

Bil kreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28/10/2015		Following payment dates:		25/11/2015
Payment date	26/10/2015				29/12/2015
Period No	12				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	26/10/2015	= 31 days
Cut-Off Date	30/09/2015				

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1. Portfolio Information



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 26/10/2015 = 31 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	4.439.966.927,00	NOK	4.603.622.942,00
Scheduled Loan Principal Repayments	65.069.552,00	NOK	62.208.064,00
Prepayments	121.826.401,00	NOK	99.589.130,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	927.624,00	NOK	711.091,00
Total Principal Payments Received	187.823.577,00	NOK	162.508.285,00
	-		
New Defaulted Auto Loans in Period	2.141.336,00	NOK	2.043.790,00
Total New Defaults	2.141.336,00	NOK	2.043.790,00
Capitalised Interest (due to Repayment Holidays)	794.418,00	NOK	896.060,00
Closing Balance	4.250.796.432,00	NOK	4.439.966.927,00
Cumulative Capitalised Interest (Amount)			
Open	13.385.902,00	NOK	12.489.842,00
New	794.418,00	NOK	896.060,00
Close	14.180.320,00	NOK	13.385.902,00
Total revenue collections			
Revenue and fees received on loan balances	23.119.199,00	NOK	23.443.791,00
Recoveries on loans in default	267.418,00	NOK	819.687,00
Total Revenue Received in Period	23.386.617,00	NOK	24.263.478,00
# Loans			
At beginning of period	27.268	Loans	27.841
Paid in Full	677	Loans	558
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	19	Loans	15
At end of period	26.572	Loans	27.268
Weighted Average Loan Return	6,60%		
Average NIBOR + Weighted Average Loan Threshold	4,18%		

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2. Amount Due for Distribution



Reporting Date	28/10/2015			
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Period No	12			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	92.072.458,84 NOK		95.622.329,50 NOK	
b. Collections (Principal, interest, fees, etc)	211.210.194,00 NOK		186.771.763,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	23.337.878,67 EUR	0,00 NOK	20.213.838,81 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	1.985,27 NOK		4.658,17 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)	303.284.638,11 NOK	23.337.878,67 EUR	282.398.750,67 NOK	20.213.838,81 EUR

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3. Reserve Accounts



Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days

Note Balance

Beginning of Period	4.439.966.927,00	NOK
End of Period	4.250.796.432,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,2 %	55.243.475,30	NOK
Cash Outflow		55.243.475,30	NOK
Cash Inflow		53.279.603,12	NOK
End of Period	1,2 %	53.279.603,12	NOK
Required Reserve Amount	1,2 %	53.279.603,12	NOK

Liquidity Balance

Beginning of Period	0,8 %	36.828.983,54	NOK
Cash Outflow		36.828.983,54	NOK
Cash Inflow		35.519.735,42	NOK
End of Period	0,8 %	35.519.735,42	NOK
Required Reserve Amount	0,8 %	35.519.735,42	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	209.698.557,47	NOK
Cash Outflow	9.364.801,71	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	200.333.755,76	NOK
Required Commingling Reserve Fund	200.333.755,76	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	4.439.966.927,00	NOK
End of Period	4.250.796.432,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	3.985.557.689,00	93,76%	24.949
1-29 days past due	213.192.289,00	5,02%	1.260
		0,00%	
Delinquent Receivables:			
30-59 days past due	35.048.504,00	0,82%	234
60-89 days past due	9.625.040,00	0,23%	67
90-119 days past due	3.313.349,00	0,08%	26
120-149 days past due	1.605.563,00	0,04%	17
150-179 days past due	2.453.998,00	0,06%	19
Total Performing and Delinquent	4.250.796.432,00	100,00%	26.572

Current Period Defaults	2.141.336,00	19
Cumulative Defaults	15.520.410,00	123
Current Period Recoveries	267.418,00	
Cumulative Recoveries	4.265.402,00	

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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		433.872.718,30 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Available Distribution Amount	303.284.638,11 NOK				
Amortisation	189.170.495,00 NOK				
Redemption per Class		23.239.618,55 EUR	- NOK	- NOK	- NOK
Redemption per Note		3.250,30 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	4.250.796.432,00 NOK	410.633.099,75 EUR	555.000.000,00 NOK	353.000.000,00 NOK	243.000,00 NOK
Current Tranching		78,63%	13,06%	8,30%	0,01%
Current Pool Factor		0,57	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	-0,1070 %				
Interest Rate Basis: 1-M NIBOR / Spread	1,1700 %	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		60.681,50 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Principal Repayment per note		3.250,30 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		57.431,20 EUR	1.000.000,00 NOK	1.000.000,00 NOK	1.000,00 NOK
>Interest accrued for the period		13,74 EUR	1.954,72 NOK	2.040,83 NOK	2,04 NOK
Interest Payment	2.605.618,37 NOK	98.260,12 EUR	1.084.871,00 NOK	720.414,08 NOK	495,92 NOK
Interest Payment per Note		13,74 EUR	1.954,72 NOK	2.040,83 NOK	2,04 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50%	7,25%	2,00%	
Current CE (incl. Excess Spread)		26,64%	13,58%	5,27%	
Current CE (excl. Excess Spread)		23,46%	10,40%	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 28/10/2015
 Payment date 26/10/2015
 Period No 12
 Monthly Period Sep 2015
 Interest Period: 25/09/2015 to 26/10/2015 = 31 days

Transaction Role	Counterparty	Rating Triggers								Trigger breaches	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current					
Issuer	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 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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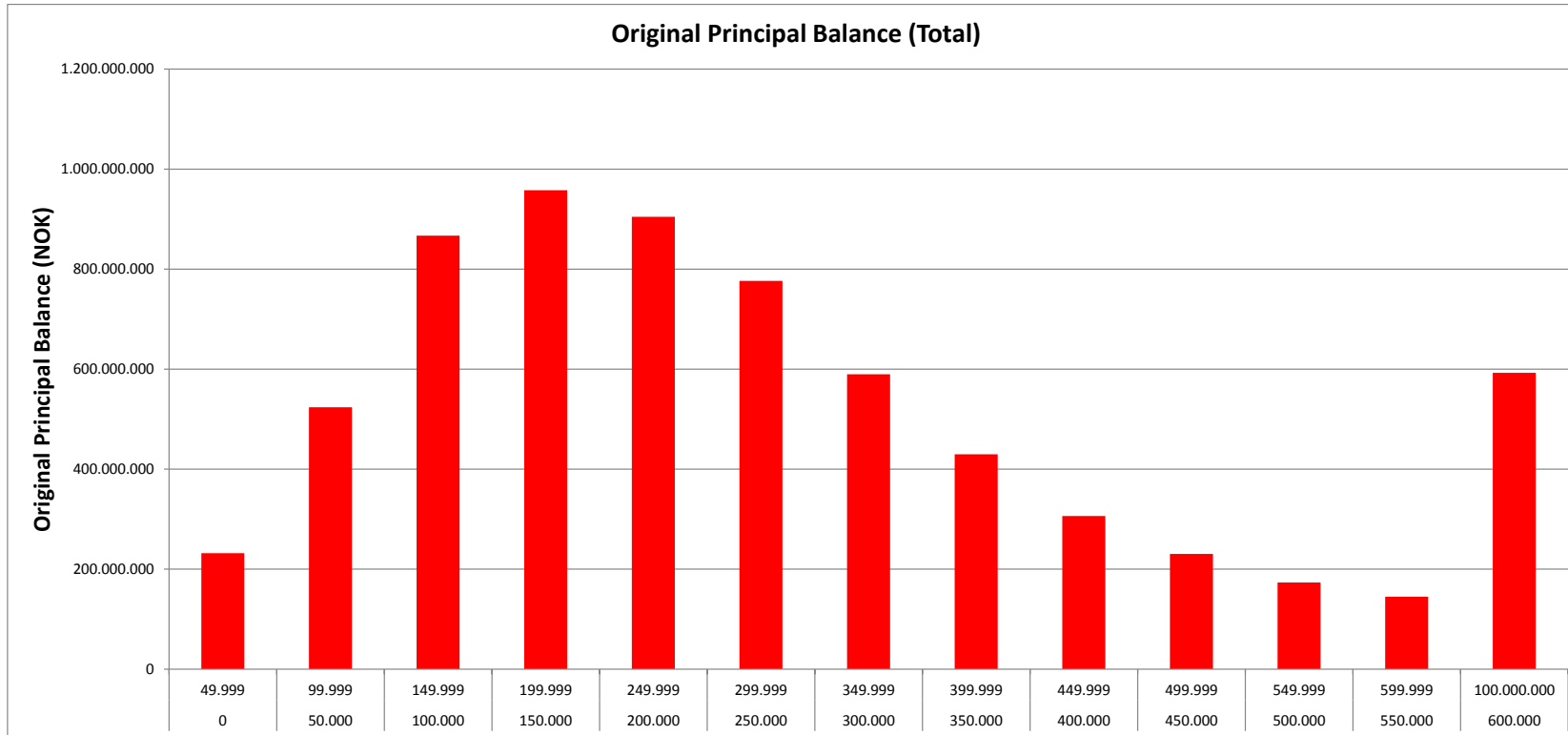
Average amount - all: 195.694

