

Bilcreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.07.2018	Following payment dates:	27.08.2018
Payment date	25.07.2018		25.09.2018
Period No	31		
Monthly Period	Jun 2018		
Interest Period	from 25.06.2018	to 25.07.2018	= 30 days
Cut-Off Date	30.06.2018		

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1. Portfolio Information



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 603 458 965,00 NOK	1 688 809 450,00 NOK
Scheduled Loan Principal Repayments	32 735 963,00 NOK	34 790 224,00 NOK
Prepayments	54 021 570,00 NOK	49 654 383,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	433 198,00 NOK	215 685,00 NOK
Total Principal Payments Received	87 190 731,00 NOK	84 660 292,00 NOK
	0,00	
New Defaulted Auto Loans in Period	2 509 160,00 NOK	988 252,00 NOK
Total New Defaults	2 509 160,00 NOK	988 252,00 NOK
Capitalised Interest (due to Repayment Holidays)	377 742,00 NOK	298 059,00 NOK
Closing Balance	1 514 136 816,00 NOK	1 603 458 965,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	15 321 683,00 NOK	15 023 624,00 NOK
New	377 742,00 NOK	298 059,00 NOK
Close	15 699 425,00 NOK	15 321 683,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	7 915 321,00 NOK	4 874 359,00 NOK
Recoveries on loans in default	1 373 450,00 NOK	292 357,00 NOK
Total Revenue Received in Period	9 288 771,00 NOK	5 166 716,00 NOK
# Loans		
At beginning of period	12 823 Loans	13 217 Loans
Paid in Full	504 Loans	384 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	27 Loans	10 Loans
At end of period	12 292 Loans	12 823 Loans
Weighted Average Loan Return	6,38 %	
Average NIBOR + Weighted Average Loan Threshold	4,04 %	

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2. Amount Due for Distribution



Reporting Date	27.07.2018				
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	16 418 187,60	NOK	17 014 369,45	NOK
b. Collections (Principal, interest, fees, etc)	96 479 502,00	NOK	89 827 008,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
f. Other Amounts Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	-904,75	NOK	-891,08	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)	112 896 784,85	NOK	106 840 486,37	NOK
			9 237 505,89	EUR

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3. Reserve Accounts

Reporting Date	27.07.2018	
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Note Balance

Beginning of Period	1 603 458 965,00	NOK
End of Period	1 514 136 816,00	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 %	11 396 187,60	NOK
Cash Outflow		11 396 187,60	NOK
Cash Inflow		10 713 383,72	NOK
End of Period	0,7 %	10 713 383,72	NOK
Required Reserve Amount	0,7 %	10 713 383,72	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	86 524 493,54	NOK
Cash Outflow	0,00	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	4 137 427,92	NOK
End of Period	90 661 921,45	NOK
Required Commingling Reserve Fund	90 661 921,45	NOK

CPI Reserve

Beginning of Period	0,00	NOK
Cash Outflow (to Servicer)	0,00	NOK
Drawings	0,00	NOK
Cash Inflow (from Servicer)	0,00	NOK
End of Period	0,00	NOK
Required CPI Reserve Fund	0,00	NOK

Set-off from Deposits

No borrowers whose loans were sold to Bilkreditt 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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4. Performance Data



Note Balance

Beginning of Period	1 603 458 965,00	NOK
End of Period	1 514 136 816,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	1 426 069 699,00	94,18 %	11 596
1-29 days past due	64 376 210,00	4,25 %	506
		0,00 %	
Delinquent Receivables:			
30-59 days past due	12 496 205,00	0,83 %	88
60-89 days past due	3 911 924,00	0,26 %	30
90-119 days past due	2 215 367,00	0,15 %	29
120-149 days past due	2 804 728,00	0,19 %	24
150-179 days past due	2 262 683,00	0,15 %	19
Total Performing and Delinquent	1 514 136 816,00	100,00 %	12 292

Current Period Defaults	2 509 160,00	27
Cumulative Defaults	51 459 326,00	410
Current Period Recoveries	1 373 450,00	
Cumulative Recoveries	20 174 743,00	

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5. Outstanding Notes



Reporting Date	27.07.2018
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1. Note Balance

	All Notes	Class A	Class B	Class B	Class C	Class C
General Note Information						
ISIN Code		XS1318344386	XS1318345946		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	87,49 %	7,51 %		5,00 %	
Legal Final Maturity Date		25.03.2030	25.03.2030		25.03.2030	
Rating (Fitch/Moody's)		AAA(sf)/Aaa(sf)	A(sf)/A2(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	5 286 286 000,00 NOK	500 000 000,00 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		5000	317	750	264	286
Current Note Information						
Class Principal Outstanding Opening Balance		101 856 536,76 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	112 896 784,85 NOK					
Amortisation	89 322 149,00 NOK					
Redemption per Class		9 656 448,54 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 931,29 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 514 136 816,00 NOK	92 200 088,22 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		56,33 %	26,17 %	0,05 %	17,44 %	0,02 %
Current Pool Factor		0,18	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,3700 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,0400 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	30					
Principal Outstanding per Note Beginning of Period		20 371,31 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 931,29 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		18 440,02 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		1,87 EUR	1 906,25 NOK	1,53 NOK	1 608,33 NOK	1,61 NOK
Interest Payment	1 116 850,86 NOK	9 336,85 EUR	604 281,25 NOK	1 143,75 NOK	424 600,02 NOK	459,98 NOK
Interest Payment per Note		1,87 EUR	1 906,25 NOK	1,53 NOK	1 608,33 NOK	1,61 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		47,51 %	21,29 %		3,83 %	
Current CE (excl. Excess Spread)		44,71 %	18,49 %		1,04 %	

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

On 21 December, 2015, the Norwegian Ministry of Finance adopted transitional rules to the new Norwegian financial companies act which entered into force on 1 January, 2016. The transitional rules correspond to the proposal from the Norwegian FSA and state that securitisations which closed in accordance with the existing Norwegian financial institutions act, and have notes remaining outstanding, may progress as agreed between the parties.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.07.2018
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Transaction Role	Counterparty	Rating Triggers								Trigger Breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
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 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-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.
Paying Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



Reporting Date	27.07.2018		
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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

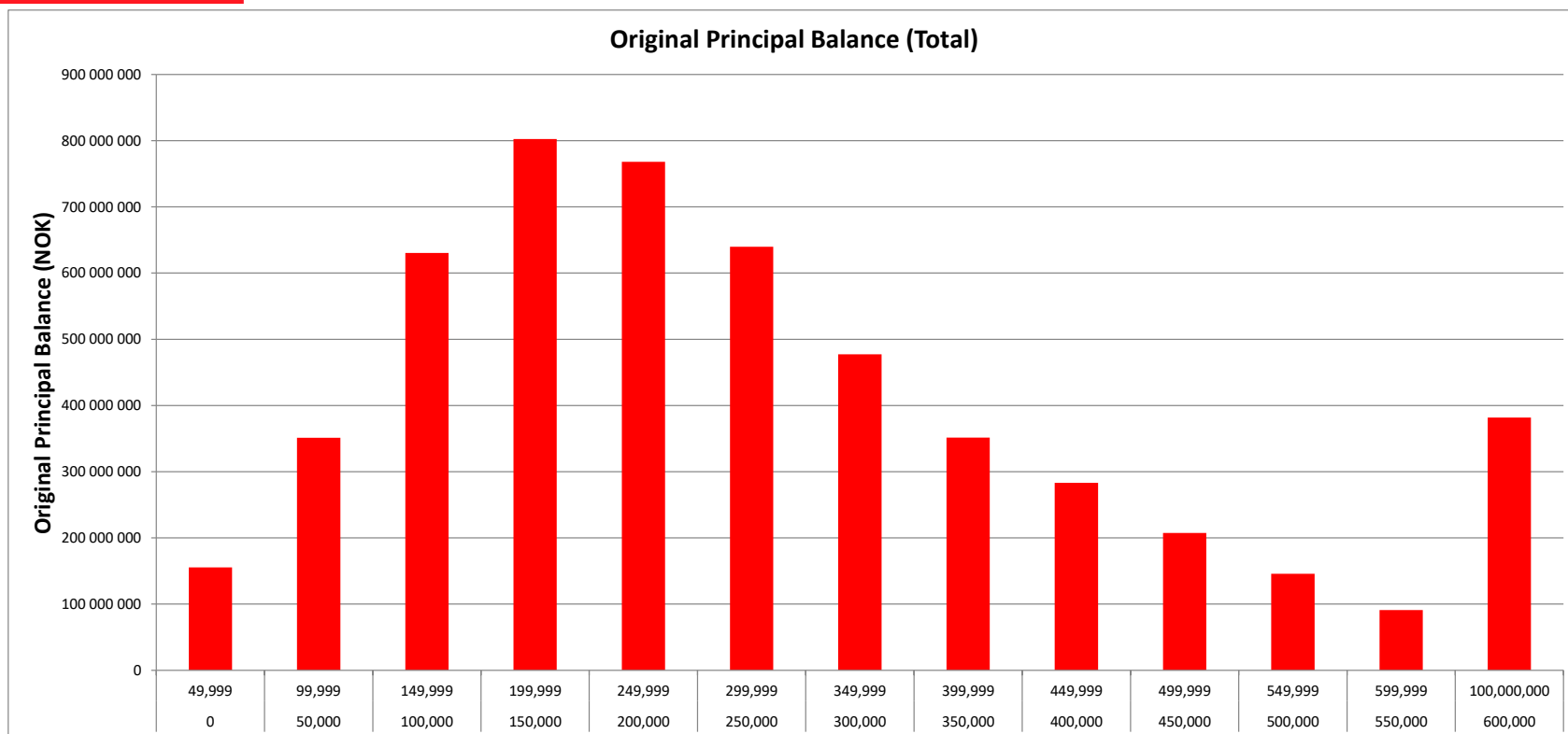
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7.b Original Principal Balance Graph

