

Bilcreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.04.2017	Following payment dates:	26.05.2017
Payment date	25.04.2017		26.06.2017
Period No	16		
Monthly Period	Mar 2017		
Interest Period	from 27.03.2017	to 25.04.2017	= 29 days
Cut-Off Date	31.03.2017		

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1. Portfolio Information



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	3 027 367 407,00 NOK	3 140 559 658,00 NOK
Scheduled Loan Principal Repayments	48 993 123,00 NOK	48 095 863,00 NOK
Prepayments	68 499 092,00 NOK	62 780 503,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	411 840,00 NOK	541 178,00 NOK
Total Principal Payments Received	117 904 055,00 NOK	111 417 544,00 NOK
	0,00	
New Defaulted Auto Loans in Period	2 359 794,00 NOK	2 214 075,00 NOK
Total New Defaults	2 359 794,00 NOK	2 214 075,00 NOK
Capitalised Interest (due to Repayment Holidays)	616 261,00 NOK	439 368,00 NOK
Closing Balance	2 907 719 819,00 NOK	3 027 367 407,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	9 642 119,00 NOK	9 202 751,00 NOK
New	616 261,00 NOK	439 368,00 NOK
Close	10 258 380,00 NOK	9 642 119,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	14 467 901,00 NOK	14 250 415,00 NOK
Recoveries on loans in default	481 122,00 NOK	2 064 480,00 NOK
Total Revenue Received in Period	14 949 023,00 NOK	16 314 895,00 NOK
# Loans		
At beginning of period	19 172 Loans	19 543 Loans
Paid in Full	456 Loans	354 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	17 Loans	17 Loans
At end of period	18 699 Loans	19 172 Loans
Weighted Average Loan Return	5,90 %	
Average NIBOR + Weighted Average Loan Threshold	4,06 %	

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2. Amount Due for Distribution



Reporting Date	27.04.2017			
Payment date	25.04.2017			
Period No	16			
Monthly Period	Mar 2017			
Interest Period	from	27.03.2017	to	25.04.2017 = 29 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	28 762 736,58	NOK	29 885 286,74	NOK
b. Collections (Principal, interest, fees, etc)	132 853 078,00	NOK	127 732 439,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
f. Other Amounts Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	-1 191,50	NOK	-963,35	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)	161 614 623,08	NOK	157 616 762,39	NOK
			12 259 723,06	EUR

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3. Reserve Accounts



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

Note Balance

Beginning of Period	3 027 367 407,00	NOK
End of Period	2 907 719 819,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,2 %	5 752 547,32	NOK
Cash Outflow		5 752 547,32	NOK
Cash Inflow		5 526 162,81	NOK
End of Period	0,2 %	5 526 162,81	NOK
Required Reserve Amount	0,2 %	5 526 162,81	NOK

Liquidity Balance

Beginning of Period	0,8 %	23 010 189,26	NOK
Cash Outflow		23 010 189,26	NOK
Cash Inflow		22 104 651,26	NOK
End of Period	0,7 %	22 104 651,26	NOK
Required Reserve Amount	0,7 %	22 104 651,26	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	127 600 206,52	NOK
Cash Outflow	0,00	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	1 201 059,98	NOK
End of Period	128 801 266,50	NOK
Required Commingling Reserve Fund	128 801 266,50	NOK

CPI Reserve

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

Set-off from Deposits

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

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4. Performance Data



Reporting Date	27.04.2017	
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Note Balance

Beginning of Period	3 027 367 407,00	NOK
End of Period	2 907 719 819,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	2 759 117 665,00	94,89 %	17 761
1-29 days past due	112 926 258,00	3,88 %	710
		0,00 %	

Delinquent Receivables:

30-59 days past due	20 483 732,00	0,70 %	130
60-89 days past due	8 235 957,00	0,28 %	42
90-119 days past due	2 727 549,00	0,09 %	26
120-149 days past due	2 601 408,00	0,09 %	19
150-179 days past due	1 627 250,00	0,06 %	11
Total Performing and Delinquent	2 907 719 819,00	100,00 %	18 699

Current Period Defaults	2 359 794,00	17
Cumulative Defaults	22 843 668,00	163
Current Period Recoveries	481 122,00	
Cumulative Recoveries	5 421 476,00	

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5. Outstanding Notes



Reporting Date	27.04.2017				
Payment date	25.04.2017				
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Monthly Period	Mar 2017				
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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		255 792 584,54 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	161 614 623,08 NOK					
Amortisation	119 647 588,00 NOK					
Redemption per Class		12 934 874,38 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		2 586,97 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	2 907 719 819,00 NOK	242 857 710,16 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		77,26 %	13,63 %	0,03 %	9,08 %	0,01 %
Current Pool Factor		0,49	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	-0,3730 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,0600 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	29					
Principal Outstanding per Note Beginning of Period		51 158,52 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 586,97 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		48 571,54 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		4,41 EUR	1 933,33 NOK	1,55 NOK	1 627,22 NOK	1,63 NOK
Interest Payment	1 248 022,07 NOK	22 047,90 EUR	612 867,00 NOK	1 160,00 NOK	429 586,61 NOK	465,39 NOK
Interest Payment per Note		4,41 EUR	1 933,33 NOK	1,55 NOK	1 627,22 NOK	1,63 NOK

3. Credit Enhancements	All Notes	Class A	Class B	Class B	Class C	Class C
Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		26,40 %	12,74 %		3,65 %	
Current CE (excl. Excess Spread)		23,69 %	10,04 %		0,95 %	

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 27.04.2017
 Payment date 25.04.2017
 Period No 16
 Monthly Period Mar 2017
 Interest Period: 27.03.2017 to 25.04.2017 = 29 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilkreditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days

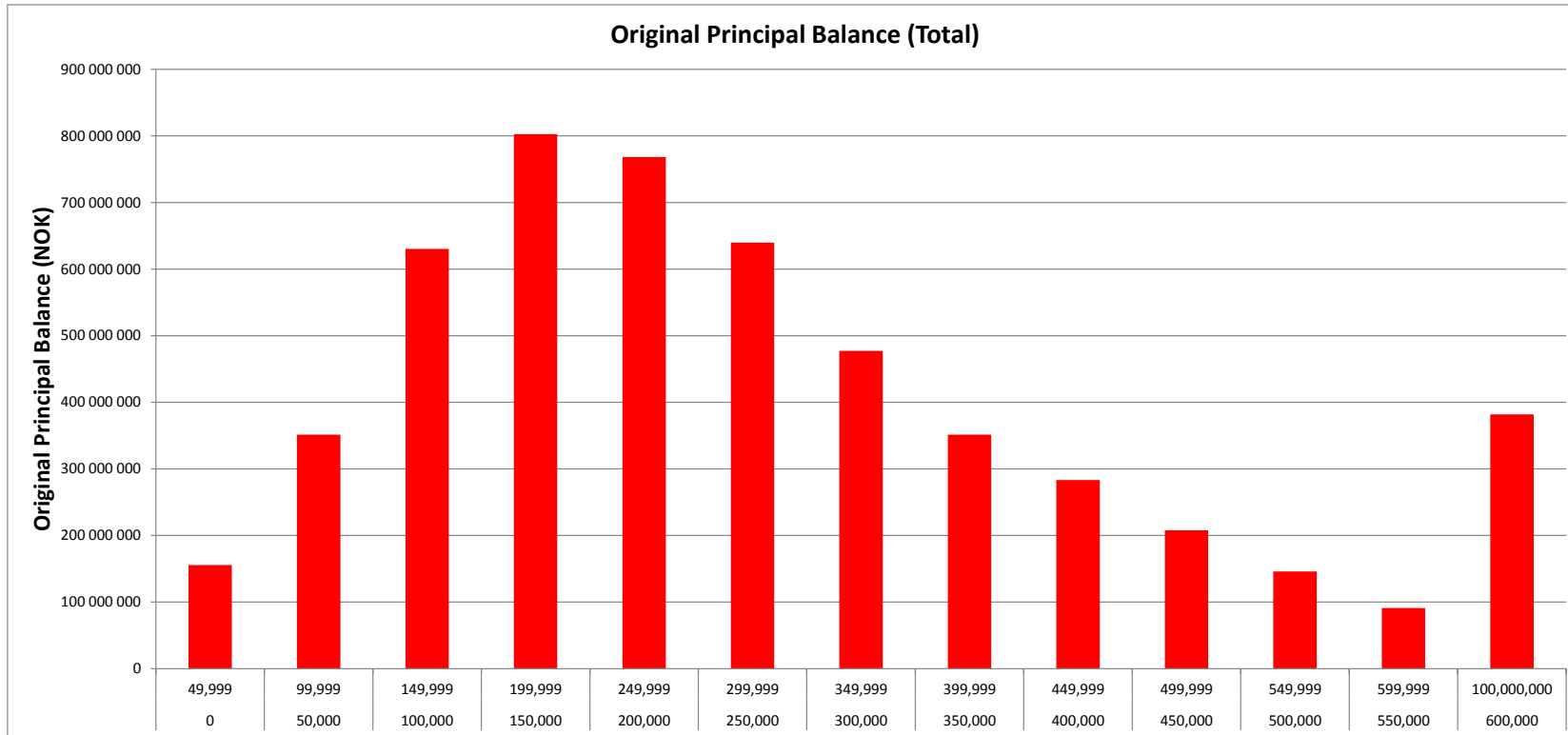
Average amount - all: 202 469

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
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Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

