

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | | | |
|-----------------|-----------------|----|------------|---|---------|--|
| Reporting Date | 14.12.2018 | | | | | |
| Payment date | 14.12.2018 | | | | | |
| Period No | 50 | | | | | |
| Monthly Period | Nov 2018 | | | | | |
| Interest Period | from 26.11.2018 | to | 14.12.2018 | = | 18 days | |
| Cut-Off Date | 30.11.2018 | | | | | |

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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 days |

| | Current Period | | Previous Period |
|---|------------------------|--------------|----------------------------------|
| | Aggregated Outstanding | | Aggregated Outstanding |
| | Principal Amount | | Principal Amount |
| Outstanding receivables | | | |
| Opening balance | 735 706 577,00 | NOK | 786 835 456,00 NOK |
| Scheduled Loan Principal Repayments | 24 016 852,37 | NOK | 23 736 436,00 |
| Prepayments | 25 025 220,00 | NOK | 25 903 360,00 |
| Deemed Collections - Other | - | NOK | - |
| Deemed Collections - CPI Single Premium Cancellations | 219 052,00 | NOK | 99 329,00 |
| Total Principal Payments Received | 49 261 124,37 | NOK | 49 739 125,00 NOK |
| | - | | |
| New Defaulted Auto Loans in Period | 2 372 093,00 | NOK | 1 570 868,00 |
| Total New Defaults | 2 372 093,00 | NOK | 1 570 868,00 NOK |
| Capitalised Interest (due to Repayment Holidays) | 157 835,00 | NOK | 181 114,00 |
| Closing Balance | - | NOK | 735 706 577,00 NOK |
| Cumulative Capitalised Interest (Amount) | | | |
| Open | 33 314 760,00 | NOK | 33 133 646,00 |
| New | 157 835,00 | NOK | 181 114,00 |
| Close | 33 472 595,00 | NOK | 33 314 760,00 NOK |
| Total revenue collections | | | |
| Revenue and fees received on loan balances | 4 140 798,00 | NOK | 4 780 081,00 |
| Recoveries on loans in default | 679 987,00 | NOK | 1 337 615,00 |
| Total Revenue Received in Period | 4 820 785,00 | NOK | 6 117 696,00 NOK |
| # Loans | | | |
| At beginning of period | 8 587 | Loans | 9 083 |
| Paid in Full | 467 | Loans | 474 |
| Repurchased (Deemed Collections) | 8 120 | Loans | - |
| New loans into default | - | Loans | 22 |
| At end of period | - | Loans | 8 587 Loans |
| Weighted Average Loan Return | 14,02 % | | |
| Average NIBOR + Weighted Average Loan Threshold | 4,00 % | | |

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2. Amount Due for Distribution



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 14.12.2018 | | | | |
| Payment date | 14.12.2018 | | | | |
| Period No | 50 | | | | |
| Monthly Period | Nov 2018 | | | | |
| Interest Period | from | 26.11.2018 | to | 14.12.2018 | = 18 days |

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) | 54 081 909,37 | NOK | 55 856 821,00 | 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 | -2 963,79 | NOK | -5 766,52 | 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) | 94 449 003,58 | NOK | 96 221 112,48 | NOK |
| | | 0,00 EUR | | 0,00 EUR |

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3. Reserve Accounts

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 days |



Note Balance

| | | | |
|---------------------|--|----------------|-----|
| Beginning of Period | | 735 706 577,00 | NOK |
| End of Period | | - | NOK |

Reserve Fund

| | | | |
|-------------------------|-------------|---------------|-----|
| | in % | | |
| Beginning of Period | 3,7 % | 26 913 372,00 | NOK |
| Cash Outflow | | 26 913 372,00 | NOK |
| Cash Inflow | | - | NOK |
| End of Period | 0,0 % | - | NOK |
| Required Reserve Amount | 0,0 % | - | NOK |

Liquidity Balance

| | | | |
|-------------------------|-------|---------------|-----|
| Beginning of Period | 1,8 % | 13 456 686,00 | NOK |
| Cash Outflow | | 13 456 686,00 | NOK |
| Cash Inflow | | - | NOK |
| End of Period | 0,0 % | - | NOK |
| Required Reserve Amount | 0,0 % | - | 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 | 52 739 177,34 | NOK |
| Cash Outflow | 52 739 177,34 | NOK |
| Drawings from Commingling Reserve | - | NOK |
| Cash Inflow | - | NOK |
| End of Period | - | NOK |
| Required Commingling Reserve Fund | - | 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 | 735 706 577,00 | NOK |
| End of Period | - | NOK |

Portfolio Performance:

| | NOK | % | # loans |
|--|-----|---------------|----------|
| Performing Receivables: | | | |
| Current | - | 0,00 % | 0 |
| 1-29 days past due | - | 0,00 % | 0 |
| Delinquent Receivables: | | | |
| 30-59 days past due | - | 0,00 % | 0 |
| 60-89 days past due | - | 0,00 % | 0 |
| 90-119 days past due | - | 0,00 % | 0 |
| 120-149 days past due | - | 0,00 % | 0 |
| 150-179 days past due | - | 0,00 % | 0 |
| Total Performing and Delinquent | - | 0,00 % | 0 |

| | | |
|---------------------------|---------------|-----|
| Current Period Defaults | 2 372 093,00 | 21 |
| Cumulative Defaults | 91 342 929,00 | 905 |
| Current Period Recoveries | 679 987,00 | |
| Cumulative Recoveries | 46 652 197,00 | |

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5. Outstanding Notes



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
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| Period No | 50 | | | | |
| Monthly Period | Nov 2018 | | | | |
| Interest Period | from | 26.11.2018 | to | 14.12.2018 | = 18 days |

| 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 | 382 463 577,00 NOK | - NOK | 353 000 000,00 NOK | 243 000,00 NOK |
| Available Distribution Amount | 94 449 003,58 NOK | | | | | |
| Amortisation | 48 844 000,00 NOK | | | | | |
| Redemption per Class* | | - EUR | 382 463 577,00 NOK | - NOK | 353 000 000,00 NOK | 243 000,00 NOK |
| Redemption per Note | | - EUR | 689 123,56 NOK | - NOK | 1 000 000,00 NOK | 1 000,00 NOK |
| Class Principal Outstanding Closing Balance | - NOK | - EUR | - NOK | - NOK | - NOK | - NOK |
| Current Tranching | | 0,00 % | 0,00 % | 0,00 % | 0,00 % | 0,00 % |
| Current Pool Factor | | - | - | - | - | - |

| 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 | -0,3690 % | | | | | |
| Interest Rate Basis: 1-M NIBOR / Spread | 1,0100 % | 0,3700 % | 1,1000 % | | 1,2000 % | |
| Day Count Convention | | (ACT/360) | (ACT/360) | | (ACT/360) | |
| Interest Days | 18 | | | | | |
| Principal Outstanding per Note Beginning of Period | | - EUR | 689 123,56 NOK | - NOK | 1 000 000,00 NOK | 1 000,00 NOK |
| >Principal Repayment per note | | - EUR | 689 123,56 NOK | - NOK | 1 000 000,00 NOK | 1 000,00 NOK |
| Principal Outstanding per Note End of Period | | - EUR | - NOK | - NOK | - NOK | - NOK |
| >Interest accrued for the period | | 0,00 EUR | 727,03 NOK | - NOK | - NOK | - NOK |
| Interest Payment | 403 499,00 NOK | 0,00 EUR | 403 499,00 NOK | - NOK | - NOK | - NOK |
| Interest Payment per Note | | 0,00 EUR | 727,03 NOK | - NOK | - NOK | - NOK |

| 3. Credit Enhancements | All Notes | Class A | Class B | Class B | Class C | Class C |
|---|-----------|---------|---------|---------|---------|---------|
| Initial total CE (Subordination, Reserve) | | 15,50 % | 7,25 % | | 2,00 % | |
| Current CE (incl. Excess Spread) | | 0,00 % | 0,00 % | | 0,00 % | |
| Current CE (excl. Excess Spread) | | 0,00 % | 0,00 % | | 0,00 % | |

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

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 14.12.2018
 Payment date 14.12.2018
 Period No 50
 Monthly Period Nov 2018
 Interest Period : 26.11.2018 to 14.12.2018 = 18 days

| Transaction Role | Counterparty | Rating Triggers | | | | | | | | Trigger Breached | Summary of Contractual Requirements if Rating Trigger Breach | |
|-------------------------------------|----------------------------|--|------------------------------|----------|--------------------------------------|-----------|-------------------------------|---------|---------------------------------------|------------------|--|---|
| | | Short Term | | | | Long Term | | | | | | |
| | | S&P | | Moody's | | S&P | | Moody's | | | | |
| Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | | | | | |
| Issuer | Bilkreditt 6 Limited | | No rating | | No rating | | No rating | | No rating | N/A | | |
| Seller | Santander Consumer Bank AS | | No rating | | 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 | 14.12.2018 | | |
| Payment date | 14.12.2018 | | |
| Period No | 50 | | |
| Monthly Period | Nov 2018 | | |
| Interest Period | from | 26.11.2018 | to 14.12.2018 = 18 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 | |