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

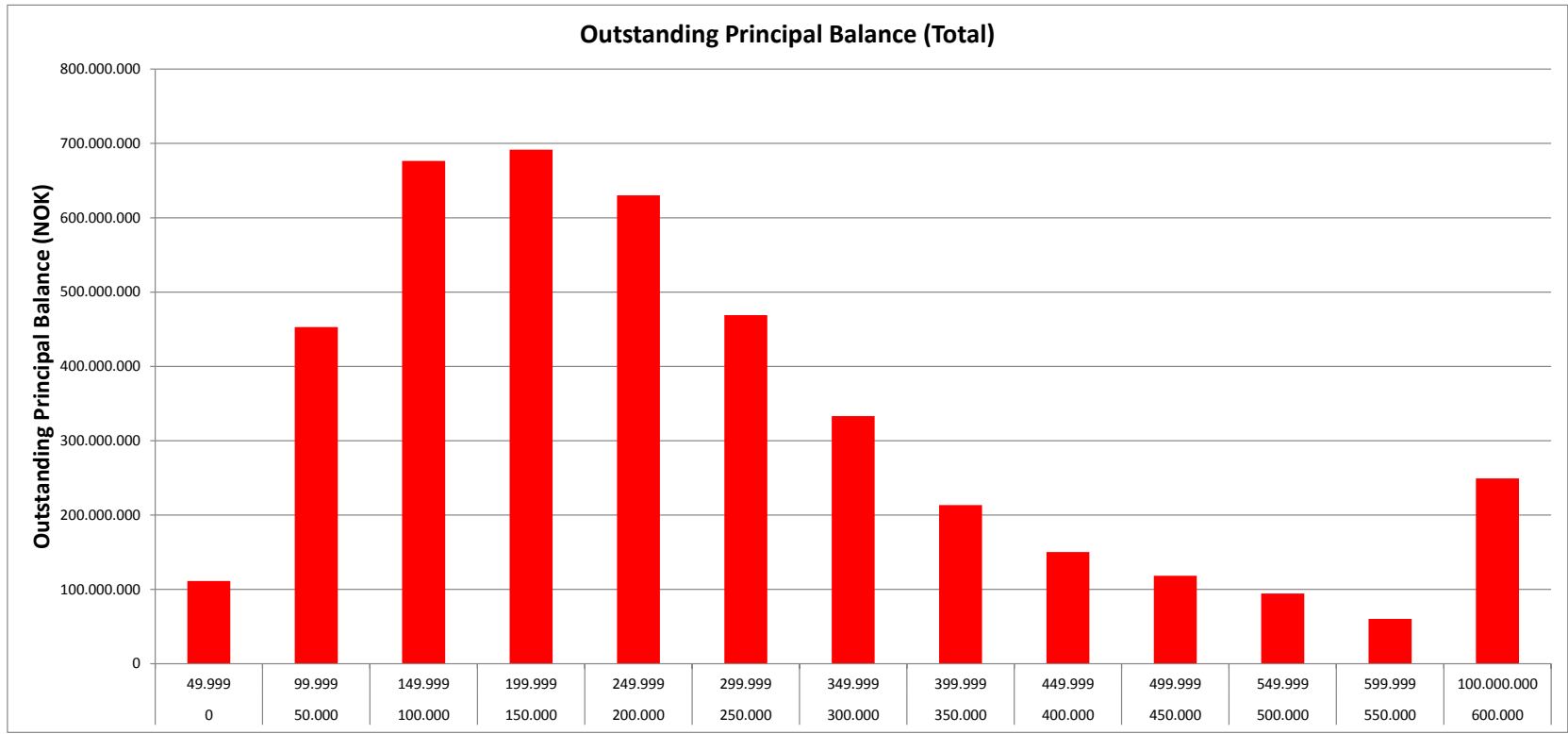
Reporting Date	28/10/2015	
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8.b Outstanding Principal Balance Graph

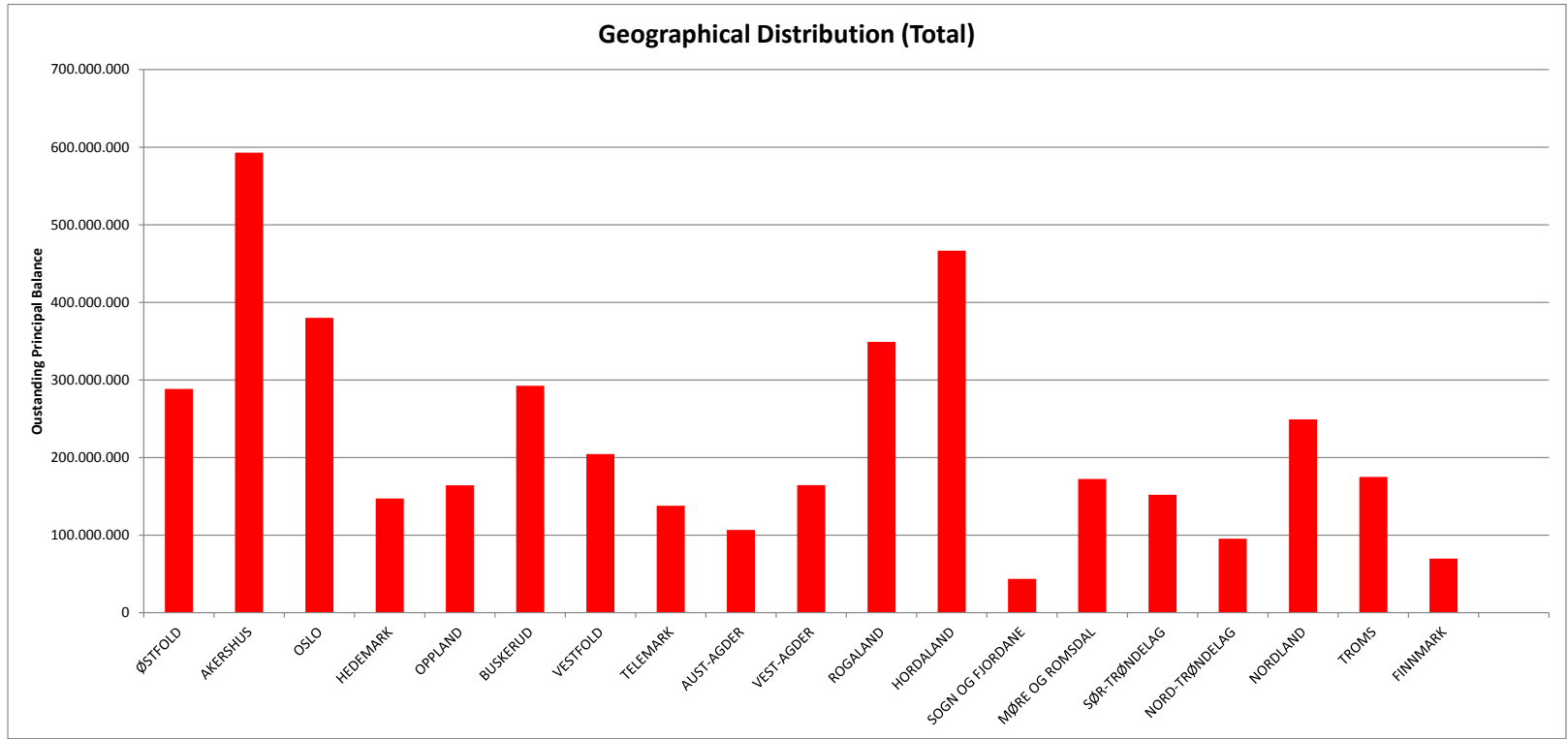
Reporting Date	28/10/2015	
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9.b Geographical Distribution Graph

