

Bil kreditt 7 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.10.2017	Following payment dates:	27.11.2017
Payment date	25.10.2017		27.12.2017
Period No	22		
Monthly Period	Sep 2017		
Interest Period	from 25.09.2017	to 25.10.2017	= 30 days
Cut-Off Date	30.09.2017		

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1. Portfolio Information



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 355 663 434,00 NOK	2 461 447 678,00 NOK
Scheduled Loan Principal Repayments	40 423 223,00 NOK	44 348 742,00 NOK
Prepayments	52 458 623,00 NOK	58 709 478,00 NOK
Deemed Collections - Other	0,00 NOK	0,00 NOK
Deemed Collections - CPI Single Premium Cancellations	456 027,00 NOK	426 877,00 NOK
Total Principal Payments Received	93 337 873,00 NOK	103 485 097,00 NOK
	0,00	
New Defaulted Auto Loans in Period	1 593 469,00 NOK	2 875 609,00 NOK
Total New Defaults	1 593 469,00 NOK	2 875 609,00 NOK
Capitalised Interest (due to Repayment Holidays)	354 337,00 NOK	576 462,00 NOK
Closing Balance	2 261 086 429,00 NOK	2 355 663 434,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	12 752 364,00 NOK	12 175 902,00 NOK
New	354 337,00 NOK	576 462,00 NOK
Close	13 106 701,00 NOK	12 752 364,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	11 079 436,00 NOK	12 011 017,00 NOK
Recoveries on loans in default	1 089 579,00 NOK	745 148,00 NOK
Total Revenue Received in Period	12 169 015,00 NOK	12 756 165,00 NOK
# Loans		
At beginning of period	16 427 Loans	16 930 Loans
Paid in Full	431 Loans	480 Loans
Repurchased (Deemed Collections)	0 Loans	0 Loans
New loans into default	10 Loans	23 Loans
At end of period	15 986 Loans	16 427 Loans
Weighted Average Loan Return	5,94 %	
Average NIBOR + Weighted Average Loan Threshold	3,79 %	

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2. Amount Due for Distribution



Reporting Date	27.10.2017			
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Interest Period	from	25.09.2017	to	25.10.2017 = 30 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	22 599 293,42 NOK		23 511 654,55 NOK	
b. Collections (Principal, interest, fees, etc)	105 506 888,00 NOK		116 241 262,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	10 240 874,27 EUR	0,00 NOK	11 454 400,99 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	-1 091,50 NOK		-1 191,50 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)	128 105 089,92 NOK	10 240 874,27 EUR	139 751 725,05 NOK	11 454 400,99 EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period	2 355 663 434,00	NOK
End of Period	2 261 086 429,00	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 %	17 577 293,42	NOK
Cash Outflow		17 577 293,42	NOK
Cash Inflow		16 731 019,47	NOK
End of Period	0,7 %	16 731 019,47	NOK
Required Reserve Amount	0,7 %	16 731 019,47	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	125 039 517,47	NOK
Cash Outflow	9 153 682,54	NOK
Drawings from Commingling Reserve	0,00	NOK
Cash Inflow	0,00	NOK
End of Period	115 885 834,94	NOK
Required Commingling Reserve Fund	115 885 834,94	NOK

CPI Reserve

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

Set-off from Deposits

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

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4. Performance Data



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Note Balance

Beginning of Period	2 355 663 434,00	NOK
End of Period	2 261 086 429,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	2 117 812 736,00	93,66 %	15 026
1-29 days past due	109 793 382,00	4,86 %	742
		0,00 %	

Delinquent Receivables:

30-59 days past due	21 898 753,00	0,97 %	136
60-89 days past due	3 820 831,00	0,17 %	32
90-119 days past due	2 669 033,00	0,12 %	20
120-149 days past due	3 077 153,00	0,14 %	17
150-179 days past due	2 014 541,00	0,09 %	13
Total Performing and Delinquent	2 261 086 429,00	100,00 %	15 986

Current Period Defaults	1 593 469,00	10
Cumulative Defaults	34 695 425,00	254
Current Period Recoveries	1 089 579,00	
Cumulative Recoveries	13 189 098,00	

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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		183 175 938,81 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Available Distribution Amount	128 105 089,92 NOK					
Amortisation	94 577 005,00 NOK					
Redemption per Class		10 224 541,08 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Redemption per Note		2 044,91 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Class Principal Outstanding Closing Balance	2 261 086 429,00 NOK	172 951 397,73 EUR	396 250 000,00 NOK	750 000,00 NOK	264 000 000,00 NOK	286 000,00 NOK
Current Tranching		70,75 %	17,52 %	0,03 %	11,68 %	0,01 %
Current Pool Factor		0,35	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	30					
Principal Outstanding per Note Beginning of Period		36 635,19 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 044,91 EUR	0,00 NOK	- NOK	0,00 NOK	0,00 NOK
Principal Outstanding per Note End of Period		34 590,28 EUR	1 250 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		3,27 EUR	1 760,42 NOK	1,41 NOK	1 491,67 NOK	1,49 NOK
Interest Payment	1 104 416,99 NOK	16 333,19 EUR	558 051,75 NOK	1 056,25 NOK	393 800,38 NOK	426,62 NOK
Interest Payment per Note		3,27 EUR	1 760,42 NOK	1,41 NOK	1 491,67 NOK	1,49 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,46 %	5,95 %		0,95 %	
Current CE (incl. Excess Spread)		33,22 %	15,66 %		3,97 %	
Current CE (excl. Excess Spread)		30,21 %	12,65 %		0,96 %	

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

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

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

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.10.2017
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 Monthly Period Sep 2017
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Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilkreditt 6 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



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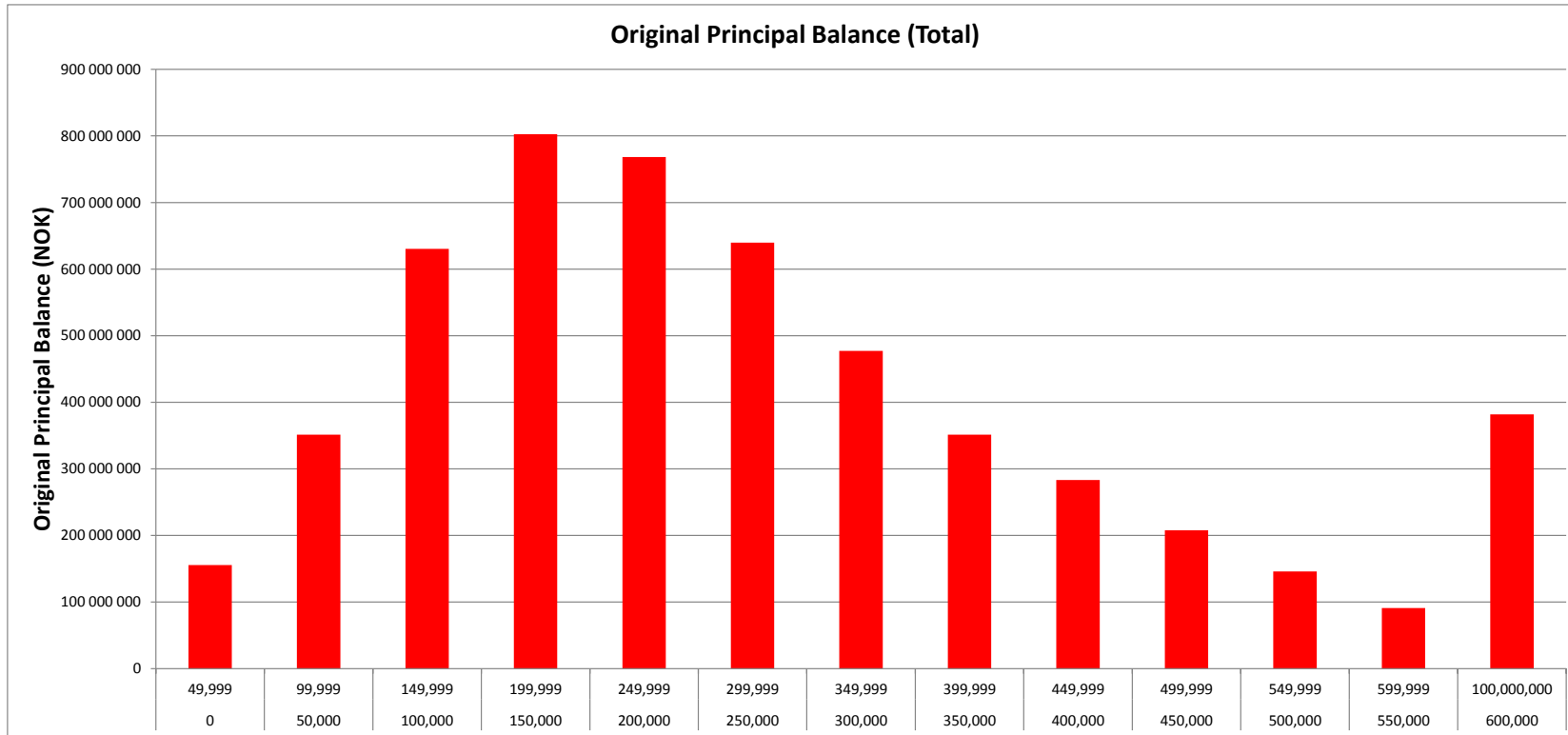
Average amount - all: 202 469