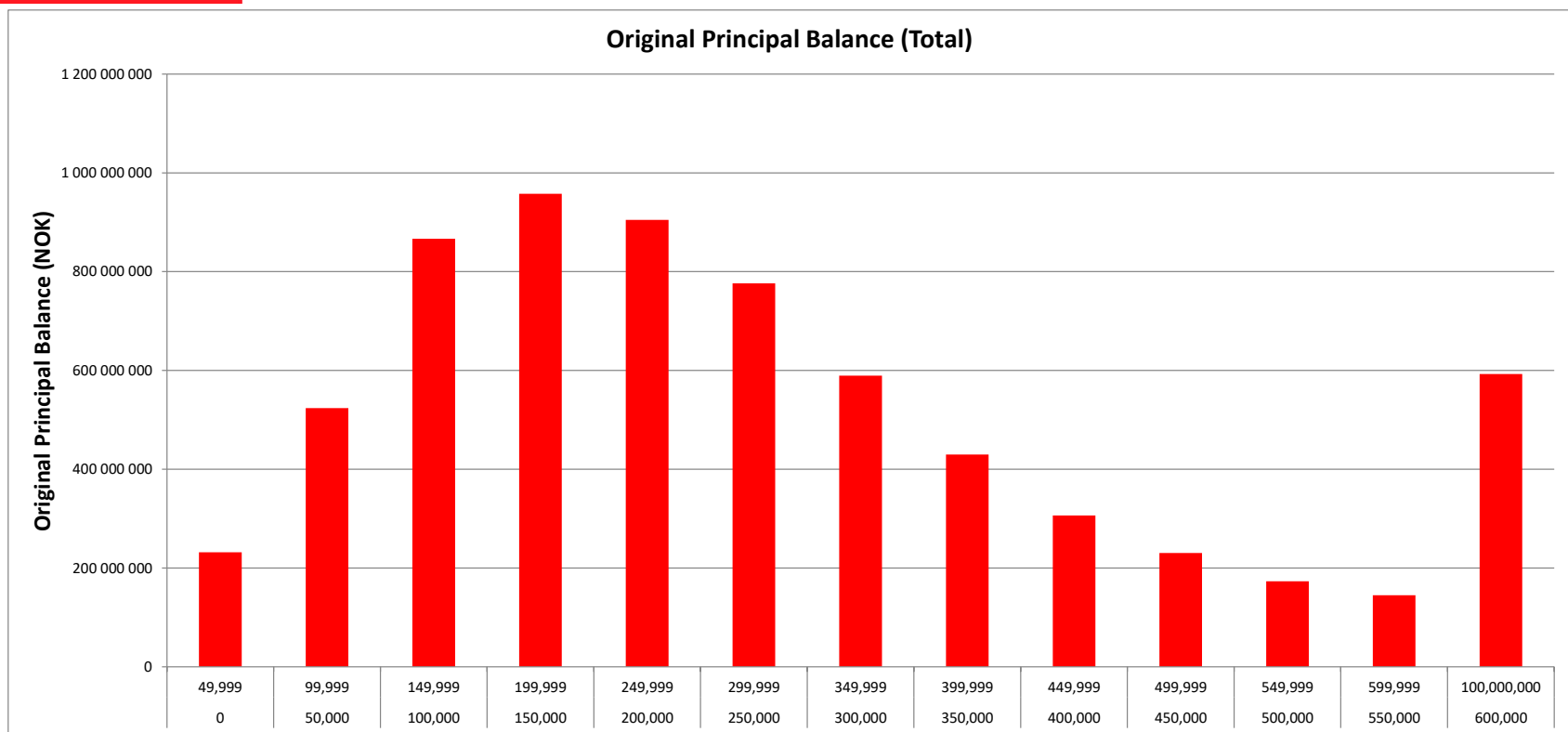
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7.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
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Original Principal Balance (Total)



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8.a Outstanding Principal Balance



| | | |
|-----------------|-----------------|-------------------------|
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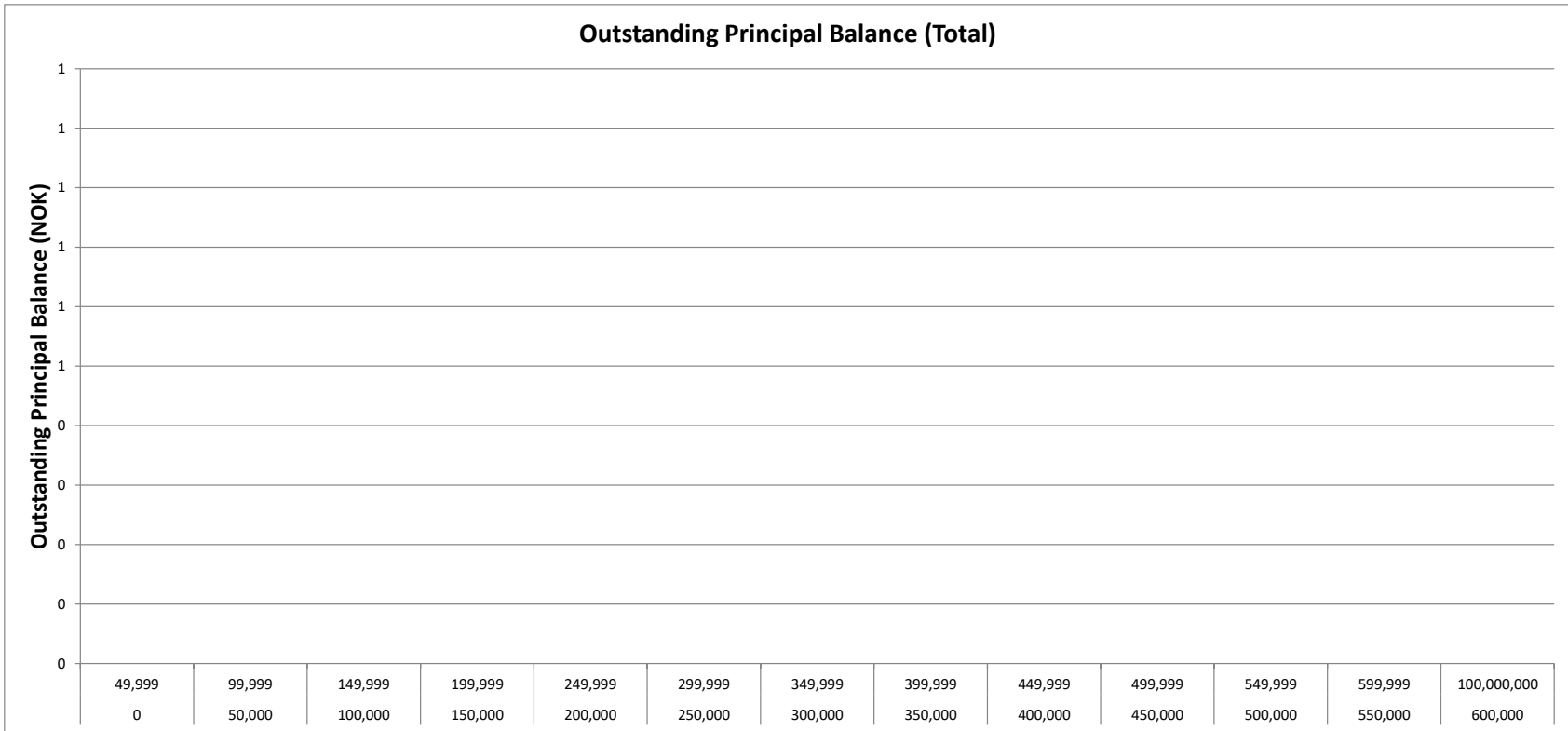
Average amount - all: #DIV/0!

| TOTAL | | | | | | | | |
|---------------------|---------|-------------|----|---------------------|--------------------------|------------|-----------------------|--------------|
| | Min | Max | No | Outstanding balance | % of Outstanding balance | % of loans | WA months to maturity | WA seasoning |
| Outstanding balance | 0 | 49 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 50 000 | 99 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 100 000 | 149 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 150 000 | 199 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 200 000 | 249 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 250 000 | 299 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 300 000 | 349 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 350 000 | 399 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 400 000 | 449 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 450 000 | 499 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 500 000 | 549 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 550 000 | 599 999 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | 600 000 | 100 000 000 | 0 | 0 | 0,00 % | 0,00 % | - | - |
| | Total | | | 0 | 0 | 0 % | 0 % | - |

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8.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
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Monthly Investor Report

9.a Geographical Distribution



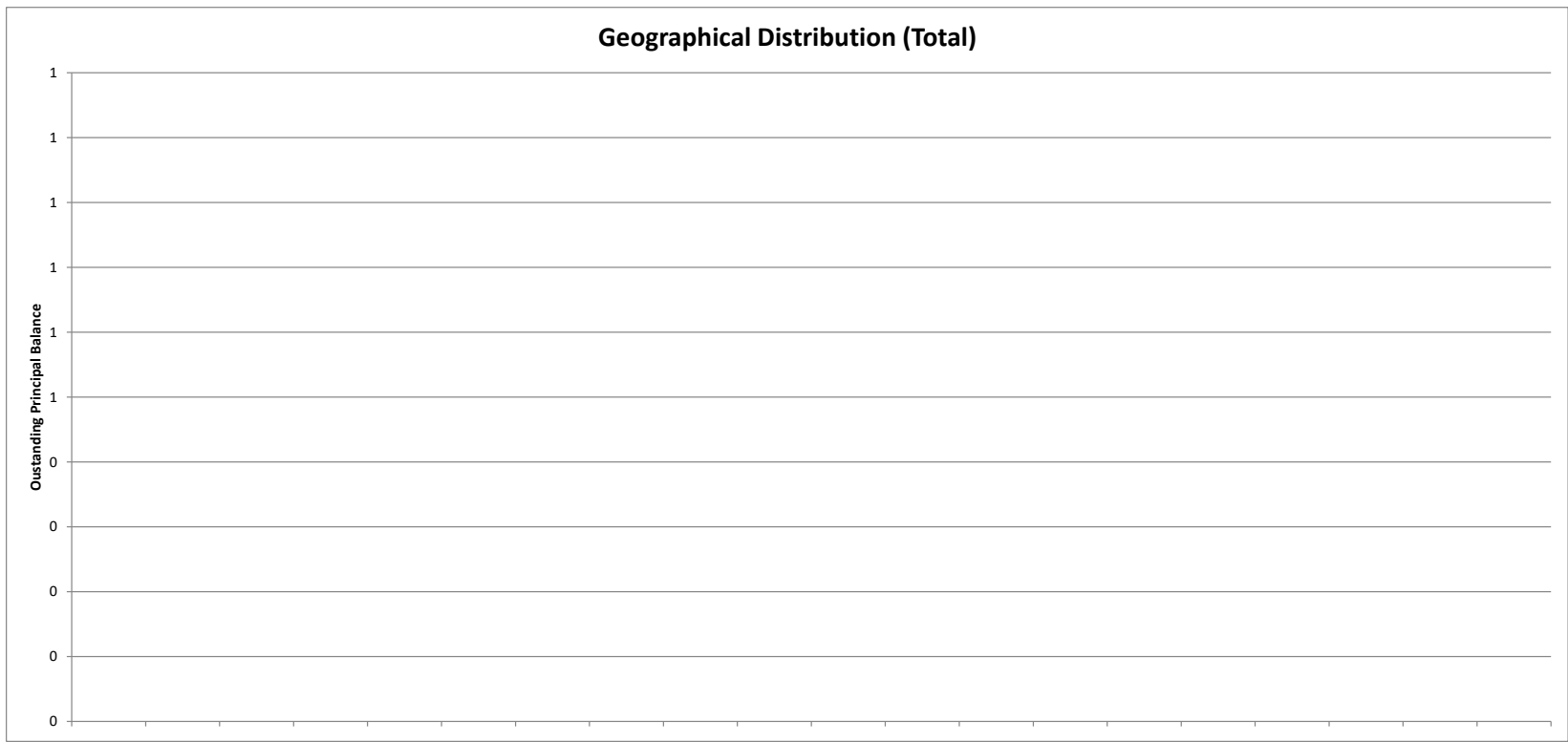
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 days |

| TOTAL | | | | | | | |
|---------------|----|---------------------|--------------------------|------------|----------|-----------------------|--------------|
| District code | No | Outstanding balance | % of Outstanding balance | % of Loans | District | WA months to maturity | WA seasoning |
| 0100 | 1 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0200 | 1 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0300 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0400 | 2 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0500 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0600 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0700 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0800 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 0900 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1000 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1100 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1200 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1400 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1500 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1600 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1700 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1800 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 1900 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 2000 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| 2100 | 0 | 0 | 0,00 % | 0,00 % | | | 0,0 |
| Total: | 4 | 0 | 0 % | 0 % | | | 0,0 |

