

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.11.2017				
Payment date	27.11.2017			Following payment dates:	27.12.2017
Period No	23				25.01.2018
Monthly Period		Okt 2018			
Interest Period	from	25.10.2017	to	27.11.2017	= 33 days
Cut-Off Date		31.10.2017			

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1. Portfolio Information



Reporting Date	29.11.2017	
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Period No	23	
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Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 261 086 429,00 NOK	2 355 663 434,00 NOK
Scheduled Loan Principal Repayments	42 694 118,00 NOK	40 423 223,00 NOK
Prepayments	58 254 835,00 NOK	52 458 623,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	624 795,00 NOK	456 027,00 NOK
Total Principal Payments Received	101 573 748,00 NOK	93 337 873,00 NOK
	0,00	
New Defaulted Auto Loans in Period	1 688 990,00 NOK	1 593 469,00 NOK
Total New Defaults	1 688 990,00 NOK	1 593 469,00 NOK
Capitalised Interest (due to Repayment Holidays)	365 266,00 NOK	354 337,00 NOK
Closing Balance	2 158 188 957,00 NOK	2 261 086 429,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	13 106 701,00 NOK	12 752 364,00 NOK
New	365 266,00 NOK	354 337,00 NOK
Close	13 471 967,00 NOK	13 106 701,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	11 345 996,00 NOK	11 079 436,00 NOK
Recoveries on loans in default	652 898,00 NOK	1 089 579,00 NOK
Total Revenue Received in Period	11 998 894,00 NOK	12 169 015,00 NOK
# Loans		
At beginning of period	15 986 Loans	16 427 Loans
Paid in Full	472 Loans	431 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	14 Loans	10 Loans
At end of period	15 500 Loans	15 986 Loans
Weighted Average Loan Return	6,15 %	
Average NIBOR + Weighted Average Loan Threshold	3,79 %	

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2. Amount Due for Distribution



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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	21 753 019,47 NOK		22 599 293,42 NOK	
b. Collections (Principal, interest, fees, etc)	113 572 642,00 NOK		105 506 888,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	11 141 014,68 EUR	0,00 NOK	10 240 874,27 EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
f. Other Amounts Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	-1 141,88 NOK		-1 091,50 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)	135 324 519,59 NOK	11 141 014,68 EUR	128 105 089,92 NOK	10 240 874,27 EUR

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3. Reserve Accounts



Reporting Date	29.11.2017				
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Note Balance

Beginning of Period		2 261 086 429,00	NOK
End of Period		2 158 188 957,00	NOK

Reserve Fund

	in %		
Beginning of Period	0,2 %	5 022 000,00	NOK
Cash Outflow		5 022 000,00	NOK
Cash Inflow		5 022 000,00	NOK
End of Period	0,2 %	5 022 000,00	NOK
Required Reserve Amount	0,2 %	5 022 000,00	NOK

Liquidity Balance

Beginning of Period	0,7 %	16 731 019,47	NOK
Cash Outflow		16 731 019,47	NOK
Cash Inflow		15 974 403,43	NOK
End of Period	0,7 %	15 974 403,43	NOK
Required Reserve Amount	0,7 %	15 974 403,43	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		115 885 834,94	NOK
Cash Outflow		4 113 379,23	NOK
Drawings from Commingling Reserve		0,00	NOK
Cash Inflow		0,00	NOK
End of Period		111 772 455,71	NOK
Required Commingling Reserve Fund		111 772 455,71	NOK

CPI Reserve

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

Set-off from Deposits

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

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4. Performance Data



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Note Balance

Beginning of Period	2 261 086 429,00	NOK
End of Period	2 158 188 957,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	2 034 279 463,00	94,26 %	14 605
1-29 days past due	96 080 365,00	4,45 %	690
		0,00 %	
Delinquent Receivables:			
30-59 days past due	14 523 700,00	0,67 %	112
60-89 days past due	6 265 455,00	0,29 %	40
90-119 days past due	1 548 502,00	0,07 %	22
120-149 days past due	2 262 291,00	0,10 %	15
150-179 days past due	3 229 181,00	0,15 %	16
Total Performing and Delinquent	2 158 188 957,00	100,00 %	15 500

Current Period Defaults	1 688 990,00	14
Cumulative Defaults	36 384 415,00	268
Current Period Recoveries	652 898,00	
Cumulative Recoveries	13 841 996,00	

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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		172 951 397,73 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	135 324 519,59 NOK					
Amortisation	102 897 472,00 NOK					
Redemption per Class		11 124 051,03 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		2 224,81 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	2 158 188 957,00 NOK	161 827 346,70 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		69,36 %	18,36 %	0,03 %	12,23 %	0,01 %
Current Pool Factor		0,32	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	0,7900 %	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		34 590,28 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 224,81 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		32 365,47 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		3,39 EUR	1 947,92 NOK	1,56 NOK	1 650,00 NOK	1,65 NOK
Interest Payment	1 211 643,76 NOK	16 963,65 EUR	617 489,25 NOK	1 168,75 NOK	435 600,10 NOK	471,90 NOK
Interest Payment per Note		3,39 EUR	1 947,92 NOK	1,56 NOK	1 650,00 NOK	1,65 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		34,32 %	15,93 %		3,68 %	
Current CE (excl. Excess Spread)		31,61 %	13,22 %		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



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 Monthly Period Okt 2018
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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	Bilcredditt 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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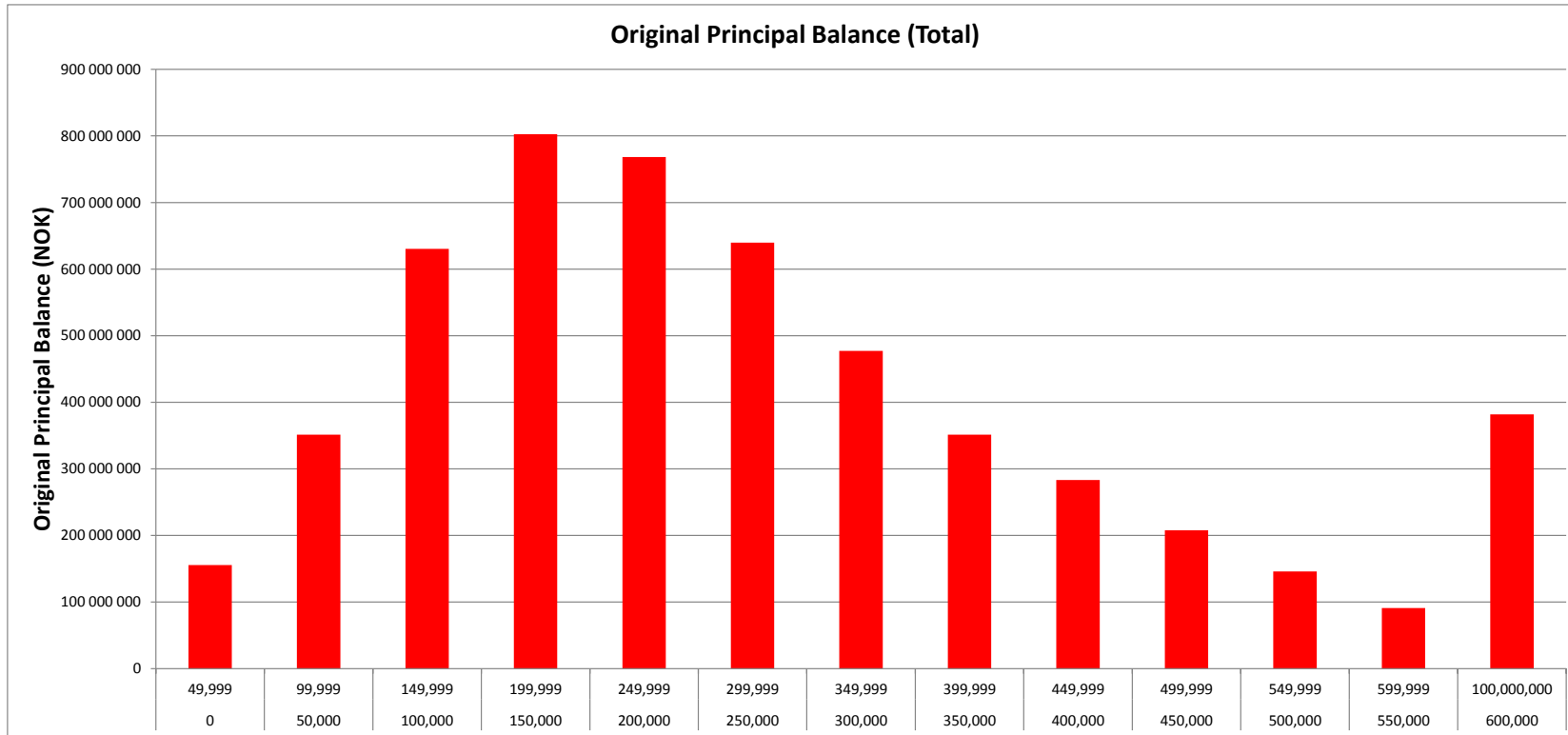
Average amount - all: 202 469

