

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27/01/2016		Following payment dates:	25/02/2016
Payment date	25/01/2016			29/03/2016
Period No	15			
Monthly Period	Dec 2015			
Interest Period	from	29/12/2015	to	25/01/2016 = 27 days
Cut-Off Date	31/12/2015			

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**1. Portfolio Information**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from 29/12/2015	to 25/01/2016 = 27 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
<b>Outstanding receivables</b>			
<b>Opening balance</b>	<b>3.917.232.298,00</b>	<b>NOK</b>	<b>4.080.309.312,00</b>
Scheduled Loan Principal Repayments	62.084.586,00	NOK	59.958.987,00
Prepayments	80.760.598,00	NOK	102.410.488,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	636.929,00	NOK	565.338,00
<b>Total Principal Payments Received</b>	<b>143.482.113,00</b>	<b>NOK</b>	<b>162.934.813,00</b>
	-		-
New Defaulted Auto Loans in Period	1.909.361,00	NOK	920.915,00
<b>Total New Defaults</b>	<b>1.909.361,00</b>	<b>NOK</b>	<b>920.915,00</b>
Capitalised Interest (due to Repayment Holidays)	1.228.084,00	NOK	778.714,00
<b>Closing Balance</b>	<b>3.773.068.908,00</b>	<b>NOK</b>	<b>3.917.232.298,00</b>
<b>Cumulative Capitalised Interest (Amount)</b>			
Open	15.812.862,00	NOK	15.034.148,00
New	1.228.084,00	NOK	778.714,00
<b>Close</b>	<b>17.040.946,00</b>	<b>NOK</b>	<b>15.812.862,00</b>
<b>Total revenue collections</b>			
Revenue and fees received on loan balances	20.497.555,00	NOK	20.184.874,00
Recoveries on loans in default	1.125.083,00	NOK	364.666,00
<b>Total Revenue Received in Period</b>	<b>21.622.638,00</b>	<b>NOK</b>	<b>20.549.540,00</b>
<b># Loans</b>			
At beginning of period	25.285	Loans	25.883
Paid in Full	481	Loans	586
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	15	Loans	12
<b>At end of period</b>	<b>24.789</b>	<b>Loans</b>	<b>25.285</b>
Weighted Average Loan Return	6,56%		
Average NIBOR + Weighted Average Loan Threshold	4,16%		

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**2. Amount Due for Distribution**



Reporting Date	27/01/2016			
Payment date	25/01/2016			
Period No	15			
Monthly Period	Dec 2015			
Interest Period	from	29/12/2015	to	25/01/2016 = 27 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	81.606.186,24 NOK		85.015.928,64 NOK	
b. Collections (Principal, interest, fees, etc)	165.104.751,00 NOK		183.484.353,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	17.757.343,91 EUR	0,00 NOK	20.113.159,67 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	2.207,33 NOK		623,25 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>246.713.144,57 NOK</b>	<b>17.757.343,91 EUR</b>	<b>268.500.904,89 NOK</b>	<b>20.113.159,67 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
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**Note Balance**

Beginning of Period	3.917.232.298,00	NOK
End of Period	3.773.068.908,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	1,2 %	48.963.711,74	NOK
Cash Outflow		48.963.711,74	NOK
Cash Inflow		47.006.787,58	NOK
End of Period	1,2 %	47.006.787,58	NOK
Required Reserve Amount	1,2 %	47.006.787,58	NOK

**Liquidity Balance**

Beginning of Period	0,8 %	32.642.474,50	NOK
Cash Outflow		32.642.474,50	NOK
Cash Inflow		31.337.858,38	NOK
End of Period	0,8 %	31.337.858,38	NOK
Required Reserve Amount	0,8 %	31.337.858,38	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	195.375.180,95	NOK
Cash Outflow	15.368.406,98	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	180.006.773,97	NOK
Required Commingling Reserve Fund	180.006.773,97	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	3.917.232.298,00	NOK
End of Period	3.773.068.908,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	3.552.501.196,00	94,15%	23.281
1-29 days past due	173.318.860,00	4,59%	1.160
		0,00%	
<b>Delinquent Receivables:</b>			
30-59 days past due	30.829.685,00	0,82%	214
60-89 days past due	9.701.485,00	0,26%	68
90-119 days past due	3.126.309,00	0,08%	26
120-149 days past due	2.034.417,00	0,05%	24
150-179 days past due	1.556.956,00	0,04%	16
<b>Total Performing and Delinquent</b>	<b>3.773.068.908,00</b>	<b>100,00%</b>	<b>24.789</b>

Current Period Defaults	1.909.361,00	15
Cumulative Defaults	20.535.940,00	167
Current Period Recoveries	1.125.083,00	
Cumulative Recoveries	6.248.819,00	

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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		369.654.704,91 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Available Distribution Amount	246.713.144,57 NOK				
Amortisation	144.163.390,00 NOK				
Redemption per Class		17.710.490,17 EUR	- NOK	- NOK	- NOK
Redemption per Note		2.476,99 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	3.773.068.908,00 NOK	351.944.214,74 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Current Tranching		75,93%	14,71%	9,36%	0,01%
Current Pool Factor		0,49	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	
Interest rate Basis: 1-M EURIBOR / Spread	-0,2010 %				
Interest Rate Basis: 1-M NIBOR / Spread	1,2100 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	27				
Principal Outstanding per Note Beginning of Period		51.699,96 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Principal Repayment per note		2.476,99 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		49.222,97 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Interest accrued for the period		6,55 EUR	1.732,50 NOK	1.807,50 NOK	1,81 NOK
Interest Payment	1.981.414,39 NOK	46.853,73 EUR	961.538,00 NOK	638.047,78 NOK	439,22 NOK
Interest Payment per Note		6,55 EUR	1.732,50 NOK	1.807,50 NOK	1,81 NOK

3. Credit Enhancements				
Initial total CE (Subordination, Reserve)		15,50%	7,25%	2,00%
Current CE (incl. Excess Spread)		30,51%	15,80%	6,44%
Current CE (excl. Excess Spread)		26,15%	11,44%	2,08%

**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**

On 21 December, 2015, the Norwegian Ministry of Finance adopted transitional rules to the new Norwegian financial companies act which entered into force on 1 January, 2016. The transitional rules correspond to the proposal from the Norwegian FSA and state that securitisations which closed in accordance with the existing Norwegian financial institutions act, and have notes remaining outstanding, may progress as agreed between the parties.

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**6. Counterparty Ratings, Trigger Levels and Consequences**



Reporting Date 27/01/2016  
 Payment date 25/01/2016  
 Period No 15  
 Monthly Period Dec 2015  
 Interest Period : 29/12/2015 to 25/01/2016 = 27 days

		Rating Triggers								Trigger breaches	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcredditt 6 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated 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-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller, which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account.  Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	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	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paying Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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**7.a Original Portfolio Principal Balance**



Reporting Date	27/01/2016		
Payment date	25/01/2016		
Period No	15		
Monthly Period	Dec 2015		
Interest Period	from	29/12/2015	to 25/01/2016 = 27 days

Average amount - all: 195.694

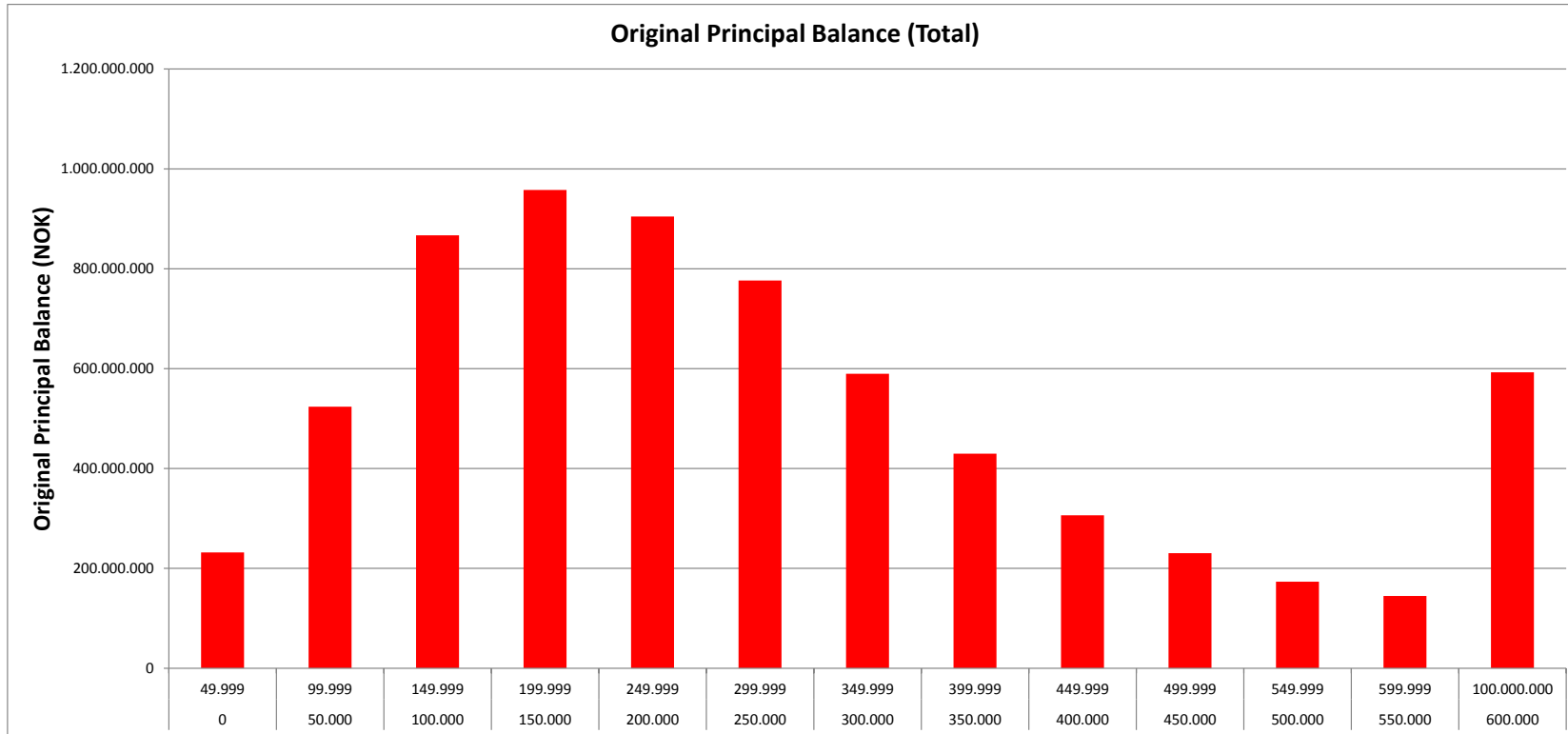
TOTAL										
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning		
Original balance	0	49.999	3.205	231.870.371	3,45%	9,32%	15,7	3,2		
	50.000	99.999	6.712	523.887.214	7,79%	19,52%	52,0	7,5		
	100.000	149.999	6.833	866.752.377	12,88%	19,87%	63,1	7,3		
	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**