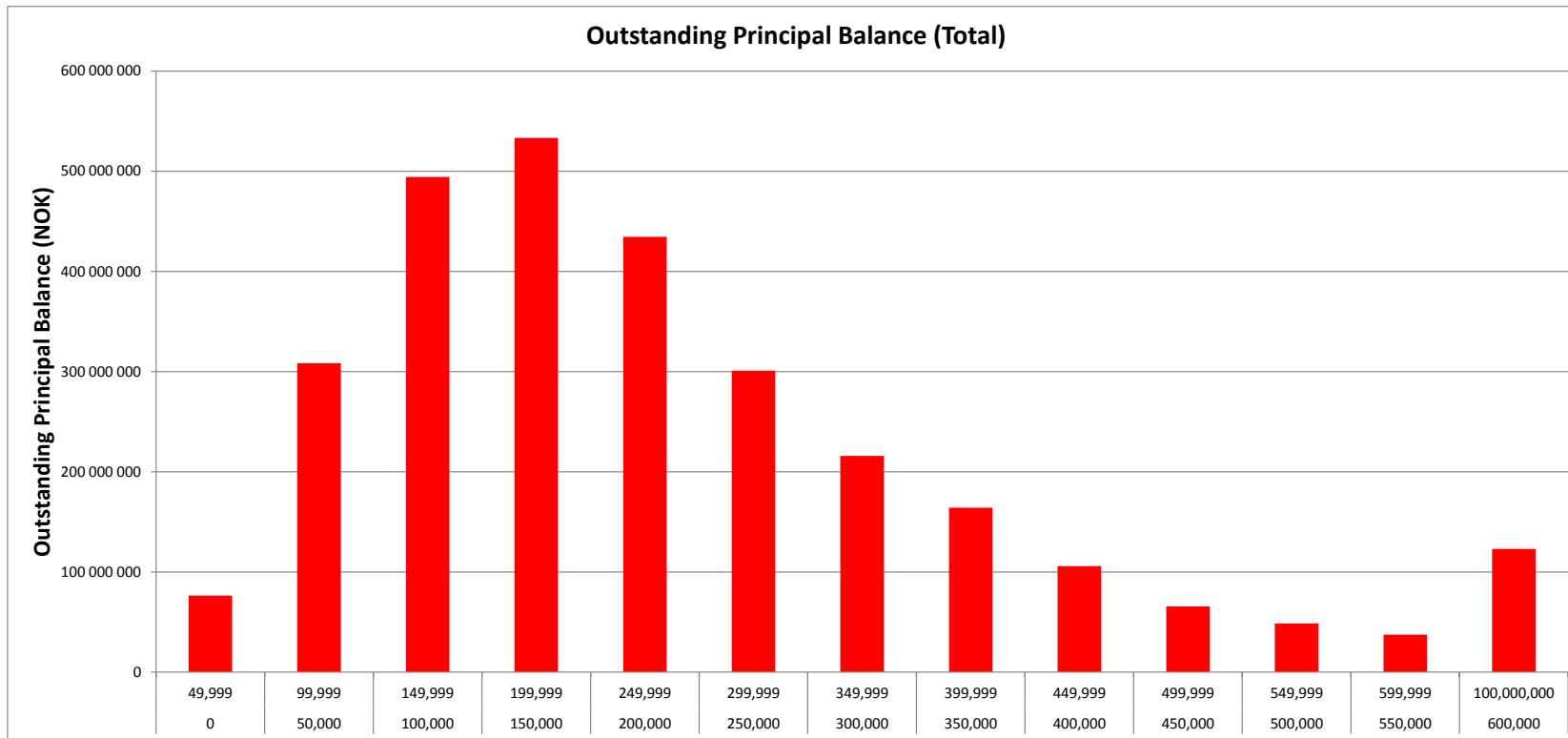
Average amount - all: 155 501

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	2 711	76 320 188	2,62 %	14,50 %	29,0	25,6	
50 000	99 999	4 084	308 291 418	10,60 %	21,84 %	41,8	25,4	
100 000	149 999	3 978	494 389 425	17,00 %	21,27 %	53,0	25,0	
150 000	199 999	3 066	533 339 480	18,34 %	16,40 %	60,6	25,0	
200 000	249 999	1 952	434 529 762	14,94 %	10,44 %	66,3	24,6	
250 000	299 999	1 102	300 807 820	10,35 %	5,89 %	71,6	24,5	
300 000	349 999	669	215 810 626	7,42 %	3,58 %	73,5	24,4	
350 000	399 999	441	164 131 316	5,64 %	2,36 %	77,0	24,6	
400 000	449 999	251	105 819 243	3,64 %	1,34 %	80,5	23,7	
450 000	499 999	139	65 529 656	2,25 %	0,74 %	76,0	24,7	
500 000	549 999	93	48 553 701	1,67 %	0,50 %	80,6	25,1	
550 000	599 999	65	37 304 922	1,28 %	0,35 %	74,9	24,4	
600 000	100 000 000	148	122 892 262	4,23 %	0,79 %	80,1	24,6	
Total		18 699	2 907 719 819	100 %	100 %	62,8	24,8	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



Reporting Date	27.04.2017	
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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 498	223 819 949	7,70 %	8,01 %	ØSTFOLD	62,0	24,6	
0200	2 622	420 423 598	14,46 %	14,02 %	AKERSHUS	60,4	25,0	
0300	1 357	233 780 085	8,04 %	7,26 %	OSLO	57,1	24,7	
0400	897	121 945 291	4,19 %	4,80 %	HEDEMARK	59,6	24,5	
0500	786	109 876 364	3,78 %	4,20 %	OPPLAND	61,8	25,0	
0600	1 239	185 407 264	6,38 %	6,63 %	BUSKERUD	60,9	24,7	
0700	940	133 330 281	4,59 %	5,03 %	VESTFOLD	62,2	25,0	
0800	707	97 570 294	3,36 %	3,78 %	TELEMARK	61,7	24,9	
0900	392	55 553 546	1,91 %	2,10 %	AUST-AGDER	63,7	24,6	
1000	649	92 401 568	3,18 %	3,47 %	VEST-AGDER	63,9	25,2	
1100	1 472	231 838 884	7,97 %	7,87 %	ROGALAND	66,5	24,9	
1200	2 019	333 479 053	11,47 %	10,80 %	HORDALAND	63,2	24,9	
1400	196	34 646 183	1,19 %	1,05 %	SOGN OG FJORDANE	64,1	24,7	
1500	795	128 869 098	4,43 %	4,25 %	MØRE OG ROMSDAL	66,5	24,6	
1600	744	108 143 621	3,72 %	3,98 %	SØR-TRØNDELAG	61,0	24,7	
1700	338	47 911 590	1,65 %	1,81 %	NORD-TRØNDELAG	62,3	24,1	
1800	1 058	177 468 092	6,10 %	5,66 %	NORDLAND	68,3	24,6	
1900	695	118 335 425	4,07 %	3,72 %	TROMS	70,0	24,7	
2000	293	52 753 394	1,81 %	1,57 %	FINNMARK	67,4	25,1	
2100	2	166 239	0,01 %	0,01 %	SVALBARD	45,0	24,9	
Total:	18 699	2 907 719 819	100 %	100 %		62,8	24,8	

