

Bilcreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.08.2017	Following payment dates:	25.09.2017
Payment date	25.08.2017		25.10.2017
Period No	20		
Monthly Period	Jul 2017		
Interest Period	from 25.07.2017	to 25.08.2017	= 31 days
Cut-Off Date	31.07.2017		

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	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	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 575 492 819,00 NOK	2 694 469 911,00 NOK
Scheduled Loan Principal Repayments	43 240 892,00 NOK	45 231 946,00 NOK
Prepayments	69 083 294,00 NOK	72 215 970,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	648 926,00 NOK	481 705,00 NOK
Total Principal Payments Received	112 973 112,00 NOK	117 929 621,00 NOK
	0,00	
New Defaulted Auto Loans in Period	1 524 223,00 NOK	1 489 102,00 NOK
Total New Defaults	1 524 223,00 NOK	1 489 102,00 NOK
Capitalised Interest (due to Repayment Holidays)	452 194,00 NOK	441 631,00 NOK
Closing Balance	2 461 447 678,00 NOK	2 575 492 819,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	11 723 708,00 NOK	11 282 077,00 NOK
New	452 194,00 NOK	441 631,00 NOK
Close	12 175 902,00 NOK	11 723 708,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	11 851 152,00 NOK	12 725 423,00 NOK
Recoveries on loans in default	1 088 466,00 NOK	2 312 814,00 NOK
Total Revenue Received in Period	12 939 618,00 NOK	15 038 237,00 NOK
# Loans		
At beginning of period	17 400 Loans	17 891 Loans
Paid in Full	461 Loans	474 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	9 Loans	17 Loans
At end of period	16 930 Loans	17 400 Loans
Weighted Average Loan Return	5,67 %	
Average NIBOR + Weighted Average Loan Threshold	3,89 %	

Bilkreditt 7 DAC
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	29.08.2017			
Payment date	25.08.2017			
Period No	20			
Monthly Period	Jul 2017			
Interest Period	from	25.07.2017	to	25.08.2017 = 31 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	24 463 471,29 NOK		25 435 536,54 NOK	
b. Collections (Principal, interest, fees, etc)	125 912 730,00 NOK		132 967 858,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	12 348 093,57 EUR	0,00 NOK	12 881 511,24 EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
f. Other Amounts Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	-1 092,19 NOK		-1 013,89 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)	150 375 109,10 NOK	12 348 093,57 EUR	158 402 380,65 NOK	12 881 511,24 EUR

Bilkdrett 7 DAC
Monthly Investor Report

3. Reserve Accounts



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

Note Balance

Beginning of Period	2 575 492 819,00	NOK
End of Period	2 461 447 678,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,2 %	5 022 000,00	NOK
Cash Outflow		5 022 000,00	NOK
Cash Inflow		5 022 000,00	NOK
End of Period	0,2 %	5 022 000,00	NOK
Required Reserve Amount	0,2 %	5 022 000,00	NOK

Liquidity Balance

Beginning of Period	0,8 %	19 441 471,29	NOK
Cash Outflow		19 441 471,29	NOK
Cash Inflow		18 489 654,55	NOK
End of Period	0,7 %	18 489 654,55	NOK
Required Reserve Amount	0,7 %	18 489 654,55	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	123 950 137,08	NOK
Cash Outflow	0,00	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	4 751 987,71	NOK
End of Period	128 702 124,79	NOK
Required Commingling Reserve Fund	128 702 124,79	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 Bilkdrett 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



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

Note Balance

Beginning of Period	2 575 492 819,00	NOK
End of Period	2 461 447 678,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	2 314 009 838,00	94,01 %	15 959
1-29 days past due	117 794 126,00	4,79 %	776
		0,00 %	

Delinquent Receivables:

30-59 days past due	18 105 275,00	0,74 %	116
60-89 days past due	4 865 399,00	0,20 %	36
90-119 days past due	2 649 106,00	0,11 %	18
120-149 days past due	1 434 136,00	0,06 %	10
150-179 days past due	2 589 798,00	0,11 %	15
Total Performing and Delinquent	2 461 447 678,00	100,00 %	16 930

Current Period Defaults	1 524 223,00	9
Cumulative Defaults	30 226 347,00	221
Current Period Recoveries	1 088 466,00	
Cumulative Recoveries	11 354 371,00	

Bilkreditt 7 DAC
Monthly Investor Report

5. Outstanding Notes



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	20				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 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		206 941 277,73 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	150 375 109,10 NOK					
Amortisation	114 045 141,00 NOK					
Redemption per Class		12 329 204,43 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		2 465,84 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	2 461 447 678,00 NOK	194 612 073,30 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		73,13 %	16,10 %	0,03 %	10,73 %	0,01 %
Current Pool Factor		0,39	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	-0,3740 %					
Interest Rate Basis: 3-M NIBOR / Spread	0,8900 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	31					
Principal Outstanding per Note Beginning of Period		41 388,26 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 465,84 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		38 922,41 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		3,78 EUR	1 840,63 NOK	1,47 NOK	1 558,61 NOK	1,56 NOK
Interest Payment	1 171 226,54 NOK	18 889,14 EUR	583 478,62 NOK	1 104,38 NOK	411 473,24 NOK	445,76 NOK
Interest Payment per Note		3,78 EUR	1 840,63 NOK	1,47 NOK	1 558,61 NOK	1,56 NOK

3. Credit Enhancements

	All Notes	Class A	Class B	Class B	Class C	Class C
Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		30,65 %	14,52 %		3,78 %	
Current CE (excl. Excess Spread)		27,82 %	11,69 %		0,96 %	

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 29.08.2017
 Payment date 25.08.2017
 Period No 20
 Monthly Period Jul 2017
 Interest Period: 25.07.2017 to 25.08.2017 = 31 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



