

**Bil kreditt 6 DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	30.12.2016				
Payment date	28.12.2016			Following payment dates:	25.01.2017
Period No	26				27.02.2017
Monthly Period	Nov 2016				
Interest Period	from 25.11.2016	to	28.12.2016	=	33 days
Cut-Off Date	30.11.2016				

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**1. Portfolio Information**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from 25.11.2016	to 28.12.2016 = 33 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>2 482 672 126,00 NOK</b>	<b>2 596 536 827,00 NOK</b>
Scheduled Loan Principal Repayments	46 360 418,00 NOK	47 729 268,00 NOK
Prepayments	64 599 522,00 NOK	64 056 748,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	397 267,00 NOK	476 838,00 NOK
<b>Total Principal Payments Received</b>	<b>111 357 207,00 NOK</b>	<b>112 262 854,00 NOK</b>
	-	-
New Defaulted Auto Loans in Period	1 615 828,00 NOK	2 045 571,00 NOK
<b>Total New Defaults</b>	<b>1 615 828,00 NOK</b>	<b>2 045 571,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	462 714,00 NOK	443 724,00 NOK
<b>Closing Balance</b>	<b>2 370 161 805,00 NOK</b>	<b>2 482 672 126,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	24 340 678,00 NOK	23 896 954,00 NOK
New	462 714,00 NOK	443 724,00 NOK
Close	<b>24 803 392,00 NOK</b>	<b>24 340 678,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	12 934 226,00 NOK	13 384 791,00 NOK
Recoveries on loans in default	1 548 550,00 NOK	1 105 901,00 NOK
<b>Total Revenue Received in Period</b>	<b>14 482 776,00 NOK</b>	<b>14 490 692,00 NOK</b>
<b># Loans</b>		
At beginning of period	19 068 Loans	19 624 Loans
Paid in Full	543 Loans	533 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	20 Loans	23 Loans
<b>At end of period</b>	<b>18 505 Loans</b>	<b>19 068 Loans</b>
Weighted Average Loan Return	6,63 %	
Average NIBOR + Weighted Average Loan Threshold	3,90 %	

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**2. Amount Due for Distribution**



Reporting Date	30.12.2016			
Payment date	28.12.2016			
Period No	26			
Monthly Period	Nov 2016			
Interest Period	from	25.11.2016	to	28.12.2016 = 33 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	51 930 736,54 NOK		54 282 314,92 NOK	
b. Collections (Principal, interest, fees, etc)	125 839 983,00 NOK		126 753 546,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	13 821 906,76 EUR	0,00 NOK	13 988 292,51 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	-970,24 NOK		-445,14 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>177 769 749,30 NOK</b>	<b>13 821 906,76 EUR</b>	<b>181 035 415,78 NOK</b>	<b>13 988 292,51 EUR</b>

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**3. Reserve Accounts**



Reporting Date	30.12.2016				
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Monthly Period	Nov 2016				
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**Note Balance**

Beginning of Period		2 482 672 126,00	NOK
End of Period		2 370 161 805,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	1,3 %	31 158 441,92	NOK
Cash Outflow		31 158 441,92	NOK
Cash Inflow		29 792 065,51	NOK
End of Period	1,2 %	29 792 065,51	NOK
Required Reserve Amount	1,2 %	29 792 065,51	NOK

**Liquidity Balance**

Beginning of Period	0,8 %	20 772 294,62	NOK
Cash Outflow		20 772 294,62	NOK
Cash Inflow		19 861 377,01	NOK
End of Period	0,8 %	19 861 377,01	NOK
Required Reserve Amount	0,8 %	19 861 377,01	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		130 016 672,69	NOK
Cash Outflow		2 891 474,58	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		127 125 198,11	NOK
Required Commingling Reserve Fund		127 125 198,11	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 Bilkdrett 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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**4. Performance Data**



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**Note Balance**

Beginning of Period	2 482 672 126,00	NOK
End of Period	2 370 161 805,00	NOK

**Portfolio Performance:**

**Performing Receivables:**

	NOK	%	# loans
Current	2 219 366 262,00	93,64 %	17 326
1-29 days past due	112 626 909,00	4,75 %	867
		0,00 %	

**Delinquent Receivables:**

30-59 days past due	23 801 073,00	1,00 %	182
60-89 days past due	6 816 737,00	0,29 %	58
90-119 days past due	1 884 244,00	0,08 %	26
120-149 days past due	3 851 268,00	0,16 %	30
150-179 days past due	1 815 312,00	0,08 %	16
<b>Total Performing and Delinquent</b>	<b>2 370 161 805,00</b>	<b>100,00 %</b>	<b>18 505</b>

Current Period Defaults	1 615 828,00	20
Cumulative Defaults	45 323 962,00	400
Current Period Recoveries	1 548 550,00	
Cumulative Recoveries	18 815 611,00	

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	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	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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance		193 418 811,55 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	177 769 749,30 NOK				
Amortisation	112 510 321,00 NOK				
Redemption per Class		13 821 906,76 EUR	- NOK	- NOK	- NOK
Redemption per Note		1 933,13 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	2 370 161 805,00 NOK	179 596 904,79 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		61,68 %	23,42 %	14,89 %	0,01 %
Current Pool Factor		0,25	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	-0,3730 %				
Interest Rate Basis: 1-M NIBOR / Spread	0,8900 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	33				
Principal Outstanding per Note Beginning of Period		27 051,58 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		1 933,13 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		25 118,45 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 824,17 NOK	1 915,83 NOK	1,92 NOK
Interest Payment	1 689 168,00 NOK	- EUR	1 012 413,00 NOK	676 289,45 NOK	465,55 NOK
Interest Payment per Note		- EUR	1 824,17 NOK	1 915,83 NOK	1,92 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %	2,00 %	
Current CE (incl. Excess Spread)		43,79 %	20,38 %	5,47 %	
Current CE (excl. Excess Spread)		40,41 %	17,00 %	2,09 %	

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

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



Reporting Date 30.12.2016  
 Payment date 28.12.2016  
 Period No 26  
 Monthly Period Nov 2016  
 Interest Period: 25.11.2016 to 28.12.2016 = 33 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	Bilcredditt 6 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	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 F-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 outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account.  Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving 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.

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**7.a Original Portfolio Principal Balance**



Reporting Date	30.12.2016		
Payment date	28.12.2016		
Period No	26		
Monthly Period	Nov 2016		
Interest Period	from	25.11.2016	to 28.12.2016 = 33 days

Average amount - all: 195 694

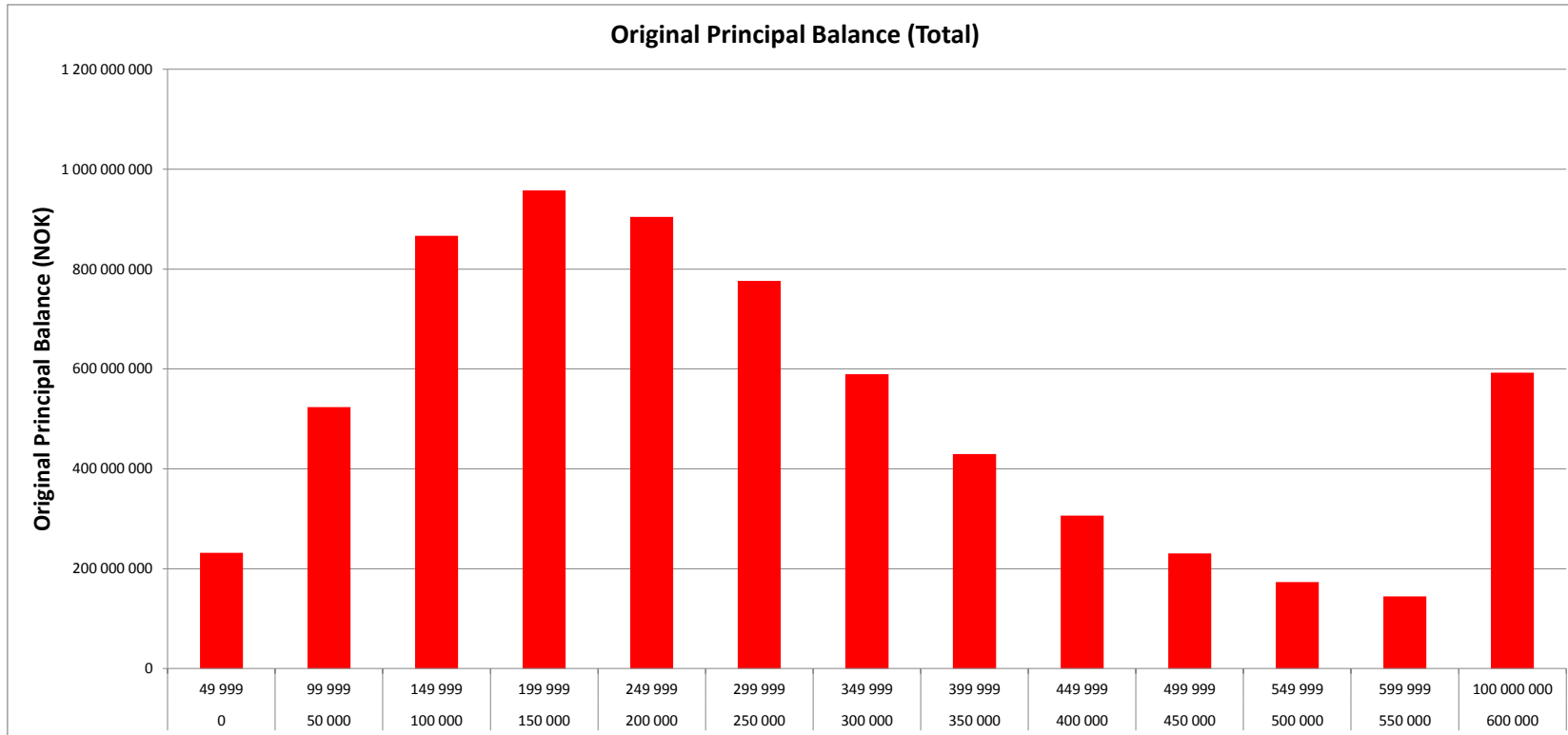
TOTAL									
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0		49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2
	50 000		99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5
	100 000		149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3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



