

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.04.2018		Following payment dates:		25.05.2018
Payment date	25.04.2018				25.06.2018
Period No	42				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days
Cut-Off Date	31.03.2018				

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1. Portfolio Information



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	1 157 340 480,00	NOK	1 210 633 659,00
Scheduled Loan Principal Repayments	28 437 071,00	NOK	28 938 195,00
Prepayments	25 966 802,00	NOK	22 983 056,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	125 679,00	NOK	180 821,00
Total Principal Payments Received	54 529 552,00	NOK	52 102 072,00
	-		-
New Defaulted Auto Loans in Period	1 949 238,00	NOK	1 535 798,00
Total New Defaults	1 949 238,00	NOK	1 535 798,00
Capitalised Interest (due to Repayment Holidays)	321 767,00	NOK	344 691,00
Closing Balance	1 101 183 457,00	NOK	1 157 340 480,00
Cumulative Capitalised Interest (Amount)			
Open	31 473 015,00	NOK	31 128 324,00
New	321 767,00	NOK	344 691,00
Close	31 794 782,00	NOK	31 473 015,00
Total revenue collections			
Revenue and fees received on loan balances	6 361 978,00	NOK	6 427 140,00
Recoveries on loans in default	1 030 451,00	NOK	1 023 491,00
Total Revenue Received in Period	7 392 429,00	NOK	7 450 631,00
# Loans			
At beginning of period	11 582	Loans	11 921
Paid in Full	325	Loans	311
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	25	Loans	28
At end of period	11 232	Loans	11 582
Weighted Average Loan Return	6,87 %		
Average NIBOR + Weighted Average Loan Threshold	3,92 %		

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2. Amount Due for Distribution



Reporting Date	27.04.2018			
Payment date	25.04.2018			
Period No	42			
Monthly Period	Mar 2018			
Interest Period	from	26.03.2018	to	25.04.2018 = 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)	61 921 981,00 NOK		59 552 703,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	6 898 897,17 EUR	0,00 NOK	6 547 073,59 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	-1 041,50 NOK		-1 039,22 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)	102 290 997,50 NOK	6 898 897,17 EUR	99 921 721,78 NOK	6 547 073,59 EUR

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3. Reserve Accounts



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	42				
Monthly Period	Mar 2018				
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Note Balance

Beginning of Period		1 157 340 480,00	NOK
End of Period		1 101 183 457,00	NOK

Reserve Fund

	in %		
Beginning of Period	2,3 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	2,3 %	26 913 372,00	NOK
Required Reserve Amount	2,3 %	26 913 372,00	NOK

Liquidity Balance

Beginning of Period	1,2 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,2 %	13 456 686,00	NOK
Required Reserve Amount	1,2 %	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		63 545 737,38	NOK
Cash Outflow		1 700 321,95	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		61 845 415,44	NOK
Required Commingling Reserve Fund		61 845 415,44	NOK

CPI Reserve

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

Set-off from Deposits

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

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4. Performance Data



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Note Balance

Beginning of Period	1 157 340 480,00	NOK
End of Period	1 101 183 457,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	1 009 602 964,00	91,68 %	10 363
1-29 days past due	69 116 011,00	6,28 %	636
		0,00 %	
Delinquent Receivables:			
30-59 days past due	14 172 058,00	1,29 %	142
60-89 days past due	3 068 694,00	0,28 %	39
90-119 days past due	1 466 815,00	0,13 %	16
120-149 days past due	1 991 224,00	0,18 %	12
150-179 days past due	1 765 691,00	0,16 %	24
Total Performing and Delinquent	1 101 183 457,00	100,00 %	11 232

Current Period Defaults	1 949 238,00	25
Cumulative Defaults	77 935 173,00	757
Current Period Recoveries	1 030 451,00	
Cumulative Recoveries	38 061 984,00	

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5. Outstanding Notes



Reporting Date	27.04.2018
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Monthly Period	Mar 2018
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	All Notes	Class A	Class B	Class B	Class C	Class C
1. Note Balance						
General Note Information						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	A1(sf)/A(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
Current Note Information						
Class Principal Outstanding Opening Balance		30 601 656,02 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	102 290 997,50 NOK					
Amortisation	56 157 023,00 NOK					
Redemption per Class		6 898 897,17 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		964,88 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	1 101 183 457,00 NOK	23 702 758,85 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		17,52 %	50,40 %	0,00 %	32,06 %	0,02 %
Current Pool Factor		0,03	1,00	-	1,00	1,00

	All Notes	Class A	Class B	Class B	Class C	Class C
2. Payments to Investors per Note						
Interest rate Basis: 1-M EURIBOR / Spread	-0,3710 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,8800 %	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		4 279,95 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		964,88 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		3 315,07 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 650,00 NOK	- NOK	1 733,33 NOK	1,73 NOK
Interest Payment	1 528 038,00 NOK	- EUR	915 750,00 NOK	- NOK	611 866,80 NOK	421,20 NOK
Interest Payment per Note		- EUR	1 650,00 NOK	- NOK	1 733,33 NOK	1,73 NOK

	All Notes	Class A	Class B	Class B	Class C	Class C
3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		89,40 %	39,00 %		6,92 %	
Current CE (excl. Excess Spread)		86,14 %	35,74 %		3,67 %	

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 27.04.2018
 Payment date 25.04.2018
 Period No 42
 Monthly Period Mar 2018
 Interest Period: 26.03.2018 to 25.04.2018 = 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	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcredditt 6 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



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Payment date	25.04.2018		
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Interest Period	from	26.03.2018	to 25.04.2018 = 30 days