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days

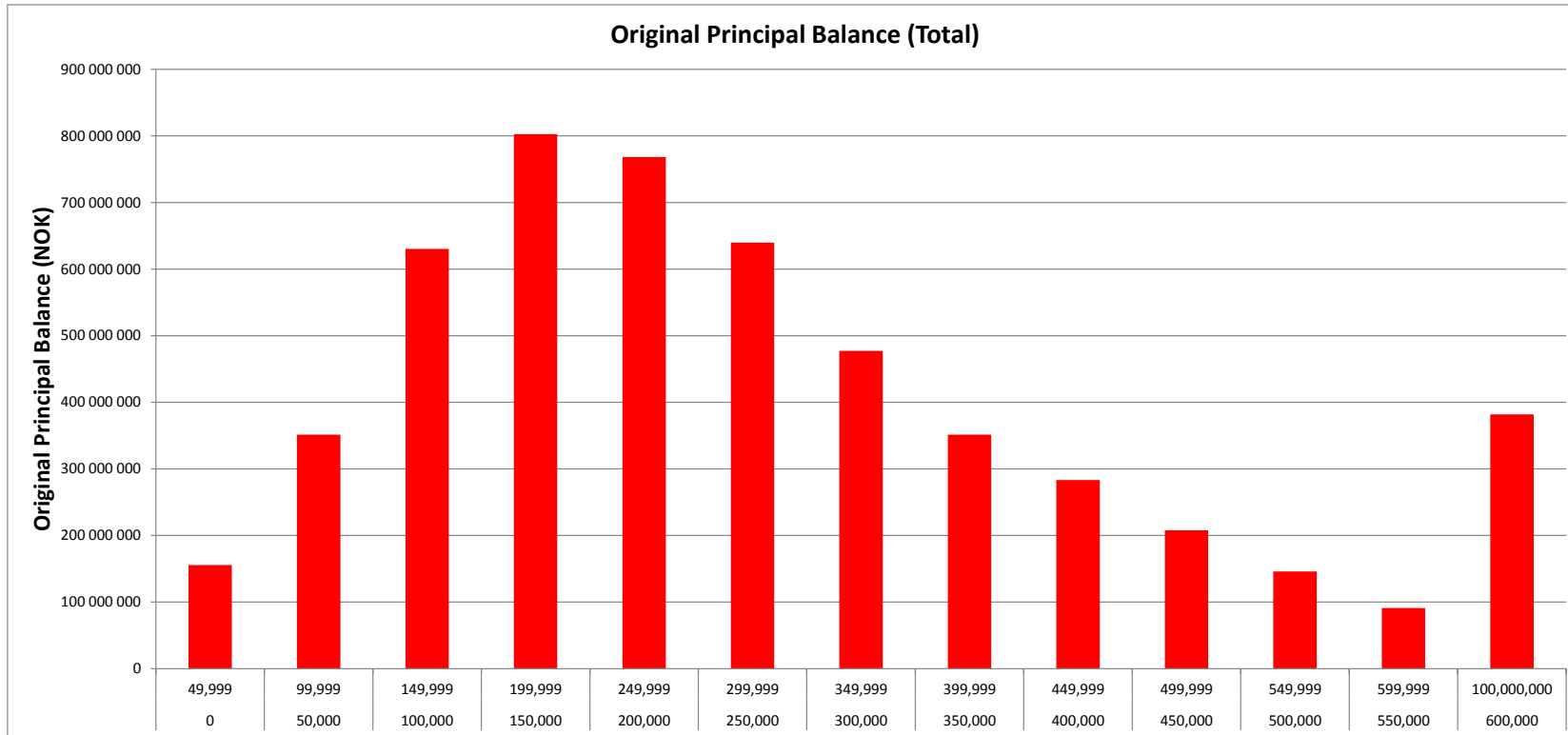
Average amount - all: 202 469

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

Bilkreditt 7 DAC
Monthly Investor Report

7.b Original Principal Balance Graph

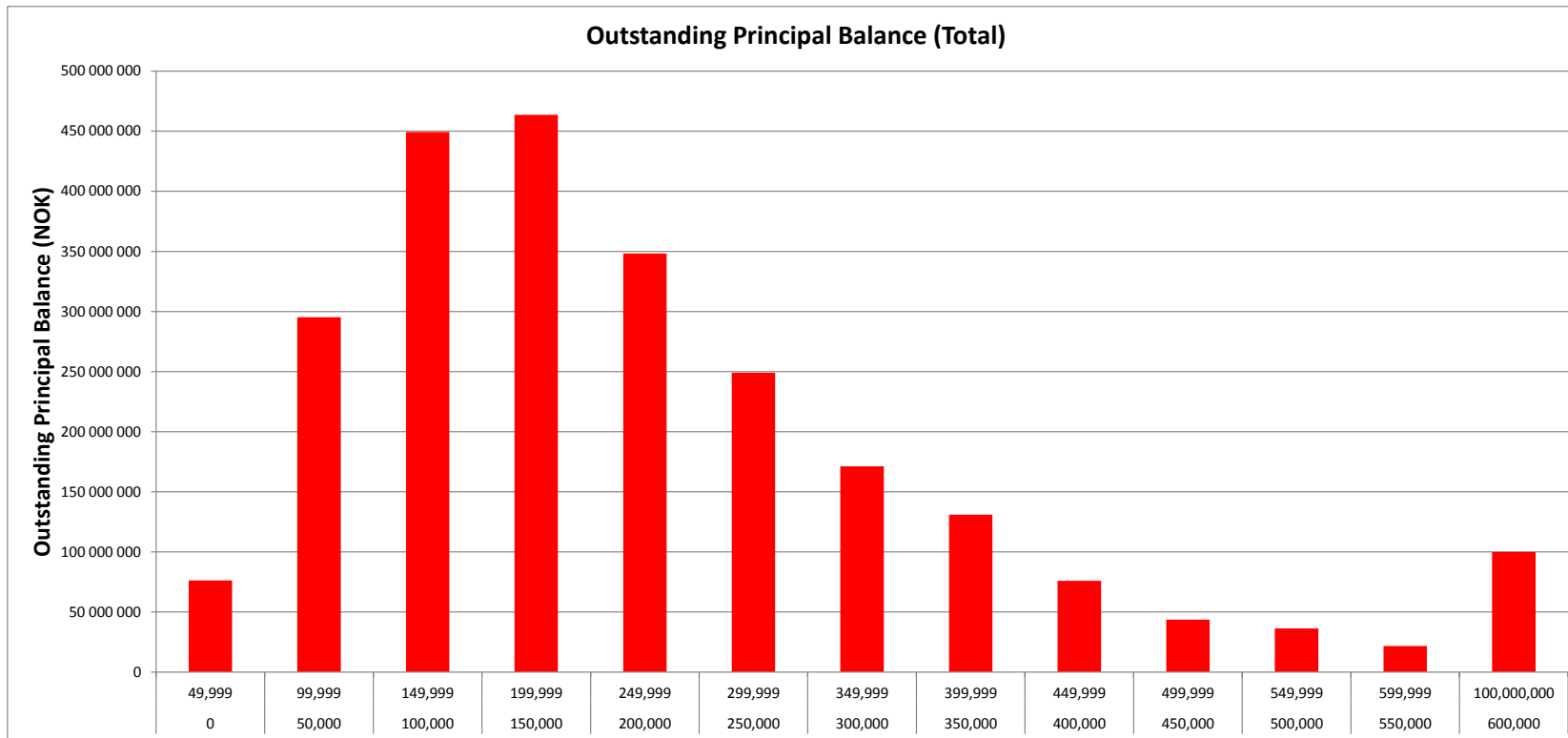
Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

9.a Geographical Distribution



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 364	188 943 260	7,68 %	8,06 %	ØSTFOLD	59,0	28,5	
0200	2 388	355 694 184	14,45 %	14,11 %	AKERSHUS	57,2	29,1	
0300	1 210	192 093 651	7,80 %	7,15 %	OSLO	55,3	28,6	
0400	822	105 179 773	4,27 %	4,86 %	HEDEMARK	56,1	28,5	
0500	717	95 135 066	3,87 %	4,24 %	OPPLAND	58,8	29,1	
0600	1 098	153 967 589	6,26 %	6,49 %	BUSKERUD	57,8	28,7	
0700	841	111 956 531	4,55 %	4,97 %	VESTFOLD	59,1	28,9	
0800	635	82 394 149	3,35 %	3,75 %	TELEMARK	58,1	29,0	
0900	364	47 415 313	1,93 %	2,15 %	AUST-AGDER	60,2	28,5	
1000	593	78 908 611	3,21 %	3,50 %	VEST-AGDER	61,0	29,1	
1100	1 330	196 871 015	8,00 %	7,86 %	ROGALAND	63,0	28,8	
1200	1 845	285 021 796	11,58 %	10,90 %	HORDALAND	60,2	28,9	
1400	182	30 311 039	1,23 %	1,08 %	SOGN OG FJORDANE	60,6	28,7	
1500	725	109 965 688	4,47 %	4,28 %	MJØRE OG ROMSDAL	62,7	28,5	
1600	646	88 937 022	3,61 %	3,82 %	SØR-TRØNDELAG	57,9	28,7	
1700	305	40 395 871	1,64 %	1,80 %	NORD-TRØNDELAG	59,3	28,0	
1800	960	150 587 010	6,12 %	5,67 %	NORDLAND	65,4	28,5	
1900	633	101 738 113	4,13 %	3,74 %	TROMS	67,1	28,7	
2000	271	45 892 550	1,86 %	1,60 %	FINNMARK	64,3	29,0	
2100	1	39 447	0,00 %	0,01 %	SVALBARD	38,0	23,0	
Total:	16 930	2 461 447 678	100 %	100 %		59,7	28,8	

