

Bilcreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.06.2017	
Payment date	26.06.2017	Following payment dates: 25.07.2017
Period No	18	25.08.2017
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days
Cut-Off Date	31.05.2017	

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1. Portfolio Information



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 807 839 654,00 NOK	2 907 719 819,00 NOK
Scheduled Loan Principal Repayments	48 394 847,00 NOK	45 045 183,00 NOK
Prepayments	63 552 919,00 NOK	51 889 013,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	595 686,00 NOK	426 603,00 NOK
Total Principal Payments Received	112 543 452,00 NOK	97 360 799,00 NOK
	0,00	
New Defaulted Auto Loans in Period	1 384 792,00 NOK	2 984 562,00 NOK
Total New Defaults	1 384 792,00 NOK	2 984 562,00 NOK
Capitalised Interest (due to Repayment Holidays)	558 501,00 NOK	465 196,00 NOK
Closing Balance	2 694 469 911,00 NOK	2 807 839 654,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	10 723 576,00 NOK	10 258 380,00 NOK
New	558 501,00 NOK	465 196,00 NOK
Close	11 282 077,00 NOK	10 723 576,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	13 490 985,00 NOK	12 958 458,00 NOK
Recoveries on loans in default	1 194 270,00 NOK	1 337 345,00 NOK
Total Revenue Received in Period	14 685 255,00 NOK	14 295 803,00 NOK
# Loans		
At beginning of period	18 329 Loans	18 699 Loans
Paid in Full	424 Loans	352 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	14 Loans	18 Loans
At end of period	17 891 Loans	18 329 Loans
Weighted Average Loan Return	5,93 %	
Average NIBOR + Weighted Average Loan Threshold	3,98 %	

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2. Amount Due for Distribution



Reporting Date	28.06.2017			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	26 434 338,19 NOK		27 630 814,07 NOK	
b. Collections (Principal, interest, fees, etc)	127 228 707,00 NOK		111 656 602,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	12 277 570,17 EUR	0,00 NOK	10 820 650,57 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	-814,55 NOK		-927,32 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)	153 662 230,64 NOK	12 277 570,17 EUR	139 286 488,75 NOK	10 820 650,57 EUR

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3. Reserve Accounts



Reporting Date	28.06.2017				
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Note Balance

Beginning of Period		2 807 839 654,00	NOK
End of Period		2 694 469 911,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,2 %	5 286 867,64	NOK
Cash Outflow		5 286 867,64	NOK
Cash Inflow		5 087 107,31	NOK
End of Period	0,2 %	5 087 107,31	NOK
Required Reserve Amount	0,2 %	5 087 107,31	NOK

Liquidity Balance

Beginning of Period	0,8 %	21 147 470,55	NOK
Cash Outflow		21 147 470,55	NOK
Cash Inflow		20 348 429,23	NOK
End of Period	0,7 %	20 348 429,23	NOK
Required Reserve Amount	0,7 %	20 348 429,23	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		124 079 678,94	NOK
Cash Outflow		167 861,07	NOK
Drawings from Commingling Reserve		0,00	NOK
Cash Inflow		0,00	NOK
End of Period		123 911 817,88	NOK
Required Commingling Reserve Fund		123 911 817,88	NOK

CPI Reserve

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

Set-off from Deposits

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

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4. Performance Data



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Note Balance

Beginning of Period	2 807 839 654,00	NOK
End of Period	2 694 469 911,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	2 525 097 173,00	93,71 %	16 803
1-29 days past due	132 797 757,00	4,93 %	834
		0,00 %	

Delinquent Receivables:

30-59 days past due	21 322 678,00	0,79 %	150
60-89 days past due	5 510 203,00	0,20 %	41
90-119 days past due	5 535 537,00	0,21 %	31
120-149 days past due	2 514 746,00	0,09 %	15
150-179 days past due	1 691 817,00	0,06 %	17
Total Performing and Delinquent	2 694 469 911,00	100,00 %	17 891

Current Period Defaults	1 384 792,00	14
Cumulative Defaults	27 213 022,00	195
Current Period Recoveries	1 194 270,00	
Cumulative Recoveries	7 953 091,00	

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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		232 059 854,49 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	153 662 230,64 NOK					
Amortisation	113 369 743,00 NOK					
Redemption per Class		12 256 188,43 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		2 451,24 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	2 694 469 911,00 NOK	219 803 666,05 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		75,46 %	14,71 %	0,03 %	9,80 %	0,01 %
Current Pool Factor		0,44	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	0,8900 %	0,4800 %	1,0000 %		1,1000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	31					
Principal Outstanding per Note Beginning of Period		46 411,97 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 451,24 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		43 960,73 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		4,28 EUR	1 894,45 NOK	1,52 NOK	1 601,67 NOK	1,60 NOK
Interest Payment	1 222 755,07 NOK	21 381,74 EUR	600 539,33 NOK	1 136,67 NOK	422 839,92 NOK	458,08 NOK
Interest Payment per Note		4,28 EUR	1 894,45 NOK	1,52 NOK	1 601,67 NOK	1,60 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		28,54 %	13,81 %		4,00 %	
Current CE (excl. Excess Spread)		25,49 %	10,75 %		0,94 %	

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 28.06.2017
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 Monthly Period May 2017
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Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	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



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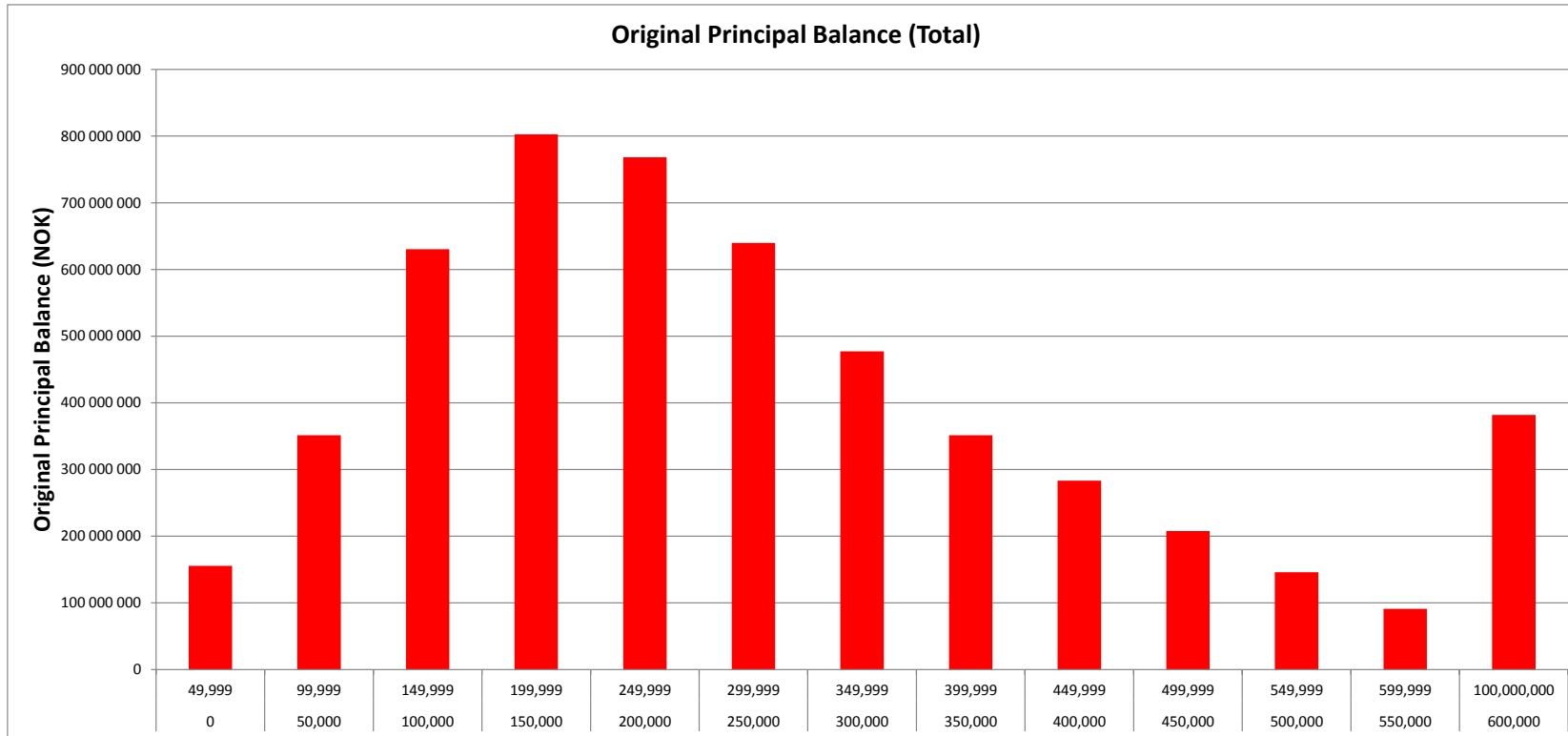
Average amount - all: 202 469

