

Bil kreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/11/2015		Following payment dates:		29/12/2015
Payment date	25/11/2015				25/01/2016
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days
Cut-Off Date	31/10/2015				

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1. Portfolio Information



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 30 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	4.250.796.432,00	NOK	4.439.966.927,00
Scheduled Loan Principal Repayments	63.023.783,00	NOK	65.069.552,00
Prepayments	105.158.550,00	NOK	121.826.401,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	973.361,00	NOK	927.624,00
Total Principal Payments Received	169.155.694,00	NOK	187.823.577,00
	-		-
New Defaulted Auto Loans in Period	2.185.254,00	NOK	2.141.336,00
Total New Defaults	2.185.254,00	NOK	2.141.336,00
Capitalised Interest (due to Repayment Holidays)	853.828,00	NOK	794.418,00
Closing Balance	4.080.309.312,00	NOK	4.250.796.432,00
Cumulative Capitalised Interest (Amount)			
Open	14.180.320,00	NOK	13.385.902,00
New	853.828,00	NOK	794.418,00
Close	15.034.148,00	NOK	14.180.320,00
Total revenue collections			
Revenue and fees received on loan balances	21.775.289,00	NOK	23.119.199,00
Recoveries on loans in default	493.668,00	NOK	267.418,00
Total Revenue Received in Period	22.268.957,00	NOK	23.386.617,00
# Loans			
At beginning of period	26.572	Loans	27.268
Paid in Full	672	Loans	677
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	17	Loans	19
At end of period	25.883	Loans	26.572
Weighted Average Loan Return	6,31%		
Average NIBOR + Weighted Average Loan Threshold	4,08%		

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2. Amount Due for Distribution



Reporting Date	27/11/2015			
Payment date	25/11/2015			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	88.799.338,54	NOK	92.072.458,84	NOK
b. Collections (Principal, interest, fees, etc)	191.424.651,00	NOK	211.210.194,00	NOK
c. Swap Counterparty payment to the Issuer	0,00	NOK	0,00	NOK
			23.337.878,67	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	3.736,33	NOK	1.985,27	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)	280.227.725,87	NOK	21.030.596,59	EUR
			303.284.638,11	NOK
				23.337.878,67
				EUR

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3. Reserve Accounts



Reporting Date	27/11/2015
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Note Balance

Beginning of Period	4.250.796.432,00	NOK
End of Period	4.080.309.312,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,3 %	53.279.603,12	NOK
Cash Outflow		53.279.603,12	NOK
Cash Inflow		51.009.557,18	NOK
End of Period	1,2 %	51.009.557,18	NOK
Required Reserve Amount	1,2 %	51.009.557,18	NOK

Liquidity Balance

Beginning of Period	0,8 %	35.519.735,42	NOK
Cash Outflow		35.519.735,42	NOK
Cash Inflow		34.006.371,46	NOK
End of Period	0,8 %	34.006.371,46	NOK
Required Reserve Amount	0,8 %	34.006.371,46	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	200.333.755,76	NOK
Cash Outflow	3.861.426,50	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	196.472.329,26	NOK
Required Commingling Reserve Fund	196.472.329,26	NOK

CPI Reserve

Beginning of Period	-	NOK
Cash Outflow (to Servicer)	-	NOK
Drawings	-	NOK
Cash Inflow (from Servicer)	-	NOK
End of Period	-	NOK
Required CPI Reserve Fund	-	NOK

Set-off from Deposits

No borrowers whose loans were sold to Bilcreditt 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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4. Performance Data



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Note Balance

Beginning of Period	4.250.796.432,00	NOK
End of Period	4.080.309.312,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	3.838.979.474,00	94,09%	24.347
1-29 days past due	188.053.873,00	4,61%	1.181
		0,00%	

Delinquent Receivables:

30-59 days past due	37.379.037,00	0,92%	235
60-89 days past due	8.526.270,00	0,21%	60
90-119 days past due	4.401.709,00	0,11%	32
120-149 days past due	2.046.976,00	0,05%	18
150-179 days past due	921.973,00	0,02%	10
Total Performing and Delinquent	4.080.309.312,00	100,00%	25.883

Current Period Defaults	2.185.254,00	17
Cumulative Defaults	17.705.664,00	140
Current Period Recoveries	493.668,00	
Cumulative Recoveries	4.759.070,00	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class C
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		410.633.099,75 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Available Distribution Amount	280.227.725,87 NOK				
Amortisation	170.487.120,00 NOK				
Redemption per Class		20.944.363,64 EUR	- NOK	- NOK	- NOK
Redemption per Note		2.929,28 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	4.080.309.312,00 NOK	389.688.736,12 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Current Tranching		77,74%	13,60%	8,65%	0,01%
Current Pool Factor		0,55	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	
Interest rate Basis: 1-M EURIBOR / Spread	-0,1180 %				
Interest Rate Basis: 1-M NIBOR / Spread	0,9800 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	30				
Principal Outstanding per Note Beginning of Period		57.431,20 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Principal Repayment per note		2.929,28 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		54.501,92 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Interest accrued for the period		12,06 EUR	1.733,33 NOK	1.816,67 NOK	1,82 NOK
Interest Payment	2.305.661,22 NOK	86.232,95 EUR	962.000,00 NOK	641.283,55 NOK	441,45 NOK
Interest Payment per Note		12,06 EUR	1.733,33 NOK	1.816,67 NOK	1,82 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50%	7,25%	2,00%	
Current CE (incl. Excess Spread)		27,73%	14,13%	5,47%	
Current CE (excl. Excess Spread)		24,34%	10,74%	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.

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6. Counterparty Ratings, Trigger Levels and Consequences



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		Rating Triggers								Trigger breaches	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	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	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.
Paying Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa2	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa2	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa2	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



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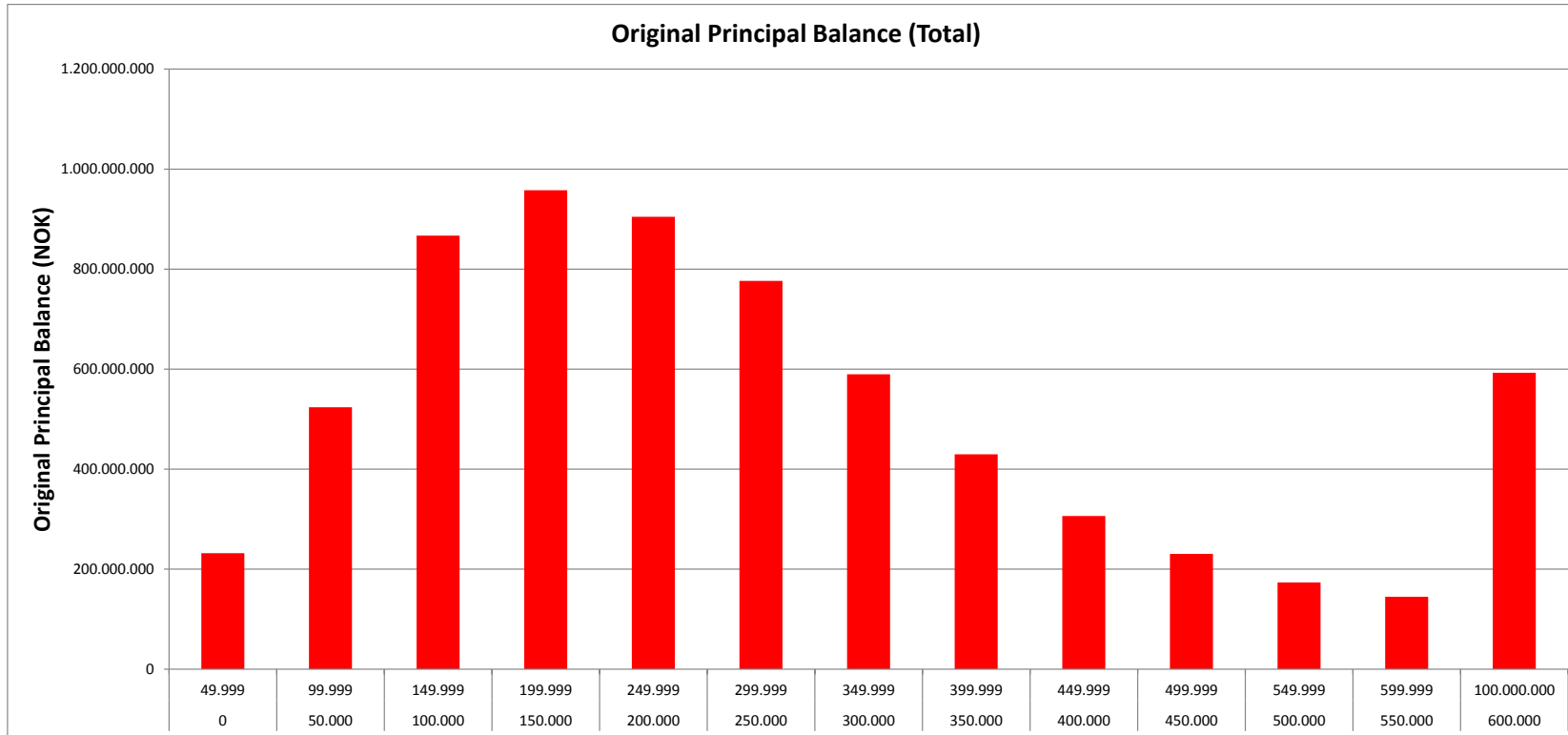
Average amount - all: 195.694