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**7.b Original Principal Balance Graph**

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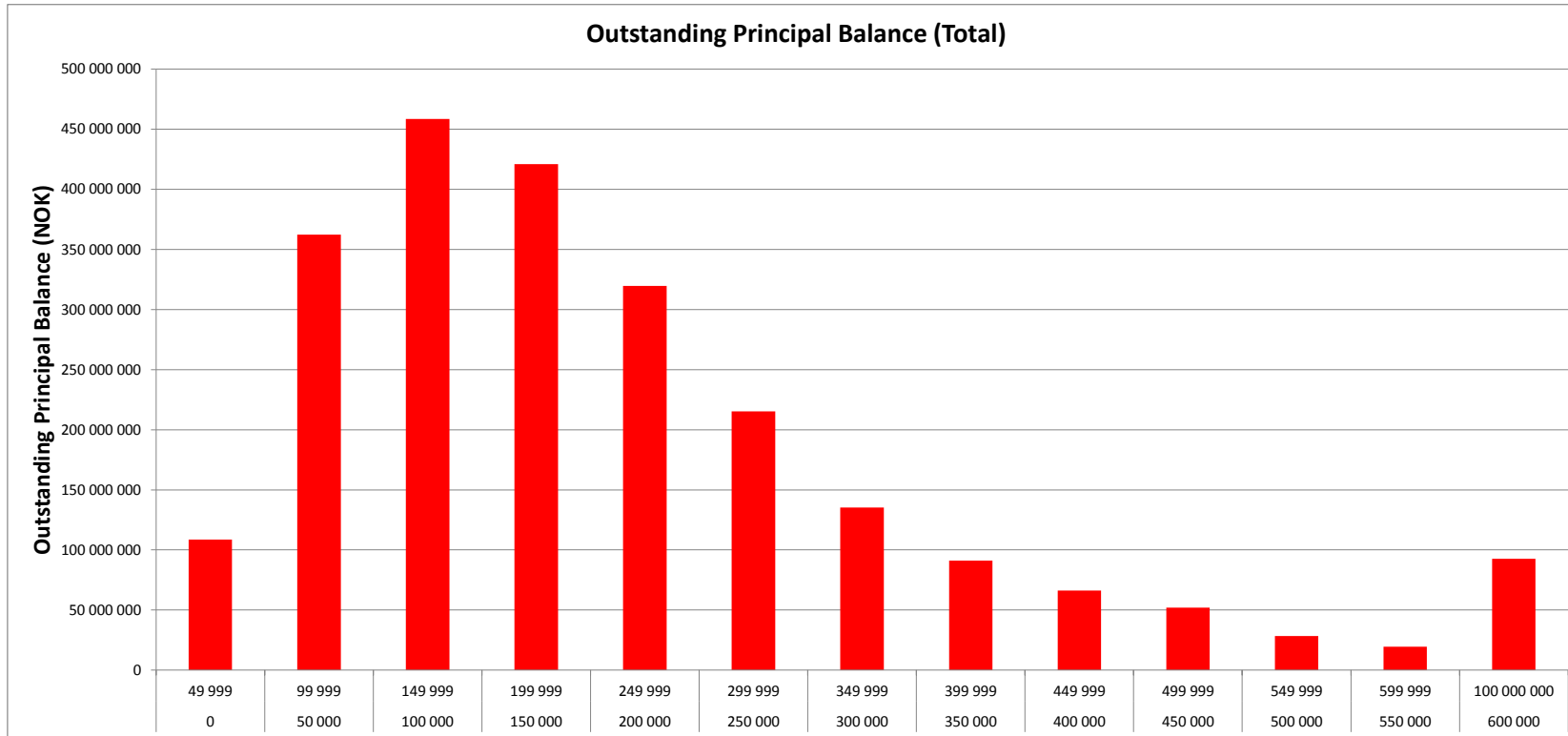




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**8.b Outstanding Principal Balance Graph**

Reporting Date	30.12.2016	
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Period No	26	
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**9.a Geographical Distribution**



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Period No	26	
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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 310	166 350 136	7,02 %	7,08 %	ØSTFOLD	55,2	33,5	
0200	2 483	327 387 880	13,81 %	13,42 %	AKERSHUS	54,2	33,2	
0300	1 349	178 758 236	7,54 %	7,29 %	OSLO	50,2	33,1	
0400	785	84 373 857	3,56 %	4,24 %	HEDEMARK	50,3	33,0	
0500	776	94 159 663	3,97 %	4,19 %	OPPLAND	54,7	33,3	
0600	1 292	157 300 365	6,64 %	6,98 %	BUSKERUD	53,1	33,4	
0700	953	118 077 211	4,98 %	5,15 %	VESTFOLD	55,9	33,3	
0800	682	77 149 488	3,26 %	3,69 %	TELEMARK	53,2	33,3	
0900	493	59 310 911	2,50 %	2,66 %	AUST-AGDER	56,1	33,1	
1000	734	95 667 727	4,04 %	3,97 %	VEST-AGDER	54,3	33,2	
1100	1 518	202 290 902	8,53 %	8,20 %	ROGALAND	58,0	33,3	
1200	1 920	264 074 597	11,14 %	10,38 %	HORDALAND	57,3	33,3	
1400	197	24 759 524	1,04 %	1,06 %	SOGN OG FJORDANE	59,2	32,8	
1500	765	98 275 622	4,15 %	4,13 %	MJØRE OG ROMSDAL	56,1	33,2	
1600	689	81 531 213	3,44 %	3,72 %	SØR-TRØNDELAG	54,0	33,5	
1700	432	51 520 310	2,17 %	2,33 %	NORD-TRØNDELAG	54,9	33,2	
1800	1 105	148 824 661	6,28 %	5,97 %	NORDLAND	59,1	33,1	
1900	749	100 789 580	4,25 %	4,05 %	TROMS	59,8	32,8	
2000	272	39 370 317	1,66 %	1,47 %	FINNMARK	57,0	32,8	
2100	1	189 605	0,01 %	0,01 %	SVALBARD	85,0	38,0	
Total:	18 505	2 370 161 805	100 %	100 %		55,3	33,2	

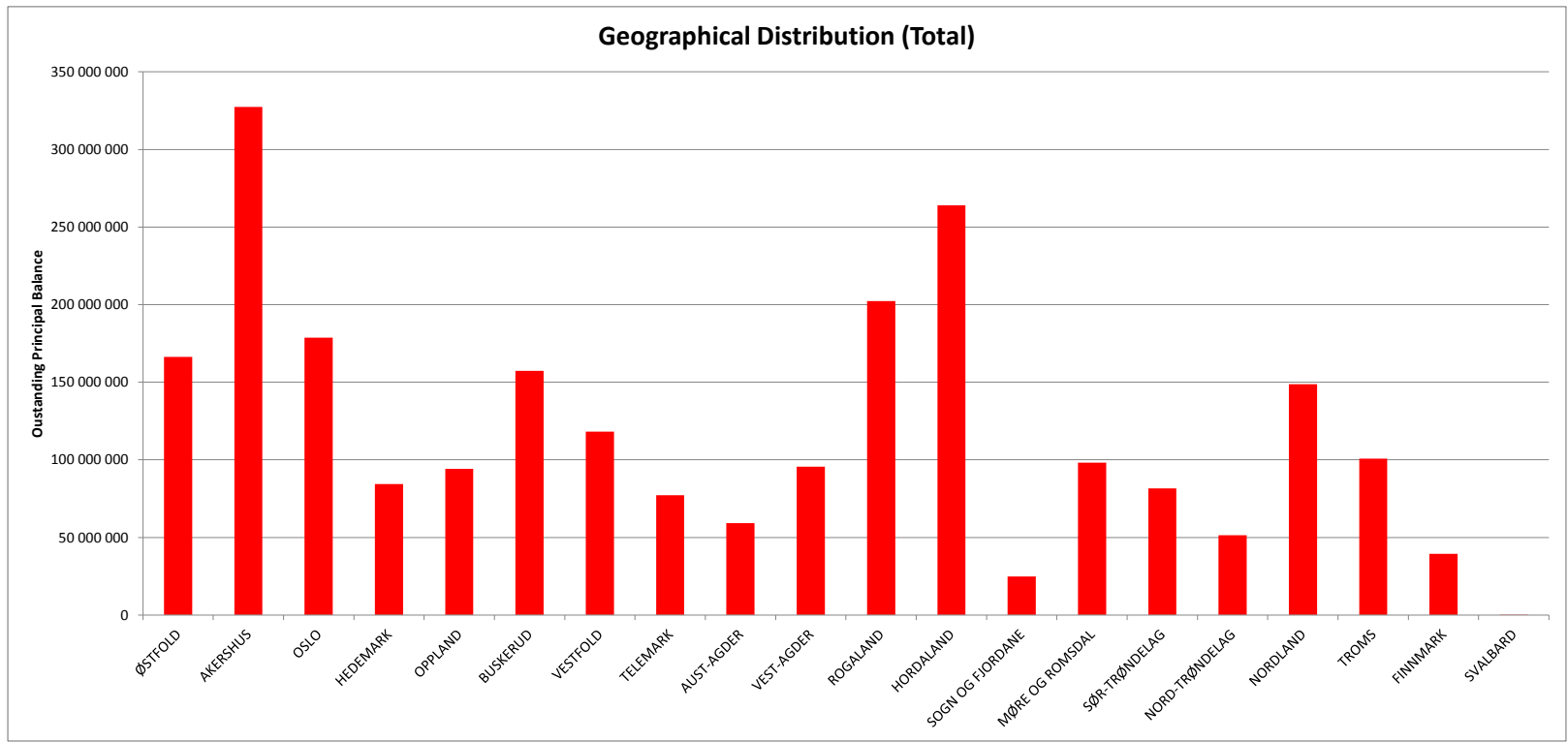
Geographic distribution

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**9.b Geographical Distribution Graph**



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Payment date	28.12.2016	
Period No	26	
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Interest Period	from	25.11.2016 to 28.12.2016 = 33 days



