

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

**Cover Sheet Monthly Investor Report**



Reporting Date	30.08.2018	Following payment dates:	25.09.2018
Payment date	28.08.2018		25.10.2018
Period No	46		
Monthly Period	Jul 2018		
Interest Period	from 25.07.2018	to 28.08.2018	= 34 days
Cut-Off Date	31.07.2018		

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**1. Portfolio Information**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
<b>Outstanding receivables</b>			
<b>Opening balance</b>	<b>929 877 032,00</b>	<b>NOK</b>	<b>985 676 153,00</b> <b>NOK</b>
Scheduled Loan Principal Repayments	25 521 941,00	NOK	25 838 188,00
Prepayments	23 524 628,00	NOK	28 639 468,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	140 311,00	NOK	206 107,00
<b>Total Principal Payments Received</b>	<b>49 186 880,00</b>	<b>NOK</b>	<b>54 683 763,00</b> <b>NOK</b>
	-		-
New Defaulted Auto Loans in Period	945 246,00	NOK	1 370 059,00
<b>Total New Defaults</b>	<b>945 246,00</b>	<b>NOK</b>	<b>1 370 059,00</b> <b>NOK</b>
Capitalised Interest (due to Repayment Holidays)	273 000,00	NOK	254 701,00
<b>Closing Balance</b>	<b>880 017 906,00</b>	<b>NOK</b>	<b>929 877 032,00</b> <b>NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>			
Open	32 367 351,00	NOK	32 112 650,00
New	273 000,00	NOK	254 701,00
Close	<b>32 640 351,00</b>	<b>NOK</b>	<b>32 367 351,00</b> <b>NOK</b>
<b>Total revenue collections</b>			
Revenue and fees received on loan balances	5 294 232,00	NOK	5 434 045,00
Recoveries on loans in default	1 189 056,00	NOK	1 711 821,00
<b>Total Revenue Received in Period</b>	<b>6 483 288,00</b>	<b>NOK</b>	<b>7 145 866,00</b> <b>NOK</b>
<b># Loans</b>			
At beginning of period	10 064	Loans	10 493
Paid in Full	334	Loans	417
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	21	Loans	12
<b>At end of period</b>	<b>9 709</b>	<b>Loans</b>	<b>10 064</b> <b>Loans</b>
Weighted Average Loan Return	7,14 %		
Average NIBOR + Weighted Average Loan Threshold	3,82 %		

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**2. Amount Due for Distribution**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	46				
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Interest Period	from	25.07.2018	to	28.08.2018	= 34 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)	55 670 168,00	NOK	61 829 629,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
			2 657 746,00	EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
f. Other Amounts Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	-1 141,85	NOK	-971,13	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>96 039 084,15</b>	<b>NOK</b>	<b>2 657 746,00</b>	<b>EUR</b>
			<b>102 198 715,87</b>	<b>NOK</b>
				<b>6 854 928,87</b>
				<b>EUR</b>

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**3. Reserve Accounts**

Reporting Date	30.08.2018	
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**Note Balance**

Beginning of Period		929 877 032,00	NOK
End of Period		880 017 906,00	NOK

**Reserve Fund**

	<b>in %</b>		
Beginning of Period	2,9 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	2,9 %	26 913 372,00	NOK
Required Reserve Amount	2,9 %	26 913 372,00	NOK

**Liquidity Balance**

Beginning of Period	1,4 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,4 %	13 456 686,00	NOK
Required Reserve Amount	1,4 %	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	62 359 710,53	NOK
Cash Outflow	1 564 966,36	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	60 794 744,17	NOK
Required Commingling Reserve Fund	60 794 744,17	NOK

**CPI Reserve**

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

**Set-off from Deposits**

No borrowers whose loans were sold to Bilkreditt 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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**4. Performance Data**



**Note Balance**

Beginning of Period	929 877 032,00	NOK
End of Period	880 017 906,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	816 997 021,00	92,84 %	9 076
1-29 days past due	46 276 760,00	5,26 %	458
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	7 791 639,00	0,89 %	83
60-89 days past due	4 665 858,00	0,53 %	39
90-119 days past due	1 747 004,00	0,20 %	25
120-149 days past due	1 116 817,00	0,13 %	14
150-179 days past due	1 422 807,00	0,16 %	14
<b>Total Performing and Delinquent</b>	<b>880 017 906,00</b>	<b>100,00 %</b>	<b>9 709</b>

Current Period Defaults	945 246,00	21
Cumulative Defaults	84 298 539,00	830
Current Period Recoveries	1 189 056,00	
Cumulative Recoveries	42 302 282,00	

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class B	Class B	Class C	Class C
<b>General Note Information</b>						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	Aaa(sf)/AAA(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		2 657 743,49 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	96 039 084,15 NOK					
Amortisation	49 859 126,00 NOK					
Redemption per Class		2 657 743,49 EUR	28 225 094,00 NOK	- NOK	- NOK	- NOK
Redemption per Note		371,71 EUR	50 856,03 NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	880 017 906,00 NOK	- EUR	526 774 906,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		0,00 %	59,86 %	0,00 %	40,11 %	0,03 %
Current Pool Factor		-	0,95	-	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,3690 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,8100 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	34					
Principal Outstanding per Note Beginning of Period		371,71 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		371,71 EUR	50 856,03 NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		- EUR	949 143,97 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,00 EUR	1 803,89 NOK	- NOK	1 898,33 NOK	1,90 NOK
Interest Payment	1 671 751,43 NOK	2,51 EUR	1 001 158,00 NOK	- NOK	670 111,70 NOK	461,30 NOK
Interest Payment per Note		0,00 EUR	1 803,89 NOK	- NOK	1 898,33 NOK	1,90 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		108,22 %	48,36 %		8,22 %	
Current CE (excl. Excess Spread)		104,59 %	44,73 %		4,59 %	

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

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



Reporting Date 30.08.2018  
 Payment date 28.08.2018  
 Period No 46  
 Monthly Period Jul 2018  
 Interest Period : 25.07.2018 to 28.08.2018 = 34 days

Transaction Role	Counterparty	Rating Triggers								Trigger Breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current					
Issuer	Bilkreditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer	Santander Consumer Bank AS		No rating		P-2		No rating		A3	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-1	P-1 Review for possible Downgrade	P-1	A Credit watch negative	A	A2 Review for possible Downgrade	A2	N	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount standing to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-1	N/A	P-1	BBB- Credit Watch Negative	A	Baa2 Review for possible Downgrade	A2	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-1	N/A	P-1	BB+ Credit watch Negative	A	Baa3 Review for possible Downgrade	A2	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1	P-2	P-1	A-	A	A3	A1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paying Agent and related roles	Bank of New York Mellon			A-1		P-1		A		A1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1		P-1		A		A1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1		P-1		A		A1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa2	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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**7.a Original Portfolio Principal Balance**



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	46		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days

Average amount - all: 195 694

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



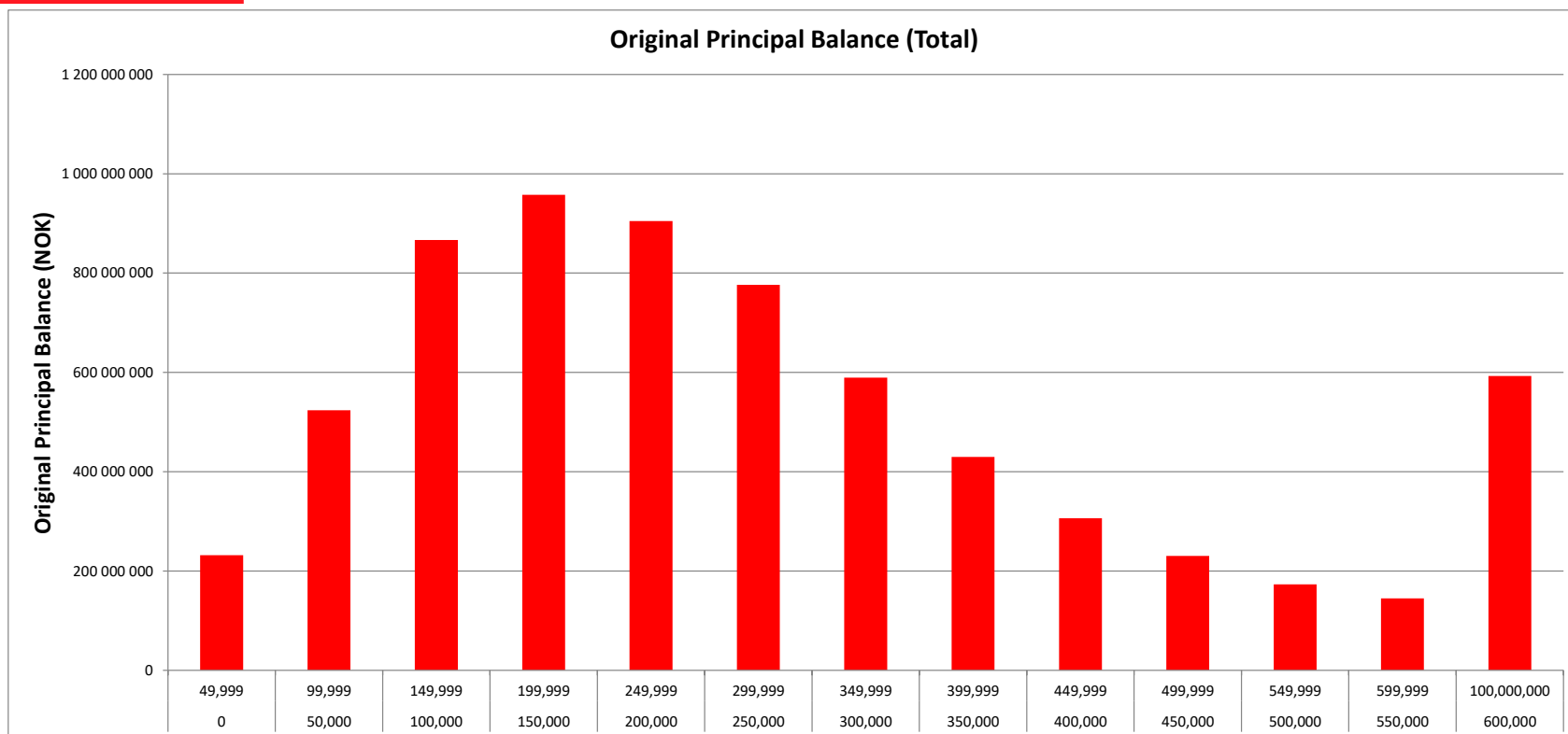
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**7.b Original Principal Balance Graph**

