

Deal Name: DRIVER SIX

Issuer: DRIVER SIX GmbH
Steinweg 3-5
60313 Frankfurt am Main
Federal Republic of Germany
fax +49 (0) 69/ 2992-5387

Seller of the Receivables: Volkswagen Bank GmbH

Servicer Name: Volkswagen Bank GmbH

Reporting Entity: Volkswagen Bank GmbH
ABS Operations
Dep. F-RWABO
Gifhorner Straße 57
38112 Braunschweig
Federal Republic of Germany

Contact: phone +49 (0) 531 212 1358
fax: +49 (0) 531/ 212 77540
ABSOperations@VWFS.com

Administrator: Wilmington Trust SP Services (Frankfurt) GmbH
Steinweg 3-5
60313 Frankfurt am Main
Federal Republic of Germany
fax +49 (0) 69/ 2992-5387

Page	Tables of Contents
2	Contents
3	Deal Overview
4	Deal Overview: Counterparties I.
5	Deal Overview: Counterparties II.
6	Information regarding the Notes I.
7	Information regarding the Notes II.
8	Credit Enhancement
9	Swap/ Waterfall
10	Run Out Schedule
11	Amortisation Notes
12	Write-Offs/ Performance Trigger
13	Deposits - Potential Set Off Risk
14	Overview Outstanding Contracts
15	Delinquent Contracts
16	Defaulted Contracts
17	Poolinformation I. - Make: New and Used Cars
18	Poolinformation II. - Down Payments, Customer Type and Type of Payment
19	Poolinformation III. - Obligor Concentration
20	Poolinformation IV. - Distribution by Outstanding Discounted Balance and Original Principal Balance
21	Poolinformation V. - Interest Rate paid by the Receivable Debtor
22	Poolinformation VI. - Distribution by Original Term, Remaining Term and Seasoning
23	Poolinformation VII. - Credit Type and Type of Car
24	Poolinformation VIII. - Distribution by Vehicle Makes and Models
25	Poolinformation IX. - Geographic Distribution
26	Glossary

Deal Overview

Cut Off Date:	31.08.2008		
Issue Date:	30.09.2008	Legal Maturity Date:	September 2014
Reporting Period:	Nov 09		
Reporting Date:	16.12.2009	16th of each month (for previous month)	
Reporting Frequency:	monthly		
Period No.:	15		
Payment Date:	21.12.2009	21st of each month (for previous month)	
Next payment Date:	21.01.2010		
Asset Collection Period:	01.11.2009	until	30.11.09
Interest Accrual Period:	23.11.2009	until	20.12.09
		Days accrued:	28
Note Payment Period:	23.11.2009	until	20.12.09
Poolinformation at Pool Cut			
	Number of Contracts	Outstanding Discounted Principal Balance	Outstanding Nominal Balance
Outstanding Pool	80.521	1.000.000.795,01 €	1.138.413.772,73 €
Repurchased Loan Contracts	-	- €	- €
(cumulative since Cut Off Date)	-	- €	- €
Credit Type	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
Balloon	71,62%	805.103.359,22 €	80,51%
Equal-Installment Loan	28,38%	194.897.435,79 €	19,49%
Total	100,00%	1.000.000.795,01 €	100,00%
Type of Car	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New	56,62%	640.264.401,92 €	64,03%
Used	43,38%	359.736.393,09 €	35,97%
Total	100,00%	1.000.000.795,01 €	100,00%

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
Joint Lead Managers:	BNP Paribas, London Branch Attn.: Asset Securitisation Group 10 Harewood Avenue London NW1 6AA United Kingdom	Aa1	P-1	Possible Downgrade	AA	F1+	Negative	AA	A-1+	Negative
	Skandinaviska Enskilda Banken AB publ (SEB) Merchant Banking, Capital Markets Securitisation Kungsträdgårdsgatan 8 SE-10640 Stockholm Sweden	A1	P-1	Negative	A+	F1	Stable	A	A-1	Negative
Accounts:	BNP Paribas Securities Services, Luxembourg Branch Attn.: Global Corporate Trust 33, rue der Gasperich Howald - Hesperange L-2085 Luxembourg Luxembourg	Aa1	P-1	Possible Downgrade	AA	F1+	Negative	AA	A-1+	Negative
Cash Collateral Distribution Monthly Collateral										
Paying Agent/ Calculation Agent:	BNP Paribas Securities Services, Luxembourg Branch Attn.: Global Corporate Trust 33, rue der Gasperich Howald - Hesperange L-2085 Luxembourg Luxembourg	Aa1	P-1	Possible Downgrade	AA	F1+	Negative	AA	A-1+	Negative
Swap Counterparty:	BNP Paribas, London Branch Attn.: Legal and Transaction Management Group - ISDA 10 Harewood Avenue London NW1 6AA United Kingdom	Aa1	P-1	Possible Downgrade	AA	F1+	Negative	AA	A-1+	Negative

* Ratings last updated on 04/12/2009

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**
 Steinweg 3-5
 60313 Frankfurt am Main,
 Federal Republic of Germany

Rating Agencies: **MOODY's Deutschland GmbH**
 Attn.: Monitoring
 An der Welle 5
 60322 Frankfurt/Main
 Federal Republic of Germany
monitor.abs@moodys.com

Fitch Ratings Limited
 Attn.: Structured Finance Surveillance
 1st Floor, 101 Finsbury Pavement
 London EC2A 1RS
 United Kingdom
abssurveillance@fitchratings.com

Standard & Poors Ratings Services
 Attn.: Structured Finance Surveillance Department
 20 Canada Square
 London E14 5LH
 United Kingdom
ABSeuropeansurveillance@standardandpoors.com

Administrator: **Wilmington Trust SP Services (Frankfurt) GmbH**
 Steinweg 3-5
 60313 Frankfurt am Main
 Federal Republic of Germany
 fax +49 (0) 69/ 2992-5387

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	Possible Downgrade	n.a.	n.a.	n.a.	A-2	A-	Negative
P-2	A3	Stable	F2	BBB+	Stable	A-2	A-	Negative

* Ratings last updated on 04/12/2009

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
 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>
Rating at Issue Date		
Fitch	AAA	A+
Moody's	Aaa	A1
Standard & Poors	AAA	A+
Current Rating		
Fitch	AAA	A+
Moody's	Aaa	A1
Standard & Poors	AAA	A+
Information on Notes		
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
Information on Interest		
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
Clean-Up Call		
<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.

