

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.03.2015	Following payment dates:	27.04.2015
Payment date	25.03.2015		26.05.2015
Period No	5		
Monthly Period	Feb 2015		
Interest Period	from 25.02.2015	to 25.03.2015	= 28 days

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**1. Portfolio Information**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>5 743 022 268,00 NOK</b>	<b>5 921 297 542,00 NOK</b>
Scheduled Loan Principal Repayments	70 352 520,00 NOK	71 288 214,00 NOK
Prepayments	110 430 042,00 NOK	106 467 707,00 NOK
Deemed Collections - Other	131 729,00 NOK	- NOK
Deemed Collections - CPI Single Premium Cancellations	1 279 878,00 NOK	1 668 818,00 NOK
<b>Total Principal Payments Received</b>	<b>182 194 169,00 NOK</b>	<b>179 424 739,00 NOK</b>
	-	
New Defaulted Auto Loans in Period	1 341 952,00 NOK	168 103,00 NOK
<b>Total New Defaults</b>	<b>1 341 952,00 NOK</b>	<b>168 103,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	1 376 078,00 NOK	1 317 568,00 NOK
<b>Closing Balance</b>	<b>5 560 862 225,00 NOK</b>	<b>5 743 022 268,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	5 332 431,00 NOK	4 014 863,00 NOK
New	1 376 078,00 NOK	1 317 568,00 NOK
Close	<b>6 708 509,00 NOK</b>	<b>5 332 431,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	28 975 312,00 NOK	30 130 517,00 NOK
Recoveries on loans in default	- NOK	171 000,00 NOK
<b>Total Revenue Received in Period</b>	<b>28 975 312,00 NOK</b>	<b>30 301 517,00 NOK</b>
<b># Loans</b>		
At beginning of period	31 697 Loans	32 207 Loans
Paid in Full	582 Loans	509 Loans
Repurchased (Deemed Collections)	1 Loans	- Loans
New loans into default	11 Loans	1 Loans
<b>At end of period</b>	<b>31 103 Loans</b>	<b>31 697 Loans</b>
Weighted Average Loan Return	6,90 %	
Average NIBOR + Weighted Average Loan Threshold	4,40 %	

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**2. Amount Due for Distribution**



Reporting Date	27.03.2015			
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Interest Period	from	25.02.2015	to	25.03.2015 = 28 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	118 425 950,84	NOK	122 026 633,16	NOK
b. Collections (Principal, interest, fees, etc)	211 169 481,00	NOK	209 726 256,00	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	123 561,24	NOK	127 054,38	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>329 718 993,08</b>	<b>NOK</b>	<b>22 549 772,16</b>	<b>EUR</b>
			<b>331 879 943,54</b>	<b>NOK</b>
				<b>22 090 514,53</b>
				<b>EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	5				
Monthly Period	Feb 2015				
Interest Period	from 25.02.2015	to	25.03.2015	=	28 days

**Note Balance**

Beginning of Period		5 743 022 268,00	NOK
End of Period		5 560 862 225,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	1,2 %	71 055 570,50	NOK
Cash Outflow		71 055 570,50	NOK
Cash Inflow		68 916 267,22	NOK
End of Period	1,2 %	68 916 267,22	NOK
Required Reserve Amount	1,2 %	68 916 267,22	NOK

**Liquidity Balance**

Beginning of Period	0,8 %	47 370 380,34	NOK
Cash Outflow		47 370 380,34	NOK
Cash Inflow		45 944 178,14	NOK
End of Period	0,8 %	45 944 178,14	NOK
Required Reserve Amount	0,8 %	45 944 178,14	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		215 544 910,16	NOK
Cash Outflow		3 749 532,53	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		211 795 377,62	NOK
Required Commingling Reserve Fund		211 795 377,62	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	5 743 022 268,00	NOK
End of Period	5 560 862 225,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	5 250 803 395,00	94,42 %	29 373
1-29 days past due	247 264 764,00	4,45 %	1 386
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	44 190 886,00	0,79 %	232
60-89 days past due	9 107 718,00	0,16 %	58
90-119 days past due	5 637 243,00	0,10 %	29
120-149 days past due	2 009 179,00	0,04 %	13
150-179 days past due	1 849 040,00	0,03 %	12
<b>Total Performing and Delinquent</b>	<b>5 560 862 225,00</b>	<b>100,00 %</b>	<b>31 103</b>

Current Period Defaults	1 341 952,00	11
Cumulative Defaults	2 115 266,00	13
Current Period Recoveries	-	-
Cumulative Recoveries	662 153,00	-

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**5. Outstanding Notes**



Reporting Date	27.03.2015
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Interest Period	from 25.02.2015 to 25.03.2015 = 28 days

	All Notes	Class A	Class B	Class B	Class C	Class C
<b>1. Note Balance</b>						
<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	- 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
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		593 953 227,03 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	329 718 993,08 NOK					
Amortisation	182 160 043,00 NOK					
Redemption per Class		22 378 383,66 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		3 129,84 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	5 560 862 225,00 NOK	571 574 843,37 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		83,67 %	9,98 %	0,00 %	6,35 %	0,00 %
Current Pool Factor		0,80	1,00	-	1,00	1,00

	All Notes	Class A	Class B	Class B	Class C	Class C
<b>2. Payments to Investors per Note</b>						
Interest rate Basis: 1-M EURIBOR / Spread	0,00 %					
Interest Rate Basis: 1-M NIBOR / Spread	1,39 %	0,37 %	1,10 %		1,20 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	28					
Principal Outstanding per Note Beginning of Period		83 070,38 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		3 129,84 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		79 940,54 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		23,97 EUR	1 936,67 NOK	- NOK	2 014,44 NOK	2,01 NOK
Interest Payment	3 181 540,42 NOK	171 388,50 EUR	1 074 850,00 NOK	- NOK	711 098,49 NOK	489,51 NOK
Interest Payment per Note		23,97 EUR	1 936,67 NOK	- NOK	2 014,44 NOK	2,01 NOK

	All Notes	Class A	Class B	Class B	Class C	Class C
<b>3. Credit Enhancements</b>						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		22,10 %	12,12 %		5,77 %	
Current CE (excl. Excess Spread)		18,40 %	8,42 %		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: 27.03.2015  
 Payment Date: 25.03.2015  
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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 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 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 Rating 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**



Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	5		
Monthly Period	Feb 2015		
Interest Period	from	25.02.2015	to 25.03.2015 = 28 days

