

**Deal name:** Driver UK Master Compartment 5

**Issuer:** Driver UK Master S.A.  
acting with respect to its Compartment 5  
22-24 Boulevard Royal  
L-2449 Luxembourg  
Luxembourg  
Tel.: +35 (2) 2602 491  
Fax: +35 (2) 2645 9628

**Originator of the Receivables:** Volkswagen Financial Services (UK) Limited

**Seller of the Receivables:** Volkswagen Financial Services (UK) Limited

**Servicer name:** Volkswagen Financial Services (UK) Limited

**Reporting entity:** Volkswagen Financial Services (UK) Limited  
ABS Operations  
Brunswick Court  
Yeomans Drive  
Milton Keynes  
MK14 5LR  
England

**Contact:** Tel.: +44 (0)1908 485299  
Email: absoperations@vwfs.co.uk

**Corporate Services Provider:** Circumference FS (Luxembourg) S.A.  
22-24 Boulevard Royal  
L-2449 Luxembourg  
Luxembourg  
Tel.: +35 2602 491  
Fax: +35 2645 9628  
Email: driveruk@circumferencefs.lu

**IMPORTANT NOTICE to Investors:**

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>



## Contents

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

## Reporting details

| Deal overview                                 |            |  |  |                         |
|---|------------|--|--|-------------------------|
| Initial Cut-Off Date falling in February 2019 | 28/02/2019 | Monthly Investor Report Performance Date |  | 23.08.2022              |
| Scheduled date of Clean-Up-Call               | n.a.       | Payment Date                             |  | 25.08.2022              |
| Final Maturity Date                           | 25/02/2029 | Reporting date                           |  | 31.07.2022              |
| Initial Issue Date                            | 25/03/2019 | Monthly Period                           |  | 01.07.2022 - 31.07.2022 |
| Period no.                                    | 41         | Interest Accrual Period                  |  | 25.07.2022 - 25.08.2022 |
| Reporting frequency                           | monthly    | Note payment period                      |  | 25.07.2022 - 25.08.2022 |
| Next Payment Date                             | 26/09/2022 | Days accrued:                            |  | 31                      |

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

| Type of car  | Number of contracts | Percentage of 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%  |
| <b>Total</b> | <b>32,903</b>       | <b>100.00%</b>          | <b>£620,698,769.78</b>                   | <b>100.00%</b>                                      |

| Type of product | Number of contracts | Percentage of 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%                  | £573,386,000.01                          | 92.38%  |
| <b>Total</b>    | <b>32,903</b>       | <b>100.00%</b>          | <b>£620,698,769.78</b>                   | <b>100.00%</b>                                      |

Parties overview

|  |   |                                    |  |
|--|---|------------------------------------|--|
| <b>Lead Manager</b>  | <b>Credit Agricole Corporate and Investment Bank</b><br>12 Place des Etats-Unis<br>CS 70052<br>92547 Montrouge CEDEX<br>France  | <b>Security Trustee</b>            | <b>Intertrust Trustees GmbH</b><br>Grüneburgweg 58-62, 60322<br>Frankfurt am Main<br>Germany<br>Email: <a href="mailto:Frankfurt@intertrustgroup.com">Frankfurt@intertrustgroup.com</a>  |
| <b>Account Bank</b>  | <b>Elavon Financial Services DAC</b><br>Block E, Cherrywood Business Park<br>Loughlinstown<br>Dublin<br>Ireland   | <b>Servicer</b>                    | <b>Volkswagen Financial Services (UK) Limited</b><br>Brunswick Court<br>Yeomans Drive<br>Milton Keynes<br>MK14 5LR<br>Email: <a href="mailto:ABSOperations@vwfs.co.uk">ABSOperations@vwfs.co.uk</a>  |
| <b>Principal Paying Agent and Interest Determination Agent</b> | <b>Elavon Financial Services DAC</b><br>Block E, Cherrywood Business Park<br>Loughlinstown<br>Dublin<br>Ireland   | <b>Corporate Services Provider</b> | <b>Circumference FS (Luxembourg) S.A.</b><br>22-24 Boulevard Royal<br>L-2449 Luxembourg<br>Luxembourg<br>Email: <a href="mailto:driveruk@circumferencefs.lu">driveruk@circumferencefs.lu</a><br>Fax: +352 2645 9628<br>Tel.: +352 2602 491   |
| <b>Rating Agencies</b>   | <b>Moody's Investors Service Limited</b><br>1 Canada Square<br>Canary Wharf<br>London<br>E14 5FA<br><br><b>Fitch Deutschland GMBH</b><br>Neue Mainzer Straße 46 – 50<br>60311 Frankfurt am Main<br>Frankfurt<br>Germany | <b>Clearing Systems</b>            | <b>Clearstream Banking S.A.</b><br>42 Avenue JF Kennedy<br>L-1885 Luxembourg<br>Luxembourg<br>Email: <a href="mailto:web@clearstream.com">web@clearstream.com</a><br><br><b>Euroclear Banking N.V./ S.A.</b><br>1 Boulevard du Roi Albert II.<br>B-1210 Brussels<br>Belgium<br>Tel.: +32 (0)2 326 1211 |
| <b>Swap Counterparty</b>                                       | <b>Skandinaviska Enskilda Banken AB (publ)</b><br>Kungsträdgårdsgatan 8<br>SE-106 40<br>Stockholm<br>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 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  | £220,894,583.93 |
| 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                  | 0.24%          | 805,482.13                               | 0.36%   | 801,404.49        |
| <b>Total</b>                                     | <b>47</b>           | <b>0.24%</b>   | <b>805,482.13</b>                        | <b>0.36%</b>                                  | <b>801,404.49</b> |

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                   | 0.04%          | 117,365.66                               | 0.05%   | 108,653.20                 |
| <b>Total</b>                  | <b>7</b>            | <b>0.04%</b>   | <b>117,365.66</b>                        | <b>0.05%</b>                                  | <b>108,653.20</b>          |

### Transaction Parties replacements

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

## Transaction events II

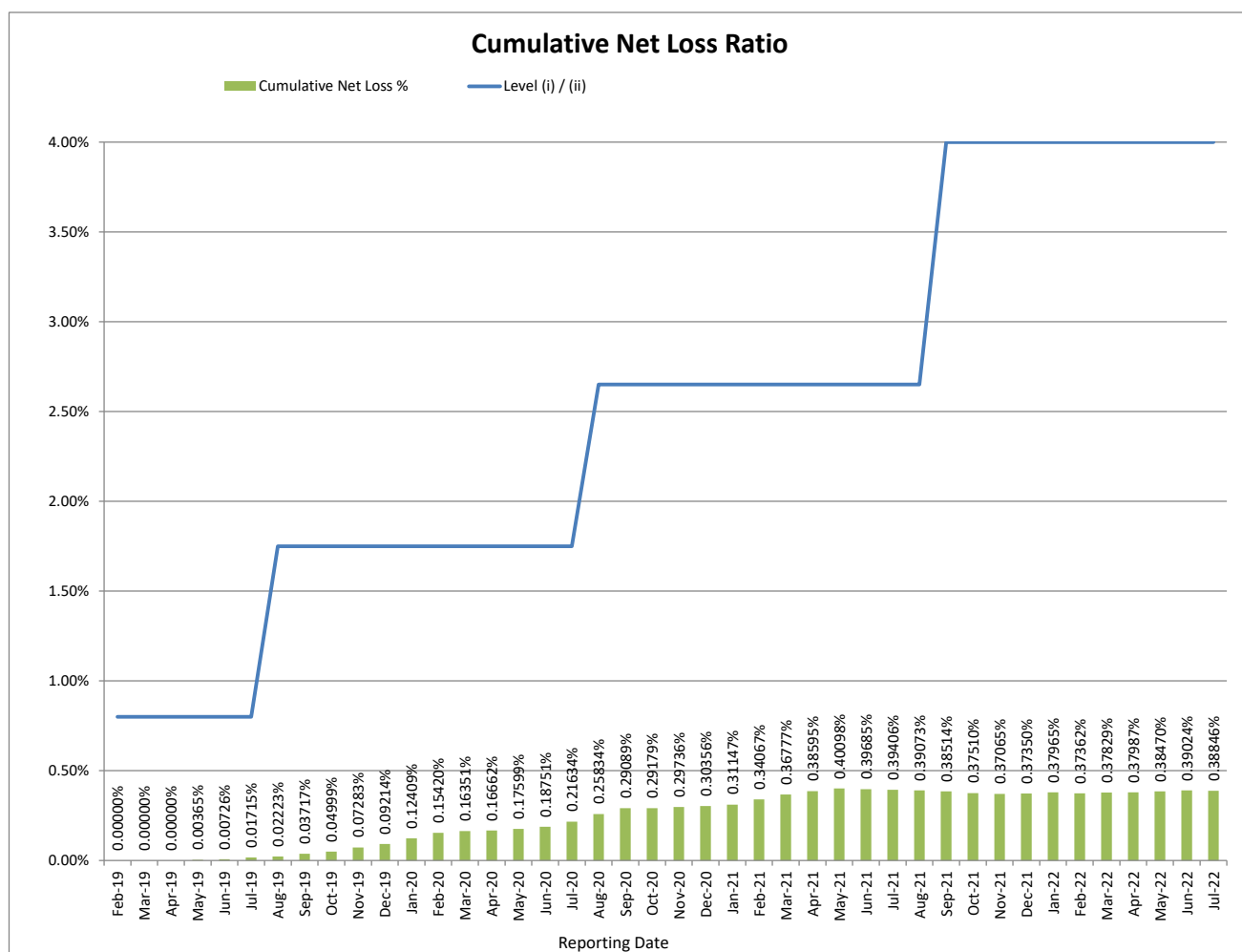
| Accumulation Balance   | 30/06/2022 | 31/07/2022 |
|--|------------|------------|
| Amounts not invested for the purchase of Additional Receivables    | -          | -          |
| Percentage not invested for the purchase of Additional Receivables | 0.00%      | 0.00%      |

| 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            | 0.38846% | N/A   | N/A    | N/A    | No    |
| Previous Monthly Period 1 | 0.39024% | N/A   | N/A    | N/A    | No    |
| Previous Monthly Period 2 | 0.38470% | N/A   | N/A    | N/A    | No    |

|  |                   |
|--|-------------------|
| Weighted Average Seasoning   | 34.80             |
| Value of Charged-Off Receivables less recoveries as of the end of the Monthly Period           | £3,977,704.04     |
| Aggregate Discounted Receivables Balance of all Initial Receivables and Additional Receivables | £1,023,956,712.22 |
| Cumulative Net Loss Ratio  | 0.38846%          |



### Transaction events III

#### Account Bank

Elavon Financial Services DAC, UK Branch

Current rating\*

Minimum required rating

| Moody's   |            |          | Fitch     |            |         |
|-----------|------------|----------|-----------|------------|---------|
| Long term | Short term | Outlook  | Long term | Short term | Outlook |
| A1        | P-1        | Negative | AA-       | F1+        | Stable  |
| A2        | P-1        |          | A         | F1         |         |

\*Account Bank Required Rating" means ratings, solicited or unsolicited, of:

(a) a short-term ratings of "P-1" or a long-term ratings of "A2" from Moody's

(b) from Fitch (i) an issuer default or deposit long-term rating of at least "A" or (ii) an issuer default or deposit short-term rating of at least "F1".

