

**Bilcreditt 6 Limited**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29.08.2016		Following payment dates:		26.09.2016
Payment date	25.08.2016				25.10.2016
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	25.07.2016	to	25.08.2016	= 31 days
Cut-Off Date	31.07.2016				

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**1. Portfolio Information**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>2 954 296 502,00 NOK</b>	<b>3 096 250 778,00 NOK</b>
Scheduled Loan Principal Repayments	49 499 168,00 NOK	52 427 338,00 NOK
Prepayments	69 675 614,00 NOK	87 062 902,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	570 114,00 NOK	677 836,00 NOK
<b>Total Principal Payments Received</b>	<b>119 744 896,00 NOK</b>	<b>140 168 076,00 NOK</b>
	-	
New Defaulted Auto Loans in Period	2 771 533,00 NOK	2 484 926,00 NOK
<b>Total New Defaults</b>	<b>2 771 533,00 NOK</b>	<b>2 484 926,00 NOK</b>
Capitalised Interest (due to Repayment Holidays)	677 061,00 NOK	698 726,00 NOK
<b>Closing Balance</b>	<b>2 832 457 134,00 NOK</b>	<b>2 954 296 502,00 NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	22 045 342,00 NOK	21 346 616,00 NOK
New	677 061,00 NOK	698 726,00 NOK
<b>Close</b>	<b>22 722 403,00 NOK</b>	<b>22 045 342,00 NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	14 758 407,00 NOK	16 011 901,00 NOK
Recoveries on loans in default	1 102 668,00 NOK	1 674 413,00 NOK
<b>Total Revenue Received in Period</b>	<b>15 861 075,00 NOK</b>	<b>17 686 314,00 NOK</b>
<b># Loans</b>		
At beginning of period	21 236 Loans	21 920 Loans
Paid in Full	531 Loans	658 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	21 Loans	26 Loans
<b>At end of period</b>	<b>20 684 Loans</b>	<b>21 236 Loans</b>
Weighted Average Loan Return	6,20 %	
Average NIBOR + Weighted Average Loan Threshold	3,89 %	

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**2. Amount Due for Distribution**



Reporting Date	29.08.2016			
Payment date	25.08.2016			
Period No	22			
Monthly Period	Jul 2016			
Interest Period	from	25.07.2016	to	25.08.2016 = 31 days

**Available Distribution Amount**

	Current Period		Previous Period	
a. Reserve Fund	61 925 015,56 NOK		64 567 544,68 NOK	
b. Collections (Principal, interest, fees, etc)	135 605 971,00 NOK		157 854 390,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	14 967 981,33 EUR	0,00 NOK	17 441 609,02 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	-662,03 NOK		199,67 NOK	
h. Commingling Reserve	0,00 NOK		0,00 NOK	
i. CPI Reserve	0,00 NOK		0,00 NOK	
<b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>	<b>197 530 324,53 NOK</b>	<b>14 967 981,33 EUR</b>	<b>222 422 134,35 NOK</b>	<b>17 441 609,02 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.08.2016				
Payment date	25.08.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from 25.07.2016	to 25.08.2016	=	31 days	

**Note Balance**

Beginning of Period		2 954 296 502,00	NOK
End of Period		2 832 457 134,00	NOK

**Reserve Fund**

	in %		
Beginning of Period	1,3 %	37 155 009,34	NOK
Cash Outflow		37 155 009,34	NOK
Cash Inflow		35 451 558,02	NOK
End of Period	1,2 %	35 451 558,02	NOK
Required Reserve Amount	1,2 %	35 451 558,02	NOK

**Liquidity Balance**

Beginning of Period	0,8 %	24 770 006,22	NOK
Cash Outflow		24 770 006,22	NOK
Cash Inflow		23 634 372,02	NOK
End of Period	0,8 %	23 634 372,02	NOK
Required Reserve Amount	0,8 %	23 634 372,02	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		153 506 236,77	NOK
Cash Outflow		6 127 056,12	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		147 379 180,65	NOK
Required Commingling Reserve Fund		147 379 180,65	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	2 954 296 502,00	NOK
End of Period	2 832 457 134,00	NOK

**Portfolio Performance:**

	NOK	%	# loans
<b>Performing Receivables:</b>			
Current	2 654 593 649,00	93,72 %	19 454
1-29 days past due	142 670 542,00	5,04 %	967
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	22 285 020,00	0,79 %	158
60-89 days past due	5 119 292,00	0,18 %	42
90-119 days past due	2 294 805,00	0,08 %	21
120-149 days past due	3 728 581,00	0,13 %	24
150-179 days past due	1 765 245,00	0,06 %	18
<b>Total Performing and Delinquent</b>	<b>2 832 457 134,00</b>	<b>100,00 %</b>	<b>20 684</b>

Current Period Defaults	2 771 533,00	21
Cumulative Defaults	35 902 089,00	314
Current Period Recoveries	1 102 668,00	
Cumulative Recoveries	12 936 204,00	

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**5. Outstanding Notes**



Reporting Date	29.08.2016				
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**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class C
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance		251 357 924,08 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	197 530 324,53 NOK				
Amortisation	121 839 368,00 NOK				
Redemption per Class		14 967 981,33 EUR	- NOK	- NOK	- NOK
Redemption per Note		2 093,42 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	2 832 457 134,00 NOK	236 389 942,75 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		67,93 %	19,59 %	12,46 %	0,01 %
Current Pool Factor		0,33	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	-0,3700 %				
Interest Rate Basis: 1-M NIBOR / Spread	0,8800 %	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		35 154,95 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 093,42 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		33 061,53 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 705,00 NOK	1 791,11 NOK	1,79 NOK
Interest Payment	1 578 972,00 NOK	- EUR	946 275,00 NOK	632 261,76 NOK	435,24 NOK
Interest Payment per Note		- EUR	1 705,00 NOK	1 791,11 NOK	1,79 NOK

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %	2,00 %	
Current CE (incl. Excess Spread)		37,14 %	17,55 %	5,08 %	
Current CE (excl. Excess Spread)		34,15 %	14,56 %	2,09 %	

**We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR.**

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**6. Counterparty Ratings, Trigger Levels and Consequences**



Reporting Date 29.08.2016  
 Payment date 25.08.2016  
 Period No 22  
 Monthly Period Jul 2016  
 Interest Period: 25.07.2016 to 25.08.2016 = 31 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P	Moody's	S&P	Moody's	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcredditt 6 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account.  Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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**7.a Original Portfolio Principal Balance**



Reporting Date	29.08.2016		
Payment date	25.08.2016		
Period No	22		
Monthly Period	Jul 2016		
Interest Period	from	25.07.2016	to 25.08.2016 = 31 days

Average amount - all: 195 694

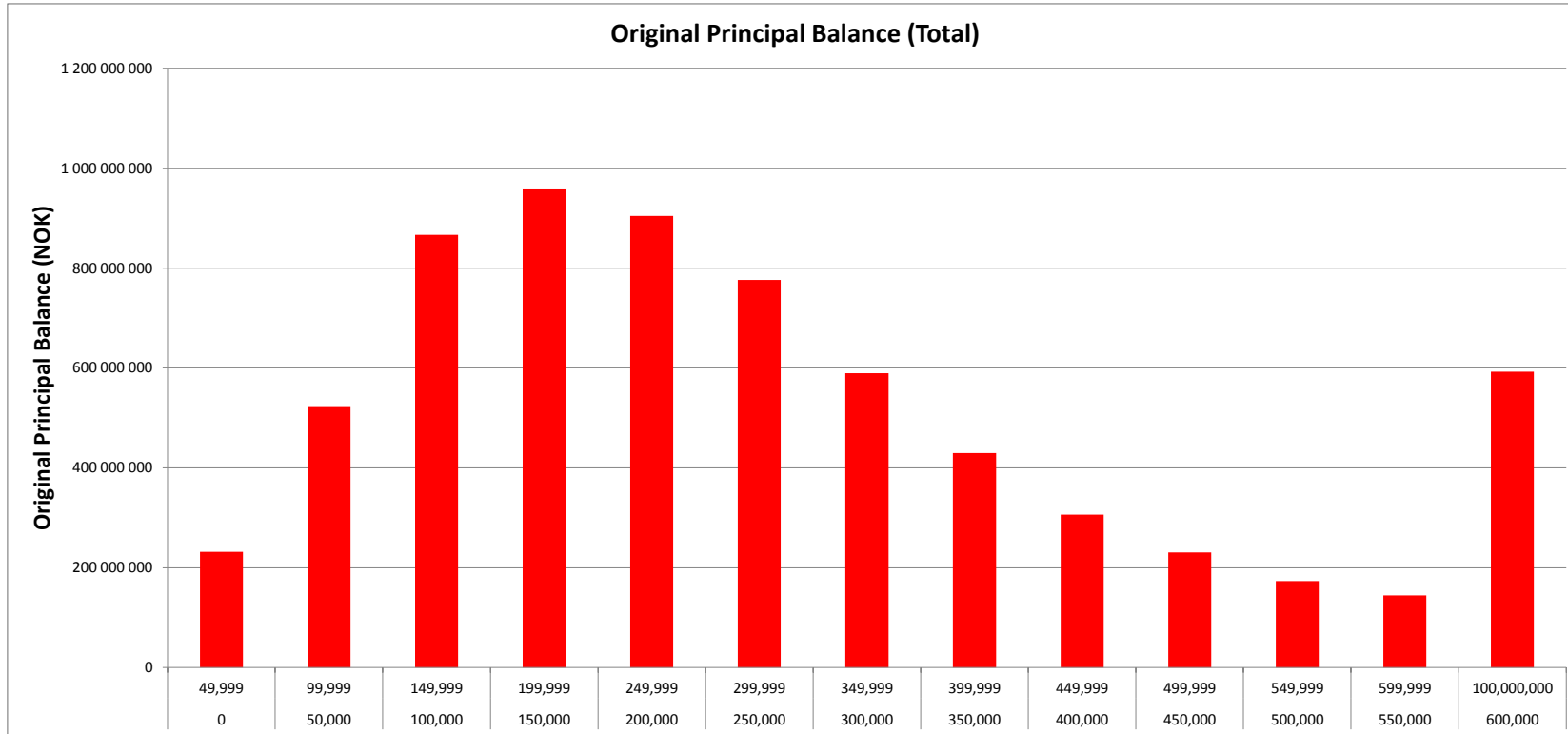
TOTAL									
	Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
Original balance	0		49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2
	50 000		99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5
	100 000		149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3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