Bilkreditt 6 DAC
Monthly Investor Report

9.b Geographical Distribution Graph

| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

10.a Interest Rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 days |

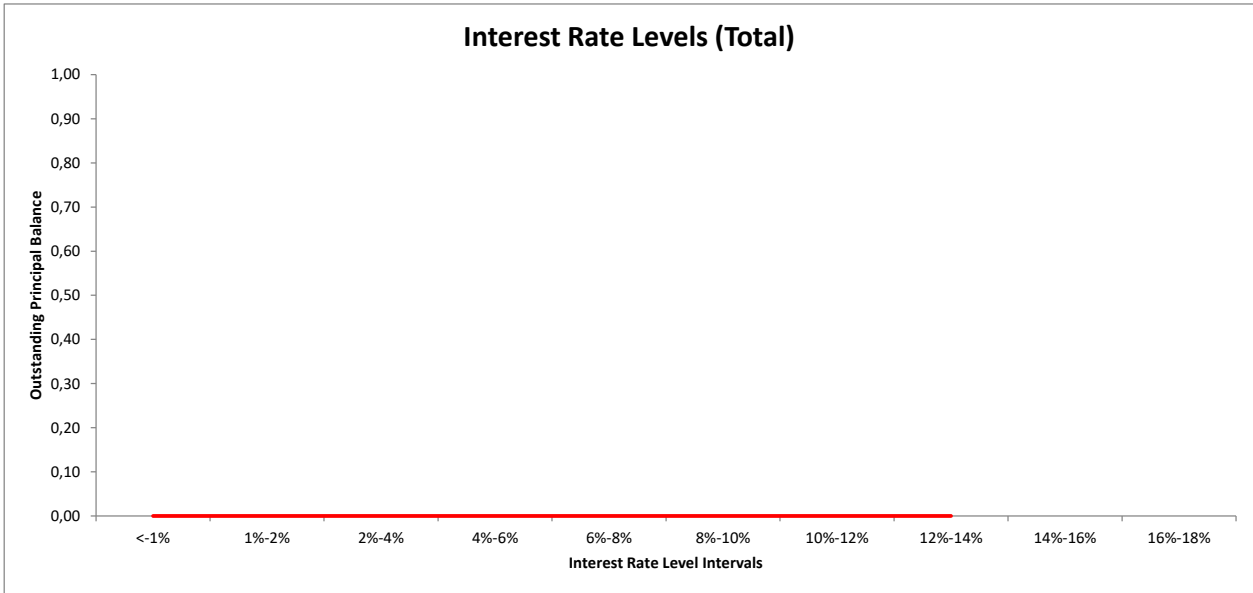
| TOTAL | | | | | | |
|----------|---------|------|---------------------|--------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| < | | 1 % | 0 | 0 | 0,00 % | 0,0 |
| 1 % | | 2 % | 0 | 0 | 0,00 % | 0,0 |
| 2 % | | 4 % | 0 | 0 | 0,00 % | 0,0 |
| 4 % | | 6 % | 0 | 0 | 0,00 % | 0,0 |
| 6 % | | 8 % | 0 | 0 | 0,00 % | 0,0 |
| 8 % | | 10 % | 0 | 0 | 0,00 % | 0,0 |
| 10 % | | 12 % | 0 | 0 | 0,00 % | 0,0 |
| 12 % | | 14 % | 0 | 0 | 0,00 % | 0,0 |
| 14 % | | 16 % | | | | |
| 16 % | | 18 % | | | | |
| | | | | | | |
| | | | | | | |
| Total | | 0 | 0 | 0 % | 0,0 | #DIV/0! |

Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

11.a Remaining Terms



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 days |

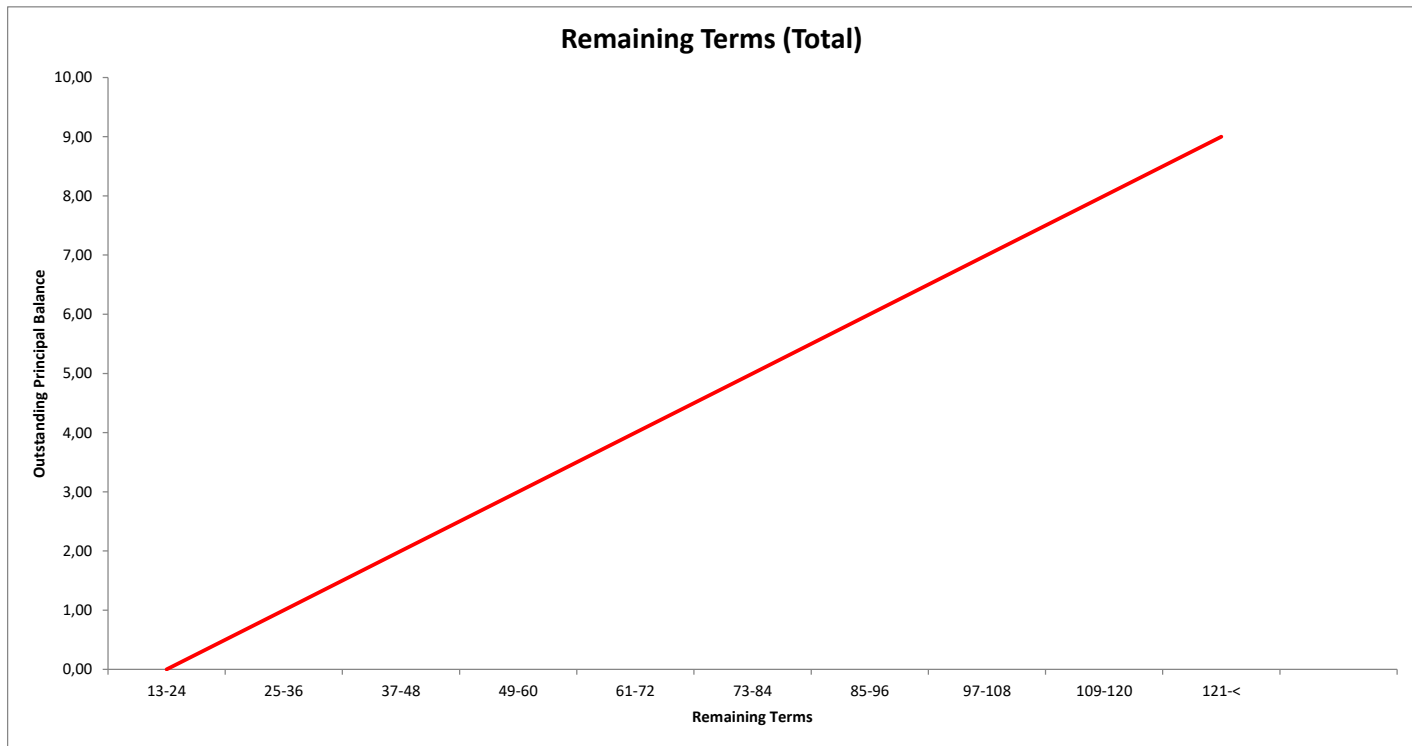
| TOTAL | | | | | | | | |
|--------------------|-------|-----|-----|---------------------|--------------------------|-----------------------|--------------|-----|
| Months to maturity | Min | Max | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| | 1 | | 12 | 0 | 0 | 0,00 % | 0,0 | 0,0 |
| | 13 | | 24 | 0 | 1 | 0,00 % | 0,0 | 0,0 |
| | 25 | | 36 | 0 | 2 | 0,00 % | 0,0 | 0,0 |
| | 37 | | 48 | 0 | 3 | 0,00 % | 0,0 | 0,0 |
| | 49 | | 60 | 0 | 4 | 0,00 % | 0,0 | 0,0 |
| | 61 | | 72 | 0 | 5 | 0,00 % | 0,0 | 0,0 |
| | 73 | | 84 | 0 | 6 | 0,00 % | 0,0 | 0,0 |
| | 85 | | 96 | 0 | 7 | 0,00 % | 0,0 | 0,0 |
| | 97 | | 108 | 0 | 8 | 0,00 % | 0,0 | 0,0 |
| | 109 | | 120 | 0 | 9 | 0,00 % | 0,0 | 0,0 |
| | 121 | | | | | | | |
| | Total | | | 0 | 45 | 0 % | 0,0 | 0,0 |

Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



| | | |
|-----------------|------------|------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 |
| | to | 14.12.2018 |
| | = | 18 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 14.12.2018 | | | | |
| Payment date | 14.12.2018 | | | | |
| Period No | 50 | | | | |
| Monthly Period | Nov 2018 | | | | |
| Interest Period | from | 26.11.2018 | to | 14.12.2018 | = 18 days |