Required rating:

**Fulfilled**

(if no short term rating available, the higher long term rating is applicable)

#### Swap Counterparty

Skandinaviska Enskilda Banken AB (publ)

Current rating\*

Minimum required rating

| Moody's   |            |         | Fitch     |            |         |
|-----------|------------|---------|-----------|------------|---------|
| Long term | Short term | Outlook | Long term | Short term | Outlook |
| Aa3       | P-1        | Stable  | AA-       | F1+        | Stable  |
| A3        |            |         | A         | F1         |         |

"Eligible Swap Counterparty" means, any entity:

(a) having a counterparty risk assessment of (i) "A3" or above by Moody's or (ii) "Baa3" or above by Moody's and which either posts collateral in the amount and manner set forth in the Swap Agreements or obtains a guarantee from a person having the ratings set forth in (i) above; and

(b) having (i) an issuer default rating or derivative counterparty rating from Fitch of at least "A" or a short-term rating from Fitch of at least "F1" or (ii) an issuer default rating or derivative counterparty rating from Fitch of at least "BBB-" or a short-term rating from Fitch of at least "F3" and which either posts collateral in the amount and manner set forth in the Swap Agreements or obtains a guarantee from a person having the ratings set forth in (i) above.

Required rating:

**Fulfilled**

(if no short term rating available, the higher long term rating is applicable)

Volkswagen Financial Services AG

Current rating\*\*

Minimum required rating

| Moody's   |            |         | Fitch     |            |         |
|-----------|------------|---------|-----------|------------|---------|
| Long term | Short term | Outlook | Long term | Short term | Outlook |
| A3        | P-2        | Stable  | ***       | ***        | ***     |
| Baa1      |            |         | BBB       | F2         |         |

#### Servicer (Collateral Increase Event)

VWFS (100% owned by VWFS AG)

Current rating\*\*

Minimum required rating

| Moody's   |            |         | Fitch     |            |         |
|-----------|------------|---------|-----------|------------|---------|
| Long term | Short term | Outlook | Long term | Short term | Outlook |
| A3        | P-2        | Stable  | ***       | ***        | ***     |
| Baa1      |            |         | BBB       | F2         |         |

Required rating:

**Fulfilled**

\*Ratings last updated 07/2022

\*\*Rating of Volkswagen Financial Services AG

\*\*\*Confidential rating monitored internally

If the VWFSUK required rating falls 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.

## 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 |
|----------------|---------------|---------------|
| Moody's        | Aaa(sf)       | A1(sf)        |
| Fitch          | AAA(sf)       | AA(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) | 1.4170%       | 1.4170%       |
| Credit Adjustment Spread            | 0.0326%       | 0.0326%       |
| Fixed/Floating                      | floating      | floating      |
| Current Coupon                      | 2.2696%       | 3.1996%       |
| Day count convention                | actual/365    | actual/365    |



## Information regarding the notes II

|                          |                             |
|--------------------------|-----------------------------|
| Monthly Period           | 07/2022                     |
| Payment Date             | 25/08/2022                  |
| Interest Accrual Period  | 25.07.2022 until 25.08.2022 |
| Days accrued             | 31                          |
| Index rate               | Compounded Daily SONIA      |
| Base interest rate       | 1.4170%                     |
| Credit Adjustment Spread | 0.0326%                     |
| Day count convention     | actual/365                  |

| Interest payments                     | Total       | Class A Notes | Class B Notes |
|---------------------------------------|-------------|---------------|---------------|
| Interest amount of the Monthly Period | £363,579.84 | £308,067.50   | £55,512.34    |
| Interest paid                         | £363,579.84 | £308,067.50   | £55,512.34    |

| Swap Payments / (Receipts)                        | Total        | Class A Notes | Class B Notes |
|---|--------------|---------------|---------------|
| Swap Payments / (Receipts) for the Monthly Period | (£56,407.18) | (£50,168.20)  | (£6,238.98)   |

| Unpaid Interest                       | Total | Class A Notes | Class B Notes |
|---------------------------------------|-------|---------------|---------------|
| Unpaid Interest of the Monthly Period | -     | -             | -             |
| Cumulative unpaid Interest            | -     | -             | -             |

| Notes balance  | Total                  | Class A Notes          | Class B Notes         |
|--|------------------------|------------------------|-----------------------|
| Maximum Issuance Amount                                  | £502,800,000.00        | £450,000,000.00        | £52,800,000.00        |
| <b>Notes balance as at Issue Date</b>                    | <b>£502,800,000.00</b> | <b>£450,000,000.00</b> | <b>£52,800,000.00</b> |
| Notes balance as of the beginning of the Monthly Period  | £180,246,710.15        | £159,818,749.67        | £20,427,960.48        |
| Additional issue amount                                  | -                      | -                      | -                     |
| Redemption amount due to amortising series               | (£14,575,772.21)       | (£12,923,851.36)       | (£1,651,920.85)       |
| Additional issue amount (net)                            | -                      | -                      | -                     |
| Term take out / redemption                               | -                      | -                      | -                     |
| <b>Notes balance as of the end of the Monthly Period</b> | <b>£165,670,937.94</b> | <b>£146,894,898.31</b> | <b>£18,776,039.63</b> |

| Payments to Investors per Class | Total                 | Class A Notes         | Class B Notes        |
|---------------------------------|-----------------------|-----------------------|----------------------|
| Interest per Class              | £363,579.84           | £308,067.50           | £55,512.34           |
| Principal repayment per Class   | £14,575,772.21        | £12,923,851.36        | £1,651,920.85        |
| <b>Total</b>                    | <b>£14,939,352.05</b> | <b>£13,231,918.86</b> | <b>£1,707,433.19</b> |

| Notes  | Total        | Class A Notes | Class B Notes |
|--|--------------|---------------|---------------|
| <b>Number of Notes as of the beginning of the Monthly Period</b> | <b>5,028</b> | <b>4,500</b>  | <b>528</b>    |
| Increase of outstanding notes                                    | -            | -             | -             |
| Reduction of outstanding notes from term take out                | -            | -             | -             |
| <b>Number of Notes as of the end of the Monthly Period</b>       | <b>5,028</b> | <b>4,500</b>  | <b>528</b>    |
| Face value per note  | 100,000.00   | 100,000.00    | 100,000.00    |
| Balance per note   | 32,949.67    | 32,643.31     | 35,560.68     |
| <b>Notes Factor</b>  | <b>0.33</b>  | <b>0.33</b>   | <b>0.36</b>   |

| 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                                      |  | £73,999,685.62  | £55,223,645.99  |
| 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 |
|--|---------------------------|--|---|---|
| <b>Balance as of the 2019 Initial Issue Date</b>         | <b>£68,198,769.78</b>     | -  | -   | <b>£68,198,769.78</b>                                       |
| <b>Balance as of the beginning of the Monthly Period</b> | -                         | -  | -   | -   |
| Accrued Interest at end of Monthly Period                | -                         | -  | -   | -   |
| Interest paid in the Monthly Period                      | -                         | -  | -   | -   |
| Redemption   | -                         | -  | -   | -   |
| Increase due to tap up                                   | -                         | -  | -   | -   |
| <b>Balance as of the end of the Monthly Period</b>       | -                         | -  | -   | -   |

## 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%   |

| Credit Enhancement as of the Monthly Period  | Credit Enhancement Value | % of Aggregate Discounted Receivables Balance |
|--|--------------------------|---|
| <b>Class B Notes</b>   | <b>£18,776,039.63</b>    | <b>8.50%</b>                                  |
| <b>Subordinated Loan Balance</b>   | -                        | <b>0.00%</b>                                  |
| Opening Overcollateralisation Amount for the Monthly Period  | £60,082,236.72           | 27.20%  |
| Increase in Overcollateralisation Amount from Additional Receivables in the Monthly Period   | -                        | 0.00%   |
| 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 | £201,634.40              | 0.09%   |
| Subloan Accrued Interest Repaid from the Waterfall relating to prior periods   | -                        | 0.00%   |
| VWFS Final Success Fee   | (£5,060,225.13)          | -2.29%  |
| <b>Closing Overcollateralisation Amount</b>  | <b>£55,223,645.99</b>    | <b>25.00%</b>                                 |
| <b>Total Credit Enhancement for Class A Notes</b>  | <b>£73,999,685.62</b>    | <b>33.50%</b>                                 |
| <b>Total Credit Enhancement for Class B Notes</b>  | <b>£55,223,645.99</b>    | <b>25.00%</b>                                 |
| <b>Aggregate Discounted Receivables Balance at end of the Monthly Period</b>   |                          | <b>£220,894,583.93</b>                        |

