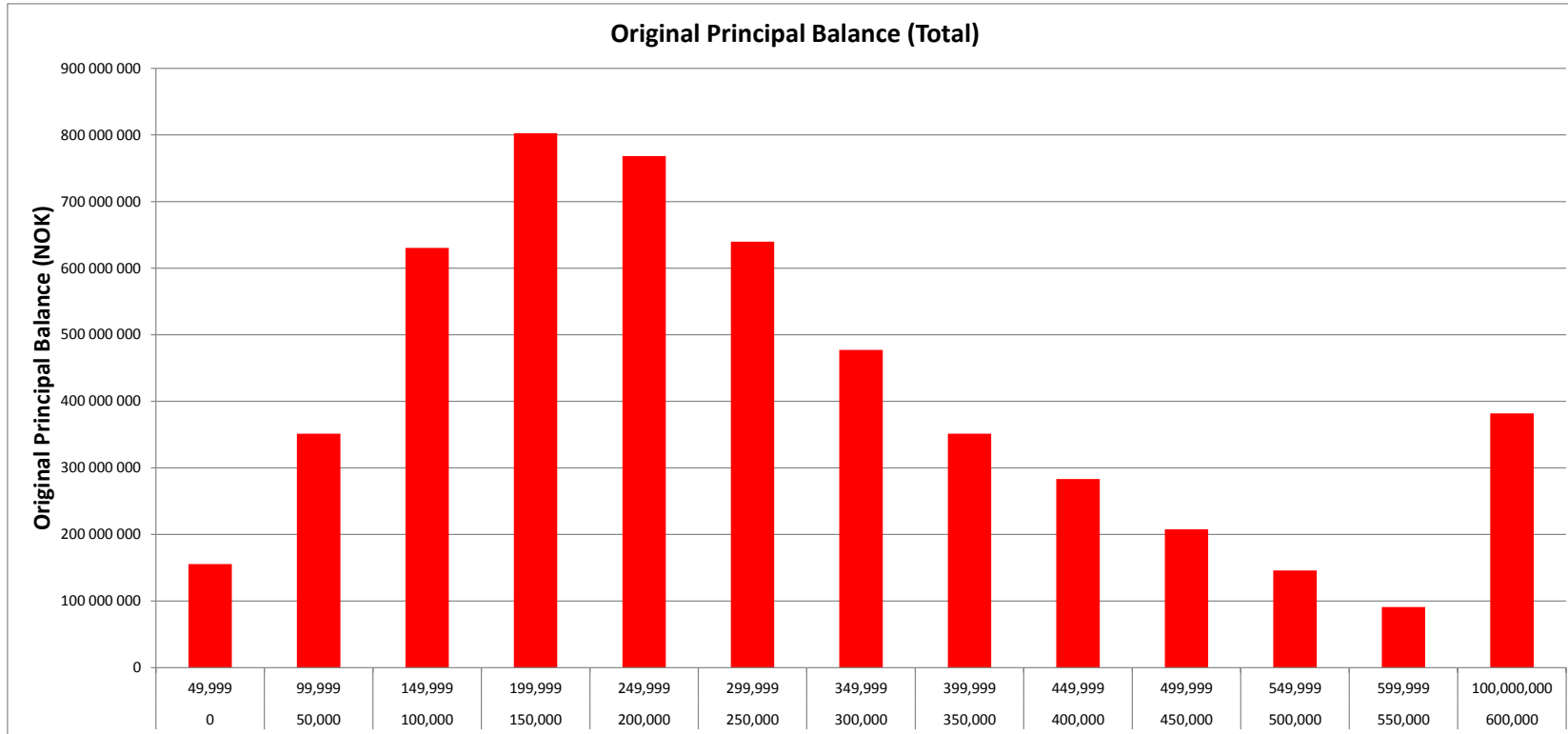
Average amount - all: 202 469

| TOTAL | | | | | | | | | |
|------------------|---------|-------------|---------|------------------|--------------------------|------------|------------------------|--------------|-----|
| | Min | Max | No | Original balance | % of outstanding balance | % of loans | WA mounths to maturity | WA seasoning | |
| Original balance | 0 | | 49 999 | 2 085 | 155 602 799 | 2,94 % | 7,99 % | 13,8 | 3,8 |
| | 50 000 | | 99 999 | 4 461 | 351 322 040 | 6,65 % | 17,09 % | 50,2 | 9,3 |
| | 100 000 | | 149 999 | 4 936 | 630 375 313 | 11,92 % | 18,91 % | 62,1 | 9,1 |
| | 150 000 | | 199 999 | 4 545 | 802 595 416 | 15,18 % | 17,41 % | 69,7 | 8,9 |
| | 200 000 | | 249 999 | 3 386 | 768 128 216 | 14,53 % | 12,97 % | 75,3 | 8,9 |
| | 250 000 | | 299 999 | 2 314 | 639 861 283 | 12,10 % | 8,86 % | 78,6 | 8,6 |
| | 300 000 | | 349 999 | 1 457 | 477 227 569 | 9,03 % | 5,58 % | 81,6 | 8,8 |
| | 350 000 | | 399 999 | 930 | 351 414 854 | 6,65 % | 3,56 % | 84,0 | 8,4 |
| | 400 000 | | 449 999 | 662 | 283 278 835 | 5,36 % | 2,54 % | 85,1 | 8,8 |
| | 450 000 | | 499 999 | 435 | 207 636 033 | 3,93 % | 1,67 % | 87,8 | 7,9 |
| | 500 000 | | 549 999 | 277 | 145 859 759 | 2,76 % | 1,06 % | 88,9 | 8,5 |
| | 550 000 | | 599 999 | 157 | 91 116 547 | 1,72 % | 0,60 % | 89,4 | 8,4 |
| | 600 000 | 100 000 000 | | 464 | 381 854 970 | 7,22 % | 1,78 % | 88,9 | 8,6 |
| | Total | | | 26 109 | 5 286 273 634 | 100 % | 100 % | 73,6 | 8,6 |

Bilkreditt 7 DAC
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7.b Original Principal Balance Graph

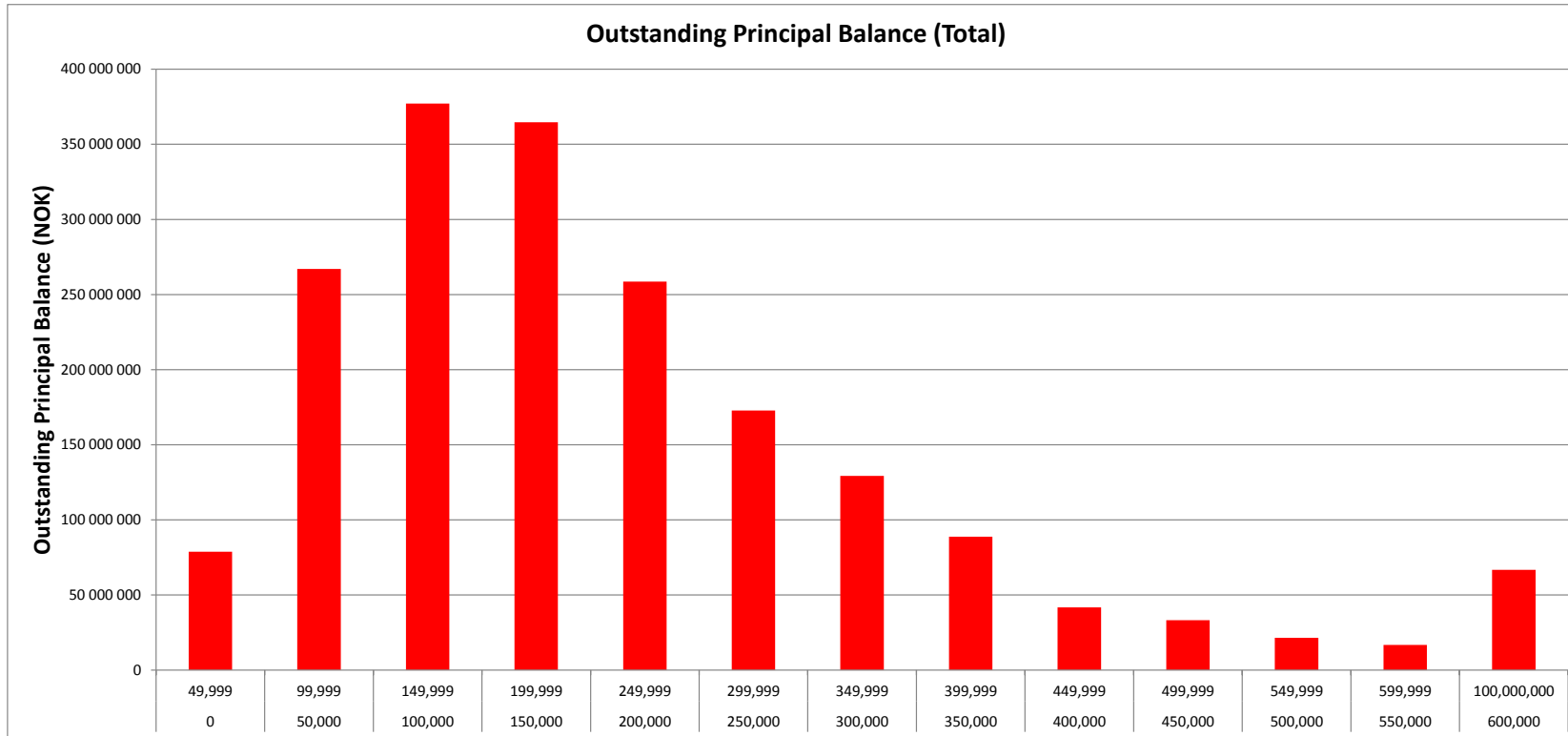
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
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8.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |



