

**Bil kreditt 7 DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	28.11.2018				
Payment date	26.11.2018			Following payment dates:	27.12.2018
Period No	35				25.01.2019
Monthly Period	Oct 2018				
Interest Period	from 25.10.2018	to	26.11.2018	=	32 days
Cut-Off Date	31.10.2018				

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**1. Portfolio Information**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>1 312 833 463,00 NOK</b>	<b>1 376 072 177,00 NOK</b>
Scheduled Loan Principal Repayments	29 552 590,00 NOK	28 155 254,00 NOK
Prepayments	39 233 092,00 NOK	33 343 303,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	361 230,00 NOK	279 882,00 NOK
<b>Total Principal Payments Received</b>	<b>69 146 912,00 NOK</b>	<b>61 778 439,00 NOK</b>
	0,00	
New Defaulted Auto Loans in Period	2 671 236,00 NOK	1 694 248,00 NOK
<b>Total New Defaults</b>	<b>2 671 236,00 NOK</b>	<b>1 694 248,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	284 868,00 NOK	233 973,00 NOK
<b>Closing Balance</b>	<b>1 241 300 183,00 NOK</b>	<b>1 312 833 463,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	16 526 842,00 NOK	16 292 869,00 NOK
New	284 868,00 NOK	233 973,00 NOK
Close	<b>16 811 710,00 NOK</b>	<b>16 526 842,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	7 023 114,00 NOK	6 779 450,00 NOK
Recoveries on loans in default	1 007 886,00 NOK	837 639,00 NOK
<b>Total Revenue Received in Period</b>	<b>8 031 000,00 NOK</b>	<b>7 617 089,00 NOK</b>
<b># Loans</b>		
At beginning of period	11 074 Loans	11 435 Loans
Paid in Full	374 Loans	342 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	19 Loans	19 Loans
<b>At end of period</b>	<b>10 681 Loans</b>	<b>11 074 Loans</b>
Weighted Average Loan Return	6,65 %	
Average NIBOR + Weighted Average Loan Threshold	4,04 %	

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**2. Amount Due for Distribution**



Reporting Date	28.11.2018			
Payment date	26.11.2018			
Period No	35			
Monthly Period	Oct 2018			
Interest Period	from	25.10.2018	to	26.11.2018 = 32 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	15 066 000,00 NOK		15 066 000,00 NOK	
b. Collections (Principal, interest, fees, etc)	77 177 912,00 NOK		69 395 528,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	7 740 277,41 EUR	0,00 NOK	6 843 636,80 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	-22 425,29 NOK		-993,17 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
<b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>	<b>92 221 486,71 NOK</b>	<b>7 740 277,41 EUR</b>	<b>84 460 534,83 NOK</b>	<b>6 843 636,80 EUR</b>

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**3. Reserve Accounts**



Reporting Date	28.11.2018				
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**Note Balance**

Beginning of Period		1 312 833 463,00	NOK
End of Period		1 241 300 183,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	0,4 %	5 022 000,00	NOK
Cash Outflow		5 022 000,00	NOK
Cash Inflow		5 022 000,00	NOK
End of Period	0,4 %	5 022 000,00	NOK
Required Reserve Amount	0,4 %	5 022 000,00	NOK

**Liquidity Balance**

Beginning of Period	0,8 %	10 044 000,00	NOK
Cash Outflow		10 044 000,00	NOK
Cash Inflow		10 044 000,00	NOK
End of Period	0,8 %	10 044 000,00	NOK
Required Reserve Amount	0,8 %	10 044 000,00	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		73 475 006,57	NOK
Cash Outflow		721 609,83	NOK
Drawings from Commingling Reserve		0,00	NOK
Cash Inflow		0,00	NOK
End of Period		72 753 396,75	NOK
Required Commingling Reserve Fund		72 753 396,75	NOK

**CPI Reserve**

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

**Set-off from Deposits**

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

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**4. Performance Data**



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**Note Balance**

Beginning of Period	1 312 833 463,00	NOK
End of Period	1 241 300 183,00	NOK

**Portfolio Performance:**

**Performing Receivables:**

	NOK	%	# loans
Current	1 161 900 993,00	93,60 %	10 044
1-29 days past due	59 595 337,00	4,80 %	486
		0,00 %	

**Delinquent Receivables:**

30-59 days past due	10 401 815,00	0,84 %	76
60-89 days past due	4 217 298,00	0,34 %	31
90-119 days past due	1 462 977,00	0,12 %	14
120-149 days past due	1 384 039,00	0,11 %	11
150-179 days past due	2 337 724,00	0,19 %	19
<b>Total Performing and Delinquent</b>	<b>1 241 300 183,00</b>	<b>100,00 %</b>	<b>10 681</b>

Current Period Defaults	2 671 236,00	19
Cumulative Defaults	59 844 689,00	488
Current Period Recoveries	1 007 886,00	
Cumulative Recoveries	23 433 788,00	

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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
<b>General Note Information</b>						
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 (S&P/Moody's)		AAA(sf)/Aaa(sf)	AAA(sf)/Aa1(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
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		70 437 563,57 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	92 221 486,71 NOK					
Amortisation	71 533 280,00 NOK					
Redemption per Class		7 733 327,57 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		1 546,67 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	1 241 300 183,00 NOK	62 704 236,00 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		46,73 %	31,92 %	0,06 %	21,27 %	0,02 %
Current Pool Factor		0,13	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	-0,3690 %					
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	32					
Principal Outstanding per Note Beginning of Period		14 087,51 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 546,67 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		12 540,85 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		1,39 EUR	2 211,11 NOK	1,77 NOK	1 857,78 NOK	1,86 NOK
Interest Payment	1 257 520,02 NOK	6 949,84 EUR	700 922,33 NOK	1 326,67 NOK	490 453,68 NOK	531,32 NOK
Interest Payment per Note		1,39 EUR	2 211,11 NOK	1,77 NOK	1 857,78 NOK	1,86 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		56,46 %	24,47 %		3,18 %	
Current CE (excl. Excess Spread)		54,49 %	22,50 %		1,21 %	

**We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the**

On 21 December, 2015, the Norwegian Ministry of Finance adopted transitional rules to the new Norwegian financial companies act which entered into force on 1 January, 2016.

The transitional rules correspond to the proposal from the Norwegian FSA and state that securitisations which closed in accordance with the existing Norwegian financial institutions act, and have notes remaining outstanding, may progress as agreed between the parties.

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**6. Counterparty Ratings, Trigger Levels and Consequences**



Reporting Date 28.11.2018  
 Payment date 26.11.2018  
 Period No 35  
 Monthly Period Oct 2018  
 Interest Period: 25.10.2018 to 26.11.2018 = 32 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				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current					
Issuer	Bilkreditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-1	P-1 Review for possible Downgrade	P-1	A Credit watch negative	A	A2 Review for possible Downgrade	A2	N	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount standing to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-1	N/A	P-1	BBB- Credit Watch Negative	A	Baa2 Review for possible Downgrade	A2	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-1	N/A	P-1	BB+ Credit watch Negative	A	Baa3 Review for possible Downgrade	A2	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-	A	A3	A1	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		A		A1	N/A	
Corporate Service Provider	Bank of New York Mellon		A-1			P-1		A		A1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon		A-1			P-1		A		A1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa2	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	28.11.2018		
Payment date	26.11.2018		
Period No	35		
Monthly Period	Oct 2018		
Interest Period	from	25.10.2018	to 26.11.2018 = 32 days

Average amount - all: 202 469

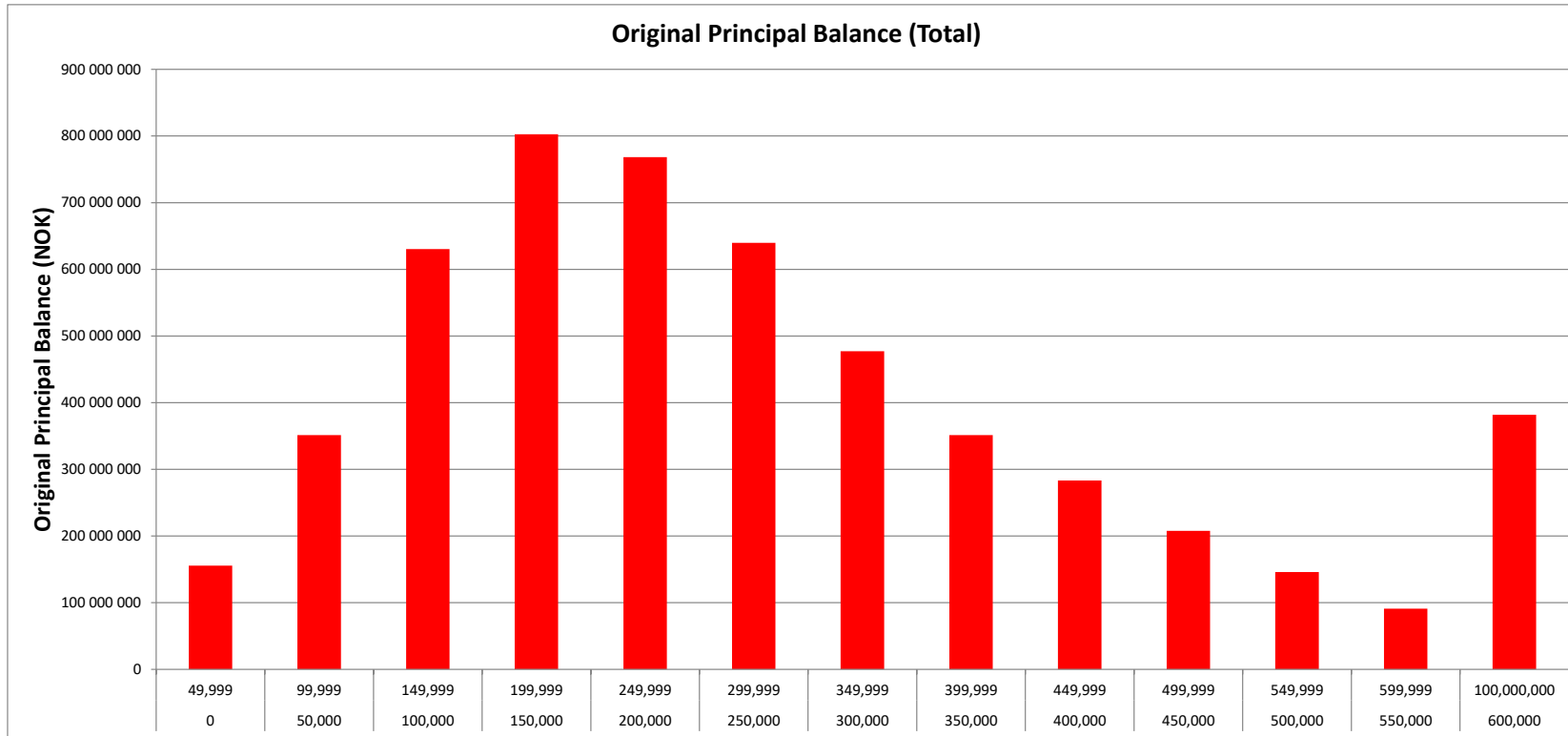
		TOTAL								
		Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance		0		49 999	2 085	155 602 799	2,94 %	7,99 %	13,8	3,8
		50 000		99 999	4 461	351 322 040	6,65 %	17,09 %	50,2	9,3
		100 000		149 999	4 936	630 375 313	11,92 %	18,91 %	62,1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



