

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.06.2018					
Payment date	25.06.2018			Following payment dates:	25.07.2018	
Period No	44				27.08.2018	
Monthly Period	May 2018					
Interest Period	from 25.05.2018	to	25.06.2018	=		31 days
Cut-Off Date	31.05.2018					

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

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**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>1 048 355 502,00 NOK</b>	<b>1 101 183 457,00 NOK</b>
Scheduled Loan Principal Repayments	27 629 671,00 NOK	27 633 752,00 NOK
Prepayments	32 995 477,00 NOK	23 301 010,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	106 937,00 NOK	110 264,00 NOK
<b>Total Principal Payments Received</b>	<b>60 732 085,00 NOK</b>	<b>51 045 026,00 NOK</b>
	-	-
New Defaulted Auto Loans in Period	2 259 060,00 NOK	1 789 001,00 NOK
<b>Total New Defaults</b>	<b>2 259 060,00 NOK</b>	<b>1 789 001,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	311 796,00 NOK	6 072,00 NOK
<b>Closing Balance</b>	<b>985 676 153,00 NOK</b>	<b>1 048 355 502,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	31 800 854,00 NOK	31 794 782,00 NOK
New	311 796,00 NOK	6 072,00 NOK
Close	<b>32 112 650,00 NOK</b>	<b>31 800 854,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	3 847 726,00 NOK	8 288 150,00 NOK
Recoveries on loans in default	307 650,00 NOK	1 031 771,00 NOK
<b>Total Revenue Received in Period</b>	<b>4 155 376,00 NOK</b>	<b>9 319 921,00 NOK</b>
<b># Loans</b>		
At beginning of period	10 885 Loans	11 232 Loans
Paid in Full	376 Loans	323 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	16 Loans	24 Loans
<b>At end of period</b>	<b>10 493 Loans</b>	<b>10 885 Loans</b>
Weighted Average Loan Return	4,75 %	
Average NIBOR + Weighted Average Loan Threshold	3,90 %	

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

**2. Amount Due for Distribution**



Reporting Date	27.06.2018				
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Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

**Available Distribution Amount**

	<b>Current Period</b>		<b>Previous Period</b>	
a. Reserve Fund	40 370 058,00 NOK		40 370 058,00 NOK	
b. Collections (Principal, interest, fees, etc)	64 887 461,00 NOK		60 364 947,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	7 700 165,72 EUR	0,00 NOK	6 489 920,76 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	-912,51 NOK		-1 021,78 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
<b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>	<b>105 256 606,49 NOK</b>	<b>7 700 165,72 EUR</b>	<b>100 733 983,22 NOK</b>	<b>6 489 920,76 EUR</b>

**Bilcreditt 6 DAC**  
**Monthly Investor Report**

**3. Reserve Accounts**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

**Note Balance**

Beginning of Period	1 048 355 502,00	NOK
End of Period	985 676 153,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	2,6 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	2,6 %	26 913 372,00	NOK
Required Reserve Amount	2,6 %	26 913 372,00	NOK

**Liquidity Balance**

Beginning of Period	1,3 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,3 %	13 456 686,00	NOK
Required Reserve Amount	1,3 %	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	60 612 176,17	NOK
Cash Outflow	-	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	1 778 294,90	NOK
End of Period	62 390 471,07	NOK
Required Commingling Reserve Fund	62 390 471,07	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 Bilcreditt 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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

**4. Performance Data**



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**Note Balance**

Beginning of Period	1 048 355 502,00	NOK
End of Period	985 676 153,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	903 050 932,00	91,62 %	9 673
1-29 days past due	61 395 209,00	6,23 %	617
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	12 335 958,00	1,25 %	105
60-89 days past due	4 433 305,00	0,45 %	43
90-119 days past due	2 591 269,00	0,26 %	27
120-149 days past due	1 006 594,00	0,10 %	19
150-179 days past due	862 886,00	0,09 %	9
<b>Total Performing and Delinquent</b>	<b>985 676 153,00</b>	<b>100,00 %</b>	<b>10 493</b>

Current Period Defaults	2 259 060,00	16
Cumulative Defaults	81 983 234,00	797
Current Period Recoveries	307 650,00	
Cumulative Recoveries	39 401 405,00	

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

**5. Outstanding Notes**



Reporting Date	27.06.2018				
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Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

1. Note Balance	All Notes	Class A	Class B	Class B	Class C	Class C
<b>General Note Information</b>						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	A1(sf)/A(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		17 212 838,08 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	105 256 606,49 NOK					
Amortisation	62 679 349,00 NOK					
Redemption per Class		7 700 165,72 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		1 076,95 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	985 676 153,00 NOK	9 512 672,36 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		7,86 %	56,31 %	0,00 %	35,81 %	0,02 %
Current Pool Factor		0,01	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	-0,3710 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,8500 %					
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	31					
Principal Outstanding per Note Beginning of Period		2 407,39 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 076,95 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		1 330,44 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 679,17 NOK	- NOK	1 765,28 NOK	1,77 NOK
Interest Payment	1 555 510,00 NOK	- EUR	931 938,00 NOK	- NOK	623 143,04 NOK	428,96 NOK
Interest Payment per Note		- EUR	1 679,17 NOK	- NOK	1 765,28 NOK	1,77 NOK

3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		96,24 %	39,93 %		4,10 %	
Current CE (excl. Excess Spread)		96,24 %	39,93 %		4,10 %	

**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 27.06.2018  
 Payment date 25.06.2018  
 Period No 44  
 Monthly Period May 2018  
 Interest Period: 25.05.2018 to 25.06.2018 = 31 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 amounts 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.

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

**7.a Original Portfolio Principal Balance**



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	44		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days

Average amount - all: 195 694

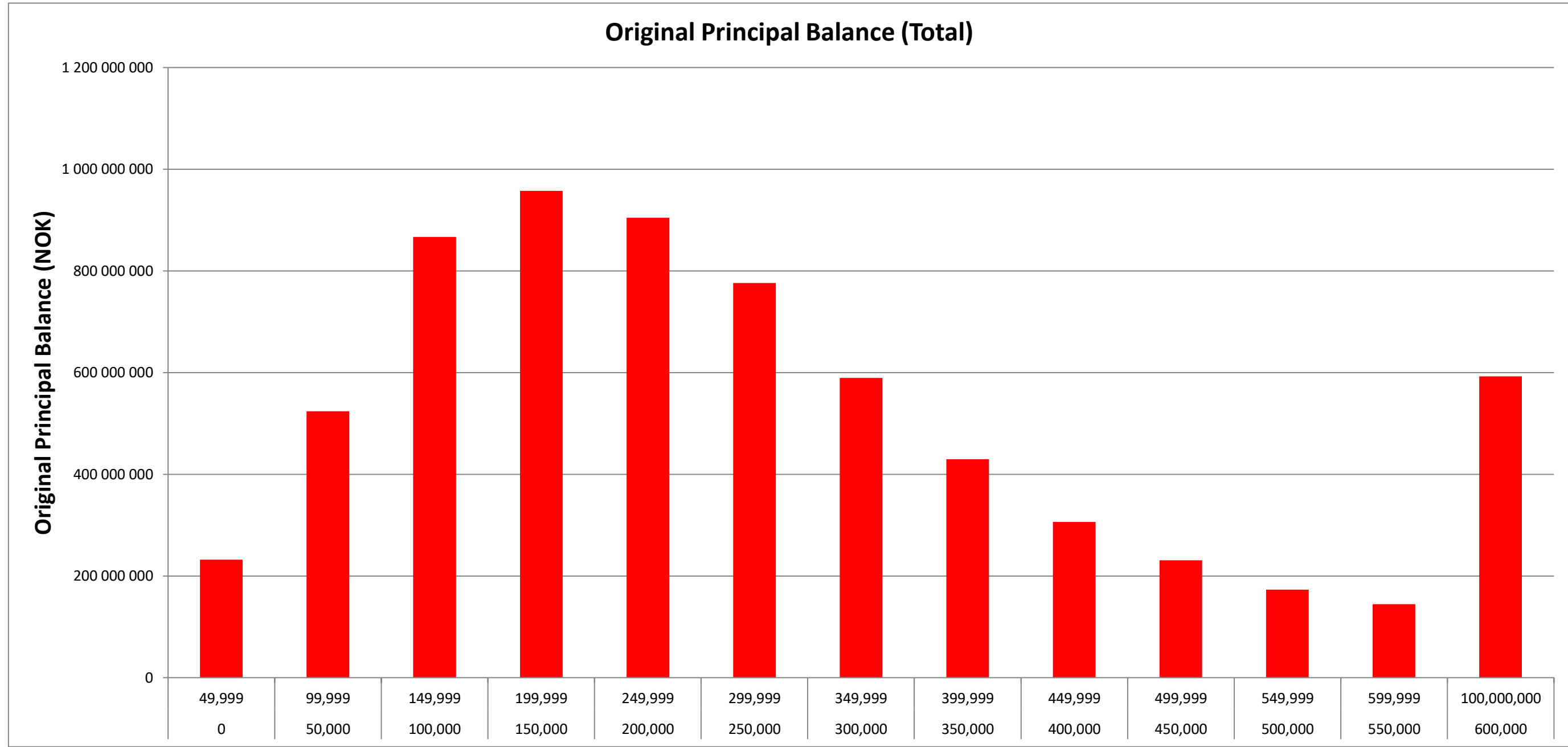
TOTAL									
Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning		
0	49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2		
50 000	99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5		
100 000	149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3		
150 000	199 999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



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

**7.b Original Principal Balance Graph**

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**Bilkreditt 6 DAC  
Monthly Investor Report**