## Cash Collateral Account

| Cash Collateral Account (CCA)   | in GBP               |
|---|----------------------|
| <b>Cash Collateral Account at Initial Cut-Off Date falling in February 2019</b>                             | <b>£8,033,600.00</b> |
| 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  | -                    |
| <b>Targeted balance</b>   | <b>£3,829,861.88</b> |
| Thereof Specified General Cash Collateral Account Balance   | £3,829,861.88        |
| <b>Balance as of the beginning of the period</b>  | <b>£7,855,791.88</b> |
| Thereof Specified General Cash Collateral Account Balance   | £3,829,861.88        |
| Thereof Interest Compensation Ledger  | £4,000,000.00        |
| Thereof Collateral RV Ledger  | £25,800.00           |
| Thereof Retained Profit Ledger  | £130.00              |
| <b>Payments</b>   | <b>(£290.00)</b>     |
| General payment from Cash Collateral Account  | (£5,910.51)          |
| General payment to Cash Collateral Account  | -                    |
| Interest payment to Cash Collateral Account   | £5,910.51            |
| Payment from Interest Compensation Ledger   | (£263,148.95)        |
| Payment to Interest Compensation Ledger   | £263,148.95          |
| Payment from Collateral RV Ledger   | (£300.00)            |
| 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               |
| <b>Balance as of the end of the Monthly Period</b>  | <b>£7,855,501.88</b> |
| Thereof Specified General Cash Collateral Account Balance   | £3,829,861.88        |
| Thereof Interest Compensation Ledger  | £4,000,000.00        |
| Thereof Collateral RV Ledger  | £25,500.00           |
| Thereof Retained Profit Ledger  | £140.00              |
| <b>General cash reserve in percent of total current note balance</b>  | <b>2.31%</b>         |
| <b>Minimum Specified General Cash Collateral Account Balance as a percentage of Nominal Amount of Notes</b> | <b>2.31%</b>         |
| <b>Accrued Interest</b>   | -                    |

## Swap fixing / Order of Priority

| Amortising interest rate swap             | Class A                | Class B                |
|---|------------------------|------------------------|
| Underlying principal for reporting period | £146,894,898.31        | £18,776,039.63         |
| Paying leg                                | Fix interest rate      | Fix interest rate      |
| Receiving leg                             | Floating interest rate | Floating interest rate |
| Net swap payments / (receipts)            | (£50,168.20)           | (£6,238.98)            |

| Available Distribution Amount Calculation  | Payment to Order of Priority Position | Remaining amount |
|--|---------------------------------------|------------------|
| (a) interest accrued on the Accumulation Account and the Distribution Account  | £1,925.49                             | £1,925.49        |
| (b) amounts received as Collections received or collected by the Servicer  | £20,408,553.77                        | £20,410,479.26   |
| (c) payments from the Cash Collateral Account as provided for in Clause 19.3 of the Trust Agreement  | -                                     | £20,410,479.26   |
| (d) Net Swap Receipts under the Swap Agreements  | £56,407.18                            | £20,466,886.44   |
| (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 | -                                     | £20,466,886.44   |
| (f) the Interest Compensation Order of Priority Amount   | £74,047.28                            | £20,540,933.72   |
| (g) the Interest Compensation Amount   | (£337,196.23)                         | £20,203,737.49   |

| Order of Priority  | Payment to Order of Priority Position | Remaining amount |
|--|---------------------------------------|------------------|
| Available Distribution Amount  |                                       | £20,203,737.49   |
| (a) amounts due and payable in respect of taxes (if any) by the Issuer   | -                                     | £20,203,737.49   |
| (b) to the Security Trustee under the Trust Agreement  | -                                     | £20,203,737.49   |
| (c) to the Servicer, the Servicer Fee  | (£204,115.00)                         | £19,999,622.49   |
| (d) amounts due and payable and allocated to the Issuer: (i) to the directors of the Issuer; (ii) to the Corporate Services Provider under the Corporate Services Agreement; (iii) to each Agent under the 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 | (£35.31)                              | £19,999,587.18   |
| (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   | -                                     | £19,999,587.18   |
| (f) amounts due and payable in respect of (a) interest accrued on the Class A Notes during the immediately preceding Interest Period plus (b) Interest Shortfalls (if any) pari passu and rateably as to each other on all Class A Notes   | (£308,067.50)                         | £19,691,519.68   |
| (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   | (£55,512.34)                          | £19,636,007.34   |
| (h) to the Cash Collateral Account, until the General Cash Collateral Amount is equal to the Specified General Cash Collateral Account Balance   | -                                     | £19,636,007.34   |
| (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  | (£12,923,851.36)                      | £6,712,155.98    |
| (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  | (£1,651,920.85)                       | £5,060,235.13    |
| (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   | -                                     | £5,060,235.13    |
| (l) to the Retained Profit Ledger;   | (£10.00)                              | £5,060,225.13    |
| (m) amounts due and payable in respect of (a) interest accrued during the immediately preceding Interest Period plus (b) Interest Shortfalls (if any), in each case, on the Subordinated Loan  | -                                     | £5,060,225.13    |
| (n) to the Subordinated Lender, to repay the outstanding principal amount of the Subordinated Loan   | -                                     | £5,060,225.13    |
| (o) to VWFS by way of a final success fee  | (£5,060,225.13)                       | -                |

| Distribution of Cash Collateral Account Surplus  | Payment to Order of Priority Position | Remaining amount |
|--|---------------------------------------|------------------|
| to the Subordinated Lender, amounts payable in respect of accrued and unpaid interest on the Subordinated Loan | -                                     | £5,910.51        |
| to the Subordinated Lender an amount necessary to reduce the outstanding principal amount                      | -                                     | £5,910.51        |
| to pay all remaining excess to VWFS by way of a final success fee  | (£5,910.51)                           | -                |

## 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              |
| <b>Retention Percentage</b> | <b>5.83%</b>                |

| 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 | £219,848,451.59             |
| Overcollateralisation*      | £54,177,513.65              |
| <b>Retention Percentage</b> | <b>24.64%</b>               |

| Retention amounts                  | Outstanding Nominal Balance | Percentage of Outstanding Nominal Balance |
|------------------------------------|-----------------------------|---|
| Minimum retention                  | £10,992,422.58              | 5.00%                                     |
| Actual retention at Monthly Period | £54,177,513.65              | 24.64%                                    |

\* 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.

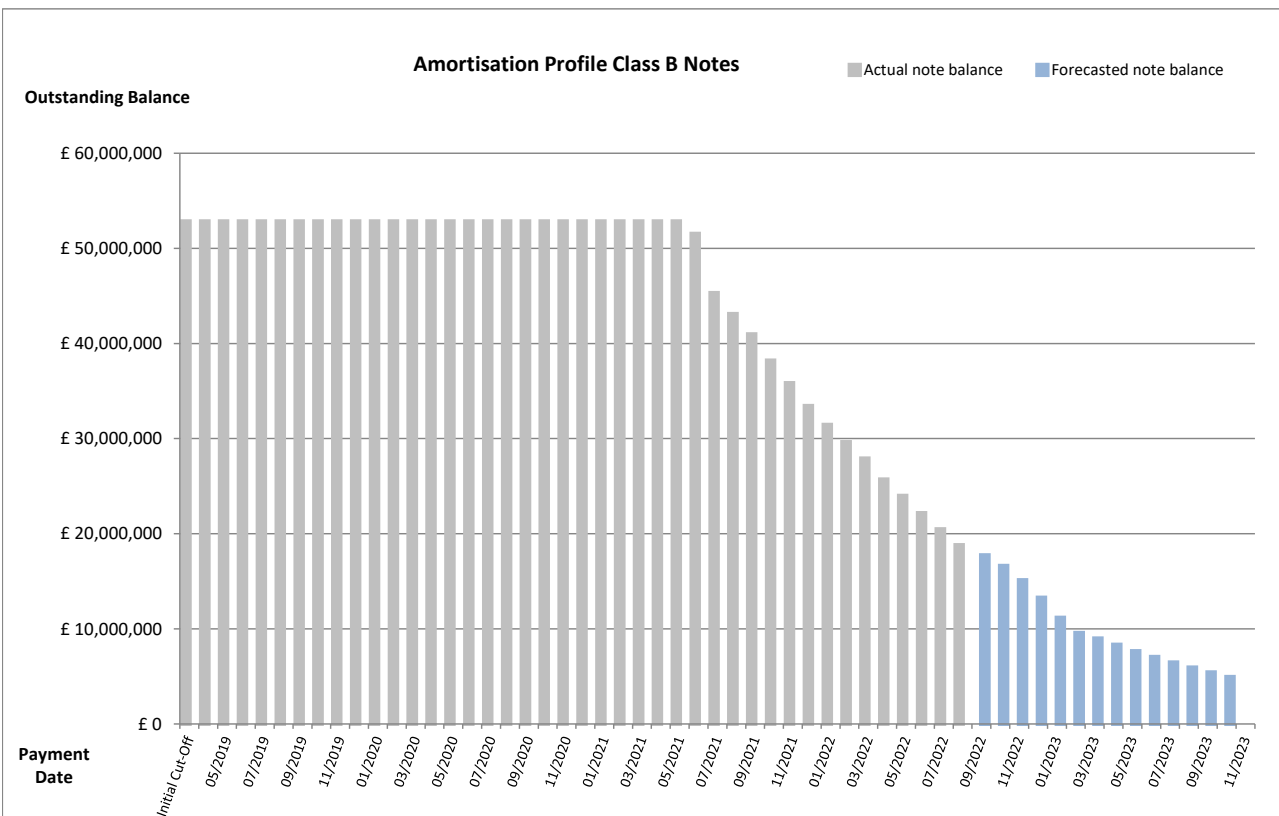
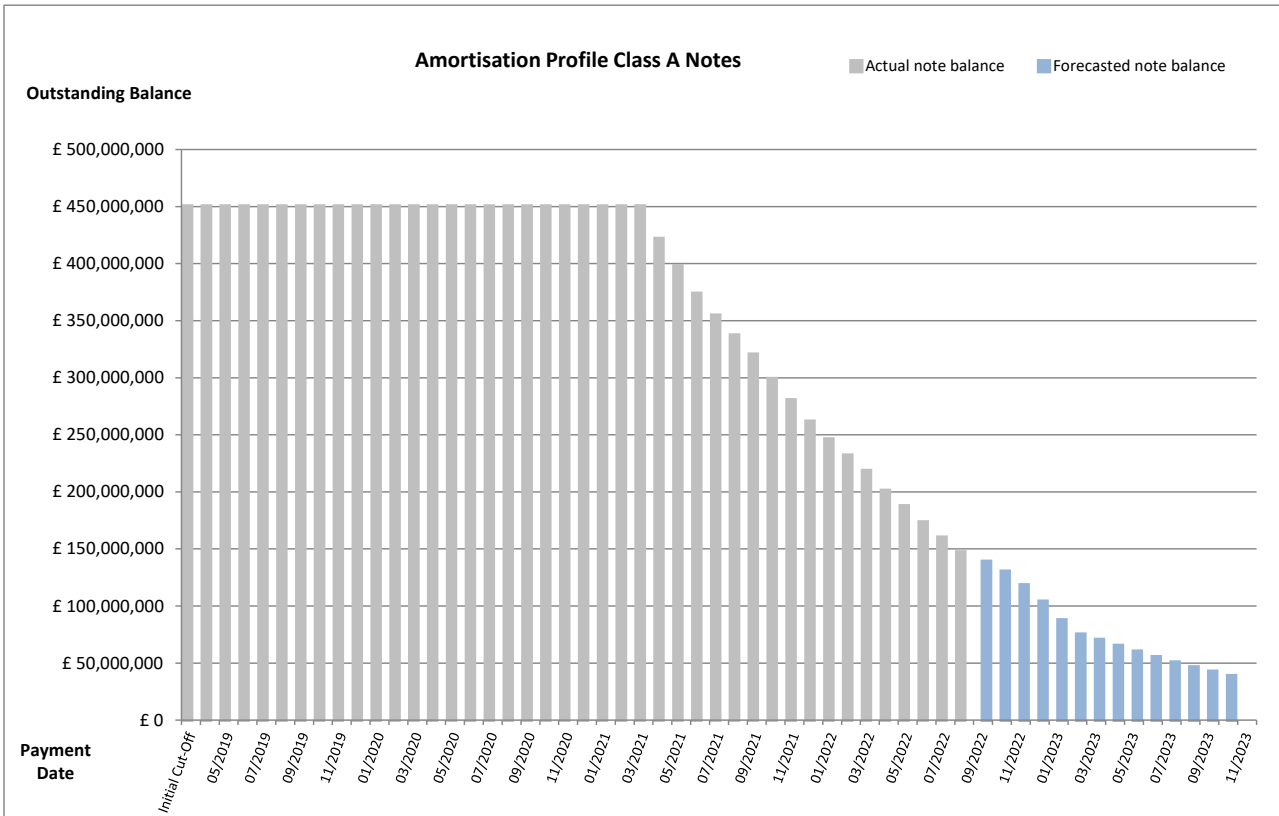
The latest end of month level of retention will be published on a monthly basis within the investor report.

