

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.10.2017		Following payment dates:		27.11.2017
Payment date	25.10.2017				28.12.2017
Period No	36				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days
Cut-Off Date	30.09.2017				

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 (Graph)	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

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

**1. Portfolio Information**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>1 554 479 537,00 NOK</b>	<b>1 640 542 649,00 NOK</b>
Scheduled Loan Principal Repayments	32 593 990,00 NOK	35 537 101,00 NOK
Prepayments	40 828 765,00 NOK	49 265 828,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	260 725,00 NOK	222 422,00 NOK
<b>Total Principal Payments Received</b>	<b>73 683 480,00 NOK</b>	<b>85 025 351,00 NOK</b>
	-	
New Defaulted Auto Loans in Period	2 855 743,00 NOK	1 485 409,00 NOK
<b>Total New Defaults</b>	<b>2 855 743,00 NOK</b>	<b>1 485 409,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	299 918,00 NOK	447 648,00 NOK
<b>Closing Balance</b>	<b>1 478 240 232,00 NOK</b>	<b>1 554 479 537,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	29 401 831,00 NOK	28 954 183,00 NOK
New	299 918,00 NOK	447 648,00 NOK
Close	<b>29 701 749,00 NOK</b>	<b>29 401 831,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	7 394 901,00 NOK	9 019 608,00 NOK
Recoveries on loans in default	1 606 152,00 NOK	1 125 339,00 NOK
<b>Total Revenue Received in Period</b>	<b>9 001 053,00 NOK</b>	<b>10 144 947,00 NOK</b>
<b># Loans</b>		
At beginning of period	13 819 Loans	14 291 Loans
Paid in Full	388 Loans	449 Loans
Repurchased (Deemed Collections)	1 Loans	-
New loans into default	29 Loans	23 Loans
<b>At end of period</b>	<b>13 401 Loans</b>	<b>13 819 Loans</b>
Weighted Average Loan Return	6,09 %	
Average NIBOR + Weighted Average Loan Threshold	3,68 %	

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

**2. Amount Due for Distribution**



Reporting Date	27.10.2017			
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Period No	36			
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Interest Period	from	25.09.2017	to	25.10.2017 = 30 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	40 370 058,00 NOK		40 705 611,11 NOK	
b. Collections (Principal, interest, fees, etc)	82 684 533,00 NOK		95 170 298,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	9 366 007,99 EUR	0,00 NOK	10 572 863,88 EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
f. Other Amounts Paid by the Seller to the Issuer	0,00 NOK		0,00 NOK	
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	-1 091,50 NOK		-1 150,00 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>123 053 499,50 NOK</b>	<b>9 366 007,99 EUR</b>	<b>135 874 759,11 NOK</b>	<b>10 572 863,88 EUR</b>

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

**3. Reserve Accounts**



Reporting Date	27.10.2017
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Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

**Note Balance**

Beginning of Period	1 554 479 537,00	NOK
End of Period	1 478 240 232,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	1,7 %	26 913 372,00	NOK
Cash Outflow		26 913 372,00	NOK
Cash Inflow		26 913 372,00	NOK
End of Period	1,7 %	26 913 372,00	NOK
Required Reserve Amount	1,7 %	26 913 372,00	NOK

**Liquidity Balance**

Beginning of Period	0,9 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	0,9 %	13 456 686,00	NOK
Required Reserve Amount	0,9 %	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	97 691 629,42	NOK
Cash Outflow	8 004 891,15	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	89 686 738,27	NOK
Required Commingling Reserve Fund	89 686 738,27	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.

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

**4. Performance Data**



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**Note Balance**

Beginning of Period	1 554 479 537,00	NOK
End of Period	1 478 240 232,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	1 368 645 981,00	92,59 %	12 464
1-29 days past due	80 106 662,00	5,42 %	679
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	17 419 257,00	1,18 %	149
60-89 days past due	5 694 978,00	0,39 %	53
90-119 days past due	2 014 049,00	0,14 %	25
120-149 days past due	2 782 432,00	0,19 %	21
150-179 days past due	1 576 873,00	0,11 %	10
<b>Total Performing and Delinquent</b>	<b>1 478 240 232,00</b>	<b>100,00 %</b>	<b>13 401</b>

Current Period Defaults	2 855 743,00	29
Cumulative Defaults	67 863 025,00	635
Current Period Recoveries	1 606 152,00	
Cumulative Recoveries	32 449 585,00	

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

**5. Outstanding Notes**



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	All Notes	Class A	Class B	Class B	Class C	Class C
<b>1. Note Balance</b>						
<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		79 390 237,96 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	123 053 499,50 NOK					
Amortisation	76 239 305,00 NOK					
Redemption per Class		9 366 007,99 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		1 309,93 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	1 478 240 232,00 NOK	70 024 229,98 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		38,56 %	37,54 %	0,00 %	23,88 %	0,02 %
Current Pool Factor		0,10	1,00	-	1,00	1,00

	All Notes	Class A	Class B	Class B	Class C	Class C
<b>2. Payments to Investors per Note</b>						
Interest rate Basis: 1-M EURIBOR / Spread	-0,3730 %					
Interest Rate Basis: 1-M NIBOR / Spread	0,6900 %	0,3700 %	1,1000 %		1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	30					
Principal Outstanding per Note Beginning of Period		11 103,53 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 309,93 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		9 793,60 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 491,67 NOK	- NOK	1 575,00 NOK	1,58 NOK
Interest Payment	1 384 233,00 NOK	- EUR	827 875,00 NOK	- NOK	555 975,27 NOK	382,73 NOK
Interest Payment per Note		- EUR	1 491,67 NOK	- NOK	1 575,00 NOK	1,58 NOK

	All Notes	Class A	Class B	Class B	Class C	Class C
<b>3. Credit Enhancements</b>						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		66,70 %	29,15 %		5,26 %	
Current CE (excl. Excess Spread)		64,17 %	26,63 %		2,73 %	

**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.**

**Bilcredditt 6 DAC  
Monthly Investor Report**

**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	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.

**Bilkreditt 6 DAC  
Monthly Investor Report**

**7.a Original Portfolio Principal Balance**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
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Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

Average amount - all: 195 694

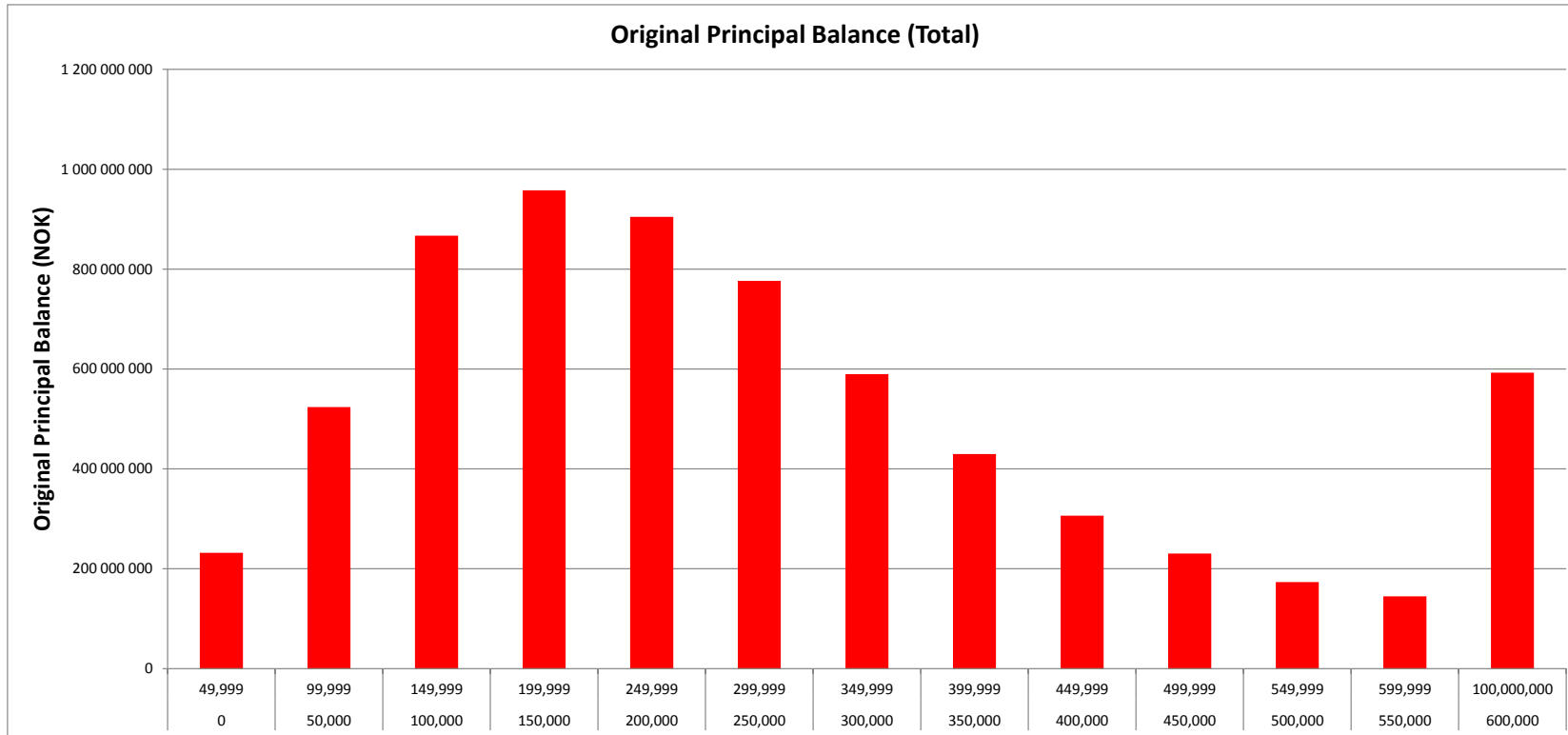
		TOTAL							
Original balance	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
		0	49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2
		50 000	99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5
		100 000	149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3
		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	
			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**