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**7.b Original Principal Balance Graph**

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**8.a Outstanding Principal Balance**



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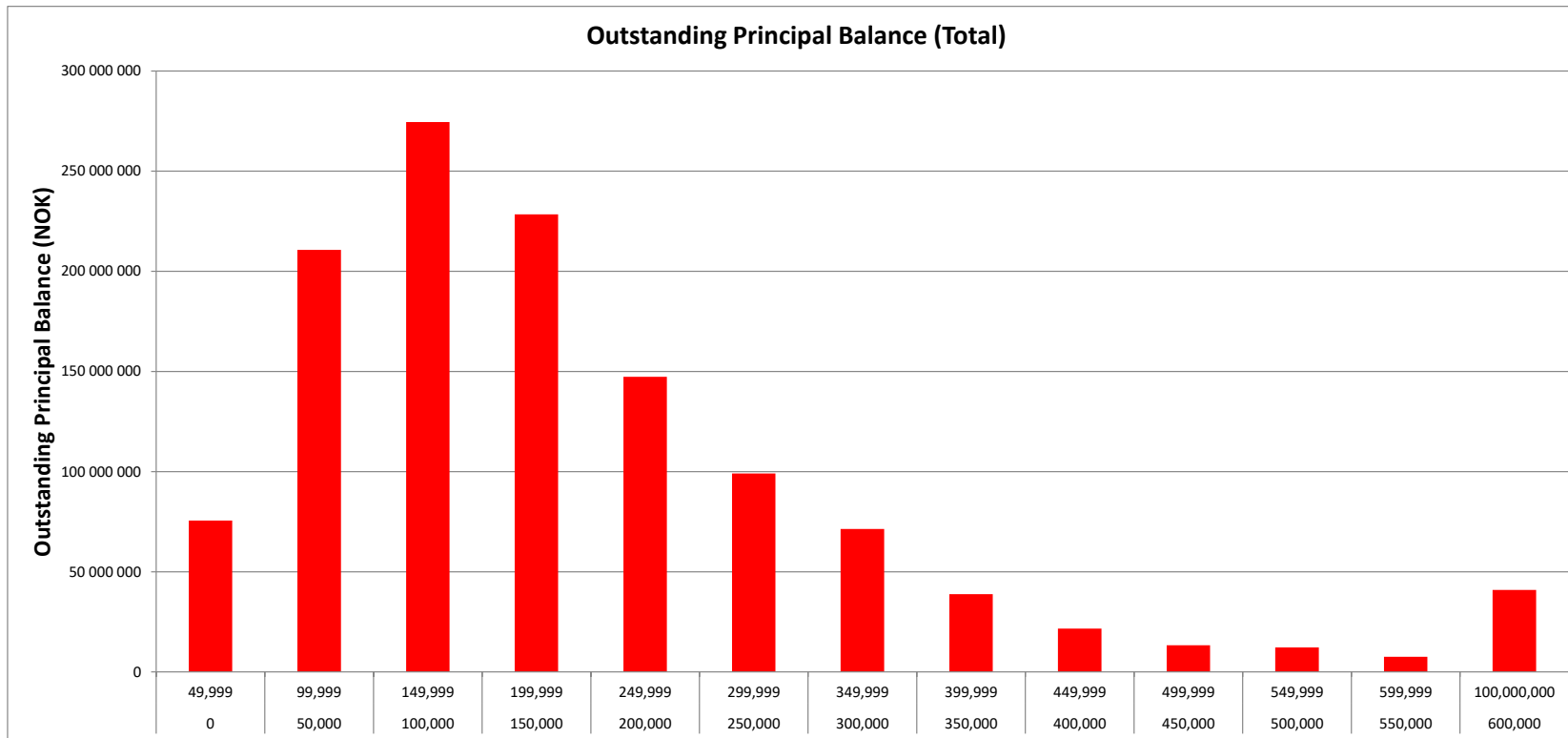
Average amount - all: 116 216

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	49 999	2 751	75 586 272	6,09 %	25,76 %	20,7	44,5
	50 000	99 999	2 848	210 698 710	16,97 %	26,66 %	34,1	43,9
	100 000	149 999	2 235	274 530 909	22,12 %	20,93 %	44,7	43,8
	150 000	199 999	1 331	228 431 377	18,40 %	12,46 %	52,7	43,3
	200 000	249 999	662	147 359 409	11,87 %	6,20 %	58,0	43,3
	250 000	299 999	362	99 088 629	7,98 %	3,39 %	62,9	42,8
	300 000	349 999	221	71 312 381	5,74 %	2,07 %	67,4	43,2
	350 000	399 999	105	38 830 205	3,13 %	0,98 %	70,4	43,4
	400 000	449 999	51	21 632 817	1,74 %	0,48 %	69,2	43,8
	450 000	499 999	28	13 297 340	1,07 %	0,26 %	74,3	43,5
	500 000	549 999	23	12 151 597	0,98 %	0,22 %	72,7	42,4
	550 000	599 999	13	7 513 276	0,61 %	0,12 %	68,3	44,0
	600 000	100 000 000	51	40 867 261	3,29 %	0,48 %	71,8	43,9
	Total			10 681	1 241 300 183	100 %	100 %	50,1

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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	854	91 976 783	7,41 %	8,00 %	ØSTFOLD	48,7	43,2			
0200	1 442	167 832 641	13,52 %	13,50 %	AKERSHUS	48,0	43,9			
0300	656	84 797 265	6,83 %	6,14 %	OSLO	49,4	43,4			
0400	523	53 129 995	4,28 %	4,90 %	HEDEMARK	47,3	43,5			
0500	441	47 312 469	3,81 %	4,13 %	OPPLAND	47,2	44,1			
0600	690	74 281 006	5,98 %	6,46 %	BUSKERUD	46,8	43,4			
0700	550	58 071 559	4,68 %	5,15 %	VESTFOLD	48,2	43,6			
0800	418	43 855 950	3,53 %	3,91 %	TELEMARK	48,7	43,9			
0900	237	25 948 043	2,09 %	2,22 %	AUST-AGDER	49,6	43,2			
1000	383	41 784 326	3,37 %	3,59 %	VEST-AGDER	50,7	43,9			
1100	883	105 198 464	8,47 %	8,27 %	ROGALAND	52,8	43,7			
1200	1 231	147 803 180	11,91 %	11,53 %	HORDALAND	50,6	43,6			
1400	130	17 571 396	1,42 %	1,22 %	SOGN OG FJORDANE	51,2	43,7			
1500	487	59 503 260	4,79 %	4,56 %	MØRE OG ROMSDAL	52,0	43,5			
1600	392	46 639 944	3,76 %	3,67 %	SØR-TRØNDELAG	49,7	43,8			
1700	192	21 921 289	1,77 %	1,80 %	NORD-TRØNDELAG	48,5	42,7			
1800	610	76 913 768	6,20 %	5,71 %	NORDLAND	54,9	43,4			
1900	403	55 137 428	4,44 %	3,77 %	TROMS	56,4	43,1			
2000	158	21 620 844	1,74 %	1,48 %	FINNMARK	54,8	43,5			
2100	1	573	0,00 %	0,01 %	SVALBARD	2,0	50,0			
Total:	10 681	1 241 300 183	100 %	100 %		50,1	43,6			

