

Bilcreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.01.2015	Following payment dates:	25.02.2015
Payment date	26.01.2015		25.03.2015
Period No	3		
Monthly Period	Dec 2014		
Interest Period	from 29.12.2014	to 26.01.2015	= 28 days

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1. Portfolio Information



Reporting Date	28.01.2015	
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Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	6 101 331 658,00 NOK	6 291 509 803,00 NOK
Scheduled Loan Principal Repayments	76 641 214,00 NOK	72 214 092,00 NOK
Prepayments	103 808 480,00 NOK	116 798 165,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	1 167 580,00 NOK	1 471 284,00 NOK
Total Principal Payments Received	181 617 274,00 NOK	190 483 541,00 NOK
	-	-
New Defaulted Auto Loans in Period	-	605 211,00 NOK
Total New Defaults	- NOK	605 211,00 NOK
Capitalised Interest (due to Repayment Holidays)	1 583 158,00 NOK	910 607,00 NOK
Closing Balance	5 921 297 542,00 NOK	6 101 331 658,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	2 431 705,00 NOK	1 521 098,00 NOK
New	1 583 158,00 NOK	910 607,00 NOK
Close	4 014 863,00 NOK	2 431 705,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	32 415 814,00 NOK	31 214 393,00 NOK
Recoveries on loans in default	-	491 153,00 NOK
Total Revenue Received in Period	32 415 814,00 NOK	31 705 546,00 NOK
# Loans		
At beginning of period	32 705 Loans	33 217 Loans
Paid in Full	498 Loans	511 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	-	1 Loans
At end of period	32 207 Loans	32 705 Loans
Weighted Average Loan Return	6,57 %	
Average NIBOR + Weighted Average Loan Threshold	4,53 %	

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2. Amount Due for Distribution



Reporting Date	28.01.2015			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	125 830 196,06	NOK	134 566 860,00	NOK
b. Collections (Principal, interest, fees, etc)	214 033 088,00	NOK	222 189 087,00	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	206 692,25	NOK	352 552,84	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)	340 069 976,31	NOK	22 312 716,11	EUR
			357 108 499,84	NOK
				23 600 129,66
				EUR

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3. Reserve Accounts



Reporting Date	28.01.2015
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Note Balance

Beginning of Period	6 101 331 658,00	NOK
End of Period	5 921 297 542,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,2 %	75 498 117,64	NOK
Cash Outflow		75 498 117,64	NOK
Cash Inflow		73 215 979,90	NOK
End of Period	1,2 %	73 215 979,90	NOK
Required Reserve Amount	1,2 %	73 215 979,90	NOK

Liquidity Balance

Beginning of Period	0,8 %	50 332 078,42	NOK
Cash Outflow		50 332 078,42	NOK
Cash Inflow		48 810 653,26	NOK
End of Period	0,8 %	48 810 653,26	NOK
Required Reserve Amount	0,8 %	48 810 653,26	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	235 492 005,00	NOK
Cash Outflow	-	NOK
Drawings from Commingling Reserve	-	NOK
Cash Inflow	-	NOK
End of Period	235 492 005,00	NOK
Required Commingling Reserve Fund	235 492 005,00	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	6 101 331 658,00	NOK
End of Period	5 921 297 542,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	5 569 867 661,00	94,06 %	30 329
1-29 days past due	293 007 944,00	4,95 %	1 568
		0,00 %	
Delinquent Receivables:			
30-59 days past due	42 758 535,00	0,72 %	222
60-89 days past due	9 514 836,00	0,16 %	53
90-119 days past due	4 333 048,00	0,07 %	22
120-149 days past due	1 815 518,00	0,03 %	13
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	5 921 297 542,00	100,00 %	32 207

Current Period Defaults	-	-
Cumulative Defaults	605 211,00	1
Current Period Recoveries	-	-
Cumulative Recoveries	491 153,00	-

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5. Outstanding Notes



Reporting Date	28.01.2015
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	All Notes	Class A	Class B	Class B	Class C	Class C
1. Note Balance						
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	- NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	0	353	243
Current Note Information						
Class Principal Outstanding Opening Balance		637 971 579,61 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	340 069 976,31 NOK					
Amortisation	180 034 116,00 NOK					
Redemption per Class		22 117 213,27 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		3 093,32 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	5 921 297 542,00 NOK	615 854 366,34 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		84,66 %	9,37 %	0,00 %	5,96 %	0,00 %
Current Pool Factor		0,86	1,00	-	1,00	1,00

	All Notes	Class A	Class B	Class B	Class C	Class C
2. Payments to Investors per Note						
Interest rate Basis: 1-M EURIBOR / Spread	0,02 %					
Interest Rate Basis: 1-M NIBOR / Spread	1,44 %					
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	28					
Principal Outstanding per Note Beginning of Period		89 226,79 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		3 093,32 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		86 133,48 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		27,34 EUR	1 975,55 NOK	- NOK	2 053,33 NOK	2,05 NOK
Interest Payment	3 413 152,17 NOK	195 502,85 EUR	1 096 433,00 NOK	- NOK	724 827,04 NOK	498,96 NOK
Interest Payment per Note		27,34 EUR	1 975,55 NOK	- NOK	2 053,33 NOK	2,05 NOK

	All Notes	Class A	Class B	Class B	Class C	Class C
3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		21,75 %	12,37 %		6,41 %	
Current CE (excl. Excess Spread)		17,40 %	8,03 %		2,06 %	

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: 28.01.2015
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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	Current	Moody's	Current	S&P	Current	Moody's	Current			
Issuer	Bilcreditt 6 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	BBB+	A2 Review for possible Downgrade	Baa1	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 Commencing Reserve Account in an amount equal to the Commencing 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 (1) Business Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three (3) Business Days after receipt) any and all Collections received from loans to issue in the Seller Collections Accounts. 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 Aaa1 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 or before the Note Issuance Date, the Commencing 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 Commencing Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amounting to the Commencing Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	BBB+	Baa2 Review for possible Downgrade	Baa1	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 occurs 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 (such 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	BBB+	Baa3 Review for possible Downgrade	Baa1	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 bid
		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 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.
Pavine 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	A 1	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



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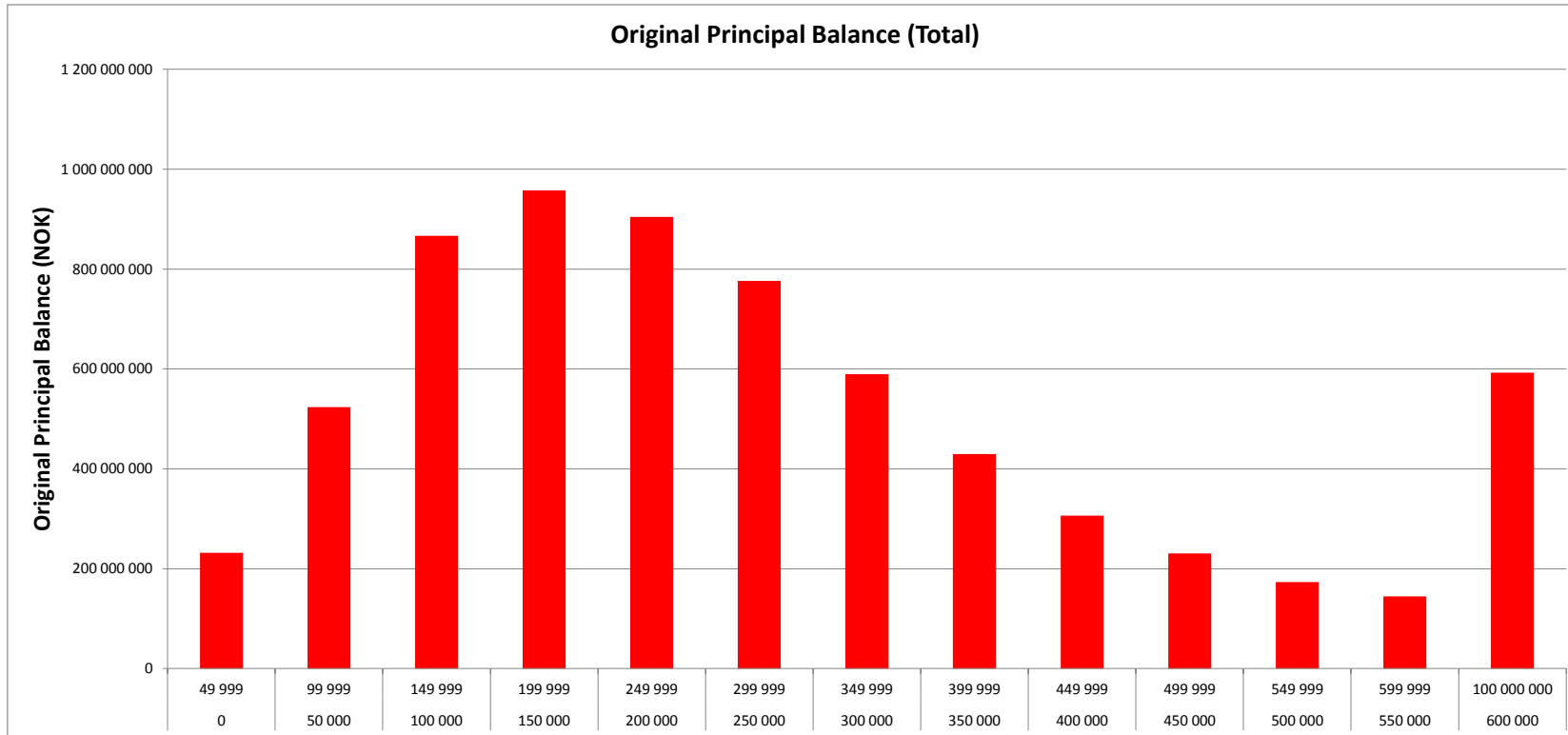
Average amount - all: 195 694

