

**Bil kreditt 6 DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	27.09.2018	Following payment dates:	25.10.2018
Payment date	25.09.2018		26.11.2018
Period No	47		
Monthly Period	Aug 2018		
Interest Period	from 28.08.2018	to 25.09.2018	= 28 days
Cut-Off Date	31.08.2018		

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	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

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**1. Portfolio Information**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
<b>Outstanding receivables</b>			
<b>Opening balance</b>	<b>880 017 906,00</b>	<b>NOK</b>	<b>929 877 032,00</b> <b>NOK</b>
Scheduled Loan Principal Repayments	23 651 510,00	NOK	25 521 941,00
Prepayments	22 489 086,00	NOK	23 524 628,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	200 566,00	NOK	140 311,00
<b>Total Principal Payments Received</b>	<b>46 341 162,00</b>	<b>NOK</b>	<b>49 186 880,00</b> <b>NOK</b>
	-		
New Defaulted Auto Loans in Period	1 605 936,00	NOK	945 246,00
<b>Total New Defaults</b>	<b>1 605 936,00</b>	<b>NOK</b>	<b>945 246,00</b> <b>NOK</b>
Capitalised Interest (due to Repayment Holidays)	245 538,00	NOK	273 000,00
<b>Closing Balance</b>	<b>832 316 346,00</b>	<b>NOK</b>	<b>880 017 906,00</b> <b>NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>			
Open	32 640 351,00	NOK	32 367 351,00
New	245 538,00	NOK	273 000,00
Close	<b>32 885 889,00</b>	<b>NOK</b>	<b>32 640 351,00</b> <b>NOK</b>
<b>Total revenue collections</b>			
Revenue and fees received on loan balances	4 877 077,00	NOK	5 294 232,00
Recoveries on loans in default	1 013 495,00	NOK	1 189 056,00
<b>Total Revenue Received in Period</b>	<b>5 890 572,00</b>	<b>NOK</b>	<b>6 483 288,00</b> <b>NOK</b>
<b># Loans</b>			
At beginning of period	9 709	Loans	10 064
Paid in Full	325	Loans	334
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	17	Loans	21
At end of period	<b>9 367</b>	<b>Loans</b>	<b>9 709</b> <b>Loans</b>
Weighted Average Loan Return	6,95 %		
Average NIBOR + Weighted Average Loan Threshold	3,80 %		

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**2. Amount Due for Distribution**



Reporting Date	27.09.2018				
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Monthly Period	Aug 2018				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 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)	52 231 734,00	NOK	55 670 168,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
			2 657 746,00	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	-1 192,30	NOK	-1 141,85	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>92 600 599,70</b>	<b>NOK</b>	<b>96 039 084,15</b>	<b>NOK</b>
			<b>2 657 746,00</b>	<b>EUR</b>

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**3. Reserve Accounts**



**Note Balance**

Beginning of Period		880 017 906,00	NOK
End of Period		832 316 346,00	NOK

**Reserve Fund**

	<b>in %</b>		
Beginning of Period	3,1 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	3,1 %	26 913 372,00	NOK
Required Reserve Amount	3,1 %	26 913 372,00	NOK

**Liquidity Balance**

Beginning of Period	1,5 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,5 %	13 456 686,00	NOK
Required Reserve Amount	1,5 %	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	60 794 744,17	NOK
Cash Outflow	4 218 668,93	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	56 576 075,24	NOK
Required Commingling Reserve Fund	56 576 075,24	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.

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**4. Performance Data**



**Note Balance**

Beginning of Period	880 017 906,00	NOK
End of Period	832 316 346,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	762 482 803,00	91,61 %	8 688
1-29 days past due	50 412 131,00	6,06 %	503
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	10 891 571,00	1,31 %	84
60-89 days past due	2 722 422,00	0,33 %	28
90-119 days past due	3 034 921,00	0,36 %	28
120-149 days past due	1 665 953,00	0,20 %	23
150-179 days past due	1 106 545,00	0,13 %	13
<b>Total Performing and Delinquent</b>	<b>832 316 346,00</b>	<b>100,00 %</b>	<b>9 367</b>

Current Period Defaults	1 605 936,00	17
Cumulative Defaults	85 904 475,00	847
Current Period Recoveries	1 013 495,00	
Cumulative Recoveries	43 315 777,00	

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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		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)	Aaa(sf)/AAA(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
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		- EUR	526 774 906,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	92 600 599,70 NOK					
Amortisation	47 701 560,00 NOK					
Redemption per Class		- EUR	47 701 560,00 NOK	- NOK	- NOK	- NOK
Redemption per Note		- EUR	85 948,76 NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	832 316 346,00 NOK	- EUR	479 073 346,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		0,00 %	57,56 %	0,00 %	42,41 %	0,03 %
Current Pool Factor		-	0,86	-	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: 1-M NIBOR / Spread	0,7900 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	28					
Principal Outstanding per Note Beginning of Period		- EUR	949 143,97 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		- EUR	85 948,76 NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		- EUR	863 195,22 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,00 EUR	1 395,24 NOK	- NOK	1 547,78 NOK	1,55 NOK
Interest Payment	1 321 101,00 NOK	0,00 EUR	774 359,00 NOK	- NOK	546 365,89 NOK	376,11 NOK
Interest Payment per Note		0,00 EUR	1 395,24 NOK	- NOK	1 547,78 NOK	1,55 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		108,55 %	50,99 %		8,55 %	
Current CE (excl. Excess Spread)		104,85 %	47,29 %		4,85 %	

**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.**

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



Reporting Date 27.09.2018  
 Payment date 25.09.2018  
 Period No 47  
 Monthly Period Aug 2018  
 Interest Period : 28.08.2018 to 25.09.2018 = 28 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	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.
Paying 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	27.09.2018		
Payment date	25.09.2018		
Period No	47		
Monthly Period	Aug 2018		
Interest Period	from	28.08.2018	to 25.09.2018 = 28 days

Average amount - all: 195 694

TOTAL								
Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
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	7,1

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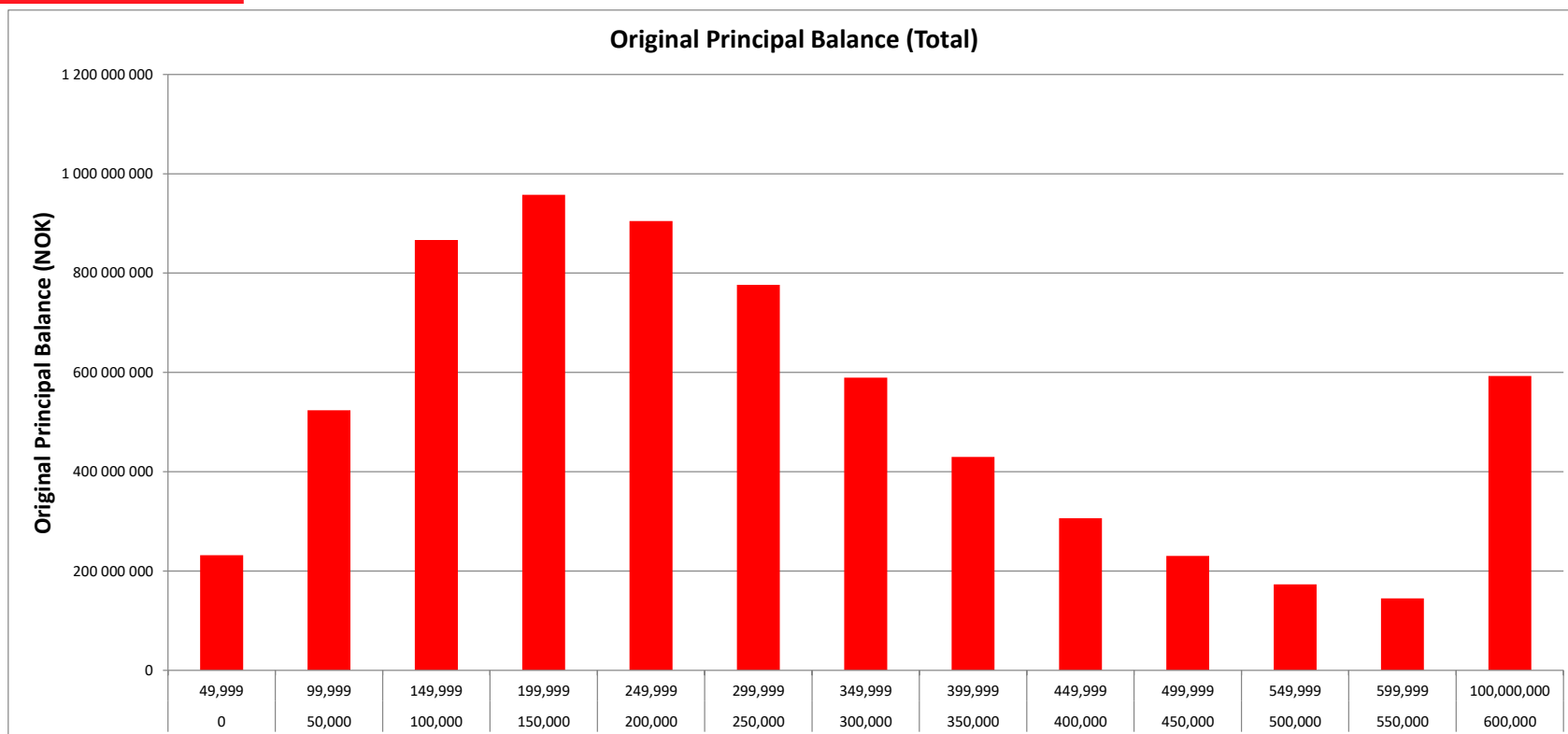
**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**7.b Original Principal Balance Graph**

Reporting Date	27.09.2018	
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**Original Principal Balance (Total)**



