

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.11.2014	Following payment dates:	29.12.2014
Payment date	25.11.2014		26.01.2015
Period No	1		
Monthly Period	Sep Oct 2014		
Interest Period	from 15.09.2014	to 25.11.2014	= 71 days

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**1. Portfolio Information**



Reporting Date	27.11.2014	
Payment date	25.11.2014	
Period No	1	
Monthly Period	Sep Oct 2014	
Interest Period	from 15.09.2014	to 25.11.2014 = 71 days

	Current Period	
<b>Outstanding receivables</b>	<b>Aggregated Outstanding</b>	<b>Principal Amount</b>
<b>Opening balance</b>	<b>6 728 342 014,00</b>	<b>NOK</b>
Scheduled Loan Principal Repayments	160 142 139,00	NOK
Prepayments	272 889 779,00	NOK
Deemed Collections - Other	570 522,00	NOK
Deemed Collections - CPI Single Premium Cancellations	4 750 869,00	NOK
<b>Total Principal Payments Received</b>	<b>438 353 309,00</b>	<b>NOK</b>
	-	-
New Defaulted Auto Loans in Period	-	NOK
<b>Total New Defaults</b>	<b>-</b>	<b>NOK</b>
Capitalised Interest (due to Repayment Holidays)	1 521 098,00	NOK
<b>Closing Balance</b>	<b>6 291 509 803,00</b>	<b>NOK</b>
<b>Cumulative Capitalised Interest (Amount)</b>		
Open	-	NOK
New	1 521 098,00	NOK
Close	<b>1 521 098,00</b>	<b>NOK</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	70 736 166,00	NOK
Recoveries on loans in default	-	NOK
<b>Total Revenue Received in Period</b>	<b>70 736 166,00</b>	<b>NOK</b>
<b># Loans</b>		
At beginning of period	34 382	Loans
Paid in Full	1 161	Loans
Repurchased (Deemed Collections)	4	Loans
New loans into default	-	Loans
<b>At end of period</b>	<b>33 217</b>	<b>Loans</b>
Weighted Average Loan Return	6,55 %	
Average NIBOR + Weighted Average Loan Threshold	4,66 %	

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**2. Amount Due for Distribution**



Reporting Date	27.11.2014
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**Available Distribution Amount**

**Current Period**

a. Reserve Fund	134 566 860,00 NOK	
b. Collections (Principal, interest, fees, etc)	509 089 475,00 NOK	
c. Swap Counterparty payment to the Issuer	0,00 NOK	54 268 551,36 EUR
d. Stamp Duty, Taxes, Liabilities, etc Paid by the Seller to the Issuer	0,00 NOK	
e. Default Interest, Indemnities, etc Paid by the Seller to the Issuer	0,00 NOK	
f. Other Amounts Paid by the Seller to the Issuer	0,00 NOK	
g. Interest/Investment Return Earned and Paid by the Seller or the Collections Account Bank to the Issuer	481 077,16 NOK	
h. Commingling Reserve	0,00 NOK	
i. CPI Reserve	0,00 NOK	
<b>Total Amount for Distribution (Pre-Enforcement Waterfall)</b>	<b>644 137 412,16 NOK</b>	<b>54 268 551,36 EUR</b>

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**3. Reserve Accounts**



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**Note Balance**

Beginning of Period		6 728 342 014,00	NOK
End of Period		6 291 509 803,00	NOK

**Reserve Fund**

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

**Liquidity Balance**

Beginning of Period	0,8 %	53 826 744,00	NOK
Cash Outflow		53 826 744,00	NOK
Cash Inflow		53 826 744,00	NOK
End of Period	0,8 %	53 826 744,00	NOK
Required Reserve Amount	0,8 %	53 826 744,00	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	6 728 342 014,00	NOK
End of Period	6 291 509 803,00	NOK

**Portfolio Performance:**

**Performing Receivables:**

	NOK	%	# loans
Current	5 962 706 789,00	94,77 %	31 512
1-29 days past due	279 521 695,00	4,44 %	1 445
		0,00 %	

**Delinquent Receivables:**

30-59 days past due	43 238 123,00	0,69 %	220
60-89 days past due	6 043 196,00	0,10 %	40
90-119 days past due	-	0,00 %	0
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0

**Total Performing and Delinquent**      **6 291 509 803,00**      **100,00 %**      **33 217**

Current Period Defaults	-	-
Cumulative Defaults	-	-
Current Period Recoveries	-	-
Cumulative Recoveries	-	-

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**5. Outstanding Notes**



Reporting Date	27.11.2014
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1. Note Balance	All Notes	Class A	Class B	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	- 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
<b>Current Note Information</b>						
Class Principal Outstanding Opening Balance		715 000 000,00 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	644 137 412,16 NOK					
Amortisation	436 833 197,00 NOK					
Redemption per Class		53 665 011,92 EUR	- NOK	- NOK	- NOK	- NOK
Redemption per Note		7 505,60 EUR	- NOK	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	6 291 509 803,00 NOK	661 334 988,08 EUR	555 000 000,00 NOK	- NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		85,56 %	8,82 %	0,00 %	5,61 %	0,00 %
Current Pool Factor		0,92	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	0,06 %					
Interest Rate Basis: 1-M NIBOR / Spread	1,66 %	0,37 %	1,10 %		1,20 %	
Day Count Convention		(ACT/360)	(ACT/360)		(ACT/360)	
Interest Days	71					
Principal Outstanding per Note Beginning of Period		100 000,00 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		7 505,60 EUR	- NOK	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		92 494,40 EUR	1 000 000,00 NOK	- NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		84,41 EUR	5 443,33 NOK	- NOK	5 640,56 NOK	5,64 NOK
Interest Payment	9 926 348,08 NOK	603 539,44 EUR	3 021 050,00 NOK	- NOK	1 991 116,34 NOK	1 370,66 NOK
Interest Payment per Note		84,41 EUR	5 443,33 NOK	- NOK	5 640,56 NOK	5,64 NOK

3. Credit Enhancements						
Initial total CE (Subordination, Reserve)		15,50 %	7,25 %		2,00 %	
Current CE (incl. Excess Spread)		19,17 %	10,35 %		4,74 %	
Current CE (excl. Excess Spread)		16,57 %	7,75 %		2,14 %	

**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	27.11.2014				
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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	Bilcredditt 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 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 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 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 Rating 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 amounts 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**



Reporting Date	27.11.2014		
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Average amount - all: 195 694

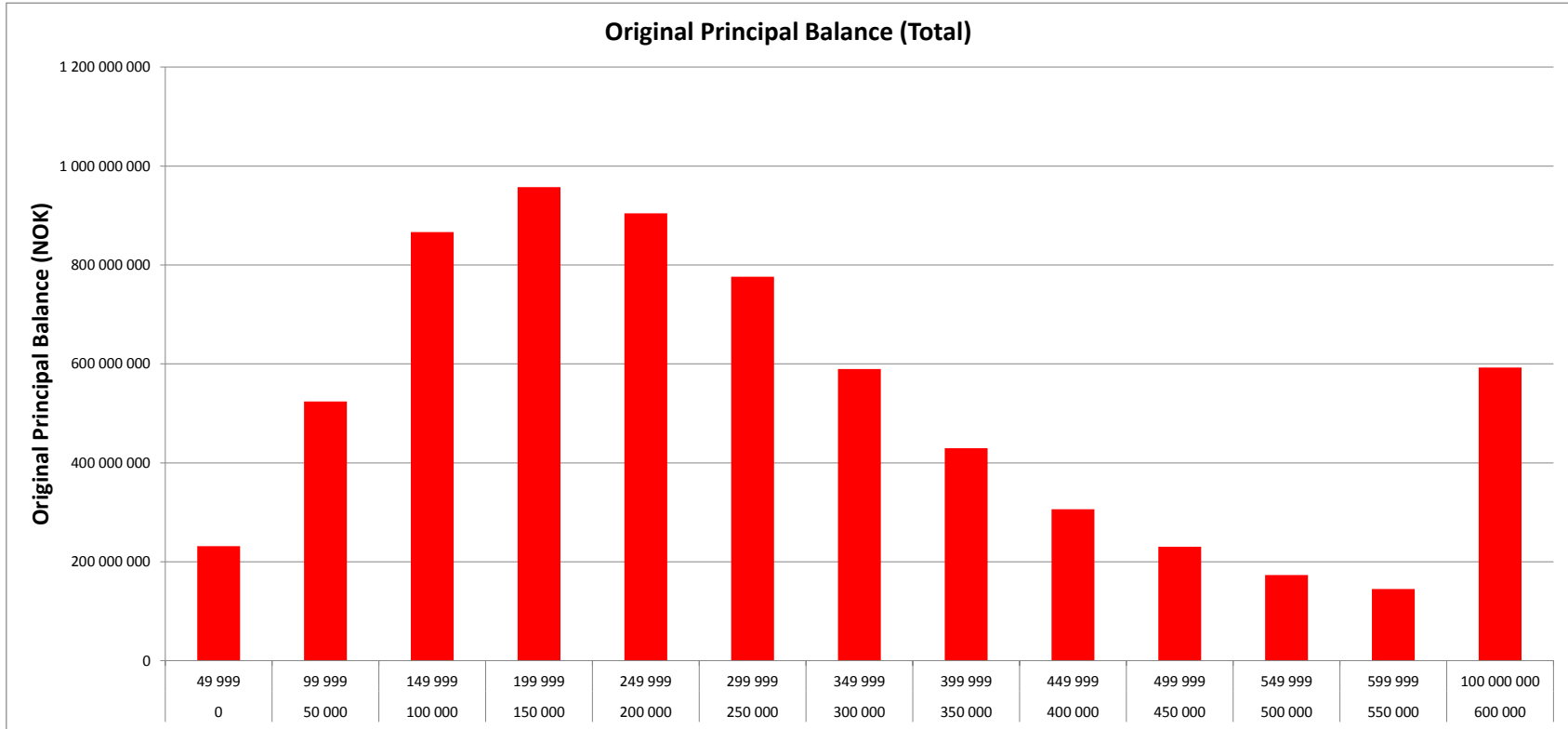
TOTAL								
Min	Max	No	Original balance	% of outstanding balance	% of loans	WA mounths to maturity	WA seasoning	
0	49 999	3 205	231 870 371	3,45 %	9,32 %	15,7	3,2	
50 000	99 999	6 712	523 887 214	7,79 %	19,52 %	52,0	7,5	
100 000	149 999	6 833	866 752 377	12,88 %	19,87 %	63,1	7,3	
150 000	199 999	5 426	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	



