

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.10.2018	Following payment dates:	26.11.2018
Payment date	25.10.2018		27.12.2018
Period No	48		
Monthly Period	Sep 2018		
Interest Period	from 25.09.2018	to 25.10.2018	= 30 days
Cut-Off Date	30.09.2018		

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1. Portfolio Information



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	832 316 346,00	NOK	880 017 906,00 NOK
Scheduled Loan Principal Repayments	22 613 001,00	NOK	23 651 510,00
Prepayments	21 477 511,00	NOK	22 489 086,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	142 642,00	NOK	200 566,00
Total Principal Payments Received	44 233 154,00	NOK	46 341 162,00 NOK
	-		-
New Defaulted Auto Loans in Period	1 495 493,00	NOK	1 605 936,00
Total New Defaults	1 495 493,00	NOK	1 605 936,00 NOK
Capitalised Interest (due to Repayment Holidays)	247 757,00	NOK	245 538,00
Closing Balance	786 835 456,00	NOK	832 316 346,00 NOK
Cumulative Capitalised Interest (Amount)			
Open	32 885 889,00	NOK	32 640 351,00
New	247 757,00	NOK	245 538,00
Close	33 133 646,00	NOK	32 885 889,00 NOK
Total revenue collections			
Revenue and fees received on loan balances	4 584 957,00	NOK	4 877 077,00
Recoveries on loans in default	1 318 818,00	NOK	1 013 495,00
Total Revenue Received in Period	5 903 775,00	NOK	5 890 572,00 NOK
# Loans			
At beginning of period	9 367	Loans	9 709
Paid in Full	269	Loans	325
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	15	Loans	17
At end of period	9 083	Loans	9 367 Loans
Weighted Average Loan Return	7,16 %		
Average NIBOR + Weighted Average Loan Threshold	3,89 %		

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2. Amount Due for Distribution



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
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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)	50 136 929,00	NOK	52 231 734,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
		0,00 EUR		0,00 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	-993,17	NOK	-1 192,30	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)	90 505 993,83	NOK	92 600 599,70	NOK
		0,00 EUR		0,00 EUR

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3. Reserve Accounts



Note Balance

Beginning of Period		832 316 346,00	NOK
End of Period		786 835 456,00	NOK

Reserve Fund

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

Liquidity Balance

Beginning of Period	1,6 %	13 456 686,00	NOK
Cash Outflow		13 456 686,00	NOK
Cash Inflow		13 456 686,00	NOK
End of Period	1,6 %	13 456 686,00	NOK
Required Reserve Amount	1,6 %	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	56 576 075,24	NOK
Cash Outflow	3 897 574,01	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	52 678 501,23	NOK
Required Commingling Reserve Fund	52 678 501,23	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



Note Balance

Beginning of Period	832 316 346,00	NOK
End of Period	786 835 456,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	727 975 952,00	92,52 %	8 442
1-29 days past due	40 562 099,00	5,16 %	452
		0,00 %	
Delinquent Receivables:			
30-59 days past due	9 706 776,00	1,23 %	97
60-89 days past due	3 005 581,00	0,38 %	31
90-119 days past due	1 725 057,00	0,22 %	18
120-149 days past due	2 457 525,00	0,31 %	26
150-179 days past due	1 402 466,00	0,18 %	17
Total Performing and Delinquent	786 835 456,00	100,00 %	9 083

Current Period Defaults	1 495 493,00	15
Cumulative Defaults	87 399 968,00	862
Current Period Recoveries	1 318 818,00	
Cumulative Recoveries	44 634 595,00	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class B	Class C	Class C
General Note Information						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	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	479 073 346,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	90 505 993,83 NOK					
Amortisation	45 480 890,00 NOK					
Redemption per Class		- EUR	45 480 890,00 NOK	- NOK	- NOK	- NOK
Redemption per Note		- EUR	81 947,55 NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	786 835 456,00 NOK	- EUR	433 592 456,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		0,00 %	55,11 %	0,00 %	44,86 %	0,03 %
Current Pool Factor		-	0,78	-	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	0,9800 %	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		- EUR	863 195,22 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		- EUR	81 947,55 NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		- EUR	781 247,67 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 496,21 NOK	- NOK	1 816,67 NOK	1,82 NOK
Interest Payment	1 472 119,00 NOK	- EUR	830 394,00 NOK	- NOK	641 283,55 NOK	441,45 NOK
Interest Payment per Note		- EUR	1 496,21 NOK	- NOK	1 816,67 NOK	1,82 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		108,58 %	53,47 %		8,58 %	
Current CE (excl. Excess Spread)		105,13 %	50,02 %		5,13 %	

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

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6. Counterparty Ratings, Trigger Levels and Consequences



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 Period No 48
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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	Bilkreditt 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 standing 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.
Paying 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



Reporting Date	29.10.2018		
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Interest Period	from	25.09.2018	to 25.10.2018 = 30 days

Average amount - all: 195 694

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

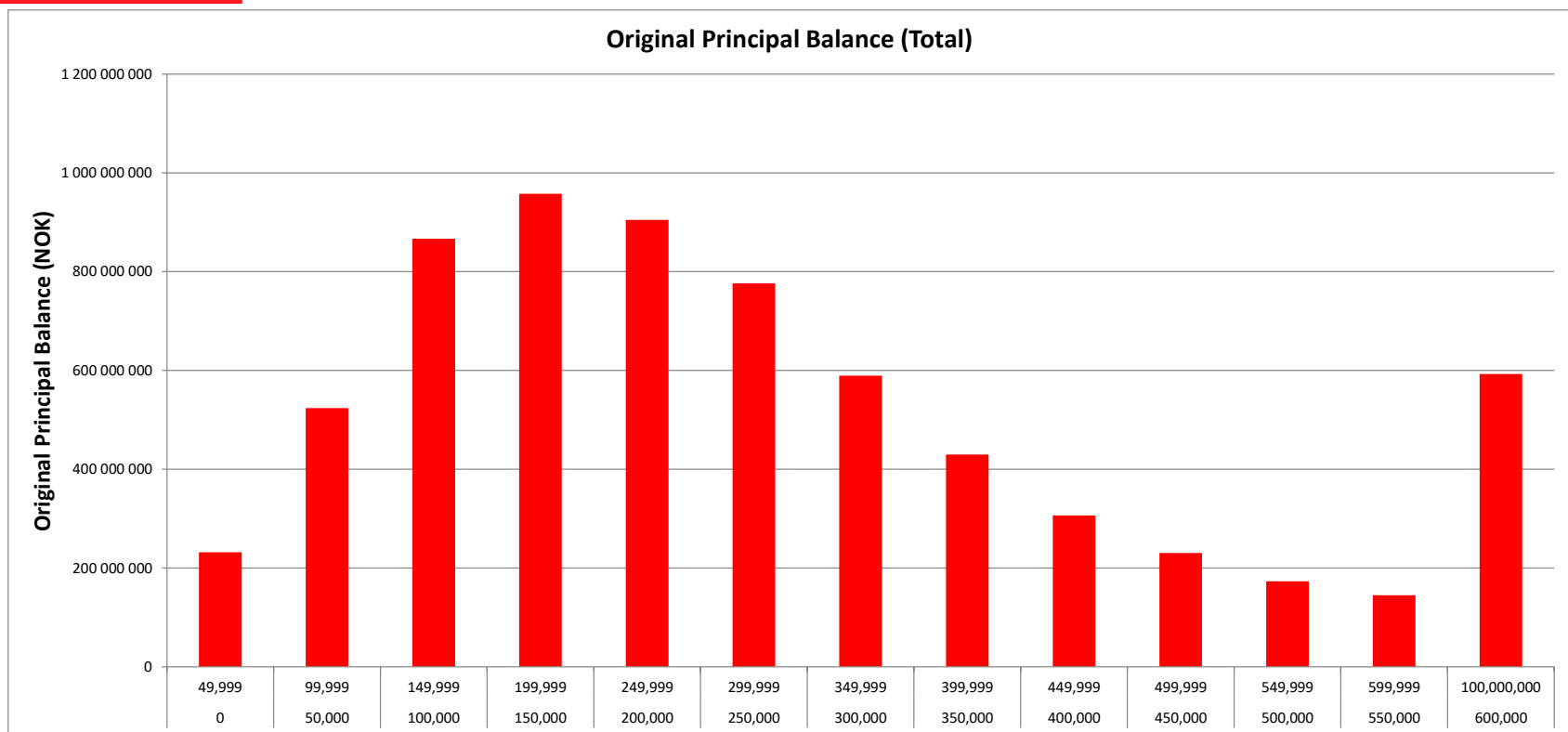
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7.b Original Principal Balance Graph

Reporting Date	29.10.2018	
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Original Principal Balance (Total)