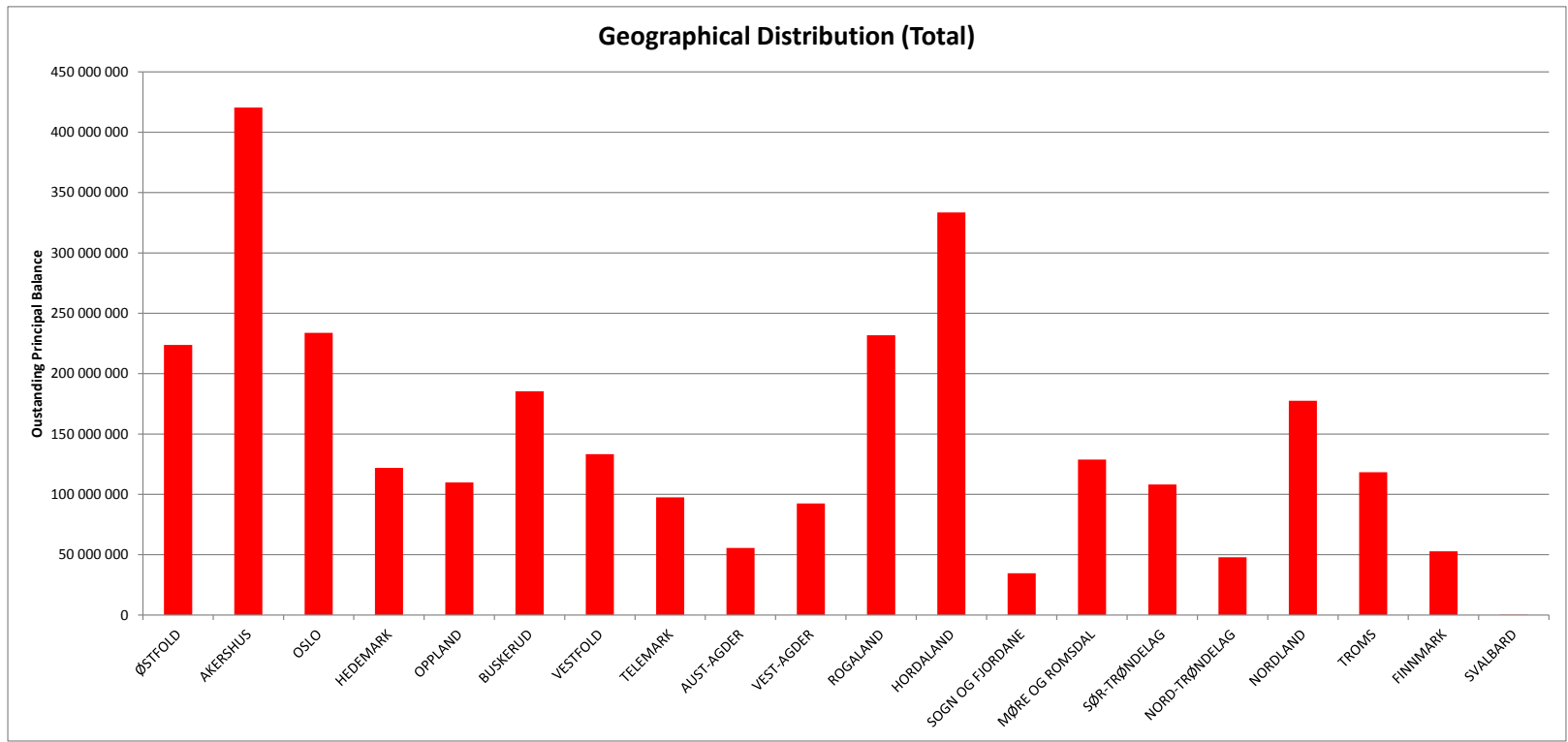
Geographic distribution

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days



Bilkreditt 7 DAC
Monthly Investor Report

10.a Interest Rate



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

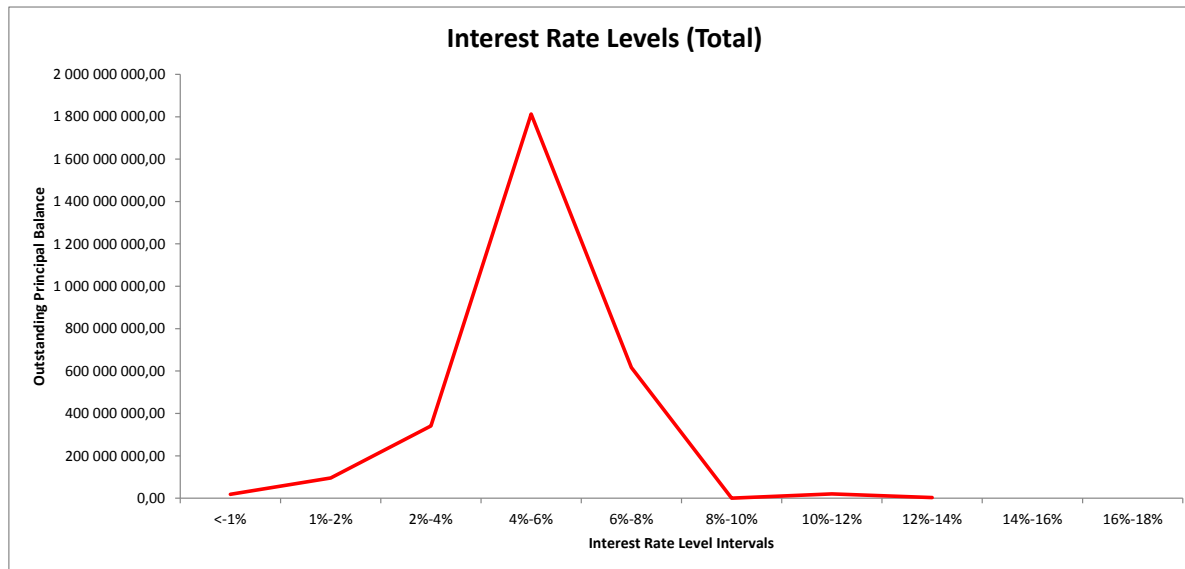
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1 %	165	18 358 505	0,63 %	48,7	22,8
1 %	2 %	683	95 662 173	3,29 %	53,8	23,6
2 %	4 %	1786	340 942 119	11,73 %	63,0	23,5
4 %	6 %	10947	1 812 853 575	62,35 %	63,6	24,9
6 %	8 %	4493	616 276 888	21,19 %	63,0	25,4
8 %	10 %	3	195 580	0,01 %	46,0	26,6
10 %	12 %	530	20 300 593	0,70 %	38,7	24,7
12 %	14 %	92	3 130 386	0,11 %	45,3	25,6
14 %	16 %					
16 %	18 %					
Total		18 699	2 907 719 819	100 %	62,8	24,8

Bilkreditt 7 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017
	to	25.04.2017
	=	29 days

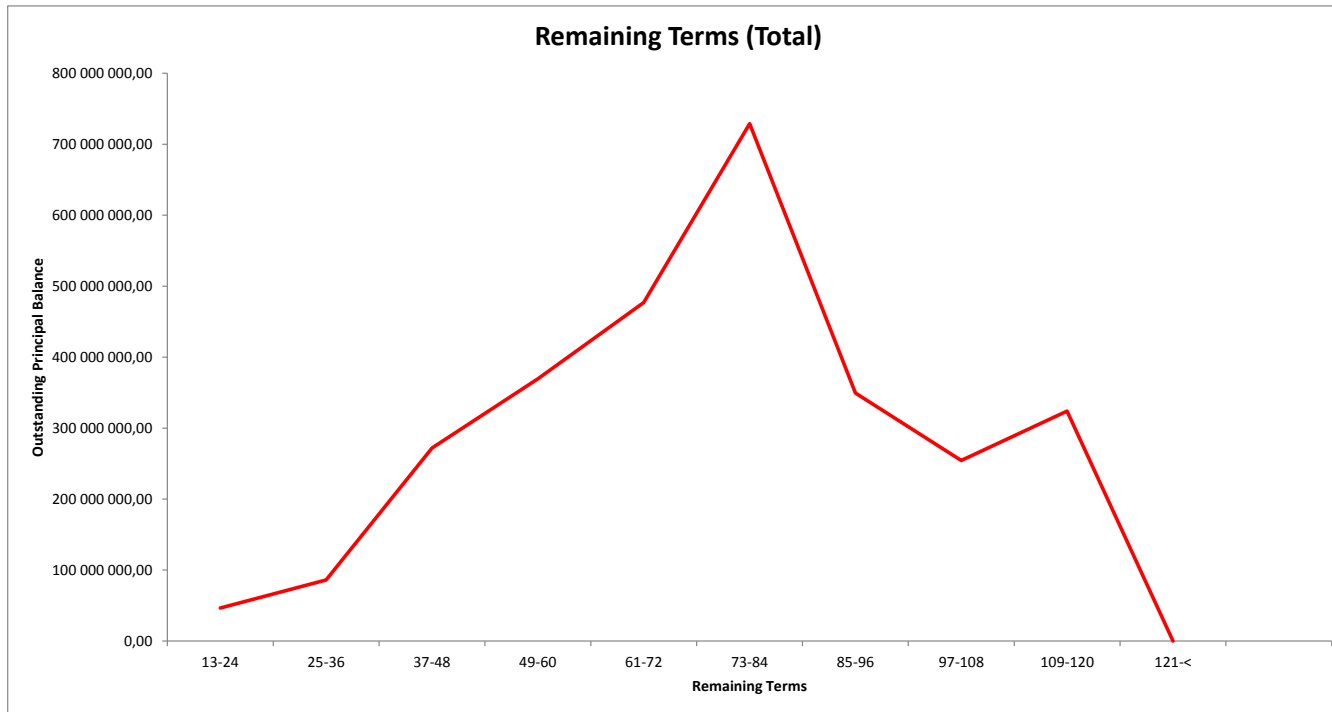


**Bilkreditt 7 DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	16					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