Average amount - all: 195 694

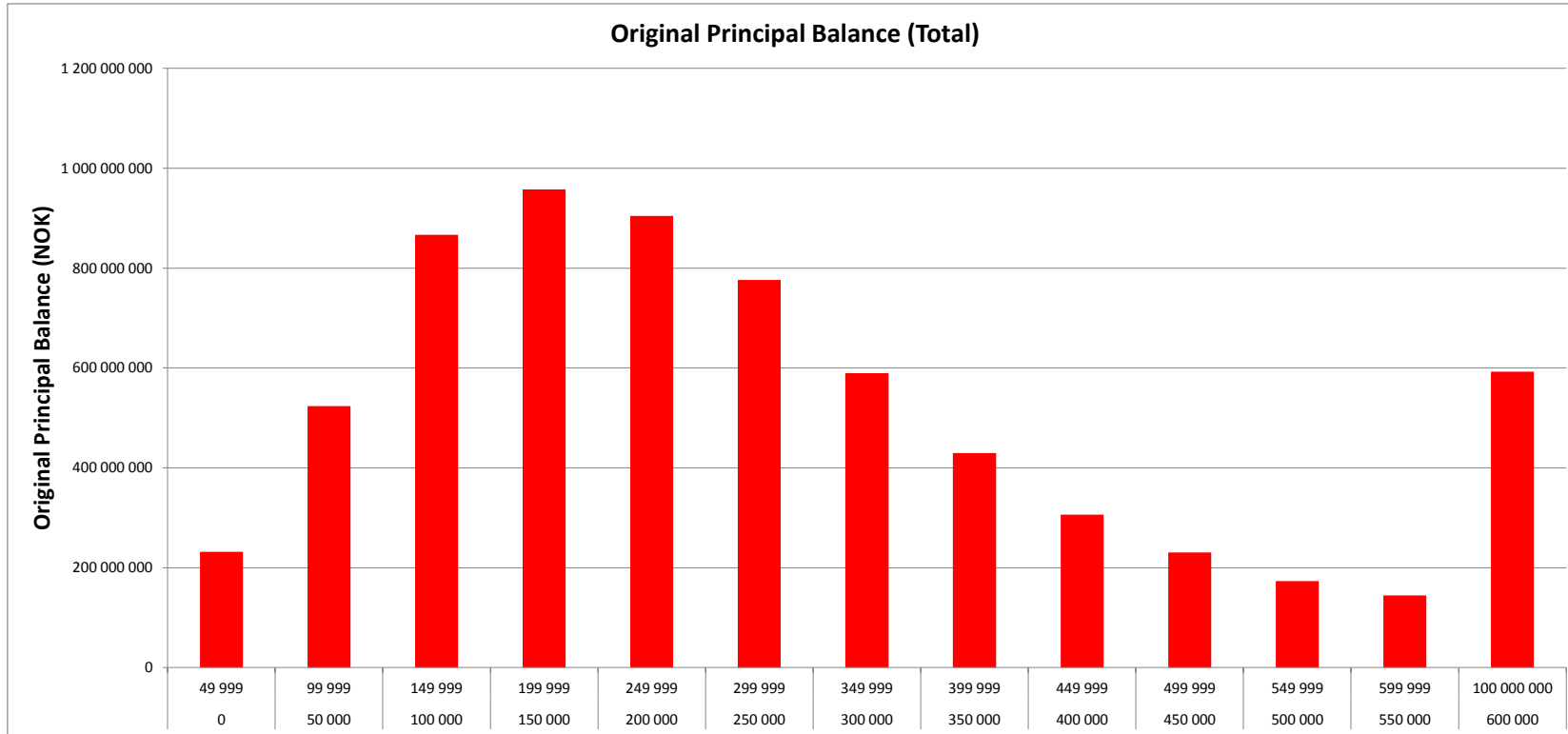
TOTAL									
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0		49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2
	50 000		99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5
	100 000		149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3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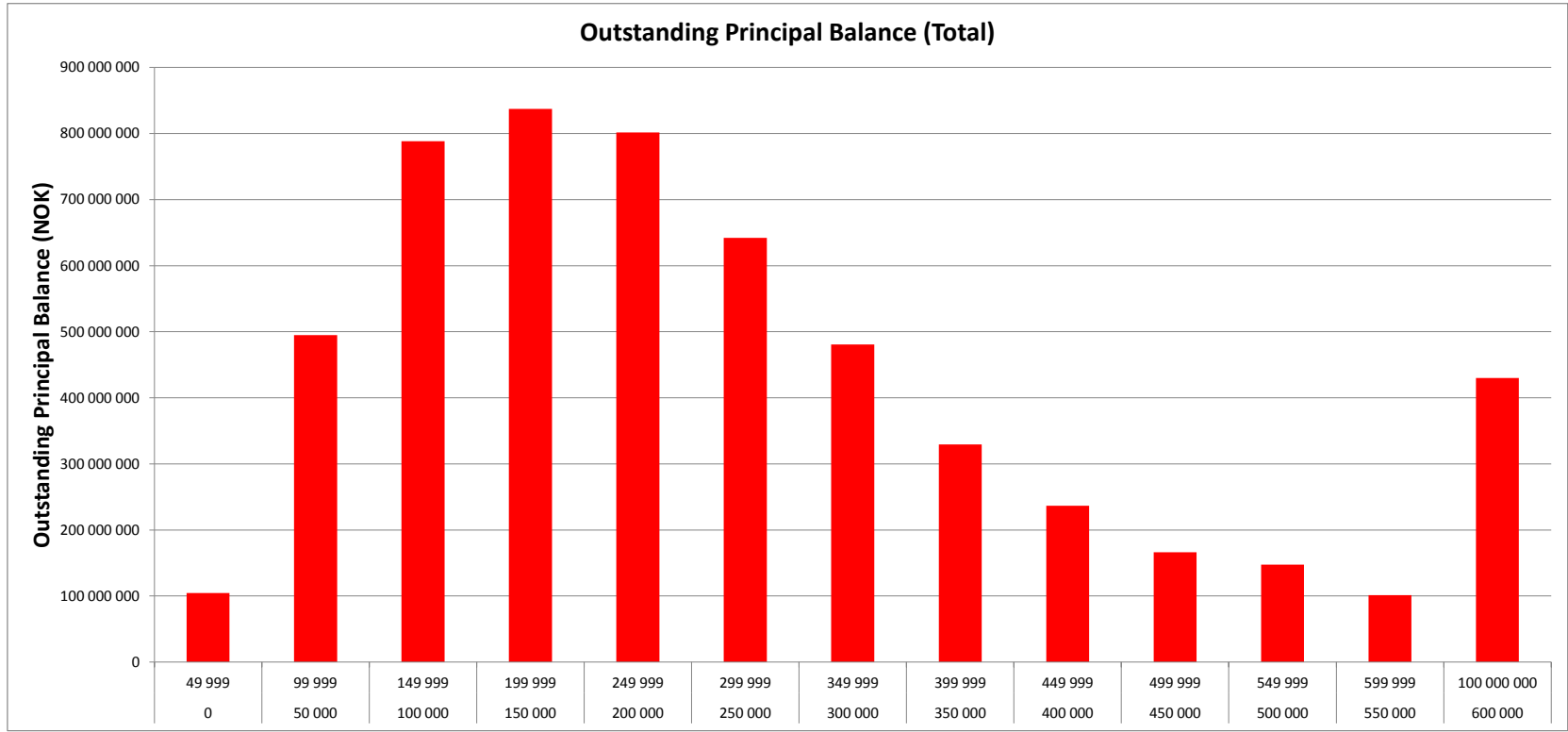




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**8.b Outstanding Principal Balance Graph**

Reporting Date	27.03.2015	
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**9.a Geographical Distribution**



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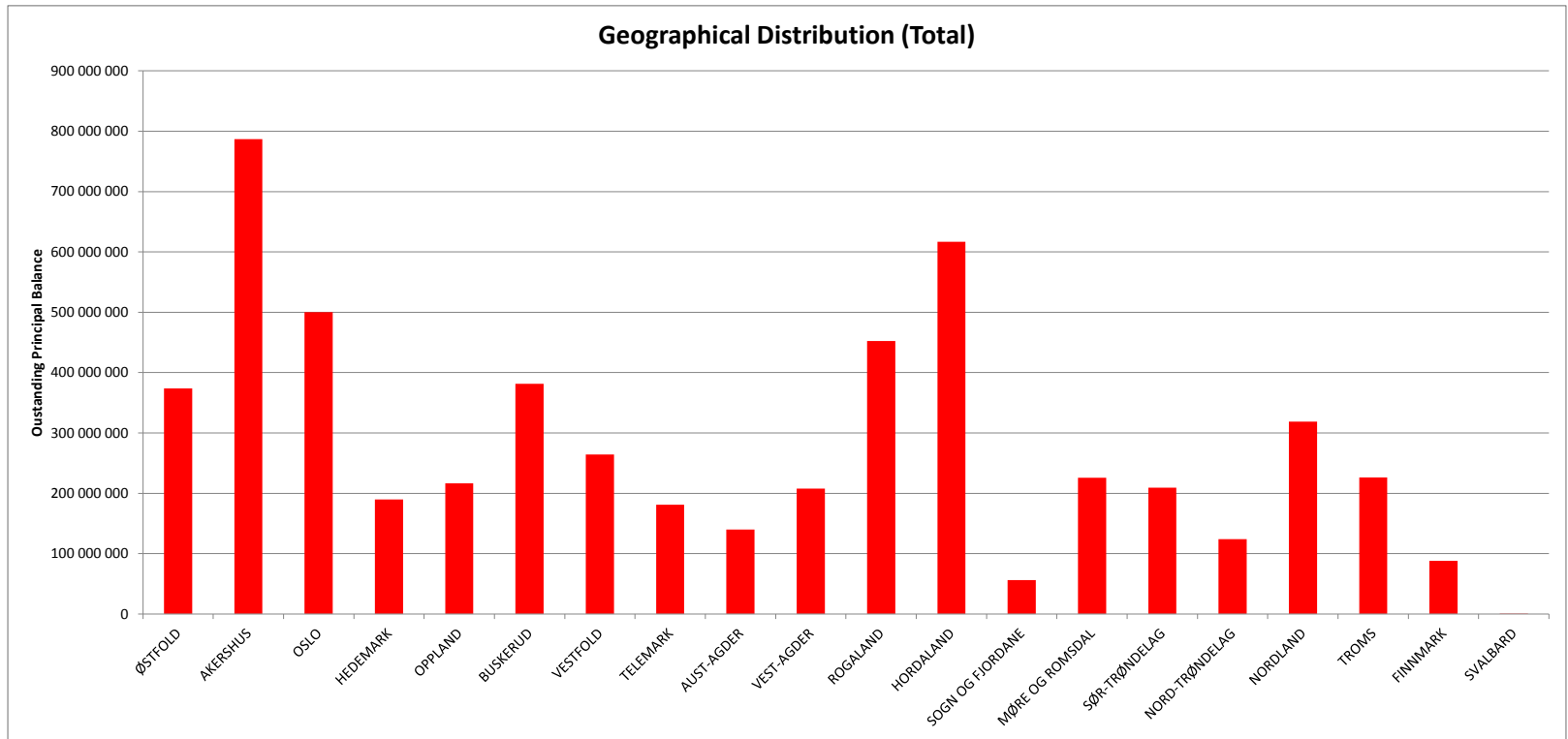
		TOTAL								
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning			
0100	2 210	373 997 830	6,73 %	7,11 %	ØSTFOLD	71,3	12,5			
0200	4 291	786 797 062	14,15 %	13,80 %	AKERSHUS	71,3	12,3			
0300	2 447	500 289 847	9,00 %	7,87 %	OSLO	65,6	12,3			
0400	1 310	189 924 182	3,42 %	4,21 %	HEDEMARK	67,4	12,1			
0500	1 286	216 314 021	3,89 %	4,13 %	OPPLAND	70,7	12,3			
0600	2 185	381 658 552	6,86 %	7,03 %	BUSKERUD	69,0	12,5			
0700	1 515	264 364 692	4,75 %	4,87 %	VESTFOLD	72,6	12,4			
0800	1 145	181 133 580	3,26 %	3,68 %	TELEMARK	70,3	12,3			
0900	848	139 921 833	2,52 %	2,73 %	AUST-AGDER	71,6	12,1			
1000	1 174	208 012 449	3,74 %	3,77 %	VEST-AGDER	71,1	12,3			
1100	2 476	452 356 661	8,13 %	7,96 %	ROGALAND	74,6	12,4			
1200	3 232	616 676 386	11,09 %	10,39 %	HORDALAND	73,7	12,3			
1400	310	56 312 366	1,01 %	1,00 %	SOGN OG FJORDANE	75,9	12,3			
1500	1 239	226 014 476	4,06 %	3,98 %	MØRE OG ROMSDAL	72,2	12,2			
1600	1 240	209 285 334	3,76 %	3,99 %	SØR-TRØNDELAG	70,1	12,5			
1700	717	124 121 390	2,23 %	2,31 %	NORD-TRØNDELAG	74,2	12,2			
1800	1 768	318 622 905	5,73 %	5,68 %	NORDLAND	76,4	12,2			
1900	1 251	226 448 193	4,07 %	4,02 %	TROMS	77,8	12,0			
2000	457	88 155 404	1,59 %	1,47 %	FINNMARK	75,7	11,9			
2100	2	455 062	0,01 %	0,01 %	SVALBARD	89,1	17,0			
Total	31 103	5 560 862 225	100 %	100 %		71,8	12,3			