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

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7.b Original Principal Balance Graph

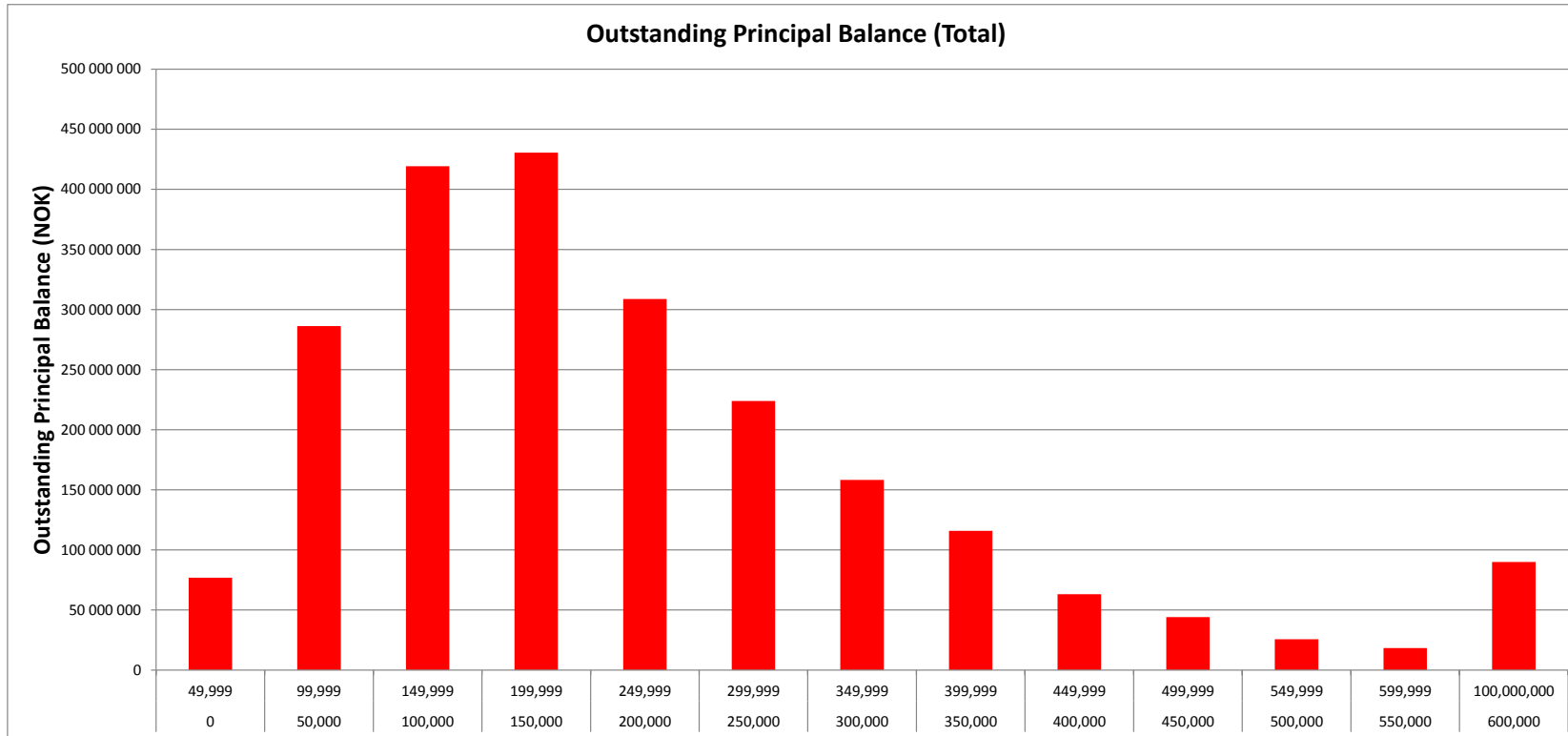
Reporting Date	27.10.2017	
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8.b Outstanding Principal Balance Graph

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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	1 281	171 996 042	7,61 %	8,01 %	ØSTFOLD	57,3	30,4	
0200	2 249	325 659 997	14,40 %	14,07 %	AKERSHUS	55,8	31,0	
0300	1 138	174 548 309	7,72 %	7,12 %	OSLO	54,0	30,5	
0400	777	97 622 077	4,32 %	4,86 %	HEDEMARK	55,0	30,4	
0500	675	86 909 807	3,84 %	4,22 %	OPPLAND	57,3	31,1	
0600	1 035	141 046 455	6,24 %	6,47 %	BUSKERUD	56,3	30,6	
0700	804	102 757 342	4,54 %	5,03 %	VESTFOLD	57,3	30,8	
0800	596	76 371 640	3,38 %	3,73 %	TELEMARK	56,5	31,1	
0900	352	44 026 925	1,95 %	2,20 %	AUST-AGDER	59,0	30,4	
1000	573	73 794 622	3,26 %	3,58 %	VEST-AGDER	59,5	31,1	
1100	1 249	179 868 805	7,95 %	7,81 %	ROGALAND	61,5	30,8	
1200	1 755	262 415 032	11,61 %	10,98 %	HORDALAND	58,7	30,9	
1400	176	28 761 043	1,27 %	1,10 %	SOGN OG FJORDANE	59,6	30,7	
1500	683	101 997 257	4,51 %	4,27 %	MØRE OG ROMSDAL	61,4	30,5	
1600	611	82 829 934	3,66 %	3,82 %	SØR-TRØNDELAG	56,7	30,7	
1700	284	37 177 451	1,64 %	1,78 %	NORD-TRØNDELAG	57,9	30,0	
1800	903	138 569 607	6,13 %	5,65 %	NORDLAND	63,9	30,6	
1900	590	92 831 213	4,11 %	3,69 %	TROMS	65,2	30,4	
2000	254	41 865 323	1,85 %	1,59 %	FINNMARK	62,7	31,0	
2100	1	37 548	0,00 %	0,01 %	SVALBARD	36,0	25,0	
Total:	15 986	2 261 086 429	100 %	100 %		58,3	30,7	