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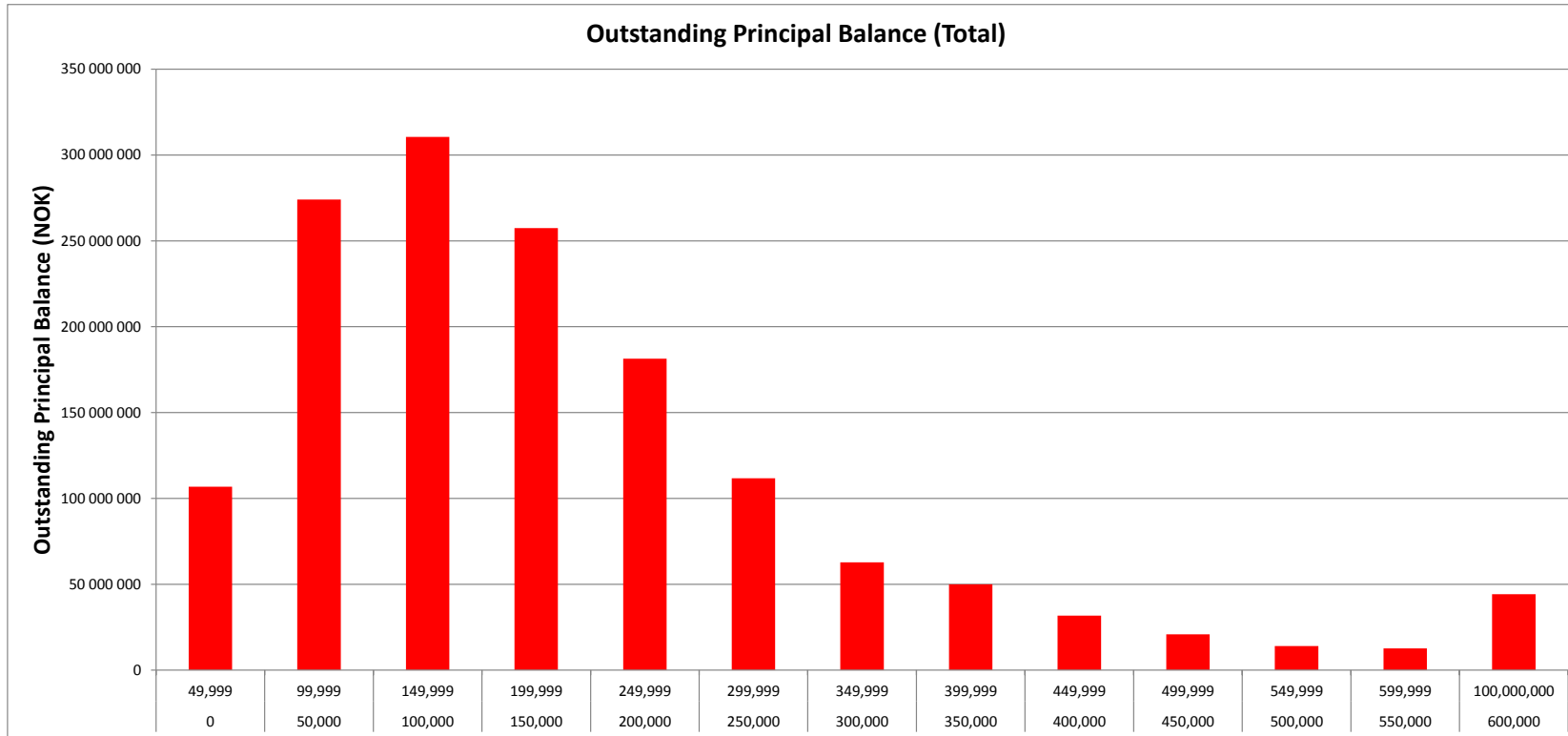
Average amount - all: 110 308

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	3 890	106 837 069	7,23 %	29,03 %	21,9	43,6	
50 000	99 999	3 719	274 121 009	18,54 %	27,75 %	34,8	43,4	
100 000	149 999	2 519	310 569 864	21,01 %	18,80 %	44,5	43,2	
150 000	199 999	1 492	257 463 643	17,42 %	11,13 %	52,1	43,3	
200 000	249 999	818	181 414 702	12,27 %	6,10 %	58,5	43,0	
250 000	299 999	410	111 753 713	7,56 %	3,06 %	62,6	42,6	
300 000	349 999	194	62 739 319	4,24 %	1,45 %	64,7	42,8	
350 000	399 999	134	49 995 367	3,38 %	1,00 %	69,6	42,7	
400 000	449 999	75	31 673 395	2,14 %	0,56 %	71,1	43,2	
450 000	499 999	44	20 792 048	1,41 %	0,33 %	72,2	43,5	
500 000	549 999	27	14 032 136	0,95 %	0,20 %	75,0	42,6	
550 000	599 999	22	12 614 119	0,85 %	0,16 %	70,3	41,9	
600 000	100 000 000	57	44 233 848	2,99 %	0,43 %	69,0	42,6	
Total		13 401	1 478 240 232	100 %	100 %	49,4	43,1	

**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**



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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	921	101 935 187	6,90 %	6,87 %	ØSTFOLD	50,5	43,3	
0200	1 767	200 351 983	13,55 %	13,19 %	AKERSHUS	48,8	43,1	
0300	878	100 940 955	6,83 %	6,55 %	OSLO	48,1	43,2	
0400	571	51 064 149	3,45 %	4,26 %	HEDEMARK	43,3	42,9	
0500	556	58 070 290	3,93 %	4,15 %	OPPLAND	47,4	43,3	
0600	916	97 012 969	6,56 %	6,84 %	BUSKERUD	46,9	43,2	
0700	704	71 807 658	4,86 %	5,25 %	VESTFOLD	48,7	43,1	
0800	492	47 797 843	3,23 %	3,67 %	TELEMARK	45,4	43,2	
0900	341	37 332 899	2,53 %	2,54 %	AUST-AGDER	51,1	42,8	
1000	545	59 251 560	4,01 %	4,07 %	VEST-AGDER	48,5	43,1	
1100	1 127	130 536 410	8,83 %	8,41 %	ROGALAND	51,5	43,2	
1200	1 408	166 542 780	11,27 %	10,51 %	HORDALAND	51,1	43,2	
1400	146	16 092 423	1,09 %	1,09 %	SOGN OG FJORDANE	50,9	43,0	
1500	562	64 916 279	4,39 %	4,19 %	MJØRE OG ROMSDAL	51,5	43,2	
1600	498	51 343 568	3,47 %	3,72 %	SØR-TRØNDELAG	47,9	43,5	
1700	321	31 473 484	2,13 %	2,40 %	NORD-TRØNDELAG	47,8	43,2	
1800	874	100 091 191	6,77 %	6,52 %	NORDLAND	50,8	43,1	
1900	562	65 193 962	4,41 %	4,19 %	TROMS	53,9	42,6	
2000	211	26 362 854	1,78 %	1,57 %	FINNMARK	49,8	42,6	
2100	1	121 788	0,01 %	0,01 %	SVALBARD	75,0	48,0	
Total:	13 401	1 478 240 232	100 %	100 %		49,4	43,1	