Monthly Period:	November 09	
Payment Date:	21.12.2009	
Interest Accrual Period (from/until):	23.11.2009	20.12.2009
Days Accrued:	28	
Base Interest Rate (1-Month Euribor):	0,4330%	
Currency:	EUR	
Day Count Convention:	ACT/360	

<u>Interest Payments</u>	<u>Class A</u>	<u>Class B</u>
Total Interests Amount of the Reporting Period	691.798,00 €	50.582,34 €
Paid interest:	- 691.798,00 €	- 50.582,34 €
<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):	667.257.739,20 €	30.489.659,40 €
Unallocated Redemption Amount from Previous Period	1,87 €	
Available Redemption Amount Reporting Period	18.669.424,17 €	
Total Available Redemption Amount	18.669.426,04 €	
Redemption Amount per Class	-16.997.198,40 €	-1.672.226,80 €
Unallocated Redemption Amount per note class from current period	0,00 €	0,84 €
Note Balance (End of Period):	<u>650.260.540,80 €</u>	<u>28.817.432,60 €</u>

<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)	-36,96 €	-81,58 €
Principal Repayment by Note:	-907,97 €	-2.697,14 €
Pool Factor:	0,694723	0,929595

<u>Overcollateralisation</u>	<u>Class A</u>	<u>Class B</u>
Initial OC Percentage at Poolcut	6,4001%	3,3001%
Current OC Percentage	9,1000%	5,0716%
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	
Initial Balance at Poolcut	15.000.011,93 €	1,50%	Poolcut
Targeted Balance (Floor)	12.500.009,94 €	1,25%	Poolcut
Balance as of the Beginning of the Period	12.500.009,94 €	1,70%	BoPeriod
Payment from CCA/ Payment to CCA	0,00 €	-	-
Balance as of the End of the Period	12.500.009,94 €	1,75%	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

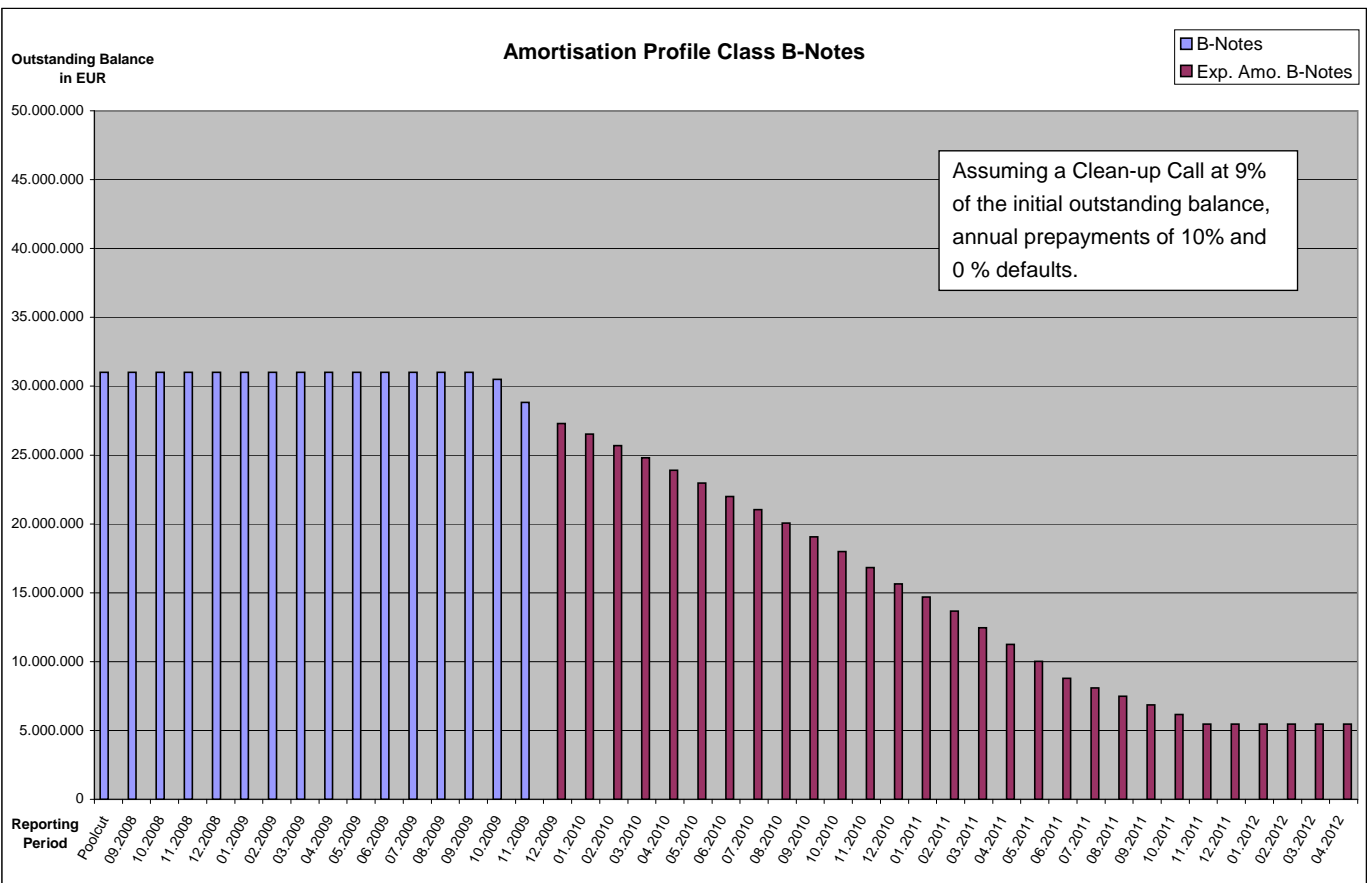
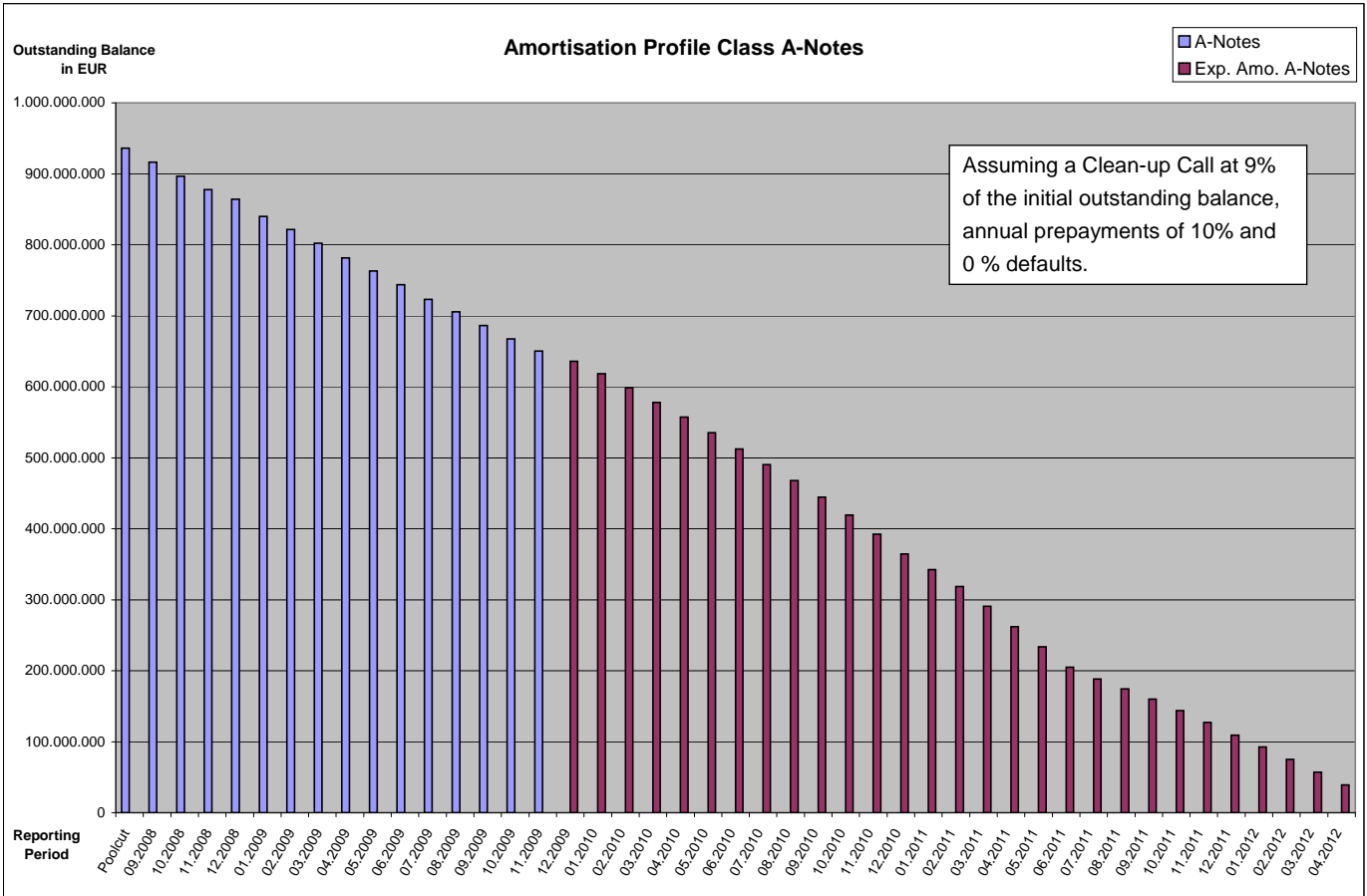
	<u>Class A</u>	<u>Class B</u>
Initial Principal	936.000.000,00 €	31.000.000,00 €
Underlying Principal for Reporting Period	667.257.739,20 €	30.489.659,40 €
<i>Paying Leg</i>	<i>Fix Interest Rate</i>	
<i>Receiving Leg</i>	<i>Floating Interest Rate</i>	
Net Swap payments/ Receipts	- 2.160.728,84 €	- 99.833,31 €

Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		1,87 €	
Available Distribution Amount	plus	22.284.080,65 €	22.284.082,52 €
Fees	less -	611.713,99 €	21.672.368,53 €
Net Swap Payments Class A	less -	2.160.728,84 €	19.511.639,69 €
Net Swap Payments Class B	less -	99.833,31 €	19.411.806,38 €
Interest Class A	less -	691.798,00 €	18.720.008,38 €
Interest Class B	less -	50.582,34 €	18.669.426,04 €
Payment to Cash Collateral Account	less	- €	18.669.426,04 €
Redemption Class A	less -	16.997.198,40 €	1.672.227,64 €
Redemption Class B	less -	1.672.226,80 €	0,84 €
Remaining Amount Due to Rounding	less -	0,84 €	- €
Other Payments to Swap Counterparties	less	- €	- €
Interest Subordinated Loan	less	- €	- €
Payment to Subordinated Lender or VW Bank	less	- €	- €
Payment from Cash Collateral Account		- €	- €
Payment to Subordinated Lender or VW Bank	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 31.10.2009				At the end of Reporting Period 30.11.2009			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
arrears	739.956,21 €	209.595,39 €	949.551,59 €	arrears	765.996,45 €	212.992,82 €	978.989,25 €
11.2009	9.595.770,87 €	2.761.600,41 €	12.357.371,28 €				
12.2009	13.338.416,37 €	3.746.415,98 €	17.084.832,35 €	12.2009	9.734.440,89 €	2.744.358,81 €	12.478.799,70 €
01.2010	13.423.748,59 €	3.681.360,90 €	17.105.109,49 €	01.2010	13.279.093,46 €	3.649.354,69 €	16.928.448,15 €
02.2010	16.086.412,93 €	3.614.834,30 €	19.701.247,23 €	02.2010	15.914.408,99 €	3.585.068,22 €	19.499.477,21 €
03.2010	17.968.215,91 €	3.528.855,80 €	21.497.071,71 €	03.2010	17.743.459,88 €	3.501.310,27 €	21.244.770,15 €
04.2010	18.428.278,26 €	3.436.857,13 €	21.865.135,39 €	04.2010	18.177.523,40 €	3.411.014,04 €	21.588.537,43 €
05.2010	19.629.256,54 €	3.341.795,00 €	22.971.051,54 €	05.2010	19.440.479,12 €	3.317.089,77 €	22.757.568,89 €
06.2010	21.552.812,63 €	3.239.744,01 €	24.792.556,64 €	06.2010	21.357.712,90 €	3.216.254,18 €	24.573.967,08 €
07.2010	20.969.321,71 €	3.128.133,97 €	24.097.455,67 €	07.2010	20.821.092,42 €	3.105.652,09 €	23.926.744,51 €
08.2010	21.951.390,62 €	3.019.394,71 €	24.970.785,33 €	08.2010	21.797.862,66 €	2.997.953,26 €	24.795.815,92 €
09.2010	23.157.383,72 €	2.905.623,25 €	26.063.006,97 €	09.2010	23.007.062,14 €	2.884.914,64 €	25.891.976,78 €
10.2010	25.909.857,41 €	2.785.268,28 €	28.695.125,69 €	10.2010	25.721.771,59 €	2.765.262,79 €	28.487.034,38 €
11.2010	28.934.476,28 €	2.650.581,74 €	31.585.058,02 €	11.2010	28.697.986,74 €	2.631.564,38 €	31.329.551,12 €
12.2010	30.073.814,49 €	2.500.517,09 €	32.574.331,56 €	12.2010	29.844.967,86 €	2.482.807,18 €	32.327.775,02 €
01.2011	23.739.031,16 €	2.344.053,73 €	26.083.084,89 €	01.2011	23.556.591,50 €	2.327.683,16 €	25.884.274,66 €
02.2011	26.028.619,45 €	2.222.061,57 €	28.250.681,02 €	02.2011	25.823.747,91 €	2.206.493,92 €	28.030.241,83 €
03.2011	32.415.014,63 €	2.085.797,28 €	34.500.811,91 €	03.2011	32.149.814,36 €	2.071.121,53 €	34.220.935,89 €
04.2011	33.484.428,31 €	1.918.316,67 €	35.402.744,98 €	04.2011	33.255.005,21 €	1.904.952,33 €	35.159.957,54 €
05.2011	33.606.632,92 €	1.745.001,95 €	35.351.634,87 €	05.2011	33.432.689,48 €	1.732.865,71 €	35.165.555,19 €
06.2011	35.147.468,87 €	1.570.895,62 €	36.718.364,49 €	06.2011	34.936.636,33 €	1.559.626,55 €	36.496.262,88 €
07.2011	19.165.329,64 €	1.388.959,41 €	20.554.289,05 €	07.2011	19.043.772,90 €	1.378.617,75 €	20.422.390,65 €
08.2011	16.807.826,76 €	1.289.264,51 €	18.097.091,27 €	08.2011	16.674.023,88 €	1.279.447,80 €	17.953.471,68 €
09.2011	17.201.083,75 €	1.202.390,83 €	18.403.474,58 €	09.2011	17.043.340,12 €	1.193.317,13 €	18.236.657,25 €
10.2011	19.919.513,78 €	1.113.563,95 €	21.033.077,73 €	10.2011	19.741.337,37 €	1.105.357,93 €	20.846.695,30 €
11.2011	20.727.994,13 €	1.009.636,37 €	21.737.630,49 €	11.2011	20.554.347,36 €	1.002.381,96 €	21.556.729,31 €
12.2011	22.060.109,56 €	902.188,06 €	22.962.297,62 €	12.2011	21.953.158,15 €	895.732,13 €	22.848.890,28 €
01.2012	20.015.588,70 €	787.718,00 €	20.803.306,70 €	01.2012	19.892.342,00 €	781.935,69 €	20.674.277,69 €
02.2012	20.609.030,15 €	684.001,22 €	21.293.031,37 €	02.2012	20.515.991,86 €	678.854,26 €	21.194.846,12 €
03.2012	22.080.882,59 €	577.138,64 €	22.658.021,23 €	03.2012	21.926.308,47 €	572.435,72 €	22.498.744,19 €
04.2012	22.133.832,31 €	462.691,85 €	22.596.524,16 €	04.2012	21.979.736,24 €	458.811,60 €	22.438.547,84 €
05.2012	20.630.580,43 €	348.503,12 €	20.979.083,55 €	05.2012	20.511.189,73 €	345.389,61 €	20.856.579,34 €
06.2012	20.002.020,31 €	240.924,38 €	20.242.944,69 €	06.2012	19.886.121,16 €	238.453,80 €	20.124.574,96 €
07.2012	3.962.552,81 €	137.606,67 €	4.100.159,48 €	07.2012	3.923.371,77 €	135.752,16 €	4.059.123,93 €
08.2012	4.179.820,85 €	116.961,81 €	4.296.782,66 €	08.2012	4.144.534,76 €	115.391,20 €	4.259.925,96 €
09.2012	4.188.457,12 €	95.426,03 €	4.283.883,15 €	09.2012	4.122.195,16 €	93.942,17 €	4.216.137,33 €
10.2012	4.317.005,72 €	73.881,37 €	4.390.887,09 €	10.2012	4.246.981,25 €	72.690,68 €	4.319.671,93 €
11.2012	3.866.432,44 €	51.413,00 €	3.917.845,44 €	11.2012	3.788.290,00 €	50.721,93 €	3.839.011,93 €
Subtotal	728.048.368,93 €	66.918.974,00 €	794.967.342,88 €	Subtotal	709.405.385,47 €	62.707.573,86 €	772.112.959,27 €
> 11.2012	6.008.424,33 €	72.423,09 €	6.080.847,42 €	> 11.2012	5.952.596,39 €	71.947,18 €	6.024.543,57 €
Total	734.056.793,26 €	66.991.397,09 €	801.048.190,30 €	Total	715.357.981,86 €	62.779.521,04 €	778.137.502,84 €



