

Bilcreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.02.2015	Following payment dates:	25.03.2015
Payment date	25.02.2015		27.04.2015
Period No	4		
Monthly Period	Jan 2015		
Interest Period	from 26.01.2015	to 25.02.2015	= 30 days

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1. Portfolio Information



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	4	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	5 921 297 542,00 NOK	6 101 331 658,00 NOK
Scheduled Loan Principal Repayments	71 288 214,00 NOK	76 641 214,00 NOK
Prepayments	106 467 707,00 NOK	103 808 480,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	1 668 818,00 NOK	1 167 580,00 NOK
Total Principal Payments Received	179 424 739,00 NOK	181 617 274,00 NOK
	-	-
New Defaulted Auto Loans in Period	168 103,00 NOK	-
Total New Defaults	168 103,00 NOK	- NOK
Capitalised Interest (due to Repayment Holidays)	1 317 568,00 NOK	1 583 158,00 NOK
Closing Balance	5 743 022 268,00 NOK	5 921 297 542,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	4 014 863,00 NOK	2 431 705,00 NOK
New	1 317 568,00 NOK	1 583 158,00 NOK
Close	5 332 431,00 NOK	4 014 863,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	30 130 517,00 NOK	32 415 814,00 NOK
Recoveries on loans in default	171 000,00 NOK	-
Total Revenue Received in Period	30 301 517,00 NOK	32 415 814,00 NOK
# Loans		
At beginning of period	32 207 Loans	32 705 Loans
Paid in Full	509 Loans	498 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	1 Loans	-
At end of period	31 697 Loans	32 207 Loans
Weighted Average Loan Return	6,26 %	
Average NIBOR + Weighted Average Loan Threshold	4,43 %	

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2. Amount Due for Distribution



Reporting Date	27.02.2015			
Payment date	25.02.2015			
Period No	4			
Monthly Period	Jan 2015			
Interest Period	from 26.01.2015	to 25.02.2015	=	30 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	122 026 633,16	NOK	125 830 196,06	NOK
b. Collections (Principal, interest, fees, etc)	209 726 256,00	NOK	214 033 088,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
f. Other Amounts Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	127 054,38	NOK	206 692,25	NOK
h. Commingling Reserve	0,00	NOK	0,00	NOK
i. CPI Reserve	0,00	NOK	0,00	NOK
Total Amount for Distribution (Pre-Enforcement Waterfall)	331 879 943,54	NOK	22 090 514,53	EUR
			340 069 976,31	NOK
				22 312 716,11
				EUR

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3. Reserve Accounts



Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	4
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days

Note Balance

Beginning of Period	5 921 297 542,00	NOK
End of Period	5 743 022 268,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,2 %	73 215 979,90	NOK
Cash Outflow		73 215 979,90	NOK
Cash Inflow		71 055 570,50	NOK
End of Period	1,2 %	71 055 570,50	NOK
Required Reserve Amount	1,2 %	71 055 570,50	NOK

Liquidity Balance

Beginning of Period	0,8 %	48 810 653,26	NOK
Cash Outflow		48 810 653,26	NOK
Cash Inflow		47 370 380,34	NOK
End of Period	0,8 %	47 370 380,34	NOK
Required Reserve Amount	0,8 %	47 370 380,34	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	235 492 005,00	NOK
Cash Outflow	19 947 094,84	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	215 544 910,16	NOK
Required Commingling Reserve Fund	215 544 910,16	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	5 921 297 542,00	NOK
End of Period	5 743 022 268,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	5 429 373 830,00	94,54 %	30 010
1-29 days past due	252 143 416,00	4,39 %	1 362
		0,00 %	
Delinquent Receivables:			
30-59 days past due	43 150 079,00	0,75 %	224
60-89 days past due	10 138 110,00	0,18 %	53
90-119 days past due	4 423 176,00	0,08 %	23
120-149 days past due	2 360 149,00	0,04 %	13
150-179 days past due	1 433 508,00	0,02 %	12
Total Performing and Delinquent	5 743 022 268,00	100,00 %	31 697

Current Period Defaults	168 103,00	1
Cumulative Defaults	773 314,00	2
Current Period Recoveries	171 000,00	-
Cumulative Recoveries	662 153,00	-

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5. Outstanding Notes



Reporting Date	27.02.2015
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1. Note Balance	All Notes	Class A	Class B	Class B	Class C	Class C
General Note Information						
ISIN Code		XS1101828561	XS1101831516		N/A	
Currency		EUR	NOK		NOK	
Initial Tranching	100 %	86,50 %	8,25 %		5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029		25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	A1(sf)/A(sf)		Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
Current Note Information						
Class Principal Outstanding Opening Balance		615 854 366,34 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	331 879 943,54 NOK					
Amortisation	178 275 274,00 NOK					
Redemption per Class		21 901 139,31 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		3 063,10 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	5 743 022 268,00 NOK	593 953 227,03 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		84,19 %	9,66 %	0,00 %	6,15 %	0,00 %
Current Pool Factor		0,83	1,00	-	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	0,00 %					
Interest Rate Basis: 1-M NIBOR / Spread	1,41 %	0,37 %	1,10 %		1,20 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	30					
Principal Outstanding per Note Beginning of Period		86 133,48 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		3 063,10 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		83 070,38 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		26,49 EUR	2 091,67 NOK	- NOK	2 175,00 NOK	2,18 NOK
Interest Payment	3 470 693,27 NOK	189 375,22 EUR	1 160 875,00 NOK	- NOK	767 775,47 NOK	528,53 NOK
Interest Payment per Note		26,49 EUR	2 091,67 NOK	- NOK	2 175,00 NOK	2,18 NOK

3. Credit Enhancements					
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %
Current CE (incl. Excess Spread)		21,47 %	11,81 %		5,66 %
Current CE (excl. Excess Spread)		17,88 %	8,21 %		2,06 %

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	27.02.2015				
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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		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 Commencing Reserve Account in an amount equal to the Commencing 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 Commencing 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 Commencing Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amounting to the Commencing Reserve Account will be released.	
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	BBB+	Baa2 Review for possible Downgrade	Baa1	N	The Servicing Agreement will provide that, if (a) a Servicer's Owner Downgrade 2 occurs and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (such a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.	
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	BBB+	Baa3 Review for possible Downgrade	Baa1	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a back-up Servicer	
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	A2	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days.	
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		A2	N		
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bid	
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes being maintained.	
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa2	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.	
Pavine Agent and related roles Corporate Service Provider Note Trustee and Security Trustee	Bank of New York Mellon Bank of New York Mellon Bank of New York Mellon			A-1+ A-1+ A-1+		P-1 P-1 P-1		AA- AA- AA-		Aa2 Aa2 Aa2	N/A N/A N/A		
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	A 1	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.	

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7.a Original Portfolio Principal Balance



Reporting Date	27.02.2015		
Payment date	25.02.2015		
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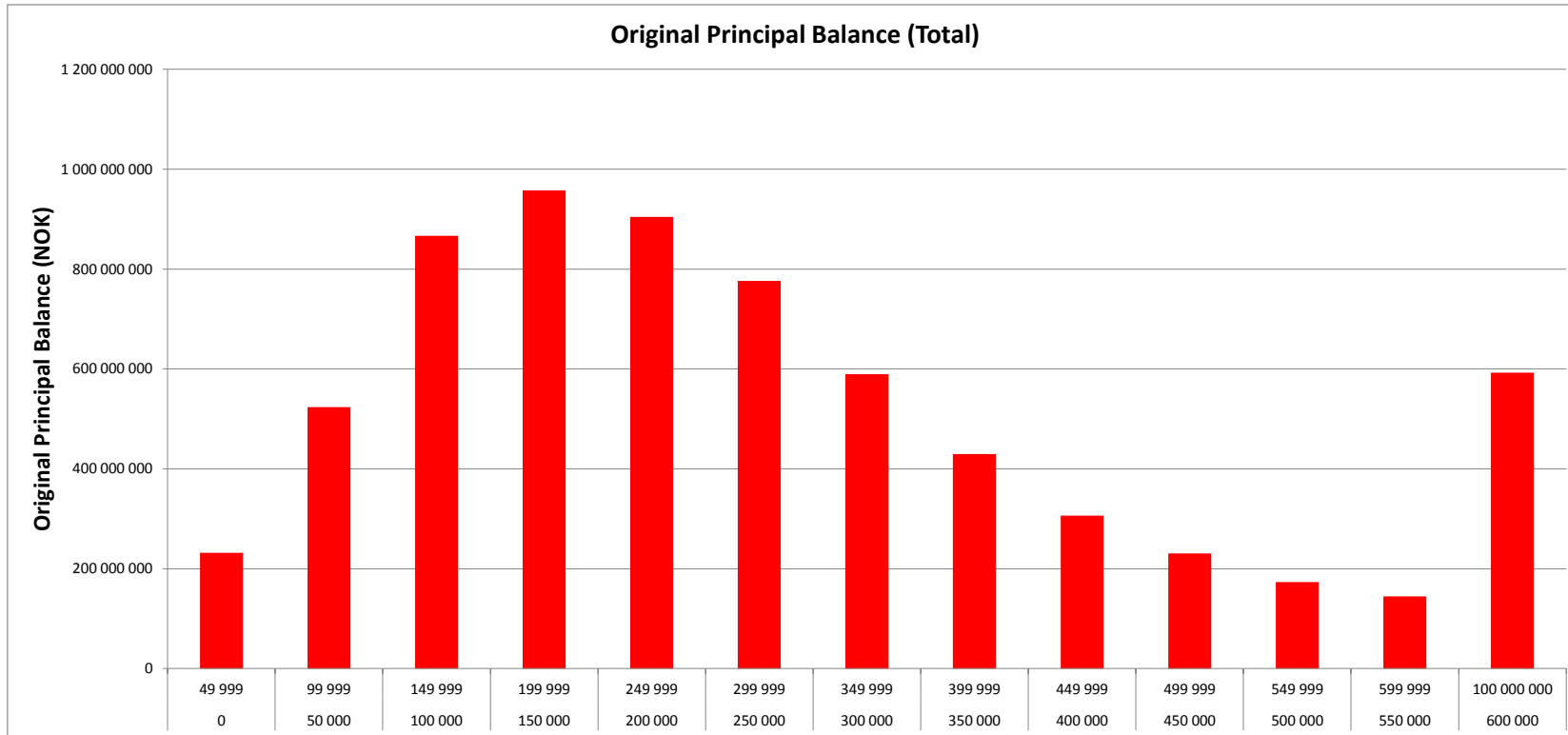
Average amount - all: 195 694