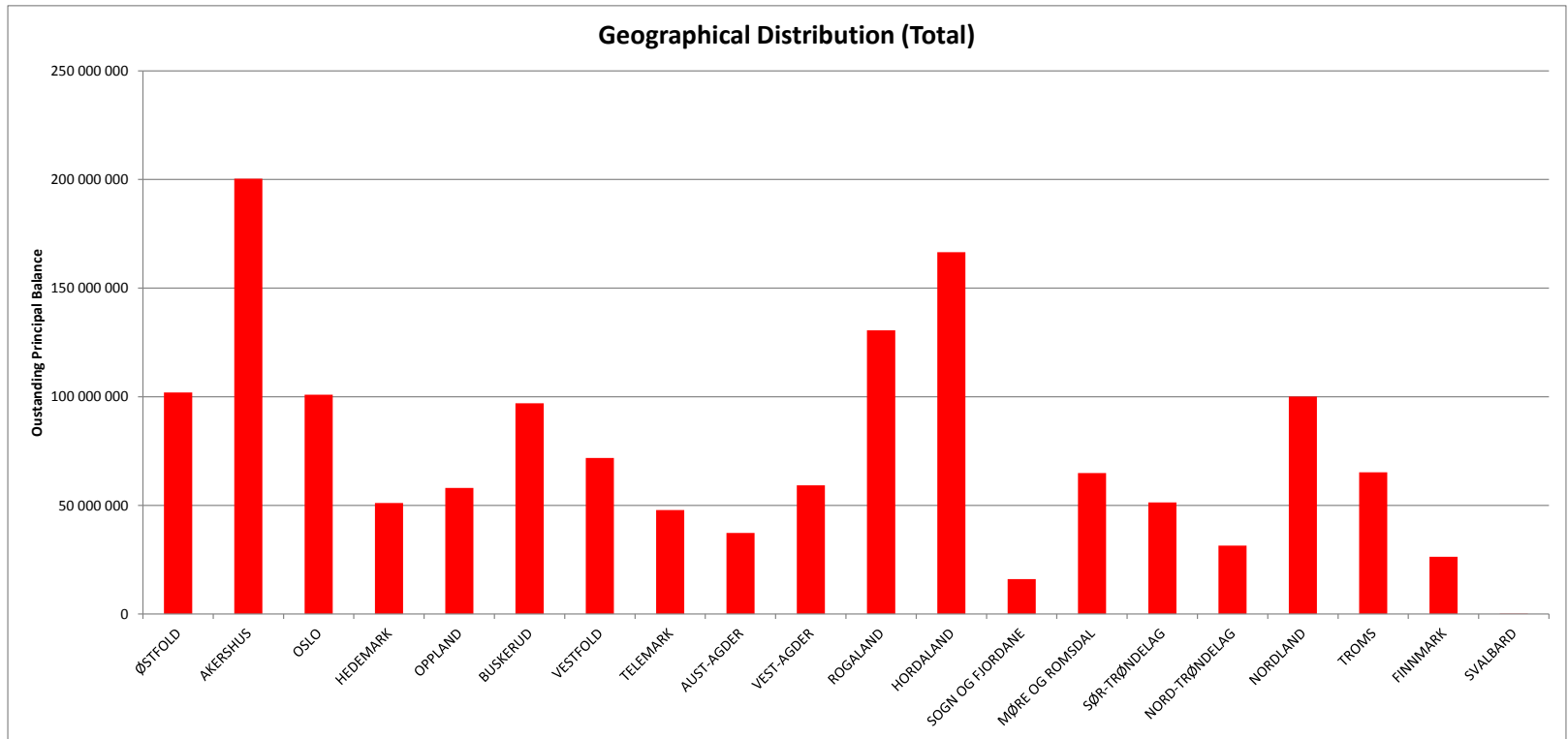
Geographic distribution

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

**9.b Geographical Distribution Graph**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days



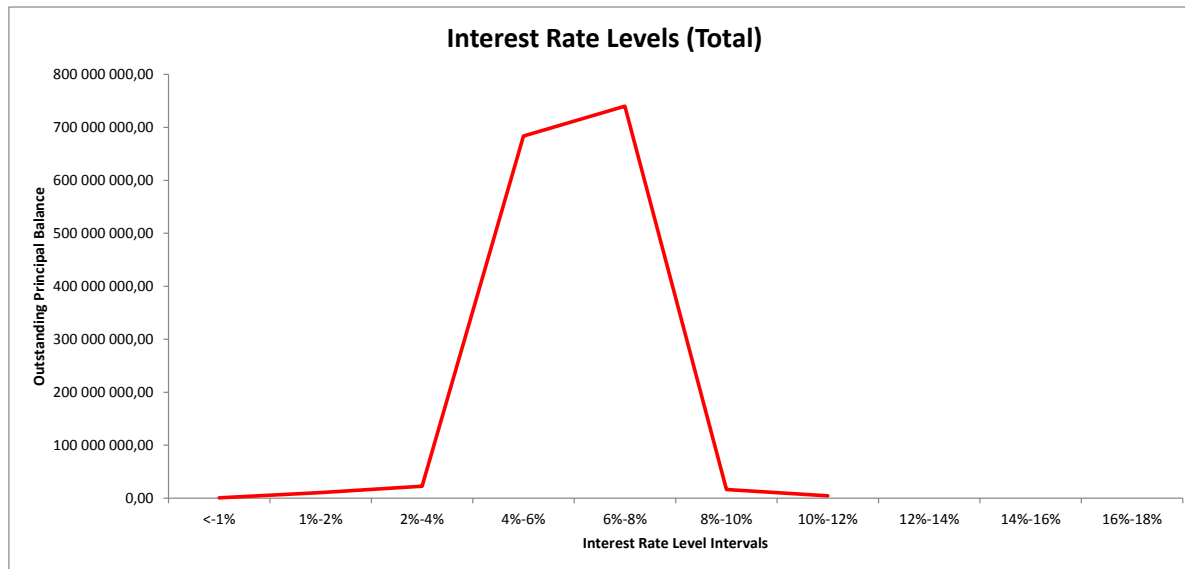


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**11.a Remaining Terms**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
1		12	729	18 952 468	1,28 %	6,9	43,1
13		24	3 965	199 409 884	13,49 %	18,8	43,1
25		36	1 124	95 466 701	6,46 %	30,2	43,1
37		48	4 242	490 426 164	33,18 %	42,7	43,3
49		60	1 769	289 321 968	19,57 %	54,3	43,2
61		72	297	63 994 669	4,33 %	65,3	42,6
73		84	1 207	299 099 598	20,23 %	78,8	43,1
85		96	66	20 991 832	1,42 %	87,4	41,0
97		108	1	425 464	0,03 %	106,0	40,0
109		120	1	151 484	0,01 %	127,0	39,0
121			0	0 <sup>0</sup>		0,0	0,0
Total		13 401		1 478 240 232	100 %	49,4	43,1

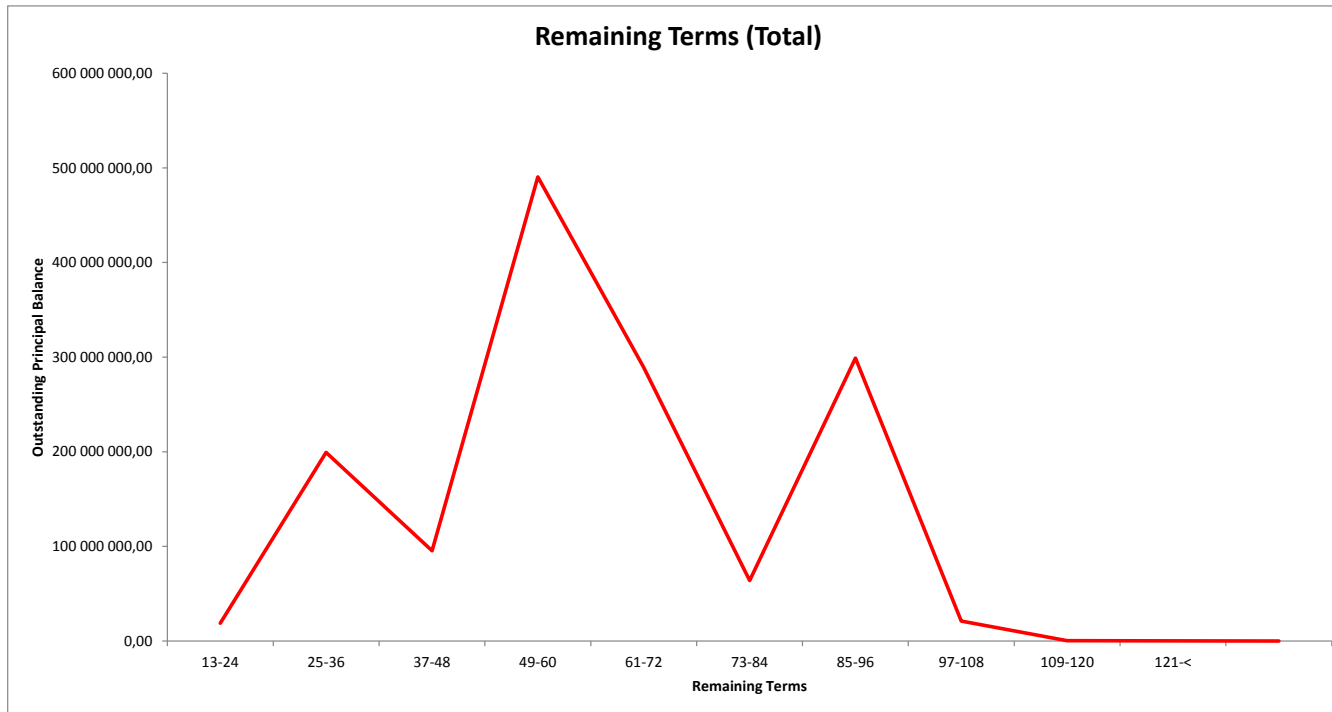


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	36					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	36				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