Reporting Date	27.07.2018	
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Original Principal Balance (Total)



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8.a Outstanding Principal Balance



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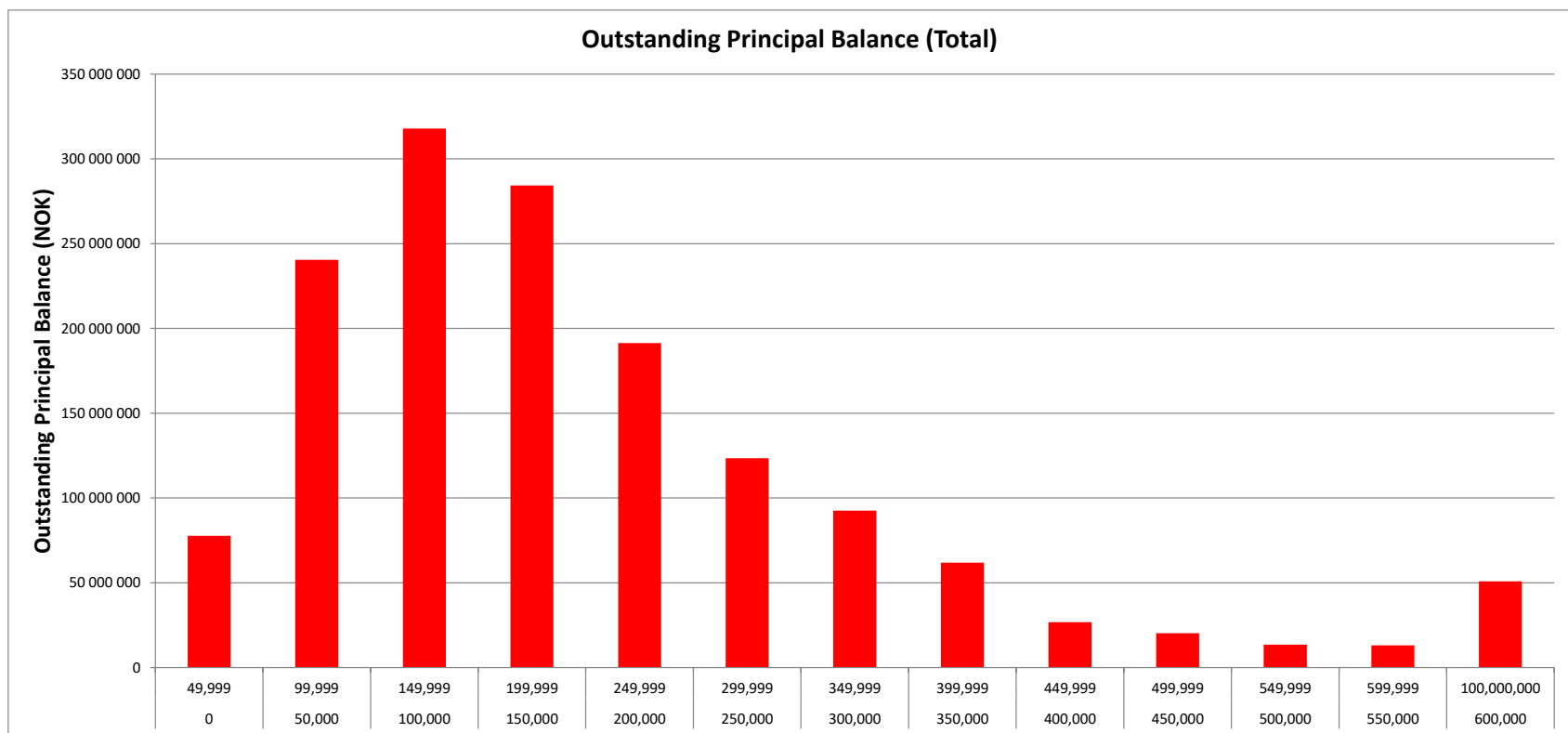
Average amount - all: 123 181

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	49 999	2 869	77 720 848	5,13 %	23,34 %	23,1	40,6
	50 000	99 999	3 224	240 426 385	15,88 %	26,23 %	35,1	39,9
	100 000	149 999	2 566	317 948 158	21,00 %	20,88 %	46,5	39,9
	150 000	199 999	1 648	284 353 893	18,78 %	13,41 %	54,1	39,5
	200 000	249 999	859	191 412 224	12,64 %	6,99 %	60,0	39,3
	250 000	299 999	453	123 445 173	8,15 %	3,69 %	63,8	39,0
	300 000	349 999	287	92 498 349	6,11 %	2,33 %	68,4	39,1
	350 000	399 999	167	61 835 607	4,08 %	1,36 %	69,4	39,1
	400 000	449 999	63	26 780 173	1,77 %	0,51 %	71,8	40,0
	450 000	499 999	43	20 274 448	1,34 %	0,35 %	74,5	38,6
	500 000	549 999	26	13 548 448	0,89 %	0,21 %	71,2	41,1
	550 000	599 999	23	13 047 061	0,86 %	0,19 %	73,1	37,9
	600 000	100 000 000	64	50 846 049	3,36 %	0,52 %	74,4	39,7
Total			12 292	1 514 136 816	100 %	100 %	52,5	39,6

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



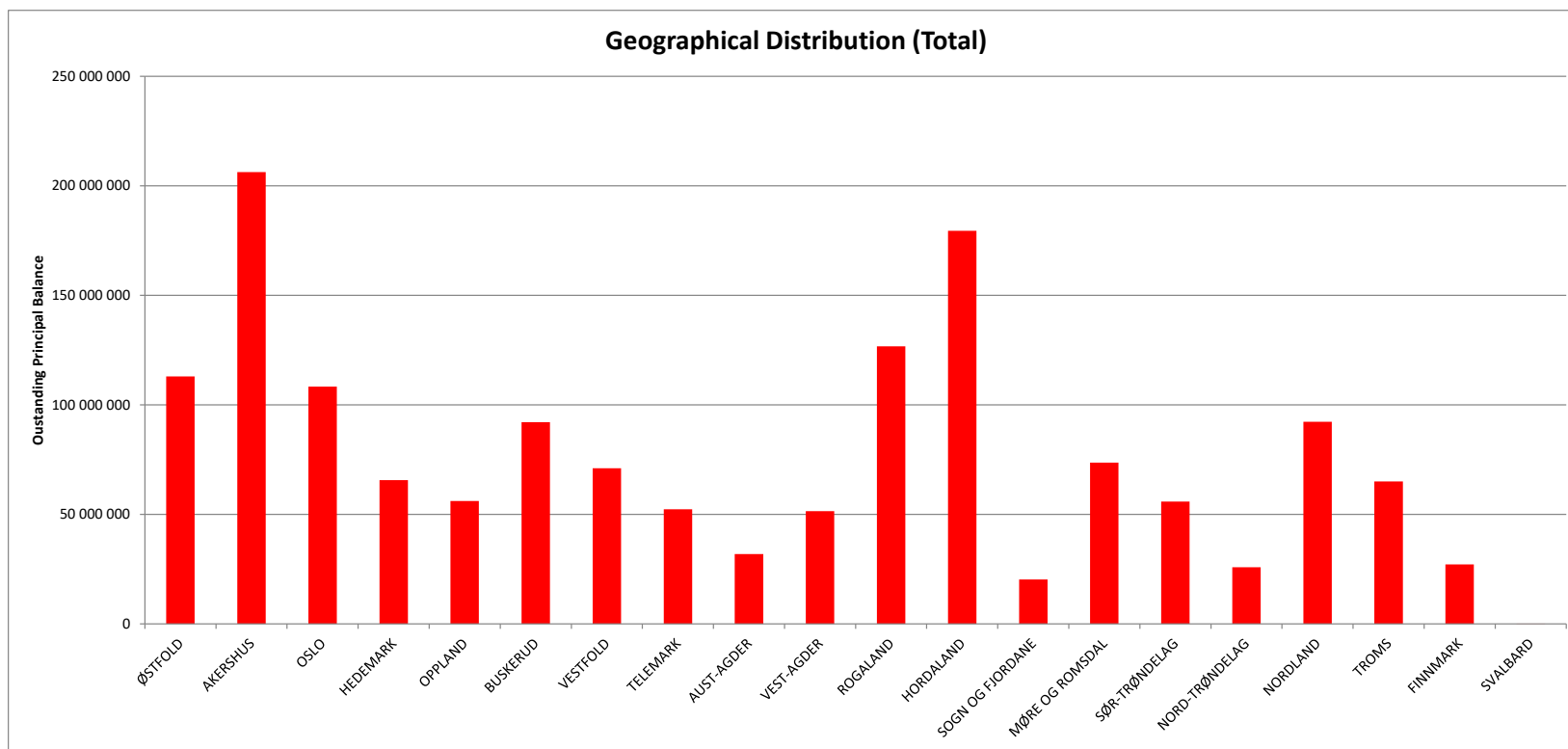
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TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning		
0100	981	112 964 352	7,46 %	7,98 %	ØSTFOLD		51,1	39,2	
0200	1 660	206 236 676	13,62 %	13,50 %	AKERSHUS		50,1	39,9	
0300	795	108 340 451	7,16 %	6,47 %	OSLO		50,7	39,4	
0400	598	65 671 371	4,34 %	4,86 %	HEDEMARK		49,0	39,5	
0500	502	56 119 204	3,71 %	4,08 %	OPPLAND		49,8	40,2	
0600	785	92 070 755	6,08 %	6,39 %	BUSKERUD		50,6	39,5	
0700	630	71 002 634	4,69 %	5,13 %	VESTFOLD		51,3	39,7	
0800	472	52 280 144	3,45 %	3,84 %	TELEMARK		51,2	40,0	
0900	276	31 831 226	2,10 %	2,25 %	AUST-AGDER		52,9	39,3	
1000	445	51 431 416	3,40 %	3,62 %	VEST-AGDER		53,4	39,9	
1100	1 008	126 703 725	8,37 %	8,20 %	ROGALAND		55,5	39,7	
1200	1 402	179 467 480	11,85 %	11,41 %	HORDALAND		52,7	39,7	
1400	145	20 252 905	1,34 %	1,18 %	SOGN OG FJORDANE		53,4	39,7	
1500	555	73 590 290	4,86 %	4,52 %	MØRE OG ROMSDAL		55,0	39,5	
1600	454	55 855 010	3,69 %	3,69 %	SØR-TRØNDELAG		51,7	39,8	
1700	220	25 817 886	1,71 %	1,79 %	NORD-TRØNDELAG		51,4	38,8	
1800	706	92 260 259	6,09 %	5,74 %	NORDLAND		57,3	39,5	
1900	468	65 055 383	4,30 %	3,81 %	TROMS		59,0	39,1	
2000	189	27 183 944	1,80 %	1,54 %	FINNMARK		56,4	39,7	
2100	1	1 705	0,00 %	0,01 %	SVALBARD		6,0	46,0	
Total:	12 292	1 514 136 816	100 %	100 %			52,5	39,6	

