

#### **IMPORTANT NOTICE to Investors:**

Email: driveruk@circumferencefs.lu

Detailed information about the measures implemented due to COVID 19 can be found in the official notice published for this transaction. Please find the notice on the website of the Luxembourg Stock Exchange in the section "Notices". Driver UK Master: https://www.bourse.lu/issuer/DriverUKMaster/68144

VWFS are no longer offering Payment Holidays to customers. For the avoidance of doubt, the Collateral RV Buffer Amount; the amount deposited to the Collateral RV Ledger by VWFS when a Purchased Receivable becomes subject to a Payment Holiday, will be removed from the Collateral RV Ledger under the following circumstances:

• If the Purchased Receivable is repurchased in accordance with the Receivables Purchase Agreement or the Redelivery Repurchase Agreement

If the Purchased Receivable has been repaid in full and there has been no write off or vehicle
 return



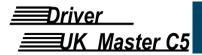






## Contents

Page	Table of contents
1	Cover
2	Contents
3	Reporting details
4	Parties overview
5	Transaction events I
6	Transaction events II
7	Transaction events III
8	Notes I
9	Notes II
10	Credit Enhancement
11	Swaps & Order of Priority
12	Retention
13	Amortisation profile I
14	Amortisation profile II
15	Run out schedule I
16	Run out schedule II
17	Outstanding contracts
18	Delinquencies
19	Defaults & Terminations
20	Delinquencies, Defaults & Terminations
21	Defaults & Recoveries
22	Write-Offs
23	Prepayments
24	Pool data I
25	Pool data II
26	Pool data III
27	Pool data IV
28	Pool data V
29	Pool data VI
30	Pool Data VII
31	Pool Data VIII
32	Loan Level Data
33	Supplementary UK Data



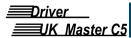
## **Reporting details**

Deal overview			
Initial Cut-Off Date falling in February 2019	28/02/2019	Monthly Investor Report Performance Date	23.02.2022
Scheduled date of Clean- Up-Call	n.a.	Payment Date	25.02.2022
Final Maturity Date	25/02/2029	Reporting date	31.01.2022
Initial Issue Date	25/03/2019	Monthly Period	01.01.2022 - 31.01.2022
Period no.	35	Interest Accrual Period	25.01.2022 - 25.02.2022
Reporting frequency	monthly	Note payment period	25.01.2022 - 25.02.2022
Next Payment Date	25/03/2022	Days accrued:	31

## Pool Information at Initial Cut-Off Date falling in February 2019

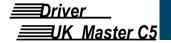
Type of car Number of Percentage of contracts contracts		Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance	
New cars	18,271	55.53%	£374,765,410.65	60.38%
Used cars	14,632	44.47%	£245,933,359.13	39.62%
Total	32,903	100.00%	£620,698,769.78	100.00%

Type of product Number of Percentage of contracts contracts		Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance	
Hire Purchase	4,082	12.41%	£47,312,769.77	7.62%
PCP	28,821	87.59% £573,386,000.0		92.38%
Total	32,903	100.00%	£620,698,769.78	100.00%



### Parties overview

Lead Manager	Credit Agricole Corporate and Investment Bank 12 Place des Etats-Unis CS 70052 92547 Montrouge CEDEX France	Security Trustee	Intertrust Trustees GmbH Grüneburgweg 58-62, 60322 Frankfurt am Main Germany Email: <u>Frankfurt@intertrustgroup.com</u>
Account Bank	Elavon Financial Services DAC Block E, Cherrywood Business Park Loughlinstown Dublin Ireland	Servicer	Volkswagen Financial Services (UK) Limited Brunswick Court Yeomans Drive Milton Keynes MK14 5LR Email: <u>ABSOperations@vwfs.co.uk</u>
Principal Paying Agent and Interest Determination Agent	Elavon Financial Services DAC Block E, Cherrywood Business Park Loughlinstown Dublin Ireland	Corporate Services Provider	Circumference FS (Luxembourg) S.A. 22-24 Boulevard Royal L-2449 Luxembourg Luxembourg Email: <u>driveruk@circumferencefs.lu</u> Fax: +352 2645 9628 Tel.: +352 2602 491
Rating Agencies	Moody's Investors Service Limited 1 Canada Square Canary Wharf London E14 5FA Fitch Deutschland GMBH Neue Mainzer Straße 46 – 50 60311 Frankfurt am Main Frankfurt Germany	Clearing Systems	Clearstream Banking S.A. 42 Avenue JF Kennedy L-1885 Luxembourg Luxembourg Email: web@clearstream.com Euroclear Banking N.V./ S.A. 1 Boulevard du Roi Albert II. B-1210 Brussels Belgium Tel.: +32 (0)2 326 1211
Swap Counterparty	Skandinaviska Enskilda Banken AB (publ) Kungsträdgårdsgatan 8 SE-106 40 Stockholm Sweden		



#### Transaction events I

#### **Clean-Up Call Option**

Under the Receivables Purchase Agreement, VWFS will have the right at its option but not the obligation, to require the Issuer to exercise the Clean-Up Call Option and to repurchase the Purchased Receivables from the Issuer at any time when the sum of the Discounted Receivables Balances of all VWFS Receivables as at the end of the most recent Monthly Period is less than 10 per cent. of the sum of the Discounted Receivables Balances of all VWFS Receivables as at the end of the most recent Monthly Period is less than 10 per cent. of the sum of the Discounted Receivables Balances of all VWFS Receivables on the Initial Cut-Off Date (or if there has been a tap issuance of Further Notes, as of the Additional Cut-Off Date immediately preceding such tap issuance of Further Notes) provided that all payment obligations under the Notes will be thereby fulfilled.

Clean-Up Call Option condition	
Aggregate Discounted Receivables Balance	£348,323,665.83
10% Discounted Receivables Balance at Initial Cut-Off Date falling in February 2019	£62,069,876.98
Clean-Up Call Option condition fulfilled	No

#### Remedy for breach of representation and warranty

Remedy for breach of representation and warranty	Number of contracts	% of contracts	Aggregate Discounted Receivables Balance	% of Aggregate Discounted Receivables Balance	Remedy for amount
Monthly Period	-	0.00%	-	0.00%	-
Previous periods	47	0.17%	805,482.13	0.23%	801,404.49
Total	47	0.17%	805,482.13	0.23%	801,404.49

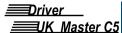
Receivables are repurchased by VWFS following the retransfer of a Non-Conforming Receivable pursuant to the terms of the Receivables Purchase Agreement.

#### Covid-19 Purchased Receivable

Covid-19 Purchased Receivable	Number of contracts	% of contracts	Aggregate Discounted Receivables Balance	% of Aggregate Discounted Receivables Balance	COVID-19 Settlement Amount
Current Period	-	0.00%	-	0.00%	-
Previous periods	7	0.03%	117,365.66	0.03%	108,653.20
Total	7	0.03%	117,365.66	0.03%	108,653.20

#### **Transaction Parties replacements**

Capacity of transaction party	Date of replacement	Reason for replacement	Replaced party	Replaced by

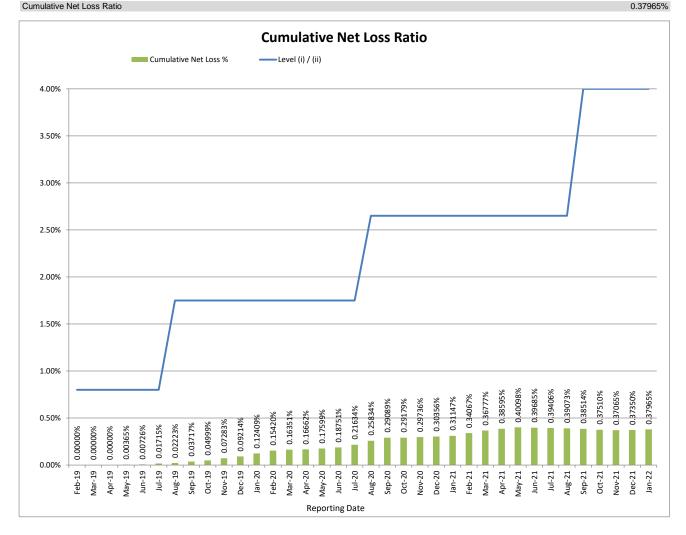


#### Transaction events II

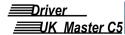
Accumulation Balance	31/12/2021	31/01/2022
Amounts not invested for the purchase of Additional Receivables	-	-
Percentage not invested for the purchase of Additional Receivables	0.00%	0.00%

Credit Enhancement Increase Condition					Not in Effect
Cumulative Net Loss Ratio Exceeds					
(i) 0.8 per cent., if the Weighted Average Seasoning is less than or equal to 9 months (inclusive)				0.80%	No
(ii) 1.75 per cent., if the Weighted Average Seasoning is between 9 months (exclusive) and 18 months (inclusive)				1.75%	No
(iii) 2.65 per cent. if the Weighted Average Seasoning is between 18 months (exclusive) and 27 months (inclusive)				2.65%	No
(iv) 4.0 per cent., if the Weighted Average Seasoning is greater than 27 months				4.00%	No
Monthly Remittance Condition					Not in Effect
Cumulative Net Loss Ratio	Ratio	>0.8%	>1.75%	>2.65%	>4.0%
Monthly Period	0.37965%	N/A	N/A	N/A	No
Previous Monthly Period 1	0.37350%	N/A	N/A	N/A	No
Bravieve Monthly Daried 2	0.070650/	NI/A	NI/A	NI/A	No

Previous Monthly Period 2	0.37065%	N/A	N/A	N/A	No
Weighted Average Seasoning					30.38
Value of Charged-Off Receivables less recoveries as of the end of the Monthly Period					£3,887,493.84
Aggregate Discounted Receivables Balance of all Initial Receivables and Additional Receivables				£	1,023,956,712.22
Ourseletius Net Less Defin					0.070050/







#### Transaction events III

Account Bank		Moody's			Fitch	
Elavon Financial Services DAC, UK Branch	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	A1	P-1	Negative	AA-	F1+	Stable
Minimum required rating	A2	P-1	-	Α	F1	
(if no short term rating available, the higher long term rating is applicable)	(a) a short-term ratings of "P-1"	g" means ratings, solicited or un ' or a long-term ratings of "A2" fr ult or deposit long-term rating of	om Moody's	afault or deposit short-term rating	Required rating:	Fulfilled
Swap Counterparty		Moody's			Fitch	
Skandinaviska Enskilda Banken AB (publ)	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	Aa3	P-1	Stable	AA-	F1+	Stable
Minimum required rating	A3			Α	F1	
(If no short term rating available, the higher long term rating is applicable)	either posts collateral in the am having the ratings set forth in (i (b) having (i) an issuer default i Fitch of at least "F1" or (ii) an is term rating from Fitch of at leas	ssessment of (i) "A3" or above l ount and manner set forth in the	Swap Agreements or obtains rating from Fitch of at least "A counterparty rating from Fitch llateral in the amount and mar	a guarantee from a person " or a short-term rating from of at least "BBB-" or a short-	Required rating:	Fulfilled
		Moody's			Fitch	
Volkswagen Financial Services AG	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating**	A3	P-2	Stable	***	***	***
Minimum required rating	Baa1			BBB	F2	
Servicer (Collateral Increase Event)		Moody's			Fitch	
VWFS (100% owned by VWFS AG)	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating**	A3	P-2	Stable	***	***	***
Minimum required rating	Baa1			BBB	F2	
					Required rating:	Fulfilled

If the VWFSUK required rating fails below the above mentioned minimum rating (Level I) VWFSUK, as the servicer, shall determine and provide the monthly collections part 1/ part 2 and the monthly collateral part 1 / part 2 as an additional security.

# Volkswagen Financial Service Current rating\*\* Minimum required rating

\*Ratings last updated 01/2022 \*\*Rating of Volkswagen Financial Services AG \*\*\*Confidential rating monitored internally

Fitch

AA-(sf)

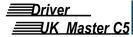
## Information regarding the notes I

Rating at issue date	Class A Notes	Class B Notes
Moody's	Aaa(sf)	A1(sf)
Fitch	AAA(sf)	A+(sf)
Current rating	Class A Notes	Class B Notes
Moodv's	Aaa(sf)	A1(sf)

AAA(sf)

Information on notes	Class A Notes	Class B Notes
Final Maturity Date	Feb-29	Feb-29
Scheduled Clean-Up Call	N/A	N/A
ISIN	XS1959286144	XS1959292209
Common code	195928614	195929220
Nominal Amount	£450,000,000.00	£52,800,000.00

Information on Interest	Class A Notes	Class B Notes
Spread / Margin	0.8200%	1.7500%
Index rate (Compounded Daily SONIA)	0.3165%	0.3165%
Credit Adjustment Spread	0.0326%	0.0326%
Fixed/Floating	floating	floating
Current Coupon	1.1691%	2.0991%
Day count convention	actual/365	actual/365



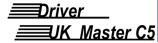
## Information regarding the notes II

Monthly Period	01/2022
Payment Date	25/02/2022
Interest Accrual Period	25.01.2022 until 25.02.2022
Days accrued	31
Index rate	Compounded Daily SONIA
Base interest rate	0.3165%
Credit Adjustment Spread	0.0326%
Day count convention	actual/365

Balance per note 51,957.59 51,		
Interest paid£300,153.71£244,Swap Payments / (Receipts)TotalClass A NSwap Payments / (Receipts) for the Monthly Period£172,399.00£152,Unpaid InterestTotalClass A NUnpaid InterestTotalClass A NCumulative unpaid InterestTotalClass A NMaximum Issuance Amount£502,800,000.00£450,000,Notes balance£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amount£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38]£231,635,71Payments to Investors per ClassTotalClass A NInterest per ClassTotalClass A NPayments to Investors per Class£16,047,789.69£14,229,0TotalClass A N£14,473,06£14,473,06Notesbalance as of the end of the Monthly Period£261,242,749.38£231,635,71Eta,347,943.40£14,473,06£14,473,06£14,473,06Number of Notes as of the beginning of the Monthly Period5,028-Increase of outstanding notesReduction of outstanding notesReduction of outstanding notesReduction of Notes as of the end of the Monthly Period5,028-Increase o		ass B Notes
Swap Payments / (Receipts)       Total       Class A N         Swap Payments / (Receipts) for the Monthly Period       £172,399.00       £152,         Unpaid Interest       Total       Class A N         Notes balance       Total       Class A N         Maximum Issuance Amount       £502,800,000.00       £450,000,         Notes balance as of the beginning of the Monthly Period       £502,800,000.00       £450,000,         Notes balance as of the beginning of the Monthly Period       £277,290,539.07       £245,864,         Additional issue amount       (£16,047,789.69)       (£14,229,0         Additional issue amount (net)       Term take out / redemption       (£14,229,0         Term take out / redemption       E261,242,749.38       £231,635,         Notes balance as of the end of the Monthly Period       £300,153.71       £244,         Principal repayment per Class       £16,047,789.69       £14,229,0         Total       Class A N       £14,473,0       £14,473,0         Notes       Divestors per Class       £16,047,789.69       £14,229,0         Total       Class A N<		£56,026.65
Swap Payments / (Receipts) for the Monthly Period£172,399.00£152,Unpaid InterestTotalClass A NUnpaid Interest-Notes balanceTotalClass A NMaximum Issuance Amount£502,800,000.00£450,000,Notes balance as at Issue Date£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amountRedemption amount due to amortising series(£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,71Payments to Investors per ClassTotalClass A NInterest per Class£16,047,789.69£14,229,0TotalClass A N£16,047,789.69£14,229,0NotesNotes£16,047,789.69£14,229,0TotalClass A N£200,153.71£244,473,00Interest per Class£16,047,789.69£14,229,0TotalClass A N£16,047,789.69£14,229,0TotalClass A N£16,047,789.69£14,229,0Interest per Class£16,047,789.69£14,229,0TotalClass A N£200,153.71£244,0Interest per Class£16,047,789.69£14,229,0TotalClass A N£14,473,00£14,473,00NotesTotalClass A N-Number of Notes as	27.06	£56,026.65
Swap Payments / (Receipts) for the Monthly Period£172,399.00£152,Unpaid InterestTotalClass A NUnpaid Interest-Notes balanceTotalClass A NMaximum Issuance Amount£502,800,000.00£450,000,Notes balance as at Issue Date£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amountRedemption amount due to amortising series(£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,71Payments to Investors per ClassTotalClass A NInterest per Class£16,047,789.69£14,229,0TotalClass A N£16,047,789.69£14,229,0NotesNotes£16,047,789.69£14,229,0TotalClass A N£200,153.71£244,473,00Interest per Class£16,047,789.69£14,229,0TotalClass A N£16,047,789.69£14,229,0TotalClass A N£16,047,789.69£14,229,0Interest per Class£16,047,789.69£14,229,0TotalClass A N£200,153.71£244,0Interest per Class£16,047,789.69£14,229,0TotalClass A N£14,473,00£14,473,00NotesTotalClass A N-Number of Notes as	otes Cla	ass B Notes
Unpaid InterestTotalClass A NUnpaid Interest of the Monthly PeriodCumulative unpaid InterestNotes balanceTotalClass A NMaximum Issuance Amount£502,800,000.00£450,000,Notes balance as at Issue Date£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amountRedemption amount due to amortising series(£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,71Payments to Investors per ClassTotalClass A NInterest per ClassTotalClass A NStotes£16,047,789.69£14,229,70TotalClass A N£14,473,869NotesTotalClass A NIncrease of outstanding notes from term take out-Number of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00100,Balance per note51,957.5951,		£19,775.21
Unpaid Interest of the Monthly Period-Cumulative unpaid Interest-Notes balanceTotalClass A NMaximum Issuance Amount£502,800,000.00Redemption amount£502,800,000.00Additional issue amount-Redemption amount due to amortising series(£16,047,789.69)Additional issue amount (net)-Term take out / redemption-Notes balance as of the end of the Monthly Period£261,242,749.38Payments to Investors per ClassTotalInterest per Class£16,047,789.69£16,047,789.69£14,229,0TotalClass A NInterest per Class£16,047,789.69£14,229, Total£16,347,943.40Class A N£14,473,NotesTotalClass A N£16,047,789.69E14,229, Total£16,347,943.40Class A N£14,473,Number of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00Balance per note51,957.5951,957.5951,	20.15	213,773.21
Cumulative unpaid Interest       Total       Class A N         Notes balance       £502,800,000.00       £450,000,         Notes balance as at Issue Date       £502,800,000.00       £450,000,         Notes balance as of the beginning of the Monthly Period       £277,290,539.07       £245,864,         Additional issue amount       -       -       -         Redemption amount due to amortising series       (£16,047,789.69)       (£14,229,00,000,00,00,00,00,00,00,00,00,00,00,0	otes Cla	ass B Notes
Notes balanceTotalClass A NMaximum Issuance Amount£502,800,000.00£450,000,Notes balance as at Issue Date£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amount	-	-
Maximum Issuance Amount£502,800,000.00£450,000,Notes balance as at Issue Date£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amountRedemption amount due to amortising series(£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,Payments to Investors per ClassTotalClass A NInterest per Class£16,047,789.69£14,229,TotalClass A N£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Increase of outstanding notes-Reduction of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.0<	-	-
Maximum Issuance Amount£502,800,000.00£450,000,Notes balance as at Issue Date£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amountRedemption amount due to amortising series(£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,Payments to Investors per ClassTotalClass A NInterest per Class£16,047,789.69£14,229,TotalClass A N£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Total£16,047,789.69£14,229,Increase of outstanding notes-Reduction of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.0<	otes Cla	ass B Notes
Notes balance as at Issue Date£502,800,000.00£450,000,Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amountRedemption amount due to amortising series(£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,Payments to Investors per ClassTotalClass A NInterest per Class£16,047,789.69£14,229,TotalClass A N£16,047,789.69£14,229,TotalClass A N£16,047,789.69£14,229,Interest per Class£16,047,789.69£14,229,Total£16,347,943.40£14,473,NotesTotalClass A NIncrease of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Increase of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00100,Balance per note51,957.5951,	00.00 £5	52,800,000.00
Notes balance as of the beginning of the Monthly Period£277,290,539.07£245,864,Additional issue amountRedemption amount due to amortising series(£16,047,789.69)(£14,229,0Additional issue amount (net)Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,Payments to Investors per ClassTotalClass A NInterest per Class£16,047,789.69£14,229,TotalClass A N£16,047,789.69£14,229,Total£16,347,943.40£14,473,NotesTotalClass A NIncrease of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Increase of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Increase of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00Balance per note51,957.5951,51,957.59State51,957.59State51,957.59StateStateStateStateStateStateStateStateStateStateStateStateStateStateStateStateStateStateStateState <td></td> <td>52,800,000.00</td>		52,800,000.00
Additional issue amount       -         Redemption amount due to amortising series       (£16,047,789.69)         Additional issue amount (net)       -         Term take out / redemption       -         Notes balance as of the end of the Monthly Period       £261,242,749.38         Payments to Investors per Class       Total         Interest per Class       £300,153.71         Principal repayment per Class       £16,047,789.69         Total       Class A N         Interest per Class       £16,347,943.40         E14,473,       Yotal         Notes       Total         Class A N       £16,347,943.40         E14,473,       Yotal         Notes       Total         Class A N       Statading notes         Reduction of outstanding notes from term take out       -         Number of Notes as of the end of the Monthly Period       5,028         Increase of outstanding notes from term take out       -         Number of Notes as of the end of the Monthly Period       5,028         Face value per note       100,000.00       100,         Balance per note       51,957.59       51,		31,426,261.09
Additional issue amount (net)       -         Term take out / redemption       -         Notes balance as of the end of the Monthly Period       £261,242,749.38         E2300,153.71       £244,         Principal repayment per Class       £16,047,789.69         Total       £16,347,943.40         £16,347,943.40       £14,473,         Notes       Total         Class A N         Number of Notes as of the beginning of the Monthly Period       5,028         Increase of outstanding notes       -         Reduction of outstanding notes from term take out       -         Number of Notes as of the end of the Monthly Period       5,028         Face value per note       100,000.00       100,         Balance per note       51,957.59       51,	-	-
Additional issue amount (net)       -         Term take out / redemption       -         Notes balance as of the end of the Monthly Period       £261,242,749.38         E2300,153.71       £244,         Principal repayment per Class       £16,047,789.69         Total       £16,347,943.40         £16,347,943.40       £14,473,         Notes       Total         Class A N         Number of Notes as of the beginning of the Monthly Period       5,028         Increase of outstanding notes       -         Reduction of outstanding notes from term take out       -         Number of Notes as of the end of the Monthly Period       5,028         Face value per note       100,000.00       100,         Balance per note       51,957.59       51,	40.20) (£ <sup>-</sup>	E1,818,749.49)
Term take out / redemptionNotes balance as of the end of the Monthly Period£261,242,749.38£231,635,Payments to Investors per ClassTotalClass A NInterest per Class£300,153.71£244,Principal repayment per Class£16,047,789.69£14,229,Total£16,347,943.40£14,473,NotesTotalClass A NNumber of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00100,Balance per note51,957.5951,	-	-
Notes balance as of the end of the Monthly Period£261,242,749.38£231,635,Payments to Investors per ClassTotalClass A NInterest per Class£300,153.71£244,Principal repayment per Class£16,047,789.69£14,229,Total£16,347,943.40£14,473,NotesTotalClass A NNumber of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00100,Balance per note51,957.5951,	-	-
Interest per Class£300,153.71£244,Principal repayment per Class£16,047,789.69£14,229,Total£16,347,943.40£14,473,NotesTotalClass A NNumber of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00Balance per note51,957.5951,957.5951,	37.78 £2	29,607,511.60
Interest per Class£300,153.71£244,Principal repayment per Class£16,047,789.69£14,229,Total£16,347,943.40£14,473,NotesTotalClass A NNumber of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00Balance per note51,957.5951,957.5951,		ass B Notes
Principal repayment per Class£16,047,789.69£14,229,Total£16,347,943.40£14,473,NotesTotalClass A NNumber of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00Balance per note51,957.5951,51,		£56,026.65
Total£16,347,943.40£14,473,NotesTotalClass A NNumber of Notes as of the beginning of the Monthly Period5,028Increase of outstanding notes-Reduction of outstanding notes from term take out-Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00Balance per note51,957.5951,957.5951,		£1,818,749.49
Notes         Total         Class A N           Number of Notes as of the beginning of the Monthly Period         5,028           Increase of outstanding notes         -           Reduction of outstanding notes from term take out         -           Number of Notes as of the end of the Monthly Period         5,028           Face value per note         100,000.00         100,           Balance per note         51,957.59         51,		£1,874,776.14
Number of Notes as of the beginning of the Monthly Period         5,028           Increase of outstanding notes         -           Reduction of outstanding notes from term take out         -           Number of Notes as of the end of the Monthly Period         5,028           Face value per note         100,000.00         100,           Balance per note         51,957.59         51,	01.20 Z	21,074,770.14
Increase of outstanding notes       -         Reduction of outstanding notes from term take out       -         Number of Notes as of the end of the Monthly Period       5,028         Face value per note       100,000.00       100,         Balance per note       51,957.59       51,	otes Clas	ass B Notes
Reduction of outstanding notes from term take out     -       Number of Notes as of the end of the Monthly Period     5,028       Face value per note     100,000.00     100,       Balance per note     51,957.59     51,	4,500	528
Number of Notes as of the end of the Monthly Period5,028Face value per note100,000.00Balance per note51,957.5951,	-	-
Face value per note         100,000.00         100,           Balance per note         51,957.59         51,	-	-
Balance per note 51,957.59 51,	4,500	528
	00.00	100,000.00
	174.50	56,074.83
Notes Factor 0.52	0.51	0.56