Reporting Date	27/01/2016						
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**8.a Outstanding Principal Balance**



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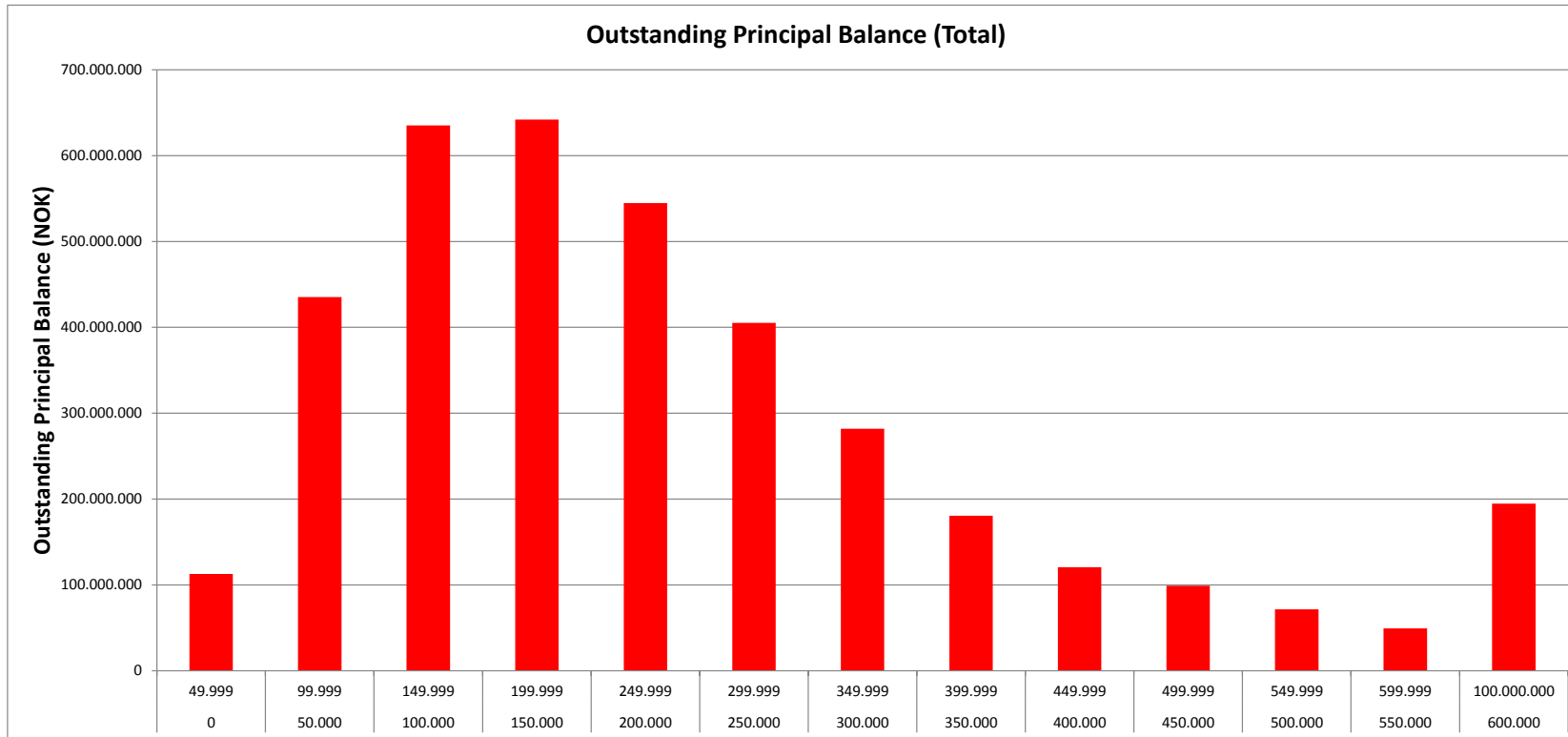
Average amount - all: 152.207

TOTAL									
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning		
0	49.999	3.931	112.634.029	2,99%	15,86%	31,4	22,8		
50.000	99.999	5.789	435.360.480	11,54%	23,35%	44,7	22,6		
100.000	149.999	5.126	635.193.016	16,83%	20,68%	54,6	22,4		
150.000	199.999	3.700	641.989.188	17,02%	14,93%	60,7	22,3		
200.000	249.999	2.447	544.739.911	14,44%	9,87%	66,7	22,3		
250.000	299.999	1.485	405.257.671	10,74%	5,99%	71,7	22,1		
300.000	349.999	874	281.924.378	7,47%	3,53%	74,5	21,9		
350.000	399.999	483	180.605.540	4,79%	1,95%	75,3	21,7		
400.000	449.999	285	120.692.784	3,20%	1,15%	78,4	22,3		
450.000	499.999	209	99.057.132	2,63%	0,84%	80,8	22,0		
500.000	549.999	137	71.575.831	1,90%	0,55%	80,8	21,9		
550.000	599.999	86	49.382.710	1,31%	0,35%	82,1	22,6		
600.000	100.000.000	237	194.656.238	5,16%	0,96%	79,7	21,9		
Total		24.789	3.773.068.908	100%	100%	63,5	22,3		

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**8.b Outstanding Principal Balance Graph**

Reporting Date	27/01/2016				
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**9.a Geographical Distribution**



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Interest Period	from	29/12/2015	to	25/01/2016	=	27 days

