

**Bilcreditt 6 Limited**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29.09.2015				
Payment date	25.09.2015			Following payment dates:	26.10.2015
Period No	11				25.11.2015
Monthly Period	Aug 2015				
Interest Period	from 25.08.2015	to	25.09.2015	=	31 days
Cut-Off Date	31.08.2015				

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**1. Portfolio Information**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>4 603 622 942,00 NOK</b>	<b>4 781 116 475,00 NOK</b>
Scheduled Loan Principal Repayments	62 208 064,00 NOK	66 730 373,00 NOK
Prepayments	99 589 130,00 NOK	109 377 034,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	711 091,00 NOK	965 933,00 NOK
<b>Total Principal Payments Received</b>	<b>162 508 285,00 NOK</b>	<b>177 073 340,00 NOK</b>
	-	-
New Defaulted Auto Loans in Period	2 043 790,00 NOK	1 460 712,00 NOK
<b>Total New Defaults</b>	<b>2 043 790,00 NOK</b>	<b>1 460 712,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	896 060,00 NOK	1 040 519,00 NOK
<b>Closing Balance</b>	<b>4 439 966 927,00 NOK</b>	<b>4 603 622 942,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	12 489 842,00 NOK	11 449 323,00 NOK
New	896 060,00 NOK	1 040 519,00 NOK
<b>Close</b>	<b>13 385 902,00 NOK</b>	<b>12 489 842,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	23 443 791,00 NOK	25 508 122,00 NOK
Recoveries on loans in default	819 687,00 NOK	428 971,00 NOK
<b>Total Revenue Received in Period</b>	<b>24 263 478,00 NOK</b>	<b>25 937 093,00 NOK</b>
<b># Loans</b>		
At beginning of period	27 841 Loans	28 525 Loans
Paid in Full	558 Loans	667 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	15 Loans	17 Loans
<b>At end of period</b>	<b>27 268 Loans</b>	<b>27 841 Loans</b>
Weighted Average Loan Return	6,25 %	
Average NIBOR + Weighted Average Loan Threshold	4,17 %	

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**2. Amount Due for Distribution**



Reporting Date	29.09.2015			
Payment date	25.09.2015			
Period No	11			
Monthly Period	Aug 2015			
Interest Period	from	25.08.2015	to	25.09.2015 = 31 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	95 622 329,50 NOK		99 843 369,34 NOK	
b. Collections (Principal, interest, fees, etc)	186 771 763,00 NOK		203 010 433,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	20 213 838,81 EUR	0,00 NOK	21 918 933,41 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	4 658,17 NOK		2 233,83 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
<b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>	<b>282 398 750,67 NOK</b>	<b>20 213 838,81 EUR</b>	<b>302 856 036,17 NOK</b>	<b>21 918 933,41 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.09.2015
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Interest Period	from 25.08.2015 to 25.09.2015 = 31 days

**Note Balance**

Beginning of Period	4 603 622 942,00	NOK
End of Period	4 439 966 927,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	1,2 %	57 373 397,70	NOK
Cash Outflow		57 373 397,70	NOK
Cash Inflow		55 243 475,30	NOK
End of Period	1,2 %	55 243 475,30	NOK
Required Reserve Amount	1,2 %	55 243 475,30	NOK

**Liquidity Balance**

Beginning of Period	0,8 %	38 248 931,80	NOK
Cash Outflow		38 248 931,80	NOK
Cash Inflow		36 828 983,54	NOK
End of Period	0,8 %	36 828 983,54	NOK
Required Reserve Amount	0,8 %	36 828 983,54	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	218 291 800,07	NOK
Cash Outflow	8 593 242,60	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	209 698 557,47	NOK
Required Commingling Reserve Fund	209 698 557,47	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	4 603 622 942,00	NOK
End of Period	4 439 966 927,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	4 160 340 987,00	93,70 %	25 572
1-29 days past due	225 845 415,00	5,09 %	1 340
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	37 162 478,00	0,84 %	234
60-89 days past due	8 997 946,00	0,20 %	58
90-119 days past due	2 208 306,00	0,05 %	24
120-149 days past due	3 146 878,00	0,07 %	23
150-179 days past due	2 264 917,00	0,05 %	17
<b>Total Performing and Delinquent</b>	<b>4 439 966 927,00</b>	<b>100,00 %</b>	<b>27 268</b>

Current Period Defaults	2 043 790,00	15
Cumulative Defaults	13 379 074,00	104
Current Period Recoveries	819 687,00	
Cumulative Recoveries	3 997 984,00	

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class C
<b>General Note Information</b>					
ISIN Code		XS1101828561	XS1101831516	N/A	
Currency		EUR	NOK	NOK	
Initial Tranching	100 %	86,50 %	8,25 %	5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029	25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	A1(sf)/A(sf)	Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	353	243
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance		453 977 879,85 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	282 398 750,67 NOK				
Amortisation	163 656 015,00 NOK				
Redemption per Class		20 105 161,55 EUR	- NOK	- NOK	- NOK
Redemption per Note		2 811,91 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	4 439 966 927,00 NOK	433 872 718,30 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		79,54 %	12,50 %	7,95 %	0,01 %
Current Pool Factor		0,61	1,00	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,0920 %				
Interest Rate Basis: 1-M NIBOR / Spread	1,1800 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	31				
Principal Outstanding per Note Beginning of Period		63 493,41 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 811,91 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		60 681,50 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		15,20 EUR	1 963,33 NOK	2 049,44 NOK	2,05 NOK
Interest Payment	2 698 234,90 NOK	108 677,26 EUR	1 089 650,00 NOK	723 453,98 NOK	498,02 NOK
Interest Payment per Note		15,20 EUR	1 963,33 NOK	2 049,44 NOK	2,05 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %	2,00 %	
Current CE (incl. Excess Spread)		25,74 %	13,24 %	5,29 %	
Current CE (excl. Excess Spread)		22,53 %	10,03 %	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**



Reporting Date 29.09.2015  
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 Period No 11  
 Monthly Period Aug 2015  
 Interest Period: 25.08.2015 to 25.09.2015 = 31 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	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcredditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	BBB+	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	BBB+	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	BBB+	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account.  Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	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 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	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.
Paving Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa2	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa2	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa2	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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**7.a Original Portfolio Principal Balance**



Reporting Date	29.09.2015		
Payment date	25.09.2015		
Period No	11		
Monthly Period	Aug 2015		
Interest Period	from	25.08.2015	to 25.09.2015 = 31 days