Write-Offs/ Performance Trigger

Cumulative Write Offs

	Number of Contracts	Write Offs
Begin of Period	112	881.397,84 €
Write Offs	29	196.666,98 €
End of Period	141	1.078.064,82 €

Cumulative Net Loss Ratio

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

0,1078%

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.

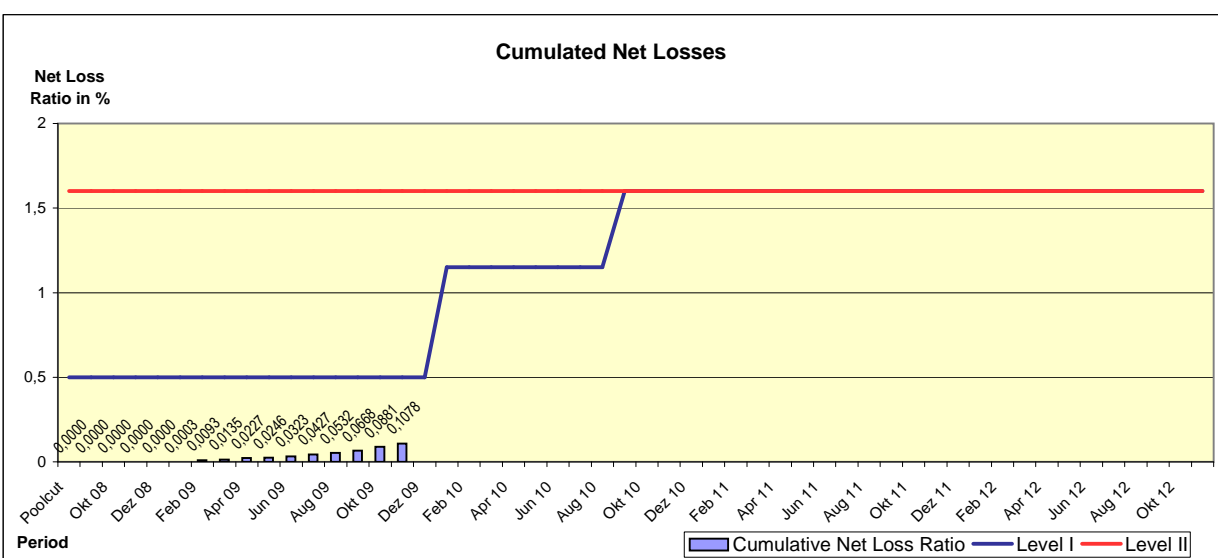
The performance trigger in form of a credit enhancement increase condition will be activated when the cumulative Net Loss Ratio exceeds the defined limits. In this case the overcollateralization will be increased accordingly.

