

Bil kreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.09.2016				
Payment date	26.09.2016			Following payment dates:	25.10.2016
Period No	23				25.11.2016
Monthly Period	Aug 2016				
Interest Period	from 25.08.2016	to	26.09.2016	=	32 days
Cut-Off Date	31.08.2016				

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1. Portfolio Information



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	2 832 457 134,00	NOK	2 954 296 502,00
Scheduled Loan Principal Repayments	51 093 062,00	NOK	49 499 168,00
Prepayments	65 406 018,00	NOK	69 675 614,00
Deemed Collections - Other	-	NOK	-
Deemed Collections - CPI Single Premium Cancellations	536 577,00	NOK	570 114,00
Total Principal Payments Received	117 035 657,00	NOK	119 744 896,00
	-		-
New Defaulted Auto Loans in Period	2 001 329,00	NOK	2 771 533,00
Total New Defaults	2 001 329,00	NOK	2 771 533,00
Capitalised Interest (due to Repayment Holidays)	695 598,00	NOK	677 061,00
Closing Balance	2 714 115 746,00	NOK	2 832 457 134,00
Cumulative Capitalised Interest (Amount)			
Open	22 722 403,00	NOK	22 045 342,00
New	695 598,00	NOK	677 061,00
Close	23 418 001,00	NOK	22 722 403,00
Total revenue collections			
Revenue and fees received on loan balances	14 986 339,00	NOK	14 758 407,00
Recoveries on loans in default	2 491 880,00	NOK	1 102 668,00
Total Revenue Received in Period	17 478 219,00	NOK	15 861 075,00
# Loans			
At beginning of period	20 684	Loans	21 236
Paid in Full	509	Loans	531
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	17	Loans	21
At end of period	20 158	Loans	20 684
Weighted Average Loan Return	6,57 %		
Average NIBOR + Weighted Average Loan Threshold	3,87 %		

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2. Amount Due for Distribution



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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	59 085 930,04 NOK		61 925 015,56 NOK	
b. Collections (Principal, interest, fees, etc)	134 513 876,00 NOK		135 605 971,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	14 538 464,18 EUR	0,00 NOK	14 967 981,33 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	-439,49 NOK		-662,03 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)	193 599 366,55 NOK	14 538 464,18 EUR	197 530 324,53 NOK	14 967 981,33 EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period		2 832 457 134,00	NOK
End of Period		2 714 115 746,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,3 %	35 451 558,02	NOK
Cash Outflow		35 451 558,02	NOK
Cash Inflow		33 989 485,61	NOK
End of Period	1,2 %	33 989 485,61	NOK
Required Reserve Amount	1,2 %	33 989 485,61	NOK

Liquidity Balance

Beginning of Period	0,8 %	23 634 372,02	NOK
Cash Outflow		23 634 372,02	NOK
Cash Inflow		22 659 657,07	NOK
End of Period	0,8 %	22 659 657,07	NOK
Required Reserve Amount	0,8 %	22 659 657,07	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		147 379 180,65	NOK
Cash Outflow		4 721 402,26	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		142 657 778,38	NOK
Required Commingling Reserve Fund		142 657 778,38	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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End of Period	2 714 115 746,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	2 546 134 304,00	93,81 %	18 943
1-29 days past due	131 061 039,00	4,83 %	921
		0,00 %	
Delinquent Receivables:			
30-59 days past due	23 830 023,00	0,88 %	187
60-89 days past due	4 984 167,00	0,18 %	48
90-119 days past due	3 064 178,00	0,11 %	22
120-149 days past due	1 518 659,00	0,06 %	15
150-179 days past due	3 523 376,00	0,13 %	22
Total Performing and Delinquent	2 714 115 746,00	100,00 %	20 158

Current Period Defaults	2 001 329,00	17
Cumulative Defaults	37 903 418,00	331
Current Period Recoveries	2 491 880,00	
Cumulative Recoveries	15 428 084,00	

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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		236 389 942,75 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	193 599 366,55 NOK				
Amortisation	118 341 388,00 NOK				
Redemption per Class		14 538 254,05 EUR	- NOK	- NOK	- NOK
Redemption per Note		2 033,32 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	2 714 115 746,00 NOK	221 851 688,70 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		66,54 %	20,45 %	13,01 %	0,01 %
Current Pool Factor		0,31	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	-0,3690 %				
Interest Rate Basis: 1-M NIBOR / Spread	0,8500 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	32				
Principal Outstanding per Note Beginning of Period		33 061,53 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 033,32 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		31 028,21 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		0,03 EUR	1 733,33 NOK	1 822,22 NOK	1,82 NOK
Interest Payment	1 607 397,41 NOK	210,12 EUR	962 000,00 NOK	643 244,20 NOK	442,80 NOK
Interest Payment per Note		0,03 EUR	1 733,33 NOK	1 822,22 NOK	1,82 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %	2,00 %	
Current CE (incl. Excess Spread)		39,60 %	19,15 %	6,13 %	
Current CE (excl. Excess Spread)		35,55 %	15,10 %	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



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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				
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



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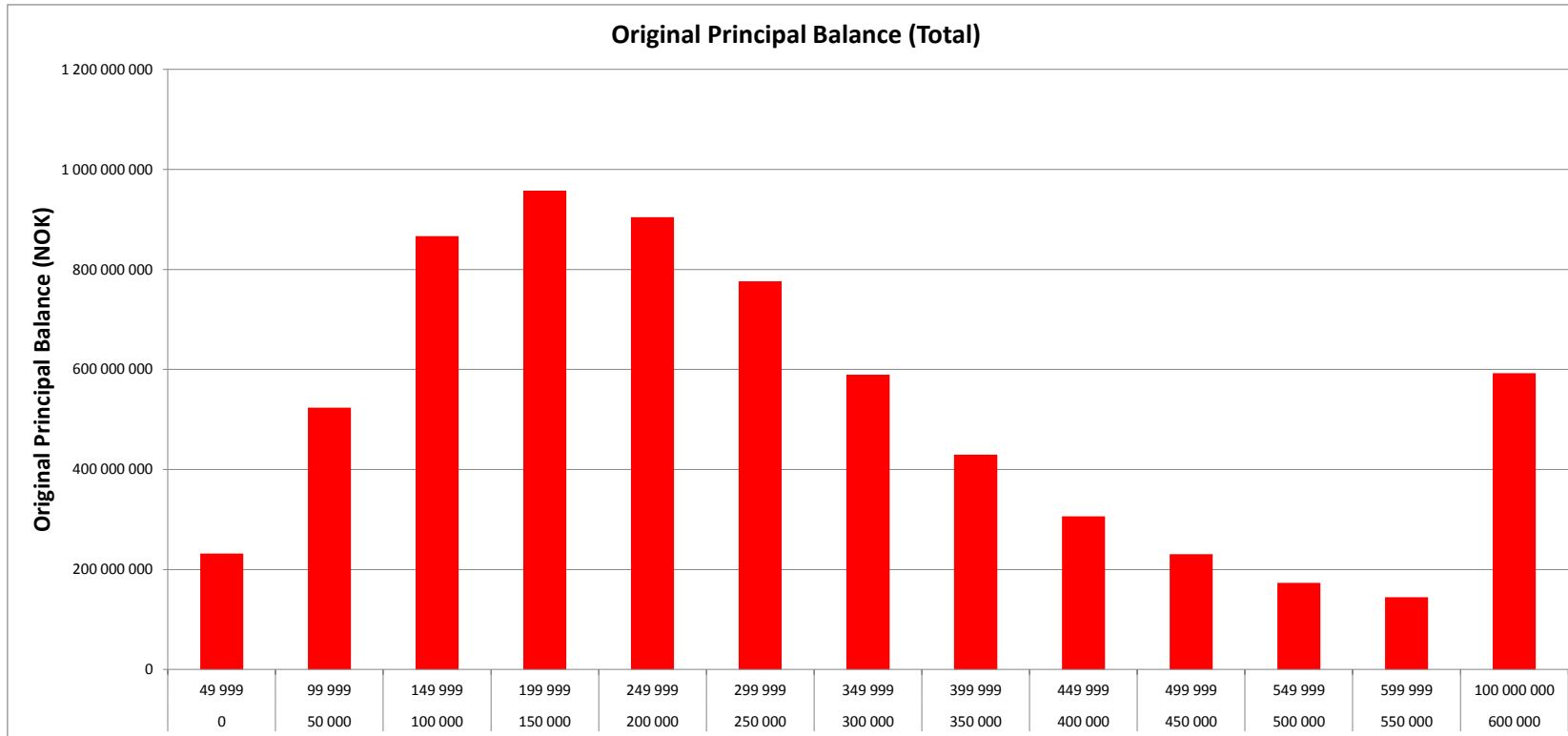
Average amount - all: 195 694