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

Bilkreditt 6 Limited
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7.b Original Principal Balance Graph

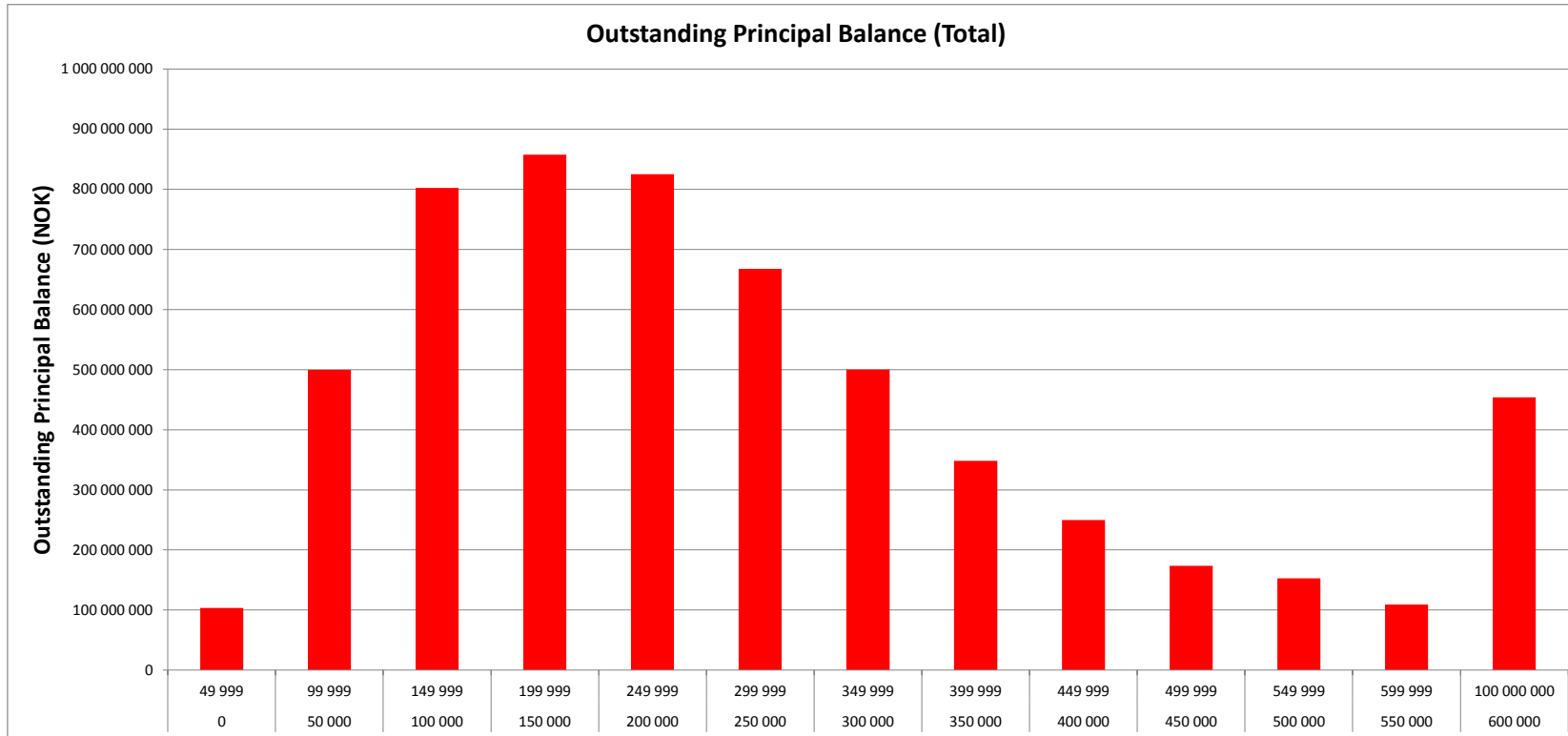
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	2 245	386 730 715	6,73 %	7,08 %	ØSTFOLD	71,9	11,5	
0200	4 379	816 130 310	14,21 %	13,82 %	AKERSHUS	72,2	11,3	
0300	2 503	518 758 743	9,03 %	7,90 %	OSLO	66,6	11,3	
0400	1 329	194 579 848	3,39 %	4,19 %	HEDEMARK	68,1	11,1	
0500	1 309	223 982 291	3,90 %	4,13 %	OPPLAND	71,7	11,2	
0600	2 228	393 375 471	6,85 %	7,03 %	BUSKERUD	69,3	11,5	
0700	1 540	271 783 281	4,73 %	4,86 %	VESTFOLD	73,1	11,4	
0800	1 168	187 544 516	3,27 %	3,68 %	TELEMARK	71,3	11,3	
0900	865	145 091 821	2,53 %	2,73 %	AUST-AGDER	72,5	11,1	
1000	1 203	214 265 683	3,73 %	3,80 %	VEST-AGDER	72,0	11,3	
1100	2 529	466 980 046	8,13 %	7,98 %	ROGALAND	75,3	11,4	
1200	3 287	635 196 229	11,06 %	10,37 %	HORDALAND	74,5	11,3	
1400	317	58 352 247	1,02 %	1,00 %	SOGN OG FJORDANE	76,6	11,3	
1500	1 263	233 819 282	4,07 %	3,98 %	MØRE OG ROMSDAL	73,0	11,2	
1600	1 263	216 394 180	3,77 %	3,98 %	SØR-TRØNDELAG	70,9	11,5	
1700	737	128 494 512	2,24 %	2,33 %	NORD-TRØNDELAG	74,9	11,1	
1800	1 801	328 485 495	5,72 %	5,68 %	NORDLAND	77,2	11,2	
1900	1 270	232 729 117	4,05 %	4,01 %	TROMS	78,8	11,0	
2000	459	89 867 966	1,56 %	1,45 %	FINNMARK	76,5	10,9	
2100	2	460 515	0,01 %	0,01 %	SVALBARD	89,9	16,0	
Total	31 697	5 743 022 268	100 %	100 %		72,5	11,3	