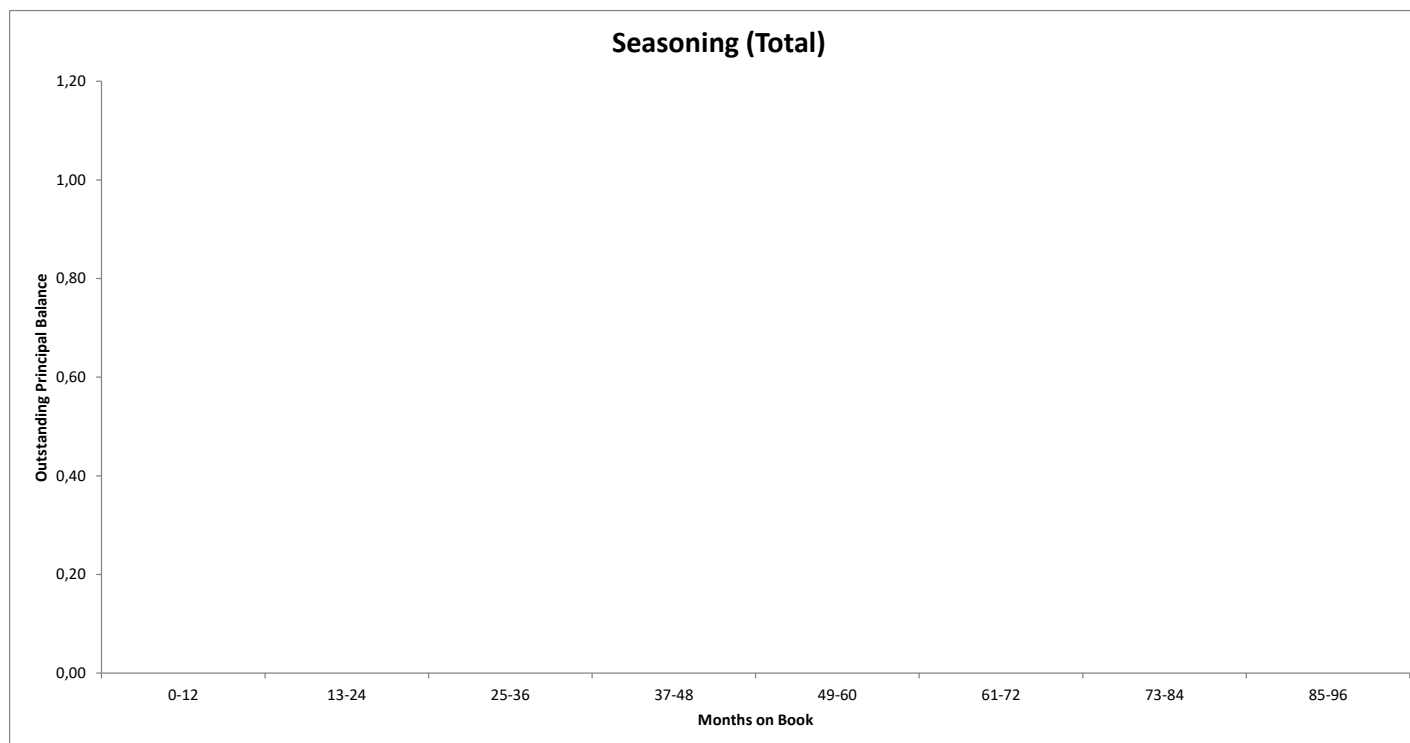
| TOTAL | | | | | | | |
|----------------|-------|-----|----|---------------------|--------------------------|-----------------------|--------------|
| Months on book | Min | Max | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| | 0 | | 12 | | | | |
| | 13 | | 24 | | | | |
| | 25 | | 36 | | | | |
| | 37 | | 48 | | | | |
| | 49 | | 60 | | | | |
| | 61 | | 72 | | | | |
| | 73 | | 84 | | | | |
| | 85 | | 96 | | | | |
| | Total | | | 0 | 0 | 0,00 % | 0,0 |

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



| | | |
|-----------------|------------|------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 |
| | to | 14.12.2018 |
| | = | 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

13.a Vehicle type



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 14.12.2018 | | | | |
| Payment date | 14.12.2018 | | | | |
| Period No | 50 | | | | |
| Monthly Period | Nov 2018 | | | | |
| Interest Period | from | 26.11.2018 | to | 14.12.2018 | = 18 days |

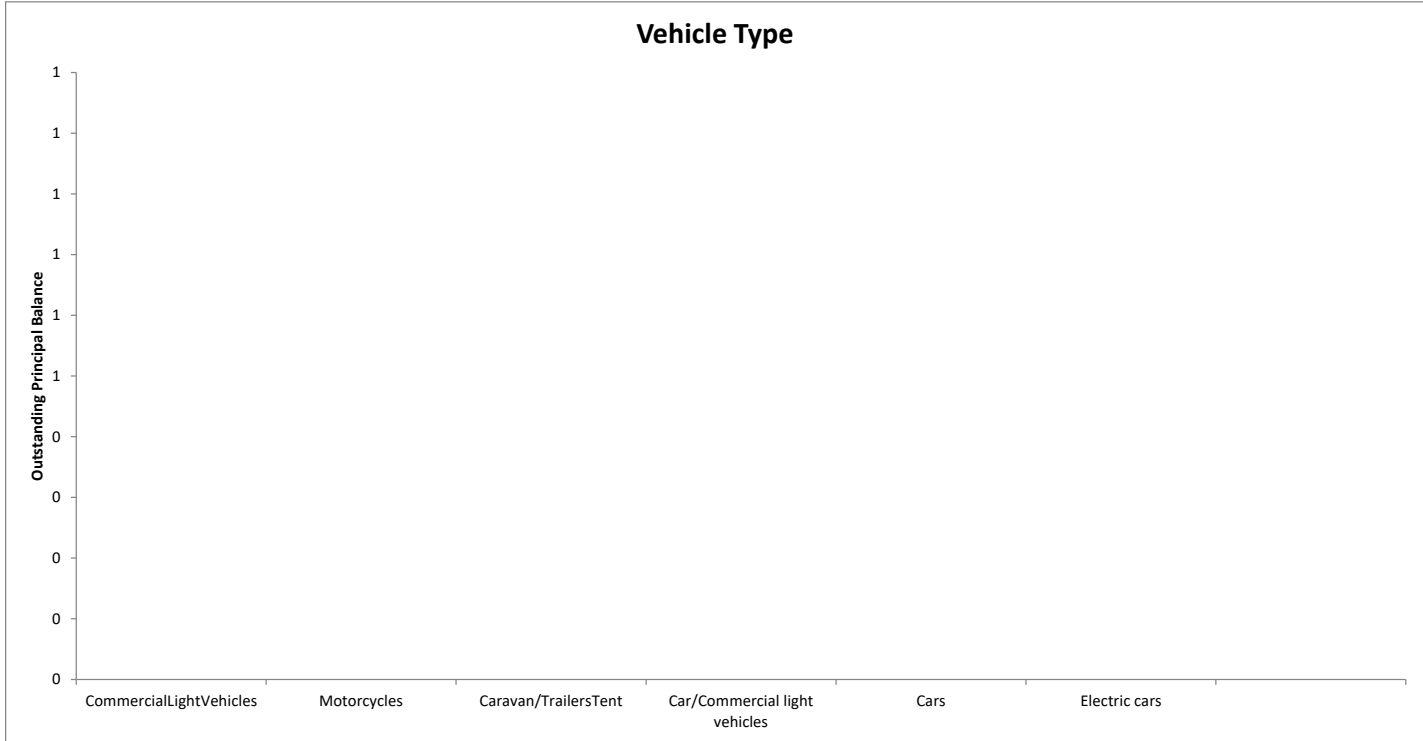
| TOTAL | | | | | | |
|-------------------------------|-----|----|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| CommercialLightVehicles | | 0 | 0 | 0,00 % | - | - |
| Motorcycles | | 0 | 0 | 0,00 % | - | - |
| Caravan/TrailersTent | | 0 | 0 | 0,00 % | - | - |
| Car/Commercial light vehicles | | 0 | 0 | 0,00 % | - | - |
| Cars | | 0 | 0 | 0,00 % | - | - |
| Electric cars | | 0 | 0 | 0,00 % | - | - |
| | | | | | | |
| | | | | | | |
| | | 0 | 0 | 0 % | - | - |

Bilkreditt 6 DAC
Monthly Investor Report

13.b Vehicle type



| | | |
|-----------------|------------|------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 |
| | to | 14.12.2018 |
| | = | 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |

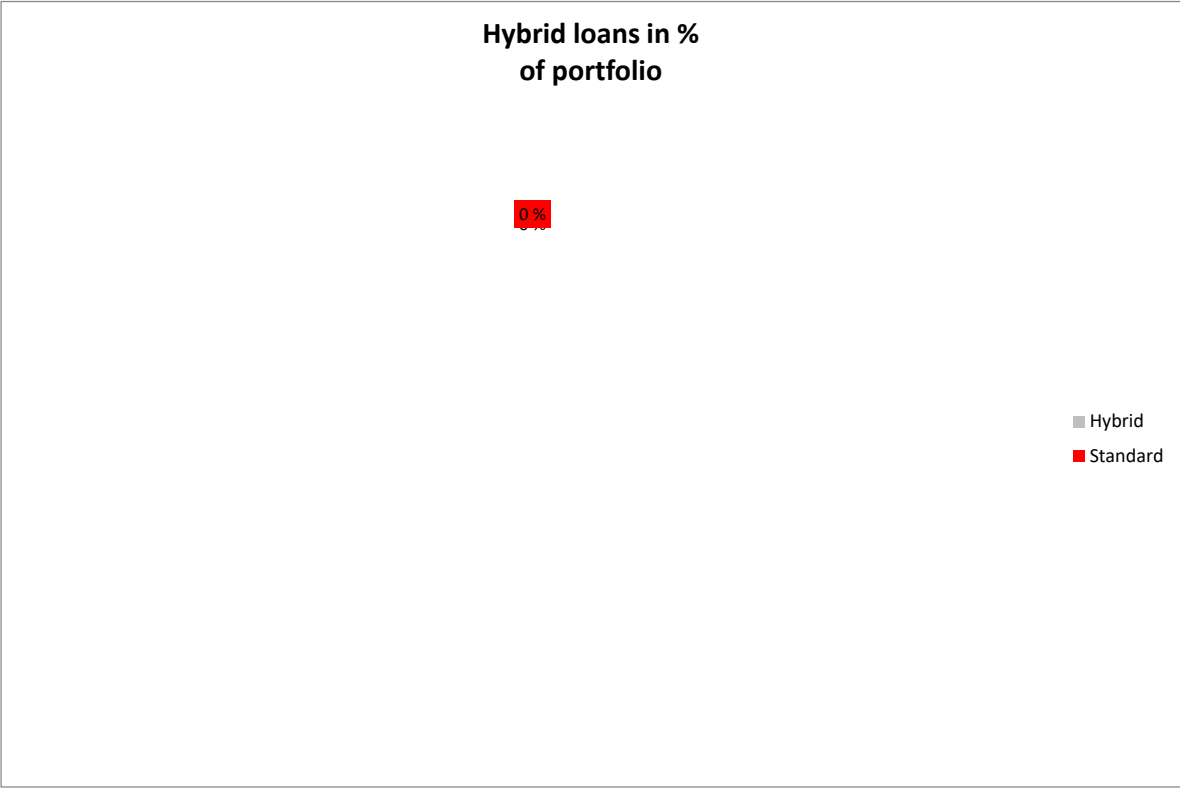
| Hybrid loans in % of portfolio | TOTAL | | | | | |
|-----------------------------------|-------|----|---------------------|-----------------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Hybrid | | 0 | 0 | 0,00 % | - | - |
| Standard | | 0 | 0 | 0,00 % | - | - |
| | | | | | | |
| Total | | 0 | 0 | 0 % | - | - |