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9.a Geographical Distribution



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

| | | TOTAL | | | | | | | | | |
|---------------|--------|---------------------|--------------------------|------------|------------------|-----------------------|--------------|--|--|--|--|
| District code | No | Outstanding balance | % of Outstanding balance | % of Loans | District | WA months to maturity | WA seasoning | | | | |
| 0100 | 1 153 | 144 016 377 | 7,51 % | 8,03 % | ØSTFOLD | 54,1 | 34,4 | | | | |
| 0200 | 1 974 | 268 547 858 | 14,01 % | 13,75 % | AKERSHUS | 53,5 | 34,9 | | | | |
| 0300 | 987 | 144 000 581 | 7,51 % | 6,87 % | OSLO | 51,8 | 34,4 | | | | |
| 0400 | 694 | 82 233 644 | 4,29 % | 4,83 % | HEDEMARK | 52,3 | 34,4 | | | | |
| 0500 | 614 | 74 683 345 | 3,90 % | 4,28 % | OPPLAND | 54,5 | 35,1 | | | | |
| 0600 | 926 | 117 469 898 | 6,13 % | 6,45 % | BUSKERUD | 53,3 | 34,5 | | | | |
| 0700 | 722 | 88 352 761 | 4,61 % | 5,03 % | VESTFOLD | 54,8 | 34,7 | | | | |
| 0800 | 548 | 65 963 852 | 3,44 % | 3,82 % | TELEMARK | 53,9 | 35,0 | | | | |
| 0900 | 325 | 38 940 078 | 2,03 % | 2,26 % | AUST-AGDER | 56,1 | 34,4 | | | | |
| 1000 | 513 | 64 300 360 | 3,35 % | 3,57 % | VEST-AGDER | 56,7 | 35,1 | | | | |
| 1100 | 1 143 | 153 777 573 | 8,02 % | 7,96 % | ROGALAND | 58,9 | 34,8 | | | | |
| 1200 | 1 586 | 223 601 853 | 11,66 % | 11,05 % | HORDALAND | 55,9 | 34,8 | | | | |
| 1400 | 163 | 25 308 849 | 1,32 % | 1,14 % | SOGN OG FJORDANE | 56,0 | 34,7 | | | | |
| 1500 | 627 | 88 085 246 | 4,59 % | 4,37 % | MJØRE OG ROMSDAL | 58,1 | 34,5 | | | | |
| 1600 | 538 | 69 685 622 | 3,64 % | 3,75 % | SØR-TRØNDELAG | 54,7 | 34,8 | | | | |
| 1700 | 250 | 31 135 380 | 1,62 % | 1,74 % | NORD-TRØNDELAG | 55,0 | 33,9 | | | | |
| 1800 | 831 | 119 615 370 | 6,24 % | 5,79 % | NORDLAND | 61,1 | 34,4 | | | | |
| 1900 | 536 | 81 603 737 | 4,26 % | 3,73 % | TROMS | 62,3 | 34,4 | | | | |
| 2000 | 227 | 35 692 596 | 1,86 % | 1,58 % | FINNMARK | 60,5 | 34,7 | | | | |
| 2100 | 1 | 33 702 | 0,00 % | 0,01 % | SVALBARD | 32,0 | 29,0 | | | | |
| Total: | 14 358 | 1 917 048 682 | 100 % | 100 % | | 55,6 | 34,7 | | | | |

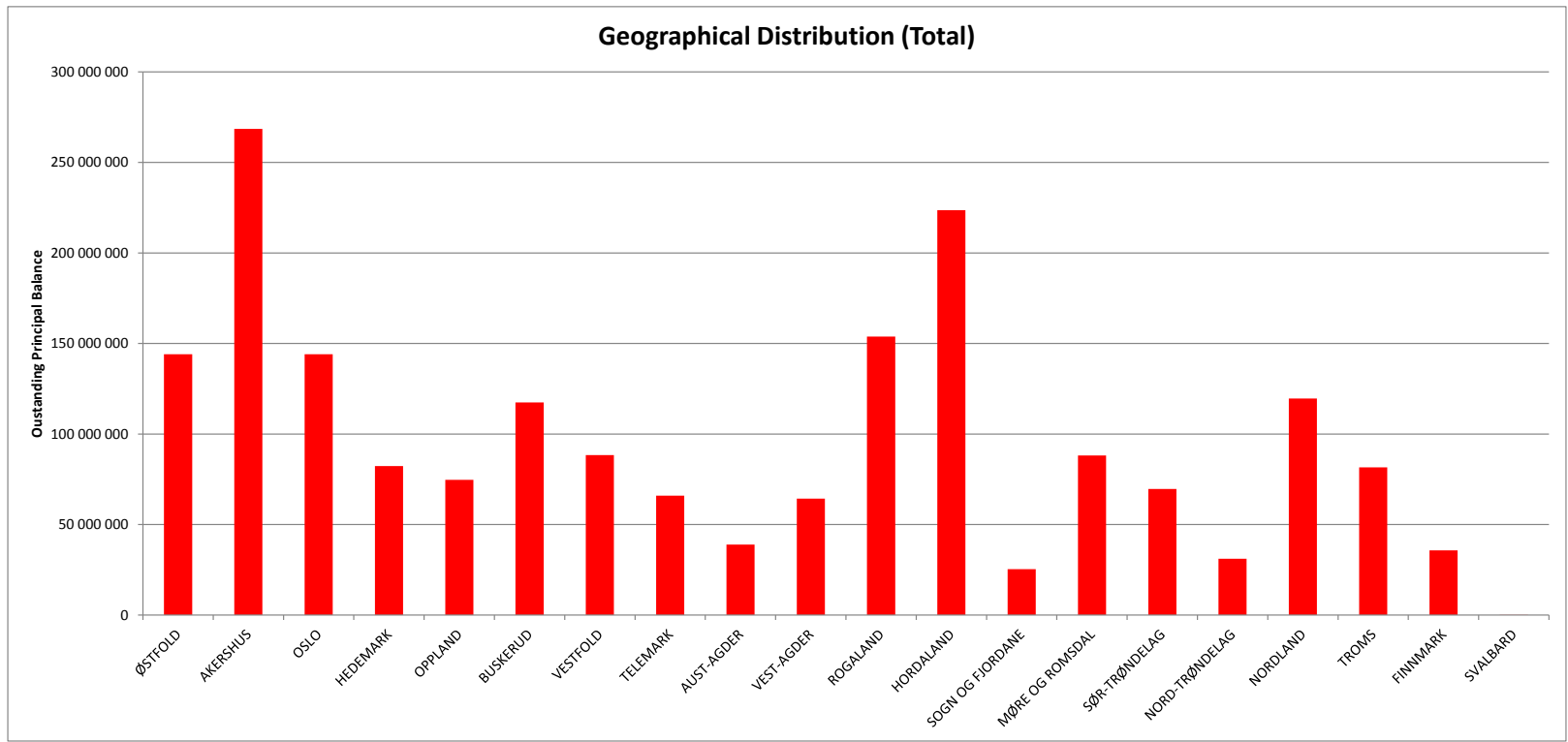
Geographic distribution

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from | 25.01.2018 to 26.02.2018 = 32 days |

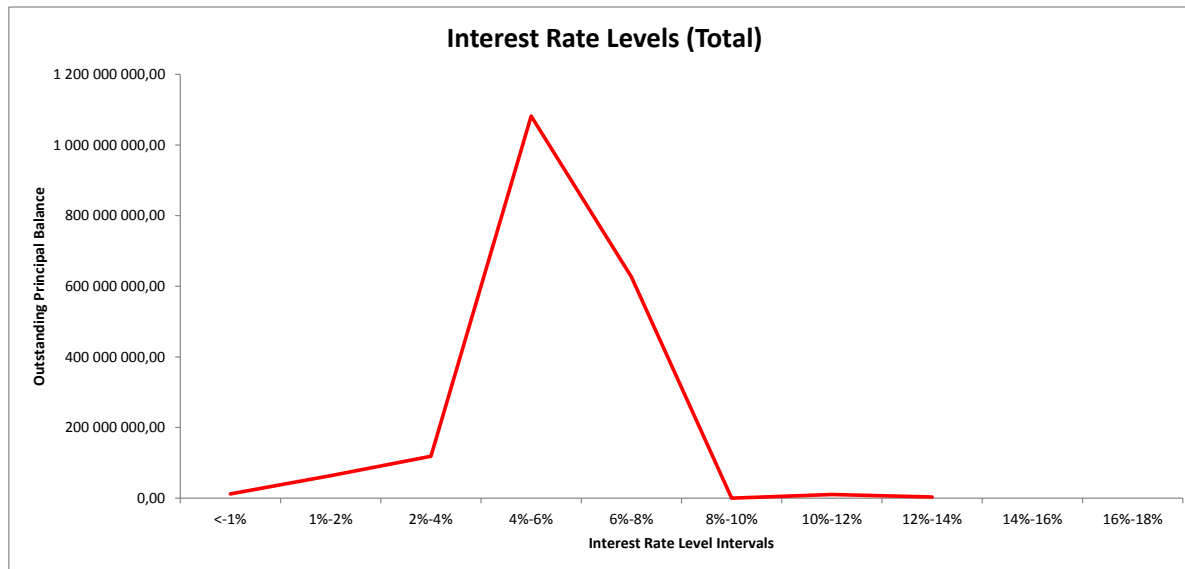


Bilkreditt 7 DAC
Monthly Investor Report

10.b Interest Rate



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 26 | | | | | |
| Monthly Period | Jan 2018 | | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = | 32 days |