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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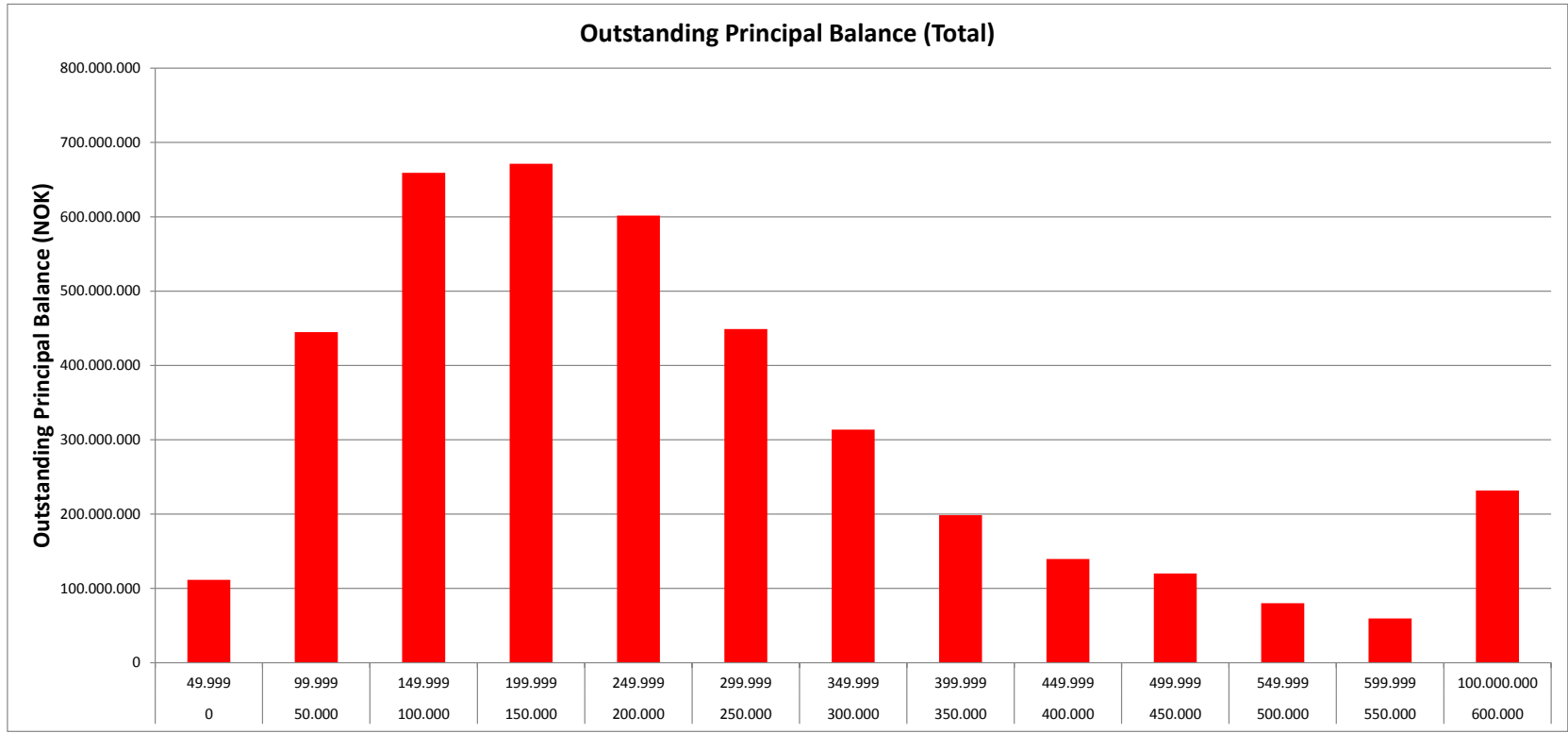
Average amount - all: 157.644

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49.999	3.805	111.544.831	2,73%	14,70%	32,0	20,9	
50.000	99.999	5.909	444.726.149	10,90%	22,83%	45,8	20,6	
100.000	149.999	5.316	659.030.991	16,15%	20,54%	55,9	20,4	
150.000	199.999	3.875	671.198.768	16,45%	14,97%	62,0	20,4	
200.000	249.999	2.707	601.686.654	14,75%	10,46%	67,5	20,3	
250.000	299.999	1.646	448.951.957	11,00%	6,36%	72,7	20,2	
300.000	349.999	972	313.721.558	7,69%	3,76%	75,0	20,0	
350.000	399.999	532	198.508.914	4,87%	2,06%	77,2	19,6	
400.000	449.999	331	139.634.048	3,42%	1,28%	79,9	20,1	
450.000	499.999	253	119.998.339	2,94%	0,98%	81,0	20,1	
500.000	549.999	153	79.988.095	1,96%	0,59%	81,5	20,0	
550.000	599.999	104	59.661.233	1,46%	0,40%	83,7	20,2	
600.000	100.000.000	280	231.657.775	5,68%	1,08%	81,1	19,9	
Total		25.883	4.080.309.312	100%	100%	65,1	20,3	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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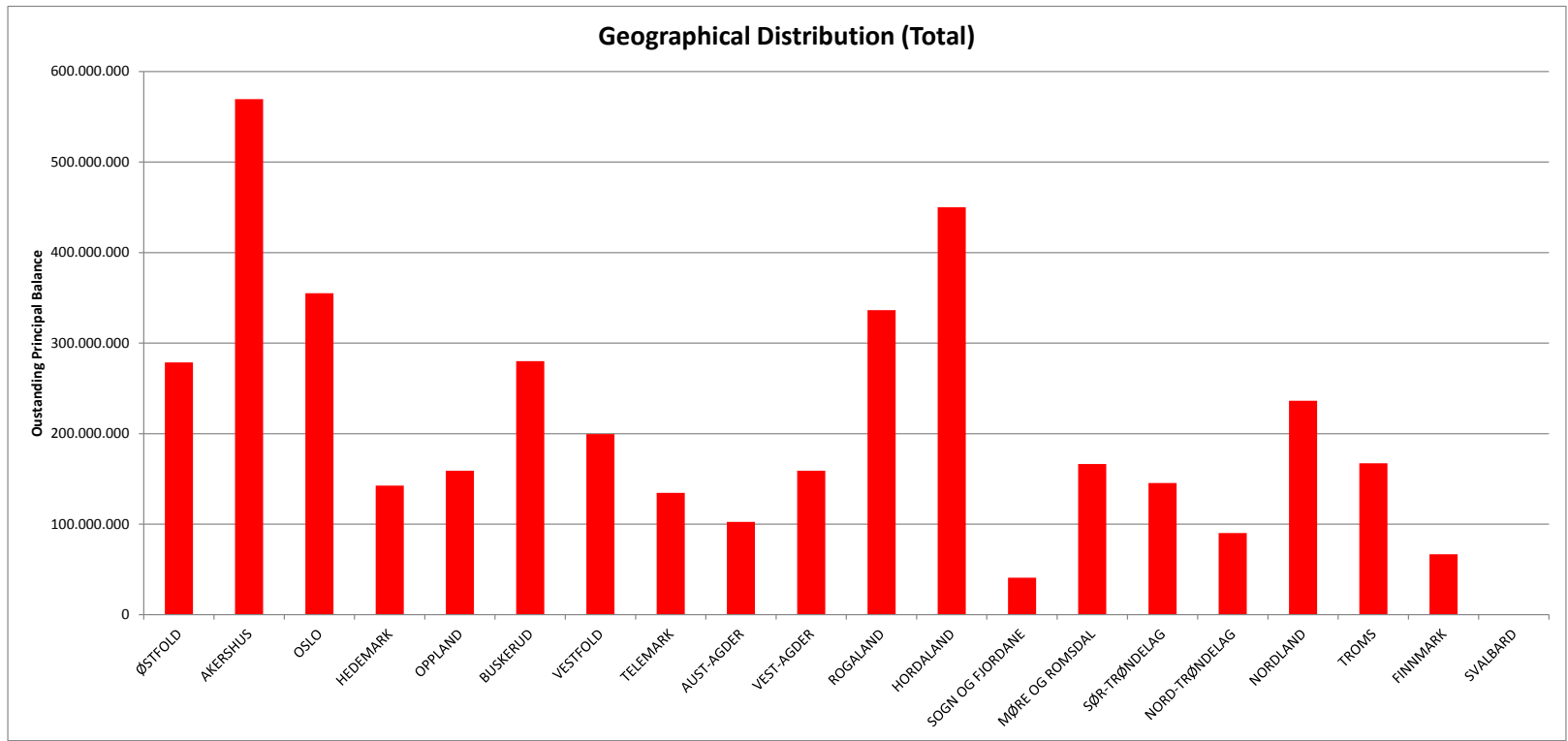
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1.819	278.659.265	6,83%	7,03%	ØSTFOLD	65,0	20,5	
0200	3.521	569.444.551	13,96%	13,60%	AKERSHUS	64,5	20,2	
0300	2.022	355.165.084	8,70%	7,81%	OSLO	58,7	20,3	
0400	1.106	142.480.248	3,49%	4,27%	HEDEMARK	60,4	20,1	
0500	1.068	159.099.187	3,90%	4,13%	OPPLAND	64,7	20,3	
0600	1.845	280.126.877	6,87%	7,13%	BUSKERUD	62,7	20,4	
0700	1.298	199.474.003	4,89%	5,01%	VESTFOLD	66,2	20,4	
0800	967	134.486.377	3,30%	3,74%	TELEMARK	63,6	20,3	
0900	690	102.383.740	2,51%	2,67%	AUST-AGDER	64,7	20,1	
1000	1.004	158.914.836	3,89%	3,88%	VEST-AGDER	64,3	20,2	
1100	2.081	336.361.358	8,24%	8,04%	ROGALAND	68,2	20,4	
1200	2.667	450.124.075	11,03%	10,30%	HORDALAND	67,4	20,3	
1400	266	40.910.492	1,00%	1,03%	SOGN OG FJORDANE	69,3	20,2	
1500	1.053	166.460.281	4,08%	4,07%	MJØRE OG ROMSDAL	66,1	20,1	
1600	992	145.508.093	3,57%	3,83%	SØR-TRØNDELAG	62,2	20,5	
1700	590	90.185.349	2,21%	2,28%	NORD-TRØNDELAG	66,6	20,3	
1800	1.472	236.280.013	5,79%	5,69%	NORDLAND	69,5	20,1	
1900	1.040	167.198.448	4,10%	4,02%	TROMS	70,4	19,9	
2000	381	66.767.877	1,64%	1,47%	FINNMARK	68,2	19,8	
2100	1	279.158	0,01%	0,00%	SVALBARD	98,0	25,0	
Total:	25.883	4.080.309.312	100%	100%		65,1	20,3	

