

Bilcreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.05.2015				
Payment date	26.05.2015			Following payment dates:	25.06.2015
Period No	7				27.07.2015
Monthly Period	Apr 2015				
Interest Period	from 27.04.2015	to	26.05.2015	=	29 days

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1. Portfolio Information



Reporting Date	28.05.2015	
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Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	5 350 395 184,00 NOK	5 560 862 225,00 NOK
Scheduled Loan Principal Repayments	68 341 288,00 NOK	73 320 183,00 NOK
Prepayments	101 488 681,00 NOK	134 862 136,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	1 462 618,00 NOK	1 807 031,00 NOK
Total Principal Payments Received	171 292 587,00 NOK	209 989 350,00 NOK
	-	
New Defaulted Auto Loans in Period	1 630 757,00 NOK	1 889 971,00 NOK
Total New Defaults	1 630 757,00 NOK	1 889 971,00 NOK
Capitalised Interest (due to Repayment Holidays)	1 363 589,00 NOK	1 412 280,00 NOK
Closing Balance	5 178 835 429,00 NOK	5 350 395 184,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	8 120 789,00 NOK	6 708 509,00 NOK
New	1 363 589,00 NOK	1 412 280,00 NOK
Close	9 484 378,00 NOK	8 120 789,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	27 110 610,00 NOK	30 176 955,00 NOK
Recoveries on loans in default	291 082,00 NOK	102 225,00 NOK
Total Revenue Received in Period	27 401 692,00 NOK	30 279 180,00 NOK
# Loans		
At beginning of period	30 417 Loans	31 103 Loans
Paid in Full	533 Loans	674 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	12 Loans	12 Loans
At end of period	29 872 Loans	30 417 Loans
Weighted Average Loan Return	6,49 %	
Average NIBOR + Weighted Average Loan Threshold	4,45 %	

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2. Amount Due for Distribution



Reporting Date	28.05.2015			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	111 217 244,50	NOK	114 860 445,36	NOK
b. Collections (Principal, interest, fees, etc)	198 694 279,00	NOK	240 268 530,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
f. Other Amounts Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	127 240,95	NOK	137 944,33	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)	310 038 764,45	NOK	21 223 844,90	EUR
			355 266 919,69	NOK
				26 043 473,65
				EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period		5 350 395 184,00	NOK
End of Period		5 178 835 429,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,2 %	66 730 346,70	NOK
Cash Outflow		66 730 346,70	NOK
Cash Inflow		64 204 742,21	NOK
End of Period	1,2 %	64 204 742,21	NOK
Required Reserve Amount	1,2 %	64 204 742,21	NOK

Liquidity Balance

Beginning of Period	0,8 %	44 486 897,80	NOK
Cash Outflow		44 486 897,80	NOK
Cash Inflow		42 803 161,47	NOK
End of Period	0,8 %	42 803 161,47	NOK
Required Reserve Amount	0,8 %	42 803 161,47	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		220 517 608,98	NOK
Cash Outflow		3 677 263,48	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		216 840 345,51	NOK
Required Commingling Reserve Fund		216 840 345,51	NOK

CPI Reserve

Beginning of Period		-	NOK
Cash Outflow (to Servicer)		-	NOK
Drawings		-	NOK
Cash Inflow (from Servicer)		-	NOK
End of Period		-	NOK
Required CPI Reserve Fund		-	NOK

Set-off from Deposits

No borrowers whose loans were sold to Bilcreditt 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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4. Performance Data



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Note Balance

Beginning of Period	5 350 395 184,00	NOK
End of Period	5 178 835 429,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	4 848 427 846,00	93,62 %	28 023
1-29 days past due	264 693 181,00	5,11 %	1 457
		0,00 %	
Delinquent Receivables:			
30-59 days past due	44 726 263,00	0,86 %	260
60-89 days past due	10 910 673,00	0,21 %	64
90-119 days past due	5 306 775,00	0,10 %	33
120-149 days past due	2 088 481,00	0,04 %	20
150-179 days past due	2 682 210,00	0,05 %	15
Total Performing and Delinquent	5 178 835 429,00	100,00 %	29 872

Current Period Defaults	1 630 757,00	12
Cumulative Defaults	5 635 994,00	37
Current Period Recoveries	291 082,00	-
Cumulative Recoveries	1 055 460,00	-

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5. Outstanding Notes



Reporting Date	28.05.2015
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	All Notes	Class A	Class B	Class B	Class C	Class C
1. Note Balance						
General Note Information						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	A1(sf)/A(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
Current Note Information						
Class Principal Outstanding Opening Balance		545 718 941,52 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	310 038 764,45 NOK					
Amortisation	171 559 755,00 NOK					
Redemption per Class		21 076 136,98 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		2 947,71 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	5 178 835 429,00 NOK	524 642 804,55 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		82,46 %	10,72 %	0,00 %	6,82 %	0,00 %
Current Pool Factor		0,73	1,00	-	1,00	1,00

	All Notes	Class A	Class B	Class B	Class C	Class C
2. Payments to Investors per Note						
Interest rate Basis: 1-M EURIBOR / Spread	-0,03 %					
Interest Rate Basis: 1-M NIBOR / Spread	1,43 %	0,37 %	1,10 %		1,20 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	29					
Principal Outstanding per Note Beginning of Period		76 324,33 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 947,71 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		73 376,62 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		20,66 EUR	2 038,06 NOK	- NOK	2 118,61 NOK	2,12 NOK
Interest Payment	3 081 848,52 NOK	147 707,93 EUR	1 131 121,00 NOK	- NOK	747 870,18 NOK	514,82 NOK
Interest Payment per Note		20,66 EUR	2 038,06 NOK	- NOK	2 118,61 NOK	2,12 NOK

	All Notes	Class A	Class B	Class B	Class C	Class C
3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		23,05 %	12,33 %		5,51 %	
Current CE (excl. Excess Spread)		19,60 %	8,89 %		2,07 %	

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

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6. Counterparty Ratings, Trigger Levels and Consequences



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Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer Seller Servicer	Bilcredditt 6 Limited Santander Consumer Bank AS Santander Consumer Bank AS		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		N/A N/A N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	BBB+	A2 Review for possible Downgrade	Baa1	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one (1) Business Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three (3) Business Days after receipt) any and all Collections received from loans to issue in the Seller Collections Accounts. As at the date of this Prospectus, the Servicer's Owner's short term and long term unsecured, unsubordinated and unencumbered 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 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 amounting to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	BBB+	Baa2 Review for possible Downgrade	Baa1	N	The Servicing Agreement will provide that, if (a) a Servicer's Owner Downgrade 2 occurs 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, such a "CPI Deemed Collection"; or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	BBB+	Baa3 Review for possible Downgrade	Baa1	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	A2	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		A2	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 bid
		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 being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa2	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.
Pavine Agent and related roles Corporate Service Provider Note Trustee and Security Trustee	Bank of New York Mellon Bank of New York Mellon Bank of New York Mellon			A-1+ A-1+ A-1+		P-1 P-1 P-1		AA- AA- AA-		Aa2 Aa2 Aa2	N/A N/A N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	A 1	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



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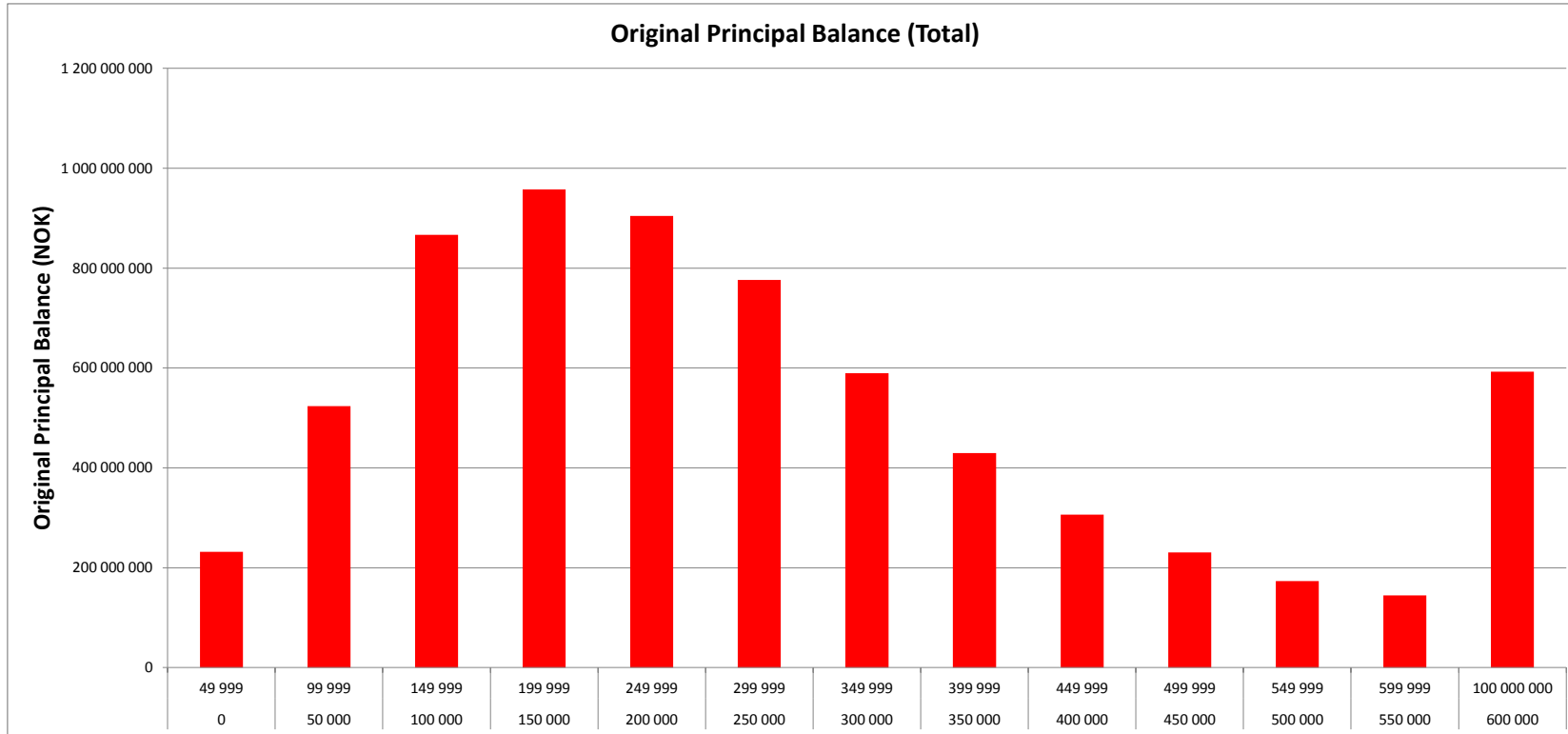
Average amount - all: 195 694