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

10.a Interest Rate



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

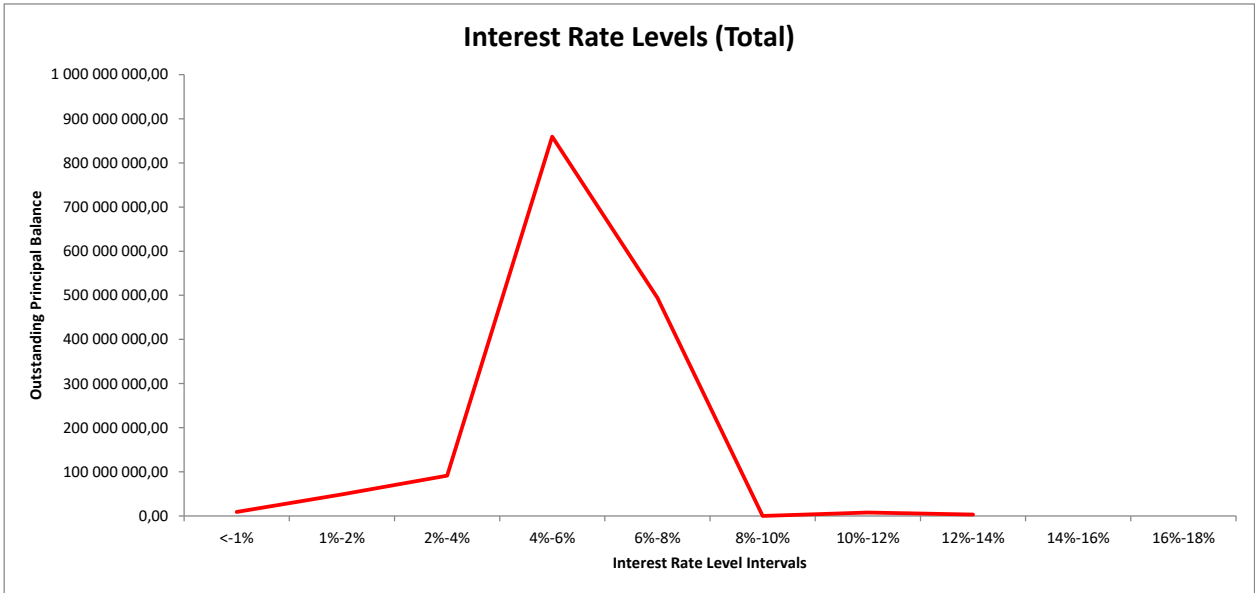
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<		115	9 123 496	0,60 %	38,2	37,8
1 %	2 %	464	48 891 040	3,23 %	44,4	38,4
2 %	4 %	591	91 192 550	6,02 %	53,3	37,8
4 %	6 %	6284	859 501 976	56,77 %	54,2	39,4
6 %	8 %	4470	494 069 302	32,63 %	50,9	40,4
8 %	10 %	2	71 616	0,00 %	23,6	37,4
10 %	12 %	260	7 905 140	0,52 %	31,3	39,1
12 %	14 %	106	3 381 696	0,22 %	39,5	41,0
14 %	16 %					
16 %	18 %					
Total		12 292	1 514 136 816	100 %	52,5	39,7

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Monthly Investor Report

10.b Interest Rate



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	31				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



**Bilkreditt 7 DAC
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11.a Remaining Terms



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

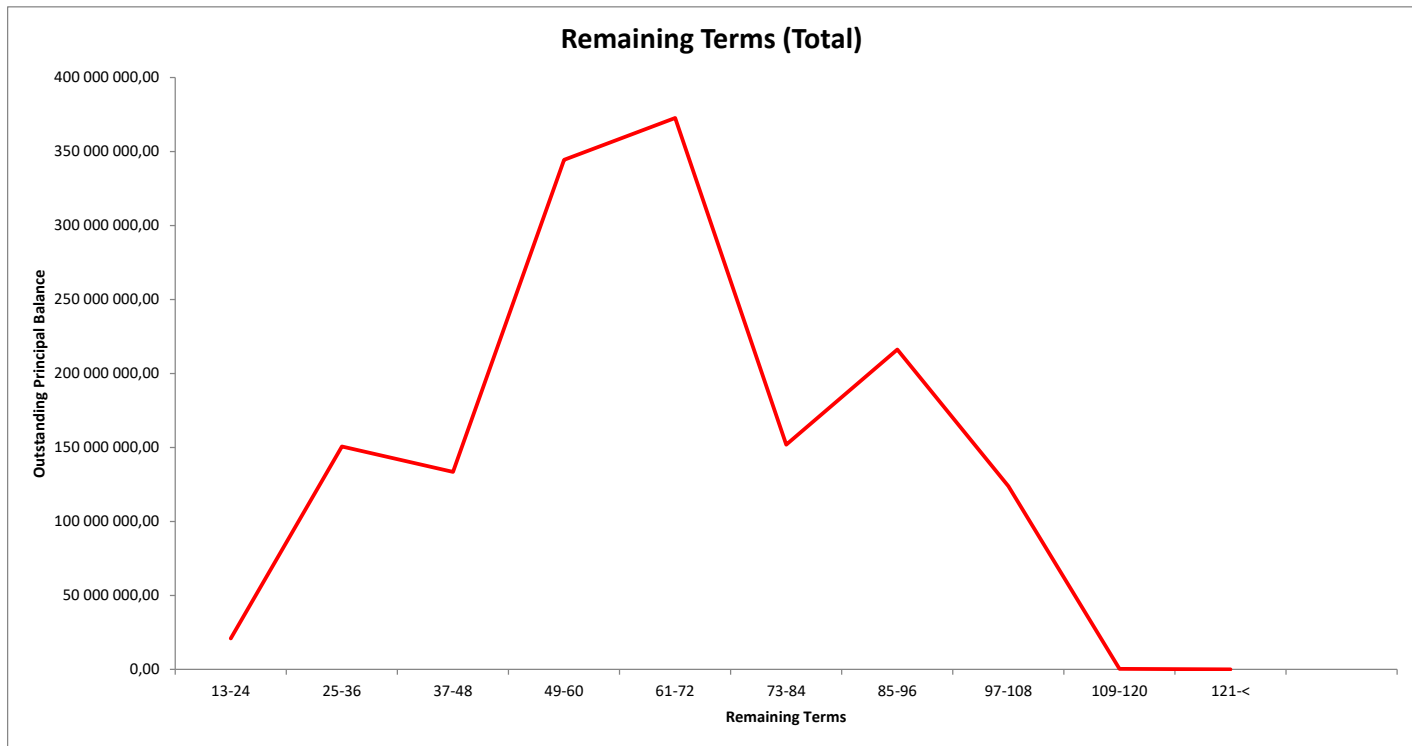
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	731	20 946 336	1,38 %	6,3	39,4
	13		24	2 633	150 578 461	9,94 %	19,8	41,2
	25		36	1 652	133 411 752	8,81 %	28,7	38,0
	37		48	2 863	344 414 905	22,75 %	43,4	41,4
	49		60	2 355	372 656 851	24,61 %	53,5	38,8
	61		72	727	151 889 577	10,03 %	63,7	37,4
	73		84	889	216 199 869	14,28 %	79,6	41,5
	85		96	441	123 724 042	8,17 %	86,8	36,4
	97		108	1	315 023	0,02 %	116,0	36,0
	109		120	0	0	0,00 %	0,0	0,0
	121							
	Total			12 292	1 514 136 816	100 %	52,5	39,6

Bilkreditt 7 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018
	to	25.07.2018
	=	30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

