

Bil kreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/04/2016		Following payment dates:		25/05/2016
Payment date	25/04/2016				27/06/2016
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days
Cut-Off Date	31/03/2016				

Index	Page	
1	Portfolio Information	2
2	Amount Due for Distribution	3
3	Reserve Accounts	4
4	Performance Data	5
5	Outstanding Notes	6
6	Counterparty Ratings, Trigger Levels and Consequences	7
7	Original Principal Balance	8
7	Original PB (Graph)	9
8 a	Outstanding principal Balance	10
8 b	Outstanding PB (Graph)	11
9 a	Geographical Distribution	12
9 b	Geographical (Graph)	13
10 a	Interest Rate	14
10 b	Interest Rate (Graph)	15
11 a	Remaining Terms	16
11 b	Remaining Terms (Graph)	17
12 a	Seasoning	18
12 b	Seasoning (Graph)	19
13 a	Vehicle Type	20
13 b	Vehicle Type (Graph)	21
14 a	Hybrid loans as % of other loans	22
14 b	Hybrid loans as % of other loans (Graph)	23
15 a	Loans per borrower	24
15 b	Loans per borrower (Graph)	25
16 a	Amortization Profile	26
16 b	Amortization Profile (Graph)	27
17 a	Payment Holidays	28
17 b	Payment Holidays (Graph)	29
18 a	Payment Holidays (>-31dpd)	30
18 b	Payment Holidays (>-31dpd) (Graph)	31
19 a	Dynamic Interest Rate	32
19 b	Dynamic Interest Rate (Graph)	33
20 a	Borrower Type	34
20 b	Borrower Type (Graph)	35
21 a	Vehicle Condition	36
21 b	Vehicle Condition (Graph)	37
22 a	Downpayment	38
22 b	Downpayment (Graph)	39
23 a	Repayment Type	40
23 b	Repayment Type (Graph)	41
24 a	Dynamic Pre-Payments	42
24 b	Dynamic Pre-Payments (Graph)	43
25	Defaults, Recoveries and Losses by Quarter of Default	44
26	Dynamic Delinquency	45
27	Priority of Payments	46
28	Transaction Costs	47
29	Swap Counterparty Data	48
30	Contact Details	49

Bilcreditt 6 Limited
Monthly Investor Report

1. Portfolio Information



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	3.505.498.727,00	NOK	3.646.956.602,00
Scheduled Loan Principal Repayments	55.601.314,00	NOK	56.449.246,00
Prepayments	80.877.522,00	NOK	83.600.267,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	735.103,00	NOK	486.980,00
Total Principal Payments Received	137.213.939,00	NOK	140.536.493,00
	-		-
New Defaulted Auto Loans in Period	2.149.333,00	NOK	1.656.035,00
Total New Defaults	2.149.333,00	NOK	1.656.035,00
Capitalised Interest (due to Repayment Holidays)	1.076.145,00	NOK	734.653,00
Closing Balance	3.367.211.600,00	NOK	3.505.498.727,00
Cumulative Capitalised Interest (Amount)			
Open	18.586.636,00	NOK	17.851.983,00
New	1.076.145,00	NOK	734.653,00
Close	19.662.781,00	NOK	18.586.636,00
Total revenue collections			
Revenue and fees received on loan balances	17.714.799,00	NOK	18.352.503,00
Recoveries on loans in default	642.392,00	NOK	1.797.011,00
Total Revenue Received in Period	18.357.191,00	NOK	20.149.514,00
# Loans			
At beginning of period	23.699	Loans	24.285
Paid in Full	586	Loans	562
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	22	Loans	24
At end of period	23.091	Loans	23.699
Weighted Average Loan Return	6,35%		
Average NIBOR + Weighted Average Loan Threshold	3,92%		

Bilkreditt 6 Limited
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	27/04/2016			
Payment date	25/04/2016			
Period No	18			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	72.939.132,04	NOK	75.461.378,16	NOK
b. Collections (Principal, interest, fees, etc)	155.571.130,00	NOK	160.686.007,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
			17.411.734,41	EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
f. Other Amounts Paid by the Seller to the Issuer	0,00	NOK	0,00	NOK
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	1.145,19	NOK	21,05	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)	228.511.407,23	NOK	16.998.162,74	EUR

Bilcreditt 6 Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	27/04/2016
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Note Balance

Beginning of Period	3.505.498.727,00	NOK
End of Period	3.367.211.600,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,2 %	43.763.479,22	NOK
Cash Outflow		43.763.479,22	NOK
Cash Inflow		42.065.984,72	NOK
End of Period	1,2 %	42.065.984,72	NOK
Required Reserve Amount	1,2 %	42.065.984,72	NOK

Liquidity Balance

Beginning of Period	0,8 %	29.175.652,82	NOK
Cash Outflow		29.175.652,82	NOK
Cash Inflow		28.043.989,82	NOK
End of Period	0,8 %	28.043.989,82	NOK
Required Reserve Amount	0,8 %	28.043.989,82	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	156.798.638,73	NOK
Cash Outflow	3.178.227,71	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	153.620.411,02	NOK
Required Commingling Reserve Fund	153.620.411,02	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.

Bilcreditt 6 Limited
Monthly Investor Report

4. Performance Data



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Note Balance

Beginning of Period	3.505.498.727,00	NOK
End of Period	3.367.211.600,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	3.127.867.724,00	92,89%	21.532
1-29 days past due	182.618.160,00	5,42%	1.171
		0,00%	

Delinquent Receivables:

30-59 days past due	35.915.196,00	1,07%	237
60-89 days past due	10.232.200,00	0,30%	69
90-119 days past due	4.839.192,00	0,14%	40
120-149 days past due	2.207.523,00	0,07%	17
150-179 days past due	3.531.605,00	0,10%	25
Total Performing and Delinquent	3.367.211.600,00	100,00%	23.091

Current Period Defaults	2.149.333,00	22
Cumulative Defaults	25.288.207,00	225
Current Period Recoveries	642.392,00	
Cumulative Recoveries	8.741.922,00	

Bilkreditt 6 Limited
Monthly Investor Report

5. Outstanding Notes



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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		319.073.185,14 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Available Distribution Amount	228.511.407,23 NOK				
Amortisation	138.287.127,00 NOK				
Redemption per Class		16.988.590,54 EUR	- NOK	- NOK	- NOK
Redemption per Note		2.376,03 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	3.367.211.600,00 NOK	302.084.594,59 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Current Tranching		73,03%	16,48%	10,48%	0,01%
Current Pool Factor		0,42	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	-0,3300 %				
Interest Rate Basis: 1-M NIBOR / Spread	0,8700 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	27				
Principal Outstanding per Note Beginning of Period		44.625,62 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Principal Repayment per note		2.376,03 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		42.249,59 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Interest accrued for the period		1,34 EUR	1.477,50 NOK	1.552,50 NOK	1,55 NOK
Interest Payment	1.446.340,67 NOK	9.572,20 EUR	820.013,00 NOK	548.032,74 NOK	377,26 NOK
Interest Payment per Note		1,34 EUR	1.477,50 NOK	1.552,50 NOK	1,55 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50%	7,25%	2,00%	
Current CE (incl. Excess Spread)		33,21%	16,73%	6,24%	
Current CE (excl. Excess Spread)		29,06%	12,57%	2,08%	

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

Bilcreditt 6 Limited
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



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Transaction Role	Counterparty	Rating Triggers								Trigger breaches	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current					
Issuer	Bilcreditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated P-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount standing to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller, which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	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		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paying Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

Bilkreditt 6 Limited
Monthly Investor Report

7.a Original Portfolio Principal Balance



Reporting Date	27/04/2016		
Payment date	25/04/2016		
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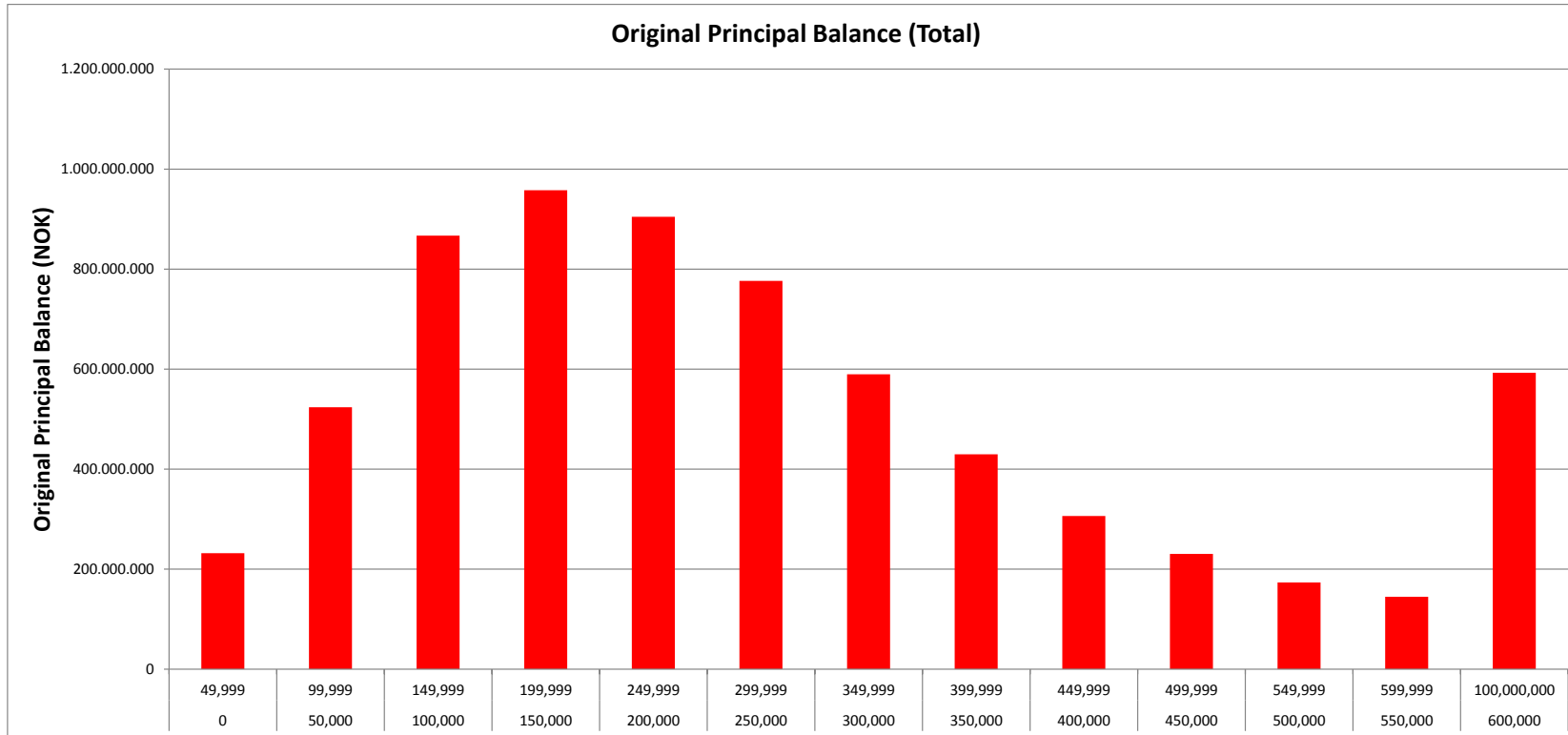
Average amount - all: 195.694