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



| | | |
|-----------------|------------|------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 |
| | to | 14.12.2018 |
| | = | 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

15.a # loans per borrower



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 days |

| | TOTAL | | | |
|----------------------|-----------------------|-------------------------|---------------------|-----|
| | Total number of loans | Total number of debtors | Outstanding balance | % |
| | | | | |
| | | | | |
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| # loans per borrower | | | | |
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| | | | | |
| | | | | |
| | | | | |
| Total: | | 0 | 0 | 0 % |

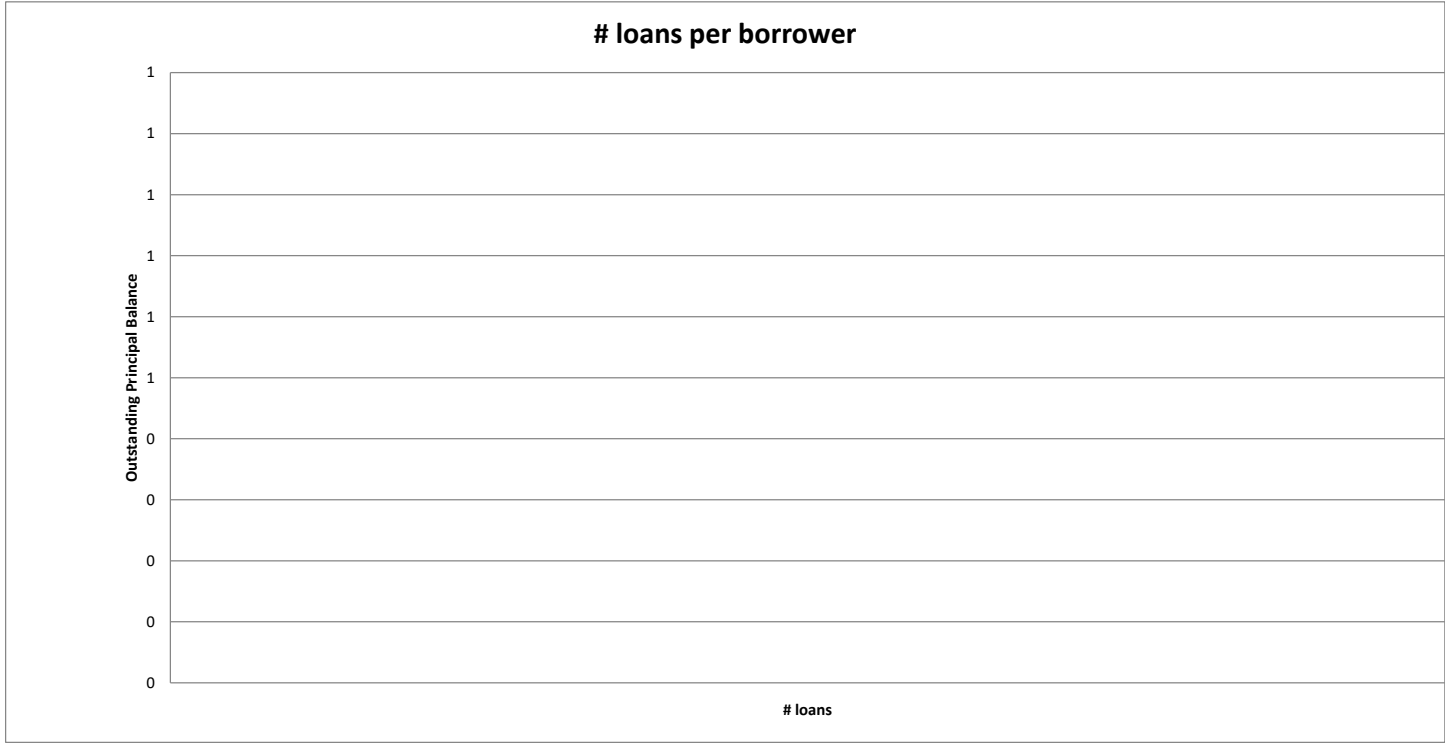
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

16.a Amortization Profile



| | | | | |
|-----------------|-----------------|---------------|---|---------|
| Reporting Date | 14.12.2018 | | | |
| Payment date | 14.12.2018 | | | |
| Period No | 50 | | | |
| Monthly Period | Nov 2018 | | | |
| Interest Period | from 26.11.2018 | to 14.12.2018 | = | 18 days |

| | | TOTAL | | | | | |
|--------|-----------------|-----------------|--------------|----------|-------|------------|--------|
| Period | Opening balance | Closing balance | Amortization | Interest | Yield | Percentage | |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |
| | 0 | 0 | 0 | 0 | 0 | 0,00 % | 0,00 % |

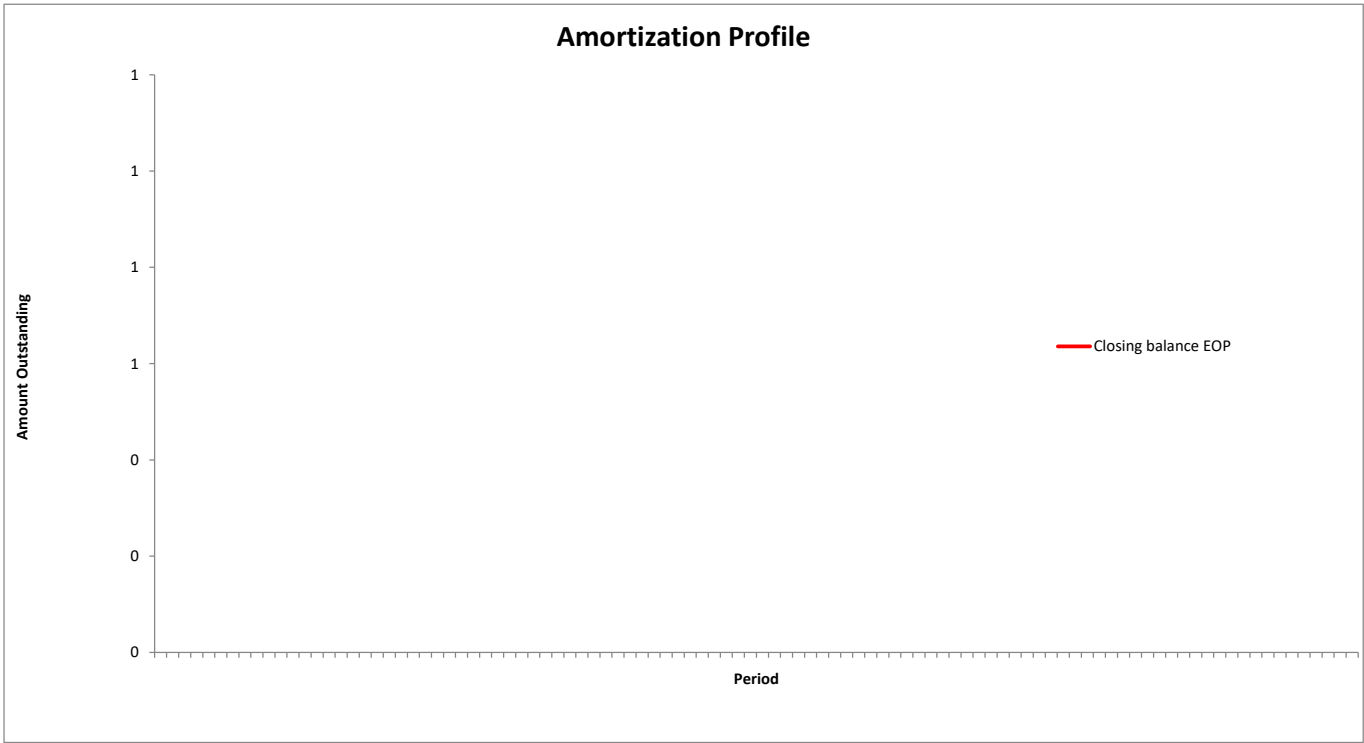
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

16.b Amortization Profile



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 to 14.12.2018 = 18 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

17.a Payment Holidays



| | | | |
|-----------------|-----------------|---------------|-----------|
| Reporting Date | 14.12.2018 | | |
| Payment date | 14.12.2018 | | |
| Period No | 50 | | |
| Monthly Period | Nov 2018 | | |
| Interest Period | from 26.11.2018 | to 14.12.2018 | = 18 days |

| 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 | |
| 201810 | 119 | 196 | 682 315 | |
| 201811 | 178 | 291 | 1 023 192 | |
| Total | 15 950 | 24 014 | 85 879 830 | |

