

Bilcreditt 6 Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.10.2016		Following payment dates:		25.11.2016
Payment date	25.10.2016				27.12.2016
Period No	24				
Monthly Period	Sep 2016				
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days
Cut-Off Date	30.09.2016				

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1. Portfolio Information



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from 26.09.2016	to 25.10.2016 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	2 714 115 746,00 NOK	2 832 457 134,00 NOK
Scheduled Loan Principal Repayments	49 030 790,00 NOK	51 093 062,00 NOK
Prepayments	64 705 054,00 NOK	65 406 018,00 NOK
Deemed Collections - Other	-	-
Deemed Collections - CPI Single Premium Cancellations	562 883,00 NOK	536 577,00 NOK
Total Principal Payments Received	114 298 727,00 NOK	117 035 657,00 NOK
	-	-
New Defaulted Auto Loans in Period	3 759 145,00 NOK	2 001 329,00 NOK
Total New Defaults	3 759 145,00 NOK	2 001 329,00 NOK
Capitalised Interest (due to Repayment Holidays)	478 953,00 NOK	695 598,00 NOK
Closing Balance	2 596 536 827,00 NOK	2 714 115 746,00 NOK
Cumulative Capitalised Interest (Amount)		
Open	23 418 001,00 NOK	22 722 403,00 NOK
New	478 953,00 NOK	695 598,00 NOK
Close	23 896 954,00 NOK	23 418 001,00 NOK
Total revenue collections		
Revenue and fees received on loan balances	13 753 321,00 NOK	14 986 339,00 NOK
Recoveries on loans in default	733 076,00 NOK	2 491 880,00 NOK
Total Revenue Received in Period	14 486 397,00 NOK	17 478 219,00 NOK
# Loans		
At beginning of period	20 158 Loans	20 684 Loans
Paid in Full	508 Loans	509 Loans
Repurchased (Deemed Collections)	-	-
New loans into default	26 Loans	17 Loans
At end of period	19 624 Loans	20 158 Loans
Weighted Average Loan Return	6,43 %	
Average NIBOR + Weighted Average Loan Threshold	3,92 %	

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2. Amount Due for Distribution



Reporting Date	27.10.2016			
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Available Distribution Amount

	Current Period		Previous Period	
a. Reserve Fund	56 649 142,68	NOK	59 085 930,04	NOK
b. Collections (Principal, interest, fees, etc)	128 785 124,00	NOK	134 513 876,00	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	-1 643,29	NOK	-439,49	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)	185 432 623,39	NOK	14 444 584,64	EUR
			193 599 366,55	NOK
				14 538 464,18
				EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period		2 714 115 746,00	NOK
End of Period		2 596 536 827,00	NOK

Reserve Fund

	in %		
Beginning of Period	1,3 %	33 989 485,61	NOK
Cash Outflow		33 989 485,61	NOK
Cash Inflow		32 569 388,95	NOK
End of Period	1,2 %	32 569 388,95	NOK
Required Reserve Amount	1,2 %	32 569 388,95	NOK

Liquidity Balance

Beginning of Period	0,8 %	22 659 657,07	NOK
Cash Outflow		22 659 657,07	NOK
Cash Inflow		21 712 925,97	NOK
End of Period	0,8 %	21 712 925,97	NOK
Required Reserve Amount	0,8 %	21 712 925,97	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		142 657 778,38	NOK
Cash Outflow		9 690 369,65	NOK
Drawings from Commingling Reserve		-	NOK
Cash Inflow		-	NOK
End of Period		132 967 408,73	NOK
Required Commingling Reserve Fund		132 967 408,73	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	2 714 115 746,00	NOK
End of Period	2 596 536 827,00	NOK

Portfolio Performance:

	NOK	%	# loans
Performing Receivables:			
Current	2 444 225 942,00	94,13 %	18 490
1-29 days past due	114 971 547,00	4,43 %	861
		0,00 %	
Delinquent Receivables:			
30-59 days past due	24 832 403,00	0,96 %	158
60-89 days past due	6 813 450,00	0,26 %	59
90-119 days past due	2 682 278,00	0,10 %	27
120-149 days past due	1 818 733,00	0,07 %	16
150-179 days past due	1 192 474,00	0,05 %	13
Total Performing and Delinquent	2 596 536 827,00	100,00 %	19 624

Current Period Defaults	3 759 145,00	26
Cumulative Defaults	41 662 563,00	357
Current Period Recoveries	733 076,00	
Cumulative Recoveries	16 161 160,00	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class C
General Note Information					
ISIN Code		XS1101828561	XS1101831516	N/A	
Currency		EUR	NOK	NOK	
Initial Tranching	100 %	86,50 %	8,25 %	5,25 %	
Legal Final Maturity Date		25.07.2029	25.07.2029	25.07.2029	
Rating (Fitch/Moody's)		Aaa(sf)/AAA(sf)	A1(sf)/A(sf)	Unrated	
Initial Notes Aggregate Principal Outstanding Balance	6 728 343 000,00 NOK	715 000 000,00 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Initial Nominal per Note		100 000,00 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
Initial Number of Notes per Class		7150	555	353	243
Current Note Information					
Class Principal Outstanding Opening Balance		221 851 688,70 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Available Distribution Amount	185 432 623,39 NOK				
Amortisation	117 578 919,00 NOK				
Redemption per Class		14 444 584,64 EUR	- NOK	- NOK	- NOK
Redemption per Note		2 020,22 EUR	- NOK	- NOK	- NOK
Class Principal Outstanding Closing Balance	2 596 536 827,00 NOK	207 407 104,05 EUR	555 000 000,00 NOK	353 000 000,00 NOK	243 000,00 NOK
Current Tranching		65,02 %	21,37 %	13,60 %	0,01 %
Current Pool Factor		0,29	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	-0,3710 %				
Interest Rate Basis: 1-M NIBOR / Spread	0,9900 %	0,3700 %	1,1000 %	1,2000 %	
Day Count Convention		(ACT/360)	(ACT/360)	(ACT/360)	
Interest Days	29				
Principal Outstanding per Note Beginning of Period		31 028,21 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Principal Repayment per note		2 020,22 EUR	- NOK	- NOK	- NOK
Principal Outstanding per Note End of Period		29 007,99 EUR	1 000 000,00 NOK	1 000 000,00 NOK	1 000,00 NOK
>Interest accrued for the period		- EUR	1 683,61 NOK	1 764,17 NOK	1,76 NOK
Interest Payment	1 557 584,00 NOK	- EUR	934 404,00 NOK	622 751,31 NOK	428,69 NOK
Interest Payment per Note		- EUR	1 683,61 NOK	1 764,17 NOK	1,76 NOK

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,50 %	7,25 %	2,00 %	
Current CE (incl. Excess Spread)		39,52 %	18,15 %	4,54 %	
Current CE (excl. Excess Spread)		37,07 %	15,69 %	2,09 %	

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

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6. Counterparty Ratings, Trigger Levels and Consequences



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 Monthly Period Sep 2016
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Transaction Role	Counterparty	Rating Triggers								Trigger breached	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		S&P		Moody's		S&P		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Bilcredditt 6 Limited		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Bank AS		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Banco Santander	Downgrade 1	A-1 Credit watch negative	A-2	P-1 Review for possible Downgrade	P-2	A Credit watch negative	A-	A2 Review for possible Downgrade	A3	Y	The Servicing Agreement will provide that, if a Servicer's Owner Downgrade 1 occurs and for so long as it is continuing, (i) the Servicer shall (or, if the Seller is not the Servicer, the Seller shall), within 10 Business Days, procure that the Subordinated Loan Provider makes available to the Issuer an advance by way of deposit to the Commingling Reserve Account in an amount equal to the Commingling Reserve Required Amount; and (ii) the Servicer will, within 10 Business Days, instruct the Collections Account Bank to transfer to the Transaction Account within one Oslo Banking Day after receipt (or, in the case of exceptional circumstances causing an operational delay in the transfer, within three Oslo Banking Days after receipt) any and all Collections received from time to time in the Seller Collections Account. As at the date of this Prospectus, the Servicer's Owner's short-term and long-term unsecured, unsubordinated and unguaranteed indebtedness is rated F-2 and Baa1 respectively by Moody's and A-2 and BBB- respectively by S&P; therefore, a Servicer's Owner Downgrade 1 has occurred. As a consequence, on or before the Note Issuance Date, the Commingling Reserve Account will be funded through the proceeds of an advance made by the Subordinated Loan Provider to the Issuer in an amount equal to the Commingling Reserve Required Amount. If the Servicer's Owner Downgrade 1 is cured, the amount outstanding to the Commingling Reserve Account will be released.
		Downgrade 2	N/A	A-2	N/A	P-2	BBB- Credit Watch Negative	A-	Baa2 Review for possible Downgrade	A3	N	The Servicing Agreement shall provide that, if (a) a Servicer's Owner Downgrade 2 exists and is continuing or (b) there is a change of control of the Servicer or the Subordinated Loan Provider (in each case, so long as it is Santander Consumer Bank AS), then the Servicer (or, if the Seller is not the Servicer, the Seller), shall, at its own cost, either: (i) within 14 calendar days, obtain from a third party with the Required Ratings a guarantee of the Seller's obligations under the Auto Portfolio Purchase Agreement to pay to the Issuer a Deemed Collection in the amount of any unpaid portion of the Principal Amount of any Purchased Auto Loan corresponding to CPI Policy premium where the related CPI Policy has been cancelled (each a "CPI Deemed Collection"); or (ii) procure that, within 14 calendar days, the Servicer will establish and maintain the CPI Ledger on the Transaction Account to hold an amount as determined by the Servicer or Seller which shall be made available by the Subordinated Loan Provider. Such amount shall be equal to the aggregate of all CPI Deemed Collections that would have been payable by the Seller in the event that, as at the immediately preceding Cut-Off Date, the CPI Policies relating to all outstanding Purchased Auto Loans had been cancelled.
		Downgrade 3	N/A	A-2	N/A	P-2	BB+ Credit watch Negative	A-	Baa3 Review for possible Downgrade	A3	N	The Issuer will, or will require the Servicer to, will instruct the Debtors to make payments on Purchased Auto Loans to a specified account of the Issuer (the "Issuer Collections Account") at the Collections Account Bank. On a daily basis, the Servicer will arrange for the transfer of the amounts on deposit in the Issuer Collections Account to the Transaction Account. Must identify a Back up Servicer
Issuer Cross Currency Swap Provider	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	BBB	Aa3	N	Post collateral within 30 calendar days and/or obtain a guarantee or a replacement or take such other action as confirmed by Moody's within 30 calendar days
		Moody's Second Rating Trigger Replacement.	N/A	N/A		P-1	N/A	N/A		Aa3	N	
Issuer Cross Currency Swap Provider	ANTS	Initial S&P Required Rating	A-2	A-1	N/A	N/A	A-	A	N/A	N/A	N	Post collateral within 10 bd
		Subsequent S&P Required Rating	N/A	A-1	N/A	N/A	BBB	A	N/A	N/A	N	Post collateral within 10 business days. Within 60 days transfer all of its rights and obligations with respect to this Agreement to an S&P Eligible Replacement or procure, subject to confirmation by S&P, an S&P Eligible Replacement to become a co-obligor or guarantor or take such other action as confirmed by S&P as will result in Class A Notes rating being maintained.
Transaction Account Bank	Bank of New York Mellon		A-2	A-1+	P-2	P-1	A-	AA-	A3	Aa1	N	If at any time a Ratings Downgrade has occurred with respect to the Transaction Account Bank, the Issuer will be required, within thirty (30) calendar days after the Ratings Downgrade, to transfer any amounts credited to the Issuer Secured Accounts, at no cost to the Issuer, to an alternative bank with at least the Required Ratings. The alternative bank will need to (i) enter into a Transaction Account Agreement prior to the transfer and (ii) accede to the Security Trust Deed.
Paving Agent and related roles	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Corporate Service Provider	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Note Trustee and Security Trustee	Bank of New York Mellon			A-1+		P-1		AA-		Aa1	N/A	
Collections Bank	SEB AB		A-2	A-1	P-2	P-1	A-	A+	A3	Aa3	N	If at any time a Ratings Downgrade has occurred, then the Issuer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Issuer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.