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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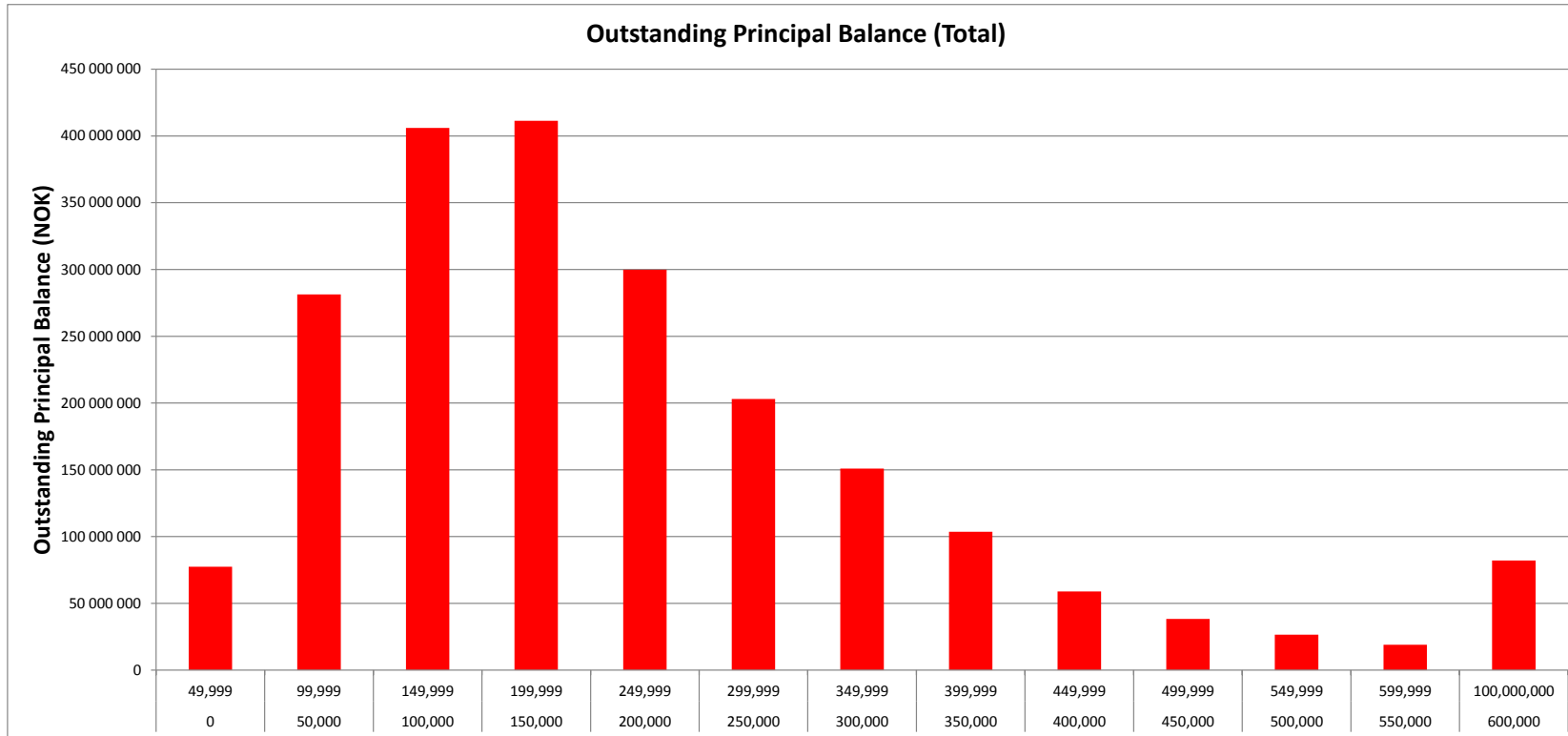
Average amount - all: 139 238

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	2 855	77 387 665	3,59 %	18,42 %	26,3	32,6	
50 000	99 999	3 759	281 357 401	13,04 %	24,25 %	38,0	32,1	
100 000	149 999	3 275	406 012 950	18,81 %	21,13 %	49,6	32,0	
150 000	199 999	2 373	411 332 312	19,06 %	15,31 %	57,3	31,8	
200 000	249 999	1 345	299 842 630	13,89 %	8,68 %	63,0	31,5	
250 000	299 999	744	203 037 994	9,41 %	4,80 %	67,2	31,1	
300 000	349 999	466	150 914 837	6,99 %	3,01 %	70,1	31,4	
350 000	399 999	278	103 535 784	4,80 %	1,79 %	74,6	31,0	
400 000	449 999	140	58 876 581	2,73 %	0,90 %	73,6	31,5	
450 000	499 999	81	38 261 151	1,77 %	0,52 %	73,4	31,5	
500 000	549 999	51	26 542 157	1,23 %	0,33 %	75,1	31,1	
550 000	599 999	33	19 003 854	0,88 %	0,21 %	78,3	31,9	
600 000	100 000 000	100	82 083 641	3,80 %	0,65 %	75,8	31,3	
Total		15 500	2 158 188 957	100 %	100 %	57,5	31,7	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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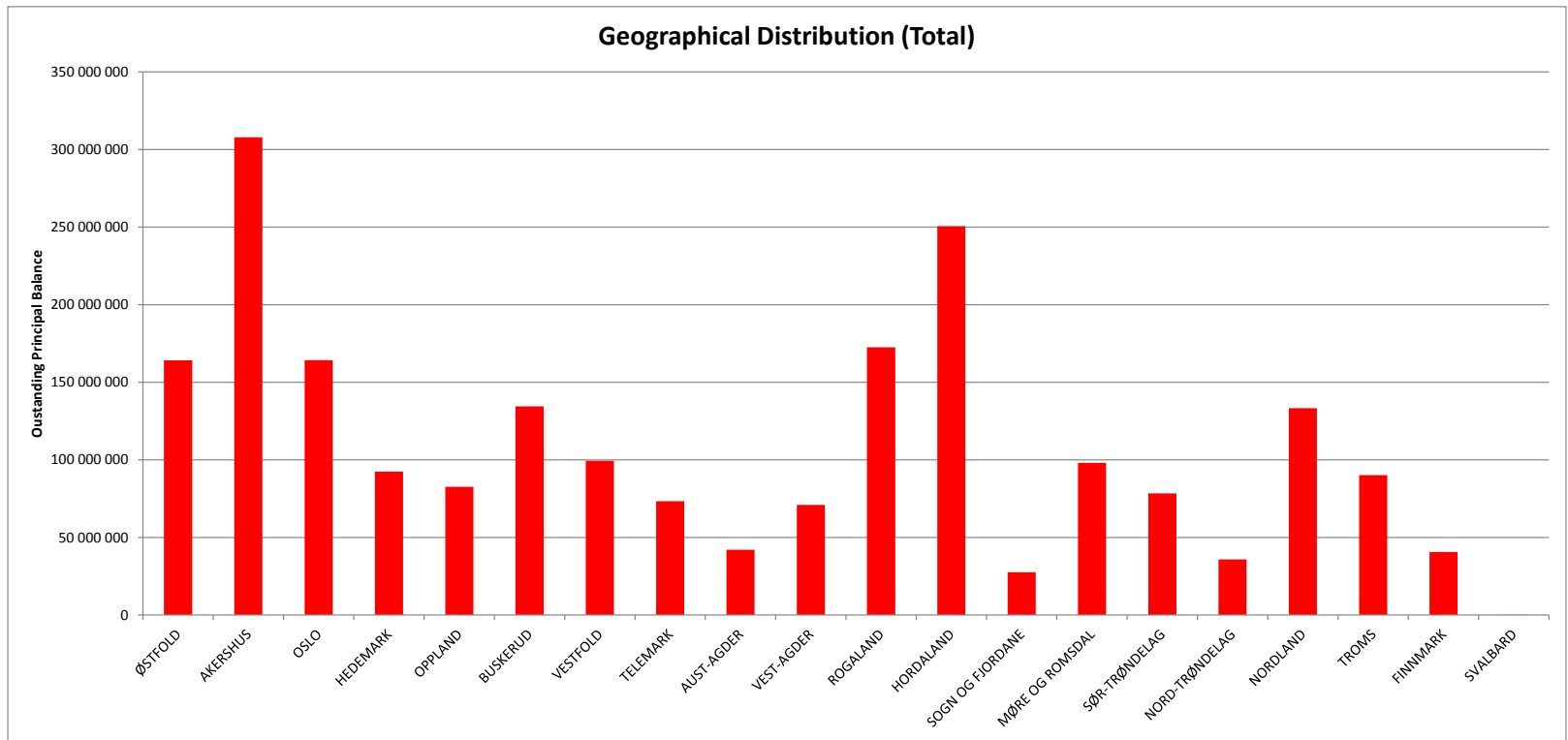
		TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning				
0100	1 252	164 105 599	7,60 %	8,08 %	ØSTFOLD	56,4	31,5				
0200	2 158	307 871 581	14,27 %	13,92 %	AKERSHUS	55,1	31,9				
0300	1 088	164 201 593	7,61 %	7,02 %	OSLO	53,2	31,4				
0400	753	92 433 869	4,28 %	4,86 %	HEDEMARK	54,4	31,4				
0500	656	82 592 726	3,83 %	4,23 %	OPPLAND	56,7	32,1				
0600	995	134 425 604	6,23 %	6,42 %	BUSKERUD	55,7	31,6				
0700	783	99 402 064	4,61 %	5,05 %	VESTFOLD	56,6	31,8				
0800	584	73 357 703	3,40 %	3,77 %	TELEMARK	55,8	32,0				
0900	343	42 016 999	1,95 %	2,21 %	AUST-AGDER	57,9	31,4				
1000	556	70 916 248	3,29 %	3,59 %	VEST-AGDER	58,9	32,2				
1100	1 211	172 511 301	7,99 %	7,81 %	ROGALAND	60,7	31,8				
1200	1 706	250 586 785	11,61 %	11,01 %	HORDALAND	57,8	31,8				
1400	171	27 538 916	1,28 %	1,10 %	SOGN OG FJORDANE	58,9	31,6				
1500	669	98 010 719	4,54 %	4,32 %	MJØRE OG ROMSDAL	60,4	31,5				
1600	592	78 358 504	3,63 %	3,82 %	SØR-TRØNDELAG	56,3	31,7				
1700	277	35 838 694	1,66 %	1,79 %	NORD-TRØNDELAG	57,0	30,9				
1800	878	133 288 408	6,18 %	5,66 %	NORDLAND	63,1	31,5				
1900	578	90 137 091	4,18 %	3,73 %	TROMS	64,3	31,4				
2000	249	40 557 959	1,88 %	1,61 %	FINNMARK	62,0	32,0				
2100	1	36 594	0,00 %	0,01 %	SVALBARD	35,0	26,0				
Total:	15 500	2 158 188 957	100 %	100 %		57,5	31,7				

