

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.05.2018				
Payment date	25.05.2018			Following payment dates:	25.06.2018
Period No	43				25.07.2018
Monthly Period	Apr 2018				
Interest Period	from 25.04.2018	to	25.05.2018	=	30 days
Cut-Off Date	30.04.2018				

Index	Page	
1	Portfolio Information	2
2	Amount Due for Distribution	3
3	Reserve Accounts	4
4	Performance Data	5
5	Outstanding Notes	6
6	Counterparty Ratings, Trigger Levels and Consequences	7
7	Original Principal Balance	8
7	Original PB (Graph)	9
8 a	Outstanding principal Balance	10
8 b	Outstanding PB (Graph)	11
9 a	Geographical Distribution	12
9 b	Geographical (Graph)	13
10 a	Interest Rate	14
10 b	Interest Rate (Graph)	15
11 a	Remaining Terms	16
11 b	Remaining Terms (Graph)	17
12 a	Seasoning	18
12 b	Seasoning (Graph)	19
13 a	Vehicle Type	20
13 b	Vehicle Type (Graph)	21
14 a	Hybrid loans as % of other loans	22
14 b	Hybrid loans as % of other loans (Graph)	23
15 a	Loans per borrower	24
15 b	Loans per borrower (Graph)	25
16 a	Amortization Profile	26
16 b	Amortization Profile (Graph)	27
17 a	Payment Holidays	28
17 b	Payment Holidays (Graph)	29
18 a	Payment Holidays (>31dpd)	30
18 b	Payment Holidays (>31dpd) (Graph)	31
19 a	Dynamic Interest Rate	32
19 b	Dynamic Interest Rate (Graph)	33
20 a	Borrower Type	34
20 b	Borrower Type (Graph)	35
21 a	Vehicle Condition	36
21 b	Vehicle Condition (Graph)	37
22 a	Downpayment	38
22 b	Downpayment (Graph)	39
23 a	Repayment Type	40
23 b	Repayment Type (Graph)	41
24 a	Dynamic Pre-Payments	42
24 b	Dynamic Pre-Payments (Graph)	43
25	Defaults, Recoveries and Losses by Quarter of Default	44
26	Dynamic Delinquency	45
27	Priority of Payments	46
28	Transaction Costs	47
29	Swap Counterparty Data	48
30	Contact Details	49

Bilcreditt 6 DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 101 183 457,00 NOK	1 157 340 480,00 NOK
Scheduled Loan Principal Repayments	27 633 752,00 NOK	28 437 071,00 NOK
Prepayments	23 301 010,00 NOK	25 966 802,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	110 264,00 NOK	125 679,00 NOK
Total Principal Payments Received	51 045 026,00 NOK	54 529 552,00 NOK
	-	-
New Defaulted Auto Loans in Period	1 789 001,00 NOK	1 949 238,00 NOK
Total New Defaults	1 789 001,00 NOK	1 949 238,00 NOK
Capitalised Interest (due to Repayment Holidays)	6 072,00 NOK	321 767,00 NOK
Closing Balance	1 048 355 502,00 NOK	1 101 183 457,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	31 794 782,00 NOK	31 473 015,00 NOK
New	6 072,00 NOK	321 767,00 NOK
Close	31 800 854,00 NOK	31 794 782,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	8 288 150,00 NOK	6 361 978,00 NOK
Recoveries on loans in default	1 031 771,00 NOK	1 030 451,00 NOK
Total Revenue Received in Period	9 319 921,00 NOK	7 392 429,00 NOK
# Loans		
At beginning of period	11 232 Loans	11 582 Loans
Paid in Full	323 Loans	325 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	24 Loans	25 Loans
At end of period	10 885 Loans	11 232 Loans
Weighted Average Loan Return	9,26 %	
Average NIBOR + Weighted Average Loan Threshold	3,91 %	

Bilkreditt 6 DAC
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	28.05.2018			
Payment date	25.05.2018			
Period No	43			
Monthly Period	Apr 2018			
Interest Period	from	25.04.2018	to	25.05.2018 = 30 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	40 370 058,00 NOK		40 370 058,00 NOK	
b. Collections (Principal, interest, fees, etc)	60 364 947,00 NOK		61 921 981,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	6 489 920,76 EUR	0,00 NOK	6 898 897,17 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	-1 021,78 NOK		-1 041,50 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)	100 733 983,22 NOK	6 489 920,76 EUR	102 290 997,50 NOK	6 898 897,17 EUR

Bilkreditt 6 DAC
Monthly Investor Report

3. Reserve Accounts



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	

Note Balance

Beginning of Period		1 101 183 457,00	NOK
End of Period		1 048 355 502,00	NOK

Reserve Fund

	in %		
Beginning of Period	2,4 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	2,4 %	26 913 372,00	NOK
Required Reserve Amount	2,4 %	26 913 372,00	NOK

Liquidity Balance

Beginning of Period	1,2 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,2 %	13 456 686,00	NOK
Required Reserve Amount	1,2 %	13 456 686,00	NOK

Supplementary Liquidity Ledger

Beginning of Period		-	NOK
Cash Outflow		-	NOK
Cash Inflow		-	NOK
End of Period		-	NOK
Required Reserve Amount		-	NOK

Commingling Reserve

Beginning of Period		61 845 415,44	NOK
Cash Outflow		1 233 239,27	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		60 612 176,17	NOK
Required Commingling Reserve Fund		60 612 176,17	NOK

CPI Reserve

Beginning of Period		-	NOK
Cash Outflow (to Servicer)		-	NOK
Drawings		-	NOK
Cash Inflow (from Servicer)		-	NOK
End of Period		-	NOK
Required CPI Reserve Fund		-	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.

Bilkreditt 6 DAC
Monthly Investor Report

4. Performance Data



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018 to 25.05.2018 =	30 days

Note Balance

Beginning of Period	1 101 183 457,00	NOK
End of Period	1 048 355 502,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	958 522 520,00	91,43 %	10 040
1-29 days past due	66 283 084,00	6,32 %	623
		0,00 %	
Delinquent Receivables:			
30-59 days past due	14 442 975,00	1,38 %	125
60-89 days past due	4 423 015,00	0,42 %	46
90-119 days past due	1 599 331,00	0,15 %	26
120-149 days past due	979 194,00	0,09 %	11
150-179 days past due	2 105 383,00	0,20 %	14
Total Performing and Delinquent	1 048 355 502,00	100,00 %	10 885

Current Period Defaults	1 789 001,00	24
Cumulative Defaults	79 724 174,00	781
Current Period Recoveries	1 031 771,00	
Cumulative Recoveries	39 093 755,00	

Bilkreditt 6 DAC
Monthly Investor Report

5. Outstanding Notes



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

	All Notes	Class A	Class B	Class B	Class C	Class C
1. Note Balance						
General Note Information						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	A1(sf)/A(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
Current Note Information						
Class Principal Outstanding Opening Balance		23 702 758,85 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	100 733 983,22 NOK					
Amortisation	52 827 955,00 NOK					
Redemption per Class		6 489 920,76 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		907,68 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	1 048 355 502,00 NOK	17 212 838,08 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		13,36 %	52,94 %	0,00 %	33,67 %	0,02 %
Current Pool Factor		0,02	1,00	-	1,00	1,00

	All Notes	Class A	Class B	Class B	Class C	Class C
2. Payments to Investors per Note						
Interest rate Basis: 1-M EURIBOR / Spread	-0,3720 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,9400 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	30					
Principal Outstanding per Note Beginning of Period		3 315,07 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		907,68 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		2 407,39 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 700,00 NOK	- NOK	1 783,33 NOK	1,78 NOK
Interest Payment	1 573 450,00 NOK	- EUR	943 500,00 NOK	- NOK	629 516,65 NOK	433,35 NOK
Interest Payment per Note		- EUR	1 700,00 NOK	- NOK	1 783,33 NOK	1,78 NOK

	All Notes	Class A	Class B	Class B	Class C	Class C
3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		95,90 %	42,96 %		9,26 %	
Current CE (excl. Excess Spread)		90,49 %	37,55 %		3,85 %	

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 AIFMR.

**Bilcredditt 6 DAC
Monthly Investor Report**

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2018
 Payment date 25.05.2018
 Period No 43
 Monthly Period Apr 2018
 Interest Period: 25.04.2018 to 25.05.2018 = 30 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	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.

**Bilkreditt 6 DAC
Monthly Investor Report**

7.a Original Portfolio Principal Balance



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	43		
Monthly Period	Apr 2018		
Interest Period	from	25.04.2018	to 25.05.2018 = 30 days

