

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.04.2018	Following payment dates:	25.05.2018
Payment date	25.04.2018		25.06.2018
Period No	28		
Monthly Period	Mar 2018		
Interest Period	from 26.03.2018	to 25.04.2018	= 30 days
Cut-Off Date	31.03.2018		

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1. Portfolio Information



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	28	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 839 037 050,00 NOK	1 917 048 682,00 NOK
Scheduled Loan Principal Repayments	36 064 978,00 NOK	35 800 239,00 NOK
Prepayments	38 345 727,00 NOK	40 323 915,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	290 614,00 NOK	230 183,00 NOK
Total Principal Payments Received	74 701 319,00 NOK	76 354 337,00 NOK
	0,00	
New Defaulted Auto Loans in Period	1 338 867,00 NOK	1 929 305,00 NOK
Total New Defaults	1 338 867,00 NOK	1 929 305,00 NOK
Capitalised Interest (due to Repayment Holidays)	335 317,00 NOK	272 010,00 NOK
Closing Balance	1 763 332 181,00 NOK	1 839 037 050,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	14 673 772,00 NOK	14 401 762,00 NOK
New	335 317,00 NOK	272 010,00 NOK
Close	15 009 089,00 NOK	14 673 772,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	8 893 960,00 NOK	9 028 450,00 NOK
Recoveries on loans in default	472 076,00 NOK	1 778 945,00 NOK
Total Revenue Received in Period	9 366 036,00 NOK	10 807 395,00 NOK
# Loans		
At beginning of period	13 994 Loans	14 358 Loans
Paid in Full	386 Loans	346 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	12 Loans	18 Loans
At end of period	13 596 Loans	13 994 Loans
Weighted Average Loan Return	5,95 %	
Average NIBOR + Weighted Average Loan Threshold	4,03 %	

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2. Amount Due for Distribution



Reporting Date	27.04.2018			
Payment date	25.04.2018			
Period No	28			
Monthly Period	Mar 2018			
Interest Period	from	26.03.2018	to	25.04.2018 = 30 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	18 244 101,46 NOK		18 862 685,05 NOK	
b. Collections (Principal, interest, fees, etc)	84 067 355,00 NOK		87 161 732,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	8 195 875,47 EUR	0,00 NOK	8 445 304,81 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	-1 041,50 NOK		-1 037,35 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)	102 310 414,96 NOK	8 195 875,47 EUR	106 023 379,70 NOK	8 445 304,81 EUR

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3. Reserve Accounts



Reporting Date	#N/A
Payment date	#N/A
Period No	28
Monthly Period	Mar 2018
Interest Period	from #N/A to 25.04.2018 = ### days

Note Balance

Beginning of Period	1 839 037 050,00	NOK
End of Period	1 763 332 181,00	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 %	13 222 101,46	NOK
Cash Outflow		13 222 101,46	NOK
Cash Inflow		12 598 008,40	NOK
End of Period	0,7 %	12 598 008,40	NOK
Required Reserve Amount	0,7 %	12 598 008,40	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	84 493 701,76	NOK
Cash Outflow	0,00	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	1 119 911,60	NOK
End of Period	85 613 613,35	NOK
Required Commingling Reserve Fund	85 613 613,35	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



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Note Balance

Beginning of Period	1 839 037 050,00	NOK
End of Period	1 763 332 181,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	1 625 437 542,00	92,18 %	12 590
1-29 days past due	100 809 388,00	5,72 %	719
		0,00 %	

Delinquent Receivables:

30-59 days past due	23 367 383,00	1,33 %	170
60-89 days past due	6 896 784,00	0,39 %	60
90-119 days past due	2 401 931,00	0,14 %	30
120-149 days past due	2 623 246,00	0,15 %	14
150-179 days past due	1 795 907,00	0,10 %	13
Total Performing and Delinquent	1 763 332 181,00	100,00 %	13 596

Current Period Defaults	1 338 867,00	12
Cumulative Defaults	45 773 820,00	356
Current Period Recoveries	472 076,00	
Cumulative Recoveries	17 831 611,00	

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5. Outstanding Notes



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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		127 324 437,84 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	102 310 414,96 NOK					
Amortisation	75 704 869,00 NOK					
Redemption per Class		8 184 310,16 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 636,86 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 763 332 181,00 NOK	119 140 127,68 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		62,50 %	22,47 %	0,04 %	14,97 %	0,02 %
Current Pool Factor		0,24	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	-0,3710 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,0300 %	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		25 464,89 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 636,86 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		23 828,03 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		2,31 EUR	1 958,33 NOK	1,57 NOK	1 650,00 NOK	1,65 NOK
Interest Payment	1 165 018,05 NOK	11 565,30 EUR	620 792,00 NOK	1 175,00 NOK	435 600,10 NOK	471,90 NOK
Interest Payment per Note		2,31 EUR	1 958,33 NOK	1,57 NOK	1 650,00 NOK	1,65 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		41,34 %	18,83 %		3,84 %	
Current CE (excl. Excess Spread)		38,50 %	15,99 %		1,00 %	

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



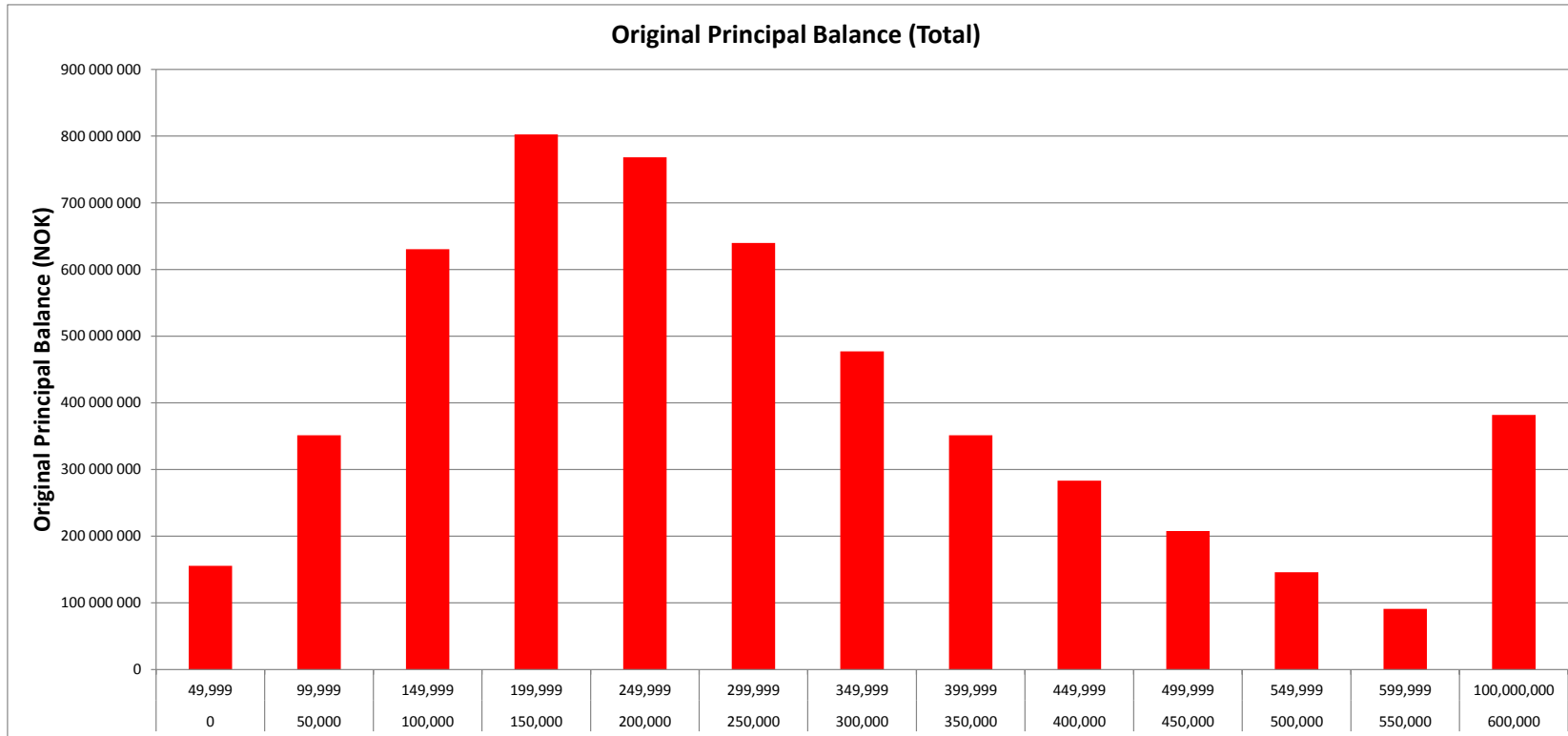
Reporting Date 27.04.2018
 Payment date 25.04.2018
 Period No 28
 Monthly Period Mar 2018
 Interest Period: 26.03.2018 to 25.04.2018 = 30 days