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**Original Principal Balance (Total)**



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**8.a Outstanding Principal Balance**



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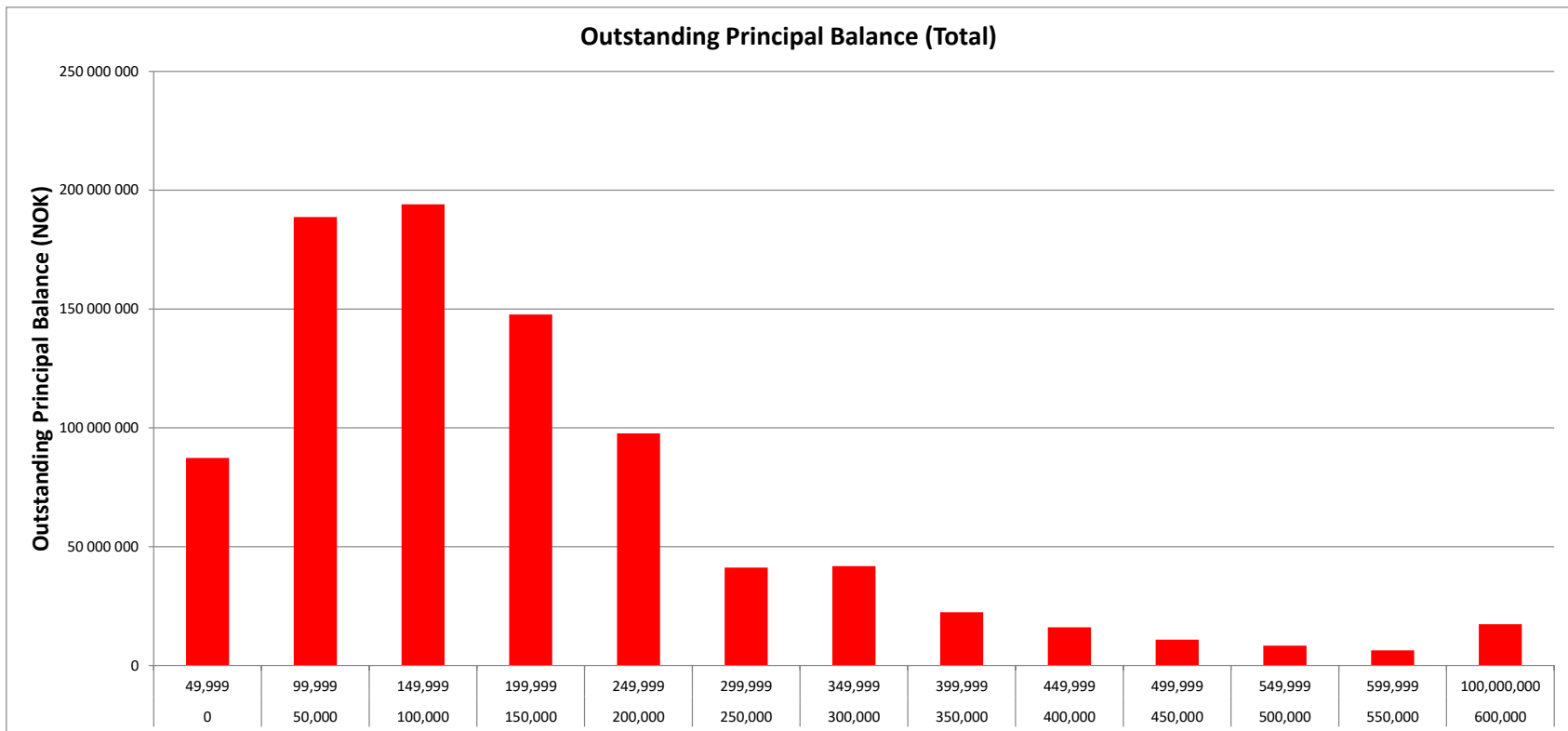
Average amount - all: 90 639

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	3 812	87 330 749	9,92 %	39,26 %	17,5	53,2	
50 000	99 999	2 556	188 712 457	21,44 %	26,33 %	32,5	53,3	
100 000	149 999	1 591	194 070 387	22,05 %	16,39 %	40,2	53,3	
150 000	199 999	860	147 702 214	16,78 %	8,86 %	49,2	52,9	
200 000	249 999	439	97 667 514	11,10 %	4,52 %	54,7	52,8	
250 000	299 999	152	41 187 177	4,68 %	1,57 %	59,7	52,8	
300 000	349 999	130	41 817 303	4,75 %	1,34 %	60,5	53,0	
350 000	399 999	60	22 424 655	2,55 %	0,62 %	65,6	53,4	
400 000	449 999	38	16 045 927	1,82 %	0,39 %	66,3	53,3	
450 000	499 999	23	10 890 351	1,24 %	0,24 %	65,3	52,5	
500 000	549 999	16	8 382 807	0,95 %	0,16 %	66,8	52,2	
550 000	599 999	11	6 389 711	0,73 %	0,11 %	64,2	53,2	
600 000	100 000 000	21	17 396 654	1,98 %	0,22 %	62,9	52,9	
Total		9 709	880 017 906	100 %	100 %	43,6	53,1	

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



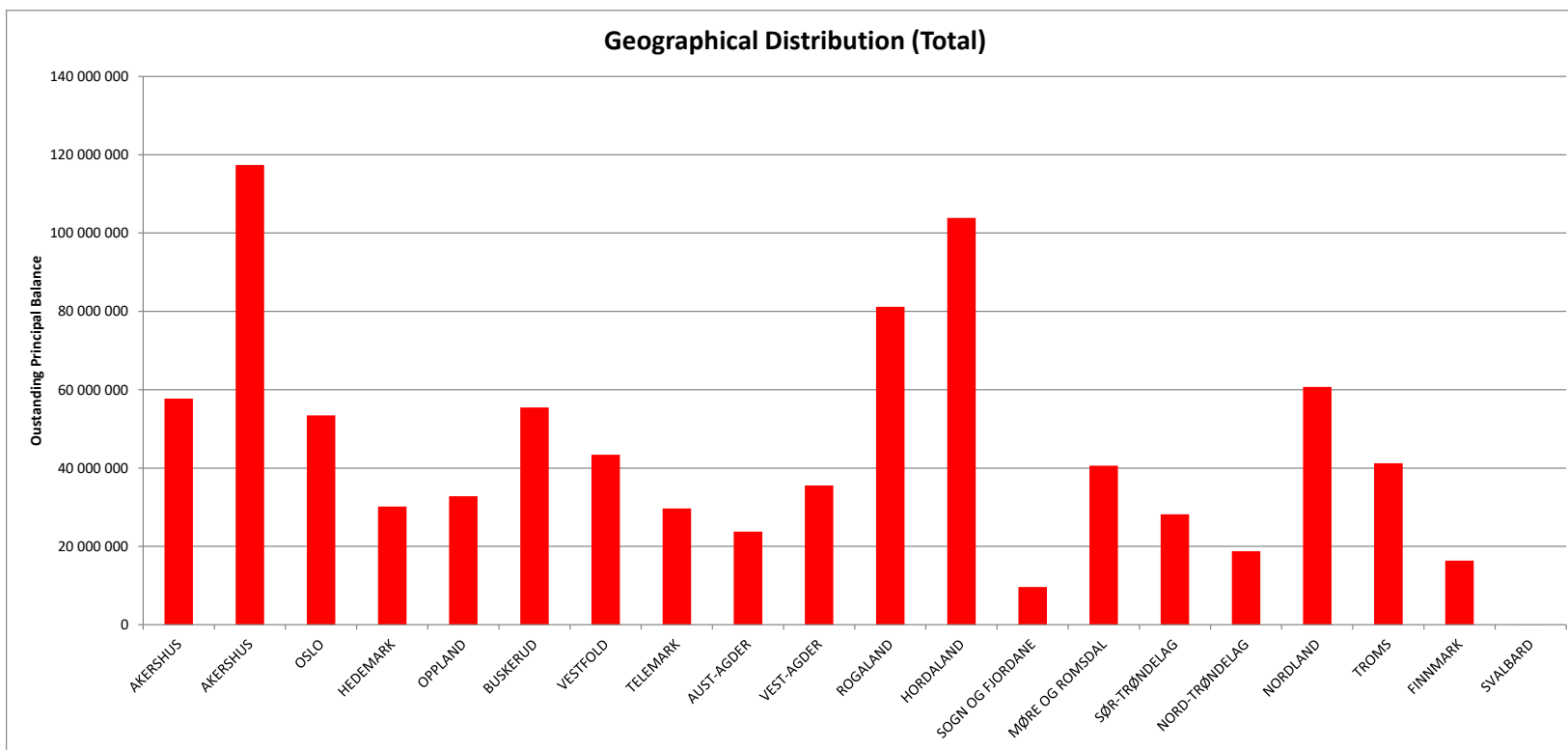
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TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning		
0100	635	57 751 734	6,56 %	6,54 %	AKERSHUS	44,9	53,4		
0200	1 293	117 388 693	13,34 %	13,32 %	AKERSHUS	42,7	53,1		
0300	595	53 463 022	6,08 %	6,13 %	OSLO	43,0	53,1		
0400	407	30 152 844	3,43 %	4,19 %	HEDEMARK	39,2	52,8		
0500	390	32 793 825	3,73 %	4,02 %	OPPLAND	41,5	53,3		
0600	656	55 465 805	6,30 %	6,76 %	BUSKERUD	41,0	53,0		
0700	511	43 383 837	4,93 %	5,26 %	VESTFOLD	42,8	53,1		
0800	378	29 693 747	3,37 %	3,89 %	TELEMARK	38,3	53,1		
0900	247	23 784 511	2,70 %	2,54 %	AUST-AGDER	47,4	52,7		
1000	385	35 543 128	4,04 %	3,97 %	VEST-AGDER	43,0	53,3		
1100	845	81 166 923	9,22 %	8,70 %	ROGALAND	45,5	53,3		
1200	1 058	103 888 202	11,81 %	10,90 %	HORDALAND	44,9	53,1		
1400	109	9 621 517	1,09 %	1,12 %	SOGN OG FIORDANE	43,0	53,1		
1500	413	40 623 631	4,62 %	4,25 %	MØRE OG ROMSDAL	45,1	53,2		
1600	331	28 175 687	3,20 %	3,41 %	SØR-TRØNDELAG	44,8	53,4		
1700	232	18 749 716	2,13 %	2,39 %	NORD-TRØNDELAG	40,4	53,5		
1800	658	60 690 853	6,90 %	6,78 %	NORDLAND	44,3	53,1		
1900	413	41 247 060	4,69 %	4,25 %	TROMS	48,0	52,5		
2000	152	16 367 688	1,86 %	1,57 %	FINNMARK	43,8	52,6		
2100	1	65 483	0,01 %	0,01 %	SVALBARD	65,0	58,0		
Total:	9 709	880 017 906	100 %	100 %		43,6	53,1		