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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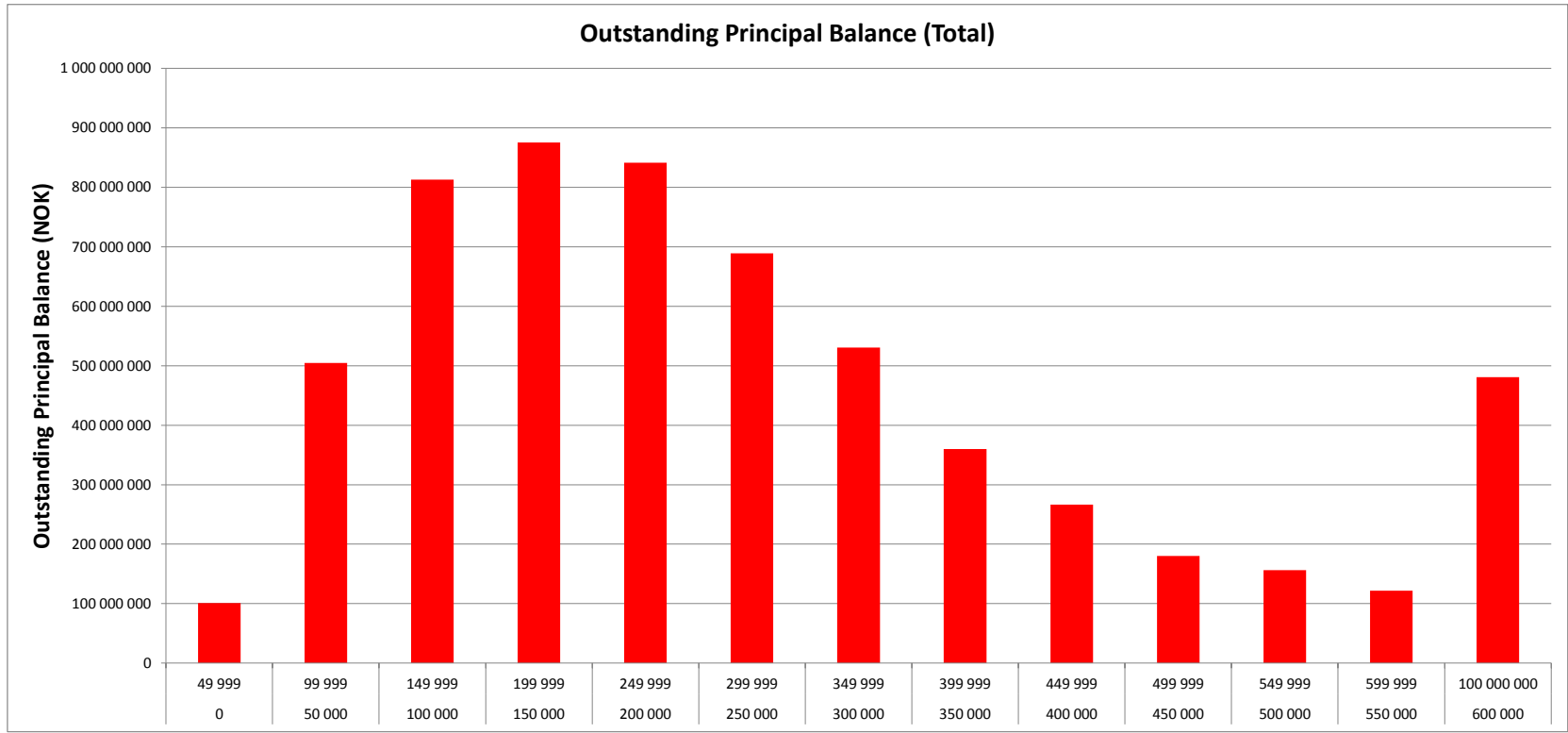
Average amount - all: 183 851

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	49 999	3 012	100 665 398	1,70 %	9,35 %	37,9	10,9
	50 000	99 999	6 645	504 916 465	8,53 %	20,63 %	51,6	10,6
	100 000	149 999	6 521	813 255 588	13,73 %	20,25 %	61,9	10,5
	150 000	199 999	5 043	875 499 796	14,79 %	15,66 %	68,9	10,4
	200 000	249 999	3 752	841 440 924	14,21 %	11,65 %	73,9	10,4
	250 000	299 999	2 522	689 073 925	11,64 %	7,83 %	77,3	10,4
	300 000	349 999	1 640	530 445 606	8,96 %	5,09 %	79,7	10,2
	350 000	399 999	966	360 112 403	6,08 %	3,00 %	82,0	10,0
	400 000	449 999	629	266 626 990	4,50 %	1,95 %	84,1	9,8
	450 000	499 999	380	180 153 827	3,04 %	1,18 %	86,5	10,0
	500 000	549 999	299	156 449 055	2,64 %	0,93 %	88,7	10,2
	550 000	599 999	213	121 873 893	2,06 %	0,66 %	89,0	9,7
	600 000	100 000 000	585	480 783 672	8,12 %	1,82 %	84,6	10,1
Total			32 207	5 921 297 542	100 %	100 %	72,8	10,3

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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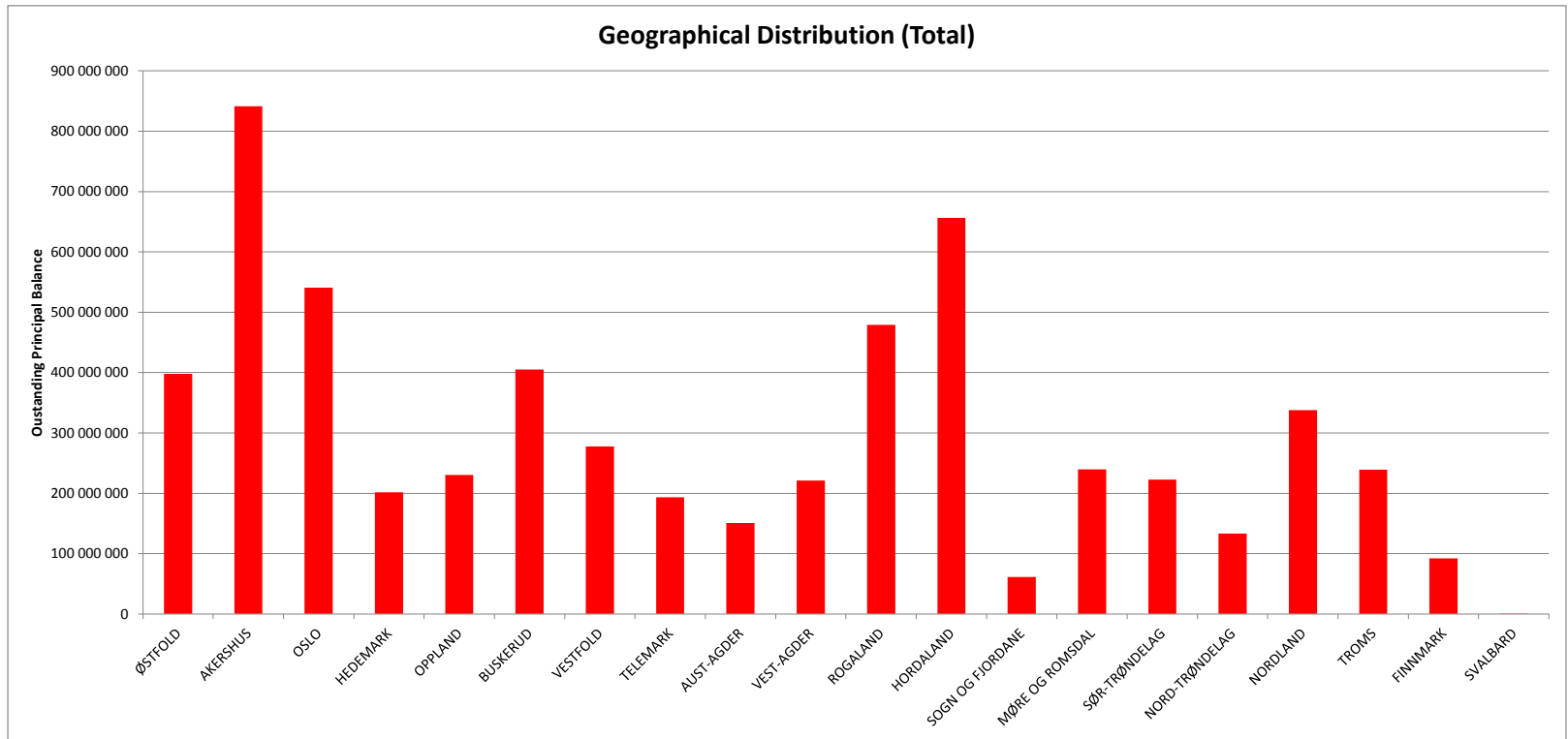
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	2 283	397 765 946	6,72 %	7,09 %	ØSTFOLD	72,1	10,5	
0200	4 433	841 219 805	14,21 %	13,76 %	AKERSHUS	72,3	10,4	
0300	2 574	540 983 515	9,14 %	7,99 %	OSLO	67,1	10,3	
0400	1 356	201 678 652	3,41 %	4,21 %	HEDEMARK	68,6	10,1	
0500	1 330	230 320 547	3,89 %	4,13 %	OPPLAND	71,8	10,2	
0600	2 265	405 308 506	6,84 %	7,03 %	BUSKERUD	69,6	10,5	
0700	1 561	277 749 171	4,69 %	4,85 %	VESTFOLD	73,3	10,4	
0800	1 180	193 338 266	3,27 %	3,66 %	TELEMARK	71,8	10,3	
0900	878	150 528 422	2,54 %	2,73 %	AUST-AGDER	72,6	10,1	
1000	1 231	221 247 622	3,74 %	3,82 %	VEST-AGDER	72,3	10,3	
1100	2 549	478 922 037	8,09 %	7,91 %	ROGALAND	75,8	10,4	
1200	3 351	656 263 826	11,08 %	10,40 %	HORDALAND	74,9	10,3	
1400	326	61 193 210	1,03 %	1,01 %	SOGN OG FJORDANE	77,0	10,4	
1500	1 277	239 663 436	4,05 %	3,96 %	MØRE OG ROMSDAL	72,9	10,2	
1600	1 281	222 593 038	3,76 %	3,98 %	SØR-TRØNDELAG	70,9	10,5	
1700	751	133 144 410	2,25 %	2,33 %	NORD-TRØNDELAG	75,3	10,1	
1800	1 824	337 649 662	5,70 %	5,66 %	NORDLAND	77,6	10,2	
1900	1 292	239 259 886	4,04 %	4,01 %	TROMS	79,1	10,1	
2000	463	92 001 644	1,55 %	1,44 %	FINNMARK	76,6	9,9	
2100	2	465 941	0,01 %	0,01 %	SVALBARD	90,1	15,0	
Total	32 207	5 921 297 542	100 %	100 %		72,8	10,3	