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

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7.b Original Principal Balance Graph

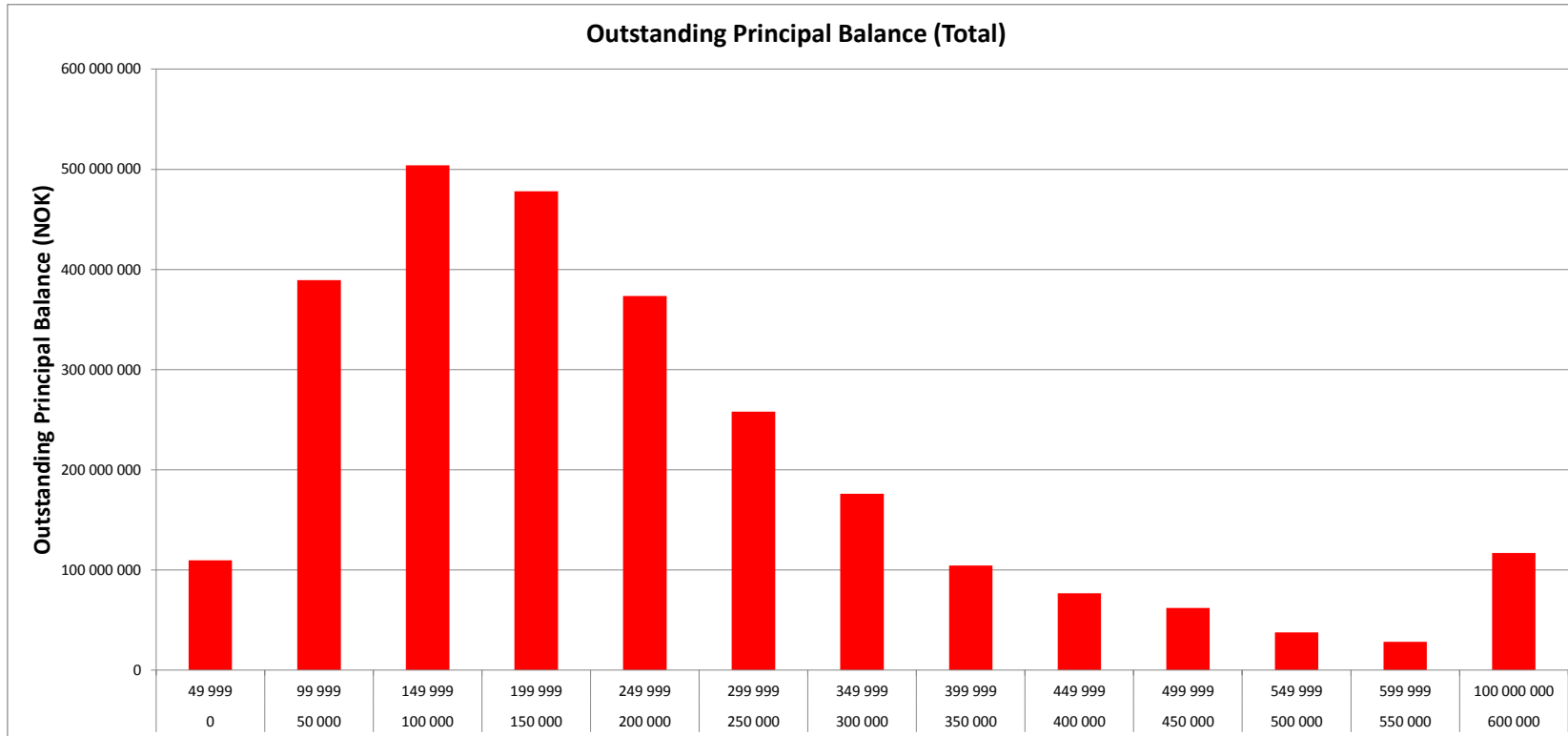
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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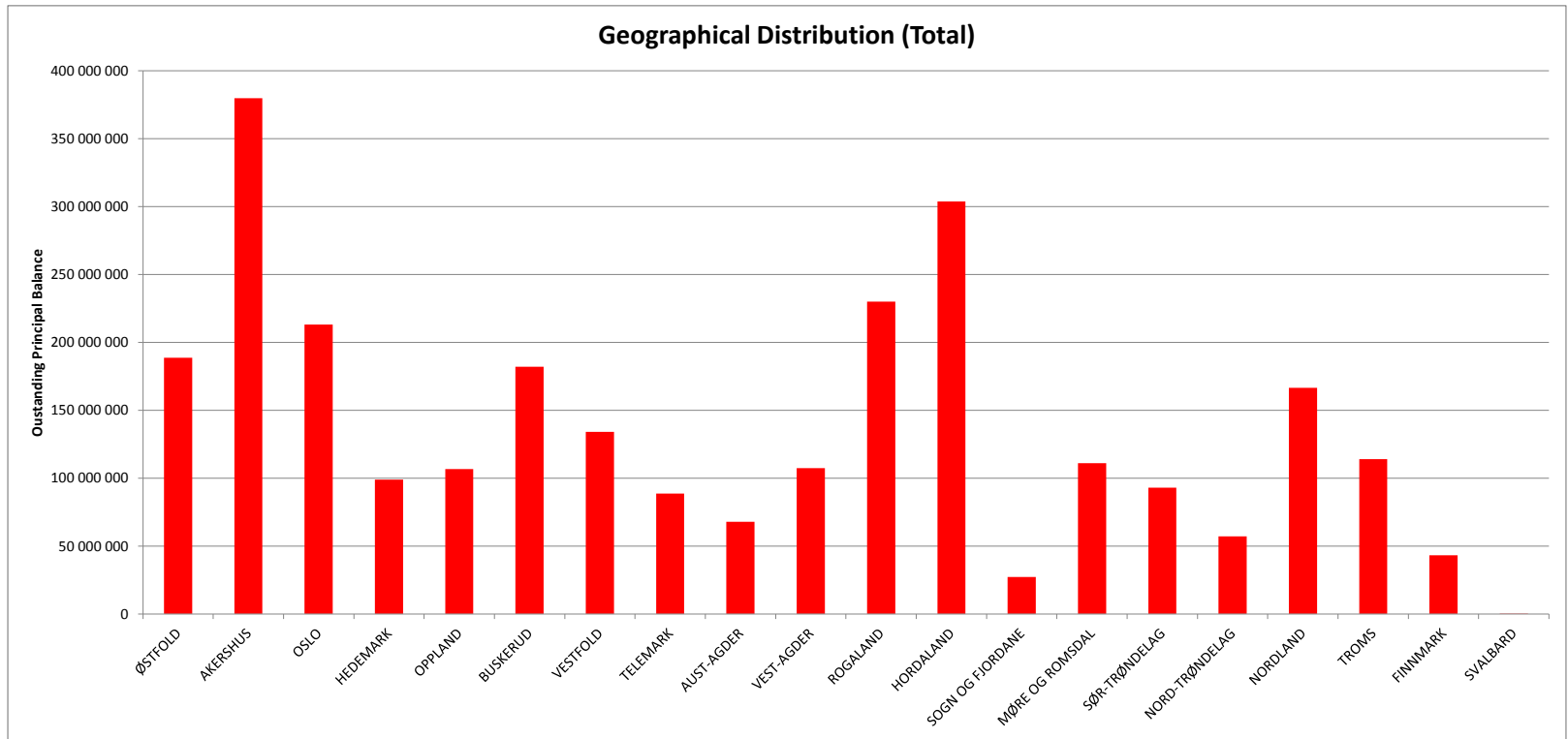
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 413	188 743 381	6,95 %	7,01 %	ØSTFOLD	57,2	30,5	
0200	2 756	379 929 539	14,00 %	13,67 %	AKERSHUS	56,3	30,2	
0300	1 504	213 071 696	7,85 %	7,46 %	OSLO	50,9	30,3	
0400	867	98 909 754	3,64 %	4,30 %	HEDEMARK	53,4	30,0	
0500	838	106 763 730	3,93 %	4,16 %	OPPLAND	57,0	30,3	
0600	1 418	182 151 263	6,71 %	7,03 %	BUSKERUD	54,9	30,4	
0700	1 037	134 193 313	4,94 %	5,14 %	VESTFOLD	58,0	30,3	
0800	737	88 597 288	3,26 %	3,66 %	TELEMARK	55,2	30,3	
0900	534	68 011 618	2,51 %	2,65 %	AUST-AGDER	57,9	30,2	
1000	789	107 398 704	3,96 %	3,91 %	VEST-AGDER	56,0	30,2	
1100	1 646	229 969 538	8,47 %	8,17 %	ROGALAND	60,5	30,4	
1200	2 092	303 906 177	11,20 %	10,38 %	HORDALAND	59,5	30,3	
1400	209	27 292 019	1,01 %	1,04 %	SOGN OG FJORDANE	61,1	29,9	
1500	831	111 003 157	4,09 %	4,12 %	MJØRE OG ROMSDAL	58,3	30,2	
1600	747	92 969 898	3,43 %	3,71 %	SØR-TRØNDELAG	54,3	30,4	
1700	458	57 224 163	2,11 %	2,27 %	NORD-TRØNDELAG	57,0	30,2	
1800	1 191	166 552 901	6,14 %	5,91 %	NORDLAND	61,6	30,1	
1900	807	114 003 290	4,20 %	4,00 %	TROMS	61,8	29,8	
2000	283	43 212 257	1,59 %	1,40 %	FINNMARK	59,0	29,8	
2100	1	212 060	0,01 %	0,00 %	SVALBARD	88,0	35,0	
Total:	20 158	2 714 115 746	100 %	100 %		57,2	30,3	