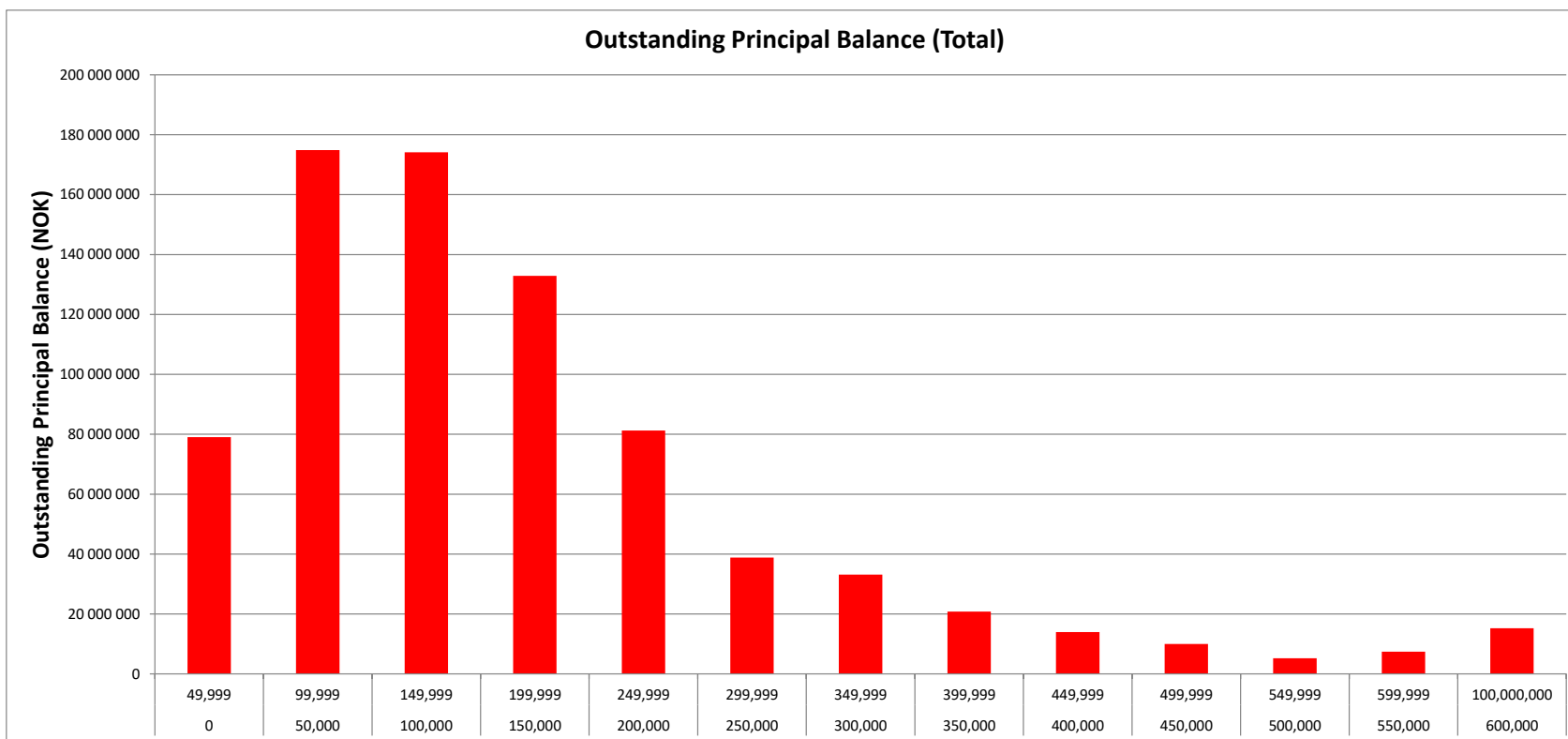
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8.b Outstanding Principal Balance Graph

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Outstanding Principal Balance (Total)



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9.a Geographical Distribution



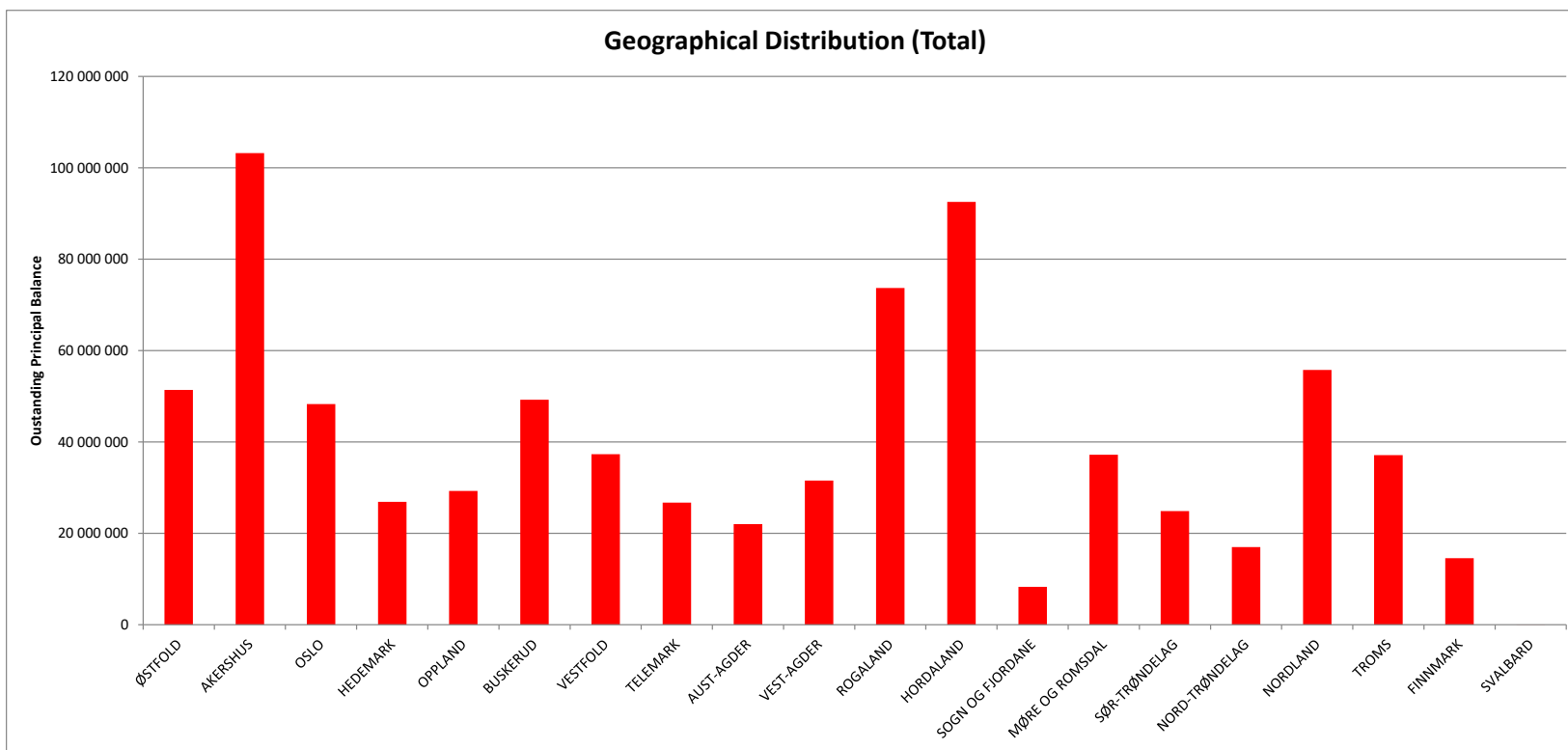
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TOTAL							
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning
0100	581	51 381 479	6,53 %	6,40 %	ØSTFOLD	44,0	55,4
0200	1 197	103 209 273	13,12 %	13,18 %	AKERSHUS	41,7	55,0
0300	550	48 273 313	6,14 %	6,06 %	OSLO	42,3	55,2
0400	385	26 897 310	3,42 %	4,24 %	HEDEMARK	37,9	54,8
0500	372	29 279 566	3,72 %	4,10 %	OPPLAND	40,5	55,3
0600	607	49 228 789	6,26 %	6,68 %	BUSKERUD	40,0	55,0
0700	472	37 297 599	4,74 %	5,20 %	VESTFOLD	41,0	55,1
0800	360	26 718 781	3,40 %	3,96 %	TELEMARK	36,9	55,1
0900	232	21 997 287	2,80 %	2,55 %	AUST-AGDER	46,7	54,7
1000	363	31 533 455	4,01 %	4,00 %	VEST-AGDER	41,5	55,3
1100	797	73 680 521	9,36 %	8,77 %	ROGALAND	44,5	55,2
1200	989	92 522 502	11,76 %	10,89 %	HORDALAND	43,9	55,1
1400	100	8 273 782	1,05 %	1,10 %	SOGN OG FIORDANE	41,7	55,0
1500	393	37 211 571	4,73 %	4,33 %	MØRE OG ROMSDAL	44,0	55,2
1600	308	24 880 163	3,16 %	3,39 %	SØR-TRØNDELAG	43,5	55,4
1700	218	16 981 473	2,16 %	2,40 %	NORD-TRØNDELAG	39,9	55,6
1800	632	55 744 932	7,08 %	6,96 %	NORDLAND	43,1	55,1
1900	385	37 101 191	4,72 %	4,24 %	TROMS	47,3	54,5
2000	141	14 567 533	1,85 %	1,55 %	FINNMARK	42,9	54,6
2100	1	54 936	0,01 %	0,01 %	SVALBARD	63,0	60,0
Total:	9 083	786 835 456	100 %	100 %		42,6	55,1