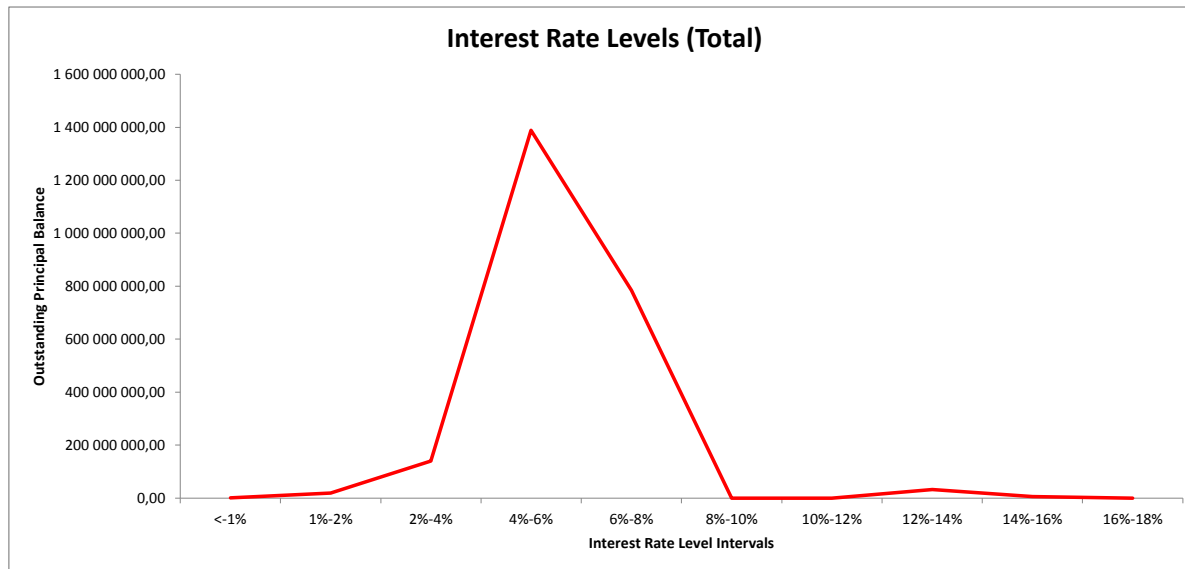


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**10.b Interest Rate**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from	25.11.2016 to 28.12.2016 = 33 days





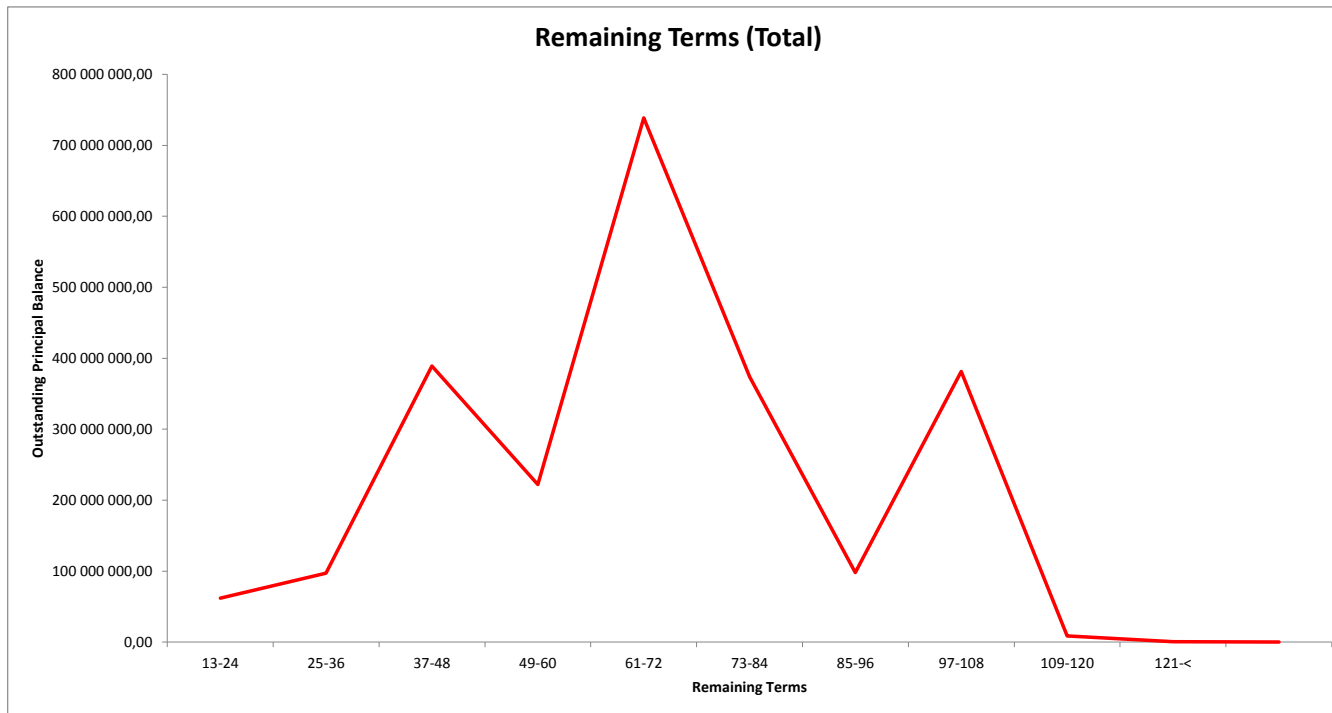


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	30.12.2016					
Payment date	28.12.2016					
Period No	26					
Monthly Period	Nov 2016					
Interest Period	from	25.11.2016	to	28.12.2016	=	33 days



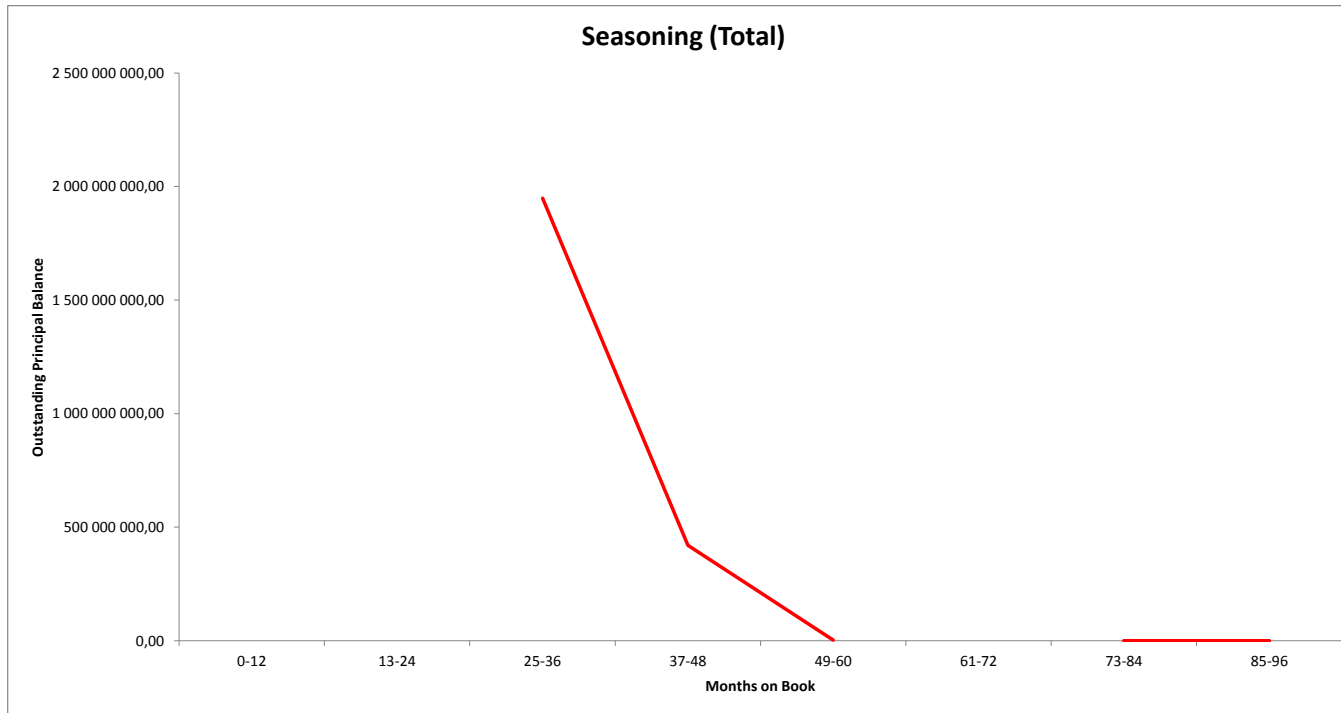


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**12.b Seasoning**



Reporting Date	30.12.2016					
Payment date	28.12.2016					
Period No	26					
Monthly Period	Nov 2016					
Interest Period	from	25.11.2016	to	28.12.2016	=	33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	30.12.2016				
Payment date	28.12.2016				
Period No	26				
Monthly Period	Nov 2016				
Interest Period	from	25.11.2016	to	28.12.2016	= 33 days