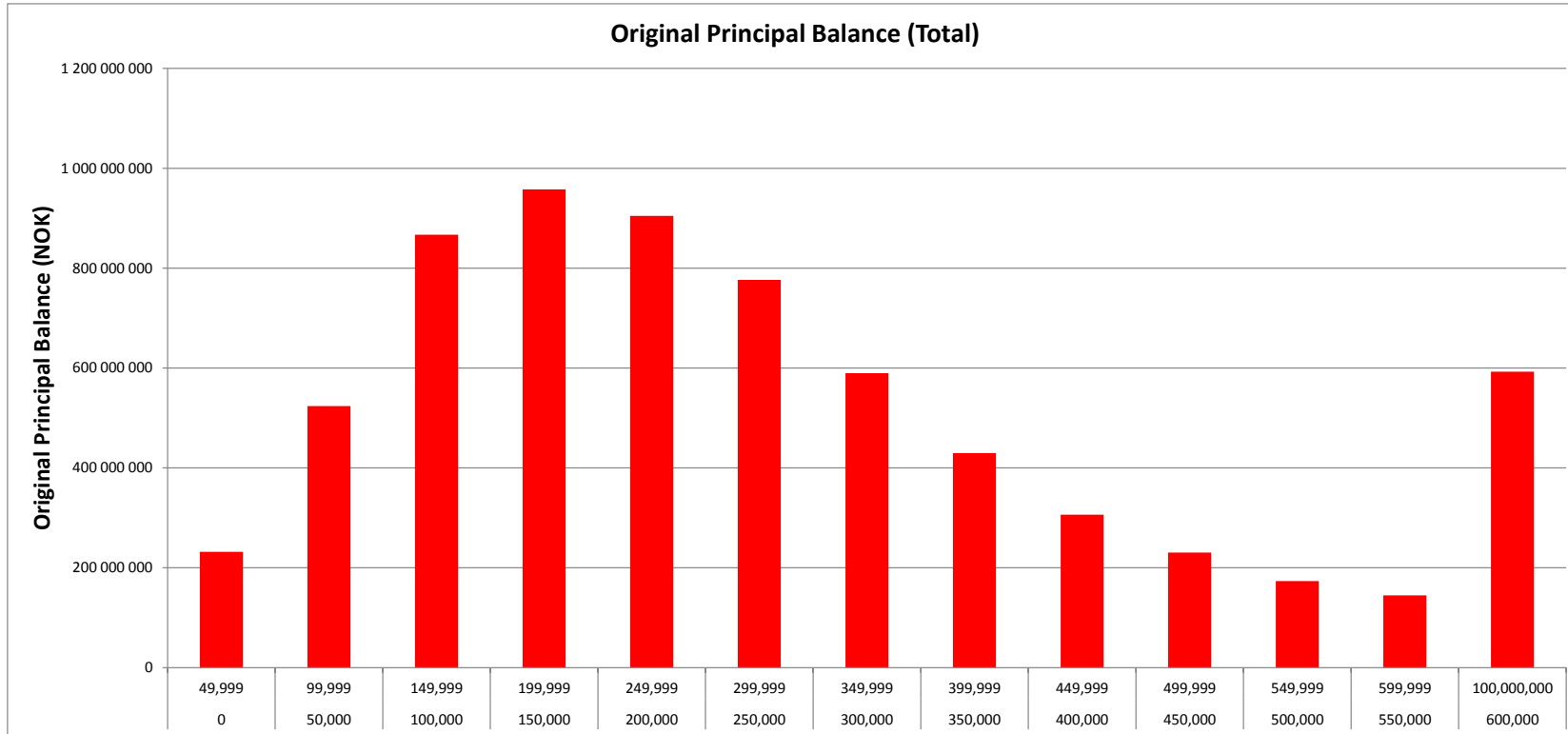
Average amount - all: 195 694

TOTAL								
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning
Original balance	0	49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2
	50 000	99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5
	100 000	149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3
	150 000	199 999	5 426	957 610 608	14,23 %	15,78 %	70,1	7,3
	200 000	249 999	3 977	904 672 597	13,45 %	11,57 %	75,2	7,4
	250 000	299 999	2 802	776 453 348	11,54 %	8,15 %	78,8	7,3
	300 000	349 999	1 799	589 586 475	8,76 %	5,23 %	80,6	7,2
	350 000	399 999	1 140	429 857 714	6,39 %	3,32 %	83,1	7,1
	400 000	449 999	713	306 291 799	4,55 %	2,07 %	83,5	6,7
	450 000	499 999	482	230 582 462	3,43 %	1,40 %	85,1	7,0
	500 000	549 999	328	173 323 892	2,58 %	0,95 %	88,0	7,1
	550 000	599 999	250	144 743 142	2,15 %	0,73 %	88,5	6,7
	600 000	100 000 000	715	592 710 015	8,81 %	2,08 %	86,8	7,0
	Total			34 382	6 728 342 014	100 %	100 %	72,8

Bilkreditt 6 DAC
Monthly Investor Report

7.b Original Principal Balance Graph

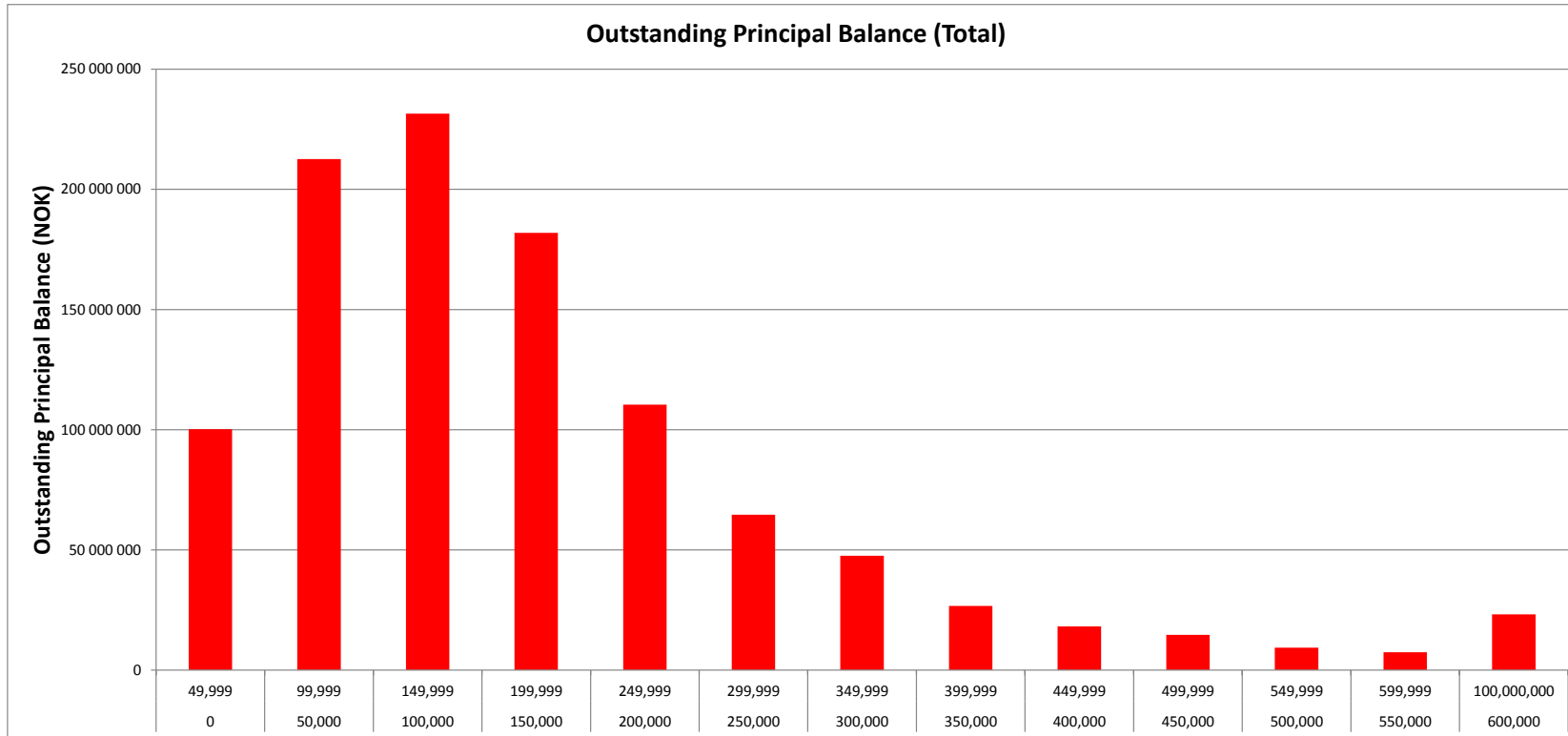
Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