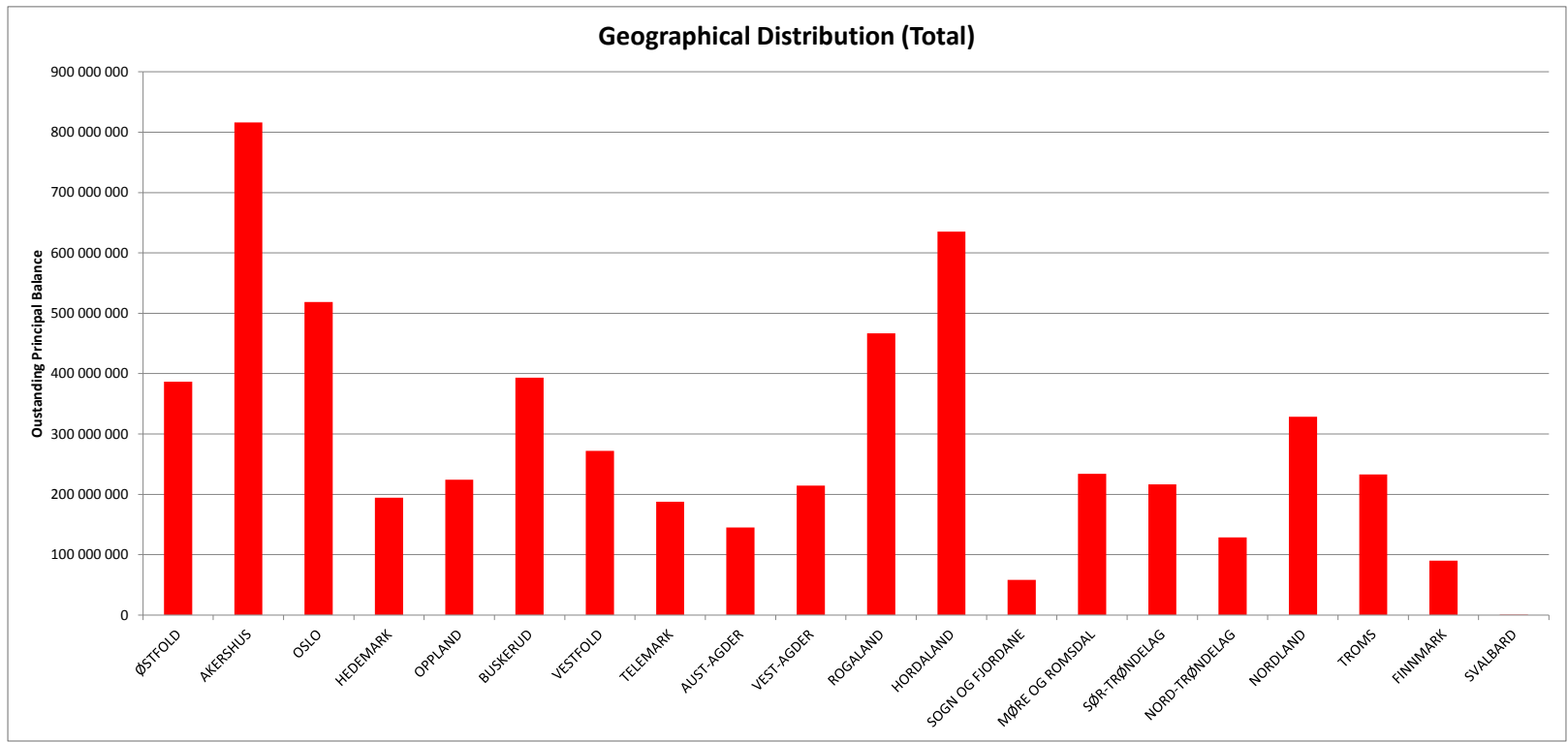
Geographic distribution

Bilkreditt 6 Limited
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9.b Geographical Distribution Graph



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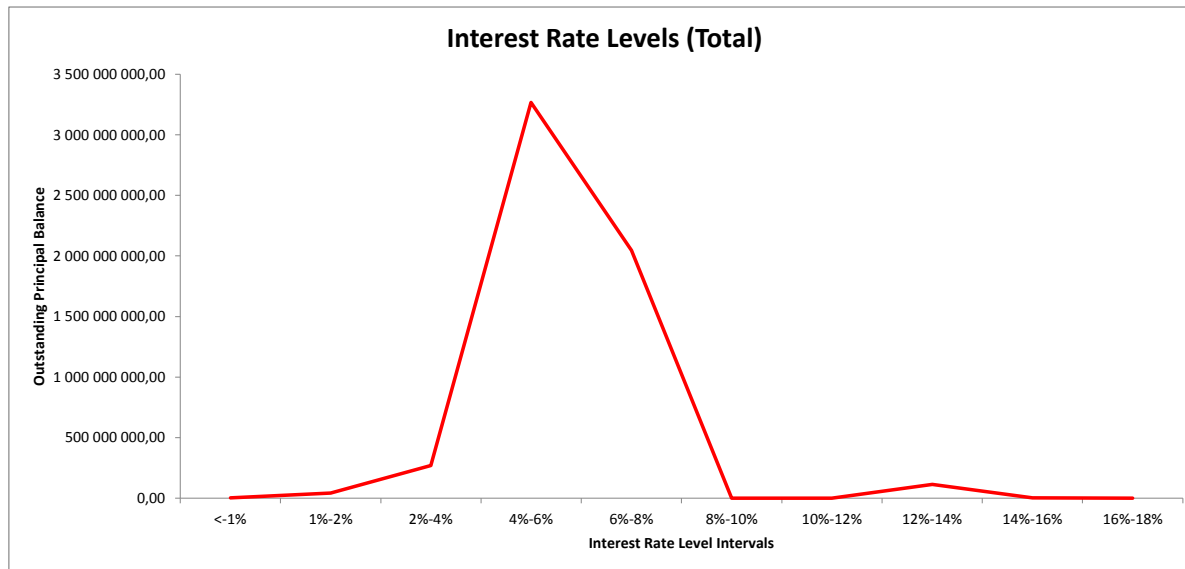


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10.b Interest Rate



Reporting Date	27.02.2015	
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**Bilkreditt 6 Limited
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11.a Remaining Terms



Reporting Date	27.02.2015	
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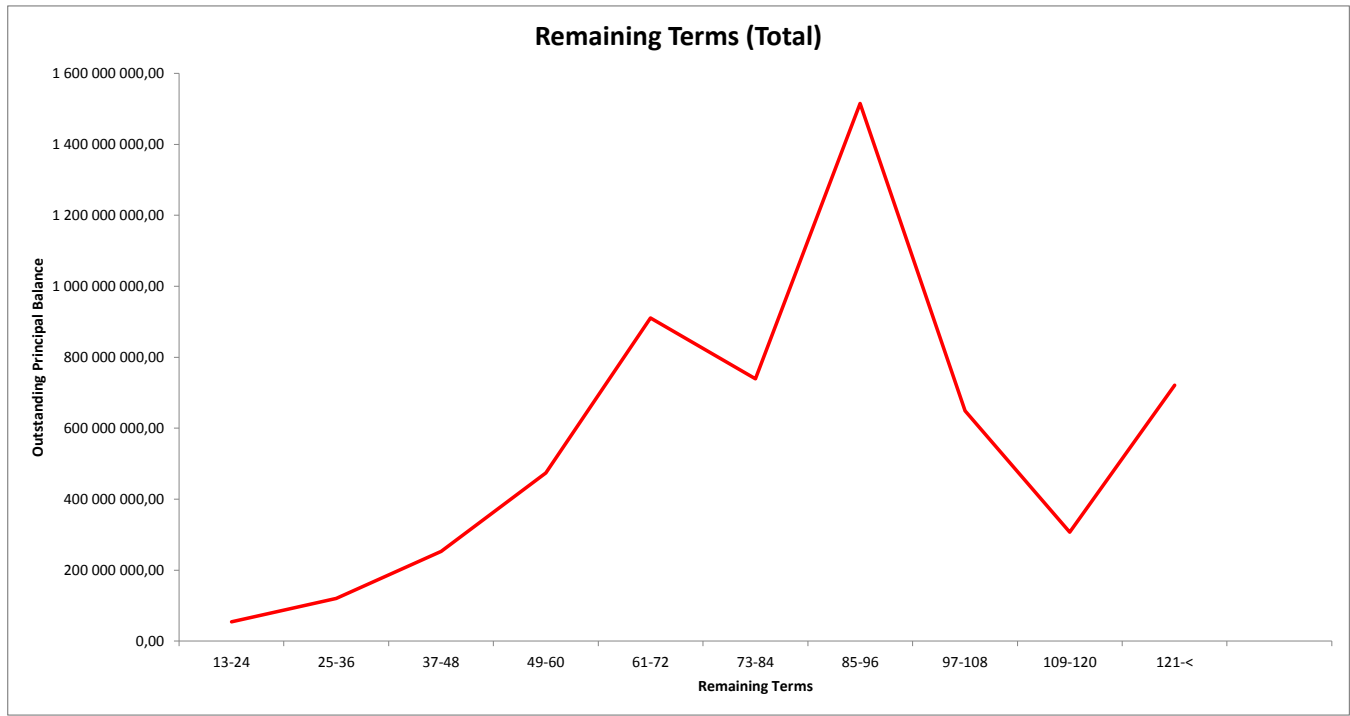
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
1		12	442	54 663 452	0,95 %	5,4	11,0
13		24	1 314	120 592 352	2,10 %	21,0	13,8
25		36	2 257	252 782 398	4,40 %	29,3	11,3
37		48	4 054	473 708 562	8,25 %	44,9	13,7
49		60	6 768	910 149 097	15,85 %	52,5	10,3
61		72	4 078	738 772 619	12,86 %	68,6	13,5
73		84	7 496	1 515 071 107	26,38 %	76,9	10,7
85		96	2 359	648 577 147	11,29 %	88,1	10,2
97		108	953	307 342 981	5,35 %	105,0	13,7
109		120	1 976	721 362 553	12,56 %	112,0	9,7
121							
Total			31 697	5 743 022 268	100 %	72,5	11,3

