

Bil kreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29/02/2016		Following payment dates:	29/03/2016	
Payment date	25/02/2016			25/04/2016	
Period No	16				
Monthly Period	Jan 2016				
Interest Period	from	25/01/2016	to	25/02/2016	= 31 days
Cut-Off Date	31/01/2016				

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1. Portfolio Information



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from 25/01/2016	to 25/02/2016 = 31 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	3.773.068.908,00	NOK	3.917.232.298,00 NOK
Scheduled Loan Principal Repayments	56.407.879,00	NOK	62.084.586,00
Prepayments	68.947.897,00	NOK	80.760.598,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	620.668,00	NOK	636.929,00
Total Principal Payments Received	125.976.444,00	NOK	143.482.113,00 NOK
	-		-
New Defaulted Auto Loans in Period	946.899,00	NOK	1.909.361,00
Total New Defaults	946.899,00	NOK	1.909.361,00 NOK
Capitalised Interest (due to Repayment Holidays)	811.037,00	NOK	1.228.084,00
Closing Balance	3.646.956.602,00	NOK	3.773.068.908,00 NOK
Cumulative Capitalised Interest (Amount)			
Open	17.040.946,00	NOK	15.812.862,00
New	811.037,00	NOK	1.228.084,00
Close	17.851.983,00	NOK	17.040.946,00 NOK
Total revenue collections			
Revenue and fees received on loan balances	18.571.710,00	NOK	20.497.555,00
Recoveries on loans in default	53.700,00	NOK	1.125.083,00
Total Revenue Received in Period	18.625.410,00	NOK	21.622.638,00 NOK
# Loans			
At beginning of period	24.789	Loans	25.285
Paid in Full	492	Loans	481
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	12	Loans	15
At end of period	24.285	Loans	24.789 Loans
Weighted Average Loan Return	6,07%		
Average NIBOR + Weighted Average Loan Threshold	4,16%		

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2. Amount Due for Distribution



Reporting Date	29/02/2016			
Payment date	25/02/2016			
Period No	16			
Monthly Period	Jan 2016			
Interest Period	from	25/01/2016	to	25/02/2016 = 31 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	78.344.645,96 NOK		81.606.186,24 NOK	
b. Collections (Principal, interest, fees, etc)	144.601.854,00 NOK		165.104.751,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	15.535.341,12 EUR	0,00 NOK	17.757.343,91 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	1.075,81 NOK		2.207,33 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	222.947.575,77 NOK	15.535.341,12 EUR	246.713.144,57 NOK	17.757.343,91 EUR

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3. Reserve Accounts



Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days

Note Balance

Beginning of Period	3.773.068.908,00	NOK
End of Period	3.646.956.602,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,2 %	47.006.787,58	NOK
Cash Outflow		47.006.787,58	NOK
Cash Inflow		45.276.826,90	NOK
End of Period	1,2 %	45.276.826,90	NOK
Required Reserve Amount	1,2 %	45.276.826,90	NOK

Liquidity Balance

Beginning of Period	0,8 %	31.337.858,38	NOK
Cash Outflow		31.337.858,38	NOK
Cash Inflow		30.184.551,26	NOK
End of Period	0,8 %	30.184.551,26	NOK
Required Reserve Amount	0,8 %	30.184.551,26	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	180.006.773,97	NOK
Cash Outflow	15.608.485,84	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	164.398.288,13	NOK
Required Commingling Reserve Fund	164.398.288,13	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	3.773.068.908,00	NOK
End of Period	3.646.956.602,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	3.419.025.410,00	93,75%	22.735
1-29 days past due	175.694.408,00	4,82%	1.180
		0,00%	
Delinquent Receivables:			
30-59 days past due	33.968.149,00	0,93%	228
60-89 days past due	7.929.131,00	0,22%	59
90-119 days past due	5.601.863,00	0,15%	36
120-149 days past due	3.035.520,00	0,08%	25
150-179 days past due	1.702.121,00	0,05%	22
Total Performing and Delinquent	3.646.956.602,00	100,00%	24.285

Current Period Defaults	946.899,00	12
Cumulative Defaults	21.482.839,00	179
Current Period Recoveries	53.700,00	
Cumulative Recoveries	6.302.519,00	

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5. Outstanding Notes



Reporting Date	29/02/2016	
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1. Note Balance

	All Notes	Class A	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	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
Current Note Information					
Class Principal Outstanding Opening Balance		351.944.214,74 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Available Distribution Amount	222.947.575,77 NOK				
Amortisation	126.112.306,00 NOK				
Redemption per Class		15.492.912,29 EUR	- NOK	- NOK	- NOK
Redemption per Note		2.166,84 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	3.646.956.602,00 NOK	336.451.302,46 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Current Tranching		75,10%	15,22%	9,68%	0,01%
Current Pool Factor		0,47	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	-0,2300 %				
Interest Rate Basis: 1-M NIBOR / Spread	1,1000 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	31				
Principal Outstanding per Note Beginning of Period		49.222,97 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Principal Repayment per note		2.166,84 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		47.056,13 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Interest accrued for the period		5,93 EUR	1.894,45 NOK	1.980,55 NOK	1,98 NOK
Interest Payment	2.096.404,68 NOK	42.428,83 EUR	1.051.417,00 NOK	699.135,73 NOK	481,27 NOK
Interest Payment per Note		5,93 EUR	1.894,45 NOK	1.980,55 NOK	1,98 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50%	7,25%	2,00%	
Current CE (incl. Excess Spread)		30,00%	14,79%	5,10%	
Current CE (excl. Excess Spread)		26,97%	11,76%	2,07%	

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

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29/02/2016
 Payment date 25/02/2016
 Period No 16
 Monthly Period Jan 2016
 Interest Period : 25/01/2016 to 25/02/2016 = 31 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
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N
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
		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
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N
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

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7.a Original Portfolio Principal Balance

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Interest Period	from	25/01/2016	to 25/02/2016 = 31 days