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

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7.b Original Principal Balance Graph

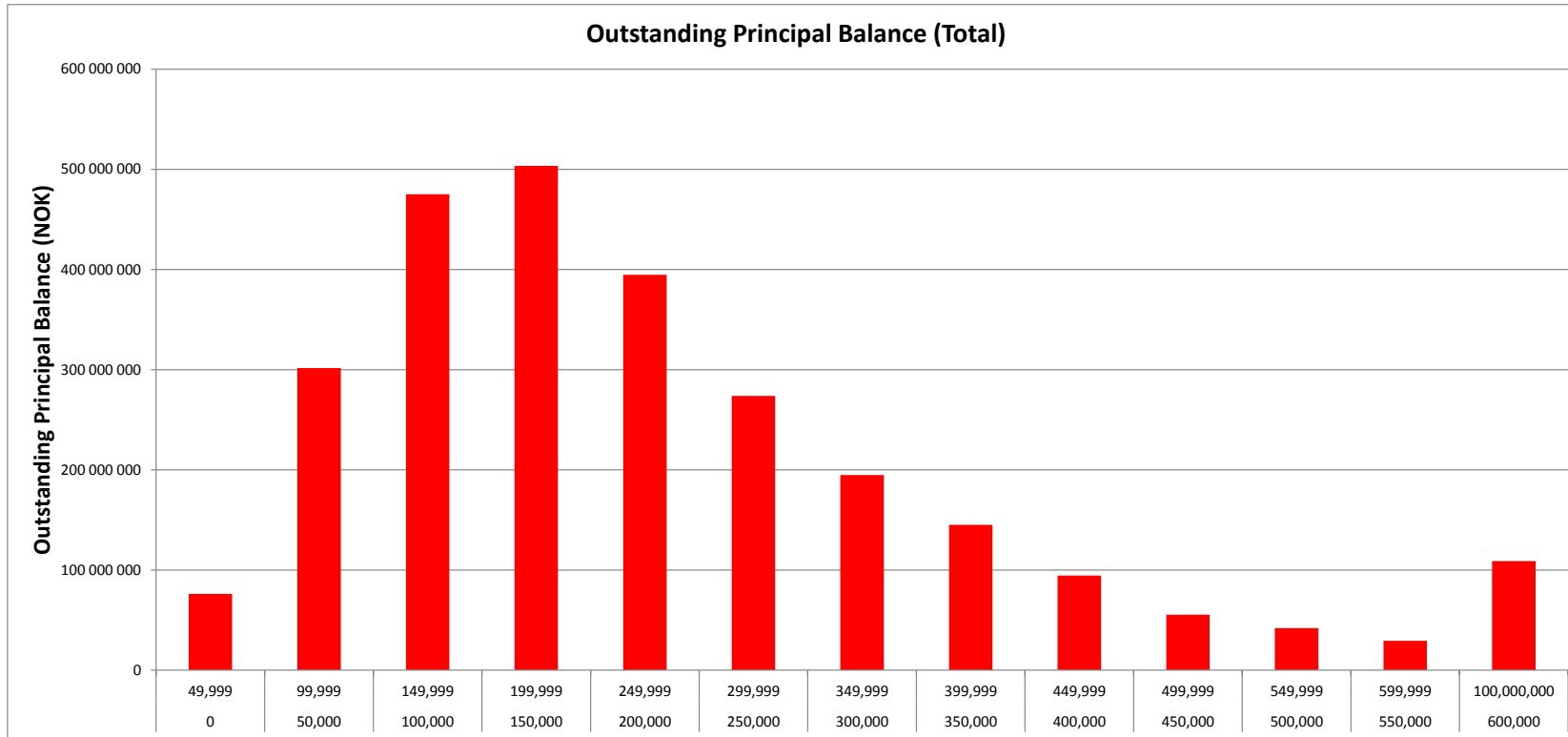
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8.b Outstanding Principal Balance Graph

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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	1 429	206 973 607	7,68 %	7,99 %	ØSTFOLD	60,5	26,6		
0200	2 514	388 521 418	14,42 %	14,05 %	AKERSHUS	58,7	27,1		
0300	1 290	211 070 182	7,83 %	7,21 %	OSLO	56,3	26,6		
0400	857	113 039 865	4,20 %	4,79 %	HEDEMARK	58,0	26,5		
0500	758	103 648 554	3,85 %	4,24 %	OPPLAND	60,3	27,1		
0600	1 166	168 764 756	6,26 %	6,52 %	BUSKERUD	59,3	26,7		
0700	892	123 398 478	4,58 %	4,99 %	VESTFOLD	60,7	26,8		
0800	674	90 536 143	3,36 %	3,77 %	TELEMARK	60,0	27,0		
0900	380	51 446 121	1,91 %	2,12 %	AUST-AGDER	62,2	26,5		
1000	618	85 448 921	3,17 %	3,45 %	VEST-AGDER	62,7	27,1		
1100	1 418	217 680 342	8,08 %	7,93 %	ROGALAND	64,9	26,9		
1200	1 942	311 607 756	11,56 %	10,85 %	HORDALAND	61,6	26,9		
1400	193	33 292 185	1,24 %	1,08 %	SOGN OG FJORDANE	62,5	26,7		
1500	765	119 809 657	4,45 %	4,28 %	MJØRE OG ROMSDAL	64,5	26,5		
1600	704	98 705 676	3,66 %	3,93 %	SØR-TRØNDELAG	59,3	26,7		
1700	323	44 681 247	1,66 %	1,81 %	NORD-TRØNDELAG	61,0	26,1		
1800	1 015	164 928 368	6,12 %	5,67 %	NORDLAND	66,8	26,5		
1900	668	111 079 197	4,12 %	3,73 %	TROMS	68,5	26,7		
2000	283	49 677 965	1,84 %	1,58 %	FINNMARK	66,0	27,1		
2100	2	159 473	0,01 %	0,01 %	SVALBARD	43,0	26,9		
Total:	17 891	2 694 469 911	100 %	100 %		61,3	26,8		