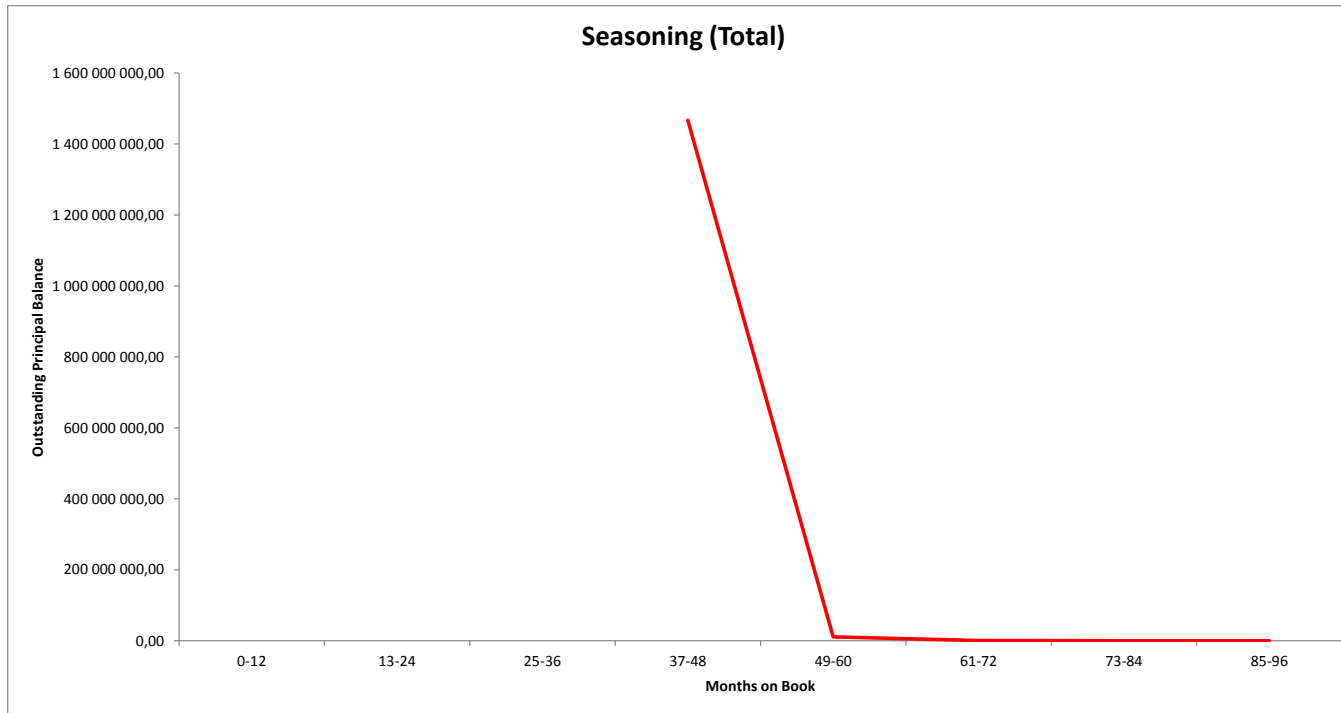
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36				
	37		48	13 278	1 466 661 483	99,22 %	49,4
	49		60	120	10 765 028	0,73 %	49
	61		72	3	813 721	0	72
	73		84	-	-	-	-
	85		96	-	-	-	-
	Total		13 401		1 478 240 232	100,00 %	49,4
							43,1

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

**12.b Seasoning**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

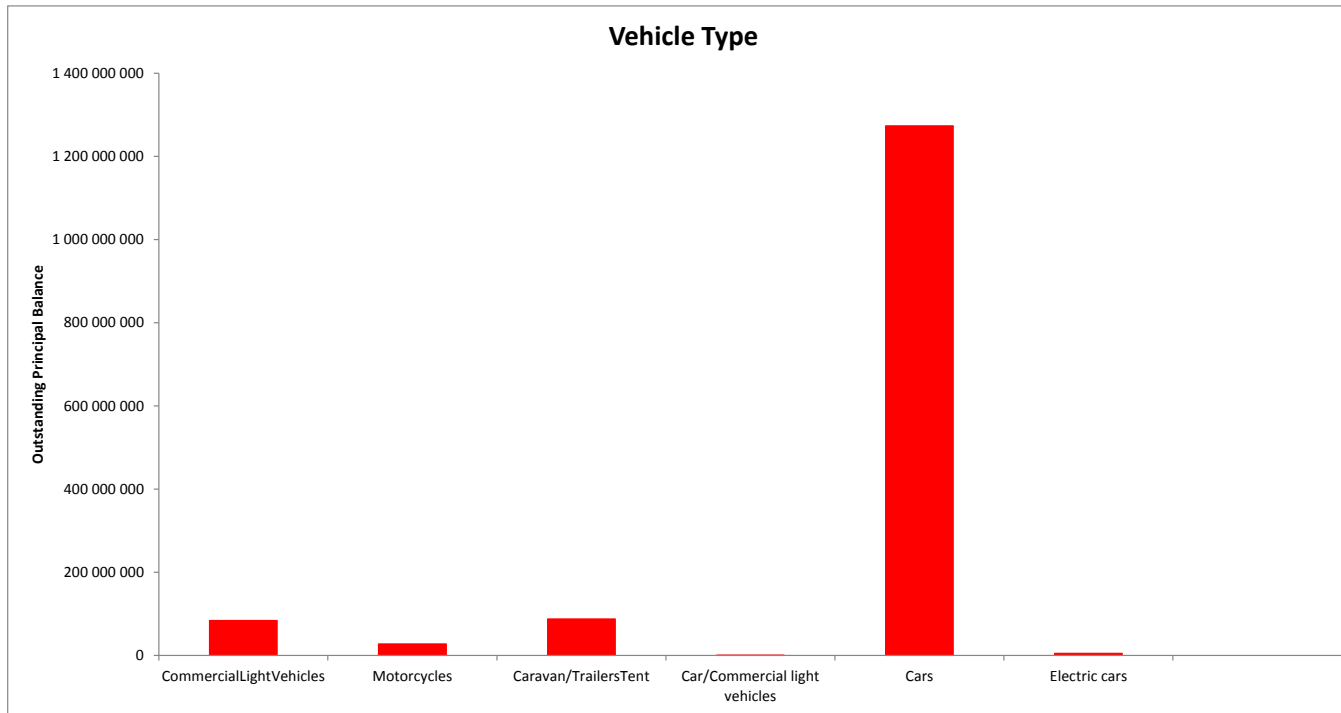
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	904	83 974 933	5,68 %	36,6	43,2
	Motorcycles	405	27 469 554	1,86 %	44,6	42,2
	Caravan/TrailersTent	640	87 646 688	5,93 %	63,2	41,9
	Car/Commercial light vehicles	4	558 595	0,04 %	32,9	44,4
	Cars	11 416	1 273 363 536	86,14 %	49,4	43,3
	Electric cars	32	5 226 926	0,35 %	53,1	43,0
		13 401	1 478 240 232	100 %	49,4	43,1

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

**13.b Vehicle type**



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	36					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 days



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

**14.a Hybrid loans**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

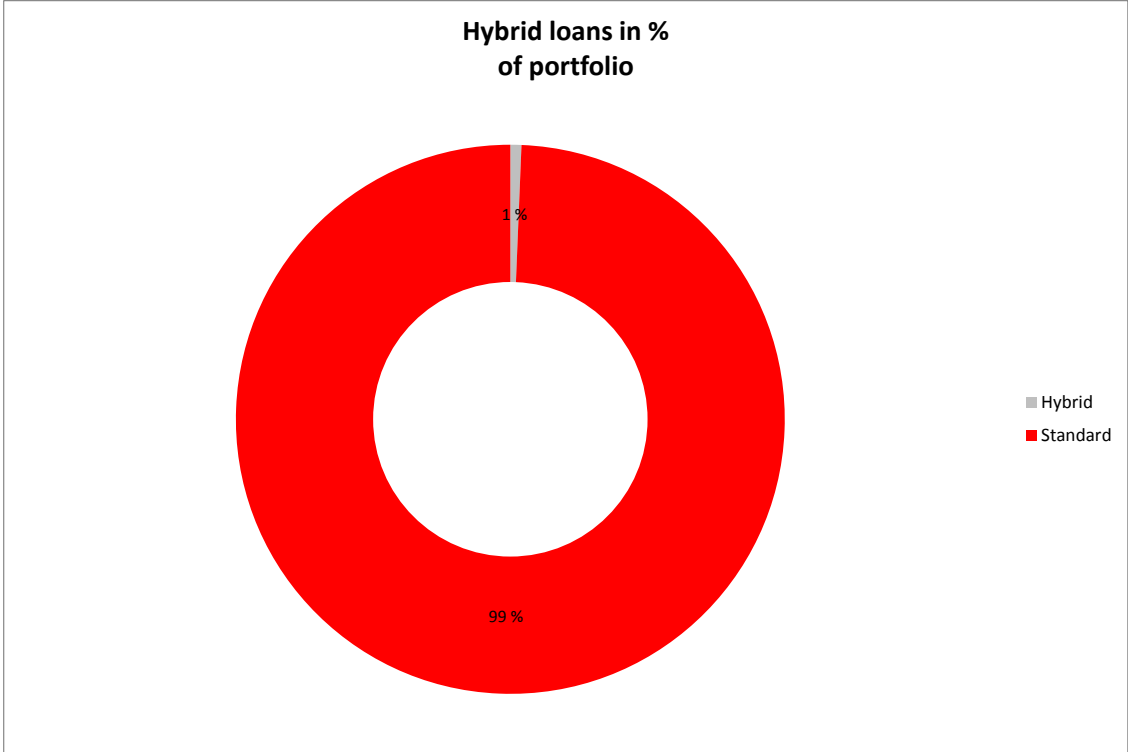
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		40	9 593 560	0,65 %	11,5	43,2
Standard		13 361	1 468 646 672	99,35 %	49,6	43,1
Total		13 401	1 478 240 232	100 %	49,4	43,1

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

**14.b Hybrid loans**



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	36					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 days





