

Bilkreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.06.2018					
Payment date	25.06.2018			Following payment dates:	25.07.2018	
Period No	30				27.08.2018	
Monthly Period	May 2018					
Interest Period	from 25.05.2018	to	25.06.2018	=	31 days	
Cut-Off Date	31.05.2018					

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1. Portfolio Information



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 688 809 450,00 NOK	1 763 332 181,00 NOK
Scheduled Loan Principal Repayments	34 790 224,00 NOK	34 985 896,00 NOK
Prepayments	49 654 383,00 NOK	37 076 394,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	215 685,00 NOK	286 882,00 NOK
Total Principal Payments Received	84 660 292,00 NOK	72 349 172,00 NOK
	0,00	
New Defaulted Auto Loans in Period	988 252,00 NOK	2 188 094,00 NOK
Total New Defaults	988 252,00 NOK	2 188 094,00 NOK
Capitalised Interest (due to Repayment Holidays)	298 059,00 NOK	14 535,00 NOK
Closing Balance	1 603 458 965,00 NOK	1 688 809 450,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	15 023 624,00 NOK	15 009 089,00 NOK
New	298 059,00 NOK	14 535,00 NOK
Close	15 321 683,00 NOK	15 023 624,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	4 874 359,00 NOK	12 655 563,00 NOK
Recoveries on loans in default	292 357,00 NOK	677 325,00 NOK
Total Revenue Received in Period	5 166 716,00 NOK	13 332 888,00 NOK
# Loans		
At beginning of period	13 217 Loans	13 596 Loans
Paid in Full	384 Loans	362 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	10 Loans	17 Loans
At end of period	12 823 Loans	13 217 Loans
Weighted Average Loan Return	3,65 %	
Average NIBOR + Weighted Average Loan Threshold	4,04 %	

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2. Amount Due for Distribution



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	17 014 369,45 NOK		17 620 008,40 NOK	
b. Collections (Principal, interest, fees, etc)	89 827 008,00 NOK		85 682 060,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	9 237 505,89 EUR	0,00 NOK	8 067 234,07 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	-891,08 NOK		-1 009,81 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)	106 840 486,37 NOK	9 237 505,89 EUR	103 301 058,59 NOK	8 067 234,07 EUR

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3. Reserve Accounts



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

Note Balance

Beginning of Period	1 688 809 450,00	NOK
End of Period	1 603 458 965,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,3 %	5 022 000,00	NOK
Cash Outflow		5 022 000,00	NOK
Cash Inflow		5 022 000,00	NOK
End of Period	0,3 %	5 022 000,00	NOK
Required Reserve Amount	0,3 %	5 022 000,00	NOK

Liquidity Balance

Beginning of Period	0,7 %	11 992 369,45	NOK
Cash Outflow		11 992 369,45	NOK
Cash Inflow		11 396 187,60	NOK
End of Period	0,7 %	11 396 187,60	NOK
Required Reserve Amount	0,7 %	11 396 187,60	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	85 636 019,45	NOK
Cash Outflow	0,00	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	888 474,09	NOK
End of Period	86 524 493,54	NOK
Required Commingling Reserve Fund	86 524 493,54	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



Reporting Date	27.06.2018				
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Note Balance

Beginning of Period	1 688 809 450,00	NOK
End of Period	1 603 458 965,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	1 483 168 844,00	92,50 %	11 895
1-29 days past due	90 927 111,00	5,67 %	687
		0,00 %	
Delinquent Receivables:			
30-59 days past due	15 057 834,00	0,94 %	112
60-89 days past due	5 643 677,00	0,35 %	50
90-119 days past due	3 446 637,00	0,21 %	31
120-149 days past due	3 346 503,00	0,21 %	28
150-179 days past due	1 868 359,00	0,12 %	20
Total Performing and Delinquent	1 603 458 965,00	100,00 %	12 823

Current Period Defaults	988 252,00	10
Cumulative Defaults	48 950 166,00	383
Current Period Recoveries	292 357,00	
Cumulative Recoveries	18 801 293,00	

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5. Outstanding Notes



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	30				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

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		111 083 616,22 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	106 840 486,37 NOK					
Amortisation	85 350 485,00 NOK					
Redemption per Class		9 227 079,46 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 845,42 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 603 458 965,00 NOK	101 856 536,76 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		58,76 %	24,71 %	0,05 %	16,46 %	0,02 %
Current Pool Factor		0,20	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	1,0400 %	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		22 216,72 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 845,42 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		20 371,31 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		2,09 EUR	1 991,32 NOK	1,59 NOK	1 679,17 NOK	1,68 NOK
Interest Payment	1 172 667,49 NOK	10 426,43 EUR	631 248,21 NOK	1 194,79 NOK	443 299,76 NOK	480,24 NOK
Interest Payment per Note		2,09 EUR	1 991,32 NOK	1,59 NOK	1 679,17 NOK	1,68 NOK

3. Credit Enhancements	All Notes	Class A	Class B	Class B	Class C	Class C
Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		42,78 %	18,03 %		1,54 %	
Current CE (excl. Excess Spread)		42,27 %	17,51 %		1,02 %	

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 27.06.2018
 Payment date 25.06.2018
 Period No 30
 Monthly Period May 2018
 Interest Period: 25.05.2018 to 25.06.2018 = 31 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		No rating	N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Bank AS		No rating		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 amounts standing to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N		The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N		The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N		Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N		
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N		Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N		Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N		If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paying Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A		
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A		
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A		
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N		If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	30		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days

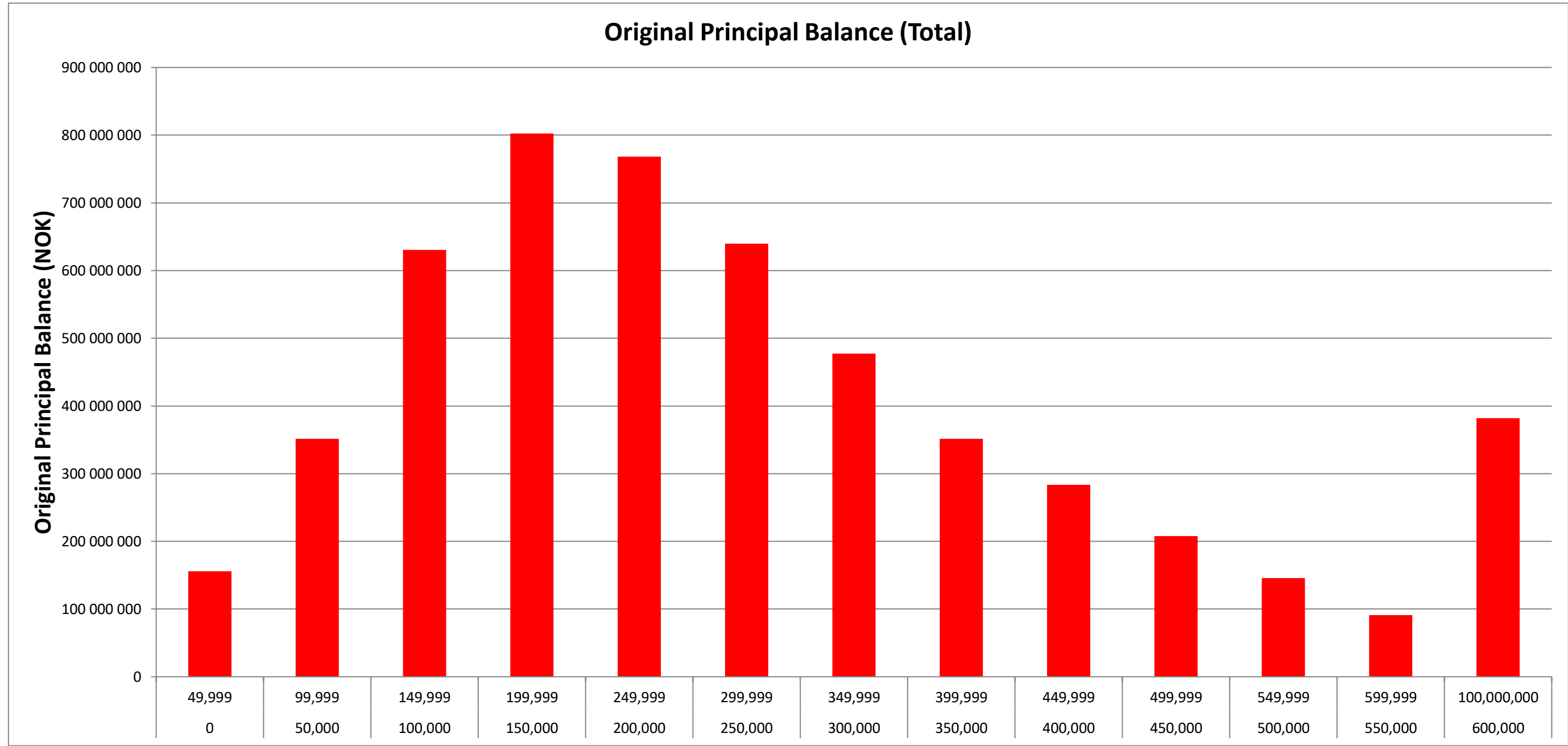
Average amount - all: 202 469

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

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7.b Original Principal Balance Graph

Reporting Date	27.06.2018	
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Monthly Period	May 2018	
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8.a Outstanding Principal Balance

Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days



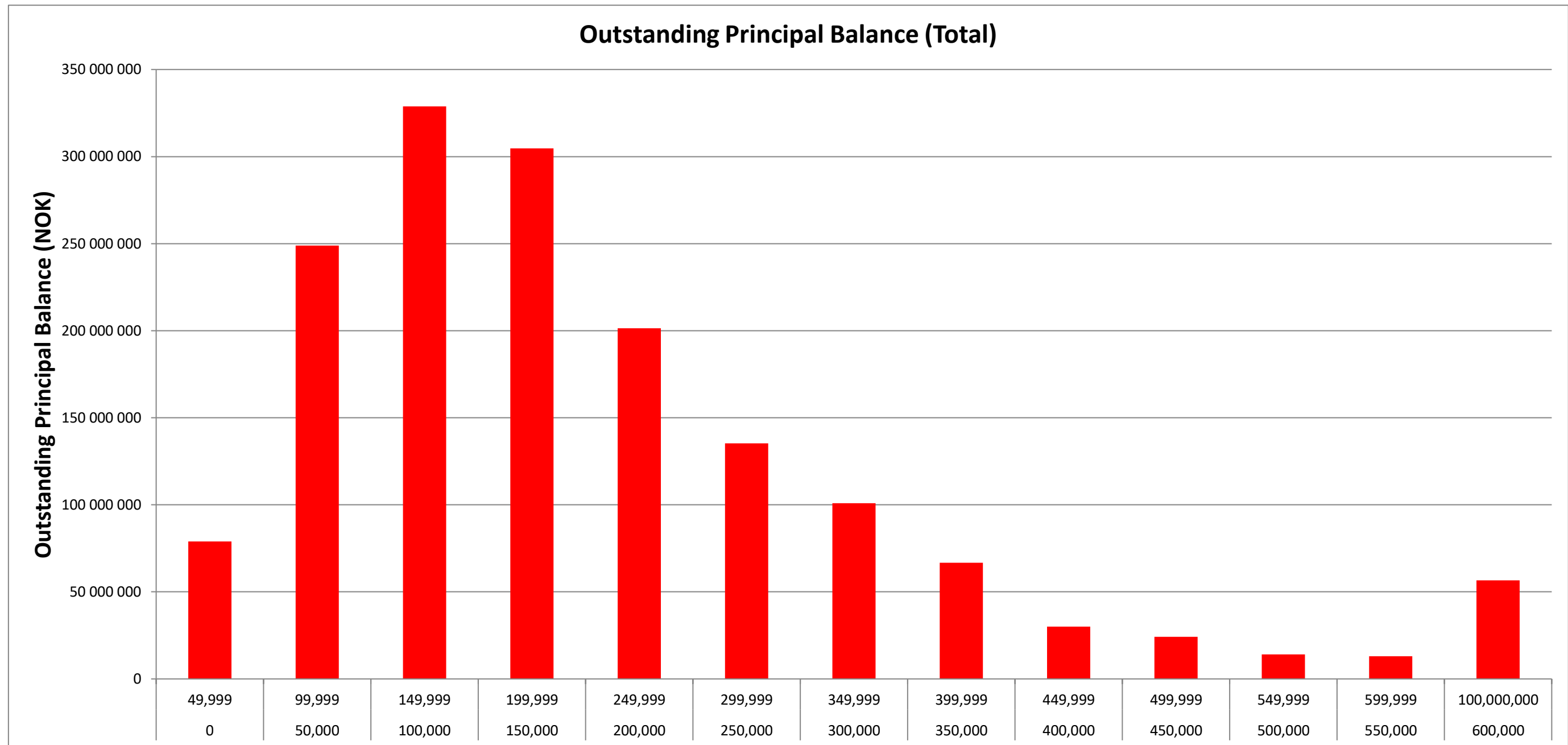
Average amount - all: 125 046

TOTAL									
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
Outstanding balance	0	49 999	2 937	78 863 940	4,92 %	22,90 %	23,4	39,6	
	50 000	99 999	3 329	248 844 863	15,52 %	25,96 %	35,4	39,0	
	100 000	149 999	2 652	328 893 046	20,51 %	20,68 %	47,0	38,9	
	150 000	199 999	1 766	304 636 483	19,00 %	13,77 %	54,4	38,5	
	200 000	249 999	905	201 316 260	12,56 %	7,06 %	60,2	38,3	
	250 000	299 999	498	135 336 256	8,44 %	3,88 %	64,3	38,0	
	300 000	349 999	313	100 846 306	6,29 %	2,44 %	69,0	38,2	
	350 000	399 999	180	66 673 937	4,16 %	1,40 %	69,8	38,1	
	400 000	449 999	71	30 049 149	1,87 %	0,55 %	72,4	39,1	
	450 000	499 999	51	24 117 982	1,50 %	0,40 %	72,9	37,7	
	500 000	549 999	27	14 151 930	0,88 %	0,21 %	72,2	39,9	
	550 000	599 999	23	13 048 841	0,81 %	0,18 %	75,3	36,5	
	600 000	100 000 000	71	56 679 972	3,53 %	0,55 %	73,3	38,7	
	Total			12 823	1 603 458 965	100 %	100 %	53,2	38,6

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8.b Outstanding Principal Balance Graph

Reporting Date	27.06.2018	
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Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days



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9.a Geographical Distribution



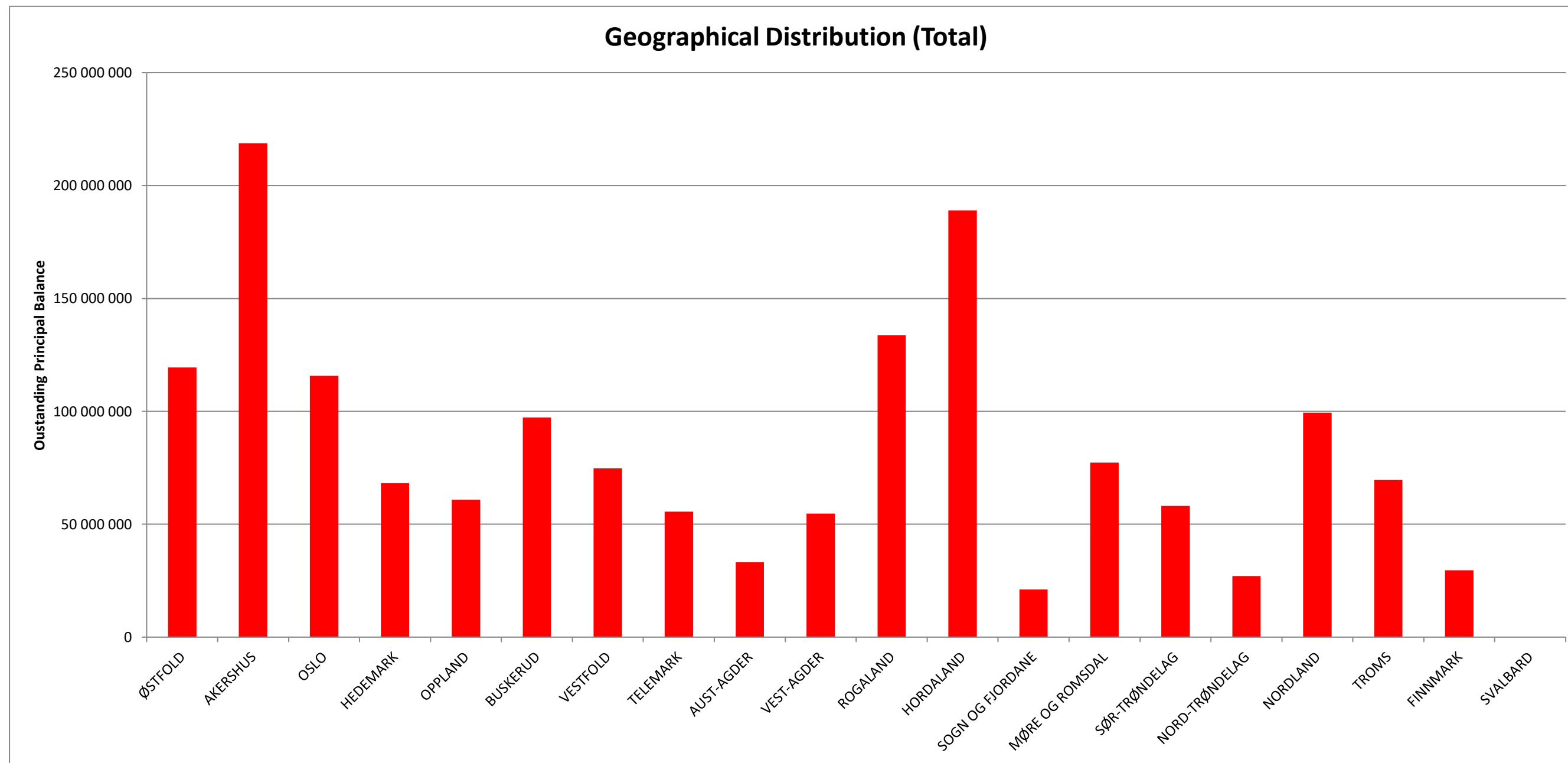
Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

TOTAL								
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 026	119 410 599	7,45 %	8,00 %	ØSTFOLD	51,9	38,2	
0200	1 738	218 771 633	13,64 %	13,55 %	AKERSHUS	50,6	38,8	
0300	843	115 753 634	7,22 %	6,57 %	OSLO	51,0	38,4	
0400	618	68 248 551	4,26 %	4,82 %	HEDEMARK	49,7	38,5	
0500	527	60 832 316	3,79 %	4,11 %	OPPLAND	51,3	39,1	
0600	814	97 349 443	6,07 %	6,35 %	BUSKERUD	50,7	38,5	
0700	664	74 709 548	4,66 %	5,18 %	VESTFOLD	52,0	38,6	
0800	486	55 597 204	3,47 %	3,79 %	TELEMARK	51,6	39,0	
0900	283	33 135 389	2,07 %	2,21 %	AUST-AGDER	53,7	38,3	
1000	460	54 697 231	3,41 %	3,59 %	VEST-AGDER	53,8	39,0	
1100	1 044	133 756 110	8,34 %	8,14 %	ROGALAND	56,5	38,8	
1200	1 452	188 934 186	11,78 %	11,32 %	HORDALAND	53,3	38,7	
1400	148	21 066 718	1,31 %	1,15 %	SOGN OG FJORDANE	53,9	38,7	
1500	577	77 275 827	4,82 %	4,50 %	MØRE OG ROMSDAL	55,5	38,5	
1600	476	58 155 206	3,63 %	3,71 %	SØR-TRØNDELAG	52,2	38,8	
1700	233	27 087 363	1,69 %	1,82 %	NORD-TRØNDELAG	52,3	37,8	
1800	744	99 446 121	6,20 %	5,80 %	NORDLAND	58,1	38,5	
1900	489	69 686 222	4,35 %	3,81 %	TROMS	59,6	38,2	
2000	200	29 543 679	1,84 %	1,56 %	FINNMARK	57,2	38,7	
2100	1	1 985	0,00 %	0,01 %	SVALBARD	7,0	45,0	
Total:	12 823	1 603 458 965	100 %	100 %		53,2	38,6	

Bilcreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days



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10.a Interest Rate



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

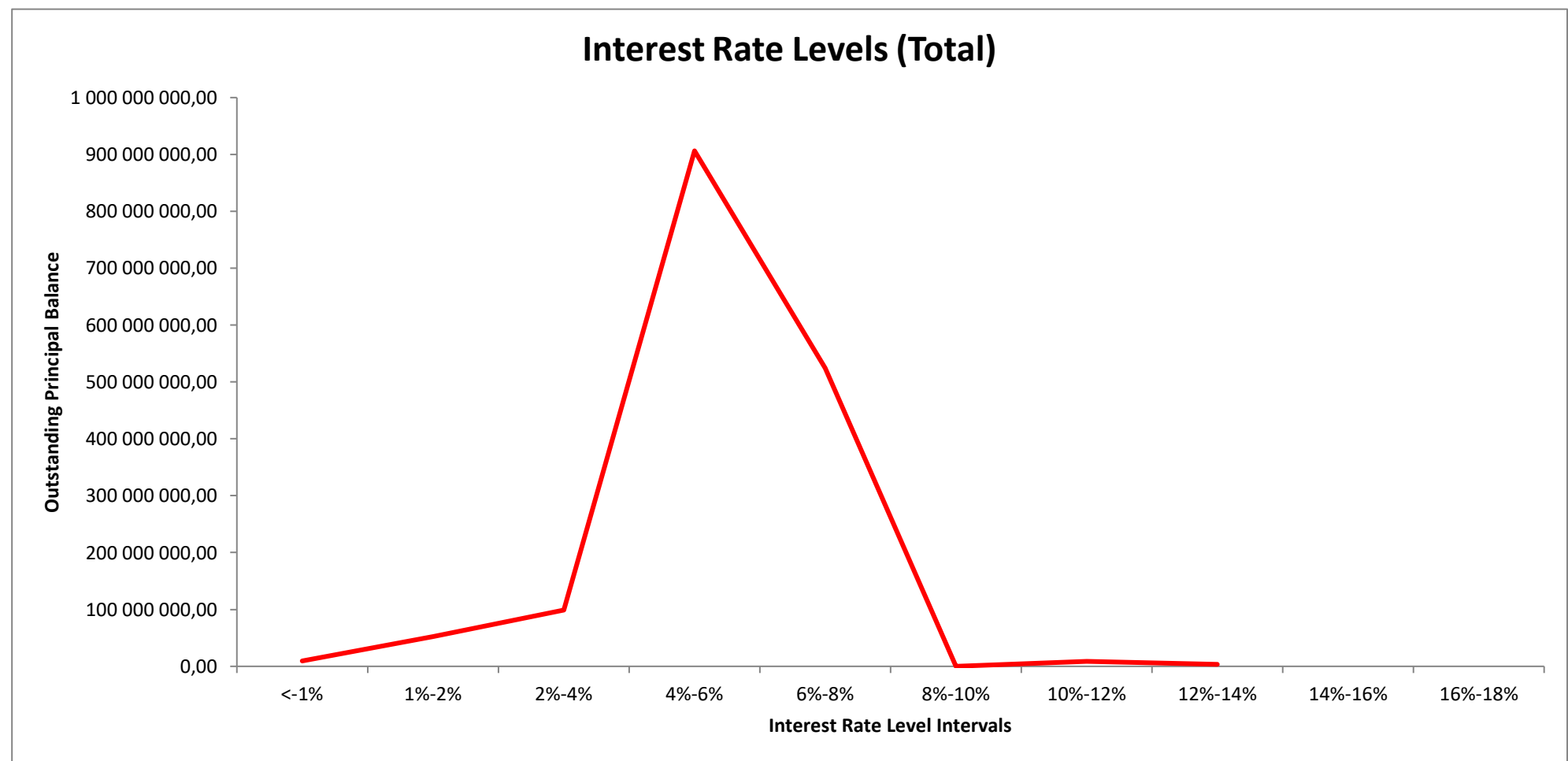
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<		122	9 536 416	0,59 %	38,8	36,8
1 %	2 %	484	52 187 619	3,25 %	45,2	37,4
2 %	4 %	628	98 841 349	6,16 %	54,0	36,8
4 %	6 %	6538	906 358 722	56,53 %	54,8	38,5
6 %	8 %	4663	524 311 379	32,70 %	51,6	39,4
8 %	10 %	2	74 410	0,00 %	24,6	36,4
10 %	12 %	278	8 613 071	0,54 %	31,8	38,1
12 %	14 %	108	3 535 999	0,22 %	39,5	40,0
14 %	16 %					
16 %	18 %					
Total		12 823	1 603 458 965	100 %	53,2	38,7

