

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	30.08.2018	Following payment dates:	25.09.2018
Payment date	28.08.2018		25.10.2018
Period No	32		
Monthly Period	Jul 2018		
Interest Period	from 25.07.2018	to 28.08.2018	= 34 days
Cut-Off Date	31.07.2018		

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	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 514 136 816,00 NOK	1 603 458 965,00 NOK
Scheduled Loan Principal Repayments	32 396 556,00 NOK	32 735 963,00 NOK
Prepayments	38 409 381,00 NOK	54 021 570,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	226 396,00 NOK	433 198,00 NOK
Total Principal Payments Received	71 032 333,00 NOK	87 190 731,00 NOK
	0,00	
New Defaulted Auto Loans in Period	2 419 366,00 NOK	2 509 160,00 NOK
Total New Defaults	2 419 366,00 NOK	2 509 160,00 NOK
Capitalised Interest (due to Repayment Holidays)	268 819,00 NOK	377 742,00 NOK
Closing Balance	1 440 953 936,00 NOK	1 514 136 816,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	15 699 425,00 NOK	15 321 683,00 NOK
New	268 819,00 NOK	377 742,00 NOK
Close	15 968 244,00 NOK	15 699 425,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	7 728 282,00 NOK	7 915 321,00 NOK
Recoveries on loans in default	560 843,00 NOK	1 373 450,00 NOK
Total Revenue Received in Period	8 289 125,00 NOK	9 288 771,00 NOK
# Loans		
At beginning of period	12 292 Loans	12 823 Loans
Paid in Full	429 Loans	504 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	23 Loans	27 Loans
At end of period	11 840 Loans	12 292 Loans
Weighted Average Loan Return	6,29 %	
Average NIBOR + Weighted Average Loan Threshold	4,04 %	

Bil kreditt 7 DAC
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	32				
Monthly Period	Jul 2018				
Interest Period	from 25.07.2018	to	28.08.2018	=	34 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	15 735 383,72	NOK	16 418 187,60	NOK
b. Collections (Principal, interest, fees, etc)	79 321 458,00	NOK	96 479 502,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
				9 665 785,39 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	-1 141,81	NOK	-904,75	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)	95 055 699,91	NOK	7 921 328,35	EUR
			112 896 784,85	NOK
				9 665 785,39 EUR

Bilkreditt 7 DAC
Monthly Investor Report

3. Reserve Accounts

Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days



Note Balance

Beginning of Period	1 514 136 816,00	NOK
End of Period	1 440 953 936,00	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 %	10 713 383,72	NOK
Cash Outflow		10 713 383,72	NOK
Cash Inflow		10 044 000,00	NOK
End of Period	0,7 %	10 044 000,00	NOK
Required Reserve Amount	0,7 %	10 044 000,00	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	90 661 921,45	NOK
Cash Outflow	2 120 244,67	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	0,00	NOK
End of Period	88 541 676,79	NOK
Required Commingling Reserve Fund	88 541 676,79	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 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

Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

4. Performance Data



Note Balance

Beginning of Period	1 514 136 816,00	NOK
End of Period	1 440 953 936,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	1 353 294 638,00	93,92 %	11 152
1-29 days past due	67 587 840,00	4,69 %	516
		0,00 %	
Delinquent Receivables:			
30-59 days past due	10 502 342,00	0,73 %	85
60-89 days past due	3 240 543,00	0,22 %	27
90-119 days past due	2 602 375,00	0,18 %	19
120-149 days past due	2 177 896,00	0,15 %	25
150-179 days past due	1 548 302,00	0,11 %	16
Total Performing and Delinquent	1 440 953 936,00	100,00 %	11 840

Current Period Defaults	2 419 366,00	23
Cumulative Defaults	53 878 692,00	433
Current Period Recoveries	560 843,00	
Cumulative Recoveries	20 735 586,00	

Bilkreditt 7 DAC
Monthly Investor Report

5. Outstanding Notes



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	32		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 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 (S&P/Moody's)		AAA(sf)/Aaa(sf)	AAA(sf)/Aa1(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		92 200 088,22 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	95 055 699,91 NOK					
Amortisation	73 182 880,00 NOK					
Redemption per Class		7 911 662,70 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 582,33 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 440 953 936,00 NOK	84 288 425,51 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		54,11 %	27,50 %	0,05 %	18,32 %	0,02 %
Current Pool Factor		0,17	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,3690 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,0400 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	34					
Principal Outstanding per Note Beginning of Period		18 440,02 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 582,33 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		16 857,69 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		1,93 EUR	2 136,80 NOK	1,71 NOK	1 803,89 NOK	1,80 NOK
Interest Payment	1 244 799,19 NOK	9 665,64 EUR	677 366,92 NOK	1 282,08 NOK	476 227,09 NOK	515,91 NOK
Interest Payment per Note		1,93 EUR	2 136,80 NOK	1,71 NOK	1 803,89 NOK	1,80 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		48,59 %	21,03 %		2,69 %	
Current CE (excl. Excess Spread)		46,94 %	19,39 %		1,05 %	

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 30.08.2018
 Payment date 28.08.2018
 Period No 32
 Monthly Period Jul 2018
 Interest Period : 25.07.2018 to 28.08.2018 = 34 days

Transaction Role	Counterparty	Rating Triggers								Trigger Breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilkreditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-1	P-1 Review for possible Downgrade	P-1	A Credit watch negative	A	A2 Review for possible Downgrade	A2	N	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 P-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 standing to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-1	N/A	P-1	BBB- Credit Watch Negative	A	Baa2 Review for possible Downgrade	A2	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-1	N/A	P-1	BB+ Credit watch Negative	A	Baa3 Review for possible Downgrade	A2	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-	A	A3	A1	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.
Paying Agent and related roles	Bank of New York Mellon			A-1		P-1		A		A1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1		P-1		A		A1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1		P-1		A		A1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa2	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	30.08.2018		
Payment date	28.08.2018		
Period No	32		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days

Average amount - all: 202 469

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

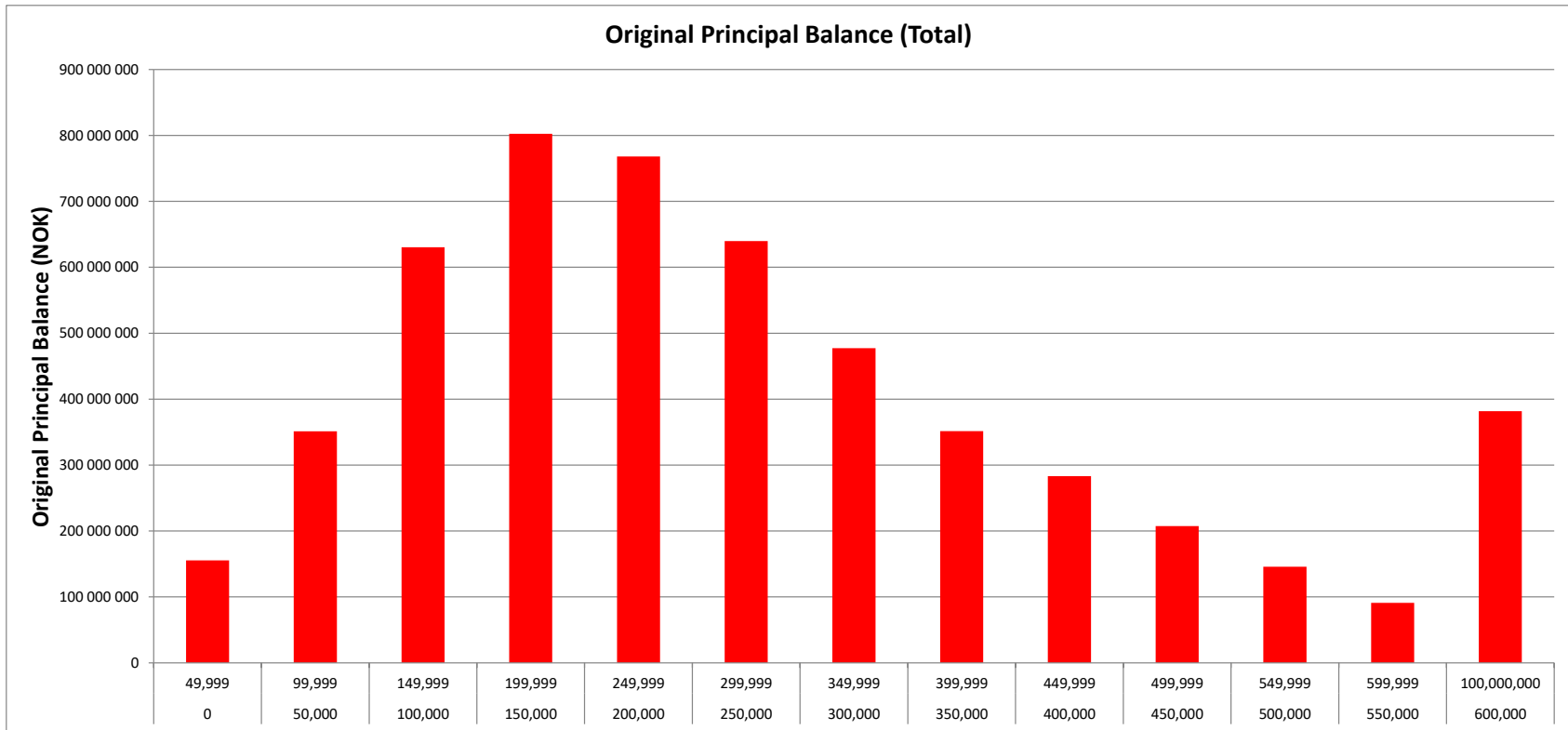
Bilkreditt 7 DAC
Monthly Investor Report

7.b Original Principal Balance Graph

Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days



Original Principal Balance (Total)