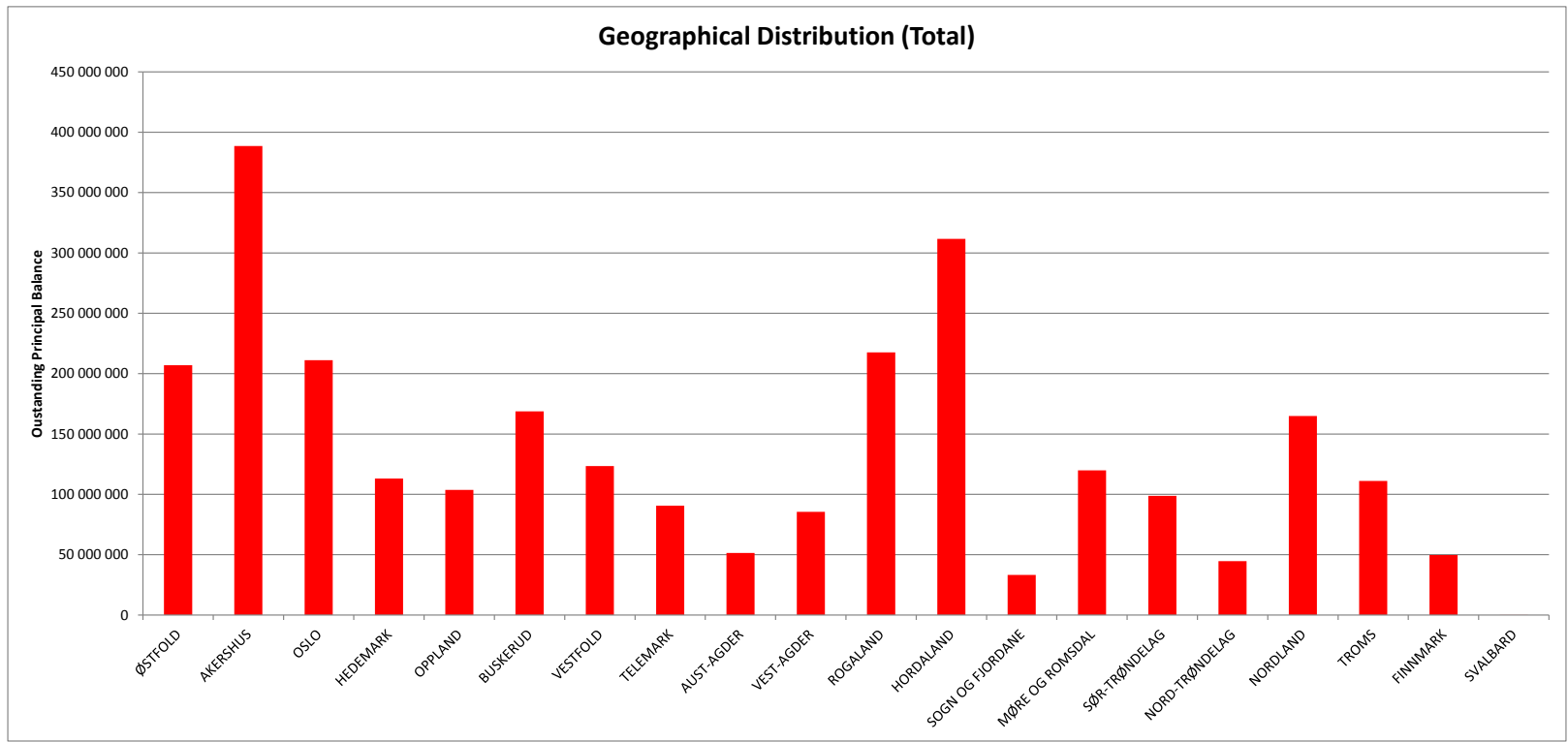
Geographic distribution

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9.b Geographical Distribution Graph



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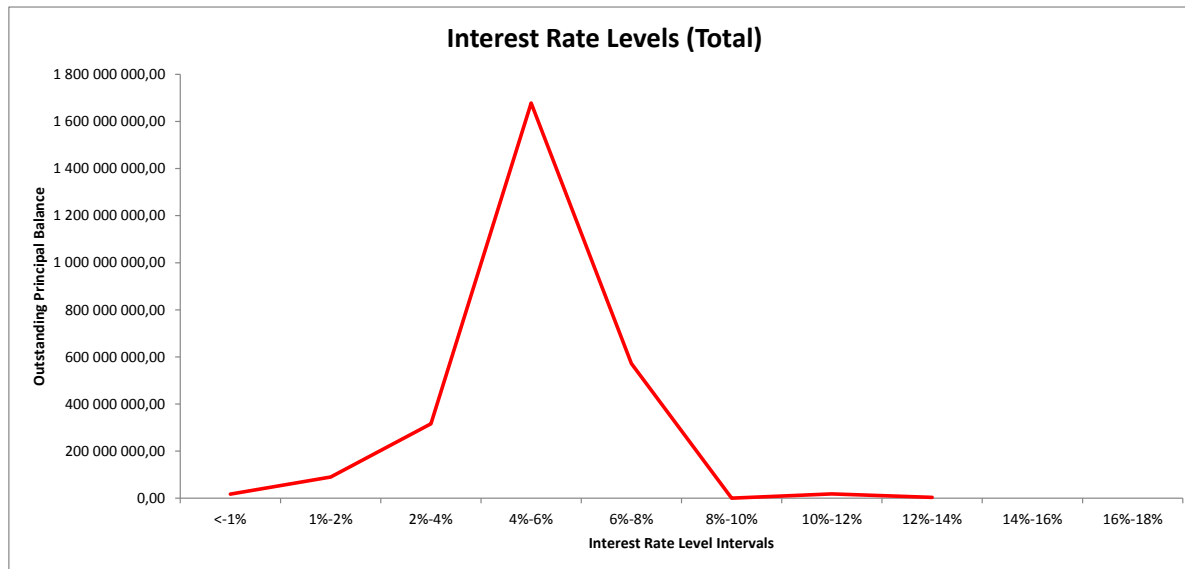


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10.b Interest Rate



Reporting Date	28.06.2017					
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Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days

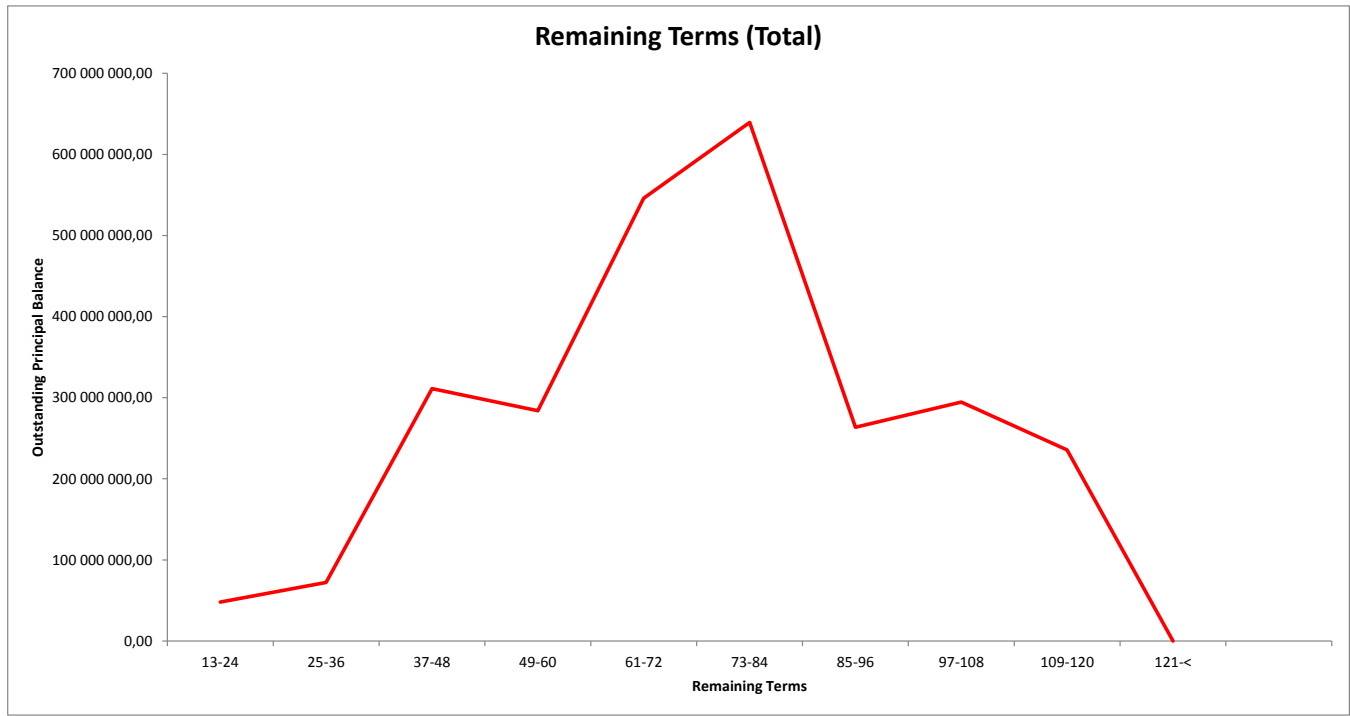


**Bilkreditt 7 DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	18					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