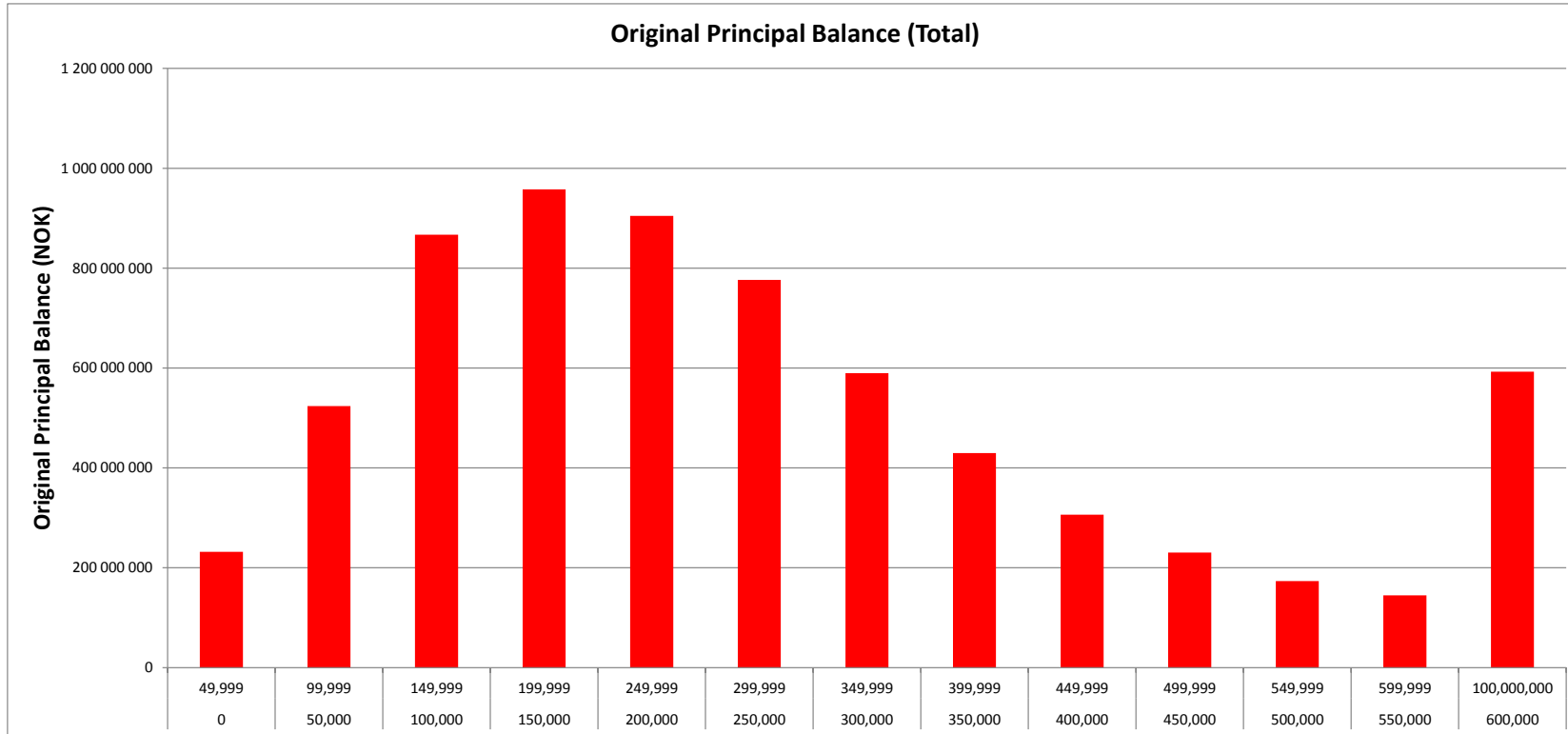
Average amount - all: 195 694

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days

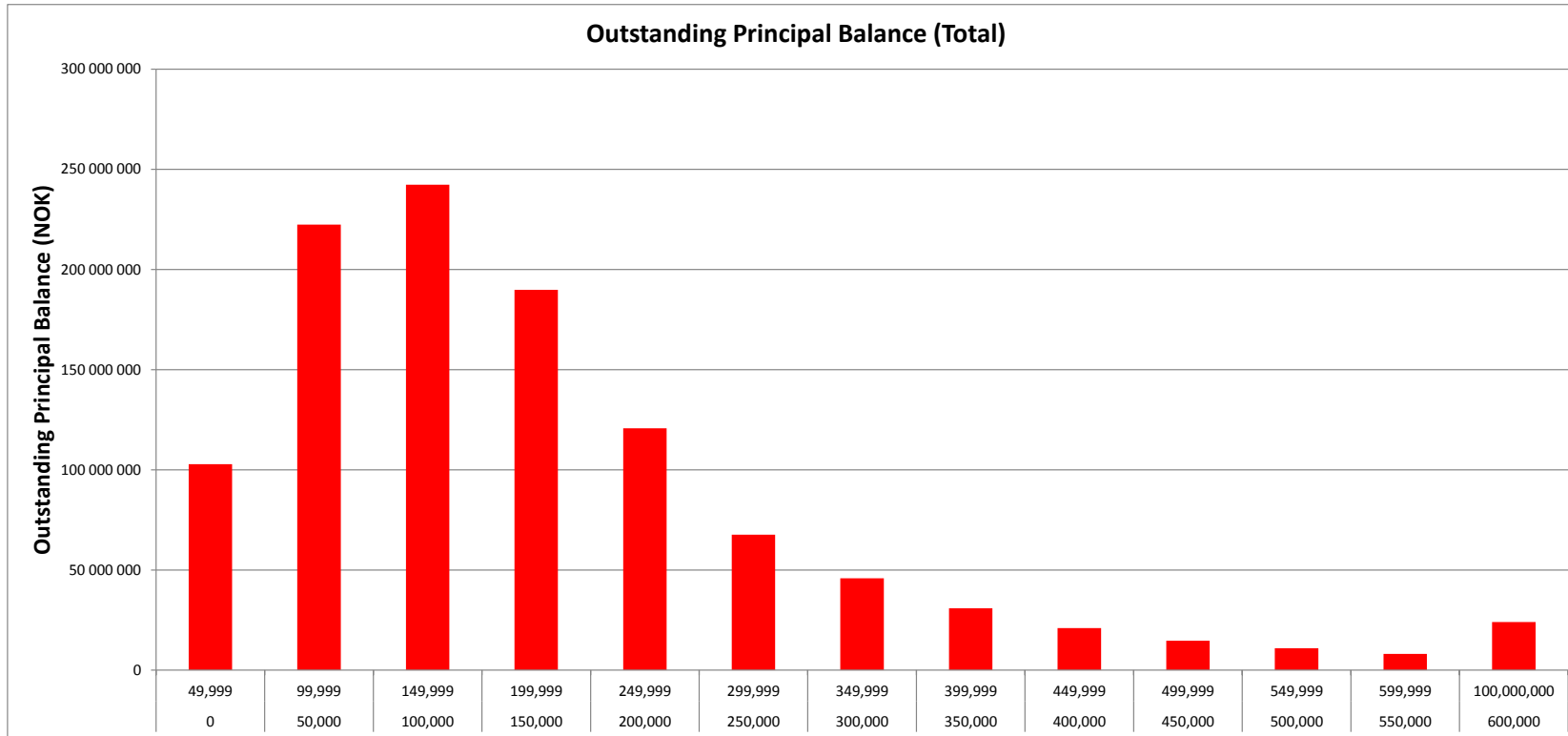
Average amount - all: 98 040

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	49 999	4 013	102 835 181	9,34 %	35,73 %	18,6	49,4
	50 000	99 999	2 993	222 355 279	20,19 %	26,65 %	33,7	49,3
	100 000	149 999	1 969	242 358 881	22,01 %	17,53 %	41,8	49,3
	150 000	199 999	1 096	189 867 065	17,24 %	9,76 %	51,0	49,1
	200 000	249 999	542	120 748 248	10,97 %	4,83 %	56,1	48,9
	250 000	299 999	249	67 629 371	6,14 %	2,22 %	60,3	48,6
	300 000	349 999	141	45 802 660	4,16 %	1,26 %	61,9	48,9
	350 000	399 999	83	30 887 352	2,80 %	0,74 %	66,5	49,1
	400 000	449 999	50	21 012 198	1,91 %	0,45 %	70,6	49,1
	450 000	499 999	31	14 654 789	1,33 %	0,28 %	66,2	49,2
	500 000	549 999	21	10 940 172	0,99 %	0,19 %	68,4	48,4
	550 000	599 999	14	8 065 009	0,73 %	0,12 %	66,3	47,9
	600 000	100 000 000	30	24 027 252	2,18 %	0,27 %	66,6	49,0
Total			11 232	1 101 183 457	100 %	100 %	45,7	49,1

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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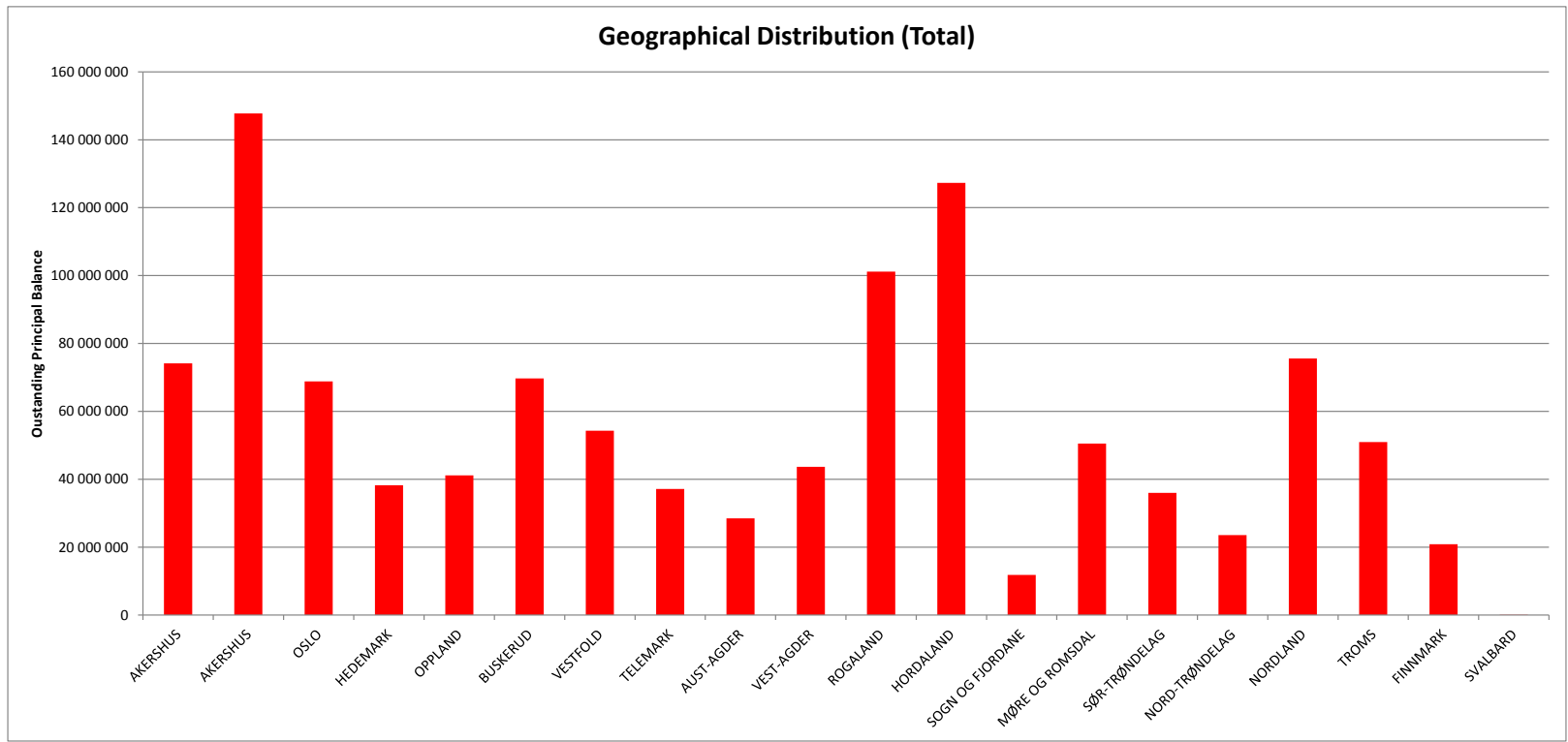
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	758	74 117 878	6,73 %	6,75 %	AKERSHUS	47,2	49,3	
0200	1 503	147 752 981	13,42 %	13,38 %	AKERSHUS	44,2	49,2	
0300	692	68 832 168	6,25 %	6,16 %	OSLO	44,5	49,2	
0400	470	38 237 747	3,47 %	4,18 %	HEDEMARK	41,0	48,9	
0500	444	41 157 200	3,74 %	3,95 %	OPPLAND	44,0	49,3	
0600	751	69 717 743	6,33 %	6,69 %	BUSKERUD	43,0	49,0	
0700	585	54 302 134	4,93 %	5,21 %	VESTFOLD	45,6	49,1	
0800	435	37 117 479	3,37 %	3,87 %	TELEMARK	41,3	49,2	
0900	284	28 482 018	2,59 %	2,53 %	AUST-AGDER	48,4	48,8	
1000	446	43 673 882	3,97 %	3,97 %	VEST-AGDER	44,8	49,2	
1100	965	101 190 417	9,19 %	8,59 %	ROGALAND	48,1	49,2	
1200	1 204	127 292 518	11,56 %	10,72 %	HORDALAND	47,0	49,1	
1400	125	11 812 510	1,07 %	1,11 %	SOGN OG FJORDANE	45,1	49,0	
1500	480	50 520 031	4,59 %	4,27 %	MJØRE OG ROMSDAL	47,0	49,2	
1600	400	35 975 521	3,27 %	3,56 %	SØR-TRØNDELAG	46,4	49,4	
1700	271	23 541 529	2,14 %	2,41 %	NORD-TRØNDELAG	42,9	49,5	
1800	755	75 557 476	6,86 %	6,72 %	NORDLAND	46,8	49,1	
1900	481	50 972 029	4,63 %	4,28 %	TROMS	49,9	48,5	
2000	182	20 842 789	1,89 %	1,62 %	FINNMARK	45,9	48,6	
2100	1	87 407	0,01 %	0,01 %	SVALBARD	69,0	54,0	
Total:	11 232	1 101 183 457	100 %	100 %		45,7	49,1	