	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

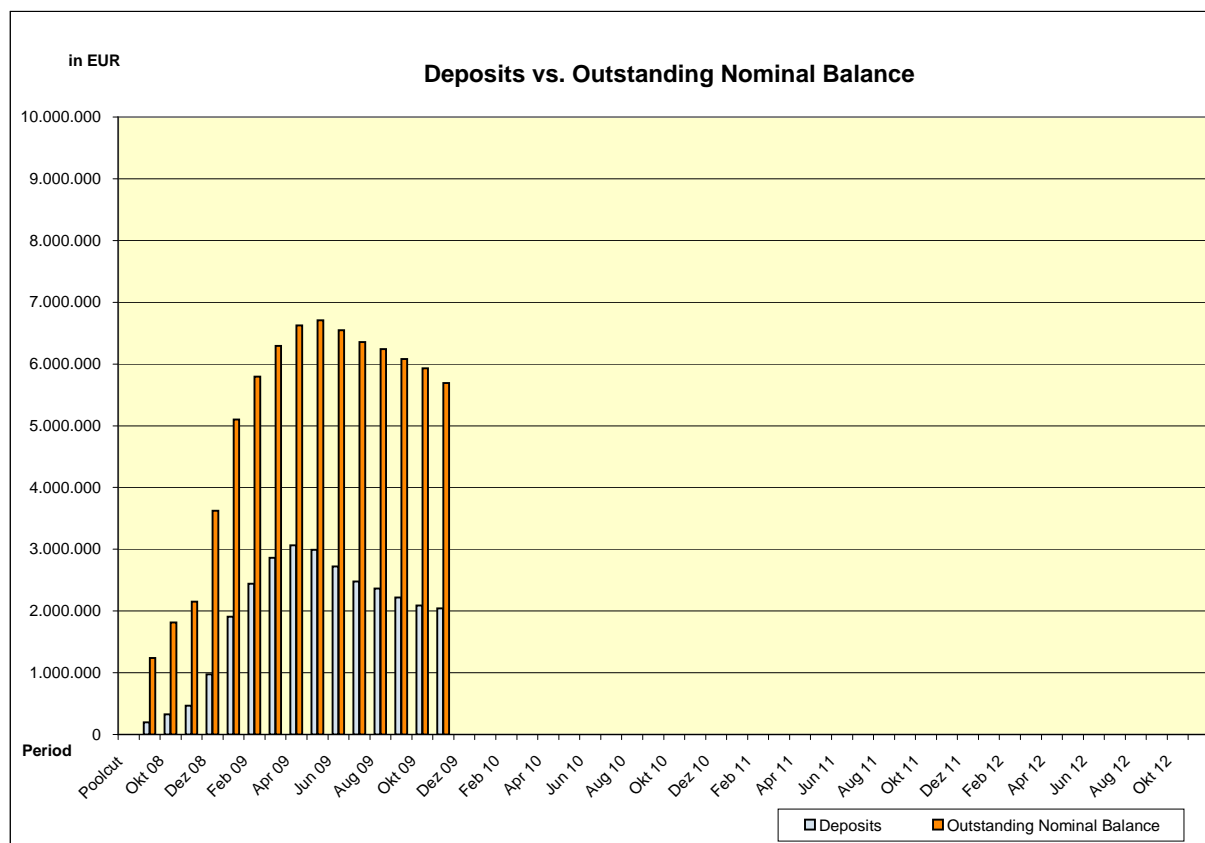


Deposits - Potential Set Off Risk

	Number of Customers with deposits	Outstanding Nominal Balance of customers with deposits	Outstanding Discounted Principal Balance of customers with deposits	Deposits
	490	5.694.427,46 €	5.242.551,91 €	2.042.057,85 €
Total	490	5.694.427,46 €	5.242.551,91 €	2.042.057,85 €

	Current Set Off Risk	Trigger*
Borrower Deposits in % of Aggregate Discounted Principal Balance EoP	0,2855%	1,0000%

* Breach of this trigger in conjunction with the loss of VW Bank's investment grade rating, obliges VW Bank to post additional collateral equal to the potential set-off risk which will be adjusted on a monthly basis (the "Set-Off Risk Reserve"). The Set-Off Risk Reserve shall be deposited in the Cash Collateral Account and is exclusively reserved to cover set-off risks.



Overview Outstanding Contracts
Development of Pool within Reporting Period

	Number of contracts	Adjustments	Outstanding Nominal Balance
Begin of Period	72.681		801.048.190,30 €
Periodic reduction of Nominal			22.910.687,46 €
Discount	-	435.991,32 €	
Fees for Restructuring/Prolongation		4.054,43 €	
Interest on arrears		1.997,06 €	
Write Off	29	196.666,98 €	
Available Collection			22.284.080,65 €
Repurchased Loan Contracts	0		- €
End of Period	72.019		778.137.502,84 €

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	- €
Total	80.521	1.000.000.795,01 €

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	71.769	723.212.292,53 €	71.087	704.202.839,65 €
Delinquent	569	7.135.147,57 €	566	7.044.793,86 €
Defaulted	343	3.709.353,16 €	366	4.110.348,35 €
End of Term	8	- €	8	- €
Early Settlement	7.720	- €	8.353	- €
Write Off	112	- €	141	- €
Total	80.521	734.056.793,26 €	80.521	715.357.981,86 €

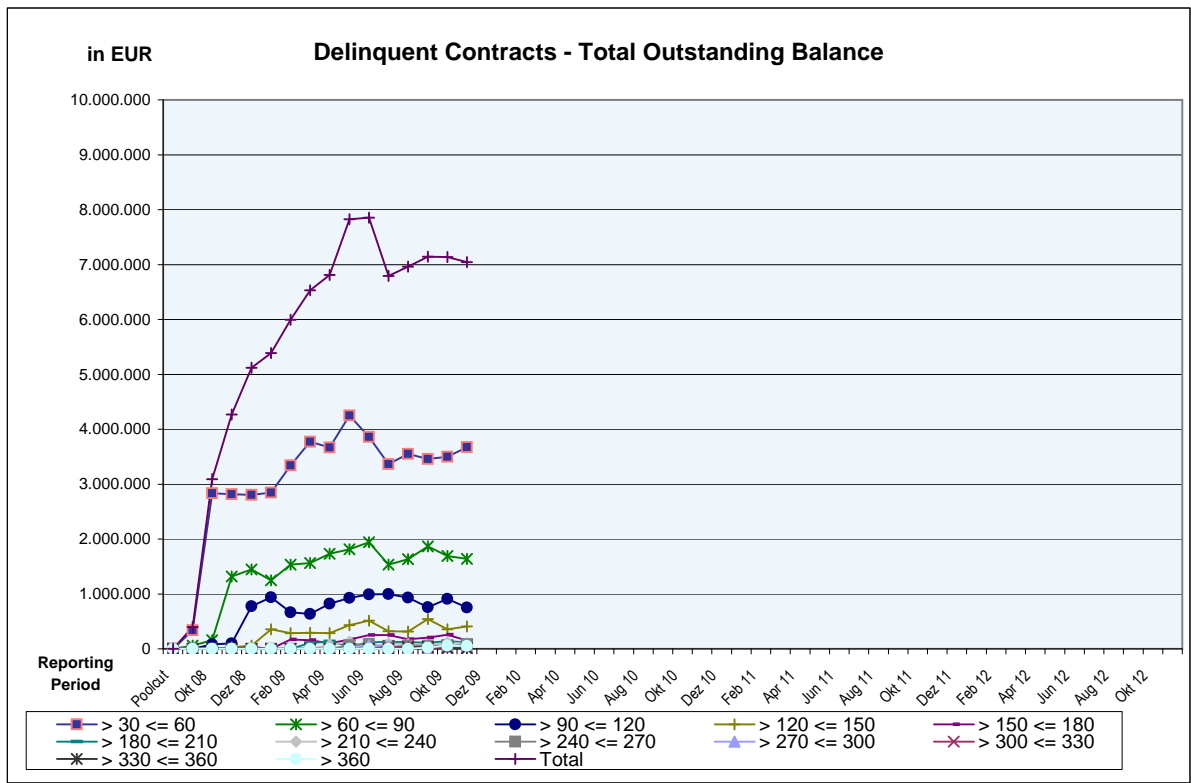
Delinquent Contracts

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	566	0,7859%	7.044.793,86 €	0,9848%	8.117.139,08 €	1,0418%
Defaulted	366	0,5082%	4.110.348,35 €	0,5746%	4.489.779,16 €	0,5763%

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	307	0,4263%	3.672.124,71 €	0,5133%	4.176.651,54 €	0,5361%
> 60 <= 90	123	0,1708%	1.639.336,76 €	0,2292%	1.900.688,25 €	0,2440%
> 90 <= 120	63	0,0875%	751.214,99 €	0,1050%	874.178,81 €	0,1122%
> 120 <= 150	28	0,0389%	410.825,01 €	0,0574%	487.562,23 €	0,0626%
> 150 <= 180	13	0,0181%	149.450,38 €	0,0209%	173.687,90 €	0,0223%
Subtotal	534	0,7415%	6.622.951,85 €	0,9258%	7.612.768,73 €	0,9771%
> 180 <= 210	6	0,0083%	118.461,80 €	0,0166%	142.396,46 €	0,0183%
> 210 <= 240	8	0,0111%	97.965,56 €	0,0137%	115.903,91 €	0,0149%
> 240 <= 270	5	0,0069%	82.544,66 €	0,0115%	103.235,80 €	0,0133%
> 270 <= 300	5	0,0069%	46.152,67 €	0,0065%	53.869,25 €	0,0069%
> 300 <= 330	2	0,0028%	19.375,54 €	0,0027%	20.658,28 €	0,0027%
> 330 <= 360	1	0,0014%	7.301,04 €	0,0010%	7.884,22 €	0,0010%
> 360	5	0,0069%	50.040,74 €	0,0070%	60.422,43 €	0,0078%
Subtotal	32	0,0444%	421.842,01 €	0,0590%	504.370,35 €	0,0647%
Total	566	0,7859%	7.044.793,86 €	0,9848%	8.117.139,08 €	1,0418%