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.b Original Principal Balance Graph

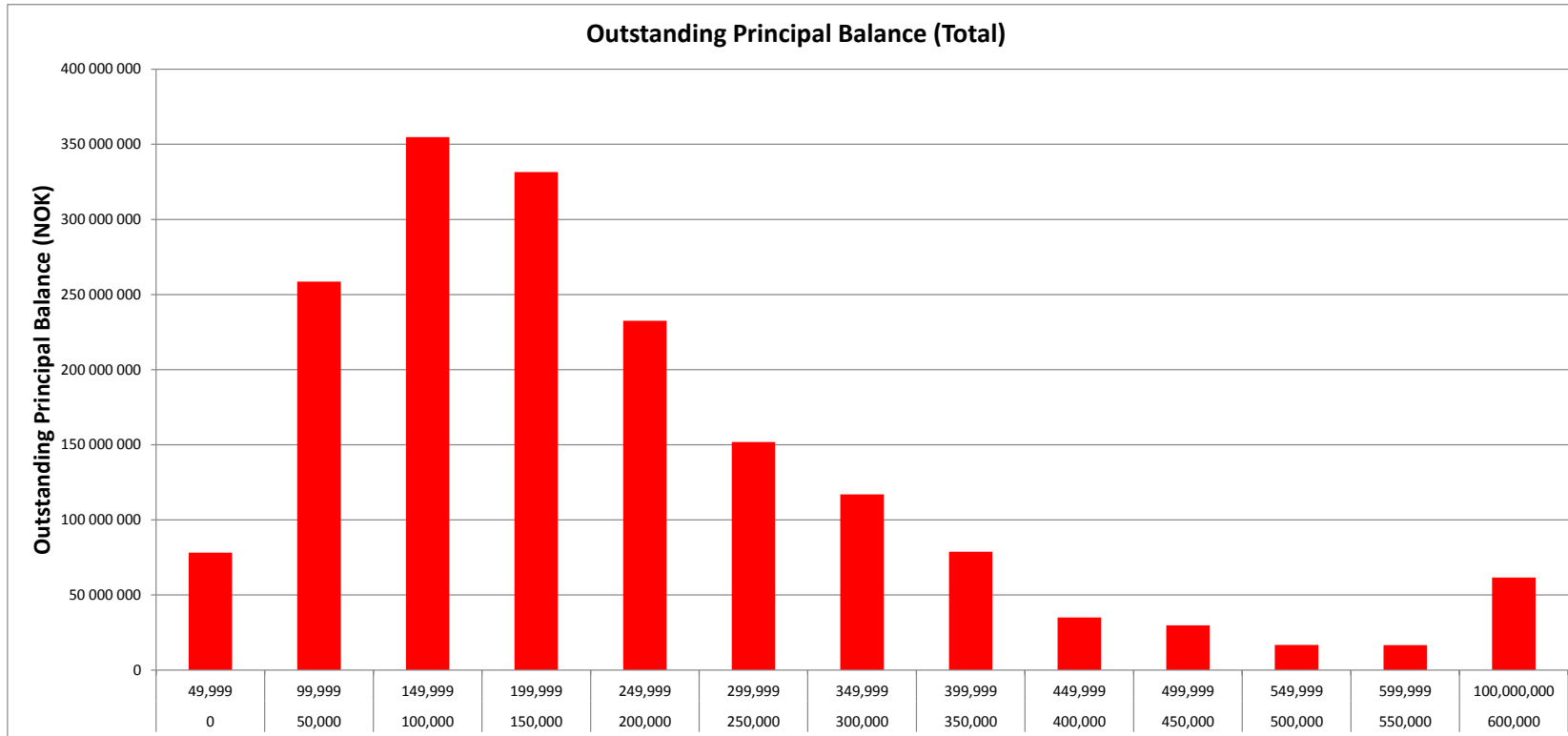
Reporting Date	27.04.2018	
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8.b Outstanding Principal Balance Graph

Reporting Date	27.04.2018	
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9.a Geographical Distribution



Reporting Date	27.04.2018	
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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 096	131 810 024	7,48 %	8,06 %	ØSTFOLD	52,8	36,3	
0200	1 850	244 220 142	13,85 %	13,61 %	AKERSHUS	52,5	36,8	
0300	904	129 026 517	7,32 %	6,65 %	OSLO	50,6	36,4	
0400	660	75 461 806	4,28 %	4,85 %	HEDEMARK	51,0	36,4	
0500	565	67 756 592	3,84 %	4,16 %	OPPLAND	53,1	37,1	
0600	861	106 392 838	6,03 %	6,33 %	BUSKERUD	52,2	36,5	
0700	698	83 125 417	4,71 %	5,13 %	VESTFOLD	53,8	36,7	
0800	520	60 793 079	3,45 %	3,82 %	TELEMARK	52,3	37,0	
0900	305	36 376 875	2,06 %	2,24 %	AUST-AGDER	55,0	36,4	
1000	486	60 111 062	3,41 %	3,57 %	VEST-AGDER	55,2	37,0	
1100	1 097	143 521 447	8,14 %	8,07 %	ROGALAND	57,9	36,8	
1200	1 514	205 920 835	11,68 %	11,14 %	HORDALAND	54,7	36,8	
1400	159	23 440 190	1,33 %	1,17 %	SOGN OG FJORDANE	56,1	36,7	
1500	603	83 376 669	4,73 %	4,44 %	MJØRE OG ROMSDAL	57,0	36,5	
1600	506	62 987 920	3,57 %	3,72 %	SØR-TRØNDELAG	53,4	36,8	
1700	251	30 396 049	1,72 %	1,85 %	NORD-TRØNDELAG	53,0	35,9	
1800	793	109 676 243	6,22 %	5,83 %	NORDLAND	59,7	36,4	
1900	511	76 237 426	4,32 %	3,76 %	TROMS	60,9	36,3	
2000	216	32 669 299	1,85 %	1,59 %	FINNMARK	58,7	36,7	
2100	1	31 751	0,00 %	0,01 %	SVALBARD	30,0	31,0	
Total:	13 596	1 763 332 181	100 %	100 %		54,4	36,6	