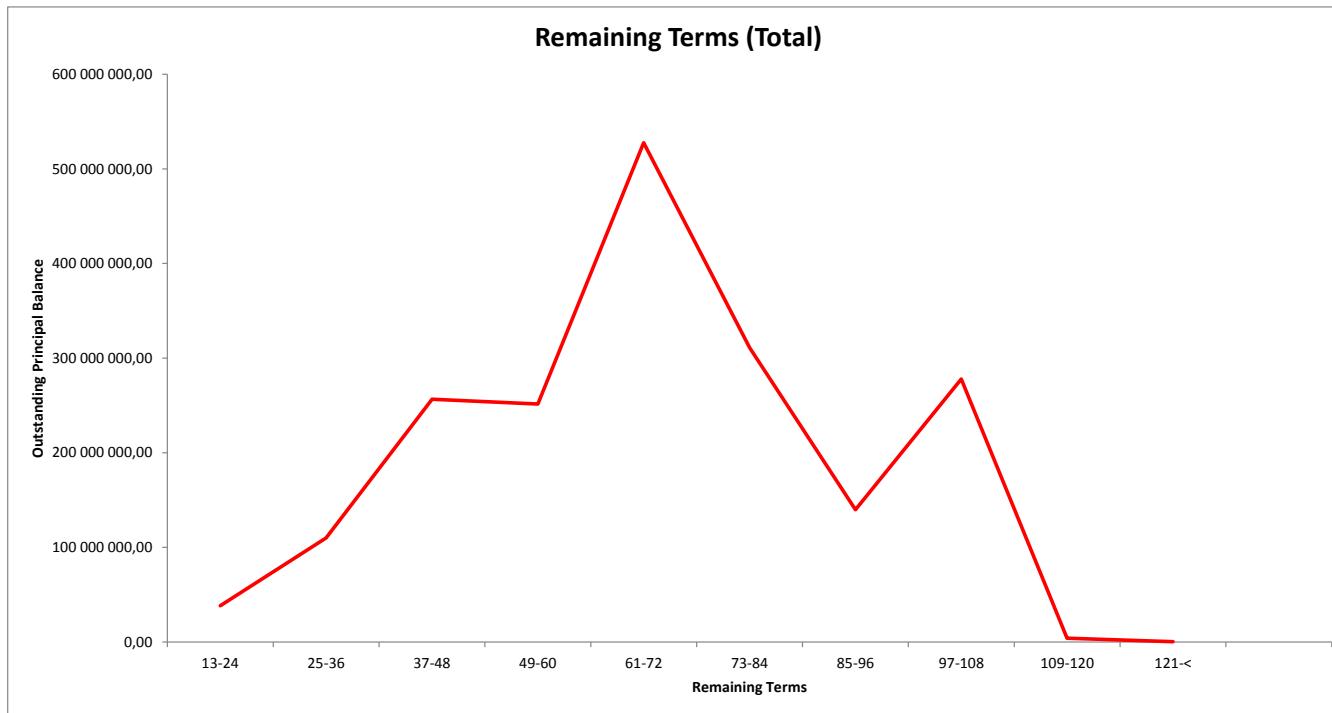


Bilkreditt 7 DAC
Monthly Investor Report

11.b Remaining Terms



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 26 | | | | | |
| Monthly Period | Jan 2018 | | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = | 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

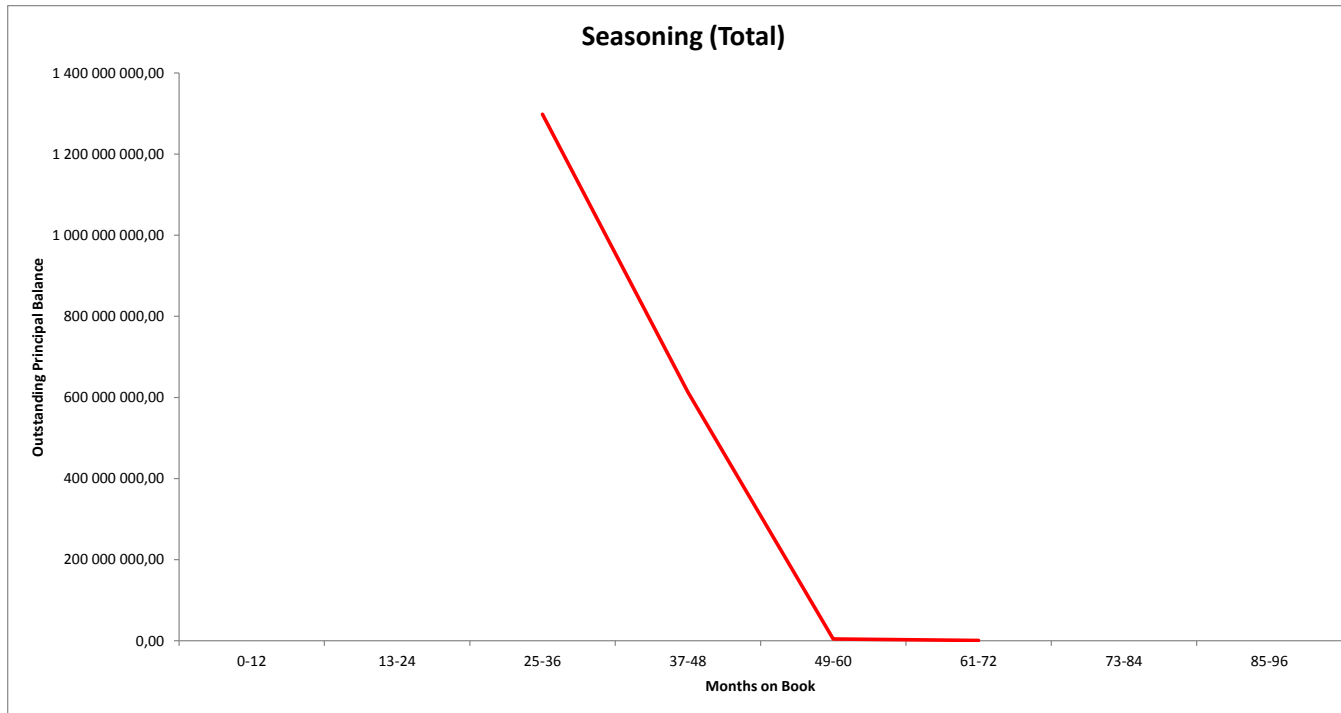
| TOTAL | | | | | | | |
|----------------|-------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| Months on book | Min | Max | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| | 0 | | 12 | | | | |
| | 13 | | 24 | | | | |
| | 25 | | 36 | 9 347 | 1 298 254 794 | 67,72 % | 57,5 |
| | 37 | | 48 | 4 976 | 613 661 849 | 32,01 % | 51,6 |
| | 49 | | 60 | 34 | 4 412 236 | 0,23 % | 52,7 |
| | 61 | | 72 | 1 | 719 803 | 0 | 93 |
| | 73 | | 84 | | | | |
| | 85 | | 96 | | | | |
| | Total | | 14 358 | | 1 917 048 682 | 100,00 % | 55,6 |

Bilkreditt 7 DAC
Monthly Investor Report

12.b Seasoning



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 26 | | | | | |
| Monthly Period | Jan 2018 | | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = | 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