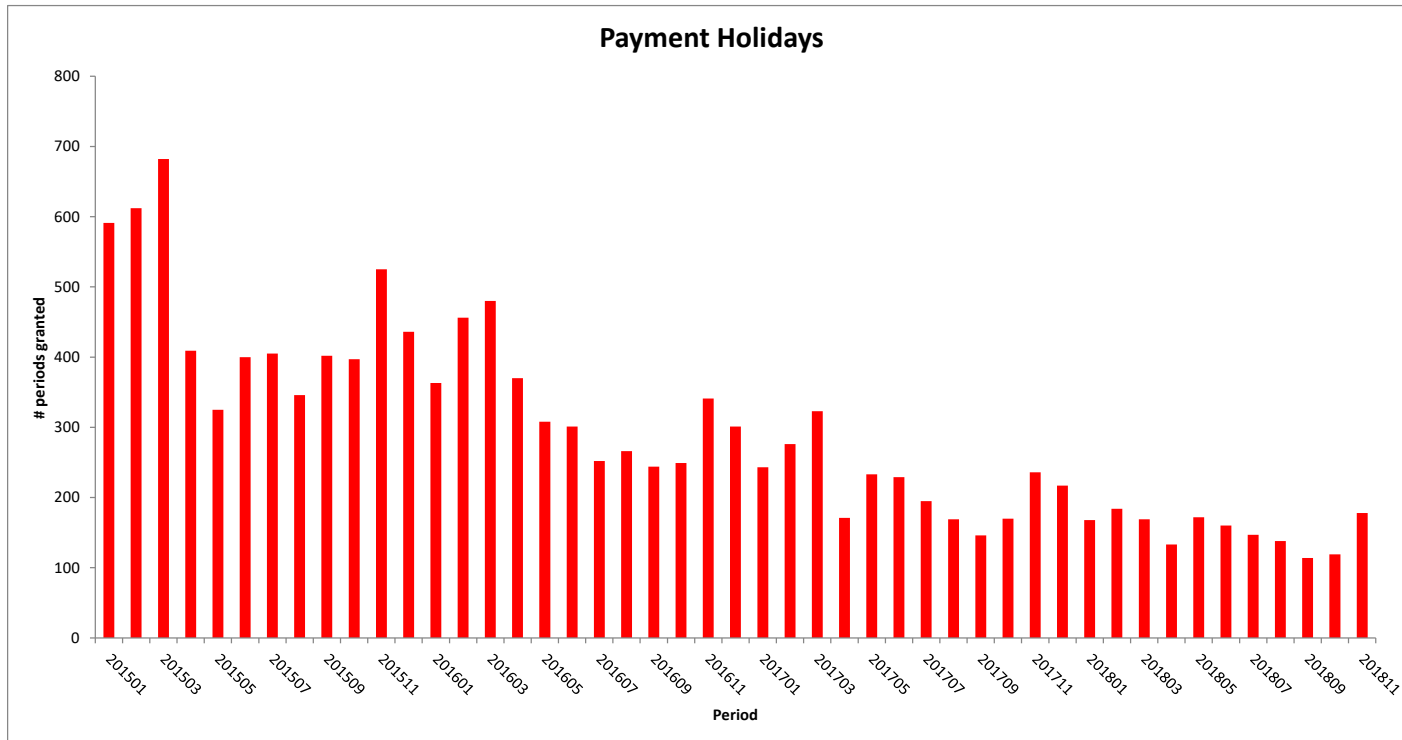
Payment Holiday

Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 14.12.2018 | | | | |
| Payment date | 14.12.2018 | | | | |
| Period No | 50 | | | | |
| Monthly Period | Nov 2018 | | | | |
| Interest Period | from | 26.11.2018 | to | 14.12.2018 | = 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from 26.11.2018 | to 14.12.2018 = 18 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 |
| 201811 | 0 | 0 | 0 |
| Total | 6 | 6 | 18 781 |

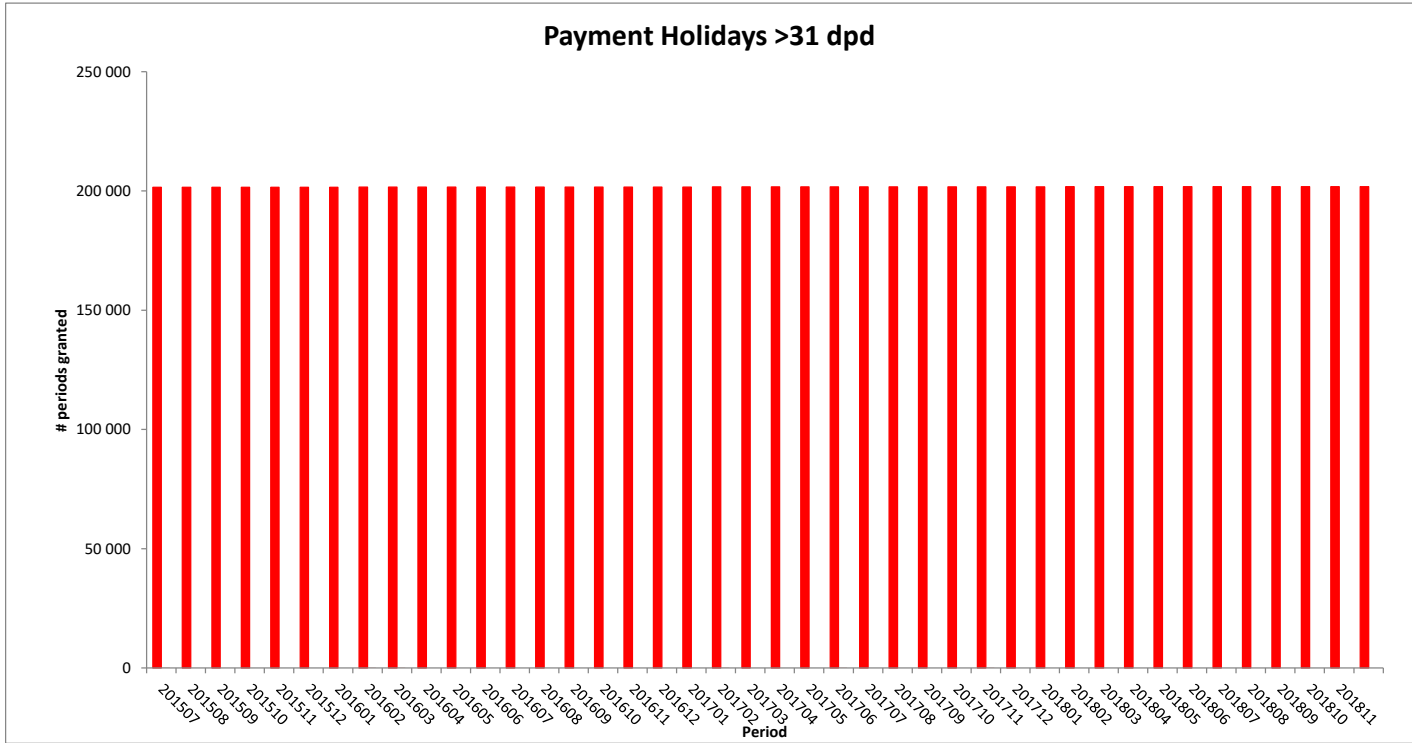
Payment Holiday

Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31 dpd



| | | |
|-----------------|------------|------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 |
| | to | 14.12.2018 |
| | = | 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 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 % |
| 201609 | 2 596 536 827 | 5,65 % |
| 201610 | 2 482 672 126 | 5,65 % |
| 201611 | 2 370 161 805 | 5,65 % |
| 201612 | 2 276 170 623 | 5,65 % |
| 201701 | 2 169 829 447 | 5,66 % |
| 201702 | 2 086 706 482 | 5,66 % |
| 201703 | 1 991 812 656 | 5,66 % |
| 201704 | 1 912 161 705 | 5,66 % |
| 201705 | 1 820 010 265 | 5,66 % |
| 201706 | 1 724 029 889 | 5,66 % |
| 201707 | 1 640 542 649 | 5,67 % |
| 201708 | 1 554 479 537 | 5,82 % |
| 201709 | 1 478 240 232 | 5,82 % |
| 201710 | 1 400 640 636 | 5,82 % |
| 201711 | 1 328 438 434 | 5,82 % |
| 201712 | 1 269 292 661 | 5,82 % |
| 201801 | 1 210 633 659 | 5,82 % |
| 201802 | 1 157 340 480 | 5,82 % |
| 201803 | 1 101 183 457 | 5,82 % |
| 201804 | 1 048 355 502 | 5,81 % |
| 201805 | 985 676 153 | 5,82 % |
| 201806 | 929 877 032 | 5,82 % |
| 201807 | 880 017 906 | 6,01 % |
| 201808 | 832 316 346 | 6,01 % |
| 201809 | 786 835 456 | 6,01 % |
| 201810 | 735 706 577 | 6,01 % |
| 201811 | 0 | N/A |

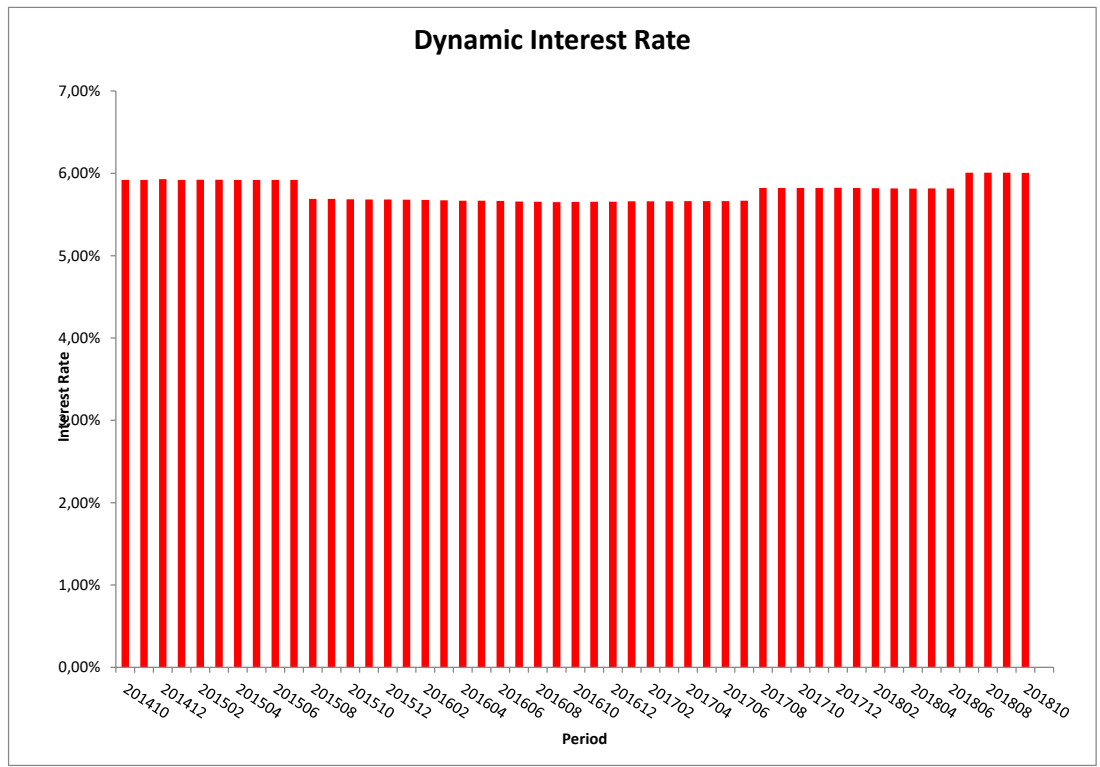
Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

