

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

**Cover Sheet Monthly Investor Report**



Reporting Date	28.03.2018		Following payment dates:	25.04.2018
Payment date	26.03.2018			25.05.2018
Period No	41			
Monthly Period	Feb 2018			
Interest Period	from	26.02.2018	to	26.03.2018 = 28 days
Cut-Off Date	28.02.2018			

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

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

**1. Portfolio Information**



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	41	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>1 210 633 659,00 NOK</b>	<b>1 269 292 661,00 NOK</b>
Scheduled Loan Principal Repayments	28 938 195,00 NOK	30 744 113,00 NOK
Prepayments	22 983 056,00 NOK	25 631 621,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	180 821,00 NOK	182 539,00 NOK
<b>Total Principal Payments Received</b>	<b>52 102 072,00 NOK</b>	<b>56 558 273,00 NOK</b>
	-	
New Defaulted Auto Loans in Period	1 535 798,00 NOK	2 444 608,00 NOK
<b>Total New Defaults</b>	<b>1 535 798,00 NOK</b>	<b>2 444 608,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	344 691,00 NOK	343 879,00 NOK
<b>Closing Balance</b>	<b>1 157 340 480,00 NOK</b>	<b>1 210 633 659,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	31 128 324,00 NOK	30 784 445,00 NOK
New	344 691,00 NOK	343 879,00 NOK
Close	<b>31 473 015,00 NOK</b>	<b>31 128 324,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	6 427 140,00 NOK	7 109 460,00 NOK
Recoveries on loans in default	1 023 491,00 NOK	397 050,00 NOK
<b>Total Revenue Received in Period</b>	<b>7 450 631,00 NOK</b>	<b>7 506 510,00 NOK</b>
<b># Loans</b>		
At beginning of period	11 921 Loans	12 280 Loans
Paid in Full	311 Loans	333 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	28 Loans	26 Loans
<b>At end of period</b>	<b>11 582 Loans</b>	<b>11 921 Loans</b>
Weighted Average Loan Return	7,35 %	
Average NIBOR + Weighted Average Loan Threshold	3,87 %	

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

**2. Amount Due for Distribution**



Reporting Date	28.03.2018			
Payment date	26.03.2018			
Period No	41			
Monthly Period	Feb 2018			
Interest Period	from	26.02.2018	to	26.03.2018 = 28 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	40 370 058,00 NOK		40 370 058,00 NOK	
b. Collections (Principal, interest, fees, etc)	59 552 703,00 NOK		64 064 783,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	6 547 073,59 EUR	0,00 NOK	7 206 305,03 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	-1 039,22 NOK		-1 139,97 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
<b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>	<b>99 921 721,78 NOK</b>	<b>6 547 073,59 EUR</b>	<b>104 433 701,03 NOK</b>	<b>7 206 305,03 EUR</b>

**Bilkdrett 6 DAC**  
**Monthly Investor Report**

**3. Reserve Accounts**



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	41				
Monthly Period	Feb 2018				
Interest Period	from 26.02.2018	to 26.03.2018	=	28 days	

**Note Balance**

Beginning of Period		1 210 633 659,00	NOK
End of Period		1 157 340 480,00	NOK

**Reserve Fund**

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

**Liquidity Balance**

Beginning of Period	1,1 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,1 %	13 456 686,00	NOK
Required Reserve Amount	1,1 %	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		70 137 359,62	NOK
Cash Outflow		6 591 622,24	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		63 545 737,38	NOK
Required Commingling Reserve Fund		63 545 737,38	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 Bilkdrett 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**



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**Note Balance**

Beginning of Period	1 210 633 659,00	NOK
End of Period	1 157 340 480,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	1 073 031 402,00	92,72 %	10 760
1-29 days past due	60 686 042,00	5,24 %	588
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	13 502 575,00	1,17 %	134
60-89 days past due	3 570 267,00	0,31 %	35
90-119 days past due	2 308 656,00	0,20 %	15
120-149 days past due	2 394 139,00	0,21 %	25
150-179 days past due	1 847 399,00	0,16 %	25
<b>Total Performing and Delinquent</b>	<b>1 157 340 480,00</b>	<b>100,00 %</b>	<b>11 582</b>

Current Period Defaults	1 535 798,00	28
Cumulative Defaults	75 985 935,00	732
Current Period Recoveries	1 023 491,00	
Cumulative Recoveries	37 031 533,00	

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

**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class B	Class B	Class C	Class C
<b>General Note Information</b>						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	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
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		37 148 729,61 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	99 921 721,78 NOK					
Amortisation	53 293 179,00 NOK					
Redemption per Class		6 547 073,59 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		915,67 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	1 157 340 480,00 NOK	30 601 656,02 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		21,52 %	47,95 %	0,00 %	30,50 %	0,02 %
Current Pool Factor		0,04	1,00	-	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,3700 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,9500 %	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		5 195,63 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		915,67 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		4 279,95 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 594,45 NOK	- NOK	1 672,22 NOK	1,67 NOK
Interest Payment	1 475 618,00 NOK	- EUR	884 917,00 NOK	- NOK	590 294,65 NOK	406,35 NOK
Interest Payment per Note		- EUR	1 594,45 NOK	- NOK	1 672,22 NOK	1,67 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		85,71 %	37,76 %		7,24 %	
Current CE (excl. Excess Spread)		81,96 %	34,01 %		3,49 %	

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

**Bilcredditt 6 DAC  
Monthly Investor Report**

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



Reporting Date 28.03.2018  
 Payment date 26.03.2018  
 Period No 41  
 Monthly Period Feb 2018  
 Interest Period: 26.02.2018 to 26.03.2018 = 28 days

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

**Bilkreditt 6 DAC  
Monthly Investor Report**

**7.a Original Portfolio Principal Balance**



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	41		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days

Average amount - all: 195 694

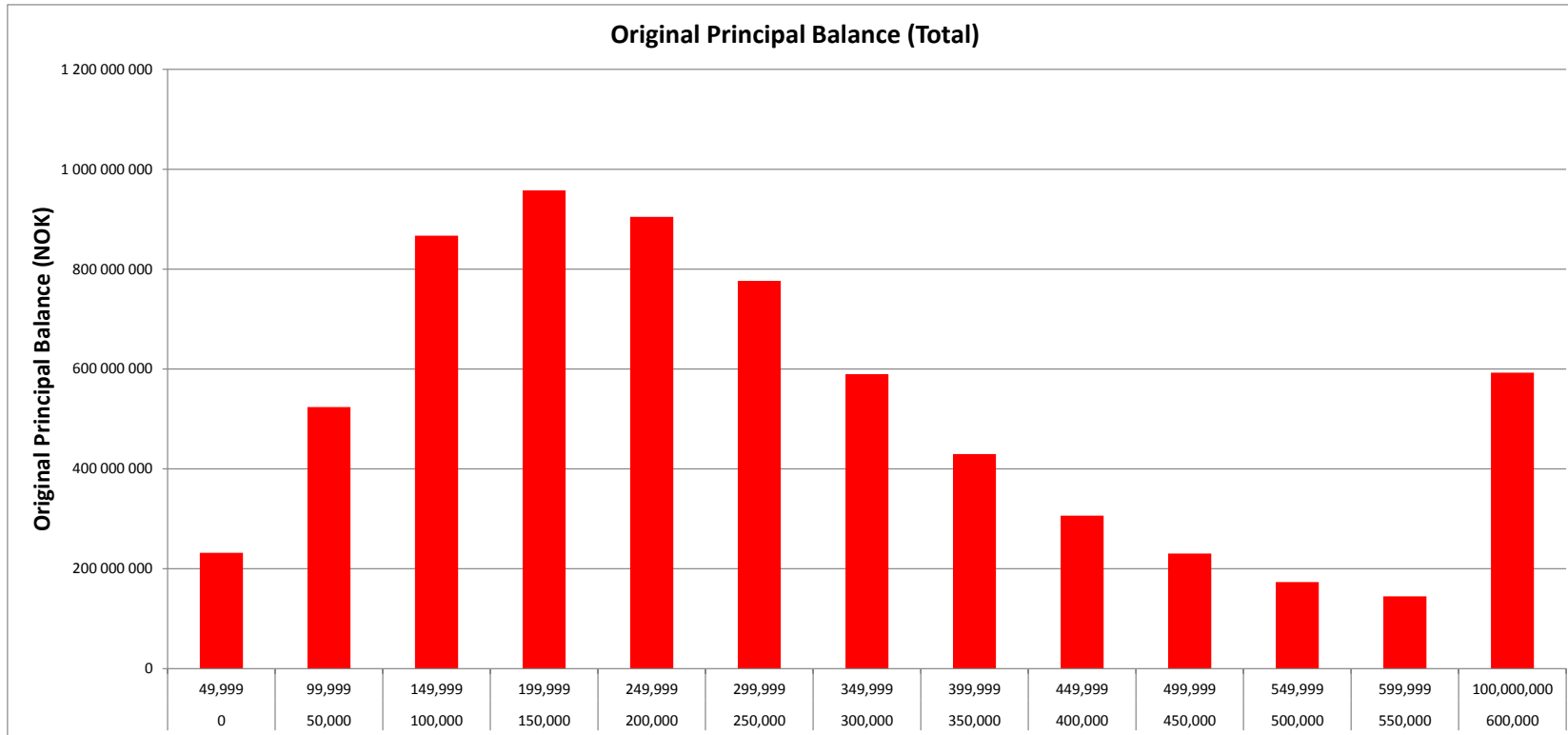
TOTAL									
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0		49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2
	50 000		99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5
	100 000		149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3
	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**