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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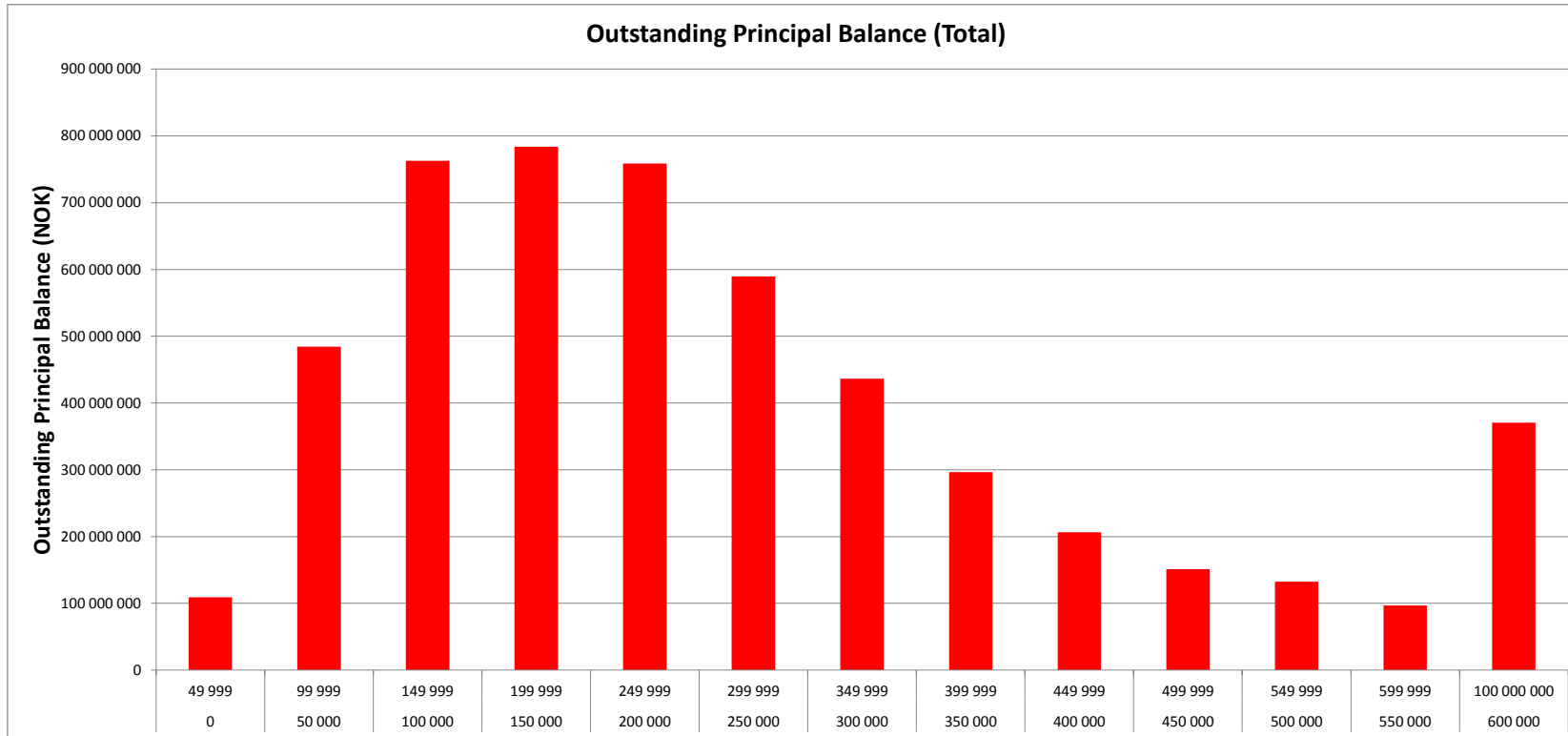
Average amount - all: 173 368

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	49 999	3 461	109 299 637	2,11 %	11,59 %	35,5	14,9
	50 000	99 999	6 391	484 193 691	9,35 %	21,39 %	49,7	14,6
	100 000	149 999	6 124	762 945 304	14,73 %	20,50 %	59,9	14,5
	150 000	199 999	4 514	783 813 381	15,13 %	15,11 %	66,6	14,3
	200 000	249 999	3 395	758 892 749	14,65 %	11,37 %	71,5	14,4
	250 000	299 999	2 161	589 475 597	11,38 %	7,23 %	75,0	14,4
	300 000	349 999	1 353	436 507 903	8,43 %	4,53 %	78,3	14,1
	350 000	399 999	796	296 558 963	5,73 %	2,66 %	80,3	13,9
	400 000	449 999	488	206 385 695	3,99 %	1,63 %	84,3	13,8
	450 000	499 999	319	151 133 073	2,92 %	1,07 %	85,2	14,3
	500 000	549 999	253	132 254 269	2,55 %	0,85 %	86,4	13,7
	550 000	599 999	169	96 823 463	1,87 %	0,57 %	86,5	13,9
	600 000	100 000 000	448	370 551 704	7,16 %	1,50 %	84,0	14,1
Total			29 872	5 178 835 429	100 %	100 %	70,2	14,3

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	2 114	350 271 425	6,76 %	7,08 %	ØSTFOLD	69,9	14,5	
0200	4 097	725 351 938	14,01 %	13,72 %	AKERSHUS	69,8	14,3	
0300	2 352	464 063 986	8,96 %	7,87 %	OSLO	63,6	14,3	
0400	1 266	178 278 730	3,44 %	4,24 %	HEDEMARK	65,6	14,1	
0500	1 234	198 653 139	3,84 %	4,13 %	OPPLAND	69,0	14,3	
0600	2 096	354 159 518	6,84 %	7,02 %	BUSKERUD	67,3	14,5	
0700	1 462	247 840 784	4,79 %	4,89 %	VESTFOLD	71,0	14,5	
0800	1 103	168 923 893	3,26 %	3,69 %	TELEMARK	68,6	14,3	
0900	807	129 913 156	2,51 %	2,70 %	AUST-AGDER	70,0	14,1	
1000	1 143	196 545 732	3,80 %	3,83 %	VEST-AGDER	69,6	14,3	
1100	2 364	420 170 223	8,11 %	7,91 %	ROGALAND	73,1	14,4	
1200	3 105	574 102 673	11,09 %	10,39 %	HORDALAND	72,2	14,3	
1400	305	52 963 987	1,02 %	1,02 %	SOGN OG FJORDANE	74,3	14,4	
1500	1 192	212 100 336	4,10 %	3,99 %	MØRE OG ROMSDAL	70,9	14,1	
1600	1 177	193 382 722	3,73 %	3,94 %	SØR-TRØNDELAG	68,8	14,5	
1700	691	116 770 379	2,25 %	2,31 %	NORD-TRØNDELAG	72,7	14,1	
1800	1 702	298 228 524	5,76 %	5,70 %	NORDLAND	74,8	14,1	
1900	1 216	213 417 582	4,12 %	4,07 %	TROMS	75,9	14,0	
2000	444	83 256 769	1,61 %	1,49 %	FINNMARK	73,7	13,9	
2100	2	439 933	0,01 %	0,01 %	SVALBARD	87,2	19,0	
Total	29 872	5 178 835 429	100 %	100 %		70,2	14,3	