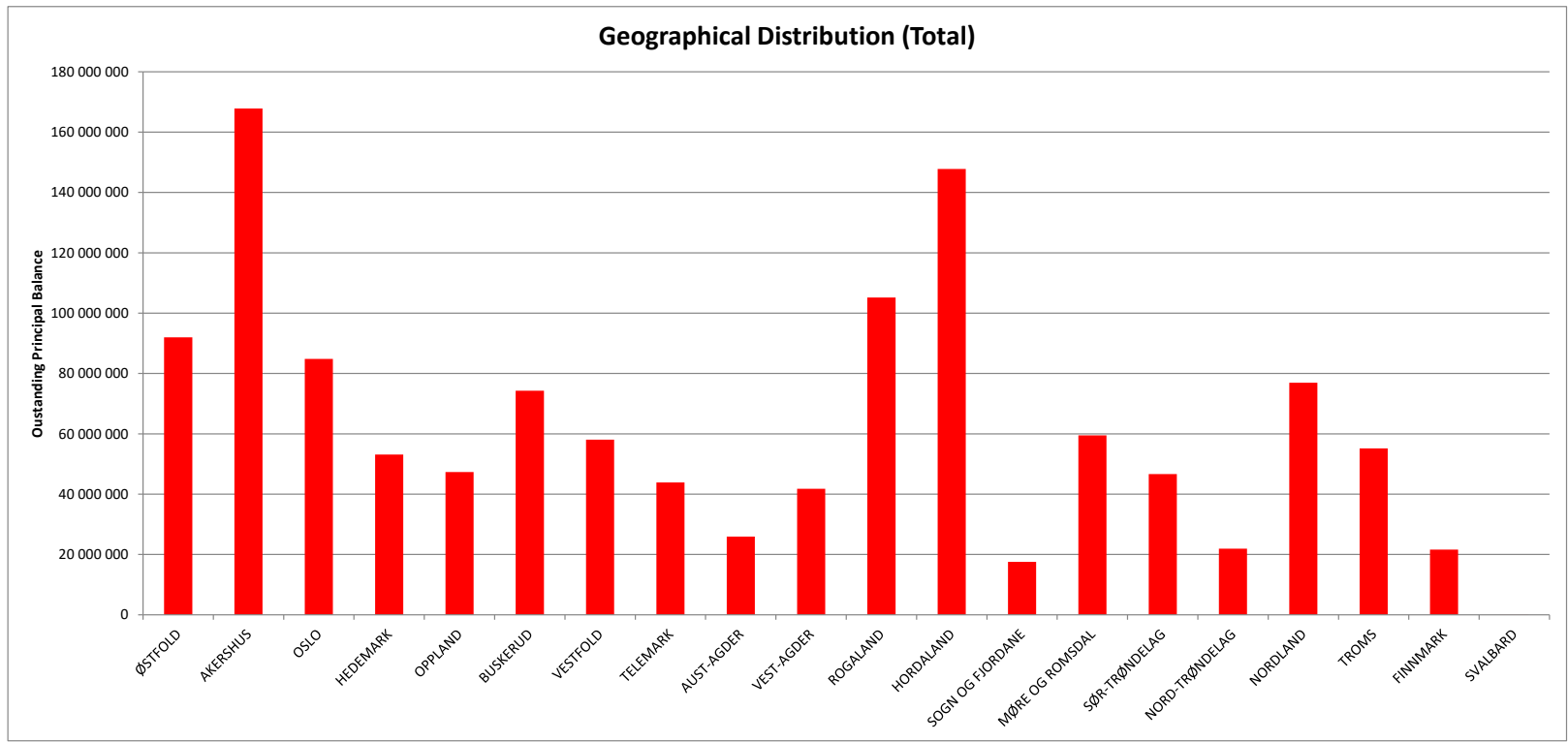
Geographic distribution

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**9.b Geographical Distribution Graph**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days



**Bilkreditt 7 DAC**  
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**10.a Interest Rate**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days

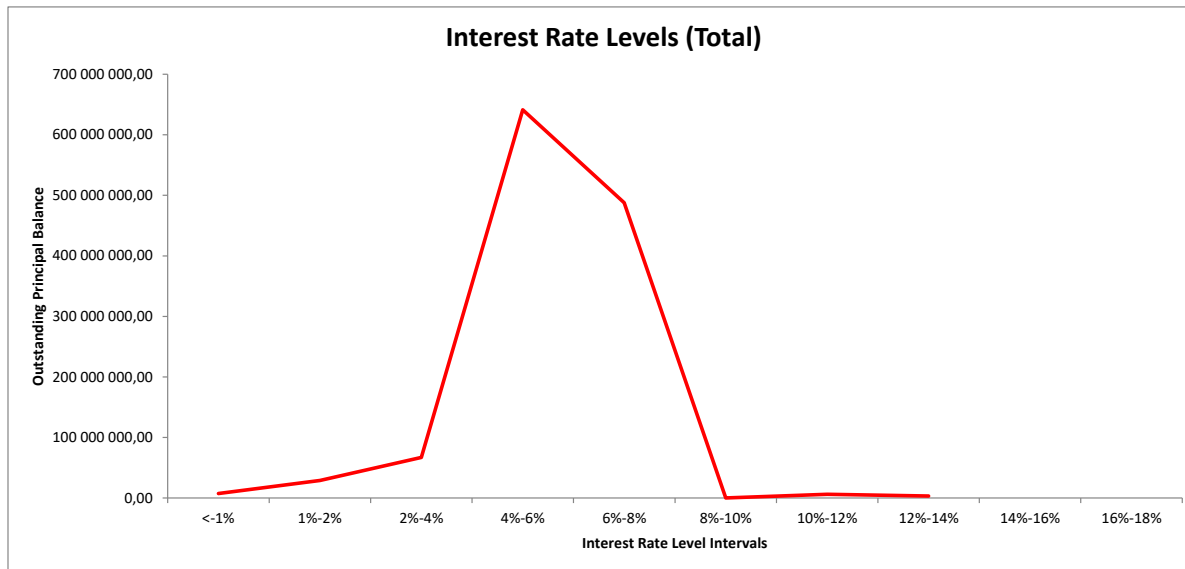
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1%	97	7 275 821	0,59 %	35,6	41,6
1 %	2 %	297	28 867 197	2,33 %	43,2	42,2
2 %	4 %	485	66 880 506	5,39 %	49,5	42,1
4 %	6 %	4918	641 266 066	51,66 %	52,1	43,2
6 %	8 %	4589	487 632 931	39,28 %	48,5	44,4
8 %	10 %	2	60 234	0,00 %	19,6	41,4
10 %	12 %	202	6 177 982	0,50 %	30,5	43,2
12 %	14 %	91	3 139 446	0,25 %	36,4	44,7
14 %	16 %					
16 %	18 %					
Total		10 681	1 241 300 183	100 %	50,1	43,6

**Bilkreditt 7 DAC  
Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days





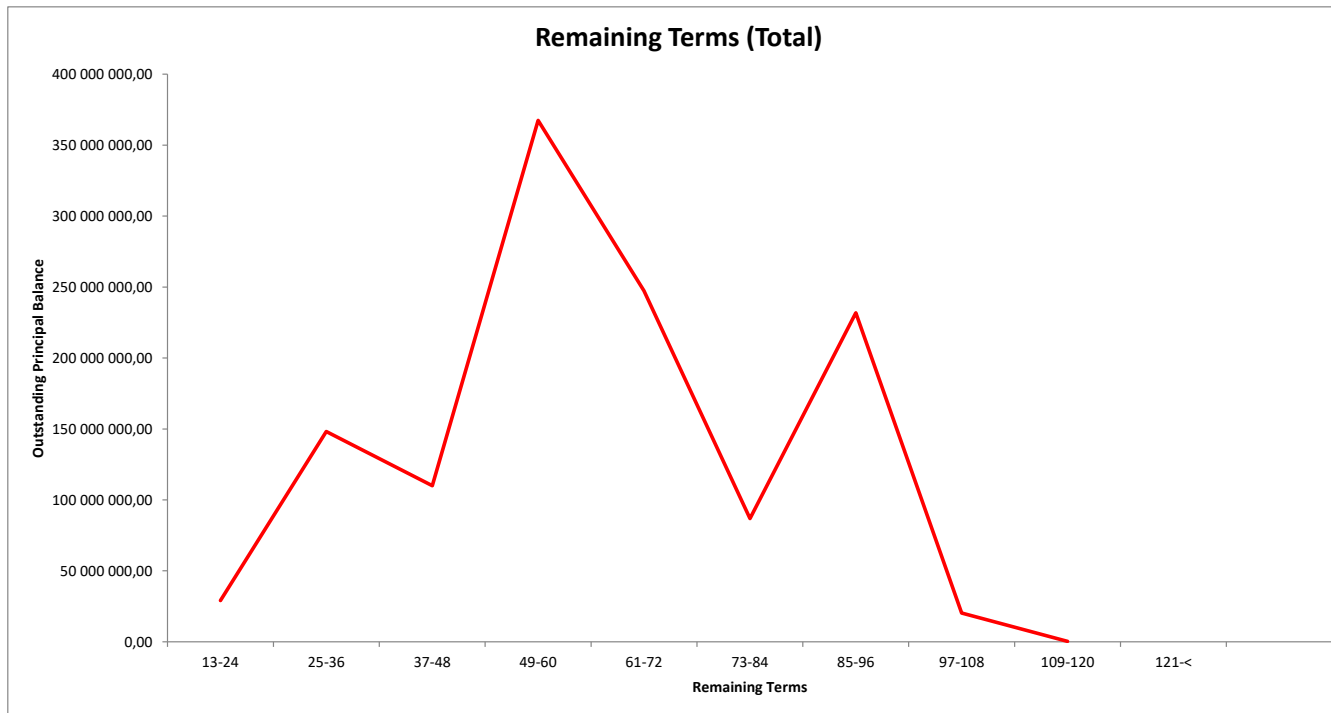


**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	28.11.2018					
Payment date	26.11.2018					
Period No	35					
Monthly Period	Oct 2018					
Interest Period	from	25.10.2018	to	26.11.2018	=	32 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

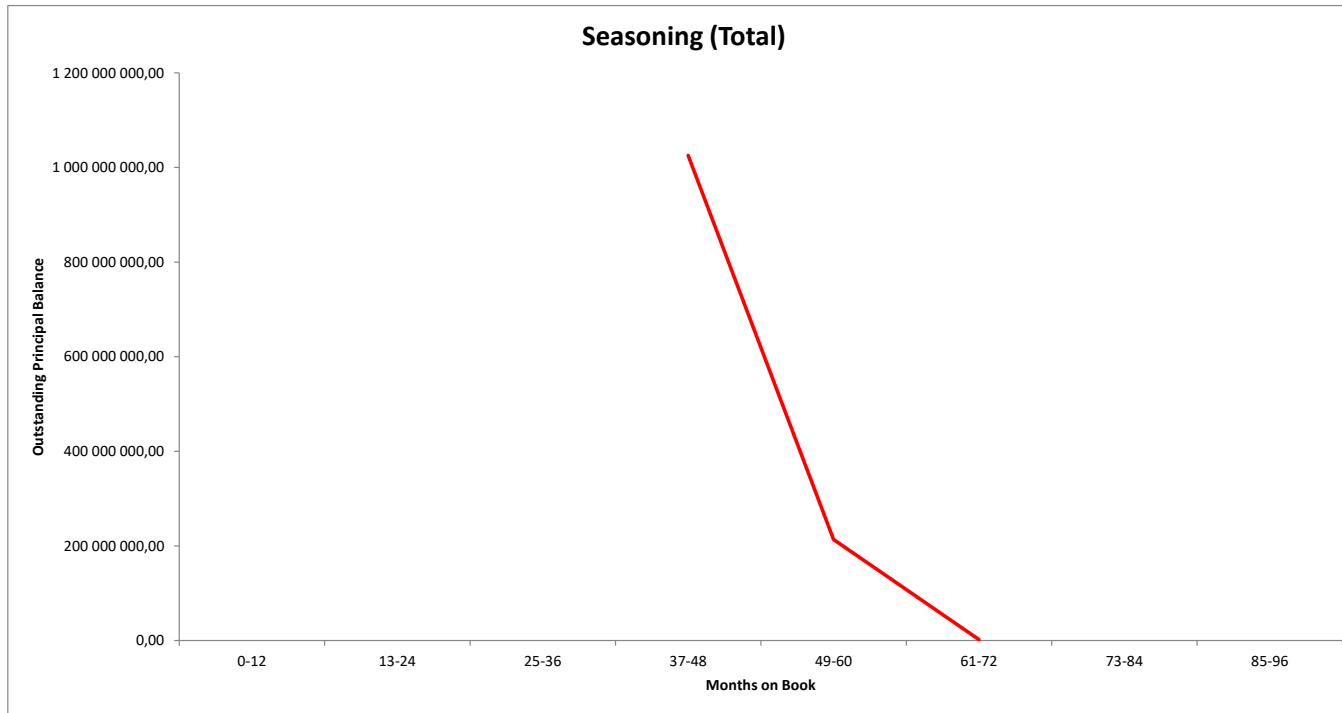
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		8 643	1 025 463 006	82,61 %	50,8	42,2
	49		2 029	213 804 467	17,22 %	46,5	50,0
	61		72 9	2 032 710	0,16 %	65	65
	73		84				
	85		96				
	Total		10 681	1 241 300 183	100,00 %	50,1	43,6

