

Bil kreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	31/12/2015		Following payment dates:		25/01/2016
Payment date	29/12/2015				25/02/2016
Period No	14				
Monthly Period	Nov 2015				
Interest Period	from	25/11/2015	to	29/12/2015	= 34 days
Cut-Off Date	30/11/2015				

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	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	4.080.309.312,00	NOK	4.250.796.432,00
Scheduled Loan Principal Repayments	59.958.987,00	NOK	63.023.783,00
Prepayments	102.410.488,00	NOK	105.158.550,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	565.338,00	NOK	973.361,00
Total Principal Payments Received	162.934.813,00	NOK	169.155.694,00
	-		-
New Defaulted Auto Loans in Period	920.915,00	NOK	2.185.254,00
Total New Defaults	920.915,00	NOK	2.185.254,00
Capitalised Interest (due to Repayment Holidays)	778.714,00	NOK	853.828,00
Closing Balance	3.917.232.298,00	NOK	4.080.309.312,00
Cumulative Capitalised Interest (Amount)			
Open	15.034.148,00	NOK	14.180.320,00
New	778.714,00	NOK	853.828,00
Close	15.812.862,00	NOK	15.034.148,00
Total revenue collections			
Revenue and fees received on loan balances	20.184.874,00	NOK	21.775.289,00
Recoveries on loans in default	364.666,00	NOK	493.668,00
Total Revenue Received in Period	20.549.540,00	NOK	22.268.957,00
# Loans			
At beginning of period	25.883	Loans	26.572
Paid in Full	586	Loans	672
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	12	Loans	17
At end of period	25.285	Loans	25.883
Weighted Average Loan Return	6,29%		
Average NIBOR + Weighted Average Loan Threshold	4,05%		

Bilkreditt 6 Limited
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	31/12/2015			
Payment date	29/12/2015			
Period No	14			
Monthly Period	Nov 2015			
Interest Period	from	25/11/2015	to	29/12/2015 = 34 days

Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	85.015.928,64 NOK		88.799.338,54 NOK	
b. Collections (Principal, interest, fees, etc)	183.484.353,00 NOK		191.424.651,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	20.113.159,67 EUR	0,00 NOK	21.030.596,59 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	623,25 NOK		3.736,33 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
Total Amount for Distribution (Pre-Enforcement Waterfall)	268.500.904,89 NOK	20.113.159,67 EUR	280.227.725,87 NOK	21.030.596,59 EUR

Bilcreditt 6 Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days

Note Balance

Beginning of Period	4.080.309.312,00	NOK
End of Period	3.917.232.298,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,3 %	51.009.557,18	NOK
Cash Outflow		51.009.557,18	NOK
Cash Inflow		48.963.711,74	NOK
End of Period	1,2 %	48.963.711,74	NOK
Required Reserve Amount	1,2 %	48.963.711,74	NOK

Liquidity Balance

Beginning of Period	0,8 %	34.006.371,46	NOK
Cash Outflow		34.006.371,46	NOK
Cash Inflow		32.642.474,50	NOK
End of Period	0,8 %	32.642.474,50	NOK
Required Reserve Amount	0,8 %	32.642.474,50	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	196.472.329,26	NOK
Cash Outflow	1.097.148,31	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	195.375.180,95	NOK
Required Commingling Reserve Fund	195.375.180,95	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



Reporting Date	31/12/2015		
Payment date	29/12/2015		
Period No	14		
Monthly Period	Nov 2015		
Interest Period	from	25/11/2015	to 29/12/2015 = 34 days

Note Balance

Beginning of Period	4.080.309.312,00	NOK
End of Period	3.917.232.298,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	3.648.605.893,00	93,14%	23.637
1-29 days past due	219.766.991,00	5,61%	1.305
		0,00%	

Delinquent Receivables:

30-59 days past due	32.268.016,00	0,82%	208
60-89 days past due	8.964.384,00	0,23%	68
90-119 days past due	2.443.437,00	0,06%	29
120-149 days past due	3.561.579,00	0,09%	25
150-179 days past due	1.621.998,00	0,04%	13
Total Performing and Delinquent	3.917.232.298,00	100,00%	25.285

Current Period Defaults	920.915,00	12
Cumulative Defaults	18.626.579,00	152
Current Period Recoveries	364.666,00	
Cumulative Recoveries	5.123.736,00	

Bilkreditt 6 Limited
Monthly Investor Report

5. Outstanding Notes



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

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		389.688.736,12 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Available Distribution Amount	268.500.904,89 NOK				
Amortisation	163.077.014,00 NOK				
Redemption per Class		20.034.031,20 EUR	- NOK	- NOK	- NOK
Redemption per Note		2.801,96 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	3.917.232.298,00 NOK	369.654.704,91 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Current Tranching		76,81%	14,17%	9,01%	0,01%
Current Pool Factor		0,52	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	-0,1550 %				
Interest Rate Basis: 1-M NIBOR / Spread	1,1100 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	34				
Principal Outstanding per Note Beginning of Period		54.501,92 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Principal Repayment per note		2.801,96 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		51.699,96 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Interest accrued for the period		11,07 EUR	2.087,22 NOK	2.181,67 NOK	2,18 NOK
Interest Payment	2.573.171,69 NOK	79.128,46 EUR	1.158.408,00 NOK	770.127,86 NOK	530,14 NOK
Interest Payment per Note		11,07 EUR	2.087,22 NOK	2.181,67 NOK	2,18 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50%	7,25%	2,00%
Current CE (incl. Excess Spread)		28,05%	13,89%	4,87%
Current CE (excl. Excess Spread)		25,27%	11,10%	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



Reporting Date 31/12/2015
 Payment date 29/12/2015
 Period No 14
 Monthly Period Nov 2015
 Interest Period : 25/11/2015 to 29/12/2015 = 34 days

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	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 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	31/12/2015		
Payment date	29/12/2015		
Period No	14		
Monthly Period	Nov 2015		
Interest Period	from	25/11/2015	to 29/12/2015 = 34 days