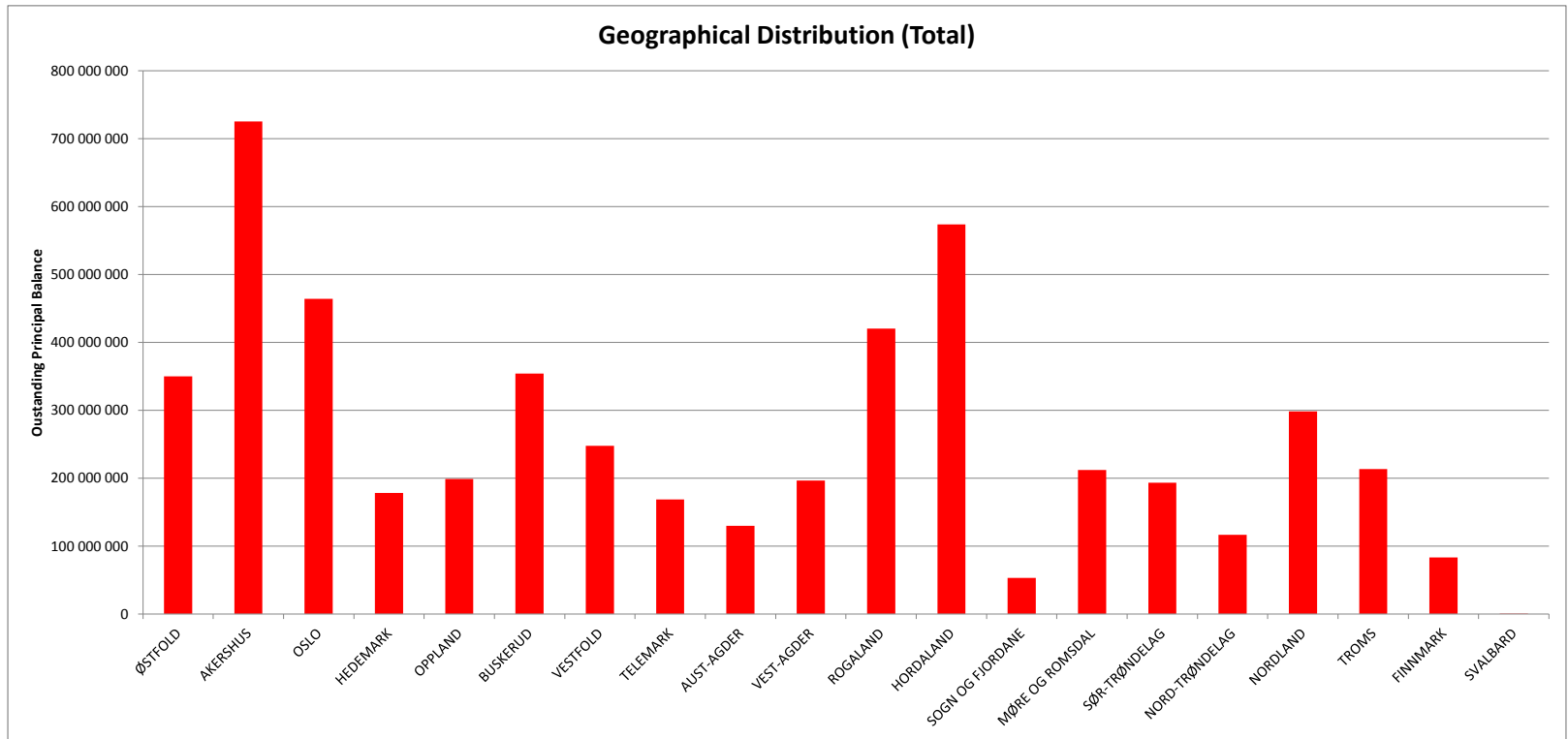
Geographic distribution

Bilkreditt 6 Limited
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015 to 26.05.2015 = 29 days

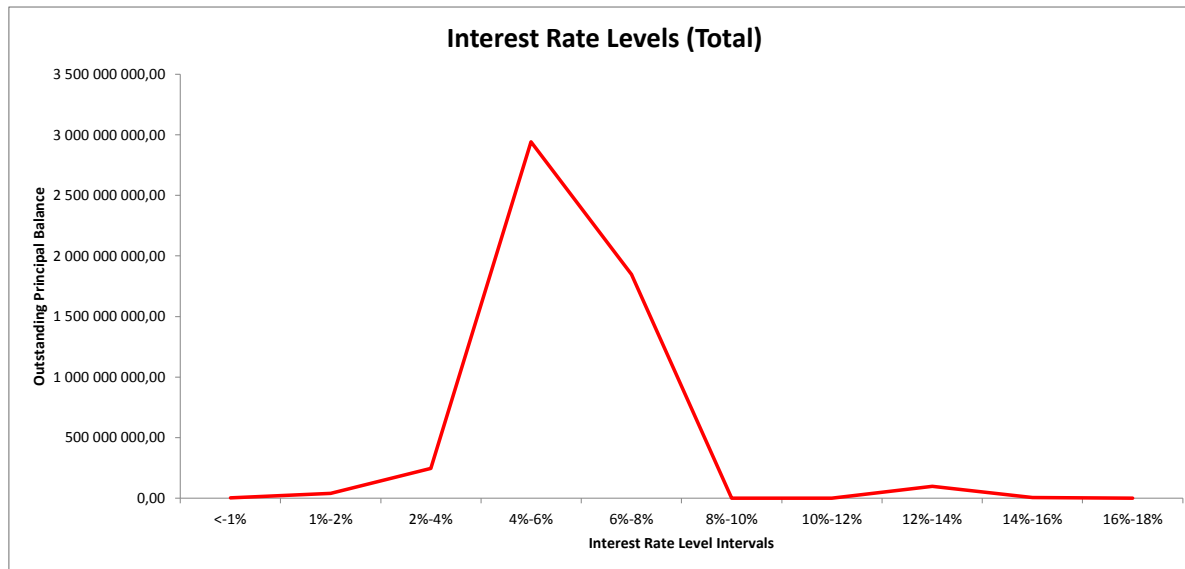


Bilkreditt 6 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015 to 26.05.2015 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

11.a Remaining Terms



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

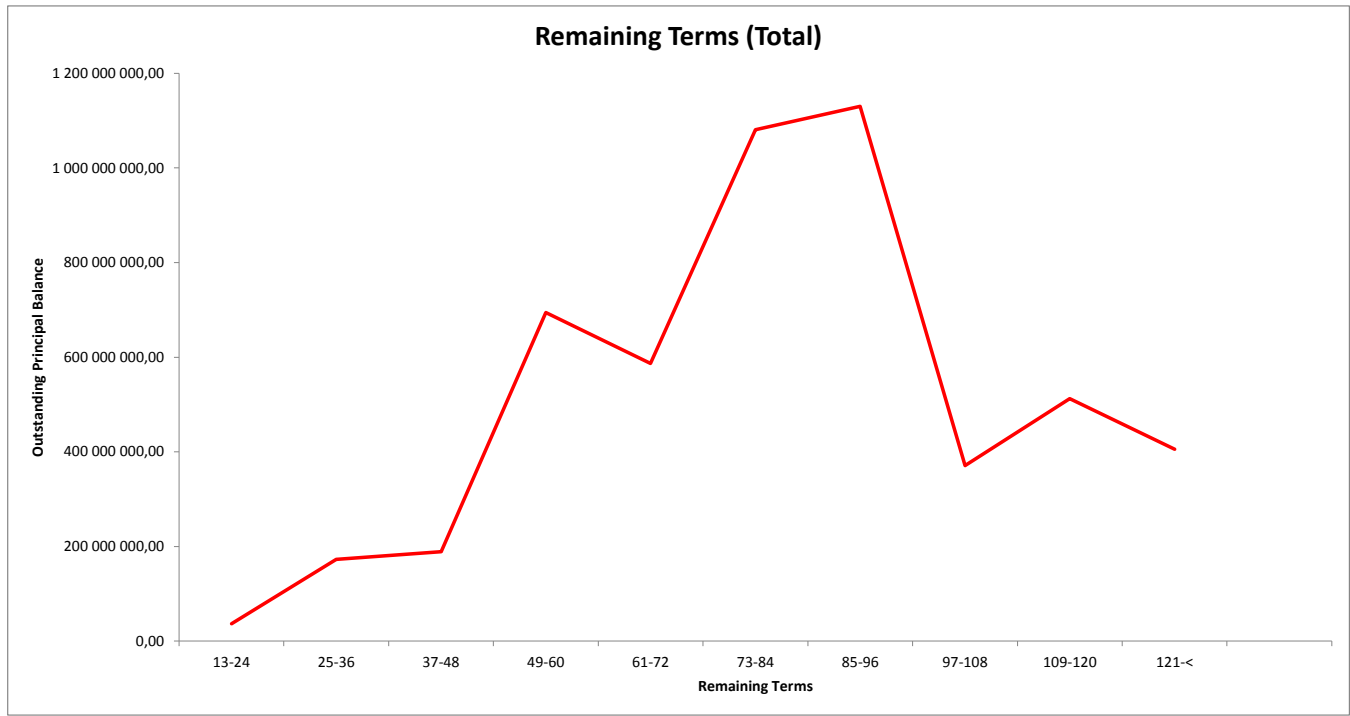
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity	1		12	534	36 630 100	0,71 %	5,7	14,0
	13		24	1 833	172 917 018	3,34 %	20,7	16,0
	25		36	1 851	188 906 655	3,65 %	29,8	14,1
	37		48	5 976	694 324 154	13,41 %	44,7	15,8
	49		60	4 279	587 107 844	11,34 %	52,3	12,9
	61		72	6 043	1 080 702 841	20,87 %	68,7	15,7
	73		84	5 329	1 129 933 881	21,82 %	77,3	13,5
	85		96	1 367	370 642 926	7,16 %	87,2	12,4
	97		108	1 540	512 462 694	9,90 %	104,9	15,7
	109		120	1 120	405 207 316	7,82 %	110,3	11,6
	121							
	Total			29 872	5 178 835 429	100 %	70,2	14,3