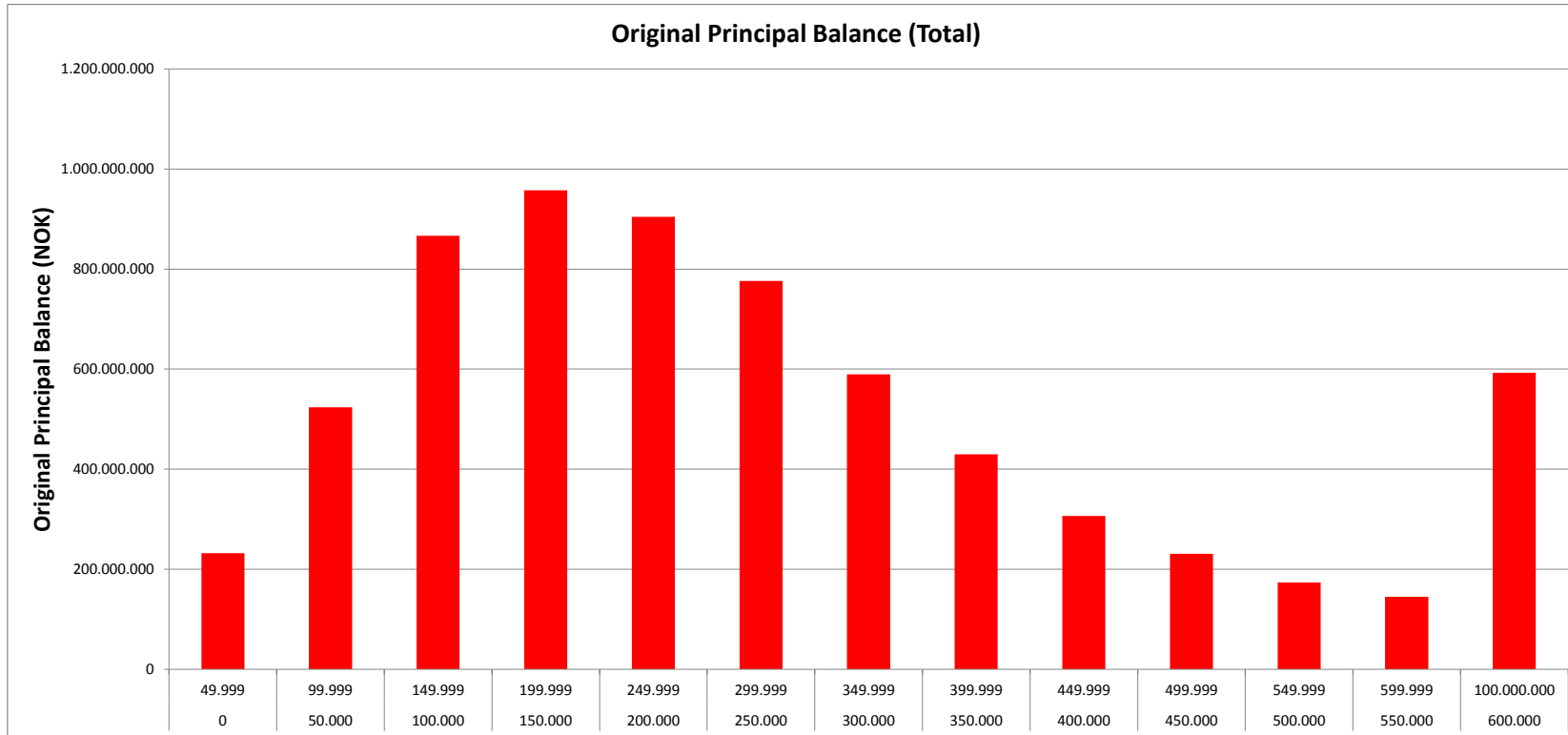
Average amount - all: 195.694

TOTAL										
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning		
Original balance	0	49.999	3.205	231.870.371	3,45%	9,32%	15,7	3,2		
	50.000	99.999	6.712	523.887.214	7,79%	19,52%	52,0	7,5		
	100.000	149.999	6.833	866.752.377	12,88%	19,87%	63,1	7,3		
	150.000	199.999	5.426	957.610.608	14,23%	15,78%	70,1	7,3		
	200.000	249.999	3.977	904.672.597	13,45%	11,57%	75,2	7,4		
	250.000	299.999	2.802	776.453.348	11,54%	8,15%	78,8	7,3		
	300.000	349.999	1.799	589.586.475	8,76%	5,23%	80,6	7,2		
	350.000	399.999	1.140	429.857.714	6,39%	3,32%	83,1	7,1		
	400.000	449.999	713	306.291.799	4,55%	2,07%	83,5	6,7		
	450.000	499.999	482	230.582.462	3,43%	1,40%	85,1	7,0		
	500.000	549.999	328	173.323.892	2,58%	0,95%	88,0	7,1		
	550.000	599.999	250	144.743.142	2,15%	0,73%	88,5	6,7		
	600.000	100.000.000	715	592.710.015	8,81%	2,08%	86,8	7,0		
	Total			34.382	6.728.342.014	100%	100%	72,8	7,1	

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7.b Original Principal Balance Graph

Reporting Date	29/02/2016						
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Monthly Period	Jan 2016						
Interest Period	from	25/01/2016	to	25/02/2016	=	31	days



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8.a Outstanding Principal Balance

Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from 25/01/2016	to 25/02/2016 = 31 days



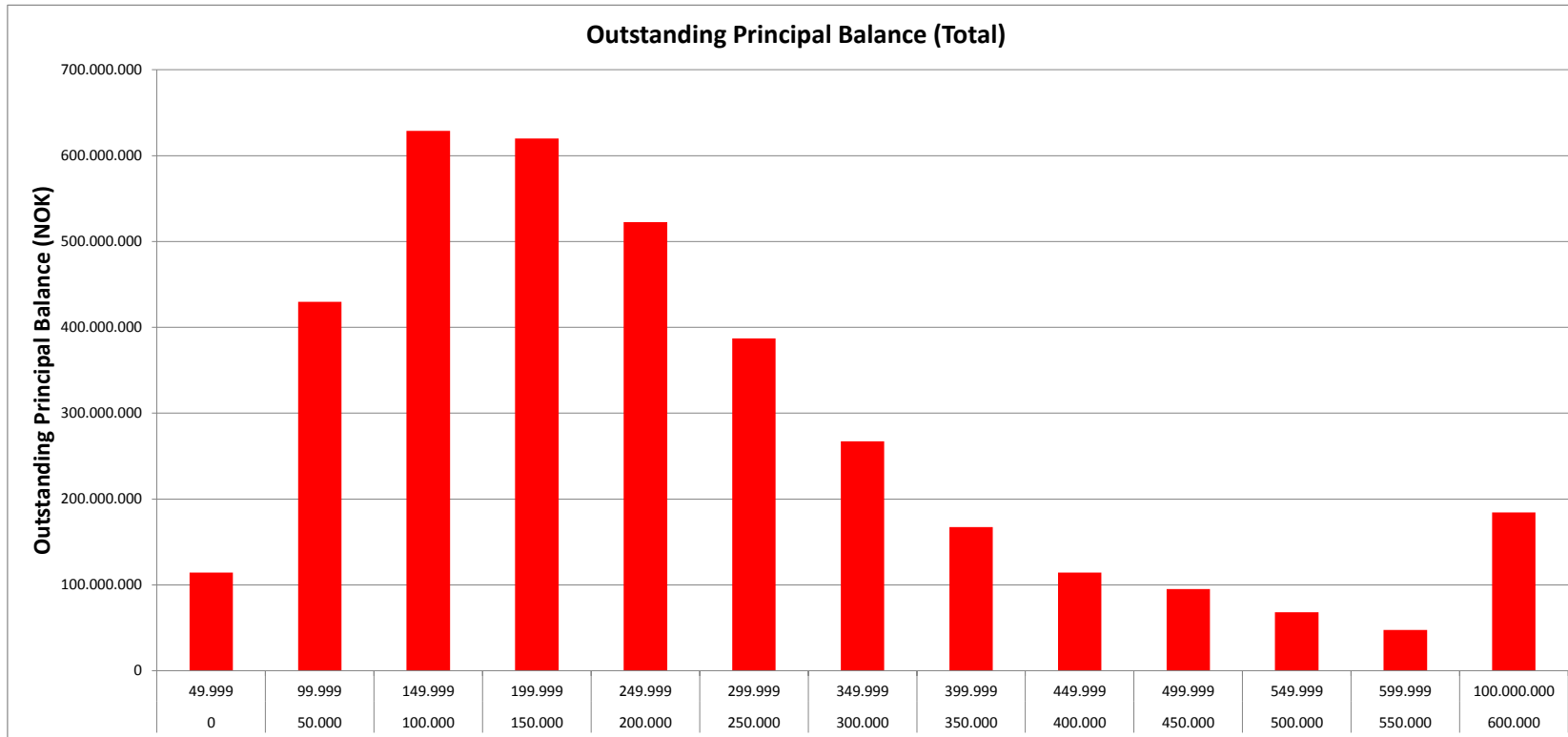
Average amount - all: 150.173

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49.999	3.986	114.456.060	3,14%	16,41%	30,8	23,8	
50.000	99.999	5.710	429.571.822	11,78%	23,51%	44,2	23,6	
100.000	149.999	5.070	628.850.693	17,24%	20,88%	53,8	23,3	
150.000	199.999	3.567	620.023.772	17,00%	14,69%	60,4	23,4	
200.000	249.999	2.347	522.523.280	14,33%	9,66%	66,2	23,3	
250.000	299.999	1.419	387.090.298	10,61%	5,84%	71,1	23,2	
300.000	349.999	829	267.398.679	7,33%	3,41%	74,5	22,9	
350.000	399.999	448	167.441.477	4,59%	1,84%	74,2	22,6	
400.000	449.999	270	114.365.866	3,14%	1,11%	78,5	23,4	
450.000	499.999	201	95.099.841	2,61%	0,83%	79,5	23,0	
500.000	549.999	131	68.290.872	1,87%	0,54%	79,2	23,1	
550.000	599.999	83	47.574.258	1,30%	0,34%	82,5	23,5	
600.000	100.000.000	224	184.269.684	5,05%	0,92%	78,7	22,9	
Total		24.285	3.646.956.602	100%	100%	62,7	23,3	

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8.b Outstanding Principal Balance Graph

Reporting Date	29/02/2016	
Payment date	25/02/2016	
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9.a Geographical Distribution