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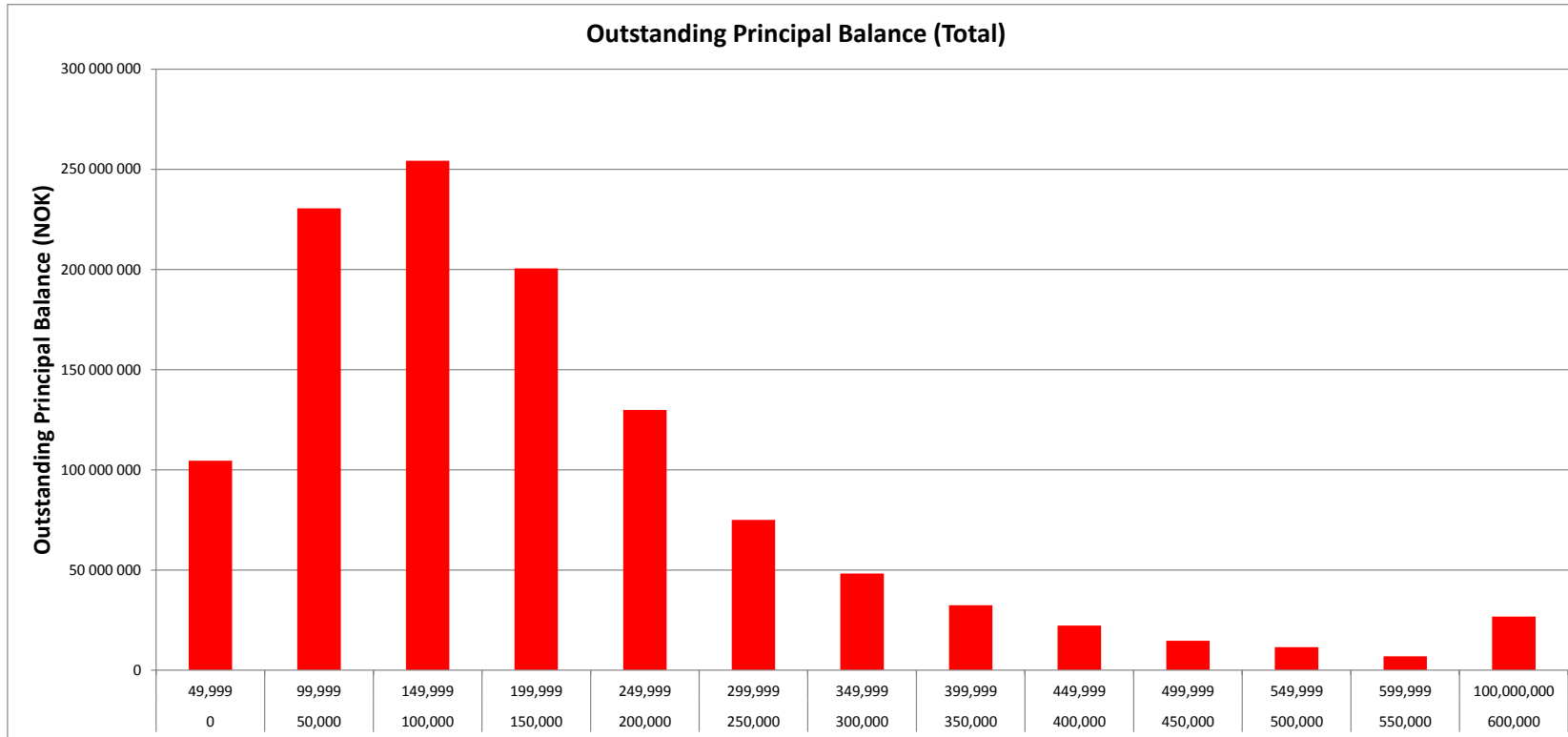




**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

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

**9.a Geographical Distribution**



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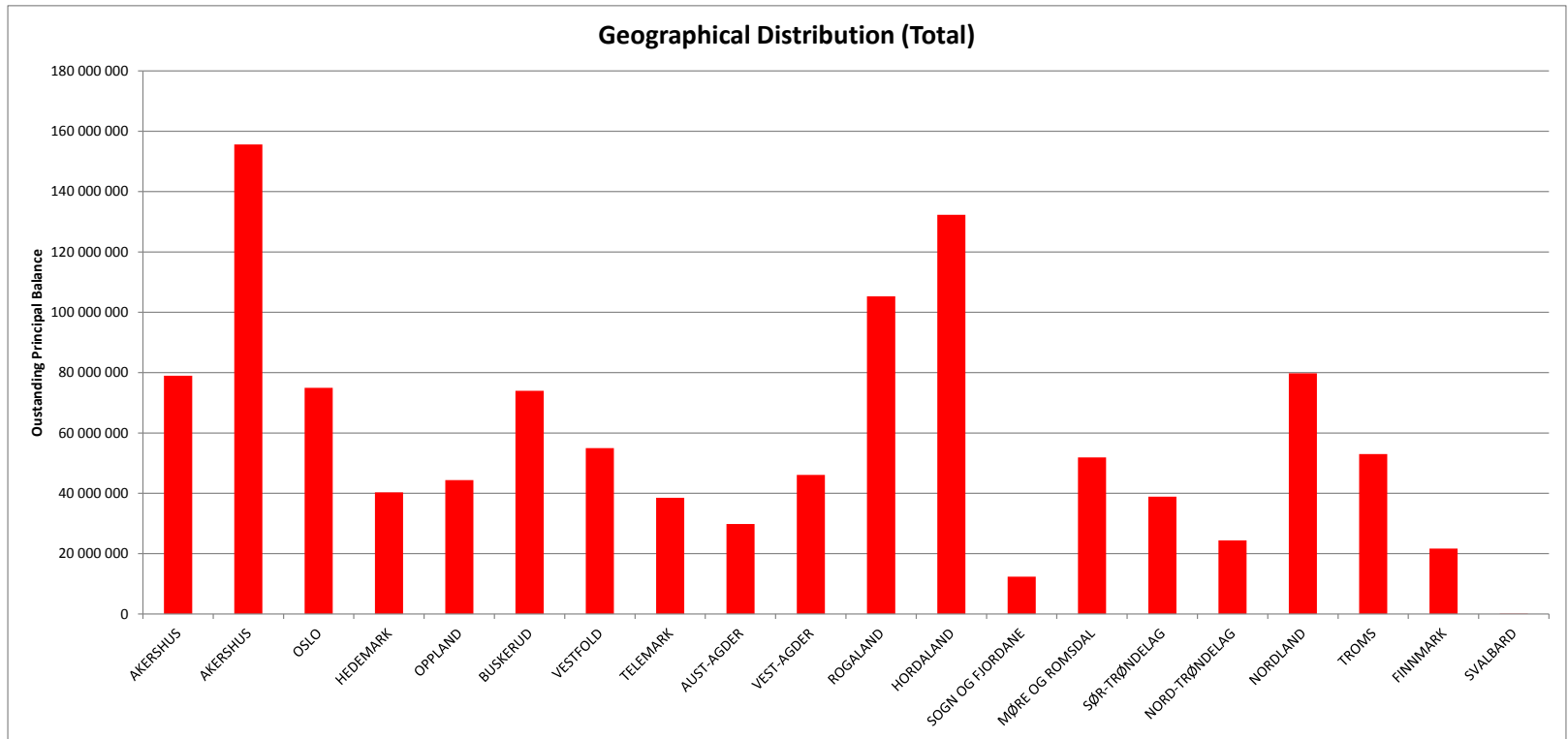
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	783	78 954 159	6,82 %	6,76 %	AKERSHUS	47,6	48,3	
0200	1 547	155 632 029	13,45 %	13,36 %	AKERSHUS	44,9	48,1	
0300	736	74 939 791	6,48 %	6,35 %	OSLO	45,1	48,2	
0400	492	40 318 666	3,48 %	4,25 %	HEDEMARK	41,1	47,9	
0500	473	44 385 777	3,84 %	4,08 %	OPPLAND	44,7	48,3	
0600	775	73 969 472	6,39 %	6,69 %	BUSKERUD	43,4	48,0	
0700	596	54 968 572	4,75 %	5,15 %	VESTFOLD	45,8	48,1	
0800	441	38 530 208	3,33 %	3,81 %	TELEMARK	42,0	48,2	
0900	295	29 835 741	2,58 %	2,55 %	AUST-AGDER	48,9	47,8	
1000	461	46 127 925	3,99 %	3,98 %	VEST-AGDER	45,3	48,2	
1100	988	105 296 970	9,10 %	8,53 %	ROGALAND	48,5	48,2	
1200	1 232	132 280 129	11,43 %	10,64 %	HORDALAND	47,5	48,1	
1400	128	12 355 342	1,07 %	1,11 %	SOGN OG FJORDANE	45,7	48,0	
1500	488	51 921 071	4,49 %	4,21 %	MJØRE OG ROMSDAL	47,6	48,2	
1600	415	38 888 121	3,36 %	3,58 %	SØR-TRØNDELAG	46,5	48,5	
1700	276	24 374 976	2,11 %	2,38 %	NORD-TRØNDELAG	43,8	48,4	
1800	774	79 794 437	6,89 %	6,68 %	NORDLAND	47,4	48,2	
1900	495	53 024 094	4,58 %	4,27 %	TROMS	50,5	47,5	
2000	186	21 649 940	1,87 %	1,61 %	FINNMARK	46,6	47,6	
2100	1	93 060	0,01 %	0,01 %	SVALBARD	70,0	53,0	
Total:	11 582	1 157 340 480	100 %	100 %		46,2	48,1	