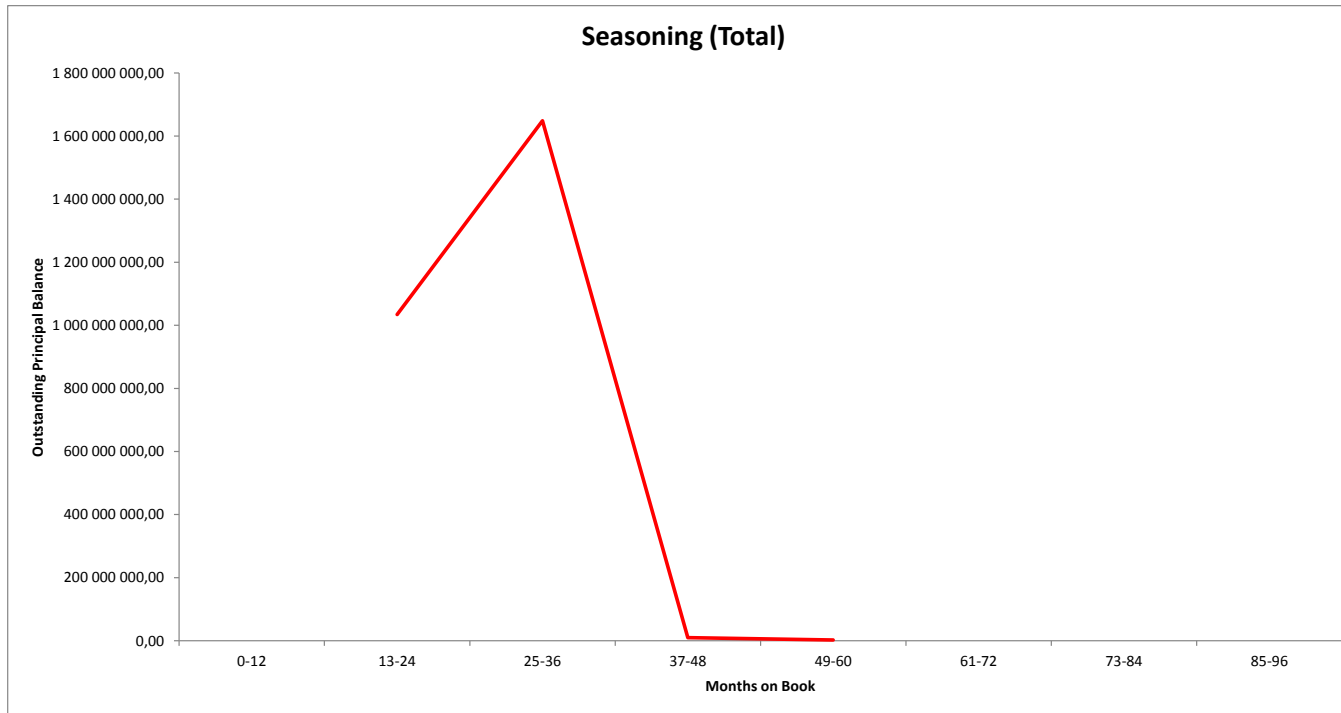
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	6 365	1 033 944 177	38,37 %	65,4	22,7
	25		36	11 442	1 648 557 504	61,18 %	58,7	29,2
	37		48	70	9 602 568	0,36 %	58,2	42,0
	49		60	14	2 365 662	0,09 %	85,9	53,1
	61		72					
	73		84					
	85		96					
	Total		17 891		2 694 469 911	100,00 %	61,3	26,8

**Bilkreditt 7 DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	18				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

13.a Vehicle type



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

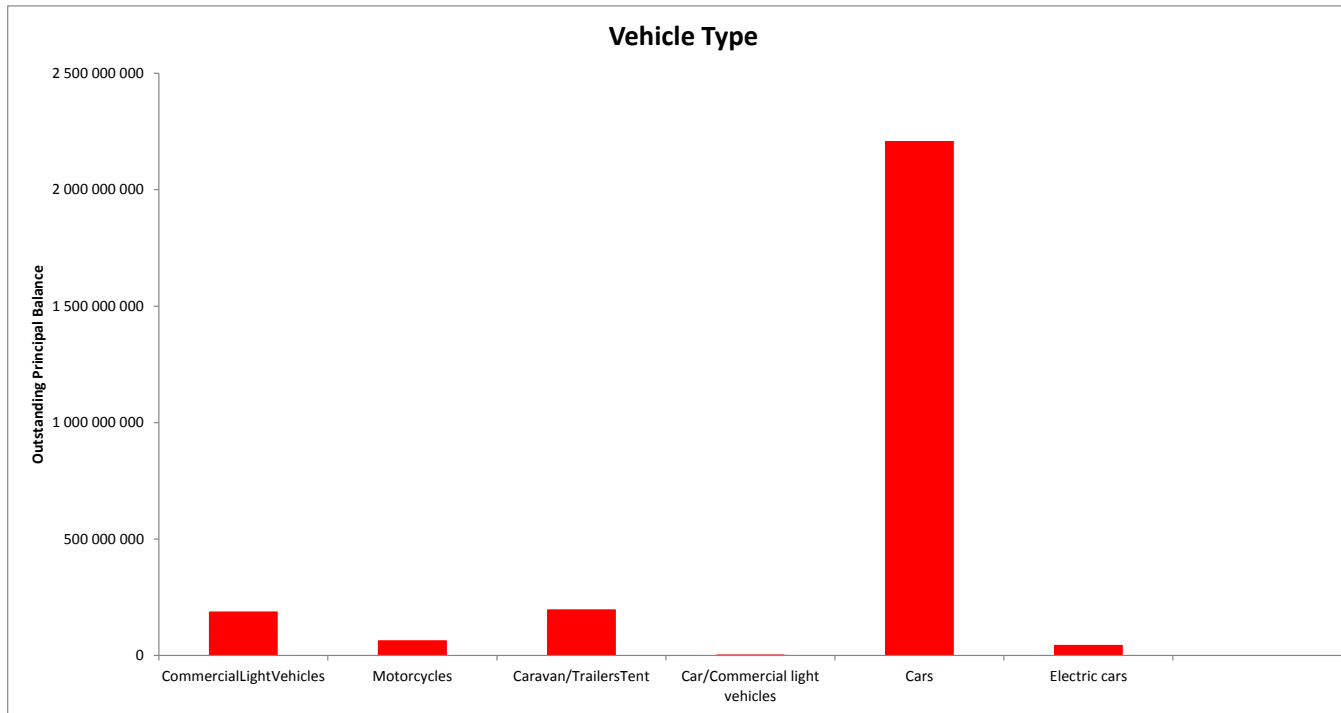
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
CommercialLightVehicles		1 387	186 043 977	6,90 %	49,5	27,2
Motorcycles		678	62 674 952	2,33 %	58,4	26,0
Caravan/TrailersTent		1 009	195 805 355	7,27 %	77,9	26,2
Car/Commercial light vehicles		3	308 289	0,01 %	66,5	21,6
Cars		14 563	2 206 634 790	81,89 %	60,9	26,9
Electric cars		251	43 002 548	1,60 %	62,9	25,0
Total		17 891	2 694 469 911	100 %	61,3	26,8

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	18					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

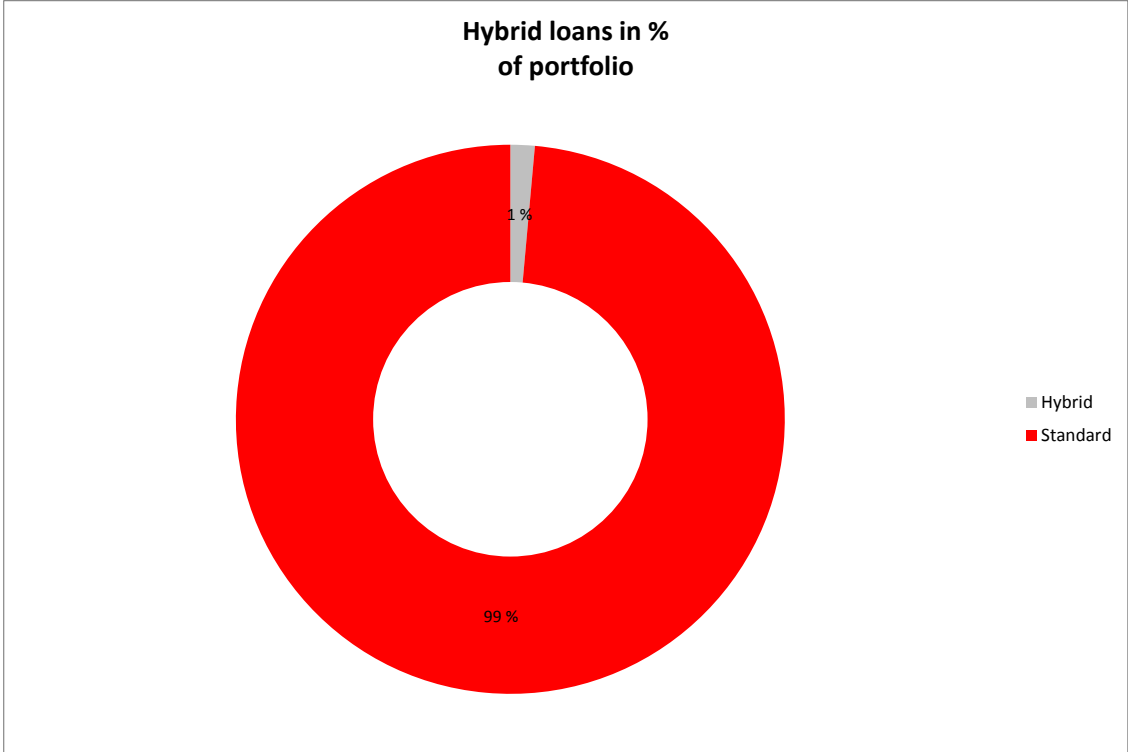
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		110	38 508 532	1,43 %	12,2	27,1
Standard		17 781	2 655 961 379	98,57 %	62,0	26,8
Total		17 891	2 694 469 911	100 %	61,3	26,8