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

**9.b Geographical Distribution Graph**

Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	46				
Monthly Period	Jul 2018				
Interest Period	from 25.07.2018	to 28.08.2018	=	34 days	



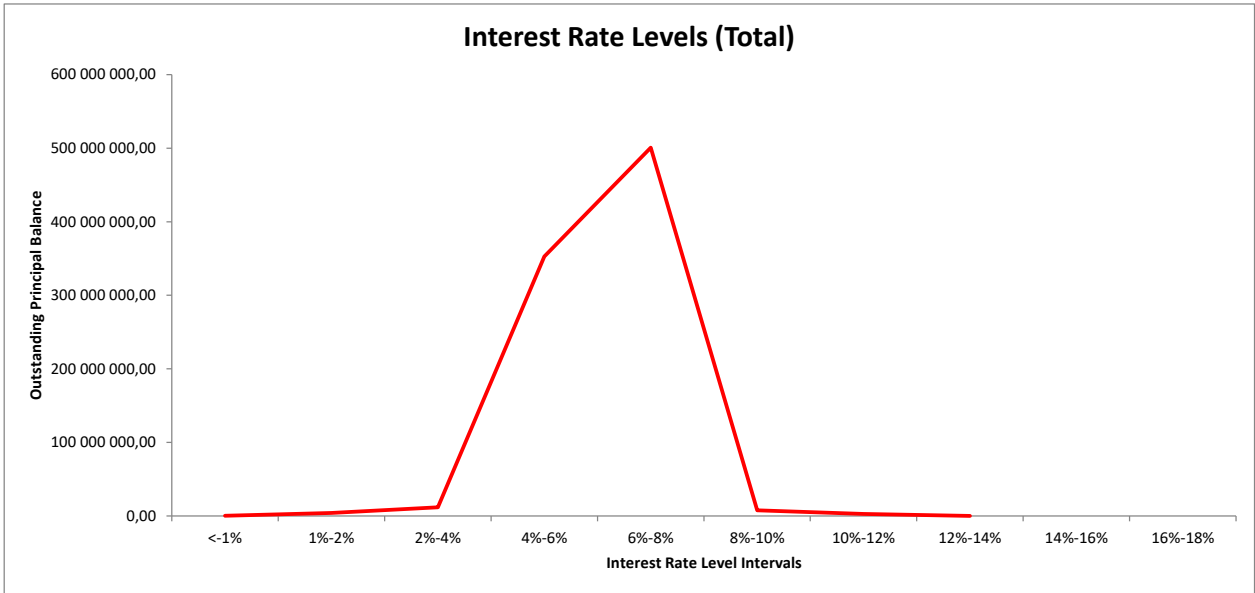


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**11.a Remaining Terms**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	2 755	66 218 663	7,52 %	8,9	52,6
	13		24	948	50 778 533	5,77 %	19,3	53,0
	25		36	3 045	265 691 401	30,19 %	32,2	53,3
	37		48	1 565	202 160 289	22,97 %	43,0	53,1
	49		60	349	61 459 297	6,98 %	53,4	52,8
	61		72	905	192 561 416	21,88 %	68,1	53,3
	73		84	137	39 365 159	4,47 %	75,9	52,0
	85		96	4	1 638 351	0,19 %	88,0	49,8
	97		108	1	144 797	0,02 %	118,0	49,0
	109		120	0	0 <sup>0</sup>		0,0	0,0
	121							
	Total			9 709	880 017 906	100 %	43,6	53,1

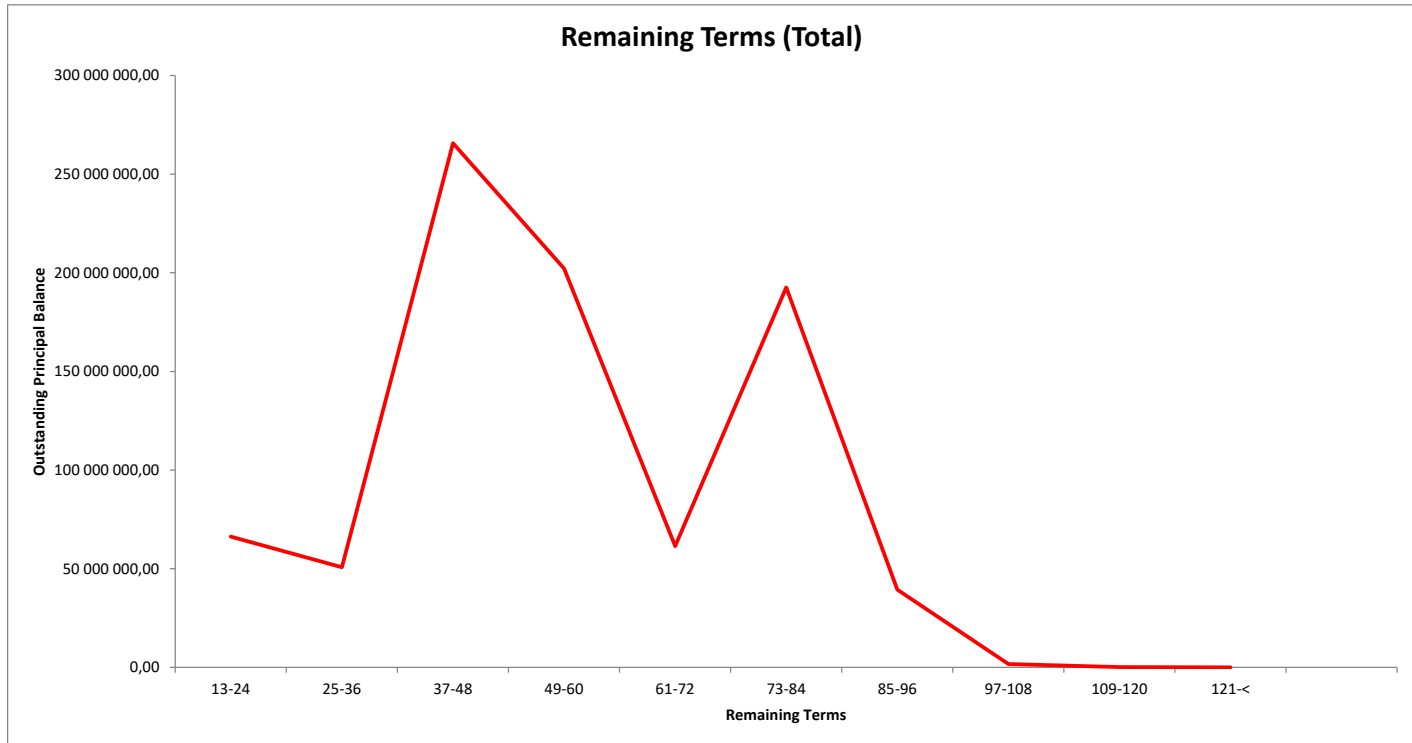


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	46				
Monthly Period	Jul 2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days

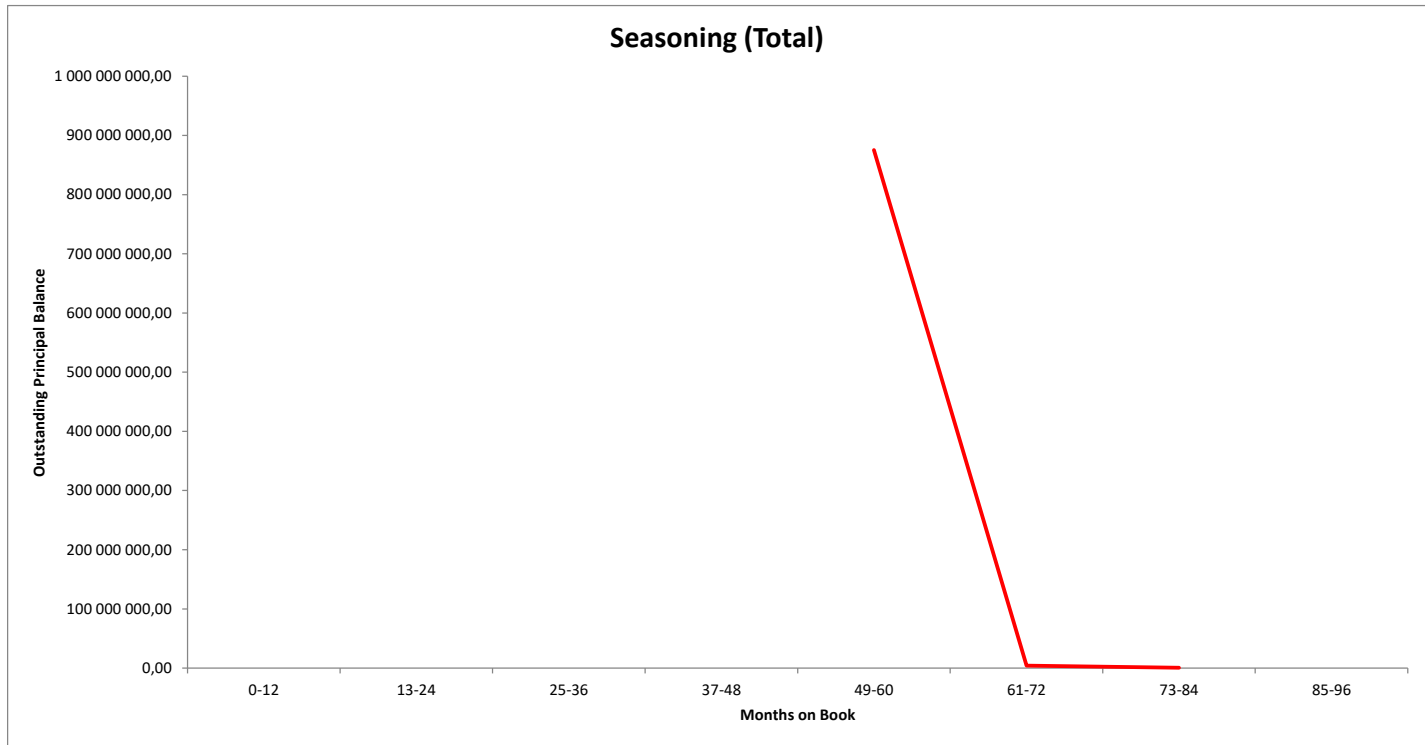
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36					
	37		48					
	49		60	9 650	875 285 364	99,46 %	44	53
	61		72	57	4 144 512	0,47 %	38	63
	73		84	2	588 030	0	71	75
	85		96					
	Total			9 709	880 017 906	100,00 %	43,6	53,1

