

Bilcreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	31.12.2014				
Payment date	29.12.2014			Following payment dates:	26.01.2015
Period No	2				25.02.2015
Monthly Period	Nov 2014				
Interest Period	from 25.11.2014	to	29.12.2014	=	34 days

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1. Portfolio Information



Reporting Date	31.12.2014	
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Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 29.12.2014 = 34 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	6 291 509 803,00 NOK	6 728 342 014,00 NOK
Scheduled Loan Principal Repayments	72 214 092,00 NOK	160 142 139,00 NOK
Prepayments	116 798 165,00 NOK	272 889 779,00 NOK
Deemed Collections - Other	- NOK	570 522,00 NOK
Deemed Collections - CPI Single Premium Cancellations	1 471 284,00 NOK	4 750 869,00 NOK
Total Principal Payments Received	190 483 541,00 NOK	438 353 309,00 NOK
	-	
New Defaulted Auto Loans in Period	605 211,00 NOK	- NOK
Total New Defaults	605 211,00 NOK	- NOK
Capitalised Interest (due to Repayment Holidays)	910 607,00 NOK	1 521 098,00 NOK
Closing Balance	6 101 331 658,00 NOK	6 291 509 803,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	1 521 098,00 NOK	- NOK
New	910 607,00 NOK	1 521 098,00 NOK
Close	2 431 705,00 NOK	1 521 098,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	31 214 393,00 NOK	70 736 166,00 NOK
Recoveries on loans in default	491 153,00 NOK	- NOK
Total Revenue Received in Period	31 705 546,00 NOK	70 736 166,00 NOK
# Loans		
At beginning of period	33 217 Loans	34 382 Loans
Paid in Full	511 Loans	1 161 Loans
Repurchased (Deemed Collections)	- Loans	4 Loans
New loans into default	1 Loans	- Loans
At end of period	32 705 Loans	33 217 Loans
Weighted Average Loan Return	6,22 %	
Average NIBOR + Weighted Average Loan Threshold	4,64 %	

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2. Amount Due for Distribution



Reporting Date	31.12.2014	
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	134 566 860,00	NOK	134 566 860,00	NOK
b. Collections (Principal, interest, fees, etc)	222 189 087,00	NOK	509 089 475,00	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	352 552,84	NOK	481 077,16	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)	357 108 499,84	NOK	23 600 129,66	EUR
			644 137 412,16	NOK
				54 268 551,36
				EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period	6 291 509 803,00	NOK
End of Period	6 101 331 658,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,3 %	80 740 116,00	NOK
Cash Outflow		80 740 116,00	NOK
Cash Inflow		75 498 117,64	NOK
End of Period	1,2 %	75 498 117,64	NOK
Required Reserve Amount	1,2 %	75 498 117,64	NOK

Liquidity Balance

Beginning of Period	0,9 %	53 826 744,00	NOK
Cash Outflow		53 826 744,00	NOK
Cash Inflow		50 332 078,42	NOK
End of Period	0,8 %	50 332 078,42	NOK
Required Reserve Amount	0,8 %	50 332 078,42	NOK

Supplementary Liquidity Ledger

Beginning of Period	-	NOK
Cash Outflow	-	NOK
Cash Inflow	-	NOK
End of Period	-	NOK
Required Reserve Amount	-	NOK

Commingling Reserve

Beginning of Period	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 Bilkreditt 6 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

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4. Performance Data



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Note Balance

Beginning of Period	6 291 509 803,00	NOK
End of Period	6 101 331 658,00	NOK

Portfolio Performance:

Performing Receivables:

	NOK	%	# loans
Current	5 805 743 114,00	95,16 %	31 164
1-29 days past due	242 820 537,00	3,98 %	1 259
		0,00 %	

Delinquent Receivables:

30-59 days past due	38 712 086,00	0,63 %	205
60-89 days past due	10 564 843,00	0,17 %	55
90-119 days past due	3 491 078,00	0,06 %	22
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0

Total Performing and Delinquent	6 101 331 658,00	100,00 %	32 705
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Current Period Defaults	605 211,00	1
Cumulative Defaults	605 211,00	1
Current Period Recoveries	491 153,00	-
Cumulative Recoveries	491 153,00	-

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5. Outstanding Notes



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1. Note Balance	All Notes	Class A	Class B	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	- 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		661 334 988,08 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	357 108 499,84 NOK					
Amortisation	190 178 145,00 NOK					
Redemption per Class		23 363 408,48 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		3 267,61 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	6 101 331 658,00 NOK	637 971 579,61 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		85,11 %	9,10 %	0,00 %	5,79 %	0,00 %
Current Pool Factor		0,89	1,00	-	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread	0,01 %					
Interest Rate Basis: 1-M NIBOR / Spread	1,61 %					
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	34					
Principal Outstanding per Note Beginning of Period		92 494,40 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		3 267,61 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		89 226,79 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		33,11 EUR	2 559,45 NOK	- NOK	2 653,89 NOK	2,65 NOK
Interest Payment	4 284 870,45 NOK	236 721,18 EUR	1 420 492,00 NOK	- NOK	936 823,10 NOK	644,90 NOK
Interest Payment per Note		33,11 EUR	2 559,45 NOK	- NOK	2 653,89 NOK	2,65 NOK

3. Credit Enhancements	All Notes	Class A	Class B	Class B	Class C	Class C
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		19,49 %	10,39 %		4,60 %	
Current CE (excl. Excess Spread)		16,95 %	7,85 %		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



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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	S&P	Moody's	S&P	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer Seller Servicer	Bilcreditt 6 Limited Santander Consumer Bank AS Santander Consumer Bank AS		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		N/A N/A 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 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 (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 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 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 amounting to the Commingling 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 will 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-	A+	A3	A2	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 Corporate Service Provider Note Trustee and Security Trustee	Bank of New York Mellon Bank of New York Mellon Bank of New York Mellon			A-1 A-1 A-1		P-1 P-1 P-1		A+ A+ A+		A2 A2 A2	N/A N/A 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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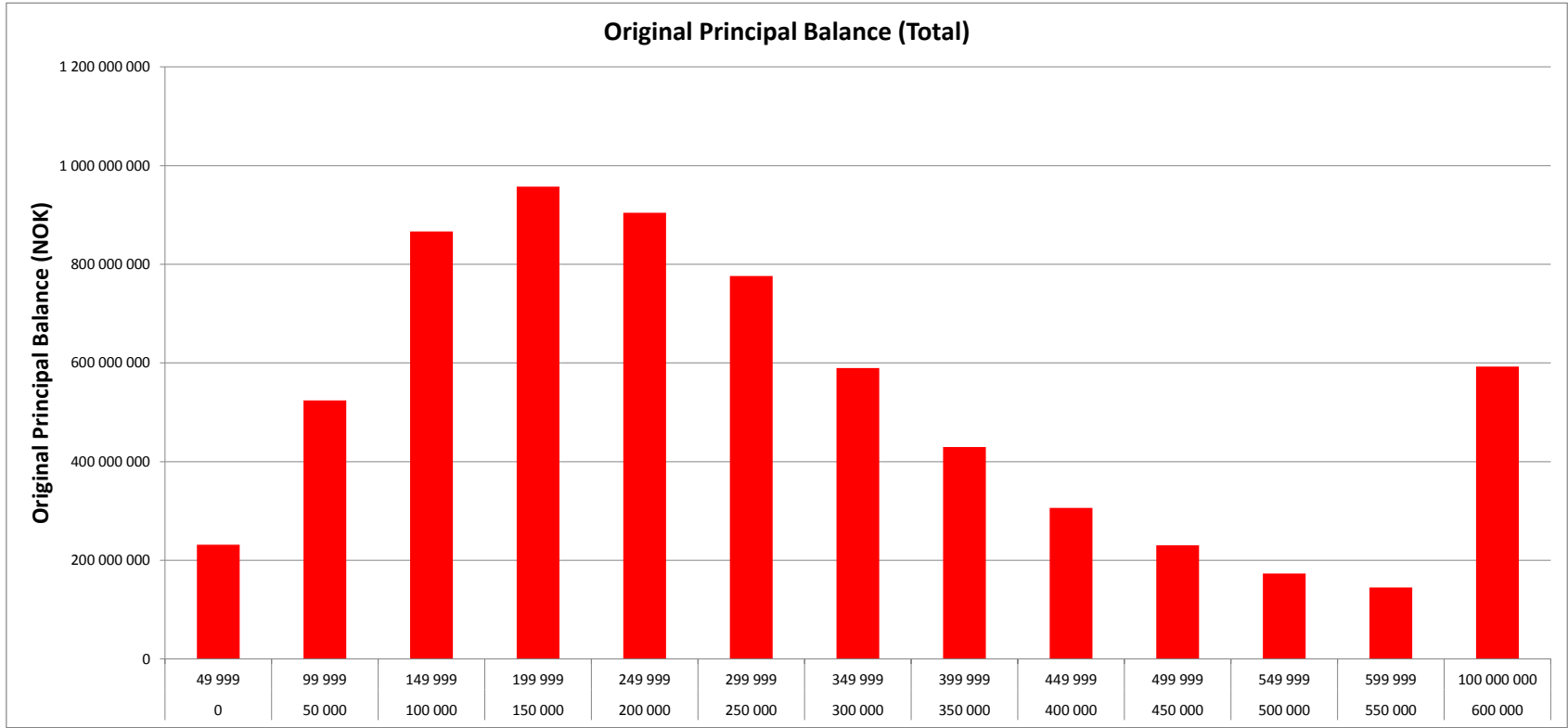
Average amount - all: 195 694