**Bilkreditt 7 DAC
Monthly Investor Report**

8.a Outstanding Principal Balance



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

Average amount - all: 121 702

TOTAL									
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
Outstanding balance	0	49 999	2 806	76 909 951	5,34 %	23,70 %	22,5	41,6	
	50 000	99 999	3 126	232 413 579	16,13 %	26,40 %	34,9	40,9	
	100 000	149 999	2 489	307 690 393	21,35 %	21,02 %	46,1	40,9	
	150 000	199 999	1 564	269 694 136	18,72 %	13,21 %	53,8	40,4	
	200 000	249 999	799	177 903 753	12,35 %	6,75 %	59,8	40,3	
	250 000	299 999	424	115 436 738	8,01 %	3,58 %	63,6	40,1	
	300 000	349 999	278	89 446 522	6,21 %	2,35 %	67,1	40,2	
	350 000	399 999	148	54 719 382	3,80 %	1,25 %	71,8	40,2	
	400 000	449 999	61	25 887 247	1,80 %	0,52 %	69,4	40,6	
	450 000	499 999	43	20 307 646	1,41 %	0,36 %	75,3	40,2	
	500 000	549 999	25	13 231 196	0,92 %	0,21 %	70,1	40,6	
	550 000	599 999	19	10 895 532	0,76 %	0,16 %	74,1	39,9	
	600 000	100 000 000	58	46 417 861	3,22 %	0,49 %	75,1	40,8	
	Total			11 840	1 440 953 936	100 %	100 %	52,0	40,6

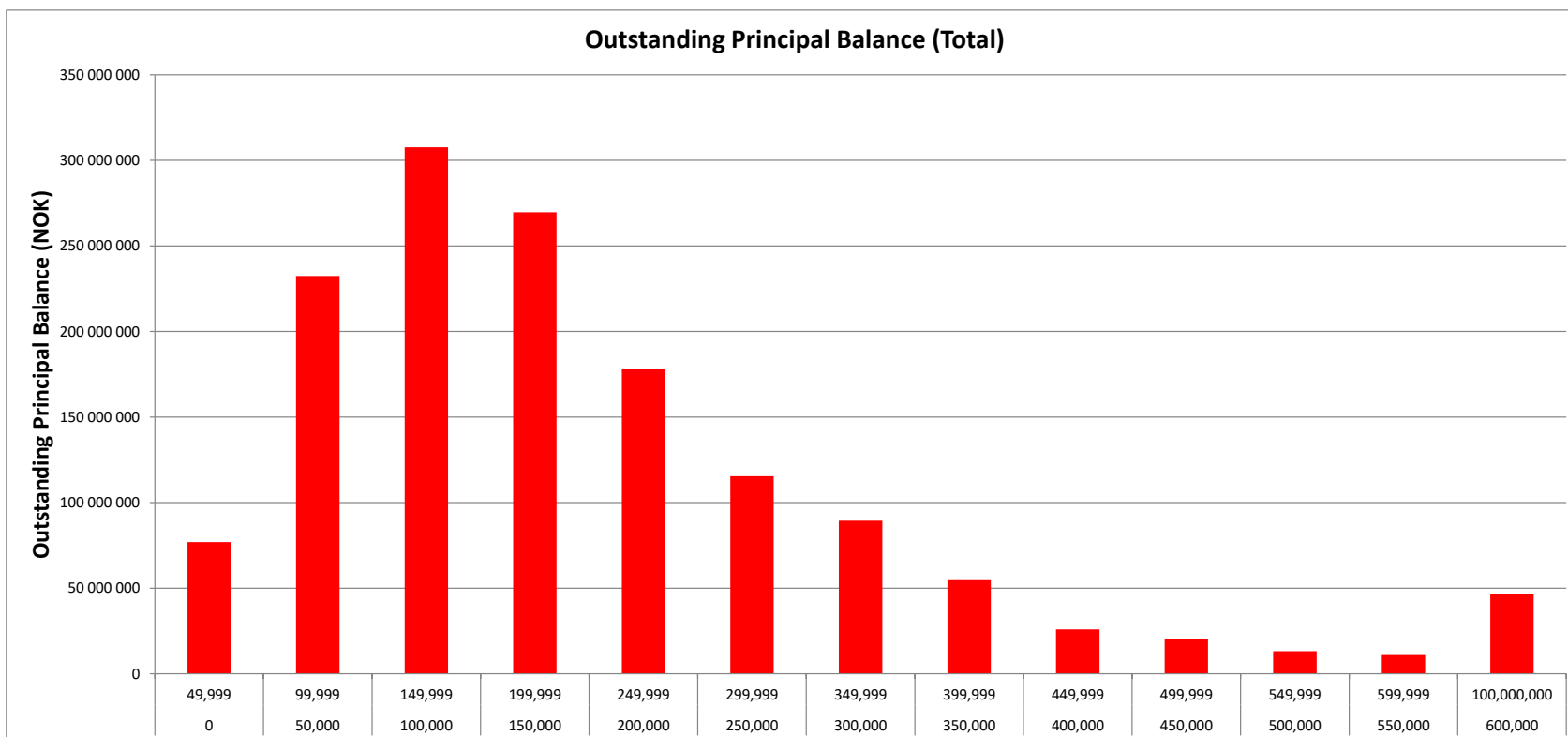
Bilkreditt 7 DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days



Outstanding Principal Balance (Total)



Bilkreditt 7 DAC
Monthly Investor Report

9.a Geographical Distribution



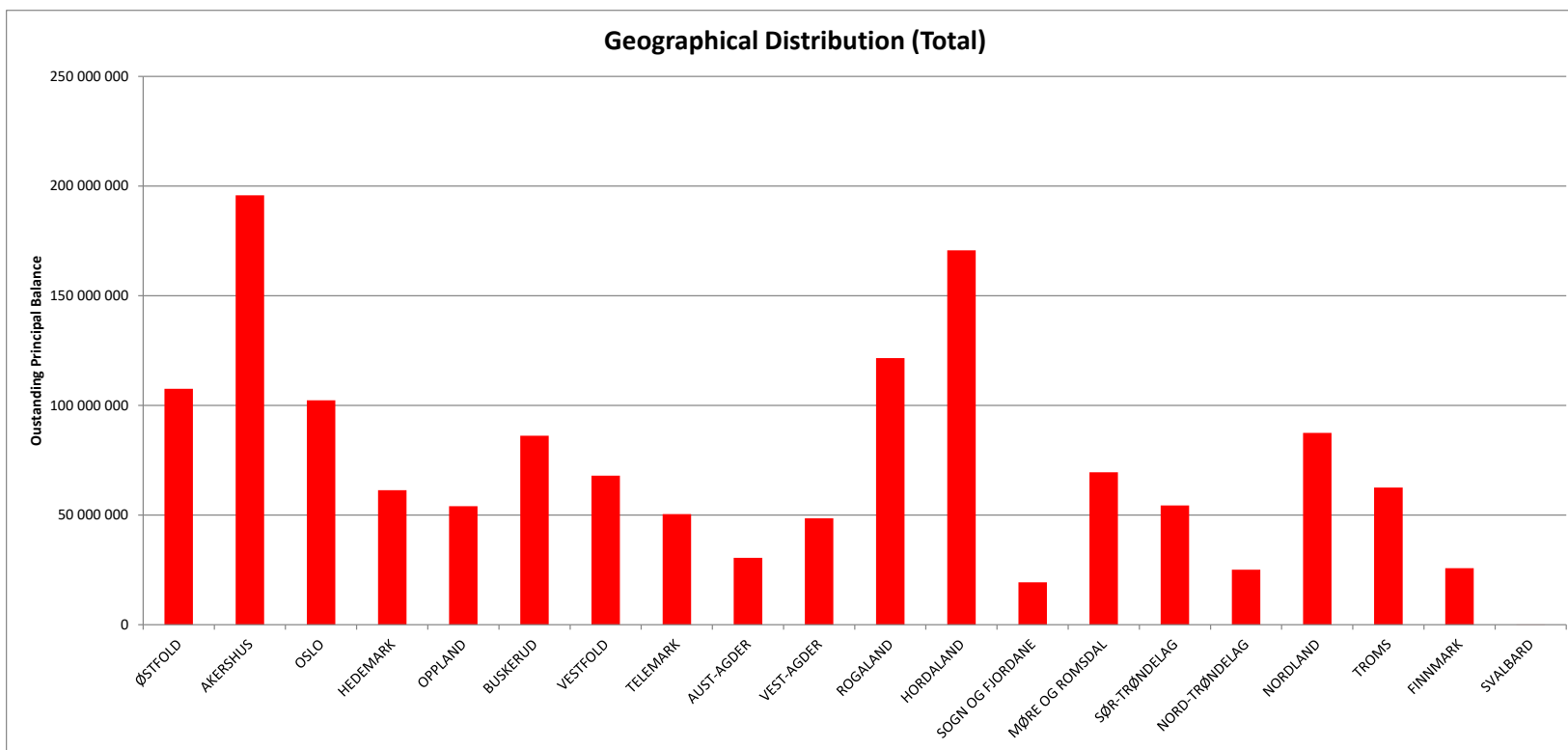
Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

TOTAL								
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	950	107 564 913	7,46 %	8,02 %	ØSTFOLD	50,4	40,2	
0200	1 596	195 752 155	13,58 %	13,48 %	AKERSHUS	49,7	40,9	
0300	755	102 338 065	7,10 %	6,38 %	OSLO	50,6	40,4	
0400	571	61 343 491	4,26 %	4,82 %	HEDEMARK	49,1	40,5	
0500	485	54 056 942	3,75 %	4,10 %	OPPLAND	49,4	41,1	
0600	748	86 205 215	5,98 %	6,32 %	BUSKERUD	49,8	40,4	
0700	615	67 967 933	4,72 %	5,19 %	VESTFOLD	50,5	40,6	
0800	455	50 420 758	3,50 %	3,84 %	TELEMARK	50,7	40,9	
0900	266	30 456 776	2,11 %	2,25 %	AUST-AGDER	51,7	40,3	
1000	426	48 535 406	3,37 %	3,60 %	VEST-AGDER	52,8	40,9	
1100	975	121 530 858	8,43 %	8,23 %	ROGALAND	54,8	40,7	
1200	1 357	170 722 966	11,85 %	11,46 %	HORDALAND	52,3	40,7	
1400	140	19 366 012	1,34 %	1,18 %	SOGN OG FJORDANE	52,7	40,8	
1500	535	69 514 372	4,82 %	4,52 %	MØRE OG ROMSDAL	54,5	40,5	
1600	446	54 407 631	3,78 %	3,77 %	SØR-TRØNDELAG	51,1	40,8	
1700	217	25 054 794	1,74 %	1,83 %	NORD-TRØNDELAG	50,6	39,8	
1800	676	87 409 774	6,07 %	5,71 %	NORDLAND	57,0	40,5	
1900	447	62 516 708	4,34 %	3,78 %	TROMS	58,4	40,2	
2000	179	25 787 743	1,79 %	1,51 %	FINNMARK	55,8	40,5	
2100	1	1 424	0,00 %	0,01 %	SVALBARD	5,0	47,0	
Total:	11 840	1 440 953 936	100 %	100 %		52,0	40,6	