9.a Geographical Distribution



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

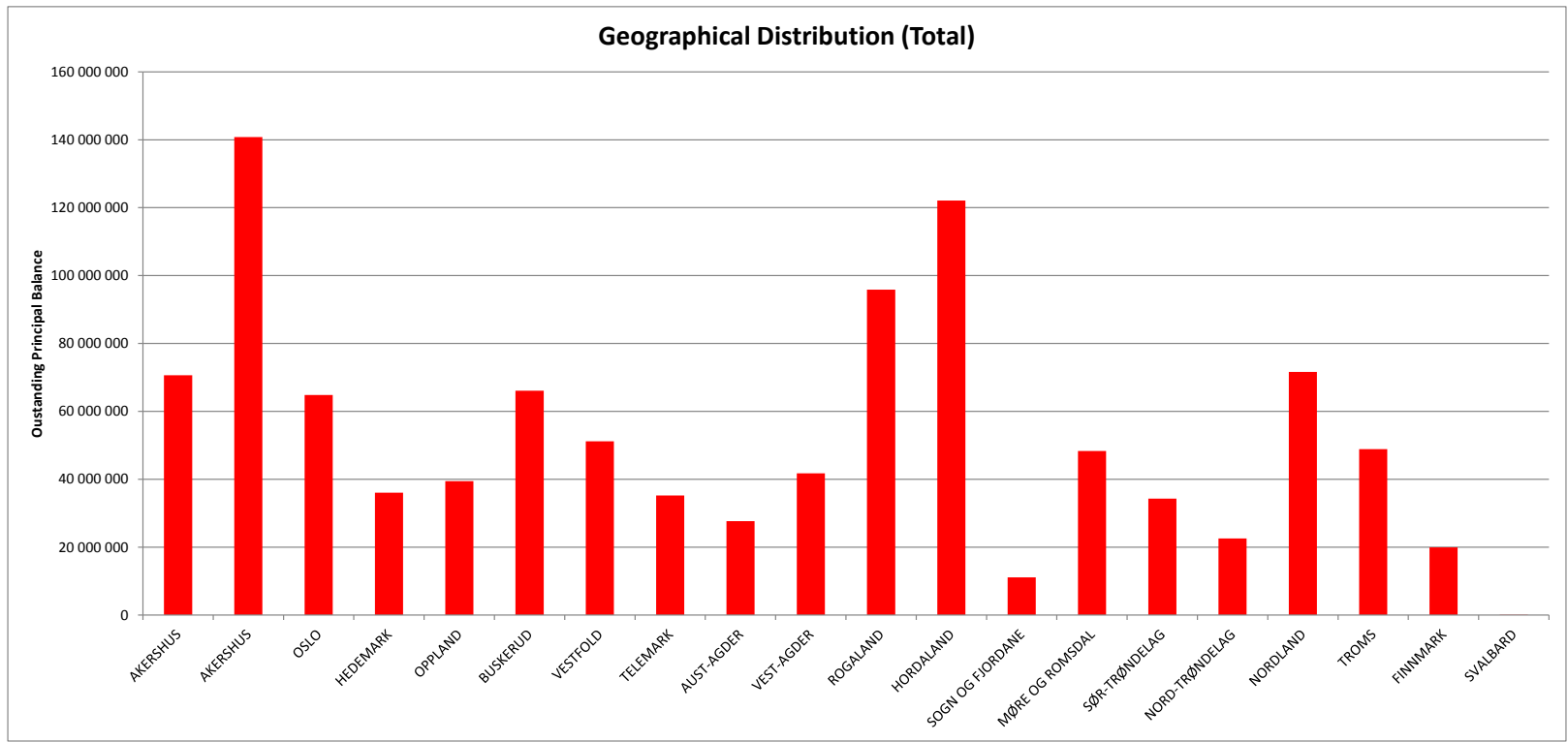
		TOTAL								
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning			
0100	728	70 634 299	6,74 %	6,69 %	AKERSHUS	46,3	50,3			
0200	1 455	140 787 831	13,43 %	13,37 %	AKERSHUS	43,8	50,1			
0300	669	64 825 841	6,18 %	6,15 %	OSLO	44,2	50,2			
0400	454	36 024 136	3,44 %	4,17 %	HEDEMARK	40,4	49,8			
0500	431	39 458 282	3,76 %	3,96 %	OPPLAND	43,5	50,4			
0600	731	66 084 622	6,30 %	6,72 %	BUSKERUD	42,4	50,0			
0700	567	51 195 793	4,88 %	5,21 %	VESTFOLD	44,9	50,1			
0800	418	35 233 858	3,36 %	3,84 %	TELEMARK	40,8	50,1			
0900	279	27 664 024	2,64 %	2,56 %	AUST-AGDER	47,9	49,8			
1000	432	41 739 986	3,98 %	3,97 %	VEST-AGDER	44,3	50,3			
1100	934	95 859 619	9,14 %	8,58 %	ROGALAND	47,5	50,2			
1200	1 175	122 076 885	11,64 %	10,79 %	HORDALAND	46,4	50,1			
1400	120	11 122 563	1,06 %	1,10 %	SOGN OG FJORDANE	44,7	50,1			
1500	465	48 345 995	4,61 %	4,27 %	MJØRE OG ROMSDAL	46,5	50,2			
1600	385	34 274 727	3,27 %	3,54 %	SØR-TRØNDELAG	46,3	50,4			
1700	265	22 543 736	2,15 %	2,43 %	NORD-TRØNDELAG	42,3	50,5			
1800	734	71 642 632	6,83 %	6,74 %	NORDLAND	45,9	50,1			
1900	466	48 850 940	4,66 %	4,28 %	TROMS	49,4	49,5			
2000	176	19 907 911	1,90 %	1,62 %	FINNMARK	45,5	49,5			
2100	1	81 822	0,01 %	0,01 %	SVALBARD	68,0	55,0			
Total:	10 885	1 048 355 502	100 %	100 %		45,1	50,1			

Geographic distribution

Bilkreditt 6 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

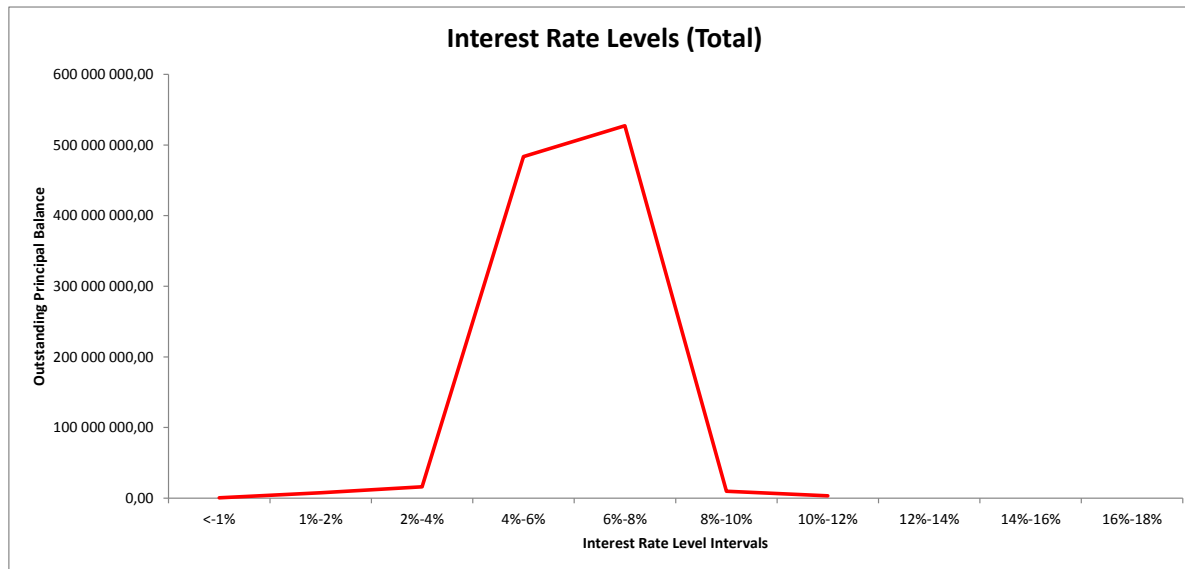


Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from	25.04.2018 to 25.05.2018 = 30 days

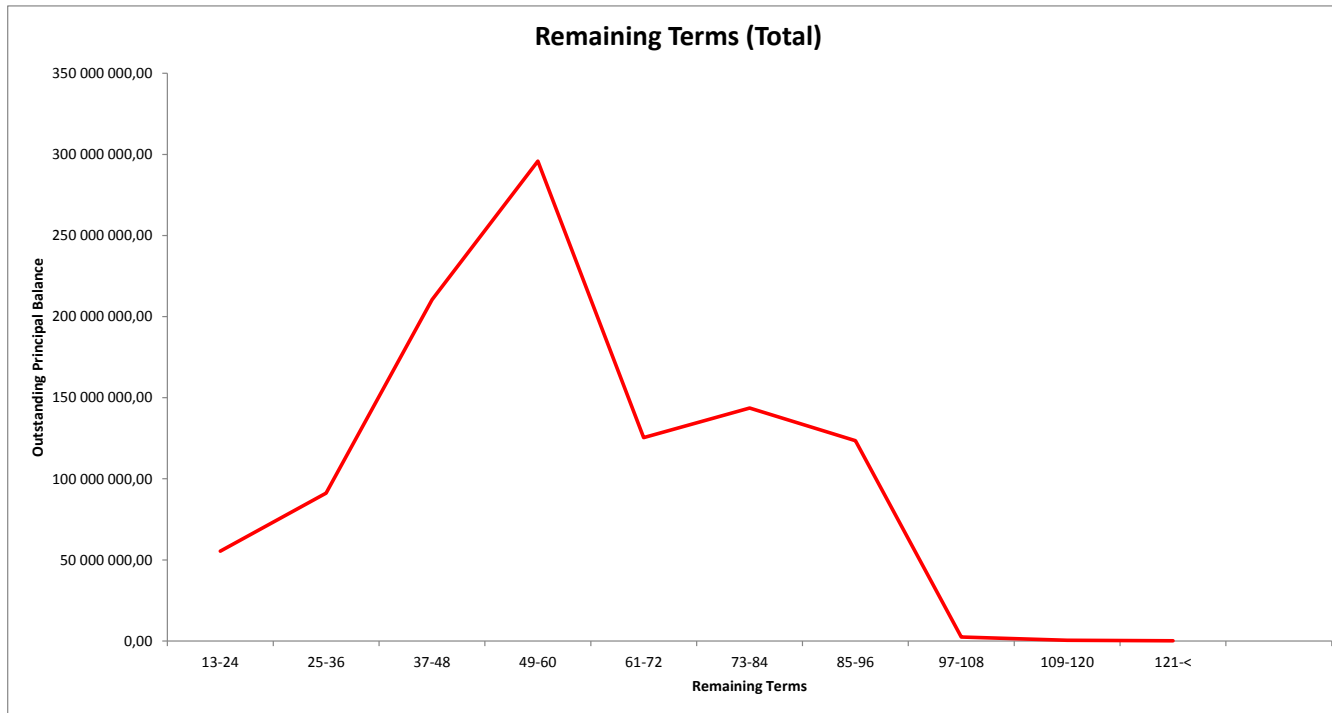


Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	43					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

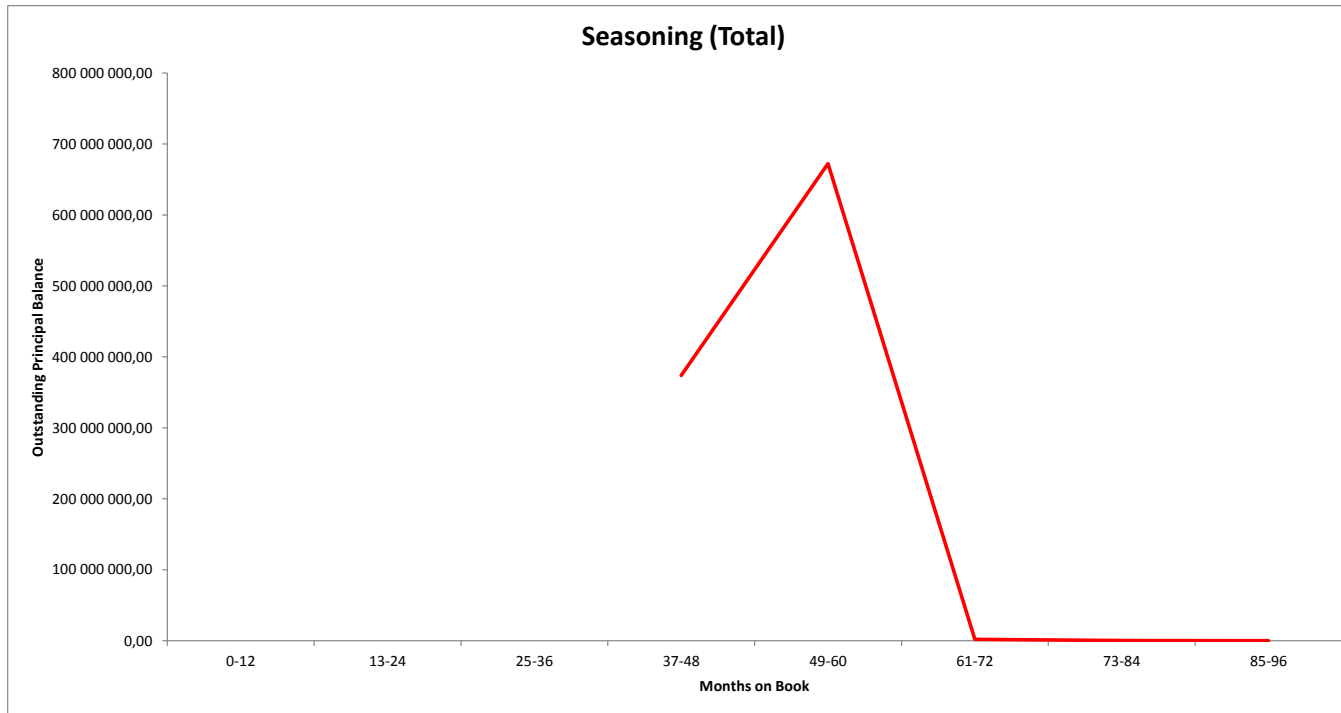
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48	3 611	373 873 824	35,66 %	47,4
	49		60	7 252	672 256 502	64,12 %	44
	61		72	21	1 992 232	0,19 %	42
	73		84	1	232 944	0	72
	85		96	-	-	-	-
	Total		10 885		1 048 355 502	100,00 %	45,1