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

**12.b Seasoning**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days



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

**13.a Vehicle type**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

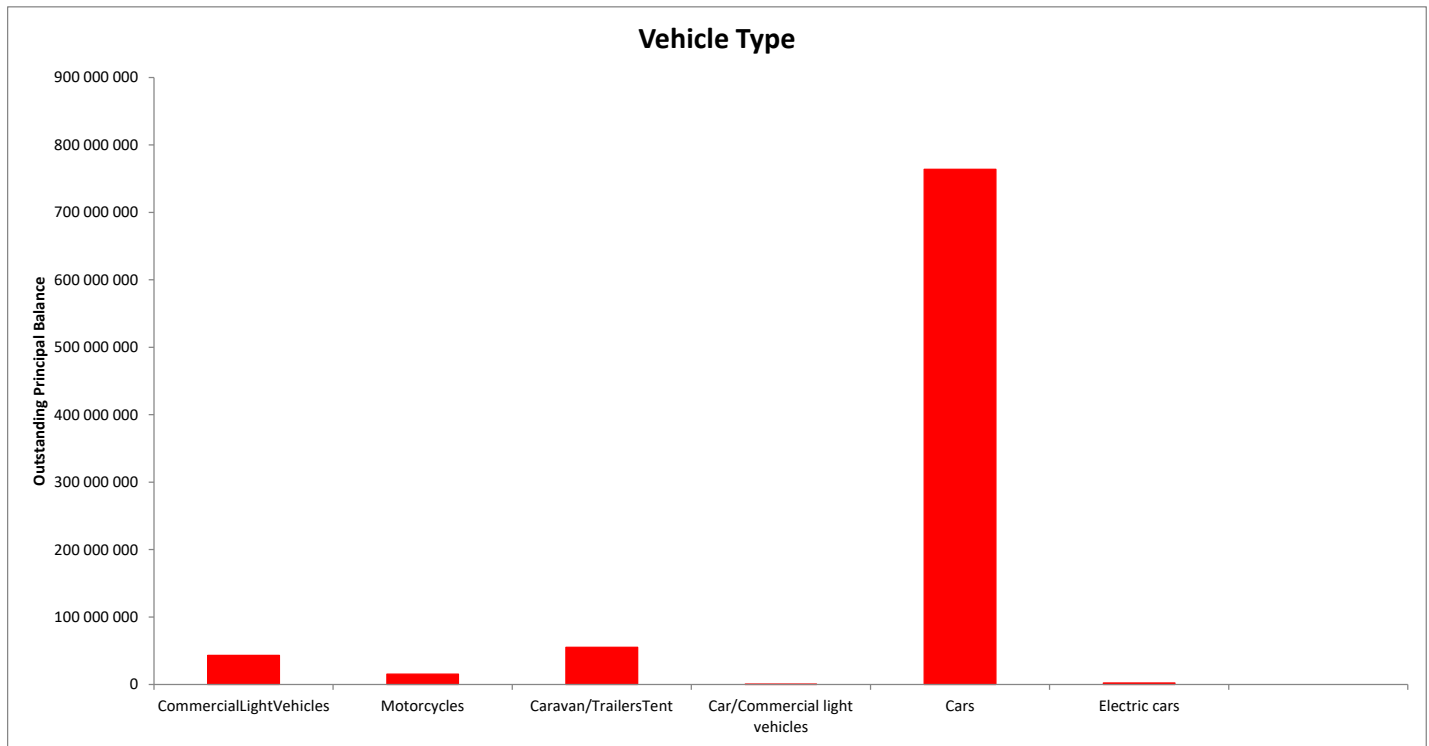
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	655	43 206 248	4,91 %	32,5	53,0
	Motorcycles	283	15 321 861	1,74 %	39,1	52,1
	Caravan/TrailersTent	483	55 118 348	6,26 %	55,0	52,1
	Car/Commercial light vehicles	3	320 442	0,04 %	27,9	53,4
	Cars	8 264	763 902 619	86,81 %	43,5	53,2
	Electric cars	21	2 148 388	0,24 %	46,7	52,4
		9 709	880 017 906	100 %	43,6	53,1

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

**13.b Vehicle type**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018 to 28.08.2018 = 34 days



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

**14.a Hybrid loans**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		29	5 812 313	0,66 %	10,1	53,6
Standard		9 680	874 205 593	99,34 %	43,8	53,1
Total		9 709	880 017 906	100 %	43,6	53,1

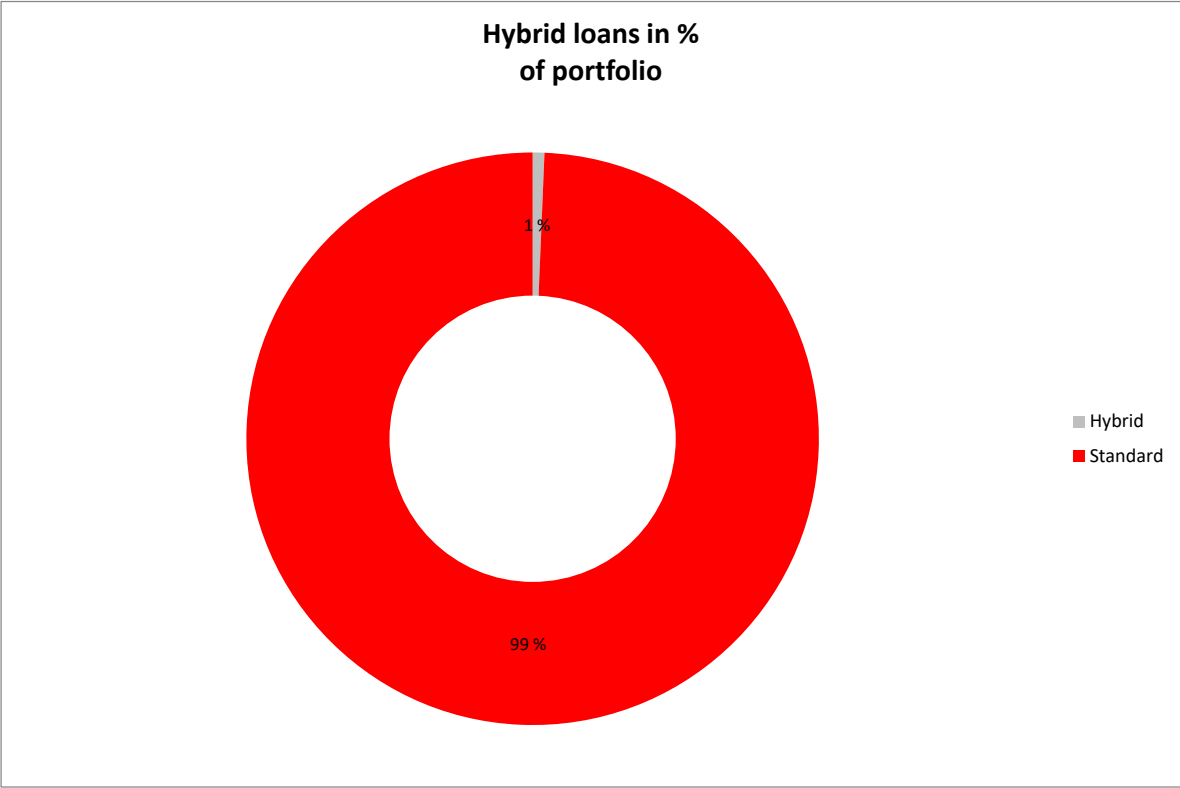
Santander Consumer Bank AS  
Strandveien 18  
PO Box 177  
N-1325 Lysaker  
Tel.: +47 21 08 30 00  
Fax.: +47 21 08 33 68

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

**14.b Hybrid loans**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018
	to	28.08.2018
	=	34 days





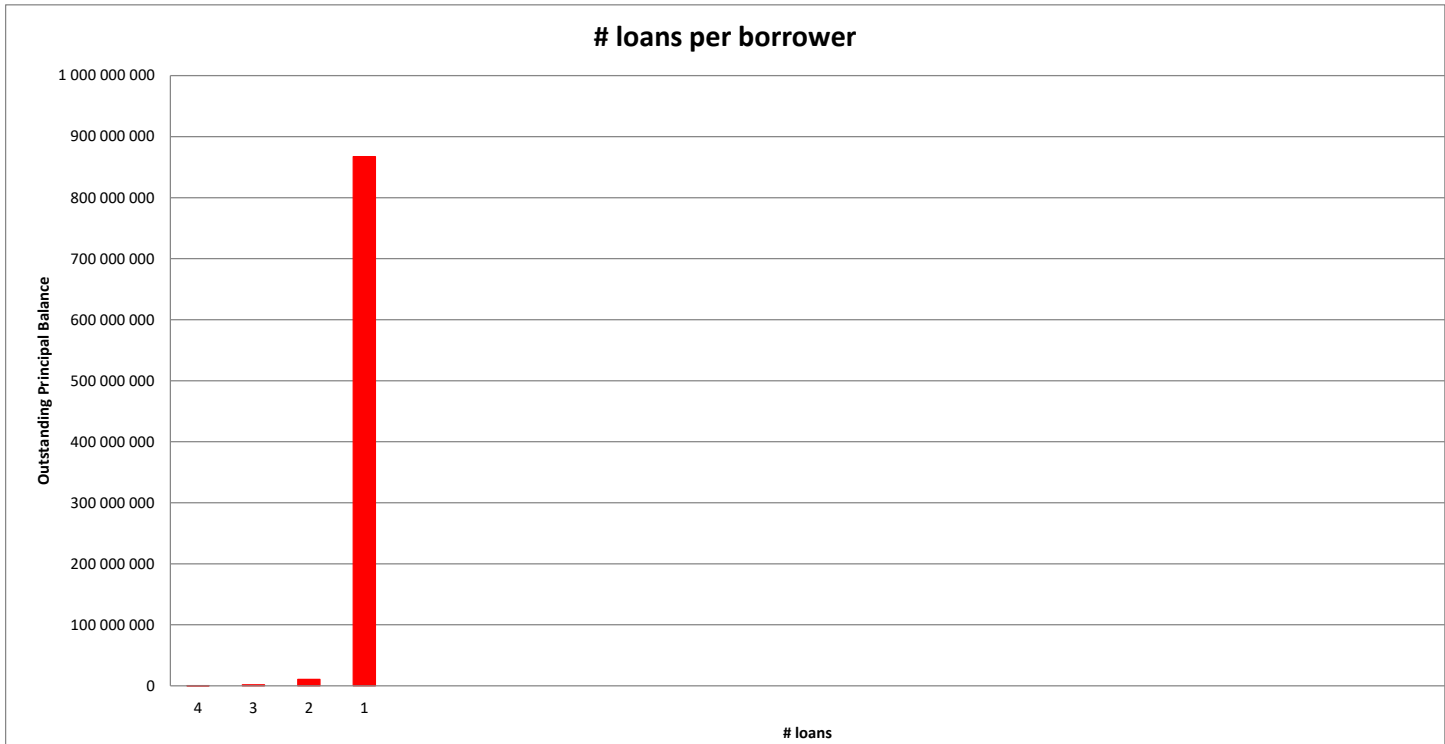


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018 to 28.08.2018 = 34 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from 25.07.2018	to 28.08.2018 = 34 days

