

**Deal Name:** DRIVER SIX

**Issuer:** DRIVER SIX GmbH  
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60313 Frankfurt am Main  
Federal Republic of Germany  
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**Seller of the Receivables:** Volkswagen Bank GmbH

**Servicer Name:** Volkswagen Bank GmbH

**Reporting Entity:** Volkswagen Bank GmbH  
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**Administrator:** Wilmington Trust SP Services (Frankfurt) GmbH  
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**Deal Overview**

<b>Cut Off Date:</b>	31.08.2008		
<b>Issue Date:</b>	30.09.2008	<b>Legal Maturity Date:</b>	September 2014
<b>Reporting Period:</b>	Oct 08		
<b>Reporting Date:</b>	17.11.2008	16th of each month (for previous month)	
<b>Reporting Frequency:</b>	monthly		
<b>Period No.:</b>	2		
<b>Payment Date:</b>	21.11.2008	21st of each month (for previous month)	
<b>Next payment Date:</b>	22.12.2008		
<b>Asset Collection Period:</b>	01.10.2008	until	31.10.08
<b>Interest Accrual Period:</b>	21.10.2008	until	20.11.08
		<b>Days accrued:</b>	31
<b>Note Payment Period:</b>	21.10.2008	until	20.11.08
<b>Poolinformation at Pool Cut</b>			
	<b>Number of Contracts</b>	<b>Outstanding Discounted Principal Balance</b>	<b>Outstanding Nominal Balance</b>
Outstanding Pool	80.521	1.000.000.795,01 €	1.138.413.772,73 €
Repurchased Loan Contracts	-	- €	- €
(cumulative since Cut Off Date)	-	- €	- €
<b>Credit Type</b>	<b>Percentage of Loans (%)</b>	<b>Outstanding Discounted Principal Balance</b>	<b>Percentage of Balance (%)</b>
Balloon	71,62%	805.103.359,22 €	80,51%
Equal-Installment Loan	28,38%	194.897.435,79 €	19,49%
<b>Total</b>	<b>100,00%</b>	<b>1.000.000.795,01 €</b>	<b>100,00%</b>
<b>Type of Car</b>	<b>Percentage of Loans (%)</b>	<b>Outstanding Discounted Principal Balance</b>	<b>Percentage of Balance (%)</b>
New	56,62%	640.264.401,92 €	64,03%
Used	43,38%	359.736.393,09 €	35,97%
<b>Total</b>	<b>100,00%</b>	<b>1.000.000.795,01 €</b>	<b>100,00%</b>

**Deal Overview: Counterparties I.**

	Name	Rating								
		Moody's			Fitch			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Joint Lead Managers:</b>	<b>BNP Paribas, London Branch</b> Attn.: Asset Securitisation Group 10 Harewood Avenue London NW1 6AA United Kingdom	Aa1	P-1	Stable	AA	F1+	Stable	AA+	A-1+	Negative
	<b>Skandinaviska Enskilda Banken AB publ (SEB)</b> Merchant Banking, Capital Markets Securitisation Kungsträdgårdsgatan 8 SE-10640 Stockholm Sweden	Aa2	P-1	Stable	A+	F1	Stable	A+	A-1	Negative
<b>Accounts:</b>	<b>BNP Paribas Securities Services, Luxembourg Branch</b> Attn.: Global Corporate Trust 33, rue der Gasperich Howald - Hesperange L-2085 Luxembourg Luxembourg	Aa1	P-1	Stable	AA	F1+	Stable	AA+	A-1+	Negative
Cash Collateral Distribution Monthly Collateral										
<b>Paying Agent/ Calculation Agent:</b>	<b>BNP Paribas Securities Services, Luxembourg Branch</b> Attn.: Global Corporate Trust 33, rue der Gasperich Howald - Hesperange L-2085 Luxembourg Luxembourg	Aa1	P-1	Stable	AA	F1+	Stable	AA+	A-1+	Negative
<b>Swap Counterparty:</b>	<b>BNP Paribas, London Branch</b> Attn.: Legal and Transaction Management Group - ISDA 10 Harewood Avenue London NW1 6AA United Kingdom	Aa1	P-1	Stable	AA	F1+	Stable	AA+	A-1+	Negative

**Deal Overview: Counterparties II.**

**Security Trustee:** **Wilmington Trust (London) Ltd.**  
 Fifth Floor  
 6 Broad Street Place  
 London EC2M 7 JH  
 United Kingdom

**Data Protection Trustee:** **Wilmington Trust SP Services (Frankfurt) GmbH**  
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 60313 Frankfurt am Main,  
 Federal Republic of Germany

**Rating Agencies:** **MOODY'S Deutschland GmbH**  
 Attn.: Monitoring  
 An der Welle 5  
 60322 Frankfurt/Main  
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[monitor.abs@moodys.com](mailto:monitor.abs@moodys.com)

**Fitch Ratings Limited**  
 Attn.: Structured Finance Surveillance  
 1st Floor, 101 Finsbury Pavement  
 London EC2A 1RS  
 United Kingdom  
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**Standard & Poors Ratings Services**  
 Attn.: Structured Finance Surveillance Department  
 20 Canada Square  
 London E14 5LH  
 United Kingdom  
[ABSEuropeansurveillance@standardandpoors.com](mailto:ABSEuropeansurveillance@standardandpoors.com)

**Administrator:** **Wilmington Trust SP Services (Frankfurt) GmbH**  
 Steinweg 3-5  
 60313 Frankfurt am Main  
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**Rating of Volkswagen Bank GmbH and Volkswagen AG**

**Volkswagen Bank GmbH**  
**Volkswagen AG**

Rating								
Moody's			Fitch			S & P		
Short Term	Long Term	Outlook	Short Term	Long Term	Outlook	Short Term	Long Term	Outlook
P-1	A2	Stable	./.	./.	./.	A-1	A	Stable
P-2	A3	Positive	F2	A-	Negative	A-2	A-	Stable

**Rating Related Triggers**
**Future Rating Triggers:**
VAT-Risk

Fitch informs VW Bank that its short-term rating fell to below F3. This will trigger an increase of the Cash Collateral Account with an amount equal to 0,17% of the Aggregate Discounted Principal Balance at payment date, which is exclusively reserved to cover any VAT burden in case a replacement servicer is appointed.

Set Off Risk

A Set-Off Risk Reserve shall be deposited in the Cash Collateral Account if

(a)(i) deposits by borrowers are greater than 1% of the Aggregate Discounted Principal Balance and

(ii) VW Bank's long-term rating fell to below BBB- by Fitch and/or Baa3 by Moody's and/or

(b) VW Bank's short-term rating fell to below A-2 by S&P, or if VW Bank is not subject to an S&P short-term rating, VW Bank's long-term rating from S&P is lower than BBB+.

**Information regarding the Notes I.**

<u>Rating Details:</u>	<u>Class A</u>	<u>Class B</u>
<b>Rating at Issue Date</b>		
Fitch	AAA	A+
Moody's	Aaa	A1
Standard & Poors	AAA	A+
<b>Current Rating</b>		
Fitch	AAA	A+
Moody's	Aaa	A1
Standard & Poors	AAA	A+
<b>Information on Notes</b>		
Original Maturity Date:	Sep 2014	Sep 2014
Original Repayment Date:	Sep 2013	Sep 2013
ISIN:	XS0387993636	XS0387993982
Common Code:	038799363	038799398
Nominal Amount:	50,000	50,000
<b>Information on Interest</b>		
Spread/Margin:	90 bps.	170 bps.
Index Rate:	1-Month Euribor	1-Month Euribor
Fixed/ Floating:	floating	floating
Current Coupon:	1-M-Euribor + 90 bps.	1-M-Euribor + 170 bps.
Day Count Convention	actual/ 360	actual/ 360
<b>Clean-Up Call</b>		
<p>VW Bank will have the right at its option to exercise a clean-up call and to repurchase the Loan Receivables from Driver Six at any time when the sum of the Discounted Principal Balance for all loan contracts is less than 9% of the sum of the Discounted Principal Balance for all Loan contracts as of the Cut Off Date, provided that all payment obligations under the Notes will be thereby fulfilled.</p>		

**Information regarding the Notes II.**

<b>Monthly Period:</b>	Oct 08	
<b>Payment Date:</b>	21.11.2008	
<b>Interest Accrual Period (from/until):</b>	21.10.2008	20.11.2008
<b>Days Accrued:</b>	31	
<b>Base Interest Rate (1-Month Euribor):</b>	4,7310%	
<b>Currency:</b>	EUR	
<b>Day Count Convention:</b>	ACT/360	