**Bilkreditt 6 DAC  
Monthly Investor Report**

**8.a Outstanding Principal Balance**



Reporting Date	27.09.2018
Payment date	25.09.2018
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Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

Average amount - all: 88 856

		TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
Outstanding balance	0	49 999	3 761	82 836 851	9,95 %	40,15 %	17,2	54,2	
	50 000	99 999	2 472	182 763 185	21,96 %	26,39 %	32,3	54,4	
	100 000	149 999	1 496	182 720 281	21,95 %	15,97 %	39,9	54,2	
	150 000	199 999	813	139 779 349	16,79 %	8,68 %	48,5	54,0	
	200 000	249 999	401	89 177 613	10,71 %	4,28 %	54,8	53,9	
	250 000	299 999	146	39 679 467	4,77 %	1,56 %	58,0	53,7	
	300 000	349 999	115	36 939 059	4,44 %	1,23 %	60,7	53,9	
	350 000	399 999	60	22 412 689	2,69 %	0,64 %	64,0	54,3	
	400 000	449 999	34	14 337 730	1,72 %	0,36 %	66,8	54,3	
	450 000	499 999	24	11 354 051	1,36 %	0,26 %	66,2	53,5	
	500 000	549 999	13	6 795 897	0,82 %	0,14 %	64,5	52,9	
	550 000	599 999	13	7 509 567	0,90 %	0,14 %	59,4	53,9	
	600 000	100 000 000	19	16 010 607	1,92 %	0,20 %	63,5	54,0	
			9 367	832 316 346	100 %	100 %	43,1	54,1	

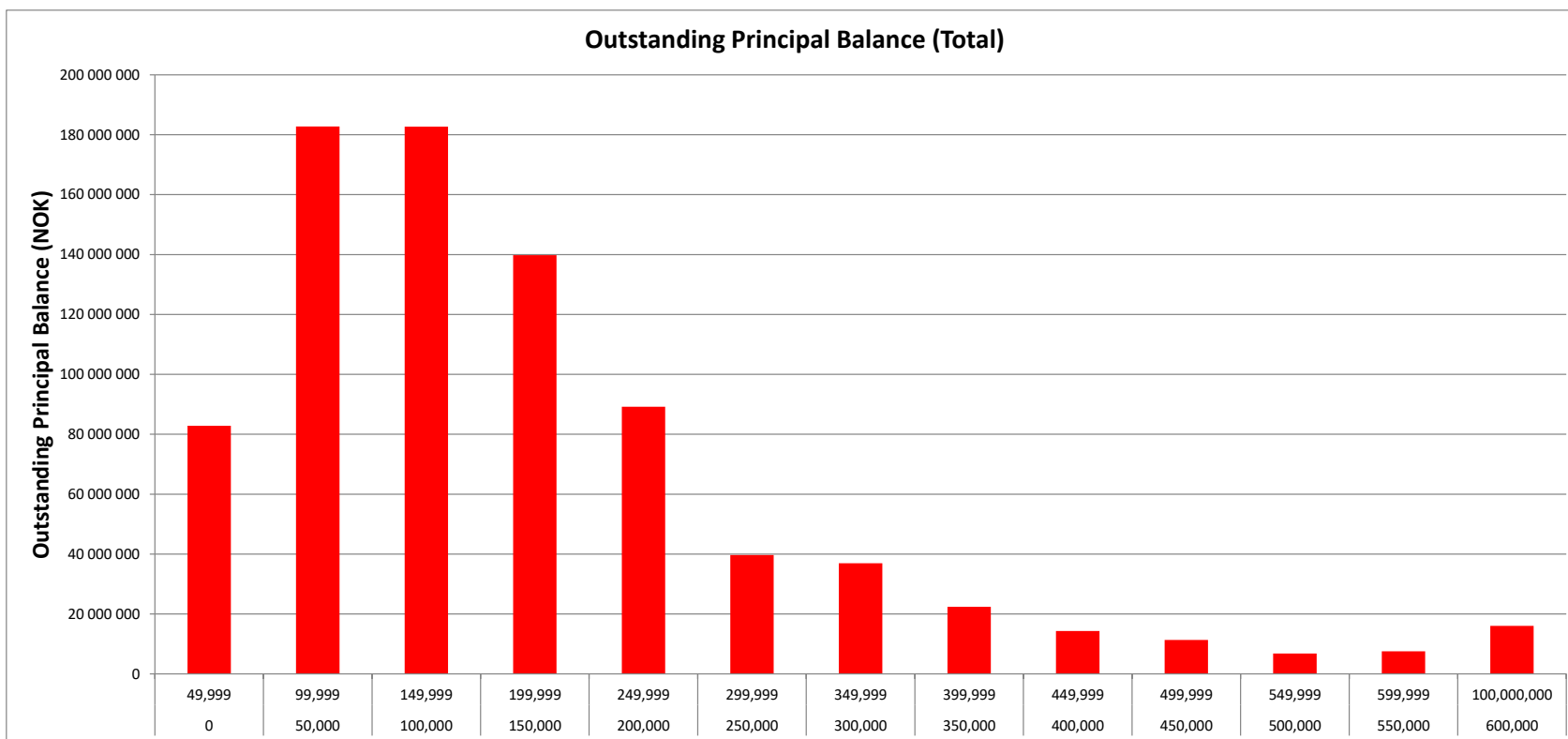
**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

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**Outstanding Principal Balance (Total)**



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**9.a Geographical Distribution**



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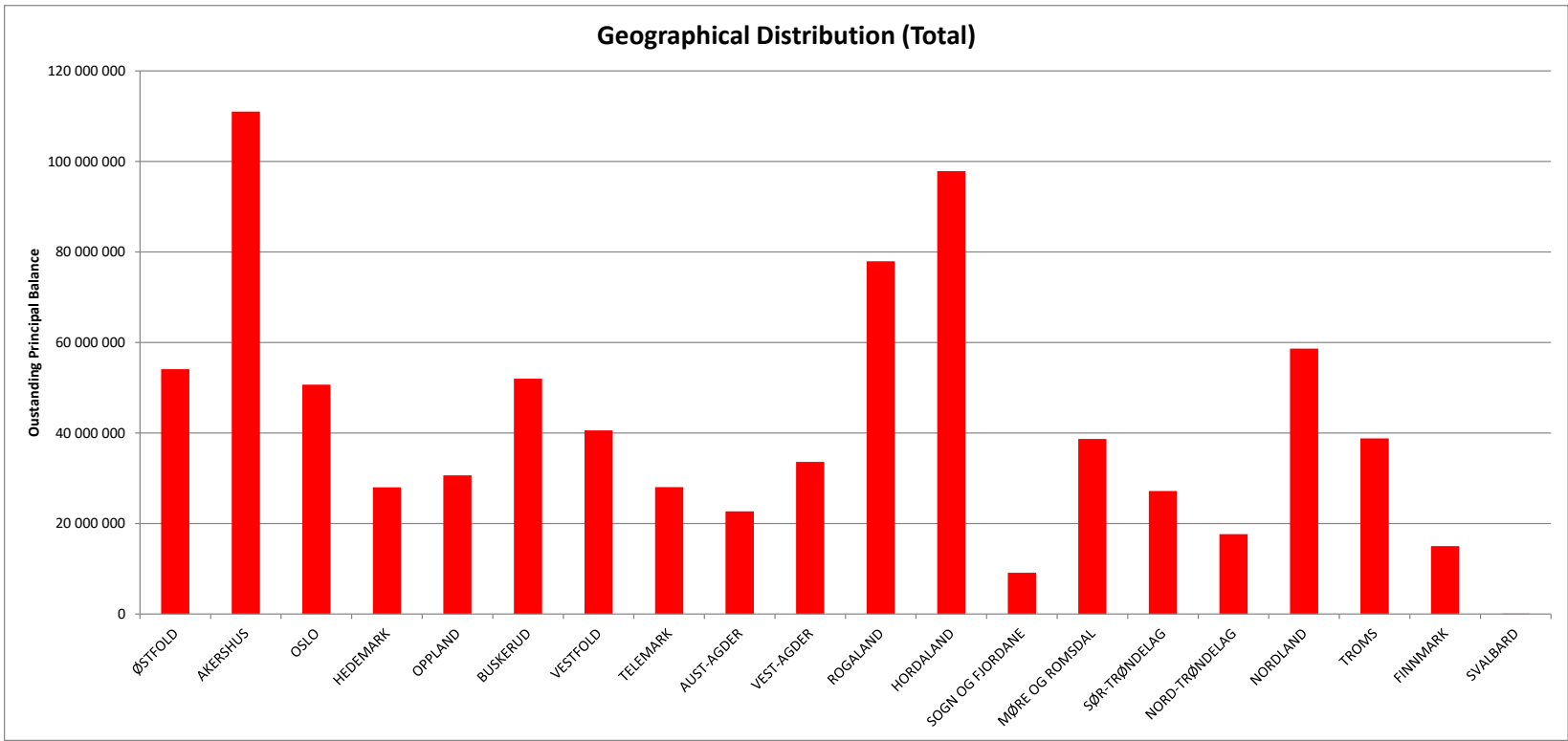
TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning		
0100	602	54 087 282	6,50 %	6,43 %	ØSTFOLD	44,5	54,4		
0200	1 249	111 023 548	13,34 %	13,33 %	AKERSHUS	42,2	54,0		
0300	566	50 698 888	6,09 %	6,04 %	OSLO	42,8	54,2		
0400	392	27 984 333	3,36 %	4,18 %	HEDEMARK	38,2	53,9		
0500	381	30 654 557	3,68 %	4,07 %	OPPLAND	41,2	54,3		
0600	628	52 007 159	6,25 %	6,70 %	BUSKERUD	40,4	54,0		
0700	490	40 583 405	4,88 %	5,23 %	VESTFOLD	42,0	54,1		
0800	368	28 042 424	3,37 %	3,93 %	TELEMARK	37,7	54,1		
0900	239	22 663 212	2,72 %	2,55 %	AUST-AGDER	47,2	53,7		
1000	376	33 625 416	4,04 %	4,01 %	VEST-AGDER	42,4	54,2		
1100	824	77 947 269	9,37 %	8,80 %	ROGALAND	45,0	54,2		
1200	1 016	97 869 613	11,76 %	10,85 %	HORDALAND	44,4	54,1		
1400	106	9 111 310	1,09 %	1,13 %	SOGN OG FIORDANE	42,4	54,0		
1500	399	38 662 154	4,65 %	4,26 %	MØRE OG ROMSDAL	44,5	54,2		
1600	322	27 186 712	3,27 %	3,44 %	SØR-TRØNDELAG	44,5	54,4		
1700	224	17 638 960	2,12 %	2,39 %	NORD-TRØNDELAG	40,4	54,6		
1800	648	58 639 553	7,05 %	6,92 %	NORDLAND	43,7	54,1		
1900	393	38 817 816	4,66 %	4,20 %	TROMS	47,5	53,5		
2000	143	15 012 554	1,80 %	1,53 %	FINNMARK	43,4	53,6		
2100	1	60 181	0,01 %	0,01 %	SVALBARD	64,0	59,0		
Total:	9 367	832 316 346	100 %	100 %		43,1	54,1		