Average amount - all: 195 694

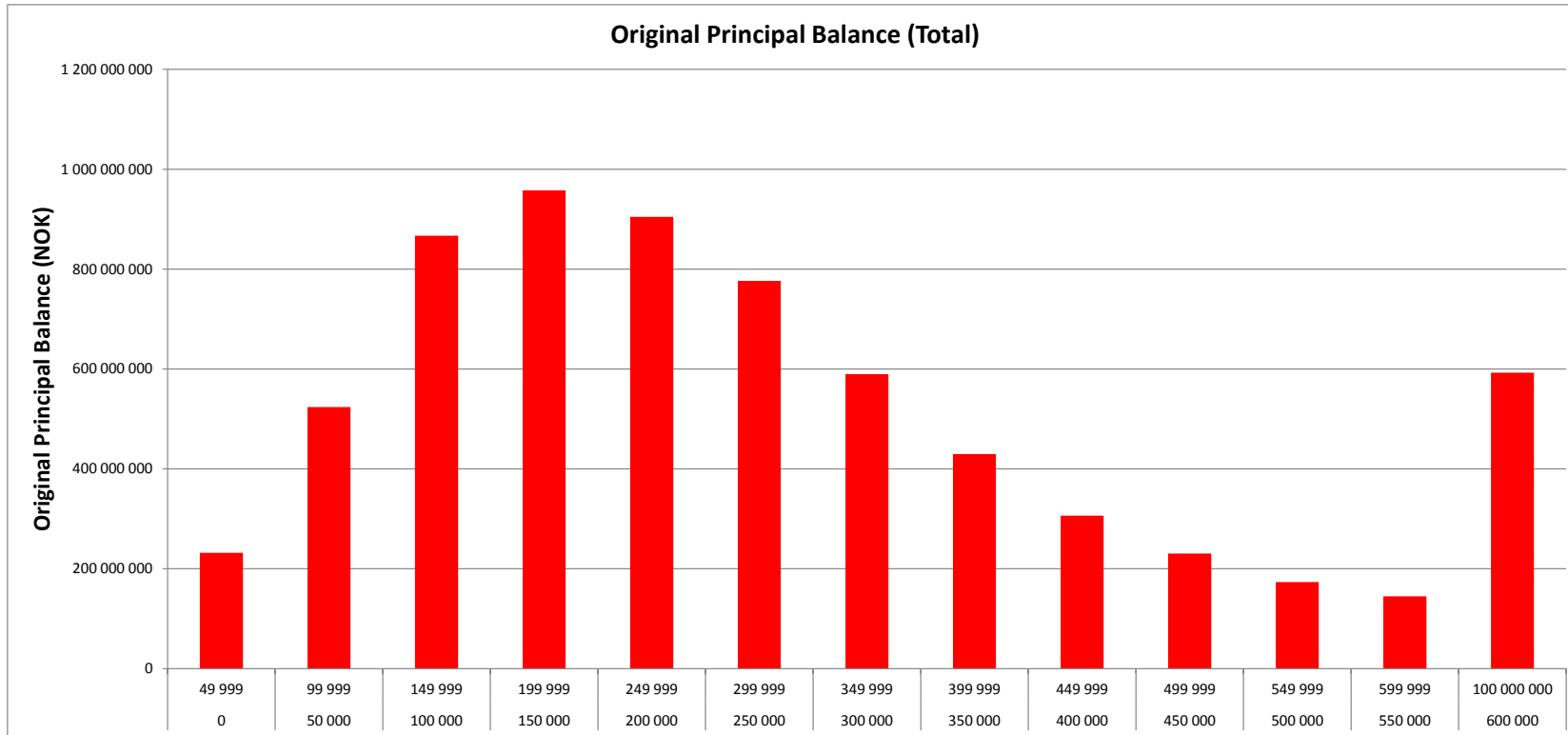
TOTAL									
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0		49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2
	50 000		99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5
	100 000		149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3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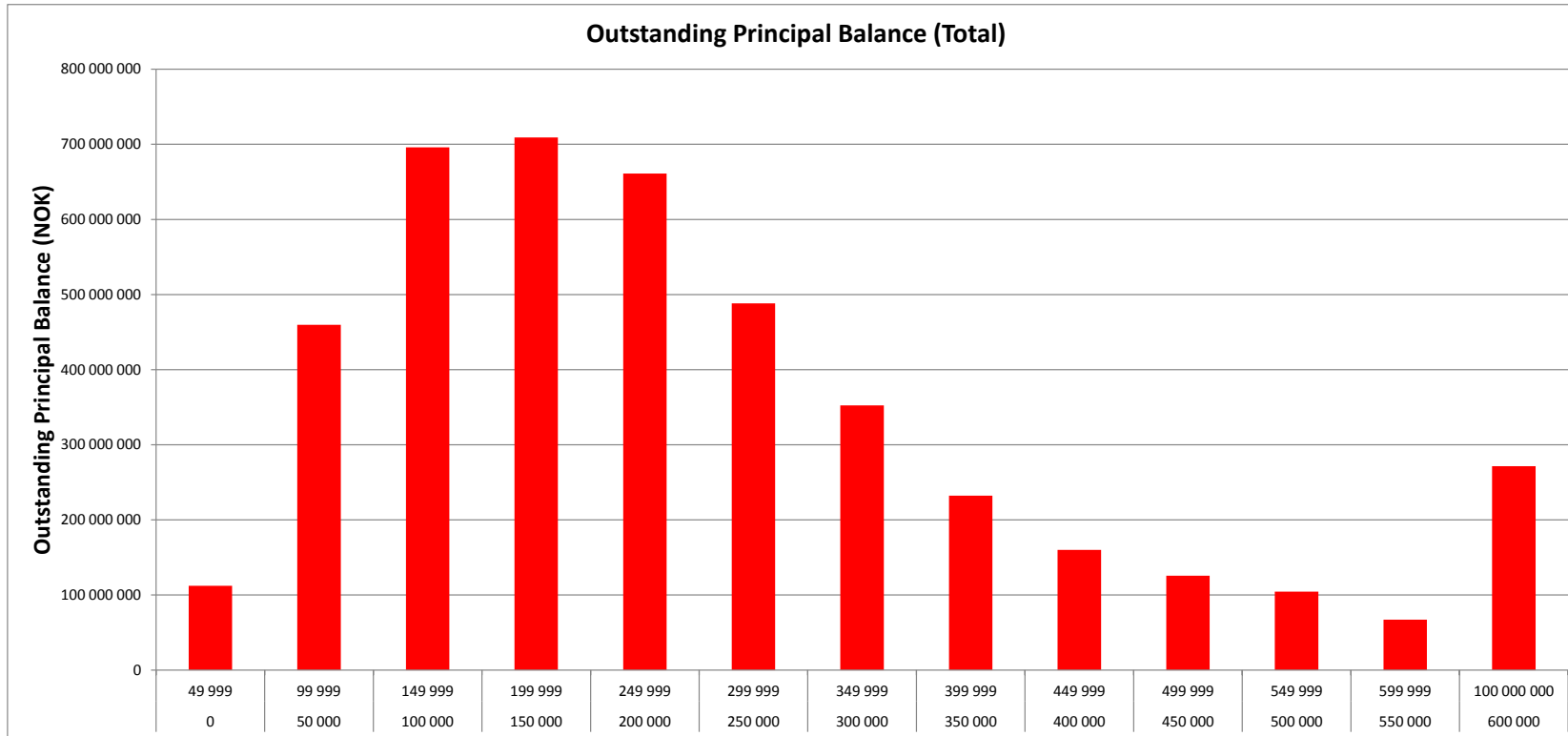




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**8.b Outstanding Principal Balance Graph**

Reporting Date	29.09.2015	
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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	1 924	301 936 965	6,80 %	7,06 %	ØSTFOLD	66,5	18,6	
0200	3 714	620 107 673	13,97 %	13,62 %	AKERSHUS	66,3	18,2	
0300	2 196	401 258 760	9,04 %	8,05 %	OSLO	60,5	18,3	
0400	1 145	151 585 004	3,41 %	4,20 %	HEDEMARK	61,7	18,1	
0500	1 119	169 827 978	3,82 %	4,10 %	OPPLAND	66,5	18,3	
0600	1 937	304 954 642	6,87 %	7,10 %	BUSKERUD	64,2	18,5	
0700	1 344	214 975 603	4,84 %	4,93 %	VESTFOLD	67,4	18,4	
0800	995	142 980 849	3,22 %	3,65 %	TELEMARK	65,5	18,3	
0900	721	109 174 108	2,46 %	2,64 %	AUST-AGDER	66,7	18,1	
1000	1 066	171 015 332	3,85 %	3,91 %	VEST-AGDER	65,8	18,2	
1100	2 175	362 051 886	8,15 %	7,98 %	ROGALAND	69,7	18,4	
1200	2 824	492 147 264	11,08 %	10,36 %	HORDALAND	69,0	18,3	
1400	274	44 968 132	1,01 %	1,00 %	SOGN OG FJORDANE	71,2	18,3	
1500	1 098	180 452 363	4,06 %	4,03 %	MJØRE OG ROMSDAL	67,9	18,1	
1600	1 053	159 800 625	3,60 %	3,86 %	SØR-TRØNDELAG	64,1	18,6	
1700	620	99 316 291	2,24 %	2,27 %	NORD-TRØNDELAG	68,7	18,2	
1800	1 551	258 960 042	5,83 %	5,69 %	NORDLAND	71,6	18,1	
1900	1 109	181 956 065	4,10 %	4,07 %	TROMS	71,9	18,0	
2000	402	72 204 399	1,63 %	1,47 %	FINNMARK	69,6	17,9	
2100	1	292 946	0,01 %	0,00 %	SVALBARD	100,0	23,0	
Total:	27 268	4 439 966 927	100 %	100 %		66,8	18,3	