Geographic distribution

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**9.b Geographical Distribution Graph**

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Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days



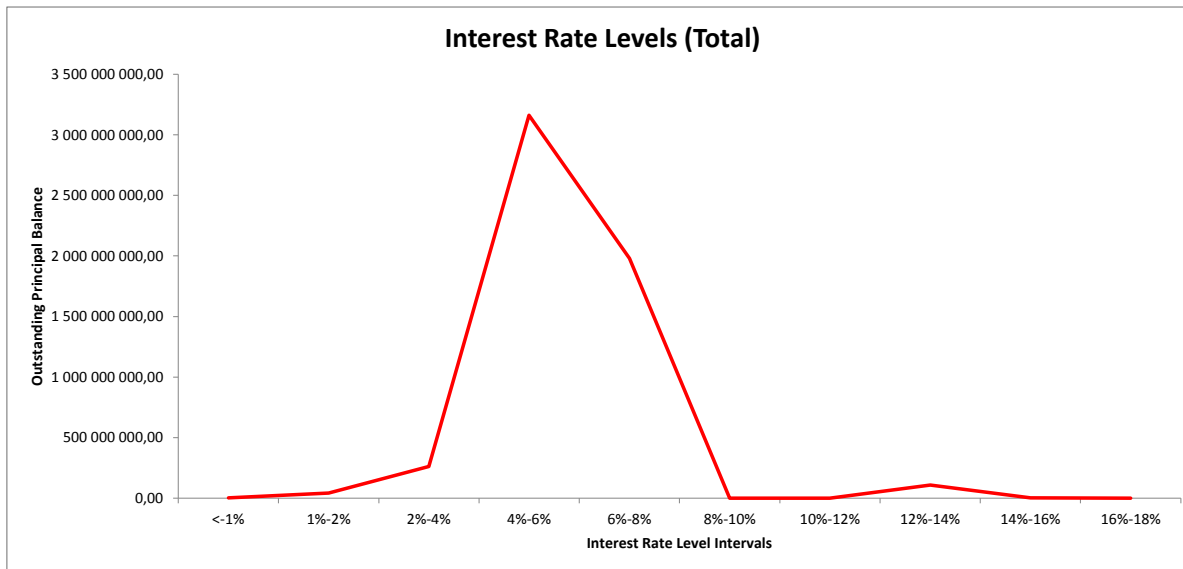


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from	25.02.2015 to 25.03.2015 = 28 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**11.a Remaining Terms**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
1		12	464	47 421 654	0,85 %	5,4	11,9
13		24	1 465	137 007 302	2,46 %	21,0	14,6
25		36	2 141	232 323 733	4,18 %	29,2	12,2
37		48	4 631	540 864 017	9,73 %	44,9	14,5
49		60	6 012	808 851 839	14,55 %	52,2	11,1
61		72	4 661	842 168 173	15,14 %	68,6	14,4
73		84	6 805	1 389 234 727	24,98 %	76,8	11,6
85		96	2 087	569 471 206	10,24 %	87,7	10,9
97		108	1 109	362 136 321	6,51 %	105,0	14,5
109		120	1 728	631 383 253	11,35 %	111,4	10,4
121							
Total		31 103		5 560 862 225	100 %	71,8	12,3

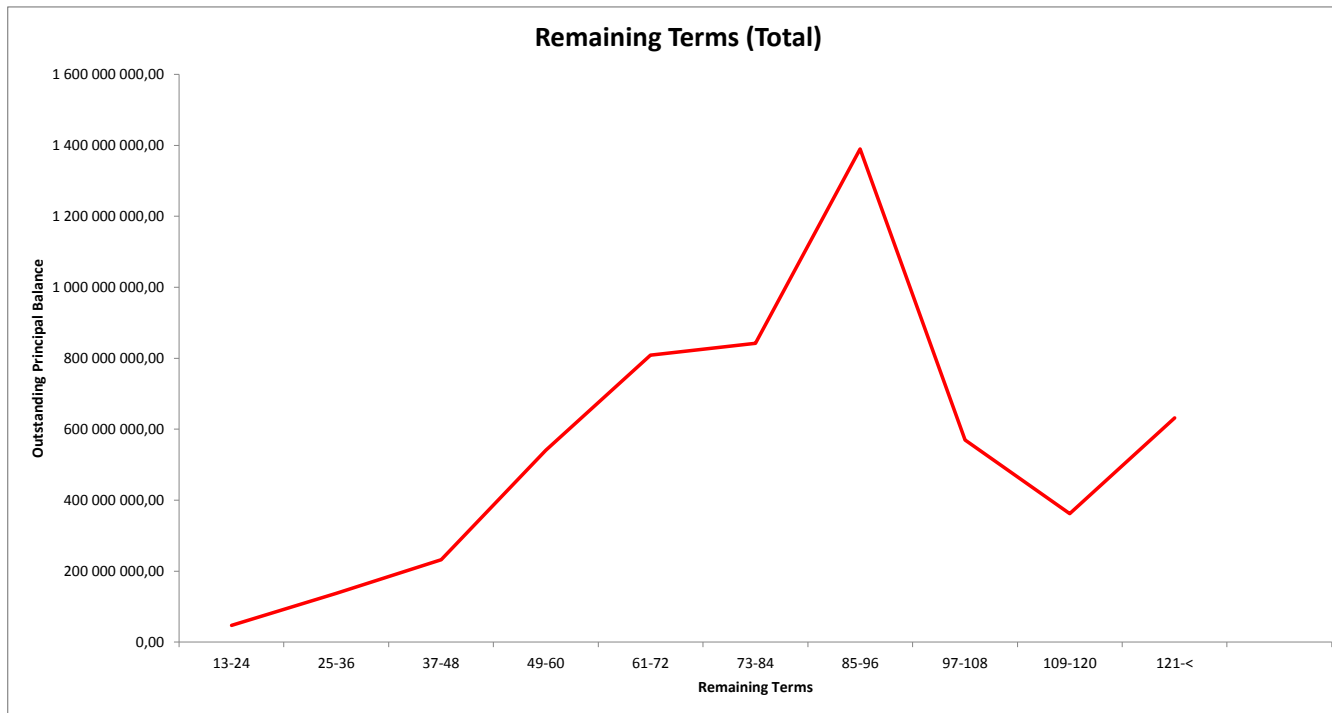


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	5					
Monthly Period	Feb 2015					
Interest Period	from	25.02.2015	to	25.03.2015	=	28 days