Geographic distribution

Bilkreditt 6 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

10.a Interest Rate



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from	26.03.2018 to 25.04.2018 = 30 days

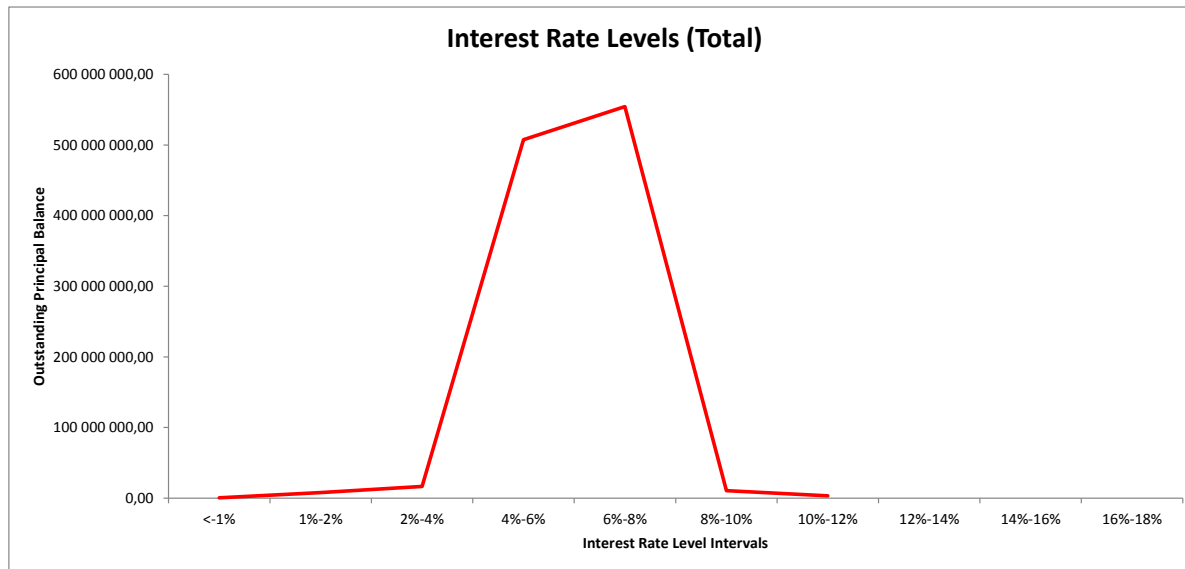
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<	1 %	7	542 795	0,05 %	45,1	46,4
	1 %	2 %	110	8 074 872	0,73 %	40,3	47,4
	2 %	4 %	137	16 591 269	1,51 %	48,3	49,8
	4 %	6 %	4410	507 453 359	46,08 %	47,5	49,1
	6 %	8 %	6034	554 384 036	50,34 %	44,4	49,1
	8 %	10 %	402	10 746 781	0,98 %	27,9	48,6
	10 %	12 %	132	3 390 345	0,31 %	35,2	49,1
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
Total			11 232	1 101 183 457	100 %	45,7	49,1

Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	42				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

11.a Remaining Terms



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	42		
Monthly Period	Mar 2018		
Interest Period	from	26.03.2018	to 25.04.2018 = 30 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity	1		12	1 919	50 649 726	4,60 %	9,5	51,0
	13		24	2 255	104 990 370	9,53 %	17,2	48,3
	25		36	2 130	189 898 801	17,24 %	32,7	50,9
	37		48	2 760	321 463 460	29,19 %	41,4	48,6
	49		60	949	154 517 843	14,03 %	52,4	48,2
	61		72	579	121 553 999	11,04 %	68,9	51,0
	73		84	628	153 451 308	13,94 %	75,7	47,4
	85		96	10	4 103 745	0,37 %	86,1	46,5
	97		108	1	405 127	0,04 %	100,0	46,0
	109		120	1	149 078	0,01 %	122,0	45,0
	121							
	Total			11 232	1 101 183 457	100 %	45,7	49,1

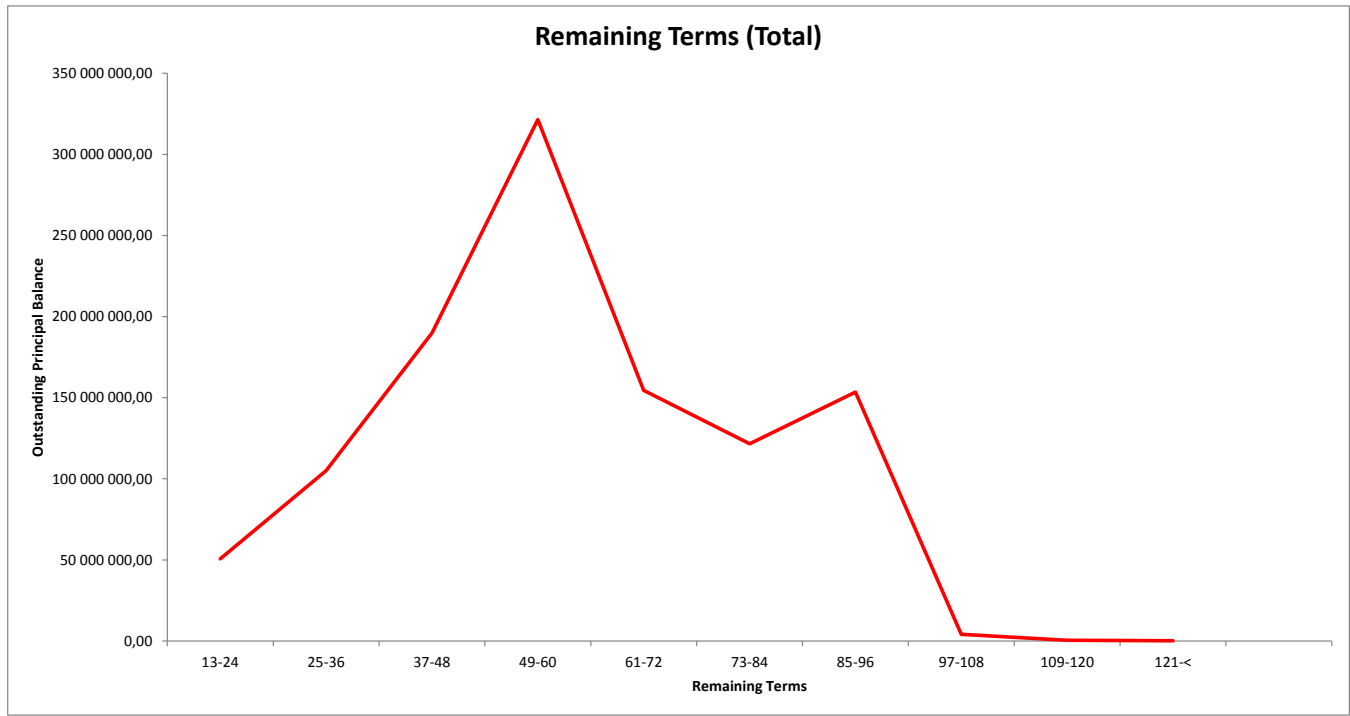
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	42					
Monthly Period	Mar 2018					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

