

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.06.2017				
Payment date	26.06.2017			Following payment dates:	25.07.2017
Period No	32				25.08.2017
Monthly Period	May 2017				
Interest Period	from 26.05.2017	to	26.06.2017	=	31 days
Cut-Off Date	31.05.2017				

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1. Portfolio Information



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	1 912 161 705,00 NOK	1 991 812 656,00 NOK
Scheduled Loan Principal Repayments	41 447 049,00 NOK	37 586 014,00 NOK
Prepayments	49 031 120,00 NOK	39 924 404,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	263 147,00 NOK	208 245,00 NOK
Total Principal Payments Received	90 741 316,00 NOK	77 718 663,00 NOK
	-	-
New Defaulted Auto Loans in Period	1 837 173,00 NOK	2 416 630,00 NOK
Total New Defaults	1 837 173,00 NOK	2 416 630,00 NOK
Capitalised Interest (due to Repayment Holidays)	427 049,00 NOK	484 342,00 NOK
Closing Balance	1 820 010 265,00 NOK	1 912 161 705,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	27 613 432,00 NOK	27 129 090,00 NOK
New	427 049,00 NOK	484 342,00 NOK
Close	28 040 481,00 NOK	27 613 432,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	10 471 467,00 NOK	9 771 051,00 NOK
Recoveries on loans in default	976 732,00 NOK	1 017 466,00 NOK
Total Revenue Received in Period	11 448 199,00 NOK	10 788 517,00 NOK
# Loans		
At beginning of period	15 961 Loans	16 396 Loans
Paid in Full	543 Loans	413 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	21 Loans	22 Loans
At end of period	15 397 Loans	15 961 Loans
Weighted Average Loan Return	6,78 %	
Average NIBOR + Weighted Average Loan Threshold	3,85 %	

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2. Amount Due for Distribution



Reporting Date	28.06.2017			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	42 847 873,25	NOK	43 607 023,86	NOK
b. Collections (Principal, interest, fees, etc)	102 189 515,00	NOK	88 507 180,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
f. Other Amounts Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	-810,06	NOK	-850,80	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)	145 036 578,19	NOK	11 320 815,72	EUR
			132 113 353,06	NOK
				9 785 129,12
				EUR

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3. Reserve Accounts



Reporting Date	28.06.2017
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Note Balance

Beginning of Period		1 912 161 705,00	NOK
End of Period		1 820 010 265,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,4 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	1,4 %	26 913 372,00	NOK
Required Reserve Amount	1,4 %	26 913 372,00	NOK

Liquidity Balance

Beginning of Period	0,8 %	15 934 501,25	NOK
Cash Outflow		15 934 501,25	NOK
Cash Inflow		15 297 293,64	NOK
End of Period	0,8 %	15 297 293,64	NOK
Required Reserve Amount	0,8 %	15 297 293,64	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		95 327 522,07	NOK
Cash Outflow		-	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		2 904 823,64	NOK
End of Period		98 232 345,71	NOK
Required Commingling Reserve Fund		98 232 345,71	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	1 912 161 705,00	NOK
End of Period	1 820 010 265,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	1 670 696 064,00	91,80 %	14 186
1-29 days past due	112 961 418,00	6,21 %	896
		0,00 %	

Delinquent Receivables:

30-59 days past due	21 401 219,00	1,18 %	175
60-89 days past due	7 616 748,00	0,42 %	63
90-119 days past due	2 384 306,00	0,13 %	29
120-149 days past due	2 446 654,00	0,13 %	23
150-179 days past due	2 503 856,00	0,14 %	25
Total Performing and Delinquent	1 820 010 265,00	100,00 %	15 397

Current Period Defaults	1 837 173,00	21
Cumulative Defaults	59 072 493,00	534
Current Period Recoveries	976 732,00	
Cumulative Recoveries	26 130 099,00	

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5. Outstanding Notes



Reporting Date	28.06.2017				
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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		123 331 536,24 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	145 036 578,19 NOK					
Amortisation	92 151 440,00 NOK					
Redemption per Class		11 320 815,72 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		1 583,33 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	1 820 010 265,00 NOK	112 010 720,52 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		50,10 %	30,49 %	0,00 %	19,40 %	0,01 %
Current Pool Factor		0,16	1,00	-	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class B	Class C	
Interest rate Basis: 1-M EURIBOR / Spread	-0,3730 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,7600 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	31					
Principal Outstanding per Note Beginning of Period		17 249,17 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 583,33 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		15 665,84 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 601,67 NOK	- NOK	1 687,78 NOK	1,69 NOK
Interest Payment	1 485 121,00 NOK	- EUR	888 925,00 NOK	- NOK	595 785,87 NOK	410,13 NOK
Interest Payment per Note		- EUR	1 601,67 NOK	- NOK	1 687,78 NOK	1,69 NOK

3. Credit Enhancements				
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %	2,00 %
Current CE (incl. Excess Spread)		56,03 %	25,54 %	6,13 %
Current CE (excl. Excess Spread)		52,22 %	21,73 %	2,32 %

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

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6. Counterparty Ratings, Trigger Levels and Consequences



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 Period No 32
 Monthly Period May 2017
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Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcredditt 6 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



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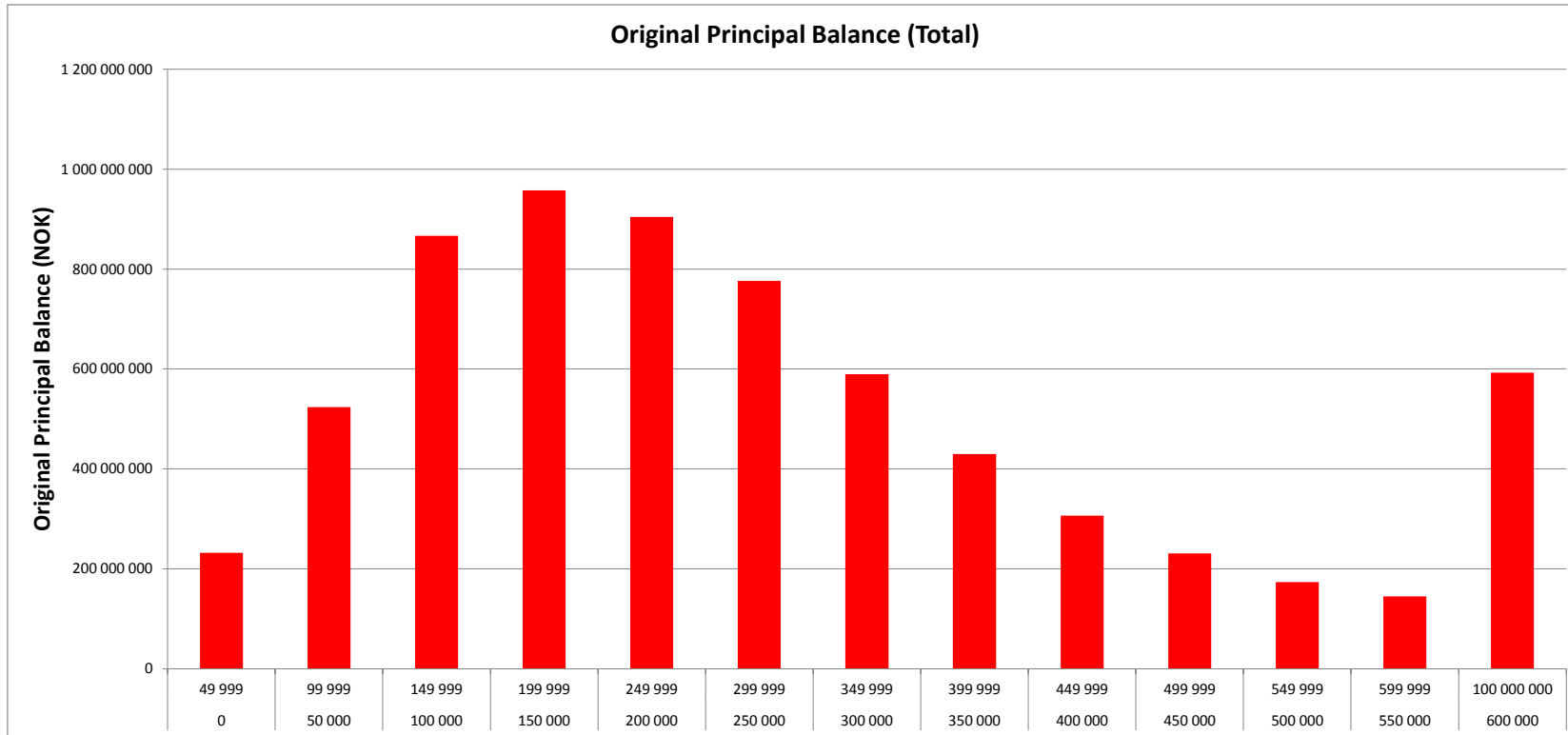
Average amount - all: 195 694