Bilkreditt 6 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	28.05.2015					
Payment date	26.05.2015					
Period No	7					
Monthly Period	Apr 2015					
Interest Period	from	27.04.2015	to	26.05.2015	=	29 days



Bilkreditt 6 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

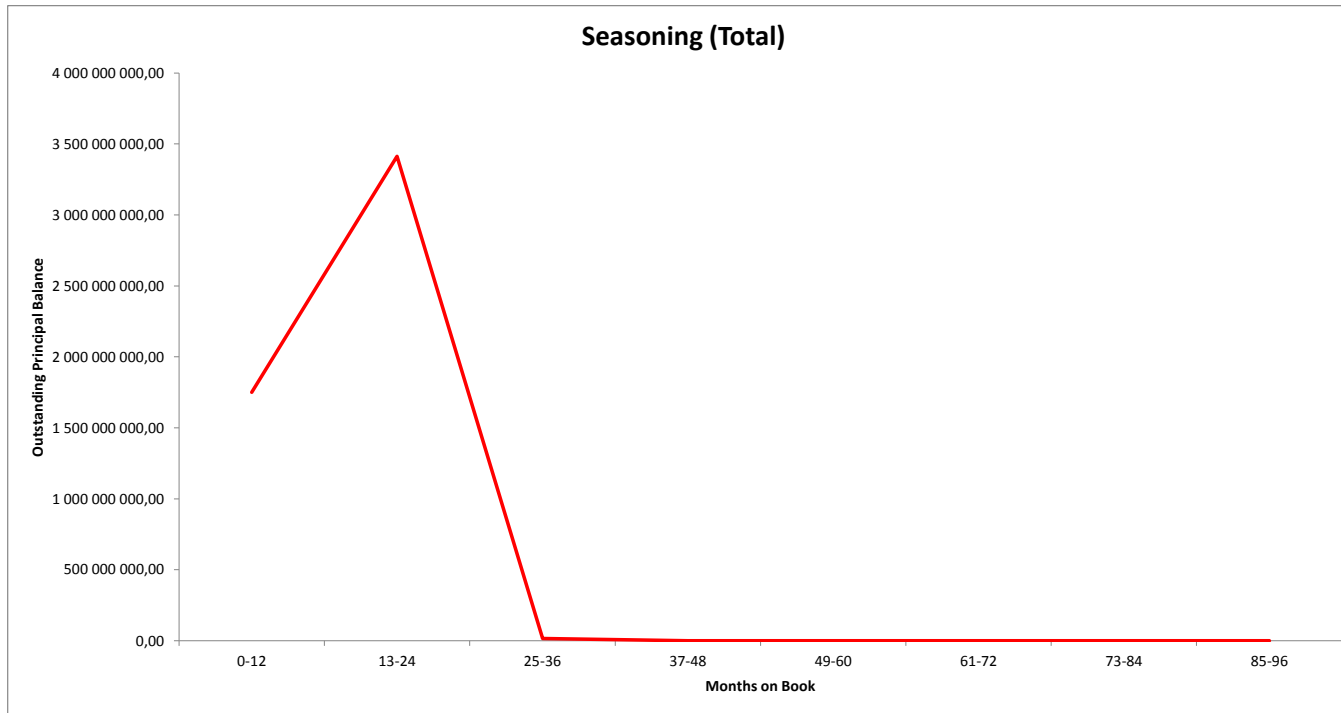
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12	9 429	1 750 947 082	33,81 %	74,4	11,1
	13		24	20 351	3 411 981 096	65,88 %	68,0	15,9
	25		36	83	14 775 709	0,29 %	63,1	28,6
	37		48	9	1 131 542	0	58	38
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			29 872	5 178 835 429	100,00 %	70,2	14,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015 to 26.05.2015 = 29 days



Bil kreditt 6 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

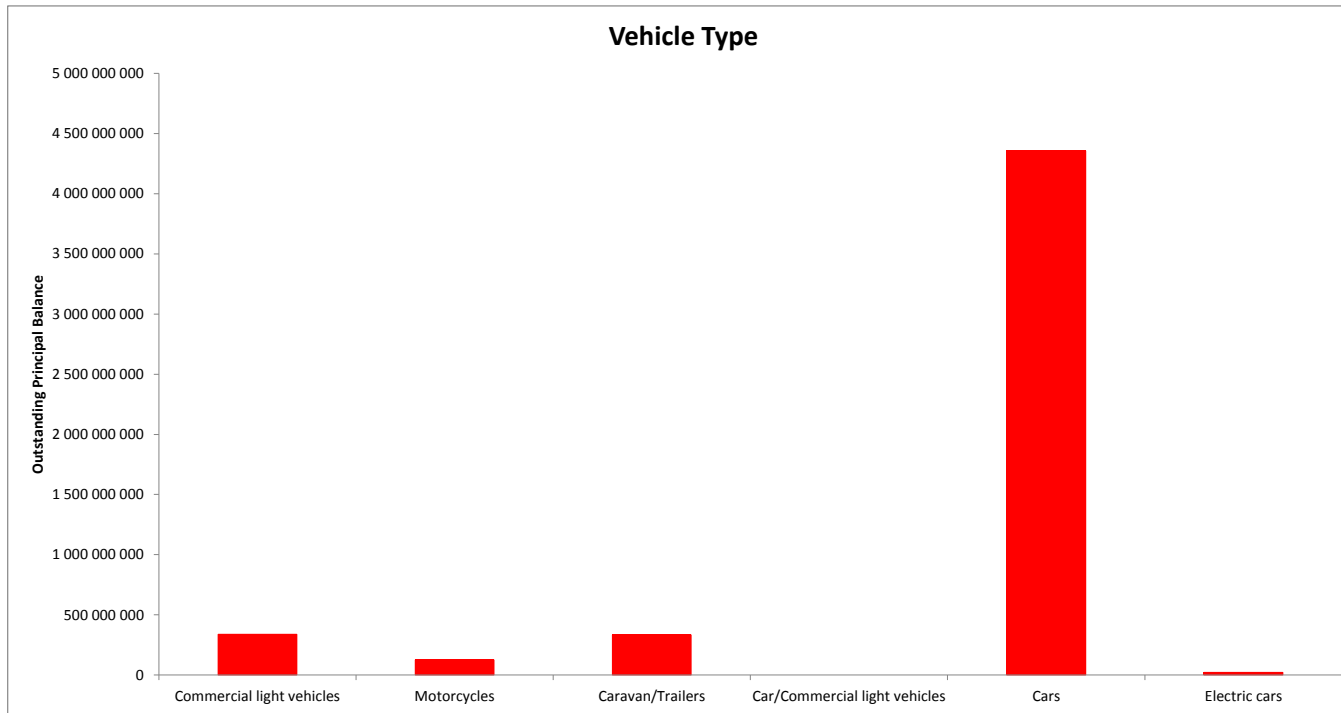
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Commercial light vehicles	2 072	339 832 976	6,56 %	57,2	14,5
	Motorcycles	1 209	126 318 397	2,44 %	65,3	13,1
	Caravan/Trailers	1 656	333 699 921	6,44 %	86,7	13,1
	Car/Commercial light vehicles	10	1 524 103	0,03 %	53,2	15,1
	Cars	24 853	4 355 355 157	84,10 %	70,1	14,4
	Electric cars	72	22 104 875	0,43 %	71,0	13,9
	Total	29 872	5 178 835 429	100 %	70,2	14,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015 to 26.05.2015 = 29 days



Bilkreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	7				
Monthly Period	Apr 2015				
Interest Period	from	27.04.2015	to	26.05.2015	= 29 days

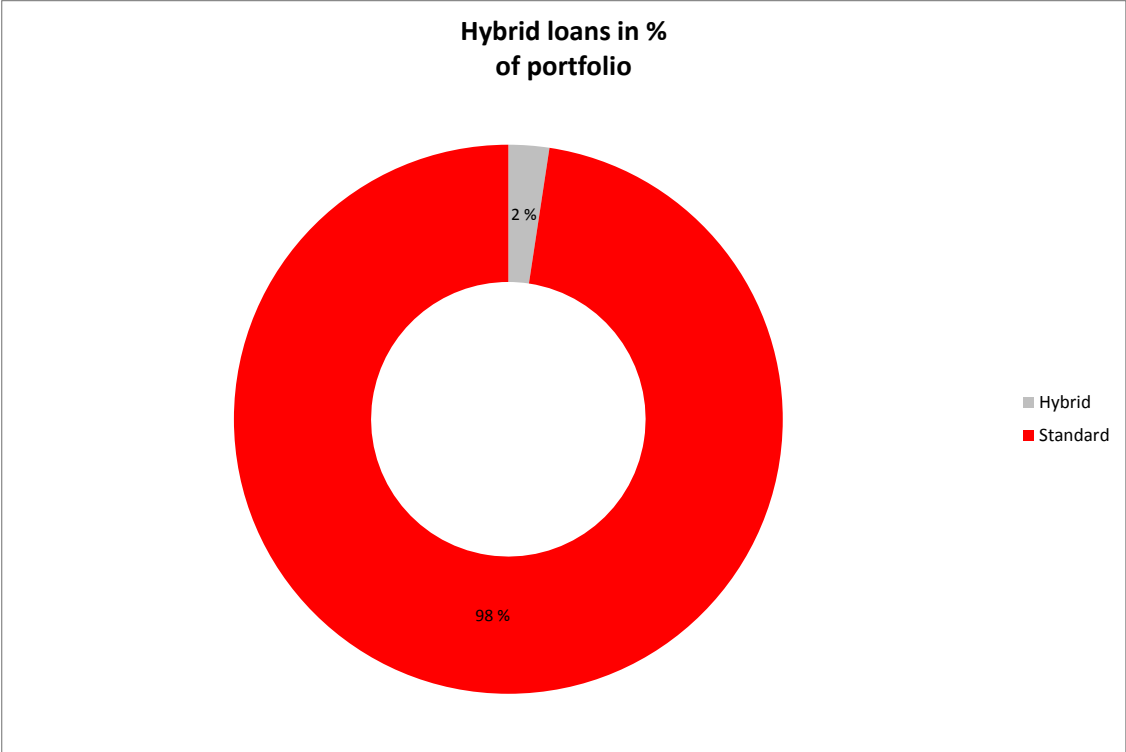
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		286	124 141 854	2,40 %	20,7	14,8
Standard		29 586	5 054 693 575	97,60 %	71,4	14,3
Total		29 872	5 178 835 429	100 %	70,2	14,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	7				
Monthly Period	Apr 2015				
Interest Period	from	27.04.2015	to	26.05.2015	= 29 days