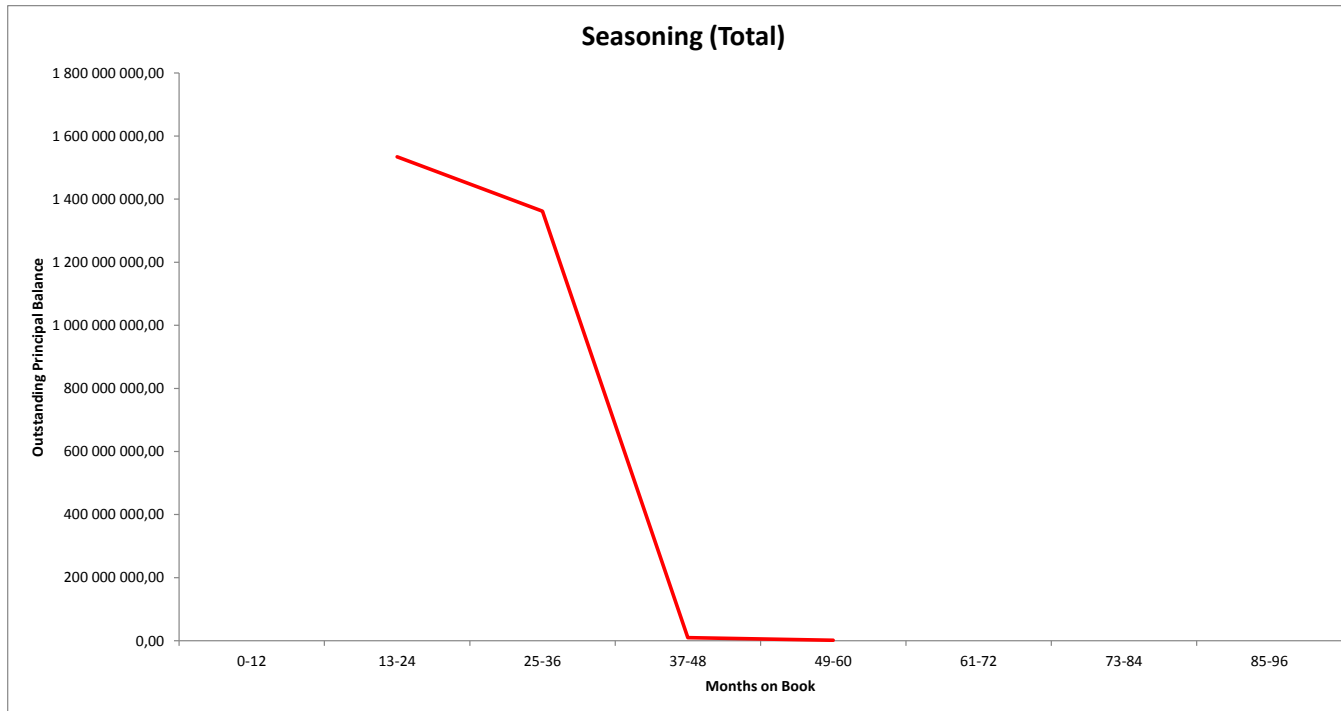
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	9 342	1 534 211 038	52,76 %	66,0	21,4
	25		36	9 283	1 361 935 819	46,84 %	59,2	28,4
	37		48	63	10 056 015	0,35 %	65,2	41,9
	49		60	11	1 516 947	0,05 %	88,8	53,6
	61		72					
	73		84					
	85		96					
	Total			18 699	2 907 719 819	100,00 %	62,8	24,8

Bilkreditt 7 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	16					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

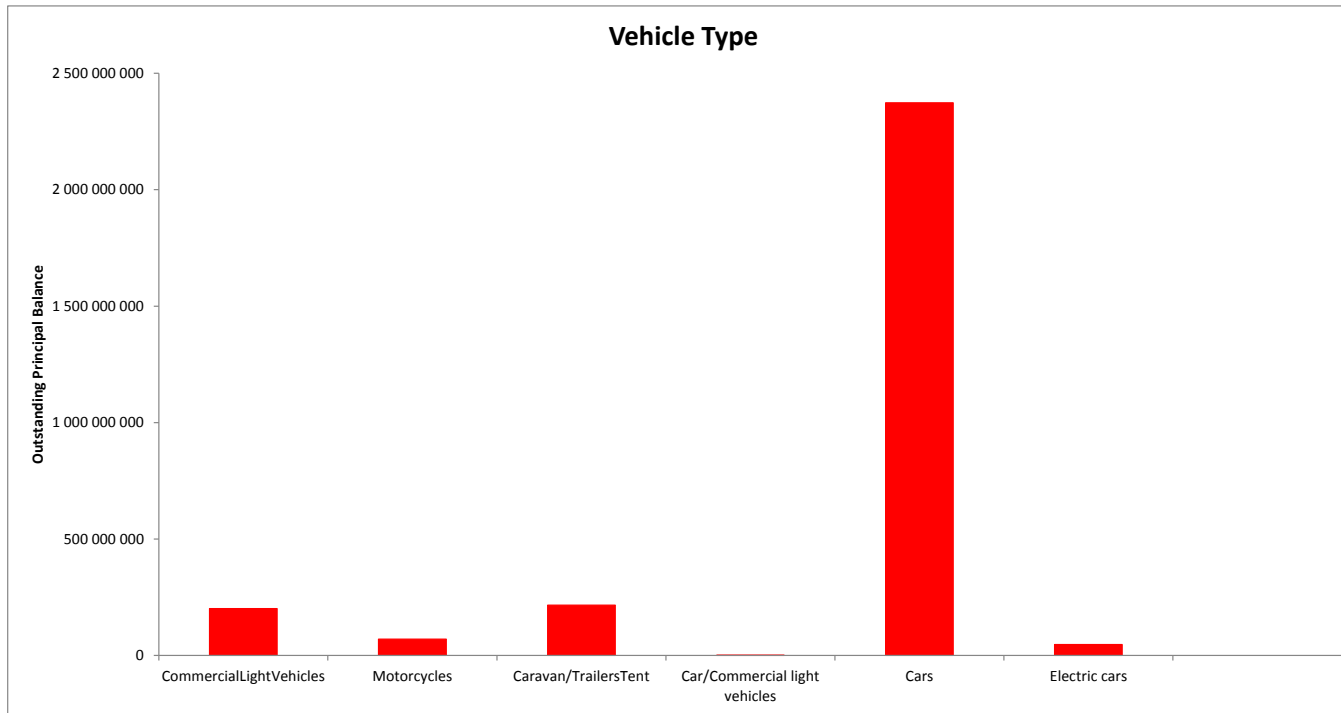
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 445	201 476 671	6,93 %	50,9	25,2
	Motorcycles	741	70 093 197	2,41 %	60,5	24,0
	Caravan/TrailersTent	1 087	216 026 363	7,43 %	79,4	24,3
	Car/Commercial light vehicles	3	323 697	0,01 %	66,9	19,6
	Cars	15 159	2 372 867 233	81,61 %	62,3	24,9
	Electric cars	264	46 932 658	1,61 %	64,3	23,0
	Total	18 699	2 907 719 819	100 %	62,8	24,8

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	16					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days



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14.a Hybrid loans



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	16				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days

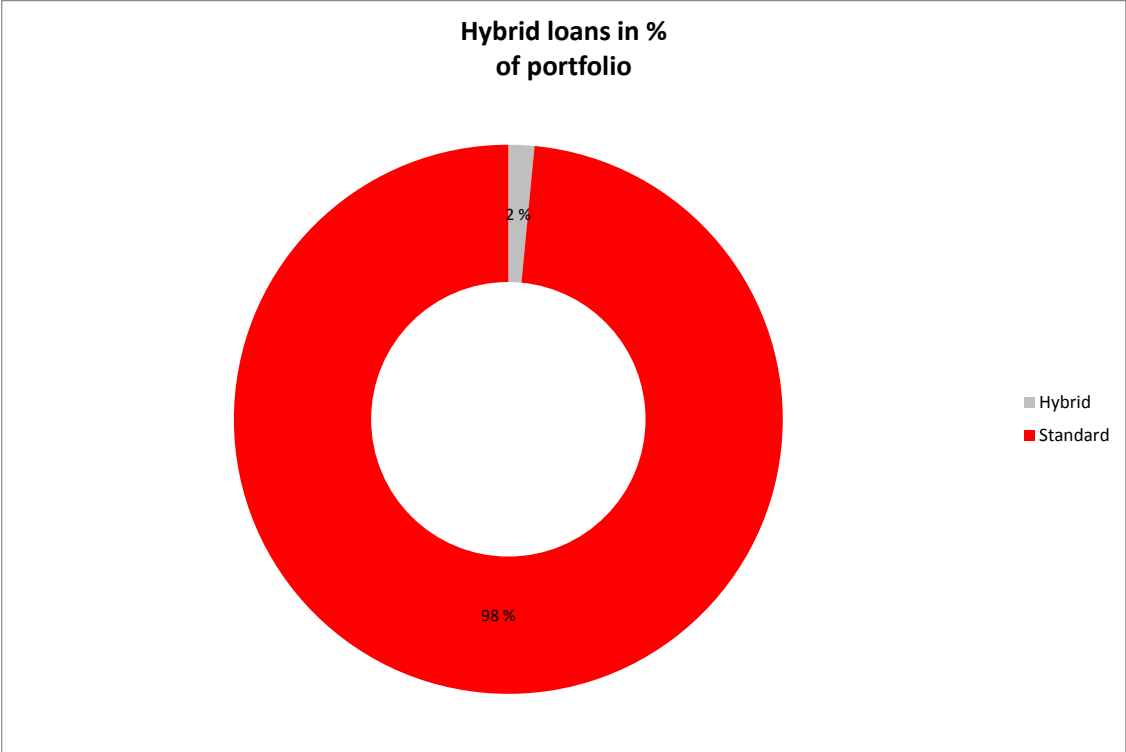
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		117	44 292 265	1,52 %	13,7	25,0
Standard		18 582	2 863 427 554	98,48 %	63,5	24,8
Total		18 699	2 907 719 819	100 %	62,8	24,8