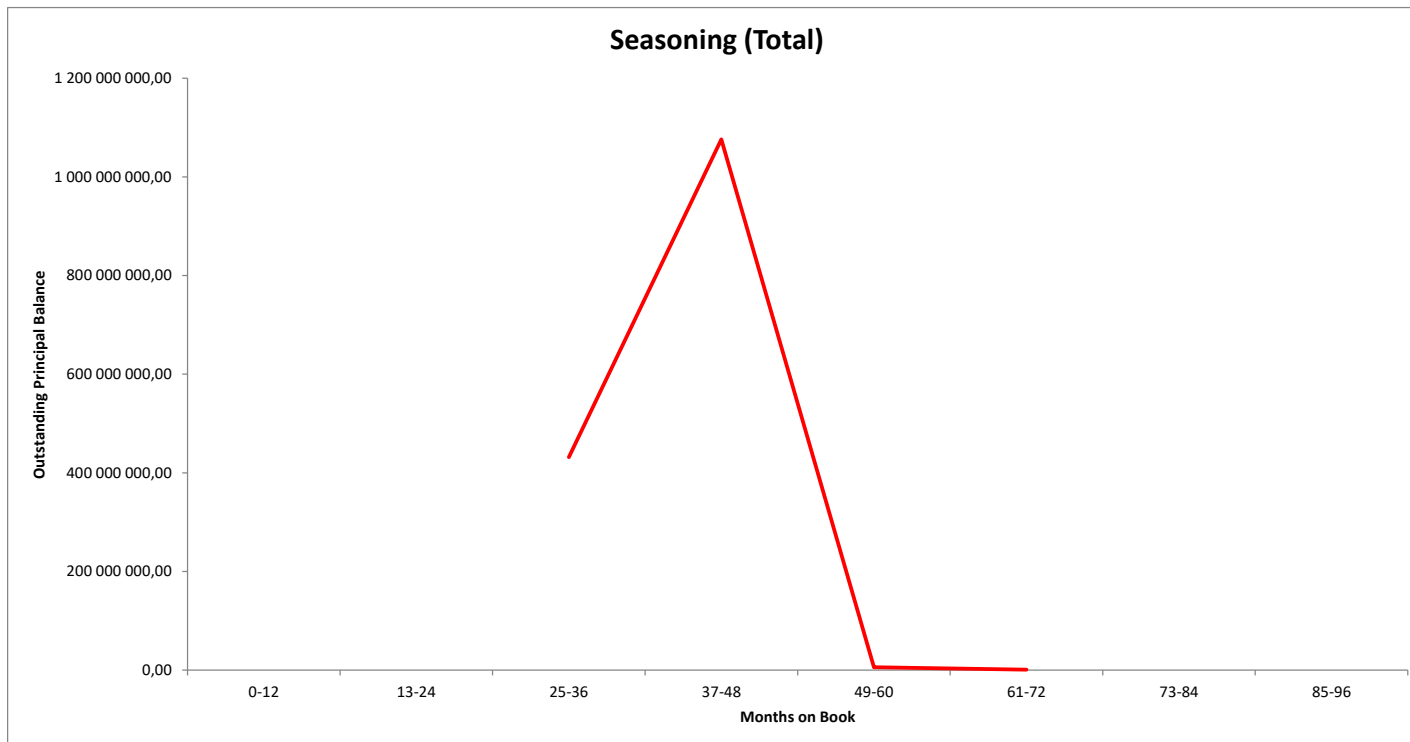
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	3 229	431 547 261	28,50 %	55,8
	37		48	9 010	1 076 084 621	71,07 %	51,2
	49		60	49	5 657 628	0,37 %	51,7
	61		72	4	847 306	0,06 %	77
	73		84				
	85		96				
	Total		12 292		1 514 136 816	100,00 %	52,5
							39,6

Bilkreditt 7 DAC
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12.b Seasoning



Reporting Date	27.07.2018					
Payment date	25.07.2018					
Period No	31					
Monthly Period	Jun 2018					
Interest Period	from	25.06.2018	to	25.07.2018	=	30 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

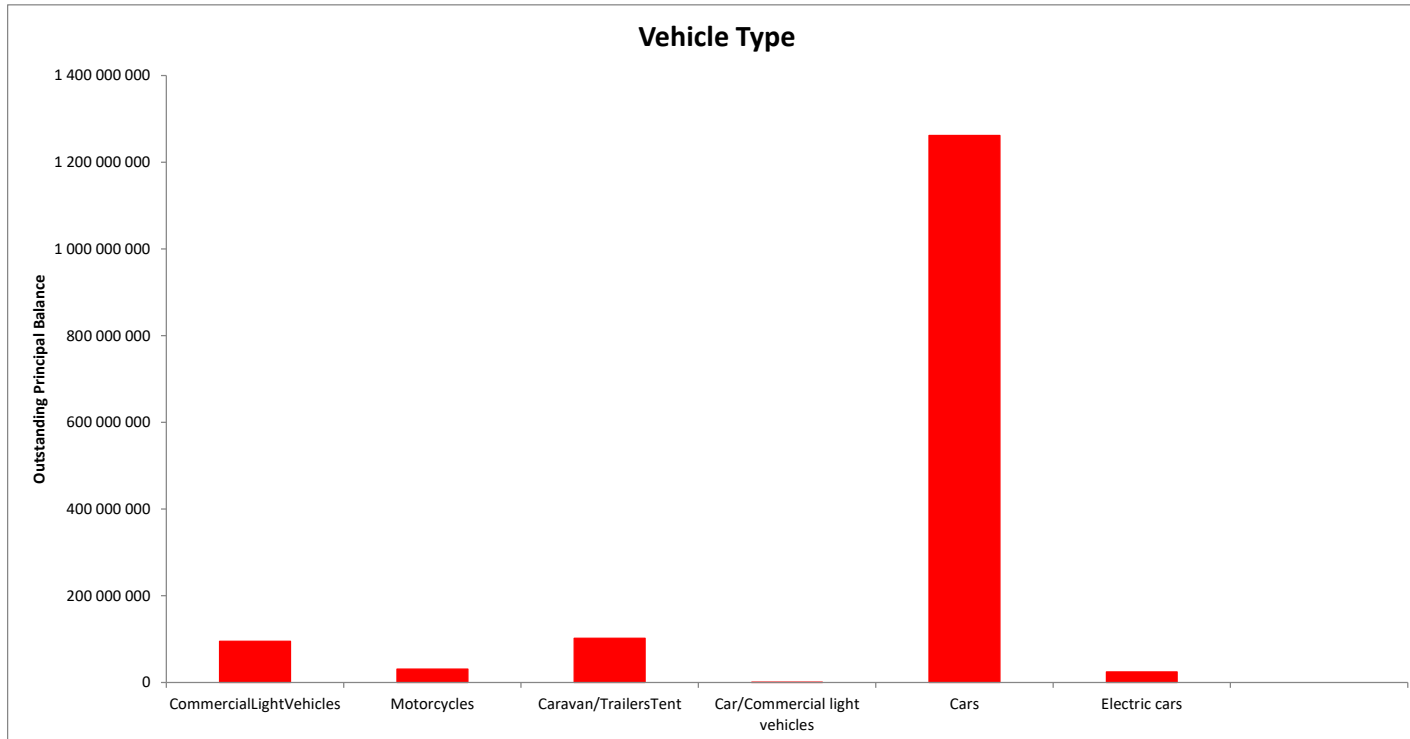
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	900	95 073 716	6,28 %	40,8	39,9
	Motorcycles	394	30 685 895	2,03 %	50,0	39,1
	Caravan/TrailersTent	649	102 115 055	6,74 %	67,2	39,1
	Car/Commercial light vehicles	1	17 395	0,00 %	3,0	34,0
	Cars	10 171	1 261 629 119	83,32 %	52,2	39,7
	Electric cars	177	24 615 636	1,63 %	55,6	37,7
	Total	12 292	1 514 136 816	100 %	52,5	39,6

Bilkreditt 7 DAC
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13.b Vehicle type



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days



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14.a Hybrid loans



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		34	10 549 012	0,70 %	6,9	38,6
Standard		12 258	1 503 587 804	99,30 %	52,8	39,6
Total		12 292	1 514 136 816	100 %	52,5	39,6

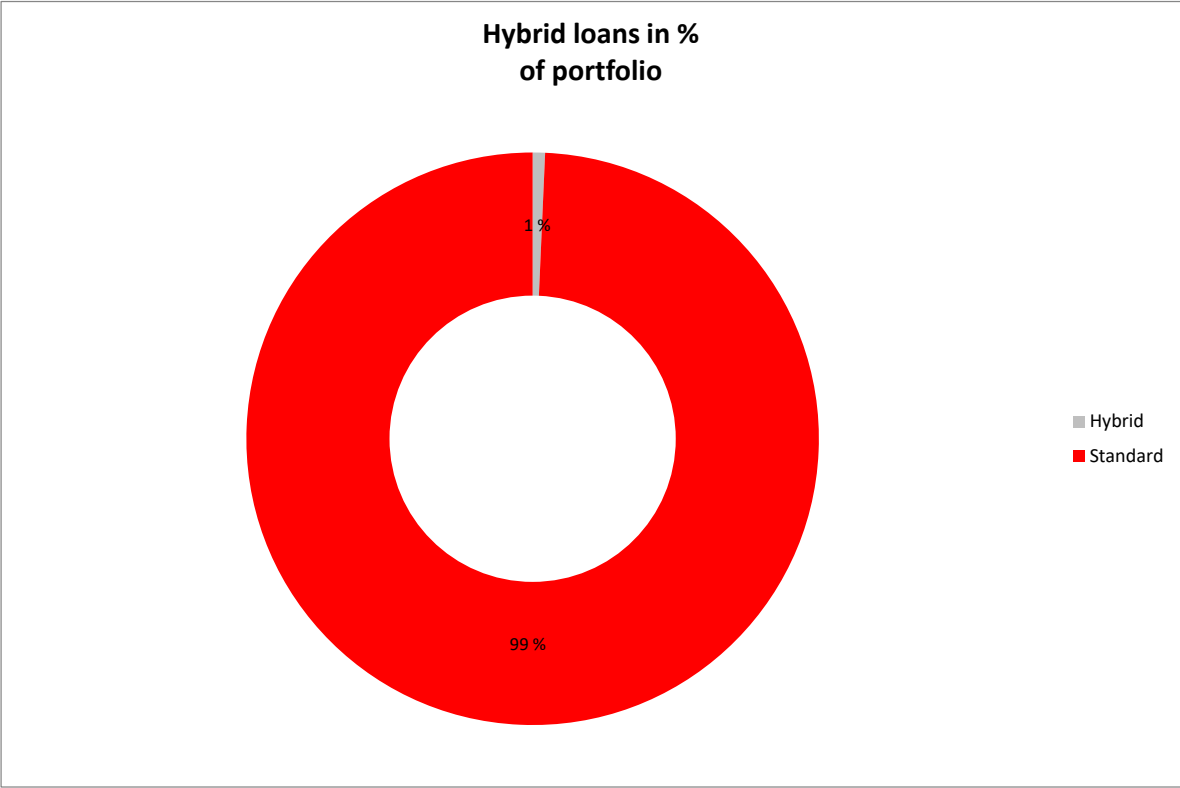
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days