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**7.b Original Principal Balance Graph**

Reporting Date	29.08.2016	
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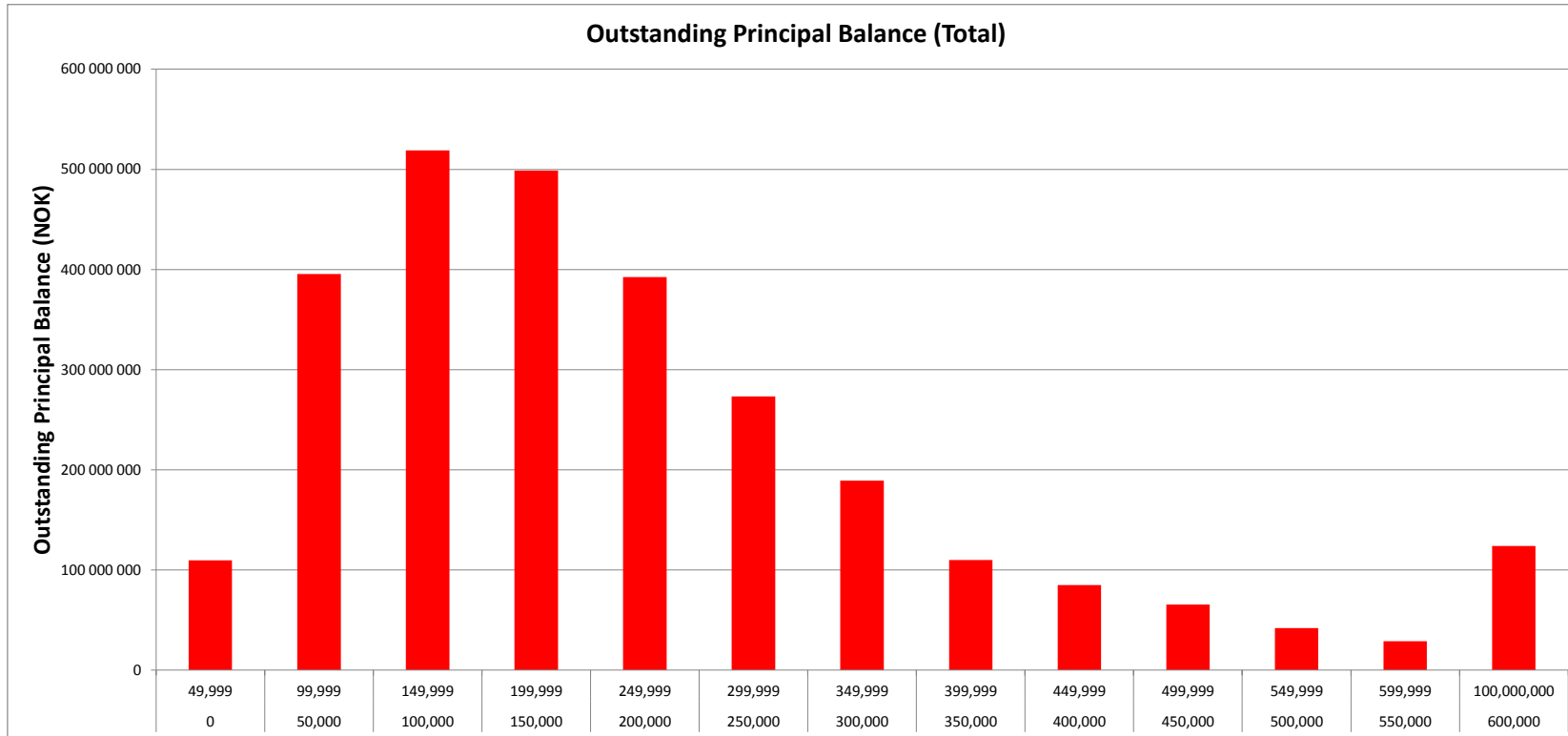




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**8.b Outstanding Principal Balance Graph**

Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
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**9.a Geographical Distribution**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

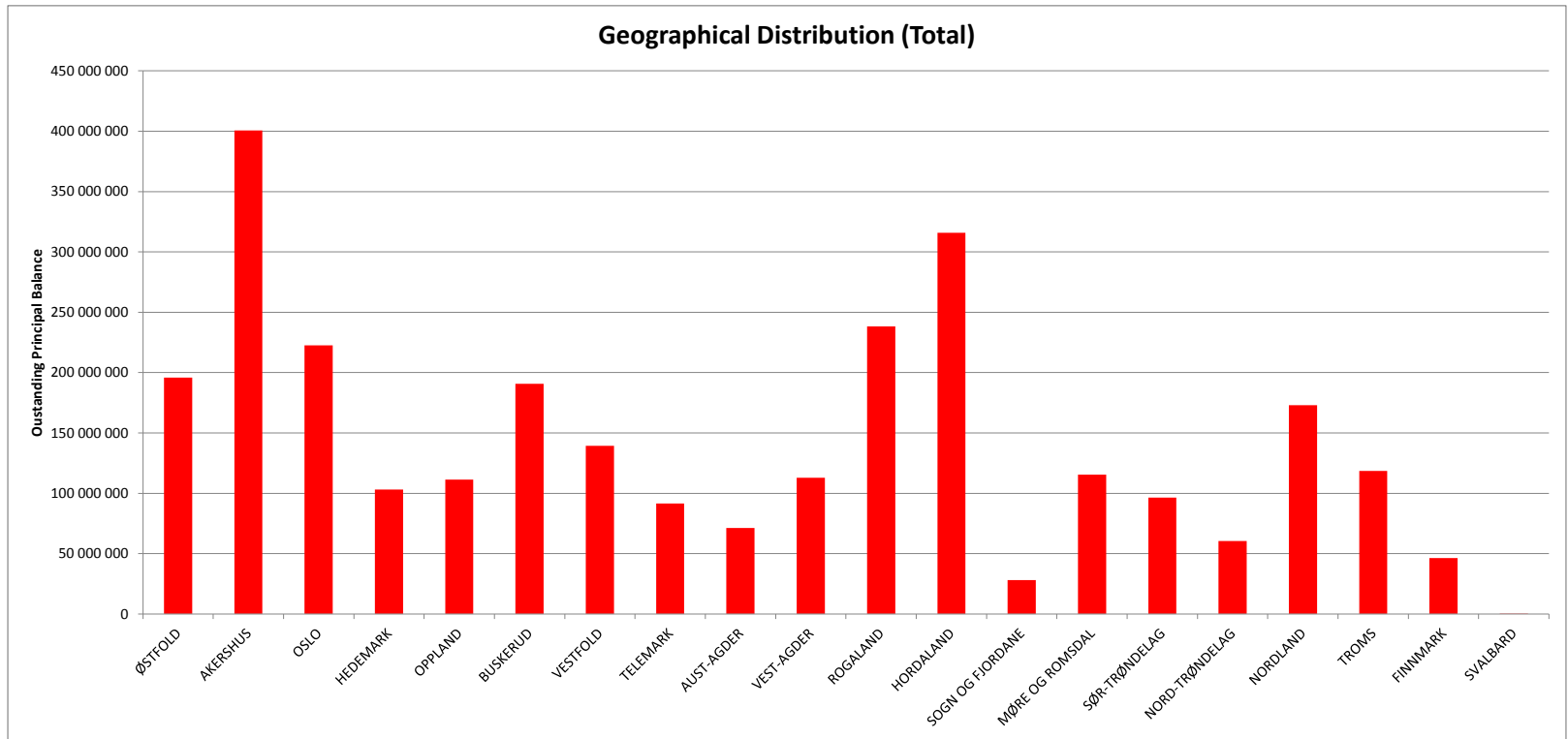
		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 453	195 760 383	6,91 %	7,02 %	ØSTFOLD	57,7	29,5	
0200	2 848	400 766 635	14,15 %	13,77 %	AKERSHUS	57,0	29,2	
0300	1 539	222 561 799	7,86 %	7,44 %	OSLO	51,3	29,3	
0400	886	103 223 674	3,64 %	4,28 %	HEDEMARK	54,3	29,0	
0500	863	111 308 915	3,93 %	4,17 %	OPPLAND	57,7	29,3	
0600	1 457	190 862 653	6,74 %	7,04 %	BUSKERUD	55,5	29,4	
0700	1 066	139 371 037	4,92 %	5,15 %	VESTFOLD	58,8	29,3	
0800	755	91 658 949	3,24 %	3,65 %	TELEMARK	55,9	29,3	
0900	549	71 281 305	2,52 %	2,65 %	AUST-AGDER	58,8	29,2	
1000	811	112 824 933	3,98 %	3,92 %	VEST-AGDER	56,8	29,2	
1100	1 672	238 224 093	8,41 %	8,08 %	ROGALAND	61,1	29,4	
1200	2 137	315 947 168	11,15 %	10,33 %	HORDALAND	60,1	29,3	
1400	218	28 203 608	1,00 %	1,05 %	SOGN OG FJORDANE	61,6	28,9	
1500	850	115 331 917	4,07 %	4,11 %	MJØRE OG ROMSDAL	59,1	29,2	
1600	765	96 342 668	3,40 %	3,70 %	SØR-TRØNDELAG	55,1	29,4	
1700	472	60 558 151	2,14 %	2,28 %	NORD-TRØNDELAG	57,7	29,2	
1800	1 220	173 017 878	6,11 %	5,90 %	NORDLAND	62,3	29,1	
1900	825	118 636 963	4,19 %	3,99 %	TROMS	62,6	28,8	
2000	297	46 355 695	1,64 %	1,44 %	FINNMARK	60,7	28,7	
2100	1	218 710	0,01 %	0,00 %	SVALBARD	89,0	34,0	
Total:	20 684	2 832 457 134	100 %	100 %		57,9	29,3	

Geographic distribution

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**9.b Geographical Distribution Graph**

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Period No	22	
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Interest Period	from 25.07.2016	to 25.08.2016 = 31 days



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**10.a Interest Rate**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