TOTAL								
Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
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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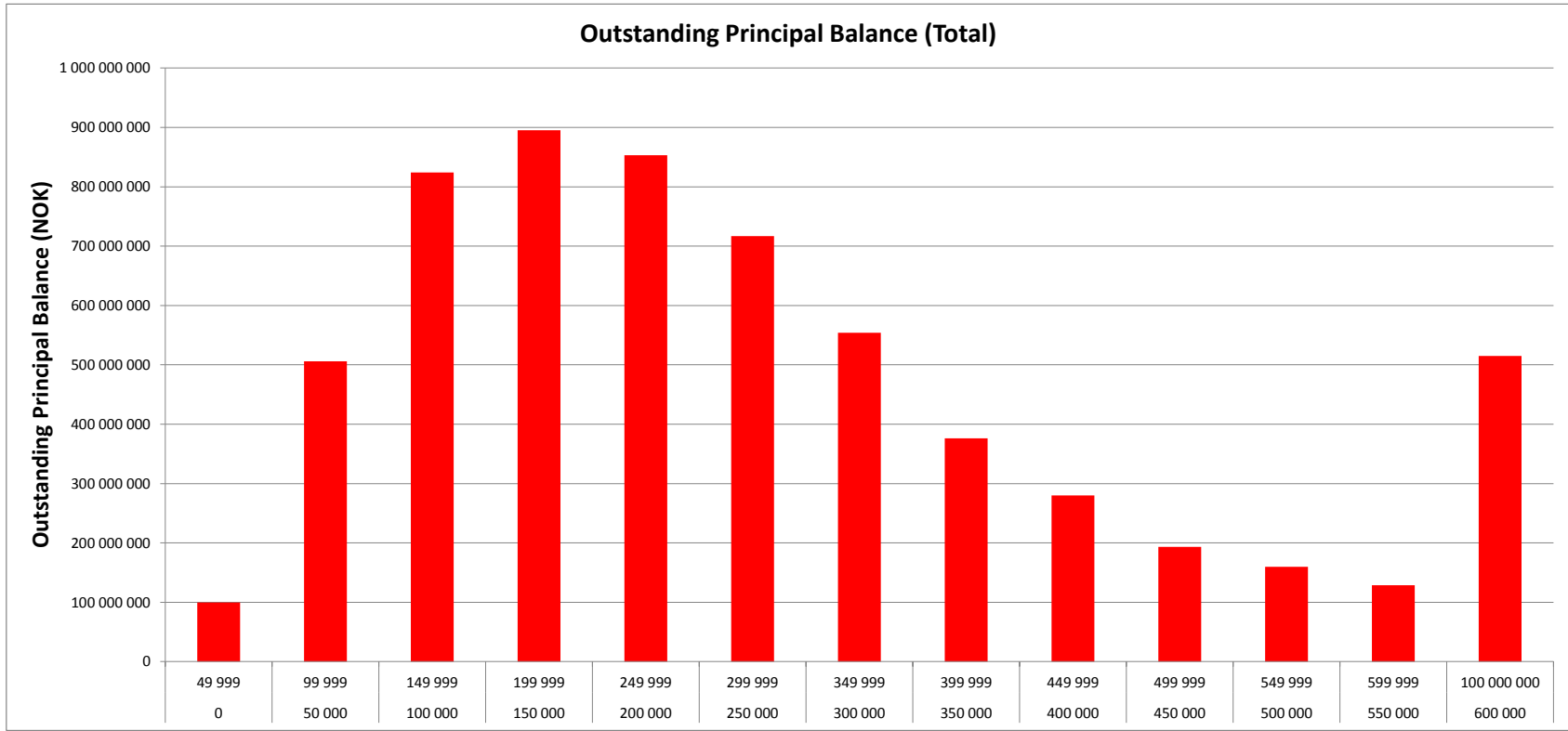
Average amount - all: 186 557

TOTAL								
Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning	
0	49 999	2 939	99 630 303	1,63 %	8,99 %	39,0	9,9	
50 000	99 999	6 644	505 986 246	8,29 %	20,31 %	52,6	9,6	
100 000	149 999	6 600	824 077 456	13,51 %	20,18 %	63,2	9,5	
150 000	199 999	5 153	895 033 211	14,67 %	15,76 %	70,0	9,4	
200 000	249 999	3 805	853 066 488	13,98 %	11,63 %	75,2	9,5	
250 000	299 999	2 624	716 633 131	11,75 %	8,02 %	78,5	9,4	
300 000	349 999	1 711	553 840 407	9,08 %	5,23 %	80,5	9,2	
350 000	399 999	1 008	376 065 210	6,16 %	3,08 %	82,9	9,1	
400 000	449 999	660	279 999 209	4,59 %	2,02 %	84,5	8,8	
450 000	499 999	408	193 363 992	3,17 %	1,25 %	87,2	9,0	
500 000	549 999	305	159 552 496	2,62 %	0,93 %	89,2	9,2	
550 000	599 999	225	128 922 468	2,11 %	0,69 %	89,4	8,7	
600 000	100 000 000	623	515 161 041	8,44 %	1,90 %	85,8	9,1	
Total		32 705	6 101 331 658	100 %	100 %	74,1	9,3	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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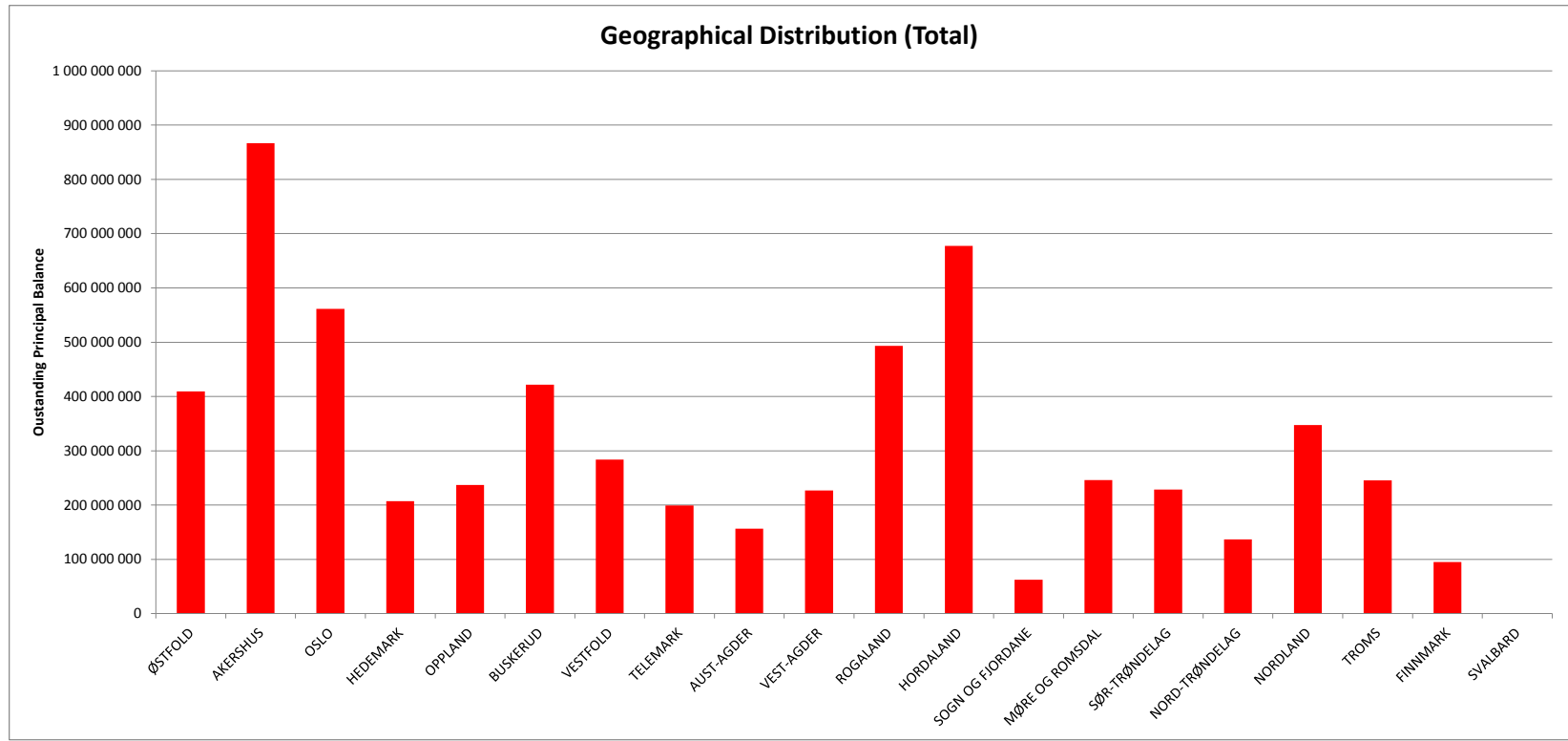
TOTAL									
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning		
0100	2 327	409 209 818	6,71 %	7,12 %	ØSTFOLD	73,4	9,5		
0200	4 500	866 962 622	14,21 %	13,76 %	AKERSHUS	73,6	9,4		
0300	2 610	561 190 252	9,20 %	7,98 %	OSLO	68,3	9,3		
0400	1 368	207 290 840	3,40 %	4,18 %	HEDEMARK	70,0	9,1		
0500	1 355	236 670 944	3,88 %	4,14 %	OPPLAND	72,7	9,2		
0600	2 309	421 447 511	6,91 %	7,06 %	BUSKERUD	71,3	9,5		
0700	1 582	283 600 869	4,65 %	4,84 %	VESTFOLD	74,5	9,4		
0800	1 200	199 190 870	3,26 %	3,67 %	TELEMARK	72,7	9,3		
0900	897	156 393 744	2,56 %	2,74 %	AUST-AGDER	74,1	9,1		
1000	1 248	226 778 081	3,72 %	3,82 %	VEST-AGDER	73,3	9,3		
1100	2 586	493 496 417	8,09 %	7,91 %	ROGALAND	77,1	9,4		
1200	3 405	677 689 138	11,11 %	10,41 %	HORDALAND	75,8	9,3		
1400	329	62 119 231	1,02 %	1,01 %	SOGN OG FJORDANE	77,9	9,4		
1500	1 298	245 981 573	4,03 %	3,97 %	MØRE OG ROMSDAL	74,2	9,2		
1600	1 300	228 218 634	3,74 %	3,97 %	SØR-TRØNDELAG	72,2	9,5		
1700	768	136 793 851	2,24 %	2,35 %	NORD-TRØNDELAG	76,5	9,1		
1800	1 845	347 149 336	5,69 %	5,64 %	NORDLAND	79,1	9,2		
1900	1 304	245 628 416	4,03 %	3,99 %	TROMS	80,2	9,1		
2000	472	95 044 196	1,56 %	1,44 %	FINNMARK	78,1	9,0		
2100	2	475 315	0,01 %	0,01 %	SVALBARD	91,8	14,0		
Total	32 705	6 101 331 658	100 %	100 %		74,1	9,3		