<u>Interest Payments</u>	<u>Class A</u>	<u>Class B</u>
Total Interests Amount of the Reporting Period	4.444.102,62 €	171.671,97 €
Paid interest:	- 4.444.102,62 €	- 171.671,97 €
<u>Unpaid Interest:</u>		
Unpaid interest of the Reporting Period:	- €	- €
Cumulative unpaid interest:	- €	- €

<u>Note Balance</u>	<u>Class A</u>	<u>Class B</u>
Note Balance (Cut Off Date):	936.000.000,00 €	31.000.000,00 €
Note Balance (Beginning of Period):	916.514.539,20 €	31.000.000,00 €
Unallocated Redemption Amount from Previous Period	30,57 €	
Available Redemption Amount Reporting Period	20.084.533,49 €	
Total Available Redemption Amount	20.084.564,06 €	
Redemption Amount per Class	-20.084.500,80 €	0,00 €
Unallocated Redemption Amount per note class from current period	63,26 €	0,00 €
Note Balance (End of Period):	896.430.038,40 €	31.000.000,00 €

<u>Payments to Investors - Per Eur 50.000,- Denomination</u>	<u>Class A</u>	<u>Class B</u>
Interest (1-M-Euribor + 0,06% Class A/ + 0,18% Class B)	-237,40 €	-276,89 €
Principal Repayment by Note:	-1.072,89 €	0,00 €
Pool Factor:	0,957724	1,000000

<u>Overcollateralisation</u>	<u>Class A</u>	<u>Class B</u>
Initial OC Percentage at Poolcut	6,4001%	3,3001%
Current OC Percentage	6,8488%	3,6275%
Target OC Percentage	9,1000%	5,2000%

## Credit Enhancement

### Credit Enhancement as of Cut Off Date

	% of Aggregate Discounted Principal Balance	Value
Class B Note*	3,10%	31.000.000,00 €
Subordinated Loan	2,80%	28.000.795,01 €
Overcollateralization	0,50%	5.000.000,00 €
Cash Collateral Account	1,50%	15.000.011,93 €

\* for subordination to class A note

### Cash Collateral Account (CCA)

	in EUR	in % of Outstanding Discounted Balance as of	
<b>Initial Balance at Poolcut</b>	<b>15.000.011,93 €</b>	1,50%	Poolcut
Targeted Balance (Floor)	12.500.009,94 €	1,25%	Poolcut
<b>Balance as of the Beginning of the Period</b>	<b>14.731.776,88 €</b>	1,50%	BoPeriod
Payment from CCA/ Payment to CCA	-296.700,59 €	-	-
<b>Balance as of the End of the Period</b>	<b>14.435.076,29 €</b>	1,50%	EoPeriod

### Calculation of Credit Enhancement:

Driver Six's Credit Enhancement consists of the items listed above calculated on the initial Discounted Principal Balance as of the Cut Off day. The result provides an absolute value which will be applied to the (amortized) Discounted Principal Balance as of the end of the monthly period. This process is continuing until a Credit enhancement of 9,10% of class A (5,20% of Class B) has been reached.

The Class B Notes benefit from the Subordinated Loan, the Overcollateralisation and the Cash Collateral Account.

- The transaction starts with sequential amortisation and therefore initially only the Class A Notes will receive principal payments
- The transaction switches into pro rata amortisation once an overcollateralisation percentage (i.e. credit enhancement excluding cash collateral) of 9,10% for the Class A Notes and 5,20% for the Class B Notes has been reached
- The amortisation will revert to sequential in case the total amount of notes outstanding falls below 10% of the initial notes outstanding

## Swap/ Waterfall

### Amortising Interest Rate Swap

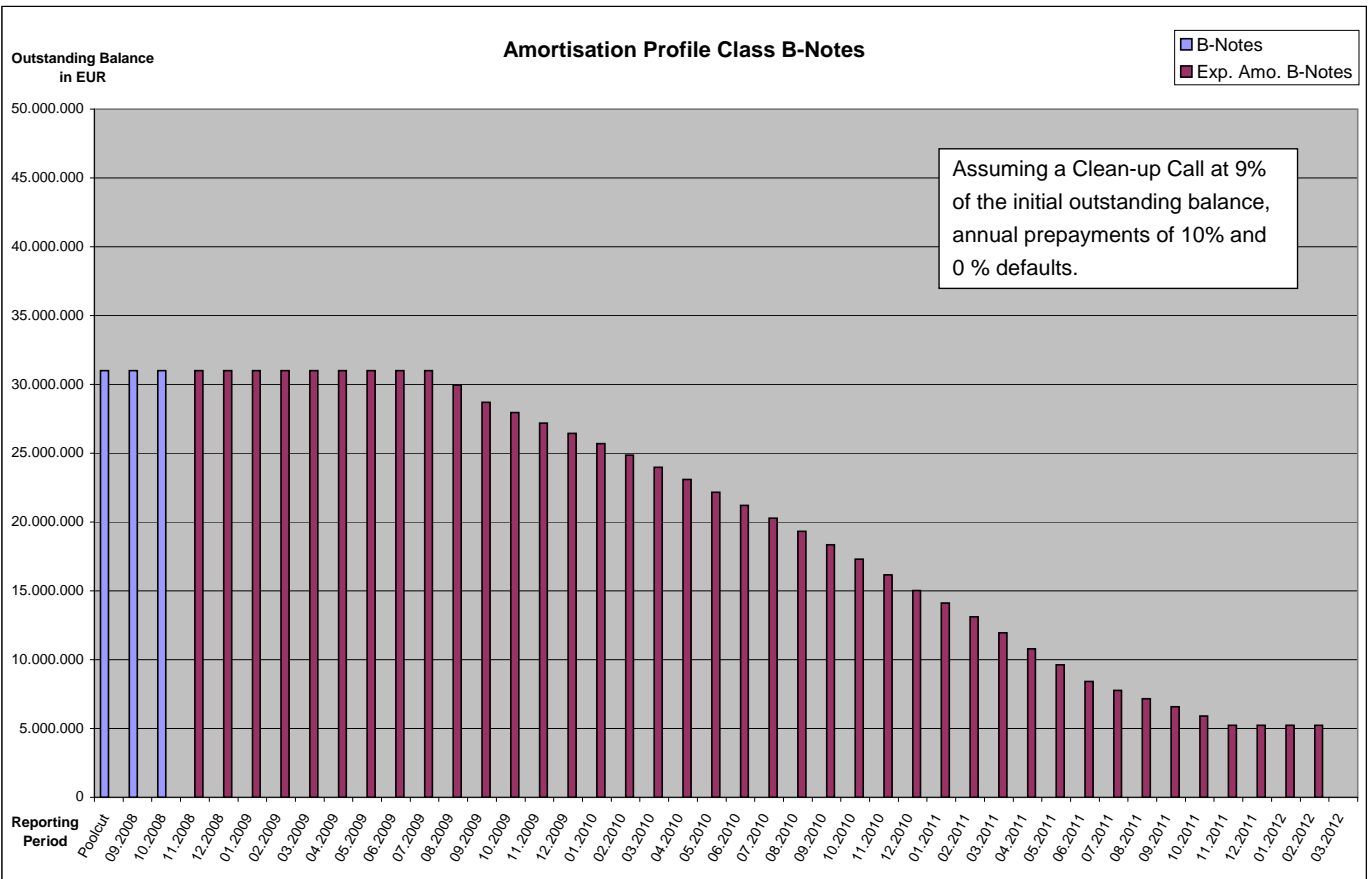
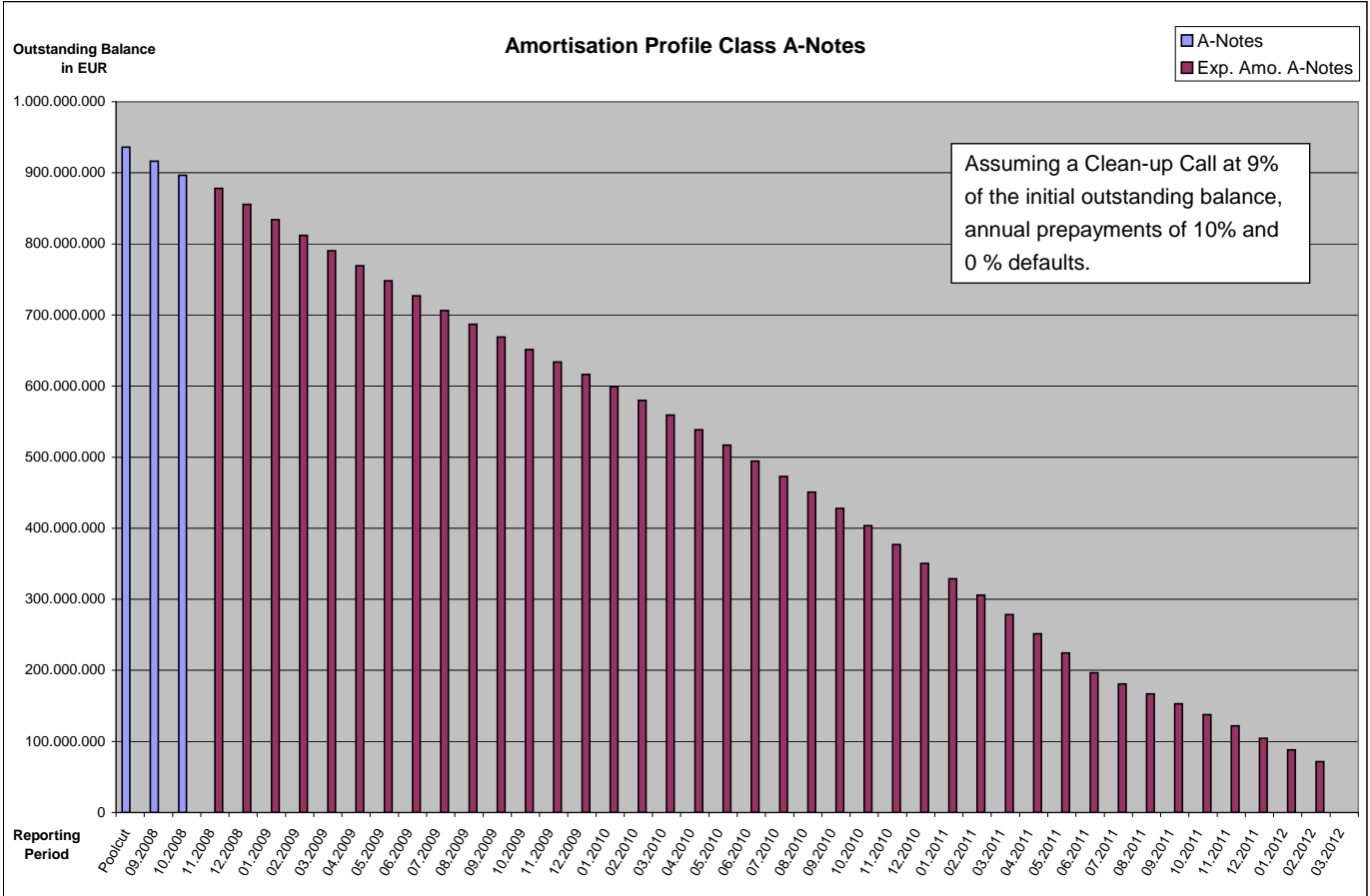
	<u>Class A</u>	<u>Class B</u>
Initial Principal	936.000.000,00 €	31.000.000,00 €
Underlying Principal for Reporting Period	916.514.539,20 €	31.000.000,00 €
<i>Paying Leg</i>	<i>Fix Interest Rate</i>	
<i>Receiving Leg</i>	<i>Floating Interest Rate</i>	
<b>Net Swap payments/ Receipts</b>	526.002,96 €	18.738,64 €