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	43					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

13.a Vehicle type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

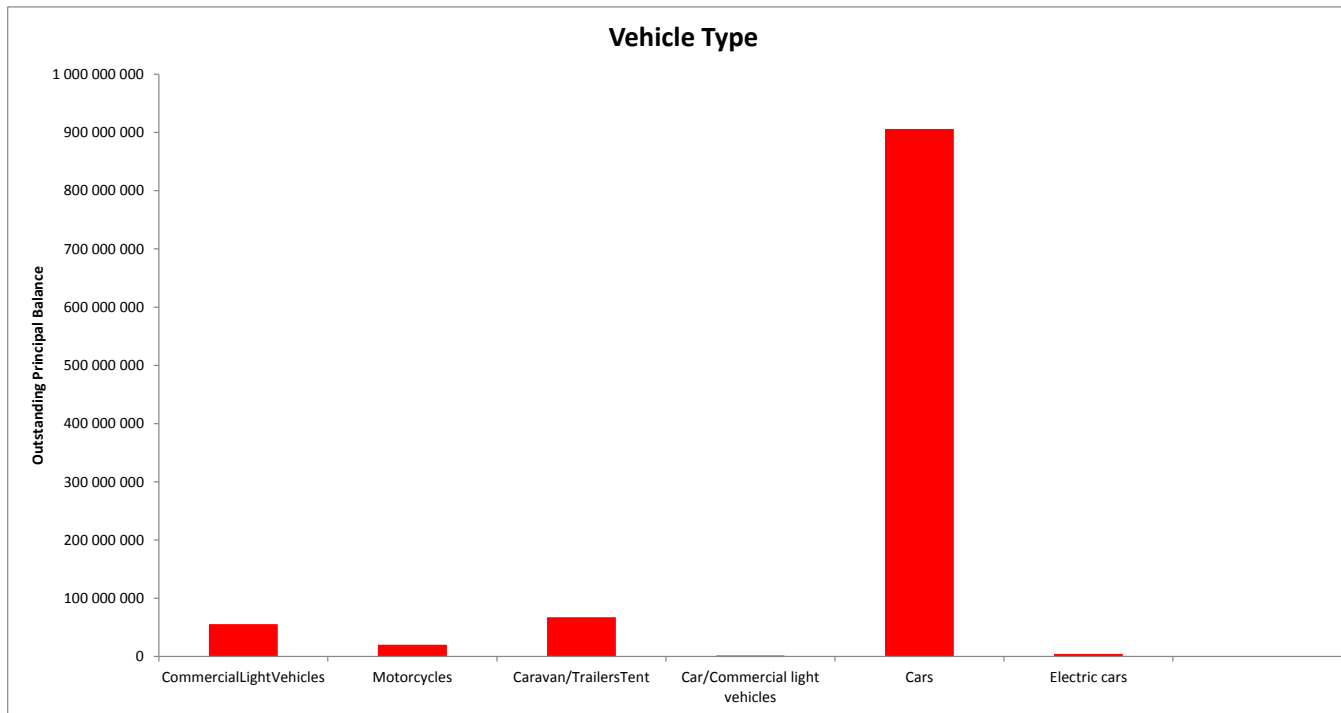
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	730	54 320 963	5,18 %	33,2	50,1
	Motorcycles	326	18 975 853	1,81 %	40,4	49,1
	Caravan/TrailersTent	542	66 397 051	6,33 %	57,4	49,0
	Car/Commercial light vehicles	4	439 153	0,04 %	27,0	51,3
	Cars	9 258	905 110 903	86,34 %	45,0	50,2
	Electric cars	25	3 111 579	0,30 %	45,5	49,2
		10 885	1 048 355 502	100 %	45,1	50,1

**Bilkreditt 6 DAC
Monthly Investor Report**

13.b Vehicle type



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	43					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

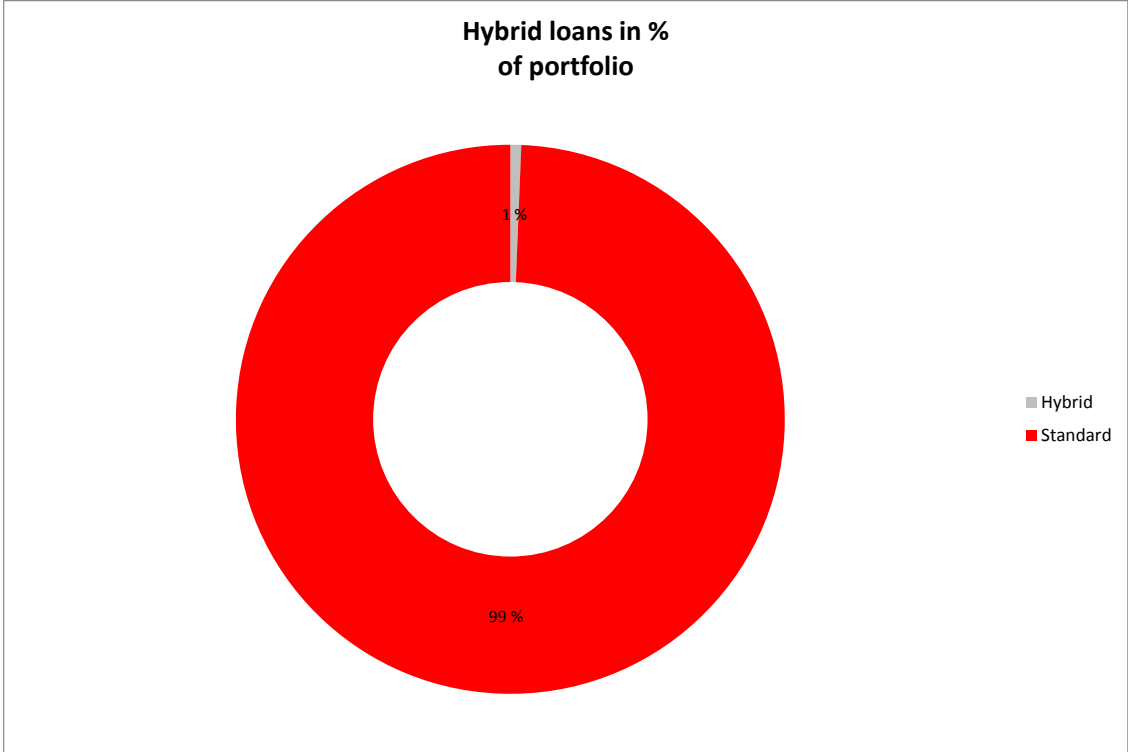
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		35	6 684 930	0,64 %	11,8	50,5
Standard		10 850	1 041 670 572	99,36 %	45,3	50,1
Total		10 885	1 048 355 502	100 %	45,1	50,1