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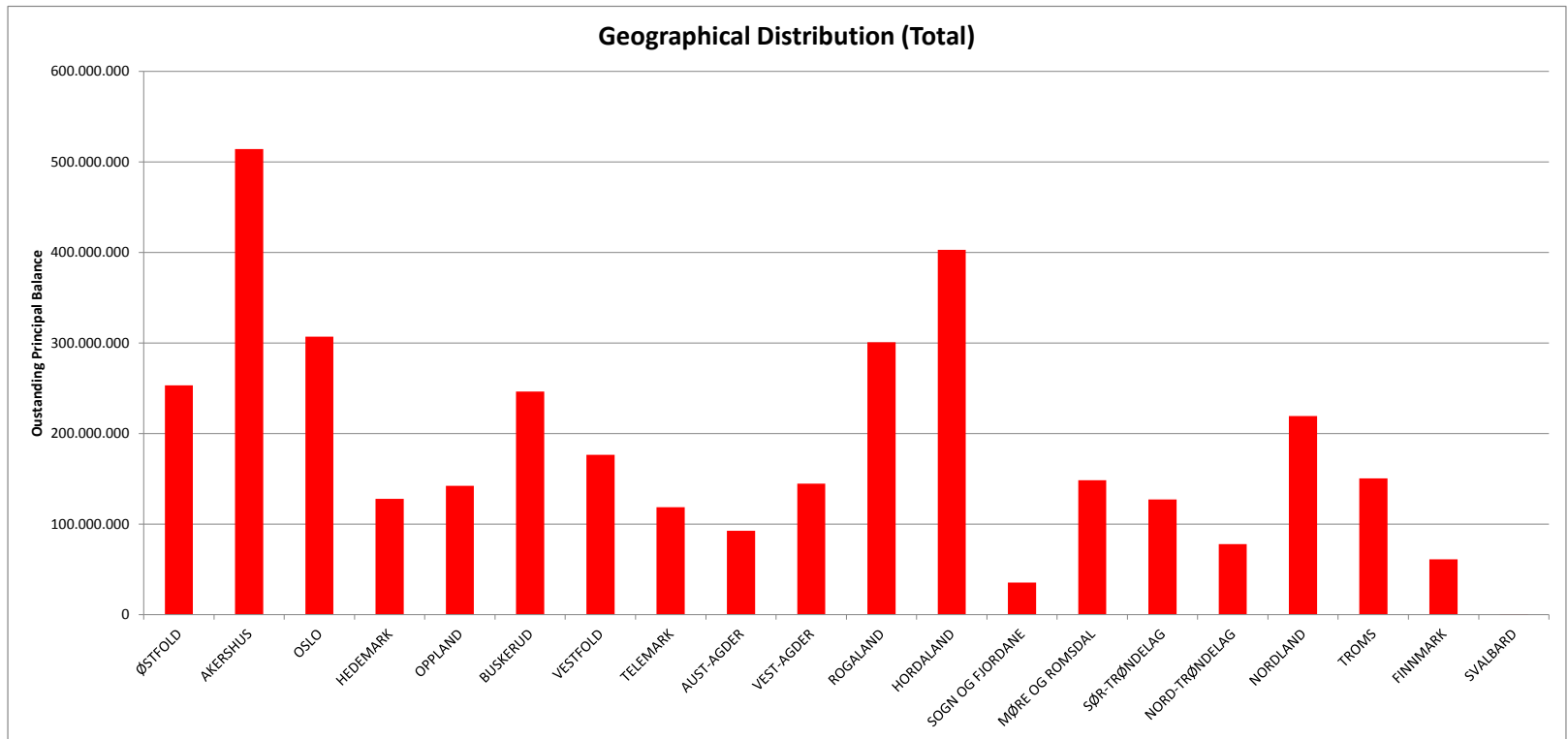
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1.731	253.369.295	6,95%	7,13%	ØSTFOLD	62,4	23,5	
0200	3.351	514.191.210	14,10%	13,80%	AKERSHUS	61,9	23,2	
0300	1.856	306.970.182	8,42%	7,64%	OSLO	56,5	23,3	
0400	1.029	127.751.115	3,50%	4,24%	HEDEMARK	58,1	23,0	
0500	1.002	142.269.139	3,90%	4,13%	OPPLAND	62,1	23,3	
0600	1.716	246.414.410	6,76%	7,07%	BUSKERUD	60,1	23,4	
0700	1.218	176.529.590	4,84%	5,02%	VESTFOLD	63,6	23,3	
0800	893	118.571.776	3,25%	3,68%	TELEMARK	60,9	23,2	
0900	648	92.460.057	2,54%	2,67%	AUST-AGDER	62,9	23,1	
1000	953	144.649.143	3,97%	3,92%	VEST-AGDER	62,1	23,2	
1100	1.943	300.969.242	8,25%	8,00%	ROGALAND	65,7	23,4	
1200	2.491	403.098.855	11,05%	10,26%	HORDALAND	65,0	23,3	
1400	249	35.233.174	0,97%	1,03%	SOGN OG FJORDANE	66,4	23,0	
1500	981	148.534.810	4,07%	4,04%	MJØRE OG ROMSDAL	64,1	23,1	
1600	919	127.047.122	3,48%	3,78%	SØR-TRØNDELAG	59,5	23,5	
1700	553	77.759.405	2,13%	2,28%	NORD-TRØNDELAG	63,2	23,3	
1800	1.408	219.381.893	6,02%	5,80%	NORDLAND	67,2	23,1	
1900	979	150.338.916	4,12%	4,03%	TROMS	67,8	22,9	
2000	364	61.158.521	1,68%	1,50%	FINNMARK	66,2	22,8	
2100	1	258.747	0,01%	0,00%	SVALBARD	95,0	28,0	
Total:	24.285	3.646.956.602	100%	100%		62,7	23,3	

Geographic distribution

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9.b Geographical Distribution Graph

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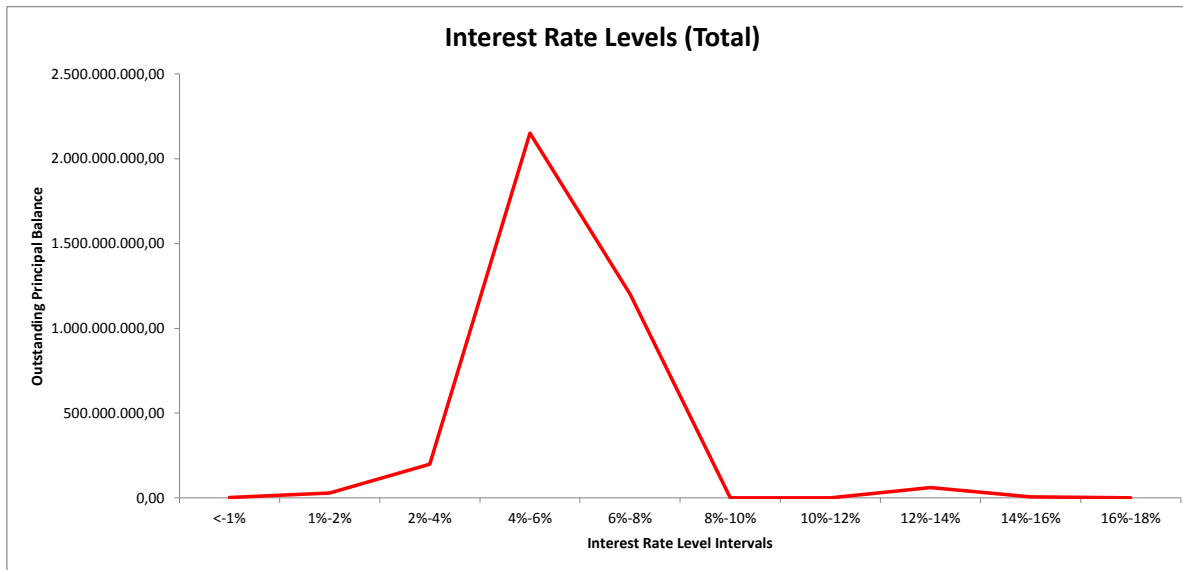


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10.b Interest Rate



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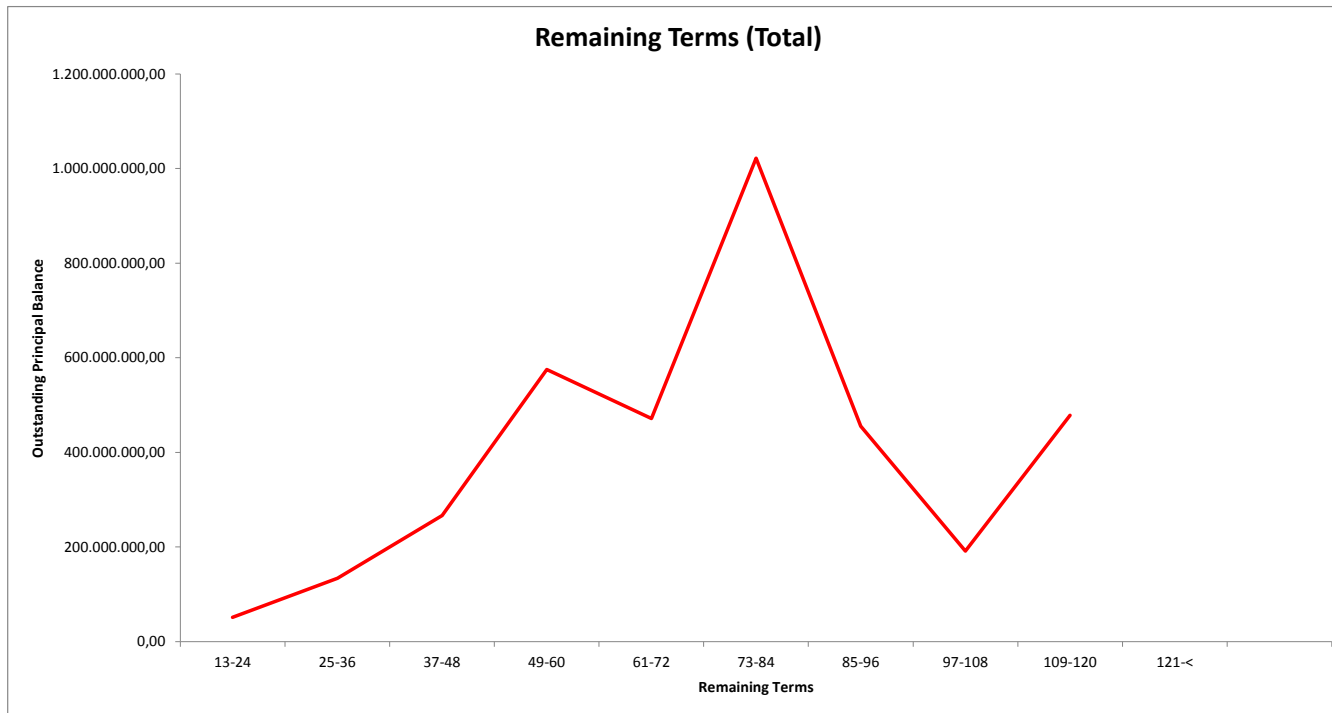


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11.b Remaining Terms



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**Bilkreditt 6 Limited
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12.a Seasoning