**Bilkreditt 7 DAC
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15.a # loans per borrower



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	31				
Monthly Period	Jun 2018				
Interest Period	from 25.06.2018	to 25.07.2018	=	30 days	

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
9	1	1 237 855	0,08 %
5	3	1 332 559	0,09 %
4	4	3 114 669	0,21 %
3	9	2 600 321	0,17 %
2	101	25 375 288	1,68 %
1	12023	1 480 476 124	97,78 %
Total:	12 141	1 514 136 816	100,00 %

loans per borrower

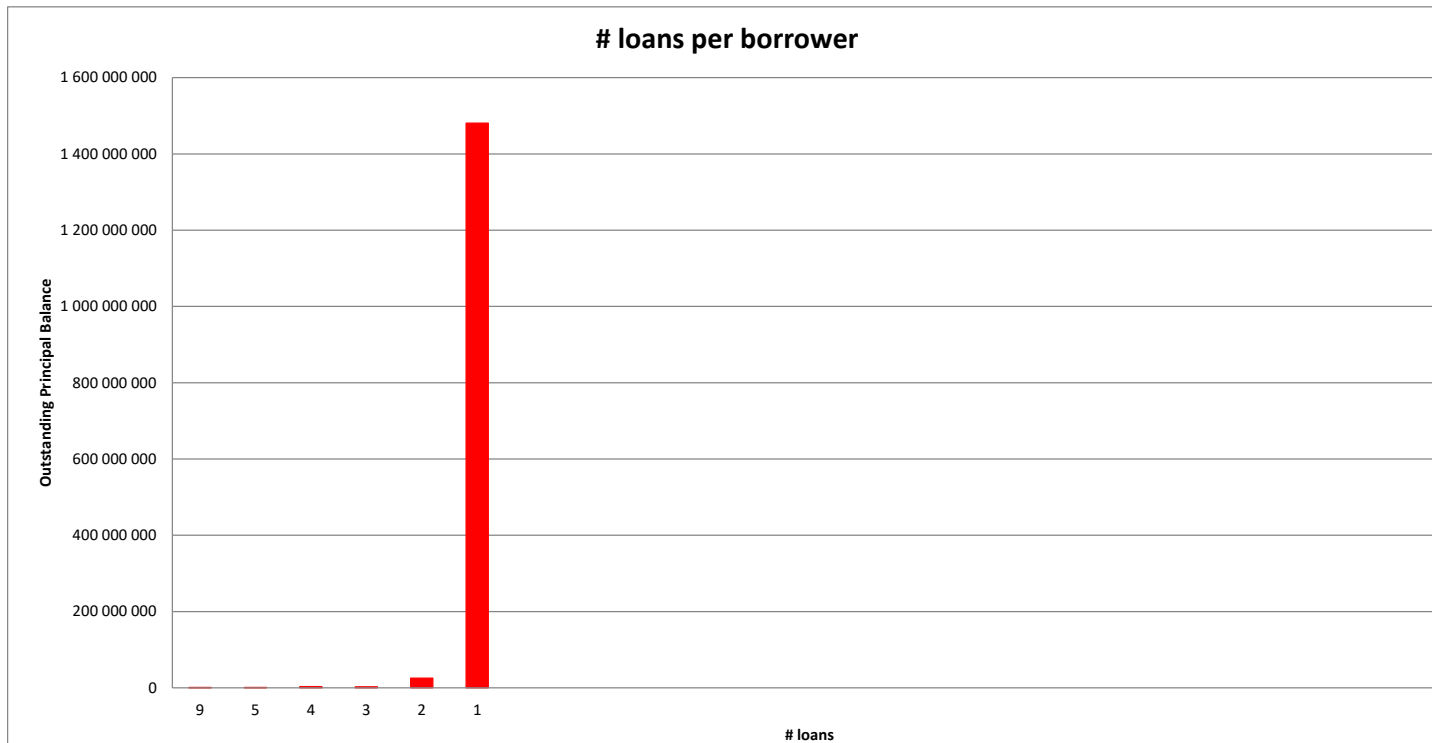
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 7 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



**Bilkreditt 7 DAC
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16.a Amortization Profile



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	31	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

TOTAL						
Period	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 514 136 816	1 479 729 589	34 407 222	6 965 643	5,52 %	97,73 %
2	1 479 729 589	1 443 996 224	35 733 365	6 809 538	5,52 %	95,37 %
3	1 443 996 224	1 408 154 896	35 841 328	6 645 259	5,52 %	93,00 %
4	1 408 154 896	1 374 125 607	34 029 289	6 488 804	5,53 %	90,75 %
5	1 374 125 607	1 340 193 833	33 931 774	6 332 423	5,53 %	88,51 %
6	1 340 193 833	1 305 468 209	34 725 624	6 173 561	5,53 %	86,22 %
7	1 305 468 209	1 271 767 785	33 700 424	6 018 786	5,53 %	83,99 %
8	1 271 767 785	1 237 449 389	34 318 396	5 861 661	5,53 %	81,73 %
9	1 237 449 389	1 203 538 470	33 910 919	5 705 749	5,53 %	79,49 %
10	1 203 538 470	1 169 771 928	33 766 541	5 551 129	5,53 %	77,26 %
11	1 169 771 928	1 136 295 381	33 476 548	5 396 969	5,54 %	75,05 %
12	1 136 295 381	1 102 580 300	33 715 081	5 241 677	5,54 %	72,82 %
13	1 102 580 300	1 068 897 112	33 683 182	5 086 206	5,54 %	70,59 %
14	1 068 897 112	1 035 900 056	32 997 056	4 931 819	5,54 %	68,42 %
15	1 035 900 056	1 003 403 521	32 496 535	4 779 183	5,54 %	66,27 %
16	1 003 403 521	971 578 304	31 825 217	4 629 738	5,54 %	64,17 %
17	971 578 304	940 298 488	31 279 816	4 483 110	5,54 %	62,10 %
18	940 298 488	909 407 192	30 891 296	4 338 429	5,54 %	60,06 %
19	909 407 192	879 173 517	30 233 674	4 196 496	5,54 %	58,06 %
20	879 173 517	849 474 116	29 699 395	4 057 120	5,54 %	56,10 %

Amortization profile (first 20 periods)

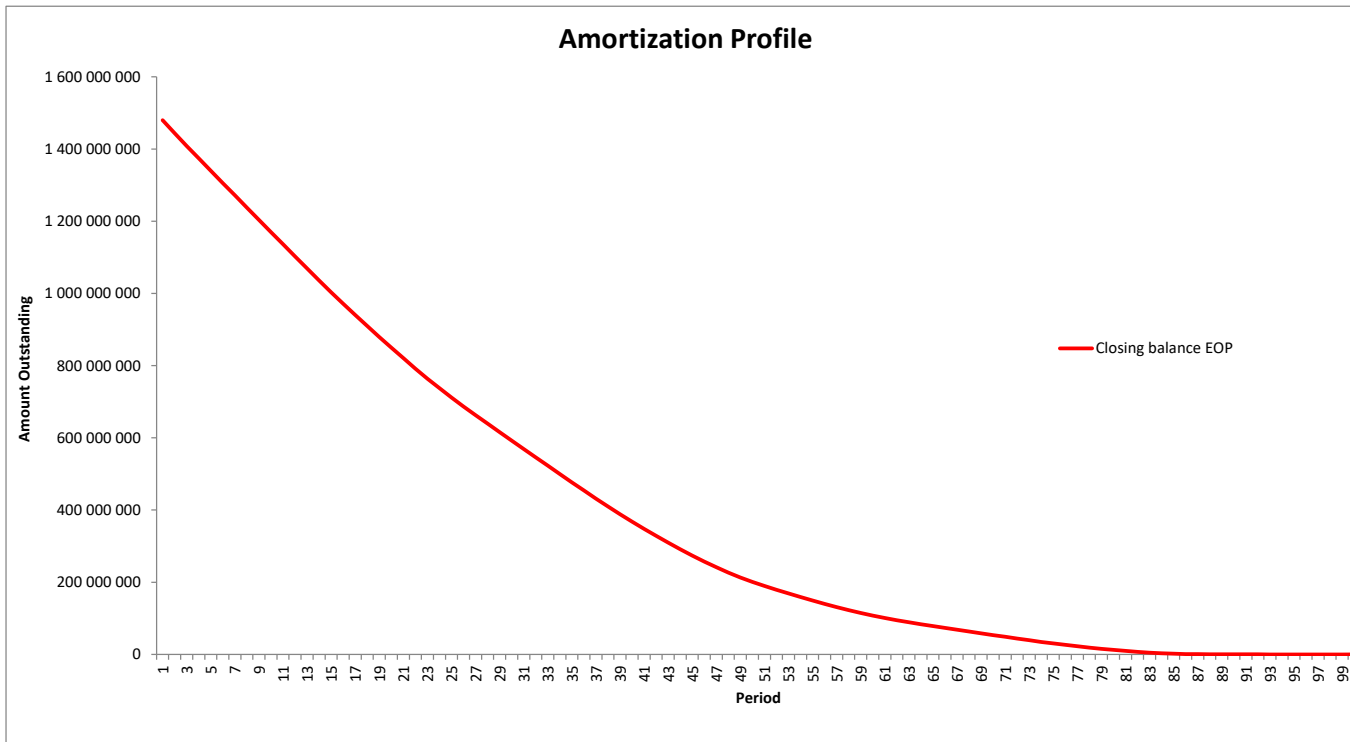
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 7 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	31				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	31				
Monthly Period	Jun 2018				
Interest Period	from 25.06.2018	to	25.07.2018	=	30 days