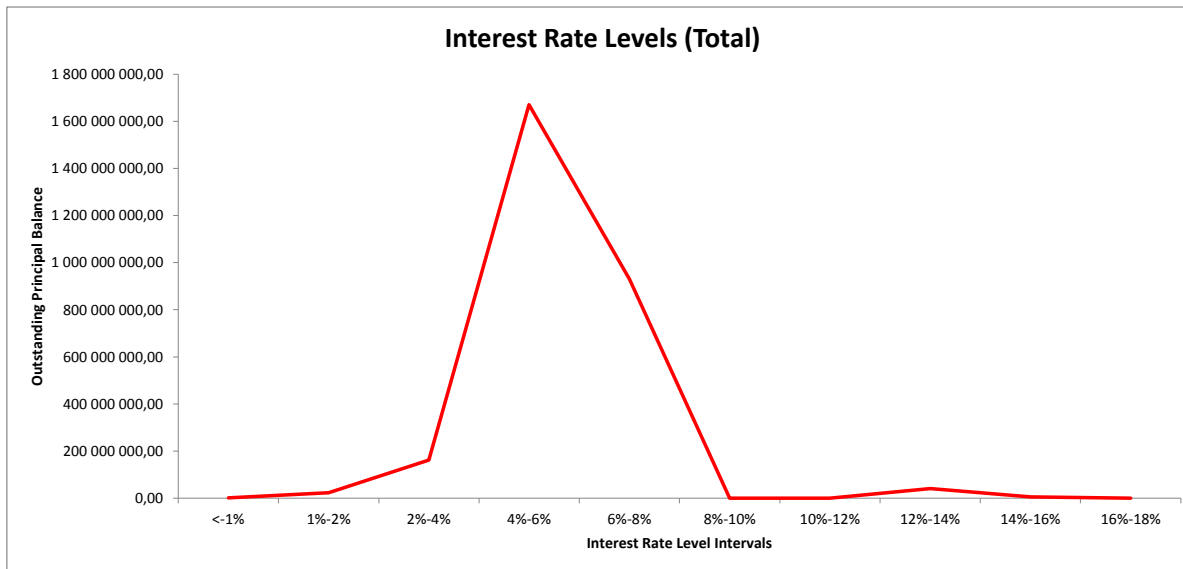
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
<	1 %	14	1 657 545	0,06 %	37,5	28,8
1 %	2 %	218	22 635 976	0,80 %	50,3	27,8
2 %	4 %	1024	160 895 060	5,68 %	53,4	29,5
4 %	6 %	10824	1 671 438 601	59,01 %	58,8	29,3
6 %	8 %	7314	929 566 489	32,82 %	58,3	29,3
8 %	10 %	1	29 189	0,00 %	11,0	29,0
10 %	12 %	-	-	-	-	-
12 %	14 %	1 090	40 690 791	1,44 %	39,5	29,0
14 %	16 %	198	5 522 200	0,19 %	37,7	29,8
16 %	18 %	1	21 283	0,00 %	24,0	26,0
Total		20 684	2 832 457 134	100 %	57,9	29,2

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from	25.07.2016 to 25.08.2016 = 31 days





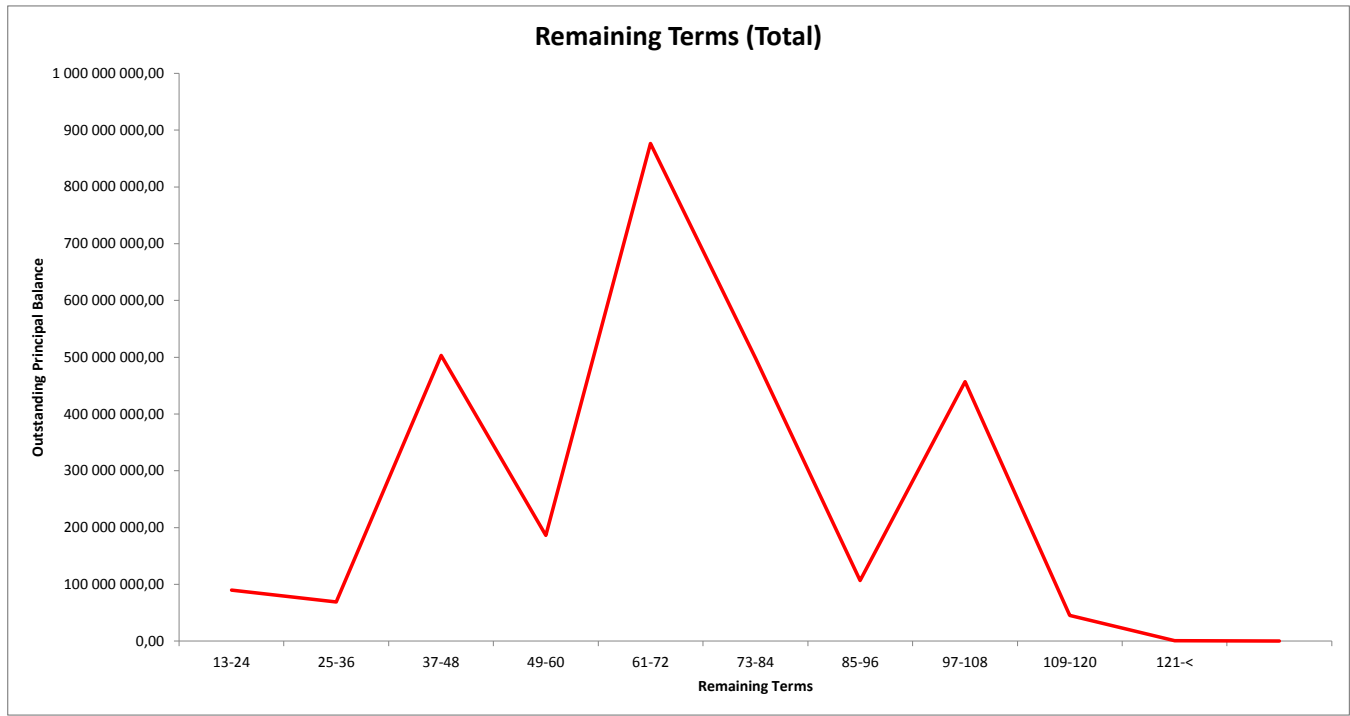


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from	25.07.2016
	to	25.08.2016
	=	31 days



**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**12.a Seasoning**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

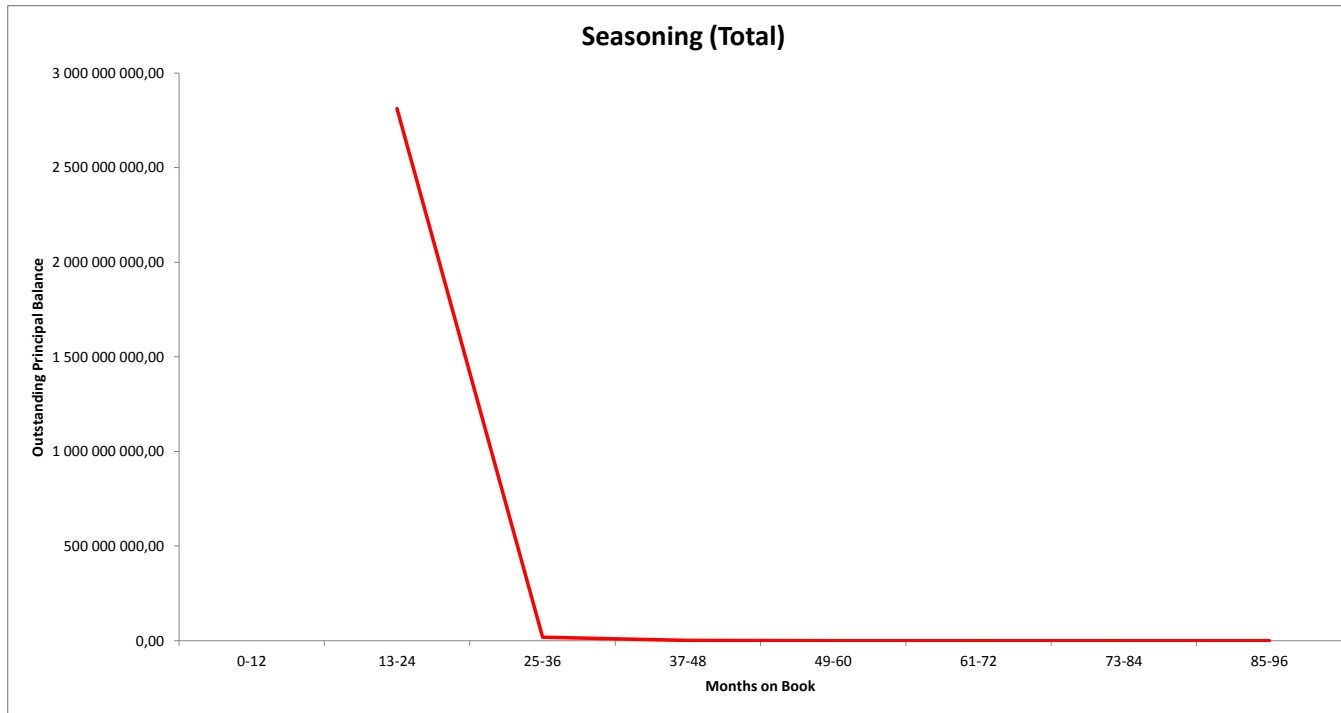
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12					
	13		24	20 509	2 811 266 937	99,25 %	58,0	29,2
	25		36	161	19 084 279	0,67 %	48,2	39,4
	37		48	14	2 105 918	0,07 %	69,0	51,0
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total		20 684		2 832 457 134	100,00 %	57,9	29,3

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**12.b Seasoning**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from	25.07.2016 to 25.08.2016 = 31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**13.a Vehicle type**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