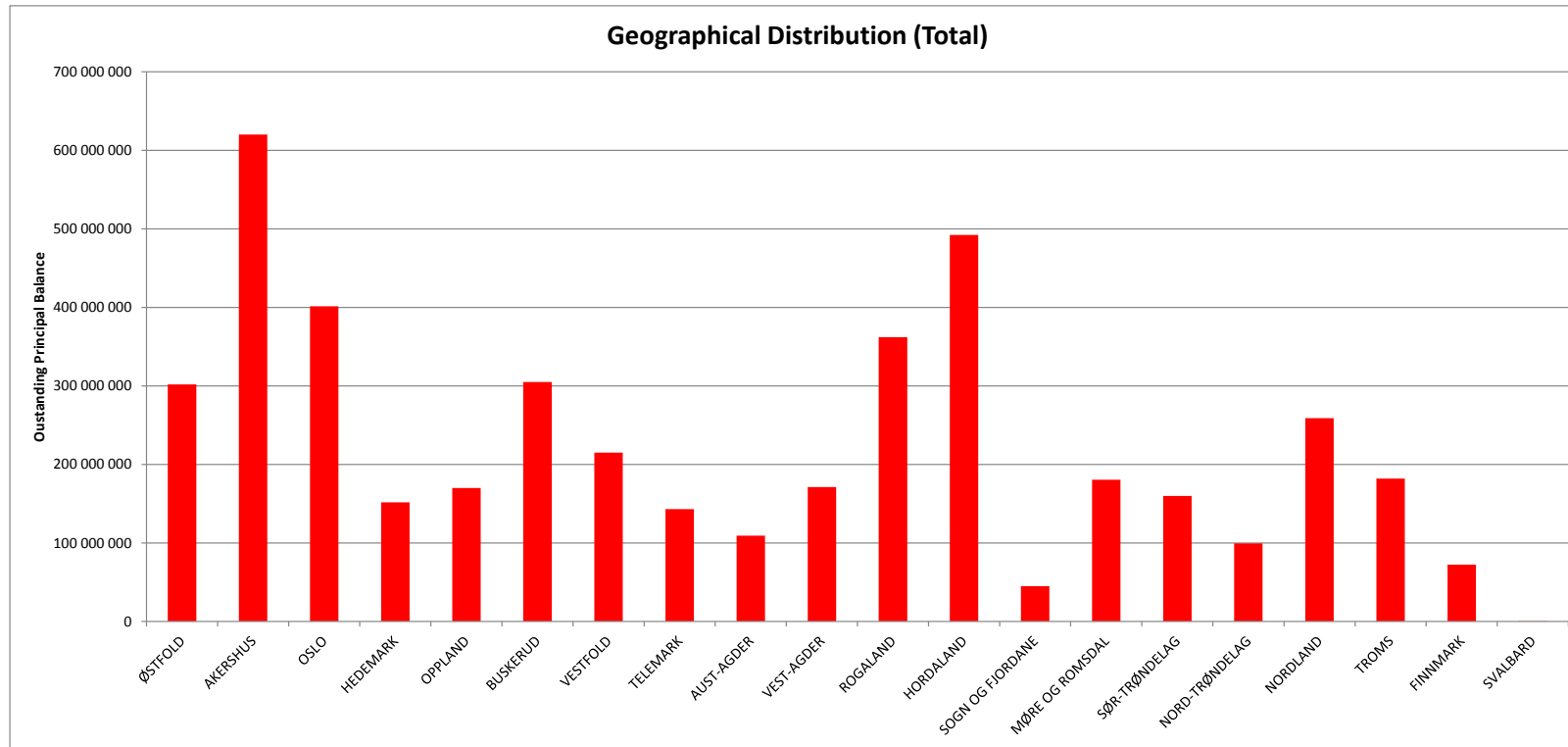
Geographic distribution

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**9.b Geographical Distribution Graph**



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Interest Period	from	25.08.2015 to 25.09.2015 = 31 days



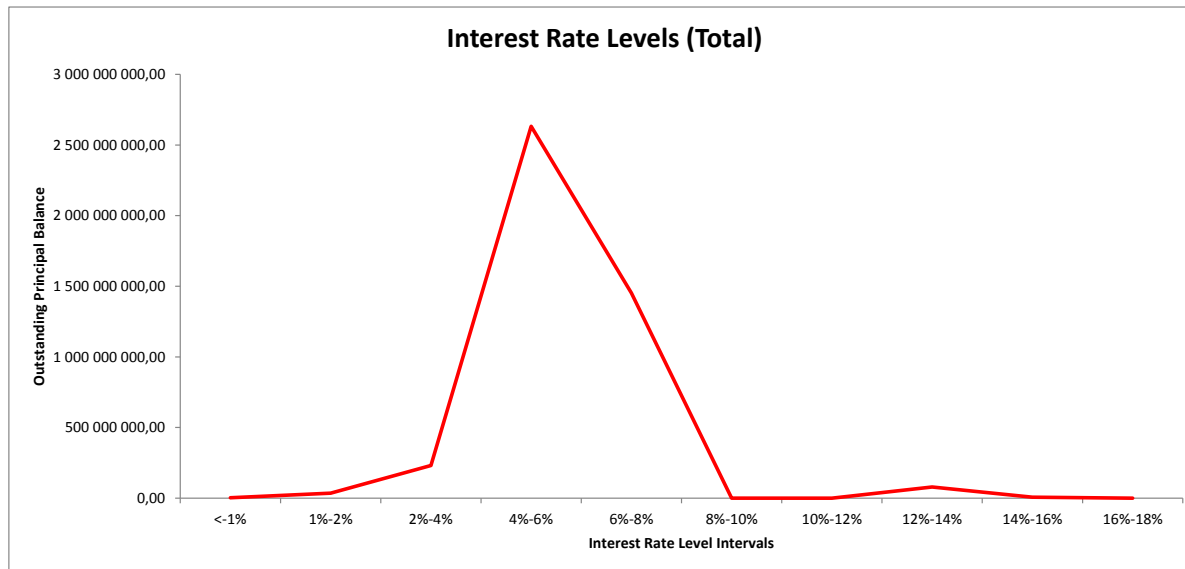


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	29.09.2015					
Payment date	25.09.2015					
Period No	11					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days





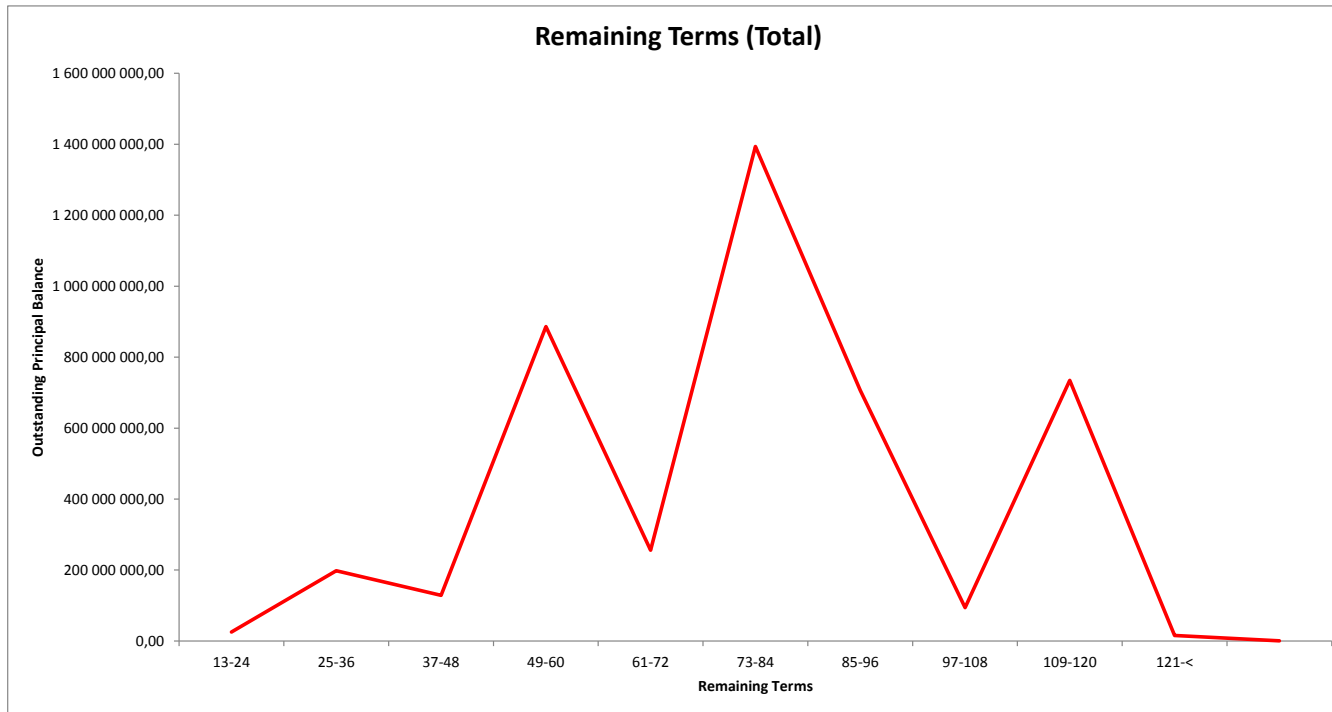


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from	25.08.2015
	to	25.09.2015
	=	31 days



**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**12.a Seasoning**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

