

Biliredditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.11.2018	Following payment dates:	27.12.2018
Payment date	26.11.2018		25.01.2019
Period No	49		
Monthly Period	Oct 2018		
Interest Period	from 25.10.2018	to 26.11.2018	= 32 days
Cut-Off Date	31.10.2018		

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1. Portfolio Information



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	786 835 456,00 NOK	832 316 346,00 NOK
Scheduled Loan Principal Repayments	23 736 436,00 NOK	22 613 001,00 NOK
Prepayments	25 903 360,00 NOK	21 477 511,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	99 329,00 NOK	142 642,00 NOK
Total Principal Payments Received	49 739 125,00 NOK	44 233 154,00 NOK
	-	-
New Defaulted Auto Loans in Period	1 570 868,00 NOK	1 495 493,00 NOK
Total New Defaults	1 570 868,00 NOK	1 495 493,00 NOK
Capitalised Interest (due to Repayment Holidays)	181 114,00 NOK	247 757,00 NOK
Closing Balance	735 706 577,00 NOK	786 835 456,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	33 133 646,00 NOK	32 885 889,00 NOK
New	181 114,00 NOK	247 757,00 NOK
Close	33 314 760,00 NOK	33 133 646,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	4 780 081,00 NOK	4 584 957,00 NOK
Recoveries on loans in default	1 337 615,00 NOK	1 318 818,00 NOK
Total Revenue Received in Period	6 117 696,00 NOK	5 903 775,00 NOK
# Loans		
At beginning of period	9 083 Loans	9 367 Loans
Paid in Full	474 Loans	269 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	22 Loans	15 Loans
At end of period	8 587 Loans	9 083 Loans
Weighted Average Loan Return	7,57 %	
Average NIBOR + Weighted Average Loan Threshold	3,99 %	

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2. Amount Due for Distribution



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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	40 370 058,00	NOK	40 370 058,00	NOK
b. Collections (Principal, interest, fees, etc)	55 856 821,00	NOK	50 136 929,00	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	-5 766,52	NOK	-993,17	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)	96 221 112,48	NOK	90 505 993,83	NOK
				0,00 EUR

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3. Reserve Accounts



Reporting Date	28.11.2018				
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Note Balance

Beginning of Period		786 835 456,00	NOK
End of Period		735 706 577,00	NOK

Reserve Fund

	in %		
Beginning of Period	3,4 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	3,4 %	26 913 372,00	NOK
Required Reserve Amount	3,4 %	26 913 372,00	NOK

Liquidity Balance

Beginning of Period	1,7 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,7 %	13 456 686,00	NOK
Required Reserve Amount	1,7 %	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		52 678 501,23	NOK
Cash Outflow		-	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		60 676,11	NOK
End of Period		52 739 177,34	NOK
Required Commingling Reserve Fund		52 739 177,34	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	786 835 456,00	NOK
End of Period	735 706 577,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	677 290 245,00	92,06 %	7 988
1-29 days past due	42 254 892,00	5,74 %	430
		0,00 %	

Delinquent Receivables:

30-59 days past due	5 879 089,00	0,80 %	77
60-89 days past due	4 196 323,00	0,57 %	36
90-119 days past due	2 196 431,00	0,30 %	19
120-149 days past due	1 481 266,00	0,20 %	15
150-179 days past due	2 408 331,00	0,33 %	22
Total Performing and Delinquent	735 706 577,00	100,00 %	8 587

Current Period Defaults	1 570 868,00	22
Cumulative Defaults	88 970 836,00	884
Current Period Recoveries	1 337 615,00	
Cumulative Recoveries	45 972 210,00	

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5. Outstanding Notes



Reporting Date	28.11.2018
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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)	Aaa(sf)/AAA(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
Current Note Information						
Class Principal Outstanding Opening Balance		- EUR	433 592 456,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	96 221 112,48 NOK					
Amortisation	51 128 879,00 NOK					
Redemption per Class		- EUR	51 128 879,00 NOK	- NOK	- NOK	- NOK
Redemption per Note		- EUR	92 124,11 NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	735 706 577,00 NOK	- EUR	382 463 577,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		0,00 %	51,99 %	0,00 %	47,98 %	0,03 %
Current Pool Factor		-	0,69	-	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	-0,3690 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,9900 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	32					
Principal Outstanding per Note Beginning of Period		- EUR	781 247,67 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		- EUR	92 124,11 NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		- EUR	689 123,56 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,00 EUR	1 451,38 NOK	- NOK	1 946,67 NOK	1,95 NOK
Interest Payment	1 493 164,00 NOK	0,00 EUR	805 518,00 NOK	- NOK	687 172,96 NOK	473,04 NOK
Interest Payment per Note		0,00 EUR	1 451,38 NOK	- NOK	1 946,67 NOK	1,95 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)		108,80 %	56,82 %		8,80 %	
Current CE (excl. Excess Spread)		105,49 %	53,50 %		5,49 %	

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

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7.a Original Portfolio Principal Balance



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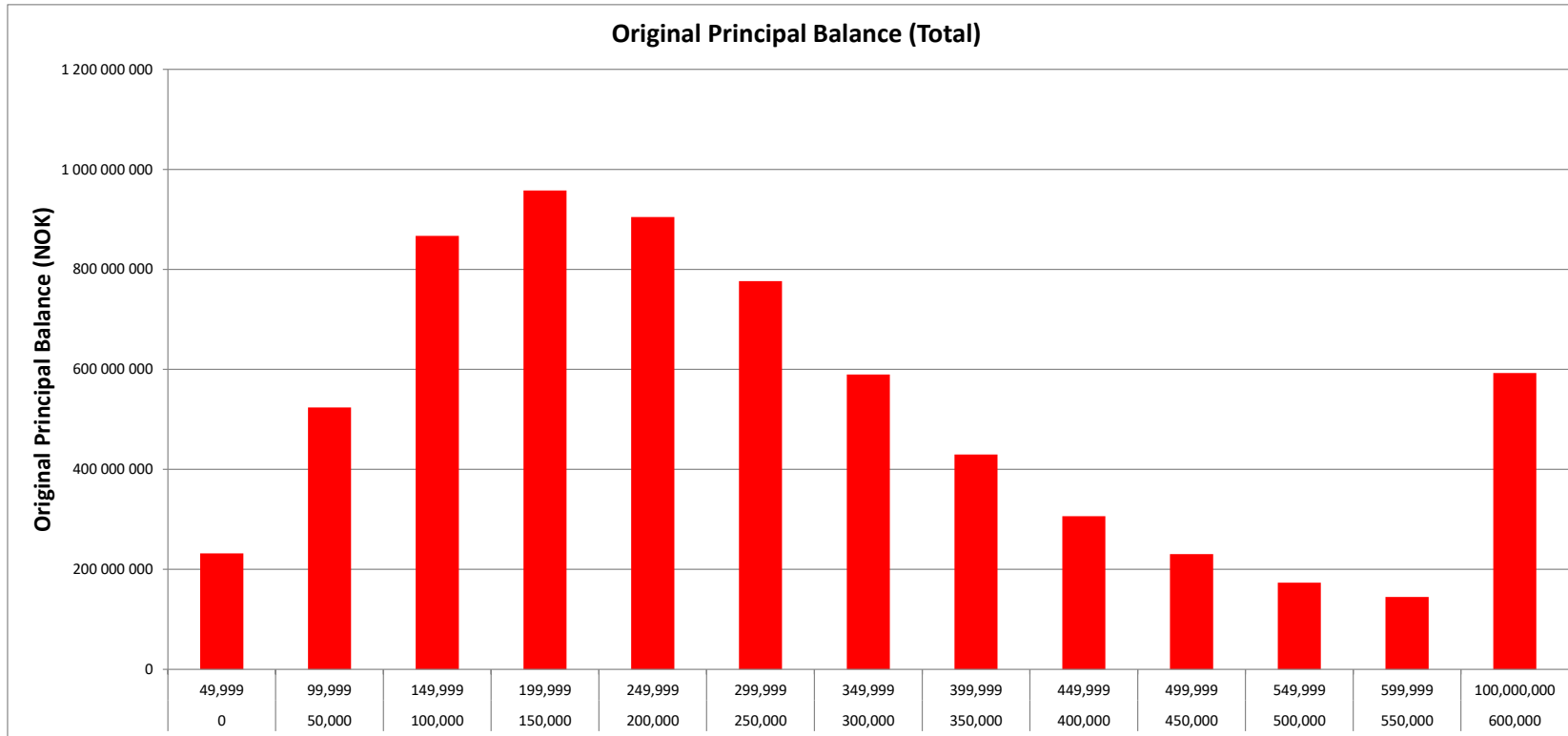
Average amount - all: 195 694