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7.a Original Portfolio Principal Balance



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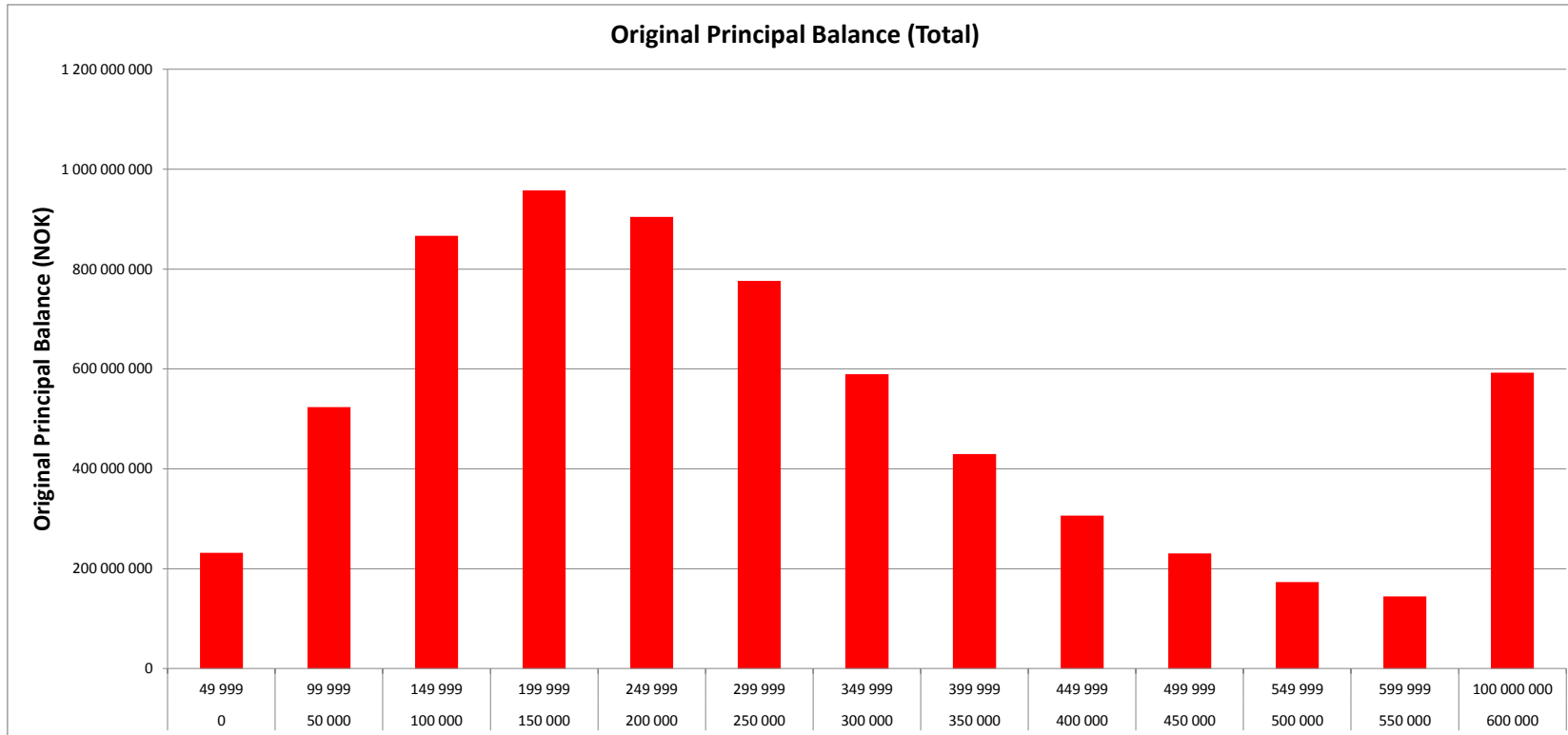
Average amount - all: 195 694

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

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7.b Original Principal Balance Graph

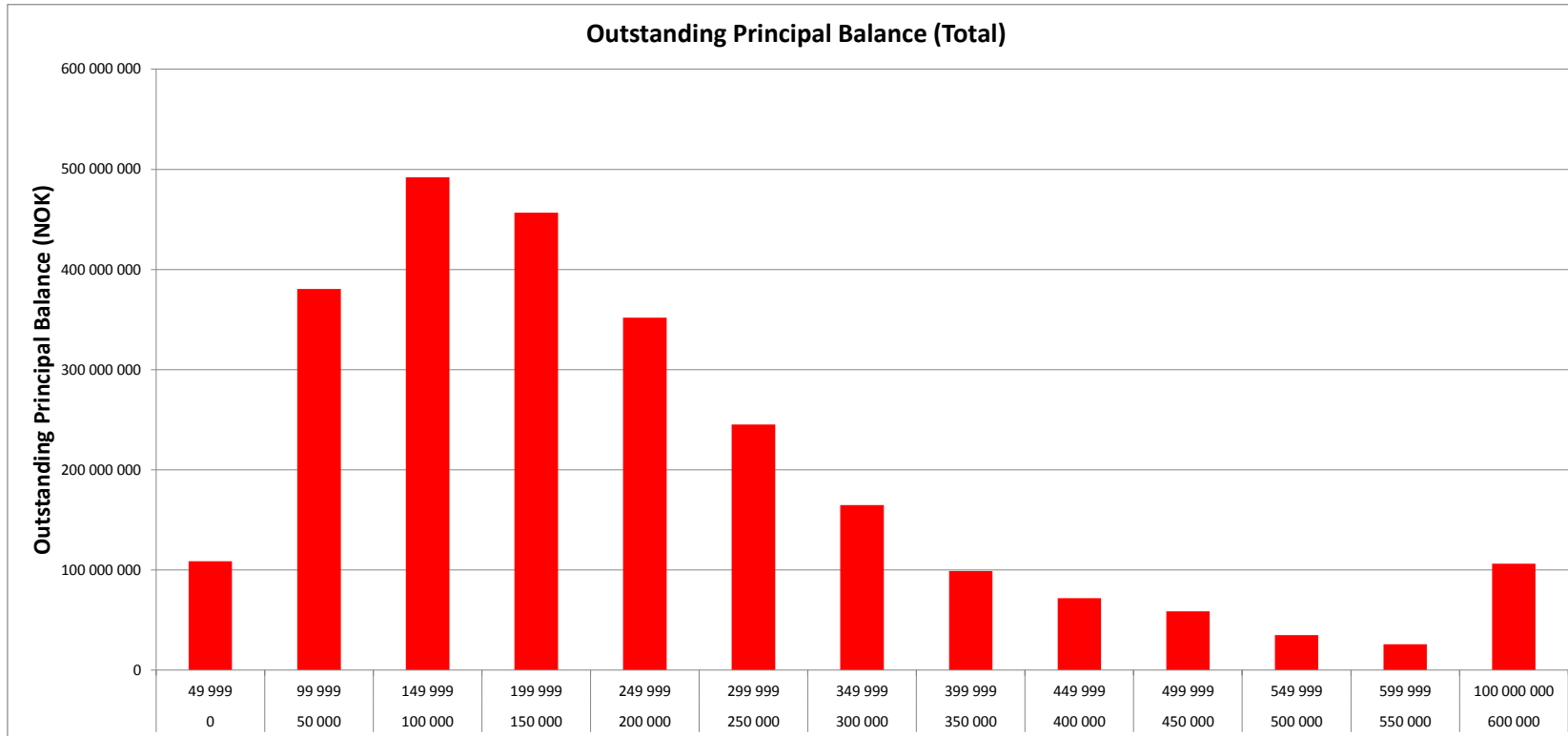
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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		TOTAL						
District code	No	Outstanding balance	% of Outstanding balance	% of Loans	District	WA months to maturity	WA seasoning	
0100	1 381	181 576 348	6,99 %	7,04 %	ØSTFOLD	56,4	31,5	
0200	2 682	363 996 514	14,02 %	13,67 %	AKERSHUS	55,7	31,2	
0300	1 453	201 495 827	7,76 %	7,40 %	OSLO	50,4	31,2	
0400	839	92 647 601	3,57 %	4,28 %	HEDEMARK	51,8	31,0	
0500	825	103 325 760	3,98 %	4,20 %	OPPLAND	56,5	31,3	
0600	1 374	171 417 347	6,60 %	7,00 %	BUSKERUD	54,5	31,3	
0700	1 005	128 554 428	4,95 %	5,12 %	VESTFOLD	57,3	31,3	
0800	721	84 989 489	3,27 %	3,67 %	TELEMARK	54,8	31,3	
0900	517	65 031 274	2,50 %	2,63 %	AUST-AGDER	57,5	31,2	
1000	773	103 739 136	4,00 %	3,94 %	VEST-AGDER	55,5	31,2	
1100	1 591	219 532 911	8,45 %	8,11 %	ROGALAND	59,5	31,4	
1200	2 038	289 122 067	11,13 %	10,39 %	HORDALAND	58,6	31,3	
1400	205	26 574 084	1,02 %	1,04 %	SOGN OG FJORDANE	60,5	30,9	
1500	808	107 141 691	4,13 %	4,12 %	MJØRE OG ROMSDAL	57,7	31,2	
1600	732	89 248 764	3,44 %	3,73 %	SØR-TRØNDELAG	53,6	31,4	
1700	453	55 796 874	2,15 %	2,31 %	NORD-TRØNDELAG	56,2	31,2	
1800	1 162	160 281 599	6,17 %	5,92 %	NORDLAND	60,9	31,1	
1900	786	109 949 714	4,23 %	4,01 %	TROMS	61,2	30,8	
2000	278	41 910 446	1,61 %	1,42 %	FINNMARK	58,4	30,8	
2100	1	204 953	0,01 %	0,01 %	SVALBARD	87,0	36,0	
Total:	19 624	2 596 536 827	100 %	100 %		56,5	31,2	