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

**12.a Seasoning**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

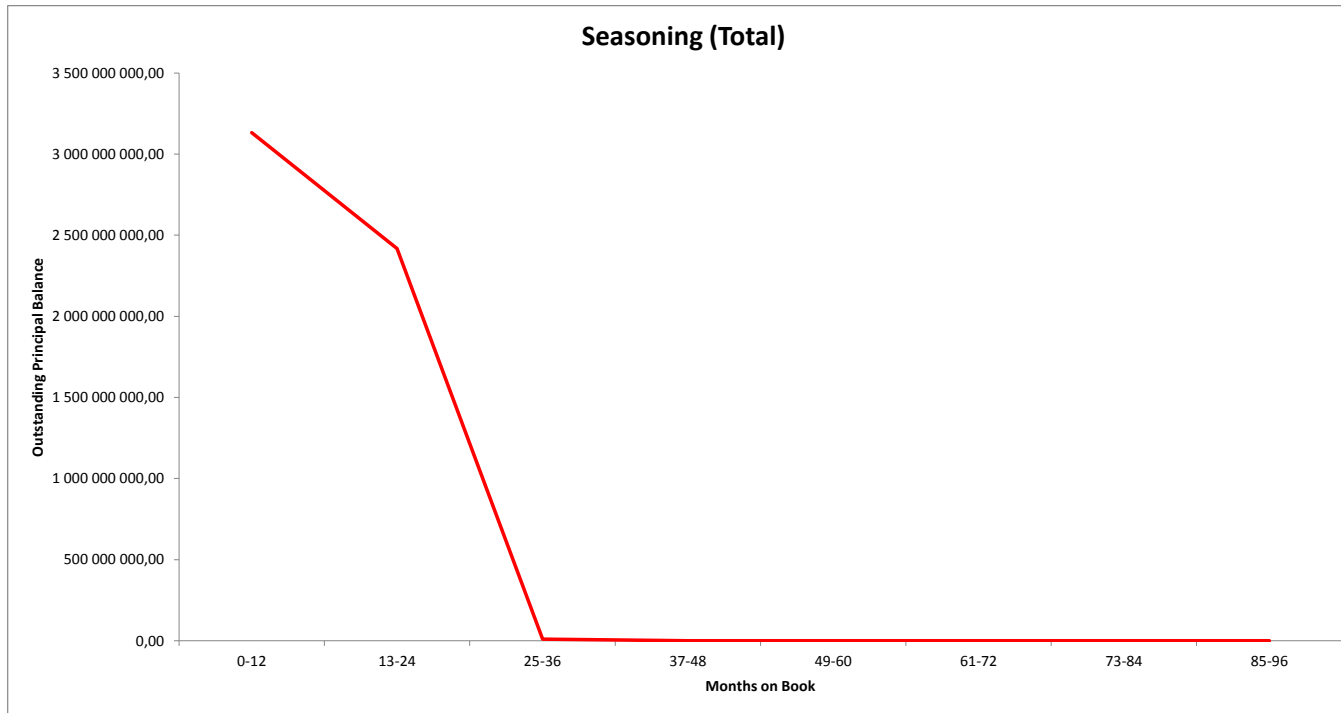
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0	12	16 835	3 132 891 318	56,34 %	74,7	10,1
	13	24	14 209	2 418 330 349	43,49 %	68,0	15,1
	25	36	57	9 509 151	0,17 %	76,0	30,2
	37	48	2	131 407	0	32	38
	49	60	-	-	-	-	-
	61	72	-	-	-	-	-
	73	84	-	-	-	-	-
	85	96	-	-	-	-	-
	Total		31 103	5 560 862 225	100,00 %	71,8	12,3

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

**12.b Seasoning**



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	5					
Monthly Period	Feb 2015					
Interest Period	from	25.02.2015	to	25.03.2015	=	28 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

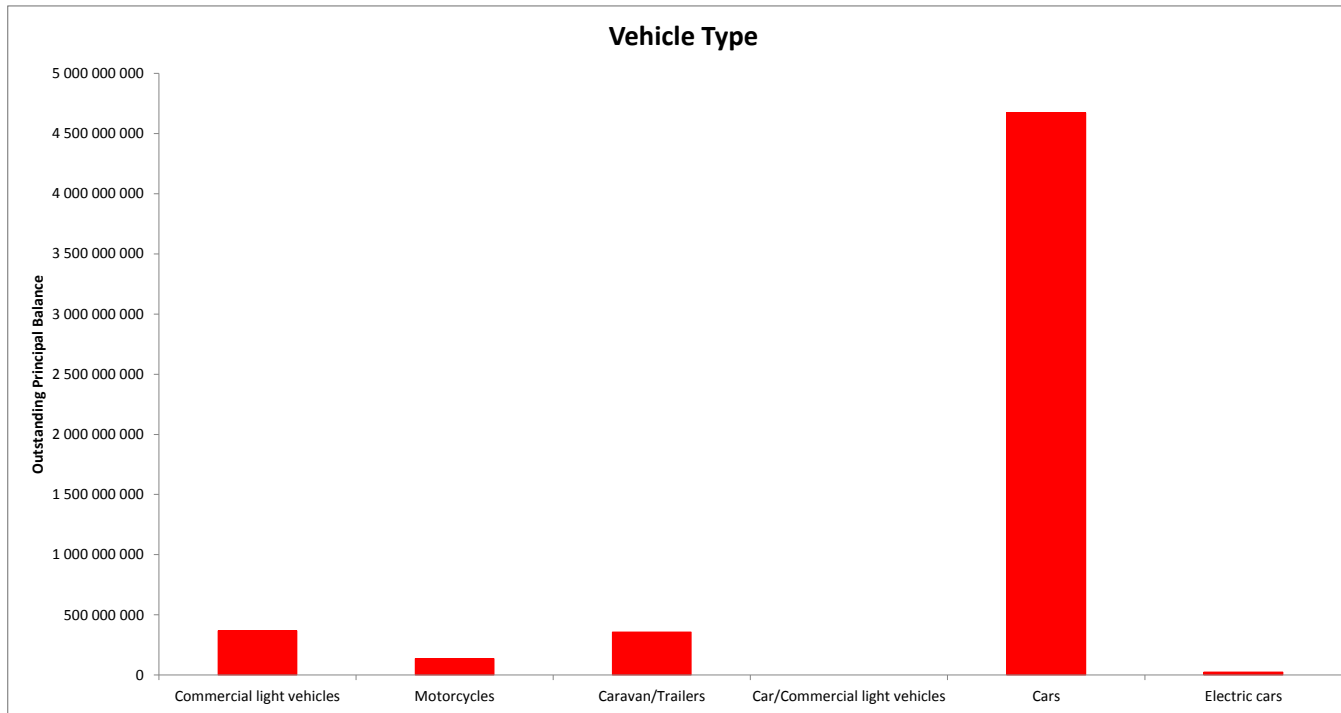
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Commercial light vehicles		2 160	368 760 318	6,63 %	59,0	12,6
Motorcycles		1 279	137 129 541	2,47 %	66,9	11,1
Caravan/Trailers		1 744	357 887 262	6,44 %	88,3	11,1
Car/Commercial light vehicles		10	1 820 834	0,03 %	57,8	12,6
Cars		25 834	4 671 380 084	84,00 %	71,7	12,4
Electric cars		76	23 884 186	0,43 %	73,4	11,9
Total		31 103	5 560 862 225	100 %	71,8	12,3

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

**13.b Vehicle type**



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	5					
Monthly Period	Feb 2015					
Interest Period	from	25.02.2015	to	25.03.2015	=	28 days



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

**14.a Hybrid loans**



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	5				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days