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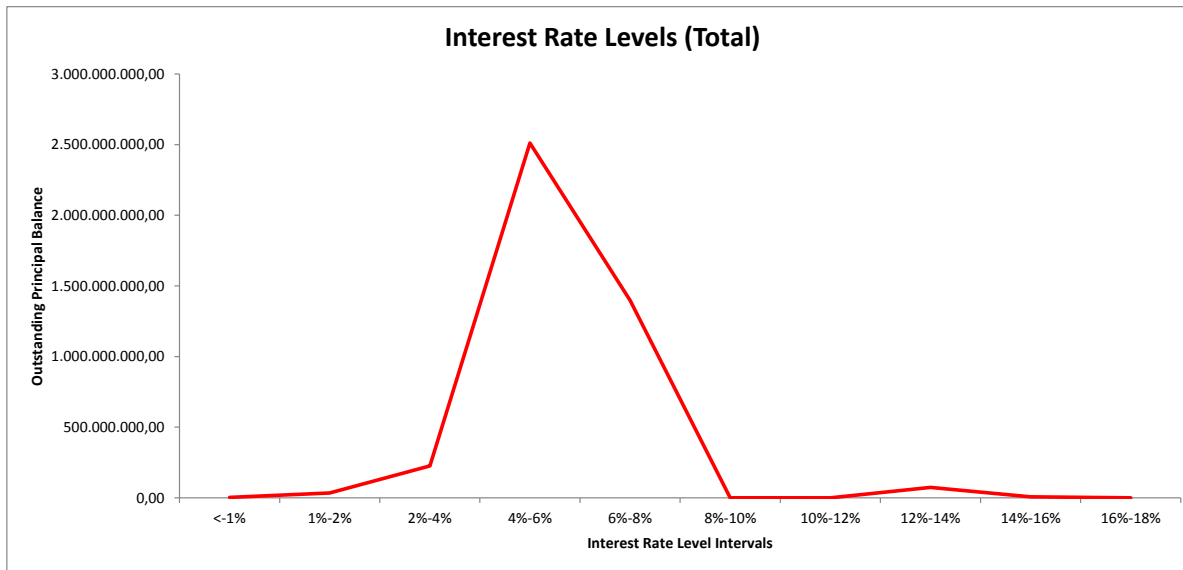


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10.b Interest Rate



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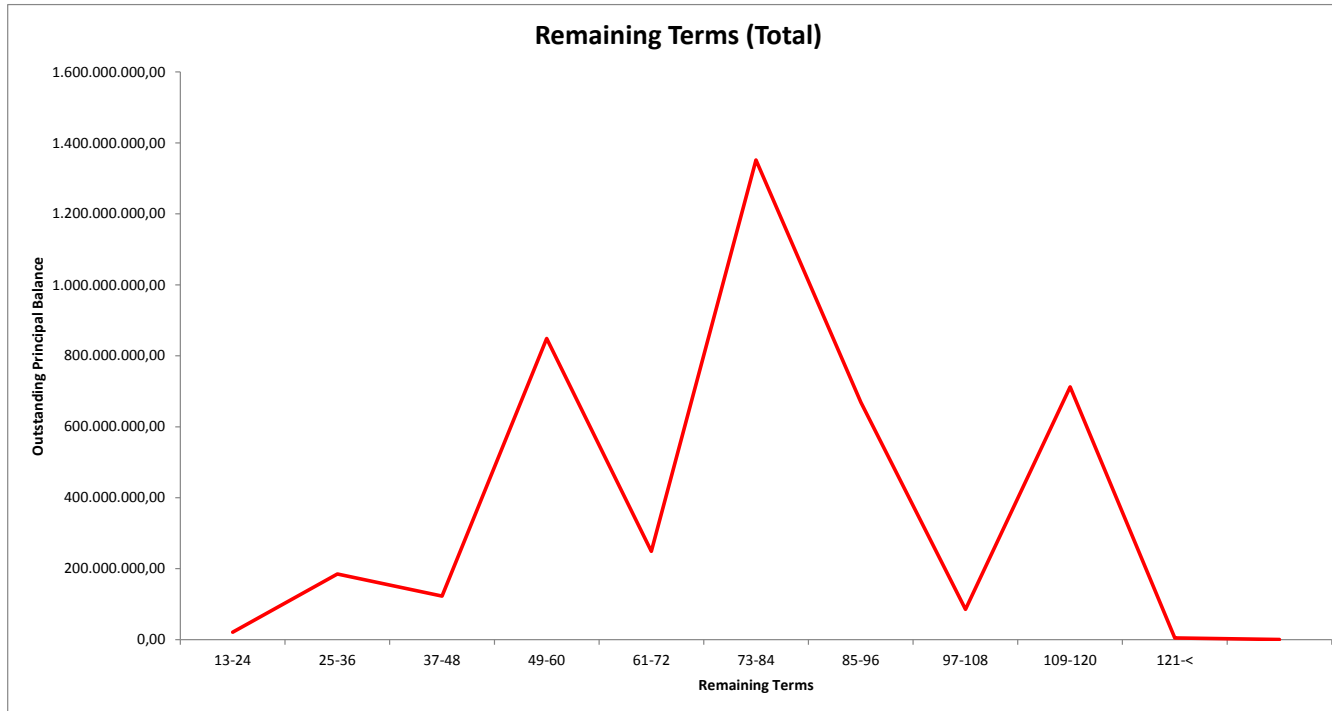


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11.b Remaining Terms



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	=	31 days



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12.a Seasoning



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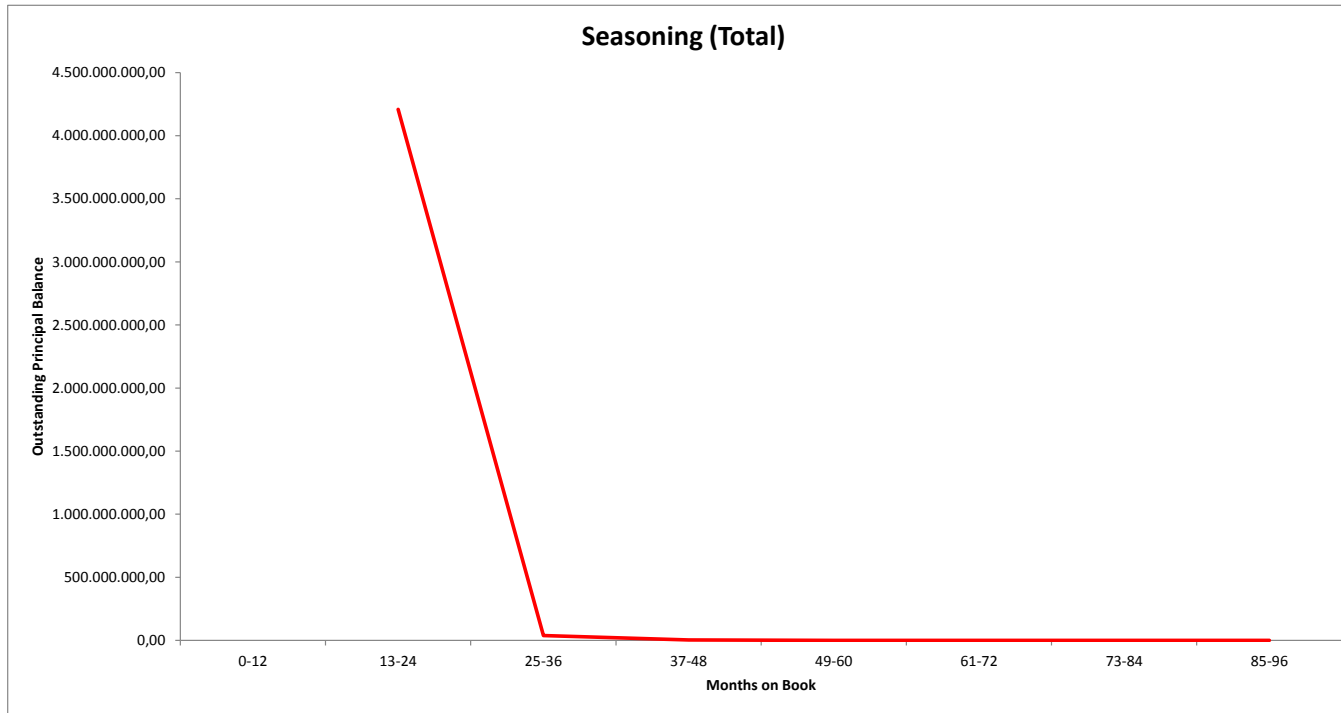
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	26.289	4.208.948.330	99,02%	66,0	19,2
	25		36	264	38.412.456	0,90%	62,2	28,4
	37		48	19	3.435.646	0	76	41
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			26.572	4.250.796.432	100,00%	66,0	19,3

