

Bil kreditt 7 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29/06/2016		Following payment dates:		25/07/2016
Payment date	27/06/2016				25/08/2016
Period No	6				
Monthly Period	May 2016				
Interest Period	from	25/05/2016	to	27/06/2016	= 33 days
Cut-Off Date	31/05/2016				

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1. Portfolio Information



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	4.367.347.791,00 NOK	4.524.706.931,00 NOK
Scheduled Loan Principal Repayments	59.496.294,00 NOK	58.614.188,00 NOK
Prepayments	87.937.117,00 NOK	97.939.137,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	938.820,00 NOK	1.166.957,00 NOK
Total Principal Payments Received	148.372.231,00 NOK	157.720.282,00 NOK
	0,00	
New Defaulted Auto Loans in Period	1.478.965,00 NOK	351.002,00 NOK
Total New Defaults	1.478.965,00 NOK	351.002,00 NOK
Capitalised Interest (due to Repayment Holidays)	629.284,00 NOK	712.144,00 NOK
Closing Balance	4.218.125.879,00 NOK	4.367.347.791,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	3.720.360,00 NOK	3.008.216,00 NOK
New	629.284,00 NOK	712.144,00 NOK
Close	4.349.644,00 NOK	3.720.360,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	20.588.709,00 NOK	20.691.060,00 NOK
Recoveries on loans in default	20.148,00 NOK	0,00 NOK
Total Revenue Received in Period	20.608.857,00 NOK	20.691.060,00 NOK
# Loans		
At beginning of period	23.673 Loans	24.160 Loans
Paid in Full	448 Loans	484 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	9 Loans	3 Loans
At end of period	23.216 Loans	23.673 Loans
Weighted Average Loan Return	5,74%	
Average NIBOR + Weighted Average Loan Threshold	4,04%	

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2. Amount Due for Distribution



Reporting Date	29/06/2016			
Payment date	27/06/2016			
Period No	6			
Monthly Period	May 2016			
Interest Period	from	25/05/2016	to	27/06/2016 = 33 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	42.604.209,31	NOK	44.129.469,96	NOK
b. Collections (Principal, interest, fees, etc)	168.981.088,00	NOK	178.411.342,00	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	982,35	NOK	377,37	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)	211.586.279,66	NOK	16.180.210,62	EUR
			222.541.189,33	NOK
				17.059.830,64
				EUR

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3. Reserve Accounts



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days

Note Balance

Beginning of Period	4.367.347.791,00	NOK
End of Period	4.218.125.879,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,2 %	8.520.841,86	NOK
Cash Outflow		8.520.841,86	NOK
Cash Inflow		8.206.123,58	NOK
End of Period	0,2 %	8.206.123,58	NOK
Required Reserve Amount	0,2 %	8.206.123,58	NOK

Liquidity Balance

Beginning of Period	0,8 %	34.083.367,45	NOK
Cash Outflow		34.083.367,45	NOK
Cash Inflow		32.824.494,33	NOK
End of Period	0,8 %	32.824.494,33	NOK
Required Reserve Amount	0,8 %	32.824.494,33	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	174.497.428,64	NOK
Cash Outflow	431.676,39	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	0,00	NOK
End of Period	174.065.752,25	NOK
Required Commingling Reserve Fund	174.065.752,25	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 Bilcreditt 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	4.367.347.791,00	NOK
End of Period	4.218.125.879,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	3.981.772.279,00	94,40%	22.001
1-29 days past due	186.245.359,00	4,42%	949
		0,00%	

Delinquent Receivables:

30-59 days past due	36.329.729,00	0,86%	181
60-89 days past due	6.641.106,00	0,16%	43
90-119 days past due	3.770.482,00	0,09%	19
120-149 days past due	944.073,00	0,02%	8
150-179 days past due	2.422.851,00	0,06%	15
Total Performing and Delinquent	4.218.125.879,00	100,00%	23.216

Current Period Defaults	1.478.965,00	9
Cumulative Defaults	1.945.976,00	14
Current Period Recoveries	20.148,00	
Cumulative Recoveries	64.221,00	

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5. Outstanding Notes



Reporting Date	29/06/2016		
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Monthly Period	May 2016		
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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		400.655.328,76 EUR	396.250.000,00 NOK	750.000,00 NOK	264.000.000,00 NOK	286.000,00 NOK
Available Distribution Amount	211.586.279,66 NOK					
Amortisation	149.221.912,00 NOK					
Redemption per Class		16.132.098,59 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		3.226,42 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	4.218.125.879,00 NOK	384.523.230,16 EUR	396.250.000,00 NOK	750.000,00 NOK	264.000.000,00 NOK	286.000,00 NOK
Current Tranching		84,32%	9,39%	0,02%	6,26%	0,01%
Current Pool Factor		0,77	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	-0,3490 %					
Interest Rate Basis: 3-M NIBOR / Spread	1,0000 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	33					
Principal Outstanding per Note Beginning of Period		80.131,07 EUR	1.250.000,00 NOK	1.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Principal Repayment per note		3.226,42 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		76.904,65 EUR	1.250.000,00 NOK	1.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Interest accrued for the period		9,62 EUR	2.108,33 NOK	1,69 NOK	1.778,33 NOK	1,78 NOK
Interest Payment	1.584.632,25 NOK	48.112,03 EUR	668.342,00 NOK	1.265,00 NOK	469.480,40 NOK	508,60 NOK
Interest Payment per Note		9,62 EUR	2.108,33 NOK	1,69 NOK	1.778,33 NOK	1,78 NOK

3. Credit Enhancements		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)		19,06%	9,65%		3,38%	
Current CE (excl. Excess Spread)		16,65%	7,24%		0,97%	

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 29/06/2016
 Payment date 27/06/2016
 Period No 6
 Monthly Period May 2016
 Interest Period : 25/05/2016 to 27/06/2016 = 33 days

		Rating Triggers								Trigger breaches	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcredditt 7 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	29/06/2016		
Payment date	27/06/2016		
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Interest Period	from	25/05/2016	to 27/06/2016 = 33 days