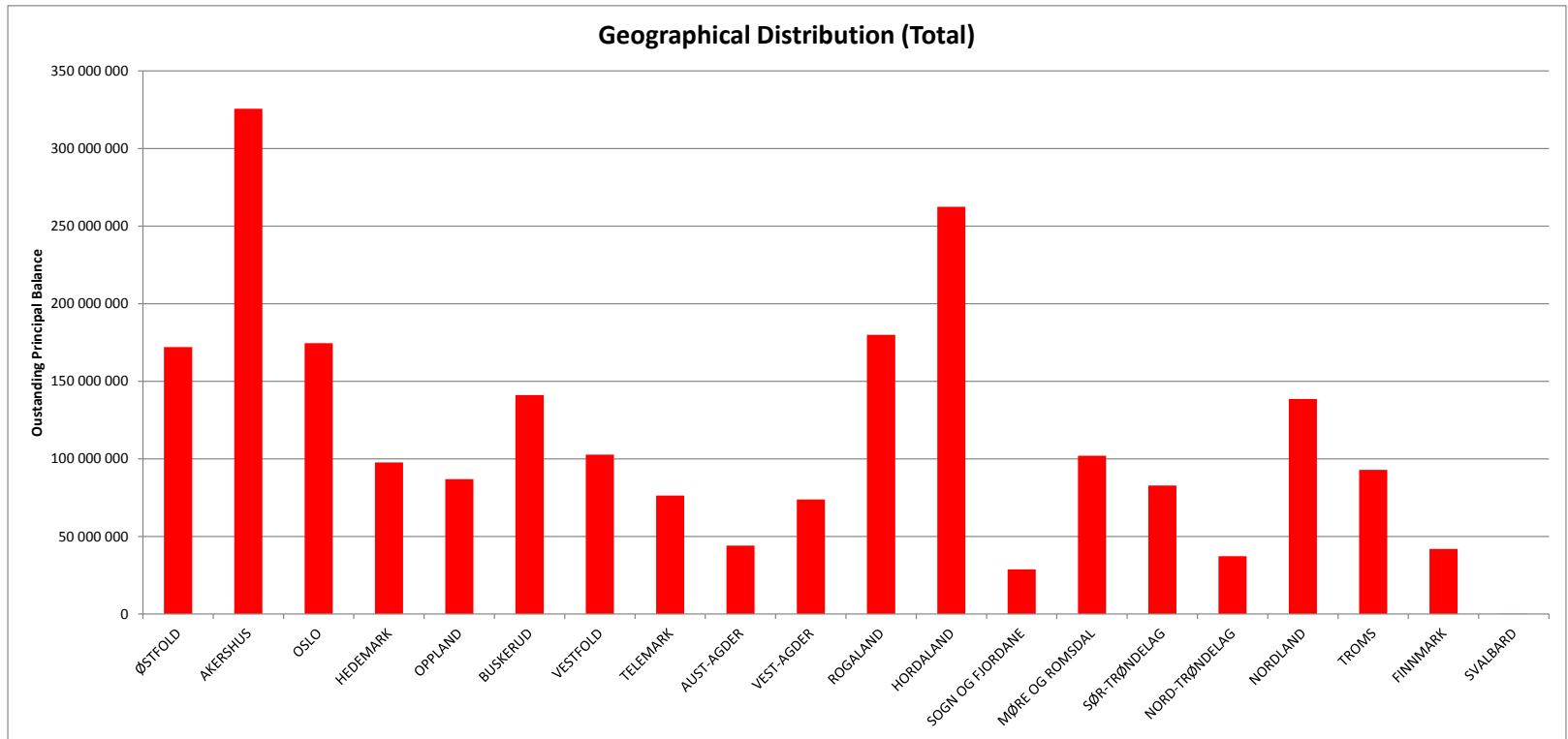
Geographic distribution

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9.b Geographical Distribution Graph



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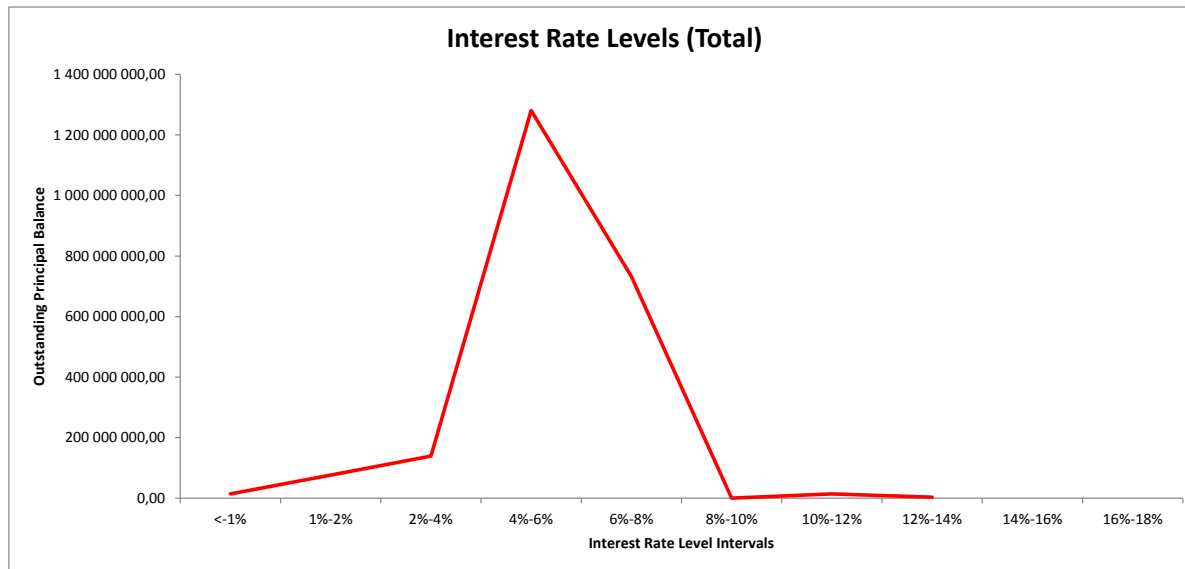


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10.b Interest Rate



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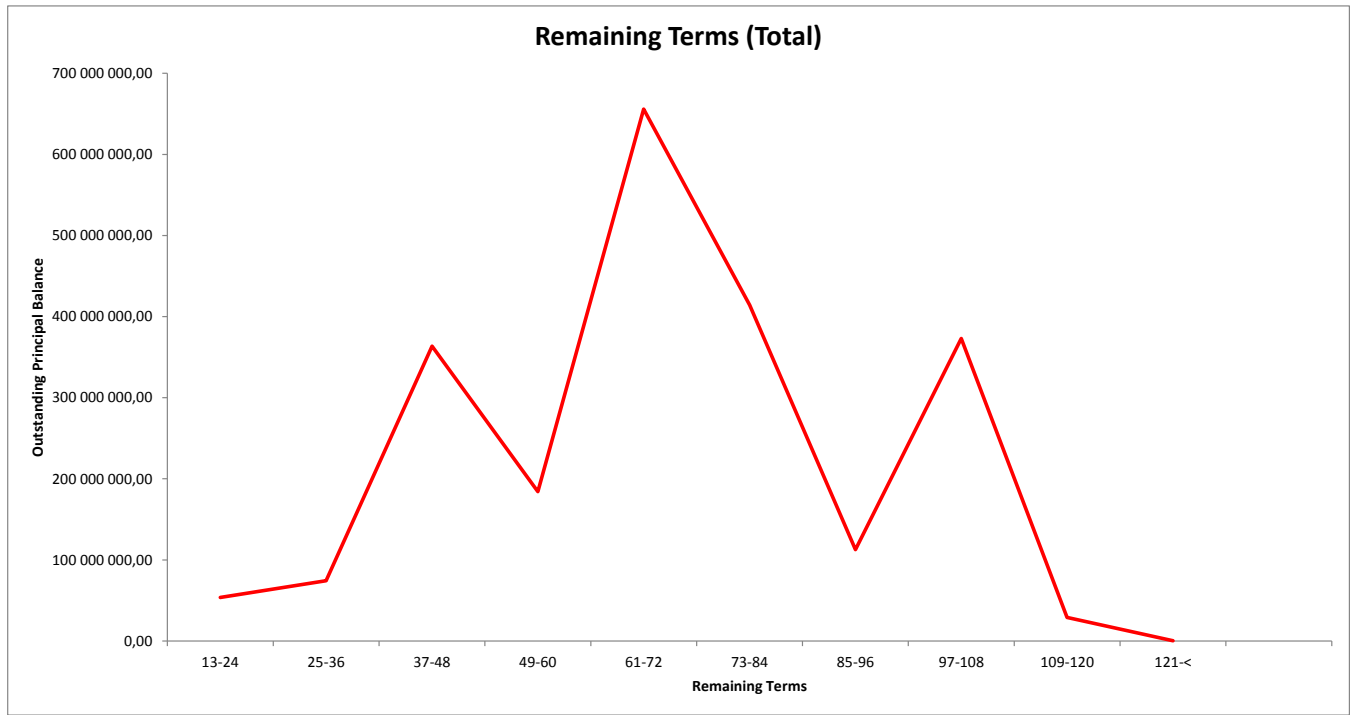