Overcollateralisation Amount	Class A Notes	Class B Notes
Initial Overcollateralisation Amount	£170,698,769.78	£117,898,769.78
Initial Overcollateralisation Percentage	27.50%	18.99%
Current Overcollateralisation Amount	£116,688,428.05	£87,080,916.45
Current Overcollateralisation Percentage	33.50%	25.00%
Targeted Overcollateralisation Percentage (revolving / amortising period)	29.5% / 33.5%	21.0% / 25.0%

Subordinated Loan	Subordinated Loan Balance	Subordinated Loan Accrued Interest balance	Subordinated Loan Accrued Interest compensation balance	Subordinated Loan Capital + Accrued Interest + Compensation
Balance as of the 2019 Initial Issue Date	£68,198,769.78	-	-	£68,198,769.78
Balance as of the beginning of the Monthly Period	£816,543.29	-	-	£816,543.29
Accrued Interest at end of Monthly Period	-	£2,808.06	-	£2,808.06
Interest paid in the Monthly Period	-	(£2,808.06)	-	(£2,808.06)
Redemption	(£816,543.29)	-	-	(£816,543.29)
Increase due to tap up	-	-	-	-
Balance as of the end of the Monthly Period	-	-	-	-



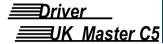
## **Credit Enhancement**

Credit Enhancement at Initial Cut-Off Date falling in February 2019	Credit Enhancement Value	% of Aggregate Discounted Receivables Balance
Class B Notes	£52,800,000.00	8.51%
Subordinated Loan	£68,198,769.78	10.99%
Overcollateralisation Amount	£49,700,000.00	8.01%
Cash Collateral Account	£6,033,600.00	1.20%

Subordinated Loan Balance       Image: Comparing Overcollateralisation Amount for the Monthly Period       £91,         Opening Overcollateralisation Amount from Additional Receivables in the Monthly Period       1mode: Comparing Co	<b>2,607,511.60</b> - ,613,636.40 - £302,338.35	8.50' 0.00' 26.30' 0.00' 0.09'
Opening Overcollateralisation Amount for the Monthly Period       £91,         Increase in Overcollateralisation Amount from Additional Receivables in the Monthly Period       The excess of the Class A Available Redemption Collections less Subloan Accrued Interest Repaid from the Waterfall relating to the Monthly Period, over the reduction in the Aggregate Discounted Receivables Balance during the Monthly Period plus utilisation of Overcollateralisation Amount in the Monthly Period       £         Subloan Accrued Interest Repaid from the Waterfall relating to prior periods       £	-	26.30° 0.00°
Increase in Overcollateralisation Amount from Additional Receivables in the Monthly Period The excess of the Class A Available Redemption Collections less Subloan Accrued Interest Repaid from the Waterfall relating to the Monthly Period, over the reduction in the Aggregate Discounted Receivables Balance during the Monthly Period plus utilisation of Overcollateralisation Amount in the Monthly Period Subloan Accrued Interest Repaid from the Waterfall relating to prior periods	-	0.004
The excess of the Class A Available Redemption Collections less Subloan Accrued Interest Repaid from the Waterfall relating to the Monthly Period, over the reduction in the Aggregate Discounted Receivables Balance during the Monthly Period plus utilisation of Overcollateralisation Amount in the Monthly Period Subloan Accrued Interest Repaid from the Waterfall relating to prior periods	- £302,338.35	
from the Waterfall relating to the Monthly Period, over the reduction in the Aggregate Discounted Receivables Balance during the Monthly Period plus utilisation of Overcollateralisation Amount in the Monthly Period Subloan Accrued Interest Repaid from the Waterfall relating to prior periods	£302,338.35	0.09
	-	0.00
VWFS Final Success Fee (£4,6	,835,058.30)	-1.39
Closing Overcollateralisation Amount £87,	,080,916.45	25.00
Total Credit Enhancement for Class A Notes £116,	688,428.05	33.50
Total Credit Enhancement for Class B Notes £87,	,080,916.45	25.00

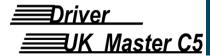
## **Cash Collateral Account**

Cash Collateral Account (CCA)	in GBP
Cash Collateral Account at Initial Cut-Off Date falling in February 2019	£8,033,600.00
Thereof Specified General Cash Collateral Account Balance	£6,033,600.00
Thereof Interest Compensation Ledger	£2,000,000.00
Thereof Collateral RV Ledger	
Thereof Retained Profit Ledger	-
Targeted balance	£3,829,861.88
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
Balance as of the beginning of the period	£7,891,731.88
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
Thereof Interest Compensation Ledger	£4,000,000.00
Thereof Collateral RV Ledger	£61,800.00
Thereof Retained Profit Ledger	£70.00
Payments	(£26,990.00)
General payment from Cash Collateral Account	(£141.68)
General payment to Cash Collateral Account	
Interest payment to Cash Collateral Account	£141.68
Payment from Interest Compensation Ledger	(£421,446.49)
Payment to Interest Compensation Ledger	£421,446.49
Payment from Collateral RV Ledger	(£27,000.00)
Payment to Collateral RV Ledger	-
Payment from Cash Collateral Account due to tap-up / TTO	-
Payment to Cash Collateral Account due to tap-up / TTO	-
Payment from Retained Profit Ledger	
Payment to Retained Profit Ledger	£10.00
Balance as of the end of the Monthly Period	£7,864,741.88
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
Thereof Interest Compensation Ledger	£4,000,000.00
Thereof Collateral RV Ledger	£34,800.00
Thereof Retained Profit Ledger	£80.00
General cash reserve in percent of total current note balance	1.47%
Minimum Specified General Cash Collateral Account Balance as a percentage of Nominal Amount of Notes	1.47%



## Swap fixing / Order of Priority

mortising interest rate swap	Class A	Class B
Underlying principal for reporting period	£231,635,237.78	£29,607,511.6
Paying leg	Fix interest rate	Fix interest rate
Receiving leg	Floating interest rate	
Net swap payments / (receipts)	£152,623.79	£19,775.2 <sup>-</sup>
vailable Distribution Amount Calculation	Payment to Order of Priority Position	Remaining amount
(a) interest accrued on the Accumulation Account and the Distribution Account	£212.83	£212.8
(b) amounts received as Collections received or collected by the Servicer	£22,928,587.96	£22,928,800.7
(c) payments from the Cash Collateral Account as provided for in Clause 19.3 of the Trust Agreement	-	£22,928,800.7
(d) Net Swap Receipts under the Swap Agreements	-	£22,928,800.7
(e) in case of the occurrence of an Early Amortisation Event or after the end of the Revolving Period, transfers from the Accumulation Account to the Distribution Account pursuant to the Trust Agreement	-	£22,928,800.7
(f) the Interest Compensation Order of Priority Amount	£109,755.48	£23,038,556.2
(g) the Interest Compensation Amount	(£531,201.97)	£22,507,354.3
order of Priority	Payment to Order of Priority Position	Remaining amount
Available Distribution Amount		£22,507,354.3
(a) amounts due and payable in respect of taxes (if any) by the Issuer	-	£22,507,354.3
(b) to the Security Trustee under the Trust Agreement	(£2,996.82)	£22,504,357.4
(c) to the Servicer, the Servicer Fee (d) amounts due and payable and allocated to the Issuer: (i) to the directors of the Issuer; (ii) to the	(£314,009.38)	£22,190,348.1
Agency Agreement; (iv) to the Account Bank and Cash Administrator under the Account Agreement; (v) to the Rating Agencies the fees for the monitoring of the Issue; (vi) to the Manager under the Note Purchase Agreement; (vii) to the Custodian under the Custody Agreement (if any); (viii) to the Data Protection Trustee under the Data Protection Trust Agreement; and (ix) to the Issuer in respect of other administration costs and expenses of the Issuer	(£15,586.05)	£22,174,762.0
<ul> <li>(e) amounts due and payable by the Issuer to the Swap Counterparty in respect of any Net Swap Payments or any Swap Termination Payments under a Swap Agreement</li> <li>(f) amounts due and payable in respect of (a) interest accrued on the Class A Notes during the</li> </ul>	(£172,399.00)	£22,002,363.0
immediately preceding Interest Period plus (b) Interest Shortfalls (if any) pari passu and rateably as to each other on all Class A Notes	(£244,127.06)	£21,758,235.9
(g) amounts due and payable in respect of (a) interest accrued on the Class B Notes during the immediately preceding Interest Period plus (b) Interest Shortfalls (if any) pari passu and rateably as to each other on all Class B Notes	(£56,026.65)	£21,702,209.3
(h) to the Cash Collateral Account, until the General Cash Collateral Amount is equal to the Specified General Cash Collateral Account Balance	-	£21,702,209.3
(i) (a) the Class A Amortisation Amount to each Amortising Series of Class A Notes and (b) an amount no less than zero equal to the Class A Accumulation Amount	(£14,229,040.20)	£7,473,169.1
(j) (a) the Class B Amortisation Amount to each Amortising Series of Class B Notes and (b) an amount no less than zero equal to the Class B Accumulation Amount	(£1,818,749.49)	£5,654,419.6
(k) payment, pro rata and pari passu, of amounts due and payable to a Swap Counterparty under any Swap Agreement other than payments made under item fifth above	-	£5,654,419.6
<ul> <li>(I) to the Retained Profit Ledger;</li> <li>(m) amounts due and payable in respect of (a) interest accrued during the immediately preceding</li> </ul>	(£10.00)	£5,654,409.6
Interest Period plus (b) Interest Shortfalls (if any), in each case, on the Subordinated Loan	(£2,808.06)	£5,651,601.5
(n) to the Subordinated Lender, to repay the outstanding principal amount of the Subordinated Loan	(£816,543.29)	£4,835,058.3
(o) to VWFS by way of a final success fee	(£4,835,058.30)	
istribution of Cash Collateral Account Surplus	Payment to Order of Priority Position	Remaining amoun
to the Subordinated Lender, amounts payable in respect of accrued and unpaid interest on the Subordinated Loan	-	£141.6
to the Subordinated Lender an amount necessary to reduce the outstanding principal amount	-	£141.6
to pay all remaining excess to VWFS by way of a final success fee	(£141.68)	



## Retention of net economic interest

## Retention amount at Initial Cut-Off Date falling in February 2019

	Nominal Balance at
	Pool Cut
Nominal Receivables balance	£606,378,000.06
Overcollateralisation*	£35,379,230.28
Retention Percentage	5.83%

Retention amounts	Outstanding Nominal Balance	Percentage of Outstanding Nominal Balance
Minimum retention	£30,318,900.00	5.00%
Actual retention at Initial Cut-Off	£35,379,230.28	5.83%

## **Retention amount at Monthly Period**

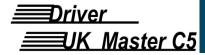
		Nominal Balance at
		Pool Cut
Nominal Receivables balance		£345,811,911.57
Overcollateralisation*		£84,569,162.19
Retention Percentage		24.46%
	Quitatanding	Percentage of
Retention amounts	Outstanding	Outstanding
	Nominal Balance	Nominal Balance
Minimum retention	£17,290,595.58	5.00%
Actual retention at Monthly Period	£84,569,162.19	24.46%

\* Overcollateralisation calculated as the difference between Nominal Receivables balance and sum of Class A Notes, Class B Notes and Subordinated Loan

In its capacity as originator and original lender, Volkswagen Financial Services UK Ltd complies with the retention requirements of a material net economic interest in accordance with Article 6 (3) (d) EU Securitisation Regulation and Article 6 (3) (d) of UK Securitisation Regulation and in each case the corresponding delegated regulation 625/2014.

By adhering to option c) of the directive, Volkswagen Financial Services UK Limited will keep the exposures designated for retention on its balance sheet on an ongoing basis.

The latest end of month level of retention will be published on a monthly basis within the investor report.



## Amortisation profile I

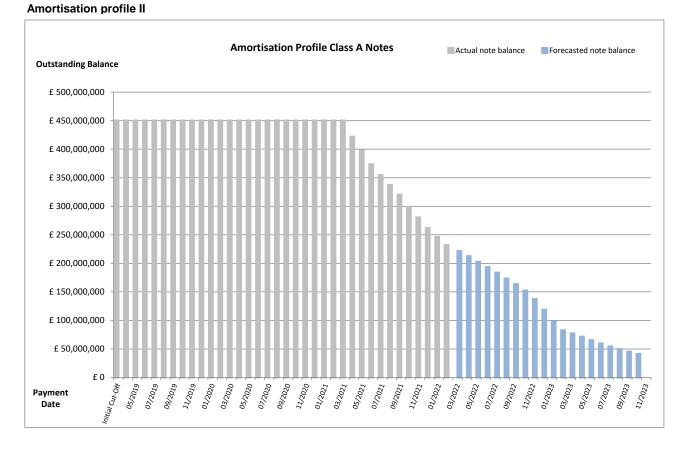
At 20% CPR (with clean up call option)

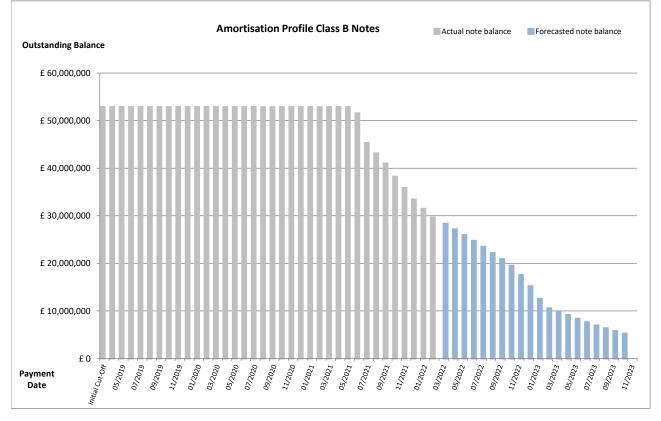
Class of Notes	Clean up cail option) Class A	Notes	Class B	Notes
	Actual note	Forecasted note	Actual note	Forecasted note
Payment Date	balance	balance	balance	balance
Initial Cut-Off	£450,000,000.00	-	£52,800,000.00	-
04/2019	£450,000,000.00	-	£52,800,000.00	-
05/2019	£450,000,000.00	-	£52,800,000.00	-
06/2019	£450,000,000.00	-	£52,800,000.00	-
07/2019	£450,000,000.00	-	£52,800,000.00	-
08/2019	£450,000,000.00	-	£52,800,000.00	-
09/2019	£450,000,000.00	-	£52,800,000.00	-
10/2019	£450,000,000.00	-	£52,800,000.00	-
11/2019	£450,000,000.00	-	£52,800,000.00	-
12/2019	£450,000,000.00	-	£52,800,000.00	-
01/2020	£450,000,000.00	-	£52,800,000.00	-
02/2020	£450,000,000.00	-	£52,800,000.00	-
03/2020	£450,000,000.00	-	£52,800,000.00	-
04/2020	£450,000,000.00	-	£52,800,000.00	-
05/2020	£450,000,000.00	-	£52,800,000.00	-
06/2020	£450,000,000.00	-	£52,800,000.00	-
07/2020	£450,000,000.00	-	£52,800,000.00	-
08/2020	£450,000,000.00	-	£52,800,000.00	-
09/2020	£450,000,000.00	-	£52,800,000.00	-
10/2020	£450,000,000.00	-	£52,800,000.00	-
11/2020	£450,000,000.00	-	£52,800,000.00	-
12/2020	£450,000,000.00	-	£52,800,000.00	-
01/2021	£450,000,000.00	-	£52,800,000.00	-
02/2021	£450,000,000.00	-	£52,800,000.00	-
03/2021	£450,000,000.00	-	£52,800,000.00	-
04/2021	£421,477,766.61	-	£52,800,000.00	-
05/2021	£397,557,706.74	-	£52,800,000.00	-
06/2021 07/2021	£373,408,757.61		£51,489,923.37	-
08/2021	£354,236,351.59 £336,898,533.49	-	£45,278,330.65 £43,062,218.57	-
09/2021	£320,190,261.10	-	£40,926,574.73	-
10/2021	£298,711,256.76	-	£38,181,138.08	_
11/2021	£280,057,745.30	-	£35,796,854.66	-
12/2021	£261,266,530.07	-	£33,394,970.01	-
01/2022	£245,864,277.98	-	£31,426,261.09	-
02/2022	£231,635,237.78	-	£29,607,511.60	-
03/2022	-	£221,284,017.72		£28,284,423.32
04/2022	-	£212,183,194.84	-	£27,121,160.24
05/2022	-	£202,570,940.60	-	£25,892,526.24
06/2022	-	£193,044,624.34	-	£24,674,876.80
07/2022	-	£183,294,026.70	-	£23,428,559.80
08/2022	-	£173,082,099.39	-	£22,123,275.86
09/2022	-	£163,214,786.30	-	£20,862,040.35
10/2022	-	£152,168,375.70	-	£19,450,093.13
11/2022	-	£136,880,444.65	-	£17,495,996.68
12/2022	-	£118,565,427.39	-	£15,154,979.44
01/2023	-	£97,806,991.72	-	£12,501,645.56
02/2023	-	£82,275,714.25	-	£10,516,444.68
03/2023	-	£76,881,885.92	-	£9,827,007.97
04/2023	-	£71,039,239.72	-	£9,080,203.57
05/2023	-	£65,036,893.14	-	£8,312,986.34
06/2023	-	£59,230,184.40	-	£7,570,775.45
07/2023	-	£54,036,511.95	-	£6,906,922.58
08/2023	-	£49,312,038.12	-	£6,303,042.47
09/2023	-	£44,947,680.51	-	£5,745,192.25
10/2023	-	£40,716,393.66	-	£5,204,351.07
11/2023	-	-	-	-