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

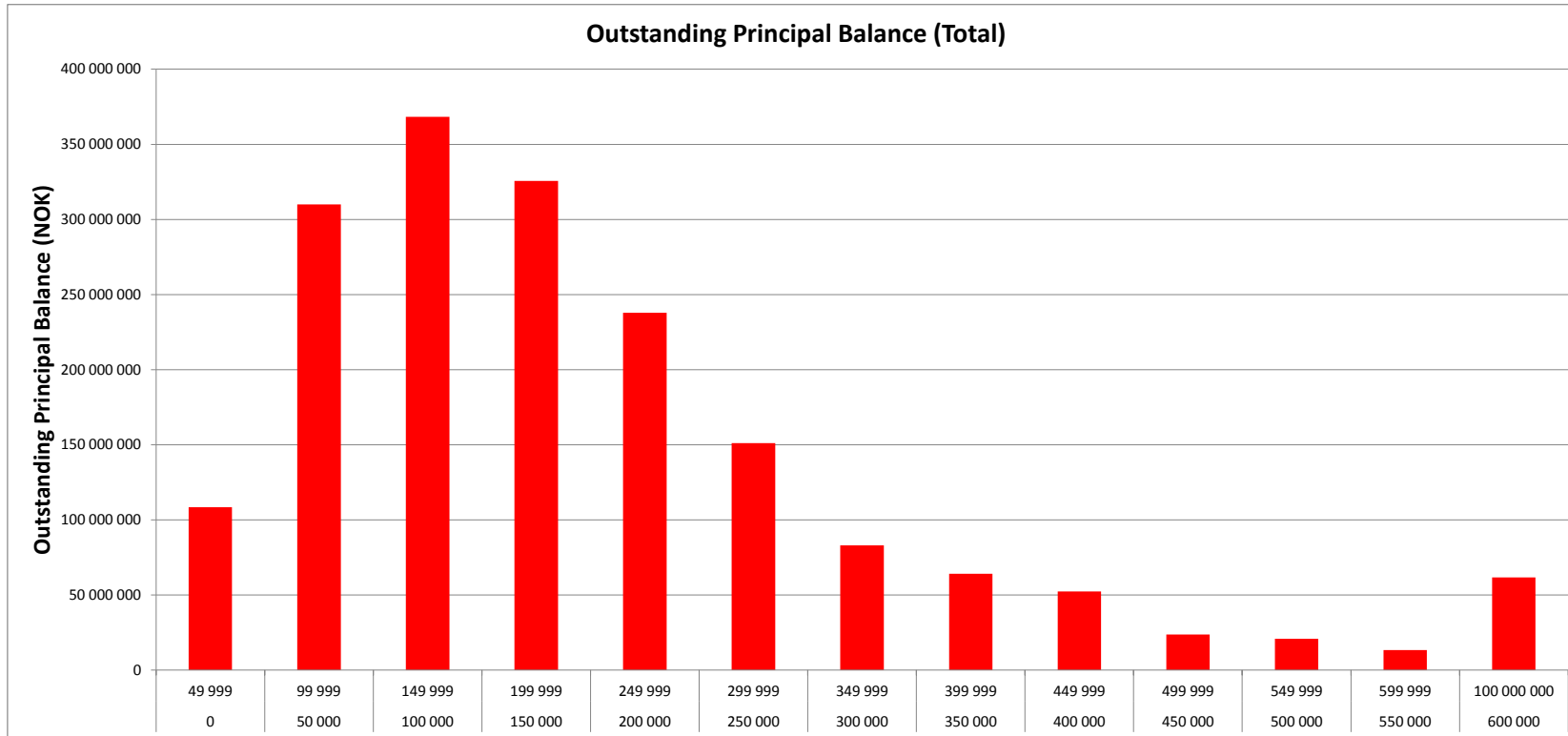
Reporting Date	28.06.2017	
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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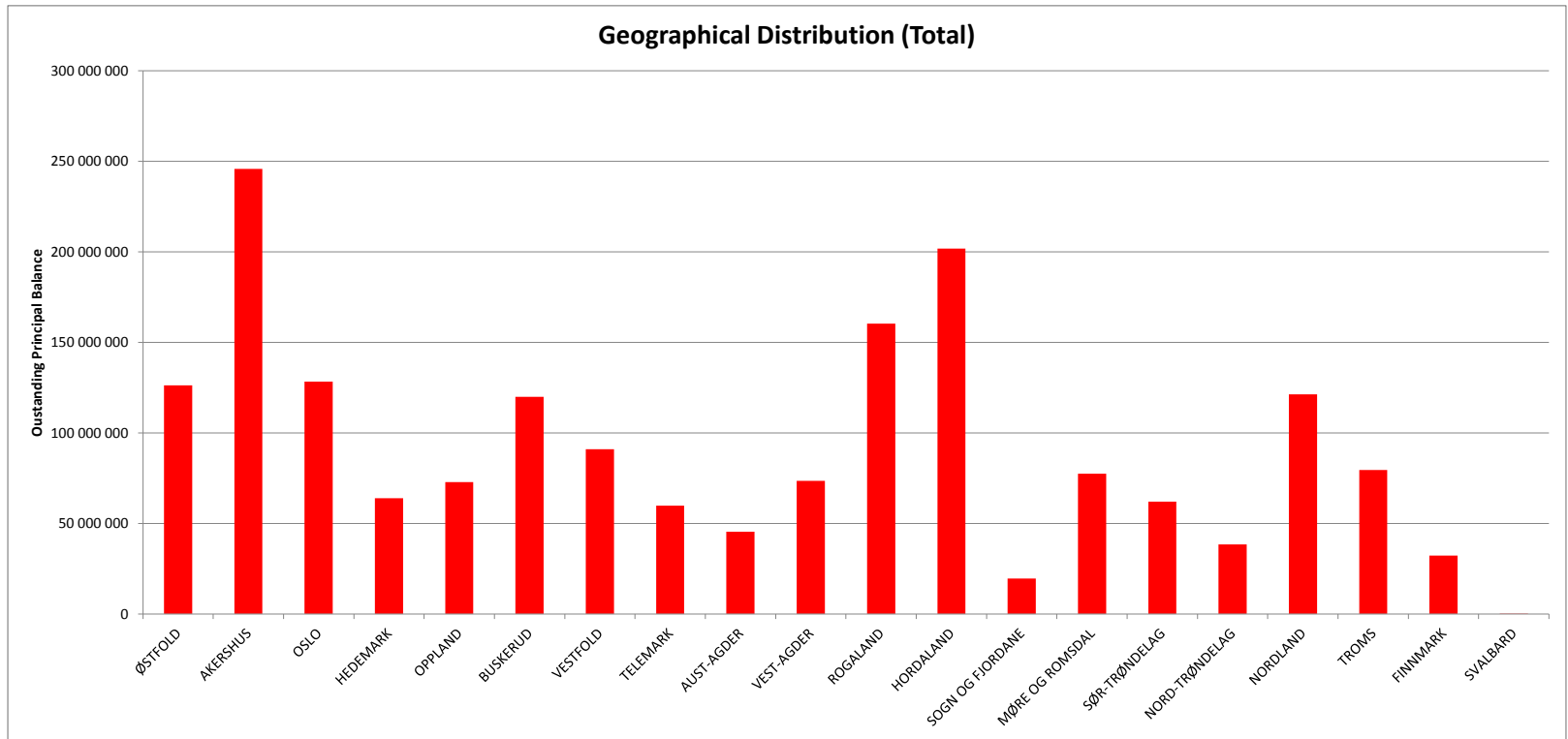
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 085	126 301 240	6,94 %	7,05 %	ØSTFOLD	52,7	39,3	
0200	2 040	245 839 602	13,51 %	13,25 %	AKERSHUS	51,0	39,2	
0300	1 030	128 424 935	7,06 %	6,69 %	OSLO	48,3	39,1	
0400	657	64 010 575	3,52 %	4,27 %	HEDEMARK	46,5	38,8	
0500	646	72 907 300	4,01 %	4,20 %	OPPLAND	50,7	39,3	
0600	1 068	119 882 861	6,59 %	6,94 %	BUSKERUD	49,7	39,2	
0700	803	90 954 945	5,00 %	5,22 %	VESTFOLD	52,1	39,2	
0800	574	59 792 868	3,29 %	3,73 %	TELEMARK	48,6	39,3	
0900	397	45 501 511	2,50 %	2,58 %	AUST-AGDER	53,1	38,9	
1000	619	73 493 173	4,04 %	4,02 %	VEST-AGDER	50,3	39,2	
1100	1 286	160 339 642	8,81 %	8,35 %	ROGALAND	54,4	39,3	
1200	1 609	201 922 643	11,09 %	10,45 %	HORDALAND	53,4	39,2	
1400	161	19 505 465	1,07 %	1,05 %	SOGN OG FJORDANE	54,8	38,9	
1500	634	77 480 758	4,26 %	4,12 %	MJØRE OG ROMSDAL	53,0	39,2	
1600	564	62 063 123	3,41 %	3,66 %	SØR-TRØNDELAG	50,3	39,5	
1700	365	38 394 366	2,11 %	2,37 %	NORD-TRØNDELAG	50,0	39,3	
1800	982	121 277 584	6,66 %	6,38 %	NORDLAND	54,3	39,1	
1900	638	79 572 077	4,37 %	4,14 %	TROMS	56,4	38,7	
2000	238	32 200 074	1,77 %	1,55 %	FINNMARK	53,0	38,8	
2100	1	145 523	0,01 %	0,01 %	SVALBARD	79,0	44,0	
Total:	15 397	1 820 010 265	100 %	100 %		51,8	39,2	

Geographic distribution

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9.b Geographical Distribution Graph