Defaulted Contracts

Defaulted Profile I

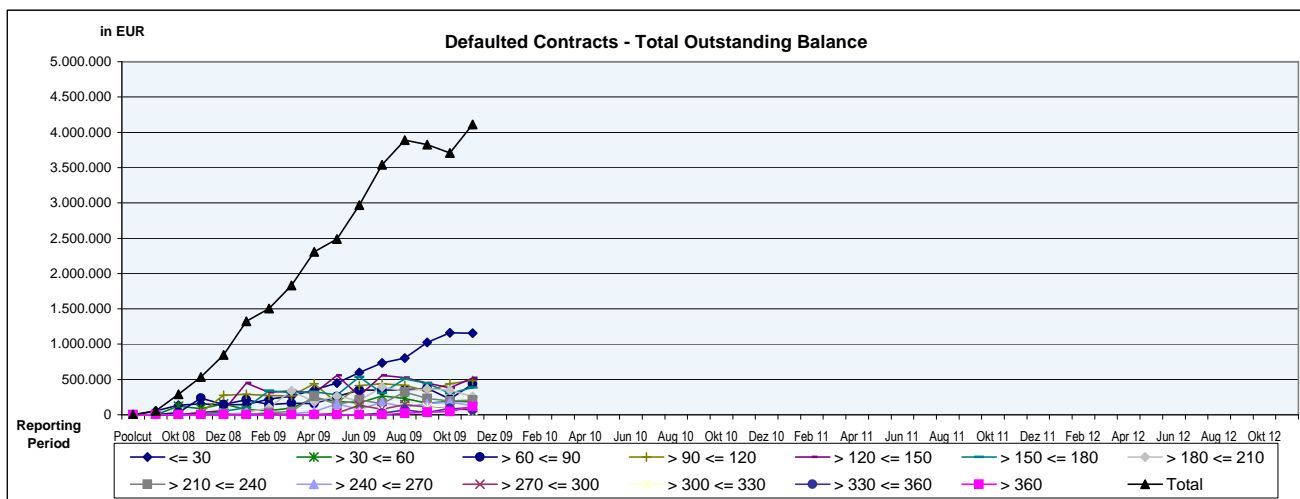
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)
<= 30	156	0,2166%	1.155.656,19 €	0,1615%	1.211.012,21 €	0,1578%
>30 <= 60	16	0,0222%	186.642,37 €	0,0261%	207.518,02 €	4,7209%
> 60 <= 90	29	0,0403%	433.672,01 €	0,0606%	475.612,06 €	19,7528%
> 90 <= 120	37	0,0514%	483.709,38 €	0,0676%	536.357,60 €	36,6874%
> 120 <= 150	37	0,0514%	520.130,33 €	0,0727%	572.117,89 €	50,2259%
> 150 <= 180	28	0,0389%	385.584,04 €	0,0539%	429.144,46 €	65,4057%
> 180 <= 210	20	0,0278%	257.122,68 €	0,0359%	285.999,40 €	61,0892%
> 210 <= 240	14	0,0194%	207.762,81 €	0,0290%	230.758,45 €	59,5496%
> 240 <= 270	9	0,0125%	132.301,85 €	0,0185%	151.736,97 €	54,9683%
> 270 <= 300	5	0,0069%	105.005,63 €	0,0147%	117.362,83 €	62,6905%
> 300 <= 330	3	0,0042%	58.990,56 €	0,0082%	66.536,80 €	66,9379%
> 330 <= 360	5	0,0069%	66.730,86 €	0,0093%	75.520,90 €	78,0658%
>360	7	0,0097%	117.039,64 €	0,0164%	130.101,57 €	56,8919%
Total	366	0,5082%	4.110.348,35 €	0,5746%	4.489.779,16 €	0,5763%

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	158	3.184.015,08 €	2.694.875,92 €	933.363,05 €	89.268,35 €	365.539,39 €
	Used	235	3.563.718,99 €	2.981.546,83 €	972.004,67 €	202.001,94 €	476.694,24 €
Total Auto Credit		393	6.747.734,07 €	5.676.422,75 €	1.905.367,72 €	291.270,29 €	842.233,63 €
Classic Credit	New	35	537.743,15 €	444.840,63 €	189.140,53 €	15.535,89 €	73.708,05 €
	Used	121	1.079.664,13 €	881.475,02 €	342.118,93 €	53.864,01 €	162.123,14 €
Total Classic Credit		156	1.617.407,28 €	1.326.315,65 €	531.259,47 €	69.399,89 €	235.831,19 €
Total:		549	8.365.141,35 €	7.002.738,40 €	2.436.627,19 €	360.670,18 €	1.078.064,82 €

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	158	1.795.844,29 €	1.643.499,04 €
	Used	235	1.913.018,14 €	1.741.931,23 €
Total Auto Credit		393	3.708.862,43 €	3.385.430,27 €
Classic Credit	New	35	259.358,68 €	241.152,46 €
	Used	121	521.558,05 €	483.765,62 €
Total Classic Credit		156	780.916,73 €	724.918,08 €
Total:		549	4.489.779,16 €	4.110.348,35 €

*(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	3.682	34,98%	69.754.085,80 €	48,26%
Used Cars	6.845	65,02%	74.775.842,72 €	51,74%
Total	10.527	100,00%	144.529.928,52 €	100,00%

SEAT

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	3.492	65,64%	31.163.527,64 €	74,74%
Used Cars	1.828	34,36%	10.530.173,34 €	25,26%
Total	5.320	100,00%	41.693.700,98 €	100,00%

SKODA

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	7.885	79,48%	73.768.495,58 €	86,14%
Used Cars	2.036	20,52%	11.867.406,25 €	13,86%
Total	9.921	100,00%	85.635.901,83 €	100,00%

VW

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	27.229	64,68%	307.610.478,73 €	73,42%
Used Cars	14.868	35,32%	111.386.634,05 €	26,58%
Total	42.097	100,00%	418.997.112,78 €	100,00%

OTHER

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	218	5,25%	1.779.361,00 €	7,26%
Used Cars	3.936	94,75%	22.721.976,75 €	92,74%
Total	4.154	100,00%	24.501.337,75 €	100,00%

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	14.704	20,42%	150.235.243,77 €	21,00%	0,00%
<= 1.000,00	3.763	5,23%	31.047.302,68 €	4,34%	5,86%
1.000,01 - 2.000,00	5.747	7,98%	48.198.793,39 €	6,74%	12,07%
2.000,01 - 3.000,00	6.736	9,35%	58.691.535,34 €	8,20%	17,26%
3.000,01 - 4.000,00	6.291	8,74%	57.727.680,57 €	8,07%	21,18%
4.000,01 - 5.000,00	7.447	10,34%	74.807.905,73 €	10,46%	24,13%
5.000,01 - 6.000,00	5.160	7,16%	53.963.331,38 €	7,54%	26,94%
6.000,01 - 7.000,00	4.148	5,76%	44.424.774,38 €	6,21%	29,77%
7.000,01 - 8.000,00	3.665	5,09%	39.831.737,05 €	5,57%	32,58%
8.000,01 - 9.000,00	2.183	3,03%	23.765.720,63 €	3,32%	34,82%
9.000,01 - 10.000,00	3.880	5,39%	43.125.310,25 €	6,03%	37,11%
10.000,01 - 11.000,00	1.251	1,74%	13.828.549,94 €	1,93%	39,38%
11.000,01 - 12.000,00	1.379	1,91%	14.935.777,78 €	2,09%	42,35%
12.000,01 - 13.000,00	972	1,35%	10.612.450,93 €	1,48%	43,36%
13.000,01 - 14.000,00	738	1,02%	7.896.166,83 €	1,10%	45,75%
14.000,01 - 15.000,00	1.273	1,77%	14.007.279,21 €	1,96%	47,04%
> 15.000,00	2.682	3,72%	28.258.422,00 €	3,95%	54,55%
Total	72.019	100,00%	715.357.981,86 €	100,00%	24,75%