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

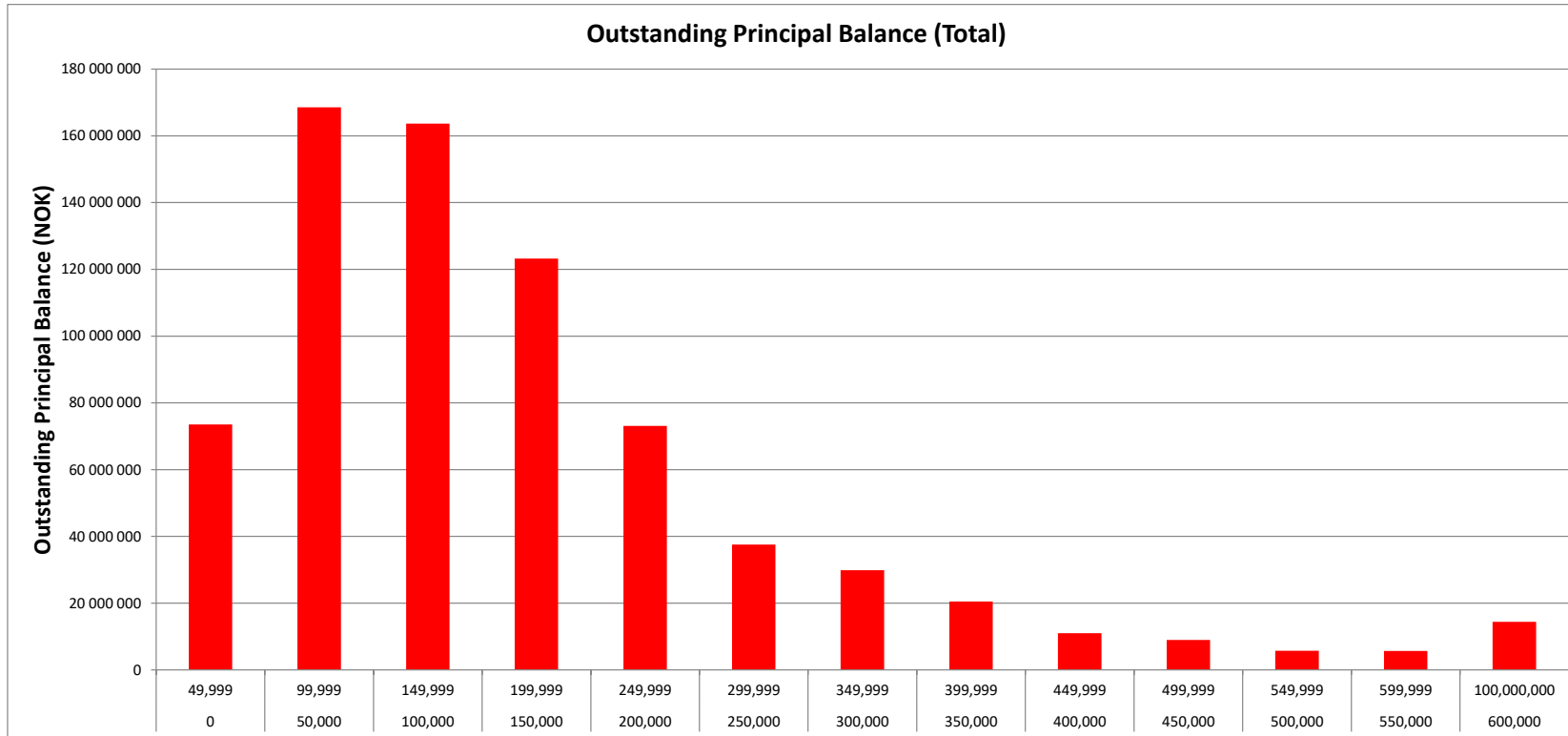
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8.b Outstanding Principal Balance Graph

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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	551	48 101 212	6,54 %	6,42 %	ØSTFOLD	43,8	56,4	
0200	1 124	96 087 409	13,06 %	13,09 %	AKERSHUS	41,2	56,0	
0300	522	44 747 893	6,08 %	6,08 %	OSLO	41,8	56,1	
0400	359	25 047 041	3,40 %	4,18 %	HEDEMARK	37,6	55,8	
0500	352	27 623 187	3,75 %	4,10 %	OPPLAND	40,2	56,3	
0600	569	45 488 080	6,18 %	6,63 %	BUSKERUD	40,1	56,1	
0700	454	35 707 912	4,85 %	5,29 %	VESTFOLD	40,6	56,1	
0800	344	25 187 928	3,42 %	4,01 %	TELEMARK	36,5	56,1	
0900	221	21 003 338	2,85 %	2,57 %	AUST-AGDER	46,2	55,7	
1000	345	29 196 802	3,97 %	4,02 %	VEST-AGDER	41,1	56,3	
1100	746	68 874 613	9,36 %	8,69 %	ROGALAND	44,3	56,2	
1200	947	87 363 043	11,87 %	11,03 %	HORDALAND	43,4	56,1	
1400	96	7 841 210	1,07 %	1,12 %	SOGN OG FJORDANE	41,4	55,9	
1500	377	35 076 384	4,77 %	4,39 %	MJØRE OG ROMSDAL	43,2	56,2	
1600	284	22 262 235	3,03 %	3,31 %	SØR-TRØNDELAG	42,0	56,6	
1700	208	16 032 014	2,18 %	2,42 %	NORD-TRØNDELAG	39,5	56,6	
1800	591	52 043 560	7,07 %	6,88 %	NORDLAND	42,6	56,0	
1900	362	34 210 228	4,65 %	4,22 %	TROMS	46,4	55,5	
2000	134	13 762 739	1,87 %	1,56 %	FINNMARK	42,5	55,5	
2100	1	49 749	0,01 %	0,01 %	SVALBARD	62,0	61,0	
Total:	8 587	735 706 577	100 %	100 %		42,1	56,1	

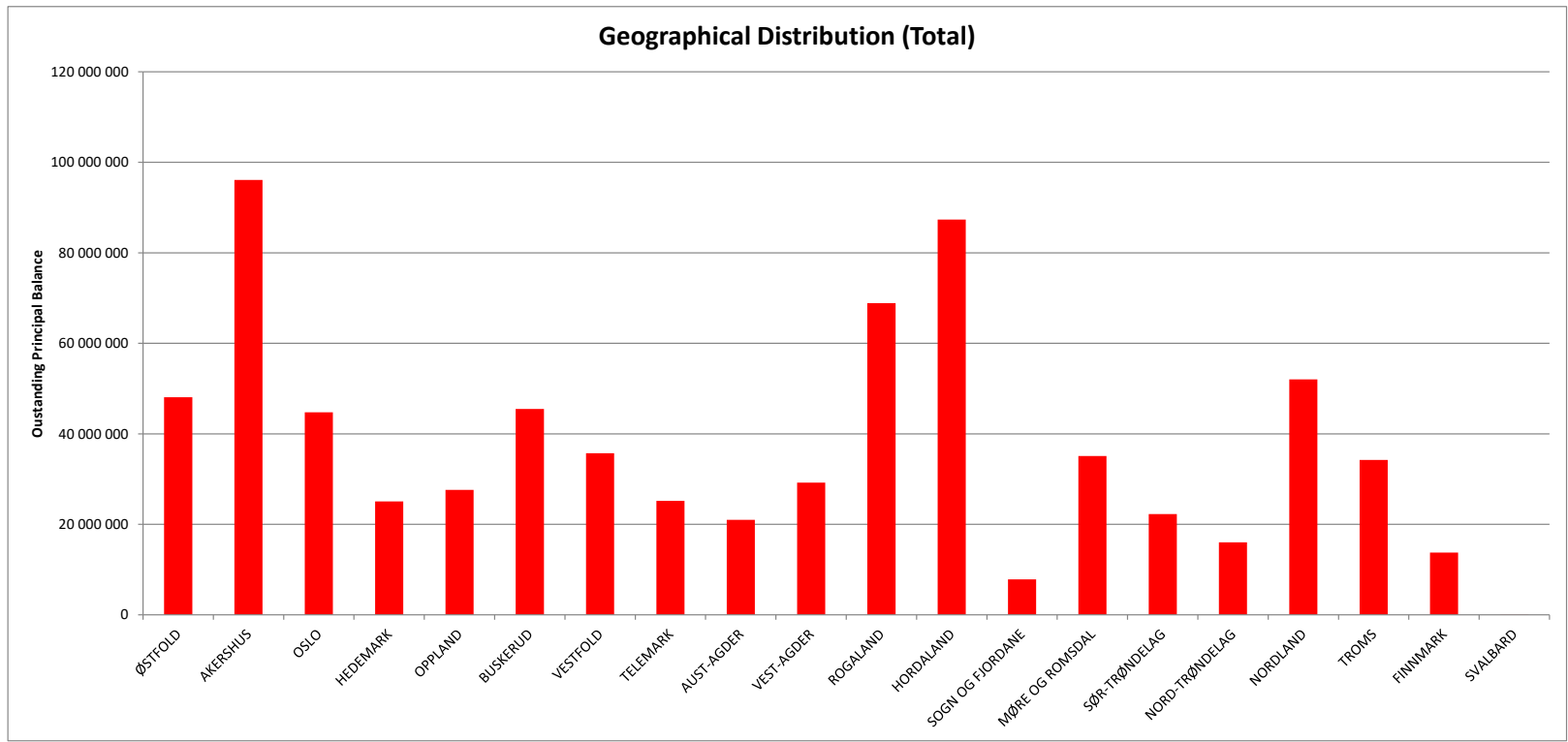
Geographic distribution

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9.b Geographical Distribution Graph