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9.b Geographical Distribution Graph

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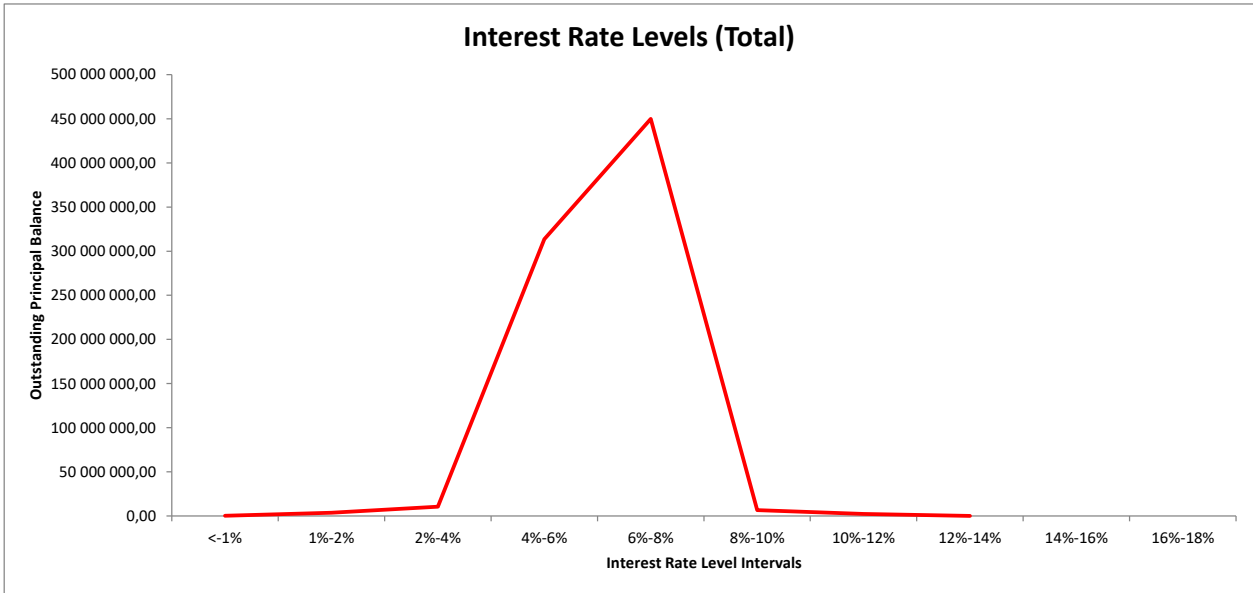


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10.b Interest Rate



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11.a Remaining Terms



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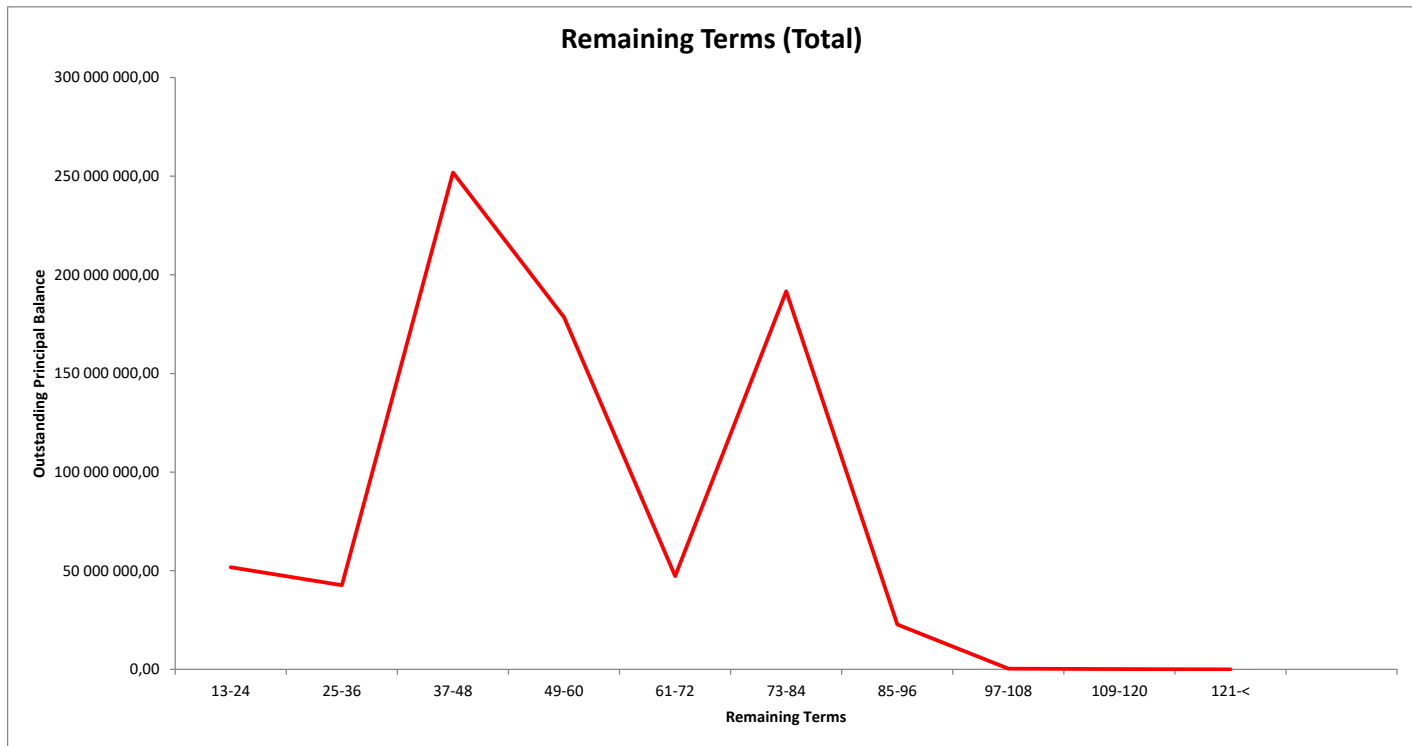
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	2 620	51 793 338	6,58 %	7,5	54,4
	13		24	835	42 620 898	5,42 %	18,4	55,0
	25		36	3 002	251 833 080	32,01 %	30,7	55,3
	37		48	1 381	178 467 398	22,68 %	42,1	55,2
	49		60	258	47 283 264	6,01 %	53,2	55,0
	61		72	904	191 605 080	24,35 %	66,7	55,2
	73		84	81	22 703 997	2,89 %	76,5	53,6
	85		96	1	384 475	0,05 %	94,0	52,0
	97		108	1	143 926	0,02 %	116,0	51,0
	109		120	0	0 ⁰		0,0	0,0
	121							
	Total			9 083	786 835 456	100 %	42,6	55,1

Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
Monthly Period	Sep 2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