**Bilkreditt 7 DAC
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10.b Interest Rate



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	30				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



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11.a Remaining Terms



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

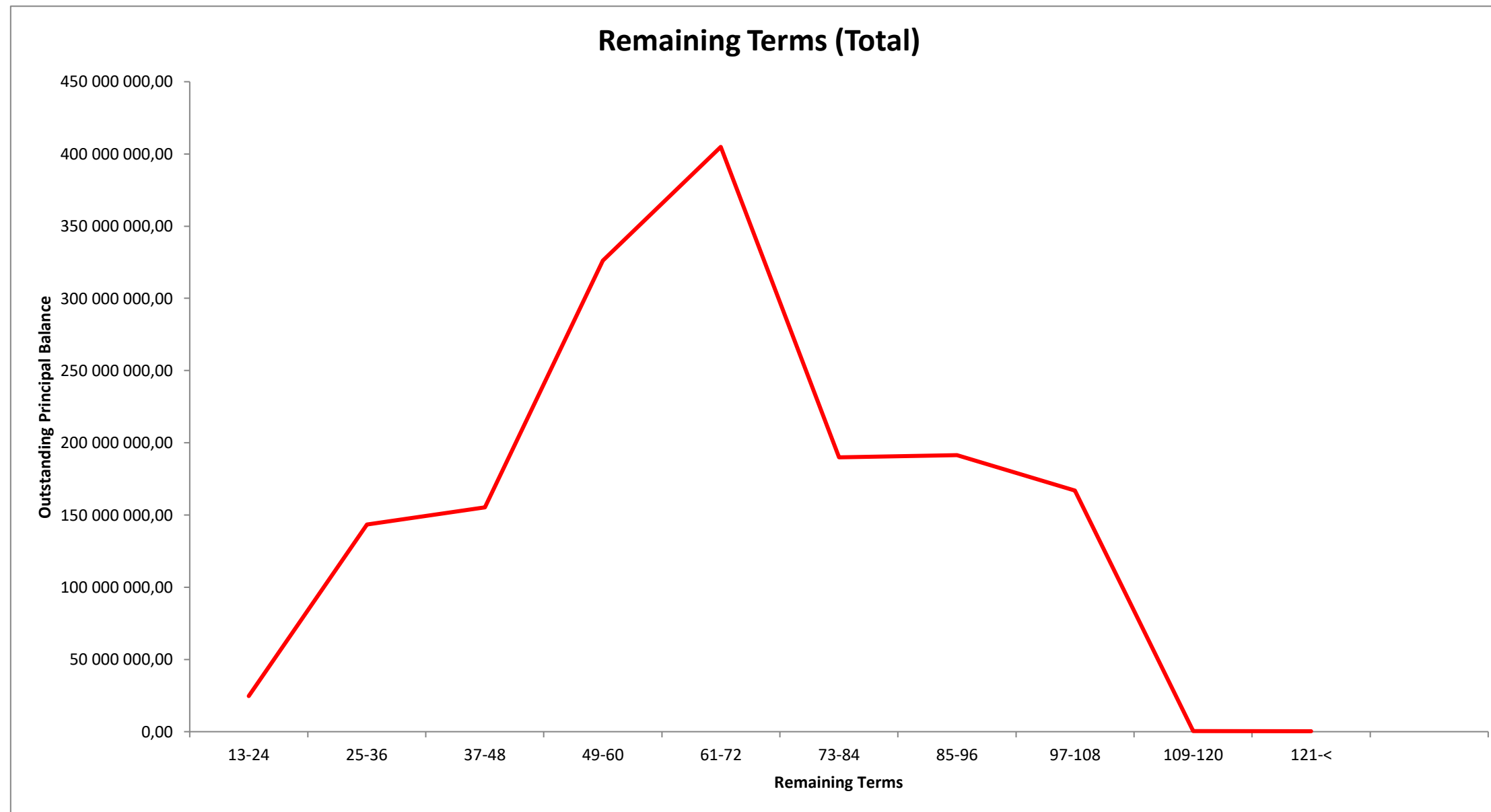
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	813	24 565 671	1,53 %	6,1	38,4
	13		24	2 453	143 389 622	8,94 %	20,0	40,7
	25		36	1 962	155 314 075	9,69 %	28,6	37,0
	37		48	2 682	326 258 914	20,35 %	43,5	40,8
	49		60	2 608	404 878 883	25,25 %	53,3	37,8
	61		72	908	189 898 578	11,84 %	63,9	36,5
	73		84	796	191 472 443	11,94 %	79,6	41,1
	85		96	599	166 959 258	10,41 %	87,2	35,7
	97		108	1	404 361	0,03 %	97,0	44,0
	109		120	1	317 160	0,02 %	117,0	35,0
	121							
	Total			12 823	1 603 458 965	100 %	53,2	38,6

**Bilkreditt 7 DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	30				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

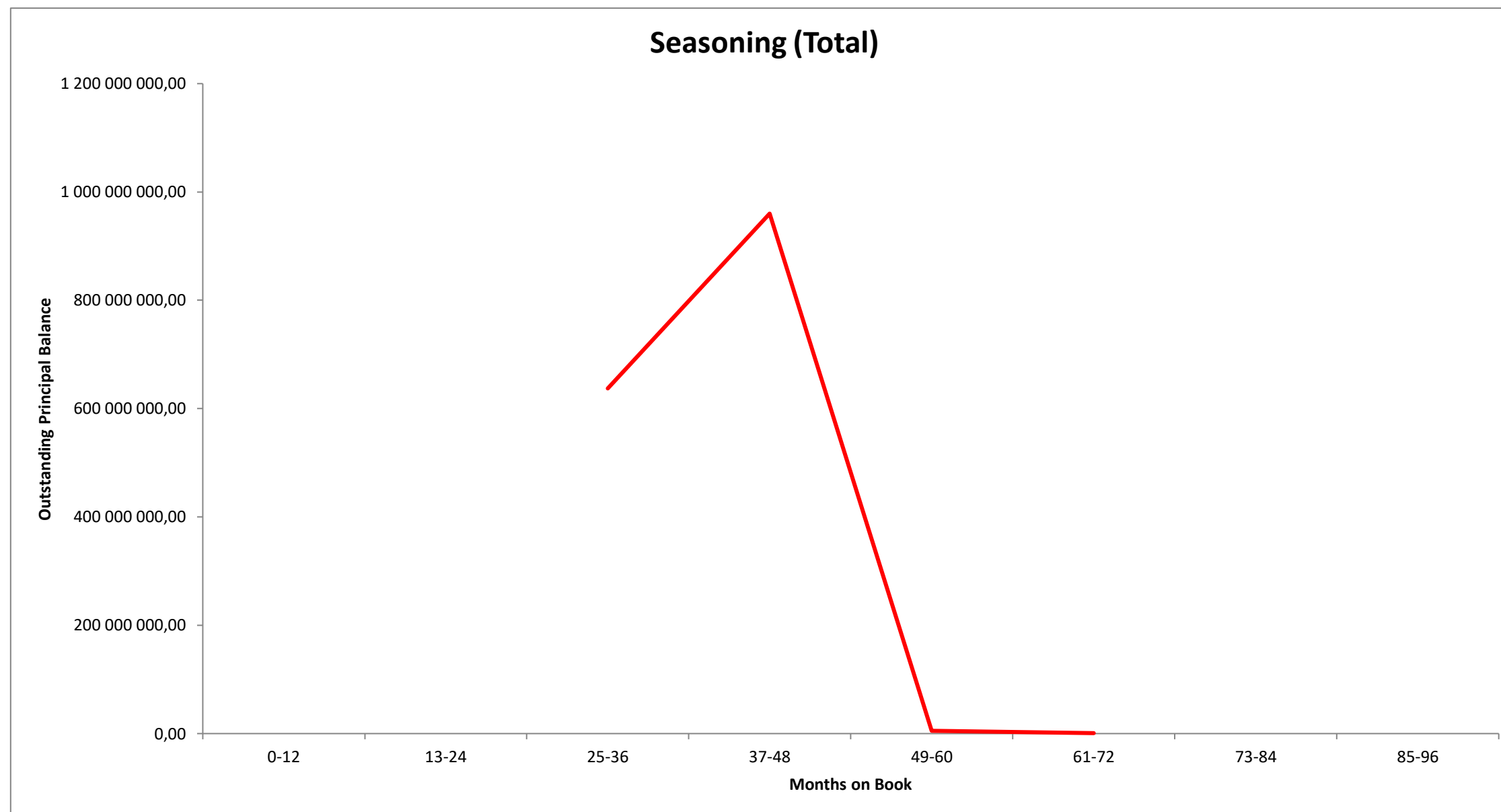
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36	4 742	637 489 899	39,76 %	56,4	34,6
	37		48	8 032	960 034 334	59,87 %	51,0	41,2
	49		60	46	5 121 850	0,32 %	48,1	53,8
	61		72	3	812 882	0,05 %	81	65
	73		84					
	85		96					
	Total			12 823	1 603 458 965	100,00 %	53,2	38,6

