

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.03.2017				
Payment date	27.03.2017		Following payment dates:	25.04.2017	
Period No	29			25.05.2017	
Monthly Period	Feb 2017				
Interest Period	from 27.02.2017	to	27.03.2017	=	28 days
Cut-Off Date	28.02.2017				

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1. Portfolio Information



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
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Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 169 829 447,00 NOK	2 276 170 623,00 NOK
Scheduled Loan Principal Repayments	42 046 174,00 NOK	45 477 594,00 NOK
Prepayments	39 649 288,00 NOK	58 517 978,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	205 104,00 NOK	320 888,00 NOK
Total Principal Payments Received	81 900 566,00 NOK	104 316 460,00 NOK
	-	
New Defaulted Auto Loans in Period	1 606 424,00 NOK	2 599 234,00 NOK
Total New Defaults	1 606 424,00 NOK	2 599 234,00 NOK
Capitalised Interest (due to Repayment Holidays)	384 025,00 NOK	574 518,00 NOK
Closing Balance	2 086 706 482,00 NOK	2 169 829 447,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	26 106 164,00 NOK	25 531 646,00 NOK
New	384 025,00 NOK	574 518,00 NOK
Close	26 490 189,00 NOK	26 106 164,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	10 832 509,00 NOK	12 056 446,00 NOK
Recoveries on loans in default	742 155,00 NOK	1 555 970,00 NOK
Total Revenue Received in Period	11 574 664,00 NOK	13 612 416,00 NOK
# Loans		
At beginning of period	17 481 Loans	18 030 Loans
Paid in Full	459 Loans	522 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	22 Loans	27 Loans
At end of period	17 000 Loans	17 481 Loans
Weighted Average Loan Return	6,78 %	
Average NIBOR + Weighted Average Loan Threshold	3,77 %	

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2. Amount Due for Distribution



Reporting Date	29.03.2017			
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Period No	29			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	45 523 412,46	NOK	47 403 236,10	NOK
b. Collections (Principal, interest, fees, etc)	93 475 230,00	NOK	117 928 876,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
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	-995,99	NOK	-1 089,02	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)	138 997 646,47	NOK	10 211 666,46	EUR
			165 331 023,08	NOK
				13 064 026,54
				EUR

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3. Reserve Accounts



Reporting Date	29.03.2017
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Note Balance

Beginning of Period		2 169 829 447,00	NOK
End of Period		2 086 706 482,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,3 %	27 314 047,48	NOK
Cash Outflow		27 314 047,48	NOK
Cash Inflow		26 037 953,36	NOK
End of Period	1,2 %	26 037 953,36	NOK
Required Reserve Amount	1,2 %	26 037 953,36	NOK

Liquidity Balance

Beginning of Period	0,8 %	18 209 364,98	NOK
Cash Outflow		18 209 364,98	NOK
Cash Inflow		17 358 635,58	NOK
End of Period	0,8 %	17 358 635,58	NOK
Required Reserve Amount	0,8 %	17 358 635,58	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		116 894 381,04	NOK
Cash Outflow		10 788 259,58	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		106 106 121,46	NOK
Required Commingling Reserve Fund		106 106 121,46	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



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Note Balance

Beginning of Period	2 169 829 447,00	NOK
End of Period	2 086 706 482,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	1 952 202 085,00	93,55 %	15 949
1-29 days past due	92 373 970,00	4,43 %	734
		0,00 %	

Delinquent Receivables:

30-59 days past due	25 591 390,00	1,23 %	182
60-89 days past due	6 413 686,00	0,31 %	54
90-119 days past due	4 015 685,00	0,19 %	32
120-149 days past due	2 699 113,00	0,13 %	26
150-179 days past due	3 410 553,00	0,16 %	23
Total Performing and Delinquent	2 086 706 482,00	100,00 %	17 000

Current Period Defaults	1 606 424,00	22
Cumulative Defaults	51 386 827,00	467
Current Period Recoveries	742 155,00	
Cumulative Recoveries	23 243 586,00	

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5. Outstanding Notes



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1. Note Balance	All Notes	Class A	Class B	Class C	Class C
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	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	353	243
Current Note Information					
Class Principal Outstanding Opening Balance		154 986 050,00 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	138 997 646,47 NOK				
Amortisation	83 122 965,00 NOK				
Redemption per Class		10 211 666,46 EUR	- NOK	- NOK	- NOK
Redemption per Note		1 428,21 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	#N/A NOK	144 774 383,54 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		#N/A	#N/A	#N/A	#N/A
Current Pool Factor		0,20	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,3710 %				
Interest Rate Basis: 1-M NIBOR / Spread	0,7700 %	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		21 676,37 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 428,21 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		20 248,17 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 454,45 NOK	1 532,22 NOK	1,53 NOK
Interest Payment	1 348 464,00 NOK	- EUR	807 217,00 NOK	540 874,67 NOK	372,33 NOK
Interest Payment per Note		- EUR	1 454,45 NOK	1 532,22 NOK	1,53 NOK

3. Credit Enhancements					
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %	2,00 %	
Current CE (incl. Excess Spread)		#N/A	#N/A	#N/A	
Current CE (excl. Excess Spread)		#N/A	#N/A	#N/A	

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



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 Period No 29
 Monthly Period Feb 2017
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Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	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.

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7.a Original Portfolio Principal Balance



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Interest Period	from	27.02.2017	to 27.03.2017 = 28 days

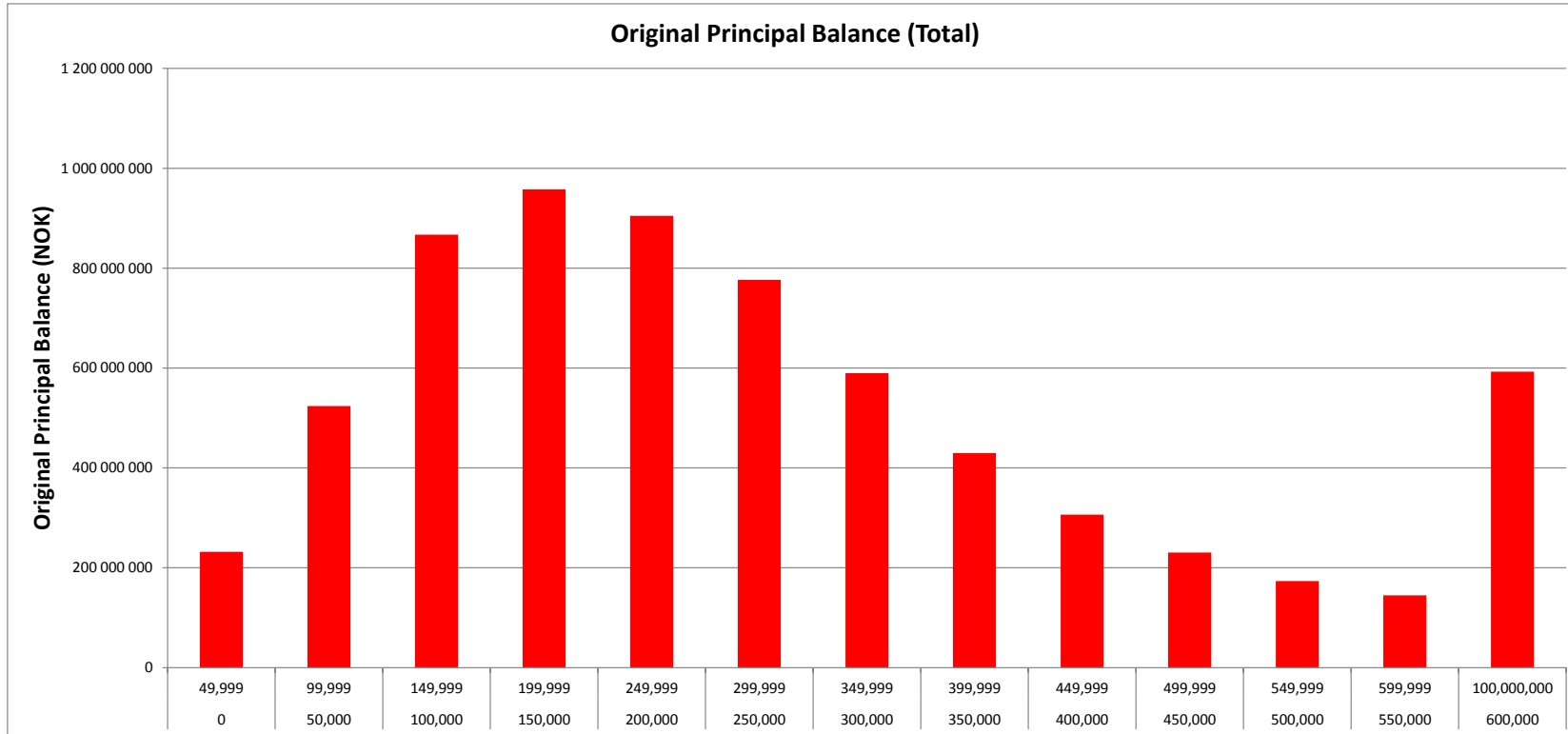
Average amount - all: 195 694

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance

Reporting Date	29.03.2017	
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Interest Period	from 27.02.2017	to 27.03.2017 = 28 days