Geographic distribution

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

**9.b Geographical Distribution Graph**

Reporting Date	28.03.2018	
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Monthly Period	Feb 2018	
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days



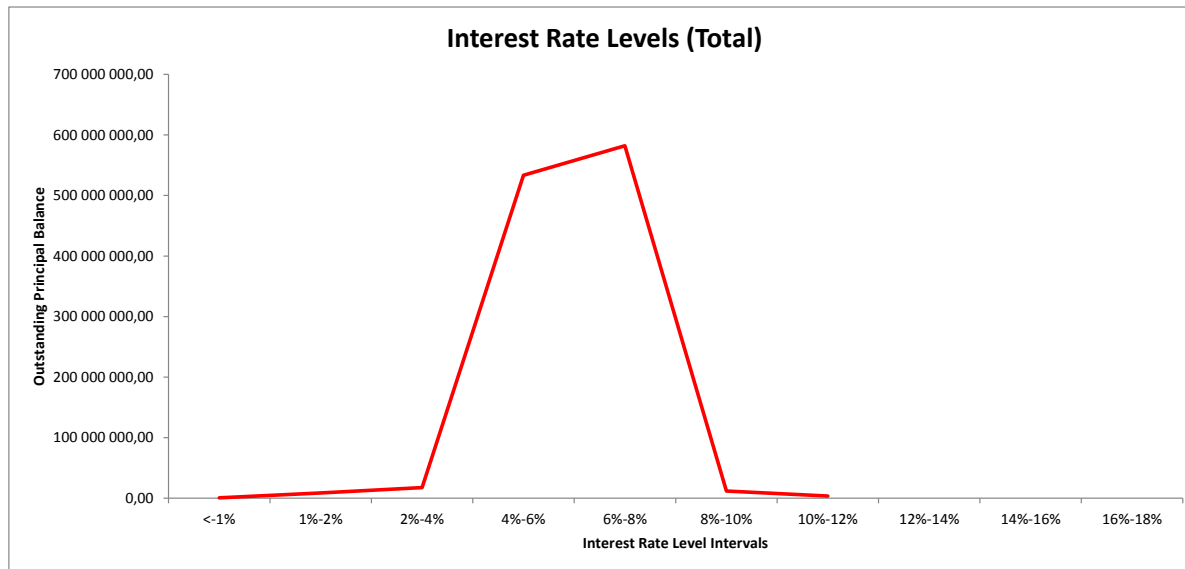


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	41	
Monthly Period	Feb 2018	
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days





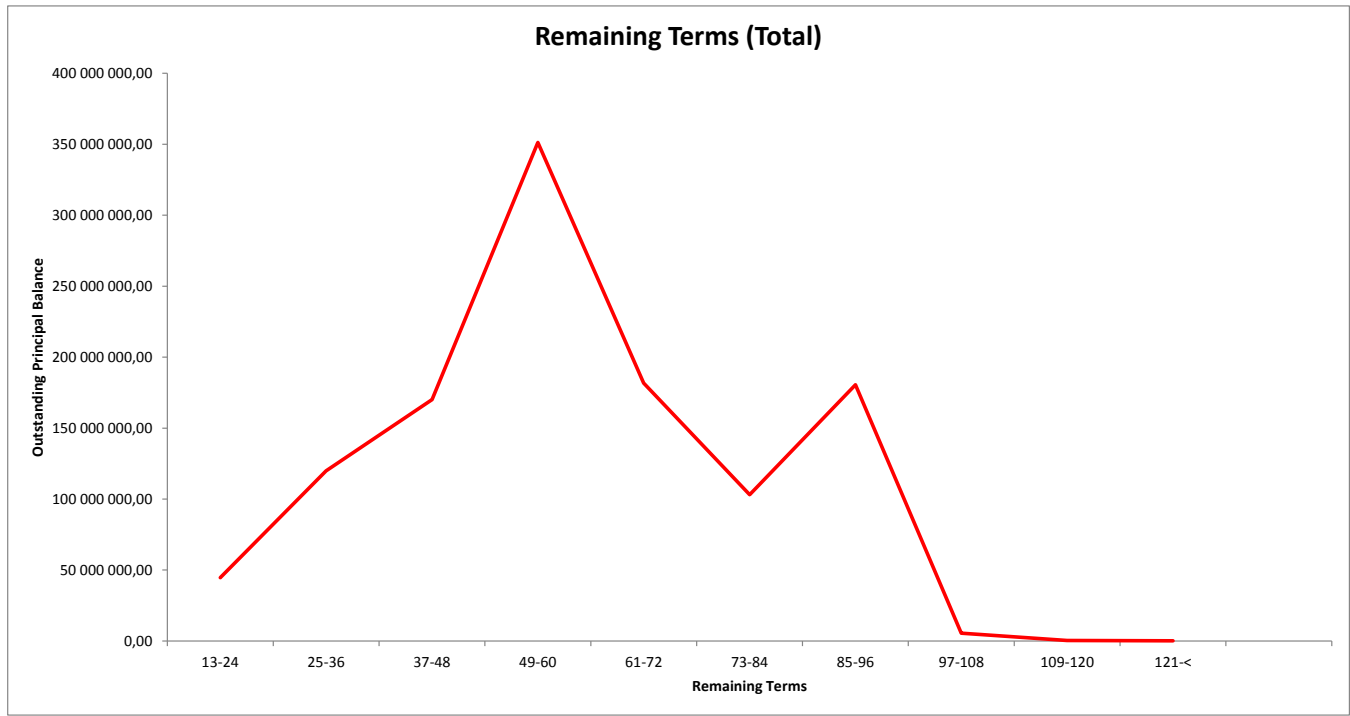


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	41					
Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	41	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