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	18					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days

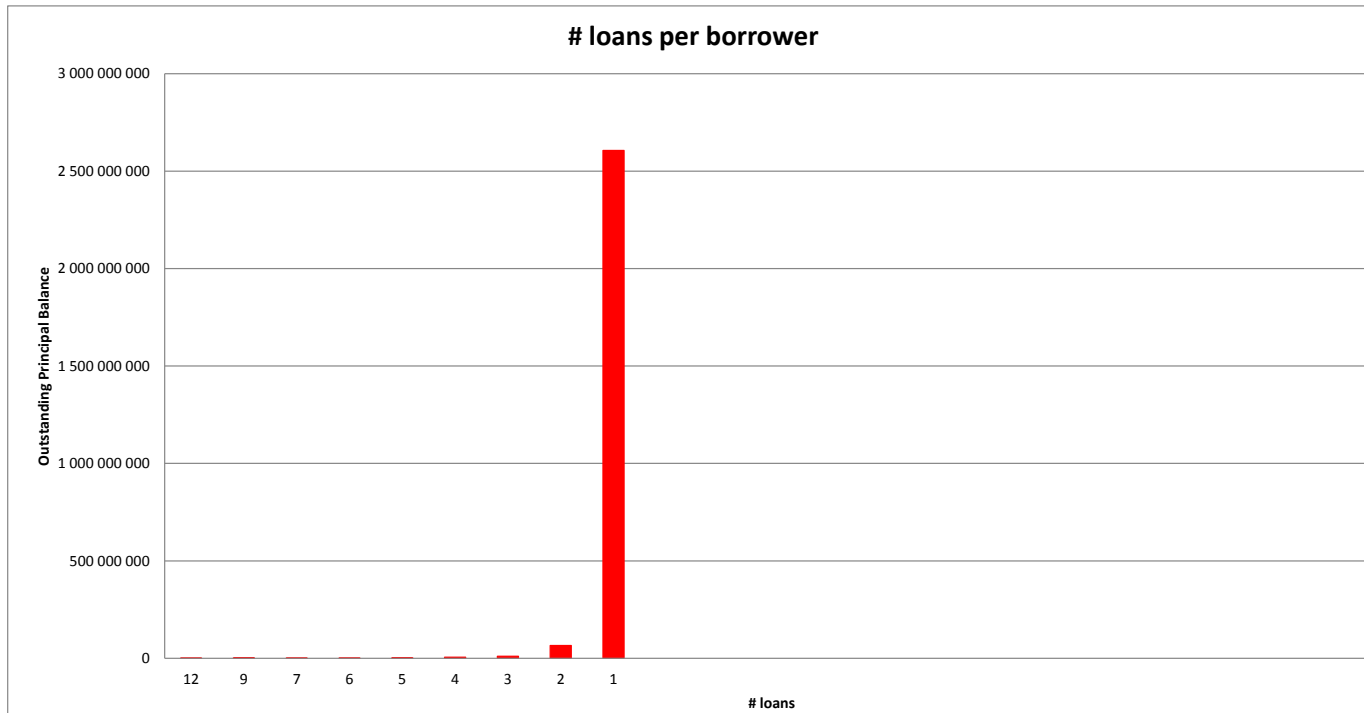


**Bilkreditt 7 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	18					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 694 469 911	2 646 425 267	48 044 644	11 855 747	5,28 %	98,22 %
2	2 646 425 267	2 595 458 147	50 967 120	11 643 289	5,28 %	96,33 %
3	2 595 458 147	2 545 942 539	49 515 608	11 424 590	5,28 %	94,49 %
4	2 545 942 539	2 494 346 494	51 596 045	11 198 986	5,28 %	92,57 %
5	2 494 346 494	2 444 359 458	49 987 035	10 979 516	5,28 %	90,72 %
6	2 444 359 458	2 394 152 490	50 206 968	10 759 972	5,28 %	88,85 %
7	2 394 152 490	2 342 727 717	51 424 772	10 535 936	5,28 %	86,95 %
8	2 342 727 717	2 292 845 990	49 881 728	10 318 958	5,29 %	85,09 %
9	2 292 845 990	2 242 439 460	50 406 529	10 098 663	5,29 %	83,22 %
10	2 242 439 460	2 190 913 000	51 526 461	9 875 974	5,28 %	81,31 %
11	2 190 913 000	2 142 047 879	48 865 120	9 661 474	5,29 %	79,50 %
12	2 142 047 879	2 092 917 365	49 130 514	9 445 544	5,29 %	77,67 %
13	2 092 917 365	2 043 212 900	49 704 465	9 227 143	5,29 %	75,83 %
14	2 043 212 900	1 994 139 629	49 073 271	9 012 735	5,29 %	74,01 %
15	1 994 139 629	1 946 141 312	47 998 317	8 801 663	5,30 %	72,23 %
16	1 946 141 312	1 898 270 166	47 871 146	8 591 061	5,30 %	70,45 %
17	1 898 270 166	1 851 999 193	46 270 973	8 386 082	5,30 %	68,73 %
18	1 851 999 193	1 805 718 152	46 281 040	8 180 646	5,30 %	67,02 %
19	1 805 718 152	1 759 122 637	46 595 516	7 974 367	5,30 %	65,29 %
20	1 759 122 637	1 713 170 664	45 951 964	7 770 720	5,30 %	63,58 %

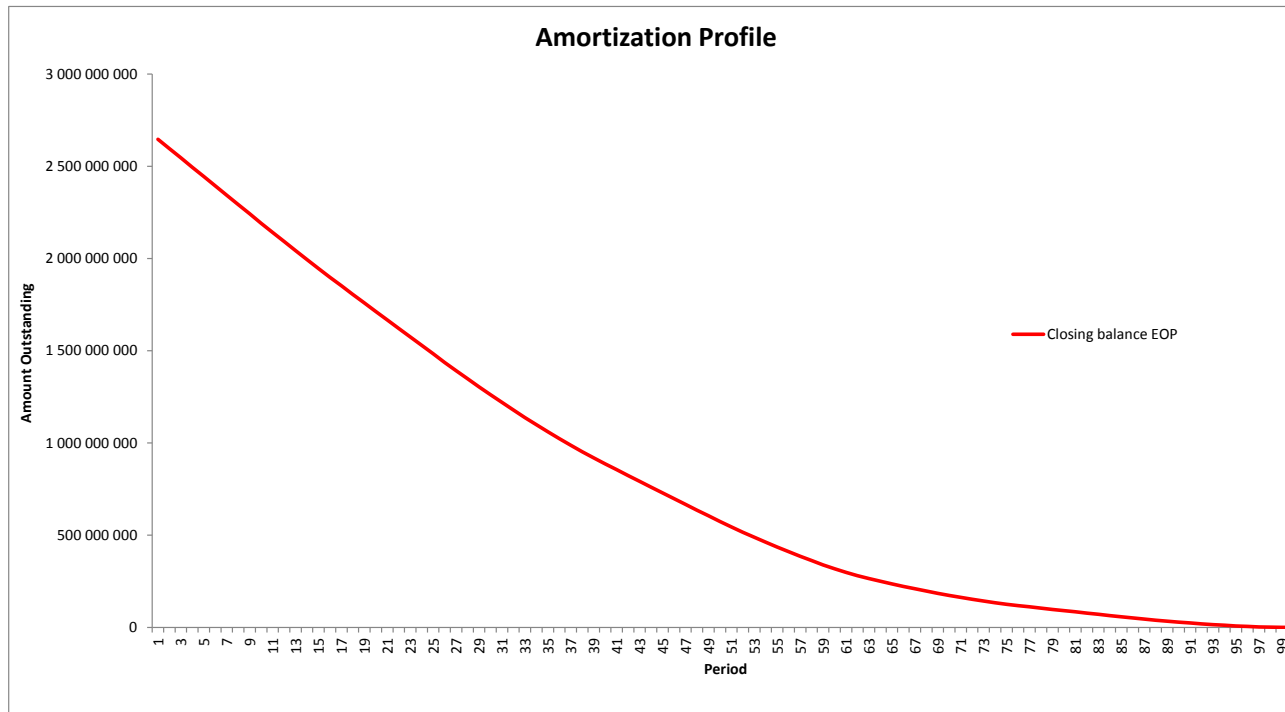
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from	26.05.2017
	to	26.06.2017
	=	31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days

Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201511	328	477	1 712 786
	201512	298	394	1 305 500
	201601	264	414	1 423 622
	201602	318	491	1 717 155
	201603	396	556	1 890 889
	201604	312	477	1 726 093
	201605	276	422	1 588 733
	201606	297	471	2 139 636
	201607	280	412	2 563 543
	201608	267	397	1 502 597
	201609	223	341	1 217 896
	201610	260	409	1 552 839
	201611	318	440	1 647 466
	201612	284	369	1 355 786
	201701	231	362	1 327 752
	201702	257	382	1 456 233
	201703	330	467	1 680 875
	201704	178	284	1 007 356
	201705	215	344	1 450 459
Total		5 332	7 909	30 267 215

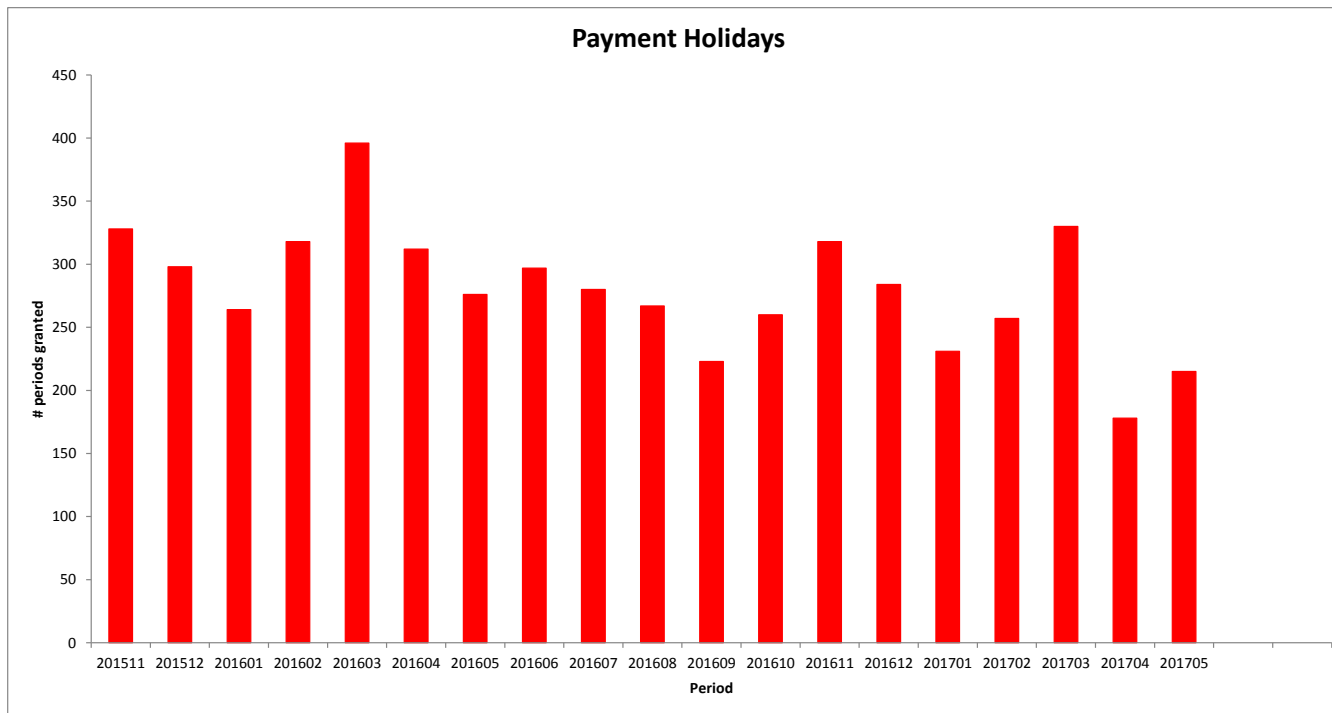
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Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

		TOTAL		
Period	No	Number of periods granted	Sum of payments	
	201511	0	0	0
	201512	0	0	0
	201601	1	1	1 929
	201602	0	0	0
	201603	0	0	0
	201604	0	0	0
	201605	0	0	0
	201606	0	0	0
	201607	0	0	0
	201608	0	0	0
	201609	0	0	0
	201610	0	0	0
	201611	0	0	0
	201612	0	0	0
	201701	0	0	0
	201702	0	0	0
	201703	0	0	0
	201704	1	1	1 776
	207105	0	0	0
Total	2	2	3 705	

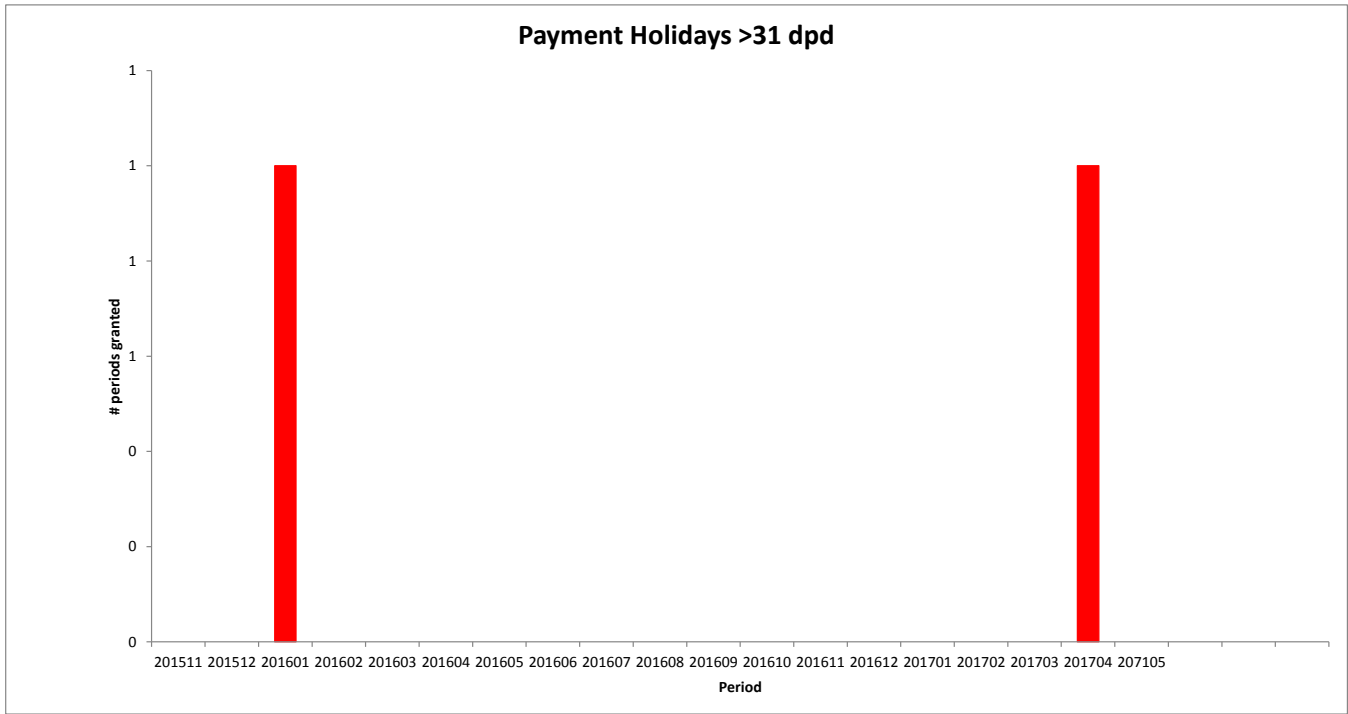
Payment Holiday

**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31dpd



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	18					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