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

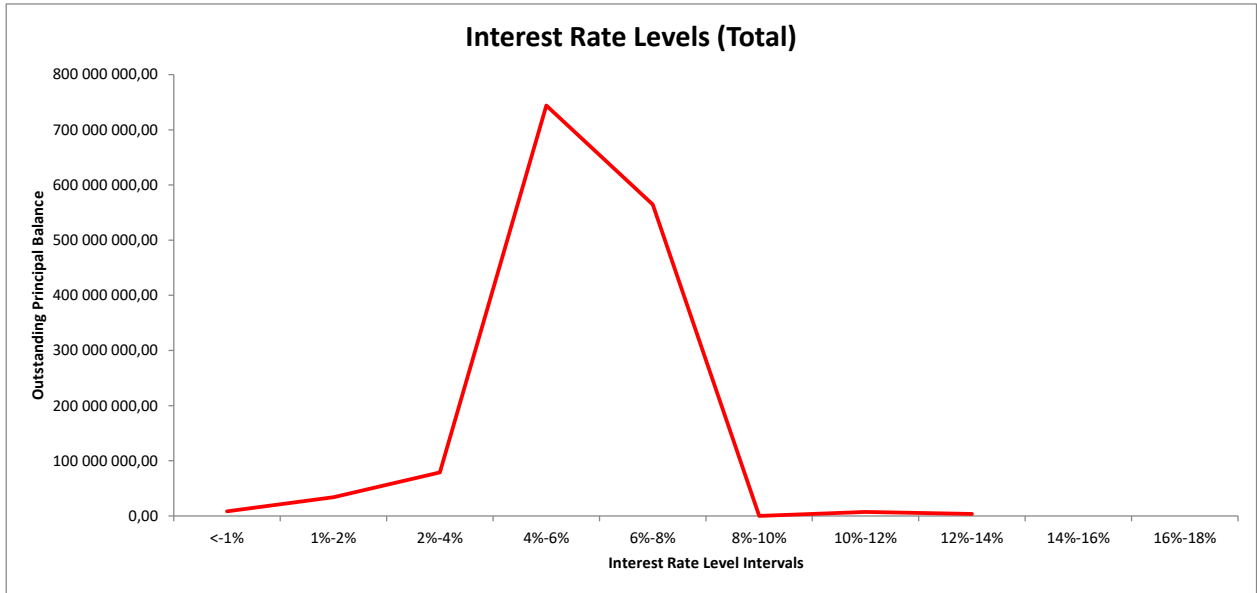


Bilkreditt 7 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018 to 28.08.2018 = 34 days



**Bilkreditt 7 DAC
Monthly Investor Report**

11.a Remaining Terms



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

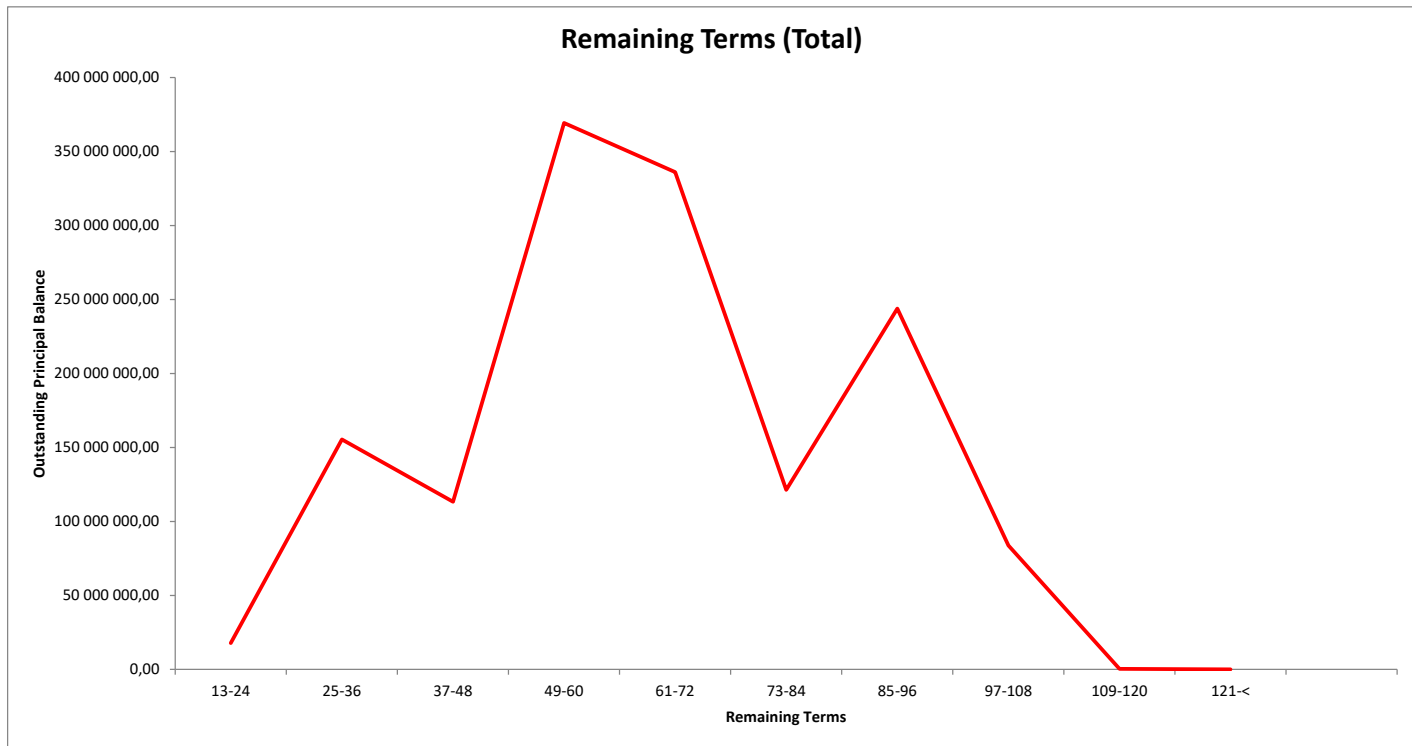
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	664	17 732 472	1,23 %	7,0	40,6
	13		24	2 769	155 438 008	10,79 %	19,6	41,6
	25		36	1 377	113 355 669	7,87 %	29,1	39,2
	37		48	3 067	369 278 206	25,63 %	43,3	41,9
	49		60	2 095	336 056 668	23,32 %	53,9	40,0
	61		72	579	121 290 538	8,42 %	63,7	38,5
	73		84	994	243 816 258	16,92 %	79,5	41,9
	85		96	294	83 673 200	5,81 %	86,7	37,2
	97		108	1	312 917	0,02 %	115,0	37,0
	109		120	0	0	0,00 %	0,0	0,0
	121							
	Total			11 840	1 440 953 936	100 %	52,0	40,6

Bilkreditt 7 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

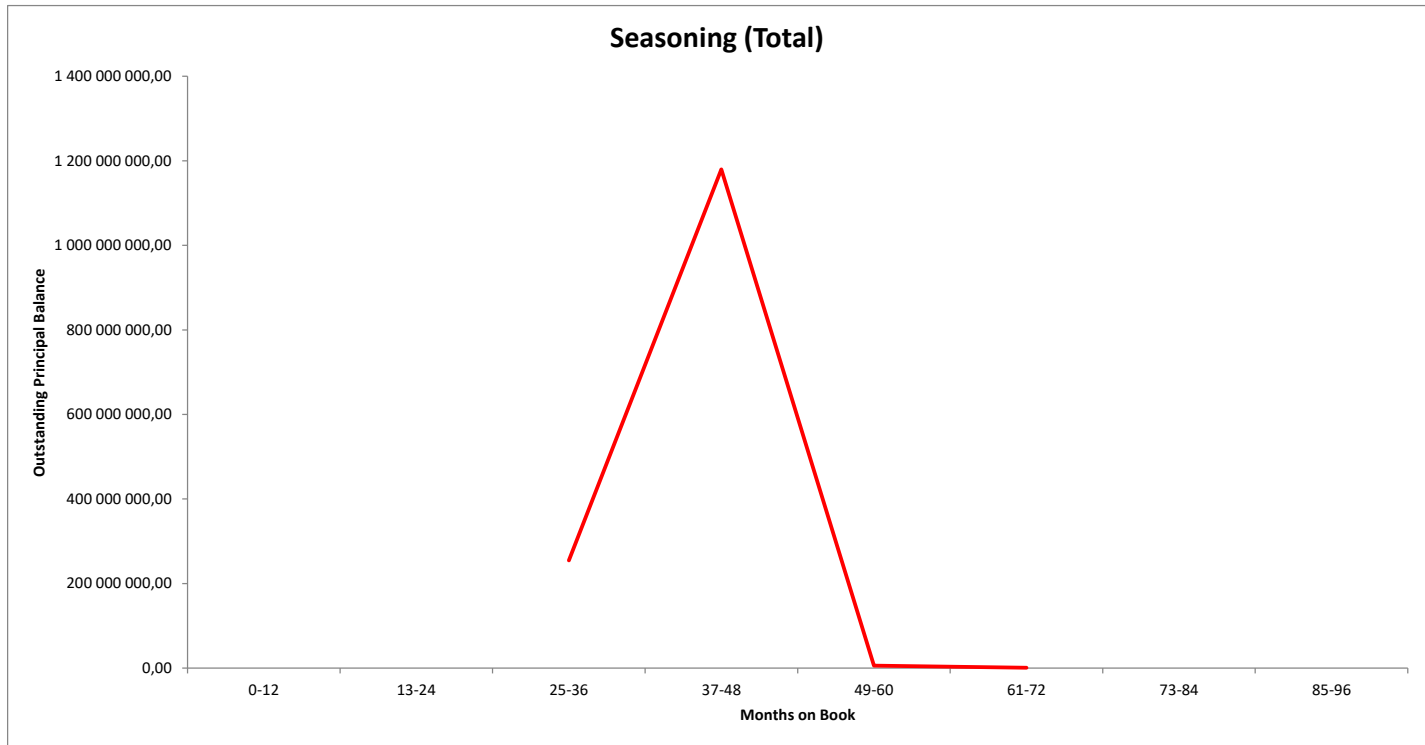
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	1 945	254 556 768	17,67 %	55,2
	37		48	9 840	1 179 686 528	81,87 %	51,3
	49		60	50	5 880 478	0,41 %	53,9
	61		72	5	830 162	0,06 %	77
	73		84				
	85		96				
	Total			11 840	1 440 953 936	100,00 %	52,0