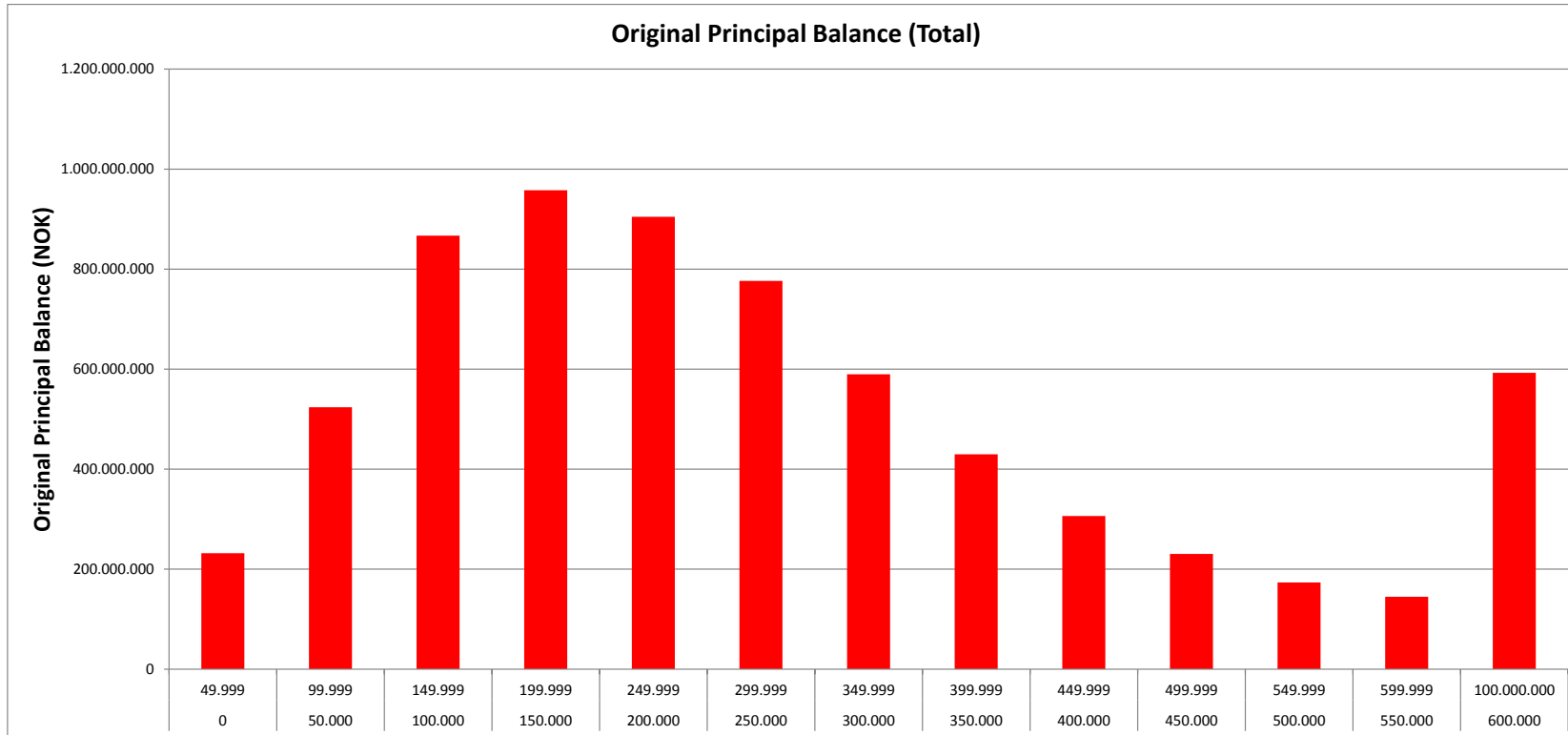
Average amount - all: 195.694

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

Bilkreditt 6 Limited
Monthly Investor Report

7.b Original Principal Balance Graph

Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days



Bil kreditt 6 Limited
Monthly Investor Report

8.a Outstanding Principal Balance



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

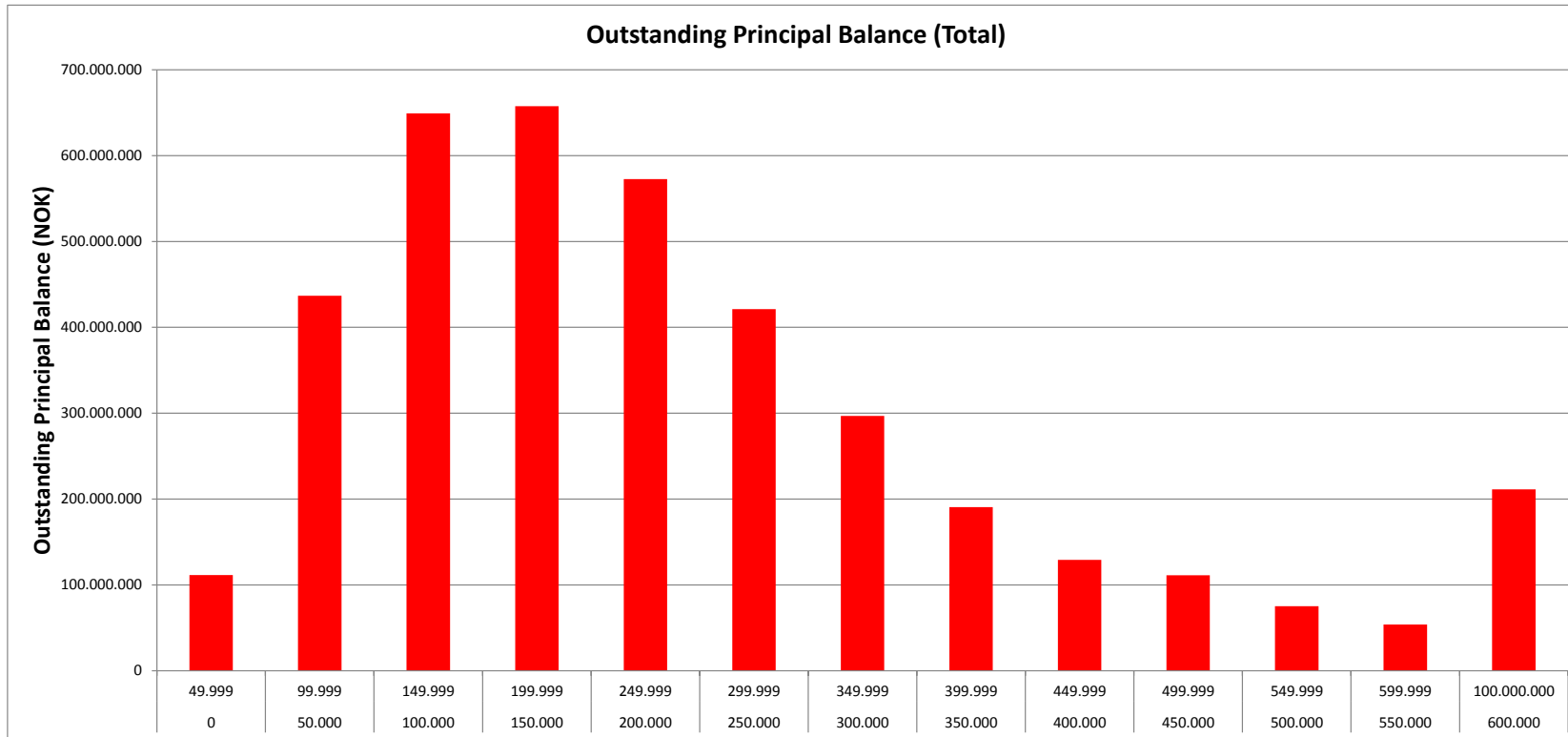
Average amount - all: 154.923

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49.999	3.849	111.340.877	2,84%	15,22%	31,7	21,8	
50.000	99.999	5.818	436.815.787	11,15%	23,01%	45,2	21,6	
100.000	149.999	5.242	649.329.847	16,58%	20,73%	55,3	21,4	
150.000	199.999	3.790	657.558.147	16,79%	14,99%	61,3	21,4	
200.000	249.999	2.574	572.710.525	14,62%	10,18%	66,9	21,3	
250.000	299.999	1.544	421.173.371	10,75%	6,11%	72,4	21,2	
300.000	349.999	921	296.791.621	7,58%	3,64%	74,7	20,9	
350.000	399.999	511	190.641.941	4,87%	2,02%	76,3	20,7	
400.000	449.999	306	129.172.569	3,30%	1,21%	78,7	21,1	
450.000	499.999	235	111.290.214	2,84%	0,93%	80,1	21,0	
500.000	549.999	144	75.253.053	1,92%	0,57%	81,2	21,0	
550.000	599.999	94	53.928.737	1,38%	0,37%	84,0	21,5	
600.000	100.000.000	257	211.225.609	5,39%	1,02%	80,4	20,9	
Total		25.285	3.917.232.298	100%	100%	64,3	21,3	