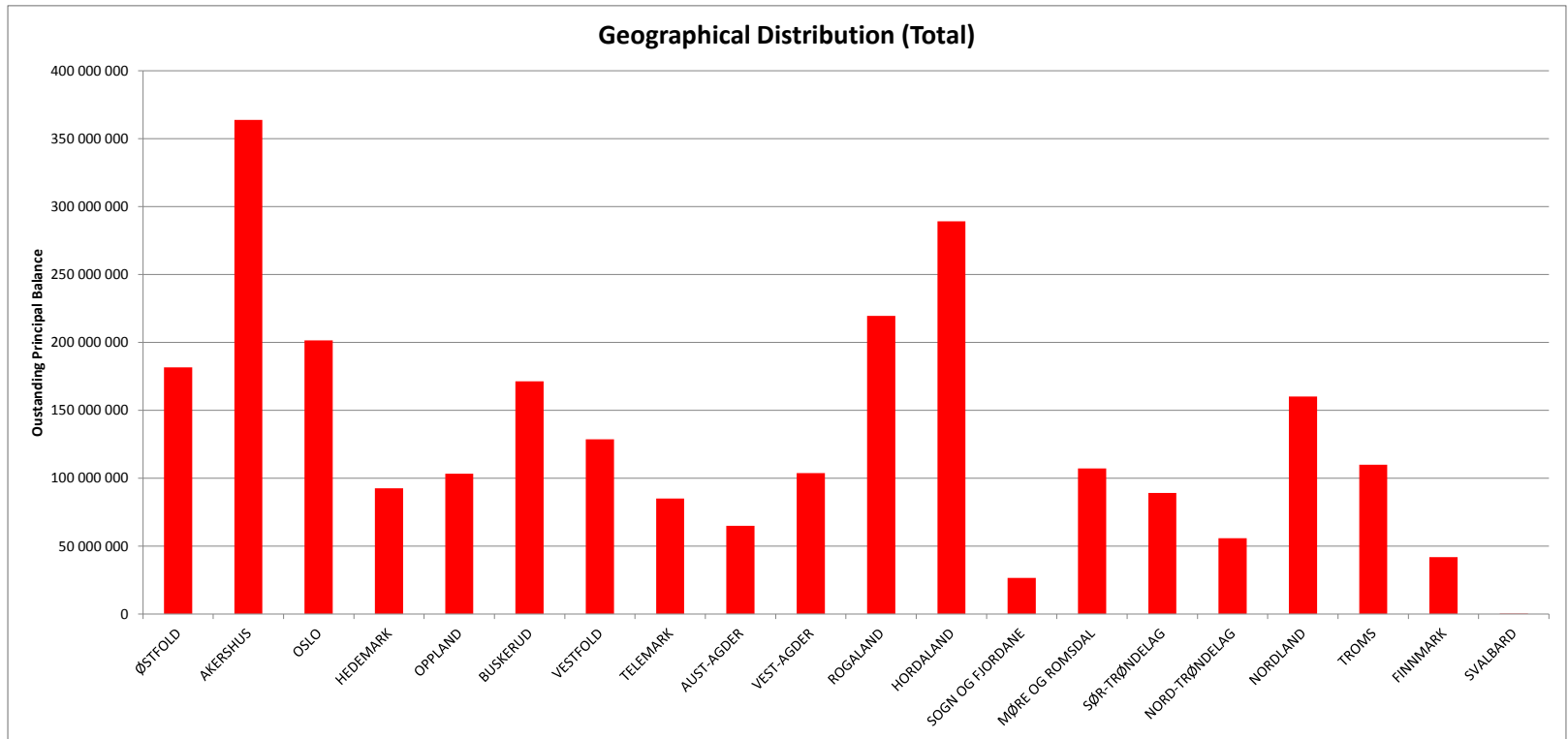
Geographic distribution

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9.b Geographical Distribution Graph



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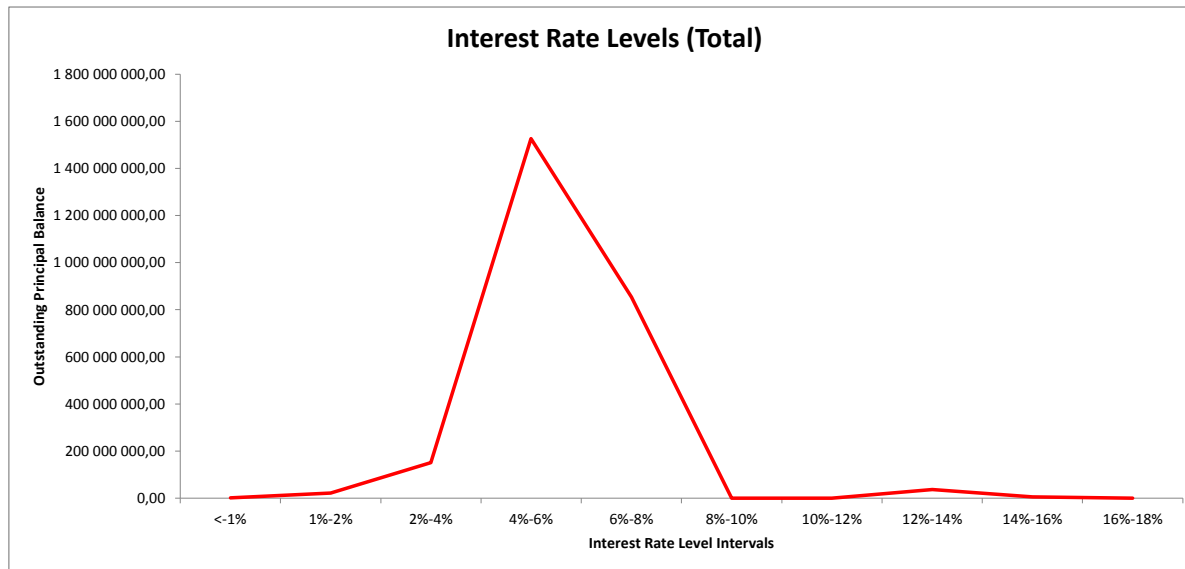


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10.b Interest Rate



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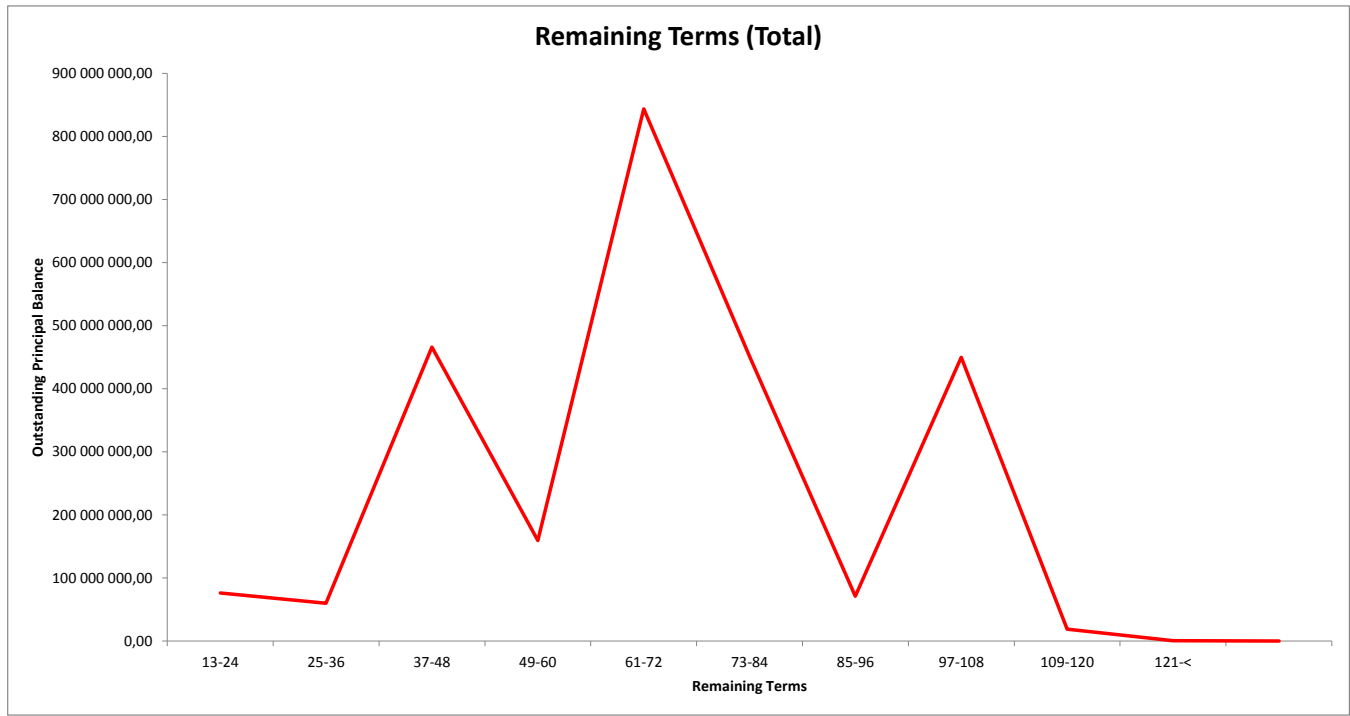


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11.b Remaining Terms



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12.a Seasoning



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Monthly Period	Sep 2016				
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days