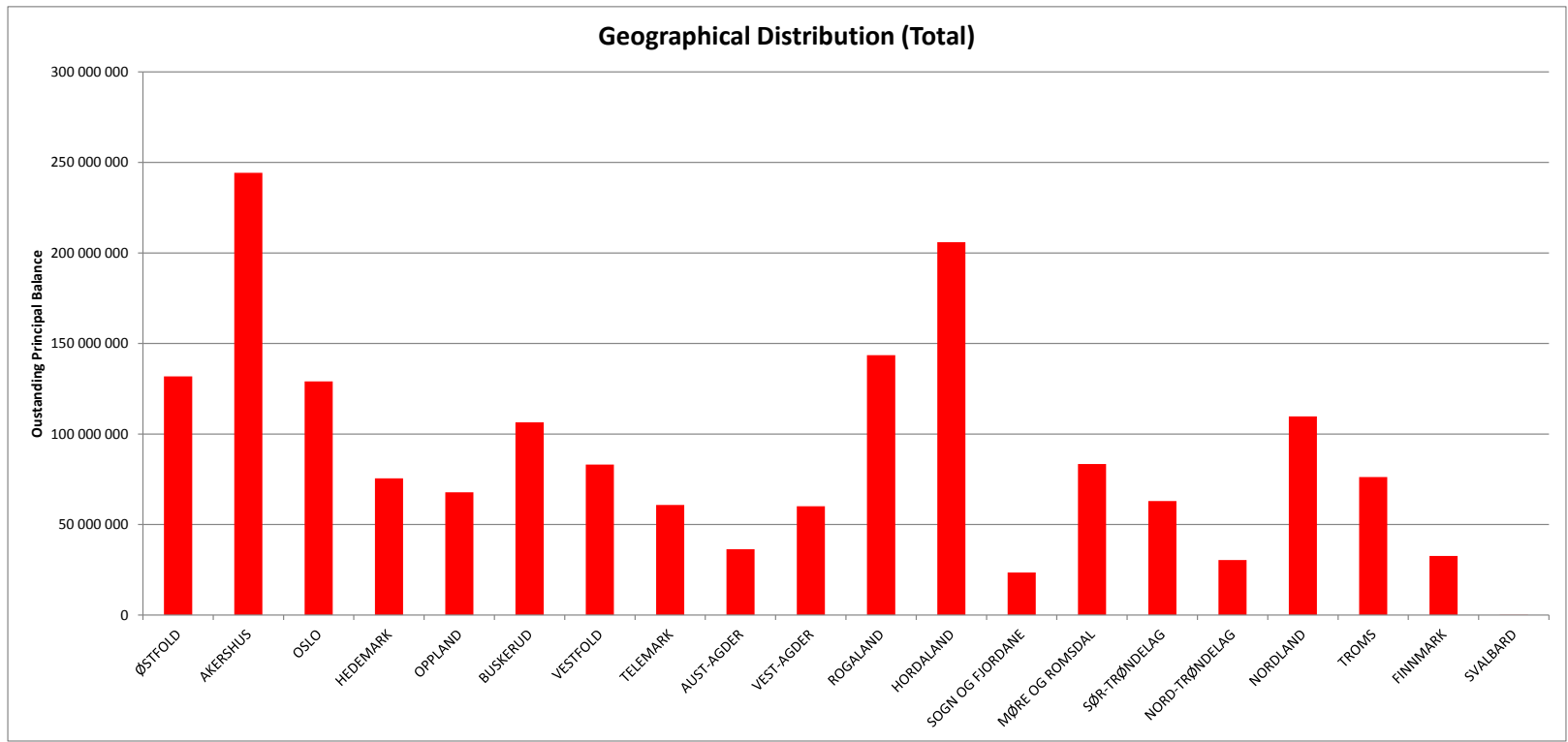
Geographic distribution

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9.b Geographical Distribution Graph



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	to	25.04.2018
	=	30 days

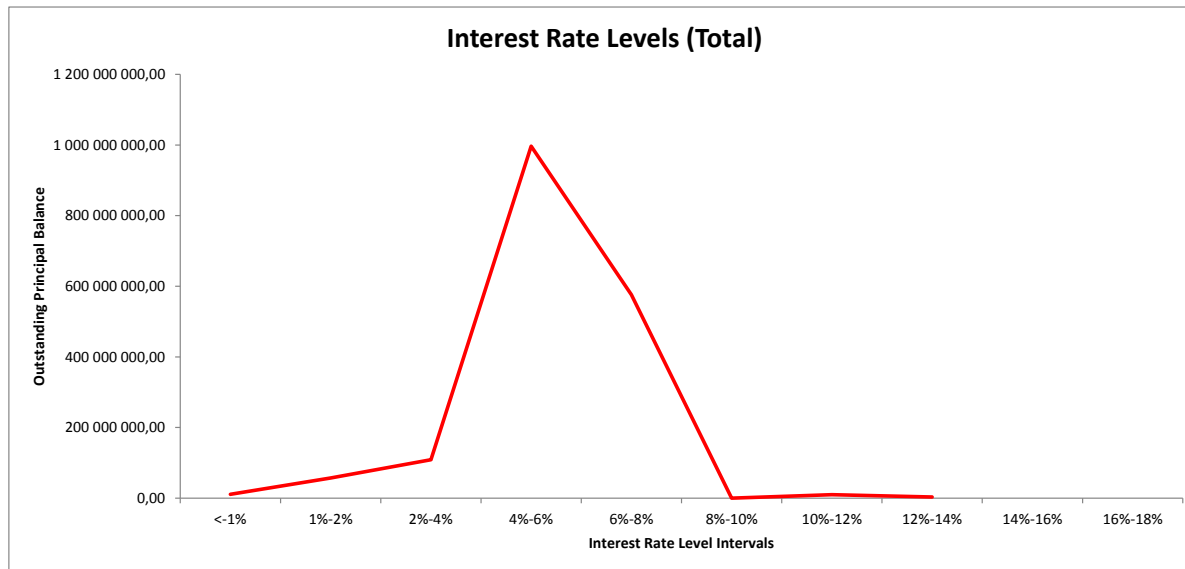


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10.b Interest Rate



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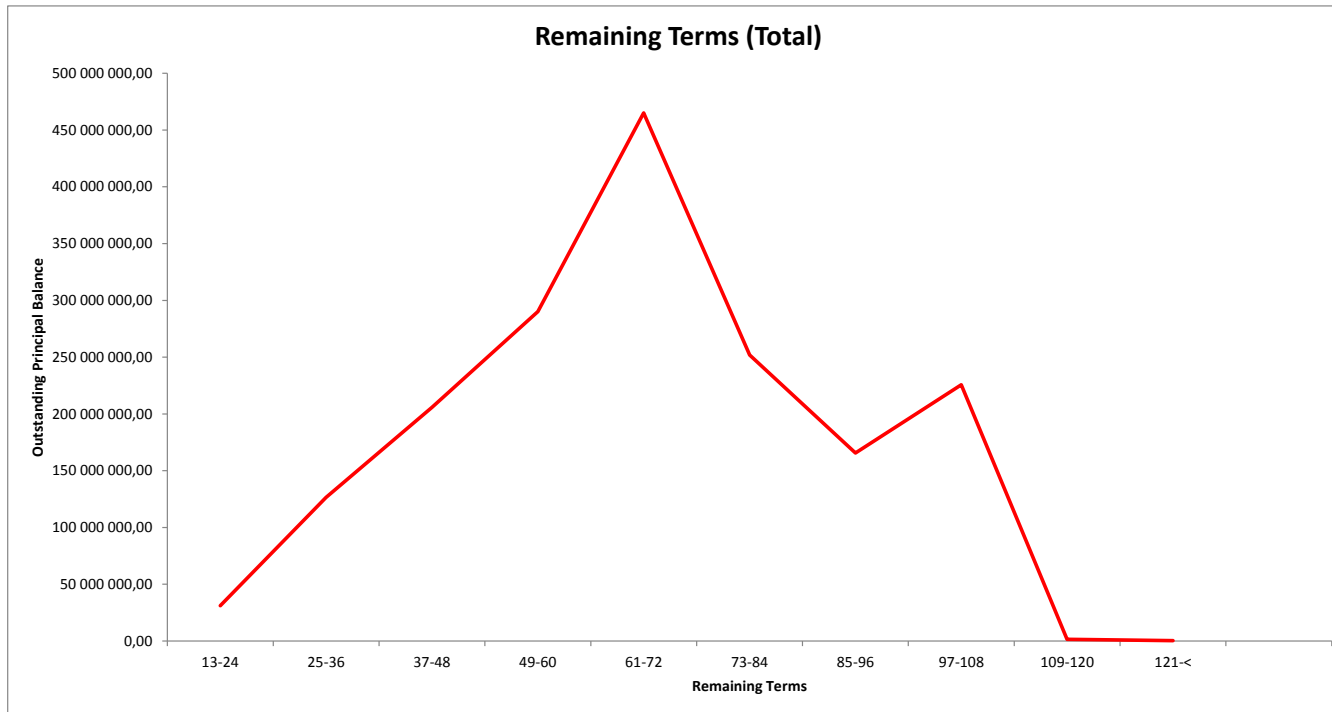


