

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.07.2018	Following payment dates:	27.08.2018
Payment date	25.07.2018		25.09.2018
Period No	45		
Monthly Period	Jun 2018		
Interest Period	from 25.06.2018	to 25.07.2018	= 30 days
Cut-Off Date	30.06.2018		

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1. Portfolio Information



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	985 676 153,00	NOK	1 048 355 502,00
Scheduled Loan Principal Repayments	25 838 188,00	NOK	27 629 671,00
Prepayments	28 639 468,00	NOK	32 995 477,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	206 107,00	NOK	106 937,00
Total Principal Payments Received	54 683 763,00	NOK	60 732 085,00
	-		-
New Defaulted Auto Loans in Period	1 370 059,00	NOK	2 259 060,00
Total New Defaults	1 370 059,00	NOK	2 259 060,00
Capitalised Interest (due to Repayment Holidays)	254 701,00	NOK	311 796,00
Closing Balance	929 877 032,00	NOK	985 676 153,00
Cumulative Capitalised Interest (Amount)			
Open	32 112 650,00	NOK	31 800 854,00
New	254 701,00	NOK	311 796,00
Close	32 367 351,00	NOK	32 112 650,00
Total revenue collections			
Revenue and fees received on loan balances	5 434 045,00	NOK	3 847 726,00
Recoveries on loans in default	1 711 821,00	NOK	307 650,00
Total Revenue Received in Period	7 145 866,00	NOK	4 155 376,00
# Loans			
At beginning of period	10 493	Loans	10 885
Paid in Full	417	Loans	376
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	12	Loans	16
At end of period	10 064	Loans	10 493
Weighted Average Loan Return	7,13 %		
Average NIBOR + Weighted Average Loan Threshold	3,84 %		

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2. Amount Due for Distribution



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	45				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 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)	61 829 629,00	NOK	64 887 461,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
			6 854 928,87	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	-971,13	NOK	-912,51	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)	102 198 715,87	NOK	6 854 928,87	EUR
			105 256 606,49	NOK
				7 700 165,72
				EUR

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3. Reserve Accounts



Note Balance

Beginning of Period		985 676 153,00	NOK
End of Period		929 877 032,00	NOK

Reserve Fund

	in %		
Beginning of Period	2,7 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	2,7 %	26 913 372,00	NOK
Required Reserve Amount	2,7 %	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	62 390 471,07	NOK
Cash Outflow	30 760,54	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	62 359 710,53	NOK
Required Commingling Reserve Fund	62 359 710,53	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	985 676 153,00	NOK
End of Period	929 877 032,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	861 628 737,00	92,66 %	9 394
1-29 days past due	48 433 689,00	5,21 %	478
		0,00 %	
Delinquent Receivables:			
30-59 days past due	13 118 544,00	1,41 %	105
60-89 days past due	2 667 968,00	0,29 %	33
90-119 days past due	1 638 925,00	0,18 %	21
120-149 days past due	1 611 333,00	0,17 %	18
150-179 days past due	777 836,00	0,08 %	15
Total Performing and Delinquent	929 877 032,00	100,00 %	10 064

Current Period Defaults	1 370 059,00	12
Cumulative Defaults	83 353 293,00	809
Current Period Recoveries	1 711 821,00	
Cumulative Recoveries	41 113 226,00	

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5. Outstanding Notes



Reporting Date	27.07.2018				
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Monthly Period	Jun 2018				
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1. Note Balance	All Notes	Class A	Class B	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	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
Current Note Information						
Class Principal Outstanding Opening Balance		9 512 672,36 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	102 198 715,87 NOK					
Amortisation	55 799 121,00 NOK					
Redemption per Class		6 854 928,87 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		958,73 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	929 877 032,00 NOK	2 657 743,49 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		2,33 %	59,69 %	0,00 %	37,96 %	0,03 %
Current Pool Factor		0,00	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	0,8300 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	30					
Principal Outstanding per Note Beginning of Period		1 330,44 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		958,73 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		371,71 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 608,33 NOK	- NOK	1 691,67 NOK	1,69 NOK
Interest Payment	1 490 194,00 NOK	- EUR	892 625,00 NOK	- NOK	597 157,93 NOK	411,07 NOK
Interest Payment per Note		- EUR	1 608,33 NOK	- NOK	1 691,67 NOK	1,69 NOK

3. Credit Enhancements					
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %
Current CE (incl. Excess Spread)		106,25 %	46,56 %		8,58 %
Current CE (excl. Excess Spread)		102,01 %	42,33 %		4,34 %

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

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.07.2018
 Payment date 25.07.2018
 Period No 45
 Monthly Period Jun 2018
 Interest Period : 25.06.2018 to 25.07.2018 = 30 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		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 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-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.
Paying 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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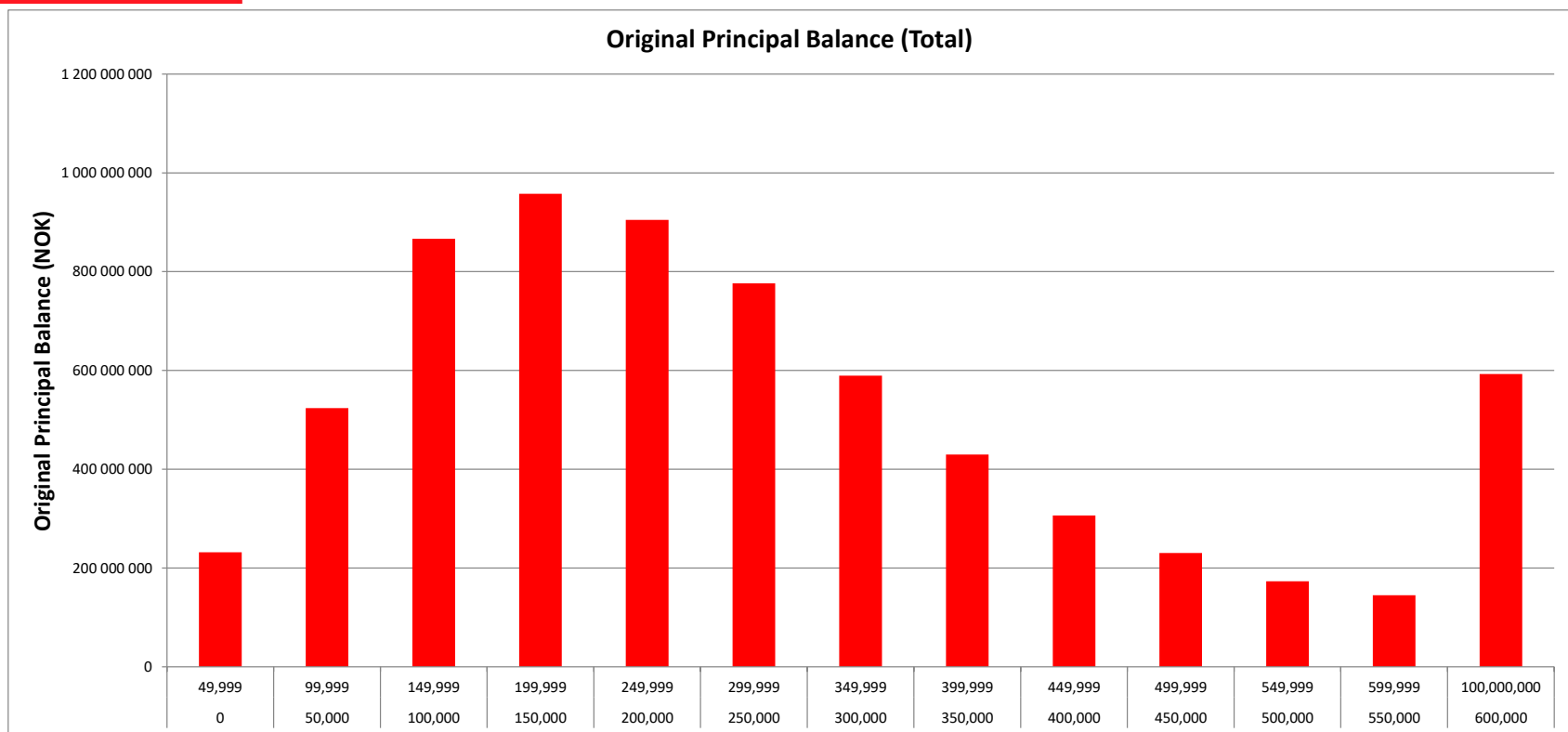
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7.b Original Principal Balance Graph

Reporting Date	27.07.2018	
Payment date	25.07.2018	
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Original Principal Balance (Total)



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8.a Outstanding Principal Balance



Reporting Date	27.07.2018	
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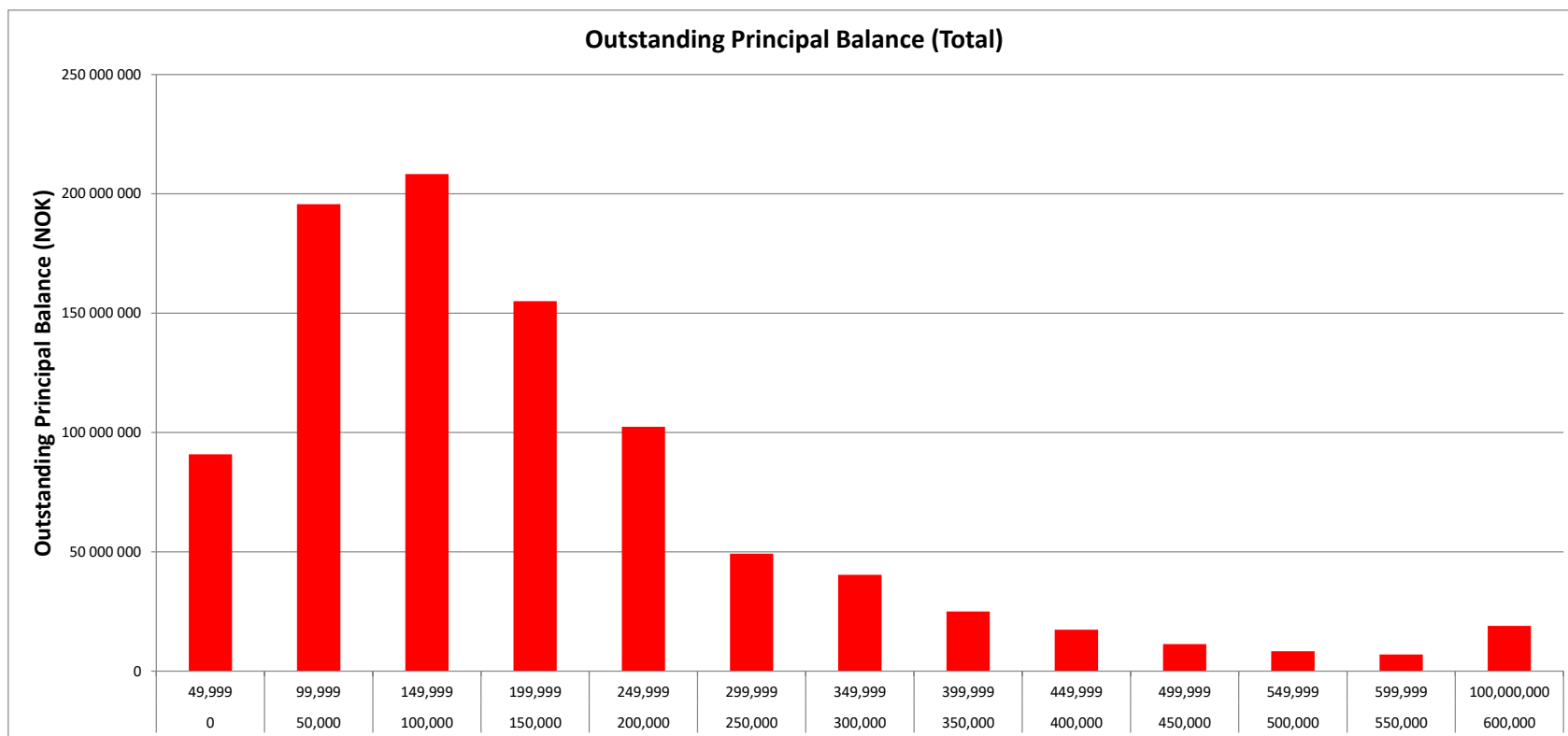
Average amount - all: 92 396