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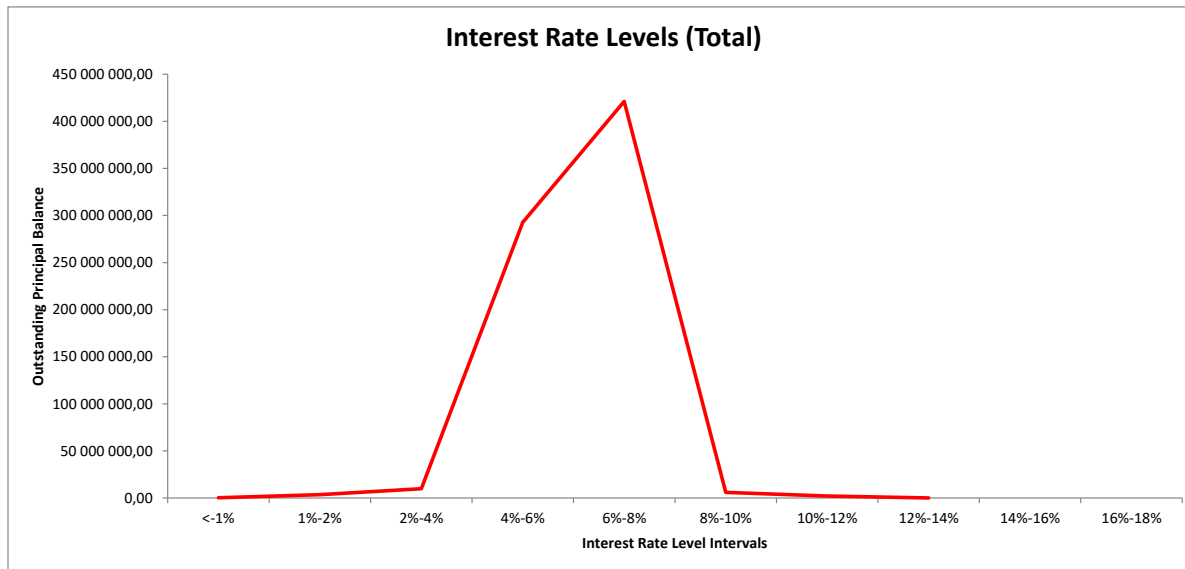


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10.b Interest Rate



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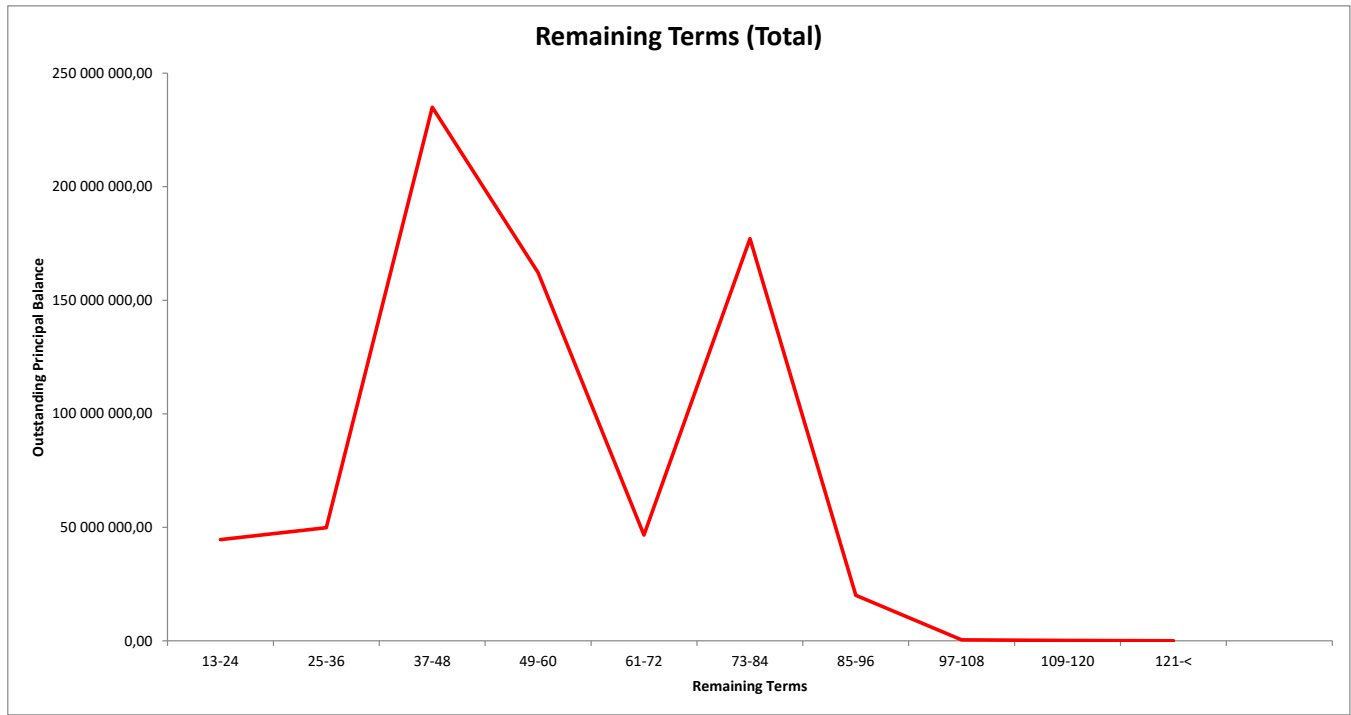


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11.b Remaining Terms



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12.a Seasoning



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Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

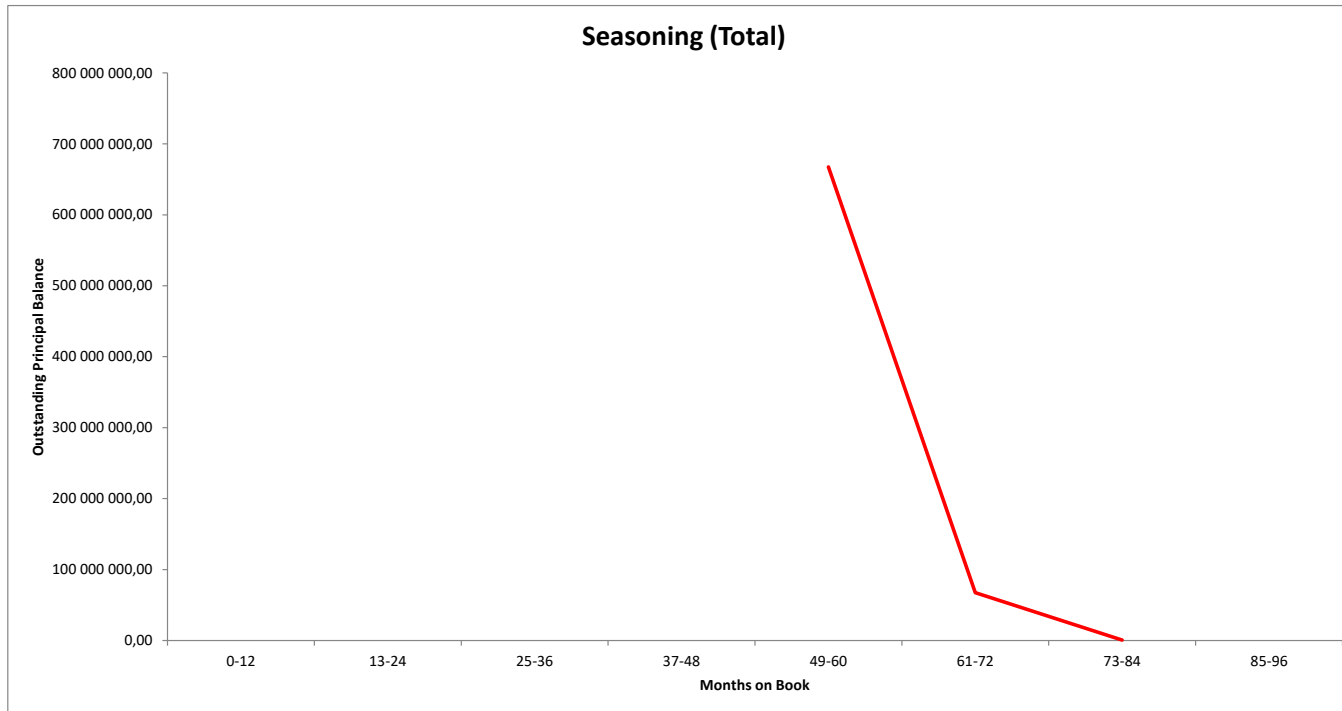
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48				
	49		60	7 780	667 466 722	90,72 %	42
	61		72	804	67 576 376	9,19 %	39
	73		84	3	663 479	0,09 %	62
	85		96				77
	Total		8 587		735 706 577	100,00 %	42,1
							56,1