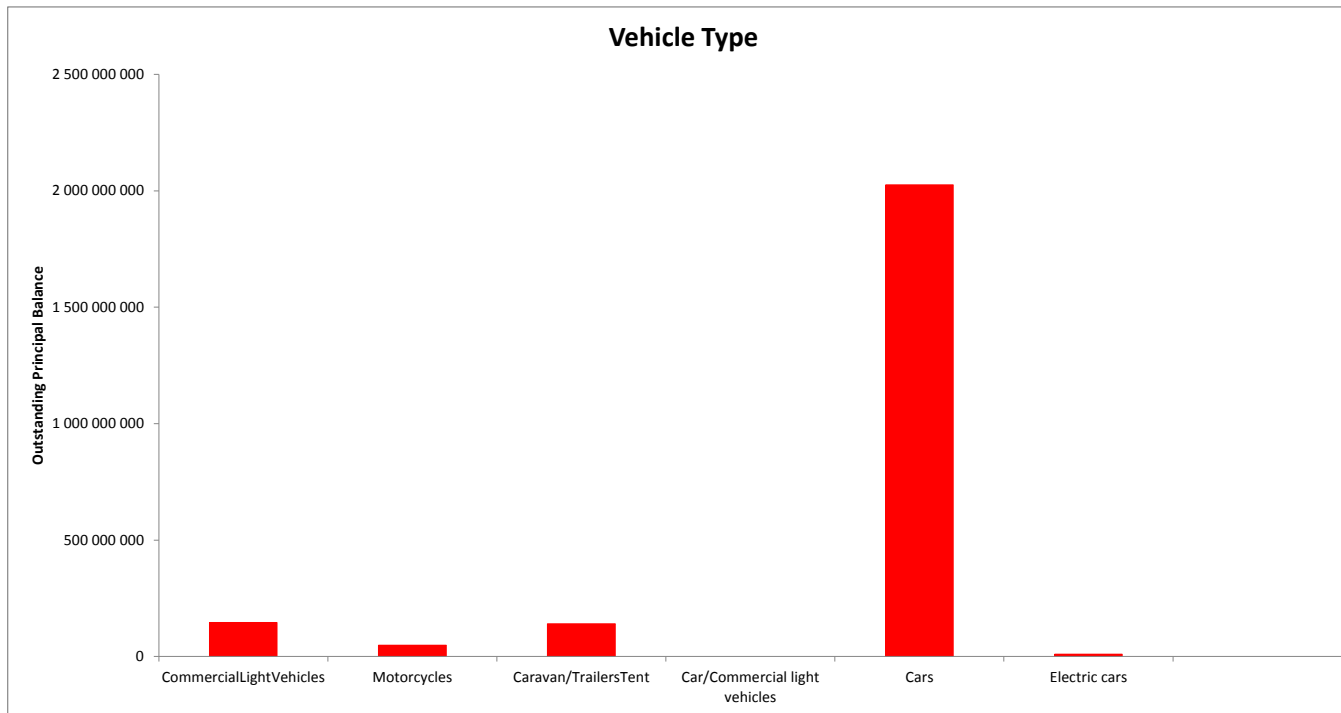
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 289	146 062 935	6,16 %	42,0	33,4
	Motorcycles	608	47 733 270	2,01 %	51,0	32,2
	Caravan/TrailersTent	899	140 607 706	5,93 %	71,1	31,9
	Car/Commercial light vehicles	5	735 160	0,03 %	41,2	34,5
	Cars	15 657	2 025 551 679	85,46 %	55,2	33,3
	Electric cars	47	9 471 055	0,40 %	56,2	33,4
		18 505	2 370 161 805	100 %	55,3	33,2

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**13.b Vehicle type**



Reporting Date	30.12.2016					
Payment date	28.12.2016					
Period No	26					
Monthly Period	Nov 2016					
Interest Period	from	25.11.2016	to	28.12.2016	=	33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**14.a Hybrid loans**



Reporting Date	30.12.2016				
Payment date	28.12.2016				
Period No	26				
Monthly Period	Nov 2016				
Interest Period	from	25.11.2016	to	28.12.2016	= 33 days

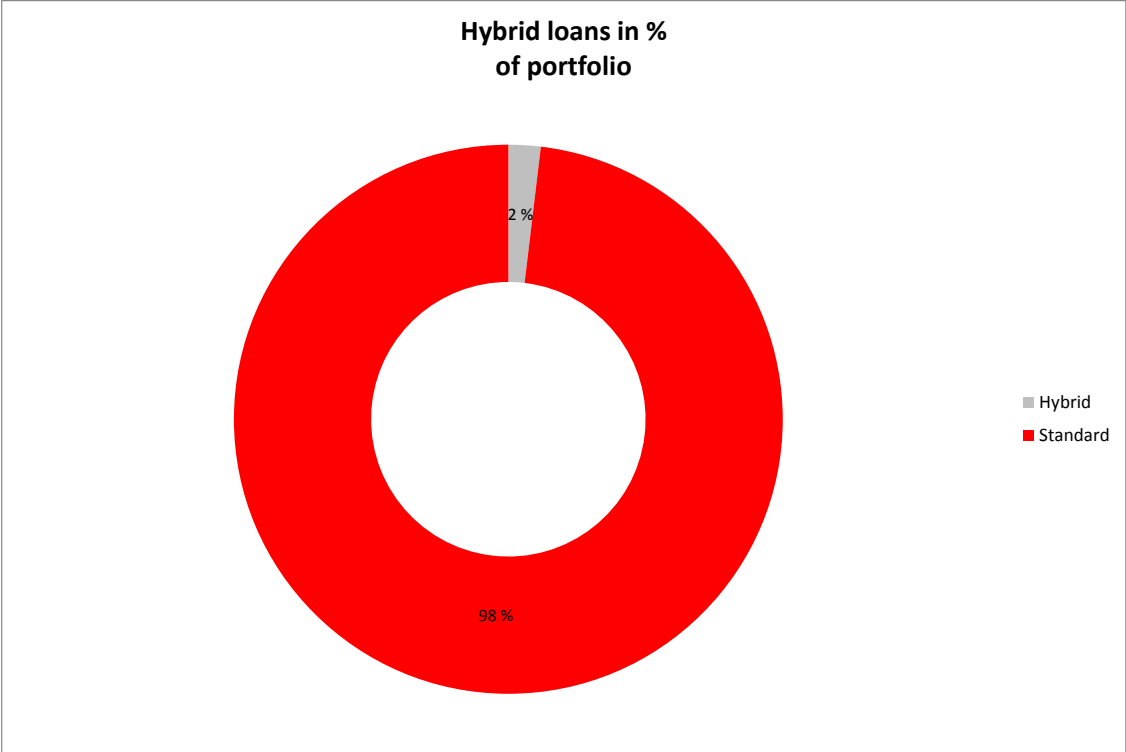
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		149	44 888 527	1,89 %	7,8	33,6
Standard		18 356	2 325 273 278	98,11 %	56,2	33,2
Total		18 505	2 370 161 805	100 %	55,3	33,2

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	30.12.2016				
Payment date	28.12.2016				
Period No	26				
Monthly Period	Nov 2016				
Interest Period	from	25.11.2016	to	28.12.2016	= 33 days





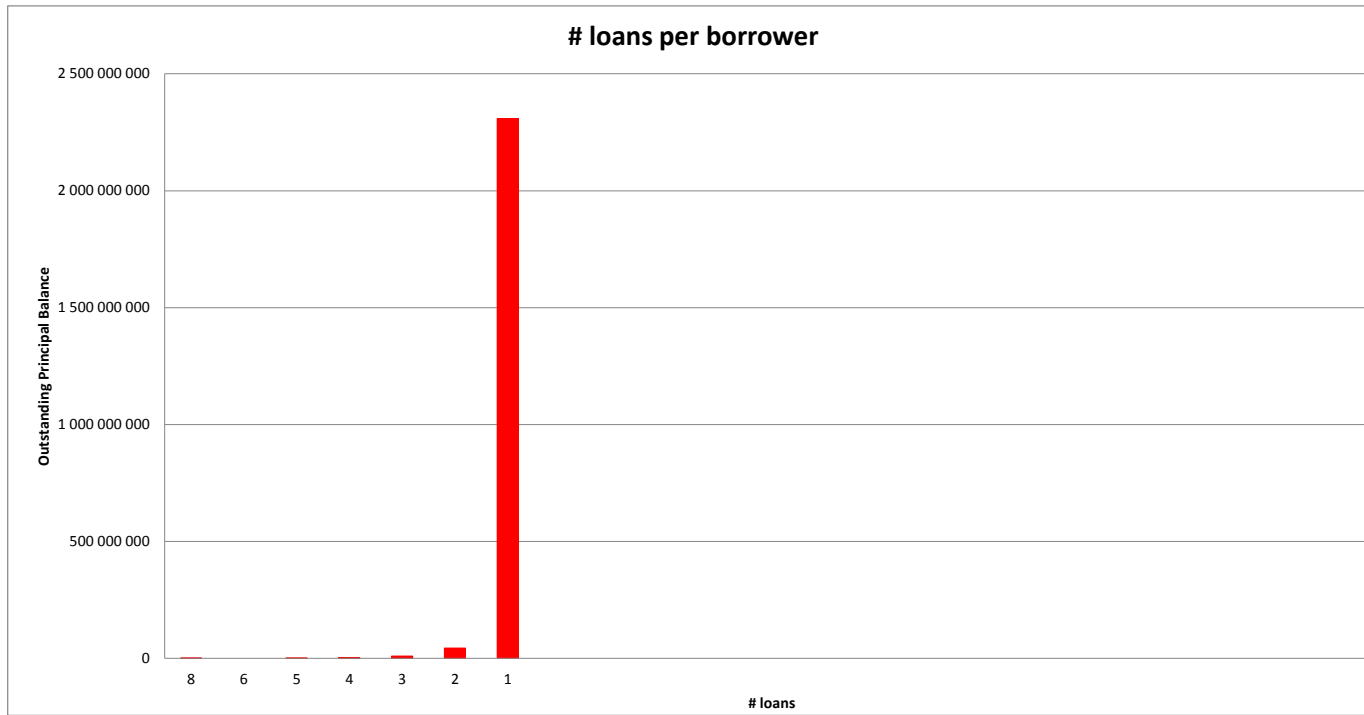


**Bilkreditt 6 DAC  
Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	30.12.2016					
Payment date	28.12.2016					
Period No	26					
Monthly Period	Nov 2016					
Interest Period	from	25.11.2016	to	28.12.2016	=	33 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from 25.11.2016	to 28.12.2016 = 33 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 370 161 805	2 318 743 425	51 418 380	11 597 588	5,87 %	97,83 %
2	2 318 743 425	2 265 488 054	53 255 372	11 350 978	5,87 %	95,58 %
3	2 265 488 054	2 211 701 840	53 786 214	11 087 317	5,87 %	93,31 %
4	2 211 701 840	2 158 066 581	53 635 259	10 827 061	5,87 %	91,05 %
5	2 158 066 581	2 107 395 370	50 671 212	10 576 399	5,88 %	88,91 %
6	2 107 395 370	2 058 433 059	48 962 311	10 334 355	5,88 %	86,85 %
7	2 058 433 059	2 005 201 593	53 231 466	10 077 119	5,87 %	84,60 %
8	2 005 201 593	1 955 590 520	49 611 074	9 834 831	5,89 %	82,51 %
9	1 955 590 520	1 908 998 222	46 592 298	9 605 394	5,89 %	80,54 %
10	1 908 998 222	1 861 787 014	47 211 208	9 372 824	5,89 %	78,55 %
11	1 861 787 014	1 815 062 296	46 724 718	9 141 398	5,89 %	76,58 %
12	1 815 062 296	1 768 791 050	46 271 246	8 912 634	5,89 %	74,63 %
13	1 768 791 050	1 719 917 769	48 873 282	8 671 947	5,88 %	72,57 %
14	1 719 917 769	1 673 713 550	46 204 218	8 443 043	5,89 %	70,62 %
15	1 673 713 550	1 627 588 625	46 124 926	8 214 588	5,89 %	68,67 %
16	1 627 588 625	1 580 320 857	47 267 768	7 981 351	5,88 %	66,68 %
17	1 580 320 857	1 534 358 983	45 961 874	7 753 608	5,89 %	64,74 %
18	1 534 358 983	1 488 525 074	45 833 909	7 526 186	5,89 %	62,80 %
19	1 488 525 074	1 442 461 873	46 063 200	7 298 209	5,88 %	60,86 %
20	1 442 461 873	1 396 858 328	45 603 545	7 072 178	5,88 %	58,94 %