Geographic distribution

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9.b Geographical Distribution Graph

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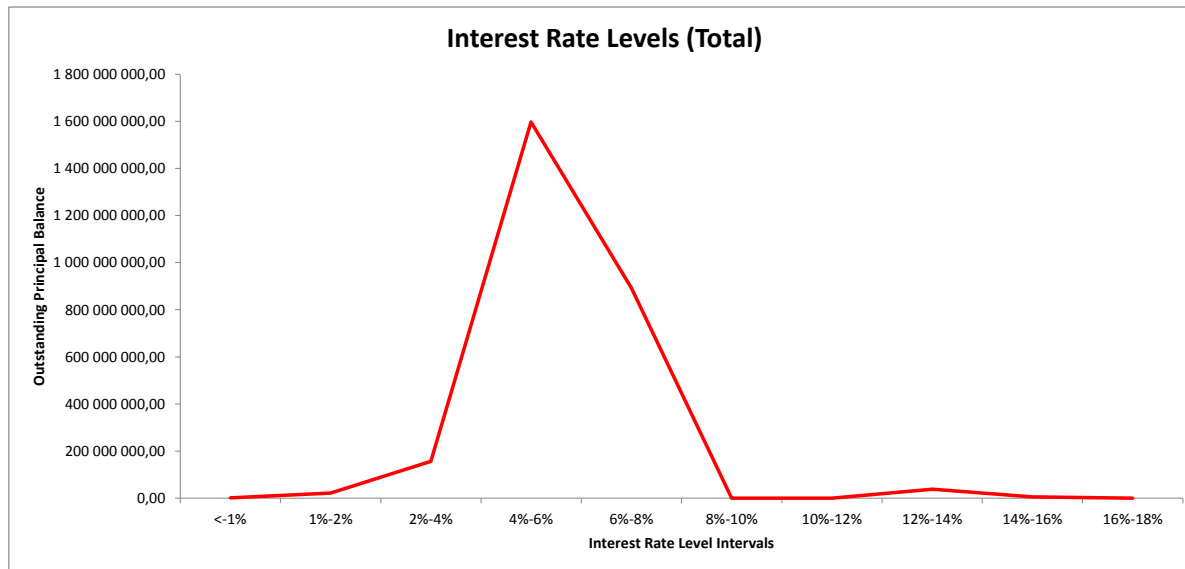


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10.b Interest Rate



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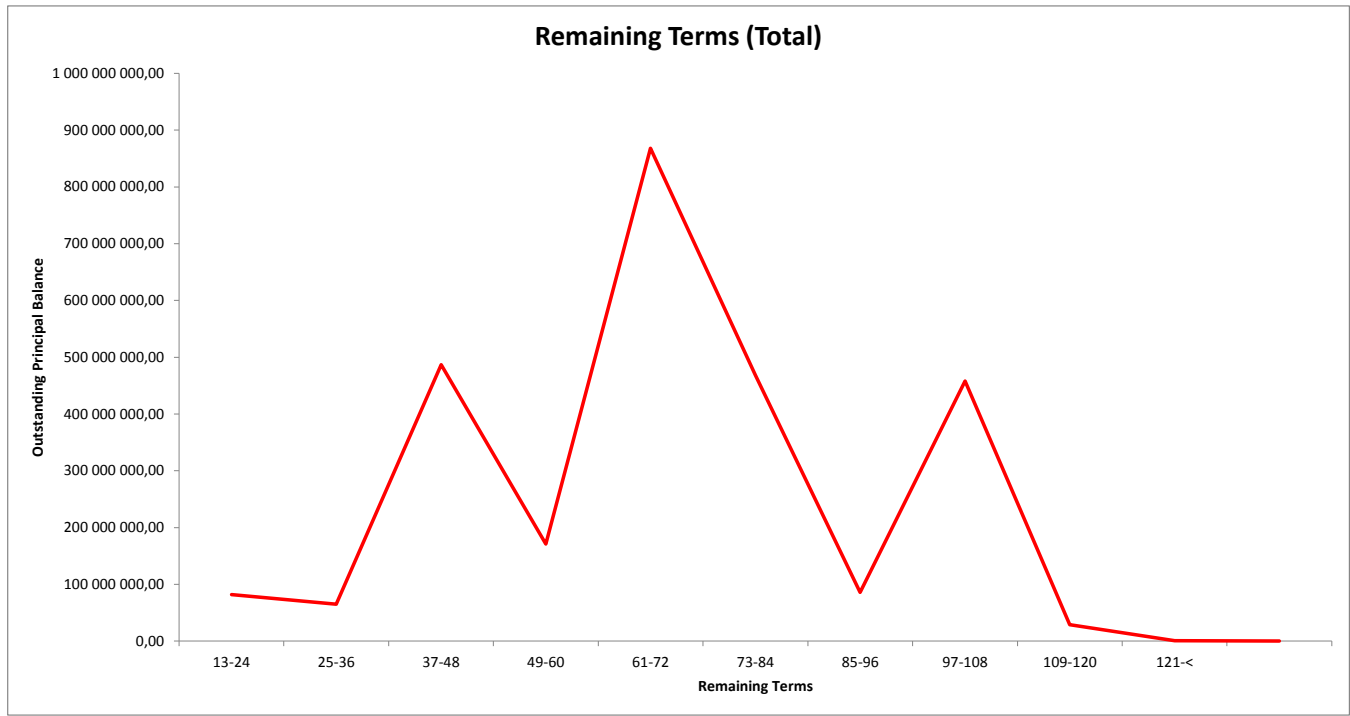


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11.b Remaining Terms



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12.a Seasoning



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Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