		TOTAL							
Outstanding balance	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
		0	49 999	3 856	90 884 390	9,77 %	38,31 %	17,6	52,3
		50 000	99 999	2 655	195 681 556	21,04 %	26,38 %	32,7	52,3
		100 000	149 999	1 703	208 249 497	22,40 %	16,92 %	40,6	52,3
		150 000	199 999	899	155 037 912	16,67 %	8,93 %	49,7	51,9
		200 000	249 999	461	102 427 128	11,02 %	4,58 %	55,2	51,9
		250 000	299 999	182	49 217 406	5,29 %	1,81 %	59,1	51,7
		300 000	349 999	125	40 341 998	4,34 %	1,24 %	61,9	51,7
		350 000	399 999	67	25 000 937	2,69 %	0,67 %	65,4	52,7
		400 000	449 999	41	17 358 939	1,87 %	0,41 %	66,3	52,2
		450 000	499 999	24	11 353 399	1,22 %	0,24 %	64,8	51,6
		500 000	549 999	16	8 381 508	0,90 %	0,16 %	69,7	50,7
		550 000	599 999	12	6 959 994	0,75 %	0,12 %	69,3	52,7
		600 000	100 000 000	23	18 982 368	2,04 %	0,23 %	62,3	51,7
	Total		10 064	929 877 032	100 %	100 %	44,1	52,1	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



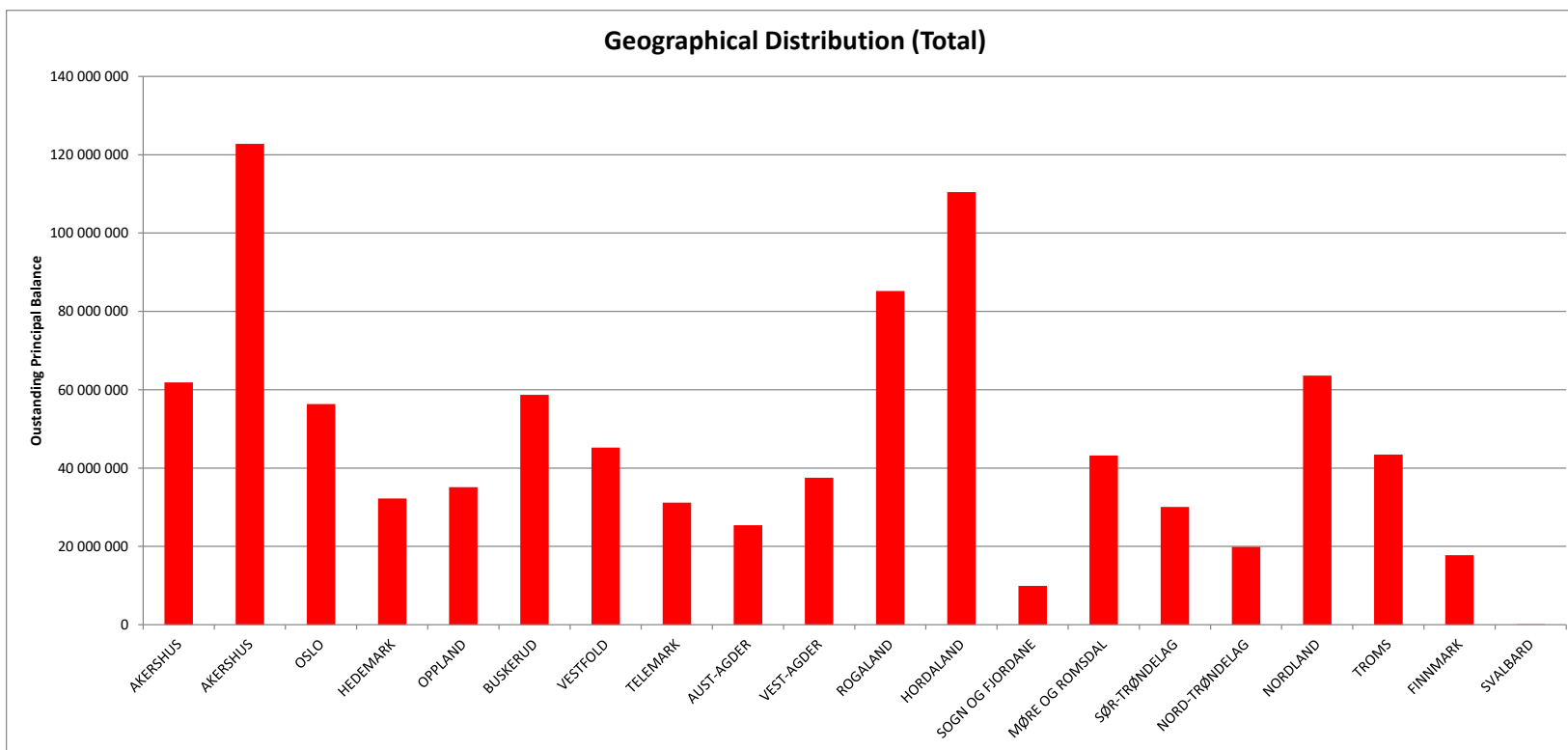
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TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning		
0100	662	61 863 311	6,65 %	6,58 %	AKERSHUS	45,4	52,4		
0200	1 342	122 759 083	13,20 %	13,33 %	AKERSHUS	43,1	52,1		
0300	617	56 346 773	6,06 %	6,13 %	OSLO	43,2	52,2		
0400	423	32 216 858	3,46 %	4,20 %	HEDEMARK	39,3	51,8		
0500	402	35 140 418	3,78 %	3,99 %	OPPLAND	42,6	52,3		
0600	679	58 685 349	6,31 %	6,75 %	BUSKERUD	41,4	52,0		
0700	525	45 222 862	4,86 %	5,22 %	VESTFOLD	43,3	52,1		
0800	390	31 181 122	3,35 %	3,88 %	TELEMARK	38,9	52,1		
0900	257	25 384 577	2,73 %	2,55 %	AUST-AGDER	47,5	51,8		
1000	401	37 542 249	4,04 %	3,98 %	VEST-AGDER	43,2	52,3		
1100	868	85 185 513	9,16 %	8,62 %	ROGALAND	46,1	52,2		
1200	1 102	110 463 455	11,88 %	10,95 %	HORDALAND	45,3	52,1		
1400	112	9 909 112	1,07 %	1,11 %	SOGN OG FIORDANE	43,5	52,0		
1500	428	43 179 336	4,64 %	4,25 %	MØRE OG ROMSDAL	45,8	52,3		
1600	348	30 088 376	3,24 %	3,46 %	SØR-TRØNDELAG	44,9	52,4		
1700	242	19 868 109	2,14 %	2,40 %	NORD-TRØNDELAG	40,9	52,5		
1800	676	63 614 939	6,84 %	6,72 %	NORDLAND	45,0	52,1		
1900	427	43 427 506	4,67 %	4,24 %	TROMS	48,4	51,5		
2000	162	17 727 235	1,91 %	1,61 %	FINNMARK	44,2	51,5		
2100	1	70 849	0,01 %	0,01 %	SVALBARD	66,0	57,0		
Total:	10 064	929 877 032	100 %	100 %		44,1	52,1		