Statistics

Minimum Down Payment	1,68 €
Maximum Down Payment	70.000,00 €
Average Down Payment (Customers that made a Down Payment)	6.244,94 €
Average Down Payment	4.969,92 €

Customer Type

Customer Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Corporate	15.526	21,56%	203.533.127,66 €	28,45%
Retail	56.493	78,44%	511.824.854,20 €	71,55%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Type of Payment

Type of Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Direct Borrower Account Debit	71.573	99,38%	710.710.540,73 €	99,35%
Other	446	0,62%	4.647.441,13 €	0,65%
Total	72.019	100,00%	715.357.981,86 €	100,00%

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	70.932	99,34%	70.932	98,49%	702.724.809,25 €	98,23%
2	403	0,56%	806	1,12%	9.813.174,73 €	1,37%
3	46	0,06%	138	0,19%	1.452.911,42 €	0,20%
4	14	0,02%	56	0,08%	642.188,85 €	0,09%
5	6	0,01%	30	0,04%	249.846,32 €	0,03%
6 - 10	2	0,00%	12	0,02%	128.848,38 €	0,02%
> 10	2	0,00%	45	0,06%	346.202,91 €	0,05%
Total	71.405	100,00%	72.019	100,00%	715.357.981,86 €	100,00%

Top 20 Borrower

Number	Number of Contracts	Percentage of Contracts (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
1	34	0,0472%	208.280,35 €	0,0291%
2	11	0,0153%	137.922,56 €	0,0193%
3	6	0,0083%	101.829,14 €	0,0142%
4	2	0,0028%	93.040,87 €	0,0130%
5	1	0,0014%	91.300,79 €	0,0133%
6	2	0,0028%	87.360,74 €	0,0127%
7	2	0,0028%	83.195,33 €	0,0121%
8	4	0,0056%	82.917,72 €	0,0116%
9	1	0,0014%	79.115,46 €	0,0115%
10	1	0,0014%	77.201,75 €	0,0113%
11	4	0,0056%	77.023,98 €	0,0108%
12	1	0,0014%	76.163,97 €	0,0111%
13	1	0,0014%	75.849,63 €	0,0106%
14	4	0,0056%	75.815,20 €	0,0106%
15	3	0,0042%	74.554,34 €	0,0104%
16	1	0,0014%	74.549,06 €	0,0104%
17	1	0,0014%	74.219,75 €	0,0108%
18	2	0,0028%	73.277,19 €	0,0102%
19	1	0,0014%	71.633,86 €	0,0100%
20	2	0,0028%	69.799,83 €	0,0098%
Total 1 -20	84	0,1166%	1.785.051,52 €	0,2530%

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	15.766	21,89%	46.635.148,67 €	6,52%
5.000,01 - 10.000,00	25.556	35,49%	193.254.281,77 €	27,02%
10.000,01 - 15.000,00	18.054	25,07%	220.043.615,83 €	30,76%
15.000,01 - 20.000,00	8.099	11,25%	138.629.341,00 €	19,38%
20.000,01 - 25.000,00	2.838	3,94%	62.452.306,51 €	8,73%
25.000,01 - 30.000,00	915	1,27%	24.798.189,07 €	3,47%
> 30.000,00	791	1,10%	29.545.099,01 €	4,13%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Statistics	
Minimum Outstanding Discounted Principal Balance	57,14 €
Maximum Outstanding Discounted Principal Balance	91.300,79 €
Average Outstanding Discounted Principal Balance	9.932,91 €

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	2.149	2,98%	3.141.991,09 €	0,44%
5.000,01 - 10.000,00	12.628	17,53%	48.225.858,55 €	6,74%
10.000,01 - 15.000,00	20.073	27,87%	142.154.144,54 €	19,87%
15.000,01 - 20.000,00	15.964	22,17%	164.067.546,09 €	22,94%
20.000,01 - 25.000,00	10.256	14,24%	137.567.692,55 €	19,23%
25.000,01 - 30.000,00	5.528	7,68%	91.854.959,38 €	12,84%
> 30.000,00	5.421	7,53%	128.345.789,66 €	17,94%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Statistics	
Minimum Original Principal Balance	606,21 €
Maximum Original Principal Balance	132.006,87 €
Average Original Principal Balance	16.985,93 €

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 %	541	0,75%	5.103.359,79 €	0,71%
0,6 % - 1,0 %	13.719	19,05%	141.383.304,78 €	19,76%
1,1 % - 1,5 %	19	0,03%	203.531,41 €	0,03%
1,6 % - 2,0 %	4.634	6,43%	51.428.691,36 €	7,19%
2,1 % - 2,5 %	42	0,06%	466.278,08 €	0,07%
2,6 % - 3,0 %	10.797	14,99%	129.465.777,21 €	18,10%
3,1 % - 3,5 %	26	0,04%	340.101,24 €	0,05%
3,6 % - 4,0 %	10.014	13,90%	106.725.742,64 €	14,92%
4,1 % - 4,5 %	13	0,02%	177.086,08 €	0,02%
4,6 % - 5,0 %	5.000	6,94%	58.170.566,23 €	8,13%
5,1 % - 5,5 %	510	0,71%	6.720.987,97 €	0,94%
5,6 % - 6,0 %	2.682	3,72%	31.000.407,24 €	4,33%
6,1 % - 6,5 %	1.577	2,19%	13.160.877,52 €	1,84%
6,6 % - 7,0 %	9.742	13,53%	83.153.303,15 €	11,62%
7,1 % - 7,5 %	3.050	4,23%	24.216.146,33 €	3,39%
7,6 % - 8,0 %	6.702	9,31%	45.535.915,26 €	6,37%
8,1 % - 8,5 %	393	0,55%	2.685.542,69 €	0,38%
8,6 % - 9,0 %	1.212	1,68%	6.614.158,97 €	0,92%
9,1 % - 9,5 %	60	0,08%	314.514,31 €	0,04%
9,6 % - 10,0 %	957	1,33%	6.620.827,81 €	0,93%
> 10,0 %	329	0,46%	1.870.861,79 €	0,26%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Statistics	
Minimum Interest Rate Debtor	0,10%
Maximum Interest Rate Debtor	13,49%
Weighted Average Interest Rate Debtor	4,07%

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	1.393	1,93%	5.312.441,72 €	0,74%
25 - 36	16.862	23,41%	167.576.917,59 €	23,43%
37 - 48	40.390	56,08%	416.026.124,10 €	58,16%
49 - 60	10.821	15,03%	109.355.161,12 €	15,29%
61 - 72	2.548	3,54%	17.053.158,49 €	2,38%
> 72	5	0,01%	34.178,84 €	0,00%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Statistics