Bilkreditt 6 Limited
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days



Bilkreditt 6 Limited
Monthly Investor Report

9.a Geographical Distribution



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

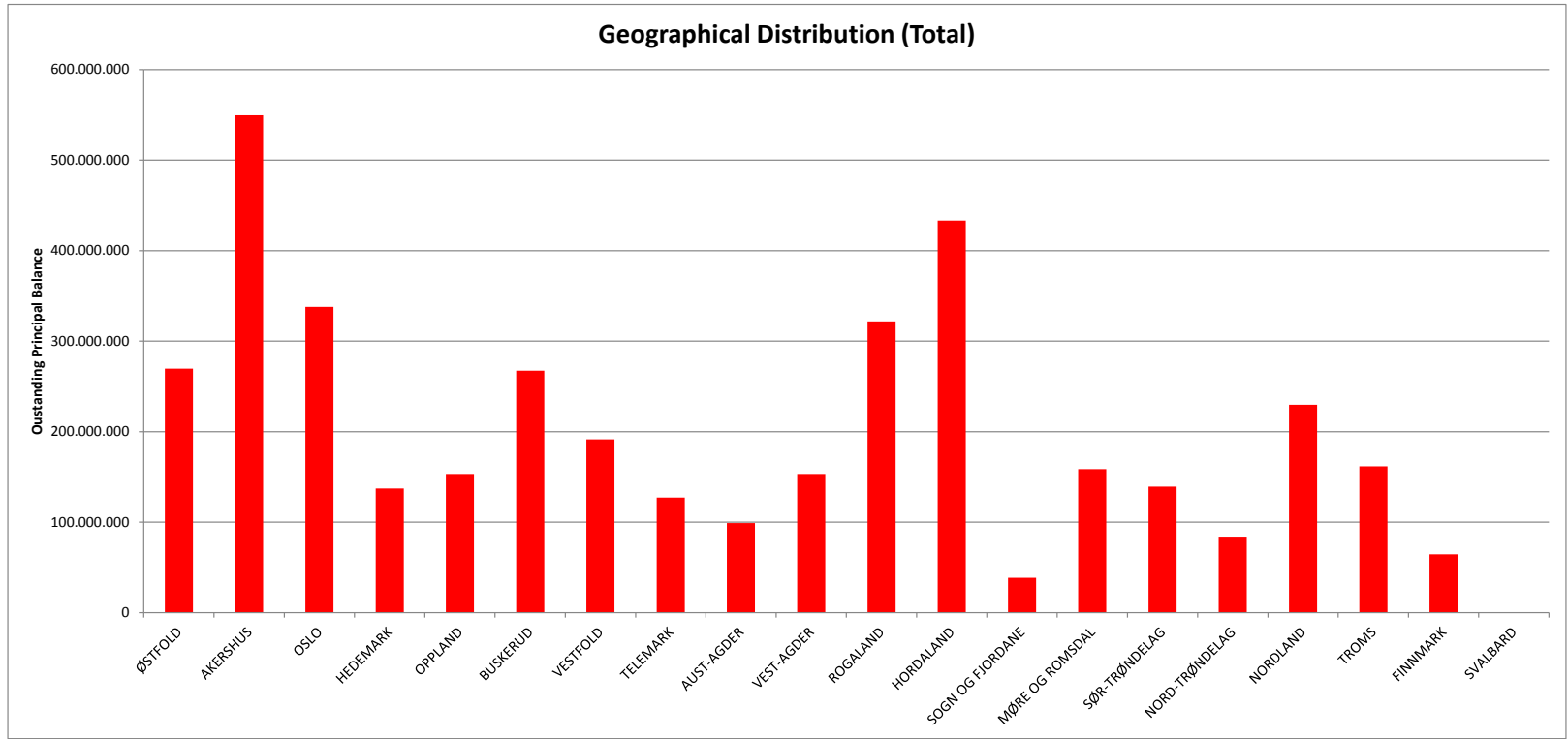
		TOTAL							
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning		
0100	1.788	269.641.103	6,88%	7,07%	ØSTFOLD	64,3	21,5		
0200	3.457	549.551.045	14,03%	13,67%	AKERSHUS	63,6	21,2		
0300	1.963	337.898.161	8,63%	7,76%	OSLO	58,0	21,3		
0400	1.080	137.230.558	3,50%	4,27%	HEDEMARK	59,7	21,0		
0500	1.042	153.167.187	3,91%	4,12%	OPPLAND	63,8	21,3		
0600	1.808	267.428.847	6,83%	7,15%	BUSKERUD	61,6	21,4		
0700	1.269	191.478.255	4,89%	5,02%	VESTFOLD	65,6	21,4		
0800	940	127.043.150	3,24%	3,72%	TELEMARK	62,3	21,3		
0900	673	98.938.146	2,53%	2,66%	AUST-AGDER	63,9	21,1		
1000	984	153.205.477	3,91%	3,89%	VEST-AGDER	63,6	21,2		
1100	2.023	321.878.391	8,22%	8,00%	ROGALAND	67,2	21,4		
1200	2.600	433.178.154	11,06%	10,28%	HORDALAND	66,5	21,3		
1400	261	38.508.103	0,98%	1,03%	SOGN OG FJORDANE	67,5	21,1		
1500	1.018	158.673.073	4,05%	4,03%	MJØRE OG ROMSDAL	65,6	21,1		
1600	963	139.200.313	3,55%	3,81%	SØR-TRØNDELAG	61,4	21,5		
1700	574	84.006.715	2,14%	2,27%	NORD-TRØNDELAG	65,0	21,3		
1800	1.448	229.723.138	5,86%	5,73%	NORDLAND	68,6	21,1		
1900	1.019	161.688.160	4,13%	4,03%	TROMS	69,7	20,9		
2000	374	64.521.966	1,65%	1,48%	FINNMARK	67,7	20,8		
2100	1	272.356	0,01%	0,00%	SVALBARD	97,0	26,0		
Total:	25.285	3.917.232.298	100%	100%		64,3	21,3		

Geographic distribution

Bilkreditt 6 Limited
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

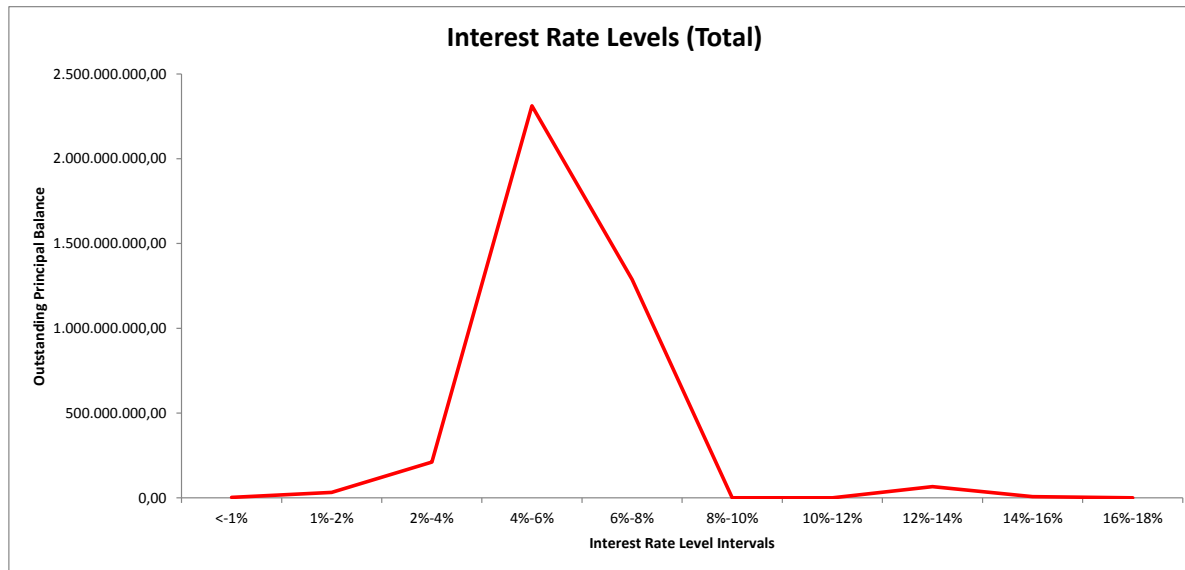


Bilkreditt 6 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from	25/11/2015 to 29/12/2015 = 34 days

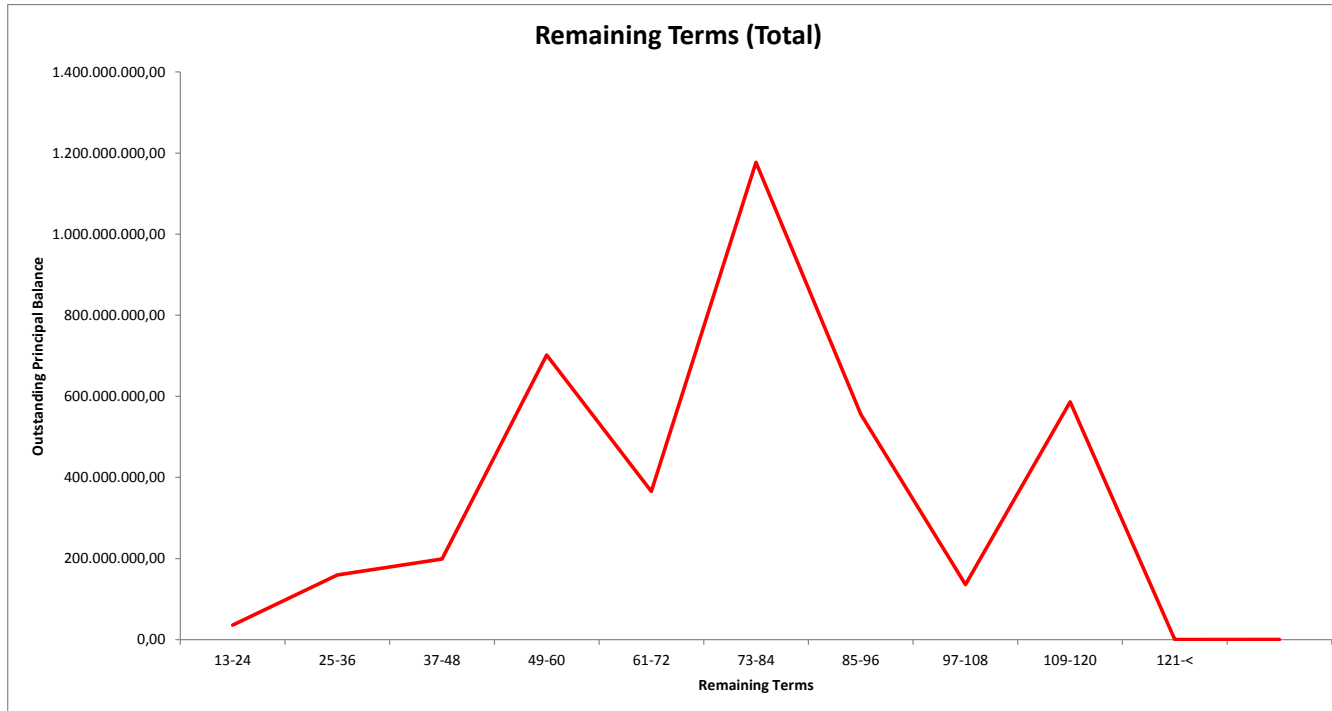


Bilkreditt 6 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from	25/11/2015
	to	29/12/2015
	=	34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