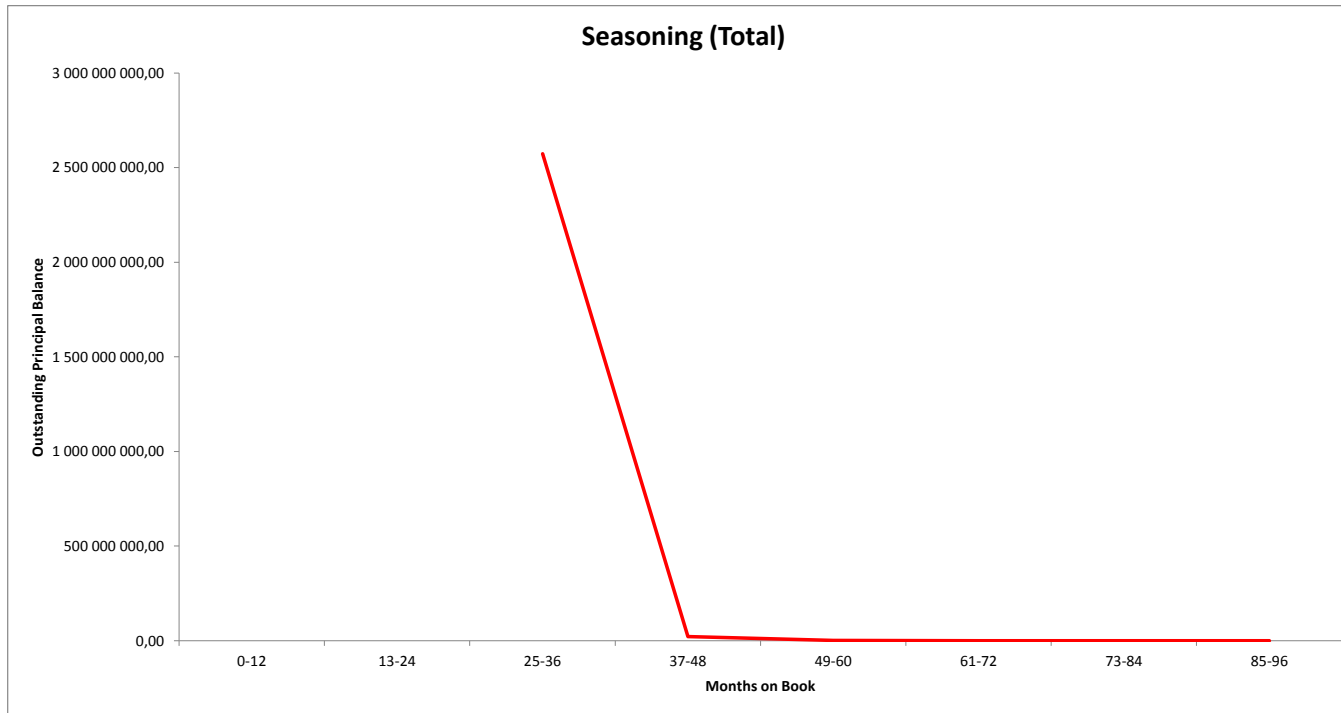
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	0		12				
	13		24				
	25		36	19 428	2 572 497 321	99,07 %	56,6
	37		48	183	22 104 462	0,85 %	51,5
	49		60	13	1 935 044	0,0	69
	61		72	-	-	-	-
	73		84	-	-	-	-
	85		96	-	-	-	-
	Total		19 624		2 596 536 827	100,00 %	56,5

Bilkreditt 6 Limited
Monthly Investor Report

12.b Seasoning



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from	26.09.2016 to 25.10.2016 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

13.a Vehicle type



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from 26.09.2016	to 25.10.2016 = 29 days

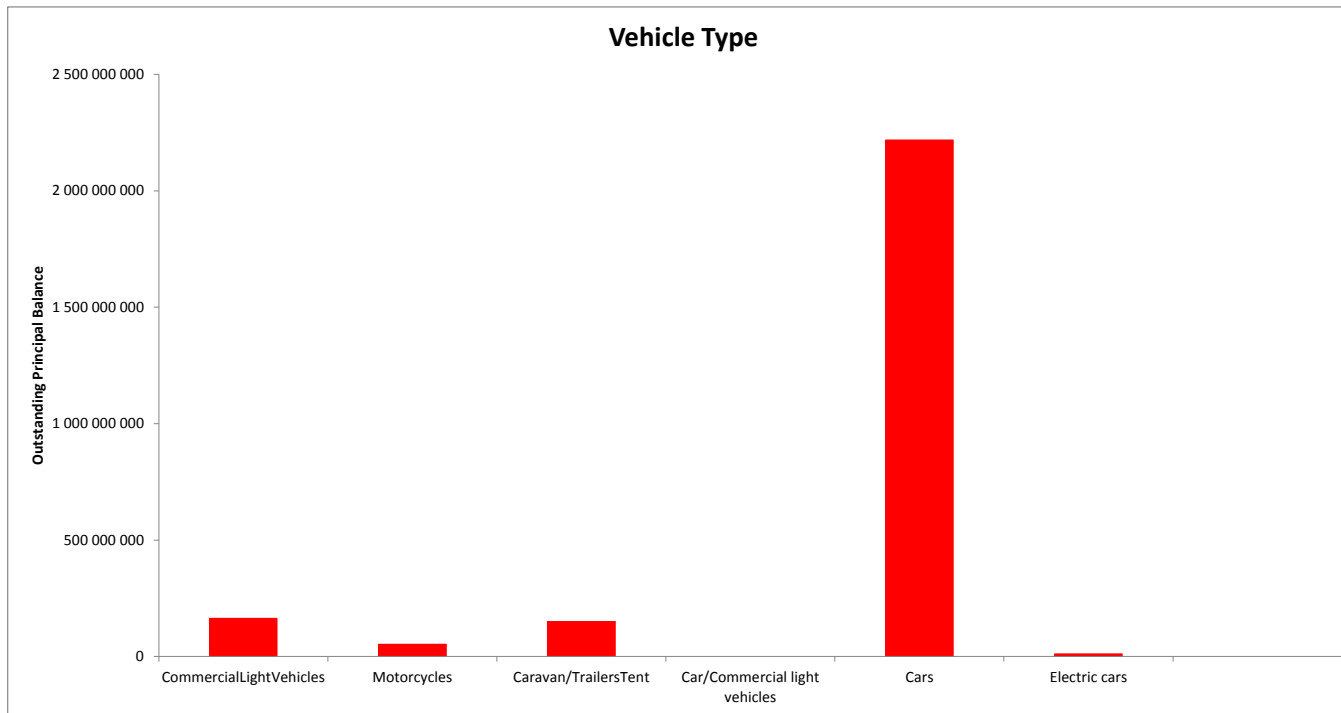
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	CommercialLightVehicles	1 378	163 458 860	6,30 %	43,4	31,4
	Motorcycles	644	52 484 660	2,02 %	52,8	30,1
	Caravan/TrailersTent	935	150 198 494	5,78 %	72,7	29,9
	Car/Commercial light vehicles	5	773 542	0,03 %	42,8	32,5
	Cars	16 608	2 217 792 496	85,41 %	56,5	31,3
	Electric cars	54	11 828 775	0,46 %	57,0	31,3
		19 624	2 596 536 827	100 %	56,5	31,2

Bilkreditt 6 Limited
Monthly Investor Report

13.b Vehicle type



Reporting Date	27.10.2016					
Payment date	25.10.2016					
Period No	24					
Monthly Period	Sep 2016					
Interest Period	from	26.09.2016	to	25.10.2016	=	29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

14.a Hybrid loans



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	24				
Monthly Period	Sep 2016				
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days

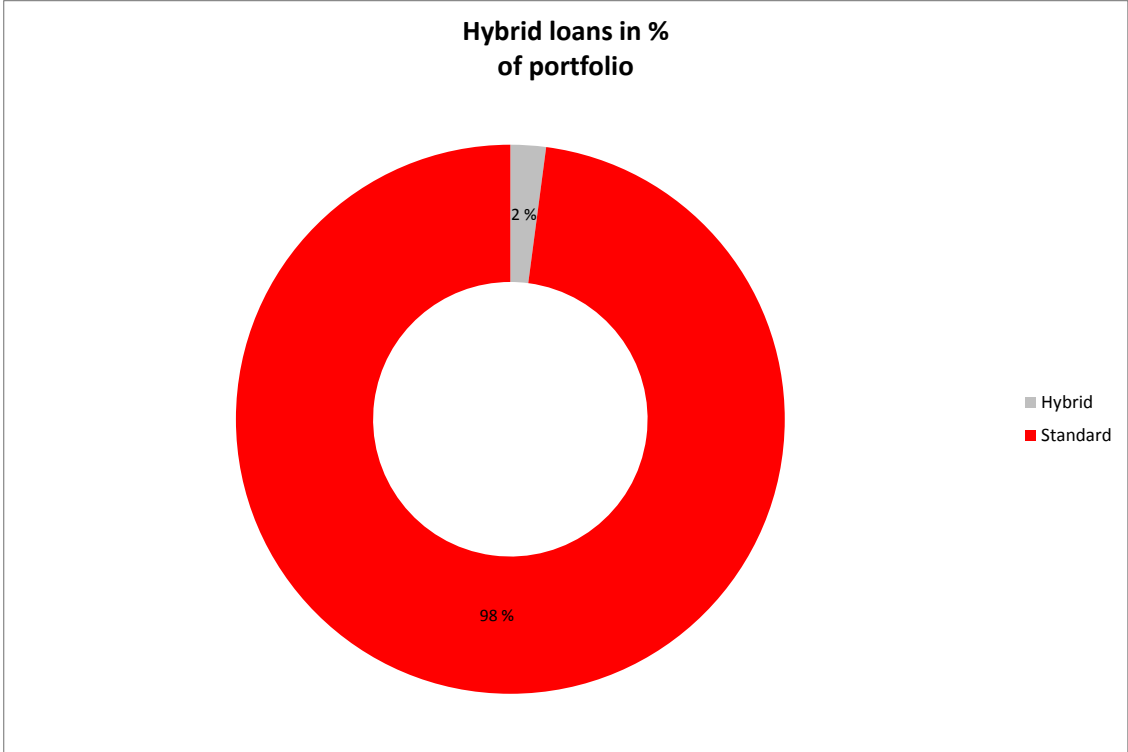
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Hybrid		159	54 182 780	2,09 %	8,6	32,0
Standard		19 465	2 542 354 047	97,91 %	57,6	31,2
Total		19 624	2 596 536 827	100 %	56,5	31,2

Bilkreditt 6 Limited
Monthly Investor Report

14.b Hybrid loans



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	24				
Monthly Period	Sep 2016				
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days