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27.07.2018				
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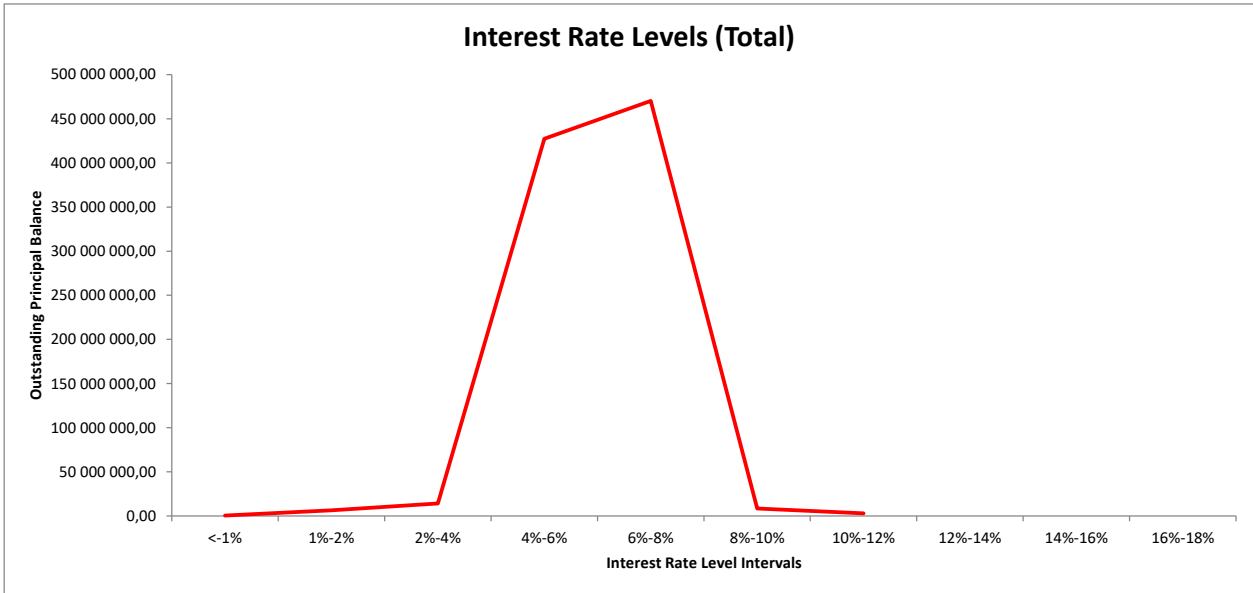
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
<		1 %	6	476 554	0,05 %	45,1	49,1
1 %		2 %	95	6 432 661	0,69 %	38,5	50,3
2 %		4 %	131	14 094 618	1,52 %	46,0	52,9
4 %		6 %	3936	427 275 236	45,95 %	46,1	52,1
6 %		8 %	5440	470 246 406	50,57 %	42,7	52,1
8 %		10 %	342	8 456 821	0,91 %	26,1	51,6
10 %		12 %	114	2 894 736	0,31 %	34,8	52,4
12 %		14 %					
14 %		16 %					
16 %		18 %					
Total			10 064	929 877 032	100 %	44,1	52,1

Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	45				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

11.a Remaining Terms



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

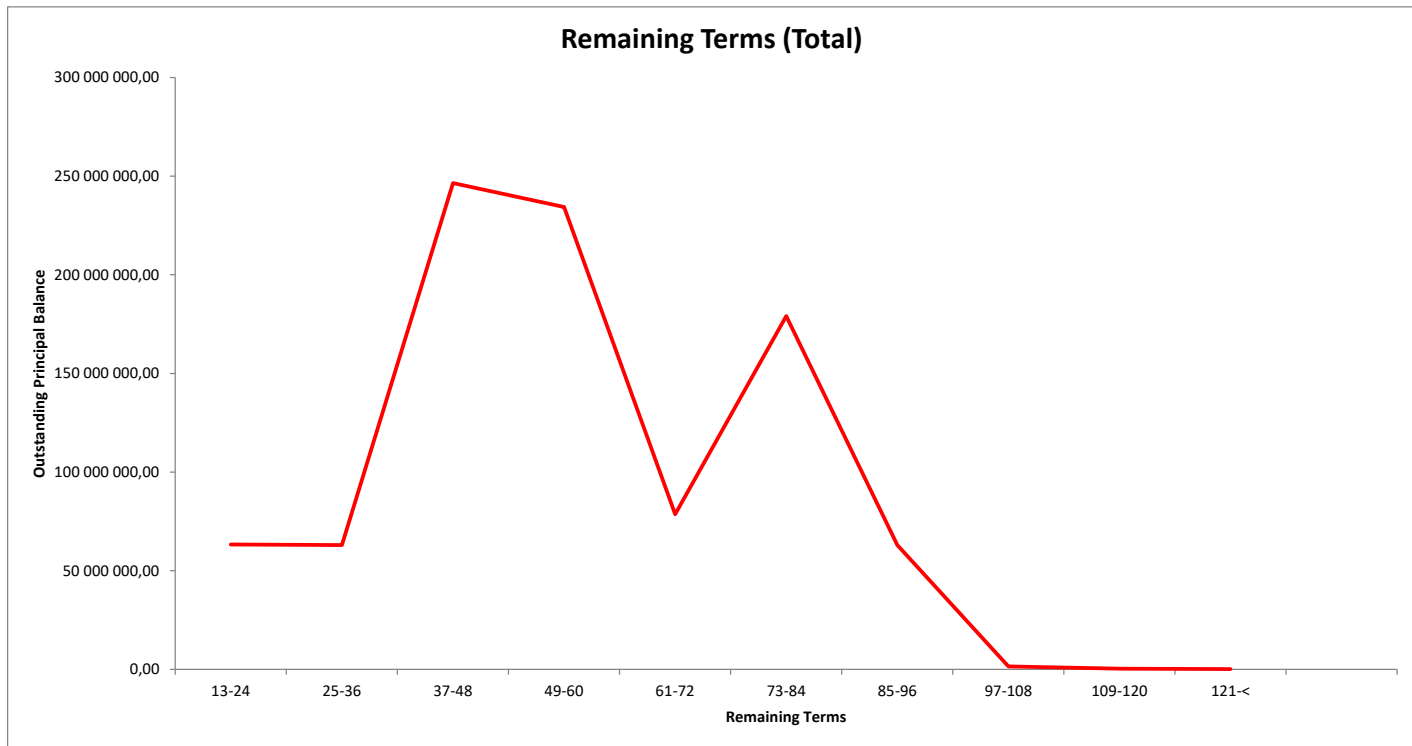
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	2 539	63 283 603	6,81 %	9,1	52,3
	13		24	1 274	63 029 138	6,78 %	18,2	51,7
	25		36	2 808	246 496 551	26,51 %	32,4	52,8
	37		48	1 882	234 392 696	25,21 %	42,4	51,8
	49		60	475	78 673 085	8,46 %	52,8	51,3
	61		72	828	179 067 085	19,26 %	68,5	52,7
	73		84	252	62 965 093	6,77 %	75,4	50,2
	85		96	4	1 429 310	0,15 %	86,0	48,6
	97		108	1	394 808	0,04 %	97,0	49,0
	109		120	1	145 663	0,02 %	119,0	48,0
	121							
	Total			10 064	929 877 032	100 %	44,1	52,1

Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27.07.2018					
Payment date	25.07.2018					
Period No	45					
Monthly Period	Jun 2018					
Interest Period	from	25.06.2018	to	25.07.2018	=	30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

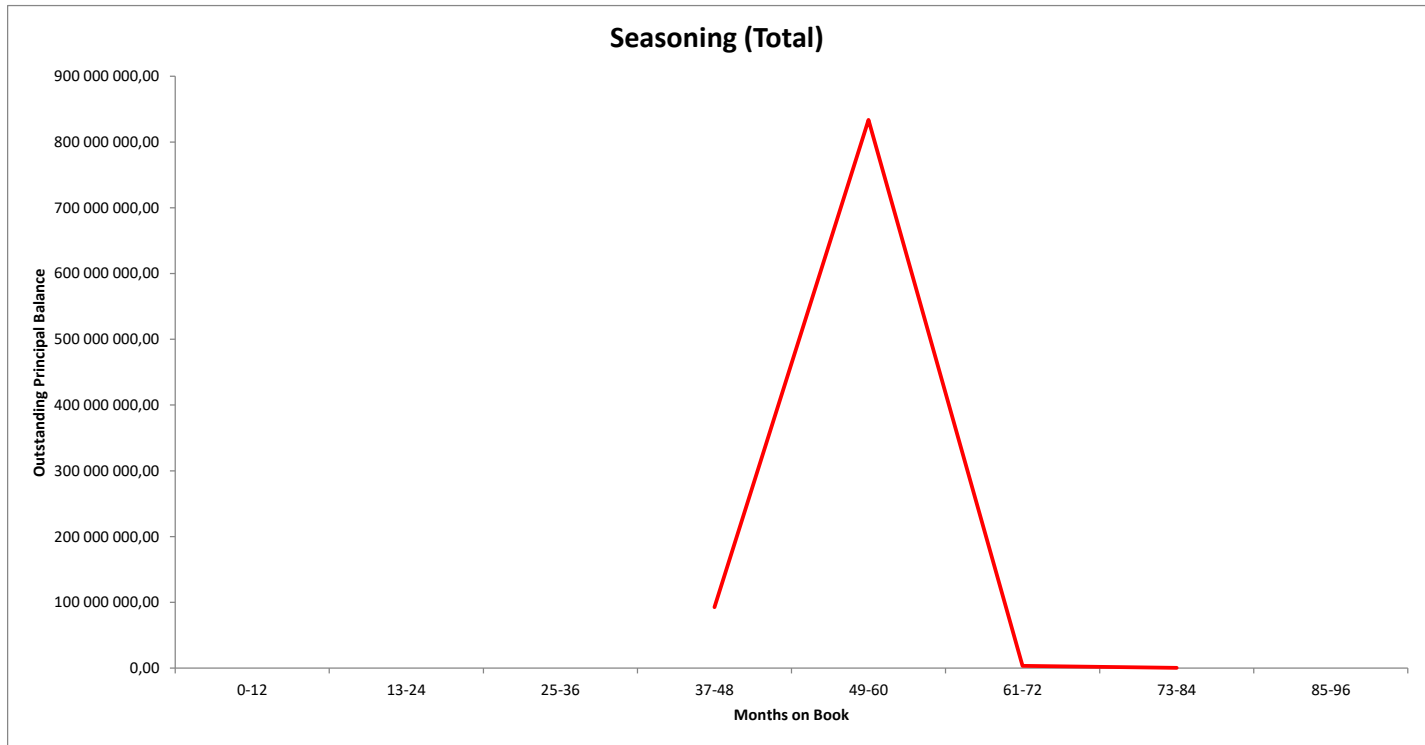
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36					
	37		48	930	92 568 008	9,95 %	45,5	48,0
	49		60	9 091	833 623 254	89,65 %	44	53
	61		72	41	3 339 096	0,36 %	40	64
	73		84	2	346 674	0	54	75
	85		96					
	Total			10 064	929 877 032	100,00 %	44,1	52,1

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018
	to	25.07.2018
	=	30 days



Bilkreditt 6 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	45				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days