### Waterfall

		<b>Payment</b>	<b>Remaining Amount</b>
Remaining Balance from Previous Period		30,57 €	
Available Distribution Amount	plus	24.973.998,53 €	24.974.029,10 €
Fees	less -	818.432,05 €	24.155.597,05 €
Net Swap Receipts Class A	plus	526.002,96 €	24.681.600,01 €
Net Swap Receipts Class B	plus	18.738,64 €	24.700.338,65 €
Interest Class A	less -	4.444.102,62 €	20.256.236,03 €
Interest Class B	less -	171.671,97 €	20.084.564,06 €
Payment to Cash Collateral Account	less	- €	20.084.564,06 €
Redemption Class A	less -	20.084.500,80 €	63,26 €
Redemption Class B	less	- €	63,26 €
Remaining Amount Due to Rounding	less -	63,26 €	- €
Other Payments to Swap Counterparties	less	- €	- €
Interest Subordinated Loan	less	- €	- €
Payment to Subordinated Lender or VW Bank	less	- €	- €
Payment from Cash Collateral Account		296.700,59 €	296.700,59 €
Payment to Subordinated Lender or VW Bank	less -	296.700,59 €	- €

**Run Out Schedule**

At the End of Previous Reporting Period 30.09.2008				At the end of Reporting Period 31.10.2008			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
arrears	142.694,45 €	51.561,33 €	194.255,78 €	arrears	215.108,95 €	78.354,28 €	293.463,23 €
10.2008	10.132.526,92 €	3.762.023,52 €	13.894.550,43 €				
11.2008	13.870.498,30 €	5.031.902,66 €	18.902.400,96 €	11.2008	9.813.436,89 €	3.580.836,55 €	13.394.273,44 €
12.2008	13.946.909,43 €	4.961.961,81 €	18.908.871,24 €	12.2008	13.843.027,53 €	4.931.099,13 €	18.774.126,66 €
01.2009	14.015.092,75 €	4.890.763,88 €	18.905.856,63 €	01.2009	13.913.568,51 €	4.861.836,77 €	18.775.405,28 €
02.2009	14.087.931,71 €	4.820.560,79 €	18.908.492,50 €	02.2009	13.989.265,73 €	4.792.857,66 €	18.782.123,39 €
03.2009	14.163.269,24 €	4.744.214,02 €	18.907.483,26 €	03.2009	14.066.313,22 €	4.717.137,82 €	18.783.451,04 €
04.2009	14.234.038,28 €	4.672.968,16 €	18.907.006,44 €	04.2009	14.135.629,01 €	4.646.416,06 €	18.782.045,07 €
05.2009	14.306.884,14 €	4.599.467,87 €	18.906.352,01 €	05.2009	14.206.639,17 €	4.573.464,24 €	18.780.103,41 €
06.2009	14.381.051,79 €	4.525.498,25 €	18.906.550,04 €	06.2009	14.279.528,52 €	4.499.857,35 €	18.779.385,87 €
07.2009	14.455.579,81 €	4.451.401,45 €	18.906.981,26 €	07.2009	14.353.239,78 €	4.426.267,83 €	18.779.507,61 €
08.2009	14.528.840,69 €	4.376.363,83 €	18.905.204,52 €	08.2009	14.426.288,66 €	4.351.811,66 €	18.778.100,32 €
09.2009	14.600.658,95 €	4.300.850,43 €	18.901.509,38 €	09.2009	14.496.758,62 €	4.276.860,02 €	18.773.618,64 €
10.2009	14.676.263,93 €	4.225.489,33 €	18.901.753,26 €	10.2009	14.572.046,52 €	4.202.145,97 €	18.774.192,49 €
11.2009	14.748.848,26 €	4.149.395,08 €	18.898.243,34 €	11.2009	14.642.525,99 €	4.126.570,97 €	18.769.096,96 €
12.2009	14.825.831,82 €	4.073.320,45 €	18.899.152,27 €	12.2009	14.718.856,34 €	4.051.035,60 €	18.769.891,94 €
01.2010	14.900.049,10 €	3.996.361,50 €	18.896.410,60 €	01.2010	14.792.560,88 €	3.974.613,82 €	18.767.174,70 €
02.2010	18.210.451,28 €	3.920.876,85 €	22.131.328,13 €	02.2010	18.053.297,44 €	3.899.705,75 €	21.953.003,19 €
03.2010	20.173.472,73 €	3.823.595,43 €	23.997.068,16 €	03.2010	20.012.545,82 €	3.803.236,30 €	23.815.782,12 €
04.2010	20.531.474,00 €	3.720.372,61 €	24.251.846,61 €	04.2010	20.382.772,51 €	3.700.829,72 €	24.083.602,23 €
05.2010	22.045.180,40 €	3.614.235,43 €	25.659.415,83 €	05.2010	21.796.538,08 €	3.595.509,89 €	25.392.038,97 €
06.2010	23.643.734,36 €	3.499.710,96 €	27.143.445,32 €	06.2010	23.506.791,51 €	3.482.265,41 €	26.989.056,91 €
07.2010	23.060.013,47 €	3.377.385,10 €	26.437.398,57 €	07.2010	22.933.604,51 €	3.360.524,11 €	26.294.128,62 €
08.2010	24.115.660,03 €	3.257.557,51 €	27.373.217,54 €	08.2010	23.990.771,53 €	3.241.390,81 €	27.232.162,34 €
09.2010	25.337.197,18 €	3.132.614,86 €	28.469.812,04 €	09.2010	25.140.696,36 €	3.117.042,59 €	28.257.738,95 €
10.2010	28.409.046,16 €	3.001.424,41 €	31.410.470,57 €	10.2010	28.179.451,29 €	2.986.647,48 €	31.166.098,77 €
11.2010	31.658.257,77 €	2.853.866,69 €	34.512.124,46 €	11.2010	31.443.618,88 €	2.840.153,42 €	34.283.772,30 €
12.2010	32.350.253,23 €	2.689.959,40 €	35.040.212,61 €	12.2010	32.176.645,70 €	2.677.459,82 €	34.854.105,50 €
01.2011	25.678.792,23 €	2.521.967,82 €	28.200.760,05 €	01.2011	25.575.336,02 €	2.510.311,56 €	28.085.647,58 €
02.2011	28.450.082,18 €	2.389.939,88 €	30.840.022,06 €	02.2011	28.283.299,31 €	2.378.852,15 €	30.662.151,46 €
03.2011	35.160.327,15 €	2.241.008,95 €	37.401.336,10 €	03.2011	34.996.054,79 €	2.230.843,67 €	37.226.898,46 €
04.2011	35.883.350,42 €	2.059.052,29 €	37.942.402,71 €	04.2011	35.721.237,49 €	2.049.419,01 €	37.770.656,50 €
05.2011	35.894.576,47 €	1.873.459,33 €	37.768.035,80 €	05.2011	35.687.345,61 €	1.864.779,29 €	37.552.124,90 €
06.2011	37.973.082,74 €	1.687.227,91 €	39.660.310,65 €	06.2011	37.807.512,69 €	1.679.588,60 €	39.487.101,29 €
07.2011	20.443.514,58 €	1.490.464,83 €	21.933.979,41 €	07.2011	20.358.561,83 €	1.483.786,64 €	21.842.348,47 €
08.2011	18.266.816,33 €	1.384.109,39 €	19.650.925,72 €	08.2011	18.140.163,67 €	1.377.848,88 €	19.518.012,55 €
09.2011	18.641.460,79 €	1.289.833,94 €	19.931.294,73 €	09.2011	18.560.004,43 €	1.284.191,54 €	19.844.195,97 €
10.2011	21.383.805,29 €	1.193.668,62 €	22.577.473,91 €	10.2011	21.265.182,95 €	1.188.447,89 €	22.453.630,84 €
11.2011	22.219.389,57 €	1.082.086,78 €	23.301.476,35 €	11.2011	22.129.215,48 €	1.077.511,63 €	23.206.727,11 €
12.2011	23.449.587,30 €	966.884,19 €	24.416.471,49 €	12.2011	23.375.373,55 €	962.680,89 €	24.338.054,44 €
01.2012	21.512.241,83 €	845.024,79 €	22.357.266,62 €	01.2012	21.418.353,65 €	841.245,68 €	22.259.599,33 €
02.2012	22.015.556,28 €	733.900,92 €	22.749.457,20 €	02.2012	21.917.749,09 €	730.692,42 €	22.648.441,51 €
03.2012	23.596.642,16 €	619.764,14 €	24.216.406,30 €	03.2012	23.500.799,40 €	616.893,78 €	24.117.693,18 €
04.2012	23.542.374,46 €	497.458,37 €	24.039.832,83 €	04.2012	23.460.475,23 €	495.143,01 €	23.955.618,24 €
<b>Subtotal</b>	<b>909.663.309,96 €</b>	<b>131.401.555,76 €</b>	<b>1.041.064.865,69 €</b>	<b>Subtotal</b>	<b>890.278.193,14 €</b>	<b>125.568.158,67 €</b>	<b>1.015.846.351,78 €</b>
> 04.2012	72.455.148,74 €	1.238.824,47 €	73.693.973,21 €	> 04.2012	72.060.226,25 €	1.231.135,61 €	73.291.361,86 €
<b>Total</b>	<b>982.118.458,70 €</b>	<b>132.640.380,23 €</b>	<b>1.114.758.838,90 €</b>	<b>Total</b>	<b>962.338.419,39 €</b>	<b>126.799.294,28 €</b>	<b>1.089.137.713,64 €</b>



