

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.01.2018				
Payment date	25.01.2018			Following payment dates:	26.02.2018
Period No	39				26.03.2018
Monthly Period	Dec 2017				
Interest Period	from 27.12.2017	to	25.01.2018	=	29 days
Cut-Off Date	31.12.2017				

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

Bil kreditt 6 DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 328 438 434,00 NOK	1 400 640 636,00 NOK
Scheduled Loan Principal Repayments	29 615 564,00 NOK	30 980 366,00 NOK
Prepayments	29 005 245,00 NOK	39 661 885,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	150 662,00 NOK	147 236,00 NOK
Total Principal Payments Received	58 771 471,00 NOK	70 789 487,00 NOK
	-	
New Defaulted Auto Loans in Period	821 391,00 NOK	1 693 657,00 NOK
Total New Defaults	821 391,00 NOK	1 693 657,00 NOK
Capitalised Interest (due to Repayment Holidays)	447 089,00 NOK	280 942,00 NOK
Closing Balance	1 269 292 661,00 NOK	1 328 438 434,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	30 337 356,00 NOK	30 056 414,00 NOK
New	447 089,00 NOK	280 942,00 NOK
Close	30 784 445,00 NOK	30 337 356,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	6 902 230,00 NOK	7 410 793,00 NOK
Recoveries on loans in default	1 349 244,00 NOK	1 127 392,00 NOK
Total Revenue Received in Period	8 251 474,00 NOK	8 538 185,00 NOK
# Loans		
At beginning of period	12 619 Loans	13 007 Loans
Paid in Full	327 Loans	367 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	12 Loans	21 Loans
At end of period	12 280 Loans	12 619 Loans
Weighted Average Loan Return	6,57 %	
Average NIBOR + Weighted Average Loan Threshold	3,70 %	

Bilkreditt 6 DAC
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	29.01.2018			
Payment date	25.01.2018			
Period No	39			
Monthly Period	Dec 2017			
Interest Period	from	27.12.2017	to	25.01.2018 = 29 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)	67 022 945,00 NOK		79 327 672,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	7 266 107,06 EUR	0,00 NOK	8 870 049,39 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	-1 039,66 NOK		-1 141,50 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)	107 391 963,34 NOK	7 266 107,06 EUR	119 696 588,50 NOK	8 870 049,39 EUR

Bilkreditt 6 DAC
Monthly Investor Report

3. Reserve Accounts



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	39				
Monthly Period	Dec 2017				
Interest Period	from 27.12.2017	to 25.01.2018	=	29 days	

Note Balance

Beginning of Period		1 328 438 434,00	NOK
End of Period		1 269 292 661,00	NOK

Reserve Fund

	in %		
Beginning of Period	2,0 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	2,0 %	26 913 372,00	NOK
Required Reserve Amount	2,0 %	26 913 372,00	NOK

Liquidity Balance

Beginning of Period	1,0 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,0 %	13 456 686,00	NOK
Required Reserve Amount	1,0 %	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		82 415 533,11	NOK
Cash Outflow		5 220 512,05	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		77 195 021,06	NOK
Required Commingling Reserve Fund		77 195 021,06	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	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

Note Balance

Beginning of Period	1 328 438 434,00	NOK
End of Period	1 269 292 661,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	1 161 573 029,00	91,51 %	11 297
1-29 days past due	77 660 812,00	6,12 %	710
		0,00 %	
Delinquent Receivables:			
30-59 days past due	16 313 987,00	1,29 %	134
60-89 days past due	4 913 241,00	0,39 %	49
90-119 days past due	3 884 669,00	0,31 %	39
120-149 days past due	2 177 610,00	0,17 %	29
150-179 days past due	2 769 313,00	0,22 %	22
Total Performing and Delinquent	1 269 292 661,00	100,00 %	12 280

Current Period Defaults	821 391,00	12
Cumulative Defaults	72 005 529,00	678
Current Period Recoveries	1 349 244,00	
Cumulative Recoveries	35 610 992,00	

Bilkreditt 6 DAC
Monthly Investor Report

5. Outstanding Notes



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 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		51 621 060,69 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	107 391 963,34 NOK					
Amortisation	59 145 773,00 NOK					
Redemption per Class		7 266 065,48 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		1 016,23 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	1 269 292 661,00 NOK	44 354 995,21 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		28,44 %	43,73 %	0,00 %	27,81 %	0,02 %
Current Pool Factor		0,06	1,00	-	1,00	1,00
2. Payments to Investors per Note						
Interest rate Basis: 1-M EURIBOR / Spread	-0,3690 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,7600 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	29					
Principal Outstanding per Note Beginning of Period		7 219,73 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 016,23 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		6 203,50 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,01 EUR	1 498,33 NOK	- NOK	1 578,89 NOK	1,58 NOK
Interest Payment	1 389 644,49 NOK	41,58 EUR	831 575,00 NOK	- NOK	557 347,33 NOK	383,67 NOK
Interest Payment per Note		0,01 EUR	1 498,33 NOK	- NOK	1 578,89 NOK	1,58 NOK
3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		79,34 %	35,61 %		7,78 %	
Current CE (excl. Excess Spread)		74,74 %	31,01 %		3,18 %	

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 29.01.2018
 Payment date 25.01.2018
 Period No 39
 Monthly Period Dec 2017
 Interest Period: 27.12.2017 to 25.01.2018 = 29 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	29.01.2018		
Payment date	25.01.2018		
Period No	39		
Monthly Period	Dec 2017		
Interest Period	from	27.12.2017	to 25.01.2018 = 29 days