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
Monthly Investor Report

7.b Original Principal Balance Graph

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Bil kreditt 6 Limited
Monthly Investor Report

8.a Outstanding Principal Balance



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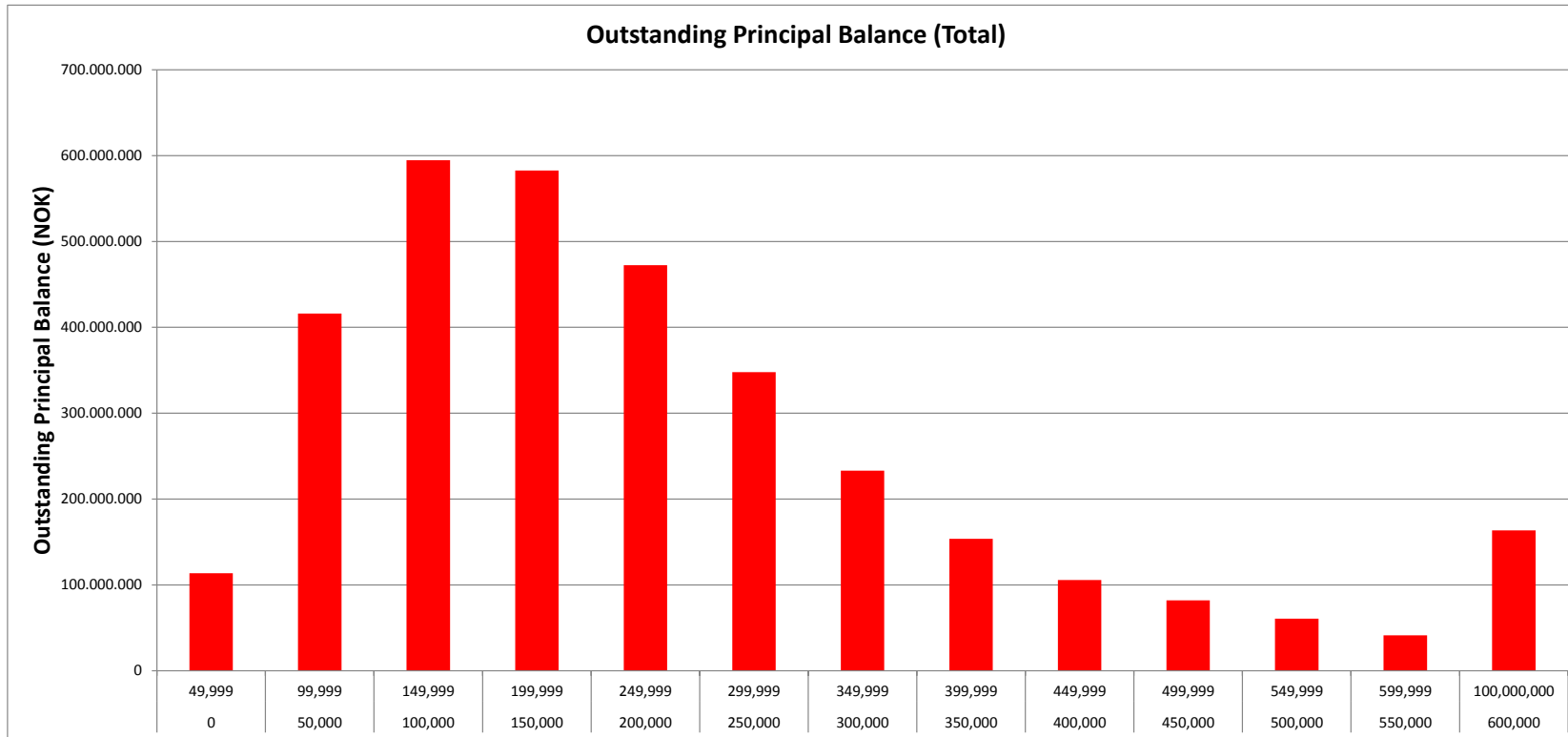
Average amount - all: 145.824

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49.999	4.038	113.602.706	3,37%	17,49%	29,9	25,8	
50.000	99.999	5.543	416.175.183	12,36%	24,01%	42,9	25,6	
100.000	149.999	4.810	594.601.475	17,66%	20,83%	52,7	25,3	
150.000	199.999	3.358	582.803.735	17,31%	14,54%	59,2	25,4	
200.000	249.999	2.119	472.385.901	14,03%	9,18%	65,6	25,3	
250.000	299.999	1.277	347.777.198	10,33%	5,53%	69,8	25,1	
300.000	349.999	724	233.070.717	6,92%	3,14%	73,6	24,8	
350.000	399.999	413	153.737.118	4,57%	1,79%	73,1	24,6	
400.000	449.999	249	105.628.653	3,14%	1,08%	76,1	25,4	
450.000	499.999	173	82.004.054	2,44%	0,75%	78,7	25,0	
500.000	549.999	116	60.651.685	1,80%	0,50%	78,9	25,2	
550.000	599.999	72	41.274.142	1,23%	0,31%	82,0	25,8	
600.000	100.000.000	199	163.499.033	4,86%	0,86%	76,2	24,9	
Total		23.091	3.367.211.600	100%	100%	61,1	25,3	

Bilkreditt 6 Limited
Monthly Investor Report

8.b Outstanding Principal Balance Graph

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Bilkreditt 6 Limited
Monthly Investor Report

9.a Geographical Distribution



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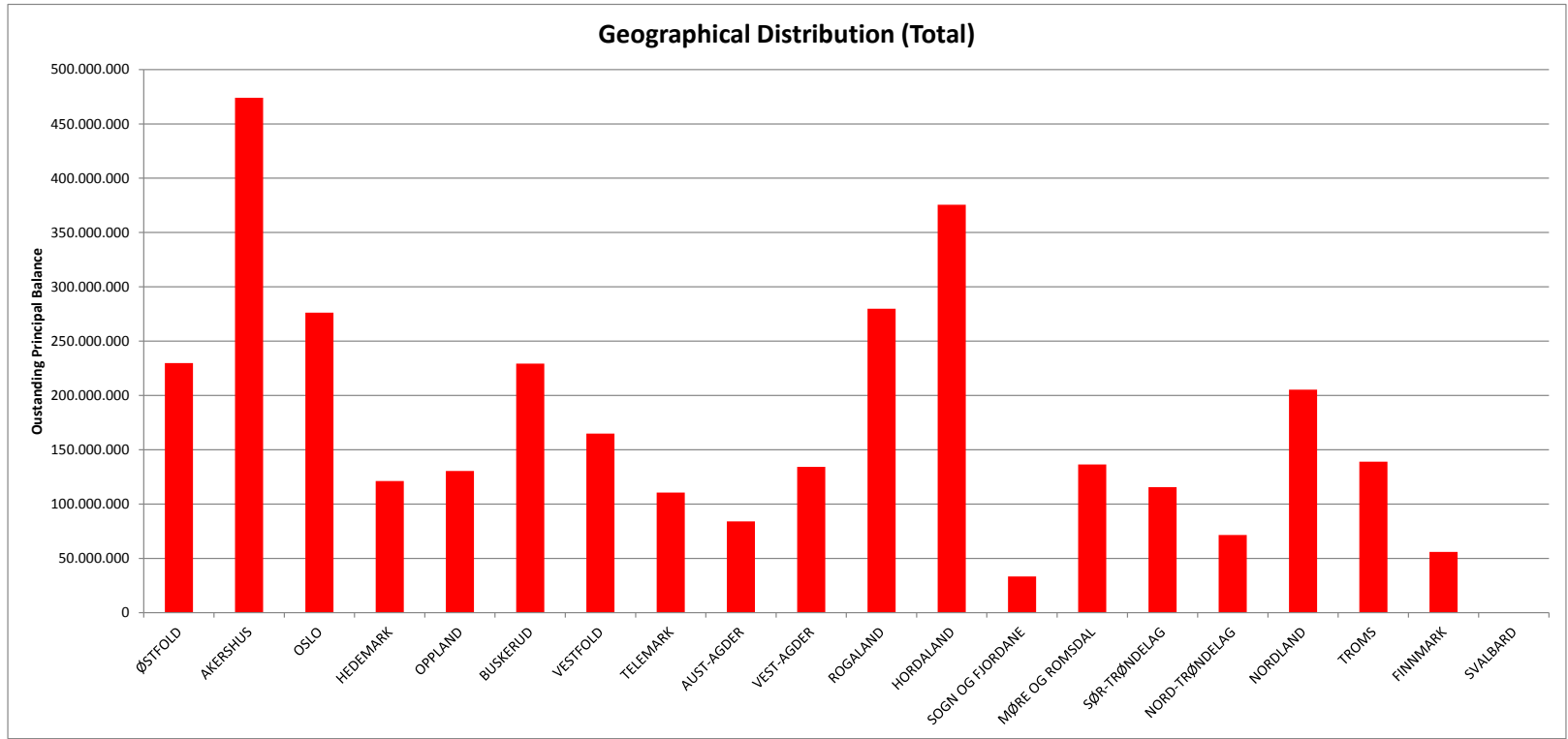
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1.629	229.774.748	6,82%	7,05%	ØSTFOLD	60,9	25,5	
0200	3.175	473.995.989	14,08%	13,75%	AKERSHUS	60,2	25,2	
0300	1.750	276.239.731	8,20%	7,58%	OSLO	54,7	25,3	
0400	996	121.160.190	3,60%	4,31%	HEDEMARK	56,9	25,0	
0500	955	130.460.522	3,87%	4,14%	OPPLAND	60,4	25,3	
0600	1.627	229.256.274	6,81%	7,05%	BUSKERUD	59,1	25,4	
0700	1.167	164.881.212	4,90%	5,05%	VESTFOLD	62,5	25,3	
0800	854	110.499.043	3,28%	3,70%	TELEMARK	59,6	25,2	
0900	614	83.980.958	2,49%	2,66%	AUST-AGDER	61,0	25,1	
1000	905	134.160.420	3,98%	3,92%	VEST-AGDER	60,2	25,2	
1100	1.854	279.791.565	8,31%	8,03%	ROGALAND	64,2	25,4	
1200	2.381	375.597.679	11,15%	10,31%	HORDALAND	63,5	25,3	
1400	239	33.272.639	0,99%	1,04%	SOGN OG FJORDANE	65,4	24,9	
1500	937	136.520.191	4,05%	4,06%	MJØRE OG ROMSDAL	62,4	25,2	
1600	861	115.580.048	3,43%	3,73%	SØR-TRØNDELAG	57,8	25,4	
1700	527	71.525.815	2,12%	2,28%	NORD-TRØNDELAG	61,4	25,3	
1800	1.354	205.367.037	6,10%	5,86%	NORDLAND	65,7	25,1	
1900	923	138.980.768	4,13%	4,00%	TROMS	66,2	24,9	
2000	342	55.921.461	1,66%	1,48%	FINNMARK	64,1	24,8	
2100	1	245.310	0,01%	0,00%	SVALBARD	93,0	30,0	
Total:	23.091	3.367.211.600	100%	100%		61,1	25,3	