TOTAL						
Period	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	880 017 906	853 627 087	26 390 819	4 284 693	5,84 %	97,00 %
2	853 627 087	825 198 009	28 429 078	4 157 695	5,84 %	93,77 %
3	825 198 009	797 151 727	28 046 282	4 016 008	5,84 %	90,58 %
4	797 151 727	770 465 811	26 685 916	3 881 048	5,84 %	87,55 %
5	770 465 811	743 012 017	27 453 794	3 743 959	5,83 %	84,43 %
6	743 012 017	717 101 370	25 910 647	3 613 709	5,84 %	81,49 %
7	717 101 370	692 043 960	25 057 410	3 487 092	5,84 %	78,64 %
8	692 043 960	666 889 464	25 154 496	3 360 204	5,83 %	75,78 %
9	666 889 464	643 492 561	23 396 903	3 240 959	5,83 %	73,12 %
10	643 492 561	621 099 640	22 392 921	3 126 230	5,83 %	70,58 %
11	621 099 640	599 669 412	21 430 229	3 016 267	5,83 %	68,14 %
12	599 669 412	579 436 379	20 233 033	2 911 753	5,83 %	65,84 %
13	579 436 379	559 436 320	20 000 058	2 812 848	5,83 %	63,57 %
14	559 436 320	539 536 997	19 899 323	2 714 686	5,82 %	61,31 %
15	539 536 997	519 806 279	19 730 718	2 616 933	5,82 %	59,07 %
16	519 806 279	500 248 590	19 557 689	2 520 170	5,82 %	56,85 %
17	500 248 590	480 843 776	19 404 805	2 424 232	5,82 %	54,64 %
18	480 843 776	461 614 131	19 229 645	2 329 002	5,81 %	52,46 %
19	461 614 131	442 513 841	19 100 290	2 234 689	5,81 %	50,28 %
20	442 513 841	423 620 652	18 893 189	2 140 927	5,81 %	48,14 %

Amortization profile (first 20 periods)

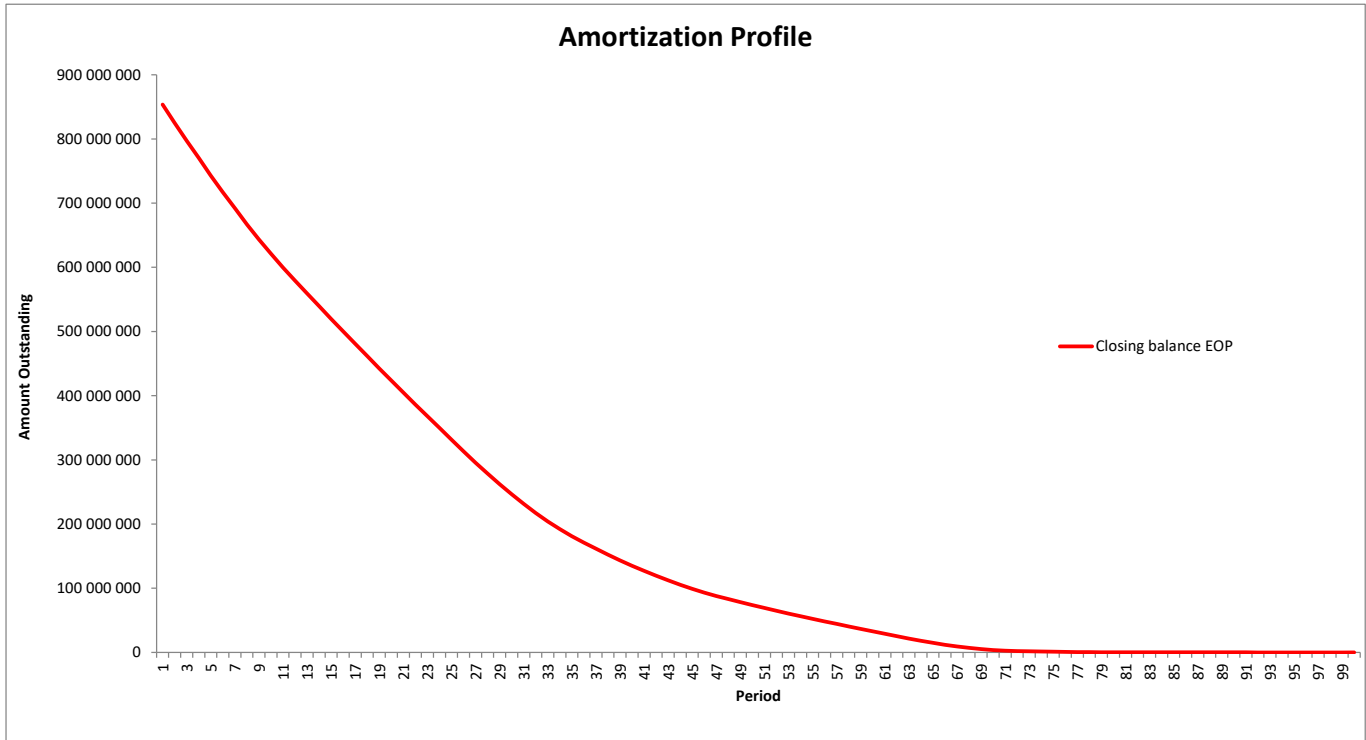
Santander Consumer Bank AS  
Strandveien 18  
PO Box 177  
N-1325 Lysaker  
Tel.: +47 21 08 30 00  
Fax.: +47 21 08 33 68

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

**16.b Amortization Profile**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	46	
Monthly Period	Jul 2018	
Interest Period	from	25.07.2018 to 28.08.2018 = 34 days



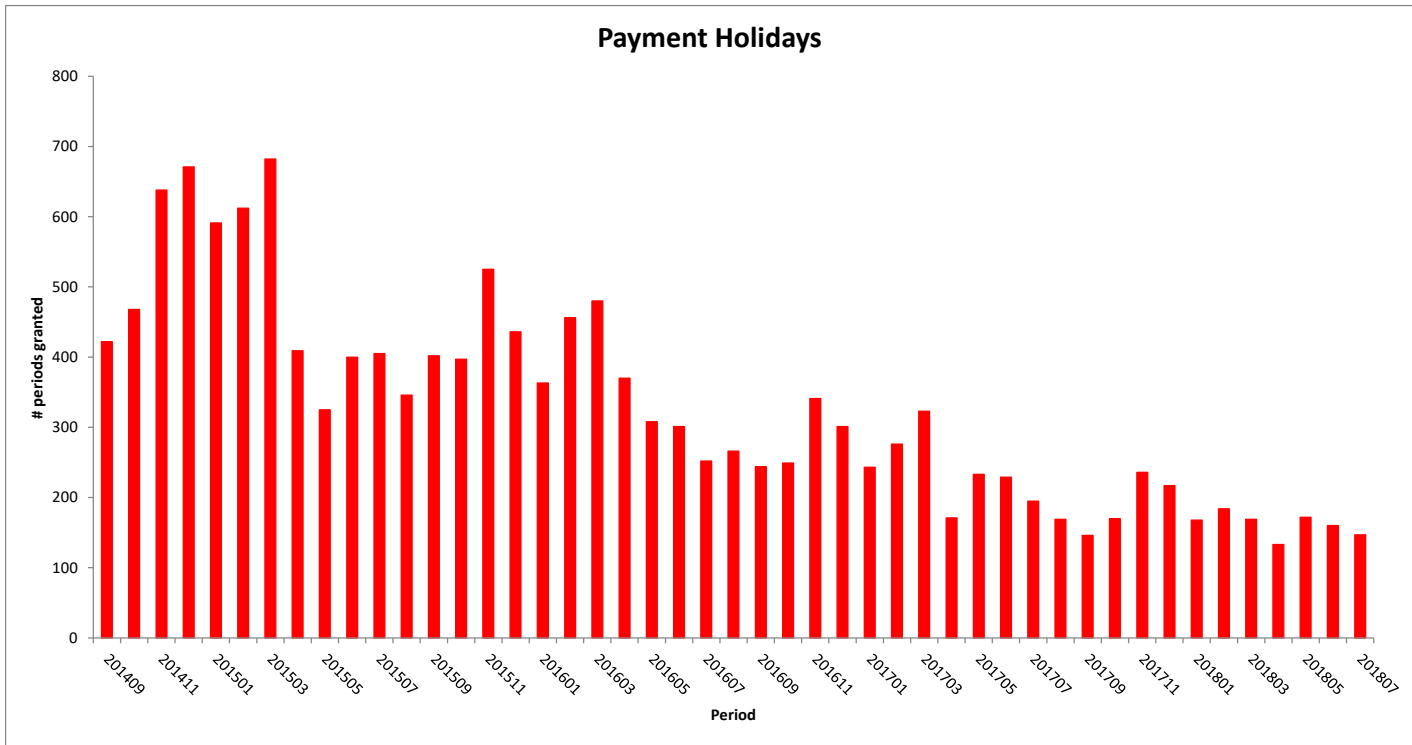


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	46				
Monthly Period	Jul 2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days