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days



**Bilkreditt 6 DAC
Monthly Investor Report**

13.a Vehicle type



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

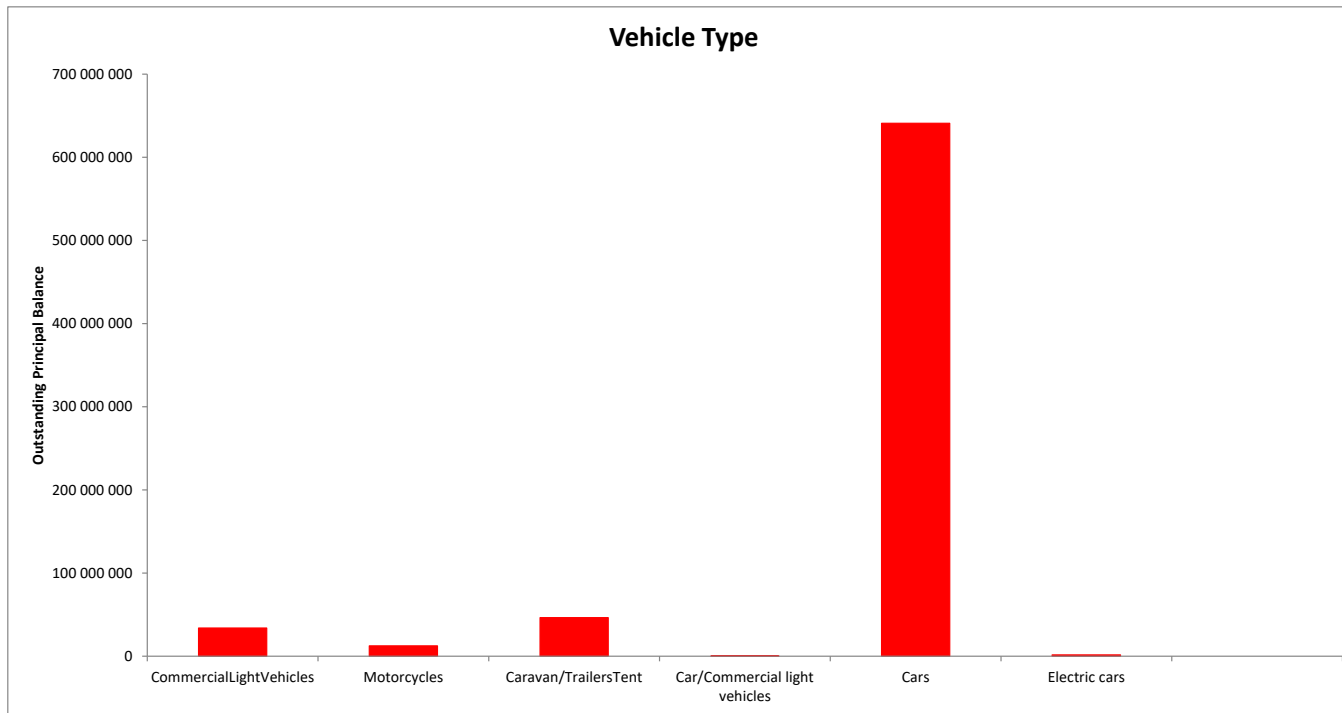
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	566	33 886 671	4,61 %	32,1	55,9
	Motorcycles	248	12 500 782	1,70 %	37,8	55,3
	Caravan/TrailersTent	427	46 377 330	6,30 %	52,6	55,1
	Car/Commercial light vehicles	3	286 997	0,04 %	25,3	56,4
	Cars	7 328	641 014 384	87,13 %	42,0	56,2
	Electric cars	15	1 640 413	0,22 %	50,1	55,2
		8 587	735 706 577	100 %	42,1	56,1

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Monthly Investor Report

13.b Vehicle type



Reporting Date	28.11.2018					
Payment date	26.11.2018					
Period No	49					
Monthly Period	Oct 2018					
Interest Period	from	25.10.2018	to	26.11.2018	=	32 days



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14.a Hybrid loans



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	49				
Monthly Period	Oct 2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days

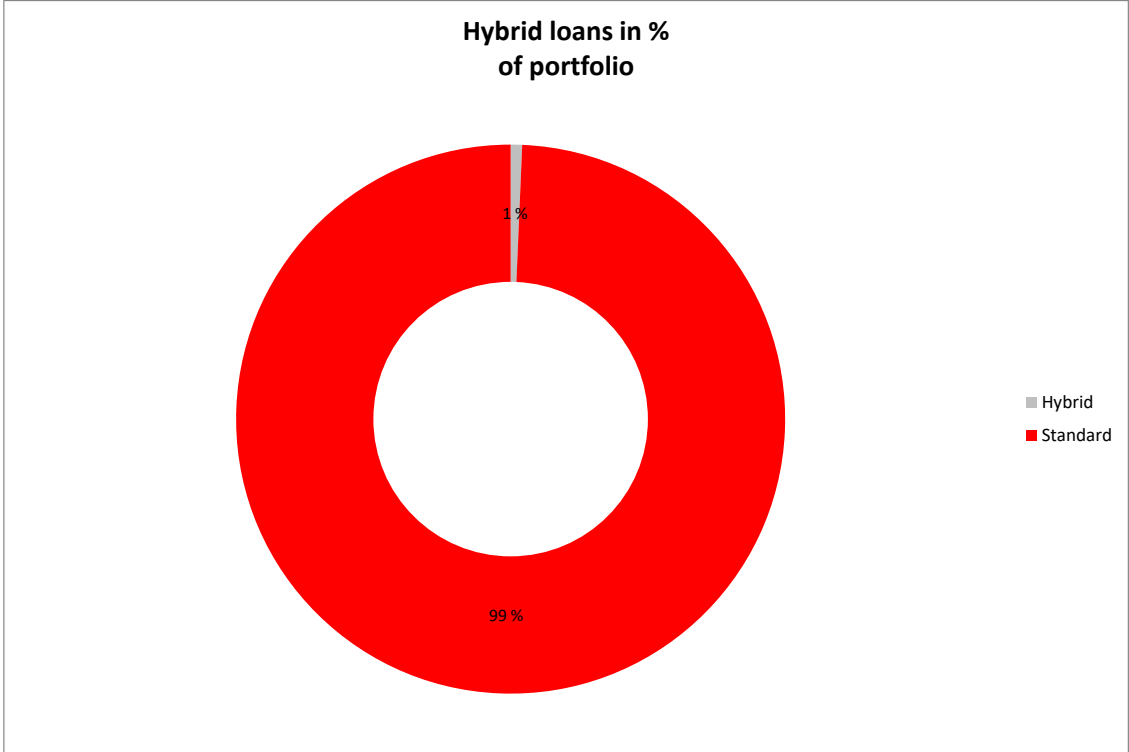
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		28	4 942 370	0,67 %	8,9	56,6
Standard		8 559	730 764 207	99,33 %	42,4	56,1
Total		8 587	735 706 577	100 %	42,1	56,1

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.11.2018					
Payment date	26.11.2018					
Period No	49					
Monthly Period	Oct 2018					
Interest Period	from	25.10.2018	to	26.11.2018	=	32 days



**Bilkreditt 6 DAC
Monthly Investor Report**

15.a # loans per borrower



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
	4	2	103 888	0,01 %
	3	7	1 043 352	0,14 %
	2	56	8 486 013	1,15 %
	1	8446	726 073 324	98,69 %
Total:		8 511	735 706 577	100 %

