

Bil kreditt 6 DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | | |
|-----------------|-----------------|----|------------|--------------------------|------------|
| Reporting Date | 29.11.2016 | | | | |
| Payment date | 25.11.2016 | | | Following payment dates: | 28.12.2016 |
| Period No | 25 | | | | 25.01.2017 |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from 25.10.2016 | to | 25.11.2016 | = | 31 days |
| Cut-Off Date | 31.10.2016 | | | | |

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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

| | Current Period | Previous Period |
|---|--|--|
| | Aggregated Outstanding Principal Amount | Aggregated Outstanding Principal Amount |
| Outstanding receivables | | |
| Opening balance | 2 596 536 827,00 NOK | 2 714 115 746,00 NOK |
| Scheduled Loan Principal Repayments | 47 729 268,00 NOK | 49 030 790,00 NOK |
| Prepayments | 64 056 748,00 NOK | 64 705 054,00 NOK |
| Deemed Collections - Other | - | - |
| Deemed Collections - CPI Single Premium Cancellations | 476 838,00 NOK | 562 883,00 NOK |
| Total Principal Payments Received | 112 262 854,00 NOK | 114 298 727,00 NOK |
| | - | - |
| New Defaulted Auto Loans in Period | 2 045 571,00 NOK | 3 759 145,00 NOK |
| Total New Defaults | 2 045 571,00 NOK | 3 759 145,00 NOK |
| Capitalised Interest (due to Repayment Holidays) | 443 724,00 NOK | 478 953,00 NOK |
| Closing Balance | 2 482 672 126,00 NOK | 2 596 536 827,00 NOK |
| Cumulative Capitalised Interest (Amount) | | |
| Open | 23 896 954,00 NOK | 23 418 001,00 NOK |
| New | 443 724,00 NOK | 478 953,00 NOK |
| Close | 24 340 678,00 NOK | 23 896 954,00 NOK |
| Total revenue collections | | |
| Revenue and fees received on loan balances | 13 384 791,00 NOK | 13 753 321,00 NOK |
| Recoveries on loans in default | 1 105 901,00 NOK | 733 076,00 NOK |
| Total Revenue Received in Period | 14 490 692,00 NOK | 14 486 397,00 NOK |
| # Loans | | |
| At beginning of period | 19 624 Loans | 20 158 Loans |
| Paid in Full | 533 Loans | 508 Loans |
| Repurchased (Deemed Collections) | - | - |
| New loans into default | 23 Loans | 26 Loans |
| At end of period | 19 068 Loans | 19 624 Loans |
| Weighted Average Loan Return | 6,32 % | |
| Average NIBOR + Weighted Average Loan Threshold | 3,95 % | |

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2. Amount Due for Distribution



| | | | | |
|-----------------|------------|------------|----|----------------------|
| Reporting Date | 29.11.2016 | | | |
| Payment date | 25.11.2016 | | | |
| Period No | 25 | | | |
| Monthly Period | Oct 2016 | | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 = 31 days |

Available Distribution Amount

| | Current Period | | Previous Period | |
|---|-----------------------|------------|-----------------------|----------------------|
| a. Reserve Fund | 54 282 314,92 | NOK | 56 649 142,68 | NOK |
| b. Collections (Principal, interest, fees, etc) | 126 753 546,00 | NOK | 128 785 124,00 | NOK |
| c. Swap Counterparty payment to the Issuer | 0,00 | NOK | 0,00 | NOK |
| 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 | -445,14 | NOK | -1 643,29 | 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) | 181 035 415,78 | NOK | 13 988 292,51 | EUR |
| | | | 185 432 623,39 | NOK |
| | | | | 14 444 584,64 |
| | | | | EUR |

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Monthly Investor Report

3. Reserve Accounts



| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
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| Payment date | 25.11.2016 | | | | |
| Period No | 25 | | | | |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from 25.10.2016 | to | 25.11.2016 | = | 31 days |

Note Balance

| | | | |
|---------------------|--|------------------|-----|
| Beginning of Period | | 2 596 536 827,00 | NOK |
| End of Period | | 2 482 672 126,00 | NOK |

Reserve Fund

| | in % | | |
|-------------------------|-------|---------------|-----|
| Beginning of Period | 1,3 % | 32 569 388,95 | NOK |
| Cash Outflow | | 32 569 388,95 | NOK |
| Cash Inflow | | 31 158 441,92 | NOK |
| End of Period | 1,2 % | 31 158 441,92 | NOK |
| Required Reserve Amount | 1,2 % | 31 158 441,92 | NOK |

Liquidity Balance

| | | | |
|-------------------------|-------|---------------|-----|
| Beginning of Period | 0,8 % | 21 712 925,97 | NOK |
| Cash Outflow | | 21 712 925,97 | NOK |
| Cash Inflow | | 20 772 294,62 | NOK |
| End of Period | 0,8 % | 20 772 294,62 | NOK |
| Required Reserve Amount | 0,8 % | 20 772 294,62 | 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 | | 132 967 408,73 | NOK |
| Cash Outflow | | 2 950 736,04 | NOK |
| Drawings from Commingling Reserve | | - | NOK |
| Cash Inflow | | - | NOK |
| End of Period | | 130 016 672,69 | NOK |
| Required Commingling Reserve Fund | | 130 016 672,69 | 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 Bilkreditt 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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| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

Note Balance

| | | |
|---------------------|------------------|-----|
| Beginning of Period | 2 596 536 827,00 | NOK |
| End of Period | 2 482 672 126,00 | NOK |

Portfolio Performance:

Performing Receivables:

| | NOK | % | # loans |
|--------------------|------------------|---------|---------|
| Current | 2 322 792 970,00 | 93,56 % | 17 869 |
| 1-29 days past due | 120 815 013,00 | 4,87 % | 886 |
| | | 0,00 % | |

Delinquent Receivables:

| | | | |
|--|-------------------------|-----------------|---------------|
| 30-59 days past due | 25 610 292,00 | 1,03 % | 193 |
| 60-89 days past due | 5 719 361,00 | 0,23 % | 52 |
| 90-119 days past due | 4 349 976,00 | 0,18 % | 34 |
| 120-149 days past due | 1 719 969,00 | 0,07 % | 19 |
| 150-179 days past due | 1 664 545,00 | 0,07 % | 15 |
| Total Performing and Delinquent | 2 482 672 126,00 | 100,00 % | 19 068 |

| | | |
|---------------------------|---------------|-----|
| Current Period Defaults | 2 045 571,00 | 23 |
| Cumulative Defaults | 43 708 134,00 | 380 |
| Current Period Recoveries | 1 105 901,00 | |
| Cumulative Recoveries | 17 267 061,00 | |

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5. Outstanding Notes



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.11.2016 | | | | |
| Payment date | 25.11.2016 | | | | |
| Period No | 25 | | | | |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 | = 31 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 | | 207 407 104,05 EUR | 555 000 000,00 NOK | 353 000 000,00 NOK | 243 000,00 NOK |
| Available Distribution Amount | 181 035 415,78 NOK | | | | |
| Amortisation | 113 864 701,00 NOK | | | | |
| Redemption per Class | | 13 988 292,51 EUR | - NOK | - NOK | - NOK |
| Redemption per Note | | 1 956,40 EUR | - NOK | - NOK | - NOK |
| Class Principal Outstanding Closing Balance | 2 482 672 126,00 NOK | 193 418 811,55 EUR | 555 000 000,00 NOK | 353 000 000,00 NOK | 243 000,00 NOK |
| Current Tranching | | 63,42 % | 22,35 % | 14,22 % | 0,01 % |
| Current Pool Factor | | 0,27 | 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 | -0,3720 % | | | | |
| Interest Rate Basis: 1-M NIBOR / Spread | 0,9100 % | 0,3700 % | 1,1000 % | 1,2000 % | |
| Day Count Convention | | (ACT/360) | (ACT/360) | (ACT/360) | |
| Interest Days | 31 | | | | |
| Principal Outstanding per Note Beginning of Period | | 29 007,99 EUR | 1 000 000,00 NOK | 1 000 000,00 NOK | 1 000,00 NOK |
| >Principal Repayment per note | | 1 956,40 EUR | - NOK | - NOK | - NOK |
| Principal Outstanding per Note End of Period | | 27 051,58 EUR | 1 000 000,00 NOK | 1 000 000,00 NOK | 1 000,00 NOK |
| >Interest accrued for the period | | - EUR | 1 730,83 NOK | 1 816,94 NOK | 1,82 NOK |
| Interest Payment | 1 602 436,00 NOK | - EUR | 960 613,00 NOK | 641 381,48 NOK | 441,52 NOK |
| Interest Payment per Note | | - EUR | 1 730,83 NOK | 1 816,94 NOK | 1,82 NOK |

3. Credit Enhancements

| | | | | | |
|---|--|---------|---------|--------|--|
| Initial total CE (Subordination, Reserve) | | 15,50 % | 7,25 % | 2,00 % | |
| Current CE (incl. Excess Spread) | | 42,02 % | 19,67 % | 5,44 % | |
| Current CE (excl. Excess Spread) | | 38,68 % | 16,32 % | 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 29.11.2016
 Payment date 25.11.2016
 Period No 25
 Monthly Period Oct 2016
 Interest Period: 25.10.2016 to 25.11.2016 = 31 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 | 29.11.2016 | | |
| Payment date | 25.11.2016 | | |
| Period No | 25 | | |
| Monthly Period | Oct 2016 | | |
| Interest Period | from | 25.10.2016 | to 25.11.2016 = 31 days |