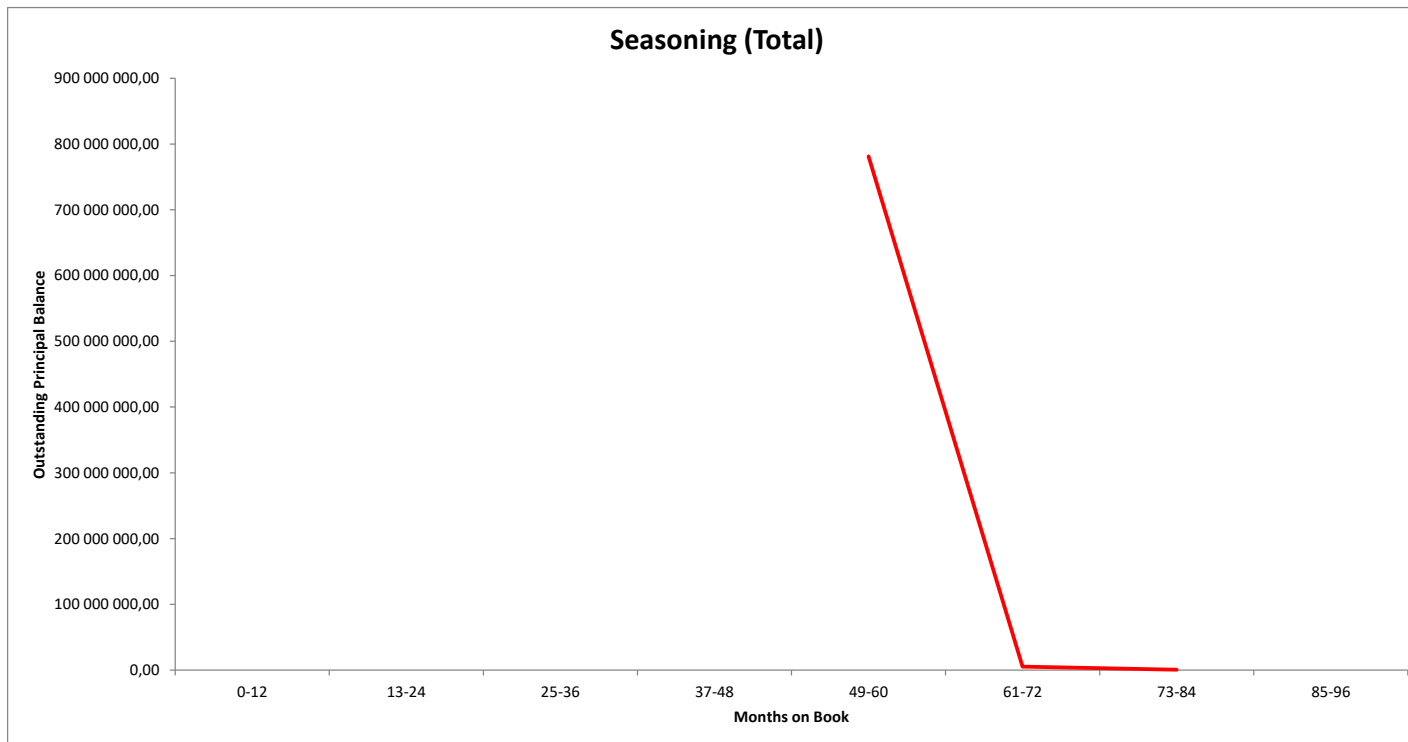
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36					
	37		48					
	49		60	9 019	781 145 026	99,28 %	43	55
	61		72	62	5 116 234	0,65 %	39	64
	73		84	2	574 196	0,07 %	69	77
	85		96					
	Total			9 083	786 835 456	100,00 %	42,6	55,1

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



Bilkreditt 6 DAC
Monthly Investor Report

13.a Vehicle type



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
Monthly Period	Sep 2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days

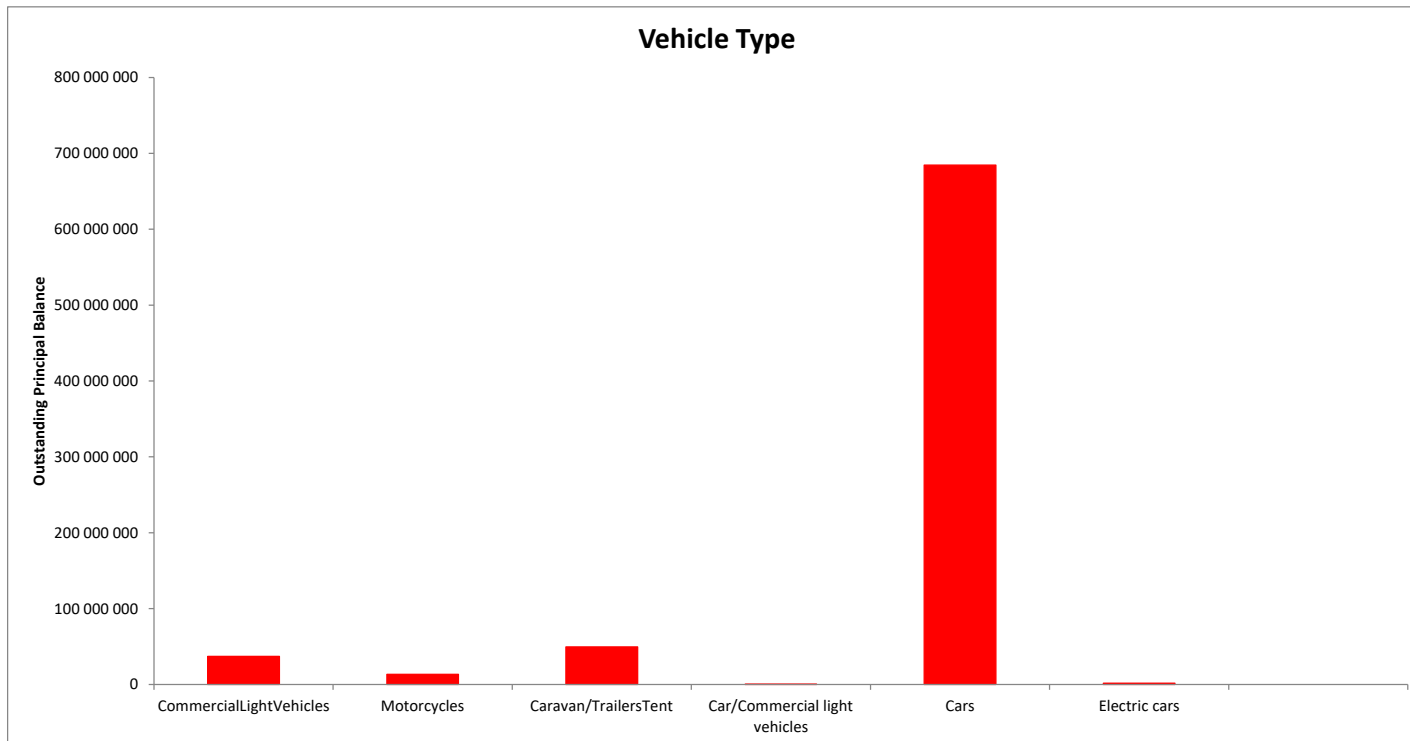
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	613	37 130 783	4,72 %	31,9	55,0
	Motorcycles	260	13 292 083	1,69 %	38,3	54,2
	Caravan/TrailersTent	447	49 675 850	6,31 %	53,6	54,0
	Car/Commercial light vehicles	3	299 044	0,04 %	26,2	55,4
	Cars	7 743	684 648 887	87,01 %	42,4	55,2
	Electric cars	17	1 788 809	0,23 %	48,9	54,4
		9 083	786 835 456	100 %	42,6	55,1

Bilkreditt 6 DAC
Monthly Investor Report

13.b Vehicle type



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
Monthly Period	Sep 2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		26	5 473 957	0,70 %	9,1	55,6
Standard		9 057	781 361 499	99,30 %	42,8	55,1
Total		9 083	786 835 456	100 %	42,6	55,1

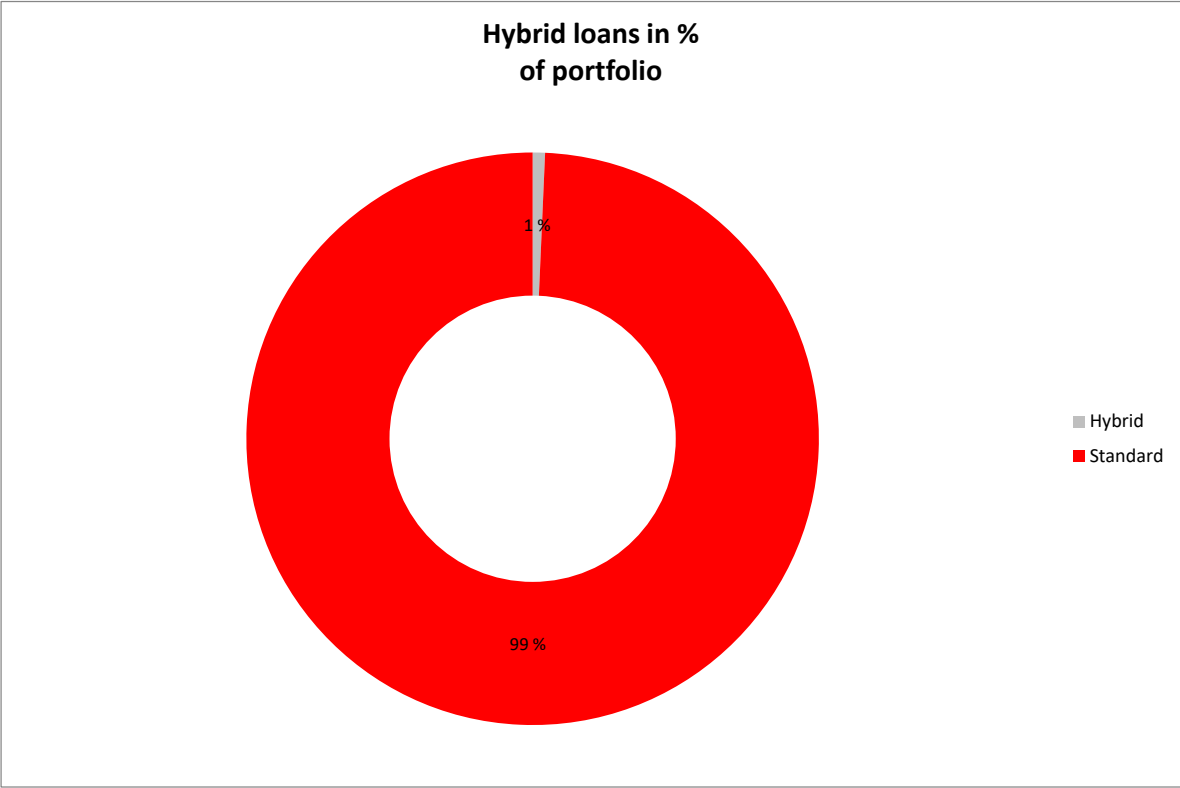
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