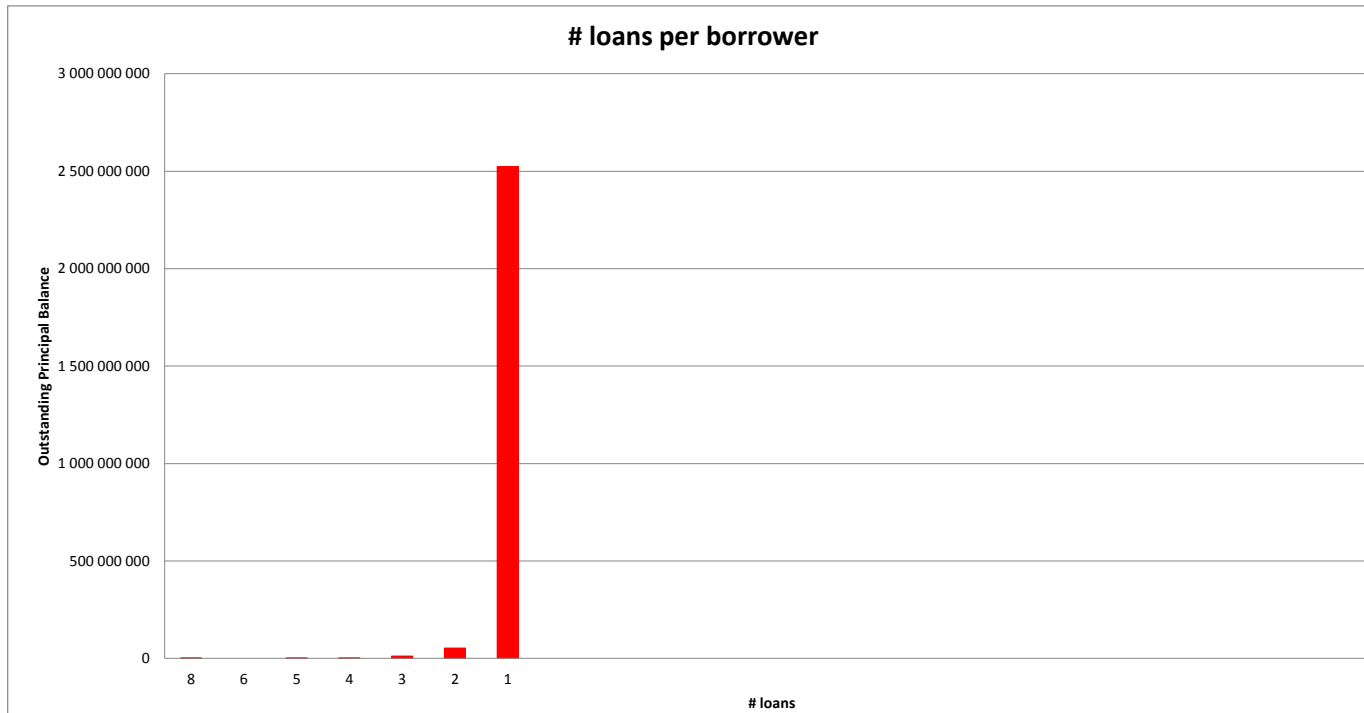


Bilkreditt 6 Limited
Monthly Investor Report

15.b # loans per borrower



Reporting Date	27.10.2016					
Payment date	25.10.2016					
Period No	24					
Monthly Period	Sep 2016					
Interest Period	from	26.09.2016	to	25.10.2016	=	29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

16.a Amortization Profile



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from 26.09.2016	to 25.10.2016 = 29 days

Period	TOTAL					
	Opening balance	Closing balance	Amortization	Interest	Yield	Percentage
1	2 596 536 827	2 544 506 930	52 029 897	12 713 640	5,88 %	98,00 %
2	2 544 506 930	2 488 755 584	55 751 346	12 453 965	5,87 %	95,85 %
3	2 488 755 584	2 431 954 692	56 800 892	12 176 303	5,87 %	93,66 %
4	2 431 954 692	2 376 695 515	55 259 178	11 908 076	5,88 %	91,53 %
5	2 376 695 515	2 321 182 162	55 513 352	11 635 572	5,87 %	89,40 %
6	2 321 182 162	2 263 068 225	58 113 938	11 355 332	5,87 %	87,16 %
7	2 263 068 225	2 210 076 899	52 991 326	11 093 284	5,88 %	85,12 %
8	2 210 076 899	2 158 569 514	51 507 385	10 839 127	5,89 %	83,13 %
9	2 158 569 514	2 102 960 424	55 609 090	10 570 285	5,88 %	80,99 %
10	2 102 960 424	2 050 977 688	51 982 736	10 316 339	5,89 %	78,99 %
11	2 050 977 688	2 001 996 897	48 980 791	10 075 167	5,89 %	77,10 %
12	2 001 996 897	1 952 417 963	49 578 934	9 830 771	5,89 %	75,19 %
13	1 952 417 963	1 902 887 884	49 530 079	9 585 768	5,89 %	73,29 %
14	1 902 887 884	1 854 264 324	48 623 560	9 345 223	5,89 %	71,41 %
15	1 854 264 324	1 803 977 791	50 286 533	9 096 849	5,89 %	69,48 %
16	1 803 977 791	1 755 453 903	48 523 888	8 856 217	5,89 %	67,61 %
17	1 755 453 903	1 707 010 919	48 442 984	8 616 286	5,89 %	65,74 %
18	1 707 010 919	1 657 429 399	49 581 520	8 371 389	5,88 %	63,83 %
19	1 657 429 399	1 609 166 717	48 262 681	8 132 200	5,89 %	61,97 %
20	1 609 166 717	1 561 008 883	48 157 835	7 893 320	5,89 %	60,12 %

Amortization profile (first 20 periods)

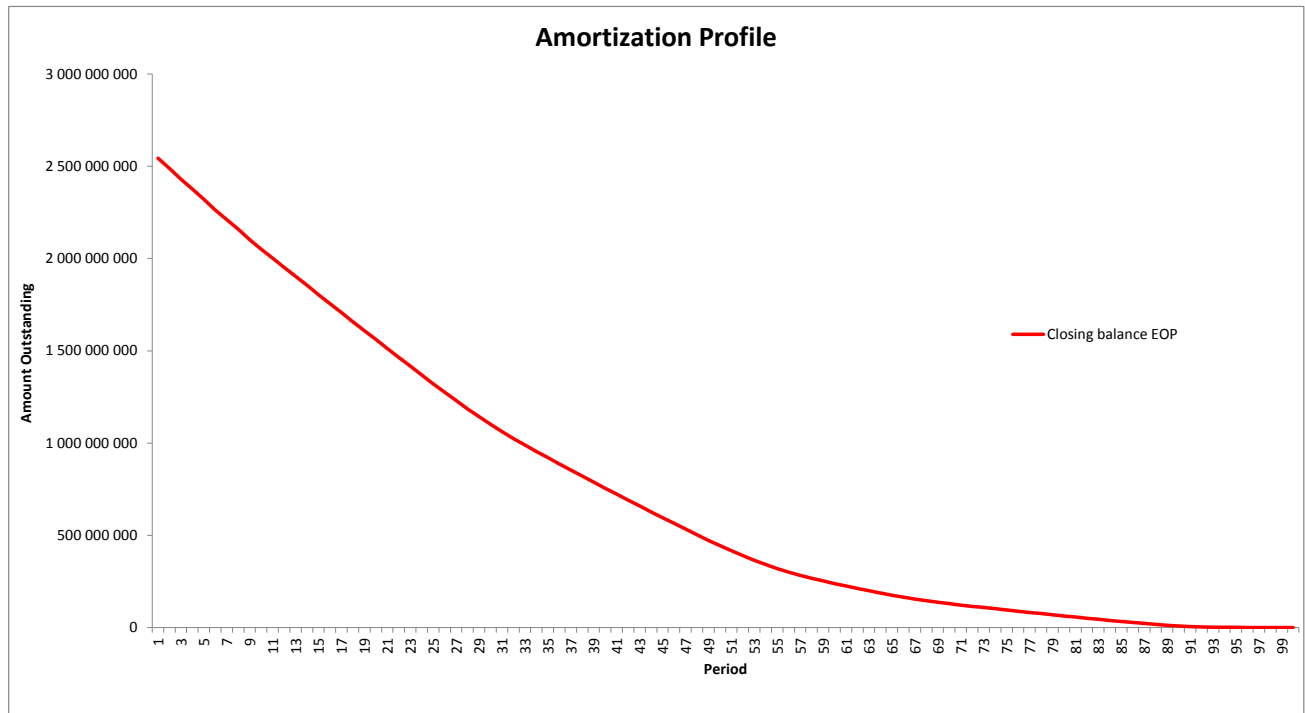
Santander Consumer Bank AS
Strandveien 18
PO Box 177
N-1325 Lysaker
Tel.: +47 21 08 30 00
Fax.: +47 21 08 33 68

Bilkreditt 6 Limited
Monthly Investor Report

16.b Amortization Profile



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from	26.09.2016
	to	25.10.2016
	=	29 days

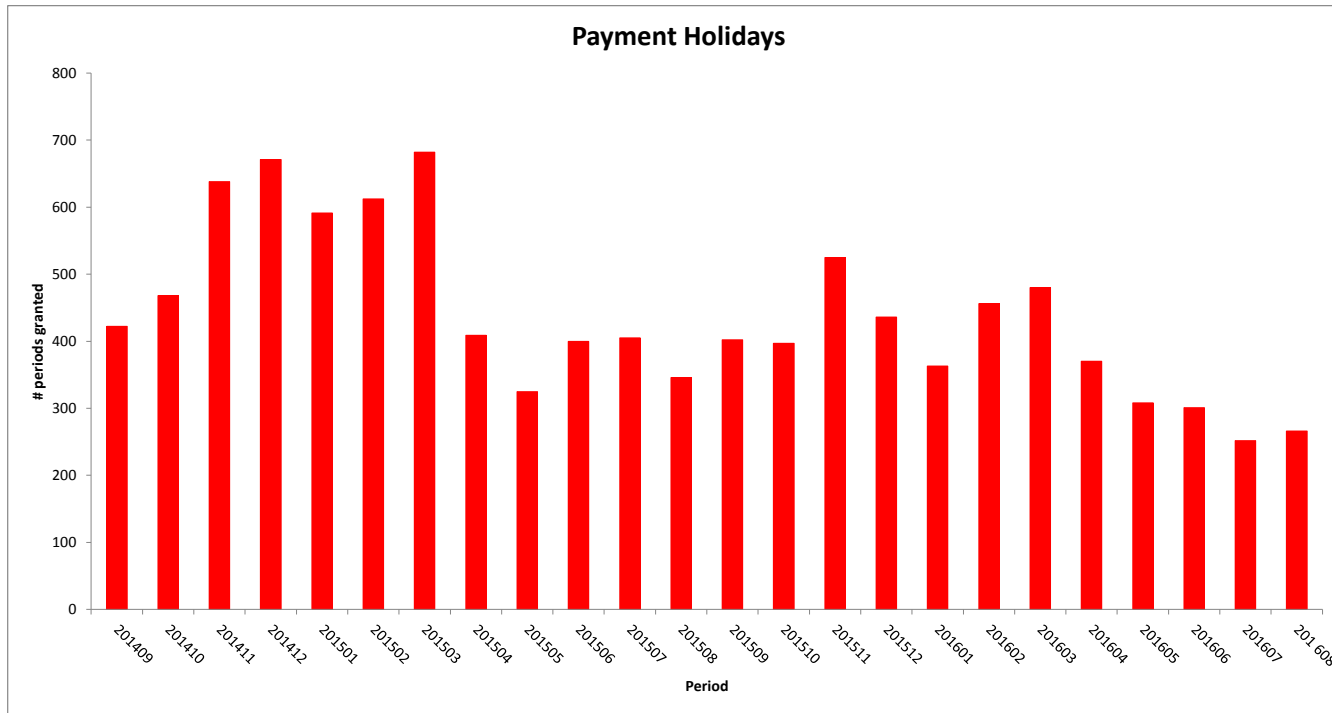


Bilkreditt 6 Limited
Monthly Investor Report

17.b Payment Holidays



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	24				
Monthly Period	Sep 2016				
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days