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10.a Interest Rate



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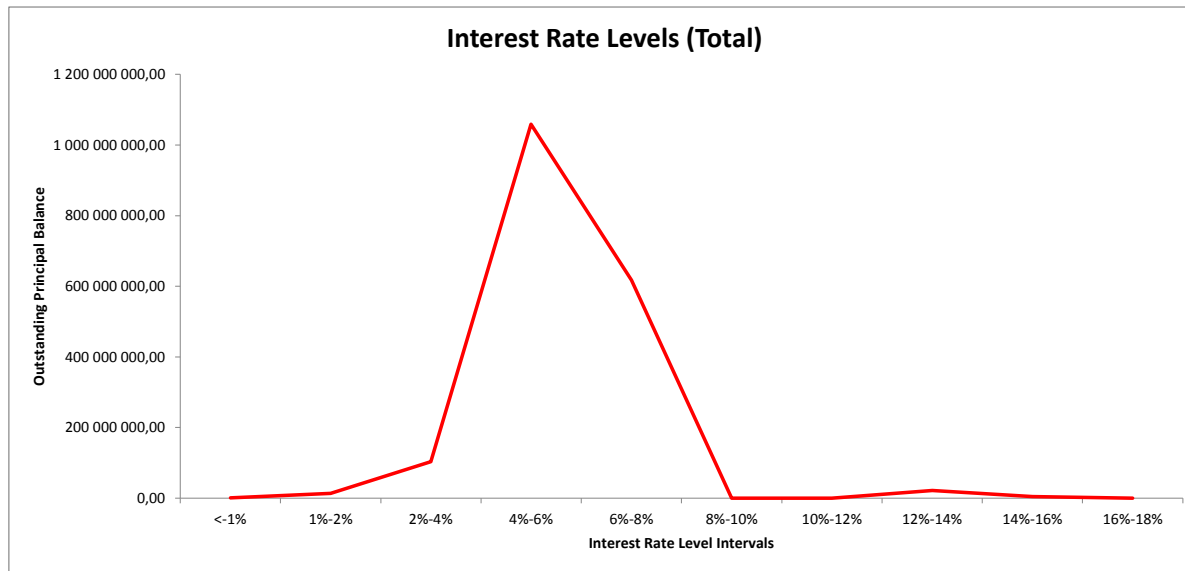
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1 %	8	783 935	0,04 %	47,9	37,0
1 %	2 %	158	13 488 561	0,74 %	45,2	37,5
2 %	4 %	769	102 925 394	5,66 %	49,5	39,2
4 %	6 %	8005	1 058 888 378	58,18 %	52,9	39,2
6 %	8 %	5611	617 171 873	33,91 %	51,2	39,2
8 %	10 %	2	4 658	0,00 %	9,6	40,7
10 %	12 %	-	-	-	-	-
12 %	14 %	661	21 866 352	1,20 %	33,4	38,8
14 %	16 %	182	4 867 838	0,27 %	37,6	39,3
16 %	18 %	1	13 276	0,00 %	14,0	36,0
Total		15 397	1 820 010 265	100 %	51,8	39,2

Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days

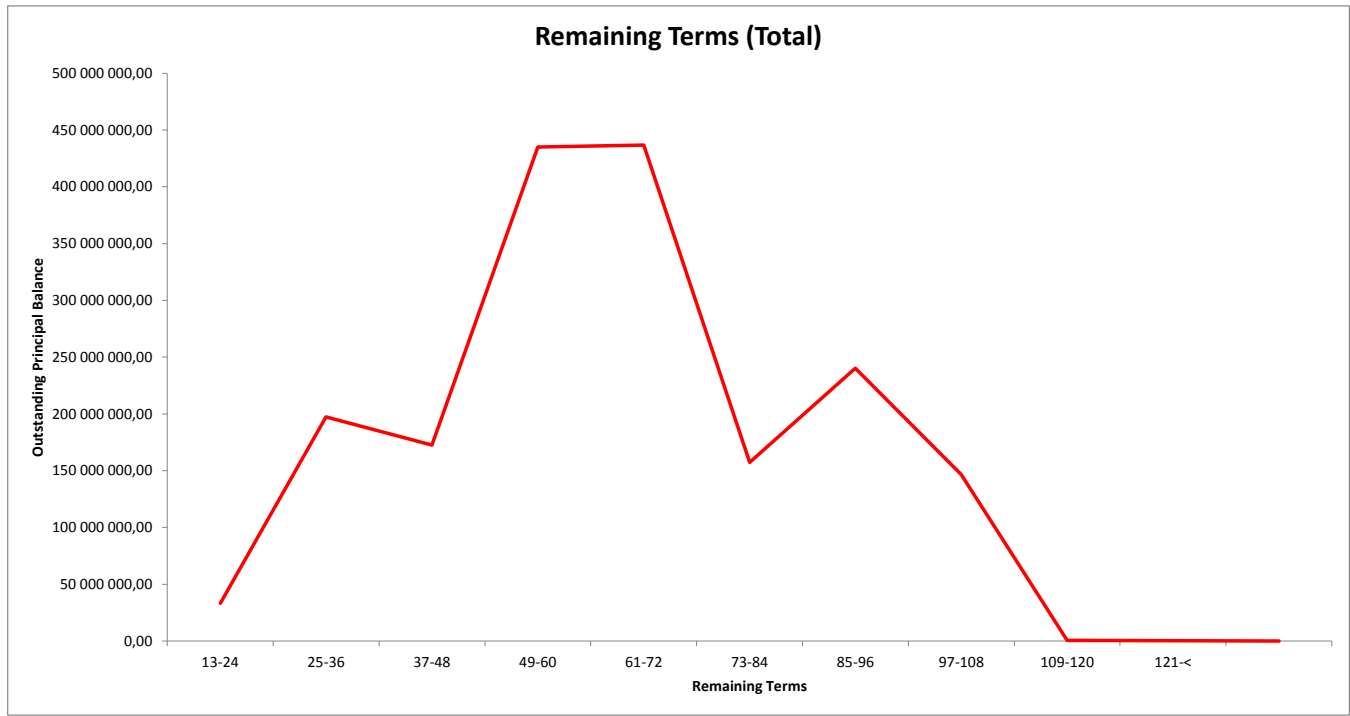


Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	32					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

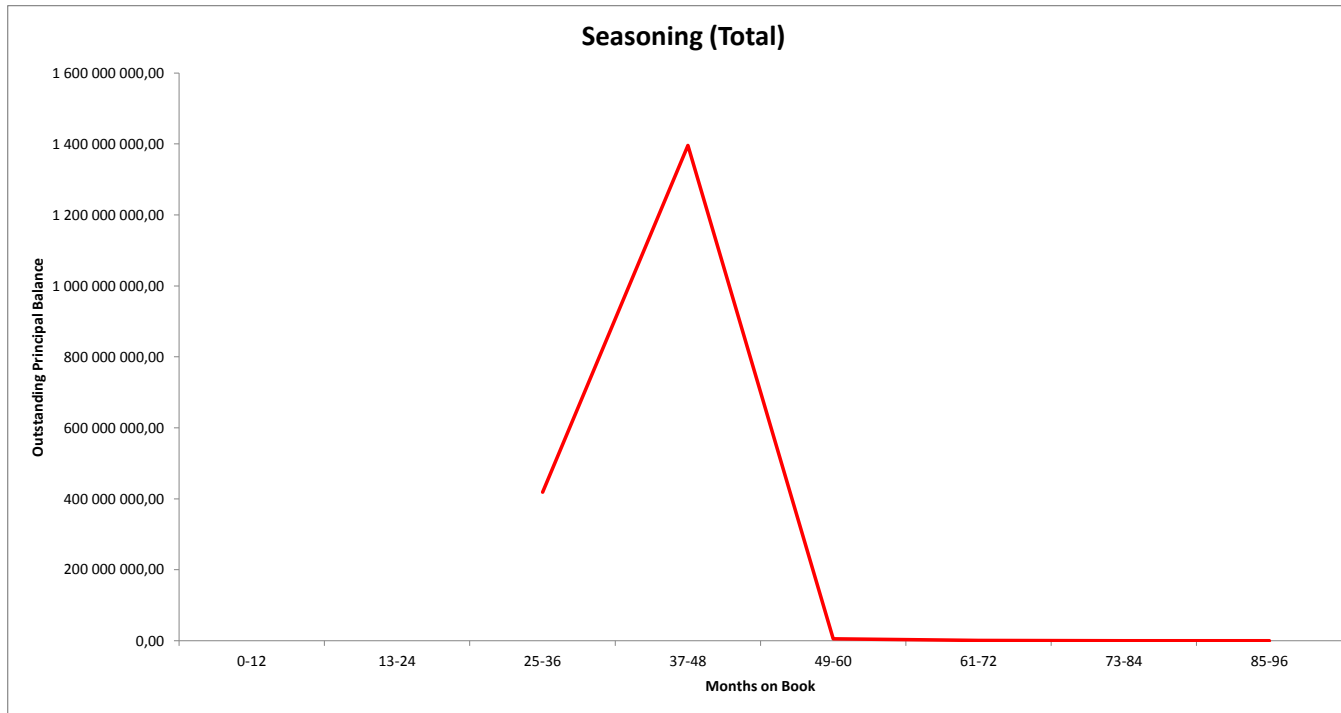
TOTAL									
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning		
	0		12						
	13		24						
	25		36	3 285	418 871 693	23,01 %	55,0	35,6	
	37		48	12 054	1 395 516 098	76,68 %	50,9	40,2	
	49		60	53	5 065 324	0,28 %	45	52	
	61		72	5	557 150		0	58	62
	73		84	-	-	-	-	-	
	85		96	-	-	-	-	-	
	Total		15 397		1 820 010 265	100,00 %	51,8	39,2	