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11.b Remaining Terms



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	22				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

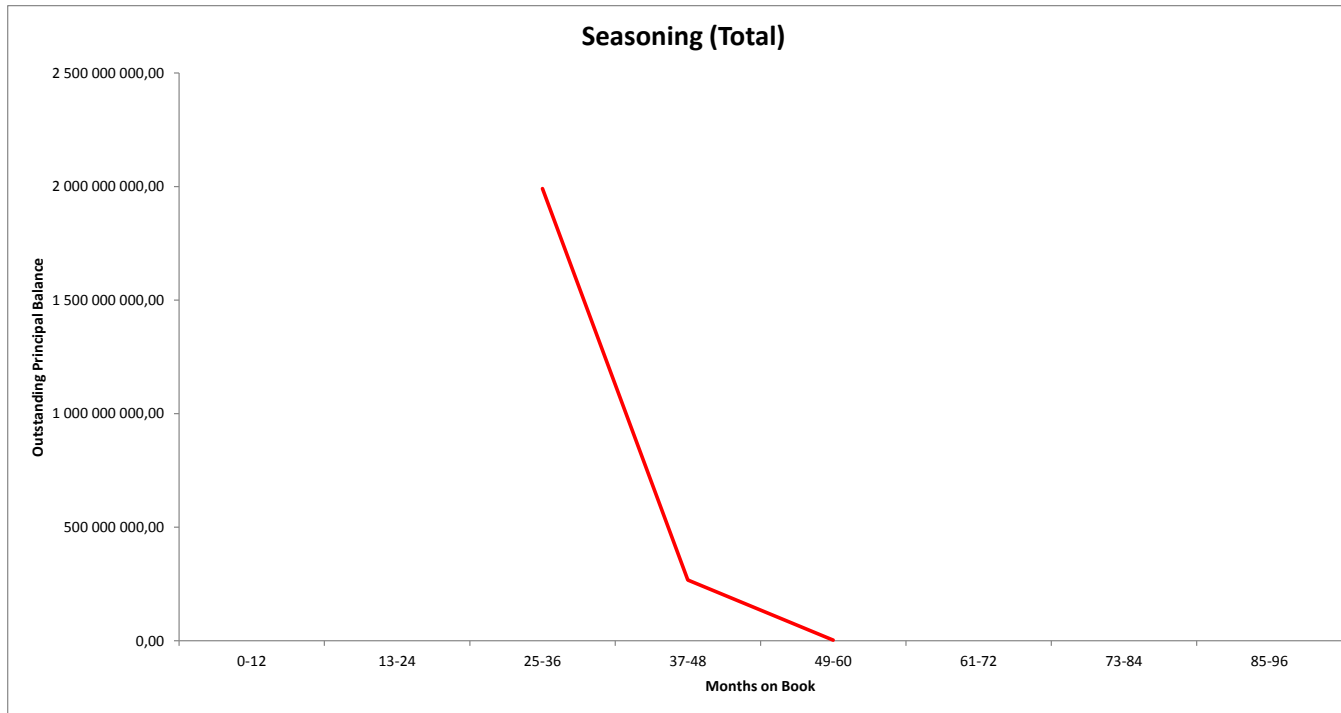
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	13 922	1 991 034 655	88,06 %	58,8
	37		48	2 050	267 284 312	11,82 %	53,8
	49		60	14	2 767 462	0,12 %	83,1
	61		72				
	73		84				
	85		96				
	Total		15 986		2 261 086 429	100,00 %	58,3

Bilkreditt 7 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	22				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

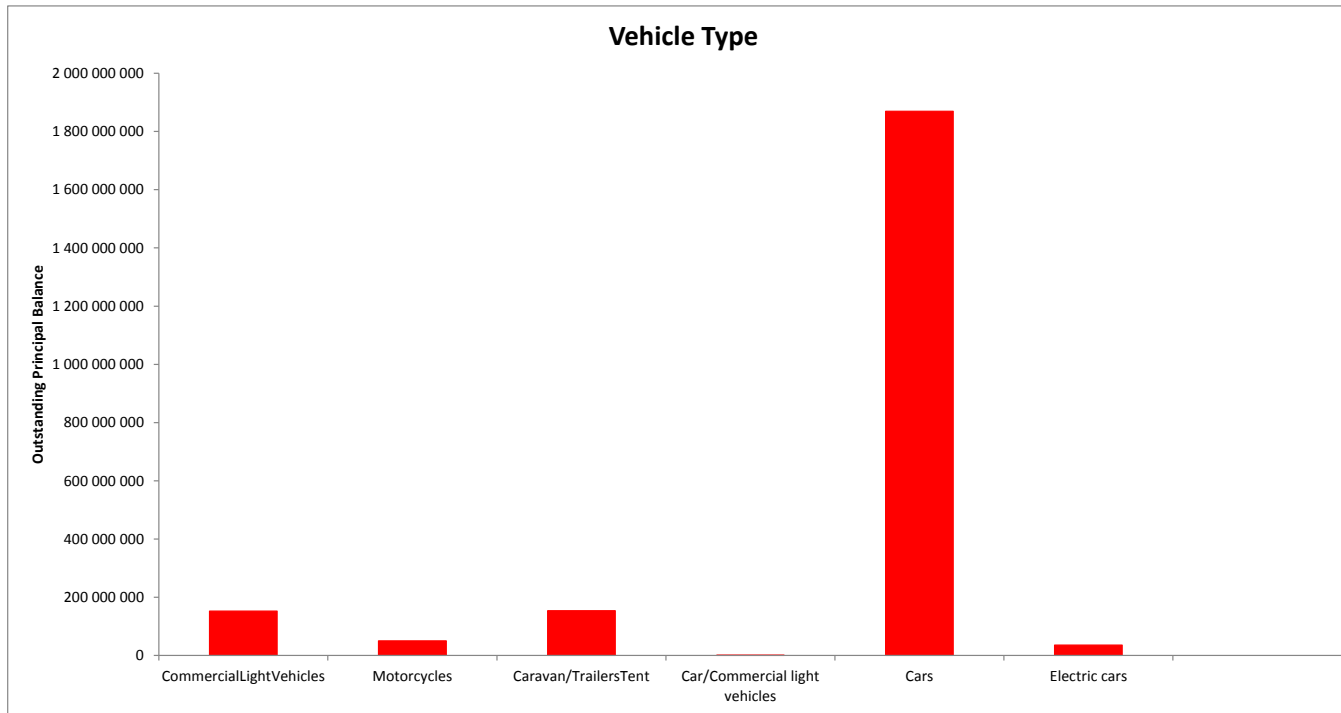
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 236	152 176 213	6,73 %	46,6	31,1
	Motorcycles	573	49 855 487	2,20 %	55,7	30,0
	Caravan/TrailersTent	839	153 988 607	6,81 %	74,2	30,2
	Car/Commercial light vehicles	1	62 466	0,00 %	12,0	25,0
	Cars	13 110	1 869 710 663	82,69 %	57,9	30,8
	Electric cars	227	35 292 993	1,56 %	60,5	29,1
	Total	15 986	2 261 086 429	100 %	58,3	30,7

Bilkreditt 7 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	22					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 days