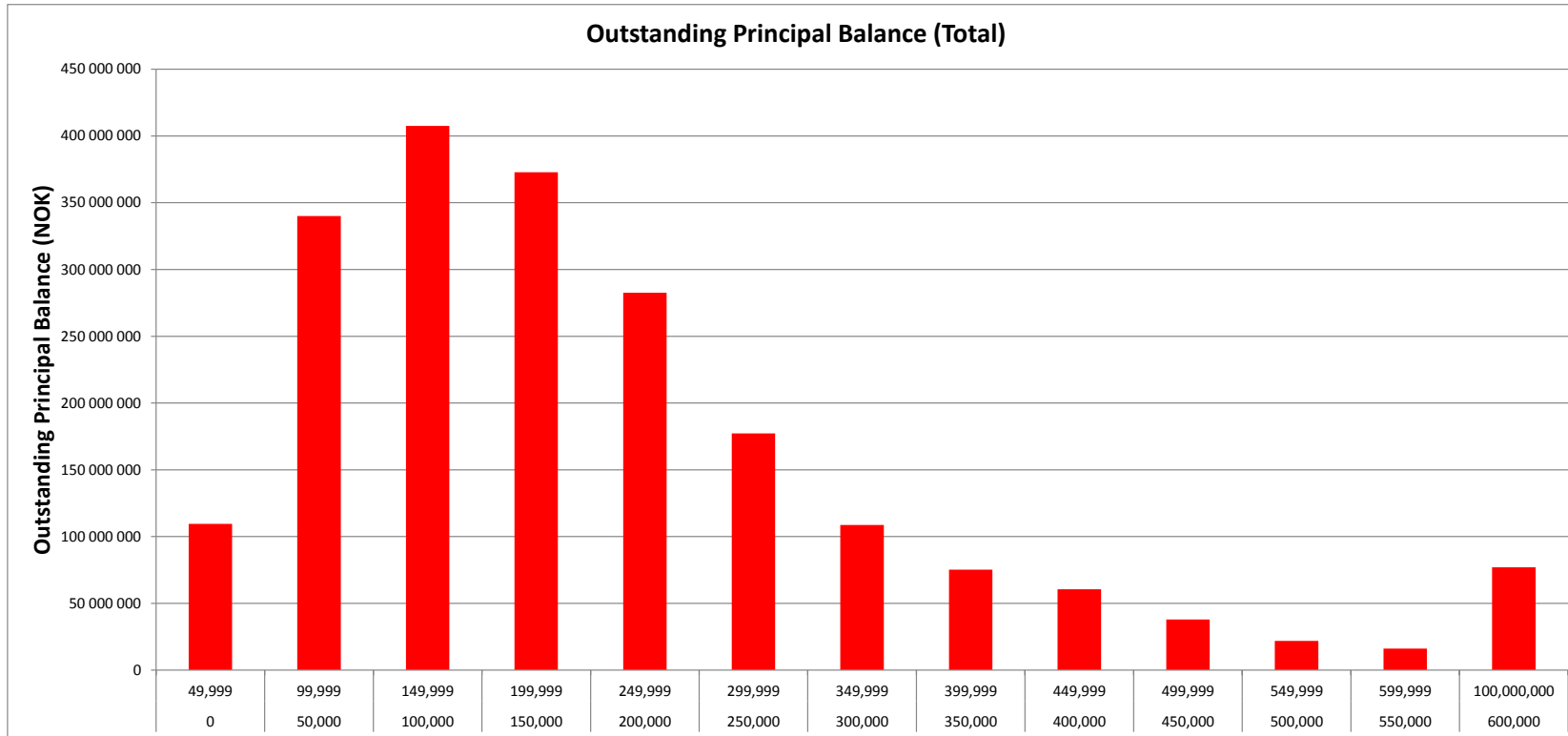
Average amount - all: 122 747

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	49 999	4 099	109 433 902	5,24 %	24,11 %	25,6	36,7
	50 000	99 999	4 590	339 974 682	16,29 %	27,00 %	37,2	36,4
	100 000	149 999	3 305	407 539 549	19,53 %	19,44 %	47,1	36,3
	150 000	199 999	2 158	372 755 047	17,86 %	12,69 %	54,5	36,3
	200 000	249 999	1 267	282 540 029	13,54 %	7,45 %	61,1	36,1
	250 000	299 999	650	177 182 872	8,49 %	3,82 %	64,7	35,9
	300 000	349 999	339	108 665 369	5,21 %	1,99 %	66,8	35,6
	350 000	399 999	202	75 199 866	3,60 %	1,19 %	70,2	36,2
	400 000	449 999	143	60 569 227	2,90 %	0,84 %	72,5	35,7
	450 000	499 999	81	37 973 621	1,82 %	0,48 %	71,3	36,2
	500 000	549 999	42	21 883 035	1,05 %	0,25 %	78,8	36,7
	550 000	599 999	28	16 054 526	0,77 %	0,16 %	77,4	34,9
	600 000	100 000 000	96	76 934 757	3,69 %	0,56 %	70,5	35,4
	Total			17 000	2 086 706 482	100 %	100 %	53,5

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 211	145 752 785	6,98 %	7,12 %	ØSTFOLD	54,0	36,3	
0200	2 276	287 297 263	13,77 %	13,39 %	AKERSHUS	52,2	36,2	
0300	1 179	151 304 972	7,25 %	6,94 %	OSLO	49,5	36,1	
0400	726	74 223 157	3,56 %	4,27 %	HEDEMARK	48,2	35,9	
0500	722	84 003 414	4,03 %	4,25 %	OPPLAND	52,6	36,3	
0600	1 184	137 392 765	6,58 %	6,96 %	BUSKERUD	51,6	36,3	
0700	880	103 261 305	4,95 %	5,18 %	VESTFOLD	53,8	36,2	
0800	626	68 528 970	3,28 %	3,68 %	TELEMARK	50,8	36,3	
0900	442	50 942 509	2,44 %	2,60 %	AUST-AGDER	54,5	35,9	
1000	676	83 677 535	4,01 %	3,98 %	VEST-AGDER	52,5	36,2	
1100	1 392	180 273 644	8,64 %	8,19 %	ROGALAND	56,2	36,3	
1200	1 766	230 698 694	11,06 %	10,39 %	HORDALAND	55,2	36,2	
1400	179	22 388 262	1,07 %	1,05 %	SOGN OG FJORDANE	57,4	35,8	
1500	703	88 108 450	4,22 %	4,14 %	MJØRE OG ROMSDAL	54,6	36,2	
1600	633	71 128 276	3,41 %	3,72 %	SØR-TRØNDELAG	52,6	36,5	
1700	400	44 253 023	2,12 %	2,35 %	NORD-TRØNDELAG	52,8	36,2	
1800	1 058	138 147 431	6,62 %	6,22 %	NORDLAND	57,0	36,1	
1900	690	89 221 624	4,28 %	4,06 %	TROMS	58,1	35,7	
2000	256	35 931 964	1,72 %	1,51 %	FINNMARK	54,7	35,8	
2100	1	170 439	0,01 %	0,01 %	SVALBARD	82,0	41,0	
Total:	17 000	2 086 706 482	100 %	100 %		53,5	36,2	