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	16					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days

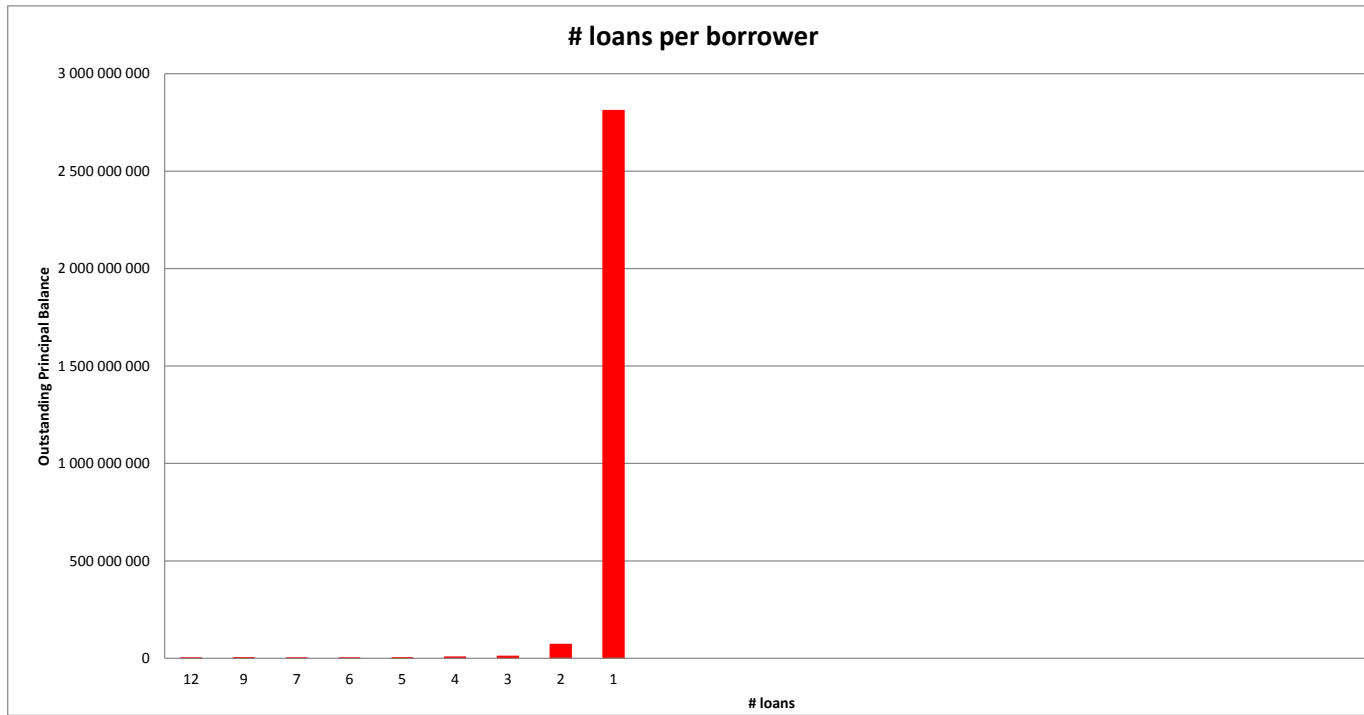


Bilkreditt 7 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 907 719 819	2 858 246 648	49 473 171	12 805 058	5,28 %	98,30 %
2	2 858 246 648	2 806 592 073	51 654 575	12 586 569	5,28 %	96,52 %
3	2 806 592 073	2 754 983 738	51 608 335	12 360 377	5,28 %	94,75 %
4	2 754 983 738	2 702 431 032	52 552 706	12 131 740	5,28 %	92,94 %
5	2 702 431 032	2 651 046 427	51 384 605	11 905 458	5,29 %	91,17 %
6	2 651 046 427	2 596 657 637	54 388 790	11 667 610	5,28 %	89,30 %
7	2 596 657 637	2 544 730 496	51 927 141	11 439 569	5,29 %	87,52 %
8	2 544 730 496	2 492 682 796	52 047 700	11 211 417	5,29 %	85,73 %
9	2 492 682 796	2 439 247 834	53 434 962	10 978 415	5,29 %	83,89 %
10	2 439 247 834	2 387 337 622	51 910 212	10 752 315	5,29 %	82,10 %
11	2 387 337 622	2 334 508 645	52 828 977	10 521 997	5,29 %	80,29 %
12	2 334 508 645	2 280 987 242	53 521 403	10 290 167	5,29 %	78,45 %
13	2 280 987 242	2 227 809 213	53 178 029	10 058 836	5,29 %	76,62 %
14	2 227 809 213	2 176 510 253	51 298 961	9 833 043	5,30 %	74,85 %
15	2 176 510 253	2 124 739 462	51 770 791	9 605 483	5,30 %	73,07 %
16	2 124 739 462	2 073 755 923	50 983 539	9 381 991	5,30 %	71,32 %
17	2 073 755 923	2 023 849 724	49 906 199	9 162 276	5,30 %	69,60 %
18	2 023 849 724	1 974 954 685	48 895 039	8 946 047	5,30 %	67,92 %
19	1 974 954 685	1 926 786 674	48 168 011	8 732 486	5,31 %	66,26 %
20	1 926 786 674	1 878 610 096	48 176 579	8 518 470	5,31 %	64,61 %

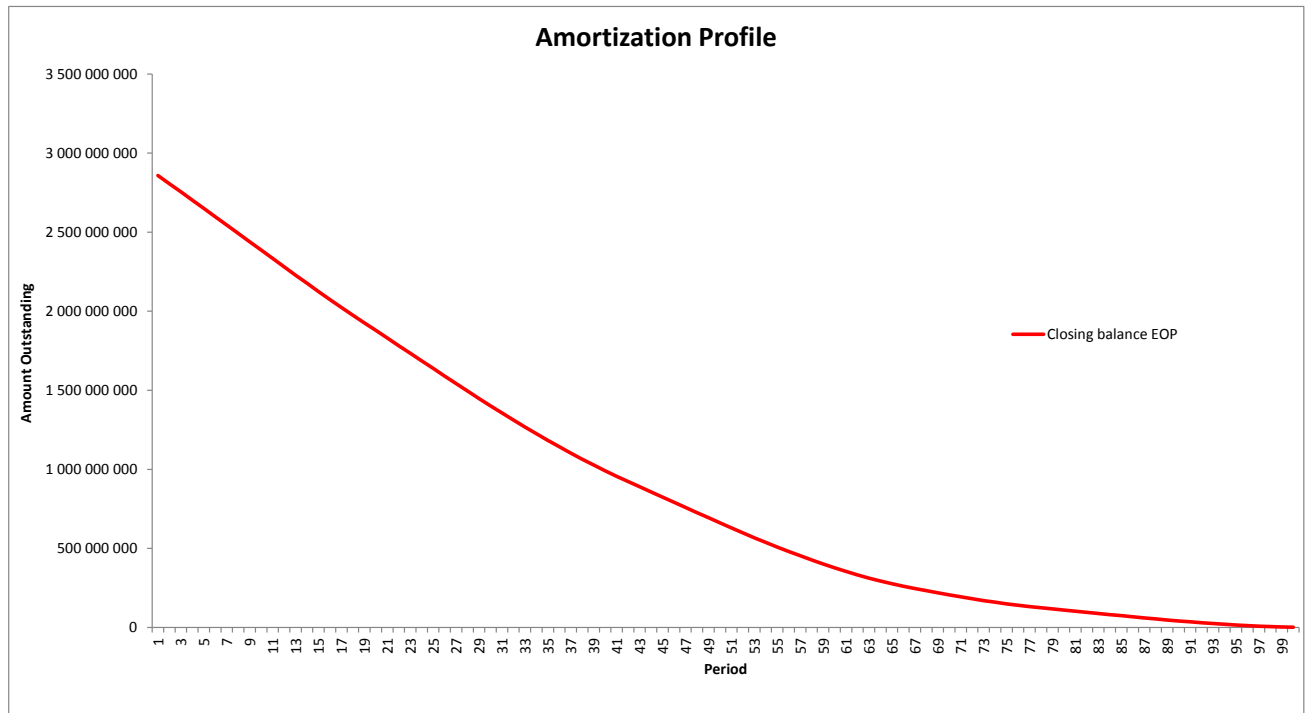
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	16				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days