12.a Seasoning



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

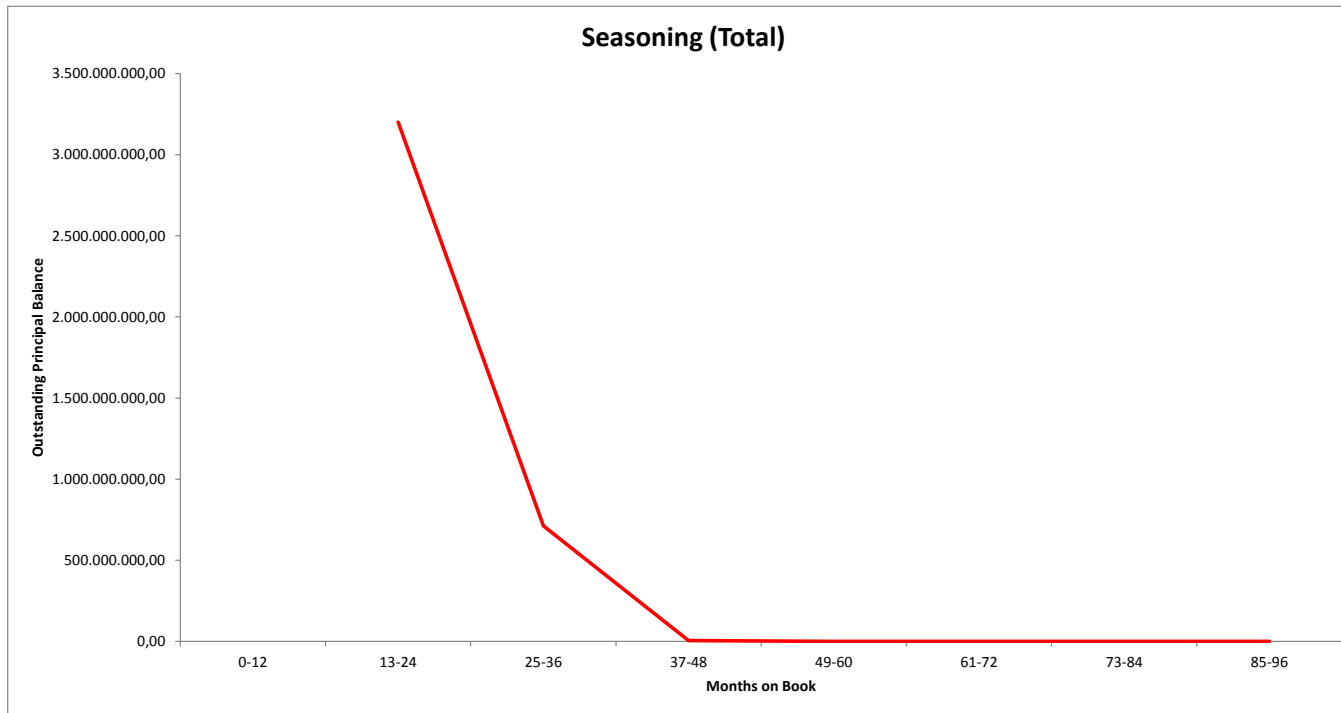
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	20.220	3.201.113.994	81,72%	65,3	20,2
	25		36	5.034	711.417.327	18,16%	59,7	25,7
	37		48	31	4.700.977	0	67	41
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			25.285	3.917.232.298	100,00%	64,3	21,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	31/12/2015					
Payment date	29/12/2015					
Period No	14					
Monthly Period	Nov 2015					
Interest Period	from	25/11/2015	to	29/12/2015	=	34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

13.a Vehicle type



Reporting Date	31/12/2015				
Payment date	29/12/2015				
Period No	14				
Monthly Period	Nov 2015				
Interest Period	from	25/11/2015	to	29/12/2015	= 34 days

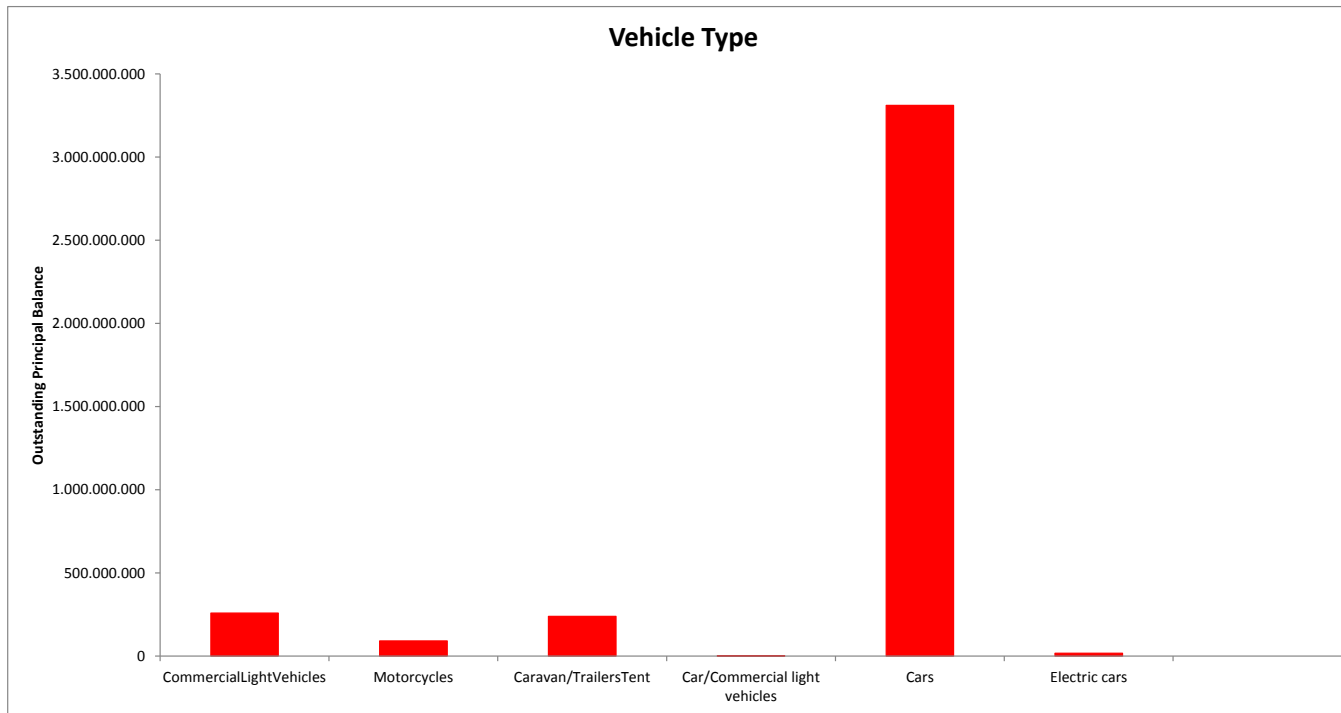
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
CommercialLightVehicles		1.780	258.048.560	6,59%	51,3	21,4
Motorcycles		950	90.978.838	2,32%	60,7	20,1
Caravan/TrailersTent		1.300	238.663.583	6,09%	80,4	20,0
Car/Commercial light vehicles		7	1.133.804	0,03%	48,4	22,4
Cars		21.183	3.310.904.368	84,52%	64,2	21,4
Electric cars		65	17.503.145	0,45%	66,8	21,1
		25.285	3.917.232.298	100%	64,3	21,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days



Bilkreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	31/12/2015				
Payment date	29/12/2015				
Period No	14				
Monthly Period	Nov 2015				
Interest Period	from	25/11/2015	to	29/12/2015	= 34 days