**Bilkreditt 7 DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



**Bilkreditt 7 DAC
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13.a Vehicle type



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

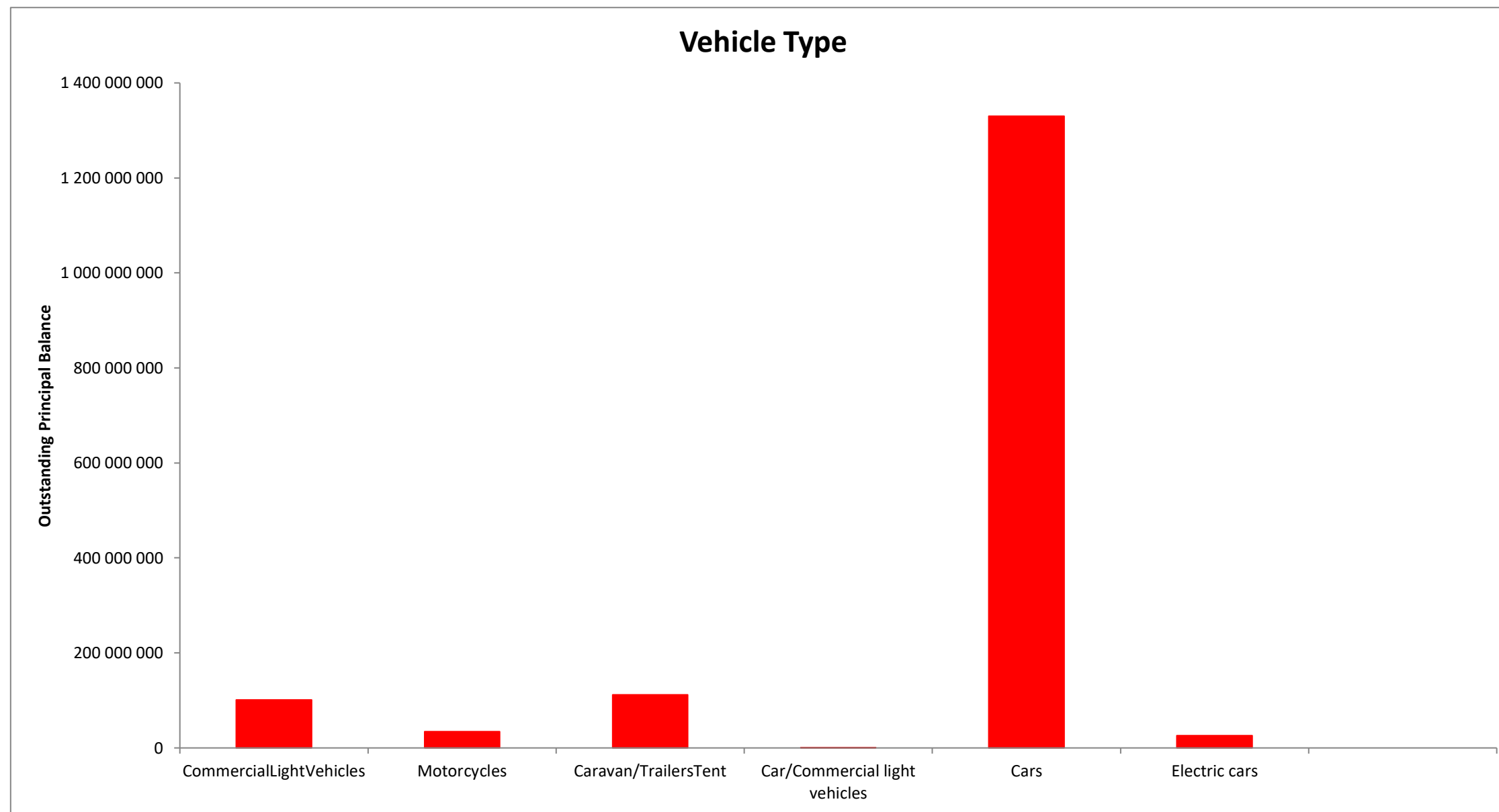
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
CommercialLightVehicles		942	101 074 155	6,30 %	41,6	38,9
Motorcycles		429	34 137 538	2,13 %	50,7	38,0
Caravan/TrailersTent		689	111 787 875	6,97 %	67,6	38,0
Car/Commercial light vehicles		1	23 133	0,00 %	4,0	33,0
Cars		10 574	1 330 089 915	82,95 %	52,8	38,7
Electric cars		188	26 346 349	1,64 %	55,1	36,9
Total		12 823	1 603 458 965	100 %	53,2	38,6

**Bilkreditt 7 DAC
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13.b Vehicle type



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



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14.a Hybrid loans



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days

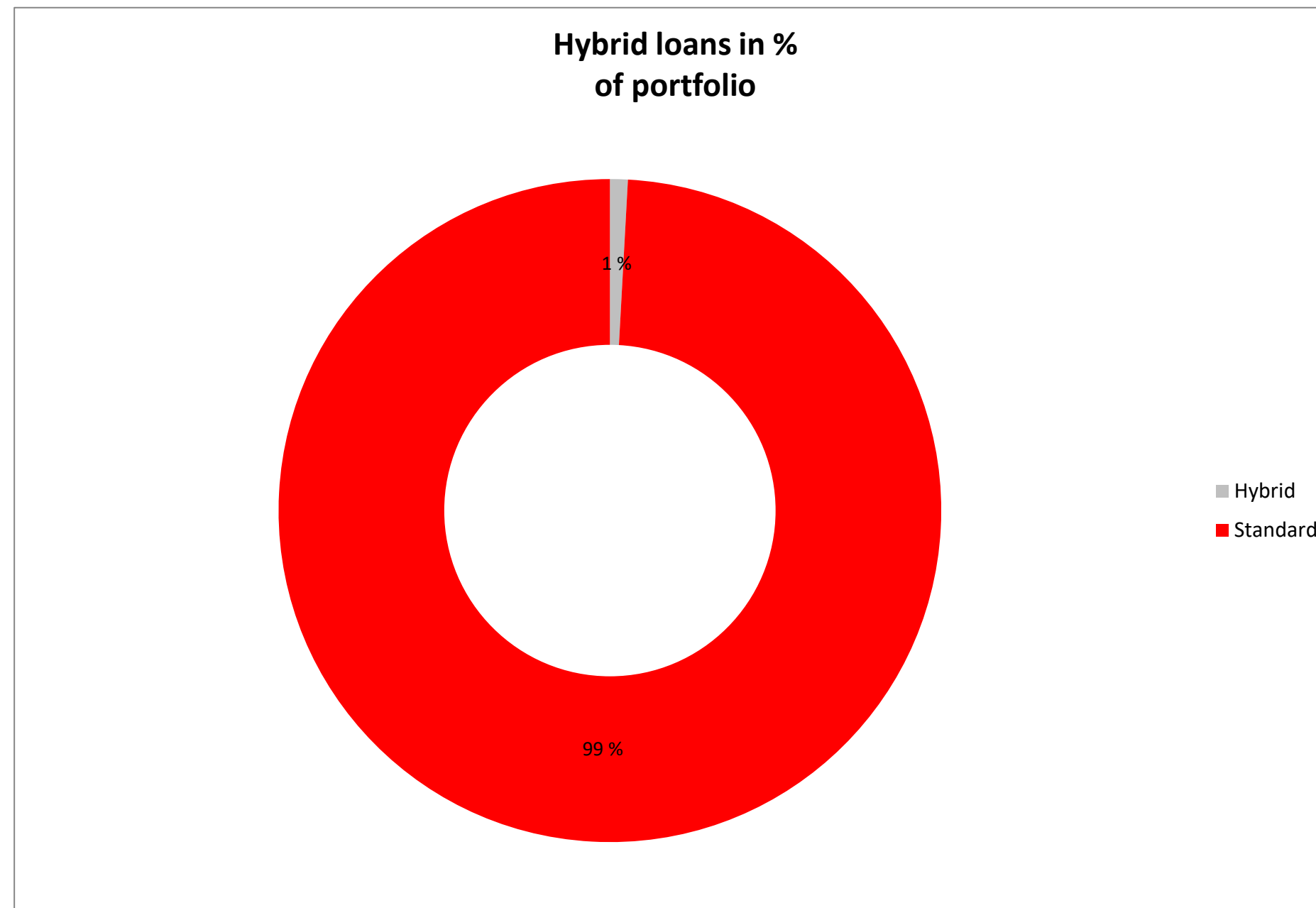
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		63	13 889 758	0,87 %	10,3	37,5
Standard		12 760	1 589 569 207	99,13 %	53,5	38,6
Total		12 823	1 603 458 965	100 %	53,2	38,6

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14.b Hybrid loans



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



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15.a # loans per borrower



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

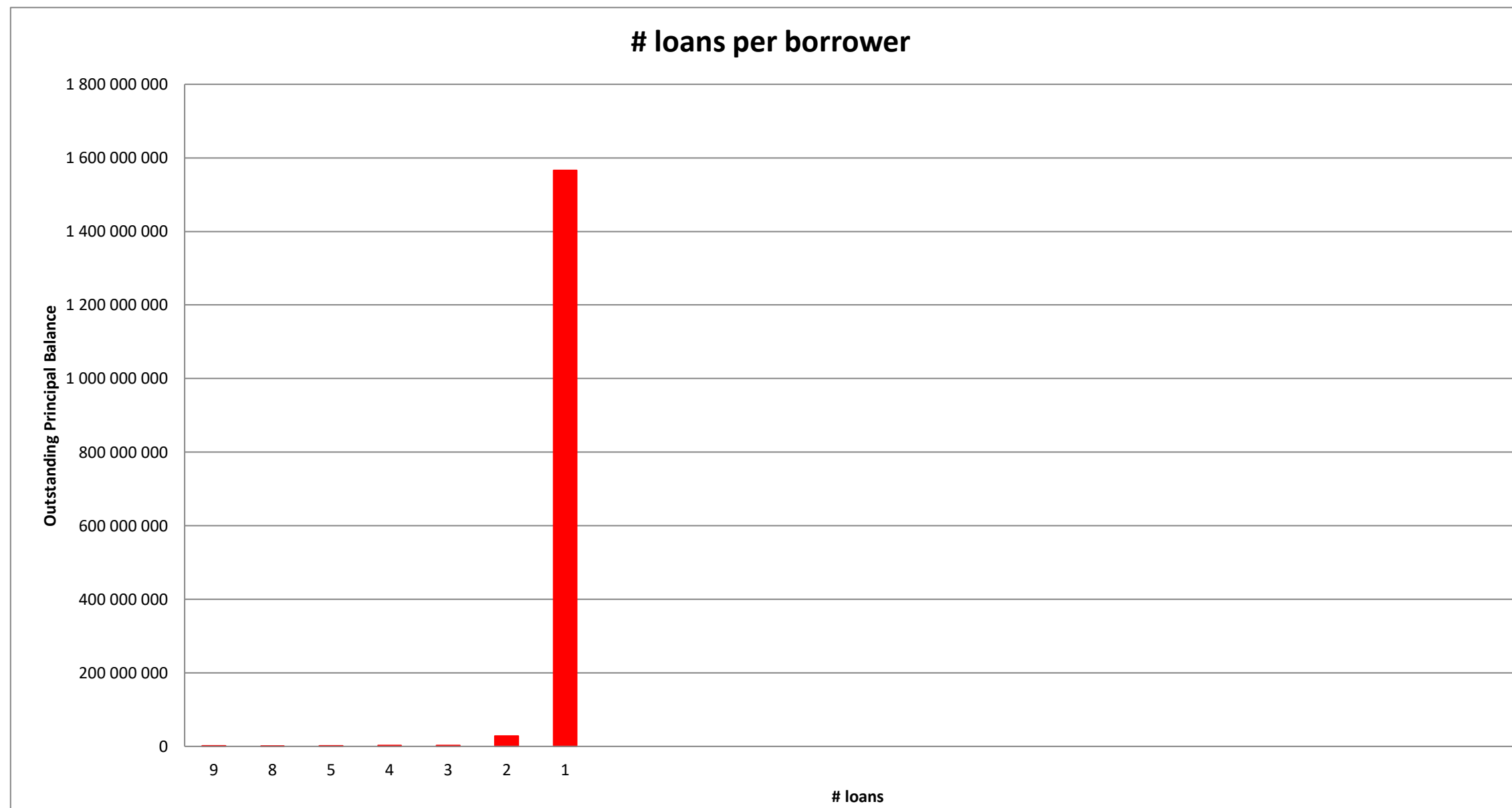
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
9	1	1 293 141	0,08 %
8	1	670 476	0,04 %
5	3	1 398 174	0,09 %
4	4	3 157 010	0,20 %
3	9	2 696 205	0,17 %
2	114	28 453 698	1,77 %
1	12520	1 565 790 261	97,65 %
Total:	12 652	1 603 458 965	100,00 %