Bilkreditt 6 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	4					
Monthly Period	Jan 2015					
Interest Period	from	26.01.2015	to	25.02.2015	=	30 days



Bil kreditt 6 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	4	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

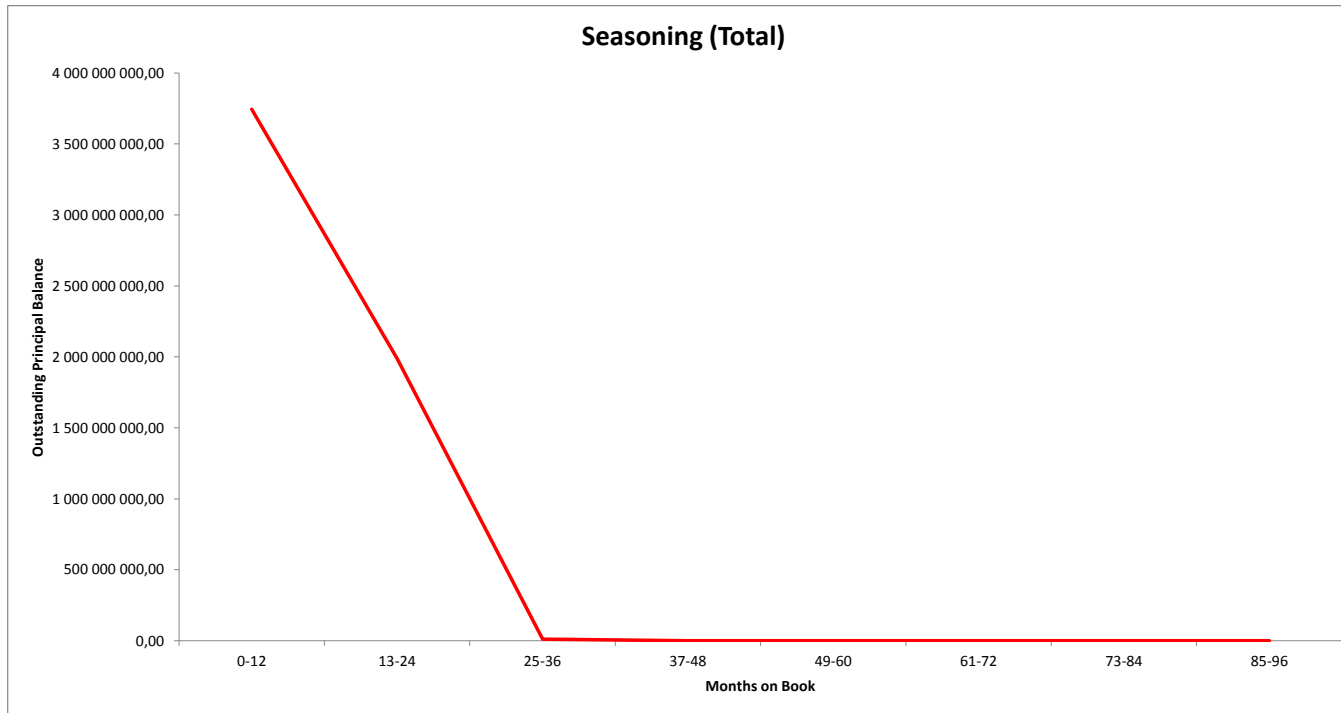
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12	20 068	3 743 569 309	65,18 %	74,9	9,5
	13		24	11 570	1 988 859 464	34,63 %	68,2	14,7
	25		36	58	10 472 714	0,18 %	74,1	29,5
	37		48	1	120 781	0	37	37
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			31 697	5 743 022 268	100,00 %	72,5	11,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	4					
Monthly Period	Jan 2015					
Interest Period	from	26.01.2015	to	25.02.2015	=	30 days



Bil kreditt 6 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	4	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

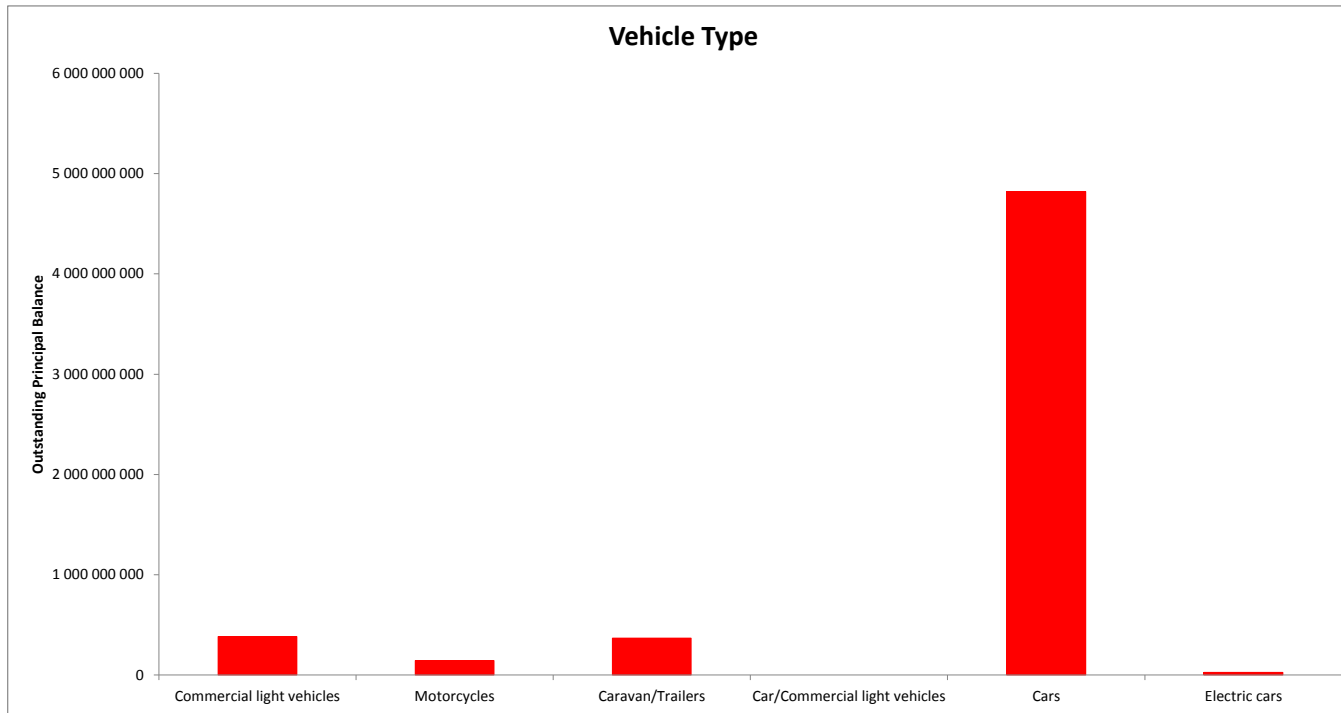
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Commercial light vehicles	2 203	382 387 178	6,66 %	60,0	11,6
	Motorcycles	1 311	143 010 166	2,49 %	67,7	10,1
	Caravan/Trailers	1 780	369 476 137	6,43 %	89,0	10,1
	Car/Commercial light vehicles	10	1 849 321	0,03 %	58,7	11,6
	Cars	26 316	4 821 460 775	83,95 %	72,4	11,4
	Electric cars	77	24 838 691	0,43 %	74,3	10,9
	Total	31 697	5 743 022 268	100 %	72,5	11,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	4					
Monthly Period	Jan 2015					
Interest Period	from	26.01.2015	to	25.02.2015	=	30 days



Bilkreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	4				
Monthly Period	Jan 2015				
Interest Period	from 26.01.2015	to	25.02.2015	=	30 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		340	152 758 354	2,66 %	20,9	11,7
Standard		31 357	5 590 263 914	97,34 %	73,9	11,3
Total		31 697	5 743 022 268	100 %	72,5	11,3