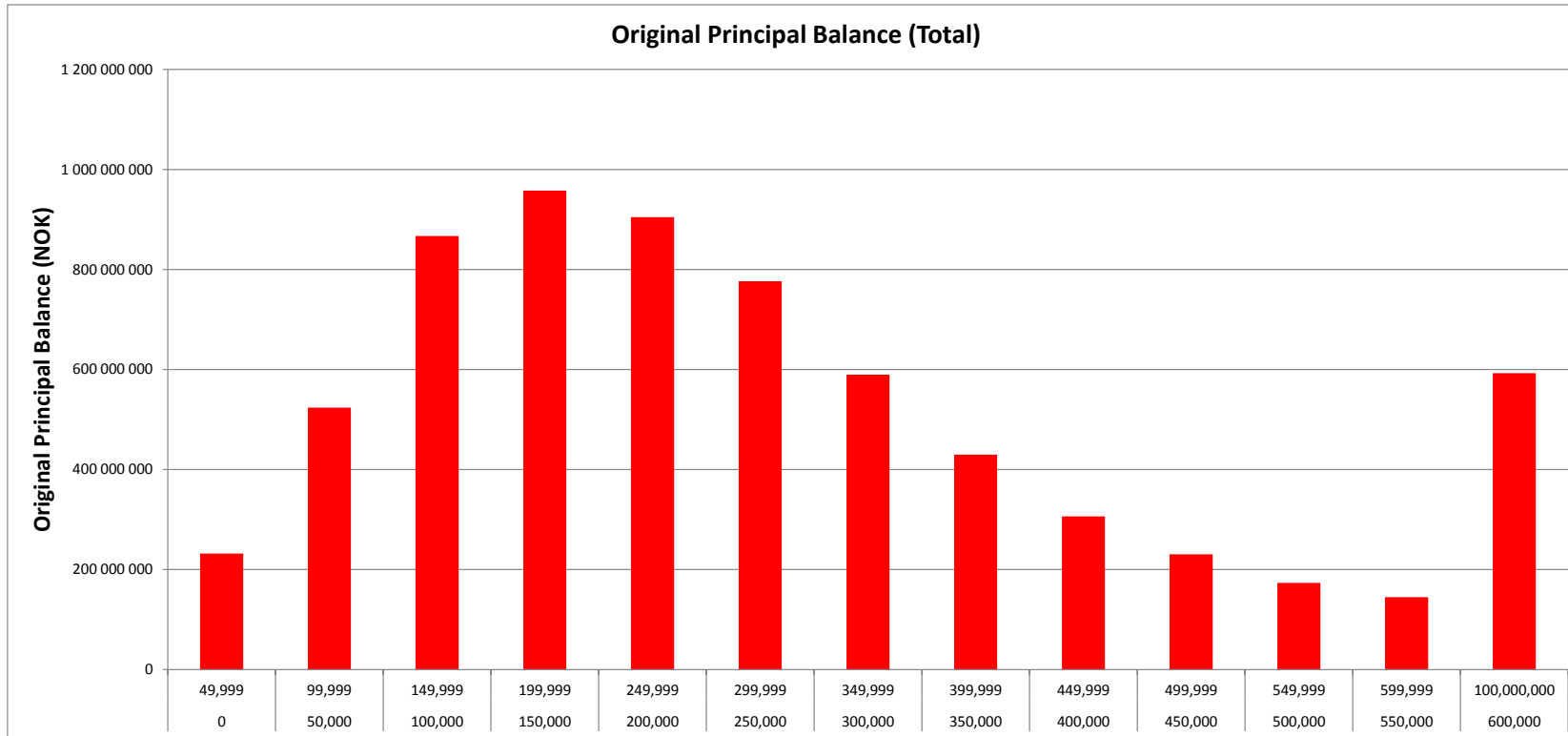
Average amount - all: 195 694

| 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 |

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7.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
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| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |



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8.a Outstanding Principal Balance



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

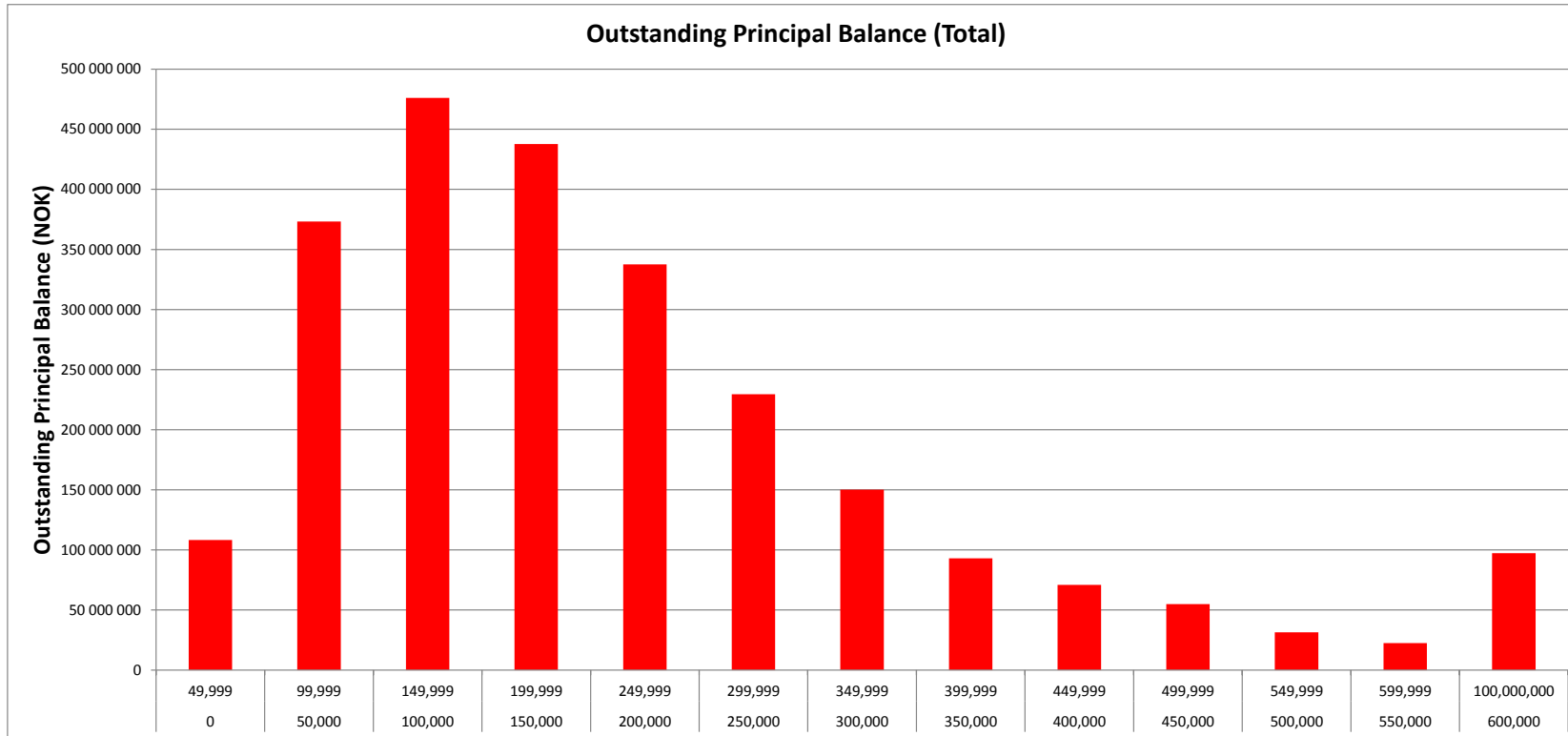
Average amount - all: 130 201

| TOTAL | | | | | | | | |
|---------|-------------|--------|---------------------|--------------------------|------------|-----------------------|--------------|--|
| Min | Max | No | Outstanding balance | % of Outstanding balance | % of loans | WA months to maturity | WA seasoning | |
| 0 | 49 999 | 4 099 | 108 231 246 | 4,36 % | 21,50 % | 27,1 | 32,7 | |
| 50 000 | 99 999 | 5 018 | 373 278 357 | 15,04 % | 26,32 % | 38,8 | 32,5 | |
| 100 000 | 149 999 | 3 851 | 476 086 282 | 19,18 % | 20,20 % | 49,2 | 32,3 | |
| 150 000 | 199 999 | 2 523 | 437 755 133 | 17,63 % | 13,23 % | 55,8 | 32,3 | |
| 200 000 | 249 999 | 1 515 | 337 652 113 | 13,60 % | 7,95 % | 62,9 | 32,2 | |
| 250 000 | 299 999 | 844 | 229 524 779 | 9,25 % | 4,43 % | 66,1 | 32,0 | |
| 300 000 | 349 999 | 467 | 150 114 584 | 6,05 % | 2,45 % | 68,8 | 31,7 | |
| 350 000 | 399 999 | 249 | 93 077 989 | 3,75 % | 1,31 % | 70,1 | 32,0 | |
| 400 000 | 449 999 | 167 | 70 857 258 | 2,85 % | 0,88 % | 74,2 | 32,1 | |
| 450 000 | 499 999 | 116 | 54 844 649 | 2,21 % | 0,61 % | 72,4 | 32,0 | |
| 500 000 | 549 999 | 60 | 31 482 846 | 1,27 % | 0,31 % | 77,3 | 32,6 | |
| 550 000 | 599 999 | 39 | 22 411 865 | 0,90 % | 0,20 % | 79,0 | 32,5 | |
| 600 000 | 100 000 000 | 120 | 97 355 025 | 3,92 % | 0,63 % | 69,1 | 31,7 | |
| | | | | | | | | |
| | | | | | | | | |
| Total | | 19 068 | 2 482 672 126 | 100 % | 100 % | 55,9 | 32,2 | |

Bilkreditt 6 DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

9.a Geographical Distribution



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

| | | TOTAL | | | | | | |
|---------------|--------|---------------------|--------------------------|------------|------------------|-----------------------|--------------|--|
| District code | No | Outstanding balance | % of Outstanding balance | % of Loans | District | WA months to maturity | WA seasoning | |
| 0100 | 1 342 | 173 669 097 | 7,00 % | 7,04 % | ØSTFOLD | 55,9 | 32,5 | |
| 0200 | 2 582 | 344 453 301 | 13,87 % | 13,54 % | AKERSHUS | 54,9 | 32,2 | |
| 0300 | 1 419 | 190 542 316 | 7,67 % | 7,44 % | OSLO | 50,4 | 32,2 | |
| 0400 | 812 | 88 882 427 | 3,58 % | 4,26 % | HEDEMARK | 51,1 | 32,0 | |
| 0500 | 803 | 98 949 968 | 3,99 % | 4,21 % | OPPLAND | 55,6 | 32,3 | |
| 0600 | 1 334 | 164 821 736 | 6,64 % | 7,00 % | BUSKERUD | 53,8 | 32,3 | |
| 0700 | 978 | 123 145 486 | 4,96 % | 5,13 % | VESTFOLD | 56,6 | 32,3 | |
| 0800 | 698 | 81 039 216 | 3,26 % | 3,66 % | TELEMARK | 54,0 | 32,3 | |
| 0900 | 506 | 62 536 876 | 2,52 % | 2,65 % | AUST-AGDER | 56,7 | 32,1 | |
| 1000 | 750 | 99 116 452 | 3,99 % | 3,93 % | VEST-AGDER | 54,8 | 32,2 | |
| 1100 | 1 552 | 211 473 977 | 8,52 % | 8,14 % | ROGALAND | 58,7 | 32,3 | |
| 1200 | 1 985 | 276 512 364 | 11,14 % | 10,41 % | HORDALAND | 57,9 | 32,3 | |
| 1400 | 200 | 25 711 073 | 1,04 % | 1,05 % | SOGN OG FJORDANE | 59,9 | 31,9 | |
| 1500 | 785 | 102 514 602 | 4,13 % | 4,12 % | MJØRE OG ROMSDAL | 56,8 | 32,2 | |
| 1600 | 705 | 84 731 457 | 3,41 % | 3,70 % | SØR-TRØNDELAG | 52,4 | 32,5 | |
| 1700 | 444 | 54 497 800 | 2,20 % | 2,33 % | NORD-TRØNDELAG | 55,5 | 32,2 | |
| 1800 | 1 129 | 154 135 591 | 6,21 % | 5,92 % | NORDLAND | 60,0 | 32,1 | |
| 1900 | 768 | 105 124 064 | 4,23 % | 4,03 % | TROMS | 60,5 | 31,8 | |
| 2000 | 275 | 40 618 226 | 1,64 % | 1,44 % | FINNMARK | 57,6 | 31,8 | |
| 2100 | 1 | 196 097 | 0,01 % | 0,01 % | SVALBARD | 86,0 | 37,0 | |
| Total: | 19 068 | 2 482 672 126 | 100 % | 100 % | | 55,9 | 32,2 | |