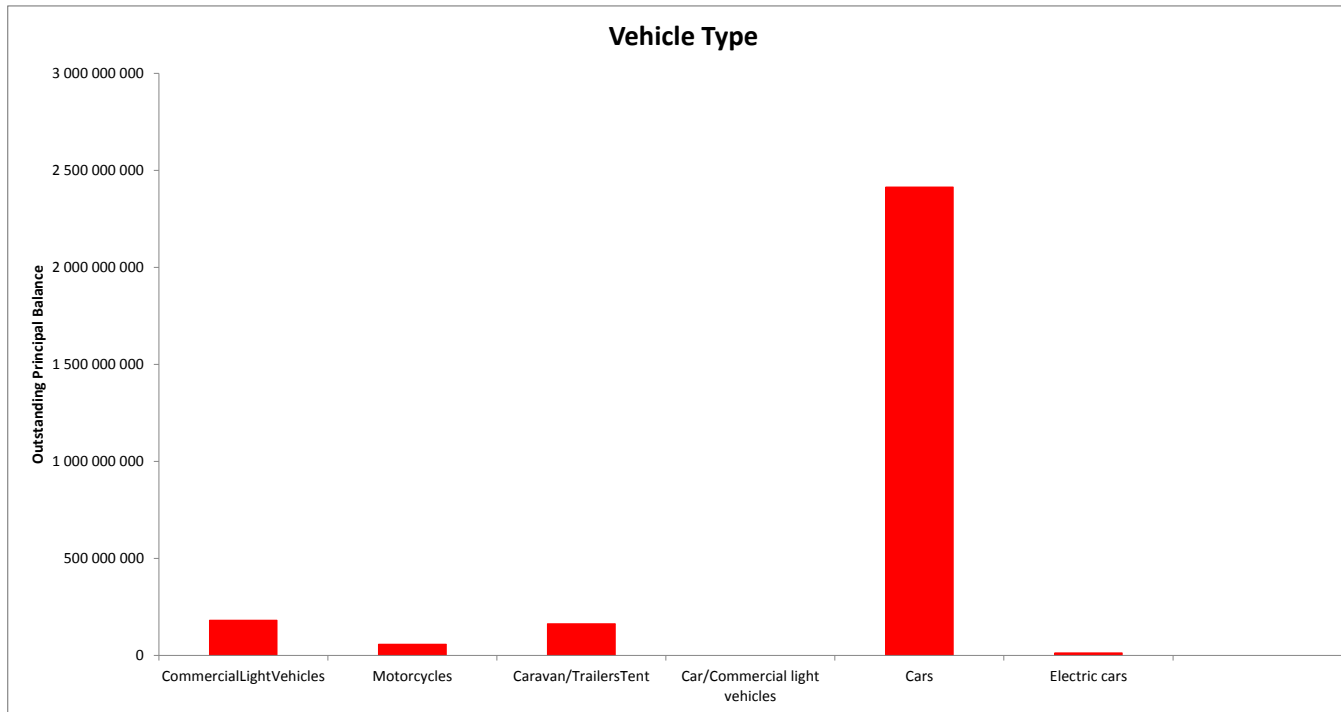
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 471	182 360 712	6,44 %	44,9	29,4
	Motorcycles	687	58 384 943	2,06 %	54,4	28,1
	Caravan/TrailersTent	1 005	163 772 275	5,78 %	73,5	27,9
	Car/Commercial light vehicles	5	809 532	0,03 %	44,5	30,5
	Cars	17 458	2 413 377 364	85,20 %	57,9	29,4
	Electric cars	58	13 752 308	0,49 %	60,1	29,2
		20 684	2 832 457 134	100 %	57,9	29,3

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**13.b Vehicle type**



Reporting Date	29.08.2016					
Payment date	25.08.2016					
Period No	22					
Monthly Period	Jul 2016					
Interest Period	from	25.07.2016	to	25.08.2016	=	31 days



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**14.a Hybrid loans**



Reporting Date	29.08.2016				
Payment date	25.08.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	25.07.2016	to	25.08.2016	= 31 days

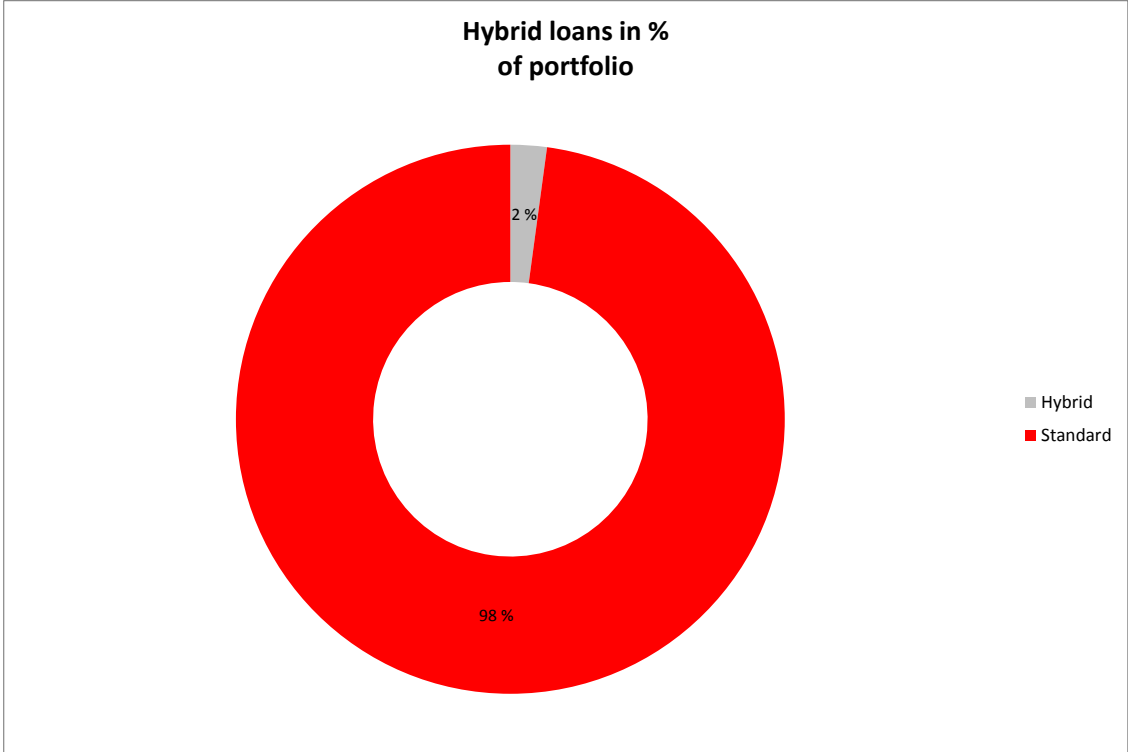
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		179	60 539 183	2,14 %	10,4	30,1
Standard		20 505	2 771 917 951	97,86 %	59,0	29,2
Total		20 684	2 832 457 134	100 %	57,9	29,3

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	29.08.2016					
Payment date	25.08.2016					
Period No	22					
Monthly Period	Jul 2016					
Interest Period	from	25.07.2016	to	25.08.2016	=	31 days





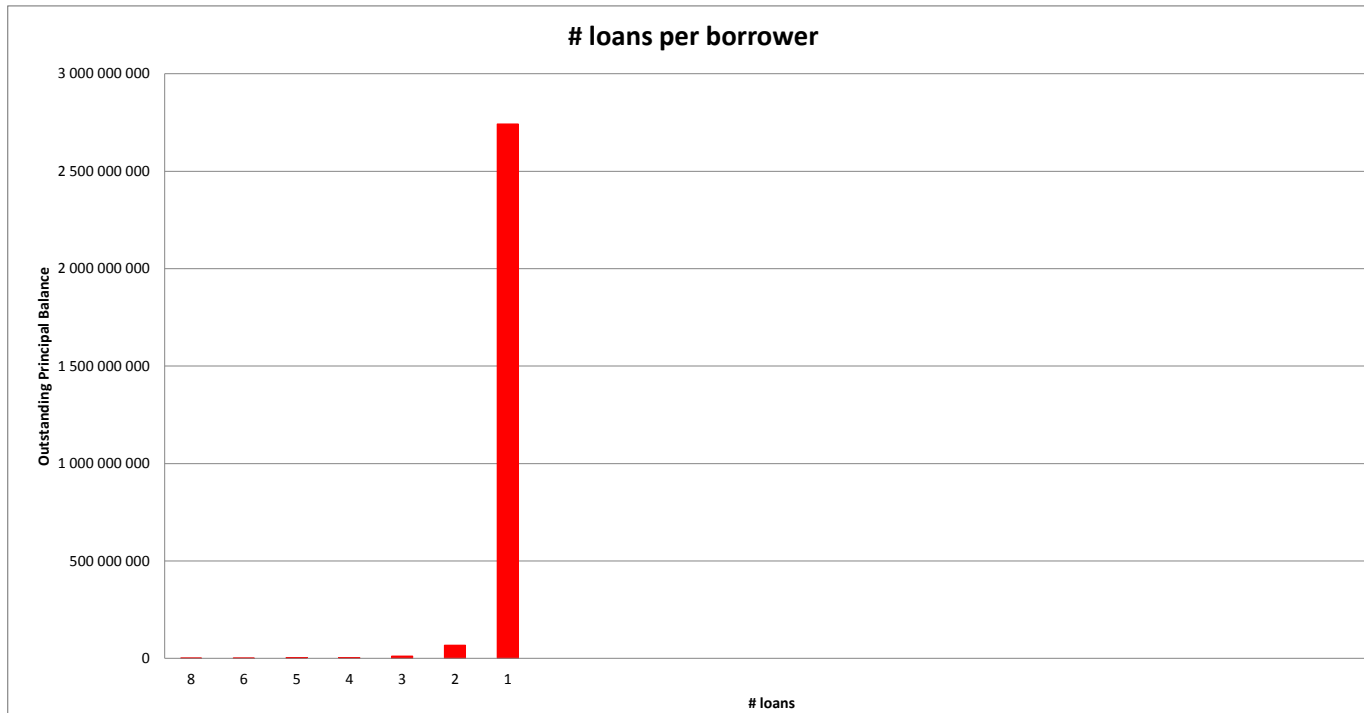


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	29.08.2016					
Payment date	25.08.2016					
Period No	22					
Monthly Period	Jul 2016					
Interest Period	from	25.07.2016	to	25.08.2016	=	31 days