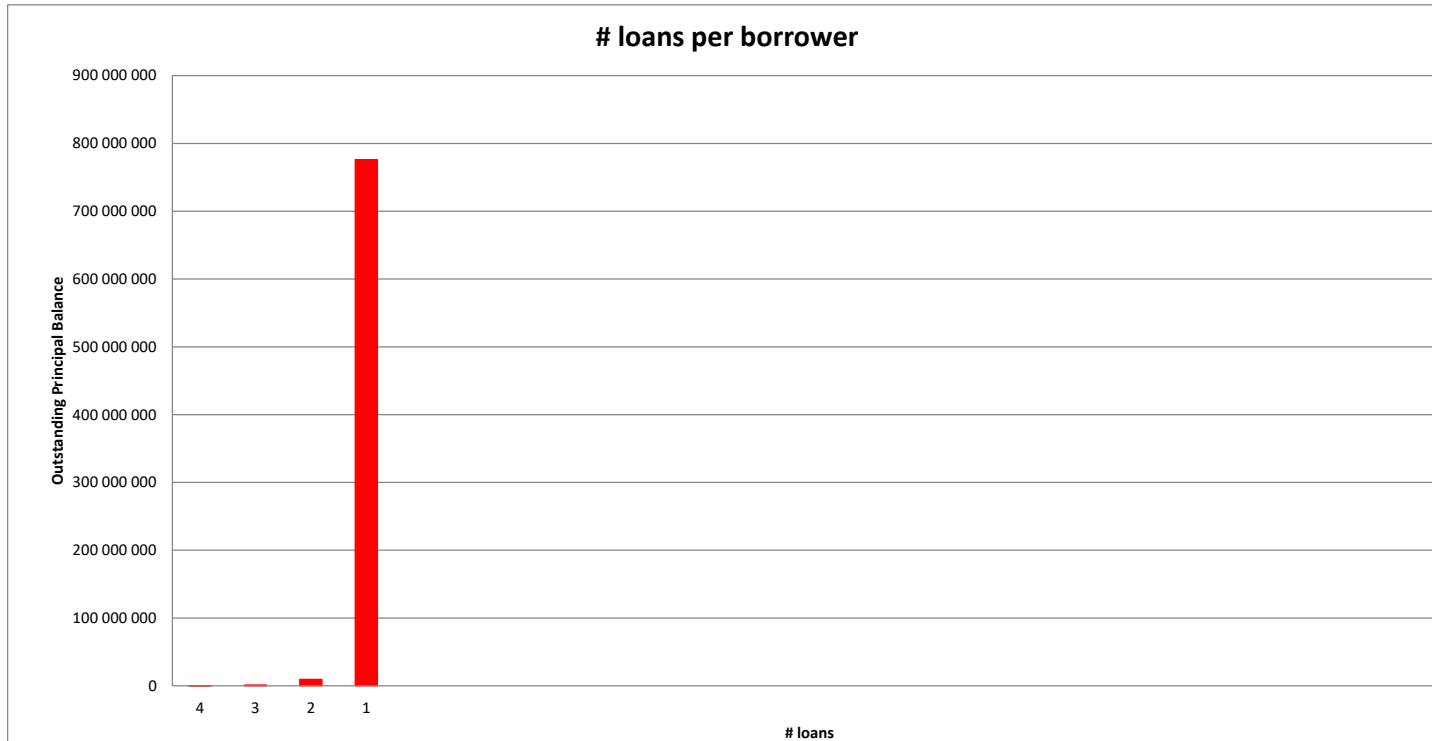


Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

TOTAL						
Period	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)

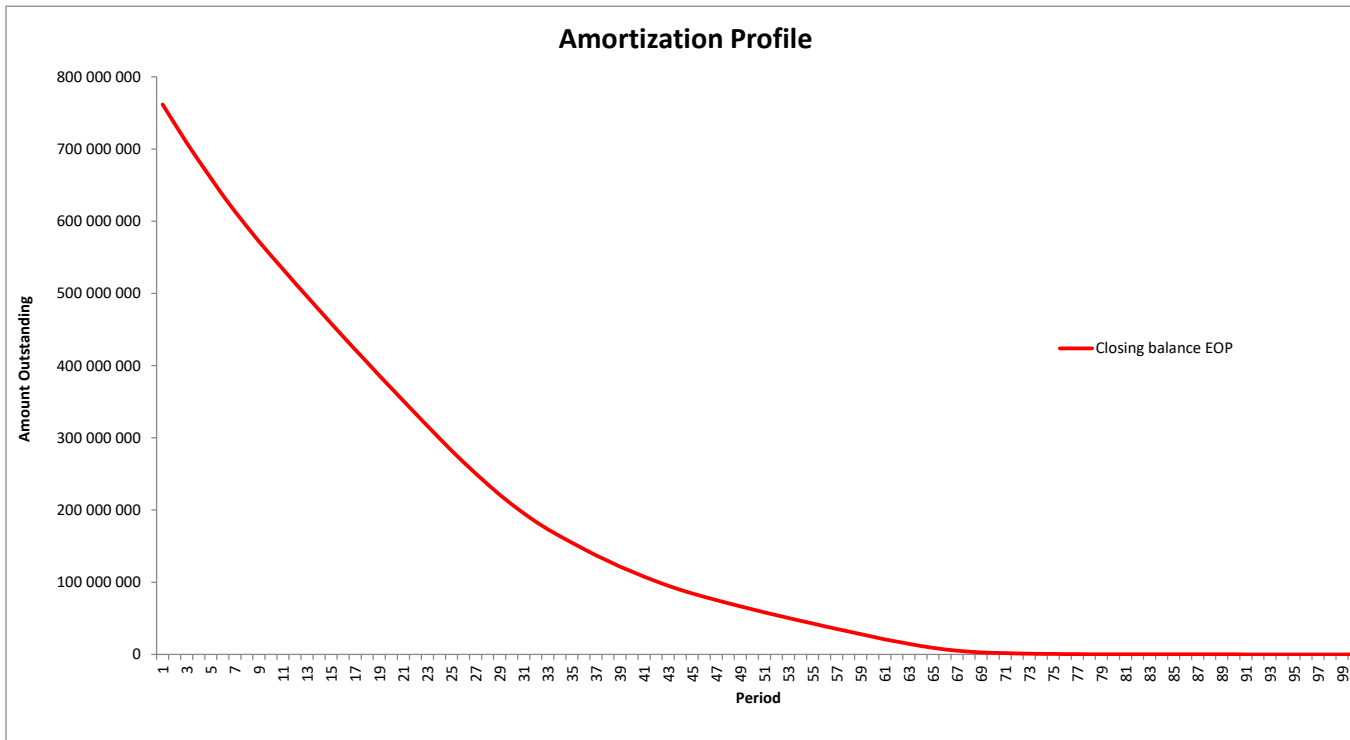
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

16.b Amortization Profile



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
Monthly Period	Sep 2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