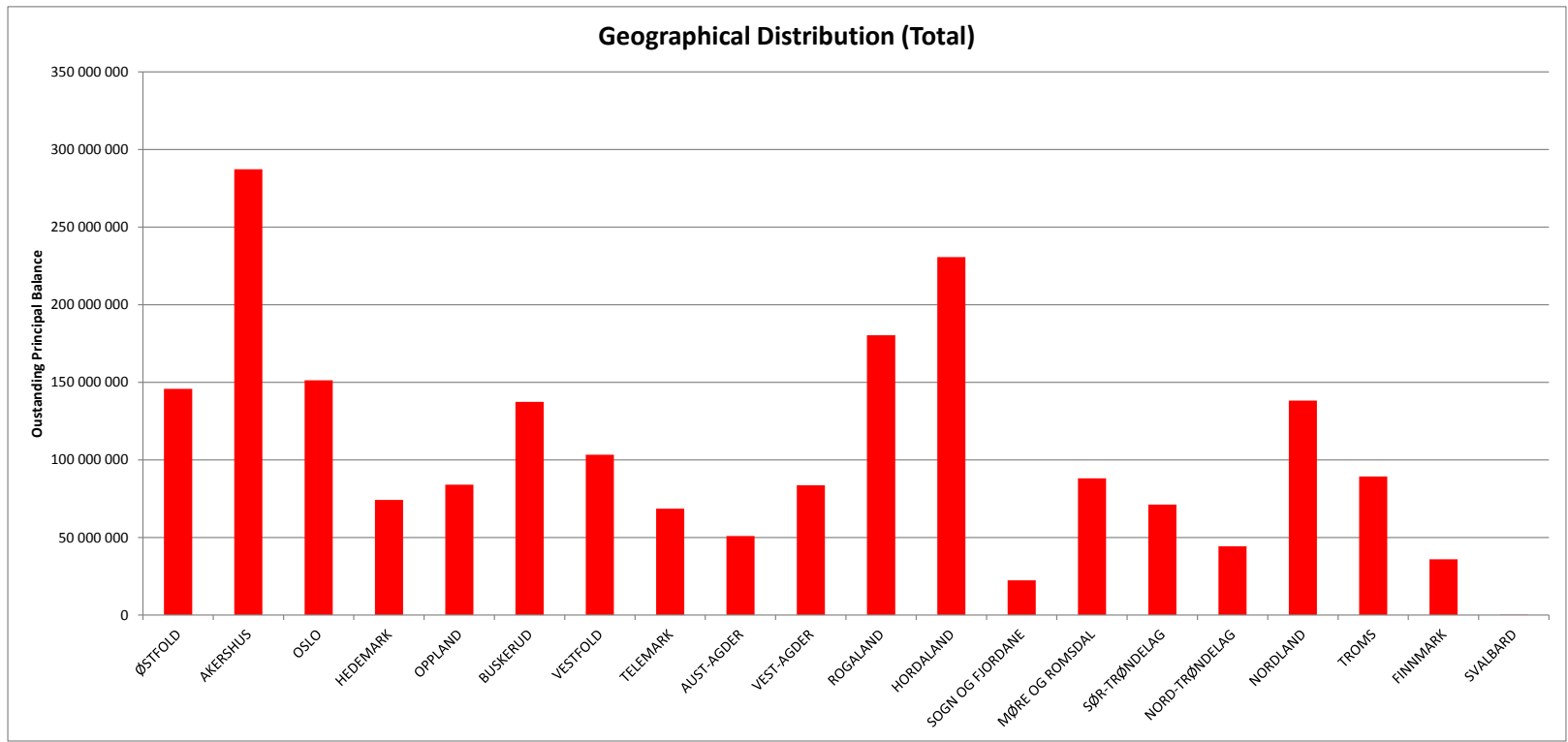
Geographic distribution

Bilkreditt 6 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



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Monthly Investor Report

10.a Interest Rate



Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	29		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 days

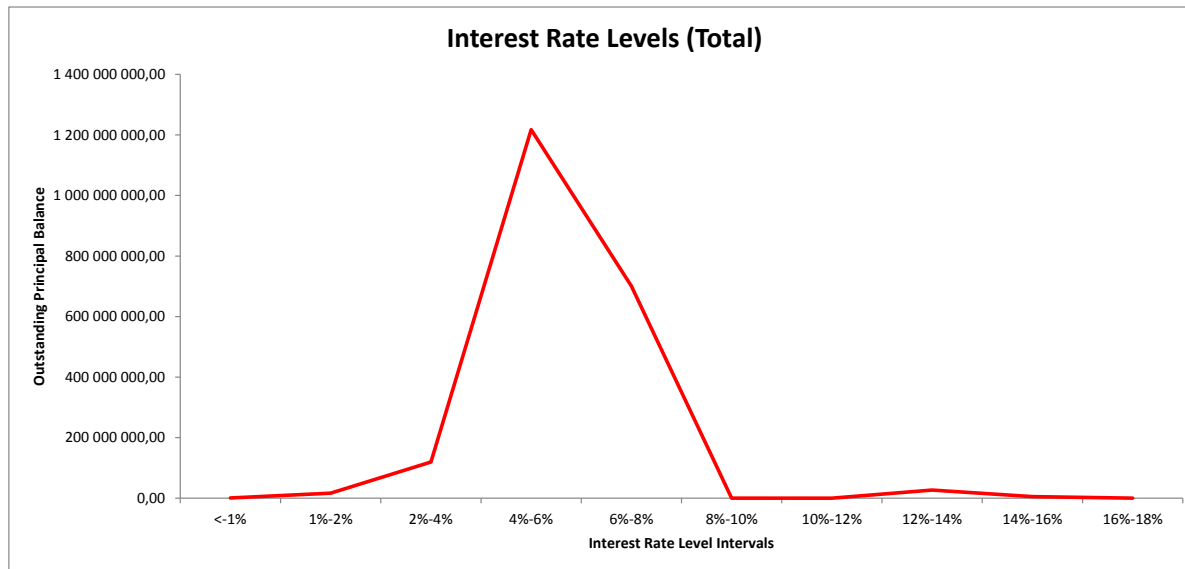
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<	1 %	8	874 784	0,04 %	48,7	34,1
	1 %	2 %	185	16 414 462	0,79 %	45,4	34,7
	2 %	4 %	855	119 220 893	5,71 %	51,0	36,2
	4 %	6 %	8852	1 217 408 079	58,34 %	54,5	36,2
	6 %	8 %	6117	700 985 127	33,59 %	53,2	36,2
	8 %	10 %	1	10 872	0,00 %	4,0	36,0
	10 %	12 %	-	-	-	-	-
	12 %	14 %	790	26 555 052	1,27 %	35,4	35,9
	14 %	16 %	191	5 221 416	0,25 %	39,7	36,6
	16 %	18 %	1	15 797	0,00 %	17,0	33,0
Total			17 000	2 086 706 482	100 %	53,5	36,2

Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



**Bilkreditt 6 DAC
Monthly Investor Report**

11.a Remaining Terms



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	29				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days

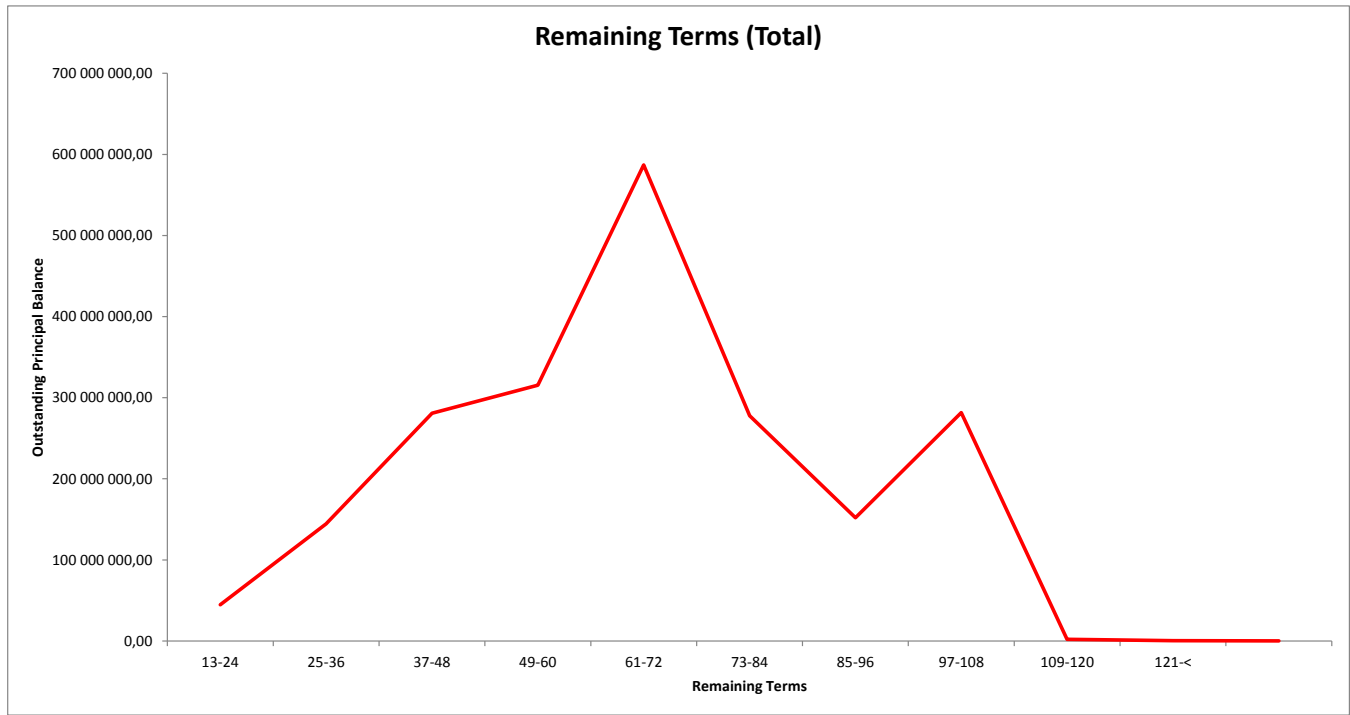
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
1		12	1 171	44 637 514	2,14 %	5,6	35,8
13		24	2 535	144 489 742	6,92 %	21,0	38,4
25		36	3 630	280 853 659	13,46 %	28,7	35,3
37		48	2 623	315 371 230	15,11 %	44,5	38,2
49		60	4 023	586 963 338	28,13 %	53,0	35,6
61		72	1 397	277 901 403	13,32 %	64,4	35,2
73		84	621	152 124 561	7,29 %	80,9	38,4
85		96	992	281 638 237	13,50 %	87,9	34,7
97		108	6	2 121 895	0,10 %	97,4	32,9
109		120	1	448 688	0,02 %	113,0	33,0
121			1	156 215	0,01 %	133,0	32,0
Total		17 000		2 086 706 482	100 %	53,5	36,2

Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	29				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days

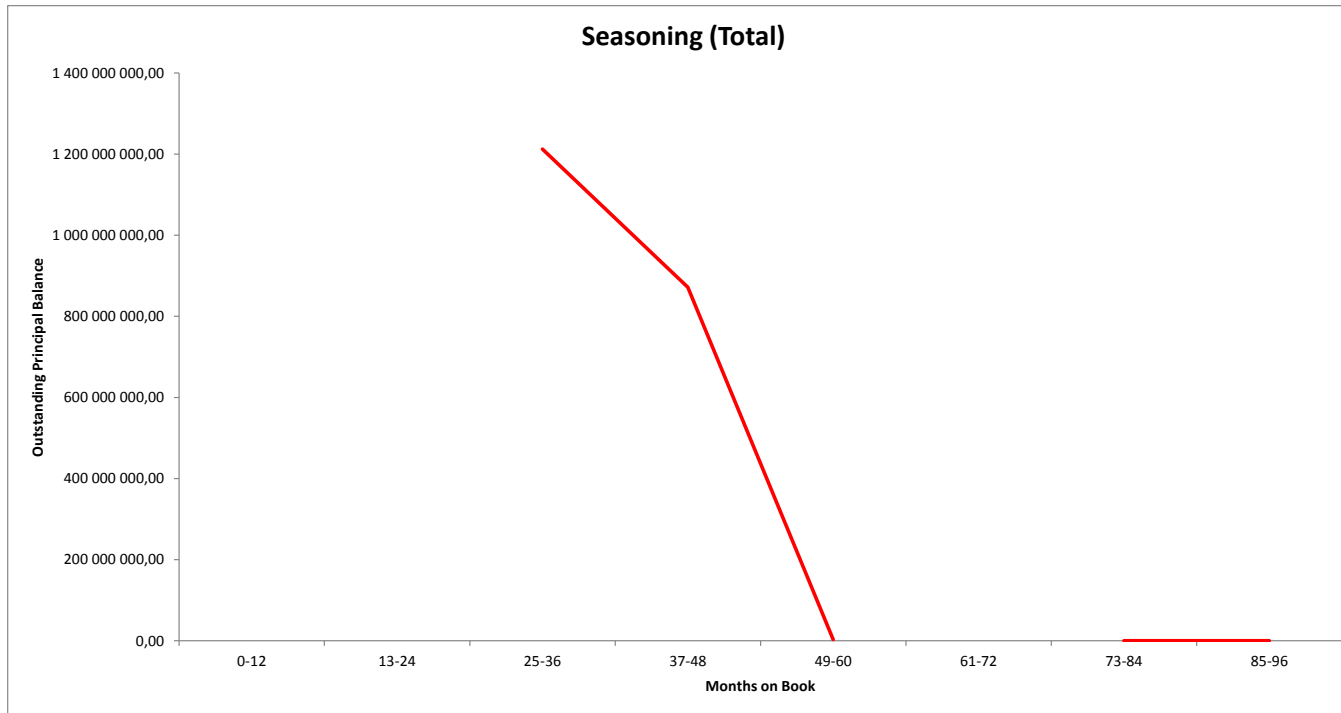
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	9 497	1 212 272 547	58,10 %	55,3
	37		48	7 473	871 522 782	41,77 %	51,1
	49		60	30	2 911 153	0,14 %	54
	61		72				
	73		84	-	-	-	-
	85		96	-	-	-	-
	Total		17 000		2 086 706 482	100,00 %	53,5
							36,2

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



Bilkreditt 6 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	29				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days

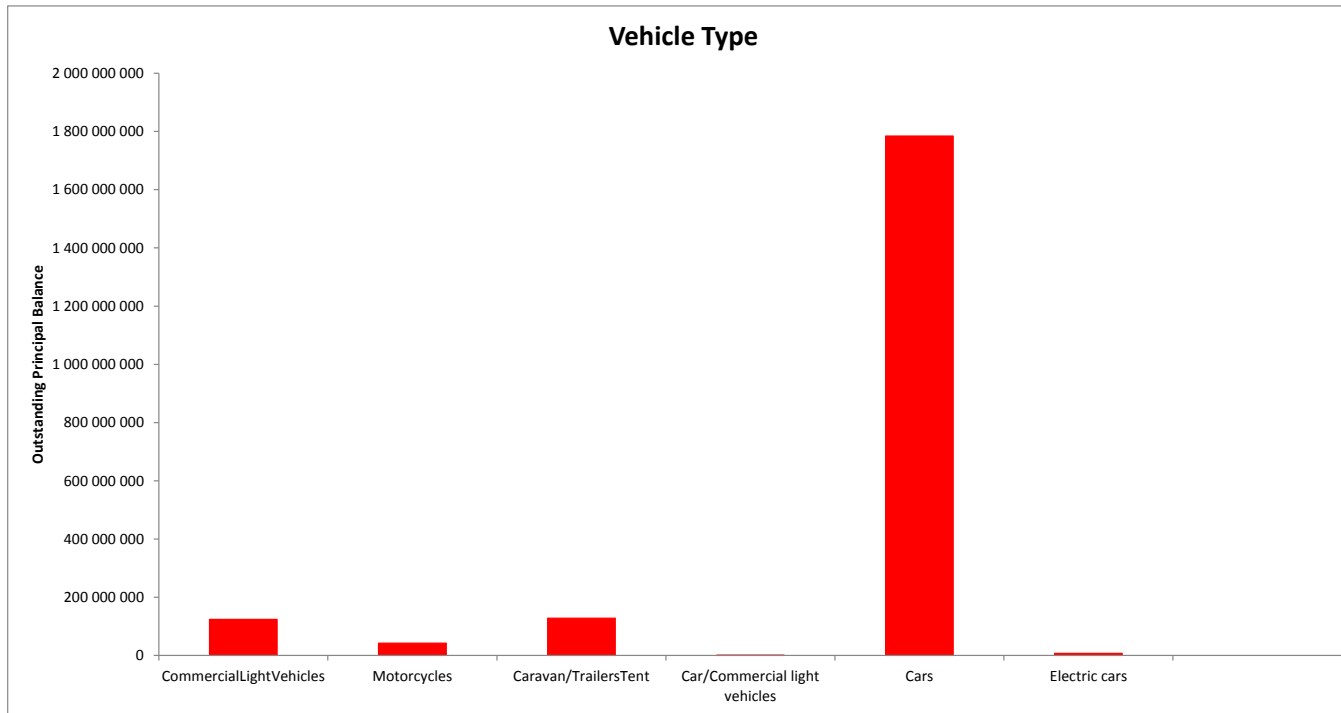
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 149	123 956 873	5,94 %	40,4	36,3
	Motorcycles	565	41 986 235	2,01 %	48,9	35,2
	Caravan/TrailersTent	849	128 067 548	6,14 %	68,3	34,9
	Car/Commercial light vehicles	5	679 181	0,03 %	38,9	37,5
	Cars	14 393	1 784 733 199	85,53 %	53,5	36,3
	Electric cars	39	7 283 446	0,35 %	56,7	36,2
		17 000	2 086 706 482	100 %	53,5	36,2

Bilkreditt 6 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	29.03.2017					
Payment date	27.03.2017					
Period No	29					
Monthly Period	Feb 2017					
Interest Period	from	27.02.2017	to	27.03.2017	=	28 days



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	29				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days