**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 832 457 134	2 780 053 338	52 403 796	13 892 625	5,89 %	98,15 %
2	2 780 053 338	2 725 474 620	54 578 718	13 634 752	5,89 %	96,22 %
3	2 725 474 620	2 666 716 953	58 757 667	13 346 219	5,88 %	94,15 %
4	2 666 716 953	2 608 992 391	57 724 562	13 064 476	5,88 %	92,11 %
5	2 608 992 391	2 549 845 306	59 147 086	12 776 078	5,88 %	90,02 %
6	2 549 845 306	2 491 505 733	58 339 573	12 492 729	5,88 %	87,96 %
7	2 491 505 733	2 432 837 276	58 668 457	12 204 596	5,88 %	85,89 %
8	2 432 837 276	2 372 271 252	60 566 023	11 912 068	5,88 %	83,75 %
9	2 372 271 252	2 317 474 653	54 796 599	11 640 621	5,89 %	81,82 %
10	2 317 474 653	2 263 293 971	54 180 682	11 372 865	5,89 %	79,91 %
11	2 263 293 971	2 204 836 833	58 457 138	11 089 652	5,88 %	77,84 %
12	2 204 836 833	2 149 410 397	55 426 436	10 818 736	5,89 %	75,89 %
13	2 149 410 397	2 098 015 002	51 395 396	10 565 444	5,90 %	74,07 %
14	2 098 015 002	2 045 993 843	52 021 158	10 308 752	5,90 %	72,23 %
15	2 045 993 843	1 994 033 018	51 960 825	10 051 380	5,90 %	70,40 %
16	1 994 033 018	1 942 982 442	51 050 577	9 798 416	5,90 %	68,60 %
17	1 942 982 442	1 890 281 507	52 700 934	9 537 806	5,89 %	66,74 %
18	1 890 281 507	1 839 083 010	51 198 498	9 284 012	5,89 %	64,93 %
19	1 839 083 010	1 788 200 582	50 882 428	9 031 696	5,89 %	63,13 %
20	1 788 200 582	1 736 183 996	52 016 587	8 774 384	5,89 %	61,30 %

Amortization profile (first 20 periods)

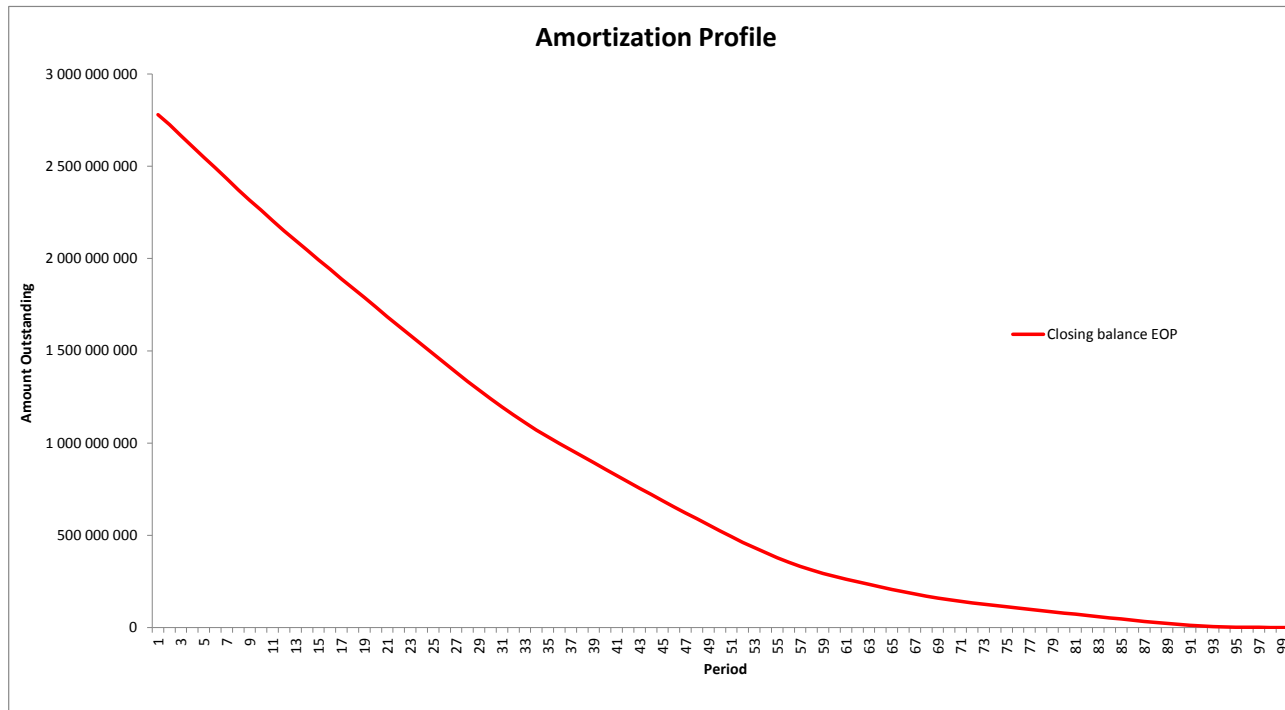
Santander Consumer Bank AS  
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 Fax.: +47 21 08 33 68

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**16.b Amortization Profile**



Reporting Date	29.08.2016				
Payment date	25.08.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	25.07.2016	to	25.08.2016	= 31 days



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**17.a Payment Holidays**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

TOTAL				
Period	No	Number of periods granted	Sum of payments	
201409	422	668	2 473 608	
201410	468	769	2 811 117	
201411	638	1 006	3 422 857	
201412	671	950	3 287 556	
201501	591	960	3 441 673	
201502	612	945	3 265 701	
201503	682	957	3 179 948	
201504	409	583	2 033 832	
201505	325	475	1 789 983	
201506	400	596	2 192 352	
201507	405	564	2 024 155	
201508	346	511	1 817 938	
201509	402	592	2 231 935	
201510	397	625	2 178 887	
201511	525	787	2 833 672	
201512	436	608	2 096 672	
201601	363	566	1 853 726	
201602	456	674	2 362 145	
201603	480	682	2 392 550	
201604	370	557	1 890 991	
201605	308	488	1 772 645	
201606	301	478	2 039 804	
201607	252	367	1 432 217	
Total	10 259	15 408	54 825 963	

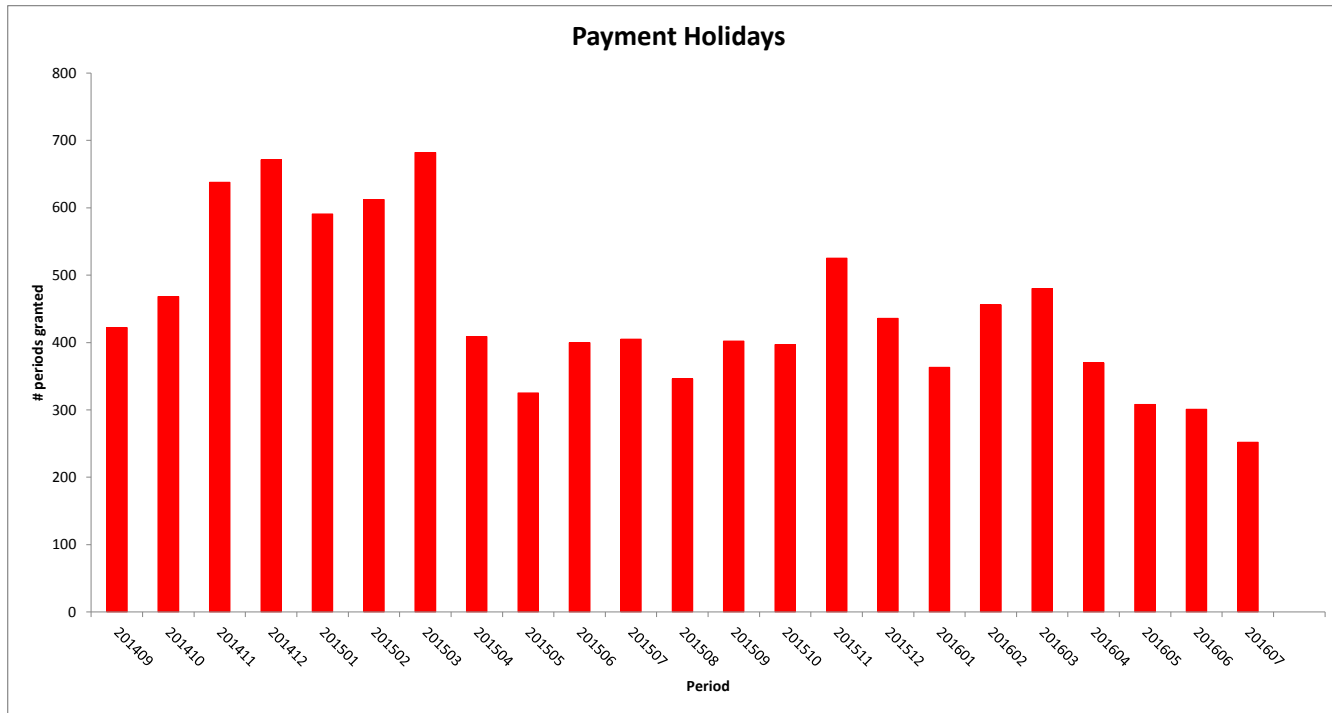
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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from	25.07.2016
	to	25.08.2016
	=	31 days



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**18.a Payment Holidays >31dpd**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

TOTAL			
Period	No	Number of periods granted	Sum of payments
201409	0	0	0
201410	0	0	0
201411	0	0	0
201412	0	0	0
201501	0	0	0
201502	0	0	0
201503	0	0	0
201504	0	0	0
201505	0	0	0
201506	1	1	4 979
201507	0	0	0
201508	0	0	0
201509	0	0	0
201510	0	0	0
201511	0	0	0
201512	0	0	0
201601	1	1	234
201602	1	1	1646
201603	0	0	0
201604	0	0	0
201605	0	0	0
201606	0	0	0
201607	0	0	0
<b>Total</b>	<b>3</b>	<b>3</b>	<b>6 859</b>