20.a Borrower Type



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |

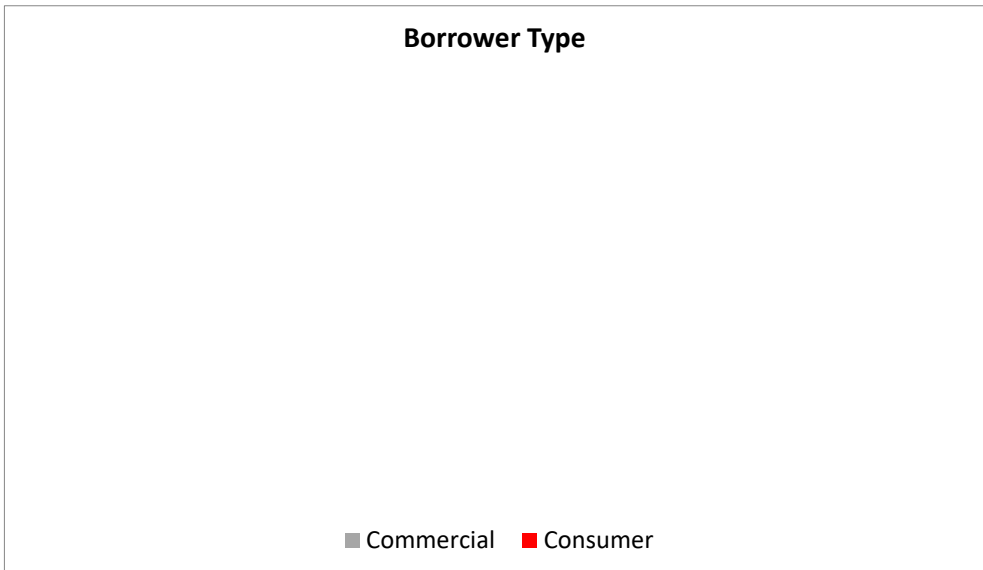
| Borrower Type | TOTAL | | | | | |
|---------------|---------------|----|---------------------|--------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Commercial | 0 | 0 | 0,00 % | - | - |
| | Consumer | 0 | 0 | 0,00 % | - | - |
| | | | | | | |
| | Total | 0 | 0 | 0 % | - | - |

**Bilkreditt 6 DAC
Monthly Investor Report**

20.b Borrower Type



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |

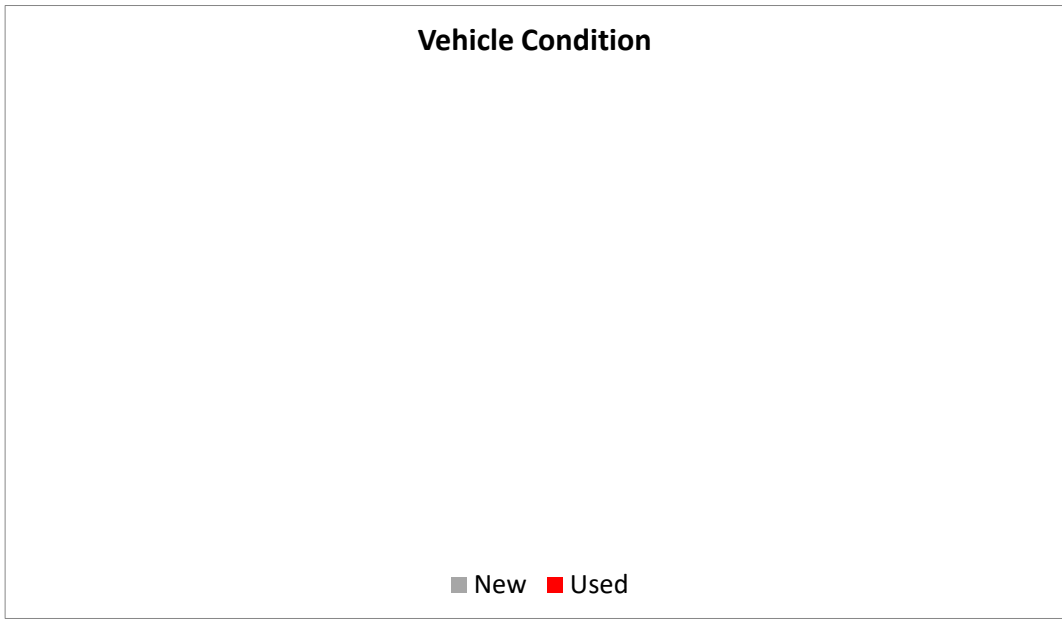
| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|----|---------------------|--------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| New | | 0 | - | 0,00 % | - | - |
| Used | | 0 | - | 0,00 % | - | - |
| | | 0 | - | 0 % | - | - |

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 to 14.12.2018 = 18 days |

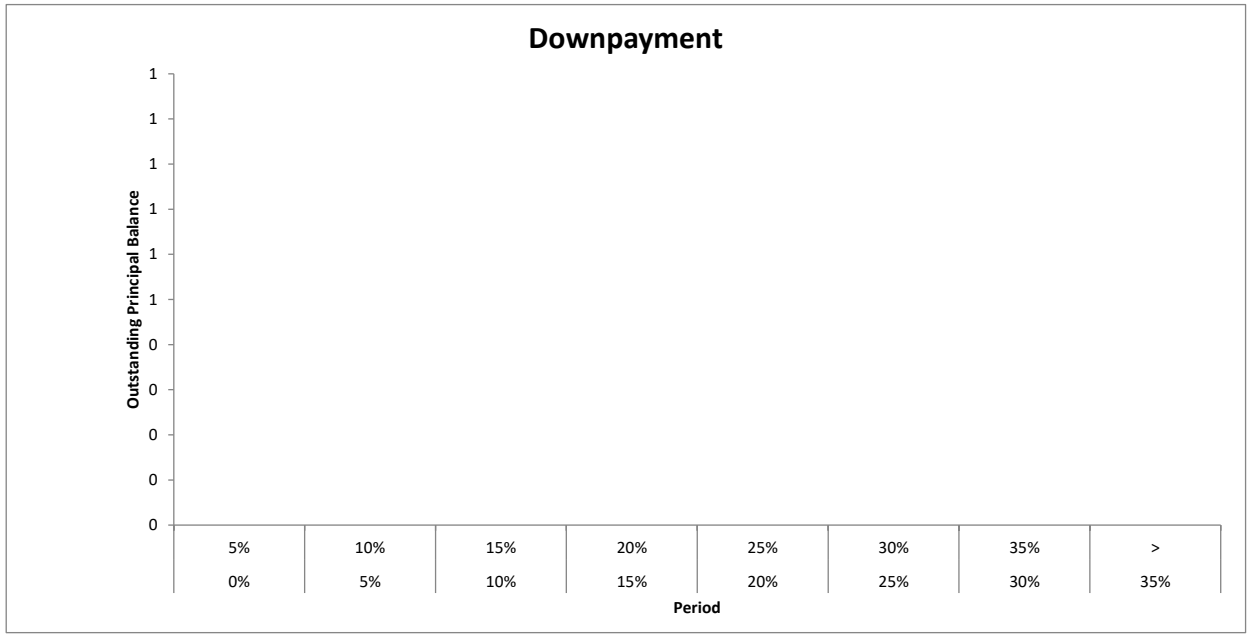
| | | TOTAL | | | | | | |
|---------------|----------|---------|----|---------------------|--------|-----------------------|--------------|---|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| | 0 % | 5 % | 0 | 0 | 0,00 % | - | - | |
| | 5 % | 10 % | 0 | 0 | 0,00 % | - | - | |
| | 10 % | 15 % | 0 | 0 | 0,00 % | - | - | |
| | 15 % | 20 % | 0 | 0 | 0,00 % | - | - | |
| | 20 % | 25 % | 0 | 0 | 0,00 % | - | - | |
| | 25 % | 30 % | 0 | 0 | 0,00 % | - | - | |
| | 30 % | 35 % | 0 | 0 | 0,00 % | - | - | |
| | 35 % | > | 0 | 0 | 0,00 % | - | - | |
| | Total | | | 0 | 0 | 0 % | - | - |

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 14.12.2018 | |
| Payment date | 14.12.2018 | |
| Period No | 50 | |
| Monthly Period | Nov 2018 | |
| Interest Period | from | 26.11.2018 to 14.12.2018 = 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

23.a Repayment Type



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |

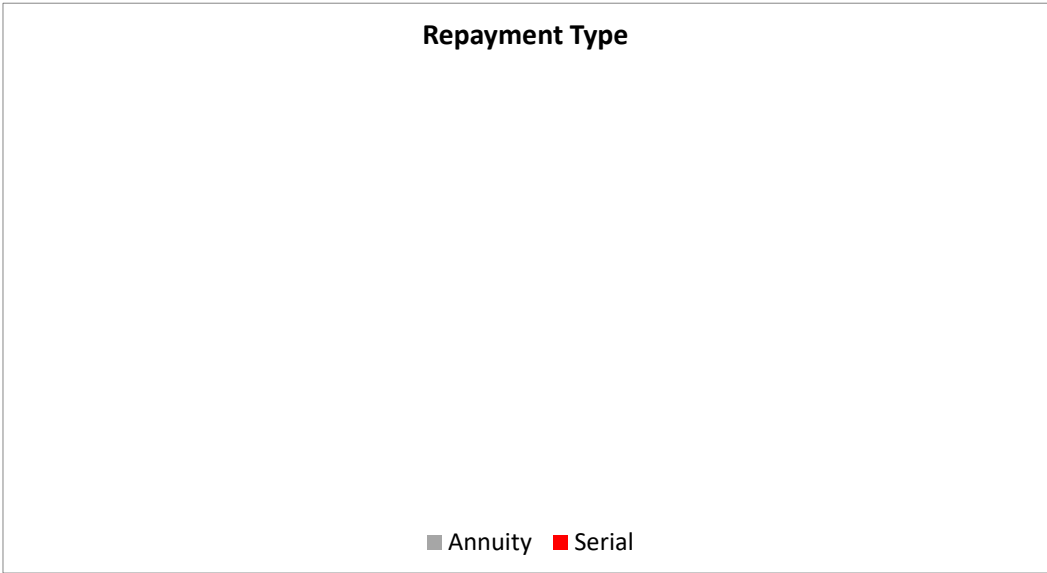
| Repayment Type | TOTAL | | | | |
|----------------|----------------|----|---------------------|---|-----------------------|
| | Repayment Type | No | Outstanding balance | % | WA months to maturity |
| Annuity | 0 | 0 | 0,00 % | - | - |
| Serial | 0 | 0 | 0,00 % | - | - |
| | 0 | 0 | 0 % | - | - |

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



| | | | |
|-----------------|------|------------|-------------------------|
| Reporting Date | | 14.12.2018 | |
| Payment date | | 14.12.2018 | |
| Period No | | 50 | |
| Monthly Period | | Nov 2018 | |
| Interest Period | from | 26.11.2018 | to 14.12.2018 = 18 days |



Bilkreditt 6 DAC
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date 14.12.2018
 Payment date 14.12.2018
 Period No 50
 Monthly Period Nov 2018
 Interest Period from 26.11.2018 to 14.12.2018 = 18 days