**Bil kreditt 6 Limited**  
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**7.b Original Principal Balance Graph**

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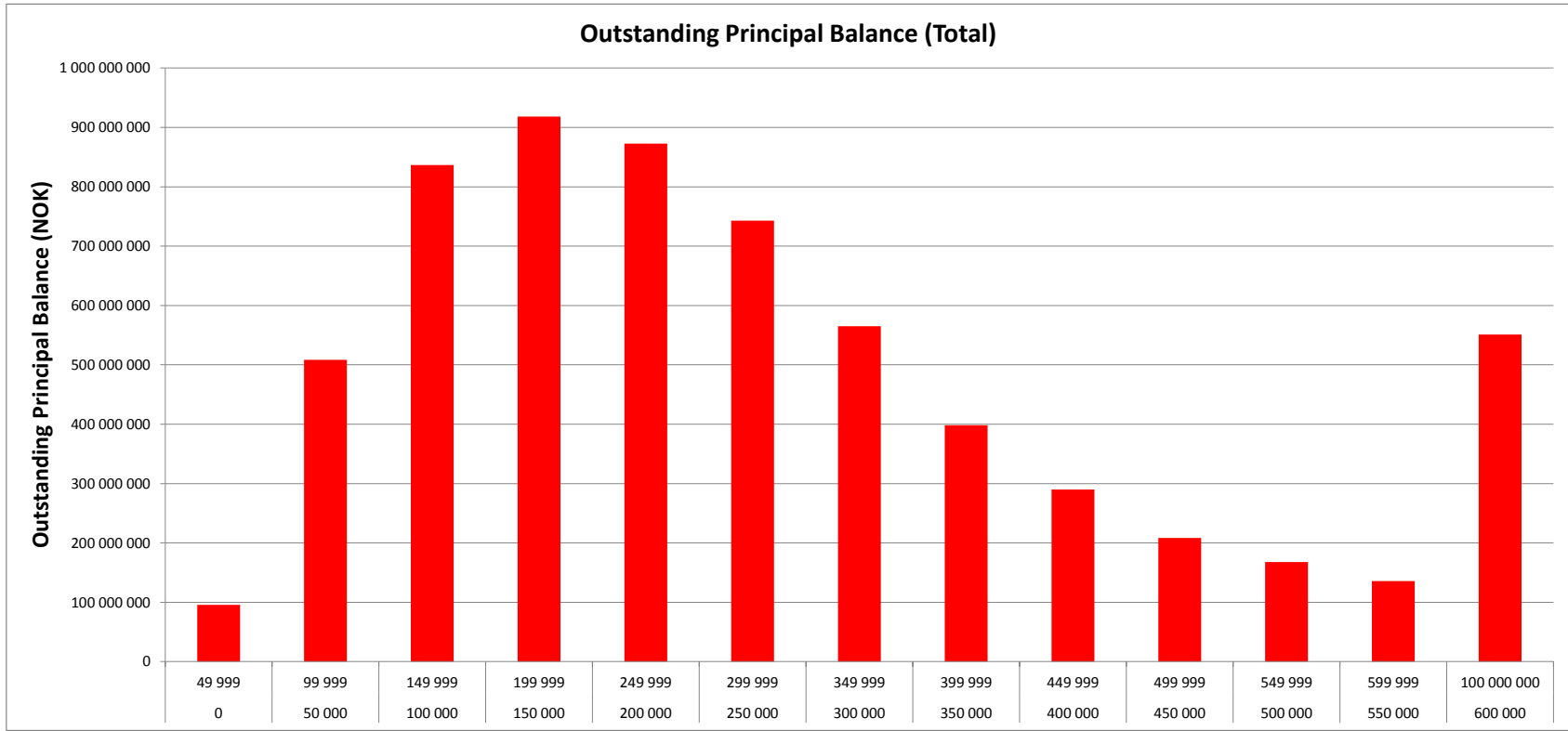




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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



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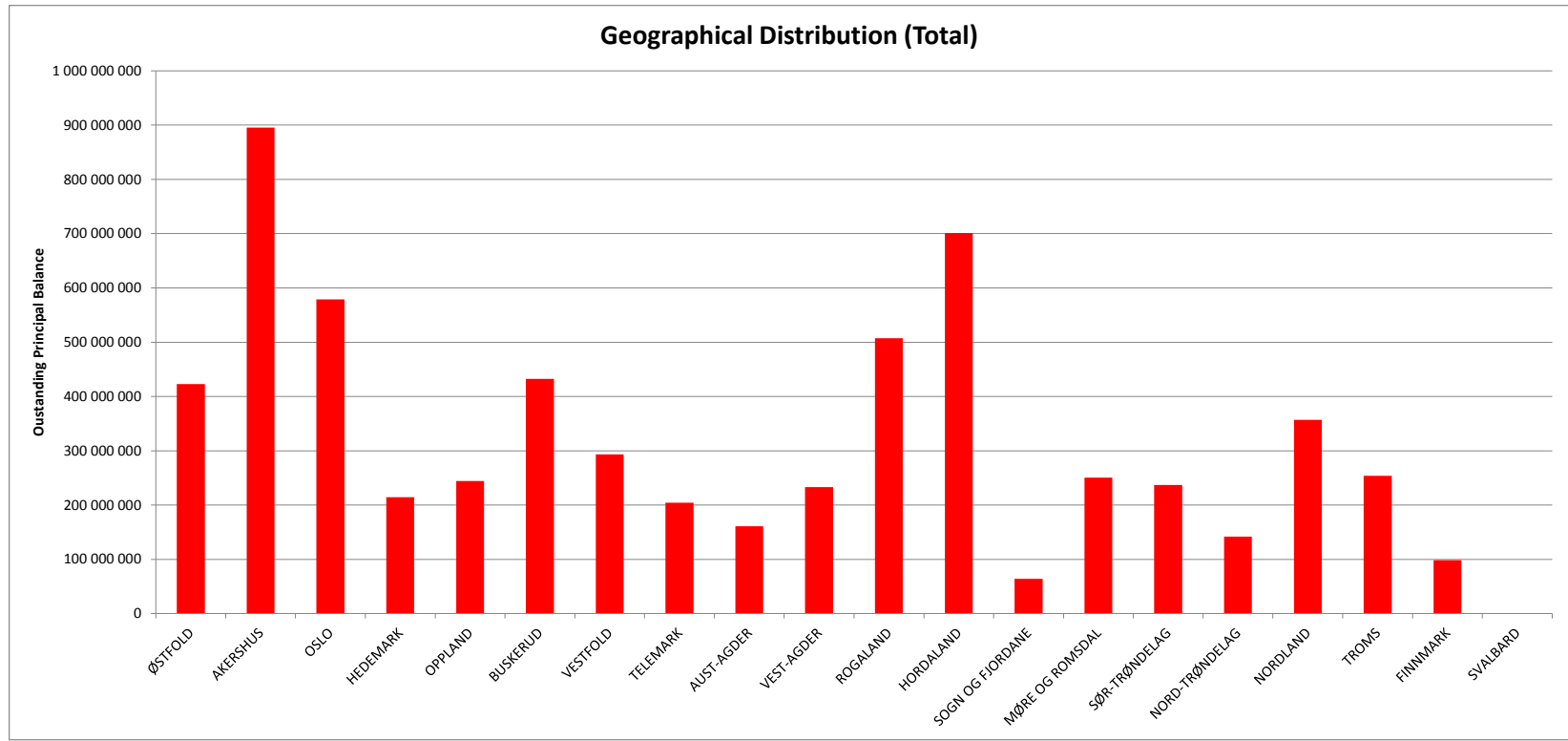
TOTAL								
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
100	2 370	422 683 484	6,72 %	7,13 %	ØSTFOLD	73,6	8,5	
200	4 569	895 568 128	14,23 %	13,76 %	AKERSHUS	74,1	8,4	
300	2 649	579 100 887	9,20 %	7,97 %	OSLO	68,6	8,3	
400	1 388	214 459 517	3,41 %	4,18 %	HEDEMARK	70,4	8,1	
500	1 381	244 170 493	3,88 %	4,16 %	OPPLAND	73,2	8,2	
600	2 337	432 644 215	6,88 %	7,04 %	BUSKERUD	71,7	8,5	
700	1 604	293 403 089	4,66 %	4,83 %	VESTFOLD	74,9	8,4	
800	1 221	204 490 510	3,25 %	3,68 %	TELEMARK	73,1	8,3	
900	918	161 052 884	2,56 %	2,76 %	AUST-AGDER	74,3	8,1	
1 000	1 260	233 086 035	3,70 %	3,79 %	VEST-AGDER	73,9	8,3	
1 100	2 623	507 511 818	8,07 %	7,90 %	ROGALAND	77,3	8,4	
1 200	3 469	701 070 347	11,14 %	10,44 %	HORDALAND	76,2	8,3	
1 400	337	63 847 447	1,01 %	1,01 %	SOGN OG FJORDANE	78,6	8,4	
1 500	1 308	250 551 518	3,98 %	3,94 %	MØRE OG ROMSDAL	74,5	8,2	
1 600	1 325	236 682 997	3,76 %	3,99 %	SØR-TRØNDELAG	72,6	8,5	
1 700	780	141 910 223	2,26 %	2,35 %	NORD-TRØNDELAG	77,1	8,1	
1 800	1 877	356 808 569	5,67 %	5,65 %	NORDLAND	79,6	8,2	
1 900	1 319	253 607 605	4,03 %	3,97 %	TROMS	80,9	8,1	
2 000	480	98 373 775	1,56 %	1,45 %	FINNMARK	78,7	7,9	
2 100	2	486 262	0,01 %	0,01 %	SVALBARD	92,2	13,0	
Total	33 217	6 291 509 803	100 %	100 %		74,5	8,3	