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**12.b Seasoning**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days



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**13.a Vehicle type**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

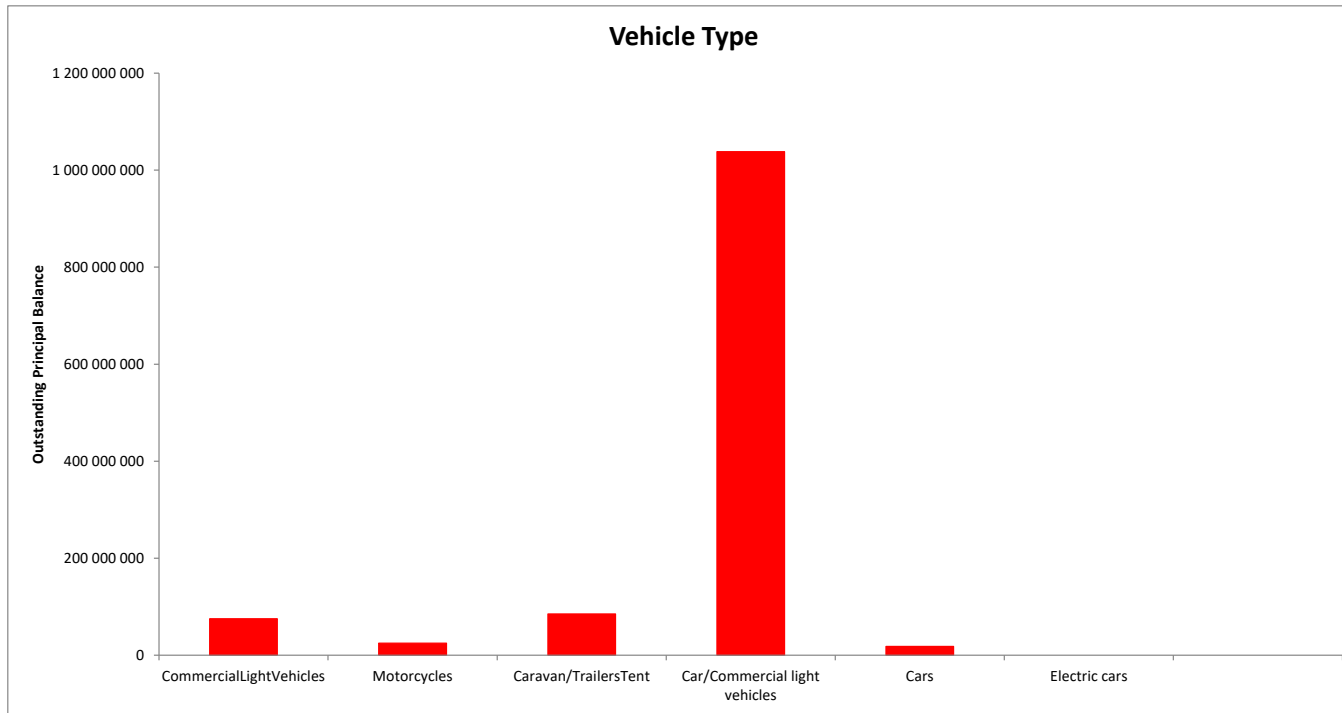
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	782	75 107 242	6,05 %	37,9	44,0
	Motorcycles	323	24 766 751	2,00 %	47,4	43,1
	Caravan/TrailersTent	550	84 932 281	6,84 %	64,9	43,1
	Car/Commercial light vehicles	8 879	1 038 180 532	83,64 %	49,8	43,6
	Cars	147	18 313 377	1,48 %	52,9	41,7
	Electric cars					
	Total	10 681	1 241 300 183	100 %	50,1	43,6

**Bilkreditt 7 DAC  
Monthly Investor Report**

**13.b Vehicle type**



Reporting Date	28.11.2018					
Payment date	26.11.2018					
Period No	35					
Monthly Period	Oct 2018					
Interest Period	from	25.10.2018	to	26.11.2018	=	32 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**14.a Hybrid loans**



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	35				
Monthly Period	Oct 2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days

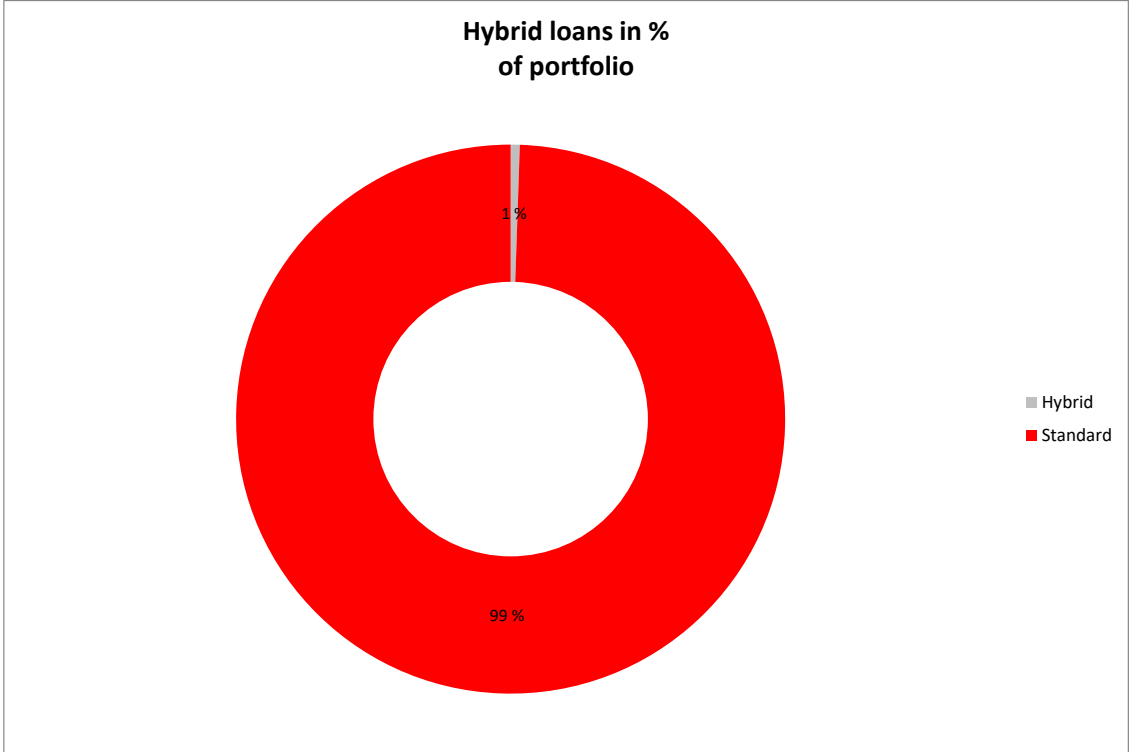
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		21	6 656 174	0,54 %	7,4	43,3
Standard		10 660	1 234 644 009	99,46 %	50,3	43,6
Total		10 681	1 241 300 183	100 %	50,1	43,6

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	28.11.2018					
Payment date	26.11.2018					
Period No	35					
Monthly Period	Oct 2018					
Interest Period	from	25.10.2018	to	26.11.2018	=	32 days