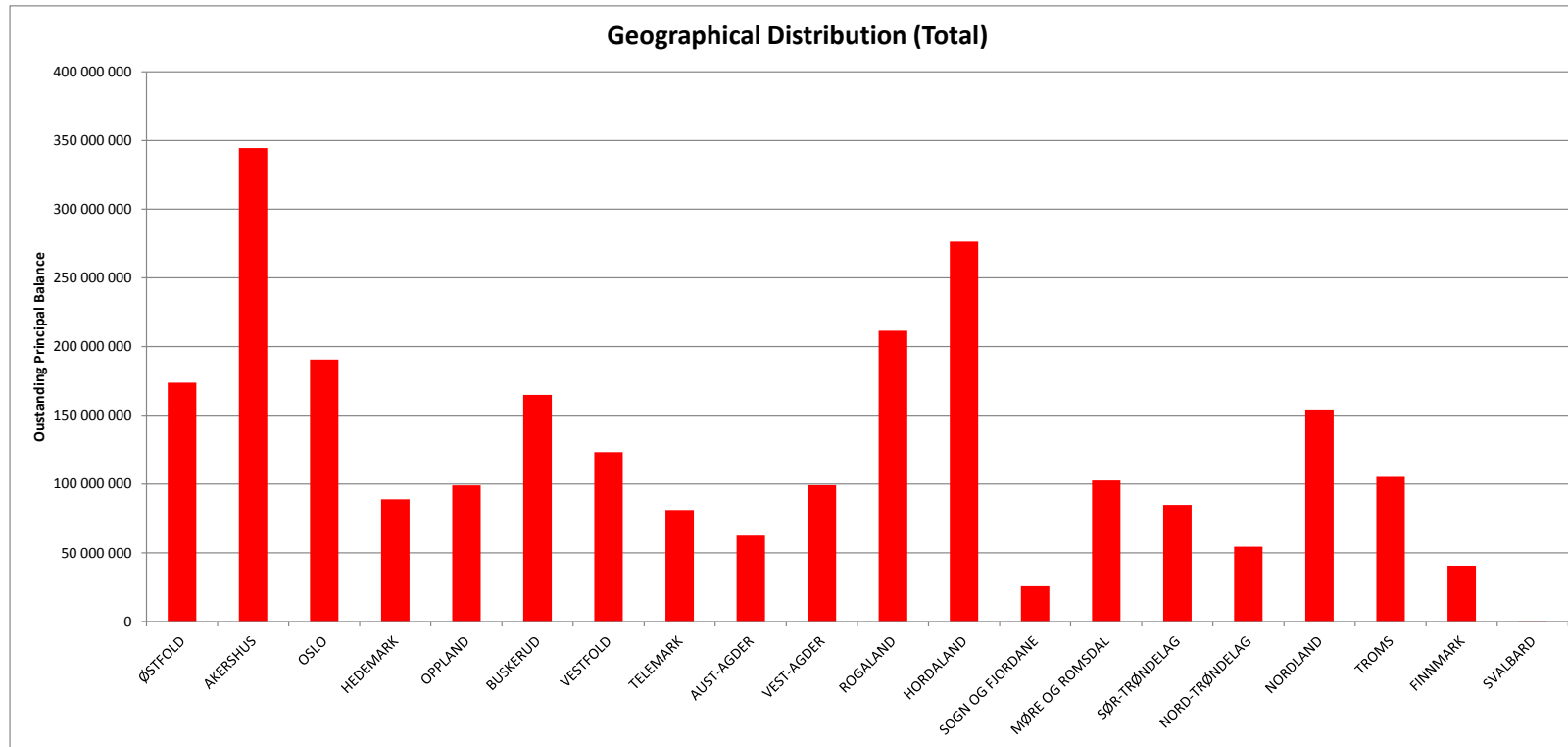
Geographic distribution

Bilkreditt 6 DAC
Monthly Investor Report

9.b Geographical Distribution Graph



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from | 25.10.2016 to 25.11.2016 = 31 days |

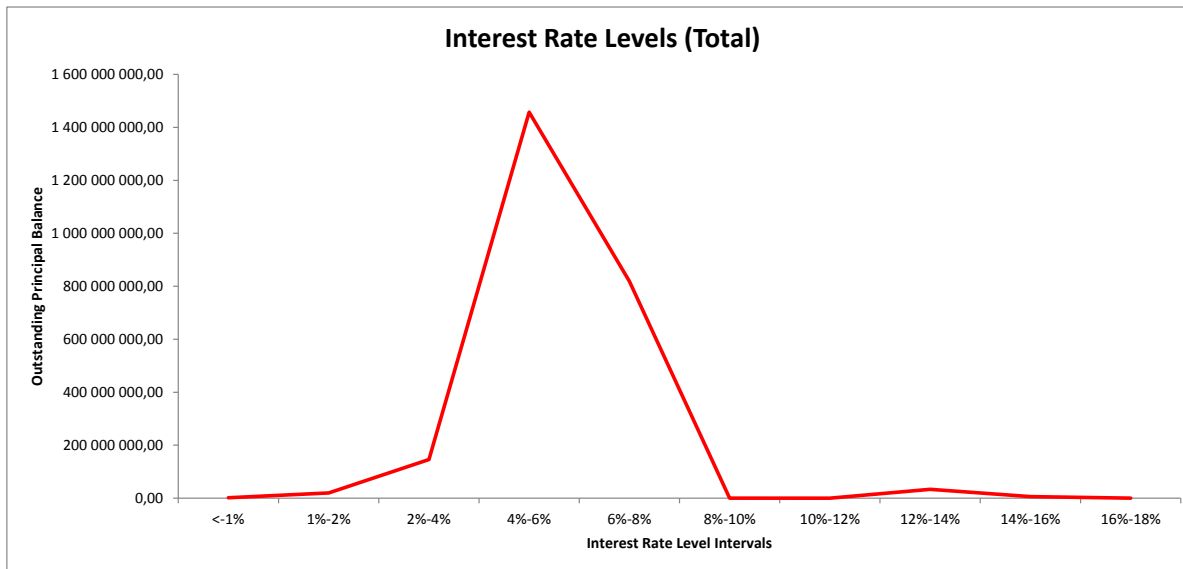


Bilkreditt 6 DAC
Monthly Investor Report

10.b Interest Rate



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |

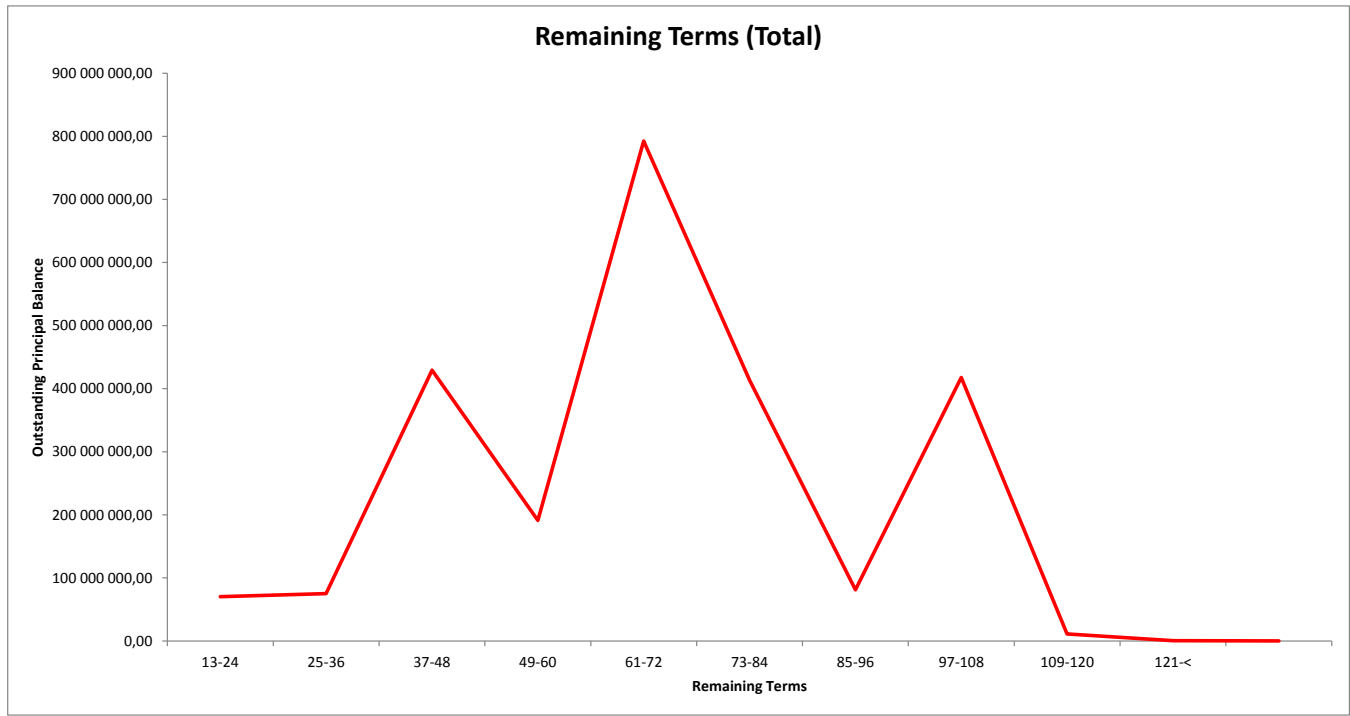


Bilkreditt 6 DAC
Monthly Investor Report

11.b Remaining Terms



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 29.11.2016 | | | | | |
| Payment date | 25.11.2016 | | | | | |
| Period No | 25 | | | | | |
| Monthly Period | Oct 2016 | | | | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 | = | 31 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