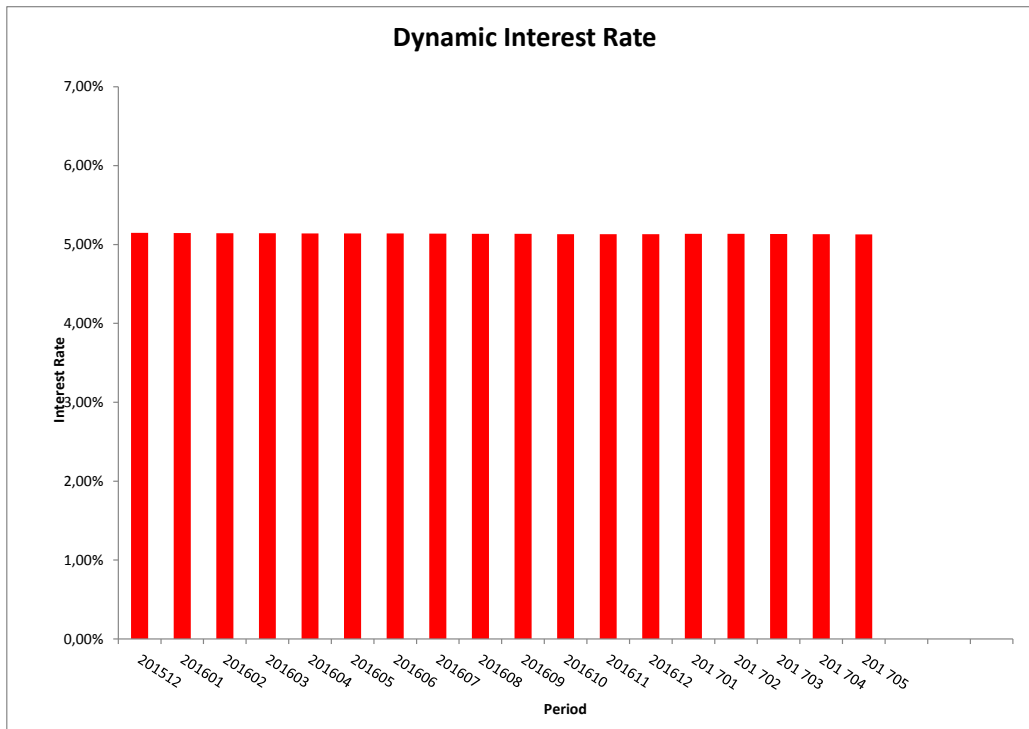
Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

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 %

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	18		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

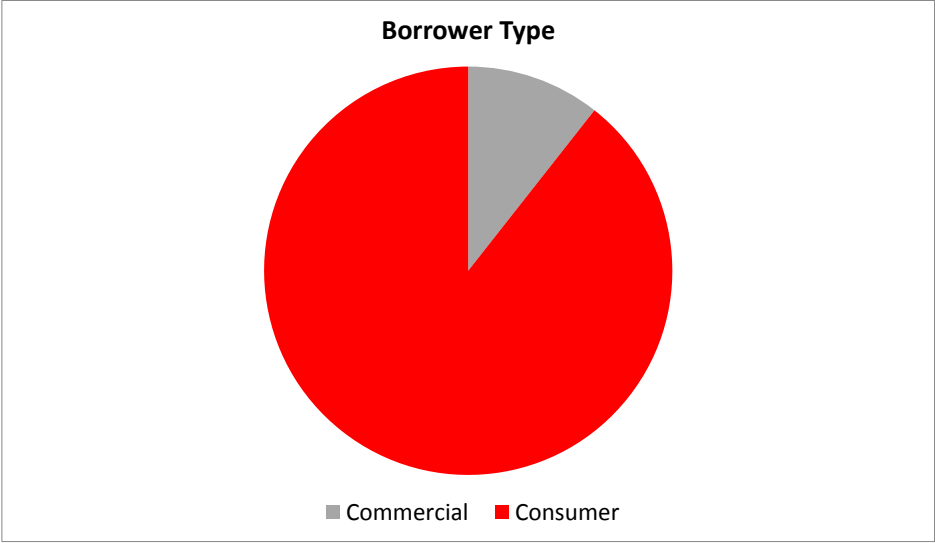
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 646	285 929 008	10,61 %	44,4	26,7
	Consumer	16 245	2 408 540 903	89,39 %	63,3	26,8
	Total	17 891	2 694 469 911	100 %	61,3	26,8

**Bilkreditt 7 DAC
Monthly Investor Report**

20.b Borrower Type



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days



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Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

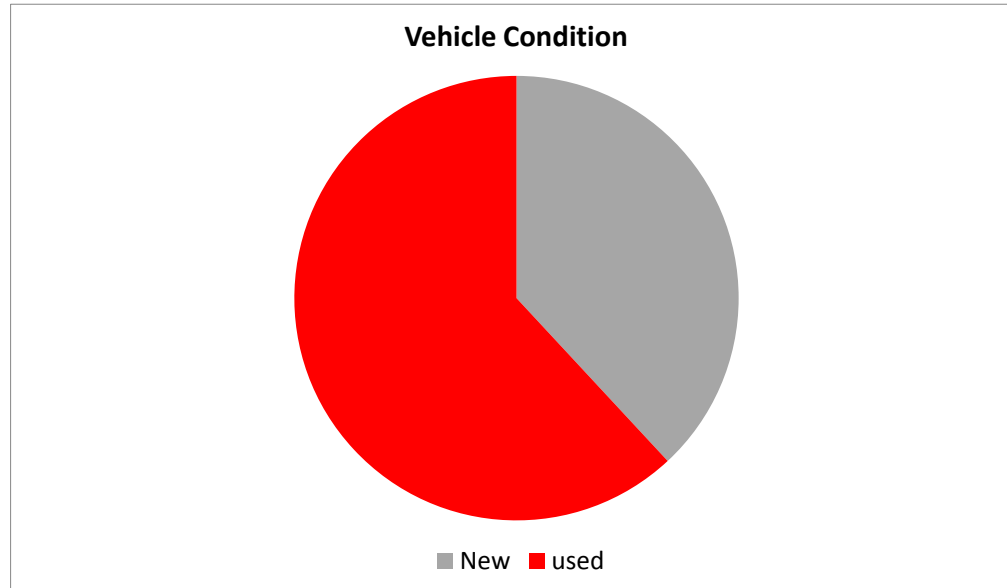
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 418	1 026 232 198	38,09 %	61,7	26,7
	used	12 473	1 668 237 713	61,91 %	61,0	26,8
		17 891	2 694 469 911	100 %	61,3	26,8

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	18		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days

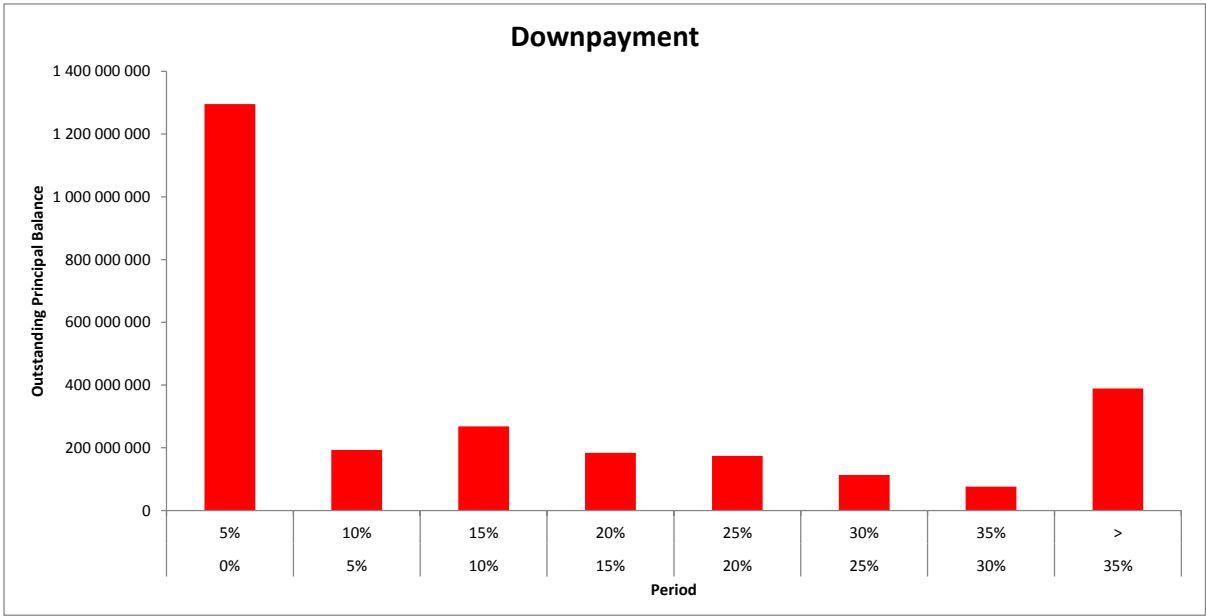
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 928	1 295 412 027	48,08 %	62,4	26,9
	5 %	10 %	1 072	193 403 663	7,18 %	64,2	26,9
	10 %	15 %	1 536	268 094 398	9,95 %	65,6	27,0
	15 %	20 %	1 085	183 919 118	6,83 %	60,8	26,8
	20 %	25 %	1 154	174 338 454	6,47 %	61,1	26,6
	25 %	30 %	804	113 577 820	4,22 %	62,9	26,5
	30 %	35 %	598	76 402 148	2,84 %	58,0	26,9
	35 %	>	3 714	389 322 283	14,45 %	53,5	26,4
Total		17 891	2 694 469 911	100 %	61,3	26,8	