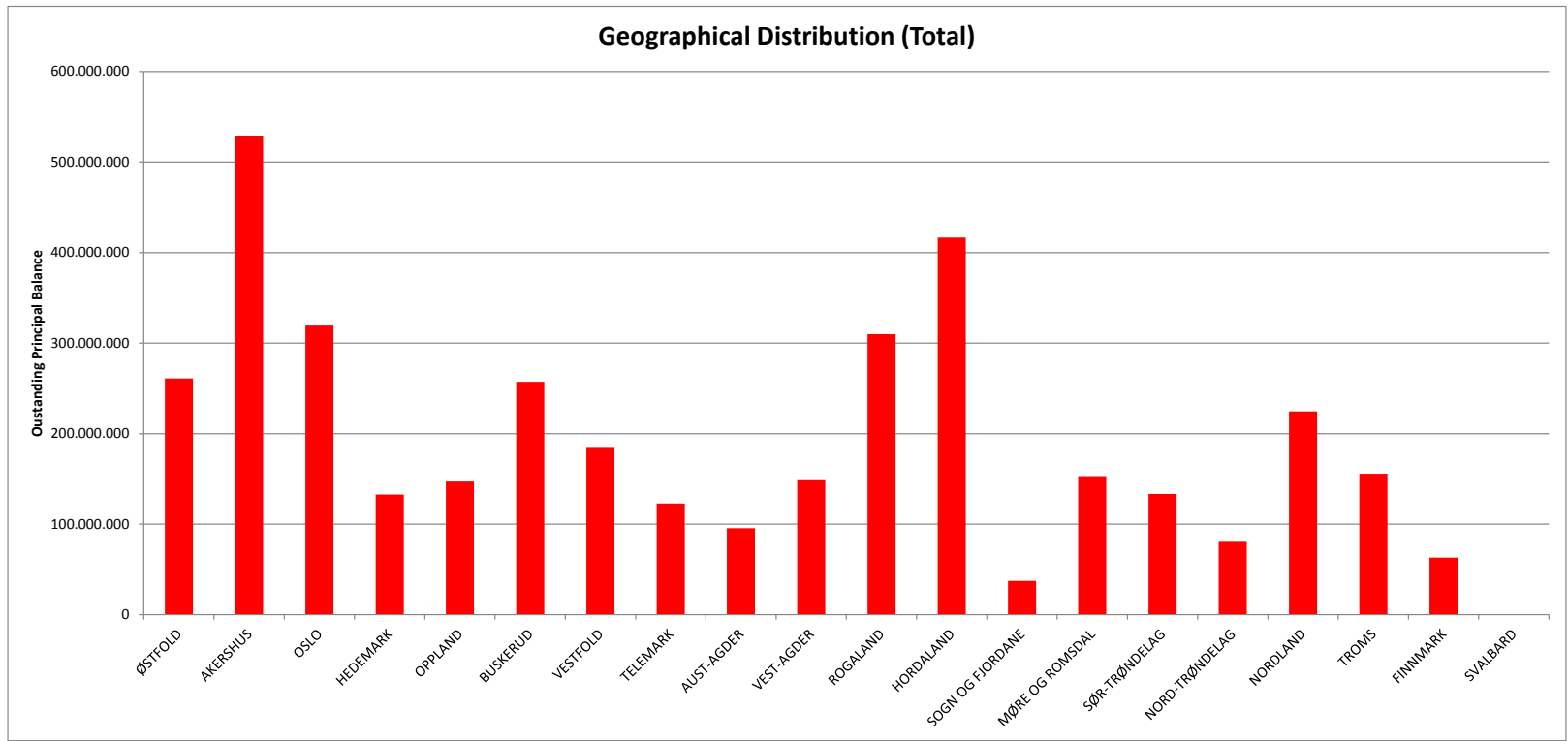
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1.765	260.987.564	6,92%	7,12%	ØSTFOLD	63,2	22,5	
0200	3.393	529.122.060	14,02%	13,69%	AKERSHUS	62,7	22,2	
0300	1.905	319.342.014	8,46%	7,68%	OSLO	57,0	22,3	
0400	1.056	132.689.457	3,52%	4,26%	HEDEMARK	58,8	22,0	
0500	1.027	147.081.569	3,90%	4,14%	OPPLAND	62,9	22,3	
0600	1.763	257.319.902	6,82%	7,11%	BUSKERUD	61,0	22,4	
0700	1.246	185.297.097	4,91%	5,03%	VESTFOLD	64,6	22,4	
0800	920	122.871.592	3,26%	3,71%	TELEMARK	61,4	22,3	
0900	664	95.515.665	2,53%	2,68%	AUST-AGDER	63,5	22,1	
1000	970	148.471.699	3,94%	3,91%	VEST-AGDER	62,9	22,2	
1100	1.980	309.927.708	8,21%	7,99%	ROGALAND	66,6	22,4	
1200	2.542	416.599.002	11,04%	10,25%	HORDALAND	65,7	22,3	
1400	258	37.362.191	0,99%	1,04%	SOGN OG FJORDANE	66,9	22,1	
1500	997	153.042.982	4,06%	4,02%	MJØRE OG ROMSDAL	64,9	22,1	
1600	943	133.259.156	3,53%	3,80%	SØR-TRØNDELAG	60,5	22,5	
1700	560	80.543.006	2,13%	2,26%	NORD-TRØNDELAG	64,2	22,3	
1800	1.429	224.621.622	5,95%	5,76%	NORDLAND	67,9	22,1	
1900	1.000	155.725.805	4,13%	4,03%	TROMS	68,8	21,9	
2000	370	63.025.647	1,67%	1,49%	FINNMARK	66,9	21,8	
2100	1	263.170	0,01%	0,00%	SVALBARD	96,0	27,0	
Total:	24.789	3.773.068.908	100%	100%		63,5	22,3	

Geographic distribution

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

**9.b Geographical Distribution Graph**

Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from	29/12/2015 to 25/01/2016 = 27 days



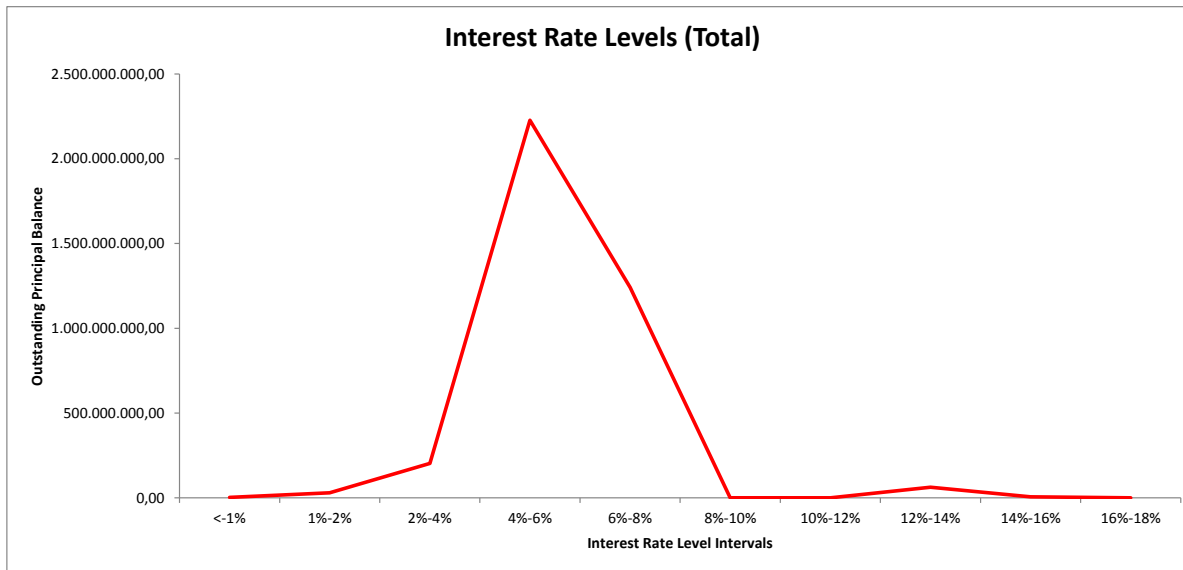


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	15				
Monthly Period	Dec 2015				
Interest Period	from	29/12/2015	to	25/01/2016	= 27 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**11.a Remaining Terms**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from 29/12/2015	to 25/01/2016 = 27 days

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity	1		12	907	42.292.520	1,12%	9,3	24,8
	13		24	1.841	147.037.690	3,90%	17,5	22,3
	25		36	2.683	232.854.291	6,17%	32,8	24,7
	37		48	5.856	637.089.373	16,89%	41,0	21,5
	49		60	2.784	414.656.363	10,99%	56,3	24,3
	61		72	6.358	1.102.269.037	29,21%	65,3	21,8
	73		84	2.117	502.571.641	13,32%	76,9	21,5
	85		96	589	164.888.046	4,37%	92,9	24,7
	97		108	1.653	528.916.384	14,02%	100,9	21,1
	109		120					
	121			1	493.563	0,01%	127,0	19,0
	Total			24.789	3.773.068.908	100%	63,5	22,3

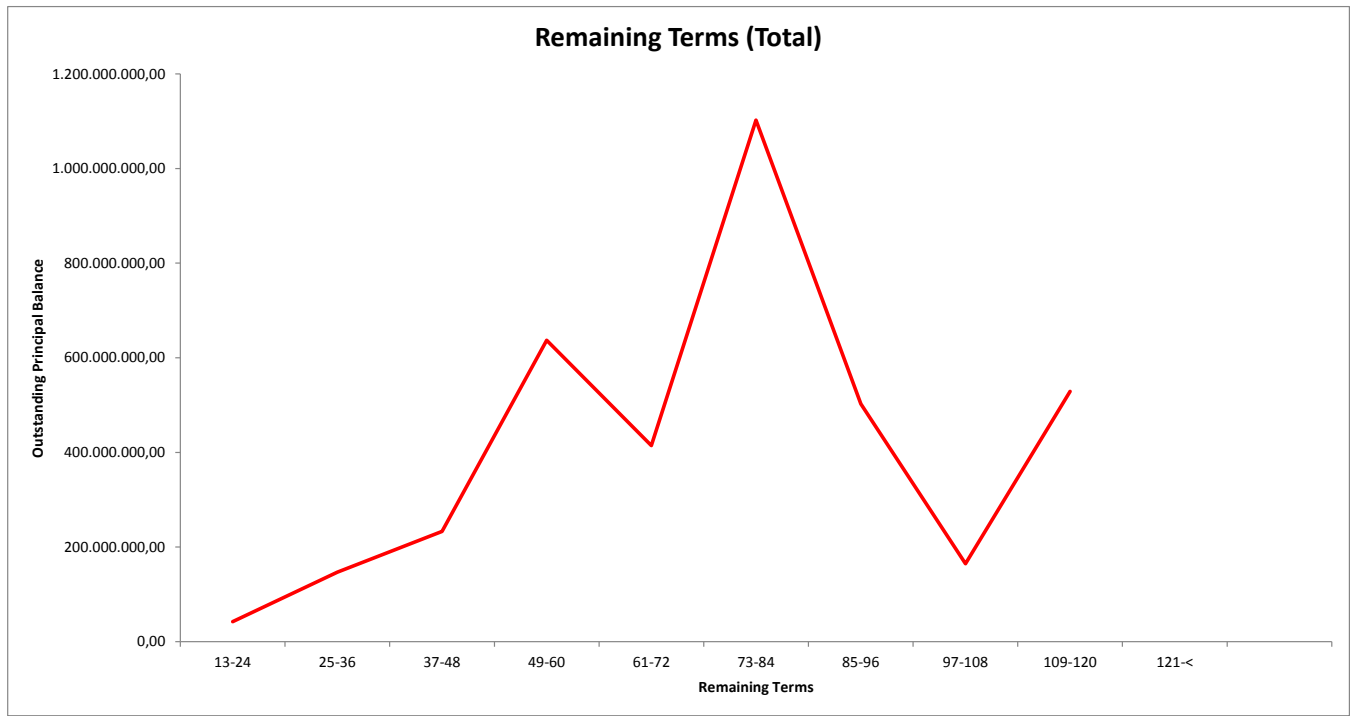


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	27/01/2016					
Payment date	25/01/2016					
Period No	15					
Monthly Period	Dec 2015					
Interest Period	from	29/12/2015	to	25/01/2016	=	27 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**12.a Seasoning**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from 29/12/2015	to 25/01/2016 = 27 days