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**9.b Geographical Distribution Graph**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from	28.08.2018 to 25.09.2018 = 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**10.a Interest Rate**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

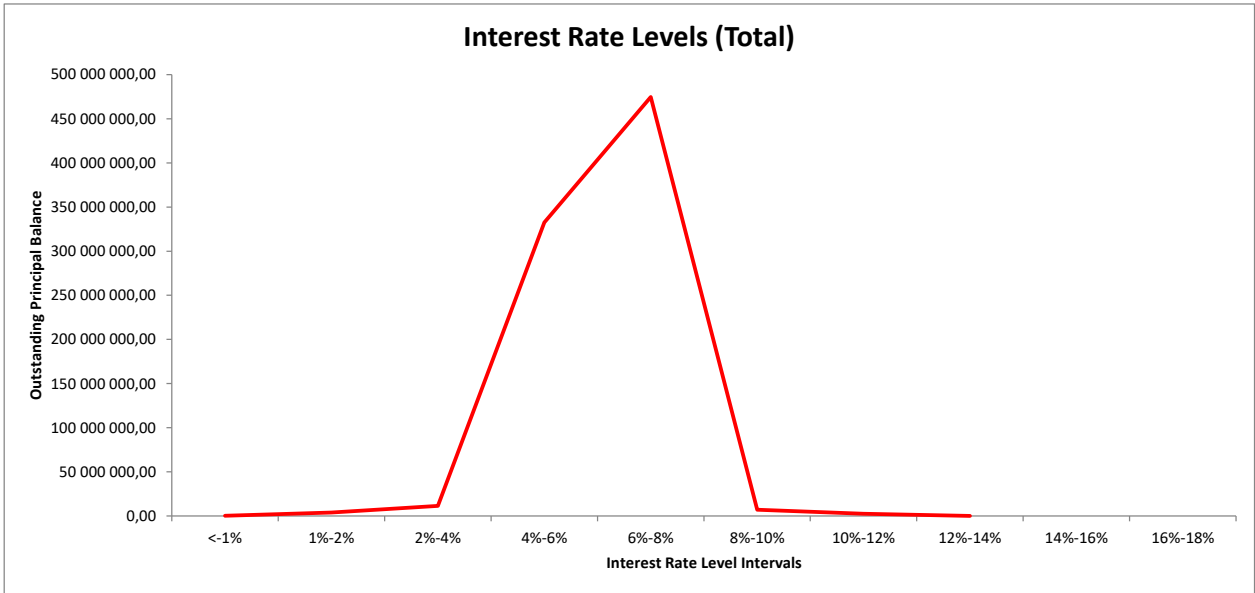
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<		1	319 484	0,04 %	59,0	50,0
	1 %	2 %	63	3 894 182	0,47 %	35,8	52,2
	2 %	4 %	140	11 313 492	1,36 %	42,6	54,9
	4 %	6 %	3177	332 508 048	39,95 %	45,8	54,1
	6 %	8 %	5573	474 652 542	57,03 %	41,6	54,1
	8 %	10 %	307	7 046 456	0,85 %	25,4	53,5
	10 %	12 %	104	2 537 807	0,30 %	33,3	54,0
	12 %	14 %	2	44 335	0,01 %	26,8	56,3
	14 %	16 %					
	16 %	18 %					
	Total			9 367	832 316 346	100 %	43,1

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	47				
Monthly Period	Aug 2018				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**11.a Remaining Terms**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	2 683	58 810 095	7,07 %	8,2	53,6
	13		24	874	45 945 981	5,52 %	18,9	54,0
	25		36	3 030	259 800 656	31,21 %	31,5	54,3
	37		48	1 470	191 917 746	23,06 %	42,7	54,1
	49		60	297	51 384 343	6,17 %	53,4	53,9
	61		72	910	195 934 747	23,54 %	67,4	54,3
	73		84	100	27 349 927	3,29 %	76,5	52,8
	85		96	2	1 028 925	0,12 %	88,8	51,0
	97		108	1	143 926	0,02 %	117,0	50,0
	109		120	0	0 <sup>0</sup>		0,0	0,0
	121							
	Total			9 367	832 316 346	100 %	43,1	54,1