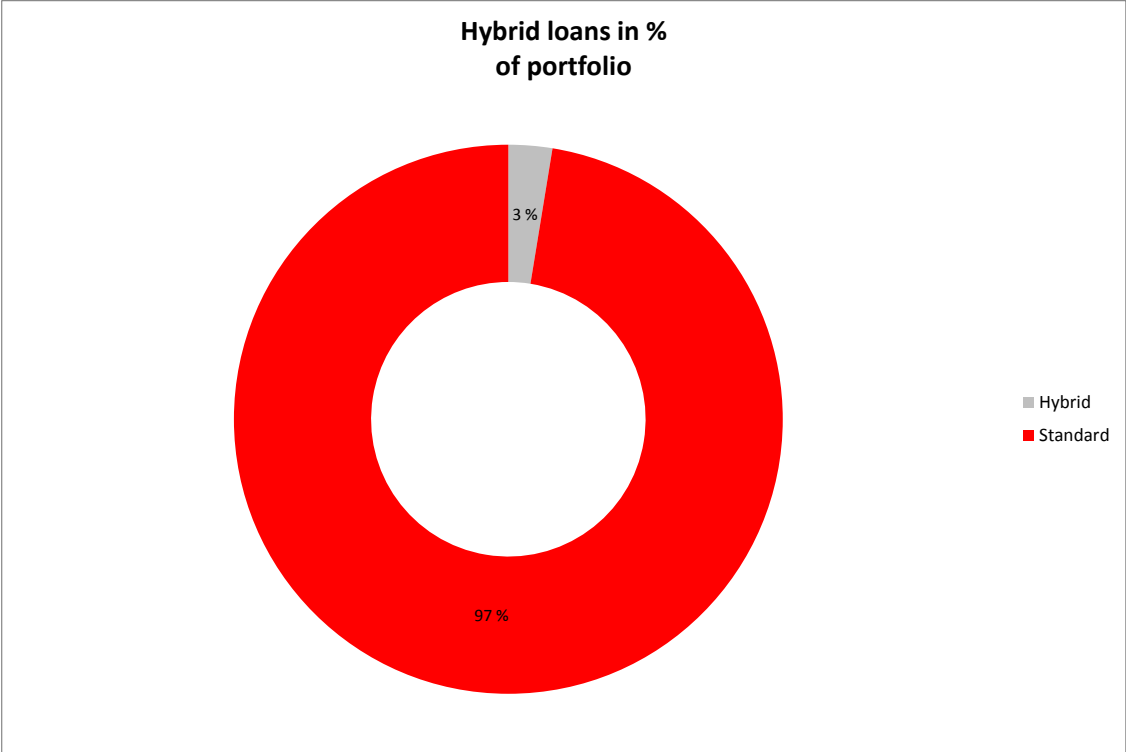
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		323	143 248 923	2,58 %	20,9	12,7
Standard		30 780	5 417 613 302	97,42 %	73,1	12,3
Total		31 103	5 560 862 225	100 %	71,8	12,3

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

**14.b Hybrid loans**



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	5				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days





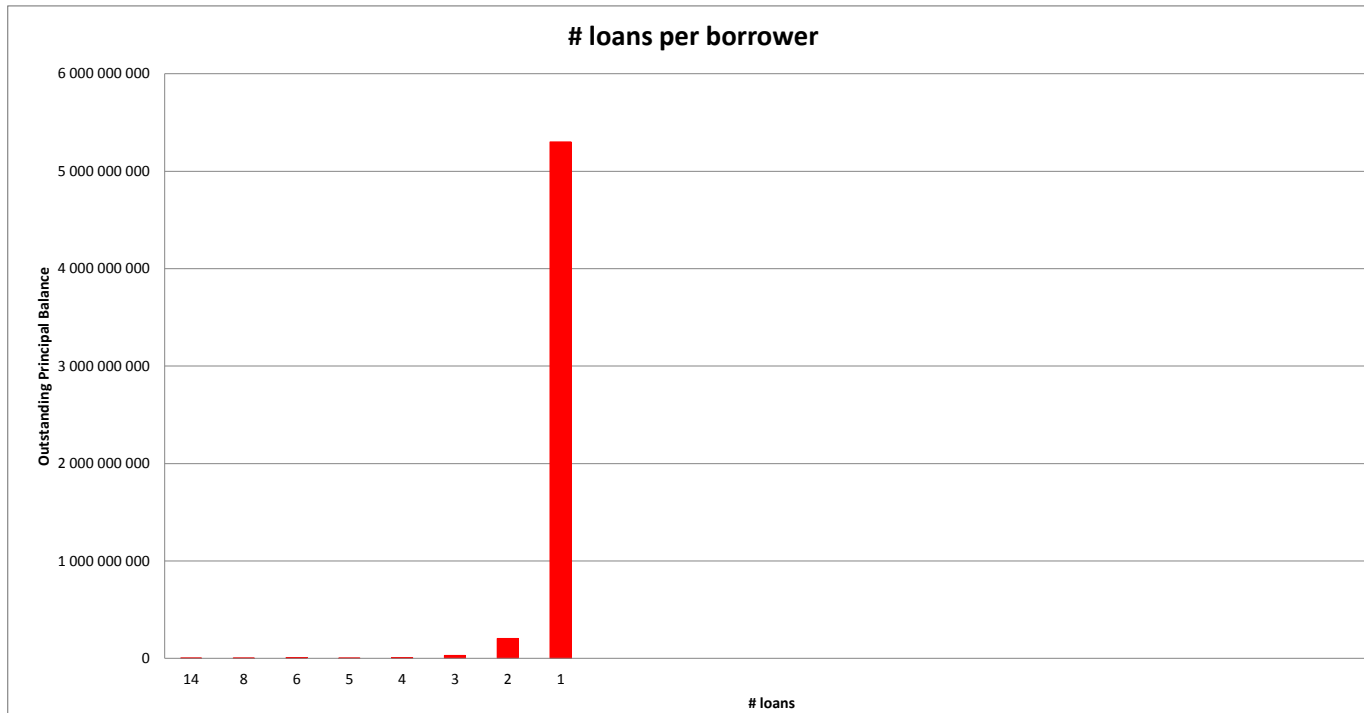


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	5					
Monthly Period	Feb 2015					
Interest Period	from	25.02.2015	to	25.03.2015	=	28 days



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

**16.a Amortization Profile**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	5 560 862 225	5 481 728 475	79 133 750	27 451 348	5,92 %	98,58 %
2	5 481 728 475	5 400 125 422	81 603 053	27 060 696	5,92 %	97,11 %
3	5 400 125 422	5 319 037 860	81 087 562	26 663 575	5,93 %	95,65 %
4	5 319 037 860	5 233 701 035	85 336 825	26 248 204	5,92 %	94,12 %
5	5 233 701 035	5 151 929 244	81 771 791	25 847 327	5,93 %	92,65 %
6	5 151 929 244	5 072 048 423	79 880 821	25 453 835	5,93 %	91,21 %
7	5 072 048 423	4 994 512 601	77 535 822	25 068 317	5,93 %	89,82 %
8	4 994 512 601	4 915 535 446	78 977 155	24 676 454	5,93 %	88,40 %
9	4 915 535 446	4 836 525 506	79 009 940	24 283 025	5,93 %	86,97 %
10	4 836 525 506	4 757 916 375	78 609 131	23 892 119	5,93 %	85,56 %
11	4 757 916 375	4 679 146 856	78 769 518	23 499 178	5,93 %	84,14 %
12	4 679 146 856	4 598 598 855	80 548 001	23 100 235	5,92 %	82,70 %
13	4 598 598 855	4 519 621 288	78 977 567	22 707 241	5,93 %	81,28 %
14	4 519 621 288	4 440 435 618	79 185 670	22 313 426	5,92 %	79,85 %
15	4 440 435 618	4 359 707 579	80 728 039	21 912 546	5,92 %	78,40 %
16	4 359 707 579	4 279 149 386	80 558 194	21 512 636	5,92 %	76,95 %
17	4 279 149 386	4 199 774 535	79 374 850	21 117 991	5,92 %	75,52 %
18	4 199 774 535	4 120 523 281	79 251 254	20 724 402	5,92 %	74,10 %
19	4 120 523 281	4 040 944 586	79 578 695	20 329 083	5,92 %	72,67 %
20	4 040 944 586	3 955 650 474	85 294 111	19 906 004	5,91 %	71,13 %

Amortization profile (first 20 periods)