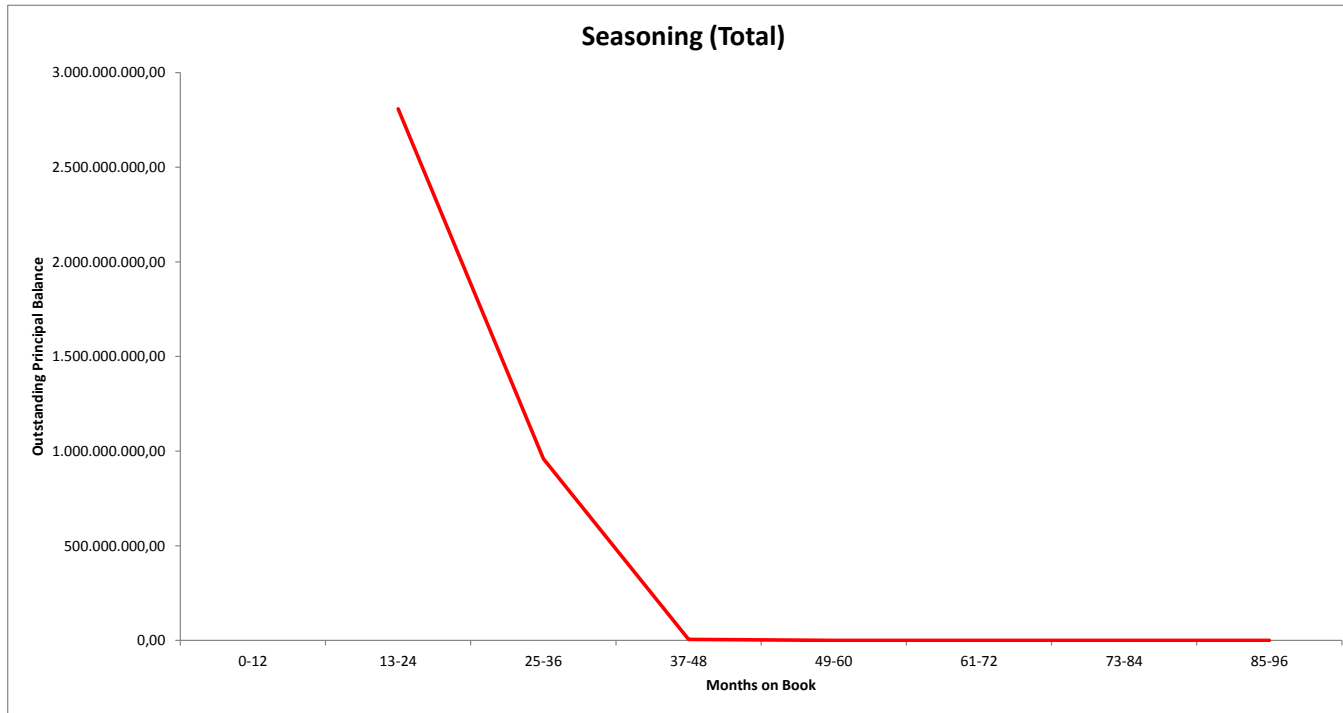
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	17.962	2.808.648.628	74,44%	65,1	20,9
	25		36	6.793	959.373.865	25,43%	58,8	26,2
	37		48	34	5.046.415	0	67	42
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			24.789	3.773.068.908	100,00%	63,5	22,3

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

**12.b Seasoning**



Reporting Date	27/01/2016					
Payment date	25/01/2016					
Period No	15					
Monthly Period	Dec 2015					
Interest Period	from	29/12/2015	to	25/01/2016	=	27 days



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

**13.a Vehicle type**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	15				
Monthly Period	Dec 2015				
Interest Period	from	29/12/2015	to	25/01/2016	= 27 days

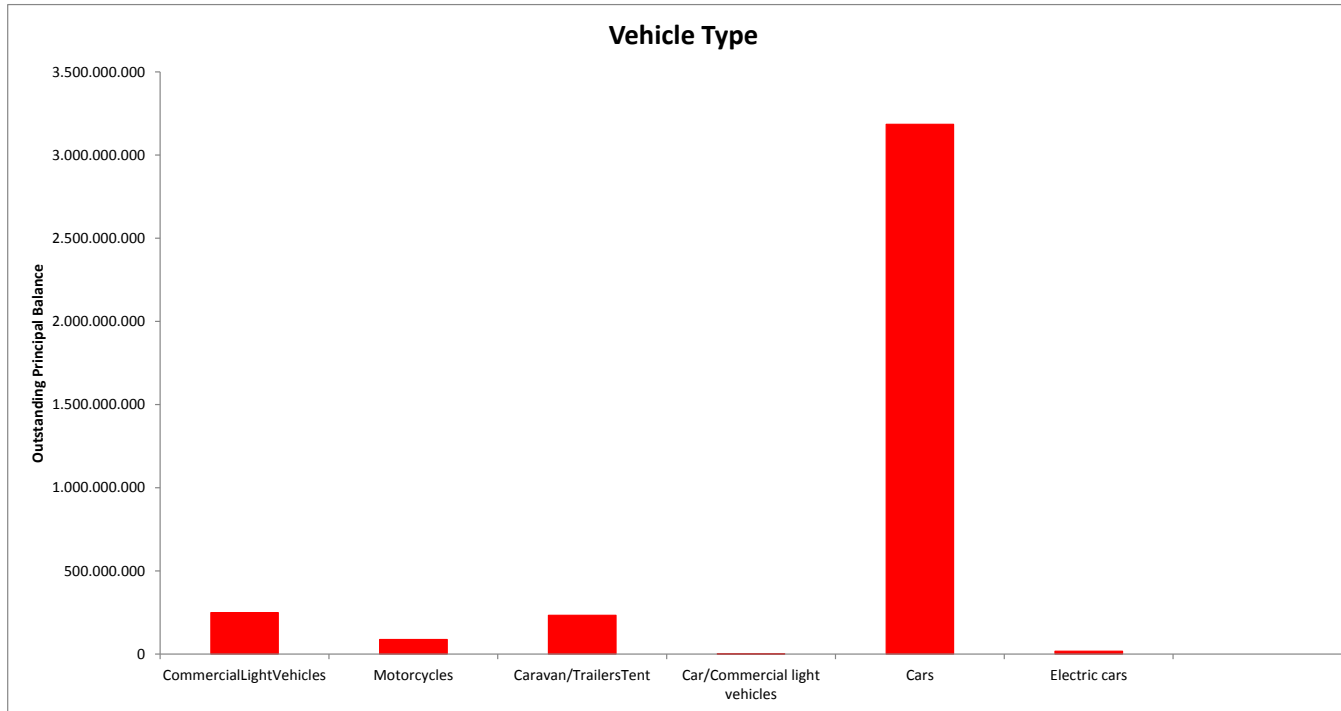
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1.752	248.976.188	6,60%	50,5	22,4
	Motorcycles	929	87.940.979	2,33%	60,0	21,1
	Caravan/TrailersTent	1.283	232.669.606	6,17%	79,7	21,0
	Car/Commercial light vehicles	7	1.110.378	0,03%	47,6	23,4
	Cars	20.754	3.185.300.546	84,42%	63,4	22,4
	Electric cars	64	17.071.211	0,45%	66,7	22,0
		24.789	3.773.068.908	100%	63,5	22,3

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

**13.b Vehicle type**



Reporting Date	27/01/2016					
Payment date	25/01/2016					
Period No	15					
Monthly Period	Dec 2015					
Interest Period	from	29/12/2015	to	25/01/2016	=	27 days



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

**14.a Hybrid loans**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days

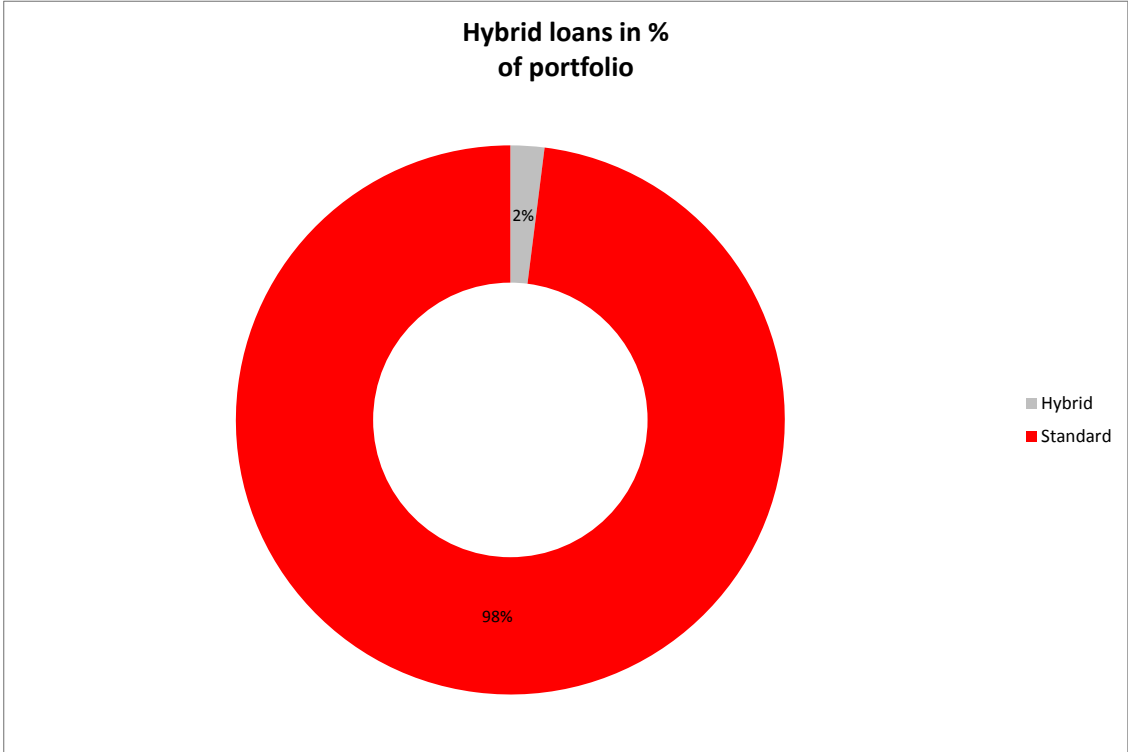
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		207	75.237.013	1,99%	16,3	23,0
Standard		24.582	3.697.831.895	98,01%	64,4	22,2
Total		24.789	3.773.068.908	100%	63,5	22,3