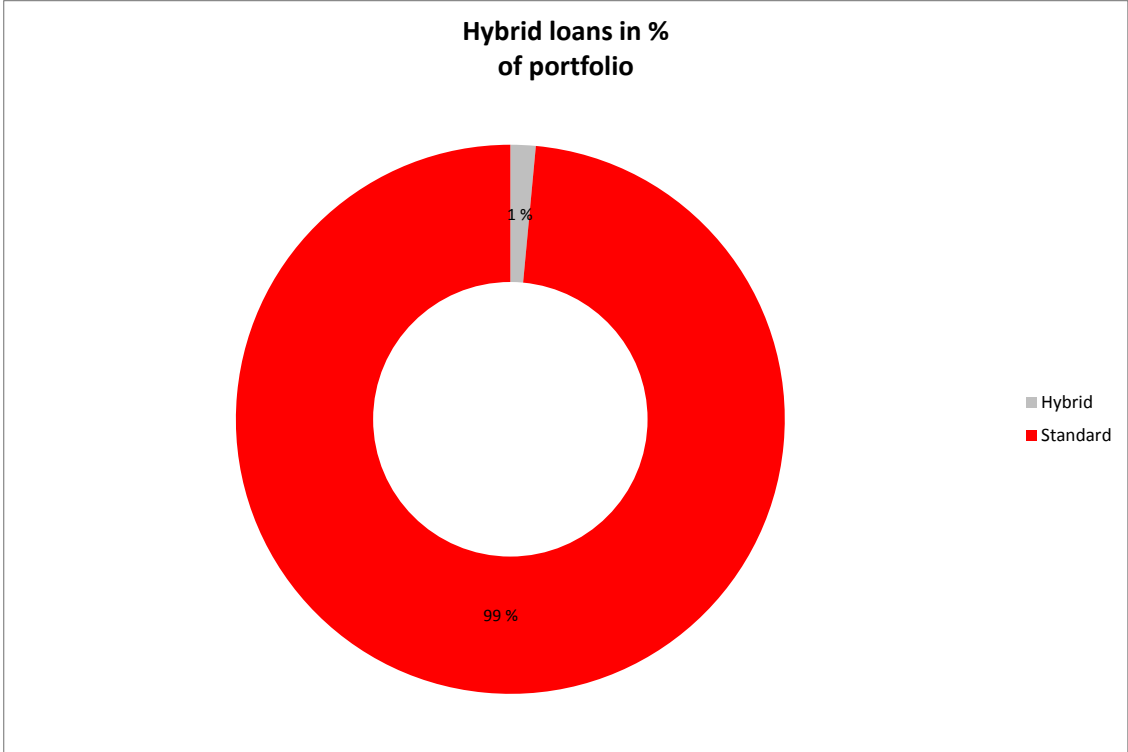
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		109	30 965 894	1,48 %	7,8	35,4
Standard		16 891	2 055 740 588	98,52 %	54,2	36,2
Total		17 000	2 086 706 482	100 %	53,5	36,2

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	29.03.2017					
Payment date	27.03.2017					
Period No	29					
Monthly Period	Feb 2017					
Interest Period	from	27.02.2017	to	27.03.2017	=	28 days

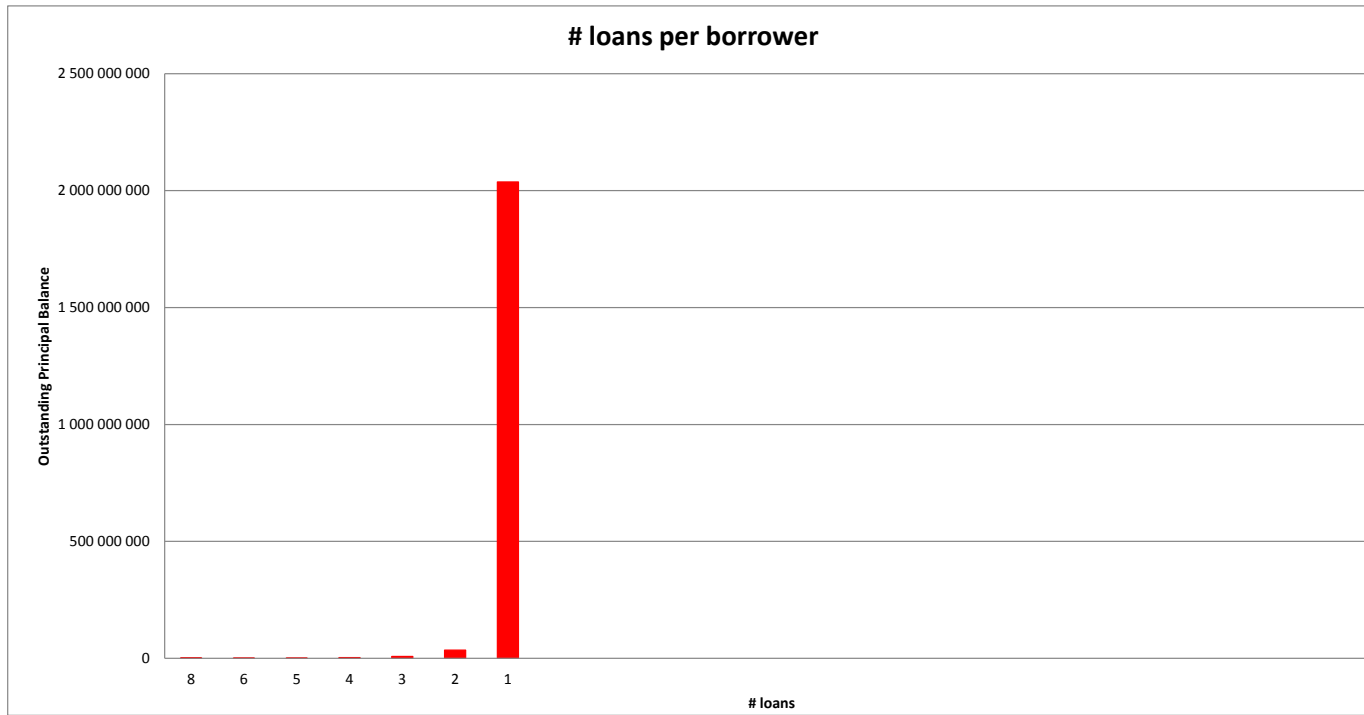


Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017 to 27.03.2017 = 28 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 086 706 482	2 038 391 846	48 314 636	10 215 080	5,87 %	97,68 %
2	2 038 391 846	1 989 837 750	48 554 097	9 986 278	5,88 %	95,36 %
3	1 989 837 750	1 943 277 828	46 559 922	9 754 749	5,88 %	93,13 %
4	1 943 277 828	1 893 057 350	50 220 478	9 512 278	5,87 %	90,72 %
5	1 893 057 350	1 845 996 860	47 060 490	9 283 072	5,88 %	88,46 %
6	1 845 996 860	1 802 249 165	43 747 696	9 067 519	5,89 %	86,37 %
7	1 802 249 165	1 757 884 869	44 364 295	8 848 932	5,89 %	84,24 %
8	1 757 884 869	1 713 987 994	43 896 875	8 631 584	5,89 %	82,14 %
9	1 713 987 994	1 670 536 730	43 451 264	8 416 857	5,89 %	80,06 %
10	1 670 536 730	1 624 505 518	46 031 213	8 190 168	5,88 %	77,85 %
11	1 624 505 518	1 581 131 676	43 373 841	7 975 432	5,89 %	75,77 %
12	1 581 131 676	1 537 268 952	43 862 724	7 759 155	5,89 %	73,67 %
13	1 537 268 952	1 492 802 512	44 466 440	7 539 924	5,89 %	71,54 %
14	1 492 802 512	1 449 647 289	43 155 223	7 326 085	5,89 %	69,47 %
15	1 449 647 289	1 406 618 188	43 029 101	7 112 621	5,89 %	67,41 %
16	1 406 618 188	1 363 360 724	43 257 464	6 898 663	5,89 %	65,34 %
17	1 363 360 724	1 320 534 709	42 826 015	6 686 511	5,89 %	63,28 %
18	1 320 534 709	1 277 602 497	42 932 205	6 474 757	5,88 %	61,23 %
19	1 277 602 497	1 234 567 807	43 034 680	6 262 469	5,88 %	59,16 %
20	1 234 567 807	1 192 204 145	42 363 653	6 049 003	5,88 %	57,13 %

Amortization profile (first 20 periods)

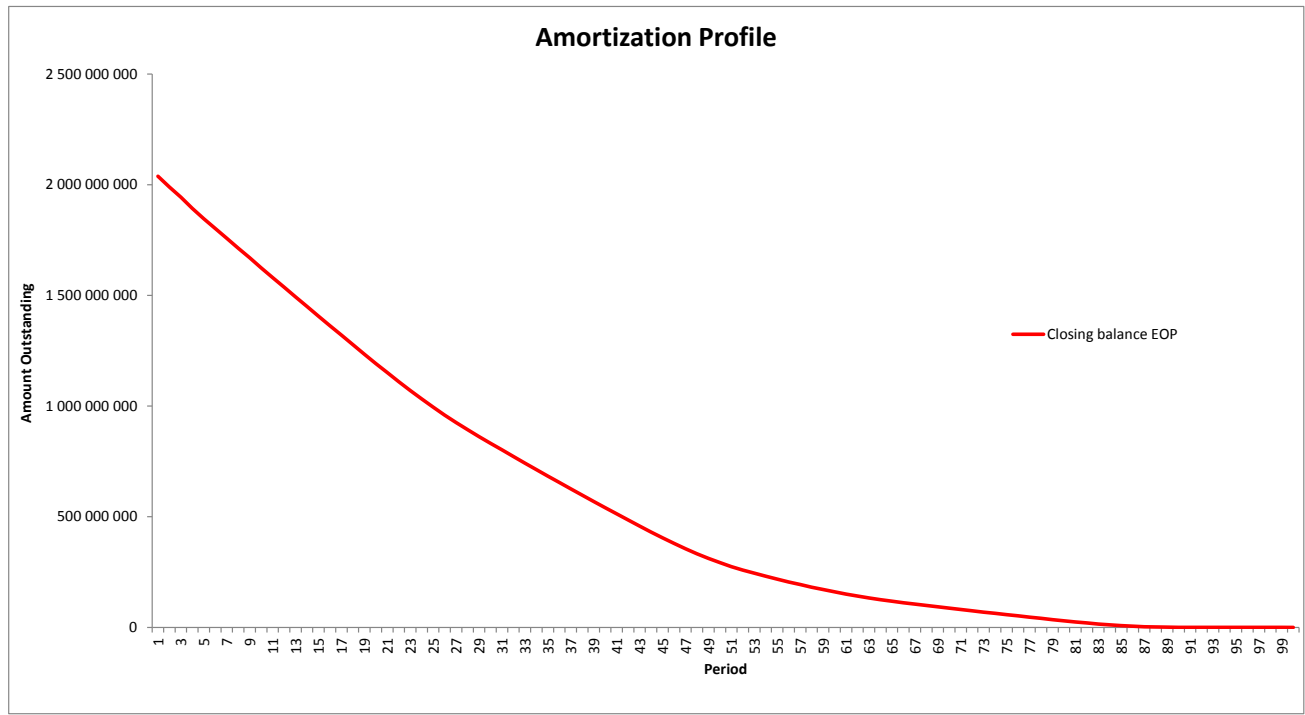
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