Publication date: 23.02.2022 Period: 01.2022 / Period no. 35

## <u> UK Master C5</u>

Driver





<u>

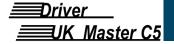
Driver</u>

UK Master C5

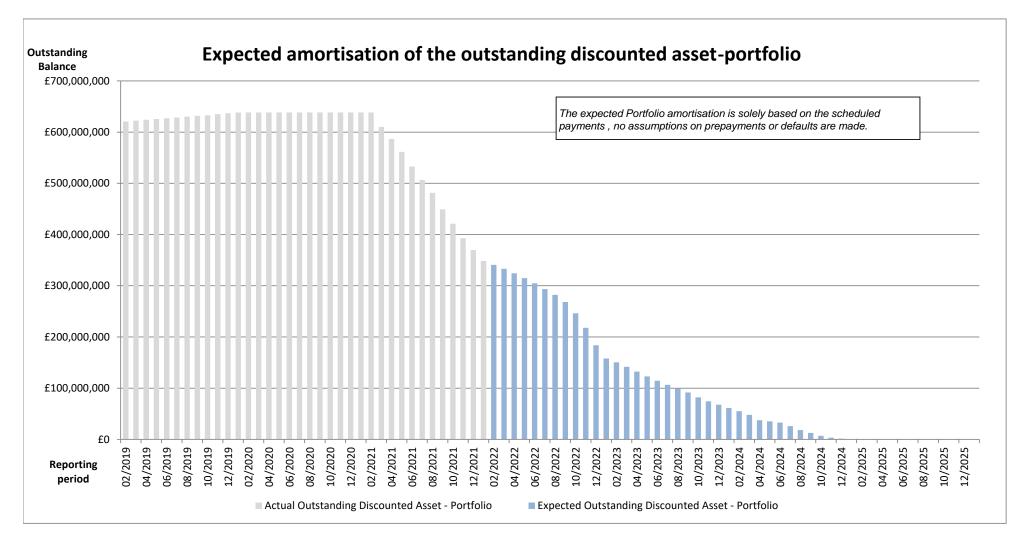
\_

## Run out schedule I

Reporting Period	Scheduled Principal	Scheduled Interest	Receivable	Aggregate Discounted Receivables Balance
				reduction
02.2022	£7,405,027.88	£1,488,099.86	£8,893,127.74	£9,148,413.80
03.2022	£7,700,877.14	£1,456,725.63	£9,157,602.77	£7,700,877.14
04.2022	£8,909,919.03	£1,427,068.51	£10,336,987.54	£8,909,919.03
05.2022	£9,227,201.66	£1,387,753.39	£10,614,955.05	£9,227,201.66
06.2022	£10,054,608.35	£1,345,906.29	£11,400,514.64	£10,054,608.35
07.2022	£11,310,261.64	£1,302,716.28	£12,612,977.92	£11,310,261.64
08.2022	£11,267,033.36	£1,254,046.48	£12,521,079.84	£11,267,033.36
09.2022	£13,827,379.28	£1,205,806.61	£15,033,185.89	£13,827,379.28
10.2022	£21,895,026.26	£1,146,254.76	£23,041,281.02	£21,895,026.26
11.2022	£28,264,341.13	£1,052,299.08	£29,316,640.21	£28,264,341.13
12.2022	£33,948,339.03	£930,804.33	£34,879,143.36	£33,948,339.03
01.2023	£25,655,817.14	£785,270.23	£26,441,087.37	£25,655,817.14
02.2023	£7,405,404.69	£674,795.05	£8,080,199.74	£7,405,404.69
03.2023	£8,619,369.87	£642,955.27	£9,262,325.14	£8,619,369.87
04.2023	£9,323,059.66	£606,185.31	£9,929,244.97	£9,323,059.66
05.2023	£9,337,871.56	£566,019.12	£9,903,890.68	£9,337,871.56
06.2023	£8,480,848.32	£525,857.11	£9,006,705.43	£8,480,848.32
07.2023	£7,864,081.46	£489,472.71	£8,353,554.17	£7,864,081.46
08.2023	£7,434,374.21	£455,671.91	£7,890,046.12	£7,434,374.21
09.2023	£7,468,605.98	£423,638.59	£7,892,244.57	£7,468,605.98
10.2023	£9,695,497.55	£391,754.94	£10,087,252.49	£9,695,497.55
11.2023	£7,555,602.76	£349,908.74	£7,905,511.50	£7,555,602.76
12.2023	£6,590,154.34	£317,608.44	£6,907,762.78	£6,590,154.34
01.2024	£6,377,801.78	£289,261.40	£6,667,063.18	£6,377,801.78
02.2024	£6,125,251.01	£261,830.40	£6,387,081.41	£6,125,251.01
03.2024	£7,254,134.09	£235,517.15	£7,489,651.24	£7,254,134.09
04.2024	£10,188,734.15	£204,428.96	£10,393,163.11	£10,188,734.15
05.2024	£2,273,505.24	£160,648.24	£2,434,153.48	£2,273,505.24
06.2024	£2,639,496.75	£150,841.21	£2,790,337.96	£2,639,496.75
07.2024	£6,632,402.92	£139,346.49	£6,771,749.41	£6,632,402.92
08.2024	£7,740,866.45	£111,108.22	£7,851,974.67	£7,740,866.45
09.2024	£5,401,540.87	£77,747.32	£5,479,288.19	£5,401,540.87
10.2024	£5,694,889.88	£54,583.57	£5,749,473.45	£5,694,889.88
11.2024	£3,758,189.42	£30,234.10	£3,788,423.52	£3,758,189.42
12.2024	£1,922,088.58	£14,009.13	£1,936,097.71	£1,922,088.58
01.2025	£853,745.84	£5,715.63	£859,461.47	£853,745.84
02.2025	£83,946.31	£2,048.63	£85,994.94	£83,946.31
03.2025	£74,205.68	£1,687.82	£75,893.50	£74,205.68
04.2025	£62,981.15	£1,369.29	£64,350.44	£62,981.15
05.2025	£62,153.17	£1,098.68	£63,251.85	£62,153.17
06.2025	£59,442.47	£831.48	£60,273.95	£59,442.47
07.2025	£49,721.17	£576.19	£50,297.36	£49,721.17
08.2025	£35,722.16	£362.50	£36,084.66	£35,722.16
09.2025	£24,821.05	£209.36	£25,030.41	£24,821.05
10.2025	£15,789.82	£103.00	£15,892.82	£15,789.82
11.2025	£6,607.82	£35.09	£6,642.91	£6,607.82
12.2025	£1,398.50	£6.72	£1,405.22	£1,398.50
01.2026	£141.33	£0.59	£141.92	£141.33
	2111.00	20.00	-	2111.00
Total	£346,580,279.91	£21,970,219.81	£368,550,499.72	£348,323,665.83



## Run out schedule II



**IVK** Master C5

## **Overview of Outstanding Contracts**

Development of outstanding pool during the Monthly Period	Number of contracts	Aggregate Discounted Receivables Balance	Outstanding Nominal Amount
Aggregate Discounted Receivables Balance for the Previous Monthly Period before purchase of Additional Receivables	28,722	£369,720,718.76	£366,976,430.63
Aggregate Discounted Receivables Balance of Additional Receivables added in the Previous Monthly Period	-	-	-
Aggregate Discounted Receivables Balance for the Previous Monthly Period after purchase of Additional Receivables	28,722	£369,720,718.76	£366,976,430.63
Principal Collections in the Monthly Period / Defaulted Receivables & other Ineligible Receivables	1,156	£21,397,052.93	£21,164,519.06
Aggregate Discounted Receivables Balance at the end of the Monthly Period before purchase of Additional Receivables	27,566	£348,323,665.83	£345,811,911.57
Additional Receivables at this Cut-Off Date (where Funding remains constant)	-		
Additional Receivables at this Cut-Off Date (where Funding increases)	-	-	-
Aggregate Discounted Receivables Balance at this Cut-Off Date	27,566	£348,323,665.83	£345,811,911.57

Collections by status	Number of contracts	Collections
Current	26,397	£8,069,511.93
Delinquent Receivable	201	£69,592.32
Defaulted Receivable	77	£154,872.77
Terminated Receivable	30	£321,191.21
End of term	169	£1,467,563.76
Early Settlement	1,112	£12,840,609.50
Written-Off Purchased Receivables	N/A	£5,246.47
Non-Conforming	-	-
Total	27,986	£22,928,587.96

Total portfolio as of Initial Cut-Off Date falling in February 2019				Type of co	ntract			Туре	of car			Customer type			
Total portiono as of initial out-on Date raining in February 2013	,		Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate		
		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate	
Contract status development I	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	
	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	
		Balance		Balance		Balance		Balance		Balance		Balance		Balance	
Current	32,903	£620,698,769.78	4,082	£47,312,769.77	28,821	£573,386,000.01	18,271	£374,765,410.65	14,632	£245,933,359.13	31,954	£601,958,528.46	949	£18,740,241.32	
Delinquent Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Defaulted Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Terminated Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
End of term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Early Settlement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Written-Off Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	32,903	£620,698,769.78	4,082	£47,312,769.77	28,821	£573,386,000.01	18,271	£374,765,410.65	14,632	£245,933,359.13	31,954	£601,958,528.46	949	£18,740,241.32	

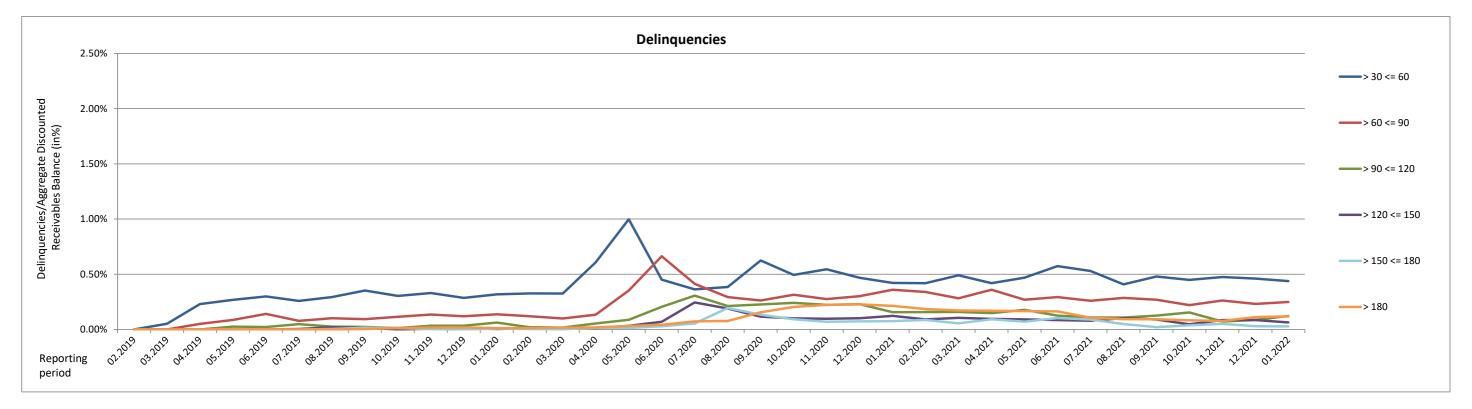
Total portfolio as of current report	ting pariod			Type of co	ntract			Туре	of car					
Total portiono as of current report			Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Co	rporate
		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
Contract status development II	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted
Contract status development II	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables
		Balance		Balance		Balance		Balance		Balance		Balance		Balance
Current	26,505	£343,186,657.26	2,792	£15,974,923.26	23,713	£327,211,734.00	14,695	£210,919,523.17	11,810	£132,267,134.09	25,788	£335,259,101.95	717	£7,927,555.31
Delinquent Receivable	265	£3,551,903.33	43	£311,617.65	222	£3,240,285.68	98	£1,543,138.19	167	£2,008,765.14	254	£3,458,452.07	11	£93,451.26
Defaulted Receivable	550	£778,294.09	75	£92,925.57	475	£685,368.52	240	£379,798.93	310	£398,495.16	520	£731,622.68	30	£46,671.41
Terminated Receivable	37	£365,728.14	2	£17,083.61	35	£348,644.53	20	£226,779.99	17	£138,948.15	37	£365,728.14	-	-
End of term	64	£669,309.45	4	£1,000.61	60	£668,308.84	18	£336,124.59	46	£333,184.86	60	£646,806.03	4	£22,503.42
Early Settlement	arly Settlement 145 (£228,22		7	(£13,317.36)	138	(£214,909.08)	86	(£119,800.92)	59	(£108,425.52)	142	(£238,606.53)	3	£10,380.09
Written-Off Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	27.566	£348.323.665.83	2.923	£16.384.233.34	24.643	£331.939.432.49	15.157	£213.285.563.95	12.409	£135.038.101.88	26.801	£340.223.104.34	765	£8.100.561.49

Contract status development III						Contract stat	us as of the e	nd of the current p	eriod					
Contract status development III	C	urrent	Delinquent Receivable		Defaulted Receivable		Terminated Receivable		End of term		Early Settlement		Written-C	Off Purchased
Contract status as of the beginning of the period	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Top-/Tap-Up contracts	-	-	-	-	-	-	-	-	-	-		-	-	-
Current	26,471	£342,715,985.85	55	£687,648.40	2	£18,486.40	11	£127,637.10	20	£185,309.11	122	(£275,041.29)	-	-
Delinquent Receivable	34	£470,671.41	210	£2,864,254.93	14	£159,310.66	1	£13,301.11	1	£81,773.03	1	(£18.61)	-	-
Defaulted Receivable	-	-	-	-	524	£552,839.04	-	-	-	-		-	-	-
Terminated Receivable	-	-	-	-	8	£47,657.99	25	£224,789.93	-	-	-	-	-	-
End of term	-	-	-	-	-	-	-	-	43	£402,227.31	-	-	-	-
Early Settlement	-	-	-	-	2	-	-	-	-	-	- 22	£46,833.46	-	-
Written-Off Purchased Receivables	-	-	-	-	-	-	-	-	-	-		-	-	-
Total	26,505	£343,186,657.26	265	£3,551,903.33	550	£778,294.09	37	£365,728.14	64	£669,309.45	145	(£228,226.44)	-	-



## Delinquencies

		Delinguent Rec	aivabla				Type of	contract			Туре	of car			Custom	er type	
			elvable			Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Cor	porate
Days in arrears		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance
> 30 <= 60	125	0.45%	£1,527,769.85	0.44%	£62,288.58	23	£135,630.78	102	£1,392,139.07	49	£743,809.79	76	£783,960.06	121	£1,493,227.98	4	£34,541.87
> 60 <= 90	60	0.22%	£869,153.35	0.25%	£56,354.98	11	£99,559.01	49	£769,594.34	22	£351,245.39	38	£517,907.96	56	£841,742.04	4	£27,411.31
> 90 <= 120	28	0.10%	£424,417.82	0.12%	£36,224.95	3	£41,227.10	25	£383,190.72	11	£166,468.89	17	£257,948.93	27	£419,481.24	1	£4,936.58
> 120 <= 150	15	0.05%	£219,789.34	0.06%	£29,770.54	2	£11,370.32	13	£208,419.02	4	£74,245.47	11	£145,543.87	15	£219,789.34	-	-
> 150 <= 180	7	0.03%	£98,961.69	0.03%	£9,729.52	1	£8,938.06	6	£90,023.63	3	£53,697.09	4	£45,264.60	7	£98,961.69	-	-
> 180	30	0.11%	£411,811.28	0.12%	£46,823.91	3	£14,892.38	27	£396,918.90	9	£153,671.56	21	£258,139.72	28	£385,249.78	2	£26,561.50
Total	265	0.96%	£3,551,903.33	1.02%	£241,192.48	43	£311,617.65	222	£3,240,285.68	98	£1,543,138.19	167	£2,008,765.14	254	£3,458,452.07	11	£93,451.26



## End of Term & Early Settlements

NB: The table below is not included in the delinquencies graph above. This information is included in the graphs on the 'Delinquencies, Defaults & Terminations' page of the Investor Report.

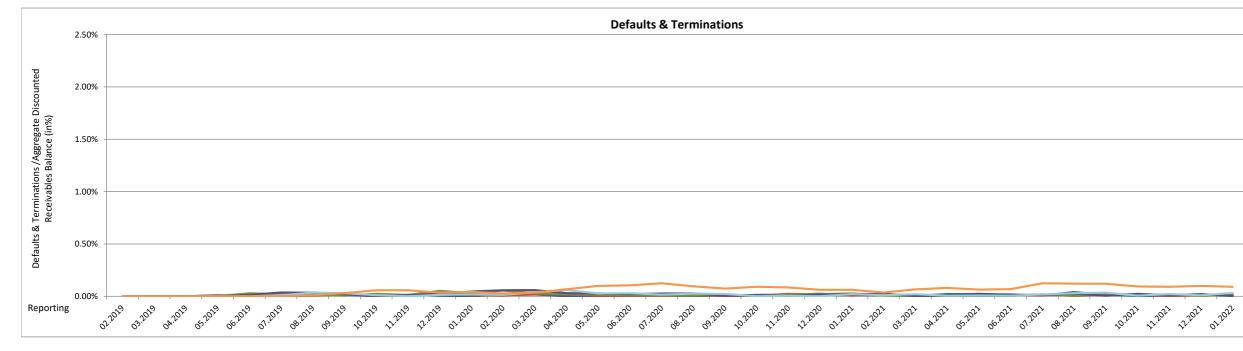
	Endo	of Term & Early	Sottlamonto				Type of	contract			Туре	of car		Customer type			
	Ella		Settlements			Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
Days in arrears		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance						
Not Delinquent	144	0.52%	(£90,670.08)	-0.03%	(£54,816.13)	7	(£13,726.47)	137	(£76,943.61)	77	(£104,387.40)	67	£13,717.32	141	(£95,329.23)	3	£4,659.15
> 30 <= 60	26	0.09%	£319,930.15	0.09%	£336,073.44	1	£409.11	25	£319,521.04	13	£207,214.54	13	£112,715.61	24	£309,549.23	2	£10,380.92
> 60 <= 90	14	0.05%	£126,719.76	0.04%	£130,817.26	3	£1,000.61	11	£125,719.15	4	£77,962.13	10	£48,757.63	12	£108,876.32	2	£17,843.44
> 90 <= 120	5	0.02%	£24,671.62	0.01%	£24,814.96	-	-	5	£24,671.62	3	£24,318.76	2	£352.86	5	£24,671.62	-	-
> 120 <= 150	6	0.02%	£49,338.18	0.01%	£49,672.11	-	-	6	£49,338.18	2	£8,484.01	4	£40,854.17	6	£49,338.18	-	-
> 150 <= 180	5	0.02%	£4,645.89	0.00%	£4,940.29	-	-	5	£4,645.89	-	-	5	£4,645.89	5	£4,645.89	-	-
> 180	9	0.03%	£6,447.49	0.00%	£9,374.88	-	-	9	£6,447.49	5	£2,731.63	4	£3,715.86	9	£6,447.49	-	-
Total	209	0.76%	£441,083.01	0.13%	£500,876.81	11	(£12,316.75)	198	£453,399.76	104	£216,323.67	105	£224,759.34	202	£408,199.50	7	£32,883.51

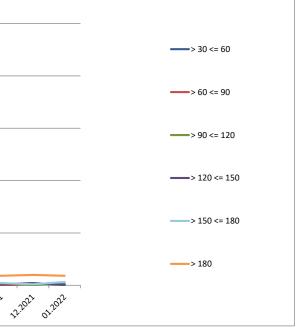
#### **Defaults & Terminations**

		Volunt	ary Termination				Type of	contract			Туре	of car			Custor	ier type	
		voluni	ary remination			H	Hire Purchase		PCP	New	vehicle	Used	vehicle	R	etail	Co	rporate
Days in arrears	Number of I contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears				Aggregate Discounted Receivables Balance		Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Not Delinguent	19	0.07%	£184,502.93	0.05%	(£4,716.00)	-	-	- 19	£184,502.93	12	£120,682.27	7	£63,820.66	19	£184,502.93	-	-
> 30 <= 60	1	0.00%	£11,666.41	0.00%	£2,208.08	1	£11,666.41	-	-	-	-	1	£11,666.41	1	£11,666.41	-	-
> 60 <= 90	2	0.01%	£46,594.08	0.01%	£8,692.29	-	-	- 2	£46,594.08	2	£46,594.08	-	-	2	£46,594.08	-	-
> 90 <= 120	2	0.01%	£13,338.95	0.00%	£1,207.50		-	- 2	£13,338.95	1	£37.84	1	£13,301.11	2	£13,338.95	-	-
> 120 <= 150	2	0.01%	£7,613.23	0.00%	£12,958.78	-	-	- 2	£7,613.23	1	£2,268.54	1	£5,344.69	2	£7,613.23	-	-
> 150 <= 180	1	0.00%	£2,412.53	0.00%	£3,003.66	-	-	- 1	£2,412.53	1	£2,412.53	-	-	1	£2,412.53	-	-
> 180	5	0.02%	£17,875.01	0.01%	£23,432.99	1	£5,417.20	) 4	£12,457.81	1	£2,938.48	4	£14,936.53	5	£17,875.01	-	-
Total	32	0.12%	£284,003.14	0.08%	£46,787.30	2	£17,083.61	30	£266,919.53	18	£174,933.74	14	£109,069.40	32	£284,003.14	-	-