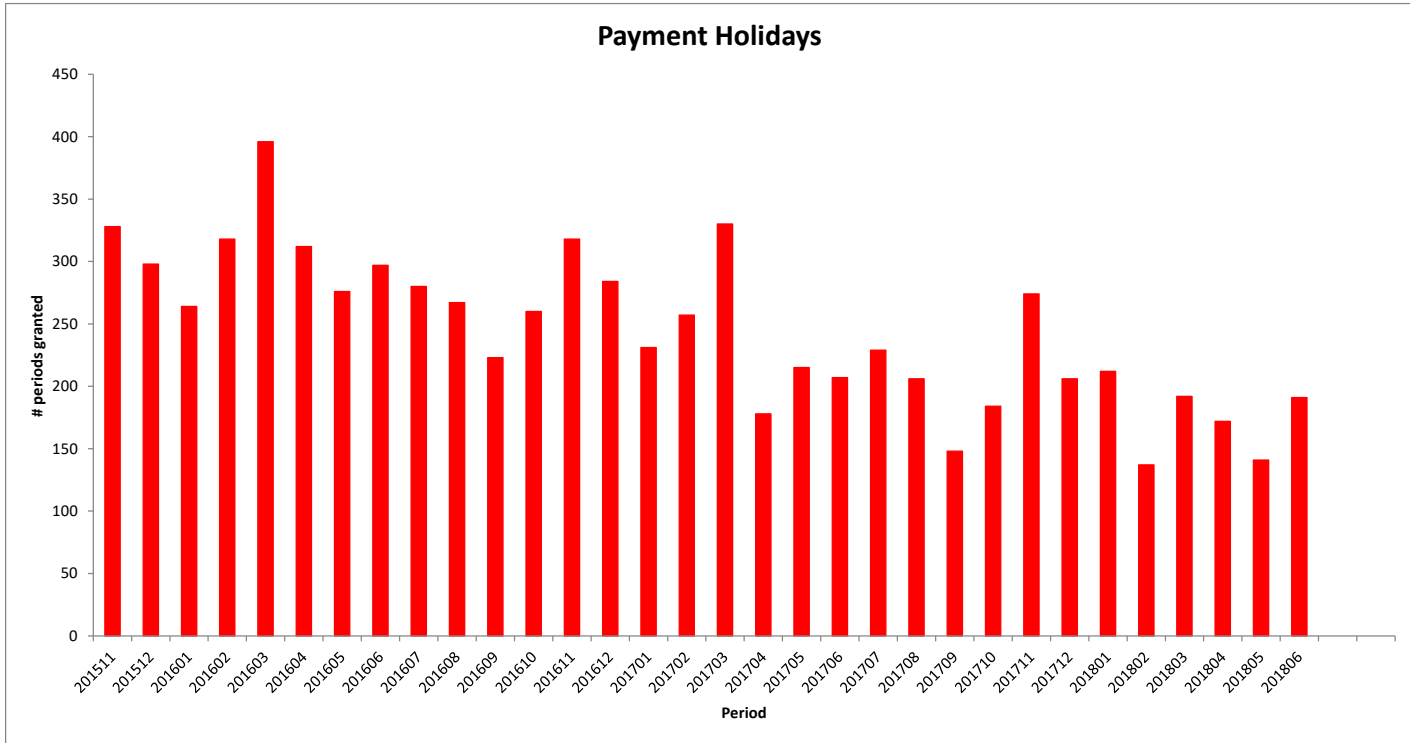
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201511	328	477	1 712 786
	201512	298	394	1 305 500
	201601	264	414	1 423 622
	201602	318	491	1 717 155
	201603	396	556	1 890 889
	201604	312	477	1 726 093
	201605	276	422	1 588 733
	201606	297	471	2 139 636
	201607	280	412	2 563 543
	201608	267	397	1 502 597
	201609	223	341	1 217 896
	201610	260	409	1 552 839
	201611	318	440	1 647 466
	201612	284	369	1 355 786
	201701	231	362	1 327 752
	201702	257	382	1 456 233
	201703	330	467	1 680 875
	201704	178	284	1 007 356
	201705	215	344	1 450 459
	201706	207	354	1 448 400
	201707	229	320	1 266 895
	201708	206	314	1 120 890
	201709	148	229	912 620
	201710	184	314	1 163 586
	201711	274	401	1 513 835
	201712	206	264	1 056 646
	201801	212	317	1 096 591
	201802	137	196	729 413
	201803	192	278	969 917
	201804	172	262	967 177
	201805	141	213	805 638
	201806	191	314	1 223 056
Total		7 831	11 685	44 541 879

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17.b Payment Holidays



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	31				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days

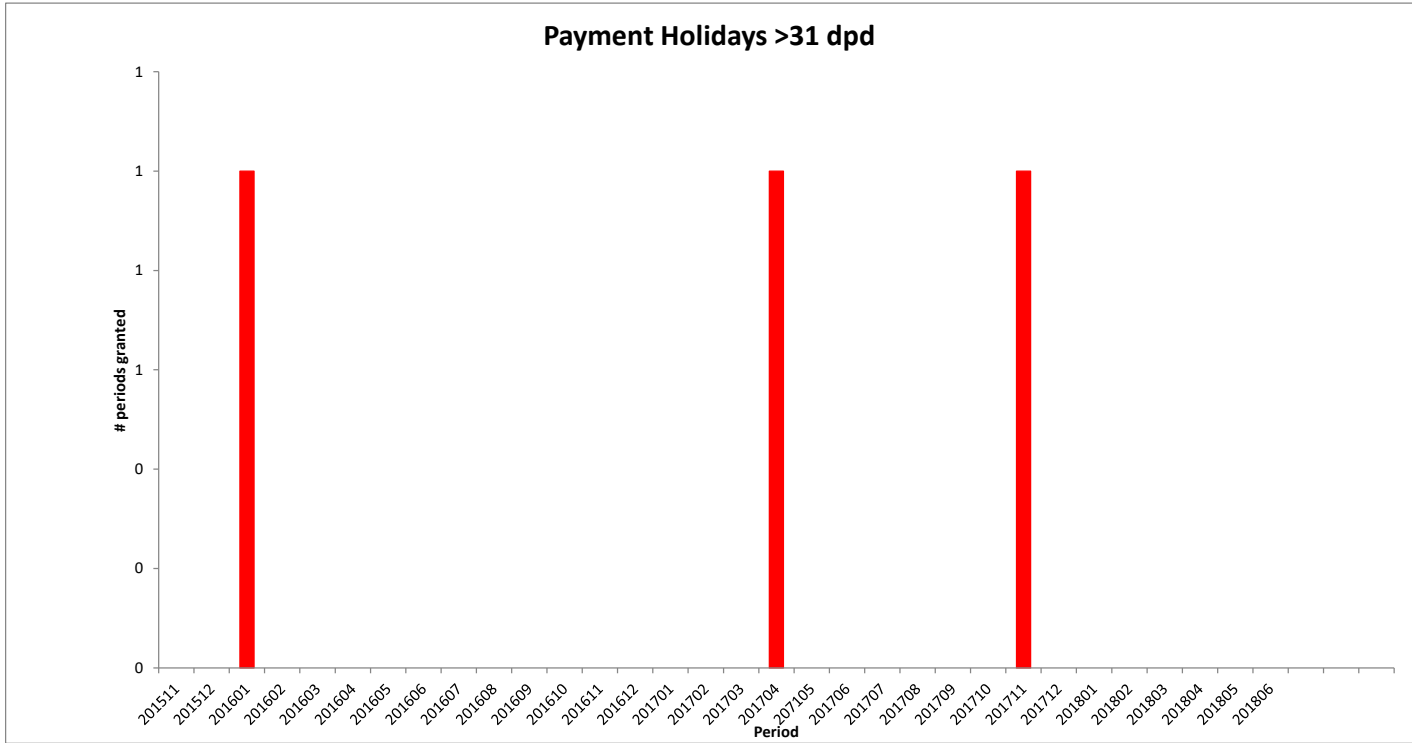


Bilkreditt 7 DAC
Monthly Investor Report

18.b Payment Holidays >31 dpd



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	31				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



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19.a Dynamic Interest rate



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 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 %