Geographic distribution

Bilkreditt 6 Limited
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days



**Bilkreditt 6 Limited
Monthly Investor Report**

10.a Interest Rate



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

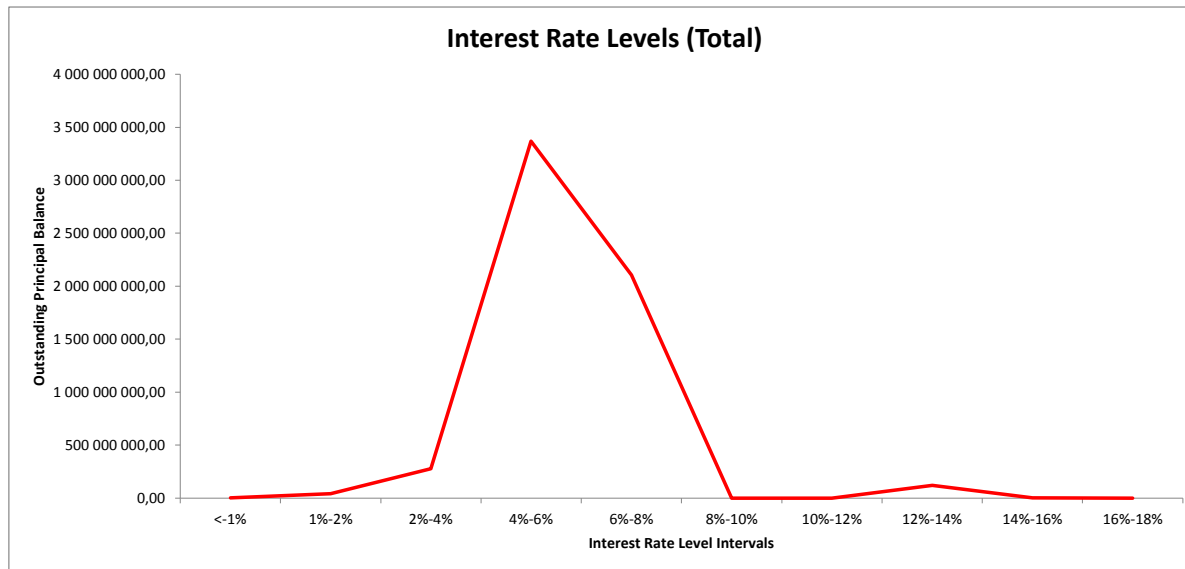
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1 %	19	3 424 454	0,06 %	54,2	10,1
1 %	2 %	275	42 634 531	0,72 %	63,77	9
2 %	4 %	1 298	278 298 645	4,70 %	64,15	10,82
4 %	6 %	16 013	3 368 896 417	56,89 %	73,96	10,27
6 %	8 %	12 239	2 106 155 673	35,57 %	73,63	10,36
8 %	10 %	9	548 659	0,01 %	37,79	9,02
10 %	12 %	-	-	-	-	-
12 %	14 %	2 290	119 456 356	2,02 %	51,1	10,22
14 %	16 %	64	1 882 807	0,03 %	45,83	11,24
16 %	18 %	-	-	-	-	-
Total		32 207	5 921 297 542	100 %	72,8	10,3

Bilkreditt 6 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from	29.12.2014 to 26.01.2015 = 28 days



Bilkreditt 6 Limited
Monthly Investor Report

11.a Remaining Terms



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

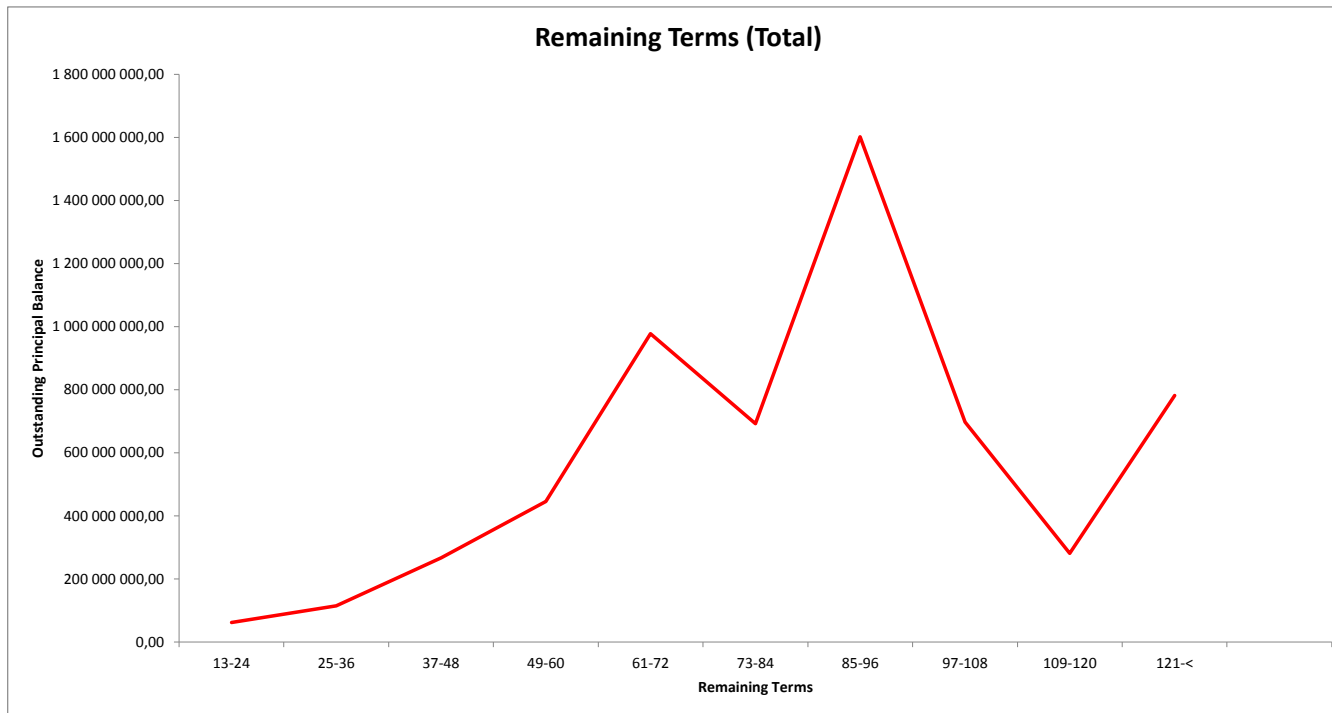
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
1		12	429	62 105 462	1,05 %	5,4	10,8
13		24	1 240	114 422 154	1,93 %	21,0	12,8
25		36	2 333	267 517 237	4,52 %	29,1	10,3
37		48	3 776	445 630 654	7,53 %	44,9	12,8
49		60	7 201	977 433 898	16,51 %	52,4	9,4
61		72	3 805	692 118 026	11,69 %	68,5	12,6
73		84	7 892	1 601 866 038	27,05 %	76,9	9,7
85		96	2 531	697 787 274	11,78 %	88,3	9,3
97		108	874	280 997 738	4,75 %	104,9	12,7
109		120	2 126	781 419 061	13,20 %	112,3	8,9
121							
Total			32 207	5 921 297 542	100 %	72,8	10,3