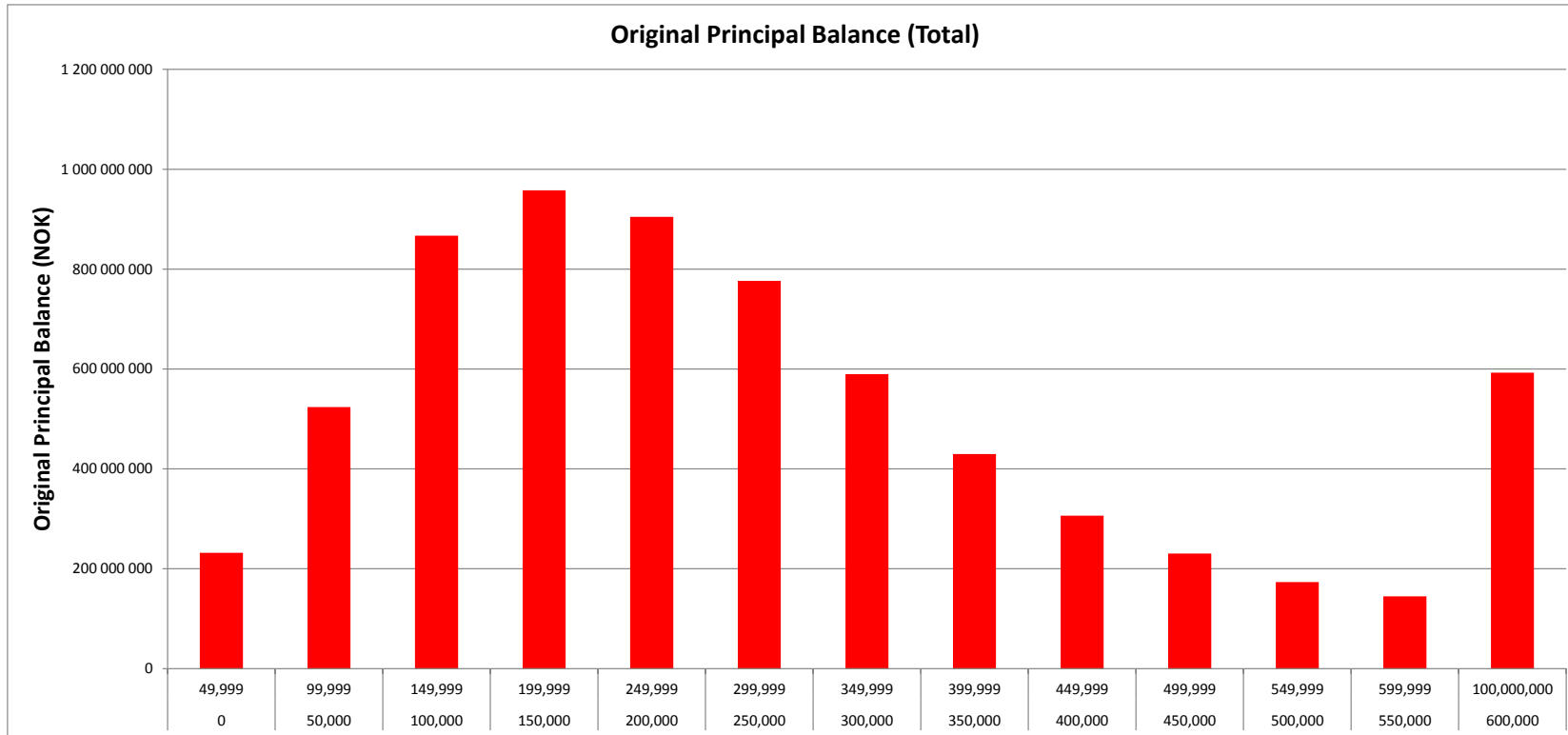
Average amount - all: 195 694

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	7,1

Bilkreditt 6 DAC
Monthly Investor Report

7.b Original Principal Balance Graph

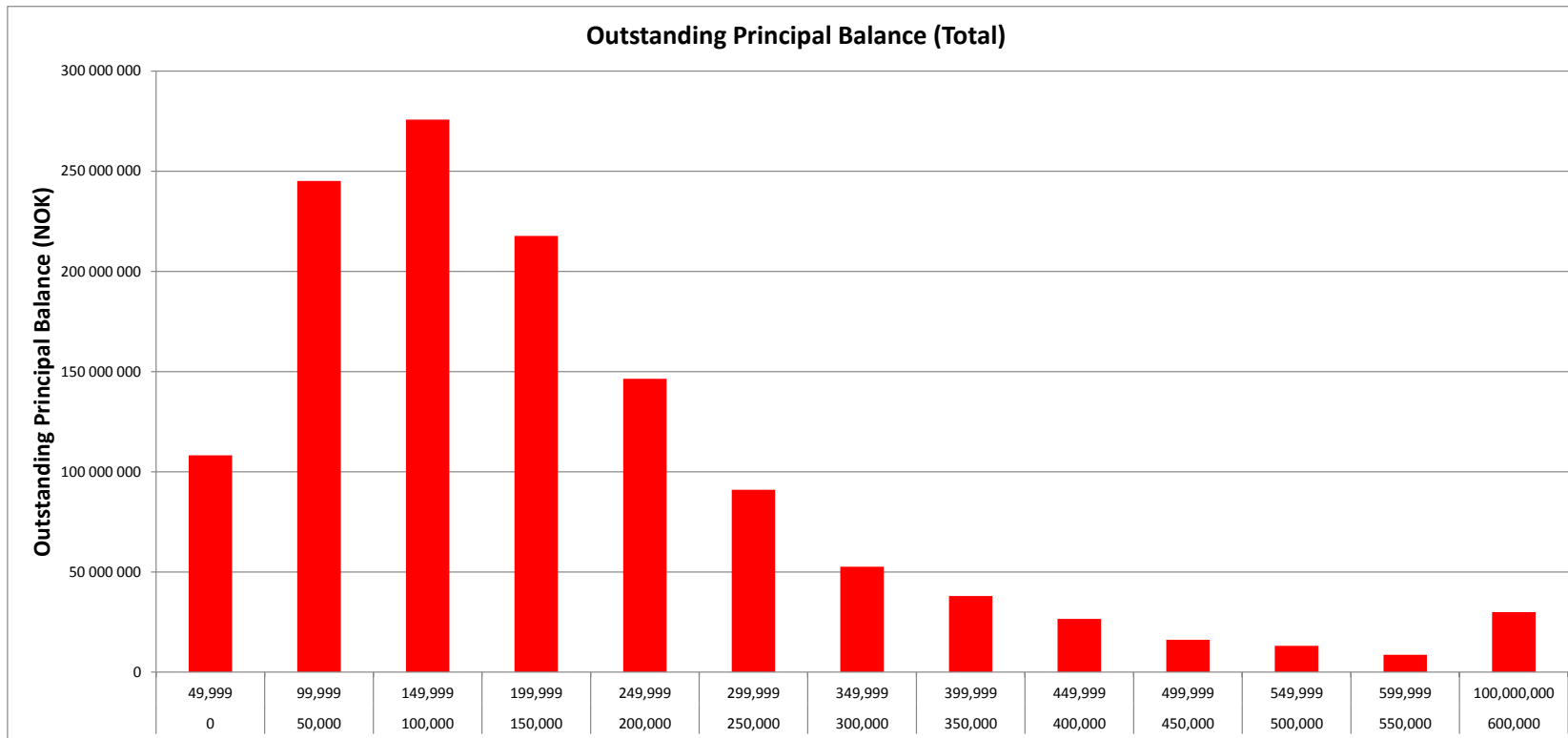
Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days



Bilkreditt 6 DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days



Bilkreditt 6 DAC
Monthly Investor Report

9.a Geographical Distribution



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

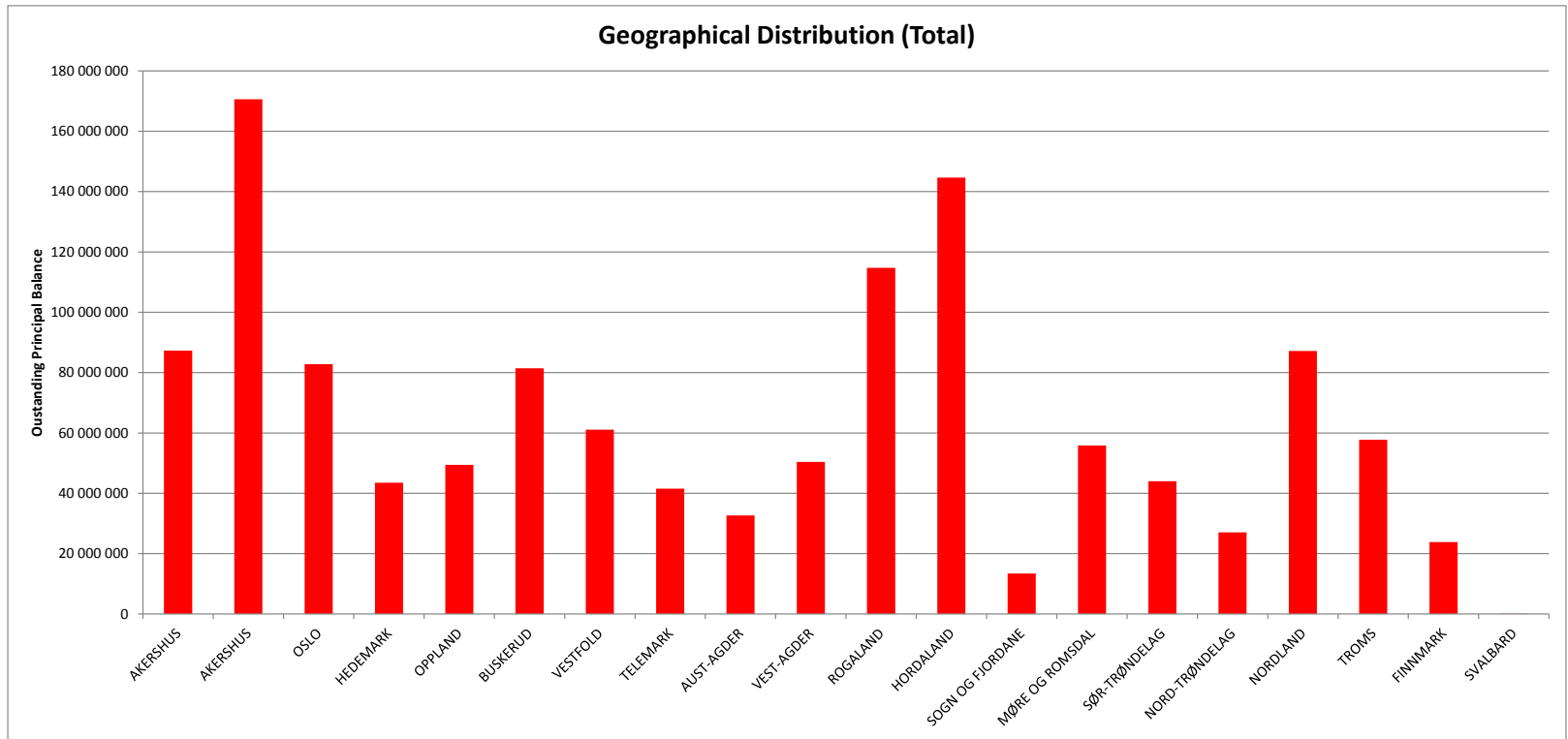
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	831	87 278 158	6,88 %	6,77 %	AKERSHUS	48,9	46,3	
0200	1 628	170 623 393	13,44 %	13,26 %	AKERSHUS	46,2	46,2	
0300	778	82 815 482	6,52 %	6,34 %	OSLO	46,3	46,2	
0400	520	43 535 796	3,43 %	4,23 %	HEDEMARK	41,4	45,9	
0500	506	49 408 216	3,89 %	4,12 %	OPPLAND	45,7	46,3	
0600	824	81 463 573	6,42 %	6,71 %	BUSKERUD	44,8	46,1	
0700	636	61 054 435	4,81 %	5,18 %	VESTFOLD	46,8	46,1	
0800	461	41 529 793	3,27 %	3,75 %	TELEMARK	43,2	46,2	
0900	315	32 624 822	2,57 %	2,57 %	AUST-AGDER	49,8	45,8	
1000	493	50 416 686	3,97 %	4,01 %	VEST-AGDER	46,1	46,2	
1100	1 047	114 723 658	9,04 %	8,53 %	ROGALAND	49,4	46,2	
1200	1 308	144 658 939	11,40 %	10,65 %	HORDALAND	48,7	46,1	
1400	132	13 419 496	1,06 %	1,07 %	SOGN OG FJORDANE	47,9	46,1	
1500	520	55 862 841	4,40 %	4,23 %	MJØRE OG ROMSDAL	48,6	46,2	
1600	456	44 023 091	3,47 %	3,71 %	SØR-TRØNDELAG	46,8	46,5	
1700	291	27 031 757	2,13 %	2,37 %	NORD-TRØNDELAG	46,1	46,3	
1800	813	87 157 495	6,87 %	6,62 %	NORDLAND	48,6	46,1	
1900	523	57 754 076	4,55 %	4,26 %	TROMS	52,0	45,5	
2000	197	23 806 565	1,88 %	1,60 %	FINNMARK	47,9	45,6	
2100	1	104 389	0,01 %	0,01 %	SVALBARD	72,0	51,0	
Total:	12 280	1 269 292 661	100 %	100 %		47,3	46,1	

Geographic distribution

Bilkreditt 6 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from	27.12.2017 to 25.01.2018 = 29 days