Bil kreditt 6 Limited
Monthly Investor Report

15.a # loans per borrower



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

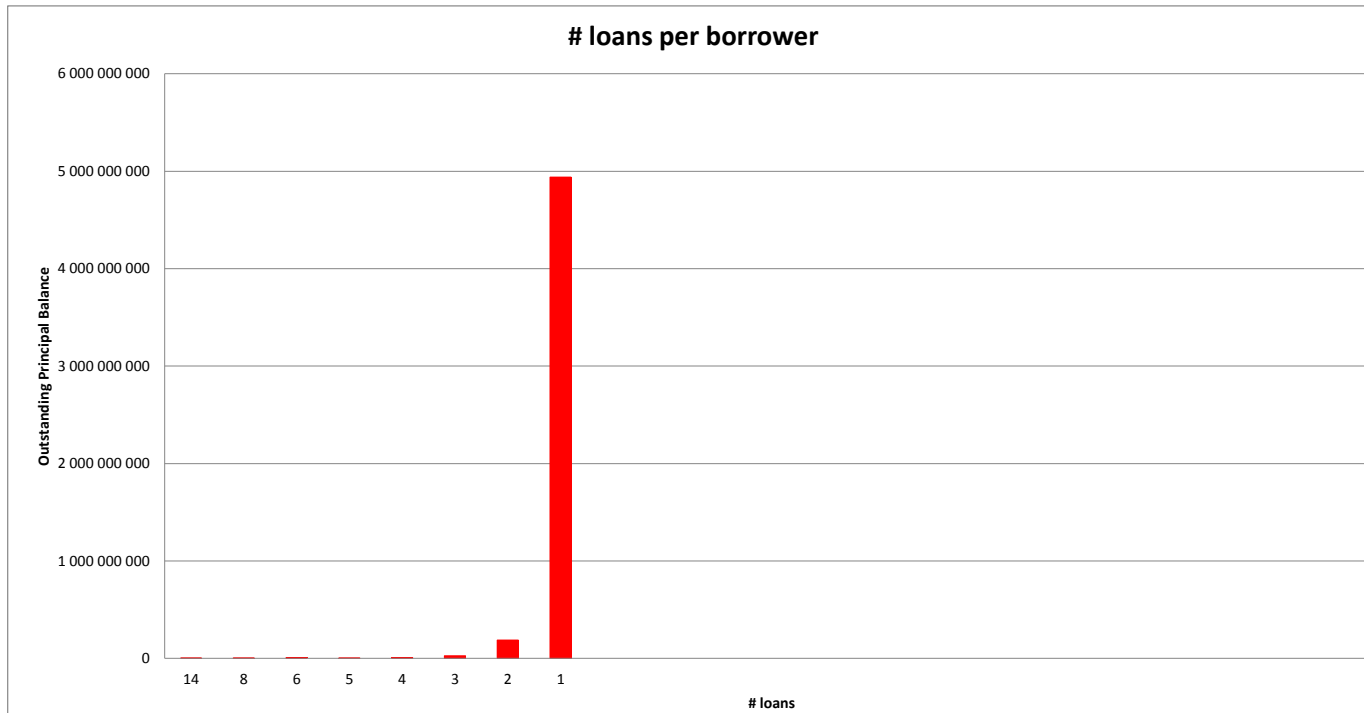
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	14	1	2 682 969	0,05 %
	8	1	3 056 444	0,06 %
	6	5	7 443 665	0,14 %
	5	3	3 980 443	0,08 %
	4	11	8 033 170	0,16 %
	3	43	26 999 926	0,52 %
	2	497	187 119 942	3,61 %
	1	28 638	4 939 518 870	95,38 %
Total	29 199	5 178 835 429	100,00 %	

Bilkreditt 6 Limited
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15.b # loans per borrower



Reporting Date	28.05.2015					
Payment date	26.05.2015					
Period No	7					
Monthly Period	Apr 2015					
Interest Period	from	27.04.2015	to	26.05.2015	=	29 days



Bil kreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	5 178 835 429	5 102 576 604	76 258 824	25 556 326	5,92 %	98,53 %
2	5 102 576 604	5 023 553 372	79 023 232	25 178 207	5,92 %	97,00 %
3	5 023 553 372	4 944 311 976	79 241 396	24 790 412	5,92 %	95,47 %
4	4 944 311 976	4 868 817 924	75 494 052	24 417 408	5,93 %	94,01 %
5	4 868 817 924	4 793 428 753	75 389 171	24 042 911	5,93 %	92,56 %
6	4 793 428 753	4 717 436 284	75 992 469	23 666 601	5,92 %	91,09 %
7	4 717 436 284	4 640 785 190	76 651 095	23 285 634	5,92 %	89,61 %
8	4 640 785 190	4 564 390 270	76 394 920	22 907 632	5,92 %	88,14 %
9	4 564 390 270	4 488 672 477	75 717 792	22 530 357	5,92 %	86,67 %
10	4 488 672 477	4 411 847 654	76 824 823	22 149 630	5,92 %	85,19 %
11	4 411 847 654	4 335 918 255	75 929 400	21 772 355	5,92 %	83,72 %
12	4 335 918 255	4 259 819 354	76 098 901	21 394 213	5,92 %	82,25 %
13	4 259 819 354	4 182 176 111	77 643 243	21 009 192	5,92 %	80,76 %
14	4 182 176 111	4 104 707 663	77 468 448	20 625 136	5,92 %	79,26 %
15	4 104 707 663	4 028 842 187	75 865 476	20 247 853	5,92 %	77,79 %
16	4 028 842 187	3 952 685 197	76 156 989	19 870 077	5,92 %	76,32 %
17	3 952 685 197	3 876 226 306	76 458 885	19 490 725	5,92 %	74,85 %
18	3 876 226 306	3 794 033 381	82 192 926	19 083 720	5,91 %	73,26 %
19	3 794 033 381	3 713 841 228	80 192 152	18 687 378	5,91 %	71,71 %
20	3 713 841 228	3 630 064 782	83 776 446	18 274 491	5,90 %	70,09 %

Amortization profile (first 20 periods)

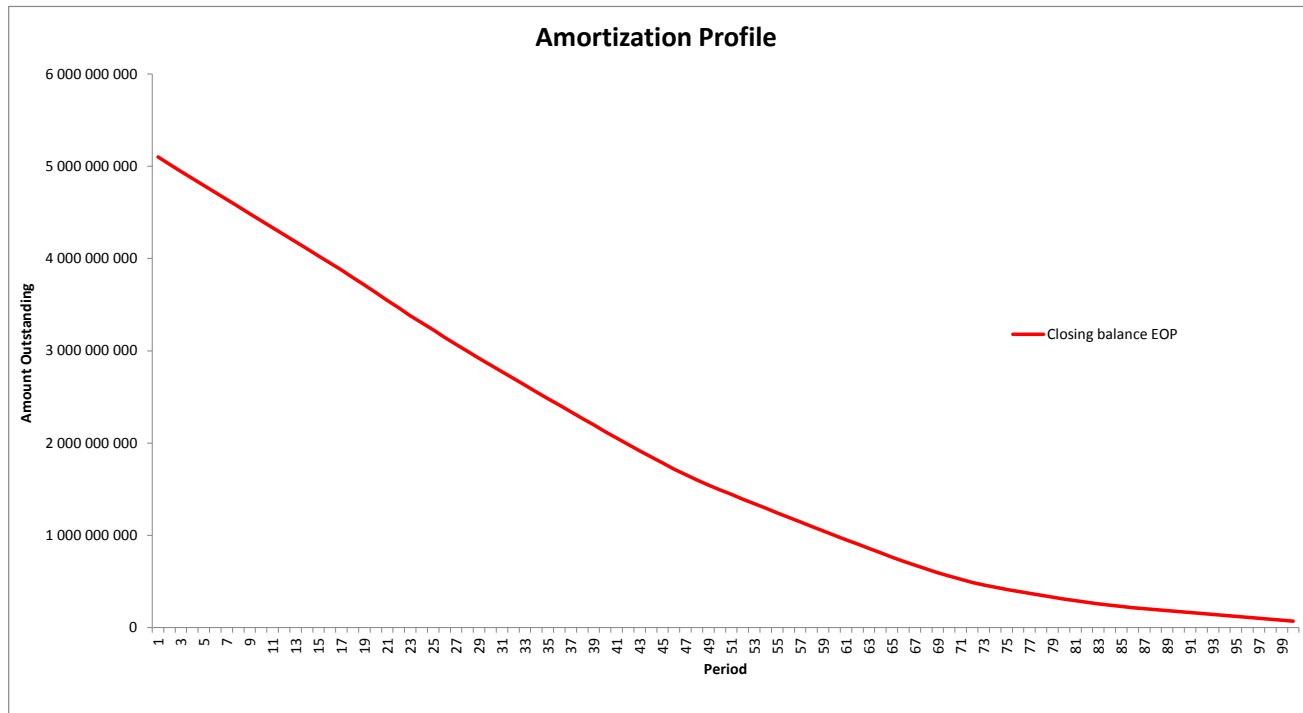
Santander Consumer Bank AS
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 PO Box 177
 N-1325 Lysaker
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 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	7				
Monthly Period	Apr 2015				
Interest Period	from	27.04.2015	to	26.05.2015	= 29 days