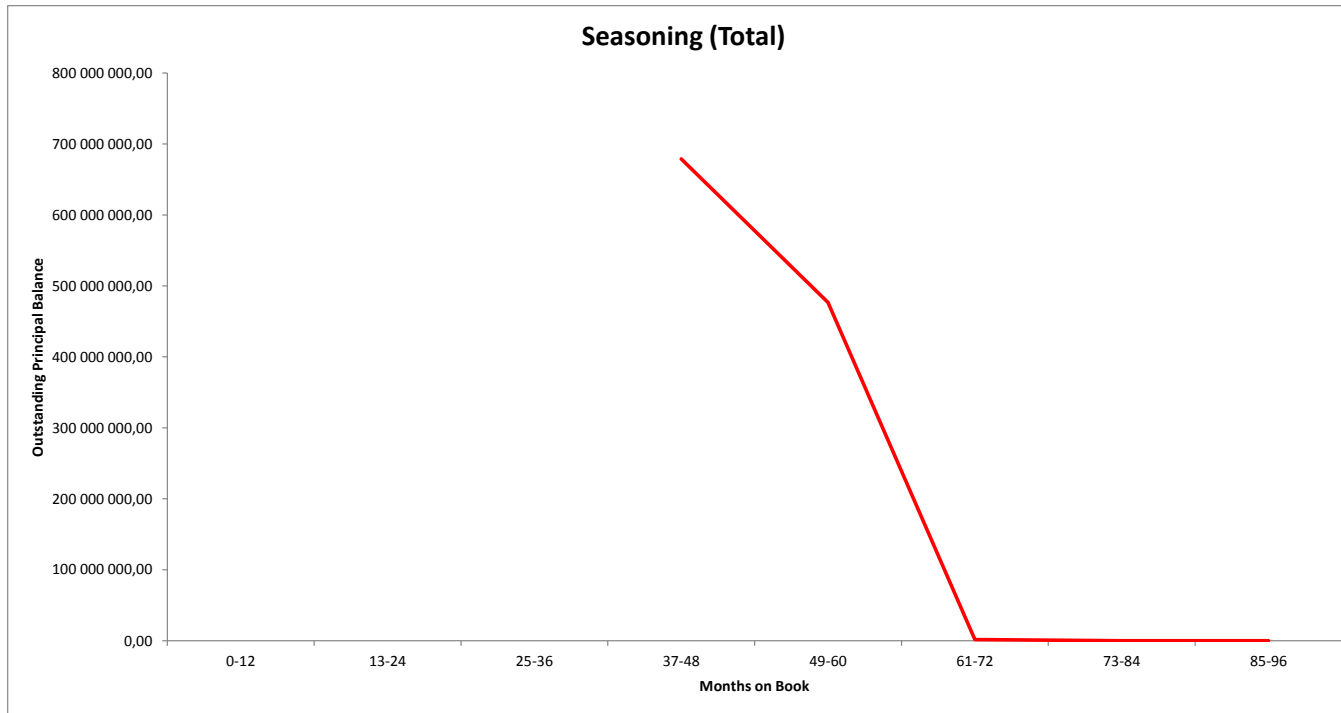
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48	6 469	678 922 353	58,66 %	47,9
	49		60	5 099	476 666 575	41,19 %	44
	61		72	14	1 751 552	0,15 %	52
	73		84	-	-	-	-
	85		96	-	-	-	-
	Total		11 582		1 157 340 480	100,00 %	46,2
							48,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	41					
Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



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

**13.a Vehicle type**



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	41				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days

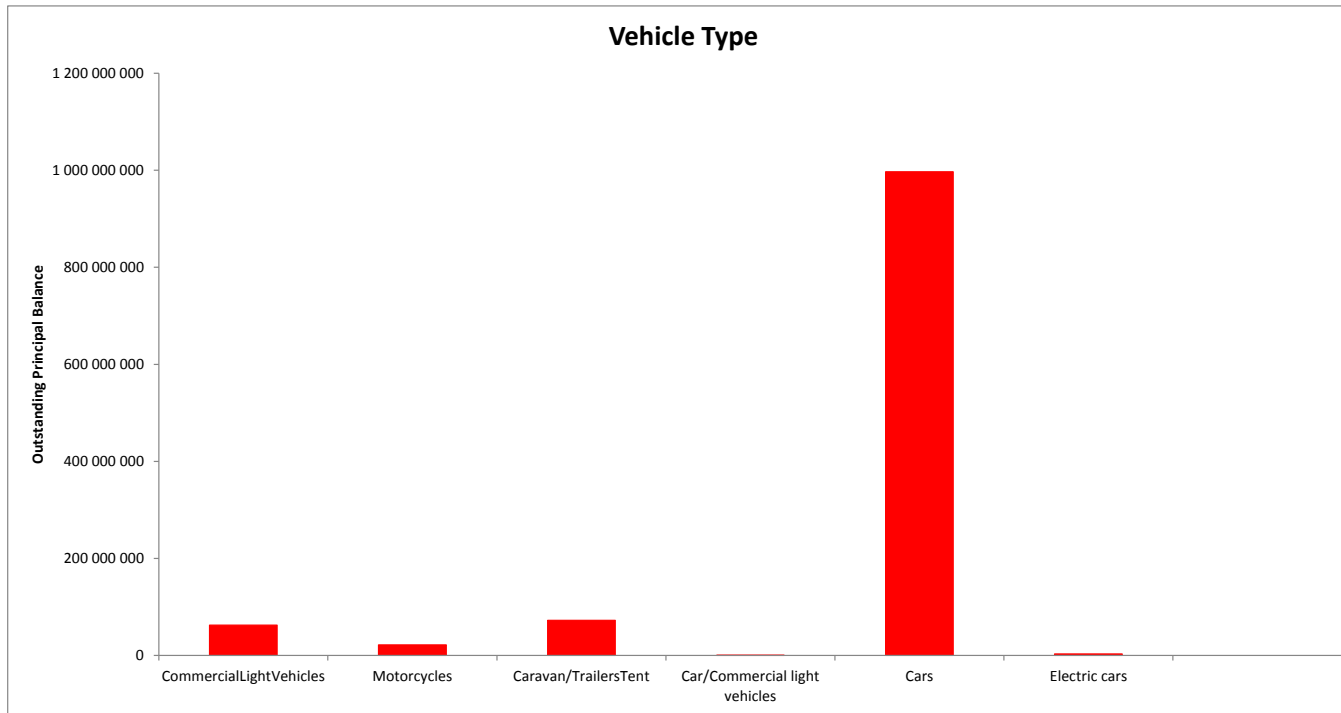
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	778	62 513 383	5,40 %	34,0	48,1
	Motorcycles	353	21 738 153	1,88 %	41,5	47,1
	Caravan/TrailersTent	577	72 361 325	6,25 %	58,9	47,0
	Car/Commercial light vehicles	4	472 723	0,04 %	28,7	49,4
	Cars	9 844	996 970 100	86,14 %	46,1	48,2
	Electric cars	26	3 284 796	0,28 %	46,7	47,2
		11 582	1 157 340 480	100 %	46,2	48,1

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

**13.b Vehicle type**



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	41					
Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



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

**14.a Hybrid loans**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

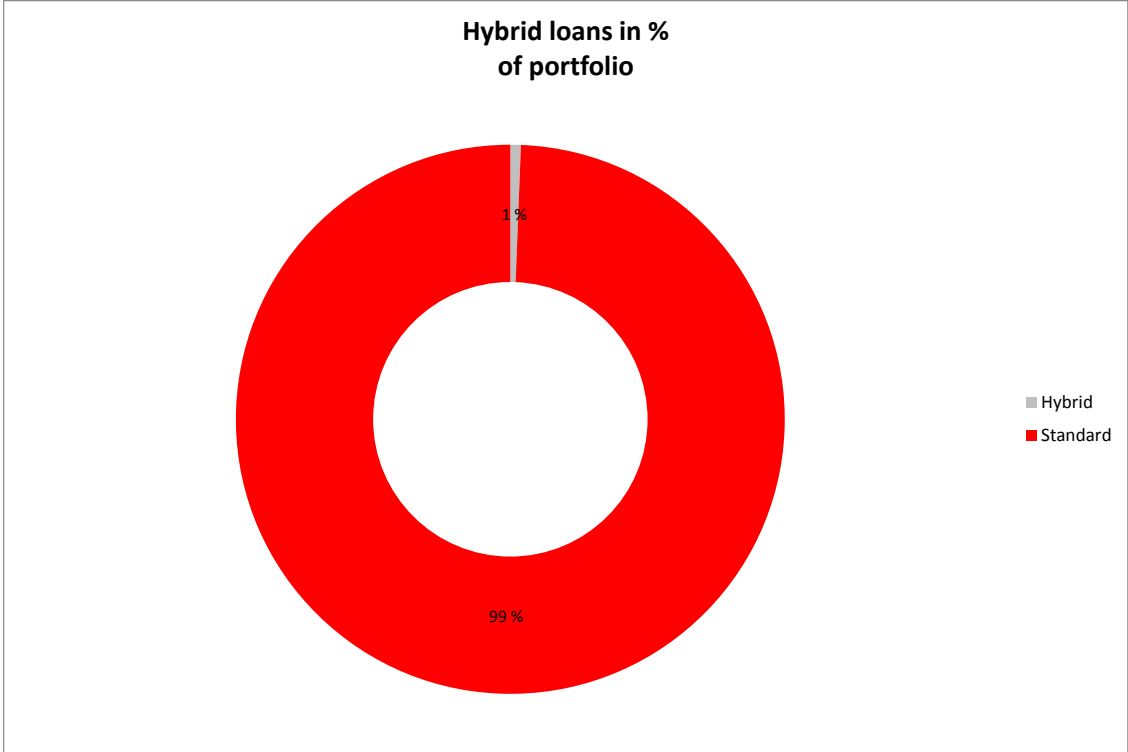
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		33	7 136 741	0,62 %	11,4	48,6
Standard		11 549	1 150 203 739	99,38 %	46,4	48,1
Total		11 582	1 157 340 480	100 %	46,2	48,1

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

**14.b Hybrid loans**



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	41				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days