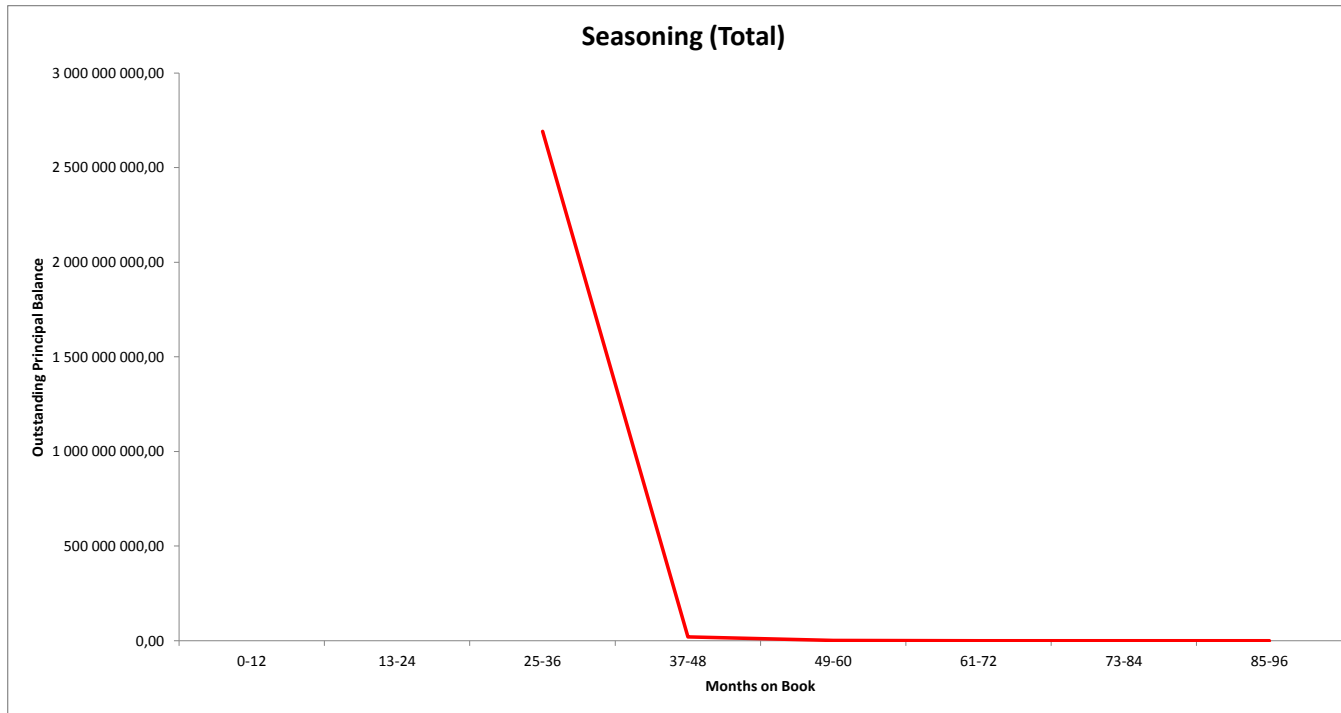
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24					
	25		36	19 974	2 692 230 165	99,19 %	57,3	30,2
	37		48	171	19 932 297	0,73 %	47,7	40,1
	49		60	13	1 953 284	0	70	52
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total		20 158		2 714 115 746	100,00 %	57,2	30,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	23					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



**Bilkreditt 6 Limited
Monthly Investor Report**

13.a Vehicle type



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

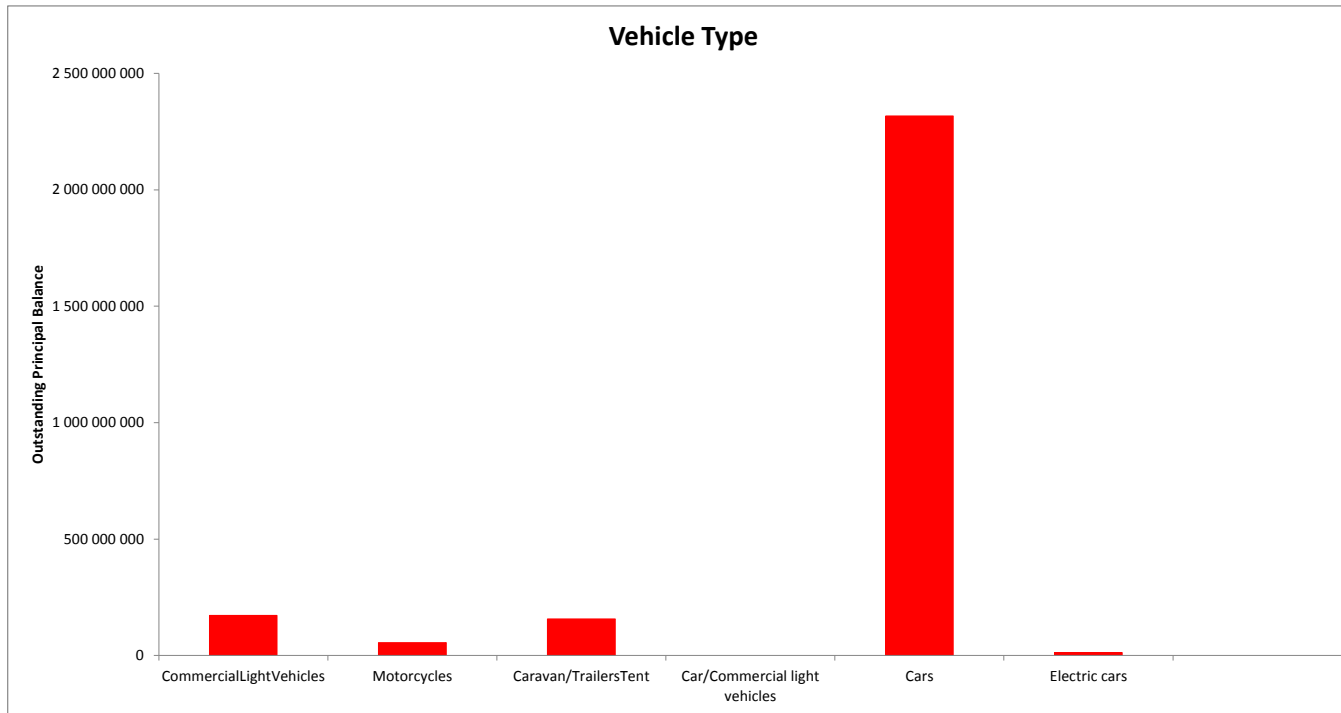
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 421	172 095 520	6,34 %	44,2	30,4
	Motorcycles	668	55 644 819	2,05 %	53,5	29,2
	Caravan/TrailersTent	970	156 497 348	5,77 %	73,0	28,9
	Car/Commercial light vehicles	5	792 578	0,03 %	43,7	31,5
	Cars	17 039	2 316 373 515	85,35 %	57,2	30,4
	Electric cars	55	12 711 966	0,47 %	58,9	30,3
		20 158	2 714 115 746	100 %	57,2	30,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	23					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



**Bilkreditt 6 Limited
Monthly Investor Report**

14.a Hybrid loans



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

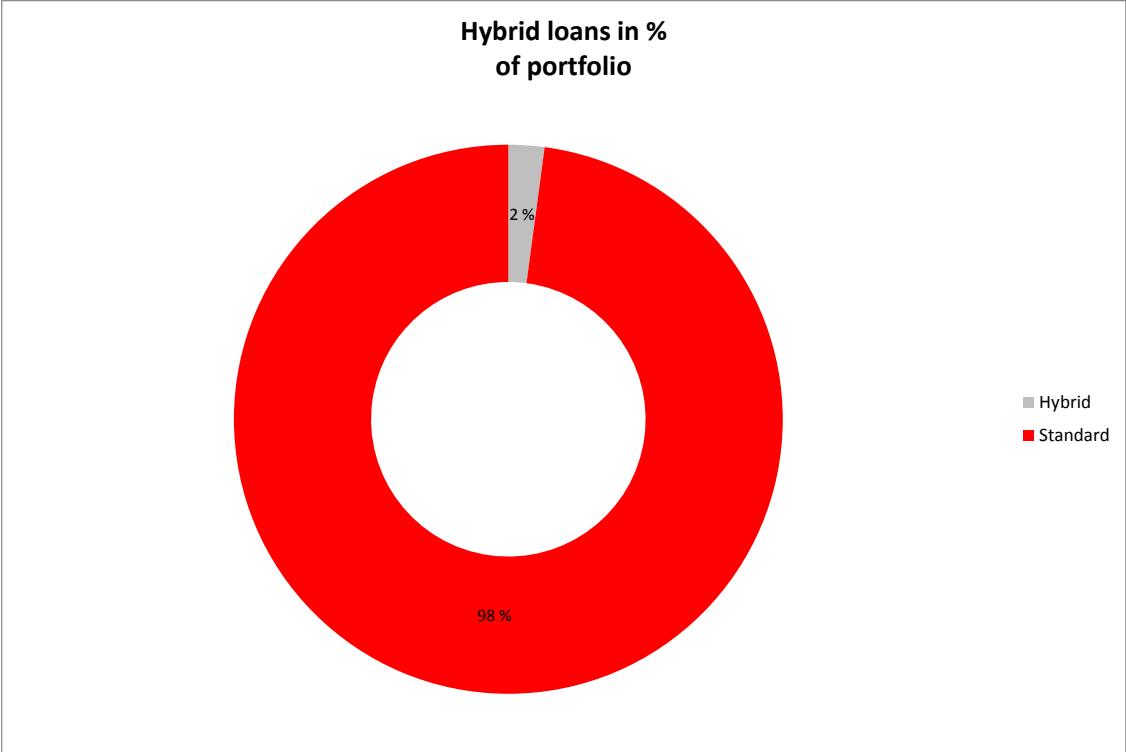
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		166	57 402 085	2,11 %	9,4	31,1
Standard		19 992	2 656 713 661	97,89 %	58,3	30,2
Total		20 158	2 714 115 746	100 %	57,2	30,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	23					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days