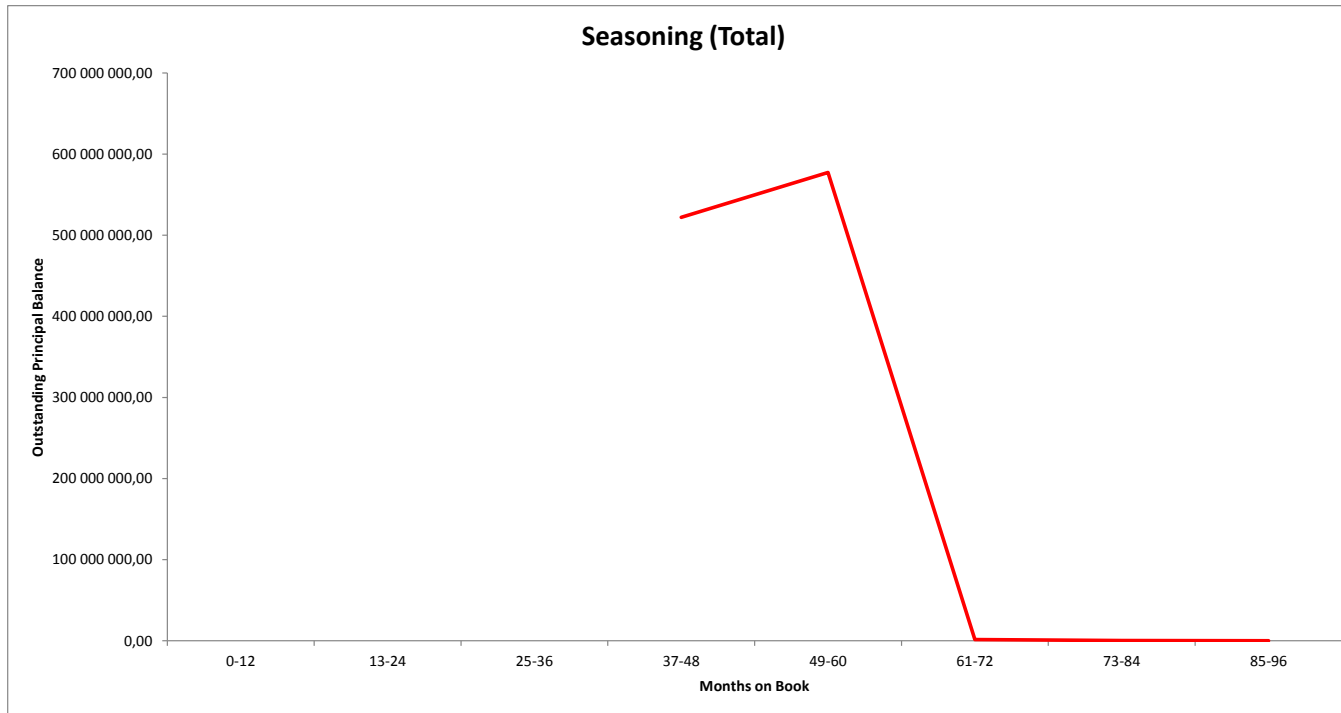
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48	4 993	522 125 898	47,41 %	48,0
	49		60	6 225	577 348 571	52,43 %	44
	61		72	13	1 473 413	0,13 %	47
	73		84	1	235 575	0	73
	85		96	-	-	-	-
	Total		11 232		1 101 183 457	100,00 %	45,7

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	42					
Monthly Period	Mar 2018					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



Bilkreditt 6 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

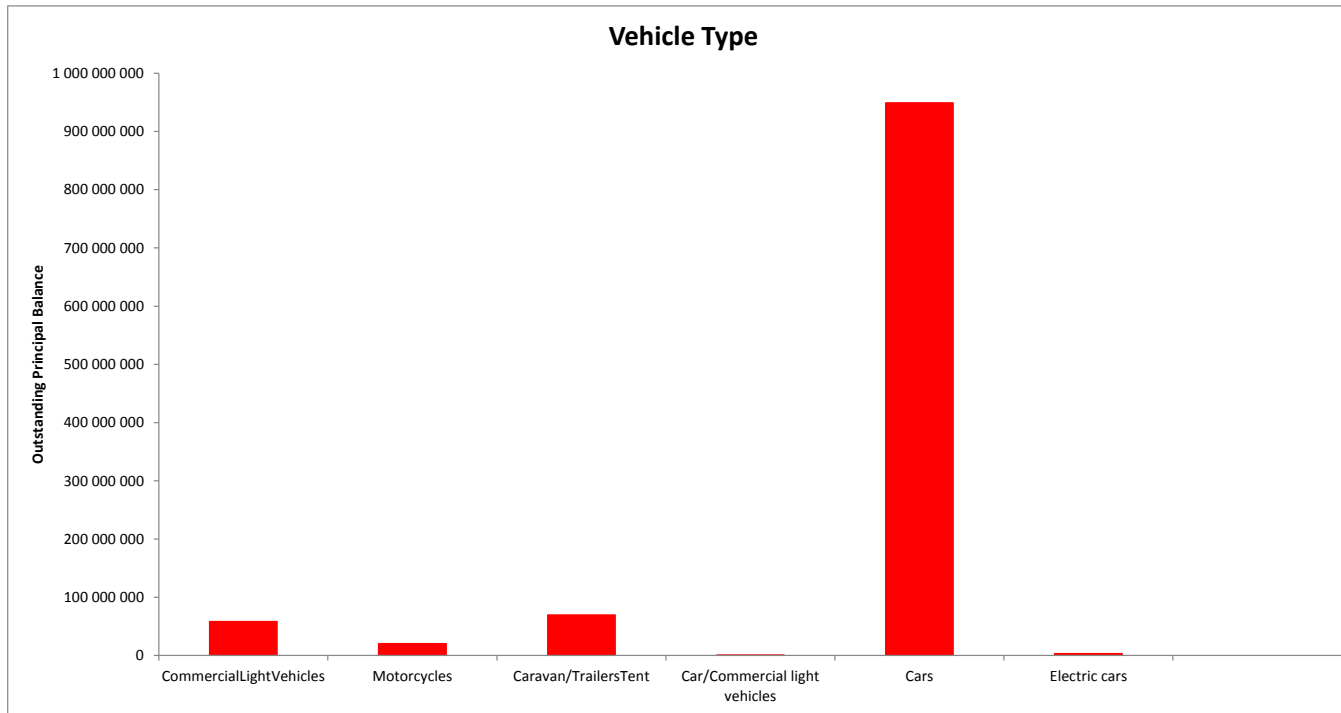
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	754	58 509 387	5,31 %	33,6	49,1
	Motorcycles	344	20 302 582	1,84 %	41,1	48,1
	Caravan/TrailersTent	562	69 475 008	6,31 %	58,1	48,0
	Car/Commercial light vehicles	4	454 745	0,04 %	27,9	50,3
	Cars	9 543	949 247 084	86,20 %	45,6	49,2
	Electric cars	25	3 194 651	0,29 %	46,1	48,2
		11 232	1 101 183 457	100 %	45,7	49,1

Bilkreditt 6 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	42					
Monthly Period	Mar 2018					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	42				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