13.a Vehicle type



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

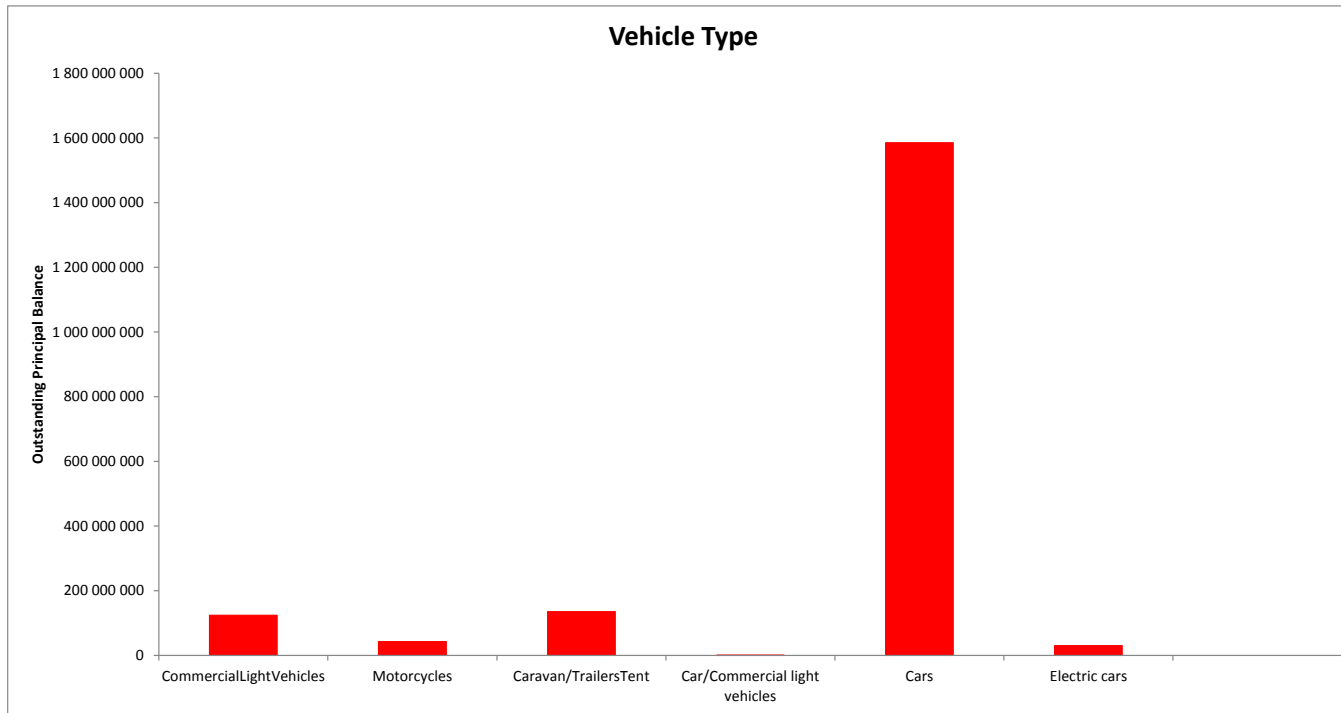
| TOTAL | | | | | | |
|-------------------------------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| CommercialLightVehicles | | 1 074 | 123 805 501 | 6,46 % | 44,3 | 35,0 |
| Motorcycles | | 512 | 42 447 076 | 2,21 % | 53,2 | 33,9 |
| Caravan/TrailersTent | | 775 | 135 334 319 | 7,06 % | 71,0 | 34,0 |
| Car/Commercial light vehicles | | 1 | 45 786 | 0,00 % | 8,0 | 29,0 |
| Cars | | 11 793 | 1 585 360 615 | 82,70 % | 55,2 | 34,7 |
| Electric cars | | 203 | 30 055 385 | 1,57 % | 57,8 | 33,1 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total | | 14 358 | 1 917 048 682 | 100 % | 55,6 | 34,7 |

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 26 | | | | | |
| Monthly Period | Jan 2018 | | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = | 32 days |



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 26 | | | | |
| Monthly Period | Jan 2018 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |

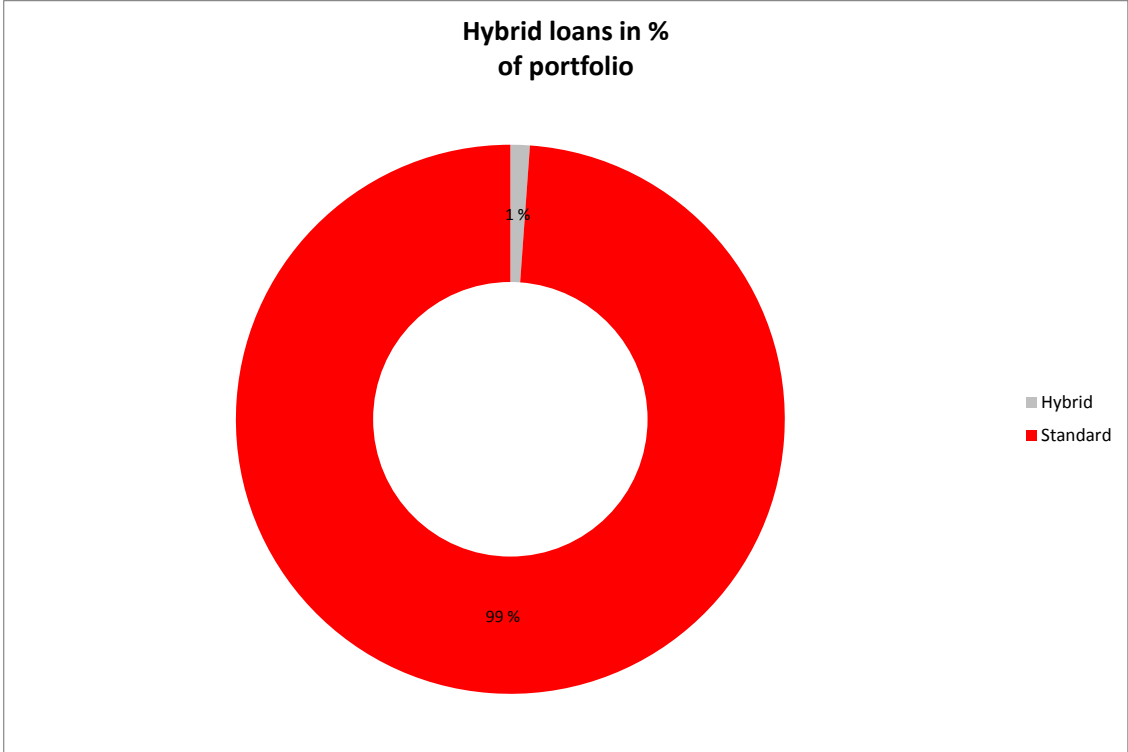
| Hybrid loans in % of portfolio | TOTAL | | | | | |
|-----------------------------------|-------|--------|---------------------|-----------------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Hybrid | | 65 | 21 839 970 | 1,14 % | 8,7 | 34,1 |
| Standard | | 14 293 | 1 895 208 712 | 98,86 % | 56,2 | 34,7 |
| Total | | 14 358 | 1 917 048 682 | 100 % | 55,6 | 34,7 |

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 26 | | | | |
| Monthly Period | Jan 2018 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |

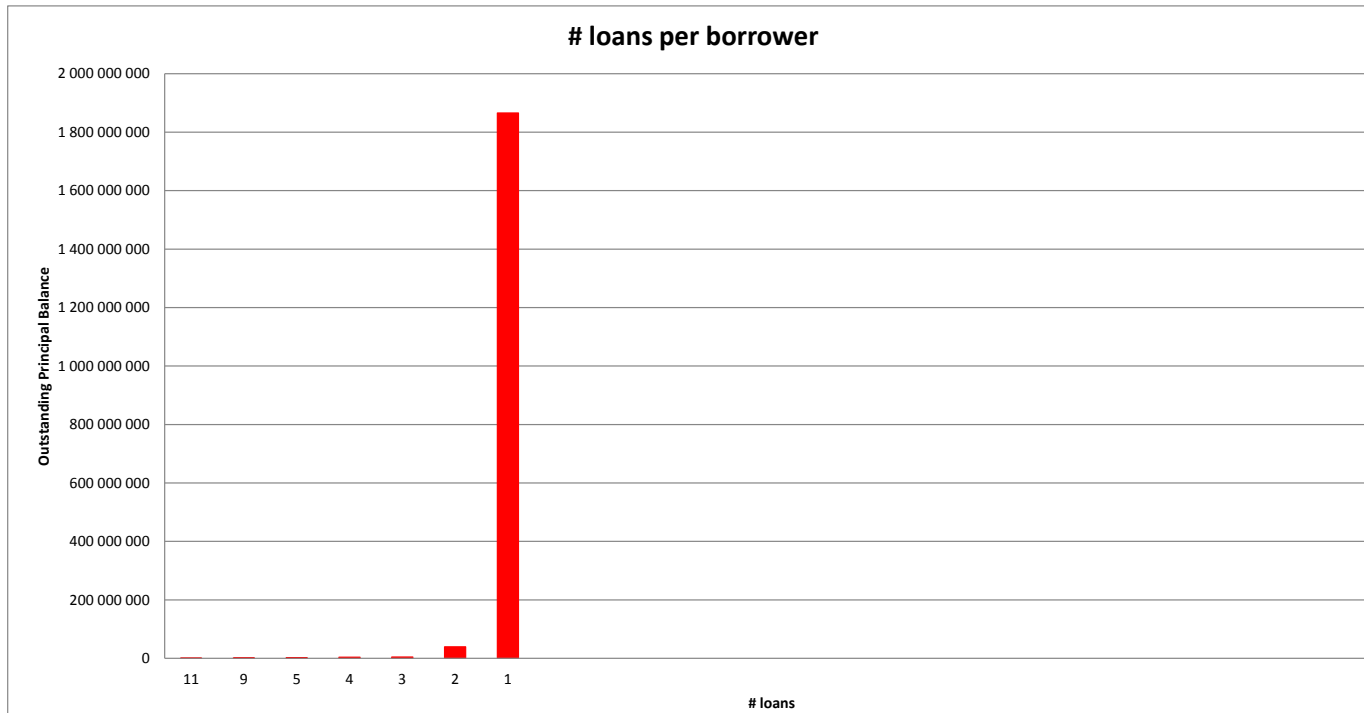


**Bilkreditt 7 DAC
Monthly Investor Report**

15.b # loans per borrower



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 26 | | | | | |
| Monthly Period | Jan 2018 | | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = | 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