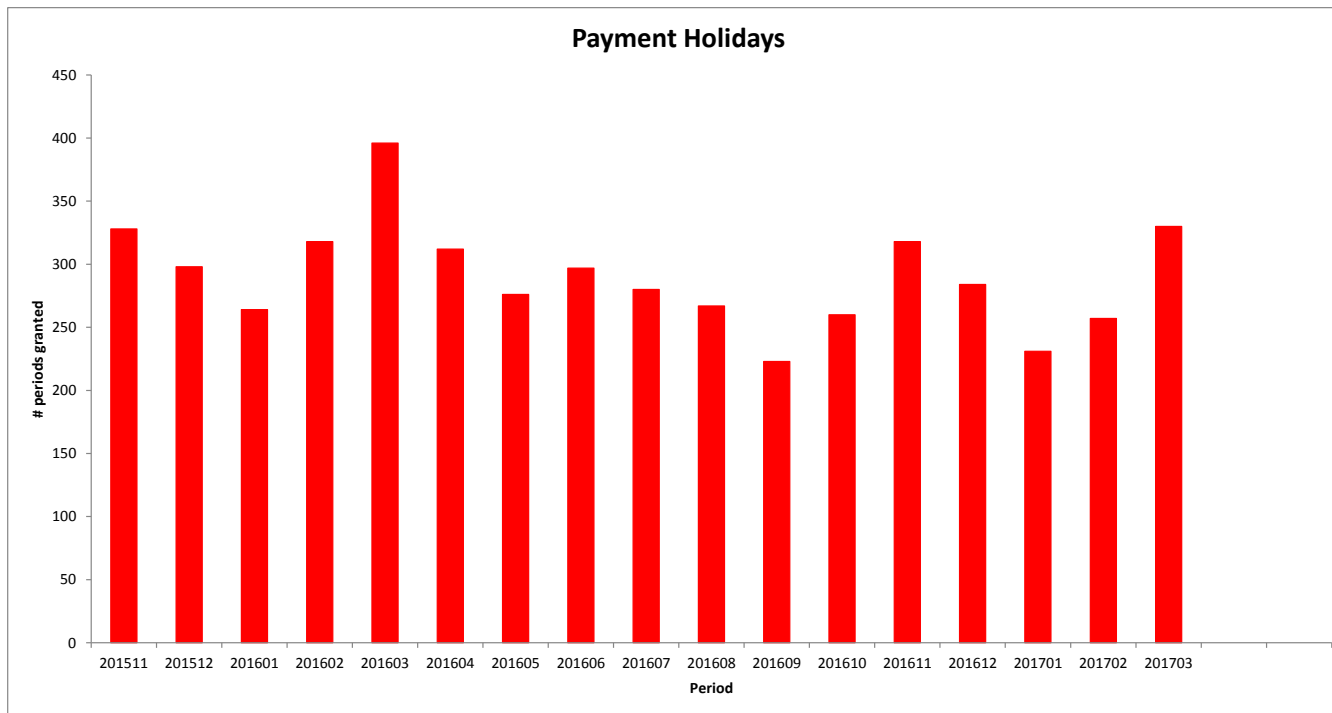


Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	16				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



Bilkreditt 7 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	16				
Monthly Period	Mar 2017				
Interest Period	from 27.03.2017	to 25.04.2017	=	29 days	

TOTAL				
Period	No	Number of periods granted	Sum of payments	
201511	0	0	0	0
201512	0	0	0	0
201601	1	1	1 929	
201602	0	0	0	0
201603	0	0	0	0
201604	0	0	0	0
201605	0	0	0	0
201606	0	0	0	0
201607	0	0	0	0
201608	0	0	0	0
201609	0	0	0	0
201610	0	0	0	0
201611	0	0	0	0
201612	0	0	0	0
201701	0	0	0	0
201702	0	0	0	0
201703	0	0	0	0
Total	1	1	1 929	

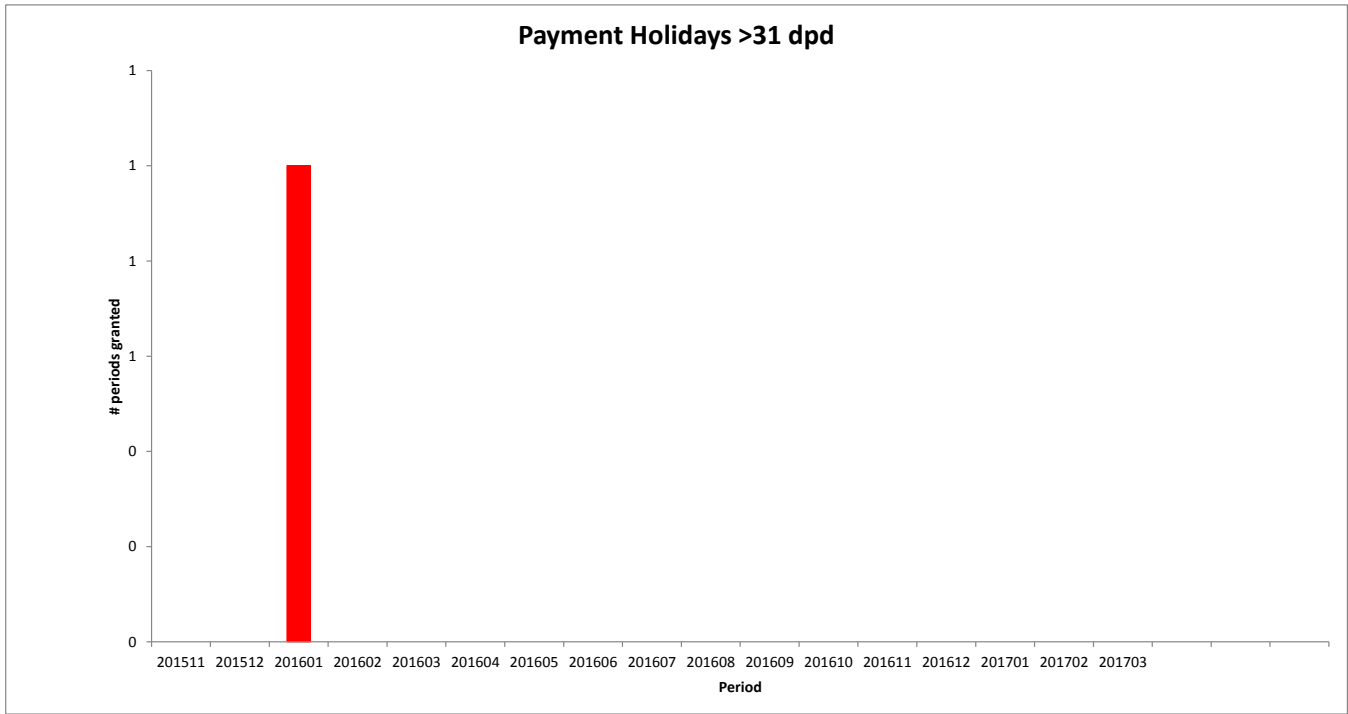
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Bilkreditt 7 DAC
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	16				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