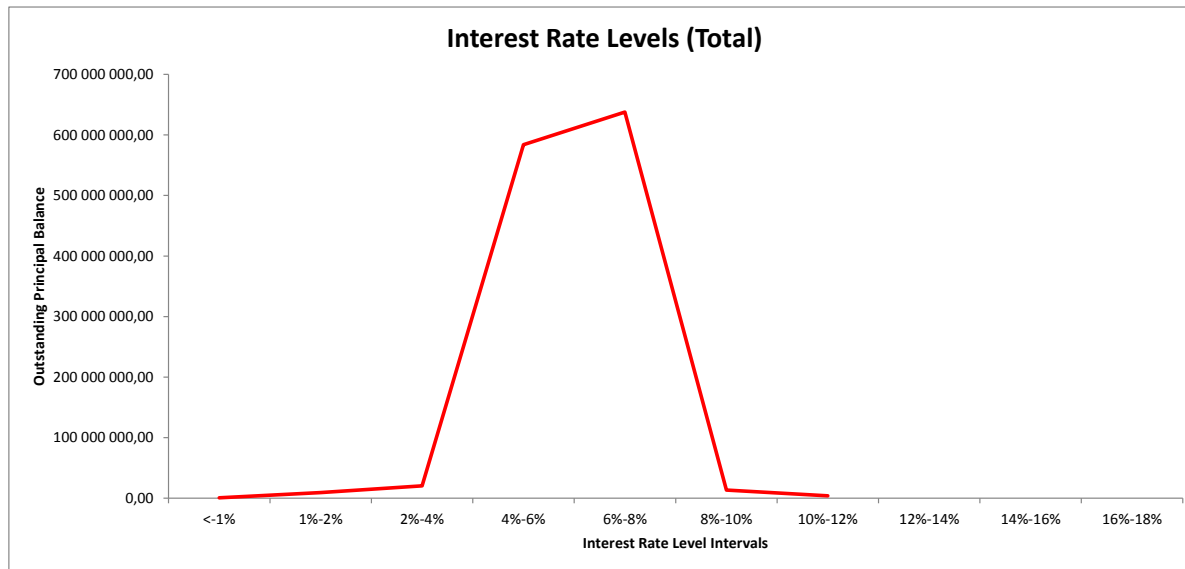


Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from	27.12.2017 to 25.01.2018 = 29 days

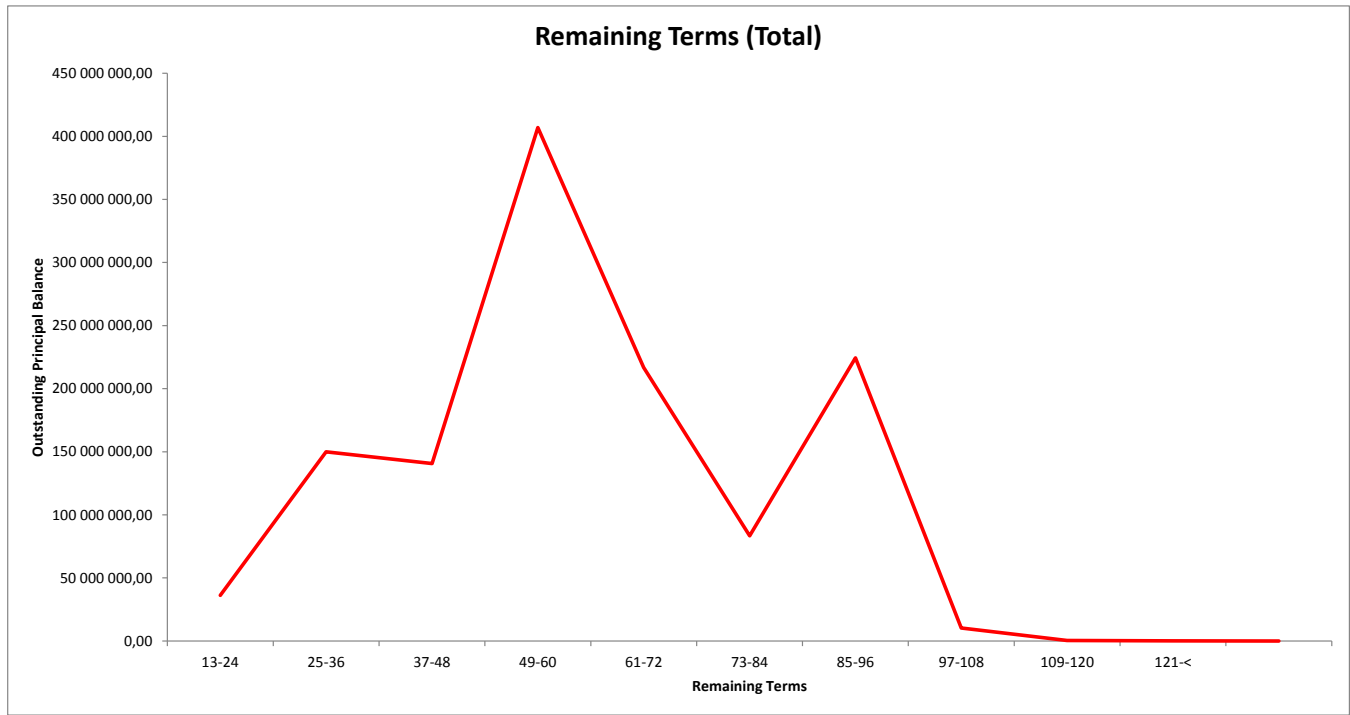


Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	29.01.2018					
Payment date	25.01.2018					
Period No	39					
Monthly Period	Dec 2017					
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

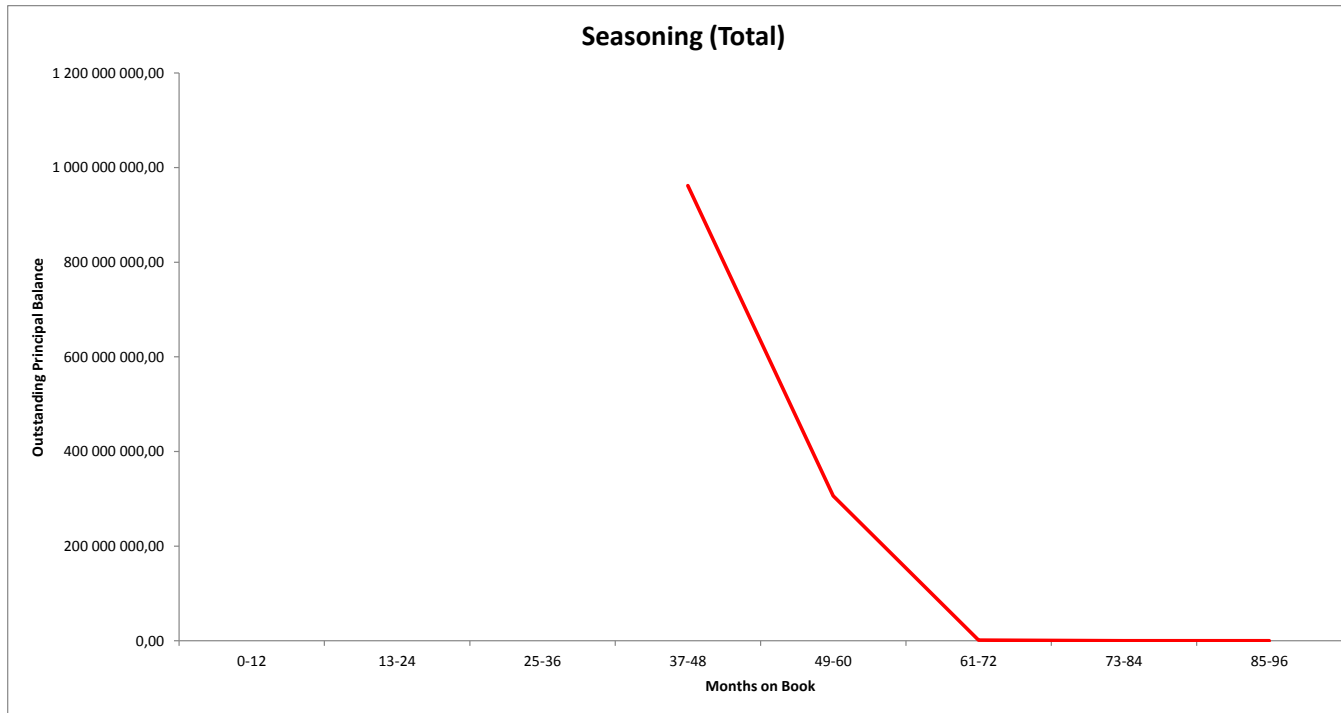
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48	9 030	961 953 313	75,79 %	48,4
	49		60	3 241	306 047 267	24,11 %	44
	61		72	9	1 292 081	0,10 %	57
	73		84	-	-	-	-
	85		96	-	-	-	-
	Total		12 280		1 269 292 661	100,00 %	47,3
							46,1

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from	27.12.2017 to 25.01.2018 = 29 days



Bilkreditt 6 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

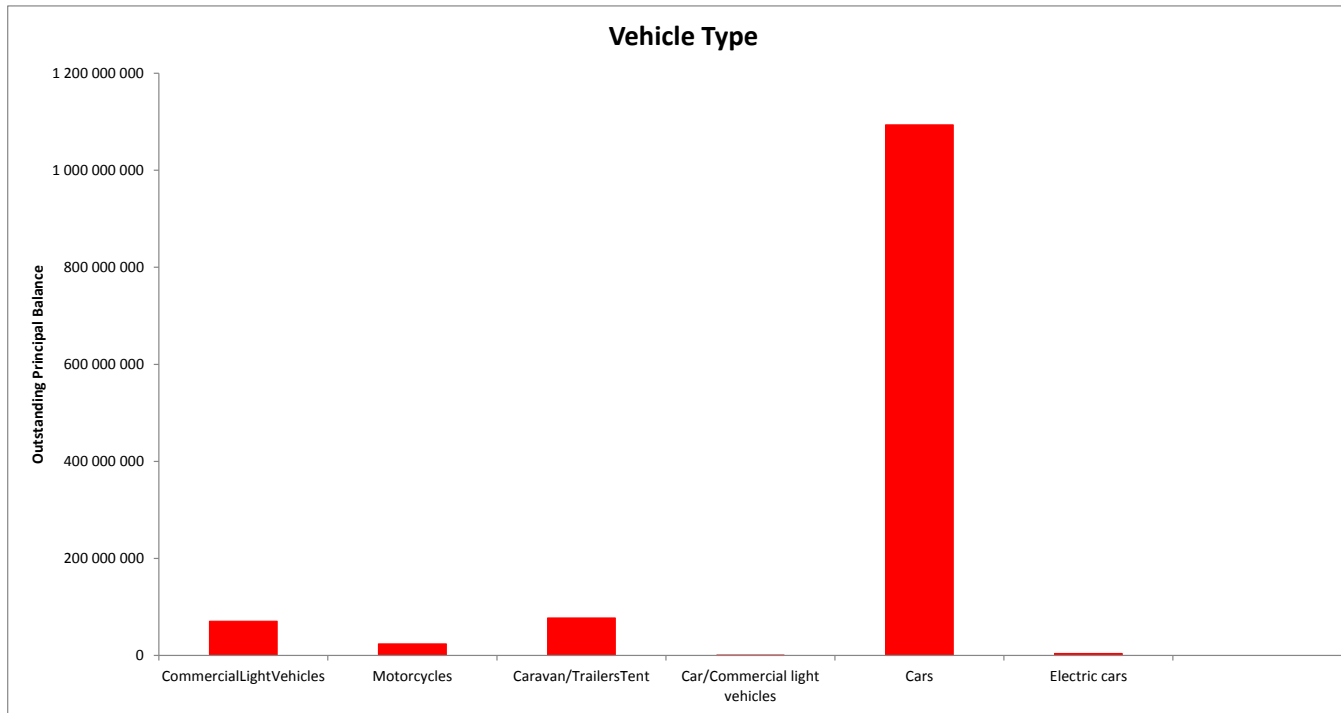
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	828	70 461 679	5,55 %	34,8	46,1
	Motorcycles	375	23 725 246	1,87 %	42,5	45,2
	Caravan/TrailersTent	596	76 974 576	6,06 %	60,5	45,0
	Car/Commercial light vehicles	4	503 518	0,04 %	30,4	47,4
	Cars	10 449	1 093 754 860	86,17 %	47,3	46,2
	Electric cars	28	3 872 782	0,31 %	46,8	45,6
		12 280	1 269 292 661	100 %	47,3	46,1