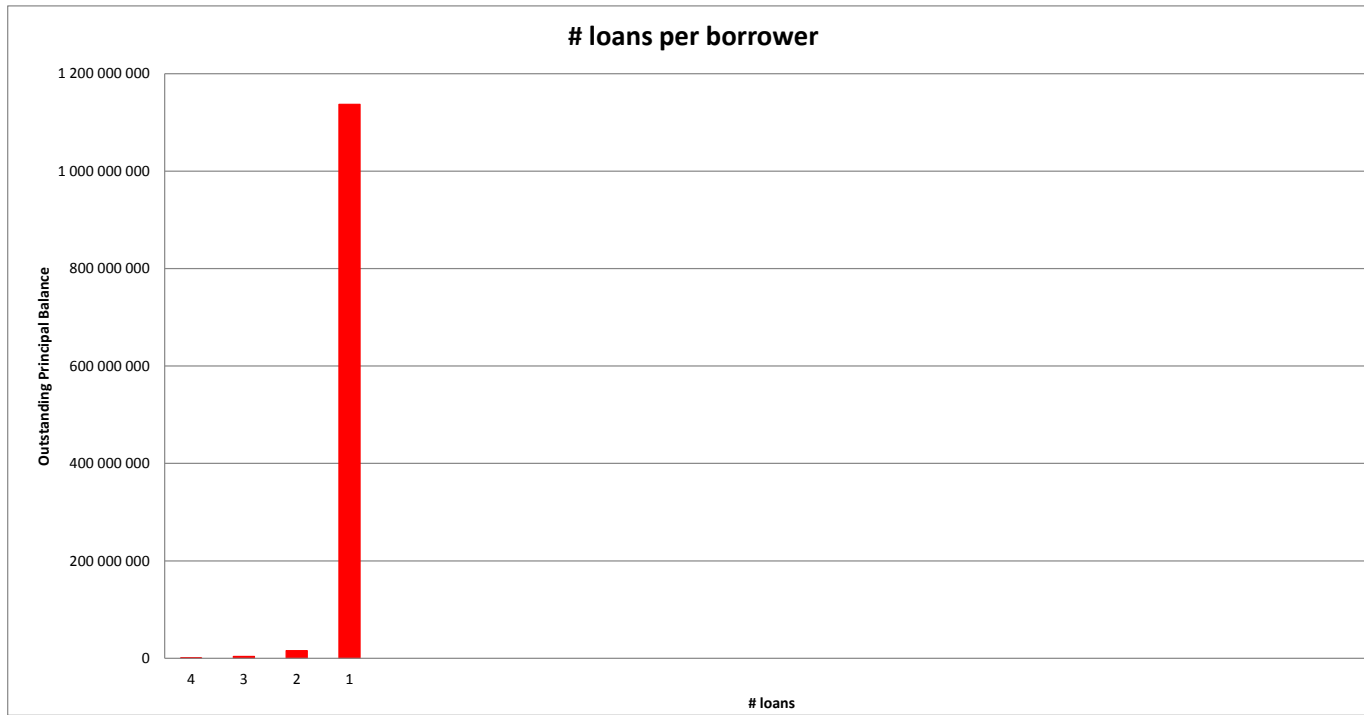


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	41					
Monthly Period	Feb 2018					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	41	
Monthly Period	Feb 2018	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 157 340 480	1 125 685 202	31 655 278	5 552 720	5,76 %	97,26 %
2	1 125 685 202	1 092 990 545	32 694 657	5 403 227	5,76 %	94,44 %
3	1 092 990 545	1 061 137 460	31 853 084	5 247 873	5,76 %	91,69 %
4	1 061 137 460	1 028 910 042	32 227 419	5 091 880	5,76 %	88,90 %
5	1 028 910 042	996 825 628	32 084 414	4 936 425	5,76 %	86,13 %
6	996 825 628	965 101 565	31 724 064	4 783 088	5,76 %	83,39 %
7	965 101 565	933 280 388	31 821 176	4 629 374	5,76 %	80,64 %
8	933 280 388	901 925 496	31 354 893	4 474 690	5,75 %	77,93 %
9	901 925 496	871 363 375	30 562 121	4 323 230	5,75 %	75,29 %
10	871 363 375	840 094 517	31 268 858	4 168 869	5,74 %	72,59 %
11	840 094 517	810 435 482	29 659 035	4 021 862	5,74 %	70,03 %
12	810 435 482	781 566 183	28 869 299	3 878 084	5,74 %	67,53 %
13	781 566 183	753 613 242	27 952 941	3 737 737	5,74 %	65,12 %
14	753 613 242	726 937 104	26 676 138	3 603 699	5,74 %	62,81 %
15	726 937 104	701 359 675	25 577 429	3 474 613	5,74 %	60,60 %
16	701 359 675	677 038 256	24 321 419	3 351 226	5,73 %	58,50 %
17	677 038 256	653 888 608	23 149 648	3 233 296	5,73 %	56,50 %
18	653 888 608	631 026 641	22 861 967	3 121 771	5,73 %	54,52 %
19	631 026 641	608 239 320	22 787 321	3 011 178	5,73 %	52,55 %
20	608 239 320	585 682 981	22 556 339	2 900 799	5,72 %	50,61 %

Amortization profile (first 20 periods)

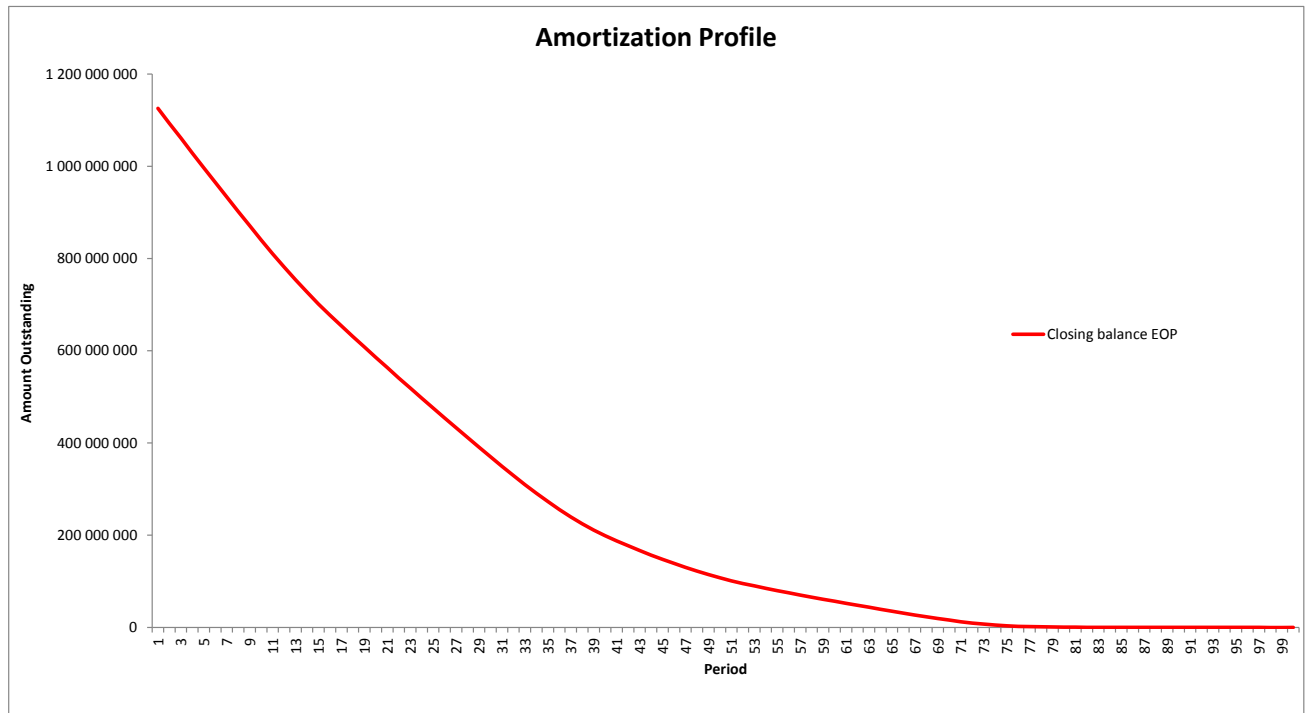
Santander Consumer Bank AS  
Strandveien 18  
PO Box 177  
N-1325 Lysaker  
Tel.: +47 21 08 30 00  
Fax.: +47 21 08 33 68

**Bilkreditt 6 DAC  
Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	41				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