### Write-Offs/ Performance Trigger

#### Cumulative Write Offs

	Number of Contracts	Write Offs
Begin of Period	-	- €
Write Offs	-	- €
<b>End of Period</b>	<b>-</b>	<b>- €</b>

#### Cumulative Net Loss Ratio

Cumulative Write Offs as percentage of Discounted Principal Balance as of Cut Off Date (1.000.000.795,01 €)

0,0000%
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#### Performance Triggers

A Targeted Note Balance was implemented to assure on a monthly basis that no cash is paid to lower steps in the waterfall unless there is sufficient overcollateralization to support the notes.

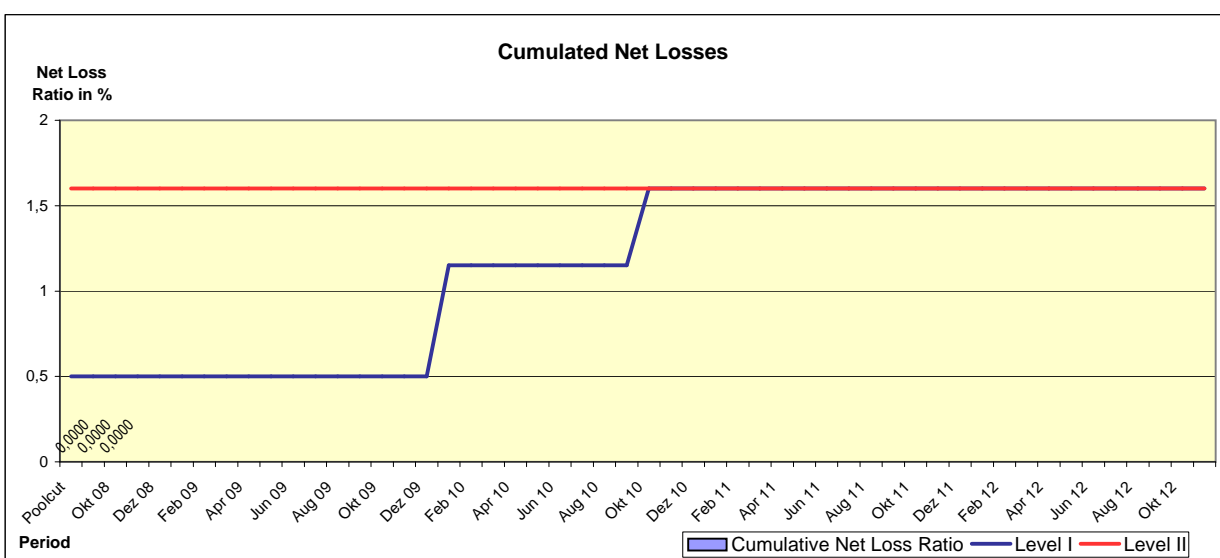
The performance trigger in form of a credit enhancement increase condition will be activated when the cumulative Net Loss Ratio exceeds the defined limits. In this case the overcollateralization will be increased accordingly.

	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	9,10%	5,20%
Level I Credit Enhancement Increase condition is in place	11,00%	7,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