**8.a Outstanding Principal Balance**

Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days



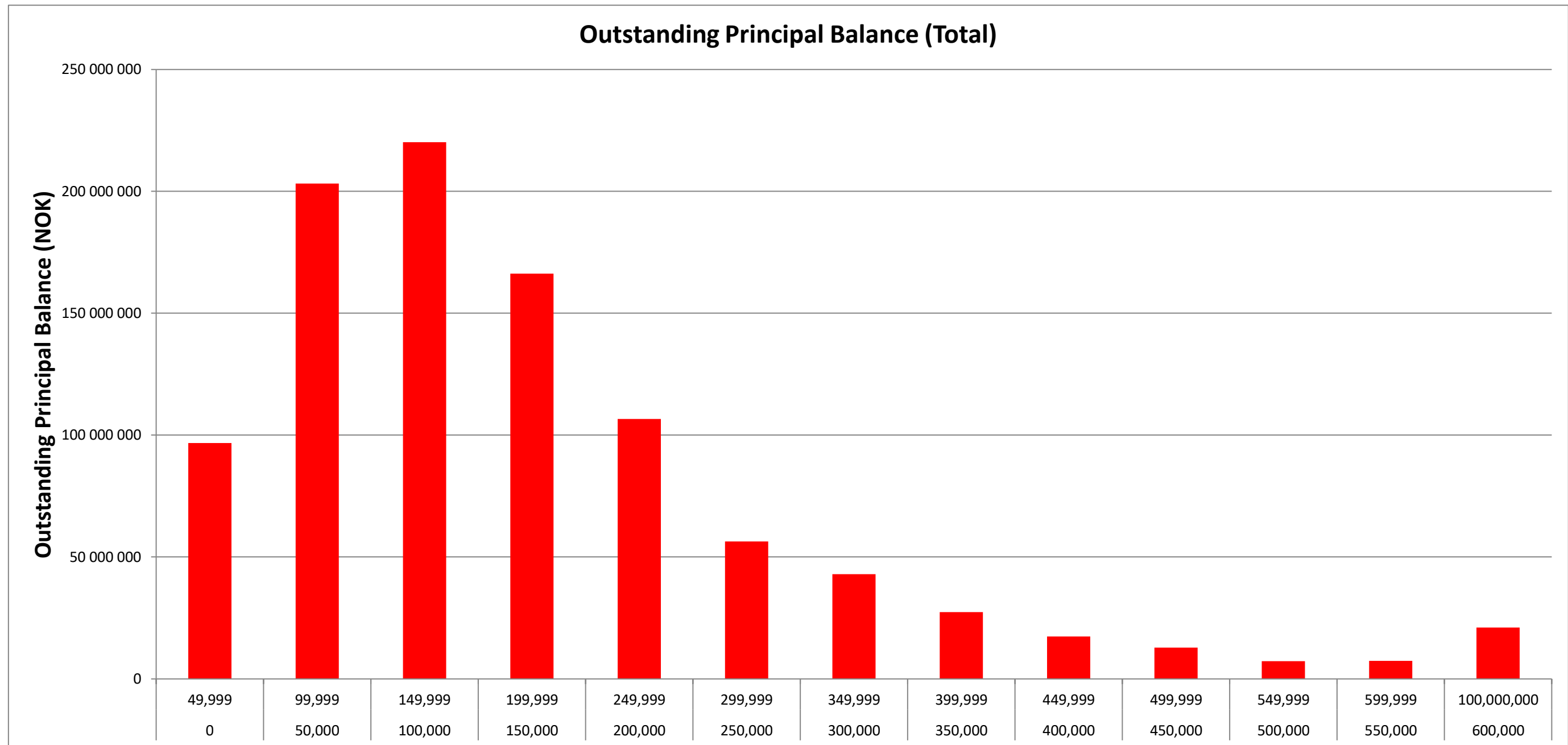
Average amount - all: 93 937

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	3 972	96 781 672	9,82 %	37,85 %	18,0	51,3	
50 000	99 999	2 743	203 232 477	20,62 %	26,14 %	33,0	51,3	
100 000	149 999	1 798	220 141 033	22,33 %	17,14 %	41,1	51,3	
150 000	199 999	963	166 201 190	16,86 %	9,18 %	50,1	51,0	
200 000	249 999	481	106 638 047	10,82 %	4,58 %	55,9	50,9	
250 000	299 999	209	56 326 026	5,71 %	1,99 %	58,9	50,6	
300 000	349 999	133	42 988 600	4,36 %	1,27 %	62,1	50,8	
350 000	399 999	73	27 373 520	2,78 %	0,70 %	66,3	51,5	
400 000	449 999	41	17 415 143	1,77 %	0,39 %	66,3	51,5	
450 000	499 999	27	12 789 014	1,30 %	0,26 %	66,5	50,6	
500 000	549 999	14	7 300 106	0,74 %	0,13 %	70,8	50,1	
550 000	599 999	13	7 449 867	0,76 %	0,12 %	68,5	50,7	
600 000	100 000 000	26	21 039 458	2,13 %	0,25 %	64,1	50,9	
Total		10 493	985 676 153	100 %	100 %	44,6	51,1	

**Bilkreditt 6 DAC  
Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

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

**9.a Geographical Distribution**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
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Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

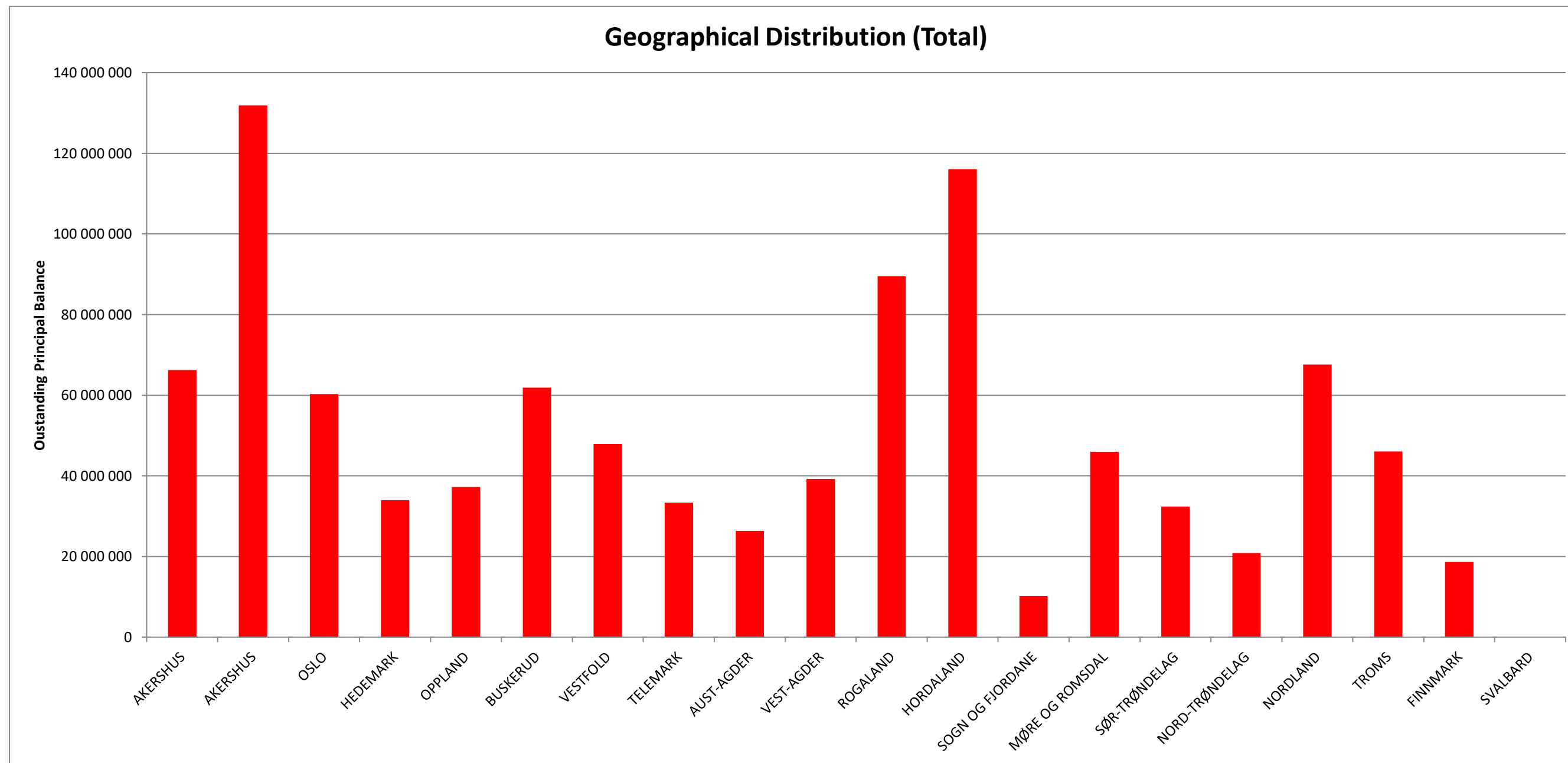
TOTAL							
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning
0100	705	66 214 969	6,72 %	6,72 %	AKERSHUS	45,8	51,4
0200	1 406	131 852 363	13,38 %	13,40 %	AKERSHUS	43,4	51,1
0300	640	60 262 101	6,11 %	6,10 %	OSLO	44,1	51,2
0400	439	33 941 344	3,44 %	4,18 %	HEDEMARK	39,5	50,8
0500	417	37 265 816	3,78 %	3,97 %	OPPLAND	43,3	51,4
0600	701	61 853 434	6,28 %	6,68 %	BUSKERUD	41,9	51,0
0700	545	47 920 011	4,86 %	5,19 %	VESTFOLD	44,1	51,1
0800	406	33 316 749	3,38 %	3,87 %	TELEMARK	40,0	51,1
0900	267	26 317 679	2,67 %	2,54 %	AUST-AGDER	47,7	50,8
1000	413	39 199 743	3,98 %	3,94 %	VEST-AGDER	43,8	51,3
1100	903	89 566 932	9,09 %	8,61 %	ROGALAND	46,6	51,2
1200	1 140	116 108 504	11,78 %	10,86 %	HORDALAND	45,9	51,1
1400	114	10 222 846	1,04 %	1,09 %	SOGN OG FJORDANE	44,0	51,1
1500	450	45 953 715	4,66 %	4,29 %	MØRE OG ROMSDAL	46,1	51,2
1600	369	32 410 189	3,29 %	3,52 %	SØR-TRØNDELAG	45,8	51,5
1700	253	20 903 905	2,12 %	2,41 %	NORD-TRØNDELAG	41,6	51,5
1800	706	67 617 132	6,86 %	6,73 %	NORDLAND	45,5	51,1
1900	450	46 030 291	4,67 %	4,29 %	TROMS	48,7	50,5
2000	168	18 642 101	1,89 %	1,60 %	FINNMARK	44,6	50,5
2100	1	76 329	0,01 %	0,01 %	SVALBARD	67,0	56,0
Total:	10 493	985 676 153	100 %	100 %		44,6	51,1

Geographic distribution

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

**9.b Geographical Distribution Graph**

Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**10.a Interest Rate**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