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11.b Remaining Terms



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12.a Seasoning



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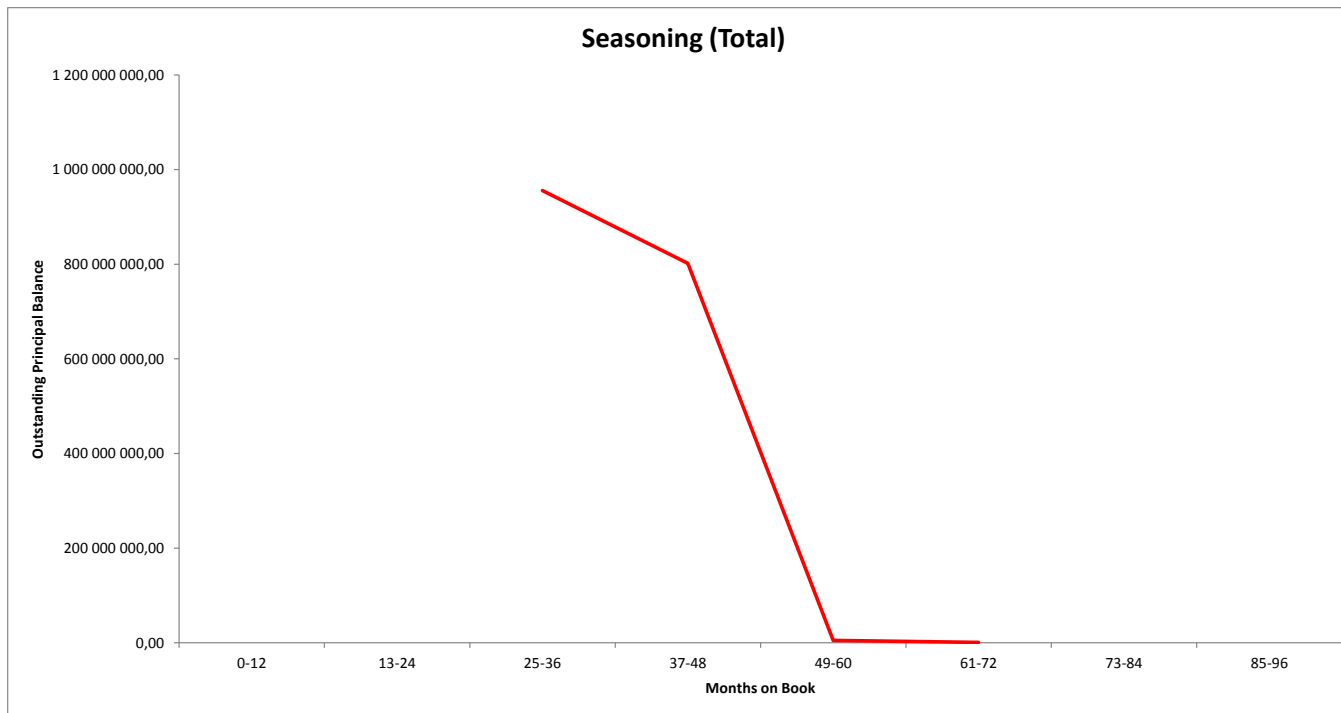
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	7 004	955 780 029	54,20 %	57,1
	37		48	6 551	801 919 281	45,48 %	51,2
	49		60	40	4 908 058	0,28 %	49,2
	61		72	1	724 813	0	91
	73		84				
	85		96				
	Total		13 596		1 763 332 181	100,00 %	54,4
							36,6

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12.b Seasoning



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13.a Vehicle type



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Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

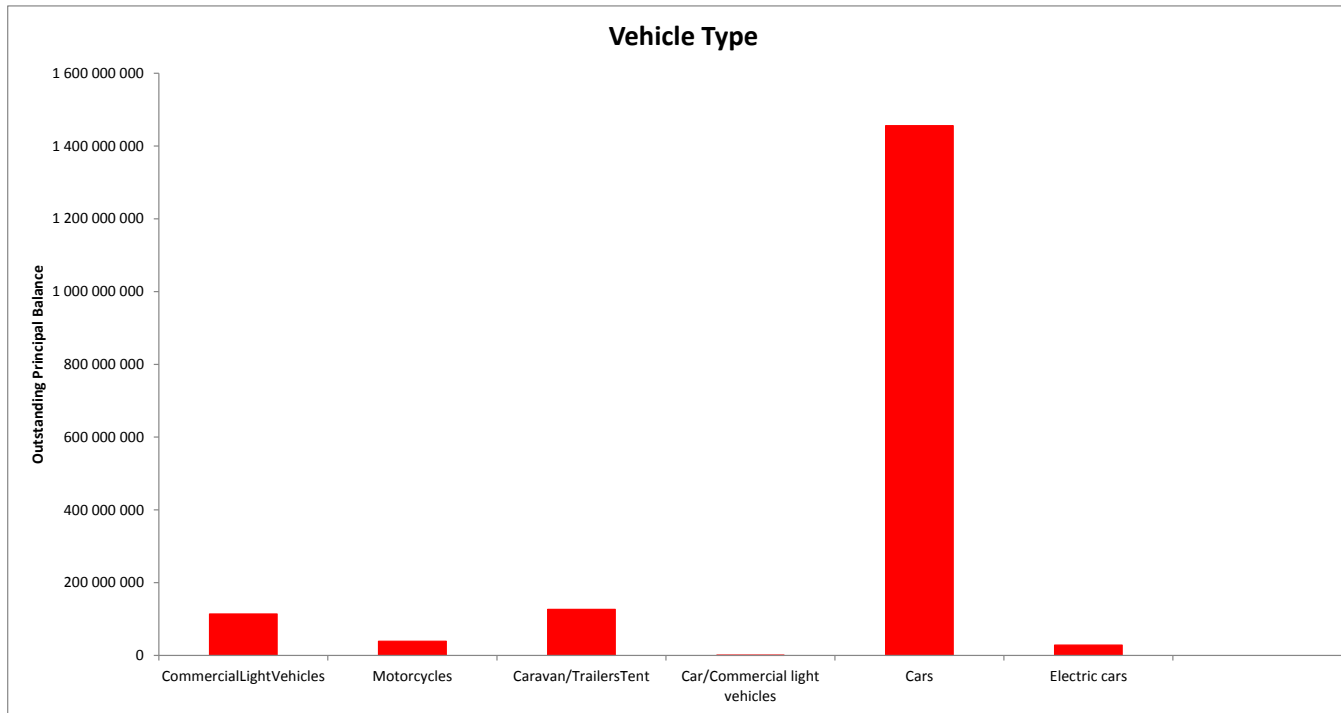
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 003	113 878 888	6,46 %	43,0	36,9
	Motorcycles	483	38 881 284	2,20 %	51,6	36,0
	Caravan/TrailersTent	744	126 449 482	7,17 %	69,5	36,0
	Car/Commercial light vehicles	1	34 519	0,00 %	6,0	31,0
	Cars	11 171	1 455 857 826	82,56 %	54,1	36,7
	Electric cars	194	28 230 182	1,60 %	56,4	35,1
	Total	13 596	1 763 332 181	100 %	54,4	36,6

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	28					
Monthly Period	Mar 2018					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	28				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

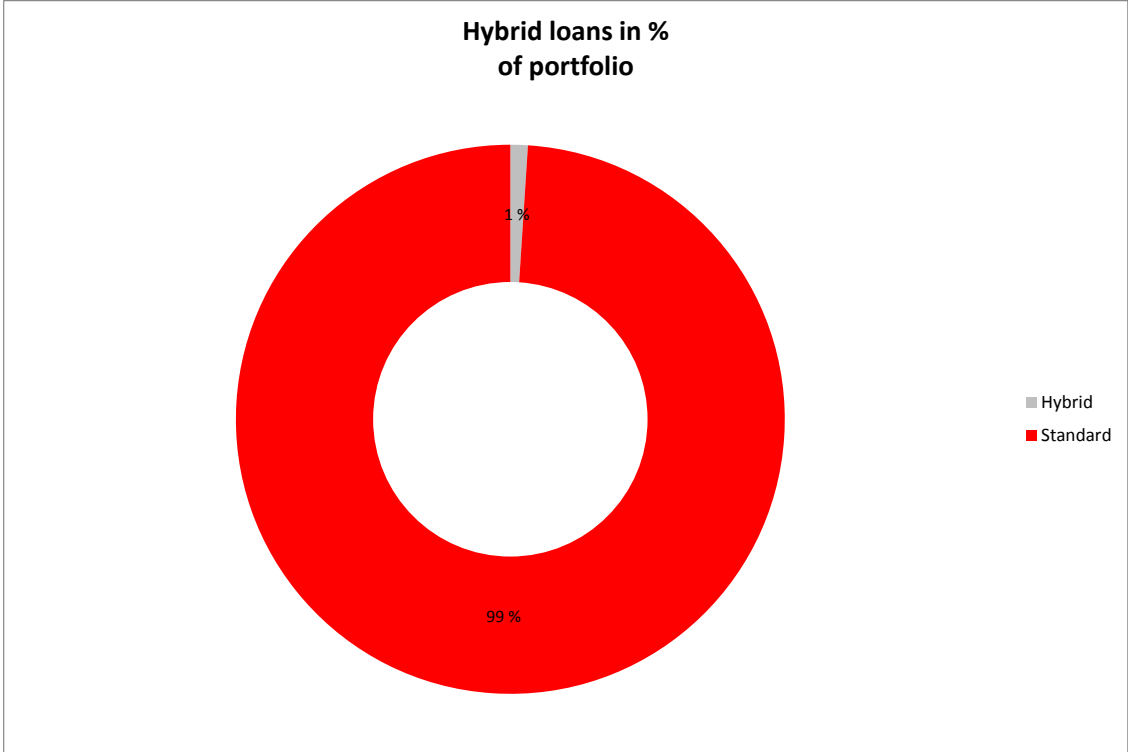
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		49	18 036 713	1,02 %	9,6	35,6
Standard		13 547	1 745 295 468	98,98 %	54,9	36,7
Total		13 596	1 763 332 181	100 %	54,4	36,6