17.a Payment Holidays



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

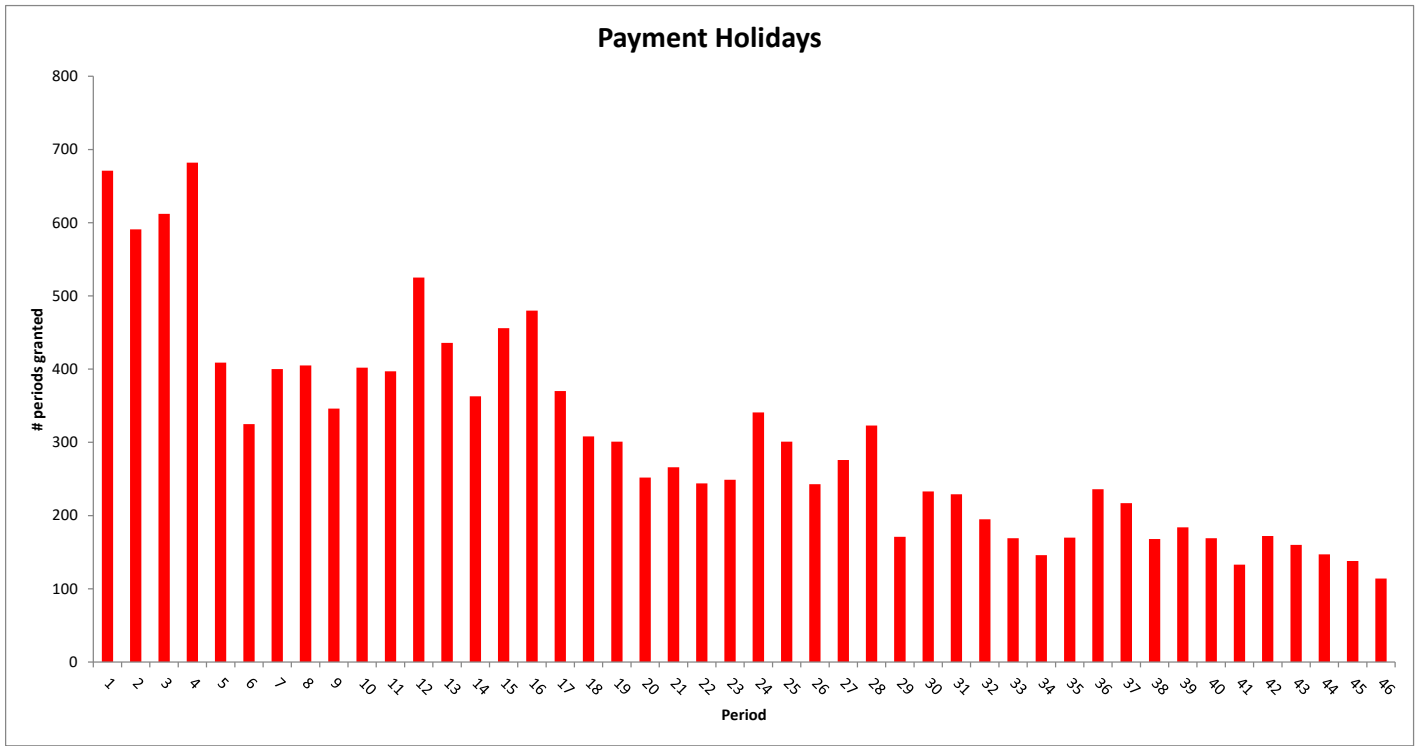
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201409	422	668	2 473 608
	201410	468	769	2 811 117
	201411	638	1 006	3 422 857
	201412	671	950	3 287 556
	201501	591	960	3 441 673
	201502	612	945	3 265 701
	201503	682	957	3 179 948
	201504	409	583	2 033 832
	201505	325	475	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
	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
Total		15 653	23 527	84 174 323

Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
Monthly Period	Sep 2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

TOTAL			
Period	No	Number of periods granted	Sum of payments
201409	0	0	0
201410	0	0	0
201411	0	0	0
201412	0	0	0
201501	0	0	0
201502	0	0	0
201503	0	0	0
201504	0	0	0
201505	0	0	0
201506	1	1	4 979
201507	0	0	0
201508	0	0	0
201509	0	0	0
201510	0	0	0
201511	0	0	0
201512	0	0	0
201601	1	1	234
201602	1	1	1646
201603	0	0	0
201604	0	0	0
201605	0	0	0
201606	0	0	0
201607	0	0	0
201608	0	0	0
201609	0	0	0
201610	0	0	0
201611	0	0	0
201612	0	0	0
201701	1	1	1 427
201702	0	0	0
201703	0	0	0
201704	0	0	0
201705	1	1	7 922
201706	0	0	0
201707	0	0	0
201708	0	0	0
201709	0	0	0
201710	1	1	2 573
201711	0	0	0
201712	0	0	0
201801	0	0	0
201802	0	0	0
201803	0	0	0
201804	0	0	0
201805	0	0	0
201806	0	0	0
201807	0	0	0
201808	0	0	0
201809	0	0	0
Total	6	6	18 781

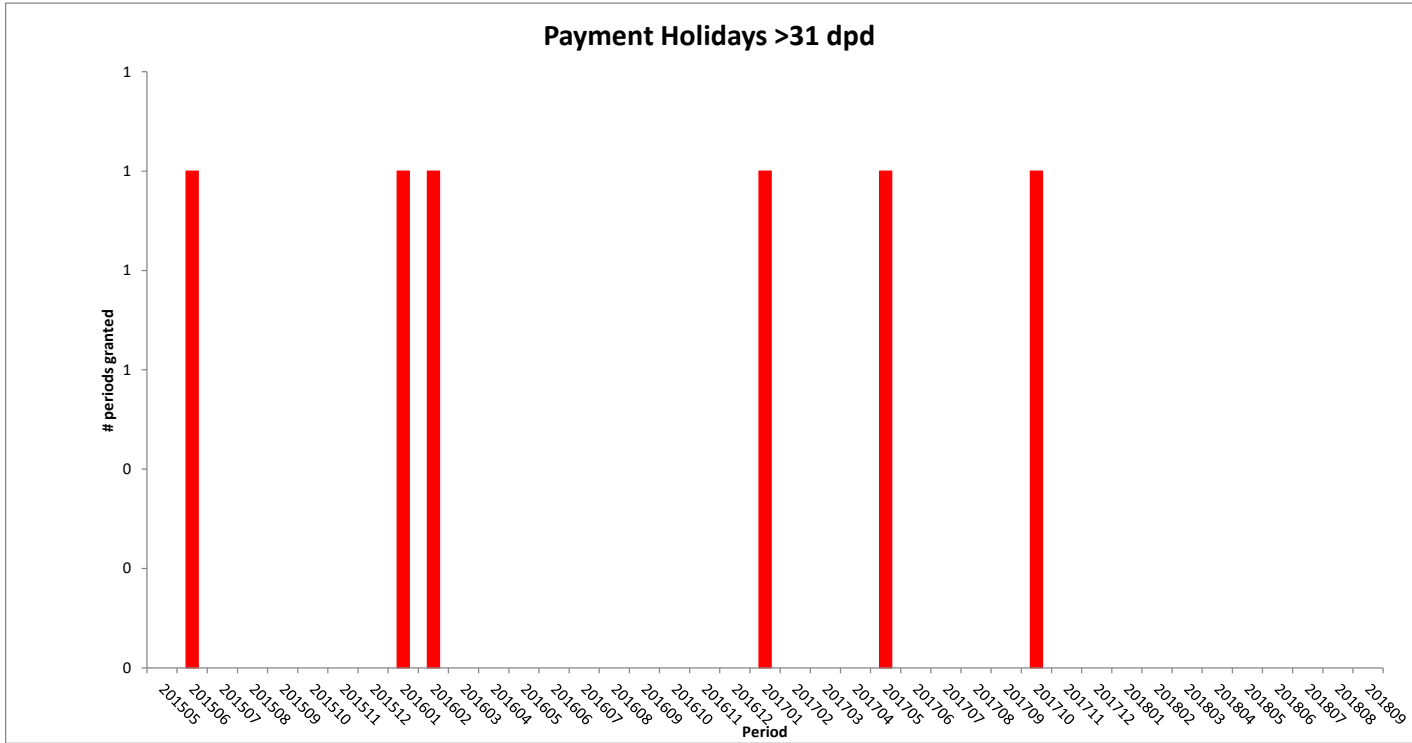
Payment Holiday

Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31 dpd



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
Monthly Period	Sep 2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



Bilkreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

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

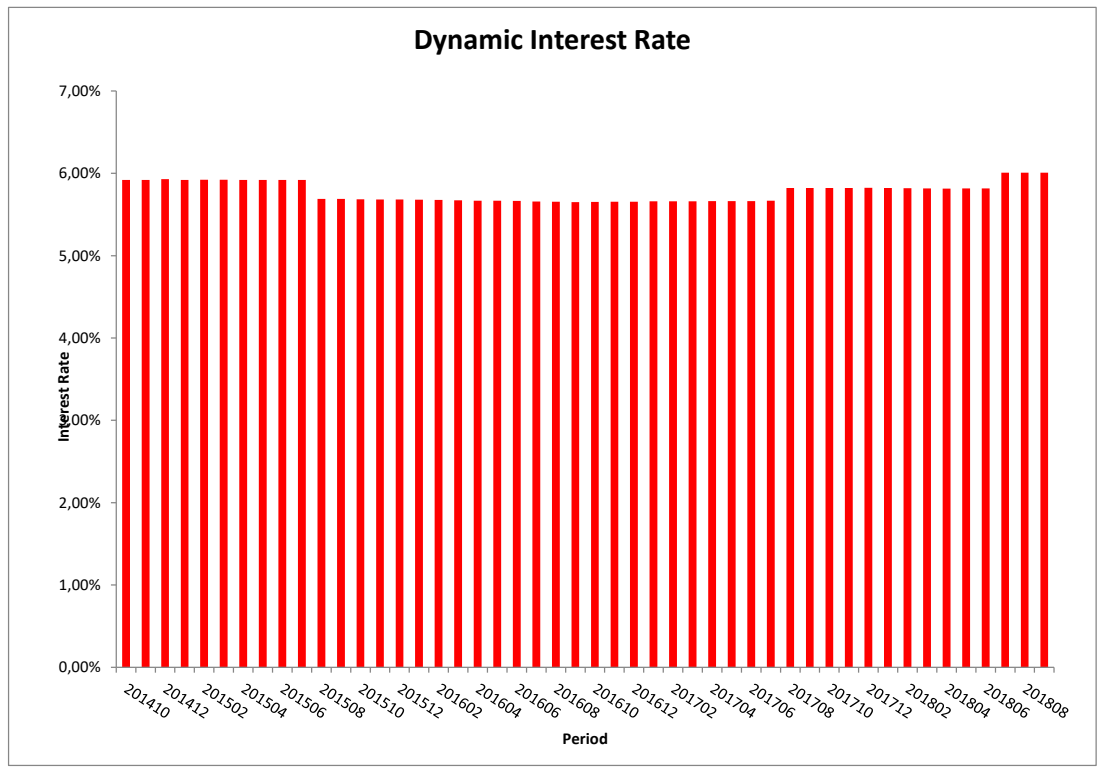
Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	29.10.2018		
Payment date	25.10.2018		
Period No	48		
Monthly Period	Sep 2018		
Interest Period	from	25.09.2018	to 25.10.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

20.a Borrower Type



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

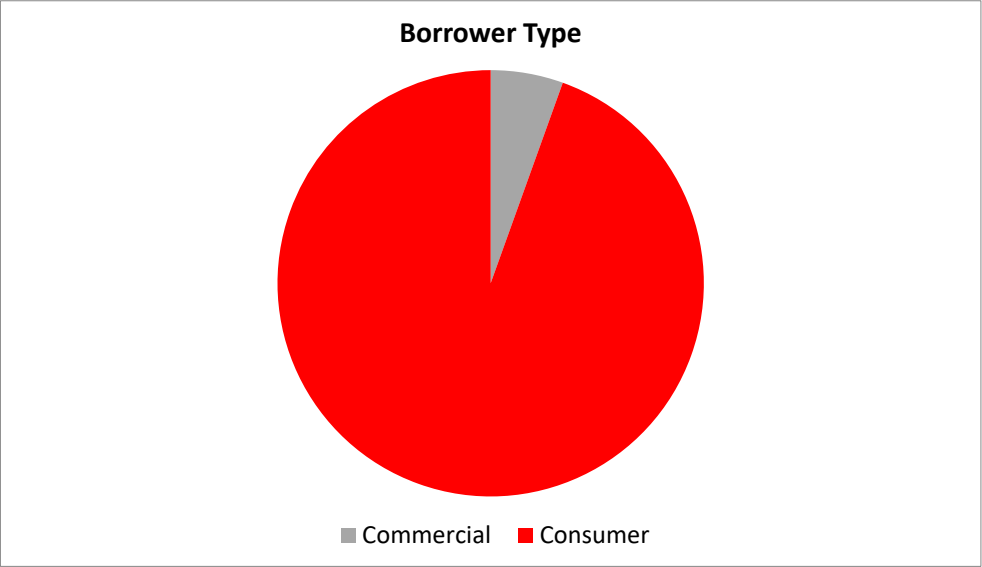
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	591	43 250 729	5,50 %	31,4	54,8
	Consumer	8 492	743 584 727	94,50 %	43,2	55,1
	Total	9 083	786 835 456	100 %	42,6	55,1

**Bilkreditt 6 DAC
Monthly Investor Report**

20.b Borrower Type



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

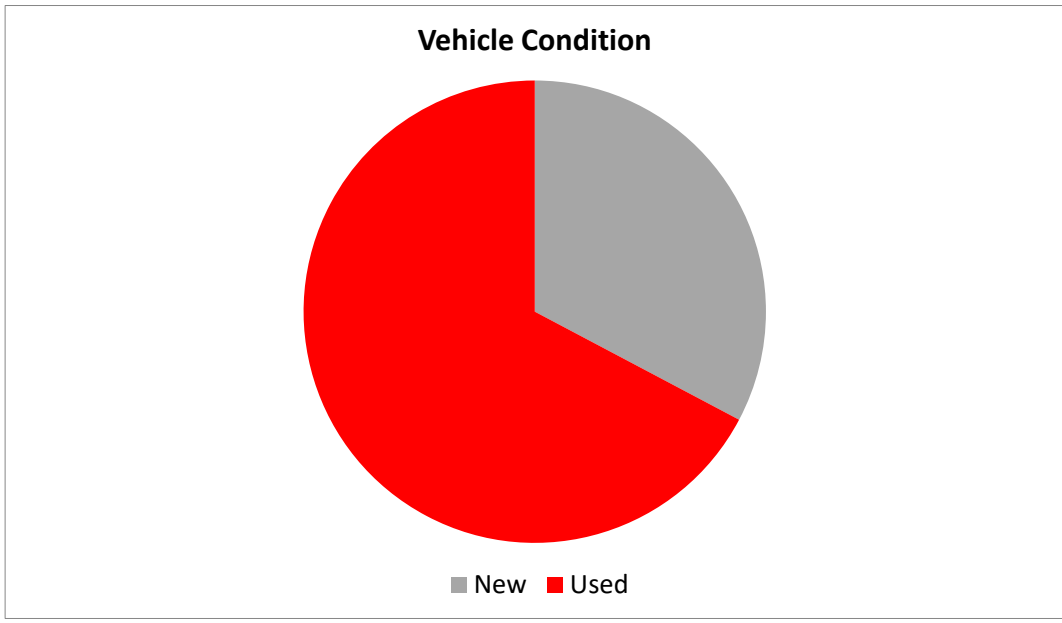
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 213	257 648 178	32,74 %	45,7	55,2
	Used	6 870	529 187 278	67,26 %	41,1	55,1
		9 083	786 835 456	100 %	42,6	55,1

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	48	
Monthly Period	Sep 2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

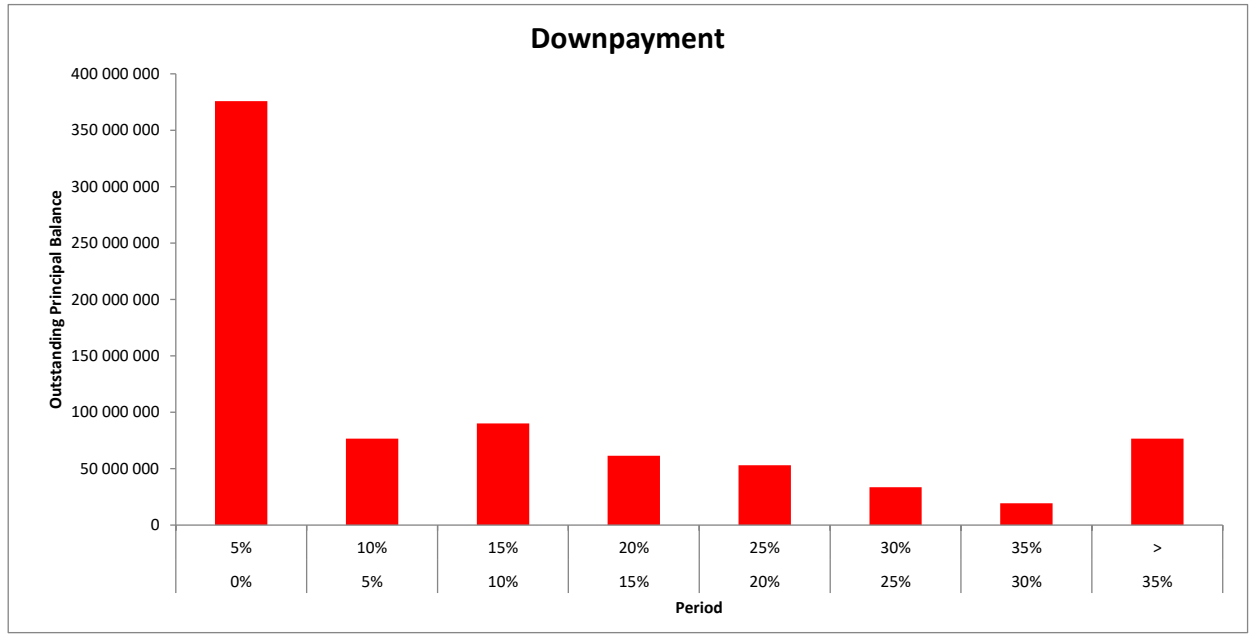
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	4 054	375 875 660	47,77 %	42,0	55,1	
	5 %	10 %	765	76 599 973	9,74 %	43,0	55,2	
	10 %	15 %	935	90 171 152	11,46 %	44,1	55,1	
	15 %	20 %	687	61 459 272	7,81 %	44,3	55,1	
	20 %	25 %	614	53 086 243	6,75 %	44,0	55,2	
	25 %	30 %	400	33 569 758	4,27 %	44,6	55,0	
	30 %	35 %	260	19 415 233	2,47 %	44,1	54,8	
	35 %	>	1 368	76 658 165	9,74 %	39,5	55,0	
			9 083	786 835 456	100 %	42,6	55,1	