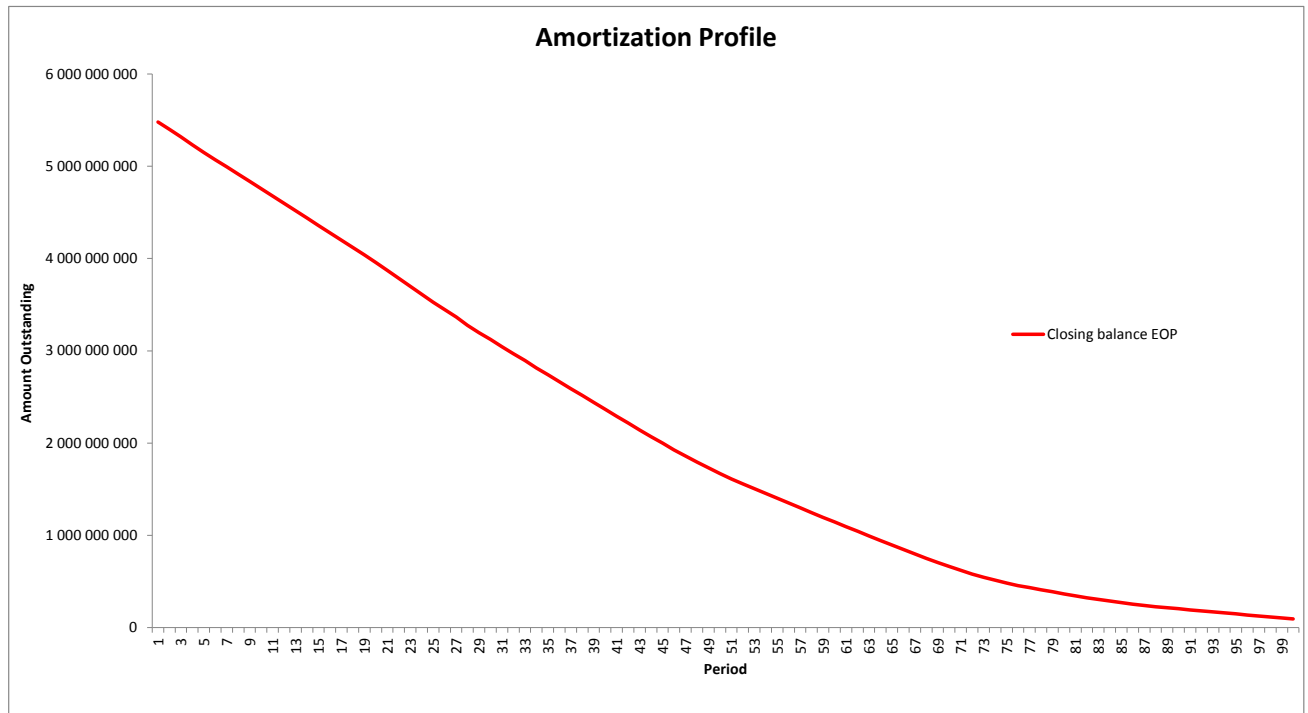
Santander Consumer Bank AS  
 Strandveien 18  
 PO Box 177  
 N-1325 Lysaker  
 Tel.: +47 21 08 30 00  
 Fax.: +47 21 08 33 68

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

**16.b Amortization Profile**



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	5					
Monthly Period	Feb 2015					
Interest Period	from	25.02.2015	to	25.03.2015	=	28 days



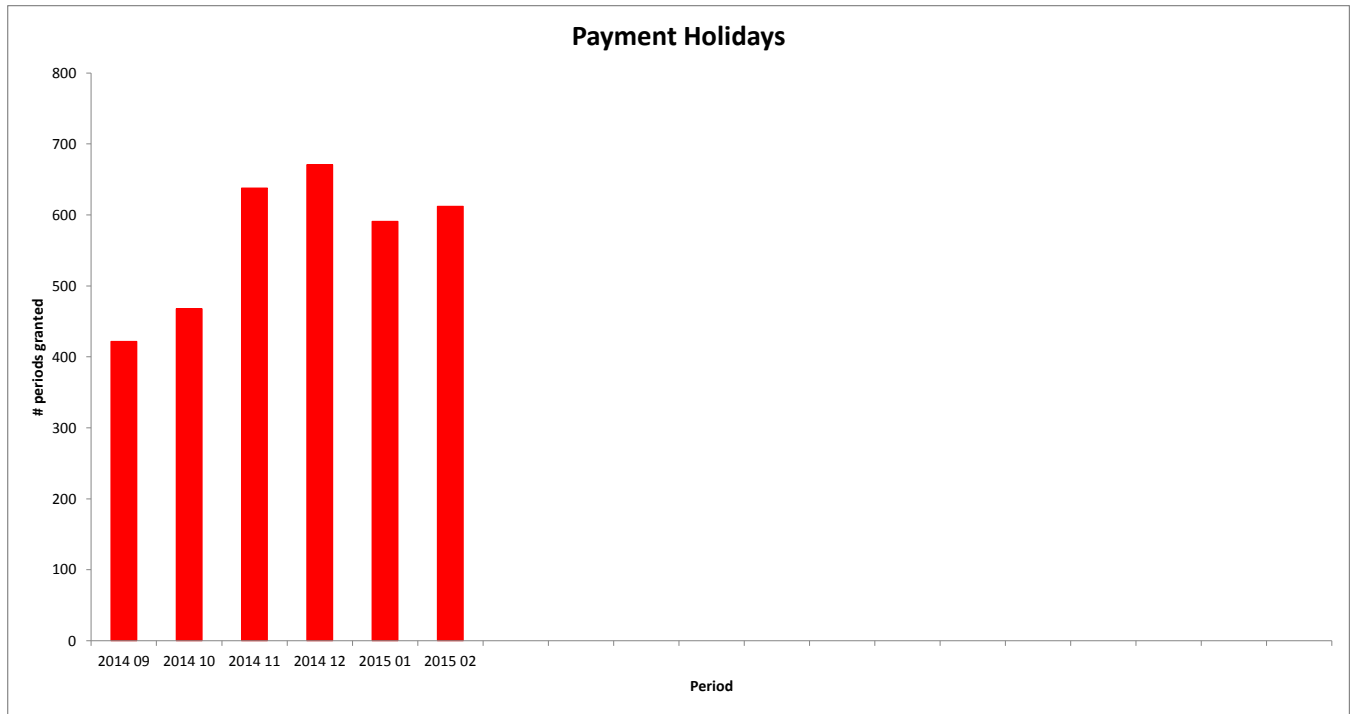


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	5					
Monthly Period	Feb 2015					
Interest Period	from	25.02.2015	to	25.03.2015	=	28 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

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



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201409	0	0	0
	201410	0	0	0
	201411	0	0	0
	201412	0	0	0
	201501	0	0	0
	201502	0	0	0
	Total		0	0

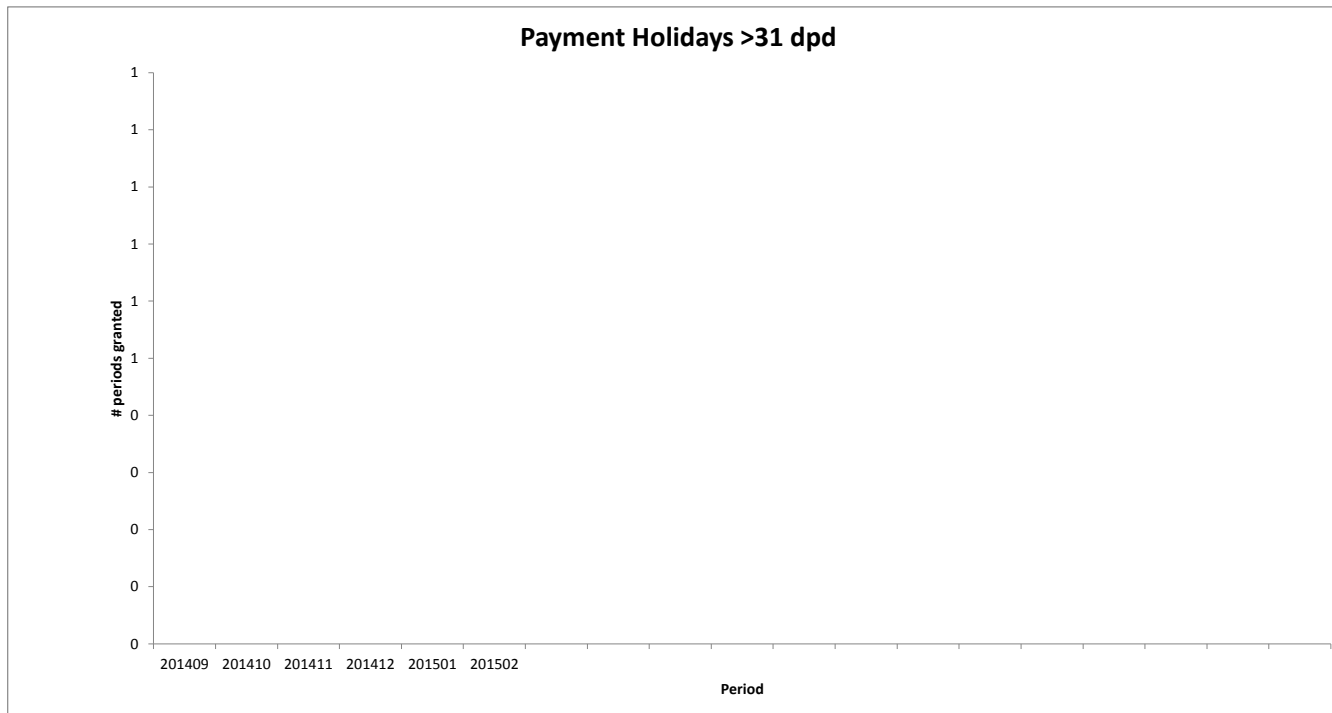
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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

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



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from	25.02.2015
	to	25.03.2015
	=	28 days