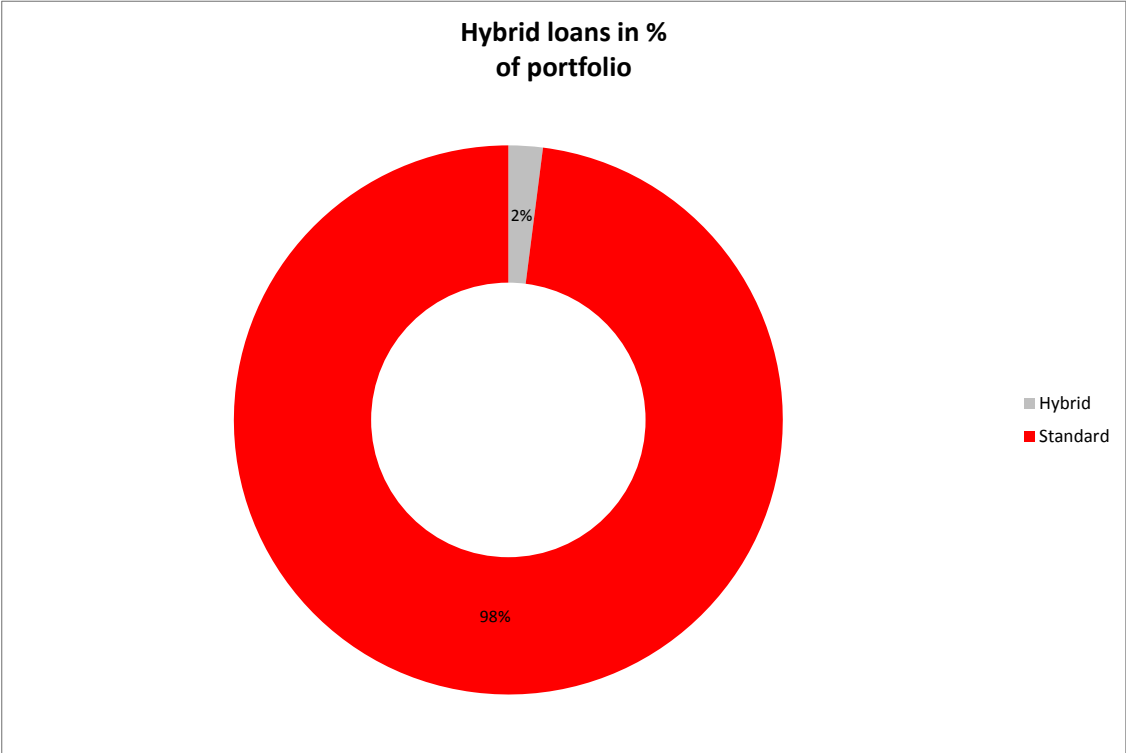
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		212	79.035.471	2,02%	16,8	21,9
Standard		25.073	3.838.196.827	97,98%	65,2	21,2
Total		25.285	3.917.232.298	100%	64,3	21,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days

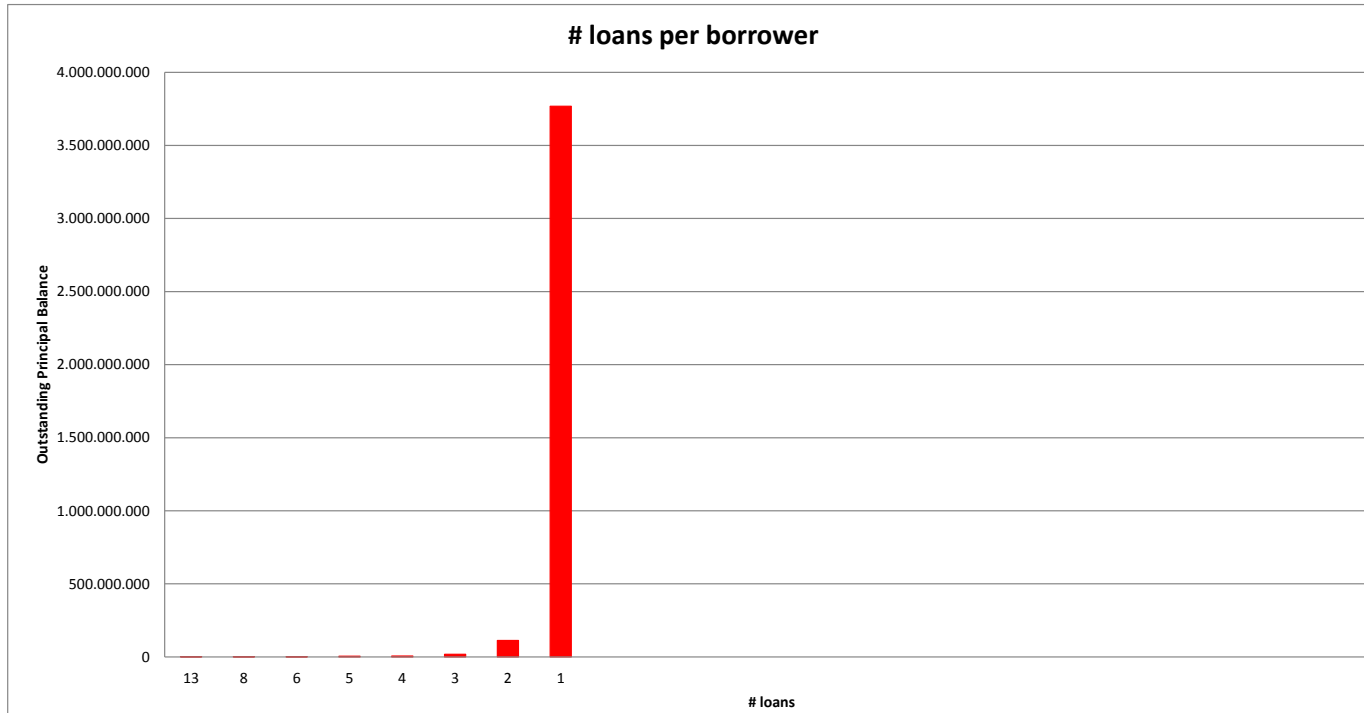


**Bilkreditt 6 Limited
Monthly Investor Report**

15.b # loans per borrower



Reporting Date	31/12/2015					
Payment date	29/12/2015					
Period No	14					
Monthly Period	Nov 2015					
Interest Period	from	25/11/2015	to	29/12/2015	=	34 days



Bilkreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	3.917.232.298	3.852.963.933	64.268.360	19.280.405	5,91%	98,36%
2	3.852.963.933	3.788.107.667	64.856.266	18.970.204	5,91%	96,70%
3	3.788.107.667	3.722.212.506	65.895.161	18.644.353	5,91%	95,02%
4	3.722.212.506	3.657.325.897	64.886.610	18.322.841	5,91%	93,37%
5	3.657.325.897	3.592.308.561	65.017.335	18.001.174	5,91%	91,71%
6	3.592.308.561	3.525.938.194	66.370.367	17.673.450	5,90%	90,01%
7	3.525.938.194	3.460.712.830	65.225.364	17.350.792	5,91%	88,35%
8	3.460.712.830	3.396.061.693	64.651.137	17.030.592	5,91%	86,70%
9	3.396.061.693	3.330.599.843	65.461.850	16.707.863	5,90%	85,02%
10	3.330.599.843	3.265.489.856	65.109.987	16.386.319	5,90%	83,36%
11	3.265.489.856	3.195.011.175	70.478.681	16.039.401	5,89%	81,56%
12	3.195.011.175	3.127.007.445	68.003.730	15.704.784	5,90%	79,83%
13	3.127.007.445	3.056.482.910	70.524.535	15.358.353	5,89%	78,03%
14	3.056.482.910	2.986.883.974	69.598.936	15.018.342	5,90%	76,25%
15	2.986.883.974	2.918.684.678	68.199.296	14.680.535	5,90%	74,51%
16	2.918.684.678	2.847.168.366	71.516.312	14.332.652	5,89%	72,68%
17	2.847.168.366	2.781.041.215	66.127.151	14.004.290	5,90%	71,00%
18	2.781.041.215	2.716.176.763	64.864.446	13.682.141	5,90%	69,34%
19	2.716.176.763	2.646.193.211	69.983.551	13.341.207	5,89%	67,55%
20	2.646.193.211	2.580.184.982	66.008.229	13.016.876	5,90%	65,87%

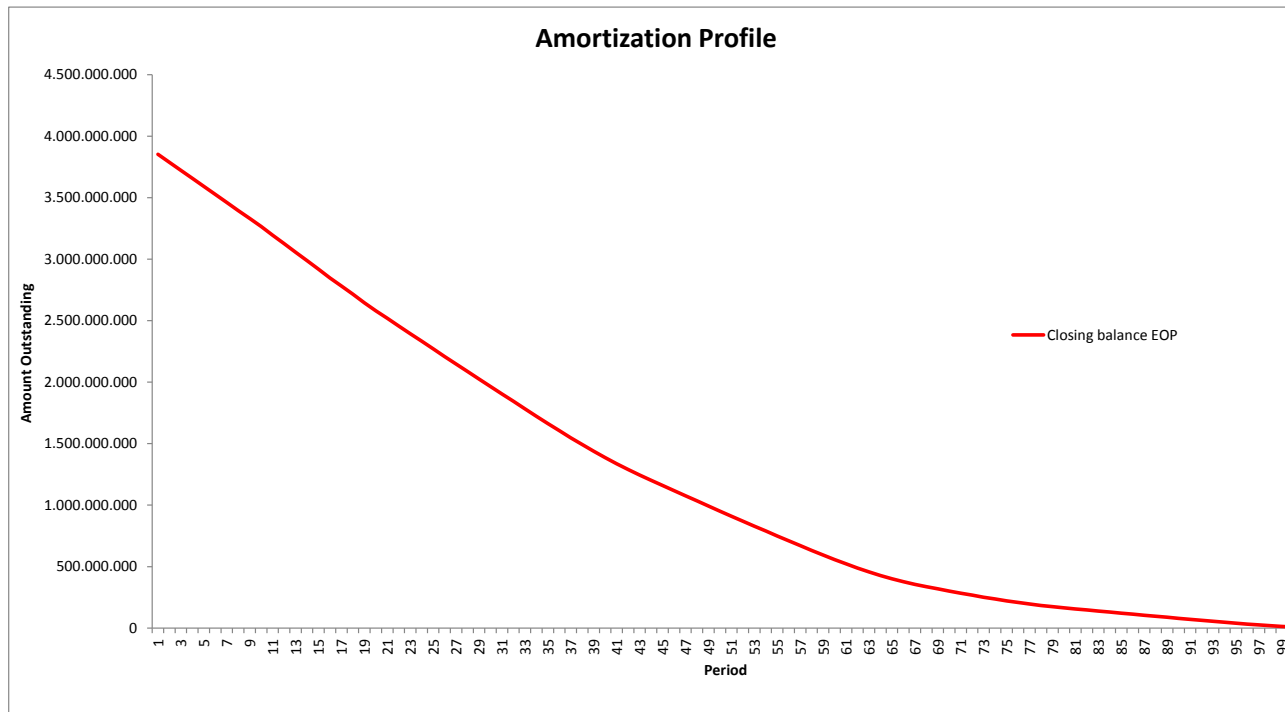
Amortization profile (first 20 periods)