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days



Bilkreditt 6 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

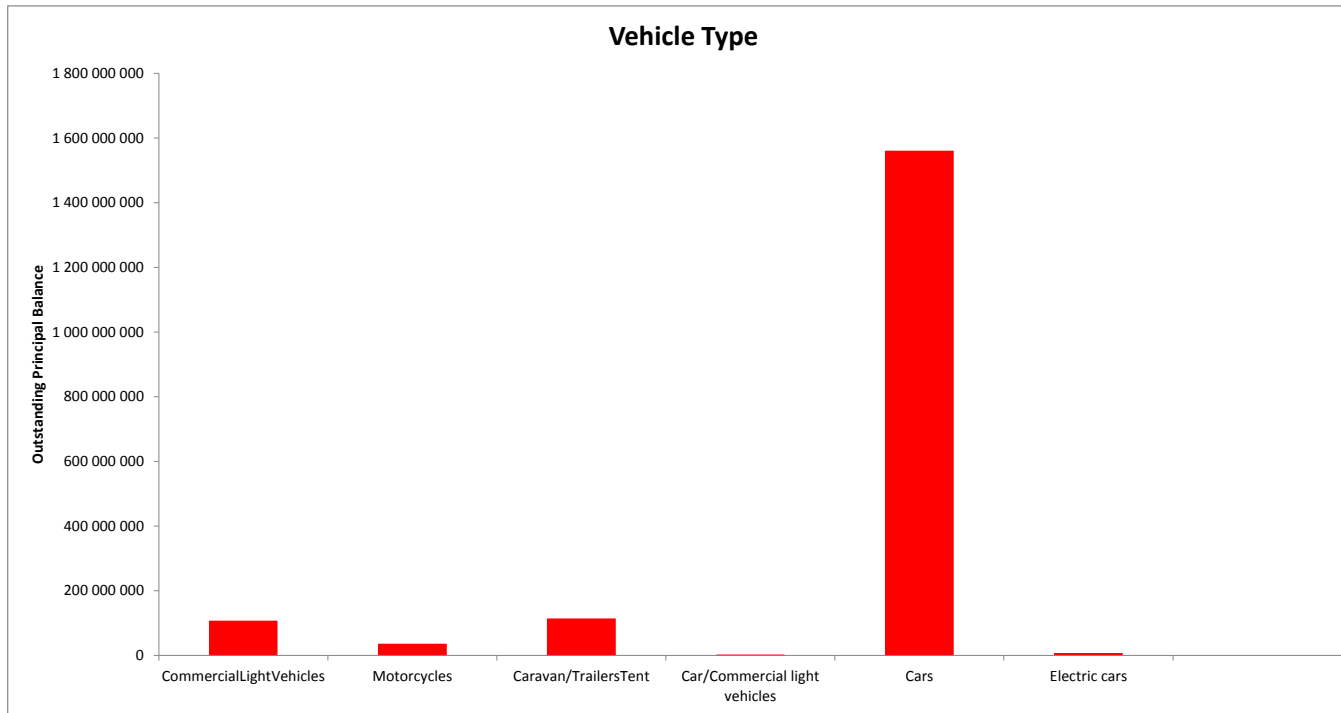
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 037	106 142 140	5,83 %	38,7	39,3
	Motorcycles	481	34 210 107	1,88 %	47,0	38,2
	Caravan/TrailersTent	772	113 073 021	6,21 %	66,4	37,9
	Car/Commercial light vehicles	4	620 508	0,03 %	36,5	40,5
	Cars	13 067	1 559 518 629	85,69 %	51,7	39,3
	Electric cars	36	6 445 860	0,35 %	55,4	38,9
		15 397	1 820 010 265	100 %	51,8	39,2

Bilkreditt 6 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	32					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	32				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

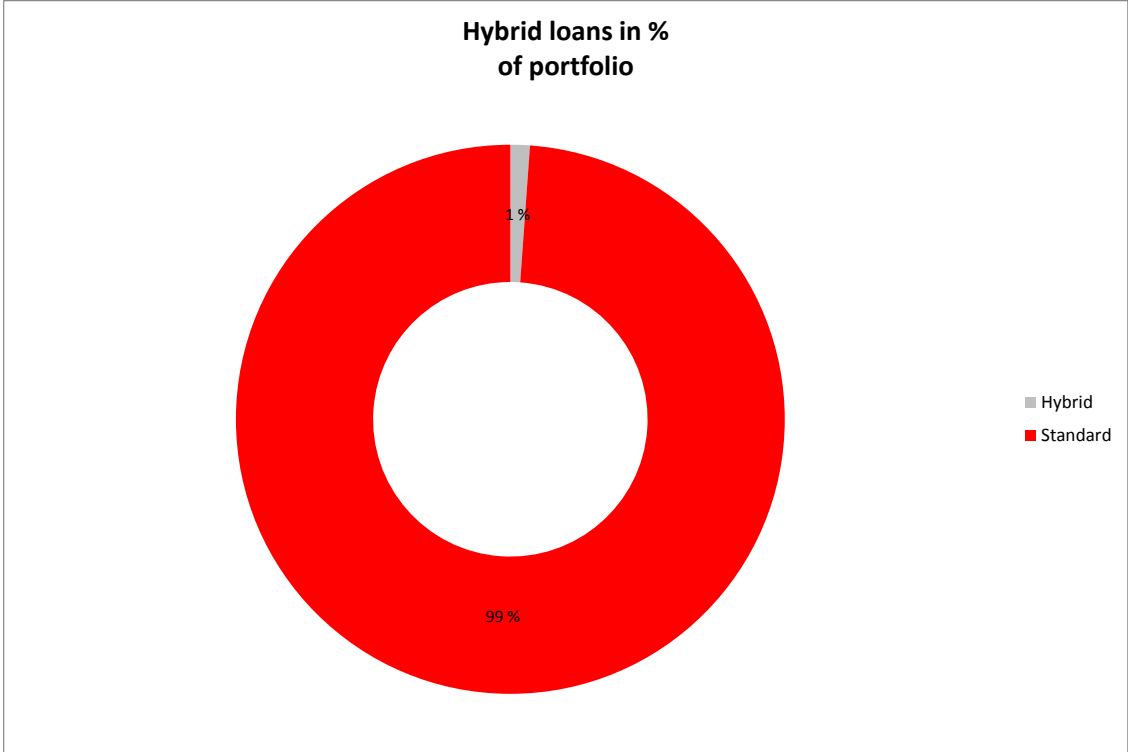
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		78	20 798 576	1,14 %	8,1	38,2
Standard		15 319	1 799 211 689	98,86 %	52,3	39,2
Total		15 397	1 820 010 265	100 %	51,8	39,2

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	32					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days