Geographic distribution

Bilkreditt 6 Limited
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 30 days



Bilkreditt 6 Limited
Monthly Investor Report

10.a Interest Rate



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 30 days

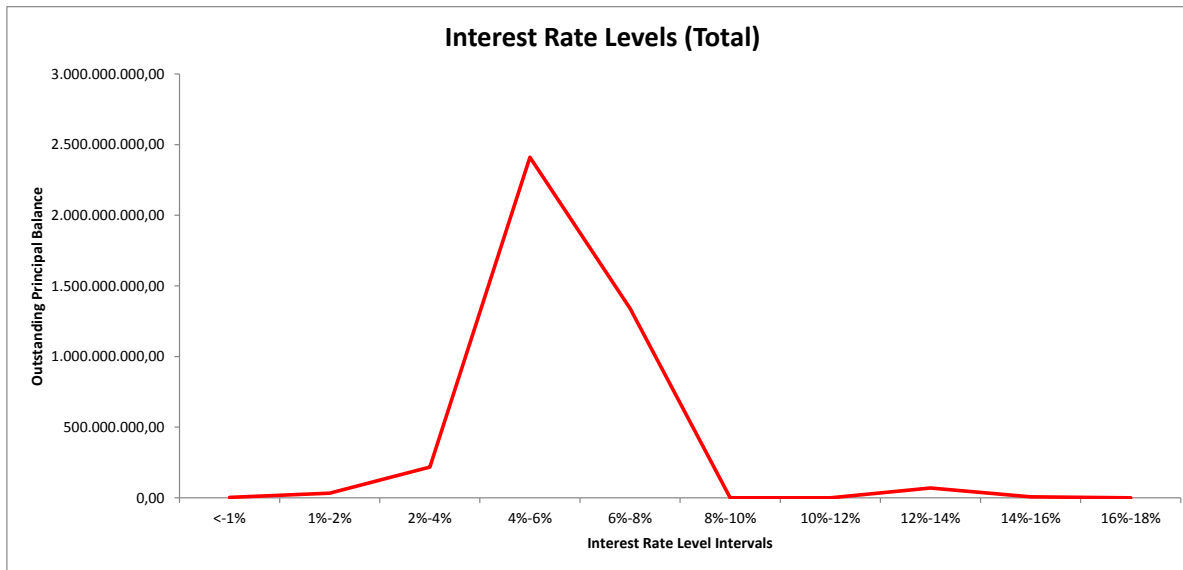
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1%	17	2.544.948	0,06%	48,1	20,1
1%	2%	254	32.602.753	0,80%	56,4	18,9
2%	4%	1.200	218.144.618	5,35%	60,5	20,5
4%	6%	13.451	2.410.865.624	59,09%	65,9	20,3
6%	8%	9.118	1.340.067.459	32,84%	65,8	20,3
8%	10%	3	87.046	0,00%	29,0	19,6
10%	12%	-	-	-	-	-
12%	14%	1.625	69.549.843	1,70%	45,0	20,1
14%	16%	215	6.447.021	0,16%	39,6	21,2
16%	18%	-	-	-	-	-
Total		25.883	4.080.309.312	100%	65,1	20,3

Bilkreditt 6 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from	26/10/2015 to 25/11/2015 = 30 days



Bilkreditt 6 Limited
Monthly Investor Report

11.a Remaining Terms



Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	13		
Monthly Period	Oct 2015		
Interest Period	from	26/10/2015	to 25/11/2015 = 30 days

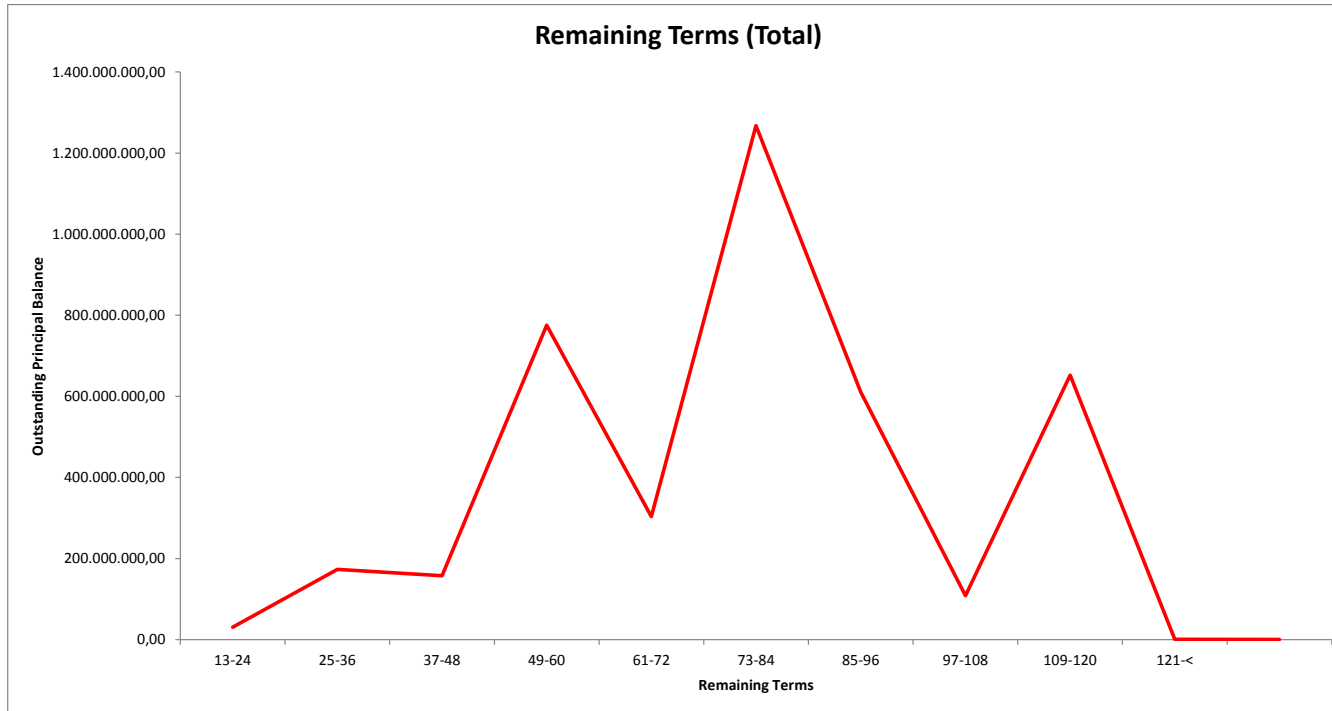
	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity	1		12	730	30.610.246	0,75%	8,2	21,8
	13		24	2.012	173.374.078	4,25%	18,0	20,5
	25		36	1.825	157.805.348	3,87%	31,7	22,0
	37		48	7.033	775.282.820	19,00%	41,9	20,0
	49		60	2.045	303.587.297	7,44%	55,5	21,6
	61		72	7.309	1.267.517.804	31,06%	66,0	20,1
	73		84	2.536	610.197.303	14,95%	78,0	20,0
	85		96	385	108.577.321	2,66%	92,0	22,0
	97		108	2.005	652.051.906	15,98%	102,1	19,7
	109		120	2	805.382	0,02%	109,3	16,7
	121			1	499.807	0,01%	129,0	17,0
	Total			25.883	4.080.309.312	100%	65,1	20,3