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**9.b Geographical Distribution Graph**



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**10.a Interest Rate**



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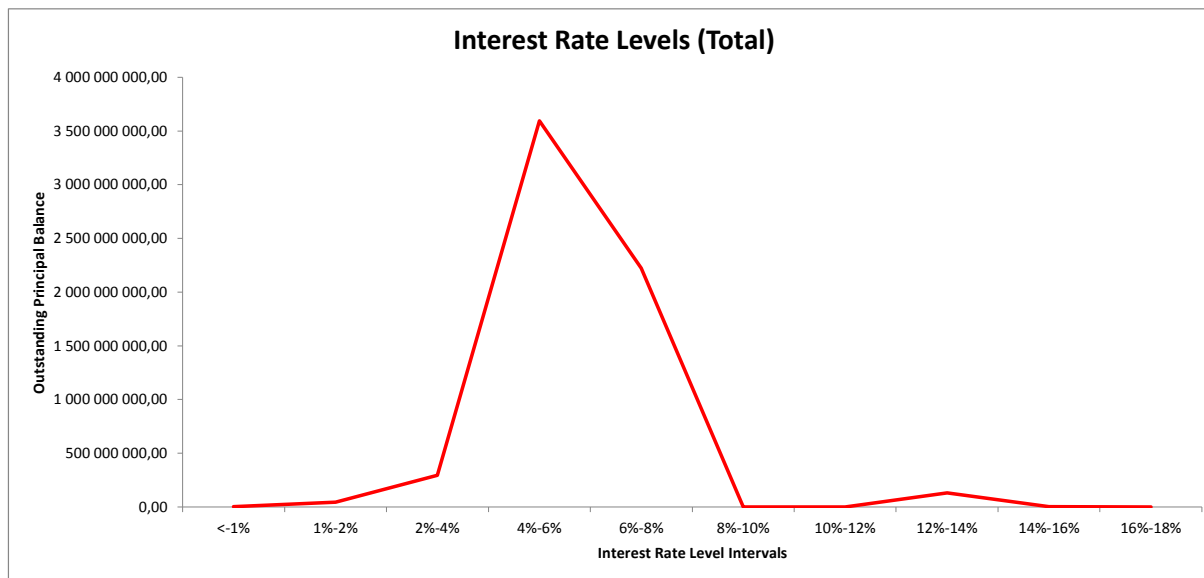
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
<		1%	19	3 540 408	0,06 %	56,0	8,1
1 %		2%	279	44 731 331	0,71 %	65,55	6,99
2 %		4%	1 325	294 943 074	4,69 %	65,08	8,76
4 %		6%	16 569	3 595 013 966	57,14 %	75,64	8,28
6 %		8%	12 577	2 221 768 535	35,31 %	75,34	8,37
8 %		10%	9	578 022	0,01 %	39,44	7,02
10 %		12%	-	-	-	-	-
12 %		14%	2 402	129 896 915	2,06 %	52,51	8,23
14 %		16%	37	1 037 552	0,02 %	42,82	8,89
16 %		18%	-	-	-	-	-
Total			33 217	6 291 509 803	100 %	74,5	8,3

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

**10.b Interest Rate**



Reporting Date	27.11.2014					
Payment date	25.11.2014					
Period No	1					
Monthly Period	Sep Oct 2014					
Interest Period	from	15.09.2014	to	25.11.2014	=	71 days



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

**11.a Remaining Terms**



Reporting Date	27.11.2014	
Payment date	25.11.2014	
Period No	1	
Monthly Period	Sep Oct 2014	
Interest Period	from 15.09.2014	to 25.11.2014 = 71 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
1		12	360	70 205 408	1,12 %	6,2	8,5
13		24	960	78 497 109	1,25 %	20,1	10,7
25		36	2 582	317 146 730	5,04 %	29,4	8,4
37		48	2 629	305 886 969	4,86 %	44,1	10,4
49		60	8 628	1 191 176 434	18,93 %	53,2	7,9
61		72	2 704	487 407 195	7,75 %	67,7	10,1
73		84	9 073	1 833 088 744	29,14 %	77,5	8,0
85		96	3 117	867 424 078	13,79 %	89,3	8,0
97		108	574	186 107 709	2,96 %	104,5	10,4
109		120	2 590	954 569 427	15,17 %	113,5	7,5
121							
Total		33 217		6 291 509 803	100 %	74,5	8,3

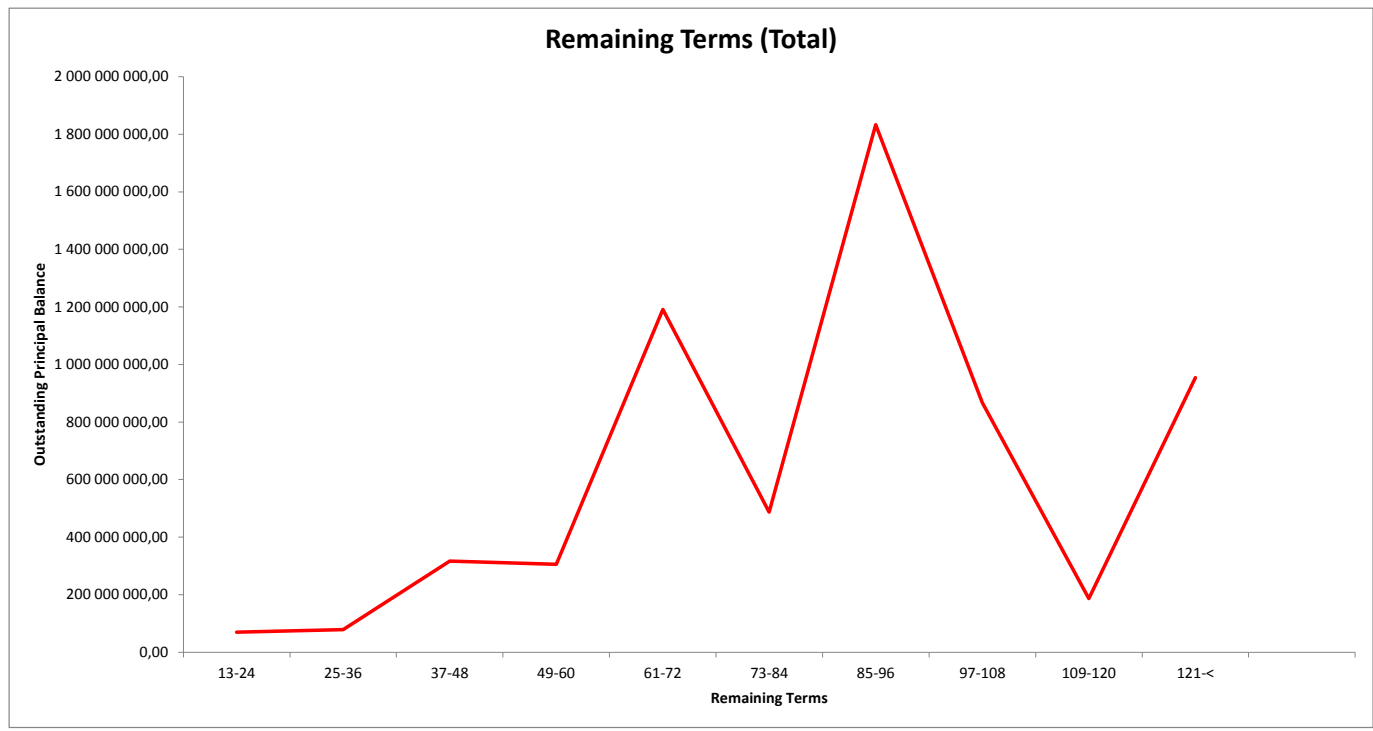


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 days



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

**12.a Seasoning**



Reporting Date	27.11.2014					
Payment date	25.11.2014					
Period No	1					
Monthly Period	Sep Oct 2014					
Interest Period	from	15.09.2014	to	25.11.2014	=	71 days