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

**14.b Hybrid loans**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	15				
Monthly Period	Dec 2015				
Interest Period	from	29/12/2015	to	25/01/2016	= 27 days





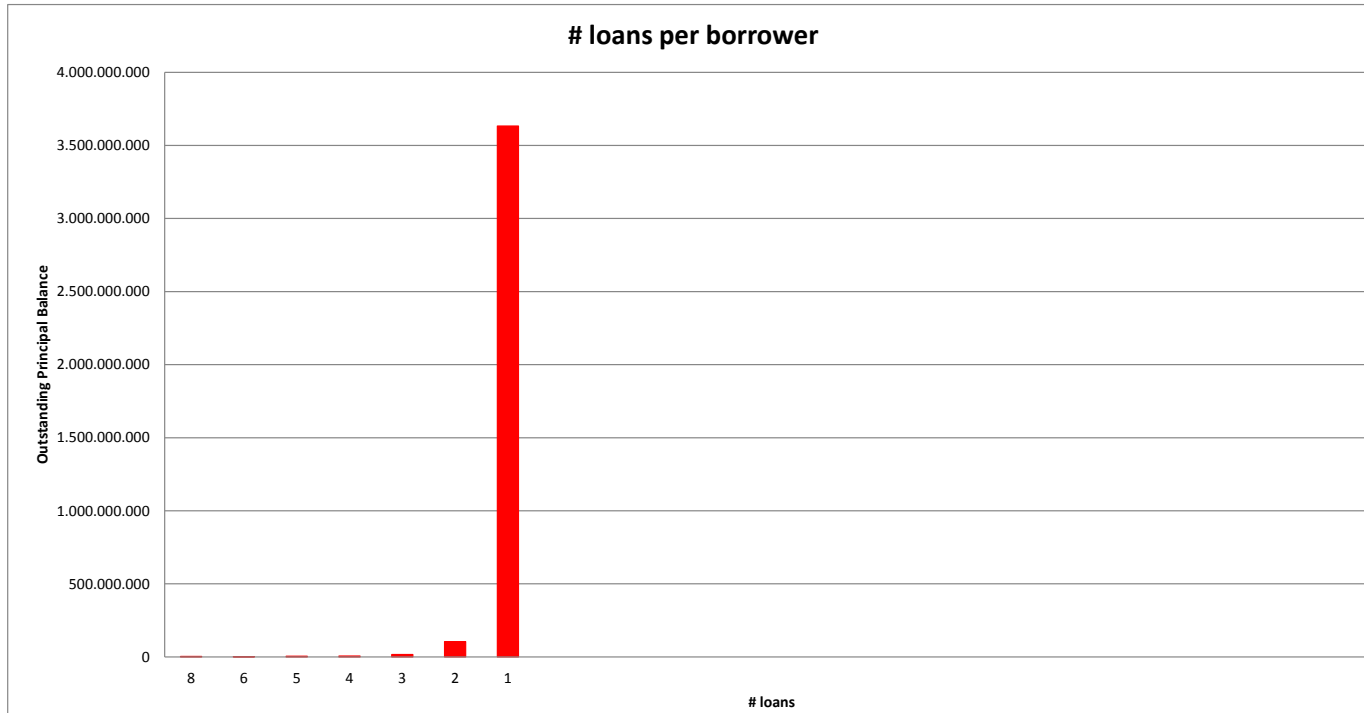


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	27/01/2016					
Payment date	25/01/2016					
Period No	15					
Monthly Period	Dec 2015					
Interest Period	from	29/12/2015	to	25/01/2016	=	27 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from 29/12/2015	to 25/01/2016 = 27 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	3.773.068.908	3.710.808.547	62.260.357	18.574.583	5,91%	98,35%
2	3.710.808.547	3.646.340.350	64.468.196	18.266.411	5,91%	96,64%
3	3.646.340.350	3.582.746.692	63.593.659	17.950.703	5,91%	94,96%
4	3.582.746.692	3.519.041.205	63.705.487	17.635.278	5,91%	93,27%
5	3.519.041.205	3.454.434.865	64.606.340	17.316.317	5,90%	91,56%
6	3.454.434.865	3.390.525.713	63.909.152	17.000.061	5,91%	89,86%
7	3.390.525.713	3.327.195.089	63.330.624	16.686.157	5,91%	88,18%
8	3.327.195.089	3.263.659.481	63.535.608	16.372.266	5,90%	86,50%
9	3.263.659.481	3.199.891.101	63.768.380	16.057.155	5,90%	84,81%
10	3.199.891.101	3.130.743.289	69.147.812	15.716.699	5,89%	82,98%
11	3.130.743.289	3.064.030.208	66.713.081	15.388.606	5,90%	81,21%
12	3.064.030.208	2.994.787.265	69.242.942	15.048.550	5,89%	79,37%
13	2.994.787.265	2.926.548.339	68.238.926	14.715.202	5,90%	77,56%
14	2.926.548.339	2.859.306.106	67.242.233	14.382.819	5,90%	75,78%
15	2.859.306.106	2.789.059.729	70.246.376	14.041.197	5,89%	73,92%
16	2.789.059.729	2.724.193.749	64.865.980	13.719.097	5,90%	72,20%
17	2.724.193.749	2.660.596.023	63.597.726	13.403.193	5,90%	70,52%
18	2.660.596.023	2.592.075.966	68.520.057	13.069.361	5,89%	68,70%
19	2.592.075.966	2.527.267.623	64.808.343	12.751.262	5,90%	66,98%
20	2.527.267.623	2.466.971.006	60.296.617	12.453.012	5,91%	65,38%

Amortization profile (first 20 periods)

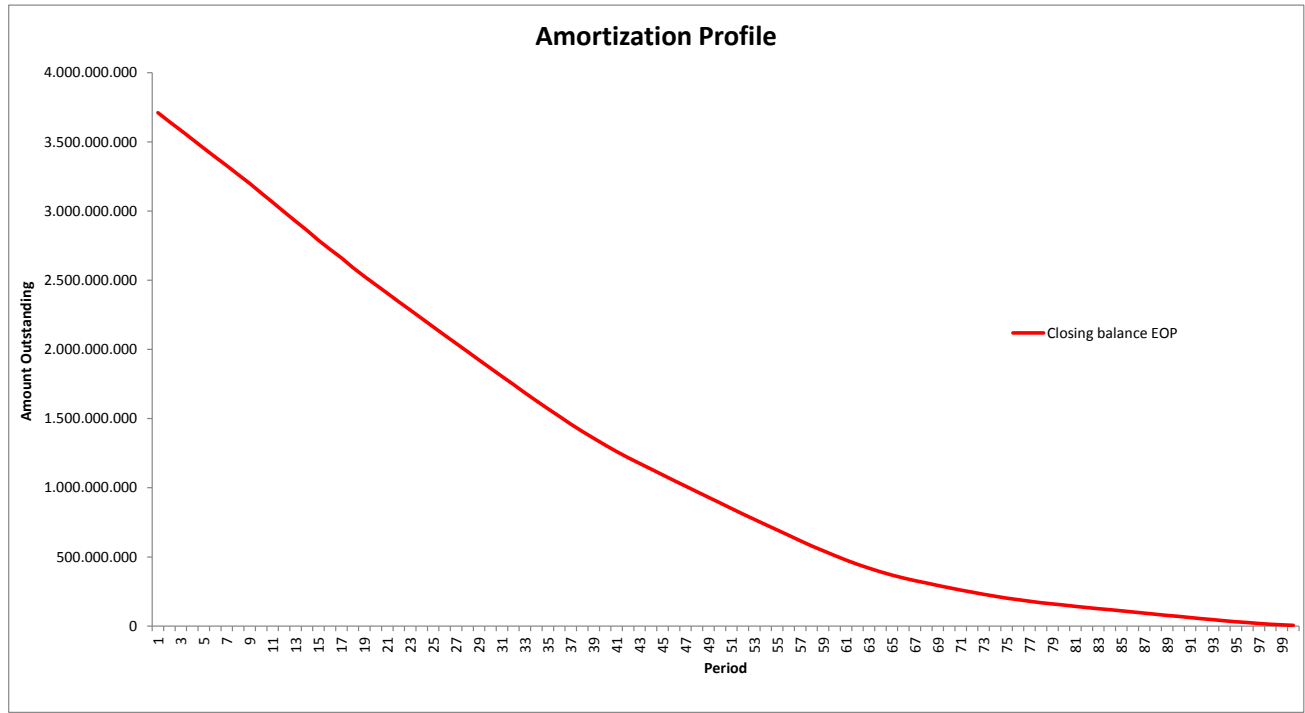
Santander Consumer Bank AS  
Strandveien 18  
PO Box 177  
N-1325 Lysaker  
Tel.: +47 21 08 30 00  
Fax.: +47 21 08 33 68