Bilkreditt 6 Limited
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

10.a Interest Rate



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 29.12.2014 = 34 days

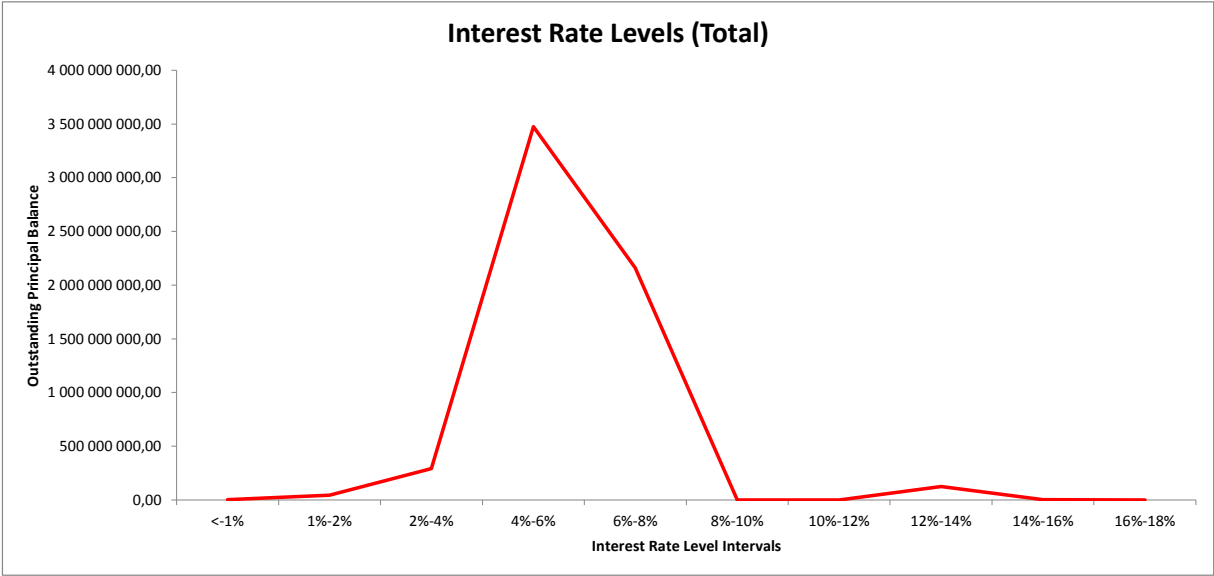
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<		19	3 494 293	0,06 %	55,6	9,1
	1 %		276	43 500 824	0,71 %	64,91	8,01
	2 %		1 321	290 052 376	4,75 %	65,13	9,78
	4 %		16 273	3 476 354 190	56,98 %	75,21	9,28
	6 %		12 400	2 161 524 705	35,43 %	74,89	9,37
	8 %		9	566 395	0,01 %	39,1	8,03
	10 %		-	-	-	-	-
	12 %		2 350	124 355 297	2,04 %	52,2	9,22
	14 %		57	1 483 578	0,02 %	39,69	10,1
	16 %		-	-	-	-	-
			-	-	-	-	-
			-	-	-	-	-
Total			32 705	6 101 331 658	100 %	74,1	9,3

Bilkreditt 6 Limited
Monthly Investor Report

10.b Interest Rate



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days



Bilkreditt 6 Limited
Monthly Investor Report

11.a Remaining Terms



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 29.12.2014 = 34 days

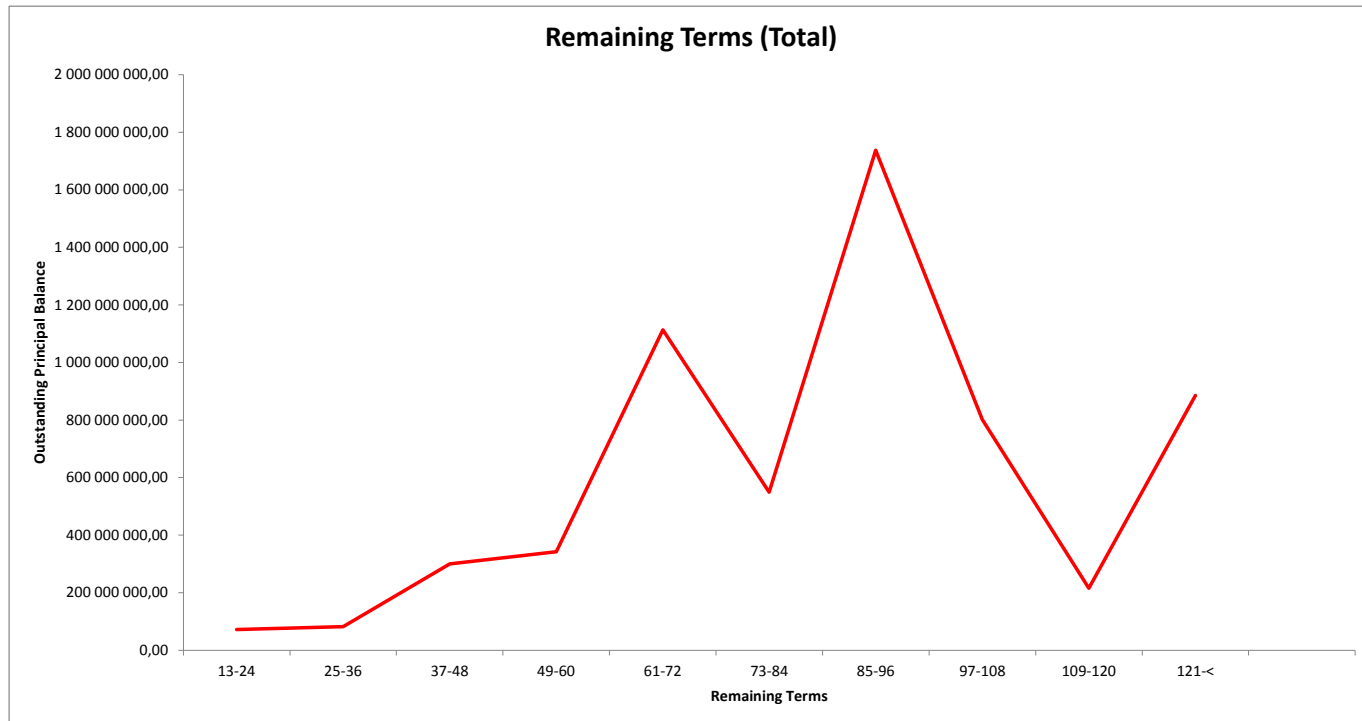
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Months to maturity	1		12	404	71 904 520	1,18 %	5,9	9,7
	13		24	1 047	82 284 595	1,35 %	20,7	11,6
	25		36	2 478	299 953 757	4,92 %	29,4	9,5
	37		48	2 968	342 651 989	5,62 %	44,5	11,6
	49		60	8 147	1 113 234 623	18,25 %	53,2	8,8
	61		72	3 056	549 610 839	9,01 %	68,2	11,4
	73		84	8 622	1 737 955 084	28,48 %	77,4	8,9
	85		96	2 899	802 298 124	13,15 %	89,1	8,8
	97		108	668	215 650 171	3,53 %	104,8	11,6
	109		120	2 416	885 787 956	14,52 %	113,3	8,3
	121							
	Total			32 705	6 101 331 658	100 %	74,1	9,3