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	28				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

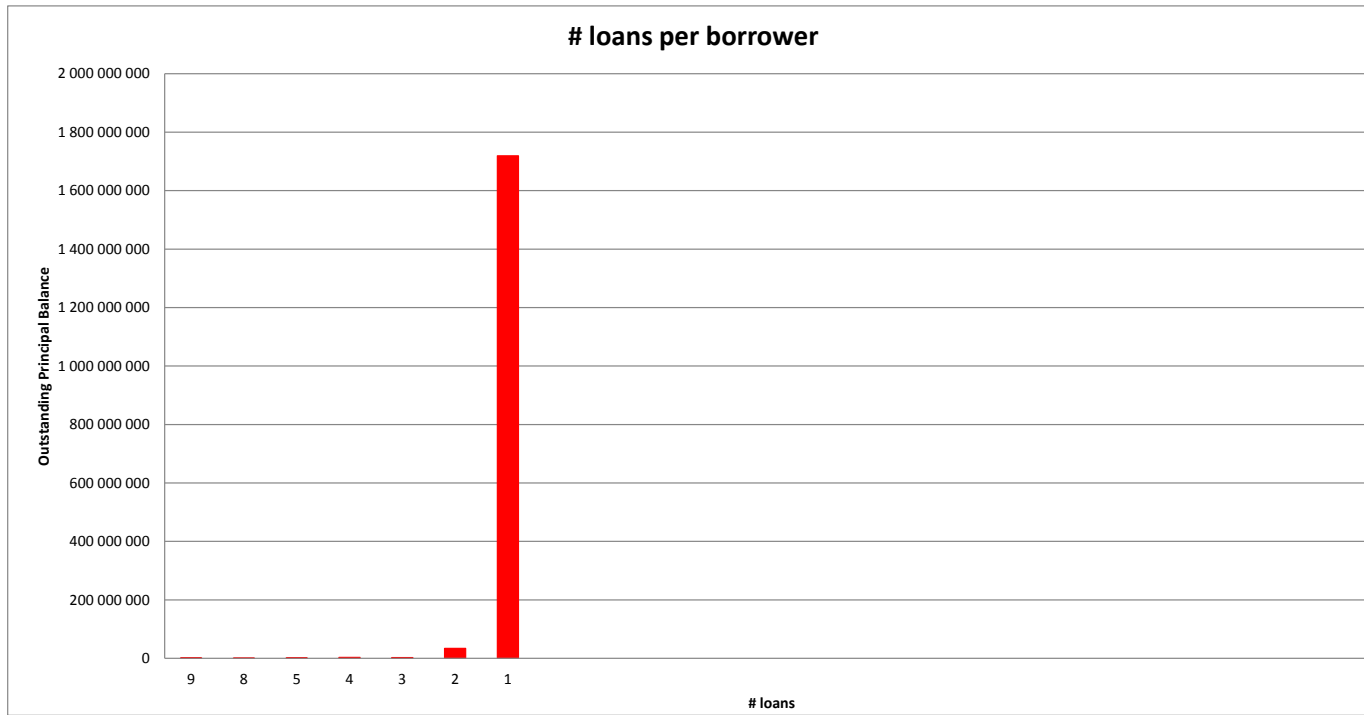


**Bilkreditt 7 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	28					
Monthly Period	Mar 2018					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	28	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 763 332 181	1 723 627 326	39 704 855	7 618 396	5,18 %	97,75 %
2	1 723 627 326	1 683 986 805	39 640 520	7 455 203	5,19 %	95,50 %
3	1 683 986 805	1 644 422 626	39 564 180	7 283 294	5,19 %	93,26 %
4	1 644 422 626	1 604 393 632	40 028 994	7 113 479	5,19 %	90,99 %
5	1 604 393 632	1 566 766 659	37 626 973	6 950 106	5,20 %	88,85 %
6	1 566 766 659	1 527 603 278	39 163 381	6 781 649	5,19 %	86,63 %
7	1 527 603 278	1 490 450 909	37 152 370	6 620 637	5,20 %	84,52 %
8	1 490 450 909	1 453 386 120	37 064 789	6 459 607	5,20 %	82,42 %
9	1 453 386 120	1 415 765 443	37 620 677	6 296 570	5,20 %	80,29 %
10	1 415 765 443	1 378 931 265	36 834 177	6 137 010	5,20 %	78,20 %
11	1 378 931 265	1 341 479 726	37 451 539	5 975 037	5,20 %	76,08 %
12	1 341 479 726	1 304 436 492	37 043 234	5 814 435	5,20 %	73,98 %
13	1 304 436 492	1 267 847 584	36 588 899	5 655 404	5,20 %	71,90 %
14	1 267 847 584	1 231 305 319	36 542 265	5 496 632	5,20 %	69,83 %
15	1 231 305 319	1 194 785 851	36 519 468	5 337 846	5,20 %	67,76 %
16	1 194 785 851	1 158 044 476	36 741 370	5 177 850	5,20 %	65,67 %
17	1 158 044 476	1 122 059 400	35 985 076	5 019 016	5,20 %	63,63 %
18	1 122 059 400	1 086 666 251	35 393 140	4 862 023	5,20 %	61,63 %
19	1 086 666 251	1 052 005 975	34 660 276	4 708 522	5,20 %	59,66 %
20	1 052 005 975	1 017 950 966	34 055 008	4 557 936	5,20 %	57,73 %

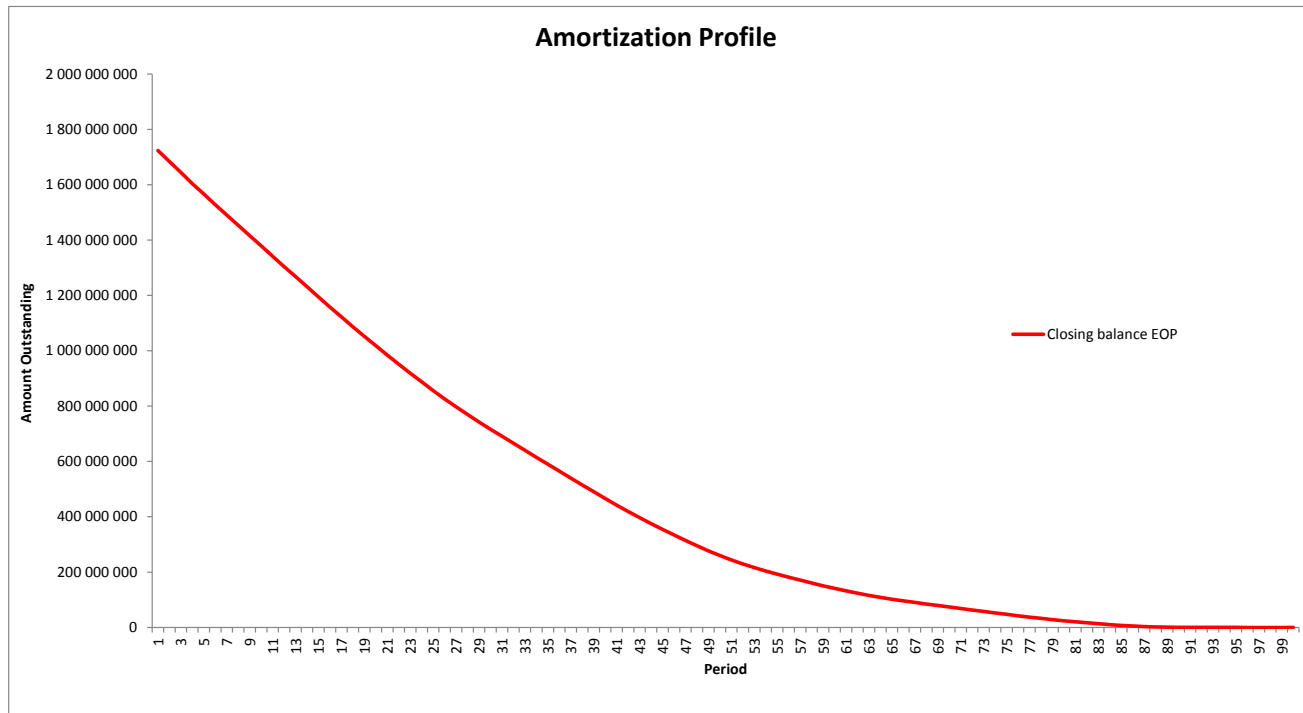
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	28				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