## Amortisation profile I

At 20% CPR (with clean up call option)

| Class of Notes  | Class A Notes       |                         | Class B Notes       |                         |
|-----------------|---------------------|-------------------------|---------------------|-------------------------|
| Payment Date    | Actual note balance | Forecasted note balance | Actual note balance | Forecasted note 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         | £373,408,757.61     | -                       | £51,489,923.37      | -                       |
| 07/2021         | £354,236,351.59     | -                       | £45,278,330.65      | -                       |
| 08/2021         | £336,898,533.49     | -                       | £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         | £218,159,587.30     | -                       | £27,885,060.03      | -                       |
| 04/2022         | £200,766,572.57     | -                       | £25,661,892.73      | -                       |
| 05/2022         | £187,303,532.19     | -                       | £23,941,052.99      | -                       |
| 06/2022         | £173,160,523.75     | -                       | £22,133,300.03      | -                       |
| 07/2022         | £159,818,749.67     | -                       | £20,427,960.48      | -                       |
| 08/2022         | £146,894,898.31     | -                       | £18,776,039.63      | -                       |
| 09/2022         | -                   | £138,467,258.17         | -                   | £17,698,822.47          |
| 10/2022         | -                   | £129,847,116.11         | -                   | £16,596,999.80          |
| 11/2022         | -                   | £117,936,263.59         | -                   | £15,074,560.01          |
| 12/2022         | -                   | £103,598,688.73         | -                   | £13,241,937.66          |
| 01/2023         | -                   | £87,163,848.25          | -                   | £11,141,243.76          |
| 02/2023         | -                   | £74,682,337.71          | -                   | £9,545,862.71           |
| 03/2023         | -                   | £70,024,255.89          | -                   | £8,950,468.80           |
| 04/2023         | -                   | £64,897,838.87          | -                   | £8,295,212.49           |
| 05/2023         | -                   | £59,717,584.84          | -                   | £7,633,074.75           |
| 06/2023         | -                   | £54,857,588.31          | -                   | £7,011,872.19           |
| 07/2023         | -                   | £50,314,844.23          | -                   | £6,431,220.69           |
| 08/2023         | -                   | £46,122,350.09          | -                   | £5,895,337.98           |
| 09/2023         | -                   | £42,261,342.90          | -                   | £5,401,825.78           |
| 10/2023         | -                   | £38,341,613.64          | -                   | £4,900,807.76           |
| 11/2023         | -                   | -                       | -                   | -                       |