| Period | TOTAL | | | | | |
|--------|-----------------|-----------------|--------------|-----------|--------|------------|
| | Opening balance | Closing balance | Amortization | Interest | Yield | Percentage |
| 1 | 1 917 048 682 | 1 875 836 668 | 41 212 014 | 8 280 323 | 5,18 % | 97,85 % |
| 2 | 1 875 836 668 | 1 832 106 456 | 43 730 212 | 8 102 281 | 5,18 % | 95,57 % |
| 3 | 1 832 106 456 | 1 790 611 000 | 41 495 456 | 7 924 707 | 5,19 % | 93,40 % |
| 4 | 1 790 611 000 | 1 749 687 800 | 40 923 199 | 7 748 167 | 5,19 % | 91,27 % |
| 5 | 1 749 687 800 | 1 708 334 255 | 41 353 545 | 7 569 753 | 5,19 % | 89,11 % |
| 6 | 1 708 334 255 | 1 666 677 327 | 41 656 928 | 7 393 176 | 5,19 % | 86,94 % |
| 7 | 1 666 677 327 | 1 627 403 303 | 39 274 024 | 7 222 829 | 5,20 % | 84,89 % |
| 8 | 1 627 403 303 | 1 586 575 442 | 40 827 861 | 7 047 263 | 5,20 % | 82,76 % |
| 9 | 1 586 575 442 | 1 547 765 348 | 38 810 094 | 6 878 956 | 5,20 % | 80,74 % |
| 10 | 1 547 765 348 | 1 509 097 396 | 38 667 942 | 6 710 896 | 5,20 % | 78,72 % |
| 11 | 1 509 097 396 | 1 469 850 277 | 39 247 119 | 6 540 776 | 5,20 % | 76,67 % |
| 12 | 1 469 850 277 | 1 431 519 282 | 38 330 995 | 6 374 331 | 5,20 % | 74,67 % |
| 13 | 1 431 519 282 | 1 392 773 828 | 38 745 454 | 6 206 496 | 5,20 % | 72,65 % |
| 14 | 1 392 773 828 | 1 354 124 768 | 38 649 060 | 6 038 928 | 5,20 % | 70,64 % |
| 15 | 1 354 124 768 | 1 315 916 123 | 38 208 645 | 5 872 921 | 5,20 % | 68,64 % |
| 16 | 1 315 916 123 | 1 277 773 524 | 38 142 599 | 5 707 067 | 5,20 % | 66,65 % |
| 17 | 1 277 773 524 | 1 239 651 721 | 38 121 803 | 5 541 301 | 5,20 % | 64,66 % |
| 18 | 1 239 651 721 | 1 201 311 423 | 38 340 299 | 5 374 372 | 5,20 % | 62,66 % |
| 19 | 1 201 311 423 | 1 163 755 234 | 37 556 189 | 5 208 542 | 5,20 % | 60,71 % |
| 20 | 1 163 755 234 | 1 126 826 913 | 36 928 321 | 5 044 688 | 5,20 % | 58,78 % |

Amortization profile (first 20 periods)

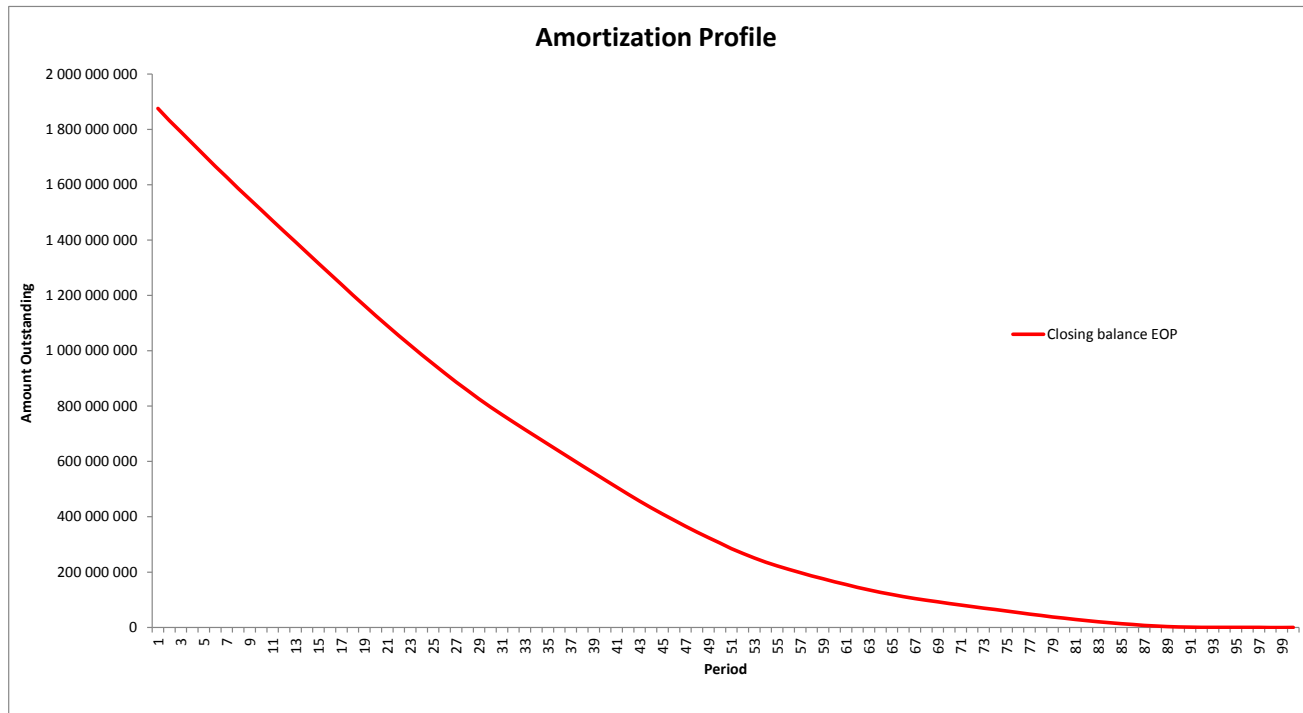
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 26 | | | | |
| Monthly Period | Jan 2018 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

17.a Payment Holidays



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 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 | |
| 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 | |
| Total | 6 792 | 10 108 | 38 725 788 | |

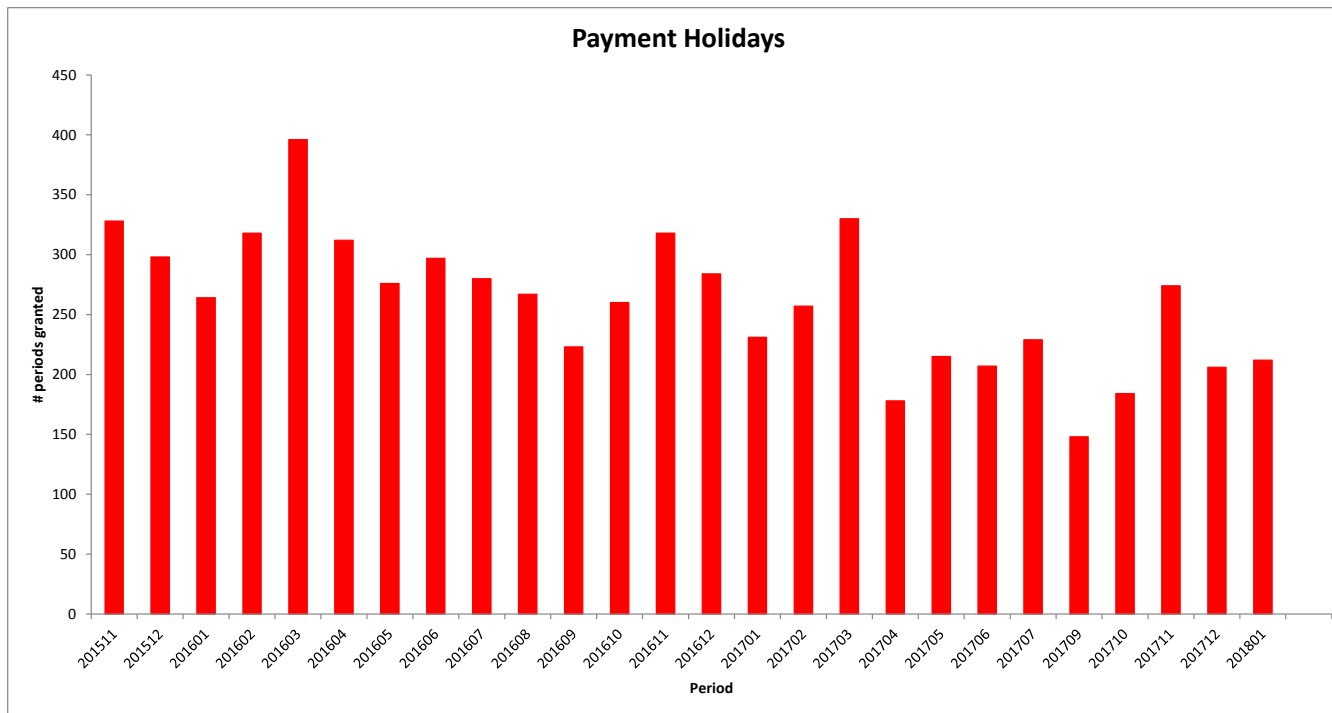
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 26 | | | | |
| Monthly Period | Jan 2018 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