**Bilkreditt 6 DAC
Monthly Investor Report**

13.b Vehicle type



Reporting Date	29.01.2018					
Payment date	25.01.2018					
Period No	39					
Monthly Period	Dec 2017					
Interest Period	from	27.12.2017	to	25.01.2018	=	29 days



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	39				
Monthly Period	Dec 2017				
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days

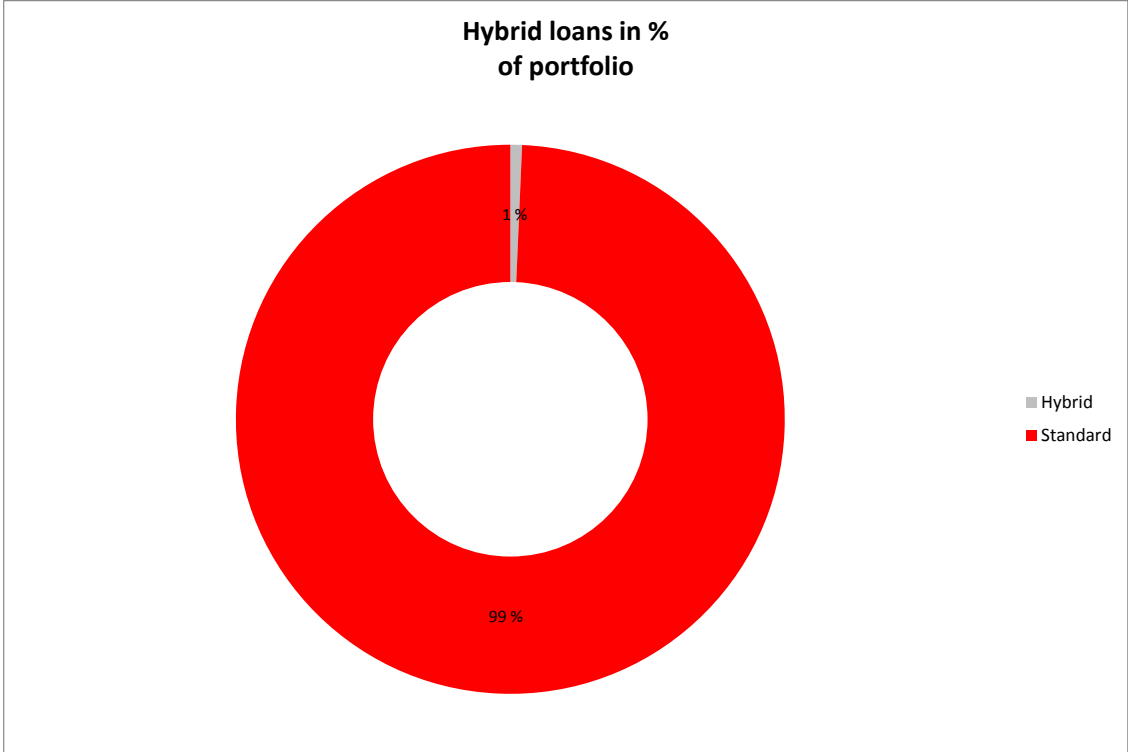
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		38	8 683 589	0,68 %	11,3	46,3
Standard		12 242	1 260 609 072	99,32 %	47,6	46,1
Total		12 280	1 269 292 661	100 %	47,3	46,1

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	39				
Monthly Period	Dec 2017				
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days

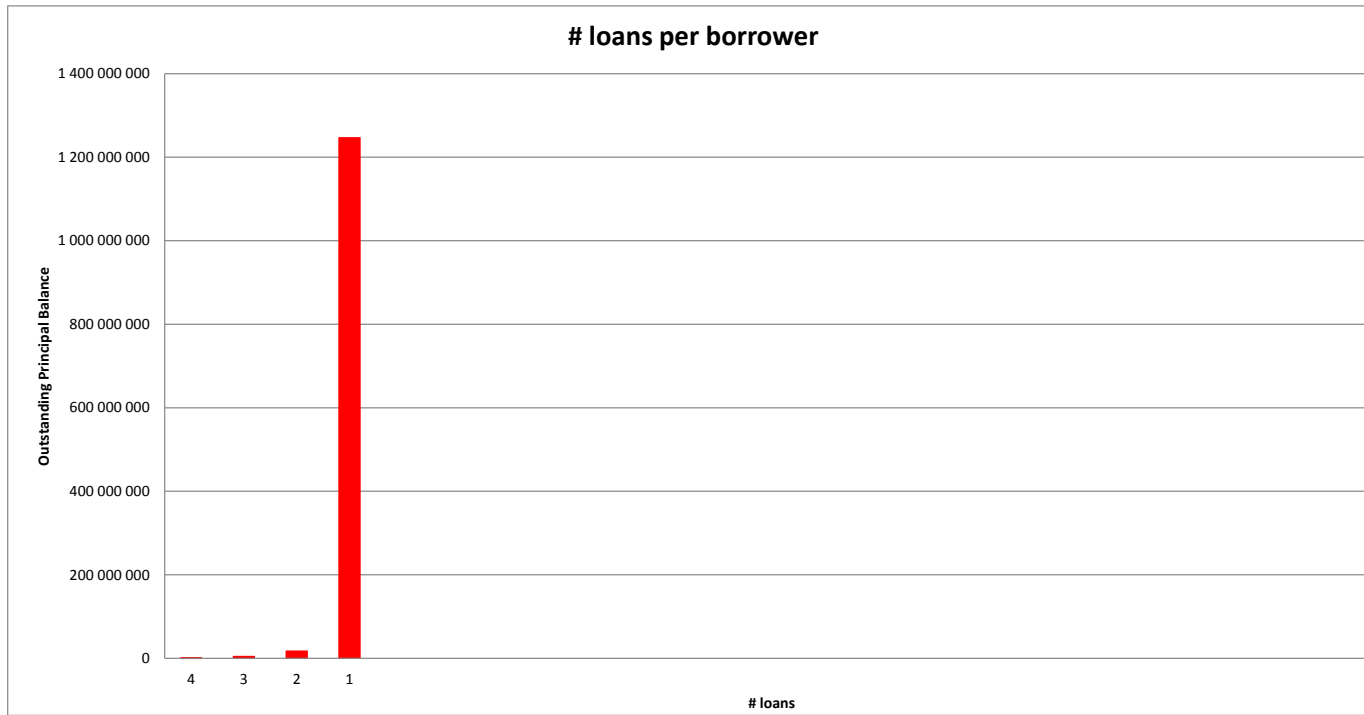


Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from	27.12.2017 to 25.01.2018 = 29 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 269 292 661	1 236 647 669	32 644 992	6 094 981	5,76 %	97,43 %
2	1 236 647 669	1 202 270 890	34 376 780	5 937 322	5,76 %	94,72 %
3	1 202 270 890	1 167 680 139	34 590 751	5 769 666	5,76 %	91,99 %
4	1 167 680 139	1 133 944 423	33 735 716	5 605 735	5,76 %	89,34 %
5	1 133 944 423	1 100 795 602	33 148 821	5 444 554	5,76 %	86,73 %
6	1 100 795 602	1 067 246 794	33 548 808	5 282 178	5,76 %	84,08 %
7	1 067 246 794	1 033 604 459	33 642 335	5 119 599	5,76 %	81,43 %
8	1 033 604 459	1 000 565 789	33 038 671	4 959 836	5,76 %	78,83 %
9	1 000 565 789	967 428 448	33 137 340	4 799 647	5,76 %	76,22 %
10	967 428 448	934 794 348	32 634 101	4 638 494	5,75 %	73,65 %
11	934 794 348	902 985 161	31 809 187	4 480 770	5,75 %	71,14 %
12	902 985 161	870 474 100	32 511 061	4 320 324	5,74 %	68,58 %
13	870 474 100	839 589 131	30 884 969	4 167 234	5,74 %	66,15 %
14	839 589 131	809 535 818	30 053 313	4 017 429	5,74 %	63,78 %
15	809 535 818	780 584 150	28 951 668	3 872 058	5,74 %	61,50 %
16	780 584 150	752 826 846	27 757 295	3 732 475	5,74 %	59,31 %
17	752 826 846	726 220 107	26 606 739	3 598 171	5,74 %	57,21 %
18	726 220 107	700 912 939	25 307 168	3 469 848	5,73 %	55,22 %
19	700 912 939	676 852 044	24 060 895	3 347 183	5,73 %	53,33 %
20	676 852 044	653 071 853	23 780 192	3 231 344	5,73 %	51,45 %