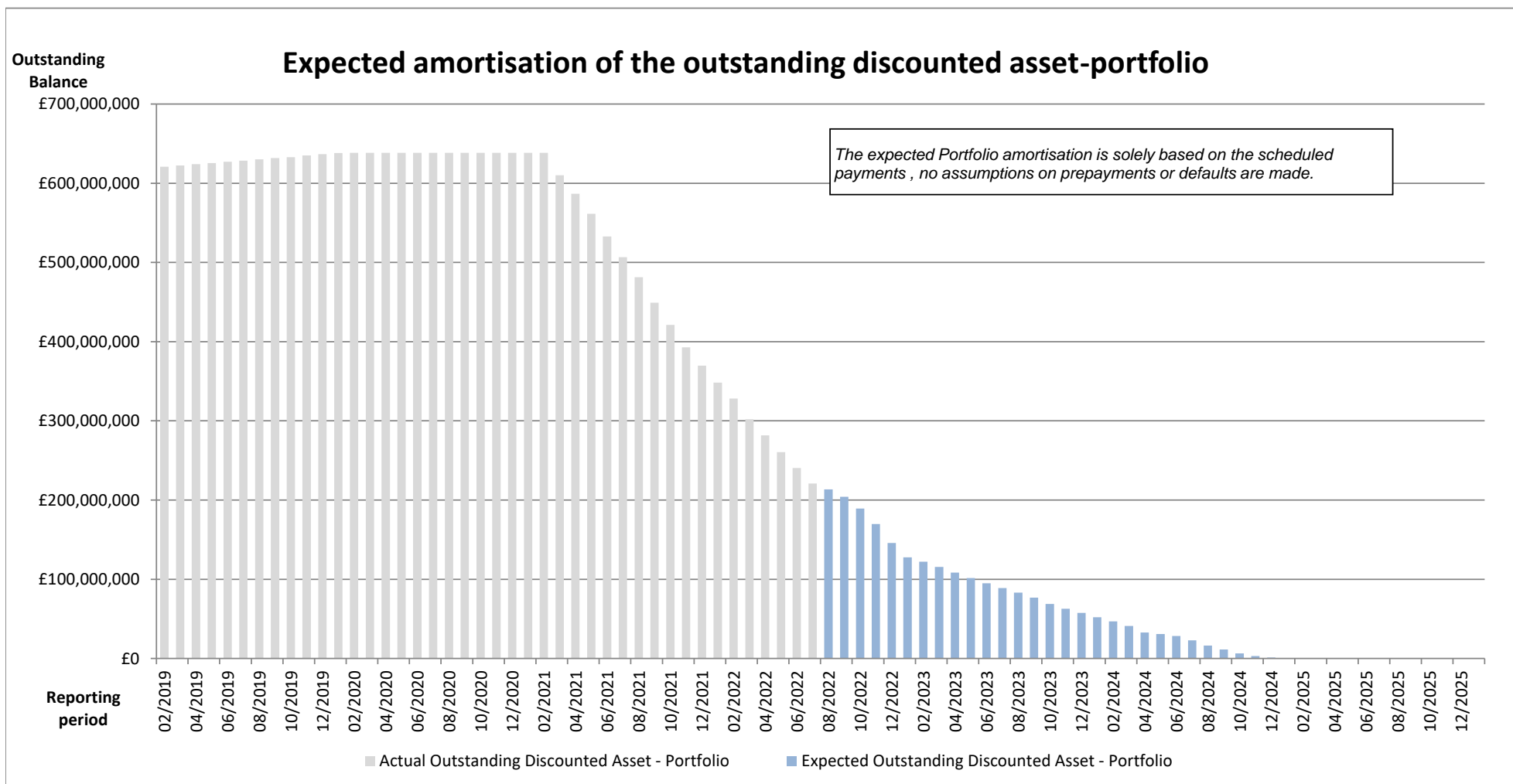
**Amortisation profile II**



Run out schedule I

| Reporting Period | Scheduled Principal    | Scheduled Interest    | Receivable             | Aggregate Discounted Receivables Balance reduction |
|------------------|------------------------|-----------------------|------------------------|--|
| 08.2022          | £7,251,556.91          | £943,193.27           | £8,194,750.18          | £8,603,498.31                                      |
| 09.2022          | £9,305,049.02          | £912,071.61           | £10,217,120.63         | £9,305,049.02                                      |
| 10.2022          | £14,879,998.58         | £871,889.89           | £15,751,888.47         | £14,879,998.58                                     |
| 11.2022          | £19,402,325.73         | £808,042.48           | £20,210,368.21         | £19,402,325.73                                     |
| 12.2022          | £23,654,802.24         | £724,504.55           | £24,379,306.79         | £23,654,802.24                                     |
| 01.2023          | £18,098,927.33         | £623,186.95           | £18,722,114.28         | £18,098,927.33                                     |
| 02.2023          | £5,578,746.97          | £545,226.24           | £6,123,973.21          | £5,578,746.97                                      |
| 03.2023          | £6,649,365.59          | £521,332.96           | £7,170,698.55          | £6,649,365.59                                      |
| 04.2023          | £7,044,277.77          | £492,825.17           | £7,537,102.94          | £7,044,277.77                                      |
| 05.2023          | £6,779,515.73          | £462,547.41           | £7,242,063.14          | £6,779,515.73                                      |
| 06.2023          | £6,496,858.77          | £433,374.53           | £6,930,233.30          | £6,496,858.77                                      |
| 07.2023          | £6,127,144.89          | £405,512.10           | £6,532,656.99          | £6,127,144.89                                      |
| 08.2023          | £5,762,922.06          | £379,171.84           | £6,142,093.90          | £5,762,922.06                                      |
| 09.2023          | £6,132,209.06          | £354,318.35           | £6,486,527.41          | £6,132,209.06                                      |
| 10.2023          | £7,903,896.14          | £328,174.87           | £8,232,071.01          | £7,903,896.14                                      |
| 11.2023          | £6,222,404.87          | £294,083.43           | £6,516,488.30          | £6,222,404.87                                      |
| 12.2023          | £5,198,179.67          | £267,331.33           | £5,465,511.00          | £5,198,179.67                                      |
| 01.2024          | £5,346,762.08          | £245,143.40           | £5,591,905.48          | £5,346,762.08                                      |
| 02.2024          | £5,072,754.80          | £222,080.51           | £5,294,835.31          | £5,072,754.80                                      |
| 03.2024          | £5,907,242.07          | £200,323.21           | £6,107,565.28          | £5,907,242.07                                      |
| 04.2024          | £8,195,801.36          | £174,925.12           | £8,370,726.48          | £8,195,801.36                                      |
| 05.2024          | £1,942,310.24          | £139,789.57           | £2,082,099.81          | £1,942,310.24                                      |
| 06.2024          | £2,270,374.82          | £131,380.64           | £2,401,755.46          | £2,270,374.82                                      |
| 07.2024          | £5,594,549.32          | £121,513.82           | £5,716,063.14          | £5,594,549.32                                      |
| 08.2024          | £6,616,012.21          | £97,671.08            | £6,713,683.29          | £6,616,012.21                                      |
| 09.2024          | £4,741,110.44          | £69,211.29            | £4,810,321.73          | £4,741,110.44                                      |
| 10.2024          | £5,098,436.01          | £48,846.78            | £5,147,282.79          | £5,098,436.01                                      |
| 11.2024          | £3,321,073.39          | £26,962.37            | £3,348,035.76          | £3,321,073.39                                      |
| 12.2024          | £1,775,697.39          | £12,700.23            | £1,788,397.62          | £1,775,697.39                                      |
| 01.2025          | £752,026.64            | £5,035.38             | £757,062.02            | £752,026.64  |
| 02.2025          | £76,199.88             | £1,805.38             | £78,005.26             | £76,199.88   |
| 03.2025          | £65,254.34             | £1,477.88             | £66,732.22             | £65,254.34   |
| 04.2025          | £54,692.33             | £1,197.81             | £55,890.14             | £54,692.33   |
| 05.2025          | £53,828.74             | £962.81               | £54,791.55             | £53,828.74   |
| 06.2025          | £51,082.34             | £731.31               | £51,813.65             | £51,082.34   |
| 07.2025          | £43,784.32             | £512.12               | £44,296.44             | £43,784.32   |
| 08.2025          | £31,880.07             | £323.85               | £32,203.92             | £31,880.07   |
| 09.2025          | £21,502.08             | £187.09               | £21,689.17             | £21,502.08   |
| 10.2025          | £14,485.75             | £94.97                | £14,580.72             | £14,485.75   |
| 11.2025          | £6,060.75              | £32.68                | £6,093.43              | £6,060.75  |
| 12.2025          | £1,398.50              | £6.72                 | £1,405.22              | £1,398.50  |
| 01.2026          | £141.33                | £0.59                 | £141.92                | £141.33  |
|                  |                        |                       | -                      | -  |
| <b>Total</b>     | <b>£219,542,642.53</b> | <b>£10,869,703.59</b> | <b>£230,412,346.12</b> | <b>£220,894,583.93</b>                             |

Run out schedule II





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  | 20,921              | £240,328,946.87                          | £239,326,907.31            |
| 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   | 20,921              | £240,328,946.87                          | £239,326,907.31            |
| Principal Collections in the Monthly Period / Defaulted Receivables & other Ineligible Receivables                  | 1,373               | £19,434,362.94                           | £19,478,455.72             |
| Aggregate Discounted Receivables Balance at the end of the Monthly Period before purchase of Additional Receivables | 19,548              | £220,894,583.93                          | £219,848,451.59            |
| 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   | 19,548              | £220,894,583.93                          | £219,848,451.59            |

| Collections by status             | Number of contracts | Collections    |
|-----------------------------------|---------------------|----------------|
| Current                           | 18,491              | £5,697,472.81  |
| Delinquent Receivable             | 98                  | £31,142.39     |
| Defaulted Receivable              | 65                  | £38,104.91     |
| Terminated Receivable             | 15                  | £111,759.94    |
| End of term                       | 263                 | £2,114,732.97  |
| Early Settlement                  | 1,243               | £12,405,887.55 |
| Written-Off Purchased Receivables | N/A                 | £9,453.20      |
| Non-Conforming                    | -                   | -              |
| Total                             | 20,175              | £20,408,553.77 |

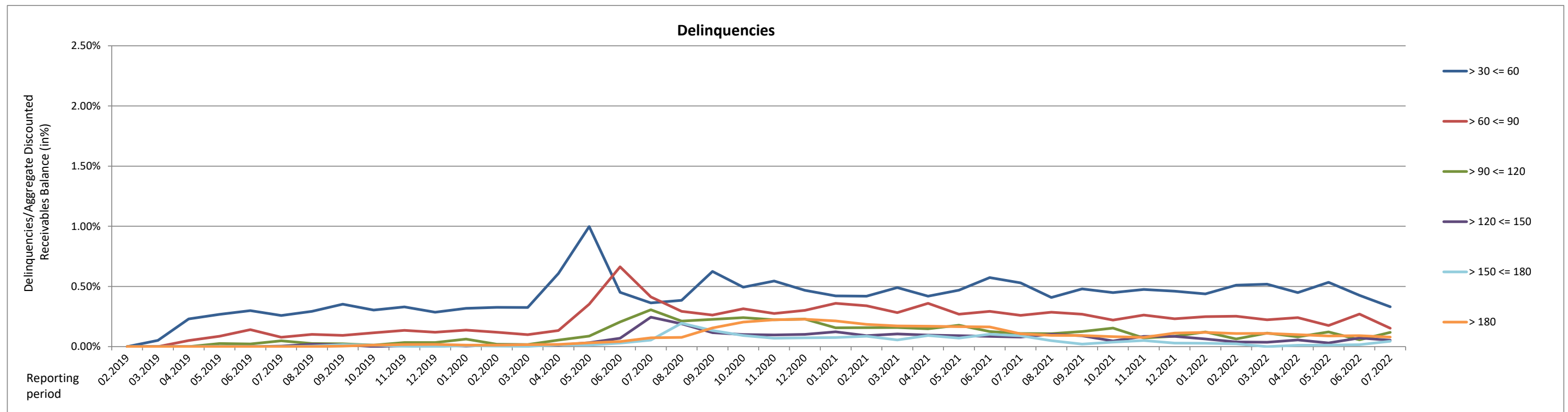
| Total portfolio as of Initial Cut-Off Date falling in February 2019 |                     |  | Type of contract                  |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |                 |     |                |
|---|---------------------|--|-----------------------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|-----------------|-----|----------------|
| Contract status development I                                       | Number of contracts | Aggregate Discounted Receivables Balance | Hire Purchase                     |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |                 |     |                |
|   |                     |  | 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 |                 |     |                |
|   |                     |  | 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 reporting period |                     |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|  |                     |  | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
| Contract status development II                 | 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 | Number of contracts | Aggregate Discounted Receivables Balance |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
|  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |                     |  |
| Current  | 18,547              | £217,807,554.91                          | 2,204               | £9,996,000.50                            | 16,343              | £207,811,554.41                          | 10,026              | £132,906,954.01                          | 8,521               | £84,900,600.90                           | 17,977              | £212,765,696.98                          | 570                 | £5,041,857.93                            |
| Delinquent Receivable                          | 147                 | £1,720,854.62                            | 26                  | £160,507.28                              | 121                 | £1,560,347.34                            | 55                  | £713,671.82                              | 92                  | £1,007,182.80                            | 142                 | £1,696,070.73                            | 5                   | £24,783.89                               |
| Defaulted Receivable                           | 647                 | £535,207.01                              | 87                  | £63,495.79                               | 560                 | £471,711.22                              | 278                 | £171,663.33                              | 369                 | £363,543.68                              | 612                 | £519,004.42                              | 35                  | £16,202.59                               |
| Terminated Receivable                          | 14                  | £145,984.02                              | -                   | -  | 14                  | £145,984.02                              | 6                   | £94,068.41                               | 8                   | £51,915.61                               | 14                  | £145,984.02                              | -                   | -  |
| End of term                                    | 61                  | £636,600.15                              | 4                   | £968.93                                  | 57                  | £635,631.22                              | 28                  | £388,771.00                              | 33                  | £247,829.15                              | 57                  | £595,548.52                              | 4                   | £41,051.63                               |
| Early Settlement                               | 132                 | £48,383.22                               | 6                   | £293.61                                  | 126                 | £48,089.61                               | 75                  | £27,248.43                               | 57                  | £21,134.79                               | 128                 | £51,432.88                               | 4                   | (£3,049.66)                              |
| Written-Off Purchased Receivables              | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| Total  | 19,548              | £220,894,583.93                          | 2,327               | £10,221,266.11                           | 17,221              | £210,673,317.82                          | 10,468              | £134,302,377.00                          | 9,080               | £86,592,206.93                           | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

| Contract status development III                   | Contract status as of the end of the current period |  |                       |  |                      |  |                       |  |                     |  |                     |  |
|---|---|--|-----------------------|--|----------------------|--|-----------------------|--|---------------------|--|---------------------|--|
|   | Current   |  | Delinquent Receivable |  | Defaulted Receivable |  | Terminated Receivable |  | End of term         |  | Early Settlement    |  |
| Contract status as of the beginning of the period | 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 |
| Top-/Tap-Up contracts                             | -   | -  | -                     | -  | -                    | -  | -                     | -  | -                   | -  | -                   | -  |
| Current   | 18,513  | £217,400,795.41                          | 20                    | £210,294.50                              | -                    | -  | 6                     | £74,537.87                               | 37                  | £414,743.97                              | 119                 | £49,025.52                               |
| Delinquent Receivable                             | 34  | £406,759.50                              | 127                   | £1,510,560.12                            | 6                    | £106,052.58                              | 2                     | £34,485.84                               | 2                   | £19,156.75                               | 2                   | (£47.87)                                 |
| Defaulted Receivable                              | -   | -  | -                     | -  | 640                  | £429,154.43                              | -                     | -  | -                   | -  | -                   | -  |
| Terminated Receivable                             | -   | -  | -                     | -  | 1                    | -  | 6                     | £36,960.31                               | -                   | -  | -                   | -  |
| End of term                                       | -   | -  | -                     | -  | -                    | -  | -                     | -  | 22                  | £202,699.43                              | -                   | -  |
| Early Settlement                                  | -   | -  | -                     | -  | -                    | -  | -                     | -  | -                   | -  | 11                  | (£594.43)                                |
| Written-Off Purchased Receivables                 | -   | -  | -                     | -  | -                    | -  | -                     | -  | -                   | -  | -                   | -  |
| Total   | 18,547  | £217,807,554.91                          | 147                   | £1,720,854.62                            | 647                  | £535,207.01                              | 14                    | £145,984.02                              | 61                  | £636,600.15                              | 132                 | £48,383.22                               |