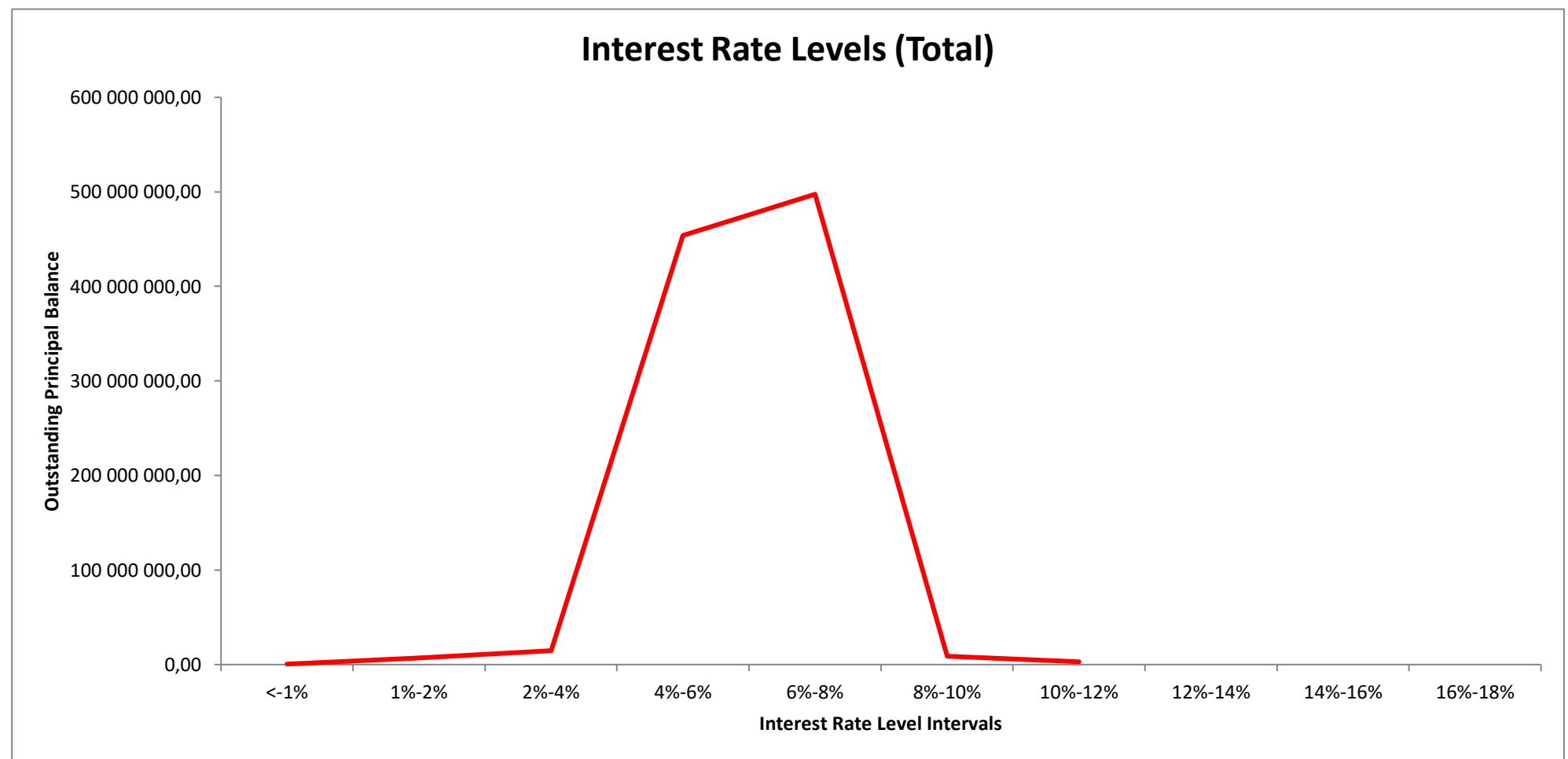
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1 %	7	496 660	0,05 %	45,1	48,2
1 %	2 %	100	6 870 289	0,70 %	38,3	49,3
2 %	4 %	132	14 699 167	1,49 %	46,4	52,0
4 %	6 %	4124	453 866 820	46,05 %	46,5	51,1
6 %	8 %	5649	497 497 922	50,47 %	43,3	51,1
8 %	10 %	357	9 069 763	0,92 %	26,7	50,6
10 %	12 %	124	3 175 532	0,32 %	34,7	51,1
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		10 493	985 676 153	100 %	44,6	51,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	44				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**11.a Remaining Terms**



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	44				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning		
		1		12	2 368	59 551 706	6,04 %	9,2	51,9
		13		24	1 597	76 697 825	7,78 %	17,5	50,5
		25		36	2 617	229 321 757	23,27 %	32,5	52,2
		37		48	2 158	261 838 045	26,56 %	41,9	50,7
		49		60	617	100 773 242	10,22 %	52,4	50,1
		61		72	750	160 047 715	16,24 %	68,6	52,2
		73		84	378	94 540 209	9,59 %	75,1	49,1
		85		96	6	2 360 871	0,24 %	86,2	48,0
		97		108	1	398 259	0,04 %	98,0	48,0
		109		120	1	146 524	0,01 %	120,0	47,0
		121							
		Total		10 493		985 676 153	100 %	44,6	51,1

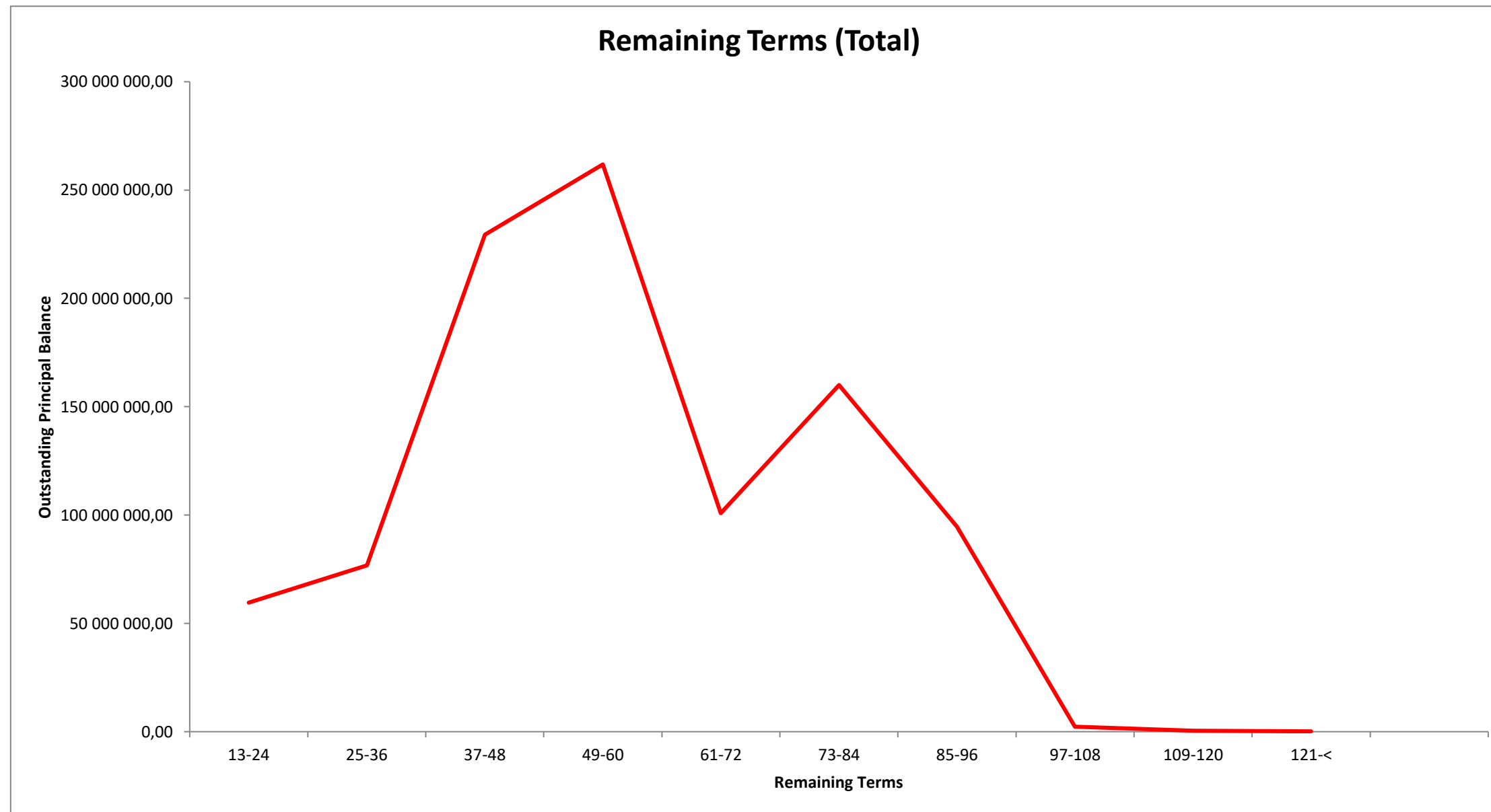


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



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

**12.a Seasoning**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

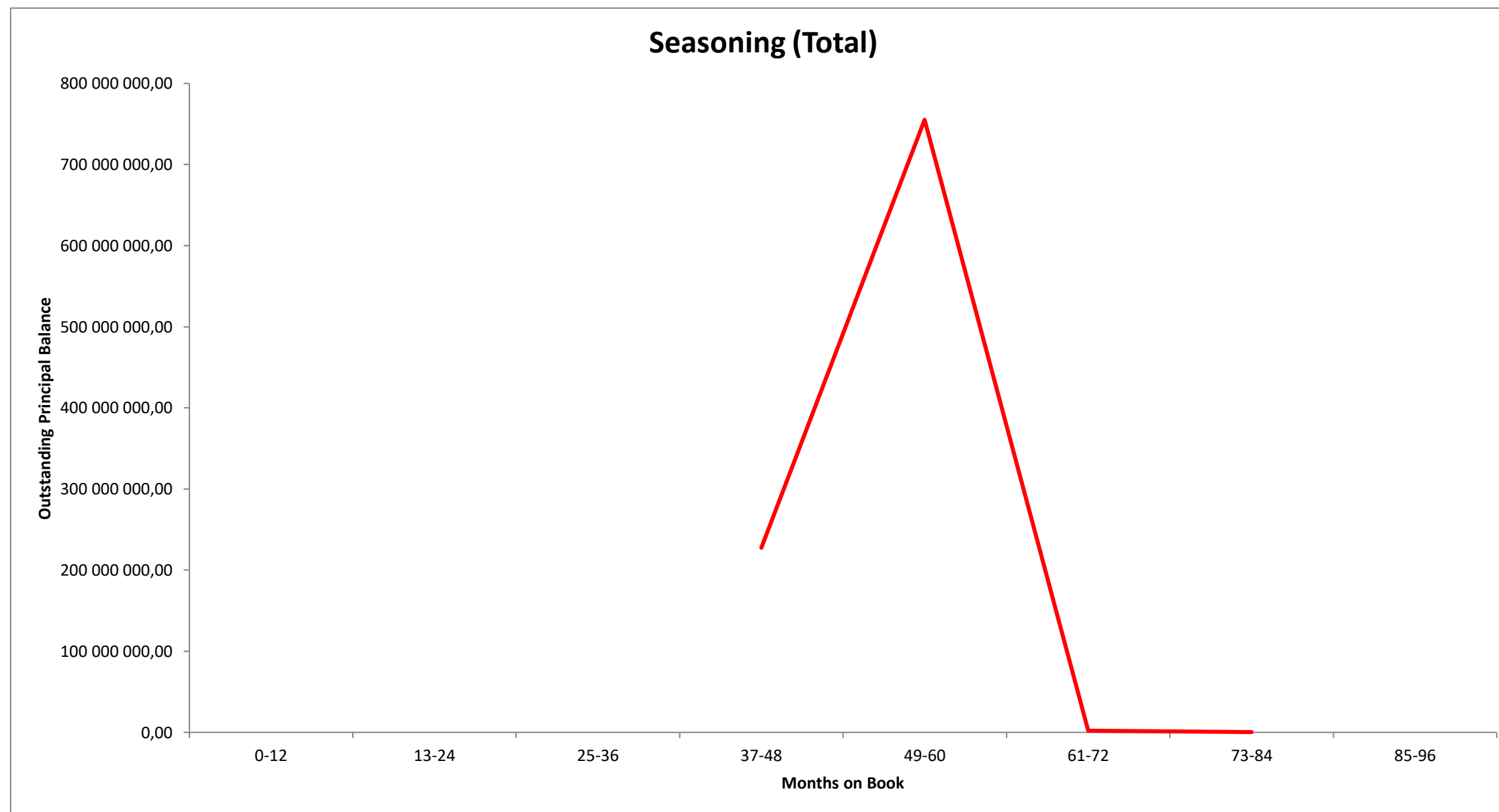
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36					
	37		48	2 211	227 732 397	23,10 %	47,2	47,6
	49		60	8 255	755 292 488	76,63 %	44	52
	61		72	25	2 297 111	0,23 %	40	64
	73		84	2	354 157	0	55	74
	85		96					
	Total			10 493	985 676 153	100,00 %	44,6	51,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	44				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