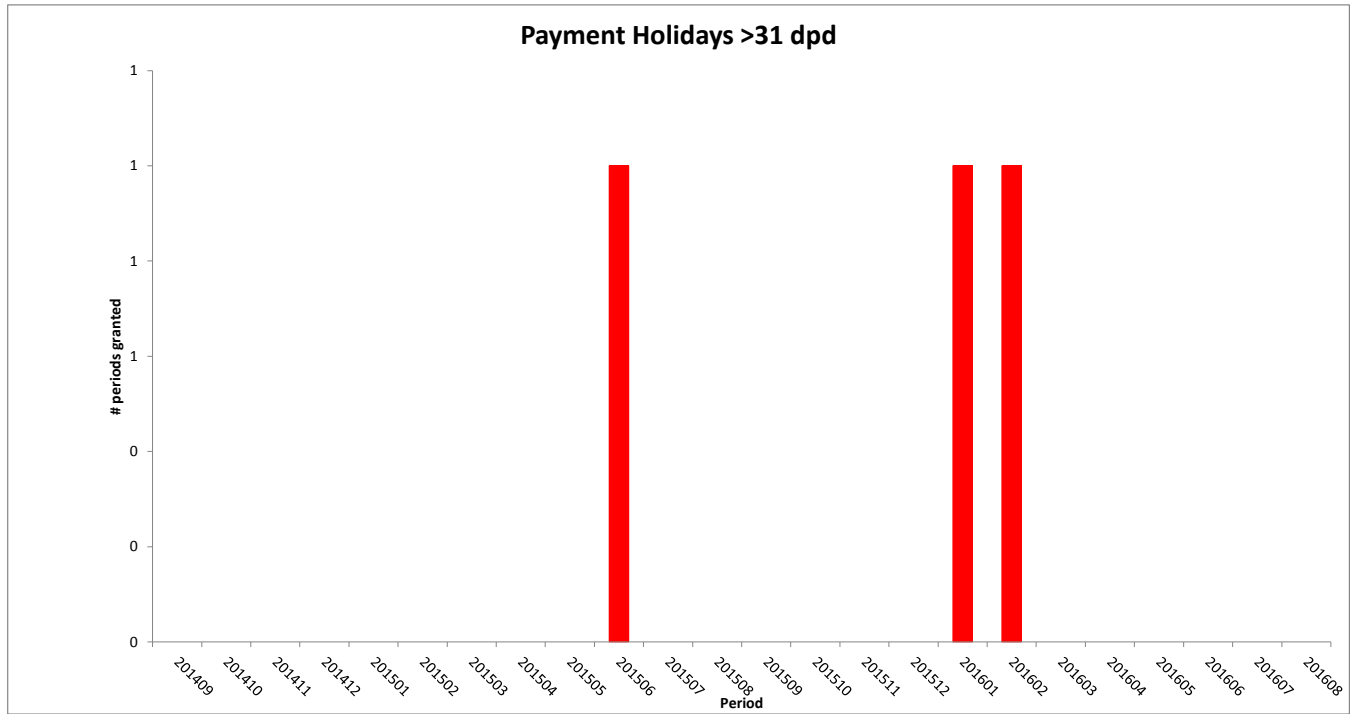


Bilkreditt 6 Limited
Monthly Investor Report

18.b Payment Holidays >31 dpd



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	24				
Monthly Period	Sep 2016				
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days



Bilkreditt 6 Limited
Monthly Investor Report

19.a Dynamic Interest rate



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days

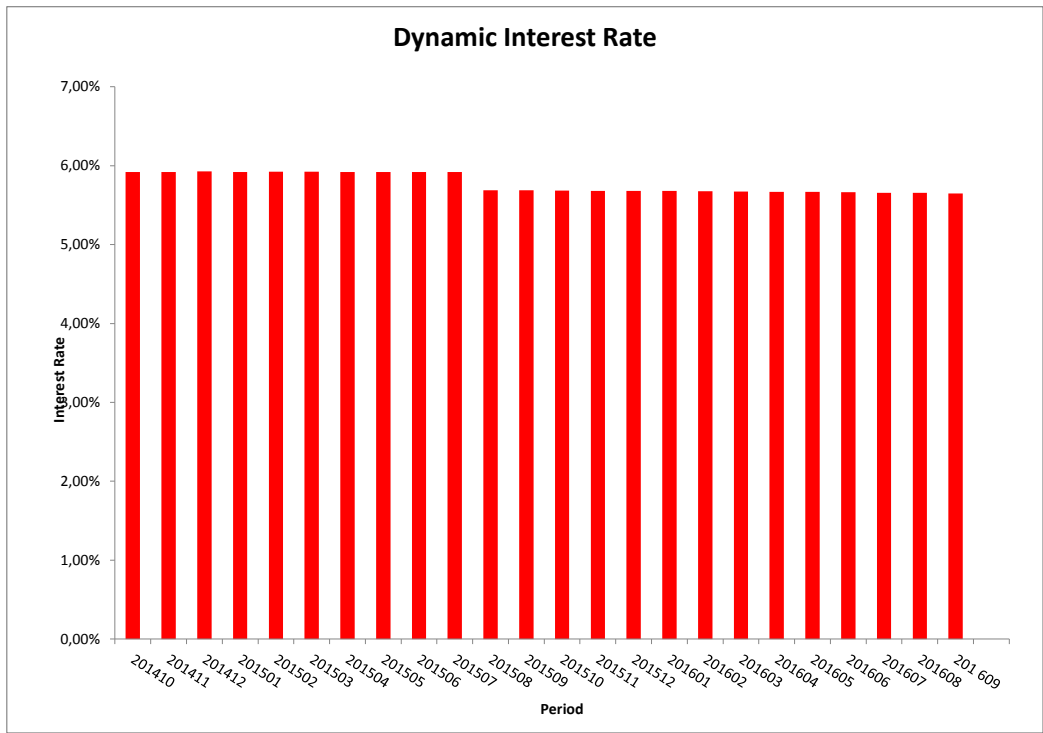
TOTAL		
Period	Closing balance	WA Interest rate
201410	6 291 509 803	5,92 %
201411	6 101 331 658	5,92 %
201412	5 921 297 542	5,93 %
201501	5 743 022 268	5,92 %
201502	5 560 862 225	5,92 %
201503	5 350 395 184	5,92 %
201504	5 178 835 429	5,92 %
201505	4 992 168 467	5,92 %
201506	4 781 116 475	5,92 %
201507	4 603 690 293	5,92 %
201508	4 439 966 927	5,69 %
201509	4 250 796 432	5,69 %
201510	4 080 309 312	5,68 %
201511	3 917 232 298	5,68 %
201512	3 773 068 908	5,68 %
201601	3 646 956 602	5,68 %
201602	3 505 498 727	5,68 %
201603	3 367 211 600	5,67 %
201604	3 228 377 234	5,67 %
201605	3 096 250 778	5,67 %
201606	2 954 296 502	5,66 %
201607	2 832 457 134	5,66 %
201608	2 714 115 746	5,66 %
201 609	2 596 536 827	5,65 %

Interest rate evolution

Bilkreditt 6 Limited
Monthly Investor Report

19.b Dynamic Interest Rate

Reporting Date	27.10.2016		
Payment date	25.10.2016		
Period No	24		
Monthly Period	Sep 2016		
Interest Period	from	26.09.2016	to 25.10.2016 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

20.a Borrower Type



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days

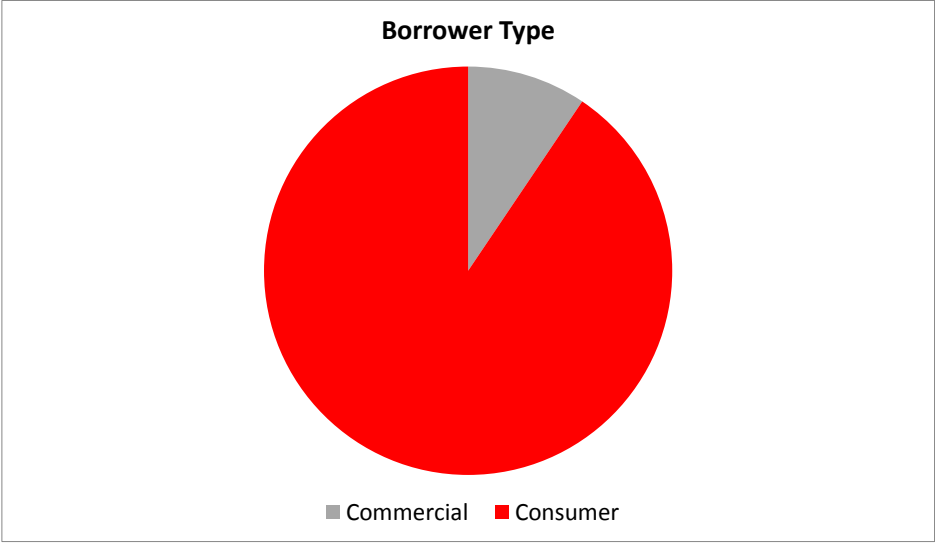
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	1 616	245 177 580	9,44 %	40,0	31,2
	Consumer	18 008	2 351 359 247	90,56 %	58,3	31,2
	Total	19 624	2 596 536 827	100 %	56,5	31,2

**Bilkreditt 6 Limited
Monthly Investor Report**

20.b Borrower Type



Reporting Date			27.10.2016		
Payment date			25.10.2016		
Period No			24		
Monthly Period			Sep 2016		
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days



Bil kreditt 6 Limited
Monthly Investor Report

21.a Vehicle Condition



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from	26.09.2016 to 25.10.2016 = 29 days