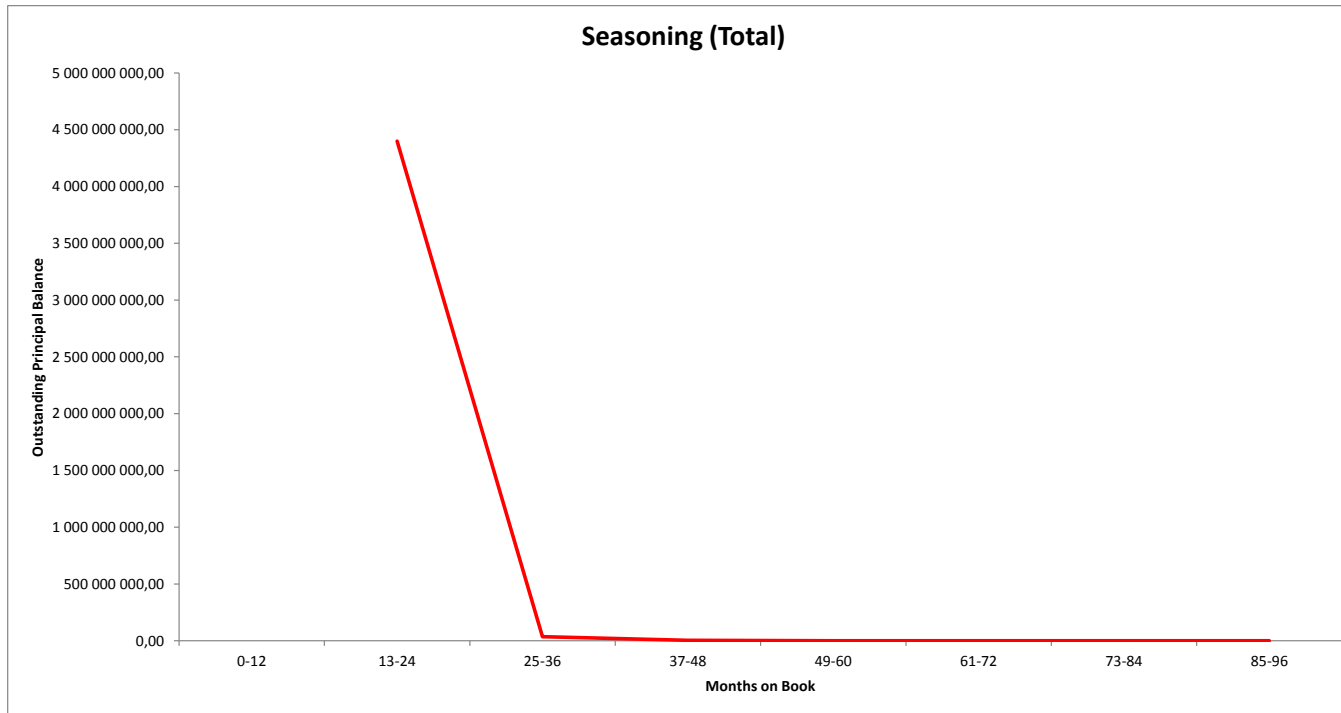
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	26 997	4 399 667 041	99,09 %	66,9	18,2
	25		36	251	36 378 451	0,82 %	57,0	27,8
	37		48	20	3 921 435	0	79	40
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total		27 268		4 439 966 927	100,00 %	66,8	18,3

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**12.b Seasoning**



Reporting Date	29.09.2015					
Payment date	25.09.2015					
Period No	11					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

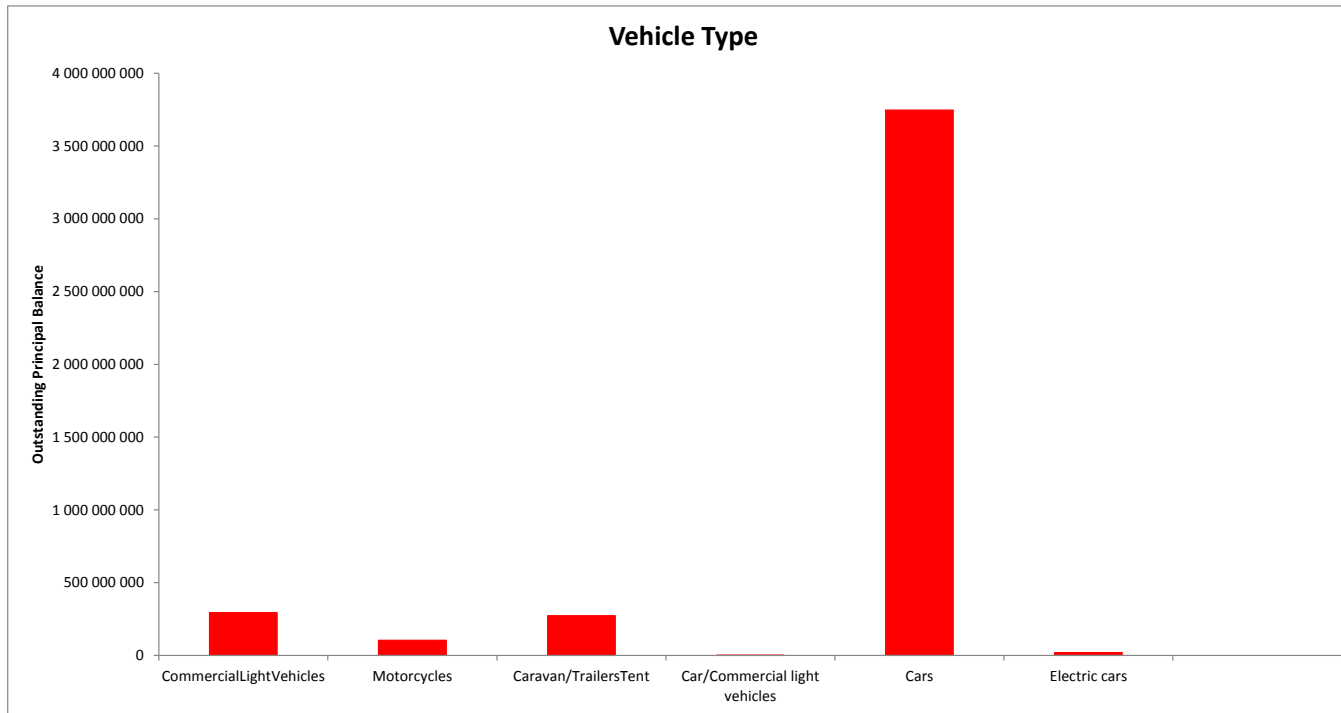
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 913	294 206 571	6,63 %	54,2	18,5
	Motorcycles	1 038	103 669 851	2,33 %	62,9	17,1
	Caravan/TrailersTent	1 425	273 667 741	6,16 %	83,4	17,1
	Car/Commercial light vehicles	10	1 414 380	0,03 %	50,1	19,2
	Cars	22 814	3 747 621 926	84,41 %	66,7	18,4
	Electric cars	68	19 386 458	0,44 %	68,7	18,0
		27 268	4 439 966 927	100 %	66,8	18,3

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**13.b Vehicle type**



Reporting Date	29.09.2015					
Payment date	25.09.2015					
Period No	11					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**14.a Hybrid loans**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from	25.08.2015 to 25.09.2015 = 31 days

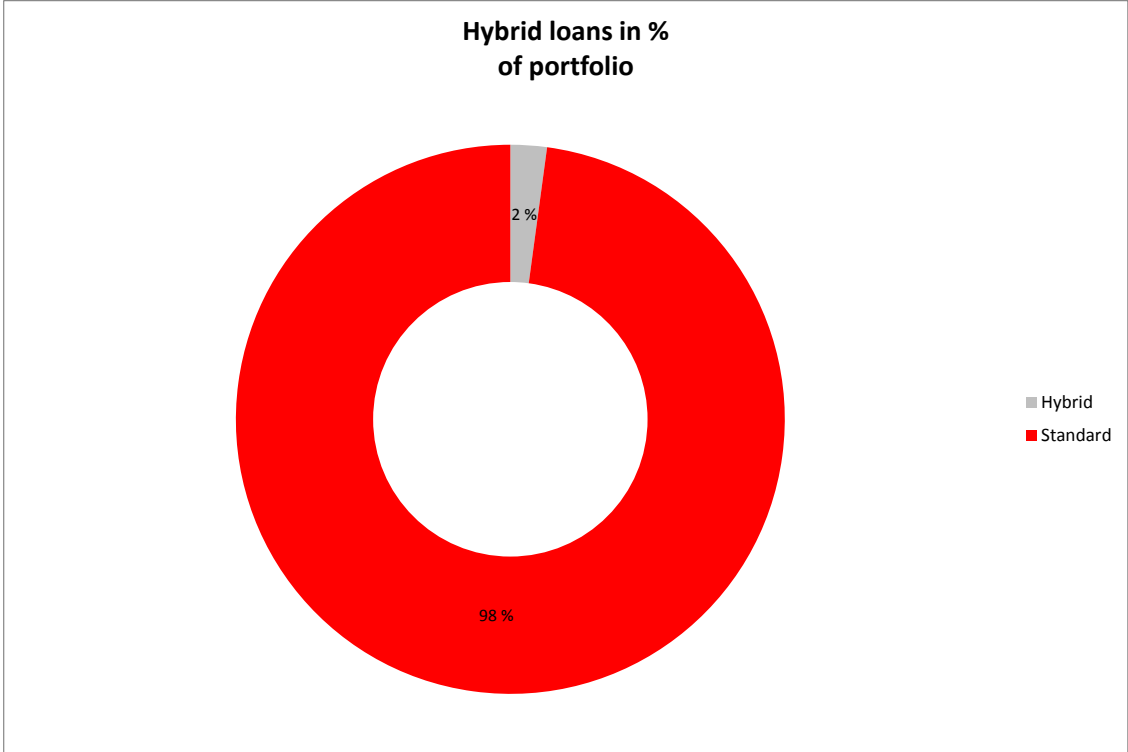
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		237	95 089 023	2,14 %	19,1	19,2
Standard		27 031	4 344 877 904	97,86 %	67,8	18,3
Total		27 268	4 439 966 927	100 %	66,8	18,3

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	29.09.2015				
Payment date	25.09.2015				
Period No	11				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days