Minimum Original Term in months	19
Maximum Original Term in months	75
Weighted Average Original Term month	46,55

Distribution by Remaining Term

Lenght of Remaining Term (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0 - 12	15.229	21,15%	112.708.389,98 €	15,76%
13 - 24	30.731	42,67%	314.476.522,59 €	43,96%
25 - 36	23.052	32,01%	259.782.124,75 €	36,31%
37 - 48	3.003	4,17%	28.356.524,40 €	3,96%
49 - 60	2	0,00%	13.137,89 €	0,00%
> 60	2	0,00%	21.282,25 €	0,00%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Statistics

Minimum Remaining Term in months	3
Maximum Remaining Term in months	66
Weighted Average Remaining Term in months	20,54

Distribution by Seasoning

Seasoning (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
<= 6	10	0,01%	92.648,22 €	0,01%
7 - 12	50	0,07%	838.134,08 €	0,12%
13 - 18	10.149	14,09%	115.704.218,29 €	16,17%
19 - 24	26.739	37,13%	288.700.581,23 €	40,36%
25 - 30	15.566	21,61%	152.897.012,55 €	21,37%
31 - 36	10.297	14,30%	90.026.751,36 €	12,58%
37 - 42	6.691	9,29%	54.353.934,87 €	7,60%
43 - 50	1.958	2,72%	11.098.303,96 €	1,55%
> 50	559	0,78%	1.646.397,30 €	0,23%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Statistics

Weighted Average Seasoning Term in months	26,30
---	-------

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	52.581	73,01%	610.810.329,09 €	85,39%
Equal Instalment-Loan	19.438	26,99%	104.547.652,77 €	14,61%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Type of Car

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	42.506	59,02%	484.075.948,75 €	67,67%
Used Cars	29.513	40,98%	231.282.033,11 €	32,33%
Total	72.019	100,00%	715.357.981,86 €	100,00%

Type of Car: only Balloon Loans

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	34.768	66,12%	435.764.308,42 €	71,34%
Used Cars	17.813	33,88%	175.046.020,67 €	28,66%
Total	52.581	100,00%	610.810.329,09 €	100,00%

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	7.738	39,81%	48.311.640,33 €	46,21%
Used Cars	11.700	60,19%	56.236.012,44 €	53,79%
Total	19.438	100,00%	104.547.652,77 €	100,00%

Poolinformation VIII. - Distribution by Vehicle Makes and Models

Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Audi	A2	264	0,37%	1.204.724,56 €	0,17%
	A3	3.243	4,50%	38.209.548,29 €	5,34%
	A4	4.568	6,34%	59.079.902,59 €	8,26%
	A5	157	0,22%	4.400.971,33 €	0,62%
	A6	1.427	1,98%	24.124.330,70 €	3,37%
	A8	105	0,15%	2.663.224,64 €	0,37%
	Q7	164	0,23%	5.985.204,28 €	0,84%
	Q5	1	0,00%	36.863,69 €	0,01%
	TT	586	0,81%	8.771.572,22 €	1,23%
	AUDI OTHER	12	0,02%	53.586,22 €	0,01%
	Subtotal	10.527	14,62%	144.529.928,52 €	20,20%
Seat	ALHAMBRA	354	0,49%	3.687.617,66 €	0,52%
	ALTEA	155	0,22%	1.351.398,48 €	0,19%
	AROSA	154	0,21%	439.626,90 €	0,06%
	CORDOBA	65	0,09%	297.029,60 €	0,04%
	IBIZA	2.246	3,12%	14.388.846,42 €	2,01%
	INCA	14	0,02%	41.890,19 €	0,01%
	LEON	1.352	1,88%	12.050.552,90 €	1,68%
	TOLEDO	980	1,36%	9.436.738,83 €	1,32%
	Subtotal	5.320	7,39%	41.693.700,98 €	5,83%
Skoda	FABIA	4.397	6,11%	29.609.132,86 €	4,14%
	FELICIA	6	0,01%	8.718,60 €	0,00%
	OCTAVIA	3.926	5,45%	41.052.986,91 €	5,74%
	ROOMSTER	1.305	1,81%	12.040.466,75 €	1,68%
	SKODA OTHER	2	0,00%	6.828,21 €	0,00%
	SUPERB	285	0,40%	2.917.768,50 €	0,41%
	Subtotal	9.921	13,78%	85.635.901,83 €	11,97%
VW	BORA	330	0,46%	1.637.581,61 €	0,23%
	CADDY	869	1,21%	7.494.417,67 €	1,05%
	CRAFTER/LT	59	0,08%	605.362,80 €	0,08%
	EOS	967	1,34%	15.545.369,82 €	2,17%
	FOX	1.702	2,36%	9.604.952,72 €	1,34%
	GOLF	14.829	20,59%	134.793.309,08 €	18,84%
	JETTA	412	0,57%	3.962.303,66 €	0,55%
	KAEFER	1	0,00%	7.392,78 €	0,00%
	LUPO	448	0,62%	1.356.285,46 €	0,19%
	NEW BEETLE	339	0,47%	3.161.574,56 €	0,44%
	PASSAT	4.898	6,80%	59.900.601,52 €	8,37%
	PHAETON	45	0,06%	733.466,38 €	0,10%
	POLO	8.686	12,06%	64.293.697,37 €	8,99%
	SHARAN	1.277	1,77%	15.000.392,34 €	2,10%
	T4/ T5	2.437	3,38%	35.137.891,43 €	4,91%
	TOUAREG	307	0,43%	7.532.111,00 €	1,05%
	TOURAN	3.864	5,37%	47.244.141,01 €	6,60%
	TIGUAN	626	0,87%	10.980.564,58 €	1,53%
VW OTHER	1	0,00%	5.696,99 €	0,00%	
	Subtotal	42.097	58,45%	418.997.112,78 €	58,57%
Non VW Group Vehicles		4.154	5,77%	24.501.337,75 €	3,43%
	Total	72.019	100,00%	715.357.981,86 €	100,00%

Poolinformation IX. - Geographic Distribution

Region	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Baden-Wuerttemberg	7.967	11,06%	81.759.350,04 €	11,43%
Bavaria	9.114	12,65%	97.001.266,06 €	13,56%
Berlin	1.654	2,30%	17.455.759,03 €	2,44%
Brandenburg	2.901	4,03%	27.975.470,71 €	3,91%
Bremen	393	0,55%	3.623.717,85 €	0,51%
Hamburg	1.028	1,43%	10.634.506,63 €	1,49%
Hesse	5.066	7,03%	51.788.221,02 €	7,24%
Lower Saxony	7.615	10,57%	72.101.475,29 €	10,08%
Mecklenburg-Vorpommern	2.306	3,20%	21.014.963,44 €	2,94%
North Rhine-Westphalia	13.913	19,32%	137.974.479,80 €	19,29%
Rhineland-Palatinate	3.307	4,59%	32.521.976,79 €	4,55%
Saarland	567	0,79%	5.644.042,02 €	0,79%
Saxony	6.152	8,54%	59.588.316,15 €	8,33%
Saxony-Anhalt	3.556	4,94%	34.100.657,20 €	4,77%
Schleswig-Holstein	2.588	3,59%	24.293.988,55 €	3,40%
Thuringia	3.892	5,40%	37.879.791,28 €	5,30%
Total	72.019	100,00%	715.357.981,86 €	100,00%

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 Offering Circular
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).