Payment Holiday

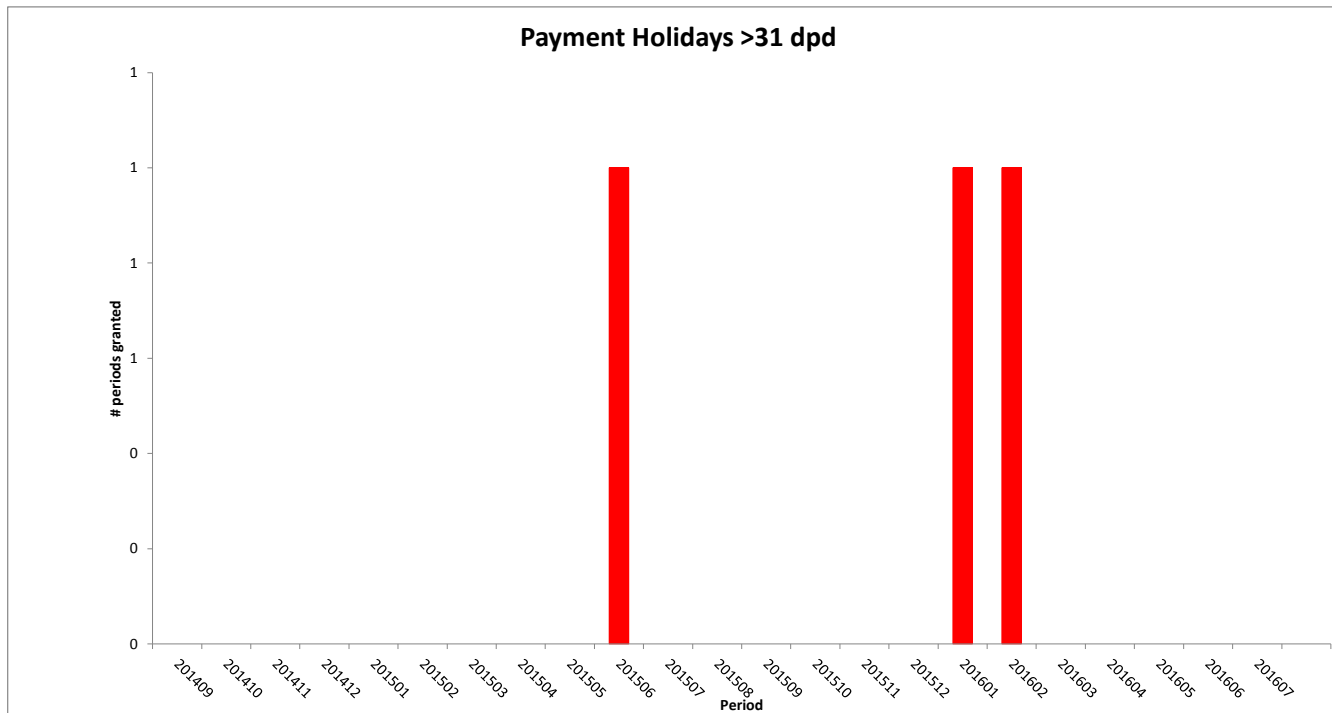
Santander Consumer Bank AS  
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 Fax.: +47 21 08 33 68

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**18.b Payment Holidays >31dpd**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from	25.07.2016
	to	25.08.2016
	=	31 days



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**19.a Dynamic Interest rate**



Reporting Date	29.08.2016
Payment date	25.08.2016
Period No	22
Monthly Period	Jul 2016
Interest Period	from 25.07.2016 to 25.08.2016 = 31 days

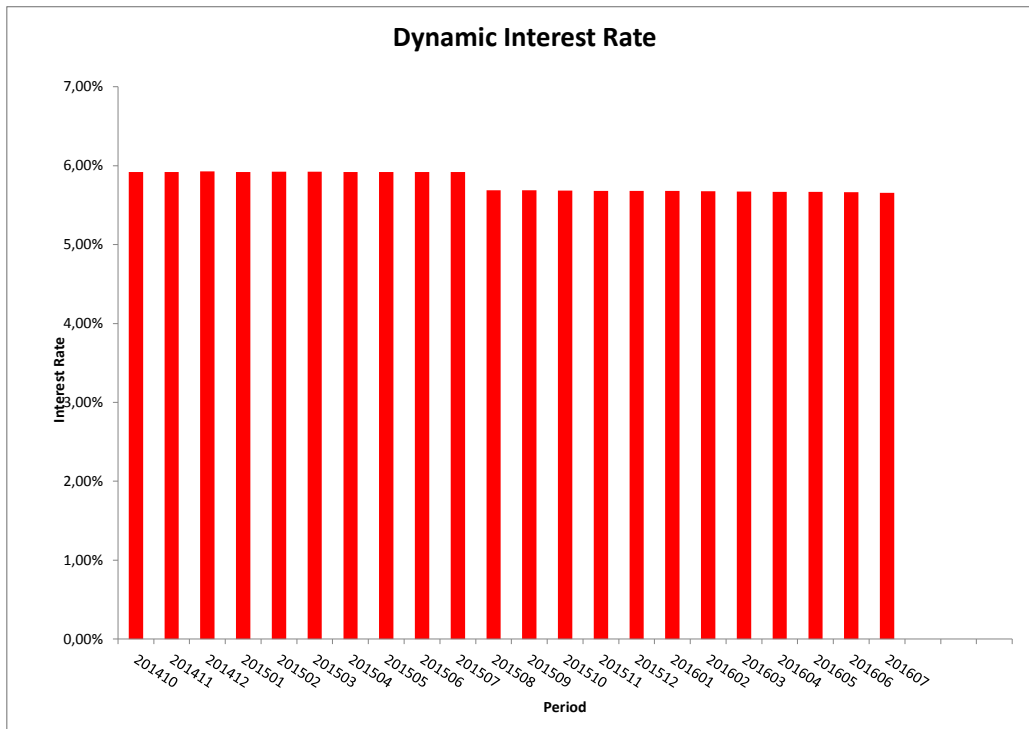
TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	4 603 690 293	5,92 %
201508	4 439 966 927	5,69 %
201509	4 250 796 432	5,69 %
201510	4 080 309 312	5,68 %
201511	3 917 232 298	5,68 %
201512	3 773 068 908	5,68 %
201601	3 646 956 602	5,68 %
201602	3 505 498 727	5,68 %
201603	3 367 211 600	5,67 %
201604	3 228 377 234	5,67 %
201605	3 096 250 778	5,67 %
201606	2 954 296 502	5,66 %
201607	2 832 457 134	5,66 %



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**

Reporting Date	29.08.2016		
Payment date	25.08.2016		
Period No	22		
Monthly Period	Jul 2016		
Interest Period	from	25.07.2016	to 25.08.2016 = 31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.a Borrower Type**



Reporting Date	29.08.2016
Payment date	25.08.2016
Period No	22
Monthly Period	Jul 2016
Interest Period	from 25.07.2016 to 25.08.2016 = 31 days

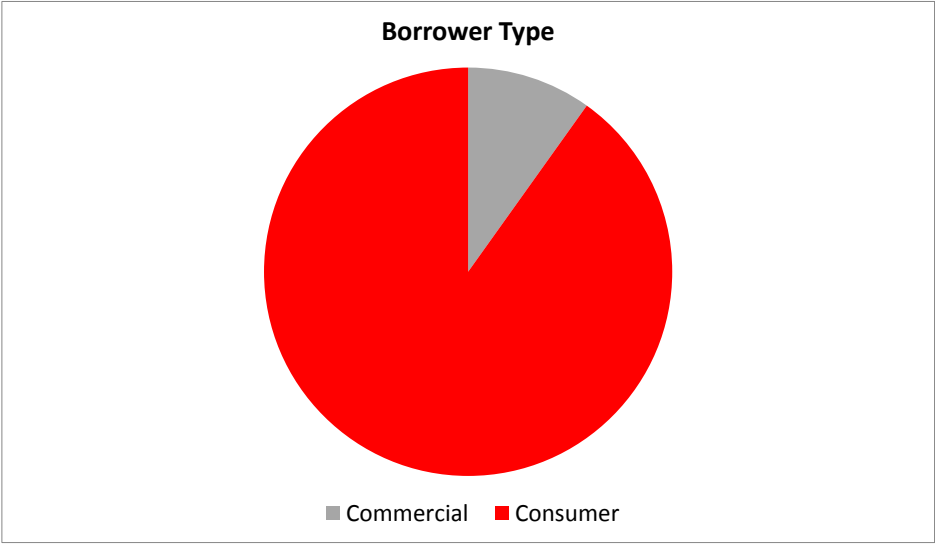
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 742	279 663 934	9,87 %	41,3	29,2
	Consumer	18 942	2 552 793 200	90,13 %	59,7	29,3
	Total	20 684	2 832 457 134	100 %	57,9	29,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**20.b Borrower Type**



Reporting Date			29.08.2016		
Payment date			25.08.2016		
Period No			22		
Monthly Period			Jul 2016		
Interest Period	from	25.07.2016	to	25.08.2016	= 31 days



**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**21.a Vehicle Condition**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from	25.07.2016 to 25.08.2016 = 31 days

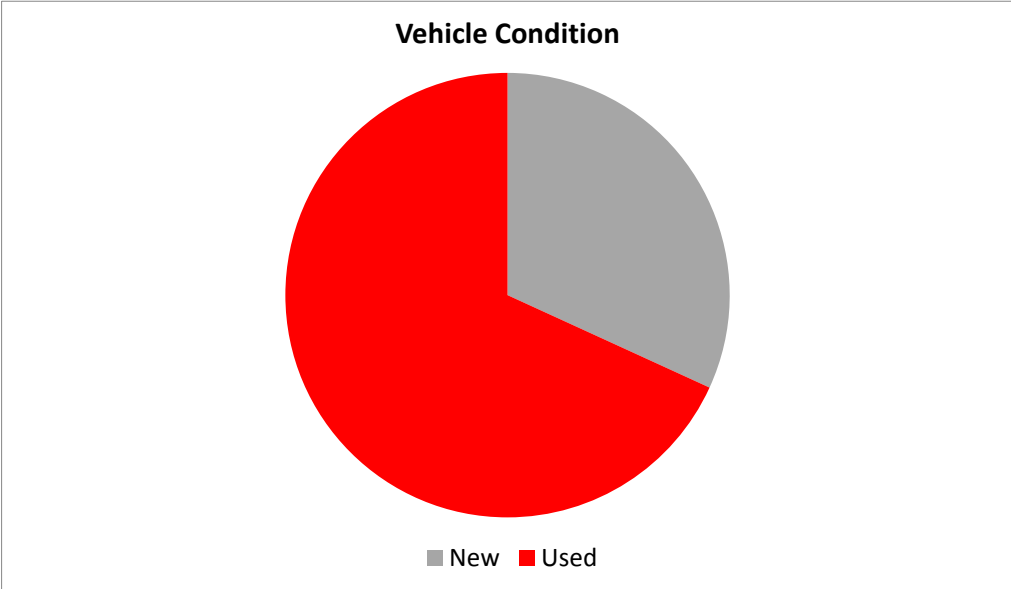
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 888	901 506 572	31,83 %	59,3	29,2
	Used	15 796	1 930 950 562	68,17 %	57,3	29,3
		20 684	2 832 457 134	100 %	57,9	29,3