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

**16.b Amortization Profile**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	15				
Monthly Period	Dec 2015				
Interest Period	from	29/12/2015	to	25/01/2016	= 27 days



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

**17.a Payment Holidays**



Reporting Date	27/01/2016			
Payment date	25/01/2016			
Period No	15			
Monthly Period	Dec 2015			
Interest Period	from	29/12/2015	to	25/01/2016 = 27 days

TOTAL				
Period	No	Number of periods granted	Sum of payments	
2014 09	422	668	2.473.608	
2014 10	468	769	2.811.117	
2014 11	638	1.006	3.422.857	
2014 12	671	950	3.287.556	
2015 01	591	960	3.441.673	
2015 02	612	945	3.265.701	
2015 03	682	957	3.179.948	
2015 04	409	583	2.033.832	
2015 05	325	475	1.789.983	
2015 06	400	596	2.192.352	
2015 07	405	564	2.024.155	
2015 08	346	511	1.817.938	
2015 09	402	592	2.231.935	
2015 10	397	625	2.178.887	
2015 11	525	787	2.833.672	
2015 12	436	608	2096671,696	
Total	7.729	11.596	41.081.885	

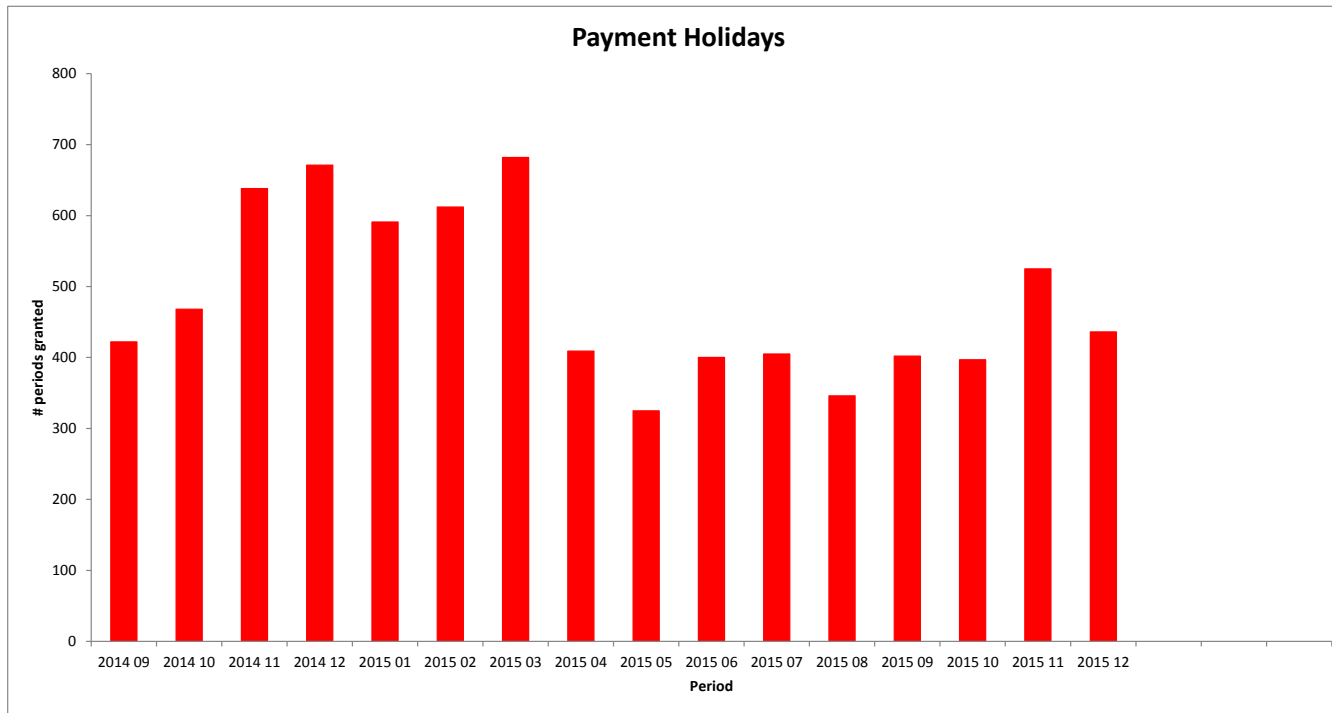
Santander Consumer Bank AS  
 Strandveien 18  
 PO Box 177  
 N-1325 Lysaker  
 Tel.: +47 21 08 30 00  
 Fax.: +47 21 08 33 68

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

**17.b Payment Holidays**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	15				
Monthly Period	Dec 2015				
Interest Period	from	29/12/2015	to	25/01/2016	= 27 days



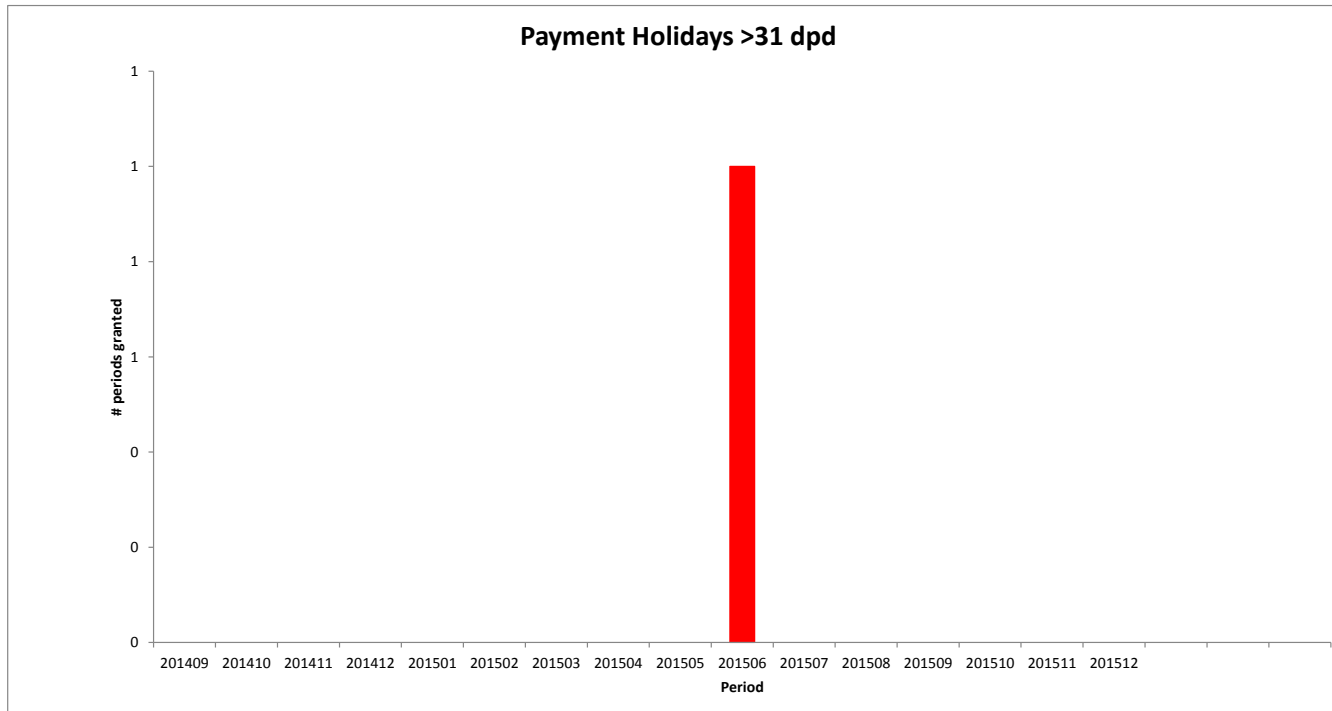


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

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



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	15				
Monthly Period	Dec 2015				
Interest Period	from	29/12/2015	to	25/01/2016	= 27 days