Bilkreditt 7 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	30.08.2018					
Payment date	28.08.2018					
Period No	32					
Monthly Period	Jul 2018					
Interest Period	from	25.07.2018	to	28.08.2018	=	34 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

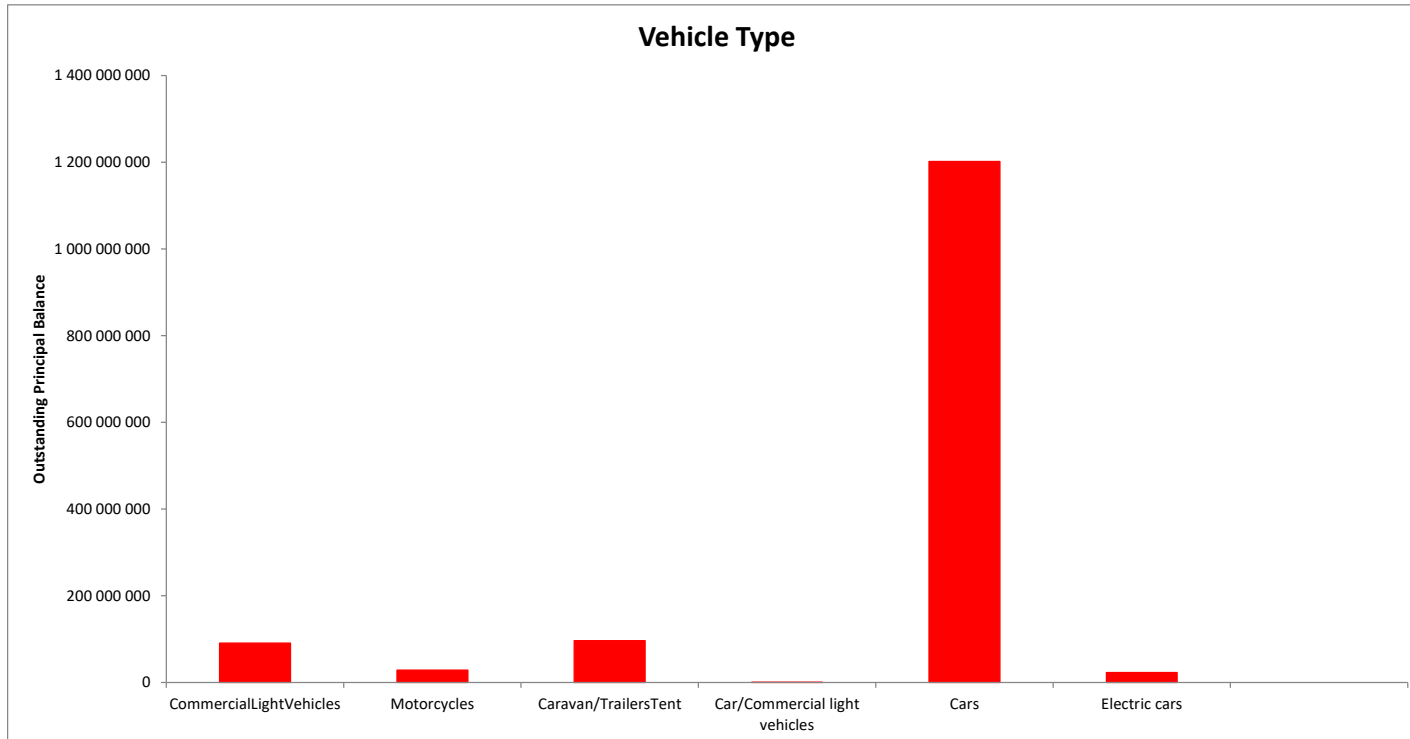
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	875	91 077 728	6,32 %	40,4	40,9
	Motorcycles	369	28 709 312	1,99 %	49,4	40,1
	Caravan/TrailersTent	619	96 326 754	6,68 %	66,7	40,1
	Car/Commercial light vehicles	1	11 627	0,00 %	2,0	35,0
	Cars	9 805	1 201 608 593	83,39 %	51,7	40,7
	Electric cars	171	23 219 922	1,61 %	54,9	38,7
	Total	11 840	1 440 953 936	100 %	52,0	40,6

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		28	7 631 229	0,53 %	7,7	40,1
Standard		11 812	1 433 322 707	99,47 %	52,3	40,6
Total		11 840	1 440 953 936	100 %	52,0	40,6

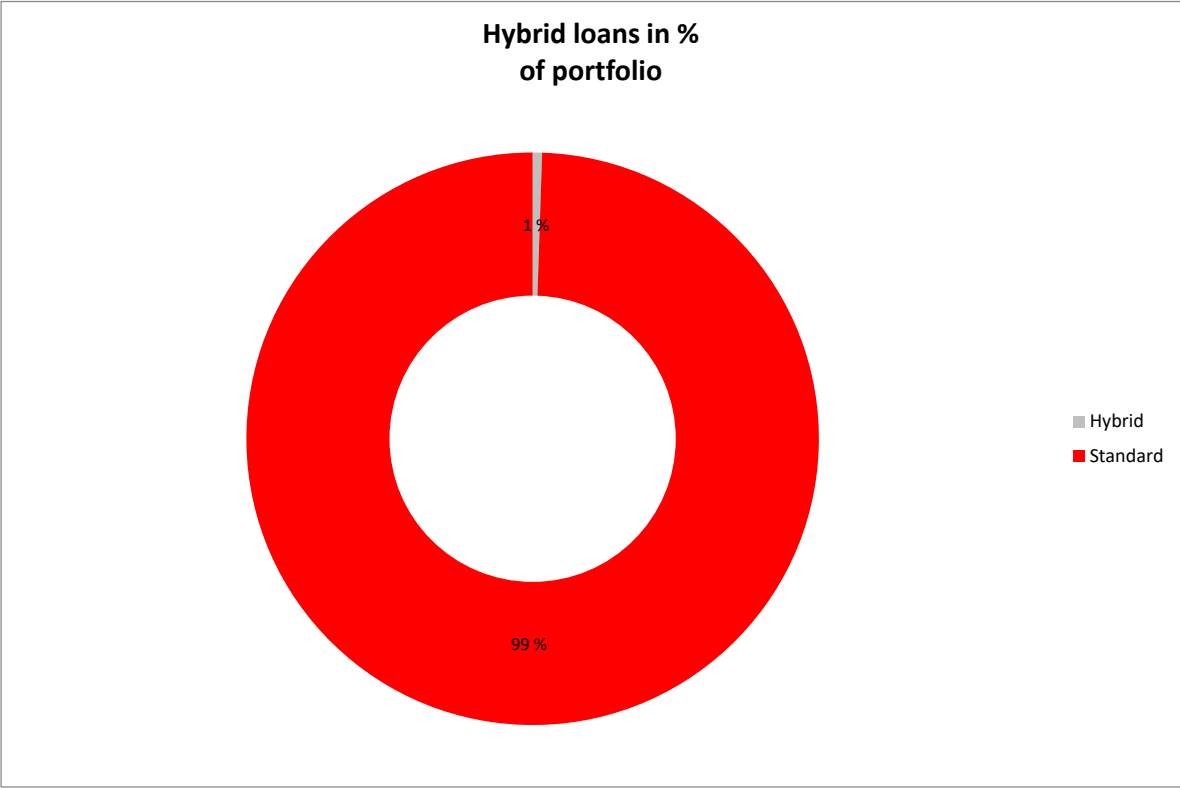
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018 to 28.08.2018 = 34 days