Bilkreditt 6 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	28.01.2015					
Payment date	26.01.2015					
Period No	3					
Monthly Period	Dec 2014					
Interest Period	from	29.12.2014	to	26.01.2015	=	28 days



Bilkreditt 6 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

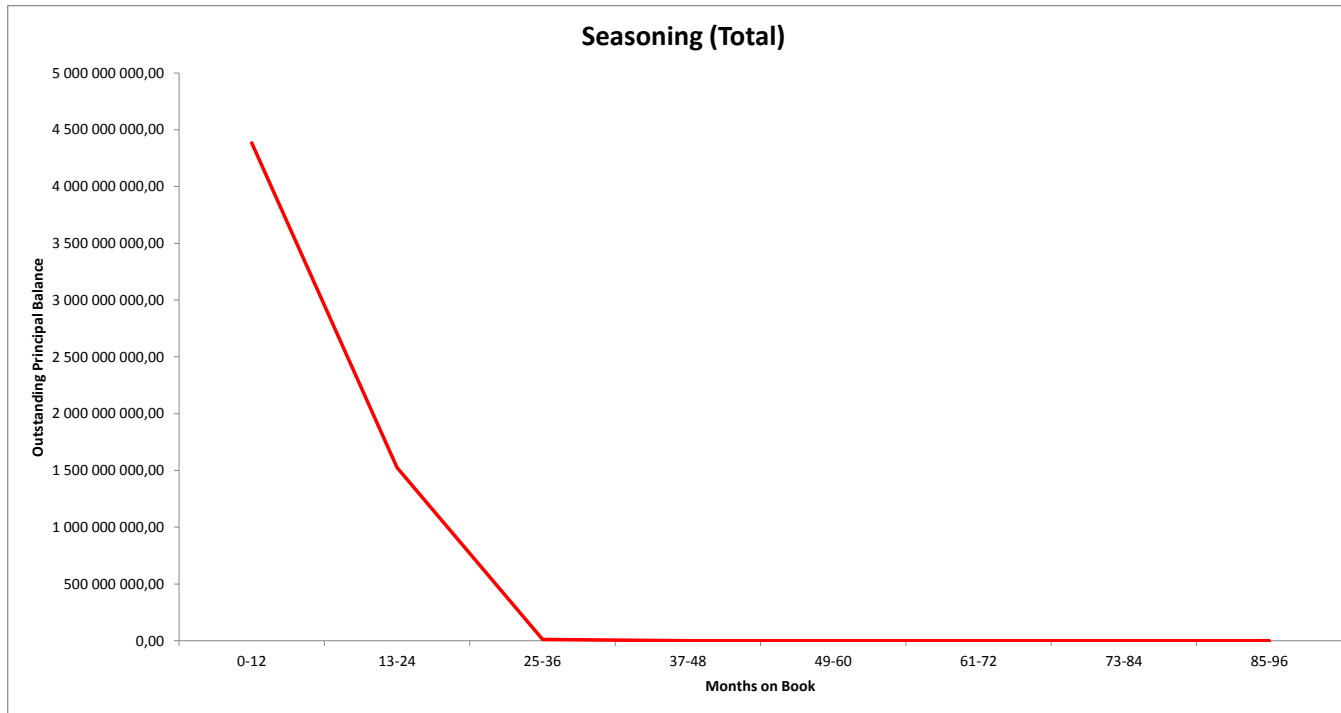
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12	23 260	4 385 580 074	74,06 %	74,5	8,9
	13		24	8 895	1 524 071 820	25,74 %	68,1	14,3
	25		36	52	11 645 648	0,20 %	57,1	29,6
	37		48	-	-	-	-	-
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			32 207	5 921 297 542	100,00 %	72,8	10,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	3				
Monthly Period	Dec 2014				
Interest Period	from	29.12.2014	to	26.01.2015	= 28 days



Bilkreditt 6 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

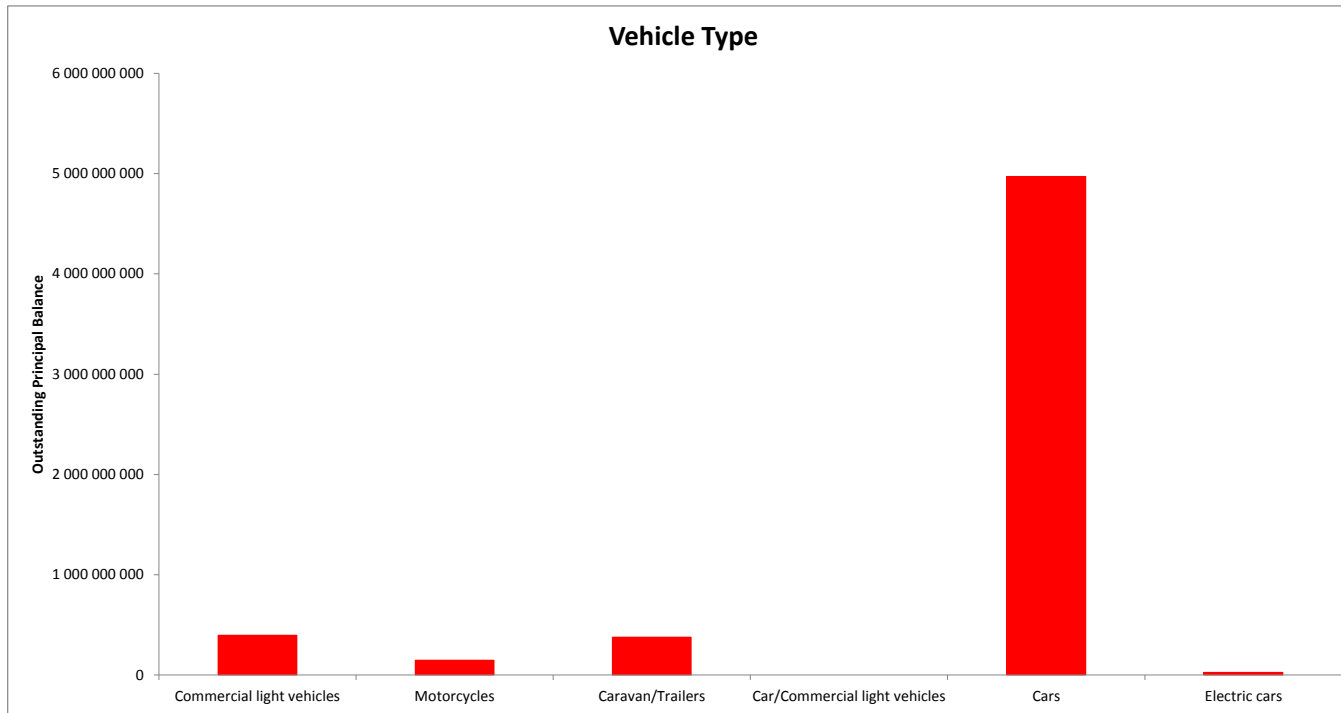
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Commercial light vehicles	2 243	395 954 901	6,69 %	60,4	10,6
	Motorcycles	1 342	147 813 598	2,50 %	68,1	9,1
	Caravan/Trailers	1 807	378 393 719	6,39 %	89,4	9,1
	Car/Commercial light vehicles	11	2 033 359	0,03 %	59,0	10,9
	Cars	26 724	4 970 170 784	83,94 %	72,7	10,4
	Electric cars	80	26 931 181	0,45 %	75,5	10,1
	Total	32 207	5 921 297 542	100 %	72,8	10,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	3				
Monthly Period	Dec 2014				
Interest Period	from	29.12.2014	to	26.01.2015	= 28 days



Bilkreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	3				
Monthly Period	Dec 2014				
Interest Period	from	29.12.2014	to	26.01.2015	= 28 days