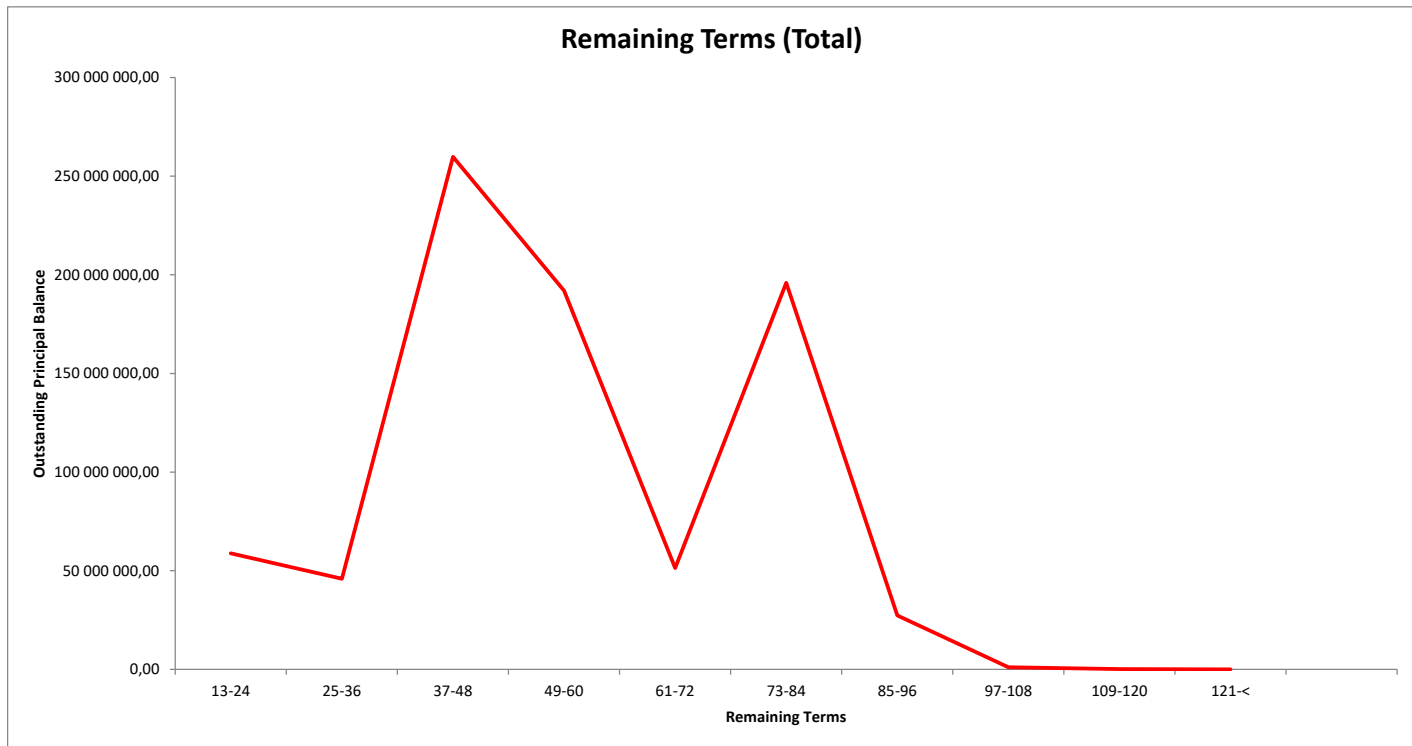


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

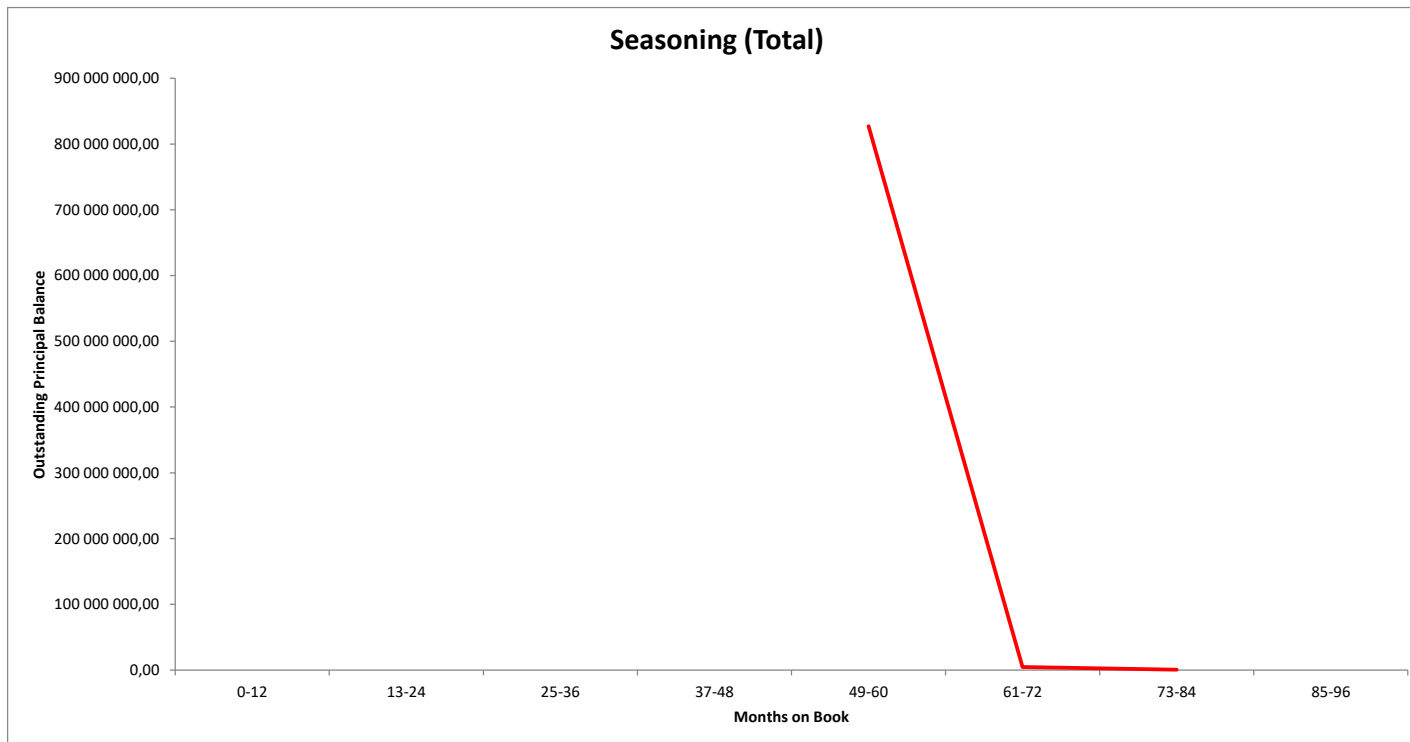
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48				
	49		60	9 305	827 096 620	99,37 %	43
	61		72	60	4 638 323	0,56 %	37
	73		84	2	581 403	0	70
	85		96				
			Total	9 367	832 316 346	100,00 %	43,1
							54,1

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**12.b Seasoning**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	47				
Monthly Period	Aug 2018				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days

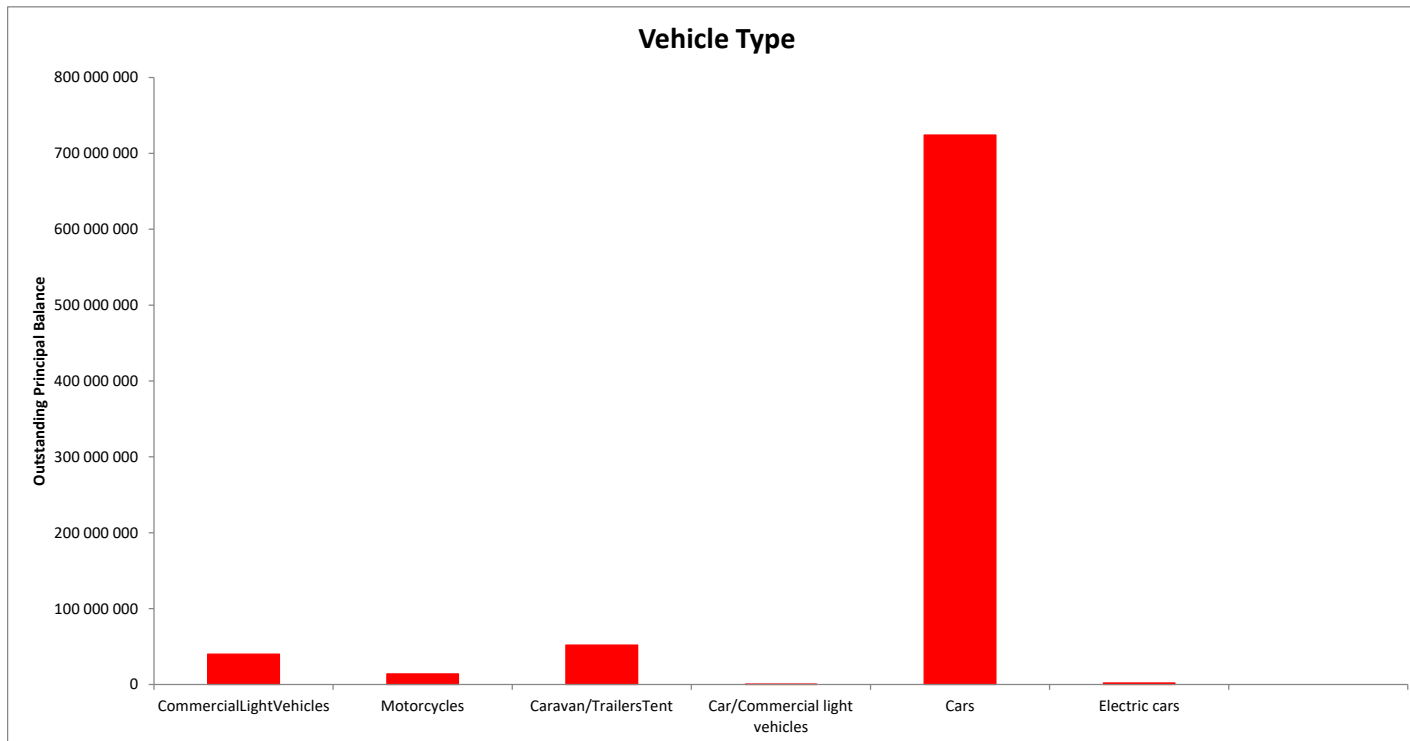
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	628	39 858 352	4,79 %	31,9	54,0
	Motorcycles	268	13 972 093	1,68 %	38,7	53,2
	Caravan/TrailersTent	457	51 927 444	6,24 %	54,4	53,0
	Car/Commercial light vehicles	3	308 556	0,04 %	27,1	54,4
	Cars	7 992	724 193 285	87,01 %	43,0	54,2
	Electric cars	19	2 056 616	0,25 %	46,9	53,4
		9 367	832 316 346	100 %	43,1	54,1

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**13.b Vehicle type**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from	28.08.2018 to 25.09.2018 = 28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**14.a Hybrid loans**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from	28.08.2018 to 25.09.2018 = 28 days

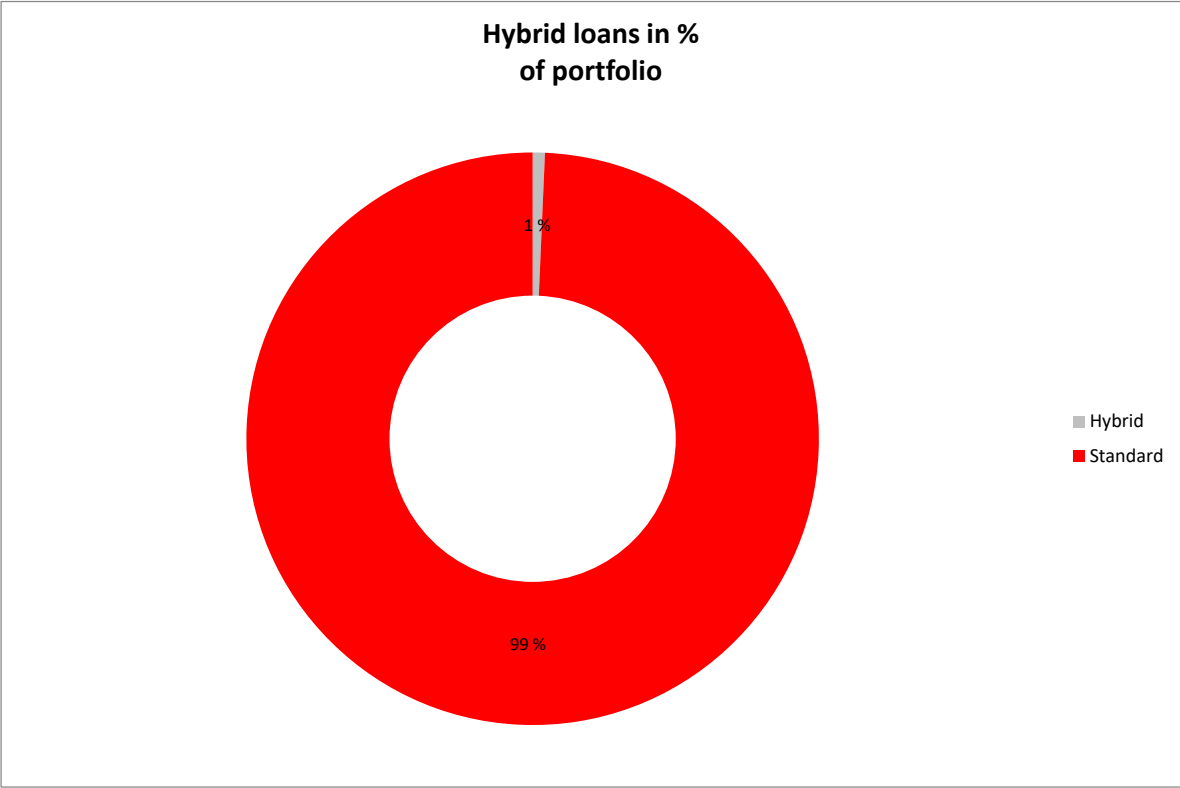
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		28	5 719 247	0,69 %	9,8	54,6
Standard		9 339	826 597 099	99,31 %	43,3	54,1
Total		9 367	832 316 346	100 %	43,1	54,1