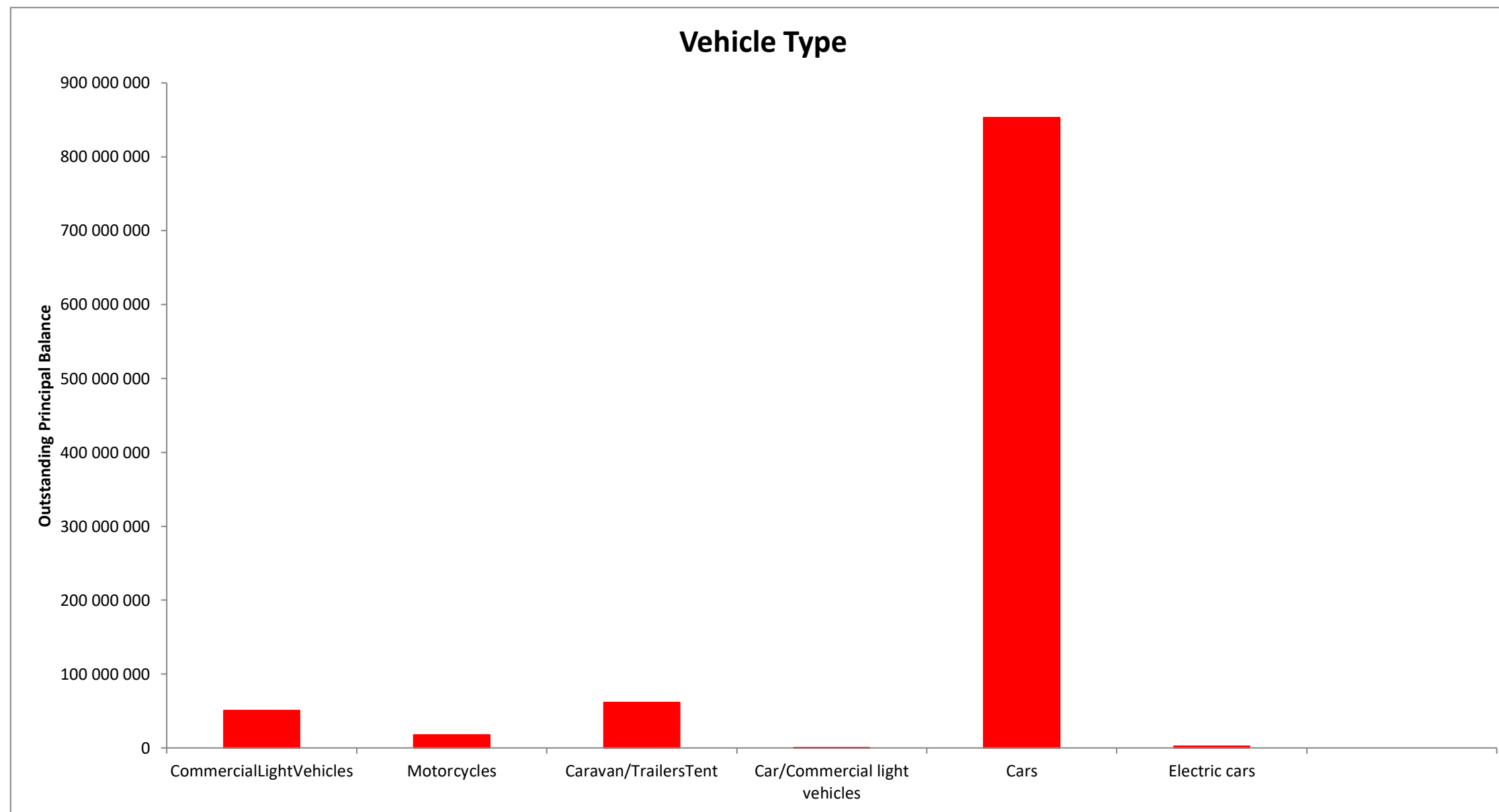
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	704	50 491 812	5,12 %	33,0	51,1
	Motorcycles	309	17 546 222	1,78 %	40,0	50,1
	Caravan/TrailersTent	517	61 400 676	6,23 %	56,6	50,0
	Car/Commercial light vehicles	4	425 219	0,04 %	26,4	52,2
	Cars	8 937	853 232 597	86,56 %	44,5	51,2
	Electric cars	22	2 579 627	0,26 %	46,2	50,5
		10 493	985 676 153	100 %	44,6	51,1

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

**13.b Vehicle type**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



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

**14.a Hybrid loans**



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	44				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

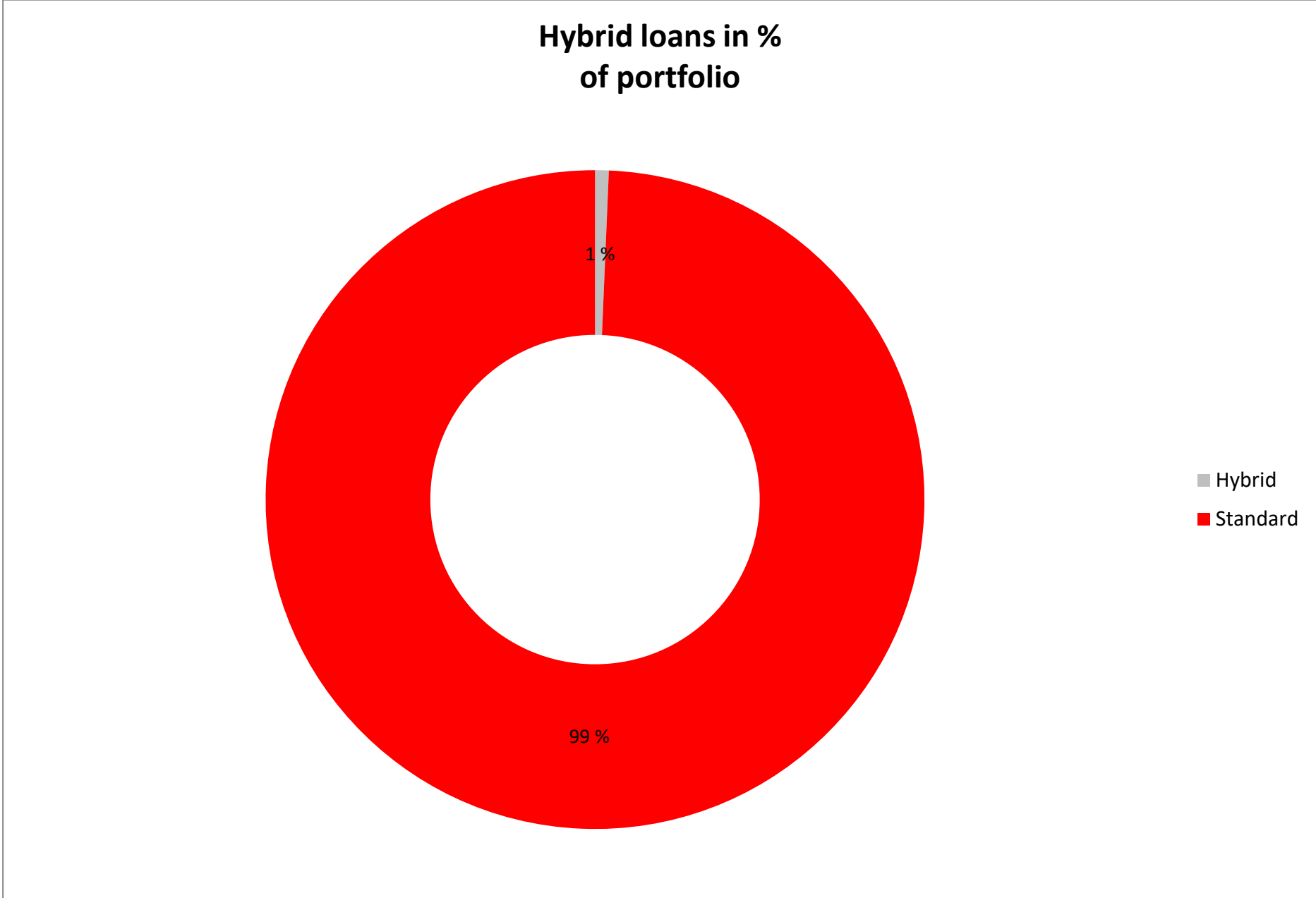
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		50	6 602 606	0,67 %	10,9	51,5
Standard		10 443	979 073 547	99,33 %	44,8	51,1
Total		10 493	985 676 153	100 %	44,6	51,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



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

**15.a # loans per borrower**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	4	3	481 430	0,05 %
	3	9	1 936 465	0,20 %
	2	76	13 026 409	1,32 %
	1	10302	970 231 849	98,43 %
	Total:	10 390	985 676 153	100 %