Geographic distribution

Bilkreditt 7 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days



**Bilkreditt 7 DAC
Monthly Investor Report**

10.a Interest Rate



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

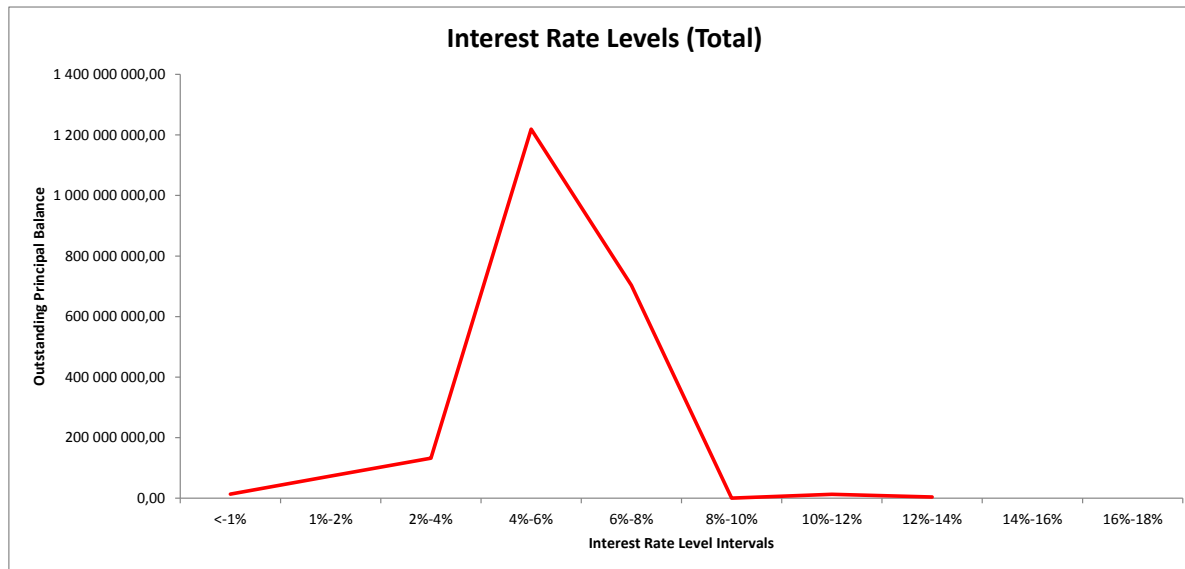
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1 %	143	13 559 804	0,63 %	43,5	29,6
1 %	2 %	600	73 159 333	3,39 %	49,1	30,5
2 %	4 %	734	132 185 532	6,12 %	57,1	29,8
4 %	6 %	7937	1 218 977 235	56,48 %	59,1	31,5
6 %	8 %	5592	703 302 111	32,59 %	56,5	32,5
8 %	10 %	3	168 900	0,01 %	39,3	33,7
10 %	12 %	389	13 099 904	0,61 %	35,0	31,5
12 %	14 %	102	3 736 138	0,17 %	41,7	33,1
14 %	16 %					
16 %	18 %					
Total		15 500	2 158 188 957	100 %	57,5	31,8

Bilkreditt 7 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days



Bilkreditt 7 DAC
Monthly Investor Report

11.a Remaining Terms



Reporting Date	29.11.2017			
Payment date	27.11.2017			
Period No	23			
Monthly Period	Okt 2018			
Interest Period	from	25.10.2017	to	27.11.2017 = 33 days

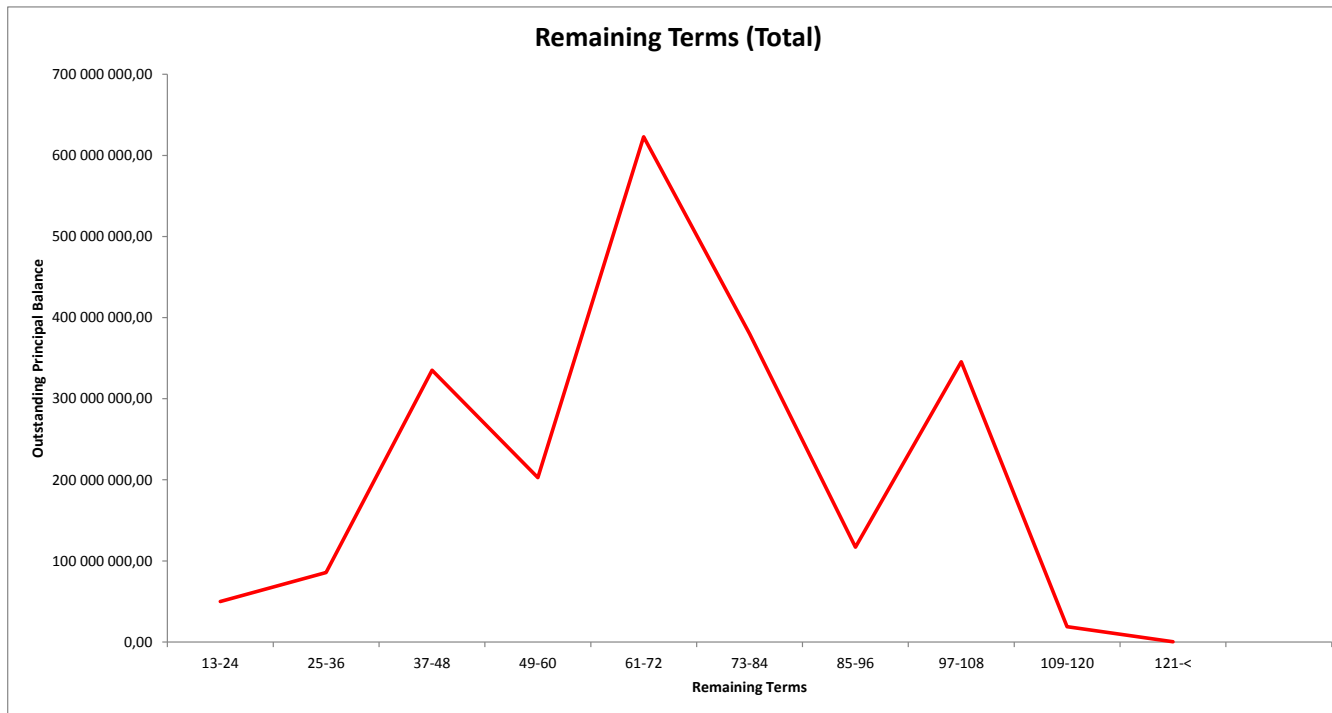
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity	1		12	1 102	49 914 051	2,31 %	7,5	31,4
	13		24	1 371	85 709 639	3,97 %	21,0	34,7
	25		36	3 776	335 029 861	15,52 %	31,0	31,2
	37		48	1 617	202 732 670	9,39 %	44,7	34,3
	49		60	4 059	622 896 246	28,86 %	55,2	31,4
	61		72	1 819	379 975 398	17,61 %	66,9	30,9
	73		84	466	117 063 710	5,42 %	79,9	34,2
	85		96	1 236	345 534 267	16,01 %	91,0	30,8
	97		108	53	19 001 233	0,88 %	98,0	27,3
	109		120	1	331 882	0 %	124,0	28,0
	121							
	Total			15 500	2 158 188 957	100 %	57,5	31,7

Bilkreditt 7 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	29.11.2017					
Payment date	27.11.2017					
Period No	23					
Monthly Period	Okt 2018					
Interest Period	from	25.10.2017	to	27.11.2017	=	33 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