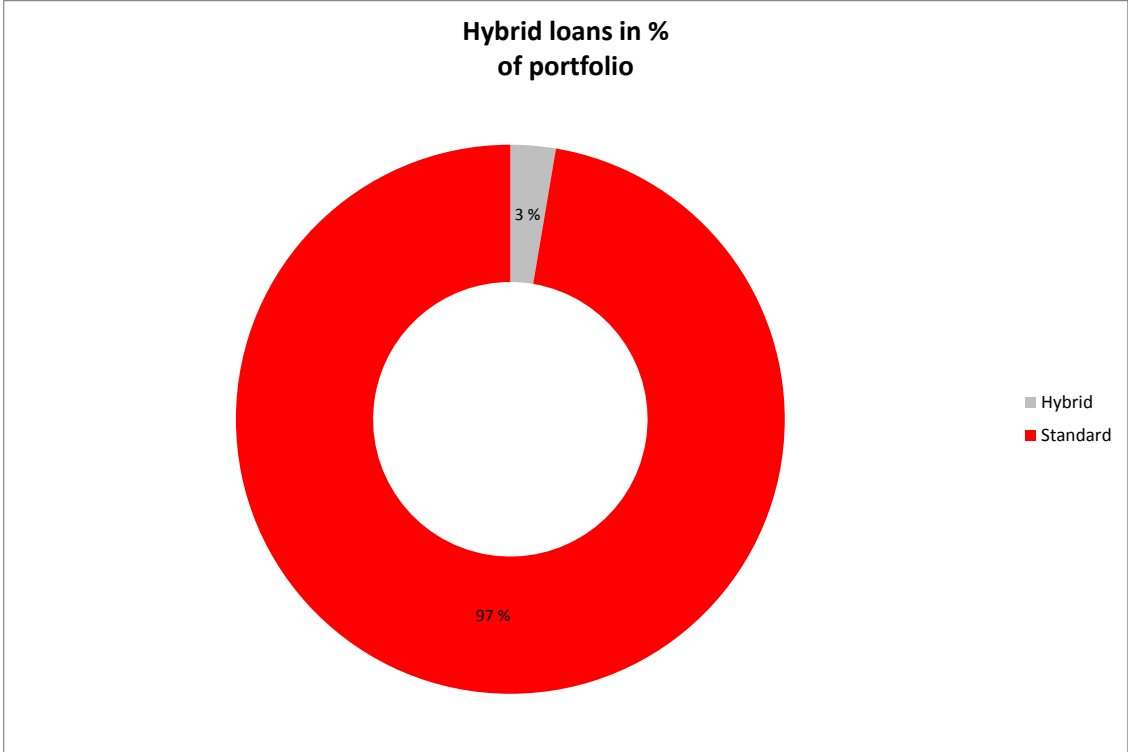
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	4				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days

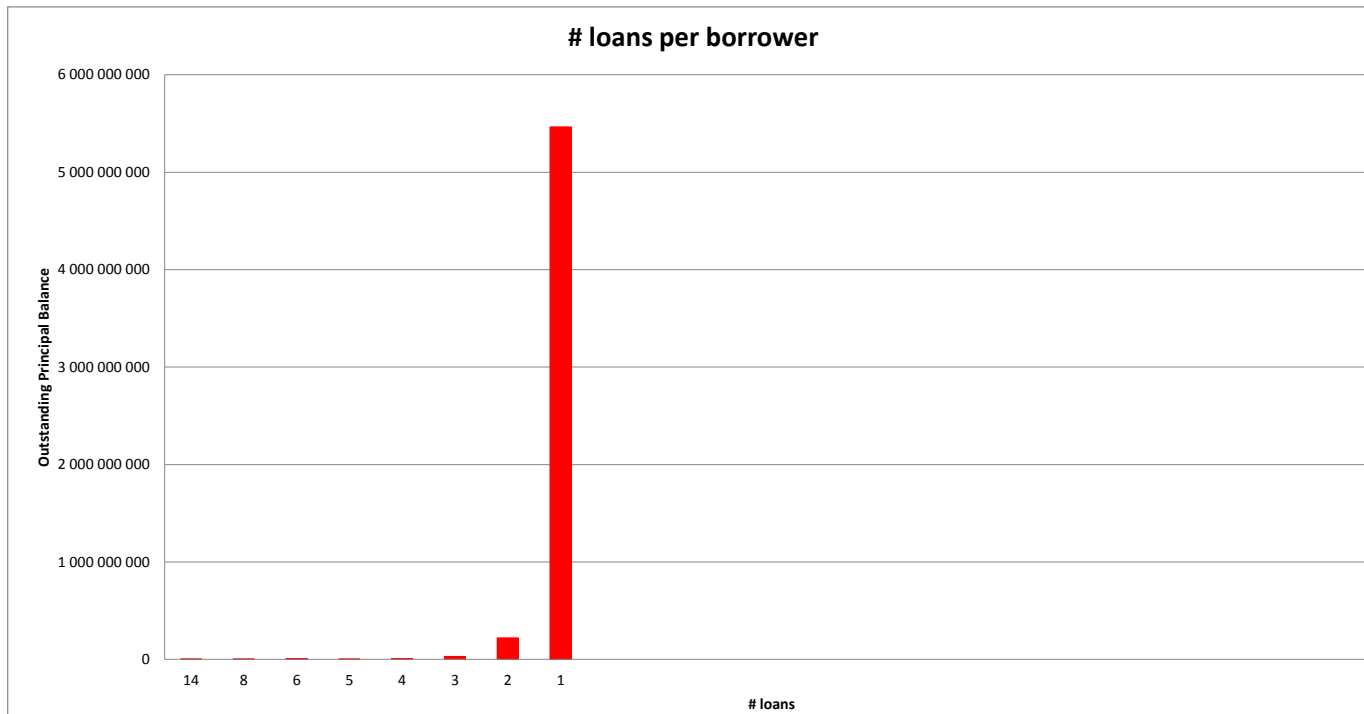


Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	4					
Monthly Period	Jan 2015					
Interest Period	from	26.01.2015	to	25.02.2015	=	30 days



Bil kreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	4	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	5 743 022 268	5 662 641 577	80 380 691	28 356 926	5,93 %	98,60 %
2	5 662 641 577	5 581 771 769	80 869 808	27 969 269	5,93 %	97,19 %
3	5 581 771 769	5 496 320 130	85 451 639	27 552 813	5,92 %	95,70 %
4	5 496 320 130	5 413 695 410	82 624 721	27 146 426	5,93 %	94,27 %
5	5 413 695 410	5 326 904 433	86 790 977	26 723 990	5,92 %	92,75 %
6	5 326 904 433	5 242 367 724	84 536 709	26 311 921	5,93 %	91,28 %
7	5 242 367 724	5 161 199 151	81 168 573	25 911 862	5,93 %	89,87 %
8	5 161 199 151	5 082 379 887	78 819 264	25 519 677	5,93 %	88,50 %
9	5 082 379 887	5 002 140 849	80 239 038	25 121 161	5,93 %	87,10 %
10	5 002 140 849	4 920 749 726	81 391 122	24 717 714	5,93 %	85,68 %
11	4 920 749 726	4 840 873 277	79 876 450	24 320 217	5,93 %	84,29 %
12	4 840 873 277	4 760 831 865	80 041 412	23 920 650	5,93 %	82,90 %
13	4 760 831 865	4 678 991 875	81 839 990	23 515 054	5,93 %	81,47 %
14	4 678 991 875	4 599 022 934	79 968 941	23 116 318	5,93 %	80,08 %
15	4 599 022 934	4 518 833 060	80 189 874	22 717 089	5,93 %	78,68 %
16	4 518 833 060	4 436 321 204	82 511 856	22 306 877	5,92 %	77,25 %
17	4 436 321 204	4 354 400 133	81 921 072	21 899 854	5,92 %	75,82 %
18	4 354 400 133	4 273 663 637	80 736 496	21 498 045	5,92 %	74,41 %
19	4 273 663 637	4 193 039 392	80 624 245	21 097 303	5,92 %	73,01 %
20	4 193 039 392	4 112 083 798	80 955 586	20 694 828	5,92 %	71,60 %

Amortization profile (first 20 periods)

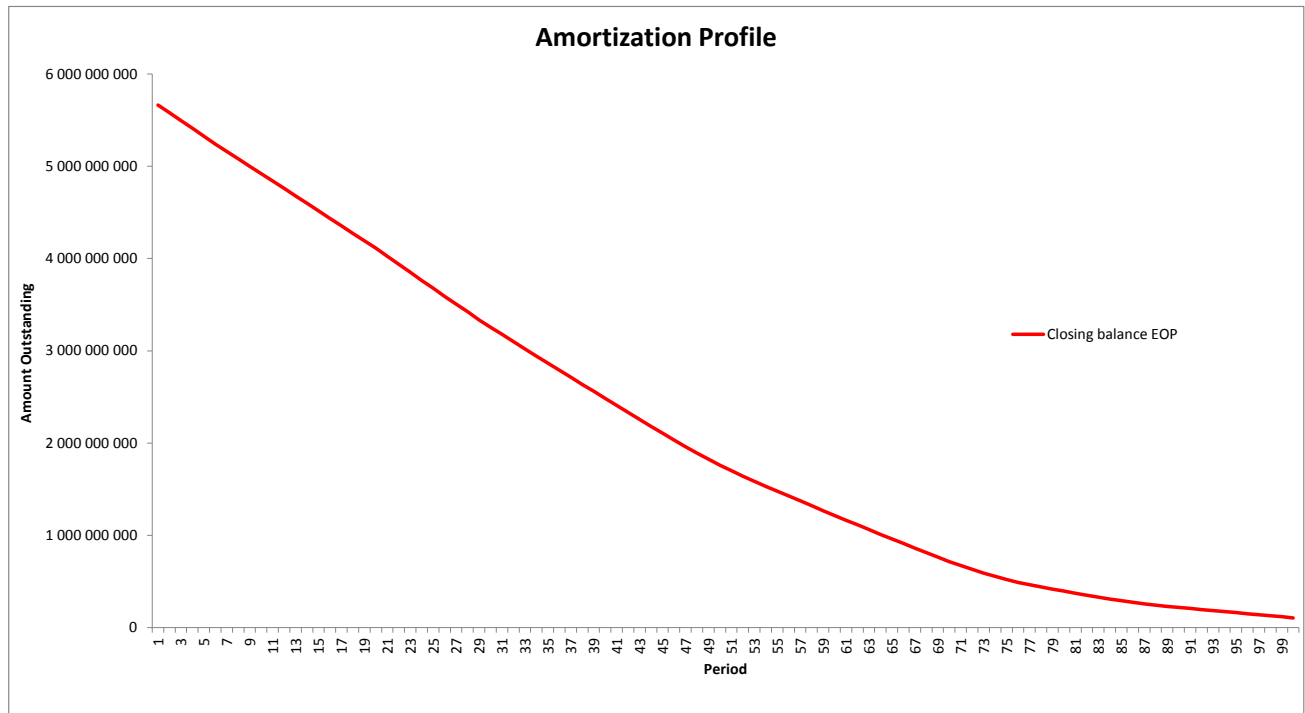
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	4					
Monthly Period	Jan 2015					
Interest Period	from	26.01.2015	to	25.02.2015	=	30 days