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

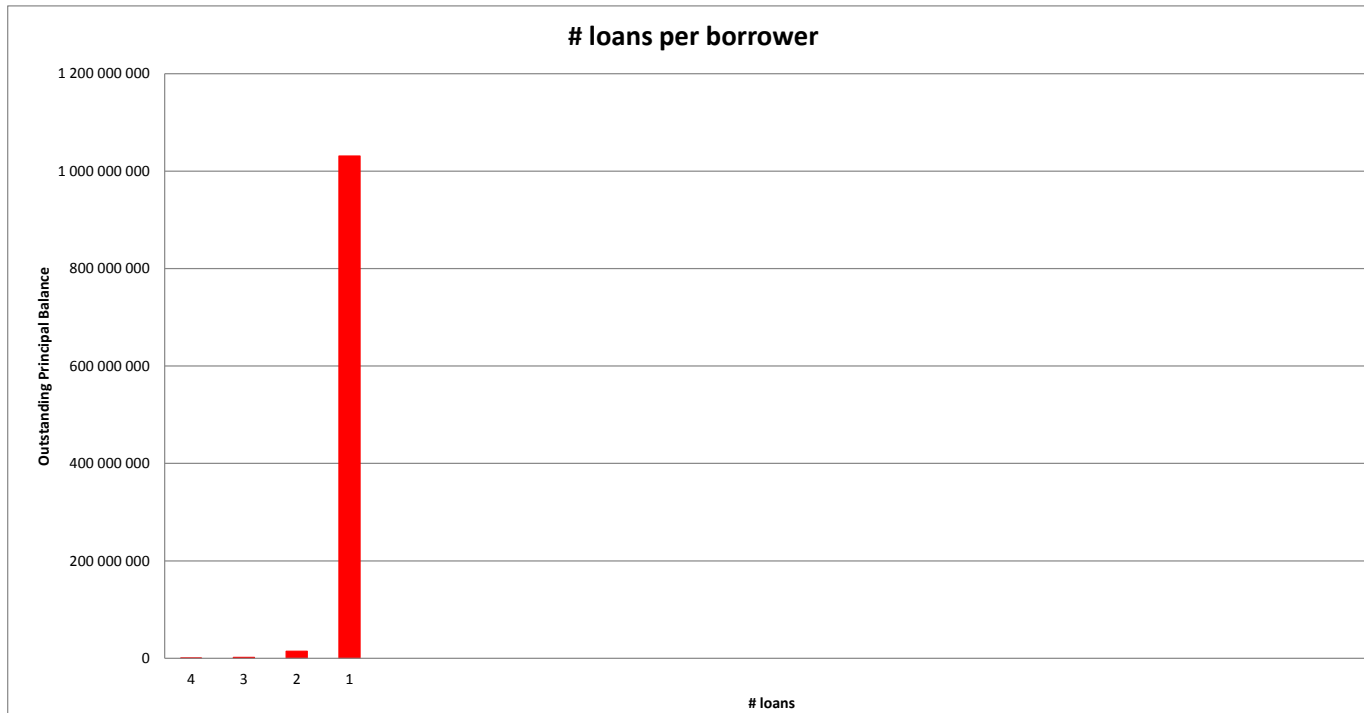


**Bilkreditt 6 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	43					
Monthly Period	Apr 2018					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 048 355 502	1 019 354 956	29 000 546	5 027 714	5,75 %	97,23 %
2	1 019 354 956	988 177 616	31 177 341	4 886 340	5,75 %	94,26 %
3	988 177 616	957 417 757	30 759 859	4 736 784	5,75 %	91,33 %
4	957 417 757	927 044 095	30 373 662	4 589 932	5,75 %	88,43 %
5	927 044 095	896 584 424	30 459 672	4 442 833	5,75 %	85,52 %
6	896 584 424	866 123 045	30 461 379	4 292 850	5,75 %	82,62 %
7	866 123 045	836 925 919	29 197 125	4 148 024	5,75 %	79,83 %
8	836 925 919	807 015 685	29 910 234	4 000 416	5,74 %	76,98 %
9	807 015 685	778 691 082	28 324 603	3 860 041	5,74 %	74,28 %
10	778 691 082	751 055 431	27 635 651	3 722 595	5,74 %	71,64 %
11	751 055 431	723 709 662	27 345 769	3 585 892	5,73 %	69,03 %
12	723 709 662	698 193 919	25 515 742	3 457 955	5,73 %	66,60 %
13	698 193 919	673 752 073	24 441 846	3 334 598	5,73 %	64,27 %
14	673 752 073	650 515 598	23 236 475	3 216 844	5,73 %	62,05 %
15	650 515 598	628 371 471	22 144 127	3 104 254	5,73 %	59,94 %
16	628 371 471	606 494 503	21 876 968	2 997 736	5,72 %	57,85 %
17	606 494 503	584 719 505	21 774 998	2 892 023	5,72 %	55,77 %
18	584 719 505	563 158 053	21 561 452	2 786 692	5,72 %	53,72 %
19	563 158 053	541 780 229	21 377 824	2 682 582	5,72 %	51,68 %
20	541 780 229	520 587 821	21 192 409	2 579 250	5,71 %	49,66 %

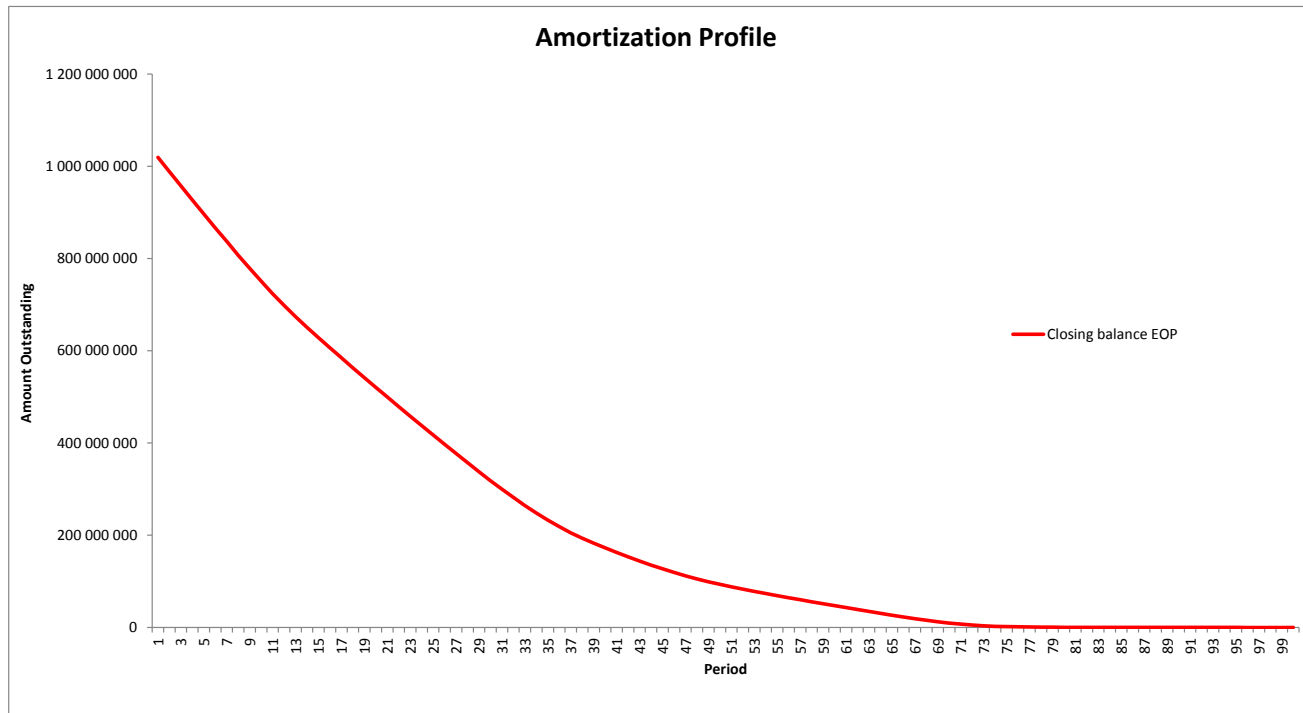
Amortization profile (first 20 periods)