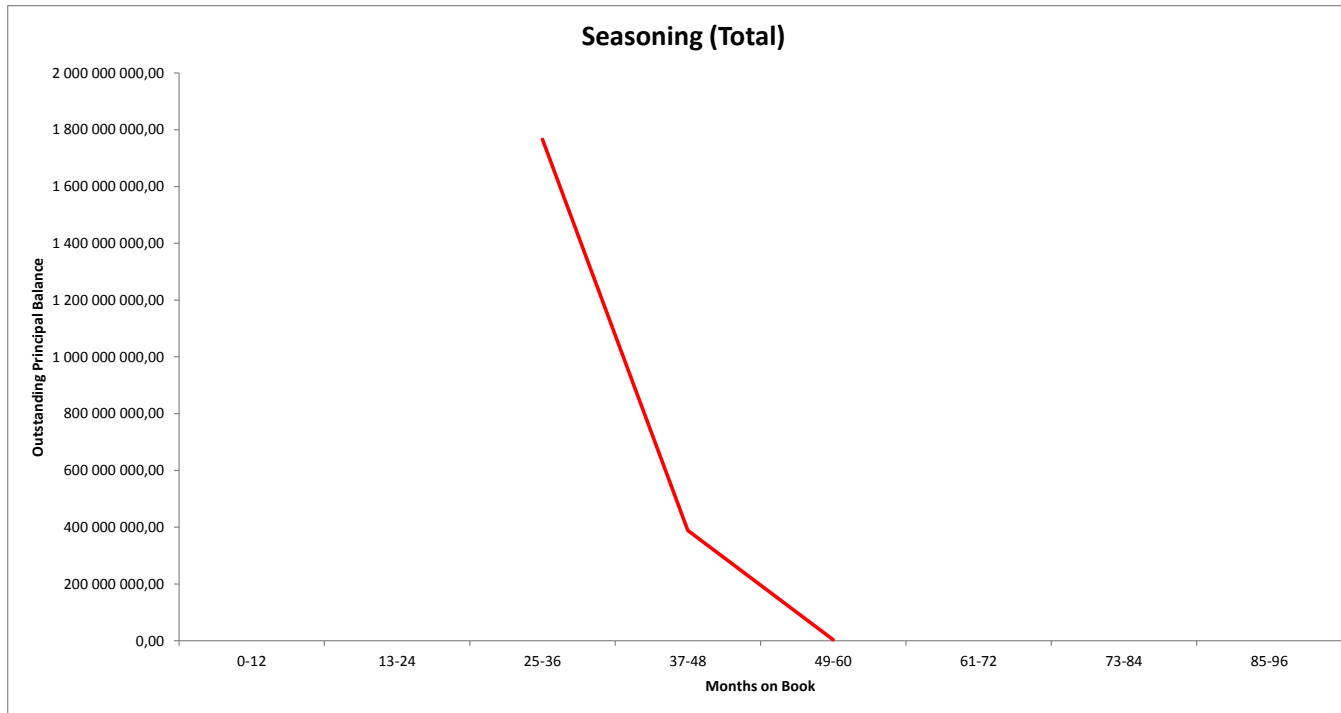
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	1 765 958 244	81,83 %	58,5	30,3
	37		48	3 028	18,01 %	52,9	38,0
	49		60	17	3 453 295	0,16 %	69,4
	61		72				
	73		84				
	85		96				
	Total		15 500	2 158 188 957	100,00 %	57,5	31,7

**Bilkreditt 7 DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from	25.10.2017 to 27.11.2017 = 33 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

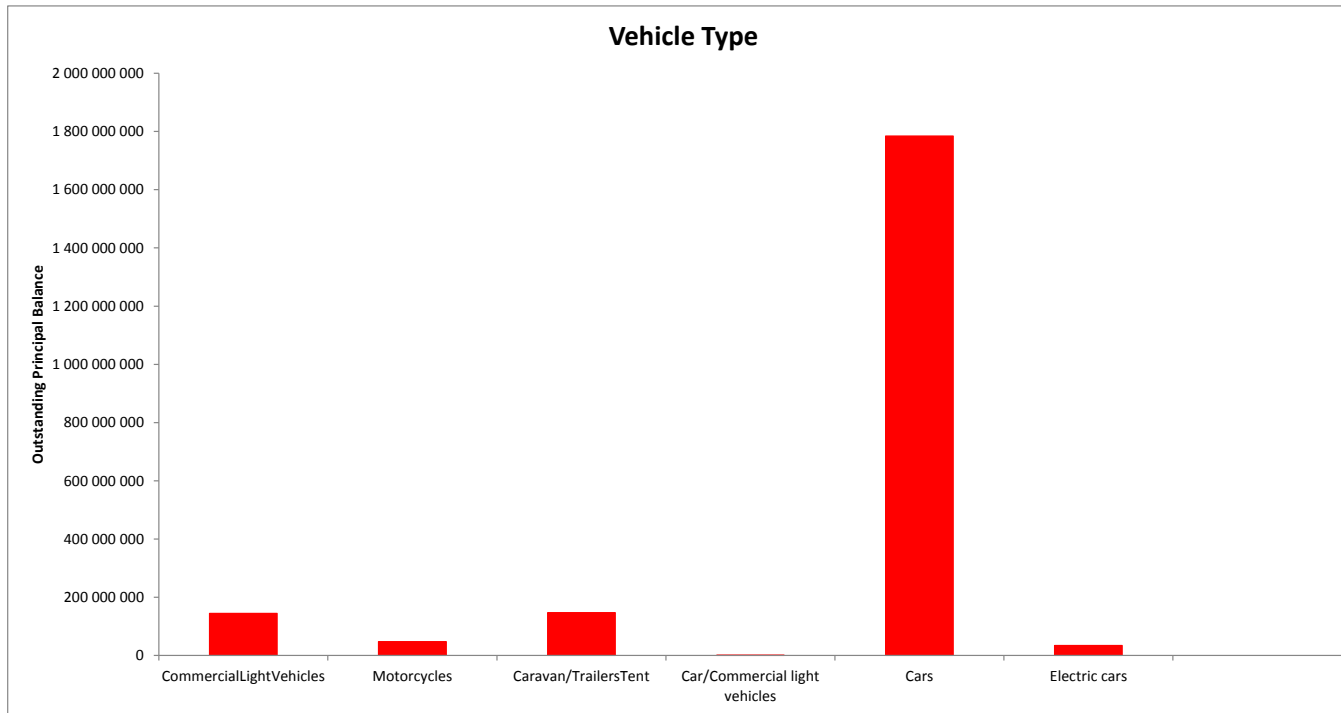
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 192	144 735 142	6,71 %	45,8	32,1
	Motorcycles	557	47 677 087	2,21 %	55,1	31,0
	Caravan/TrailersTent	813	147 319 347	6,83 %	73,3	31,1
	Car/Commercial light vehicles	1	62 466	0,00 %	11,0	26,0
	Cars	12 716	1 784 345 660	82,68 %	57,2	31,8
	Electric cars	221	34 049 255	1,58 %	59,8	30,1
	Total	15 500	2 158 188 957	100 %	57,5	31,7

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days



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Monthly Investor Report

14.a Hybrid loans



Reporting Date	29.11.2017				
Payment date	27.11.2017				
Period No	23				
Monthly Period	Okt 2018				
Interest Period	from	25.10.2017	to	27.11.2017	= 33 days

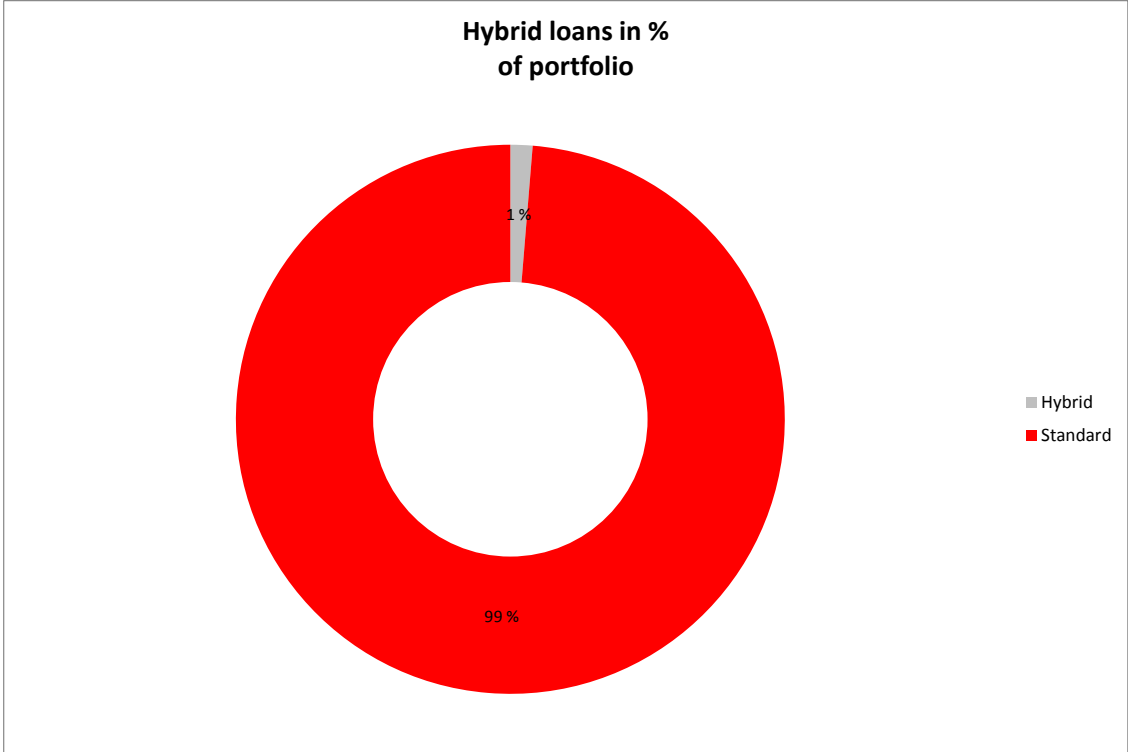
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		81	28 080 505	1,30 %	9,8	31,8
Standard		15 419	2 130 108 452	98,70 %	58,2	31,7
Total		15 500	2 158 188 957	100 %	57,5	31,7