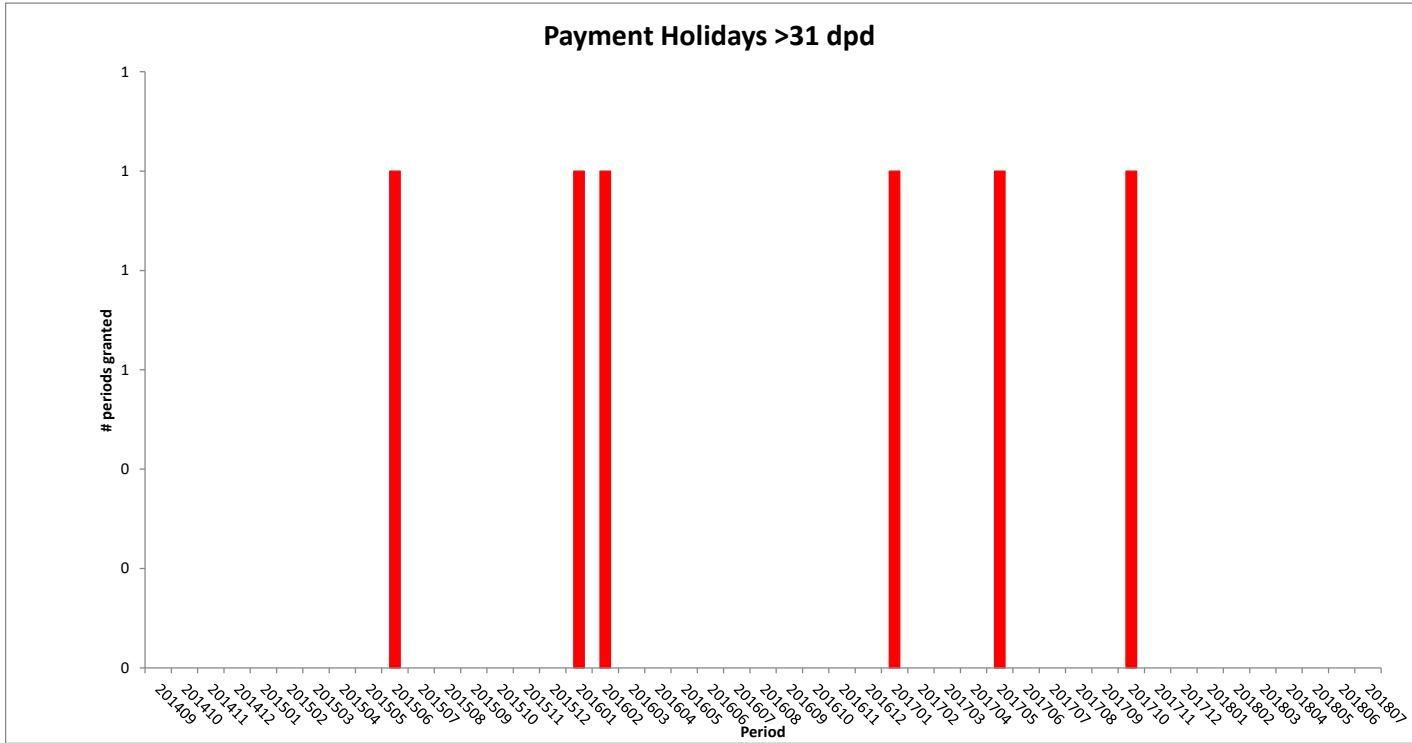


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

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



Reporting Date	30.08.2018					
Payment date	28.08.2018					
Period No	46					
Monthly Period	Jul 2018					
Interest Period	from	25.07.2018	to	28.08.2018	=	34 days



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

**19.a Dynamic Interest rate**



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	46
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 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 %
201609	2 596 536 827	5,65 %
201610	2 482 672 126	5,65 %
201611	2 370 161 805	5,65 %
201612	2 276 170 623	5,65 %
201701	2 169 829 447	5,66 %
201702	2 086 706 482	5,66 %
201703	1 991 812 656	5,66 %
201704	1 912 161 705	5,66 %
201705	1 820 010 265	5,66 %
201706	1 724 029 889	5,66 %
201707	1 640 542 649	5,67 %
201708	1 554 479 537	5,82 %
201709	1 478 240 232	5,82 %
201710	1 400 640 636	5,82 %
201711	1 328 438 434	5,82 %
201712	1 269 292 661	5,82 %
201801	1 210 633 659	5,82 %
201802	1 157 340 480	5,82 %
201803	1 101 183 457	5,82 %
201804	1 048 355 502	5,81 %
201805	985 676 153	5,82 %
201806	929 877 032	5,82 %
201807	880 017 906	6,01 %

Interest rate evolution

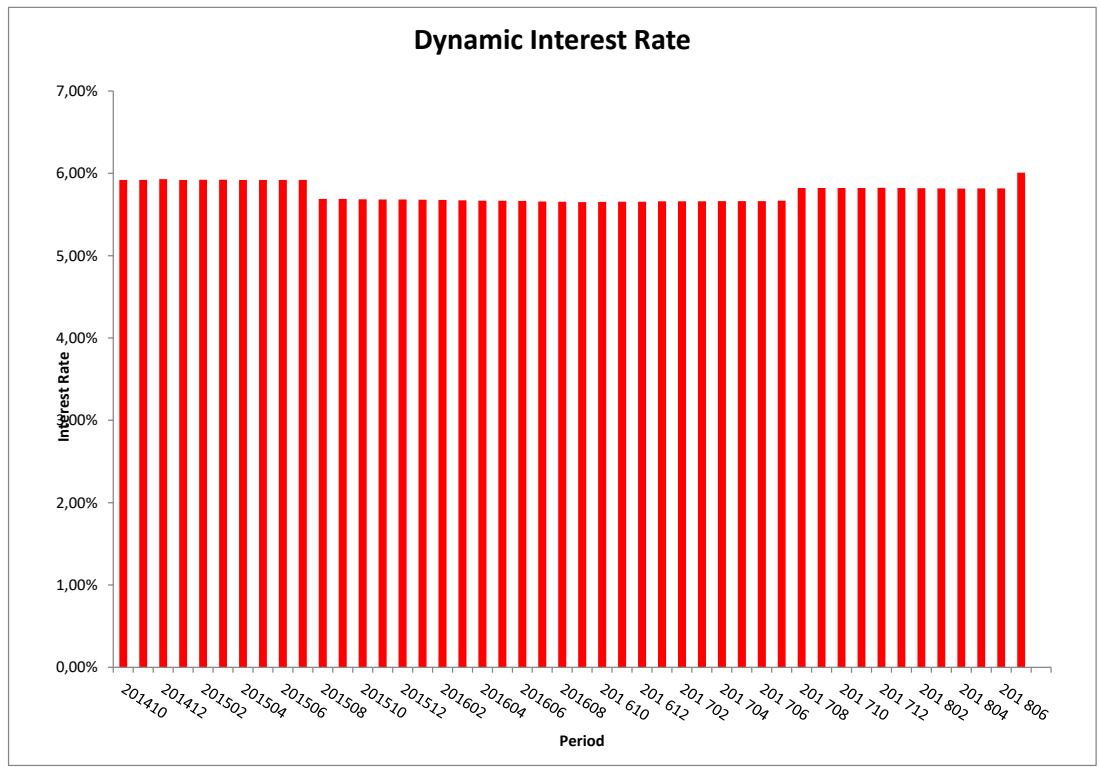


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	46		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days



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

**20.a Borrower Type**



Reporting Date		30.08.2018	
Payment date		28.08.2018	
Period No		46	
Monthly Period		Jul 2018	
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days

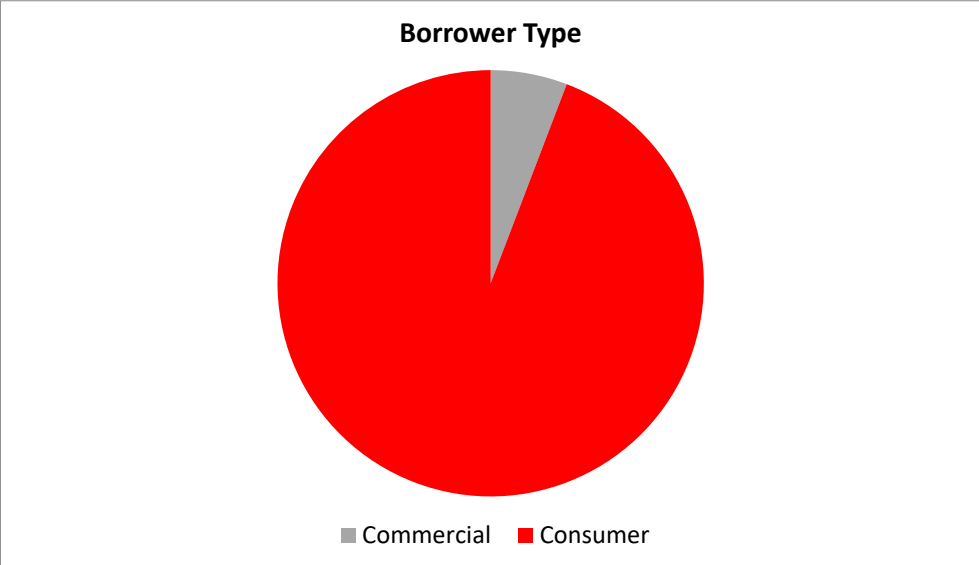
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	644	51 096 776	5,81 %	31,2	52,8
	Consumer	9 065	828 921 130	94,19 %	44,4	53,1
	Total	9 709	880 017 906	100 %	43,6	53,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	46
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



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

**21.a Vehicle Condition**



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	46
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days