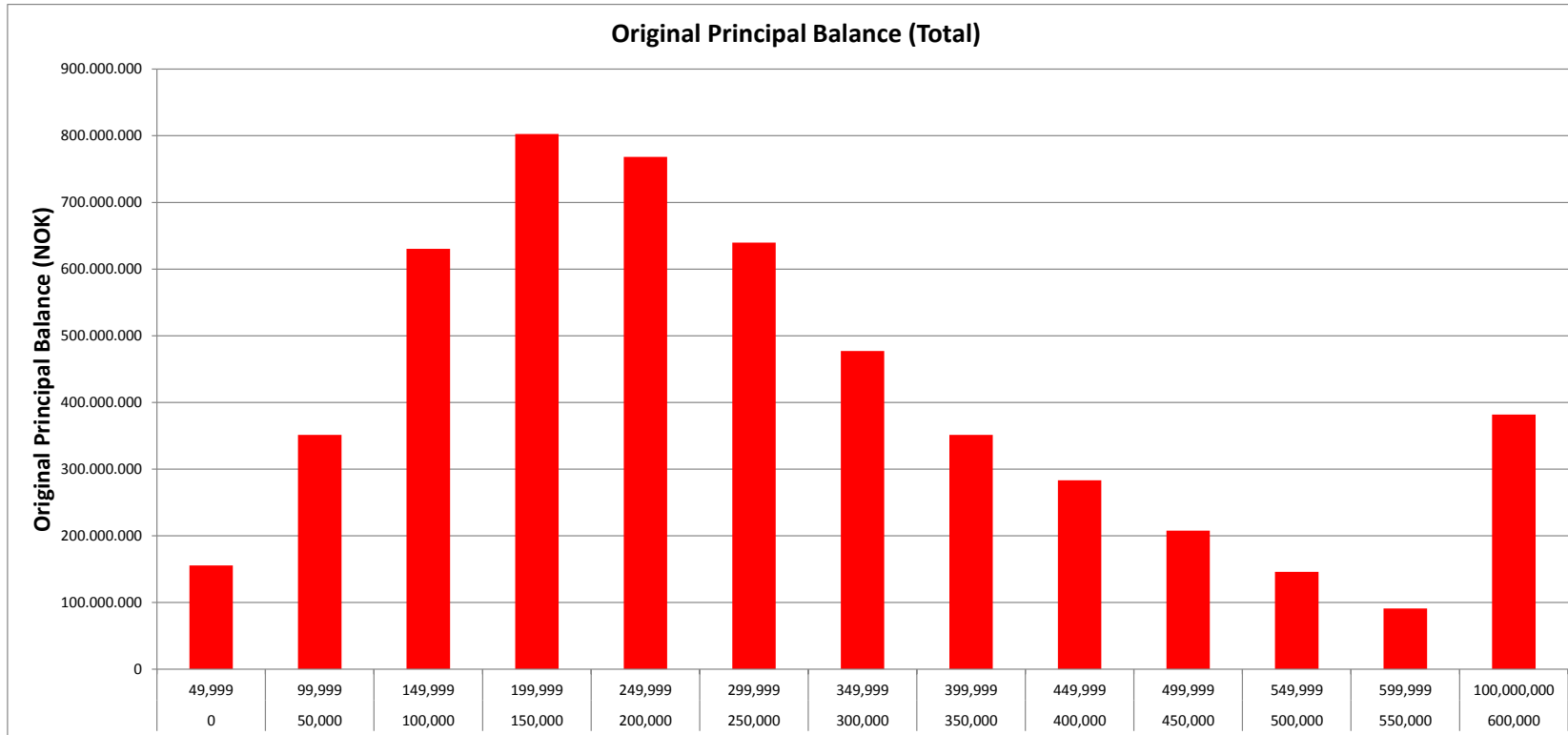
Average amount - all: 202.469

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	8,6	

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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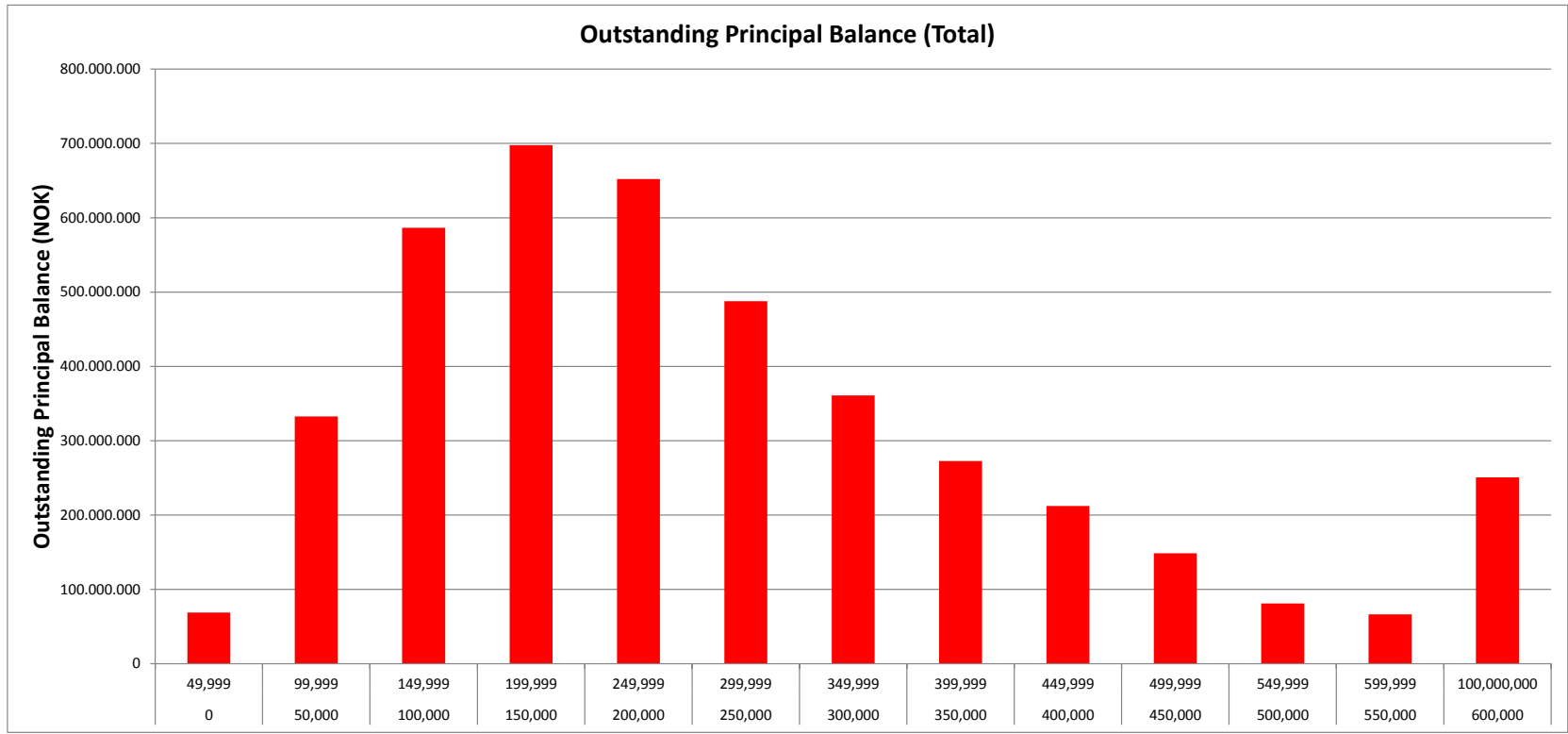
Average amount - all: 181.690

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49.999	2.214	68.864.068	1,63%	9,54%	34,1	15,8	
50.000	99.999	4.365	332.604.967	7,89%	18,80%	48,0	15,5	
100.000	149.999	4.678	586.513.114	13,90%	20,15%	59,1	15,2	
150.000	199.999	4.013	697.544.299	16,54%	17,29%	66,8	15,1	
200.000	249.999	2.917	652.136.959	15,46%	12,56%	71,5	14,9	
250.000	299.999	1.786	487.748.729	11,56%	7,69%	76,1	14,7	
300.000	349.999	1.119	361.032.508	8,56%	4,82%	79,8	14,5	
350.000	399.999	729	272.669.665	6,46%	3,14%	81,0	14,6	
400.000	449.999	501	212.120.176	5,03%	2,16%	84,1	14,5	
450.000	499.999	315	148.651.885	3,52%	1,36%	84,5	14,0	
500.000	549.999	155	81.044.086	1,92%	0,67%	84,3	14,8	
550.000	599.999	116	66.508.901	1,58%	0,50%	86,8	15,0	
600.000	100.000.000	308	250.686.522	5,94%	1,33%	86,9	14,6	
Total		23.216	4.218.125.879	100%	100%	70,9	14,9	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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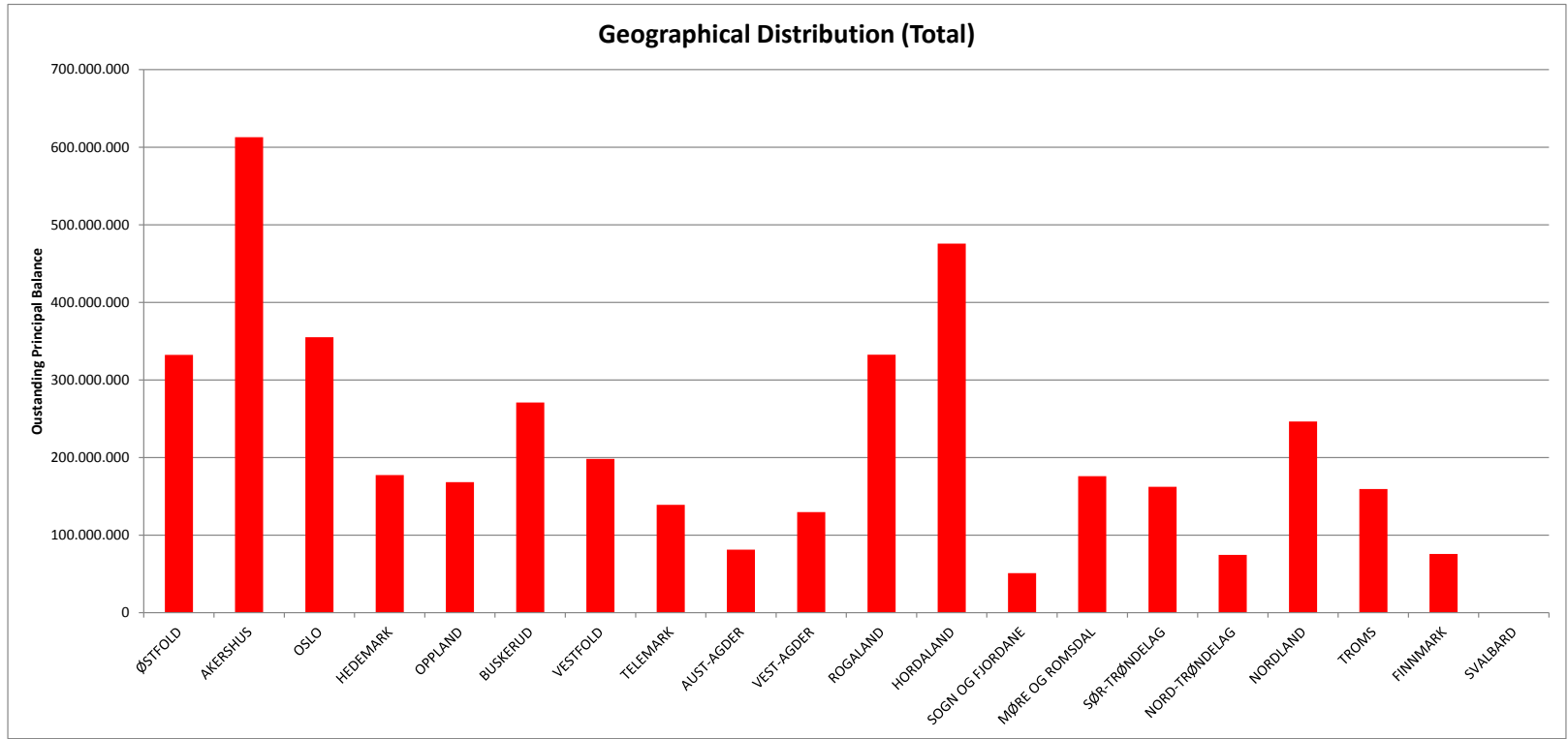
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1.895	332.230.916	7,88%	8,16%	ØSTFOLD	69,9	14,8	
0200	3.260	612.819.633	14,53%	14,04%	AKERSHUS	68,8	15,1	
0300	1.773	355.148.053	8,42%	7,64%	OSLO	65,2	14,8	
0400	1.102	177.402.903	4,21%	4,75%	HEDEMARK	68,0	14,6	
0500	982	168.171.055	3,99%	4,23%	OPPLAND	70,0	14,9	
0600	1.543	270.956.396	6,42%	6,65%	BUSKERUD	69,0	14,8	
0700	1.178	198.271.096	4,70%	5,07%	VESTFOLD	70,9	15,0	
0800	861	138.876.613	3,29%	3,71%	TELEMARK	69,6	15,0	
0900	501	81.247.038	1,93%	2,16%	AUST-AGDER	71,3	14,6	
1000	799	129.546.933	3,07%	3,44%	VEST-AGDER	72,0	15,1	
1100	1.823	332.441.488	7,88%	7,85%	ROGALAND	74,6	14,9	
1200	2.471	475.585.526	11,27%	10,64%	HORDALAND	71,7	15,0	
1400	240	50.960.850	1,21%	1,03%	SOGN OG FJORDANE	73,2	14,8	
1500	941	175.988.864	4,17%	4,05%	MJØRE OG ROMSDAL	73,4	14,6	
1600	926	162.167.242	3,84%	3,99%	SØR-TRØNDELAG	69,5	14,8	
1700	439	74.409.541	1,76%	1,89%	NORD-TRØNDELAG	70,0	14,5	
1800	1.281	246.506.881	5,84%	5,52%	NORDLAND	76,6	14,7	
1900	835	159.364.776	3,78%	3,60%	TROMS	77,6	14,8	
2000	361	75.755.706	1,80%	1,55%	FINNMARK	76,0	15,1	
2100	5	274.369	0,01%	0,02%	SVALBARD	49,2	16,3	
Total:	23.216	4.218.125.879	100%	100%		70,9	14,9	