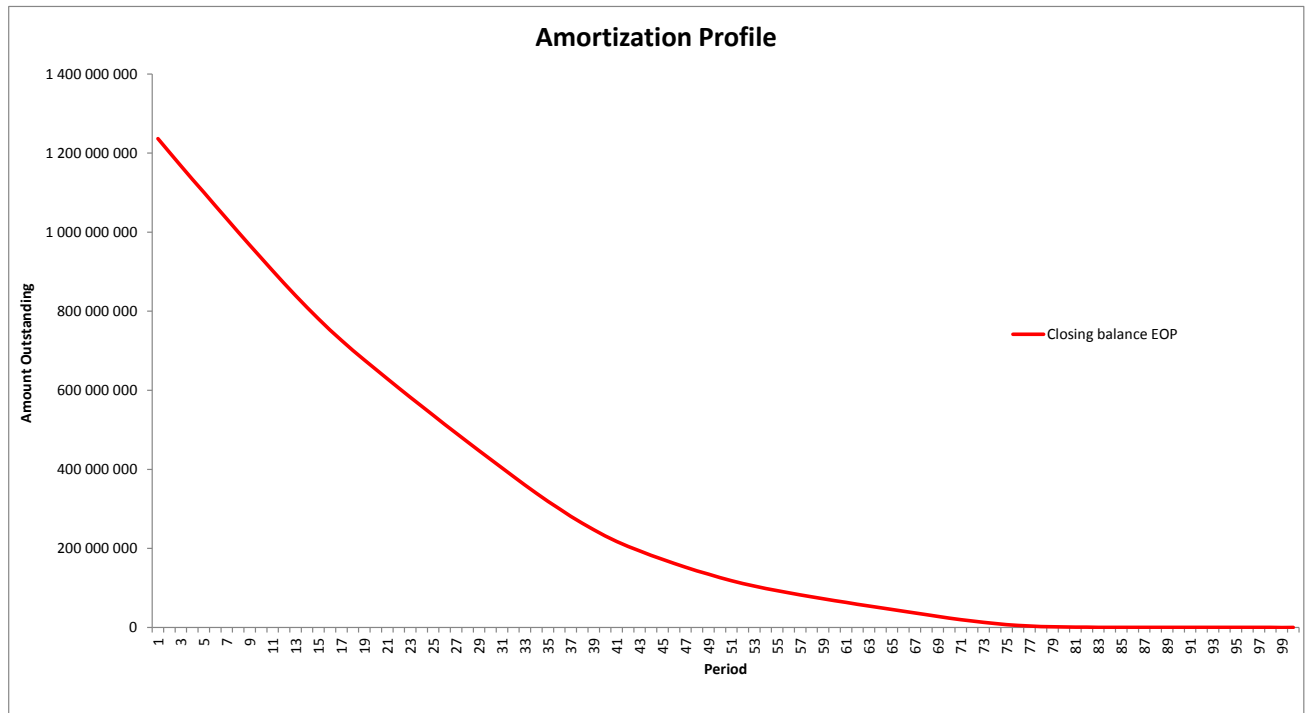
Amortization profile (first 20 periods)

Bilkreditt 6 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from	27.12.2017
	to	25.01.2018
	=	29 days

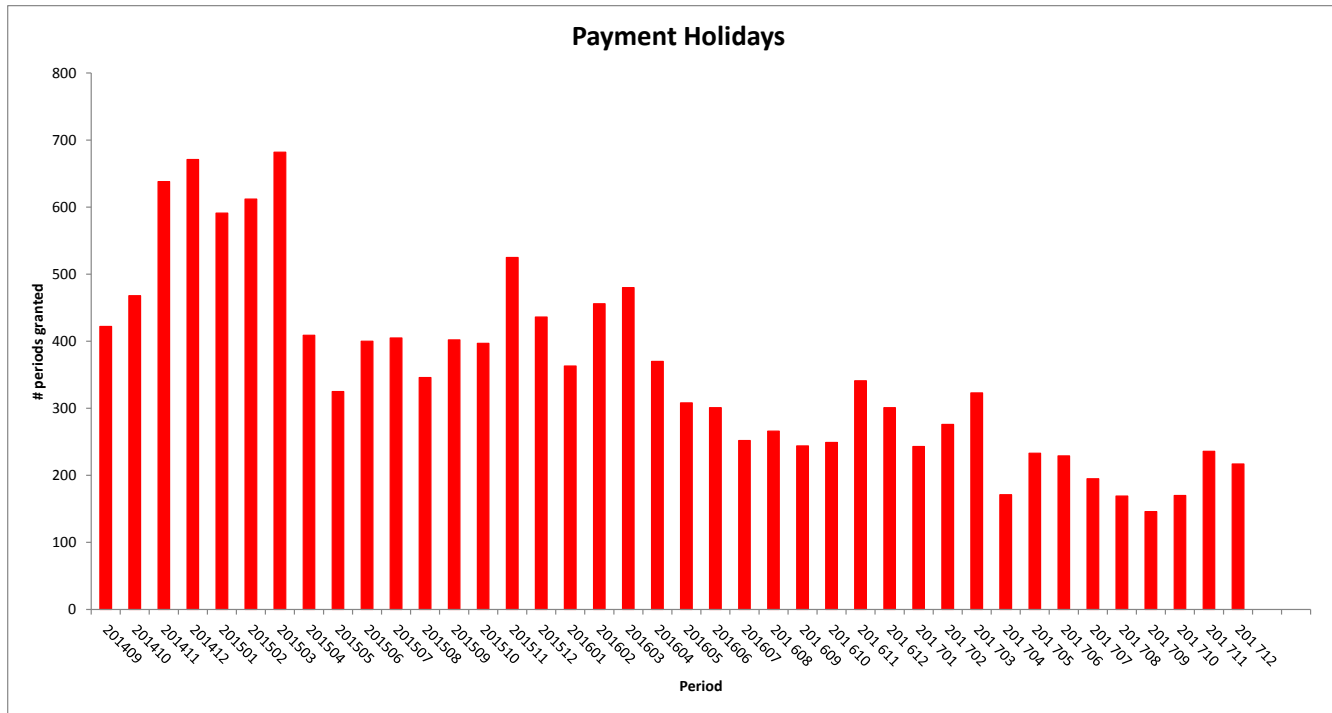


Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	39				
Monthly Period	Dec 2017				
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days



**Bilkreditt 6 DAC
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days

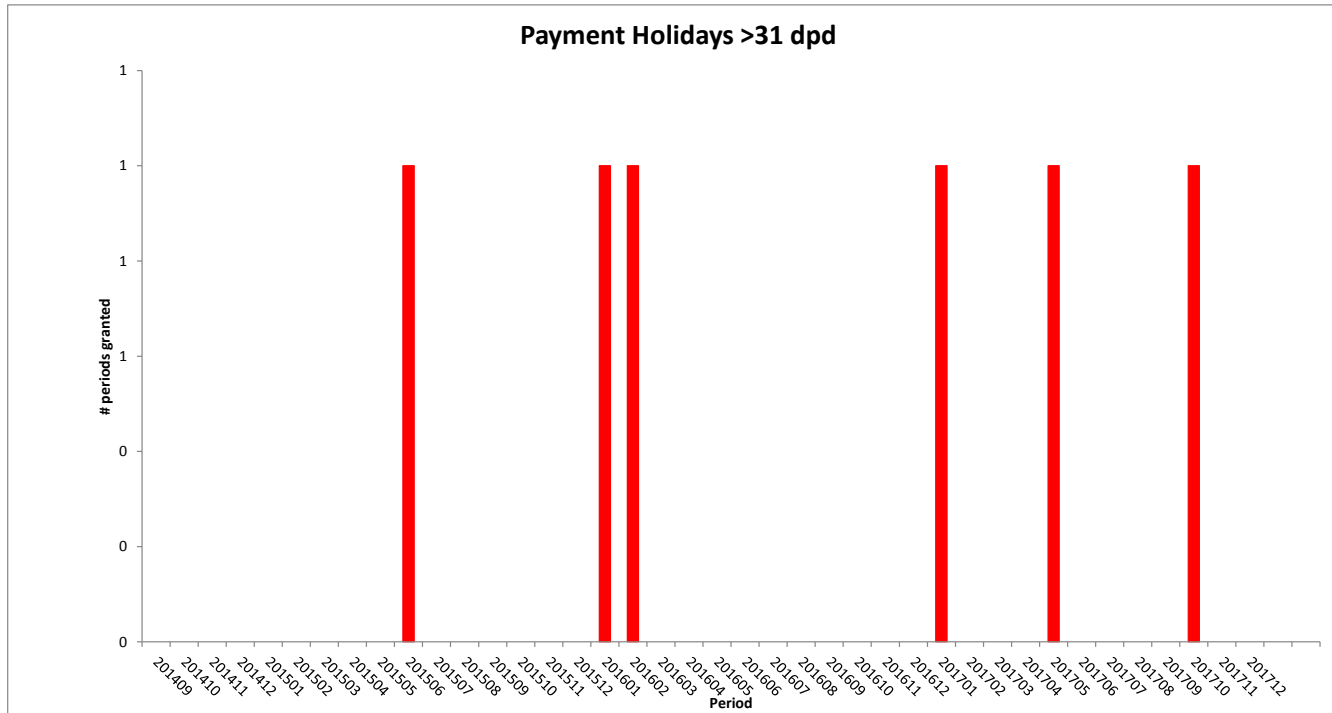
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201409	0	0	0
	201410	0	0	0
	201411	0	0	0
	201412	0	0	0
	201501	0	0	0
	201502	0	0	0
	201503	0	0	0
	201504	0	0	0
	201505	0	0	0
	201506	1	1	4 979
	201507	0	0	0
	201508	0	0	0
	201509	0	0	0
	201510	0	0	0
	201511	0	0	0
	201512	0	0	0
	201601	1	1	234
	201602	1	1	1646
	201603	0	0	0
	201604	0	0	0
	201605	0	0	0
	201606	0	0	0
	201607	0	0	0
	201608	0	0	0
	201609	0	0	0
	201610	0	0	0
	201611	0	0	0
	201612	0	0	0
	201701	1	1	1 427
	201702	0	0	0
	201703	0	0	0
	201704	0	0	0
	201705	1	1	7 922
	201706	0	0	0
	201707	0	0	0
	201708	0	0	0
	201709	0	0	0
	201710	1	1	2 573
	201711	0	0	0
	201712	0	0	0
Total		6	6	18 781

Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from	27.12.2017
	to	25.01.2018
	=	29 days



Bil kreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days

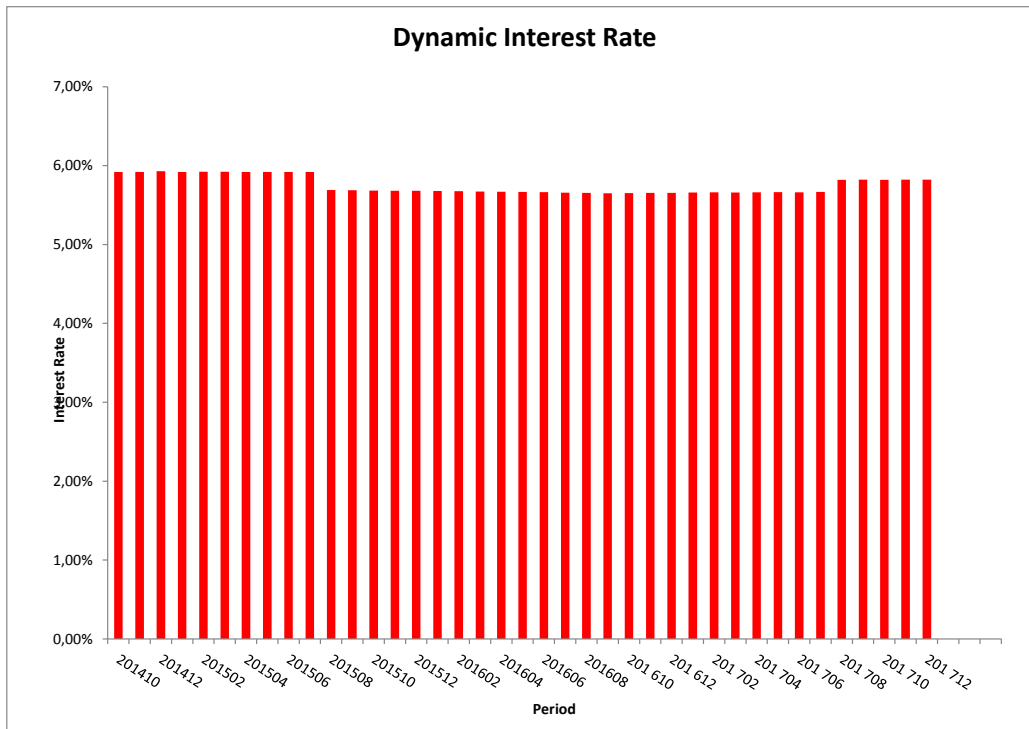
TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	4 603 690 293	5,92 %
201508	4 439 956 927	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 %

Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	39		
Monthly Period	Dec 2017		
Interest Period	from	27.12.2017	to 25.01.2018 = 29 days



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days

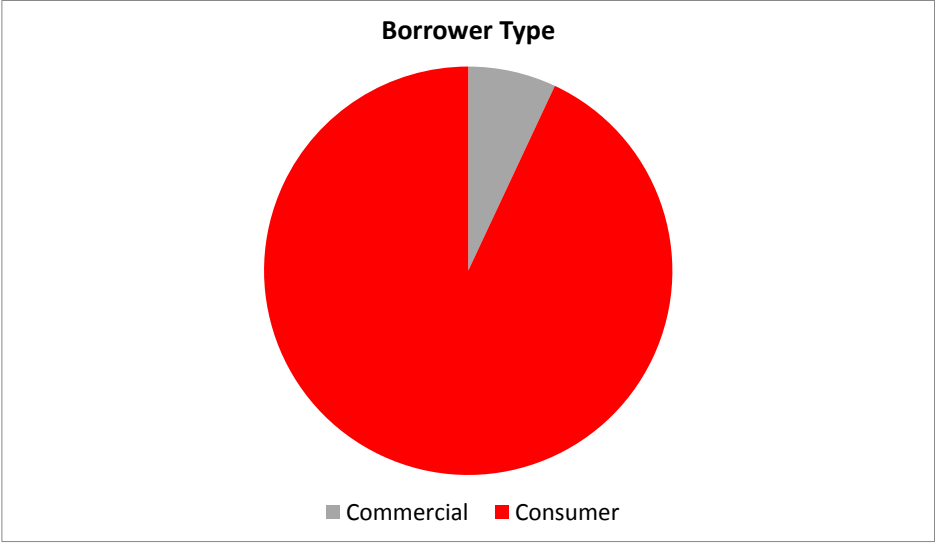
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	826	88 586 448	6,98 %	33,6	45,9
	Consumer	11 454	1 180 706 213	93,02 %	48,3	46,2
	Total	12 280	1 269 292 661	100 %	47,3	46,1

Bilkreditt 6 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date			29.01.2018		
Payment date			25.01.2018		
Period No			39		
Monthly Period			Dec 2017		
Interest Period	from	27.12.2017	to	25.01.2018	= 29 days



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days

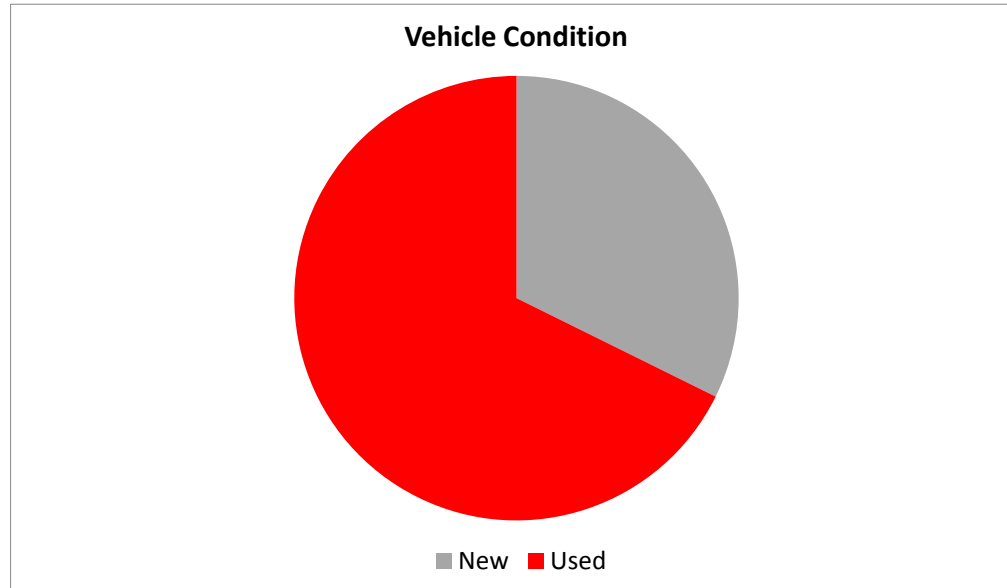
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 934	410 048 047	32,31 %	50,2	46,2
	Used	9 346	859 244 614	67,69 %	45,9	46,1
		12 280	1 269 292 661	100 %	47,3	46,1

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

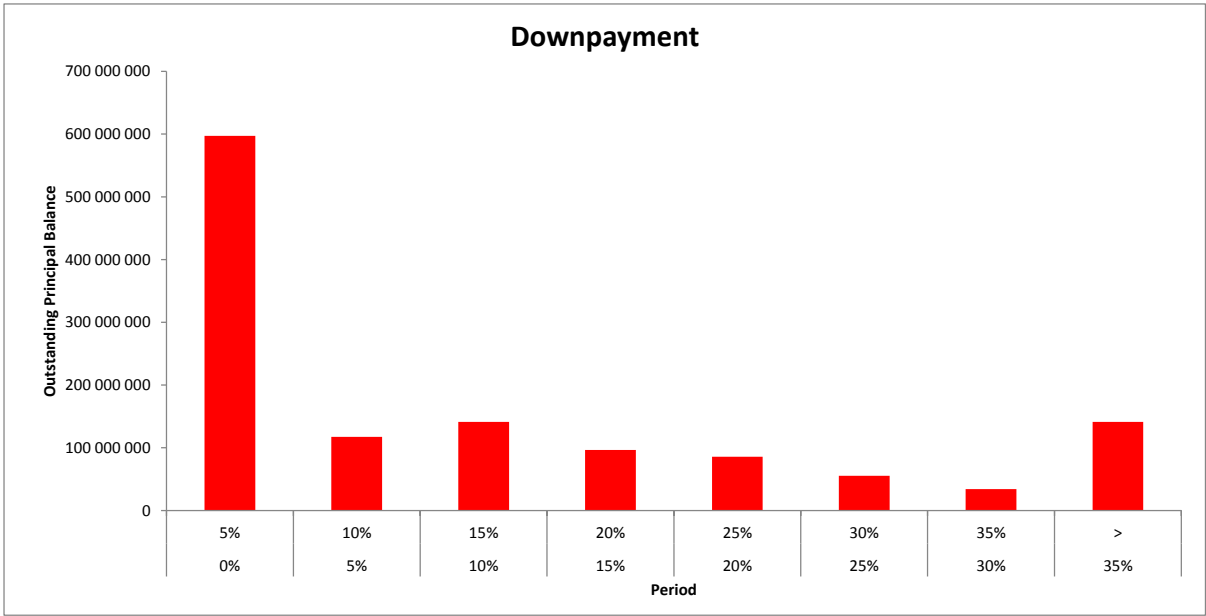
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 411	597 204 285	47,05 %	47,2	46,2
	5 %	10 %	992	117 368 026	9,25 %	48,3	46,2
	10 %	15 %	1 244	141 467 511	11,15 %	48,6	46,2
	15 %	20 %	905	96 581 866	7,61 %	49,3	46,1
	20 %	25 %	834	85 699 931	6,75 %	48,9	46,2
	25 %	30 %	569	55 346 171	4,36 %	48,5	46,0
	30 %	35 %	376	34 170 790	2,69 %	48,3	45,7
	35 %	>	1 949	141 454 081	11,14 %	42,5	46,1
Total		12 280	1 269 292 661	100 %	47,3	46,1	