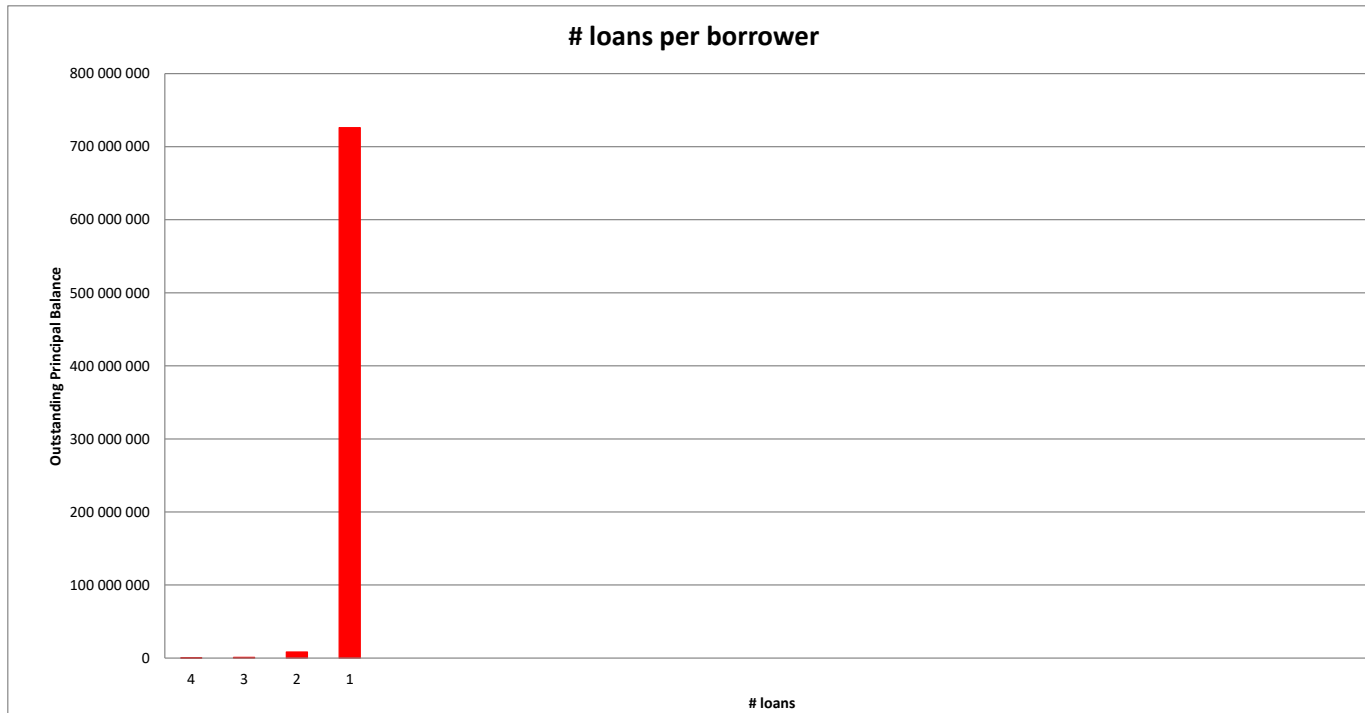
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	28.11.2018					
Payment date	26.11.2018					
Period No	49					
Monthly Period	Oct 2018					
Interest Period	from	25.10.2018	to	26.11.2018	=	32 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

Period	TOTAL						
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage	
1	786 835 456	761 608 124	25 227 332	3 828 525	5,84 %	96,79 %	
2	761 608 124	735 033 988	26 574 136	3 707 086	5,84 %	93,42 %	
3	735 033 988	708 591 200	26 442 788	3 573 509	5,83 %	90,06 %	
4	708 591 200	683 791 224	24 799 976	3 448 152	5,84 %	86,90 %	
5	683 791 224	659 908 915	23 882 310	3 327 077	5,84 %	83,87 %	
6	659 908 915	635 909 260	23 999 655	3 205 689	5,83 %	80,82 %	
7	635 909 260	613 630 574	22 278 686	3 091 942	5,83 %	77,99 %	
8	613 630 574	592 340 529	21 290 045	2 982 623	5,83 %	75,28 %	
9	592 340 529	571 957 040	20 383 489	2 877 918	5,83 %	72,69 %	
10	571 957 040	552 461 066	19 495 975	2 777 518	5,83 %	70,21 %	
11	552 461 066	533 411 833	19 049 233	2 683 238	5,83 %	67,79 %	
12	533 411 833	514 482 849	18 928 983	2 589 669	5,83 %	65,39 %	
13	514 482 849	495 711 894	18 770 955	2 496 593	5,82 %	63,00 %	
14	495 711 894	477 109 387	18 602 499	2 404 436	5,82 %	60,64 %	
15	477 109 387	458 645 213	18 464 165	2 313 099	5,82 %	58,29 %	
16	458 645 213	440 349 879	18 295 334	2 222 413	5,81 %	55,96 %	
17	440 349 879	422 183 483	18 166 396	2 132 624	5,81 %	53,66 %	
18	422 183 483	404 219 302	17 964 181	2 043 387	5,81 %	51,37 %	
19	404 219 302	386 407 545	17 811 757	1 955 309	5,80 %	49,11 %	
20	386 407 545	368 735 864	17 671 681	1 867 910	5,80 %	46,86 %	

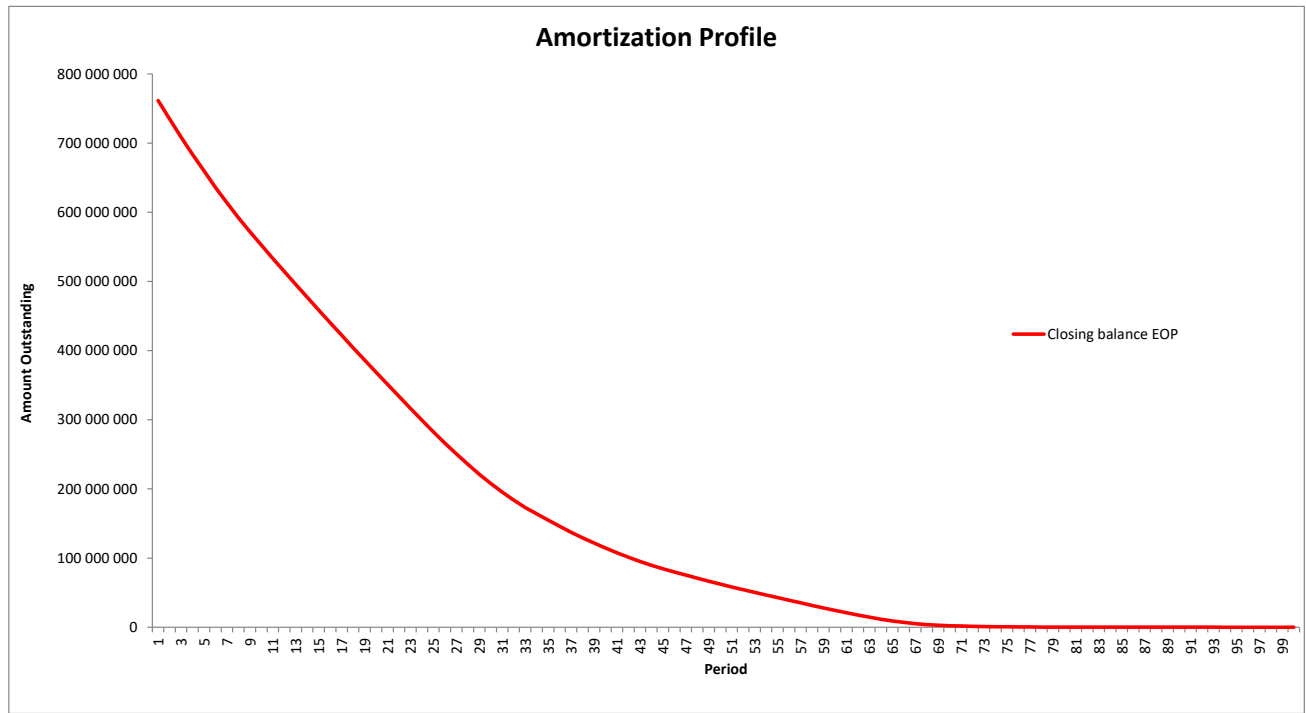
Amortization profile (first 20 periods)