#### Performance Trigger

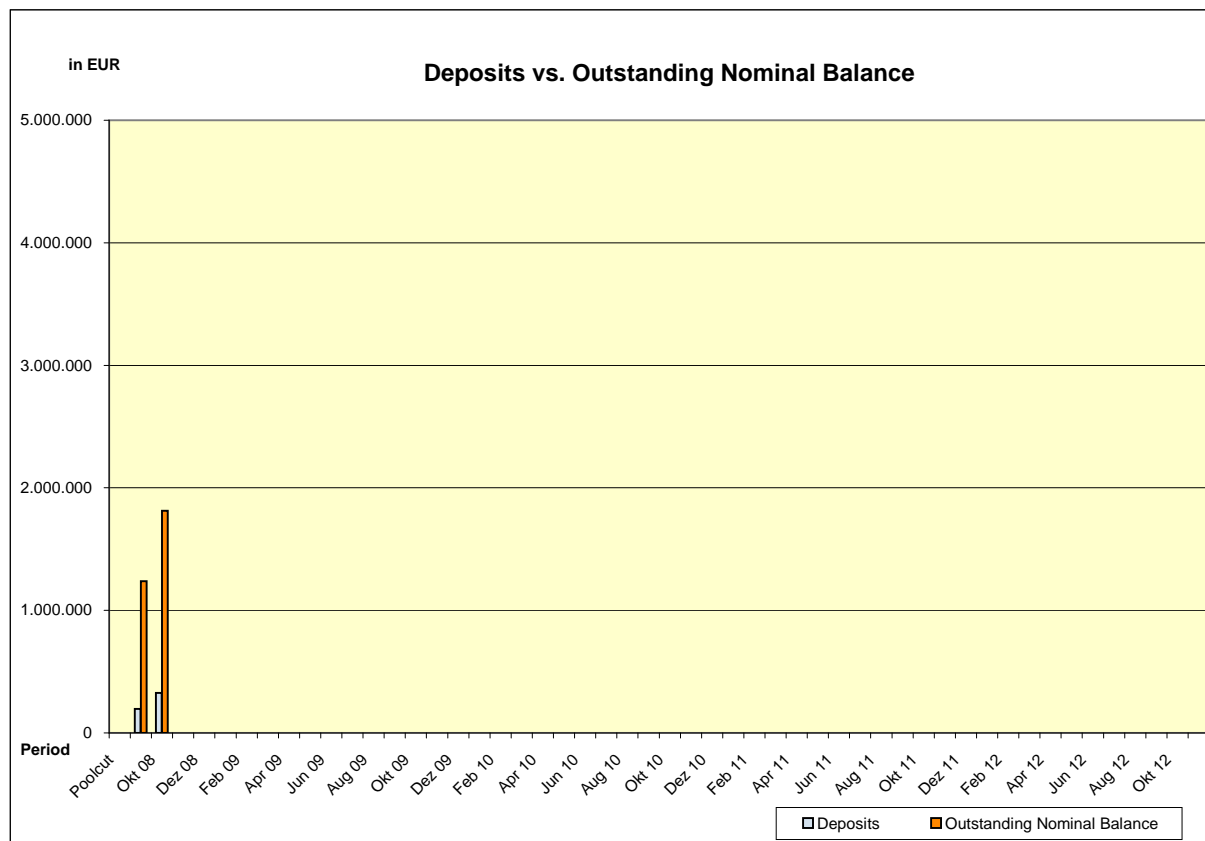
Levels	Credit Enhancement increase condition	Credit Enhancement increase condition in place?
Level I a.	Cumulative Net Loss Ratio exceeds 0.50% for any Payment Date before or during December 2009	no
Level I b.	Cumulative Net Loss Ratio exceeds 1.15% for any Payment Date after December 2009 but prior to or during September 2010	no
Level II.	Cumulative Net Loss Ratio exceeds 1,60% for any Payment Date	no

#### Performance Pool vis-a-vis Triggers



**Deposits - Potential Set Off Risk**

	Number of Customers with deposits	Outstanding Nominal Balance of customers with deposits	Outstanding Discounted Principal Balance of customers with deposits	Deposits
	126	1.811.880,24 €	1.598.406,85 €	327.016,12 €
<b>Total</b>	<b>126</b>	<b>1.811.880,24 €</b>	<b>1.598.406,85 €</b>	<b>327.016,12 €</b>



**Overview Outstanding Contracts**
**Development of Pool within Reporting Period**

	Number of contracts	Adjustments	Outstanding Nominal Balance
<b>Begin of Period</b>	<b>80.174</b>		<b>1.114.758.838,90 €</b>
Periodic reduction of Nominal			25.621.125,26 €
Discount	-	651.278,96 €	
Fees for Restructuring/Prolongation		4.143,31 €	
Interest on arrears		8,92 €	
Write Off	0	- €	
Available Collection			24.973.998,53 €
Repurchased Loan Contracts	0		- €
<b>End of Period</b>	<b>79.641</b>		<b>1.089.137.713,64 €</b>

**Status of Contracts**

Status	Pool Balance at Poolcut	
	Number of Contracts	Outstanding Discounted Principal Balance
Current	80.521	1.000.000.795,01 €
Delinquent	0	- €
Defaulted	0	- €
End of Term	0	- €
Early Settlement	0	- €
Write Off	0	- €
<b>Total</b>	<b>80.521</b>	<b>1.000.000.795,01 €</b>

Status	Pool Balance at the Beginning of Period		Pool Balance at the End of Period	
	Number of Contracts	Outstanding Discounted Principal Balance (Begin of Period)	Number of Contracts (End of Period)	Outstanding Discounted Principal Balance (End of Period)
Current	80.145	981.665.627,96 €	79.404	958.961.516,83 €
Delinquent	26	396.630,78 €	222	3.087.738,26 €
Defaulted	3	56.199,96 €	15	289.164,30 €
End of Term	-	- €	1	- €
Early Settlement	347	- €	879	- €
Write Off	-	- €	-	- €
<b>Total</b>	<b>80.521</b>	<b>982.118.458,70 €</b>	<b>80.521</b>	<b>962.338.419,39 €</b>

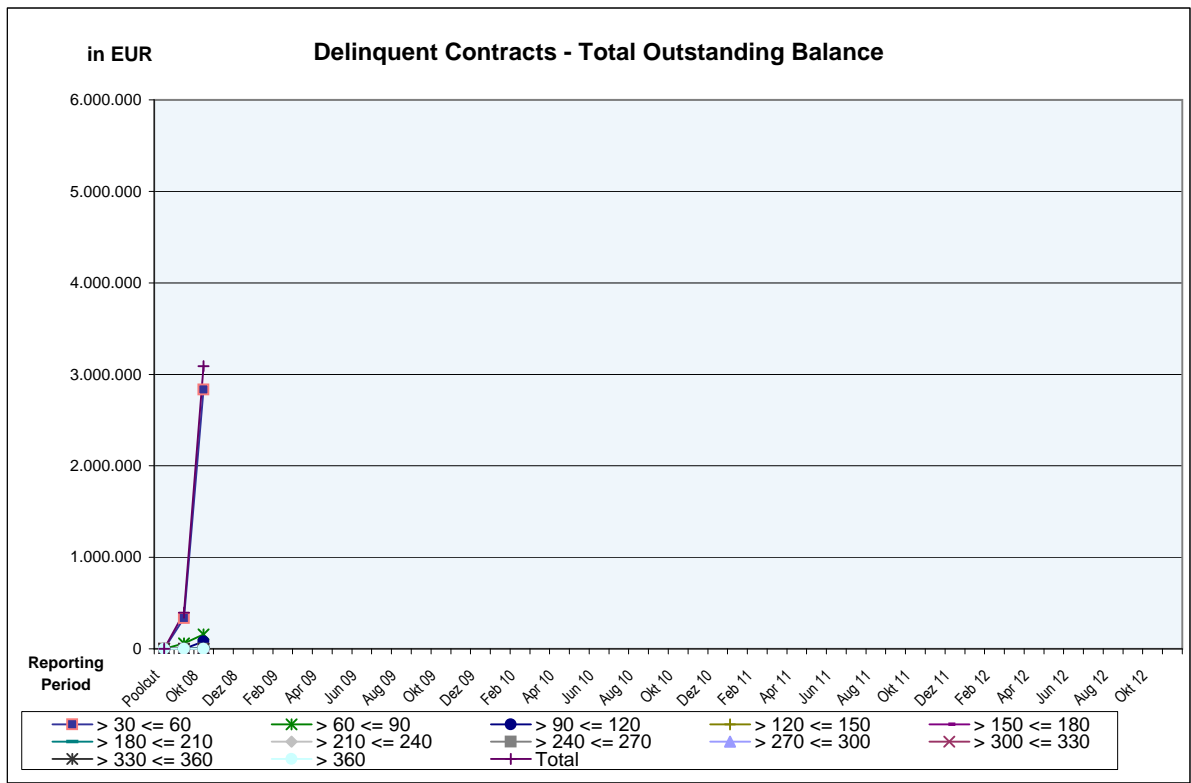
### Delinquent Contracts

#### Information of Delinquencies and Defaults

Current Reporting Period	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)
Delinquent	222	0,2788%	3.087.738,26 €	0,3209%	3.625.316,87 €	0,3328%
Defaulted	15	0,0188%	289.164,30 €	0,0300%	327.006,86 €	0,0300%

#### Delinquency Profile

Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)
> 30 <= 60	206	0,2587%	2.834.929,28 €	0,2946%	3.326.076,11 €	0,3053%
> 60 <= 90	10	0,0126%	157.830,55 €	0,0164%	182.642,89 €	0,0168%
> 90 <= 120	5	0,0063%	79.856,27 €	0,0083%	97.009,64 €	0,0089%
> 120 <= 150	-	0,0000%	- €	0,0000%	- €	0,0000%
> 150 <= 180	-	0,0000%	- €	0,0000%	- €	0,0000%
<b>Subtotal</b>	<b>221</b>	<b>0,2775%</b>	<b>3.072.616,10 €</b>	<b>0,3193%</b>	<b>3.605.728,64 €</b>	<b>0,3310%</b>
> 180 <= 210	1	0,0013%	15.122,16 €	0,0016%	19.588,23 €	0,0018%
> 210 <= 240	-	0,0000%	- €	0,0000%	- €	0,0000%
> 240 <= 270	-	0,0000%	- €	0,0000%	- €	0,0000%
> 270 <= 300	-	0,0000%	- €	0,0000%	- €	0,0000%
> 300 <= 330	-	0,0000%	- €	0,0000%	- €	0,0000%
> 330 <= 360	-	0,0000%	- €	0,0000%	- €	0,0000%
> 360	-	0,0000%	- €	0,0000%	- €	0,0000%
<b>Subtotal</b>	<b>1</b>	<b>0,0013%</b>	<b>15.122,16 €</b>	<b>0,0016%</b>	<b>19.588,23 €</b>	<b>0,0018%</b>
<b>Total</b>	<b>222</b>	<b>0,2788%</b>	<b>3.087.738,26 €</b>	<b>0,3209%</b>	<b>3.625.316,87 €</b>	<b>0,3328%</b>