Bilkreditt 7 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

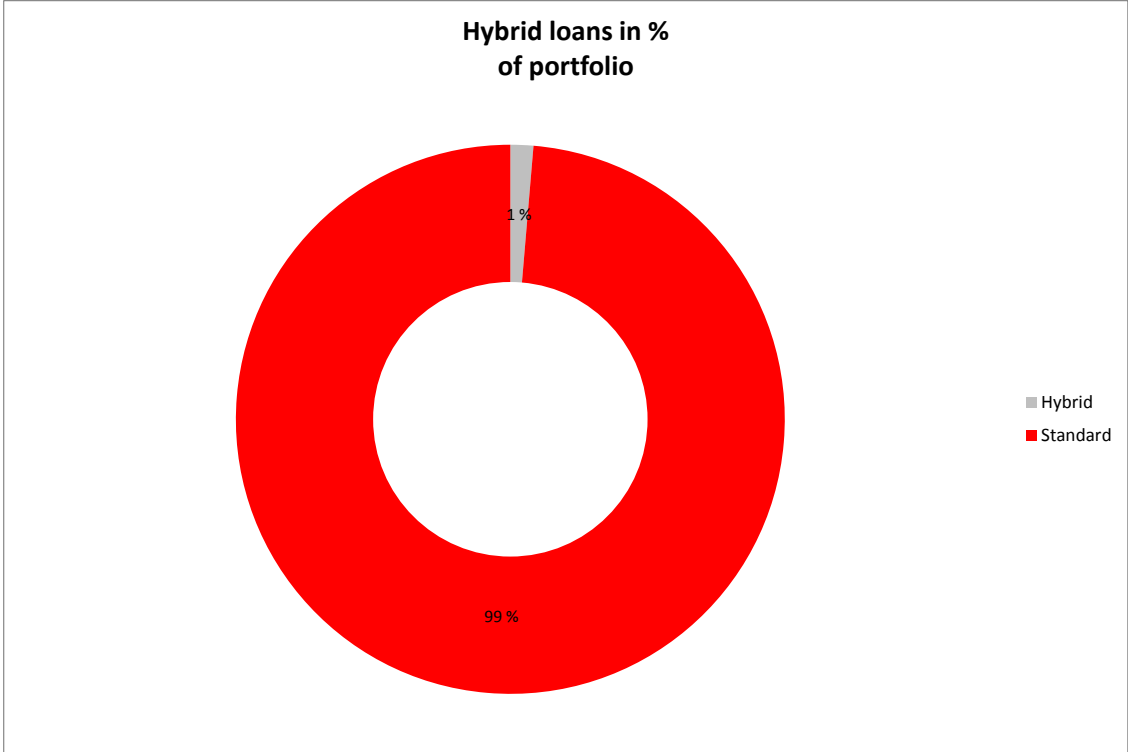
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		91	30 476 973	1,35 %	10,2	31,0
Standard		15 895	2 230 609 456	98,65 %	58,9	30,7
Total		15 986	2 261 086 429	100 %	58,3	30,7

Bilkreditt 7 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	22					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 days

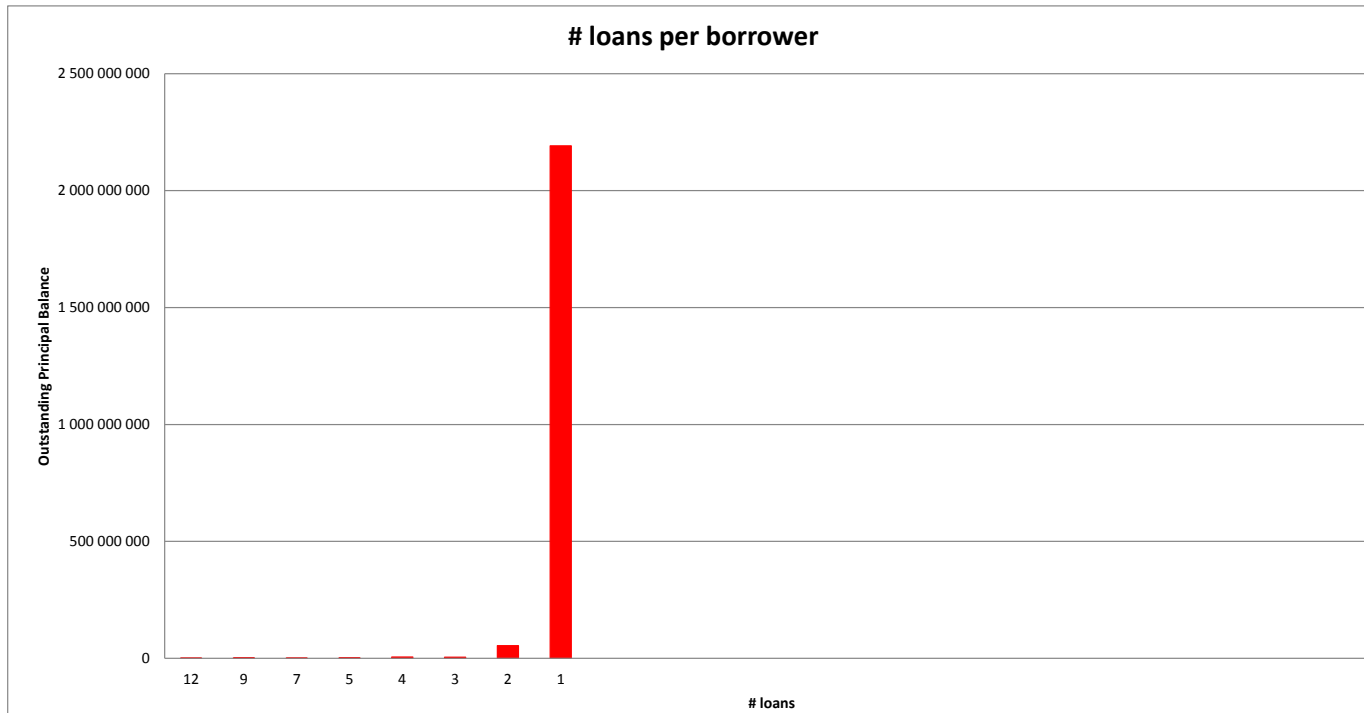


**Bilkreditt 7 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	22					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 261 086 429	2 217 157 303	43 929 126	9 763 522	5,18 %	98,06 %
2	2 217 157 303	2 170 623 663	46 533 640	9 572 489	5,18 %	96,00 %
3	2 170 623 663	2 124 424 370	46 199 293	9 372 918	5,18 %	93,96 %
4	2 124 424 370	2 078 739 073	45 685 296	9 177 817	5,18 %	91,94 %
5	2 078 739 073	2 032 632 995	46 106 079	8 979 026	5,18 %	89,90 %
6	2 032 632 995	1 985 275 223	47 357 772	8 778 608	5,18 %	87,80 %
7	1 985 275 223	1 940 343 164	44 932 059	8 586 459	5,19 %	85,81 %
8	1 940 343 164	1 895 563 241	44 779 924	8 393 348	5,19 %	83,83 %
9	1 895 563 241	1 850 700 278	44 862 962	8 199 385	5,19 %	81,85 %
10	1 850 700 278	1 805 542 326	45 157 952	8 007 443	5,19 %	79,85 %
11	1 805 542 326	1 762 360 251	43 182 075	7 820 908	5,20 %	77,94 %
12	1 762 360 251	1 718 064 772	44 295 479	7 629 910	5,20 %	75,98 %
13	1 718 064 772	1 676 000 304	42 064 468	7 447 147	5,20 %	74,12 %
14	1 676 000 304	1 633 917 452	42 082 852	7 263 930	5,20 %	72,26 %
15	1 633 917 452	1 591 510 351	42 407 101	7 079 870	5,20 %	70,39 %
16	1 591 510 351	1 549 768 720	41 741 631	6 898 466	5,20 %	68,54 %
17	1 549 768 720	1 507 625 341	42 143 378	6 715 684	5,20 %	66,68 %
18	1 507 625 341	1 465 577 328	42 048 004	6 533 171	5,20 %	64,82 %
19	1 465 577 328	1 423 989 445	41 587 883	6 352 262	5,20 %	62,98 %
20	1 423 989 445	1 382 448 320	41 541 125	6 171 536	5,20 %	61,14 %