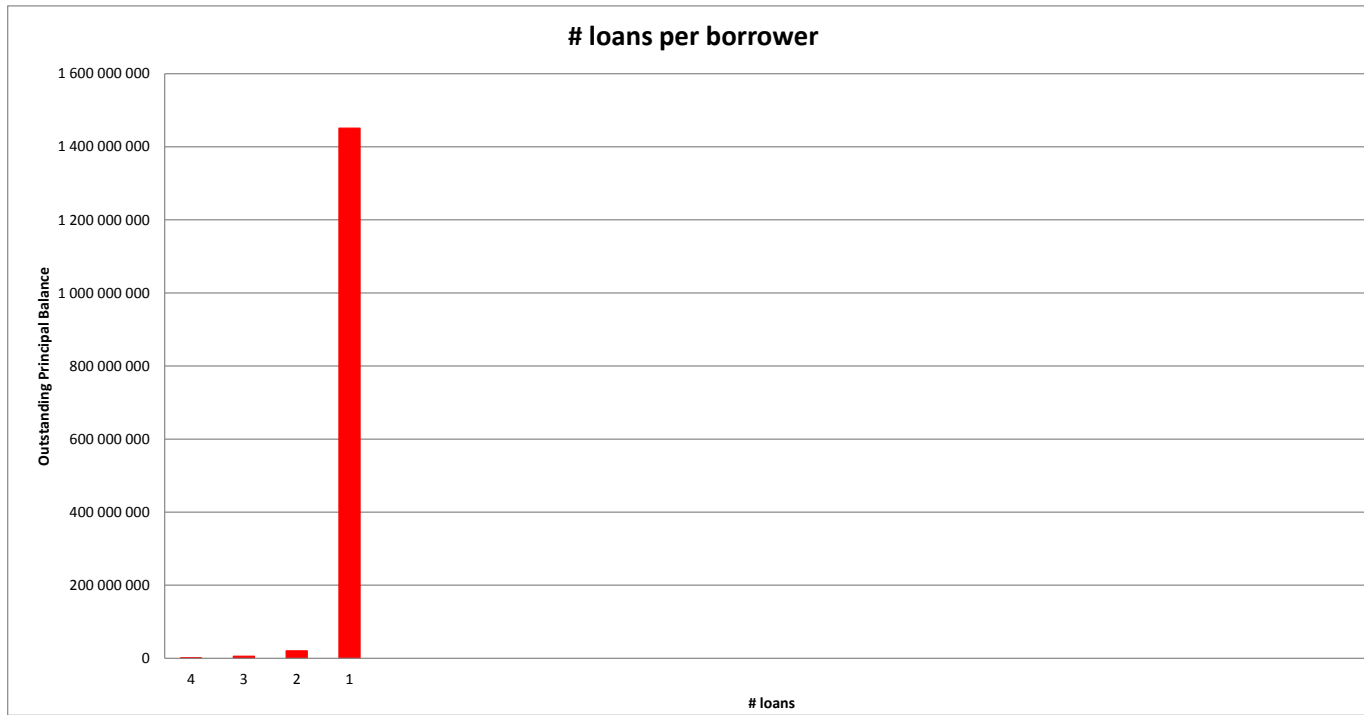


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	27.10.2017					
Payment date	25.10.2017					
Period No	36					
Monthly Period	Sep 2017					
Interest Period	from	25.09.2017	to	25.10.2017	=	30 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	1 478 240 232	1 443 289 952	34 950 280	7 100 652	5,76 %	97,64 %
2	1 443 289 952	1 406 857 484	36 432 468	6 932 679	5,76 %	95,17 %
3	1 406 857 484	1 368 115 139	38 742 344	6 744 918	5,75 %	92,55 %
4	1 368 115 139	1 332 056 142	36 058 997	6 569 827	5,76 %	90,11 %
5	1 332 056 142	1 295 568 761	36 487 381	6 393 228	5,76 %	87,64 %
6	1 295 568 761	1 258 454 491	37 114 269	6 213 957	5,76 %	85,13 %
7	1 258 454 491	1 222 174 666	36 279 826	6 038 001	5,76 %	82,68 %
8	1 222 174 666	1 186 447 001	35 727 664	5 864 546	5,76 %	80,26 %
9	1 186 447 001	1 150 298 507	36 148 494	5 689 831	5,75 %	77,82 %
10	1 150 298 507	1 114 040 870	36 257 638	5 514 712	5,75 %	75,36 %
11	1 114 040 870	1 078 400 870	35 640 000	5 342 405	5,75 %	72,95 %
12	1 078 400 870	1 042 661 418	35 739 452	5 169 723	5,75 %	70,53 %
13	1 042 661 418	1 007 476 421	35 184 998	4 996 025	5,75 %	68,15 %
14	1 007 476 421	973 167 018	34 309 403	4 826 034	5,75 %	65,83 %
15	973 167 018	939 541 131	33 625 887	4 659 673	5,75 %	63,56 %
16	939 541 131	906 248 755	33 292 376	4 494 551	5,74 %	61,31 %
17	906 248 755	873 920 687	32 328 068	4 333 323	5,74 %	59,12 %
18	873 920 687	842 769 410	31 151 277	4 177 034	5,74 %	57,01 %
19	842 769 410	812 854 821	29 914 588	4 026 890	5,73 %	54,99 %
20	812 854 821	784 216 919	28 637 903	3 882 241	5,73 %	53,05 %

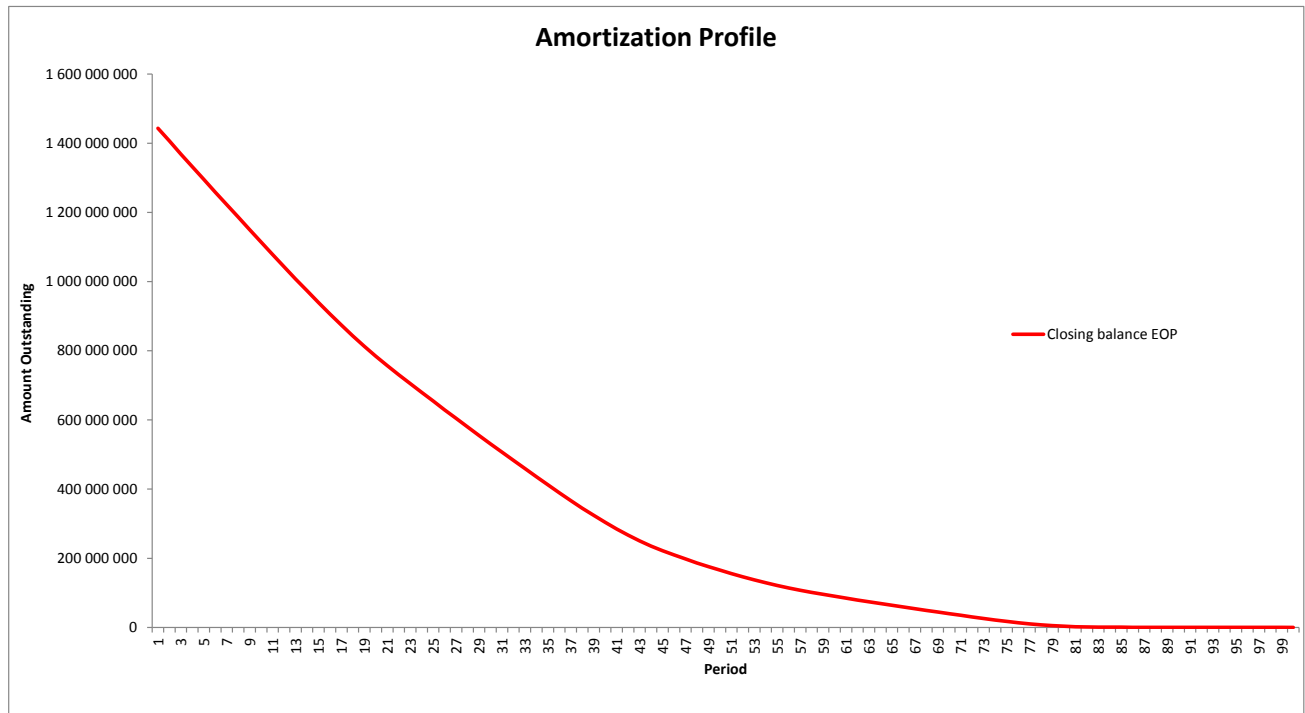
Amortization profile (first 20 periods)

**Bilkreditt 6 DAC  
Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	36				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



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

17.a Payment Holidays



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	36				
Monthly Period	Sep 2017				
Interest Period	from 25.09.2017	to 25.10.2017	=	30 days	