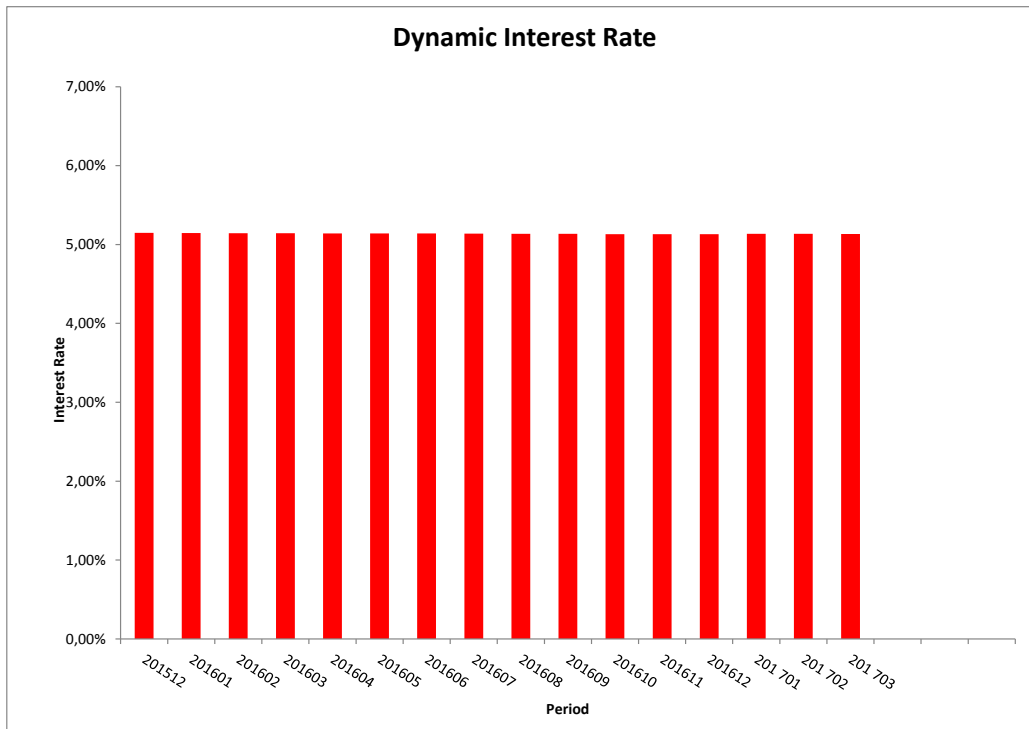
TOTAL		
Period	Closing balance	WA Interest rate
201512	4 961 729 485	5,15 %
201601	4 824 877 226	5,15 %
201602	4 677 232 996	5,14 %
201603	4 524 706 931	5,14 %
201604	4 367 347 791	5,14 %
201605	4 218 125 879	5,14 %
201606	4 051 770 340	5,14 %
201607	3 914 038 749	5,14 %
201608	3 768 451 252	5,14 %
201609	3 628 974 674	5,14 %
201610	3 500 830 886	5,13 %
201611	3 367 793 358	5,13 %
201612	3 252 814 674	5,13 %
201 701	3 140 559 658	5,14 %
201 702	3 027 367 407	5,13 %
201 703	2 907 719 819	5,13 %

Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

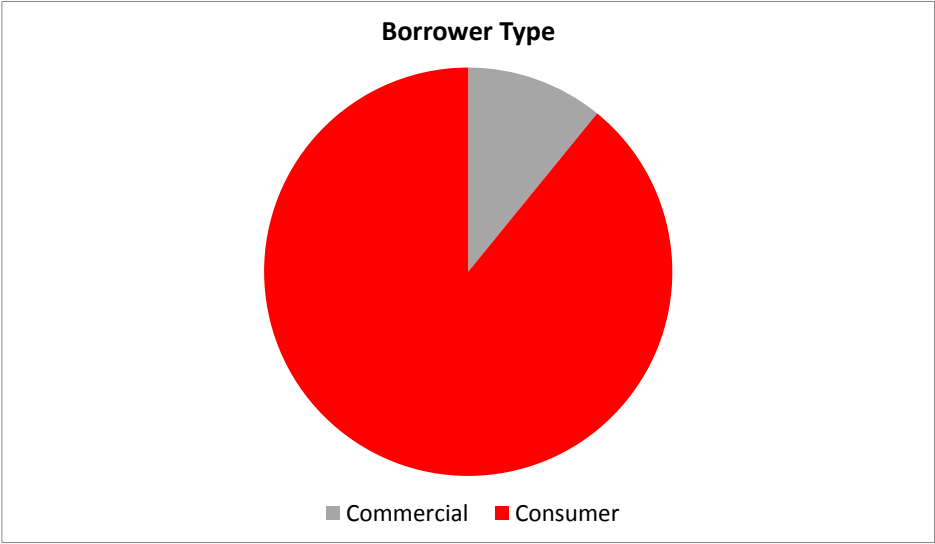
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 720	316 353 266	10,88 %	45,7	24,7
	Consumer	16 979	2 591 366 553	89,12 %	64,9	24,8
	Total	18 699	2 907 719 819	100 %	62,8	24,8

Bilkreditt 7 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date			27.04.2017		
Payment date			25.04.2017		
Period No			16		
Monthly Period			Mar 2017		
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

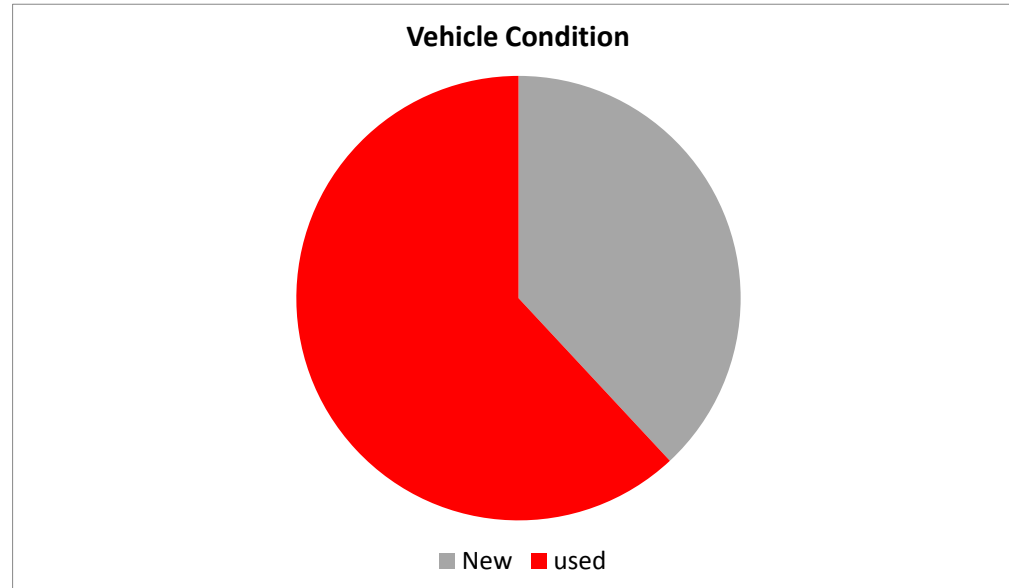
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 635	1 106 854 983	38,07 %	63,2	24,7
	used	13 064	1 800 864 836	61,93 %	62,6	24,9
		18 699	2 907 719 819	100 %	62,8	24,8

Bilkreditt 7 DAC
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21.b Vehicle Condition



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days

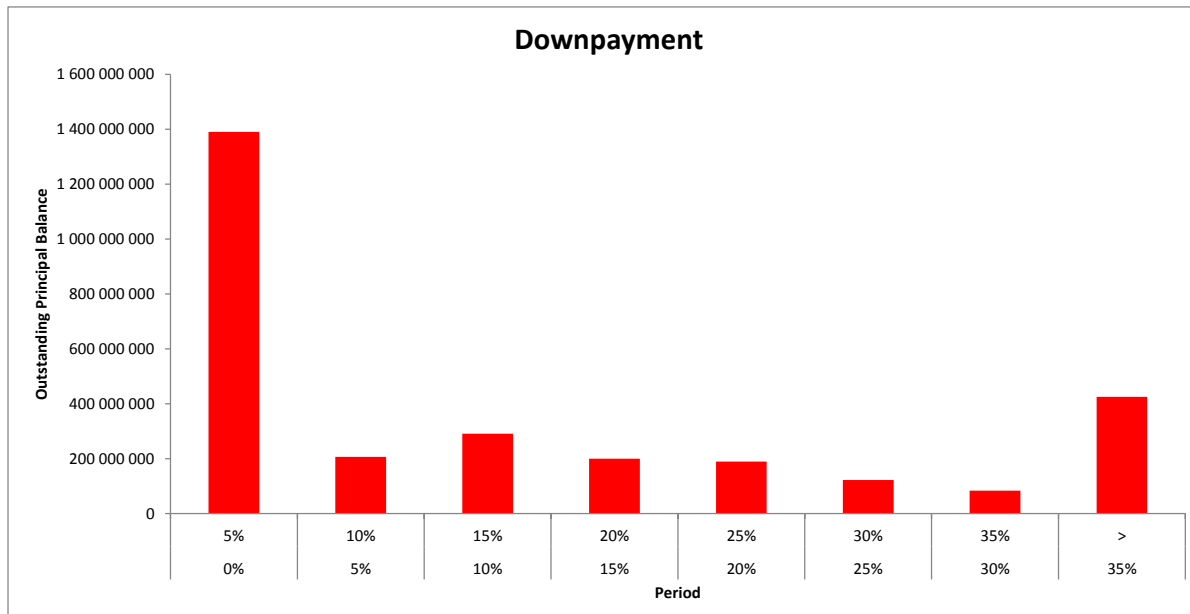
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 270	1 390 610 084	47,82 %	63,9	24,9
	5 %	10 %	1 111	206 858 777	7,11 %	66,1	24,9
	10 %	15 %	1 594	290 726 678	10,00 %	66,8	25,0
	15 %	20 %	1 132	199 734 821	6,87 %	62,6	24,7
	20 %	25 %	1 204	189 385 700	6,51 %	62,8	24,6
	25 %	30 %	838	122 043 194	4,20 %	64,6	24,5
	30 %	35 %	625	83 151 605	2,86 %	59,4	25,0
	35 %	>	3 925	425 208 960	14,62 %	54,9	24,4
Total		18 699	2 907 719 819	100 %	62,8	24,8	