**Bilkreditt 6 DAC
Monthly Investor Report**

16.b Amortization Profile



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days



Bilkreditt 6 DAC
Monthly Investor Report

17.a Payment Holidays



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

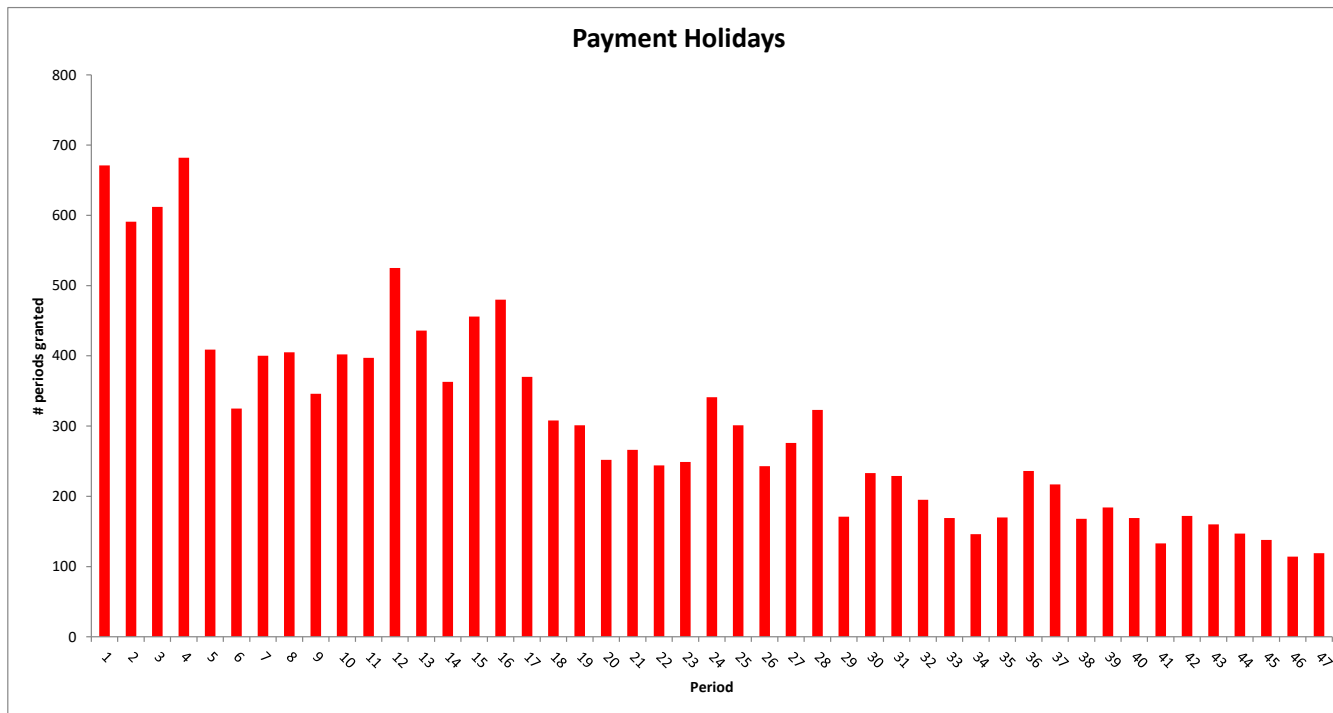
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201409	422		668
	201410	468		769
	201411	638	1 006	3 422 857
	201412	671	950	3 287 556
	201501	591	960	3 441 673
	201502	612	945	3 265 701
	201503	682	957	3 179 948
	201504	409	583	2 033 832
	201505	325	475	1 789 983
	201506	400	596	2 192 352
	201507	405	564	2 024 155
	201508	346	511	1 817 938
	201509	402	592	2 231 935
	201510	397	625	2 178 887
	201511	525	787	2 833 672
	201512	436	608	2 096 672
	201601	363	566	1 853 726
	201602	456	674	2 362 145
	201603	480	682	2 392 550
	201604	370	557	1 890 991
	201605	308	488	1 772 645
	201606	301	478	2 039 804
	201607	252	367	1 432 217
	201608	266	366	1 409 485
	201609	244	361	1 354 353
	201610	249	419	1 388 390
	201611	341	498	1 740 270
	201612	301	404	1 360 812
	201701	243	386	1 359 934
	201702	276	421	1 329 263
	201703	323	427	1 489 626
	201704	171	266	1 018 019
	201705	233	375	1 419 692
	201706	229	366	1 396 250
	201707	195	286	1 228 024
	201708	169	238	869 326
	201709	146	220	779 231
	201710	170	282	980 417
	201711	236	374	1 329 066
	201712	217	285	1 064 269
	201801	168	240	866 328
	201802	184	285	1 073 324
	201803	169	269	950 891
	201804	133	196	750 787
	201805	172	269	1 011 111
	201806	160	266	984 427
	201807	147	250	906 175
	201808	138	201	718 813
	201809	114	169	570 077
	201810	119	196	682 315
Total		15 772	23 723	84 856 638

Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days



Bilkreditt 6 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 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
201804	0	0	0
201805	0	0	0
201806	0	0	0
201807	0	0	0
201808	0	0	0
201809	0	0	0
201810	0	0	0
Total	6	6	18 781

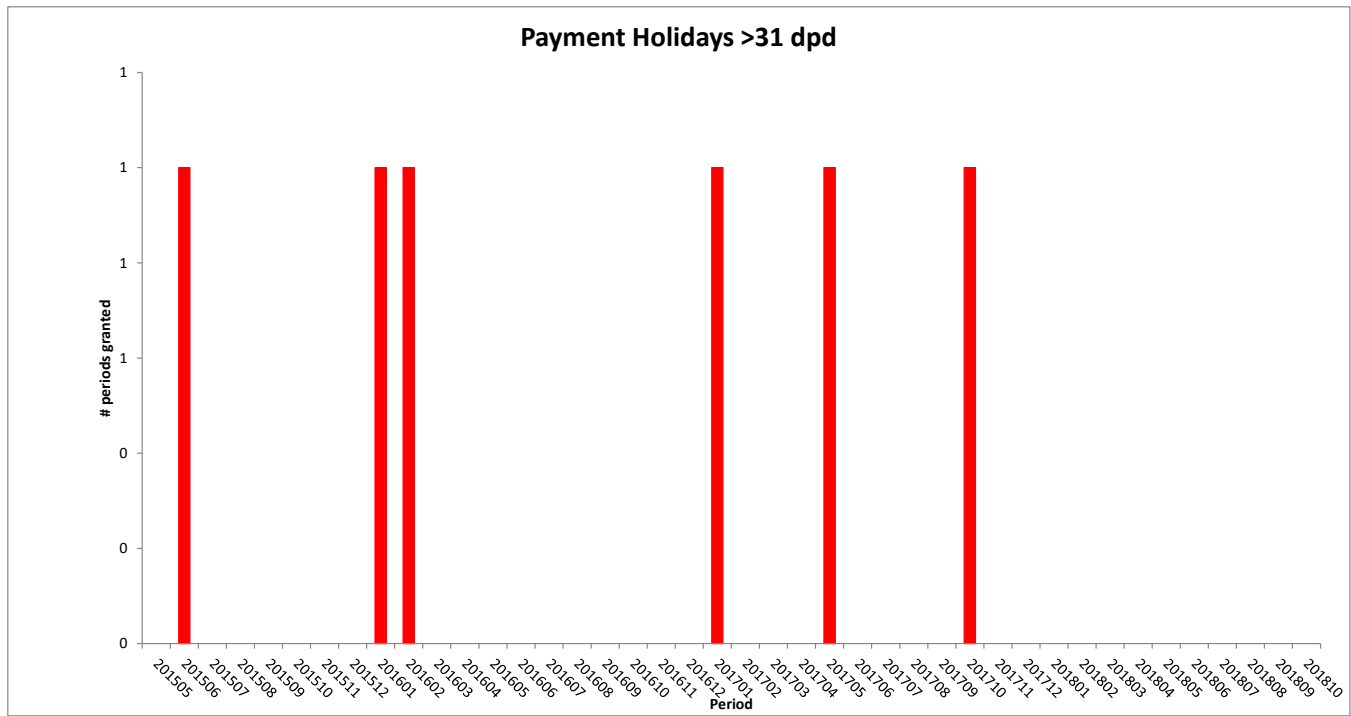
Payment Holiday

Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31 dpd



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days



Bilkreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 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 %
201 806	929 877 032	5,82 %
201 807	880 017 906	6,01 %
201 808	832 316 346	6,01 %
201 809	786 835 456	6,01 %
201 810	735 706 577	6,01 %