			PCP Return				Type of	contract			Туре	of car			Custon	ner type	
		1				F	Hire Purchase		PCP	New	vehicle	Used	vehicle	R	etail	Cor	rporate
Days in arrears			Aggregate Discounted Receivables Balance		Value of Arrears		Aggregate Discounted Receivables Balance		00 0		Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Not Delinguent	5	0.02%	£81,725.00	0.02%	-	-	-	5	£81,725.00	2	£51,846.25	3	£29,878.75	5	£81,725.00	-	-
> 30 <= 60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 60 <= 90	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 90 <= 120	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 120 <= 150	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 150 <= 180	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 180	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5	0.02%	£81,725.00	0.02%	-	-	-	5	£81,725.00	2	£51,846.25	3	£29,878.75	5	£81,725.00	-	-

		Dofau	Ited Receivable				Type of	contract			Туре	of car			Custon	ner type	
		Delau				H	lire Purchase		PCP	New	vehicle	Used	vehicle	R	etail	Co	rporate
Days in arrears			Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears		Aggregate Discounted Receivables Balance		Aggregate Discounted Receivables Balance		Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Not Delinguent	494	1.79%	£305.609.60	0.09%	(£5.100.98)	68	£61,439.16	426	£244,170.44	215	£113,466.63	279	£192,142.97	466		28	
> 30 <= 60	-	0.00%	-	0.00%	-	-	, -		-	-	-	-	-	-	-	-	-
> 60 <= 90	-	0.00%	-	0.00%	-	-	-		-	-	-	-	-	-	-	-	-
> 90 <= 120	5	0.02%	£54,363.22	0.02%	£6,338.02	-	-	- 5	£54,363.22	2	£21,131.84	3	£33,231.38	5	£54,363.22	-	-
> 120 <= 150	2	0.01%	£10,305.12	0.00%	£2,207.96	1	£645.74	1	£9,659.38	-	-	2	£10,305.12	2	£10,305.12	-	-
> 150 <= 180	8	0.03%	£108,906.10	0.03%	£8,426.31	1	£8,197.54	1 7	£100,708.56	5	£75,249.95	3	£33,656.15	8	£108,906.10	-	-
> 180	41	0.15%	£299,110.05	0.09%	£93,162.16	5	£22,643.13	3 36	£276,466.92	18	£169,950.51	23	£129,159.54	39	£293,289.68	2	£5,820.37
Total	550	2.00%	£778,294.09	0.22%	£105,033.47	75	£92,925.57	475	£685,368.52	240	£379,798.93	310	£398,495.16	520	£731,622.68	30	£46,671.41

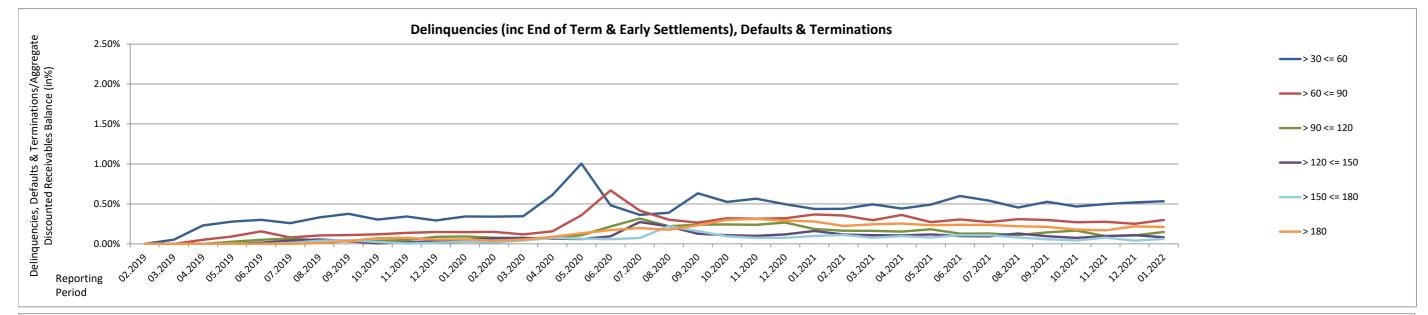


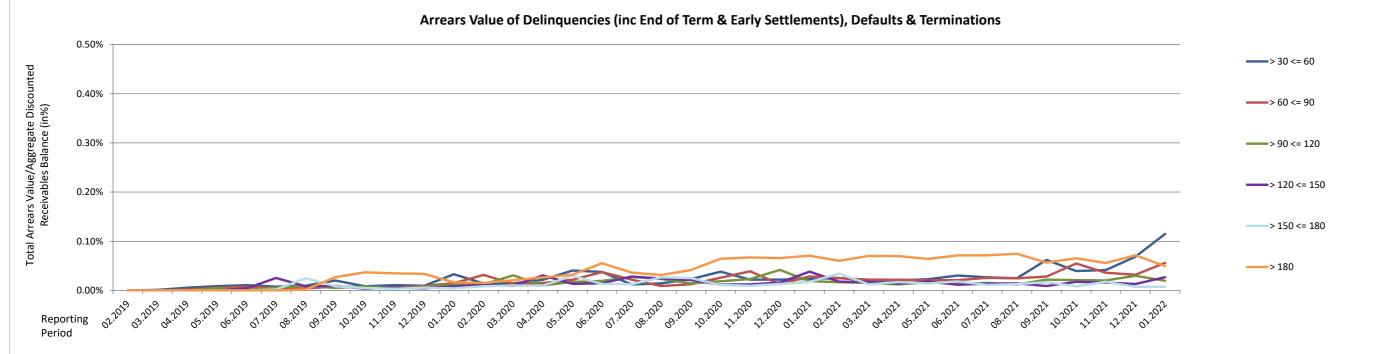


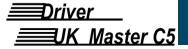


## **Delinquencies, Defaults and Terminations**

Delinguent Receivable and Te	rminated Re	ceivable					Type of	f contract			Туре	of car			Custome	r type	
Demiquent Receivable and Te		CEIVADIE				Hire F	Purchase		PCP	New	v vehicle	Used	vehicle	R	etail	Cor	porate
Days in arrears	152 0.55%		Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Number of contracts	Aggregate Discounted Receivables Balance										
Not Delinquent	662	2.40%	£481,167.45	0.14%	(£64,633.11)	75	£47,712.69	587	£433,454.76	306	£181,607.75	356	£299,559.70	631	£435,657.26	31	£45,510.19
> 30 <= 60	152	0.55%	£1,859,366.41	0.53%	£400,570.10	25	£147,706.30	127	£1,711,660.11	62	£951,024.33	90	£908,342.08	146	£1,814,443.62	6	£44,922.79
> 60 <= 90	76	0.28%	£1,042,467.19	0.30%	£195,864.53	14	£100,559.62	62	£941,907.57	28	£475,801.60	48	£566,665.59	70	£997,212.44	6	£45,254.75
> 90 <= 120	40	0.15%	£516,791.61	0.15%	£68,585.43	3	£41,227.10	37	£475,564.51	17	£211,957.33	23	£304,834.28	39	£511,855.03	1	£4,936.58
> 120 <= 150	25	0.09%	£287,045.87	0.08%	£94,609.39	3	£12,016.06	22	£275,029.81	7	£84,998.02	18	£202,047.85	25	£287,045.87	-	-
> 150 <= 180	21	0.08%	£214,926.21	0.06%	£26,099.78	2	£17,135.60	19	£197,790.61	9	£131,359.57	12	£83,566.64	21	£214,926.21	-	-
> 180	85	0.31%	£735,243.83	0.21%	£172,793.94	9	£42,952.71	76	£692,291.12	33	£329,292.18	52	£405,951.65	81	£702,861.96	4	£32,381.87
Total	1,061	3.85%	£5,137,008.57	1.47%	£893,890.06	131	£409,310.08	930	£4,727,698.49	462	£2,366,040.78	599	£2,770,967.79	1,013	£4,964,002.39	48	£173,006.18







## **Defaulted Receivables & recoveries**

Type of Contract	Type of Car	Number of Contracts	Outstanding Nominal Amount at Date of Default	Outstanding Discounted Receivables Balance at Date of Default	Total recoveries	Total Written- Off Purchased Receivables (Nominal)	Total Written- Off Purchased Receivables (Discounted)	Outstanding Nominal Amount at end of Monthly Period	Outstanding Discounted Receivables Balance at end of Monthly Period
Hire Purchase	New	3	£27,587.89	£27,560.24	£27,322.27	(£230.55)	(£258.42)	£496.17	£496.39
	Used	72	£758,632.29	£778,142.79	£460,147.65	£206,670.72	£225,565.96	£91,813.92	£92,429.18
Total Hire Purchase		75	£786,220.18	£805,703.03	£487,469.92	£206,440.17	£225,307.54	£92,310.09	£92,925.57
PCP	New	237	£4,086,383.28	£3,990,909.47	£2,394,399.46	£1,313,971.97	£1,217,207.47	£378,011.85	£379,302.54
	Used	238	£3,602,632.25	£3,777,806.48	£2,282,903.01	£1,029,199.58	£1,188,837.49	£290,529.66	£306,065.98
Total PCP		475	£7,689,015.53	£7,768,715.95	£4,677,302.47	£2,343,171.55	£2,406,044.96	£668,541.51	£685,368.52
Total		550	£8,475,235.71	£8,574,418.98	£5,164,772.39	£2,549,611.72	£2,631,352.50	£760,851.60	£778,294.09

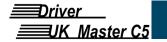
#### Publication date: 23.02.2022 Period: 01.2022 / Period no. 35

## Charged-Off Amounts

Charged-Off Receivables	Number of contracts	Charged-Off Amount net of recoveries
31/01/2022	101	£63,047.24

Monthly Period	£3,887,493.84
Discounted Receivables Balance of all Initial Receivables and Additional Receivables	£1,023,956,712.22
Cumulative Net Loss Ratio	0.37965%

	Monthly	Period	Cumulative							
Monthly Period	Number of contracts	Charged-Off Amount net of recoveries	Number of contracts	Charged-Off Amount net of recoveries						
31/01/2022	101	£63,047.24	1,873	£3,887,493.84						
31/12/2021	65	£29,140.53	1,772	£3,824,446.60						
30/11/2021	86	(£45,509.95)	1,707	£3,795,306.07						
31/10/2021	118	(£102,842.08)	1,621	£3,840,816.02						
30/09/2021	113	(£57,213.89)	1,503	£3,943,658.10						
31/08/2021	94	(£34,156.92)	1,390	£4,000,871.99						
31/07/2021	108	(£28,532.26)	1,296	£4,035,028.91						
30/06/2021	126	(£42,293.80)	1,188	£4,063,561.17						
31/05/2021	128	£153,854.15	1,062	£4,105,854.97						
30/04/2021	94	£186,232.39	934	£3,952,000.82						
31/03/2021	118	£350,658.47	840	£3,765,768.43						
28/02/2021	104	£348,652.42	722	£3,415,109.96						
31/01/2021	45	£133,764.52	618	£3,066,457.54						
31/12/2020	48	£116,812.30	573	£2,932,693.02						
30/11/2020	38	£111,947.57	525	£2,815,880.72						
31/10/2020	52	£81,018.27	487	£2,703,933.15						
30/09/2020	68	£343,447.67	435	£2,622,914.88						
31/08/2020	66	£413,611.40	367	£2,279,467.21						
31/07/2020	32	£281,530.17	301	£1,865,855.81						
30/06/2020	31	£118,670.56	269	£1,584,325.64						
31/05/2020	18	£95,920.75	238	£1,465,655.08						
30/04/2020	21	£52,346.98	220	£1,369,734.33						
31/03/2020	29	£99,417.00	199	£1,317,387.35						
29/02/2020	41	£257,935.17	170	£1,217,970.35						
31/01/2020	36	£260,733.57	129	£960,035.18						
31/12/2019	21	£158,735.69	93	£699,301.61						
30/11/2019	18	£177,334.43	72	£540,565.92						
31/10/2019	20	£99,317.94	54	£363,231.49						
30/09/2019	16	£109,179.68	34	£263,913.55						
31/08/2019	6	£37,981.53	18	£154,733.87						
31/07/2019	8	£68,400.37	12	£116,752.34						
30/06/2019	2	£24,580.77	4	£48,351.97						
31/05/2019	2	£23,771.20	2	£23,771.20						
30/04/2019	-	-	-	-						
31/03/2019	-	-	-	-						
Cumulative Total	1,873	£3,887,493.84	1,873	£3,887,493.84						



Publication date: 23.02.2022 Period: 01.2022 / Period no. 35

#### Prepayments

Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
31/03/2019	£7.107.744.68	£620.698.769.78	1.145%	12.908%
30/04/2019	£5,024,968.20	£622,393,977.56	0.807%	9.269%
31/05/2019	£5,337,927.07	£624,036,221.22	0.855%	9.795%
30/06/2019	£5.342.576.02	£625.399.397.19	0.854%	9.783%
31/07/2019	£5,378,668.30	£627,022,136.37	0.858%	9.822%
31/08/2019	£4,505,650.33	£628,591,781.50	0.717%	8.270%
30/09/2019	£5,987,835.35	£630,123,614.71	0.950%	10.826%
31/10/2019	£6,031,433.86	£631,910,941.87	0.954%	10.871%
30/11/2019	£5,587,866.67	£632,986,000.23	0.883%	10.094%
31/12/2019	£4,286,898.36	£635,123,599.79	0.675%	7.806%
31/01/2020	£5,552,194.18	£636,629,849.48	0.872%	9.978%
29/02/2020	£6,353,054.83	£638,188,560.51	0.995%	11.313%
31/03/2020	£7,196,483.08	£638,300,809.63	1.127%	12.721%
30/04/2020	£1,658,037.80	£638,298,635.81	0.260%	3.073%
31/05/2020	£2,808,425.97	£638,300,479.08	0.440%	5.154%
30/06/2020	£7,750,589.16	£638,307,907.46	1.214%	13.636%
31/07/2020	£10,521,346.89	£638,298,614.39	1.648%	18.082%
31/08/2020	£9,351,352.49	£638,300,942.09	1.465%	16.231%
30/09/2020	£13,988,812.27	£638,298,335.95	2.192%	23.350%
31/10/2020	£10,506,715.52	£638,300,353.31	1.646%	18.059%
30/11/2020	£8,763,483.96	£638,298,523.10	1.373%	15.286%
31/12/2020	£7,860,431.97	£638,310,313.93	1.231%	13.816%
31/01/2021	£7,611,051.98	£638,298,794.21	1.192%	13.407%
28/02/2021	£10,202,317.84	£638,297,892.40	1.598%	17.581%
31/03/2021	£16,685,612.42	£638,301,001.52	2.614%	27.230%
30/04/2021	£12,192,435.20	£610,068,812.15	1.999%	21.514%
31/05/2021	£14,769,236.47	£586,658,313.58	2.518%	26.359%
30/06/2021	£17,344,182.24	£561,516,928.73	3.089%	31.374%
31/07/2021	£16,163,532.75	£532,686,242.99	3.034%	30.910%
31/08/2021	£14,771,473.70	£506,614,336.08	2.916%	29.889%
30/09/2021	£21,690,023.58	£481,489,114.44	4.505%	42.485%
31/10/2021	£18,143,293.91	£449,189,859.79	4.039%	39.028%
30/11/2021	£17,221,597.83	£421,139,466.61	4.089%	39.409%
31/12/2021	£13,424,839.91	£392,882,000.11	3.417%	34.112%
31/01/2022	£12,873,331.64	£369,720,718.76	3.482%	34.641%

The annualised constant prepayment rate (CPR) of the underlying receivables based upon the most recent periodic CPR. Periodic CPR is equal to the total unscheduled principal received in the most recent period divided by the start of period principal balance. This is then annualised as follows:

1-((1-Periodic CPR)^number of periods in a year)



Pool data I

		Tot	al Portfolio		Hire F	Type of Purchase	contract	PCP	Nev	Type ( w vehicle		ed vehicle	F	Custome Retail	21	orporate
Distribution by payment type	Number of contracts	Percentage of contracts	Aggregate	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted	Number of contracts	Aggregate Discounted	Number of contracts	Aggregate Discounted	Number of contracts	Aggregate	Number of contracts	Aggregate Discounted	Number of contracts	Aggregate Discounted
Direct Debit	27,431	99.51%	£347,293,768.99	99.70%	2,909	£16,329,516.48	24,522	£330,964,252.51	15,097	£212,762,724.92	12,334	£134,531,044.07	26,670	£339,231,749.04	761	£8,062,019.95
Others	135	0.49%	£1,029,896.84	0.30%	14	£54,716.86	121	£975,179.98	60	£522,839.03	75	£507,057.81	131	£991,355.30	4	£38,541.54
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

		Tot	al Portfolio			Type of	contract			Туре	of car			Custome	r type	
		101			Hire F	Purchase		PCP	Nev	v vehicle	Use	ed vehicle	F	Retail	Co	orporate
Distribution by contract concentration	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance
1	27,474	99.67%	£347,523,330.10	99.77%	2,875	£16,125,362.66	24,599	£331,397,967.44	15,096	£212,739,204.71	12,378	£134,784,125.39	26,763	£339,718,574.32	711	£7,804,755.78
2 - 10	92	0.33%	£800,335.73	0.23%	48	£258,870.68	44	£541,465.05	61	£546,359.24	31	£253,976.49	38	£504,530.02	54	£295,805.71
11 - 20	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
21 - 50	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
> 50	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

		Tot	al Portfolio			Туре о	f contract			Туре о	of car			Custome	r type	
		TOLA			Hire F	Purchase		PCP	Nev	v vehicle	Use	ed vehicle	F	Retail	Co	rporate
Distribution by largest Obligor	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance								
1	1	0.00%	£181,211.70	0.05%	-	-	1	£181,211.70	-	-	1	£181,211.70	1	£181,211.70	-	-
2	1	0.00%	£164,510.88	0.05%	-	-	1	£164,510.88	1	£164,510.88	-	-	-	-	1	£164,510.88
3	1	0.00%	£153,314.13	0.04%	-	-	1	£153,314.13	1	£153,314.13	-	-	1	£153,314.13	-	-
4	1	0.00%	£150,331.27	0.04%	-	-	1	£150,331.27	-	-	1	£150,331.27	1	£150,331.27	-	-
5	1	0.00%	£140,018.17	0.04%	-	-	1	£140,018.17	1	£140,018.17	-	-	1	£140,018.17	-	-
6	1	0.00%	£138,295.30	0.04%	-	-	1	£138,295.30		£138,295.30	-	-	1	£138,295.30	-	-
7	1	0.00%	£137,279.74	0.04%	-	-	1	£137,279.74	-	-	1	£137,279.74	-	-	1	£137,279.74
8	1	0.00%	£133,540.61	0.04%	-	-	1	£133,540.61	-	-	1	£133,540.61	1	£133,540.61	-	-
9	1	0.00%	£130,590.34	0.04%	-	-	1	£130,590.34	1	£130,590.34	-	-	1	£130,590.34	-	-
10	1	0.00%	£129,458.17	0.04%	-	-	1	£129,458.17	1	£129,458.17	-	-	-	-	1	£129,458.17
11	1	0.00%	£128,073.86	0.04%	-	-	1	£128,073.86		-		£128,073.86	1	£128,073.86	-	-
12	1	0.00%	£115,987.25	0.03%	-	-	1	£115,987.25	1	£115,987.25	-	-	1	£115,987.25	-	-
13	1	0.00%	£114,862.79	0.03%	-	-	1	£114,862.79	-	-		£114,862.79	1	£114,862.79	-	-
14	1	0.00%	£112,120.78	0.03%	-	-	1	£112,120.78	1	£112,120.78	-	-	1	£112,120.78	-	-
15	1	0.00%	£111,518.52	0.03%	-	-	1	£111,518.52	1	£111,518.52	-	-	1	£111,518.52	-	-
16	1	0.00%	£110,133.00	0.03%	-	-	1	£110,133.00		£110,133.00	-	-	1	£110,133.00	-	-
17	1	0.00%	£108,664.93	0.03%	-	-	1	£108,664.93	-	-	1	£108,664.93	1	£108,664.93	-	-
18	1	0.00%	£106,751.45	0.03%	-	-	1	£106,751.45	-	-	1	£106,751.45	1	£106,751.45	-	-
19	1	0.00%	£106,352.51	0.03%	-	-	1	£106,352.51	-	-	1	£106,352.51	1	£106,352.51	-	-
20	1	0.00%	£105,645.90	0.03%	-		1	£105,645.90	-	-	1	£105,645.90	1	£105,645.90	-	-
Total 1 - 20	20	0.07%	£2,578,661.30	0.74%	-	-	20	£2,578,661.30	10	£1,305,946.54	10	£1,272,714.76	17	£2,147,412.51	3	£431,248.79