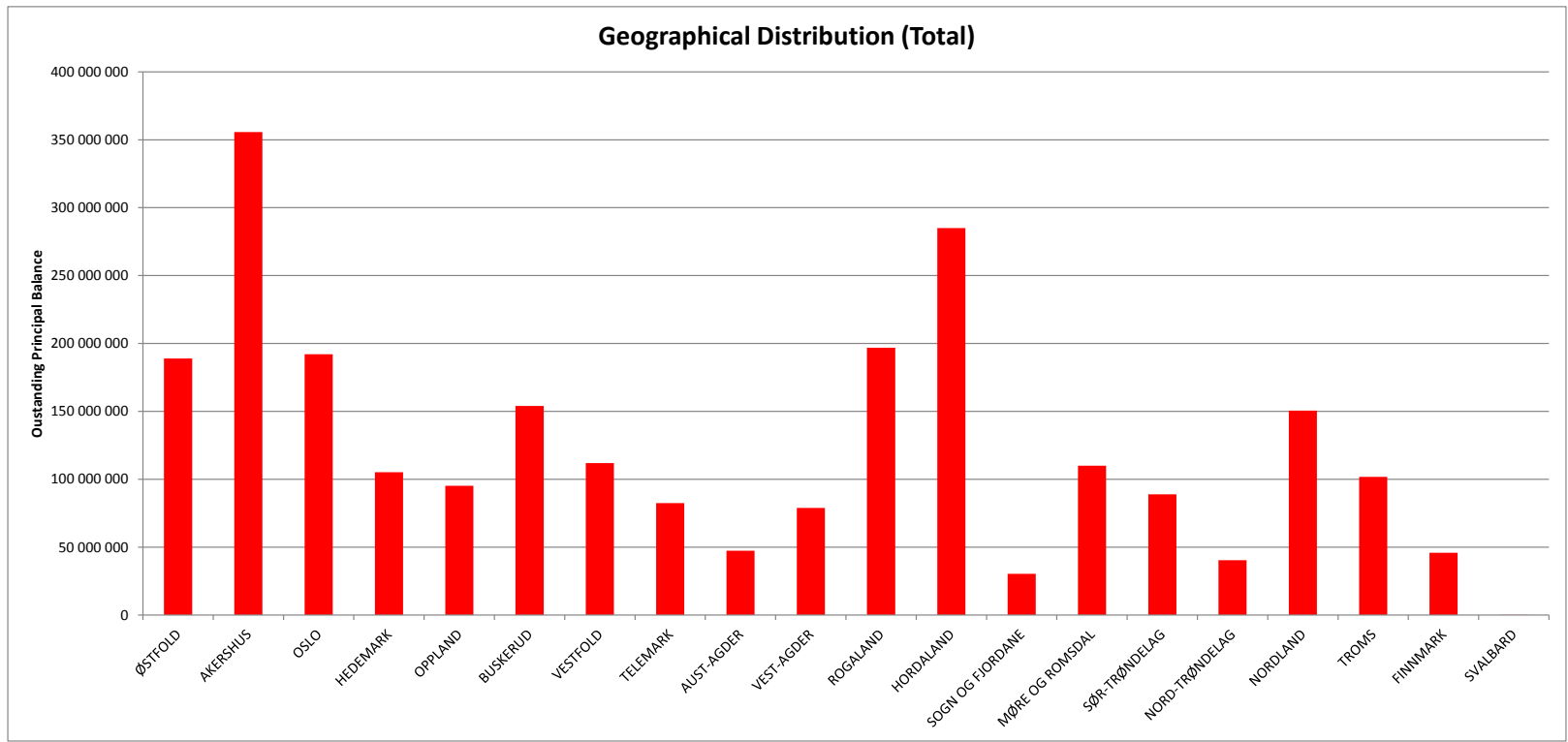
Geographic distribution

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days

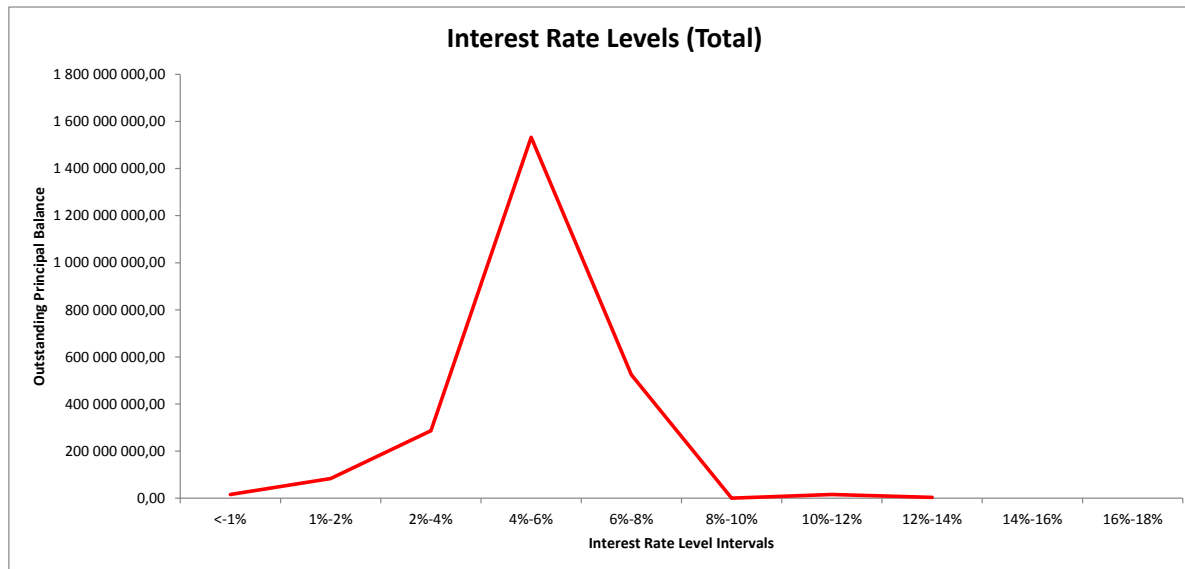


**Bilkreditt 7 DAC
Monthly Investor Report**

10.b Interest Rate



Reporting Date	29.08.2017					
Payment date	25.08.2017					
Period No	20					
Monthly Period	Jul 2017					
Interest Period	from	25.07.2017	to	25.08.2017	=	31 days

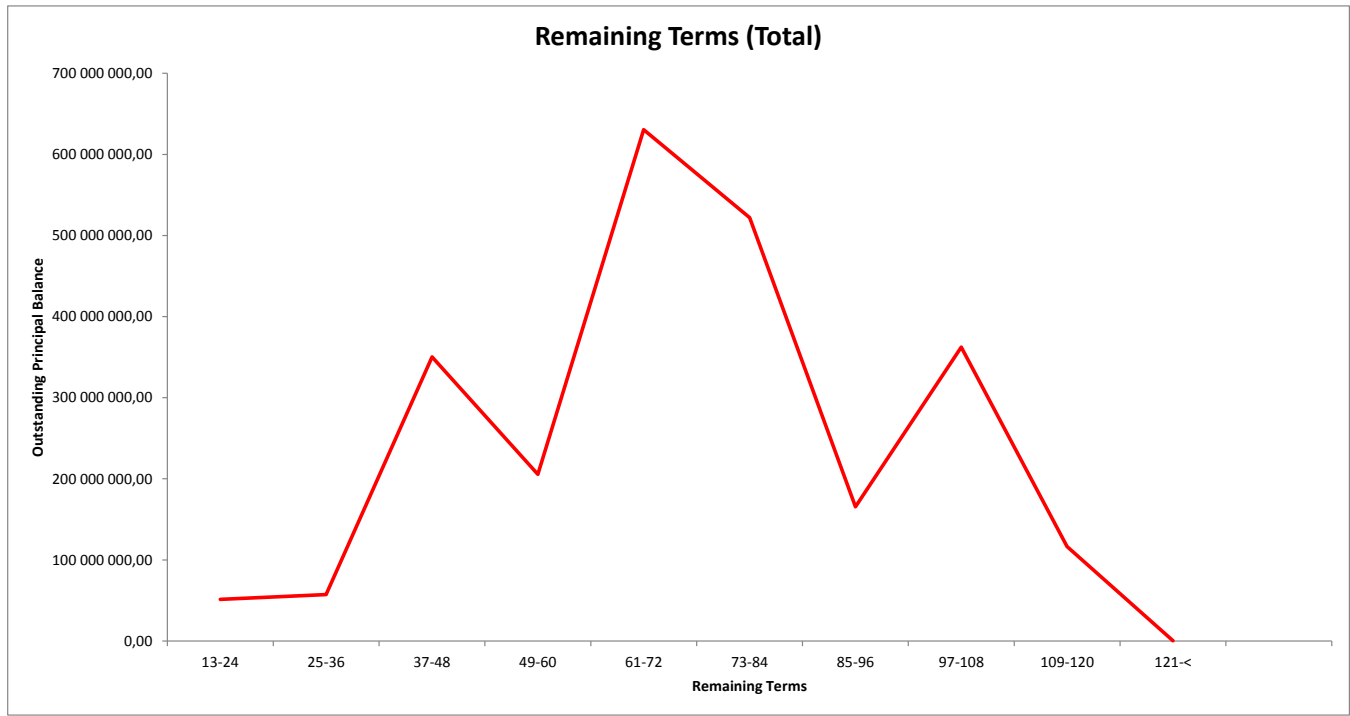


**Bilkreditt 7 DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	29.08.2017					
Payment date	25.08.2017					
Period No	20					
Monthly Period	Jul 2017					
Interest Period	from	25.07.2017	to	25.08.2017	=	31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