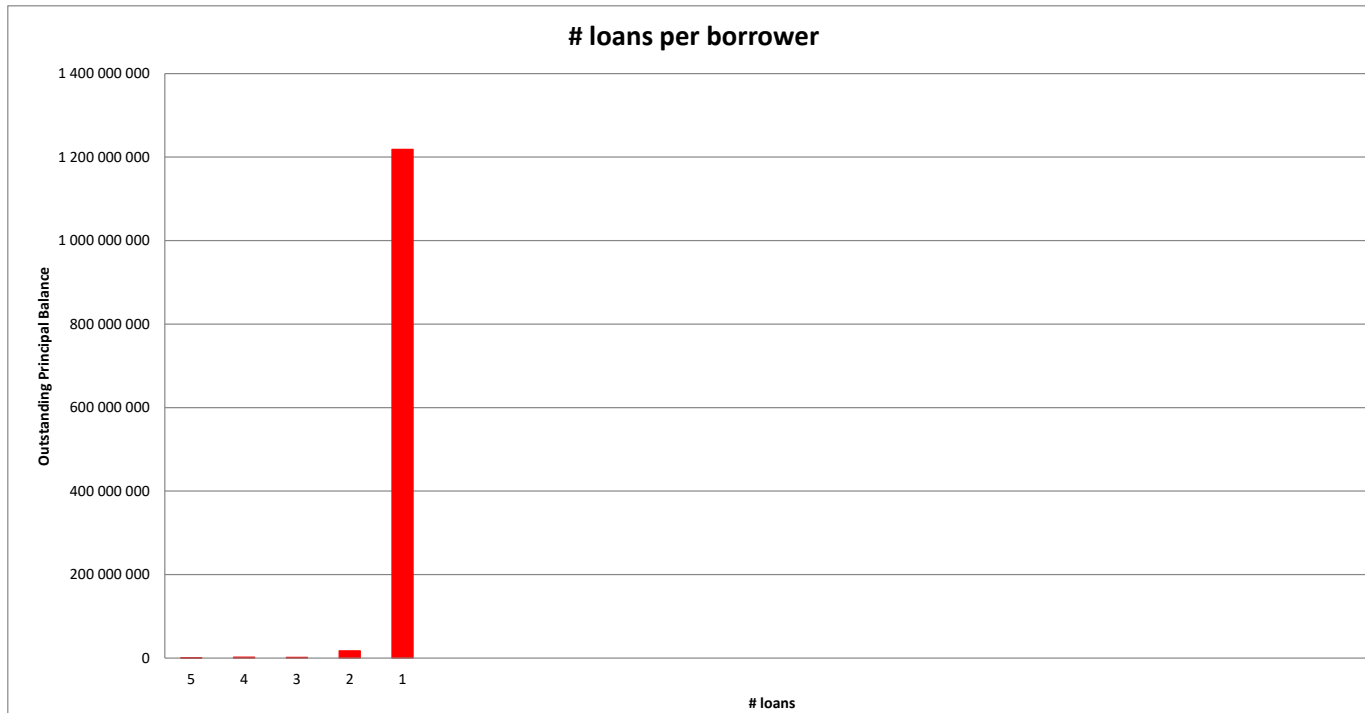


**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

Period	TOTAL						
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage	
1	1 312 833 463	1 281 523 767	31 309 696	5 811 648	5,31 %	97,62 %	
2	1 281 523 767	1 249 707 994	31 815 772	5 677 046	5,32 %	95,19 %	
3	1 249 707 994	1 217 901 273	31 806 721	5 536 435	5,32 %	92,77 %	
4	1 217 901 273	1 186 627 668	31 273 605	5 397 960	5,32 %	90,39 %	
5	1 186 627 668	1 154 649 177	31 978 491	5 257 276	5,32 %	87,95 %	
6	1 154 649 177	1 122 495 657	32 153 520	5 115 598	5,32 %	85,50 %	
7	1 122 495 657	1 091 097 543	31 398 114	4 977 468	5,32 %	83,11 %	
8	1 091 097 543	1 059 989 978	31 107 565	4 839 751	5,32 %	80,74 %	
9	1 059 989 978	1 028 678 180	31 311 797	4 700 915	5,32 %	78,36 %	
10	1 028 678 180	996 430 522	32 247 658	4 559 241	5,32 %	75,90 %	
11	996 430 522	965 832 756	30 597 766	4 421 634	5,32 %	73,57 %	
12	965 832 756	935 686 219	30 146 537	4 285 472	5,32 %	71,27 %	
13	935 686 219	906 192 570	29 493 649	4 152 309	5,33 %	69,03 %	
14	906 192 570	877 184 787	29 007 783	4 021 616	5,33 %	66,82 %	
15	877 184 787	848 276 432	28 908 354	3 891 490	5,32 %	64,61 %	
16	848 276 432	820 259 842	28 016 591	3 764 902	5,33 %	62,48 %	
17	820 259 842	792 734 399	27 525 442	3 640 628	5,33 %	60,38 %	
18	792 734 399	765 902 251	26 832 148	3 518 534	5,33 %	58,34 %	
19	765 902 251	738 801 829	27 100 422	3 396 419	5,32 %	56,28 %	
20	738 801 829	713 337 899	25 463 922	3 280 109	5,33 %	54,34 %	

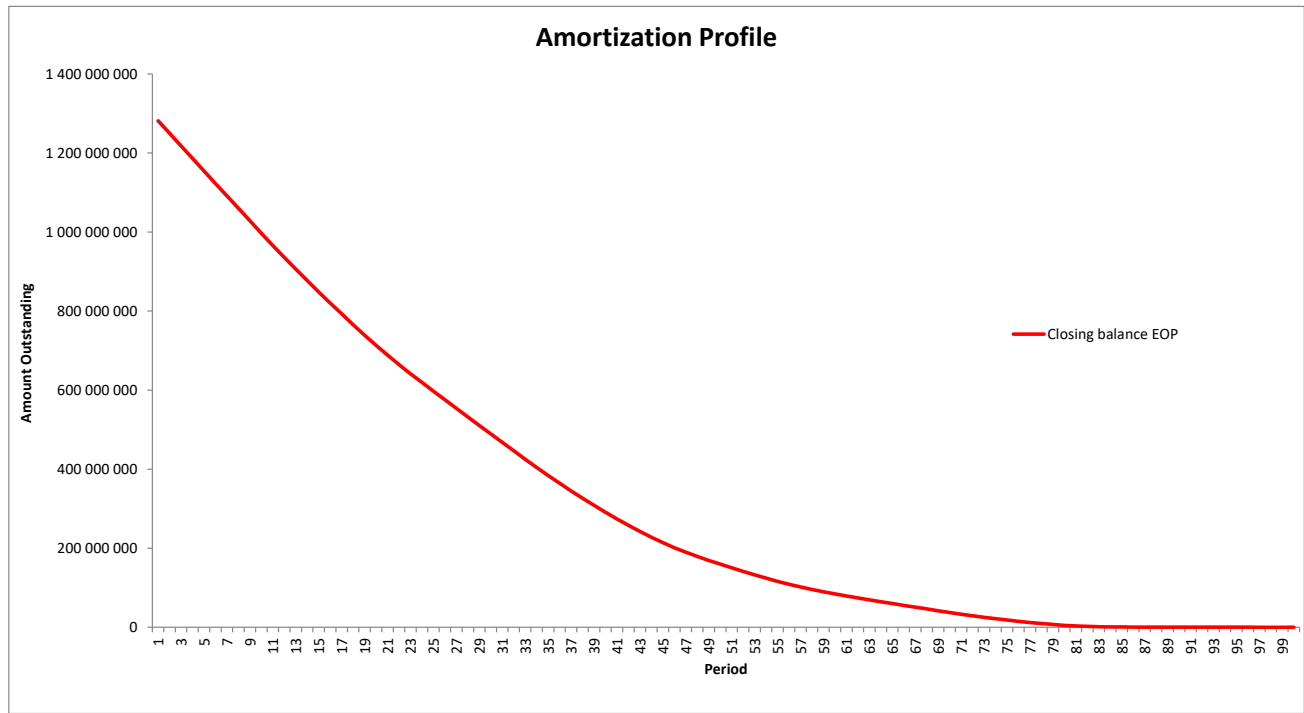
Amortization profile (first 20 periods)

**Bilkreditt 7 DAC  
Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	35				
Monthly Period	Oct 2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**17.a Payment Holidays**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

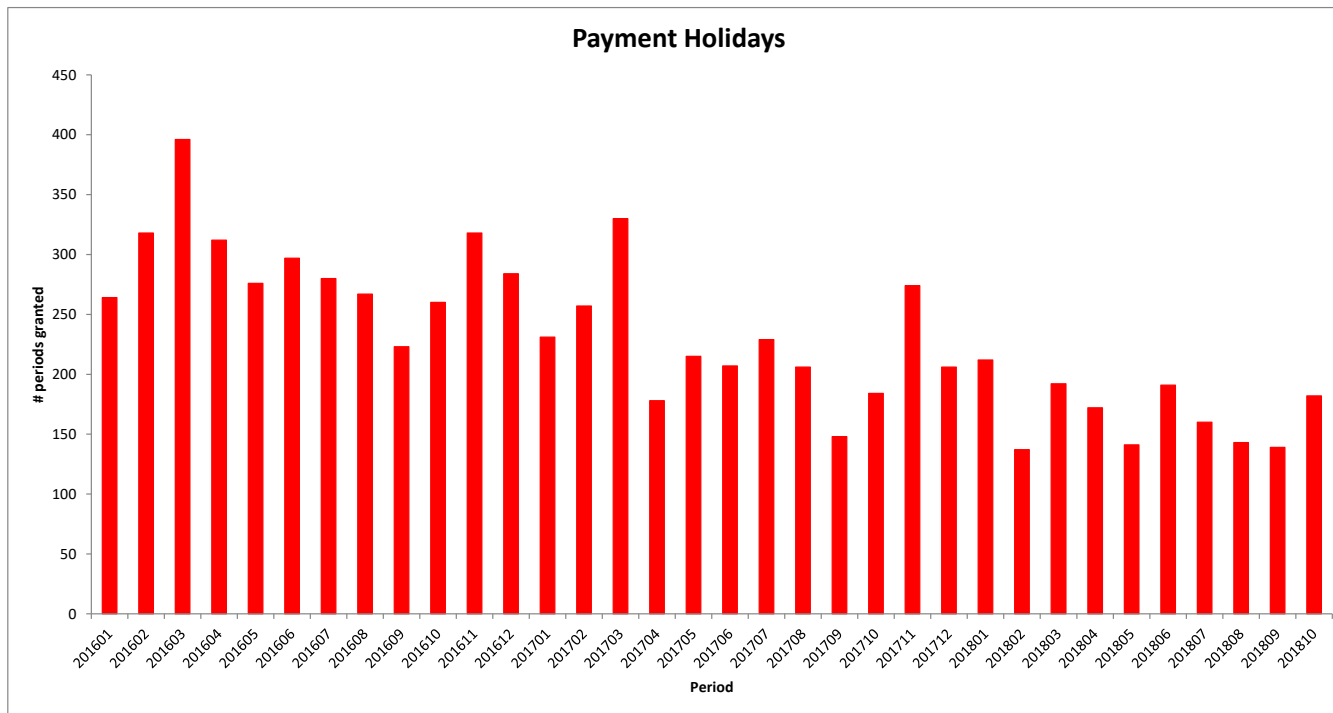
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201511	328	477	1 712 786
	201512	298	394	1 305 500
	201601	264	414	1 423 622
	201602	318	491	1 717 155
	201603	396	556	1 890 889
	201604	312	477	1 726 093
	201605	276	422	1 588 733
	201606	297	471	2 139 636
	201607	280	412	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
	201806	191	314	1 223 056
	201807	160	248	943 631
	201808	143	220	825 126
	201809	139	218	834 449
	201810	182	319	1 169 746
<b>Total</b>		<b>8 455</b>	<b>12 690</b>	<b>48 314 831</b>

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	35				
Monthly Period	Oct 2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**18.a Payment Holidays >31dpd**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