**Bilkreditt 6 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	29				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days



**Bilkreditt 6 DAC
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from 27.02.2017	to 27.03.2017 = 28 days

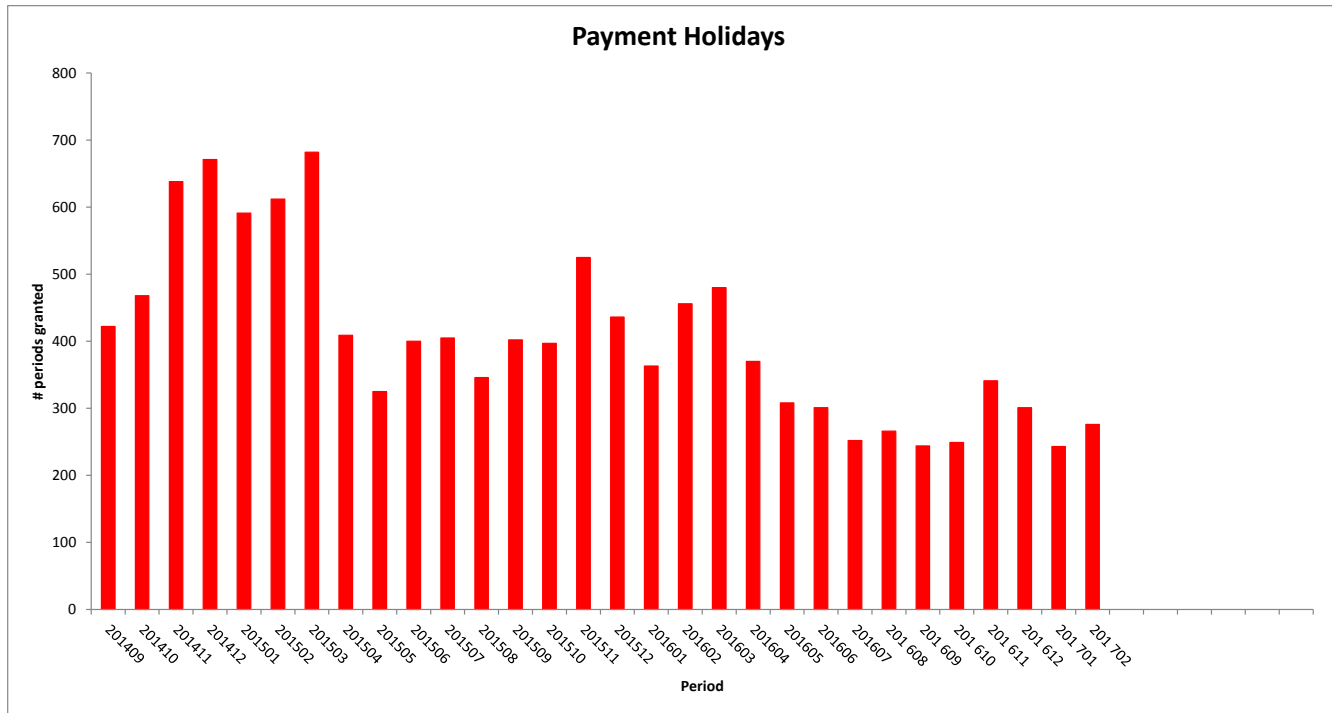
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201409	422	668	2 473 608
	201410	468	769	2 811 117
	201411	638	1 006	3 422 857
	201412	671	950	3 287 556
	201501	591	960	3 441 673
	201502	612	945	3 265 701
	201503	682	957	3 179 948
	201504	409	583	2 033 832
	201505	325	475	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
	201 608	266	366	1 409 485
	201 609	244	361	1 354 353
	201 610	249	419	1 388 390
	201 611	341	498	1 740 270
	201 612	301	404	1 360 812
	201 701	243	386	1 359 934
	201 702	276	421	1 329 263
Total	12 179	18 263	64 768 469	

**Bilkreditt 6 DAC
Monthly Investor Report**

17.b Payment Holidays



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	29	
Monthly Period	Feb 2017	
Interest Period	from	27.02.2017
	to	27.03.2017
	=	28 days

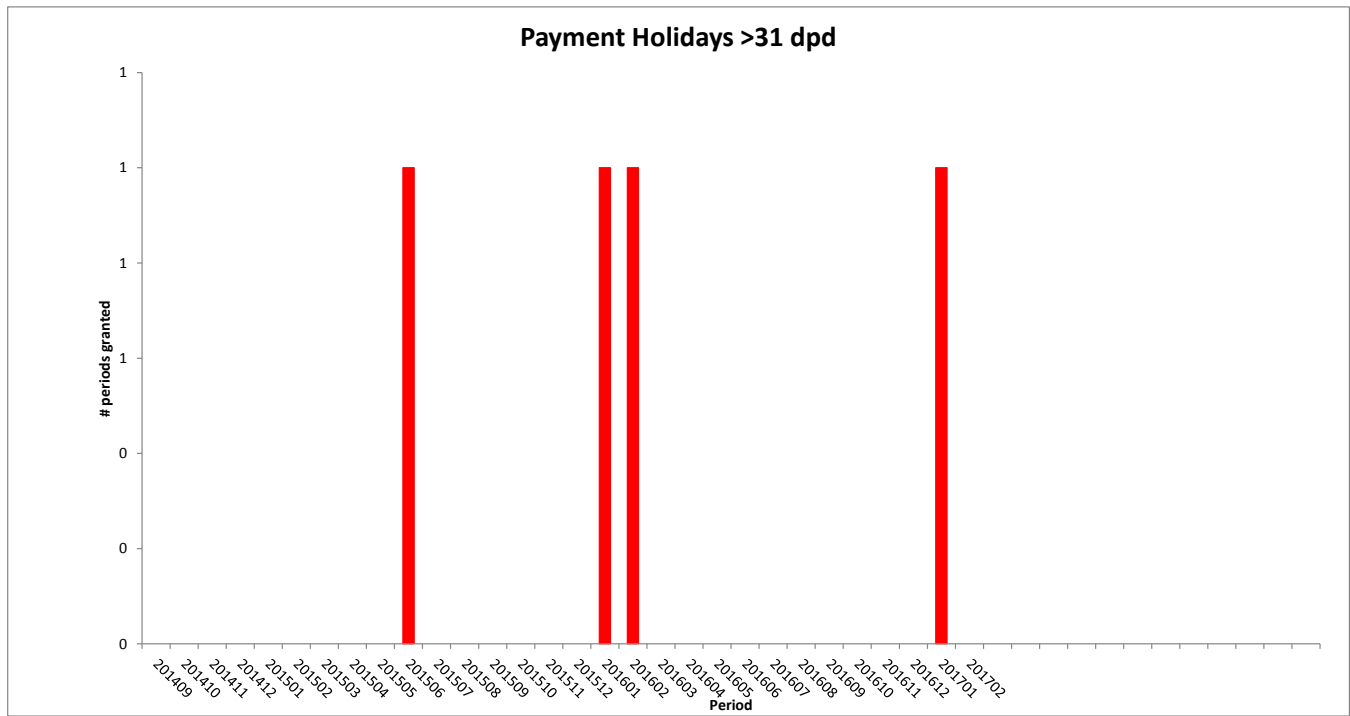


Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	29				
Monthly Period	Feb 2017				
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days



Bilkreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



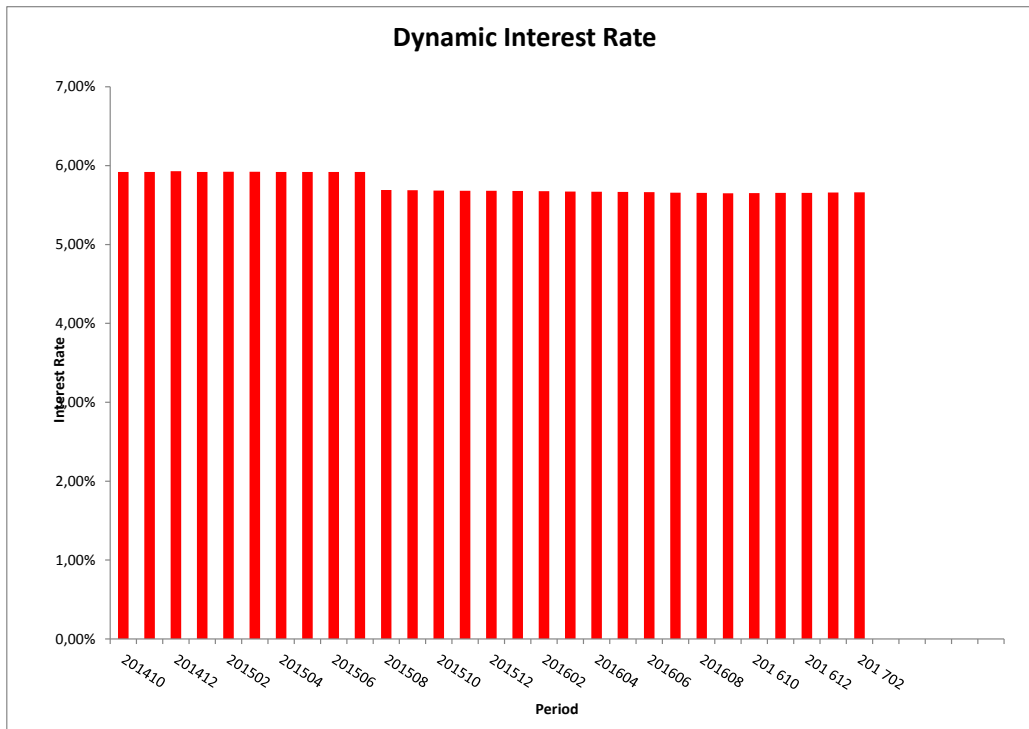
Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

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 %

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19.b Dynamic Interest Rate

Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

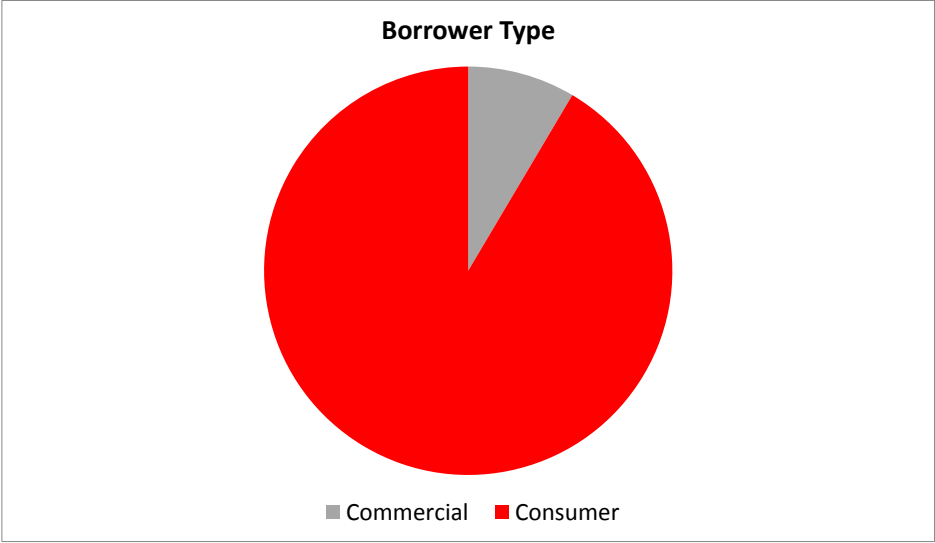
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 293	177 796 485	8,52 %	38,1	36,1
	Consumer	15 707	1 908 909 997	91,48 %	55,0	36,2
	Total	17 000	2 086 706 482	100 %	53,5	36,2

Bilkreditt 6 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date			29.03.2017		
Payment date			27.03.2017		
Period No			29		
Monthly Period			Feb 2017		
Interest Period	from	27.02.2017	to	27.03.2017	= 28 days



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21.a Vehicle Condition



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

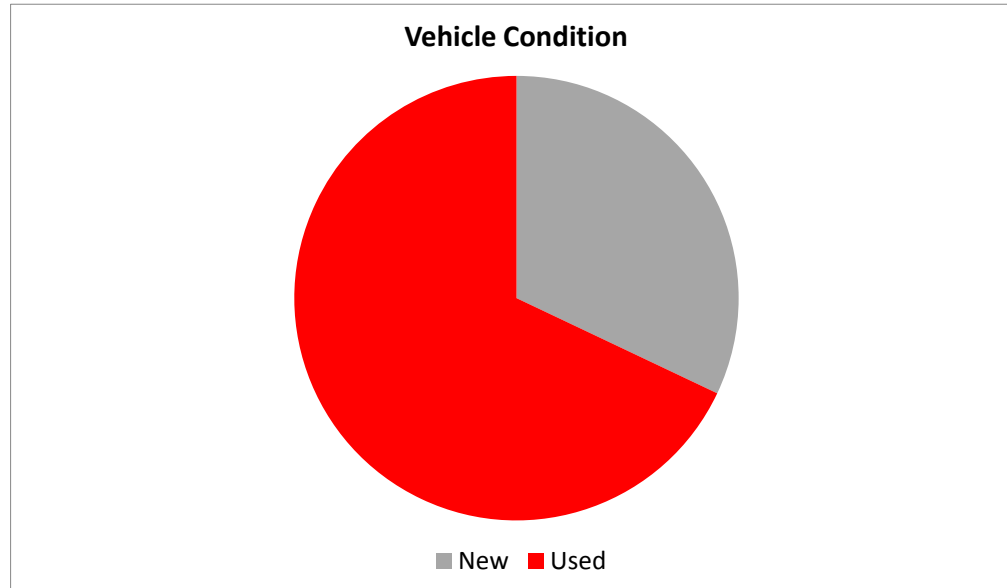
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 042	668 661 455	32,04 %	55,5	36,2
	Used	12 958	1 418 045 027	67,96 %	52,6	36,2
		17 000	2 086 706 482	100 %	53,5	36,2

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21.b Vehicle Condition



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

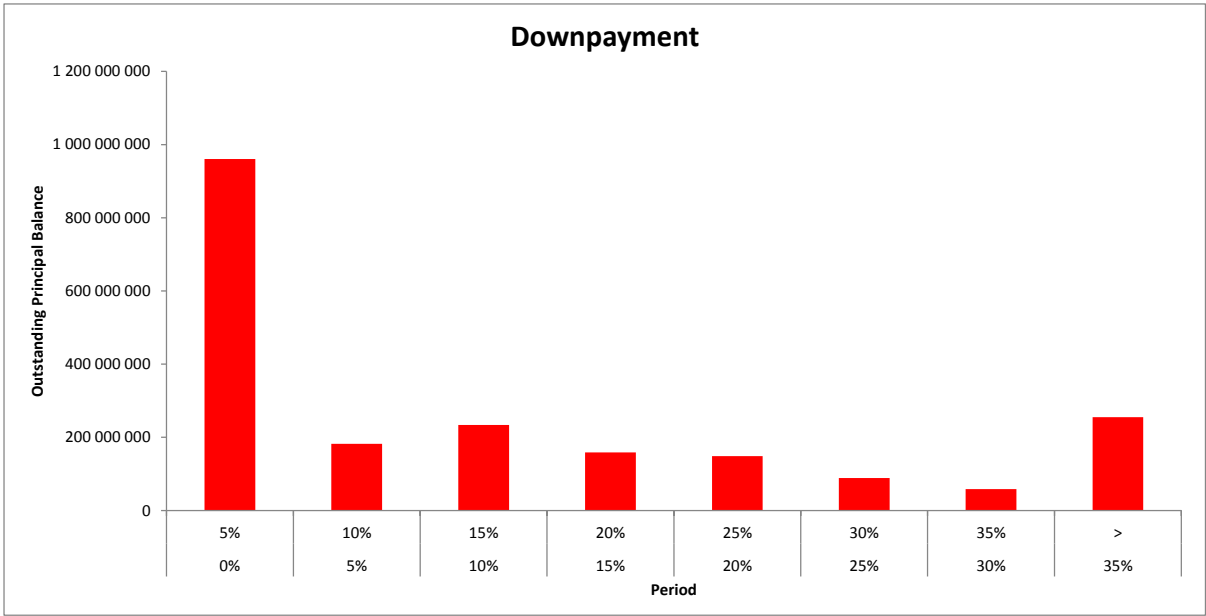
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 402	960 603 564	46,03 %	53,6	36,2
	5 %	10 %	1 291	182 240 938	8,73 %	56,0	36,3
	10 %	15 %	1 684	234 020 719	11,21 %	55,2	36,2
	15 %	20 %	1 236	158 824 737	7,61 %	55,7	36,2
	20 %	25 %	1 172	148 681 639	7,13 %	53,4	36,3
	25 %	30 %	783	88 612 704	4,25 %	53,9	36,0
	30 %	35 %	523	58 378 303	2,80 %	53,1	35,9
	35 %	>	2 909	255 343 878	12,24 %	48,8	36,1
Total		17 000	2 086 706 482	100 %	53,5	36,2	