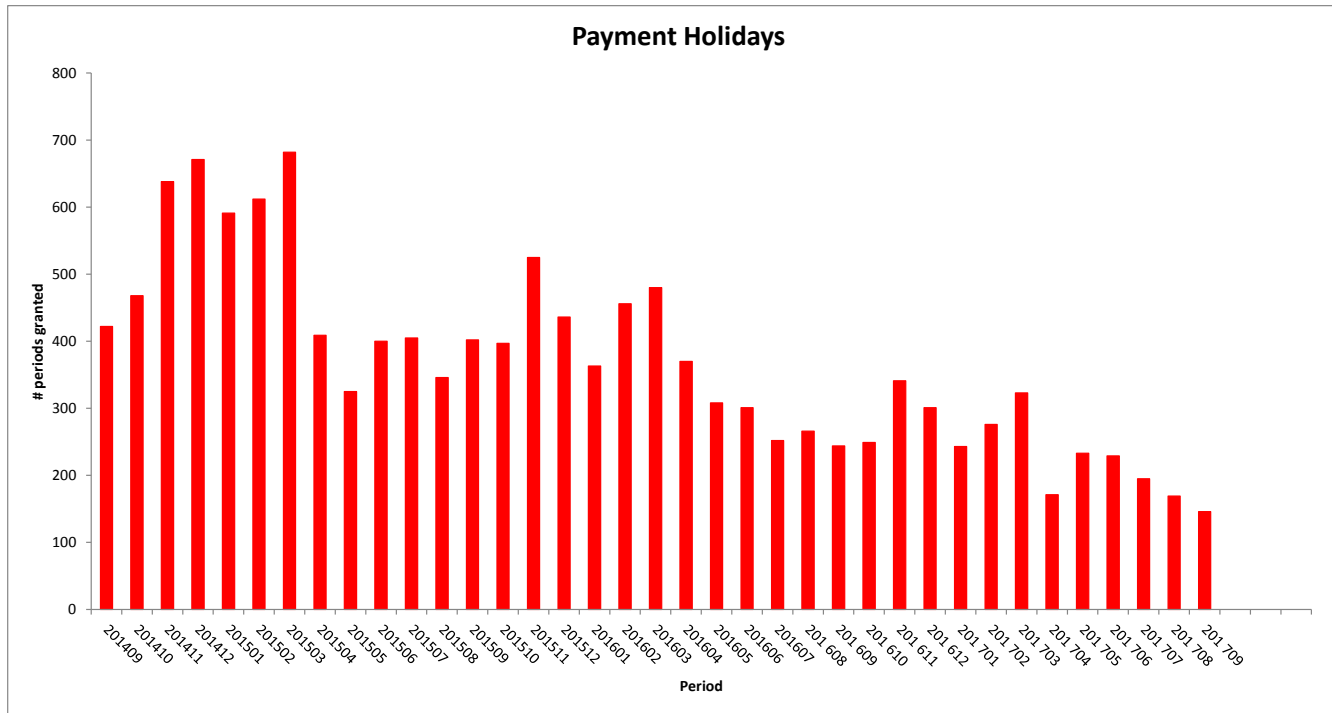
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201409	422	668	2 473 608
	201410	468	769	2 811 117
	201411	638	1 006	3 422 857
	201412	671	950	3 287 556
	201501	591	960	3 441 673
	201502	612	945	3 265 701
	201503	682	957	3 179 948
	201504	409	583	2 033 832
	201505	325	475	1 789 983
	201506	400	596	2 192 352
	201507	405	564	2 024 155
	201508	346	511	1 817 938
	201509	402	592	2 231 935
	201510	397	625	2 178 887
	201511	525	787	2 833 672
	201512	436	608	2 096 672
	201601	363	566	1 853 726
	201602	456	674	2 362 145
	201603	480	682	2 392 550
	201604	370	557	1 890 991
	201605	308	488	1 772 645
	201606	301	478	2 039 804
	201607	252	367	1 432 217
	201 608	266	366	1 409 485
	201 609	244	361	1 354 353
	201 610	249	419	1 388 390
	201 611	341	498	1 740 270
	201 612	301	404	1 360 812
	201 701	243	386	1 359 934
	201 702	276	421	1 329 263
	201 703	323	427	1 489 626
	201 704	171	266	1 018 019
	201 705	233	375	1 419 692
	201 706	229	366	1 396 250
	201 707	195	286	1 228 024
201 708	169	238	869 326	
201 709	146	220	779 231	
Total	13 645	20 441	72 968 637	

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

**17.b Payment Holidays**



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	36				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



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

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



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days

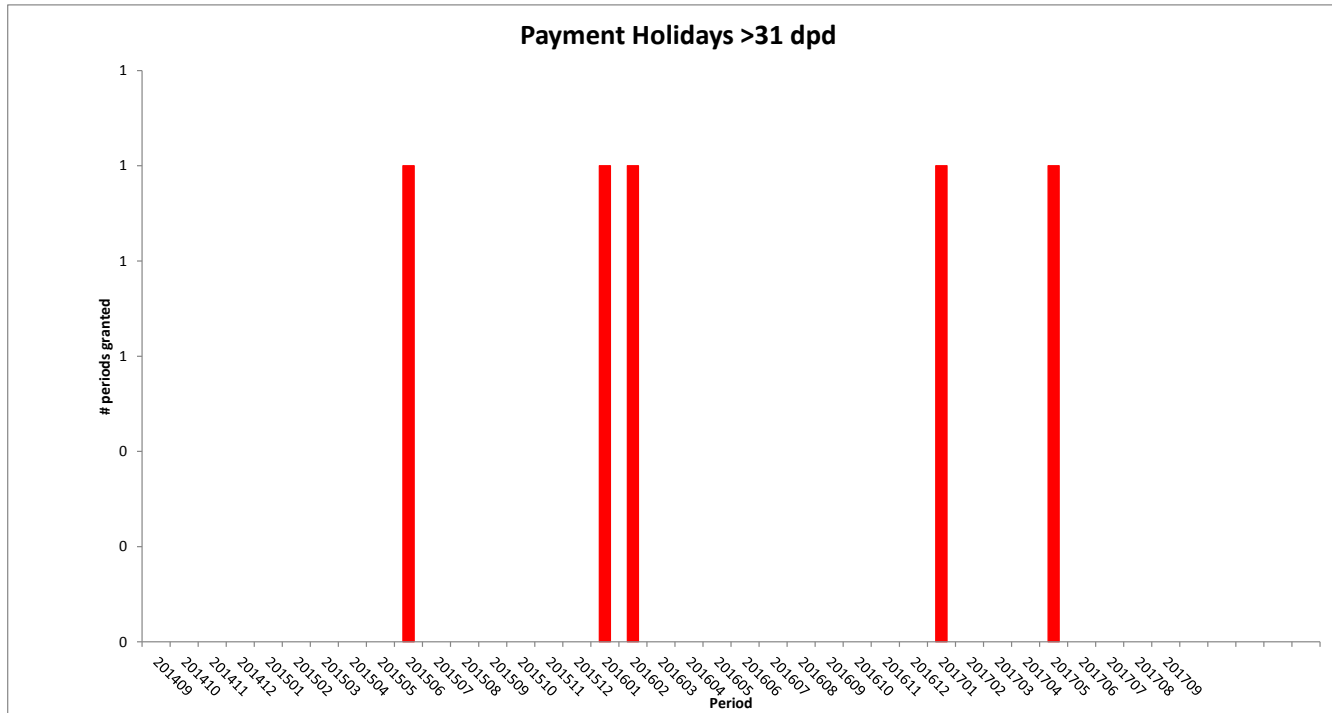
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201409	0	0	0
	201410	0	0	0
	201411	0	0	0
	201412	0	0	0
	201501	0	0	0
	201502	0	0	0
	201503	0	0	0
	201504	0	0	0
	201505	0	0	0
	201506	1	1	4 979
	201507	0	0	0
	201508	0	0	0
	201509	0	0	0
	201510	0	0	0
	201511	0	0	0
	201512	0	0	0
	201601	1	1	234
	201602	1	1	1646
	201603	0	0	0
	201604	0	0	0
	201605	0	0	0
	201606	0	0	0
	201607	0	0	0
	201608	0	0	0
	201609	0	0	0
	201610	0	0	0
	201611	0	0	0
	201612	0	0	0
	201701	1	1	1 427
	201702	0	0	0
	201703	0	0	0
	201704	0	0	0
	201705	1	1	7 922
	201706	0	0	0
	201707	0	0	0
	201708	0	0	0
	201709	0	0	0
	Total	5	5	16 208

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

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



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	36				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



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

**19.a Dynamic Interest rate**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	4 603 690 293	5,92 %
201508	4 439 966 927	5,69 %
201509	4 250 796 432	5,69 %
201510	4 080 387 649	5,68 %
201511	3 917 232 298	5,68 %
201512	3 773 068 908	5,68 %
201601	3 646 956 602	5,68 %
201602	3 505 498 727	5,68 %
201603	3 367 211 600	5,67 %
201604	3 228 377 234	5,67 %
201605	3 096 250 778	5,67 %
201606	2 954 296 502	5,66 %
201607	2 832 457 134	5,66 %
201608	2 714 115 746	5,66 %
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 %