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12.b Seasoning



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13.a Vehicle type



Reporting Date	28/10/2015				
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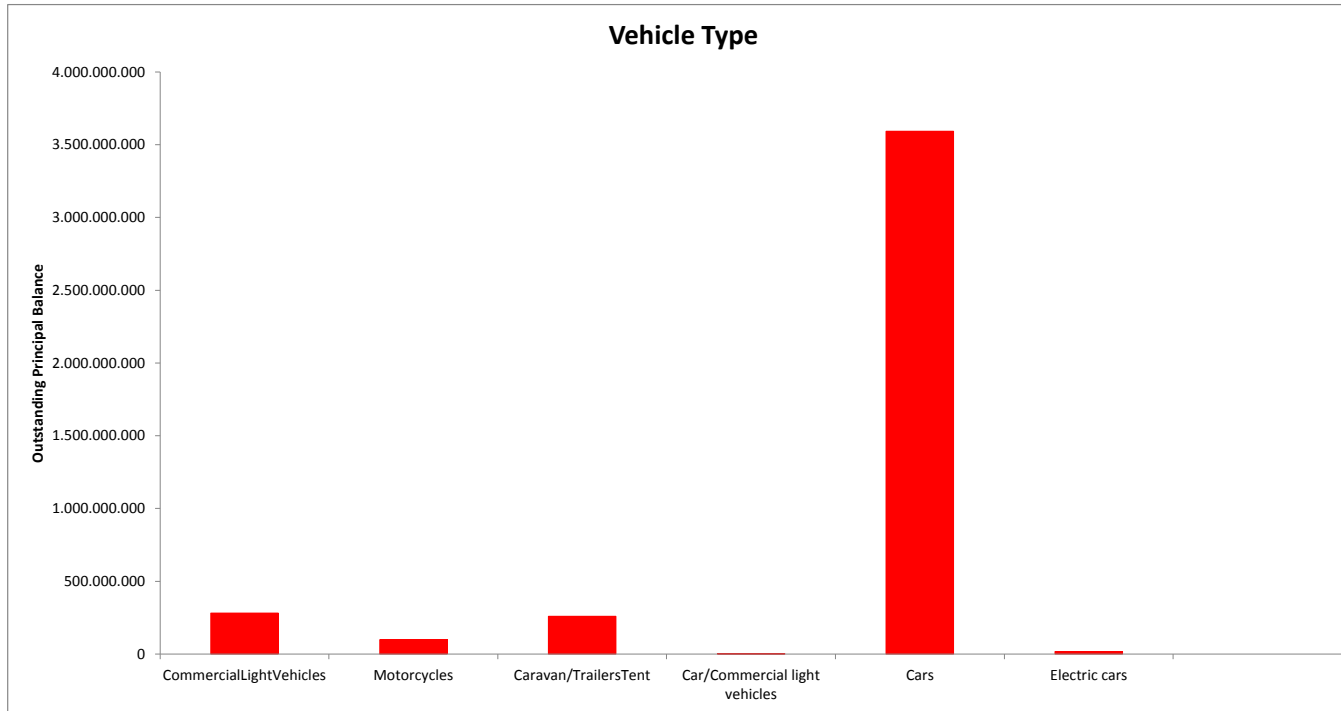
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1.872	281.703.172	6,63%	52,6	19,5
	Motorcycles	999	98.682.025	2,32%	61,8	18,1
	Caravan/TrailersTent	1.382	259.035.567	6,09%	81,7	18,1
	Car/Commercial light vehicles	8	1.275.505	0,03%	49,2	20,3
	Cars	22.245	3.591.467.643	84,49%	65,5	19,4
	Electric cars	66	18.632.520	0,44%	67,9	19,1
		26.572	4.250.796.432	100%	65,5	19,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	28/10/2015					
Payment date	26/10/2015					
Period No	12					
Monthly Period	Sep 2015					
Interest Period	from	25/09/2015	to	26/10/2015	=	31 days



Bilkreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	12				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	26/10/2015	= 31 days

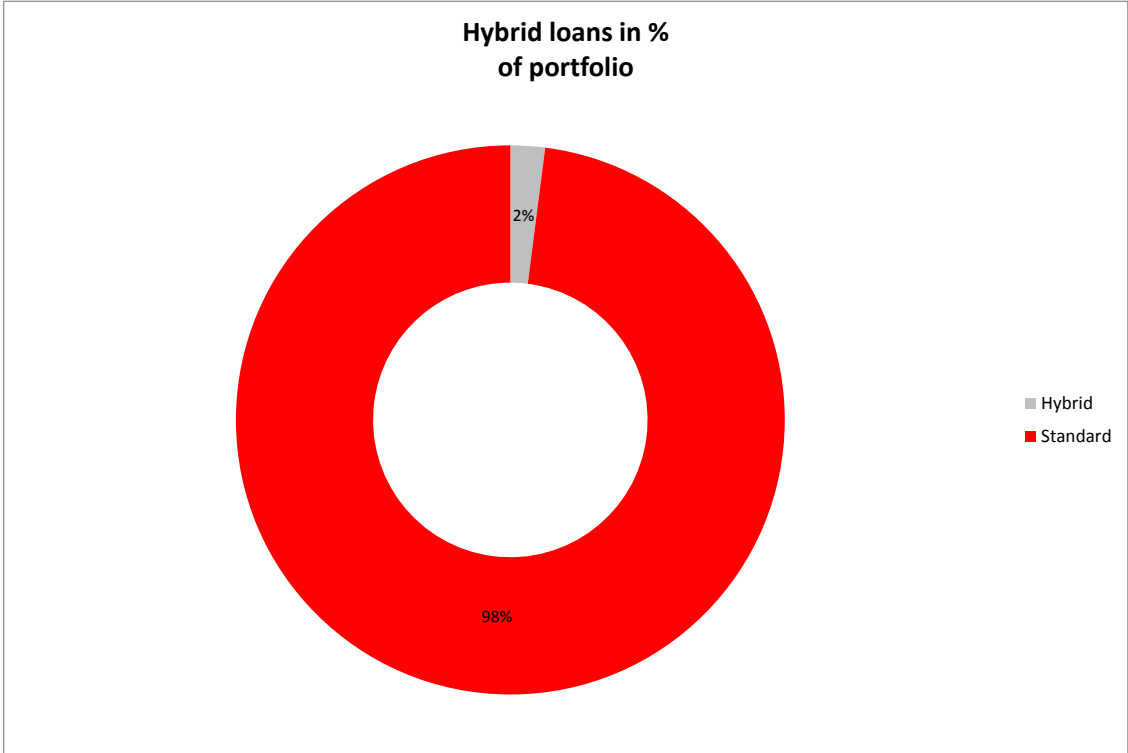
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		226	86.321.920	2,03%	18,5	20,0
Standard		26.346	4.164.474.512	97,97%	67,0	19,3
Total		26.572	4.250.796.432	100%	66,0	19,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	12				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	26/10/2015	= 31 days