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	31/12/2015				
Payment date	29/12/2015				
Period No	14				
Monthly Period	Nov 2015				
Interest Period	from	25/11/2015	to	29/12/2015	= 34 days

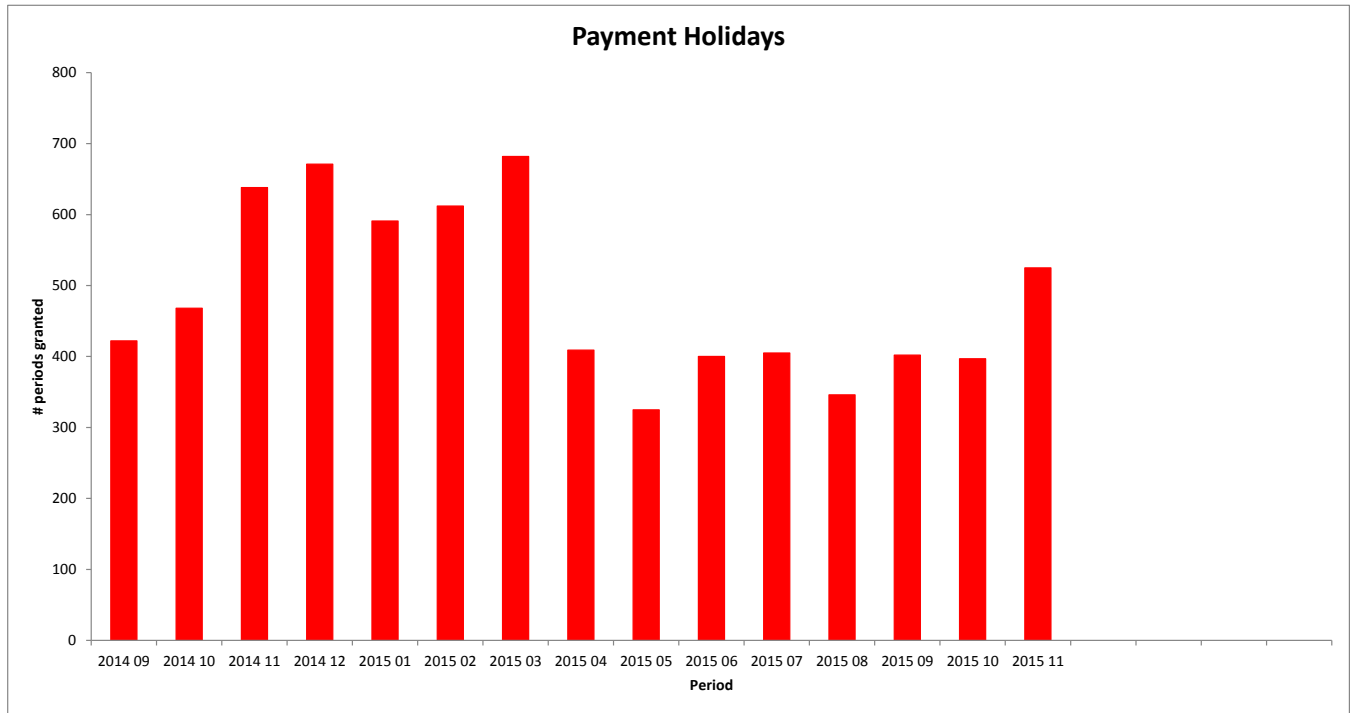


Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	31/12/2015				
Payment date	29/12/2015				
Period No	14				
Monthly Period	Nov 2015				
Interest Period	from	25/11/2015	to	29/12/2015	= 34 days