Bilkreditt 7 DAC
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22.b Downpayment



Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	18		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days



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23.a Repayment Type



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days

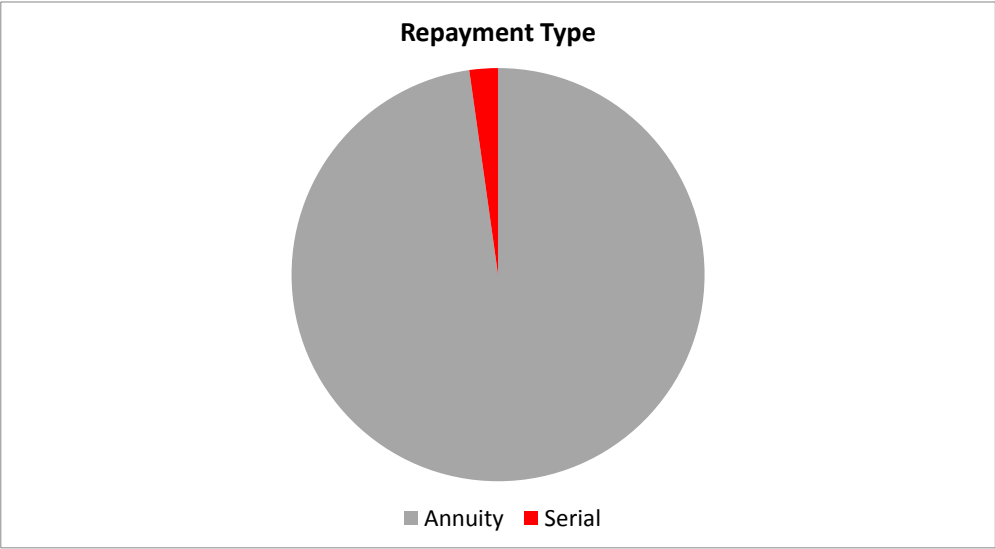
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	17 609	2 634 398 688	97,77 %	61,8	26,8
	Serial	282	60 071 223	2,23 %	37,5	27,0
		17 891	2 694 469 911	100 %	61,3	26,8

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days



**Bilkreditt 7 DAC
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24.a Dynamic Pre-Payments



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period from	26.05.2017 to 26.06.2017 = 31 days

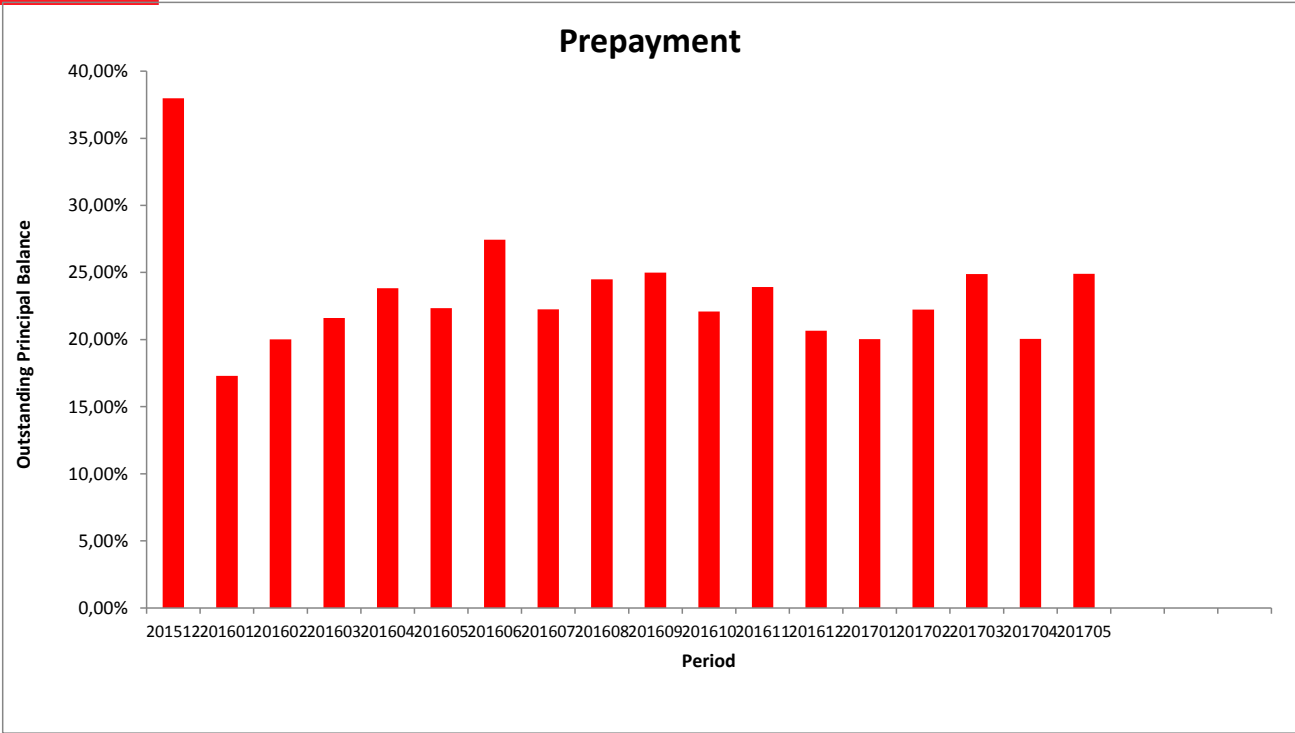
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201512	193 588 505	4 961 729 485	38,0 %	
201601	75 756 641	4 824 877 226	17,3 %	
201602	86 265 020	4 677 232 996	20,0 %	
201603	90 894 870	4 524 706 931	21,6 %	
201604	97 939 137	4 367 347 791	23,8 %	
201605	87 937 117	4 218 125 879	22,3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

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**Bilkreditt 7 DAC
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24.b Dynamic Pre-Payments

Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	18		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days



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



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 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	2 984 562	18												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1			2017 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20161	116 009	2	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	243 569	1 541 404	2 239 961	660	1 542 064	2 239 301
20163	2 241 179	25	73 113	618 195	1 622 984	58 553	676 748	1 564 431
20164	9 484 344	55	2 214 967	2 887 137	6 597 207	558 679	3 445 816	6 038 528
20171	7 220 771	56	330 667	330 667	6 890 104	1 106 597	1 437 264	5 783 507
20172	4 369 354	33				807 126	807 126	3 562 228

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Bilkreditt 7 DAC
Monthly Investor Report

26. Delinquency



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	18	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 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
2016	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		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

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27. Priority of Payments



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

Priority of Payments

Available Distribution Amount	+	153 662 230,64 NOK	12 277 570,17 EUR
Senior Expenses	-	1 558 553,88 NOK	
Class A Notes Interest	-	3 094 257,09 NOK	21 381,74 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	601 676,00 NOK	
Liquidity Reserve	-	20 348 429,23 NOK	
Class A Principal	-	113 369 743,00 NOK	12 256 188,43 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	5 087 107,31 NOK	
Class C Notes Interest	-	423 298,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 792 931,92 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	7 386 234,21 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	18				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 558 553,88 NOK			
Interest accrued for the Period	4 119 231,09 NOK	3 094 257,09 NOK	601 676,00 NOK	423 298,00 NOK
Cumulative Interest accrued	121 112 149,42 NOK	99 971 015,42 NOK	12 436 359,00 NOK	8 704 775,00 NOK
Interest Payments	4 119 231,09 NOK	3 094 257,09 NOK	601 676,00 NOK	423 298,00 NOK
Cumulative Interest Payments	121 112 149,42 NOK	99 971 015,42 NOK	12 436 359,00 NOK	8 704 775,00 NOK
Interest accrued on Subordinated Loan for the Period	494 130,27 NOK			
Cumulative Interest accrued on Subordinated Loan	13 068 217,52 NOK			
Interest Payments on Subordinated Loan	494 130,27 NOK			
Cumulative Interest Payments on Subordinated Loan	13 068 217,52 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	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period from	26.05.2017 to 26.06.2017 = 31 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	2 146 553 654,00 NOK 232 059 854,49 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8900 %
1M Euribor (Notes, Swap)	-0,3730 %
Gross Amount Due to Swap Counterparty	116 464 000,09 NOK
Gross Amount Due from Swap Counterparty	12 277 570,17 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



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Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	18
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days