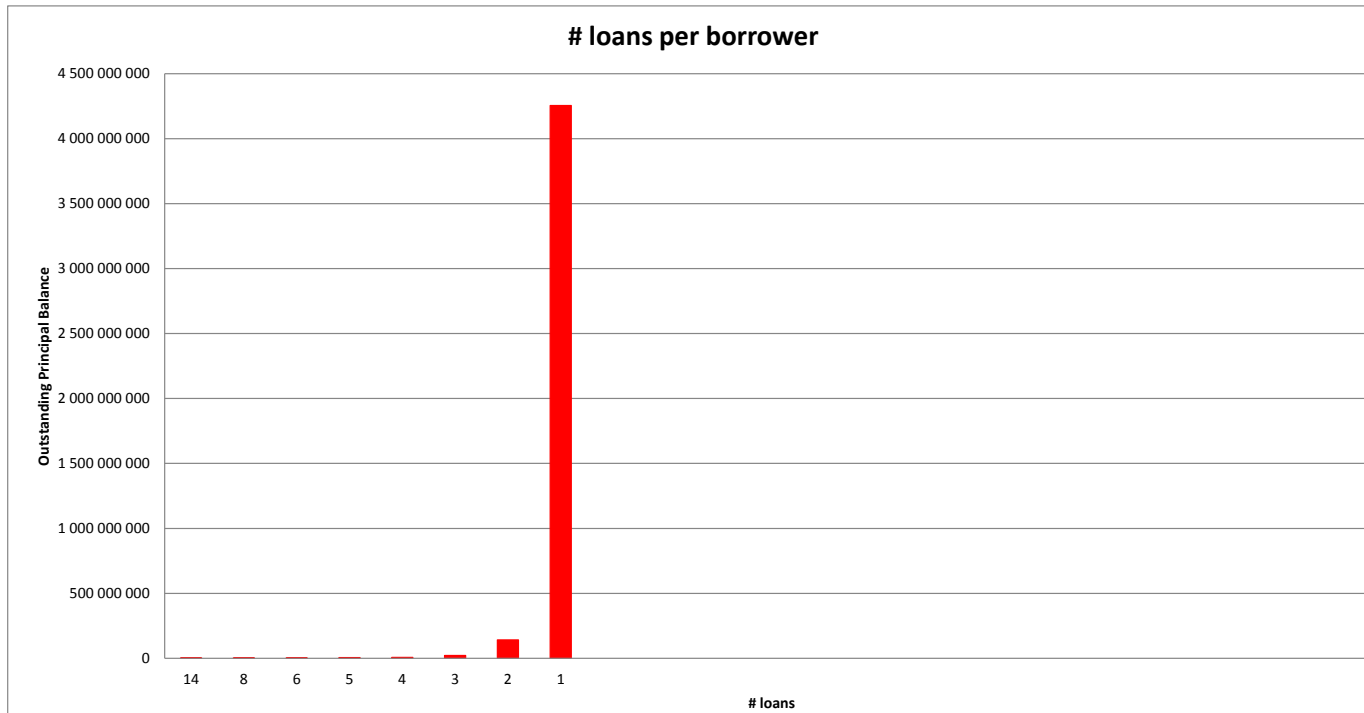


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	29.09.2015					
Payment date	25.09.2015					
Period No	11					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days



**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	4 439 966 927	4 370 872 543	69 094 384	21 872 326	5,91 %	98,44 %
2	4 370 872 543	4 301 303 016	69 569 526	21 538 502	5,91 %	96,88 %
3	4 301 303 016	4 231 543 060	69 759 957	21 191 886	5,91 %	95,31 %
4	4 231 543 060	4 162 080 424	69 462 636	20 847 935	5,91 %	93,74 %
5	4 162 080 424	4 093 100 165	68 980 259	20 505 564	5,91 %	92,19 %
6	4 093 100 165	4 022 491 616	70 608 550	20 156 521	5,91 %	90,60 %
7	4 022 491 616	3 952 801 818	69 689 797	19 811 189	5,91 %	89,03 %
8	3 952 801 818	3 882 960 587	69 841 231	19 465 193	5,91 %	87,45 %
9	3 882 960 587	3 811 573 761	71 386 826	19 112 249	5,91 %	85,85 %
10	3 811 573 761	3 739 787 236	71 786 525	18 757 920	5,91 %	84,23 %
11	3 739 787 236	3 670 249 629	69 537 607	18 412 958	5,91 %	82,66 %
12	3 670 249 629	3 599 772 642	70 476 987	18 065 116	5,91 %	81,08 %
13	3 599 772 642	3 529 705 251	70 067 391	17 718 523	5,91 %	79,50 %
14	3 529 705 251	3 454 139 048	75 566 203	17 345 748	5,90 %	77,80 %
15	3 454 139 048	3 380 255 460	73 883 588	16 982 082	5,90 %	76,13 %
16	3 380 255 460	3 303 048 502	77 206 958	16 602 942	5,89 %	74,39 %
17	3 303 048 502	3 226 286 674	76 761 828	16 228 130	5,90 %	72,66 %
18	3 226 286 674	3 152 673 289	73 613 386	15 863 360	5,90 %	71,01 %
19	3 152 673 289	3 075 126 004	77 547 284	15 485 580	5,89 %	69,26 %
20	3 075 126 004	3 004 271 514	70 854 490	15 133 024	5,91 %	67,66 %

Amortization profile (first 20 periods)

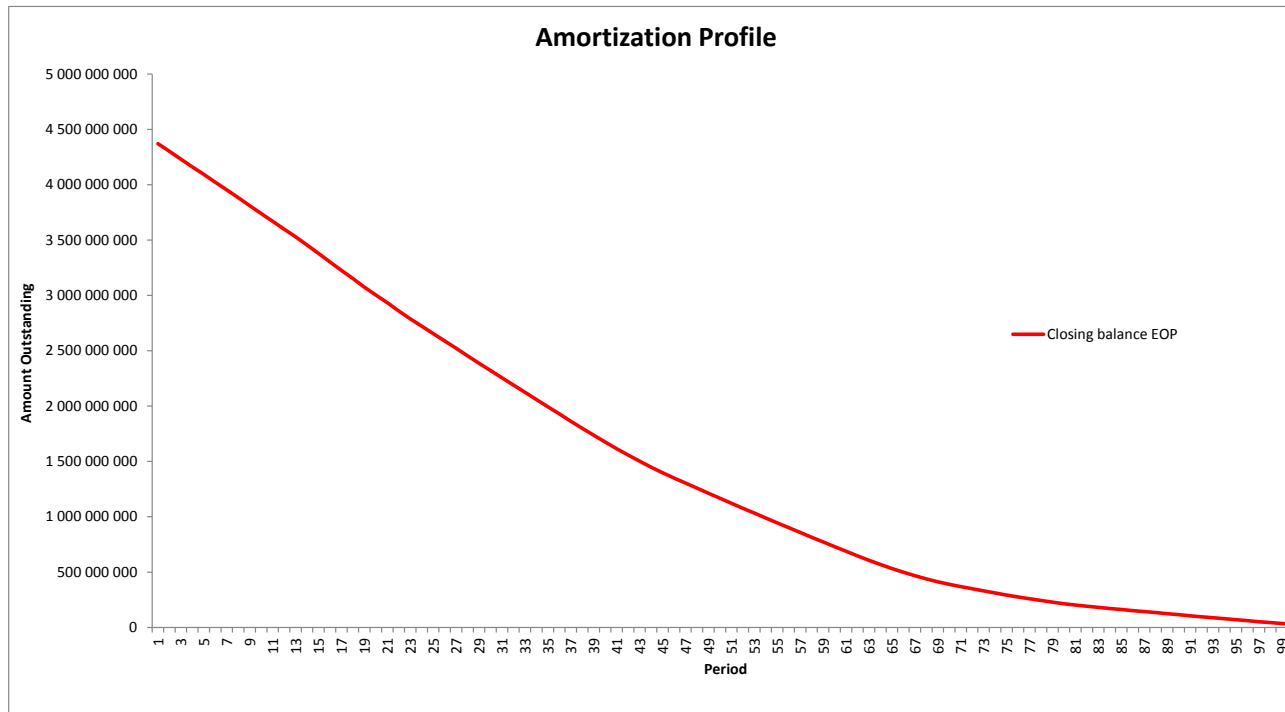
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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from	25.08.2015
	to	25.09.2015
	=	31 days