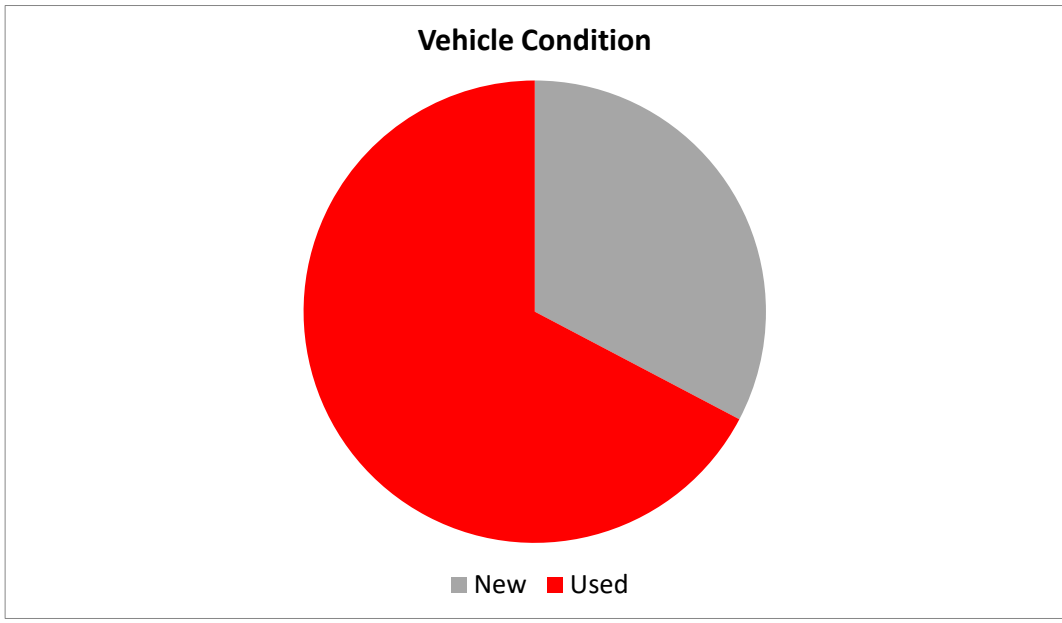
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 363	287 816 867	32,71 %	46,7	53,2
	Used	7 346	592 201 039	67,29 %	42,1	53,1
		9 709	880 017 906	100 %	43,6	53,1

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

**21.b Vehicle Condition**



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	46
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	46		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days

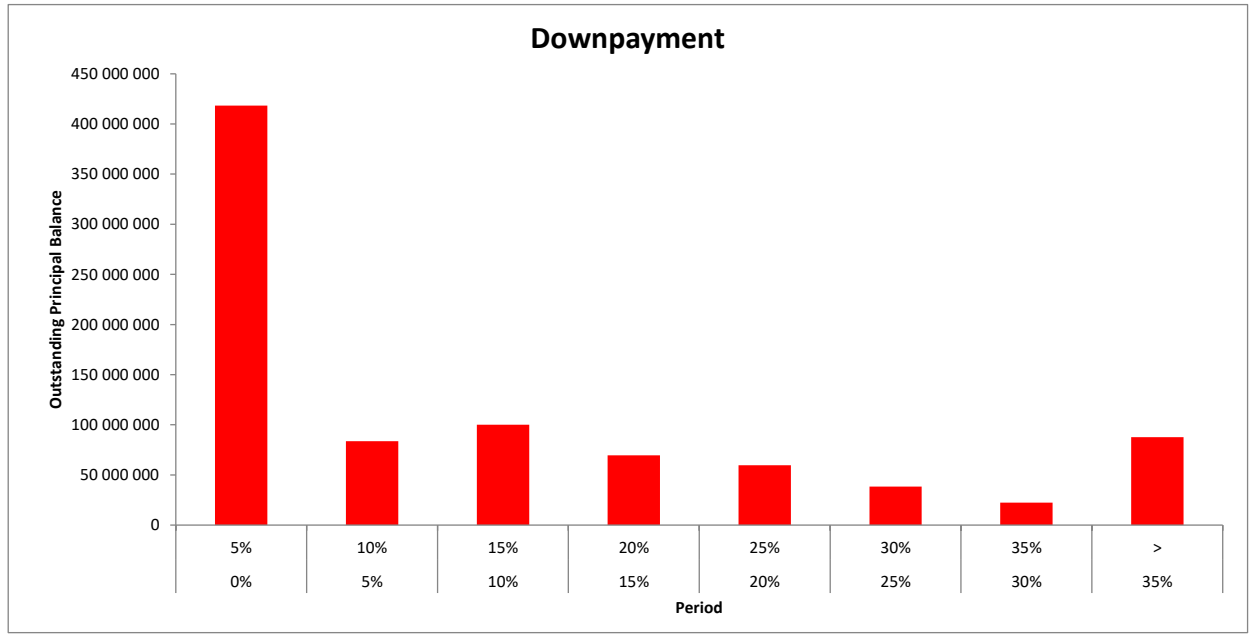
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	4 320	418 417 115	47,55 %	43,2	53,1	
	5 %	10 %	806	83 611 851	9,50 %	44,3	53,2	
	10 %	15 %	1 005	100 141 220	11,38 %	44,9	53,1	
	15 %	20 %	732	69 551 182	7,90 %	45,7	53,1	
	20 %	25 %	655	59 746 004	6,79 %	45,0	53,2	
	25 %	30 %	437	38 442 270	4,37 %	45,0	53,0	
	30 %	35 %	289	22 435 364	2,55 %	44,5	52,8	
	35 %	>	1 465	87 672 900	9,96 %	39,9	53,0	
			9 709	880 017 906	100 %	43,6	53,1	

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

**22.b Downpayment**



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	46		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days



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

**23.a Repayment Type**



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	46
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days

Repayment Type	TOTAL				
	Repayment Type	No	Outstanding balance	%	WA months to maturity
Annuity	9 639	874 094 514	99,33 %	43,7	53,1
Serial	70	5 923 392	0,67 %	29,2	53,3
	9 709	880 017 906	100 %	43,6	53,1

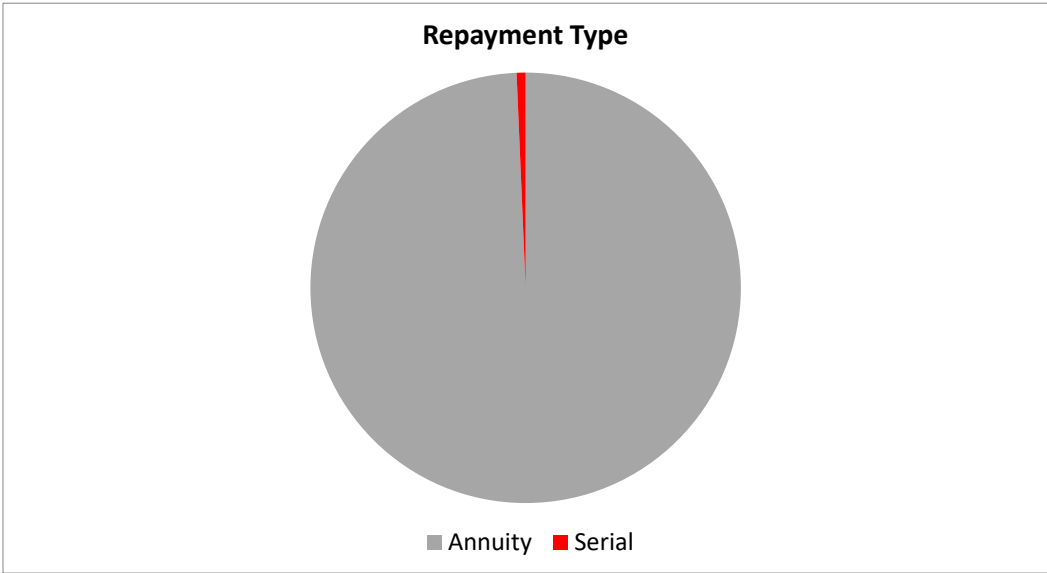


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date		30.08.2018	
Payment date		28.08.2018	
Period No		46	
Monthly Period		Jul 2018	
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days

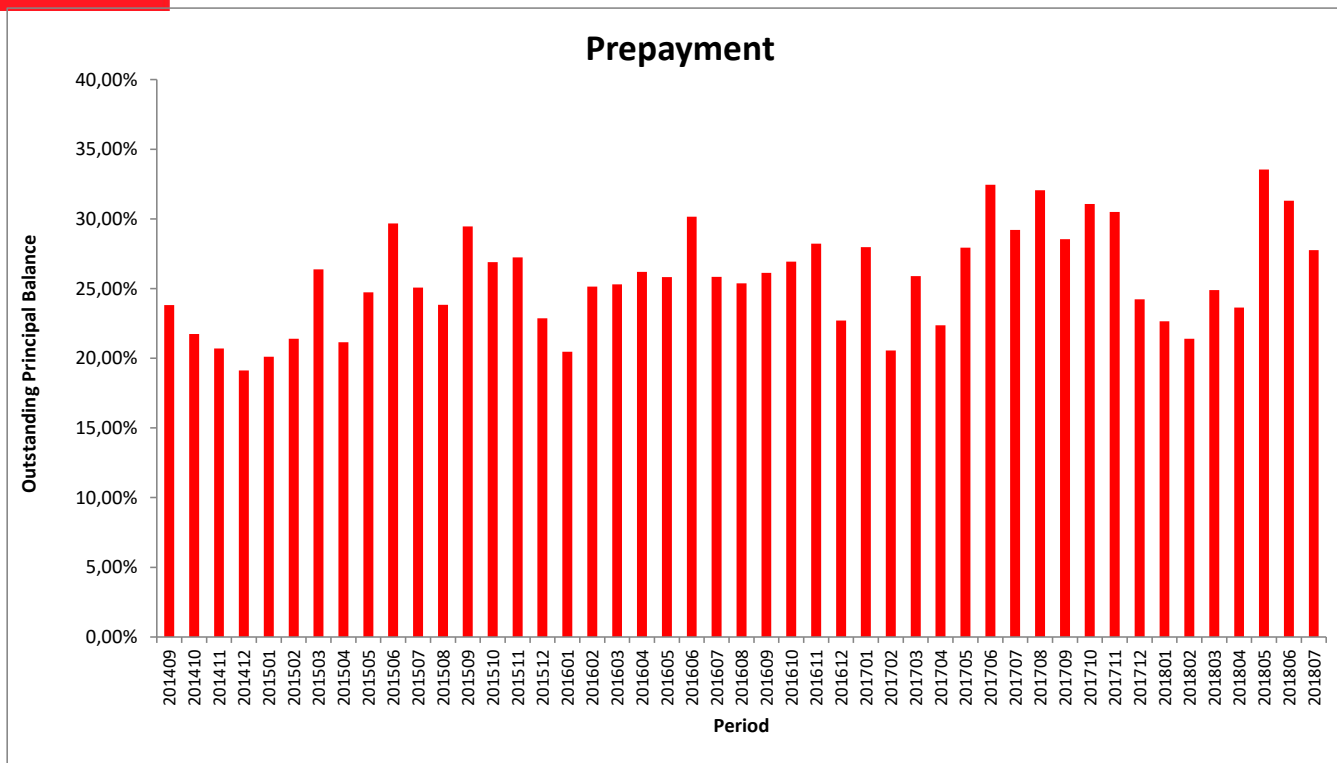




**Bilkreditt 6 DAC  
Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	46		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days