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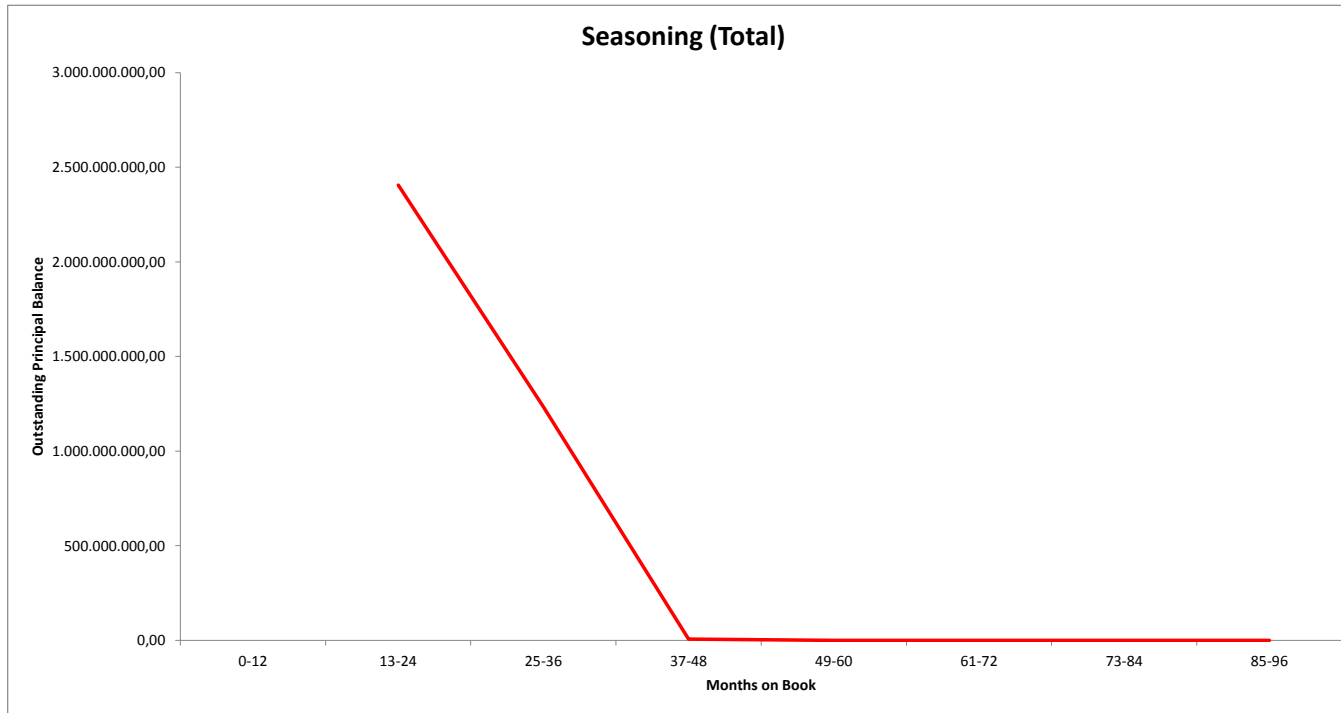
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	15.507	2.406.474.288	65,99%	64,8	21,5
	25		36	8.736	1.234.155.677	33,84%	58,6	26,7
	37		48	41	6.238.516	0	67	41
	49		60	1	88.121	0	26	49
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			24.285	3.646.956.602	100,00%	62,7	23,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	29/02/2016				
Payment date	25/02/2016				
Period No	16				
Monthly Period	Jan 2016				
Interest Period	from	25/01/2016	to	25/02/2016	= 31 days



Bil kreditt 6 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from 25/01/2016	to 25/02/2016 = 31 days

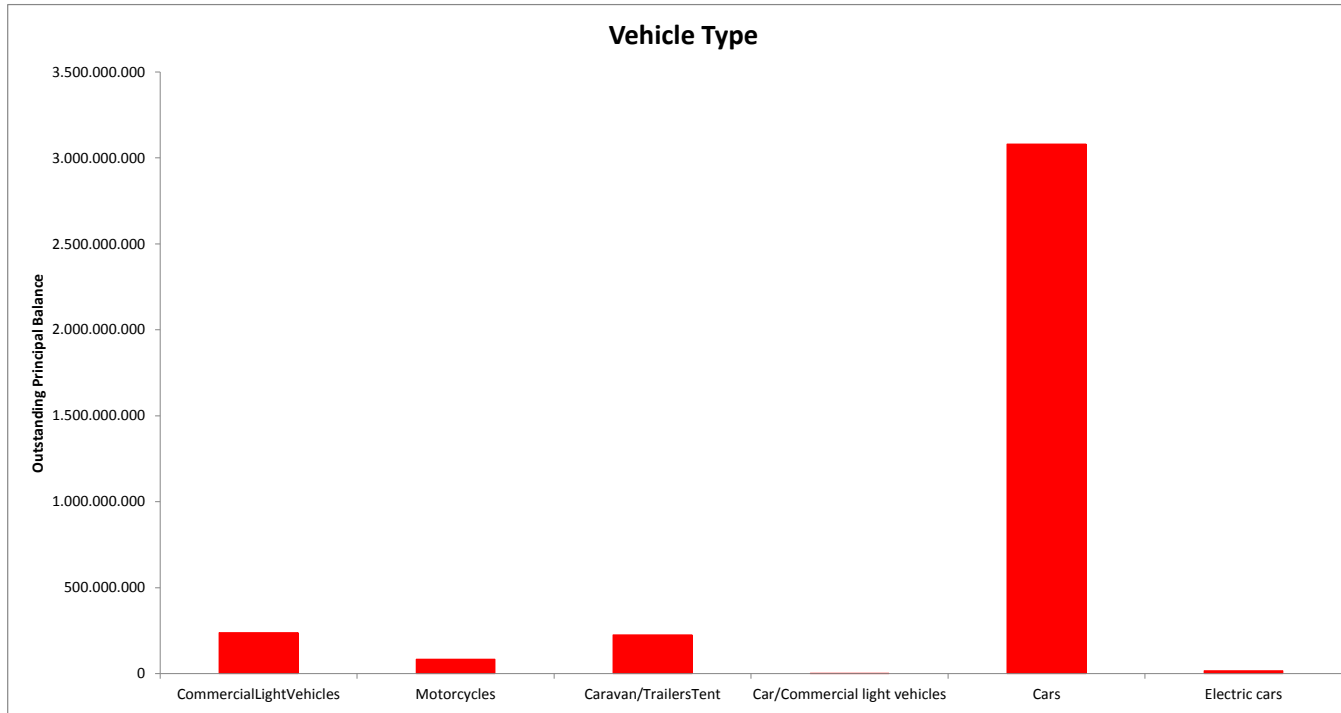
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1.706	238.871.310	6,55%	49,7	23,4
	Motorcycles	904	84.679.982	2,32%	59,3	22,1
	Caravan/TrailersTent	1.249	224.868.942	6,17%	79,1	22,0
	Car/Commercial light vehicles	7	1.086.822	0,03%	46,7	24,4
	Cars	20.355	3.080.618.238	84,47%	62,6	23,4
	Electric cars	64	16.831.308	0,46%	65,8	23,0
		24.285	3.646.956.602	100%	62,7	23,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	29/02/2016					
Payment date	25/02/2016					
Period No	16					
Monthly Period	Jan 2016					
Interest Period	from	25/01/2016	to	25/02/2016	=	31 days



Bilkreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	29/02/2016				
Payment date	25/02/2016				
Period No	16				
Monthly Period	Jan 2016				
Interest Period	from	25/01/2016	to	25/02/2016	= 31 days

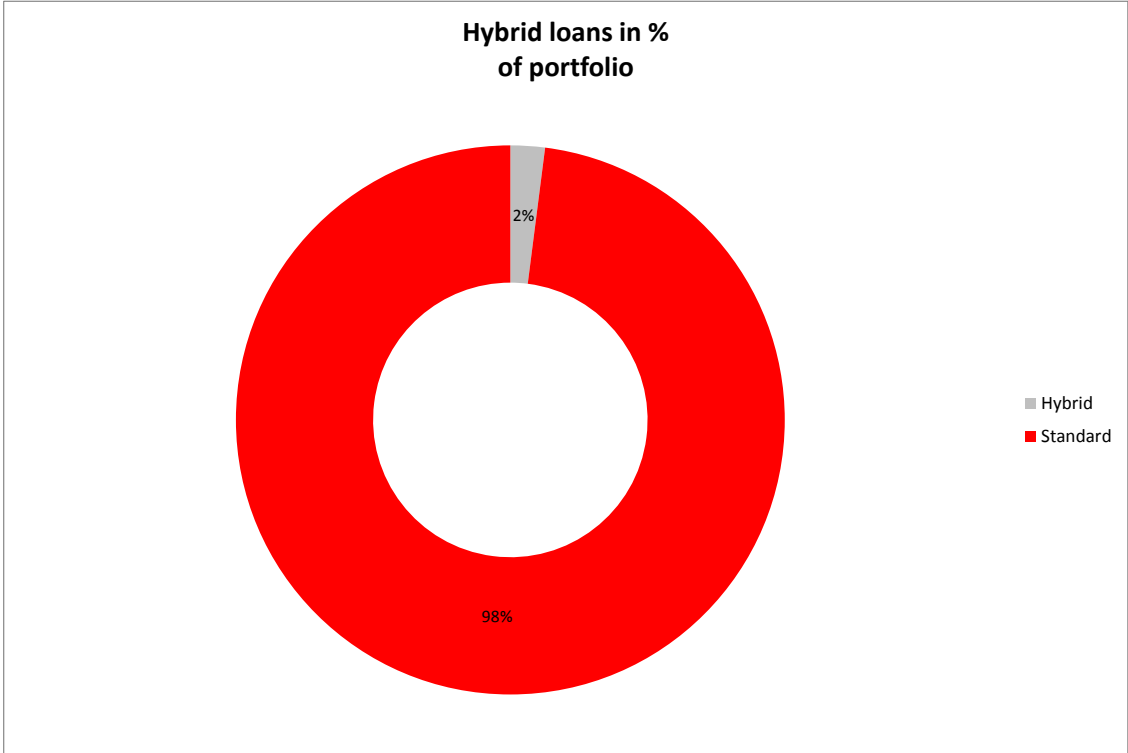
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		203	73.850.862	2,02%	15,3	24,0
Standard		24.082	3.573.105.740	97,98%	63,7	23,2
Total		24.285	3.646.956.602	100%	62,7	23,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from	25/01/2016
	to	25/02/2016
	=	31 days