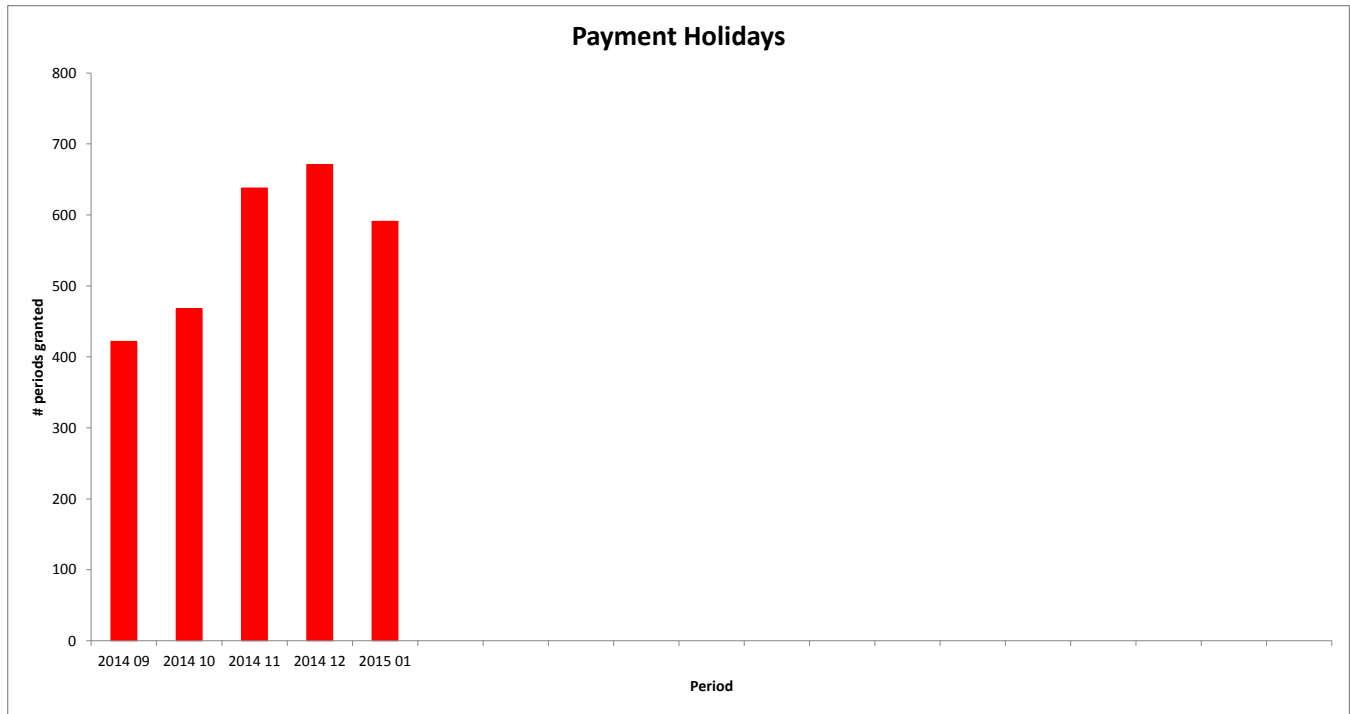


Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	4				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days

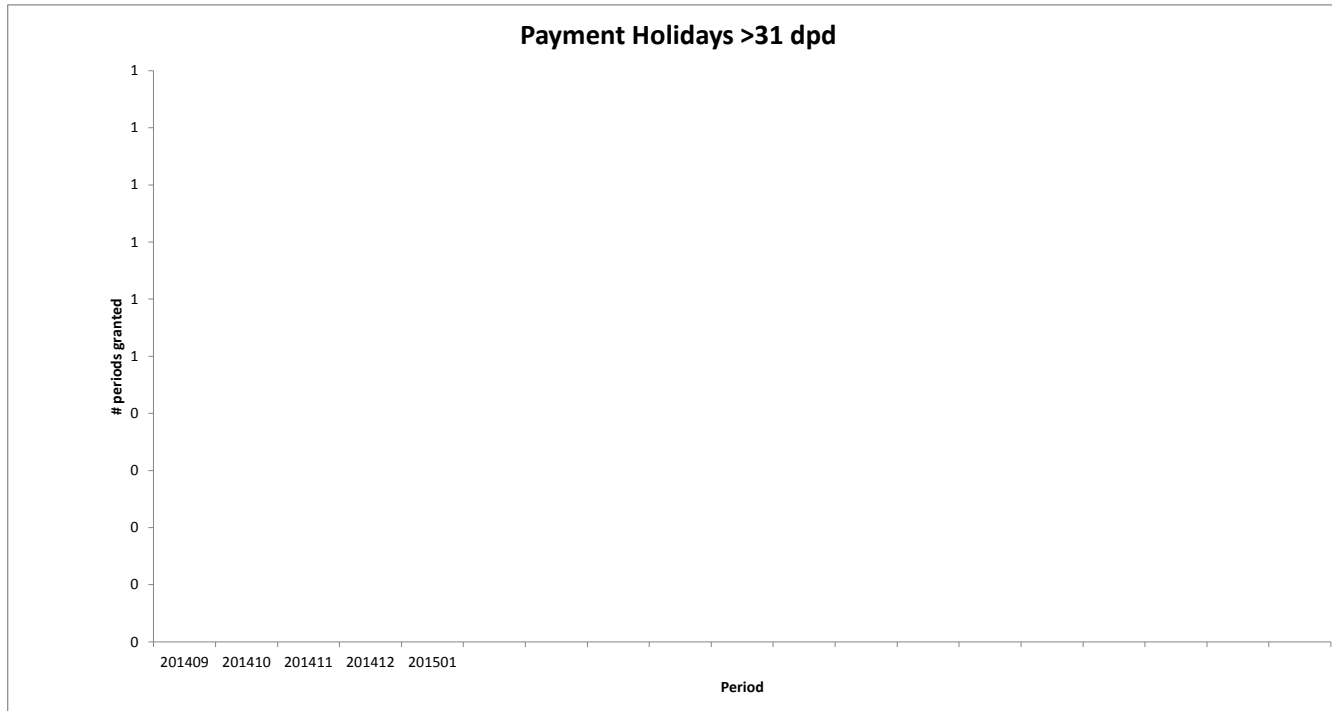


Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	4					
Monthly Period	Jan 2015					
Interest Period	from	26.01.2015	to	25.02.2015	=	30 days