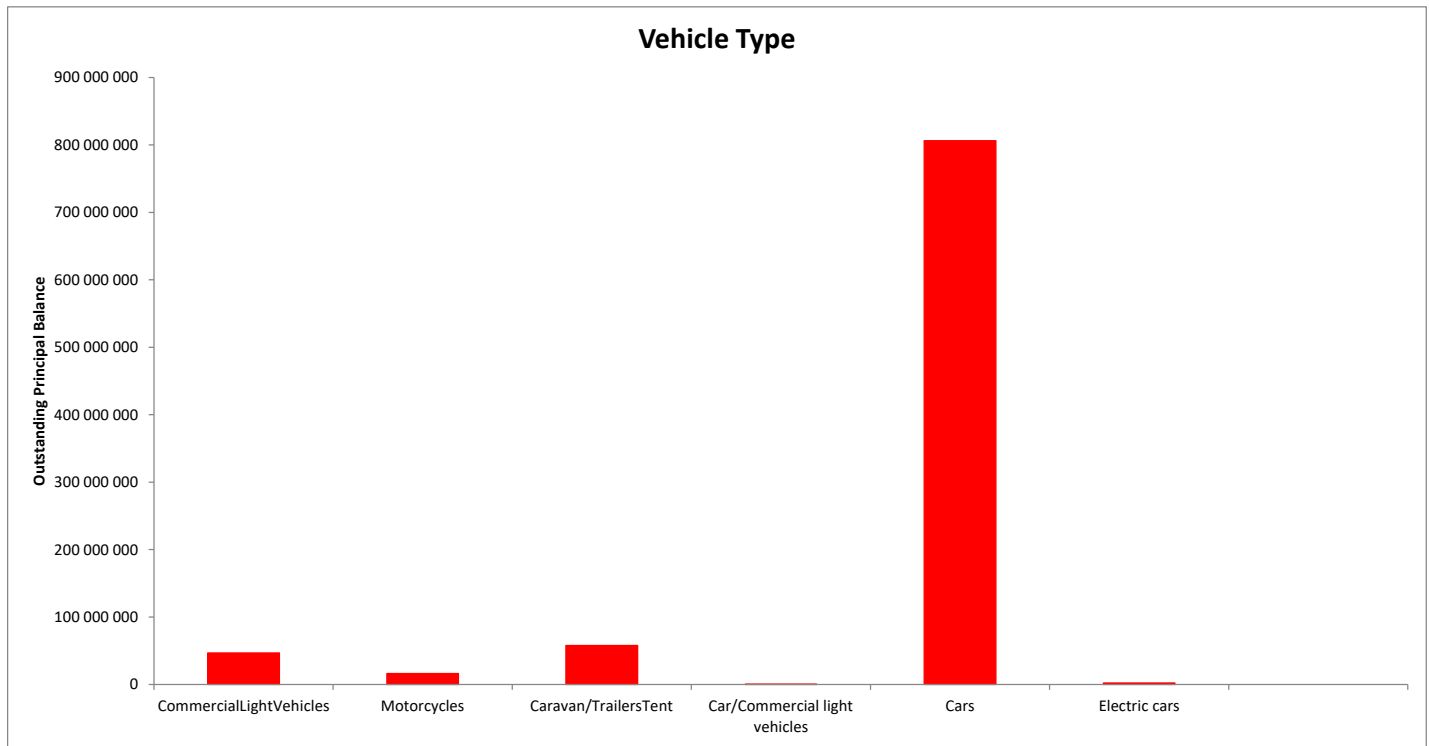
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	679	46 830 387	5,04 %	32,9	52,0
	Motorcycles	294	16 252 300	1,75 %	39,6	51,1
	Caravan/TrailersTent	495	57 792 747	6,22 %	55,7	51,0
	Car/Commercial light vehicles	3	334 870	0,04 %	28,7	52,3
	Cars	8 571	806 445 087	86,73 %	44,0	52,2
	Electric cars	22	2 221 641	0,24 %	47,1	51,4
		10 064	929 877 032	100 %	44,1	52,1

Bilkreditt 6 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days

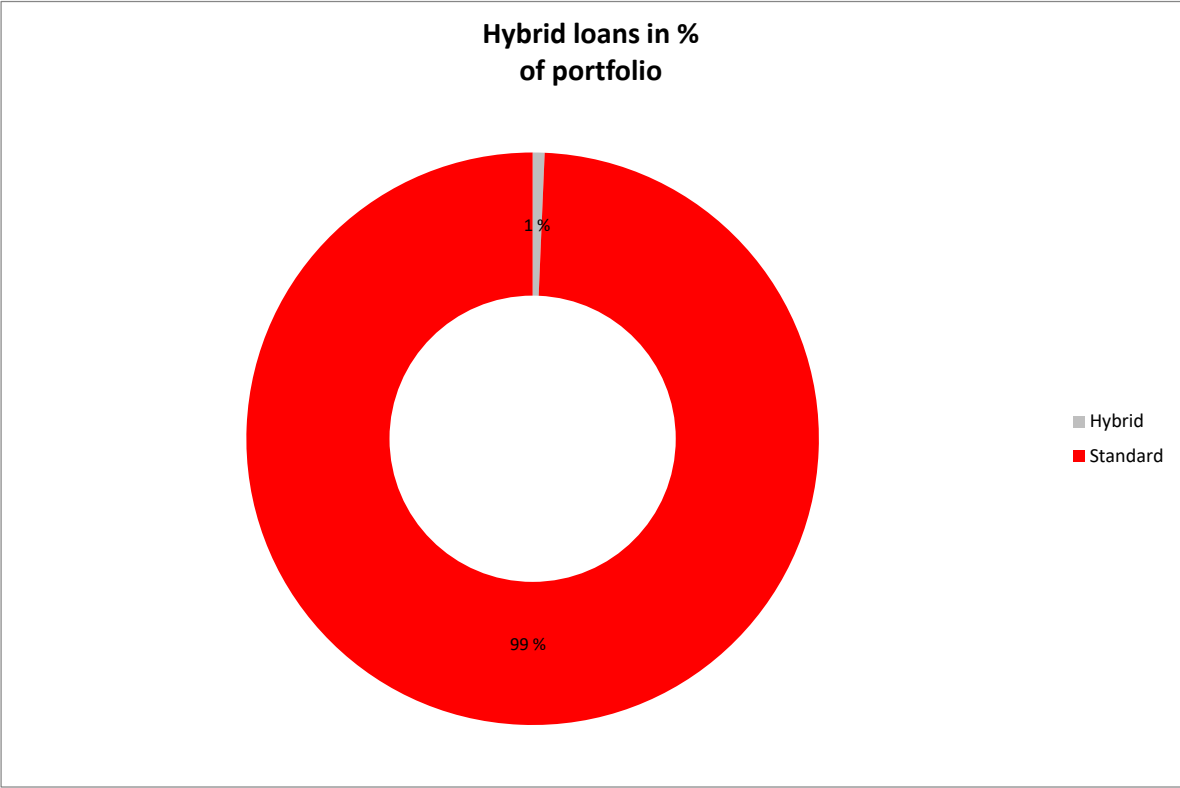
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		31	6 249 297	0,67 %	10,8	52,6
Standard		10 033	923 627 735	99,33 %	44,3	52,1
Total		10 064	929 877 032	100 %	44,1	52,1

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days

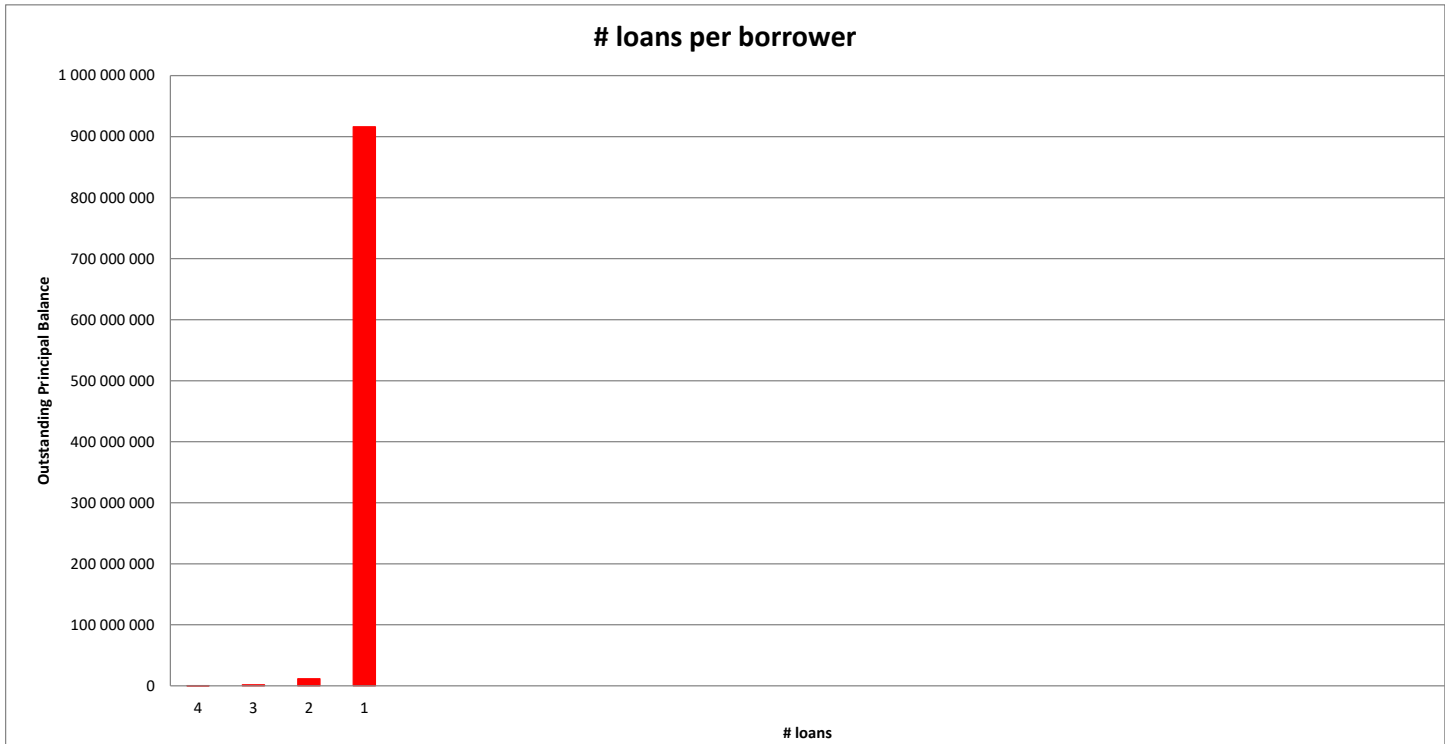


Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

TOTAL						
Period	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	929 877 032	902 608 618	27 268 414	4 679 386	6,04 %	97,07 %
2	902 608 618	873 922 085	28 686 533	4 544 685	6,04 %	93,98 %
3	873 922 085	845 230 171	28 691 914	4 399 522	6,04 %	90,90 %
4	845 230 171	816 635 143	28 595 028	4 251 521	6,04 %	87,82 %
5	816 635 143	789 323 636	27 311 507	4 109 304	6,04 %	84,88 %
6	789 323 636	761 228 133	28 095 503	3 964 368	6,03 %	81,86 %
7	761 228 133	734 668 422	26 559 711	3 826 486	6,03 %	79,01 %
8	734 668 422	708 763 129	25 905 294	3 691 447	6,03 %	76,22 %
9	708 763 129	683 015 979	25 747 150	3 557 147	6,02 %	73,45 %
10	683 015 979	659 027 609	23 988 370	3 431 019	6,03 %	70,87 %
11	659 027 609	636 058 950	22 968 659	3 309 437	6,03 %	68,40 %
12	636 058 950	614 091 373	21 967 577	3 192 972	6,02 %	66,04 %
13	614 091 373	593 338 938	20 752 435	3 082 219	6,02 %	63,81 %
14	593 338 938	572 828 410	20 510 528	2 977 544	6,02 %	61,60 %
15	572 828 410	552 424 393	20 404 018	2 873 594	6,02 %	59,41 %
16	552 424 393	532 189 917	20 234 475	2 770 116	6,02 %	57,23 %
17	532 189 917	512 134 857	20 055 060	2 667 600	6,01 %	55,08 %
18	512 134 857	492 226 620	19 908 237	2 565 986	6,01 %	52,93 %
19	492 226 620	472 502 274	19 724 339	2 465 074	6,01 %	50,81 %
20	472 502 274	452 927 362	19 574 912	2 365 148	6,01 %	48,71 %