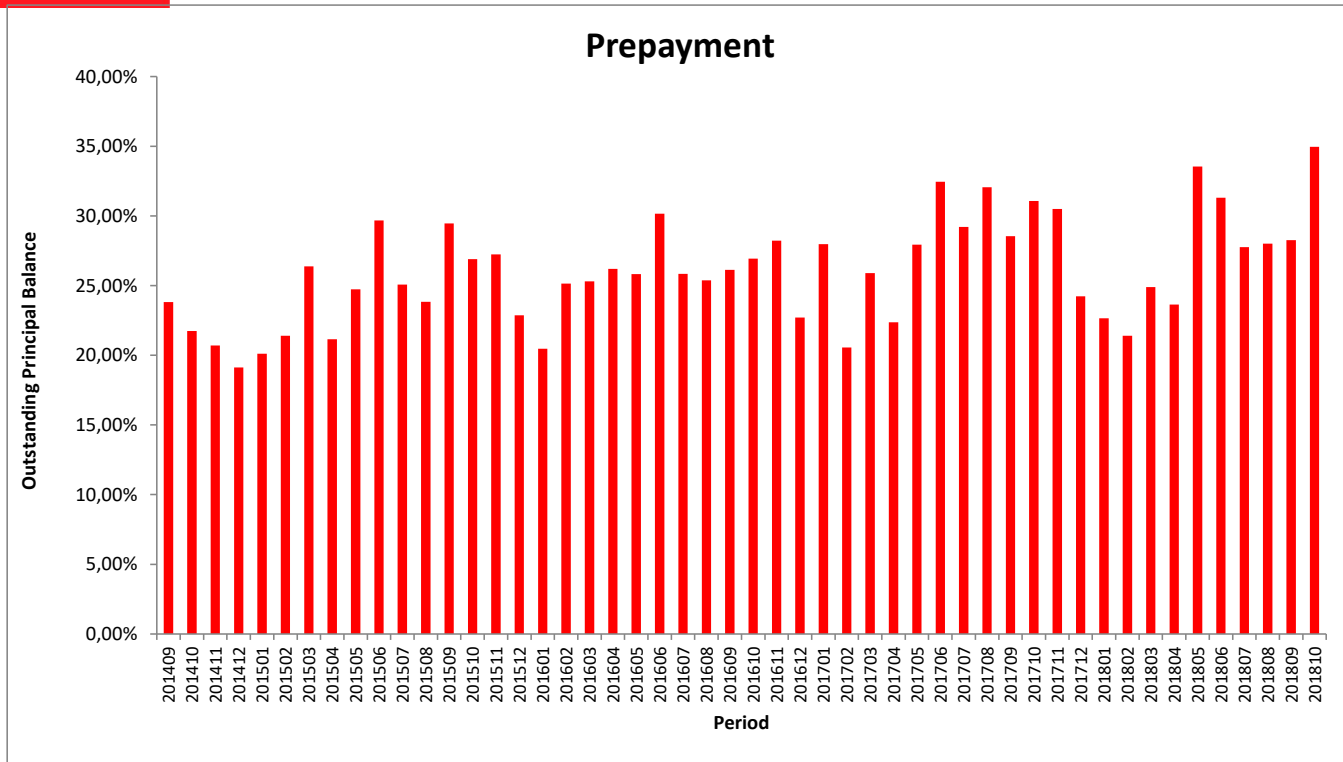
| TOTAL | | | |
|--------|---------------------|-----------------|------------|
| Period | Sum of Pre-Payments | Closing Balance | CPR Annual |
| 201409 | 145 683 945 | 6 500 760 396 | 23,8 % |
| 201410 | 127 205 834 | 6 291 509 803 | 21,7 % |
| 201411 | 116 798 165 | 6 101 331 658 | 20,7 % |
| 201412 | 103 808 480 | 5 921 297 542 | 19,1 % |
| 201501 | 106 467 707 | 5 743 022 268 | 20,1 % |
| 201502 | 110 430 042 | 5 560 862 225 | 21,4 % |
| 201503 | 134 862 136 | 5 350 395 184 | 26,4 % |
| 201504 | 101 488 681 | 5 178 835 429 | 21,1 % |
| 201505 | 116 788 734 | 4 992 168 467 | 24,7 % |
| 201506 | 138 251 361 | 4 781 116 475 | 29,7 % |
| 201507 | 109 377 034 | 4 603 622 942 | 25,1 % |
| 201508 | 99 589 130 | 4 439 966 927 | 23,8 % |
| 201509 | 121 826 401 | 4 250 796 432 | 29,5 % |
| 201510 | 105 158 550 | 4 080 387 649 | 26,9 % |
| 201511 | 102 410 488 | 3 917 232 298 | 27,2 % |
| 201512 | 80 760 598 | 3 773 068 908 | 22,9 % |
| 201601 | 68 947 897 | 3 646 956 602 | 20,5 % |
| 201602 | 83 600 267 | 3 505 498 727 | 25,1 % |
| 201603 | 80 877 522 | 3 367 211 600 | 25,3 % |
| 201604 | 80 692 767 | 3 228 377 234 | 26,2 % |
| 201605 | 76 149 193 | 3 096 250 778 | 25,8 % |
| 201606 | 87 062 902 | 2 954 296 502 | 30,2 % |
| 201607 | 69 675 614 | 2 832 457 134 | 25,8 % |
| 201608 | 65 406 018 | 2 714 115 746 | 25,4 % |
| 201609 | 64 705 054 | 2 596 536 827 | 26,1 % |
| 201610 | 64 056 892 | 2 482 672 126 | 26,9 % |
| 201611 | 64 599 522 | 2 370 161 805 | 28,2 % |
| 201612 | 48 341 613 | 2 276 170 623 | 22,7 % |
| 201701 | 58 517 978 | 2 169 829 447 | 28,0 % |
| 201702 | 39 649 288 | 2 086 706 482 | 20,6 % |
| 201703 | 49 142 367 | 1 991 812 656 | 25,9 % |
| 201704 | 39 924 404 | 1 912 161 705 | 22,4 % |
| 201705 | 49 031 120 | 1 820 010 265 | 27,9 % |
| 201706 | 55 455 717 | 1 724 029 889 | 32,5 % |
| 201707 | 46 545 430 | 1 640 542 649 | 29,2 % |
| 201708 | 49 266 050 | 1 554 479 537 | 32,1 % |
| 201709 | 40 828 765 | 1 478 240 232 | 28,5 % |
| 201710 | 42 765 012 | 1 400 640 636 | 31,1 % |
| 201711 | 39 661 885 | 1 328 438 434 | 30,5 % |
| 201712 | 29 005 245 | 1 269 292 661 | 24,2 % |
| 201801 | 25 631 621 | 1 210 633 659 | 22,6 % |
| 201802 | 22 983 056 | 1 157 340 480 | 21,4 % |
| 201803 | 25 966 802 | 1 101 183 457 | 24,9 % |
| 201804 | 23 301 010 | 1 048 355 502 | 23,6 % |
| 201805 | 32 995 477 | 985 676 153 | 33,5 % |
| 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 % |
| 201811 | 25 025 220 | 0 | N/A |

Pre-Payments

**Bilkreditt 6 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 14.12.2018 | | |
| Payment date | 14.12.2018 | | |
| Period No | 50 | | |
| Monthly Period | Nov 2018 | | |
| Interest Period | from | 26.11.2018 | to 14.12.2018 = 18 days |



Bil kreditt 6 DAC
Monthly Investor Report

27. Priority of Payments

| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |



Priority of Payments

| | | | | | |
|--|---|---------------|-----|------|-----|
| Available Distribution Amount | + | 94 449 003,58 | NOK | 0,00 | EUR |
| Senior Expenses | - | 184 929,37 | NOK | | |
| Class A Notes Interest | - | - | NOK | - | EUR |
| Class B Notes Interest (prior to Principal Deficiency Trigger Event) | - | 403 499,00 | NOK | | |
| Liquidity Reserve | - | - | NOK | | |
| Class A Principal | - | - | NOK | - | EUR |
| Class B Interest (Post Principal Deficiency Trigger Event) | - | - | NOK | | |
| Class B Principal | - | 48 844 000,00 | NOK | | |
| Payments to the Reserve Fund | - | - | NOK | | |
| Class C Notes Interest | - | - | NOK | | |
| Class C notes Principal | - | - | NOK | | |
| Interest Subordinated Loan, Principal Subordinated Loan | - | 40 556 742,02 | NOK | | |
| Swap Subordinated Amounts | - | - | NOK | | |
| Amounts due to seller for deemed collections refunded, refunds etc | - | - | NOK | | |
| Payments to Seller | = | 4 459 833,19 | NOK | 0 | EUR |

Bil kreditt 6 DAC
Monthly Investor Report

28. Transaction Costs



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 14.12.2018 | | | | |
| Payment date | 14.12.2018 | | | | |
| Period No | 50 | | | | |
| Monthly Period | Nov 2018 | | | | |
| Interest Period | from | 26.11.2018 | to | 14.12.2018 | = 18 days |

Transaction Costs

| | All Notes | Class A | Class B | Class C |
|--|--------------------|--------------------|-------------------|-------------------|
| Senior Expenses | 184 929,37 NOK | | | |
| Interest accrued for the Period | 403 499,00 NOK | - NOK | 403 499,00 NOK | - 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 | 403 499,00 NOK | - NOK | 403 499,00 NOK | - 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 | 186 684,02 NOK | | | |
| Cumulative Interest accrued on Subordinated Loan | 27 528 284,59 NOK | | | |
| Interest Payments on Subordinated Loan | 186 684,02 NOK | | | |
| Cumulative Interest Payments on Subordinated Loan | 27 528 284,59 NOK | | | |
| Unpaid Interest for the Period | - NOK | | | |
| Cumulative Unpaid Interest | - NOK | | | |

Bil kreditt 6 DAC
Monthly Investor Report

29. Swap Counterparty Data



| | |
|----------------------|------------------------------------|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period from | 26.11.2018 to 14.12.2018 = 18 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) | 1,0100 % | | |
| 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 | | |

Bil kreditt 6 DAC
Monthly Investor Report

30. Contact Details



| | |
|-----------------|---|
| Reporting Date | 14.12.2018 |
| Payment date | 14.12.2018 |
| Period No | 50 |
| Monthly Period | Nov 2018 |
| Interest Period | from 26.11.2018 to 14.12.2018 = 18 days |

Santander Consumer Bank AS

Financial Markets

| | | |
|-----------------------|-----------------|---|
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| Morten Holme | +47 92 82 38 33 | morten.holme@santanderconsumer.no |

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| | | |
|------------------------------|-----------------|---|
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|------------------------------|-----------------|---|