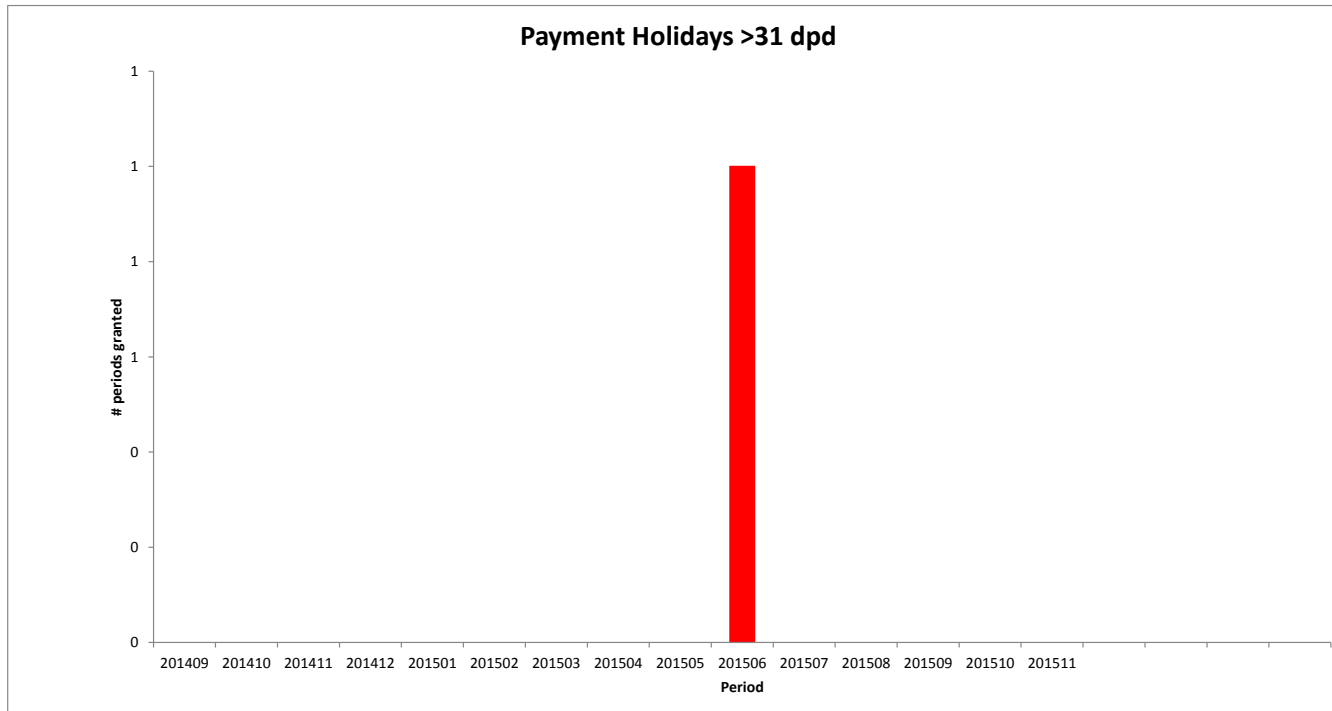


Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



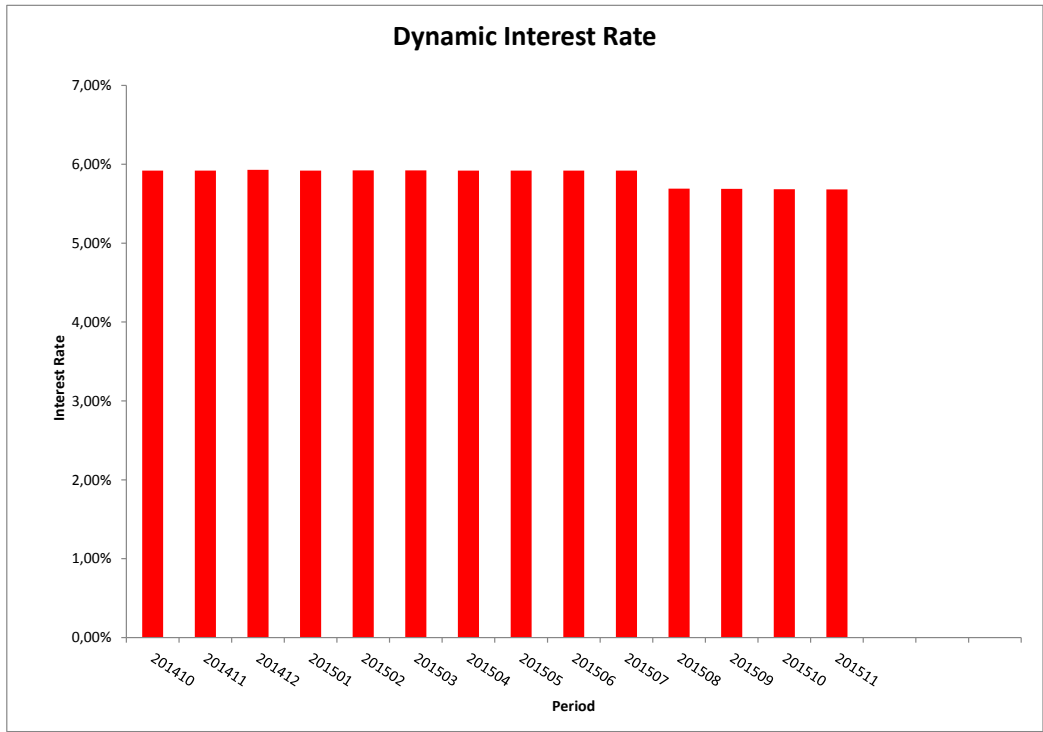
Reporting Date	31/12/2015				
Payment date	29/12/2015				
Period No	14				
Monthly Period	Nov 2015				
Interest Period	from	25/11/2015	to	29/12/2015	= 34 days



Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	31/12/2015		
Payment date	29/12/2015		
Period No	14		
Monthly Period	Nov 2015		
Interest Period	from	25/11/2015	to 29/12/2015 = 34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days

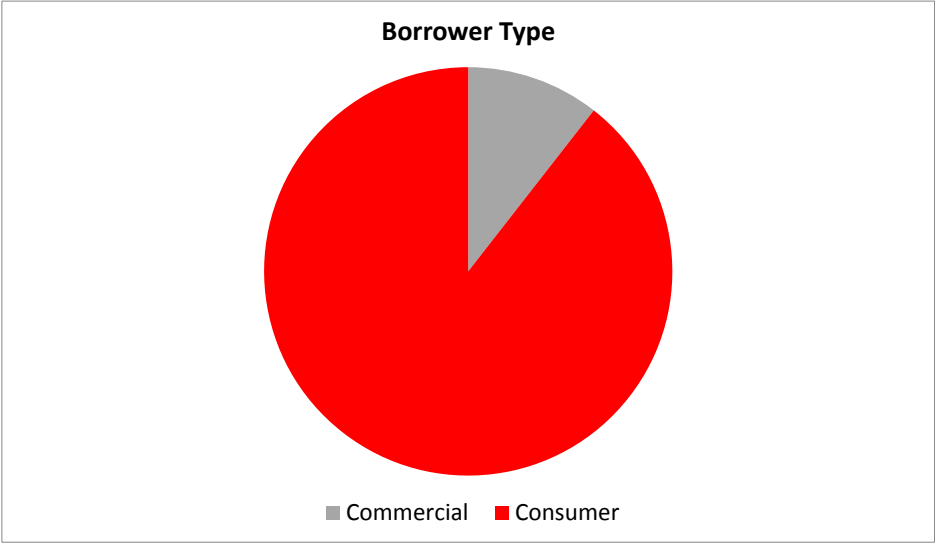
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2.113	413.119.205	10,55%	47,1	21,4
	Consumer	23.172	3.504.113.093	89,45%	66,3	21,2
	Total	25.285	3.917.232.298	100%	64,3	21,3

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	31/12/2015		
Payment date	29/12/2015		
Period No	14		
Monthly Period	Nov 2015		
Interest Period	from	25/11/2015	to 29/12/2015 = 34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

21.a Vehicle Condition



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from	25/11/2015 to 29/12/2015 = 34 days

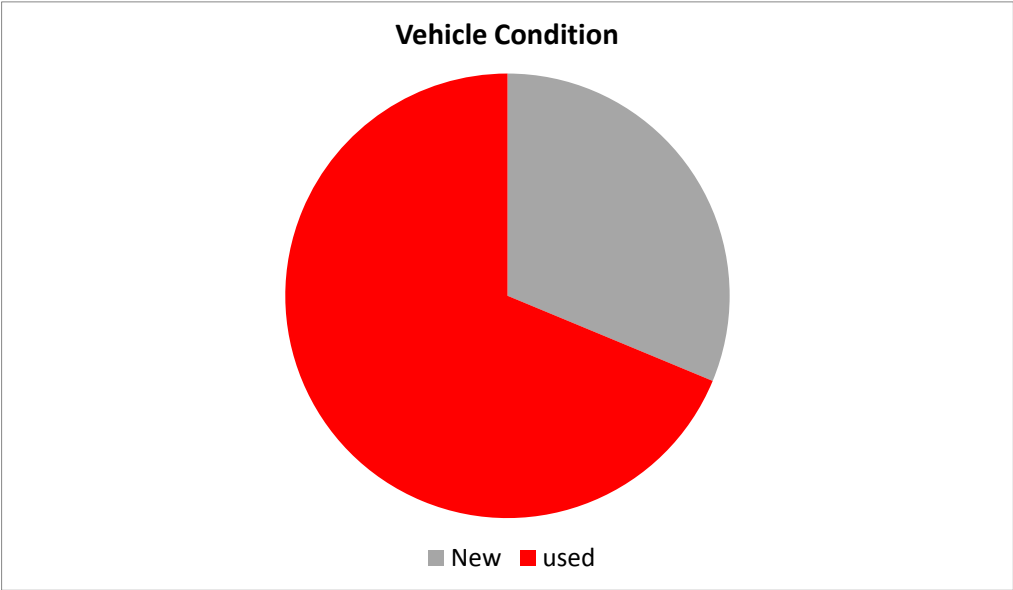
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5.835	1.224.459.074	31,26%	65,24	21,26
	used	19.450	2.692.773.224	68,74%	63,83	21,26
		25.285	3.917.232.298	100%	64,27	21,26

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days

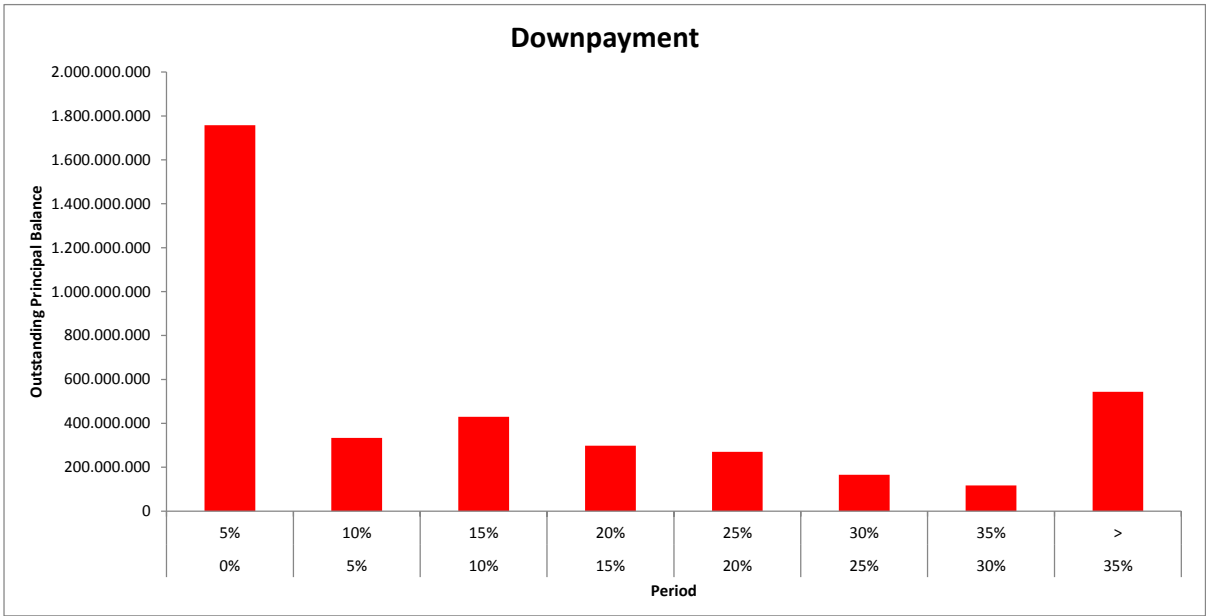


**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	31/12/2015		
Payment date	29/12/2015		
Period No	14		
Monthly Period	Nov 2015		
Interest Period	from	25/11/2015	to 29/12/2015 = 34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days