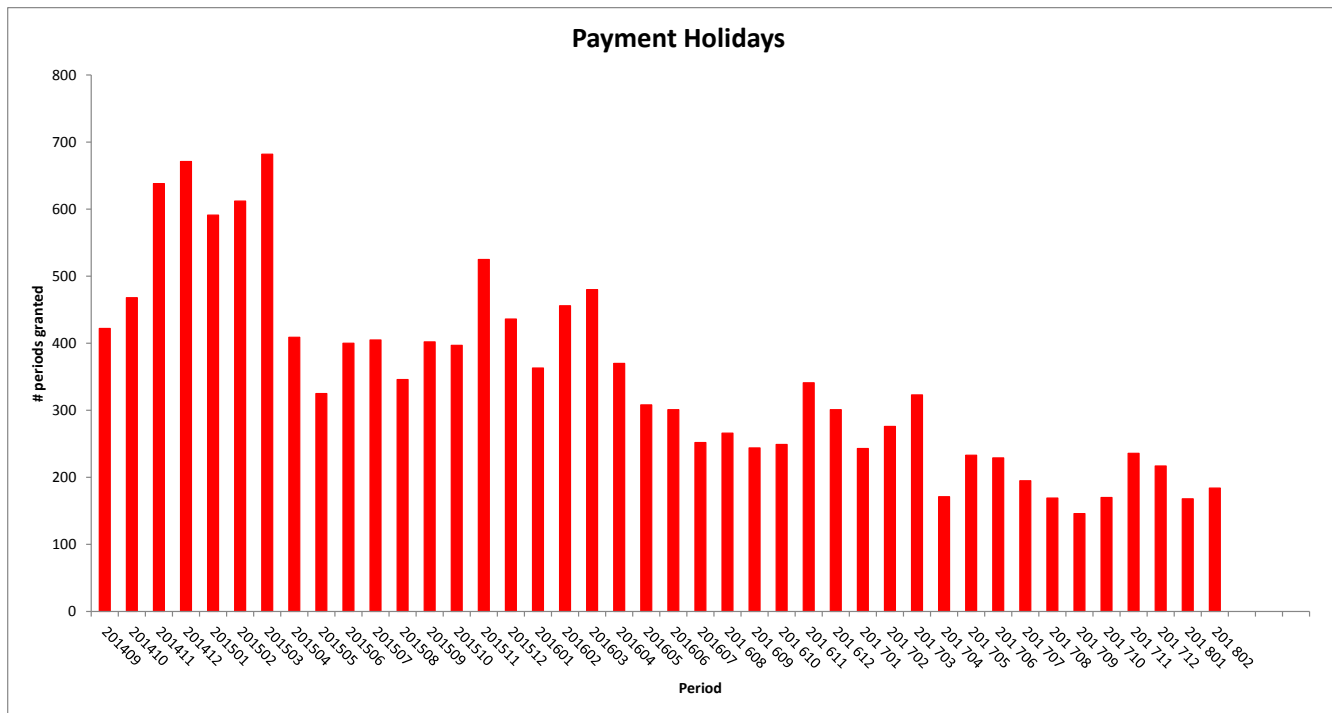


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	41				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



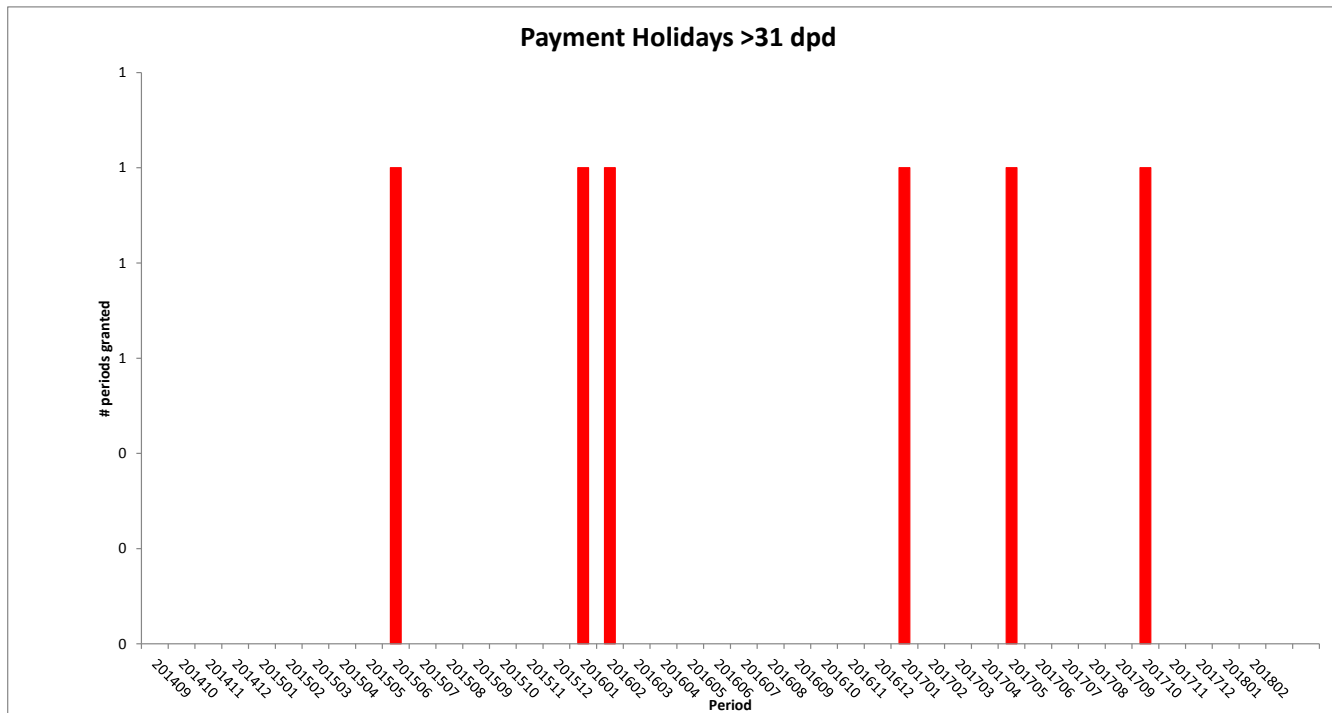


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

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



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	41				
Monthly Period	Feb 2018				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



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

**19.a Dynamic Interest rate**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

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

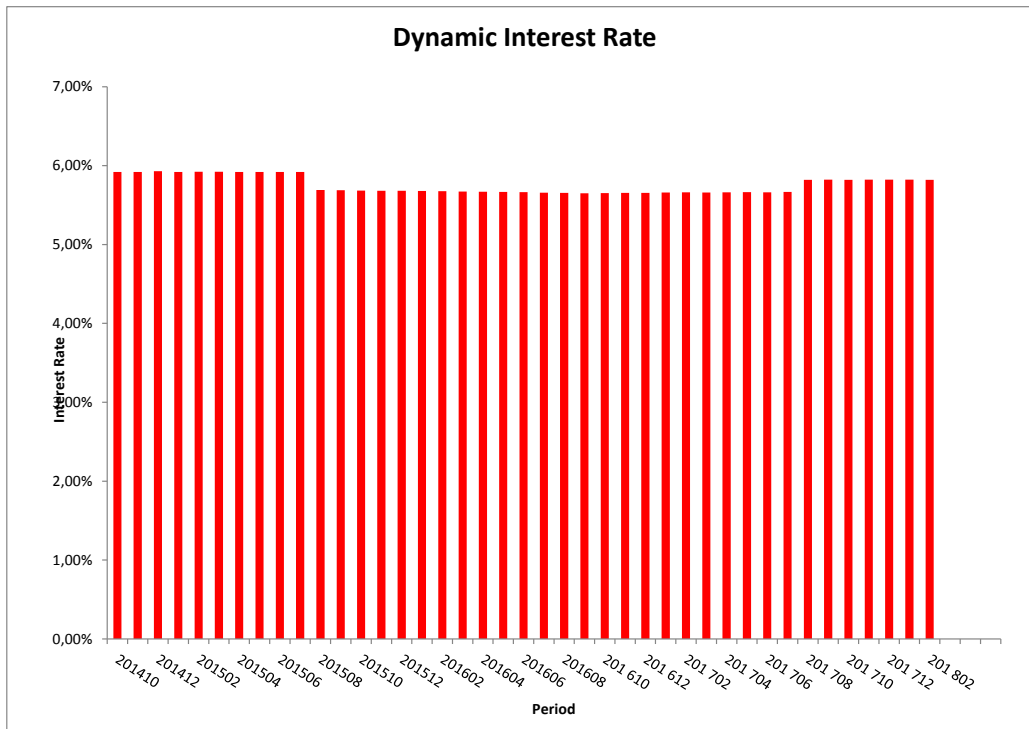
Interest rate evolution



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

**19.b Dynamic Interest Rate**

Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	41		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