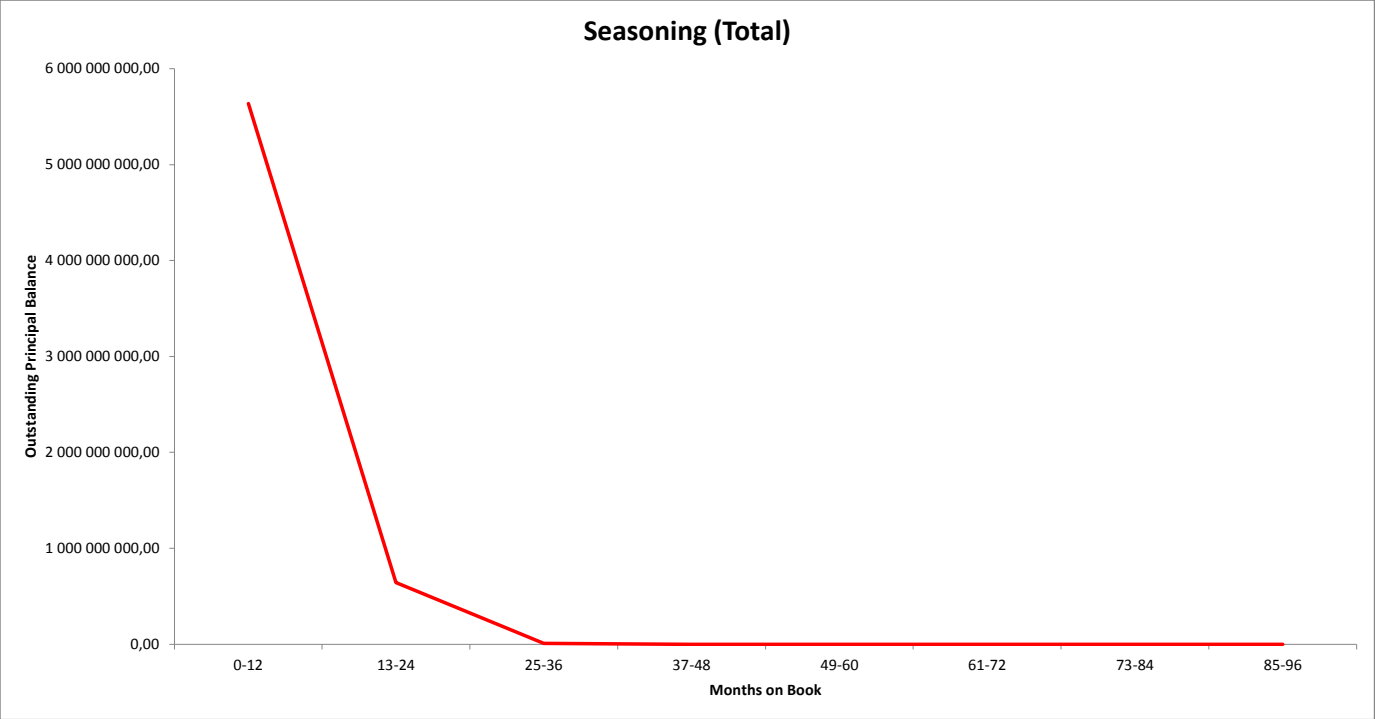
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	0		12	29 414	5 636 859 387	89,59 %	75,1	7,7
	13		24	3 764	644 602 194	10,25 %	69,3	13,4
	25		36	39	10 048 222	0,16 %	56,2	28,4
	37		48	-	-	-	-	-
	49		60	-	-	-	-	-
	61		72	-	-	-	-	-
	73		84	-	-	-	-	-
	85		96	-	-	-	-	-
	Total			33 217	6 291 509 803	100,00 %	0,0	0,0

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

**12.b Seasoning**



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 days



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

**13.a Vehicle type**



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 days

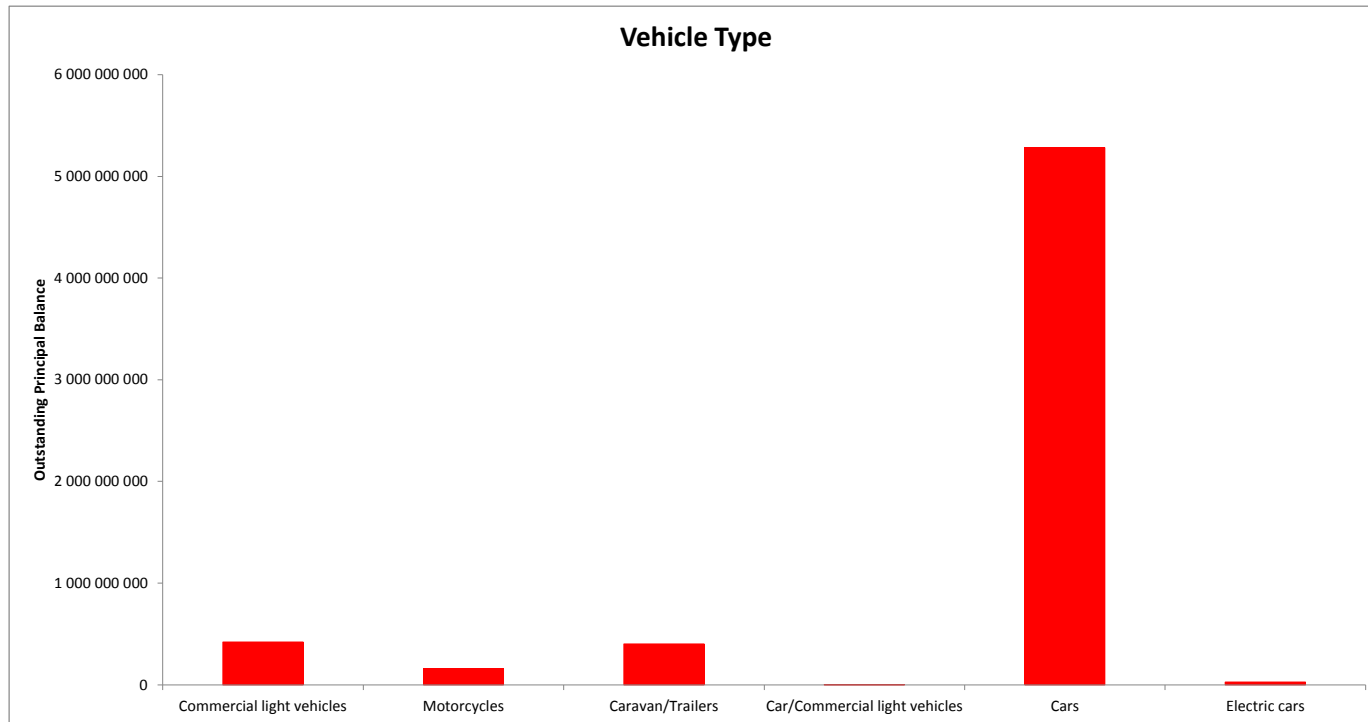
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Commercial light vehicles	2 305	421 257 977	6,70 %	62,1	8,6
	Motorcycles	1 381	156 589 458	2,49 %	69,7	7,1
	Caravan/Trailers	1 870	400 323 206	6,36 %	91,0	7,1
	Car/Commercial light vehicles	12	2 196 913	0,03 %	60,1	9,0
	Cars	27 568	5 282 954 537	83,97 %	74,3	8,4
	Electric cars	81	28 187 712	0,45 %	77,3	8,0
	Total	33 217	6 291 509 803	100 %	74,5	8,3

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

**13.b Vehicle type**



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 days



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

**14.a Hybrid loans**



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 days

Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		398	187 023 534	2,97 %	21,0	8,9
Standard		32 819	6 104 486 269	97,03 %	76,1	8,3
Total		33 217	6 291 509 803	100 %	74,5	8,3