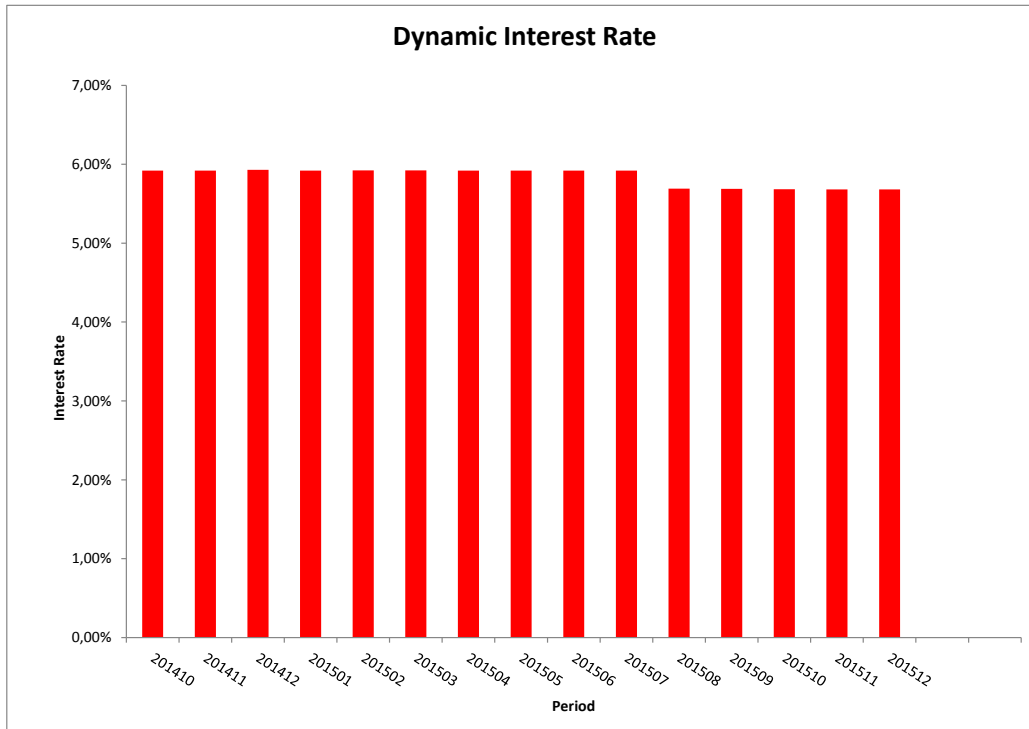




**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**

Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days



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

**20.a Borrower Type**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days

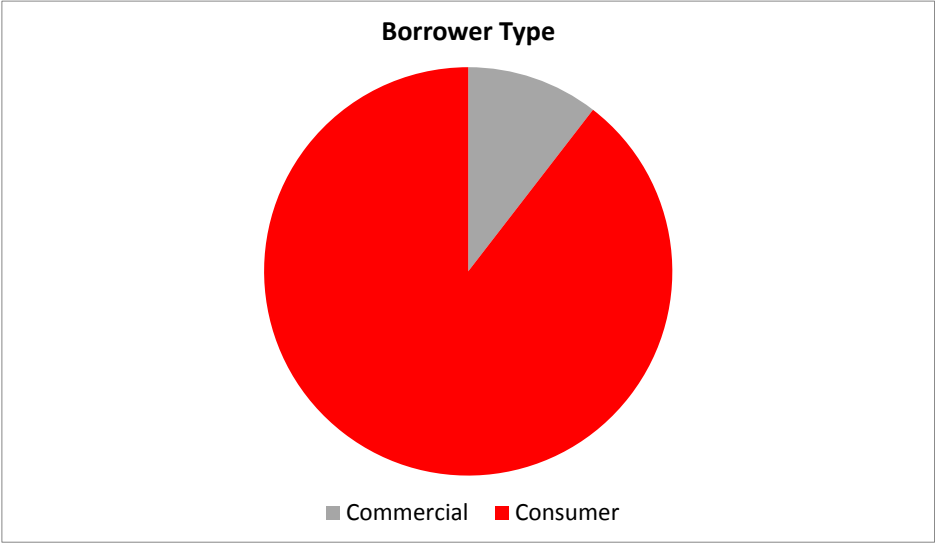
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2.069	395.046.635	10,47%	46,5	22,4
	Consumer	22.720	3.378.022.273	89,53%	65,4	22,2
	Total	24.789	3.773.068.908	100%	63,5	22,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from	29/12/2015 to 25/01/2016 = 27 days



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

**21.a Vehicle Condition**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from	29/12/2015 to 25/01/2016 = 27 days

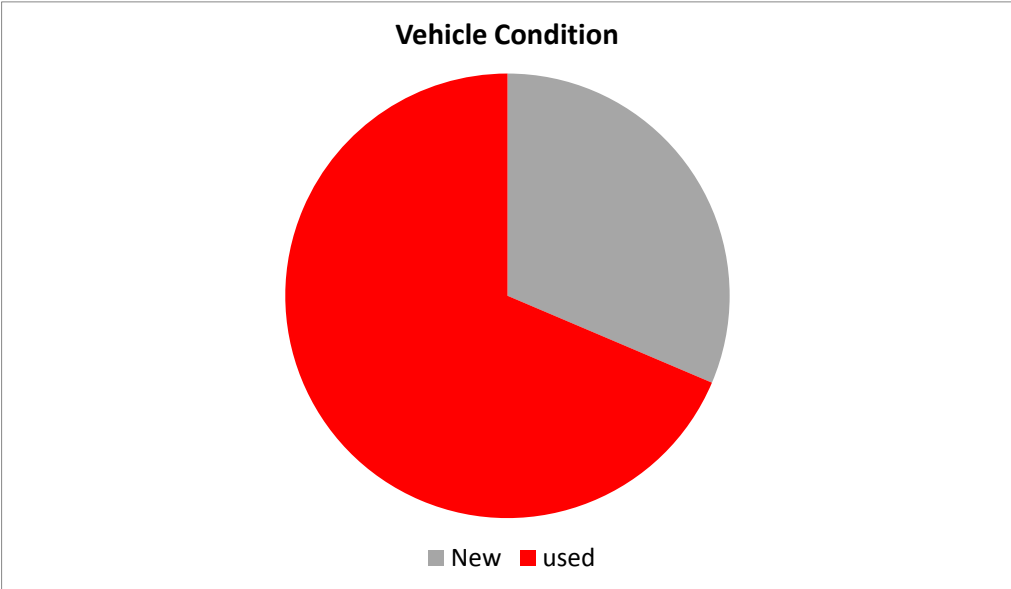
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5.739	1.184.538.451	31,39%	64,5	22,3
	used	19.050	2.588.530.457	68,61%	63,0	22,3
		24.789	3.773.068.908	100%	63,5	22,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from 29/12/2015	to 25/01/2016 = 27 days

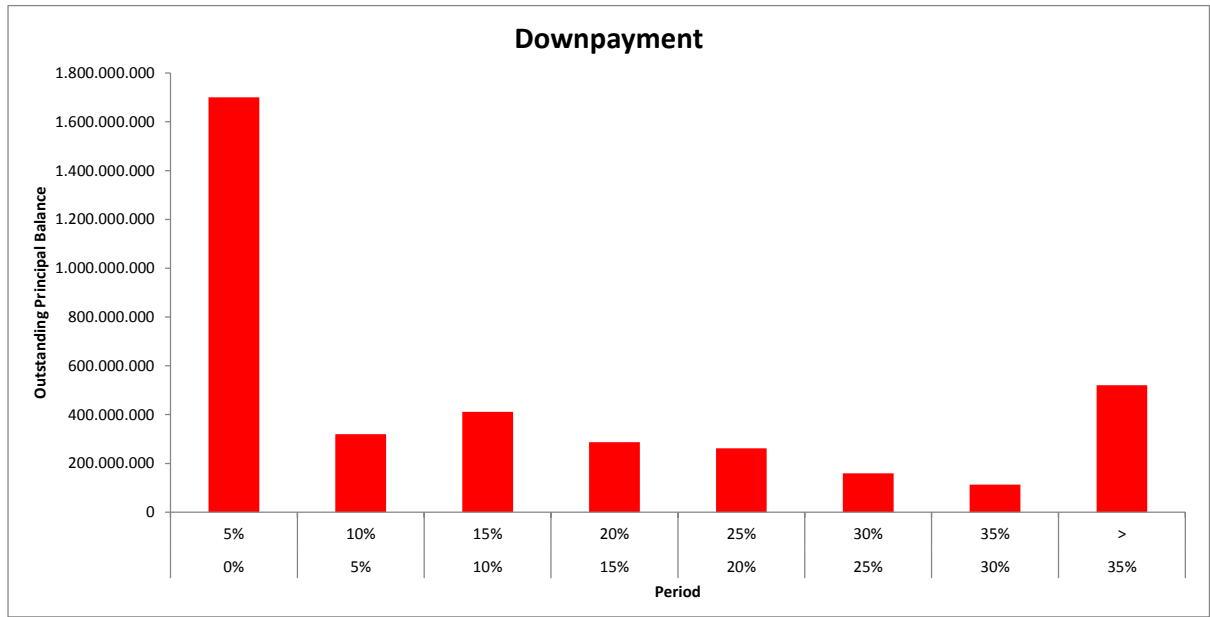
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0%	5%	10.583	1.700.331.823	45,06%	63,5	22,3	
	5%	10%	1.810	320.046.623	8,48%	67,5	22,4	
	10%	15%	2.358	411.327.180	10,90%	66,2	22,3	
	15%	20%	1.779	286.671.724	7,60%	65,7	22,3	
	20%	25%	1.667	261.467.689	6,93%	64,7	22,3	
	25%	30%	1.140	159.021.388	4,21%	61,4	22,2	
	30%	35%	782	113.511.685	3,01%	62,4	22,2	
	35%	>	4.670	520.690.796	13,80%	58,0	22,2	
	Total		24.789	3.773.068.908	100%	63,5	22,3	

**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.b Downpayment**



Reporting Date	27/01/2016		
Payment date	25/01/2016		
Period No	15		
Monthly Period	Dec 2015		
Interest Period	from	29/12/2015	to 25/01/2016 = 27 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	24.398	3.688.577.500	97,76%	64,1	22,2
	Serial	391	84.491.408	2,24%	36,4	22,9
		24.789	3.773.068.908	100%	63,5	22,3