18.a Payment Holidays >31dpd



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

| TOTAL | | | |
|--------------|----------|---------------------------|-----------------|
| Period | No | Number of periods granted | Sum of payments |
| 201511 | 0 | 0 | 0 |
| 201512 | 0 | 0 | 0 |
| 201601 | 1 | 1 | 1 929 |
| 201602 | 0 | 0 | 0 |
| 201603 | 0 | 0 | 0 |
| 201604 | 0 | 0 | 0 |
| 201605 | 0 | 0 | 0 |
| 201606 | 0 | 0 | 0 |
| 201607 | 0 | 0 | 0 |
| 201608 | 0 | 0 | 0 |
| 201609 | 0 | 0 | 0 |
| 201610 | 0 | 0 | 0 |
| 201611 | 0 | 0 | 0 |
| 201612 | 0 | 0 | 0 |
| 201701 | 0 | 0 | 0 |
| 201702 | 0 | 0 | 0 |
| 201703 | 0 | 0 | 0 |
| 201704 | 1 | 1 | 1 776 |
| 201705 | 0 | 0 | 0 |
| 201706 | 0 | 0 | 0 |
| 201707 | 0 | 0 | 0 |
| 201708 | 0 | 0 | 0 |
| 201709 | 0 | 0 | 0 |
| 201710 | 0 | 0 | 0 |
| 201711 | 1 | 1 | 3 097 |
| 201712 | 0 | 0 | 0 |
| 201801 | 0 | 0 | 0 |
| Total | 3 | 3 | 6 802 |

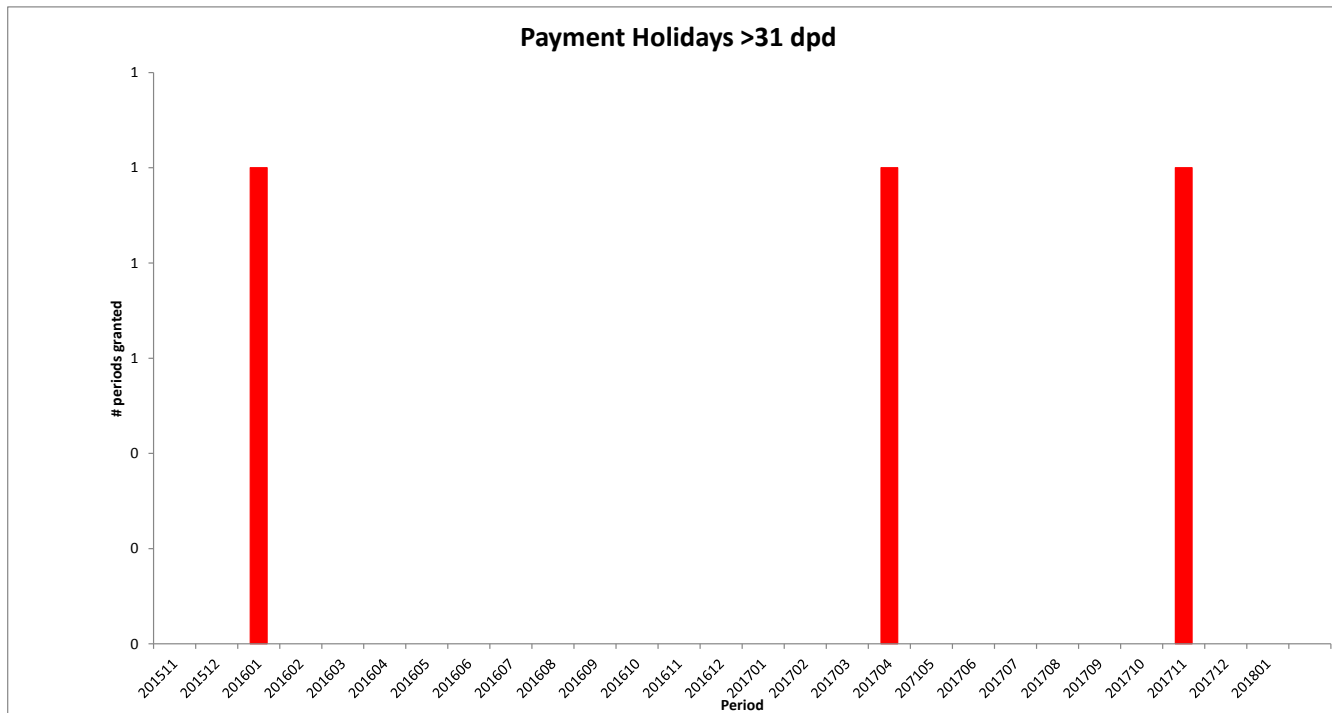
Payment Holiday

**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31dpd



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 26 | | | | | |
| Monthly Period | Jan 2018 | | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = | 32 days |



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 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 % |
| | | |
| | | |
| | | |

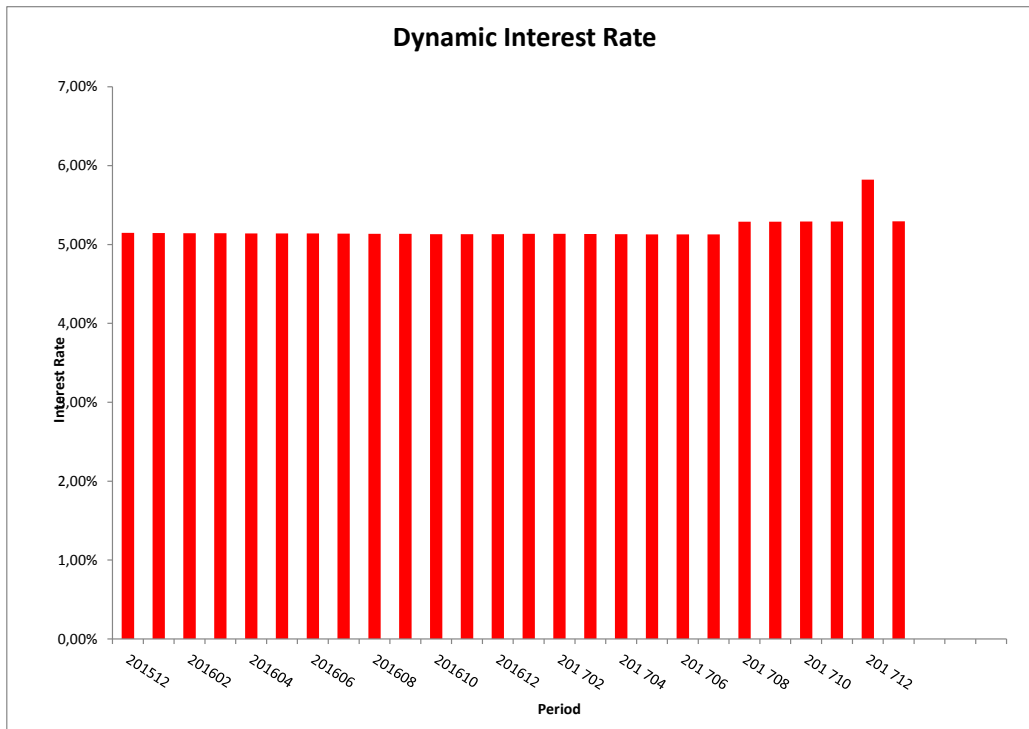
Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 28.02.2018 | | |
| Payment date | 26.02.2018 | | |
| Period No | 26 | | |
| Monthly Period | Jan 2018 | | |
| Interest Period | from | 25.01.2018 | to 26.02.2018 = 32 days |



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

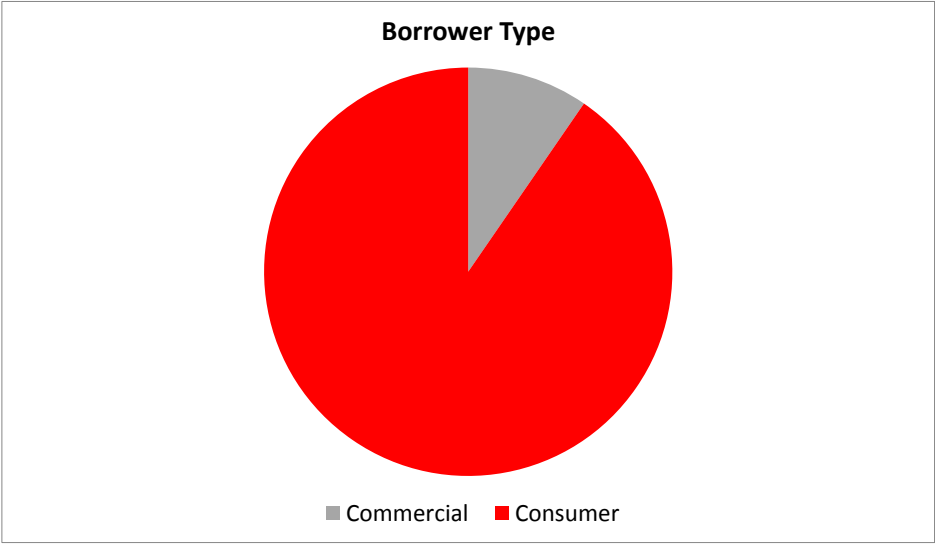
| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Commercial | 1 240 | 183 991 270 | 9,60 % | 39,4 | 34,6 |
| | Consumer | 13 118 | 1 733 057 412 | 90,40 % | 57,4 | 34,7 |
| | | | | | | |
| | Total | 14 358 | 1 917 048 682 | 100 % | 55,6 | 34,7 |