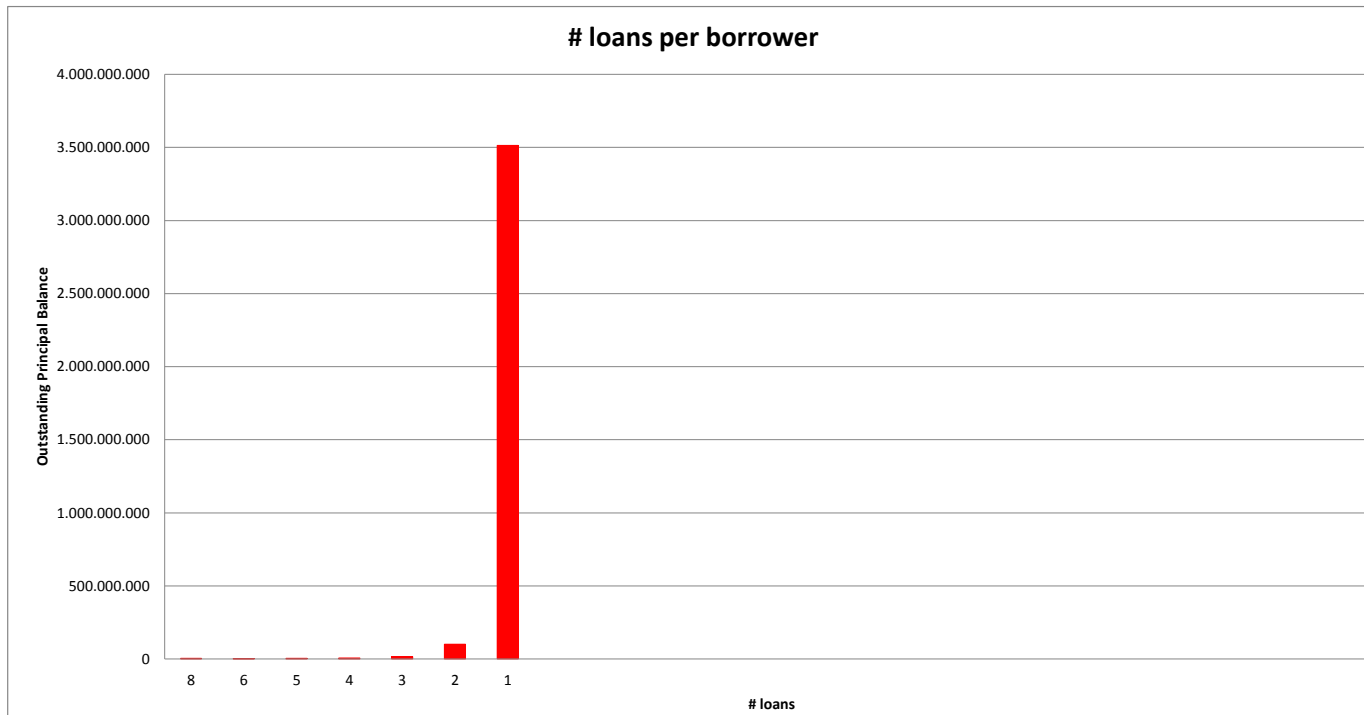


Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	29/02/2016					
Payment date	25/02/2016					
Period No	16					
Monthly Period	Jan 2016					
Interest Period	from	25/01/2016	to	25/02/2016	=	31 days



Bil kreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from 25/01/2016	to 25/02/2016 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	3.646.956.602	3.584.460.568	62.496.030	17.940.419	5,90%	98,29%
2	3.584.460.568	3.521.865.558	62.595.010	17.640.741	5,91%	96,57%
3	3.521.865.558	3.459.245.208	62.620.350	17.330.209	5,90%	94,85%
4	3.459.245.208	3.395.756.825	63.488.383	17.016.601	5,90%	93,11%
5	3.395.756.825	3.332.983.104	62.773.721	16.706.002	5,90%	91,39%
6	3.332.983.104	3.270.785.156	62.197.948	16.397.683	5,90%	89,69%
7	3.270.785.156	3.208.396.671	62.388.485	16.089.427	5,90%	87,97%
8	3.208.396.671	3.145.785.847	62.610.824	15.780.015	5,90%	86,26%
9	3.145.785.847	3.078.037.053	67.748.794	15.446.602	5,89%	84,40%
10	3.078.037.053	3.012.635.873	65.401.180	15.124.776	5,90%	82,61%
11	3.012.635.873	2.944.543.977	68.091.896	14.790.501	5,89%	80,74%
12	2.944.543.977	2.877.442.261	67.101.716	14.462.949	5,89%	78,90%
13	2.877.442.261	2.810.881.513	66.560.748	14.134.709	5,89%	77,07%
14	2.810.881.513	2.741.726.371	69.155.142	13.798.734	5,89%	75,18%
15	2.741.726.371	2.678.542.189	63.184.181	13.484.992	5,90%	73,45%
16	2.678.542.189	2.616.004.155	62.538.034	13.174.430	5,90%	71,73%
17	2.616.004.155	2.548.540.492	67.463.663	12.846.006	5,89%	69,88%
18	2.548.540.492	2.484.785.674	63.754.818	12.533.246	5,90%	68,13%
19	2.484.785.674	2.425.550.878	59.234.796	12.240.306	5,91%	66,51%
20	2.425.550.878	2.365.621.085	59.929.793	11.943.857	5,91%	64,87%

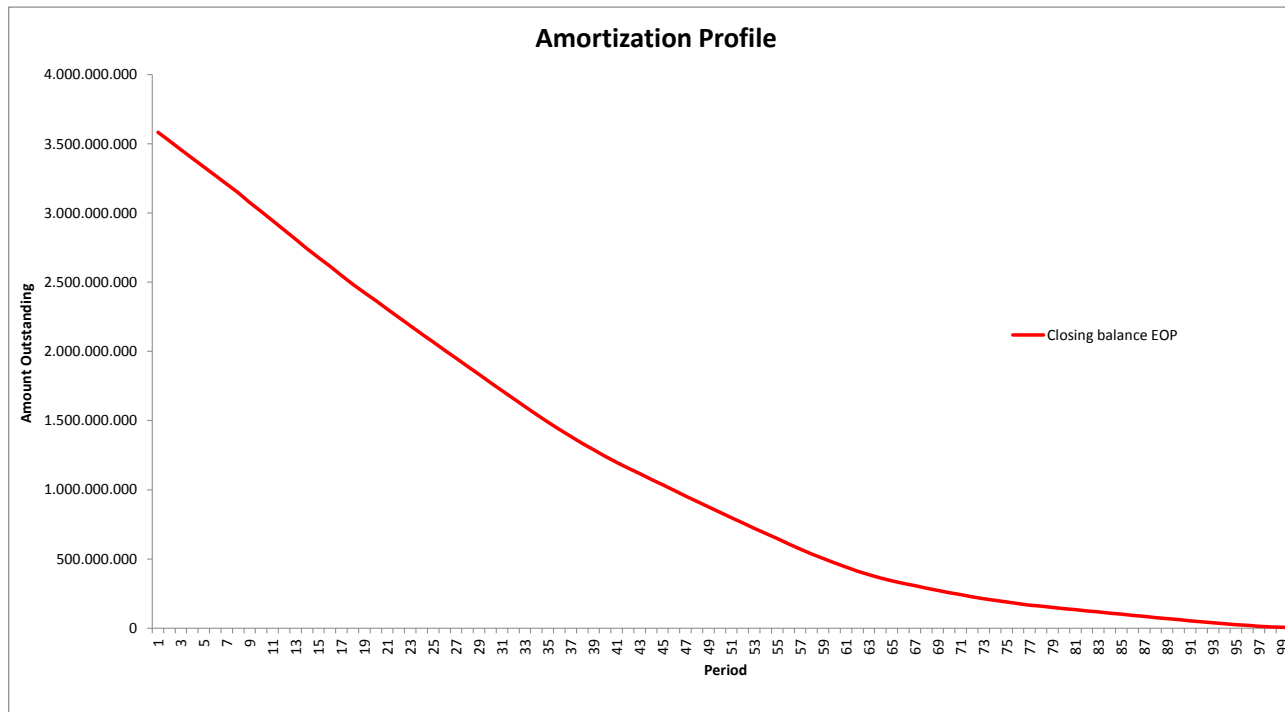
Amortization profile (first 20 periods)

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	29/02/2016				
Payment date	25/02/2016				
Period No	16				
Monthly Period	Jan 2016				
Interest Period	from	25/01/2016	to	25/02/2016	= 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from 25/01/2016	to 25/02/2016 = 31 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	2.096.672	
2016 01	363	566	1.853.726	
Total	8.092	12.162	42.935.611	

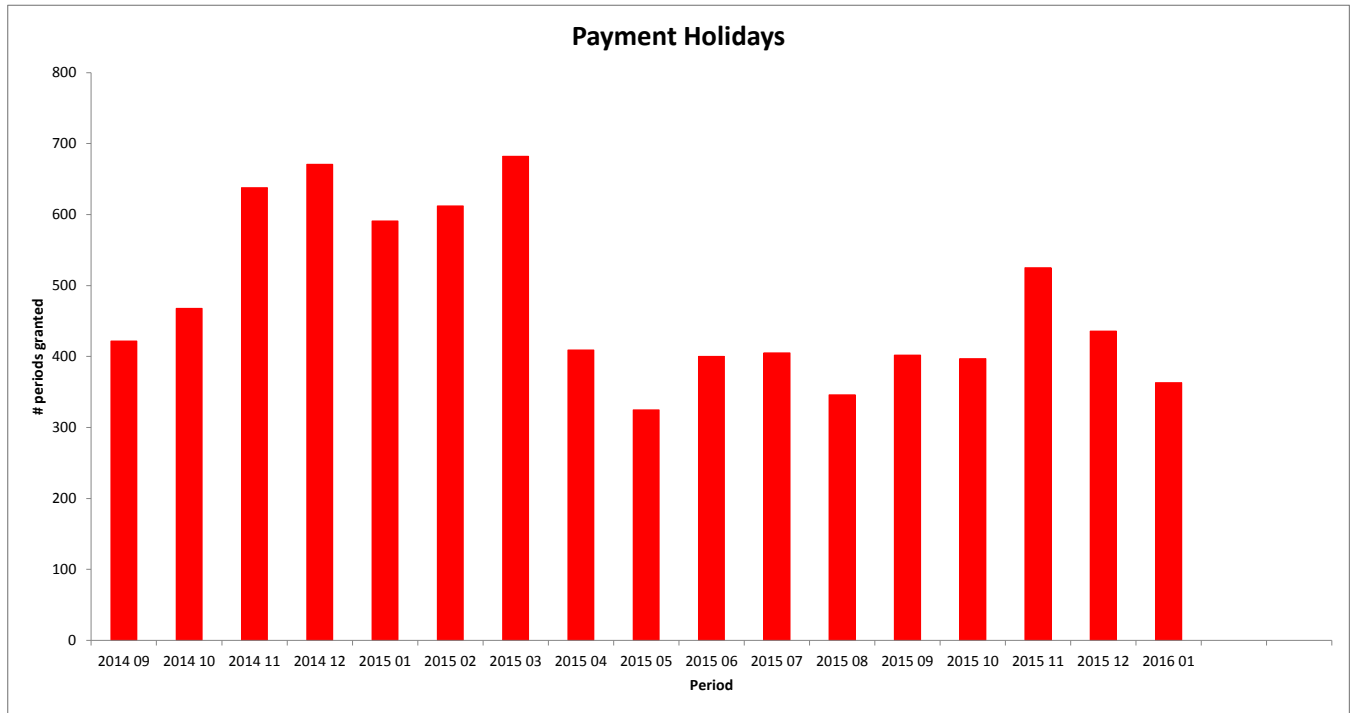
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N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	29/02/2016				
Payment date	25/02/2016				
Period No	16				
Monthly Period	Jan 2016				
Interest Period	from	25/01/2016	to	25/02/2016	= 31 days



Bilkreditt 6 Limited
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	29/02/2016		
Payment date	25/02/2016		
Period No	16		
Monthly Period	Jan 2016		
Interest Period	from	25/01/2016	to 25/02/2016 = 31 days

TOTAL			
Period	No	Number of periods granted	Sum of payments
201409	0	0	0
201410	0	0	0
201411	0	0	0
201412	0	0	0
201501	0	0	0
201502	0	0	0
201503	0	0	0
201504	0	0	0
201505	0	0	0
201506	1	1	4.979
201507	0	0	0
201508	0	0	0
201509	0	0	0
201510	0	0	0
201511	0	0	0
201512	0	0	0
201601	1	1	234
Total	2	2	5.213

Payment Holiday

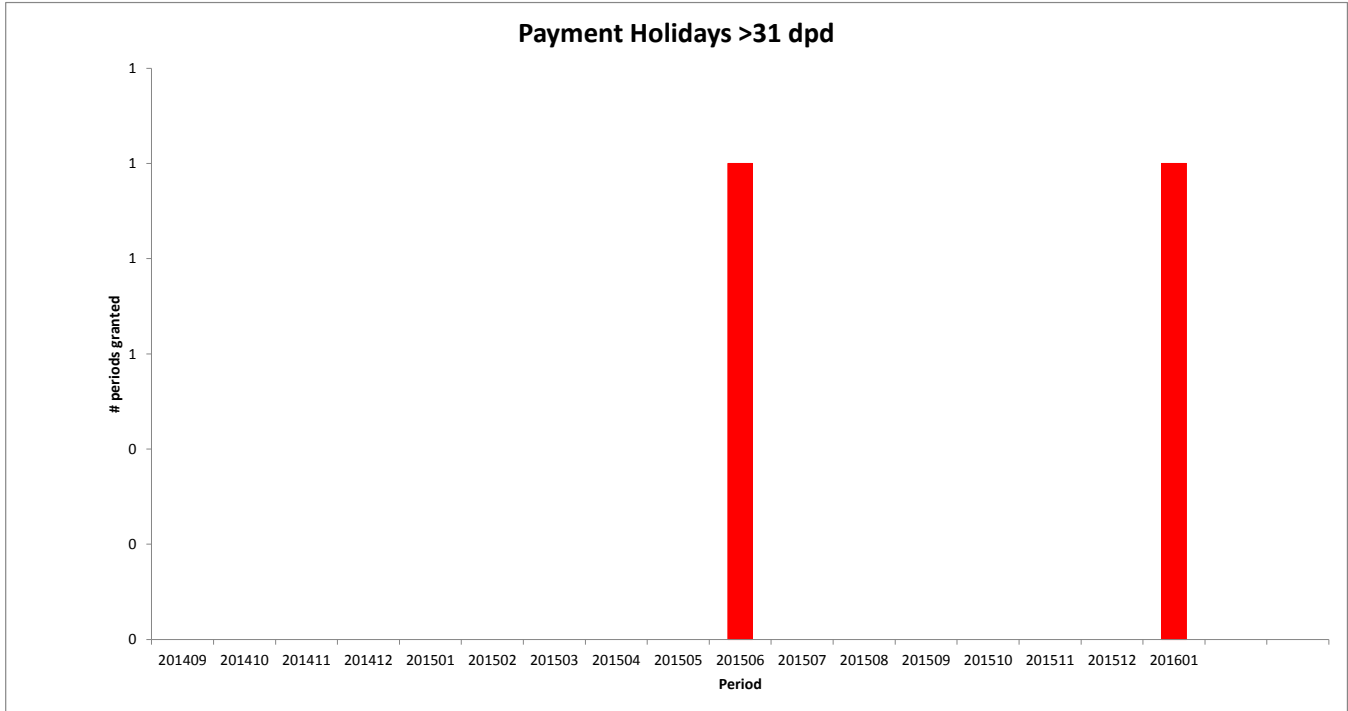
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 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	29/02/2016				
Payment date	25/02/2016				
Period No	16				
Monthly Period	Jan 2016				
Interest Period	from	25/01/2016	to	25/02/2016	= 31 days



Bilkreditt 6 Limited
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from	25/01/2016 to 25/02/2016 = 31 days

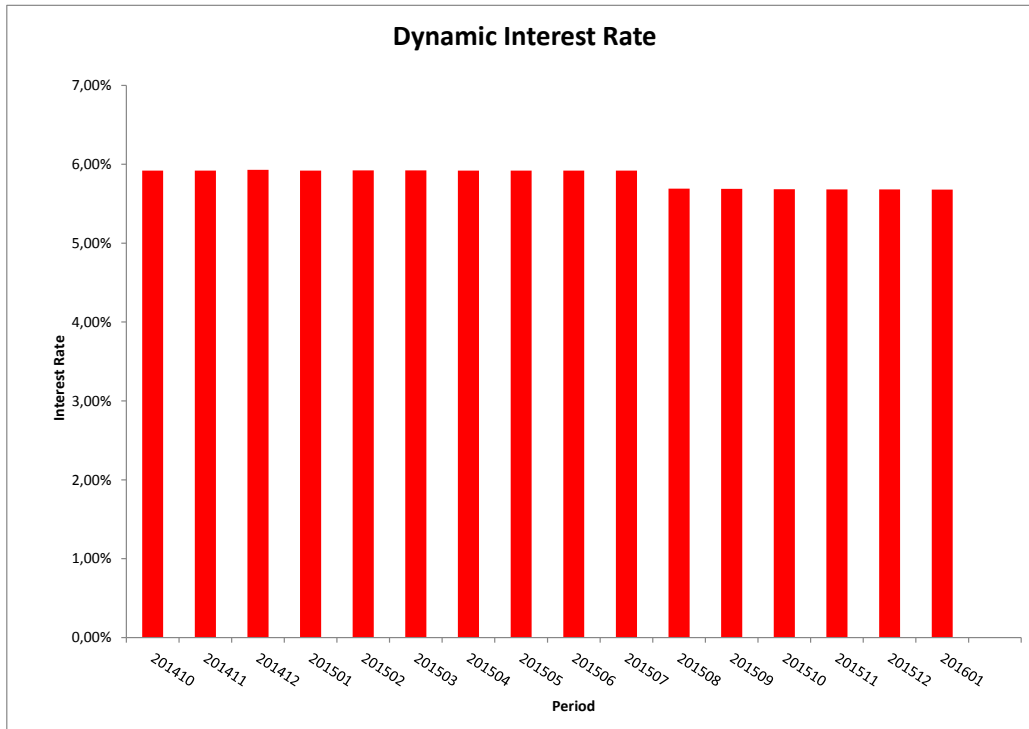
TOTAL		
Period	Closing balance	WA Interest rate
201410	6.291.509.803	5,92%
201411	6.101.331.658	5,92%
201412	5.921.297.542	5,93%
201501	5.743.022.268	5,92%
201502	5.560.862.225	5,92%
201503	5.350.395.184	5,92%
201504	5.178.835.429	5,92%
201505	4.992.168.467	5,92%
201506	4.781.116.475	5,92%
201507	4.603.690.293	5,92%
201508	4.439.966.927	5,69%
201509	4.250.796.432	5,69%
201510	4.080.309.312	5,68%
201511	3.917.232.298	5,68%
201512	3.773.068.908	5,68%
201601	3.646.956.602	5,68%