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**15.a # loans per borrower**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	4	2	150 892	0,02 %
	3	9	1 610 171	0,19 %
	2	62	9 854 577	1,18 %
	1	9208	820 700 706	98,60 %
Total:		9 281	832 316 346	100 %

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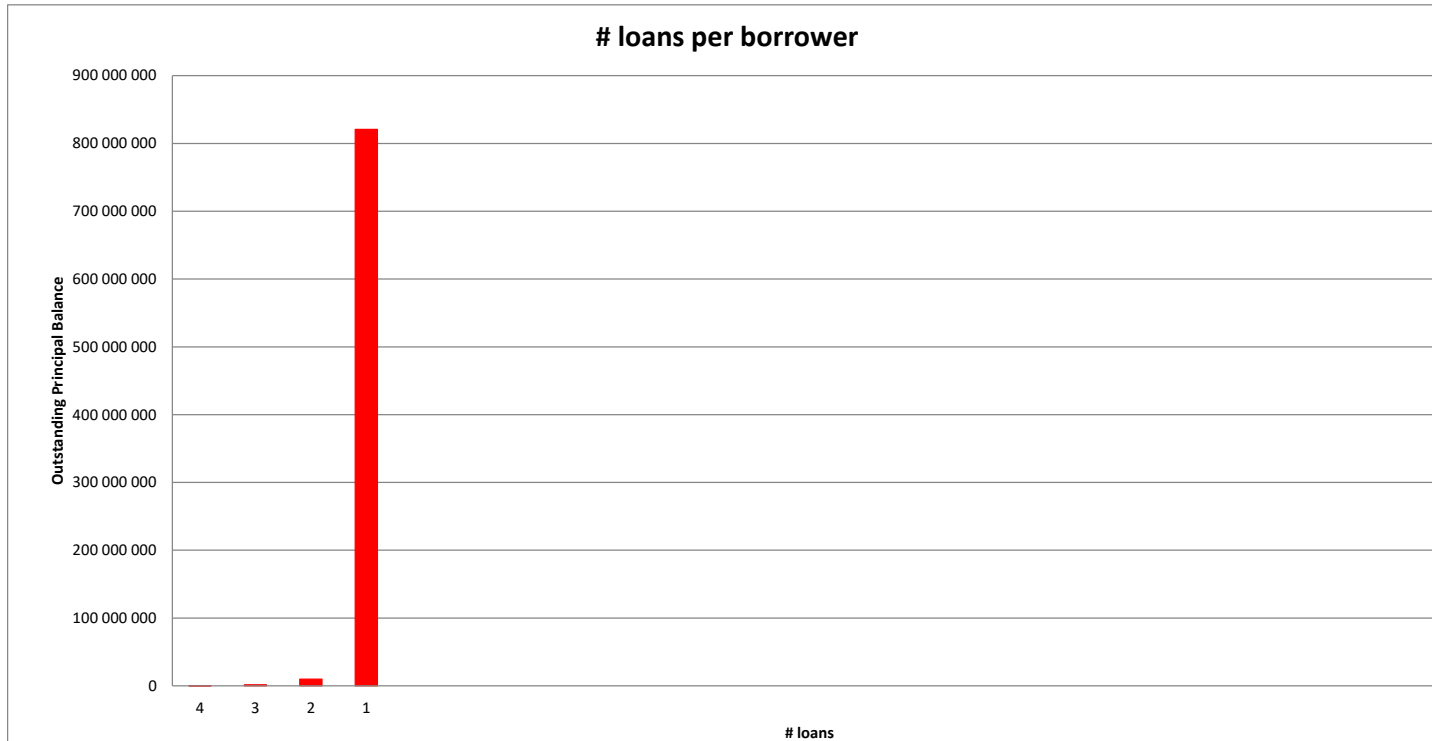


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

TOTAL						
Period	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	832 316 346	807 020 935	25 295 411	4 053 086	5,84 %	96,96 %
2	807 020 935	778 719 063	28 301 873	3 924 800	5,84 %	93,56 %
3	778 719 063	752 562 863	26 156 200	3 791 106	5,84 %	90,42 %
4	752 562 863	725 702 899	26 859 964	3 656 643	5,83 %	87,19 %
5	725 702 899	700 420 964	25 281 935	3 529 276	5,84 %	84,15 %
6	700 420 964	676 000 800	24 420 164	3 405 708	5,83 %	81,22 %
7	676 000 800	651 476 762	24 524 038	3 281 945	5,83 %	78,27 %
8	651 476 762	628 693 617	22 783 146	3 165 705	5,83 %	75,54 %
9	628 693 617	606 891 018	21 802 599	3 053 895	5,83 %	72,92 %
10	606 891 018	586 028 344	20 862 674	2 946 793	5,83 %	70,41 %
11	586 028 344	566 086 229	19 942 115	2 844 084	5,82 %	68,01 %
12	566 086 229	546 596 368	19 489 861	2 747 676	5,82 %	65,67 %
13	546 596 368	527 214 935	19 381 433	2 652 011	5,82 %	63,34 %
14	527 214 935	507 987 139	19 227 796	2 556 806	5,82 %	61,03 %
15	507 987 139	488 926 763	19 060 376	2 462 470	5,82 %	58,74 %
16	488 926 763	470 000 321	18 926 432	2 368 953	5,81 %	56,47 %
17	470 000 321	451 237 325	18 762 996	2 276 060	5,81 %	54,21 %
18	451 237 325	432 602 135	18 635 190	2 184 034	5,81 %	51,98 %
19	432 602 135	414 183 981	18 418 154	2 092 547	5,80 %	49,76 %
20	414 183 981	395 921 320	18 262 661	2 002 306	5,80 %	47,57 %

Amortization profile (first 20 periods)

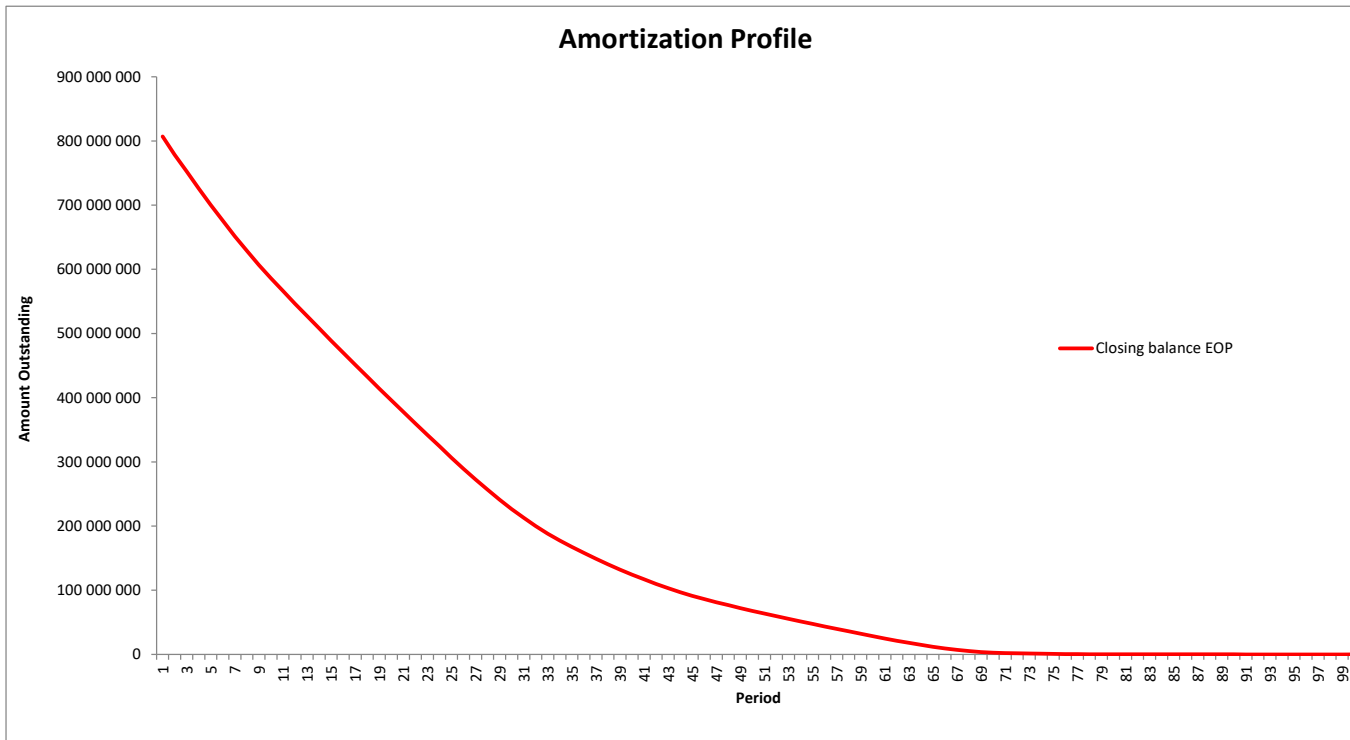
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Fax.: +47 21 08 33 68

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**17.a Payment Holidays**



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	47				
Monthly Period	Aug 2018				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days