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



Reporting Date	29.10.2018		
Payment date	25.10.2018		
Period No	48		
Monthly Period	Sep 2018		
Interest Period	from	25.09.2018	to 25.10.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

23.a Repayment Type



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

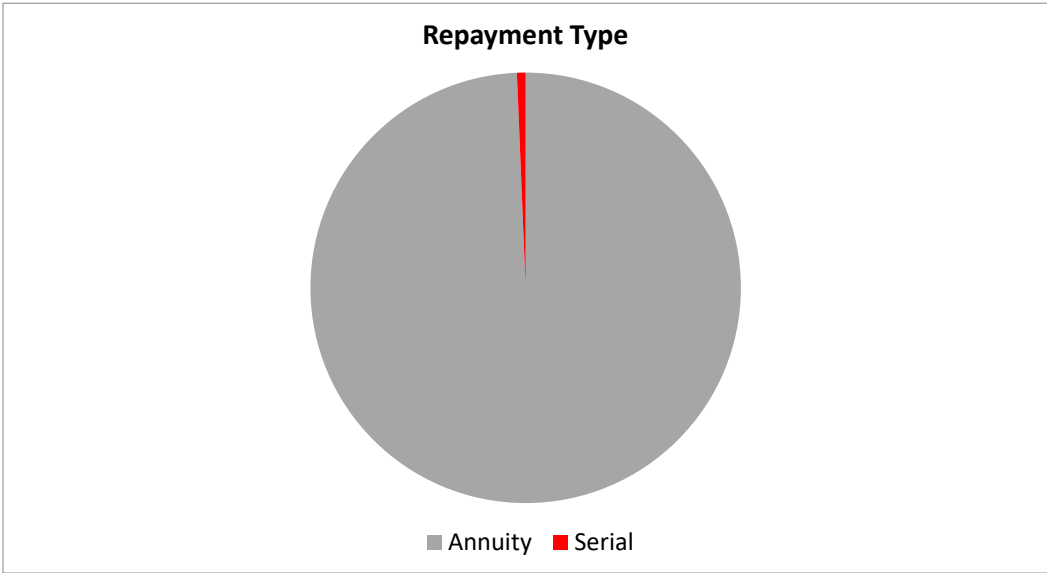
Repayment Type	TOTAL				
	Repayment Type	No	Outstanding balance	%	WA months to maturity
Annuity	9 020	781 736 936	99,35 %	42,7	55,1
Serial	63	5 098 520	0,65 %	29,5	55,2
	9 083	786 835 456	100 %	42,6	55,1

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days



Bilkreditt 6 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date 29.10.2018
 Payment date 25.10.2018
 Period No 48
 Monthly Period Sep 2018
 Interest Period from 25.09.2018 to 25.10.2018 = 30 days

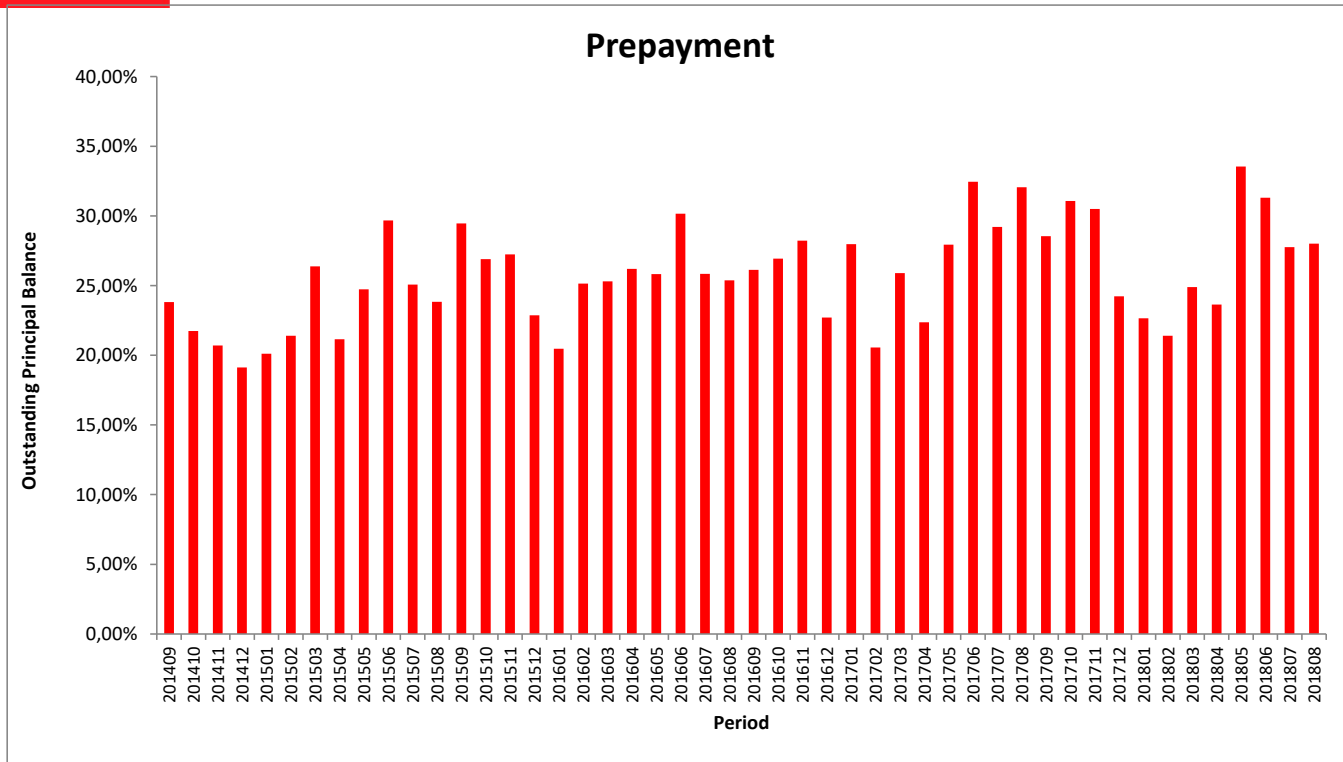
Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
201409	145 683 945	6 500 760 396	23,8 %
201410	127 205 834	6 291 509 803	21,7 %
201411	116 798 165	6 101 331 658	20,7 %
201412	103 808 480	5 921 297 542	19,1 %
201501	106 467 707	5 743 022 268	20,1 %
201502	110 430 042	5 560 862 225	21,4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

Pre-Payments

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Monthly Investor Report**

24.b Dynamic Pre-Payments

Reporting Date	29.10.2018		
Payment date	25.10.2018		
Period No	48		
Monthly Period	Sep 2018		
Interest Period	from	25.09.2018	to 25.10.2018 = 30 days



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27. Priority of Payments

Reporting Date	29.10.2018		
Payment date	25.10.2018		
Period No	48		
Monthly Period	Sep 2018		
Interest Period	from	25.09.2018	to 25.10.2018 = 30 days



Priority of Payments

Available Distribution Amount	+	90 505 993,83	NOK	-	EUR
Senior Expenses	-	470 870,98	NOK		
Class A Notes Interest	-	-	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	830 394,00	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	-	45 480 890,00	NOK		
Payments to the Reserve Fund	-	26 913 372,00	NOK		
Class C Notes Interest	-	641 725,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	321 538,01	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	2 390 517,84	NOK	-	EUR

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28. Transaction Costs

Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	48				
Monthly Period	Sep 2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	470 870,98 NOK			
Interest accrued for the Period	1 472 119,00 NOK	- NOK	830 394,00 NOK	641 725,00 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	1 472 119,00 NOK	- NOK	830 394,00 NOK	641 725,00 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	321 538,01 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	321 538,01 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	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period from	25.09.2018 to 25.10.2018 = 30 days

Swap Counterparty Data

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

Swap Data

Swap Type	Cross Currency Swap		
Swap Opening Balance	-	NOK	0,00 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,9800 %		
1M Euribor (Notes, Swap)	-0,3710 %		
Gross Amount Due to Swap Counterparty	-	NOK	
Gross Amount Due from Swap Counterparty	-	EUR	
EUR/NOK spot rate	N/A		

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30. Contact Details



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	48
Monthly Period	Sep 2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

Santander Consumer Bank AS

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