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	29.11.2017					
Payment date	27.11.2017					
Period No	23					
Monthly Period	Okt 2018					
Interest Period	from	25.10.2017	to	27.11.2017	=	33 days



**Bil kreditt 7 DAC
Monthly Investor Report**

15.a # loans per borrower



Reporting Date	29.11.2017		
Payment date	27.11.2017		
Period No	23		
Monthly Period	Okt 2018		
Interest Period	from	25.10.2017	to 27.11.2017 = 33 days

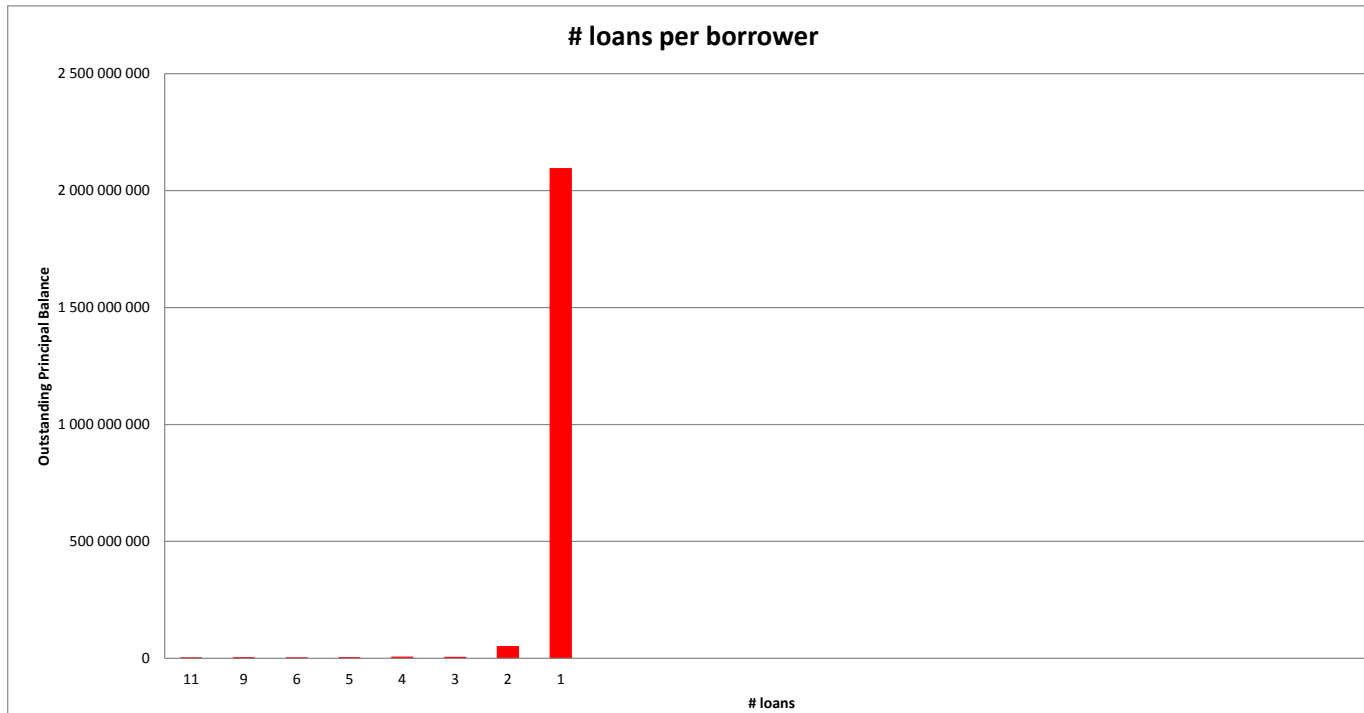
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	11	1	862 580	0,04 %
	9	1	1 675 667	0,08 %
	6	1	184 246	0,01 %
	5	3	1 857 944	0,09 %
	4	8	5 170 522	0,24 %
	3	12	4 134 650	0,19 %
	2	170	50 065 190	2,32 %
	1	15051	2 094 238 158	97,04 %
Total:		15 247	2 158 188 957	100,00 %

**Bilkreditt 7 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	29.11.2017					
Payment date	27.11.2017					
Period No	23					
Monthly Period	Okt 2018					
Interest Period	from	25.10.2017	to	27.11.2017	=	33 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 158 188 957	2 115 464 240	42 724 717	9 320 578	5,18 %	98,02 %
2	2 115 464 240	2 070 017 284	45 446 955	9 133 100	5,18 %	95,91 %
3	2 070 017 284	2 025 370 151	44 647 134	8 942 159	5,18 %	93,85 %
4	2 025 370 151	1 980 317 911	45 052 239	8 747 898	5,18 %	91,76 %
5	1 980 317 911	1 934 038 410	46 279 501	8 552 178	5,18 %	89,61 %
6	1 934 038 410	1 890 168 713	43 869 697	8 364 788	5,19 %	87,58 %
7	1 890 168 713	1 846 462 918	43 705 795	8 176 391	5,19 %	85,56 %
8	1 846 462 918	1 802 670 529	43 792 383	7 987 158	5,19 %	83,53 %
9	1 802 670 529	1 758 586 735	44 083 794	7 799 979	5,19 %	81,48 %
10	1 758 586 735	1 716 901 545	41 685 189	7 618 952	5,20 %	79,55 %
11	1 716 901 545	1 673 652 502	43 249 044	7 432 628	5,19 %	77,55 %
12	1 673 652 502	1 632 484 184	41 168 317	7 253 904	5,20 %	75,64 %
13	1 632 484 184	1 591 463 039	41 021 145	7 075 342	5,20 %	73,74 %
14	1 591 463 039	1 550 117 068	41 345 970	6 895 986	5,20 %	71,82 %
15	1 550 117 068	1 509 440 572	40 676 496	6 719 284	5,20 %	69,94 %
16	1 509 440 572	1 468 353 406	41 087 166	6 541 211	5,20 %	68,04 %
17	1 468 353 406	1 427 371 921	40 981 486	6 363 363	5,20 %	66,14 %
18	1 427 371 921	1 386 852 734	40 519 186	6 187 152	5,20 %	64,26 %
19	1 386 852 734	1 346 381 483	40 471 251	6 011 131	5,20 %	62,38 %
20	1 346 381 483	1 305 913 290	40 468 193	5 835 075	5,20 %	60,51 %

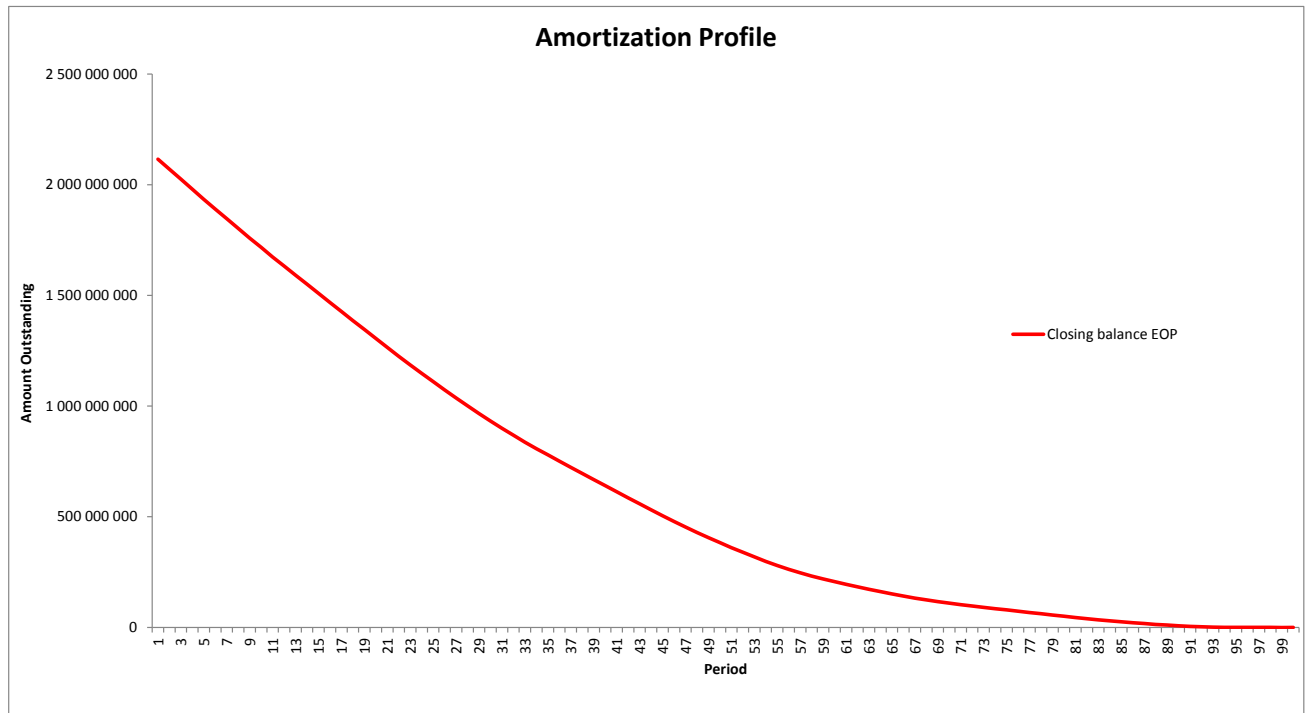
Amortization profile (first 20 periods)