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

**20.a Borrower Type**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

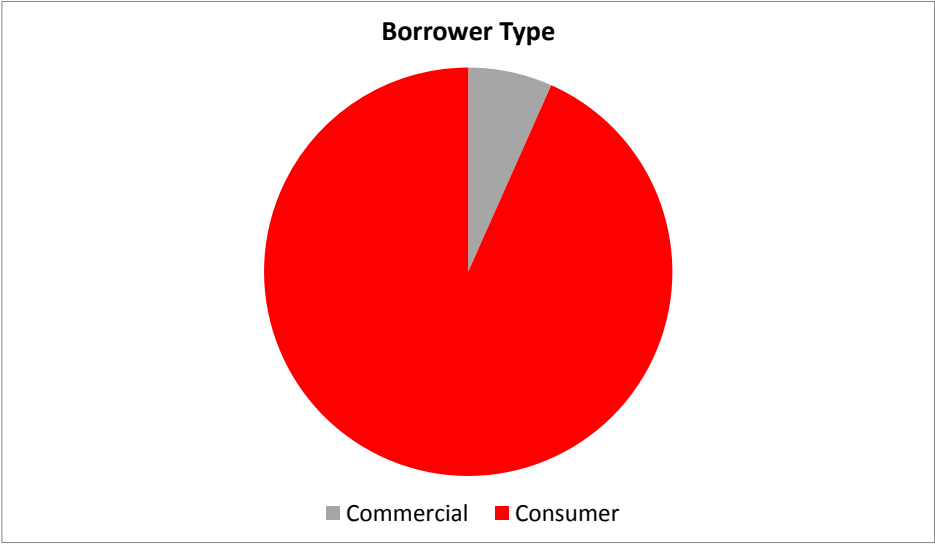
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	773	77 155 774	6,67 %	32,8	47,9
	Consumer	10 809	1 080 184 706	93,33 %	47,1	48,1
	Total	11 582	1 157 340 480	100 %	46,2	48,1

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

**20.b Borrower Type**



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	41	
Monthly Period	Feb 2018	
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days



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

**21.a Vehicle Condition**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

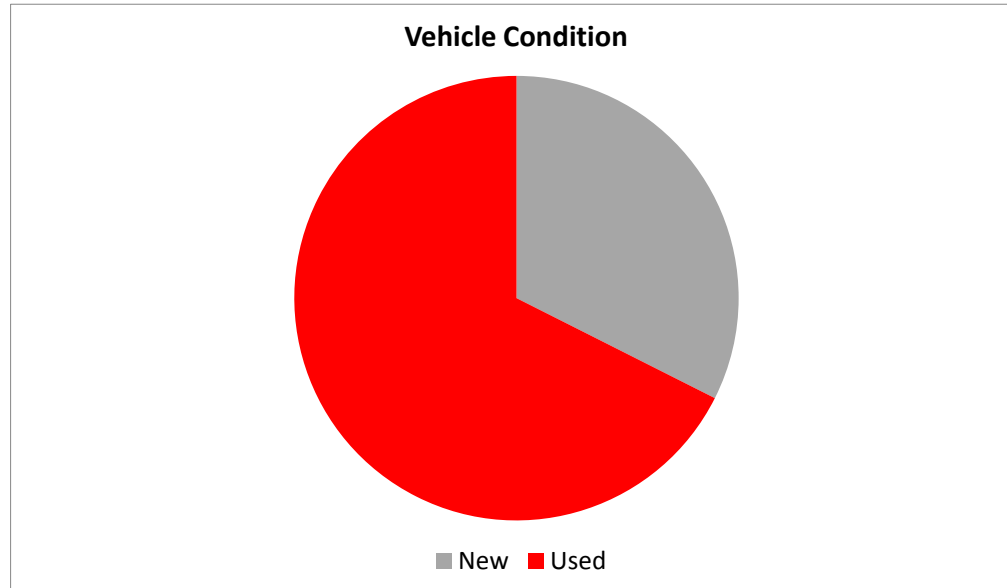
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 793	375 323 863	32,43 %	49,2	48,2
	Used	8 789	782 016 617	67,57 %	44,7	48,1
		11 582	1 157 340 480	100 %	46,2	48,1

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

**21.b Vehicle Condition**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	41	
Monthly Period	Feb 2018	
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days

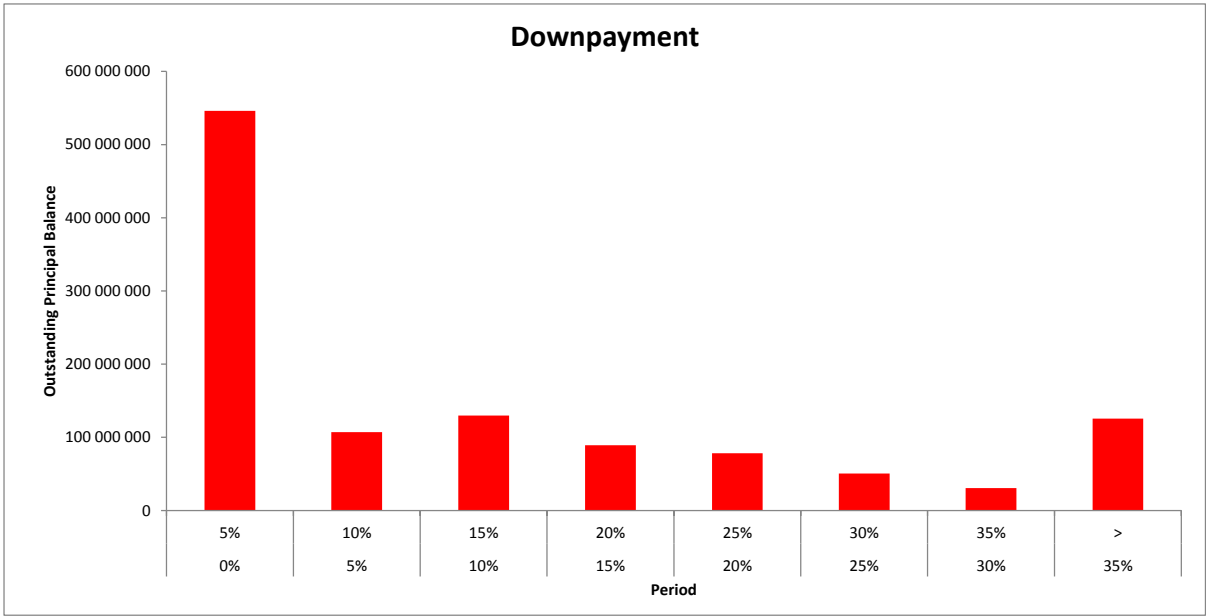
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 110	545 949 403	47,17 %	46,0	48,1
	5 %	10 %	944	107 153 519	9,26 %	47,0	48,2
	10 %	15 %	1 171	129 715 614	11,21 %	47,5	48,1
	15 %	20 %	863	89 281 741	7,71 %	48,1	48,1
	20 %	25 %	789	78 177 246	6,75 %	47,8	48,2
	25 %	30 %	535	50 656 687	4,38 %	47,3	48,0
	30 %	35 %	358	30 795 443	2,66 %	47,8	47,7
	35 %	>	1 812	125 610 827	10,85 %	41,6	48,1
Total		11 582	1 157 340 480	100 %	46,2	48,1	

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

**22.b Downpayment**



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	41		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	11 492	1 147 156 864	99,12 %	46,3	48,1
	Serial	90	10 183 616	0,88 %	31,0	48,6
		11 582	1 157 340 480	100 %	46,2	48,1