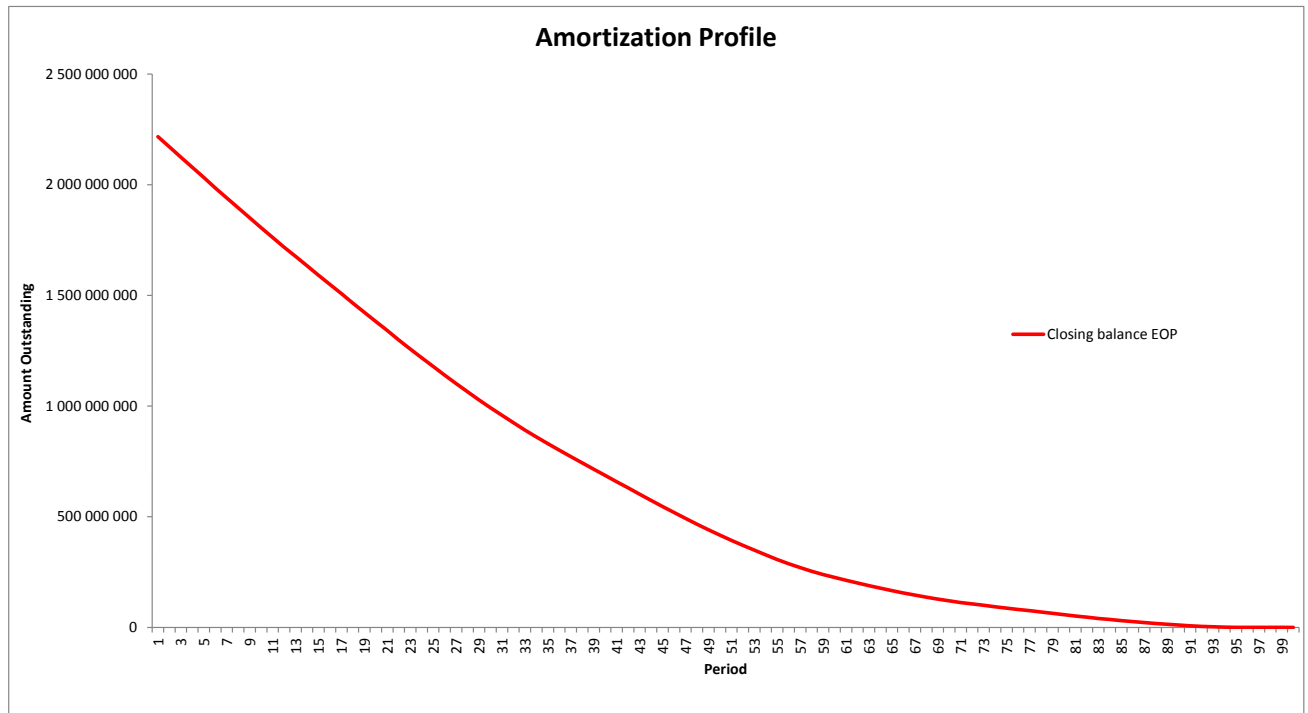
Amortization profile (first 20 periods)

Bilkreditt 7 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017
	to	25.10.2017
	=	30 days

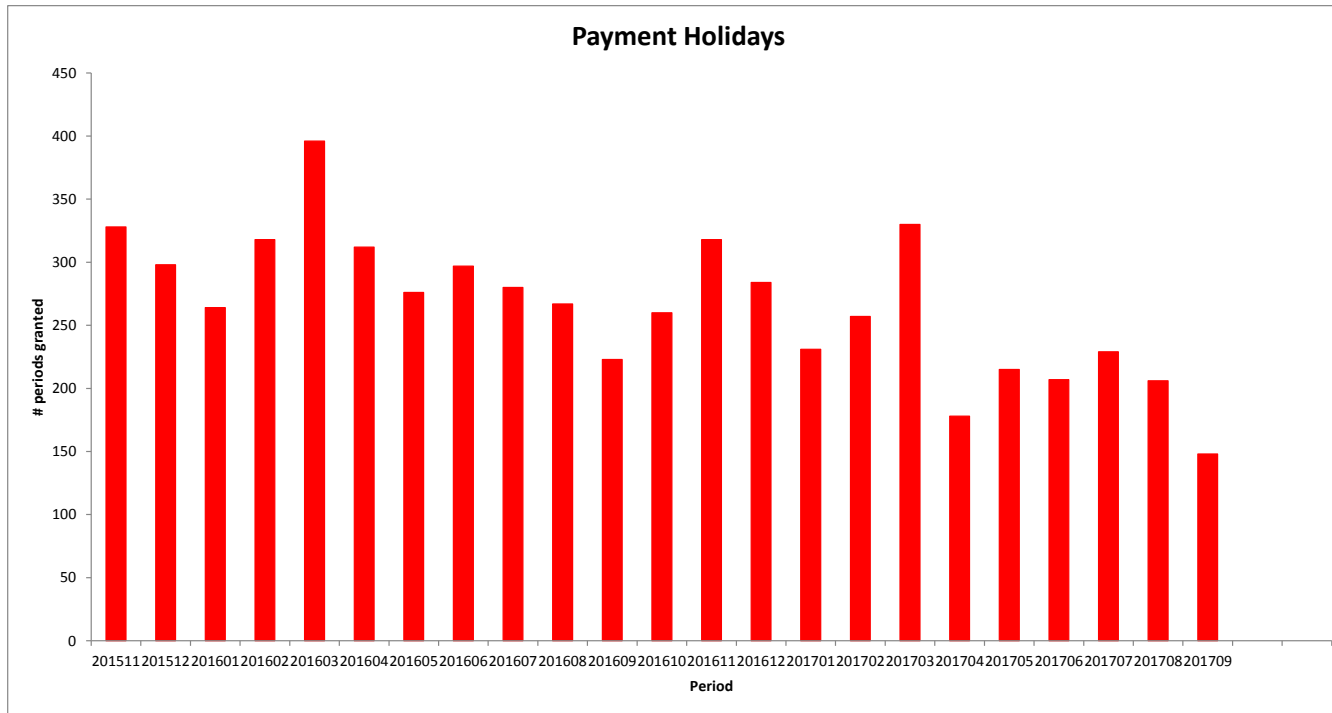


Bilkreditt 7 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	22				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



Bilkreditt 7 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

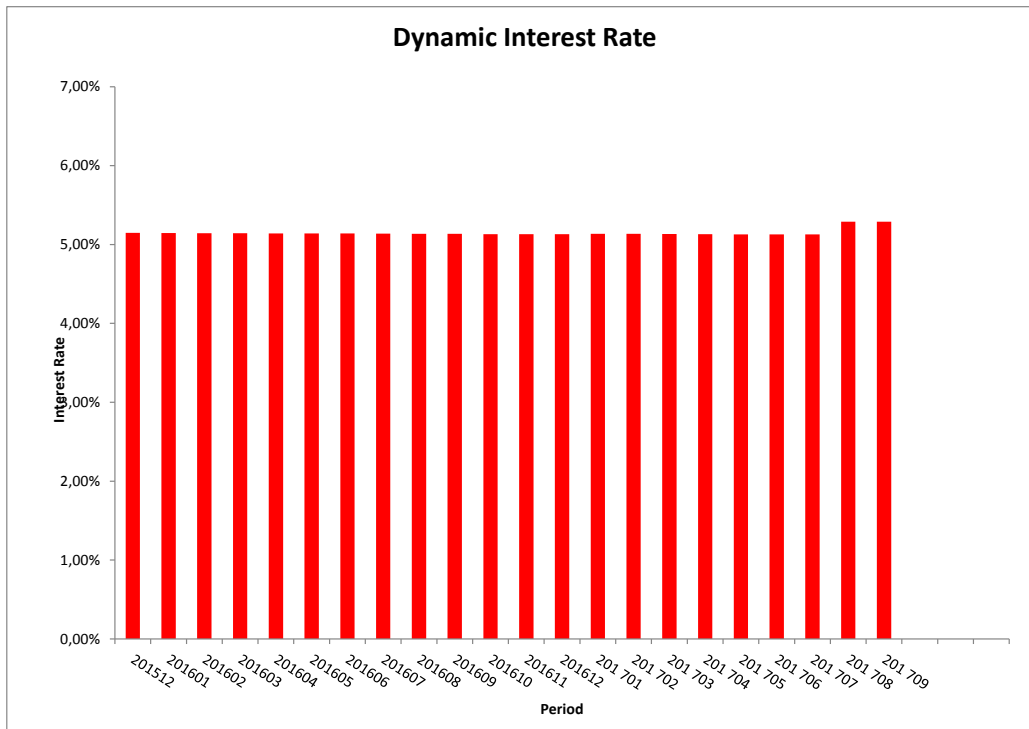
TOTAL		
Period	Closing balance	WA Interest rate
201512	4 961 729 485	5,15 %
201601	4 824 877 226	5,15 %
201602	4 677 232 996	5,14 %
201603	4 524 706 931	5,14 %
201604	4 367 347 791	5,14 %
201605	4 218 125 879	5,14 %
201606	4 051 770 340	5,14 %
201607	3 914 038 749	5,14 %
201608	3 768 451 252	5,14 %
201609	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 %