Bilkreditt 7 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	29.11.2017					
Payment date	27.11.2017					
Period No	23					
Monthly Period	Okt 2018					
Interest Period	from	25.10.2017	to	27.11.2017	=	33 days

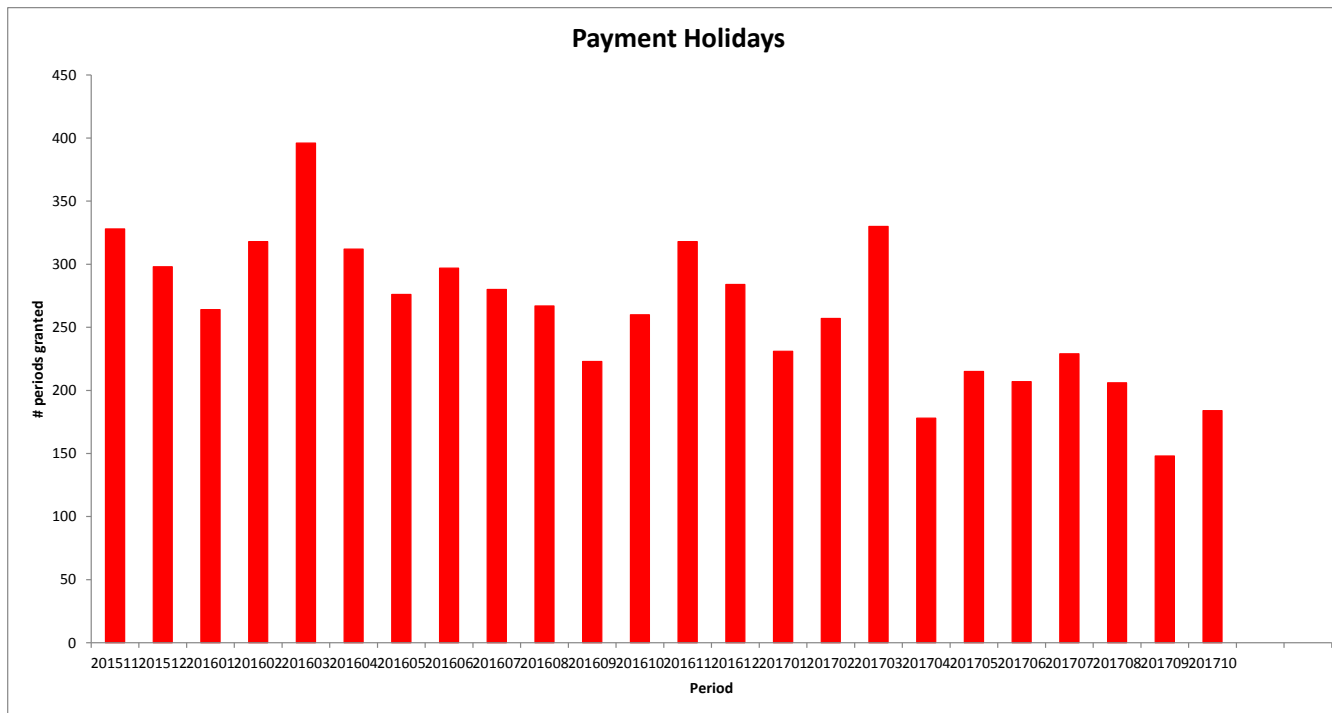


Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29.11.2017					
Payment date	27.11.2017					
Period No	23					
Monthly Period	Okt 2018					
Interest Period	from	25.10.2017	to	27.11.2017	=	33 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



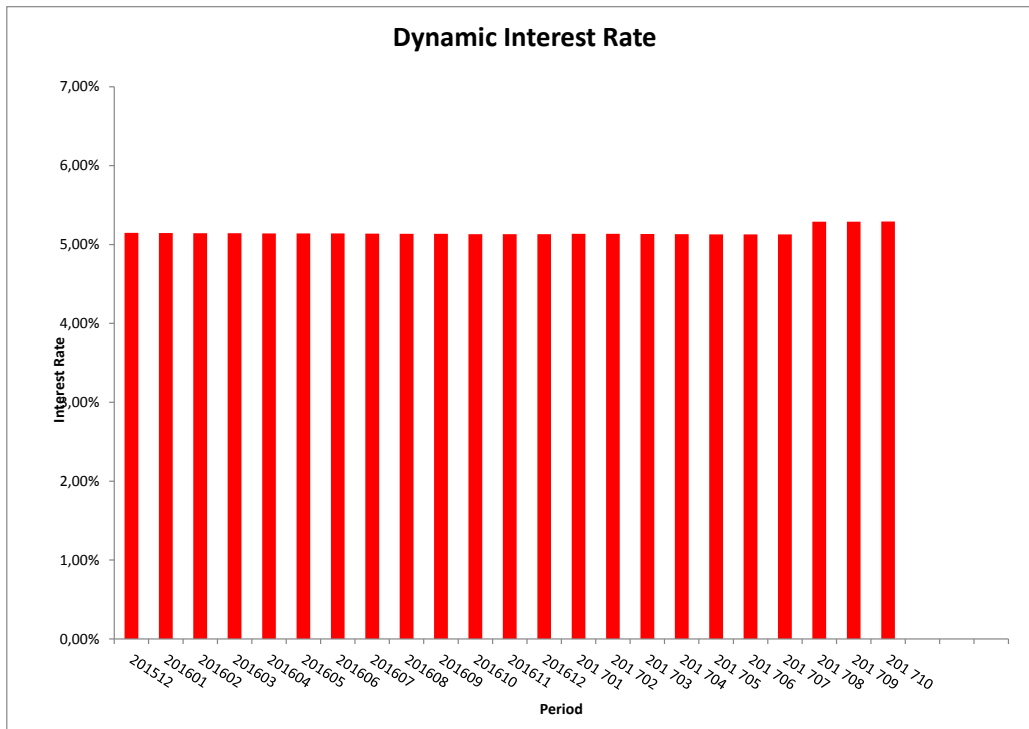
Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

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 %

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	29.11.2017		
Payment date	27.11.2017		
Period No	23		
Monthly Period	Okt 2018		
Interest Period	from	25.10.2017	to 27.11.2017 = 33 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

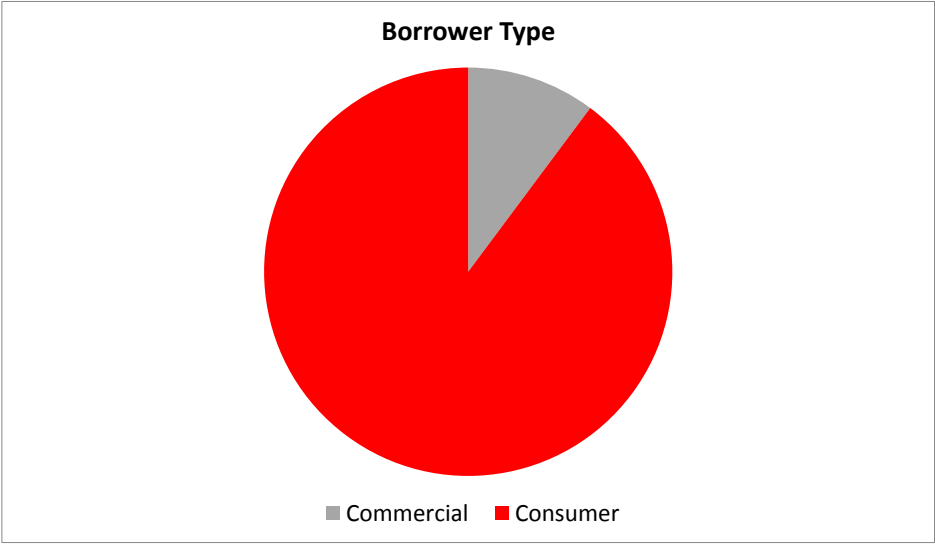
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 401	220 066 557	10,20 %	41,1	31,6
	Consumer	14 099	1 938 122 400	89,80 %	59,4	31,7
	Total	15 500	2 158 188 957	100 %	57,5	31,7