Bilkreditt 6 Limited
Monthly Investor Report

11.b Remaining Terms



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days



Bilkreditt 6 Limited
Monthly Investor Report

12.a Seasoning



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 29.12.2014 = 34 days

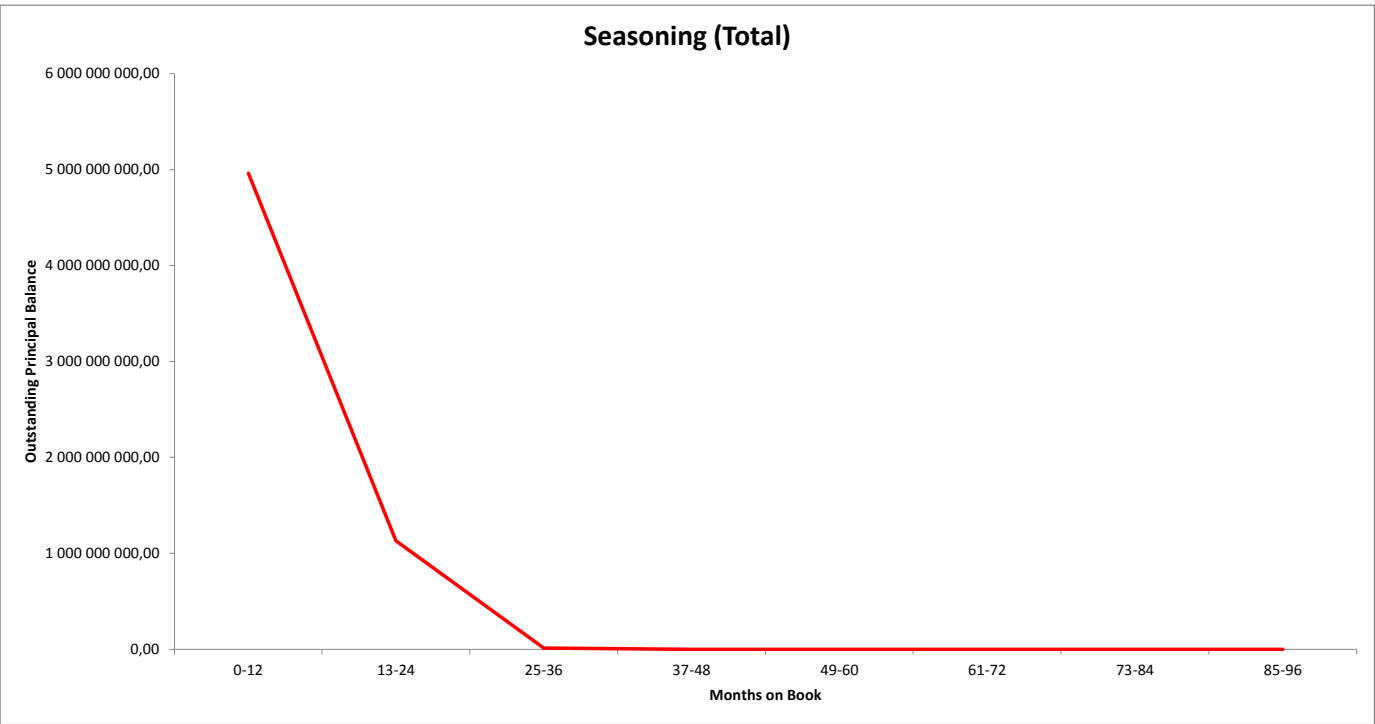
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12	26 070	4 960 736 088	81,31 %	75,2	8,3
	13		24	6 588	1 129 356 774	18,51 %	69,3	13,8
	25		36	47	11 238 796	0,18 %	57,6	28,9
	37		48	-	-	-	-	-
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total		32 705		6 101 331 658	100,00 %	74,1	9,3

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days



Bilkreditt 6 Limited
Monthly Investor Report

13.a Vehicle type



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days

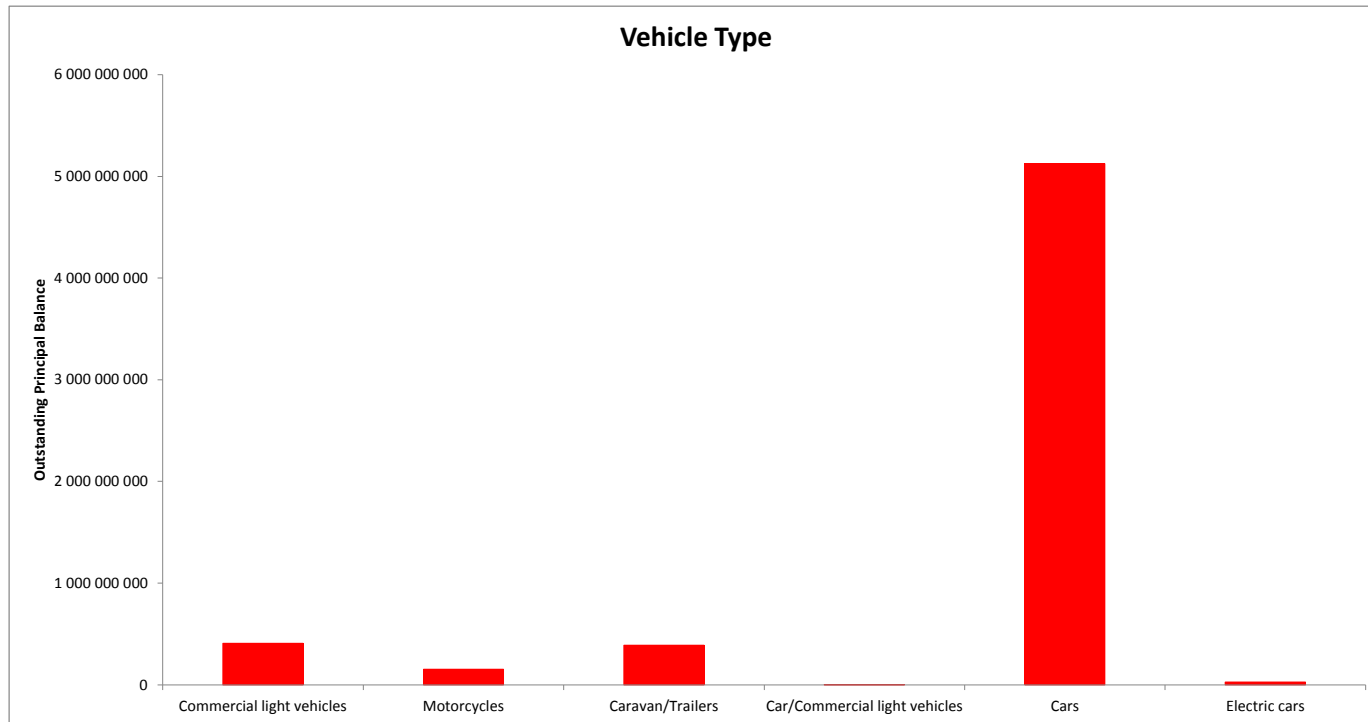
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Commercial light vehicles	2 276	408 691 475	6,70 %	61,6	9,6
	Motorcycles	1 361	151 629 040	2,49 %	69,2	8,2
	Caravan/Trailers	1 839	388 264 889	6,36 %	90,5	8,2
	Car/Commercial light vehicles	11	2 056 337	0,03 %	60,5	9,9
	Cars	27 138	5 123 413 422	83,97 %	73,9	9,4
	Electric cars	80	27 276 495	0,45 %	77,0	9,0
	Total	32 705	6 101 331 658	100 %	74,1	9,3

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days



Bil kreditt 6 Limited
Monthly Investor Report

14.a Hybrid loans



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from	25.11.2014
	to	29.12.2014
	=	34 days