Bilkreditt 6 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

12.a Seasoning



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 30 days

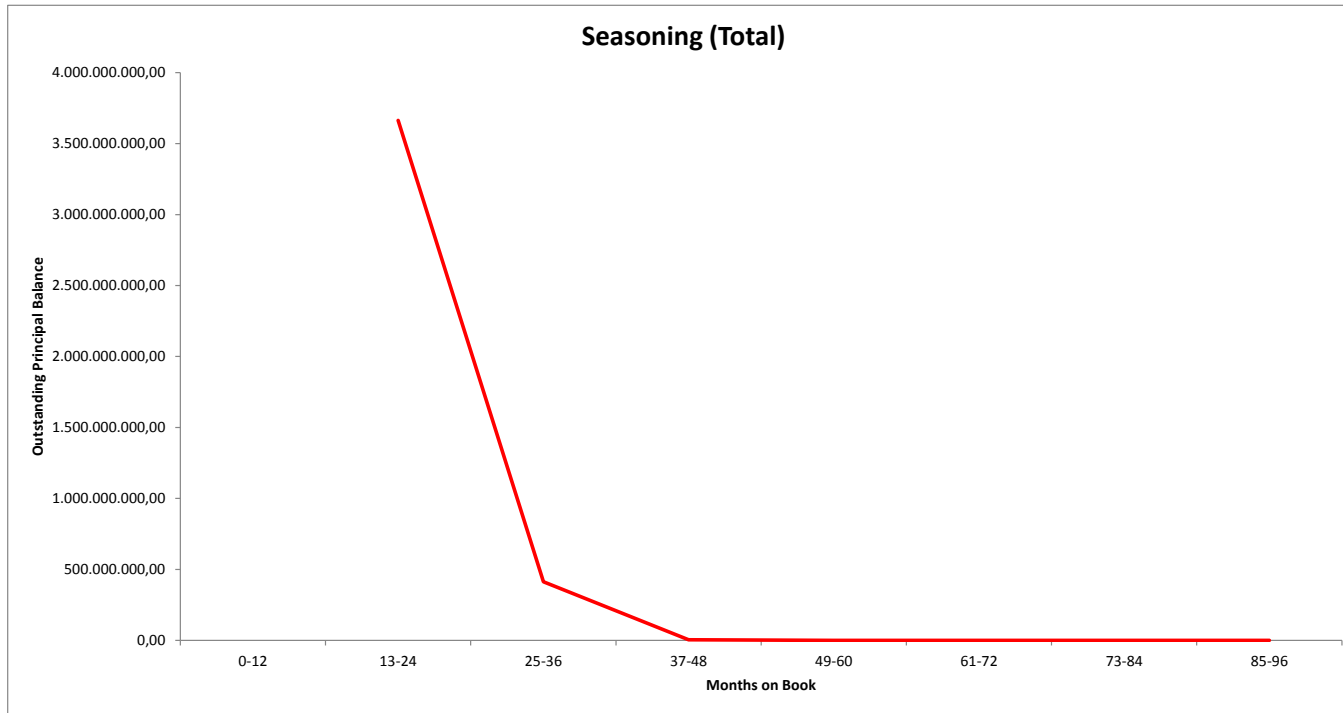
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	22.936	3.663.383.590	89,78%	65,7	19,7
	25		36	2.920	412.604.116	10,11%	59,7	25,4
	37		48	27	4.321.606	0	69	41
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			25.883	4.080.309.312	100,00%	65,1	20,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	27/11/2015					
Payment date	25/11/2015					
Period No	13					
Monthly Period	Oct 2015					
Interest Period	from	26/10/2015	to	25/11/2015	=	30 days



Bil kreditt 6 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days

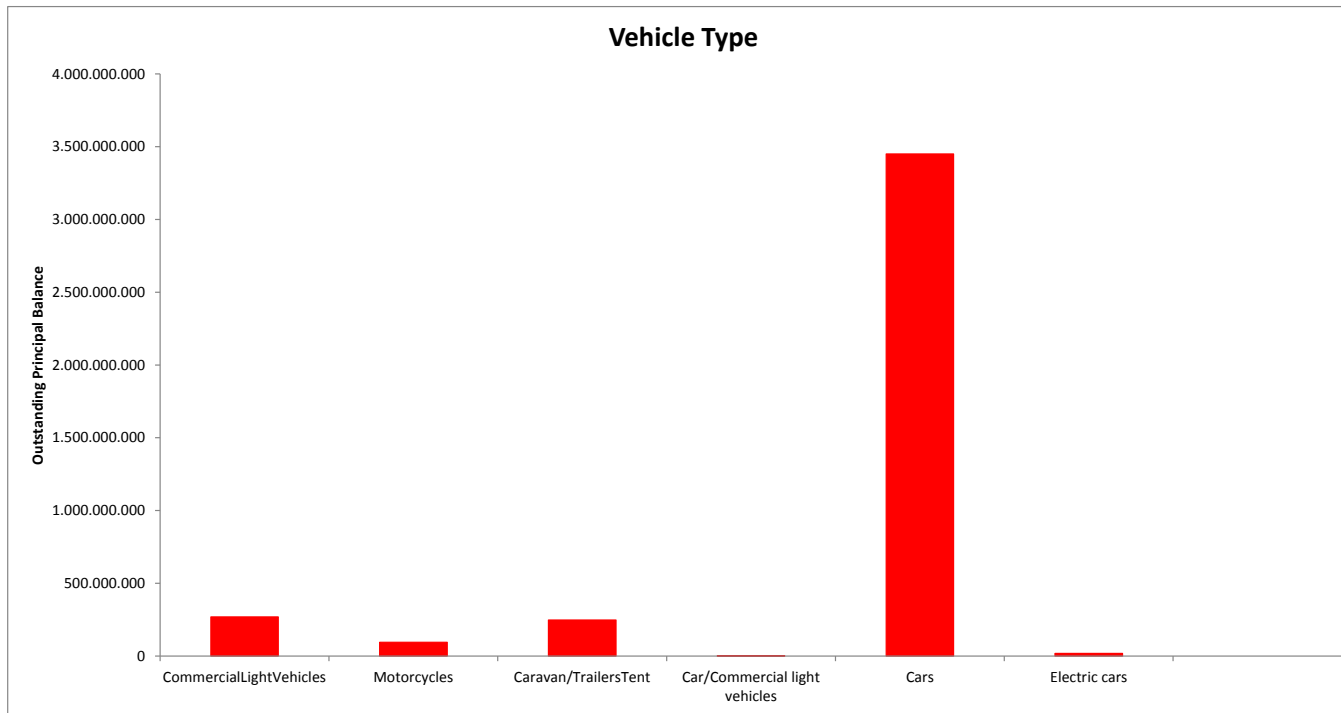
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1.821	268.579.639	6,58%	52,1	20,5
	Motorcycles	972	94.449.876	2,31%	61,6	19,1
	Caravan/TrailersTent	1.334	247.456.357	6,06%	81,1	19,0
	Car/Commercial light vehicles	8	1.250.414	0,03%	48,8	21,3
	Cars	21.682	3.450.222.167	84,56%	65,1	20,4
	Electric cars	66	18.350.859	0,45%	67,7	20,0
		25.883	4.080.309.312	100%	65,1	20,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from	26/10/2015
	to	25/11/2015
	=	30 days



Bilkreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days

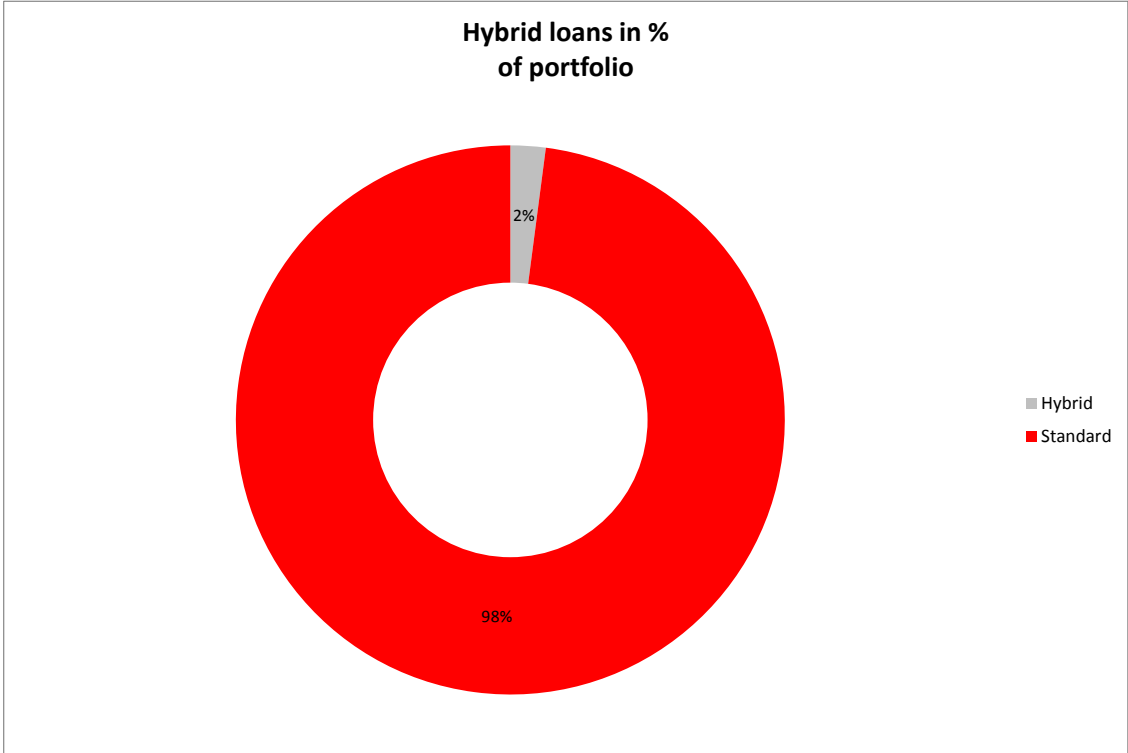
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		217	84.433.427	2,07%	17,5	21,0
Standard		25.666	3.995.875.885	97,93%	66,1	20,2
Total		25.883	4.080.309.312	100%	65,1	20,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from	26/10/2015
	to	25/11/2015
	=	30 days



Bilkreditt 6 Limited
Monthly Investor Report

15.a # loans per borrower



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from	26/10/2015
	to	25/11/2015
	=	30 days

	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	14	1	2.356.209	0,06%
	8	1	2.722.874	0,07%
	6	3	3.075.311	0,08%
	5	4	4.970.729	0,12%
	4	10	6.326.868	0,16%
	3	31	18.601.705	0,46%
	2	378	121.484.188	2,98%
	1	24.934	3.920.771.428	96,09%
Total:		25.362	4.080.309.312	100,00%

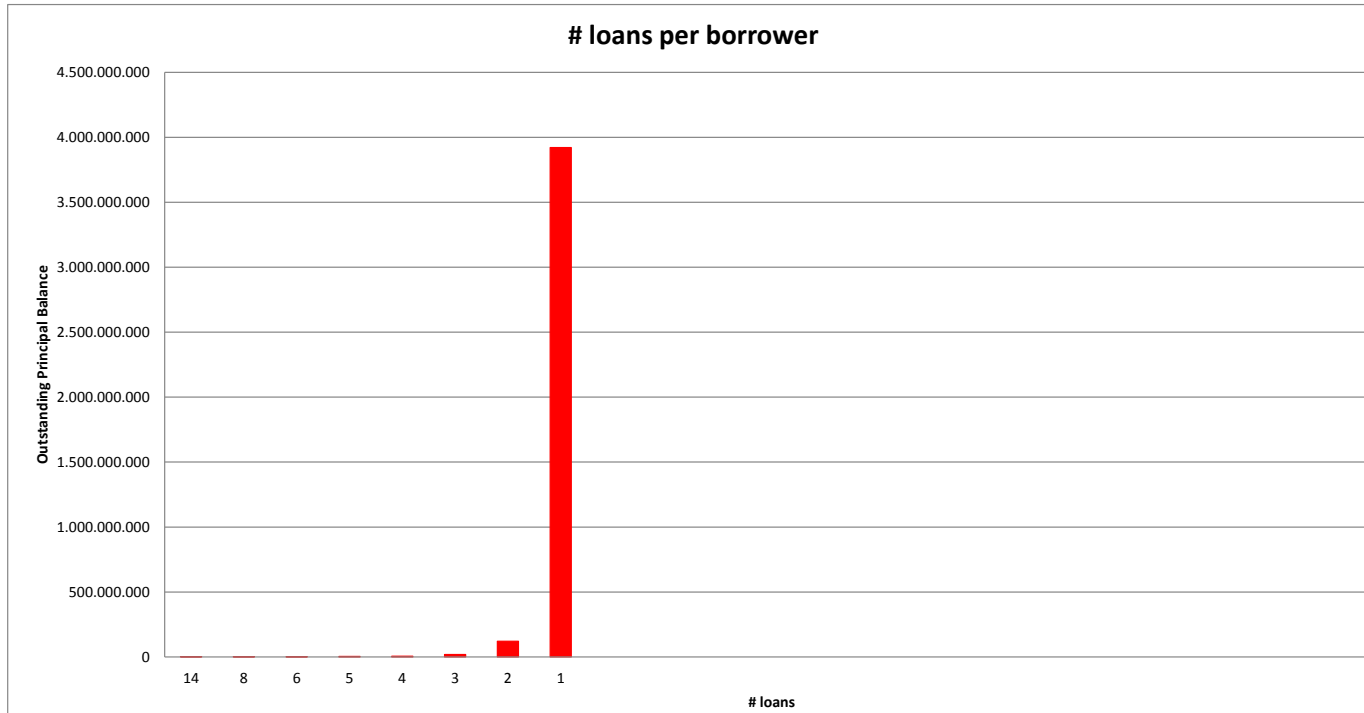
Santander Consumer Bank AS
 Strandveien 18
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 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27/11/2015					
Payment date	25/11/2015					
Period No	13					
Monthly Period	Oct 2015					
Interest Period	from	26/10/2015	to	25/11/2015	=	30 days



Bilkreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 30 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	4.080.387.649	4.015.200.566	65.187.078	20.087.818	5,91%	98,40%
2	4.015.200.566	3.947.747.992	67.452.574	19.766.072	5,91%	96,75%
3	3.947.747.992	3.881.663.602	66.084.391	19.438.478	5,91%	95,13%
4	3.881.663.602	3.814.374.954	67.288.648	19.106.023	5,91%	93,48%
5	3.814.374.954	3.748.044.049	66.330.905	18.777.519	5,91%	91,86%
6	3.748.044.049	3.681.573.771	66.470.278	18.448.612	5,91%	90,23%
7	3.681.573.771	3.613.734.402	67.839.369	18.113.504	5,90%	88,56%
8	3.613.734.402	3.547.043.409	66.690.992	17.783.515	5,91%	86,93%
9	3.547.043.409	3.480.911.157	66.132.252	17.455.832	5,91%	85,31%
10	3.480.911.157	3.413.959.331	66.951.827	17.125.615	5,90%	83,67%
11	3.413.959.331	3.347.354.401	66.604.930	16.796.554	5,90%	82,04%
12	3.347.354.401	3.275.375.931	71.978.470	16.442.097	5,89%	80,27%
13	3.275.375.931	3.205.151.869	70.224.063	16.096.876	5,90%	78,55%
14	3.205.151.869	3.132.944.230	72.207.638	15.741.959	5,89%	76,78%
15	3.132.944.230	3.060.290.716	72.653.514	15.388.128	5,89%	75,00%
16	3.060.290.716	2.990.631.300	69.659.415	15.042.907	5,90%	73,29%
17	2.990.631.300	2.917.649.011	72.982.290	14.687.601	5,89%	71,50%
18	2.917.649.011	2.849.379.117	68.269.894	14.348.545	5,90%	69,83%
19	2.849.379.117	2.782.824.782	66.554.335	14.018.120	5,90%	68,20%
20	2.782.824.782	2.710.761.990	72.062.793	13.667.011	5,89%	66,43%

Amortization profile (first 20 periods)