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	39		
Monthly Period	Dec 2017		
Interest Period	from	27.12.2017	to 25.01.2018 = 29 days



Bilkreditt 6 DAC
Monthly Investor Report

23.a Repayment Type



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 days

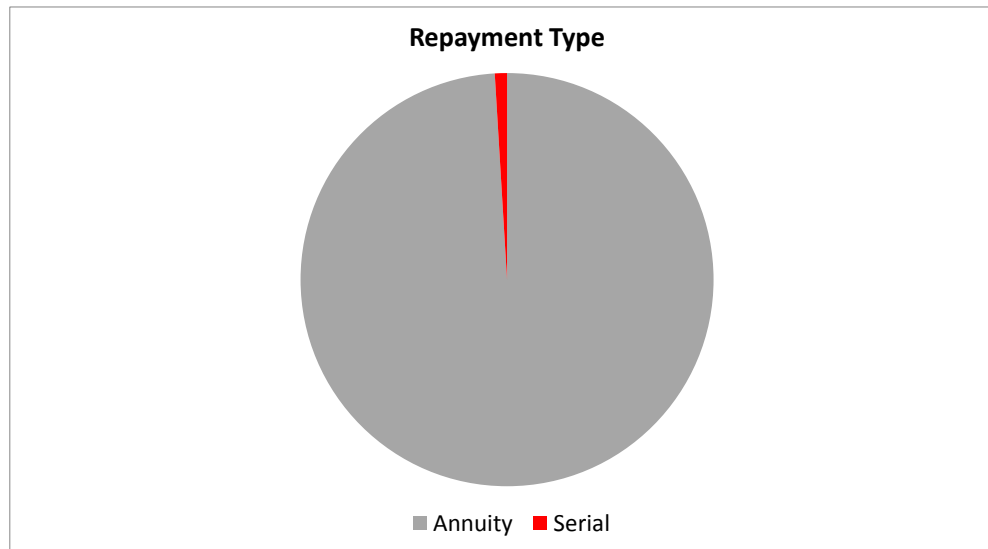
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	12 179	1 257 237 618	99,05 %	47,5	46,1
	Serial	101	12 055 043	0,95 %	31,4	46,6
		12 280	1 269 292 661	100 %	47,3	46,1

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days



**Bilkkredit 6 DAC
Monthly Investor Report**

24.a Dynamic Pre-Payments



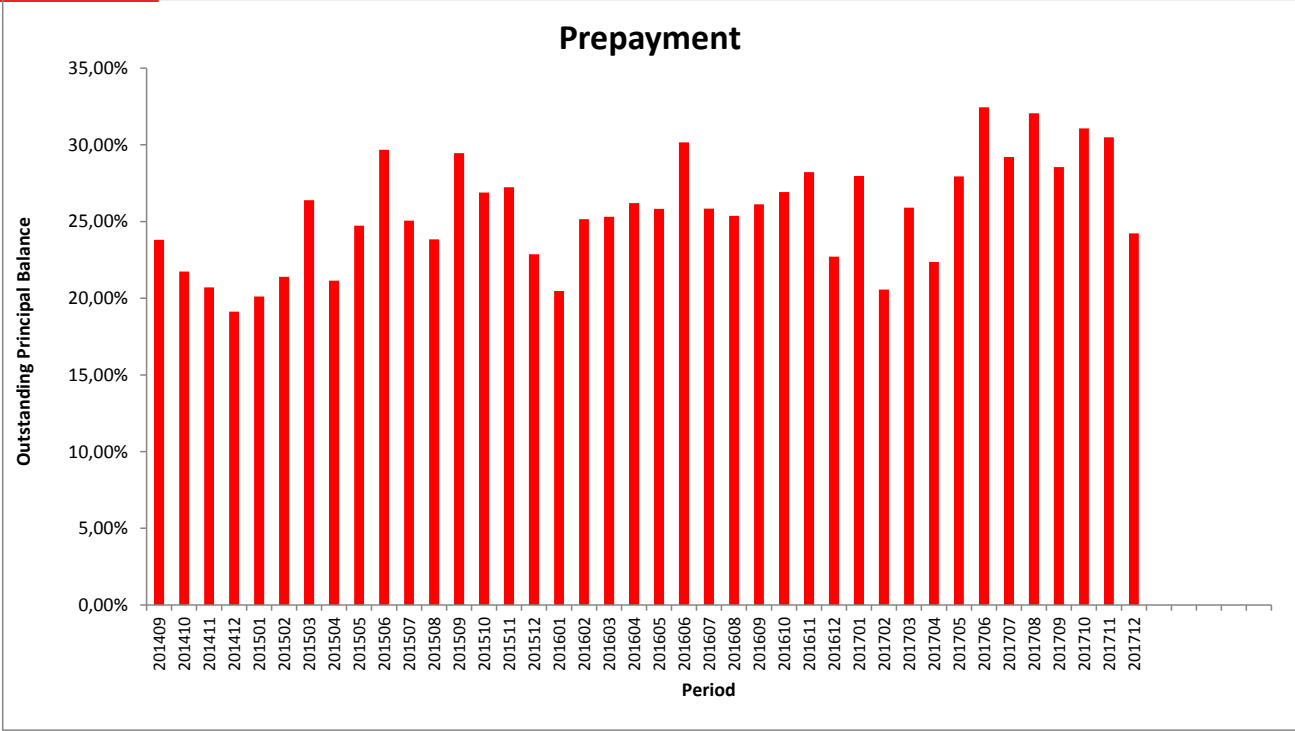
Reporting Date 29.01.2018
 Payment date 25.01.2018
 Period No 39
 Monthly Period Dec 2017
 Interest Period from 27.12.2017 to 25.01.2018 = 29 days

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 %

**Bilkreditt 6 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from	27.12.2017 to 25.01.2018 = 29 days



Bilkkredit 6 DAC
Monthly Investor Report

Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days

25. Defaults, Recoveries and Losses by Quarter of Default



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	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	4 583 482	912 613	2 218 466	3 850 869
20153	5 645 838	51		-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20154	5 015 530	44		-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20161	4 752 267	58		-	-	-	-	-	-	-	-	-	-	-	-
20162	7 842 349	68		-	-	-	-	-	-	-	-	-	-	-	-
20163	8 532 007	64		-	-	-	-	-	-	-	-	-	-	-	-
20164	5 518 606	61		-	-	-	-	-	-	-	-	-	-	-	-
20171	7 637 521	73		-	-	-	-	-	-	-	-	-	-	-	-
20172	6 672 752	70		-	-	-	-	-	-	-	-	-	-	-	-
20173	6 371 583	74		-	-	-	-	-	-	-	-	-	-	-	-
20174	4 142 504	43		-	-	-	-	-	-	-	-	-	-	-	-

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	1 434 958	1 965 088	46 043	1 481 001	1 919 025	197 823	1 679 824	1 721 202	23 089	1 701 913	1 698 113
20152	5 869 335	47		577 613	2 796 379	3 072 956	236 131	3 032 510	2 836 825	259 733	3 282 243	2 577 092	33 111	3 325 354	2 543 981
20153	5 645 838	51		751 586	929 623	4 716 215	765 750	1 695 373	3 950 465	435 517	2 130 890	3 514 948	312 382	2 443 272	3 202 566
20154	5 015 530	44		596 706	596 706	4 418 824	1 287 267	1 883 973	3 131 557	388 470	2 272 443	2 743 087	306 865	2 579 308	2 436 222
20161	4 752 267	58		-	-	-	157 912	157 912	4 594 355	1 027 337	1 185 248	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	5 518 606	61		-	-	-	-	-	-	-	-	-	-	-	-
20171	7 637 521	73		-	-	-	-	-	-	-	-	-	-	-	-
20172	6 672 752	70		-	-	-	-	-	-	-	-	-	-	-	-
20173	6 371 583	74		-	-	-	-	-	-	-	-	-	-	-	-
20174	4 142 504	43		-	-	-	-	-	-	-	-	-	-	-	-

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		93 640	1 795 553	1 604 473	21 794	1 817 347	1 982 679	52 692	1 870 039	1 529 987	58 691	1 928 730	1 471 296
20152	5 869 335	47		488 662	3 814 038	2 095 299	115 165	3 929 201	1 940 134	140 007	4 069 208	1 900 127	55 396	4 124 604	1 744 731
20153	5 645 838	51		37 895	2 481 167	3 164 671	644 692	3 126 759	2 920 079	97 495	3 223 254	2 422 584	91 051	3 314 305	2 331 533
20154	5 015 530	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	63 514	3 546 274	1 469 256
20161	4 752 267	58		241 229	1 795 507	2 953 760	110 857	1 909 364	2 842 903	539 618	2 448 982	2 303 285	40 970	2 489 952	2 262 315
20162	7 842 349	68		655 014	3 763 373	4 078 976	99 770	3 863 143	3 979 206	334 479	4 197 622	3 644 727	102 210	4 299 832	3 542 517
20163	8 532 007	64		2 239 858	3 293 381	5 248 636	547 478	3 830 859	4 701 148	1 045 312	4 877 171	3 654 836	789 249	5 668 420	2 895 597
20164	5 518 606	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	964 453	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	813 110	1 432 407	5 240 345
20173	6 371 583	74		-	-	-	-	-	-	-	-	-	434 027	434 027	5 937 556
20174	4 142 504	43		-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2017 4		
				Recoveries	Loss	
20144	605 211	1		0	491 153	114 058
20151	3 400 026	24		17 027	1 945 757	1 454 269
20152	5 869 335	47		48 584	4 173 188	1 696 147
20153	5 645 838	51		141 761	3 456 066	2 189 772
20154	5 015 530	44		286 607	3 832 881	1 182 649
20161	4 752 267	58		16 862	2 506 814	2 245 453
20162	7 842 349	68		79 931	4 378 763	3 463 596
20163	8 532 007	64		95 331	5 721 751	2 810 292
20164	5 518 606	61		265 276	2 348 979	3 189 627
20171	7 637 521	73		344 278	2 982 457	4 655 064
20172	6 672 752	70		233 082	1 665 489	5 007 263
20173	6 371 583	74		956 176	1 390 203	4 981 380
20174	4 142 504	43		717 491	717 491	3 425 013