Geographic distribution

Bilkreditt 7 Limited
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days



**Bilkreditt 7 Limited
Monthly Investor Report**

10.a Interest Rate



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<		186	24.994.334	0,59%	56,9	12,9
1%		789	135.440.567	3,21%	61,8	13,9
2%		2205	492.321.277	11,67%	70,0	13,6
4%		13584	2.632.815.588	62,42%	71,7	15,0
6%		5642	896.007.061	21,24%	71,7	15,4
8%		3	231.892	0,01%	55,8	16,4
10%						
12%		765	34.932.547	0,83%	44,3	14,8
14%		42	1.382.613	0,03%	37,5	16,2
16%						
Total		23.216	4.218.125.879	100%	70,9	14,9

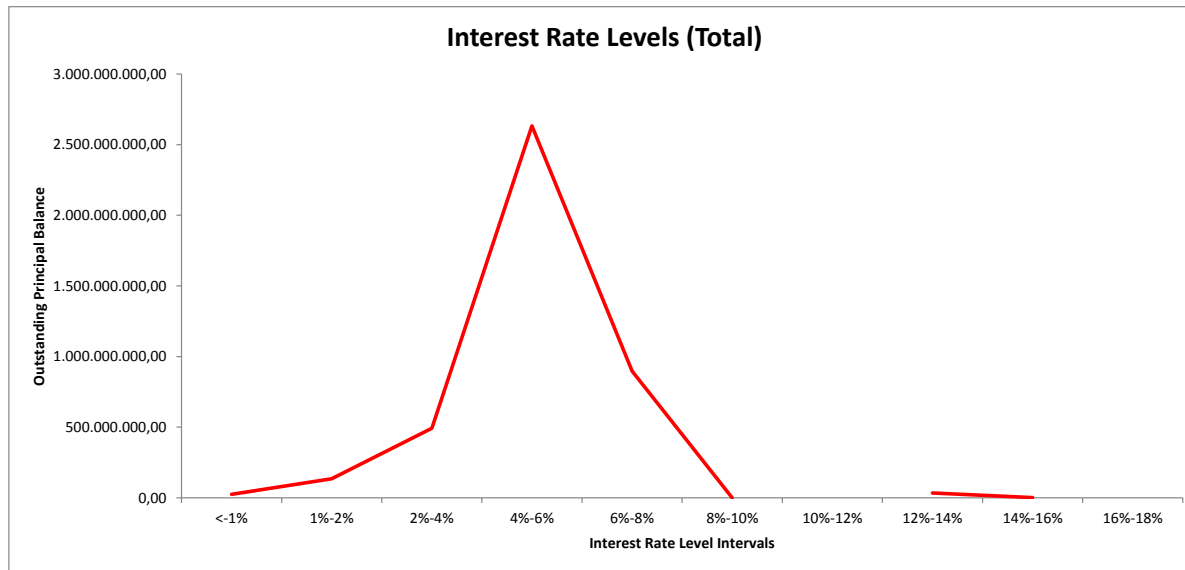
Santander Consumer Bank AS
 Strandveien 18
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 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 7 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	29/06/2016					
Payment date	27/06/2016					
Period No	6					
Monthly Period	May 2016					
Interest Period	from	25/05/2016	to	27/06/2016	=	33 days



Bil kreditt 7 Limited
Monthly Investor Report

11.a Remaining Terms



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

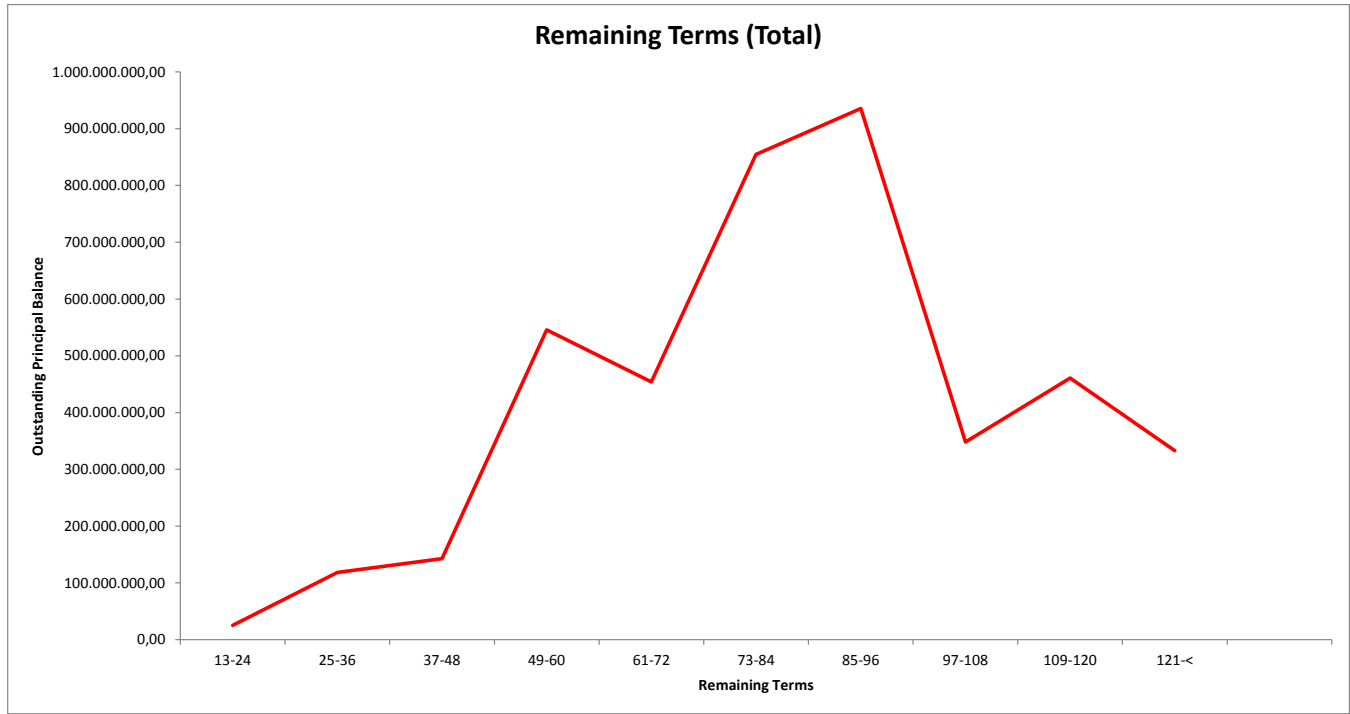
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity	1		12	373	25.224.057	0,60%	5,5	14,0
	13		24	1.302	118.501.127	2,81%	19,8	17,0
	25		36	1.360	142.903.313	3,39%	29,4	14,3
	37		48	4.425	545.597.292	12,93%	43,7	16,9
	49		60	3.179	453.919.101	10,76%	52,2	13,0
	61		72	4.628	854.570.247	20,26%	67,5	16,9
	73		84	4.243	935.536.358	22,18%	77,1	13,8
	85		96	1.283	348.160.647	8,25%	87,4	12,0
	97		108	1.460	460.680.071	10,92%	103,6	17,3
	109		120	963	333.033.666	7,90%	110,5	11,2
	121							
	Total			23.216	4.218.125.879	100%	70,9	14,9

Bilkreditt 7 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	29/06/2016					
Payment date	27/06/2016					
Period No	6					
Monthly Period	May 2016					
Interest Period	from	25/05/2016	to	27/06/2016	=	33 days