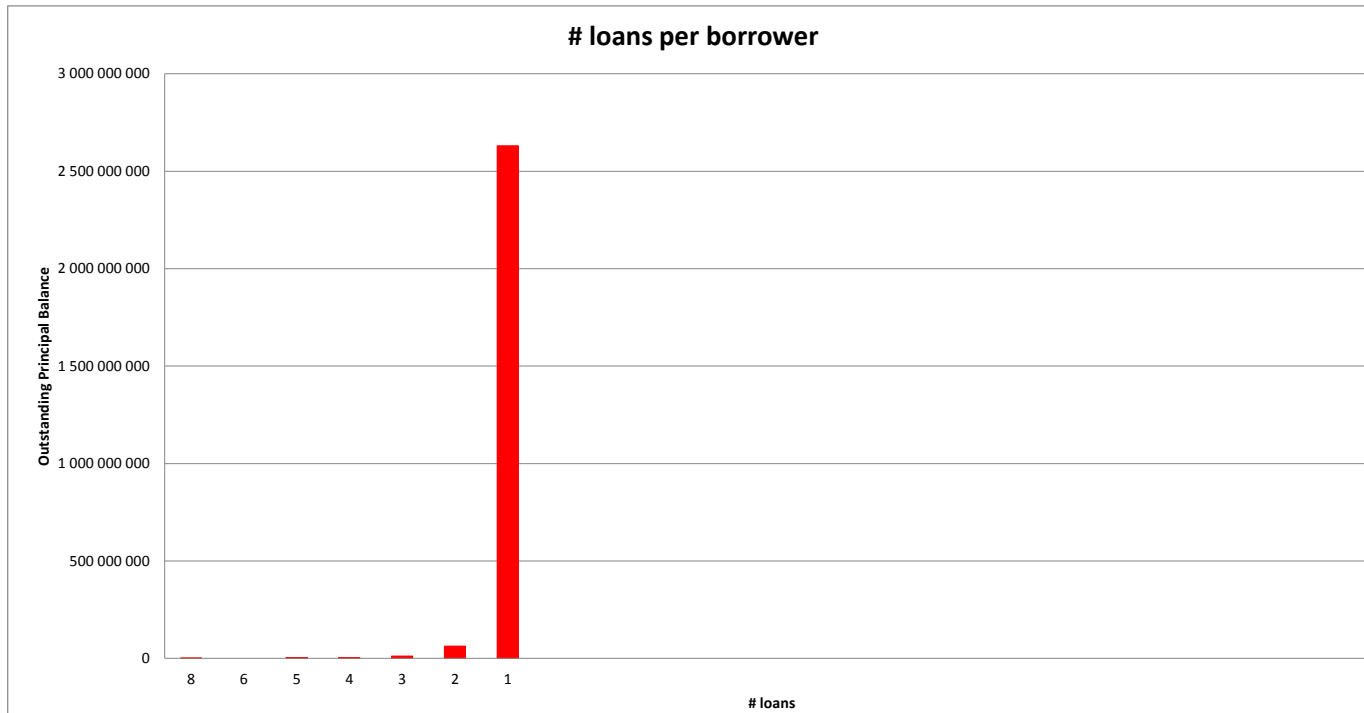


Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	23					
Monthly Period	Aug 2016					
Interest Period	from	25.08.2016	to	26.09.2016	=	32 days



Bil kreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 714 115 746	2 662 980 001	51 135 745	13 305 052	5,88 %	98,12 %
2	2 662 980 001	2 605 549 248	57 430 753	13 035 074	5,87 %	96,00 %
3	2 605 549 248	2 548 989 845	56 559 404	12 758 731	5,88 %	93,92 %
4	2 548 989 845	2 491 043 099	57 946 746	12 476 153	5,87 %	91,78 %
5	2 491 043 099	2 434 763 240	56 279 859	12 202 588	5,88 %	89,71 %
6	2 434 763 240	2 377 757 193	57 006 047	11 922 829	5,88 %	87,61 %
7	2 377 757 193	2 318 390 137	59 367 056	11 636 344	5,87 %	85,42 %
8	2 318 390 137	2 264 783 075	53 607 062	11 370 917	5,89 %	83,44 %
9	2 264 783 075	2 212 033 033	52 750 042	11 110 497	5,89 %	81,50 %
10	2 212 033 033	2 154 741 133	57 291 900	10 833 146	5,88 %	79,39 %
11	2 154 741 133	2 100 883 434	53 857 699	10 569 981	5,89 %	77,41 %
12	2 100 883 434	2 050 668 390	50 215 044	10 322 603	5,90 %	75,56 %
13	2 050 668 390	1 999 847 798	50 820 592	10 071 994	5,89 %	73,68 %
14	1 999 847 798	1 949 092 792	50 755 006	9 820 742	5,89 %	71,81 %
15	1 949 092 792	1 899 236 482	49 856 310	9 573 927	5,89 %	69,98 %
16	1 899 236 482	1 847 735 903	51 500 578	9 319 429	5,89 %	68,08 %
17	1 847 735 903	1 797 755 610	49 980 293	9 071 752	5,89 %	66,24 %
18	1 797 755 610	1 748 091 511	49 664 099	8 825 623	5,89 %	64,41 %
19	1 748 091 511	1 697 285 150	50 806 355	8 574 553	5,89 %	62,54 %
20	1 697 285 150	1 647 808 727	49 476 423	8 329 120	5,89 %	60,71 %

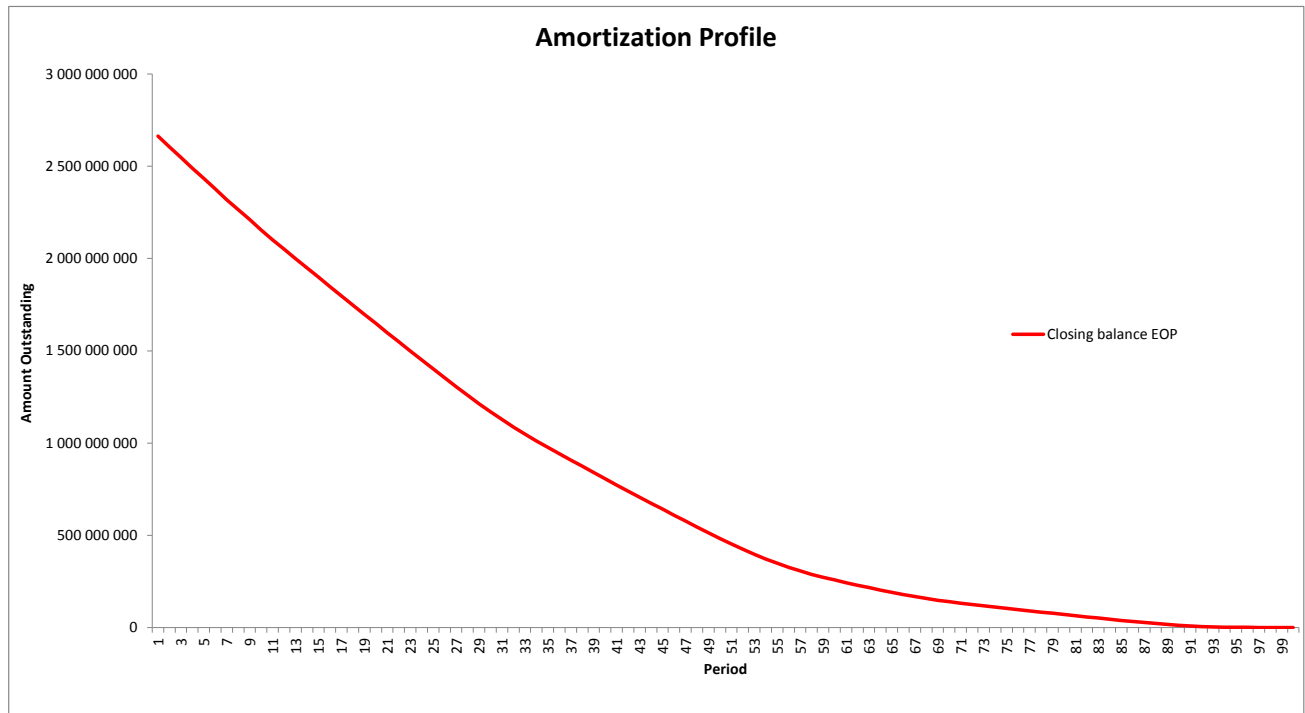
Amortization profile (first 20 periods)