12.a Seasoning



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

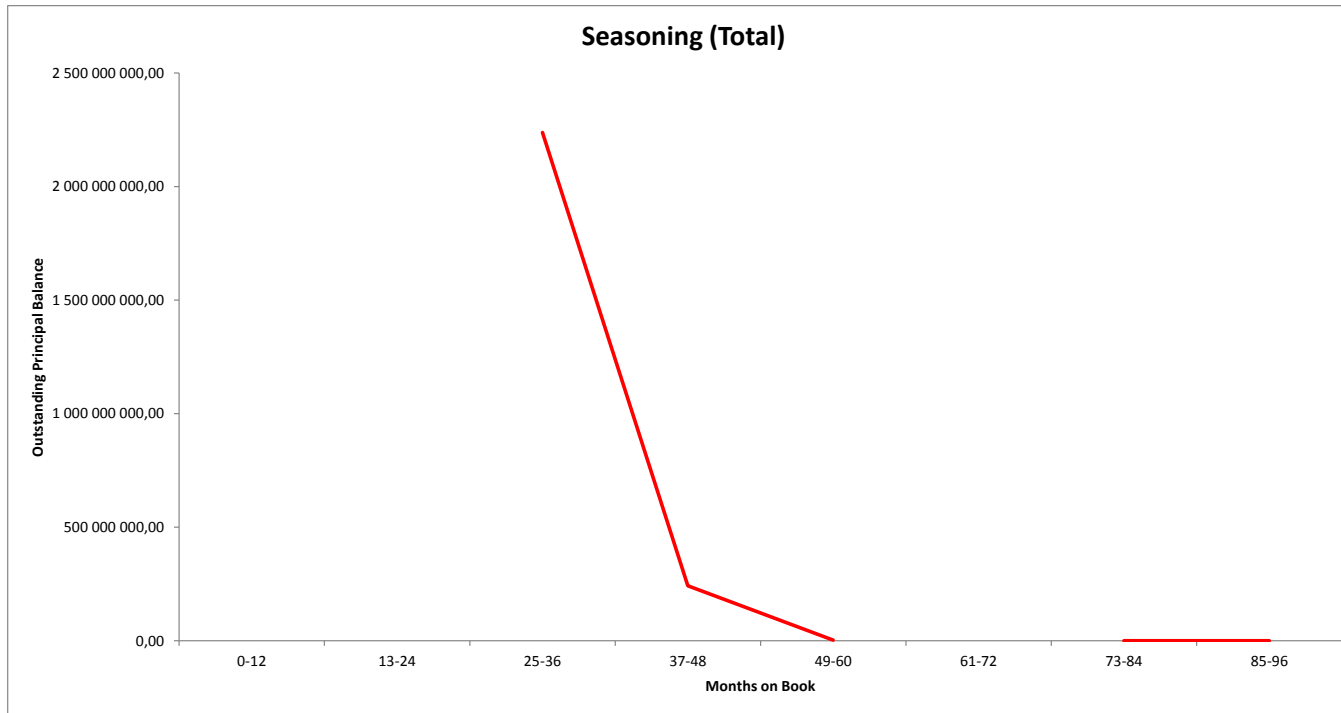
| TOTAL | | | | | | | |
|----------------|-------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| Months on book | Min | Max | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| | 0 | | 12 | | | | |
| | 13 | | 24 | | | | |
| | 25 | | 36 | 16 984 | 2 237 891 207 | 90,14 % | 56,3 |
| | 37 | | 48 | 2 066 | 242 273 689 | 9,76 % | 51,7 |
| | 49 | | 60 | 18 | 2 507 230 | 0,10 % | 61 |
| | 61 | | 72 | | | | |
| | 73 | | 84 | - | - | - | - |
| | 85 | | 96 | - | - | - | - |
| | Total | | 19 068 | | 2 482 672 126 | 100,00 % | 55,9 |

Bilkreditt 6 DAC
Monthly Investor Report

12.b Seasoning



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from | 25.10.2016 to 25.11.2016 = 31 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

13.a Vehicle type



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

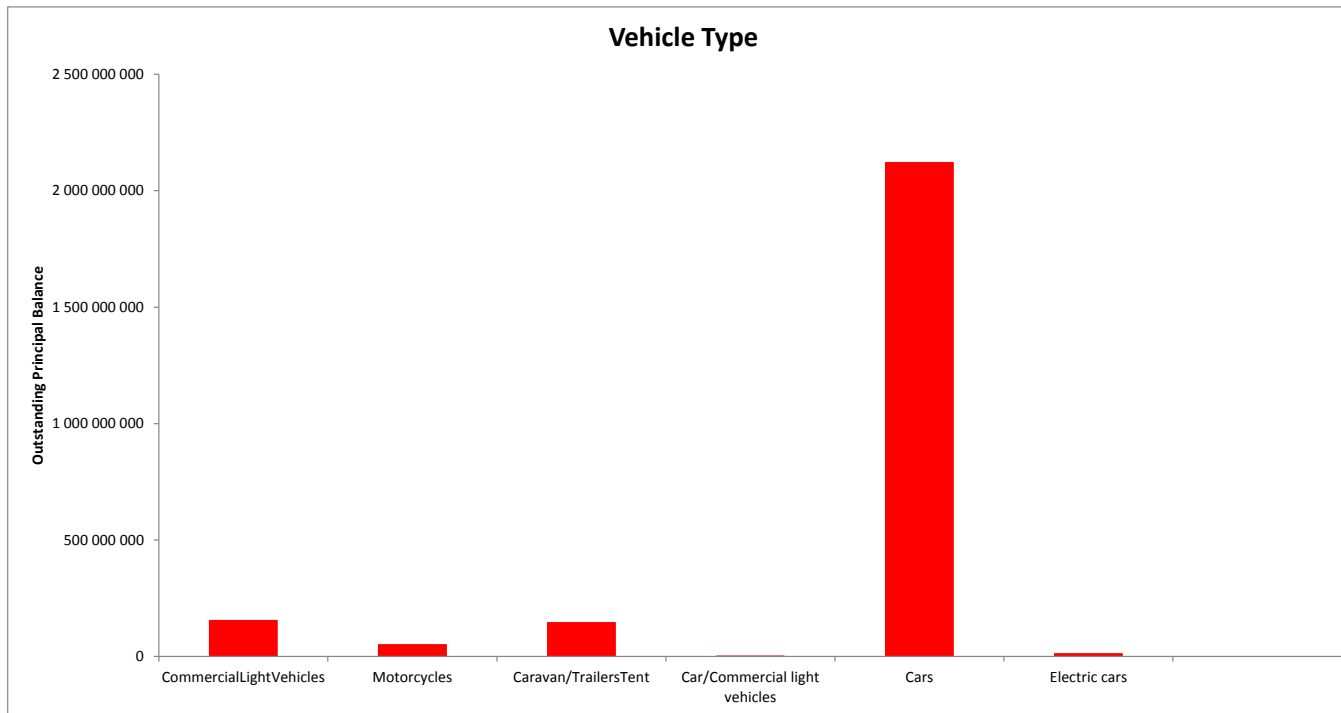
| TOTAL | | | | | | |
|-------------------------------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| CommercialLightVehicles | | 1 334 | 154 548 088 | 6,23 % | 42,7 | 32,4 |
| Motorcycles | | 624 | 50 193 412 | 2,02 % | 51,9 | 31,1 |
| Caravan/TrailersTent | | 915 | 144 902 331 | 5,84 % | 71,8 | 31,0 |
| Car/Commercial light vehicles | | 5 | 754 403 | 0,03 % | 42,0 | 33,5 |
| Cars | | 16 139 | 2 121 111 435 | 85,44 % | 55,8 | 32,3 |
| Electric cars | | 51 | 11 162 457 | 0,45 % | 56,0 | 32,4 |
| | | | | | | |
| | | 19 068 | 2 482 672 126 | 100 % | 55,9 | 32,2 |

Bilkreditt 6 DAC
Monthly Investor Report

13.b Vehicle type



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from | 25.10.2016 to 25.11.2016 = 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

14.a Hybrid loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.11.2016 | | | | |
| Payment date | 25.11.2016 | | | | |
| Period No | 25 | | | | |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 | = 31 days |

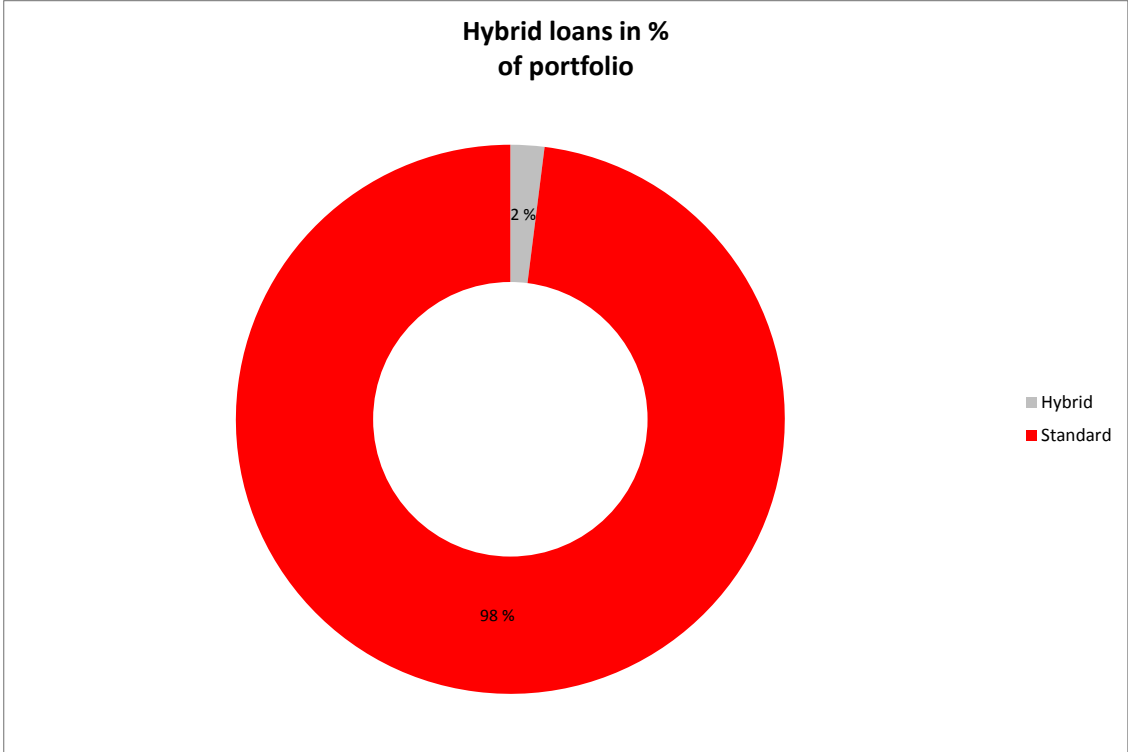
| Hybrid loans in % of portfolio | TOTAL | | | | | |
|-----------------------------------|-------|--------|---------------------|-----------------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Hybrid | | 151 | 49 526 556 | 1,99 % | 8,1 | 32,9 |
| Standard | | 18 917 | 2 433 145 570 | 98,01 % | 56,8 | 32,2 |
| Total | | 19 068 | 2 482 672 126 | 100 % | 55,9 | 32,2 |