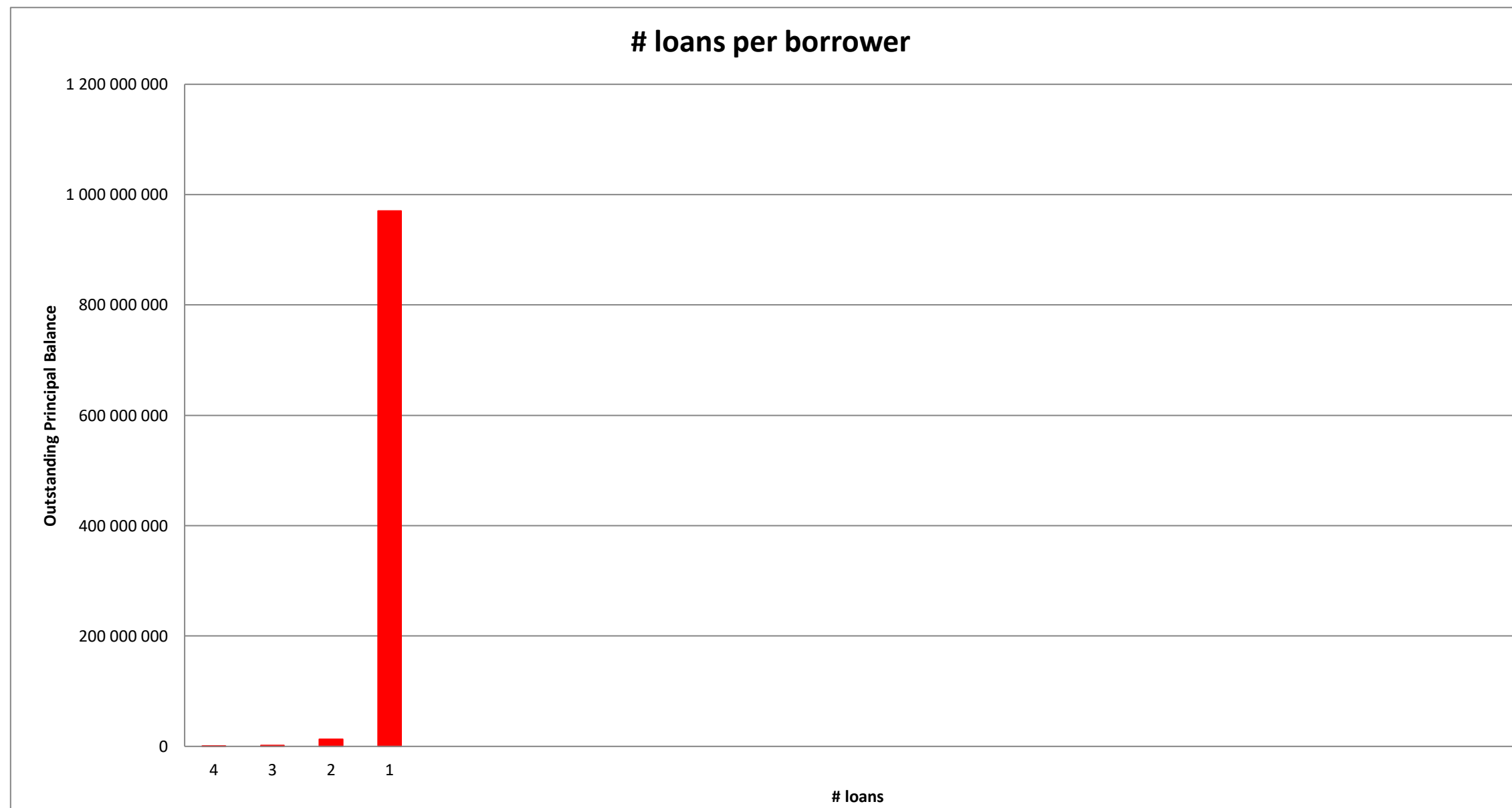


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



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

**16.a Amortization Profile**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	985 676 153	957 381 157	28 294 996	4 960 132	6,04 %	97,13 %
2	957 381 157	927 464 405	29 916 752	4 818 285	6,04 %	94,09 %
3	927 464 405	898 114 020	29 350 386	4 669 740	6,04 %	91,12 %
4	898 114 020	868 683 025	29 430 994	4 520 980	6,04 %	88,13 %
5	868 683 025	839 275 441	29 407 584	4 369 303	6,04 %	85,15 %
6	839 275 441	811 121 875	28 153 565	4 223 030	6,04 %	82,29 %
7	811 121 875	782 213 388	28 908 488	4 073 956	6,03 %	79,36 %
8	782 213 388	754 873 165	27 340 222	3 932 012	6,03 %	76,58 %
9	754 873 165	728 172 676	26 700 489	3 793 025	6,03 %	73,88 %
10	728 172 676	701 686 858	26 485 818	3 654 752	6,02 %	71,19 %
11	701 686 858	677 007 389	24 679 468	3 524 990	6,03 %	68,68 %
12	677 007 389	653 362 859	23 644 530	3 399 912	6,03 %	66,29 %
13	653 362 859	630 915 674	22 447 185	3 280 574	6,03 %	64,01 %
14	630 915 674	609 524 853	21 390 821	3 166 506	6,02 %	61,84 %
15	609 524 853	588 397 637	21 127 217	3 058 626	6,02 %	59,69 %
16	588 397 637	567 365 829	21 031 807	2 951 570	6,02 %	57,56 %
17	567 365 829	546 529 546	20 836 283	2 844 888	6,02 %	55,45 %
18	546 529 546	525 884 874	20 644 672	2 739 401	6,01 %	53,35 %
19	525 884 874	505 397 195	20 487 678	2 634 771	6,01 %	51,27 %
20	505 397 195	485 124 737	20 272 451	2 531 002	6,01 %	49,22 %

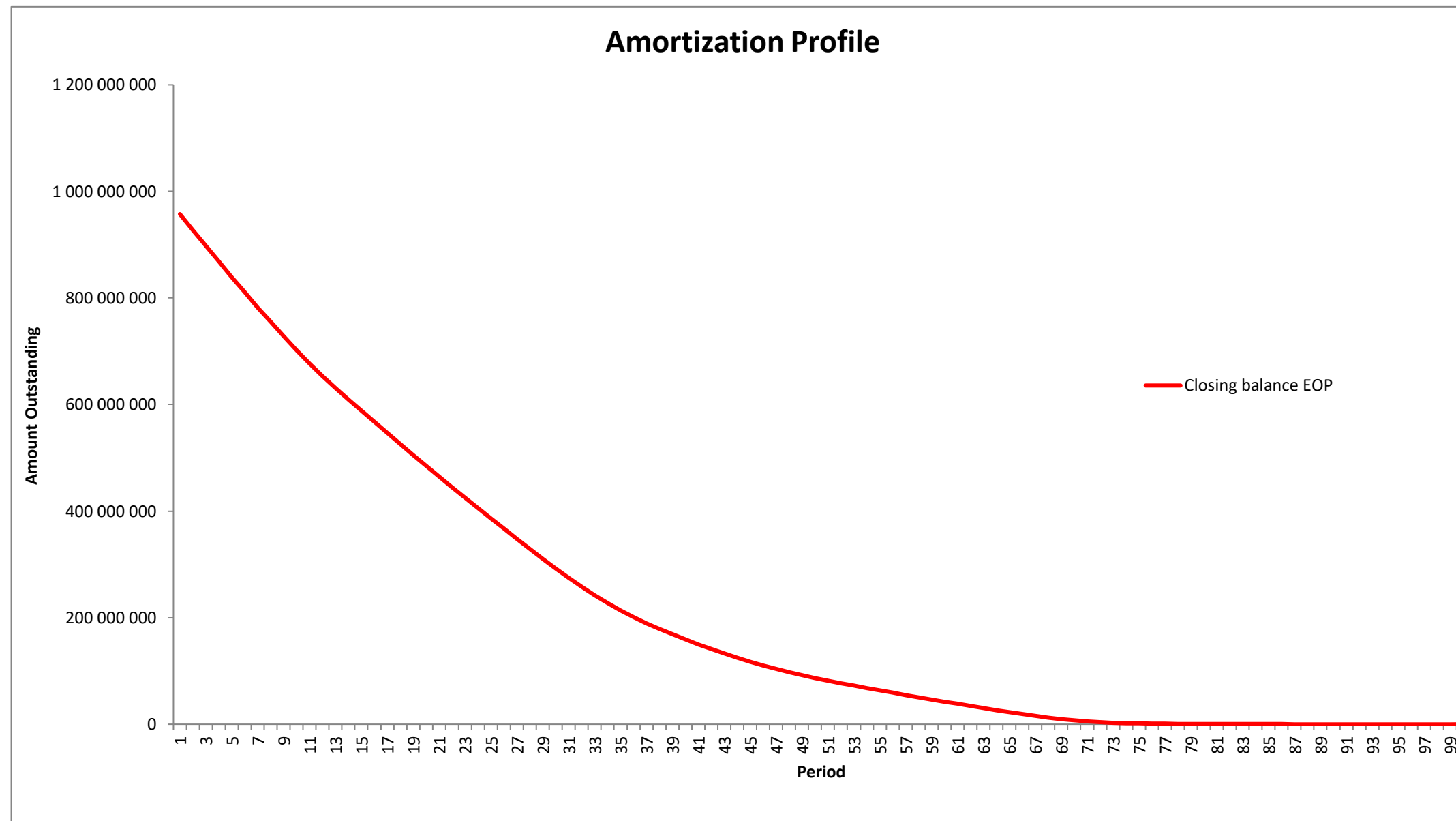
Santander Consumer Bank AS  
 Strandveien 18  
 PO Box 177  
 N-1325 Lysaker  
 Tel.: +47 21 08 30 00  
 Fax.: +47 21 08 33 68

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

**16.b Amortization Profile**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	44	
Monthly Period	May 2018	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



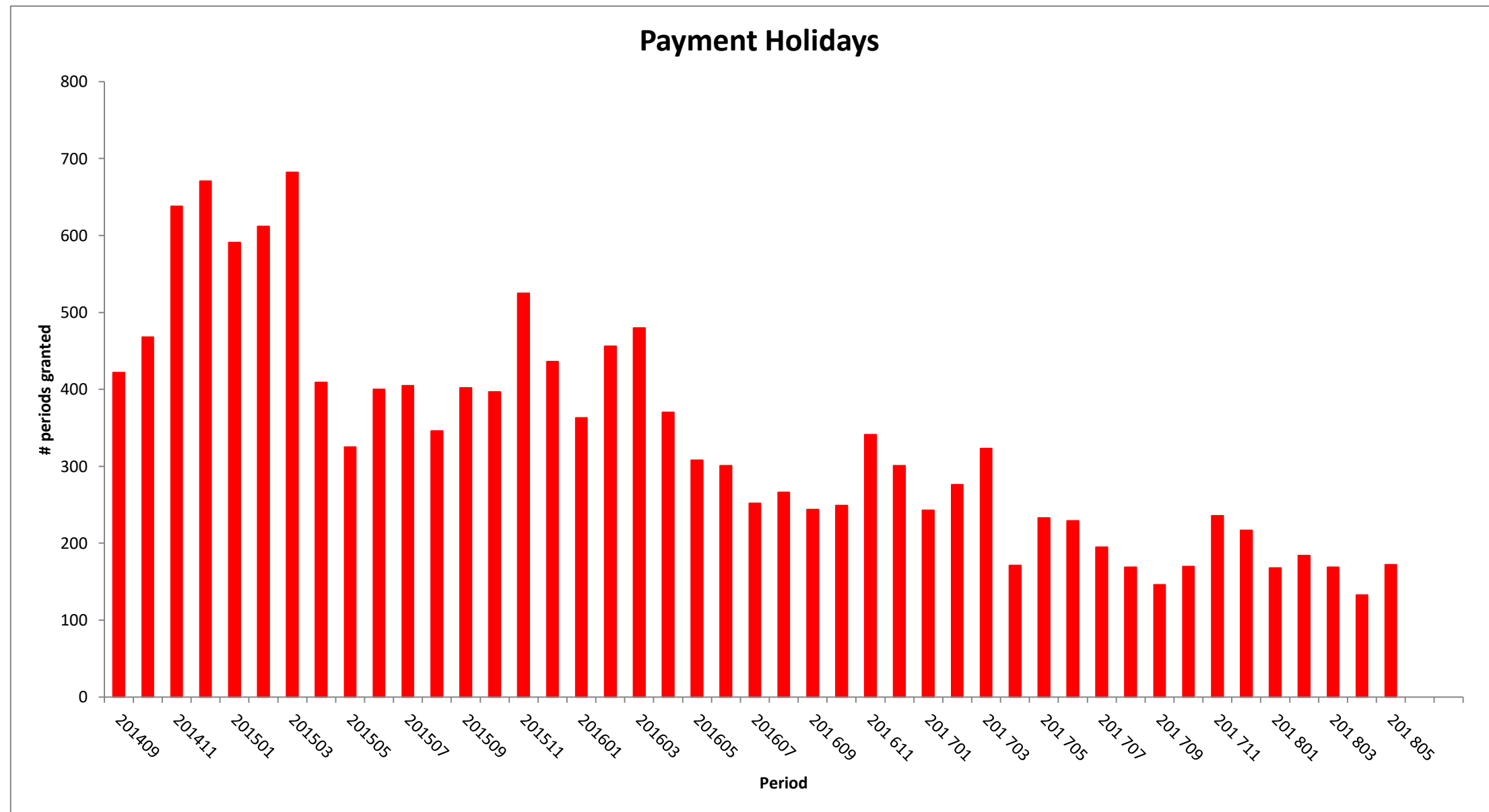


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	44				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