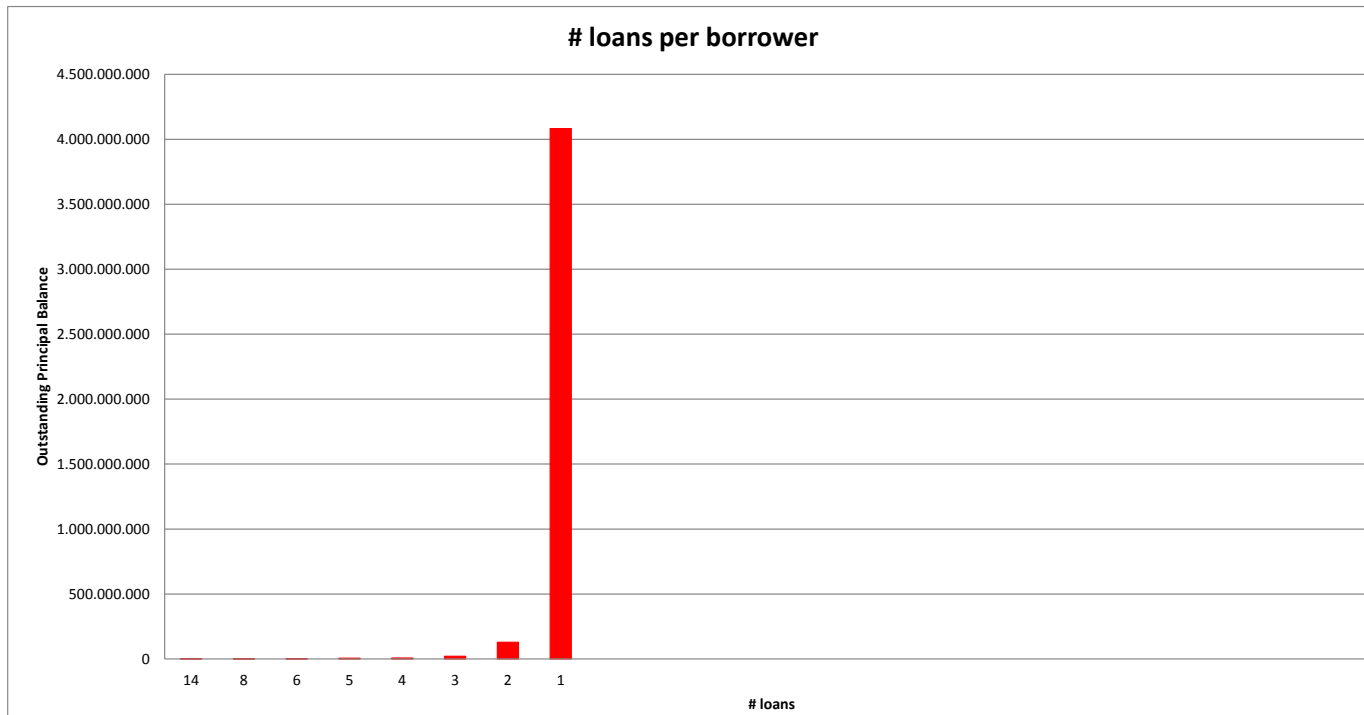


Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	28/10/2015					
Payment date	26/10/2015					
Period No	12					
Monthly Period	Sep 2015					
Interest Period	from	25/09/2015	to	26/10/2015	=	31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 26/10/2015 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	4.250.796.432	4.184.426.630	66.369.802	20.936.692	5,91%	98,44%
2	4.184.426.630	4.116.717.863	67.708.767	20.611.206	5,91%	96,85%
3	4.116.717.863	4.047.899.205	68.818.658	20.271.579	5,91%	95,23%
4	4.047.899.205	3.980.648.661	67.250.544	19.937.893	5,91%	93,64%
5	3.980.648.661	3.911.793.446	68.855.215	19.597.630	5,91%	92,02%
6	3.911.793.446	3.843.864.791	67.928.655	19.261.220	5,91%	90,43%
7	3.843.864.791	3.775.781.699	68.083.092	18.924.221	5,91%	88,83%
8	3.775.781.699	3.706.314.980	69.466.719	18.580.937	5,91%	87,19%
9	3.706.314.980	3.638.002.552	68.312.428	18.242.684	5,91%	85,58%
10	3.638.002.552	3.570.251.505	67.751.047	17.906.776	5,91%	83,99%
11	3.570.251.505	3.501.576.255	68.675.250	17.568.064	5,90%	82,37%
12	3.501.576.255	3.433.324.729	68.251.526	17.230.667	5,90%	80,77%
13	3.433.324.729	3.359.574.640	73.750.089	16.867.239	5,90%	79,03%
14	3.359.574.640	3.287.738.912	71.835.728	16.513.793	5,90%	77,34%
15	3.287.738.912	3.213.523.273	74.215.640	16.148.999	5,89%	75,60%
16	3.213.523.273	3.139.257.034	74.266.239	15.786.968	5,90%	73,85%
17	3.139.257.034	3.067.984.398	71.272.636	15.433.581	5,90%	72,17%
18	3.067.984.398	2.993.146.317	74.838.081	15.069.455	5,89%	70,41%
19	2.993.146.317	2.923.311.232	69.835.085	14.722.375	5,90%	68,77%
20	2.923.311.232	2.855.196.543	68.114.689	14.383.950	5,90%	67,17%

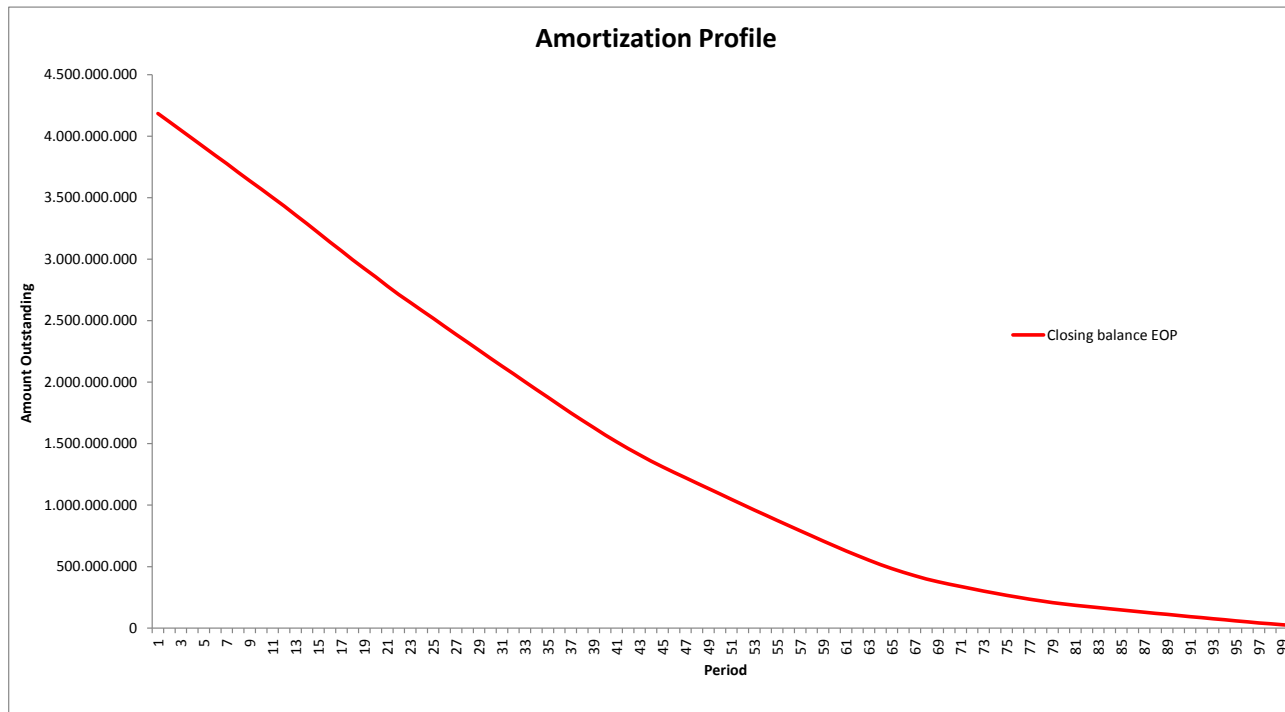
Amortization profile (first 20 periods)