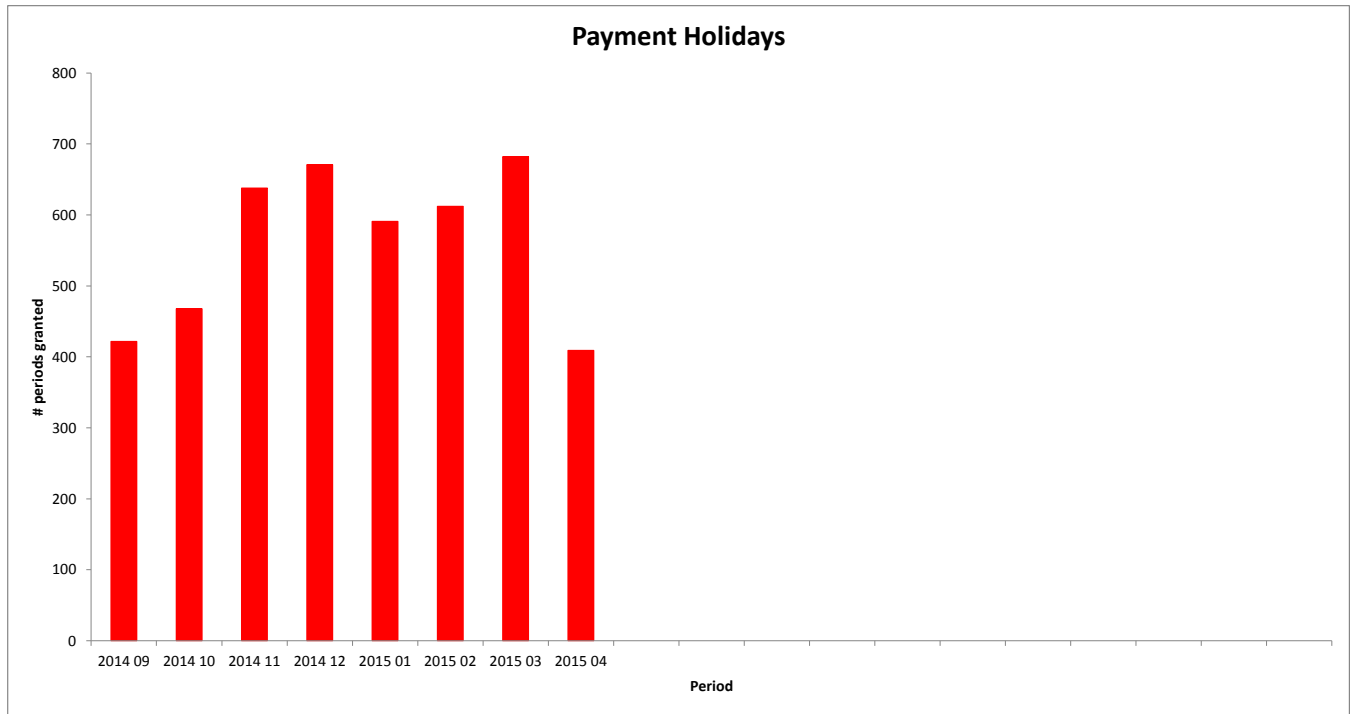


Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	7				
Monthly Period	Apr 2015				
Interest Period	from	27.04.2015	to	26.05.2015	= 29 days

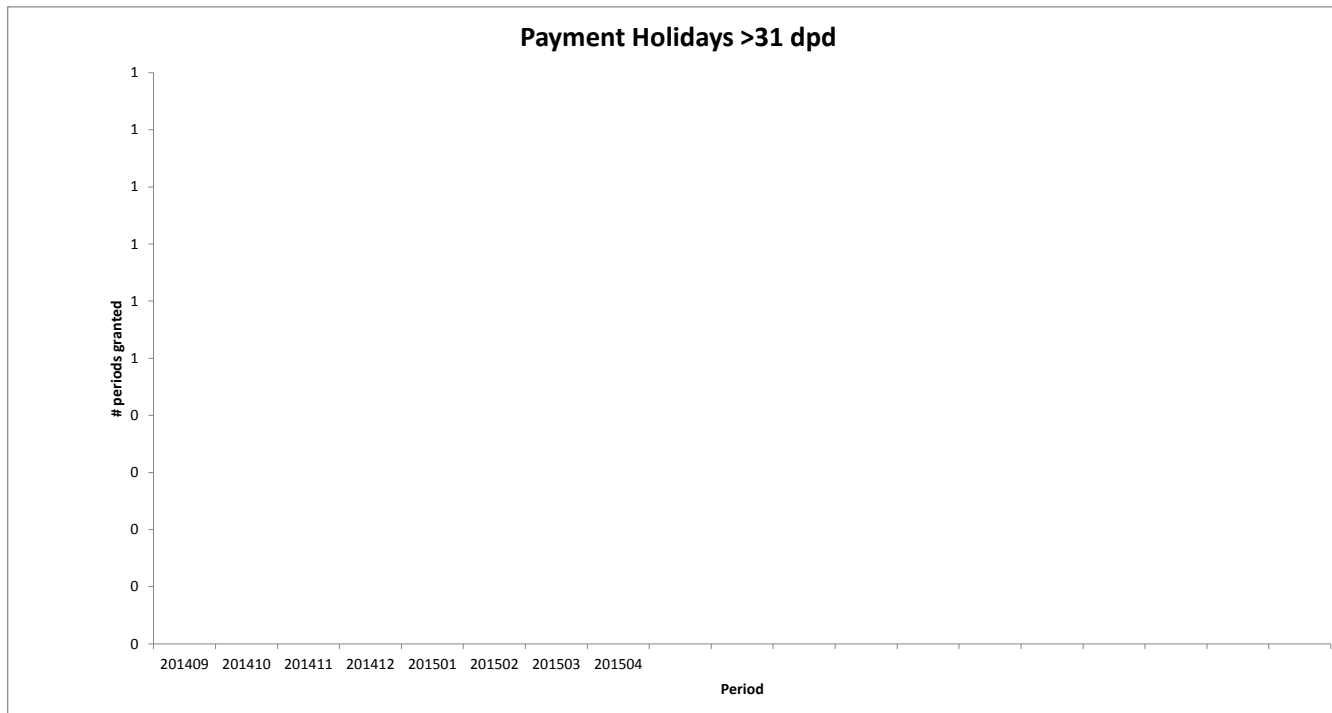


Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015
	to	26.05.2015
	=	29 days

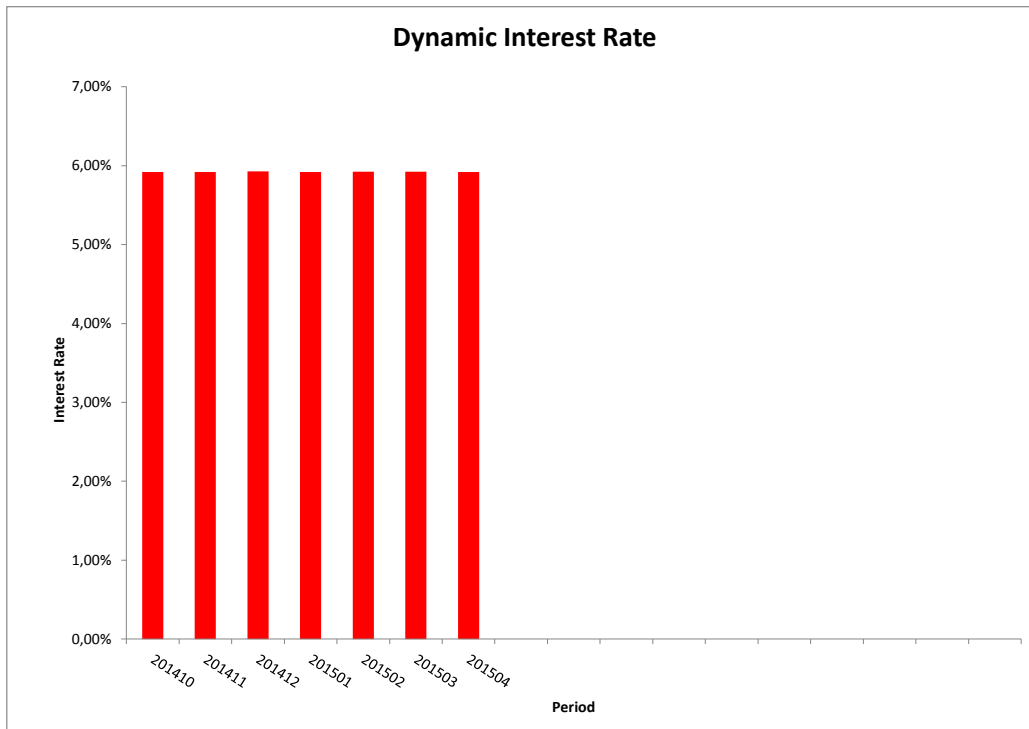


Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	28.05.2015
Payment date	26.05.2015
Period No	7
Monthly Period	Apr 2015
Interest Period	from 27.04.2015 to 26.05.2015 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	28.05.2015
Payment date	26.05.2015
Period No	7
Monthly Period	Apr 2015
Interest Period	from 27.04.2015 to 26.05.2015 = 29 days