### Defaulted Contracts

#### Defaulted Profile I

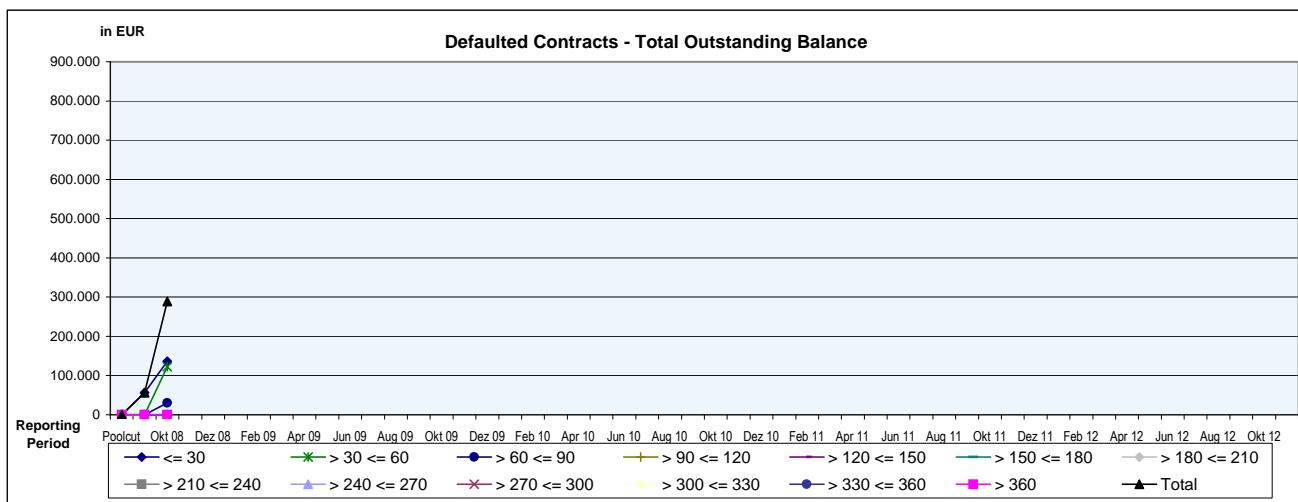
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)
<= 30	7	0,0088%	136.356,75 €	0,0142%	154.462,87 €	0,0142%
>30 <= 60	6	0,0075%	122.711,51 €	0,0128%	139.062,57 €	4,0065%
> 60 <= 90	2	0,0025%	30.096,04 €	0,0031%	33.481,42 €	15,3181%
> 90 <= 120	0	0,0000%	- €	0,0000%	- €	0,0000%
> 120 <= 150	0	0,0000%	- €	0,0000%	- €	0,0000%
> 150 <= 180	0	0,0000%	- €	0,0000%	- €	0,0000%
> 180 <= 210	0	0,0000%	- €	0,0000%	- €	0,0000%
> 210 <= 240	0	0,0000%	- €	0,0000%	- €	0,0000%
> 240 <= 270	0	0,0000%	- €	0,0000%	- €	0,0000%
> 270 <= 300	0	0,0000%	- €	0,0000%	- €	0,0000%
> 300 <= 330	0	0,0000%	- €	0,0000%	- €	0,0000%
> 330 <= 360	0	0,0000%	- €	0,0000%	- €	0,0000%
>360	0	0,0000%	- €	0,0000%	- €	0,0000%
<b>Total</b>	<b>15</b>	<b>0,0188%</b>	<b>289.164,30 €</b>	<b>0,0300%</b>	<b>327.006,86 €</b>	<b>0,0300%</b>

#### Defaulted Profile II - Recoveries

Credit Type	Vehicle Status	Number of Contracts	*Outstanding Nominal Principal Balance at Day of Default	*Outstanding Discounted Principal Balance at Day of Default	Total Recoveries	Total Discount	Total Write Offs
AutoCredit	New	5	140.446,61 €	122.715,50 €	- €	- €	- €
	Used	3	102.124,19 €	86.808,30 €	- €	- €	- €
<b>Total Auto Credit</b>		<b>8</b>	<b>5.295,43 €</b>	<b>209.523,80 €</b>	<b>- €</b>	<b>- €</b>	<b>- €</b>
Classic Credit	New	4	59.627,05 €	50.717,80 €	- €	- €	- €
	Used	3	33.359,01 €	28.878,85 €	- 228.725,37 €	- €	- €
<b>Total Classic Credit</b>		<b>7</b>	<b>92.986,06 €</b>	<b>79.596,65 €</b>	<b>- 228.725,37 €</b>	<b>- €</b>	<b>- €</b>
<b>Total:</b>		<b>15</b>	<b>98.281,49 €</b>	<b>289.120,45 €</b>	<b>- 228.725,37 €</b>	<b>- €</b>	<b>- €</b>

Credit Type	Vehicle Status	Number of Contracts	*Outstanding Nominal Principal Balance End of Reporting Period	*Outstanding Discounted Principal Balance End of Reporting Period
AutoCredit	New	5	140.446,61 €	125.163,94 €
	Used	3	102.124,19 €	88.475,56 €
<b>Total Auto Credit</b>		<b>8</b>	<b>242.570,80 €</b>	<b>213.639,50 €</b>
Classic Credit	New	4	59.627,05 €	53.272,95 €
	Used	3	24.809,01 €	22.251,85 €
<b>Total Classic Credit</b>		<b>7</b>	<b>84.436,06 €</b>	<b>75.524,80 €</b>
<b>Total:</b>		<b>15</b>	<b>327.006,86 €</b>	<b>289.164,30 €</b>

\*(incl. Arrears)



**Poolinformation I. - Make: New and Used Cars**
**AUDI**

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	3.993	33,55%	89.047.877,31 €	45,51%
Used Cars	7.910	66,45%	106.600.401,87 €	54,49%
<b>Total</b>	<b>11.903</b>	<b>100,00%</b>	<b>195.648.279,18 €</b>	<b>100,00%</b>

**SEAT**

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	3.818	63,61%	41.422.321,02 €	71,60%
Used Cars	2.184	36,39%	16.430.577,17 €	28,40%
<b>Total</b>	<b>6.002</b>	<b>100,00%</b>	<b>57.852.898,19 €</b>	<b>100,00%</b>

**SKODA**

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	8.426	78,17%	96.222.111,53 €	84,17%
Used Cars	2.353	21,83%	18.102.619,02 €	15,83%
<b>Total</b>	<b>10.779</b>	<b>100,00%</b>	<b>114.324.730,55 €</b>	<b>100,00%</b>

**VW**

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	28.813	62,69%	390.800.370,27 €	70,37%
Used Cars	17.146	37,31%	164.582.115,21 €	29,63%
<b>Total</b>	<b>45.959</b>	<b>100,00%</b>	<b>555.382.485,48 €</b>	<b>100,00%</b>

**OTHER**

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	257	5,14%	2.676.940,21 €	6,84%
Used Cars	4.741	94,86%	36.453.085,78 €	93,16%
<b>Total</b>	<b>4.998</b>	<b>100,00%</b>	<b>39.130.025,99 €</b>	<b>100,00%</b>

**Poolinformation II. - Down Payments, Customer Type and Type of Payment**
**Down Payments**

Down Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)	Down Payment/Purchase Price in %
No downpayment	16.708	20,98%	212.170.212,83 €	22,05%	0,00%
<= 1.000,00	4.248	5,33%	42.661.537,73 €	4,43%	5,94%
1.000,01 - 2.000,00	6.445	8,09%	65.637.660,22 €	6,82%	12,20%
2.000,01 - 3.000,00	7.461	9,37%	78.614.590,13 €	8,17%	17,37%
3.000,01 - 4.000,00	6.906	8,67%	76.962.525,34 €	8,00%	21,32%
4.000,01 - 5.000,00	8.063	10,12%	97.745.511,47 €	10,16%	24,26%
5.000,01 - 6.000,00	5.588	7,02%	69.973.740,19 €	7,27%	27,10%
6.000,01 - 7.000,00	4.449	5,59%	57.009.249,67 €	5,92%	29,92%
7.000,01 - 8.000,00	3.955	4,97%	51.355.437,33 €	5,34%	32,74%
8.000,01 - 9.000,00	2.397	3,01%	31.300.629,99 €	3,25%	35,07%
9.000,01 - 10.000,00	4.196	5,27%	56.355.580,35 €	5,86%	37,38%
10.000,01 - 11.000,00	1.383	1,74%	18.242.179,49 €	1,90%	39,81%
11.000,01 - 12.000,00	1.525	1,91%	19.863.522,60 €	2,06%	42,68%
12.000,01 - 13.000,00	1.094	1,37%	14.468.533,18 €	1,50%	43,83%
13.000,01 - 14.000,00	807	1,01%	10.599.043,52 €	1,10%	45,83%
14.000,01 - 15.000,00	1.400	1,76%	19.024.094,52 €	1,98%	47,24%
> 15.000,00	3.016	3,79%	40.354.370,83 €	4,19%	54,69%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>	<b>24,83%</b>