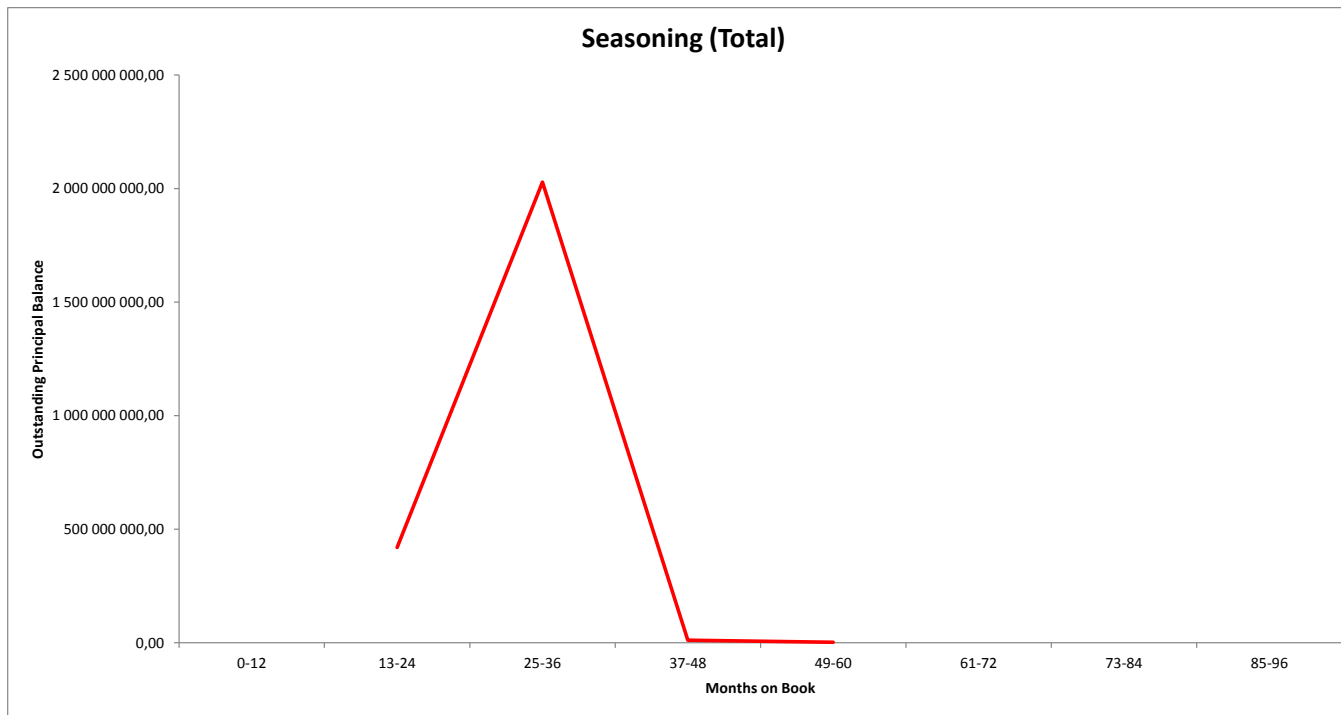
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	2 630	419 507 851	17,04 %	64,1	23,6
	25		36	14 212	2 028 307 563	82,40 %	58,8	29,7
	37		48	76	11 518 081	0,47 %	62,8	42,1
	49		60	12	2 114 183	0,09 %	82,0	54,7
	61		72					
	73		84					
	85		96					
	Total			16 930	2 461 447 678	100,00 %	59,7	28,8

Bilkreditt 7 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

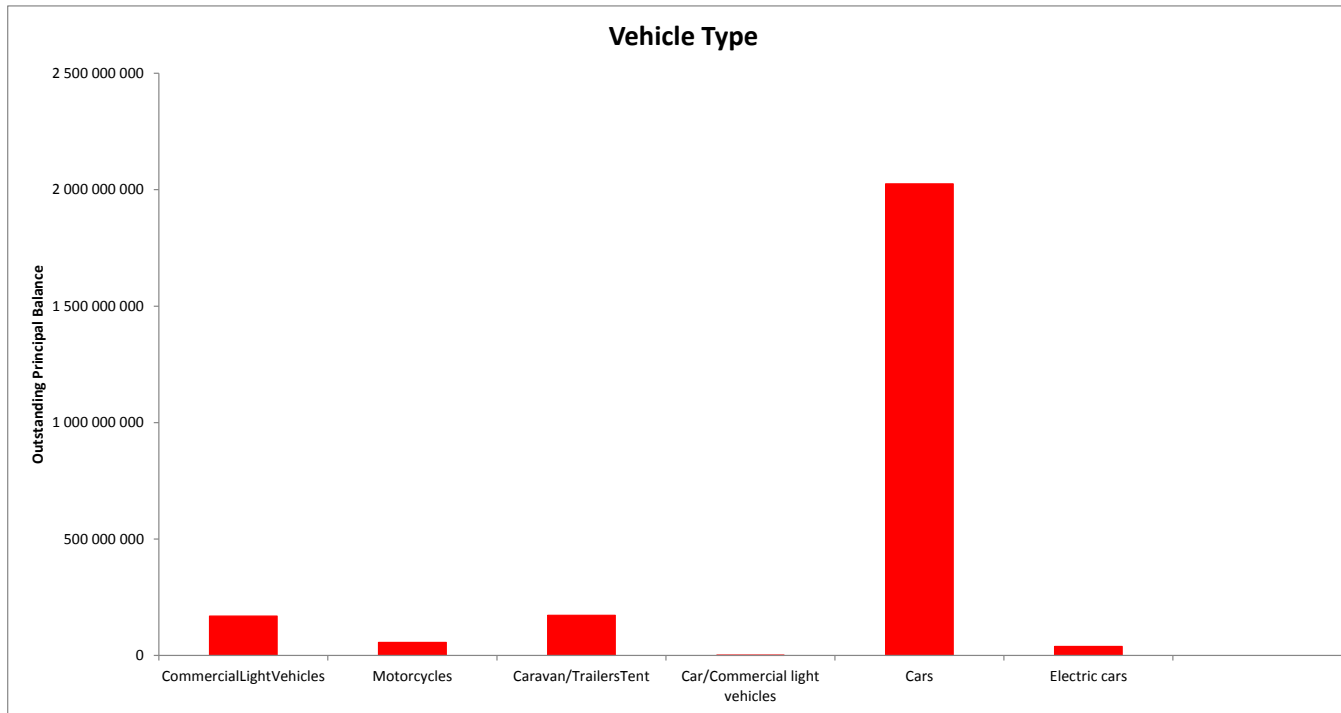
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 325	169 062 639	6,87 %	48,3	29,2
	Motorcycles	619	56 005 035	2,28 %	57,3	28,0
	Caravan/TrailersTent	919	172 470 845	7,01 %	76,0	28,3
	Car/Commercial light vehicles	2	251 049	0,01 %	71,6	23,0
	Cars	13 828	2 025 394 482	82,28 %	59,3	28,8
	Electric cars	237	38 263 628	1,55 %	62,1	27,1
	Total	16 930	2 461 447 678	100 %	59,7	28,8

**Bilkreditt 7 DAC
Monthly Investor Report**

13.b Vehicle type



Reporting Date	29.08.2017					
Payment date	25.08.2017					
Period No	20					
Monthly Period	Jul 2017					
Interest Period	from	25.07.2017	to	25.08.2017	=	31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

14.a Hybrid loans



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	20				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days

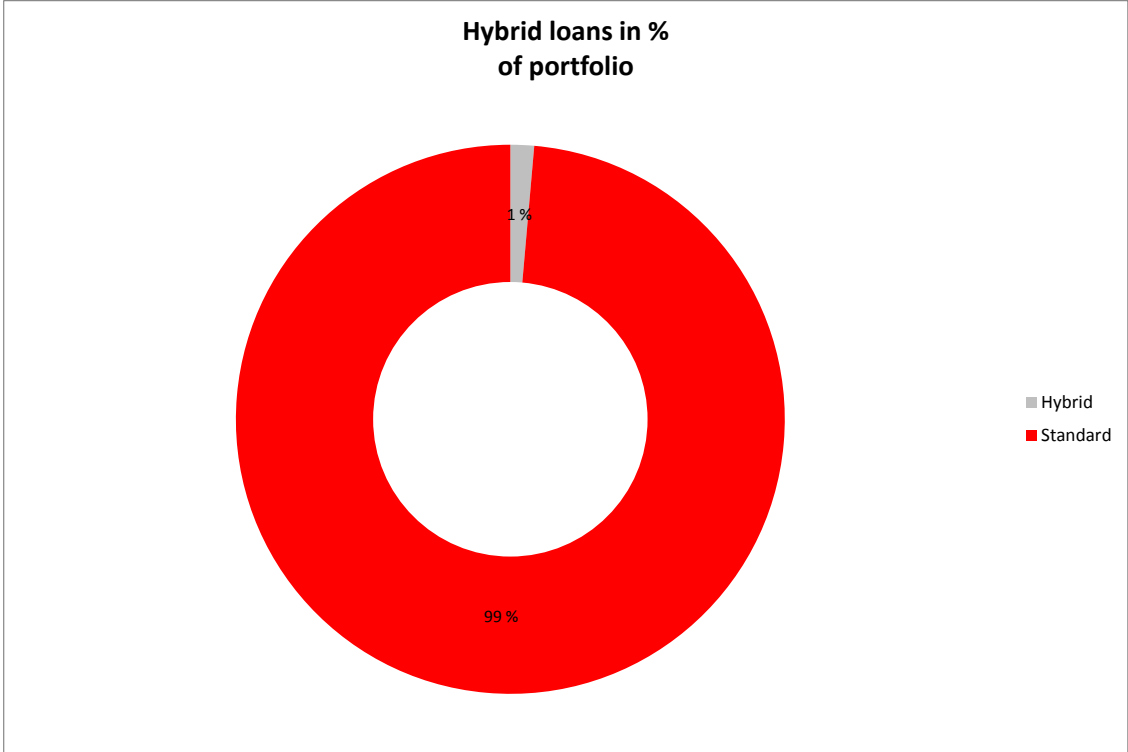
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		98	34 257 115	1,39 %	10,9	29,2
Standard		16 832	2 427 190 563	98,61 %	60,4	28,8
Total		16 930	2 461 447 678	100 %	59,7	28,8