## Delinquencies

| Delinquent Receivable |                     |                         |  |  |                    | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|-----------------------|---------------------|-------------------------|--|--|--------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
| Days in arrears       | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Value of Arrears   | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                       |                     |                         |  |  |                    | 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 |
| > 30 <= 60            | 71                  | 0.36%                   | £732,343.15                              | 0.33%  | £40,395.17         | 15                  | £89,351.81                               | 56                  | £642,991.34                              | 27                  | £324,423.13                              | 44                  | £407,920.02                              | 69                  | £723,402.01                              | 2                   | £8,941.14                                |
| > 60 <= 90            | 28                  | 0.14%                   | £338,848.25                              | 0.15%  | £26,373.06         | 2                   | £12,796.32                               | 26                  | £326,051.93                              | 13                  | £177,027.69                              | 15                  | £161,820.56                              | 28                  | £338,848.25                              | -                   | -  |
| > 90 <= 120           | 20                  | 0.10%                   | £260,366.38                              | 0.12%  | £25,275.83         | 4                   | £24,791.79                               | 16                  | £235,574.59                              | 7                   | £104,391.18                              | 13                  | £155,975.20                              | 19                  | £255,336.67                              | 1                   | £5,029.71                                |
| > 120 <= 150          | 9                   | 0.05%                   | £116,547.50                              | 0.05%  | £14,975.50         | 2                   | £17,488.78                               | 7                   | £99,058.72                               | 4                   | £43,956.48                               | 5                   | £72,591.02                               | 9                   | £116,547.50                              | -                   | -  |
| > 150 <= 180          | 4                   | 0.02%                   | £98,584.75                               | 0.04%  | £9,379.35          | -                   | -  | 4                   | £98,584.75                               | 2                   | £41,322.89                               | 2                   | £57,261.86                               | 4                   | £98,584.75                               | -                   | -  |
| > 180                 | 15                  | 0.08%                   | £174,164.59                              | 0.08%  | £26,622.19         | 3                   | £16,078.58                               | 12                  | £158,086.01                              | 2                   | £22,550.45                               | 13                  | £151,614.14                              | 13                  | £163,351.55                              | 2                   | £10,813.04                               |
| <b>Total</b>          | <b>147</b>          | <b>0.75%</b>            | <b>£1,720,854.62</b>                     | <b>0.78%</b>   | <b>£143,021.10</b> | <b>26</b>           | <b>£160,507.28</b>                       | <b>121</b>          | <b>£1,560,347.34</b>                     | <b>55</b>           | <b>£713,671.82</b>                       | <b>92</b>           | <b>£1,007,182.80</b>                     | <b>142</b>          | <b>£1,696,070.73</b>                     | <b>5</b>            | <b>£24,783.89</b>                        |



## 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.

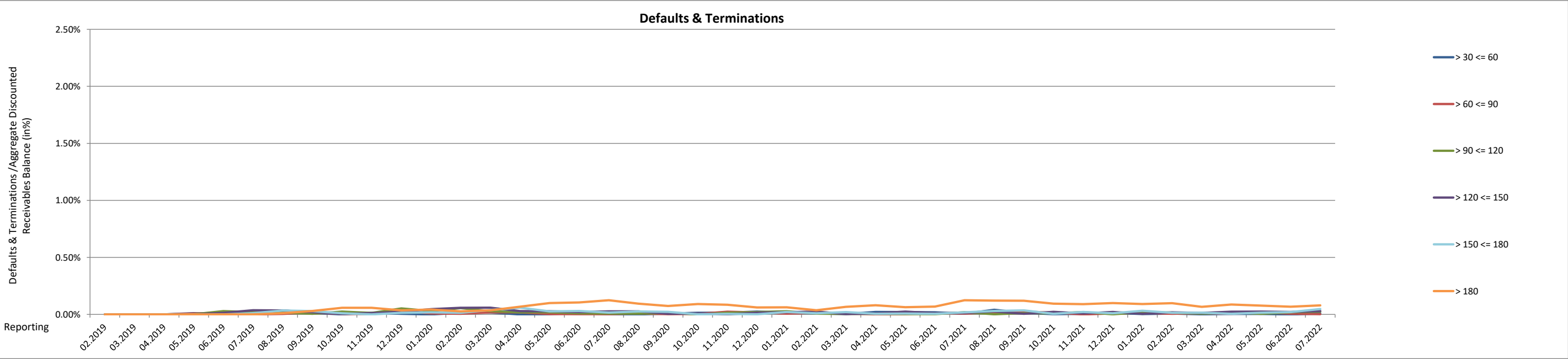
| End of Term & Early Settlements |                     |                         |  |  |                    | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|---------------------------------|---------------------|-------------------------|--|--|--------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
| Days in arrears                 | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Value of Arrears   | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                                 |                     |                         |  |  |                    | 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 |
| Not Delinquent                  | 166                 | 0.85%                   | £456,803.93                              | 0.21%  | £547,213.05        | 7                   | £68.62                                   | 159                 | £456,735.31                              | 91                  | £299,946.43                              | 75                  | £156,857.50                              | 160                 | £434,913.64                              | 6                   | £21,890.29                               |
| > 30 <= 60                      | 7                   | 0.04%                   | £51,260.03                               | 0.02%  | £51,601.99         | -                   | -  | 7                   | £51,260.03                               | 4                   | £22,924.24                               | 3                   | £28,335.79                               | 7                   | £51,260.03                               | -                   | -  |
| > 60 <= 90                      | 2                   | 0.01%                   | £21,171.58                               | 0.01%  | £21,262.50         | -                   | -  | 2                   | £21,171.58                               | -                   | -  | 2                   | £21,171.58                               | 2                   | £21,171.58                               | -                   | -  |
| > 90 <= 120                     | 3                   | 0.02%                   | £15,885.98                               | 0.01%  | £15,952.54         | -                   | -  | 3                   | £15,885.98                               | 3                   | £15,885.98                               | -                   | -  | 2                   | £183.41                                  | 1                   | £15,702.57                               |
| > 120 <= 150                    | 4                   | 0.02%                   | £46,200.03                               | 0.02%  | £47,626.83         | -                   | -  | 4                   | £46,200.03                               | -                   | -  | 4                   | £46,200.03                               | 4                   | £46,200.03                               | -                   | -  |
| > 150 <= 180                    | 3                   | 0.02%                   | £49,795.26                               | 0.02%  | £50,744.06         | -                   | -  | 3                   | £49,795.26                               | 2                   | £37,048.65                               | 1                   | £12,746.61                               | 3                   | £49,795.26                               | -                   | -  |
| > 180                           | 8                   | 0.04%                   | £43,866.56                               | 0.02%  | £45,895.39         | 3                   | £1,193.92                                | 5                   | £42,672.64                               | 3                   | £40,214.13                               | 5                   | £3,652.43                                | 7                   | £43,457.45                               | 1                   | £409.11                                  |
| <b>Total</b>                    | <b>193</b>          | <b>0.99%</b>            | <b>£684,983.37</b>                       | <b>0.31%</b>   | <b>£780,296.36</b> | <b>10</b>           | <b>£1,262.54</b>                         | <b>183</b>          | <b>£683,720.83</b>                       | <b>103</b>          | <b>£416,019.43</b>                       | <b>90</b>           | <b>£268,963.94</b>                       | <b>185</b>          | <b>£646,981.40</b>                       | <b>8</b>            | <b>£38,001.97</b>                        |

Defaults & Terminations

| Voluntary Termination |                     |                         |  |  |                  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|-----------------------|---------------------|-------------------------|--|--|------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                       |                     |                         |  |  |                  | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
| Days in arrears       | Number of contracts | 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 | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance |
| Not Delinquent        | 6                   | 0.03%                   | £67,183.28                               | 0.03%  | -                | -                   | -  | 6                   | £67,183.28                               | 3                   | £57,733.22                               | 3                   | £9,450.06                                | 6                   | £67,183.28                               | -                   | -  |
| > 30 <= 60            | 2                   | 0.01%                   | £16,959.99                               | 0.01%  | £2,183.08        | -                   | -  | 2                   | £16,959.99                               | -                   | -  | 2                   | £16,959.99                               | 2                   | £16,959.99                               | -                   | -  |
| > 60 <= 90            | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 90 <= 120           | 1                   | 0.01%                   | £13,541.08                               | 0.01%  | £2,873.08        | -                   | -  | 1                   | £13,541.08                               | 1                   | £13,541.08                               | -                   | -  | 1                   | £13,541.08                               | -                   | -  |
| > 120 <= 150          | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 150 <= 180          | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 180                 | 1                   | 0.01%                   | £5,864.31                                | 0.00%  | £7,915.06        | -                   | -  | 1                   | £5,864.31                                | -                   | -  | 1                   | £5,864.31                                | 1                   | £5,864.31                                | -                   | -  |
| Total                 | 10                  | 0.05%                   | £103,548.66                              | 0.05%  | £12,971.22       | -                   | -  | 10                  | £103,548.66                              | 4                   | £71,274.30                               | 6                   | £32,274.36                               | 10                  | £103,548.66                              | -                   | -  |