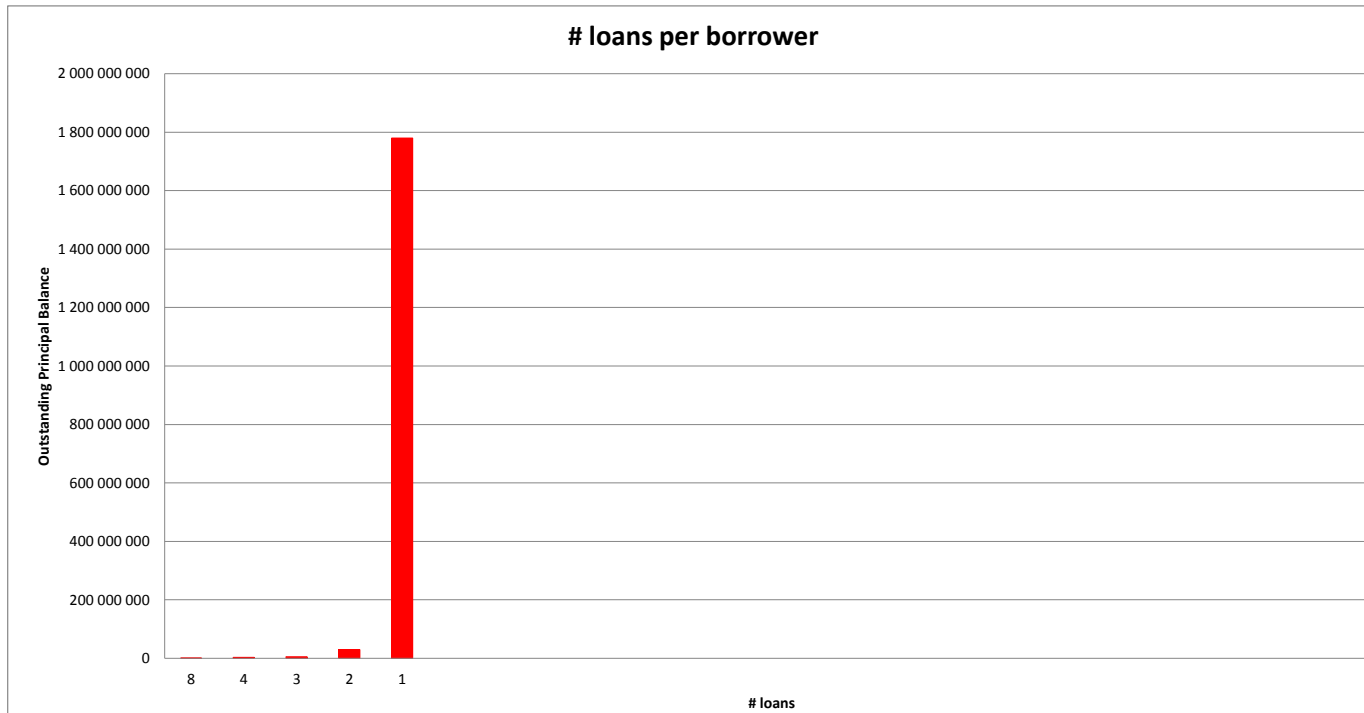


**Bilkreditt 6 DAC
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	32					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 820 010 265	1 773 795 909	46 214 356	8 905 072	5,87 %	97,46 %
2	1 773 795 909	1 730 050 909	43 744 999	8 699 390	5,89 %	95,06 %
3	1 730 050 909	1 689 335 667	40 715 242	8 498 221	5,89 %	92,82 %
4	1 689 335 667	1 647 668 107	41 667 560	8 293 408	5,89 %	90,53 %
5	1 647 668 107	1 606 358 136	41 309 971	8 088 975	5,89 %	88,26 %
6	1 606 358 136	1 565 999 204	40 358 932	7 889 287	5,89 %	86,04 %
7	1 565 999 204	1 523 069 252	42 929 952	7 677 778	5,88 %	83,68 %
8	1 523 069 252	1 482 786 593	40 282 659	7 478 298	5,89 %	81,47 %
9	1 482 786 593	1 442 007 775	40 778 818	7 277 156	5,89 %	79,23 %
10	1 442 007 775	1 400 592 723	41 415 052	7 073 069	5,89 %	76,96 %
11	1 400 592 723	1 360 478 987	40 113 736	6 874 250	5,89 %	74,75 %
12	1 360 478 987	1 320 459 008	40 019 978	6 675 876	5,89 %	72,55 %
13	1 320 459 008	1 280 220 699	40 238 309	6 476 896	5,89 %	70,34 %
14	1 280 220 699	1 240 322 819	39 897 880	6 279 343	5,89 %	68,15 %
15	1 240 322 819	1 200 329 979	39 992 840	6 082 062	5,88 %	65,95 %
16	1 200 329 979	1 160 238 733	40 091 246	5 884 231	5,88 %	63,75 %
17	1 160 238 733	1 120 771 879	39 466 853	5 685 345	5,88 %	61,58 %
18	1 120 771 879	1 082 317 394	38 454 485	5 490 559	5,88 %	59,47 %
19	1 082 317 394	1 044 685 252	37 632 138	5 300 244	5,88 %	57,40 %
20	1 044 685 252	1 007 432 680	37 252 571	5 111 125	5,87 %	55,35 %

Amortization profile (first 20 periods)

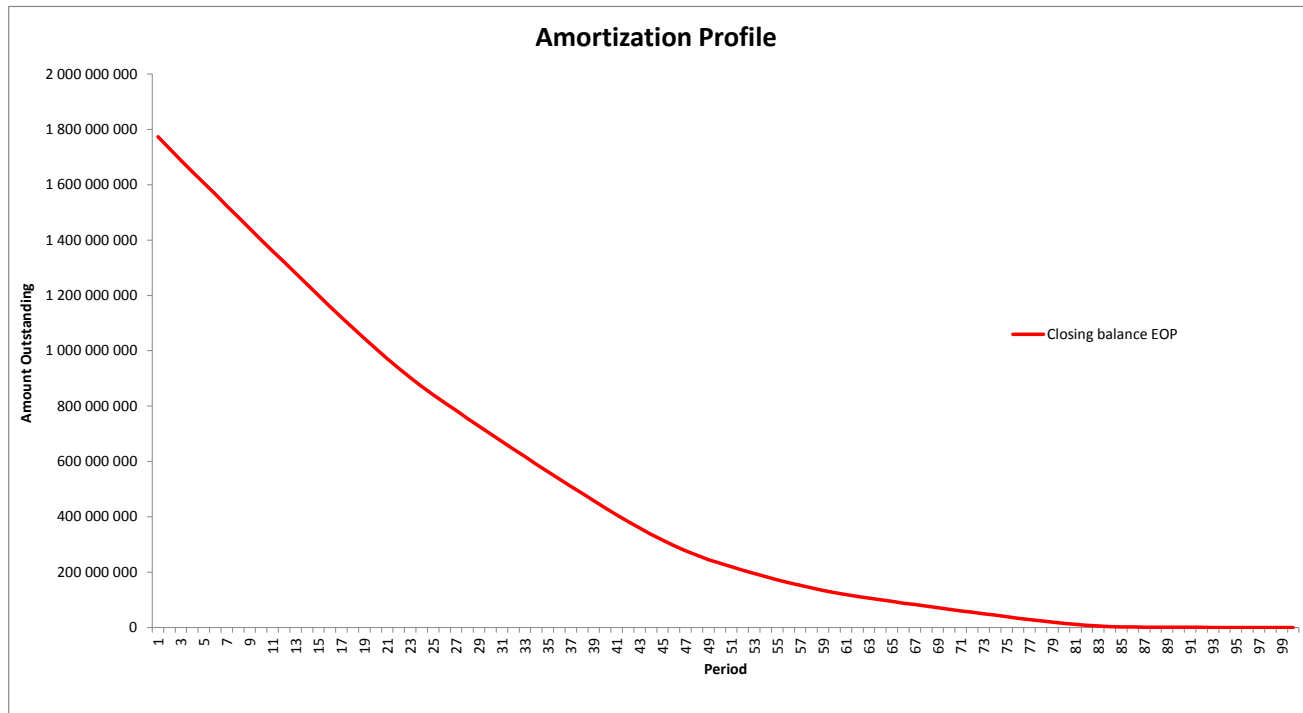
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

**Bilkreditt 6 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	32				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

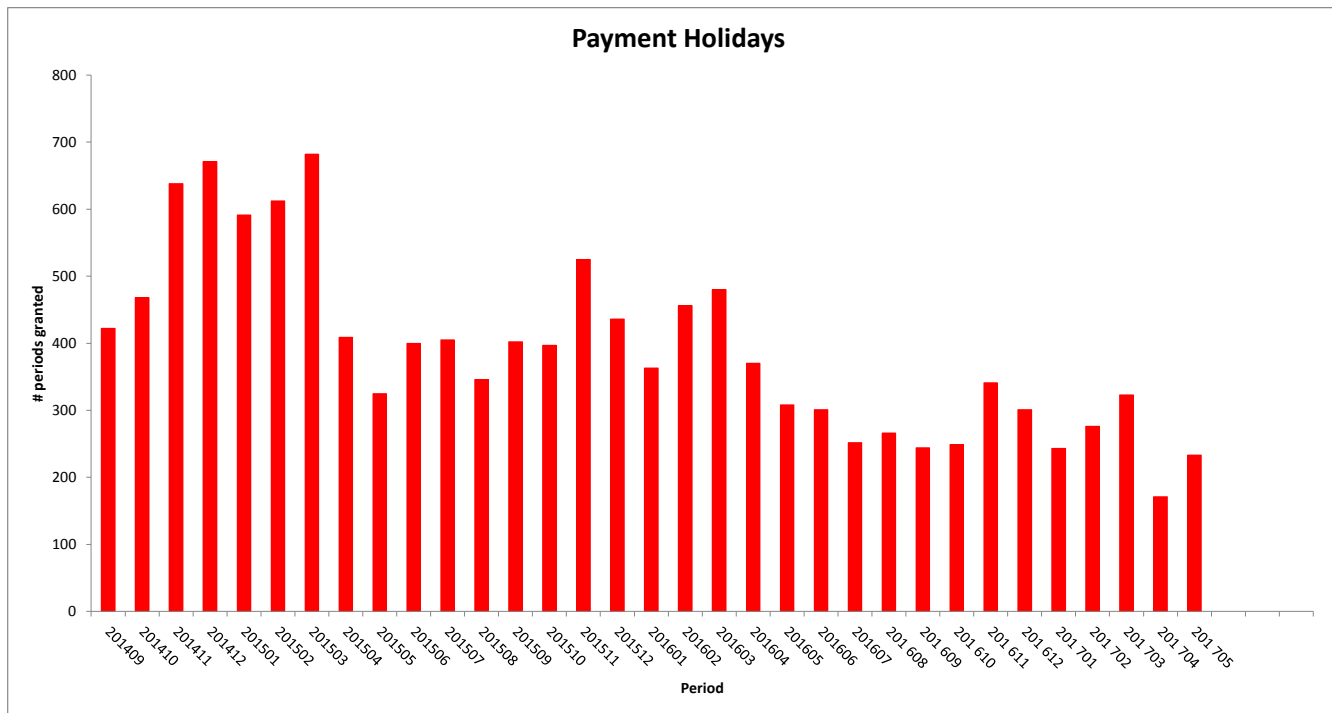


Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	32				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