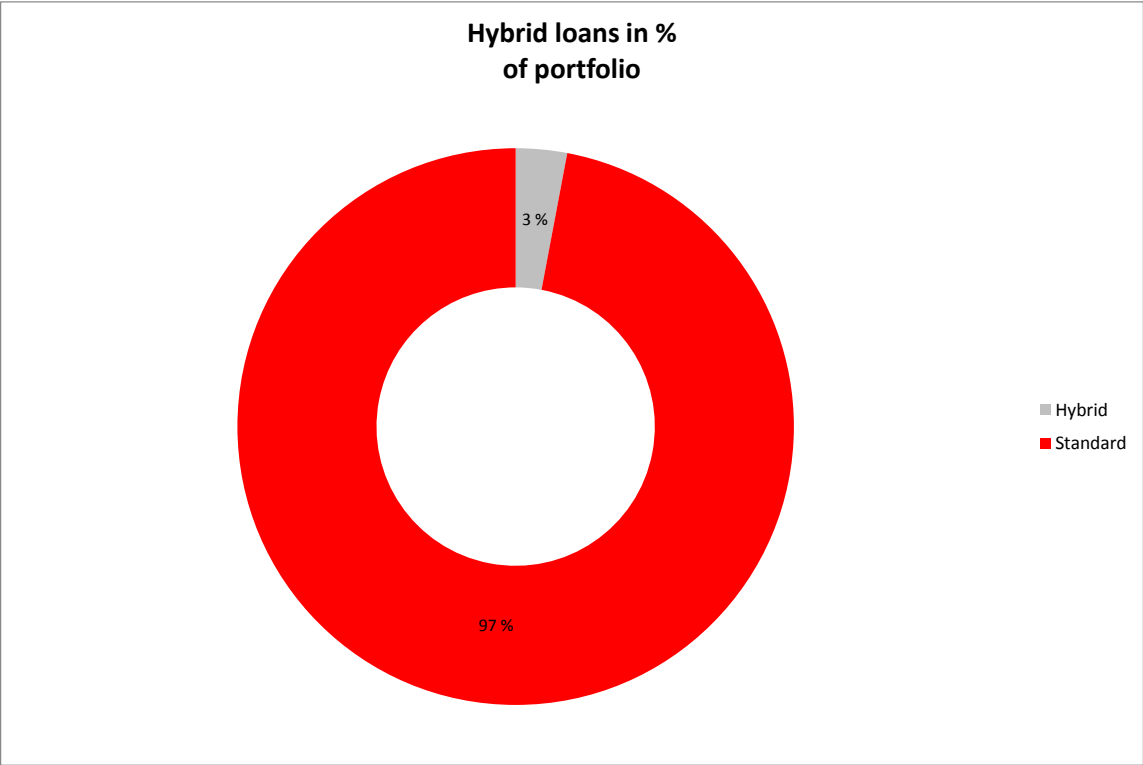
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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**14.b Hybrid loans**



Reporting Date	27.11.2014					
Payment date	25.11.2014					
Period No	1					
Monthly Period	Sep Oct 2014					
Interest Period	from	15.09.2014	to	25.11.2014	=	71 days





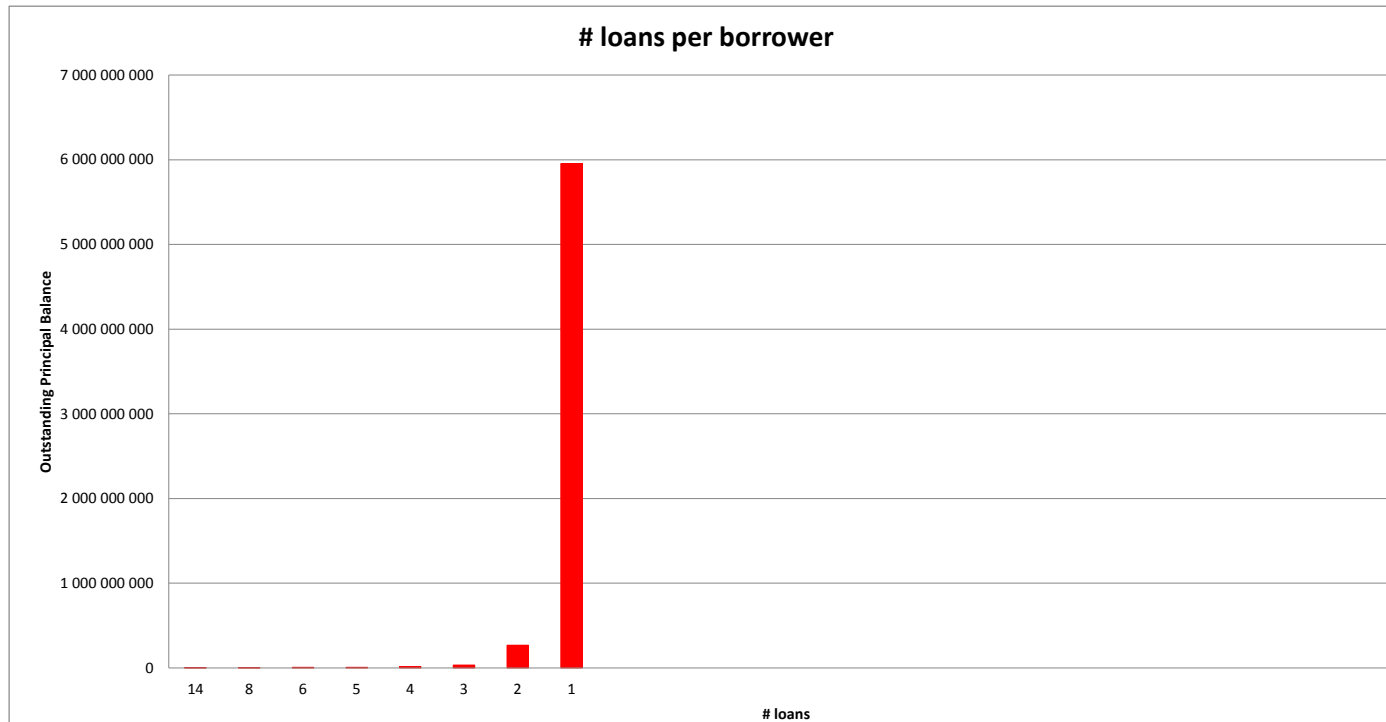


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**15.b # loans per borrower**



Reporting Date	27.11.2014					
Payment date	25.11.2014					
Period No	1					
Monthly Period	Sep Oct 2014					
Interest Period	from	15.09.2014	to	25.11.2014	=	71 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**16.a Amortization Profile**



Reporting Date	27.11.2014	
Payment date	25.11.2014	
Period No	1	
Monthly Period	Sep Oct 2014	
Interest Period	from 15.09.2014	to 25.11.2014 = 71 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	6 291 509 803	6 211 358 939	80 150 864	31 086 963	5,93 %	98,73 %
2	6 211 358 939	6 126 266 350	85 092 589	30 675 428	5,93 %	97,37 %
3	6 126 266 350	6 036 839 175	89 427 175	30 240 624	5,92 %	95,95 %
4	6 036 839 175	5 949 744 916	87 094 258	29 813 104	5,93 %	94,57 %
5	5 949 744 916	5 858 350 702	91 394 214	29 368 137	5,92 %	93,12 %
6	5 858 350 702	5 769 334 162	89 016 540	28 932 295	5,93 %	91,70 %
7	5 769 334 162	5 678 012 485	91 321 677	28 487 122	5,93 %	90,25 %
8	5 678 012 485	5 584 806 516	93 205 969	28 035 705	5,93 %	88,77 %
9	5 584 806 516	5 496 964 594	87 841 922	27 605 315	5,93 %	87,37 %
10	5 496 964 594	5 413 652 838	83 311 756	27 190 317	5,94 %	86,05 %
11	5 413 652 838	5 329 455 509	84 197 329	26 770 905	5,93 %	84,71 %
12	5 329 455 509	5 244 558 765	84 896 743	26 346 998	5,93 %	83,36 %
13	5 244 558 765	5 158 718 826	85 839 940	25 921 440	5,93 %	81,99 %
14	5 158 718 826	5 074 080 736	84 638 089	25 498 122	5,93 %	80,65 %
15	5 074 080 736	4 988 654 776	85 425 960	25 072 665	5,93 %	79,29 %
16	4 988 654 776	4 904 258 752	84 396 024	24 650 856	5,93 %	77,95 %
17	4 904 258 752	4 817 492 427	86 766 325	24 221 939	5,93 %	76,57 %
18	4 817 492 427	4 729 668 280	87 824 147	23 785 519	5,92 %	75,18 %
19	4 729 668 280	4 643 094 765	86 573 515	23 354 793	5,93 %	73,80 %
20	4 643 094 765	4 557 727 290	85 367 475	22 929 494	5,93 %	72,44 %