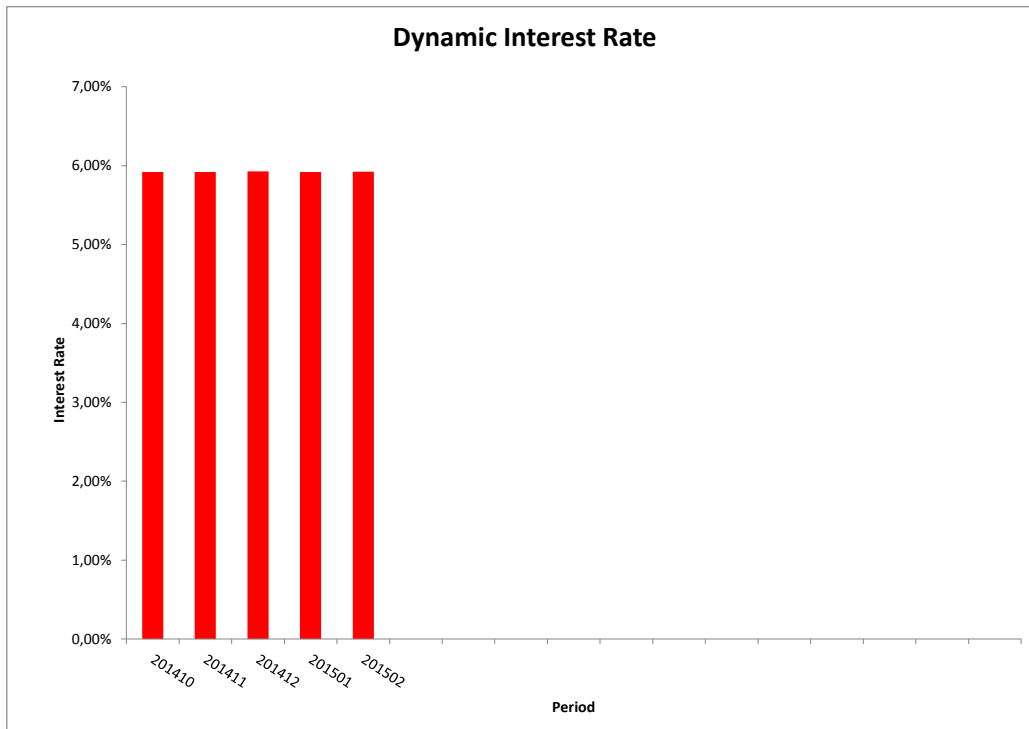


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	5
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	5
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days

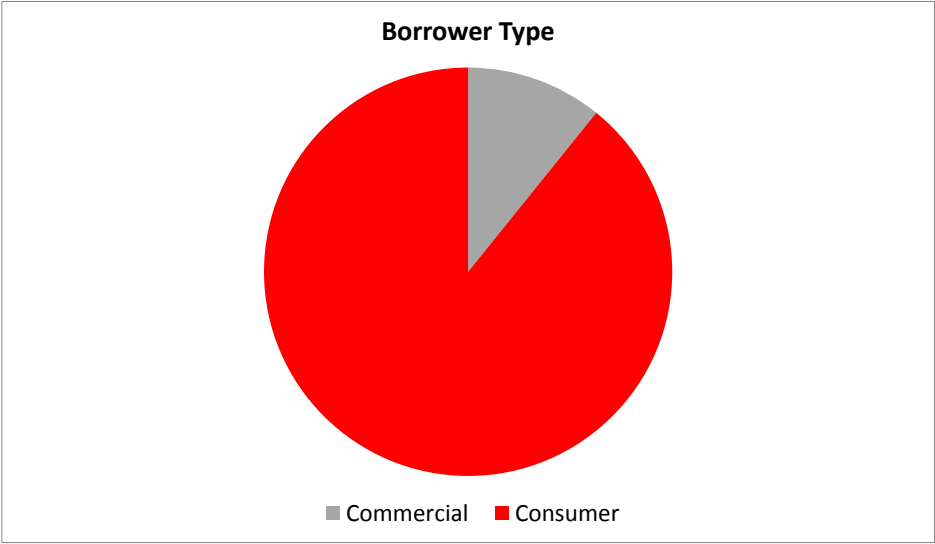
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2 533	600 776 169	10,80 %	54,2	12,5
	Consumer	28 570	4 960 086 056	89,20 %	73,9	12,3
	Total	31 103	5 560 862 225	100 %	71,8	12,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date			27.03.2015		
Payment date			25.03.2015		
Period No			5		
Monthly Period			Feb 2015		
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



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

**21.a Vehicle Condition**



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	5
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days

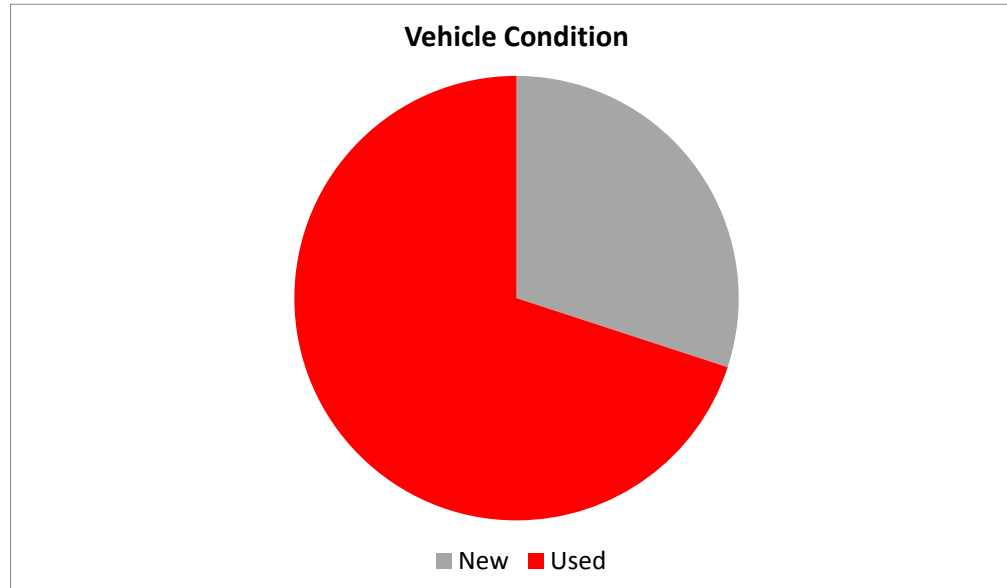
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 891	1 669 923 067	30,03 %	72,4	12,3
	Used	24 212	3 890 939 158	69,97 %	71,5	12,3
	Total	31 103	5 560 862 225	100 %	71,8	12,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	5
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

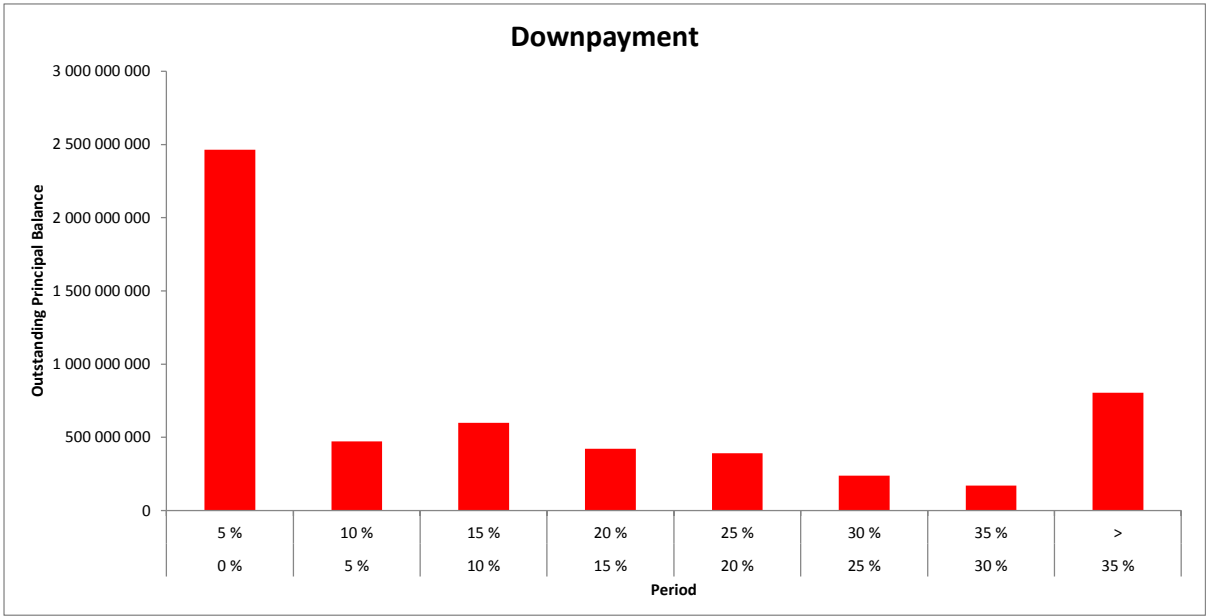
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	13 039	2 464 069 979	44,31 %	71,8	12,3
	5 %	10 %	2 273	470 947 056	8,47 %	76,4	12,3
	10 %	15 %	2 915	599 502 494	10,78 %	75,2	12,3
	15 %	20 %	2 167	421 993 996	7,59 %	73,3	12,3
	20 %	25 %	2 141	391 890 998	7,05 %	72,7	12,3
	25 %	30 %	1 444	237 598 883	4,27 %	70,1	12,2
	30 %	35 %	1 001	169 752 931	3,05 %	70,1	12,2
	35 %	>	6 123	805 105 888	14,48 %	66,1	12,2
Total		31 103	5 560 862 225	100 %	71,8	12,3	