Bilkreditt 7 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

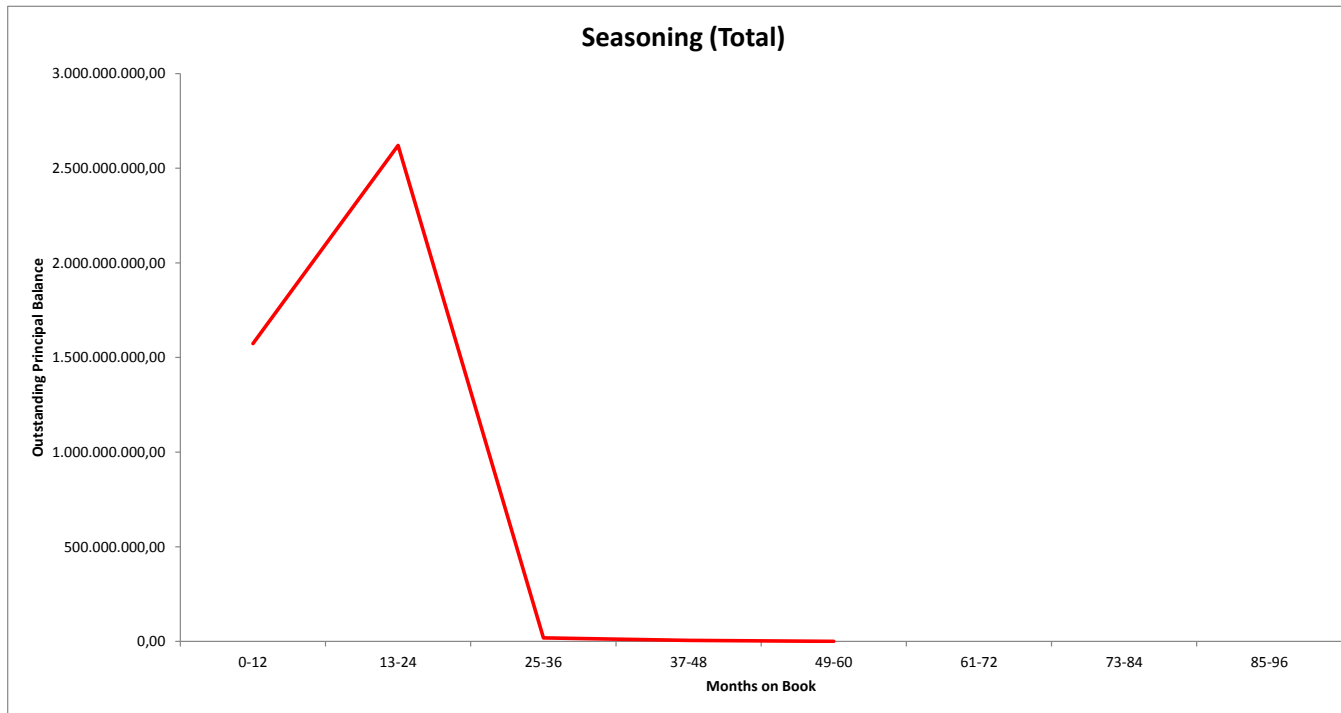
TOTAL									
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning		
	0		12	8.066	1.573.133.500	37,29%		75,2	10,7
	13		24	15.012	2.620.676.996	62,13%		68,3	17,2
	25		36	113	18.677.222	0,44%		64,9	29,8
	37		48	22	5.539.578	0		92	40
	49		60	3	98.583	0		12	49
	61		72						
	73		84						
	85		96						
	Total			23.216	4.218.125.879	100,00%		70,9	14,9

Bilkreditt 7 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	29/06/2016				
Payment date	27/06/2016				
Period No	6				
Monthly Period	May 2016				
Interest Period	from	25/05/2016	to	27/06/2016	= 33 days



Bilkreditt 7 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	29/06/2016				
Payment date	27/06/2016				
Period No	6				
Monthly Period	May 2016				
Interest Period	from	25/05/2016	to	27/06/2016	= 33 days

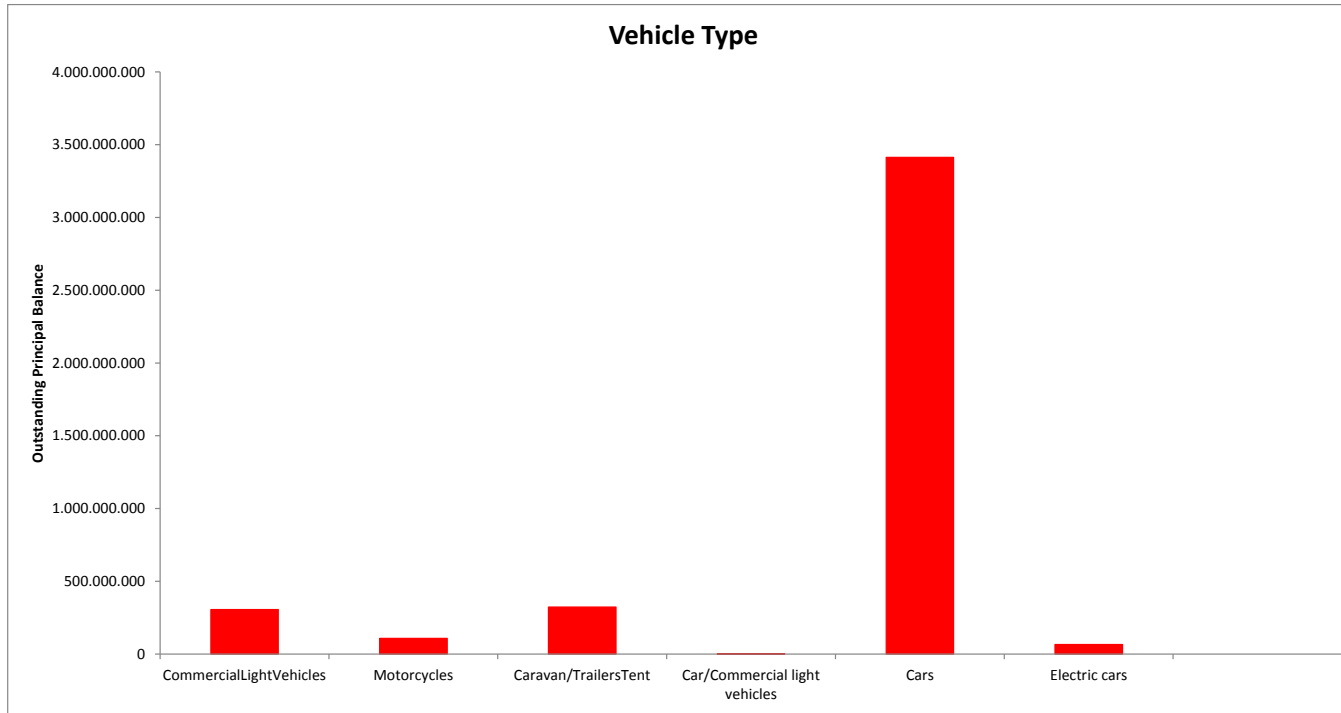
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
CommercialLightVehicles		1.821	306.559.200	7,27%	58,8	15,2
Motorcycles		963	107.850.643	2,56%	68,3	13,9
Caravan/TrailersTent		1.435	323.521.943	7,67%	87,9	14,5
Car/Commercial light vehicles		5	662.226	0,02%	59,0	13,0
Cars		18.673	3.413.131.898	80,92%	70,4	14,9
Electric cars		319	66.399.969	1,57%	73,4	13,1
Total		23.216	4.218.125.879	100%	70,9	14,9

Bilkreditt 7 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	29/06/2016					
Payment date	27/06/2016					
Period No	6					
Monthly Period	May 2016					
Interest Period	from	25/05/2016	to	27/06/2016	=	33 days



Bilkreditt 7 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	29/06/2016				
Payment date	27/06/2016				
Period No	6				
Monthly Period	May 2016				
Interest Period	from	25/05/2016	to	27/06/2016	= 33 days

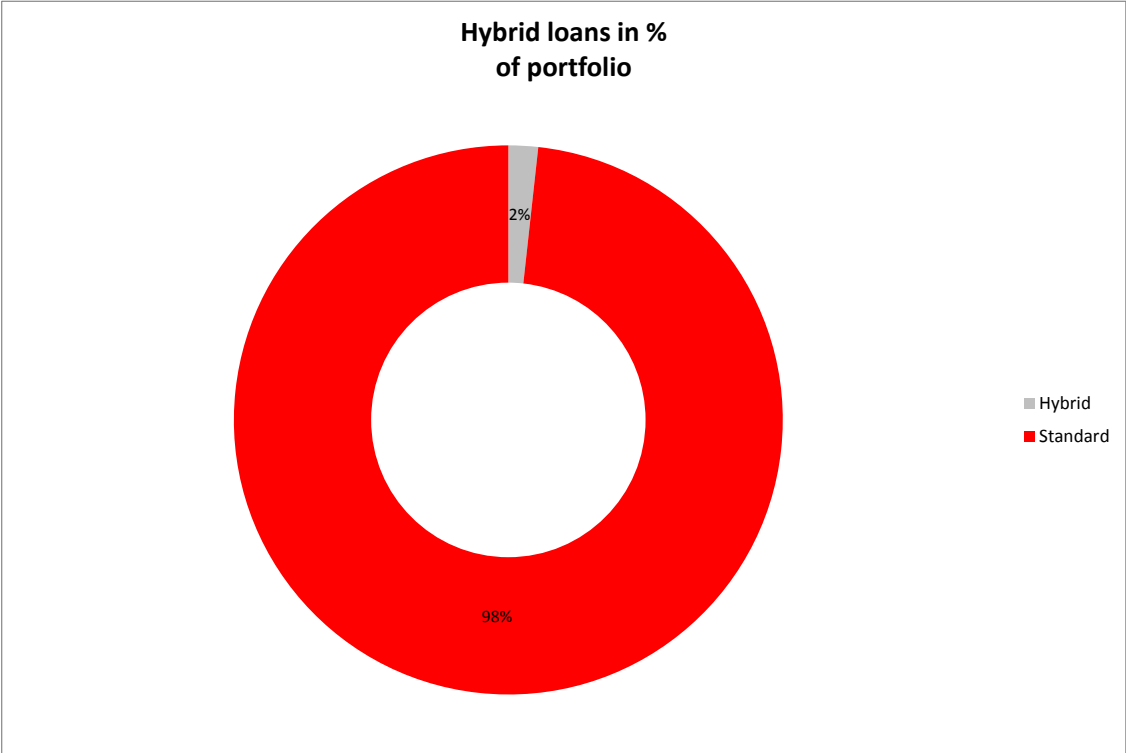
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		180	73.460.150	1,74%	19,8	14,7
Standard		23.036	4.144.665.729	98,26%	71,8	14,9
Total		23.216	4.218.125.879	100%	70,9	14,9