**Bilkreditt 6 Limited  
Monthly Investor Report**

**21.b Vehicle Condition**



Reporting Date	29.08.2016
Payment date	25.08.2016
Period No	22
Monthly Period	Jul 2016
Interest Period	from 25.07.2016 to 25.08.2016 = 31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.a Downpayment**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

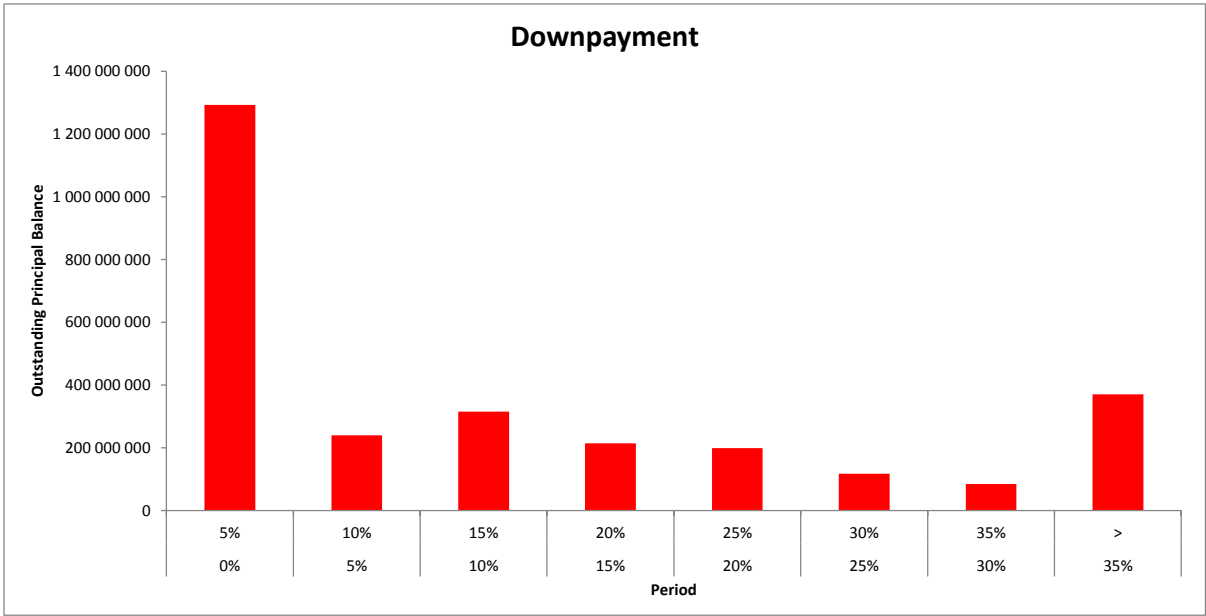
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 935	1 292 688 658	45,64 %	58,1	29,2
	5 %	10 %	1 521	239 885 725	8,47 %	61,3	29,4
	10 %	15 %	2 013	315 179 298	11,13 %	60,0	29,3
	15 %	20 %	1 487	213 781 728	7,55 %	60,0	29,3
	20 %	25 %	1 401	198 522 691	7,01 %	58,2	29,3
	25 %	30 %	936	117 416 556	4,15 %	56,3	29,1
	30 %	35 %	649	85 022 684	3,00 %	56,1	29,3
	35 %	>	3 742	369 959 794	13,06 %	52,9	29,1
Total		20 684	2 832 457 134	100 %	57,9	29,3	

**Bilkreditt 6 Limited  
Monthly Investor Report**

**22.b Downpayment**



Reporting Date	29.08.2016		
Payment date	25.08.2016		
Period No	22		
Monthly Period	Jul 2016		
Interest Period	from	25.07.2016	to 25.08.2016 = 31 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Annuity	20 363	2 776 959 006	98,04 %	58,4	29,2
	Serial	321	55 498 128	1,96 %	33,5	29,7
		20 684	2 832 457 134	100 %	57,9	29,3

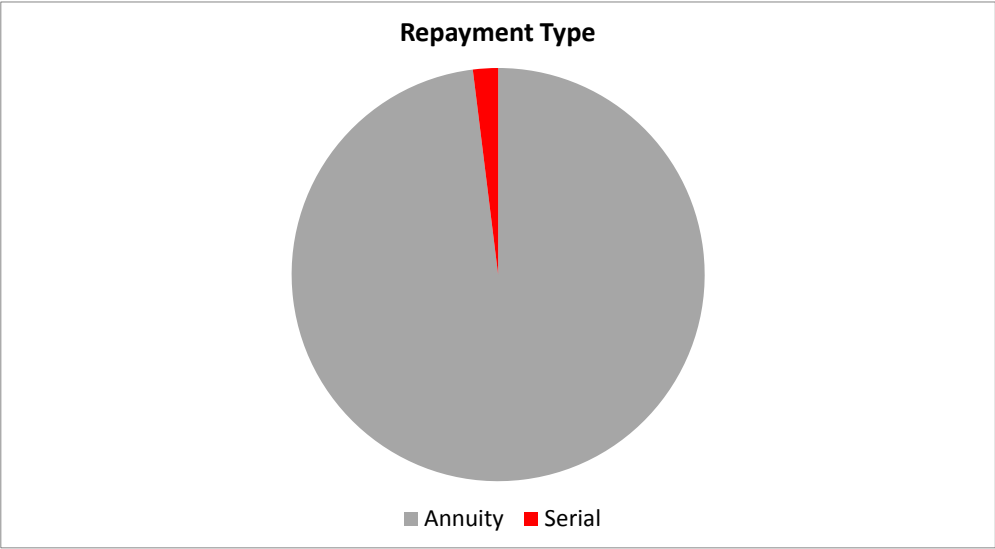


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date		29.08.2016		
Payment date		25.08.2016		
Period No		22		
Monthly Period		Jul 2016		
Interest Period	from	25.07.2016	to	25.08.2016 = 31 days



**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**24.a Dynamic Pre-Payments**



Reporting Date	29.08.2016
Payment date	25.08.2016
Period No	22
Monthly Period	Jul 2016
Interest Period	from 25.07.2016 to 25.08.2016 = 31 days

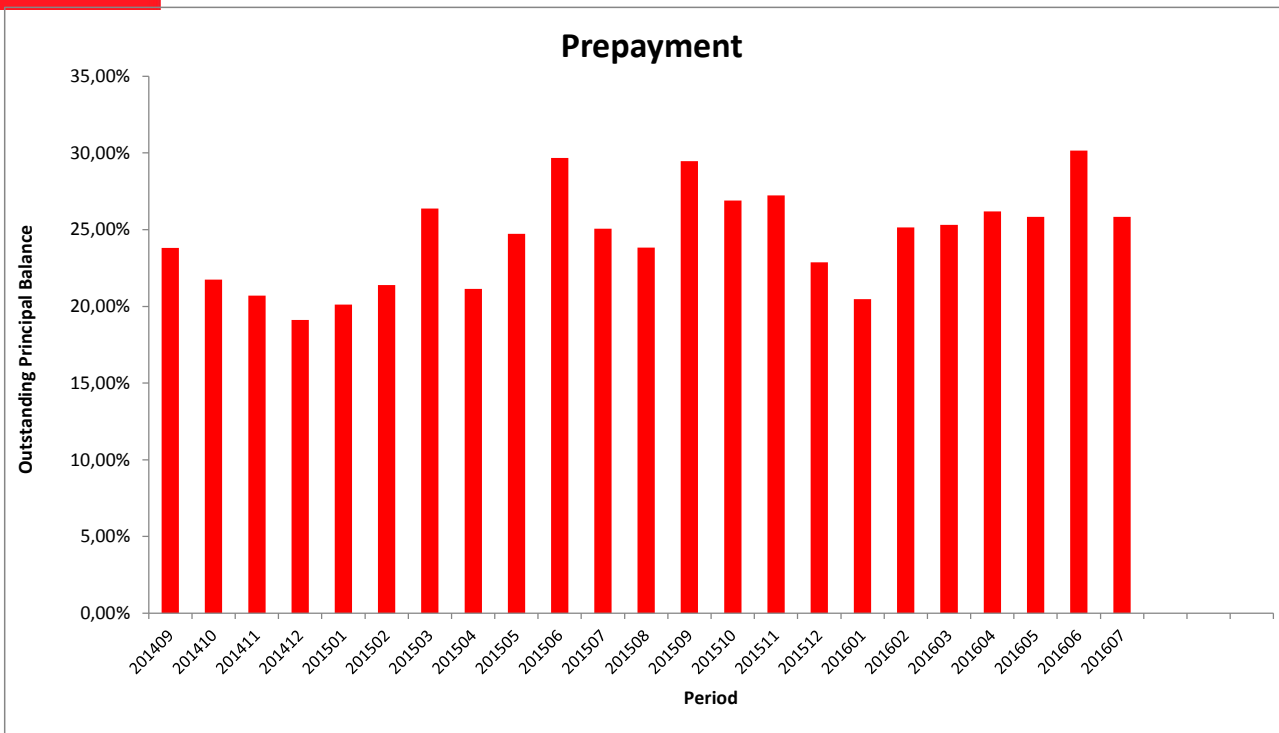
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
201409	145 683 945	6 500 760 396	23,8 %
201410	127 205 834	6 291 509 803	21,7 %
201411	116 798 165	6 101 331 658	20,7 %
201412	103 808 480	5 921 297 542	19,1 %
201501	106 467 707	5 743 022 268	20,1 %
201502	110 430 042	5 560 862 225	21,4 %
201503	134 862 136	5 350 395 184	26,4 %
201504	101 488 681	5 178 835 429	21,1 %
201505	116 788 734	4 992 168 467	24,7 %
201506	138 251 361	4 781 116 475	29,7 %
201507	109 377 034	4 603 622 942	25,1 %
201508	99 589 130	4 439 966 927	23,8 %
201509	121 826 401	4 250 796 432	29,5 %
201510	105 158 550	4 080 309 312	26,9 %
201511	102 410 488	3 917 232 298	27,2 %
201512	80 760 598	3 773 068 908	22,9 %
201601	68 947 897	3 646 956 602	20,5 %
201602	83 600 267	3 505 498 727	25,1 %
201603	80 877 522	3 367 211 600	25,3 %
201604	80 692 767	3 228 377 234	26,2 %
201605	76 149 193	3 096 250 778	25,8 %
201606	87 062 902	2 954 296 502	30,2 %
201607	69 675 614	2 832 457 134	25,8 %