Bilkredit 6 DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	39	
Monthly Period	Dec 2017	
Interest Period	from 27.12.2017	to 25.01.2018 = 29 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
2014	9	6 500 760 396	31 989	6 141 274 281		320 785 408	189	38 700 707	-	-	-	-	-	-	-	-	0	0
	10	6 291 509 803	31 512	5 962 706 789	1 445	279 521 695	220	43 238 123	40	6 043 196	-	-	-	-	-	-	0	0
	11	6 101 331 658	31 164	5 805 743 114	1 259	242 820 537	205	38 712 086	55	10 564 843	22	3 491 078	-	-	-	-	1	605 211
	12	5 921 297 542	30 329	5 569 867 661	1 568	293 007 944	222	42 758 535	53	9 514 836	22	4 333 048	13	1 815 518	-	-	0	0
2015	1	5 743 022 268	29 952	5 421 306 735	1 408	258 251 639	240	45 779 130	46	8 821 422	27	5 116 479	13	2 493 014	11	1 253 849	1	168 103
	2	5 560 862 225	29 373	5 250 803 395	1 386	247 264 764	232	44 190 886	58	9 107 718	29	5 637 243	13	2 009 179	12	1 849 040	11	1 341 952
	3	5 350 395 184	28 692	5 041 447 646	1 382	247 585 881	221	41 337 585	65	11 560 440	29	3 592 813	17	2 831 918	11	2 038 901	12	1 889 971
	4	5 178 835 429	28 023	4 848 427 846	1 457	264 693 181	260	44 726 263	64	10 910 673	33	5 306 775	27	2 088 481	15	2 682 210	12	1 630 757
	5	4 992 168 467	27 294	4 638 292 886	1 580	285 313 469	269	46 987 897	68	10 310 303	33	5 098 517	27	4 376 218	17	1 789 177	18	2 661 859
	6	4 781 116 475	27 022	4 525 951 846	1 158	199 253 068	207	34 318 799	69	12 615 187	25	3 377 537	25	3 506 038	19	2 094 000	17	1 576 719
	7	4 603 622 942	26 360	4 352 466 659	1 164	201 610 621	192	33 422 158	59	7 297 840	28	3 424 134	18	2 524 966	20	2 876 564	17	1 460 712
	8	4 439 966 927	25 572	4 160 340 987	1 340	225 845 415	234	37 162 478	58	8 997 946	24	2 208 306	23	3 146 878	17	2 264 917	15	2 043 790
	9	4 250 796 432	24 949	3 985 557 689	1 260	213 192 289	234	35 048 504	67	9 625 040	26	3 313 349	17	1 605 563	19	2 453 998	19	2 141 336
	10	4 080 309 312	24 347	3 838 979 474	1 181	188 053 873	235	37 379 037	60	8 526 270	32	4 401 709	18	2 046 976	10	921 972	17	2 185 254
	11	3 917 232 298	23 637	3 648 605 893	1 305	219 766 991	208	32 268 016	68	8 964 384	29	2 443 437	25	3 561 579	13	1 621 998	12	920 915
	12	3 773 068 908	23 281	3 552 501 196	1 160	173 318 860	214	30 829 685	68	9 701 485	26	3 126 309	24	2 034 417	16	1 556 956	15	1 909 361
2016	1	3 646 956 602	22 735	3 419 025 410	1 180	175 694 408	228	33 968 149	59	7 929 131	36	5 601 863	25	3 035 520	22	1 702 121	12	946 899
	2	3 505 498 727	22 083	3 259 749 815	1 271	195 375 497	208	32 741 753	62	7 554 209	25	2 977 618	27	4 322 542	23	2 777 293	24	1 656 035
	3	3 367 211 600	21 532	3 127 867 724	1 171	182 618 160	237	35 915 196	69	10 232 200	40	4 839 192	17	2 207 523	25	3 531 605	22	2 149 333
	4	3 228 377 234	21 069	3 016 728 422	1 103	167 174 598	187	26 496 989	63	8 558 590	36	4 527 351	26	3 226 236	17	1 665 048	26	3 923 799
	5	3 096 250 778	20 483	2 882 122 726	1 085	162 774 195	208	31 250 492	62	10 050 130	33	3 746 420	23	3 201 782	26	3 105 033	16	1 433 624
	6	2 954 296 502	20 128	2 796 262 277	846	120 903 417	145	20 219 871	47	7 231 939	28	4 300 549	23	2 722 690	19	2 655 759	26	2 484 926
	7	2 832 457 134	19 454	2 654 593 649	967	142 670 542	158	22 285 020	42	5 119 292	21	2 294 805	21	3 728 581	18	1 765 245	21	2 771 533
	8	2 713 971 007	18 912	2 541 604 152	954	135 671 862	184	23 231 037	50	5 643 384	20	2 267 797	17	2 192 750	22	3 360 025	15	1 971 199
	9	2 596 536 827	18 490	2 444 225 942	861	114 971 547	158	24 832 403	59	6 813 450	27	2 682 278	16	1 818 733	13	1 192 474	26	3 759 145
	10	2 482 672 126	17 869	2 322 792 970	886	120 815 013	192	25 610 292	52	5 719 361	34	4 349 976	19	1 719 969	15	1 664 545	23	2 045 571
	11	2 370 161 805	17 326	2 219 366 262	867	112 626 909	182	23 801 073	58	6 816 737	26	1 884 244	30	3 851 268	16	1 815 312	20	1 615 828
	12	2 276 170 623	16 862	2 121 898 514	847	113 065 824	178	24 448 088	59	6 635 262	37	4 985 024	24	1 767 216	23	3 370 695	18	1 857 207
2017	1	2 169 829 447	16 349	2 023 768 889	818	108 987 823	161	19 691 110	67	8 333 901	35	3 404 727	30	3 816 370	21	1 826 627	27	2 599 234
	2	2 086 706 482	15 949	1 952 202 085	734	92 373 970	182	25 591 390	54	6 413 686	32	4 015 685	26	2 699 113	23	3 410 553	22	1 606 424
	3	1 991 812 656	15 311	1 858 570 880	812	96 858 225	181	22 033 311	53	5 765 944	37	4 125 151	22	2 198 978	20	2 260 167	24	3 431 863
	4	1 912 161 705	14 808	1 773 995 021	843	102 733 254	148	23 407 704	47	4 932 003	32	2 865 421	22	2 434 183	19	1 794 119	22	2 416 300
	5	1 820 010 265	14 186	1 670 696 064	896	112 961 418	175	21 401 219	63	7 616 748	29	2 384 306	23	2 446 654	25	2 503 856	21	1 837 173
	6	1 724 029 889	13 886	1 616 699 653	631	77 250 163	141	17 929 391	48	5 556 765	37	3 284 430	21	1 875 076	18	1 434 411	27	2 418 949
	7	1 640 542 649	13 244	1 511 468 301	791	100 950 321	130	15 671 307	50	5 706 536	24	2 517 194	33	3 028 687	19	1 200 303	22	2 030 431
	8	1 554 479 537	12 912	1 448 872 675	641	76 160 803	149	17 614 170	43	3 518 685	28	3 362 730	28	2 013 892	28	2 936 582	23	1 485 409
	9	1 478 240 232	12 464	1 368 645 981	679	80 106 662	149	17 419 257	53	5 694 978	25	2 014 049	21	2 782 432	10	1 576 873	29	2 855 743
	10	1 400 640 636	12 104	1 298 084 520	642	72 713 641	145	18 230 102	52	4 635 298	29	3 668 147	18	1 493 616	17	1 815 312	10	1 627 456
	11	1 328 438 434	11 696	1 221 819 006	664	79 282 209	129	14 331 181	60	6 521 512	33	2 400 708	24	3 107 401	17	976 417	21	1 693 657
	12	1 269 292 661	11 297	1 161 573 029	710	77 660 812	134	16 313 987	49	4 913 241	39	3 884 669	29	2 177 610	22	2 769 313	12	821 391

Bilkreditt 6 DAC
Monthly Investor Report

27. Priority of Payments



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days

Priority of Payments

Available Distribution Amount	+	107 391 963,34	NOK	7 266 107,06	EUR
Senior Expenses	-	785 629,53	NOK		
Class A Notes Interest	-	406 188,92	NOK	41,58	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	831 575,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	59 145 773,00	NOK	7 266 065,48	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	-	557 731,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	371 903,91	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	4 923 103,98	NOK	-	EUR

Bilkreditt 6 DAC
Monthly Investor Report

28. Transaction Costs



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	785 629,53 NOK			
Interest accrued for the Period	1 795 494,92 NOK	406 188,92 NOK	831 575,00 NOK	557 731,00 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	1 795 494,92 NOK	406 188,92 NOK	831 575,00 NOK	557 731,00 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	371 903,91 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	371 903,91 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

Bilkreditt 6 DAC
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period from	27.12.2017 to 25.01.2018 = 29 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	420 195 434,00 NOK 51 621 060,69 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,7600 %
1M Euribor (Notes, Swap)	-0,3690 %
Gross Amount Due to Swap Counterparty	59 551 961,92 NOK
Gross Amount Due from Swap Counterparty	7 266 107,06 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

Tom Daniel Sivertsen +47 47 03 88 47
Ayan Ali +47 48 50 46 46

tom.daniel.sivertsen@santanderconsumer.no
ayan.ali@santanderconsumer.no

Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	39
Monthly Period	Dec 2017
Interest Period	from 27.12.2017 to 25.01.2018 = 29 days