Geographic distribution

Bilkreditt 6 Limited
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days

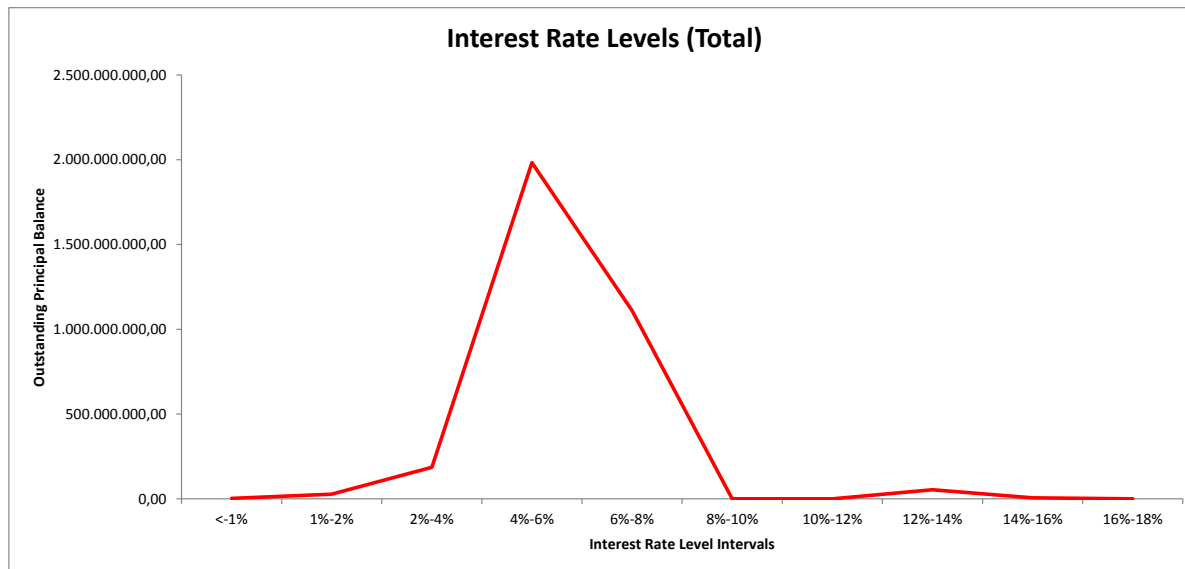


Bilkreditt 6 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days

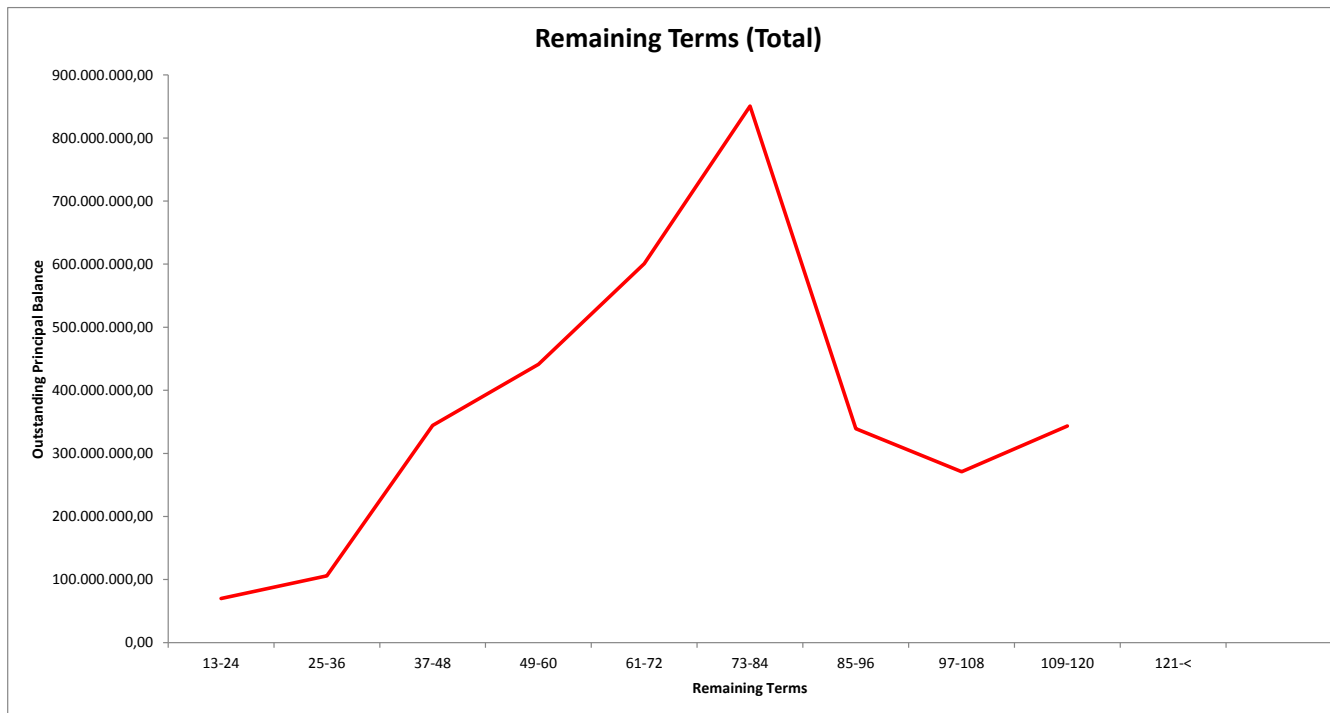


Bilkreditt 6 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from	29/03/2016
	to	25/04/2016
	=	27 days