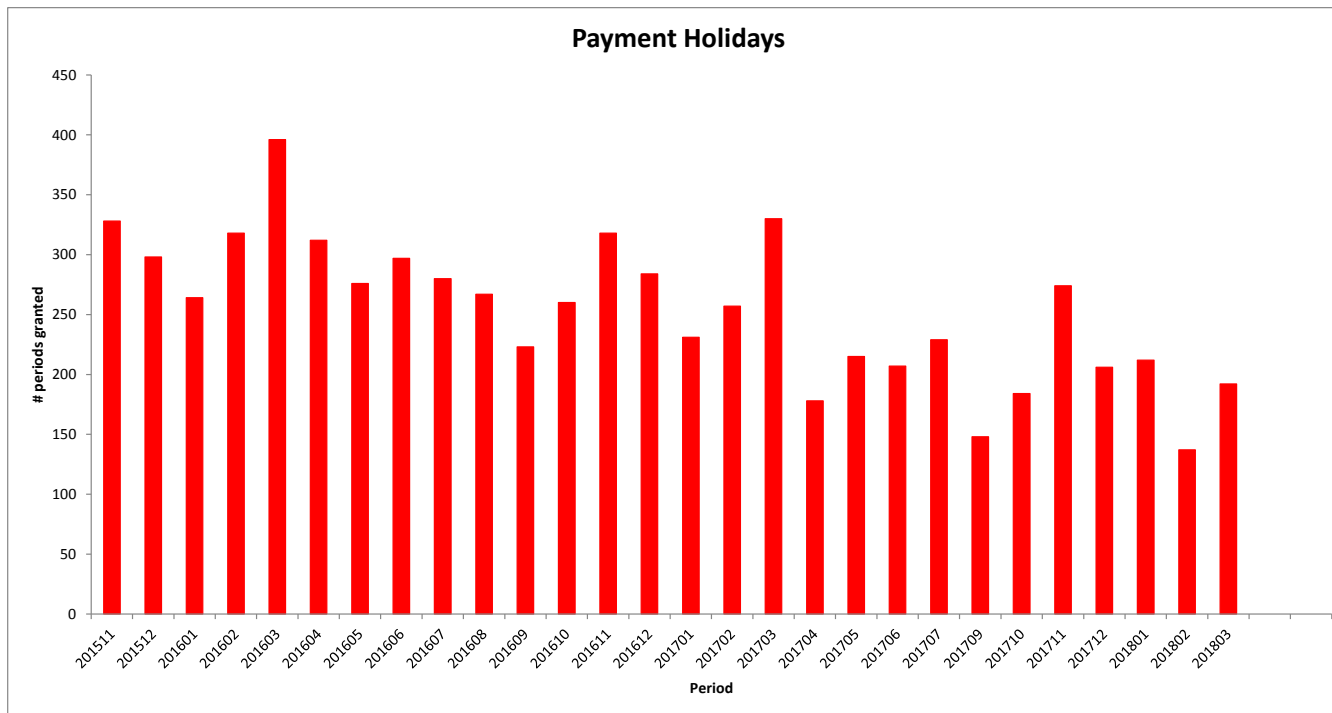


Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	28				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

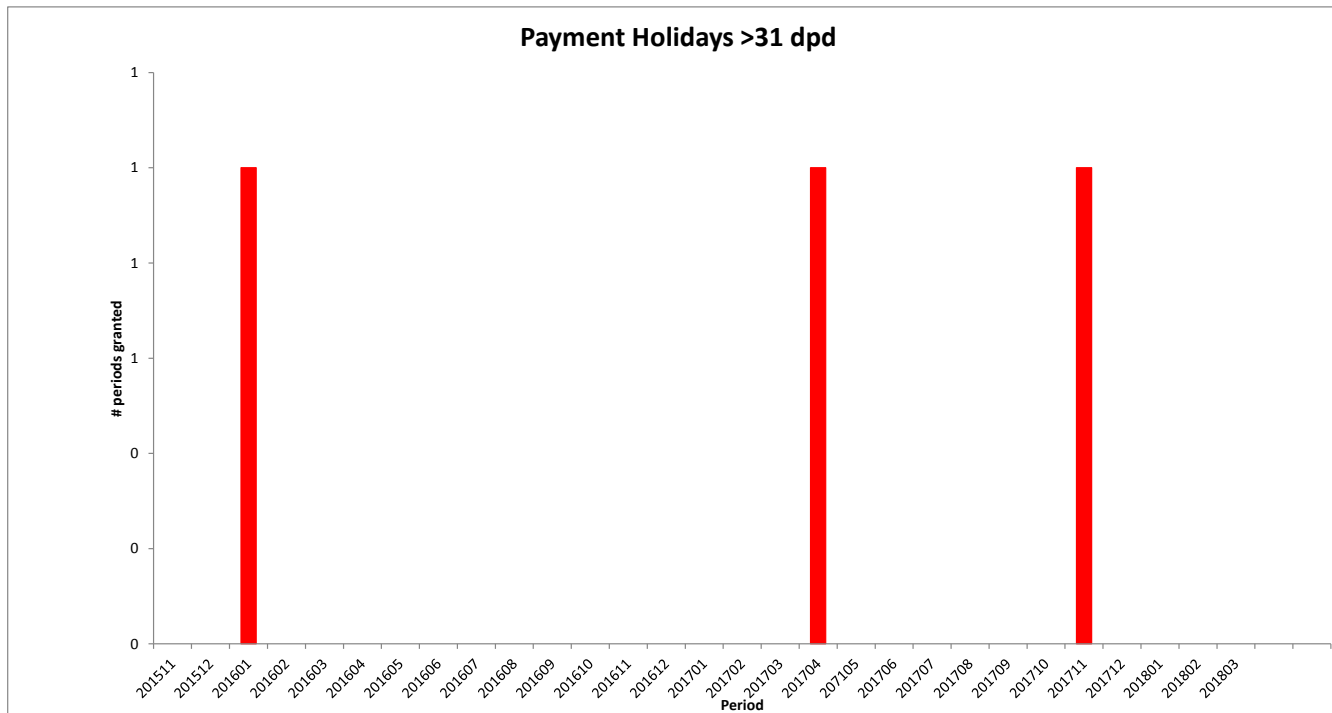


**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31dpd



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	28				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

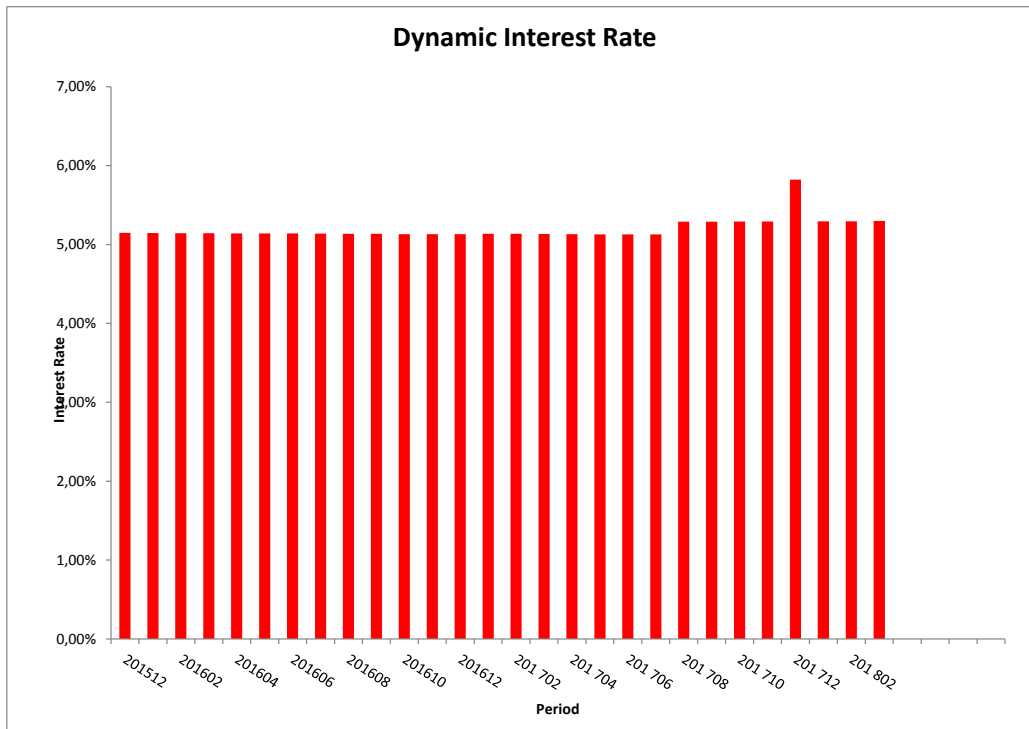
TOTAL		
Period	Closing balance	WA Interest rate
201512	4 961 729 485	5,15 %
201601	4 824 877 226	5,15 %
201602	4 677 232 996	5,14 %
201603	4 524 706 931	5,14 %
201604	4 367 347 791	5,14 %
201605	4 218 125 879	5,14 %
201606	4 051 770 340	5,14 %
201607	3 914 038 749	5,14 %
201608	3 768 451 252	5,14 %
201609	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 %
201 701	3 140 559 658	5,14 %
201 702	3 027 367 407	5,13 %
201 703	2 907 719 819	5,13 %
201 704	2 807 839 654	5,13 %
201 705	2 694 469 911	5,13 %
201 706	2 575 492 819	5,13 %
201 707	2 461 447 678	5,13 %
201 708	2 355 663 434	5,29 %
201 709	2 261 086 429	5,29 %
201 710	2 158 188 957	5,29 %
201 711	2 066 184 627	5,29 %
201 712	1 994 371 631	5,82 %
201 801	1 917 048 682	5,29 %
201 802	1 839 037 050	5,29 %
201 803	1 763 332 181	5,30 %

Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	28		
Monthly Period	Mar 2018		
Interest Period	from	26.03.2018	to 25.04.2018 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

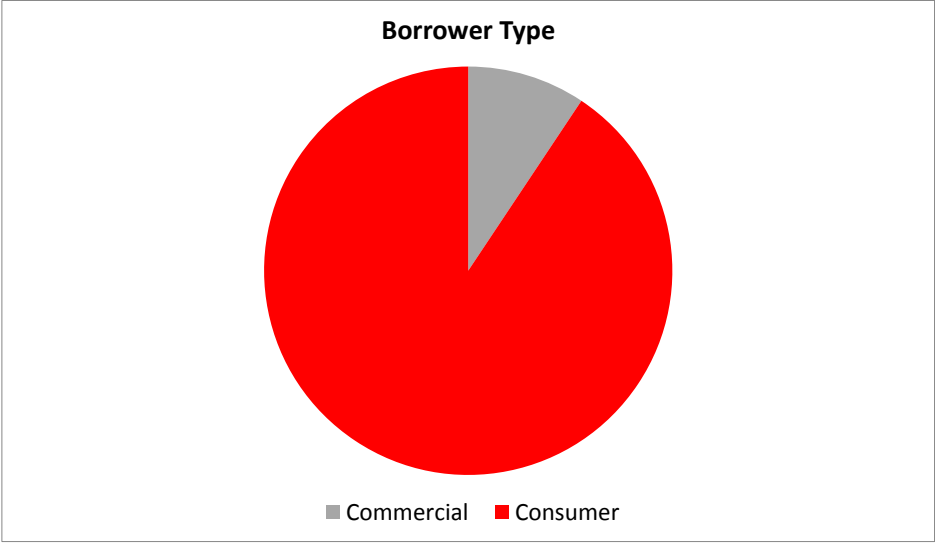
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 128	164 949 197	9,35 %	39,1	36,6
	Consumer	12 468	1 598 382 984	90,65 %	56,0	36,6
	Total	13 596	1 763 332 181	100 %	54,4	36,6

Bilkreditt 7 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	28	
Monthly Period	Mar 2018	
Interest Period	from	26.03.2018 to 25.04.2018 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

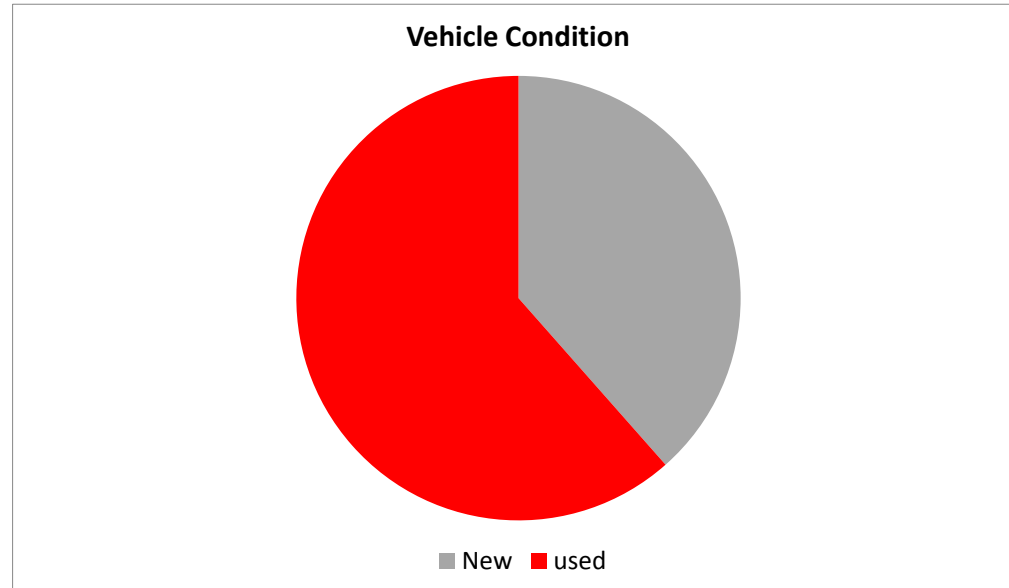
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 199	678 617 904	38,48 %	55,8	36,5
	used	9 397	1 084 714 277	61,52 %	53,6	36,7
		13 596	1 763 332 181	100 %	54,4	36,6

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	28	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

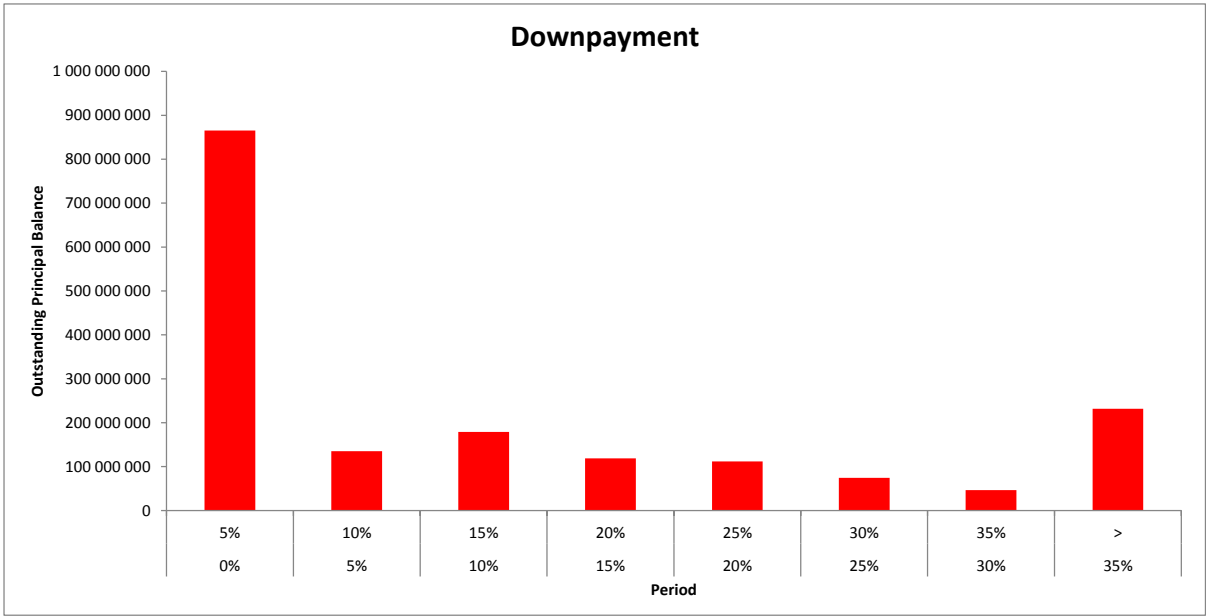
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 187	865 498 303	49,08 %	55,2	36,7
	5 %	10 %	859	135 118 550	7,66 %	57,2	36,8
	10 %	15 %	1 192	179 133 311	10,16 %	58,3	36,9
	15 %	20 %	829	118 614 171	6,73 %	53,1	36,6
	20 %	25 %	873	111 935 813	6,35 %	54,5	36,3
	25 %	30 %	606	74 530 943	4,23 %	56,3	36,6
	30 %	35 %	422	46 722 500	2,65 %	51,3	36,7
	35 %	>	2 628	231 778 590	13,14 %	47,7	36,3
Total		13 596	1 763 332 181	100 %	54,4	36,6	

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	28		
Monthly Period	Mar 2018		
Interest Period	from	26.03.2018	to 25.04.2018 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