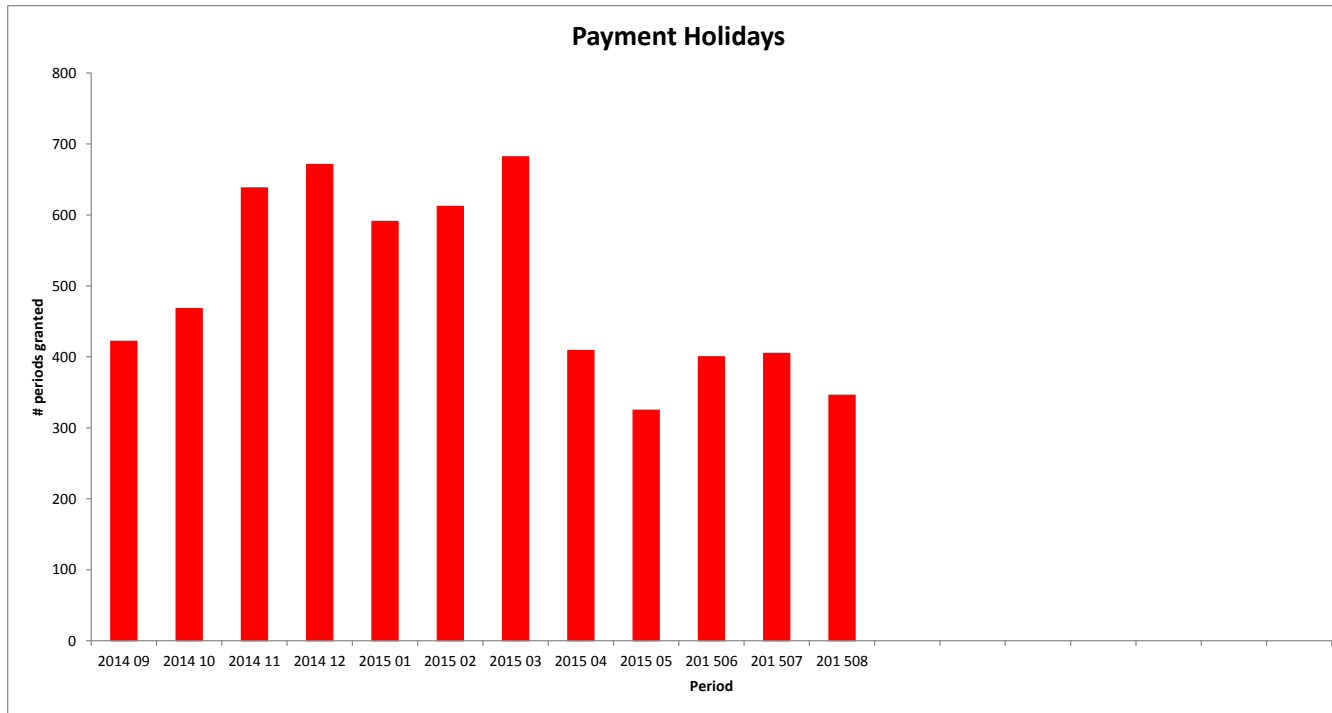


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from	25.08.2015
	to	25.09.2015
	=	31 days



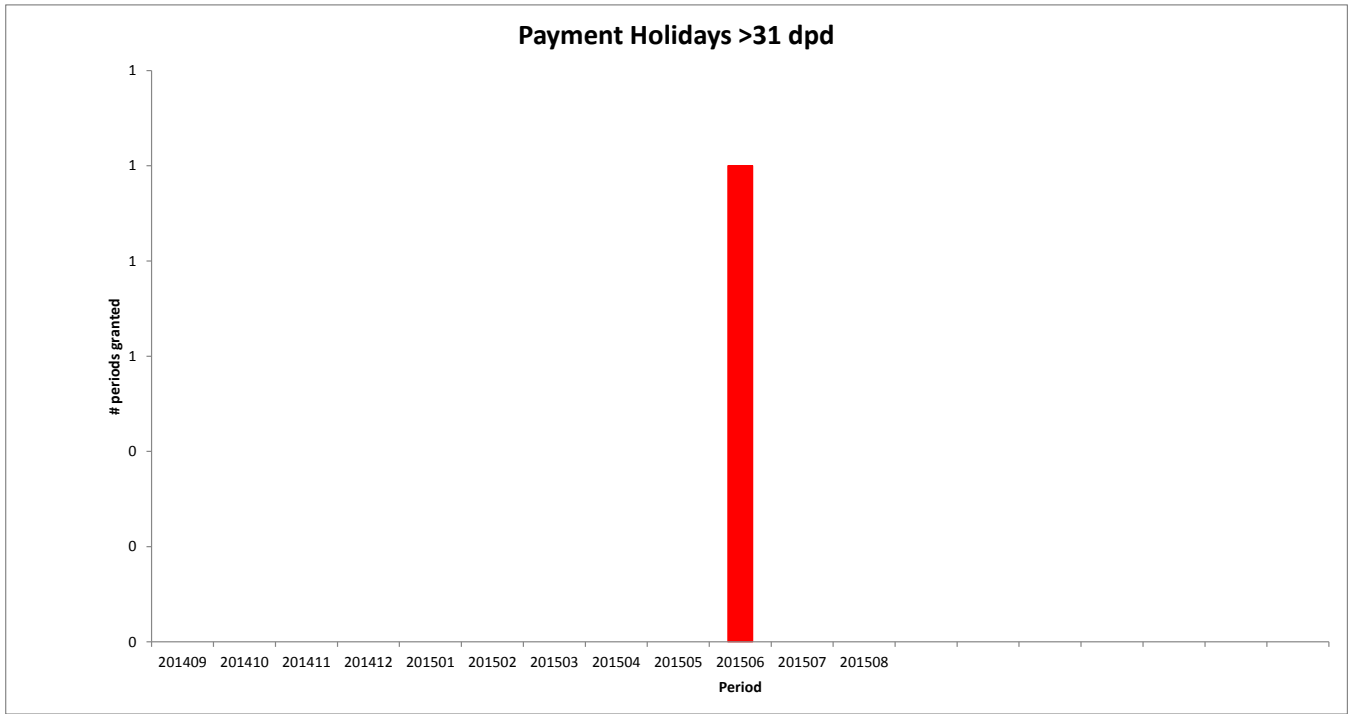


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

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



Reporting Date	29.09.2015					
Payment date	25.09.2015					
Period No	11					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days





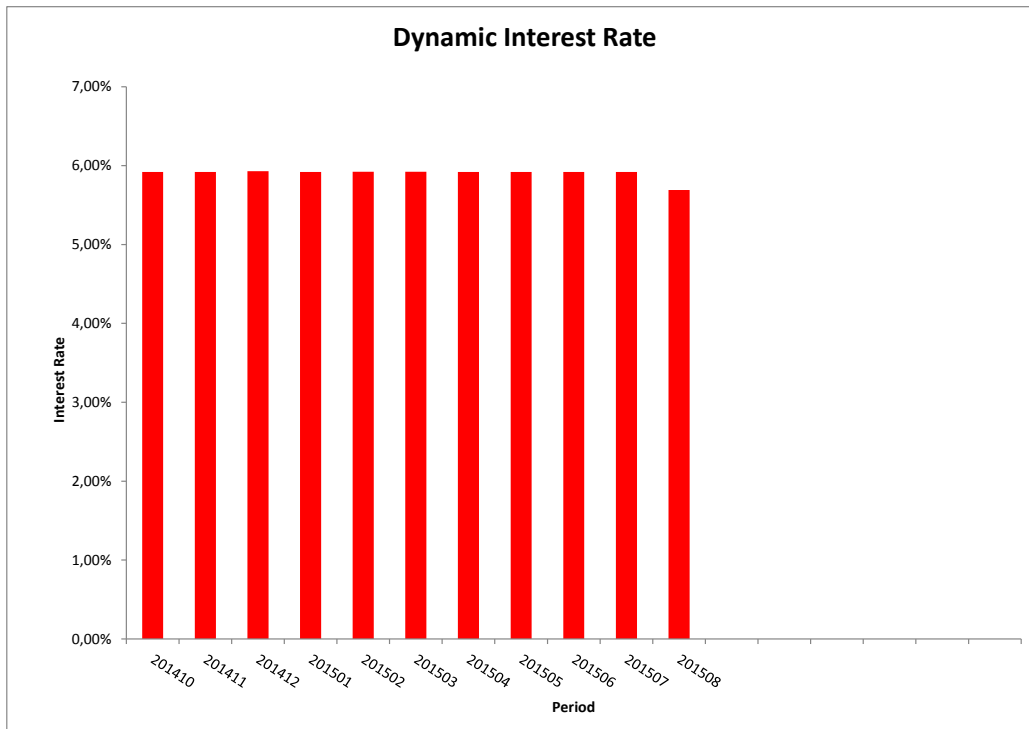


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	29.09.2015
Payment date	25.09.2015
Period No	11
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015 = 31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	29.09.2015
Payment date	25.09.2015
Period No	11
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015 = 31 days