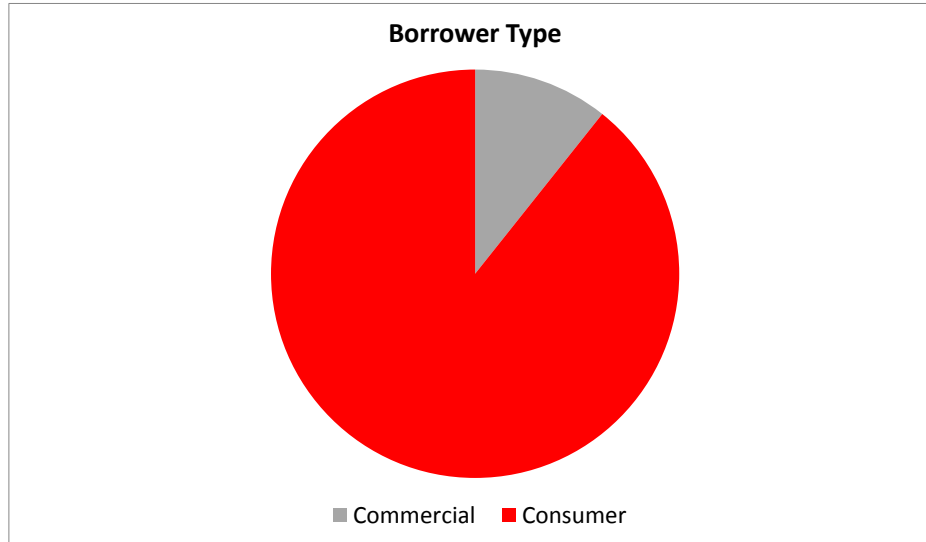
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2 430	554 118 667	10,70 %	52,4	14,4
	Consumer	27 442	4 624 716 762	89,30 %	72,3	14,3
	Total	29 872	5 178 835 429	100 %	70,2	14,3

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015 to 26.05.2015 = 29 days



**Bil kreditt 6 Limited
Monthly Investor Report**

21.a Vehicle Condition



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015 to 26.05.2015 = 29 days

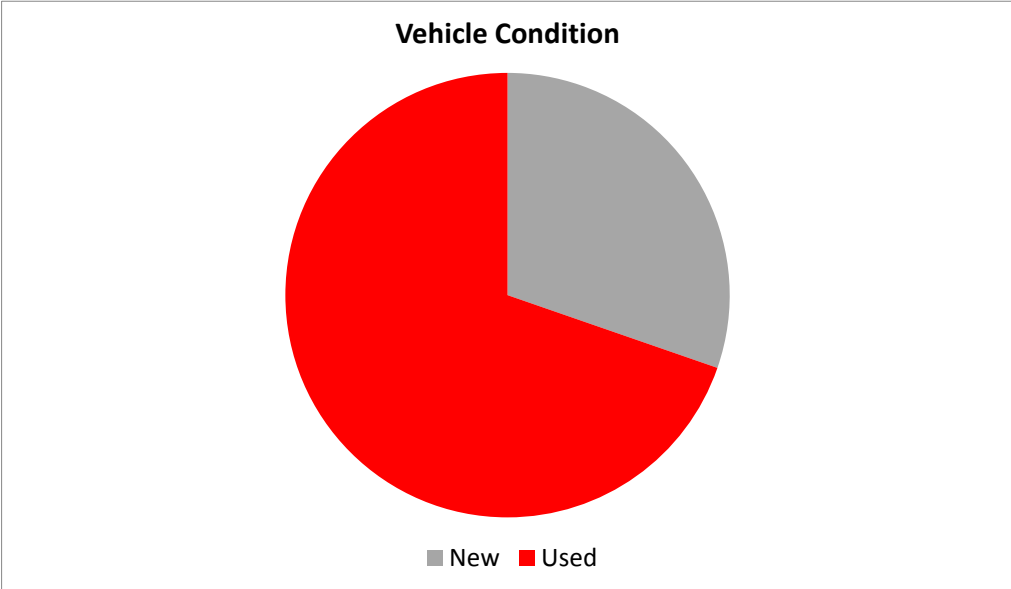
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 681	1 569 576 608	30,31 %	70,8	14,3
	Used	23 191	3 609 258 821	69,69 %	69,9	14,3
	Total	29 872	5 178 835 429	100 %	70,2	14,3

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	28.05.2015
Payment date	26.05.2015
Period No	7
Monthly Period	Apr 2015
Interest Period	from 27.04.2015 to 26.05.2015 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

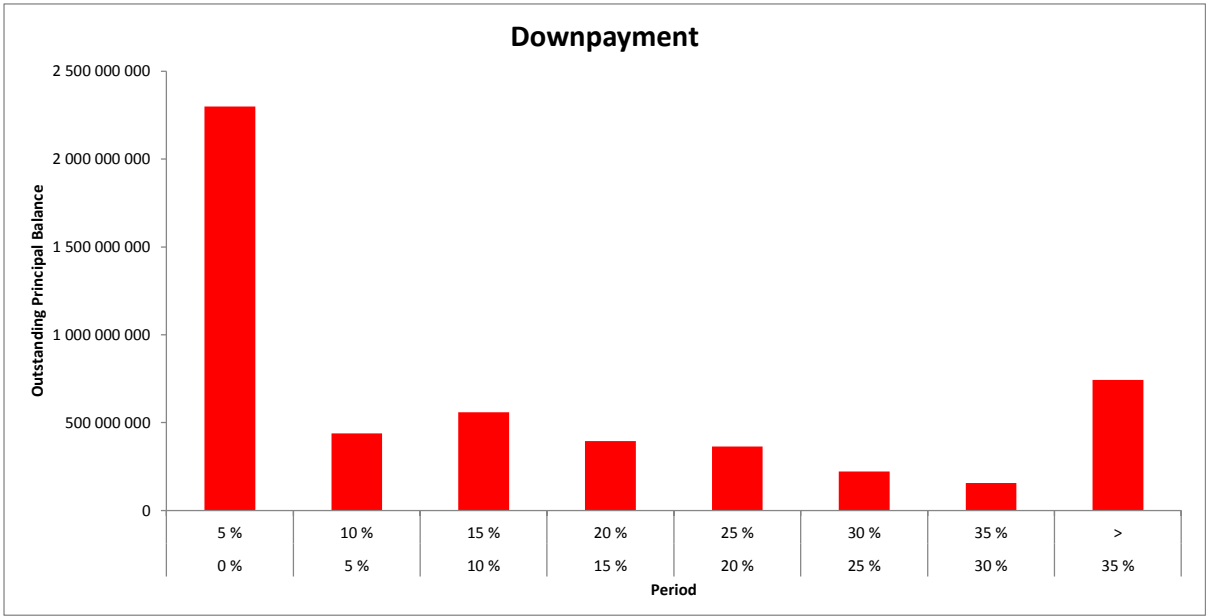
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	12 545	2 299 514 421	44,40 %	70,2	14,3
	5 %	10 %	2 177	438 691 462	8,47 %	74,7	14,3
	10 %	15 %	2 809	559 186 431	10,80 %	73,5	14,3
	15 %	20 %	2 097	395 206 965	7,63 %	72,0	14,3
	20 %	25 %	2 052	363 849 510	7,03 %	71,4	14,3
	25 %	30 %	1 389	221 652 930	4,28 %	68,3	14,2
	30 %	35 %	953	156 910 857	3,03 %	68,7	14,2
	35 %	>	5 850	743 822 853	14,36 %	64,2	14,2
Total		29 872	5 178 835 429	100 %	70,2	14,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	28.05.2015		
Payment date	26.05.2015		
Period No	7		
Monthly Period	Apr 2015		
Interest Period	from	27.04.2015	to 26.05.2015 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28.05.2015		
Payment date	26.05.2015		
Period No	7		
Monthly Period	Apr 2015		
Interest Period	from	27.04.2015	to 26.05.2015 = 29 days