Maximum Discounted Receivables Balance per Obligor £500,000.00

**UK** Master C5

## Pool data II

		Tota	l Portfolio			Type of	contract			Туре	of car		Customer type				
				Hire Purchase			PCP	Ne	ew vehicle	U	sed vehicle		Retail	Corporate			
Distribution by Discounted Receivables Balance	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance											
0 - 5,000	3,175	11.52%	£8,077,343.25	2.32%	1,572	£4,109,900.09	1,603	£3,967,443.16	793	£1,760,140.45	2,382	£6,317,202.80	2,924	£7,394,014.69	251	£683,328.56	
5,001 - 10,000	7,933	28.78%	£61,140,293.98	17.55%	987	£6,970,214.07	6,946	£54,170,079.91	3,876	£30,725,717.29	4,057	£30,414,576.69	7,703	£59,449,605.30	230	£1,690,688.68	
10,001 - 15,000	8,328	30.21%	£103,472,614.98	29.71%	252	£3,005,810.49	8,076	£100,466,804.49	5,264	£65,403,001.47	3,064	£38,069,613.51	8,207	£102,007,425.17	121	£1,465,189.81	
15,001 - 20,000	4,557	16.53%	£77,857,934.49	22.35%	68	£1,141,256.21	4,489	£76,716,678.28	2,737	£46,841,682.89	1,820	£31,016,251.60	4,477	£76,465,181.25	80	£1,392,753.24	
20,001 - 25,000	1,939	7.03%	£43,194,198.21	12.40%	28	£611,811.88	1,911	£42,582,386.33	1,282	£28,611,546.92	657	£14,582,651.29	1,907	£42,479,152.95	32	£715,045.26	
25,001 - 30,000	897	3.25%	£24,282,191.90	6.97%	5	£132,183.19	892	£24,150,008.71	645	£17,480,586.95	252	£6,801,604.95	874	£23,647,983.05	23	£634,208.85	
> 30,000	737	2.67%	£30,299,089.02	8.70%	11	£413,057.41	726	£29,886,031.61	560	£22,462,887.98	177	£7,836,201.04	709	£28,779,741.93	28	£1,519,347.09	
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49	

Statistics		
Minimum Discounted Receivables Balance	£	-
Maximum Discounted Receivables Balance	£	181,211.70
Average Discounted Receivables Balance	£	12,635.99

		Tota	Portfolio			Туре о	f contract			Турє	of car		Customer type			
		TOLA			Hire Purchase			PCP	Νε	ew vehicle	U	sed vehicle		Retail	Co	orporate
Distribution by Original Balance	Number of contracts	Percentage of contracts	Aggregate	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
0 - 5,000	239	0.87%	£353,681.50	0.10%	219	£294,697.66	20	£58,983.84	2	£4,124.33	237	£349,557.17	234	£347,134.60	5	£6,546.90
5,001 - 10,000	2,804	10.17%	£12,724,904.74	3.65%	1,007	£3,381,621.60	1,797	£9,343,283.14	441	£2,029,743.81	2,363	£10,695,160.93	2,745	£12,523,774.74	59	£201,130.00
10,001 - 15,000	6,266	22.73%	£48,829,542.59	14.02%	844	£4,866,133.70	5,422	£43,963,408.89	2,743	£21,304,146.57	3,523	£27,525,396.02	6,111	£48,027,586.43	155	£801,956.16
15,001 - 20,000	7,216	26.18%	£80,623,727.89	23.15%	439	£3,275,639.25	6,777	£77,348,088.64	4,322	£46,809,720.91	2,894	£33,814,006.98	7,049	£79,375,629.41	167	£1,248,098.48
20,001 - 25,000	5,311	19.27%	£76,804,929.22	22.05%	219	£1,881,900.56	5,092	£74,923,028.66	3,526	£50,020,838.57	1,785	£26,784,090.65	5,151	£75,336,234.97	160	£1,468,694.25
25,001 - 30,000	2,620	9.50%	£46,588,994.44	13.38%	97	£1,057,779.34	2,523	£45,531,215.10	1,735	£30,399,724.26	885	£16,189,270.18	2,530	£45,510,697.97	90	£1,078,296.47
> 30,000	3,110	11.28%	£82,397,885.45	23.66%	98	£1,626,461.23	3,012	£80,771,424.22	2,388	£62,717,265.50	722	£19,680,619.95	2,981	£79,102,046.22	129	£3,295,839.23
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

Statistics		
Minimum Original Balance	£	1,500.00
Maximum Original Balance	£	274,950.00
Average Original Balance	£	19,800.66

		Tota	l Portfolio			Type of	contract			Туре	of car		Customer type				
					Hire Purchase			PCP	Ne	ew vehicle	U	sed vehicle		Retail	Corporate		
Distribution by outstanding nominal balance	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance											
0 - 5,000	3,406	12.36%	£10,395,488.45	2.98%	1,623	£4,432,315.63	1,783	£5,963,172.82	845	£2,716,113.57	2,561	£7,679,374.88	3,148	£9,633,485.55	258	£762,002.90	
5,001 - 10,000	7,943	28.81%	£61,970,812.55	17.79%	968	£7,013,711.76	6,975	£54,957,100.79	3,783	£29,815,509.32	4,160	£32,155,303.23	7,712	£60,259,348.86	231	£1,711,463.69	
10,001 - 15,000	8,290	30.07%	£103,926,011.55	29.84%	234	£2,871,957.88	8,056	£101,054,053.67	5,212	£64,300,234.63	3,078	£39,625,776.92	8,174	£102,506,440.22	116	£1,419,571.33	
15,001 - 20,000	4,424	16.05%	£75,997,906.82	21.82%	62	£1,078,227.39	4,362	£74,919,679.43	2,777	£47,066,868.30	1,647	£28,931,038.52	4,348	£74,675,937.42	76	£1,321,969.40	
20,001 - 25,000	1,929	7.00%	£43,186,818.31	12.40%	20	£442,780.08	1,909	£42,744,038.23	1,322	£29,292,774.72	607	£13,894,043.59	1,897	£42,479,770.61	32	£707,047.70	
25,001 - 30,000	848	3.08%	£23,002,470.72	6.60%	7	£192,667.25	841	£22,809,803.47	660	£17,788,128.36	188	£5,214,342.36	823	£22,313,269.89	25	£689,200.83	
> 30,000	726	2.63%	£29,844,157.43	8.57%	9	£352,573.35	717	£29,491,584.08	558	£22,305,935.05	168	£7,538,222.38	699	£28,354,851.79	27	£1,489,305.64	
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49	

Statistics		
Minimum outstanding nominal balance	£	-
Maximum outstanding nominal balance	£	179,878.03
Average outstanding nominal balance	£	12,544.87

<u>UK Master C5</u>

## Pool data III

	Total Portfolio					Type of	contract			Туре	of car		Customer type				
		10			Hire F	Purchase		PCP	Ne	w vehicle	Use	d vehicle		Retail	Co	orporate	
Distribution by remaining term (months)	Number of	Percentage of contracts	Aggregate	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance							
01-12	13,823	50.15%	£150,289,703.34	43.15%	875	£2,151,890.10	12,948	£148,137,813.24	8,133	£96,567,432.63	5,690	£53,722,270.71	13,446	£147,404,863.51	377	£2,884,839.83	
13-24	7,687	27.89%	£100,935,300.73	28.98%	1,180	£6,425,768.38	6,507	£94,509,532.35	3,980	£60,480,893.75	3,707	£40,454,406.98	7,433	£98,145,721.55	254	£2,789,579.18	
25-36	5,758	20.89%	£93,950,910.81	26.97%	571	£4,666,612.25	5,187	£89,284,298.56	3,037	£56,058,862.54	2,721	£37,892,048.27	5,652	£91,923,095.99	106	£2,027,814.82	
37-48	298	1.08%	£3,147,750.95	0.90%	297	£3,139,962.61	1	£7,788.34	7	£178,375.03	291	£2,969,375.92	270	£2,749,423.29	28	£398,327.66	
49-60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
61-72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49	

Statistics	
Minimum Remaining Term	1
Maximum Remaining Term	48
Weighted Average Remaining Term	17.99

	Total Portfolio					Type of	contract			Туре	of car		Customer type			
		100			Hire F	Purchase		PCP	Ne	w vehicle	Use	d vehicle		Retail	Corporate	
Distribution by original term (months)	Number of	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
01-12	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
13-24	157	0.57%	£947,578.70	0.27%	91	£166,667.55	66	£780,911.15	27	£459,844.19	130	£487,734.51	148	£899,536.37	9	£48,042.33
25-36	1,194	4.33%	£11,540,008.05	3.31%	441	£1,667,098.60	753	£9,872,909.45	453	£6,430,425.62	741	£5,109,582.43	1,079	£10,519,184.43	115	£1,020,823.62
37-48	6,780	24.60%	£77,203,168.88	22.16%	925	£4,502,667.34	5,855	£72,700,501.54	3,949	£49,579,021.81	2,831	£27,624,147.07	6,460	£74,656,067.81	320	£2,547,101.07
49-60	19,275	69.92%	£257,704,850.32	73.98%	1,306	£9,119,739.97	17,969	£248,585,110.35	10,727	£156,811,891.98	8,548	£100,892,958.34	18,962	£253,275,697.85	313	£4,429,152.47
61-72	160	0.58%	£928,059.88	0.27%	160	£928,059.88	-	-	1	£4,380.35	159	£923,679.53	152	£872,617.88	8	£55,442.00
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

Statistics	
Minimum Original Term	17
Maximum Original Term	64
Weighted Average Original Term	48.31

	Total Portfolio				Type of contract					Туре	of car		Customer type				
					Hire Purchase			PCP	Nev	w vehicle	Use	d vehicle		Retail	Corporate		
Distribution by seasoning (months)	Number of	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance							
01-12	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
13-24	6,848	24.84%	£107,811,217.82	30.95%	979	£7,432,963.13	5,869	£100,378,254.69	3,391	£63,062,998.65	3,457	£44,748,219.17	6,670	£104,807,954.42	178	£3,003,263.40	
25-36	7,401	26.85%	£97,766,549.17	28.07%	723	£3,835,585.16	6,678	£93,930,964.01	4,092	£59,797,423.41	3,309	£37,969,125.76	7,213	£95,805,507.16	188	£1,961,042.01	
37-48	13,274	48.15%	£142,641,887.83	40.95%	1,217	£5,113,395.00	12,057	£137,528,492.83	7,648	£90,363,150.26	5,626	£52,278,737.57	12,876	£139,505,631.75	398	£3,136,256.08	
49-60	34	0.12%	£103,392.14	0.03%	3	£1,671.18	31	£101,720.96	18	£61,991.63	16	£41,400.51	33	£103,392.14	1	-	
61-72	9	0.03%	£618.87	0.00%	1	£618.87	8	-	8	-	· 1	£618.87	9	£618.87	-	-	
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49	

Statistics	
Minimum seasoning	13
Maximum seasoning	62
Weighted Average Seasoning	30.38

<u> UK Master C5</u>

Pool data IV

		Tot	al Portfolio			Type of	f contract			Туре	of car			Custom	er type	
		101			Hire	Purchase		PCP	Nev	w vehicle	Use	d vehicle		Retail	Сог	porate
Distribution by brand		Percentage of contracts	Aggregate	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance						
Audi	9,452	34.29%	£160,845,471.97	46.18%	550	£3,502,738.93	8,902	£157,342,733.04	4,727	£92,529,927.72	4,725	£68,315,544.25	9,320	£158,511,160.25	132	£2,334,311.72
Bentley	40	0.15%	£2,939,754.25	0.84%	4	£103,809.66	36	£2,835,944.59	13	£1,206,714.15	27	£1,733,040.10	37	£2,615,566.59	3	£324,187.66
Lamborghini	8	0.03%	£1,000,457.49	0.29%	1	£20,284.90	7	£980,172.59	3	£400,066.68	5	£600,390.81	6	£733,719.58	2	£266,737.91
Porsche	53	0.19%	£792,826.73	0.23%	53	£792,826.73	-	-	17	£302,720.29	36	£490,106.44	49	£679,483.95	4	£113,342.78
Seat	2,927	10.62%	£28,560,794.70	8.20%	232	£919,872.24	2,695	£27,640,922.46	1,885	£19,869,236.16	1,042	£8,691,558.54	2,917	£28,430,403.42	10	£130,391.28
Skoda	3,493	12.67%	£34,658,904.98	9.95%	446	£2,055,736.50	3,047	£32,603,168.48	2,054	£22,935,388.10	1,439	£11,723,516.88	3,464	£34,375,591.58	29	£283,313.40
Volkswagen	11,354	41.19%	£118,065,153.23	33.90%	1,398	£7,528,661.90	9,956	£110,536,491.33	6,414	£75,610,394.44	4,940	£42,454,758.79	10,831	£113,985,031.59	523	£4,080,121.64
Other brands	239	0.87%	£1,460,302.48	0.42%	239	£1,460,302.48	-	-	44	£431,116.41	195	£1,029,186.07	177	£892,147.38	62	£568,155.10
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

		Tot	al Portfolio			Type of	contract			Туре	of car			Custom	er type	
		101			Hire	Purchase		PCP	Ne	w vehicle	Use	ed vehicle		Retail	Co	rporate
Distribution by geographic distribution		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance						
North East England	1,458	5.29%	£16,754,180.28	4.81%	189	£927,649.40	1,269	£15,826,530.88	770	£10,027,181.45	688	£6,726,998.83	1,431	£16,382,119.40	27	£372,060.88
North West England	3,354	12.17%	£41,890,568.34	12.03%	332	£1,723,186.16	3,022	£40,167,382.18	1,856	£25,916,961.02	1,498	£15,973,607.32	3,289	£41,181,939.61	65	£708,628.73
Yorkshire & Humberside	2,400	8.71%	£29,280,433.96	8.41%	267	£1,466,134.22	2,133	£27,814,299.74	1,341	£17,609,917.97	1,059	£11,670,515.99	2,345	£28,562,298.11	55	£718,135.85
East Midlands	1,471	5.34%	£18,773,989.17	5.39%	157	£907,965.26	1,314	£17,866,023.91	767	£11,056,958.39	704	£7,717,030.78	1,425	£18,366,588.55	46	£407,400.62
West Midlands	2,500	9.07%	£32,589,239.43	9.36%	238	£1,324,134.02	2,262	£31,265,105.41	1,533	£22,096,136.49	967	£10,493,102.94	2,436	£31,750,783.94	64	£838,455.49
East of England	2,612	9.48%	£34,901,520.77	10.02%	264	£1,558,421.05	2,348	£33,343,099.72	1,381	£20,228,786.33	1,231	£14,672,734.44	2,531	£34,152,857.82	81	£748,662.95
London	1,206	4.37%	£17,670,080.17	5.07%	134	£827,387.96	1,072	£16,842,692.21	628	£10,298,028.23	578	£7,372,051.94	1,161	£17,086,397.41	45	£583,682.76
South East England	6,003	21.78%	£76,886,476.73	22.07%	626	£3,761,750.40	5,377	£73,124,726.33	3,266	£47,006,746.25	2,737	£29,879,730.48	5,824	£75,103,299.66	179	£1,783,177.07
South West England	2,232	8.10%	£27,036,444.76	7.76%	225	£1,155,304.46	2,007	£25,881,140.30	1,306	£17,613,230.44	926	£9,423,214.32	2,148	£26,268,063.06	84	£768,381.70
Wales	1,237	4.49%	£14,466,180.44	4.15%	156	£812,870.30	1,081	£13,653,310.14	699	£9,129,693.58	538	£5,336,486.86	1,201	£14,058,479.63	36	£407,700.81
Scotland	3,086	11.19%	£38,025,679.69	10.92%	334	£1,917,923.09	2,752	£36,107,756.60	1,605	£22,267,653.54	1,481	£15,758,026.15	3,004	£37,262,912.08	82	£762,767.61
Not Available	7	0.03%	£48,872.09	0.01%	1	£1,507.02	6	£47,365.07	5	£34,270.26	2	£14,601.83	6	£47,365.07	1	£1,507.02
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