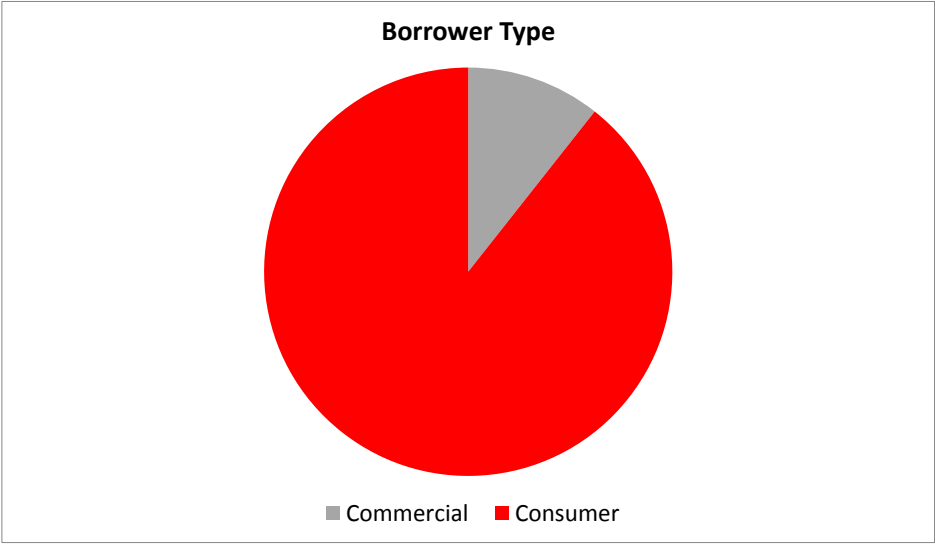
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2 248	472 364 667	10,64 %	49,8	18,4
	Consumer	25 020	3 967 602 260	89,36 %	68,8	18,3
	Total	27 268	4 439 966 927	100 %	66,8	18,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date			29.09.2015		
Payment date			25.09.2015		
Period No			11		
Monthly Period			Aug 2015		
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days



**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**21.a Vehicle Condition**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from	25.08.2015 to 25.09.2015 = 31 days

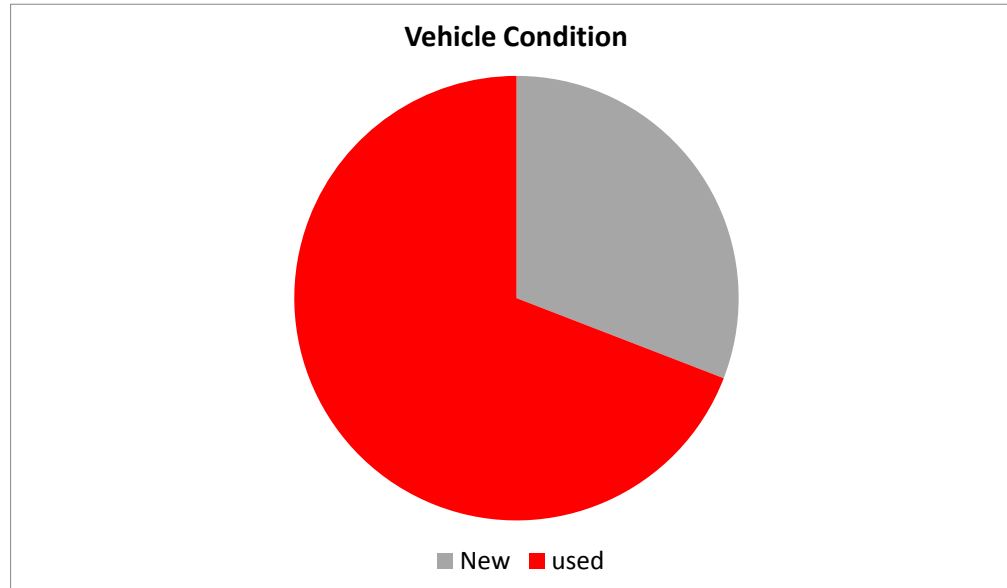
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 194	1 370 490 563	30,87 %	67,7	18,3
	used	21 074	3 069 476 364	69,13 %	66,4	18,3
		27 268	4 439 966 927	100 %	66,8	18,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	29.09.2015
Payment date	25.09.2015
Period No	11
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015 = 31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

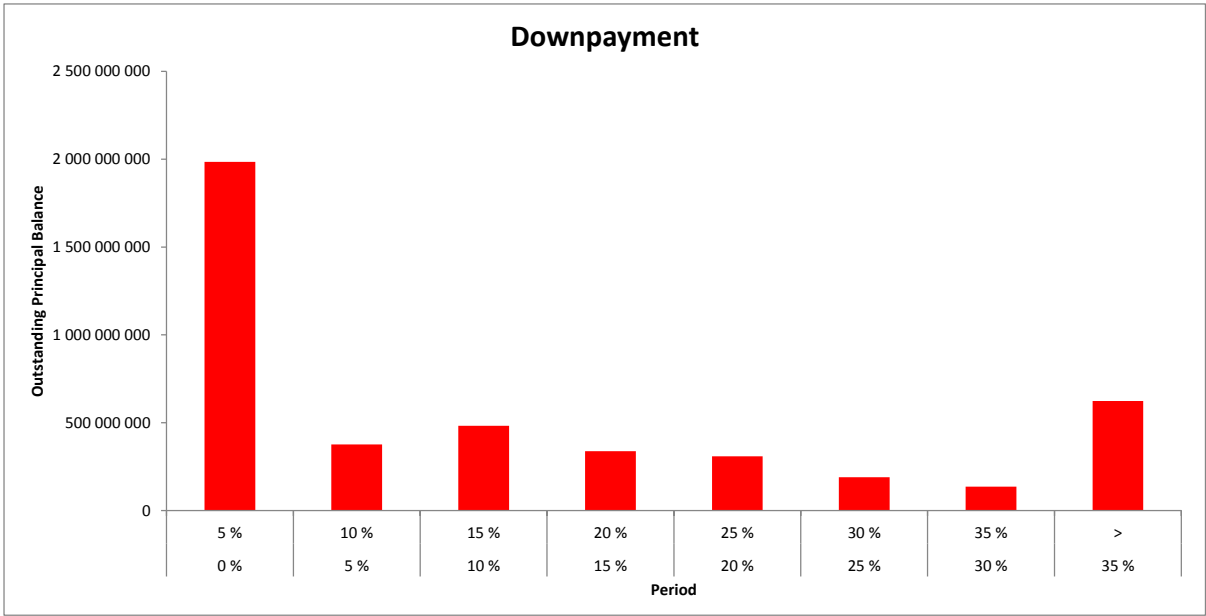
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	11 524	1 985 140 108	44,71 %	66,8	18,3
	5 %	10 %	1 983	376 143 973	8,47 %	71,5	18,3
	10 %	15 %	2 582	482 079 529	10,86 %	69,9	18,3
	15 %	20 %	1 933	337 844 735	7,61 %	68,9	18,4
	20 %	25 %	1 860	308 388 297	6,95 %	67,5	18,3
	25 %	30 %	1 270	189 843 242	4,28 %	64,4	18,2
	30 %	35 %	871	136 385 048	3,07 %	64,9	18,3
	35 %	>	5 245	624 141 995	14,06 %	61,1	18,2
Total		27 268	4 439 966 927	100 %	66,8	18,3	

**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.b Downpayment**



Reporting Date	29.09.2015		
Payment date	25.09.2015		
Period No	11		
Monthly Period	Aug 2015		
Interest Period	from	25.08.2015	to 25.09.2015 = 31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	29.09.2015		
Payment date	25.09.2015		
Period No	11		
Monthly Period	Aug 2015		
Interest Period	from	25.08.2015	to 25.09.2015 = 31 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	26 852	4 337 777 681	97,70 %	67,4	18,3
	Serial	416	102 189 246	2,30 %	39,1	19,0
		27 268	4 439 966 927	100 %	66,8	18,3

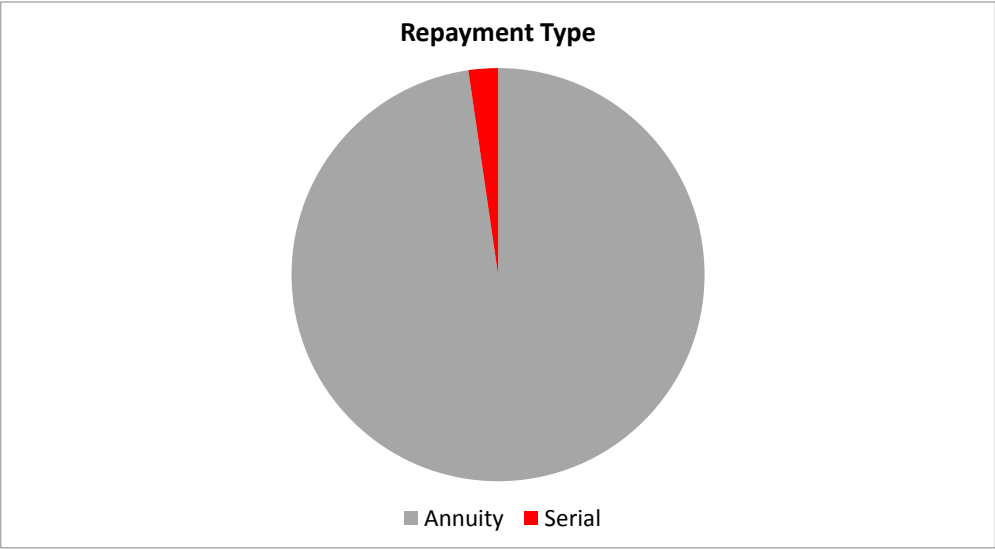


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	29.09.2015
Payment date	25.09.2015
Period No	11
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015 = 31 days