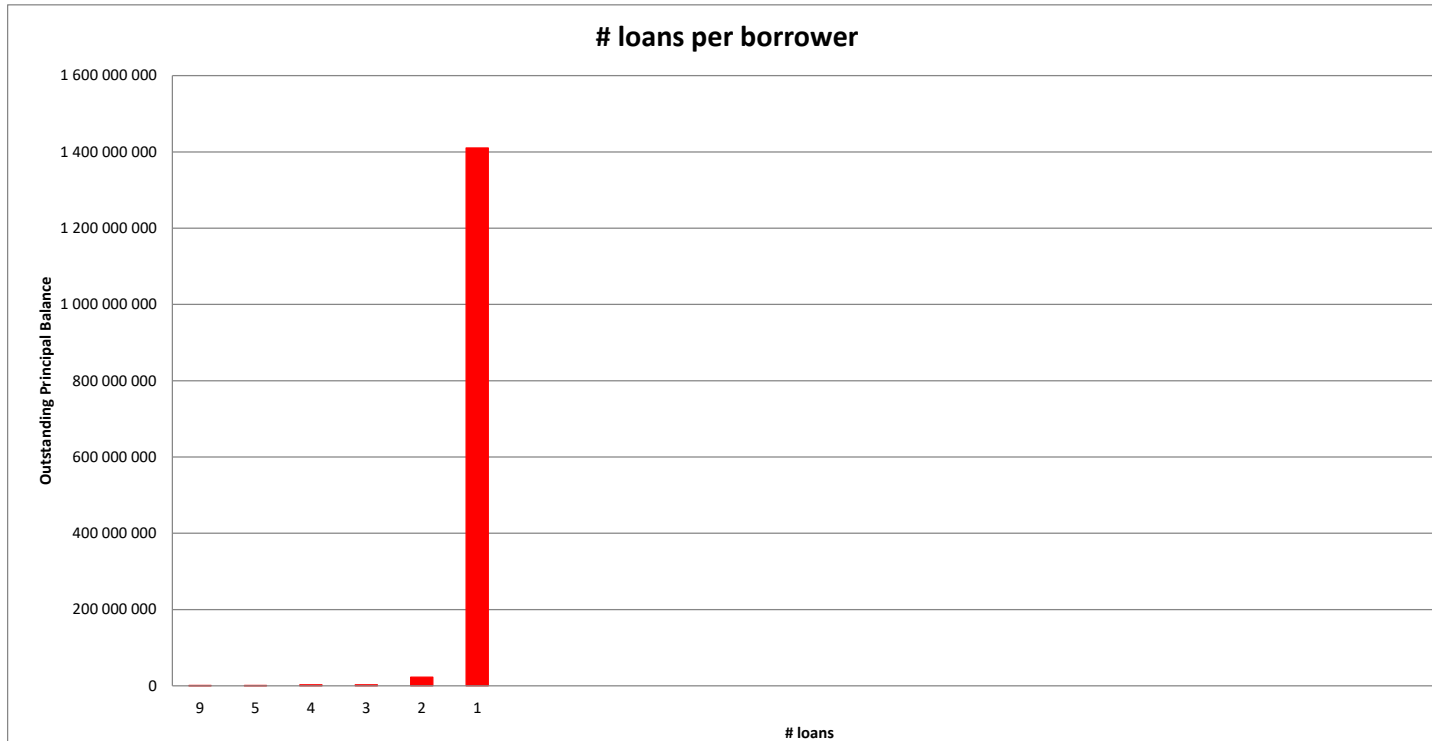


Bilkreditt 7 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018 to 28.08.2018 = 34 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

TOTAL						
Period	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 440 953 936	1 408 663 015	32 290 921	6 381 476	5,31 %	97,76 %
2	1 408 663 015	1 373 581 479	35 081 536	6 233 210	5,31 %	95,32 %
3	1 373 581 479	1 340 491 115	33 090 364	6 086 488	5,32 %	93,03 %
4	1 340 491 115	1 307 375 478	33 115 636	5 939 760	5,32 %	90,73 %
5	1 307 375 478	1 273 472 296	33 903 183	5 790 551	5,31 %	88,38 %
6	1 273 472 296	1 240 708 768	32 763 528	5 645 503	5,32 %	86,10 %
7	1 240 708 768	1 207 223 383	33 485 384	5 498 106	5,32 %	83,78 %
8	1 207 223 383	1 174 153 046	33 070 337	5 351 882	5,32 %	81,48 %
9	1 174 153 046	1 141 239 673	32 913 373	5 206 883	5,32 %	79,20 %
10	1 141 239 673	1 108 620 903	32 618 770	5 062 380	5,32 %	76,94 %
11	1 108 620 903	1 075 774 875	32 846 027	4 916 775	5,32 %	74,66 %
12	1 075 774 875	1 042 970 169	32 804 706	4 771 088	5,32 %	72,38 %
13	1 042 970 169	1 010 830 208	32 139 961	4 626 487	5,32 %	70,15 %
14	1 010 830 208	979 164 689	31 665 519	4 483 455	5,32 %	67,95 %
15	979 164 689	948 170 180	30 994 509	4 343 424	5,32 %	65,80 %
16	948 170 180	917 708 100	30 462 081	4 206 060	5,32 %	63,69 %
17	917 708 100	887 619 295	30 088 800	4 070 547	5,32 %	61,60 %
18	887 619 295	858 172 612	29 446 682	3 937 610	5,32 %	59,56 %
19	858 172 612	829 244 706	28 927 906	3 806 956	5,32 %	57,55 %
20	829 244 706	801 054 745	28 189 962	3 678 592	5,32 %	55,59 %

Amortization profile (first 20 periods)

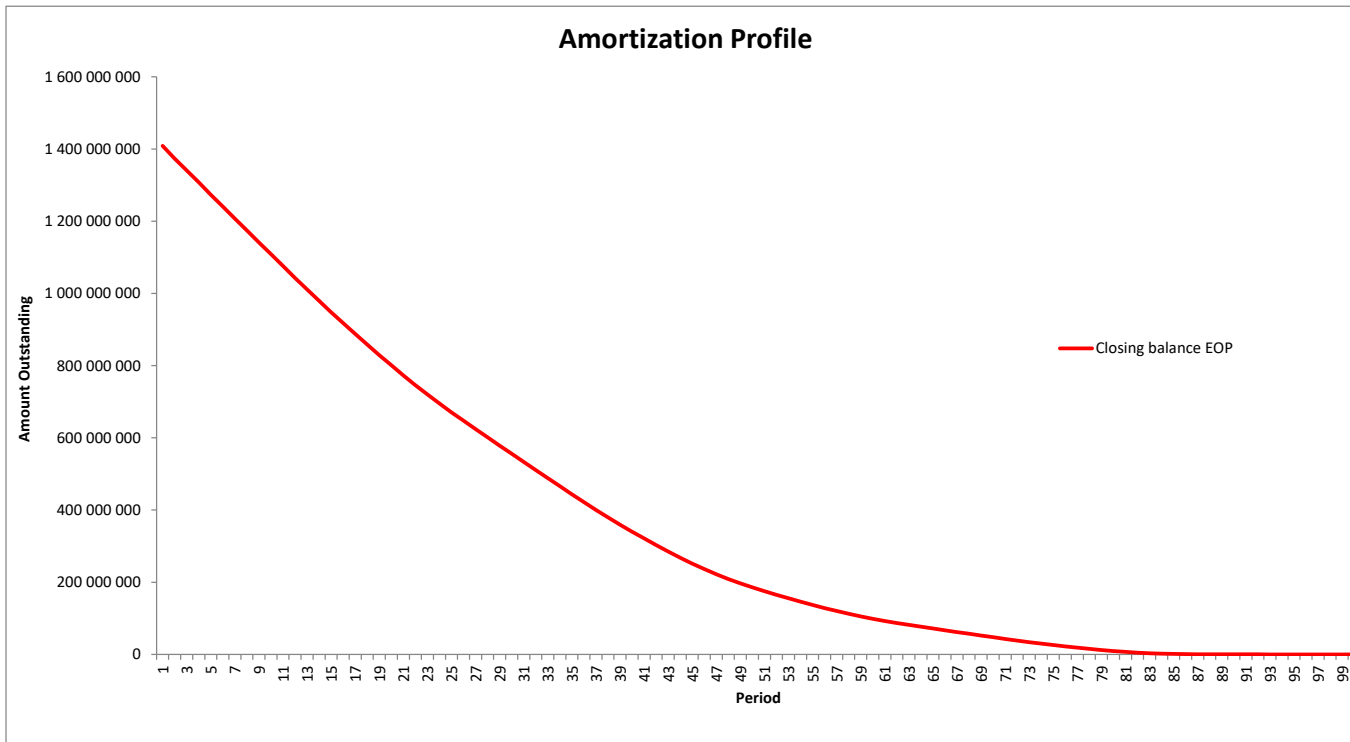
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 7 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	32				
Monthly Period	Jul 2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days

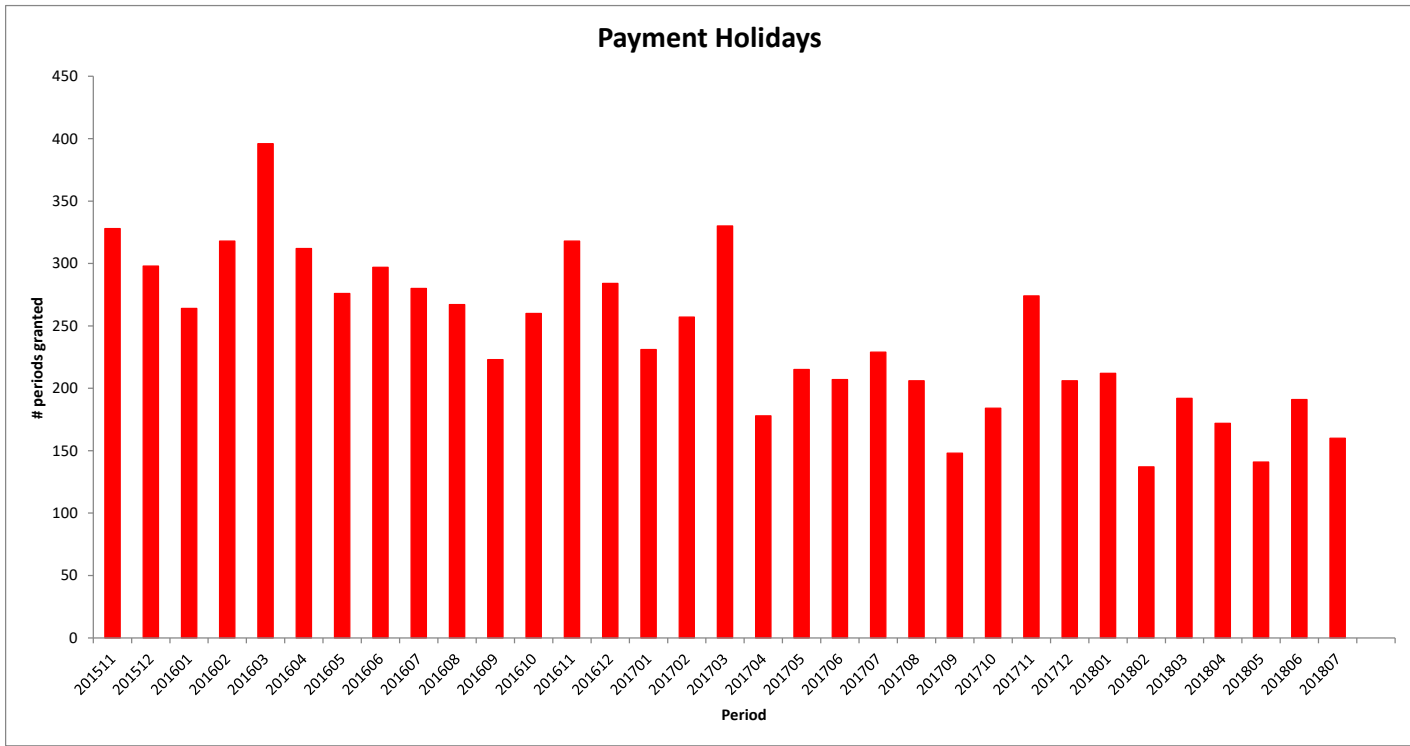


Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	32				
Monthly Period	Jul 2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days