Interest rate evolution

Bilkreditt 7 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	27.10.2017		
Payment date	25.10.2017		
Period No	22		
Monthly Period	Sep 2017		
Interest Period	from	25.09.2017	to 25.10.2017 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

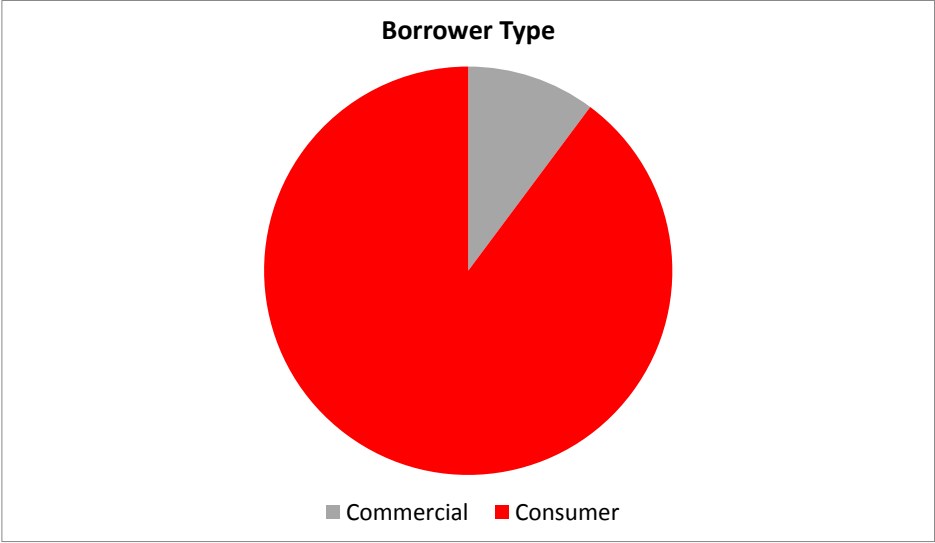
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 447	230 573 180	10,20 %	41,6	30,6
	Consumer	14 539	2 030 513 249	89,80 %	60,2	30,7
	Total	15 986	2 261 086 429	100 %	58,3	30,7

Bilkreditt 7 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days

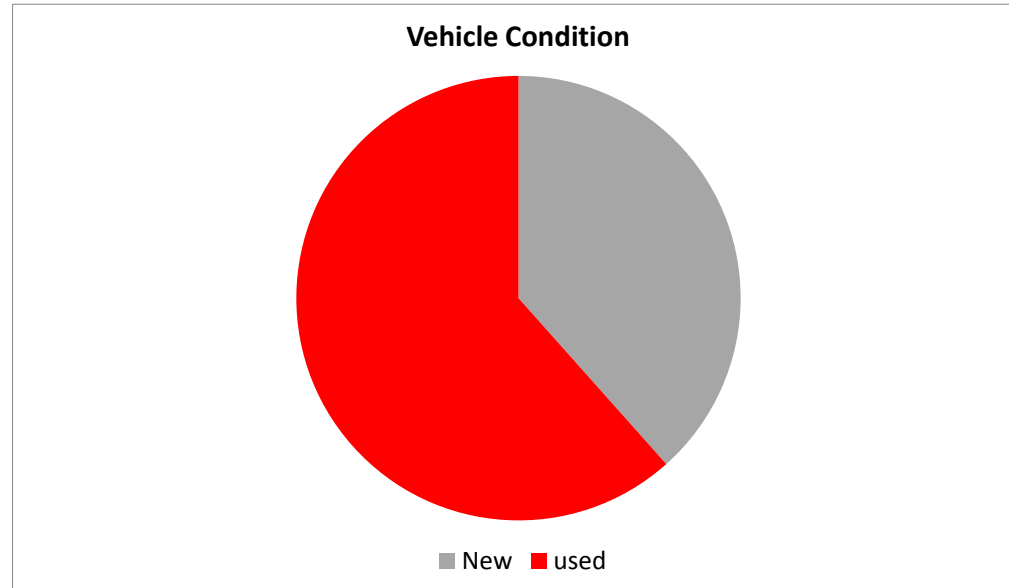
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 893	868 577 295	38,41 %	58,9	30,6
	used	11 093	1 392 509 134	61,59 %	57,9	30,8
		15 986	2 261 086 429	100 %	58,3	30,7

Bilkreditt 7 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

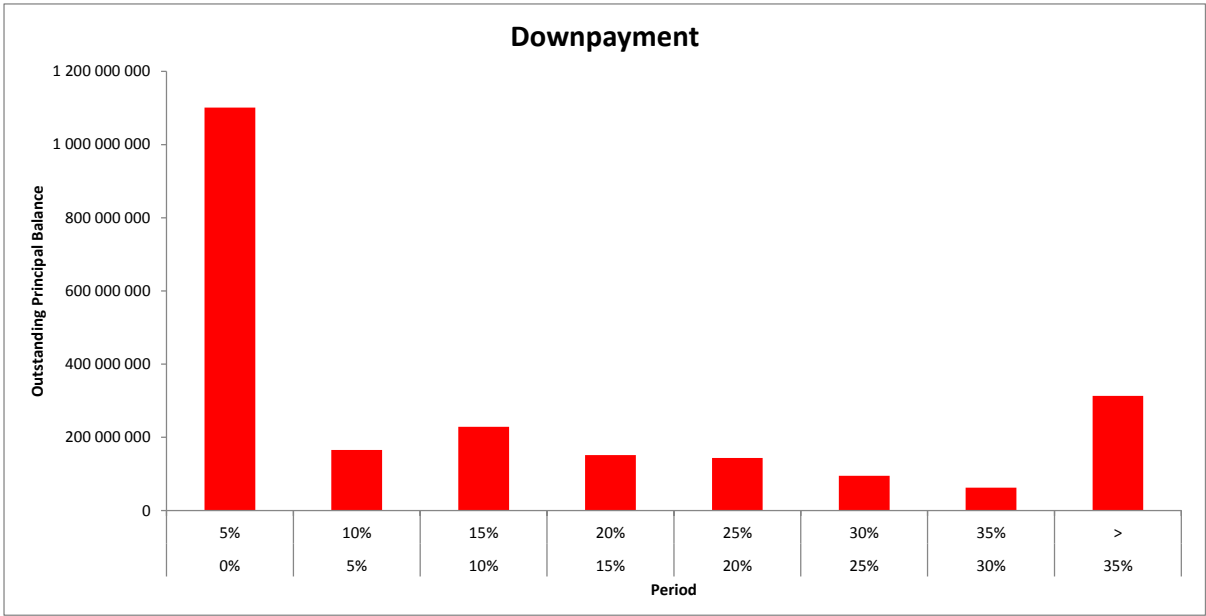
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 204	1 100 930 767	48,69 %	59,2	30,8
	5 %	10 %	966	165 442 289	7,32 %	61,3	30,9
	10 %	15 %	1 383	228 583 906	10,11 %	62,7	30,9
	15 %	20 %	971	151 513 799	6,70 %	57,4	30,8
	20 %	25 %	1 029	143 653 292	6,35 %	57,8	30,4
	25 %	30 %	708	95 215 554	4,21 %	60,5	30,6
	30 %	35 %	526	62 279 315	2,75 %	55,2	30,8
	35 %	>	3 199	313 467 507	13,86 %	50,9	30,3
Total		15 986	2 261 086 429	100 %	58,3	30,7	

Bilkreditt 7 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	27.10.2017		
Payment date	25.10.2017		
Period No	22		
Monthly Period	Sep 2017		
Interest Period	from	25.09.2017	to 25.10.2017 = 30 days



**Bilkreditt 7 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	22	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days