**Bilkreditt 6 Limited
Monthly Investor Report**

12.a Seasoning



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 days

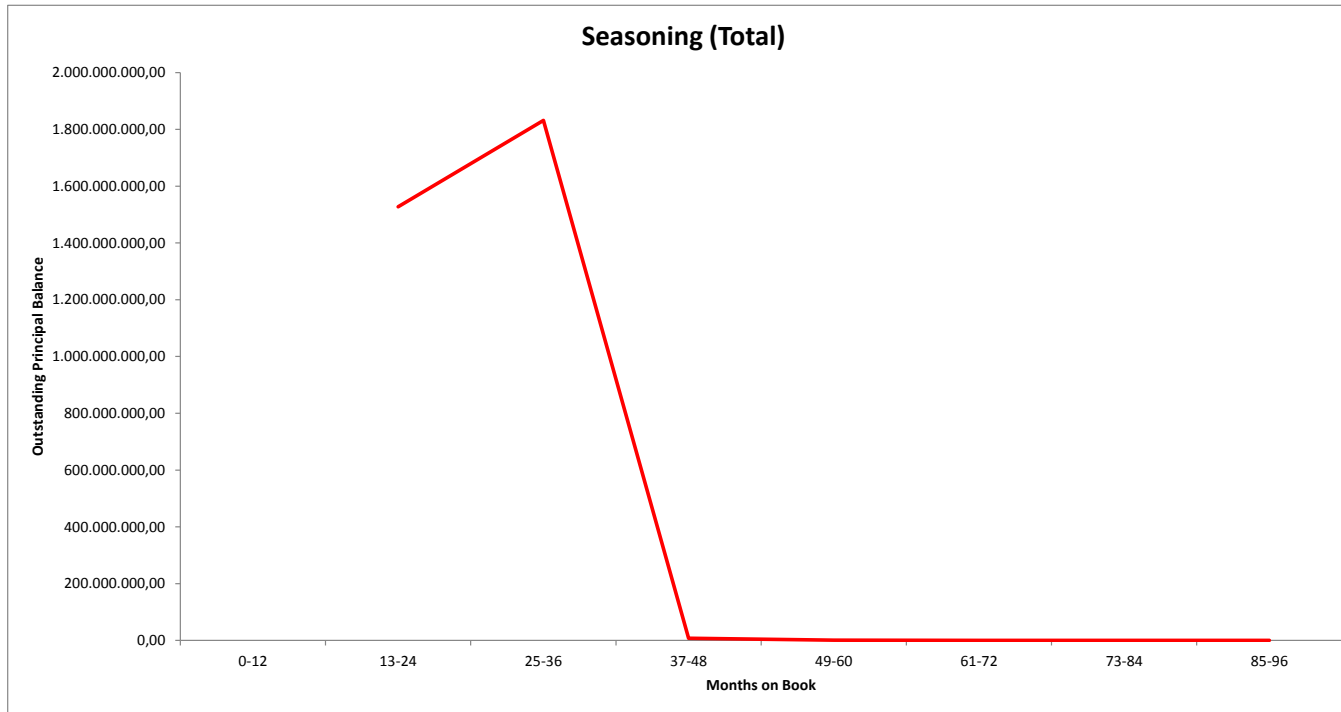
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	9.904	1.527.348.850	45,36%	64,4	22,6
	25		36	13.142	1.831.679.247	54,40%	58,4	27,4
	37		48	41	7.687.921	0	51	41
	49		60	4	495.582	0	67	49
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			23.091	3.367.211.600	100,00%	61,1	25,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	27/04/2016					
Payment date	25/04/2016					
Period No	18					
Monthly Period	Mar 2016					
Interest Period	from	29/03/2016	to	25/04/2016	=	27 days



**Bilkreditt 6 Limited
Monthly Investor Report**

13.a Vehicle type



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 days

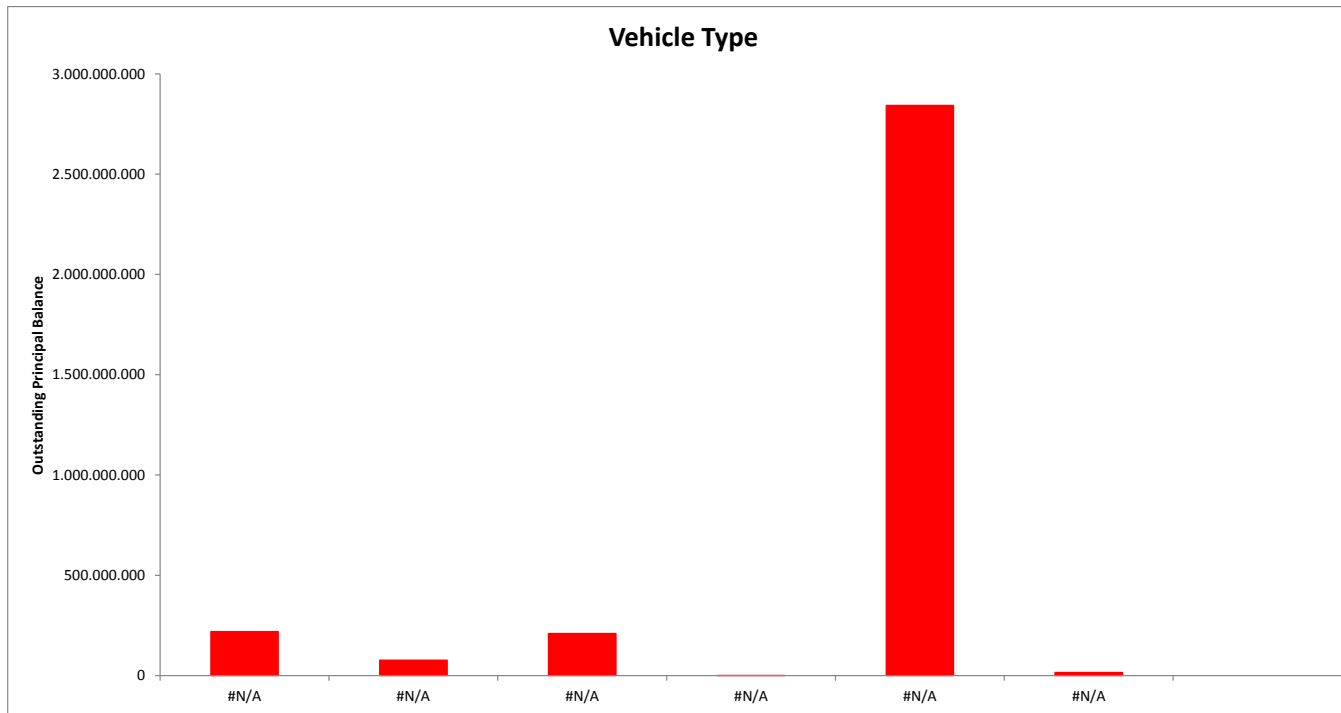
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	#N/A	1.627	219.785.412	6,53%	48,3	25,4
	#N/A	853	77.111.074	2,29%	57,6	24,1
	#N/A	1.193	209.902.143	6,23%	77,5	24,0
	#N/A	6	930.682	0,03%	47,2	26,5
	#N/A	19.350	2.843.436.177	84,44%	61,0	25,4
	#N/A	62	16.046.112	0,48%	64,9	25,1
		23.091	3.367.211.600	100%	61,1	25,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days



**Bilkreditt 6 Limited
Monthly Investor Report**

14.a Hybrid loans



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days

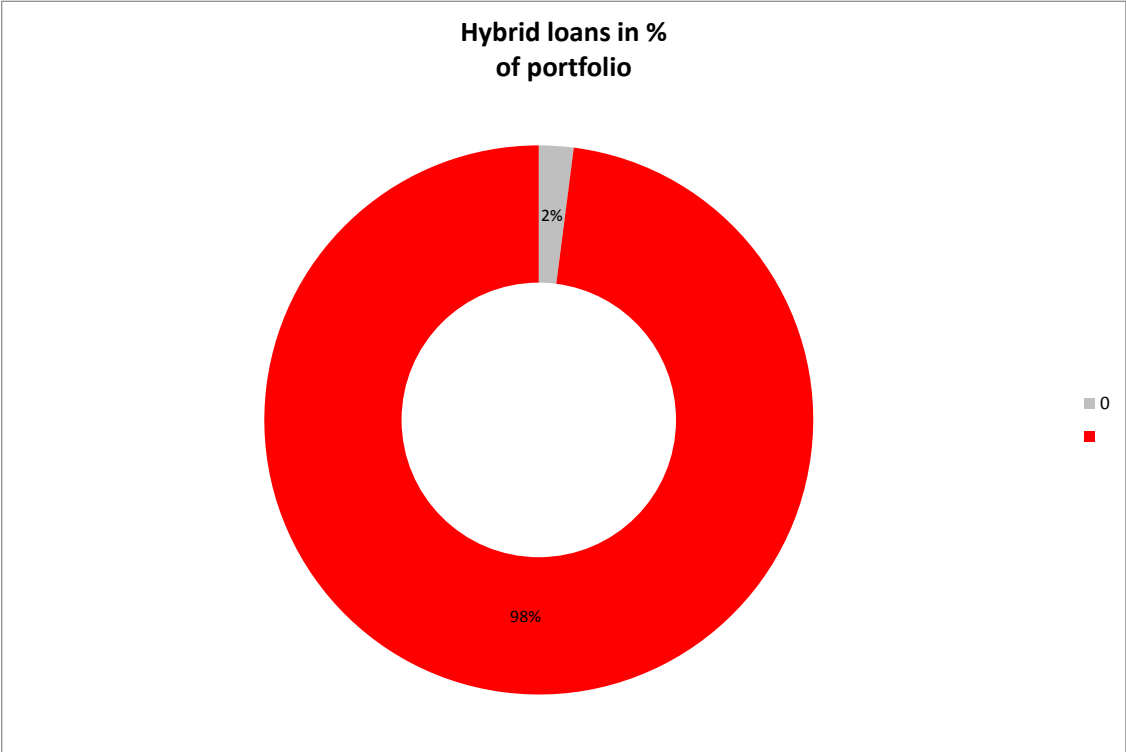
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	0	190	68.590.794	2,04%	13,9	26,1
	#N/A	22.901	3.298.620.806	97,96%	62,1	25,2
	Total	23.091	3.367.211.600	100%	61,1	25,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days



Bil kreditt 6 Limited
Monthly Investor Report

15.a # loans per borrower



Reporting Date	27/04/2016		
Payment date	25/04/2016		
Period No	18		
Monthly Period	Mar 2016		
Interest Period	from	29/03/2016	to 25/04/2016 = 27 days