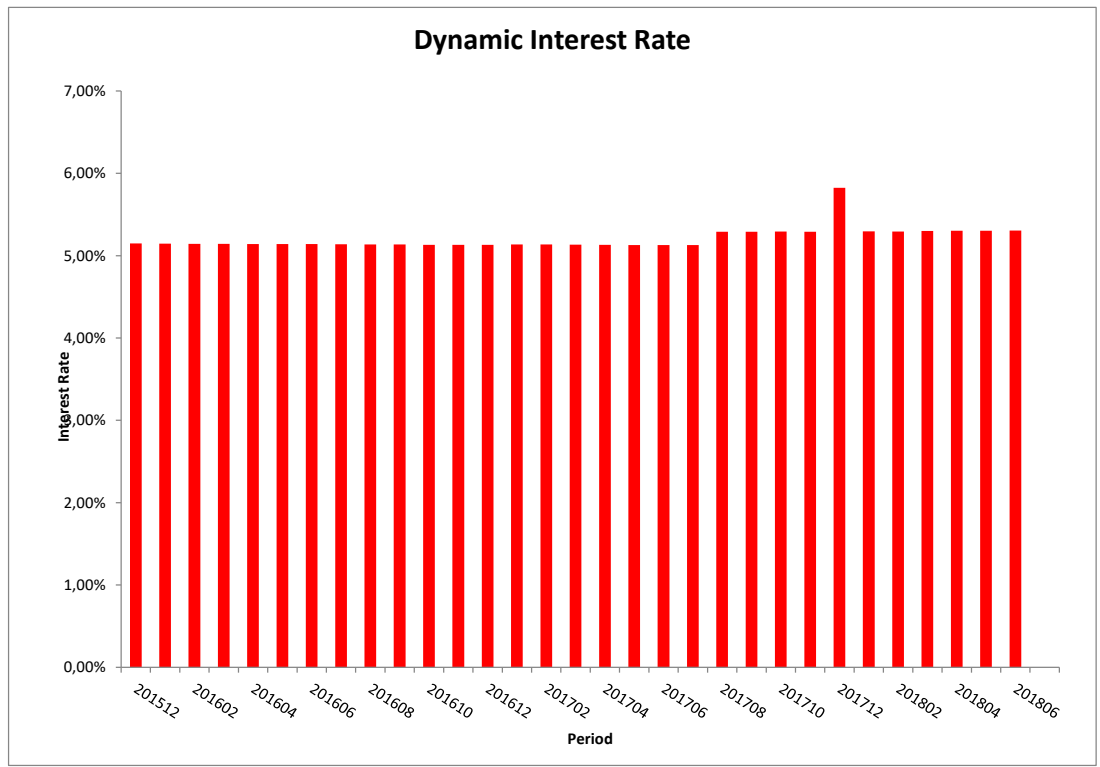
Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	31		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days



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Monthly Investor Report

20.a Borrower Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

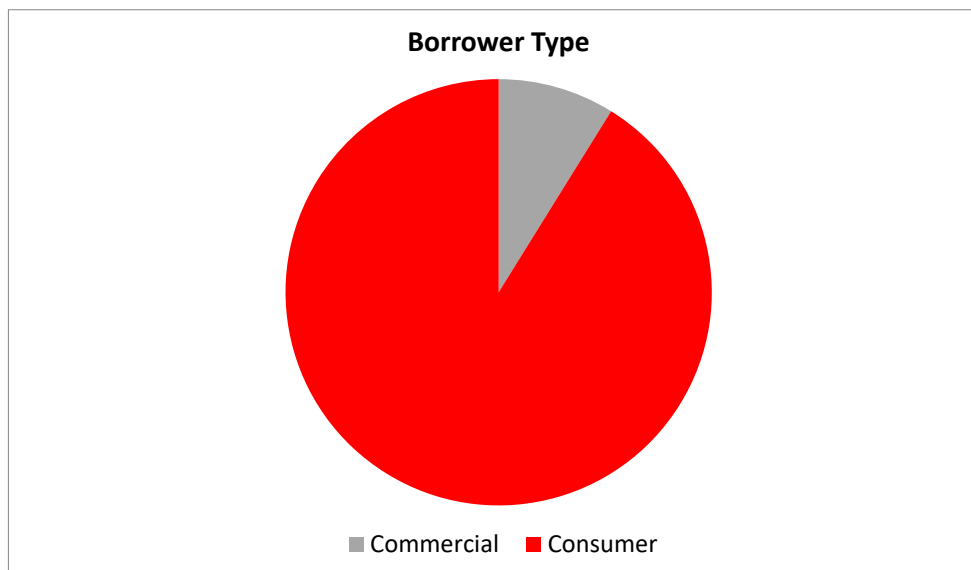
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	985	133 936 507	8,85 %	37,8	39,5
	Consumer	11 307	1 380 200 309	91,15 %	53,9	39,6
	Total	12 292	1 514 136 816	100 %	52,5	39,6

**Bilkreditt 7 DAC
Monthly Investor Report**

20.b Borrower Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



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Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

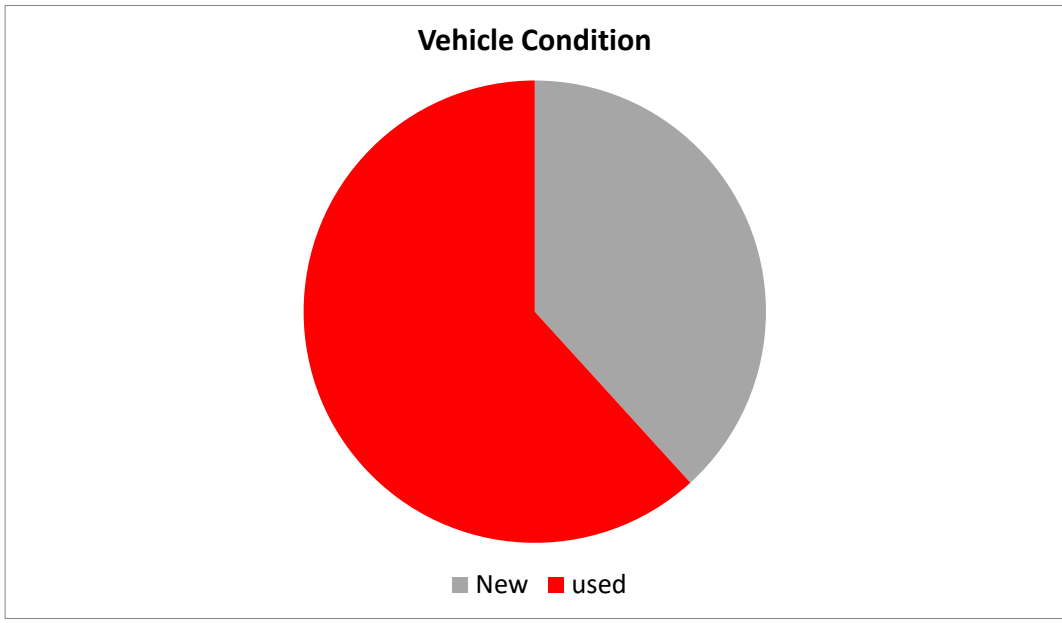
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		3 757	579 174 842	38,25 %	54,3	39,5
used		8 535	934 961 974	61,75 %	51,4	39,7
		12 292	1 514 136 816	100 %	52,5	39,6

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21.b Vehicle Condition



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



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Monthly Investor Report

22.a Downpayment



Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	31		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days

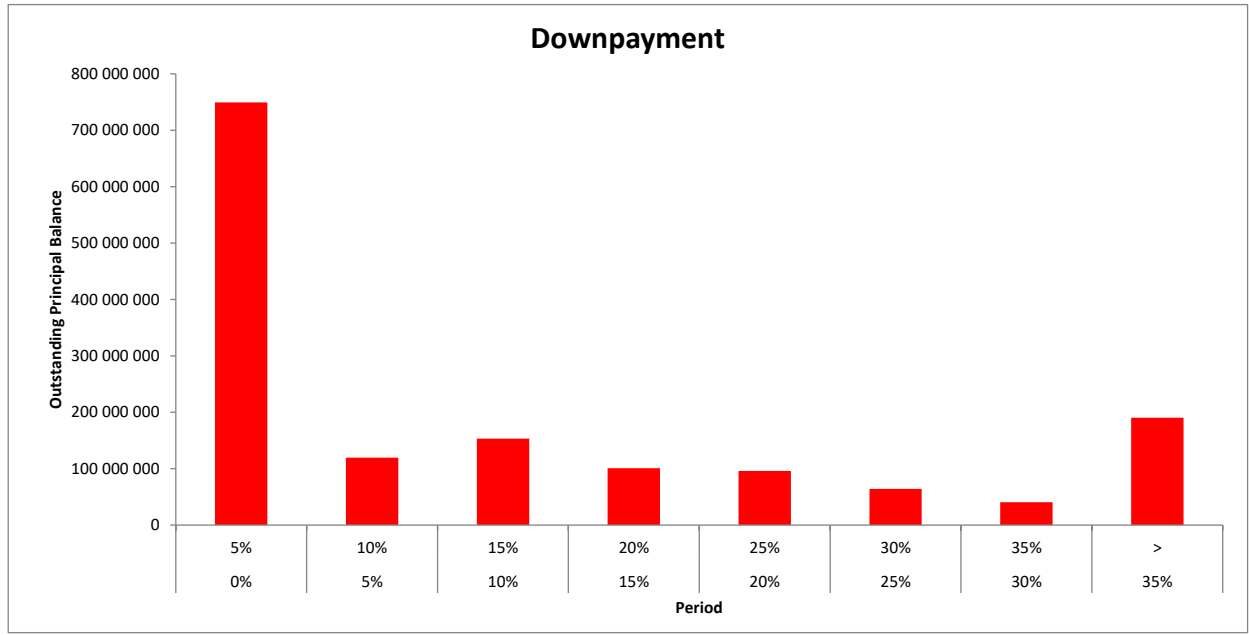
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	5 657	749 445 279	49,50 %	53,2	39,7	
	5 %	10 %	803	119 653 658	7,90 %	55,3	39,9	
	10 %	15 %	1 087	153 401 678	10,13 %	56,4	39,9	
	15 %	20 %	757	100 998 531	6,67 %	52,2	39,6	
	20 %	25 %	782	95 873 229	6,33 %	51,8	39,2	
	25 %	30 %	549	64 148 592	4,24 %	54,2	39,5	
	30 %	35 %	382	40 392 075	2,67 %	48,7	39,6	
	35 %	>	2 275	190 223 774	12,56 %	45,7	39,2	
Total			12 292	1 514 136 816	100 %	52,5	39,6	