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



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

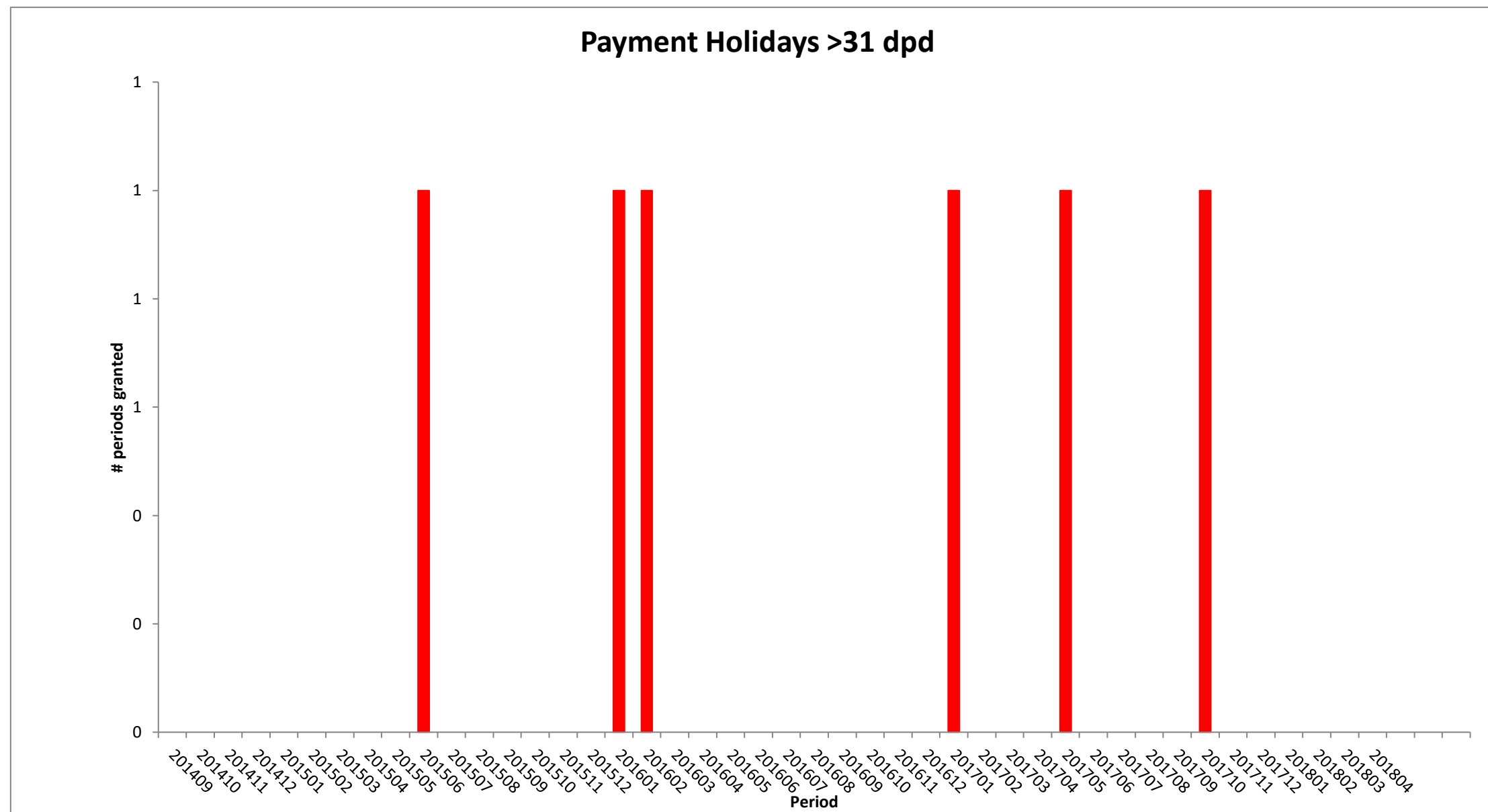
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201409	0	0	0
	201410	0	0	0
	201411	0	0	0
	201412	0	0	0
	201501	0	0	0
	201502	0	0	0
	201503	0	0	0
	201504	0	0	0
	201505	0	0	0
	201506	1	1	4 979
	201507	0	0	0
	201508	0	0	0
	201509	0	0	0
	201510	0	0	0
	201511	0	0	0
	201512	0	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	
<b>Total</b>	<b>6</b>	<b>6</b>	<b>18 781</b>	

**Bilkreditt 6 DAC  
Monthly Investor Report**

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



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	44				
Monthly Period	May 2018				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



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

**19.a Dynamic Interest rate**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	4 603 690 293	5,92 %
201508	4 439 966 927	5,69 %
201509	4 250 796 432	5,69 %
201510	4 080 387 649	5,68 %
201511	3 917 232 298	5,68 %
201512	3 773 068 908	5,68 %
201601	3 646 956 602	5,68 %
201602	3 505 498 727	5,68 %
201603	3 367 211 600	5,67 %
201604	3 228 377 234	5,67 %
201605	3 096 250 778	5,67 %
201606	2 954 296 502	5,66 %
201607	2 832 457 134	5,66 %
201608	2 714 115 746	5,66 %
201 609	2 596 536 827	5,65 %
201 610	2 482 672 126	5,65 %
201 611	2 370 161 805	5,65 %
201 612	2 276 170 623	5,65 %
201 701	2 169 829 447	5,66 %
201 702	2 086 706 482	5,66 %
201 703	1 991 812 656	5,66 %
201 704	1 912 161 705	5,66 %
201 705	1 820 010 265	5,66 %
201 706	1 724 029 889	5,66 %
201 707	1 640 542 649	5,67 %
201 708	1 554 479 537	5,82 %
201 709	1 478 240 232	5,82 %
201 710	1 400 640 636	5,82 %
201 711	1 328 438 434	5,82 %
201 712	1 269 292 661	5,82 %
201 801	1 210 633 659	5,82 %
201 802	1 157 340 480	5,82 %
201 803	1 101 183 457	5,82 %
201 804	1 048 355 502	5,81 %
201 805	985 676 153	5,82 %

Interest rate evolution

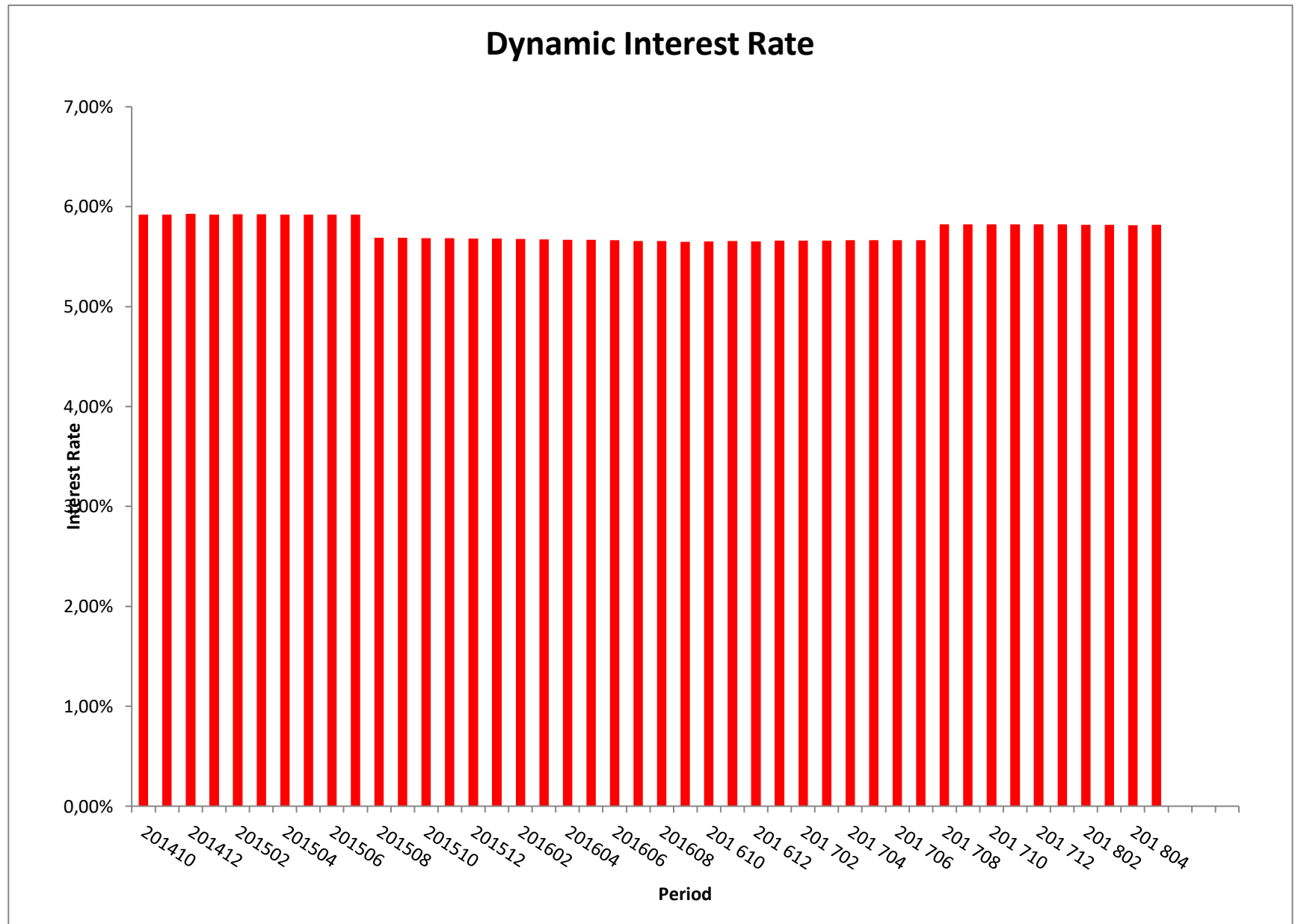


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	44		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days