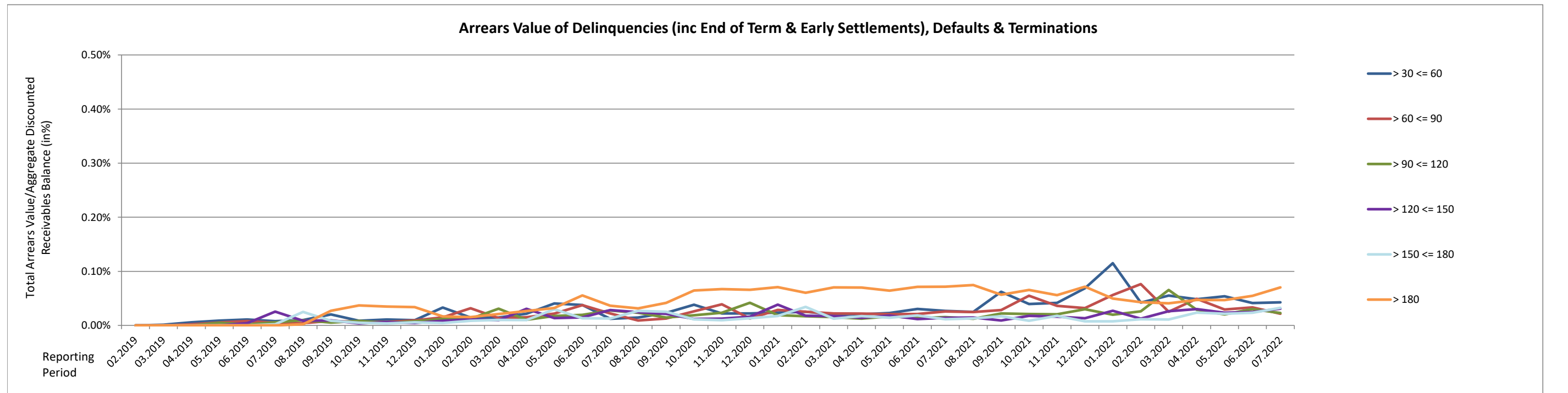
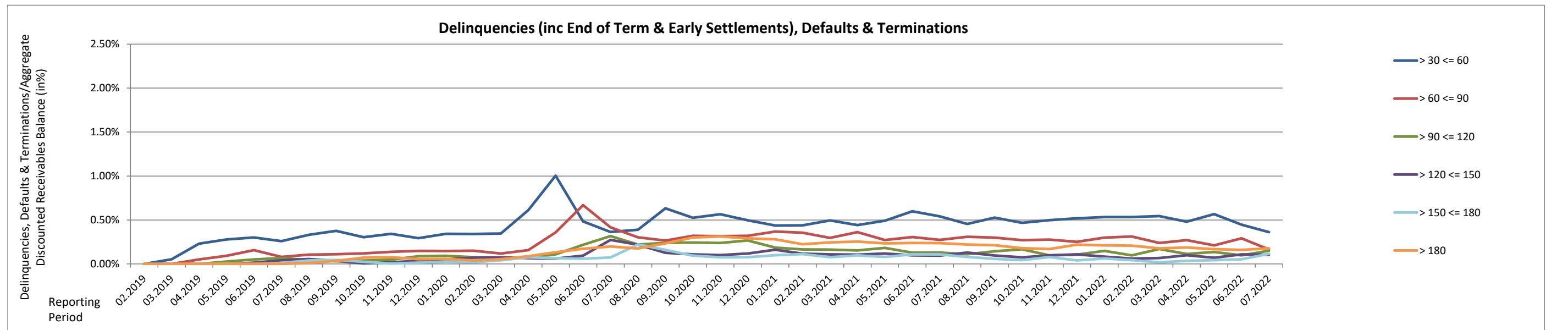
| PCP Return      |                     |                         |  |  |                  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|-----------------|---------------------|-------------------------|--|--|------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                 |                     |                         |  |  |                  | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
| Days in arrears | Number of contracts | 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 | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance |
| Not Delinquent  | 2                   | 0.01%                   | £19,641.25                               | 0.01%  | -                | -                   | -  | 2                   | £19,641.25                               | -                   | -  | 2                   | £19,641.25                               | 2                   | £19,641.25                               | -                   | -  |
| > 30 <= 60      | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 60 <= 90      | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 90 <= 120     | 1                   | 0.01%                   | £1,849.35                                | 0.00%  | £1,857.28        | -                   | -  | 1                   | £1,849.35                                | 1                   | £1,849.35                                | -                   | -  | 1                   | £1,849.35                                | -                   | -  |
| > 120 <= 150    | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 150 <= 180    | 1                   | 0.01%                   | £20,944.76                               | 0.01%  | £688.96          | -                   | -  | 1                   | £20,944.76                               | 1                   | £20,944.76                               | -                   | -  | 1                   | £20,944.76                               | -                   | -  |
| > 180           | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| Total           | 4                   | 0.02%                   | £42,435.36                               | 0.02%  | £2,546.24        | -                   | -  | 4                   | £42,435.36                               | 2                   | £22,794.11                               | 2                   | £19,641.25                               | 4                   | £42,435.36                               | -                   | -  |

| Defaulted Receivable |                     |                         |  |  |                  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|----------------------|---------------------|-------------------------|--|--|------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                      |                     |                         |  |  |                  | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
| Days in arrears      | Number of contracts | 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 | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance |
| Not Delinquent       | 598                 | 3.06%                   | £173,544.57                              | 0.08%  | (£12,090.31)     | 79                  | £26,692.81                               | 519                 | £146,851.76                              | 265                 | £59,450.19                               | 333                 | £114,094.38                              | 564                 | £161,377.67                              | 34                  | £12,166.90                               |
| > 30 <= 60           | -                   | 0.00%                   | -  | 0.00%  | -                | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 60 <= 90           | 1                   | 0.01%                   | £4,177.74                                | 0.00%  | £106.60          | -                   | -  | 1                   | £4,177.74                                | -                   | -  | 1                   | £4,177.74                                | 1                   | £4,177.74                                | -                   | -  |
| > 90 <= 120          | 5                   | 0.03%                   | £38,714.82                               | 0.02%  | £4,349.27        | 1                   | £2,652.02                                | 4                   | £36,062.80                               | 2                   | £10,158.63                               | 3                   | £28,556.19                               | 5                   | £38,714.82                               | -                   | -  |
| > 120 <= 150         | 4                   | 0.02%                   | £66,641.42                               | 0.03%  | £5,703.46        | 1                   | £4,617.04                                | 3                   | £62,024.38                               | 1                   | £36,319.55                               | 3                   | £30,321.87                               | 4                   | £66,641.42                               | -                   | -  |
| > 150 <= 180         | 5                   | 0.03%                   | £83,706.05                               | 0.04%  | £10,968.33       | -                   | -  | 5                   | £83,706.05                               | -                   | -  | 5                   | £83,706.05                               | 5                   | £83,706.05                               | -                   | -  |
| > 180                | 34                  | 0.17%                   | £168,422.41                              | 0.08%  | £74,695.91       | 6                   | £29,533.92                               | 28                  | £138,888.49                              | 10                  | £65,734.96                               | 24                  | £102,687.45                              | 33                  | £164,386.72                              | 1                   | £4,035.69                                |
| Total                | 647                 | 3.31%                   | £535,207.01                              | 0.24%  | £83,733.26       | 87                  | £63,495.79                               | 560                 | £471,711.22                              | 278                 | £171,663.33                              | 369                 | £363,543.68                              | 612                 | £519,004.42                              | 35                  | £16,202.59                               |



## Delinquencies, Defaults and Terminations

| Delinquent Receivable and Terminated Receivable |                     |                         |  |  |                      | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|---|---------------------|-------------------------|--|--|----------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|   |                     |                         |  |  |                      | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
| Days in arrears                                 | Number of contracts | 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 | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance |
| Not Delinquent                                  | 772                 | 3.95%                   | £717,173.03                              | 0.32%  | £535,122.74          | 86                  | £26,761.43                               | 686                 | £690,411.60                              | 359                 | £417,129.84                              | 413                 | £300,043.19                              | 732                 | £683,115.84                              | 40                  | £34,057.19                               |
| > 30 <= 60                                      | 80                  | 0.41%                   | £800,563.17                              | 0.36%  | £94,180.24           | 15                  | £89,351.81                               | 65                  | £711,211.36                              | 31                  | £347,347.37                              | 49                  | £453,215.80                              | 78                  | £791,622.03                              | 2                   | £8,941.14                                |
| > 60 <= 90                                      | 31                  | 0.16%                   | £364,197.57                              | 0.16%  | £47,742.16           | 2                   | £12,796.32                               | 29                  | £351,401.25                              | 13                  | £177,027.69                              | 18                  | £187,169.88                              | 31                  | £364,197.57                              | -                   | -  |
| > 90 <= 120                                     | 30                  | 0.15%                   | £330,357.61                              | 0.15%  | £50,308.00           | 5                   | £27,443.81                               | 25                  | £302,913.80                              | 14                  | £145,826.22                              | 16                  | £184,531.39                              | 28                  | £309,625.33                              | 2                   | £20,732.28                               |
| > 120 <= 150                                    | 17                  | 0.09%                   | £229,388.95                              | 0.10%  | £68,305.79           | 3                   | £22,105.82                               | 14                  | £207,283.13                              | 5                   | £80,276.03                               | 12                  | £149,112.92                              | 17                  | £229,388.95                              | -                   | -  |
| > 150 <= 180                                    | 13                  | 0.07%                   | £253,030.82                              | 0.11%  | £71,780.70           | -                   | -  | 13                  | £253,030.82                              | 5                   | £99,316.30                               | 8                   | £153,714.52                              | 13                  | £253,030.82                              | -                   | -  |
| > 180   | 58                  | 0.30%                   | £392,317.87                              | 0.18%  | £155,128.55          | 12                  | £46,806.42                               | 46                  | £345,511.45                              | 15                  | £128,499.54                              | 43                  | £263,818.33                              | 54                  | £377,060.03                              | 4                   | £15,257.84                               |
| <b>Total</b>                                    | <b>1,001</b>        | <b>5.12%</b>            | <b>£3,087,029.02</b>                     | <b>1.40%</b>   | <b>£1,022,568.18</b> | <b>123</b>          | <b>£225,265.61</b>                       | <b>878</b>          | <b>£2,861,763.41</b>                     | <b>442</b>          | <b>£1,395,422.99</b>                     | <b>559</b>          | <b>£1,691,606.03</b>                     | <b>953</b>          | <b>£3,008,040.57</b>                     | <b>48</b>           | <b>£78,988.45</b>                        |



# 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  | £27,820.78           | (£232.89)   | (£260.54)  | -   | -   |
|                            | Used        | 84                  | £845,968.89                                   | £870,070.77   | £568,591.18          | £216,693.38                                       | £237,983.80  | £60,684.33  | £63,495.79  |
| <b>Total Hire Purchase</b> |             | <b>87</b>           | <b>£873,556.78</b>                            | <b>£897,631.01</b>  | <b>£596,411.96</b>   | <b>£216,460.49</b>                                | <b>£237,723.26</b>                                   | <b>£60,684.33</b>                                   | <b>£63,495.79</b>   |
| PCP                        | New         | 275                 | £4,502,338.43                                 | £4,366,348.70   | £2,793,810.25        | £1,529,451.33                                     | £1,400,875.12  | £179,076.85   | £171,663.33   |
|                            | Used        | 285                 | £4,030,075.70                                 | £4,211,042.40   | £2,729,266.02        | £1,011,447.66                                     | £1,181,728.49  | £289,362.02   | £300,047.89   |
| <b>Total PCP</b>           |             | <b>560</b>          | <b>£8,532,414.13</b>                          | <b>£8,577,391.10</b>  | <b>£5,523,076.27</b> | <b>£2,540,898.99</b>                              | <b>£2,582,603.61</b>                                 | <b>£468,438.87</b>                                  | <b>£471,711.22</b>  |
| <b>Total</b>               |             | <b>647</b>          | <b>£9,405,970.91</b>                          | <b>£9,475,022.11</b>  | <b>£6,119,488.23</b> | <b>£2,757,359.48</b>                              | <b>£2,820,326.87</b>                                 | <b>£529,123.20</b>                                  | <b>£535,207.01</b>  |