## **UK** Master C5

Pool data V

			То	tal Portfolio			Type of	contract			Туре	of car			Custom	ner type	
			10		Descenters of	Hire F	Purchase		PCP	New	v vehicle	Use	d vehicle		Retail	Co	rporate
				Aggregate	Percentage of Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
Distribution by brand &	Model	Number of		Discounted	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted
Model		contracts	of contracts	Receivables Balance	Receivables	contracts	Receivables Balance	contracts	Receivables Balance	contracts	Receivables Balance	contracts	Receivables Balance	contracts	Receivables Balance	contracts	Receivables Balance
Audi	A1	1,732	6.28%	£19,335,823.76	Balance 5.55%	107	£478,335.51	1,625	£18.857.488.25	834	£10,415,549.18	898	£8,920,274.58	4 700	£19.241.378.63	10	£94,445.13
Audi	A3	1,732		£19,335,823.76 £24,244,384.44	6.96%	119	£654,726.96	1,625	£18,657,468.25 £23,589,657.48	839	£12,290,003.96	967	£11,954,380.48	1,722 1,791	£19,241,378.03 £24,104,333.88	10 15	£94,445.13 £140,050.56
	A4	572		£8,360,694.54	2.40%	48	£281,309.55	524	£8,079,384.99		£3,600,598.92	370	£4,760,095.62	562	£8,225,201.19	10	£135,493.35
	A5	657	2.38%	£11,134,245.85	3.20%	44	£275,208.58	613	£10,859,037.27	261	£5,059,781.00	396	£6,074,464.85	646	£10,995,766.81	11	£138,479.04
	A6 A7	559		£9,719,172.97	2.79%	48 11	£330,572.43 £111,344.55	511 146	£9,388,600.54 £3,579,912.92	279 82	£5,674,998.58	280 75	£4,044,174.39	549 152	£9,531,443.69	10 5	£187,729.28
	A8	157 57	0.57% 0.21%	£3,691,257.47 £1,225,425.96	1.06% 0.35%	6	£55,558.29	51	£1,169,867.67	35	£2,208,651.18 £854,013.56	22	£1,482,606.29 £371,412.40	53	£3,588,457.17 £1,108,726.47	4	£102,800.30 £116,699.49
	Allroad	56		£959,543.26	0.28%	3	£36,896.75	53	£922,646.51	14	£306,679.43	42	£652,863.83	54	£914,671.35	2	£44,871.91
	Q2	831	3.01%	£13,174,205.72	3.78%	11	£89,711.63	820	£13,084,494.09	556	£8,955,605.51	275	£4,218,600.21	821	£13,079,107.53	10	£95,098.19
	Q3 Q5	946 1,120		£16,440,718.26	4.72% 7.38%	59 44	£377,920.56 £350,101.34	887	£16,062,797.70		£9,518,710.47	471 492	£6,922,007.79 £9,588,495.01	928	£16,191,635.07 £25,260,656.89	18	£249,083.19
	Q5 Q7	456		£25,716,893.67 £14,021,332.09	4.03%	23	£233,888.87	1,076 433	£25,366,792.33 £13,787,443.22		£16,128,398.66 £9,490,404.82	492	£9,588,495.01 £4,530,927.27	1,100 448	£13,769,990.48	20 8	£456,236.78 £251,341.61
	Q8	81	0.29%	£3,194,392.14	0.92%	1	£7,920.61	80	£3,186,471.53	67	£2,634,805.51	14	£559,586.63	79	£3,097,860.47	2	£96,531.67
	R Models	138		£4,712,689.75	1.35%	7	£77,430.91	131	£4,635,258.84	71	£3,034,221.21	67	£1,678,468.54	132	£4,505,356.45	6	£207,333.30
Cub Total And	TT	284 9,452	1.03%	£4,914,692.09 £160,845,471.97	1.41%	19	£141,812.39 £3,502,738,93	265 8.902	£4,772,879.70 £157,342,733.04	4,727	£2,357,505.73	4,725	£2,557,186.36 £68.315.544.25	283 9,320	£4,896,574.17	132	£18,117.92
Sub-Total Audi Bentley	Bentayga	9,452		£1,226,419.22	<u>46.18%</u> 0.35%	550 -	£3,302,738.93	8,902	£1,226,419.22	,	£92,529,927.72 £491,555.16	4,725	£734,864.06	9,320	£158,511,160.25 £1,142,718.76	132	£2,334,311.72 £83,700.46
	Continental Convertible	12	0.04%	£797,028.17	0.23%	2	£52,466.21	10	£744,561.96	3	£264,274.92	9	£532,753.25	11	£721,051.85	1	£75,976.32
	Continental Coupe	13		£697,366.70	0.20%	2	£51,343.45	11	£646,023.25	5	£286,373.19	8	£410,993.51	13	£697,366.70	-	-
Sub-Total Bentley	Flying Spur	2		£218,940.16 £2,939,754,25	0.06%	4	£103.809.66	2	£218,940.16 £2.835.944.59	1	£164,510.88 £1.206.714.15	27	£54,429.28 £1,733.040.10	1 37	£54,429.28 £2.615,566,59	1	£164,510.88 £324,187,66
Lamborghini	Aventador	40 <u>4</u> 0	0.15%	£2,939,754.25 £181,211.70	0.84%	-	2105,009.00	30	£181,211.70		£1,206,714.15	1	£1,733,040.10 £181,211.70	1	£181,211.70	<u> </u>	2324,107.00
	Huracan	3	0.01%	£288,376.93	0.08%	1	£20,284.90	2	£268,092.03	1	£140,018.17	2	£148,358.76	3	£288,376.93	-	-
	Urus	4	010170	£530,868.86	0.15%	-	-	4	£530,868.86		£260,048.51	2	£270,820.35	2	£264,130.95	2	£266,737.91
Sub-Total Lamborghini Porsche	911	8	0.0070	£1,000,457.49 £264,471.47	0.29%	1 16	£20,284.90 £264,471.47	7	£980,172.59	3	£400,066.68 £43,506.16	5	£600,390.81 £220,965.31	6 15	£733,719.58 £216,509.43	2	£266,737.91 £47,962.04
Poiscile	Boxster	6	0.08%	£266,170.66	0.08%	6	£66,170.66		-	2	£11,172.80	5	£54,997.86	6	£66,170.66	-	247,902.04
	Cayenne	5		£69,192.78	0.02%	5	£69,192.78	-	-	1	£17,255.09	4	£51,937.69	4	£43,981.59	1	£25,211.19
	Cayman	8	0.03%	£204,591.53	0.06%	8	£204,591.53	-	-	5	£151,362.30	3	£53,229.23	8	£204,591.53	-	-
	Macan Panamera	17	0.06%	£185,169.29 £3,231.00	0.05%	17	£185,169.29 £3,231.00	-	-	8	£79,423.94	9	£105,745.35 £3,231.00	15 1	£144,999.74 £3,231.00	2	£40,169.55
Sub-Total Porsche	Panamera	53		£792,826.73	0.00%	53	£792,826.73	-	-	17	£302,720.29	36	£490,106,44	49	£679,483.95	4	£113,342.78
Seat	Alhambra	53		£627,577.73	0.18%	12	£63,878.27	41	£563,699.46	7	£99,467.51	46	£528,110.22	50	£579,404.54	3	£48,173.19
	Altea	1	0.00%	£1,158.28	0.00%	1	£1,158.28	-	-	-	-	1	£1,158.28	1	£1,158.28	-	-
	Arona	662		£6,910,482.78	1.98%	11	£52,311.69	651	£6,858,171.09		£6,085,451.70	76	£825,031.08	661	£6,898,581.35	1	£11,901.43
	Ateca Ibiza	523 893		£6,955,915.71 £6,716,149.44	2.00% 1.93%	14 96	£95,196.29 £295,628.04	509 797	£6,860,719.42 £6,420,521.40		£5,126,688.65 £4,477,098.90	145 372	£1,829,227.06 £2,239,050.54	522 891	£6,928,676.81 £6,698,566.47	2	£27,238.90 £17,582.97
	Leon	650		£5,817,516.17	1.67%	86	£373,153.61	564	£5,444,362.56		£3,158,335.06	339	£2,659,181.11	650	£5,817,516.17	-	-
	Mii	64		£278,119.60	0.08%	6	£14,483.96	58	£263,635.64	39	£179,459.26	25	£98,660.34	64	£278,119.60	-	-
	Tarraco	60		£1,146,841.90	0.33%	1	£6,908.52	59	£1,139,933.38	38	£720,052.74	22	£426,789.16	59	£1,130,107.81	1	£16,734.09
Sub-Total Seat	Toledo	21 2,927		£107,033.09 £28,560,794.70	0.03% 8.20%	5 232	£17,153.58 £919,872,24	16 2.695	£89,879.51 £27,640,922,46	5 1.885	£22,682.34 £19.869.236.16	16	£84,350.75 £8.691,558,54	19 2,917	£98,272.39 £28,430,403.42	2 10	£8,760.70 £130,391.28
Skoda	Citigo	369	1.34%	£1,532,136.67	0.44%	38	£70,069.22	331	£1,462,067.45		£1,193,102.36	106	£339,034.31	366	£1,518,723.81	3	£13,412.86
	Fabia	890	3.23%	£5,661,349.51	1.63%	101	£314,988.89	789	£5,346,360.62		£3,743,804.22	359	£1,917,545.29	889	£5,657,507.90	1	£3,841.61
	Kodiaq Kamiq	499 88		£8,358,151.53	2.40% 0.36%	26 2	£216,331.63 £8,802.59	473 86	£8,141,819.90	361 79	£6,237,718.79	138 9	£2,120,432.74	491 87	£8,234,109.78	8	£124,041.75 £14,969.23
	Karoq	581	2.11%	£1,267,535.74 £8,306,097.57	2.38%	22	£162,878.86	559	£1,258,733.15 £8,143,218.71	435	£1,157,856.34 £6,325,696.51	146	£109,679.40 £1,980,401.06	579	£1,252,566.51 £8,266,844.17	2	£39,253.40
	Octavia	580		£5,306,245.76	1.52%	121	£654,834.82	459	£4,651,410.94		£2,693,499.90	330	£2,612,745.86	571	£5,246,326.48	9	£59,919.28
	Rapid	89		£430,014.24	0.12%	27	£70,829.59	62	£359,184.65	21	£131,332.24	68	£298,682.00	88	£430,014.24	1	-
	Roomster Scala	3 53		£5,477.90 £633,277.91	0.00%	2	£2,708.93 £6,020.57	1 52	£2,768.97 £627,257.34	- 44	- £535,174.37	3	£5,477.90 £98,103.54	3 52	£5,477.90 £627,886.83	-	- £5,391.08
	Superb	216		£2,422,327.18	0.70%	47	£316,616.19	169	£2,105,710.99		£917,203.37	146	£1,505,123.81	213	£2,399,842.99	3	£22,484.19
	Yeti	125	0.45%	£736,290.97	0.21%	59	£231,655.21	66	£504,635.76	-	-	125	£736,290.97	125	£736,290.97	-	-
Sub-Total Skoda	Arteen	3,493		£34,658,904.98	9.95%	446	£2,055,736.50	3,047	£32,603,168.48		£22,935,388.10	1,439	£11,723,516.88	3,464	£34,375,591.58	29	£283,313.40
Volkswagen	Arteon Beetle	55 58		£919,265.56 £353,878.90	0.26%	1 18	£14,976.49 £53,541.78	54 40	£904,289.07 £300,337.12		£177,762.71 £15,615.05	46 56	£741,502.85 £338,263.85	55 58	£919,265.56 £353,878.90	-	-
	California	18		£445,812.70	0.13%	6	£99,441.85	40	£346,370.85		£232,265.51	9	£213,547.19	15	£366,550.53	3	£79,262.17
	CC	22	0.08%	£131,124.14	0.04%	8	£28,449.83	14	£102,674.31	-	-	22	£131,124.14	22	£131,124.14	-	-
	Eos	2		£8,164.13	0.00%	1	£1,907.81	1	£6,256.32		-	2	£8,164.13	2	£8,164.13	-	-
	Golf Jetta	2,755 5		£29,745,491.28 £26,034.95	8.54% 0.01%	258 4	£1,271,285.36 £17,635.63	2,497 1	£28,474,205.92 £8,399.32		£16,850,621.28	1,426 5	£12,894,870.00 £26,034.95	2,734 5	£29,546,746.62 £26,034.95	21	£198,744.66
	Passat	232		£2,413,888.66	0.69%	31	£17,655.65 £158,615.17	201	£2,255,273.49		£814,448.69	173	£1,599,439.97	э 227	£2,365,894.66	5	£47,994.00
	Polo	3,659	13.27%	£29,134,329.08	8.36%	247	£862,147.91	3,412	£28,272,181.17	2,281	£20,293,562.90	1,378	£8,840,766.18	3,644	£29,009,215.12	15	£125,113.96
	Scirocco	120		£965,342.29	0.28%	30	£119,313.55	90	£846,028.74		-	119	£965,342.29	120	£965,342.29	-	-
	Sharan T-Cross	72 227		£793,766.15 £3,015,707.25	0.23% 0.87%	23 3	£126,712.18 £20,864.23	49 224	£667,053.97 £2,994,843.02	14 204	£212,773.84 £2,714,005.28	58 23	£580,992.31 £301,701.97	71 227	£789,451.96 £3,015,707.25	1	£4,314.19
	T-Roc	1,030		£3,015,707.25 £14,091,966.96	4.05%	12	£20,864.23 £82,968.29	1,018	£2,994,843.02 £14,008,998.67	204	£2,714,005.28 £12,275,418.86	129	£1,816,548.10	1,026	£3,015,707.25 £14,051,133.54	-	- £40,833.42
	Tiguan	1,459	5.29%	£21,729,198.10	6.24%	94	£589,274.88	1,365	£21,139,923.22	904	£15,110,459.42	555	£6,618,738.68	1,443	£21,527,842.41	16	£201,355.69
	Touareg	177	0.64%	£4,075,197.70	1.17%	12	£87,631.09	165	£3,987,566.61	77	£2,144,314.48	100	£1,930,883.22	172	£4,001,358.70	5	£73,839.00
	Touran VW Commercial	109 675		£1,234,647.20 £5,519,124.35	0.35% 1.58%	14 585	£58,195.49 £3,820,541.74	95 90	£1,176,451.71 £1,698,582.61	37 211	£512,248.32 £2,076,753.06	72 464	£722,398.88 £3,442,371.29	109 226	£1,234,647.20 £2,237,663.95	- 449	- £3,281,460.40
	VWUP	679		£3,462,213.83	0.99%	505	£115,158.62	628	£3,347,055.21	376	£2,180,145.04	303	£1,282,068.79	675	£3,435,009.68	449	£3,281,460.40 £27,204.15
Sub-Total Volkswagen		11,354	41.19%	£118,065,153.23	33.90%	1,398	£7,528,661.90	9,956	£110,536,491.33	6,414	£75,610,394.44	4,940	£42,454,758.79	10,831	£113,985,031.59	523	£4,080,121.64
Other brands		239		£1,460,302.48	0.42%	239	£1,460,302.48	-	-	44	£431,116.41	195	£1,029,186.07	177	£892,147.38	62	£568,155.10
Total		27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

**UK** Master C5

Pool data VI

		То	tal Portfolio			Туре	of car			Custom	er type	
		10			Ne	w vehicle	Use	ed vehicle	Ret	ail	Corp	orate
Contract Type		Percentage of contracts		Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Hire Purchase	2,923	10.60%	£16,384,233.34	4.70%	238	£1,837,885.30	2,685	£14,546,348.04	2,412	£12,857,802.95	511	£3,526,430.39
PCP	24,643	89.40%	£331,939,432.49	95.30%	14,919	£211,447,678.65	9,724	£120,491,753.84	24,389	£327,365,301.39	254	£4,574,131.10
Total	27,566	100.00%	£348,323,665.83	100.00%	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

		То	tal Portfolio			Custon	ner type	
		10				Retail	Co	orporate
Type of car		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
New	15,157	54.98%	£213,285,563.95	61.23%	14,811	£209,026,455.80	346	£4,259,108.15
Used	12,409	45.02%	£135,038,101.88	38.77%	11,990	£131,196,648.54	419	£3,841,453.34
Total	27,566	100.00%	£348,323,665.83	100.00%	26,801	£340,223,104.34	765	£8,100,561.49

		То	tal Portfolio	
Customer Type		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance
Retail	26,801	97.22%	£340,223,104.34	97.67%
Corporate	765	2.78%	£8,100,561.49	2.33%
Total	27.566	100.00%	£348.323.665.83	100.00%

## Motor Type

		То	tal Portfolio			Type of	contract			Туре с	of car			Custom	er type	
		it			Hire	Purchase		PCP	New ve	ehicle	Used v	ehicle		Retail	Co	orporate
Distribution by motor type		Number of Contracts         Percentage of Contracts         Discounted Receivables Balance		Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance
EA 189 (unfixed)	7	0.03%	£23,874.30	0.01%	5	£16,118.21	2	£7,756.09	-	-	7	£23,874.30	7	£23,874.30	-	-
Other	27,559	99.97%	£348,299,791.53	99.99%	2,918	£16,368,115.13	24,641	£331,931,676.40	15,157	£213,285,563.95	12,402	£135,014,227.58	26,794	£340,199,230.04	765	£8,100,561.49
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

## Arrangements to Pay

		Та	tal Portfolio			Type of	contract			Туре о	of car			Custom	er type	
		10			Hire	Purchase		PCP	New ve	ehicle	Used v	ehicle		Retail	Co	orporate
ATP Status		Percentage of Contracts	Aggregate Discounted Receivables	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Discountou	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
ATP in place	136	0.49%	£1,616,317.98	0.46%	20	£142,199.89	116	£1,474,118.09	56	£799,360.72	80	£816,957.26	132	£1,574,578.25	4	£41,739.73
No ATP	27,430	99.51%	£346,707,347.85	99.54%	2,903	£16,242,033.45	24,527	£330,465,314.40	15,101	£212,486,203.23	12,329	£134,221,144.62	26,669	£338,648,526.09	761	£8,058,821.76
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

## **COVID-19 Extension**

		То	tal Portfolio			Type of	contract			Туре о	of car			Custom	er type	
		10			Hire	Purchase		PCP	New ve	ehicle	Used v	ehicle		Retail	Co	rporate
Payment Holiday status	Number of P Contracts of	•	Aggregate Discounted	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Payment Holiday With No Term Extension	603	2.19%	£8,057,508.22	2.31%	73	£495,011.23	530	£7,562,496.99	288	£4,352,628.29	315	£3,704,879.93	600	£8,041,008.96	3	£16,499.26
Payment Holiday With Term Extension	106	0.38%	£1,468,001.00	0.42%	11	£24,098.16	95	£1,443,902.84	41	£547,972.80	65	£920,028.20	105	£1,448,475.68	1	£19,525.32
No Payment Holiday	26,857	97.43%	£338,798,156.61	97.27%	2,839	£15,865,123.95	24,018	£322,933,032.66	14,828	£208,384,962.86	12,029	£130,413,193.75	26,096	£330,733,619.70	761	£8,064,536.91
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

<u>
Driver</u>
<u>
UK Master C5</u>

Pool data VII

		Tot	al Portfolio			Type of	f contract			Туре	of car			Custome	r type	
		TOL			Hire	Purchase		PCP	N	ew vehicle	Us	ed vehicle		Retail	Co	orporate
Interest rate paid by Obligor	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
<= 0.49%	1,545	5.60%	£19,157,005.60	5.50%	104	£714,157.89	1,441	£18,442,847.71	1,448	£18,058,522.05	97	£1,098,483.55	1,511	£18,866,904.39	34	£290,101.21
0.50% - 0.99%	3	0.01%	£14,258.95	0.00%	2	£6,634.80	1	£7,624.15	1	£7,624.15	2	£6,634.80	3	£14,258.95	-	-
1.00% - 1.49%	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
1.50% - 1.99%	-	0.00%	-	0.0070	-	-	-	-	-	-	-	-	-	-	-	-
2.00% - 2.49%	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
2.50% - 2.99%	35	0.13%	£462,888.61	0.13%	-	-	35	£462,888.61	35	£462,888.61	-	-	35	£462,888.61	-	-
3.00% - 3.49%	355	1.29%	£6,267,663.91	1.80%	10	£116,208.53	345	£6,151,455.38	355	£6,267,663.91	-	-	339	£6,014,368.63	16	£253,295.28
3.50% - 3.99%	363	1.32%	£5,668,074.82	1.63%	2	£11,257.66	361	£5,656,817.16	362	£5,656,808.36	1	£11,266.46	353	£5,483,141.47	10	£184,933.35
4.00% - 4.49%	982	3.56%	£11,856,081.56	3.40%	11	£189,963.40	971	£11,666,118.16	982	£11,856,081.56	-	-	964	£11,499,412.70	18	£356,668.86
4.50% - 4.99%	229	0.83%	£4,192,665.52	1.20%	1	£8,403.82	228	£4,184,261.70	229	£4,192,665.52	-	-	226	£4,149,196.73	3	£43,468.79
5.00% - 5.49%	3,959	14.36%	£52,864,519.53	15.18%	42	£268,253.17	3,917	£52,596,266.36	3,949	£52,730,410.69	10	£134,108.84	3,892	£52,215,355.46	67	£649,164.07
5.50% - 5.99%	2,139	7.76%	£26,347,134.10	7.56%	15	£95,099.07	2,124	£26,252,035.03	2,137	£26,322,465.39	2	£24,668.71	2,108	£26,059,608.74	31	£287,525.36
6.00% - 6.49%	3,012	10.93%	£47,921,727.83	13.76%	68	£438,337.69	2,944	£47,483,390.14	2,554	£39,824,455.00	458	£8,097,272.83	2,901	£46,601,583.33	111	£1,320,144.50
6.50% - 6.99%	2,561	9.29%	£40,282,441.40	11.56%	49	£459,596.49	2,512	£39,822,844.91	2,494	£39,607,193.16	67	£675,248.24	2,526	£39,562,123.60	35	£720,317.80
7.00% - 7.49%	1,864	6.76%	£24,927,411.60	7.16%	231	£2,001,085.07	1,633	£22,926,326.53	567	£7,472,286.67	1,297	£17,455,124.93	1,766	£23,723,384.59	98	£1,204,027.01
7.50% - 7.99%	4,352	15.79%	£45,628,612.05	13.10%	682	£3,697,607.27	3,670	£41,931,004.78	18	£163,516.32	4,334	£45,465,095.73	4,122	£43,919,918.91	230	£1,708,693.14
8.00% - 8.49%	695	2.52%	£6,783,694.90	1.95%	325	£1,829,919.63	370	£4,953,775.27	5	£201,508.77	690	£6,582,186.13	675	£6,481,403.65	20	£302,291.25
8.50% - 8.99%	1,460	5.30%	£14,905,718.40	4.28%	460	£2,042,382.30	1,000	£12,863,336.10	3	£18,897.10	1,457	£14,886,821.30	1,434	£14,686,349.02	26	£219,369.38
9.00% - 9.49%	681	2.47%	£6,337,359.52	1.82%	191	£747,330.20	490	£5,590,029.32	5	£197,549.84	676	£6,139,809.68	668	£6,250,708.73	13	£86,650.79
9.50% - 9.99%	816	2.96%	£9,170,052.20	2.63%	206	£1,198,434.10	610	£7,971,618.10	7	£217,438.23	809	£8,952,613.97	800	£8,985,397.67	16	£184,654.53
>= 10.00%	2,515	9.12%	£25,536,355.33	7.33%	524	£2,559,562.25	1,991	£22,976,793.08	6	£27,588.62	2,509	£25,508,766.71	2,478	£25,247,099.16	37	£289,256.17
Total	27,566	100.00%	£348,323,665.83	100.00%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

Statistics	
Minimum Interest rate	0.00%
Maximum Interest rate	14.83%
Weighted Average Interest rate	5.99%