Bil kreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days

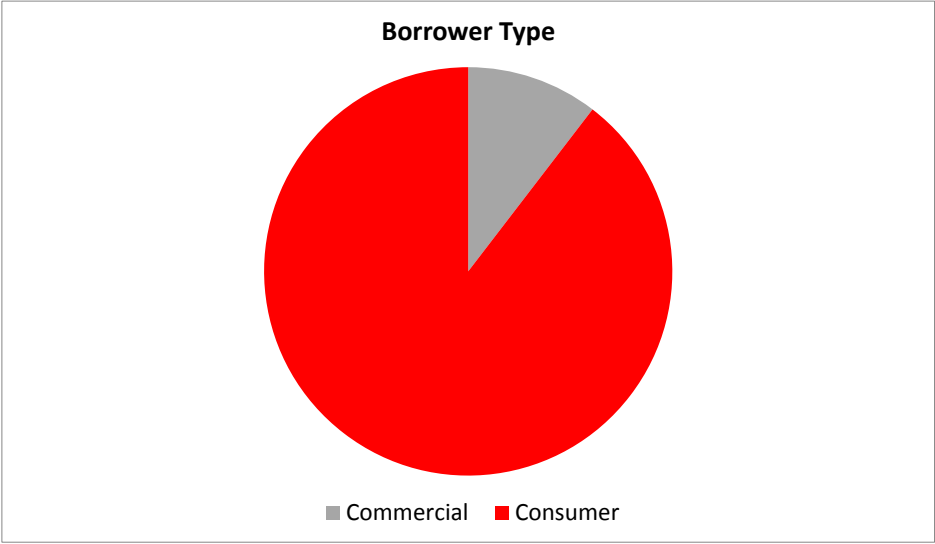
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2.030	380.082.226	10,42%	45,8	23,4
	Consumer	22.255	3.266.874.376	89,58%	64,7	23,2
	Total	24.285	3.646.956.602	100%	62,7	23,3

Bilkreditt 6 Limited
Monthly Investor Report

20.b Borrower Type



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from	25/01/2016 to 25/02/2016 = 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

21.a Vehicle Condition



Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days

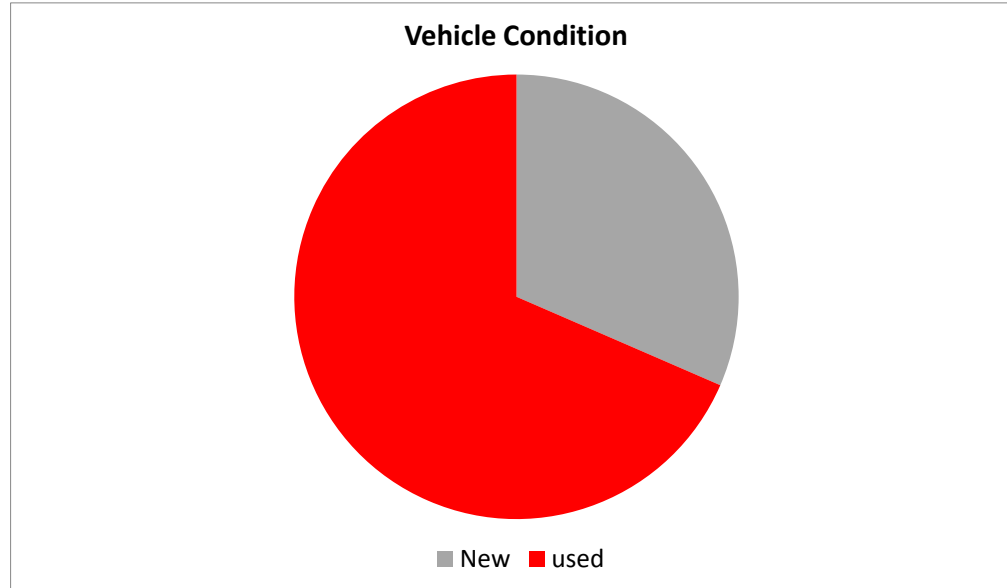
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5.642	1.149.271.101	31,51%	63,9	23,3
	used	18.643	2.497.685.501	68,49%	62,1	23,3
		24.285	3.646.956.602	100%	62,7	23,3

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from 25/01/2016	to 25/02/2016 = 31 days

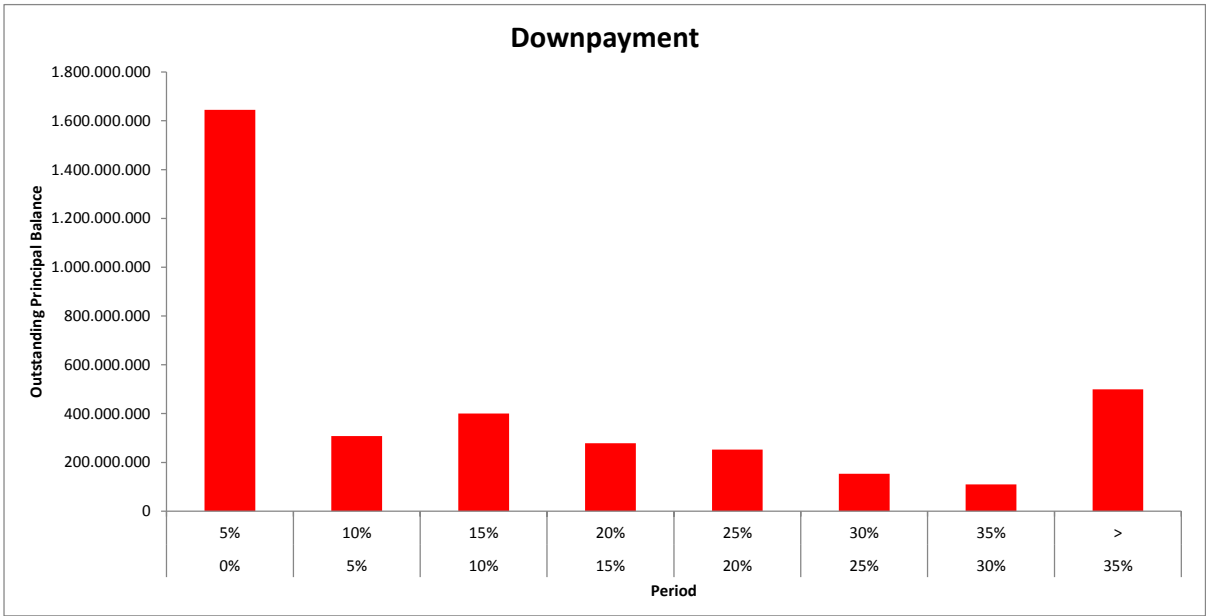
TOTAL									
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance		WA months to maturity		WA seasoning	
	0%	5%	10.382	1.644.952.789	45,10%	62,7	23,3		
	5%	10%	1.770	307.664.832	8,44%	66,6	23,4		
	10%	15%	2.324	400.409.716	10,98%	65,4	23,3		
	15%	20%	1.750	278.536.082	7,64%	65,0	23,3		
	20%	25%	1.630	252.564.114	6,93%	64,7	23,2		
	25%	30%	1.120	153.326.431	4,20%	60,7	23,1		
	30%	35%	771	110.085.762	3,02%	61,5	23,2		
	35%	>	4.538	499.416.876	13,69%	57,5	23,2		
Total		24.285	3.646.956.602	100%	62,8	23,3			

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	29/02/2016		
Payment date	25/02/2016		
Period No	16		
Monthly Period	Jan 2016		
Interest Period	from	25/01/2016	to 25/02/2016 = 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from	25/01/2016 to 25/02/2016 = 31 days