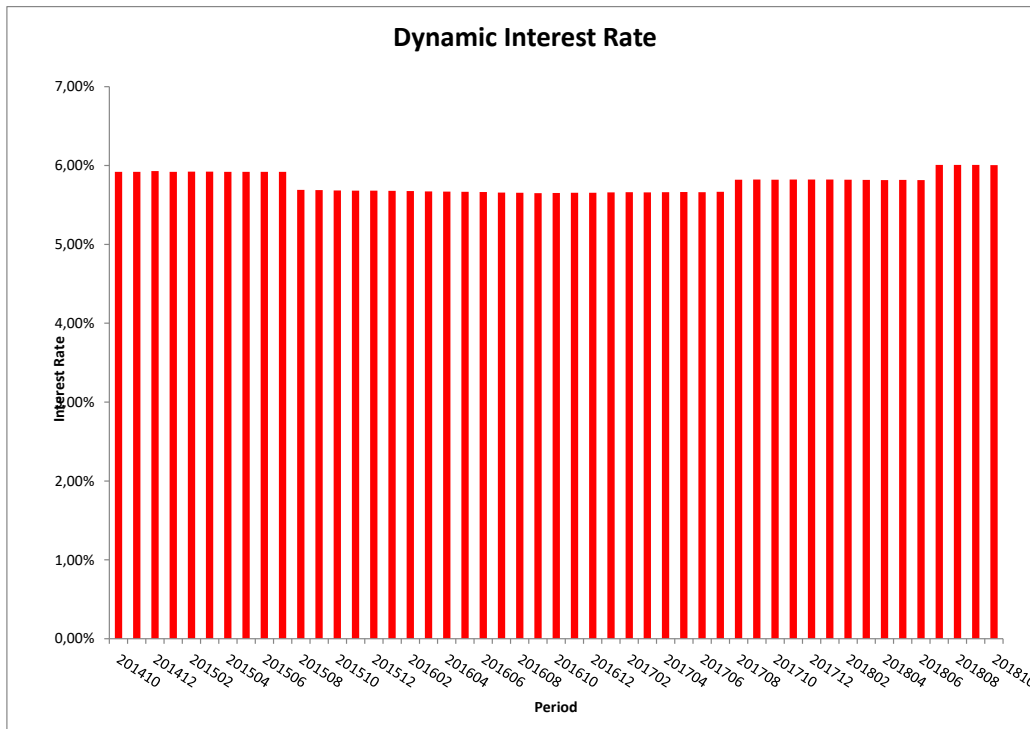
Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

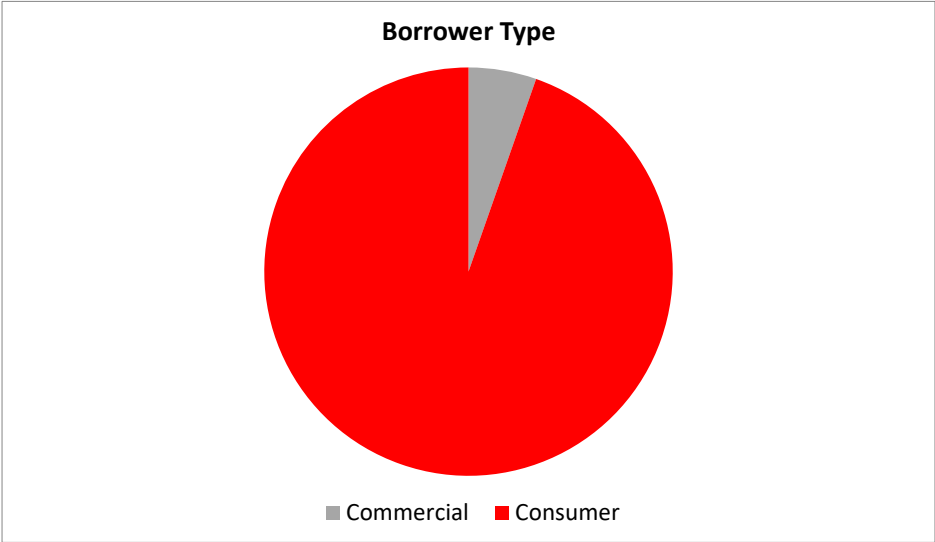
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	542	39 540 472	5,37 %	32,0	55,7
	Consumer	8 045	696 166 105	94,63 %	42,7	56,1
	Total	8 587	735 706 577	100 %	42,1	56,1

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20.b Borrower Type



Reporting Date			28.11.2018		
Payment date			26.11.2018		
Period No			49		
Monthly Period			Oct 2018		
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

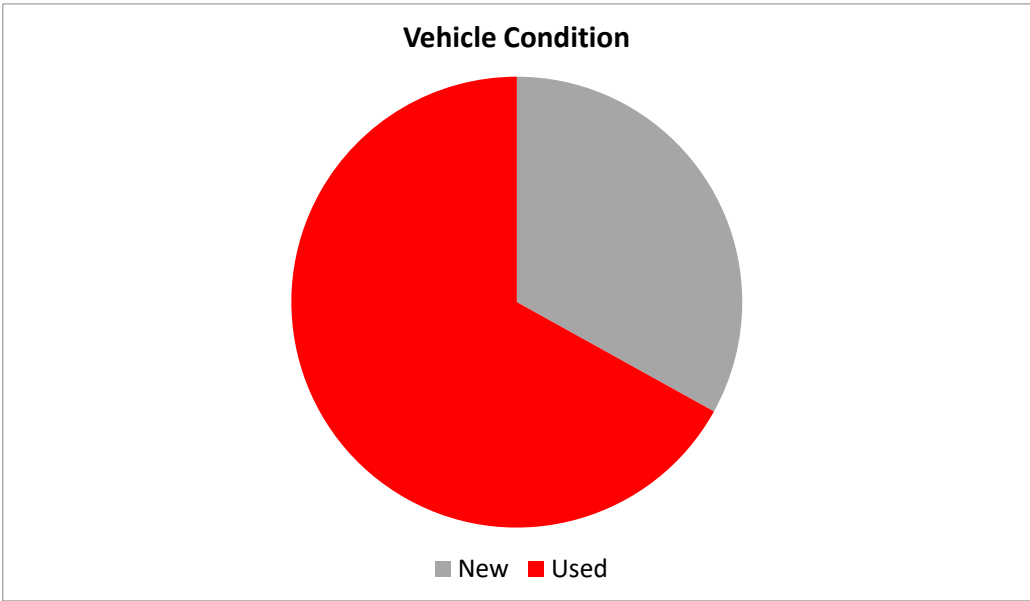
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 118	243 222 126	33,06 %	45,1	56,2
	Used	6 469	492 484 451	66,94 %	40,7	56,0
		8 587	735 706 577	100 %	42,1	56,1

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	28.11.2018		
Payment date	26.11.2018		
Period No	49		
Monthly Period	Oct 2018		
Interest Period	from	25.10.2018	to 26.11.2018 = 32 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

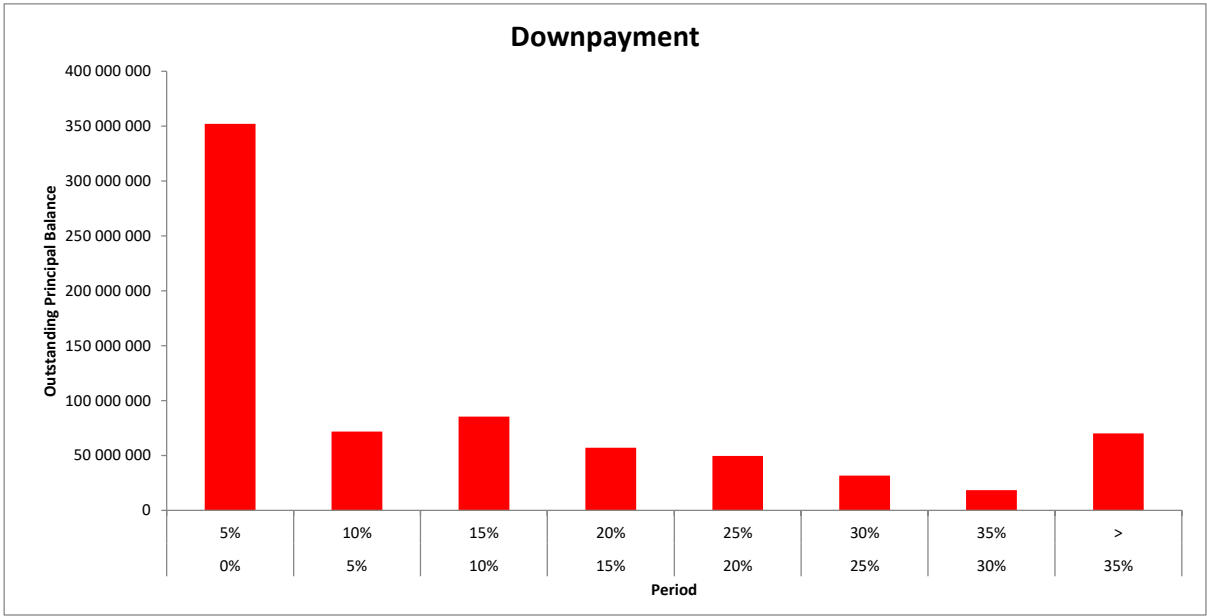
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 839	352 053 877	47,85 %	41,6	56,1
	5 %	10 %	736	71 805 091	9,76 %	42,2	56,2
	10 %	15 %	890	85 321 435	11,60 %	43,8	56,0
	15 %	20 %	639	56 986 328	7,75 %	43,9	56,1
	20 %	25 %	575	49 489 316	6,73 %	43,5	56,2
	25 %	30 %	373	31 579 208	4,29 %	44,3	55,9
	30 %	35 %	249	18 362 760	2,50 %	43,7	55,8
	35 %	>	1 286	70 108 562	9,53 %	39,1	56,0
Total		8 587	735 706 577	100 %	42,1	56,1	