Bilkreditt 7 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	29/06/2016					
Payment date	27/06/2016					
Period No	6					
Monthly Period	May 2016					
Interest Period	from	25/05/2016	to	27/06/2016	=	33 days



Bilkreditt 7 Limited
 Monthly Investor Report

15.a # loans per borrower



Reporting Date	29/06/2016		
Payment date	27/06/2016		
Period No	6		
Monthly Period	May 2016		
Interest Period	from	25/05/2016	to 27/06/2016 = 33 days

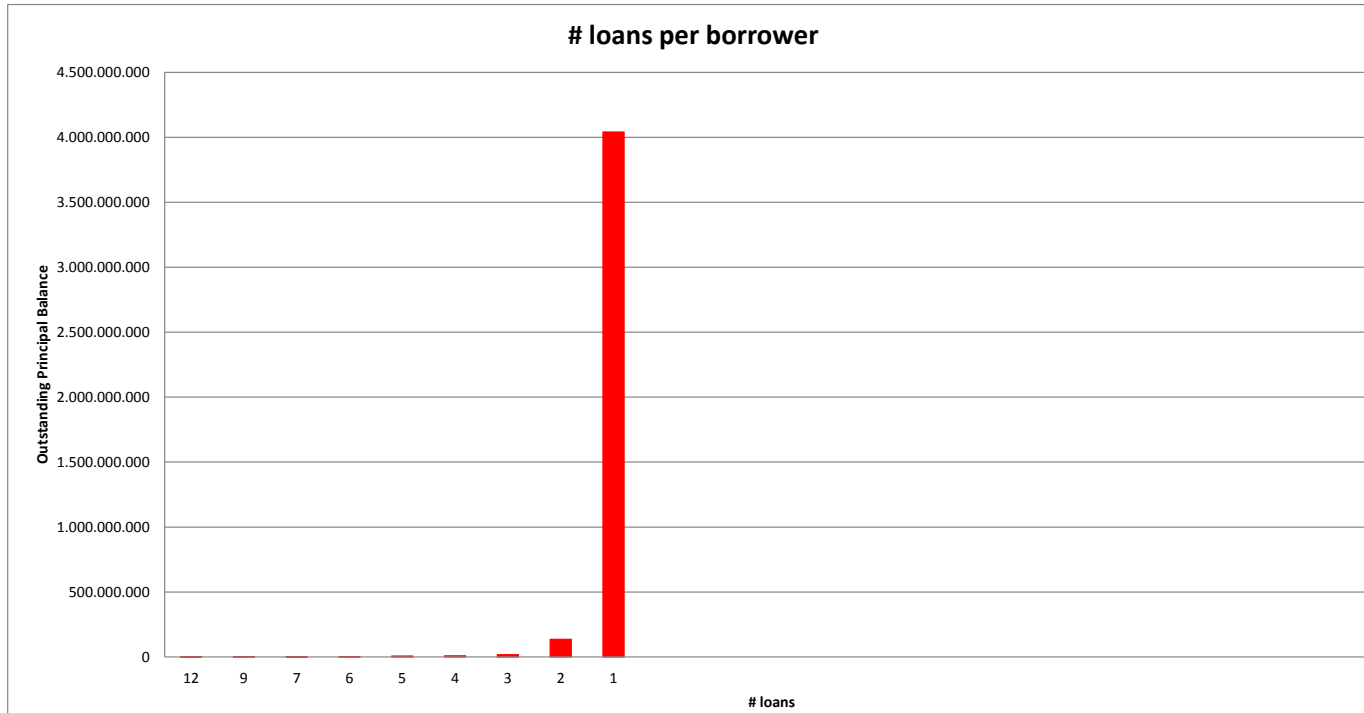
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
	12	1	1.422.568	0,03%
	9	2	3.004.383	0,07%
	7	1	376.304	0,01%
	6	3	2.140.024	0,05%
	5	5	6.899.314	0,16%
	4	13	9.321.162	0,22%
	3	24	17.111.270	0,41%
	2	333	136.406.969	3,23%
	1	22.346	4.041.443.885	95,81%
Total:		22.728	4.218.125.879	100,00%

Bilkreditt 7 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	29/06/2016					
Payment date	27/06/2016					
Period No	6					
Monthly Period	May 2016					
Interest Period	from	25/05/2016	to	27/06/2016	=	33 days



Bilkreditt 7 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

Period	TOTAL						
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage	
1	4.218.125.879	4.157.108.884	61.016.995	18.625.485	5,30%	98,55%	
2	4.157.108.884	4.091.757.634	65.351.251	18.349.929	5,30%	97,00%	
3	4.091.757.634	4.028.371.064	63.386.570	18.072.087	5,30%	95,50%	
4	4.028.371.064	3.962.848.752	65.522.311	17.787.312	5,30%	93,95%	
5	3.962.848.752	3.899.698.962	63.149.791	17.509.727	5,30%	92,45%	
6	3.899.698.962	3.837.479.560	62.219.402	17.236.002	5,30%	90,98%	
7	3.837.479.560	3.774.608.316	62.871.244	16.960.298	5,30%	89,49%	
8	3.774.608.316	3.712.706.931	61.901.384	16.687.301	5,31%	88,02%	
9	3.712.706.931	3.650.546.782	62.160.149	16.413.370	5,31%	86,54%	
10	3.650.546.782	3.588.427.117	62.119.665	16.138.980	5,31%	85,07%	
11	3.588.427.117	3.526.040.264	62.386.853	15.863.636	5,30%	83,59%	
12	3.526.040.264	3.463.614.146	62.426.117	15.587.947	5,30%	82,11%	
13	3.463.614.146	3.400.559.805	63.054.342	15.310.267	5,30%	80,62%	
14	3.400.559.805	3.337.490.345	63.069.460	15.032.715	5,30%	79,12%	
15	3.337.490.345	3.274.629.199	62.861.145	14.754.976	5,31%	77,63%	
16	3.274.629.199	3.209.086.175	65.543.024	14.466.327	5,30%	76,08%	
17	3.209.086.175	3.144.106.831	64.979.343	14.179.235	5,30%	74,54%	
18	3.144.106.831	3.079.297.962	64.808.869	13.893.903	5,30%	73,00%	
19	3.079.297.962	3.014.257.070	65.040.892	13.608.265	5,30%	71,46%	
20	3.014.257.070	2.950.645.781	63.611.289	13.329.526	5,31%	69,95%	

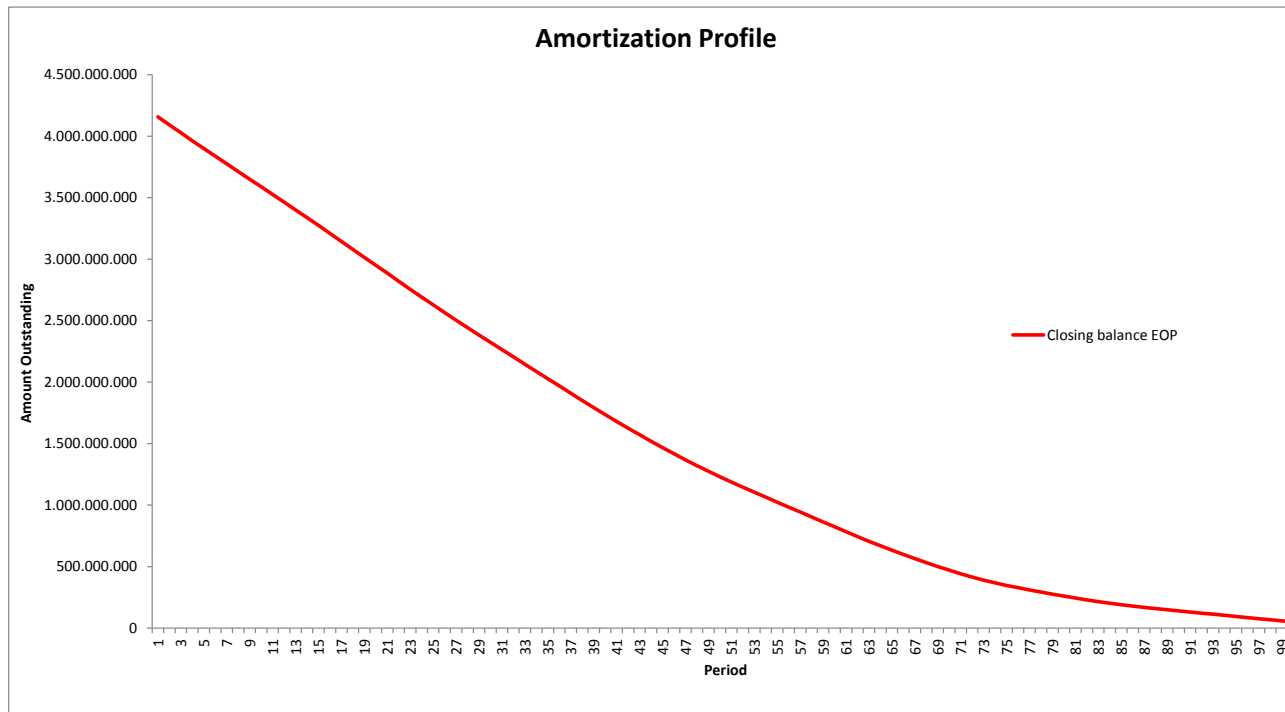
Amortization profile (first 20 periods)