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from	25.08.2016
	to	26.09.2016
	=	32 days



Bilkreditt 6 Limited
Monthly Investor Report

17.a Payment Holidays



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 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	1409484,617	
Total	10 525	15 774	56 235 447	

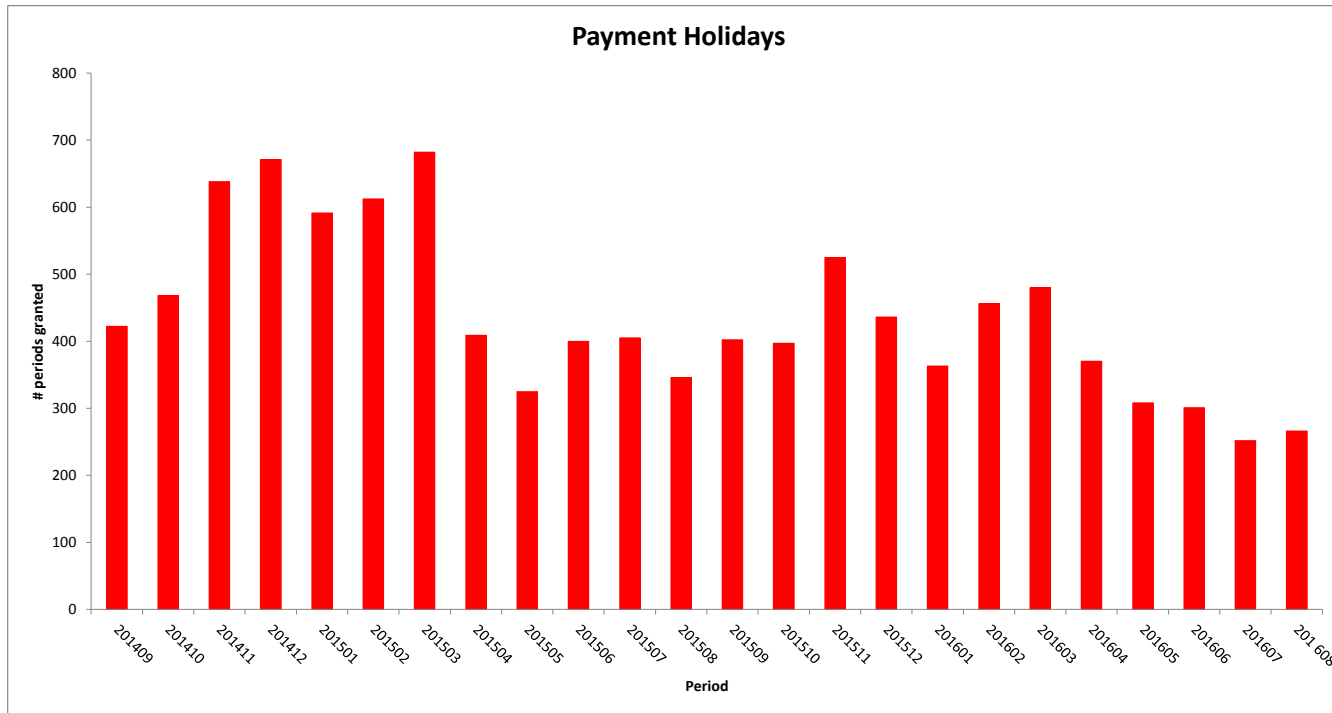
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 PO Box 177
 N-1325 Lysaker
 Tel.: +47 21 08 30 00
 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	23				
Monthly Period	Aug 2016				
Interest Period	from	25.08.2016	to	26.09.2016	= 32 days



Bilkreditt 6 Limited
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 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
Total	3	3	6 859

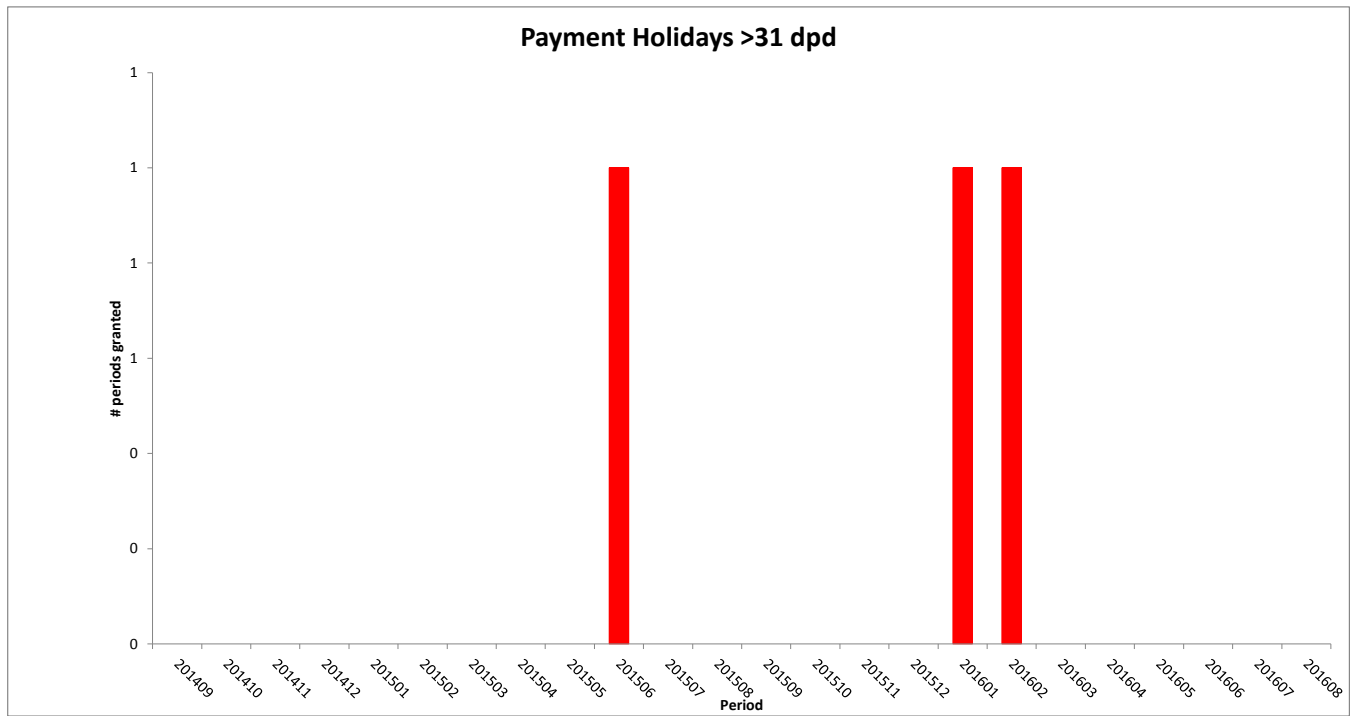
Payment Holiday

Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31 dpd



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	23				
Monthly Period	Aug 2016				
Interest Period	from	25.08.2016	to	26.09.2016	= 32 days



Bilkreditt 6 Limited
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

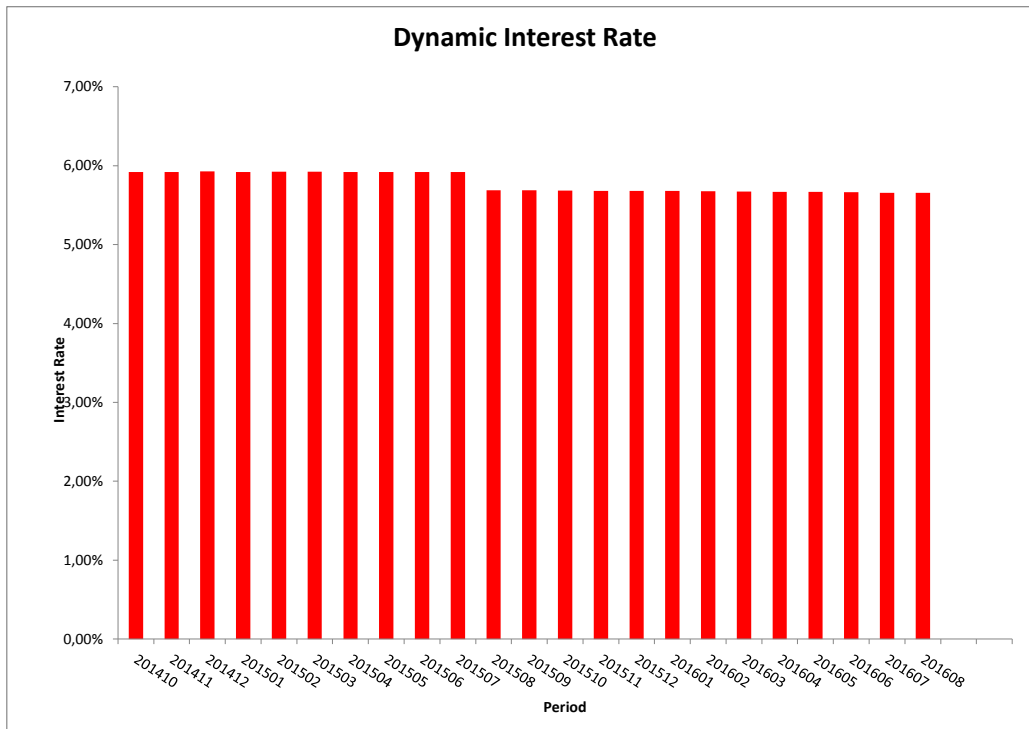
TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	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 %