Amortization profile (first 20 periods)

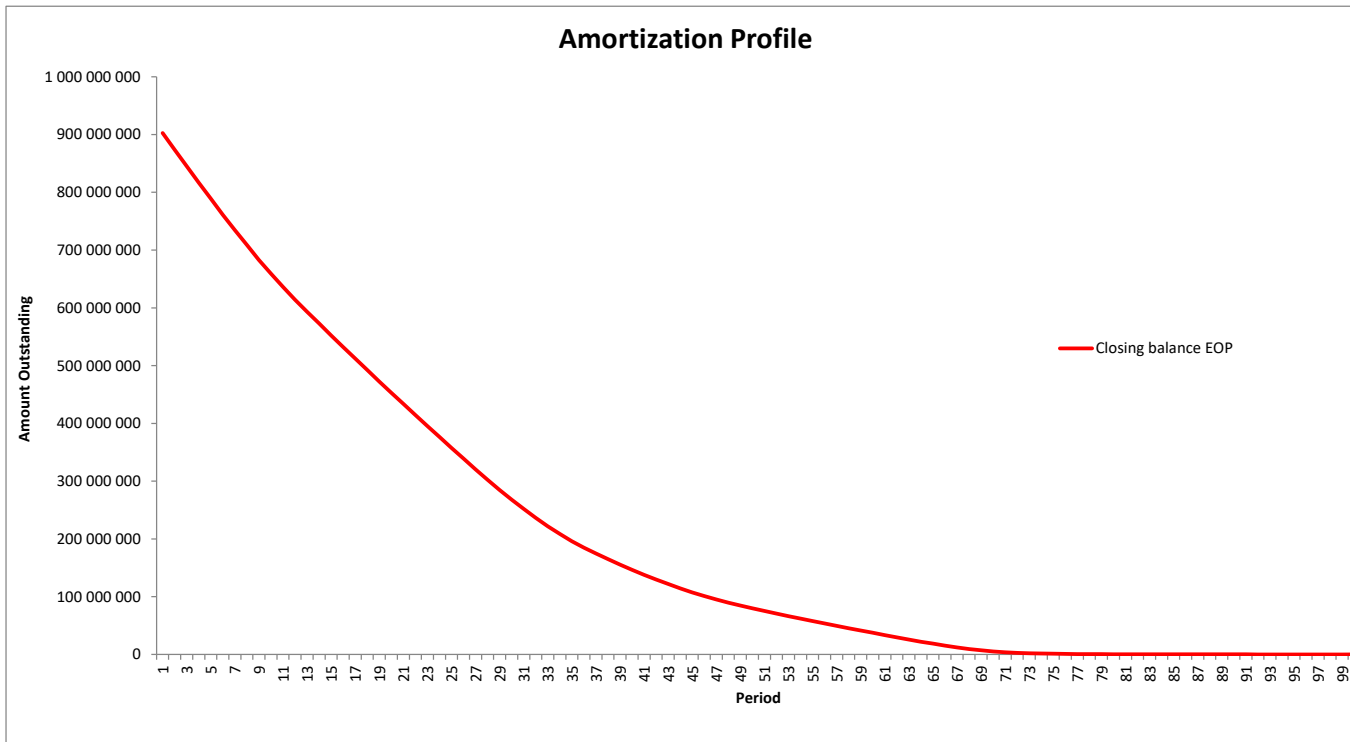
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	45				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

17.a Payment Holidays



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

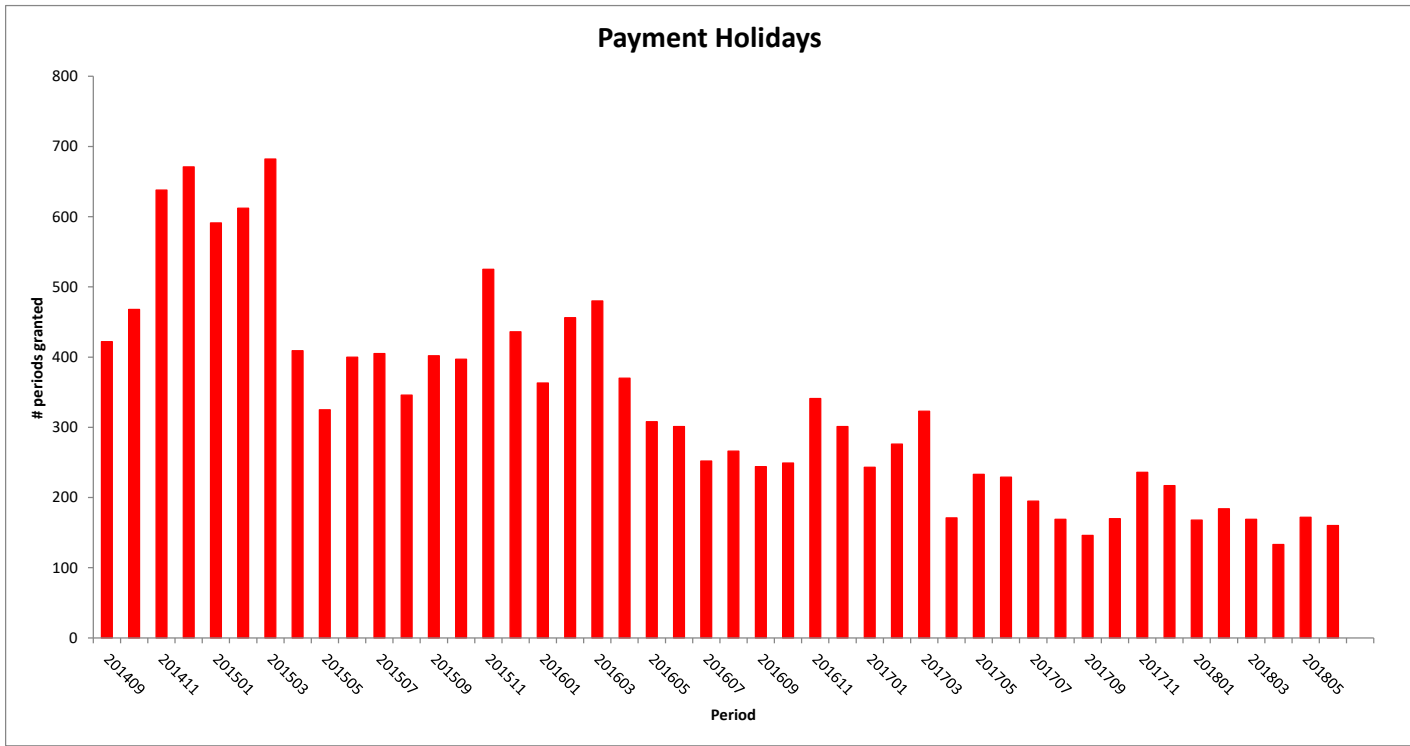
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201409	422	668	2 473 608
	201410	468	769	2 811 117
	201411	638	1 006	3 422 857
	201412	671	950	3 287 556
	201501	591	960	3 441 673
	201502	612	945	3 265 701
	201503	682	957	3 179 948
	201504	409	583	2 033 832
	201505	325	475	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
	201608	266	366	1 409 485
	201609	244	361	1 354 353
	201610	249	419	1 388 390
	201611	341	498	1 740 270
	201612	301	404	1 360 812
	201701	243	386	1 359 934
	201702	276	421	1 329 263
	201703	323	427	1 489 626
	201704	171	266	1 018 019
	201705	233	375	1 419 692
	201706	229	366	1 396 250
	201707	195	286	1 228 024
	201708	169	238	869 326
	201709	146	220	779 231
	201710	170	282	980 417
	201711	236	374	1 329 066
	201712	217	285	1 064 269
	201801	168	240	866 328
	201802	184	285	1 073 324
	201803	169	269	950 891
	201804	133	196	750 787
	201805	172	269	1 011 111
	201806	160	266	984 427
Total	15 254	22 907	81 979 258	

Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	45				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