<b>TOTAL</b>				
Period	No	Number of periods granted	Sum of payments	
201409	422	668	2 473 608	
201410	468	769	2 811 117	
201411	638	1 006	3 422 857	
201412	671	950	3 287 556	
201501	591	960	3 441 673	
201502	612	945	3 265 701	
201503	682	957	3 179 948	
201504	409	583	2 033 832	
201505	325	475	1 789 983	
201506	400	596	2 192 352	
201507	405	564	2 024 155	
201508	346	511	1 817 938	
201509	402	592	2 231 935	
201510	397	625	2 178 887	
201511	525	787	2 833 672	
201512	436	608	2 096 672	
201601	363	566	1 853 726	
201602	456	674	2 362 145	
201603	480	682	2 392 550	
201604	370	557	1 890 991	
201605	308	488	1 772 645	
201606	301	478	2 039 804	
201607	252	367	1 432 217	
201608	266	366	1 409 485	
201609	244	361	1 354 353	
201610	249	419	1 388 390	
201611	341	498	1 740 270	
201612	301	404	1 360 812	
201701	243	386	1 359 934	
201702	276	421	1 329 263	
201703	323	427	1 489 626	
201704	171	266	1 018 019	
201705	233	375	1 419 692	
201706	229	366	1 396 250	
201707	195	286	1 228 024	
201708	169	238	869 326	
201709	146	220	779 231	
201710	170	282	980 417	
201711	236	374	1 329 066	
201712	217	285	1 064 269	
201801	168	240	866 328	
201802	184	285	1 073 324	
201803	169	269	950 891	
201804	133	196	750 787	
201805	172	269	1 011 111	
201806	160	266	984 427	
201807	147	250	906 175	
201808	138	201	718 813	
<b>Total</b>	<b>15 539</b>	<b>23 358</b>	<b>83 604 246</b>	

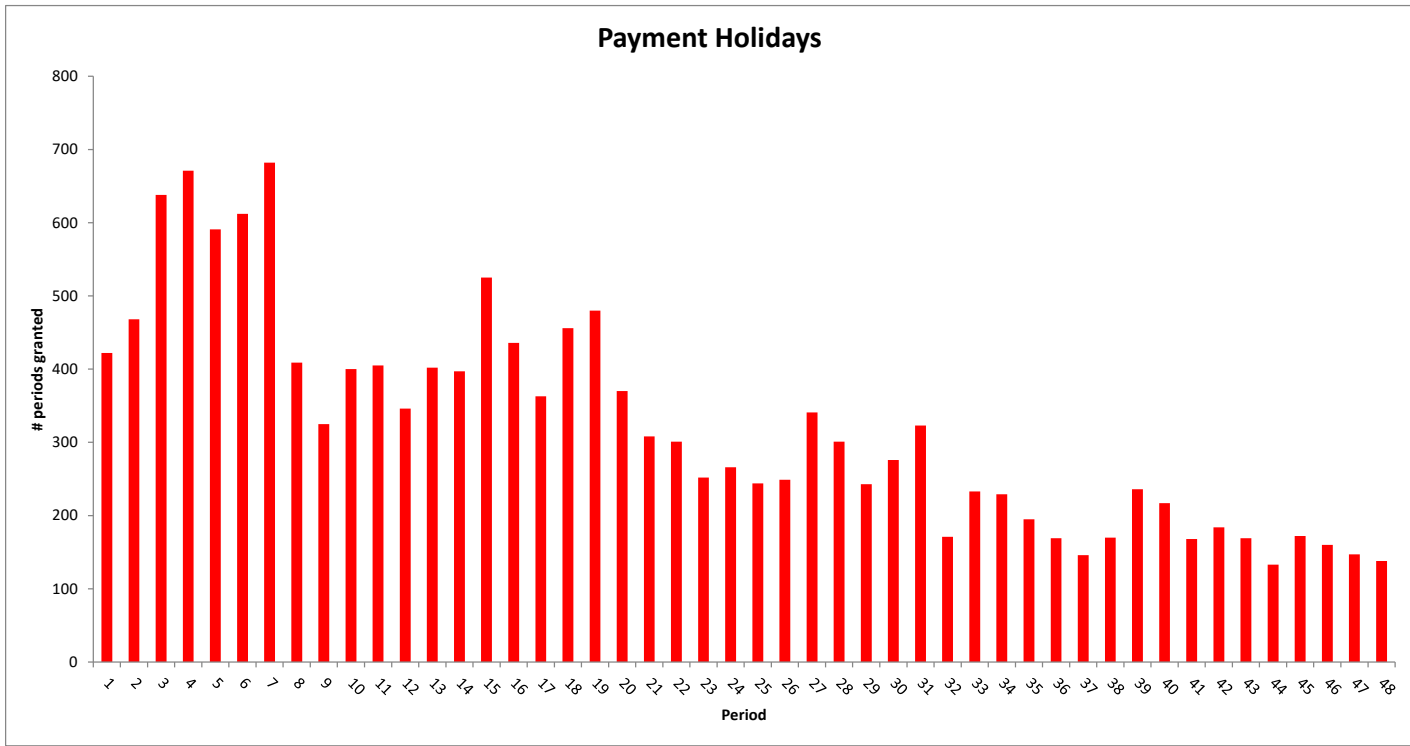
Payment Holiday

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	47				
Monthly Period	Aug 2018				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	27.09.2018		
Payment date	25.09.2018		
Period No	47		
Monthly Period	Aug 2018		
Interest Period	from	28.08.2018	to 25.09.2018 = 28 days

	TOTAL			
Period	No	Number of periods granted	Sum of payments	
201409	0	0	0	0
201410	0	0	0	0
201411	0	0	0	0
201412	0	0	0	0
201501	0	0	0	0
201502	0	0	0	0
201503	0	0	0	0
201504	0	0	0	0
201505	0	0	0	0
201506	1	1	4	979
201507	0	0	0	0
201508	0	0	0	0
201509	0	0	0	0
201510	0	0	0	0
201511	0	0	0	0
201512	0	0	0	0
201601	1	1	2	34
201602	1	1	1	1646
201603	0	0	0	0
201604	0	0	0	0
201605	0	0	0	0
201606	0	0	0	0
201607	0	0	0	0
201608	0	0	0	0
201609	0	0	0	0
201610	0	0	0	0
201611	0	0	0	0
201612	0	0	0	0
201701	1	1	1	1 427
201702	0	0	0	0
201703	0	0	0	0
201704	0	0	0	0
201705	1	1	7	922
201706	0	0	0	0
201707	0	0	0	0
201708	0	0	0	0
201709	0	0	0	0
201710	1	1	2	573
201711	0	0	0	0
201712	0	0	0	0
201801	0	0	0	0
201802	0	0	0	0
201803	0	0	0	0
201804	0	0	0	0
201805	0	0	0	0
201806	0	0	0	0
201807	0	0	0	0
201808	0	0	0	0
Total	6	6		18 781

Payment Holiday

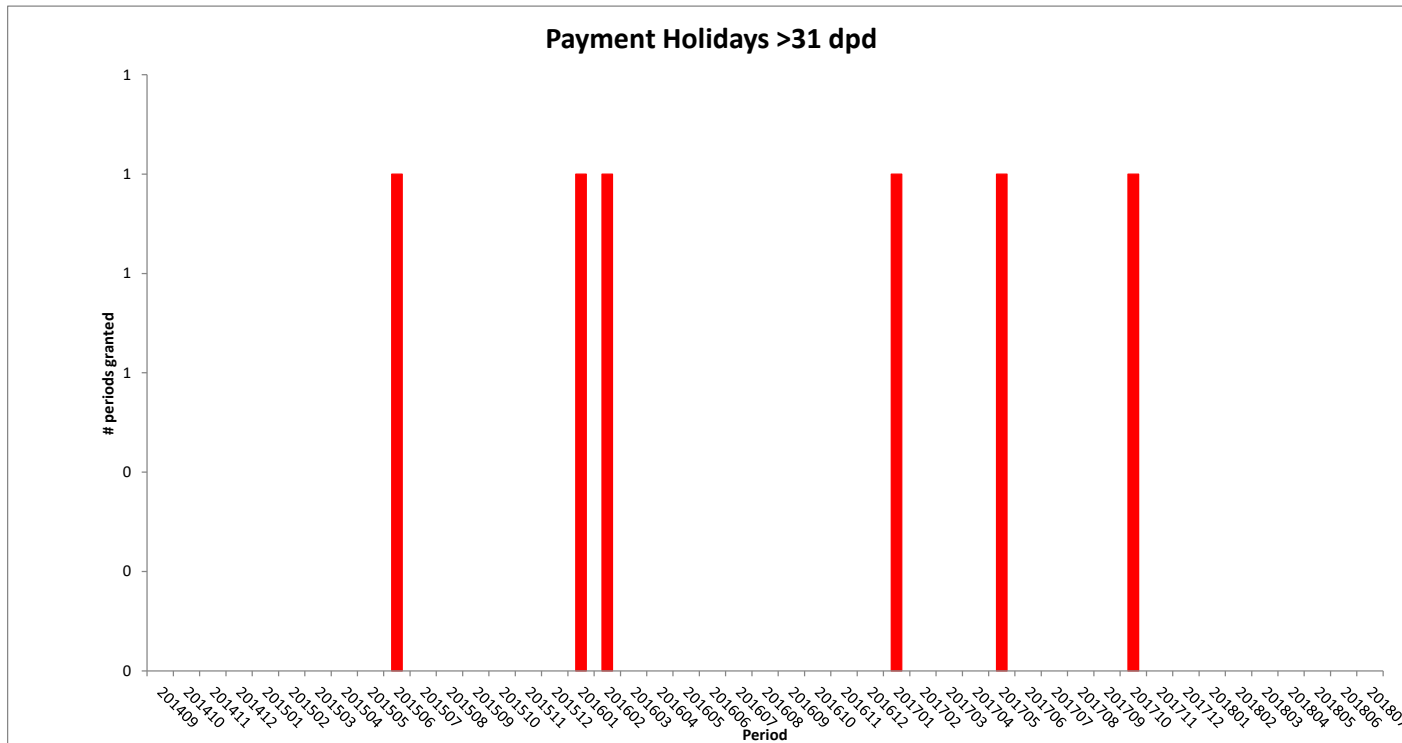
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**Bilkreditt 6 DAC**  
**Monthly Investor Report**

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



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	47				
Monthly Period	Aug 2018				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**19.a Dynamic Interest rate**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