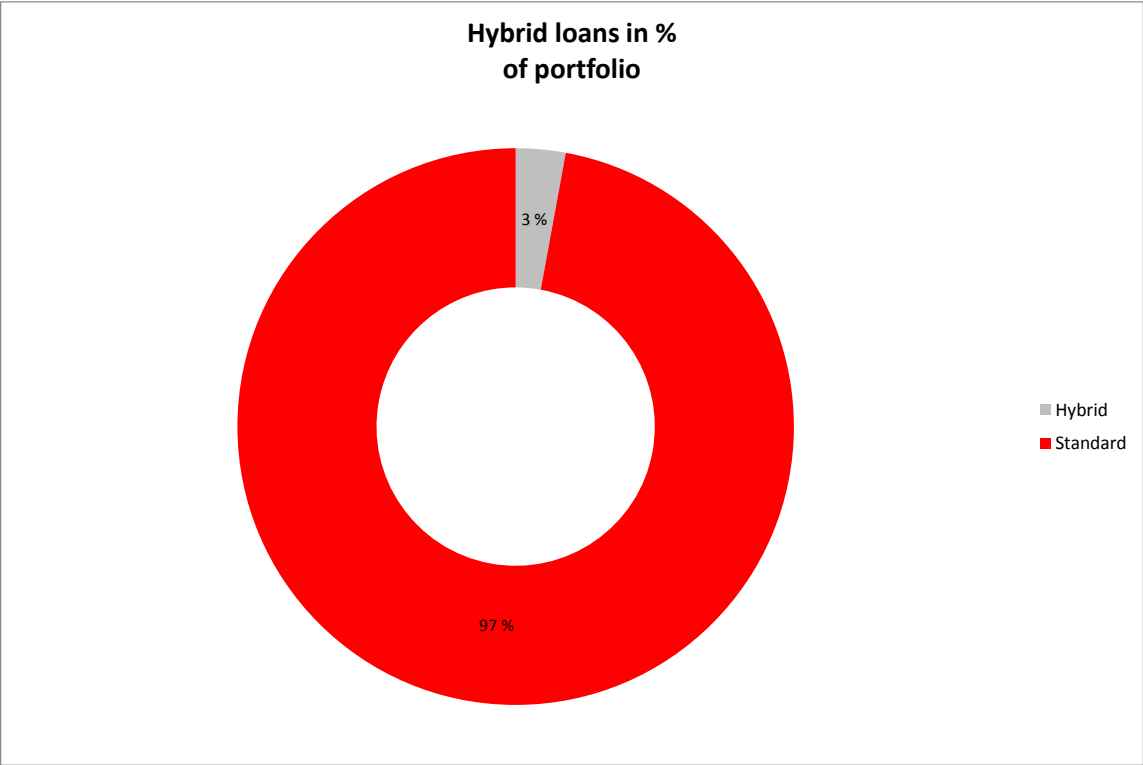
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		381	176 020 245	2,88 %	21,1	10,0
Standard		32 324	5 925 311 413	97,12 %	75,6	9,3
Total		32 705	6 101 331 658	100 %	74,1	9,3

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from	25.11.2014
	to	29.12.2014
	=	34 days

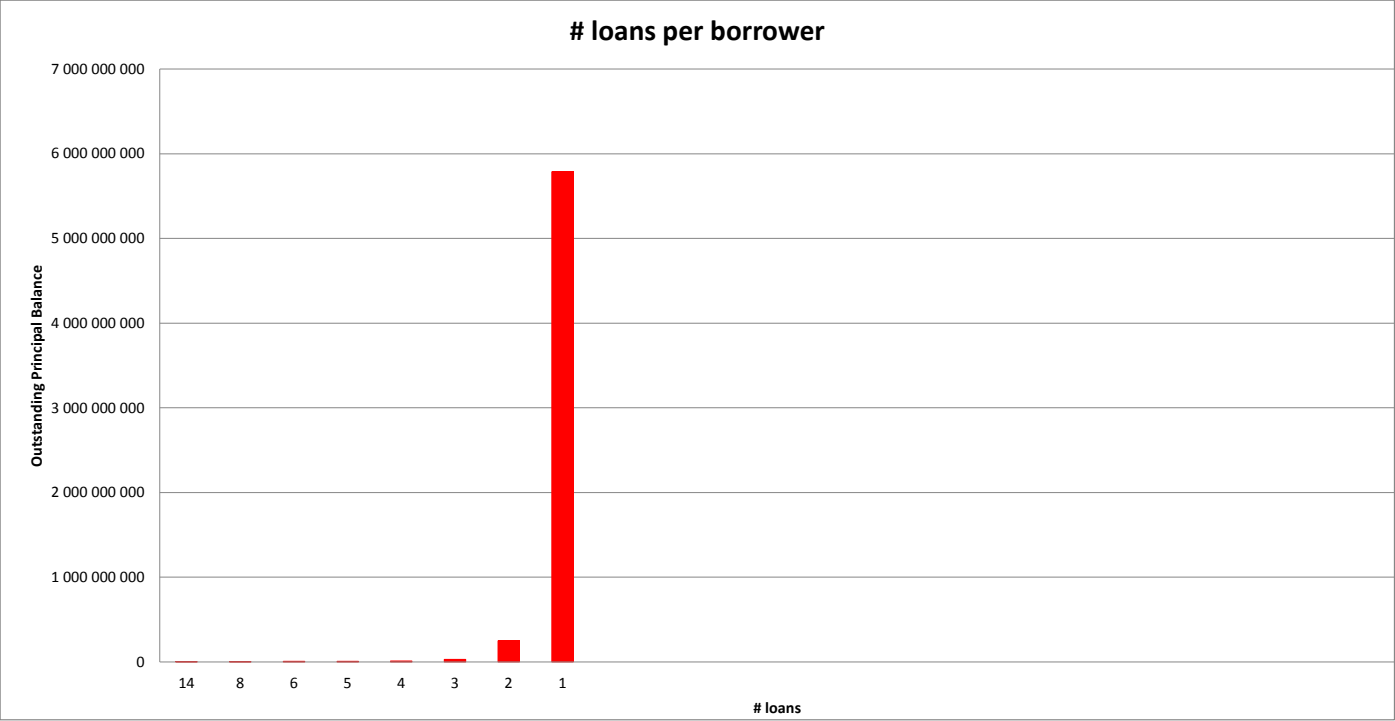


Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	31.12.2014					
Payment date	29.12.2014					
Period No	2					
Monthly Period	Nov 2014					
Interest Period	from	25.11.2014	to	29.12.2014	=	34 days



Bilkreditt 6 Limited
Monthly Investor Report

16.a Amortization Profile



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 29.12.2014 = 34 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	6 101 331 658	6 018 453 833	82 877 825	30 121 555	5,92 %	98,64 %
2	6 018 453 833	5 934 687 897	83 765 936	29 717 708	5,93 %	97,27 %
3	5 934 687 897	5 848 234 511	86 453 385	29 297 358	5,92 %	95,85 %
4	5 848 234 511	5 763 833 576	84 400 936	28 883 521	5,93 %	94,47 %
5	5 763 833 576	5 675 624 205	88 209 371	28 452 749	5,92 %	93,02 %
6	5 675 624 205	5 589 427 877	86 196 329	28 030 080	5,93 %	91,61 %
7	5 589 427 877	5 499 336 599	90 091 277	27 591 983	5,92 %	90,13 %
8	5 499 336 599	5 406 246 756	93 089 844	27 147 203	5,92 %	88,61 %
9	5 406 246 756	5 324 032 996	82 213 759	26 739 171	5,94 %	87,26 %
10	5 324 032 996	5 242 646 284	81 386 712	26 333 921	5,94 %	85,93 %
11	5 242 646 284	5 160 455 073	82 191 211	25 923 846	5,93 %	84,58 %
12	5 160 455 073	5 076 500 026	83 955 047	25 507 248	5,93 %	83,20 %
13	5 076 500 026	4 994 441 426	82 058 600	25 098 067	5,93 %	81,86 %
14	4 994 441 426	4 911 815 874	82 625 552	24 685 086	5,93 %	80,50 %
15	4 911 815 874	4 828 421 308	83 394 566	24 269 904	5,93 %	79,14 %
16	4 828 421 308	4 745 879 875	82 541 433	23 857 956	5,93 %	77,78 %
17	4 745 879 875	4 662 558 754	83 321 121	23 443 248	5,93 %	76,42 %
18	4 662 558 754	4 577 489 716	85 069 039	23 019 810	5,92 %	75,02 %
19	4 577 489 716	4 492 982 325	84 507 391	22 599 586	5,92 %	73,64 %
20	4 492 982 325	4 409 659 735	83 322 590	22 184 675	5,93 %	72,27 %