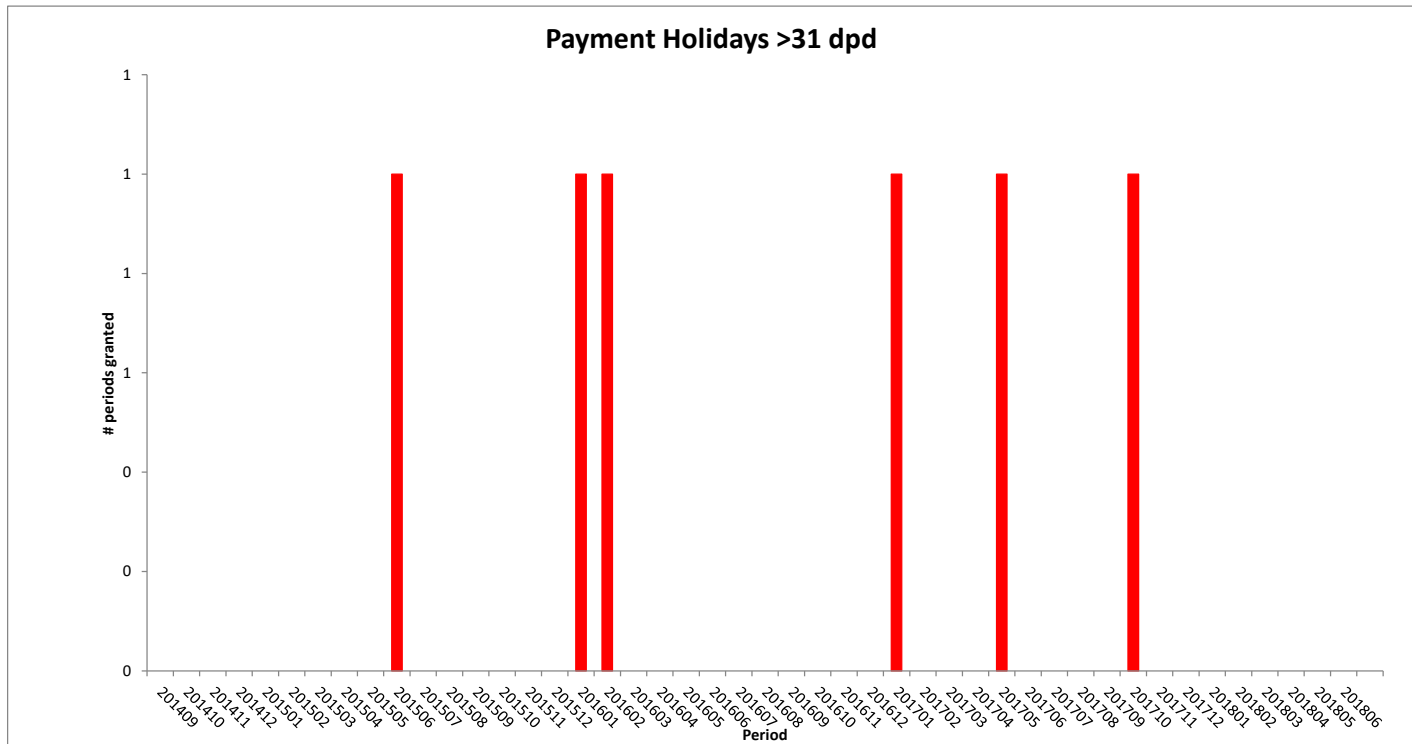
Period	TOTAL		
	No	Number of periods granted	Sum of payments
201409	0	0	0
201410	0	0	0
201411	0	0	0
201412	0	0	0
201501	0	0	0
201502	0	0	0
201503	0	0	0
201504	0	0	0
201505	0	0	0
201506	1	1	4 979
201507	0	0	0
201508	0	0	0
201509	0	0	0
201510	0	0	0
201511	0	0	0
201512	0	0	0
201601	1	1	234
201602	1	1	1646
201603	0	0	0
201604	0	0	0
201605	0	0	0
201606	0	0	0
201607	0	0	0
201608	0	0	0
201609	0	0	0
201610	0	0	0
201611	0	0	0
201612	0	0	0
201701	1	1	1 427
201702	0	0	0
201703	0	0	0
201704	0	0	0
201705	1	1	7 922
201706	0	0	0
201707	0	0	0
201708	0	0	0
201709	0	0	0
201710	1	1	2 573
201711	0	0	0
201712	0	0	0
201801	0	0	0
201802	0	0	0
201803	0	0	0
201804	0	0	0
201805	0	0	0
201806	0	0	0
Total	6	6	18 781

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Monthly Investor Report

18.b Payment Holidays >31 dpd



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	45				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 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 %

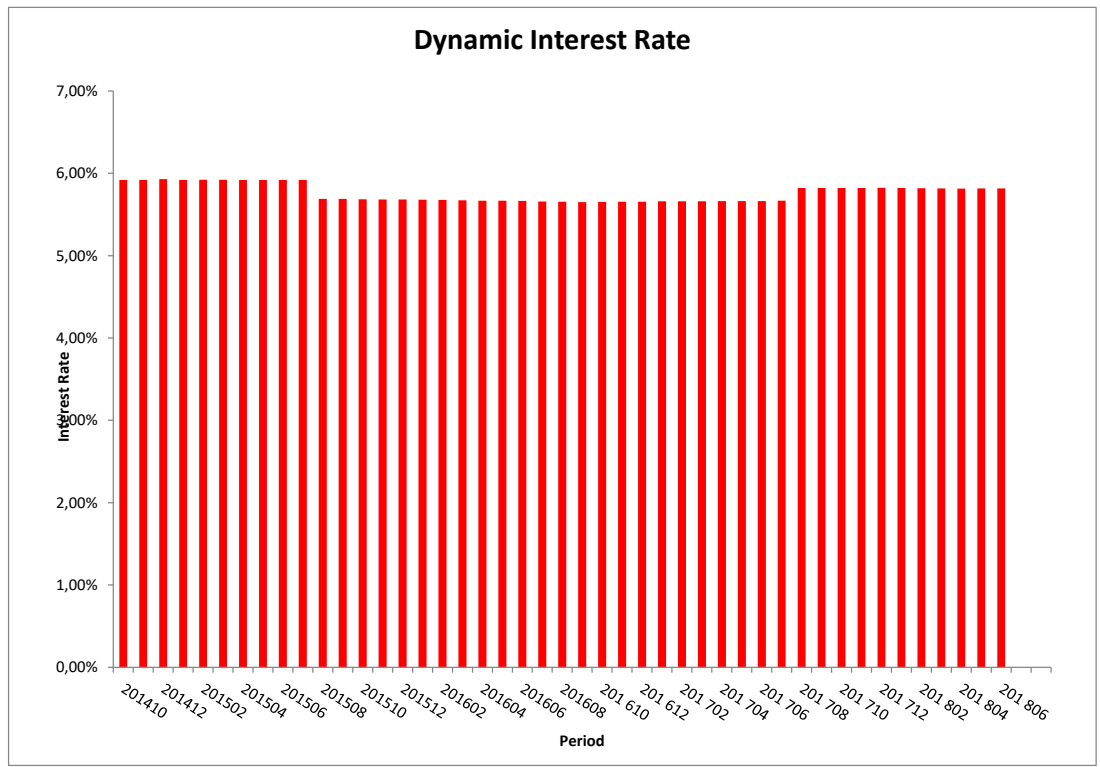
Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days

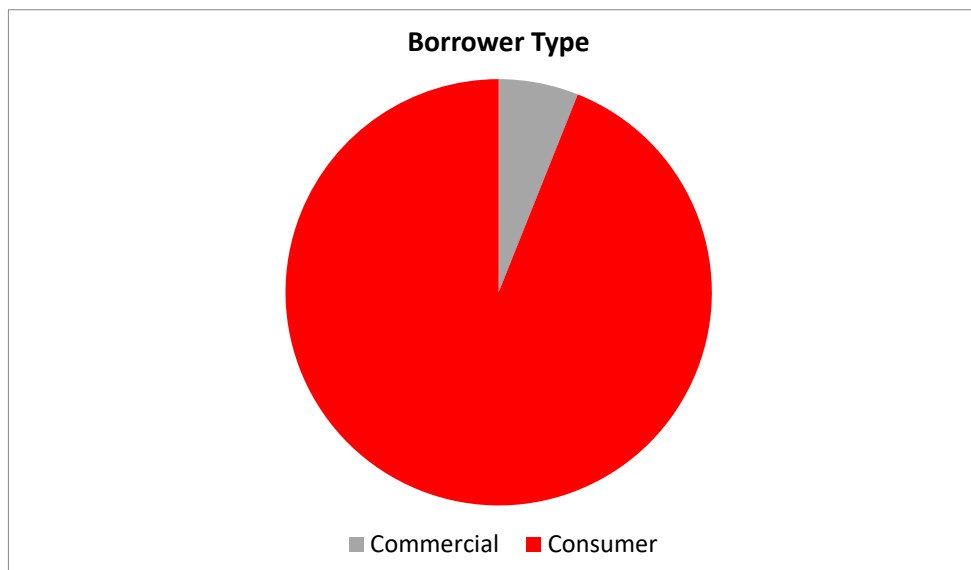
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	664	56 291 095	6,05 %	32,0	51,9
	Consumer	9 400	873 585 937	93,95 %	44,9	52,1
	Total	10 064	929 877 032	100 %	44,1	52,1

**Bilkreditt 6 DAC
Monthly Investor Report**

20.b Borrower Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



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Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

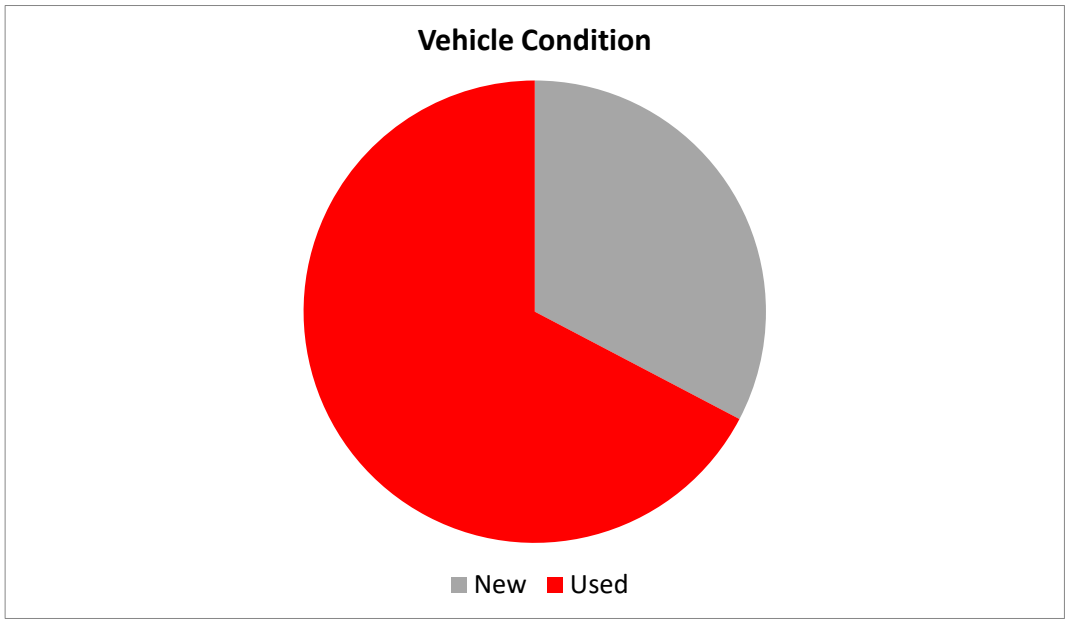
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 443	303 968 470	32,69 %	47,2	52,2
	Used	7 621	625 908 562	67,31 %	42,6	52,1
		10 064	929 877 032	100 %	44,1	52,1