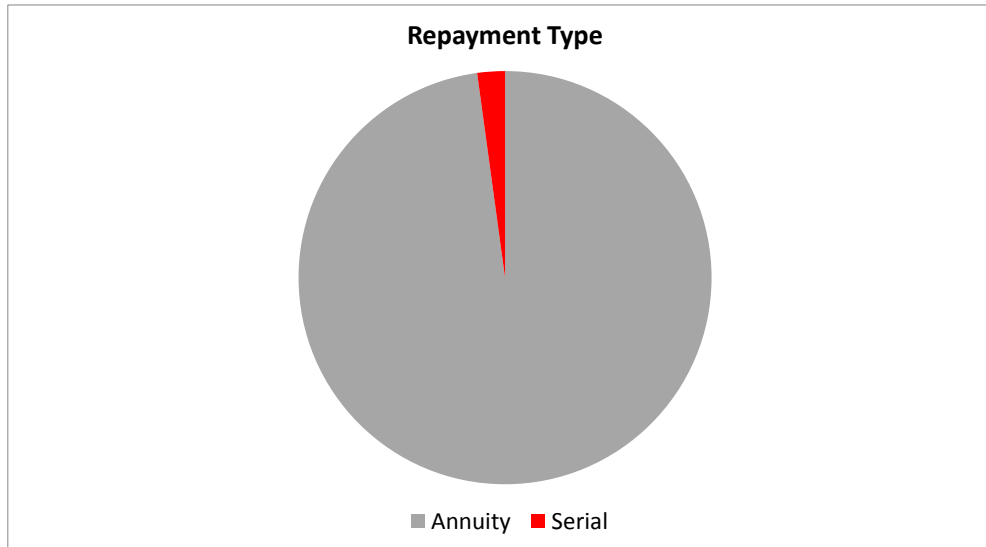
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	15 735	2 212 259 351	97,84 %	58,8	30,7
	Serial	251	48 827 078	2,16 %	35,0	30,8
		15 986	2 261 086 429	100 %	58,3	30,7

Bilkreditt 7 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period from	25.09.2017 to 25.10.2017 = 30 days

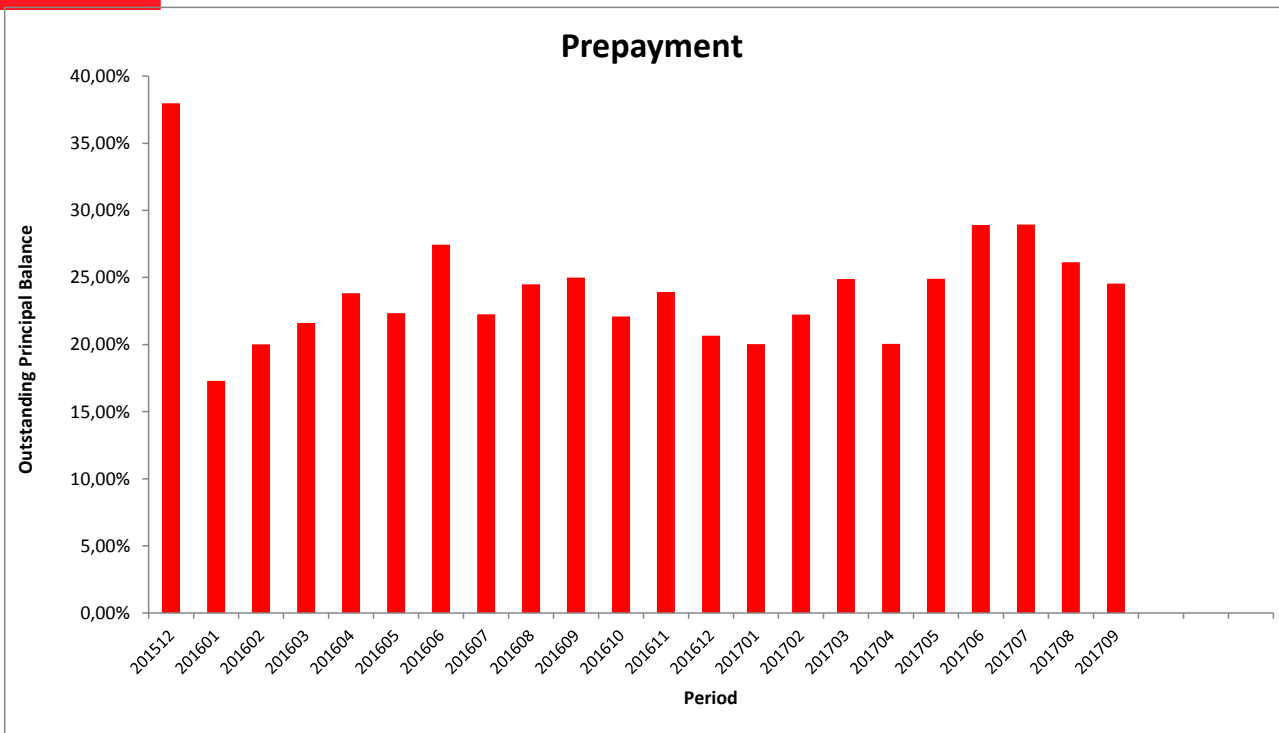
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201512	193 588 505	4 961 729 485	38,0 %	
201601	75 756 641	4 824 877 226	17,3 %	
201602	86 265 020	4 677 232 996	20,0 %	
201603	90 894 870	4 524 706 931	21,6 %	
201604	97 939 137	4 367 347 791	23,8 %	
201605	87 937 117	4 218 125 879	22,3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

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**Bilkreditt 7 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



Bilkreditt 7 DAC
Monthly Investor Report

Reporting Date 27.10.2017
 Payment date 25.10.2017
 Period No 22
 Monthly Period Sep 2017
 Interest Period from 25.09.2017 to 25.10.2017 = 30 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												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 1			2017 2			2017 3		
			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
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
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
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
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
20172	5 858 456	50				1 479 078	1 479 078	4 379 378	338 244	1 817 322	4 041 134
20173	5 993 301	42							1 173 893	1 173 893	4 819 408

Bilkreditt 7 DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	22					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 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	

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27. Priority of Payments



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

Priority of Payments

Available Distribution Amount	+	128 105 089,92 NOK	10 240 874,27 EUR
Senior Expenses	-	1 083 180,13 NOK	
Class A Notes Interest	-	2 222 458,40 NOK	16 333,19 EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	559 108,00 NOK	
Liquidity Reserve	-	16 731 019,47 NOK	
Class A Principal	-	94 577 005,00 NOK	10 224 541,08 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	-	394 227,00 NOK	
Class C notes Principal	-	0,00 NOK	
Interest Subordinated Loan, Principal Subordinated Loan	-	1 603 030,80 NOK	
Swap Subordinated Amounts	-	0,00 NOK	
Amounts due to seller for deemed collections refunded, refunds etc	-	0,00 NOK	
Payments to Seller	=	5 913 061,13 NOK	0,00 EUR

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28. Transaction Costs



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 083 180,13 NOK			
Interest accrued for the Period	3 175 793,40 NOK	2 222 458,40 NOK	559 108,00 NOK	394 227,00 NOK
Cumulative Interest accrued	135 179 319,59 NOK	110 134 470,59 NOK	14 726 608,00 NOK	10 318 241,00 NOK
Interest Payments	3 175 793,40 NOK	2 222 458,40 NOK	559 108,00 NOK	394 227,00 NOK
Cumulative Interest Payments	135 179 319,59 NOK	110 134 470,59 NOK	14 726 608,00 NOK	10 318 241,00 NOK
Interest accrued on Subordinated Loan for the Period	456 756,84 NOK			
Cumulative Interest accrued on Subordinated Loan	14 951 415,71 NOK			
Interest Payments on Subordinated Loan	456 756,84 NOK			
Cumulative Interest Payments on Subordinated Loan	14 951 415,71 NOK			
Unpaid Interest for the Period	0,00 NOK			
Cumulative Unpaid Interest	0,00 NOK			

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29. Swap Counterparty Data



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period from	25.09.2017 to 25.10.2017 = 30 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	1 694 377 434,00 NOK 183 175 938,81 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	96 799 463,40 NOK
Gross Amount Due from Swap Counterparty	10 240 874,27 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



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Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	22
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days