Bilkreditt 7 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 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
201802	0	0	0
201803	0	0	0
201804	0	0	0
201805	0	0	0
201806	0	0	0
201807	0	0	0
Total	3	3	6 802

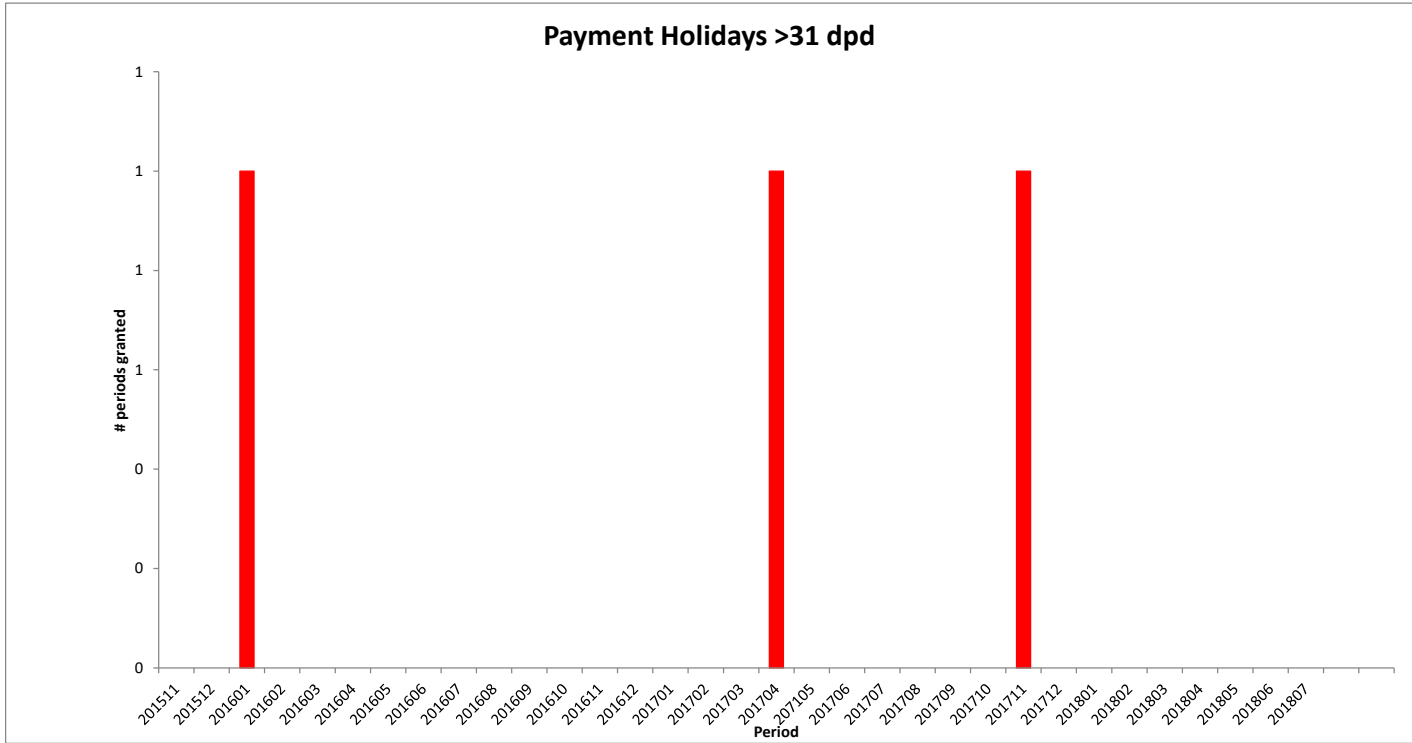
Payment Holiday

Bilkreditt 7 DAC
Monthly Investor Report

18.b Payment Holidays >31 dpd



Reporting Date	30.08.2018					
Payment date	28.08.2018					
Period No	32					
Monthly Period	Jul 2018					
Interest Period	from	25.07.2018	to	28.08.2018	=	34 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 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 %
201701	3 140 559 658	5,14 %
201702	3 027 367 407	5,13 %
201703	2 907 719 819	5,13 %
201704	2 807 839 654	5,13 %
201705	2 694 469 911	5,13 %
201706	2 575 492 819	5,13 %
201707	2 461 447 678	5,13 %
201708	2 355 663 434	5,29 %
201709	2 261 086 429	5,29 %
201710	2 158 188 957	5,29 %
201711	2 066 184 627	5,29 %
201712	1 994 371 631	5,82 %
201801	1 917 048 682	5,29 %
201802	1 839 037 050	5,29 %
201803	1 763 332 181	5,30 %
201804	1 688 809 450	5,30 %
201805	1 603 458 965	5,30 %
201806	1 514 136 816	5,30 %
201 807	1 440 953 936	5,52 %

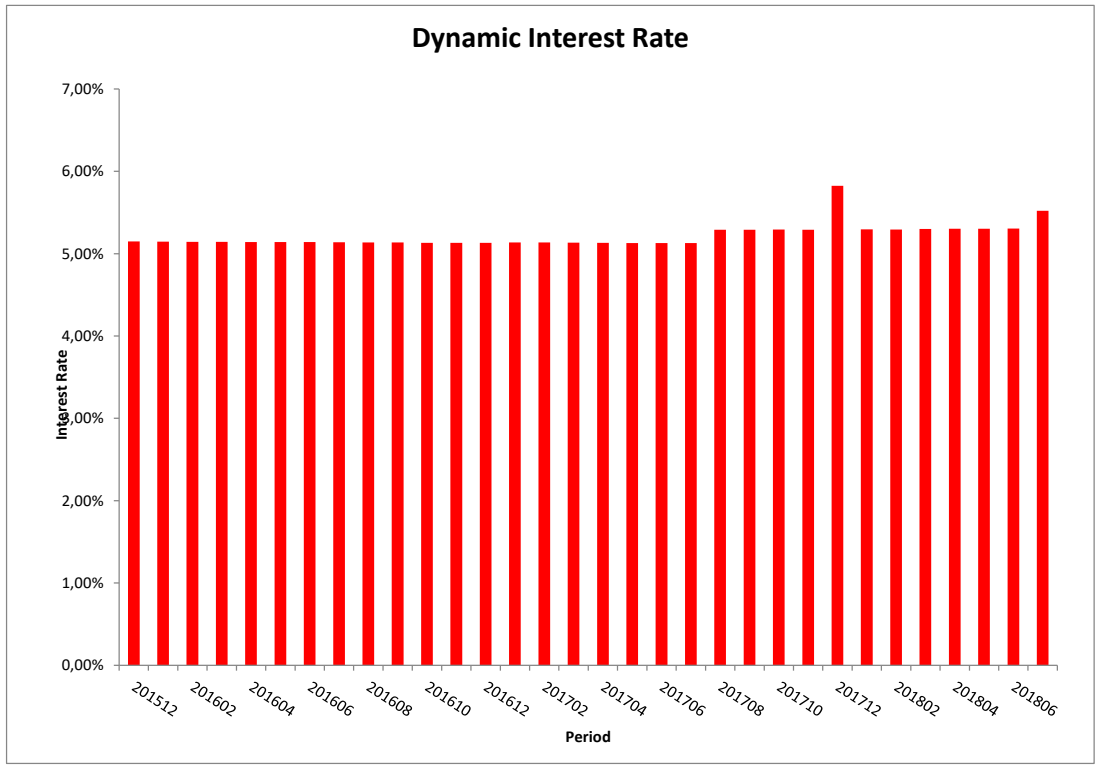
Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days

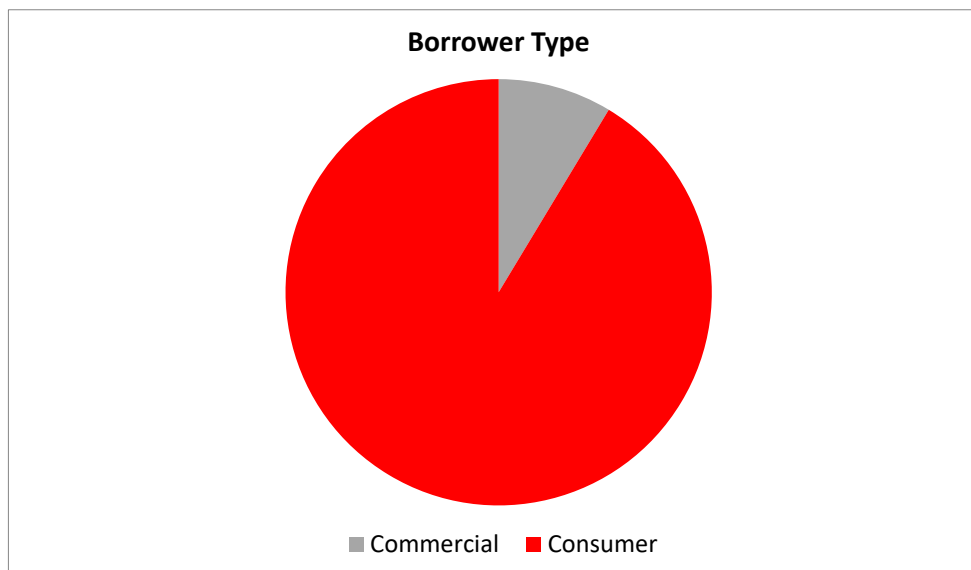
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	933	124 496 304	8,64 %	37,7	40,5
	Consumer	10 907	1 316 457 632	91,36 %	53,4	40,6
	Total	11 840	1 440 953 936	100 %	52,0	40,6