**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.b Downpayment**



Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	5		
Monthly Period	Feb 2015		
Interest Period	from	25.02.2015	to 25.03.2015 = 28 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	5		
Monthly Period	Feb 2015		
Interest Period	from	25.02.2015	to 25.03.2015 = 28 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	30 657	5 430 311 872	97,65 %	72,4	12,3
	Serial	446	130 550 353	2,35 %	44,1	13,0
	Total	31 103	5 560 862 225	100 %	71,8	12,3

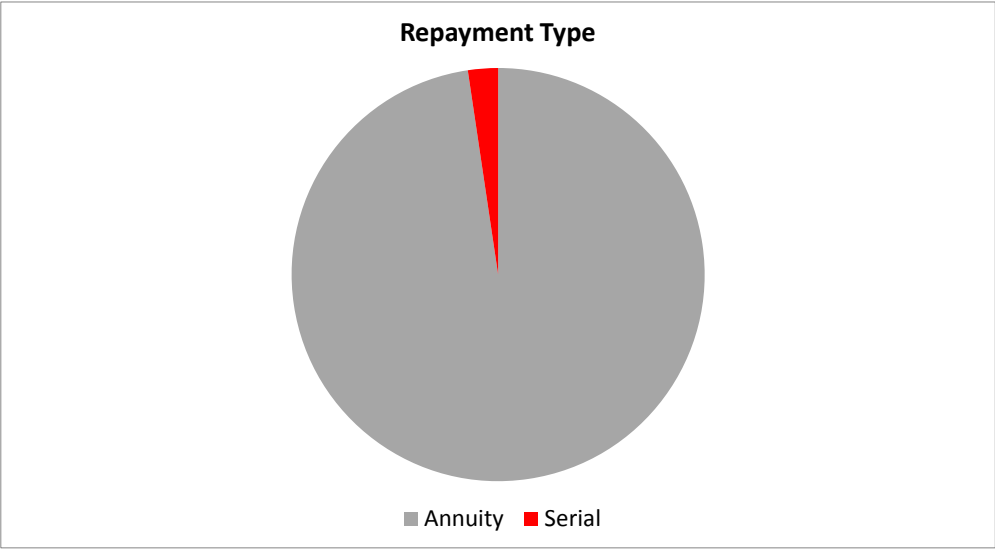


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date		27.03.2015	
Payment date		25.03.2015	
Period No		5	
Monthly Period		Feb 2015	
Interest Period	from	25.02.2015	to 25.03.2015 = 28 days

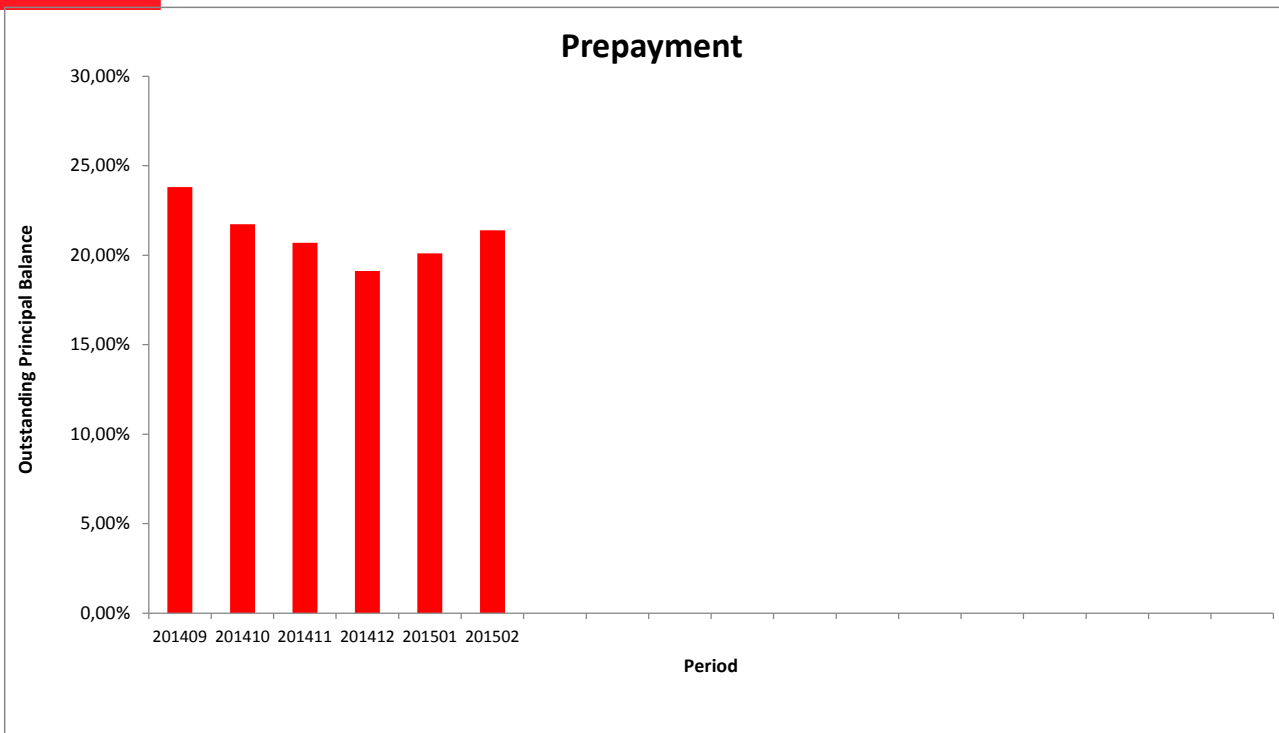




**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	5		
Monthly Period	Feb 2015		
Interest Period	from	25.02.2015	to 25.03.2015 = 28 days



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

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



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 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			
2015 1	1 510 055	12	-	-	-	171 000	171 000	1 339 055			
2015 2	0	0									

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

**26. Delinquency**



Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	5		
Monthly Period	Feb 2015		
Interest Period	from	25.02.2015	to 25.03.2015 = 28 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																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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

**27. Priority of Payments**



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	5	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

**Priority of Payments**

Available Distribution Amount	+	329 718 993,08	NOK	22 549 772,16	EUR
Senior Expenses	-	2 451 810,60	NOK		
Class A Notes Interest	-	6 881 502,49	NOK	171 388,50	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 074 850,00	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	45 944 178,14	NOK		
Liquidity Reserve	-	-	NOK		
Class A Principal	-	182 160 043,00	NOK	22 378 383,66	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	68 916 267,22	NOK		
Class C Notes Interest	-	711 588,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	1 160 811,62	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	16 552 436,53	NOK		
Payments to Seller	=	3 865 505,48	NOK	-	EUR

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

**28. Transaction Costs**



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	5
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	2 451 810,60 NOK			
Interest accrued for the Period	8 667 940,49 NOK	6 881 502,49 NOK	1 074 850,00 NOK	711 588,00 NOK
Cumulative Interest accrued	69 639 801,06 NOK	56 730 928,06 NOK	7 773 700,00 NOK	5 135 173,00 NOK
Interest Payments	8 667 940,49 NOK	6 881 502,49 NOK	1 074 850,00 NOK	711 588,00 NOK
Cumulative Interest Payments	69 639 801,06 NOK	56 730 928,06 NOK	7 773 700,00 NOK	5 135 173,00 NOK
Interest accrued on Subordinated Loan for the Period	1 160 811,62 NOK			
Cumulative Interest accrued on Subordinated Loan	8 876 858,69 NOK			
Interest Payments on Subordinated Loan	1 160 811,62 NOK			
Cumulative Interest Payments on Subordinated Loan	8 876 858,69 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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

**29. Swap Counterparty Data**



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	5
Monthly Period	Feb 2015
Interest Period from	25.02.2015 to 25.03.2015 = 28 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	4 834 779 268,00 NOK 593 953 227,03 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,3900 %
1M Euribor (Notes, Swap)	0,0010 %
Gross Amount Due to Swap Counterparty	189 041 545,49 NOK
Gross Amount Due from Swap Counterparty	22 549 772,16 EUR
EUR/NOK spot rate	N/A



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

**30. Contact Details**



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Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	5
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days