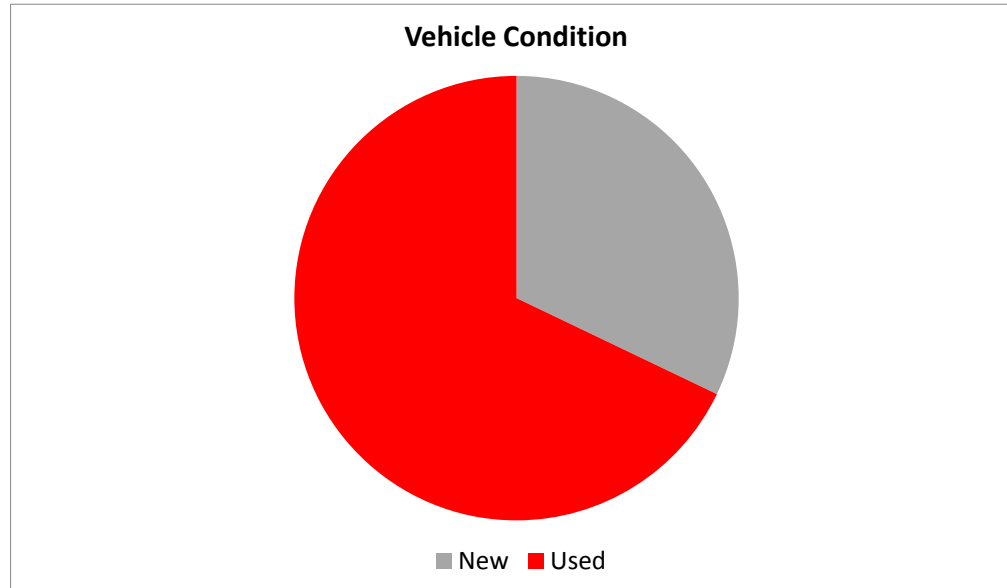
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 668	833 632 218	32,11 %	57,9	31,2
	Used	14 956	1 762 904 609	67,89 %	55,9	31,2
		19 624	2 596 536 827	100 %	56,5	31,2

**Bilkreditt 6 Limited
Monthly Investor Report**

21.b Vehicle Condition



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

22.a Downpayment



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from 26.09.2016	to 25.10.2016 = 29 days

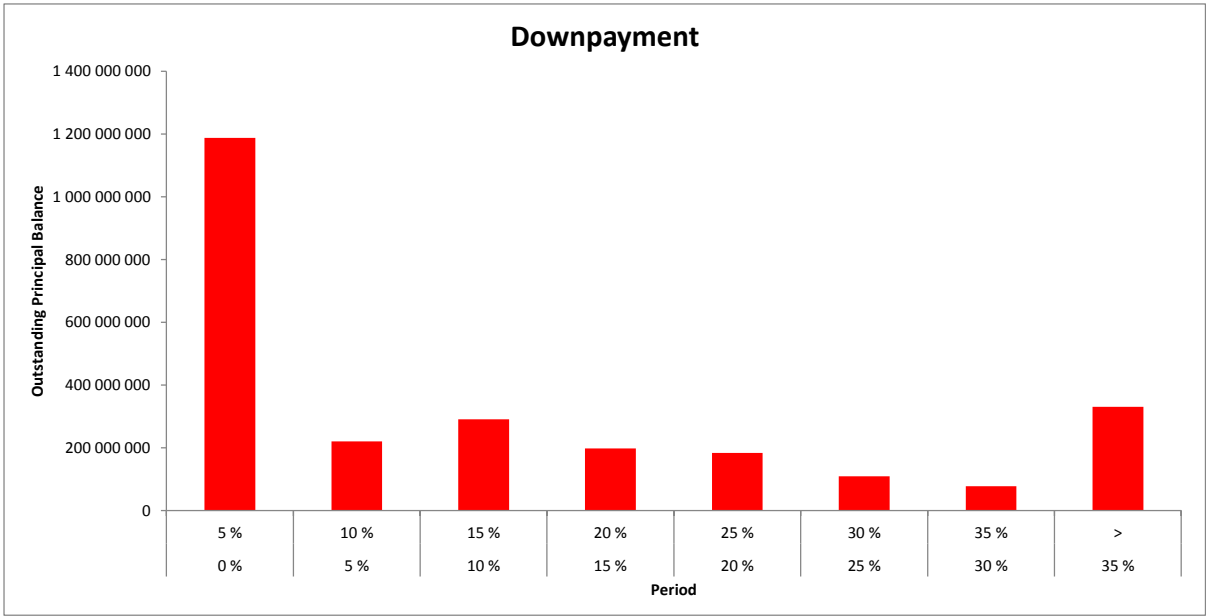
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 473	1 188 130 237	45,76 %	56,7	31,2
	5 %	10 %	1 454	219 858 657	8,47 %	59,7	31,3
	10 %	15 %	1 925	291 004 204	11,21 %	58,7	31,3
	15 %	20 %	1 413	197 323 828	7,60 %	58,6	31,3
	20 %	25 %	1 337	183 714 680	7,08 %	56,6	31,3
	25 %	30 %	898	108 619 732	4,18 %	54,6	31,1
	30 %	35 %	620	77 177 727	2,97 %	54,5	31,3
	35 %	>	3 504	330 707 762	12,74 %	51,7	31,1
Total		19 624	2 596 536 827	100 %	56,5	31,2	

**Bilkreditt 6 Limited
Monthly Investor Report**

22.b Downpayment



Reporting Date	27.10.2016		
Payment date	25.10.2016		
Period No	24		
Monthly Period	Sep 2016		
Interest Period	from	26.09.2016	to 25.10.2016 = 29 days



**Bilkreditt 6 Limited
Monthly Investor Report**

23.a Repayment Type



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days

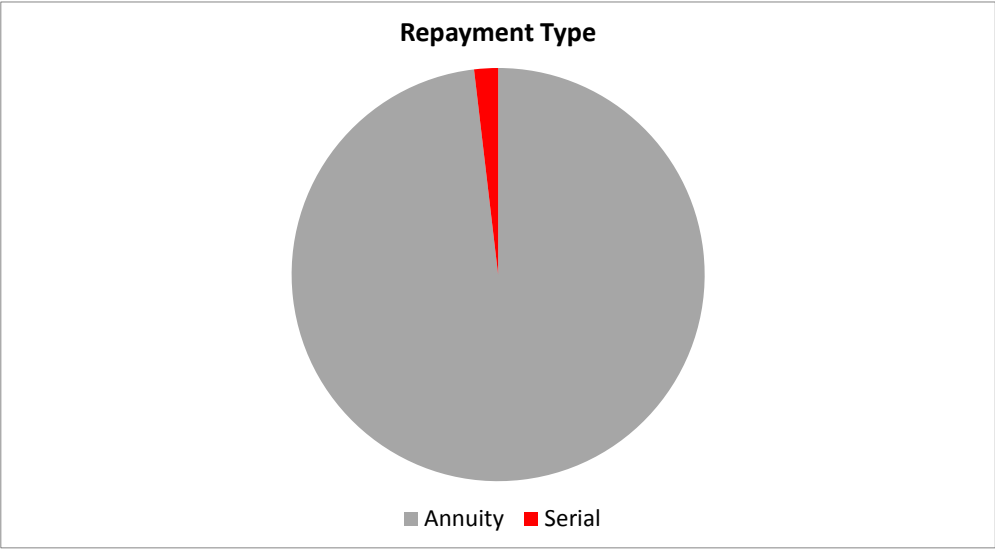
Repayment Type	TOTAL				
	Repayment Type	No	Outstanding balance	%	WA months to maturity
Annuity	19 323	2 548 139 106	98,14 %	57,0	31,2
Serial	301	48 397 721	1,86 %	33,0	31,7
	19 624	2 596 536 827	100 %	56,5	31,2

Bilkreditt 6 Limited
Monthly Investor Report

23.b Repayment Type



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days



Bilkreditt 6 Limited
Monthly Investor Report

24.a Dynamic Pre-Payments



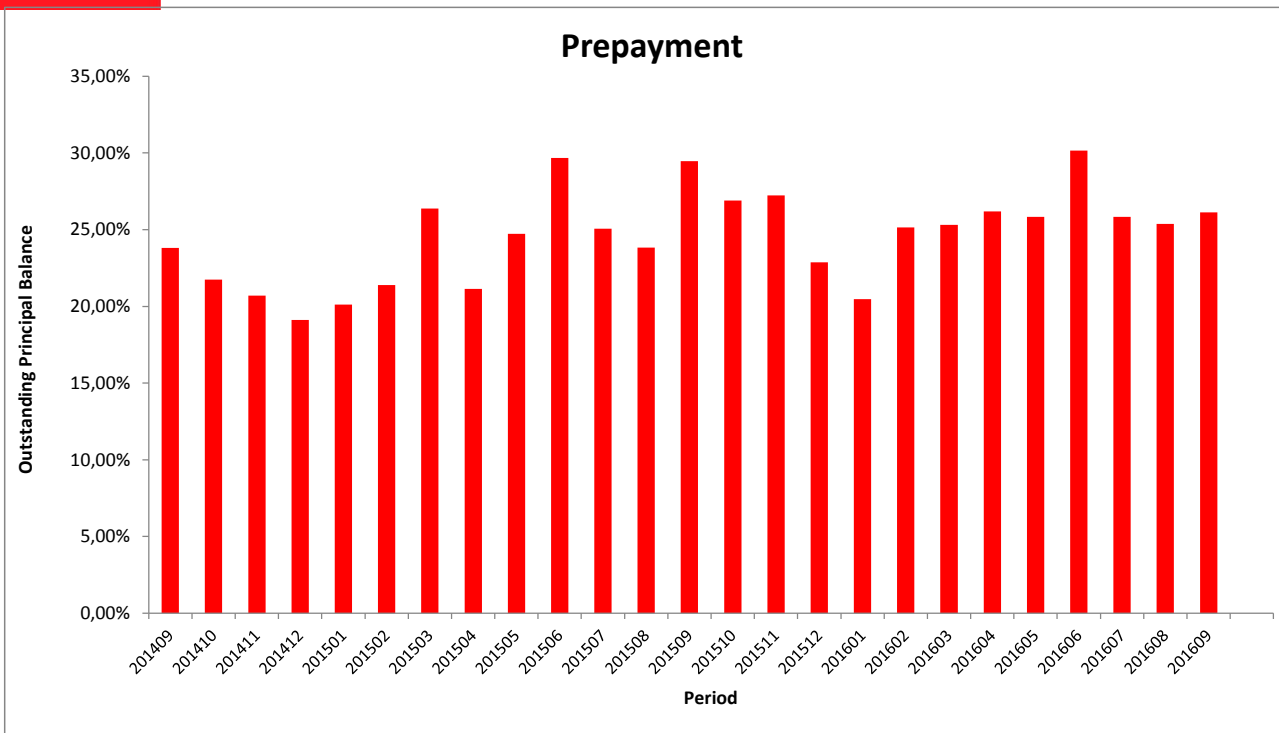
Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
201409	145 683 945	6 500 760 396	23,8 %	
201410	127 205 834	6 291 509 803	21,7 %	
201411	116 798 165	6 101 331 658	20,7 %	
201412	103 808 480	5 921 297 542	19,1 %	
201501	106 467 707	5 743 022 268	20,1 %	
201502	110 430 042	5 560 862 225	21,4 %	
201503	134 862 136	5 350 395 184	26,4 %	
201504	101 488 681	5 178 835 429	21,1 %	
201505	116 788 734	4 992 168 467	24,7 %	
201506	138 251 361	4 781 116 475	29,7 %	
201507	109 377 034	4 603 622 942	25,1 %	
201508	99 589 130	4 439 966 927	23,8 %	
201509	121 826 401	4 250 796 432	29,5 %	
201510	105 158 550	4 080 309 312	26,9 %	
201511	102 410 488	3 917 232 298	27,2 %	
201512	80 760 598	3 773 068 908	22,9 %	
201601	68 947 897	3 646 956 602	20,5 %	
201602	83 600 267	3 505 498 727	25,1 %	
201603	80 877 522	3 367 211 600	25,3 %	
201604	80 692 767	3 228 377 234	26,2 %	
201605	76 149 193	3 096 250 778	25,8 %	
201606	87 062 902	2 954 296 502	30,2 %	
201607	69 675 614	2 832 457 134	25,8 %	
201608	65 406 018	2 714 115 746	25,4 %	
201609	64 705 054	2 596 536 827	26,1 %	