Bilkreditt 6 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

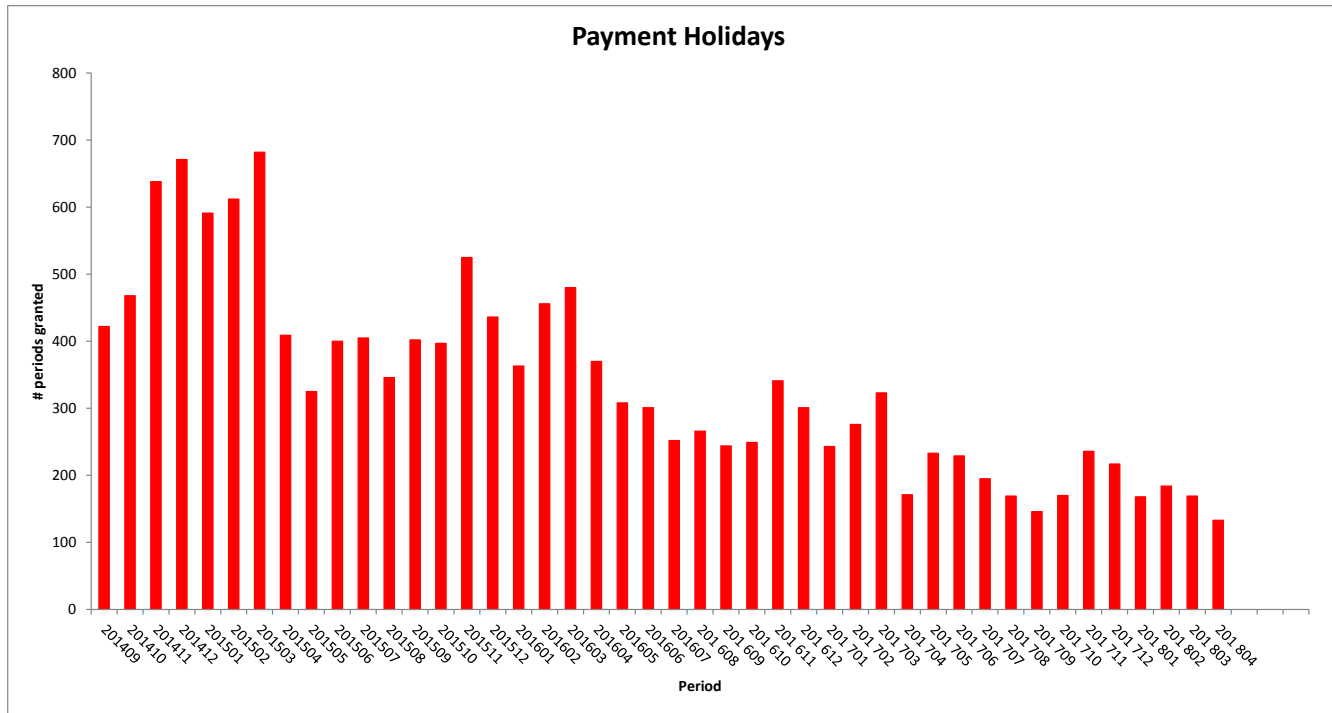


Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

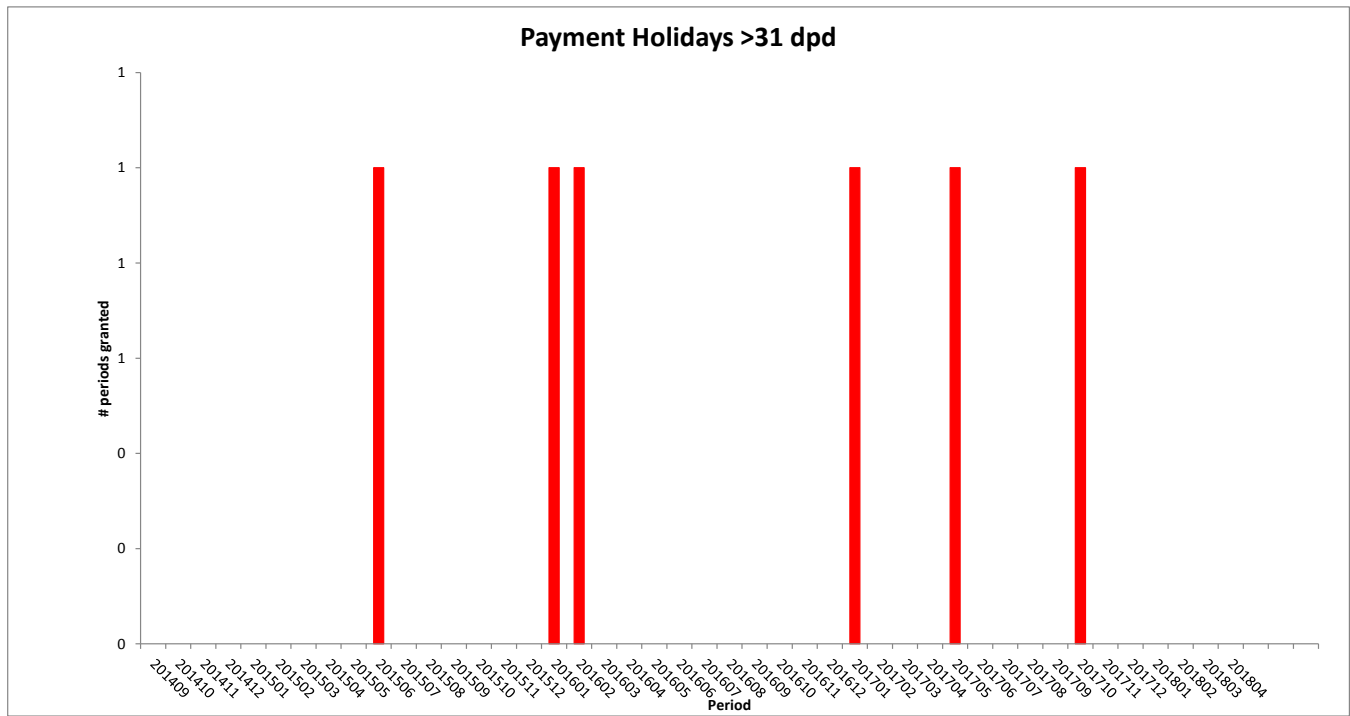


Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

19.a Dynamic Interest rate



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

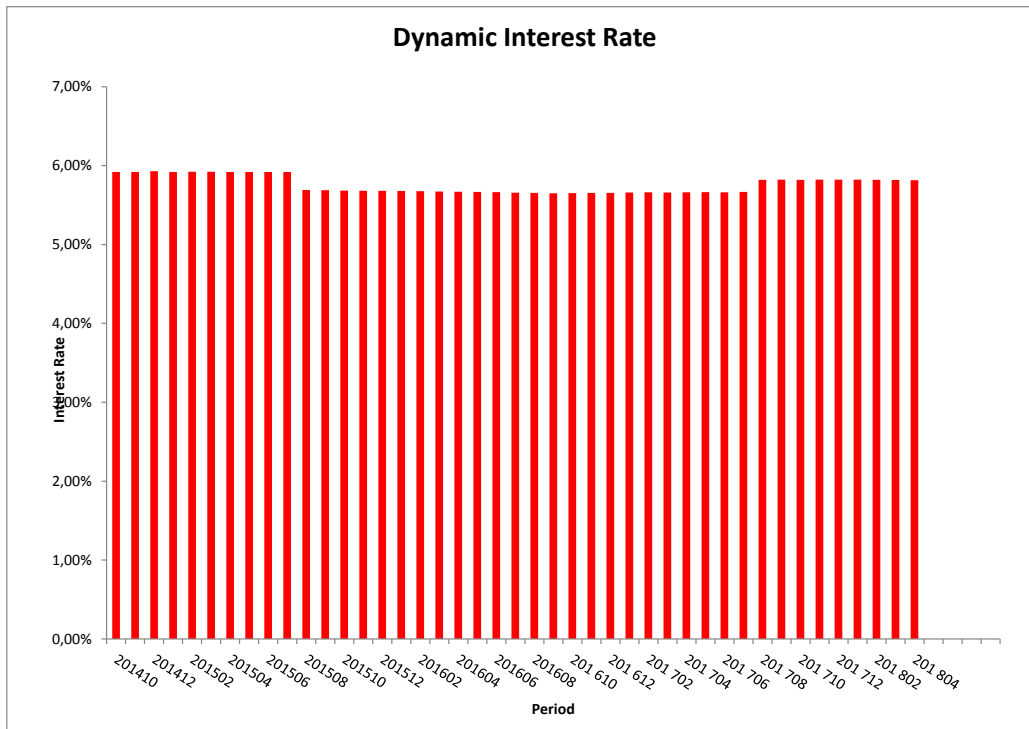
Period	TOTAL	
	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	4 603 690 293	5,92 %
201508	4 439 966 927	5,69 %
201509	4 250 796 432	5,69 %
201510	4 080 387 649	5,68 %
201511	3 917 232 298	5,68 %
201512	3 773 068 908	5,68 %
201601	3 646 956 602	5,68 %
201602	3 505 498 727	5,68 %
201603	3 367 211 600	5,67 %
201604	3 228 377 234	5,67 %
201605	3 096 250 778	5,67 %
201606	2 954 296 502	5,66 %
201607	2 832 457 134	5,66 %
201608	2 714 115 746	5,66 %
201 609	2 596 536 827	5,65 %
201 610	2 482 672 126	5,65 %
201 611	2 370 161 805	5,65 %
201 612	2 276 170 623	5,65 %
201 701	2 169 829 447	5,66 %
201 702	2 086 706 482	5,66 %
201 703	1 991 812 656	5,66 %
201 704	1 912 161 705	5,66 %
201 705	1 820 010 265	5,66 %
201 706	1 724 029 889	5,66 %
201 707	1 640 542 649	5,67 %
201 708	1 554 479 537	5,82 %
201 709	1 478 240 232	5,82 %
201 710	1 400 640 636	5,82 %
201 711	1 328 438 434	5,82 %
201 712	1 269 292 661	5,82 %
201 801	1 210 633 659	5,82 %
201 802	1 157 340 480	5,82 %
201 803	1 101 183 457	5,82 %
201 804	1 048 355 502	5,81 %

Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	43		
Monthly Period	Apr 2018		
Interest Period	from	25.04.2018	to 25.05.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

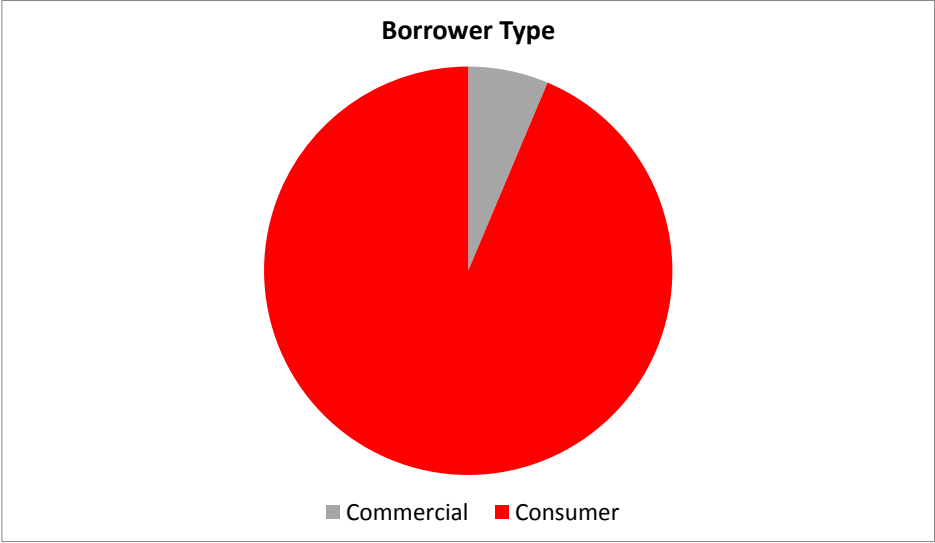
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	723	66 652 112	6,36 %	32,4	49,9
	Consumer	10 162	981 703 390	93,64 %	46,0	50,1
	Total	10 885	1 048 355 502	100 %	45,1	50,1

Bilkreditt 6 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from	25.04.2018 to 25.05.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

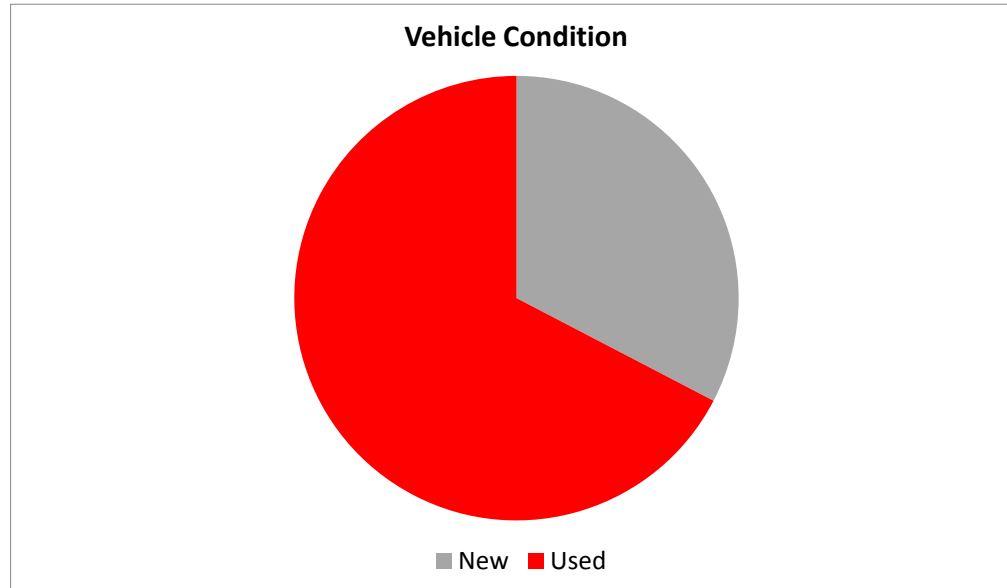
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 641	342 174 219	32,64 %	48,1	50,2
	Used	8 244	706 181 283	67,36 %	43,7	50,1
		10 885	1 048 355 502	100 %	45,1	50,1