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15.b # loans per borrower



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



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16.a Amortization Profile



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 688 809 450	1 651 980 706	36 828 744	7 302 109	5,19 %	97,82 %
2	1 651 980 706	1 612 711 284	39 269 422	7 140 597	5,19 %	95,49 %
3	1 612 711 284	1 573 466 203	39 245 081	6 973 894	5,19 %	93,17 %
4	1 573 466 203	1 536 638 245	36 827 958	6 813 842	5,20 %	90,99 %
5	1 536 638 245	1 498 270 845	38 367 400	6 648 910	5,19 %	88,72 %
6	1 498 270 845	1 461 927 343	36 343 502	6 491 438	5,20 %	86,57 %
7	1 461 927 343	1 425 671 576	36 255 767	6 333 992	5,20 %	84,42 %
8	1 425 671 576	1 388 859 690	36 811 886	6 174 542	5,20 %	82,24 %
9	1 388 859 690	1 352 839 453	36 020 237	6 018 575	5,20 %	80,11 %
10	1 352 839 453	1 316 211 039	36 628 414	5 860 210	5,20 %	77,94 %
11	1 316 211 039	1 279 989 487	36 221 552	5 703 265	5,20 %	75,79 %
12	1 279 989 487	1 243 940 082	36 049 405	5 547 486	5,20 %	73,66 %
13	1 243 940 082	1 208 204 779	35 735 303	5 392 308	5,20 %	71,54 %
14	1 208 204 779	1 172 479 680	35 725 099	5 237 088	5,20 %	69,43 %
15	1 172 479 680	1 136 535 681	35 943 993	5 080 610	5,20 %	67,30 %
16	1 136 535 681	1 101 327 633	35 208 049	4 925 305	5,20 %	65,21 %
17	1 101 327 633	1 066 680 272	34 647 351	4 771 808	5,20 %	63,16 %
18	1 066 680 272	1 032 762 303	33 917 969	4 621 600	5,20 %	61,15 %
19	1 032 762 303	999 438 906	33 323 397	4 474 285	5,20 %	59,18 %
20	999 438 906	966 559 369	32 879 538	4 329 087	5,20 %	57,23 %

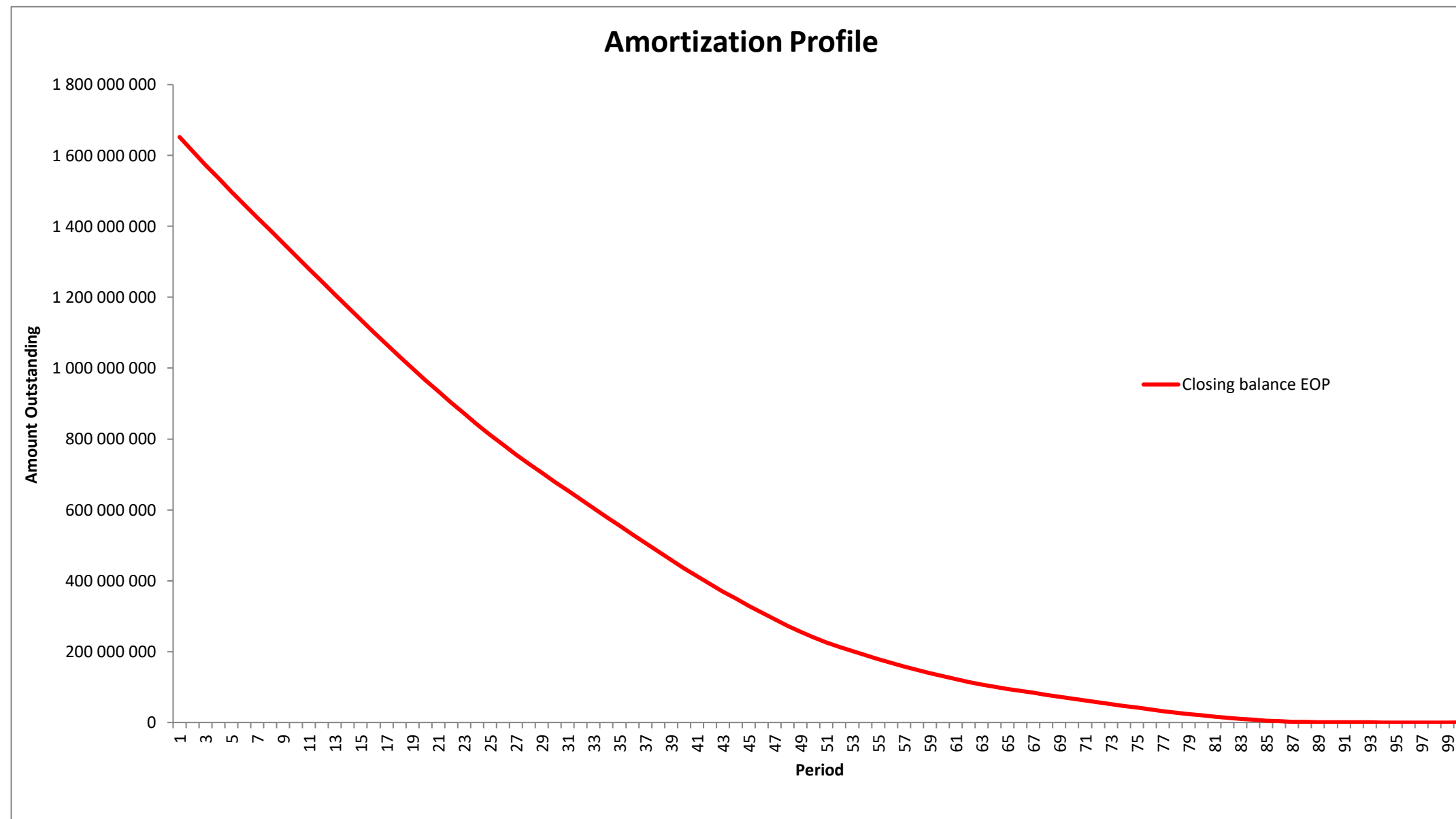
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	30				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

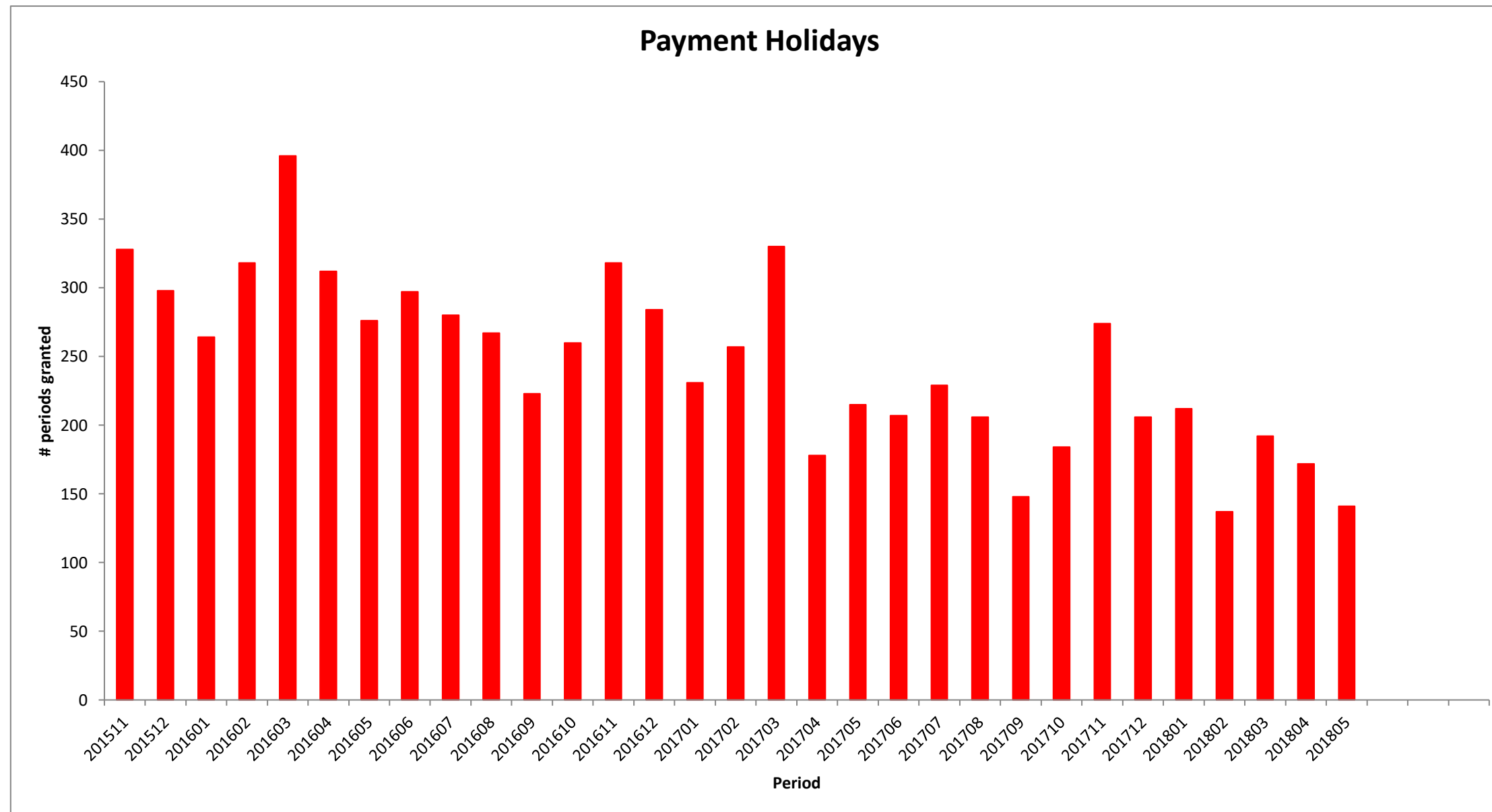
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201511	328	477	1 712 786
	201512	298	394	1 305 500
	201601	264	414	1 423 622
	201602	318	491	1 717 155
	201603	396	556	1 890 889
	201604	312	477	1 726 093
	201605	276	422	1 588 733
	201606	297	471	2 139 636
	201607	280	412	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
	201706	207	354	1 448 400
	201707	229	320	1 266 895
	201708	206	314	1 120 890
	201709	148	229	912 620
	201710	184	314	1 163 586
	201711	274	401	1 513 835
	201712	206	264	1 056 646
	201801	212	317	1 096 591
	201802	137	196	729 413
	201803	192	278	969 917
	201804	172	262	967 177
	201805	141	213	805 638
Total		7 640	11 371	43 318 823

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17.b Payment Holidays



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	30				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



**Bilkreditt 7 DAC
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	30				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

TOTAL				
Period	No	Number of periods granted	Sum of payments	
201511	0	0	0	0
201512	0	0	0	0
201601	1	1	1 929	
201602	0	0	0	
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	
201706	0	0	0	
201707	0	0	0	
201708	0	0	0	
201709	0	0	0	
201710	0	0	0	
201711	1	1	3 097	
201712	0	0	0	
201801	0	0	0	
201802	0	0	0	
201803	0	0	0	
201804	0	0	0	
Total	3	3	6 802	