**Bilkreditt 7 DAC
Monthly Investor Report**

14.b Hybrid loans



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	20				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days

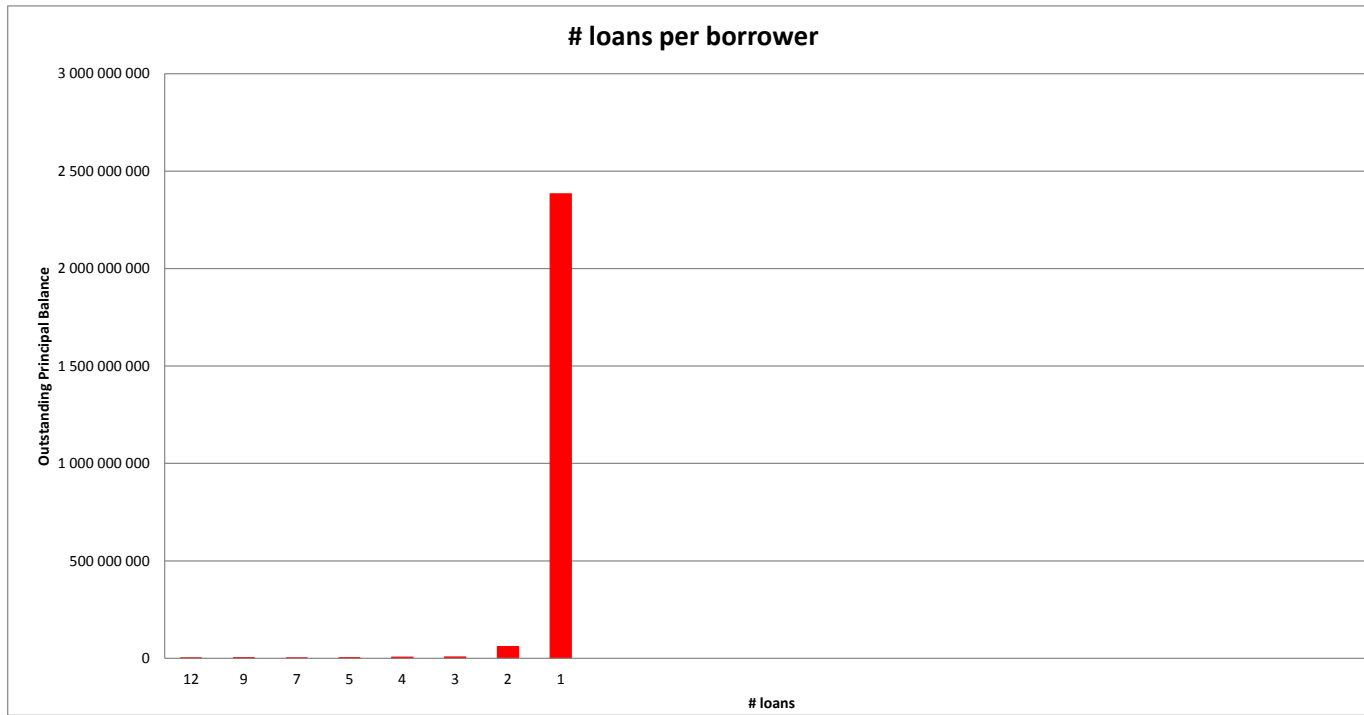


**Bilkreditt 7 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	29.08.2017					
Payment date	25.08.2017					
Period No	20					
Monthly Period	Jul 2017					
Interest Period	from	25.07.2017	to	25.08.2017	=	31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 461 447 678	2 415 344 258	46 103 420	10 974 938	5,35 %	98,13 %
2	2 415 344 258	2 365 941 725	49 402 534	10 764 799	5,35 %	96,12 %
3	2 365 941 725	2 318 271 126	47 670 599	10 552 518	5,35 %	94,18 %
4	2 318 271 126	2 270 406 915	47 864 211	10 340 701	5,35 %	92,24 %
5	2 270 406 915	2 221 809 106	48 597 809	10 125 577	5,35 %	90,26 %
6	2 221 809 106	2 174 305 042	47 504 064	9 916 534	5,36 %	88,33 %
7	2 174 305 042	2 126 611 493	47 693 549	9 704 617	5,36 %	86,40 %
8	2 126 611 493	2 077 435 702	49 175 786	9 489 815	5,35 %	84,40 %
9	2 077 435 702	2 031 100 612	46 335 090	9 284 032	5,36 %	82,52 %
10	2 031 100 612	1 984 498 259	46 602 353	9 076 656	5,36 %	80,62 %
11	1 984 498 259	1 937 794 188	46 704 071	8 868 490	5,36 %	78,73 %
12	1 937 794 188	1 890 819 625	46 974 563	8 662 504	5,36 %	76,82 %
13	1 890 819 625	1 845 696 974	45 122 651	8 461 623	5,37 %	74,98 %
14	1 845 696 974	1 800 257 451	45 439 523	8 259 180	5,37 %	73,14 %
15	1 800 257 451	1 756 326 553	43 930 898	8 062 344	5,37 %	71,35 %
16	1 756 326 553	1 712 387 435	43 939 119	7 864 955	5,37 %	69,57 %
17	1 712 387 435	1 668 130 836	44 256 599	7 666 977	5,37 %	67,77 %
18	1 668 130 836	1 624 545 183	43 585 653	7 471 534	5,37 %	66,00 %
19	1 624 545 183	1 580 546 846	43 998 337	7 274 741	5,37 %	64,21 %
20	1 580 546 846	1 536 637 447	43 909 399	7 078 135	5,37 %	62,43 %

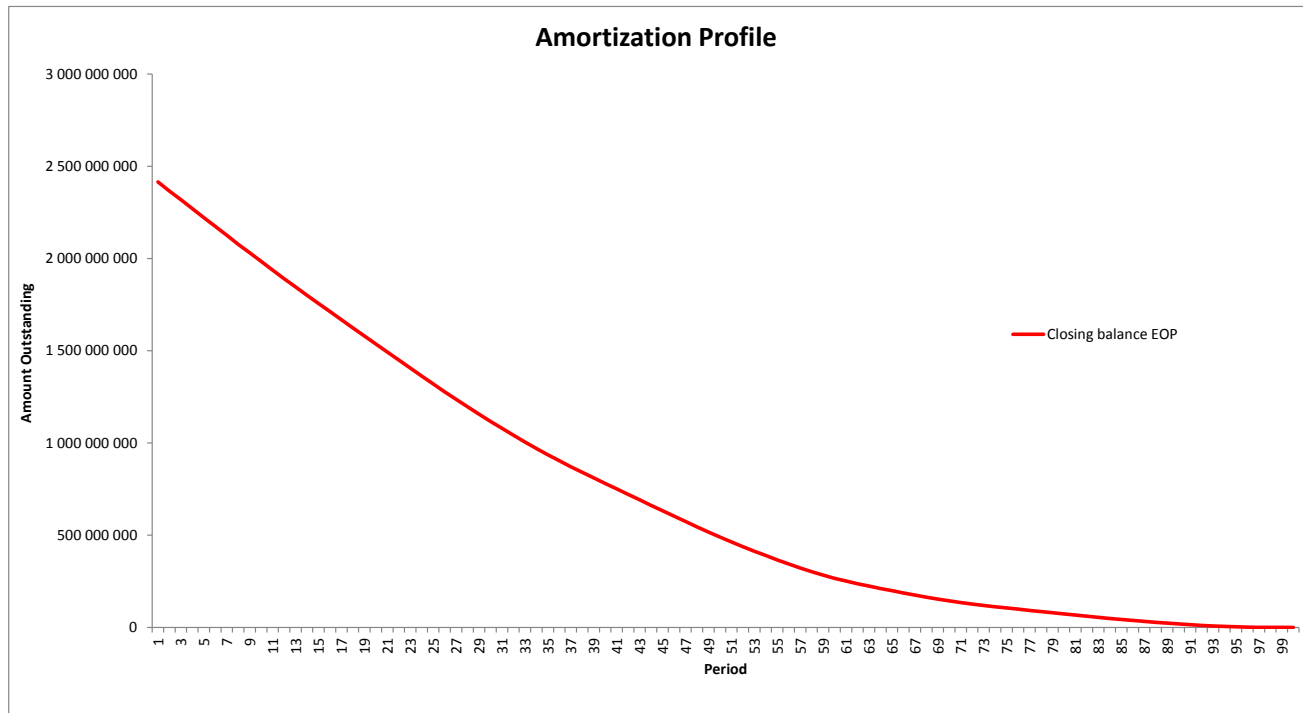
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	20				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days