Bilkreditt 7 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	29/06/2016				
Payment date	27/06/2016				
Period No	6				
Monthly Period	May 2016				
Interest Period	from	25/05/2016	to	27/06/2016	= 33 days



**Bilkreditt 7 Limited
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	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
Total	2.192	3.231	11.364.777	

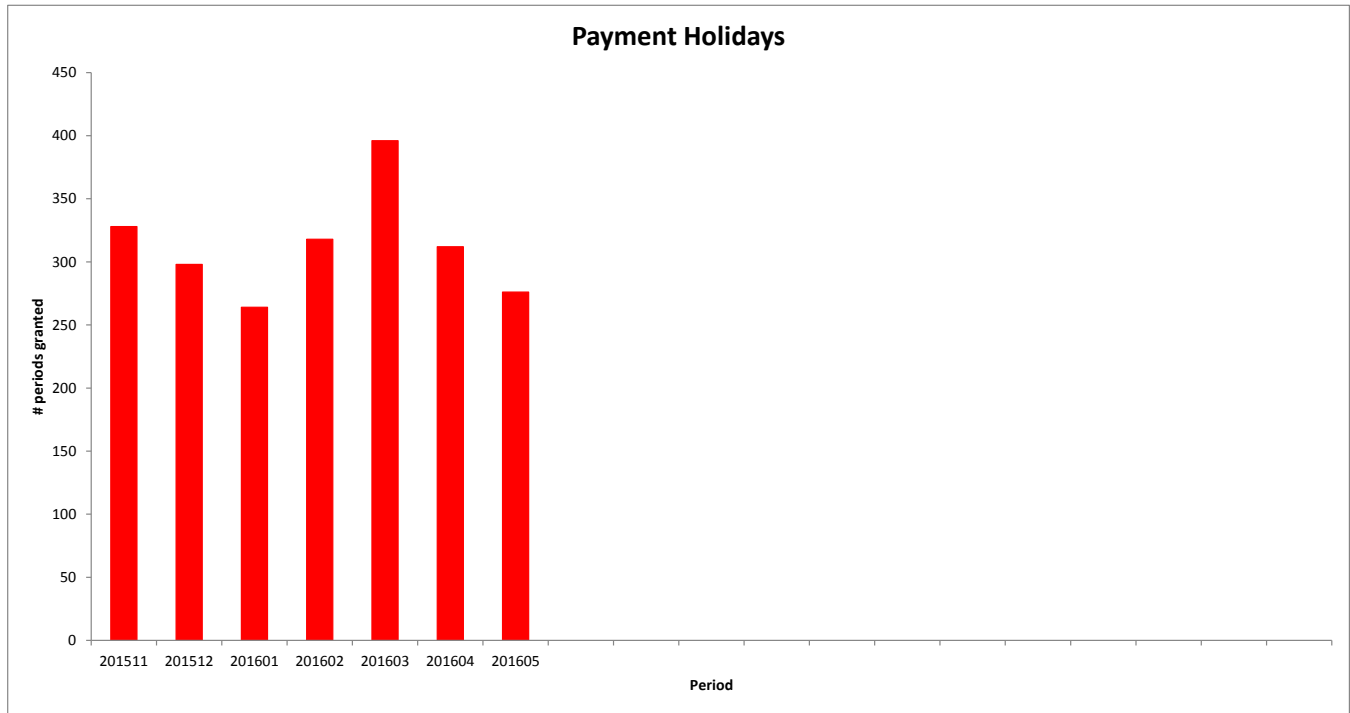
Santander Consumer Bank AS
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PO Box 177
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Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 7 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29/06/2016					
Payment date	27/06/2016					
Period No	6					
Monthly Period	May 2016					
Interest Period	from	25/05/2016	to	27/06/2016	=	33 days



**Bilkreditt 7 Limited
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from	25/05/2016
	to	27/06/2016
	=	33 days

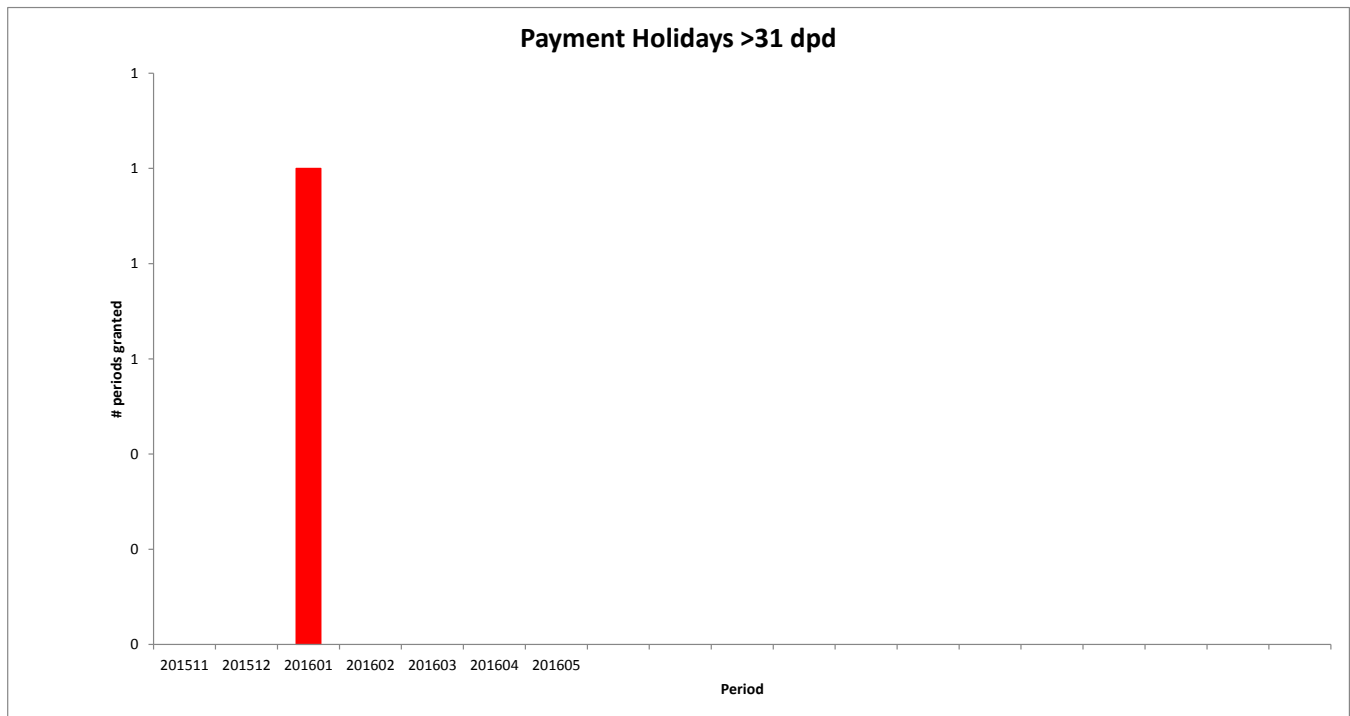
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201511	0	0	0
	201512	0	0	0
	201601	1	1	1.929
	201602	0	0	0
	201603	0	0	0
	201604	0	0	0
	201605	0	0	0
Total	1	1	1.929	

Bilkreditt 7 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	29/06/2016				
Payment date	27/06/2016				
Period No	6				
Monthly Period	May 2016				
Interest Period	from	25/05/2016	to	27/06/2016	= 33 days