<u> UK Master C5</u>

Pool data VIII

		Tota	l Portfolio				Type of	contract			Туре	of car			Custome	er type	
		TOLA	Fortiono			Hire F	Purchase		PCP	Ne	w vehicle	Use	ed vehicle		Retail	Co	orporate
Distribution by Down Payment		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance								
No Down Payment	1,468		£11,665,997.75		0.00%	560	£2,684,511.26	908	£8,981,486.49		£752,133.45		£10,913,864.30	1,438	£11,384,414.03	30	£281,583.72
<= 1,000	5,675	20.59%	£60,962,743.44	17.50%	2.76%	497	£2,808,001.72	5,178	£58,154,741.72	,	£22,927,053.77	3,758	£38,035,689.67	5,618	£60,351,023.62	57	£611,719.82
1,001 - 2,000	4,687	17.00%	£52,370,566.75	15.04%	8.07%	257	£1,446,900.67	4,430	£50,923,666.08	2,589	£29,545,439.11	2,098	£22,825,127.64	4,638	£51,955,825.60	49	£414,741.15
2,001 - 3,000	4,113	14.92%	£48,750,079.92	14.00%	11.98%	261	£1,292,625.67	3,852	£47,457,454.25	2,621	£32,078,567.04	1,492	£16,671,512.88	4,052	£48,199,012.86	61	£551,067.06
3,001 - 4,000	2,993	10.86%	£38,506,517.88	11.05%	15.14%	214	£1,166,317.97	2,779	£37,340,199.91	2,026	£27,257,528.18	967	£11,248,989.70	2,912	£37,749,130.84	81	£757,387.04
4,001 - 5,000	2,295	8.33%	£31,824,744.55	9.14%	17.71%	207	£1,239,470.19	2,088	£30,585,274.36	1,506	£21,961,094.35	789	£9,863,650.20	2,212	£30,838,807.84	83	£985,936.71
5 001 - 6,000	1,660	6.02%	£24,393,727.11	7.00%	19.87%	129	£713,934.34	1,531	£23,679,792.77	1,179	£18,028,108.45	481	£6,365,618.66	1,612	£23,844,235.57	48	£549,491.54
6,001 - 7,000	1,244	4.51%	£19,178,033.39	5.51%	21.98%	102	£648,586.39	1,142	£18,529,447.00	924	£14,844,336.21	320	£4,333,697.18	1,201	£18,760,637.73	43	£417,395.66
7,001 - 8,000	889	3.22%	£13,860,355.47	3.98%	24.23%	109	£694,277.92	780	£13,166,077.55	653	£10,887,481.83	236	£2,972,873.64	841	£13,276,186.32	48	£584,169.15
8,001 - 9,000	628	2.28%	£10,516,092.25	3.02%	24.96%	61	£373,357.79	567	£10,142,734.46	444	£8,012,988.20	184	£2,503,104.05	591	£10,054,176.49	37	£461,915.76
9,001 - 10,000	460	1.67%	£8,217,664.54	2.36%	25.85%	91	£586,612.20	369	£7,631,052.34	303	£5,948,457.16	157	£2,269,207.38	421	£7,771,646.82	39	£446,017.72
10,001 - 11,000	288	1.04%	£4,915,526.08	1.41%	28.30%	66	£382,753.14	222	£4,532,772.94	194	£3,832,440.01	94	£1,083,086.07	265	£4,688,293.67	23	£227,232.41
11,001 - 12,000	228	0.83%	£4,211,449.52	1.21%	28.92%	54	£330,771.60	174	£3,880,677.92	147	£3,273,055.60	81	£938,393.92	206	£4,005,204.89	22	£206,244.63
12,001 - 13,000	171	0.62%	£3,112,928.99	0.89%	30.25%	42	£241,929.41	129	£2,870,999.58	115	£2,465,858.40	56	£647,070.59	144	£2,844,166.36	27	£268,762.63
13,001 - 14000	113	0.41%	£2,121,512.38	0.61%	32.03%	23	£93,363.92	90	£2,028,148.46	73	£1,749,476.93	40	£372,035.45	107	£2,041,125.11	6	£80,387.27
14,001 - 15,000	120	0.44%	£2,157,120.89	0.62%	34.70%	41	£262,452.44	79	£1,894,668.45	61	£1,318,249.28	59	£838,871.61	104	£1,971,467.20	16	£185,653.69
> 15,000	534	1.94%	£11,558,604.92	3.32%	40.03%	209	£1,418,366.71	325	£10,140,238.21	350	£8,403,295.98	184	£3,155,308.94	439	£10,487,749.39	95	£1,070,855.53
Total	27,566	100.00%	£348,323,665.83	100.00%	15.29%	2,923	£16,384,233.34	24,643	£331,939,432.49	15,157	£213,285,563.95	12,409	£135,038,101.88	26,801	£340,223,104.34	765	£8,100,561.49

Statistics	
Minimum Down Payment	-
Maximum Down Payment	£96,948.00
Average Down Payment (Customers who made a Down Payment)	£3,775.82
Average Down Payment (Total)	£3,574.75

level data and Off Amount on Defaulted Re																																											
Month / Year of Month / Year of	Discounted Receivables	Discounted Receivables		th / Year of Reco			Total recovery	Loss amount	s percentage on Los	ss percentage	Geographical location	of Object type (ne	ew/ Brand			9 04/2019 0	5/2019 06/2	019 07/2019	08/2019	09/2019 1	10/2019 11/	2019 12/2019	01/2020	02/2020	03/2020	04/2020	05/2020 06/2	2020 07/202	0 08/2020	09/2020	10/2020	11/2020	12/2020	01/2021 02/	03/2021	04/2021	0010004	000004	07070004	00000	4017024	410004 4000	
origination default B	alance at Cut Off 8 Date	Balance at default date	Balance	loss sale	of asset rec	overy	total recovery	coss amount or	riginal balance cur	urrent balance	borrower	used)	orano	Contract type Cus	aomertype 03/20	5 042015 0	92013 06/2	015 07/2015	00/2019	09/2019	10/2013	122013	01/2020	022020	032020	04/2020	15/20/20 06/	2020 0//202	082020	0912020	10/20/20	11/2020	12/2020	01/2021 02/	03/2021	04/2021	05/2021	00/2021	0//2021	00/2021 00/202	10/2021	10/2021 12/20	
03.2019 Total 04.2019 Total	£12,278.48 £26.978.27	£12,101.22 £26,430,12	(£96.75)			£96.75 (£274.67)	£7,596.75																																				
04.2019 Total 05.2019 Total	£26,978.27 £92,823.50	£26,430.12 £91,732.94				(£274.67) £1,345.07	£16,392.00									· · ·			£13,917.77			2,778.43 £1,010.																					.60.001
06.2019 Total	£251,503.65	£232,283.62		£	110,989.37 (£	8,837.25)	£102,152.12	£130,131.50										- £69,057.17	£25,879.03		£17,556.48	<ul> <li>£120,563.</li> </ul>	7 £8,205.27											(£25.00)	(£15.)		(£20.00)		(£15.00)		00) (£45.00)		.30.00)
07.2019 Total 08.2019 Total	£316,286.79 £311,930,24	£313,712.25 £304.464.41	(\$110.47)		225,650.00 £		£239,898.44 £189.694.36	£73,813.81 £114,880,52											£11,444.16		£61.705.29 £5	-	<ul> <li>£26,503.63</li> <li>£17,177,71</li> </ul>	£16,940.18 £92.911.31		(£270.00)	(£20.00)		-					(F30.00)	- (£10)		(620.00)		(£20.00)			-	
09.2019 Total	£214,459.74	£204,977.57	(£330.91)		112,091.67		£119,999.10	£85,309.38														3,338.91 £34,285.		-	£5,501.96		(620.00)		- (£40.1	85)	(£30.00)		-	(£100.00)	E40.00) (E10.		(£150.00)	(£146.53)	(E20.00)	(E20.00) (E20	00) (E3,000.00)	(£20.00) (£3	0.00)
10.2019 Total	£140,993.09	£135,859.62				£5,197.64	£94,480.97	£41,378.65														6,716.73 £25,373				£3,293.22							-										
11.2019 Total	£273,644.07 £581,227.23	£193,407.39 £483,615,81			£74,106.45	£7,718.90 19.634.00	£81,825.35 £318,971,50	£111,582.04 £164,644,31												-		0,366.91 £45,147. £4,799.															(£20.00) (£1,022.25)				00) (£20.00) 25) (£977.25) (£		
01.2020 Total	£447,193.32	£324,765.96	(£76.65)		246,069.17 (£1		£232,389.75	£92,452.86																£80,127.97				- £100,12				(1428.00)									23) (13/7.23) (1		
02.2020 Total	£720,209.59	£612,436.54	(£160.53)		332,390.52 £		£361,203.23	£251,393.84														-																					
03.2020 Total 04.2020 Total	£291,663.77 £141,286.77	£229,973.33 £65 220 40			£79,455.14 1 £25.625.00	£3,311.96 £612.65	£82,767.10 £26,237,65	£147,206.23 £38,982.75																			£11,716.00 · £34		7.23 £27,741. £21,124.		£34,792.62										: :		
05.2020 Total	£278,208.87	£221,228.80			147,099.98 £		£164,021.15																																		00) (£374.26)		
06.2020 Total	£325,194.94	£233,622.81			161,125.00 £		£177,775.20	£55,847.61									-			-	-	-																(£416.83)	(£248.66)				
07.2020 Total 08.2020 Total	£171,096.28 £661,484.09	£144,825.23 £546 131 30	(E0.01) (F343.19)		£95,371.18		£104,341.40 £360,523.98	£40,483.84 £185.950.51													-									.84 £6,695.64 .11 £284.146.09			£28,599.96		- .722.09 £2.628						(590.00)		
09.2020 Total	£371,341.28	£282,104.02	(2345.15)		229,427.48		£233,883.92																							<ul> <li>£2,611.31</li> </ul>					237.06) £21,792						53) (£118.53)		
10.2020 Total	£133,725.69	£103,123.63				£5,822.27	£71,480.60	£31,643.03																					-		£3,210.95	£44,066.03			1,511.70 (£20.)				(£138.23)				
11.2020 Total 12.2020 Total	£436,426.14 £259,440.60	£250,008.39 £195.434.77			174,334.91 1 129,625.00 E		£181,587.49 £142,027.72	£68,420.90 £53,407,05										-	-	-	-				-	-		-	-					£10,893.86 £34			£20,627.35		(£3,169.86)		00) (£205.00)		.0.00)
01.2021 Total	£342,317.88	£281,134.17	(£475.01)		181,240.58 £		£203,169.76														-								-				-		,895.45 £102,405		£15,334.15		£4,282.16				401.50
02.2021 Total	£664,486.75	£397,548.56	(£40.01)		264,335.72 £		£280,150.53																						-					· £11							.64 (£100.00)		
03.2021 Total 04.2021 Total	£679,619.11 £212.700.24	£494,408.39 £183.791.97	(684.56)		219,940.54 £	59,130.34 22,660.33	£279,070.88 £162,582.06	£215,337.51 £21,294,47												-								-								74 £98,354.66				(£5.00) £95,090 £14,570.62 £35,907	74 £10,237.13	(£105.00) (£10 (£10	
05.2021 Total	£270,800.56	£59,976.37			£18,416.67	£2,477.31	£20,893.98	£39,082.39												-						-			-				-				£38,861.60	£12,322.91	(£1,127.89)	(£927.89) (£927.	89) (£1,127.89)	£816.38 £5,9	918.70 (
06.2021 Total	£288,525.61	£163,514.15			£60,091.69 £		£73,523.60	£90,168.22									-			-	-	-		-	-			-	-				-								.05 (£237.61)		
07.2021 Total 08.2021 Total	£722,137.31 £453.053.10	£465,741.64 £295.145.59			267,388.72 £	57,997.46 £1,371.90	£325,386.18 £215.863.56	£100,197.89 £5.392.69											-														-								.11 £95,021.34 .51 £97,401.46 £		
09.2021 Total	£591,855.94	£335,994.09		£		£195.10	£104,661.77													-						-			-				-		-						.65 £92,550.59 £		
10.2021 Total	£357,647.99 £564,521,60	£157,394.44 £190 788 81	£107,179.38 £82.002.37		£38,150.00		£42,170.96	£8,044.10														-										-										£16,526.39 £24,3 £72 876 27	
11.2021 Total 12.2021 Total	£197,419,17	£190,788.81 £97,458.23	£82,002.37 £69.077.76			14,663.03 £41.07	£104,638.04 £18.066.22	£4,148.40 £10.314.25											-														-								· · ·		- £ 360.55 £
10.2019 01.2022	£16,608.80	£14,549.10	£14,549.10	NA					0.0%	0.0%	North		New SEAT	PCP I							-					-												-					
03.2020 01.2022 12.2018 01.2022	£9,581.25 £17,588,83	£7,557.44 £14,385.69	£645.74 £14.385.69	01.2022	£7,700.00		£7,700.00	(£788.30)	-8.4%	-122.1%	Yorkshire & Humbe Fast Mid		Used Volkswagen Used Volkswagen	Hire Purchase PCP I																													
12.2018 01.2022	£19,865.06	£17,169,45	£17,169,45	NA					0.0%	0.0%	West Mid		New Skoda	POP 1																													-
11.2018 01.2022	£12,076.69	£8,059.18		NA					0.0%	0.0%	South		New SEAT	PCP I						-	-	-						-	-				-										
09.2019 01.2022 12.2018 01.2022	£13,640.15	£11,638.05 £4,324.00	£11,638.05 £4.324.00	N/A N/A					0.0%	0.0%	West Mid South		Used SEAT		Private Entity Private Entity																												
06.2019 01.2022	£8,733.57	£7,107.74	£7,107.74	NA					0.0%	0.0%	South 1		New Volkswagen		Private Entity																												_
07.2019 01.2022	£12,747.82	£9,158.27	£9,158.27	NA					0.0%	0.0%	North 1		Used Volkswagen		Private Entity						-							-					-										
09.2019 01.2022 12.2018 01.2022	£29,786.99	£25,160.96	£25,160.96 £11.072.92	N/A					0.0%	0.0%	North 1 South		Used Audi		Private Entity Private Entity																												
09.2017 01.2022	£18,481.81	£2,331.68	£11,072.92	01.2022			-	£2,331.68	10.7%	0.0%	West Mid		Used Audi		Private Entity													-															
10.2018 01.2022	£11,945.27	£9.08		01.2022				£9.08	0.1%	0.0%	West Mid		New Volkswagen		Private Entity						-								-				-										
10.2018 01.2022 11.2018 01.2022	£23,950.66 £18,677,70	£855.27 £271.55		01.2022				£855.27 £271.55	3.7%	0.0%	Yorkshire & Humbe East Mid		Used Audi Used Volkswagen	PCP I	Private Entity Company																												÷.
11.2018 01.2022	£201,477.08	£62.19		01.2022				£62.19	0.0%	0.0%	East Mid		New Bentley		Private Entity																												
05.2019 01.2022	£23,693.87	£4,971.84		01.2022				£4,971.84	21.8%	0.0%	North 1		Used SEAT		Private Entity		-			-	-	-		-	-		-	-	-				-										
09.2020 01.2022 08.2018 01.2022	£31,264.01 £13,531,92	£3,194.08 £9,161.67	£9.161.67	01.2022 N/A				£3,194.08	10.7%	0.0%	South		New Volkswagen	PCP I																													
11.2018 01.2022	£16,794.10	£14,372.52	£14,372.52	NA					0.0%	0.0%			Used Audi		Private Entity																												
10.2018 01.2022	£11,549.84	£7,169.99	£7,169.99	N/A				-	0.0%	0.0%	South 1		Used Volkswagen		Private Entity					-																							
10.2018 01.2022 11.2018 01.2022	£22,344.66	£13,812.05	£13,812.05	N/A					0.0%	0.0%	Sco		New Audi	PCP I	Private Entity Relate Entity																							-					
12.2018 01.2022	£29,679.53	£16,942.82	£16,942.82	NA					0.0%	0.0%	North		New Audi	PCP I	Private Entity																												
12.2018 01.2022	£16,861.73	£9,659.38	£9,659.38	NA					0.0%	0.0%	Yorkshire & Humbe		Used Volkswagen		Private Entity						-	-				-		-										-					
05.2019 01.2022 01.2022 Total	£20,796.68	£16,903.12 £244,062.44	£16,903.12	NA	£7.700.00		£7.700.00	£10 907 39	0.0%	0.0%	South	East U	Used Audi	PCP I	Private Entity																												
	£646,910.32 £12.451.391.98		£225,455.05 £778,294.09					£2.631.352.50																					-											- 192.093.49 £314.286			