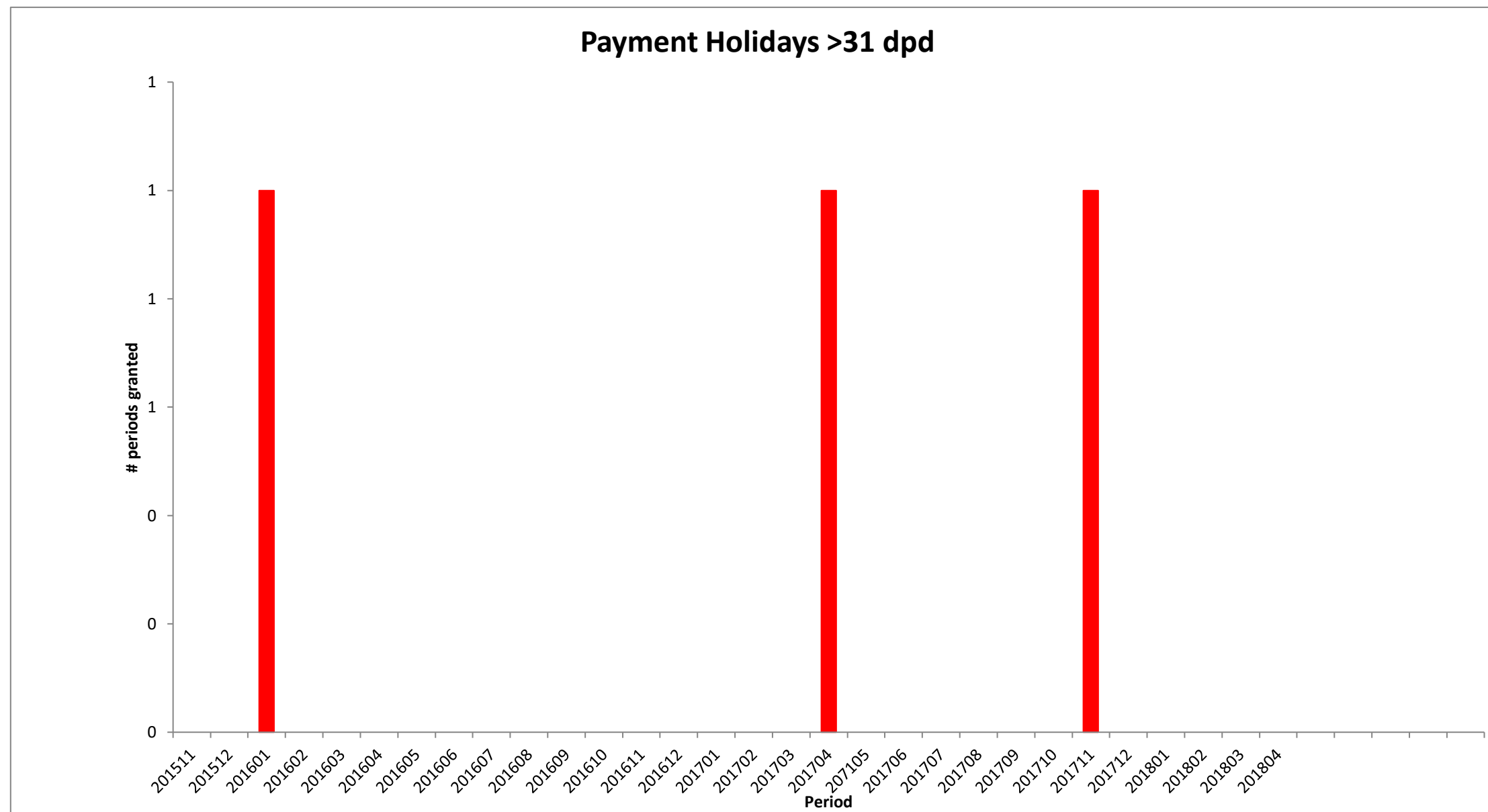
Payment Holiday

**Bilkreditt 7 DAC
Monthly Investor Report**

18.b Payment Holidays >31dpd



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	30				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



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19.a Dynamic Interest rate



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 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 %
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 %
201 804	1 688 809 450	5,30 %
201 805	1 603 458 965	5,30 %

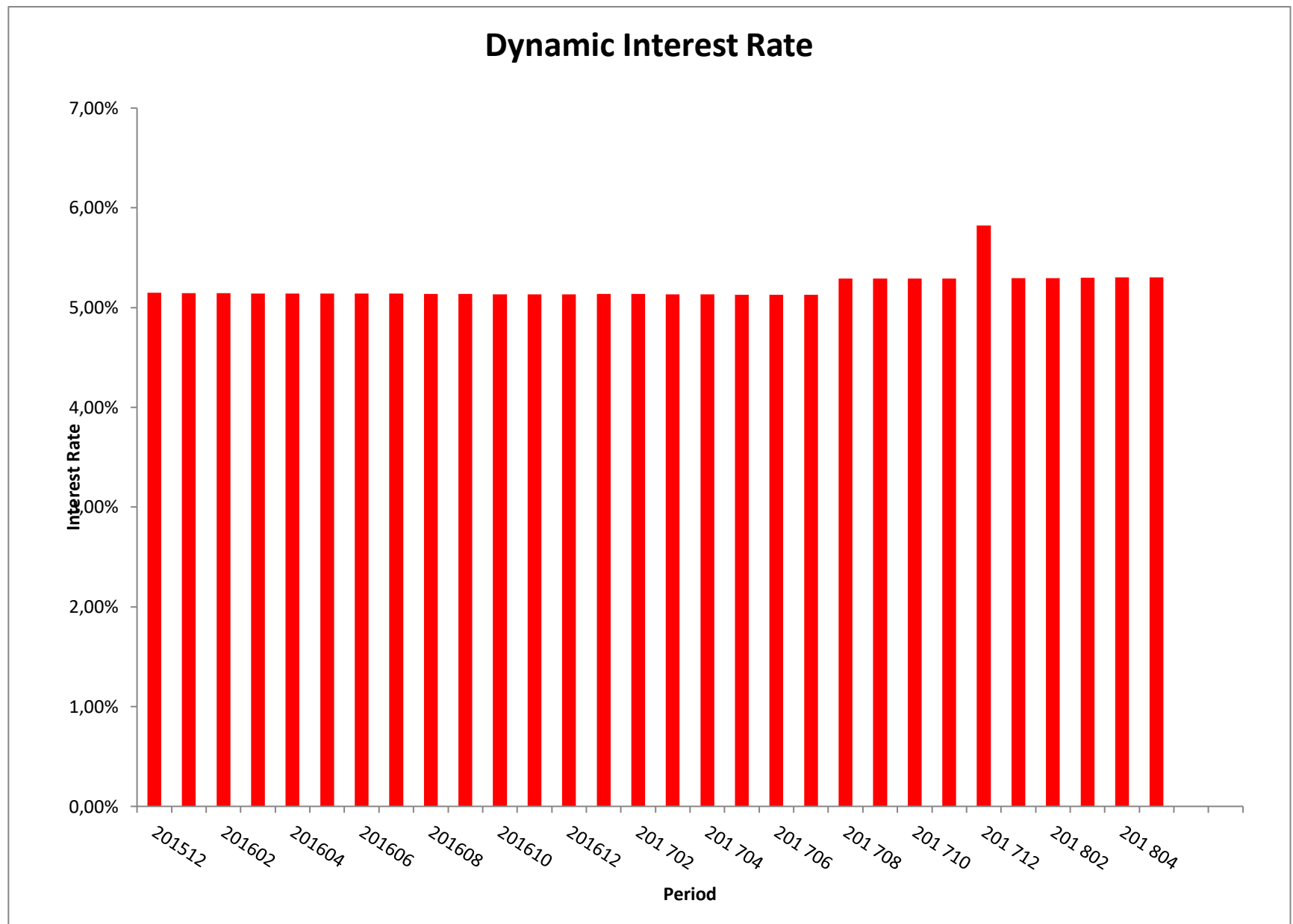
Interest rate evolution

**Bilkreditt 7 DAC
Monthly Investor Report**

19.b Dynamic Interest Rate



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	30		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

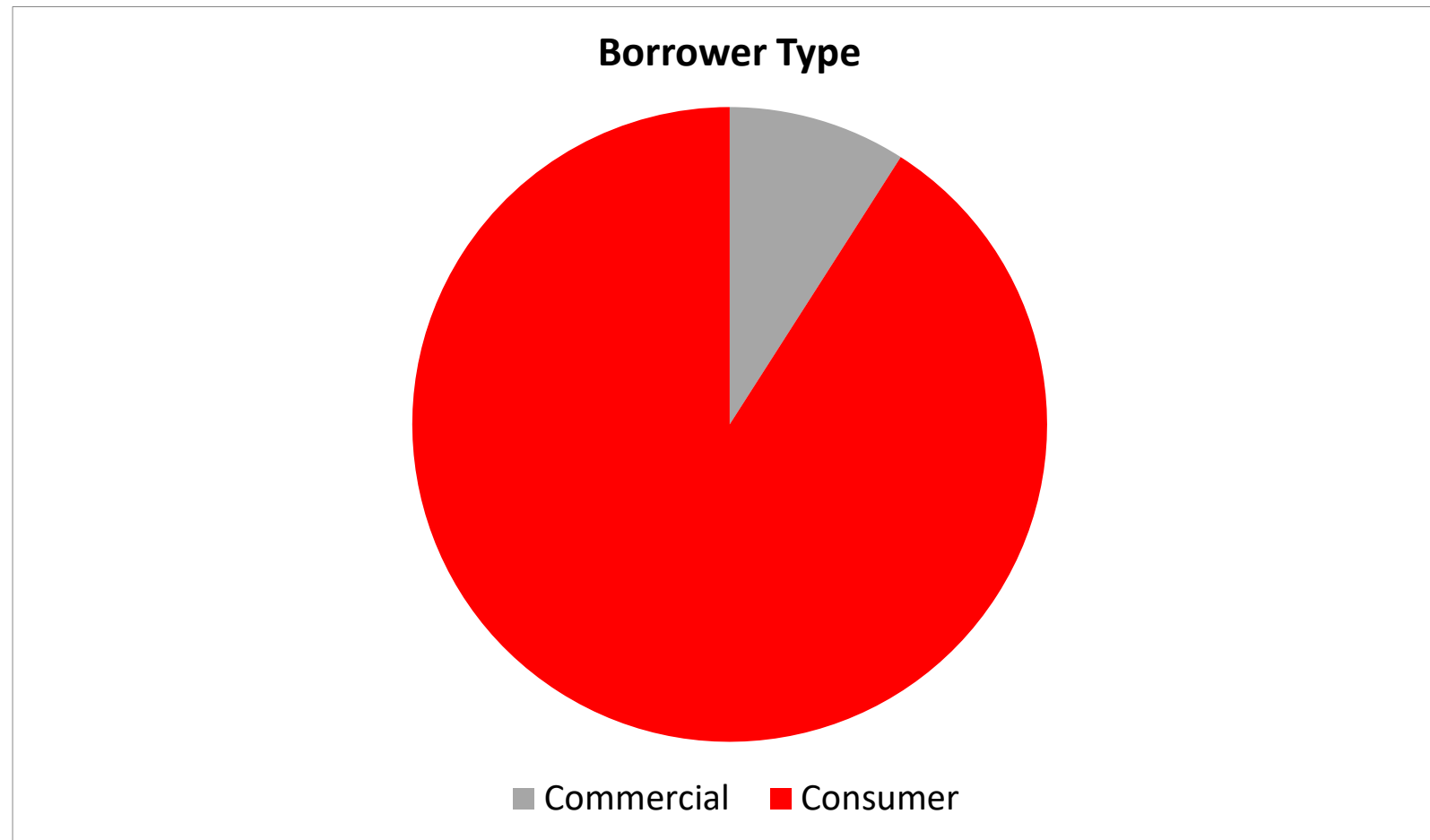
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 047	145 255 094	9,06 %	38,4	38,5
	Consumer	11 776	1 458 203 871	90,94 %	54,6	38,6
	Total	12 823	1 603 458 965	100 %	53,2	38,6