**Bilkreditt 7 Limited
Monthly Investor Report**

19.a Dynamic Interest rate



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days

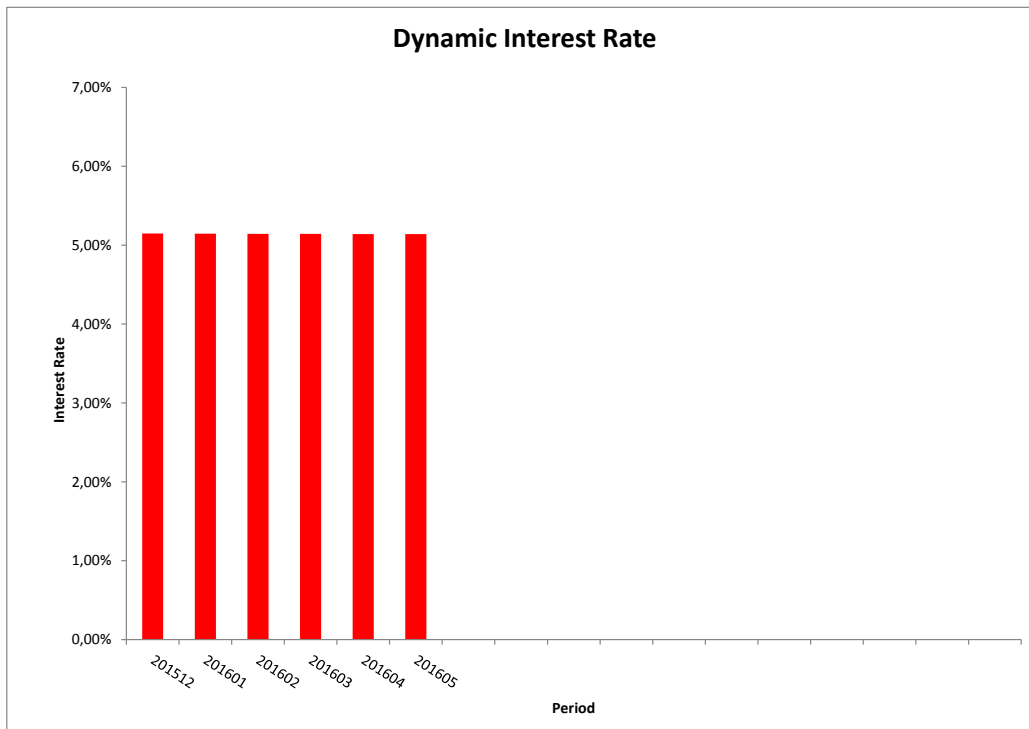
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	201512	4.961.729.485	5,15%
	201601	4.824.877.226	5,15%
	201602	4.677.232.996	5,14%
	201603	4.524.706.931	5,14%
	201604	4.367.347.791	5,14%
	201605	4.218.125.879	5,14%

Bilkreditt 7 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days



Bilkreditt 7 Limited
Monthly Investor Report

20.a Borrower Type



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days

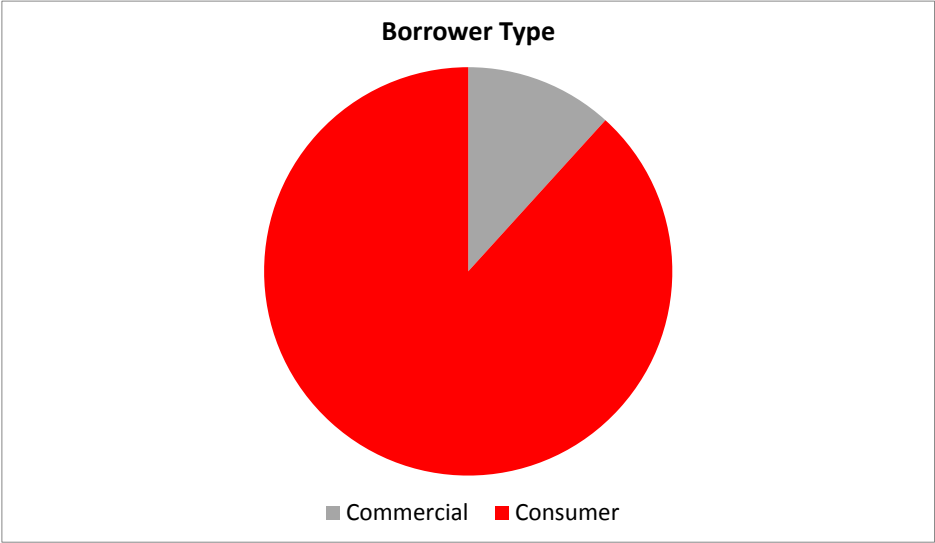
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2.137	494.928.813	11,73%	53,6	15,0
	Consumer	21.079	3.723.197.066	88,27%	73,2	14,9
	Total	23.216	4.218.125.879	100%	70,9	14,9

**Bilkreditt 7 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	29/06/2016		
Payment date	27/06/2016		
Period No	6		
Monthly Period	May 2016		
Interest Period	from	25/05/2016	to 27/06/2016 = 33 days



Bilkreditt 7 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days

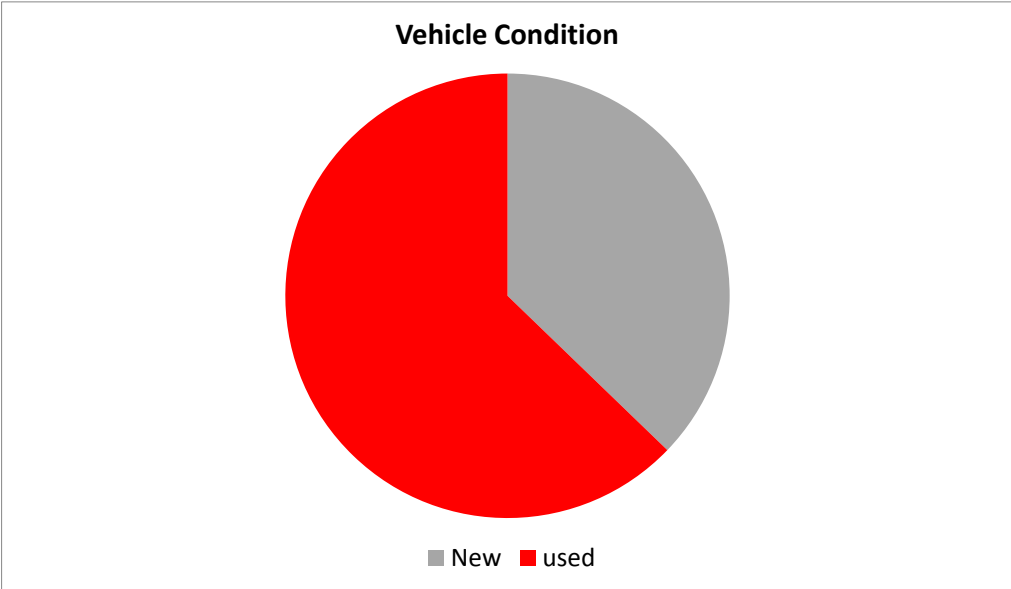
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6.797	1.569.806.161	37,22%	71,3	14,8
	used	16.419	2.648.319.718	62,78%	70,7	14,9
		23.216	4.218.125.879	100%	70,9	14,9

**Bilkreditt 7 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days



**Bilkreditt 7 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

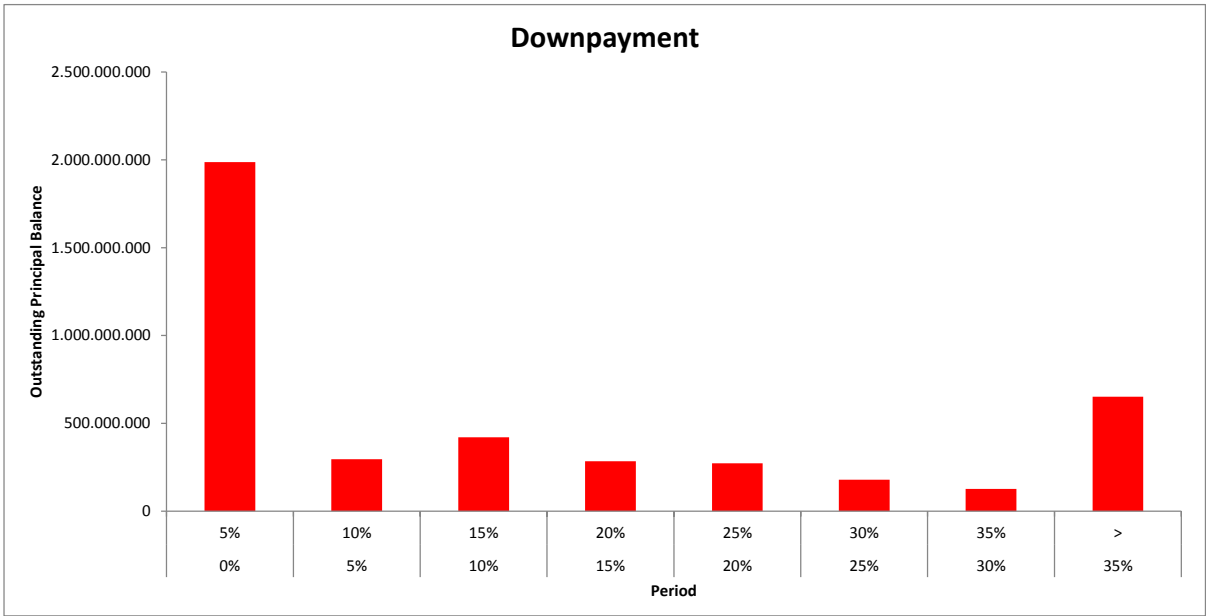
		TOTAL						
Downpayment %		Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%		10.127	1.987.685.837	47,12%	71,9	15,0
	5%	10%		1.374	295.378.545	7,00%	75,1	15,0
	10%	15%		1.971	420.255.558	9,96%	76,4	15,0
	15%	20%		1.394	284.452.394	6,74%	71,5	14,9
	20%	25%		1.489	272.900.280	6,47%	70,9	14,6
	25%	30%		1.050	179.077.112	4,25%	72,0	14,8
	30%	35%		768	126.549.924	3,00%	67,5	15,1
	35%	>		5.043	651.826.229	15,45%	62,4	14,6
	Total			23.216	4.218.125.879	100%	70,9	14,9