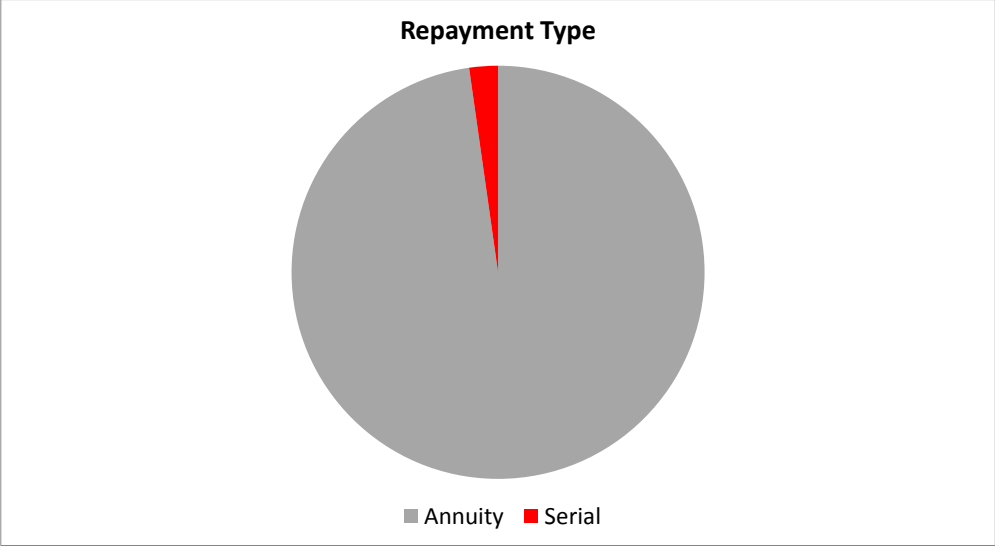
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	24.893	3.829.465.699	97,76%	64,9	21,2
	Serial	392	87.766.599	2,24%	37,0	21,9
		25.285	3.917.232.298	100%	64,3	21,3

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days



Bilkreditt 6 Limited
Monthly Investor Report

24.a Dynamic Pre-Payments



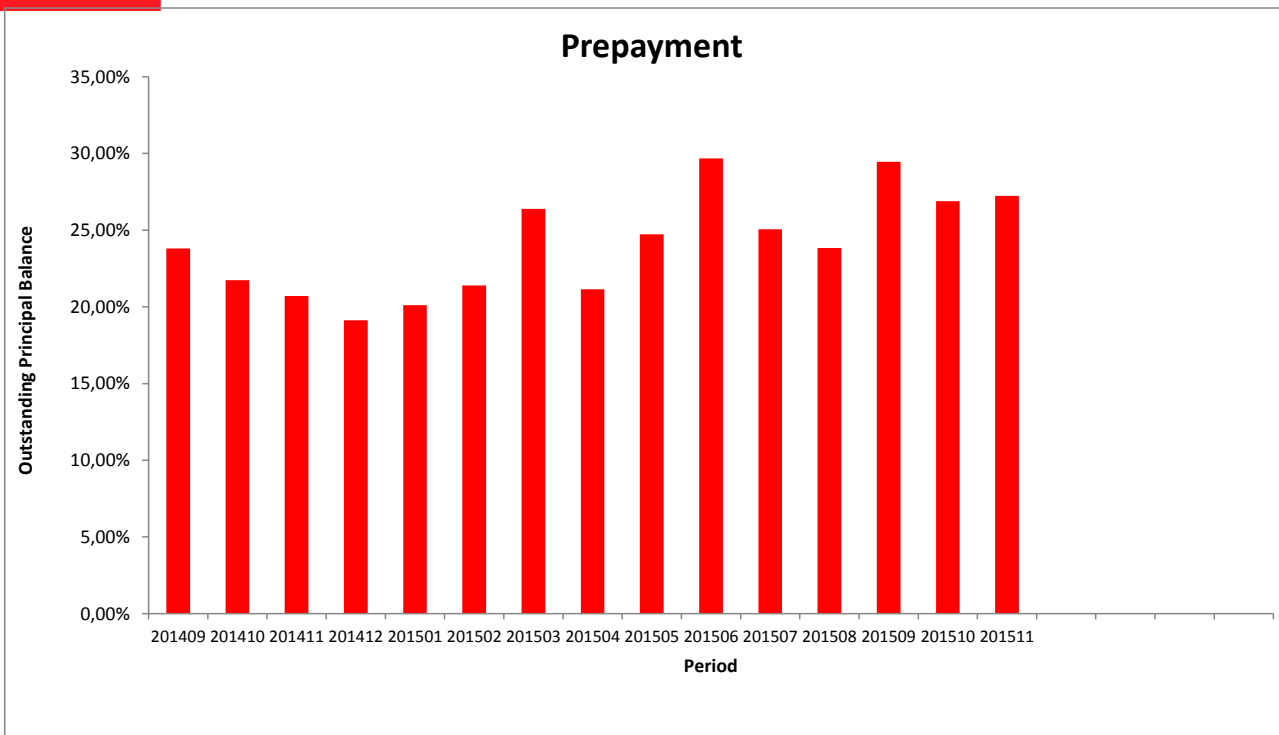
Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days

		TOTAL			
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Pre-Payments		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 %	

Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	31/12/2015		
Payment date	29/12/2015		
Period No	14		
Monthly Period	Nov 2015		
Interest Period	from	25/11/2015	to 29/12/2015 = 34 days



Bilkreditt 6 Limited
Monthly Investor Report

Reporting Date 31/12/2015
 Payment date 29/12/2015
 Period No 14
 Monthly Period Nov 2015
 Interest Period from 25/11/2015 to 29/12/2015 = 34 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	3 106 169	29	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4											
			Recoveries	Cum. Recoveries	Loss									
20144	605 211	1	0	491 153	114 058									
20151	3 400 026	24	47 684	1 425 440	1 974 586									
20152	5 869 335	47	122 869	2 341 335	3 528 000									
20153	5 645 838	51	565 295	743 322	4 902 516									
20154	3 106 169	29	122 486	122 486	2 983 683									

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

26. Delinquency



Reporting Date	31/12/2015		
Payment date	29/12/2015		
Period No	14		
Monthly Period	Nov 2015		
Interest Period	from	25/11/2015	to 29/12/2015 = 34 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																	

Bilkreditt 6 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	31/12/2015	
Payment date	29/12/2015	
Period No	14	
Monthly Period	Nov 2015	
Interest Period	from 25/11/2015	to 29/12/2015 = 34 days

Priority of Payments

Available Distribution Amount	+	268.500.904,89	NOK	20.113.159,67	EUR
Senior Expenses	-	1.695.953,04	NOK		
Class A Notes Interest	-	4.643.552,63	NOK	79.128,46	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1.158.408,00	NOK		
Liquidity Reserve	-	32.642.474,50	NOK		
Class A Principal	-	163.077.014,00	NOK	20.034.031,20	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	48.963.711,74	NOK		
Class C Notes Interest	-	770.658,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	4.815.195,49	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	10.733.937,49	NOK	-	EUR

Bil kreditt 6 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1.695.953,04 NOK			
Interest accrued for the Period	6.572.618,63 NOK	4.643.552,63 NOK	1.158.408,00 NOK	770.658,00 NOK
Cumulative Interest accrued	137.710.904,88 NOK	108.037.601,88 NOK	17.850.651,00 NOK	11.822.652,00 NOK
Interest Payments	6.572.618,63 NOK	4.643.552,63 NOK	1.158.408,00 NOK	770.658,00 NOK
Cumulative Interest Payments	137.710.904,88 NOK	108.037.601,88 NOK	17.850.651,00 NOK	11.822.652,00 NOK
Interest accrued on Subordinated Loan for the Period	1.105.453,09 NOK			
Cumulative Interest accrued on Subordinated Loan	19.284.130,53 NOK			
Interest Payments on Subordinated Loan	1.105.453,09 NOK			
Cumulative Interest Payments on Subordinated Loan	19.284.130,53 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

Bilcreditt 6 Limited
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period from	25/11/2015 to 29/12/2015 = 34 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	3.172.066.312,00 NOK 389.688.736,12 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,1100 %
1M Euribor (Notes, Swap)	-0,1550 %
Gross Amount Due to Swap Counterparty	167.720.566,63 NOK
Gross Amount Due from Swap Counterparty	20.113.159,67 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 Limited
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Priscilla Halverson +47 21 08 37 72
Thomas André-Johansen +47 91 82 42 44

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

Risk

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

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

Reporting Date	31/12/2015
Payment date	29/12/2015
Period No	14
Monthly Period	Nov 2015
Interest Period	from 25/11/2015 to 29/12/2015 = 34 days