Bilkreditt 6 DAC
Monthly Investor Report

14.b Hybrid loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.11.2016 | | | | |
| Payment date | 25.11.2016 | | | | |
| Period No | 25 | | | | |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 | = 31 days |

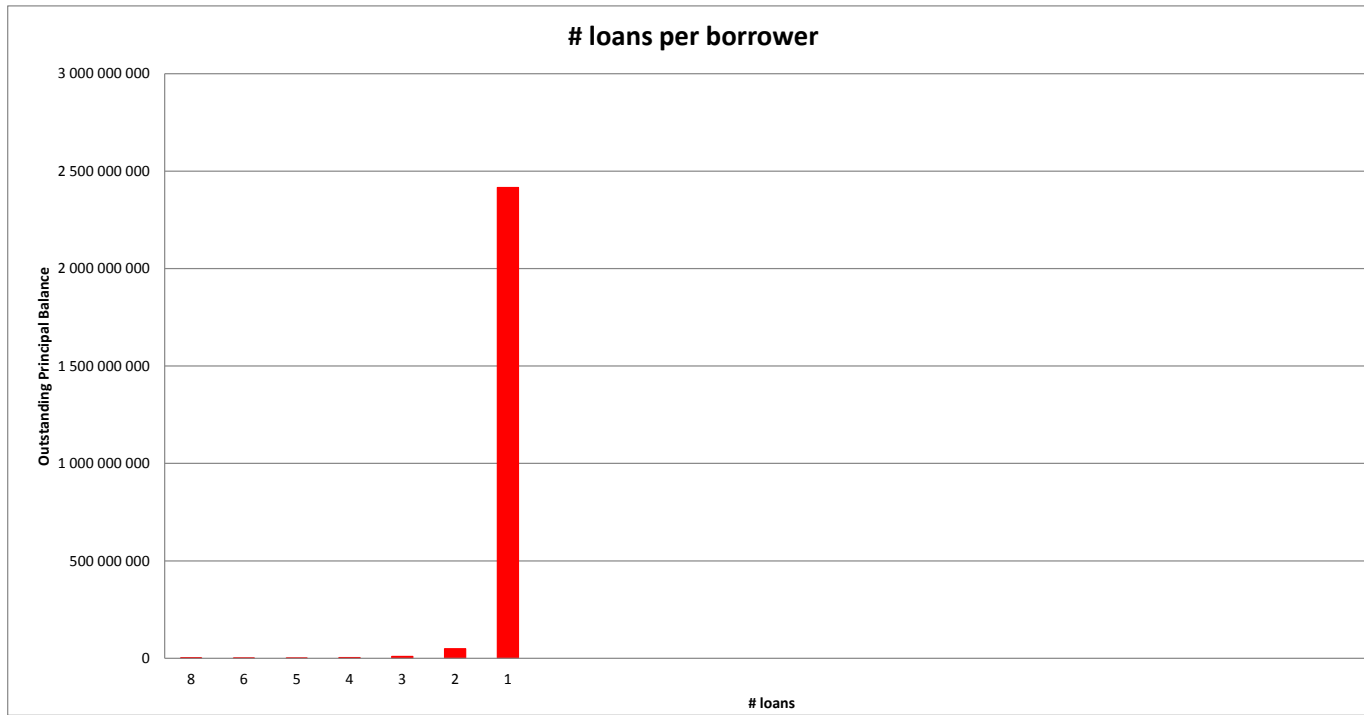


Bilkreditt 6 DAC
Monthly Investor Report

15.b # loans per borrower



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from | 25.10.2016 to 25.11.2016 = 31 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

16.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

| Period | TOTAL | | | | | |
|--------|-----------------|-----------------|--------------|------------|--------|------------|
| | Opening balance | Closing balance | Amortization | Interest | Yield | Percentage |
| 1 | 2 482 672 126 | 2 430 766 018 | 51 906 108 | 12 151 156 | 5,87 % | 97,91 % |
| 2 | 2 430 766 018 | 2 373 946 253 | 56 819 764 | 11 886 632 | 5,87 % | 95,62 % |
| 3 | 2 373 946 253 | 2 319 883 072 | 54 063 181 | 11 623 231 | 5,88 % | 93,44 % |
| 4 | 2 319 883 072 | 2 265 790 019 | 54 093 053 | 11 357 608 | 5,87 % | 91,26 % |
| 5 | 2 265 790 019 | 2 210 942 915 | 54 847 104 | 11 091 608 | 5,87 % | 89,05 % |
| 6 | 2 210 942 915 | 2 159 057 368 | 51 885 547 | 10 835 069 | 5,88 % | 86,97 % |
| 7 | 2 159 057 368 | 2 108 867 516 | 50 189 852 | 10 587 001 | 5,88 % | 84,94 % |
| 8 | 2 108 867 516 | 2 054 374 471 | 54 493 045 | 10 323 731 | 5,87 % | 82,75 % |
| 9 | 2 054 374 471 | 2 003 527 257 | 50 847 213 | 10 075 362 | 5,89 % | 80,70 % |
| 10 | 2 003 527 257 | 1 955 686 799 | 47 840 458 | 9 839 856 | 5,89 % | 78,77 % |
| 11 | 1 955 686 799 | 1 907 216 868 | 48 469 931 | 9 601 169 | 5,89 % | 76,82 % |
| 12 | 1 907 216 868 | 1 858 497 716 | 48 719 152 | 9 361 121 | 5,89 % | 74,86 % |
| 13 | 1 858 497 716 | 1 810 999 521 | 47 498 195 | 9 126 252 | 5,89 % | 72,95 % |
| 14 | 1 810 999 521 | 1 761 841 147 | 49 158 374 | 8 883 447 | 5,89 % | 70,97 % |
| 15 | 1 761 841 147 | 1 714 418 315 | 47 422 833 | 8 648 468 | 5,89 % | 69,06 % |
| 16 | 1 714 418 315 | 1 667 081 413 | 47 336 901 | 8 414 009 | 5,89 % | 67,15 % |
| 17 | 1 667 081 413 | 1 618 608 790 | 48 472 623 | 8 174 735 | 5,88 % | 65,20 % |
| 18 | 1 618 608 790 | 1 571 461 371 | 47 147 420 | 7 941 060 | 5,89 % | 63,30 % |
| 19 | 1 571 461 371 | 1 524 429 353 | 47 032 017 | 7 707 788 | 5,89 % | 61,40 % |
| 20 | 1 524 429 353 | 1 477 173 539 | 47 255 814 | 7 473 876 | 5,88 % | 59,50 % |

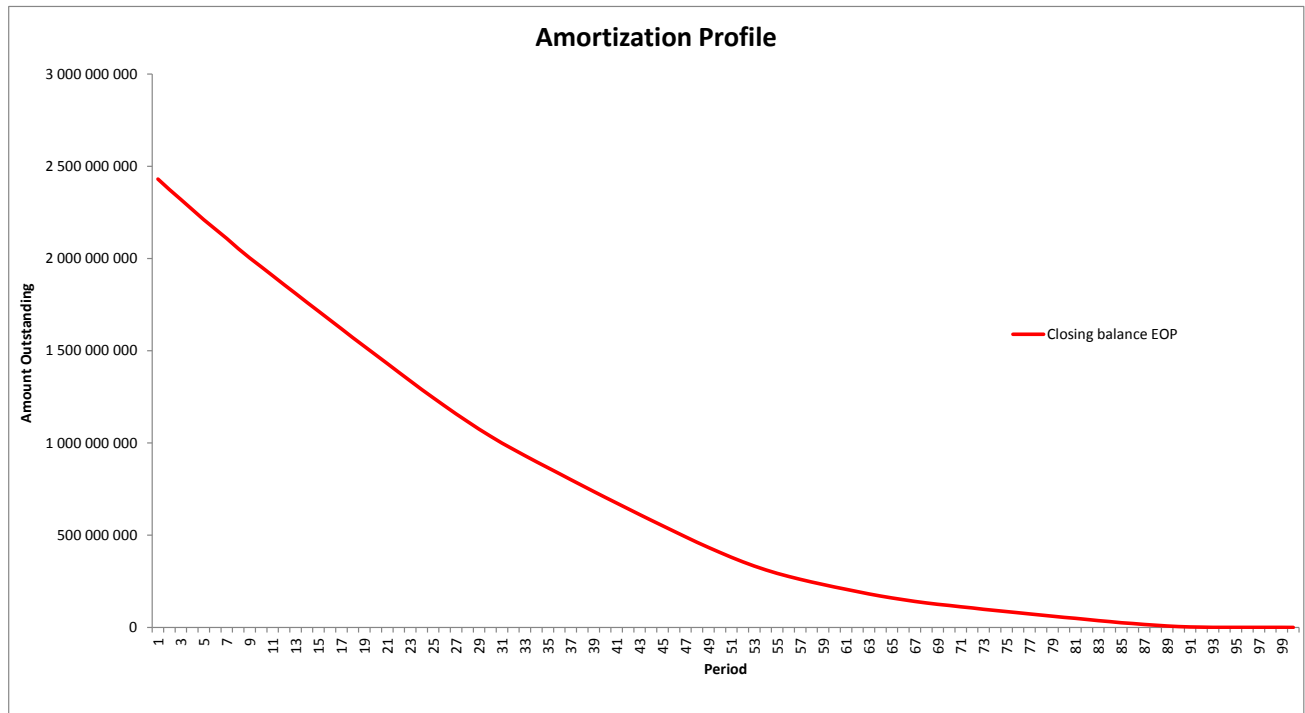
Amortization profile (first 20 periods)