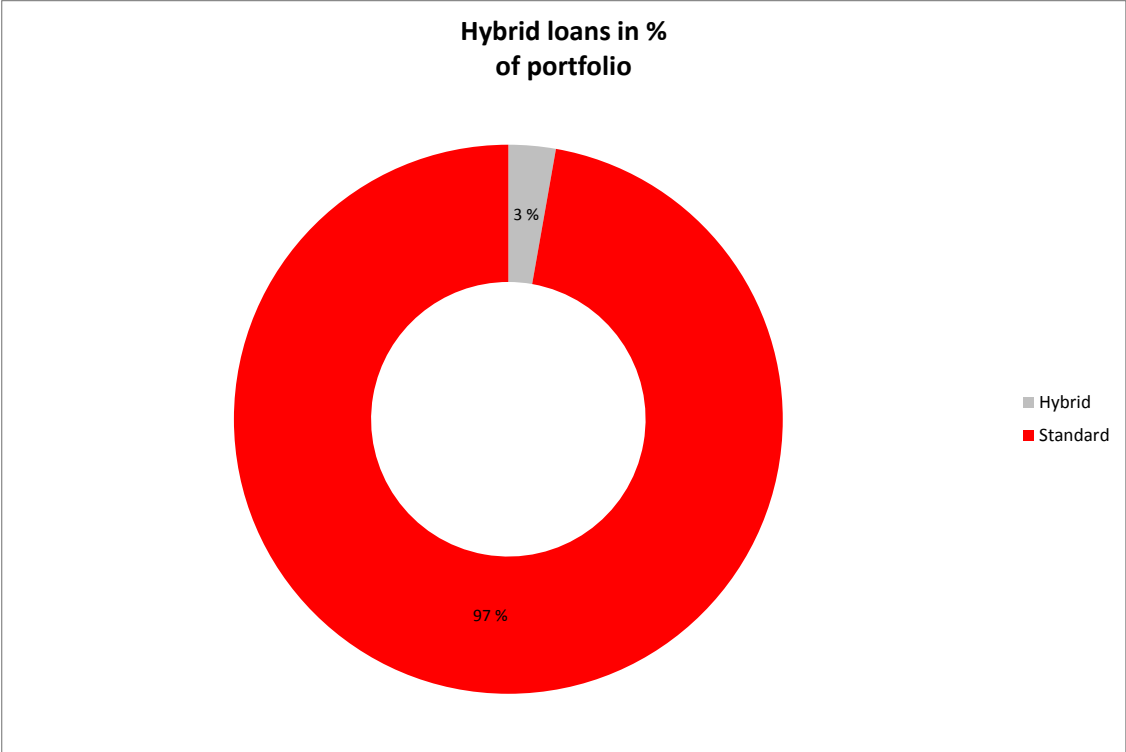
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		363	164 505 986	2,78 %	20,1	11,0
Standard		31 844	5 756 791 556	97,22 %	74,3	10,3
Total		32 207	5 921 297 542	100 %	72,8	10,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	28.01.2015					
Payment date	26.01.2015					
Period No	3					
Monthly Period	Dec 2014					
Interest Period	from	29.12.2014	to	26.01.2015	=	28 days

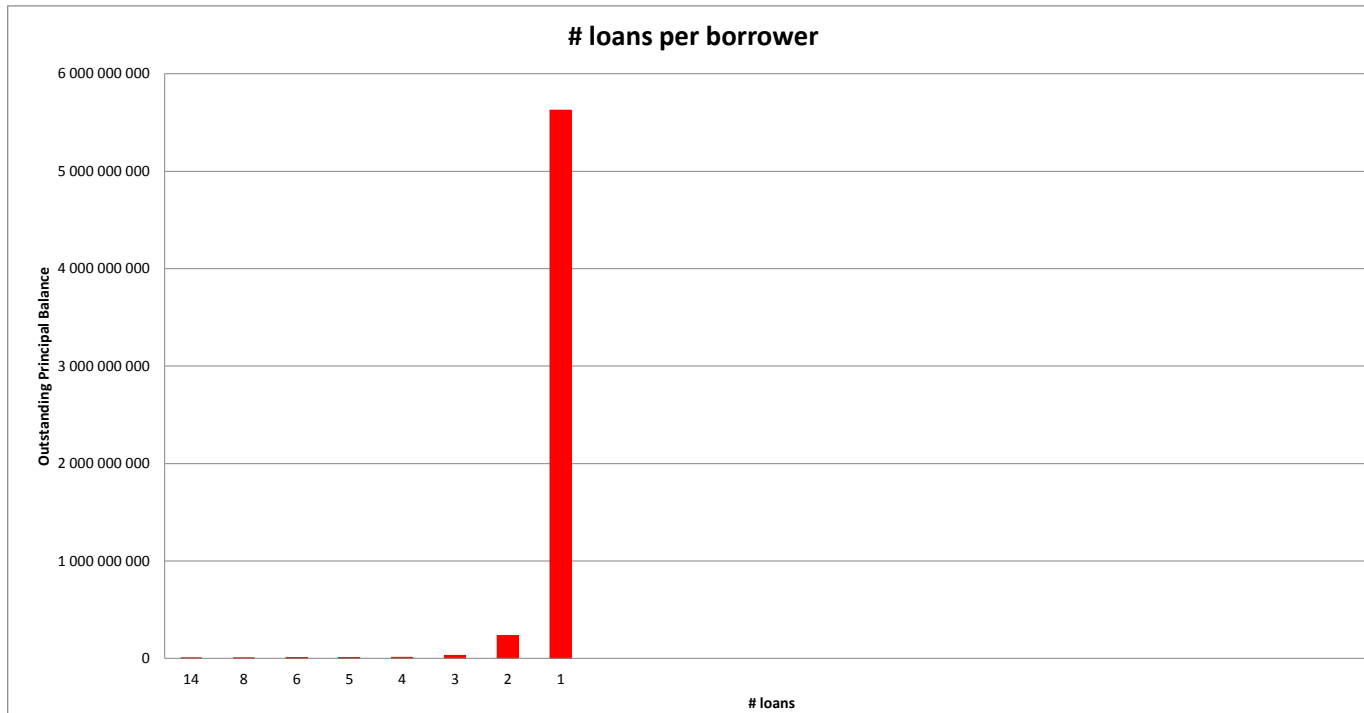


Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	28.01.2015					
Payment date	26.01.2015					
Period No	3					
Monthly Period	Dec 2014					
Interest Period	from	29.12.2014	to	26.01.2015	=	28 days



Bil kreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	5 921 297 542	5 836 965 602	84 331 940	29 243 595	5,93 %	98,58 %
2	5 836 965 602	5 752 704 637	84 260 965	28 839 302	5,93 %	97,15 %
3	5 752 704 637	5 665 555 148	87 149 489	28 412 729	5,93 %	95,68 %
4	5 665 555 148	5 580 132 852	85 422 296	27 992 952	5,93 %	94,24 %
5	5 580 132 852	5 492 141 648	87 991 204	27 563 420	5,93 %	92,75 %
6	5 492 141 648	5 403 724 293	88 417 355	27 132 964	5,93 %	91,26 %
7	5 403 724 293	5 318 377 567	85 346 727	26 716 341	5,93 %	89,82 %
8	5 318 377 567	5 237 575 299	80 802 268	26 314 066	5,94 %	88,45 %
9	5 237 575 299	5 156 265 238	81 310 061	25 908 444	5,94 %	87,08 %
10	5 156 265 238	5 074 308 318	81 956 920	25 499 169	5,93 %	85,70 %
11	5 074 308 318	4 991 043 484	83 264 834	25 086 765	5,93 %	84,29 %
12	4 991 043 484	4 909 028 942	82 014 542	24 676 788	5,93 %	82,90 %
13	4 909 028 942	4 825 230 495	83 798 447	24 261 038	5,93 %	81,49 %
14	4 825 230 495	4 743 495 538	81 734 957	23 852 611	5,93 %	80,11 %
15	4 743 495 538	4 661 394 591	82 100 948	23 443 368	5,93 %	78,72 %
16	4 661 394 591	4 576 775 236	84 619 355	23 022 696	5,93 %	77,29 %
17	4 576 775 236	4 492 865 827	83 909 409	22 605 391	5,93 %	75,88 %
18	4 492 865 827	4 410 190 748	82 675 079	22 193 405	5,93 %	74,48 %
19	4 410 190 748	4 327 709 556	82 481 193	21 782 720	5,93 %	73,09 %
20	4 327 709 556	4 244 855 493	82 854 063	21 370 731	5,93 %	71,69 %