**Statistics**

<b>Minimum</b> Down Payment	1,68 €
<b>Maximum</b> Down Payment	70.000,00 €
<b>Average</b> Down Payment (Customer who did Down Payment)	6.240,30 €
<b>Average</b> Down Payment	4.931,14 €

**Customer Type**

Customer Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Corporate	16.839	21,14%	276.673.502,24 €	28,75%
Retail	62.802	78,86%	685.664.917,15 €	71,25%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Type of Payment**

Type of Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Direct Borrower Account Debit	79.391	99,69%	959.309.513,55 €	99,69%
Other	250	0,31%	3.028.905,84 €	0,31%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Poolinformation III. - Obligor Concentration**
**Distribution of Loan Contracts and Vehicles per Borrower**

Contracts Concentration	Number of Customers	Percentage of Customers (%)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
1	78.356	99,29%	78.356	98,39%	942.802.440,49 €	97,97%
2	482	0,61%	964	1,21%	14.928.282,45 €	1,55%
3	53	0,07%	159	0,20%	2.262.251,66 €	0,24%
4	14	0,02%	56	0,07%	877.254,19 €	0,09%
5	6	0,01%	30	0,04%	327.353,44 €	0,03%
6 - 10	5	0,01%	31	0,04%	512.521,27 €	0,05%
> 10	2	0,00%	45	0,06%	628.315,89 €	0,07%
<b>Total</b>	<b>78.918</b>	<b>100,00%</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Top 20 Borrower**

Number	Number of Contracts	Percentage of Contracts (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
1	9	0,0427%	455.810,04 €	0,0474%
2	1	0,0138%	172.505,85 €	0,0179%
3	1	0,0075%	129.704,01 €	0,0135%
4	1	0,0025%	123.566,45 €	0,0133%
5	8	0,0025%	120.648,03 €	0,0125%
6	2	0,0075%	114.196,62 €	0,0119%
7	1	0,0013%	104.749,95 €	0,0113%
8	1	0,0025%	103.399,66 €	0,0107%
9	5	0,0050%	100.758,38 €	0,0105%
10	1	0,0050%	99.366,20 €	0,0103%
11	2	0,0025%	97.269,14 €	0,0105%
12	1	0,0038%	96.190,38 €	0,0100%
13	1	0,0063%	95.530,59 €	0,0099%
14	2	0,0013%	94.655,33 €	0,0102%
15	3	0,0075%	94.089,68 €	0,0098%
16	1	0,0088%	93.777,39 €	0,0097%
17	2	0,0050%	92.498,63 €	0,0096%
18	2	0,0013%	89.630,43 €	0,0097%
19	5	0,0013%	89.629,78 €	0,0097%
20	2	0,0013%	89.409,12 €	0,0093%
<b>Total 1 -20</b>	<b>51</b>	<b>0,1293%</b>	<b>2.457.385,66 €</b>	<b>0,2578%</b>

### Poolinformation IV. - Distribution by Outstanding Discounted Balance and Original Principal Balance

#### *Distribution by Outstanding Discounted Principal Balance*

Distribution by Outstanding Discounted Principal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0,01 - 5.000,00	9.213	11,57%	32.995.917,00 €	3,43%
5.000,01 - 10.000,00	25.998	32,64%	198.442.745,11 €	20,62%
10.000,01 - 15.000,00	23.231	29,17%	285.738.500,26 €	29,69%
15.000,01 - 20.000,00	12.295	15,44%	211.455.046,31 €	21,97%
20.000,01 - 25.000,00	5.276	6,62%	116.863.413,63 €	12,14%
25.000,01 - 30.000,00	1.991	2,50%	53.947.068,65 €	5,61%
> 30.000,00	1.637	2,06%	62.895.728,43 €	6,54%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

Statistics	
<b>Minimum</b> Outstanding Discounted Principal Balance	52,57 €
<b>Maximum</b> Outstanding Discounted Principal Balance	104.749,95 €
<b>Average</b> Outstanding Discounted Principal Balance	12.083,45 €

#### *Distribution by Original Principal Balance*

Distribution by Original Principal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0,01 - 5.000,00	2.615	3,28%	6.812.746,13 €	0,71%
5.000,01 - 10.000,00	14.606	18,34%	78.277.736,63 €	8,13%
10.000,01 - 15.000,00	22.072	27,71%	195.770.332,63 €	20,34%
15.000,01 - 20.000,00	17.360	21,80%	216.627.594,81 €	22,51%
20.000,01 - 25.000,00	11.114	13,96%	179.043.135,02 €	18,61%
25.000,01 - 30.000,00	5.984	7,51%	118.464.311,06 €	12,31%
> 30.000,00	5.890	7,40%	167.342.563,11 €	17,39%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

Statistics	
<b>Minimum</b> Original Principal Balance	606,21 €
<b>Maximum</b> Original Principal Balance	132.006,87 €
<b>Average</b> Original Principal Balance	16.817,60 €

**Poolinformation V. - Interest Rate paid by the Receivable Debtor**
*Interest Rate paid by the Receivable Debtor*

Interest Rate paid by the Receivable Debtor	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0,0 %	0	0,00%	- €	0,00%
0,1 % - 0,5 %	552	0,69%	6.309.853,97 €	0,66%
0,6 % - 1,0 %	14.326	17,99%	174.760.079,35 €	18,16%
1,1 % - 1,5 %	19	0,02%	243.042,82 €	0,03%
1,6 % - 2,0 %	4.932	6,19%	65.512.594,03 €	6,81%
2,1 % - 2,5 %	45	0,06%	593.034,14 €	0,06%
2,6 % - 3,0 %	11.518	14,46%	165.599.945,32 €	17,21%
3,1 % - 3,5 %	26	0,03%	398.023,74 €	0,04%
3,6 % - 4,0 %	10.873	13,65%	141.615.391,07 €	14,72%
4,1 % - 4,5 %	13	0,02%	208.135,78 €	0,02%
4,6 % - 5,0 %	5.507	6,91%	77.145.710,52 €	8,02%
5,1 % - 5,5 %	542	0,68%	8.711.919,89 €	0,91%
5,6 % - 6,0 %	3.026	3,80%	42.418.696,59 €	4,41%
6,1 % - 6,5 %	1.858	2,33%	20.141.872,89 €	2,09%
6,6 % - 7,0 %	11.401	14,32%	123.176.186,60 €	12,80%
7,1 % - 7,5 %	3.602	4,52%	36.864.672,06 €	3,83%
7,6 % - 8,0 %	7.872	9,88%	69.835.271,78 €	7,26%
8,1 % - 8,5 %	466	0,59%	4.189.923,75 €	0,44%
8,6 % - 9,0 %	1.393	1,75%	10.316.077,60 €	1,07%
9,1 % - 9,5 %	72	0,09%	504.233,53 €	0,05%
9,6 % - 10,0 %	1.198	1,50%	10.598.977,70 €	1,10%
> 10,0 %	400	0,50%	3.194.776,26 €	0,33%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

Statistics	
Minimum Interest Rate Debtor	0,10%
Maximum Interest Rate Debtor	13,49%
Weighted Average Interest Rate Debtor	4,25%

**Poolinformation VI. - Distribution by Original Term, Remaining Term and Seasoning**
**Distribution by Original Term**

Lenght of Original Term (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
01 - 12	0	0,00%	- €	0,00%
13 - 24	1.712	2,15%	11.961.250,56 €	1,24%
25 - 36	18.752	23,55%	229.876.673,03 €	23,89%
37 - 48	43.829	55,03%	542.034.210,19 €	56,32%
49 - 60	12.337	15,49%	151.867.873,33 €	15,78%
61 - 72	3.011	3,78%	26.598.412,28 €	2,76%
> 72	0	0,00%	- €	0,00%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Statistics**

<b>Minimum</b> Original Term months	23
<b>Maximum</b> Original Term months	72
<b>Weighted Average</b> Original Term month	46,57