**Bilkreditt 7 DAC
Monthly Investor Report**

20.b Borrower Type



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days

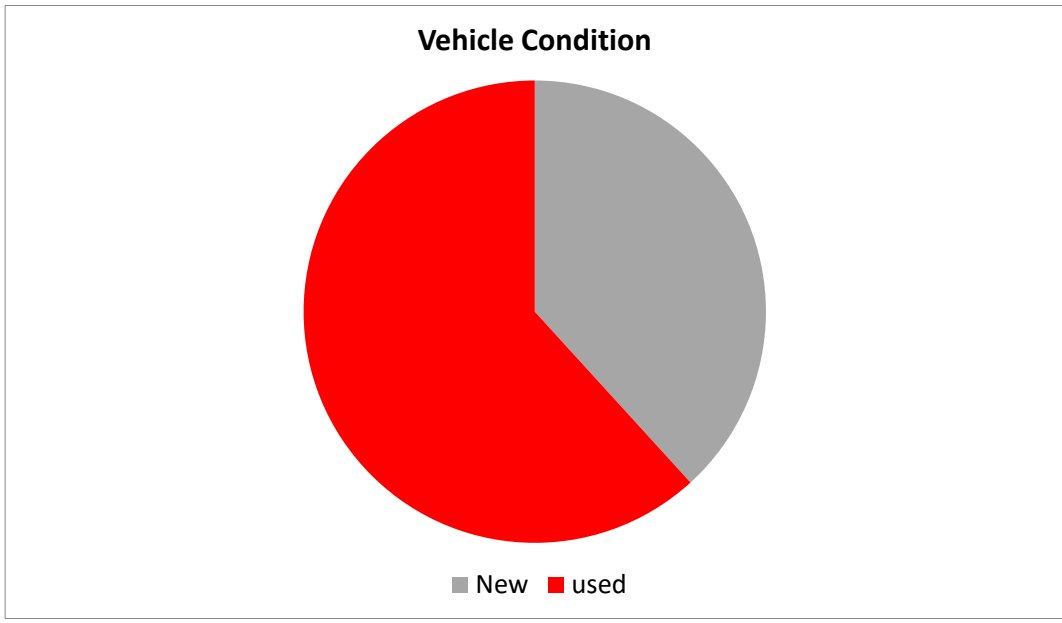
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 619	550 951 138	38,24 %	54,1	40,5
	used	8 221	890 002 798	61,76 %	50,8	40,7
		11 840	1 440 953 936	100 %	52,0	40,6

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



Bilkreditt 7 DAC
Monthly Investor Report

22.a Downpayment



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	32		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days

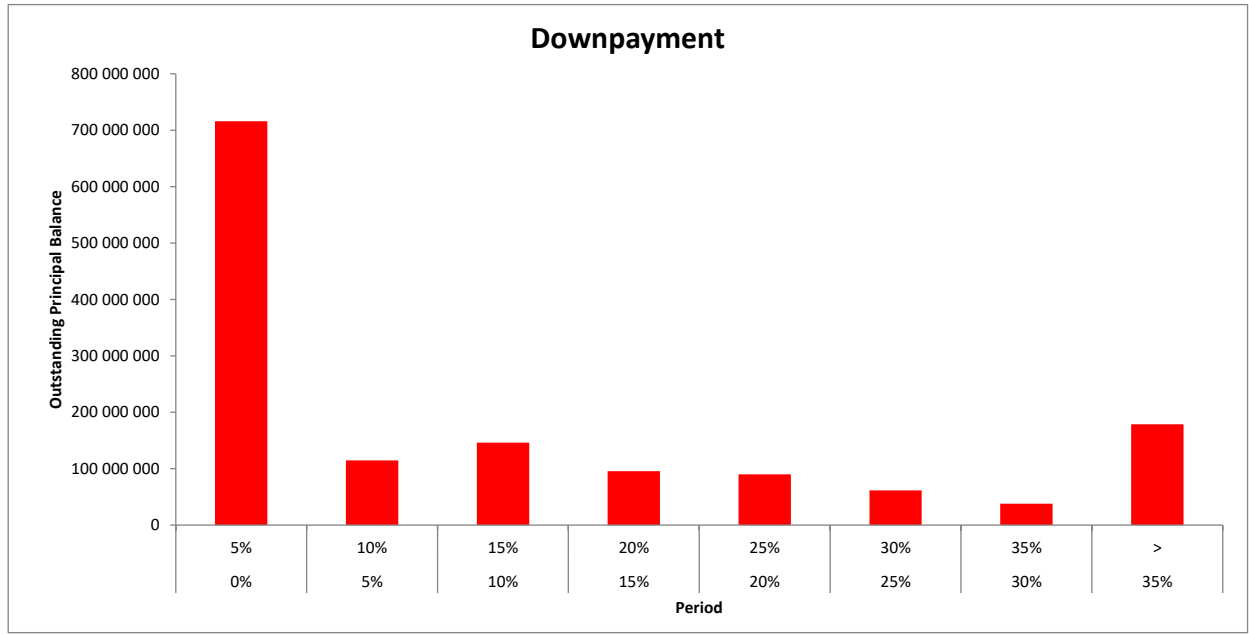
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	5 466	715 964 495	49,69 %	52,6	40,7	
	5 %	10 %	776	114 774 856	7,97 %	54,5	40,8	
	10 %	15 %	1 053	146 118 514	10,14 %	56,0	40,9	
	15 %	20 %	728	95 678 355	6,64 %	52,1	40,6	
	20 %	25 %	759	89 883 191	6,24 %	51,4	40,2	
	25 %	30 %	533	61 605 321	4,28 %	53,7	40,5	
	30 %	35 %	368	38 035 095	2,64 %	48,1	40,6	
	35 %	>	2 157	178 894 109	12,41 %	45,3	40,3	
			Total	11 840	1 440 953 936	100 %	52,0	40,6

**Bilkreditt 7 DAC
Monthly Investor Report**

22.b Downpayment



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	32		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

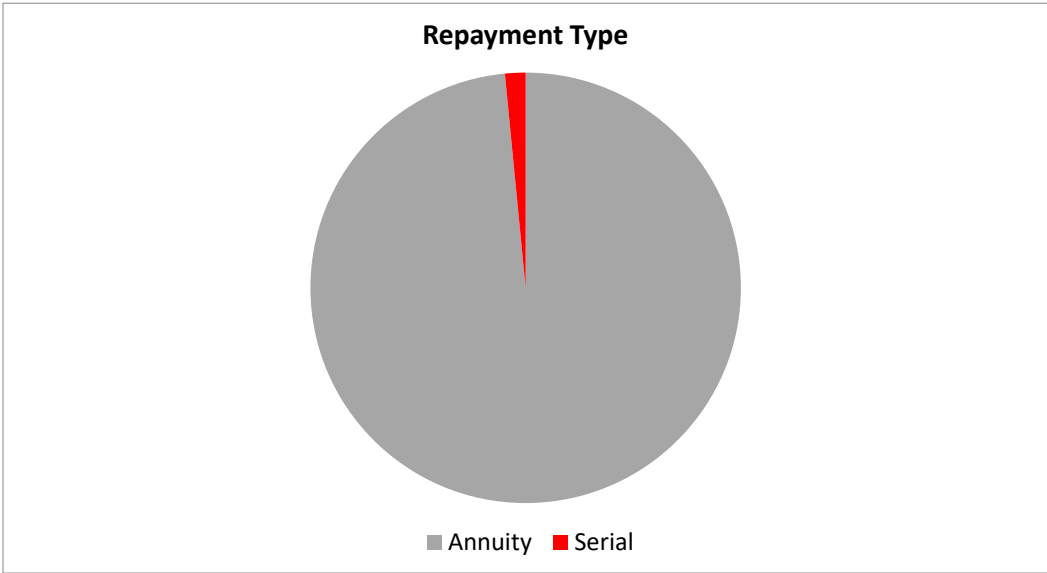
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	11 695	1 418 797 654	98,46 %	52,3	40,6
	Serial	145	22 156 282	1,54 %	34,9	41,2
		11 840	1 440 953 936	100 %	52,0	40,6

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date		30.08.2018	
Payment date		28.08.2018	
Period No		32	
Monthly Period		Jul 2018	
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days