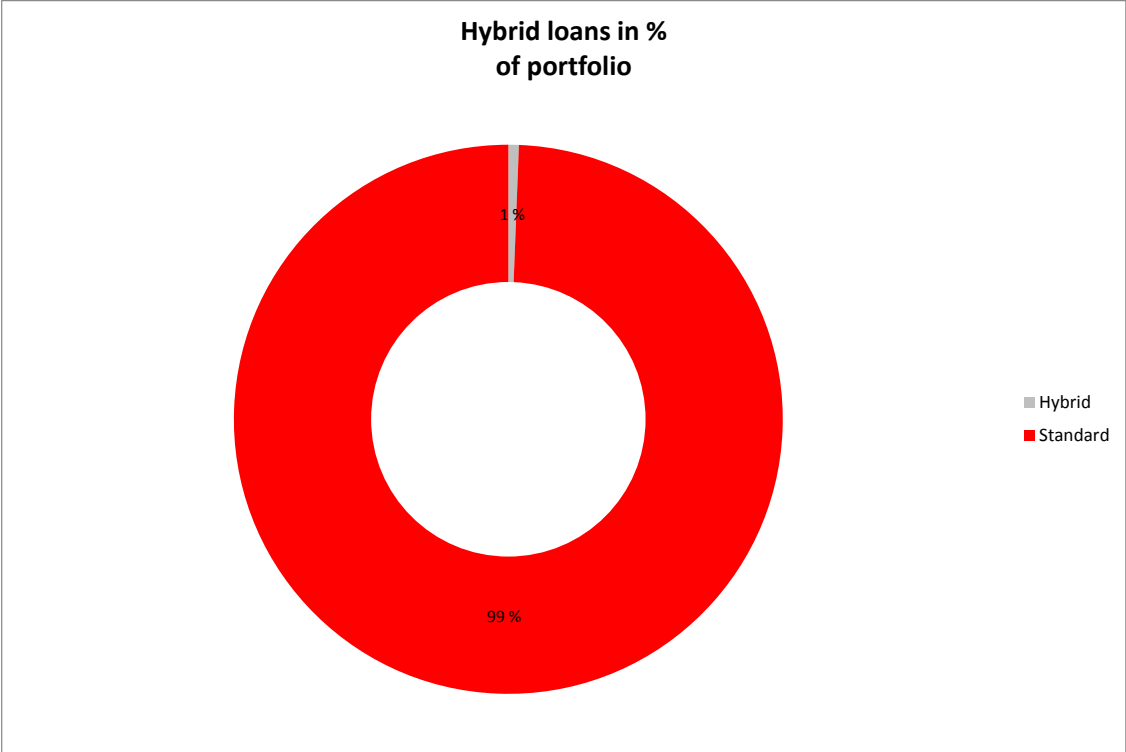
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		33	6 785 803	0,62 %	12,3	49,5
Standard		11 199	1 094 397 654	99,38 %	45,9	49,1
Total		11 232	1 101 183 457	100 %	45,7	49,1

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	42				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

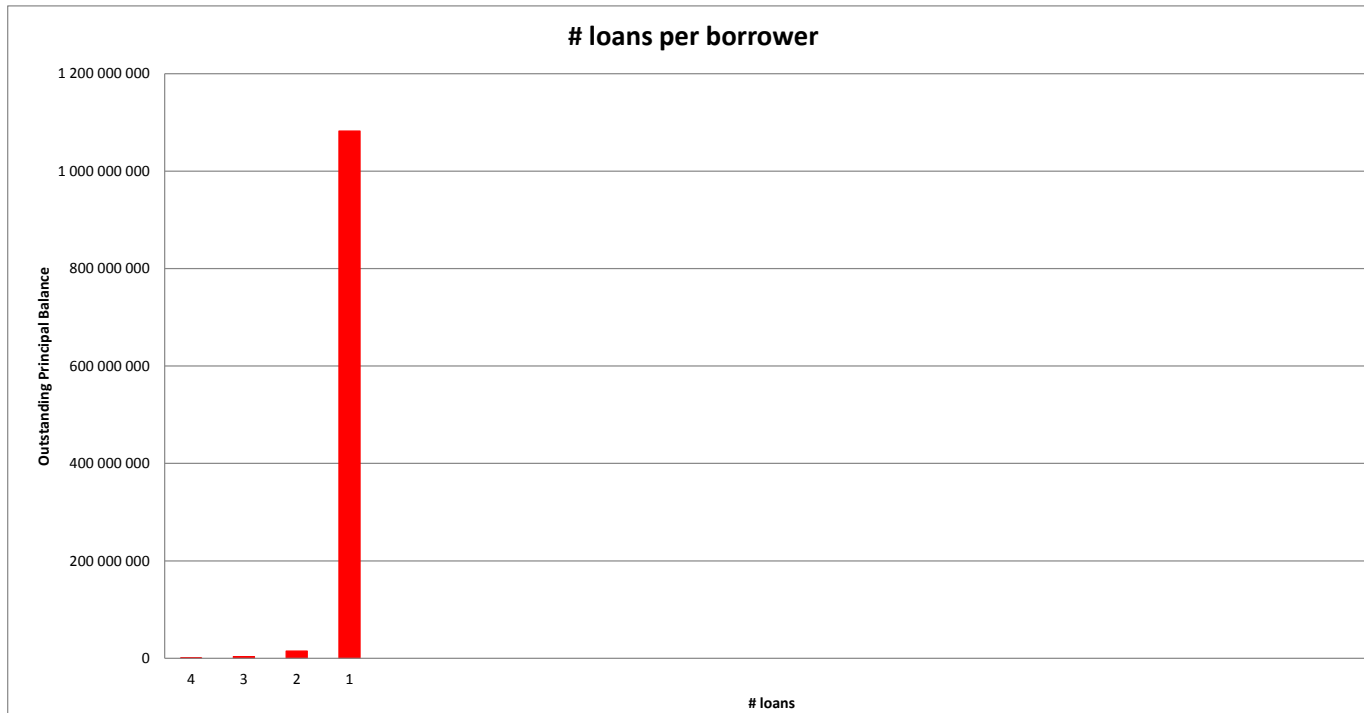


Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	42					
Monthly Period	Mar 2018					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 101 183 457	1 070 948 950	30 234 507	5 281 710	5,76 %	97,25 %
2	1 070 948 950	1 039 534 865	31 414 084	5 138 314	5,76 %	94,40 %
3	1 039 534 865	1 008 000 552	31 534 313	4 985 330	5,75 %	91,54 %
4	1 008 000 552	976 638 654	31 361 898	4 833 327	5,75 %	88,69 %
5	976 638 654	945 644 014	30 994 640	4 683 594	5,75 %	85,88 %
6	945 644 014	914 558 297	31 085 717	4 533 521	5,75 %	83,05 %
7	914 558 297	883 922 454	30 635 843	4 382 501	5,75 %	80,27 %
8	883 922 454	854 073 254	29 849 200	4 234 632	5,75 %	77,56 %
9	854 073 254	823 507 453	30 565 801	4 083 832	5,74 %	74,78 %
10	823 507 453	794 542 663	28 964 790	3 940 331	5,74 %	72,15 %
11	794 542 663	766 316 644	28 226 013	3 799 820	5,74 %	69,59 %
12	766 316 644	738 384 050	27 932 594	3 660 260	5,73 %	67,05 %
13	738 384 050	712 310 836	26 073 214	3 529 469	5,74 %	64,69 %
14	712 310 836	687 316 279	24 994 557	3 403 380	5,73 %	62,42 %
15	687 316 279	663 551 475	23 764 804	3 282 888	5,73 %	60,26 %
16	663 551 475	640 942 814	22 608 661	3 167 735	5,73 %	58,20 %
17	640 942 814	618 609 004	22 333 810	3 058 892	5,73 %	56,18 %
18	618 609 004	596 351 465	22 257 539	2 950 935	5,72 %	54,16 %
19	596 351 465	574 303 634	22 047 831	2 843 203	5,72 %	52,15 %
20	574 303 634	552 439 741	21 863 893	2 736 669	5,72 %	50,17 %

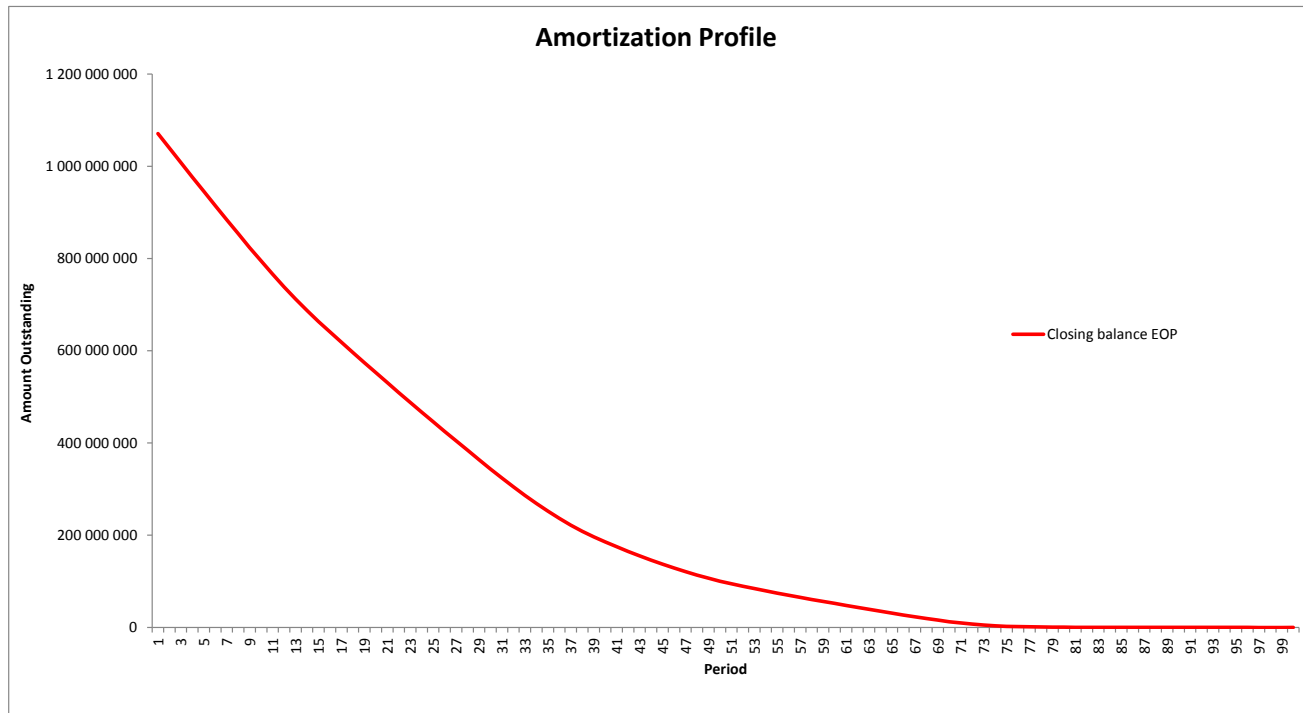
Amortization profile (first 20 periods)