Interest rate evolution

Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	23		
Monthly Period	Aug 2016		
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	23		
Monthly Period	Aug 2016		
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days

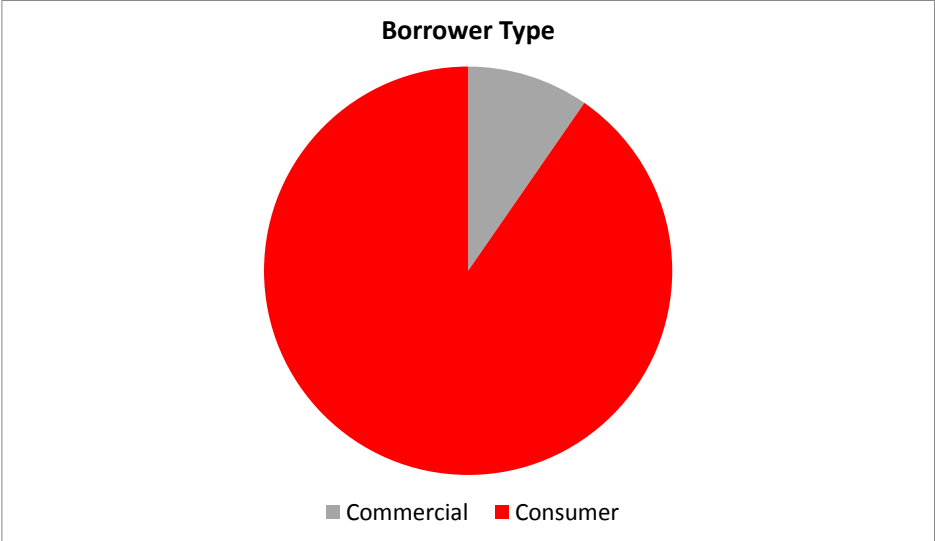
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 680	261 736 841	9,64 %	40,7	30,2
	Consumer	18 478	2 452 378 905	90,36 %	59,0	30,3
	Total	20 158	2 714 115 746	100 %	57,2	30,3

Bilkreditt 6 Limited
Monthly Investor Report

20.b Borrower Type



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from	25.08.2016 to 26.09.2016 = 32 days



Bilkreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

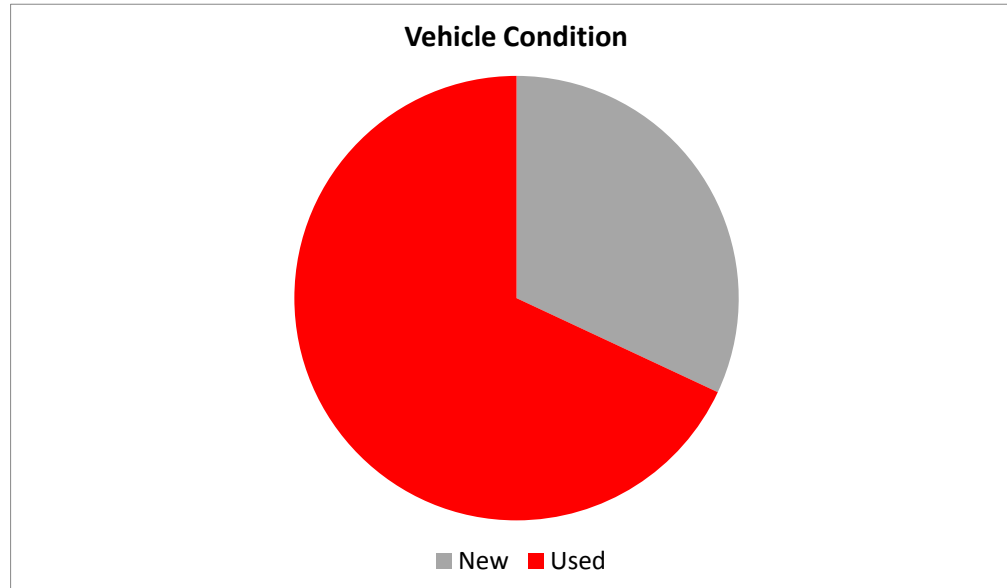
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 784	867 251 265	31,95 %	58,6	30,2
	Used	15 374	1 846 864 481	68,05 %	56,6	30,3
		20 158	2 714 115 746	100 %	57,2	30,3

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

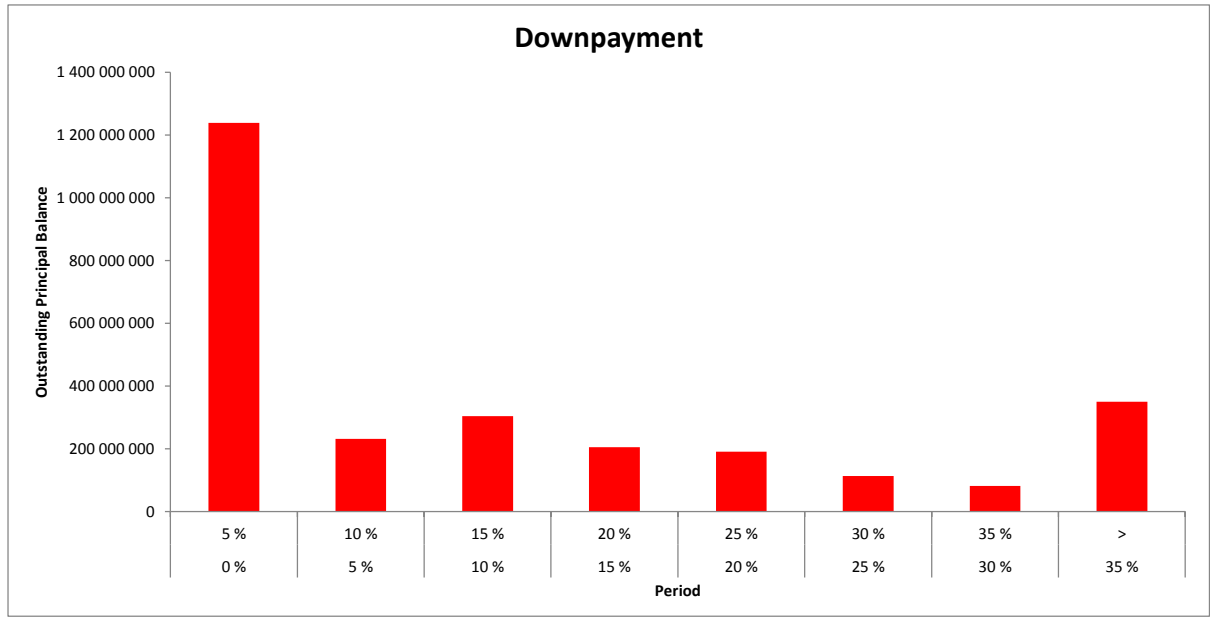
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 710	1 239 159 185	45,66 %	57,4	30,2
	5 %	10 %	1 491	231 448 742	8,53 %	60,5	30,4
	10 %	15 %	1 967	304 172 311	11,21 %	59,2	30,3
	15 %	20 %	1 450	204 444 120	7,53 %	59,2	30,3
	20 %	25 %	1 367	190 319 580	7,01 %	57,5	30,3
	25 %	30 %	919	113 492 794	4,18 %	55,5	30,1
	30 %	35 %	632	81 169 846	2,99 %	55,5	30,3
	35 %	>	3 622	349 909 168	12,89 %	52,4	30,1
Total		20 158	2 714 115 746	100 %	57,2	30,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	23		
Monthly Period	Aug 2016		
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