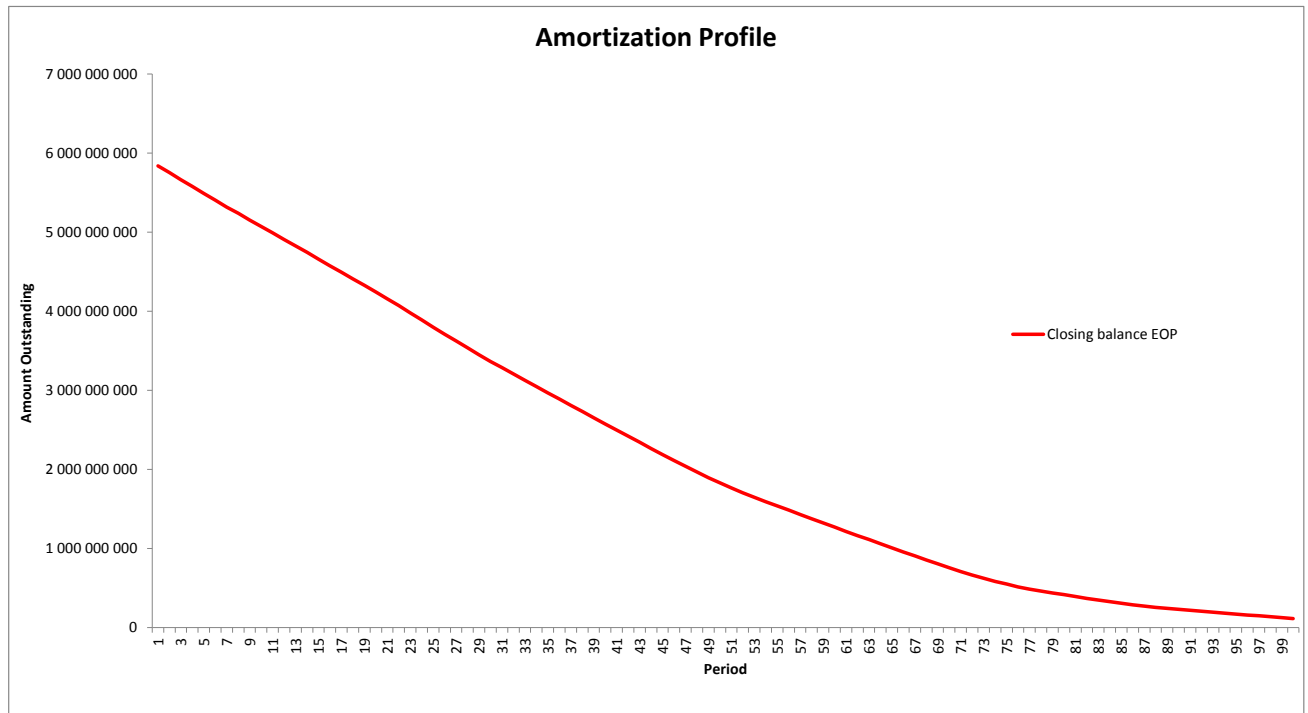
Amortization profile (first 20 periods)

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	3				
Monthly Period	Dec 2014				
Interest Period	from	29.12.2014	to	26.01.2015	= 28 days



**Bilkreditt 6 Limited
Monthly Investor Report**

17.a Payment Holidays



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	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
	Total	2 199	3 393	11 995 138

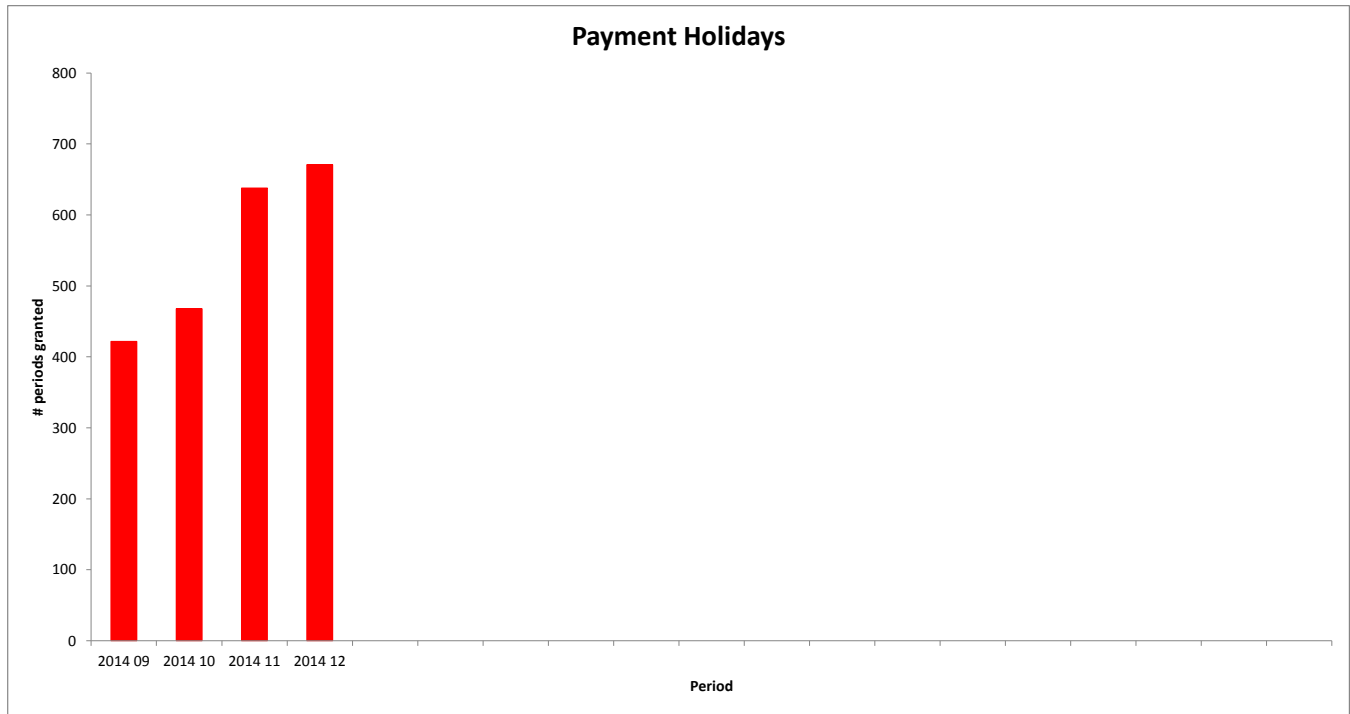
Santander Consumer Bank AS
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 Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from	29.12.2014 to 26.01.2015 = 28 days



**Bilkreditt 6 Limited
Monthly Investor Report**

18.a Payment Holidays >31dpd



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from	29.12.2014
	to	26.01.2015
	=	28 days

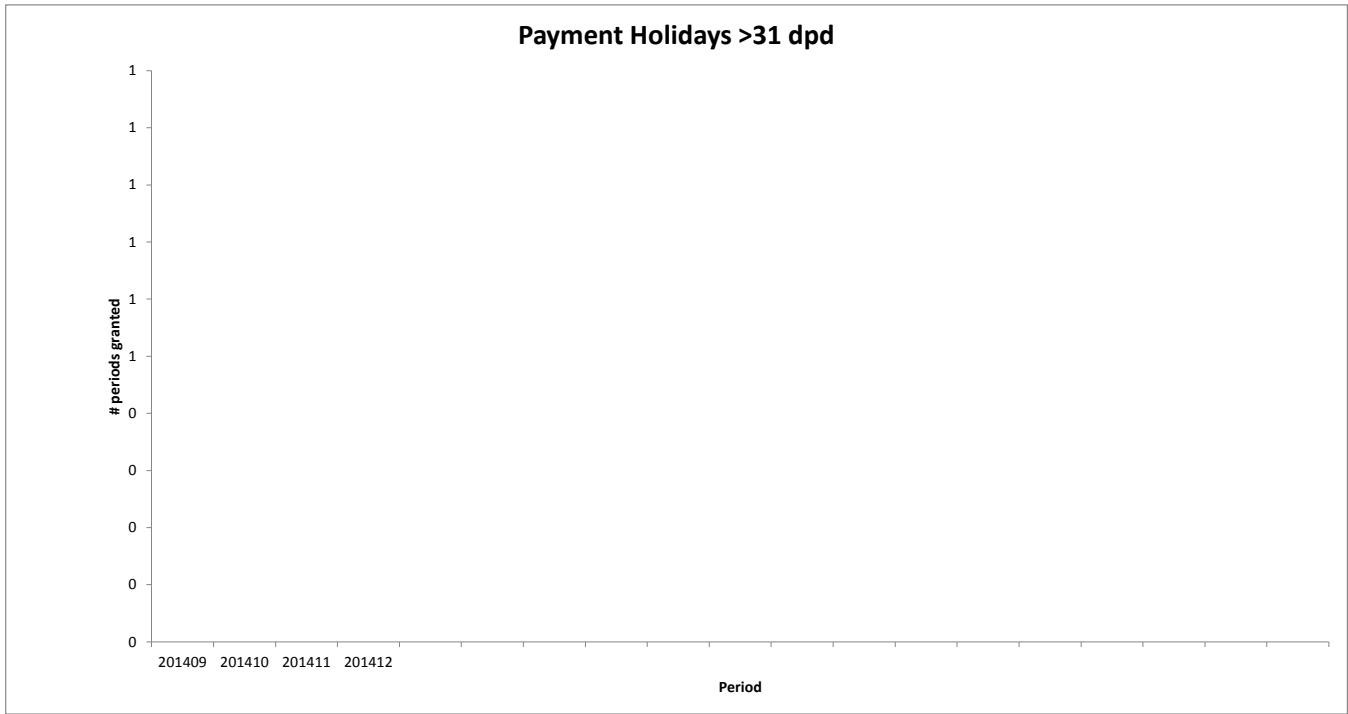
	TOTAL			
	Period	No	Number of periods granted	Sum of payments
Payment Holiday	201409	0	0	0
	201410	0	0	0
	201411	0	0	0
	201412	0	0	0
	Total		0	0

Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from	29.12.2014
	to	26.01.2015
	=	28 days