**Bilkreditt 6 DAC
Monthly Investor Report**

16.b Amortization Profile



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.11.2016 | | | | |
| Payment date | 25.11.2016 | | | | |
| Period No | 25 | | | | |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 | = 31 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

17.a Payment Holidays



| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 29.11.2016 | | | | |
| Payment date | 25.11.2016 | | | | |
| Period No | 25 | | | | |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from 25.10.2016 | to | 25.11.2016 | = | 31 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 | |
| | | | | |
| | | | | |
| Total | 11 018 | 16 554 | 58 978 191 | |

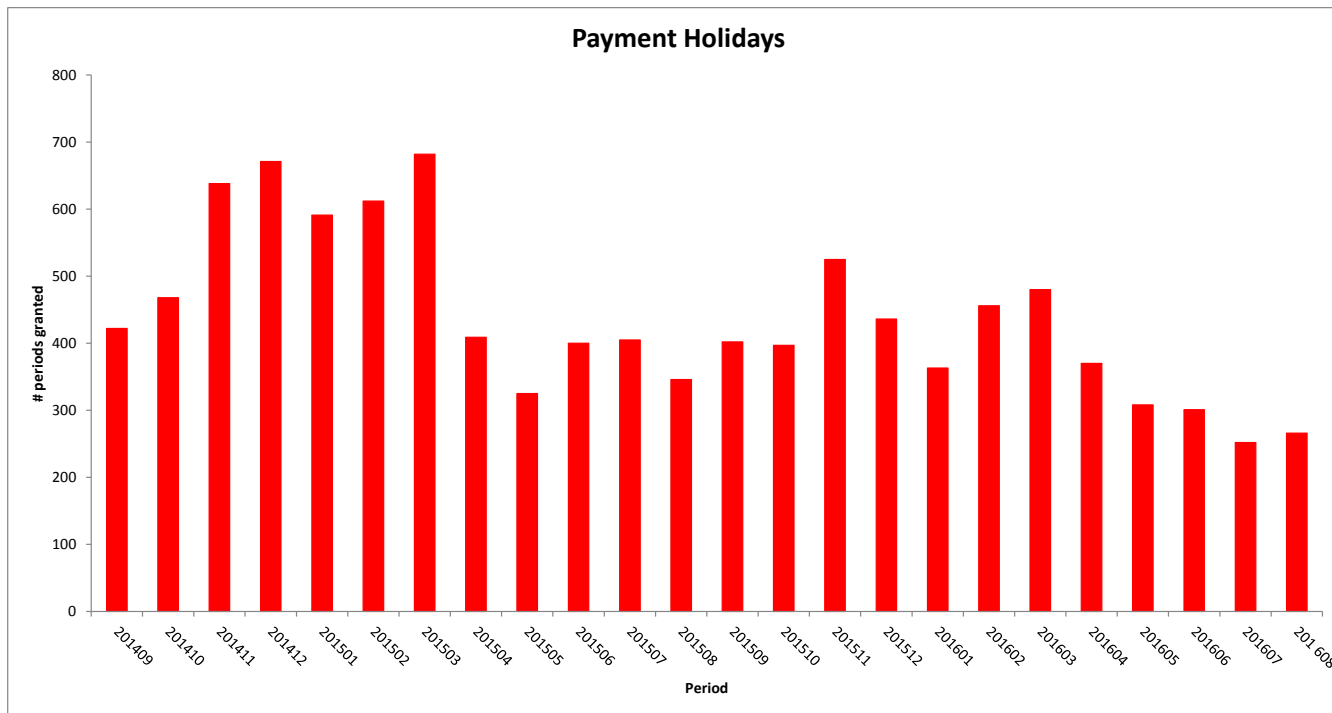
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

17.b Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.11.2016 | | | | |
| Payment date | 25.11.2016 | | | | |
| Period No | 25 | | | | |
| Monthly Period | Oct 2016 | | | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 | = 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

18.a Payment Holidays >31dpd



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 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 |
| Total | 3 | 3 | 6 859 |

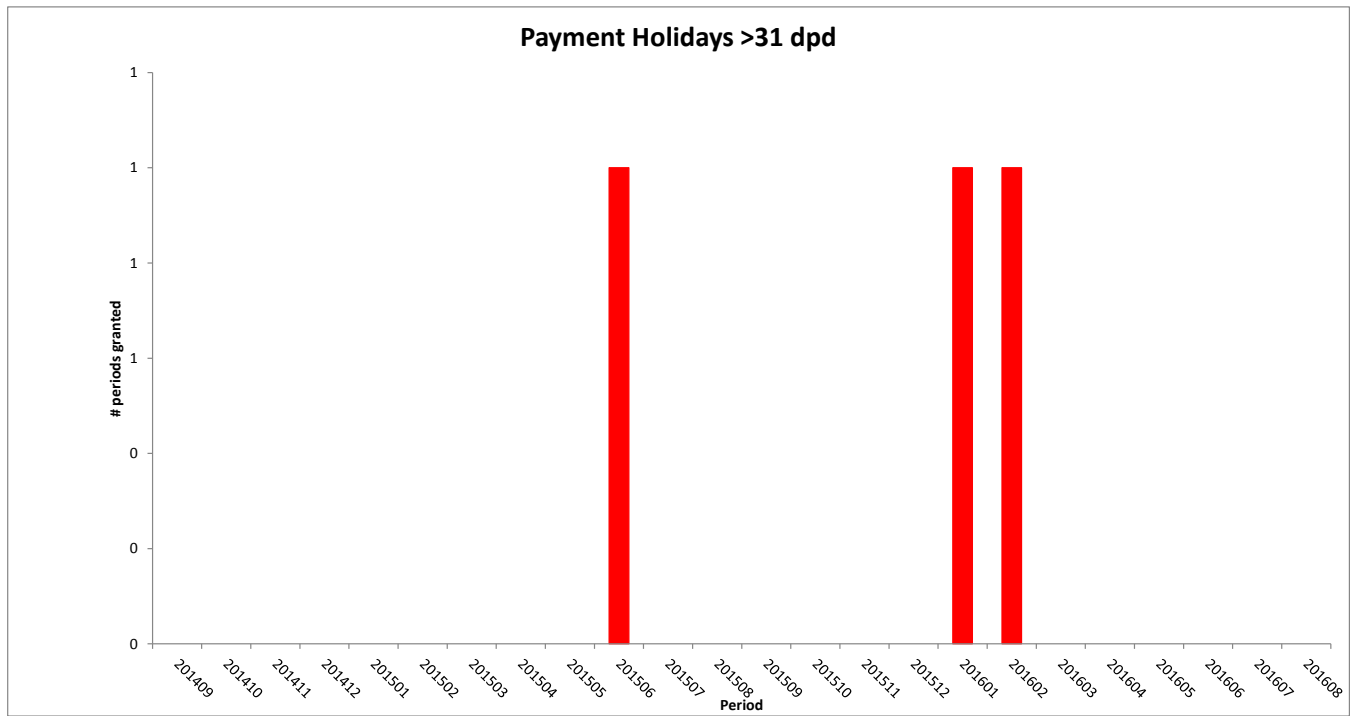
Santander Consumer Bank AS
 Strandveien 18
 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 DAC
Monthly Investor Report

18.b Payment Holidays >31dpd



| | | |
|-----------------|------------|------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from | 25.10.2016 |
| | to | 25.11.2016 |
| | = | 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

19.a Dynamic Interest rate



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |

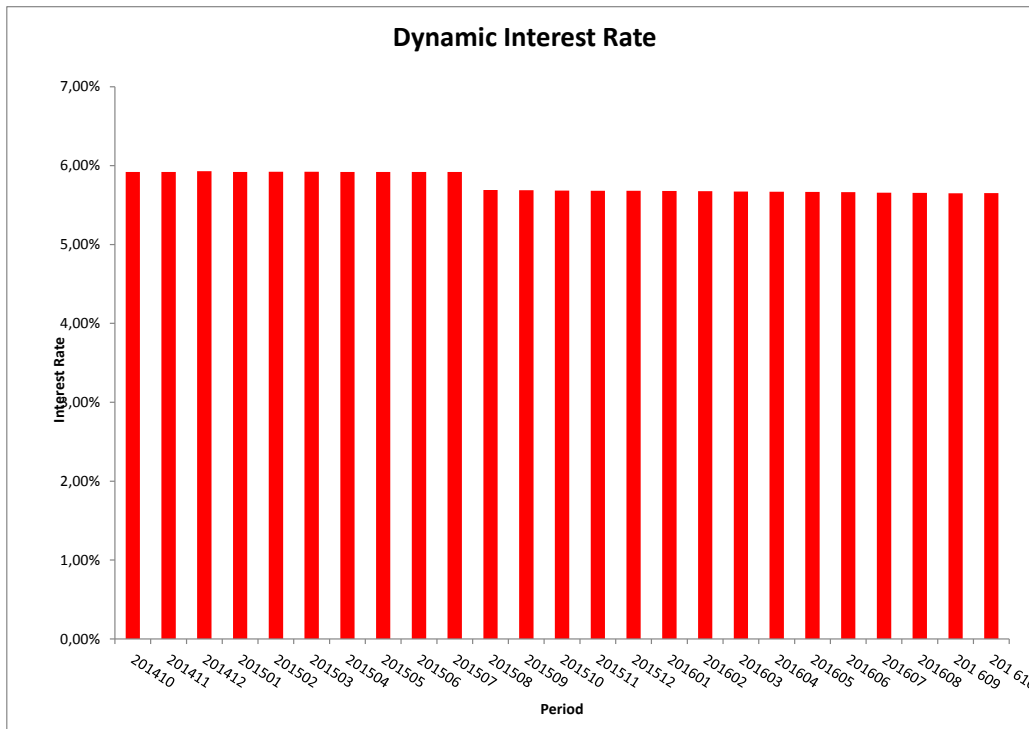
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 201410 | 6 291 509 803 | 5,92 % |
| 201411 | 6 101 331 658 | 5,92 % |
| 201412 | 5 921 297 542 | 5,93 % |
| 201501 | 5 743 022 268 | 5,92 % |
| 201502 | 5 560 862 225 | 5,92 % |
| 201503 | 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 % |

Interest rate evolution

Bilkreditt 6 DAC
Monthly Investor Report

19.b Dynamic Interest Rate

| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 29.11.2016 | | |
| Payment date | 25.11.2016 | | |
| Period No | 25 | | |
| Monthly Period | Oct 2016 | | |
| Interest Period | from | 25.10.2016 | to 25.11.2016 = 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