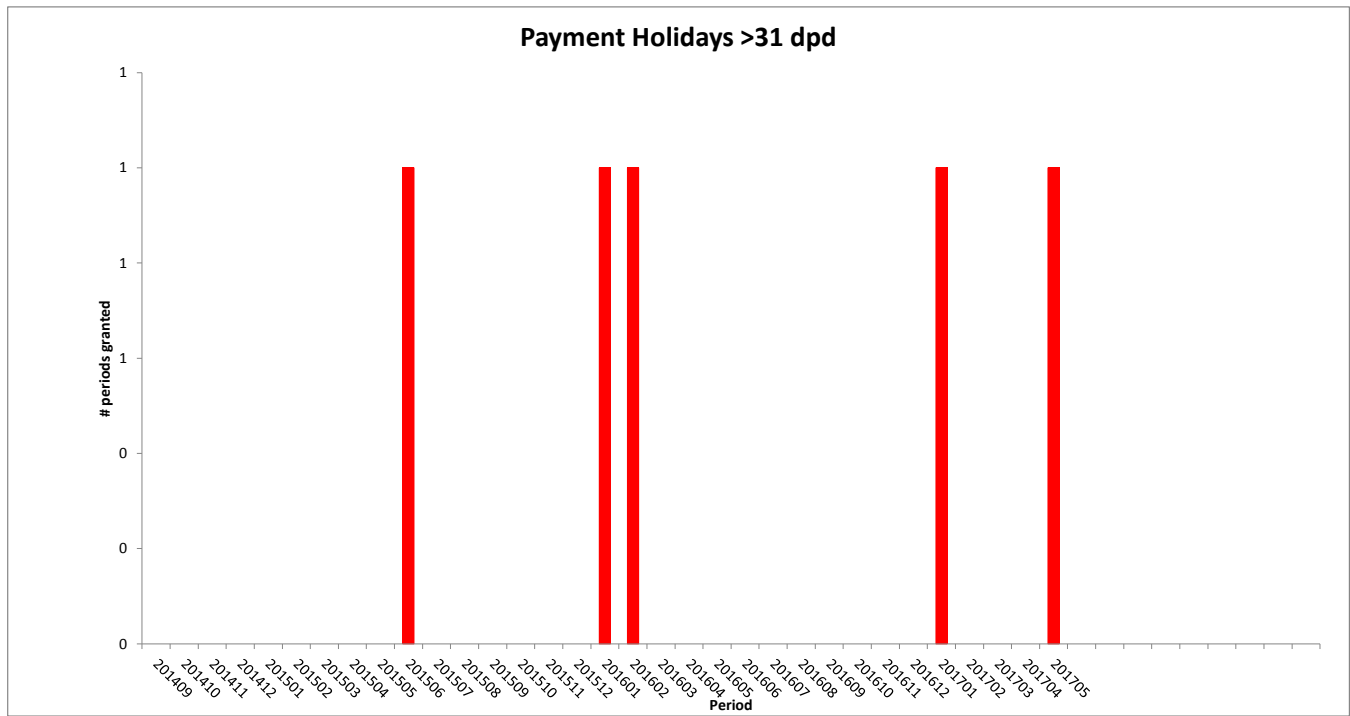


Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31dpd



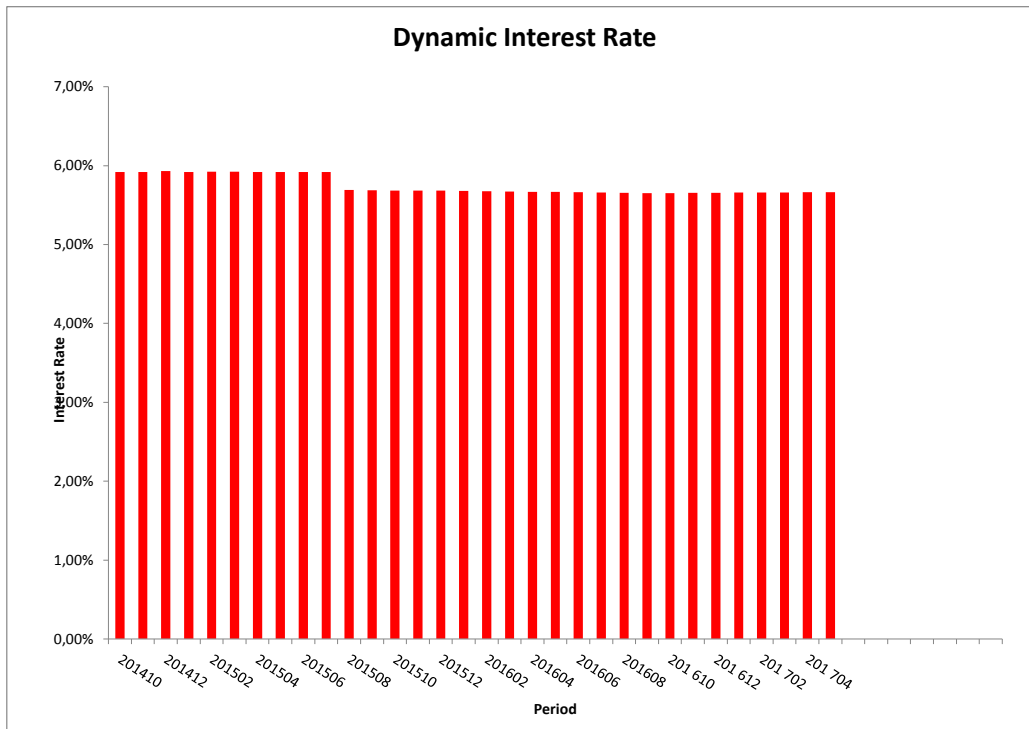
Reporting Date	28.06.2017					
Payment date	26.06.2017					
Period No	32					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days



Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	32		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

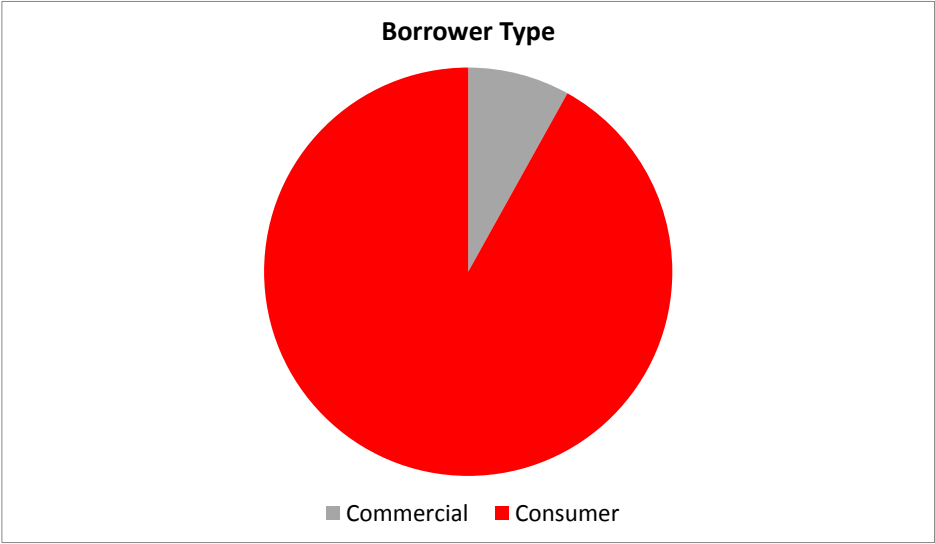
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 115	147 026 386	8,08 %	37,1	39,0
	Consumer	14 282	1 672 983 879	91,92 %	53,1	39,2
	Total	15 397	1 820 010 265	100 %	51,8	39,2

Bilkreditt 6 DAC
Monthly Investor Report

20.b Borrower Type



Reporting Date			28.06.2017		
Payment date			26.06.2017		
Period No			32		
Monthly Period			May 2017		
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

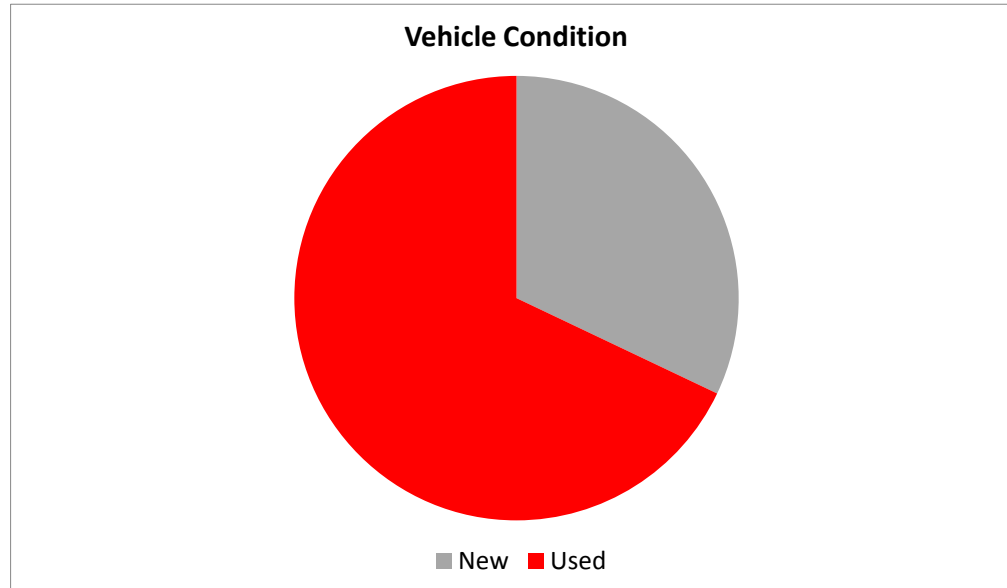
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 654	583 451 689	32,06 %	54,1	39,2
	Used	11 743	1 236 558 576	67,94 %	50,7	39,2
		15 397	1 820 010 265	100 %	51,8	39,2