**Bilkredit 6 DAC**  
**Monthly Investor Report**

**25. Defaults, Recoveries and Losses by Quarter of Default**

Reporting Date: 30.08.2018  
 Payment date: 28.08.2018  
 Period No: 46  
 Monthly Period: Jul 2018  
 Interest Period: from 25.07.2018 to 28.08.2018 = 34 days



Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2014			2015			2016			2017		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014	605 211	1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	
2015	3 400 026	24	57 202	1 424 956	1 965 056	48 543	1 481 901	1 913 025	1 97 523	1 678 824	1 721 202	23 069	1 701 913	1 688 113	
2016	5 869 335	47	577 913	2 796 379	3 072 956	286 131	3 032 510	2 836 826	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981	
2017	5 645 838	51	751 596	929 623	4 716 215	765 750	1 695 373	3 950 465	435 517	2 130 890	3 514 848	312 382	2 443 272	3 292 568	
2018	5 015 530	44	596 706	696 706	4 418 824	1 287 267	1 889 873	3 131 557	388 470	2 272 443	2 743 067	308 605	2 579 308	2 436 222	
2019	4 792 267	56	241 229	1 795 507	2 163 763	113 857	1 909 364	2 443 903	1 027 337	1 182 249	3 607 018	372 029	1 571 278	3 164 989	
2020	7 842 349	68	605 014	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	
2021	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	5 666 420	2 885 587	
2022	5 518 606	61	652 185	652 185	4 866 421	8 866 421	1 161 449	4 387 157	777 855	1 939 304	3 579 302	144 399	2 083 703	3 441 903	
2023	7 637 551	73	11 223	1 795 507	2 163 763	113 857	1 909 364	2 443 903	984 453	1 983 387	6 614 134	674 791	2 681 178	4 989 343	
2024	6 672 752	70	-	-	-	-	-	-	619 297	619 297	6 053 455	813 110	1 432 407	5 240 345	
2025	6 371 983	74	-	-	-	-	-	-	-	-	-	-	434 027	5 937 556	
2026	4 142 504	43	-	-	-	-	-	-	-	-	-	-	-	-	
2027	5 693 644	79	-	-	-	-	-	-	-	-	-	-	-	-	
2028	5 418 120	52	-	-	-	-	-	-	-	-	-	-	-	-	
2029	5 45 246	21	-	-	-	-	-	-	-	-	-	-	-	-	

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2014			2015			2016			2017		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014	605 211	1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	
2015	3 400 026	24	57 202	1 424 956	1 965 056	48 543	1 481 901	1 913 025	1 97 523	1 678 824	1 721 202	23 069	1 701 913	1 688 113	
2016	5 869 335	47	577 913	2 796 379	3 072 956	286 131	3 032 510	2 836 826	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981	
2017	5 645 838	51	751 596	929 623	4 716 215	765 750	1 695 373	3 950 465	435 517	2 130 890	3 514 848	312 382	2 443 272	3 292 568	
2018	5 015 530	44	596 706	696 706	4 418 824	1 287 267	1 889 873	3 131 557	388 470	2 272 443	2 743 067	308 605	2 579 308	2 436 222	
2019	4 792 267	56	241 229	1 795 507	2 163 763	113 857	1 909 364	2 443 903	1 027 337	1 182 249	3 607 018	372 029	1 571 278	3 164 989	
2020	7 842 349	68	605 014	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	
2021	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	5 666 420	2 885 587	
2022	5 518 606	61	652 185	652 185	4 866 421	8 866 421	1 161 449	4 387 157	777 855	1 939 304	3 579 302	144 399	2 083 703	3 441 903	
2023	7 637 551	73	11 223	1 795 507	2 163 763	113 857	1 909 364	2 443 903	984 453	1 983 387	6 614 134	674 791	2 681 178	4 989 343	
2024	6 672 752	70	-	-	-	-	-	-	619 297	619 297	6 053 455	813 110	1 432 407	5 240 345	
2025	6 371 983	74	-	-	-	-	-	-	-	-	-	-	434 027	5 937 556	
2026	4 142 504	43	-	-	-	-	-	-	-	-	-	-	-	-	
2027	5 693 644	79	-	-	-	-	-	-	-	-	-	-	-	-	
2028	5 418 120	52	-	-	-	-	-	-	-	-	-	-	-	-	
2029	5 45 246	21	-	-	-	-	-	-	-	-	-	-	-	-	

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2014			2015			2016			2017		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
2014	605 211	1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	
2015	3 400 026	24	57 202	1 424 956	1 965 056	48 543	1 481 901	1 913 025	1 97 523	1 678 824	1 721 202	23 069	1 701 913	1 688 113	
2016	5 869 335	47	577 913	2 796 379	3 072 956	286 131	3 032 510	2 836 826	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981	
2017	5 645 838	51	751 596	929 623	4 716 215	765 750	1 695 373	3 950 465	435 517	2 130 890	3 514 848	312 382	2 443 272	3 292 568	
2018	5 015 530	44	596 706	696 706	4 418 824	1 287 267	1 889 873	3 131 557	388 470	2 272 443	2 743 067	308 605	2 579 308	2 436 222	
2019	4 792 267	56	241 229	1 795 507	2 163 763	113 857	1 909 364	2 443 903	1 027 337	1 182 249	3 607 018	372 029	1 571 278	3 164 989	
2020	7 842 349	68	605 014	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	
2021	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	5 666 420	2 885 587	
2022	5 518 606	61	652 185	652 185	4 866 421	8 866 421	1 161 449	4 387 157	777 855	1 939 304	3 579 302	144 399	2 083 703	3 441 903	
2023	7 637 551	73	11 223	1 795 507	2 163 763	113 857	1 909 364	2 443 903	984 453	1 983 387	6 614 134	674 791	2 681 178	4 989 343	
2024	6 672 752	70	-	-	-	-	-	-	619 297	619 297	6 053 455	813 110	1 432 407	5 240 345	
2025	6 371 983	74	-	-	-	-	-	-	-	-	-	-	434 027	5 937 556	
2026	4 142 504	43	-	-	-	-	-	-	-	-	-	-	-	-	
2027	5 693 644	79	-	-	-	-	-	-	-	-	-	-	-	-	
2028	5 418 120	52	-	-	-	-	-	-	-	-	-	-	-	-	
2029	5 45 246	21	-	-	-	-	-	-	-	-	-	-	-	-	

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2014			2015			2016			2017		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
2014	605 211	1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	
2015	3 400 026	24	57 202	1 424 956	1 965 056	48 543	1 481 901	1 913 025	1 97 523	1 678 824	1 721 202	23 069	1 701 913	1 688 113	
2016	5 869 335	47	577 913	2 796 379	3 072 956	286 131	3 032 510	2 836 826	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981	
2017	5 645 838	51	751 596	929 623	4 716 215	765 750	1 695 373	3 950 465	435 517	2 130 890	3 514 848	312 382	2 443 272	3 292 568	
2018	5 015 530	44	596 706	696 706	4 418 824	1 287 267	1 889 873	3 131 557	388 470	2 272 443	2 743 067	308 605	2 579 308	2 436 222	
2019	4 792 267	56	241 229	1 795 507	2 163 763	113 857	1 909 364	2 443 903	1 027 337	1 182 249	3 607 018	372 029	1 571 278	3 164 989	
2020	7 842 349	68	605 014	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	
2021	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	5 666 420	2 885 587	
2022	5 518 606	61	652 185	652 185	4 866 421	8 866 421	1 161 449	4 387 157	777 855	1 939 304	3 579 302	144 399	2 083 703	3 441 903	
2023	7 637 551	73	11 223	1 795 507	2 163 763	113 857	1 909 364	2 443 903	984 453	1 983 387	6 614 134	674 791	2 681 178	4 989 343	
2024	6 672 752	70	-	-	-	-	-	-	619 297	619 297	6 053 455	813 110	1 432 407	5 240 345	
2025	6 371 983	74	-	-	-	-	-	-	-	-	-	-	434 027	5 937 556	
2026	4 142 504	43	-	-	-	-	-	-	-	-	-	-	-	-	
2027	5 693 644	79	-	-	-	-	-	-	-	-	-	-	-	-	
2028	5 418 120	52	-	-	-	-	-	-	-	-	-	-	-	-	
2029	5 45 246	21	-	-	-	-	-	-	-	-	-	-	-	-	



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

**27. Priority of Payments**

Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	46		
Monthly Period	Jul 2018		
Interest Period	from	25.07.2018	to 28.08.2018 = 34 days



**Priority of Payments**

Available Distribution Amount	+	96 039 084,15	NOK	2 657 746,00	EUR
Senior Expenses	-	549 837,05	NOK		
Class A Notes Interest	-	25 540,18	NOK	2,51	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 001 158,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	21 634 032,00	NOK	2 657 743,49	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	28 225 094,00	NOK		
Payments to the Reserve Fund	-	26 913 372,00	NOK		
Class C Notes Interest	-	670 573,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	369 655,95	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	3 193 135,97	NOK	-	EUR

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

**28. Transaction Costs**

Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	46				
Monthly Period	Jul 2018				
Interest Period	from	25.07.2018	to	28.08.2018	= 34 days



**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	549 837,05 NOK			
Interest accrued for the Period	1 697 271,18 NOK	25 540,18 NOK	1 001 158,00 NOK	670 573,00 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	1 697 271,18 NOK	25 540,18 NOK	1 001 158,00 NOK	670 573,00 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	369 655,95 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	369 655,95 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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

**29. Swap Counterparty Data**



Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	46
Monthly Period	Jul 2018
Interest Period from	25.07.2018 to 28.08.2018 = 34 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	21 634 032,00	NOK	2 657 743,49	EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8100 %			
1M Euribor (Notes, Swap)	-0,3690 %			
Gross Amount Due to Swap Counterparty	21 659 572,18	NOK		
Gross Amount Due from Swap Counterparty	2 657 746,00	EUR		
EUR/NOK spot rate	N/A			



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

**30. Contact Details**



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Reporting Date	30.08.2018
Payment date	28.08.2018
Period No	46
Monthly Period	Jul 2018
Interest Period	from 25.07.2018 to 28.08.2018 = 34 days