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	28.11.2018		
Payment date	26.11.2018		
Period No	49		
Monthly Period	Oct 2018		
Interest Period	from	25.10.2018	to 26.11.2018 = 32 days



**Bilkreditt 6 DAC
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

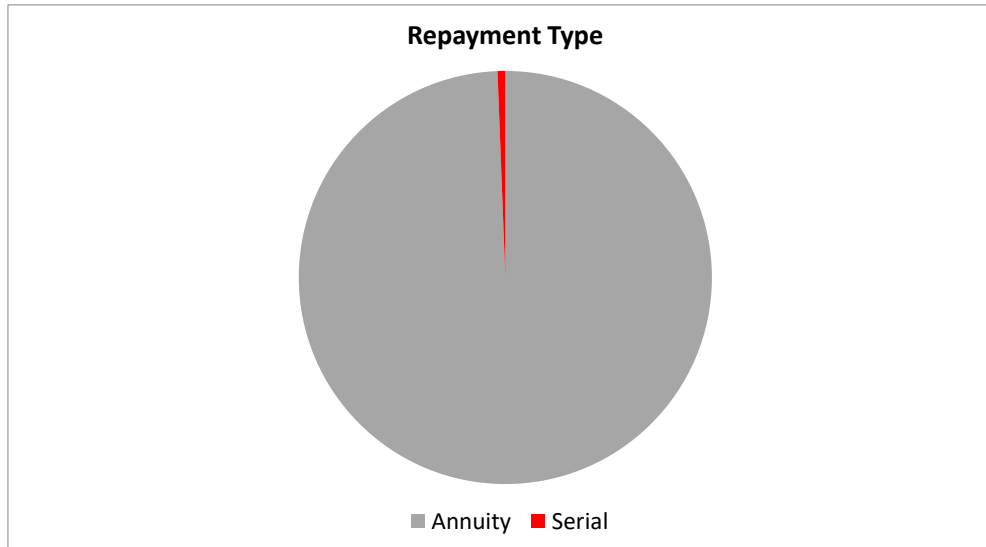
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Annuity	8 528	731 241 510	99,39 %	42,2	56,1	
Serial	59	4 465 067	0,61 %	30,4	56,1	
	8 587	735 706 577	100 %	42,1	56,1	

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days



Bilkreditt 6 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date 28.11.2018
 Payment date 26.11.2018
 Period No 49
 Monthly Period Oct 2018
 Interest Period from 25.10.2018 to 26.11.2018 = 32 days

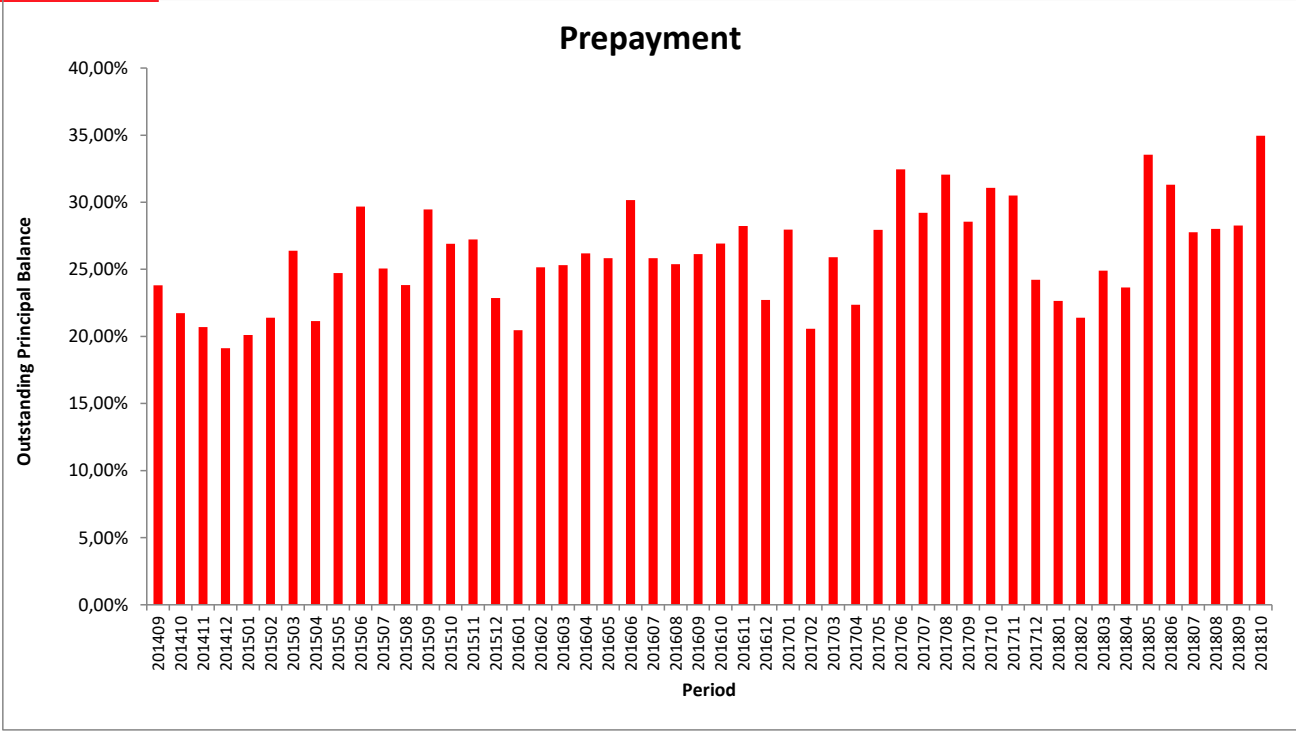
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201409	145 683 945	6 500 760 396	23,8 %
201410	127 205 834	6 291 509 803	21,7 %
201411	116 798 165	6 101 331 658	20,7 %
201412	103 808 480	5 921 297 542	19,1 %
201501	106 467 707	5 743 022 268	20,1 %
201502	110 430 042	5 560 862 225	21,4 %
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	76 140 193	3 096 250 778	25,8 %
201606	87 062 902	2 954 296 502	30,2 %
201607	69 675 634	2 832 457 134	25,8 %
201608	65 406 038	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	55 455 737	1 724 029 889	32,5 %
201707	46 545 430	1 640 542 649	29,2 %
201708	49 266 050	1 554 479 537	32,1 %
201709	40 828 765	1 478 240 232	28,5 %
201710	42 765 012	1 400 640 636	31,1 %
201711	39 661 885	1 328 438 434	30,5 %
201712	29 005 245	1 269 292 661	24,2 %
201801	25 631 621	1 210 633 659	22,6 %
201802	22 983 056	1 157 340 480	21,4 %
201803	25 966 802	1 101 183 457	24,9 %
201804	23 301 010	1 048 355 502	23,6 %
201805	32 995 477	985 676 153	33,5 %
201806	28 639 468	929 877 032	31,3 %
201807	23 524 628	880 017 906	27,8 %
201808	22 489 086	832 316 346	28,0 %
201809	21 477 511	786 835 456	28,3 %
201810	25 903 360	735 706 577	35,0 %

Pre-Payments

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24.b Dynamic Pre-Payments

Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days



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27. Priority of Payments



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	49	
Monthly Period	Oct 2018	
Interest Period	from	25.10.2018 to 26.11.2018 = 32 days

Priority of Payments

Available Distribution Amount	+	96 221 112,48	NOK	0,00	EUR
Senior Expenses	-	578 552,24	NOK		
Class A Notes Interest	-	-	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	805 518,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	-	NOK	-	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	51 128 879,00	NOK		
Payments to the Reserve Fund	-	26 913 372,00	NOK		
Class C Notes Interest	-	687 646,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	330 012,22	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	2 320 447,02	NOK	0	EUR

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28. Transaction Costs



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	49				
Monthly Period	Oct 2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	578 552,24 NOK			
Interest accrued for the Period	1 493 164,00 NOK	- NOK	805 518,00 NOK	687 646,00 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	1 493 164,00 NOK	- NOK	805 518,00 NOK	687 646,00 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	330 012,22 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	330 012,22 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	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period from	25.10.2018 to 26.11.2018 = 32 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	-	NOK	0,00 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,9900 %		
1M Euribor (Notes, Swap)	-0,3690 %		
Gross Amount Due to Swap Counterparty	-	NOK	
Gross Amount Due from Swap Counterparty	0,00	EUR	
EUR/NOK spot rate	N/A		

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30. Contact Details



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Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	49
Monthly Period	Oct 2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days