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

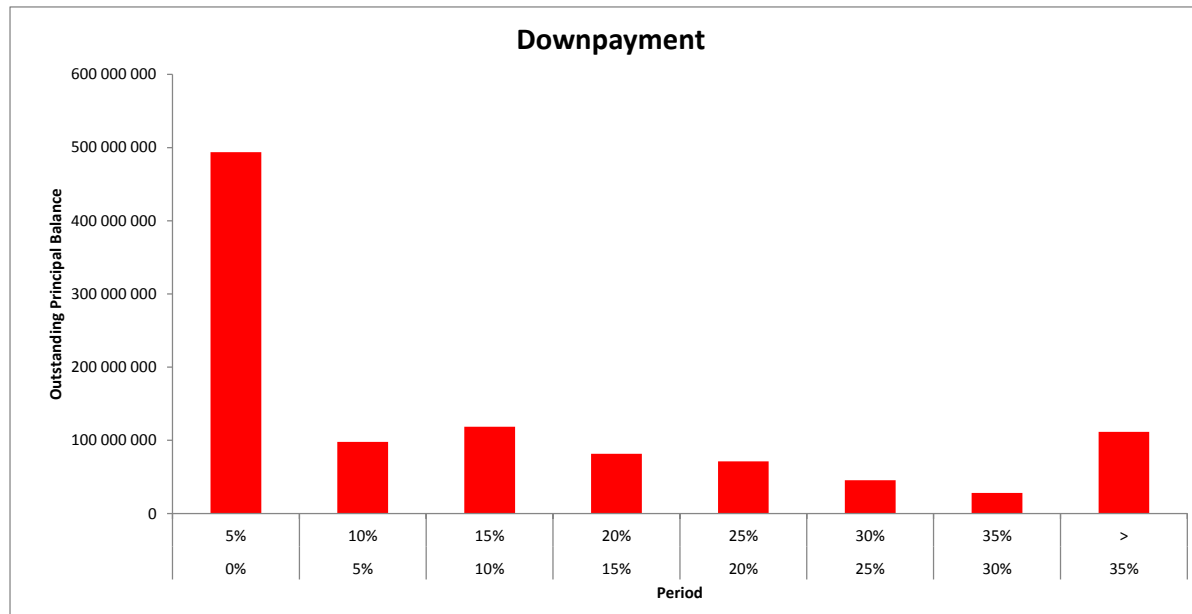
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 812	493 730 978	47,10 %	44,9	50,1
	5 %	10 %	897	97 882 513	9,34 %	46,0	50,2
	10 %	15 %	1 108	118 543 590	11,31 %	46,4	50,1
	15 %	20 %	818	81 545 226	7,78 %	47,2	50,1
	20 %	25 %	733	71 280 491	6,80 %	46,9	50,2
	25 %	30 %	499	45 585 581	4,35 %	46,4	50,0
	30 %	35 %	336	28 200 358	2,69 %	46,3	49,7
	35 %	>	1 682	111 586 765	10,64 %	40,8	50,1
Total		10 885	1 048 355 502	100 %	45,1	50,1	

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	43		
Monthly Period	Apr 2018		
Interest Period	from	25.04.2018	to 25.05.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

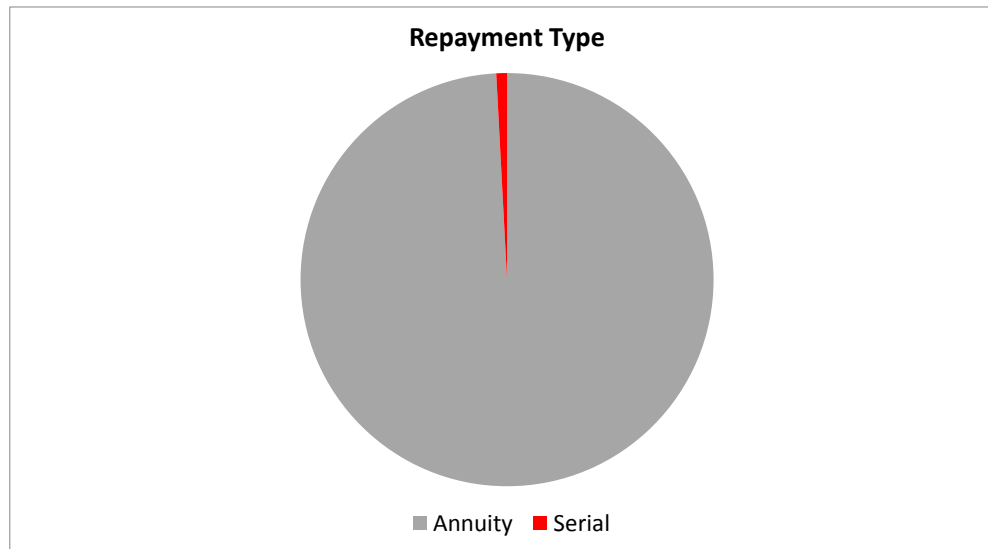
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	10 803	1 039 615 620	99,17 %	45,2	50,1
	Serial	82	8 739 882	0,83 %	30,9	50,6
		10 885	1 048 355 502	100 %	45,1	50,1

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date		28.05.2018		
Payment date		25.05.2018		
Period No		43		
Monthly Period		Apr 2018		
Interest Period	from	25.04.2018	to	25.05.2018 = 30 days



Bil kreditt 6 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date 28.05.2018
 Payment date 25.05.2018
 Period No 43
 Monthly Period Apr 2018
 Interest Period from 25.04.2018 to 25.05.2018 = 30 days

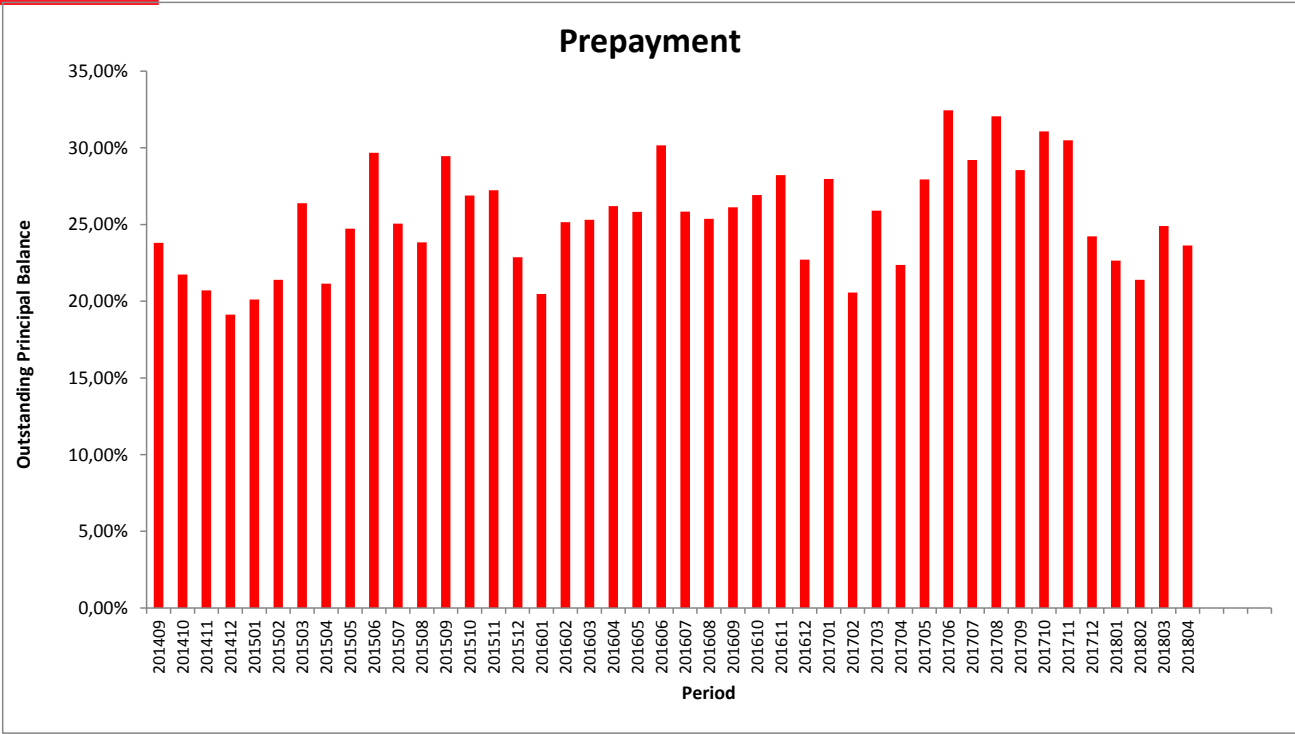
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201409	145 683 945	6 500 760 396	23,8 %
201410	127 205 834	6 291 509 803	21,7 %
201411	116 798 165	6 101 331 658	20,7 %
201412	103 808 480	5 921 297 542	19,1 %
201501	106 467 707	5 743 022 268	20,1 %
201502	110 430 042	5 560 862 225	21,4 %
201503	134 862 136	5 350 395 184	26,4 %
201504	101 488 681	5 178 835 429	21,1 %
201505	116 788 734	4 992 168 467	24,7 %
201506	138 251 361	4 781 116 475	29,7 %
201507	109 377 034	4 603 622 942	25,1 %
201508	99 589 130	4 439 966 927	23,8 %
201509	121 826 401	4 250 796 432	29,5 %
201510	105 158 550	4 080 387 649	26,9 %
201511	102 410 488	3 917 232 298	27,2 %
201512	80 760 598	3 773 068 908	22,9 %
201601	68 947 897	3 646 956 602	20,5 %
201602	83 600 267	3 505 498 727	25,1 %
201603	80 877 522	3 367 211 600	25,3 %
201604	80 692 767	3 228 377 234	26,2 %
201605	76 149 193	3 096 250 778	25,8 %
201606	87 062 902	2 954 296 502	30,2 %
201607	69 675 614	2 832 457 134	25,8 %
201608	65 406 018	2 714 115 746	25,4 %
201609	64 705 054	2 596 636 827	26,1 %
201610	64 056 892	2 482 672 126	26,9 %
201611	64 599 522	2 370 161 805	28,2 %
201612	48 341 613	2 276 170 623	22,7 %
201701	58 517 978	2 169 829 447	28,0 %
201702	39 649 288	2 086 706 482	20,6 %
201703	49 142 367	1 991 812 656	25,9 %
201704	39 924 404	1 912 161 705	22,4 %
201705	49 031 120	1 820 010 265	27,9 %
201706	55 455 717	1 724 029 889	32,5 %
201707	46 545 430	1 640 542 649	29,2 %
201708	49 266 050	1 554 479 537	32,1 %
201709	40 828 765	1 478 240 232	28,5 %
201710	42 765 012	1 400 640 636	31,1 %
201711	39 661 885	1 328 438 434	30,5 %
201712	29 005 245	1 269 292 661	24,2 %
201801	25 631 621	1 210 633 659	22,6 %
201802	22 983 056	1 157 340 480	21,4 %
201803	25 966 802	1 101 183 457	24,9 %
201804	23 301 010	1 048 355 502	23,6 %