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	27.04.2017		
Payment date	25.04.2017		
Period No	16		
Monthly Period	Mar 2017		
Interest Period	from	27.03.2017	to 25.04.2017 = 29 days



**Bilkreditt 7 DAC
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23.a Repayment Type



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days

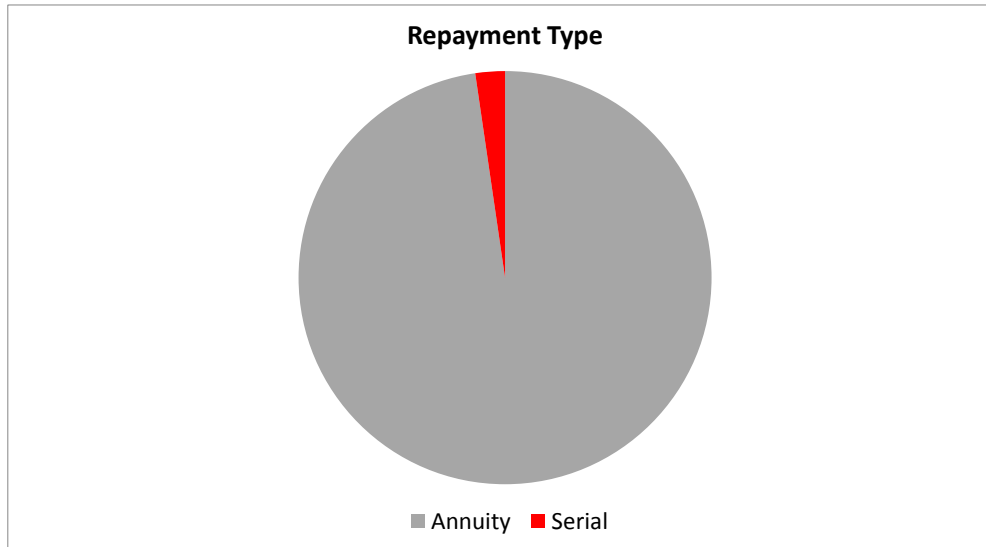
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	18 403	2 840 545 443	97,69 %	63,4	24,8
	Serial	296	67 174 376	2,31 %	38,5	25,0
		18 699	2 907 719 819	100 %	62,8	24,8

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days



Bilkreditt 7 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

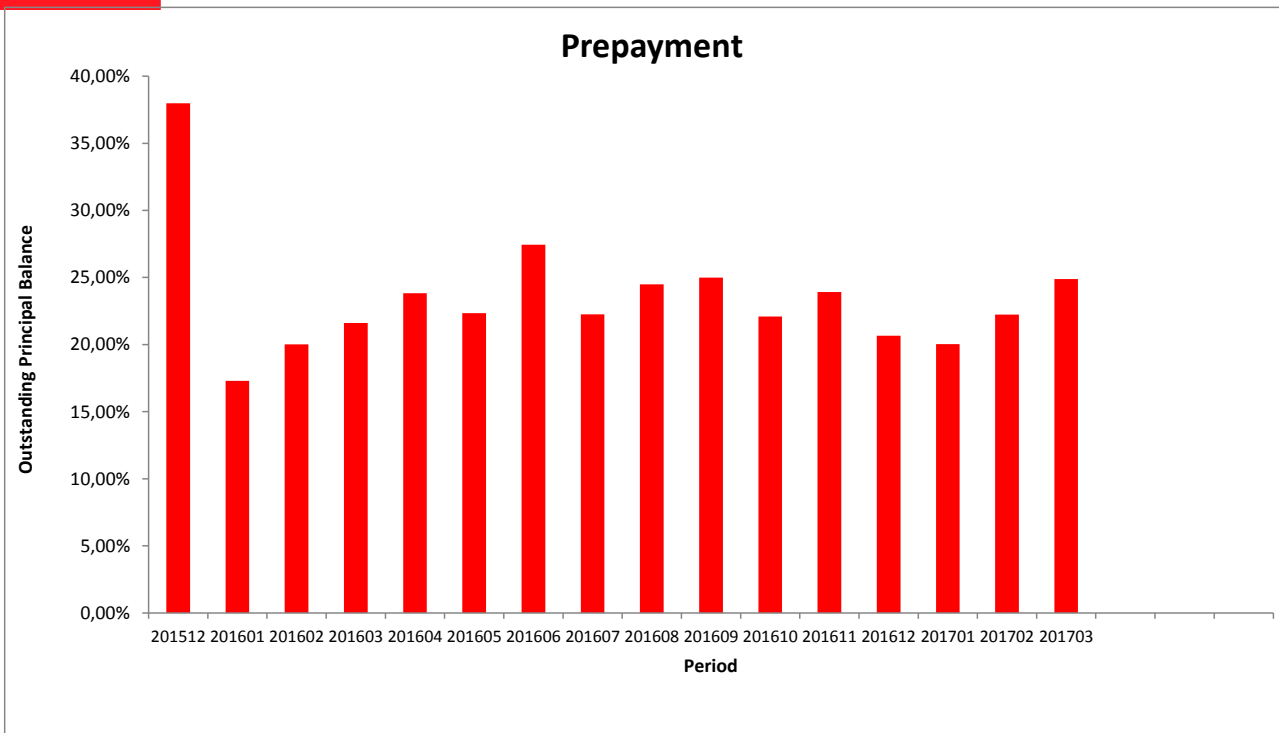
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201512	193 588 505	4 961 729 485	38,0 %	
201601	75 756 641	4 824 877 226	17,3 %	
201602	86 265 020	4 677 232 996	20,0 %	
201603	90 894 870	4 524 706 931	21,6 %	
201604	97 939 137	4 367 347 791	23,8 %	
201605	87 937 117	4 218 125 879	22,3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

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24.b Dynamic Pre-Payments

Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days



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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	16	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 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												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1		
			Recoveries	Cum. Recoveries	Loss
20161	116 009	2	0	44 073	71 936
20162	3 781 365	25	243 569	1 541 404	2 239 961
20163	2 241 179	25	73 113	618 195	1 622 984
20164	9 484 344	55	2 214 967	2 887 137	6 597 207
20171	7 220 771	56	330 667	330 667	6 890 104

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Bilkreditt 7 DAC
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26. Delinquency



Reporting Date 27.04.2017
 Payment date 25.04.2017
 Period No 16
 Monthly Period Mar 2017
 Interest Period from 27.03.2017 to 25.04.2017 = 29 days

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

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27. Priority of Payments



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

Priority of Payments

Available Distribution Amount	+	161 614 623,08 NOK	12 956 922,28 EUR
Senior Expenses	-	1 251 934,92 NOK	
Class A Notes Interest	-	3 514 682,48 NOK	22 047,90 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	614 027,00 NOK	
Liquidity Reserve	-	22 104 651,26 NOK	
Class A Principal	-	119 647 588,00 NOK	12 934 874,38 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	5 526 162,81 NOK	
Class C Notes Interest	-	430 052,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 934 207,94 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	6 591 316,67 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 251 934,92 NOK			
Interest accrued for the Period	4 558 761,48 NOK	3 514 682,48 NOK	614 027,00 NOK	430 052,00 NOK
Cumulative Interest accrued	112 304 052,03 NOK	93 309 671,03 NOK	11 174 891,00 NOK	7 819 490,00 NOK
Interest Payments	4 558 761,48 NOK	3 514 682,48 NOK	614 027,00 NOK	430 052,00 NOK
Cumulative Interest Payments	112 304 052,03 NOK	93 309 671,03 NOK	11 174 891,00 NOK	7 819 490,00 NOK
Interest accrued on Subordinated Loan for the Period	502 285,43 NOK			
Cumulative Interest accrued on Subordinated Loan	12 036 573,02 NOK			
Interest Payments on Subordinated Loan	502 285,43 NOK			
Cumulative Interest Payments on Subordinated Loan	12 036 573,02 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	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period from	27.03.2017 to 25.04.2017 = 29 days

Swap Counterparty Data

Swap Counterparty Provider Abbey National Treasury Services plc
Swap Rating Trigger Breach
Swap Collateral posted 0,00 EUR

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	2 366 081 407,00 NOK 255 792 584,54 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0600 %
1M Euribor (Notes, Swap)	-0,3730 %
Gross Amount Due to Swap Counterparty	123 162 270,48 NOK
Gross Amount Due from Swap Counterparty	12 956 922,28 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



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Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	16
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days