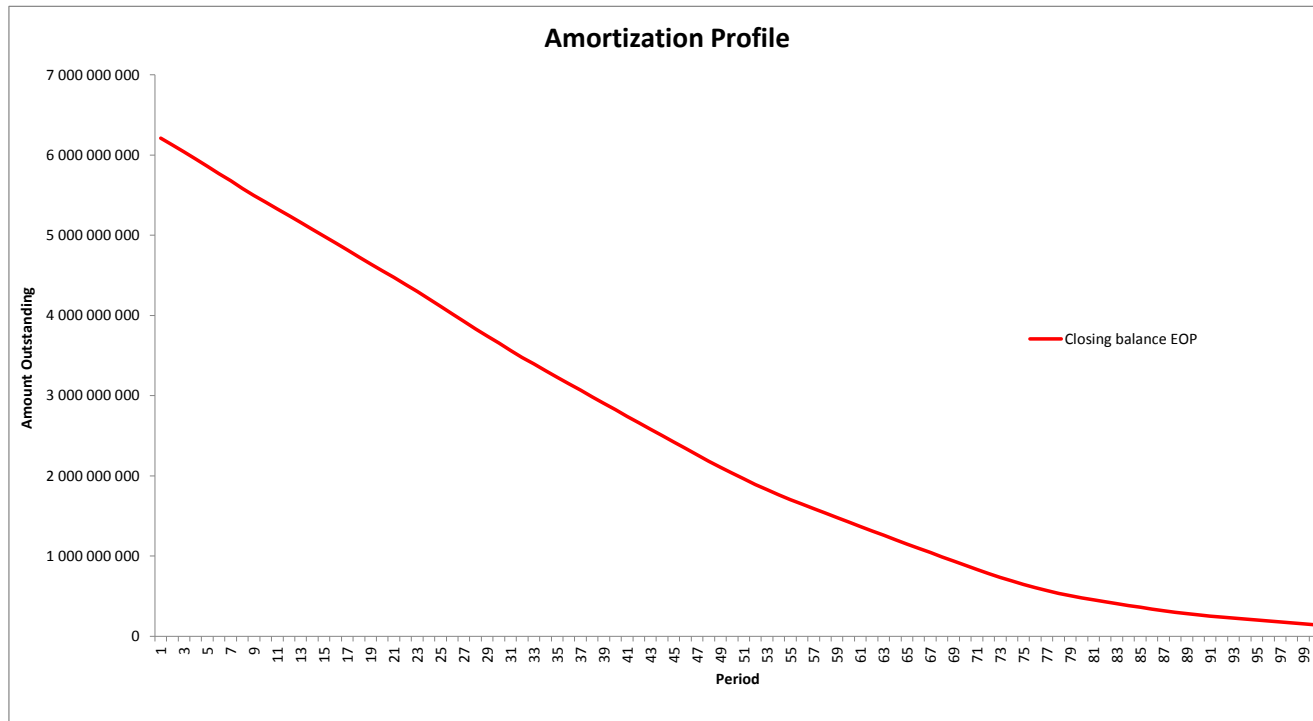
Amortization profile (first 20 periods)

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

**16.b Amortization Profile**



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**17.a Payment Holidays**



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 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
<b>Total</b>	<b>890</b>	<b>1 437</b>	<b>5 284 725</b>	

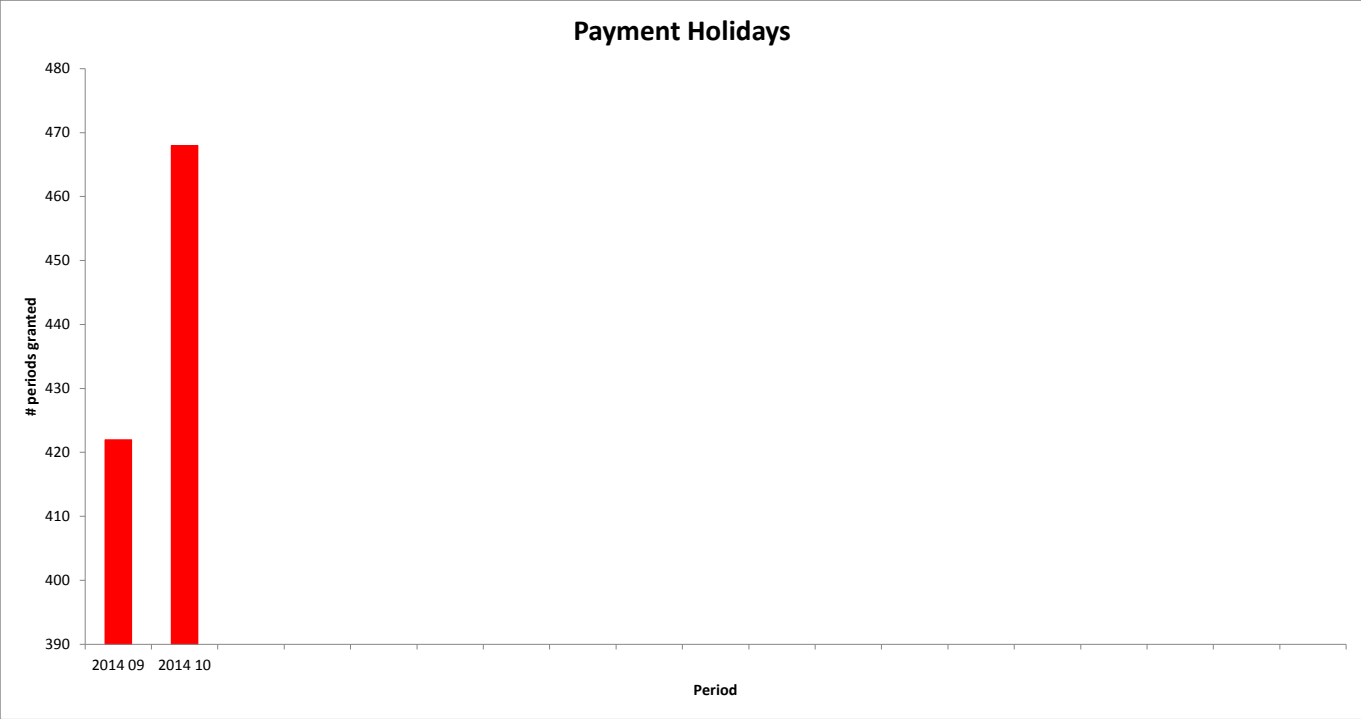
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**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**17.b Payment Holidays**



Reporting Date	27.11.2014					
Payment date	25.11.2014					
Period No	1					
Monthly Period	Sep Oct 2014					
Interest Period	from	15.09.2014	to	25.11.2014	=	71 days



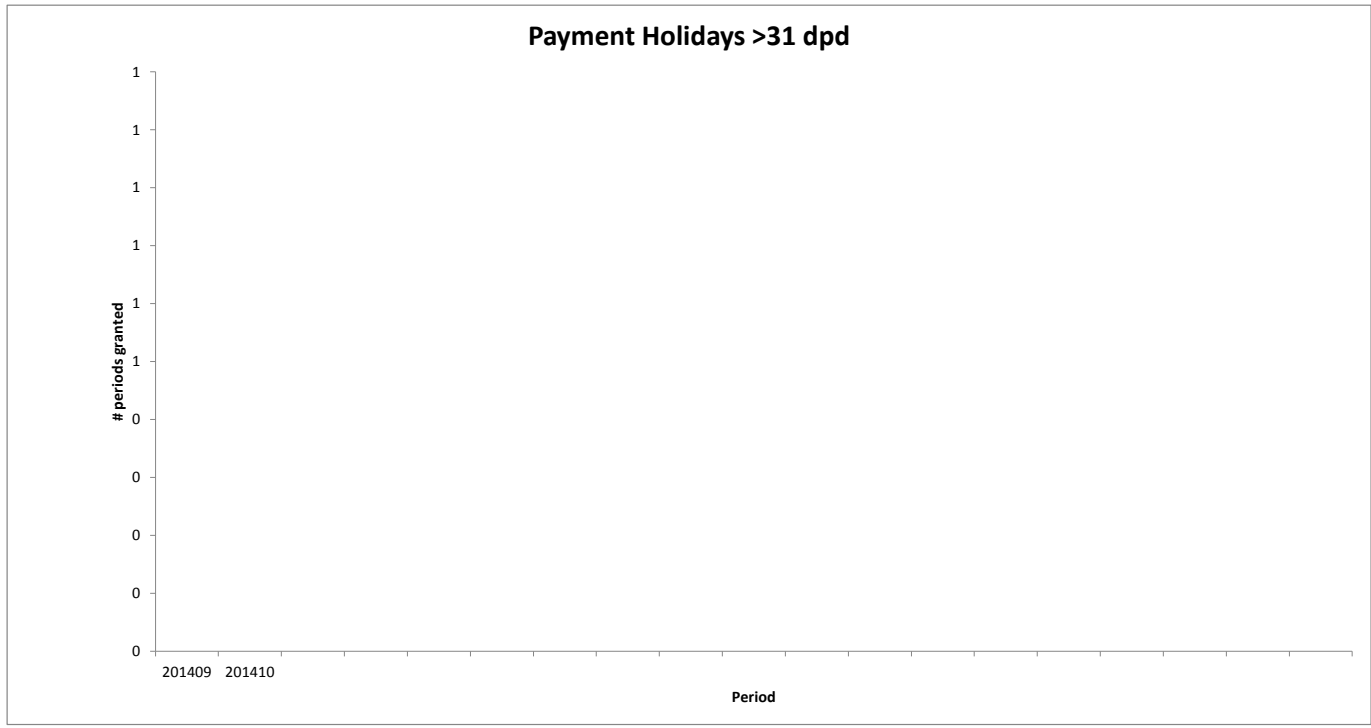


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

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



Reporting Date	27.11.2014				
Payment date	25.11.2014				
Period No	1				
Monthly Period	Sep Oct 2014				
Interest Period	from	15.09.2014	to	25.11.2014	= 71 days