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Monthly Investor Report

21.b Vehicle Condition



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	45	
Monthly Period	Jun 2018	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days

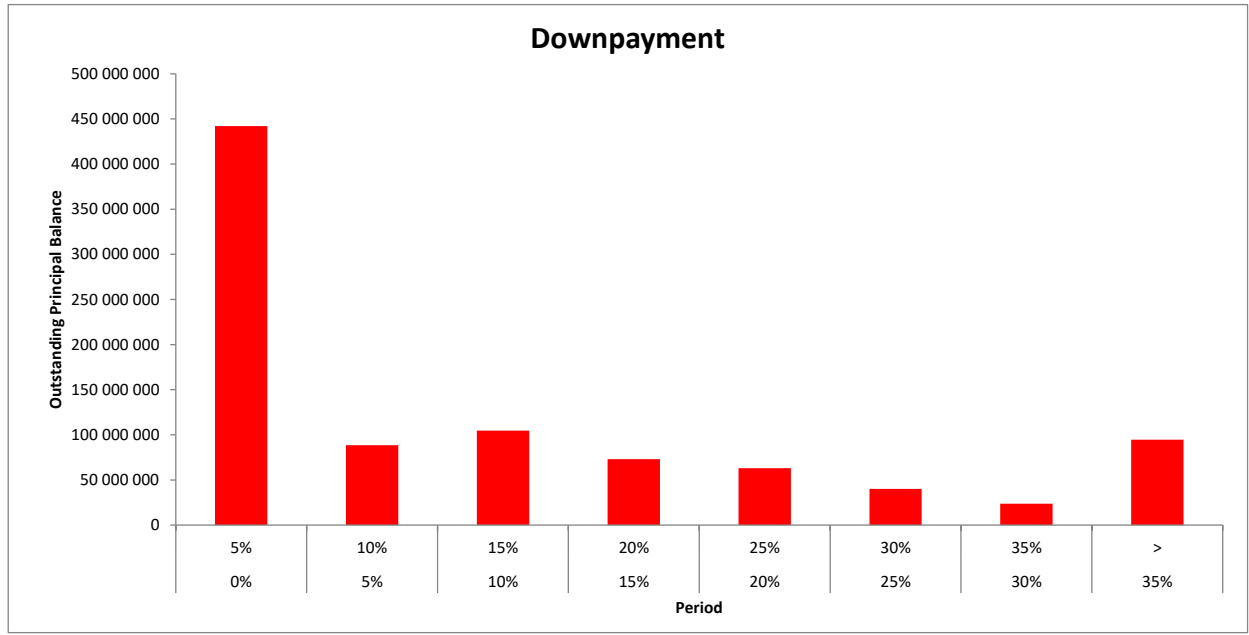
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	4 476	442 098 246	47,54 %	43,7	52,1	
	5 %	10 %	836	88 427 765	9,51 %	44,9	52,2	
	10 %	15 %	1 036	104 710 506	11,26 %	45,4	52,1	
	15 %	20 %	754	72 988 377	7,85 %	46,2	52,1	
	20 %	25 %	676	62 978 505	6,77 %	45,6	52,2	
	25 %	30 %	452	40 183 310	4,32 %	45,4	52,0	
	30 %	35 %	303	23 768 877	2,56 %	44,6	51,8	
	35 %	>	1 531	94 721 446	10,19 %	40,2	52,0	
			10 064	929 877 032	100 %	44,1	52,1	

**Bilkreditt 6 DAC
Monthly Investor Report**

22.b Downpayment



Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	45		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days



Bilkreditt 6 DAC
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23.a Repayment Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

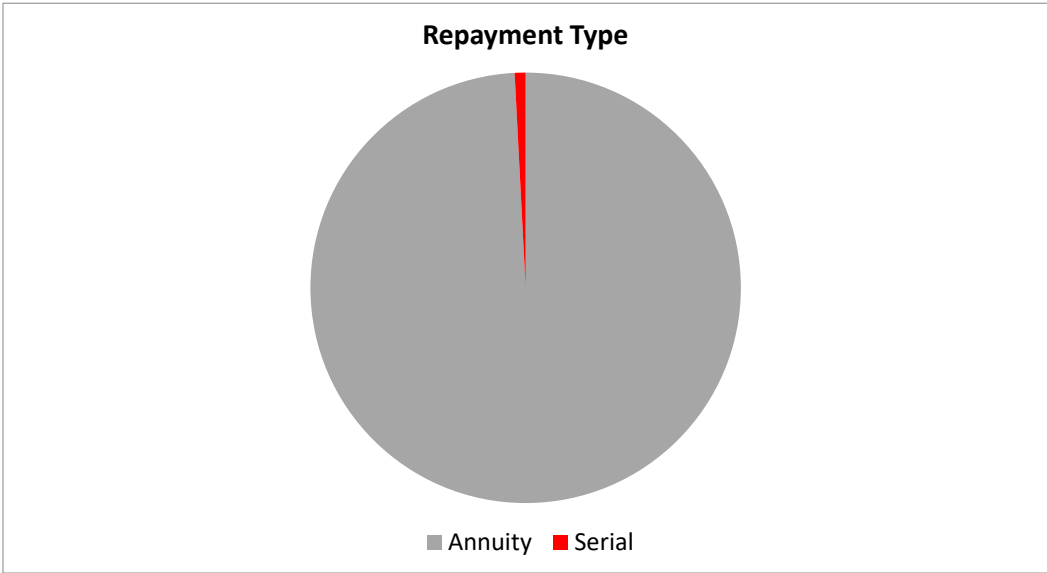
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	9 989	922 280 067	99,18 %	44,2	52,1
	Serial	75	7 596 965	0,82 %	32,9	52,4
		10 064	929 877 032	100 %	44,1	52,1

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23.b Repayment Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date 27.07.2018
 Payment date 25.07.2018
 Period No 45
 Monthly Period Jun 2018
 Interest Period from 25.06.2018 to 25.07.2018 = 30 days

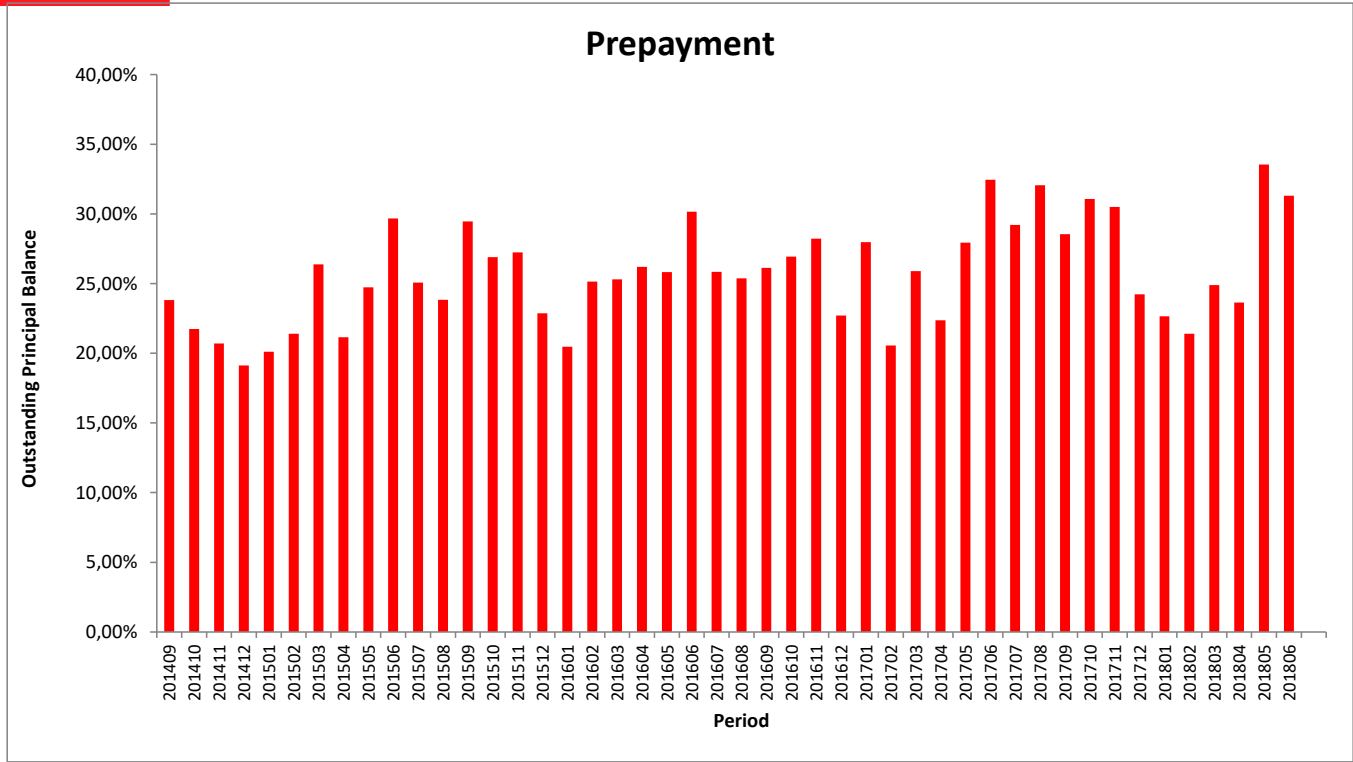
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201409	145 683 945	6 500 760 396	23,8 %	
201410	127 205 834	6 291 509 803	21,7 %	
201411	116 798 165	6 101 331 658	20,7 %	
201412	103 808 480	5 921 297 542	19,1 %	
201501	106 467 707	5 743 022 268	20,1 %	
201502	110 430 042	5 560 862 225	21,4 %	
201503	134 862 136	5 350 395 184	26,4 %	
201504	101 488 681	5 178 835 429	21,1 %	
201505	116 788 734	4 992 168 467	24,7 %	
201506	138 251 361	4 781 116 475	29,7 %	
201507	109 377 034	4 603 622 942	25,1 %	
201508	99 589 130	4 439 966 927	23,8 %	
201509	121 826 401	4 250 796 432	29,5 %	
201510	105 158 550	4 080 387 649	26,9 %	
201511	102 410 488	3 917 232 298	27,2 %	
201512	80 760 598	3 773 068 908	22,9 %	
201601	68 947 897	3 646 956 602	20,5 %	
201602	83 600 267	3 505 498 727	25,1 %	
201603	80 877 522	3 367 211 600	25,3 %	
201604	80 692 767	3 228 377 234	26,2 %	
201605	76 149 193	3 096 250 778	25,8 %	
201606	87 062 902	2 954 296 502	30,2 %	
201607	69 675 614	2 832 457 134	25,8 %	
201608	65 406 018	2 714 115 746	25,4 %	
201609	64 705 054	2 596 536 827	26,1 %	
201610	64 056 892	2 482 672 126	26,9 %	
201611	64 599 522	2 370 161 805	28,2 %	
201612	48 341 613	2 276 170 623	22,7 %	
201701	58 517 978	2 169 829 447	28,0 %	
201702	39 649 288	2 086 706 482	20,6 %	
201703	49 142 367	1 991 812 656	25,9 %	
201704	39 924 404	1 912 161 705	22,4 %	
201705	49 031 120	1 820 010 265	27,9 %	
201706	55 455 717	1 724 029 889	32,5 %	
201707	46 545 430	1 640 542 649	29,2 %	
201708	49 266 050	1 554 479 537	32,1 %	
201709	40 828 765	1 478 240 232	28,5 %	
201710	42 765 012	1 400 640 636	31,1 %	
201711	39 661 885	1 328 438 434	30,5 %	
201712	29 005 245	1 269 292 661	24,2 %	
201801	25 631 621	1 210 633 659	22,6 %	
201802	22 983 056	1 157 340 480	21,4 %	
201803	25 966 802	1 101 183 457	24,9 %	
201804	23 301 010	1 048 355 502	23,6 %	
201805	32 995 477	985 676 153	33,5 %	
201806	28 639 468	929 877 032	31,3 %	