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	12				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	26/10/2015	= 31 days



Bilkreditt 6 Limited
Monthly Investor Report

17.a Payment Holidays



Reporting Date	28/10/2015			
Payment date	26/10/2015			
Period No	12			
Monthly Period	Sep 2015			
Interest Period	from	25/09/2015	to	26/10/2015 = 31 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	
Total	6.371	9.576	33.972.655	

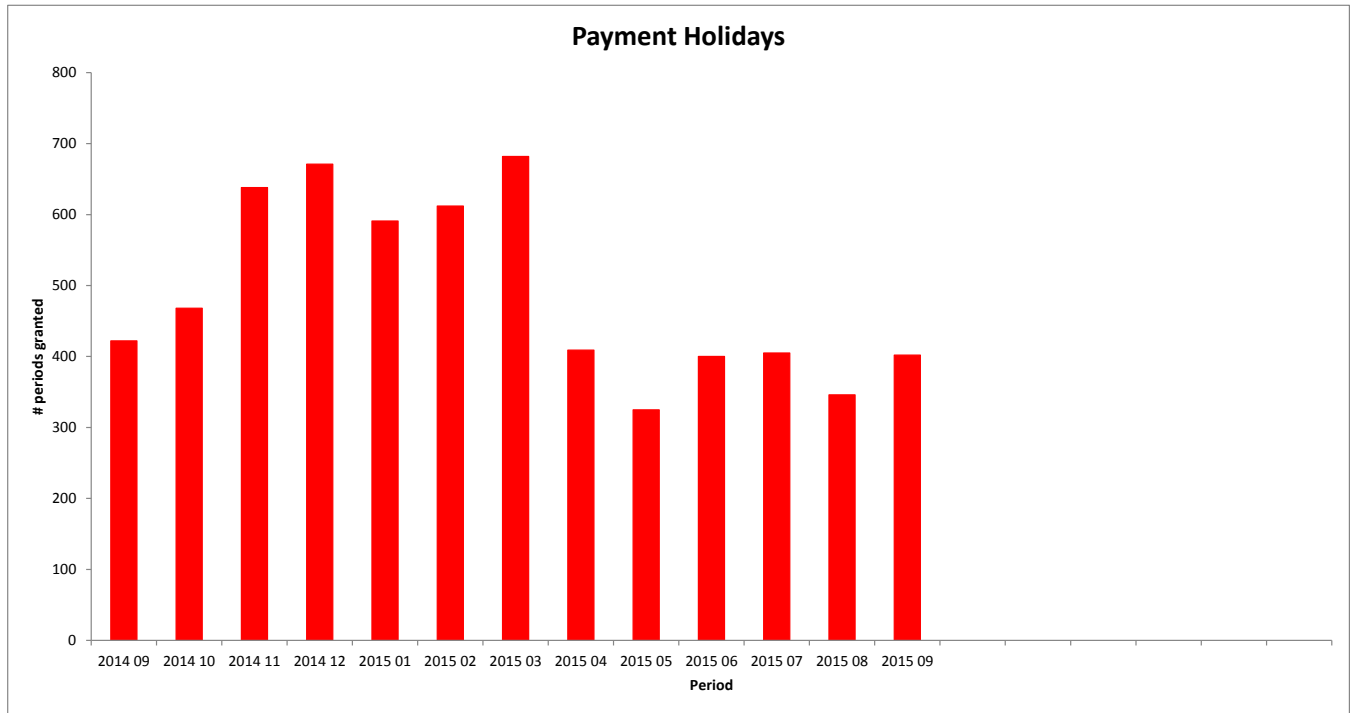
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Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	12				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	26/10/2015	= 31 days

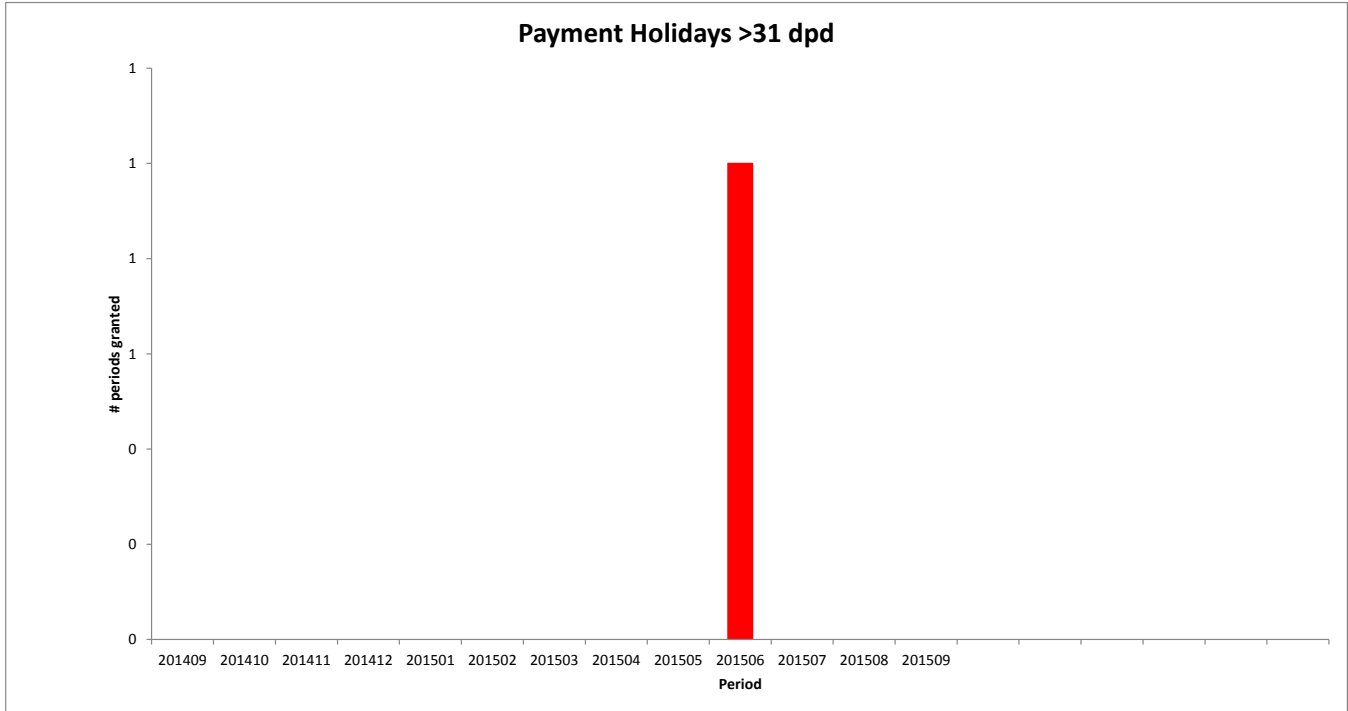


Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	12				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	26/10/2015	= 31 days