**Bilkreditt 6 Limited
Monthly Investor Report**

19.a Dynamic Interest rate



Reporting Date		28.01.2015			
Payment date		26.01.2015			
Period No		3			
Monthly Period		Dec 2014			
Interest Period	from	29.12.2014	to	26.01.2015	= 28 days

Period	TOTAL	
	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 %

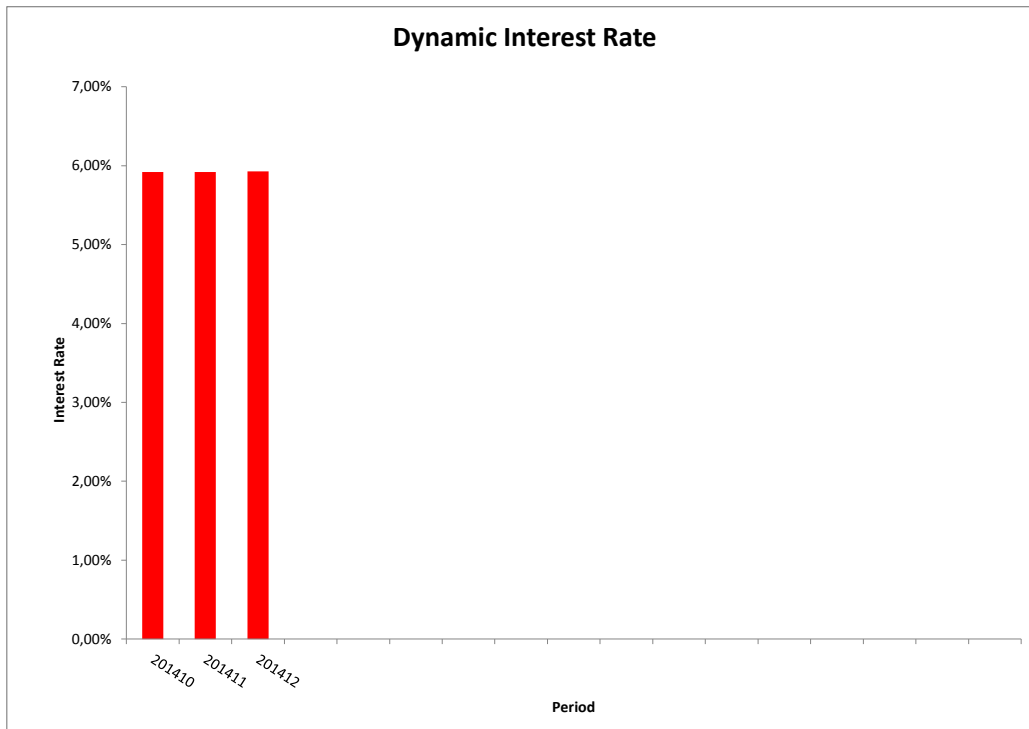
Interest rate evolution

Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period	from 29.12.2014 to 26.01.2015 = 28 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period	from 29.12.2014 to 26.01.2015 = 28 days

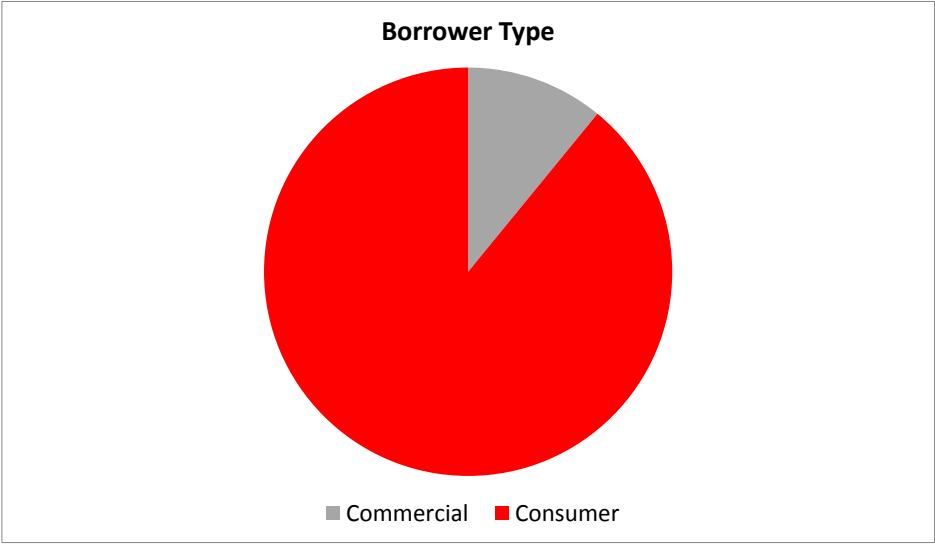
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2 622	646 743 035	10,92 %	55,3	10,5
	Consumer	29 585	5 274 554 507	89,08 %	75,0	10,3
	Total	32 207	5 921 297 542	100 %	72,8	10,3

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from	29.12.2014 to 26.01.2015 = 28 days



Bilkreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period	from 29.12.2014 to 26.01.2015 = 28 days

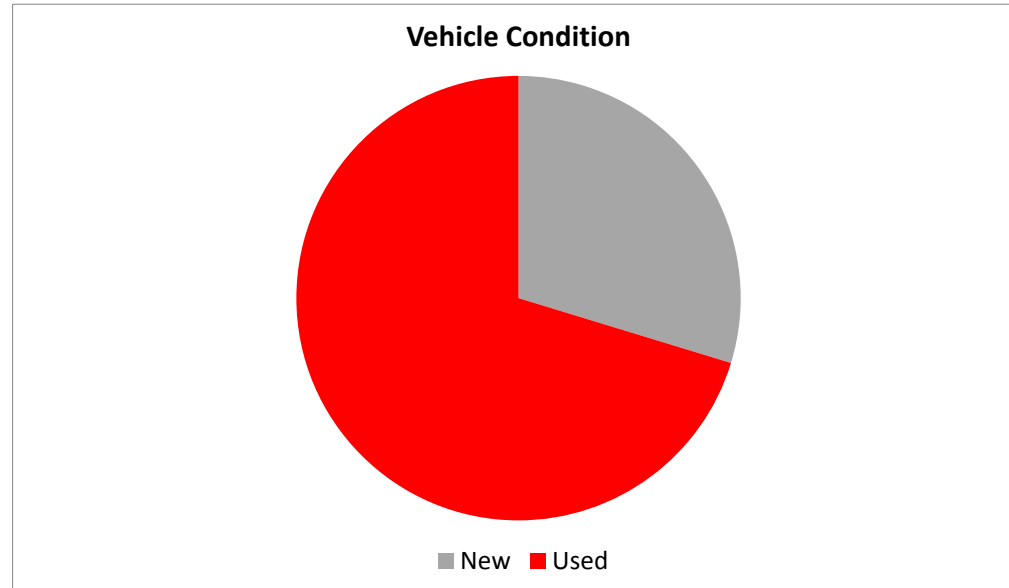
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 078	1 759 245 049	29,71 %	73,4	10,3
	Used	25 129	4 162 052 493	70,29 %	72,6	10,3
	Total	32 207	5 921 297 542	100 %	72,8	10,3

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period	from 29.12.2014 to 26.01.2015 = 28 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

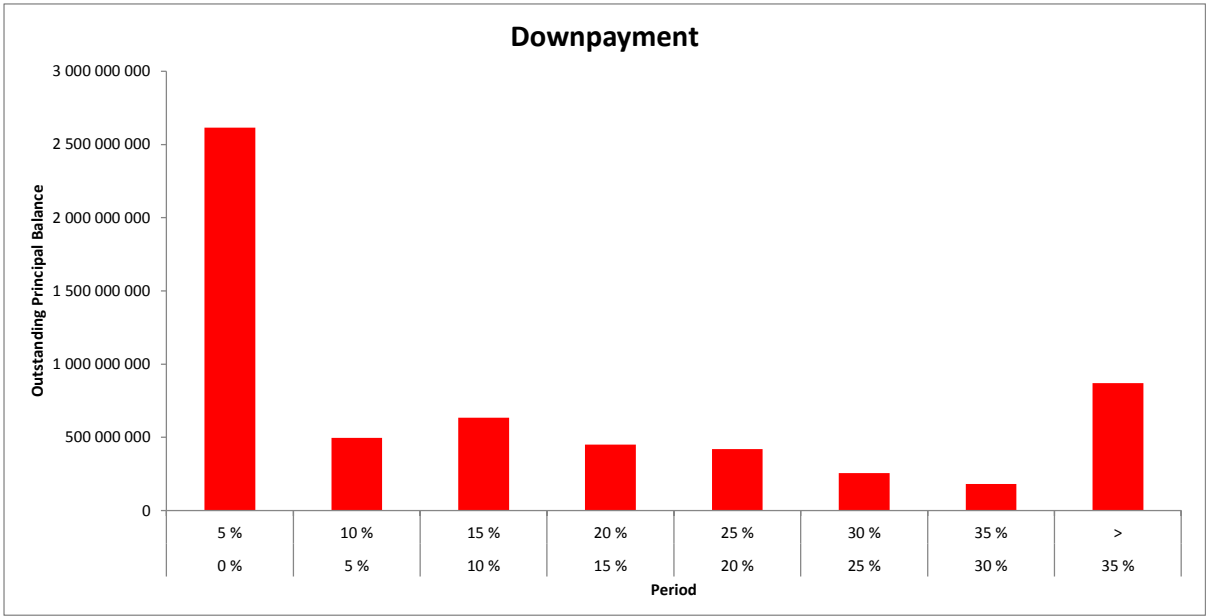
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	13 477	2 615 944 015	44,18 %	72,8	10,3
	5 %	10 %	2 331	496 564 425	8,39 %	77,5	10,3
	10 %	15 %	2 993	634 517 220	10,72 %	76,4	10,3
	15 %	20 %	2 252	451 100 489	7,62 %	74,6	10,3
	20 %	25 %	2 222	418 518 571	7,07 %	73,6	10,3
	25 %	30 %	1 505	254 792 156	4,30 %	71,5	10,2
	30 %	35 %	1 037	180 901 274	3,06 %	71,5	10,2
	35 %	>	6 390	868 959 392	14,68 %	67,1	10,3
Total		32 207	5 921 297 542	100 %	72,8	10,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	28.01.2015		
Payment date	26.01.2015		
Period No	3		
Monthly Period	Dec 2014		
Interest Period	from	29.12.2014	to 26.01.2015 = 28 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