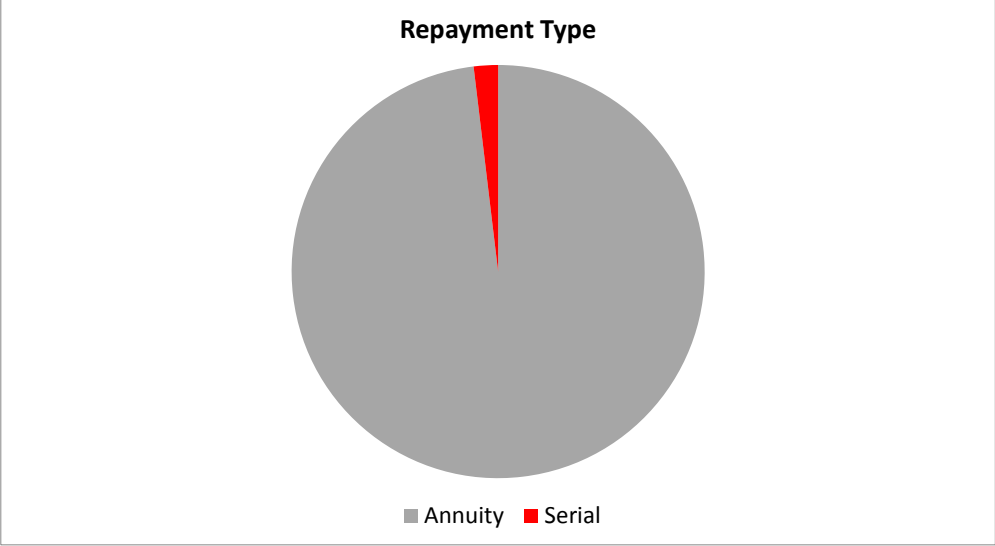
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	19 851	2 662 574 128	98,10 %	57,7	30,2
	Serial	307	51 541 618	1,90 %	33,2	30,7
		20 158	2 714 115 746	100 %	57,2	30,3

**Bilkreditt 6 Limited
Monthly Investor Report**

23.b Repayment Type



Reporting Date		28.09.2016	
Payment date		26.09.2016	
Period No		23	
Monthly Period		Aug 2016	
Interest Period	from	25.08.2016	to 26.09.2016 = 32 days



Bilkreditt 6 Limited
Monthly Investor Report

24.a Dynamic Pre-Payments



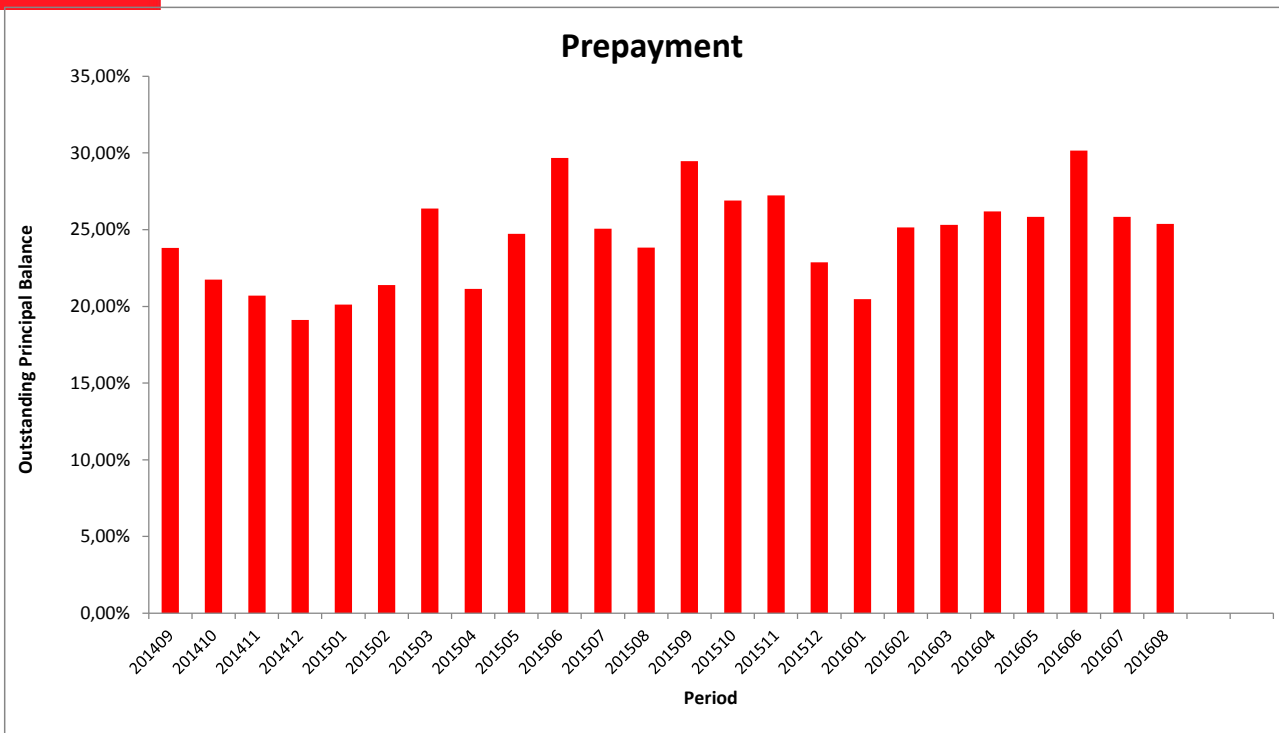
Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

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 %

Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days



Bilkreditt 6 Limited
Monthly Investor Report

Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	23		
Monthly Period	Aug 2016		
Interest Period	from 25.08.2016	to 26.09.2016	= 32 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	4 650 469	35												

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	14 577	1 638 188	1 693 808
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	18 406	3 333 721	2 543 065
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	212 148	2 345 071	3 411 488
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	57 164	2 328 105	2 631 527
20161	4 752 267	58	-	-	-	157 912	157 912	4 594 355	1 027 337	1 185 249	3 567 018	322 187	1 508 459	3 223 076
20162	7 842 349	68							782 734	782 734	7 059 615	2 171 991	2 974 185	5 150 954
20163	4 650 469	35										798 075	798 075	3 852 394

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Bilkreditt 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 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																		
	10																		
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27. Priority of Payments



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	23	
Monthly Period	Aug 2016	
Interest Period	from 25.08.2016	to 26.09.2016 = 32 days

Priority of Payments

Available Distribution Amount	+	193 599 366,55	NOK	14 538 464,18	EUR
Senior Expenses	-	1 168 577,61	NOK		
Class A Notes Interest	-	2 206 432,21	NOK	210,12	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	962 000,00	NOK		
Liquidity Reserve	-	22 659 657,07	NOK		
Class A Principal	-	118 341 388,00	NOK	14 538 254,05	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	33 989 485,61	NOK		
Class C Notes Interest	-	643 687,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	3 445 410,18	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	10 182 728,86	NOK	-	EUR

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28. Transaction Costs



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	23				
Monthly Period	Aug 2016				
Interest Period	from	25.08.2016	to	26.09.2016	= 32 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 168 577,61 NOK			
Interest accrued for the Period	3 812 119,21 NOK	2 206 432,21 NOK	962 000,00 NOK	643 687,00 NOK
Cumulative Interest accrued	177 756 464,12 NOK	133 830 080,12 NOK	26 397 190,00 NOK	17 529 194,00 NOK
Interest Payments	3 812 119,21 NOK	2 206 432,21 NOK	962 000,00 NOK	643 687,00 NOK
Cumulative Interest Payments	177 756 464,12 NOK	133 830 080,12 NOK	26 397 190,00 NOK	17 529 194,00 NOK
Interest accrued on Subordinated Loan for the Period	708 622,82 NOK			
Cumulative Interest accrued on Subordinated Loan	26 256 255,26 NOK			
Interest Payments on Subordinated Loan	708 622,82 NOK			
Cumulative Interest Payments on Subordinated Loan	26 256 255,26 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period from	25.08.2016 to 26.09.2016 = 32 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	1 924 214 134,00 NOK 236 389 942,75 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8500 %
1M Euribor (Notes, Swap)	-0,3690 %
Gross Amount Due to Swap Counterparty	120 547 820,21 NOK
Gross Amount Due from Swap Counterparty	14 538 464,18 EUR
EUR/NOK spot rate	N/A

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Monthly Investor Report

30. Contact Details



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	23
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 26.09.2016 = 32 days

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