Pre-Payments

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Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	45		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days



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Reporting Date 27.07.2018
Payment date 25.07.2018
Period No 45
Monthly Period Jun 2018
Interest Period from 25.06.2018 to 25.07.2018 = 30 days

25. Defaults, Recoveries and Losses by Quarter of Default



Default Quarter	Default Amount	Recovery Quarter			2014 4			2015 1			2015 2			2015 3		
		No Of Loans	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	17 027	1 945 757	1 454 269	15 097	1 960 854	1 439 172	98 682	2 059 546	1 340 480	11 212	2 070 758	1 451 692		
20152	5 869 335	47	48 584	4 173 188	1 696 147	28 470	4 201 658	1 667 677	28 538	4 230 196	1 639 139	11 212	4 241 408	1 650 351		
20153	5 645 838	51	141 761	3 456 066	2 189 772	22 089	3 478 155	3 476 155	17 397	3 495 552	2 150 286	11 212	3 506 764	2 161 500		
20154	5 015 530	44	295 807	3 832 881	1 822 649	49 975	3 882 856	1 822 649	7 834	3 890 690	1 829 520	11 212	3 901 902	1 840 732		
20161	4 752 287	58	16 862	2 506 814	2 345 453	28 345	2 535 159	2 316 608	33 032	2 568 191	2 183 638	11 212	2 579 403	2 194 850		
20162	7 842 349	68	78 931	4 378 763	3 463 586	151 071	4 529 834	3 312 515	48 719	4 578 553	3 263 796	11 212	4 589 765	3 275 008		
20163	8 532 007	64	55 331	5 721 751	2 010 256	155 141	5 876 892	2 655 115	63 375	5 940 267	2 591 740	11 212	5 951 479	2 602 952		
20164	5 518 606	61	265 276	2 348 979	3 189 627	286 124	2 635 103	2 883 503	12 935	2 648 038	2 870 568	11 212	2 659 250	2 881 780		
20171	7 637 521	73	344 278	2 982 457	4 655 064	280 732	3 263 189	4 374 332	176 261	3 439 450	4 198 071	11 212	3 450 662	4 209 283		
20172	6 672 752	70	223 082	1 865 489	5 007 263	86 120	1 753 609	4 919 143	348 186	2 107 795	4 570 957	11 212	2 119 007	4 582 169		
20173	6 371 583	74	95 176	1 290 203	4 681 369	989 762	1 979 385	4 391 618	459 796	2 430 781	3 940 822	11 212	2 441 993	3 952 034		
20174	4 142 504	43	717 491	717 491	3 425 013	256 986	1 014 477	3 138 027	465 775	1 480 252	2 682 252	11 212	1 491 464	2 693 464		
20181	5 929 644	79	-	-	-	-	458 580	458 580	5 471 064	494 923	953 503	4 976 141	11 212	5 011 353	4 523 333	
20182	5 418 120	24	-	-	-	-	-	-	804 709	804 709	4 613 411	11 212	4 624 623	4 624 623		

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	1 434 558	1 505 068	46 043	1 481 001	1 919 022	197 823	1 678 824	1 721 202	23 089	1 701 913	1 698 113
20152	5 869 335	47	577 913	2 798 379	3 072 596	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	306 885	2 579 308	2 436 222
20161	4 752 287	58	241 229	1 798 507	2 953 750	110 857	1 909 384	2 842 903	539 818	2 448 962	2 302 285	40 370	2 489 352	2 262 315
20162	7 842 349	68	-	-	-	-	-	-	782 734	782 734	7 059 615	-	-	-
20163	8 532 007	64	-	-	-	-	-	-	-	-	954 523	-	-	-
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	5 929 644	79	-	-	-	-	-	-	-	-	-	-	-	-
20182	5 418 120	24	-	-	-	-	-	-	-	-	-	-	-	-

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	Acc. Recoveries	Loss
20144	605 211	1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	93 640	1 795 153	1 604 473	21 794	1 817 347	1 982 679	82 692	1 870 039	1 929 987	88 691	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	1 900 127	55 386	4 124 604	1 744 731
20153	5 645 838	51	37 895	2 481 187	3 164 471	644 592	3 125 759	2 520 079	97 485	3 223 254	2 422 584	91 051	3 314 305	2 331 533
20154	5 015 530	44	286 798	2 868 106	2 149 424	162 586	1 028 692	1 998 838	454 068	3 492 760	1 532 770	63 514	3 546 274	1 469 256
20161	4 752 287	58	-	-	-	-	-	-	-	-	-	-	-	-
20162	7 842 349	68	655 014	3 763 373	4 078 976	99 770	3 863 143	3 979 206	334 479	4 197 622	3 644 727	102 210	4 299 832	3 542 517
20163	8 532 007	64	2 328 858	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	2 865 587
20164	5 518 606	61	652 185	652 185	4 866 421	509 264	1 161 449	4 367 157	777 855	1 939 304	3 579 302	144 399	2 083 703	3 434 903
20171	7 637 521	73	-	-	-	-	-	-	984 453	1 963 387	5 674 134	674 791	2 638 178	4 999 343
20172	6 672 752	70	-	-	-	-	-	-	619 297	619 297	6 053 455	813 110	1 422 407	5 240 345
20173	6 371 583	74	-	-	-	-	-	-	-	-	434 027	-	-	-
20174	4 142 504	43	-	-	-	-	-	-	-	-	-	-	-	-
20181	5 929 644	79	-	-	-	-	-	-	-	-	-	-	-	-
20182	5 418 120	24	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	No Of Loans	2017 4			2018 1			2018 2				
			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		
20151	3 400 026	24	17 027	1 945 757	1 454 269	15 097	1 960 854	1 439 172	98 682	2 059 546	1 340 480		
20152	5 869 335	47	48 584	4 173 188	1 696 147	28 470	4 201 658	1 667 677	28 538	4 230 196	1 639 139		
20153	5 645 838	51	141 761	3 456 066	2 189 772	22 089	3 478 155	3 476 155	17 397	3 495 552	2 150 286		
20154	5 015 530	44	295 807	3 832 881	1 822 649	49 975	3 882 856	1 822 649	7 834	3 890 690	1 829 520		
20161	4 752 287	58	16 862	2 506 814	2 345 453	28 345	2 535 159	2 316 608	33 032	2 568 191	2 183 638		
20162	7 842 349	68	78 931	4 378 763	3 463 586	151 071	4 529 834	3 312 515	48 719	4 578 553	3 263 796		
20163	8 532 007	64	55 331	5 721 751	2 010 256	155 141	5 876 892	2 655 115	63 375	5 940 267	2 591 740		
20164	5 518 606	61	265 276	2 348 979	3 189 627	286 124	2 635 103	2 883 503	12 935	2 648 038	2 870 568		
20171	7 637 521	73	344 278	2 982 457	4 655 064	280 732	3 263 189	4 374 332	176 261	3 439 450	4 198 071		
20172	6 672 752	70	223 082	1 865 489	5 007 263	86 120	1 753 609	4 919 143	348 186	2 107 795	4 570 957		
20173	6 371 583	74	95 176	1 290 203	4 681 369	989 762	1 979 385	4 391 618	459 796	2 430 781	3 940 822		
20174	4 142 504	43	717 491	717 491	3 425 013	256 986	1 014 477	3 138 027	465 775	1 480 252	2 682 252		
20181	5 929 644	79	-	-	-	-	458 580	458 580	5 471 064	494 923	953 503	4 976 141	
20182	5 418 120	24	-	-	-	-	-	-	804 709	804 709	4 613 411	11 212	4 624 623

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27. Priority of Payments

Reporting Date	27.07.2018		
Payment date	25.07.2018		
Period No	45		
Monthly Period	Jun 2018		
Interest Period	from	25.06.2018	to 25.07.2018 = 30 days



Priority of Payments

Available Distribution Amount	+	102 198 715,87	NOK	6 854 928,87	EUR
Senior Expenses	-	387 448,76	NOK		
Class A Notes Interest	-	81 950,09	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	892 625,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	55 799 121,00	NOK	6 854 928,87	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	-	597 569,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	591 941,81	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	3 478 002,20	NOK	-	EUR

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28. Transaction Costs

Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	45				
Monthly Period	Jun 2018				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	387 448,76 NOK			
Interest accrued for the Period	1 572 144,09 NOK	81 950,09 NOK	892 625,00 NOK	597 569,00 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	1 572 144,09 NOK	81 950,09 NOK	892 625,00 NOK	597 569,00 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	591 941,81 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	591 941,81 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	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period from	25.06.2018 to 25.07.2018 = 30 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	77 433 153,00	NOK	9 512 672,36	EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8300 %			
1M Euribor (Notes, Swap)	-0,3700 %			
Gross Amount Due to Swap Counterparty	55 881 071,09	NOK		
Gross Amount Due from Swap Counterparty	6 854 928,87	EUR		
EUR/NOK spot rate	N/A			

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30. Contact Details



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	45
Monthly Period	Jun 2018
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

Santander Consumer Bank AS

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