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

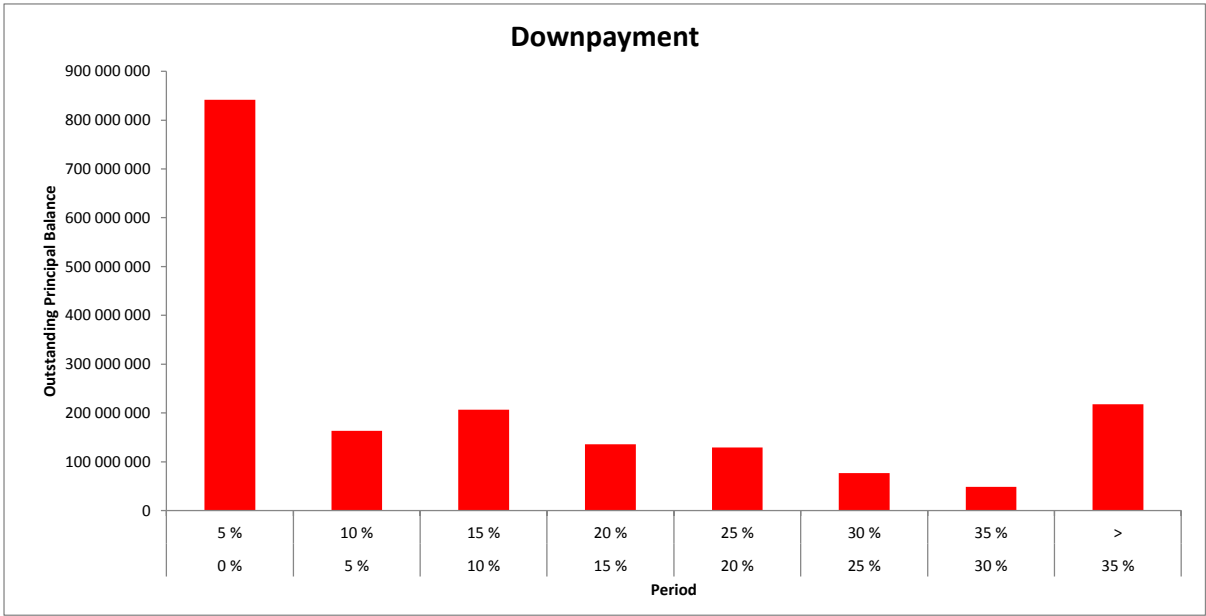
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 750	841 664 807	46,25 %	51,7	39,2
	5 %	10 %	1 206	163 364 474	8,98 %	54,0	39,2
	10 %	15 %	1 556	206 647 345	11,35 %	53,3	39,2
	15 %	20 %	1 113	135 868 157	7,47 %	53,7	39,1
	20 %	25 %	1 051	129 186 968	7,10 %	51,6	39,2
	25 %	30 %	702	77 079 995	4,24 %	53,3	39,1
	30 %	35 %	476	48 611 281	2,67 %	52,0	38,9
	35 %	>	2 543	217 587 238	11,96 %	47,4	39,1
Total		15 397	1 820 010 265	100 %	51,8	39,2	

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	32		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days



**Bilkreditt 6 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days

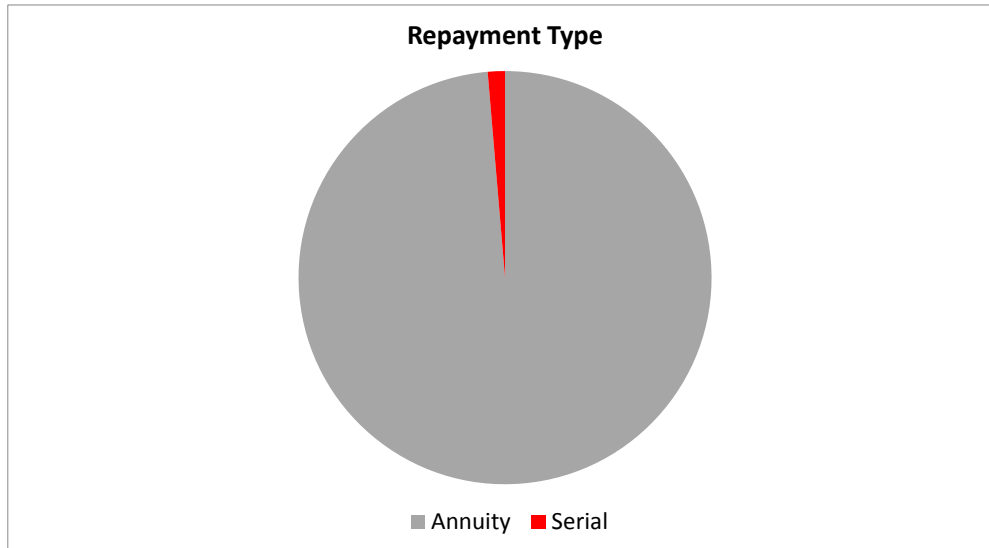
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	15 228	1 795 560 993	98,66 %	52,1	39,2
	Serial	169	24 449 272	1,34 %	33,0	39,7
		15 397	1 820 010 265	100 %	51,8	39,2

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



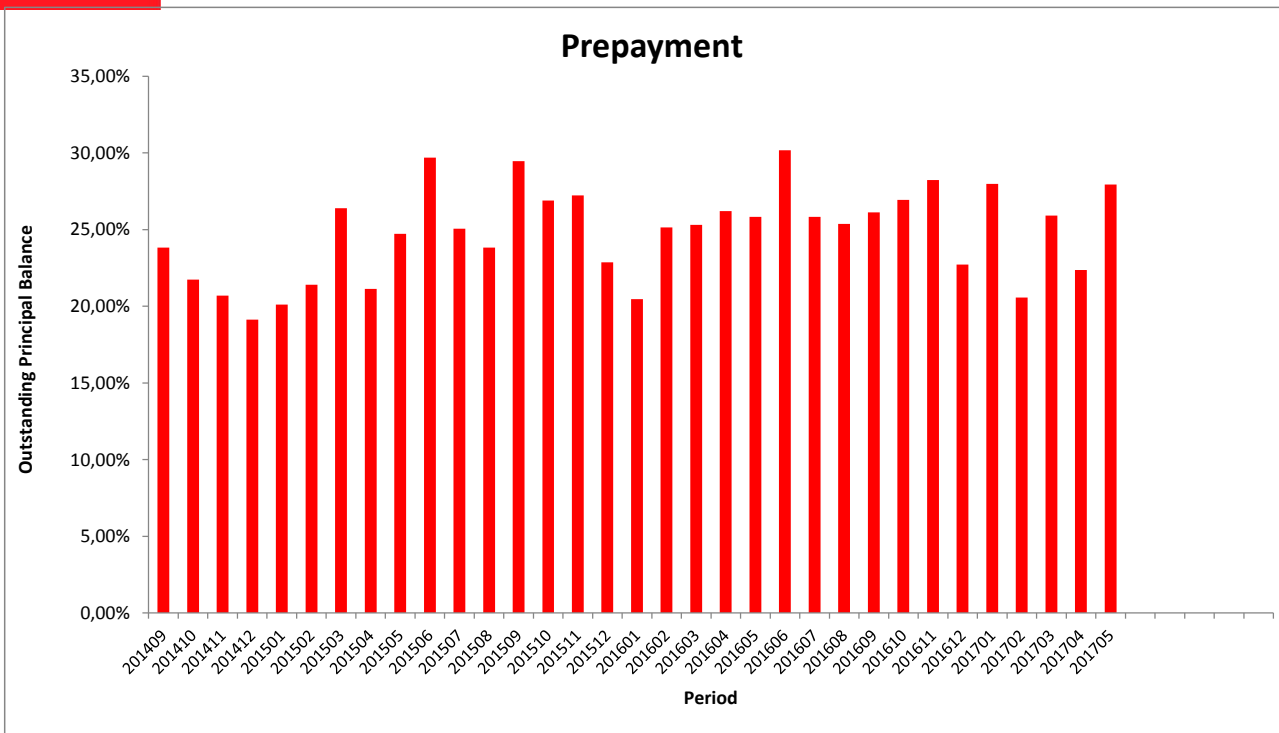
Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days



**Bilkreditt 6 DAC
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24.b Dynamic Pre-Payments

Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	32		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days



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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days



Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2014 4			2015 1			2015 2			2015 3		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211		1	491 153	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026		24	-	-	-	273 225	273 225	3 126 801	679 095	952 320	2 447 706	425 436	1 377 756	2 022 270
20152	5 869 335		47	-	-	-	-	-	-	1 305 853	1 305 853	4 563 482	912 613	2 218 466	3 650 869
20153	5 645 838		51	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20154	5 015 530		44	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20161	4 752 267		58	-	-	-	-	-	-	-	-	-	-	-	-
20162	7 842 349		68	-	-	-	-	-	-	-	-	-	-	-	-
20163	8 532 007		64	-	-	-	-	-	-	-	-	-	-	-	-
20164	5 518 606		61	-	-	-	-	-	-	-	-	-	-	-	-
20171	7 637 521		73	-	-	-	-	-	-	-	-	-	-	-	-
20172	4 253 803		43	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2015 4			2016 1			2016 2			2016 3		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211		1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026		24	57 202	1 434 958	1 965 068	46 043	1 481 001	1 919 025	197 823	1 678 824	1 721 202	23 089	1 701 913	1 698 113
20152	5 869 335		47	577 913	2 796 379	3 072 956	236 131	3 032 510	2 836 825	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981
20153	5 645 838		51	751 596	929 623	4 716 215	765 750	1 695 373	3 950 465	435 517	2 130 890	3 514 948	312 382	2 443 272	3 202 566
20154	5 015 530		44	596 706	596 706	4 418 824	1 287 267	1 883 973	3 131 557	388 470	2 272 443	2 743 087	306 865	2 579 308	2 436 222
20161	4 752 267		58	-	-	-	157 912	157 912	4 594 355	1 027 337	1 185 249	3 567 018	372 029	1 557 278	3 194 989
20162	7 842 349		68	-	-	-	-	-	-	782 734	782 734	7 059 615	2 325 625	3 108 359	4 733 990
20163	8 532 007		64	-	-	-	-	-	-	-	-	-	954 523	954 523	7 577 484
20164	5 518 606		61	-	-	-	-	-	-	-	-	-	-	-	-
20171	7 637 521		73	-	-	-	-	-	-	-	-	-	-	-	-
20172	4 253 803		43	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2016 4			2017 1			2017 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	93 640	1 795 553	1 604 473	21 794	1 817 347	1 582 679	9 317	1 826 664	1 573 362
20152	5 869 335		47	488 682	3 814 036	2 055 299	115 165	3 929 201	1 940 134	27 750	3 956 951	1 912 384
20153	5 645 838		51	37 895	2 481 167	3 164 671	644 592	3 125 759	2 520 079	8 178	3 133 937	2 511 901
20154	5 015 530		44	286 798	2 866 106	2 149 424	162 586	3 028 692	1 966 838	83 719	3 112 411	1 903 119
20161	4 752 267		58	241 229	1 798 507	2 953 760	110 857	1 909 364	2 842 903	152 393	2 061 757	2 690 510
20162	7 842 349		68	655 014	3 763 373	4 078 976	99 770	3 863 143	3 979 206	121 765	3 984 908	3 857 441
20163	8 532 007		64	2 328 858	3 283 381	5 248 626	547 478	3 830 859	4 701 148	46 774	3 877 633	4 654 374
20164	5 518 606		61	652 185	652 185	4 866 421	509 264	1 161 449	4 357 157	280 675	1 442 124	4 076 482
20171	7 637 521		73	-	-	-	978 934	978 934	6 658 587	704 050	1 682 984	5 954 537
20172	4 253 803		43	-	-	-	-	-	-	559 577	559 577	3 694 226