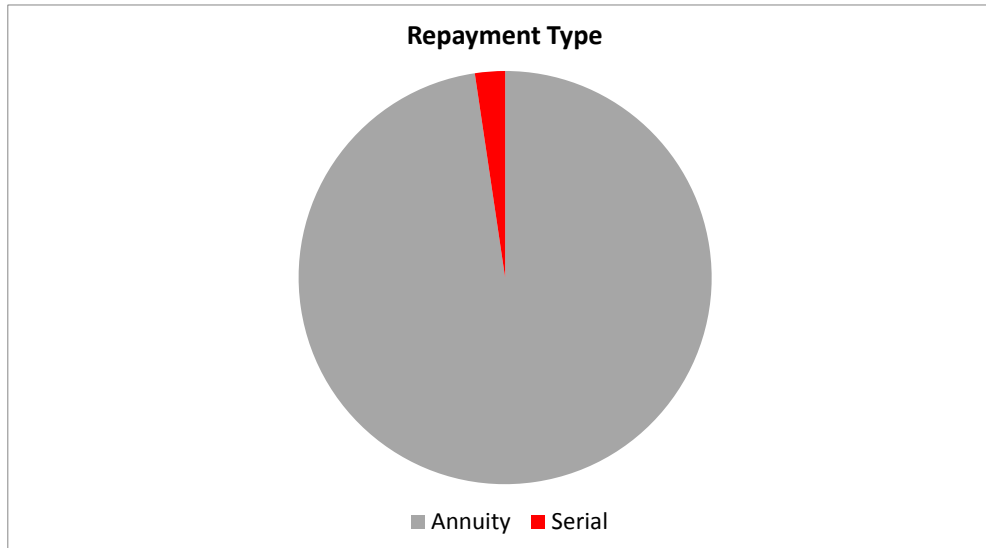
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	31 754	5 782 344 380	97,65 %	73,5	10,3
	Serial	453	138 953 162	2,35 %	45,0	11,0
	Total	32 207	5 921 297 542	100 %	72,8	10,3

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



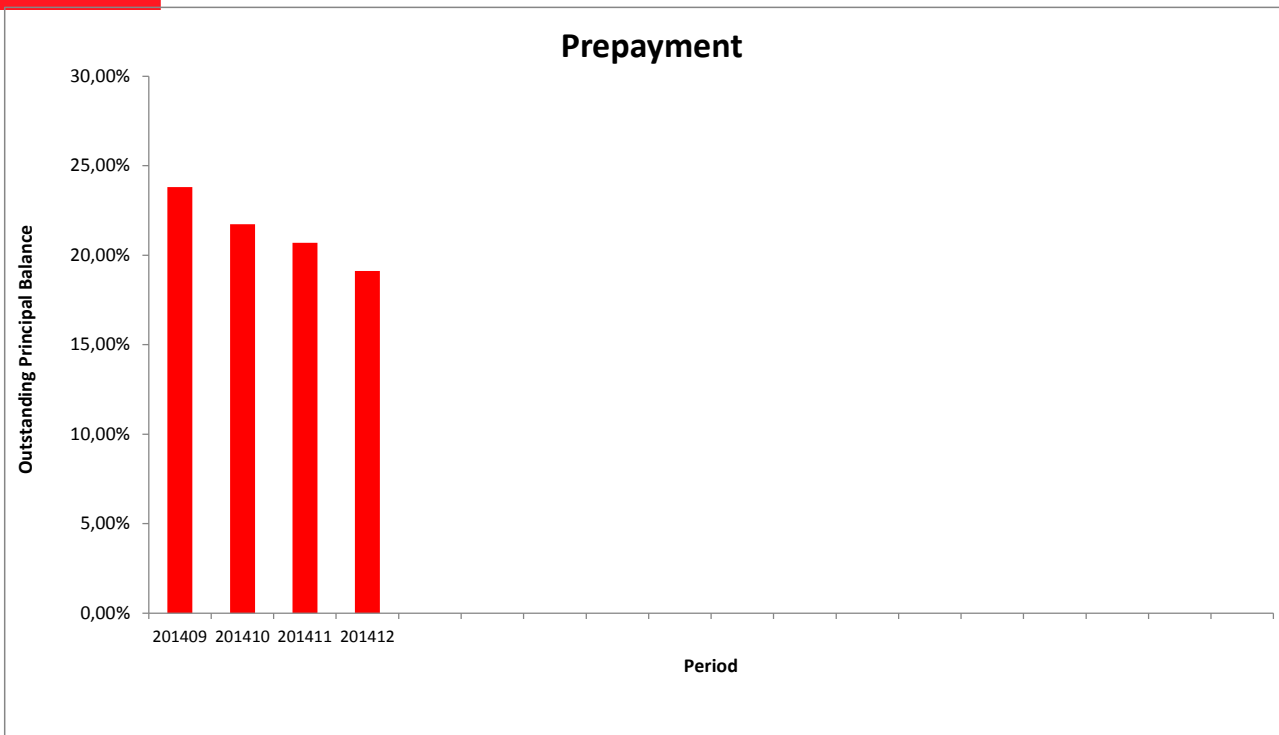
Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period	from 29.12.2014 to 26.01.2015 = 28 days



Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period	from 29.12.2014 to 26.01.2015 = 28 days



Bilkreditt 6 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

Default Quarter	Default Amount	Recovery Quarter	2014 4			2015 1			2015 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	605 211	1	491 153	491 153	114 058						
2015 1	0	0									
2015 2	0	0									

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Bilkreditt 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 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																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

Bilkreditt 6 Limited
Monthly Investor Report

27. Priority of Payments



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	3	
Monthly Period	Dec 2014	
Interest Period	from 29.12.2014	to 26.01.2015 = 28 days

Priority of Payments

Available Distribution Amount	+	340 069 976,31	NOK	22 312 716,11	EUR
Senior Expenses	-	2 593 466,87	NOK		
Class A Notes Interest	-	7 593 449,64	NOK	195 502,85	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 096 433,00	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	48 810 653,26	NOK		
Liquidity Reserve	-	-	NOK		
Class A Principal	-	180 034 116,00	NOK	22 117 213,27	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	73 215 979,90	NOK		
Class C Notes Interest	-	725 326,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	1 270 558,00	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	20 626 430,74	NOK		
Payments to Seller	=	4 103 562,90	NOK	-	EUR

Bil kreditt 6 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	3				
Monthly Period	Dec 2014				
Interest Period	from	29.12.2014	to	26.01.2015	= 28 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	2 593 466,87 NOK			
Interest accrued for the Period	9 415 208,64 NOK	7 593 449,64 NOK	1 096 433,00 NOK	725 326,00 NOK
Cumulative Interest accrued	51 314 222,48 NOK	42 120 966,48 NOK	5 537 975,00 NOK	3 655 281,00 NOK
Interest Payments	9 415 208,64 NOK	7 593 449,64 NOK	1 096 433,00 NOK	725 326,00 NOK
Cumulative Interest Payments	51 314 222,48 NOK	42 120 966,48 NOK	5 537 975,00 NOK	3 655 281,00 NOK
Interest accrued on Subordinated Loan for the Period	1 270 558,00 NOK			
Cumulative Interest accrued on Subordinated Loan	6 379 013,57 NOK			
Interest Payments on Subordinated Loan	1 270 558,00 NOK			
Cumulative Interest Payments on Subordinated Loan	6 379 013,57 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period from	29.12.2014 to 26.01.2015 = 28 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	5 193 088 658,00 NOK 637 971 579,61 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,4400 %
1M Euribor (Notes, Swap)	0,0240 %
Gross Amount Due to Swap Counterparty	187 627 565,64 NOK
Gross Amount Due from Swap Counterparty	22 312 716,11 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



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Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	3
Monthly Period	Dec 2014
Interest Period	from 29.12.2014 to 26.01.2015 = 28 days