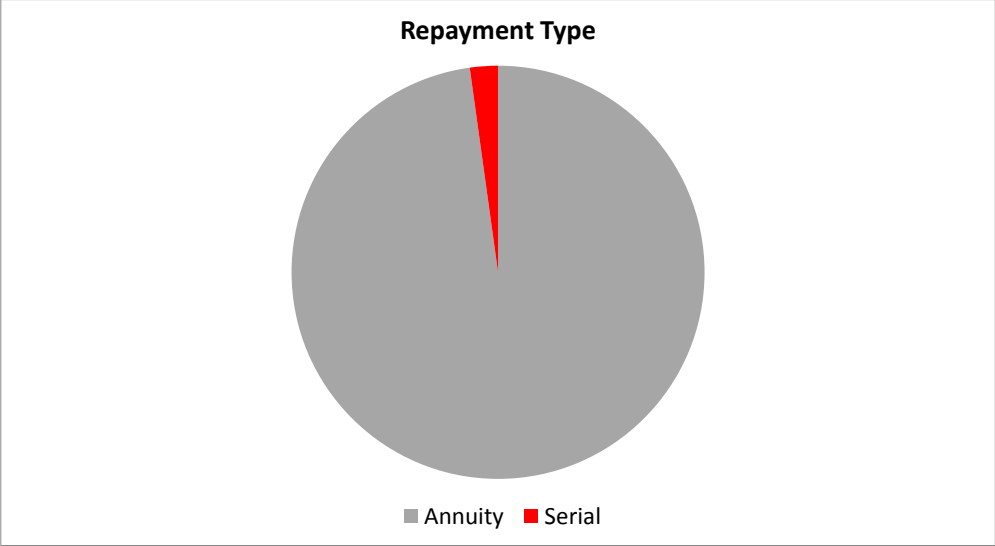
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	23.904	3.567.031.734	97,81%	63,3	23,2
	Serial	381	79.924.868	2,19%	35,8	23,9
		24.285	3.646.956.602	100%	62,7	23,3

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



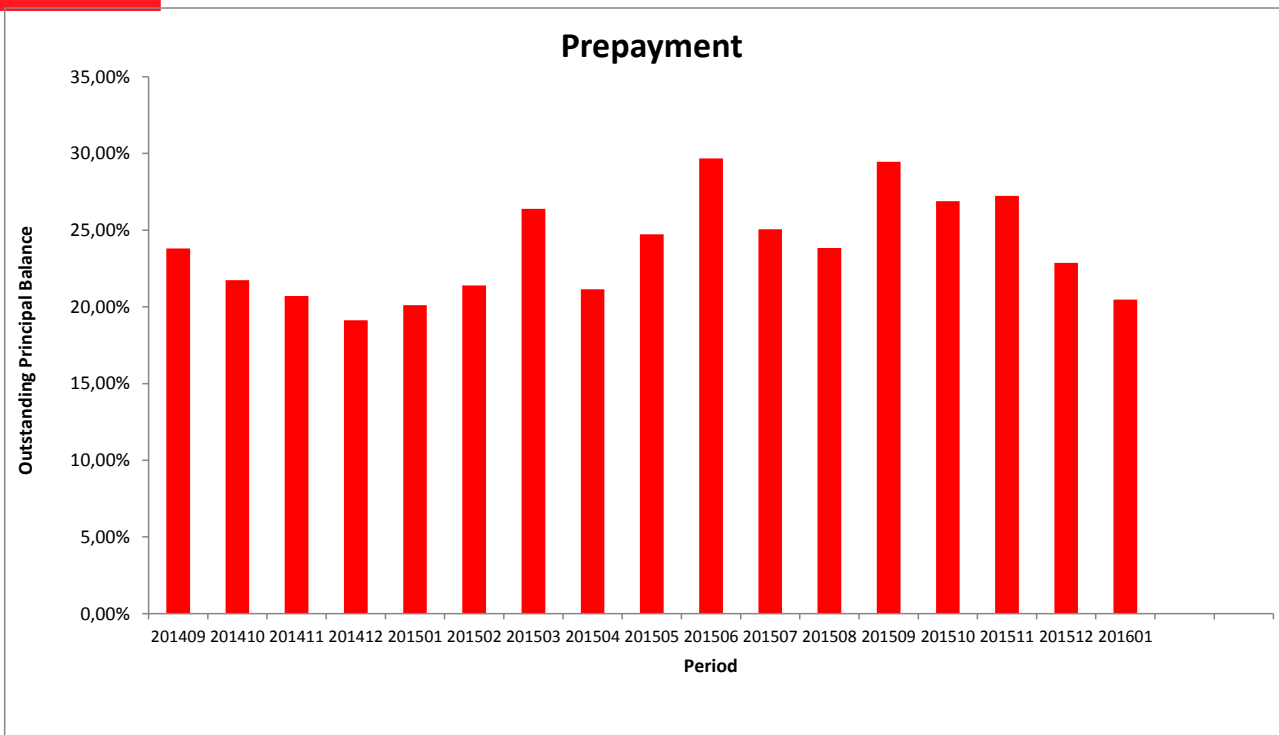
Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days



Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days



Bil kreditt 6 Limited
Monthly Investor Report

Reporting Date 29/02/2016
 Payment date 25/02/2016
 Period No 16
 Monthly Period Jan 2016
 Interest Period from 25/01/2016 to 25/02/2016 = 31 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	-	-	-	-	-	-	-	-	-	-	-	-
20161	946 899	12	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1								
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss						
20144	605 211	1	0	491 153	114 058	0	491 153	114 058						
20151	3 400 026	24	57 202	1 434 958	1 965 068	13 484	1 448 442	1 951 584						
20152	5 869 335	47	577 913	2 796 379	3 072 956	5 703	2 802 082	3 067 253						
20153	5 645 838	51	751 596	929 623	4 716 215	6 720	936 343	4 709 495						
20154	5 015 530	44	596 706	596 706	4 418 824	27 793	624 499	4 391 031						
20161	946 899	12				0	0	946 899						

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Bilkredit 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	29/02/2016	
Payment date	25/02/2016	
Period No	16	
Monthly Period	Jan 2016	
Interest Period	from 25/01/2016	to 25/02/2016 = 31 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance
2014	9	6.500.760.396	31.989	6.141.274.281		320.785.408	189	38.700.707	-	-	-	-	-	-	-	-	0	0
	10	6.291.509.803	31.512	5.962.706.789	1.445	279.521.695	220	43.238.123	40	6.043.196	-	-	-	-	-	-	0	0
	11	6.101.331.658	31.164	5.805.743.114	1.259	242.820.537	205	38.712.086	55	10.564.843	22	3.491.078	-	-	-	-	1	605.211
	12	5.921.297.542	30.329	5.569.867.661	1.568	293.007.944	222	42.758.535	53	9.514.836	22	4.333.048	13	1.815.518	-	-	0	0
2015	1	5.743.022.268	29.952	5.421.306.735	1.408	258.251.639	240	45.779.130	46	8.821.422	27	5.116.479	13	2.493.014	11	1.253.849	1	168.103
	2	5.560.862.225	29.373	5.250.803.395	1.386	247.264.764	232	44.190.886	58	9.107.718	29	5.637.243	13	2.009.179	12	1.849.040	11	1.341.952
	3	5.350.395.184	28.692	5.041.447.646	1.382	247.585.881	221	41.337.585	65	11.560.440	29	3.592.813	17	2.831.918	11	2.038.901	12	1.889.971
	4	5.178.835.429	28.023	4.848.427.846	1.457	264.693.181	260	44.726.263	64	10.910.673	33	5.906.775	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
2016	1	3.646.956.602	22.735	3.419.025.410	1.180	175.694.408	228	33.968.149	59	7.929.131	36	5.601.863	25	3.035.520	22	1.702.121	12	946.899
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Bilcreditt 6 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	29/02/2016		
Payment date	25/02/2016		
Period No	16		
Monthly Period	Jan 2016		
Interest Period	from	25/01/2016	to 25/02/2016 = 31 days

Priority of Payments

Available Distribution Amount	+	222.947.575,77	NOK	15.535.341,12	EUR
Senior Expenses	-	1.874.026,56	NOK		
Class A Notes Interest	-	3.799.077,47	NOK	42.428,83	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1.051.417,00	NOK		
Liquidity Reserve	-	30.184.551,26	NOK		
Class A Principal	-	126.112.306,00	NOK	15.492.912,29	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	45.276.826,90	NOK		
Class C Notes Interest	-	699.617,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	4.104.924,34	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	9.844.829,24	NOK	-	EUR

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Monthly Investor Report

28. Transaction Costs



Reporting Date	29/02/2016				
Payment date	25/02/2016				
Period No	16				
Monthly Period	Jan 2016				
Interest Period	from	25/01/2016	to	25/02/2016	= 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1.874.026,56 NOK			
Interest accrued for the Period	5.550.111,47 NOK	3.799.077,47 NOK	1.051.417,00 NOK	699.617,00 NOK
Cumulative Interest accrued	148.584.665,61 NOK	115.560.303,61 NOK	19.863.606,00 NOK	13.160.756,00 NOK
Interest Payments	5.550.111,47 NOK	3.799.077,47 NOK	1.051.417,00 NOK	699.617,00 NOK
Cumulative Interest Payments	148.584.665,61 NOK	115.560.303,61 NOK	19.863.606,00 NOK	13.160.756,00 NOK
Interest accrued on Subordinated Loan for the Period	921.656,54 NOK			
Cumulative Interest accrued on Subordinated Loan	21.089.828,23 NOK			
Interest Payments on Subordinated Loan	921.656,54 NOK			
Cumulative Interest Payments on Subordinated Loan	21.089.828,23 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period from	25/01/2016 to 25/02/2016 = 31 days

Swap Counterparty Data

Swap Counterparty Provider Abbey National Treasury Services plc
Swap Rating Trigger Breach
Swap Collateral posted - EUR

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	2.864.825.908,00 NOK 351.944.214,74 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,1000 %
1M Euribor (Notes, Swap)	-0,2300 %
Gross Amount Due to Swap Counterparty	129.911.383,47 NOK
Gross Amount Due from Swap Counterparty	15.535.341,12 EUR
EUR/NOK spot rate	N/A

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Monthly Investor Report

30. Contact Details



Reporting Date	29/02/2016
Payment date	25/02/2016
Period No	16
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016 = 31 days

Santander Consumer Bank AS

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