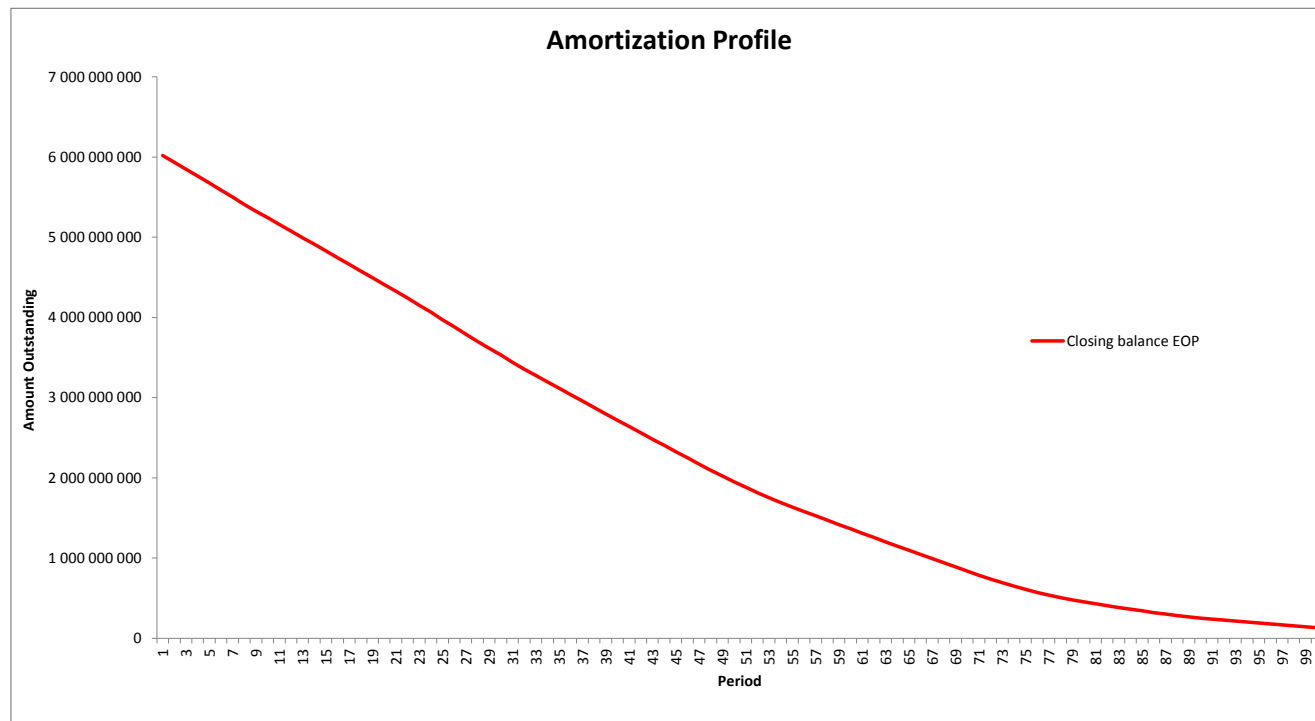
Amortization profile (first 20 periods)

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days



Bilkreditt 6 Limited
Monthly Investor Report

17.a Payment Holidays



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014 to 29.12.2014	= 34 days

Period	TOTAL		
	No	Number of periods granted	Sum of payments
2014 09	422	668	2 473 608
2014 10	468	769	2 811 117
2014 11	638	1 006	3 422 857
Total	1 528	2 443	8 707 583

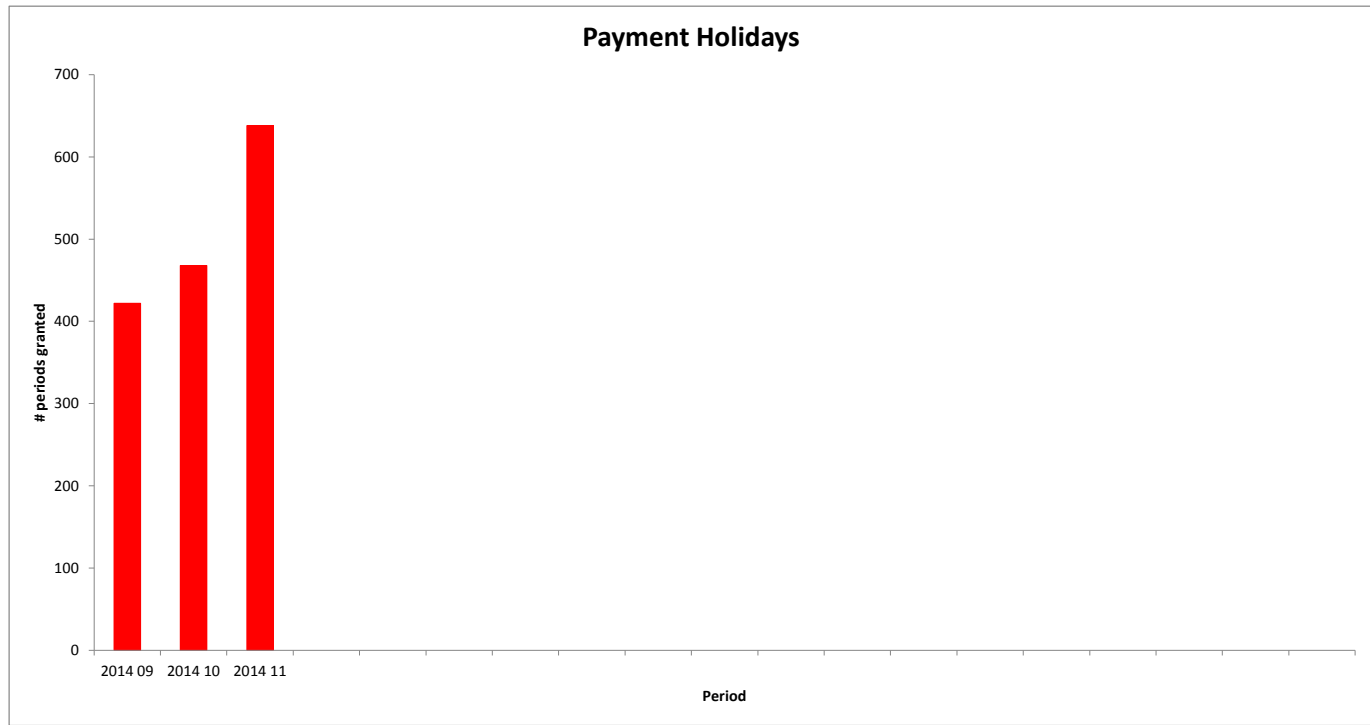
Payment Holiday

Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	31.12.2014				
Payment date	29.12.2014				
Period No	2				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	29.12.2014	= 34 days



Bil kreditt 6 Limited
Monthly Investor Report

18.a Payment Holidays >31dpd



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 29.12.2014 = 34 days

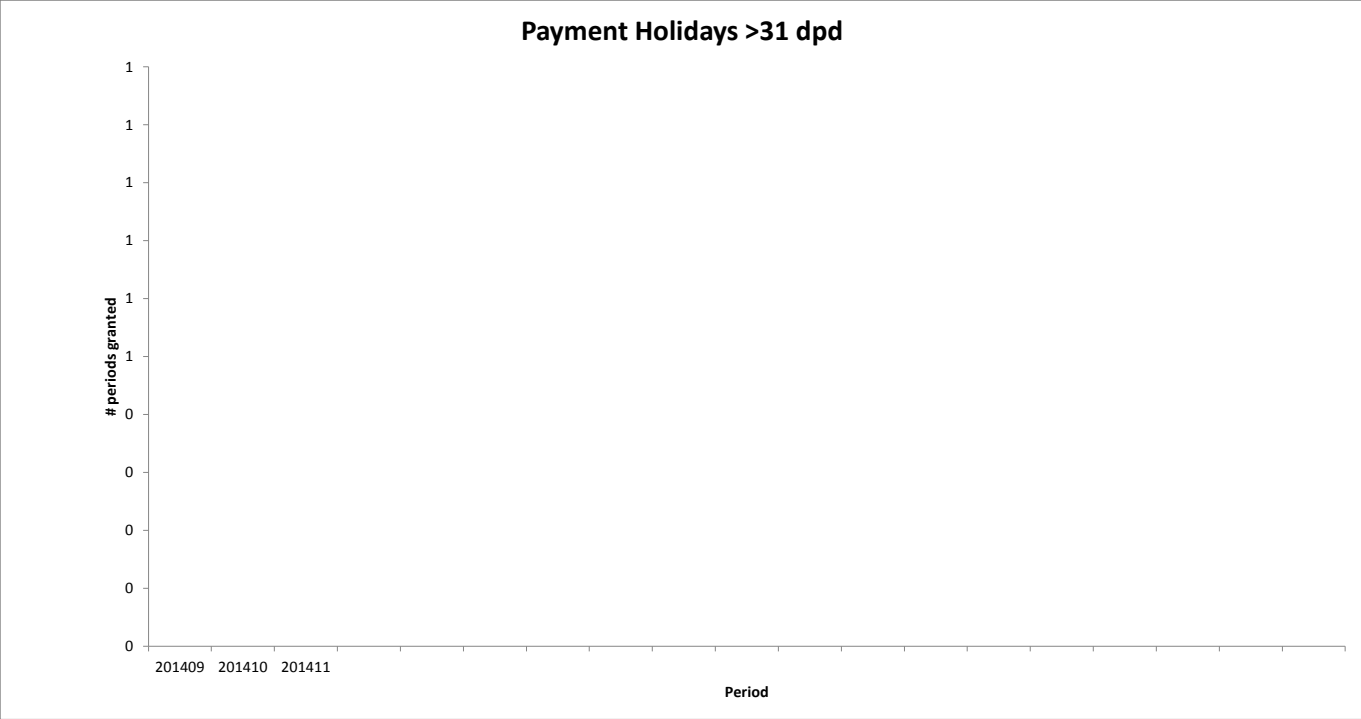
Payment Holiday	TOTAL			
	Period	No	Number of periods granted	Sum of payments
	201409	0	0	0
	201410	0	0	0
	201411	0	0	0
	Total	0	0	0

Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31dpd



Reporting Date	31.12.2014					
Payment date	29.12.2014					
Period No	2					
Monthly Period	Nov 2014					
Interest Period	from	25.11.2014	to	29.12.2014	=	34 days