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20.b Borrower Type



Reporting Date		27.06.2018		
Payment date		25.06.2018		
Period No		30		
Monthly Period		May 2018		
Interest Period	from	25.05.2018	to	25.06.2018 = 31 days



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Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

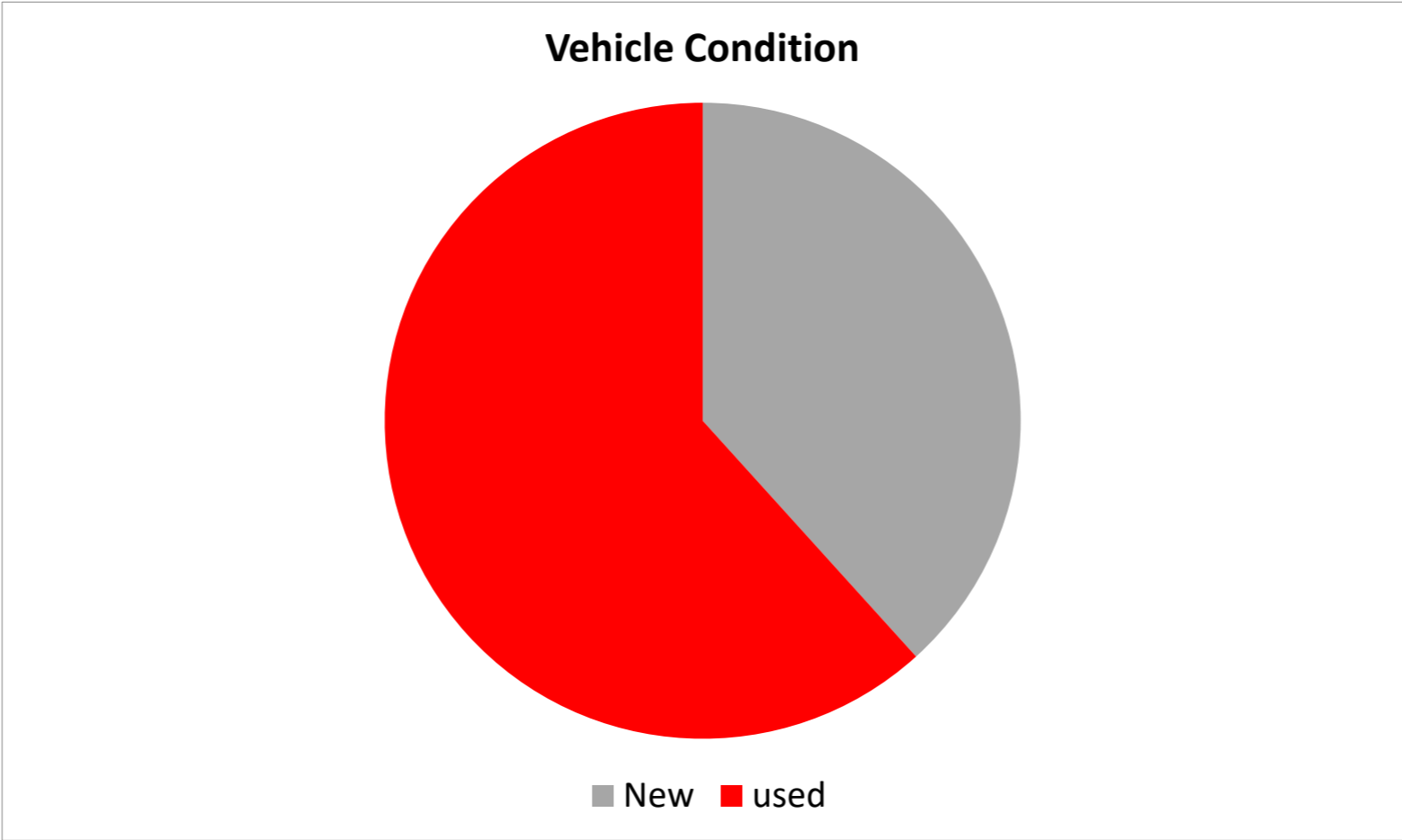
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 943	614 016 536	38,29 %	54,8	38,5	
used	8 880	989 442 429	61,71 %	52,1	38,7	
	12 823	1 603 458 965	100 %	53,2	38,6	

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Monthly Investor Report**

21.b Vehicle Condition



Reporting Date		27.06.2018		
Payment date		25.06.2018		
Period No		30		
Monthly Period		May 2018		
Interest Period	from	25.05.2018	to	25.06.2018 = 31 days



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22.a Downpayment



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	30	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

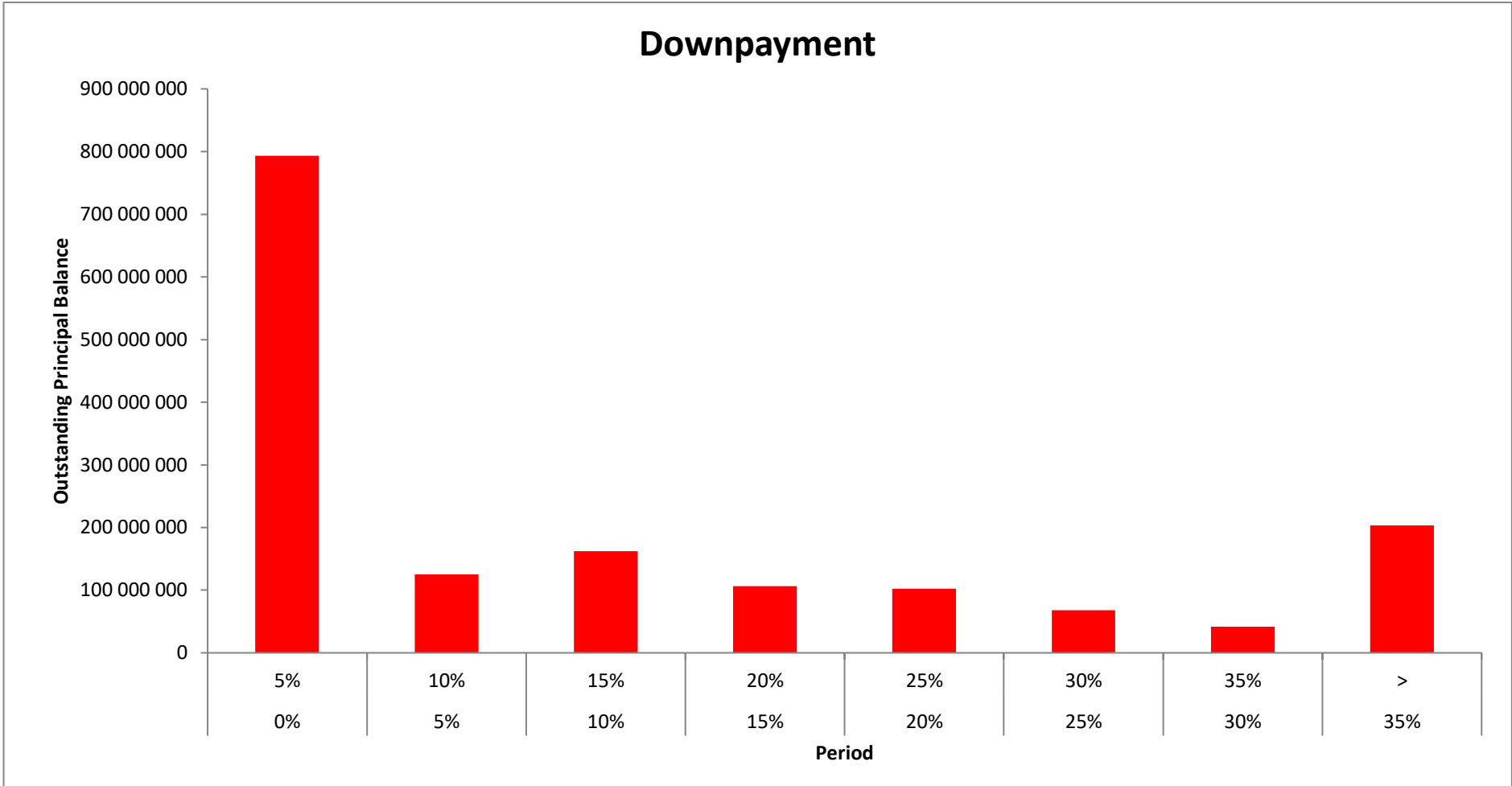
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 877	793 292 800	49,47 %	53,8	38,7
	5 %	10 %	832	125 499 618	7,83 %	55,6	38,8
	10 %	15 %	1 131	162 393 937	10,13 %	57,2	38,9
	15 %	20 %	786	106 184 960	6,62 %	53,0	38,5
	20 %	25 %	816	102 317 571	6,38 %	52,8	38,3
	25 %	30 %	573	68 209 206	4,25 %	54,8	38,6
	30 %	35 %	394	41 933 486	2,62 %	49,4	38,6
	35 %	>	2 414	203 627 387	12,70 %	46,3	38,3
	Total		12 823	1 603 458 965	100 %	53,2	38,6

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Monthly Investor Report**

22.b Downpayment



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	30		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days



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23.a Repayment Type



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

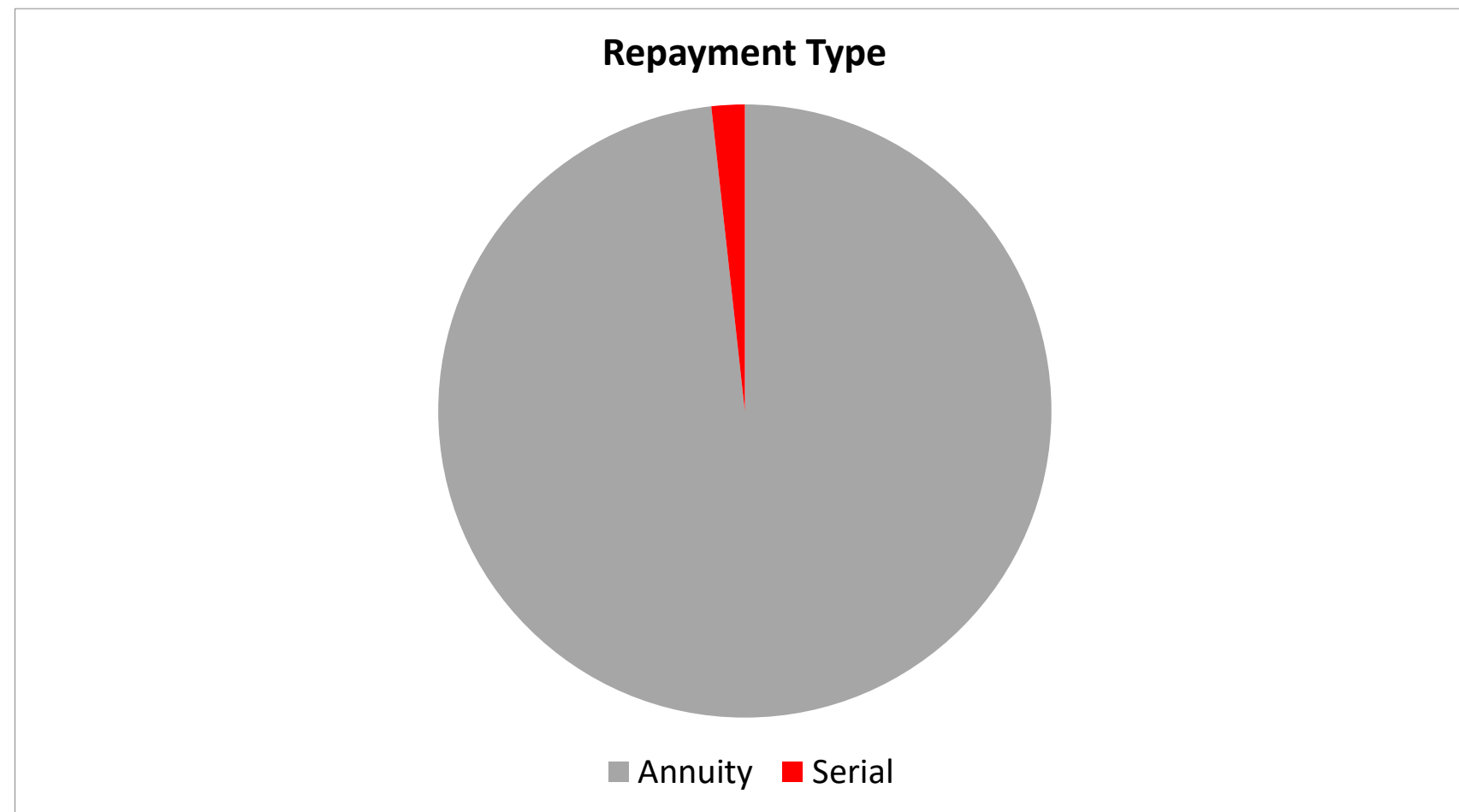
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	12 652	1 575 447 686	98,25 %	53,5	38,6
	Serial	171	28 011 279	1,75 %	35,4	38,9
		12 823	1 603 458 965	100 %	53,2	38,6