20.a Borrower Type



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |

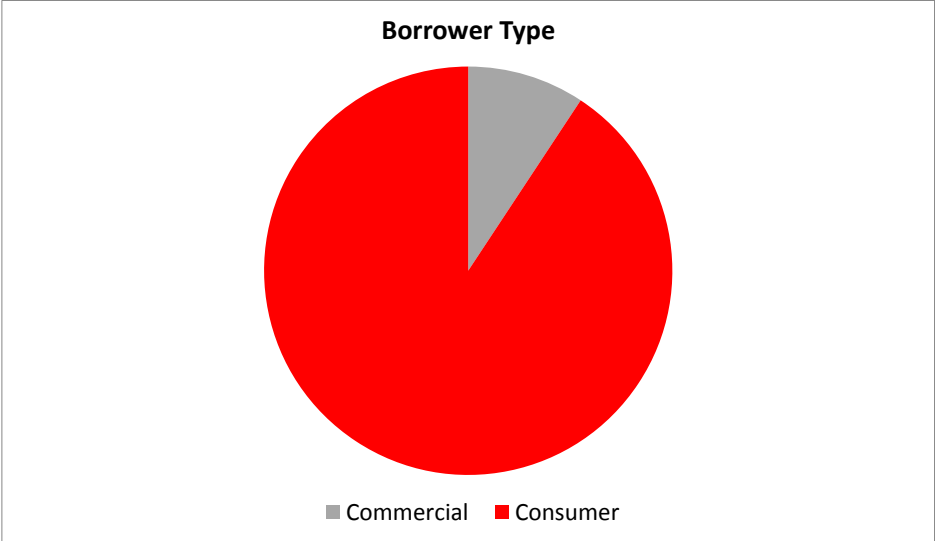
| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Commercial | 1 560 | 230 623 013 | 9,29 % | 39,6 | 32,2 |
| | Consumer | 17 508 | 2 252 049 113 | 90,71 % | 57,5 | 32,2 |
| | | | | | | |
| | Total | 19 068 | 2 482 672 126 | 100 % | 55,9 | 32,2 |

Bilkreditt 6 DAC
Monthly Investor Report

20.b Borrower Type



| | | | | | |
|-----------------|------|------------|------------|------------|-----------|
| Reporting Date | | | 29.11.2016 | | |
| Payment date | | | 25.11.2016 | | |
| Period No | | | 25 | | |
| Monthly Period | | | Oct 2016 | | |
| Interest Period | from | 25.10.2016 | to | 25.11.2016 | = 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

21.a Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |

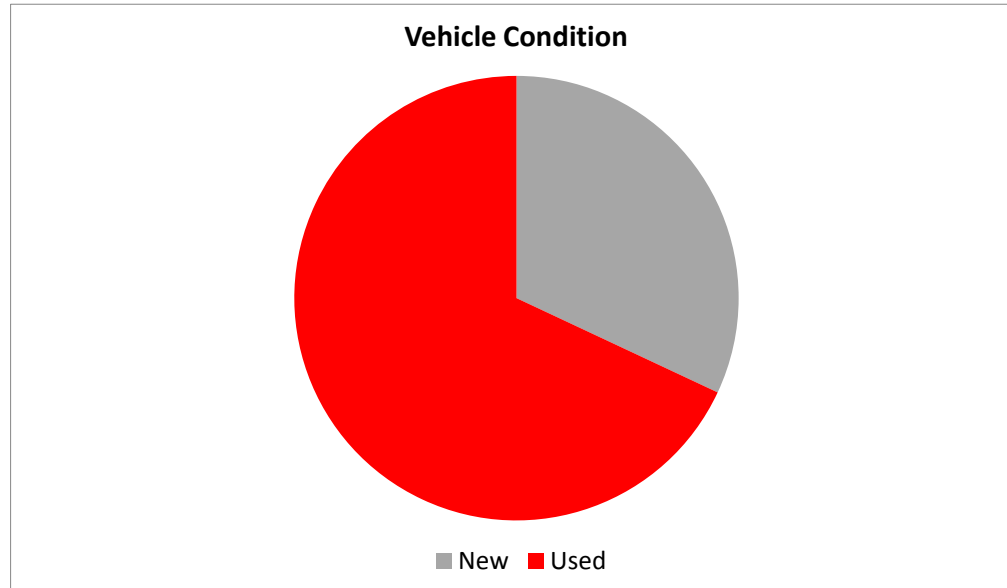
| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 4 529 | 793 804 315 | 31,97 % | 57,4 | 32,2 |
| | Used | 14 539 | 1 688 867 811 | 68,03 % | 55,1 | 32,2 |
| | | 19 068 | 2 482 672 126 | 100 % | 55,9 | 32,2 |

Bilkreditt 6 DAC
Monthly Investor Report

21.b Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

22.a Downpayment



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

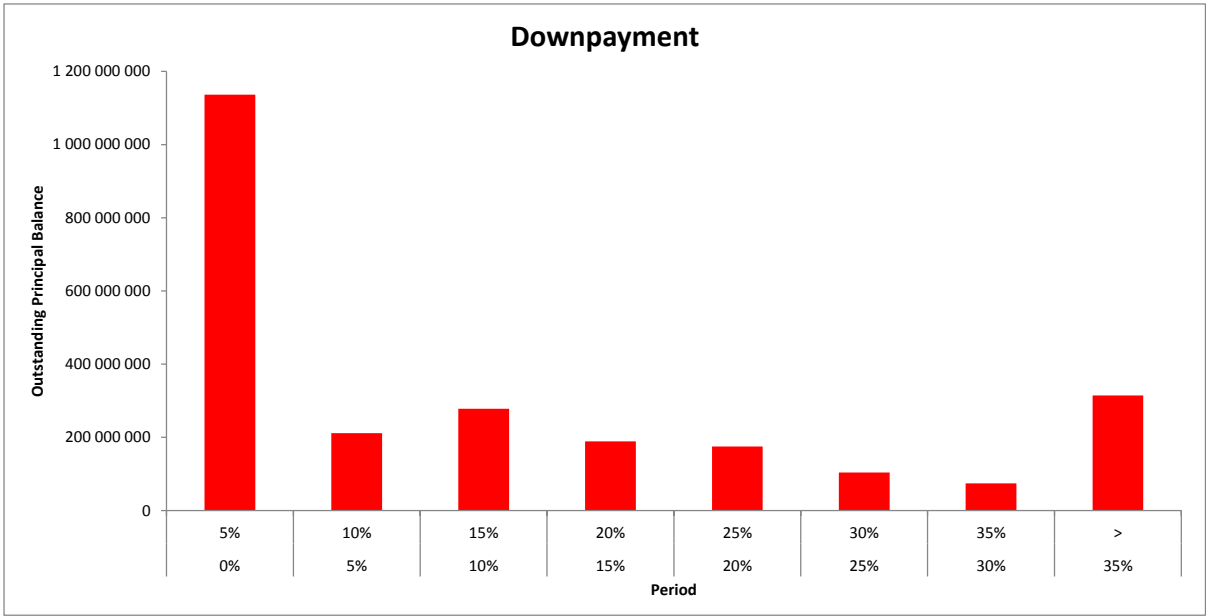
| TOTAL | | | | | | | |
|---------------|----------|---------|---------------|---------------------|---------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0 % | 5 % | 8 253 | 1 136 544 617 | 45,78 % | 56,0 | 32,2 |
| | 5 % | 10 % | 1 416 | 211 652 025 | 8,53 % | 58,9 | 32,3 |
| | 10 % | 15 % | 1 866 | 277 824 669 | 11,19 % | 57,9 | 32,3 |
| | 15 % | 20 % | 1 375 | 188 909 309 | 7,61 % | 57,9 | 32,3 |
| | 20 % | 25 % | 1 303 | 174 962 768 | 7,05 % | 56,4 | 32,3 |
| | 25 % | 30 % | 869 | 103 903 592 | 4,19 % | 54,3 | 32,1 |
| | 30 % | 35 % | 606 | 74 484 223 | 3,00 % | 54,1 | 32,3 |
| | 35 % | > | 3 380 | 314 390 923 | 12,66 % | 51,0 | 32,1 |
| | | | | | | | |
| Total | | 19 068 | 2 482 672 126 | 100 % | 55,9 | 32,2 | |

Bilkreditt 6 DAC
Monthly Investor Report

22.b Downpayment



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 29.11.2016 | | |
| Payment date | 25.11.2016 | | |
| Period No | 25 | | |
| Monthly Period | Oct 2016 | | |
| Interest Period | from | 25.10.2016 | to 25.11.2016 = 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

23.a Repayment Type



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |

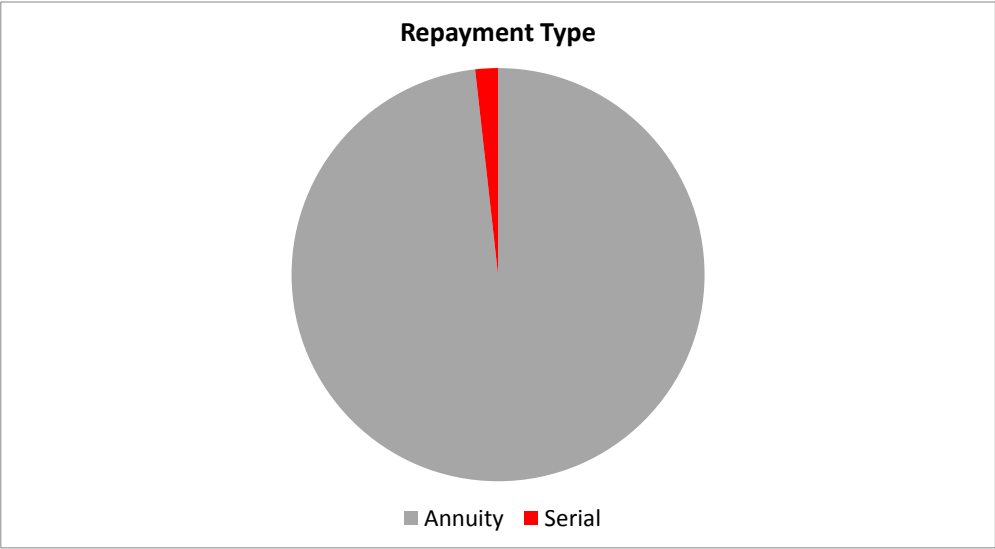
| Repayment Type | TOTAL | | | | | |
|----------------|----------------|--------|---------------------|---------|-----------------------|--------------|
| | Repayment Type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Annuity | 18 782 | 2 438 626 493 | 98,23 % | 56,3 | 32,2 |
| | Serial | 286 | 44 045 633 | 1,77 % | 32,3 | 32,7 |
| | | | | | | |
| | | 19 068 | 2 482 672 126 | 100 % | 55,9 | 32,2 |