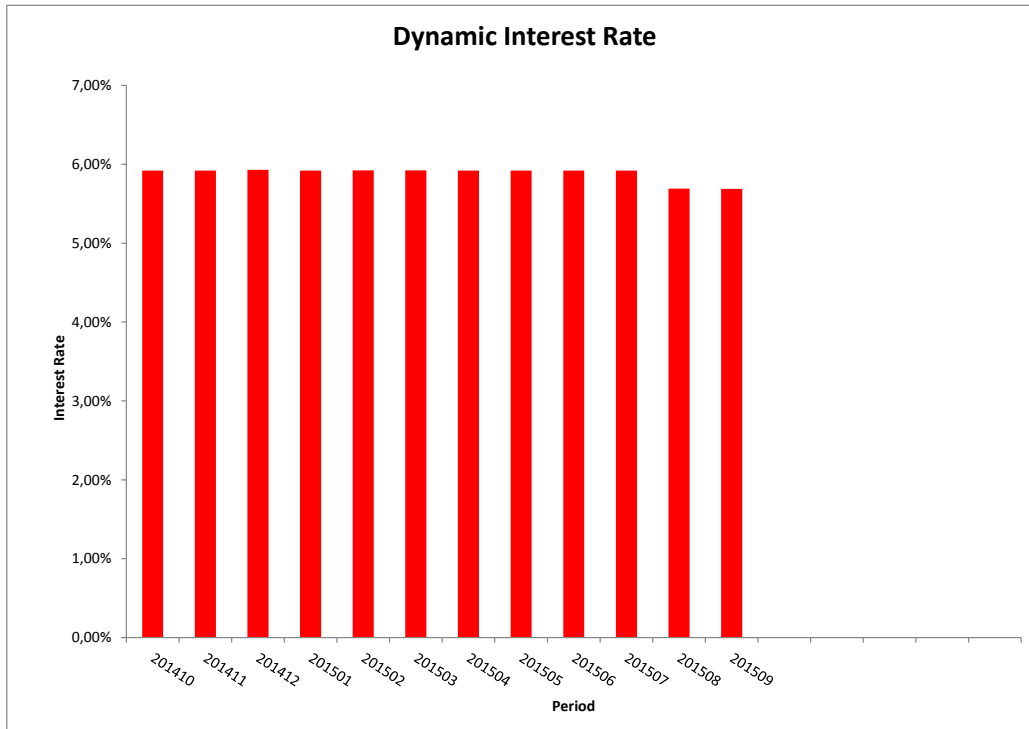


Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days

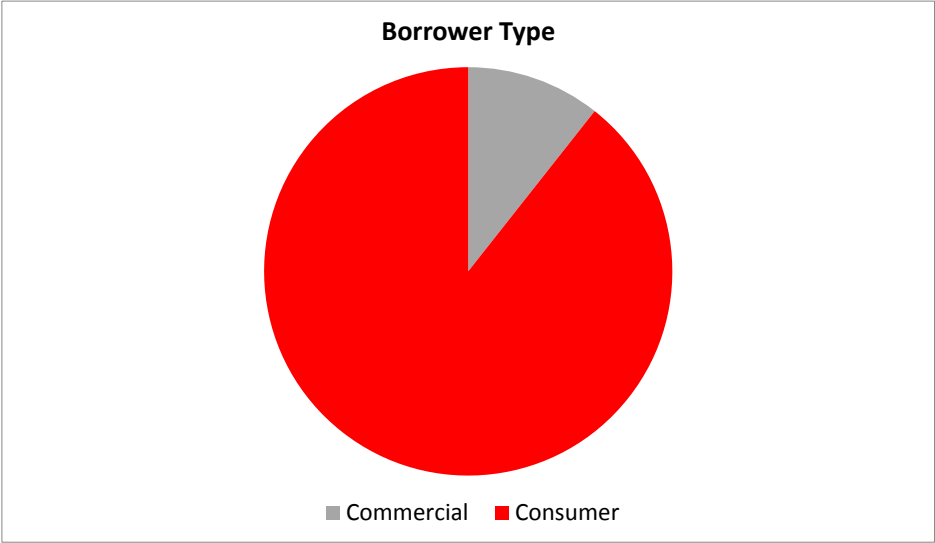
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2.201	452.107.483	10,64%	49,0	19,4
	Consumer	24.371	3.798.688.949	89,36%	68,0	19,3
	Total	26.572	4.250.796.432	100%	66,0	19,3

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from	25/09/2015 to 26/10/2015 = 31 days



Bilkreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days

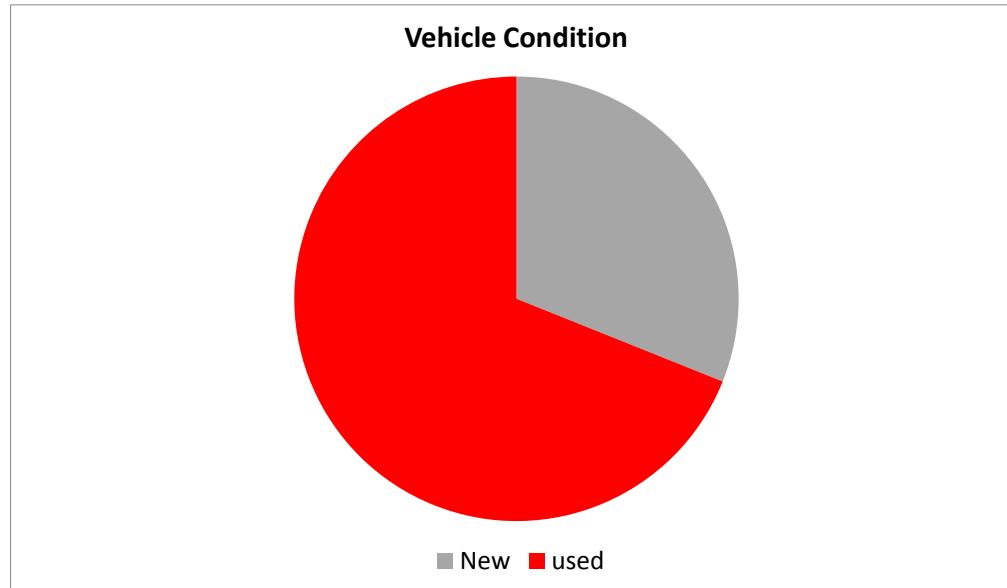
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	6.073	1.320.781.649	31,07%	66,8	19,3	
used	20.499	2.930.014.783	68,93%	65,6	19,3	
	26.572	4.250.796.432	100%	66,0	19,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 26/10/2015 = 31 days

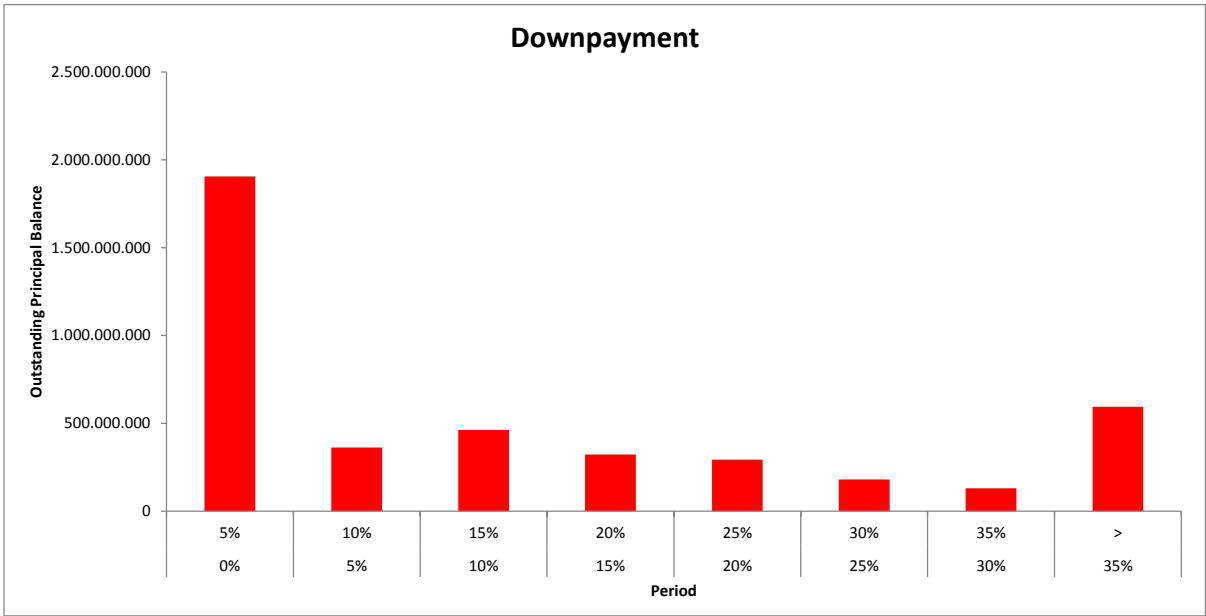
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	11.271	1.905.394.748	44,82%	65,9	19,3
	5%	10%	1.944	361.885.779	8,51%	70,5	19,3
	10%	15%	2.514	462.196.133	10,87%	69,0	19,3
	15%	20%	1.894	323.136.653	7,60%	68,2	19,3
	20%	25%	1.795	293.443.274	6,90%	66,8	19,3
	25%	30%	1.227	180.138.839	4,24%	63,8	19,2
	30%	35%	844	130.006.808	3,06%	64,4	19,2
	35%	>	5.083	594.594.198	13,99%	60,4	19,2
Total		26.572	4.250.796.432	100%	66,0	19,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	28/10/2015		
Payment date	26/10/2015		
Period No	12		
Monthly Period	Sep 2015		
Interest Period	from	25/09/2015	to 26/10/2015 = 31 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from	25/09/2015 to 26/10/2015 = 31 days