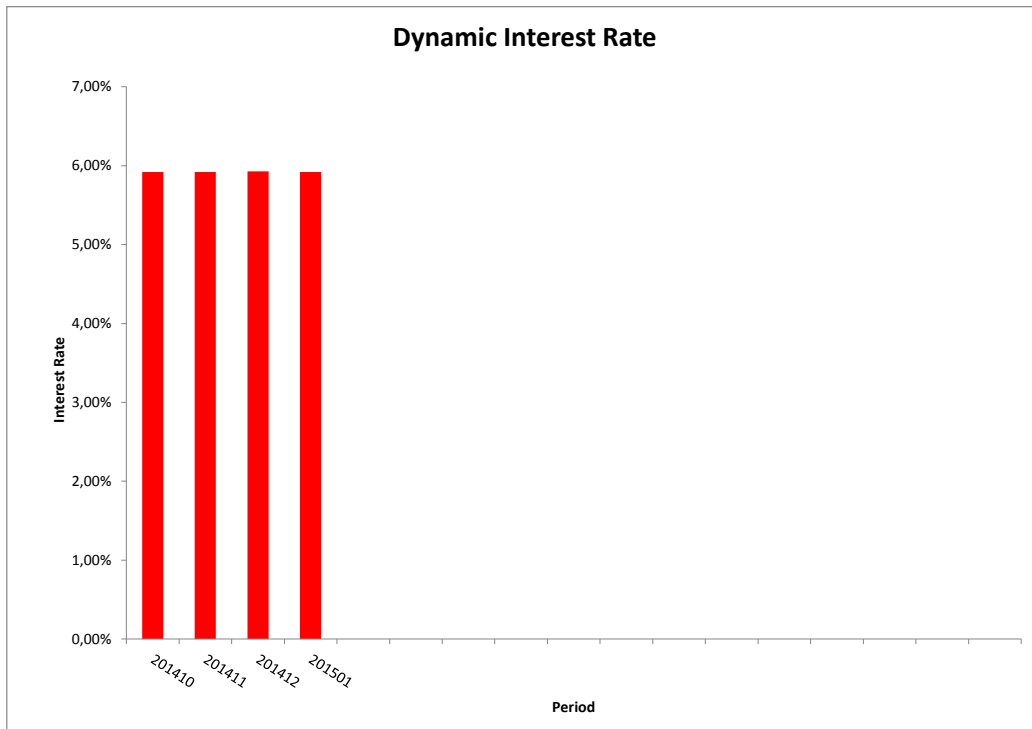


Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	4		
Monthly Period	Jan 2015		
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	4
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days

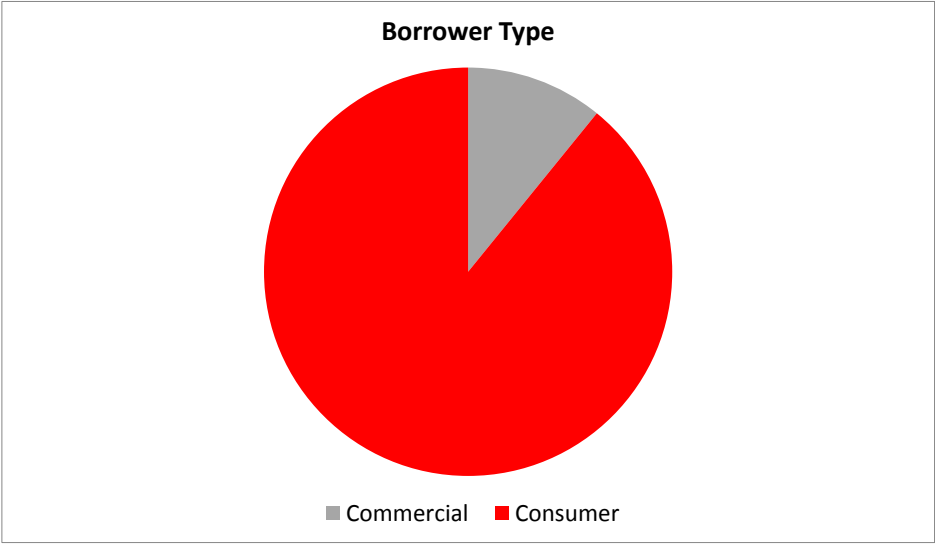
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2 578	623 962 350	10,86 %	55,1	11,5
	Consumer	29 119	5 119 059 918	89,14 %	74,7	11,3
	Total	31 697	5 743 022 268	100 %	72,5	11,3

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date			27.02.2015		
Payment date			25.02.2015		
Period No			4		
Monthly Period			Jan 2015		
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days



Bilkreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	4
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days

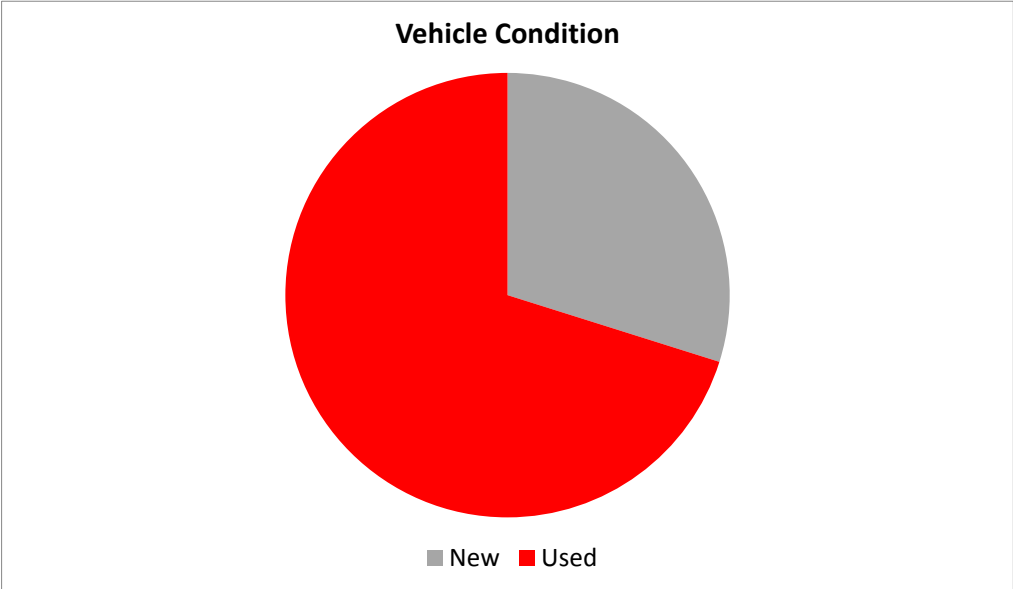
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 987	1 714 432 386	29,85 %	73,2	11,3
	Used	24 710	4 028 589 882	70,15 %	72,3	11,3
	Total	31 697	5 743 022 268	100 %	72,5	11,3

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	4
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days



Bil kreditt 6 Limited
Monthly Investor Report

22.a Downpayment



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	4	
Monthly Period	Jan 2015	
Interest Period	from	26.01.2015 to 25.02.2015 = 30 days

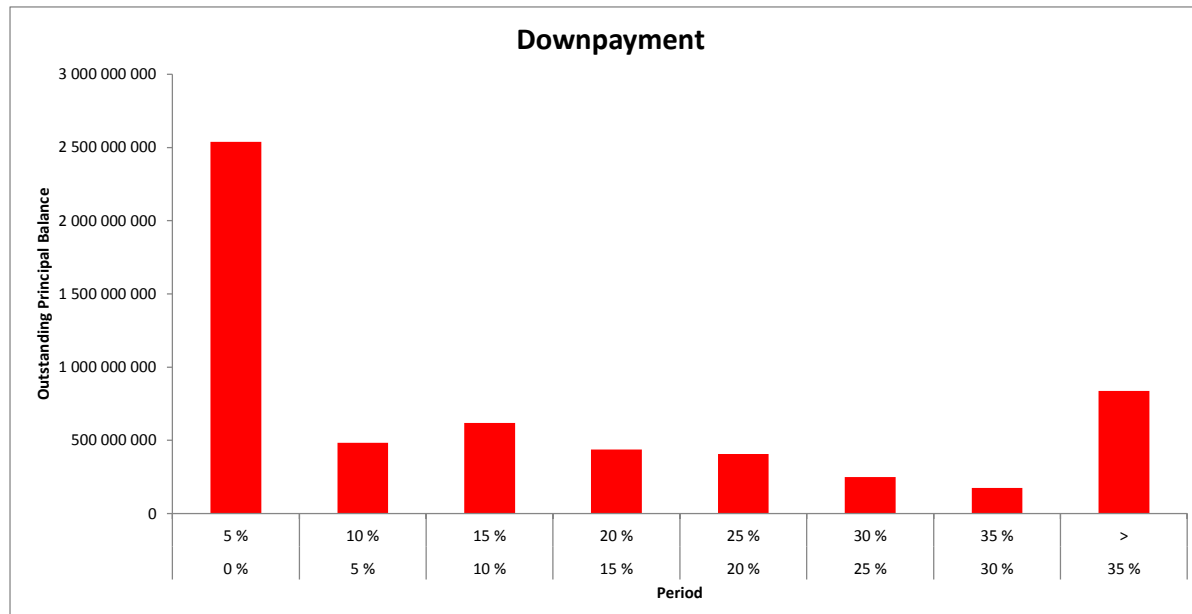
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	13 274	2 539 557 019	44,22 %	72,5	11,3
	5 %	10 %	2 306	483 574 094	8,42 %	77,1	11,3
	10 %	15 %	2 957	617 585 430	10,75 %	75,9	11,3
	15 %	20 %	2 206	436 027 241	7,59 %	74,4	11,3
	20 %	25 %	2 187	406 343 132	7,08 %	73,4	11,2
	25 %	30 %	1 480	247 890 157	4,32 %	71,2	11,2
	30 %	35 %	1 021	175 475 378	3,06 %	70,9	11,3
	35 %	>	6 266	836 569 817	14,57 %	66,9	11,2
Total		31 697	5 743 022 268	100 %	72,5	11,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	4		
Monthly Period	Jan 2015		
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	4		
Monthly Period	Jan 2015		
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days