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23.b Repayment Type



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	30		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days



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24.a Dynamic Pre-Payments



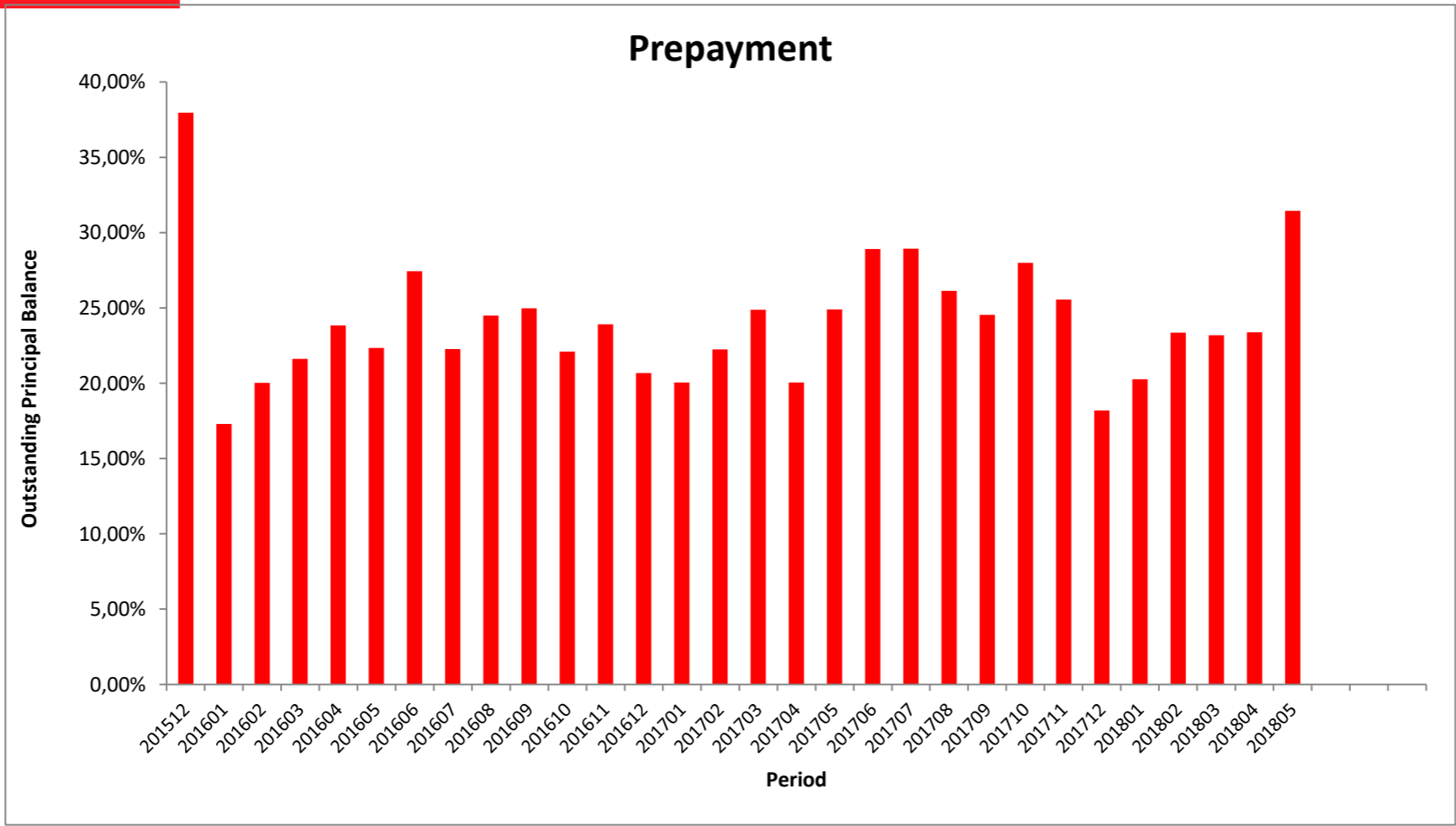
Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

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 %	
201706	72 215 970	2 575 492 819	28,9 %	
201707	69 083 294	2 461 447 678	28,9 %	
201708	58 709 478	2 355 663 434	26,1 %	
201709	52 458 623	2 261 086 429	24,5 %	
201710	58 254 835	2 158 188 957	28,0 %	
201711	50 183 025	2 066 184 627	25,6 %	
201712	33 097 743	1 994 371 631	18,2 %	
201801	35 822 427	1 917 048 682	20,3 %	
201802	40 323 915	1 839 037 050	23,4 %	
201803	38 345 727	1 763 332 181	23,2 %	
201804	37 076 394	1 688 809 450	23,4 %	
201805	49 654 383	1 603 458 965	31,4 %	

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24.b Dynamic Pre-Payments

Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	30		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days



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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	30		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 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	5 858 456	50												
20173	5 993 301	42												
20174	6 146 738	52												
20181	4 931 657	50												
20182	2 188 094	17												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	243 569	1 541 404	2 239 961	328 660	1 870 064	1 911 301	130 223	2 000 287	1 781 078	330	2 000 617	1 780 748
20163	2 241 179	25	73 113	618 195	1 622 984	162 454	780 649	1 460 530	32 045	812 694	1 428 485	173 197	985 891	1 255 288
20164	9 484 344	55	2 214 967	2 887 137	6 597 207	1 622 845	4 509 982	4 974 362	347 531	4 857 513	4 626 831	344 528	5 202 041	4 282 303
20171	7 220 771	56	330 667	330 667	6 890 104	1 251 392	1 582 059	5 638 712	901 257	2 483 316	4 737 455	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												
20182	2 188 094	17												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1			2018 2		
			Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20161	116 009	2	0	44 073	71 936	0	44 073	71 936
20162	3 781 365	25	0	2 000 617	1 780 748	4 905	2 005 522	1 775 843
20163	2 241 179	25	43 596	1 029 487	1 211 692	13 414	1 042 901	1 198 278
20164	9 484 344	55	19 628	5 221 669	4 262 675	31 676	5 253 345	4 230 999
20171	7 220 771	56	290 079	3 060 718	4 160 053	138 969	3 199 687	4 021 084
20172	5 858 456	50	113 608	2 315 937	3 542 519	40 011	2 355 948	3 502 508
20173	5 993 301	42	200 073	1 878 373	4 114 928	259 889	2 138 262	3 855 039
20174	6 146 738	52	1 790 433	2 185 513	3 961 225	387 498	2 573 011	3 573 727
20181	4 931 657	50	95 224	95 224	4 836 433	89 041	184 265	4 747 392
20182	2 188 094	17				4 279	4 279	3 172 067

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26. Delinquency



Reporting Date	27.06.2018					
Payment date	25.06.2018					
Period No	30					
Monthly Period	May 2018					
Interest Period	from	25.05.2018	to	25.06.2018	=	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	
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	5 728 195	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	52	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	86 292 186	21	2 826 885	14	1 809 861	14	1 916 836	20	1 663 485	
	2	1 839 037 050	13 137	1 723 031 397	616	83 505 441	150	21 534 366	47	5 498 189	17	2 062 744	15	1 926 712	12	1 478 201	18	1 929 305	
	3	1 763 332 181	12 590	1 625 437 542	719	100 809 388	170	23 367 383	60	6 896 784	30	2 401 931	14	2 623 246	13	1 795 907	12	1 338 867	
	4	1 688 809 450	12 275	1 561 294 119	683	94 772 231	140	18 193 468	51	6 753 683	35	3 707 132	22	2 017 363	11	2 071 454	17	2 188 094	
	5	1 603 458 965	11 895	1 483 168 844	687	90 927 111	112	15 057 834	50	5 643 677	31	3 446 637	28	3 346 503	20	1 868 359	10	988 252	
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Priority of Payments



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

Priority of Payments

Available Distribution Amount	+	106 840 486,37 NOK	9 237 505,89 EUR
Senior Expenses	-	690 378,17 NOK	
Class A Notes Interest	-	1 613 896,83 NOK	10 426,43 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	632 443,00 NOK	
Liquidity Reserve	-	11 396 187,60 NOK	
Class A Principal	-	85 350 485,00 NOK	9 227 079,46 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	-	443 780,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	936 496,40 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	754 819,37 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	690 378,17 NOK			
Interest accrued for the Period	2 690 119,83 NOK	1 613 896,83 NOK	632 443,00 NOK	443 780,00 NOK
Cumulative Interest accrued	158 228 945,03 NOK	124 920 195,03 NOK	19 580 706,00 NOK	13 728 044,00 NOK
Interest Payments	2 690 119,83 NOK	1 613 896,83 NOK	632 443,00 NOK	443 780,00 NOK
Cumulative Interest Payments	158 228 945,03 NOK	124 920 195,03 NOK	19 580 706,00 NOK	13 728 044,00 NOK
Interest accrued on Subordinated Loan for the Period	340 314,55 NOK			
Cumulative Interest accrued on Subordinated Loan	17 948 053,03 NOK			
Interest Payments on Subordinated Loan	340 314,55 NOK			
Cumulative Interest Payments on Subordinated Loan	17 948 053,03 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	27.06.2018
Payment date	25.06.2018
Period No	30
Monthly Period	May 2018
Interest Period from	25.05.2018 to 25.06.2018 = 31 days

Swap Counterparty Data

Swap Counterparty Provider Banco Santander
Swap Rating Trigger Breach
Swap Collateral posted 0,00 EUR

Swap Data

Swap Type Cross Currency Swap
Swap Opening Balance 1 027 523 450,00 NOK 111 083 616,22 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date) 1,0400 %
1M Euribor (Notes, Swap) -0,3710 %
Gross Amount Due to Swap Counterparty 86 964 381,83 NOK
Gross Amount Due from Swap Counterparty 9 237 505,89 EUR
EUR/NOK spot rate N/A

Bilkreditt 7 DAC
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30. Contact Details



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Reporting Date	27.06.2018
Payment date	25.06.2018
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Interest Period	from 25.05.2018 to 25.06.2018 = 31 days