Bilkreditt 7 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date			29.11.2017		
Payment date			27.11.2017		
Period No			23		
Monthly Period			Okt 2018		
Interest Period	from	25.10.2017	to	27.11.2017	= 33 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

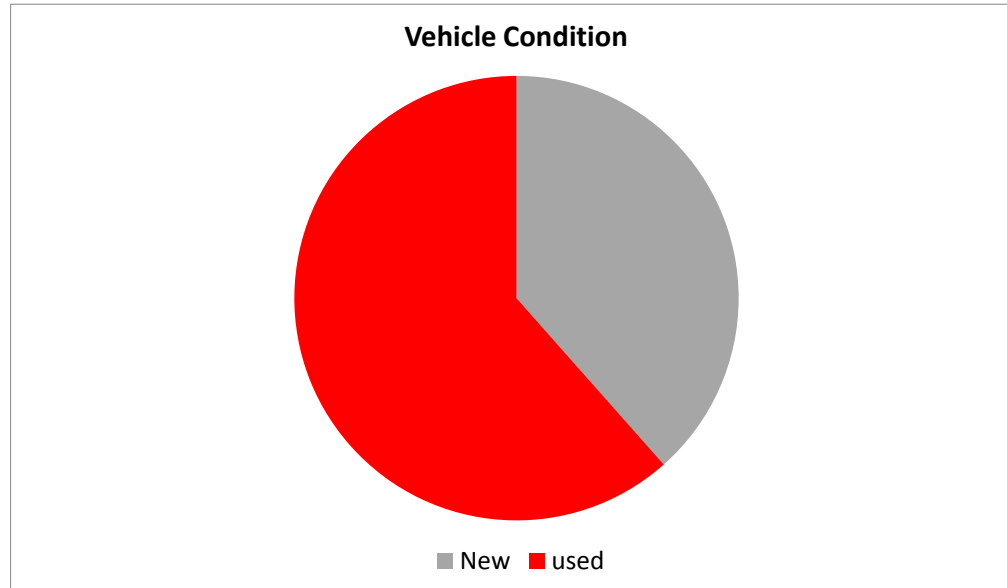
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 749	830 073 269	38,46 %	58,4	31,5
	used	10 751	1 328 115 688	61,54 %	57,0	31,8
		15 500	2 158 188 957	100 %	57,5	31,7

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

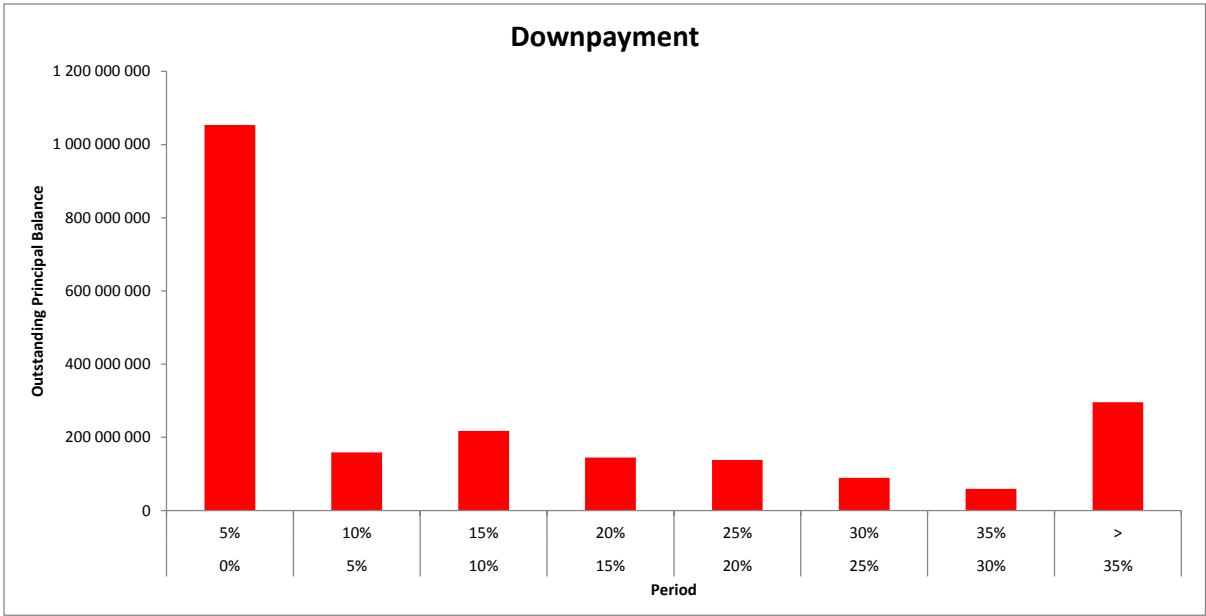
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 997	1 053 464 972	48,81 %	58,5	31,8
	5 %	10 %	943	158 955 362	7,37 %	60,4	31,9
	10 %	15 %	1 343	217 786 680	10,09 %	61,8	31,9
	15 %	20 %	945	144 780 278	6,71 %	56,6	31,7
	20 %	25 %	1 007	138 347 987	6,41 %	56,8	31,4
	25 %	30 %	689	89 511 170	4,15 %	59,4	31,6
	30 %	35 %	502	59 365 942	2,75 %	54,7	31,8
	35 %	>	3 074	295 976 566	13,71 %	50,2	31,3
Total		15 500	2 158 188 957	100 %	57,5	31,7	

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	29.11.2017		
Payment date	27.11.2017		
Period No	23		
Monthly Period	Okt 2018		
Interest Period	from	25.10.2017	to 27.11.2017 = 33 days



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	23	
Monthly Period	Okt 2018	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

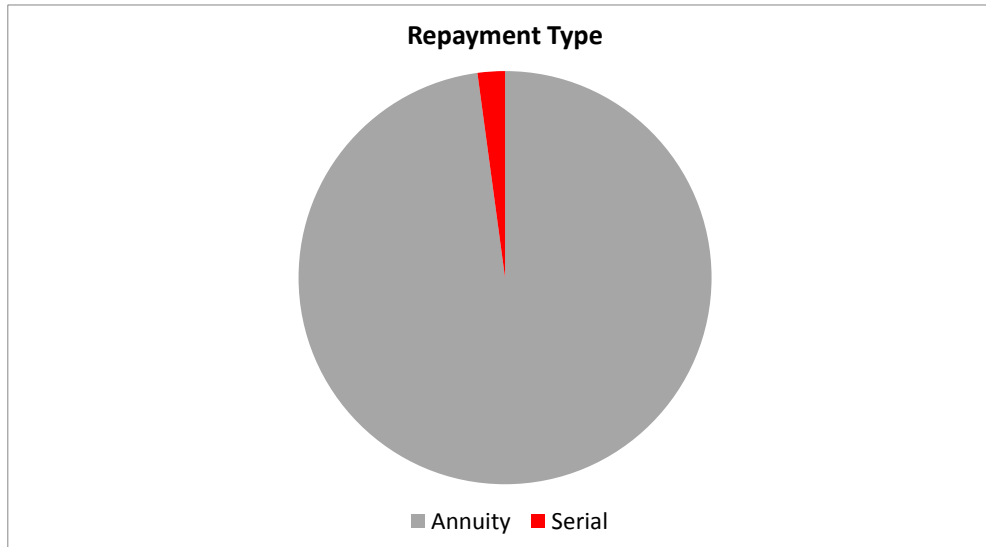
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	15 253	2 112 041 467	97,86 %	58,0	31,7
	Serial	247	46 147 490	2,14 %	34,6	31,8
		15 500	2 158 188 957	100 %	57,5	31,7