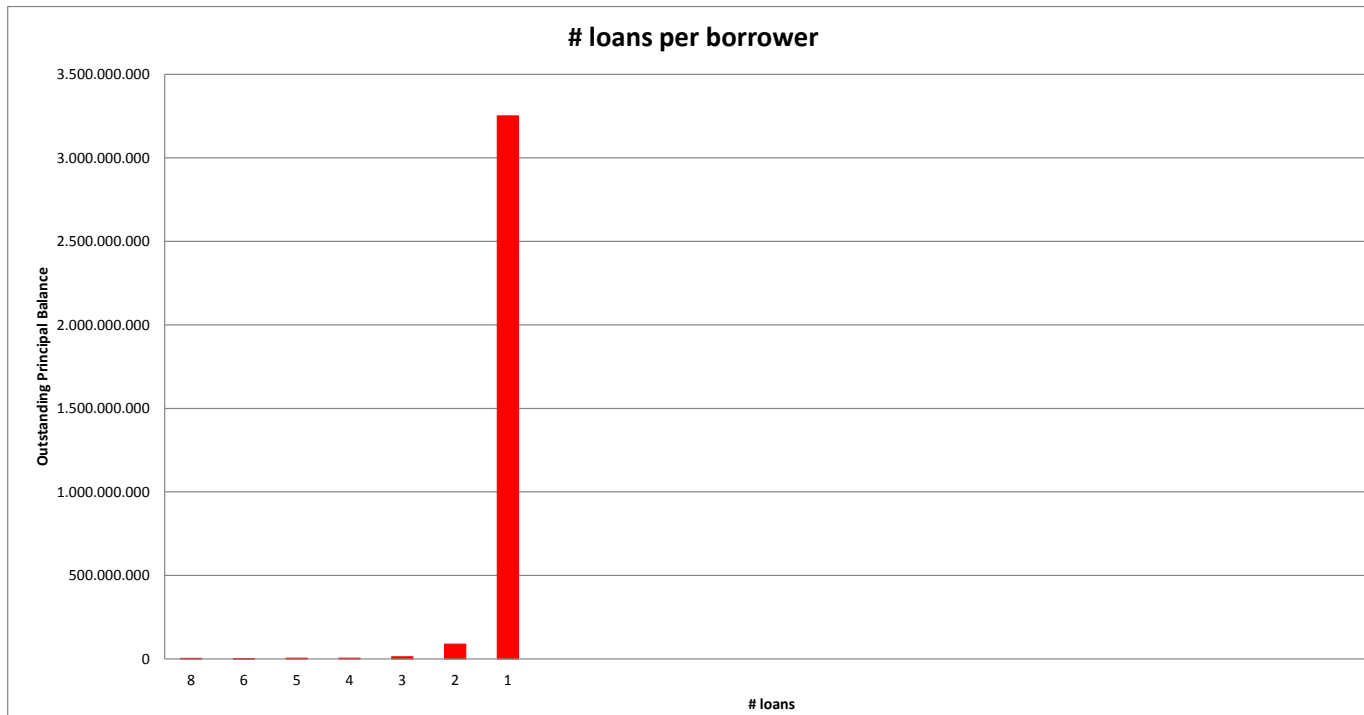
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
	8	2	3.717.113	0,11%
	6	3	2.592.208	0,08%
	5	4	4.363.305	0,13%
	4	7	4.437.160	0,13%
	3	28	12.537.257	0,37%
	2	299	88.323.883	2,62%
	1	22.327	3.251.240.674	96,56%
Total:		22.670	3.367.211.600	100%

Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27/04/2016					
Payment date	25/04/2016					
Period No	18					
Monthly Period	Mar 2016					
Interest Period	from	29/03/2016	to	25/04/2016	=	27 days



Bil kreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	3.367.211.600	3.308.427.711	58.783.885	16.555.147	5,90%	98,25%
2	3.308.427.711	3.248.135.717	60.291.994	16.268.120	5,90%	96,46%
3	3.248.135.717	3.188.045.222	60.090.495	15.970.543	5,90%	94,68%
4	3.188.045.222	3.128.558.024	59.487.198	15.675.825	5,90%	92,91%
5	3.128.558.024	3.068.908.401	59.649.623	15.381.363	5,90%	91,14%
6	3.068.908.401	3.009.048.695	59.859.706	15.085.877	5,90%	89,36%
7	3.009.048.695	2.944.015.201	65.033.494	14.766.614	5,89%	87,43%
8	2.944.015.201	2.881.334.208	62.680.993	14.458.514	5,89%	85,57%
9	2.881.334.208	2.816.291.583	65.042.625	14.140.023	5,89%	83,64%
10	2.816.291.583	2.751.990.746	64.300.837	13.826.917	5,89%	81,73%
11	2.751.990.746	2.687.466.575	64.524.171	13.509.385	5,89%	79,81%
12	2.687.466.575	2.621.347.892	66.118.683	13.188.733	5,89%	77,85%
13	2.621.347.892	2.560.926.131	60.421.761	12.888.287	5,90%	76,05%
14	2.560.926.131	2.501.053.609	59.872.522	12.591.312	5,90%	74,28%
15	2.501.053.609	2.437.030.720	64.022.881	12.280.006	5,89%	72,38%
16	2.437.030.720	2.375.909.584	61.121.136	11.980.678	5,90%	70,56%
17	2.375.909.584	2.319.309.966	56.599.617	11.701.034	5,91%	68,88%
18	2.319.309.966	2.262.030.626	57.279.340	11.417.960	5,91%	67,18%
19	2.262.030.626	2.204.789.584	57.241.042	11.133.940	5,91%	65,48%
20	2.204.789.584	2.148.495.453	56.294.131	10.854.351	5,91%	63,81%

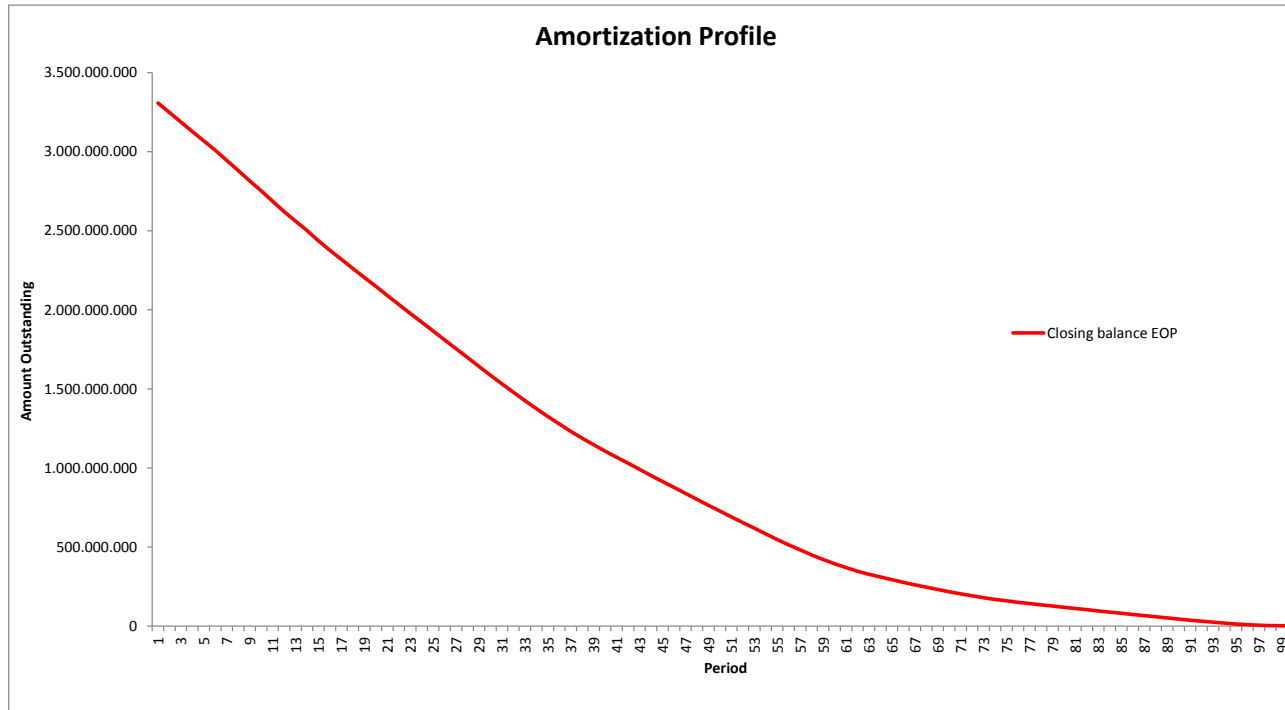
Amortization profile (first 20 periods)

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days



Bilkreditt 6 Limited
Monthly Investor Report

17.a Payment Holidays



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 days

	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	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
	2016 02	456	674	2.362.145
2016 03	480	682	2.392.550	
Total	9.028	13.518	47.690.306	

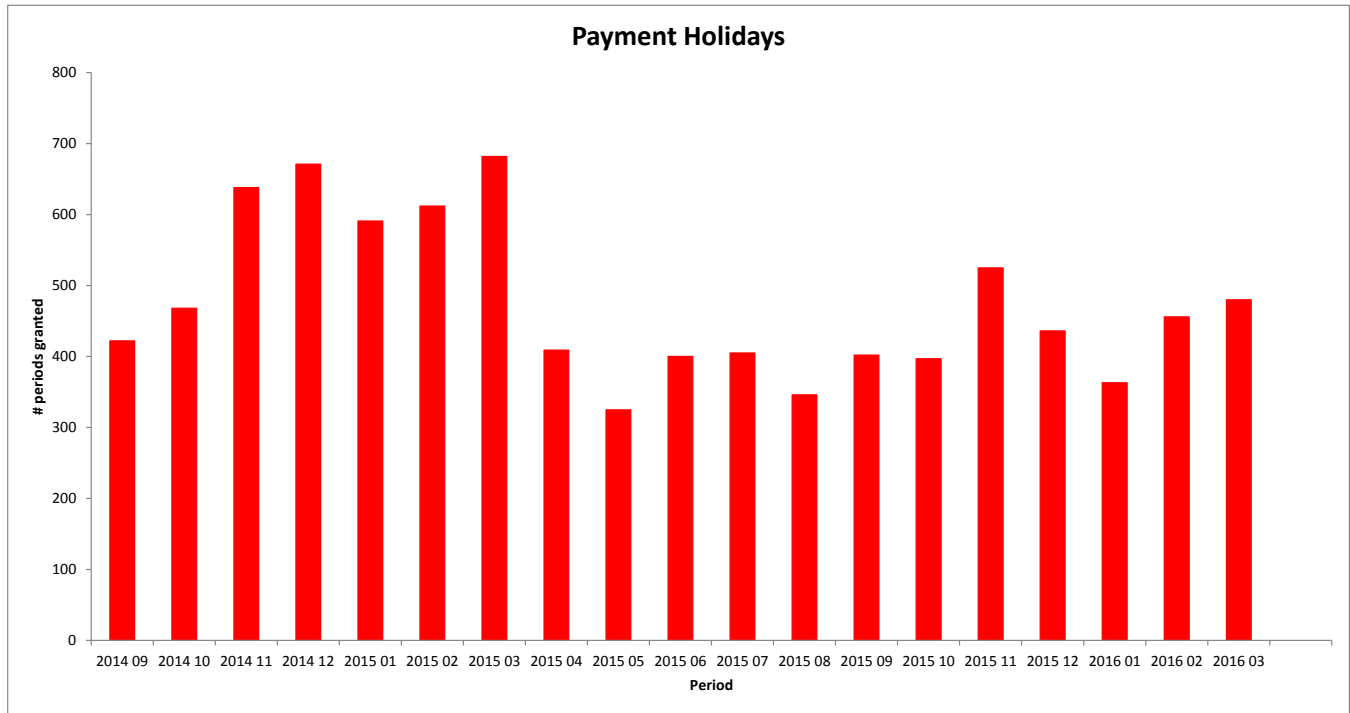
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days



Bilkreditt 6 Limited
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 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
201602	1	1	1646
201603	0	0	0
Total	3	3	6.859

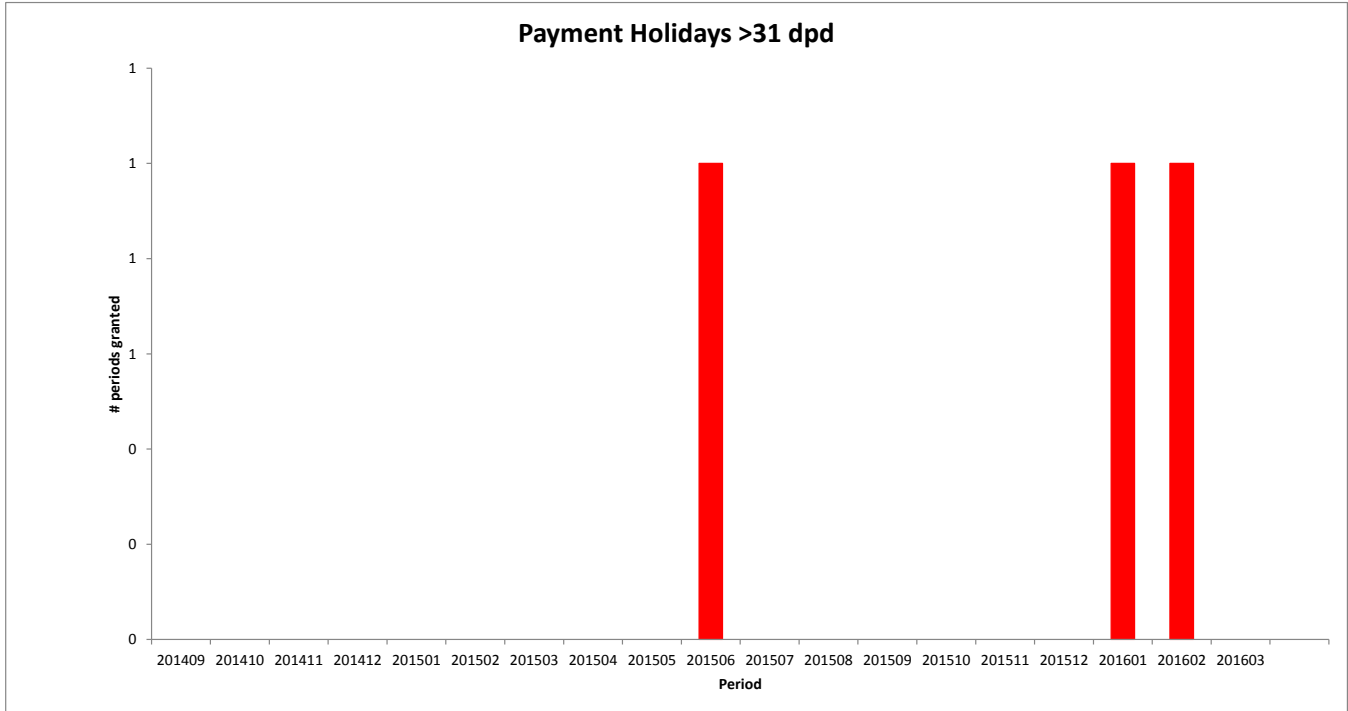
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days



Bilkreditt 6 Limited
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from	29/03/2016 to 25/04/2016 = 27 days

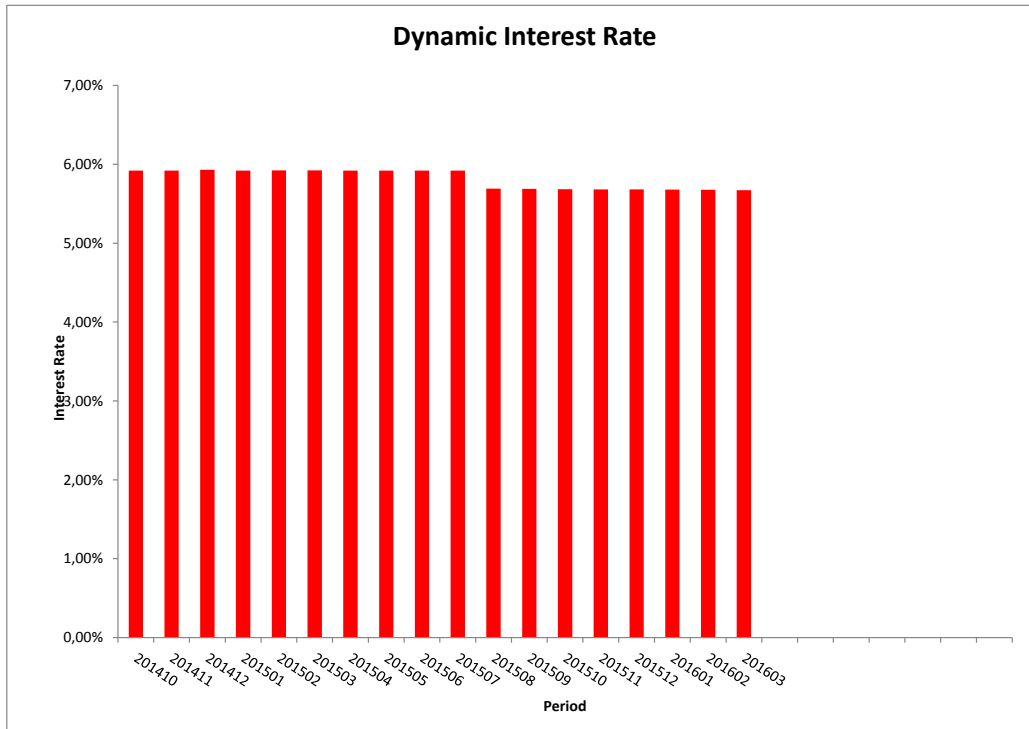
TOTAL		
Period	Closing balance	WA Interest rate
201410	6.291.509.803	5,92%
201411	6.101.331.658	5,92%
201412	5.921.297.542	5,93%
201501	5.743.022.268	5,92%
201502	5.560.862.225	5,92%
201503	5.350.395.184	5,92%
201504	5.178.835.429	5,92%
201505	4.992.168.467	5,92%
201506	4.781.116.475	5,92%
201507	4.603.690.293	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%
201602	3.505.498.727	5,68%
201603	3.367.211.600	5,67%

Interest rate evolution

Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days



Bilkreditt 6 Limited
Monthly Investor Report

20.a Borrower Type



Reporting Date	27/04/2016		
Payment date	25/04/2016		
Period No	18		
Monthly Period	Mar 2016		
Interest Period	from	29/03/2016	to 25/04/2016 = 27 days

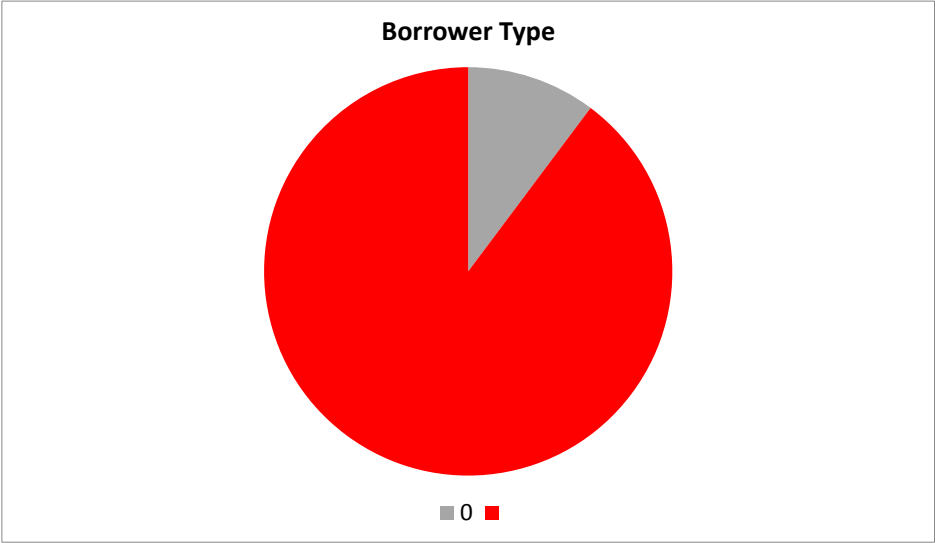
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
0		1.919	344.522.268	10,23%	44,4	25,3
	#N/A	21.172	3.022.689.332	89,77%	63,1	25,2
Total		23.091	3.367.211.600	100%	61,1	25,3