Bilkreditt 6 Limited
Monthly Investor Report

24.b Dynamic Pre-Payments

Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days



Bilkreditt 6 Limited
Monthly Investor Report

Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from 26.09.2016	to 25.10.2016 = 29 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	8 532 007	64	-	-	-	-	-	-	-	-	-	-	-	-

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	23 089	1 701 913	1 698 113
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	33 111	3 325 354	2 543 981
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	312 382	2 443 272	3 202 566
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	306 865	2 579 308	2 436 222
20161	4 752 267	58	-	-	-	157 912	157 912	4 594 355	1 027 337	1 185 249	3 567 018	372 029	1 557 278	3 194 989
20162	7 842 349	68	-	-	-	-	-	-	782 734	782 734	7 059 615	2 325 625	3 108 359	4 733 990
20163	8 532 007	64	-	-	-	-	-	-	-	-	-	954 523	954 523	7 577 484

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Bilkreditt 6 Limited
Monthly Investor Report

26. Delinquency



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	24	
Monthly Period	Sep 2016	
Interest Period	from 26.09.2016	to 25.10.2016 = 29 days

Year	Mth	Total outstanding	Accounts current	Balance current	Accounts 1-30	Balance 1-30	Accounts 30-60	Balance 30-60	Accounts 60-90	Balance 60-90	Accounts 90-120	Balance 90-120	Accounts 120-150	Balance 120-150	Accounts 150-180	Balance 150-180	New defaults Count	New defaults Balance	
2014	9	6 500 760 396	31 989	6 141 274 281		320 785 408	189	38 700 707	-	-	-	-	-	-	-	-	0	0	
	10	6 291 509 803	31 512	5 962 706 789	1 445	279 521 695	220	43 238 123	40	6 043 196	-	-	-	-	-	-	0	0	
	11	6 101 331 658	31 164	5 805 743 114	1 259	242 820 537	205	38 712 086	55	10 564 843	22	3 491 078	-	-	-	-	1	605 211	
	12	5 921 297 542	30 329	5 569 867 661	1 568	293 007 944	222	42 758 535	53	9 514 836	22	4 333 048	13	1 815 518	-	-	0	0	
2015	1	5 743 022 268	29 952	5 421 306 735	1 408	258 251 639	240	45 779 130	46	8 821 422	27	5 116 479	13	2 493 014	11	1 253 849	1	168 103	
	2	5 560 862 225	29 373	5 250 803 395	1 386	247 264 764	232	44 190 886	58	9 107 718	29	5 637 243	13	2 009 179	12	1 849 040	11	1 341 952	
	3	5 350 395 184	28 692	5 041 447 646	1 382	247 585 881	221	41 337 585	65	11 560 440	29	3 592 813	17	2 831 918	11	2 038 901	12	1 889 971	
	4	5 178 835 429	28 023	4 848 427 846	1 457	264 693 181	260	44 726 263	64	10 910 673	33	5 306 775	20	2 088 481	15	2 682 210	12	1 630 757	
	5	4 992 168 467	27 294	4 638 292 886	1 580	285 313 469	269	46 987 897	68	10 310 303	33	5 098 517	27	4 376 218	17	1 789 177	18	2 661 859	
	6	4 781 116 475	27 022	4 525 951 846	1 158	199 253 068	207	34 318 799	69	12 615 187	25	3 377 537	25	3 506 038	19	2 094 000	17	1 576 719	
	7	4 603 622 942	26 360	4 352 466 659	1 164	201 610 621	192	33 422 158	59	7 297 840	28	3 424 134	18	2 524 966	20	2 876 564	17	1 460 712	
	8	4 439 966 927	25 572	4 160 340 987	1 340	225 845 415	234	37 162 478	58	8 997 946	24	2 208 306	23	3 146 878	17	2 264 917	15	2 043 790	
	9	4 250 796 432	24 949	3 985 557 689	1 260	213 192 289	234	35 048 504	67	9 625 040	26	3 313 349	17	1 605 563	19	2 453 998	19	2 141 336	
	10	4 080 309 312	24 347	3 838 979 474	1 181	188 053 873	235	37 379 037	60	8 526 270	32	4 401 709	18	2 046 976	10	921 972	17	2 185 254	
	11	3 917 232 298	23 637	3 648 605 893	1 305	219 766 991	208	32 268 016	68	8 964 384	29	2 443 437	25	3 561 579	13	1 621 998	12	920 915	
	12	3 773 068 908	23 281	3 552 501 196	1 160	173 318 860	214	30 829 685	68	9 701 485	26	3 126 309	24	2 034 417	16	1 556 956	15	1 909 361	
2016	1	3 646 956 602	22 735	3 419 025 410	1 180	175 694 408	228	33 968 149	59	7 929 131	36	5 601 863	25	3 035 520	22	1 702 121	12	946 899	
	2	3 505 498 727	22 083	3 259 749 815	1 271	195 375 497	208	32 741 753	62	7 554 209	25	2 977 618	27	4 322 542	23	2 777 293	24	1 656 035	
	3	3 367 211 600	21 532	3 127 867 724	1 171	182 618 160	237	35 915 196	69	10 232 200	40	4 839 192	17	2 207 523	25	3 531 605	22	2 149 333	
	4	3 228 377 234	21 069	3 016 728 422	1 103	167 174 598	187	26 496 989	63	8 558 590	36	4 527 351	26	3 226 236	17	1 665 048	26	3 923 799	
	5	3 096 250 778	20 483	2 882 122 726	1 085	162 774 195	208	31 250 492	62	10 050 130	33	3 746 420	23	3 201 782	26	3 105 033	16	1 433 624	
	6	2 954 296 502	20 128	2 796 262 277	846	120 903 417	145	20 219 871	47	7 231 939	28	4 300 549	23	2 722 690	19	2 655 759	26	2 484 926	
	7	2 832 457 134	19 454	2 654 593 649	967	142 670 542	158	22 285 020	42	5 119 292	21	2 294 805	24	3 728 581	18	1 765 245	21	2 771 533	
	8	2 713 971 007	18 912	2 541 604 152	954	135 671 862	184	23 231 037	50	5 643 384	20	2 267 797	17	2 192 750	22	3 360 025	15	1 971 199	
	9	2 596 536 827	18 490	2 444 225 942	861	114 971 547	158	24 832 403	59	6 813 450	27	2 682 278	16	1 818 733	13	1 192 474	26	3 759 145	
	10																		
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27. Priority of Payments



Reporting Date	27.10.2016		
Payment date	25.10.2016		
Period No	24		
Monthly Period	Sep 2016		
Interest Period	from	26.09.2016	to 25.10.2016 = 29 days

Priority of Payments

Available Distribution Amount	+	185 432 623,39	NOK	14 444 584,64	EUR
Senior Expenses	-	1 259 341,41	NOK		
Class A Notes Interest	-	2 080 265,08	NOK	-	EUR
Class B Notes Interest (prior to Principal Deficiency Trigger Event)	-	934 404,00	NOK		
Liquidity Reserve	-	21 712 925,97	NOK		
Class A Principal	-	117 578 919,00	NOK	14 444 584,64	EUR
Class B Interest (Post Principal Deficiency Trigger Event)	-	-	NOK		
Class B Principal	-	-	NOK		
Payments to the Reserve Fund	-	32 569 388,95	NOK		
Class C Notes Interest	-	623 180,00	NOK		
Class C notes Principal	-	-	NOK		
Interest Subordinated Loan, Principal Subordinated Loan	-	3 308 397,67	NOK		
Swap Subordinated Amounts	-	-	NOK		
Amounts due to seller for deemed collections refunded, refunds etc	-	-	NOK		
Payments to Seller	=	5 365 801,30	NOK	-	EUR

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28. Transaction Costs



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	24				
Monthly Period	Sep 2016				
Interest Period	from	26.09.2016	to	25.10.2016	= 29 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 259 341,41 NOK			
Interest accrued for the Period	3 637 849,08 NOK	2 080 265,08 NOK	934 404,00 NOK	623 180,00 NOK
Cumulative Interest accrued	181 394 313,20 NOK	135 910 345,20 NOK	27 331 594,00 NOK	18 152 374,00 NOK
Interest Payments	3 637 849,08 NOK	2 080 265,08 NOK	934 404,00 NOK	623 180,00 NOK
Cumulative Interest Payments	181 394 313,20 NOK	135 910 345,20 NOK	27 331 594,00 NOK	18 152 374,00 NOK
Interest accrued on Subordinated Loan for the Period	641 569,91 NOK			
Cumulative Interest accrued on Subordinated Loan	26 897 825,18 NOK			
Interest Payments on Subordinated Loan	641 569,91 NOK			
Cumulative Interest Payments on Subordinated Loan	26 897 825,18 NOK			
Unpaid Interest for the Period	- NOK			
Cumulative Unpaid Interest	- NOK			

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29. Swap Counterparty Data



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period from	26.09.2016 to 25.10.2016 = 29 days

Swap Counterparty Data

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

Swap Data

Swap Type	Cross Currency Swap
Swap Opening Balance	1 805 872 746,00 NOK 221 851 688,70 EUR
1M Nibor (Notes, Swap) (2 days prior to interest period begin date)	0,9900 %
1M Euribor (Notes, Swap)	-0,3710 %
Gross Amount Due to Swap Counterparty	119 659 184,08 NOK
Gross Amount Due from Swap Counterparty	14 444 584,64 EUR
EUR/NOK spot rate	N/A

Bilkreditt 6 Limited
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30. Contact Details



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Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	24
Monthly Period	Sep 2016
Interest Period	from 26.09.2016 to 25.10.2016 = 29 days