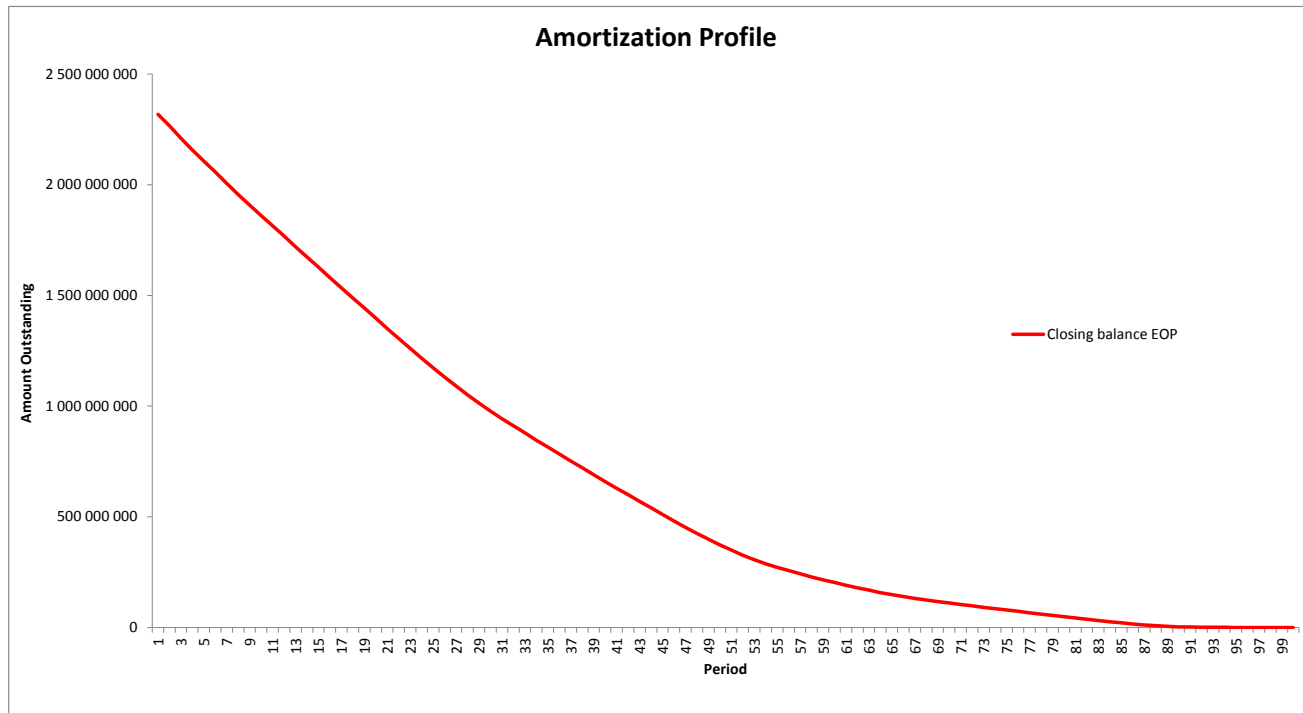
Amortization profile (first 20 periods)

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	30.12.2016				
Payment date	28.12.2016				
Period No	26				
Monthly Period	Nov 2016				
Interest Period	from	25.11.2016	to	28.12.2016	= 33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**17.a Payment Holidays**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from 25.11.2016	to 28.12.2016 = 33 days

TOTAL				
Period	No	Number of periods granted	Sum of payments	
201409	422	668	2 473 608	
201410	468	769	2 811 117	
201411	638	1 006	3 422 857	
201412	671	950	3 287 556	
201501	591	960	3 441 673	
201502	612	945	3 265 701	
201503	682	957	3 179 948	
201504	409	583	2 033 832	
201505	325	475	1 789 983	
201506	400	596	2 192 352	
201507	405	564	2 024 155	
201508	346	511	1 817 938	
201509	402	592	2 231 935	
201510	397	625	2 178 887	
201511	525	787	2 833 672	
201512	436	608	2 096 672	
201601	363	566	1 853 726	
201602	456	674	2 362 145	
201603	480	682	2 392 550	
201604	370	557	1 890 991	
201605	308	488	1 772 645	
201606	301	478	2 039 804	
201607	252	367	1 432 217	
201 608	266	366	1 409 485	
201 609	244	361	1 354 353	
201 610	249	419	1 388 390	
201 611	341	498	1740270,411	
<b>Total</b>	<b>11 359</b>	<b>17 052</b>	<b>60 718 461</b>	

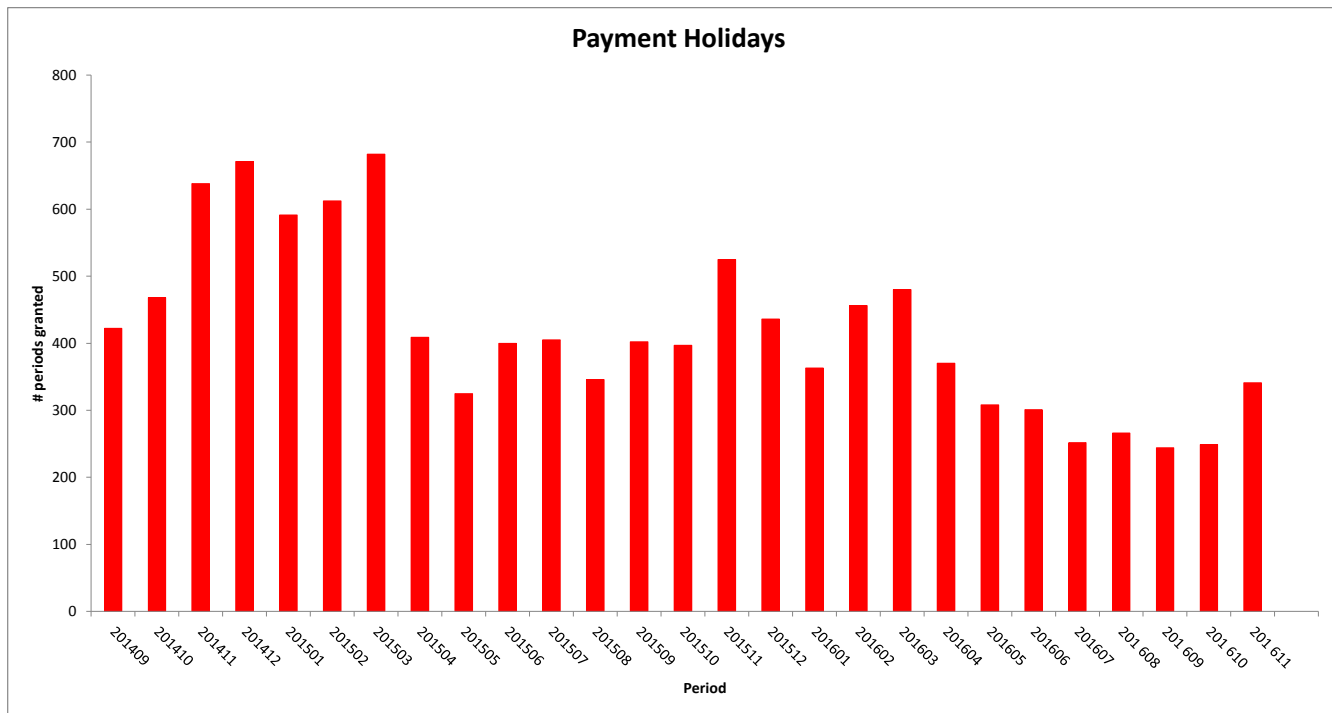
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 N-1325 Lysaker  
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 Fax.: +47 21 08 33 68

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	30.12.2016				
Payment date	28.12.2016				
Period No	26				
Monthly Period	Nov 2016				
Interest Period	from	25.11.2016	to	28.12.2016	= 33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

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



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from 25.11.2016	to 28.12.2016 = 33 days

TOTAL			
Period	No	Number of periods granted	Sum of payments
201409	0	0	0
201410	0	0	0
201411	0	0	0
201412	0	0	0
201501	0	0	0
201502	0	0	0
201503	0	0	0
201504	0	0	0
201505	0	0	0
201506	1	1	4 979
201507	0	0	0
201508	0	0	0
201509	0	0	0
201510	0	0	0
201511	0	0	0
201512	0	0	0
201601	1	1	234
201602	1	1	1646
201603	0	0	0
201604	0	0	0
201605	0	0	0
201606	0	0	0
201607	0	0	0
201608	0	0	0
201609	0	0	0
201610	0	0	0
201611	0	0	0
<b>Total</b>	<b>3</b>	<b>3</b>	<b>6 859</b>