Bilkredit 6 DAC
Monthly Investor Report

26. Delinquency



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	32	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance	
2014	9	6 500 760 396	31 989	6 141 274 281		320 785 408	189	38 700 707	-	-	-	-	-	-	-	-	0	0	
	10	6 291 509 803	31 512	5 962 706 789	1 445	279 521 695	220	43 238 123	40	6 043 196	-	-	-	-	-	-	0	0	
	11	6 101 331 658	31 164	5 805 743 114	1 259	242 820 537	205	38 712 086	55	10 564 843	22	3 491 078	-	-	-	-	1	605 211	
	12	5 921 297 542	30 329	5 569 867 661	1 568	293 007 944	222	42 758 535	53	9 514 836	22	4 333 048	13	1 815 518	-	-	0	0	
2015	1	5 743 022 268	29 952	5 421 306 735	1 408	258 251 639	240	45 779 130	46	8 821 422	27	5 116 479	13	2 493 014	11	1 253 849	1	168 103	
	2	5 560 862 225	29 373	5 250 803 395	1 386	247 264 764	232	44 190 886	58	9 107 718	29	5 637 243	13	2 009 179	12	1 849 040	11	1 341 952	
	3	5 350 395 184	28 692	5 041 447 646	1 382	247 585 881	221	41 337 585	65	11 560 440	29	3 592 813	17	2 831 918	11	2 038 901	12	1 889 971	
	4	5 178 835 429	28 023	4 848 427 846	1 457	264 693 181	260	44 726 263	64	10 910 673	33	5 306 775	20	2 088 481	15	2 682 210	12	1 630 757	
	5	4 992 168 467	27 294	4 638 292 886	1 580	285 313 469	269	46 987 897	68	10 310 303	33	5 098 517	27	4 376 218	17	1 789 177	18	2 661 859	
	6	4 781 116 475	27 022	4 525 951 846	1 158	199 253 068	207	34 318 799	69	12 615 187	25	3 377 537	25	3 506 038	19	2 094 000	17	1 576 719	
	7	4 603 622 942	26 360	4 352 466 659	1 164	201 610 621	192	33 422 158	59	7 297 840	28	3 424 134	18	2 524 966	20	2 876 564	17	1 460 712	
	8	4 439 966 927	25 572	4 160 340 987	1 340	225 845 415	234	37 162 478	58	8 997 946	24	2 208 306	23	3 146 878	17	2 264 917	15	2 043 790	
	9	4 250 796 432	24 949	3 985 557 689	1 260	213 192 289	234	35 048 504	67	9 625 040	26	3 313 349	17	1 605 563	19	2 453 998	19	2 141 336	
	10	4 080 309 312	24 347	3 838 979 474	1 181	188 053 873	235	37 379 037	60	8 526 270	32	4 401 709	18	2 046 976	10	921 972	17	2 185 254	
	11	3 917 232 298	23 637	3 648 605 893	1 305	219 766 991	208	32 268 016	68	8 964 384	29	2 443 437	25	3 561 579	13	1 621 998	12	920 915	
	12	3 773 068 908	23 281	3 552 501 196	1 160	173 318 860	214	30 829 685	68	9 701 485	26	3 126 309	24	2 034 417	16	1 556 956	15	1 909 361	
2016	1	3 646 956 602	22 735	3 419 025 410	1 180	175 694 408	228	33 968 149	59	7 929 131	36	5 601 863	25	3 035 520	22	1 702 121	12	946 899	
	2	3 505 498 727	22 083	3 259 749 815	1 271	195 375 497	208	32 741 753	62	7 554 209	25	2 977 618	27	4 322 542	23	2 777 293	24	1 656 035	
	3	3 367 211 600	21 532	3 127 867 724	1 171	182 618 160	237	35 915 196	69	10 232 200	40	4 839 192	17	2 207 523	25	3 531 605	22	2 149 333	
	4	3 228 377 234	21 069	3 016 728 422	1 103	167 174 598	187	26 496 989	63	8 558 590	36	4 527 351	26	3 226 236	17	1 665 048	26	3 923 799	
	5	3 096 250 778	20 483	2 882 122 726	1 085	162 774 195	208	31 250 492	62	10 050 130	33	3 746 420	23	3 201 782	26	3 105 033	16	1 433 624	
	6	2 954 296 502	20 128	2 796 262 277	846	120 903 417	145	20 219 871	47	7 231 939	28	4 300 549	23	2 722 690	19	2 655 759	26	2 484 926	
	7	2 832 457 134	19 454	2 654 593 649	967	142 670 542	158	22 285 020	42	5 119 292	21	2 294 805	24	3 728 581	18	1 765 245	21	2 771 533	
	8	2 713 971 007	18 912	2 541 604 152	954	135 671 862	184	23 231 037	50	5 643 384	20	2 267 797	17	2 192 750	22	3 360 025	15	1 971 199	
	9	2 596 536 827	18 490	2 444 225 942	861	114 971 547	158	24 832 403	59	6 813 450	27	2 682 278	16	1 818 733	13	1 192 474	26	3 759 145	
	10	2 482 672 126	17 869	2 322 792 970	886	120 815 013	192	25 610 292	52	5 719 361	34	4 349 976	19	1 719 969	15	1 664 545	23	2 045 571	
	11	2 370 161 805	17 326	2 219 366 262	867	112 626 909	182	23 801 073	58	6 816 737	26	1 884 244	30	3 851 268	16	1 815 312	20	1 615 828	
	12	2 276 170 623	16 862	2 121 898 514	847	113 065 824	178	24 448 088	59	6 635 262	37	4 985 024	24	1 767 216	23	3 370 695	18	1 857 207	
2017	1	2 169 829 447	16 349	2 023 768 889	818	108 987 823	161	19 691 110	67	8 333 901	35	3 404 727	30	3 816 370	21	1 826 627	27	2 599 234	
	2	2 086 706 482	15 949	1 952 202 085	734	92 373 970	182	25 591 390	54	6 413 686	32	4 015 685	26	2 699 113	23	3 410 553	22	1 606 424	
	3	1 991 812 656	15 311	1 858 570 880	812	96 858 225	171	22 033 311	53	5 765 944	37	4 125 151	22	2 198 978	20	2 260 167	24	3 431 863	
	4	1 912 161 705	14 808	1 773 995 021	843	102 733 254	148	23 407 704	47	4 932 003	32	2 865 421	24	2 434 183	19	1 794 119	22	2 416 630	
	5	1 820 010 265	14 186	1 670 696 064	896	112 961 418	175	21 401 219	63	7 616 748	29	2 384 306	23	2 446 654	25	2 503 856	21	1 837 173	
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27. Priority of Payments



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

Priority of Payments

Available Distribution Amount	+	145 036 578,19	NOK	11 320 815,72	EUR
Senior Expenses	-	793 998,03	NOK		
Class A Notes Interest	-	1 037 382,66	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	888 925,00	NOK		
Liquidity Reserve	-	15 297 293,64	NOK		
Class A Principal	-	92 151 440,00	NOK	11 320 815,72	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	-	596 196,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	1 084 588,83	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	6 273 382,03	NOK	-	EUR

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28. Transaction Costs



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	793 998,03 NOK			
Interest accrued for the Period	2 522 503,66 NOK	1 037 382,66 NOK	888 925,00 NOK	596 196,00 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	2 522 503,66 NOK	1 037 382,66 NOK	888 925,00 NOK	596 196,00 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	447 381,22 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	447 381,22 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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29. Swap Counterparty Data



Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period from	26.05.2017 to 26.06.2017 = 31 days

Swap Counterparty Data

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

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	1 003 918 705,00 NOK 123 331 536,24 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,7600 %
1M Euribor (Notes, Swap)	-0,3730 %
Gross Amount Due to Swap Counterparty	93 188 822,66 NOK
Gross Amount Due from Swap Counterparty	11 320 815,72 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



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Reporting Date	28.06.2017
Payment date	26.06.2017
Period No	32
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days