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

**20.a Borrower Type**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

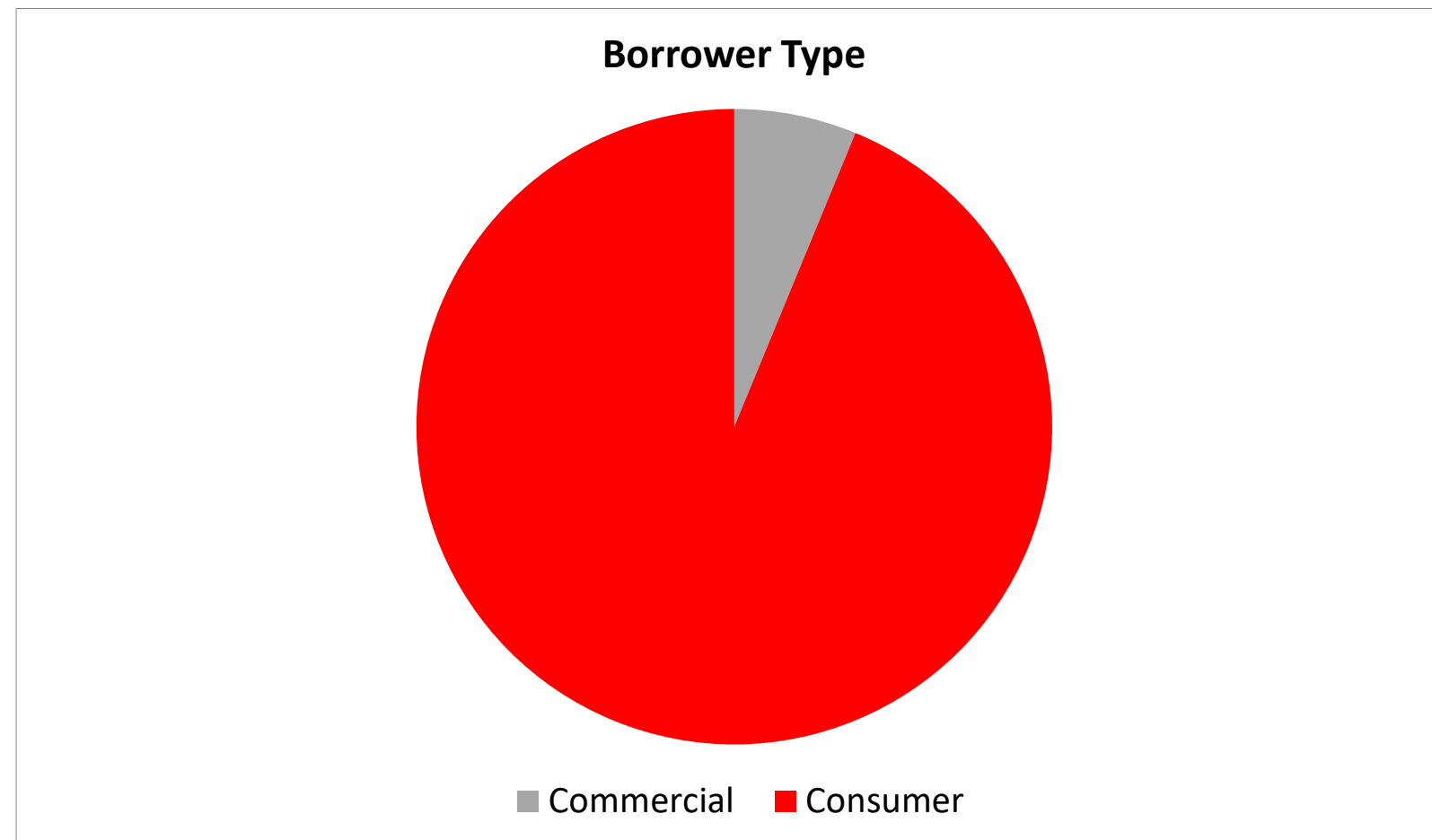
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	690	61 362 390	6,23 %	32,3	50,9
	Consumer	9 803	924 313 763	93,77 %	45,4	51,1
	Total	10 493	985 676 153	100 %	44,6	51,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date		27.06.2018		
Payment date		25.06.2018		
Period No		44		
Monthly Period		May 2018		
Interest Period	from	25.05.2018	to	25.06.2018 = 31 days



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

**21.a Vehicle Condition**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

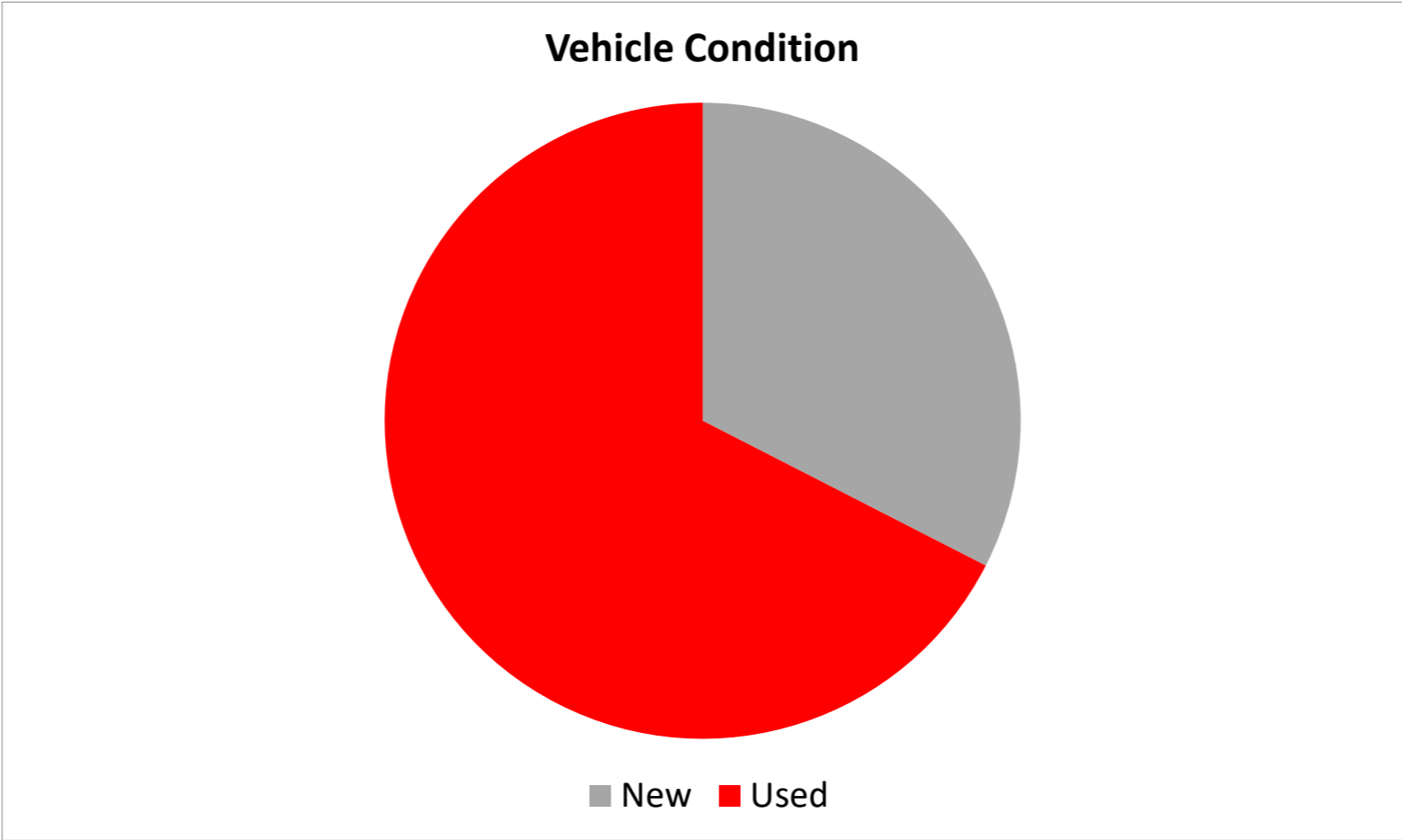
Vehicle condition	TOTAL				
	Vehicle condition	No	Outstanding balance	%	WA months to maturity
New	2 539	320 616 614	32,53 %	47,7	51,2
Used	7 954	665 059 539	67,47 %	43,1	51,1
	10 493	985 676 153	100 %	44,6	51,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	44		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	44		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days

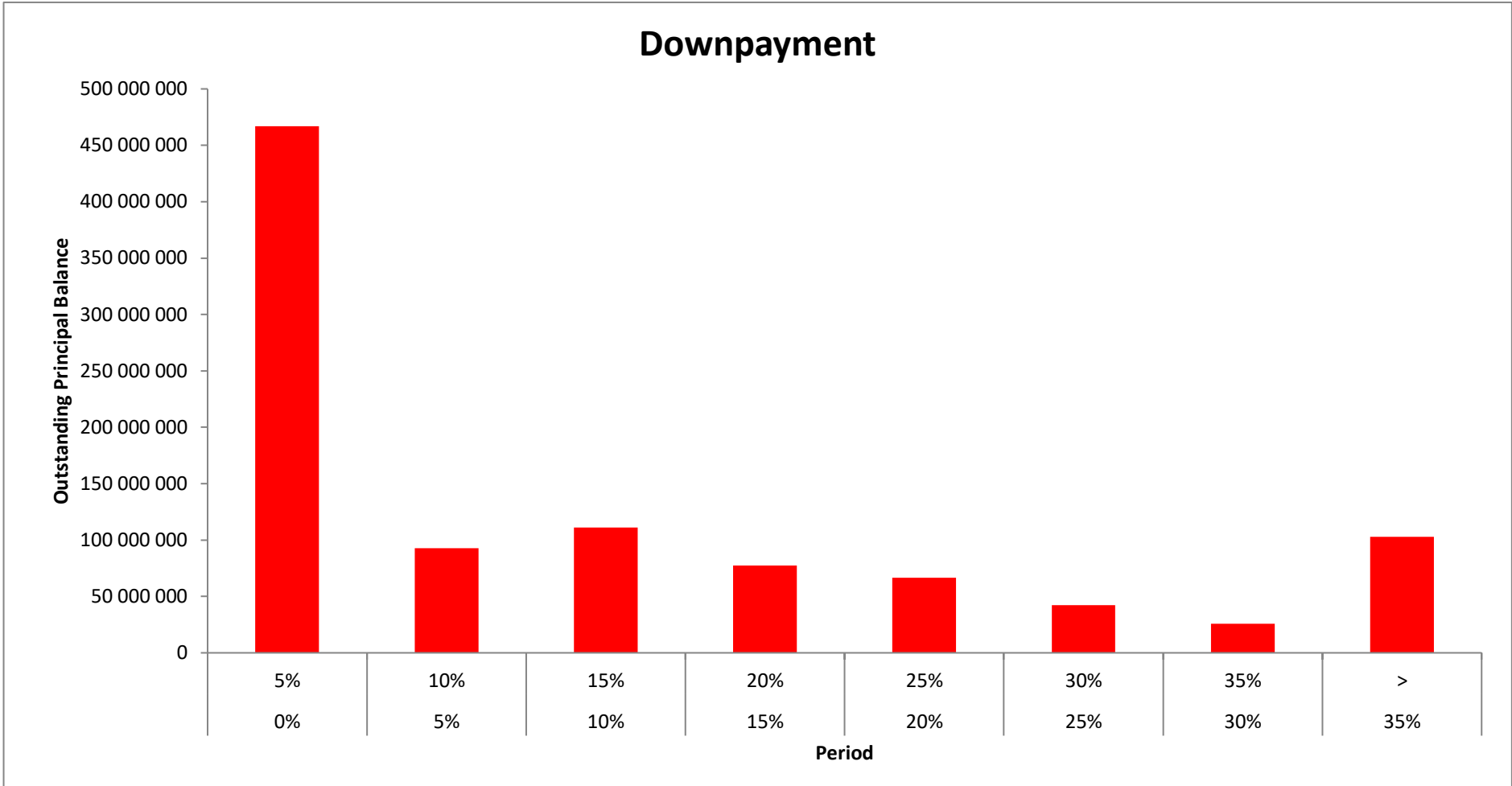
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 657	466 803 304	47,36 %	44,3	51,1
	5 %	10 %	868	92 764 193	9,41 %	45,3	51,2
	10 %	15 %	1 067	111 085 715	11,27 %	45,9	51,1
	15 %	20 %	785	77 380 891	7,85 %	46,8	51,1
	20 %	25 %	706	66 540 322	6,75 %	46,1	51,2
	25 %	30 %	476	42 416 368	4,30 %	46,0	51,0
	30 %	35 %	316	25 889 647	2,63 %	45,3	50,8
	35 %	>	1 618	102 795 713	10,43 %	40,5	51,0
	Total		10 493	985 676 153	100 %	44,6	51,1