Payment Holiday

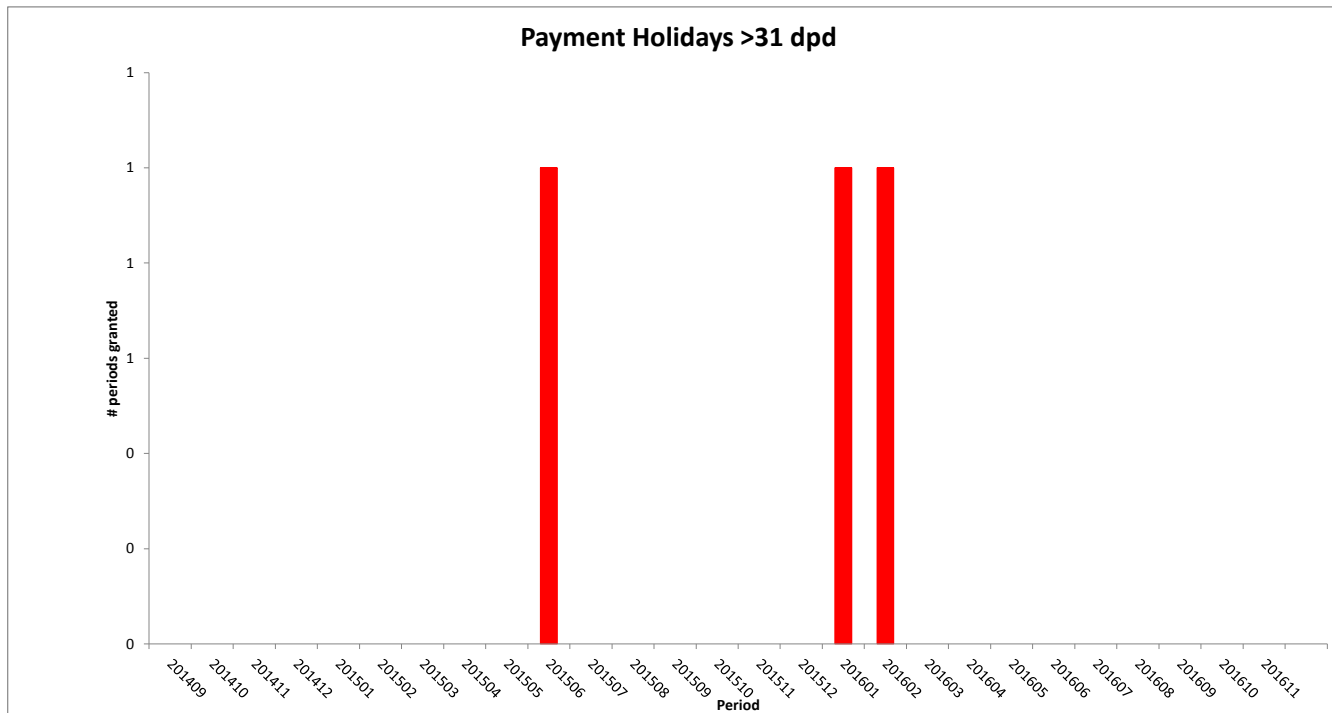
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 Fax.: +47 21 08 33 68

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

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



Reporting Date	30.12.2016				
Payment date	28.12.2016				
Period No	26				
Monthly Period	Nov 2016				
Interest Period	from	25.11.2016	to	28.12.2016	= 33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**19.a Dynamic Interest rate**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from 25.11.2016	to 28.12.2016 = 33 days

TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	4 603 690 293	5,92 %
201508	4 439 966 927	5,69 %
201509	4 250 796 432	5,69 %
201510	4 080 309 312	5,68 %
201511	3 917 232 298	5,68 %
201512	3 773 068 908	5,68 %
201601	3 646 956 602	5,68 %
201602	3 505 498 727	5,68 %
201603	3 367 211 600	5,67 %
201604	3 228 377 234	5,67 %
201605	3 096 250 778	5,67 %
201606	2 954 296 502	5,66 %
201607	2 832 457 134	5,66 %
201608	2 714 115 746	5,66 %
201 609	2 596 536 827	5,65 %
201 610	2 482 672 126	5,65 %
201 611	2 370 161 805	5,65 %

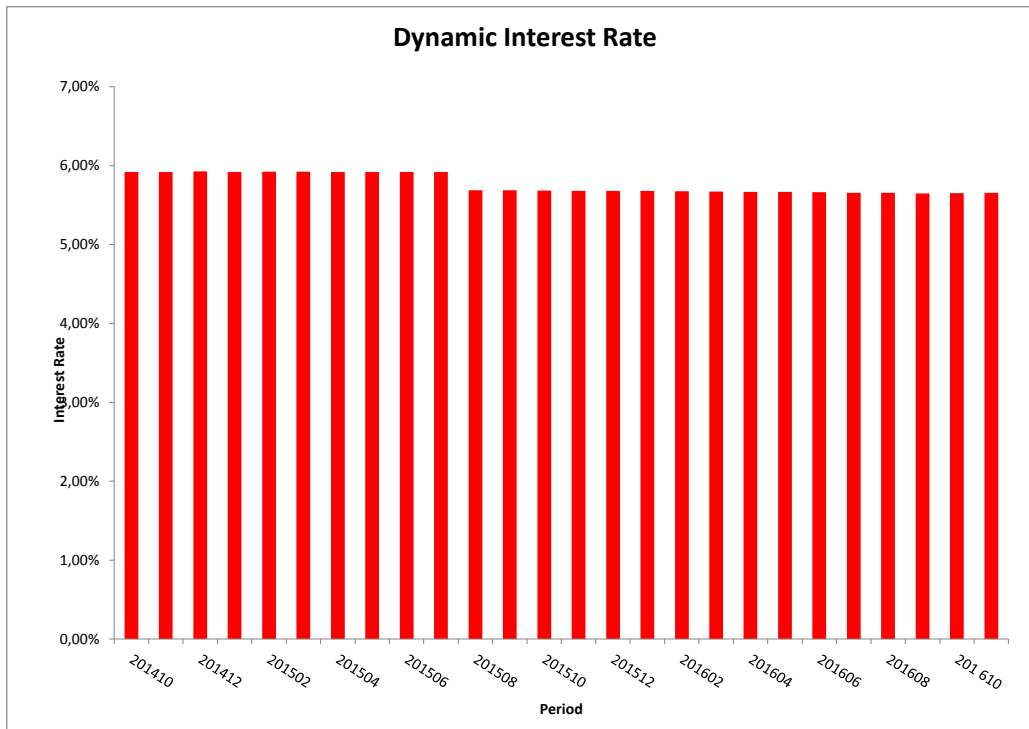
Interest rate evolution



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**

Reporting Date	30.12.2016		
Payment date	28.12.2016		
Period No	26		
Monthly Period	Nov 2016		
Interest Period	from	25.11.2016	to 28.12.2016 = 33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	30.12.2016
Payment date	28.12.2016
Period No	26
Monthly Period	Nov 2016
Interest Period	from 25.11.2016 to 28.12.2016 = 33 days

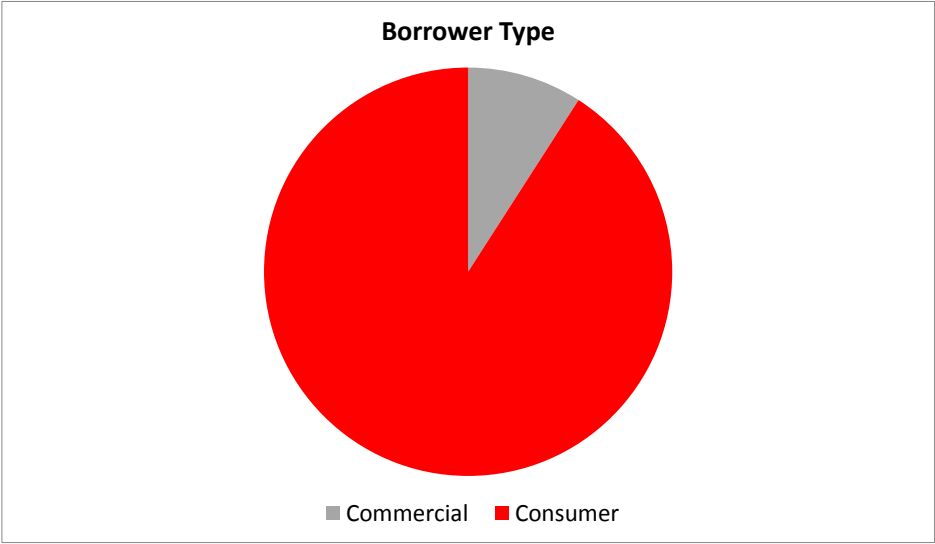
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 490	215 624 180	9,10 %	39,1	33,2
	Consumer	17 015	2 154 537 625	90,90 %	56,9	33,2
	Total	18 505	2 370 161 805	100 %	55,3	33,2

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**20.b Borrower Type**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from	25.11.2016 to 28.12.2016 = 33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**21.a Vehicle Condition**



Reporting Date	30.12.2016
Payment date	28.12.2016
Period No	26
Monthly Period	Nov 2016
Interest Period	from 25.11.2016 to 28.12.2016 = 33 days

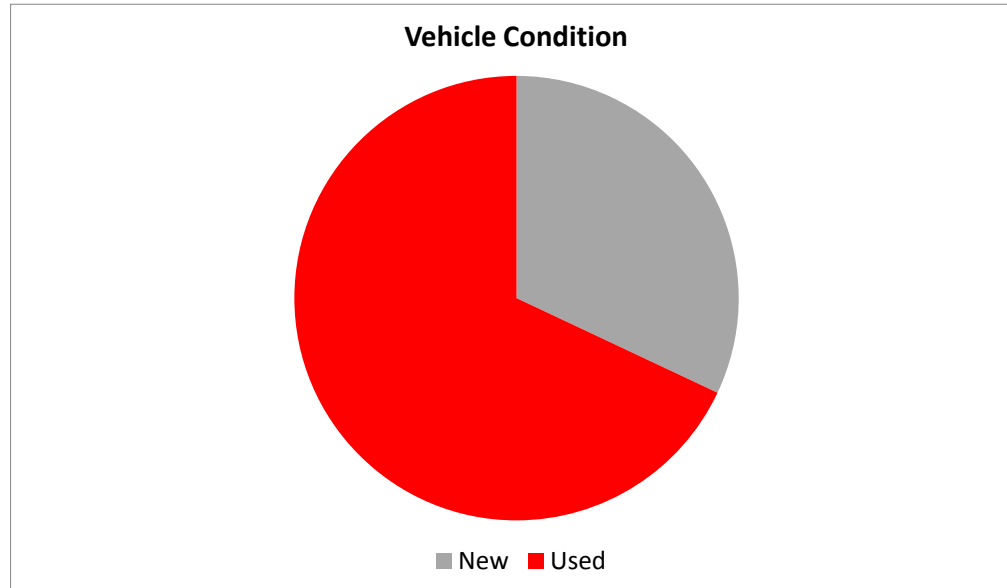
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 405	758 426 457	32,00 %	56,9	33,2
	Used	14 100	1 611 735 348	68,00 %	54,5	33,2
		18 505	2 370 161 805	100 %	55,3	33,2