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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from	25.07.2016 to 25.08.2016 = 31 days



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

**25. Defaults, Recoveries and Losses by Quarter of Default**



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
20144	605 211	1	491 153	491 153	114 058	0	491 153	114 058	0	491 153	114 058	0	491 153	114 058
20151	3 400 026	24	-	-	-	273 225	273 225	3 126 801	679 095	952 320	2 447 706	425 436	1 377 756	2 022 270
20152	5 869 335	47	-	-	-	-	-	-	1 305 853	1 305 853	4 563 482	912 613	2 218 466	3 650 869
20153	5 645 838	51	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20154	5 015 530	44	-	-	-	-	-	-	-	-	-	178 027	178 027	5 467 811
20161	4 752 267	58	-	-	-	-	-	-	-	-	-	-	-	-
20162	7 842 349	68	-	-	-	-	-	-	-	-	-	-	-	-
20163	2 771 533	21	-	-	-	-	-	-	-	-	-	-	-	-

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	8 445	1 687 269	1 712 757
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	9 203	3 301 446	2 567 889
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	76 482	2 207 372	3 438 466
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	21 813	2 294 256	2 721 274
20161	4 752 267	58	-	-	-	157 912	157 912	4 594 355	1 027 337	1 185 249	3 567 018	230 233	1 415 482	3 336 785
20162	7 842 349	68	-	-	-	-	-	-	782 734	782 734	7 059 615	756 492	1 539 226	6 303 123
20163	2 771 533	21	-	-	-	-	-	-	-	-	-	0	0	2 771 533

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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**26. Delinquency**



Reporting Date	29.08.2016	
Payment date	25.08.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance	
2014	9	6 500 760 396	31 989	6 141 274 281		320 785 408	189	38 700 707	-	-	-	-	-	-	-	-	0	0	
	10	6 291 509 803	31 512	5 962 706 789	1 445	279 521 695	220	43 238 123	40	6 043 196	-	-	-	-	-	-	0	0	
	11	6 101 331 658	31 164	5 805 743 114	1 259	242 820 537	205	38 712 086	55	10 564 843	22	3 491 078	-	-	-	-	1	605 211	
	12	5 921 297 542	30 329	5 569 867 661	1 568	293 007 944	222	42 758 535	53	9 514 836	22	4 333 048	13	1 815 518	-	-	0	0	
2015	1	5 743 022 268	29 952	5 421 306 735	1 408	258 251 639	240	45 779 130	46	8 821 422	27	5 116 479	13	2 493 014	11	1 253 849	1	168 103	
	2	5 560 862 225	29 373	5 250 803 395	1 386	247 264 764	232	44 190 886	58	9 107 718	29	5 637 243	13	2 009 179	12	1 849 040	11	1 341 952	
	3	5 350 395 184	28 692	5 041 447 646	1 382	247 585 881	221	41 337 585	65	11 560 440	29	3 592 813	17	2 831 918	11	2 038 901	12	1 889 971	
	4	5 178 835 429	28 023	4 848 427 846	1 457	264 693 181	260	44 726 263	64	10 910 673	33	5 306 775	20	2 088 481	15	2 682 210	12	1 630 757	
	5	4 992 168 467	27 294	4 638 292 886	1 580	285 313 469	269	46 987 897	68	10 310 303	33	5 098 517	27	4 376 218	17	1 789 177	18	2 661 859	
	6	4 781 116 475	27 022	4 525 951 846	1 158	199 253 068	207	34 318 799	69	12 615 187	25	3 377 537	25	3 506 038	19	2 094 000	17	1 576 719	
	7	4 603 622 942	26 360	4 352 466 659	1 164	201 610 621	192	33 422 158	59	7 297 840	28	3 424 134	18	2 524 966	20	2 876 564	17	1 460 712	
	8	4 439 966 927	25 572	4 160 340 987	1 340	225 845 415	234	37 162 478	58	8 997 946	24	2 208 306	23	3 146 878	17	2 264 917	15	2 043 790	
	9	4 250 796 432	24 949	3 985 557 689	1 260	213 192 289	234	35 048 504	67	9 625 040	26	3 313 349	17	1 605 563	19	2 453 998	19	2 141 336	
	10	4 080 309 312	24 347	3 838 979 474	1 181	188 053 873	235	37 379 037	60	8 526 270	32	4 401 709	18	2 046 976	10	921 972	17	2 185 254	
	11	3 917 232 298	23 637	3 648 605 893	1 305	219 766 991	208	32 268 016	68	8 964 384	29	2 443 437	25	3 561 579	13	1 621 998	12	920 915	
	12	3 773 068 908	23 281	3 552 501 196	1 160	173 318 860	214	30 829 685	68	9 701 485	26	3 126 309	24	2 034 417	16	1 556 956	15	1 909 361	
2016	1	3 646 956 602	22 735	3 419 025 410	1 180	175 694 408	228	33 968 149	59	7 929 131	36	5 601 863	25	3 035 520	22	1 702 121	12	946 899	
	2	3 505 498 727	22 083	3 259 749 815	1 271	195 375 497	208	32 741 753	62	7 554 209	25	2 977 618	27	4 322 542	23	2 777 293	24	1 656 035	
	3	3 367 211 600	21 532	3 127 867 724	1 171	182 618 160	237	35 915 196	69	10 232 200	40	4 839 192	17	2 207 523	25	3 531 605	22	2 149 333	
	4	3 228 377 234	21 069	3 016 728 422	1 103	167 174 598	187	26 496 989	63	8 558 590	36	4 527 351	26	3 226 236	17	1 665 048	26	3 923 799	
	5	3 096 250 778	20 483	2 882 122 726	1 085	162 774 195	208	31 250 492	62	10 050 130	33	3 746 420	23	3 201 782	26	3 105 033	16	1 433 624	
	6	2 954 296 502	20 128	2 796 262 277	846	120 903 417	145	20 219 871	47	7 231 939	28	4 300 549	23	2 722 690	19	2 655 759	26	2 484 926	
	7	2 832 457 134	19 454	2 654 593 649	967	142 670 542	158	22 285 020	42	5 119 292	21	2 294 805	24	3 728 581	18	1 765 245	21	2 771 533	
	8																		
	9																		
	10																		
	11																		
	12																		

**Bil kreditt 6 Limited**  
**Monthly Investor Report**

**27. Priority of Payments**



Reporting Date	29.08.2016		
Payment date	25.08.2016		
Period No	22		
Monthly Period	Jul 2016		
Interest Period	from	25.07.2016	to 25.08.2016 = 31 days

**Priority of Payments**

Available Distribution Amount	+	197 530 324,53	NOK	14 967 981,33	EUR
Senior Expenses	-	1 231 297,47	NOK		
Class A Notes Interest	-	2 325 680,81	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	946 275,00	NOK		
Liquidity Reserve	-	23 634 372,02	NOK		
Class A Principal	-	121 839 368,00	NOK	14 967 981,33	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	35 451 558,02	NOK		
Class C Notes Interest	-	632 697,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	3 861 872,27	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	7 607 203,93	NOK	-	EUR

**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**28. Transaction Costs**



Reporting Date	29.08.2016				
Payment date	25.08.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	25.07.2016	to	25.08.2016	= 31 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	1 231 297,47 NOK			
Interest accrued for the Period	3 904 652,81 NOK	2 325 680,81 NOK	946 275,00 NOK	632 697,00 NOK
Cumulative Interest accrued	173 944 344,91 NOK	131 623 647,91 NOK	25 435 190,00 NOK	16 885 507,00 NOK
Interest Payments	3 904 652,81 NOK	2 325 680,81 NOK	946 275,00 NOK	632 697,00 NOK
Cumulative Interest Payments	173 944 344,91 NOK	131 623 647,91 NOK	25 435 190,00 NOK	16 885 507,00 NOK
Interest accrued on Subordinated Loan for the Period	722 786,75 NOK			
Cumulative Interest accrued on Subordinated Loan	25 547 632,44 NOK			
Interest Payments on Subordinated Loan	722 786,75 NOK			
Cumulative Interest Payments on Subordinated Loan	25 547 632,44 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

**Bilcreditt 6 Limited**  
**Monthly Investor Report**

**29. Swap Counterparty Data**



Reporting Date	29.08.2016
Payment date	25.08.2016
Period No	22
Monthly Period	Jul 2016
Interest Period from	25.07.2016 to 25.08.2016 = 31 days

**Swap Counterparty Data**

Swap Counterparty Provider Abbey National Treasury Services plc  
Swap Rating Trigger Breach  
Swap Collateral posted - EUR

**Swap Data**

Swap Type	Cross Currency Swap
Swap Opening Balance	2 046 053 502,00 NOK 251 357 924,08 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,8800 %
1M Euribor (Notes, Swap)	-0,3700 %
Gross Amount Due to Swap Counterparty	124 165 048,81 NOK
Gross Amount Due from Swap Counterparty	14 967 981,33 EUR
EUR/NOK spot rate	N/A



**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**30. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	29.08.2016
Payment date	25.08.2016
Period No	22
Monthly Period	Jul 2016
Interest Period	from 25.07.2016 to 25.08.2016 = 31 days