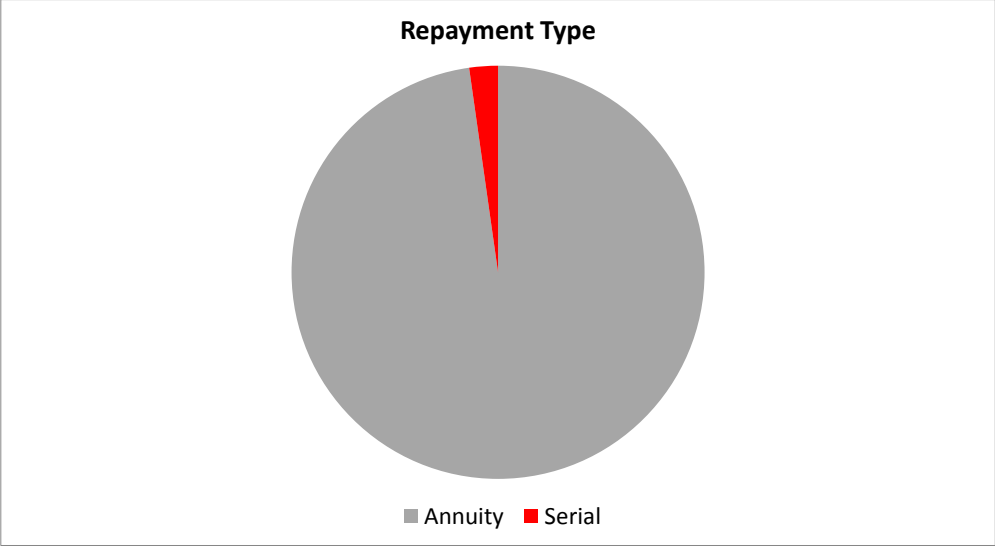


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days



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

**24.a Dynamic Pre-Payments**



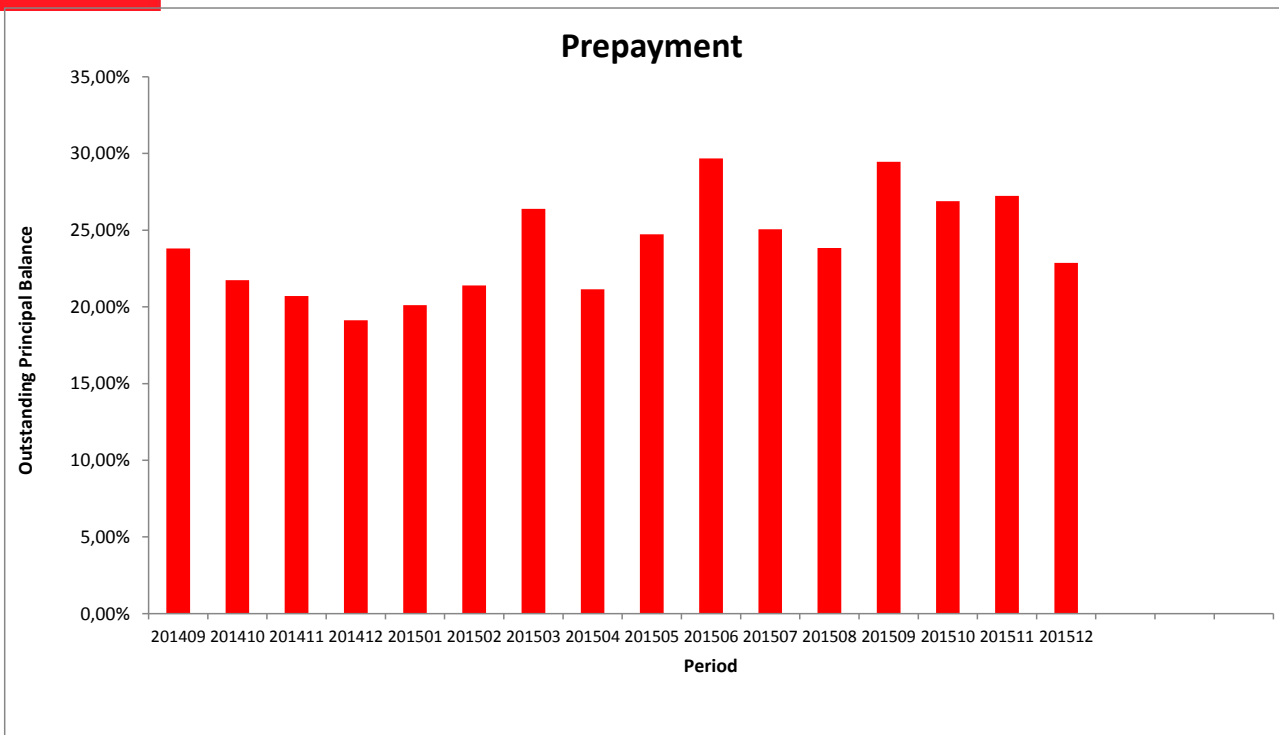
Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days

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	4.080.309.312	26,9 %	
201511	102.410.488	3.917.232.298	27,2 %	
201512	80.760.598	3.773.068.908	22,9 %	

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

**24.b Dynamic Pre-Payments**

Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days



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

Reporting Date 27/01/2016  
 Payment date 25/01/2016  
 Period No 15  
 Monthly Period Dec 2015  
 Interest Period from 29/12/2015 to 25/01/2016 = 27 days

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



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211	1	491 153	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	-	-	-	273 225	273 225	3 126 801	679 095	952 320	2 447 706	425 436	1 377 756	2 022 270
20152	5 869 335	47	-	-	-	-	-	-	1 305 853	1 305 853	4 563 482	912 613	2 218 466	3 650 869
20153	5 645 838	51	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20154	5 015 530	44	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4											
			Recoveries	Cum. Recoveries	Loss									
20144	605 211	1	0	491 153	114 058									
20151	3 400 026	24	57 202	1 434 958	1 965 068									
20152	5 869 335	47	577 913	2 796 379	3 072 956									
20153	5 645 838	51	751 596	929 623	4 716 215									
20154	5 015 530	44	596 706	596 706	4 418 824									

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

**26. Delinquency**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	15	
Monthly Period	Dec 2015	
Interest Period	from 29/12/2015	to 25/01/2016 = 27 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	5.906.775	20	2.088.481	15	2.682.210	12	1.630.757
	5	4.992.168.467	27.294	4.638.292.886	1.580	285.313.469	269	46.987.897	68	10.310.303	33	5.098.517	27	4.376.218	17	1.789.177	18	2.661.859
	6	4.781.116.475	27.022	4.525.951.846	1.158	199.253.068	207	34.318.799	69	12.615.187	25	3.377.537	25	3.506.038	19	2.094.000	17	1.576.719
	7	4.603.622.942	26.360	4.352.466.659	1.164	201.610.621	192	33.422.158	59	7.297.840	28	3.424.134	18	2.524.966	20	2.876.564	17	1.460.712
	8	4.439.966.927	25.572	4.160.340.987	1.340	225.845.415	234	37.162.478	58	8.997.946	24	2.208.306	23	3.146.878	17	2.264.917	15	2.043.790
	9	4.250.796.432	24.949	3.985.557.689	1.260	213.192.289	234	35.048.504	67	9.625.040	26	3.313.349	17	1.605.563	19	2.453.998	19	2.141.336
	10	4.080.309.312	24.347	3.838.979.474	1.181	188.053.873	235	37.379.037	60	8.526.270	32	4.401.709	18	2.046.976	10	921.973	17	2.185.254
	11	3.917.232.298	23.637	3.648.605.893	1.305	219.766.991	208	32.268.016	68	8.964.384	29	2.443.437	25	3.561.579	13	1.621.998	12	920.915
	12	3.773.068.908	23.281	3.552.501.196	1.160	173.318.860	214	30.829.685	68	9.701.485	26	3.126.309	24	2.034.417	16	1.556.956	15	1.909.361

**Bilkreditt 6 Limited**  
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**27. Priority of Payments**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days

**Priority of Payments**

Available Distribution Amount	+	246.713.144,57	NOK	17.757.343,91	EUR
Senior Expenses	-	1.624.515,78	NOK		
Class A Notes Interest	-	3.723.624,26	NOK	46.853,73	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	961.538,00	NOK		
Liquidity Reserve	-	31.337.858,38	NOK		
Class A Principal	-	144.163.390,00	NOK	17.710.490,17	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	47.006.787,58	NOK		
Class C Notes Interest	-	638.487,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	4.445.581,45	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	12.811.362,12	NOK	-	EUR

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

**28. Transaction Costs**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	15				
Monthly Period	Dec 2015				
Interest Period	from	29/12/2015	to	25/01/2016	= 27 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	1.624.515,78 NOK			
Interest accrued for the Period	5.323.649,26 NOK	3.723.624,26 NOK	961.538,00 NOK	638.487,00 NOK
Cumulative Interest accrued	143.034.554,14 NOK	111.761.226,14 NOK	18.812.189,00 NOK	12.461.139,00 NOK
Interest Payments	5.323.649,26 NOK	3.723.624,26 NOK	961.538,00 NOK	638.487,00 NOK
Cumulative Interest Payments	143.034.554,14 NOK	111.761.226,14 NOK	18.812.189,00 NOK	12.461.139,00 NOK
Interest accrued on Subordinated Loan for the Period	884.041,17 NOK			
Cumulative Interest accrued on Subordinated Loan	20.168.171,69 NOK			
Interest Payments on Subordinated Loan	884.041,17 NOK			
Cumulative Interest Payments on Subordinated Loan	20.168.171,69 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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

**29. Swap Counterparty Data**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period from	29/12/2015 to 25/01/2016 = 27 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	3.008.989.298,00 NOK 369.654.704,91 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,2100 %
1M Euribor (Notes, Swap)	-0,2010 %
Gross Amount Due to Swap Counterparty	147.887.014,26 NOK
Gross Amount Due from Swap Counterparty	17.757.343,91 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	27/01/2016
Payment date	25/01/2016
Period No	15
Monthly Period	Dec 2015
Interest Period	from 29/12/2015 to 25/01/2016 = 27 days