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Monthly Investor Report

23.b Repayment Type



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days



**Bilkreditt 7 DAC
Monthly Investor Report**

24.a Dynamic Pre-Payments



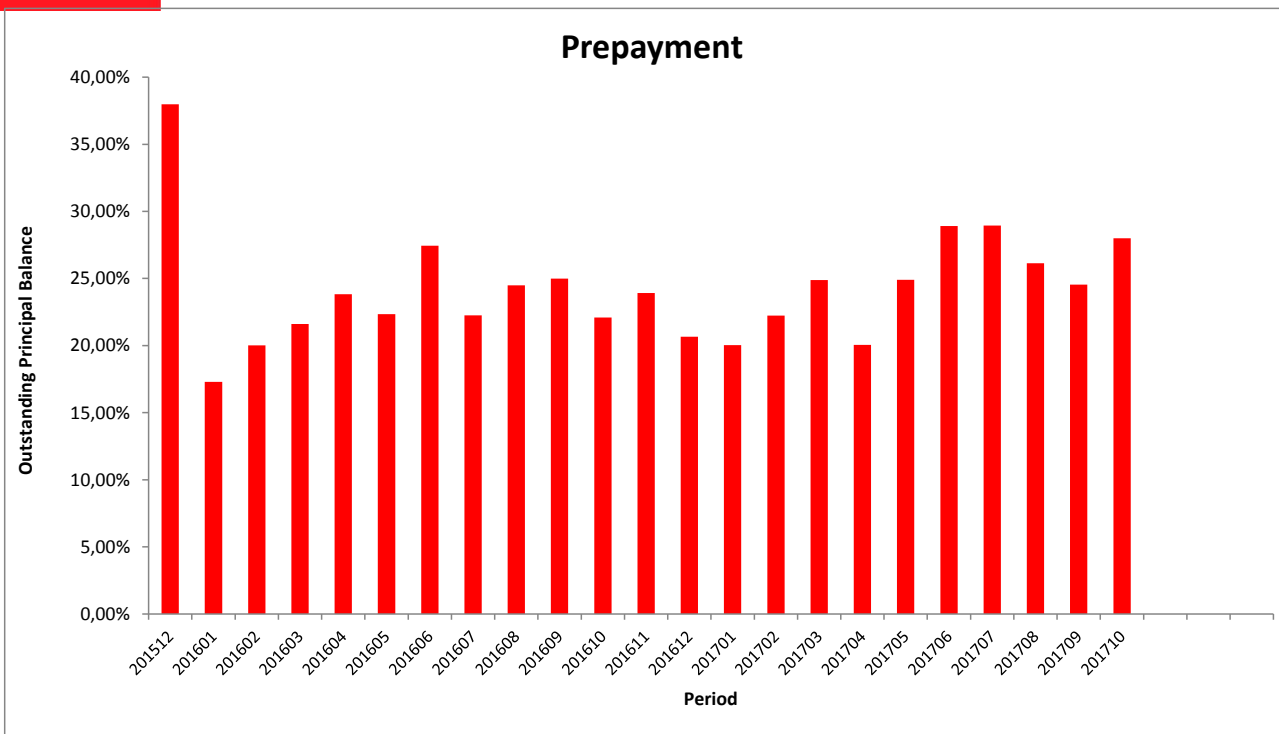
Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

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 %	

**Bilkreditt 7 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days



Bilkreditt 7 DAC
Monthly Investor Report

Reporting Date	29.11.2017		
Payment date	27.11.2017		
Period No	23		
Monthly Period	Okt 2018		
Interest Period	from	25.10.2017	to 27.11.2017 = 33 days

25. Defaults, Recoveries and Losses by Quarter of Default



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												
20173	5 993 301	42												
20174	4 442 870	39												

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	Cum. Recoveries	Loss	Recoveries	Cum. 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	0	2 000 287	1 781 078
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	14 483	827 177	1 414 002
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	344 028	5 201 541	4 282 803
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	196 218	2 679 534	4 541 237
20172	5 858 456	50				1 479 078	1 479 078	4 379 378	338 244	1 817 322	4 041 134	34 831	1 852 153	4 006 303
20173	5 993 301	42							1 173 893	1 173 893	4 819 408	63 338	1 237 231	4 756 070
20174	1 688 990	14										0	0	1 688 990

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Bilkreditt 7 DAC
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26. Delinquency



Reporting Date	29.11.2017		
Payment date	27.11.2017		
Period No	23		
Monthly Period	Okt 2018		
Interest Period	from	25.10.2017	to 27.11.2017 = 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	
2016	3	4 524 706 931	22 900	4 279 252 351	1 043	206 590 642	140	26 435 940	38	5 676 935	26	4 828 524	9	1 444 858	4	477 681	1	114 072	
	4	4 367 347 791	22 429	4 117 906 506	1 021	208 772 723	140	26 417 237	38	6 799 700	16	2 419 817	20	3 586 950	9	1 444 858	3	351 002	
	5	4 218 125 879	22 001	3 981 772 279	949	186 245 359	181	36 329 729	43	6 641 106	19	3 770 482	8	944 073	15	2 422 851	9	1 478 965	
	6	4 051 770 340	21 751	3 876 870 489	716	137 504 851	109	24 186 373	48	8 896 096	15	1 583 965	12	1 982 158	7	746 408	13	1 951 398	
	7	3 914 038 749	21 160	3 715 790 392	849	154 533 815	128	26 356 684	39	8 461 118	33	6 636 434	10	962 621	10	1 297 685	11	844 643	
	8	3 768 451 252	20 704	3 582 250 550	794	144 777 644	129	21 739 491	42	8 522 391	23	5 806 122	23	4 640 990	7	714 064	10	966 445	
	9	3 628 974 674	20 218	3 444 913 716	778	143 879 435	126	22 807 337	40	5 940 658	19	2 867 124	21	5 526 519	16	3 039 885	4	430 091	
	10	3 500 830 886	19 738	3 309 934 149	834	156 162 224	113	18 257 057	43	6 861 534	23	3 772 624	14	1 845 461	13	3 997 837	17	2 741 005	
	11	3 367 793 358	19 330	3 206 906 487	768	127 434 828	117	20 181 370	33	4 835 393	25	3 527 138	20	3 086 122	13	1 822 020	19	4 184 562	
	12	3 252 814 674	18 951	3 091 388 914	789	130 610 052	111	16 782 660	32	5 728 234	18	3 040 644	19	2 675 195	18	2 588 975	19	2 558 777	
	2017	1	3 140 559 658	18 519	2 973 759 140	786	130 894 757	148	23 037 060	41	5 134 081	19	3 107 252	13	2 362 811	17	2 264 557	22	2 646 902
		2	3 027 367 407	18 207	2 872 692 927	745	119 144 490	124	21 835 234	45	6 530 640	27	3 577 686	13	1 725 127	11	1 861 303	17	2 214 075
3		2 907 719 819	17 761	2 759 117 665	710	112 926 258	130	20 483 732	42	8 235 957	26	2 727 549	19	2 601 408	11	1 627 250	17	2 359 794	
4		2 807 839 654	17 290	2 646 053 435	784	123 551 363	147	21 700 376	57	9 302 807	21	4 183 101	16	1 531 684	14	1 516 888	18	2 984 562	
5		2 694 469 911	16 803	2 525 097 173	834	132 797 757	150	21 322 678	41	5 510 203	31	5 535 537	15	2 514 746	17	1 691 817	15	1 384 792	
6		2 575 492 819	16 589	2 446 750 743	619	100 436 759	110	16 362 338	39	5 617 654	15	1 857 850	18	2 783 939	10	1 683 536	17	1 489 102	
7		2 461 447 678	15 959	2 314 009 838	776	117 794 126	116	18 105 275	36	4 865 399	18	2 649 106	10	1 434 136	15	2 589 798	9	1 524 223	
8		2 355 663 434	15 573	2 226 311 138	640	99 958 827	141	19 133 933	27	3 437 730	24	3 360 035	14	2 106 892	8	1 354 879	23	2 875 609	
9		2 261 086 429	15 026	2 117 812 736	742	109 793 382	136	21 898 753	32	3 820 831	20	2 669 033	17	3 077 153	13	2 014 541	10	1 593 469	
10		2 158 188 957	14 605	2 034 279 463	690	96 080 365	112	14 523 700	40	6 265 455	22	1 548 502	15	2 262 291	16	3 229 181	14	1 688 990	

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27. Priority of Payments



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

Priority of Payments

Available Distribution Amount	+	135 324 519,59 NOK	11 141 014,68 EUR
Senior Expenses	-	929 220,25 NOK	
Class A Notes Interest	-	2 308 245,39 NOK	16 963,65 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	618 658,00 NOK	
Liquidity Reserve	-	15 974 403,43 NOK	
Class A Principal	-	102 897 472,00 NOK	11 124 051,03 EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	0,00 NOK	
Class B Principal	-	0,00 NOK	
Payments to the Reserve Fund	-	5 022 000,00 NOK	
Class C Notes Interest	-	436 072,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 525 476,15 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	5 612 972,37 NOK	0,00 EUR

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Monthly Investor Report

28. Transaction Costs



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	929 220,25 NOK			
Interest accrued for the Period	3 362 975,39 NOK	2 308 245,39 NOK	618 658,00 NOK	436 072,00 NOK
Cumulative Interest accrued	138 542 294,98 NOK	112 442 715,98 NOK	15 345 266,00 NOK	10 754 313,00 NOK
Interest Payments	3 362 975,39 NOK	2 308 245,39 NOK	618 658,00 NOK	436 072,00 NOK
Cumulative Interest Payments	138 542 294,98 NOK	112 442 715,98 NOK	15 345 266,00 NOK	10 754 313,00 NOK
Interest accrued on Subordinated Loan for the Period	468 860,11 NOK			
Cumulative Interest accrued on Subordinated Loan	15 420 275,82 NOK			
Interest Payments on Subordinated Loan	468 860,11 NOK			
Cumulative Interest Payments on Subordinated Loan	15 420 275,82 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	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period from	25.10.2017 to 27.11.2017 = 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	1 599 800 429,00 NOK 172 951 397,73 EUR
3M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,7900 %
1M Euribor (Notes, Swap)	-0,3730 %
Gross Amount Due to Swap Counterparty	105 205 717,39 NOK
Gross Amount Due from Swap Counterparty	11 141 014,68 EUR
EUR/NOK spot rate	N/A

Bilkreditt 7 DAC
Monthly Investor Report

30. Contact Details



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Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	23
Monthly Period	Okt 2018
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days