**Bilkreditt 7 DAC
Monthly Investor Report**

22.b Downpayment



Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	31		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

23.a Repayment Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

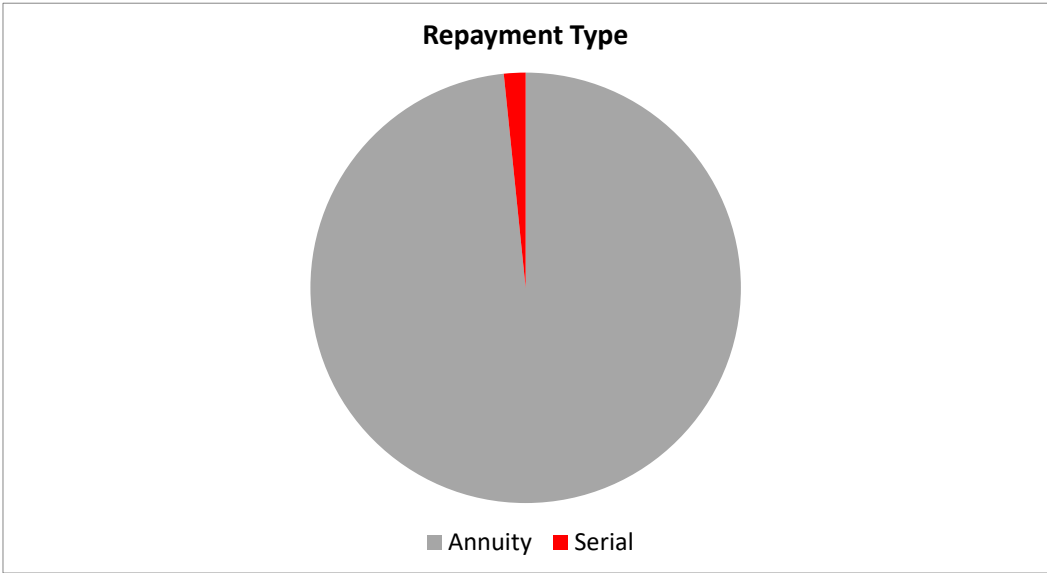
Repayment Type	TOTAL				
	Repayment Type	No	Outstanding balance	%	WA months to maturity
Annuity	12 134	1 489 557 874	98,38 %	52,8	39,6
Serial	158	24 578 942	1,62 %	34,3	40,2
	12 292	1 514 136 816	100 %	52,5	39,6

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



Bilkreditt 7 DAC
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24.a Dynamic Pre-Payments



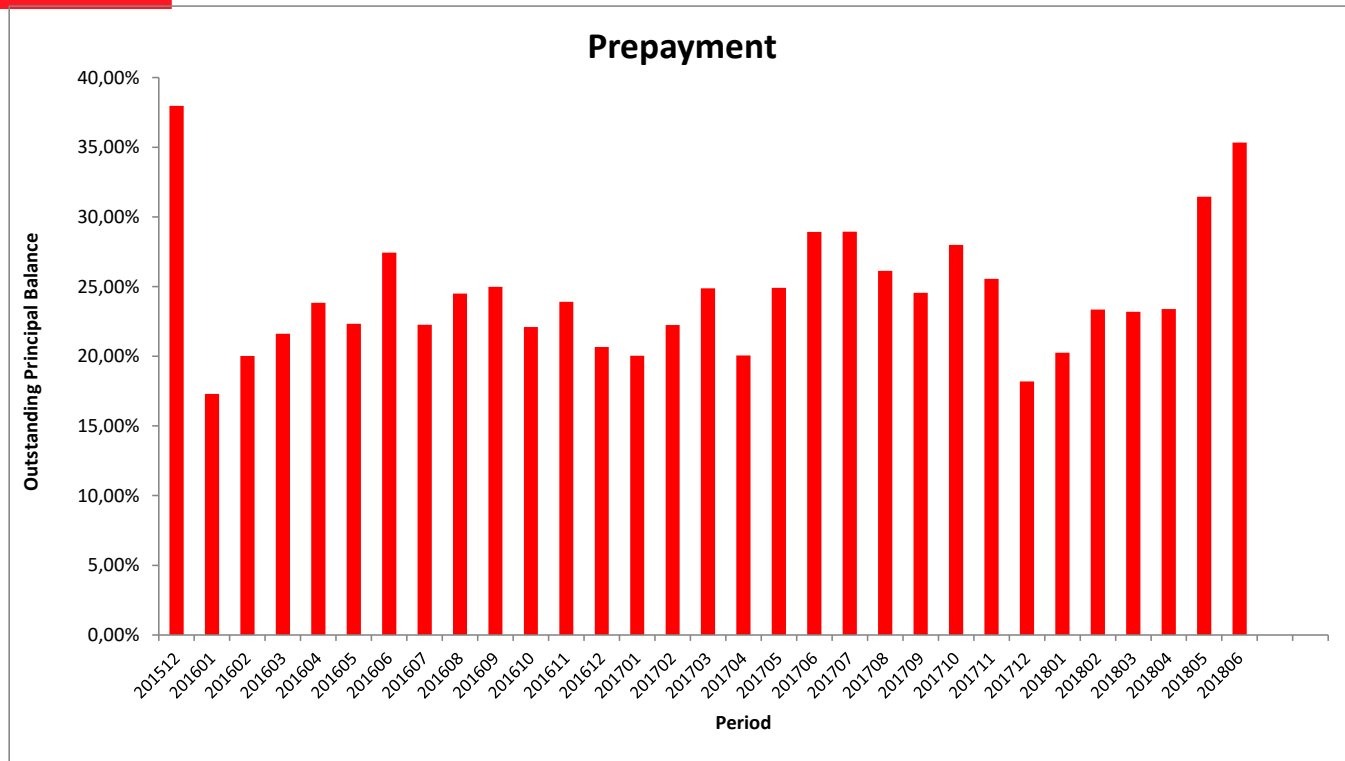
Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

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 %	

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24.b Dynamic Pre-Payments

Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	31		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days



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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date 27.07.2018
 Payment date 25.07.2018
 Period No 31
 Monthly Period Jun 2018
 Interest Period from 25.06.2018 to 25.07.2018 = 30 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	17												

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	4 737 465	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	17												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1			2018 2		
			Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20161	116 009	2	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
20163	2 241 179	25	43 596	1 029 487	1 211 692	17 664	1 047 151	1 194 028
20164	9 484 344	55	19 628	5 221 669	4 262 675	49 141	5 270 810	4 213 534
20171	7 220 771	56	290 079	3 060 718	4 160 053	189 147	3 249 865	3 970 906
20172	5 858 456	50	113 608	2 315 937	3 542 519	322 267	2 638 204	3 220 252
20173	5 993 301	42	200 073	1 878 373	4 114 928	285 610	2 163 983	3 829 318
20174	6 146 738	52	1 790 433	2 185 513	3 961 225	495 418	2 680 931	3 465 807
20181	4 931 657	50	95 224	95 224	4 836 433	473 441	568 665	4 362 992
20182	5 685 506	17				503 489	503 489	5 182 017

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26. Delinquency



Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	31		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 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	2 117 817 736	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																		
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Priority of Payments

Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	31		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days



Priority of Payments

Available Distribution Amount	+	112 896 784,85 NOK	9 665 785,39 EUR
Senior Expenses	-	630 890,34 NOK	
Class A Notes Interest	-	1 432 102,91 NOK	9 336,85 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	605 425,00 NOK	
Liquidity Reserve	-	10 713 383,72 NOK	
Class A Principal	-	89 322 149,00 NOK	9 656 448,54 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	-	425 060,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 011 362,60 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	3 734 411,28 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

Transaction Costs	All Notes	Class A	Class B	Class C
Senior Expenses	630 890,34 NOK			
Interest accrued for the Period	2 462 587,91 NOK	1 432 102,91 NOK	605 425,00 NOK	425 060,00 NOK
Cumulative Interest accrued	160 691 532,94 NOK	126 352 297,94 NOK	20 186 131,00 NOK	14 153 104,00 NOK
Interest Payments	2 462 587,91 NOK	1 432 102,91 NOK	605 425,00 NOK	425 060,00 NOK
Cumulative Interest Payments	160 691 532,94 NOK	126 352 297,94 NOK	20 186 131,00 NOK	14 153 104,00 NOK
Interest accrued on Subordinated Loan for the Period	328 558,72 NOK			
Cumulative Interest accrued on Subordinated Loan	18 276 611,75 NOK			
Interest Payments on Subordinated Loan	328 558,72 NOK			
Cumulative Interest Payments on Subordinated Loan	18 276 611,75 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

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29. Swap Counterparty Data



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period from	25.06.2018 to 25.07.2018 = 30 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	942 172 965,00 NOK 101 856 536,76 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0400 %
1M Euribor (Notes, Swap)	-0,3700 %
Gross Amount Due to Swap Counterparty	90 754 251,91 NOK
Gross Amount Due from Swap Counterparty	9 665 785,39 EUR
EUR/NOK spot rate	N/A

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Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	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
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Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	31
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days