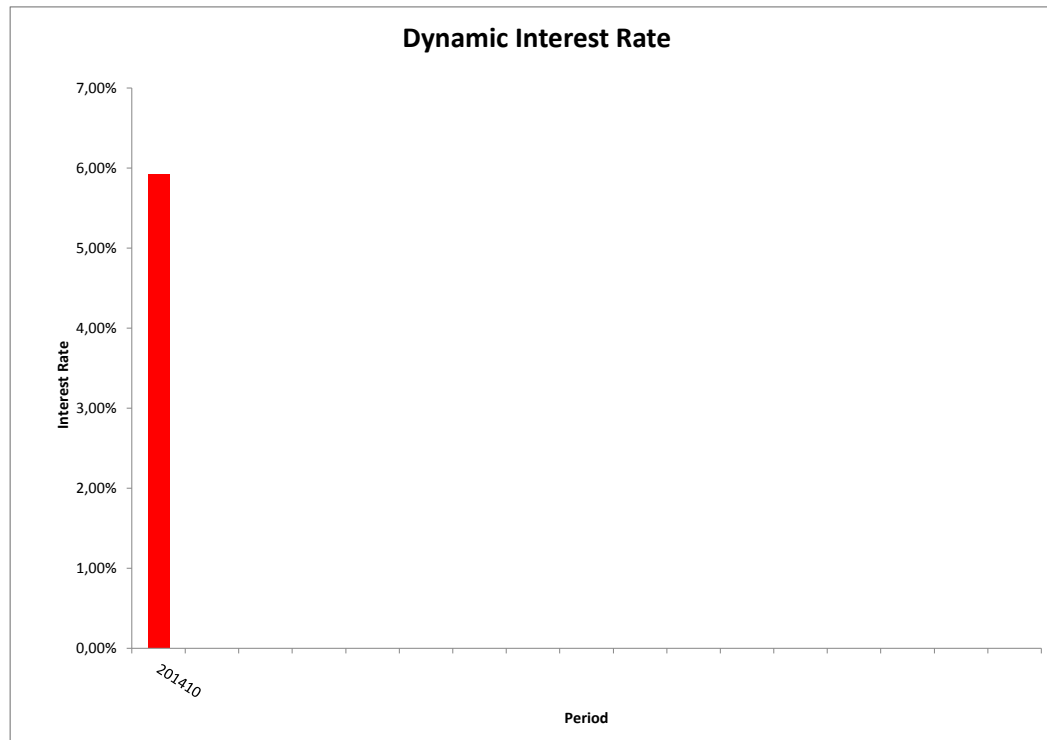


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**19.b Dynamic Interest Rate**



Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days



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

**20.a Borrower Type**



Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days

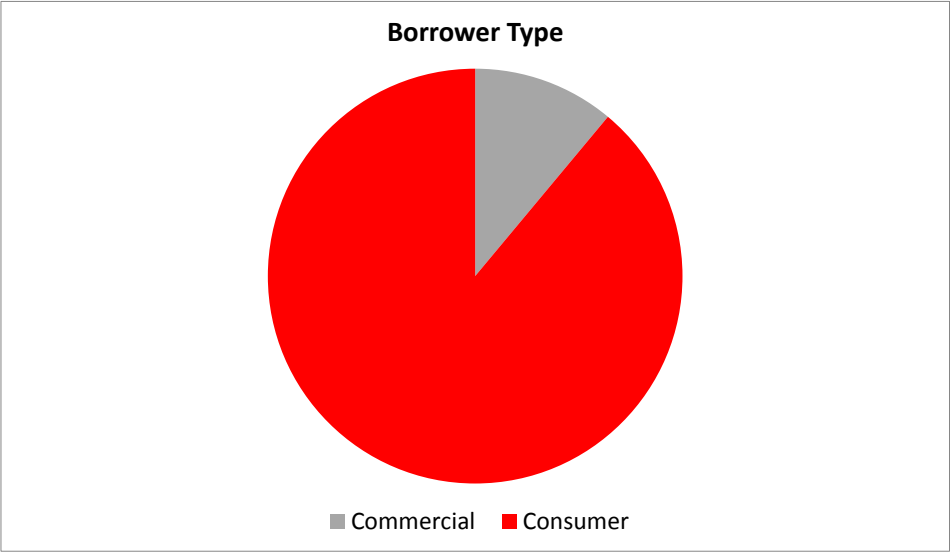
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	2 693	695 727 974	11,06 %	57,4	8,5
	Consumer	30 524	5 595 781 829	88,94 %	76,6	8,3
	Total	33 217	6 291 509 803	100 %	74,5	8,3

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

**20.b Borrower Type**



Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days



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

**21.a Vehicle Condition**



Reporting Date	27.11.2014	
Payment date	25.11.2014	
Period No	1	
Monthly Period	Sep Oct 2014	
Interest Period	from 15.09.2014	to 25.11.2014 = 71 days

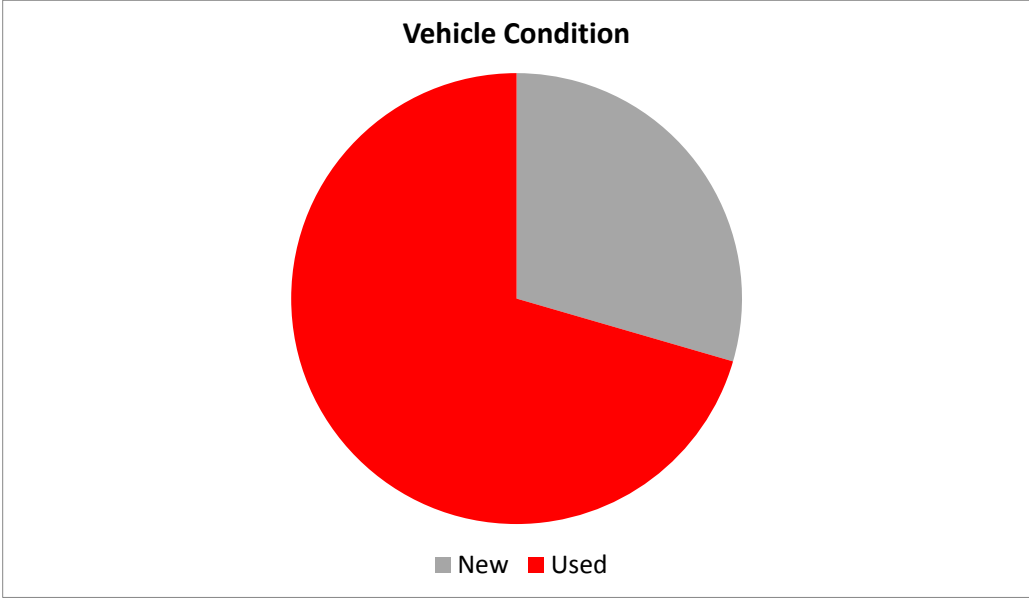
TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 226	1 855 708 658	29,50 %	75,0	8,3
	Used	25 991	4 435 801 145	70,50 %	74,2	8,3
	Total	33 217	6 291 509 803	100 %	74,5	8,3

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

**21.b Vehicle Condition**



Reporting Date	27.11.2014		
Payment date	25.11.2014		
Period No	1		
Monthly Period	Sep Oct 2014		
Interest Period	from	15.09.2014	to 25.11.2014 = 71 days



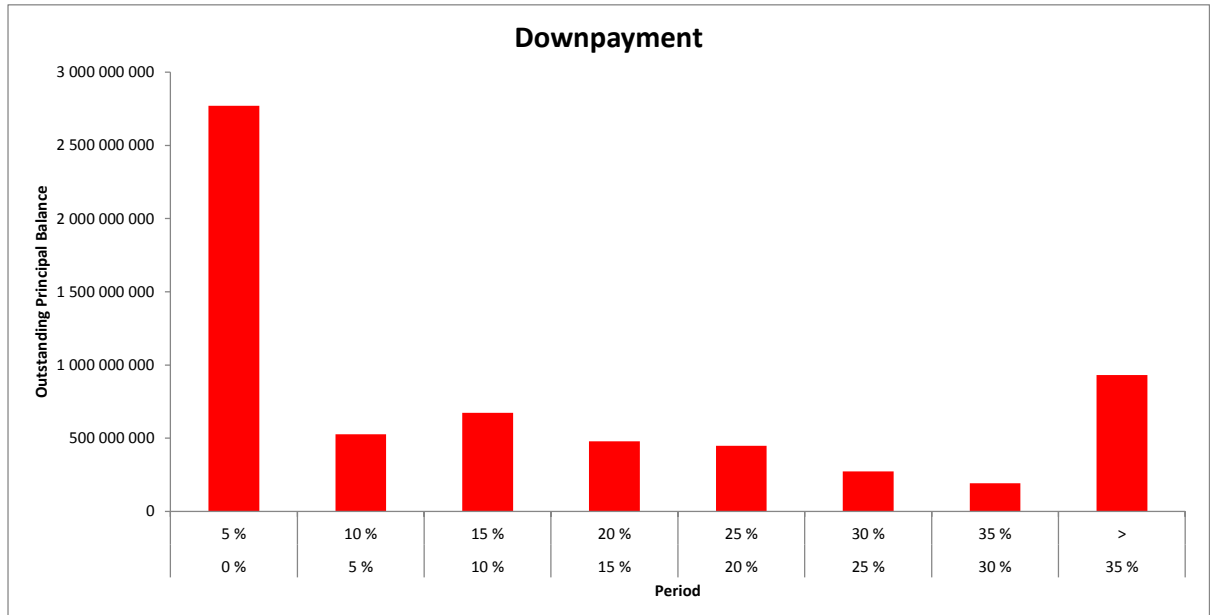


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**22.b Downpayment**



Reporting Date	27.11.2014		
Payment date	25.11.2014		
Period No	1		
Monthly Period	Sep Oct 2014		
Interest Period	from	15.09.2014	to 25.11.2014 = 71 days