Bilkreditt 7 DAC
Monthly Investor Report

20.b Borrower Type



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from | 25.01.2018 to 26.02.2018 = 32 days |



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

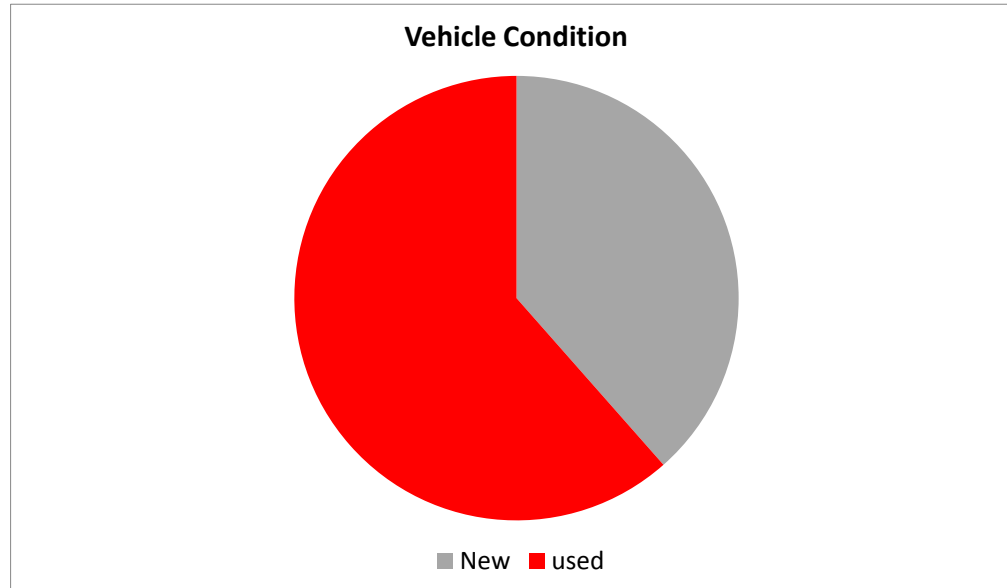
| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 4 427 | 737 940 847 | 38,49 % | 56,7 | 34,5 |
| | used | 9 931 | 1 179 107 835 | 61,51 % | 55,0 | 34,8 |
| | | 14 358 | 1 917 048 682 | 100 % | 55,6 | 34,7 |

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from | 25.01.2018 to 26.02.2018 = 32 days |

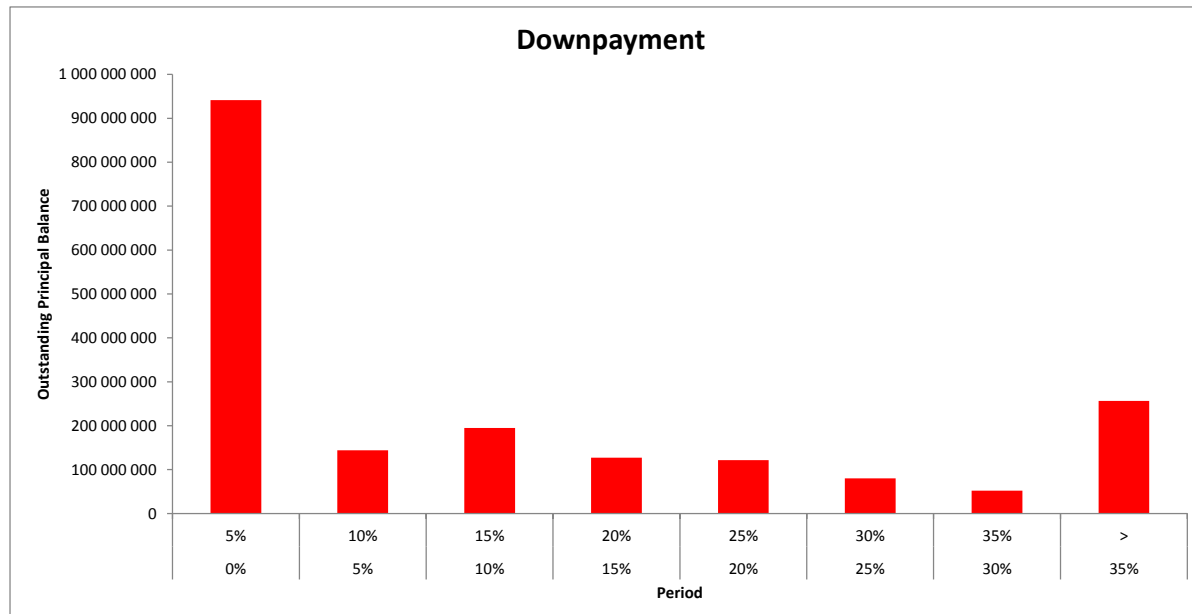
| TOTAL | | | | | | | |
|---------------|----------|---------|---------------|---------------------|---------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0 % | 5 % | 6 512 | 941 358 587 | 49,10 % | 56,5 | 34,7 |
| | 5 % | 10 % | 888 | 144 057 022 | 7,51 % | 58,4 | 34,8 |
| | 10 % | 15 % | 1 257 | 194 934 013 | 10,17 % | 59,4 | 34,9 |
| | 15 % | 20 % | 874 | 127 101 298 | 6,63 % | 54,0 | 34,6 |
| | 20 % | 25 % | 927 | 121 499 067 | 6,34 % | 55,5 | 34,3 |
| | 25 % | 30 % | 636 | 79 992 914 | 4,17 % | 57,5 | 34,6 |
| | 30 % | 35 % | 459 | 51 885 362 | 2,71 % | 52,8 | 34,8 |
| | 35 % | > | 2 805 | 256 220 419 | 13,37 % | 48,7 | 34,3 |
| | | | | | | | |
| Total | | 14 358 | 1 917 048 682 | 100 % | 55,6 | 34,7 | |

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 28.02.2018 | | |
| Payment date | 26.02.2018 | | |
| Period No | 26 | | |
| Monthly Period | Jan 2018 | | |
| Interest Period | from | 25.01.2018 | to 26.02.2018 = 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from | 25.01.2018 to 26.02.2018 = 32 days |

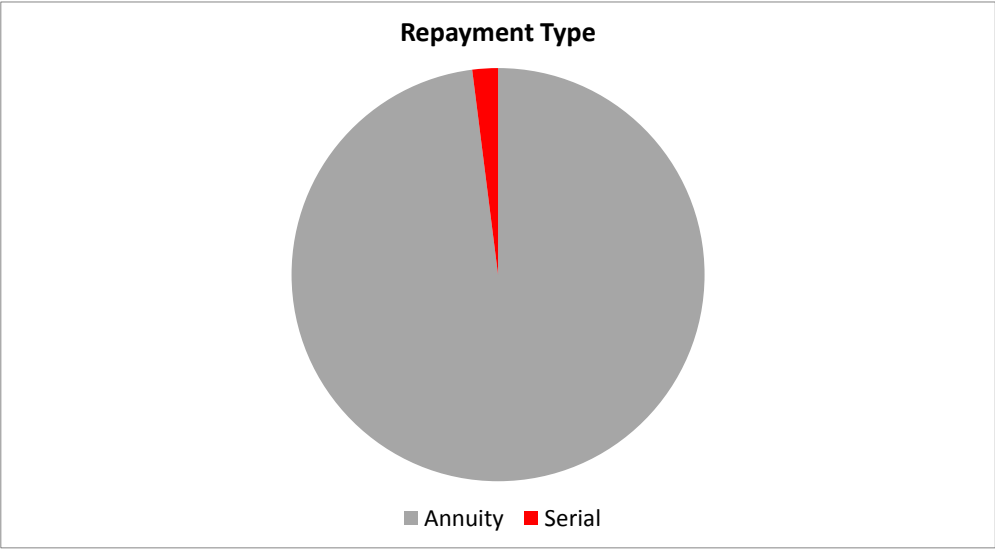
| Repayment Type | TOTAL | | | | | |
|----------------|----------------|--------|---------------------|---------|-----------------------|--------------|
| | Repayment Type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Annuity | 14 143 | 1 878 705 595 | 98,00 % | 56,1 | 34,6 |
| | Serial | 215 | 38 343 087 | 2,00 % | 34,0 | 34,8 |
| | | | | | | |
| | | 14 358 | 1 917 048 682 | 100 % | 55,6 | 34,7 |