#### Driver \_\_\_\_\_UK\_Master C5

<u>
Driver</u>
<u>
UK Master C5</u>

#### Specific Supplementary UK Information

Payment Date Period Number         29/12/2021         25/01/2022         25/01/2022         25/01/2022         25/01/2022         25/01/2022         25/01/2022         33         34         35         35           Aggregate Discounted Receivables Balance         E392,882,000.11         E 2592,702,718.76         E 248,823,865.86         E         E 249,823,865.86         E         E 249,823,865.86         E         E 249,823,865.86         E         E 249,823,865.86         E         E 249,895,78         E 249,895,78         E 249,895,78         E 249,895,78         E 141,330,64         E 442,278,89         E 249,995,78         E 149,805.80         E 161,670,89         E 141,650.20         E 161,650.20         E 16,573,87         E 159,823,00         E 154,870,98         E 124,270,94         E 124,270,94         E 124,207,94         E 12	Event Detailed Calculations			
Period Number         33         34         35           Aggregate Discounted Receivables Balance         E392,882,00.011         E369,720,718.76         E348,323,665.83           Charage-Off Amount in the Monthly Period Hostile Termination Recoveries         E131,30.64         £42,278.89         E94,985,78           Hostile Termination Recoveries         E131,30.64         £42,278.89         E94,985,78           Hostile Termination Recoveries         E266,22.30         £17,53.87         f(254,47)           Hostile Termination Classes         E266,187.75         £138,32.02         £184,970.96           Voluntary Termination Roburdly Recovery Rate         (243,372.51)         £124,820.92         £124,830.92           Voluntary Termination Roburdly Recovery Rate         118,16%         £225,15%         £125,55.37           Voluntary Termination Roburdly Recovery Rate         118,16%         £263,230         £154,970.95           PCP Return Disposals         £127,780         £263,230         £154,303.45           PCP Return Disposals         £207,400.00         £56,327.20         £153,983.75           PCP Return Disposals         £12,04         £13,463         £175,987           PCP Return Disposals         £12,04         £113,46%         £175,987           PCP Return Monthly Recovery Rate         £13,463,3	Payment Date	29/12/2021	25/01/2022	25/02/2022
Charged-Off Amount in the Monthly Period Hostille Termination Disposals         E131,330.64         E42,278.89         E94,995.76           Hostille Termination Recoveries         (£10,4708,34)         (£42,278.89)         (£94,905.72)         (£55,530.52)           Hostille Termination Recoveries         (£10,4708,34)         (£42,278.89)         (£94,905.72)         (£55,530.52)           Hostille Termination Chronthy Recovery Rate         79,73%         95,85%         100.56%           Hostille Termination Recoveries         (£13,3272.51)         (£24,307,45)         (£214,555.37)           Voluntary Termination Recovery Rate         (£31,3272.51)         (£24,307,45)         (£214,555.37)           Voluntary Termination Recovery Rate         118.18%         125.01%         (£15,563.75)           Voluntary Termination Chronthy Recovery Rate         91.27%         91.22%         92.33%           PCP Return Disposals         (£12,480.63.7)         (£12,480.63.7)         (£13,50.72)         (£13,50.72)           PCP Return Disposals         (£24,406.30)         (£13,70.82)         (£13,50.72)         (£13,50.72)         (£13,50.72)           PCP Return Curulative Recovery Rate         118.18%         12.01%         115.99%         91.27%         91.22%         92.30%           PCP Return Curulative Recovery Rate         113.46%				
Charged-Off Amount in the Monthly Period Hostille Termination Disposals         E131,330.64         E42,278.89         E94,995.76           Hostille Termination Recoveries         (£10,4708,34)         (£42,278.89)         (£94,905.72)         (£55,530.52)           Hostille Termination Recoveries         (£10,4708,34)         (£42,278.89)         (£94,905.72)         (£55,530.52)           Hostille Termination Chronthy Recovery Rate         79,73%         95,85%         100.56%           Hostille Termination Recoveries         (£13,3272.51)         (£24,307,45)         (£214,555.37)           Voluntary Termination Recovery Rate         (£31,3272.51)         (£24,307,45)         (£214,555.37)           Voluntary Termination Recovery Rate         118.18%         125.01%         (£15,563.75)           Voluntary Termination Chronthy Recovery Rate         91.27%         91.22%         92.33%           PCP Return Disposals         (£12,480.63.7)         (£12,480.63.7)         (£13,50.72)         (£13,50.72)           PCP Return Disposals         (£24,406.30)         (£13,70.82)         (£13,50.72)         (£13,50.72)         (£13,50.72)           PCP Return Curulative Recovery Rate         118.18%         12.01%         115.99%         91.27%         91.22%         92.30%           PCP Return Curulative Recovery Rate         113.46%				
Hossile Termination Disposals         £131 330.64         £42.278.89         £69.495.78           Hossile Termination Recoveries         (£10,703.87)         (£20,55.02)         (£1,753.87)         (£25.74)           Hossile Termination (Profit) / Losses         79,73%         95.85%         100.56%         75.96%           Voluntary Termination Convery Rate         79,73%         95.85%         100.56%         75.96%           Voluntary Termination Converses         £23.65,167.75         £193.823.02         £184.970.96         (£24,552.75)           Voluntary Termination Rocovery Rate         £18.76%         (£24,553.75)         (£24,552.75)         (£24,553.75)           Voluntary Termination Rocovery Rate         118.16%         125.01%         (£24,553.37)         (£29,564.41)           Voluntary Termination Curulative Recovery Rate         91.27%         91.25%         91.59%         92.56%           PCP Return Disposals         (£20,7400.00)         (£61,770.32)         (£135.083.75)         (£40,759)         (£43,583.76)         (£41,770.32)         (£135.083.75)           PCP Return Disposals         113.46%         170.06%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%	Aggregate Discounted Receivables Balance	£392,882,000.11	£369,720,718.76	£348,323,665.83
Hossile Termination Disposals         £131 330.64         £42.278.89         £69.495.78           Hossile Termination Recoveries         (£10,703.87)         (£20,55.02)         (£1,753.87)         (£25.74)           Hossile Termination (Profit) / Losses         79,73%         95.85%         100.56%         75.96%           Voluntary Termination Convery Rate         79,73%         95.85%         100.56%         75.96%           Voluntary Termination Converses         £23.65,167.75         £193.823.02         £184.970.96         (£24,552.75)           Voluntary Termination Rocovery Rate         £18.76%         (£24,553.75)         (£24,552.75)         (£24,553.75)           Voluntary Termination Rocovery Rate         118.16%         125.01%         (£24,553.37)         (£29,564.41)           Voluntary Termination Curulative Recovery Rate         91.27%         91.25%         91.59%         92.56%           PCP Return Disposals         (£20,7400.00)         (£61,770.32)         (£135.083.75)         (£40,759)         (£43,583.76)         (£41,770.32)         (£135.083.75)           PCP Return Disposals         113.46%         170.06%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%         114.20%	Charged-Off Amount in the Monthly Period			
Hostile Termination Recoveries       (£104.708.34)       (£40.525.02)       (£15.530.52)         Hostile Termination Recoveries       22.6622.30       £1.753.87       (£05.530.52)         Hostile Termination Monthly Recovery Rate       72.99%       75.18%       75.69%         Voluntary Termination Recoveries       £1.93.823.02       £184.970.96       (£14.55.37)         Voluntary Termination Recoveries       £265.167.75       £193.823.02       £184.970.96         Voluntary Termination Recoveries       (£24.40.44.41)       (£24.40.44.41)       (£24.40.44.41)         Voluntary Termination Monthly Recovery Rate       118.18%       125.01%       (£14.55.37)         Voluntary Termination Cumulative Recovery Rate       118.18%       125.01%       115.99%         Voluntary Termination Cumulative Recovery Rate       118.18%       125.01%       115.99%         PCP Recoveries       £182.793.70       £56.530.52)       £94.323.80         PCP Return Monthly Recovery Rate       113.46%       170.06%       1143.26%         PCP Return Chmulative Recovery Rate       113.46%       170.06%       1143.26%         Net write-off       £566.60.11       £27.77.78       £27.77.78       £13.392.63         Recoveries       £28.92.41.11.06       £27.77.386.81       £27.77.386.81       £27		£131.330.64	£42,278,89	£94,995,78
Hostile Termination (Profit) / Losses         £26,622.30         £1,753.87         (£534.74)           Hostile Termination Monthly Recovery Rate         72,73%         96,655%         100,56%           Voluntary Termination Disposals         72,62%         75,18%         75,69%           Voluntary Termination Disposals         (£214,552.71)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,507.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£242,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.45)         (£24,207.				
Hostile Termination Cumulative Recovery Rate         74.99%         75.18%         75.69%           Voluntary Termination Disposals Voluntary Termination Recoveries         £265,167.75         £193,823.02         £184,970.96           Voluntary Termination Recoveries         £68,201.76         £265,167.75         £193,823.02         £184,970.96           Voluntary Termination Recoveries         £68,201.76         £268,201.76         £268,201.76         £268,201.76           Voluntary Termination Comulative Recovery Rate         118.18%         125.01%         £26,053.07         £26,053.07           Voluntary Termination Cumulative Recovery Rate         118.18%         125.01%         £115.99%         £23,230.0           PCP Return Disposals         £267,400.00         £182,793.70         £28,323.10         £24,333.80           PCP Return Monthly Recovery Rate         £13.34%         170.06%         £143.21%           PCP Return Monthly Recovery Rate         113.46%         170.06%         £143.21%           PCP Return Cumulative Recovery Rate         £13.346%         £103.98.76         £13.392.62           Recoveries         £28,201.11         £27,477.81         £13.29%         £13.48.31           Total Loss on Disposal of Assets         £28,2141.06         £21,496.28         £450.416.11           Recoveries <td>Hostile Termination (Profit) / Losses</td> <td></td> <td></td> <td></td>	Hostile Termination (Profit) / Losses			
Hostile Termination Cumulative Recovery Rate         74.99%         75.18%         75.69%           Voluntary Termination Disposals Voluntary Termination Recoveries         £265,167.75         £193,823.02         £184,970.96           Voluntary Termination Recoveries         £68,201.76         £265,167.75         £193,823.02         £184,970.96           Voluntary Termination Recoveries         £68,201.76         £268,201.76         £268,201.76         £268,201.76           Voluntary Termination Comulative Recovery Rate         118.18%         125.01%         £26,053.07         £26,053.07           Voluntary Termination Cumulative Recovery Rate         118.18%         125.01%         £115.99%         £23,230.0           PCP Return Disposals         £267,400.00         £182,793.70         £28,323.10         £24,333.80           PCP Return Monthly Recovery Rate         £13.34%         170.06%         £143.21%           PCP Return Monthly Recovery Rate         113.46%         170.06%         £143.21%           PCP Return Cumulative Recovery Rate         £13.346%         £103.98.76         £13.392.62           Recoveries         £28,201.11         £27,477.81         £13.29%         £13.48.31           Total Loss on Disposal of Assets         £28,2141.06         £21,496.28         £450.416.11           Recoveries <td></td> <td>70 70%</td> <td>05.05%</td> <td>100 50%</td>		70 70%	05.05%	100 50%
Voluntary Termination Disposals         £255,167,75         £193,823,02         £184,970,96           Voluntary Termination Recoveries         (£42,207,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£24,2,07,46)         (£22,98,41)           Voluntary Termination Cumulative Recovery Rate         118,18%         125,01%         115,99%         91,92%         92,30%         92,30%           PCP Recoveries         £182,793.70         £182,793.70         £58,603,201         £513,68,75)         £134,623.80         (£40,759.95)         £29,440,20         (£40,759.95)         £94,722         (£40,759.95)         £94,723         (£40,759.95)         £94,724         (113,46%)         170,06%         113,29%         114,88%         1213,296.34         £133,296.34         £133,296.34         £133,296.34         £133,296.34         £133,296.34         £133,296.34         £133,296.34         £133,296.34         £133,463.35         £133,				
Voluntary Termination Recoveries Voluntary Termination (Profit) / Losses         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£29,584,41)           Voluntary Termination Cumulative Recovery Rate         91,27%         91,92%         92,3380         (£24,407,000)         (£13,083,75)         (£24,407,900)         (£130,083,75)         (£24,407,900)         (£130,083,75)         (£24,407,78)         (£40,759,95)         (£40,759,95)         (£40,759,96)         (£40,759,96)         (£40,759,96)         (£40,759,96)         (£40,759,96)         (£22,177,78)         (£70,879,10)         (£13,286,34)         (£10,3296,34)         (£10,3296,34)         £11,329%         114,88%         114,88%         114,88%         114,88%         114,88%         113,29%         114,88%         113,29%         114,88%	Hostile Termination Cumulative Recovery Rate	74.99%	75.18%	75.09%
Voluntary Termination Recoveries Voluntary Termination (Profit) / Losses         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£242,307,45)         (£29,584,41)           Voluntary Termination Cumulative Recovery Rate         91,27%         91,92%         92,3380         (£24,407,000)         (£13,083,75)         (£24,407,900)         (£130,083,75)         (£24,407,900)         (£130,083,75)         (£24,407,78)         (£40,759,95)         (£40,759,95)         (£40,759,96)         (£40,759,96)         (£40,759,96)         (£40,759,96)         (£40,759,96)         (£22,177,78)         (£70,879,10)         (£13,286,34)         (£10,3296,34)         (£10,3296,34)         £11,329%         114,88%         114,88%         114,88%         114,88%         114,88%         113,29%         114,88%         113,29%         114,88%	Voluntary Termination Disposals	£265.167.75	£193.823.02	£184.970.96
Voluntary Termination (Profit) / Losses         (£48,204.76)         (£48,204.76)         (£48,484.43)         (£29,584.41)           Voluntary Termination Monthly Recovery Rate         118.18%         125.01%         115.99%         92.36%           PCP Return Disposals         £182,793.70         £36,323.10         £94,323.80         £162,774,000.00         (£21,70.32)         (£13,083.75)           PCP Return Disposals         £102,7400.000         (£24,606.30)         (£24,606.30)         (£24,752)         2         (£43,083.75)           PCP Return Monthly Recovery Rate         113.46%         170.00%         143.21%         114.88%           PCP Return Monthly Recovery Rate         113.46%         170.00%         143.21%         114.88%           PCP Return Cumulative Recovery Rate         113.46%         170.00%         143.21%         114.88%           Total Loss on Disposal of Assets         (£46,188.76)         (£72,177.78)         (£70,879.10)         £678.81         £101,318.31         £13.3926.34           Gross Exposures         £586,601.11         £377,386.81         £513,463.35         £63,047.24         £1042,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,				
Voluntary Termination Cumulative Recovery Rate         91.27%         91.92%         92.36%           PCP Return Disposals PCP Recoveries         £182,793.70         £36,323.10         £94,323.80           PCP Return (Profit) / Losses         £182,793.70         £26,323.10         £94,323.80           PCP Return (Profit) / Losses         £26,223.10         £94,323.80         £182,793.70         £26,323.10         £94,323.80           PCP Return (Profit) / Losses         £26,747.22         £26,447.22         £140,759.95         £162,793.70         £26,223.10         £94,323.80           PCP Return Cumulative Recovery Rate         113.46%         170.06%         143.21%         113.24%         113.29%         114.88%           Total Loss on Disposal of Assets         £64,188.76         £72,177.78         £170,879.10)         £101,318.31         £133,926.34         £133,926.34         £133,926.34         £133,926.34         £133,926.34         £513,463.35         £586,601.11         £377,386.81         £513,463.35         £538,601.11         £377,386.81         £513,463.35         £538,640.11         £377,386.81         £513,463.35         £538,601.11         £377,386.81         £538,641.61.11         £377,386.81         £538,644.628         £53,647.24         £3,874,493.84         £3,874,493.84         £3,874,493.84         £3,795,306.07         <				
Voluntary Termination Cumulative Recovery Rate         91.27%         91.92%         92.36%           PCP Return Disposals PCP Recoveries         £182,793.70         £36,323.10         £94,323.80           PCP Return (Profit) / Losses         £182,793.70         £26,323.10         £94,323.80           PCP Return (Profit) / Losses         £26,223.10         £94,323.80         £182,793.70         £26,323.10         £94,323.80           PCP Return (Profit) / Losses         £26,747.22         £26,447.22         £140,759.95         £162,793.70         £26,223.10         £94,323.80           PCP Return Cumulative Recovery Rate         113.46%         170.06%         143.21%         113.24%         113.29%         114.88%           Total Loss on Disposal of Assets         £64,188.76         £72,177.78         £170,879.10)         £101,318.31         £133,926.34         £133,926.34         £133,926.34         £133,926.34         £133,926.34         £513,463.35         £586,601.11         £377,386.81         £513,463.35         £538,601.11         £377,386.81         £513,463.35         £538,640.11         £377,386.81         £513,463.35         £538,601.11         £377,386.81         £538,641.61.11         £377,386.81         £538,644.628         £53,647.24         £3,874,493.84         £3,874,493.84         £3,874,493.84         £3,795,306.07         <				
PCP Return Disposals       £182,793.70       £36,323.10       £94,323.80         PCP Recoveries       £207,400.00       (£21,770.32)       (£135,083.75)         PCP Return (Profit) / Losses       £182,793.70       (£22,447.22)       (£40,759.95)         PCP Return Monthly Recovery Rate       113.46%       170.06%       143.21%         PCP Return Cumulative Recovery Rate       113.46%       170.06%       143.21%         PCP Return Cumulative Recovery Rate       113.46%       170.06%       143.21%         Total Loss on Disposal of Assets       (£46,188.76)       (£72,177.78)       (£70,879.10)         Net write-off       £678.81       £101,318.31       £133,926.34         Gross Exposures       £586,601.11       £377,386.81       £513,463.35         Recoveries       (£45,509.95)       £29,140.53       £63,047.24         Total Charged-Off Amount in the Monthly Period       (£45,509.95)       £29,140.53       £63,047.24         Cumulative Charged-Off Amount       £3,795,306.07       £3,824,446.60       £3,887,493.84         Aggregate Cut-Off Date Discounted Receivables Balance       £1,023,956,712.22       £1,023,956,712.22       £1,023,956,712.22       £1,023,956,712.22				
PCP Recoveries         (£207,400.00)         (£61,770.32)         (£135,083,75)           PCP Return (Profit) / Losses         (£24,606.30)         (£25,447.22)         (£40,759.95)           PCP Return Monthly Recovery Rate         113.46%         170.06%         143.21%           PCP Return Cumulative Recovery Rate         113.46%         170.06%         143.21%           Total Loss on Disposal of Assets         (£46,188.76)         (£72,177.78)         (£70,879.10)           Net write-off         £576,861         £101,318.31         £133,926.34           Gross Exposures         £586,601.11         £377,386.81         £513,463.35           Recoveries         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount         £3,759,306.07         £3,824,446.60         £3,887,493.84           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22	Voluntary Termination Cumulative Recovery Rate	91.27%	91.92%	92.36%
PCP Recoveries         (£207,400.00)         (£61,770.32)         (£135,083,75)           PCP Return (Profit) / Losses         (£24,606.30)         (£25,447.22)         (£40,759.95)           PCP Return Monthly Recovery Rate         113.46%         170.06%         143.21%           PCP Return Cumulative Recovery Rate         113.46%         170.06%         143.21%           Total Loss on Disposal of Assets         (£46,188.76)         (£72,177.78)         (£70,879.10)           Net write-off         £576,861         £101,318.31         £133,926.34           Gross Exposures         £586,601.11         £377,386.81         £513,463.35           Recoveries         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount         £3,759,306.07         £3,824,446.60         £3,887,493.84           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22	DCD Patura Nienaeale	£182 793 70	£36 323 10	£94 323 80
PCP Return (Profit) / Losses         (£24,606.30)         (£25,447.22)         (£40,759.95)           PCP Return Monthly Recovery Rate PCP Return Cumulative Recovery Rate         113.46%         170.06%         143.21%           PCP Return Cumulative Recovery Rate         113.46%         170.06%         143.21%           Total Loss on Disposal of Assets         (£46,188.76)         (£72,177.78)         (£70,879.10)           Net write-off         £678.81         £101,318.31         £133,926.34           Gross Exposures         £586,601.11         £377,386.81         £513,463.35           Recoveries         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Cumulative Charged-Off Amount         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22				
PCP Return Monthly Recovery Rate         113.46%         170.06%         143.21%           PCP Return Cumulative Recovery Rate         112.04%         112.04%         114.88%           Total Loss on Disposal of Assets         (£46,188.76)         (£72,177.78)         (£70,879.10)           Net write-off         £678.81         £101,318.31         £133,926.34           Gross Exposures         £586,601.11         £377,386.81         £513,463.35           Recoveries         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amounts in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22				
PCP Return Cumulative Recovery Rate         112.04%         113.29%         114.88%           Total Loss on Disposal of Assets         (£46,188,76)         (£72,177,78)         (£70,879.10)           Net write-off         £586,601.11         £377,386.81         £513,463.35           Gross Exposures         £586,601.11         £377,386.81         £513,463.35           Recoveries         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22		(	(	(210,1111)
Total Loss on Disposal of Assets         (£46,188.76)         (£72,177.78)         (£70,879.10)           Net write-off         £678.81         £101,318.31         £133,926.34           Gross Exposures         £586,601.11         £377,386.81         £513,463.35           Recoveries         £632,111.06         (£44,589.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amounts in the Monthly Period         £3,824,446.60         £3,887,493.84           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22		113.46%		143.21%
Net write-off         £678.81         £101,318.31         £133,926.34           Gross Exposures Recoveries         £586,601.11         £377,386.81         £513,463.35           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amounts in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Aggregate Cut-Off Date Discounted Receivables Balance Additional Receivables         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22	PCP Return Cumulative Recovery Rate	112.04%	113.29%	114.88%
Net write-off         £678.81         £101,318.31         £133,926.34           Gross Exposures Recoveries         £586,601.11         £377,386.81         £513,463.35           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amounts in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Aggregate Cut-Off Date Discounted Receivables Balance Additional Receivables         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22	Table of the State of Acade	(040,400,70)	(070 477 70)	(070.070.40)
Gross Exposures Recoveries         £536,601.11 (£348,246.28)         £377,386.81 (£450,416.11)         £177,386.81 (£450,416.11)           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amounts in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Aggregate Cut-Off Date Discounted Receivables Balance Additional Receivables         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22				
Recoveries         (£632,111.06)         (£348,246.28)         (£450,416.11)           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amounts in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22	Net White-Off	20/0.01	2101,310.31	133,920.34
Recoveries         (£632,111.06)         (£348,246.28)         (£450,416.11)           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amounts in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Total Charged-Off Amount in the Monthly Period         (£45,509.95)         £29,140.53         £63,047.24           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22	Gross Exposures	£586.601.11	£377.386.81	£513.463.35
Total Charged-Off Amounts in the Monthly Period(£45,509,95)£29,140.53£63,047.24Cumulative Charged-Off Amount£3,795,306.07£3,824,446.60£3,887,493.84Aggregate Cut-Off Date Discounted Receivables Balance£1,023,956,712.22£1,023,956,712.22£1,023,956,712.22Additional Receivables£1,023,956,712.22£1,023,956,712.22£1,023,956,712.22£1,023,956,712.22				
Total Charged-Off Amounts in the Monthly Period(£45,509,95)£29,140.53£63,047.24Cumulative Charged-Off Amount£3,795,306.07£3,824,446.60£3,887,493.84Aggregate Cut-Off Date Discounted Receivables Balance£1,023,956,712.22£1,023,956,712.22£1,023,956,712.22Additional Receivables£1,023,956,712.22£1,023,956,712.22£1,023,956,712.22£1,023,956,712.22				
Cumulative Charged-Off Amount         £3,795,306.07         £3,824,446.60         £3,887,493.84           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,9	Total Charged-Off Amount in the Monthly Period	(£45,509.95)	£29,140.53	£63,047.24
Cumulative Charged-Off Amount         £3,795,306.07         £3,824,446.60         £3,887,493.84           Aggregate Cut-Off Date Discounted Receivables Balance         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,956,712.22         £1,023,9	Total Observation ( Off Asservation the Marithu David	(0.45,500,05)	000 4 40 50	000 047 04
Aggregate Cut-Off Date Discounted Receivables Balance £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712.22 £1,023,956,712,92 £1,023,956,712,92 £1,023,956,712,92 £1,023,956,712,92 £1,023,956,712,92 £1,023,956,712,92 £1,023,956,712,92 £1,023,912,92 £1,023,92 £1,023,912,92 £1,023,912,912,912,912,912,912,912,912,912,912				
Additional Receivables	Cumulative Charged-On Amount	13,193,300.01	23,024,440.00	23,001,493.04
Additional Receivables	Aggregate Cut-Off Date Discounted Receivables Balance	£1.023.956.712.22	£1.023.956.712.22	£1.023.956.712.22
Cumulative Net Loss Ratio 0.37065% 0.37350% 0.37965%		-	-	
Cumulative Net Loss Ratio         0.37065%         0.37350%         0.37965%				
	Cumulative Net Loss Ratio	0.37065%	0.37350%	0.37965%

Pool Performance Event Data				
Payment Date		29/12/2021	25/01/2022	25/02/2022
Period Number		33	34	35
Aggregate Discounted Receivables Balance at the start of the Monthly Period	4			
Early Settlements	HP New	£26.166.03	£15,632.43	£33.855.51
Early Settlements	HP Used	£385,856.77	£242,791.54	£318,160.46
Early Settlements	PCP New	£10.903.379.16	£9.018.852.82	£8,116,241.15
Early Settlements	PCP Used	£5,846,312.32	£4,109,767.16	£4,343,811.56
Early Settlements	Total	£17,161,714.28	£13,387,043.95	£12,812,068.68
A survey of a Discount of Discount of the Discount of the Marshike Discount				
Aggregate Discounted Receivables Balance at the start of the Monthly Period				
Hostile terminations	HP New	-	-	-
Hostile terminations	HP Used	£8,197.54	£3,352.31	£11,881.44
Hostile terminations	PCP New	£9,996.94	£60,829.05	£70,209.54
Hostile terminations	PCP Used	£75,598.92	£6,160.71	£102,617.78
Hostile terminations	Total	£93,793.40	£70,342.07	£184,708.76
Hostile Terminations Cumulative	Total	£6,234,825.84	£6,305,167.91	£6,489,876.67
Aggregate Discounted Receivables Balance at the start of the Monthly Period	t			
Voluntary terminations	HP New	-		-
Voluntary terminations	HP Used	-		£11,666.41
Voluntary terminations	PCP New	£198,669.87	£155,586.24	£45,158.95
Voluntary terminations	PCP Used	£66,969.09	£12,007.95	£50,292.85
Voluntary terminations	Total	£265,638.96	£167,594.19	£107,118.21
Voluntary Terminations Cumulative	Total	£10,779,883.07	£10,947,477.26	£11,054,595.47
Value of Terminated Receivables excluding RV Events in the Monthly Period		£359,432.36	£237.936.26	£291.826.97
Recoveries on Terminated Receivables excluding RV Events in the Monthly		£386,249.23	£241,261.85	£298,354.01
Pool Concentration				
r oor ooncentration			Limit	31/01/2022
Used Vehicles as a percentage of Aggregate Discounted Receivables Balance			50%	38.77%
Non-VW Brand passenger cars and light commercial vehicles as a percentage	ge of Aggregate Discounted Receivables Balance		10%	2.13%
Maximum Discounted Receivables Balance per Obligor			£500,000.00	£181,211.70
Regulatory Information				
For information relating to Bank of England Eligibility, please see the VWFS	AG website			