Bilkreditt 6 DAC
Monthly Investor Report

23.b Repayment Type



| | | | |
|-----------------|------|------------|-------------------------|
| Reporting Date | | 29.11.2016 | |
| Payment date | | 25.11.2016 | |
| Period No | | 25 | |
| Monthly Period | | Oct 2016 | |
| Interest Period | from | 25.10.2016 | to 25.11.2016 = 31 days |



**Bilkreditt 6 DAC
Monthly Investor Report**

24.a Dynamic Pre-Payments



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |

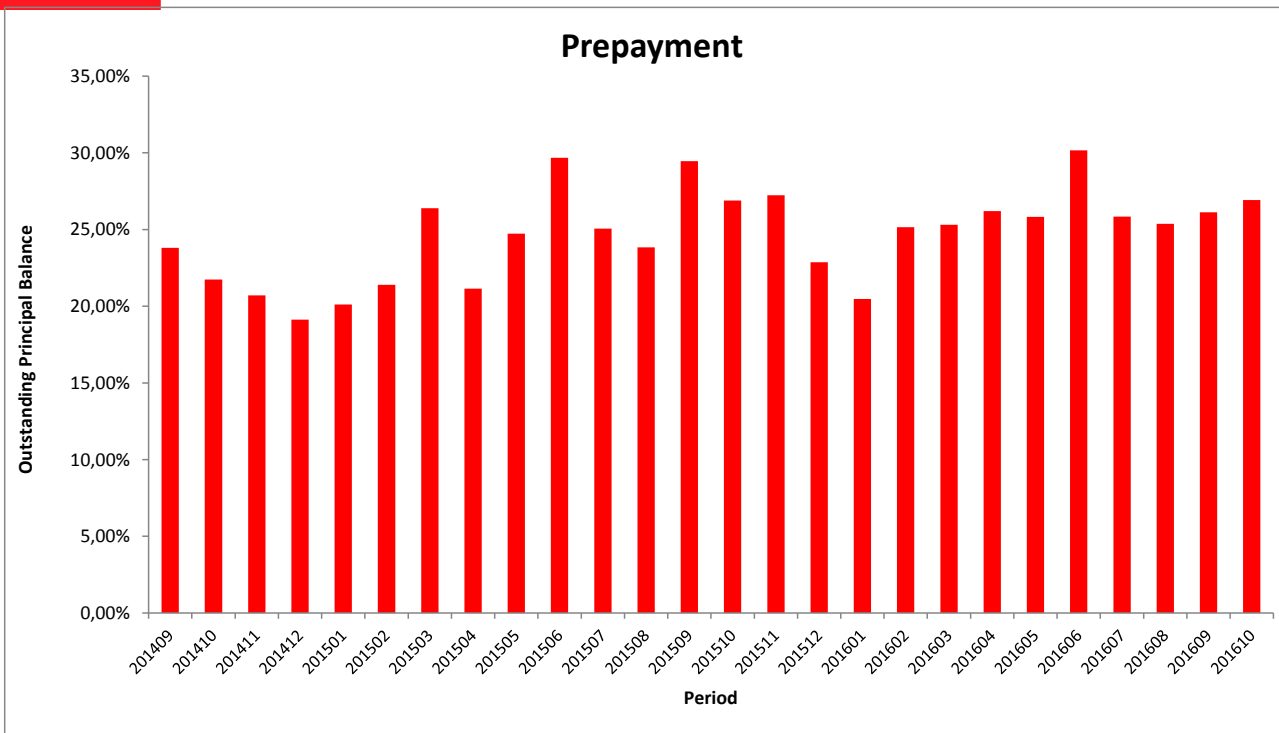
| | | TOTAL | | |
|--------|---------------------|-----------------|------------|--|
| Period | Sum of Pre-Payments | Closing Balance | CPR Annual | |
| 201409 | 145 683 945 | 6 500 760 396 | 23,8 % | |
| 201410 | 127 205 834 | 6 291 509 803 | 21,7 % | |
| 201411 | 116 798 165 | 6 101 331 658 | 20,7 % | |
| 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 % | |

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PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

**Bilkreditt 6 DAC
Monthly Investor Report**

24.b Dynamic Pre-Payments

| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 29.11.2016 | | |
| Payment date | 25.11.2016 | | |
| Period No | 25 | | |
| Monthly Period | Oct 2016 | | |
| Interest Period | from | 25.10.2016 | to 25.11.2016 = 31 days |



Bilkreditt 6 DAC
Monthly Investor Report

Reporting Date 29.11.2016
 Payment date 25.11.2016
 Period No 25
 Monthly Period Oct 2016
 Interest Period from 25.10.2016 to 25.11.2016 = 31 days

25. Defaults, Recoveries and Losses by Quarter of Default



| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2014 4 | | | 2015 1 | | | 2015 2 | | | 2015 3 | | |
|-----------------|----------------|---------------------------------|------------|--------------------|---------|------------|--------------------|-----------|------------|--------------------|-----------|------------|--------------------|-----------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss |
| 20144 | 605 211 | 1 | 491 153 | 491 153 | 114 058 | 0 | 491 153 | 114 058 | 0 | 491 153 | 114 058 | 0 | 491 153 | 114 058 |
| 20151 | 3 400 026 | 24 | - | - | - | 273 225 | 273 225 | 3 126 801 | 679 095 | 952 320 | 2 447 706 | 425 436 | 1 377 756 | 2 022 270 |
| 20152 | 5 869 335 | 47 | - | - | - | - | - | - | 1 305 853 | 1 305 853 | 4 563 482 | 912 613 | 2 218 466 | 3 650 869 |
| 20153 | 5 645 838 | 51 | - | - | - | - | - | - | - | - | - | 178 027 | 178 027 | 5 467 811 |
| 20154 | 5 015 530 | 44 | - | - | - | - | - | - | - | - | - | 178 027 | 178 027 | 5 467 811 |
| 20161 | 4 752 267 | 58 | - | - | - | - | - | - | - | - | - | - | - | - |
| 20162 | 7 842 349 | 68 | - | - | - | - | - | - | - | - | - | - | - | - |
| 20163 | 8 532 007 | 64 | - | - | - | - | - | - | - | - | - | - | - | - |
| 20164 | 2 045 571 | 23 | - | - | - | - | - | - | - | - | - | - | - | - |

| 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 | 2 045 571 | 23 | - | - | - | - | - | - | - | - | - | - | - | - |

| 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 | 5 599 | 1 707 512 | 1 692 514 |
| 20152 | 5 869 335 | 47 | 7 703 | 3 333 057 | 2 536 278 |
| 20153 | 5 645 838 | 51 | 67 213 | 2 376 059 | 3 269 779 |
| 20154 | 5 015 530 | 44 | 31 848 | 2 611 156 | 2 404 374 |
| 20161 | 4 752 267 | 58 | 18 896 | 1 576 174 | 3 176 093 |
| 20162 | 7 842 349 | 68 | 117 690 | 3 226 039 | 4 616 310 |
| 20163 | 8 532 007 | 64 | 902 355 | 1 856 878 | 6 675 129 |
| 20164 | 2 045 571 | 23 | 89 033 | 89 033 | 1 956 538 |

Bilkreditt 6 DAC
Monthly Investor Report

26. Delinquency



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 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 | 192 | 25 610 292 | 52 | 5 719 361 | 34 | 4 349 976 | 19 | 1 719 969 | 15 | 1 664 545 | 23 | 2 045 571 | |
| | 11 | | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | | |

Bil kreditt 6 DAC
Monthly Investor Report

27. Priority of Payments



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.11.2016 | |
| Payment date | 25.11.2016 | |
| Period No | 25 | |
| Monthly Period | Oct 2016 | |
| Interest Period | from 25.10.2016 | to 25.11.2016 = 31 days |

Priority of Payments

| | | | | | |
|--|---|----------------|-----|---------------|-----|
| Available Distribution Amount | + | 181 035 415,78 | NOK | 13 988 292,51 | EUR |
| Senior Expenses | - | 1 209 288,79 | NOK | | |
| Class A Notes Interest | - | 1 962 641,57 | NOK | - | EUR |
| Class B Notes Interest (prior to Principal Deficiency Trigger Event) | - | 960 613,00 | NOK | | |
| Liquidity Reserve | - | 20 772 294,62 | NOK | | |
| Class A Principal | - | 113 864 701,00 | NOK | 13 988 292,51 | EUR |
| Class B Interest (Post Principal Deficiency Trigger Event) | - | - | NOK | | |
| Class B Principal | - | - | NOK | | |
| Payments to the Reserve Fund | - | 31 158 441,92 | NOK | | |
| Class C Notes Interest | - | 641 823,00 | NOK | | |
| Class C notes Principal | - | - | NOK | | |
| Interest Subordinated Loan, Principal Subordinated Loan | - | 2 982 037,80 | NOK | | |
| Swap Subordinated Amounts | - | - | NOK | | |
| Amounts due to seller for deemed collections refunded, refunds etc | - | - | NOK | | |
| Payments to Seller | = | 7 483 574,09 | NOK | - | EUR |

Bilkreditt 6 DAC
Monthly Investor Report

28. Transaction Costs



| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |

Transaction Costs

| | All Notes | Class A | Class B | Class C |
|--|--------------------|--------------------|-------------------|-------------------|
| Senior Expenses | 1 209 288,79 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 | | | |

Bilkreditt 6 DAC
Monthly Investor Report

29. Swap Counterparty Data



| | |
|----------------------|------------------------------------|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period from | 25.10.2016 to 25.11.2016 = 31 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 | 1 688 293 827,00 NOK 207 407 104,05 EUR |
| 1M Nibor (Notes, Swap) (2 days prior to interest period begin date) | 0,9100 % |
| 1M Euribor (Notes, Swap) | -0,3720 % |
| Gross Amount Due to Swap Counterparty | 115 827 342,57 NOK |
| Gross Amount Due from Swap Counterparty | 13 988 292,51 EUR |
| EUR/NOK spot rate | N/A |

Bilkreditt 6 DAC
Monthly Investor Report

30. Contact Details



Santander Consumer Bank AS

Financial Markets

| | |
|------------------------|-----------------|
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Risk

| | |
|----------------------|-----------------|
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| | |
|-----------------|---|
| Reporting Date | 29.11.2016 |
| Payment date | 25.11.2016 |
| Period No | 25 |
| Monthly Period | Oct 2016 |
| Interest Period | from 25.10.2016 to 25.11.2016 = 31 days |