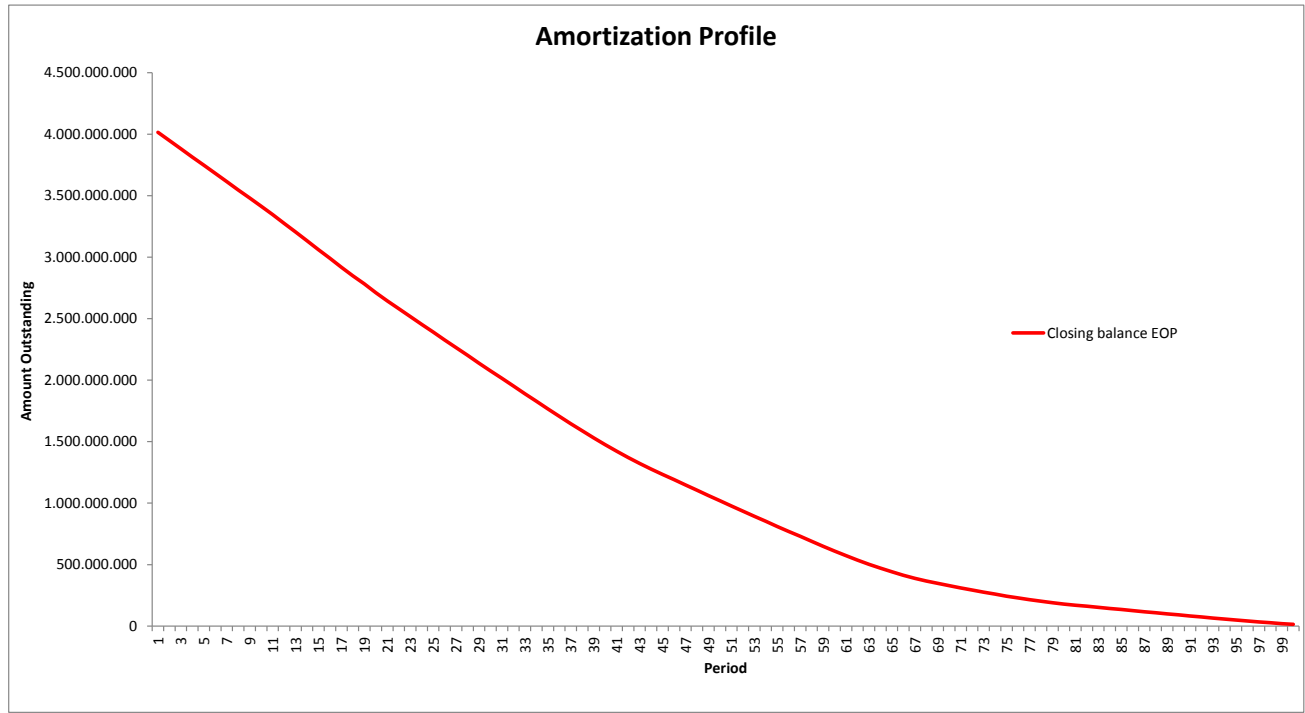
Santander Consumer Bank AS
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Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	27/11/2015			
Payment date	25/11/2015			
Period No	13			
Monthly Period	Oct 2015			
Interest Period	from	26/10/2015	to	25/11/2015 = 30 days

TOTAL				
Period	No	Number of periods granted	Sum of payments	
2014 09	422	668	2.473.608	
2014 10	468	769	2.811.117	
2014 11	638	1.006	3.422.857	
2014 12	671	950	3.287.556	
2015 01	591	960	3.441.673	
2015 02	612	945	3.265.701	
2015 03	682	957	3.179.948	
2015 04	409	583	2.033.832	
2015 05	325	475	1.789.983	
2015 06	400	596	2.192.352	
2015 07	405	564	2.024.155	
2015 08	346	511	1.817.938	
2015 09	402	592	2.231.935	
2015 10	397	625	2.178.887	
Total	6.768	10.201	36.151.542	

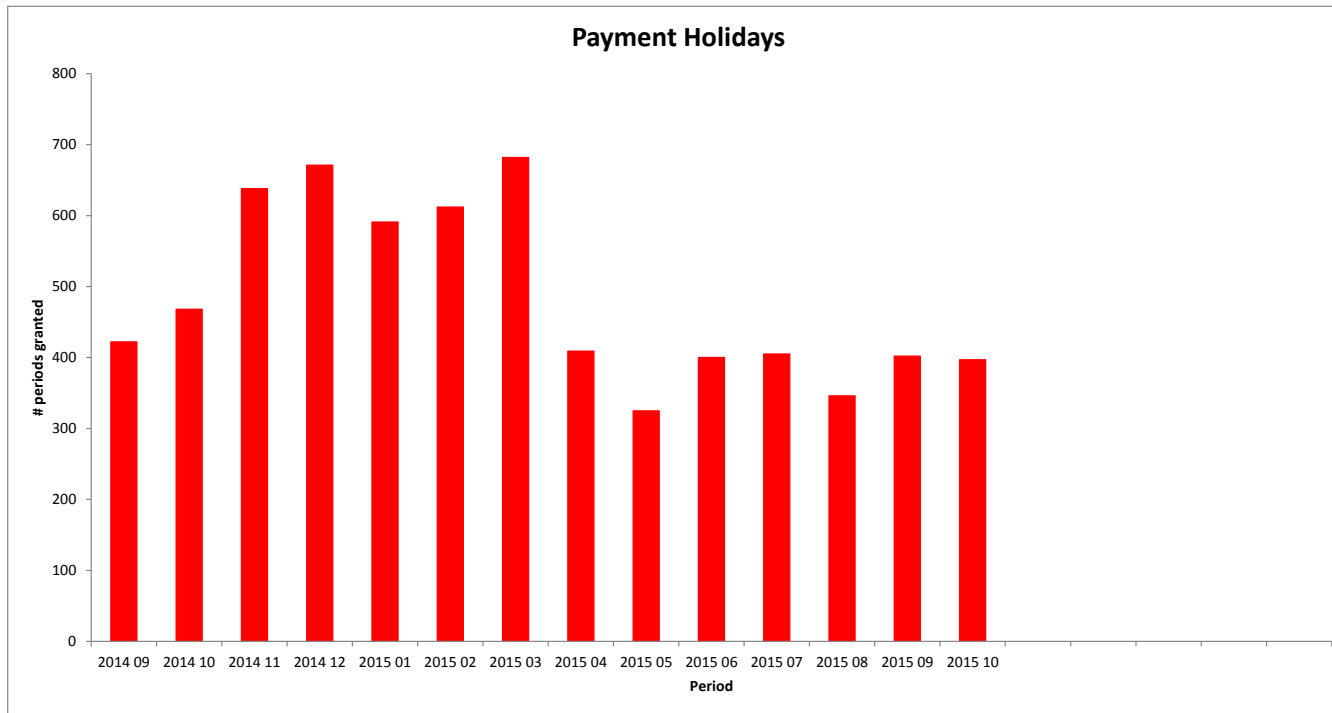
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 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from 26/10/2015	to 25/11/2015	=	30 days	

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

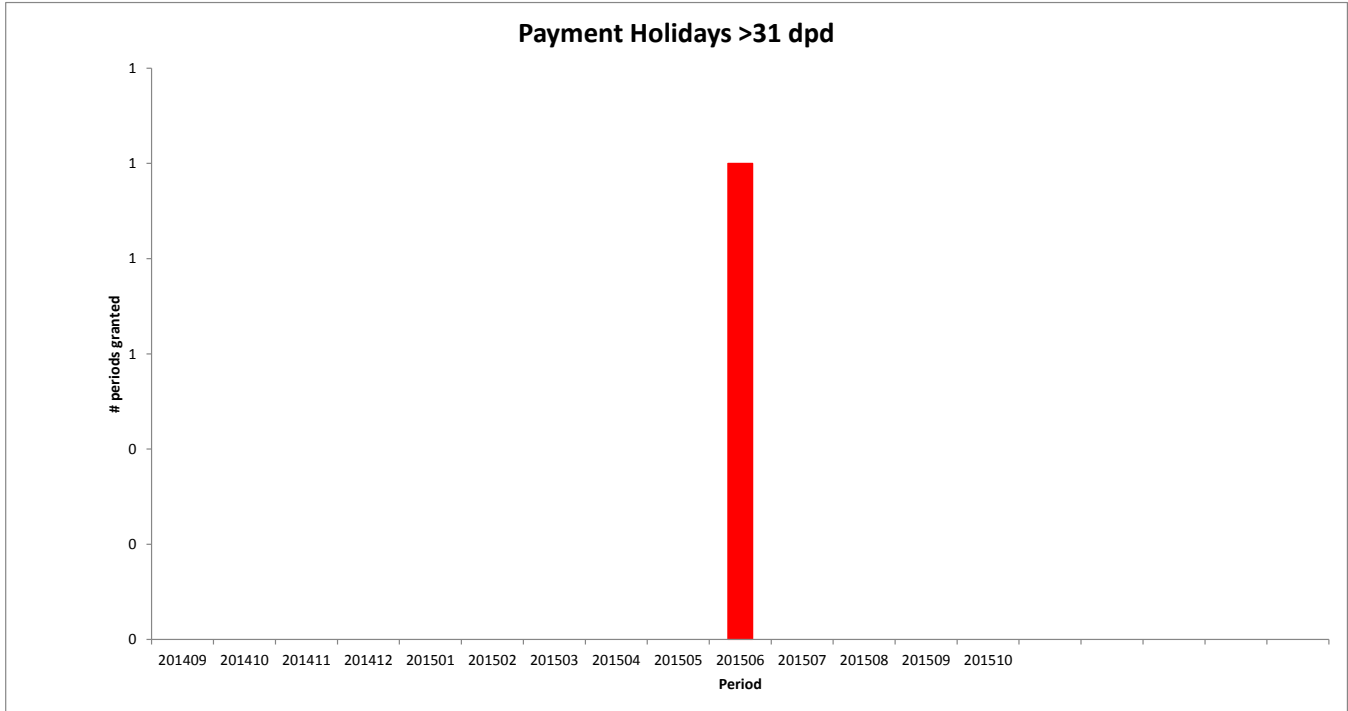
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days