TOTAL		
Period	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 %
201 805	985 676 153	5,82 %
201 806	929 877 032	5,82 %
201 807	880 017 906	6,01 %
201 808	832 316 346	6,01 %

Interest rate evolution

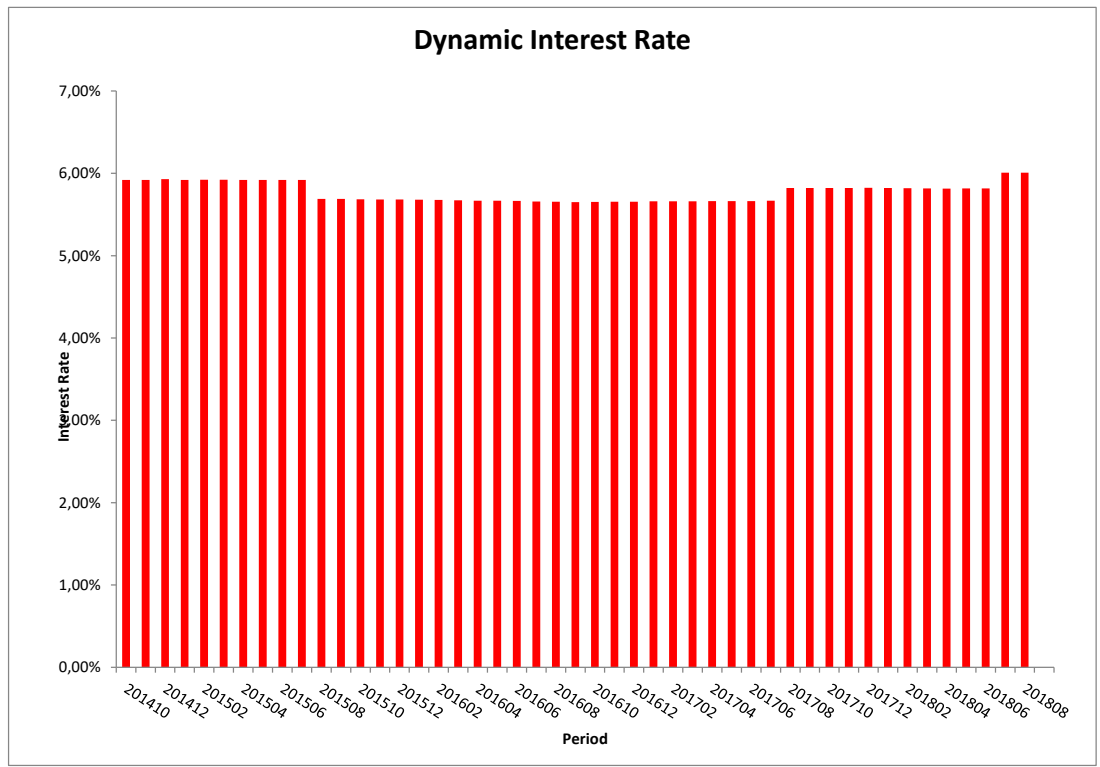


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	27.09.2018		
Payment date	25.09.2018		
Period No	47		
Monthly Period	Aug 2018		
Interest Period	from	28.08.2018	to 25.09.2018 = 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

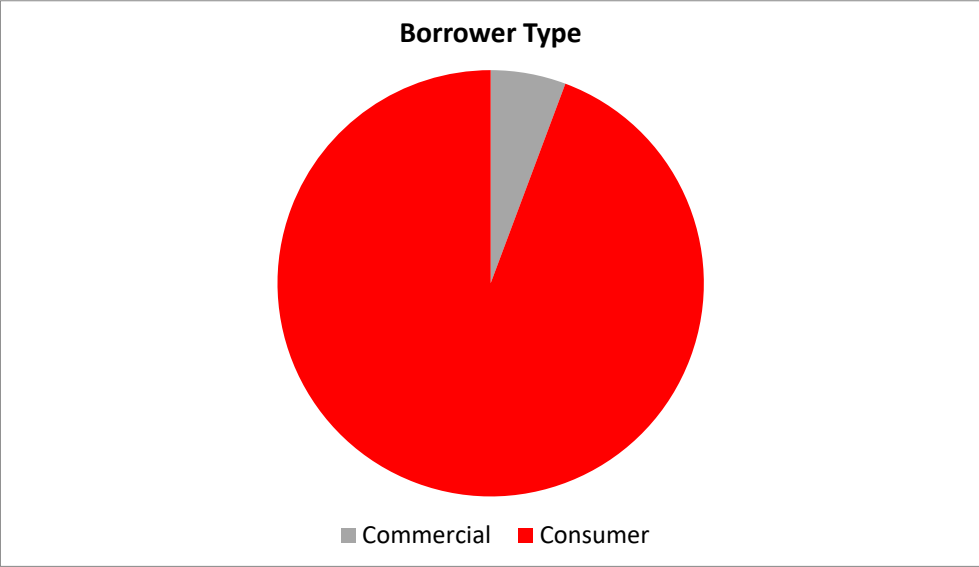
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	619	47 440 886	5,70 %	31,3	53,8
	Consumer	8 748	784 875 460	94,30 %	43,8	54,1
	Total	9 367	832 316 346	100 %	43,1	54,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**21.a Vehicle Condition**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

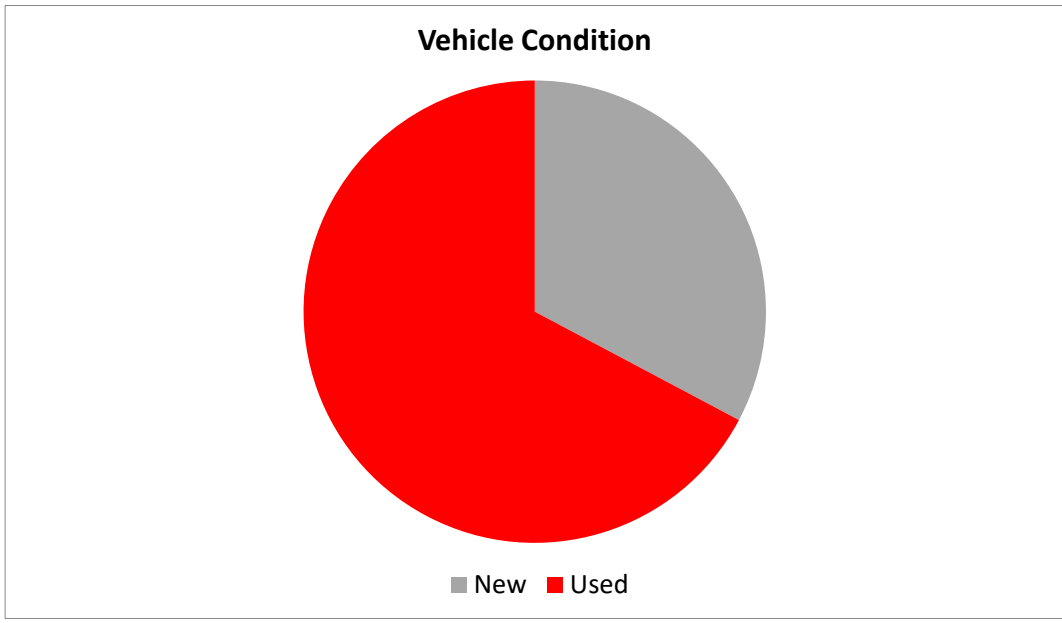
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		2 284	272 720 674	32,77 %	46,2	54,2
Used		7 083	559 595 672	67,23 %	41,6	54,1
		9 367	832 316 346	100 %	43,1	54,1

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**22.a Downpayment**



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	47	
Monthly Period	Aug 2018	
Interest Period	from	28.08.2018 to 25.09.2018 = 28 days

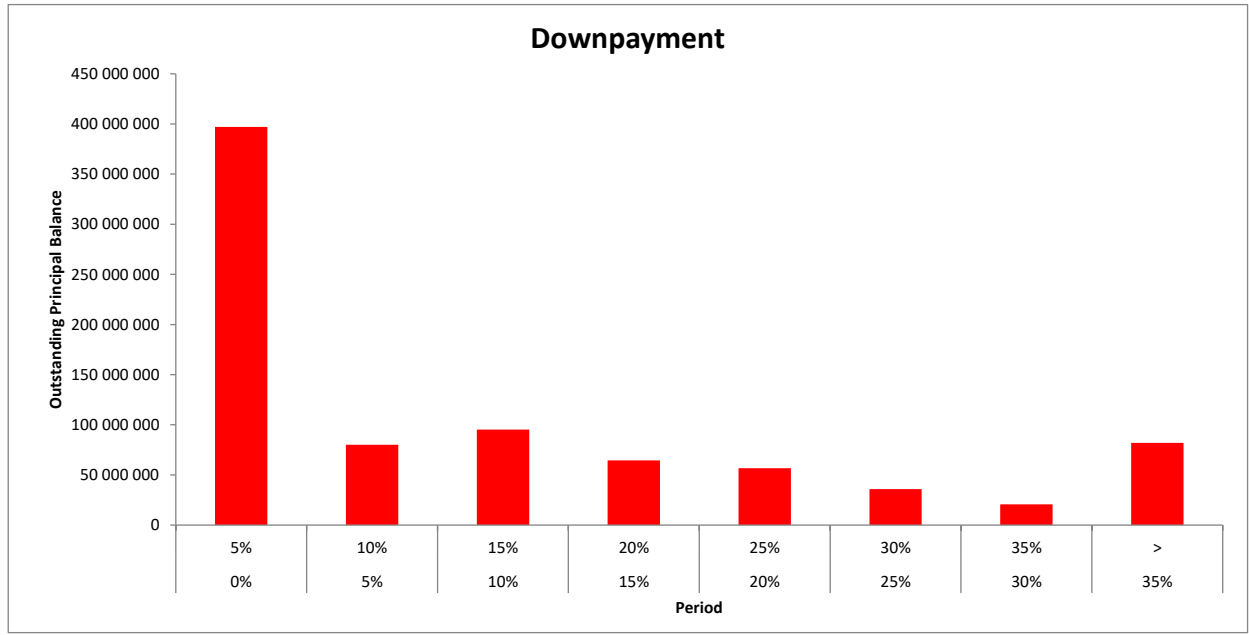
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	4 170	397 069 493	47,71 %	42,7	54,1	
	5 %	10 %	783	80 067 834	9,62 %	43,7	54,2	
	10 %	15 %	972	95 190 549	11,44 %	44,4	54,1	
	15 %	20 %	702	64 562 527	7,76 %	45,0	54,1	
	20 %	25 %	637	56 795 234	6,82 %	44,5	54,2	
	25 %	30 %	417	35 840 903	4,31 %	44,7	54,0	
	30 %	35 %	275	20 780 180	2,50 %	44,0	53,8	
	35 %	>	1 411	82 009 626	9,85 %	39,8	54,0	
			9 367	832 316 346	100 %	43,1	54,1	