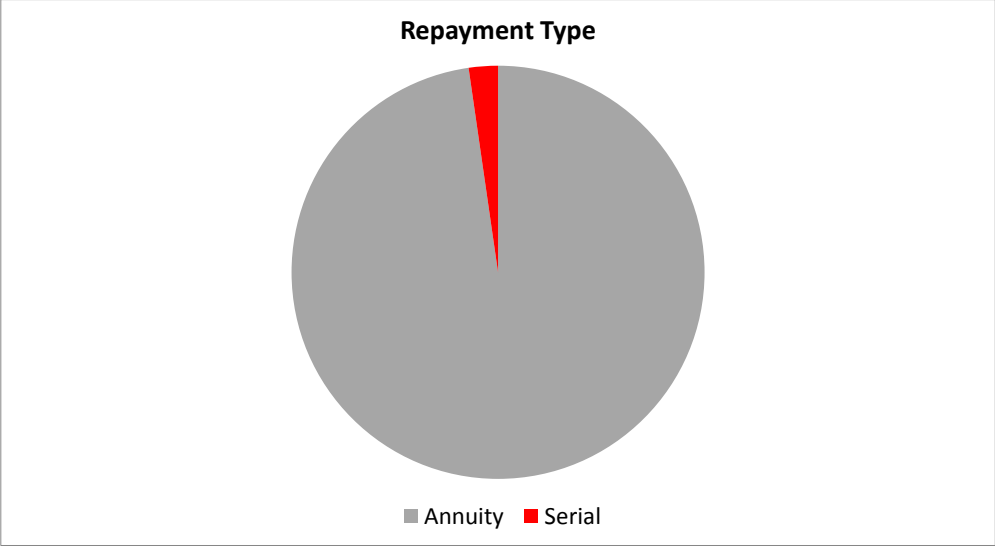
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	26.165	4.153.824.456	97,72%	66,6	19,3
	Serial	407	96.971.976	2,28%	38,3	20,0
		26.572	4.250.796.432	100%	66,0	19,3

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



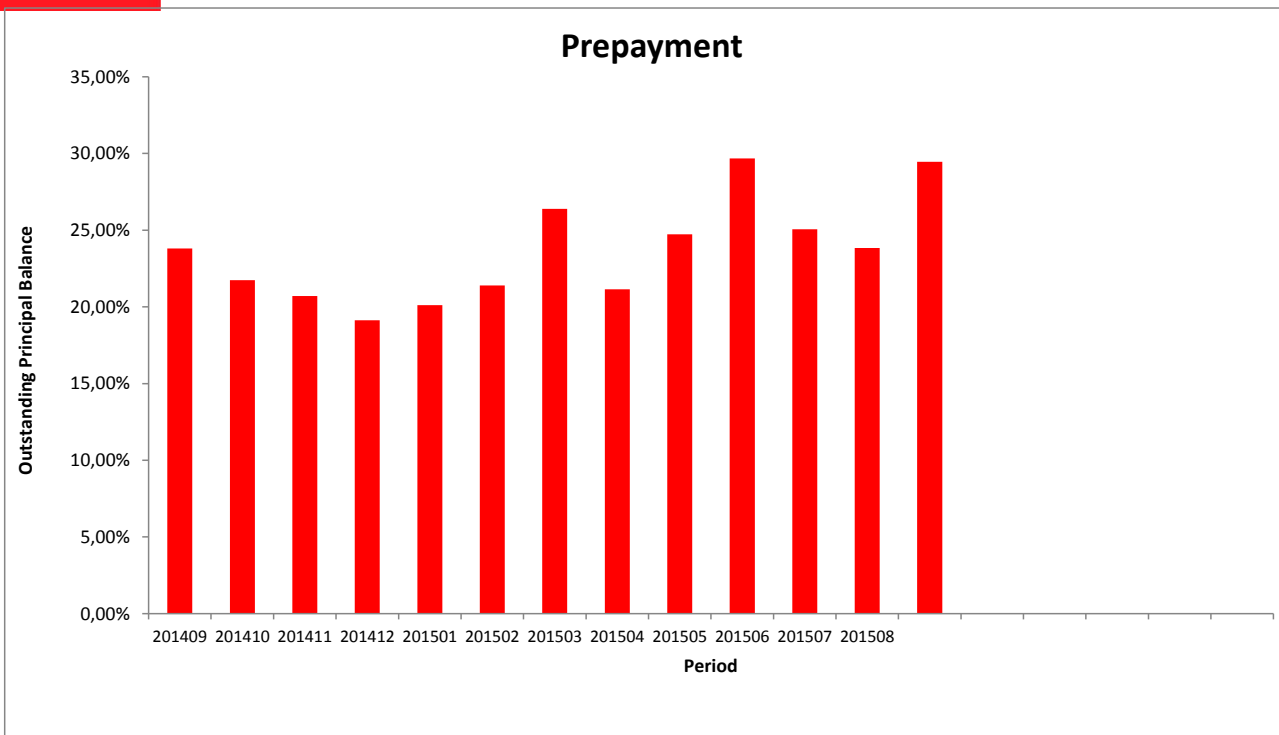
Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days



Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days



Bilkreditt 6 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 26/10/2015 = 31 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

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Bilkreditt 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 26/10/2015 = 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	5.906.775	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																		
	11																		
	12																		

Bilcreditt 6 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	12	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 26/10/2015 = 31 days

Priority of Payments

Available Distribution Amount	+	303.284.638,11	NOK	23.337.878,67	EUR
Senior Expenses	-	1.771.165,18	NOK		
Class A Notes Interest	-	4.896.342,81	NOK	98.260,12	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1.084.871,00	NOK		
Liquidity Reserve	-	35.519.735,42	NOK		
Class A Principal	-	189.170.495,00	NOK	23.239.618,55	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	53.279.603,12	NOK		
Class C Notes Interest	-	720.910,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	4.670.733,97	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	12.170.781,61	NOK	-	EUR

Bil kreditt 6 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	12				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	26/10/2015	= 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1.771.165,18 NOK			
Interest accrued for the Period	6.702.123,81 NOK	4.896.342,81 NOK	1.084.871,00 NOK	720.910,00 NOK
Cumulative Interest accrued	125.579.206,36 NOK	99.438.694,36 NOK	15.730.243,00 NOK	10.410.269,00 NOK
Interest Payments	6.702.123,81 NOK	4.896.342,81 NOK	1.084.871,00 NOK	720.910,00 NOK
Cumulative Interest Payments	125.579.206,36 NOK	99.438.694,36 NOK	15.730.243,00 NOK	10.410.269,00 NOK
Interest accrued on Subordinated Loan for the Period	1.097.613,67 NOK			
Cumulative Interest accrued on Subordinated Loan	17.207.779,34 NOK			
Interest Payments on Subordinated Loan	1.097.613,67 NOK			
Cumulative Interest Payments on Subordinated Loan	17.207.779,34 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

Bilcreditt 6 Limited
Monthly Investor Report

29. Swap Counterparty Data



Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period from	25/09/2015 to 26/10/2015 = 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	3.531.723.927,00 NOK 433.872.718,30 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,1700 %
1M Euribor (Notes, Swap)	-0,1070 %
Gross Amount Due to Swap Counterparty	194.066.837,81 NOK
Gross Amount Due from Swap Counterparty	23.337.878,67 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 Limited
Monthly Investor Report

30. Contact Details



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Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	12
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 26/10/2015 = 31 days