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date		30.12.2016		
Payment date		28.12.2016		
Period No		26		
Monthly Period		Nov 2016		
Interest Period	from	25.11.2016	to	28.12.2016 = 33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**22.a Downpayment**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from 25.11.2016	to 28.12.2016 = 33 days

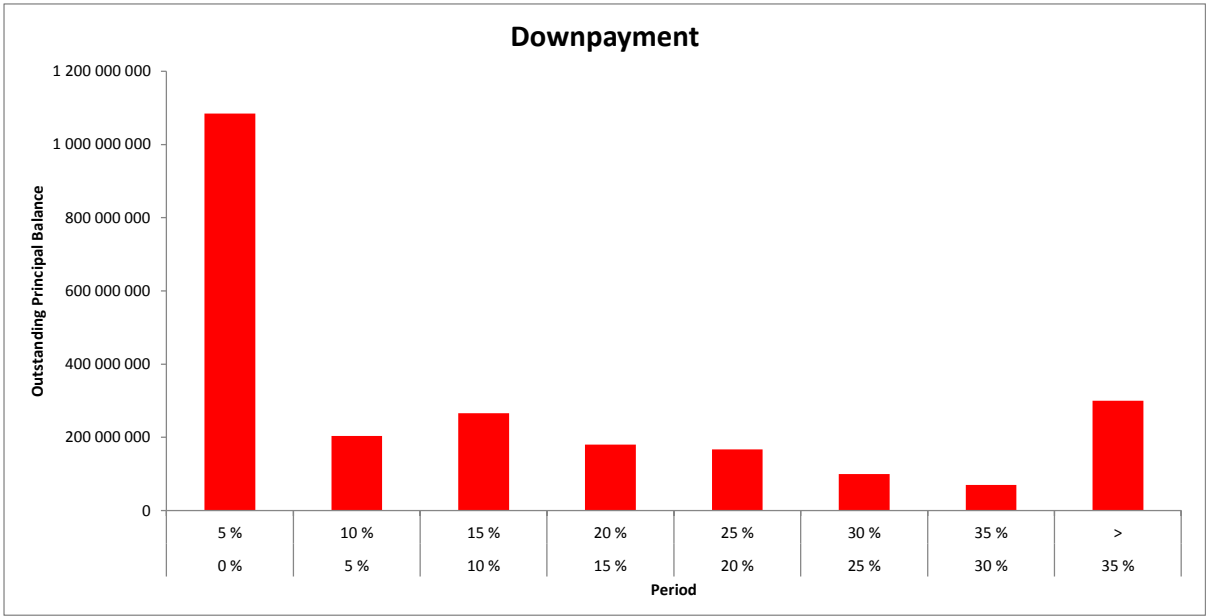
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 995	1 084 133 920	45,74 %	55,4	33,2
	5 %	10 %	1 377	203 826 849	8,60 %	58,2	33,3
	10 %	15 %	1 823	265 805 582	11,21 %	57,0	33,3
	15 %	20 %	1 337	179 956 398	7,59 %	57,2	33,2
	20 %	25 %	1 269	167 241 578	7,06 %	55,5	33,3
	25 %	30 %	847	99 995 894	4,22 %	55,4	33,1
	30 %	35 %	579	69 643 791	2,94 %	53,8	33,3
	35 %	>	3 278	299 557 793	12,64 %	50,4	33,1
	Total		18 505	2 370 161 805	100 %	55,3	33,2

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**22.b Downpayment**



Reporting Date	30.12.2016		
Payment date	28.12.2016		
Period No	26		
Monthly Period	Nov 2016		
Interest Period	from	25.11.2016	to 28.12.2016 = 33 days



**Bilkreditt 6 DAC  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	30.12.2016
Payment date	28.12.2016
Period No	26
Monthly Period	Nov 2016
Interest Period	from 25.11.2016 to 28.12.2016 = 33 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	18 227	2 328 607 248	98,25 %	55,7	33,2
	Serial	278	41 554 557	1,75 %	32,1	33,7
		18 505	2 370 161 805	100 %	55,3	33,2

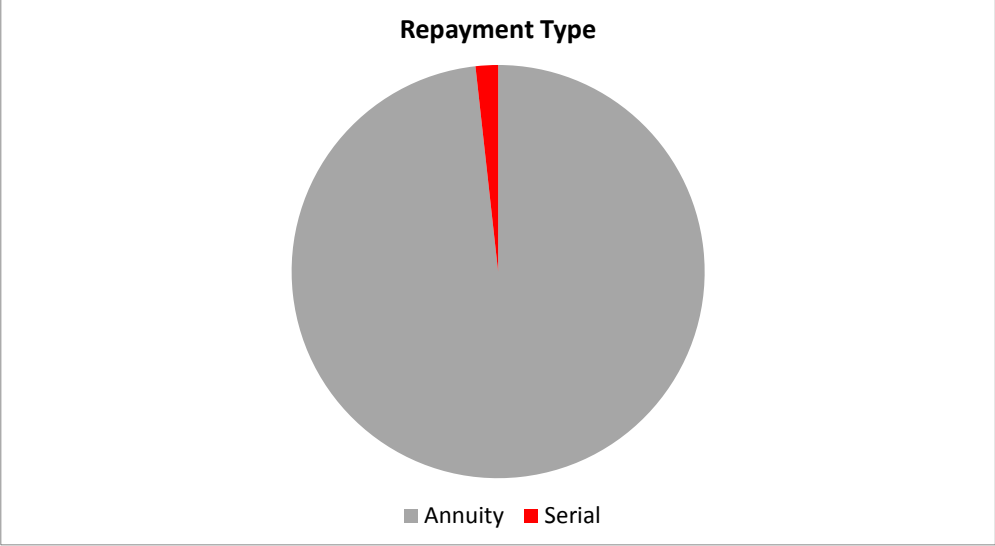


**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date		30.12.2016	
Payment date		28.12.2016	
Period No		26	
Monthly Period		Nov 2016	
Interest Period	from	25.11.2016	to 28.12.2016 = 33 days



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**24.a Dynamic Pre-Payments**



Reporting Date	30.12.2016
Payment date	28.12.2016
Period No	26
Monthly Period	Nov 2016
Interest Period	from 25.11.2016 to 28.12.2016 = 33 days

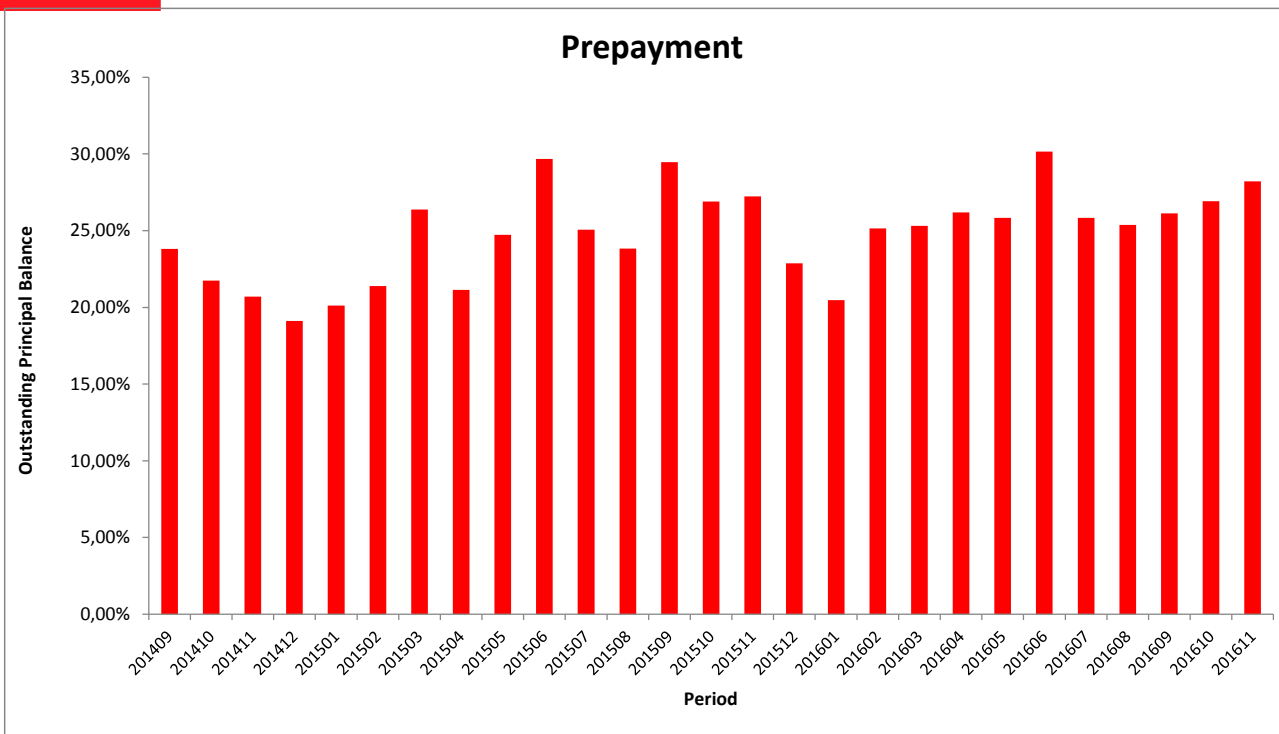
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201409	145 683 945	6 500 760 396	23,8 %	
201410	127 205 834	6 291 509 803	21,7 %	
201411	116 798 165	6 101 331 658	20,7 %	
201412	103 808 480	5 921 297 542	19,1 %	
201501	106 467 707	5 743 022 268	20,1 %	
201502	110 430 042	5 560 862 225	21,4 %	
201503	134 862 136	5 350 395 184	26,4 %	
201504	101 488 681	5 178 835 429	21,1 %	
201505	116 788 734	4 992 168 467	24,7 %	
201506	138 251 361	4 781 116 475	29,7 %	
201507	109 377 034	4 603 622 942	25,1 %	
201508	99 589 130	4 439 966 927	23,8 %	
201509	121 826 401	4 250 796 432	29,5 %	
201510	105 158 550	4 080 309 312	26,9 %	
201511	102 410 488	3 917 232 298	27,2 %	
201512	80 760 598	3 773 068 908	22,9 %	
201601	68 947 897	3 646 956 602	20,5 %	
201602	83 600 267	3 505 498 727	25,1 %	
201603	80 877 522	3 367 211 600	25,3 %	
201604	80 692 767	3 228 377 234	26,2 %	
201605	76 149 193	3 096 250 778	25,8 %	
201606	87 062 902	2 954 296 502	30,2 %	
201607	69 675 614	2 832 457 134	25,8 %	
201608	65 406 018	2 714 115 746	25,4 %	
201609	64 705 054	2 596 536 827	26,1 %	
201610	64 056 892	2 482 672 126	26,9 %	
201611	64 599 522	2 370 161 805	28,2 %	