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



| | | | |
|-----------------|------|------------|-------------------------|
| Reporting Date | | 28.02.2018 | |
| Payment date | | 26.02.2018 | |
| Period No | | 26 | |
| Monthly Period | | Jan 2018 | |
| Interest Period | from | 25.01.2018 | to 26.02.2018 = 32 days |



**Bilkreditt 7 DAC
Monthly Investor Report**

24.a Dynamic Pre-Payments



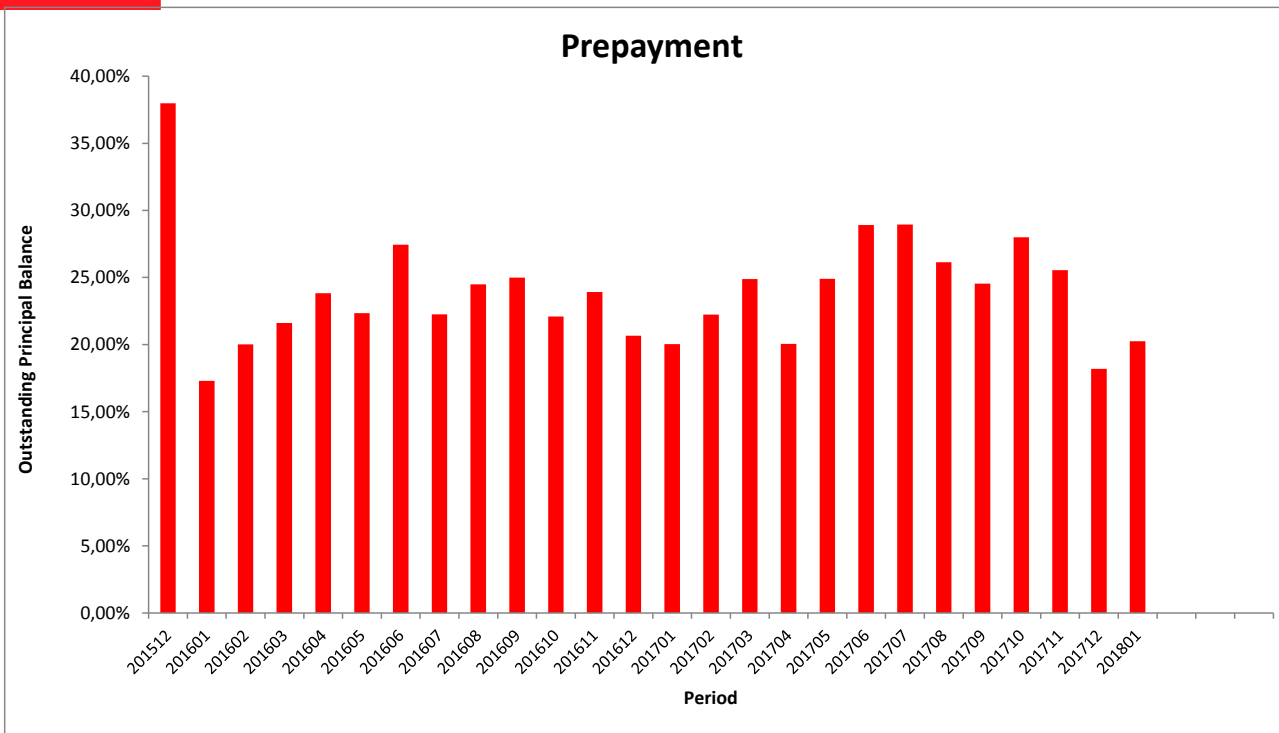
| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

| 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 % |
| | | | |
| | | | |
| | | | |

**Bilkreditt 7 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 28.02.2018 | | |
| Payment date | 26.02.2018 | | |
| Period No | 26 | | |
| Monthly Period | Jan 2018 | | |
| Interest Period | from | 25.01.2018 | to 26.02.2018 = 32 days |



Bilkreditt 7 DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



| | | | |
|-----------------|-----------------|---------------|-----------|
| Reporting Date | 28.02.2018 | | |
| Payment date | 26.02.2018 | | |
| Period No | 26 | | |
| Monthly Period | Jan 2018 | | |
| Interest Period | from 25.01.2018 | to 26.02.2018 | = 32 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 | 1 663 485 | 20 | | | | | | | | | | | | |

| 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 | 1 663 485 | 20 | | | | | | | | | | | | |

| 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 | 8 707 | 994 598 | 1 246 581 |
| 20164 | 9 484 344 | 55 | 4 360 | 5 206 401 | 4 277 943 |
| 20171 | 7 220 771 | 56 | 45 140 | 2 815 779 | 4 404 992 |
| 20172 | 5 858 456 | 50 | 11 343 | 2 213 672 | 3 644 784 |
| 20173 | 5 993 301 | 42 | 31 578 | 1 709 878 | 4 283 423 |
| 20174 | 6 146 738 | 52 | 199 755 | 594 835 | 5 551 903 |
| 20181 | 1 663 485 | 20 | 737 | 737 | 1 662 748 |

Bilkreditt 7 DAC
Monthly Investor Report

26. Delinquency



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 26 | |
| Monthly Period | Jan 2018 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 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 | |
| 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 | 11 | 1 729 600 | | | | | 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 | 5 | 521 426 | | | 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 | | | | | | | | | | | | | | | | | | |
| | 3 | | | | | | | | | | | | | | | | | | |
| | 4 | | | | | | | | | | | | | | | | | | |
| | 5 | | | | | | | | | | | | | | | | | | |
| | 6 | | | | | | | | | | | | | | | | | | |
| | 7 | | | | | | | | | | | | | | | | | | |
| | 8 | | | | | | | | | | | | | | | | | | |
| | 9 | | | | | | | | | | | | | | | | | | |
| | 10 | | | | | | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | | |

Bilkreditt 7 DAC
Monthly Investor Report

27. Priority of Payments



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

Priority of Payments

| | | | |
|--|---|--------------------|------------------|
| Available Distribution Amount | + | 105 052 064,02 NOK | 8 373 457,31 EUR |
| Senior Expenses | - | 825 395,96 NOK | |
| Class A Notes Interest | - | 1 876 984,57 NOK | 14 219,58 EUR |
| Class B Notes Interest (prior to Principal Deficiency Trigger Event) | - | 631 671,00 NOK | |
| Liquidity Reserve | - | 13 840 685,05 NOK | |
| Class A Principal | - | 77 322 949,00 NOK | 8 359 237,73 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 | - | 444 000,00 NOK | |
| Class C notes Principal | - | 0,00 NOK | |
| Interest Subordinated Loan, Principal Subordinated Loan | - | 971 446,51 NOK | |
| Swap Subordinated Amounts | - | 0,00 NOK | |
| Amounts due to seller for deemed collections refunded, refunds etc | - | 0,00 NOK | |
| Payments to Seller | = | 4 116 931,93 NOK | 0,00 EUR |

Bilkreditt 7 DAC
Monthly Investor Report

28. Transaction Costs



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

Transaction Costs

| | All Notes | Class A | Class B | Class C |
|--|--------------------|--------------------|-------------------|-------------------|
| Senior Expenses | 825 395,96 NOK | | | |
| Interest accrued for the Period | 2 952 655,57 NOK | 1 876 984,57 NOK | 631 671,00 NOK | 444 000,00 NOK |
| Cumulative Interest accrued | 147 148 142,10 NOK | 118 088 263,10 NOK | 17 082 362,00 NOK | 11 977 517,00 NOK |
| Interest Payments | 2 952 655,57 NOK | 1 876 984,57 NOK | 631 671,00 NOK | 444 000,00 NOK |
| Cumulative Interest Payments | 147 148 142,10 NOK | 118 088 263,10 NOK | 17 082 362,00 NOK | 11 977 517,00 NOK |
| Interest accrued on Subordinated Loan for the Period | 396 942,54 NOK | | | |
| Cumulative Interest accrued on Subordinated Loan | 16 605 009,67 NOK | | | |
| Interest Payments on Subordinated Loan | 396 942,54 NOK | | | |
| Cumulative Interest Payments on Subordinated Loan | 16 605 009,67 NOK | | | |
| Unpaid Interest for the Period | 0,00 NOK | | | |
| Cumulative Unpaid Interest | 0,00 NOK | | | |

Bilkreditt 7 DAC
Monthly Investor Report

29. Swap Counterparty Data



| | |
|----------------------|------------------------------------|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period from | 25.01.2018 to 26.02.2018 = 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 | 1 333 085 631,00 NOK 144 117 365,51 EUR |
| 3M Nibor (Notes, Swap) (2 days prior to interest period begin date) | 0,8000 % |
| 1M Euribor (Notes, Swap) | -0,3690 % |
| Gross Amount Due to Swap Counterparty | 79 199 933,57 NOK |
| Gross Amount Due from Swap Counterparty | 8 373 457,31 EUR |
| EUR/NOK spot rate | N/A |

Bilkreditt 7 DAC
Monthly Investor Report

30. Contact Details



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| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 26 |
| Monthly Period | Jan 2018 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |