

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

**Cover Sheet Monthly Investor Report**



|                 |                 |                          |            |
|-----------------|-----------------|--------------------------|------------|
| Reporting Date  | 29.06.2015      | Following payment dates: | 27.07.2015 |
| Payment date    | 25.06.2015      |                          | 25.08.2015 |
| Period No       | 8               |                          |            |
| Monthly Period  | May 2015        |                          |            |
| Interest Period | from 26.05.2015 | to 25.06.2015            | = 30 days  |

| 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                                      | 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  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

|   | Current Period                             | Previous Period                            |
|---|--|--|
|   | Aggregated Outstanding<br>Principal Amount | Aggregated Outstanding<br>Principal Amount |
| <b>Outstanding receivables</b>                        |  |  |
| <b>Opening balance</b>                                | <b>5 178 835 429,00 NOK</b>                | <b>5 350 395 184,00 NOK</b>                |
| Scheduled Loan Principal Repayments                   | 67 428 654,00 NOK                          | 68 341 288,00 NOK                          |
| Prepayments   | 116 788 734,00 NOK                         | 101 488 681,00 NOK                         |
| Deemed Collections - Other                            | -  | -  |
| Deemed Collections - CPI Single Premium Cancellations | 901 555,00 NOK                             | 1 462 618,00 NOK                           |
| <b>Total Principal Payments Received</b>              | <b>185 118 943,00 NOK</b>                  | <b>171 292 587,00 NOK</b>                  |
|   | -  | -  |
| New Defaulted Auto Loans in Period                    | 2 661 859,00 NOK                           | 1 630 757,00 NOK                           |
| <b>Total New Defaults</b>                             | <b>2 661 859,00 NOK</b>                    | <b>1 630 757,00 NOK</b>                    |
| Capitalised Interest (due to Repayment Holidays)      | 1 113 840,00 NOK                           | 1 363 589,00 NOK                           |
| <b>Closing Balance</b>                                | <b>4 992 168 467,00 NOK</b>                | <b>5 178 835 429,00 NOK</b>                |
| <b>Cumulative Capitalised Interest (Amount)</b>       |  |  |
| Open  | 9 484 378,00 NOK                           | 8 120 789,00 NOK                           |
| New   | 1 113 840,00 NOK                           | 1 363 589,00 NOK                           |
| Close   | <b>10 598 218,00 NOK</b>                   | <b>9 484 378,00 NOK</b>                    |
| <b>Total revenue collections</b>                      |  |  |
| Revenue and fees received on loan balances            | 26 889 085,00 NOK                          | 27 110 610,00 NOK                          |
| Recoveries on loans in default                        | 432 269,00 NOK                             | 291 082,00 NOK                             |
| <b>Total Revenue Received in Period</b>               | <b>27 321 354,00 NOK</b>                   | <b>27 401 692,00 NOK</b>                   |
| <b># Loans</b>  |  |  |
| At beginning of period                                | 29 872 Loans                               | 30 417 Loans                               |
| Paid in Full  | 566 Loans                                  | 533 Loans                                  |
| Repurchased (Deemed Collections)                      | -  | -  |
| New loans into default                                | 18 Loans                                   | 12 Loans                                   |
| <b>At end of period</b>                               | <b>29 288 Loans</b>                        | <b>29 872 Loans</b>                        |
| Weighted Average Loan Return                          | 6,39 %                                     |  |
| Average NIBOR + Weighted Average Loan Threshold       | 4,46 %                                     |  |

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

**2. Amount Due for Distribution**



|                 |            |            |    |                      |
|-----------------|------------|------------|----|----------------------|
| Reporting Date  | 29.06.2015 |            |    |                      |
| Payment date    | 25.06.2015 |            |    |                      |
| Period No       | 8          |            |    |                      |
| Monthly Period  | May 2015   |            |    |                      |
| Interest Period | from       | 26.05.2015 | to | 25.06.2015 = 30 days |

**Available Distribution Amount**

|   | Current Period        |            | Previous Period       |                      |
|---|-----------------------|------------|-----------------------|----------------------|
| a. Reserve Fund   | 107 007 903,68        | NOK        | 111 217 244,50        | NOK                  |
| b. Collections (Principal, interest, fees, etc)   | 212 440 297,00        | NOK        | 198 694 279,00        | NOK                  |
| c. Swap Counterparty payment to the Issuer  | 0,00                  | NOK        | 0,00                  | NOK                  |
|   |                       |            | 23 071 089,56         | 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 | 115 851,96            | NOK        | 127 240,95            | NOK                  |
| h. Commingling Reserve  | 0,00                  | NOK        | 0,00                  | NOK                  |
| i. CPI Reserve  | 0,00                  | NOK        | 0,00                  | NOK                  |
| <b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>  | <b>319 564 052,64</b> | <b>NOK</b> | <b>23 071 089,56</b>  | <b>EUR</b>           |
|   |                       |            | <b>310 038 764,45</b> | <b>NOK</b>           |
|   |                       |            |                       | <b>21 223 844,90</b> |
|   |                       |            |                       | <b>EUR</b>           |

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

**3. Reserve Accounts**



|                 |                 |               |   |         |  |
|-----------------|-----------------|---------------|---|---------|--|
| Reporting Date  | 29.06.2015      |               |   |         |  |
| Payment date    | 25.06.2015      |               |   |         |  |
| Period No       | 8               |               |   |         |  |
| Monthly Period  | May 2015        |               |   |         |  |
| Interest Period | from 26.05.2015 | to 25.06.2015 | = | 30 days |  |

**Note Balance**

|                     |  |                  |     |
|---------------------|--|------------------|-----|
| Beginning of Period |  | 5 178 835 429,00 | NOK |
| End of Period       |  | 4 992 168 467,00 | NOK |

**Reserve Fund**

|                         | in %  |               |     |
|-------------------------|-------|---------------|-----|
| Beginning of Period     | 1,2 % | 64 204 742,21 | NOK |
| Cash Outflow            |       | 64 204 742,21 | NOK |
| Cash Inflow             |       | 62 146 025,15 | NOK |
| End of Period           | 1,2 % | 62 146 025,15 | NOK |
| Required Reserve Amount | 1,2 % | 62 146 025,15 | NOK |

**Liquidity Balance**

|                         |       |               |     |
|-------------------------|-------|---------------|-----|
| Beginning of Period     | 0,8 % | 42 803 161,47 | NOK |
| Cash Outflow            |       | 42 803 161,47 | NOK |
| Cash Inflow             |       | 41 430 683,43 | NOK |
| End of Period           | 0,8 % | 41 430 683,43 | NOK |
| Required Reserve Amount | 0,8 % | 41 430 683,43 | 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               |  | 216 840 345,51 | NOK |
| Cash Outflow                      |  | -              | NOK |
| Drawings from Commingling Reserve |  | -              | NOK |
| Cash Inflow                       |  | 421 035,57     | NOK |
| End of Period                     |  | 217 261 381,08 | NOK |
| Required Commingling Reserve Fund |  | 217 261 381,08 | 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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**Monthly Investor Report**

**4. Performance Data**



|                 |                                 |         |
|-----------------|---------------------------------|---------|
| Reporting Date  | 29.06.2015                      |         |
| Payment date    | 25.06.2015                      |         |
| Period No       | 8                               |         |
| Monthly Period  | May 2015                        |         |
| Interest Period | from 26.05.2015 to 25.06.2015 = | 30 days |

**Note Balance**

|                     |                  |     |
|---------------------|------------------|-----|
| Beginning of Period | 5 178 835 429,00 | NOK |
| End of Period       | 4 992 168 467,00 | NOK |

**Portfolio Performance:**

|  | NOK                     | %               | # loans       |
|--|-------------------------|-----------------|---------------|
| <b>Performing Receivables:</b>         |                         |                 |               |
| Current                                | 4 638 292 886,00        | 92,91 %         | 27 294        |
| 1-29 days past due                     | 285 313 469,00          | 5,72 %          | 1 580         |
|  |                         | 0,00 %          |               |
| <b>Delinquent Receivables:</b>         |                         |                 |               |
| 30-59 days past due                    | 46 987 897,00           | 0,94 %          | 269           |
| 60-89 days past due                    | 10 310 303,00           | 0,21 %          | 68            |
| 90-119 days past due                   | 5 098 517,00            | 0,10 %          | 33            |
| 120-149 days past due                  | 4 376 218,00            | 0,09 %          | 27            |
| 150-179 days past due                  | 1 789 177,00            | 0,04 %          | 17            |
| <b>Total Performing and Delinquent</b> | <b>4 992 168 467,00</b> | <b>100,00 %</b> | <b>29 288</b> |

|                           |              |    |
|---------------------------|--------------|----|
| Current Period Defaults   | 2 661 859,00 | 18 |
| Cumulative Defaults       | 8 297 853,00 | 55 |
| Current Period Recoveries | 432 269,00   | -  |
| Cumulative Recoveries     | 1 487 729,00 | -  |

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

**5. Outstanding Notes**



|                 |   |
|-----------------|---|
| Reporting Date  | 29.06.2015                              |
| Payment date    | 25.06.2015                              |
| Period No       | 8                                       |
| Monthly Period  | May 2015                                |
| Interest Period | from 26.05.2015 to 25.06.2015 = 30 days |

|   | All Notes            | Class A            | Class B            | Class B      | Class C            | Class C        |
|---|----------------------|--------------------|--------------------|--------------|--------------------|----------------|
| <b>General Note Information</b>                       |                      |                    |                    |              |                    |                |
| ISIN Code   |                      | XS1101828561       | XS1101831516       |              | N/A                |                |
| Currency  |                      | EUR                | NOK                |              | NOK                |                |
| Initial Tranching                                     | 100 %                | 86,50 %            | 8,25 %             |              | 5,25 %             |                |
| Legal Final Maturity Date                             |                      | 25.07.2029         | 25.07.2029         |              | 25.07.2029         |                |
| Rating (Fitch/Moody's)                                |                      | Aaa(sf)/AAA(sf)    | A1(sf)/A(sf)       |              | Unrated            |                |
| Initial Notes Aggregate Principal Outstanding Balance | 6 728 343 000,00 NOK | 715 000 000,00 EUR | 555 000 000,00 NOK | - NOK        | 353 000 000,00 NOK | 243 000,00 NOK |
| Initial Nominal per Note                              |                      | 100 000,00 EUR     | 1 000 000,00 NOK   | 1 000,00 NOK | 1 000 000,00 NOK   | 1 000,00 NOK   |
| Initial Number of Notes per Class                     |                      | 7150               | 555                | 0            | 353                | 243            |
| <b>Current Note Information</b>                       |                      |                    |                    |              |                    |                |
| Class Principal Outstanding Opening Balance           |                      | 524 642 804,55 EUR | 555 000 000,00 NOK | - NOK        | 353 000 000,00 NOK | 243 000,00 NOK |
| Available Distribution Amount                         | 319 564 052,64 NOK   |                    |                    |              |                    |                |
| Amortisation  | 186 666 962,00 NOK   |                    |                    |              |                    |                |
| Redemption per Class                                  |                      | 22 932 059,21 EUR  | - NOK              | - NOK        | - NOK              | - NOK          |
| Redemption per Note                                   |                      | 3 207,28 EUR       | - NOK              | - NOK        | - NOK              | - NOK          |
| Class Principal Outstanding Closing Balance           | 4 992 168 467,00 NOK | 501 710 745,33 EUR | 555 000 000,00 NOK | - NOK        | 353 000 000,00 NOK | 243 000,00 NOK |
| Current Tranching                                     |                      | 81,81 %            | 11,12 %            | 0,00 %       | 7,07 %             | 0,00 %         |
| Current Pool Factor                                   |                      | 0,70               | 1,00               | -            | 1,00               | 1,00           |

|  | All Notes        | Class A        | Class B          | Class B | Class C          | Class C      |
|--|------------------|----------------|------------------|---------|------------------|--------------|
| Interest rate Basis: 1-M EURIBOR / Spread          | -0,05 %          |                |                  |         |                  |              |
| Interest Rate Basis: 1-M NIBOR / Spread            | 1,49 %           | 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 |                  | 73 376,62 EUR  | 1 000 000,00 NOK | - NOK   | 1 000 000,00 NOK | 1 000,00 NOK |
| >Principal Repayment per note                      |                  | 3 207,28 EUR   | - NOK            | - NOK   | - NOK            | - NOK        |
| Principal Outstanding per Note End of Period       |                  | 70 169,34 EUR  | 1 000 000,00 NOK | - NOK   | 1 000 000,00 NOK | 1 000,00 NOK |
| >Interest accrued for the period                   |                  | 19,44 EUR      | 2 158,33 NOK     | - NOK   | 2 241,67 NOK     | 2,24 NOK     |
| Interest Payment                                   | 3 121 434,99 NOK | 139 030,34 EUR | 1 197 875,00 NOK | - NOK   | 791 308,28 NOK   | 544,72 NOK   |
| Interest Payment per Note                          |                  | 19,44 EUR      | 2 158,33 NOK     | - NOK   | 2 241,67 NOK     | 2,24 NOK     |

|   |  | Class A | Class B | Class B | Class C | Class C |
|---|--|---------|---------|---------|---------|---------|
| Initial total CE (Subordination, Reserve) |  | 15,50 % | 7,25 %  |         | 2,00 %  |         |
| Current CE (incl. Excess Spread)          |  | 23,36 % | 12,24 % |         | 5,17 %  |         |
| Current CE (excl. Excess Spread)          |  | 20,27 % | 9,15 %  |         | 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.**

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



|                 |            |    |            |   |         |
|-----------------|------------|----|------------|---|---------|
| Reporting Date  | 29.06.2015 |    |            |   |         |
| Payment date    | 25.06.2015 |    |            |   |         |
| Period No       | 8          |    |            |   |         |
| Monthly Period  | May 2015   |    |            |   |         |
| Interest Period | 26.05.2015 | to | 26.06.2015 | = | 30 days |

| 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<br>Seller<br>Servicer   | Bilcredditt 6 Limited<br>Santander Consumer Bank AS<br>Santander Consumer Bank AS |  | No rating<br>No rating<br>No rating |                      | No rating<br>No rating<br>No rating        |                   | No rating<br>No rating<br>No rating |                   | No rating<br>No rating<br>No rating         |                   | N/A<br>N/A<br>N/A  |  |
| Servicer's Owner   | Banco Santander   | Downgrade 1                                | A-1<br>Credit watch<br>negative     | A-2                  | P-1<br>Review for<br>possible<br>Downgrade | P-2               | A<br>Credit watch<br>negative       | BBB+              | A2<br>Review for<br>possible<br>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 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 Aaa1 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-<br>Credit Watch<br>Negative    | BBB+              | Baa2<br>Review for<br>possible<br>Downgrade | A3                | 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 amounts 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+<br>Credit watch<br>Negative     | BBB+              | Baa3<br>Review for<br>possible<br>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.<br>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 Aesent and related roles<br>Corporate Service Provider<br>Note Trustee and Security Trustee | Bank of New York Mellon<br>Bank of New York Mellon<br>Bank of New York Mellon     |  |                                     | A-1+<br>A-1+<br>A-1+ |  | P-1<br>P-1<br>P-1 |                                     | AA-<br>AA-<br>AA- |   | Aa2<br>Aa2<br>Aa2 | N/A<br>N/A<br>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.   |

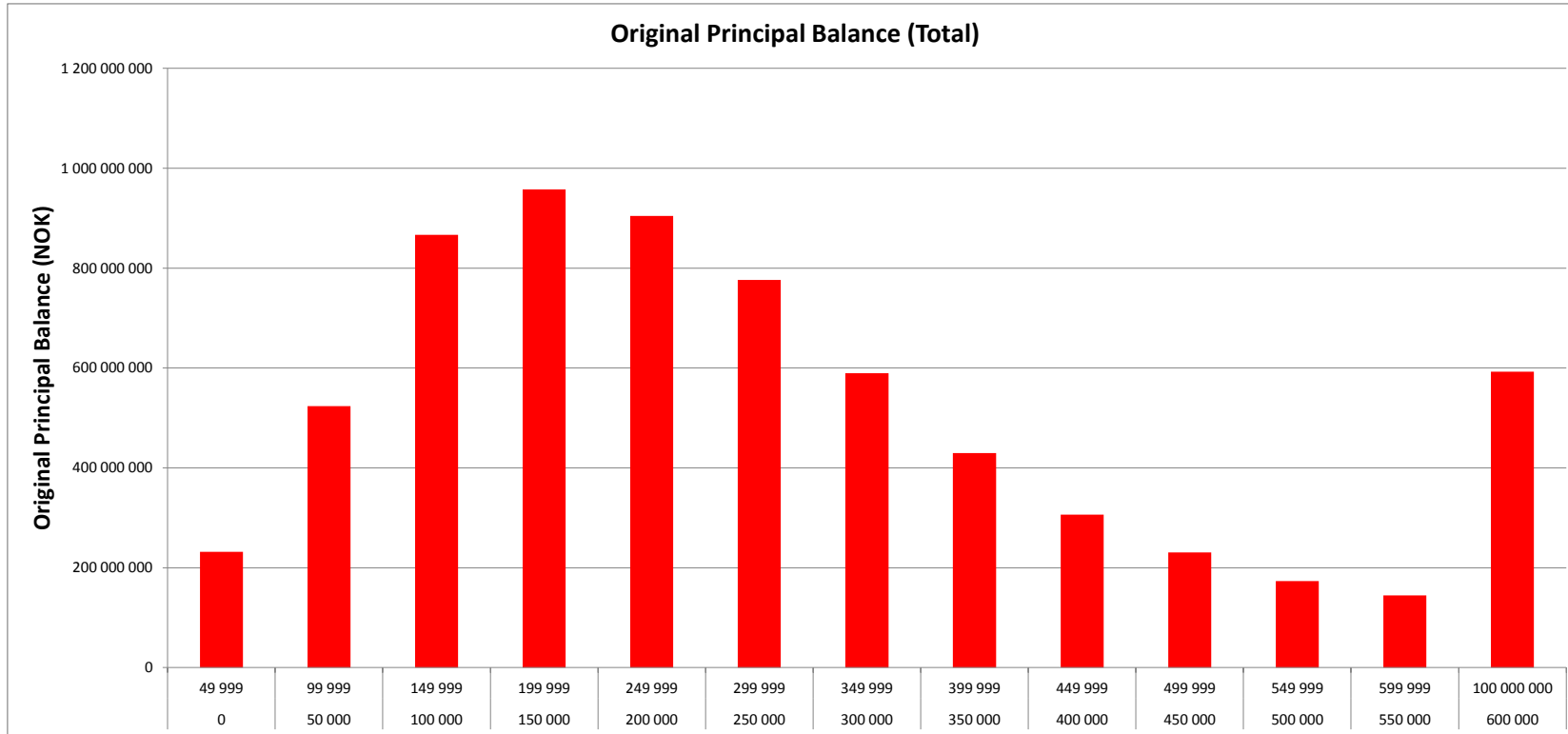




**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**7.b Original Principal Balance Graph**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

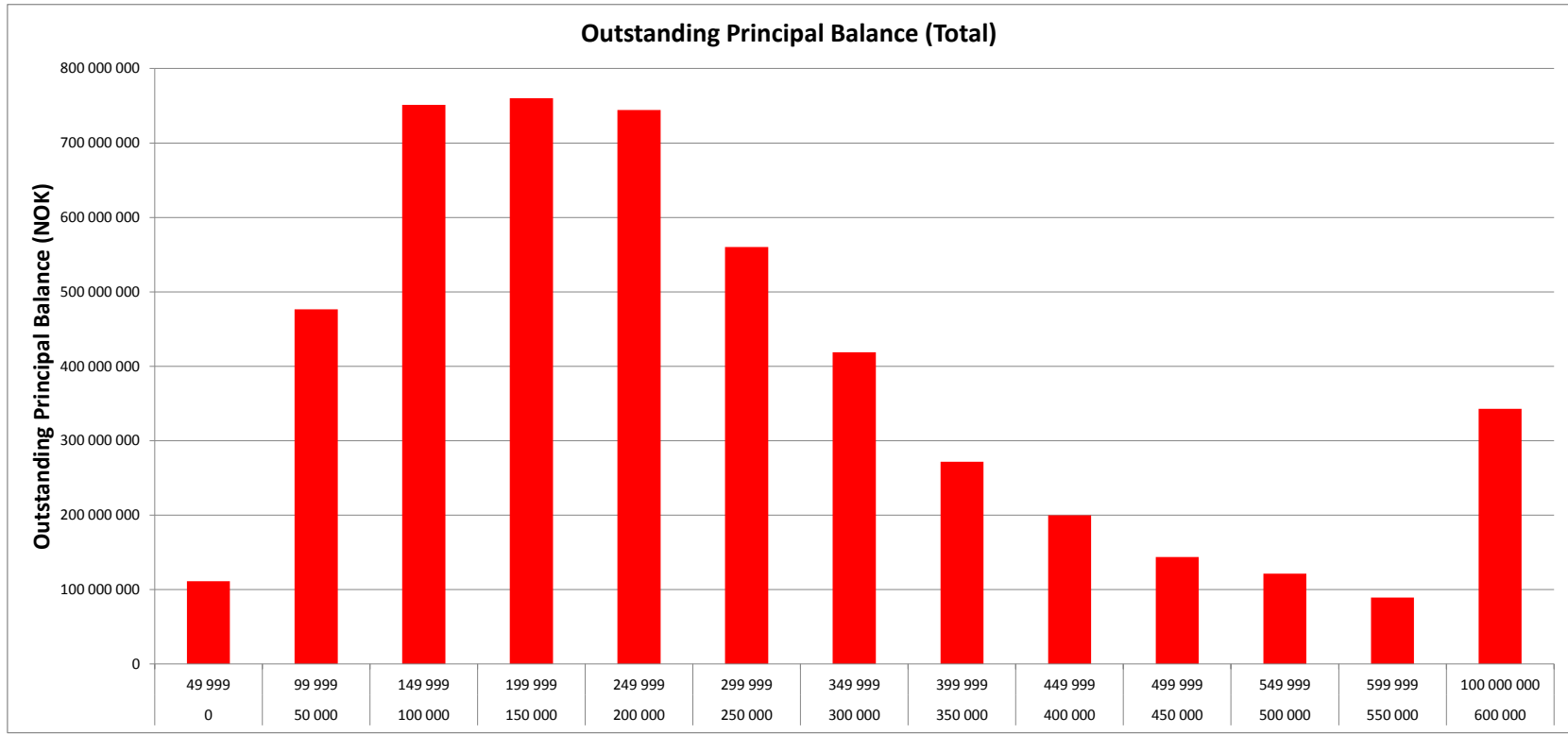




**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |



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

**9.a Geographical Distribution**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

|               |        | TOTAL               |                          |            |                  |                       |              |  |  |  |  |
|---------------|--------|---------------------|--------------------------|------------|------------------|-----------------------|--------------|--|--|--|--|
| District code | No     | Outstanding balance | % of Outstanding balance | % of Loans | District         | WA months to maturity | WA seasoning |  |  |  |  |
| 0100          | 2 086  | 340 087 002         | 6,81 %                   | 7,12 %     | ØSTFOLD          | 69,2                  | 15,6         |  |  |  |  |
| 0200          | 4 016  | 701 233 966         | 14,05 %                  | 13,71 %    | AKERSHUS         | 68,9                  | 15,3         |  |  |  |  |
| 0300          | 2 307  | 445 205 696         | 8,92 %                   | 7,88 %     | OSLO             | 63,2                  | 15,2         |  |  |  |  |
| 0400          | 1 242  | 172 410 264         | 3,45 %                   | 4,24 %     | HEDEMARK         | 64,8                  | 15,1         |  |  |  |  |
| 0500          | 1 215  | 191 952 357         | 3,85 %                   | 4,15 %     | OPPLAND          | 68,6                  | 15,3         |  |  |  |  |
| 0600          | 2 066  | 342 991 341         | 6,87 %                   | 7,05 %     | BUSKERUD         | 66,6                  | 15,5         |  |  |  |  |
| 0700          | 1 430  | 239 732 231         | 4,80 %                   | 4,88 %     | VESTFOLD         | 70,1                  | 15,4         |  |  |  |  |
| 0800          | 1 078  | 160 662 721         | 3,22 %                   | 3,68 %     | TELEMARK         | 67,3                  | 15,4         |  |  |  |  |
| 0900          | 790    | 124 708 350         | 2,50 %                   | 2,70 %     | AUST-AGDER       | 69,3                  | 15,1         |  |  |  |  |
| 1000          | 1 128  | 191 109 211         | 3,83 %                   | 3,85 %     | VEST-AGDER       | 68,7                  | 15,3         |  |  |  |  |
| 1100          | 2 318  | 404 569 973         | 8,10 %                   | 7,91 %     | ROGALAND         | 72,2                  | 15,4         |  |  |  |  |
| 1200          | 3 034  | 550 158 416         | 11,02 %                  | 10,36 %    | HORDALAND        | 71,4                  | 15,3         |  |  |  |  |
| 1400          | 298    | 50 447 526          | 1,01 %                   | 1,02 %     | SOGN OG FJORDANE | 73,6                  | 15,3         |  |  |  |  |
| 1500          | 1 170  | 204 829 856         | 4,10 %                   | 3,99 %     | MØRE OG ROMSDAL  | 70,4                  | 15,1         |  |  |  |  |
| 1600          | 1 144  | 185 333 725         | 3,71 %                   | 3,91 %     | SØR-TRØNDELAG    | 67,9                  | 15,5         |  |  |  |  |
| 1700          | 670    | 112 182 786         | 2,25 %                   | 2,29 %     | NORD-TRØNDELAG   | 71,7                  | 15,2         |  |  |  |  |
| 1800          | 1 665  | 287 278 508         | 5,75 %                   | 5,68 %     | NORDLAND         | 73,9                  | 15,2         |  |  |  |  |
| 1900          | 1 198  | 207 116 773         | 4,15 %                   | 4,09 %     | TROMS            | 75,1                  | 15,0         |  |  |  |  |
| 2000          | 431    | 79 727 249          | 1,60 %                   | 1,47 %     | FINNMARK         | 72,6                  | 15,0         |  |  |  |  |
| 2100          | 2      | 430 516             | 0,01 %                   | 0,01 %     | SVALBARD         | 86,2                  | 20,0         |  |  |  |  |
| Total         | 29 288 | 4 992 168 467       | 100 %                    | 100 %      |                  | 69,4                  | 15,3         |  |  |  |  |

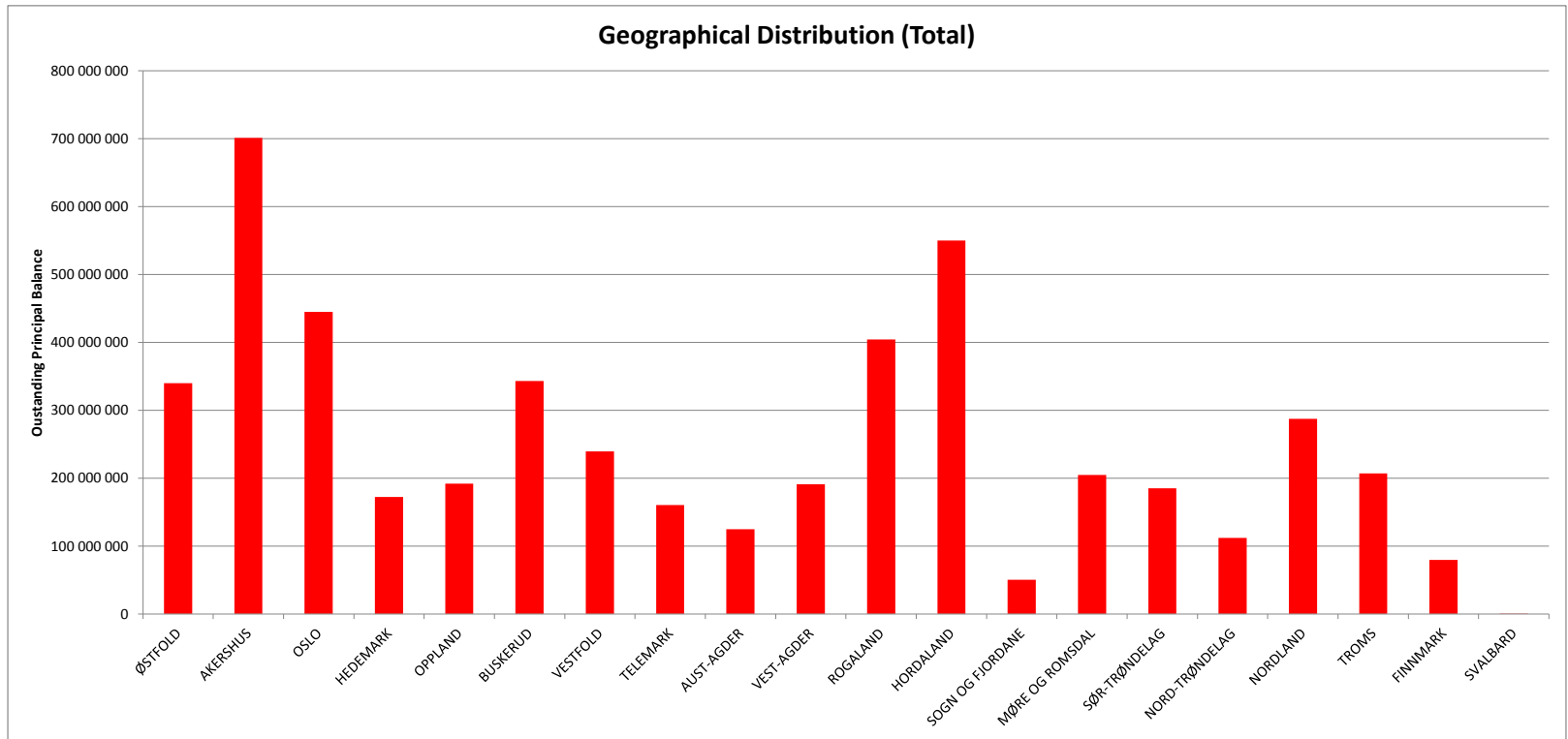
Geographic distribution

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

**9.b Geographical Distribution Graph**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 29.06.2015 |                                    |
| Payment date    | 25.06.2015 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | May 2015   |                                    |
| Interest Period | from       | 26.05.2015 to 25.06.2015 = 30 days |



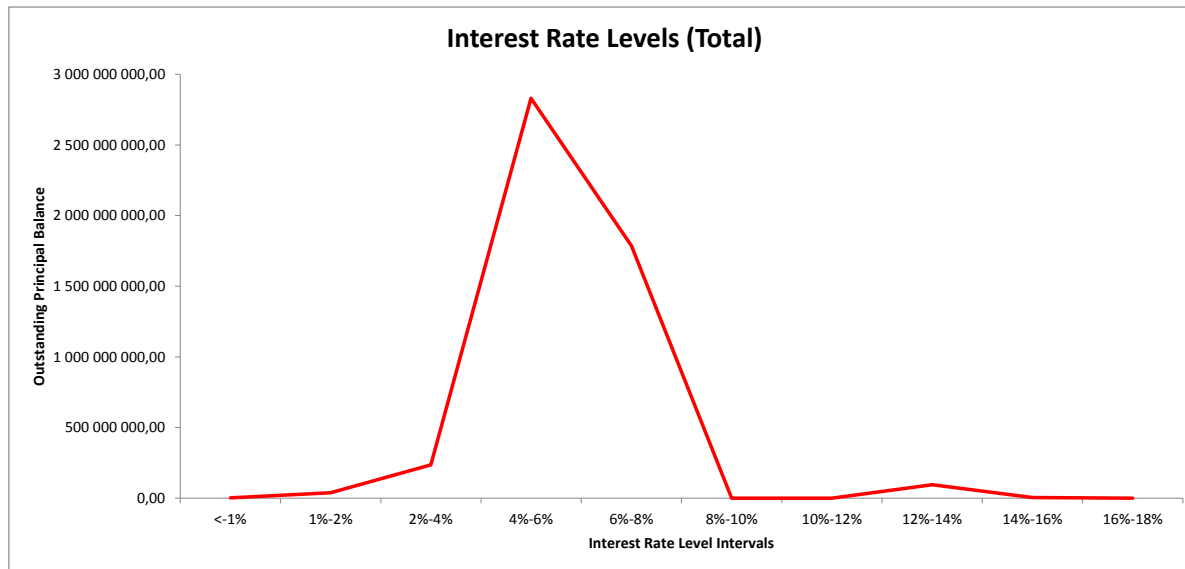


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**10.b Interest Rate**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 29.06.2015 |                                    |
| Payment date    | 25.06.2015 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | May 2015   |                                    |
| Interest Period | from       | 26.05.2015 to 25.06.2015 = 30 days |



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

**11.a Remaining Terms**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

| TOTAL |     |        |                     |                          |                       |              |      |
|-------|-----|--------|---------------------|--------------------------|-----------------------|--------------|------|
| Min   | Max | No     | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |      |
| 1     |     | 12     | 575                 | 31 889 187               | 0,64 %                | 6,7          | 15,1 |
| 13    |     | 24     | 1 986               | 181 759 874              | 3,64 %                | 20,4         | 16,7 |
| 25    |     | 36     | 1 727               | 172 741 964              | 3,46 %                | 30,2         | 15,2 |
| 37    |     | 48     | 6 681               | 769 708 307              | 15,42 %               | 44,6         | 16,4 |
| 49    |     | 60     | 3 428               | 479 445 564              | 9,60 %                | 52,7         | 14,0 |
| 61    |     | 72     | 6 741               | 1 198 488 073            | 24,01 %               | 68,5         | 16,3 |
| 73    |     | 84     | 4 534               | 999 657 602              | 20,02 %               | 77,8         | 14,6 |
| 85    |     | 96     | 1 056               | 284 688 542              | 5,70 %                | 87,3         | 13,3 |
| 97    |     | 108    | 1 778               | 590 358 035              | 11,83 %               | 104,8        | 16,2 |
| 109   |     | 120    | 781                 | 282 916 977              | 5,67 %                | 109,8        | 12,3 |
| 121   |     |        | 1                   | 514 342                  | 0,01 %                | 134,0        | 12,0 |
| Total |     | 29 288 |                     | 4 992 168 467            | 100 %                 | 69,4         | 15,3 |

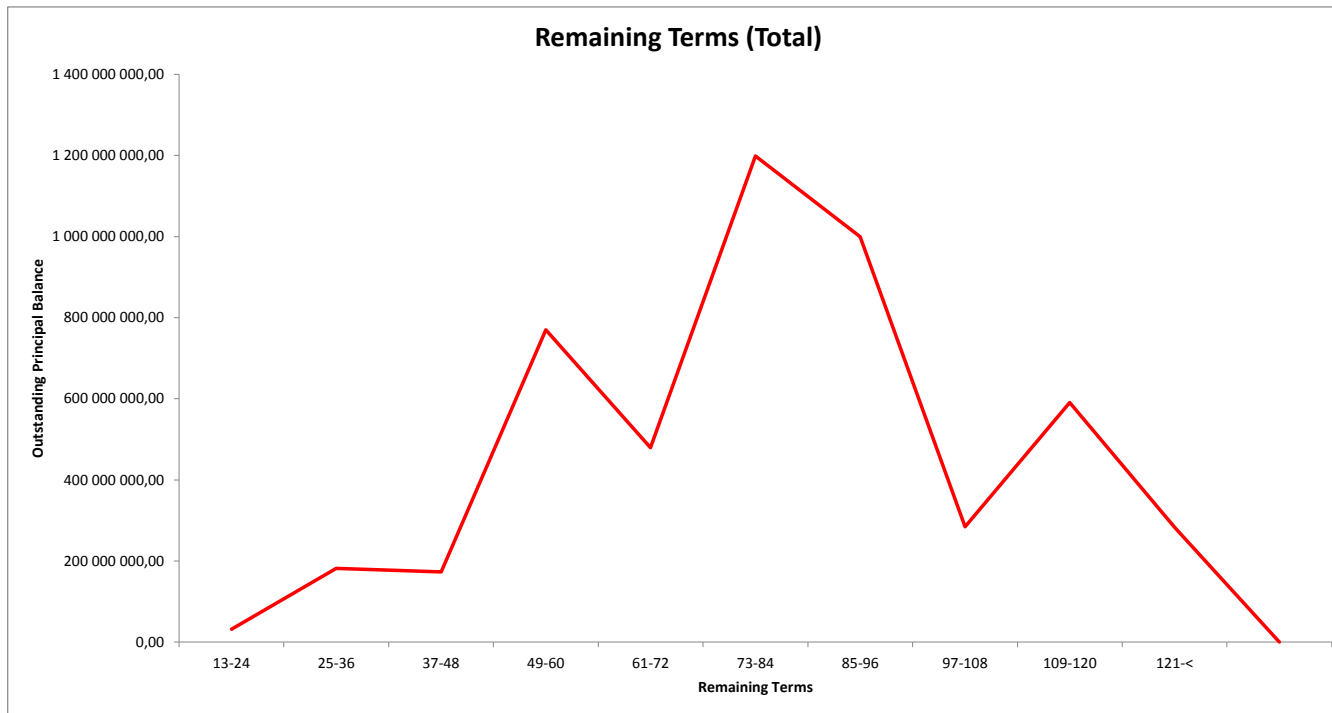


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**11.b Remaining Terms**



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 29.06.2015 |            |    |            |   |         |
| Payment date    | 25.06.2015 |            |    |            |   |         |
| Period No       | 8          |            |    |            |   |         |
| Monthly Period  | May 2015   |            |    |            |   |         |
| Interest Period | from       | 26.05.2015 | to | 25.06.2015 | = | 30 days |



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

**12.a Seasoning**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

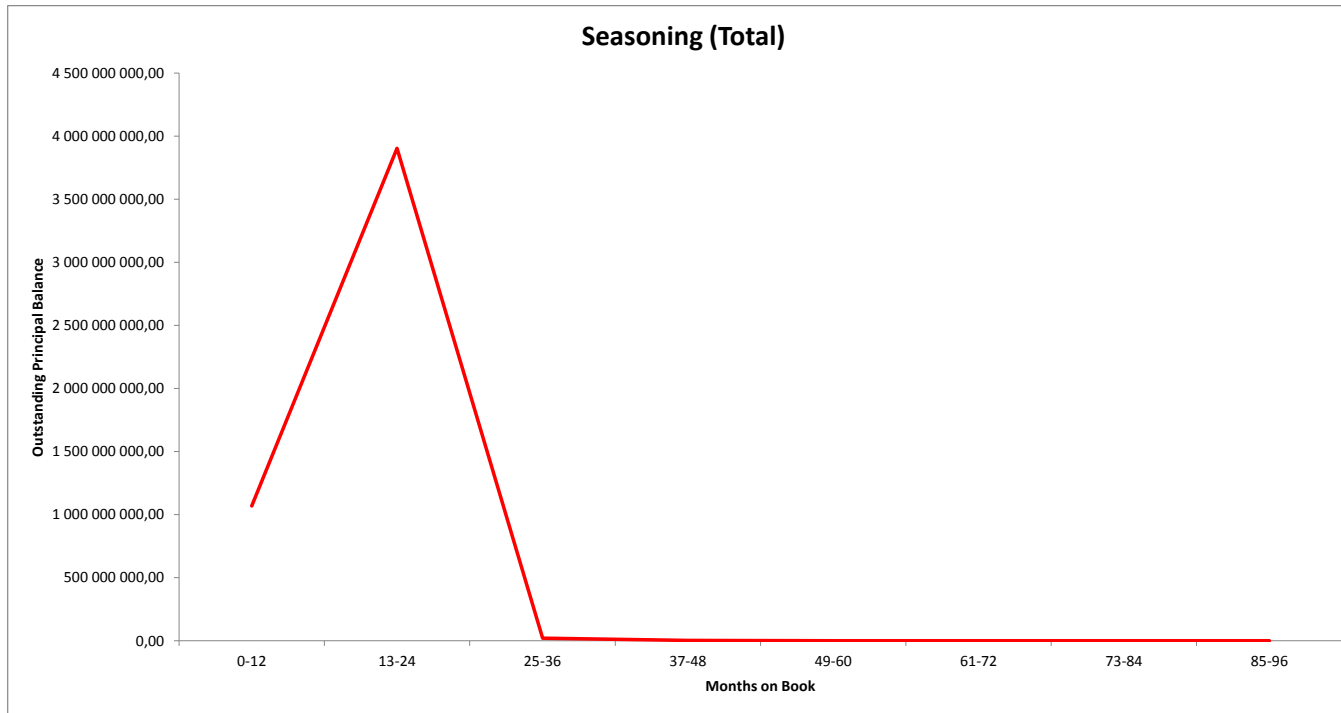
| TOTAL          |       |     |    |                     |                          |                       |              |      |
|----------------|-------|-----|----|---------------------|--------------------------|-----------------------|--------------|------|
| Months on book | Min   | Max | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |      |
|                | 0     |     | 12 | 5 740               | 1 067 345 957            | 21,38 %               | 74,2         | 11,6 |
|                | 13    |     | 24 | 23 416              | 3 902 482 892            | 78,17 %               | 68,1         | 16,2 |
|                | 25    |     | 36 | 119                 | 20 139 789               | 0,40 %                | 60,8         | 27,5 |
|                | 37    |     | 48 | 13                  | 2 199 829                | 0                     | 65           | 38   |
|                | 49    |     | 60 | -                   | -                        | -                     | -            | -    |
|                | 61    |     | 72 | -                   | -                        | -                     | -            | -    |
|                | 73    |     | 84 | -                   | -                        | -                     | -            | -    |
|                | 85    |     | 96 | -                   | -                        | -                     | -            | -    |
|                | Total |     |    | 29 288              | 4 992 168 467            | 100,00 %              | 69,4         | 15,3 |

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

**12.b Seasoning**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 29.06.2015 |                                    |
| Payment date    | 25.06.2015 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | May 2015   |                                    |
| Interest Period | from       | 26.05.2015 to 25.06.2015 = 30 days |



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

**13.a Vehicle type**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

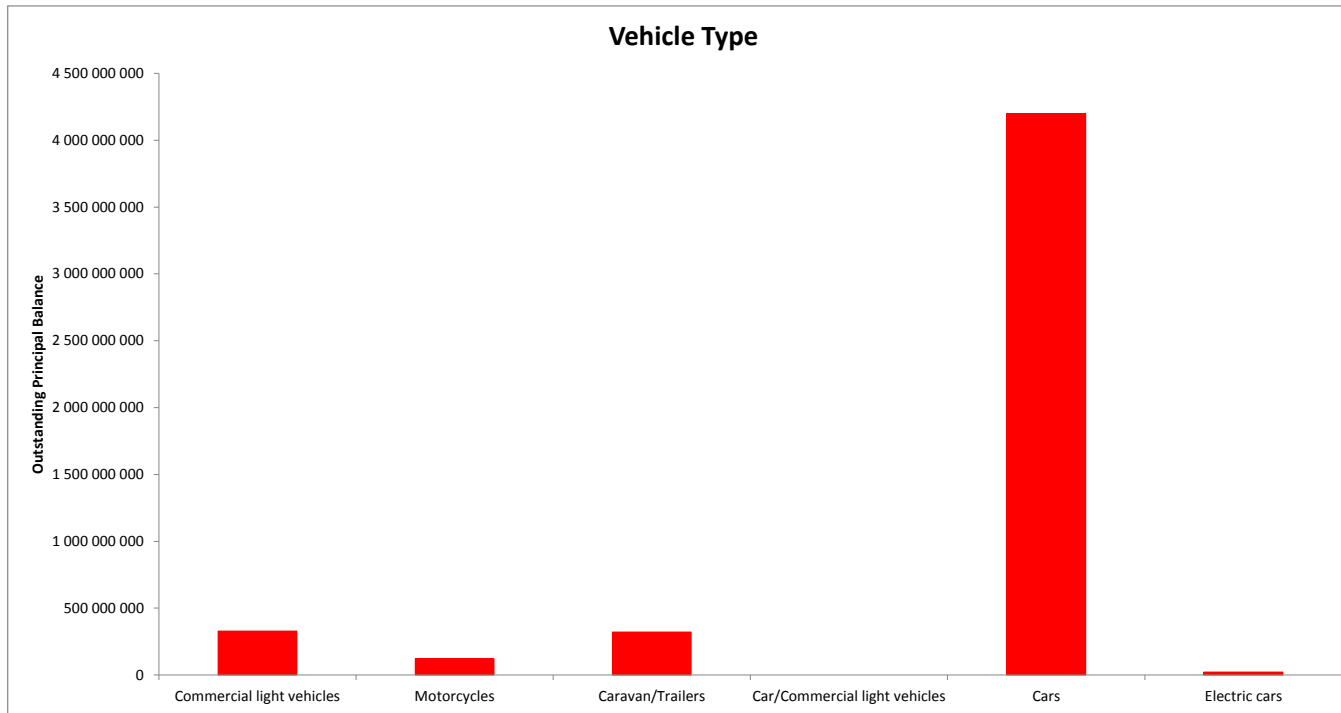
| TOTAL        |                               |               |                      |                          |                       |              |
|--------------|-------------------------------|---------------|----------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min                           | No            | Outstanding balance  | % of Outstanding balance | WA months to maturity | WA seasoning |
|              | Commercial light vehicles     | 2 041         | 328 558 891          | 6,58 %                   | 56,5                  | 15,5         |
|              | Motorcycles                   | 1 172         | 120 800 690          | 2,42 %                   | 64,5                  | 14,1         |
|              | Caravan/Trailers              | 1 604         | 320 607 716          | 6,42 %                   | 86,0                  | 14,1         |
|              | Car/Commercial light vehicles | 10            | 1 498 848            | 0,03 %                   | 52,3                  | 16,1         |
|              | Cars                          | 24 390        | 4 199 118 124        | 84,11 %                  | 69,3                  | 15,4         |
|              | Electric cars                 | 71            | 21 584 198           | 0,43 %                   | 70,1                  | 15,0         |
|              | <b>Total</b>                  | <b>29 288</b> | <b>4 992 168 467</b> | <b>100 %</b>             | <b>69,4</b>           | <b>15,3</b>  |

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

**13.b Vehicle type**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 29.06.2015 |                                    |
| Payment date    | 25.06.2015 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | May 2015   |                                    |
| Interest Period | from       | 26.05.2015 to 25.06.2015 = 30 days |



**Bilkreditt 6 Limited  
Monthly Investor Report**

**14.a Hybrid loans**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 29.06.2015 |            |    |            |           |
| Payment date    | 25.06.2015 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | May 2015   |            |    |            |           |
| Interest Period | from       | 26.05.2015 | to | 25.06.2015 | = 30 days |

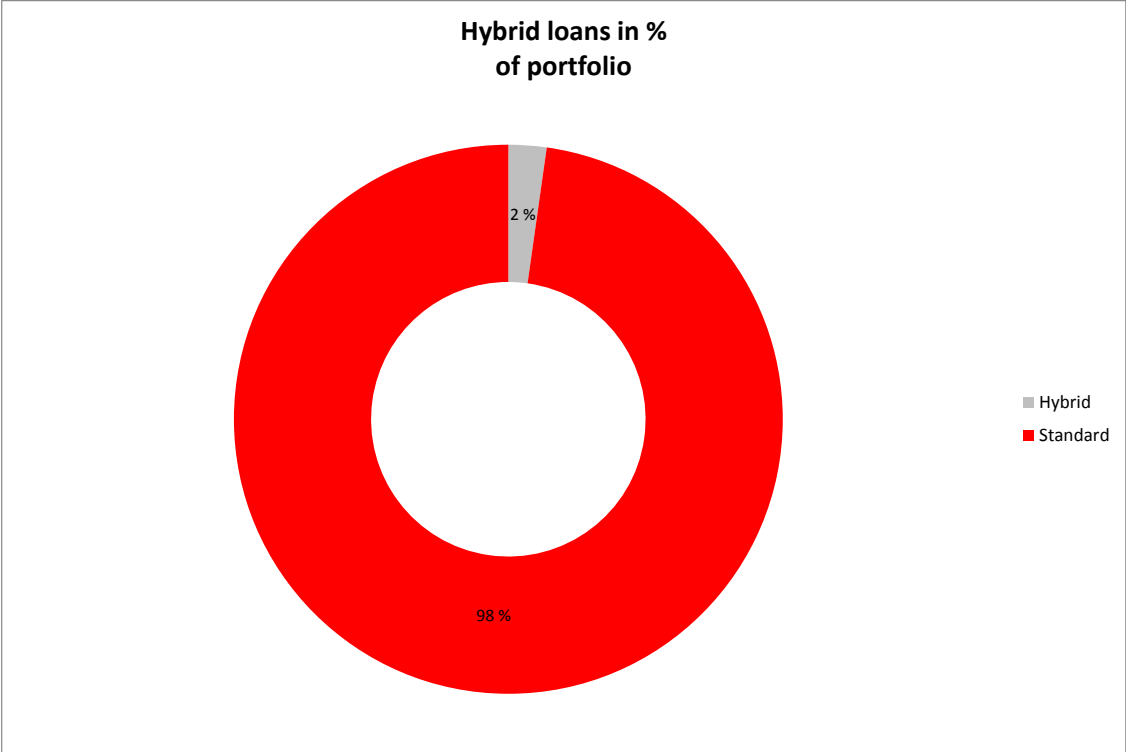
| Hybrid loans in %<br>of portfolio | TOTAL |        |                     |                             |                       |              |
|-----------------------------------|-------|--------|---------------------|-----------------------------|-----------------------|--------------|
|                                   | Min   | No     | Outstanding balance | % of Outstanding<br>Balance | WA months to maturity | WA seasoning |
| Hybrid                            |       | 270    | 111 753 013         | 2,24 %                      | 20,6                  | 15,9         |
| Standard                          |       | 29 018 | 4 880 415 454       | 97,76 %                     | 70,5                  | 15,3         |
| Total                             |       | 29 288 | 4 992 168 467       | 100 %                       | 69,4                  | 15,3         |

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

**14.b Hybrid loans**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 29.06.2015 |            |    |            |           |
| Payment date    | 25.06.2015 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | May 2015   |            |    |            |           |
| Interest Period | from       | 26.05.2015 | to | 25.06.2015 | = 30 days |





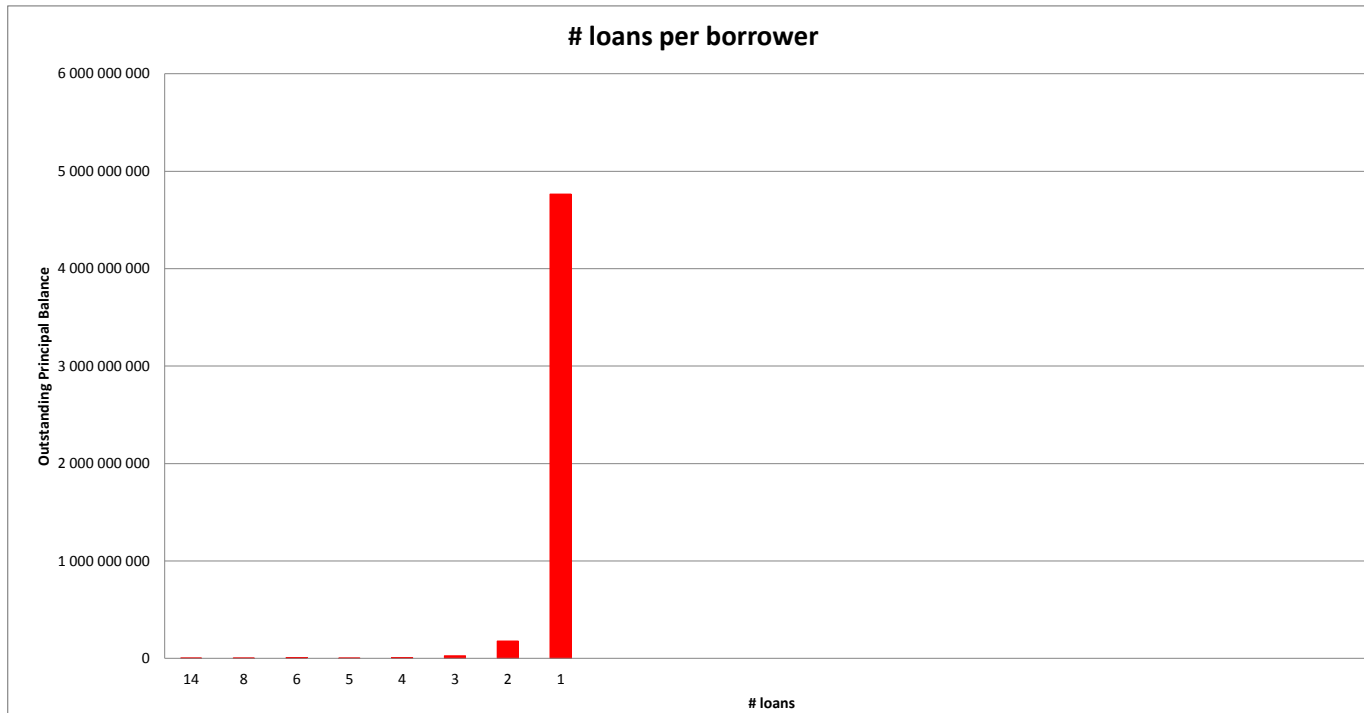


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**15.b # loans per borrower**



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 29.06.2015 |            |    |            |   |         |
| Payment date    | 25.06.2015 |            |    |            |   |         |
| Period No       | 8          |            |    |            |   |         |
| Monthly Period  | May 2015   |            |    |            |   |         |
| Interest Period | from       | 26.05.2015 | to | 25.06.2015 | = | 30 days |



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

**16.a Amortization Profile**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

| Period | TOTAL           |                 |              |            |        |            |
|--------|-----------------|-----------------|--------------|------------|--------|------------|
|        | Opening balance | Closing balance | Amortization | Interest   | Yield  | Percentage |
| 1      | 4 992 168 467   | 4 917 180 432   | 74 988 034   | 24 643 172 | 5,92 % | 98,50 %    |
| 2      | 4 917 180 432   | 4 840 450 269   | 76 730 163   | 24 276 450 | 5,92 % | 96,96 %    |
| 3      | 4 840 450 269   | 4 767 302 872   | 73 147 397   | 23 912 915 | 5,93 % | 95,50 %    |
| 4      | 4 767 302 872   | 4 693 283 825   | 74 019 047   | 23 545 225 | 5,93 % | 94,01 %    |
| 5      | 4 693 283 825   | 4 618 686 051   | 74 597 773   | 23 175 757 | 5,93 % | 92,52 %    |
| 6      | 4 618 686 051   | 4 543 877 955   | 74 808 096   | 22 803 944 | 5,92 % | 91,02 %    |
| 7      | 4 543 877 955   | 4 468 942 468   | 74 935 488   | 22 433 166 | 5,92 % | 89,52 %    |
| 8      | 4 468 942 468   | 4 394 610 352   | 74 332 116   | 22 062 804 | 5,92 % | 88,03 %    |
| 9      | 4 394 610 352   | 4 319 179 038   | 75 431 314   | 21 688 990 | 5,92 % | 86,52 %    |
| 10     | 4 319 179 038   | 4 244 654 937   | 74 524 101   | 21 318 674 | 5,92 % | 85,03 %    |
| 11     | 4 244 654 937   | 4 169 974 490   | 74 680 447   | 20 947 570 | 5,92 % | 83,53 %    |
| 12     | 4 169 974 490   | 4 093 759 153   | 76 215 337   | 20 569 655 | 5,92 % | 82,00 %    |
| 13     | 4 093 759 153   | 4 017 717 994   | 76 041 159   | 20 192 756 | 5,92 % | 80,48 %    |
| 14     | 4 017 717 994   | 3 943 296 236   | 74 421 759   | 19 822 636 | 5,92 % | 78,99 %    |
| 15     | 3 943 296 236   | 3 868 594 501   | 74 701 735   | 19 452 164 | 5,92 % | 77,49 %    |
| 16     | 3 868 594 501   | 3 793 596 994   | 74 997 507   | 19 080 173 | 5,92 % | 75,99 %    |
| 17     | 3 793 596 994   | 3 713 170 941   | 80 426 053   | 18 681 673 | 5,91 % | 74,38 %    |
| 18     | 3 713 170 941   | 3 634 470 793   | 78 700 149   | 18 292 916 | 5,91 % | 72,80 %    |
| 19     | 3 634 470 793   | 3 552 214 747   | 82 256 046   | 17 887 572 | 5,91 % | 71,16 %    |
| 20     | 3 552 214 747   | 3 469 658 705   | 82 556 042   | 17 483 633 | 5,91 % | 69,50 %    |

Amortization profile (first 20 periods)

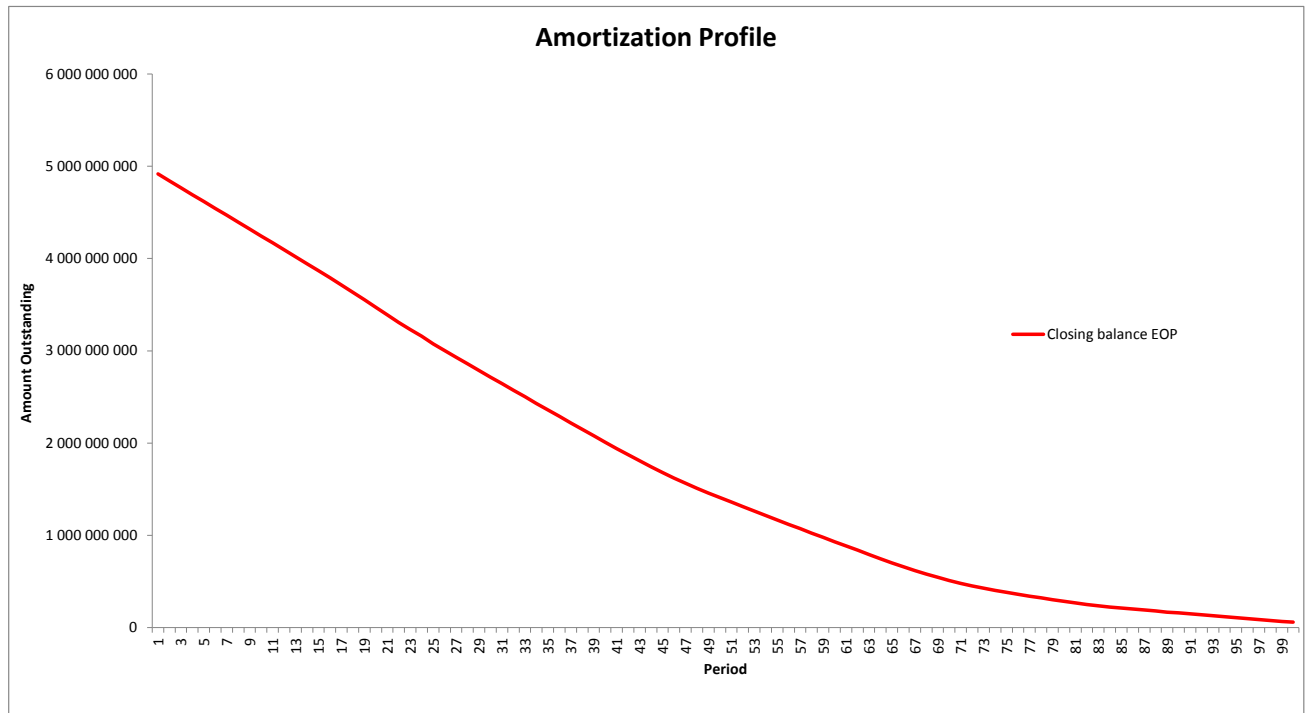
Santander Consumer Bank AS  
 Strandveien 18  
 PO Box 177  
 N-1325 Lysaker  
 Tel.: +47 21 08 30 00  
 Fax.: +47 21 08 33 68

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

**16.b Amortization Profile**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 29.06.2015 |            |    |            |           |
| Payment date    | 25.06.2015 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | May 2015   |            |    |            |           |
| Interest Period | from       | 26.05.2015 | to | 25.06.2015 | = 30 days |



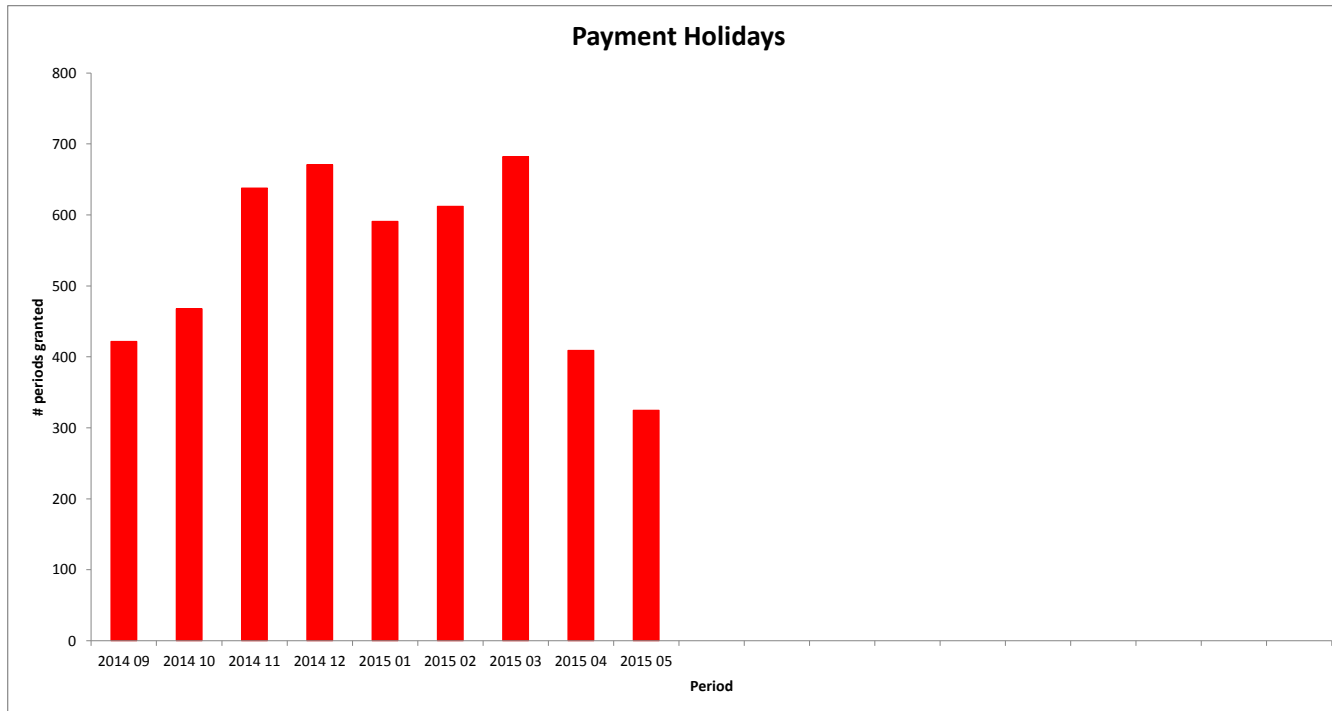


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**17.b Payment Holidays**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 29.06.2015 |                                    |
| Payment date    | 25.06.2015 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | May 2015   |                                    |
| Interest Period | from       | 26.05.2015 to 25.06.2015 = 30 days |



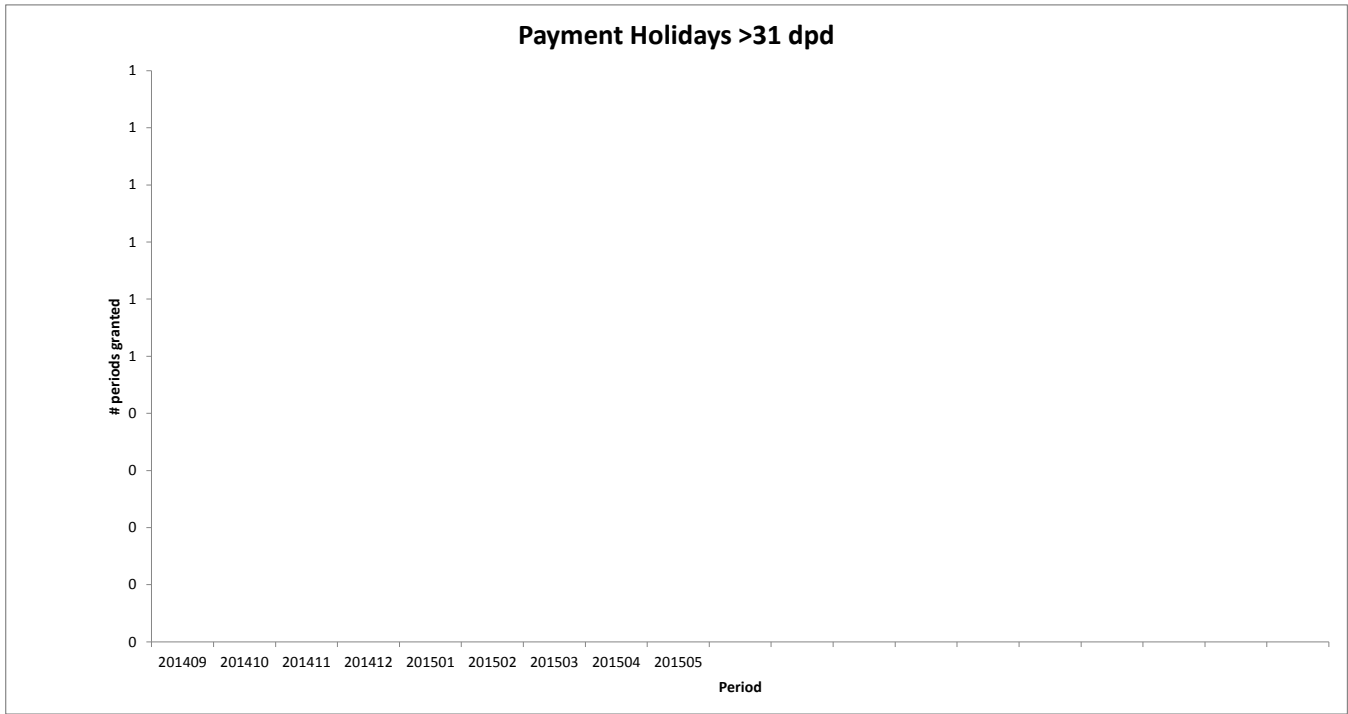


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

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



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 29.06.2015 |            |    |            |   |         |
| Payment date    | 25.06.2015 |            |    |            |   |         |
| Period No       | 8          |            |    |            |   |         |
| Monthly Period  | May 2015   |            |    |            |   |         |
| Interest Period | from       | 26.05.2015 | to | 25.06.2015 | = | 30 days |





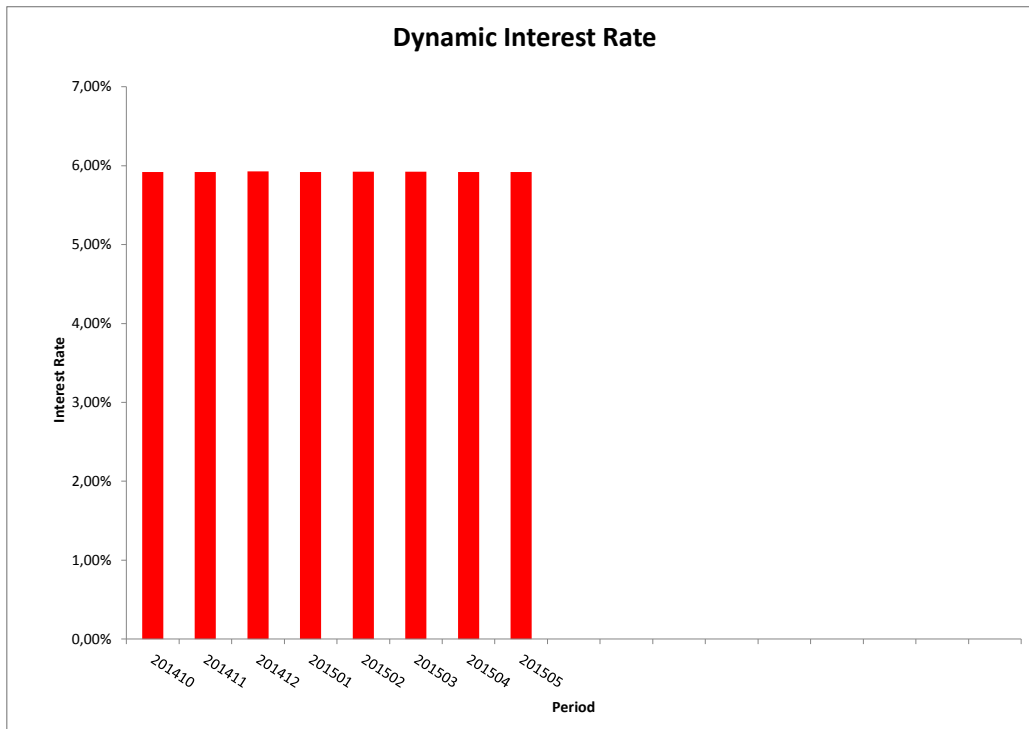


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



|                 |   |
|-----------------|---|
| Reporting Date  | 29.06.2015                              |
| Payment date    | 25.06.2015                              |
| Period No       | 8                                       |
| Monthly Period  | May 2015                                |
| Interest Period | from 26.05.2015 to 25.06.2015 = 30 days |



**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.a Borrower Type**



|                 |   |
|-----------------|---|
| Reporting Date  | 29.06.2015                              |
| Payment date    | 25.06.2015                              |
| Period No       | 8                                       |
| Monthly Period  | May 2015                                |
| Interest Period | from 26.05.2015 to 25.06.2015 = 30 days |

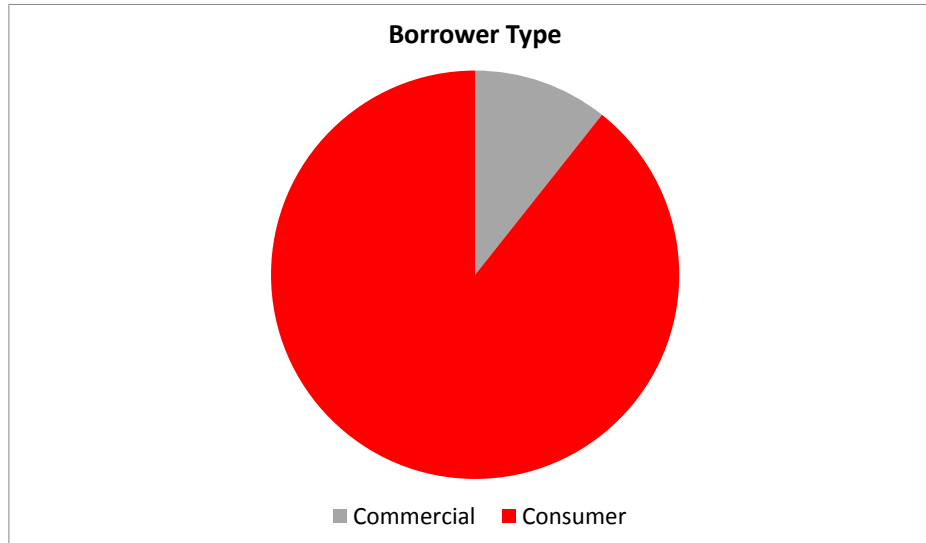
| Borrower Type | TOTAL         |        |                     |         |                       |              |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
|               | Borrower type | No     | Outstanding balance | %       | WA months to maturity | WA seasoning |
|               | Commercial    | 2 392  | 532 677 088         | 10,67 % | 51,9                  | 15,4         |
|               | Consumer      | 26 896 | 4 459 491 379       | 89,33 % | 71,5                  | 15,3         |
|               |               |        |                     |         |                       |              |
|               | Total         | 29 288 | 4 992 168 467       | 100 %   | 69,4                  | 15,3         |

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

**20.b Borrower Type**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 29.06.2015 |                                    |
| Payment date    | 25.06.2015 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | May 2015   |                                    |
| Interest Period | from       | 26.05.2015 to 25.06.2015 = 30 days |



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

**21.a Vehicle Condition**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 29.06.2015 |                                    |
| Payment date    | 25.06.2015 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | May 2015   |                                    |
| Interest Period | from       | 26.05.2015 to 25.06.2015 = 30 days |

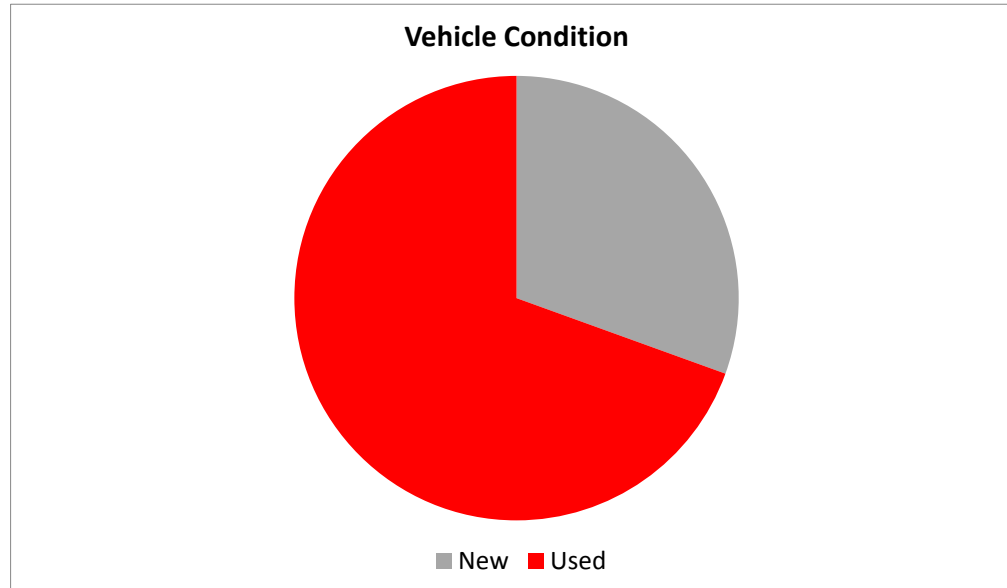
| Vehicle condition | TOTAL             |        |                     |         |                       |              |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
|                   | Vehicle condition | No     | Outstanding balance | %       | WA months to maturity | WA seasoning |
|                   | New               | 6 583  | 1 523 515 290       | 30,52 % | 70,2                  | 15,3         |
|                   | Used              | 22 705 | 3 468 653 177       | 69,48 % | 69,0                  | 15,3         |
|                   | Total             | 29 288 | 4 992 168 467       | 100 %   | 69,4                  | 15,3         |

**Bilkreditt 6 Limited  
Monthly Investor Report**

**21.b Vehicle Condition**



|                 |   |
|-----------------|---|
| Reporting Date  | 29.06.2015                              |
| Payment date    | 25.06.2015                              |
| Period No       | 8                                       |
| Monthly Period  | May 2015                                |
| Interest Period | from 26.05.2015 to 25.06.2015 = 30 days |



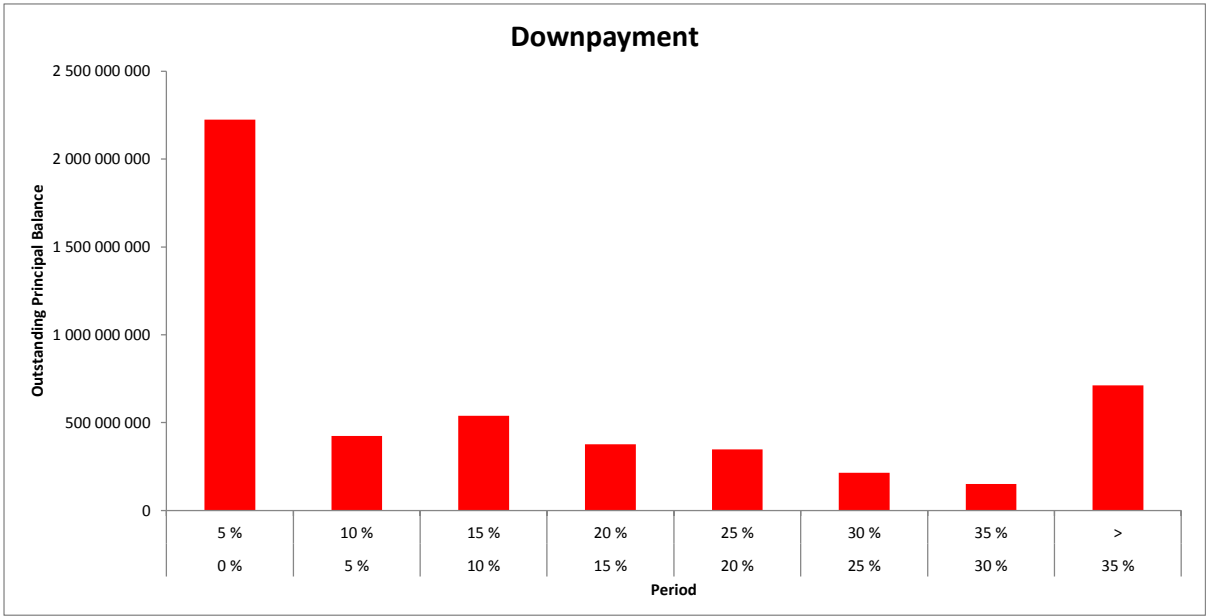


**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.b Downpayment**



|                 |            |            |                         |
|-----------------|------------|------------|-------------------------|
| Reporting Date  | 29.06.2015 |            |                         |
| Payment date    | 25.06.2015 |            |                         |
| Period No       | 8          |            |                         |
| Monthly Period  | May 2015   |            |                         |
| Interest Period | from       | 26.05.2015 | to 25.06.2015 = 30 days |



**Bilkreditt 6 Limited  
Monthly Investor Report**

**23.a Repayment Type**



|                 |            |            |                         |
|-----------------|------------|------------|-------------------------|
| Reporting Date  | 29.06.2015 |            |                         |
| Payment date    | 25.06.2015 |            |                         |
| Period No       | 8          |            |                         |
| Monthly Period  | May 2015   |            |                         |
| Interest Period | from       | 26.05.2015 | to 25.06.2015 = 30 days |

| Repayment Type | TOTAL          |               |                      |              |                       |              |
|----------------|----------------|---------------|----------------------|--------------|-----------------------|--------------|
|                | Repayment Type | No            | Outstanding balance  | %            | WA months to maturity | WA seasoning |
|                | Annuity        | 28 862        | 4 876 960 702        | 97,69 %      | 70,0                  | 15,3         |
|                | Serial         | 426           | 115 207 765          | 2,31 %       | 41,5                  | 16,0         |
|                |                |               |                      |              |                       |              |
|                | <b>Total</b>   | <b>29 288</b> | <b>4 992 168 467</b> | <b>100 %</b> | <b>69,4</b>           | <b>15,3</b>  |

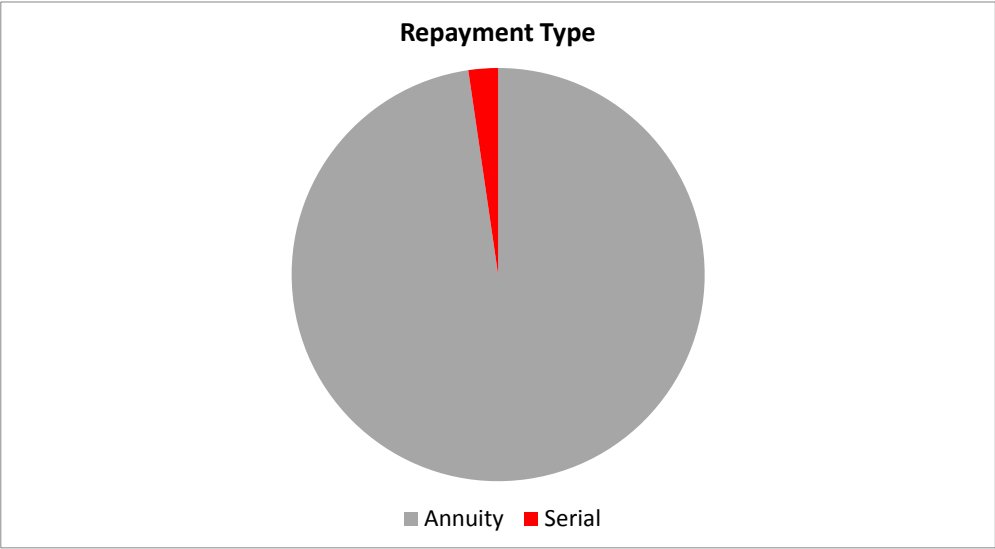


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**23.b Repayment Type**



|                 |      |            |    |                      |
|-----------------|------|------------|----|----------------------|
| Reporting Date  |      | 29.06.2015 |    |                      |
| Payment date    |      | 25.06.2015 |    |                      |
| Period No       |      | 8          |    |                      |
| Monthly Period  |      | May 2015   |    |                      |
| Interest Period | from | 26.05.2015 | to | 25.06.2015 = 30 days |

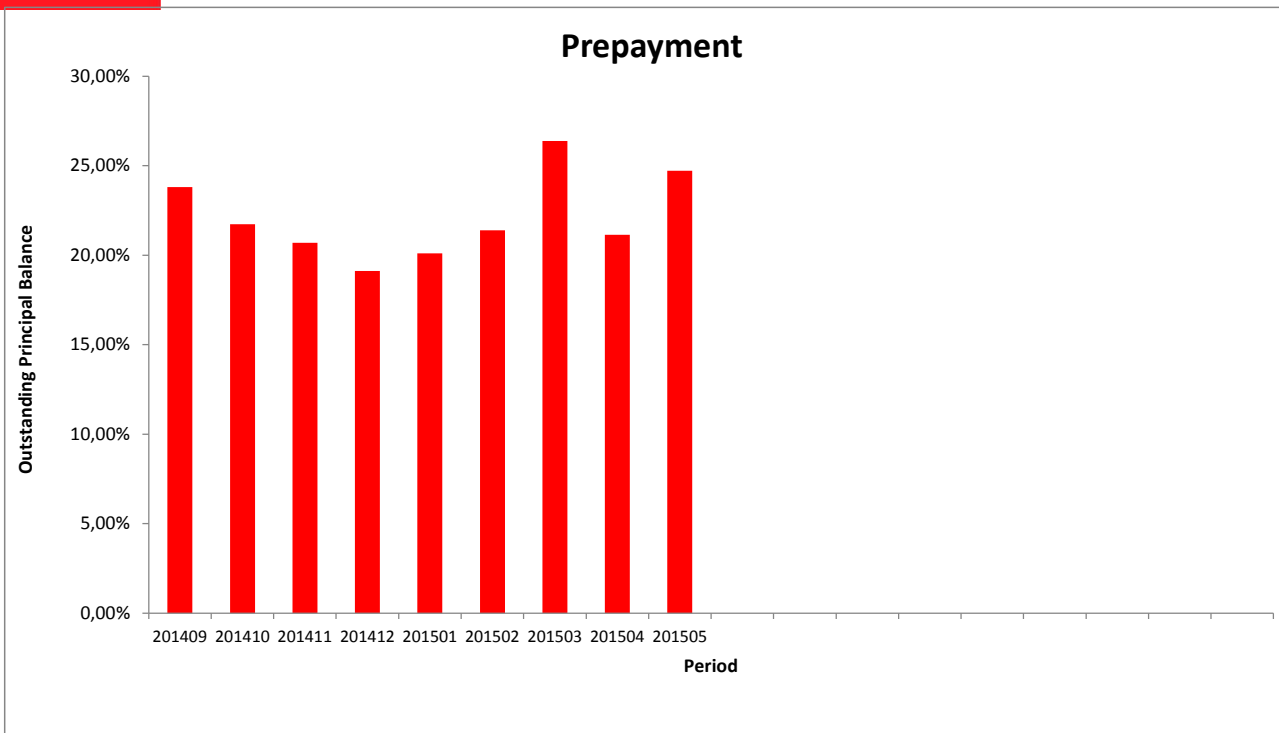




**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**24.b Dynamic Pre-Payments**

|                 |   |
|-----------------|---|
| Reporting Date  | 29.06.2015                              |
| Payment date    | 25.06.2015                              |
| Period No       | 8                                       |
| Monthly Period  | May 2015                                |
| Interest Period | from 26.05.2015 to 25.06.2015 = 30 days |



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

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



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 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   | 0          | 491 153         | 114 058   |
| 2015 1          | 3 331 996      | 22               | -          | -               | -       | 273 225    | 273 225         | 3 058 771 | 489 161    | 762 386         | 2 637 640 |
| 2015 2          | 4 292 616      | 30               | -          | -               | -       | -          | -               | -         | 234 190    | 234 190         | 4 058 426 |

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

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

**26. Delinquency**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 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                    | 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              | 5 306 775      | 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   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |   |
|      | 7   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |   |
|      | 8   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |   |
|      | 9   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |   |
|      | 10  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |   |
|      | 11  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |   |
|      | 12  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |   |

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

**27. Priority of Payments**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

**Priority of Payments**

|  |   |                |     |               |     |
|--|---|----------------|-----|---------------|-----|
| Available Distribution Amount  | + | 319 564 052,64 | NOK | 23 071 089,56 | EUR |
| Senior Expenses  | - | 2 149 405,87   | NOK |               |     |
| Class A Notes Interest   | - | 6 868 536,16   | NOK | 139 030,34    | EUR |
| Class B Notes Interest (prior to Principal Deficiency Trigger Event) | - | 1 197 875,00   | NOK |               |     |
| Credit the Supplementary Liquidity Ledger Amount                     | - | 41 430 683,43  | NOK |               |     |
| Liquidity Reserve  | - | -              | NOK |               |     |
| Class A Principal  | - | 186 666 962,00 | NOK | 22 932 059,21 | EUR |
| Class B Interest (Post Principal Deficiency Trigger Event)           | - | -              | NOK |               |     |
| Class B Principal  | - | -              | NOK |               |     |
| Payments to the Reserve Fund   | - | 62 146 025,15  | NOK |               |     |
| Class C Notes Interest   | - | 791 853,00     | NOK |               |     |
| Class C notes Principal  | - | -              | NOK |               |     |
| Interest Subordinated Loan, Principal Subordinated Loan              | - | 1 230 814,70   | NOK |               |     |
| Swap Subordinated Amounts  | - | -              | NOK |               |     |
| Amounts due to seller for deemed collections refunded, refunds etc   | - | -              | NOK |               |     |
| Credit Supplementary Liquidity Ledger amount                         | - | 13 350 702,23  | NOK |               |     |
| Payments to Seller   | = | 3 731 195,10   | NOK | -             | EUR |

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

**28. Transaction Costs**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 29.06.2015      |                         |
| Payment date    | 25.06.2015      |                         |
| Period No       | 8               |                         |
| Monthly Period  | May 2015        |                         |
| Interest Period | from 26.05.2015 | to 25.06.2015 = 30 days |

**Transaction Costs**

|  | <b>All Notes</b>  | <b>Class A</b>    | <b>Class B</b>    | <b>Class C</b>   |
|--|-------------------|-------------------|-------------------|------------------|
| Senior Expenses                                      | 2 149 405,87 NOK  |                   |                   |                  |
| Interest accrued for the Period                      | 8 858 264,16 NOK  | 6 868 536,16 NOK  | 1 197 875,00 NOK  | 791 853,00 NOK   |
| Cumulative Interest accrued                          | 97 387 190,74 NOK | 78 437 033,74 NOK | 11 410 184,00 NOK | 7 539 973,00 NOK |
| Interest Payments                                    | 8 858 264,16 NOK  | 6 868 536,16 NOK  | 1 197 875,00 NOK  | 791 853,00 NOK   |
| Cumulative Interest Payments                         | 97 387 190,74 NOK | 78 437 033,74 NOK | 11 410 184,00 NOK | 7 539 973,00 NOK |
| Interest accrued on Subordinated Loan for the Period | 1 230 814,70 NOK  |                   |                   |                  |
| Cumulative Interest accrued on Subordinated Loan     | 12 672 604,55 NOK |                   |                   |                  |
| Interest Payments on Subordinated Loan               | 1 230 814,70 NOK  |                   |                   |                  |
| Cumulative Interest Payments on Subordinated Loan    | 12 672 604,55 NOK |                   |                   |                  |
| Unpaid Interest for the Period                       | - NOK             |                   |                   |                  |
| Cumulative Unpaid Interest                           | - NOK             |                   |                   |                  |

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

**29. Swap Counterparty Data**



|                      |                                    |
|----------------------|------------------------------------|
| Reporting Date       | 29.06.2015                         |
| Payment date         | 25.06.2015                         |
| Period No            | 8                                  |
| Monthly Period       | May 2015                           |
| Interest Period from | 26.05.2015 to 25.06.2015 = 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  | 4 270 592 429,00 NOK 524 642 804,55 EUR |
| 1M Nibor (Notes, Swap) (2 days prior to interest period begin date) | 1,4900 %                                |
| 1M Euribor (Notes, Swap)  | -0,0520 %                               |
| Gross Amount Due to Swap Counterparty                               | 193 535 498,16 NOK                      |
| Gross Amount Due from Swap Counterparty                             | 23 071 089,56 EUR                       |
| EUR/NOK spot rate   | N/A                                     |



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

**30. Contact Details**



**Santander Consumer Bank AS**

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|                 |   |
|-----------------|---|
| Reporting Date  | 29.06.2015                              |
| Payment date    | 25.06.2015                              |
| Period No       | 8                                       |
| Monthly Period  | May 2015                                |
| Interest Period | from 26.05.2015 to 25.06.2015 = 30 days |