Bilkreditt 6 Limited
Monthly Investor Report

19.a Dynamic Interest rate

Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 29.12.2014 = 34 days



Interest rate evolution

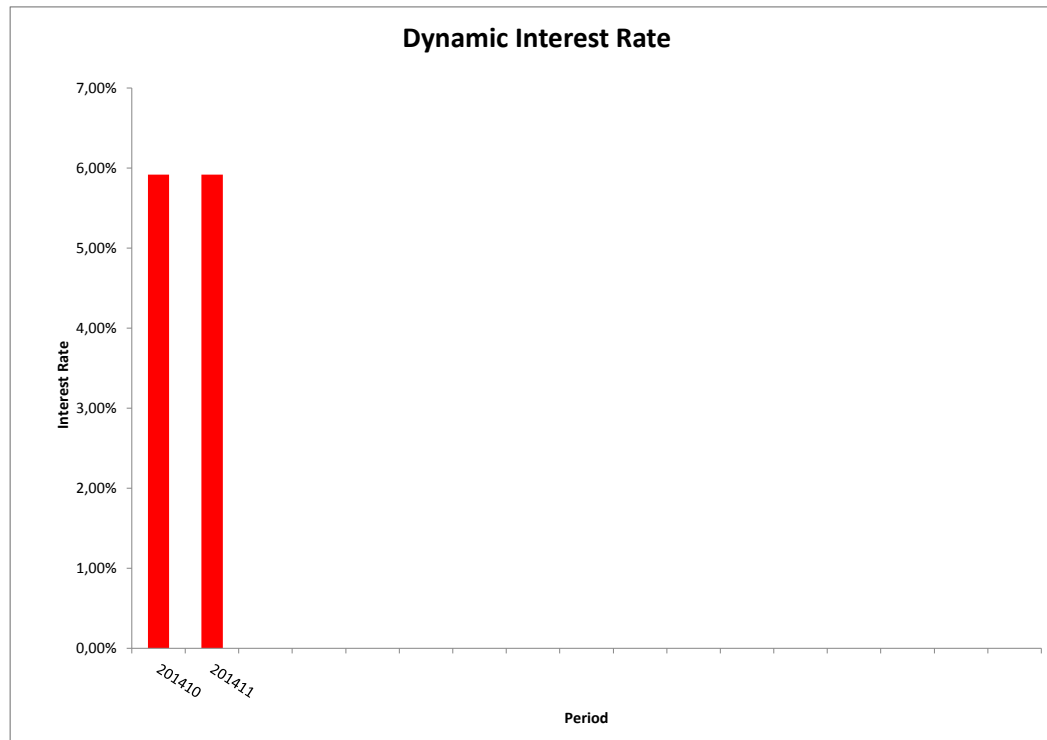
TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %

Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate



Reporting Date	31.12.2014		
Payment date	29.12.2014		
Period No	2		
Monthly Period	Nov 2014		
Interest Period	from	25.11.2014	to 29.12.2014 = 34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	31.12.2014		
Payment date	29.12.2014		
Period No	2		
Monthly Period	Nov 2014		
Interest Period	from	25.11.2014	to 29.12.2014 = 34 days

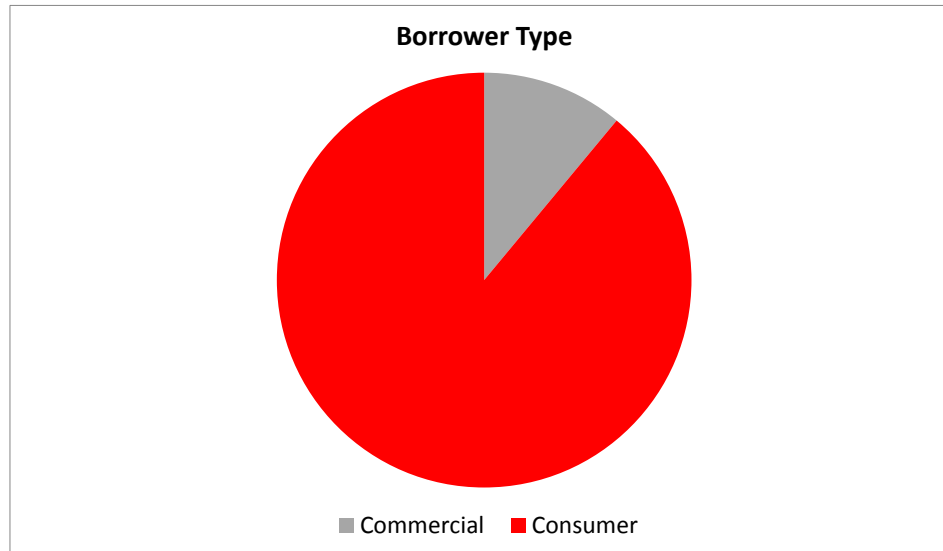
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Commercial	2 666	672 827 885	11,03 %	56,9	9,5	
Consumer	30 039	5 428 503 773	88,97 %	76,2	9,3	
Total	32 705	6 101 331 658	100 %	74,1	9,3	

Bilkreditt 6 Limited
Monthly Investor Report

20.b Borrower Type



Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 29.12.2014 = 34 days



Bilkreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date		31.12.2014		
Payment date		29.12.2014		
Period No		2		
Monthly Period		Nov 2014		
Interest Period	from	25.11.2014	to	29.12.2014 = 34 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 146	1 807 554 467	29,63 %	74,6	9,3
	Used	25 559	4 293 777 191	70,37 %	73,8	9,3
	Total	32 705	6 101 331 658	100 %	74,1	9,3

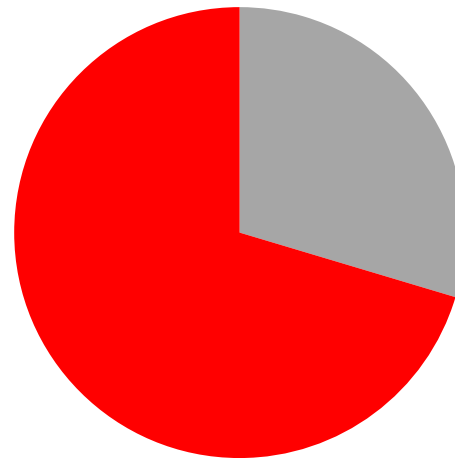
Bilkreditt 6 Limited
Monthly Investor Report

21.b Vehicle Condition



Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 29.12.2014 = 34 days

Vehicle Condition



■ New ■ Used

**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	31.12.2014		
Payment date	29.12.2014		
Period No	2		
Monthly Period	Nov 2014		
Interest Period	from	25.11.2014	to 29.12.2014 = 34 days

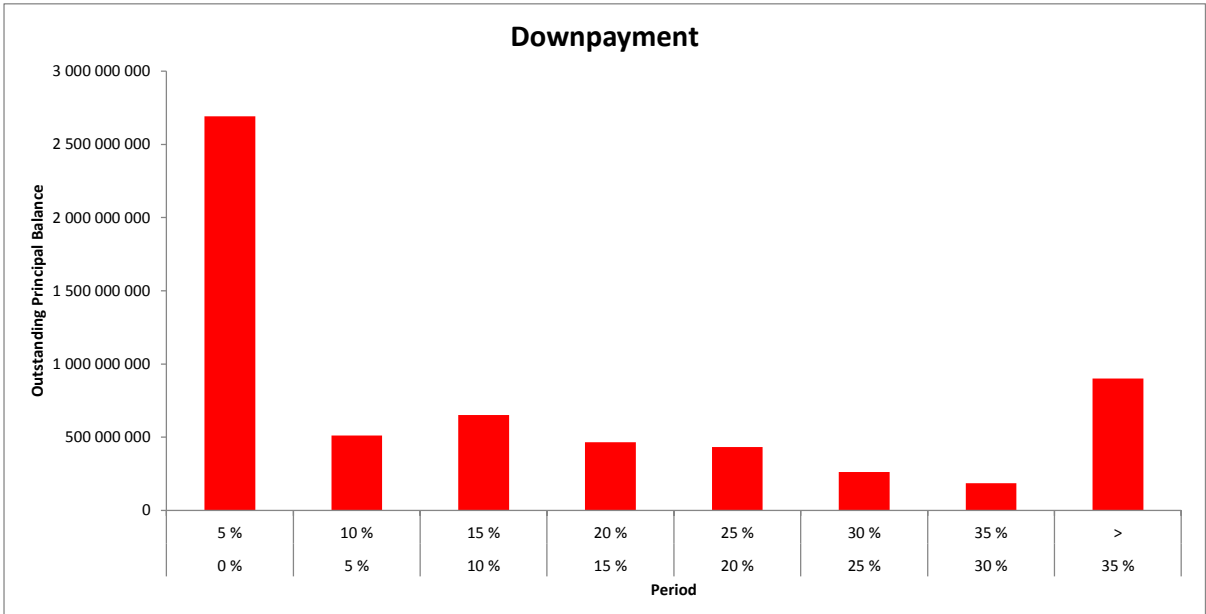
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	13 666	2 692 654 859	44,13 %	73,9	9,3
	5 %	10 %	2 365	511 413 370	8,38 %	78,9	9,3
	10 %	15 %	3 029	651 856 454	10,68 %	77,7	9,3
	15 %	20 %	2 285	465 243 323	7,63 %	75,9	9,4
	20 %	25 %	2 256	432 225 190	7,08 %	75,1	9,3
	25 %	30 %	1 526	261 818 269	4,29 %	72,8	9,3
	30 %	35 %	1 053	186 364 567	3,05 %	72,7	9,2
	35 %	>	6 525	899 755 626	14,75 %	68,3	9,3
Total		32 705	6 101 331 658	100 %	74,1	9,3	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	31.12.2014		
Payment date	29.12.2014		
Period No	2		
Monthly Period	Nov 2014		
Interest Period	from	25.11.2014	to 29.12.2014 = 34 days