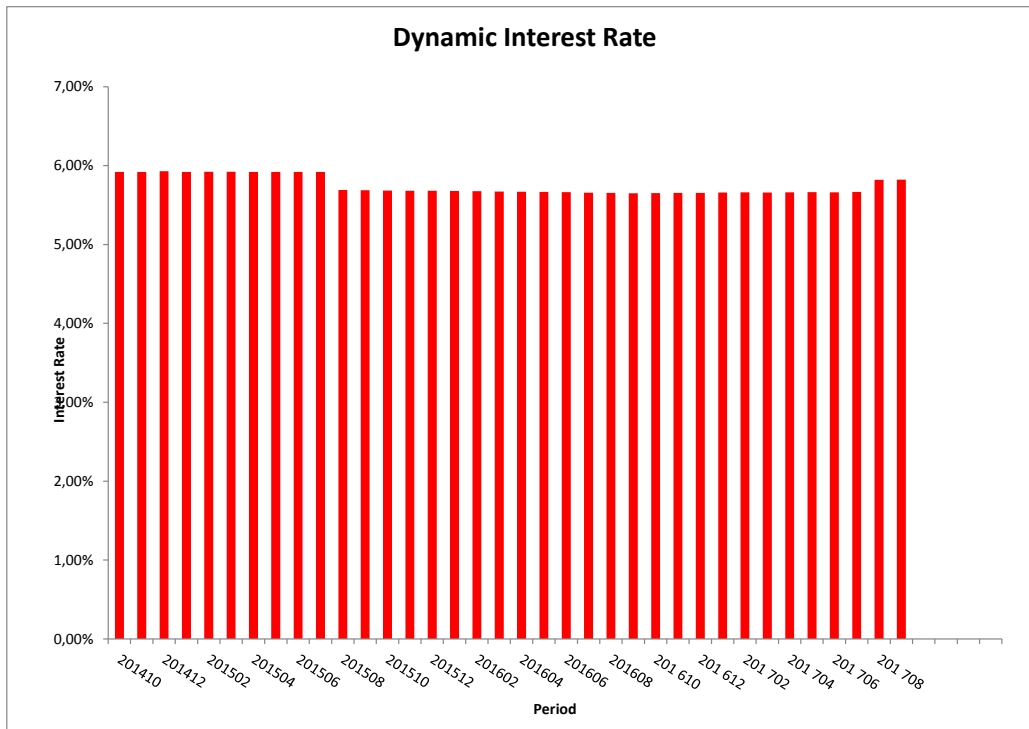
Interest rate evolution



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

**19.b Dynamic Interest Rate**

Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

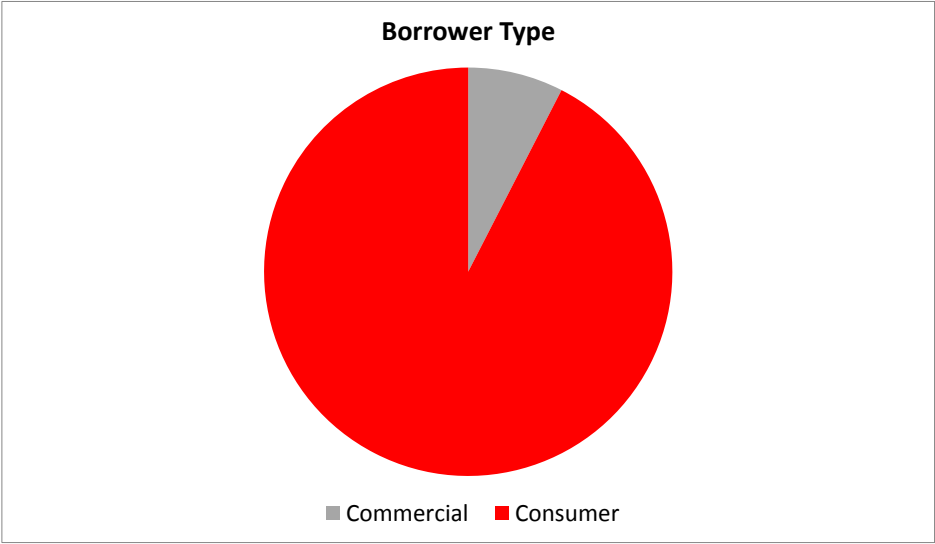
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	926	111 715 191	7,56 %	35,7	43,0
	Consumer	12 475	1 366 525 041	92,44 %	50,5	43,2
	Total	13 401	1 478 240 232	100 %	49,4	43,1

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

**20.b Borrower Type**



Reporting Date			27.10.2017		
Payment date			25.10.2017		
Period No			36		
Monthly Period			Sep 2017		
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



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

**21.a Vehicle Condition**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

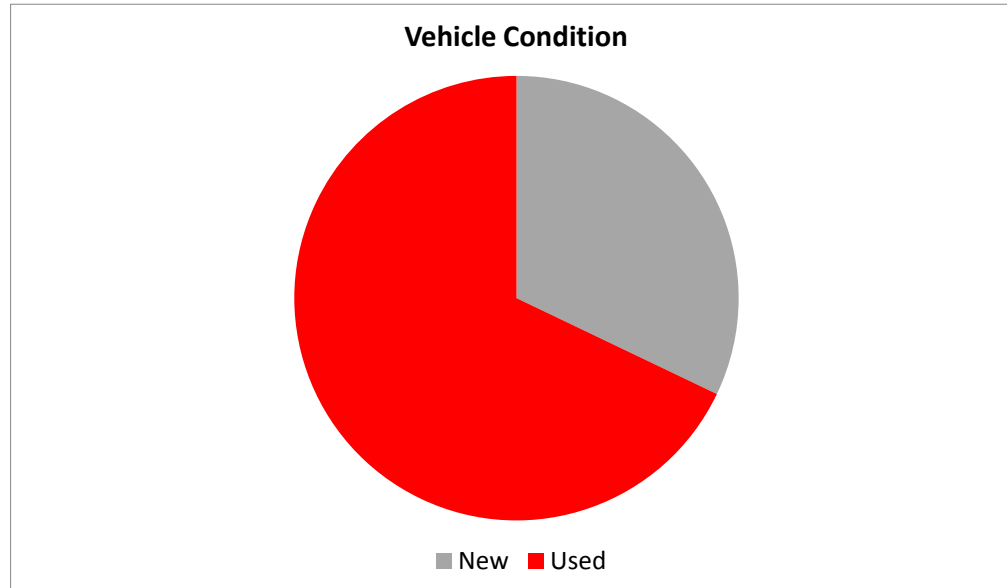
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 153	474 513 922	32,10 %	52,1	43,2
	Used	10 248	1 003 726 310	67,90 %	48,1	43,1
		13 401	1 478 240 232	100 %	49,4	43,1

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

**21.b Vehicle Condition**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



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

**22.a Downpayment**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

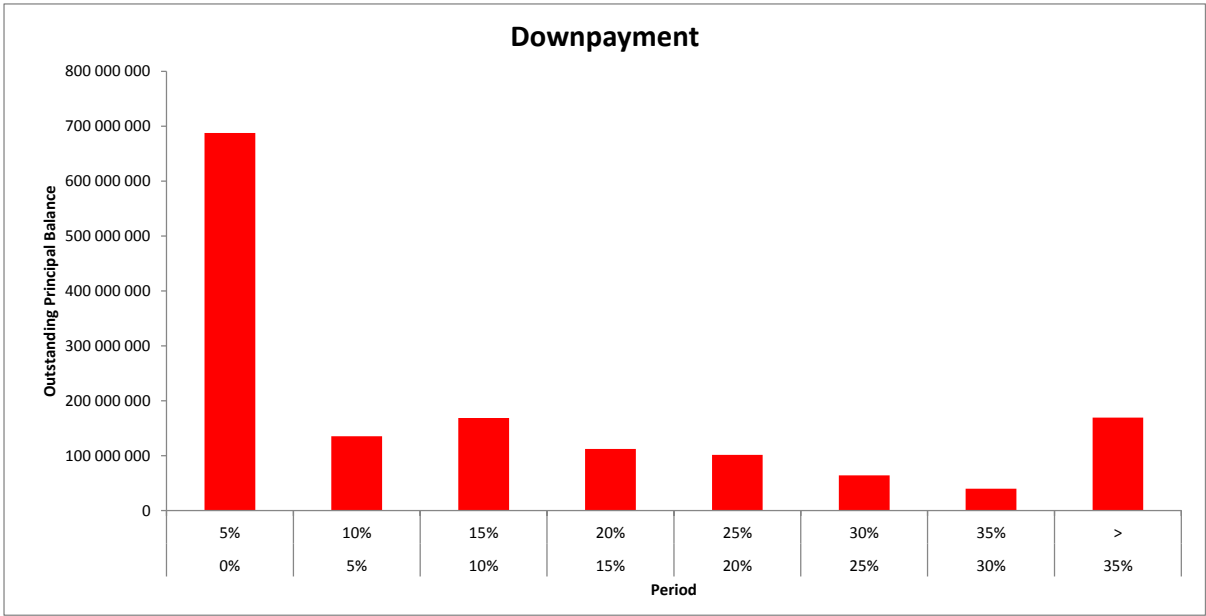
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 892	687 731 138	46,52 %	49,2	43,1
	5 %	10 %	1 080	135 253 397	9,15 %	50,8	43,3
	10 %	15 %	1 361	168 536 619	11,40 %	50,9	43,2
	15 %	20 %	980	112 322 866	7,60 %	51,2	43,1
	20 %	25 %	912	101 242 159	6,85 %	51,0	43,3
	25 %	30 %	613	63 953 357	4,33 %	50,7	43,1
	30 %	35 %	414	39 704 232	2,69 %	50,2	42,8
	35 %	>	2 149	169 496 464	11,47 %	44,5	43,1
Total		13 401	1 478 240 232	100 %	49,4	43,1	

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

**22.b Downpayment**



Reporting Date	27.10.2017		
Payment date	25.10.2017		
Period No	36		
Monthly Period	Sep 2017		
Interest Period	from	25.09.2017	to 25.10.2017 = 30 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	36	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	13 282	1 461 665 912	98,88 %	49,6	43,1
	Serial	119	16 574 320	1,12 %	31,9	43,7
		13 401	1 478 240 232	100 %	49,4	43,1