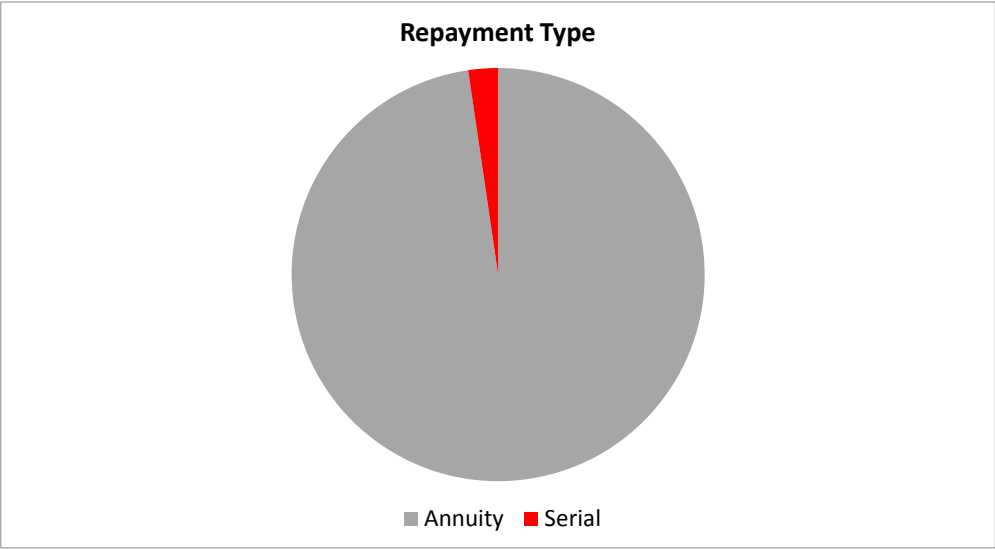
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	29 438	5 058 544 926	97,68 %	70,8	14,3
	Serial	434	120 290 503	2,32 %	42,3	15,0
	Total	29 872	5 178 835 429	100 %	70,2	14,3

**Bilkreditt 6 Limited
Monthly Investor Report**

23.b Repayment Type



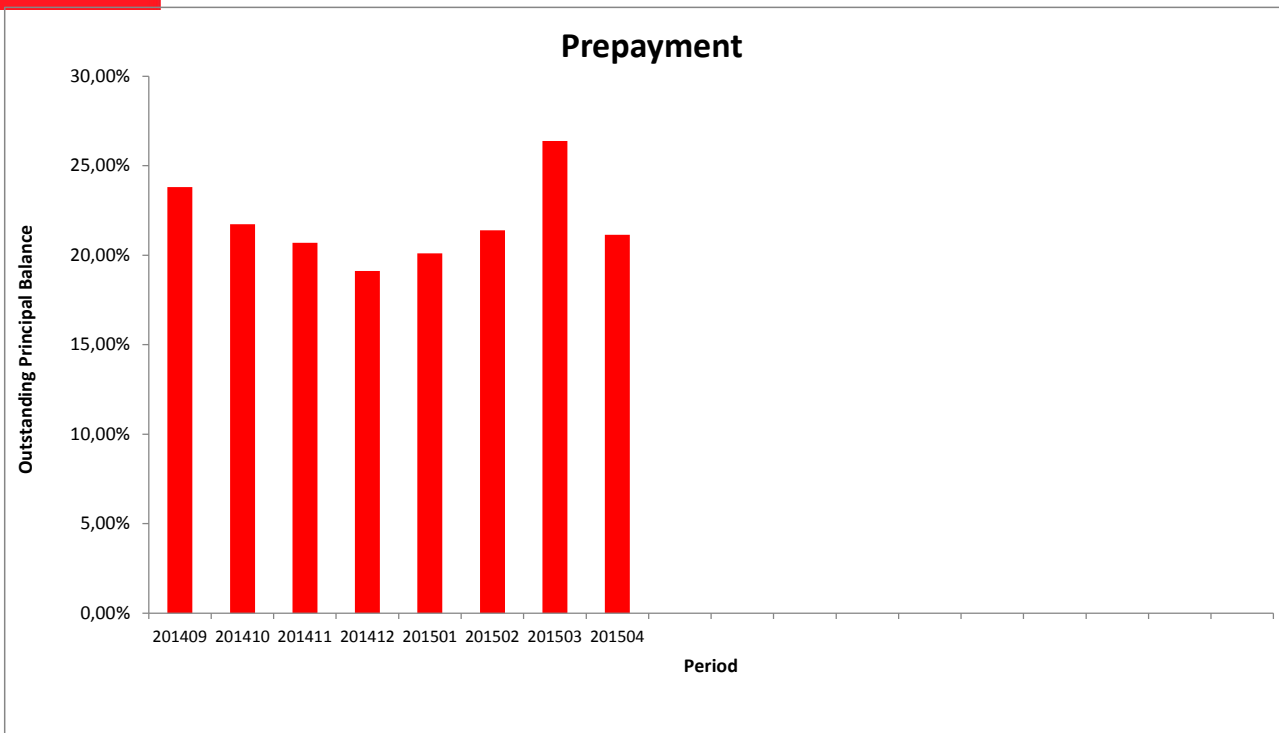
Reporting Date		28.05.2015		
Payment date		26.05.2015		
Period No		7		
Monthly Period		Apr 2015		
Interest Period	from	27.04.2015	to	26.05.2015 = 29 days



Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	28.05.2015
Payment date	26.05.2015
Period No	7
Monthly Period	Apr 2015
Interest Period	from 27.04.2015 to 26.05.2015 = 29 days



Bilkreditt 6 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from	27.04.2015 to 26.05.2015 = 29 days

Default Quarter	Default Amount	Recovery Quarter	2014 4			2015 1			2015 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	605 211	1	491 153	491 153	114 058	0	491 153	114 058	0	491 153	114 058
2015 1	3 331 996	22	-	-	-	273 225	273 225	3 058 771	56 242	329 467	3 002 529
2015 2	2 537 980	16	-	-	-	-	-	-	234 840	234 840	2 303 140

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Bilkreditt 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	28.05.2015		
Payment date	26.05.2015		
Period No	7		
Monthly Period	Apr 2015		
Interest Period	from	27.04.2015	to 26.05.2015 = 29 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance
2014	9	6 500 760 396	31 989	6 141 274 281		320 785 408	189	38 700 707	-	-	-	-	-	-	-	-	0	0
	10	6 291 509 803	31 512	5 962 706 789	1 445	279 521 695	220	43 238 123	40	6 043 196	-	-	-	-	-	-	0	0
	11	6 101 331 658	31 164	5 805 743 114	1 259	242 820 537	205	38 712 086	55	10 564 843	22	3 491 078					1	605 211
	12	5 921 297 542	30 329	5 569 867 661	1 568	293 007 944	222	42 758 535	53	9 514 836	22	4 333 048	13	1 815 518				0
2015	1	5 743 022 268	29 952	5 421 306 735	1 408	258 251 639	240	45 779 130	46	8 821 422	27	5 116 479	13	2 493 014	11	1 253 849	1	168 103
	2	5 560 862 225	29 373	5 250 803 395	1 386	247 264 764	232	44 190 886	58	9 107 718	29	5 637 243	13	2 009 179	12	1 849 040	11	1 341 952
	3	5 350 395 184	28 692	5 041 447 646	1 382	247 585 881	221	41 337 585	65	11 560 440	29	3 592 813	17	2 831 918	11	2 038 901	12	1 889 971
	4	5 178 835 429	28 023	4 848 427 846	1 457	264 693 181	260	44 726 263	64	10 910 673	33	5 306 775	20	2 088 481	15	2 682 210	12	1 630 757
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

Bilkreditt 6 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

Priority of Payments

Available Distribution Amount	+	310 038 764,45	NOK	21 223 844,90	EUR
Senior Expenses	-	2 333 762,42	NOK		
Class A Notes Interest	-	6 691 608,69	NOK	147 707,93	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 131 121,00	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	42 803 161,47	NOK		
Liquidity Reserve	-	-	NOK		
Class A Principal	-	171 559 755,00	NOK	21 076 136,98	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	64 204 742,21	NOK		
Class C Notes Interest	-	748 385,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	1 203 103,18	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	14 853 784,66	NOK		
Payments to Seller	=	4 509 340,82	NOK	-	EUR

Bilkreditt 6 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	7	
Monthly Period	Apr 2015	
Interest Period	from 27.04.2015	to 26.05.2015 = 29 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	2 333 762,42 NOK			
Interest accrued for the Period	8 571 114,69 NOK	6 691 608,69 NOK	1 131 121,00 NOK	748 385,00 NOK
Cumulative Interest accrued	88 528 926,58 NOK	71 568 497,58 NOK	10 212 309,00 NOK	6 748 120,00 NOK
Interest Payments	8 571 114,69 NOK	6 691 608,69 NOK	1 131 121,00 NOK	748 385,00 NOK
Cumulative Interest Payments	88 528 926,58 NOK	71 568 497,58 NOK	10 212 309,00 NOK	6 748 120,00 NOK
Interest accrued on Subordinated Loan for the Period	1 203 103,18 NOK			
Cumulative Interest accrued on Subordinated Loan	11 441 789,85 NOK			
Interest Payments on Subordinated Loan	1 203 103,18 NOK			
Cumulative Interest Payments on Subordinated Loan	11 441 789,85 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

Bilcreditt 6 Limited
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	28.05.2015
Payment date	26.05.2015
Period No	7
Monthly Period	Apr 2015
Interest Period from	27.04.2015 to 26.05.2015 = 29 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	4 442 152 184,00 NOK 545 718 941,52 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,4300 %
1M Euribor (Notes, Swap)	-0,0340 %
Gross Amount Due to Swap Counterparty	178 251 363,69 NOK
Gross Amount Due from Swap Counterparty	21 223 844,90 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 Limited
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

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