Bilkreditt 6 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	42				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018 to 25.04.2018	= 30 days

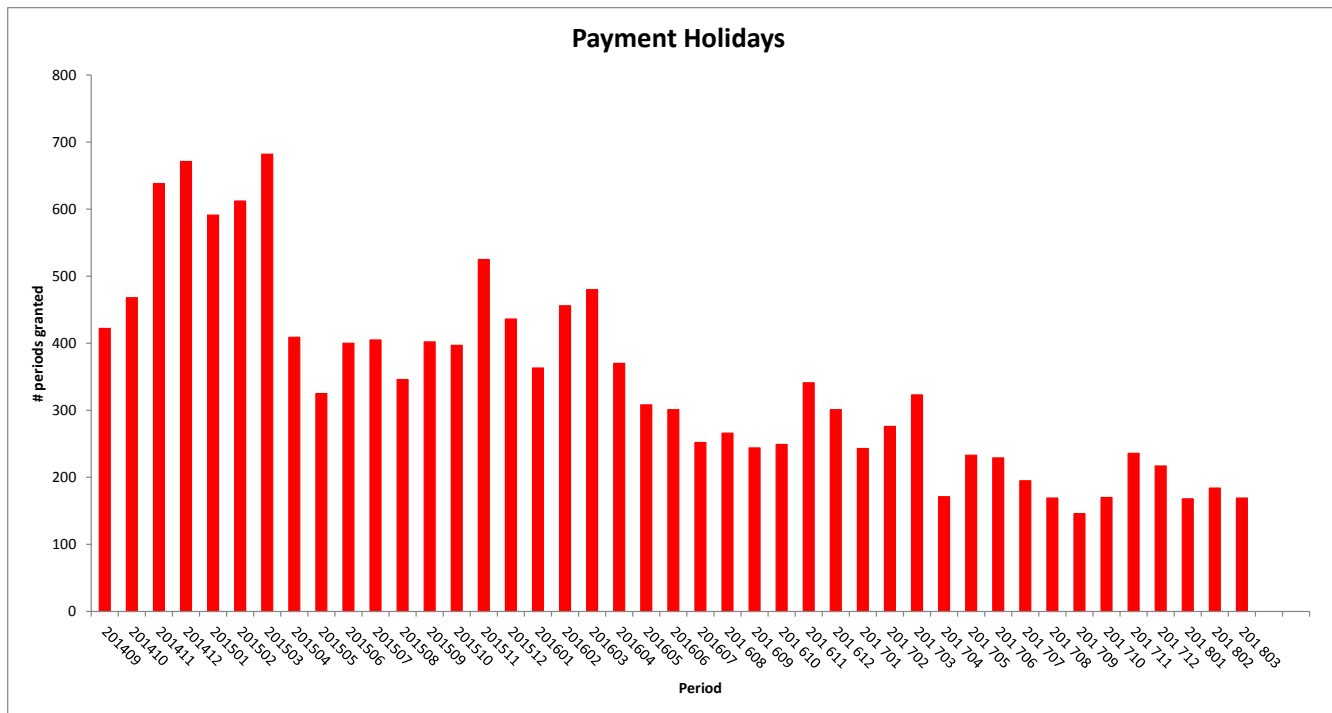
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201409	422	668	2 473 608
	201410	468	769	2 811 117
	201411	638	1 006	3 422 857
	201412	671	950	3 287 556
	201501	591	960	3 441 673
	201502	612	945	3 265 701
	201503	682	957	3 179 948
	201504	409	583	2 033 832
	201505	325	475	1 789 983
	201506	400	596	2 192 352
	201507	405	564	2 024 155
	201508	346	511	1 817 938
	201509	402	592	2 231 935
	201510	397	625	2 178 887
	201511	525	787	2 833 672
	201512	436	608	2 096 672
	201601	363	566	1 853 726
	201602	456	674	2 362 145
	201603	480	682	2 392 550
	201604	370	557	1 890 991
	201605	308	488	1 772 645
	201606	301	478	2 039 804
	201607	252	367	1 432 217
	201 608	266	366	1 409 485
	201 609	244	361	1 354 353
	201 610	249	419	1 388 390
	201 611	341	498	1 740 270
	201 612	301	404	1 360 812
	201 701	243	386	1 359 934
	201 702	276	421	1 329 263
	201 703	323	427	1 489 626
	201 704	171	266	1 018 019
	201 705	233	375	1 419 692
	201 706	229	366	1 396 250
	201 707	195	286	1 228 024
	201 708	169	238	869 326
	201 709	146	220	779 231
	201 710	170	282	980 417
	201 711	236	374	1 329 066
	201 712	217	285	1 064 269
	201 801	168	240	866 328
	201 802	184	285	1 073 323,71
	201 803	169	269	950 891
Total	14 789	22 176	79 232 932	

Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	42				
Monthly Period	Mar 2018				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

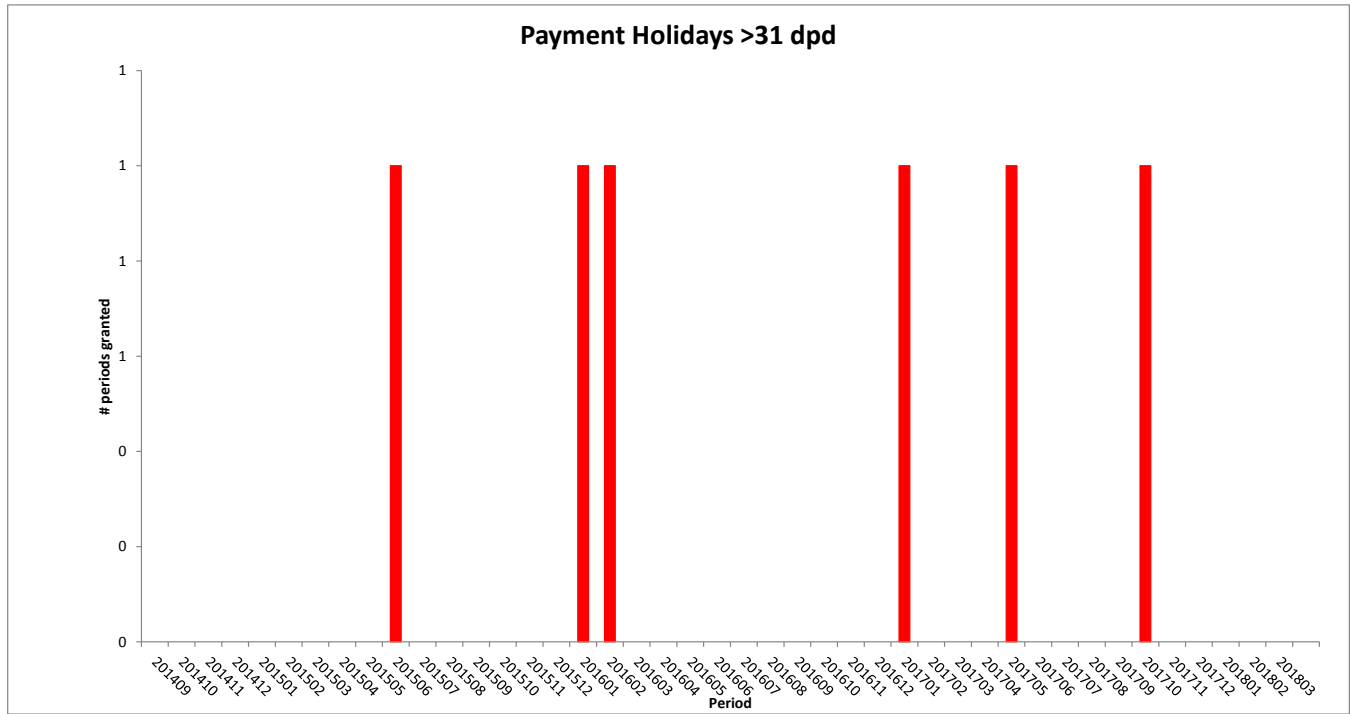
TOTAL			
Period	No	Number of periods granted	Sum of payments
201409	0	0	0
201410	0	0	0
201411	0	0	0
201412	0	0	0
201501	0	0	0
201502	0	0	0
201503	0	0	0
201504	0	0	0
201505	0	0	0
201506	1	1	4 979
201507	0	0	0
201508	0	0	0
201509	0	0	0
201510	0	0	0
201511	0	0	0
201512	0	0	0
201601	1	1	234
201602	1	1	1646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

Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	42					
Monthly Period	Mar 2018					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



Bilkreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

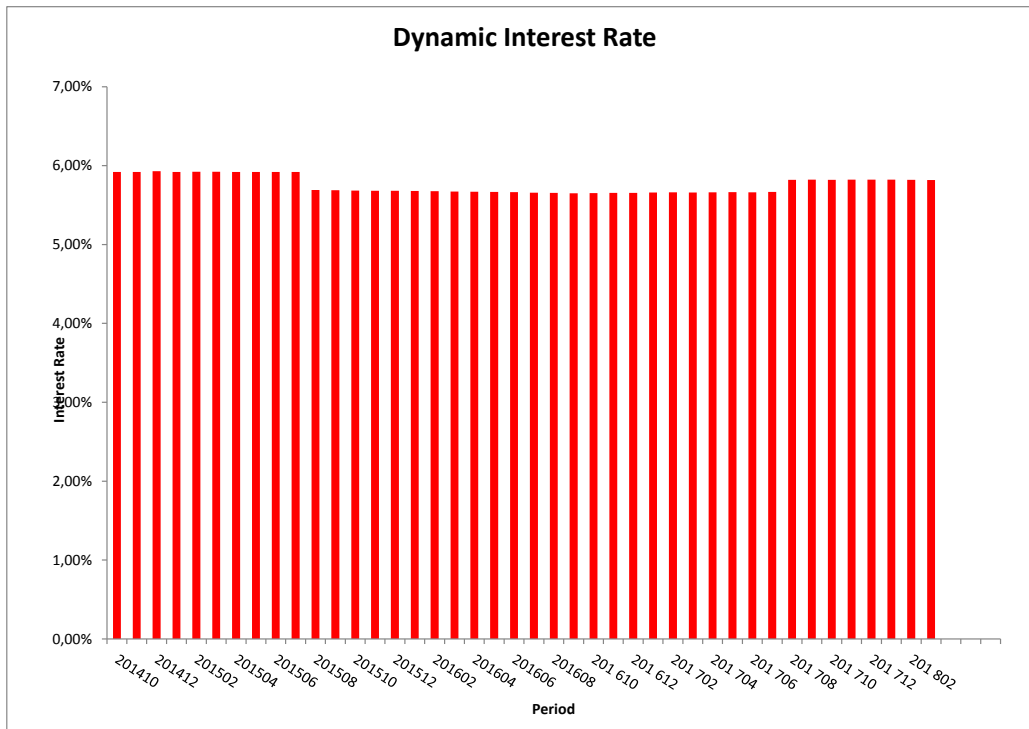
TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507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

Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

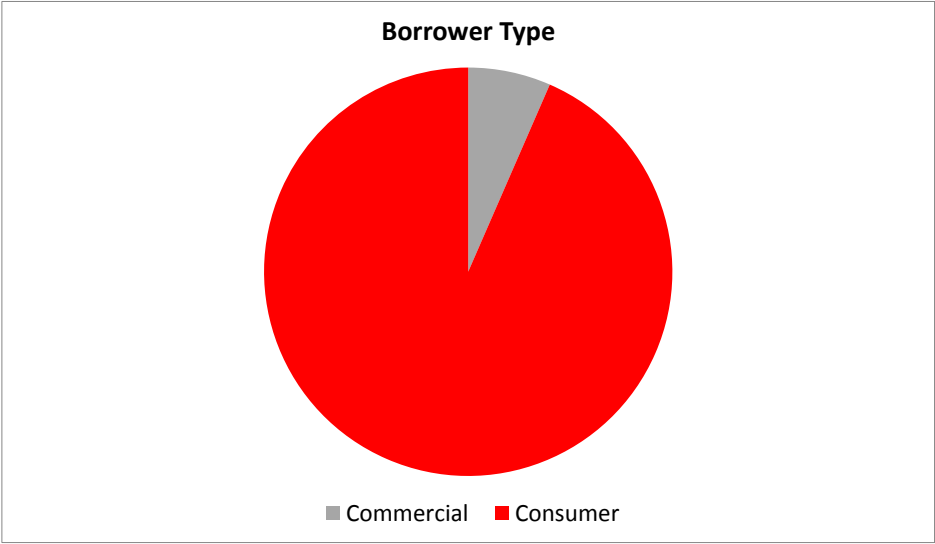
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	751	72 074 644	6,55 %	32,7	48,9
	Consumer	10 481	1 029 108 813	93,45 %	46,6	49,1
	Total	11 232	1 101 183 457	100 %	45,7	49,1

Bilkreditt 6 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from	26.03.2018 to 25.04.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

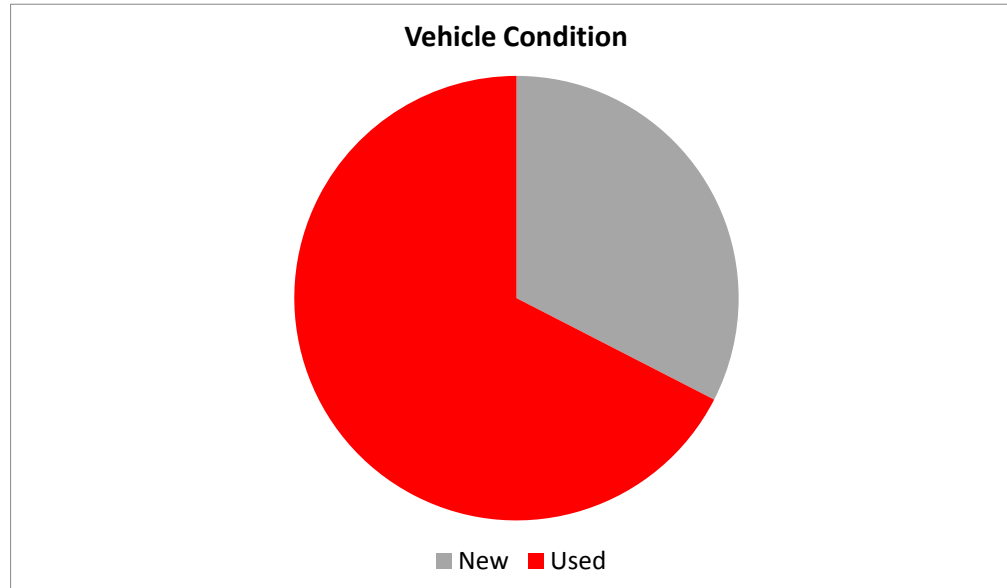
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 716	358 382 489	32,55 %	48,7	49,2
	Used	8 516	742 800 968	67,45 %	44,2	49,1
		11 232	1 101 183 457	100 %	45,7	49,1

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from	26.03.2018 to 25.04.2018 = 30 days