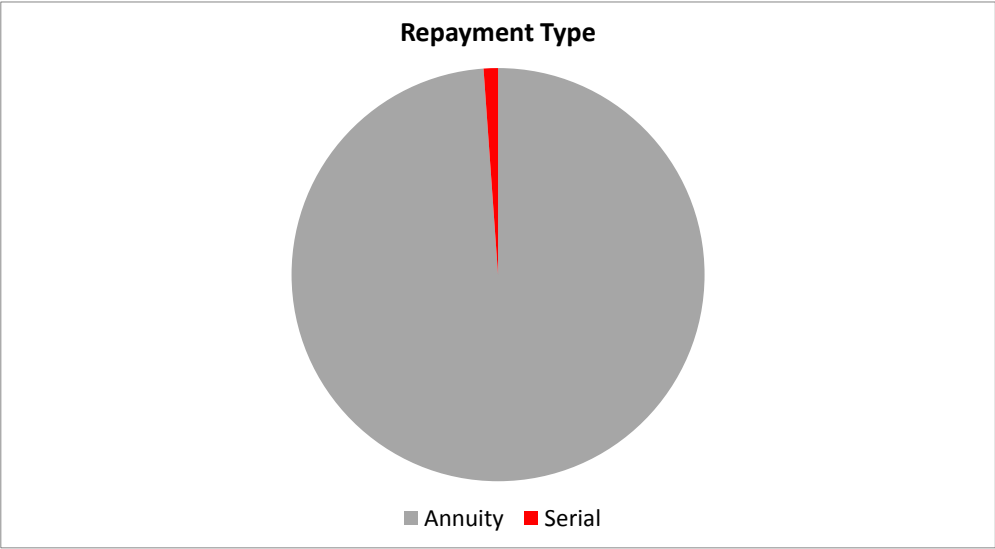


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**24.a Dynamic Pre-Payments**



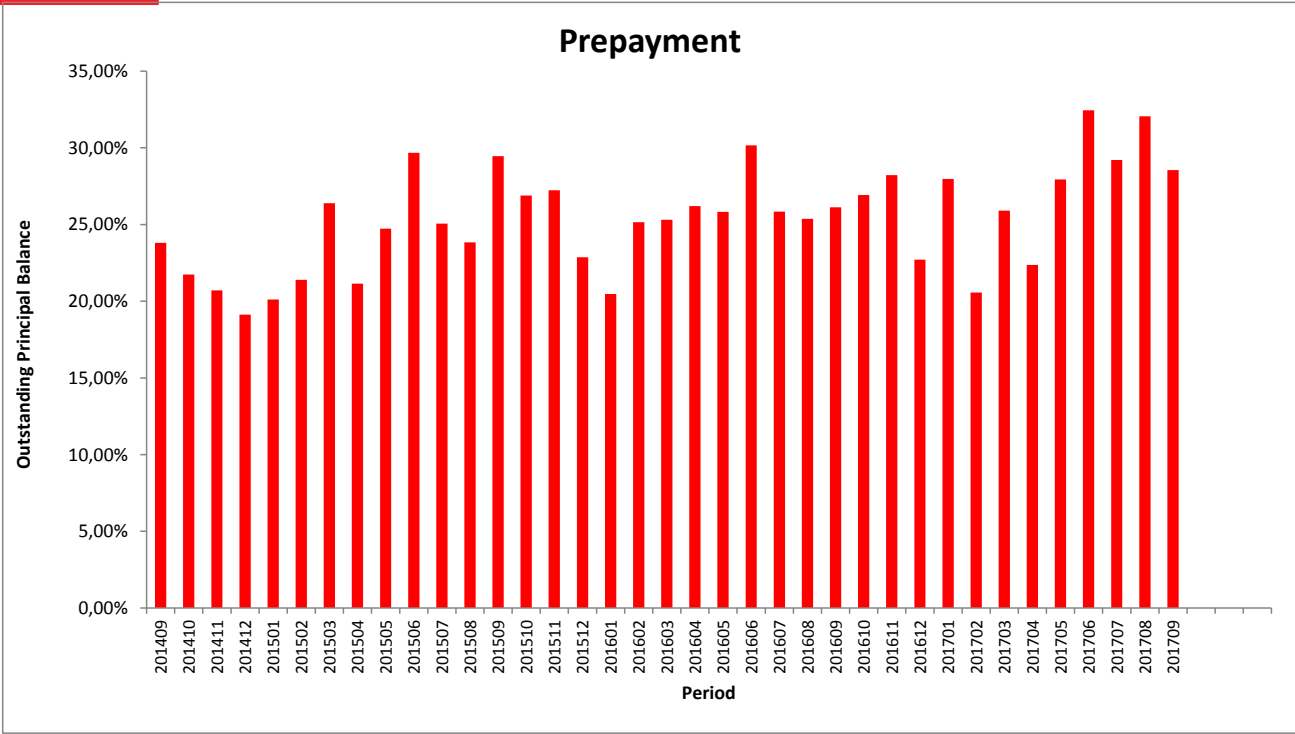
Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

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

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

**24.b Dynamic Pre-Payments**

Reporting Date	27.10.2017		
Payment date	25.10.2017		
Period No	36		
Monthly Period	Sep 2017		
Interest Period	from	25.09.2017	to 25.10.2017 = 30 days



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

**25. Defaults, Recoveries and Losses by Quarter of Default**



Reporting Date 27.10.2017  
 Payment date 25.10.2017  
 Period No 36  
 Monthly Period Sep 2017  
 Interest Period from 25.09.2017 to 25.10.2017 = 30 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	6 672 752	70	-	-	-	-	-	-	-	-	-	-	-	-
20173	6 371 583	74	-	-	-	-	-	-	-	-	-	-	-	-

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	6 672 752	70	-	-	-	-	-	-	-	-	-	-	-	-
20173	6 371 583	74	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Acc. Recoveries	Loss
20144	605 211	1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	93 640	1 795 553	1 604 473	21 794	1 817 347	1 582 679	52 692	1 870 039	1 529 987	58 691	1 928 730	1 471 296
20152	5 869 335	47	488 682	3 814 036	2 055 299	115 165	3 929 201	1 940 134	140 007	4 069 208	1 800 127	55 396	4 124 604	1 744 731
20153	5 645 838	51	37 895	2 481 167	3 164 671	644 592	3 125 759	2 520 079	97 495	3 223 254	2 422 584	91 051	3 314 305	2 331 533
20154	5 015 530	44	286 798	2 866 106	2 149 424	162 586	3 028 692	1 986 838	454 068	3 482 760	1 532 770	63 514	3 546 274	1 469 256
20161	4 752 267	58	241 229	1 798 507	2 953 760	110 857	1 909 364	2 842 903	539 618	2 448 982	2 303 285	40 970	2 489 952	2 262 315
20162	7 842 349	68	655 014	3 763 373	4 078 976	99 770	3 863 143	3 979 206	334 479	4 197 622	3 644 727	102 210	4 299 832	3 542 517
20163	8 532 007	64	2 328 858	3 283 381	5 248 626	547 478	3 830 859	4 701 148	1 046 312	4 877 171	3 654 836	789 249	5 666 420	2 865 587
20164	5 518 606	61	652 185	652 185	4 866 421	509 264	1 161 449	4 357 157	777 855	1 939 304	3 579 302	144 399	2 083 703	3 434 903
20171	7 637 521	73	-	-	-	978 934	978 934	6 658 587	984 453	1 963 387	5 674 134	674 791	2 638 178	4 999 343
20172	6 672 752	70	-	-	-	-	-	-	619 297	619 297	6 053 455	813 110	1 432 407	5 240 345
20173	6 371 583	74	-	-	-	-	-	-	-	-	-	434 027	434 027	5 937 556

**Bilkredit 6 DAC**  
**Monthly Investor Report**

**26. Delinquency**



Reporting Date 27.10.2017  
 Payment date 25.10.2017  
 Period No 36  
 Monthly Period Sep 2017  
 Interest Period from 25.09.2017 to 25.10.2017 = 30 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	175	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	188	23 407 704	47	4 932 003	32	2 865 421	22	2 434 183	19	1 794 119	22	2 416 300	
	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	
	6	1 724 029 889	13 886	1 616 699 653	631	77 250 163	141	17 929 391	48	5 556 765	37	3 284 430	21	1 875 076	18	1 434 411	27	2 418 949	
	7	1 640 542 649	13 244	1 511 468 301	791	100 950 321	130	15 671 307	50	5 706 536	24	2 517 194	33	3 028 687	19	1 200 303	22	2 030 431	
	8	1 478 240 232	12 464	1 368 645 981	679	80 106 662	149	17 419 257	53	5 694 978	25	2 014 049	21	2 782 432	10	1 576 873	29	2 855 743	
	9																		
	10																		
	11																		
	12																		

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

**27. Priority of Payments**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

**Priority of Payments**

Available Distribution Amount	+	123 053 499,50	NOK	9 366 007,99	EUR
Senior Expenses	-	756 934,35	NOK		
Class A Notes Interest	-	608 539,41	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	827 875,00	NOK		
Liquidity Reserve	-	13 456 686,00	NOK		
Class A Principal	-	76 239 305,00	NOK	9 366 007,99	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	-	556 358,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	424 539,69	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	3 269 890,06	NOK	-	EUR

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

**28. Transaction Costs**



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	36				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	756 934,35 NOK			
Interest accrued for the Period	1 992 772,41 NOK	608 539,41 NOK	827 875,00 NOK	556 358,00 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	1 992 772,41 NOK	608 539,41 NOK	827 875,00 NOK	556 358,00 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	424 539,69 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	424 539,69 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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

**29. Swap Counterparty Data**



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period from	25.09.2017 to 25.10.2017 = 30 days

**Swap Counterparty Data**

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

**Swap Data**

Swap Type	Cross Currency Swap
Swap Opening Balance	646 236 537,00 NOK 79 390 237,96 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,6900 %
1M Euribor (Notes, Swap)	-0,3730 %
Gross Amount Due to Swap Counterparty	76 847 844,41 NOK
Gross Amount Due from Swap Counterparty	9 366 007,99 EUR
EUR/NOK spot rate	N/A



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

**30. Contact Details**



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Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	36
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days