Bilkreditt 6 Limited
Monthly Investor Report

23.a Repayment Type



Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 29.12.2014 = 34 days

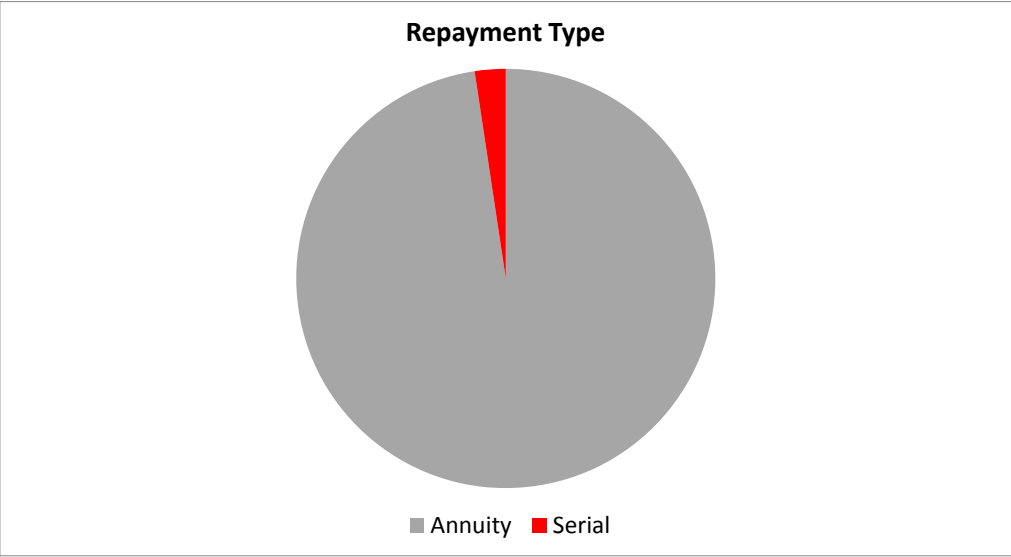
Repayment Type	TOTAL					
	Repayment Type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Annuity	32 249	5 956 135 160	97,62 %	74,7	9,3	
Serial	456	145 196 498	2,38 %	46,5	10,0	
Total	32 705	6 101 331 658	100 %	74,1	9,3	

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



Reporting Date		31.12.2014	
Payment date		29.12.2014	
Period No		2	
Monthly Period		Nov 2014	
Interest Period	from	25.11.2014	to 29.12.2014 = 34 days



**Bilkreditt 6 Limited
Monthly Investor Report**

24.a Dynamic Pre-Payments



Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period from	25.11.2014 to 29.12.2014 = 34 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Pre-Payments	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 %

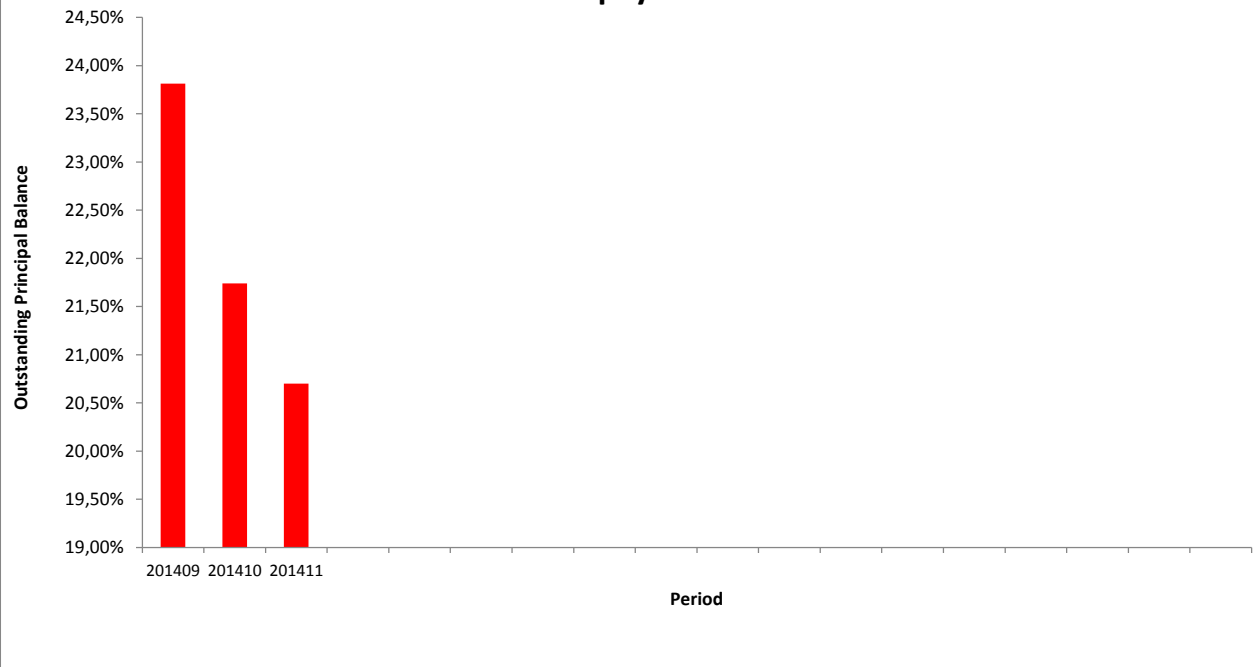
Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	31.12.2014		
Payment date	29.12.2014		
Period No	2		
Monthly Period	Nov 2014		
Interest Period	from	25.11.2014	to 29.12.2014 = 34 days



Prepayment



Bilkreditt 6 Limited
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	from	Nov 2014
Interest Period	from	25.11.2014
	to	29.12.2014 = 34 days

Default Quarter	Default Amount	Recovery Quarter	2014 4			2015 1			2015 2		
			No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries
2014 4	605 211	1	491 153	491 153	114 058						
2015 1	0	0									
2015 2	0	0									

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

Bilkreditt 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	31.12.2014	
Payment date	29.12.2014	
Period No	2	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 29.12.2014 = 34 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																	
2015	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

Bilcreditt 6 Limited
Monthly Investor Report

27. Priority of Payments

Reporting Date	31.12.2014		
Payment date	29.12.2014		
Period No	2		
Monthly Period	Nov 2014		
Interest Period	from	25.11.2014	to 29.12.2014 = 34 days



Priority of Payments

Available Distribution Amount	+	357 108 499,84	NOK	23 600 129,66	EUR
Senior Expenses	-	2 542 221,52	NOK		
Class A Notes Interest	-	10 422 602,67	NOK	236 721,18	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	1 420 492,00	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	50 332 078,42	NOK		
Liquidity Reserve	-	-	NOK		
Class A Principal	-	190 178 145,00	NOK	23 363 408,48	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	75 498 117,64	NOK		
Class C Notes Interest	-	937 468,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	1 641 237,01	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	15 099 473,63	NOK		
Payments to Seller	=	9 036 663,94	NOK	-	EUR

Bil kreditt 6 Limited
Monthly Investor Report

28. Transaction Costs



Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 29.12.2014 = 34 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	2 542 221,52 NOK			
Interest accrued for the Period	12 780 562,67 NOK	10 422 602,67 NOK	1 420 492,00 NOK	937 468,00 NOK
Cumulative Interest accrued	41 899 013,84 NOK	34 527 516,84 NOK	4 441 542,00 NOK	2 929 955,00 NOK
Interest Payments	12 780 562,67 NOK	10 422 602,67 NOK	1 420 492,00 NOK	937 468,00 NOK
Cumulative Interest Payments	41 899 013,84 NOK	34 527 516,84 NOK	4 441 542,00 NOK	2 929 955,00 NOK
Interest accrued on Subordinated Loan for the Period	1 641 237,01 NOK			
Cumulative Interest accrued on Subordinated Loan	5 108 455,57 NOK			
Interest Payments on Subordinated Loan	1 641 237,01 NOK			
Cumulative Interest Payments on Subordinated Loan	5 108 455,57 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period from	25.11.2014 to 29.12.2014 = 34 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	5 383 266 803,00 NOK 661 334 988,08 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,6100 %
1M Euribor (Notes, Swap)	0,0090 %
Gross Amount Due to Swap Counterparty	200 600 747,67 NOK
Gross Amount Due from Swap Counterparty	23 600 129,66 EUR
EUR/NOK spot rate	N/A

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30. Contact Details



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Reporting Date	31.12.2014
Payment date	29.12.2014
Period No	2
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 29.12.2014 = 34 days