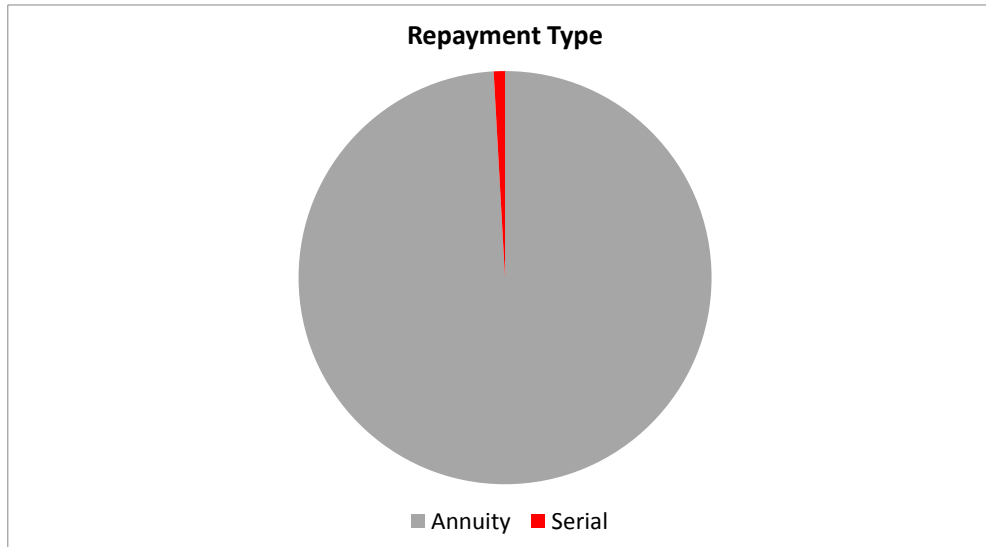


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

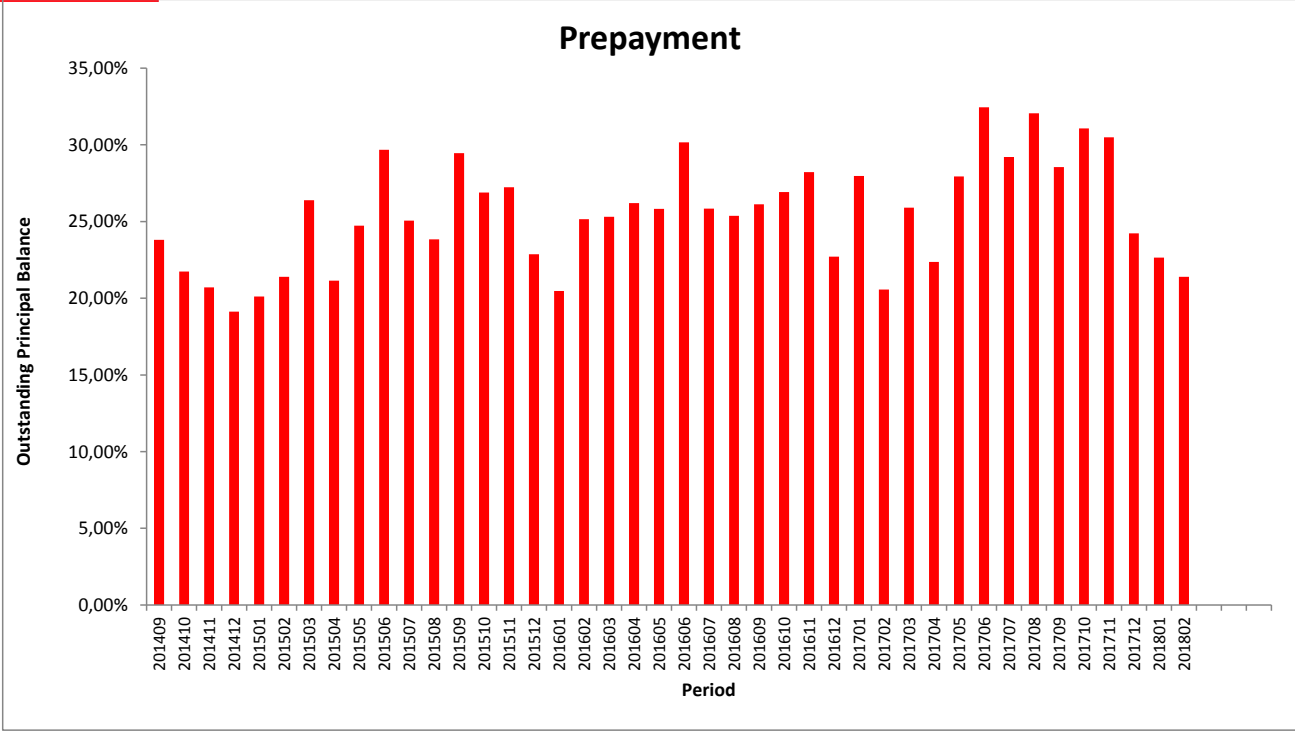




**Bilkreditt 6 DAC  
Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	41		
Monthly Period	Feb 2018		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



Bilkreditt 6 DAC  
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date 28.03.2018  
Payment date 26.03.2018  
Period No 41  
Monthly Period Feb 2018  
Interest Period from 26.02.2018 to 26.03.2018 = 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	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	1 985 068	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	3 072 856	236 131	3 032 510	2 836 825	239 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981
20153	5 645 838	51	75 598	928 423	4 218 216	765 760	1 695 373	3 950 465	435 517	2 130 896	3 514 868	312 382	2 443 272	3 202 566
20154	5 015 530	44	596 708	596 708	4 418 624	1 287 267	1 883 973	3 131 557	388 470	2 272 443	2 743 087	306 865	2 679 308	2 436 222
20161	4 752 267	58				157 912	157 912	4 584 355	1 027 337	1 185 249	3 587 016	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										954 623	954 623	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												
20181	3 980 406	54												

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	1 985 068	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	3 072 856	236 131	3 032 510	2 836 825	239 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981
20153	5 645 838	51	75 598	928 423	4 218 216	765 760	1 695 373	3 950 465	435 517	2 130 896	3 514 868	312 382	2 443 272	3 202 566
20154	5 015 530	44	596 708	596 708	4 418 624	1 287 267	1 883 973	3 131 557	388 470	2 272 443	2 743 087	306 865	2 679 308	2 436 222
20161	4 752 267	58				157 912	157 912	4 584 355	1 027 337	1 185 249	3 587 016	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										954 623	954 623	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												
20181	3 980 406	54												

Default Quarter	Default Amount	No Of Loans	2016 4			2017 1			2017 2			2017 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	93 640	1 795 593	1 604 473	21 794	1 817 347	1 582 679	62 862	1 870 039	1 529 987	58 691	1 928 730	1 471 296
20152	5 869 335	47	488 682	3 814 036	2 055 299	115 165	3 929 201	1 940 134	140 007	4 069 208	1 800 127	55 396	4 124 604	1 744 731
20153	5 645 838	51	37 895	2 481 167	3 164 671	644 592	3 125 759	2 520 079	97 486	3 223 254	2 422 584	91 051	3 314 305	2 331 533
20154	5 015 530	44	288 798	2 888 108	2 149 424	162 586	3 028 692	1 989 638	454 088	3 482 780	1 532 770	63 514	3 546 274	1 469 256
20161	4 752 267	58	241 223	1 798 507	2 952 760	110 657	1 909 354	2 842 903	539 618	2 446 982	2 303 285	40 970	2 489 952	2 262 315
20162	7 842 349	68	655 014	3 763 373	4 078 876	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	2 328 858	3 283 381	5 248 626	547 478	3 830 859	4 701 148	1 046 312	4 877 171	3 654 836	789 249	5 666 426	2 865 587
20164	5 518 606	61	662 185	652 185	4 866 421	509 264	1 161 449	4 257 177	777 855	1 939 304	3 579 303	144 399	2 083 703	3 434 903
20171	7 637 521	73				978 934	978 934	6 658 587	984 455	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												
20181	3 980 406	54												

Default Quarter	Default Amount	No Of Loans	2017 4			2018 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	17 027	1 845 757	1 454 269	10 018	1 955 775	1 444 251
20152	5 869 335	47	48 584	4 173 188	1 696 147	19 811	4 192 990	1 676 336
20153	5 645 838	51	141 761	3 456 066	2 189 772	14 142	3 470 208	2 175 630
20154	5 015 530	44	286 607	3 832 881	1 182 649	45 697	3 878 548	1 138 962
20161	4 752 267	58	18 862	2 508 814	2 245 453	19 821	2 528 635	2 225 632
20162	7 842 349	68	78 931	4 378 763	3 463 586	59 021	4 437 784	3 404 565
20163	8 532 007	64	55 331	5 721 751	2 810 256	36 421	5 758 172	2 773 835
20164	5 518 606	61	265 276	2 348 979	3 189 627	7 088	2 356 067	3 162 539
20171	7 637 521	73	344 279	2 982 457	4 655 064	265 228	3 247 683	4 389 838
20172	6 672 752	70	233 082	1 685 489	5 007 263	35 081	1 700 570	4 972 182
20173	6 371 583	74	959 171	1 388 203	4 981 389	543 786	1 933 989	4 427 694
20174	4 142 504	43	717 491	717 491	3 425 013	250 600	968 091	3 174 413
20181	3 980 406	54				113 859	113 859	3 866 547



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

**27. Priority of Payments**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

**Priority of Payments**

Available Distribution Amount	+	99 921 721,78	NOK	6 547 073,59	EUR
Senior Expenses	-	585 466,89	NOK		
Class A Notes Interest	-	326 917,90	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	884 917,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	53 293 179,00	NOK	6 547 073,59	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	-	590 701,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	339 503,34	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	3 530 978,64	NOK	-	EUR

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

**28. Transaction Costs**



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	585 466,89 NOK			
Interest accrued for the Period	1 802 535,90 NOK	326 917,90 NOK	884 917,00 NOK	590 701,00 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	1 802 535,90 NOK	326 917,90 NOK	884 917,00 NOK	590 701,00 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	339 503,34 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	339 503,34 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	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period from	26.02.2018 to 26.03.2018 = 28 days

**Swap Counterparty Data**

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

**Swap Data**

Swap Type	Cross Currency Swap
Swap Opening Balance	302 390 659,00 NOK 37 148 729,61 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,9500 %
1M Euribor (Notes, Swap)	-0,3700 %
Gross Amount Due to Swap Counterparty	53 620 096,90 NOK
Gross Amount Due from Swap Counterparty	6 547 073,59 EUR
EUR/NOK spot rate	N/A



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

**30. Contact Details**



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Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	41
Monthly Period	Feb 2018
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days