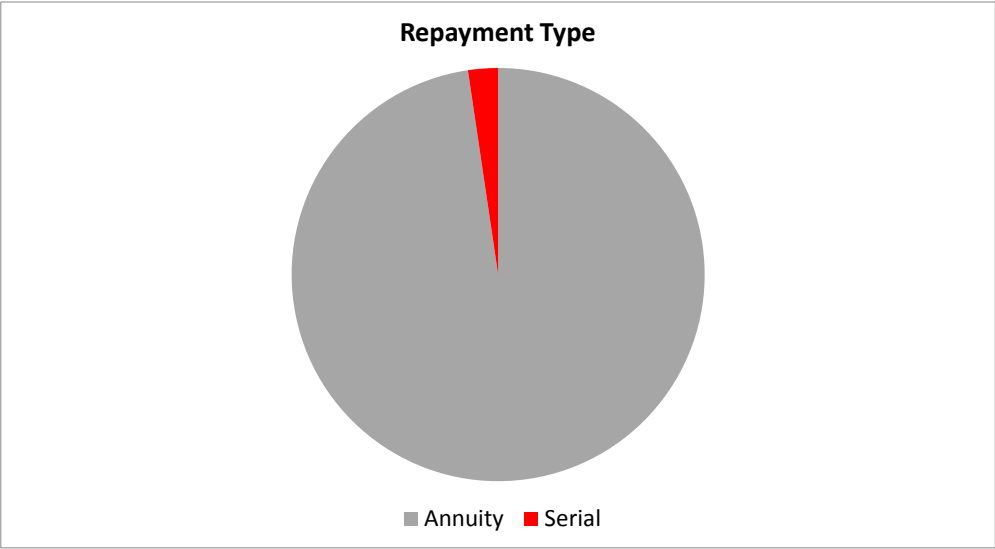
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	31 251	5 608 914 190	97,66 %	73,2	11,3
	Serial	446	134 108 078	2,34 %	44,8	12,0
	Total	31 697	5 743 022 268	100 %	72,5	11,3

**Bilkreditt 6 Limited
Monthly Investor Report**

23.b Repayment Type



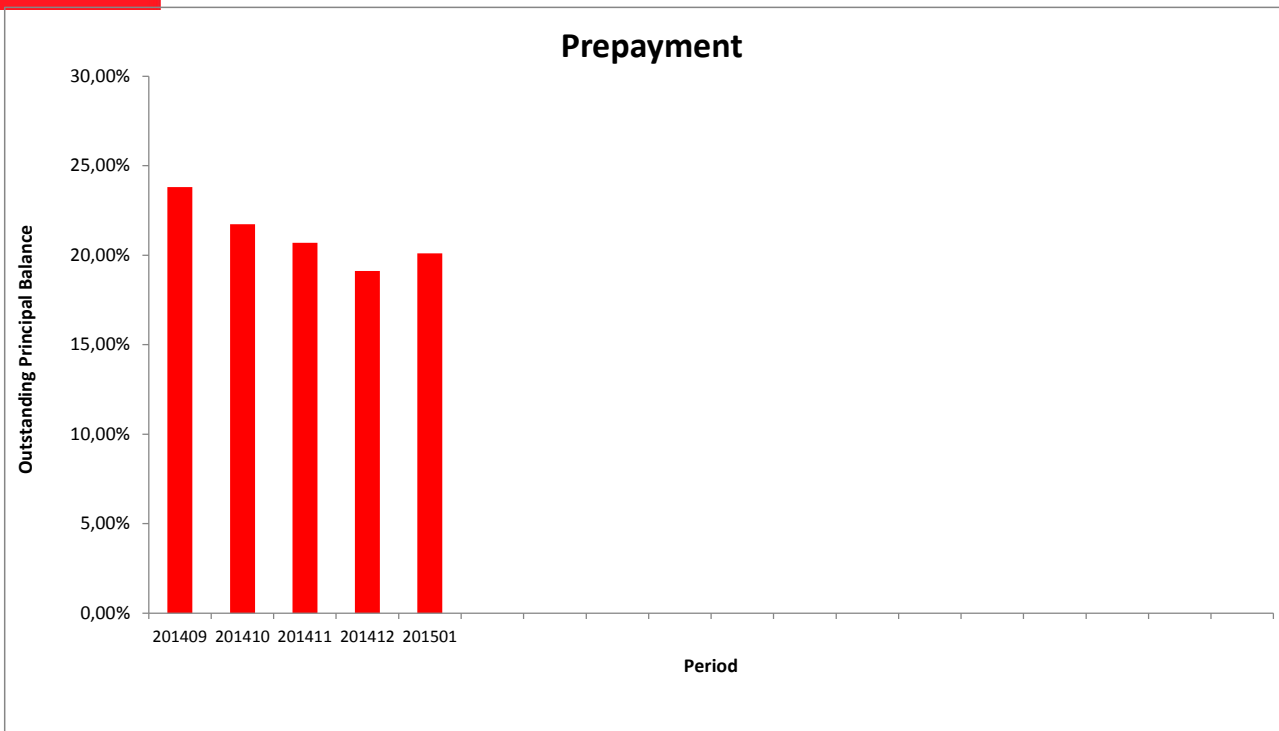
Reporting Date		27.02.2015	
Payment date		25.02.2015	
Period No		4	
Monthly Period		Jan 2015	
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days



Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	4
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days



Bilkreditt 6 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	4	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 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	168 103	1	-	-	-	171 000	171 000	2 897			
2015 2	0	0									

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

Bilcreditt 6 Limited
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26. Delinquency



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	4	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance
2014	9	6 500 760 396	31 989	6 141 274 281		320 785 408	189	38 700 707	-	-	-	-	-	-	-	-	0	0
	10	6 291 509 803	31 512	5 962 706 789	1 445	279 521 695	220	43 238 123	40	6 043 196	-	-	-	-	-	-	0	0
	11	6 101 331 658	31 164	5 805 743 114	1 259	242 820 537	205	38 712 086	55	10 564 843	22	3 491 078					1	605 211
	12	5 921 297 542	30 329	5 569 867 661	1 568	293 007 944	222	42 758 535	53	9 514 836	22	4 333 048	13	1 815 518				0
2015	1	5 743 022 268	29 952	5 421 306 735	1 408	258 251 639	240	45 779 130	46	8 821 422	27	5 116 479	13	2 493 014	11	1 253 849	1	168 103
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

Bilcreditt 6 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	4		
Monthly Period	Jan 2015		
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days

Priority of Payments

Available Distribution Amount	+	331 879 943,54	NOK	22 090 514,53	EUR
Senior Expenses	-	2 542 719,79	NOK		
Class A Notes Interest	-	7 728 459,09	NOK	189 375,22	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 160 875,00	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	47 370 380,34	NOK		
Liquidity Reserve	-	-	NOK		
Class A Principal	-	178 275 274,00	NOK	21 901 139,31	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	71 055 570,50	NOK		
Class C Notes Interest	-	768 304,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	1 337 033,50	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	17 740 645,00	NOK		
Payments to Seller	=	3 900 682,32	NOK	-	EUR

Bilkreditt 6 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	4				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	2 542 719,79 NOK			
Interest accrued for the Period	9 657 638,09 NOK	7 728 459,09 NOK	1 160 875,00 NOK	768 304,00 NOK
Cumulative Interest accrued	60 971 860,57 NOK	49 849 425,57 NOK	6 698 850,00 NOK	4 423 585,00 NOK
Interest Payments	9 657 638,09 NOK	7 728 459,09 NOK	1 160 875,00 NOK	768 304,00 NOK
Cumulative Interest Payments	60 971 860,57 NOK	49 849 425,57 NOK	6 698 850,00 NOK	4 423 585,00 NOK
Interest accrued on Subordinated Loan for the Period	1 337 033,50 NOK			
Cumulative Interest accrued on Subordinated Loan	7 716 047,07 NOK			
Interest Payments on Subordinated Loan	1 337 033,50 NOK			
Cumulative Interest Payments on Subordinated Loan	7 716 047,07 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

Bilcreditt 6 Limited
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	4
Monthly Period	Jan 2015
Interest Period from	26.01.2015 to 25.02.2015 = 30 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	5 013 054 542,00 NOK 615 854 366,34 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,4100 %
1M Euribor (Notes, Swap)	-0,0010 %
Gross Amount Due to Swap Counterparty	186 003 733,09 NOK
Gross Amount Due from Swap Counterparty	22 090 514,53 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 Limited
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Priscilla Halverson +47 21 08 37 72
Thomas Andrén-Johansen +47 91 82 42 44
Liv Bergh +47 41 40 21 53

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no
liv.bergh@santanderconsumer.no

Risk

Morten Christopher Freberg Holme +47 21 08 38 25
Tatiana Sushko +47 21 08 37 54

morten.holme@santanderconsumer.no
tatiana.sushko@santanderconsumer.no

Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	4
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days