Bilkreditt 6 Limited
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 30 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%

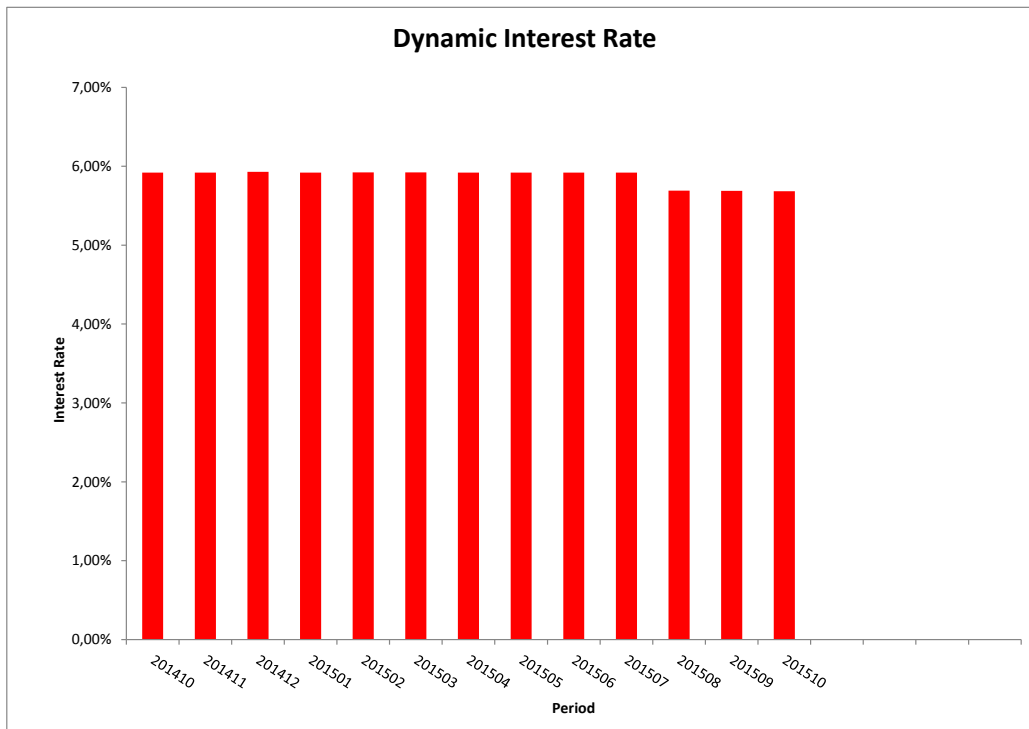
Interest rate evolution

Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days

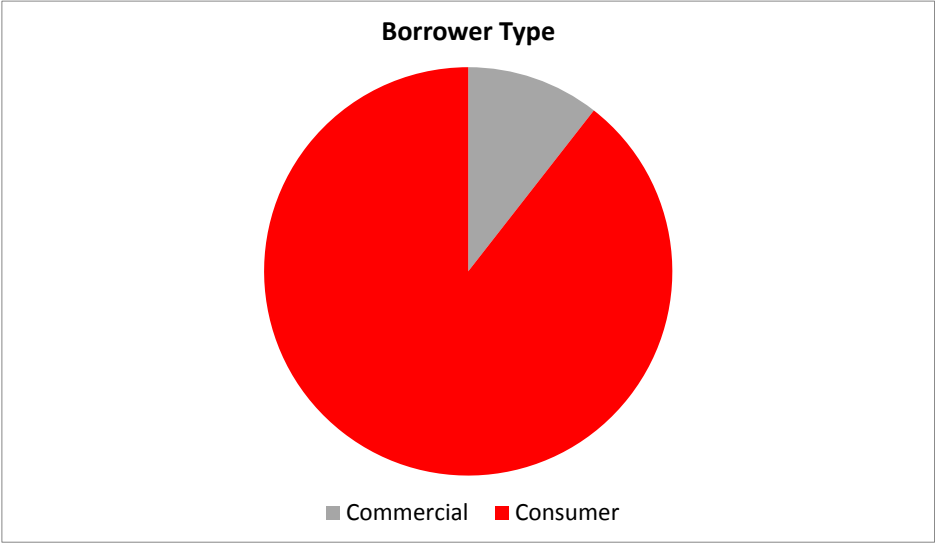
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2.157	430.582.733	10,55%	48,0	20,4
	Consumer	23.726	3.649.726.579	89,45%	67,1	20,2
	Total	25.883	4.080.309.312	100%	65,1	20,3

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from	26/10/2015 to 25/11/2015 = 30 days



Bilkreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days

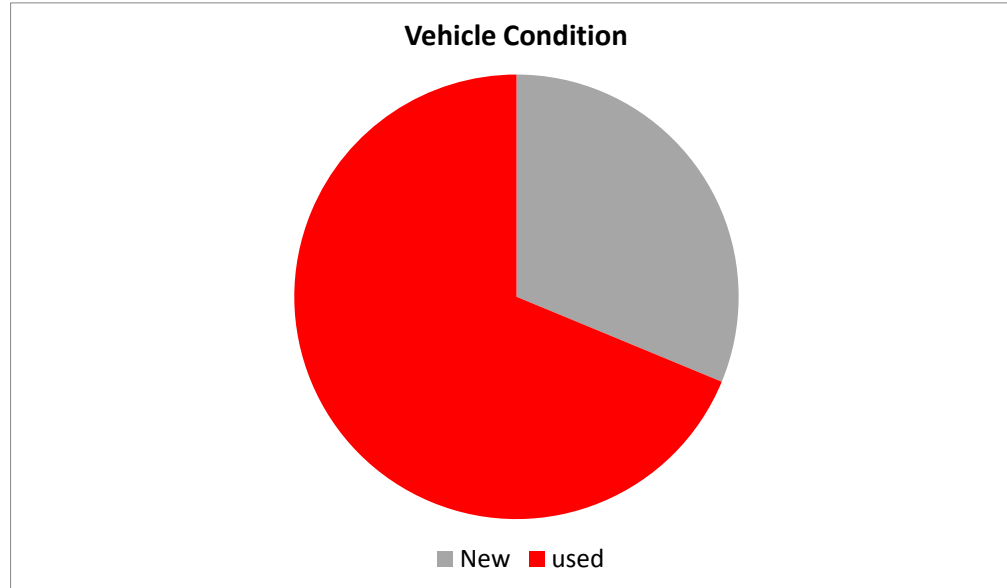
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5.940	1.274.852.799	31,24%	66,1	20,3
	used	19.943	2.805.456.513	68,76%	64,7	20,3
		25.883	4.080.309.312	100%	65,1	20,3

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	13		
Monthly Period	Oct 2015		
Interest Period	from	26/10/2015	to 25/11/2015 = 30 days

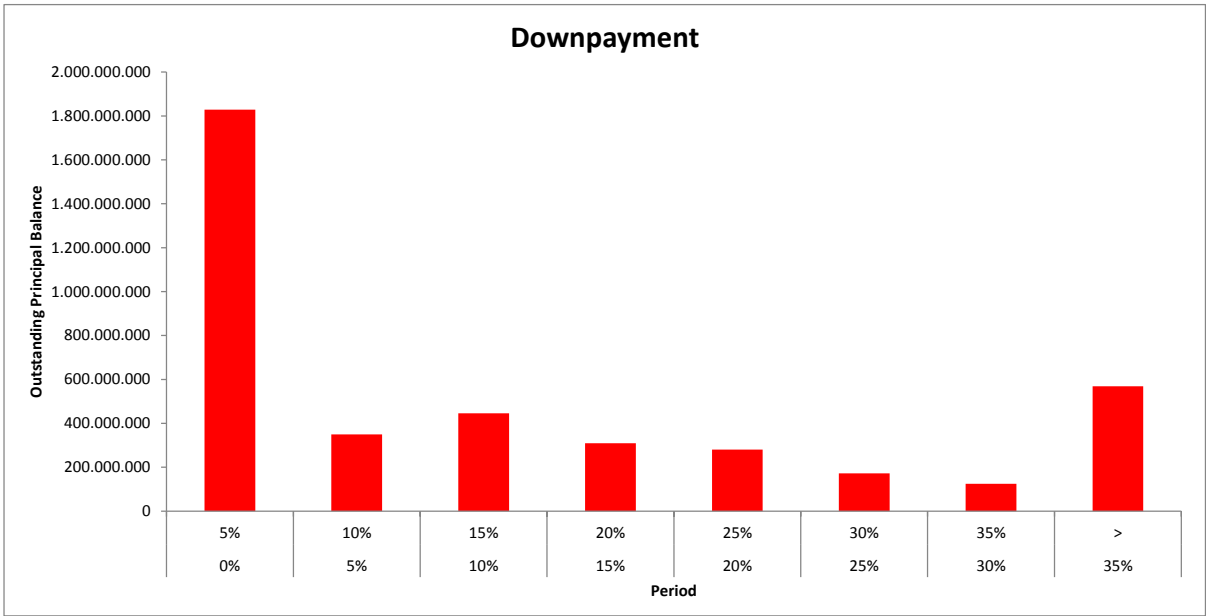
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0%	5%	10.998	1.828.441.447	44,81%	65,1	20,3	
	5%	10%	1.896	349.538.621	8,57%	69,5	20,3	
	10%	15%	2.450	445.621.020	10,92%	68,0	20,3	
	15%	20%	1.852	309.887.560	7,59%	67,5	20,3	
	20%	25%	1.750	280.896.581	6,88%	65,7	20,3	
	25%	30%	1.195	172.542.376	4,23%	62,7	20,2	
	30%	35%	821	124.499.100	3,05%	63,7	20,2	
	35%	>	4.921	568.882.607	13,94%	59,6	20,2	
	Total		25.883	4.080.309.312	100%	65,1	20,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	13		
Monthly Period	Oct 2015		
Interest Period	from	26/10/2015	to 25/11/2015 = 30 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days