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**Bilkreditt 6 DAC  
Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from	25.11.2016 to 28.12.2016 = 33 days



**Bilkkredit 6 DAC**  
**Monthly Investor Report**

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

Reporting Date 30.12.2016  
 Payment date 28.12.2016  
 Period No 26  
 Monthly Period Nov 2016  
 Interest Period from 25.11.2016 to 28.12.2016 = 33 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211	1	491 153	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	-	-	-	273 225	273 225	3 126 801	679 095	952 320	2 447 706	425 436	1 377 756	2 022 270
20152	5 869 335	47	-	-	-	-	-	-	1 305 853	1 305 853	4 563 482	912 613	2 218 466	3 650 869
20153	5 645 838	51	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20154	5 015 530	44	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20161	4 752 267	58	-	-	-	-	-	-	-	-	-	-	-	-
20162	7 842 349	68	-	-	-	-	-	-	-	-	-	-	-	-
20163	8 532 007	64	-	-	-	-	-	-	-	-	-	-	-	-
20164	3 661 399	43	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211	1	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	57 202	1 434 958	1 965 068	46 043	1 481 001	1 919 025	197 823	1 678 824	1 721 202	23 089	1 701 913	1 698 113
20152	5 869 335	47	577 913	2 796 379	3 072 956	236 131	3 032 510	2 836 825	259 733	3 292 243	2 577 092	33 111	3 325 354	2 543 981
20153	5 645 838	51	751 596	929 623	4 716 215	765 750	1 695 373	3 950 465	435 517	2 130 890	3 514 948	312 382	2 443 272	3 202 566
20154	5 015 530	44	596 706	596 706	4 418 824	1 287 267	1 883 973	3 131 557	388 470	2 272 443	2 743 087	306 865	2 579 308	2 436 222
20161	4 752 267	58	-	-	-	157 912	157 912	4 594 355	1 027 337	1 185 249	3 567 018	372 029	1 557 278	3 194 989
20162	7 842 349	68	-	-	-	-	-	-	782 734	782 734	7 059 615	2 325 625	3 108 359	4 733 990
20163	8 532 007	64	-	-	-	-	-	-	-	-	-	954 523	954 523	7 577 484
20164	3 661 399	43	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4		
			Recoveries	Cum. Recoveries	Loss
20144	605 211	1	0	491 153	114 058
20151	3 400 026	24	68 796	1 770 709	1 629 317
20152	5 869 335	47	126 813	3 452 167	2 417 168
20153	5 645 838	51	26 940	2 470 212	3 175 626
20154	5 015 530	44	81 747	2 661 055	2 354 475
20161	4 752 267	58	220 990	1 778 268	2 973 999
20162	7 842 349	68	378 131	3 486 490	4 355 859
20163	8 532 007	64	1 282 430	2 236 953	6 295 054
20164	3 661 399	43	468 604	468 604	3 192 795

**Bilkreditt 6 DAC**  
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**26. Delinquency**



Reporting Date	30.12.2016		
Payment date	28.12.2016		
Period No	26		
Monthly Period	Nov 2016		
Interest Period	from	25.11.2016	to 28.12.2016 = 33 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	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	921 972	17	2 185 254
	11	3 917 232 298	23 637	3 648 605 893	1 305	219 766 991	208	32 268 016	68	8 964 384	29	2 443 437	25	3 561 579	13	1 621 998	12	920 915
	12	3 773 068 908	23 281	3 552 501 196	1 160	173 318 860	214	30 829 685	68	9 701 485	26	3 126 309	24	2 034 417	16	1 556 956	15	1 909 361
2016	1	3 646 956 602	22 735	3 419 025 410	1 180	175 694 408	228	33 968 149	59	7 929 131	36	5 601 863	25	3 035 520	22	1 702 121	12	946 899
	2	3 505 498 727	22 083	3 259 749 815	1 271	195 375 497	208	32 741 753	62	7 554 209	25	2 977 618	27	4 322 542	23	2 777 293	24	1 656 035
	3	3 367 211 600	21 532	3 127 867 724	1 171	182 618 160	237	35 915 196	69	10 232 200	40	4 839 192	17	2 207 523	25	3 531 605	22	2 149 333
	4	3 228 377 234	21 069	3 016 728 422	1 103	167 174 598	187	26 496 989	63	8 558 590	36	4 527 351	26	3 226 236	17	1 665 048	26	3 923 799
	5	3 096 250 778	20 483	2 882 122 726	1 085	162 774 195	208	31 250 492	62	10 050 130	33	3 746 420	23	3 201 782	26	3 105 033	16	1 433 624
	6	2 954 296 502	20 128	2 796 262 277	846	120 903 417	145	20 219 871	47	7 231 939	28	4 300 549	23	2 722 690	19	2 655 759	26	2 484 926
	7	2 832 457 134	19 454	2 654 593 649	967	142 670 542	158	22 285 020	42	5 119 292	21	2 294 805	24	3 728 581	18	1 765 245	21	2 771 533
	8	2 713 971 007	18 912	2 541 604 152	954	135 671 862	184	23 231 037	50	5 643 384	20	2 267 797	17	2 192 750	22	3 360 025	15	1 971 199
	9	2 596 536 827	18 490	2 444 225 942	861	114 971 547	158	24 832 403	59	6 813 450	27	2 682 278	16	1 818 733	13	1 192 474	26	3 759 145
	10	2 482 672 126	17 869	2 322 792 970	886	120 815 013	193	25 610 292	52	5 719 361	34	4 349 976	19	1 719 969	15	1 664 545	23	2 045 571
	11	2 370 161 805	17 326	2 219 366 262	867	112 626 909	182	23 801 073	58	6 816 737	26	1 884 244	30	3 851 268	16	1 815 312	20	1 615 828
	12																	

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**Monthly Investor Report**

**27. Priority of Payments**



Reporting Date	30.12.2016	
Payment date	28.12.2016	
Period No	26	
Monthly Period	Nov 2016	
Interest Period	from 25.11.2016	to 28.12.2016 = 33 days

**Priority of Payments**

Available Distribution Amount	+	177 769 749,30	NOK	13 821 906,76	EUR
Senior Expenses	-	1 385 575,48	NOK		
Class A Notes Interest	-	1 919 491,51	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 012 413,00	NOK		
Liquidity Reserve	-	19 861 377,01	NOK		
Class A Principal	-	112 510 321,00	NOK	13 821 906,76	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	29 792 065,51	NOK		
Class C Notes Interest	-	676 755,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	2 926 088,16	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	7 685 662,63	NOK	-	EUR

**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**28. Transaction Costs**



Reporting Date	30.12.2016				
Payment date	28.12.2016				
Period No	25				
Monthly Period	Oct 2016				
Interest Period	from	25.11.2016	to	25.11.2016	= 0 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	1 385 575,48 NOK			
Interest accrued for the Period	3 565 077,57 NOK	1 962 641,57 NOK	960 613,00 NOK	641 823,00 NOK
Cumulative Interest accrued	184 959 390,77 NOK	137 872 986,77 NOK	28 292 207,00 NOK	18 794 197,00 NOK
Interest Payments	3 565 077,57 NOK	1 962 641,57 NOK	960 613,00 NOK	641 823,00 NOK
Cumulative Interest Payments	184 959 390,77 NOK	137 872 986,77 NOK	28 292 207,00 NOK	18 794 197,00 NOK
Interest accrued on Subordinated Loan for the Period	630 459,42 NOK			
Cumulative Interest accrued on Subordinated Loan	27 528 284,59 NOK			
Interest Payments on Subordinated Loan	630 459,42 NOK			
Cumulative Interest Payments on Subordinated Loan	27 528 284,59 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

**Bilcreditt 6 DAC**  
**Monthly Investor Report**

**29. Swap Counterparty Data**



Reporting Date	30.12.2016
Payment date	28.12.2016
Period No	26
Monthly Period	Nov 2016
Interest Period from	25.11.2016 to 28.12.2016 = 33 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	1 574 429 126,00 NOK 193 418 811,55 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8900 %
1M Euribor (Notes, Swap)	-0,3730 %
Gross Amount Due to Swap Counterparty	114 429 812,51 NOK
Gross Amount Due from Swap Counterparty	13 821 906,76 EUR
EUR/NOK spot rate	N/A



**Bilkreditt 6 DAC**  
**Monthly Investor Report**

**30. Contact Details**



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Reporting Date	30.12.2016
Payment date	28.12.2016
Period No	26
Monthly Period	Nov 2016
Interest Period	from 25.11.2016 to 28.12.2016 = 33 days