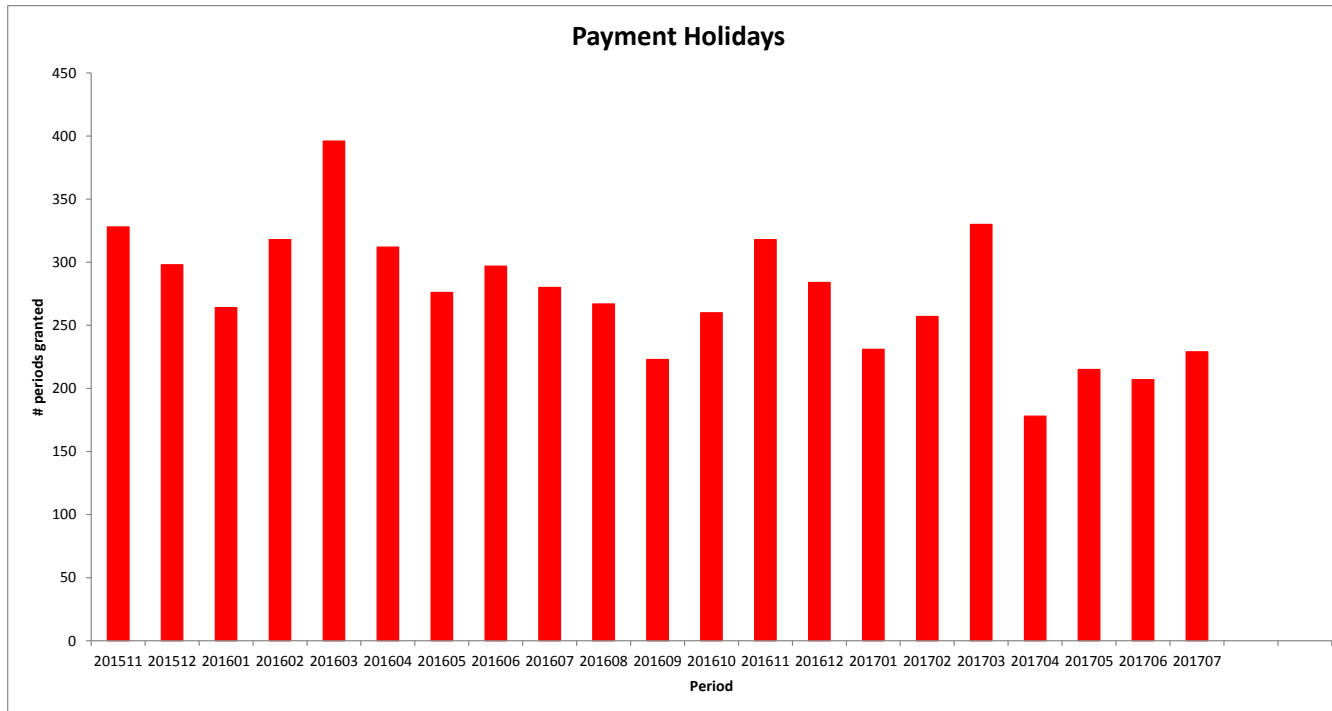


Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29.08.2017					
Payment date	25.08.2017					
Period No	20					
Monthly Period	Jul 2017					
Interest Period	from	25.07.2017	to	25.08.2017	=	31 days

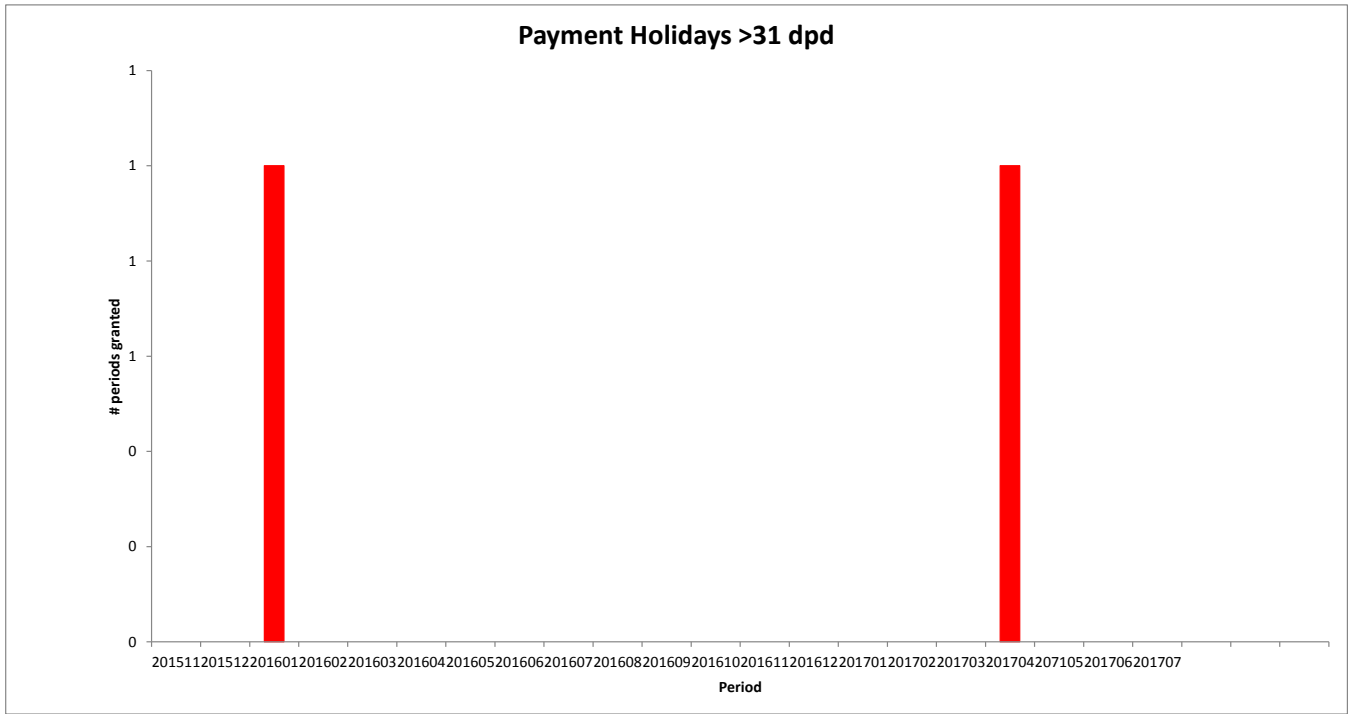


**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31dpd



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

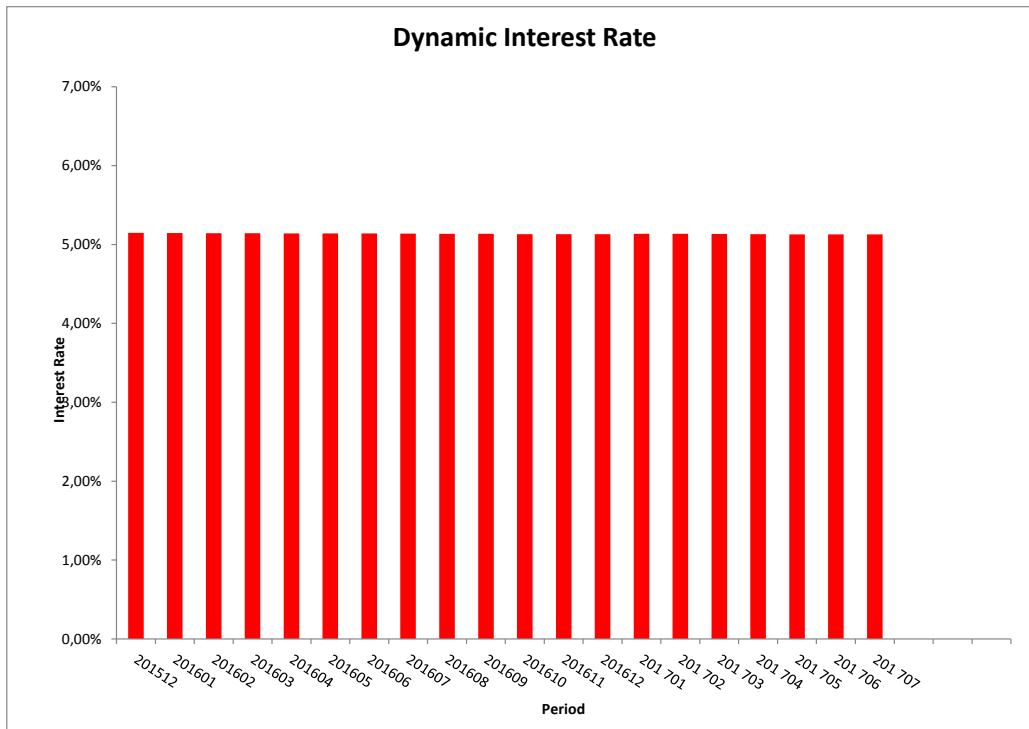
TOTAL		
Period	Closing balance	WA Interest rate
201512	4 961 729 485	5,15 %
201601	4 824 877 226	5,15 %
201602	4 677 232 996	5,14 %
201603	4 524 706 931	5,14 %
201604	4 367 347 791	5,14 %
201605	4 218 125 879	5,14 %
201606	4 051 770 340	5,14 %
201607	3 914 038 749	5,14 %
201608	3 768 451 252	5,14 %
201609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