**Distribution by Remaining Term**

Lenght of Remaining Term (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0 - 12	0	0,00%	- €	0,00%
13 - 24	14.607	18,34%	137.765.034,01 €	14,32%
25 - 36	34.094	42,81%	418.161.277,19 €	43,45%
37 - 48	26.727	33,56%	355.752.233,66 €	36,97%
49 - 54	4.212	5,29%	50.651.474,64 €	5,26%
> 54	1	0,00%	8.399,89 €	0,00%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Statistics**

<b>Minimum</b> Remaining Term in months	16
<b>Maximum</b> Remaining Term in months	62
<b>Weighted Average</b> Remaining Term in months	33,38

**Distribution by Seasoning**

Seasoning (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
<= 6	16.905	21,23%	225.656.862,38 €	23,45%
07 - 12	26.645	33,46%	343.519.686,07 €	35,70%
13 - 18	16.249	20,40%	193.259.131,31 €	20,08%
19 - 24	11.067	13,90%	120.241.570,14 €	12,49%
25 - 30	6.388	8,02%	63.384.722,81 €	6,59%
31 - 36	1.489	1,87%	11.474.777,27 €	1,19%
> 36	533	0,67%	3.240.328,15 €	0,34%
<b>Total</b>	<b>302</b>	<b>0,38%</b>	<b>1.340.277,28 €</b>	<b>0,14%</b>

**Statistics**

<b>Weighted Average</b> Seasoning Term in months	13,51
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**Poolinformation VII. - Credit Type and Type of Car**
**Credit Type**

Credit Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Balloon	57.140	71,75%	779.920.707,30 €	81,04%
Equal Instalment-Loan	22.501	28,25%	182.417.712,09 €	18,96%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Type of Car**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	45.307	56,89%	620.169.620,34 €	64,44%
Used Cars	34.334	43,11%	342.168.799,05 €	35,56%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Type of Car: only Balloon Loans**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	36.819	64,44%	538.297.956,09 €	69,02%
Used Cars	20.321	35,56%	241.622.751,21 €	30,98%
<b>Total</b>	<b>57.140</b>	<b>100,00%</b>	<b>779.920.707,30 €</b>	<b>100,00%</b>

**Type of Car: only Equal-Installment Loans**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	8.488	37,72%	81.871.664,25 €	44,88%
Used Cars	14.013	62,28%	100.546.047,84 €	55,12%
<b>Total</b>	<b>22.501</b>	<b>100,00%</b>	<b>182.417.712,09 €</b>	<b>100,00%</b>

**Poolinformation VIII. - Distribution by Vehicle Makes and Models**

Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
<b>Audi</b>	A2	299	0,38%	1.880.016,95 €	0,20%
	A3	3.609	4,53%	50.293.546,01 €	5,23%
	A4	5.191	6,52%	80.714.722,73 €	8,39%
	A5	183	0,23%	6.055.039,91 €	0,63%
	A6	1.601	2,01%	32.666.258,91 €	3,39%
	A8	124	0,16%	3.824.684,47 €	0,40%
	Q7	185	0,23%	7.929.633,67 €	0,82%
	TT	696	0,87%	12.196.660,63 €	1,27%
	AUDI OTHER	15	0,02%	87.715,90 €	0,01%
	<b>Subtotal</b>	<b>11.903</b>	<b>14,95%</b>	<b>195.648.279,18 €</b>	<b>20,33%</b>
<b>Seat</b>	ALHAMBRA	399	0,50%	5.155.659,60 €	0,54%
	ALTEA	184	0,23%	1.932.642,36 €	0,20%
	AROSA	184	0,23%	742.936,93 €	0,08%
	CORDOBA	79	0,10%	497.474,38 €	0,05%
	IBIZA	2.481	3,12%	19.741.733,12 €	2,05%
	INCA	14	0,02%	63.775,38 €	0,01%
	LEON	1.563	1,96%	17.053.444,29 €	1,77%
	TOLEDO	1.098	1,38%	12.665.232,13 €	1,32%
	<b>Subtotal</b>	<b>6.002</b>	<b>7,54%</b>	<b>57.852.898,19 €</b>	<b>6,01%</b>
<b>Skoda</b>	FABIA	4.794	6,02%	40.153.992,54 €	4,17%
	FELICIA	7	0,01%	16.841,30 €	0,00%
	OCTAVIA	4.255	5,34%	54.290.310,98 €	5,64%
	ROOMSTER	1.397	1,75%	15.579.123,38 €	1,62%
	SKODA OTHER	2	0,00%	11.188,50 €	0,00%
	SUPERB	324	0,41%	4.273.273,85 €	0,44%
	<b>Subtotal</b>	<b>10.779</b>	<b>13,53%</b>	<b>114.324.730,55 €</b>	<b>11,88%</b>
<b>VW</b>	BORA	395	0,50%	2.728.224,27 €	0,28%
	CADDY	928	1,17%	10.345.622,58 €	1,08%
	CRAFTER/LT	68	0,09%	959.419,42 €	0,10%
	EOS	1.082	1,36%	20.354.484,99 €	2,12%
	FOX	1.852	2,33%	12.743.066,59 €	1,32%
	GOLF	16.232	20,38%	178.084.541,71 €	18,51%
	JETTA	444	0,56%	5.289.267,93 €	0,55%
	KAEFER	2	0,00%	21.922,62 €	0,00%
	LUPO	539	0,68%	2.326.716,11 €	0,24%
	NEW BEETLE	369	0,46%	4.193.436,88 €	0,44%
	PASSAT	5.403	6,78%	80.573.289,81 €	8,37%
	PHAETON	48	0,06%	1.017.415,47 €	0,11%
	POLO	9.356	11,75%	82.661.773,89 €	8,59%
	SHARAN	1.405	1,76%	20.065.401,59 €	2,09%
	T4/ T5	2.642	3,32%	49.150.677,98 €	5,11%
	TIGUAN	689	0,87%	14.121.568,40 €	1,47%
	TOUAREG	330	0,41%	9.897.031,86 €	1,03%
	TOURAN	4.172	5,24%	60.835.059,33 €	6,32%
VW OTHER	3	0,00%	13.564,05 €	0,00%	
	<b>Subtotal</b>	<b>45.959</b>	<b>57,71%</b>	<b>555.382.485,48 €</b>	<b>57,71%</b>
<b>Non VW Group Vehicles</b>		4.998	6,28%	39.130.025,99 €	4,07%
	<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

**Poolinformation VIII. - Geographic Distribution**

Region	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Baden-Wuerttemberg	8.780	11,02%	109.124.065,01 €	11,34%
Bavaria	10.157	12,75%	130.523.712,46 €	13,56%
Berlin	1.771	2,22%	23.208.006,54 €	2,41%
Brandenburg	3.164	3,97%	37.565.270,27 €	3,90%
Bremen	447	0,56%	5.208.045,74 €	0,54%
Hamburg	1.129	1,42%	14.070.717,00 €	1,46%
Hesse	5.611	7,05%	69.463.443,18 €	7,22%
Lower Saxony	8.462	10,63%	97.589.281,90 €	10,14%
Mecklenburg-Vorpommern	2.584	3,24%	28.695.803,61 €	2,98%
North Rhine-Westphalia	15.391	19,33%	186.482.991,89 €	19,38%
Rhineland-Palatinate	3.701	4,65%	44.321.335,65 €	4,61%
Saarland	639	0,80%	7.581.357,41 €	0,79%
Saxony	6.700	8,41%	78.531.769,37 €	8,16%
Saxony-Anhalt	3.913	4,91%	45.889.458,26 €	4,77%
Schleswig-Holstein	2.912	3,66%	33.423.209,96 €	3,47%
Thuringia	4.280	5,37%	50.659.951,13 €	5,26%
<b>Total</b>	<b>79.641</b>	<b>100,00%</b>	<b>962.338.419,39 €</b>	<b>100,00%</b>

## Glossary

Original Maturity Date:	Original Maturity Date of each note as of the inception of the transaction (as of cut off date). Assuming a CPR of 10% and no clean up call.
Original Repayment Date:	The Payment Date following the Monthly Period which includes the last day on which a loan payment on outstanding Purchased Loan Receivables becomes due (as of cut off date).
Collections:	Available Distribution Amount on each payment day as described in the OC
Delinquent contract:	The outstanding value of a contract which were past due more than 30 days
Defaulted contract:	The outstanding value of a terminated contract
Write Off:	The value of contracts which were written off as irrevocable
Discount:	Reimbursement of interest which was calculated on the initial term and which was not used eg. due to a termination of a contract.
Recoveries:	All money received after a termination of a contract
Net Swap Payment:	Driver Six is in a paying position (negative value).
Net Swap Receipt:	Driver Six is in a receiving position (positive value).