**Bilkreditt 6 DAC  
Monthly Investor Report**

**22.b Downpayment**



Reporting Date	27.09.2018		
Payment date	25.09.2018		
Period No	47		
Monthly Period	Aug 2018		
Interest Period	from	28.08.2018	to 25.09.2018 = 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	9 300	826 801 439	99,34 %	43,2	54,1
	Serial	67	5 514 907	0,66 %	29,1	54,2
		9 367	832 316 346	100 %	43,1	54,1

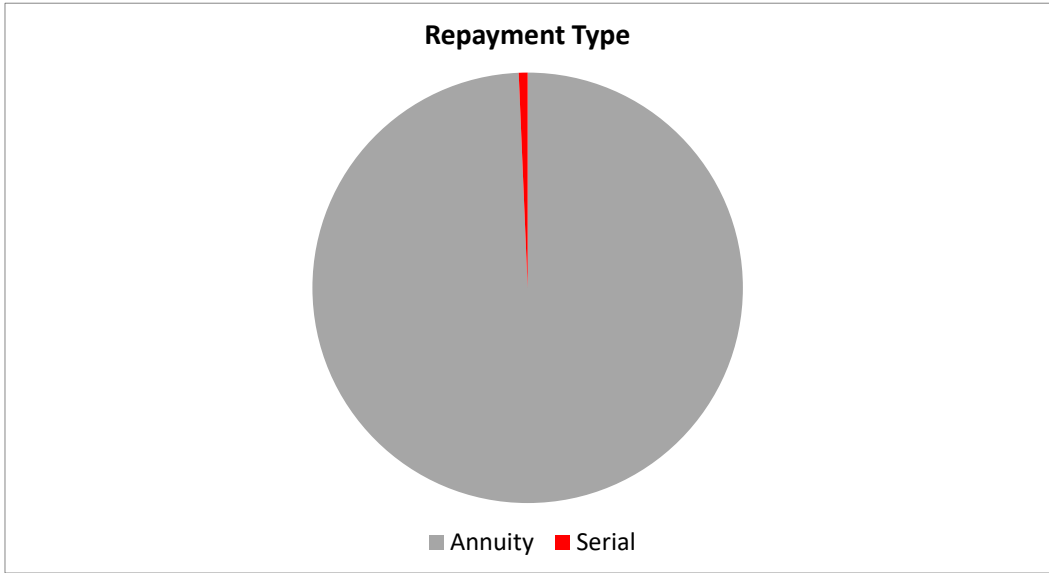


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date		27.09.2018	
Payment date		25.09.2018	
Period No		47	
Monthly Period		Aug 2018	
Interest Period	from	28.08.2018	to 25.09.2018 = 28 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**24.a Dynamic Pre-Payments**



Reporting Date 27.09.2018  
 Payment date 25.09.2018  
 Period No 47  
 Monthly Period Aug 2018  
 Interest Period from 28.08.2018 to 25.09.2018 = 28 days

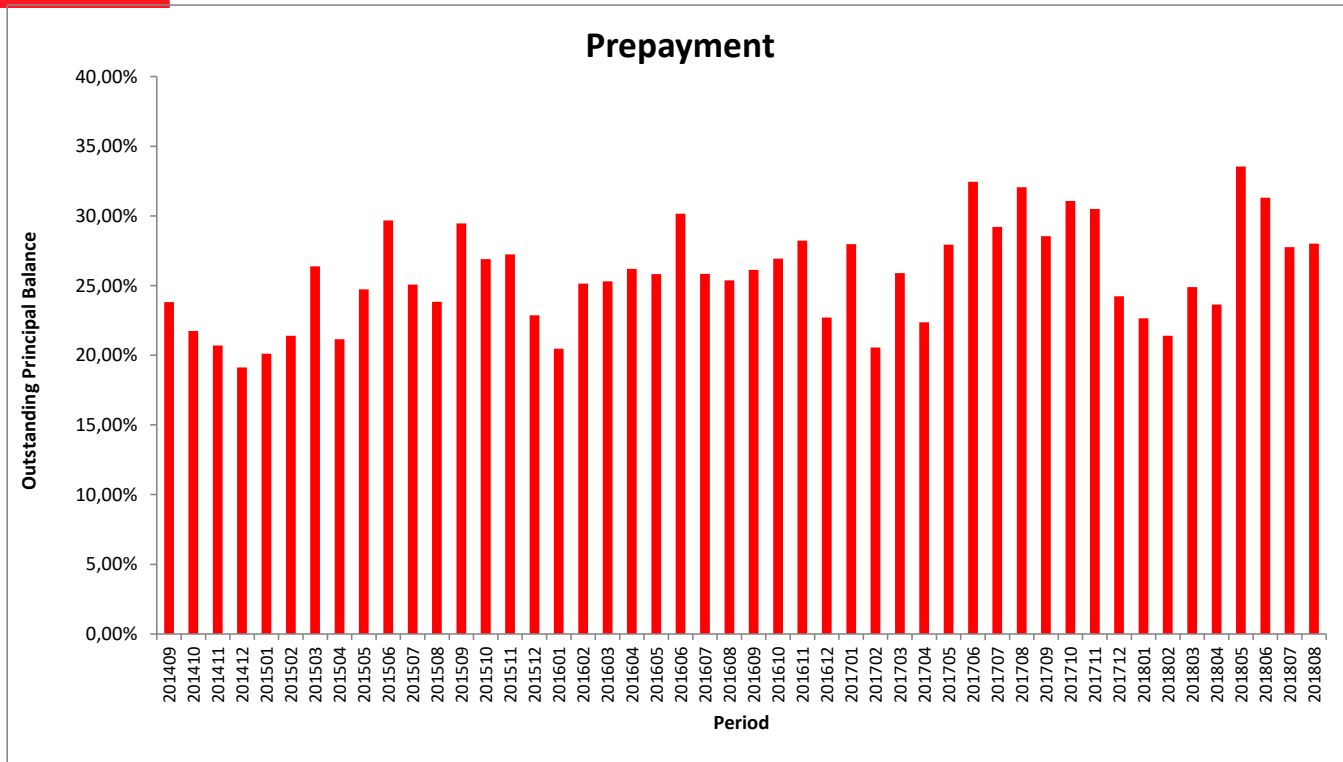
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201409	145 683 945	6 500 760 396	23,8 %
201410	127 205 834	6 291 509 803	21,7 %
201411	116 798 165	6 101 331 658	20,7 %
201412	103 808 480	5 921 297 542	19,1 %
201501	106 467 707	5 743 022 268	20,1 %
201502	110 430 042	5 560 862 225	21,4 %
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	2 596 536 827	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 %
201805	32 995 477	985 676 153	33,5 %
201806	28 639 468	929 877 032	31,3 %
201807	23 524 628	880 017 906	27,8 %
201808	22 489 086	832 316 346	28,0 %

Pre-Payments

**Bilkreditt 6 DAC  
Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	27.09.2018		
Payment date	25.09.2018		
Period No	47		
Monthly Period	Aug 2018		
Interest Period	from	28.08.2018	to 25.09.2018 = 28 days







**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**27. Priority of Payments**

Reporting Date	27.09.2018		
Payment date	25.09.2018		
Period No	47		
Monthly Period	Aug 2018		
Interest Period	from	28.08.2018	to 25.09.2018 = 28 days



**Priority of Payments**

Available Distribution Amount	+	92 600 599,70	NOK	0,00	EUR
Senior Expenses	-	377 995,67	NOK		
Class A Notes Interest	-	-	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	774 359,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	-	NOK	-	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	47 701 560,00	NOK		
Payments to the Reserve Fund	-	26 913 372,00	NOK		
Class C Notes Interest	-	546 742,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	298 211,36	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	2 531 673,68	NOK	0	EUR

**Bilkdritt 6 DAC**  
**Monthly Investor Report**

**28. Transaction Costs**



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	47				
Monthly Period	Aug 2018				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days

Transaction Costs	All Notes	Class A	Class B	Class C
Senior Expenses	377 995,67 NOK			
Interest accrued for the Period	1 321 101,00 NOK	- NOK	774 359,00 NOK	546 742,00 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	1 321 101,00 NOK	- NOK	774 359,00 NOK	546 742,00 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	298 211,36 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	298 211,36 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

**Bil kreditt 6 DAC**  
**Monthly Investor Report**

**29. Swap Counterparty Data**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period from	28.08.2018 to 25.09.2018 = 28 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	-	NOK	0,00 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,7900 %		
1M Euribor (Notes, Swap)	-0,3690 %		
Gross Amount Due to Swap Counterparty	-	NOK	
Gross Amount Due from Swap Counterparty	0,00	EUR	
EUR/NOK spot rate	N/A		



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**30. Contact Details**



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	47
Monthly Period	Aug 2018
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

**Santander Consumer Bank AS**

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