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	29.08.2017		
Payment date	25.08.2017		
Period No	20		
Monthly Period	Jul 2017		
Interest Period	from	25.07.2017	to 25.08.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

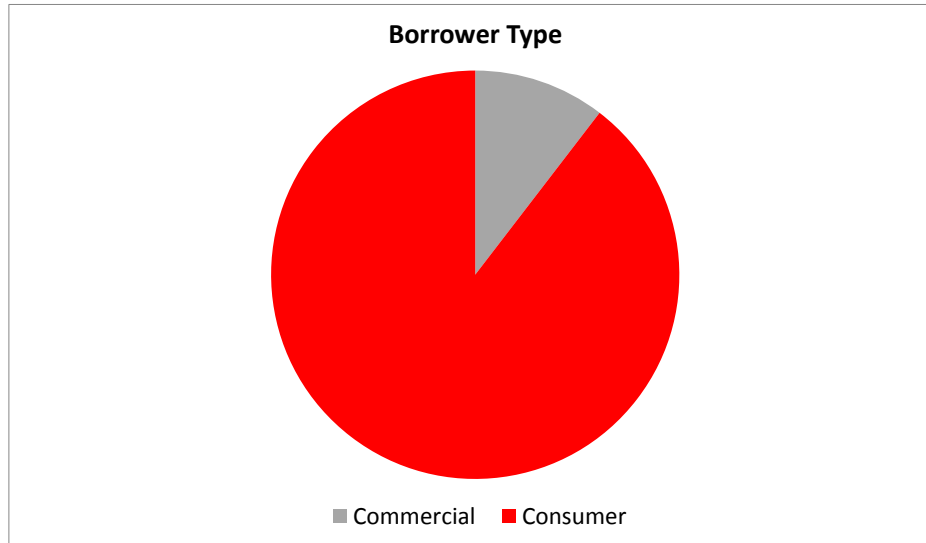
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 552	256 667 094	10,43 %	43,2	28,7
	Consumer	15 378	2 204 780 584	89,57 %	61,7	28,8
	Total	16 930	2 461 447 678	100 %	59,7	28,8

Bilkreditt 7 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days

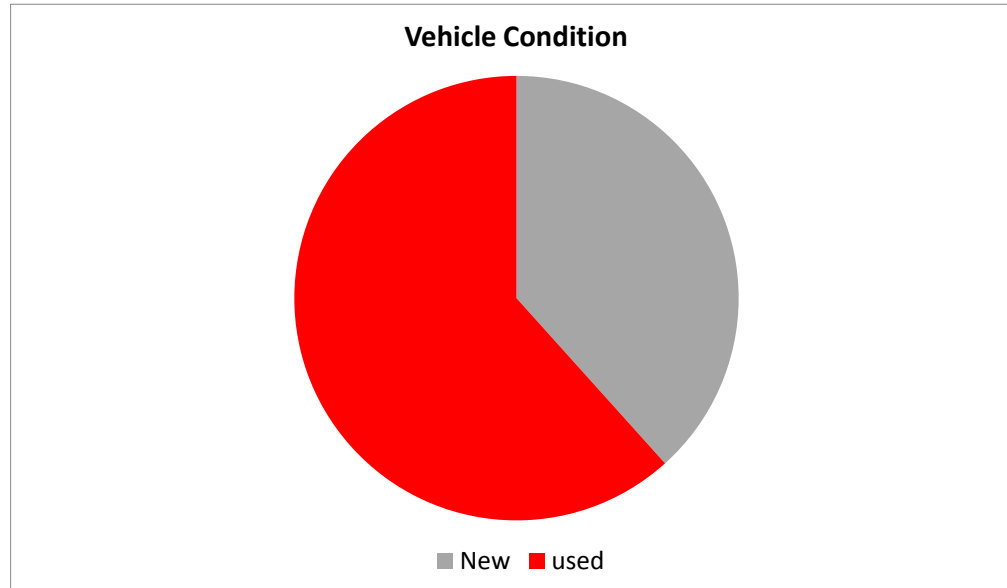
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 156	943 700 177	38,34 %	60,3	28,6
	used	11 774	1 517 747 501	61,66 %	59,4	28,8
		16 930	2 461 447 678	100 %	59,7	28,8

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days

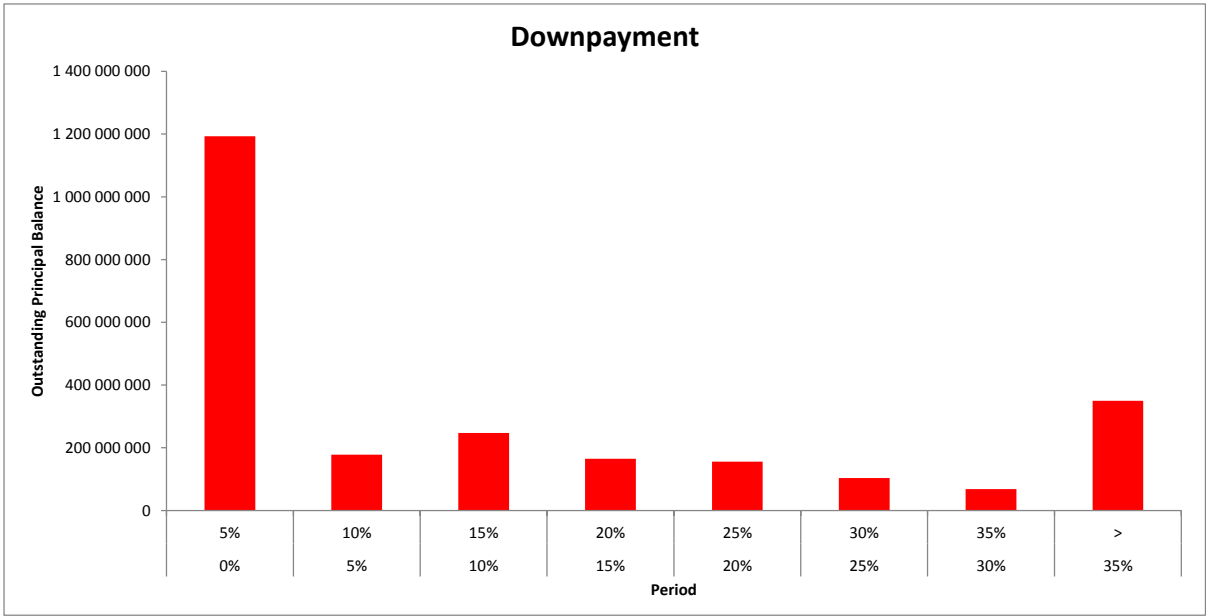
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 567	1 193 258 524	48,48 %	60,7	28,8
	5 %	10 %	1 016	178 004 425	7,23 %	62,7	28,9
	10 %	15 %	1 457	247 347 119	10,05 %	63,9	29,0
	15 %	20 %	1 017	164 992 937	6,70 %	59,1	28,8
	20 %	25 %	1 085	155 738 769	6,33 %	59,5	28,5
	25 %	30 %	755	103 367 962	4,20 %	61,8	28,6
	30 %	35 %	558	68 546 891	2,78 %	56,4	28,9
	35 %	>	3 475	350 191 051	14,23 %	52,4	28,4
Total		16 930	2 461 447 678	100 %	59,7	28,8	

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	29.08.2017		
Payment date	25.08.2017		
Period No	20		
Monthly Period	Jul 2017		
Interest Period	from	25.07.2017	to 25.08.2017 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