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	29		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 days



**Bilkreditt 6 DAC
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23.a Repayment Type



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

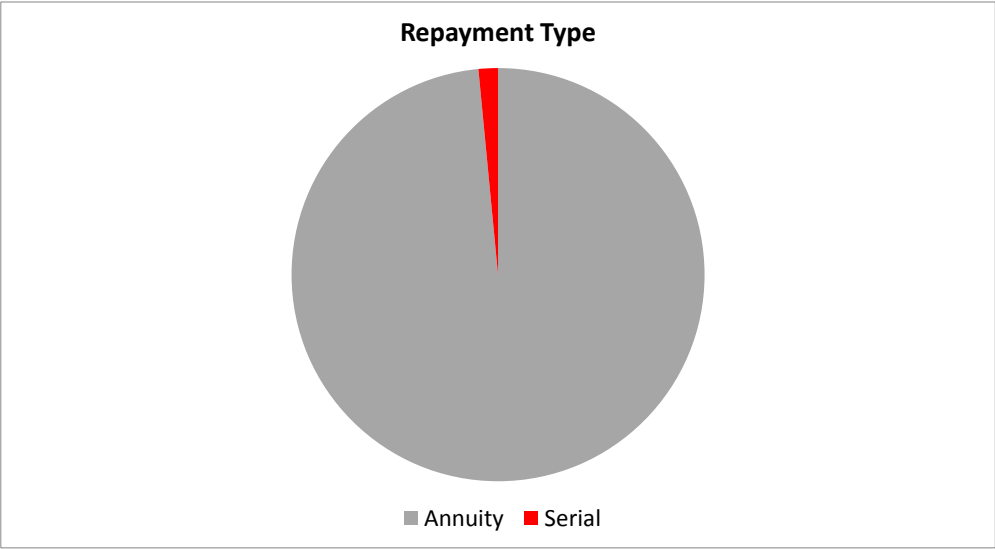
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	16 781	2 055 020 052	98,48 %	53,9	36,2
	Serial	219	31 686 430	1,52 %	32,6	36,7
		17 000	2 086 706 482	100 %	53,5	36,2

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23.b Repayment Type



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days



Bilkkreditt 6 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



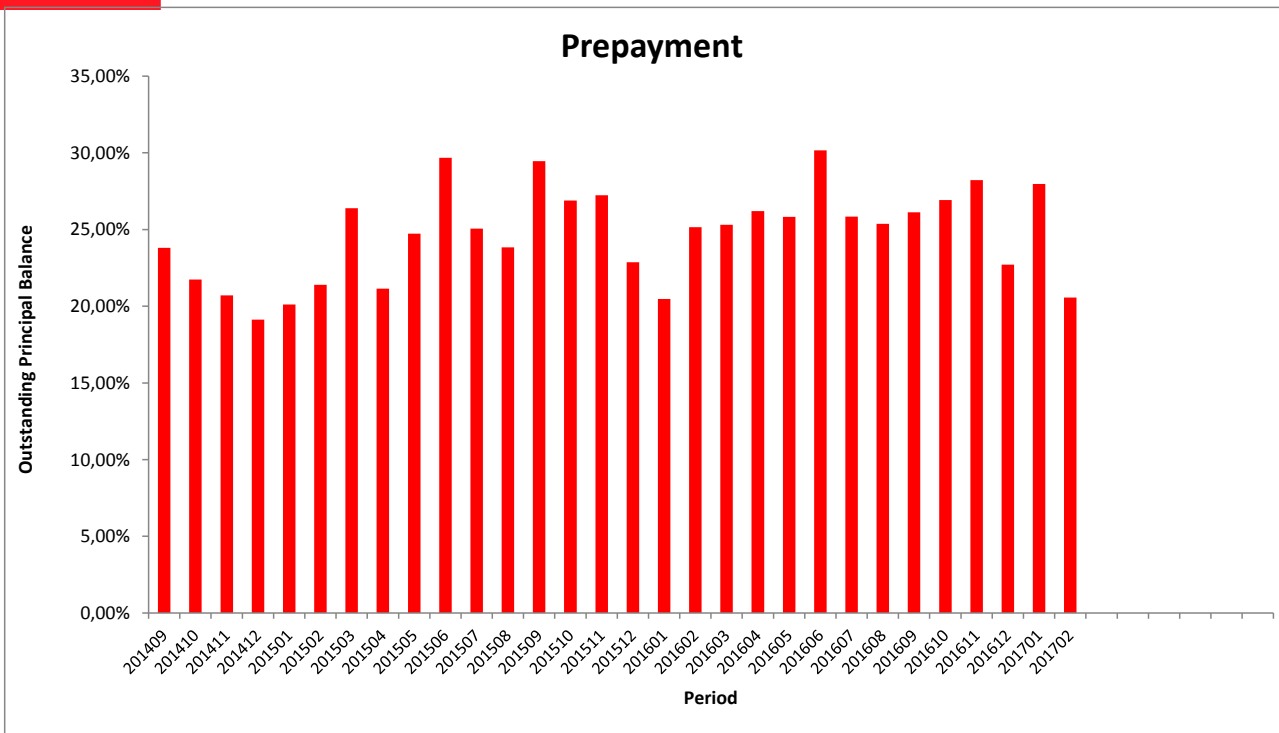
Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days

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 %	

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Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	29		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 days



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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date 29.03.2017
 Payment date 27.03.2017
 Period No 29
 Monthly Period Feb 2017
 Interest Period from 27.02.2017 to 27.03.2017 = 28 days

Default Quarter	Default Amount	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	4 563 482	912 613	2 218 466	3 650 869
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	4 205 658	49	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	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	1 678 824	1 721 202	23 089	1 701 913	1 698 113
20152	5 869 335	47	577 913	2 796 379	3 072 956	236 131	3 032 510	2 836 825	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981
20153	5 645 838	51	751 596	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	1 185 249	3 567 018	372 029	1 557 278	3 194 989
20162	7 842 349	68	-	-	-	-	-	-	782 734	782 734	7 059 615	2 325 625	3 108 359	4 733 990
20163	8 532 007	64	-	-	-	-	-	-	-	-	-	954 523	954 523	7 577 484
20164	5 518 606	61	-	-	-	-	-	-	-	-	-	-	-	-
20171	4 205 658	49	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	No Of Loans	2016 4			2017 1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211	1	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	93 640	1 795 553	1 604 473	12 152	1 807 705	1 592 321
20152	5 869 335	47	488 682	3 814 036	2 055 299	102 062	3 916 098	1 953 237
20153	5 645 838	51	37 895	2 481 167	3 164 671	639 354	3 120 521	2 525 317
20154	5 015 530	44	286 798	2 866 106	2 149 424	128 178	2 994 284	2 021 246
20161	4 752 267	58	241 229	1 798 507	2 953 760	88 449	1 886 956	2 865 311
20162	7 842 349	68	655 014	3 763 373	4 078 976	75 978	3 839 351	4 002 998
20163	8 532 007	64	2 328 858	3 283 381	5 248 626	412 110	3 695 491	4 836 516
20164	5 518 606	61	652 185	652 185	4 866 421	187 718	839 903	4 678 703
20171	4 205 658	49	-	-	-	652 124	652 124	3 553 534

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26. Delinquency



Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	29		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 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	20	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	24	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	193	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
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Monthly Investor Report

27. Priority of Payments

Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	29		
Monthly Period	Feb 2017		
Interest Period	from	27.02.2017	to 27.03.2017 = 28 days



Priority of Payments

Available Distribution Amount	+	138 997 646,47	NOK	10 211 666,46	EUR
Senior Expenses	-	1 189 281,31	NOK		
Class A Notes Interest	-	1 187 293,02	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	807 217,00	NOK		
Liquidity Reserve	-	17 358 635,58	NOK		
Class A Principal	-	83 122 965,00	NOK	10 211 666,46	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	26 037 953,36	NOK		
Class C Notes Interest	-	541 247,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	2 603 068,58	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	6 149 985,62	NOK	-	EUR

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Monthly Investor Report

28. Transaction Costs



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	25				
Monthly Period	Oct 2016				
Interest Period	from	27.02.2017	to	25.11.2016	= ## days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 189 281,31 NOK			
Interest accrued for the Period	3 565 077,57 NOK	1 962 641,57 NOK	960 613,00 NOK	641 823,00 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	3 565 077,57 NOK	1 962 641,57 NOK	960 613,00 NOK	641 823,00 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	630 459,42 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	630 459,42 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period from	27.02.2017 to 27.03.2017 = 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	1 261 586 447,00 NOK 154 986 050,00 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,7700 %
1M Euribor (Notes, Swap)	-0,3710 %
Gross Amount Due to Swap Counterparty	84 310 258,02 NOK
Gross Amount Due from Swap Counterparty	10 211 666,46 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 DAC
Monthly Investor Report

30. Contact Details



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Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	29
Monthly Period	Feb 2017
Interest Period	from 27.02.2017 to 27.03.2017 = 28 days