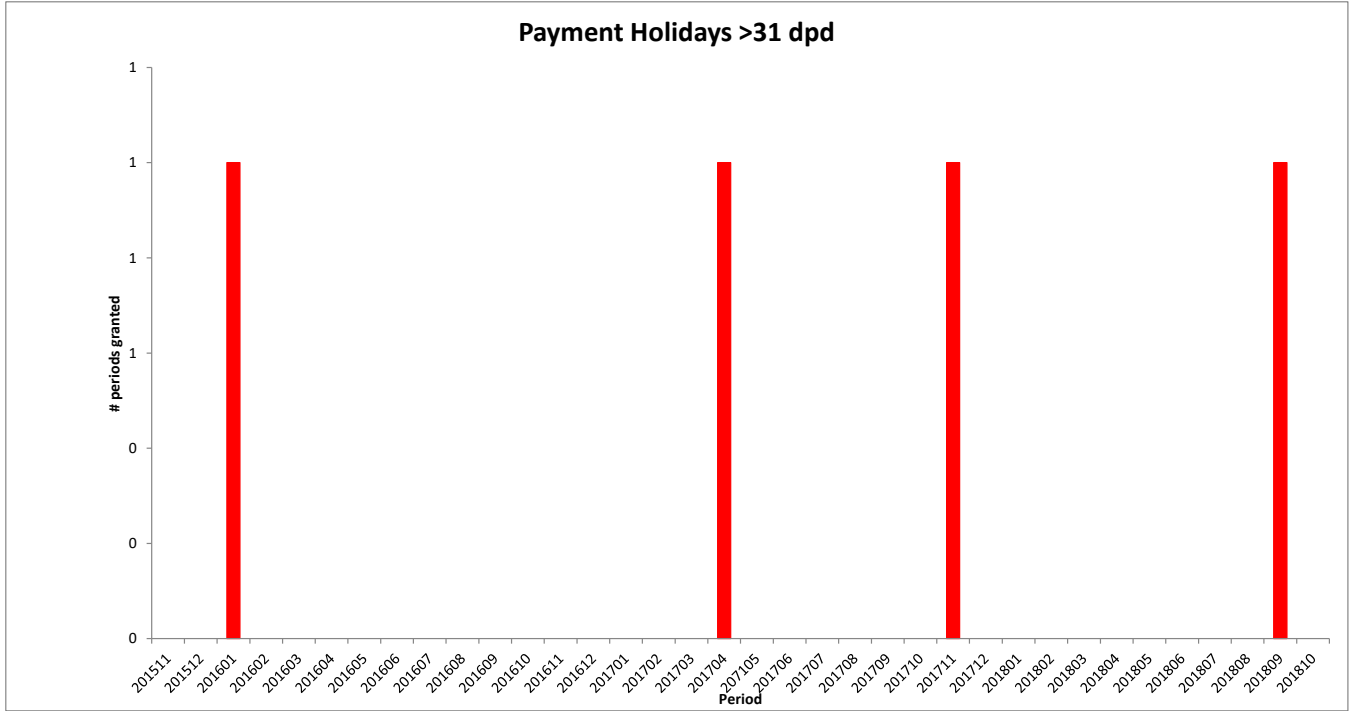
	TOTAL		
	Period	No	Sum of payments
	201511	0	0
	201512	0	0
	201601	1	1 929
	201602	0	0
	201603	0	0
	201604	0	0
	201605	0	0
	201606	0	0
	201607	0	0
	201608	0	0
	201609	0	0
	201610	0	0
	201611	0	0
	201612	0	0
	201701	0	0
	201702	0	0
	201703	0	0
	201704	1	1 776
	201705	0	0
	201706	0	0
	201707	0	0
	201708	0	0
	201709	0	0
	201710	0	0
	201711	1	3 097
	201712	0	0
	201801	0	0
	201802	0	0
	201803	0	0
	201804	0	0
	201805	0	0
	201806	0	0
	201807	0	0
	201808	0	0
	201809	1	3 456
	201810	0	0
<b>Total</b>		<b>4</b>	<b>10 258</b>

**Bilkreditt 7 DAC  
Monthly Investor Report**

**18.b Payment Holidays >31dpd**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**19.a Dynamic Interest rate**



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 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 %
201701	3 140 559 658	5,14 %
201702	3 027 367 407	5,13 %
201703	2 907 719 819	5,13 %
201704	2 807 839 654	5,13 %
201705	2 694 469 911	5,13 %
201706	2 575 492 819	5,13 %
201707	2 461 447 678	5,13 %
201708	2 355 663 434	5,29 %
201709	2 261 086 429	5,29 %
201710	2 158 188 957	5,29 %
201711	2 066 184 627	5,29 %
201712	1 994 371 631	5,82 %
201801	1 917 048 682	5,29 %
201802	1 839 037 050	5,29 %
201803	1 763 332 181	5,30 %
201804	1 688 809 450	5,30 %
201805	1 603 458 965	5,30 %
201806	1 514 136 816	5,30 %
201807	1 440 953 936	5,52 %
201808	1 376 072 177	5,52 %
201809	1 312 833 463	5,52 %
201810	1 241 300 183	5,53 %

Interest rate evolution

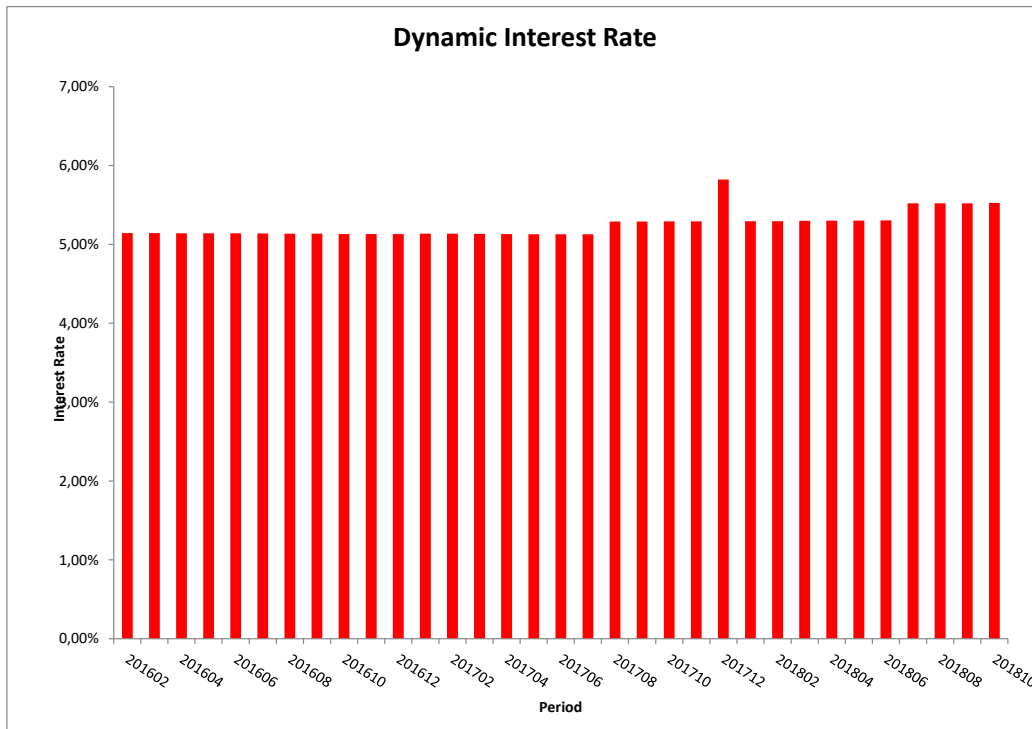


**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

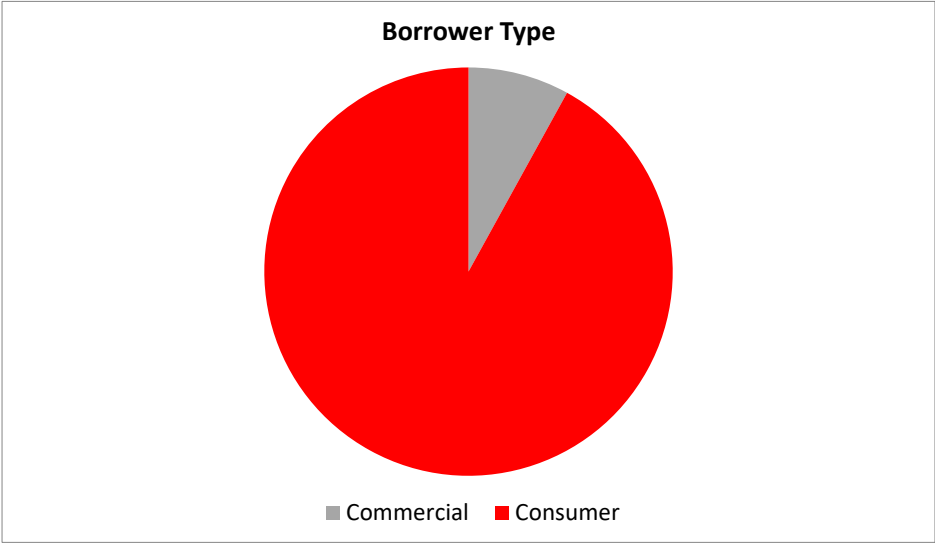
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	811	99 506 336	8,02 %	36,1	43,5
	Consumer	9 870	1 141 793 847	91,98 %	51,3	43,6
	Total	10 681	1 241 300 183	100 %	50,1	43,6

**Bilkreditt 7 DAC  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date			28.11.2018		
Payment date			26.11.2018		
Period No			35		
Monthly Period			Oct 2018		
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**21.a Vehicle Condition**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days