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from	29/03/2016 to 25/04/2016 = 27 days



Bilkreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days

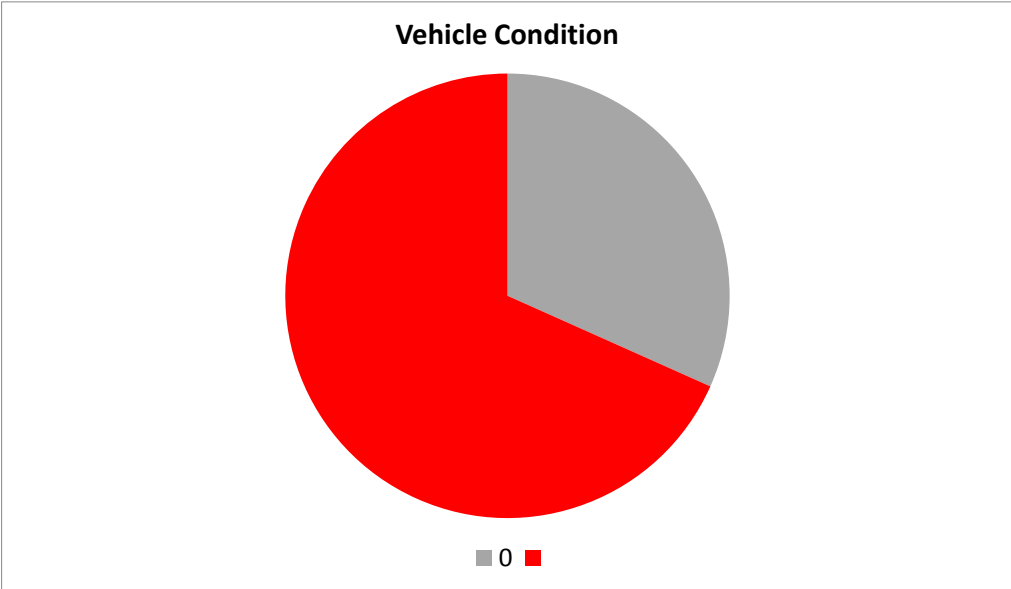
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
0		5.417	1.066.833.950	31,68%	62,4	25,2
#N/A		17.674	2.300.377.650	68,32%	60,6	25,3
		23.091	3.367.211.600	100%	61,1	25,3

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 days

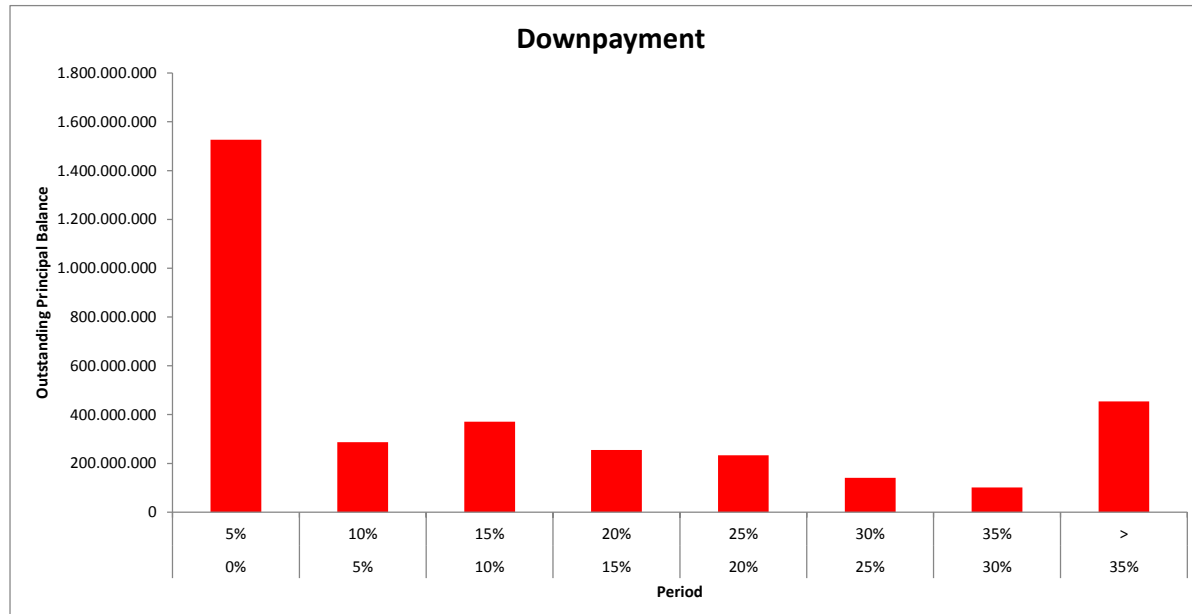
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance		WA months to maturity		WA seasoning
	0%	5%	9.893	1.526.180.787	45,32%	61,2	25,3	
	5%	10%	1.691	286.526.868	8,51%	65,1	25,4	
	10%	15%	2.217	370.540.080	11,00%	63,6	25,3	
	15%	20%	1.656	254.734.109	7,57%	63,2	25,3	
	20%	25%	1.557	232.829.330	6,91%	61,7	25,3	
	25%	30%	1.061	140.999.026	4,19%	59,7	25,2	
	30%	35%	733	101.731.816	3,02%	59,5	25,3	
	35%	>	4.283	453.669.584	13,47%	55,8	25,1	
	Total		23.091	3.367.211.600	100%	61,1	25,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	27/04/2016		
Payment date	25/04/2016		
Period No	18		
Monthly Period	Mar 2016		
Interest Period	from	29/03/2016	to 25/04/2016 = 27 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from	29/03/2016 to 25/04/2016 = 27 days

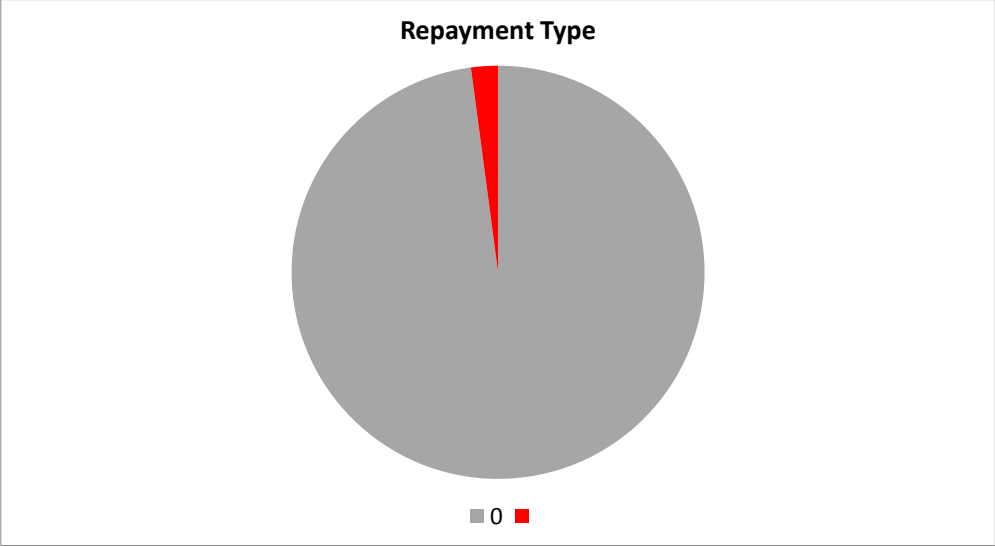
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	22.731	3.296.482.324	97,90%	61,7	25,2	
#N/A	360	70.729.276	2,10%	34,8	25,8	
	23.091	3.367.211.600	100%	61,1	25,3	