**Bilkreditt 6 DAC  
Monthly Investor Report**

**22.b Downpayment**



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	44		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	10 414	977 527 146	99,17 %	44,7	51,1
	Serial	79	8 149 007	0,83 %	32,7	51,5
		10 493	985 676 153	100 %	44,6	51,1

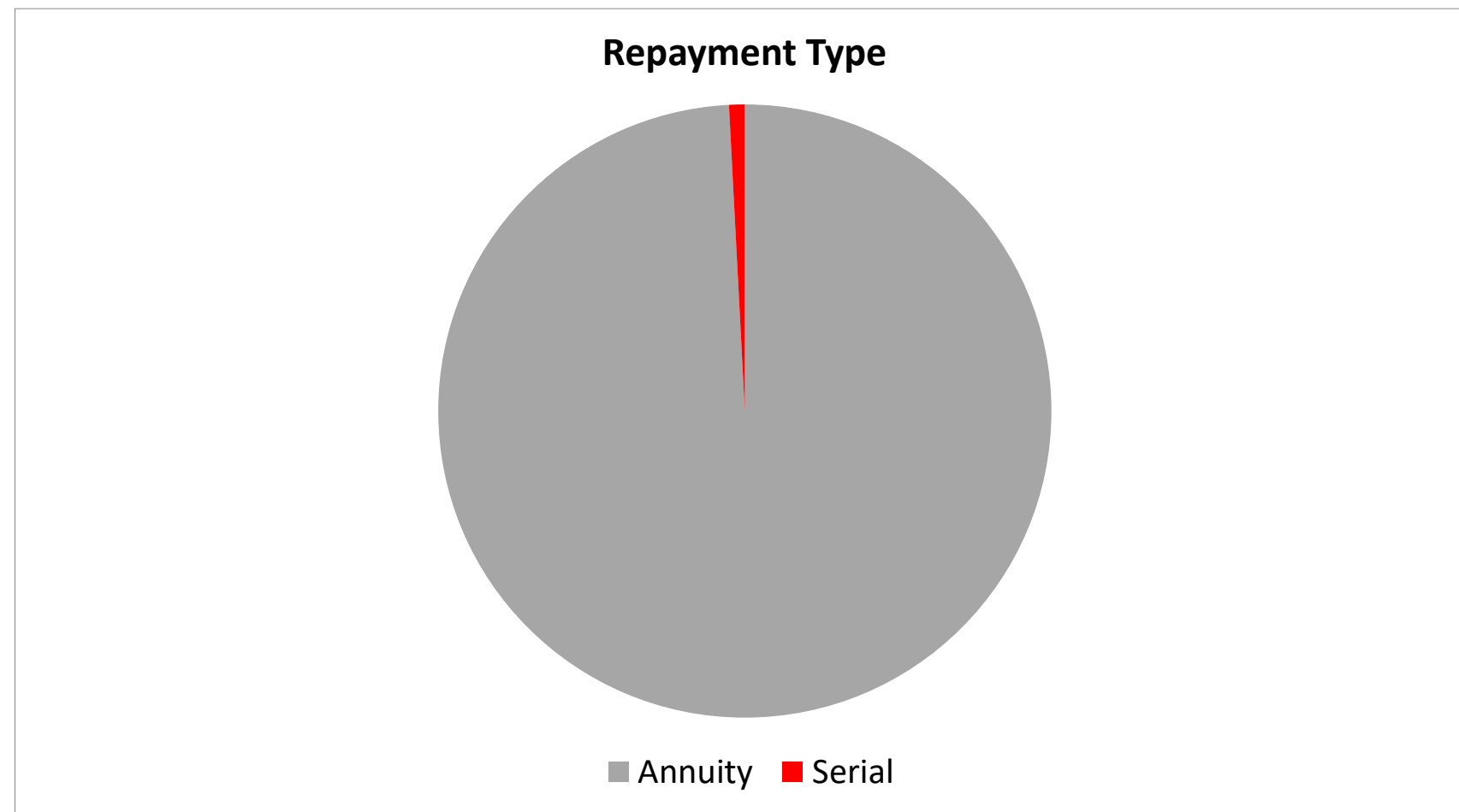


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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

**24.a Dynamic Pre-Payments**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period from	25.05.2018 to 25.06.2018 = 31 days

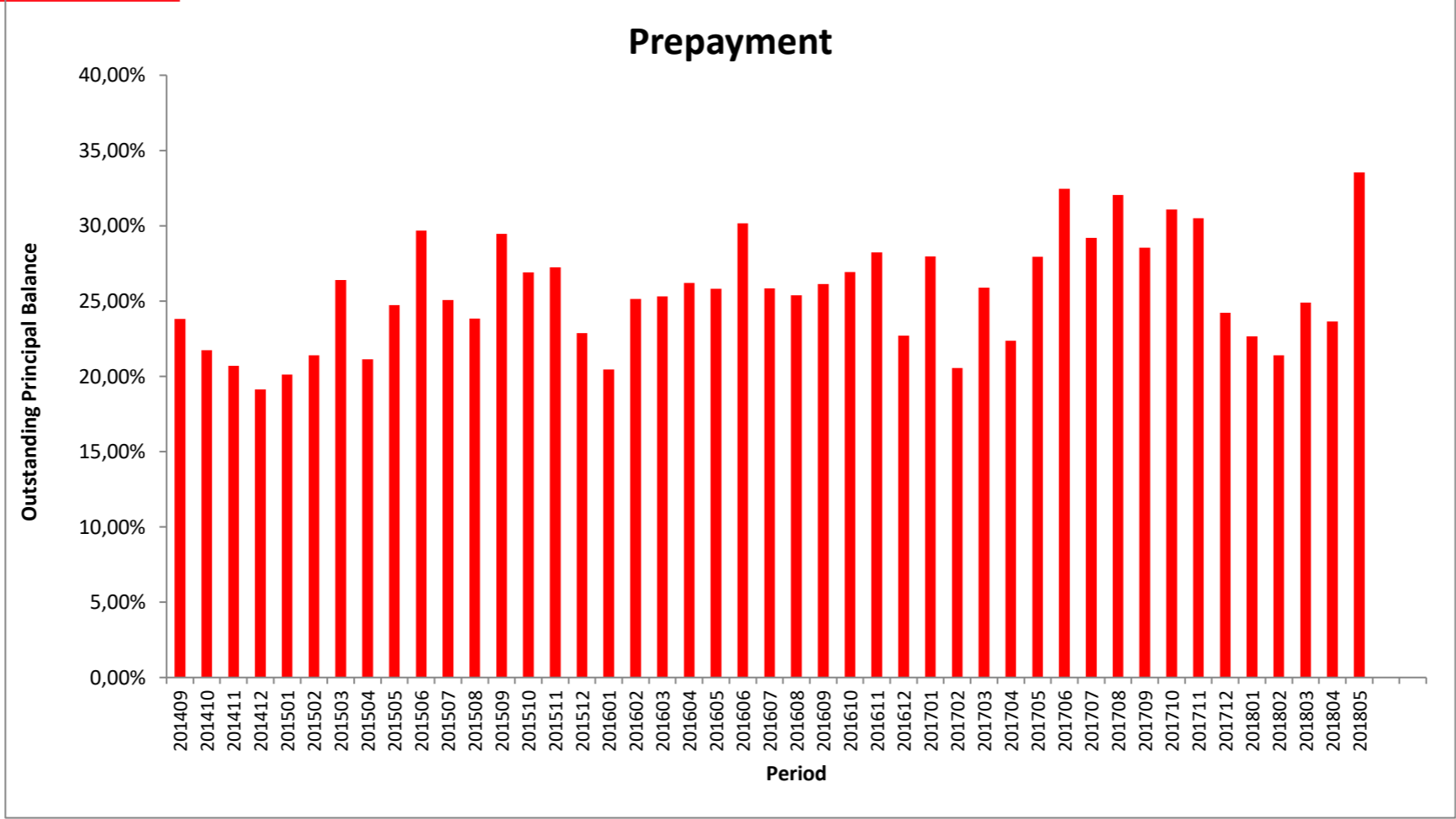
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201409	145 683 945	6 500 760 396	23,8 %
201410	127 205 834	6 291 509 803	21,7 %
201411	116 798 165	6 101 331 658	20,7 %
201412	103 808 480	5 921 297 542	19,1 %
201501	106 467 707	5 743 022 268	20,1 %
201502	110 430 042	5 560 862 225	21,4 %
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 %

Pre-Payments

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

**24.b Dynamic Pre-Payments**

Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	44		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days







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

**27. Priority of Payments**



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	44		
Monthly Period	May 2018		
Interest Period	from	25.05.2018	to 25.06.2018 = 31 days

**Priority of Payments**

Available Distribution Amount	+	105 256 606,49	NOK	7 700 165,72	EUR
Senior Expenses	-	424 388,34	NOK		
Class A Notes Interest	-	155 641,64	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	931 938,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	62 679 349,00	NOK	7 700 165,72	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	-	623 572,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	71 659,51	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	-	NOK	-	EUR

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

**28. Transaction Costs**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	424 388,34 NOK			
Interest accrued for the Period	1 711 151,64 NOK	155 641,64 NOK	931 938,00 NOK	623 572,00 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	1 711 151,64 NOK	155 641,64 NOK	931 938,00 NOK	623 572,00 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	334 784,16 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	71 659,51 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	263 124,65 NOK			
Cumulative Unpaid Interest	- NOK			

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

**29. Swap Counterparty Data**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period from	25.05.2018 to 25.06.2018 = 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	140 112 502,00 NOK 17 212 838,08 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8500 %
1M Euribor (Notes, Swap)	-0,3710 %
Gross Amount Due to Swap Counterparty	62 834 990,64 NOK
Gross Amount Due from Swap Counterparty	7 700 165,72 EUR
EUR/NOK spot rate	N/A



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

**30. Contact Details**



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Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	44
Monthly Period	May 2018
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days