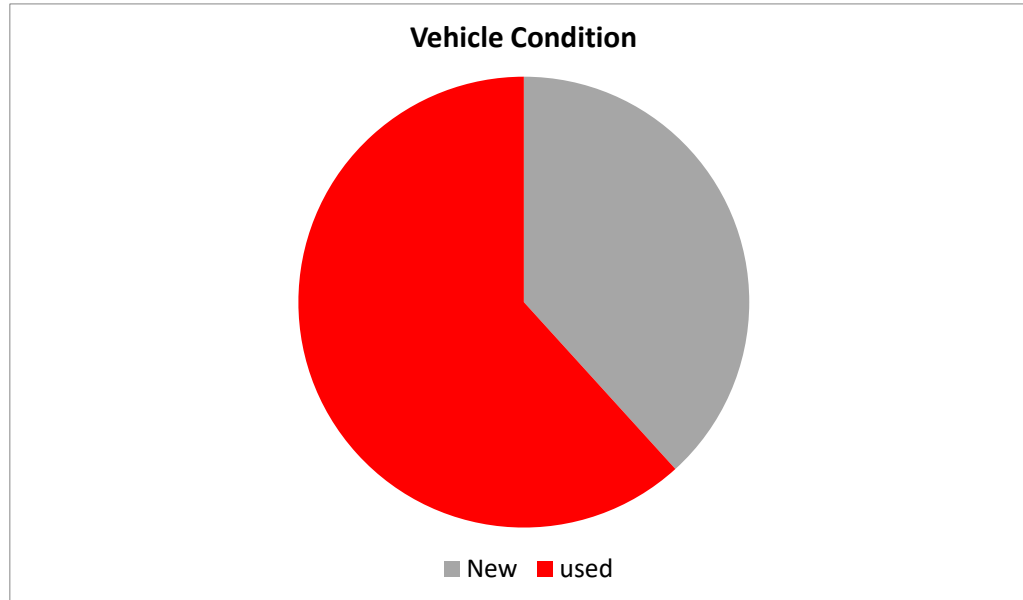
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 273	474 978 710	38,26 %	52,3	43,5
	used	7 408	766 321 473	61,74 %	48,7	43,6
		10 681	1 241 300 183	100 %	50,1	43,6

**Bilkreditt 7 DAC  
Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	28.11.2018		
Payment date	26.11.2018		
Period No	35		
Monthly Period	Oct 2018		
Interest Period	from	25.10.2018	to 26.11.2018 = 32 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

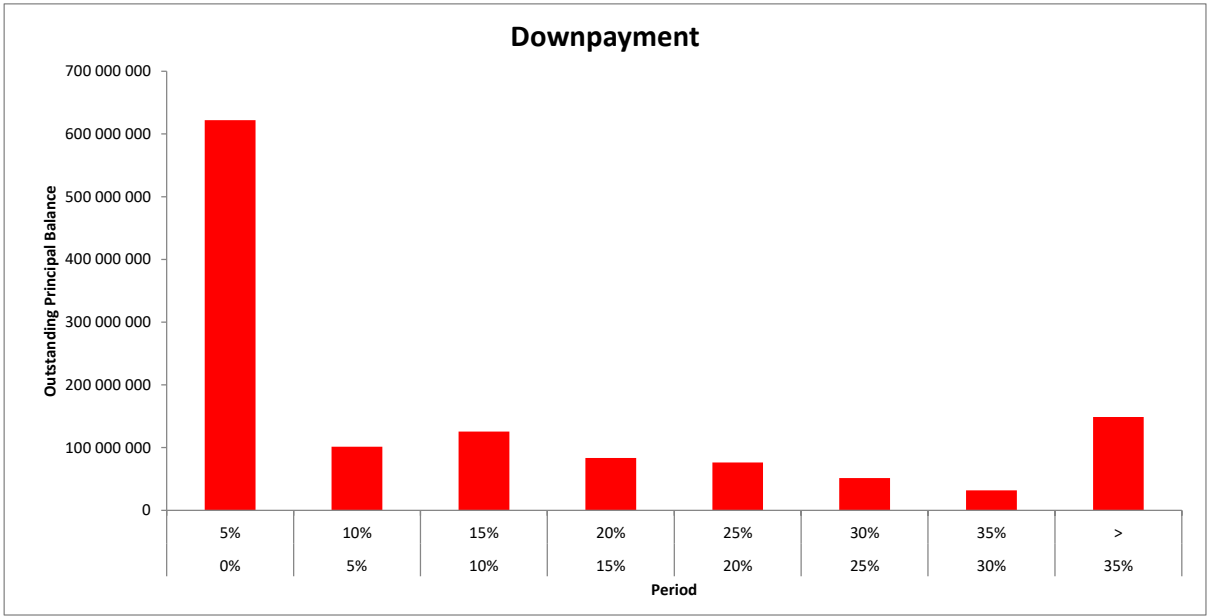
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 978	622 073 184	50,11 %	50,7	43,6
	5 %	10 %	712	101 551 350	8,18 %	51,9	43,8
	10 %	15 %	962	125 633 771	10,12 %	53,8	43,8
	15 %	20 %	661	83 490 119	6,73 %	50,8	43,6
	20 %	25 %	698	76 426 033	6,16 %	49,9	43,2
	25 %	30 %	471	51 576 115	4,16 %	52,1	43,4
	30 %	35 %	325	31 805 281	2,56 %	46,1	43,6
	35 %	>	1 874	148 744 330	11,98 %	43,3	43,2
Total		10 681	1 241 300 183	100 %	50,1	43,6	

**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**22.b Downpayment**



Reporting Date	28.11.2018		
Payment date	26.11.2018		
Period No	35		
Monthly Period	Oct 2018		
Interest Period	from	25.10.2018	to 26.11.2018 = 32 days



**Bilkreditt 7 DAC  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	10 566	1 224 520 947	98,65 %	50,3	43,6
	Serial	115	16 779 236	1,35 %	33,4	44,4
		10 681	1 241 300 183	100 %	50,1	43,6

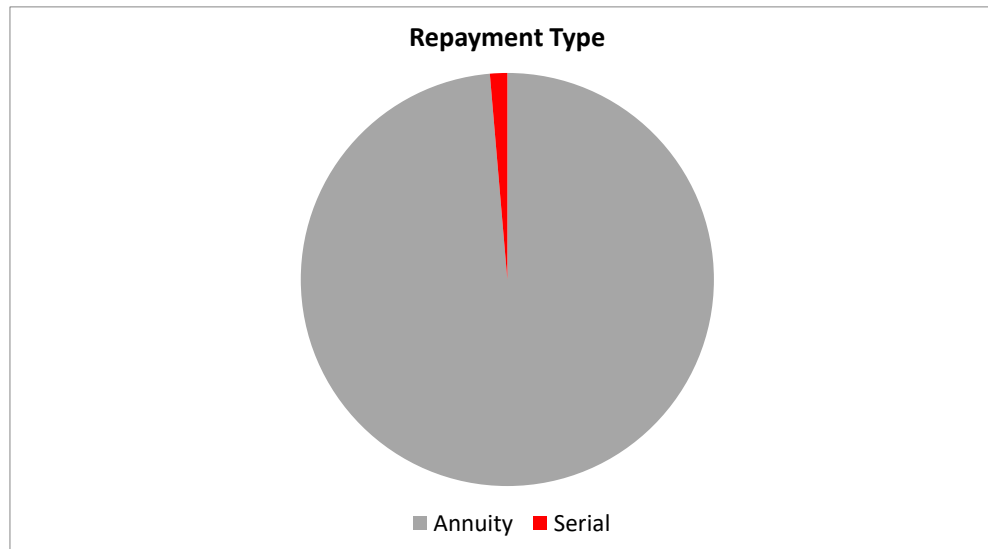


**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days



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



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

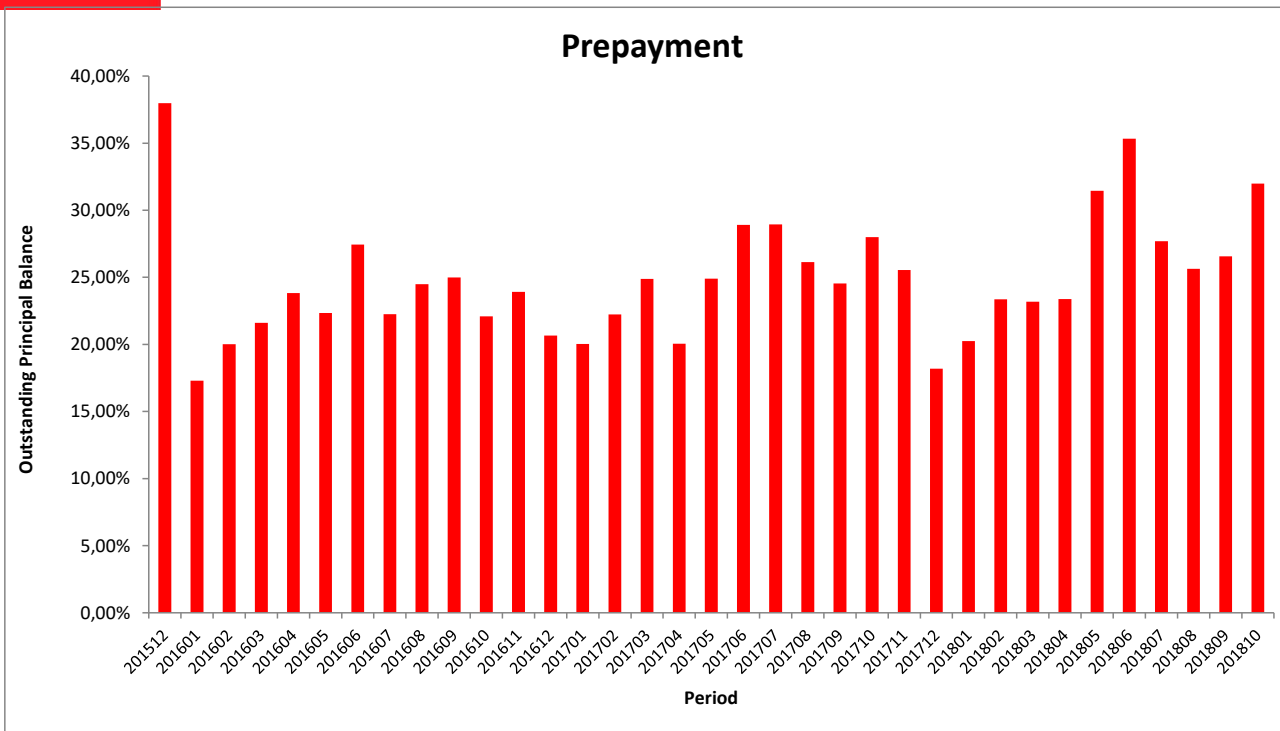
		TOTAL			
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Pre-Payments	201512		193 588 505	4 961 729 485	38,0 %
	201601		75 756 641	4 824 877 226	17,3 %
	201602		86 265 020	4 677 232 996	20,0 %
	201603		90 894 870	4 524 706 931	21,6 %
	201604		97 939 137	4 367 347 791	23,8 %
	201605		87 937 117	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 %
	201806		54 021 570	1 514 136 816	35,3 %
	201807		38 409 381	1 440 953 936	27,7 %
	201808		33 548 432	1 376 072 177	25,6 %
	201809		33 343 303	1 312 833 463	26,6 %
	201810		39 233 092	1 241 300 183	32,0 %