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days



Bilkreditt 6 Limited
Monthly Investor Report

24.a Dynamic Pre-Payments



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days

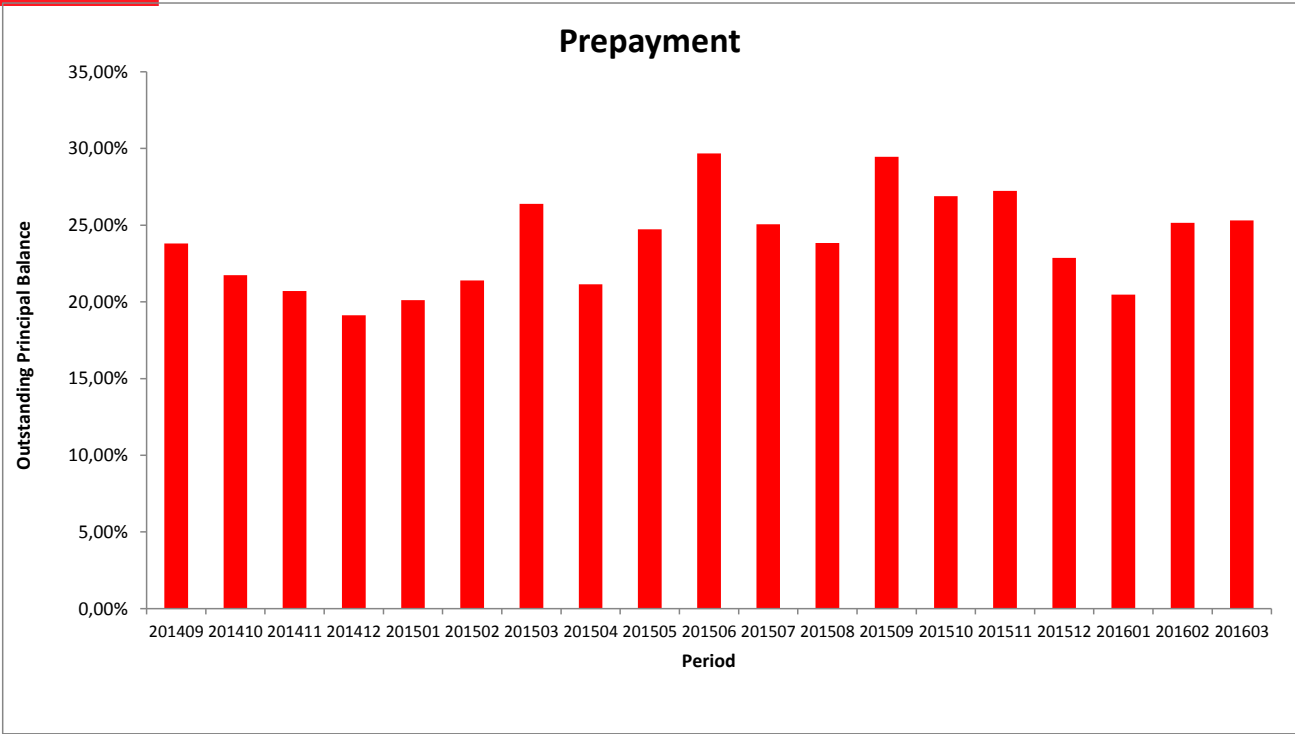
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201409	145.683.945	6.500.760.396	23,8 %	
201410	127.205.834	6.291.509.803	21,7 %	
201411	116.798.165	6.101.331.658	20,7 %	
201412	103.808.480	5.921.297.542	19,1 %	
201501	106.467.707	5.743.022.268	20,1 %	
201502	110.430.042	5.560.862.225	21,4 %	
201503	134.862.136	5.350.395.184	26,4 %	
201504	101.488.681	5.178.835.429	21,1 %	
201505	116.788.734	4.992.168.467	24,7 %	
201506	138.251.361	4.781.116.475	29,7 %	
201507	109.377.034	4.603.622.942	25,1 %	
201508	99.589.130	4.439.966.927	23,8 %	
201509	121.826.401	4.250.796.432	29,5 %	
201510	105.158.550	4.080.309.312	26,9 %	
201511	102.410.488	3.917.232.298	27,2 %	
201512	80.760.598	3.773.068.908	22,9 %	
201601	68.947.897	3.646.956.602	20,5 %	
201602	83.600.267	3.505.498.727	25,1 %	
201603	80.877.522	3.367.211.600	25,3 %	

Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days



Bil kreditt 6 Limited
Monthly Investor Report

Reporting Date 27/04/2016
 Payment date 25/04/2016
 Period No 18
 Monthly Period Mar 2016
 Interest Period from 29/03/2016 to 25/04/2016 = 27 days

25. Defaults, Recoveries and Losses by Quarter of Default



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211	1	491 153	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	-	-	-	273 225	273 225	3 126 801	679 095	952 320	2 447 706	425 436	1 377 756	2 022 270
20152	5 869 335	47	-	-	-	-	-	-	1 305 853	1 305 853	4 563 482	912 613	2 218 466	3 650 869
20153	5 645 838	51	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20154	5 015 530	44	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20161	4 752 267	58	-	-	-	-	-	-	-	-	-	-	-	-

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	46 043	1 481 001	1 919 025						
20152	5 869 335	47	577 913	2 796 379	3 072 956	236 131	3 032 510	2 836 825						
20153	5 645 838	51	751 596	929 623	4 716 215	765 750	1 695 373	3 950 465						
20154	5 015 530	44	596 706	596 706	4 418 824	1 287 267	1 883 973	3 131 557						
20161	4 752 267	58	-	-	-	157 912	157 912	4 594 355	-	-	-	-	-	-

Bilkreditt 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	18	
Monthly Period	Mar 2016	
Interest Period	from 29/03/2016	to 25/04/2016 = 27 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance	
2014	9	6.500.760.396	31.989	6.141.274.281		320.785.408	189	38.700.707	-	-	-	-	-	-	-	-	0	0	
	10	6.291.509.803	31.512	5.962.706.789	1.445	279.521.695	220	43.238.123	40	6.043.196	-	-	-	-	-	-	0	0	
	11	6.101.331.658	31.164	5.805.743.114	1.259	242.820.537	205	38.712.086	55	10.564.843	22	3.491.078	-	-	-	-	1	605.211	
	12	5.921.297.542	30.329	5.569.867.661	1.568	293.007.944	222	42.758.535	53	9.514.836	22	4.333.048	13	1.815.518	-	-	0	0	
2015	1	5.743.022.268	29.952	5.421.306.735	1.408	258.251.639	240	45.779.130	46	8.821.422	27	5.116.479	13	2.493.014	11	1.253.849	1	168.103	
	2	5.560.862.225	29.373	5.250.803.395	1.386	247.264.764	232	44.190.886	58	9.107.718	29	5.637.243	13	2.009.179	12	1.849.040	11	1.341.952	
	3	5.350.395.184	28.692	5.041.447.646	1.382	247.585.881	221	41.337.585	65	11.560.440	29	3.592.813	17	2.831.918	11	2.038.901	12	1.889.971	
	4	5.178.835.429	28.023	4.848.427.846	1.457	264.693.181	260	44.726.263	64	10.910.673	33	5.906.775	20	2.088.481	15	2.682.210	12	1.630.757	
	5	4.992.168.467	27.294	4.638.292.886	1.580	285.313.469	269	46.987.897	68	10.310.303	33	5.098.517	27	4.376.218	17	1.789.177	18	2.661.859	
	6	4.781.116.475	27.022	4.525.951.846	1.158	199.253.068	207	34.318.799	69	12.615.187	25	3.377.537	25	3.506.038	19	2.094.000	17	1.576.719	
	7	4.603.622.942	26.360	4.352.466.659	1.164	201.610.621	192	33.422.158	59	7.297.840	28	3.424.134	18	2.524.966	20	2.876.564	17	1.460.712	
	8	4.439.966.927	25.572	4.160.340.987	1.340	225.845.415	234	37.162.478	58	8.997.946	24	2.208.306	23	3.146.878	17	2.264.917	15	2.043.790	
	9	4.250.796.432	24.949	3.985.557.689	1.260	213.192.289	234	35.048.504	67	9.625.040	26	3.313.349	17	1.605.563	19	2.453.998	19	2.141.336	
	10	4.080.309.312	24.347	3.838.979.474	1.181	188.053.873	235	37.379.037	60	8.526.270	32	4.401.709	18	2.046.976	10	921.973	17	2.185.254	
	11	3.917.232.298	23.637	3.648.605.893	1.305	219.766.991	208	32.268.016	68	8.964.384	29	2.443.437	25	3.561.579	13	1.621.998	12	920.915	
	12	3.773.068.908	23.281	3.552.501.196	1.160	173.318.860	214	30.829.685	68	9.701.485	26	3.126.309	24	2.034.417	16	1.556.956	15	1.909.361	
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	
	2	3.505.498.727	22.083	3.259.749.815	1.271	195.375.497	208	32.741.753	62	7.554.209	25	2.977.618	27	4.322.542	23	2.777.293	24	1.656.035	
	3	3.367.211.600	21.532	3.127.867.724	1.171	182.618.160	237	35.915.196	69	10.232.200	40	4.839.192	17	2.207.523	25	3.531.605	22	2.149.333	
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Bilcreditt 6 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	27/04/2016		
Payment date	25/04/2016		
Period No	18		
Monthly Period	Mar 2016		
Interest Period	from	29/03/2016	to 25/04/2016 = 27 days

Priority of Payments

Available Distribution Amount	+	228.511.407,23	NOK	16.998.162,74	EUR
Senior Expenses	-	1.461.241,24	NOK		
Class A Notes Interest	-	2.551.803,75	NOK	9.572,20	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	820.013,00	NOK		
Liquidity Reserve	-	28.043.989,82	NOK		
Class A Principal	-	138.287.127,00	NOK	16.988.590,54	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	42.065.984,72	NOK		
Class C Notes Interest	-	548.410,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	3.802.066,63	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	10.930.771,07	NOK	-	EUR

Bilkreditt 6 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	18				
Monthly Period	Mar 2016				
Interest Period	from	29/03/2016	to	25/04/2016	= 27 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1.461.241,24 NOK			
Interest accrued for the Period	3.920.226,75 NOK	2.551.803,75 NOK	820.013,00 NOK	548.410,00 NOK
Cumulative Interest accrued	157.800.451,69 NOK	121.651.894,69 NOK	21.736.732,00 NOK	14.411.825,00 NOK
Interest Payments	3.920.226,75 NOK	2.551.803,75 NOK	820.013,00 NOK	548.410,00 NOK
Cumulative Interest Payments	157.800.451,69 NOK	121.651.894,69 NOK	21.736.732,00 NOK	14.411.825,00 NOK
Interest accrued on Subordinated Loan for the Period	672.909,13 NOK			
Cumulative Interest accrued on Subordinated Loan	22.644.360,67 NOK			
Interest Payments on Subordinated Loan	672.909,13 NOK			
Cumulative Interest Payments on Subordinated Loan	22.644.360,67 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

Bilcreditt 6 Limited
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period from	29/03/2016 to 25/04/2016 = 27 days

Swap Counterparty Data

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

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	2.597.255.727,00 NOK 319.073.185,14 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8700 %
1M Euribor (Notes, Swap)	-0,3300 %
Gross Amount Due to Swap Counterparty	140.838.930,75 NOK
Gross Amount Due from Swap Counterparty	16.998.162,74 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 Limited
Monthly Investor Report

30. Contact Details



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Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	18
Monthly Period	Mar 2016
Interest Period	from 29/03/2016 to 25/04/2016 = 27 days