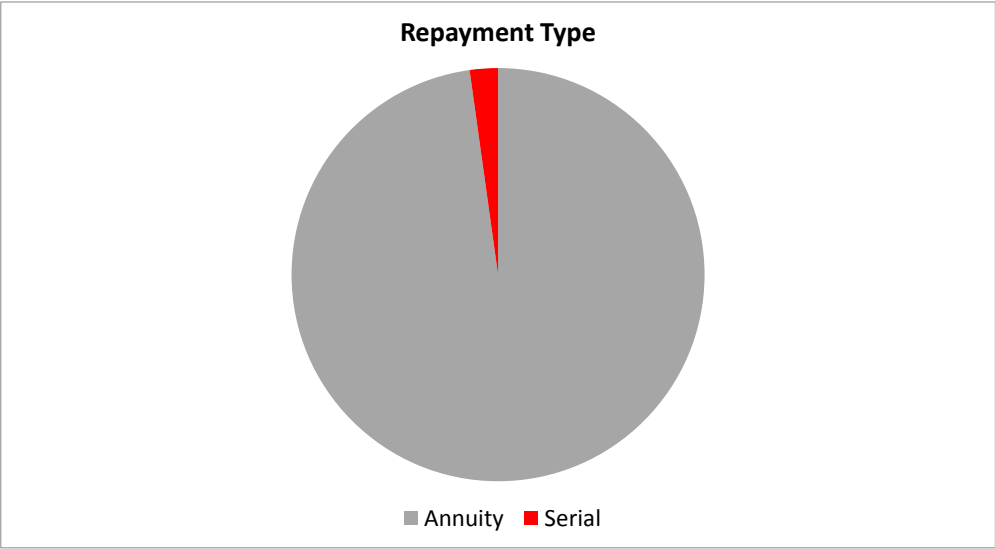
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	16 663	2 407 246 821	97,80 %	60,3	28,8
	Serial	267	54 200 857	2,20 %	35,8	28,9
		16 930	2 461 447 678	100 %	59,7	28,8

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

24.a Dynamic Pre-Payments



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period from	25.07.2017 to 25.08.2017 = 31 days

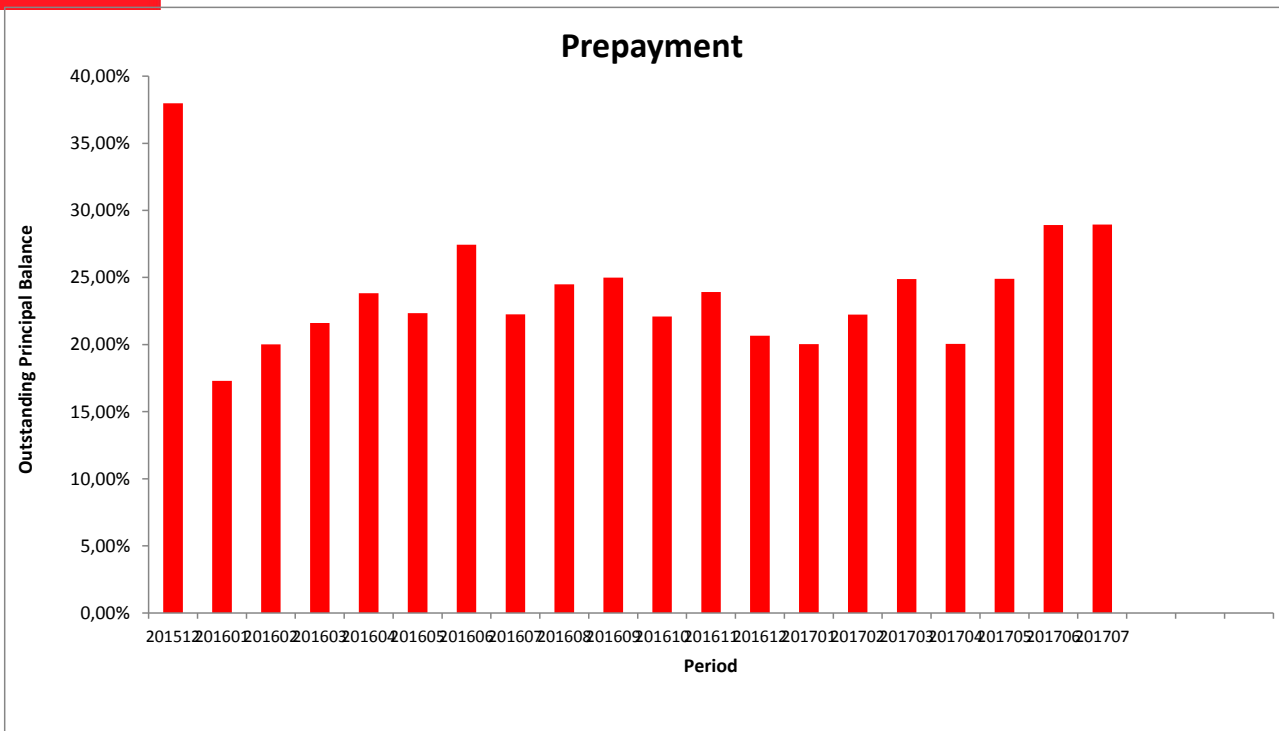
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201512	193 588 505	4 961 729 485	38,0 %
201601	75 756 641	4 824 877 226	17,3 %
201602	86 265 020	4 677 232 996	20,0 %
201603	90 894 870	4 524 706 931	21,6 %
201604	97 939 137	4 367 347 791	23,8 %
201605	87 937 117	4 218 125 879	22,3 %
201606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

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**

24.b Dynamic Pre-Payments

Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

25. Defaults, Recoveries and Losses by Quarter of Default



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2			2016 3			2016 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20161	116 009	2	44 073	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	-	-	-	- 109 816	- 109 816	3 891 181	885 106	775 290	3 006 075	522 545	1 297 835	2 483 530
20163	2 241 179	25							145 634	145 634	2 095 545	399 448	545 082	1 696 097
20164	9 484 344	55										672 170	672 170	8 812 174
20171	7 220 771	56												
20172	2 984 562	18												
20173	5 993 301	42												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1			2017 2			2017 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20161	116 009	2	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	129 893	1 999 957	1 781 408
20163	2 241 179	25	73 113	618 195	1 622 984	162 454	780 649	1 460 530	9 316	789 965	1 451 214
20164	9 484 344	55	2 214 967	2 887 137	6 597 207	1 622 845	4 509 982	4 974 362	0	4 509 982	4 974 362
20171	7 220 771	56	330 667	330 667	6 890 104	1 251 392	1 582 059	5 638 712	808 864	2 390 923	4 829 848
20172	5 858 456	50				1 479 078	1 479 078	4 379 378	138 087	1 617 165	4 241 291
20173	1 524 223	9							2 306	2 306	1 521 917

Bilkreditt 7 DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	20	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance
2015	12	4 961 729 485	24 099	4 700 936 780	1 098	226 270 383	136	29 455 590	27	5 066 732							0	0
	1	4 824 877 226	23 794	4 575 829 836	1 034	210 629 519	151	30 580 426	30	6 107 845	11	1 729 600					1	1 937
	2	4 677 232 996	23 288	4 417 051 439	1 105	218 237 203	153	29 391 060	48	9 854 484	14	2 177 384	5	521 426			0	0
	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
2016	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		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

Bilkreditt 7 DAC
Monthly Investor Report

27. Priority of Payments



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

Priority of Payments

Available Distribution Amount	+	150 375 109,10 NOK	12 348 093,57 EUR
Senior Expenses	-	1 059 789,97 NOK	
Class A Notes Interest	-	2 759 329,13 NOK	18 889,14 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	584 583,00 NOK	
Liquidity Reserve	-	18 489 654,55 NOK	
Class A Principal	-	114 045 141,00 NOK	12 329 204,43 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	-	411 919,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 730 749,07 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	6 271 943,37 NOK	0,00 EUR

Bilkreditt 7 DAC
Monthly Investor Report

28. Transaction Costs



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 059 789,97 NOK			
Interest accrued for the Period	3 755 831,13 NOK	2 759 329,13 NOK	584 583,00 NOK	411 919,00 NOK
Cumulative Interest accrued	128 589 883,05 NOK	105 472 093,05 NOK	13 596 592,00 NOK	9 521 198,00 NOK
Interest Payments	3 755 831,13 NOK	2 759 329,13 NOK	584 583,00 NOK	411 919,00 NOK
Cumulative Interest Payments	128 589 883,05 NOK	105 472 093,05 NOK	13 596 592,00 NOK	9 521 198,00 NOK
Interest accrued on Subordinated Loan for the Period	478 932,34 NOK			
Cumulative Interest accrued on Subordinated Loan	14 009 828,71 NOK			
Interest Payments on Subordinated Loan	478 932,34 NOK			
Cumulative Interest Payments on Subordinated Loan	14 009 828,71 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	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period from	25.07.2017 to 25.08.2017 = 31 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	1 914 206 819,00 NOK 206 941 277,73 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8900 %
1M Euribor (Notes, Swap)	-0,3740 %
Gross Amount Due to Swap Counterparty	116 804 470,13 NOK
Gross Amount Due from Swap Counterparty	12 348 093,57 EUR
EUR/NOK spot rate	N/A

Bilkreditt 7 DAC
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

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

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

Risk

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

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

Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	20
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days