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**24.b Dynamic Pre-Payments**

Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days



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**25. Defaults, Recoveries and Losses by Quarter of Default**

Reporting Date 28.11.2018  
 Payment date 26.11.2018  
 Period No 35  
 Monthly Period Oct 2018  
 Interest Period from 25.10.2018 to 26.11.2018 = 32 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	5 685 506	54												
20183	5 714 127	59												
20184	2 671 236	19												

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	5 685 506	54												
20183	5 714 127	59												
20184	2 671 236	19												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 1			2018 2			2018 3			2018 4		
			Recoveries	Acc. Recoveries	Loss	Recoveries	Acc. 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	0	2 000 617	1 780 748	6 955	2 007 572	1 773 793	9 647	2 017 219	1 764 146	3 800	2 021 019	1 760 346
20163	2 241 179	25	43 596	1 029 487	1 211 692	17 664	1 047 151	1 194 028	55 428	1 102 579	1 138 600	2 000	1 104 579	1 136 600
20164	9 484 344	55	19 628	5 221 669	4 262 675	49 141	5 270 810	4 213 534	350 916	5 621 726	3 862 618	107 116	5 728 842	3 755 502
20171	7 220 771	56	290 079	3 060 718	4 160 053	189 147	3 249 865	3 970 906	174 431	3 424 296	3 796 475	55 628	3 479 924	3 740 847
20172	5 858 456	50	113 608	2 315 937	3 542 519	322 267	2 638 204	3 220 252	73 737	2 711 941	3 146 515	40 788	2 752 729	3 105 727
20173	5 993 301	42	200 073	1 878 373	4 114 928	285 610	2 163 983	3 829 318	19 361	2 183 344	3 809 957	4 800	2 188 144	3 805 157
20174	6 146 738	52	1 790 433	2 185 513	3 961 225	495 418	2 680 931	3 465 807	90 932	2 771 863	3 374 875	37 865	2 809 728	3 337 010
20181	4 931 657	50	95 224	95 224	4 836 433	473 441	568 665	4 362 992	252 904	821 569	4 110 088	184 505	1 006 074	3 925 583
20182	5 685 506	54				503 489	503 489	5 182 017	558 638	1 062 127	4 623 379	184 049	1 246 176	4 439 330
20183	5 714 127	59							665 165	665 165	5 048 962	289 448	954 613	4 759 514
20184	2 671 236	19										97 887	97 887	2 573 349

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**26. Delinquency**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 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	
2015	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	
2016	6	4 051 770 340	21 751	3 876 870 489	716	137 504 851	109	24 186 373	48	8 896 096	15	1 583 965	12	1 982 158	7	746 408	13	1 951 398	
	7	3 914 038 749	21 160	3 715 790 392	849	154 533 815	128	26 356 684	39	8 461 118	33	6 636 434	10	962 621	10	1 297 685	11	844 643	
	8	3 768 451 252	20 704	3 582 250 550	794	144 777 644	129	21 739 491	42	8 522 391	23	5 806 122	23	4 640 990	7	714 064	10	966 445	
	9	3 628 974 674	20 218	3 444 913 716	778	143 879 435	126	22 807 337	40	5 940 658	19	2 867 124	21	5 526 519	16	3 039 885	4	430 091	
	10	3 500 830 886	19 738	3 309 934 149	834	156 162 224	113	18 257 057	43	6 861 534	23	3 772 624	14	1 845 461	13	3 997 837	17	2 741 005	
	11	3 367 793 358	19 330	3 206 906 487	768	127 434 828	117	20 181 370	33	4 835 393	25	3 527 138	20	3 086 122	13	1 822 020	19	4 184 562	
	12	3 252 814 674	18 951	3 091 388 914	789	130 610 052	111	16 782 660	32	5 728 234	18	3 040 644	19	2 675 195	18	2 588 975	19	2 558 777	
2017	1	3 140 559 658	18 519	2 973 759 140	786	130 894 757	148	23 037 060	41	5 134 081	19	3 107 252	13	2 362 811	17	2 264 557	22	2 646 902	
	2	3 027 367 407	18 207	2 872 692 927	745	119 144 490	124	21 835 234	45	6 530 640	27	3 577 686	13	1 725 127	11	1 861 303	17	2 214 075	
	3	2 907 719 819	17 761	2 759 117 665	710	112 926 258	130	20 483 732	42	8 235 957	26	2 727 549	19	2 601 408	11	1 627 250	17	2 359 794	
	4	2 807 839 654	17 290	2 646 053 435	784	123 551 363	147	21 700 376	57	9 302 807	21	4 183 101	16	1 531 684	14	1 516 888	18	2 984 562	
	5	2 694 469 911	16 803	2 525 097 173	834	132 797 757	150	21 322 678	41	5 510 203	31	5 535 537	15	2 514 746	17	1 691 817	15	1 384 792	
	6	2 575 492 819	16 589	2 446 750 743	619	100 436 759	110	16 362 338	39	5 617 654	15	1 857 850	18	2 783 939	10	1 683 536	17	1 489 102	
	7	2 461 447 678	15 959	2 314 009 838	776	117 794 126	116	18 105 275	36	4 865 399	18	2 649 106	10	1 434 136	15	2 589 798	9	1 524 223	
	8	2 355 663 434	15 573	2 226 311 138	640	99 958 827	141	19 133 933	27	3 437 730	24	3 360 035	14	2 106 892	8	1 354 879	23	2 875 609	
	9	2 261 086 429	15 026	2 117 812 736	742	109 793 382	136	21 898 753	32	3 820 831	20	2 669 033	17	3 077 153	13	2 014 541	10	1 593 469	
	10	2 158 188 957	14 605	2 034 279 463	690	96 080 365	112	14 523 700	40	6 265 455	22	1 548 502	15	2 262 291	16	3 229 181	14	1 688 990	
	11	2 066 184 627	14 168	1 944 576 772	684	94 991 378	124	15 500 292	35	4 781 150	23	3 464 439	17	950 891	13	1 919 705	25	2 753 880	
	12	1 994 371 631	13 755	1 854 323 777	751	109 082 946	142	19 268 974	41	6 028 636	17	2 167 830	20	2 553 256	15	946 212	13	1 703 868	
2018	1	1 917 048 682	13 508	1 800 538 492	625	86 292 186	143	18 669 383	33	4 995 039	21	2 826 885	14	1 809 861	14	1 916 836	20	1 663 485	
	2	1 839 037 050	13 137	1 723 031 397	616	83 505 441	150	21 534 366	47	5 498 189	17	2 062 744	15	1 926 712	12	1 478 201	18	1 929 305	
	3	1 763 332 181	12 590	1 625 437 542	719	100 809 388	170	23 367 383	60	6 896 784	30	2 401 931	14	2 623 246	13	1 795 907	12	1 338 867	
	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	1 514 136 816	11 596	1 426 069 699	506	64 376 210	88	12 496 205	30	3 911 924	29	2 215 367	24	2 804 728	19	2 262 683	27	2 509 160	
	7	1 440 953 936	11 152	1 353 294 638	516	67 587 840	85	10 502 342	27	3 240 543	19	2 602 375	25	2 177 896	16	1 548 302	23	2 419 366	
	8	1 376 072 177	10 732	1 289 823 300	526	64 073 305	84	11 291 520	31	3 507 695	21	2 793 171	20	2 787 476	21	1 795 980	17	1 600 513	
	9	1 312 833 463	10 418	1 232 333 370	466	56 973 955	100	12 796 756	34	3 863 932	20	1 980 990	16	2 343 703	20	2 540 757	19	1 694 248	
	10	1 241 300 183	10 044	1 161 900 993	486	59 595 337	76	10 401 815	31	4 217 298	14	1 462 977	11	1 384 039	19	2 337 724	19	2 671 236	
	11																		
	12																		

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**27. Priority of Payments**



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
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Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

**Priority of Payments**

Available Distribution Amount	+	92 221 486,71 NOK	7 740 277,41 EUR
Senior Expenses	-	759 463,31 NOK	
Class A Notes Interest	-	1 056 375,62 NOK	6 949,84 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	702 249,00 NOK	
Liquidity Reserve	-	10 044 000,00 NOK	
Class A Principal	-	71 533 280,00 NOK	7 733 327,57 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	-	490 985,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	314 025,44 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	2 299 108,34 NOK	0,00 EUR

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**28. Transaction Costs**



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	35	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	759 463,31 NOK			
Interest accrued for the Period	2 249 609,62 NOK	1 056 375,62 NOK	702 249,00 NOK	490 985,00 NOK
Cumulative Interest accrued	169 812 634,13 NOK	131 070 415,13 NOK	22 774 791,00 NOK	15 967 428,00 NOK
Interest Payments	2 249 609,62 NOK	1 056 375,62 NOK	702 249,00 NOK	490 985,00 NOK
Cumulative Interest Payments	169 812 634,13 NOK	131 070 415,13 NOK	22 774 791,00 NOK	15 967 428,00 NOK
Interest accrued on Subordinated Loan for the Period	314 025,44 NOK			
Cumulative Interest accrued on Subordinated Loan	19 602 506,51 NOK			
Interest Payments on Subordinated Loan	314 025,44 NOK			
Cumulative Interest Payments on Subordinated Loan	19 602 506,51 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

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**29. Swap Counterparty Data**



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period from	25.10.2018 to 26.11.2018 = 32 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 651 547 463,00 NOK 70 437 563,57 EUR  
3M Nibor (Notes, Swap) (2 days prior to interest period begin date) 1,0400 %  
1M Euribor (Notes, Swap) -0,3690 %  
Gross Amount Due to Swap Counterparty 72 589 655,62 NOK  
Gross Amount Due from Swap Counterparty 7 740 277,41 EUR  
EUR/NOK spot rate N/A



**Bilkreditt 7 DAC**  
**Monthly Investor Report**

**30. Contact Details**



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Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	35
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days