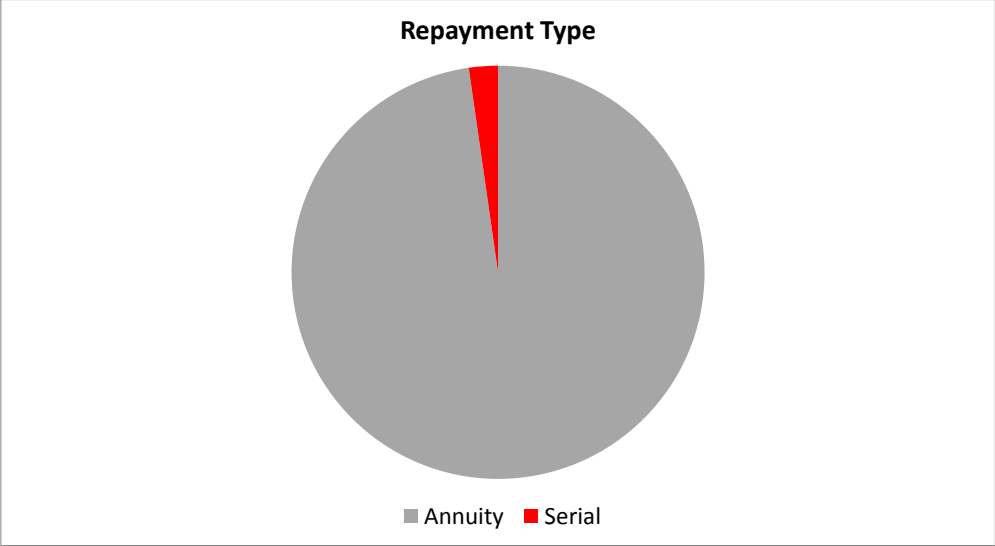
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	25.482	3.987.727.530	97,73%	65,7	20,2
	Serial	401	92.581.782	2,27%	37,7	20,9
		25.883	4.080.309.312	100%	65,1	20,3

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days



Bilkreditt 6 Limited
Monthly Investor Report

24.a Dynamic Pre-Payments



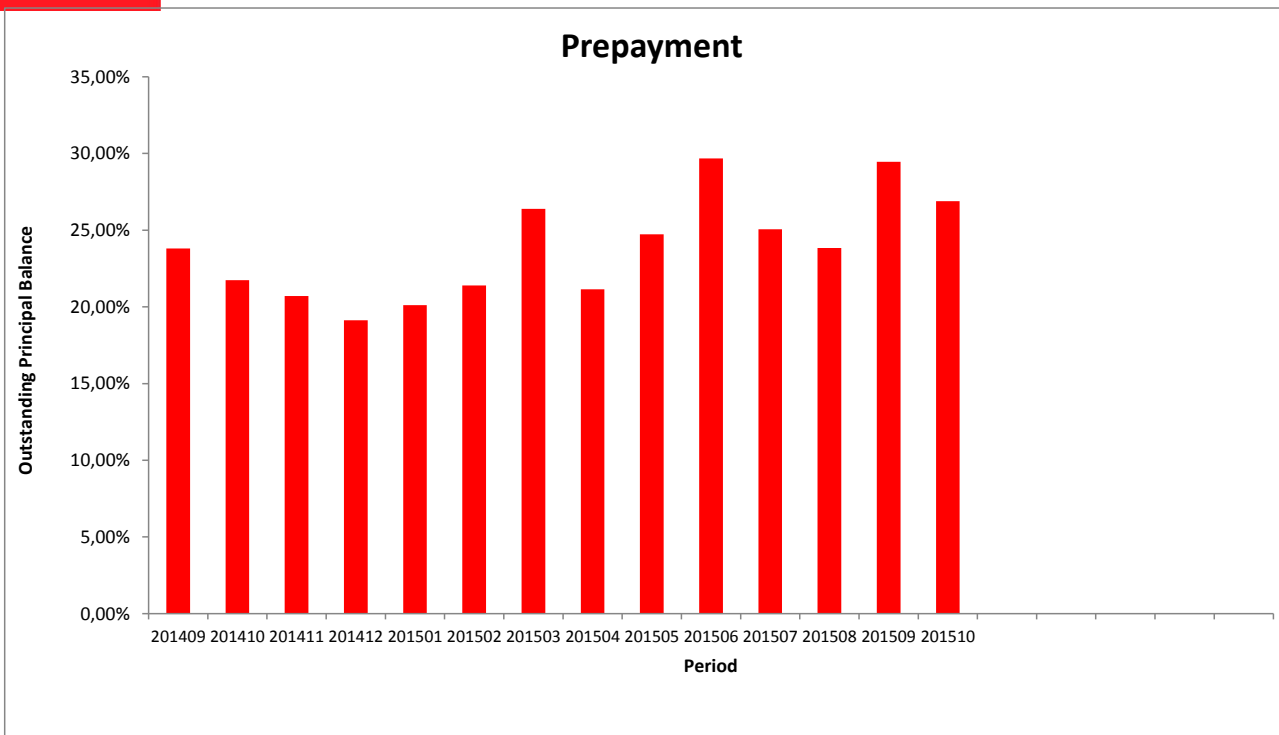
Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days

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 %	

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24.b Dynamic Pre-Payments

Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period	from 26/10/2015 to 25/11/2015 = 30 days



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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 30 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	2 185 254	17	-	-	-	-	-	-	-	-	-	-	-	-

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	27 825	1 405 581	1 994 445									
20152	5 869 335	47	59 775	2 278 241	3 591 094									
20153	5 645 838	51	405 818	583 845	5 061 993									
20154	2 185 254	17	250	250	2 185 004									

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26. Delinquency



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	13	
Monthly Period	Oct 2015	
Interest Period	from 26/10/2015	to 25/11/2015 = 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	5.906.775	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																		
	12																		

Bilcreditt 6 Limited
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27. Priority of Payments



Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	13		
Monthly Period	Oct 2015		
Interest Period	from	26/10/2015	to 25/11/2015 = 30 days

Priority of Payments

Available Distribution Amount	+	280.227.725,87	NOK	21.030.596,59	EUR
Senior Expenses	-	2.110.478,87	NOK		
Class A Notes Interest	-	3.955.354,89	NOK	86.232,95	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	962.000,00	NOK		
Liquidity Reserve	-	34.006.371,46	NOK		
Class A Principal	-	170.487.120,00	NOK	20.944.363,64	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	51.009.557,18	NOK		
Class C Notes Interest	-	641.725,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	5.054.308,00	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	12.000.810,48	NOK	-	EUR

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28. Transaction Costs



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	13				
Monthly Period	Oct 2015				
Interest Period	from	26/10/2015	to	25/11/2015	= 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	2.110.478,87 NOK			
Interest accrued for the Period	5.559.079,89 NOK	3.955.354,89 NOK	962.000,00 NOK	641.725,00 NOK
Cumulative Interest accrued	131.138.286,25 NOK	103.394.049,25 NOK	16.692.243,00 NOK	11.051.994,00 NOK
Interest Payments	5.559.079,89 NOK	3.955.354,89 NOK	962.000,00 NOK	641.725,00 NOK
Cumulative Interest Payments	131.138.286,25 NOK	103.394.049,25 NOK	16.692.243,00 NOK	11.051.994,00 NOK
Interest accrued on Subordinated Loan for the Period	970.898,10 NOK			
Cumulative Interest accrued on Subordinated Loan	18.178.677,44 NOK			
Interest Payments on Subordinated Loan	970.898,10 NOK			
Cumulative Interest Payments on Subordinated Loan	18.178.677,44 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	13
Monthly Period	Oct 2015
Interest Period from	26/10/2015 to 25/11/2015 = 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	3.342.553.432,00 NOK 410.633.099,75 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,9800 %
1M Euribor (Notes, Swap)	-0,1180 %
Gross Amount Due to Swap Counterparty	174.442.474,89 NOK
Gross Amount Due from Swap Counterparty	21.030.596,59 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 Limited
Monthly Investor Report

30. Contact Details



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Reporting Date	27/11/2015
Payment date	25/11/2015
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