**Bilkreditt 7 DAC
Monthly Investor Report**

24.a Dynamic Pre-Payments



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days

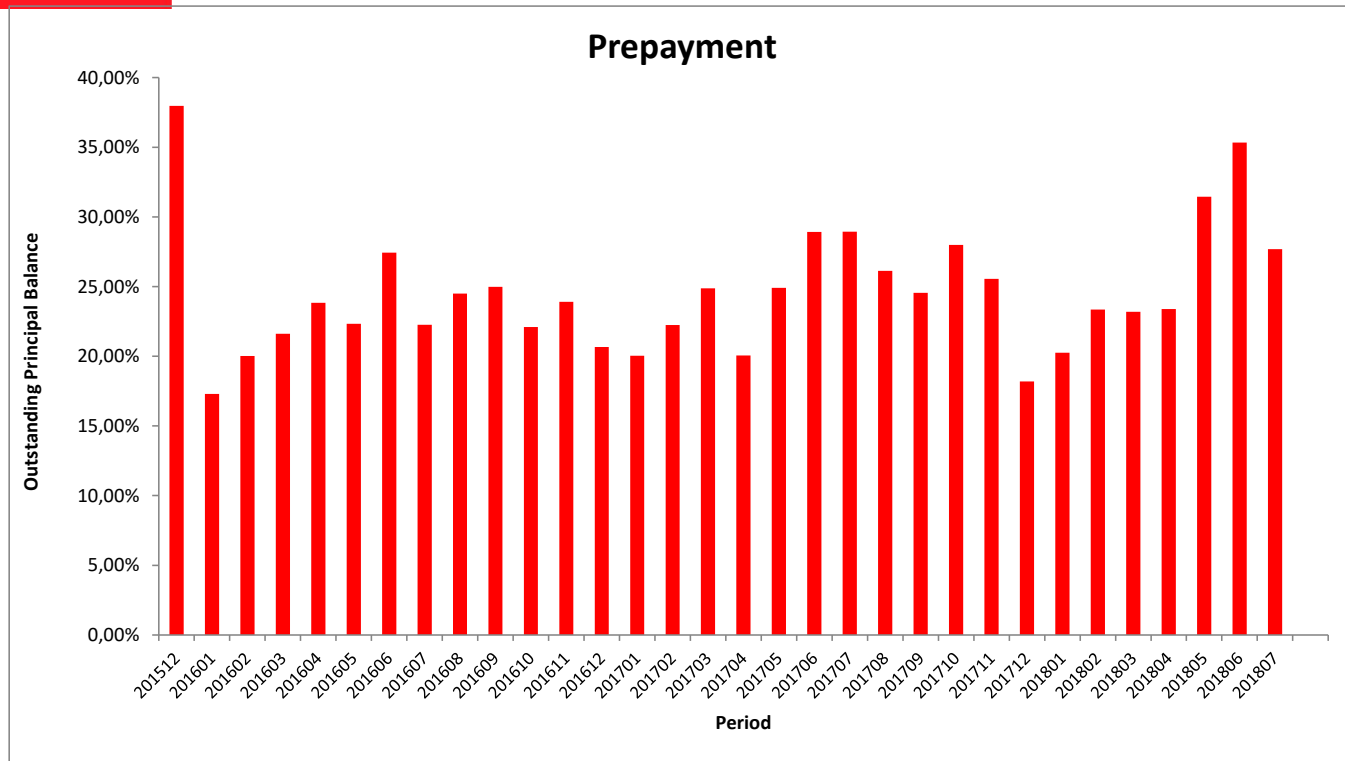
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201512	193 588 505	4 961 729 485	38,0 %	
201601	75 756 641	4 824 877 226	17,3 %	
201602	86 265 020	4 677 232 996	20,0 %	
201603	90 894 870	4 524 706 931	21,6 %	
201604	97 939 137	4 367 347 791	23,8 %	
201605	87 937 117	4 218 125 879	22,3 %	
201606	106 882 573	4 051 770 340	27,4 %	
201607	81 270 623	3 914 038 749	22,3 %	
201608	87 192 672	3 768 451 252	24,5 %	
201609	85 904 012	3 628 974 674	25,0 %	
201610	72 070 991	3 500 830 886	22,1 %	
201611	75 820 194	3 367 793 358	23,9 %	
201612	62 146 842	3 252 814 674	20,7 %	
201701	57 980 182	3 140 559 658	20,0 %	
201702	62 780 503	3 027 367 407	22,2 %	
201703	68 499 092	2 907 719 819	24,9 %	
201704	51 889 013	2 807 839 654	20,1 %	
201705	63 552 919	2 694 469 911	24,9 %	
201706	72 215 970	2 575 492 819	28,9 %	
201707	69 083 294	2 461 447 678	28,9 %	
201708	58 709 478	2 355 663 434	26,1 %	
201709	52 458 623	2 261 086 429	24,5 %	
201710	58 254 835	2 158 188 957	28,0 %	
201711	50 183 025	2 066 184 627	25,6 %	
201712	33 097 743	1 994 371 631	18,2 %	
201801	35 822 427	1 917 048 682	20,3 %	
201802	40 323 915	1 839 037 050	23,4 %	
201803	38 345 727	1 763 332 181	23,2 %	
201804	37 076 394	1 688 809 450	23,4 %	
201805	49 654 383	1 603 458 965	31,4 %	
201806	54 021 570	1 514 136 816	35,3 %	
201807	38 409 381	1 440 953 936	27,7 %	

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	30.08.2018	
Payment date	28.08.2018	
Period No	32	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018 to 28.08.2018 = 34 days



Bilkreditt 7 DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date 30.08.2018
 Payment date 28.08.2018
 Period No 32
 Monthly Period Jul 2018
 Interest Period from 25.07.2018 to 28.08.2018 = 34 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	4 931 657	50												
20182	5 685 506	54												
20183	2 419 366	23												

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	4 931 657	50												
20182	5 685 506	54												
20183	2 419 366	23												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1			2018 2			2018 3		
			Recoveries	Acc. 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
20162	3 781 365	25	0	2 000 617	1 780 748	6 955	2 007 572	1 773 793	5 697	2 013 269	1 768 096
20163	2 241 179	25	43 596	1 029 487	1 211 692	17 664	1 047 151	1 194 028	5 627	1 052 778	1 188 401
20164	9 484 344	55	19 628	5 221 669	4 262 675	49 141	5 270 810	4 213 534	17 465	5 288 275	4 196 069
20171	7 220 771	56	290 079	3 060 718	4 160 053	189 147	3 249 865	3 970 906	95 566	3 345 431	3 875 340
20172	5 858 456	50	113 608	2 315 937	3 542 519	322 267	2 638 204	3 220 252	38 345	2 676 549	3 181 907
20173	5 993 301	42	200 073	1 878 373	4 114 928	285 610	2 163 983	3 829 318	7 157	2 171 140	3 822 161
20174	6 146 738	52	1 790 433	2 185 513	3 961 225	495 418	2 680 931	3 465 807	46 009	2 726 940	3 419 798
20181	4 931 657	50	95 224	95 224	4 836 433	473 441	568 665	4 362 992	181 694	750 359	4 181 298
20182	5 685 506	54				503 489	503 489	5 182 017	80 853	584 342	5 101 164
20183	2 419 366	23							82 430	82 430	2 336 936

Bilcreditt 7 DAC
Monthly Investor Report

26. Delinquency



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	32		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 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	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	
	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	17	2 262 291	16	3 229 181	14	1 688 990	
	11	2 066 184 627	14 168	1 944 576 772	684	94 991 378	124	15 500 292	35	4 781 150	23	3 464 439	17	950 891	13	1 919 705	25	2 753 880	
	12	1 994 371 631	13 755	1 854 323 777	751	109 082 946	142	19 268 974	41	6 028 636	17	2 167 830	20	2 553 256	15	946 212	13	1 703 868	
2018	1	1 917 048 682	13 508	1 800 538 492	625	86 292 186	143	18 669 383	33	4 995 039	21	2 826 885	14	1 809 861	14	1 916 836	20	1 663 485	
	2	1 839 037 050	13 137	1 723 031 397	616	83 505 441	150	21 534 366	47	5 498 189	17	2 062 744	15	1 926 712	12	1 478 201	18	1 929 305	
	3	1 763 332 181	12 590	1 625 437 542	719	100 809 388	170	23 367 383	60	6 896 784	30	2 401 931	14	2 623 246	13	1 795 907	12	1 338 867	
	4	1 688 809 450	12 275	1 561 294 119	683	94 772 231	140	18 193 468	51	6 753 683	35	3 707 132	22	2 017 363	11	2 071 454	17	2 188 094	
	5	1 603 458 965	11 895	1 483 168 844	687	90 927 111	112	15 057 834	50	5 643 677	31	3 446 637	28	3 346 503	20	1 868 359	10	988 252	
	6	1 514 136 816	11 596	1 426 069 699	506	64 376 210	88	12 496 205	30	3 911 924	29	2 215 367	24	2 804 728	19	2 262 683	27	2 509 160	
	7	1 440 953 936	11 152	1 353 294 638	516	67 587 840	85	10 502 342	27	3 240 543	19	2 602 375	25	2 177 896	16	1 548 302	23	2 419 366	
	8																		
	9																		
	10																		
	11																		
	12																		

Bilkreditt 7 DAC
Monthly Investor Report

27. Priority of Payments

Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	32		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days



Priority of Payments

Available Distribution Amount	+	95 055 699,91 NOK	7 921 328,35 EUR
Senior Expenses	-	773 622,34 NOK	
Class A Notes Interest	-	1 469 177,67 NOK	9 665,64 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	678 649,00 NOK	
Liquidity Reserve	-	10 044 000,00 NOK	
Class A Principal	-	73 182 880,00 NOK	7 911 662,70 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	-	476 743,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 052 236,69 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	2 356 391,21 NOK	0,00 EUR

Bil kreditt 7 DAC
Monthly Investor Report

28. Transaction Costs



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	32				
Monthly Period	Jul 2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	773 622,34 NOK			
Interest accrued for the Period	2 624 569,67 NOK	1 469 177,67 NOK	678 649,00 NOK	476 743,00 NOK
Cumulative Interest accrued	163 316 102,61 NOK	127 821 475,61 NOK	20 864 780,00 NOK	14 629 847,00 NOK
Interest Payments	2 624 569,67 NOK	1 469 177,67 NOK	678 649,00 NOK	476 743,00 NOK
Cumulative Interest Payments	163 316 102,61 NOK	127 821 475,61 NOK	20 864 780,00 NOK	14 629 847,00 NOK
Interest accrued on Subordinated Loan for the Period	382 852,97 NOK			
Cumulative Interest accrued on Subordinated Loan	18 659 464,72 NOK			
Interest Payments on Subordinated Loan	382 852,97 NOK			
Cumulative Interest Payments on Subordinated Loan	18 659 464,72 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

Bil kreditt 7 DAC
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period from	25.07.2018 to 28.08.2018 = 34 days

Swap Counterparty Data

Swap Counterparty Provider Banco Santander
Swap Rating Trigger Breach
Swap Collateral posted 0,00 EUR

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	852 850 816,00 NOK 92 200 088,22 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0400 %
1M Euribor (Notes, Swap)	-0,3690 %
Gross Amount Due to Swap Counterparty	74 652 057,67 NOK
Gross Amount Due from Swap Counterparty	7 921 328,35 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	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas Andrén Johansen	+47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no
Morten Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no

Risk

Olav Furuseth	+47 91 15 20 08	olav.furuseth@santanderconsumer.no
---------------	-----------------	------------------------------------

Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	32
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days