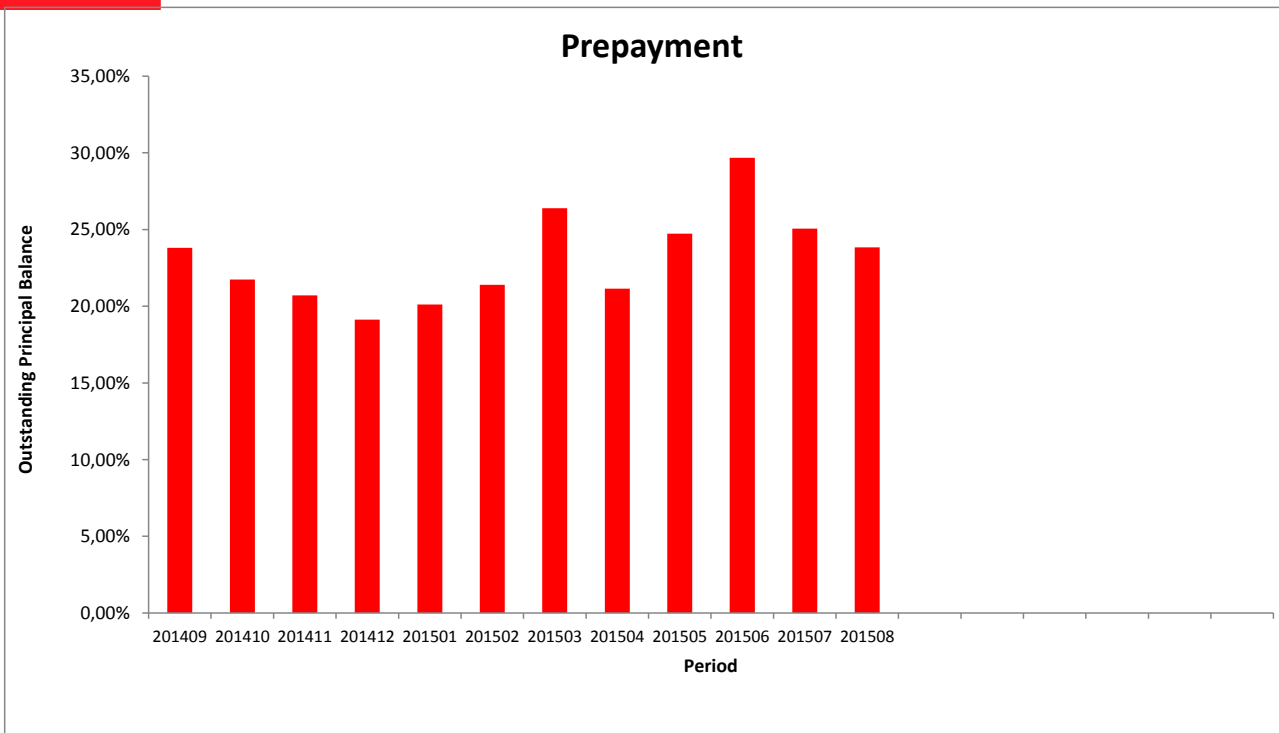




**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	29.09.2015		
Payment date	25.09.2015		
Period No	11		
Monthly Period	Aug 2015		
Interest Period	from	25.08.2015	to 25.09.2015 = 31 days



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

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



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211	1	491 153	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	-	-	-	273 225	273 225	3 126 801	679 095	952 320	2 447 706	312 377	1 264 697	2 135 329
20152	5 869 335	47	-	-	-	-	-	-	1 305 853	1 305 853	4 563 482	765 124	2 070 977	3 798 358
20153	3 504 502	32	-	-	-	-	-	-	-	-	-	171 157	171 157	3 333 345

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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**26. Delinquency**



Reporting Date	29.09.2015	
Payment date	25.09.2015	
Period No	11	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance	
2014	9	6 500 760 396	31 989	6 141 274 281		320 785 408	189	38 700 707	-	-	-	-	-	-	-	-	0	0	
	10	6 291 509 803	31 512	5 962 706 789	1 445	279 521 695	220	43 238 123	40	6 043 196	-	-	-	-	-	-	0	0	
	11	6 101 331 658	31 164	5 805 743 114	1 259	242 820 537	205	38 712 086	55	10 564 843	22	3 491 078					1	605 211	
	12	5 921 297 542	30 329	5 569 867 661	1 568	293 007 944	222	42 758 535	53	9 514 836	22	4 333 048	13	1 815 518				0	0
2015	1	5 743 022 268	29 952	5 421 306 735	1 408	258 251 639	240	45 779 130	46	8 821 422	27	5 116 479	13	2 493 014	11	1 253 849	1	168 103	
	2	5 560 862 225	29 373	5 250 803 395	1 386	247 264 764	232	44 190 886	58	9 107 718	29	5 637 243	13	2 009 179	12	1 849 040	11	1 341 952	
	3	5 350 395 184	28 692	5 041 447 646	1 382	247 585 881	221	41 337 585	65	11 560 440	29	3 592 813	17	2 831 918	11	2 038 901	12	1 889 971	
	4	5 178 835 429	28 023	4 848 427 846	1 457	264 693 181	260	44 726 263	64	10 910 673	33	5 306 775	20	2 088 481	15	2 682 210	12	1 630 757	
	5	4 992 168 467	27 294	4 638 292 886	1 580	285 313 469	269	46 987 897	68	10 310 303	33	5 098 517	27	4 376 218	17	1 789 177	18	2 661 859	
	6	4 781 116 475	27 022	4 525 951 846	1 158	199 253 068	207	34 318 799	69	12 615 187	25	3 377 537	25	3 506 038	19	2 094 000	17	1 576 719	
	7	4 603 622 942	26 360	4 352 466 659	1 164	201 610 621	192	33 422 158	59	7 297 840	28	3 424 134	18	2 524 966	20	2 876 564	17	1 460 712	
	8	4 439 966 927	25 572	4 160 340 987	1 340	225 845 415	234	37 162 478	58	8 997 946	24	2 208 306	23	3 146 878	17	2 264 917	15	2 043 790	
	9																		
	10																		
	11																		
	12																		

**Bilcreditt 6 Limited**  
**Monthly Investor Report**

**27. Priority of Payments**



Reporting Date	29.09.2015		
Payment date	25.09.2015		
Period No	11		
Monthly Period	Aug 2015		
Interest Period	from	25.08.2015	to 25.09.2015 = 31 days

**Priority of Payments**

Available Distribution Amount	+	282 398 750,67	NOK	20 213 838,81	EUR
Senior Expenses	-	1 975 024,56	NOK		
Class A Notes Interest	-	5 155 055,02	NOK	108 677,26	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 089 650,00	NOK		
Liquidity Reserve	-	36 828 983,54	NOK		
Class A Principal	-	163 656 015,00	NOK	20 105 161,55	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	55 243 475,30	NOK		
Class C Notes Interest	-	723 952,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	4 994 904,80	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	12 731 690,46	NOK	-	EUR

**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**28. Transaction Costs**



Reporting Date	29.09.2015
Payment date	25.09.2015
Period No	11
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015 = 31 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	1 975 024,56 NOK			
Interest accrued for the Period	6 968 657,02 NOK	5 155 055,02 NOK	1 089 650,00 NOK	723 952,00 NOK
Cumulative Interest accrued	118 877 082,55 NOK	94 542 351,55 NOK	14 645 372,00 NOK	9 689 359,00 NOK
Interest Payments	6 968 657,02 NOK	5 155 055,02 NOK	1 089 650,00 NOK	723 952,00 NOK
Cumulative Interest Payments	118 877 082,55 NOK	94 542 351,55 NOK	14 645 372,00 NOK	9 689 359,00 NOK
Interest accrued on Subordinated Loan for the Period	1 145 034,14 NOK			
Cumulative Interest accrued on Subordinated Loan	16 110 165,67 NOK			
Interest Payments on Subordinated Loan	1 145 034,14 NOK			
Cumulative Interest Payments on Subordinated Loan	16 110 165,67 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**29. Swap Counterparty Data**



Reporting Date	29.09.2015
Payment date	25.09.2015
Period No	11
Monthly Period	Aug 2015
Interest Period from	25.08.2015 to 25.09.2015 = 31 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	3 695 379 942,00 NOK 453 977 879,85 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,1800 %
1M Euribor (Notes, Swap)	-0,0920 %
Gross Amount Due to Swap Counterparty	168 811 070,02 NOK
Gross Amount Due from Swap Counterparty	20 213 838,81 EUR
EUR/NOK spot rate	N/A



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**30. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	29.09.2015
Payment date	25.09.2015
Period No	11
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015 = 31 days