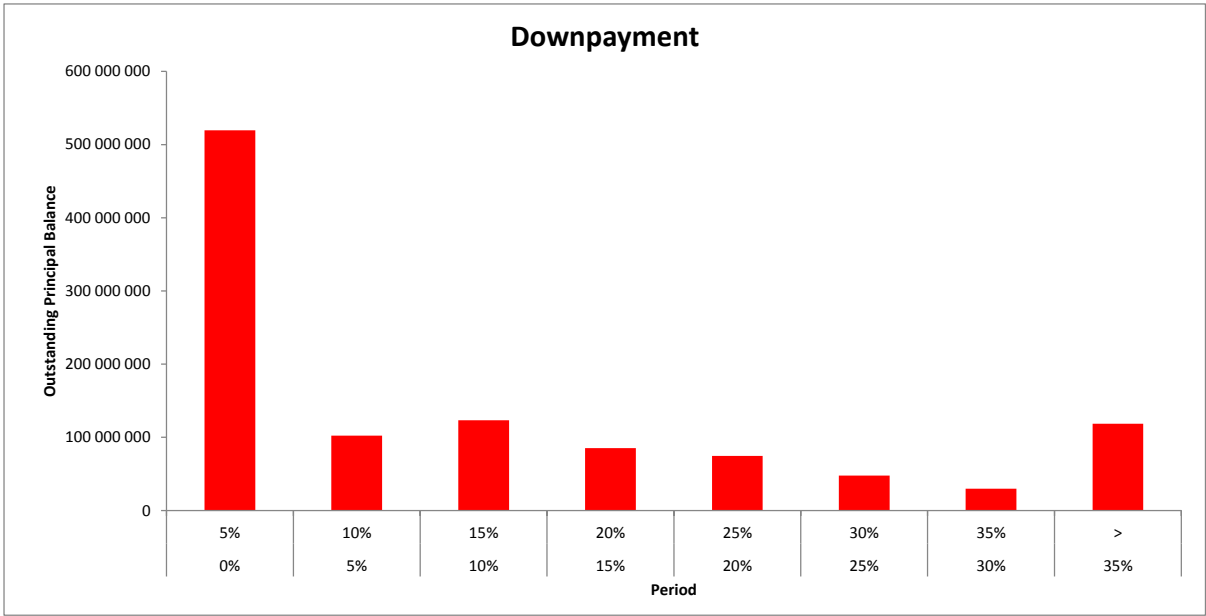
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 961	519 575 534	47,18 %	45,5	49,1
	5 %	10 %	920	102 383 581	9,30 %	46,5	49,2
	10 %	15 %	1 137	123 307 956	11,20 %	47,0	49,1
	15 %	20 %	840	85 179 485	7,74 %	47,7	49,1
	20 %	25 %	759	74 595 459	6,77 %	47,4	49,2
	25 %	30 %	515	47 669 972	4,33 %	46,8	49,0
	30 %	35 %	348	29 740 245	2,70 %	47,2	48,7
	35 %	>	1 752	118 731 225	10,78 %	41,2	49,0
Total		11 232	1 101 183 457	100 %	45,7	49,1	

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	42		
Monthly Period	Mar 2018		
Interest Period	from	26.03.2018	to 25.04.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	42		
Monthly Period	Mar 2018		
Interest Period	from	26.03.2018	to 25.04.2018 = 30 days

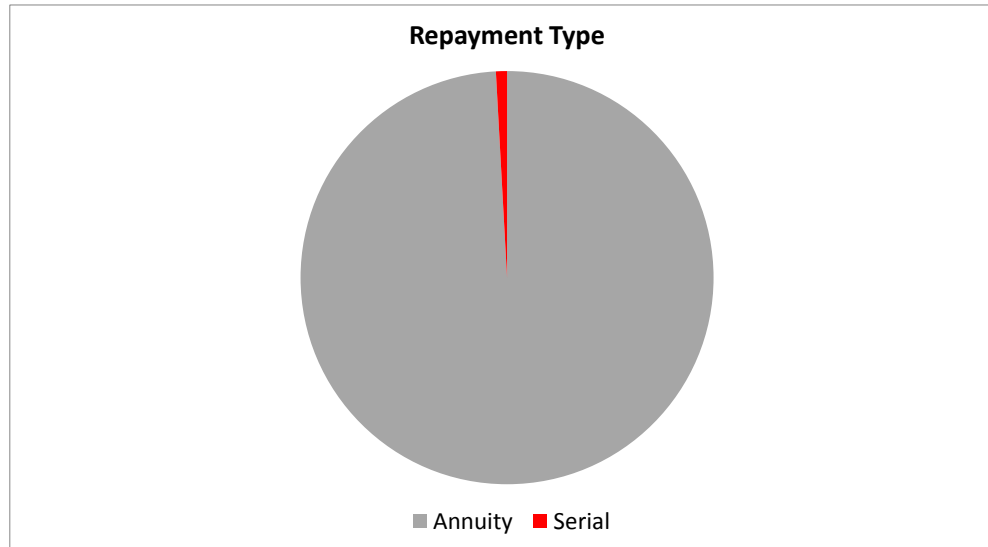
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	11 145	1 091 686 165	99,14 %	45,8	49,1
	Serial	87	9 497 292	0,86 %	30,9	49,6
		11 232	1 101 183 457	100 %	45,7	49,1

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



Bilkkredit 6 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



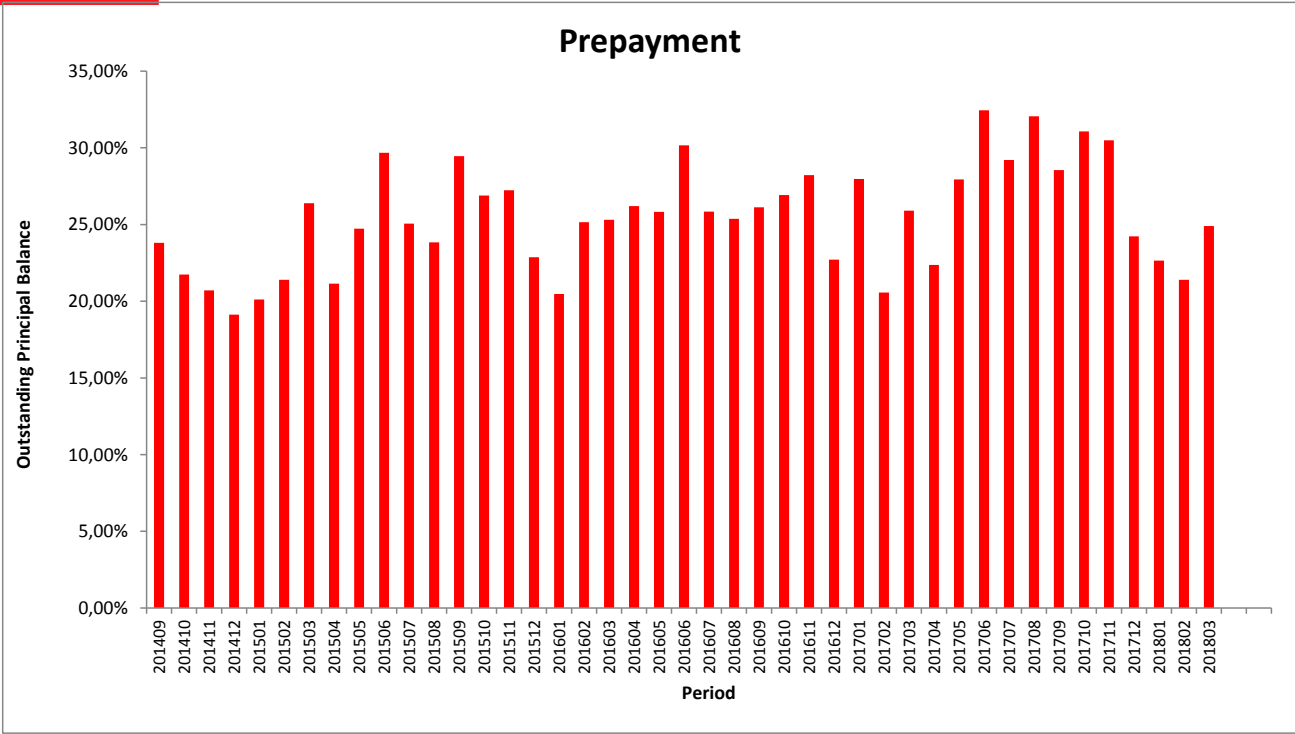
Reporting Date 27.04.2018
 Payment date 25.04.2018
 Period No 42
 Monthly Period Mar 2018
 Interest Period from 26.03.2018 to 25.04.2018 = 30 days

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 %

**Bilkreditt 6 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	42	
Monthly Period	Mar 2018	
Interest Period	from	26.03.2018 to 25.04.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

27. Priority of Payments

Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



Priority of Payments

Available Distribution Amount	+	102 290 997,50	NOK	6 898 897,17	EUR
Senior Expenses	-	486 001,62	NOK		
Class A Notes Interest	-	274 007,23	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	915 750,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	56 157 023,00	NOK	6 898 897,17	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	-	612 288,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	335 994,41	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	3 139 875,24	NOK	-	EUR

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Monthly Investor Report

28. Transaction Costs



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	486 001,62 NOK			
Interest accrued for the Period	1 802 045,23 NOK	274 007,23 NOK	915 750,00 NOK	612 288,00 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	1 802 045,23 NOK	274 007,23 NOK	915 750,00 NOK	612 288,00 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	335 994,41 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	335 994,41 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	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period from	26.03.2018 to 25.04.2018 = 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	249 097 480,00 NOK 30 601 656,02 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8800 %
1M Euribor (Notes, Swap)	-0,3710 %
Gross Amount Due to Swap Counterparty	56 431 030,23 NOK
Gross Amount Due from Swap Counterparty	6 898 897,17 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 DAC
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Priscilla Halverson +47 21 08 37 72
Thomas Andrén-Johansen +47 91 82 42 44
Joachim Joveng Rogne +47 48 23 86 32
Morten Holme +47 92 82 38 33

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no
joachim.joveng.rogne@santanderconsumer.no
morten.holme@santanderconsumer.no

Risk

Ayan Ali +47 48 50 46 46

Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	42
Monthly Period	Mar 2018
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days