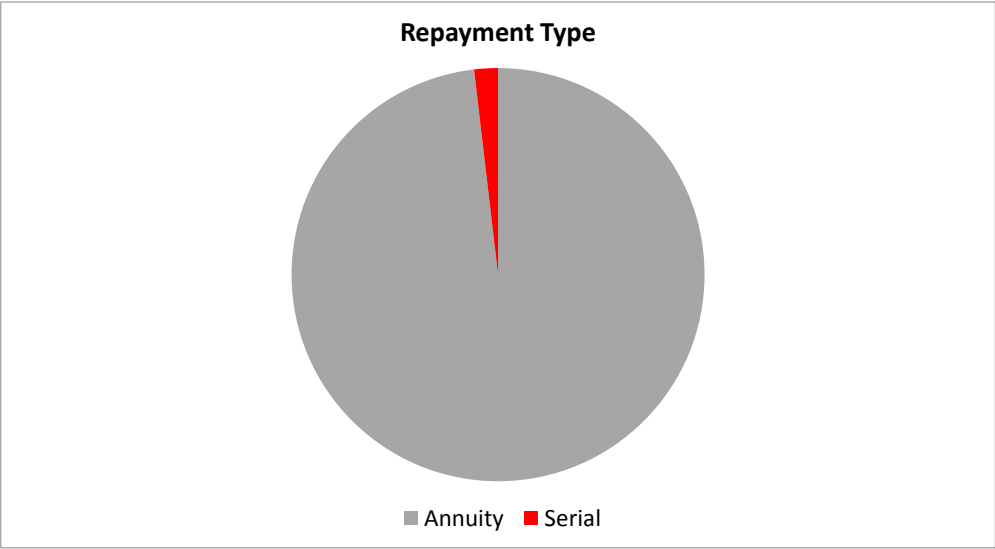
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	13 406	1 730 577 839	98,14 %	54,8	36,6
	Serial	190	32 754 342	1,86 %	35,7	36,8
		13 596	1 763 332 181	100 %	54,4	36,6

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date		27.04.2018		
Payment date		25.04.2018		
Period No		28		
Monthly Period		Mar 2018		
Interest Period	from	26.03.2018	to	25.04.2018 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



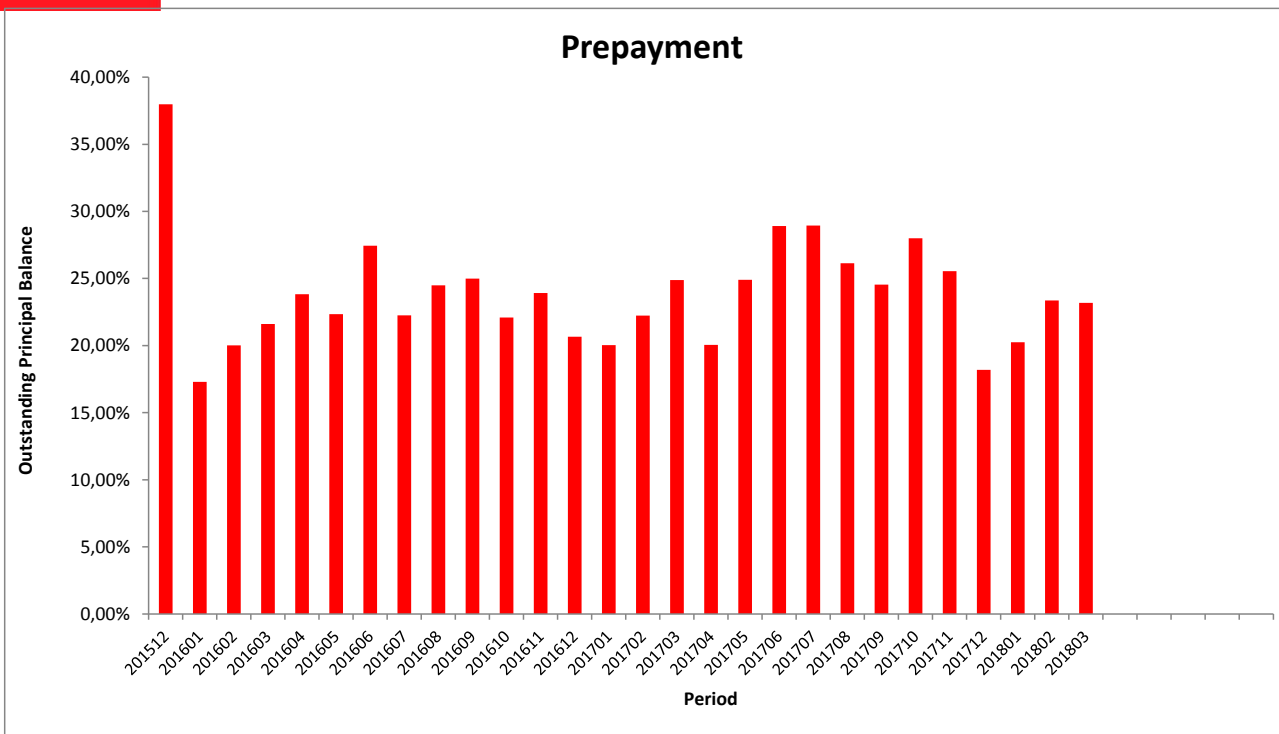
Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

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 %

**Bilkreditt 7 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



Bilkreditt 7 DAC
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 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												

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												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1		
			Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936
20162	3 781 365	25	0	2 000 617	1 780 748
20163	2 241 179	25	43 596	1 029 487	1 211 692
20164	9 484 344	55	19 628	5 221 669	4 262 675
20171	7 220 771	56	290 079	3 060 718	4 160 053
20172	5 858 456	50	113 608	2 315 937	3 542 519
20173	5 993 301	42	200 073	1 878 373	4 114 928
20174	6 146 738	52	1 790 433	2 185 513	3 961 225
20181	4 931 657	50	95 224	95 224	4 836 433

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26. Delinquency



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	28	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 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	2 117 812 736	742	109 793 382	136	21 898 753	32	3 820 831	20	2 669 033	17	3 077 153	13	2 014 541	10	1 593 469
	10	2 158 188 957	14 605	2 034 279 463	690	96 080 365	112	14 523 700	40	6 265 455	22	1 548 502	15	2 262 291	16	3 229 181	14	1 688 990
	11	2 066 184 627	14 168	1 944 576 772	684	94 991 378	124	15 500 292	35	4 781 150	23	3 464 439	17	950 891	13	1 919 705	25	2 753 880
	12	1 994 371 631	13 755	1 854 323 777	751	109 082 946	142	19 268 974	41	6 028 636	17	2 167 830	20	2 553 256	15	946 212	13	1 703 868
2018	1	1 917 048 682	13 508	1 800 538 492	625	86 292 186	143	18 669 383	33	4 995 039	21	2 826 885	14	1 809 861	14	1 916 836	20	1 663 485
	2	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
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Monthly Investor Report

27. Priority of Payments

Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



Priority of Payments

Available Distribution Amount	+	102 310 414,96 NOK	8 195 875,47 EUR
Senior Expenses	-	833 897,10 NOK	
Class A Notes Interest	-	1 780 367,00 NOK	11 565,30 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	621 967,00 NOK	
Liquidity Reserve	-	12 598 008,40 NOK	
Class A Principal	-	75 704 869,00 NOK	8 184 310,16 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	-	436 072,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	956 278,62 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	4 356 955,84 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	833 897,10 NOK			
Interest accrued for the Period	2 838 406,00 NOK	1 780 367,00 NOK	621 967,00 NOK	436 072,00 NOK
Cumulative Interest accrued	152 781 795,72 NOK	121 640 371,72 NOK	18 306 446,00 NOK	12 834 978,00 NOK
Interest Payments	2 838 406,00 NOK	1 780 367,00 NOK	621 967,00 NOK	436 072,00 NOK
Cumulative Interest Payments	152 781 795,72 NOK	121 640 371,72 NOK	18 306 446,00 NOK	12 834 978,00 NOK
Interest accrued on Subordinated Loan for the Period	332 185,56 NOK			
Cumulative Interest accrued on Subordinated Loan	17 268 788,08 NOK			
Interest Payments on Subordinated Loan	332 185,56 NOK			
Cumulative Interest Payments on Subordinated Loan	17 268 788,08 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	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period from	26.03.2018 to 25.04.2018 = 30 days

Swap Counterparty Data

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

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	1 177 751 050,00 NOK 127 324 437,84 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0300 %
1M Euribor (Notes, Swap)	-0,3710 %
Gross Amount Due to Swap Counterparty	77 485 236,00 NOK
Gross Amount Due from Swap Counterparty	8 195 875,47 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



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Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	28
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days