**Bilkreditt 7 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	29/06/2016		
Payment date	27/06/2016		
Period No	6		
Monthly Period	May 2016		
Interest Period	from	25/05/2016	to 27/06/2016 = 33 days



**Bilkreditt 7 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days

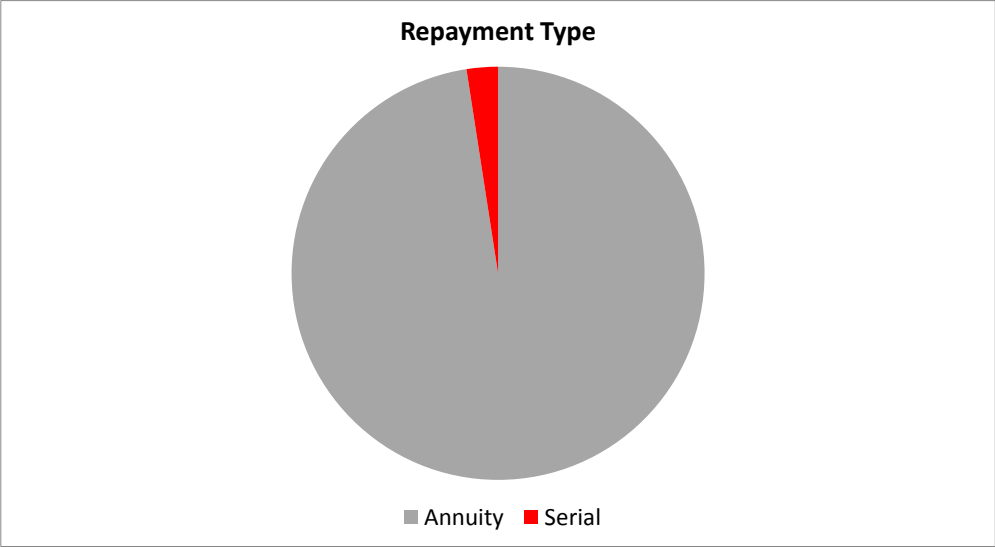
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	22.868	4.114.893.222	97,55%	71,5	14,9
	Serial	348	103.232.657	2,45%	45,7	15,1
		23.216	4.218.125.879	100%	70,9	14,9

Bilkreditt 7 Limited
Monthly Investor Report

23.b Repayment Type



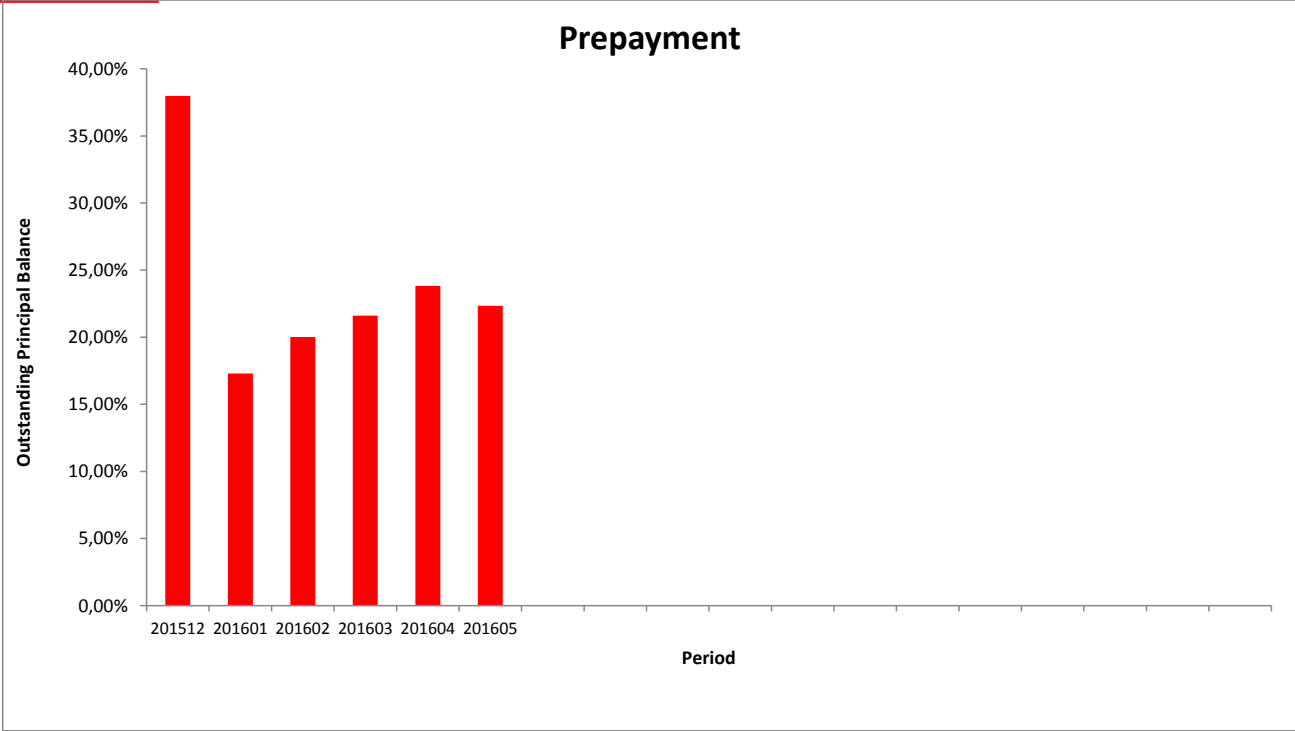
Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days



Bilkreditt 7 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	29/06/2016		
Payment date	27/06/2016		
Period No	6		
Monthly Period	May 2016		
Interest Period	from	25/05/2016	to 27/06/2016 = 33 days



Bilkreditt 7 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20161	116 009	2	44 073	44 073	71 936	0	44 073	71 936
20162	1 829 967	12	-	-	-	20 148	20 148	1 809 819

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Bilkreditt 7 Limited
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26. Delinquency



Reporting Date	29/06/2016	
Payment date	27/06/2016	
Period No	6	
Monthly Period	May 2016	
Interest Period	from 25/05/2016	to 27/06/2016 = 33 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance
2015	12	4.961.729.485	24.099	4.700.936.780	1.098	226.270.383	136	29.455.590	27	5.066.732							0	0
	1	4.824.877.226	23.794	4.575.829.836	1.034	210.629.519	151	30.580.426	30	6.107.845	11	1.729.600					1	1.937
	2	4.677.232.996	23.288	4.417.051.439	1.105	218.237.203	153	29.391.060	48	9.854.484	14	2.177.384	5	521.426			0	0
	3	4.524.706.931	22.900	4.279.252.351	1.043	206.590.642	140	26.435.940	38	5.676.935	26	4.828.524	9	1.444.858	4	477.681	1	114.072
	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
2016	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																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

Bilcreditt 7 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days

Priority of Payments

Available Distribution Amount	+	211.586.279,66 NOK	16.180.210,62 EUR
Senior Expenses	-	1.827.904,10 NOK	
Class A Notes Interest	-	6.060.646,38 NOK	48.112,03 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	669.607,00 NOK	
Liquidity Reserve	-	32.824.494,33 NOK	
Class A Principal	-	149.221.912,00 NOK	16.132.098,59 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	8.206.123,58 NOK	
Class C Notes Interest	-	469.989,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	2.657.853,17 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	9.647.750,11 NOK	0,00 EUR

Bil kreditt 7 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1.827.904,10 NOK			
Interest accrued for the Period	7.200.242,38 NOK	6.060.646,38 NOK	669.607,00 NOK	469.989,00 NOK
Cumulative Interest accrued	56.079.683,22 NOK	47.940.490,22 NOK	4.791.129,00 NOK	3.348.064,00 NOK
Interest Payments	7.200.242,38 NOK	6.060.646,38 NOK	669.607,00 NOK	469.989,00 NOK
Cumulative Interest Payments	56.079.683,22 NOK	47.940.490,22 NOK	4.791.129,00 NOK	3.348.064,00 NOK
Interest accrued on Subordinated Loan for the Period	784.261,77 NOK			
Cumulative Interest accrued on Subordinated Loan	5.657.753,48 NOK			
Interest Payments on Subordinated Loan	784.261,77 NOK			
Cumulative Interest Payments on Subordinated Loan	5.657.753,48 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

Bilcreditt 7 Limited
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period from	25/05/2016 to 27/06/2016 = 33 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	3.706.061,791,00 NOK 400.655.328,76 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,0000 %
1M Euribor (Notes, Swap)	-0,3490 %
Gross Amount Due to Swap Counterparty	155.282.558,38 NOK
Gross Amount Due from Swap Counterparty	16.180.210,62 EUR
EUR/NOK spot rate	N/A

Bilkreditt 7 Limited
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

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Reporting Date	29/06/2016
Payment date	27/06/2016
Period No	6
Monthly Period	May 2016
Interest Period	from 25/05/2016 to 27/06/2016 = 33 days