Pre-Payments

**Bilkreditt 6 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	43	
Monthly Period	Apr 2018	
Interest Period	from	25.04.2018 to 25.05.2018 = 30 days



25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2014 4			2015 1			2015 2			2015 3		
				Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss
20144	605 211	1		491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	
20151	3 400 026	24				273 225	273 225	3 126 801	679 095	952 320	2 447 706	425 436	1 377 756	2 022 270	
20152	5 869 335	47							1 305 853	1 305 853	4 563 482	912 613	2 218 465	3 650 869	
20153	5 645 838	61										178 027	178 027	5 467 811	
20154	5 915 530	44													
20161	4 752 267	58													
20162	7 842 349	68													
20163	8 532 007	64													
20164	5 518 696	61													
20171	7 637 521	73													
20172	6 672 752	70													
20173	6 371 583	74													
20174	4 142 594	43													
20181	5 929 644	79													
20182	1 789 001	24													

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2015 4			2016 1			2016 2			2016 3		
				Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss
20144	605 211	1		0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24		57 202	1 434 955	1 965 068	46 043	1 481 001	1 910 025	197 823	1 678 824	1 721 202	23 089	1 701 913	1 698 113
20152	5 869 335	47		577 913	2 796 379	3 072 956	236 131	3 032 510	2 836 625	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981
20153	5 645 838	61		711 098	329 623	4 716 215	765 750	1 695 371	3 350 493	431 512	2 138 980	3 514 948	312 365	2 443 272	3 202 586
20154	5 915 530	44		596 706	596 706	4 418 804	1 297 267	1 863 973	3 131 557	388 470	2 272 443	2 743 067	306 865	2 979 308	2 436 222
20161	4 752 267	58					157 912	157 912	4 594 355	1 027 337	1 186 249	3 567 018	372 029	1 557 278	3 194 989
20162	7 842 349	68							782 734	782 734	7 059 615	2 325 625	3 108 359	4 733 990	
20163	8 532 007	64										954 523	954 523	7 577 484	
20164	5 518 696	61													
20171	7 637 521	73													
20172	6 672 752	70													
20173	6 371 583	74													
20174	4 142 594	43													
20181	5 929 644	79													
20182	1 789 001	24													

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2016 4			2017 1			2017 2			2017 3		
				Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20144	605 211	1		0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24		83 640	1 795 553	1 034 473	21 794	1 817 347	1 582 679	52 692	1 870 039	1 529 987	58 691	1 928 730	1 471 295
20152	5 869 335	47		488 682	3 814 036	2 055 291	115 165	3 929 201	1 940 124	140 007	4 069 208	1 800 127	55 298	4 124 506	1 747 231
20153	5 645 838	61		37 895	2 481 167	3 164 671	644 592	3 125 759	2 520 079	97 495	3 223 254	2 422 584	91 051	3 314 305	2 331 533
20154	5 915 530	44		286 798	2 866 106	2 149 424	162 586	3 028 692	1 986 838	454 068	3 482 760	1 532 770	61 514	3 544 274	1 469 256
20161	4 752 267	58		241 229	1 739 507	2 953 750	110 857	1 909 364	2 842 903	539 618	2 448 982	2 303 285	49 970	2 498 952	2 262 315
20162	7 842 349	68		665 014	3 763 373	4 078 976	99 770	3 863 143	3 979 295	334 476	4 197 622	3 644 727	102 210	4 299 832	3 545 512
20163	8 532 007	64		2 328 858	3 283 381	5 248 805	547 478	3 830 859	4 701 148	1 046 312	4 877 171	3 654 836	789 249	5 666 420	2 865 587
20164	5 518 696	61		652 185	652 185	4 866 421	509 264	1 161 449	4 357 157	777 855	1 939 304	3 579 302	144 399	2 083 703	3 434 903
20171	7 637 521	73					978 934	978 934	6 658 587	984 453	1 963 387	5 674 134	674 791	2 638 178	4 999 343
20172	6 672 752	70								619 297	619 297	6 053 455	813 116	4 342 407	5 240 345
20173	6 371 583	74											434 027	434 027	6 087 566
20174	4 142 594	43													
20181	5 929 644	79													
20182	1 789 001	24													

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2017 4			2018 1			2018 2		
				Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss	Recoveries	Cum Recoveries	Loss
20144	605 211	1		0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24		17 027	1 945 757	1 454 269	15 097	1 960 854	1 439 172	92 428	2 053 282	1 346 744
20152	5 869 335	47		48 584	4 173 188	1 696 147	28 470	4 201 658	1 667 677	9 633	4 211 291	1 658 044
20153	5 645 838	61		141 283	3 456 095	2 189 772	22 089	3 478 184	2 167 693	7 070	3 485 255	2 160 613
20154	5 915 530	44		286 699	3 832 381	1 182 849	49 975	3 882 356	1 132 674	2 544	3 885 362	1 136 170
20161	4 752 267	58		16 862	2 508 814	2 245 453	28 845	2 535 659	2 216 608	17 222	2 552 881	3 198 386
20162	7 842 349	68		78 931	4 378 763	3 463 985	155 071	4 529 834	3 312 515	15 750	4 545 584	3 296 765
20163	8 532 007	64		55 331	5 721 751	2 810 256	155 141	5 876 892	2 655 115	25 720	5 902 612	2 629 395
20164	5 518 696	61		285 276	2 348 979	3 169 627	286 124	2 635 103	2 883 503	1 940	2 637 043	2 881 563
20171	7 637 521	73		344 275	2 982 457	4 855 054	280 732	3 263 189	4 374 332	131 318	3 394 507	4 243 014
20172	6 672 752	70		233 082	1 656 489	5 037 353	89 120	1 755 609	4 919 143	98 471	1 852 980	4 320 672
20173	6 371 583	74		566 176	1 200 203	4 981 380	589 762	1 979 965	4 391 618	194 726	2 174 691	4 156 892
20174	4 142 594	43		717 491	717 491	3 425 913	296 885	1 014 477	3 128 027	84 312	1 098 789	3 043 715
20181	5 929 644	79					458 580	458 580	5 471 064	279 999	738 579	5 191 065
20182	1 789 001	24								70 678	70 678	1 718 323

Bilkreditt 6 DAC
Monthly Investor Report

27. Priority of Payments



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

Priority of Payments

Available Distribution Amount	+	100 733 983,22	NOK	6 489 920,76	EUR
Senior Expenses	-	436 814,79	NOK		
Class A Notes Interest	-	221 881,53	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	943 500,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	52 827 955,00	NOK	6 489 920,76	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	26 913 372,00	NOK		
Class C Notes Interest	-	629 950,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	335 607,47	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	4 968 216,43	NOK	-	EUR

Bilkreditt 6 DAC
Monthly Investor Report

28. Transaction Costs



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	43				
Monthly Period	Apr 2018				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	436 814,79 NOK			
Interest accrued for the Period	1 795 331,53 NOK	221 881,53 NOK	943 500,00 NOK	629 950,00 NOK
Cumulative Interest accrued	184 959 390,77 NOK	137 872 986,77 NOK	28 292 207,00 NOK	18 794 197,00 NOK
Interest Payments	1 795 331,53 NOK	221 881,53 NOK	943 500,00 NOK	629 950,00 NOK
Cumulative Interest Payments	184 959 390,77 NOK	137 872 986,77 NOK	28 292 207,00 NOK	18 794 197,00 NOK
Interest accrued on Subordinated Loan for the Period	335 607,47 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	335 607,47 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

Bilcreditt 6 DAC
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period from	25.04.2018 to 25.05.2018 = 30 days

Swap Counterparty Data

Swap Counterparty Provider Abbey National Treasury Services plc
Swap Rating Trigger Breach
Swap Collateral posted - EUR

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	192 940 457,00 NOK 23 702 758,85 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,9400 %
1M Euribor (Notes, Swap)	-0,3720 %
Gross Amount Due to Swap Counterparty	53 049 836,53 NOK
Gross Amount Due from Swap Counterparty	6 489 920,76 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 DAC
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Priscilla Halverson +47 21 08 37 72
Thomas Andrén-Johansen +47 91 82 42 44
Joachim Joveng Rogne +47 48 23 86 32
Morten Holme +47 92 82 38 33

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no
joachim.joveng.rogne@santanderconsumer.no
morten.holme@santanderconsumer.no

Risk

Ayan Ali +47 48 50 46 46

Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	43
Monthly Period	Apr 2018
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days