**Bilkreditt 6 Limited  
Monthly Investor Report**

**23.a Repayment Type**



Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days

Repayment Type	TOTAL				
	Repayment Type	No	Outstanding balance	%	WA months to maturity
Annuity	32 757	6 140 192 525	97,59 %	75,1	8,3
Serial	460	151 317 278	2,41 %	47,0	9,0
Total	33 217	6 291 509 803	100 %	74,5	8,3

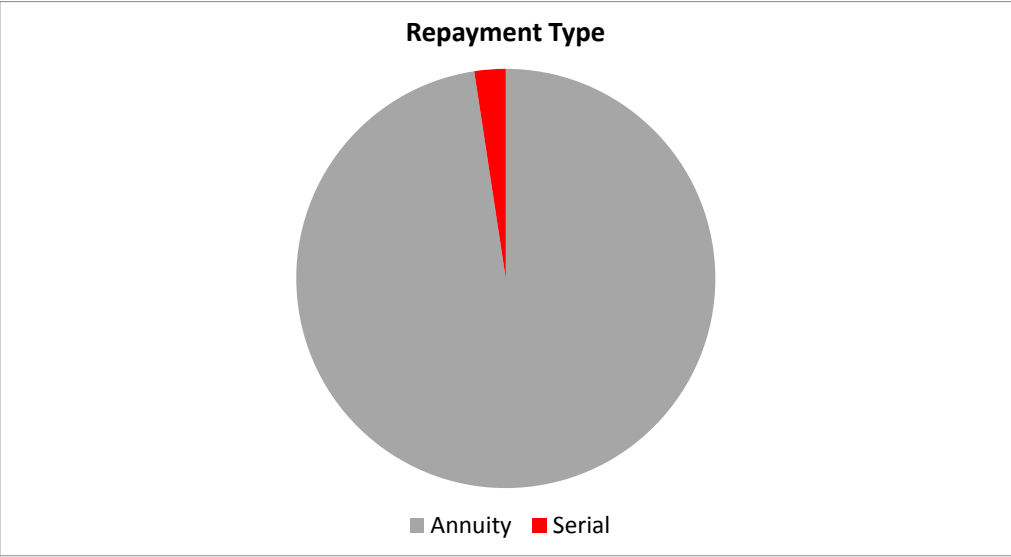


**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**23.b Repayment Type**



Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days

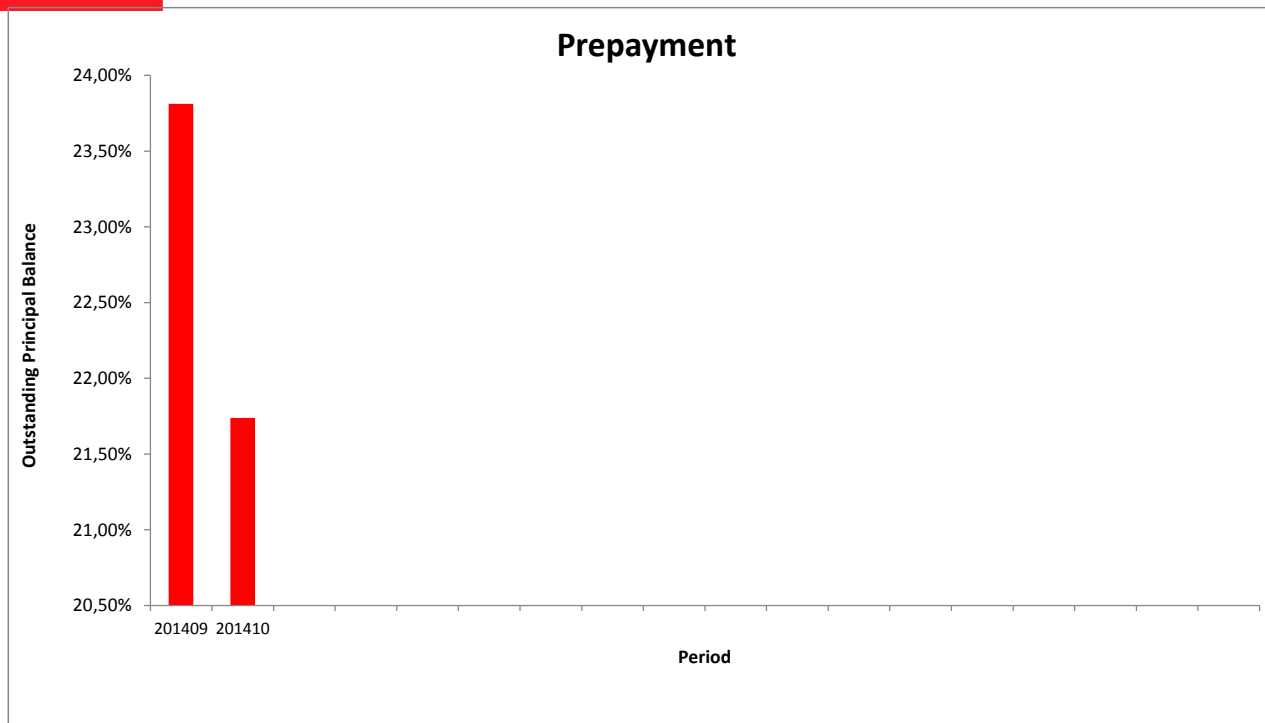




**Bilkreditt 6 Limited**  
**Monthly Investor Report**

**24.b Dynamic Pre-Payments**

Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days



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

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



Reporting Date	27.11.2014	
Payment date	25.11.2014	
Period No	1	
Monthly Period	Sep Oct 2014	
Interest Period	from 15.09.2014	to 25.11.2014 = 71 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	0	0	0	0	0						
2015 1	0	0									
2015 2	0	0									

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

**26. Delinquency**



Reporting Date	27.11.2014	
Payment date	25.11.2014	
Period No	1	
Monthly Period	Sep Oct 2014	
Interest Period	from 15.09.2014 to 25.11.2014 = 71 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																	
	12																	
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	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days



**Priority of Payments**

Available Distribution Amount	+	644 137 412,16	NOK	54 268 551,36	EUR
Senior Expenses	-	5 369 263,39	NOK		
Class A Notes Interest	-	24 104 914,17	NOK	603 539,44	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	3 021 050,00	NOK		
Credit the Supplementary Liquidity Ledger Amount	-	53 826 744,00	NOK		
Liquidity Reserve	-	-	NOK		
Class A Principal	-	436 833 197,00	NOK	53 665 011,92	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	80 740 116,00	NOK		
Class C Notes Interest	-	1 992 487,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	3 467 218,56	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Credit Supplementary Liquidity Ledger amount	-	-	NOK		
Payments to Seller	=	34 782 422,04	NOK	-	EUR

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

**28. Transaction Costs**



Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	5 369 263,39 NOK			
Interest accrued for the Period	29 118 451,17 NOK	24 104 914,17 NOK	3 021 050,00 NOK	1 992 487,00 NOK
Cumulative Interest accrued	29 118 451,17 NOK	24 104 914,17 NOK	3 021 050,00 NOK	1 992 487,00 NOK
Interest Payments	29 118 451,17 NOK	24 104 914,17 NOK	3 021 050,00 NOK	1 992 487,00 NOK
Cumulative Interest Payments	29 118 451,17 NOK	24 104 914,17 NOK	3 021 050,00 NOK	1 992 487,00 NOK
Interest accrued on Subordinated Loan for the Period	3 467 218,56 NOK			
Cumulative Interest accrued on Subordinated Loan	3 467 218,56 NOK			
Interest Payments on Subordinated Loan	3 467 218,56 NOK			
Cumulative Interest Payments on Subordinated Loan	3 467 218,56 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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

**29. Swap Counterparty Data**



Reporting Date	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period from	15.09.2014 to 25.11.2014 = 71 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	5 820 100 000,00 NOK 715 000 000,00 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	1,6600 %
1M Euribor (Notes, Swap)	0,0580 %
Gross Amount Due to Swap Counterparty	460 938 111,17 NOK
Gross Amount Due from Swap Counterparty	54 268 551,36 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	27.11.2014
Payment date	25.11.2014
Period No	1
Monthly Period	Sep Oct 2014
Interest Period	from 15.09.2014 to 25.11.2014 = 71 days