## Charged-Off Amounts

| Charged-Off Receivables | Number of contracts | Charged-Off Amount net of recoveries |
|-------------------------|---------------------|--------------------------------------|
| 31/07/2022              | 70                  | (£18,229.27)                         |

|   |               |
|---|---------------|
| Cumulative Charged-Off Amount net of recoveries as of the end of the Monthly Period | £3,977,704.04 |
|---|---------------|

|  |                   |
|--|-------------------|
| Discounted Receivables Balance of all Initial Receivables and Additional Receivables | £1,023,956,712.22 |
|--|-------------------|

|                           |          |
|---------------------------|----------|
| Cumulative Net Loss Ratio | 0.38846% |
|---------------------------|----------|

| Monthly Period          | Monthly Period      |                                      | Cumulative          |                                      |
|-------------------------|---------------------|--------------------------------------|---------------------|--------------------------------------|
|                         | Number of contracts | Charged-Off Amount net of recoveries | Number of contracts | Charged-Off Amount net of recoveries |
| 31/07/2022              | 70                  | (£18,229.27)                         | 2,346               | £3,977,704.04                        |
| 30/06/2022              | 68                  | £56,807.92                           | 2,276               | £3,995,933.31                        |
| 31/05/2022              | 77                  | £49,405.42                           | 2,208               | £3,939,125.38                        |
| 30/04/2022              | 67                  | £16,215.18                           | 2,131               | £3,889,719.96                        |
| 31/03/2022              | 99                  | £47,839.86                           | 2,064               | £3,873,504.78                        |
| 28/02/2022              | 92                  | (£61,828.92)                         | 1,965               | £3,825,664.92                        |
| 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              | -                   | -                                    | -                   | -                                    |
| <b>Cumulative Total</b> | <b>2,346</b>        | <b>£3,977,704.04</b>                 | <b>2,346</b>        | <b>£3,977,704.04</b>                 |



## 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%        |
| 28/02/2022     | £12,418,230.12 | £348,323,665.83  | 3.565%       | 35.314%        |
| 31/03/2022     | £18,520,634.22 | £328,059,529.77  | 5.646%       | 50.209%        |
| 30/04/2022     | £13,418,442.21 | £301,904,620.41  | 4.445%       | 42.049%        |
| 31/05/2022     | £14,137,197.50 | £281,659,446.90  | 5.019%       | 46.095%        |
| 30/06/2022     | £12,933,761.32 | £260,391,765.04  | 4.967%       | 45.739%        |
| 31/07/2022     | £12,877,178.95 | £240,328,946.87  | 5.358%       | 48.359%        |

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:

$1 - (1 - \text{Periodic CPR})^{\text{number of periods in a year}}$

Pool data I

| Distribution by payment type | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|------------------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                              | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                              |                     |                         |  |  | 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 |
| Direct Debit                 | 19,427              | 99.38%                  | £220,163,946.43                          | 99.67%   | 2,311               | £10,187,173.56                           | 17,116              | £209,976,772.87                          | 10,420              | £133,945,312.51                          | 9,007               | £86,218,633.92                           | 18,812              | £215,068,884.77                          | 615                 | £5,095,061.66                            |
| Others                       | 121                 | 0.62%                   | £730,637.50                              | 0.33%  | 16                  | £34,092.55                               | 105                 | £696,544.95                              | 48                  | £357,064.49                              | 73                  | £373,573.01                              | 118                 | £704,852.78                              | 3                   | £25,784.72                               |
| Total                        | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  | 2,327               | £10,221,266.11                           | 17,221              | £210,673,317.82                          | 10,468              | £134,302,377.00                          | 9,080               | £86,592,206.93                           | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

| Distribution by contract concentration | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|--|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|  | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|  |                     |                         |  |  | 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 |
| 1                                      | 19,480              | 99.65%                  | £220,391,793.16                          | 99.77%   | 2,287               | £10,074,402.67                           | 17,193              | £210,317,390.49                          | 10,427              | £133,973,782.40                          | 9,053               | £86,418,010.76                           | 18,906              | £215,445,795.58                          | 574                 | £4,945,997.58                            |
| 2 - 10                                 | 68                  | 0.35%                   | £502,790.77                              | 0.23%  | 40                  | £146,863.44                              | 28                  | £355,927.33                              | 41                  | £328,594.60                              | 27                  | £174,196.17                              | 24                  | £327,941.97                              | 44                  | £174,848.80                              |
| 11 - 20                                | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| 21 - 50                                | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| > 50                                   | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| Total                                  | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  | 2,327               | £10,221,266.11                           | 17,221              | £210,673,317.82                          | 10,468              | £134,302,377.00                          | 9,080               | £86,592,206.93                           | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

| Distribution by largest Obligor | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|---------------------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                                 | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                                 |                     |                         |  |  | 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 |
| 1                               | 1                   | 0.01%                   | £158,947.60                              | 0.07%  | -                   | -  | 1                   | £158,947.60                              | -                   | -  | 1                   | £158,947.60                              | 1                   | £158,947.60                              | -                   | -  |
| 2                               | 1                   | 0.01%                   | £149,577.57                              | 0.07%  | -                   | -  | 1                   | £149,577.57                              | 1                   | £149,577.57                              | -                   | -  | -                   | -  | 1                   | £149,577.57                              |
| 3                               | 1                   | 0.01%                   | £140,332.67                              | 0.06%  | -                   | -  | 1                   | £140,332.67                              | -                   | -  | 1                   | £140,332.67                              | 1                   | £140,332.67                              | -                   | -  |
| 4                               | 1                   | 0.01%                   | £139,241.21                              | 0.06%  | -                   | -  | 1                   | £139,241.21                              | 1                   | £139,241.21                              | -                   | -  | 1                   | £139,241.21                              | -                   | -  |
| 5                               | 1                   | 0.01%                   | £124,856.85                              | 0.06%  | -                   | -  | 1                   | £124,856.85                              | 1                   | £124,856.85                              | -                   | -  | 1                   | £124,856.85                              | -                   | -  |
| 6                               | 1                   | 0.01%                   | £122,075.12                              | 0.06%  | -                   | -  | 1                   | £122,075.12                              | 1                   | £122,075.12                              | -                   | -  | 1                   | £122,075.12                              | -                   | -  |
| 7                               | 1                   | 0.01%                   | £113,606.69                              | 0.05%  | -                   | -  | 1                   | £113,606.69                              | 1                   | £113,606.69                              | -                   | -  | 1                   | £113,606.69                              | -                   | -  |
| 8                               | 1                   | 0.01%                   | £112,689.87                              | 0.05%  | -                   | -  | 1                   | £112,689.87                              | 1                   | £112,689.87                              | -                   | -  | 1                   | £112,689.87                              | -                   | -  |
| 9                               | 1                   | 0.01%                   | £107,998.17                              | 0.05%  | -                   | -  | 1                   | £107,998.17                              | -                   | -  | 1                   | £107,998.17                              | 1                   | £107,998.17                              | -                   | -  |
| 10                              | 1                   | 0.01%                   | £106,147.15                              | 0.05%  | -                   | -  | 1                   | £106,147.15                              | 1                   | £106,147.15                              | -                   | -  | 1                   | £106,147.15                              | -                   | -  |
| 11                              | 1                   | 0.01%                   | £100,241.08                              | 0.05%  | -                   | -  | 1                   | £100,241.08                              | -                   | -  | 1                   | £100,241.08                              | 1                   | £100,241.08                              | -                   | -  |
| 12                              | 1                   | 0.01%                   | £99,614.34                               | 0.05%  | -                   | -  | 1                   | £99,614.34                               | -                   | -  | 1                   | £99,614.34                               | 1                   | £99,614.34                               | -                   | -  |
| 13                              | 1                   | 0.01%                   | £98,654.32                               | 0.04%  | -                   | -  | 1                   | £98,654.32                               | -                   | -  | 1                   | £98,654.32                               | 1                   | £98,654.32                               | -                   | -  |
| 14                              | 1                   | 0.01%                   | £95,951.73                               | 0.04%  | -                   | -  | 1                   | £95,951.73                               | -                   | -  | 1                   | £95,951.73                               | 1                   | £95,951.73                               | -                   | -  |
| 15                              | 1                   | 0.01%                   | £92,817.00                               | 0.04%  | -                   | -  | 1                   | £92,817.00                               | 1                   | £92,817.00                               | -                   | -  | 1                   | £92,817.00                               | -                   | -  |
| 16                              | 1                   | 0.01%                   | £89,999.49                               | 0.04%  | -                   | -  | 1                   | £89,999.49                               | -                   | -  | 1                   | £89,999.49                               | 1                   | £89,999.49                               | -                   | -  |
| 17                              | 1                   | 0.01%                   | £88,639.20                               | 0.04%  | -                   | -  | 1                   | £88,639.20                               | 1                   | £88,639.20                               | -                   | -  | 1                   | £88,639.20                               | -                   | -  |
| 18                              | 1                   | 0.01%                   | £83,752.70                               | 0.04%  | -                   | -  | 1                   | £83,752.70                               | 1                   | £83,752.70                               | -                   | -  | 1                   | £83,752.70                               | -                   | -  |
| 19                              | 1                   | 0.01%                   | £83,750.59                               | 0.04%  | -                   | -  | 1                   | £83,750.59                               | -                   | -  | 1                   | £83,750.59                               | 1                   | £83,750.59                               | -                   | -  |
| 20                              | 1                   | 0.01%                   | £76,492.84                               | 0.03%  | -                   | -  | 1                   | £76,492.84                               | -                   | -  | 1                   | £76,492.84                               | -                   | -  | 1                   | £76,492.84                               |
| Total 1 - 20                    | 20                  | 0.10%                   | £2,185,386.19                            | 0.99%  | -                   | -  | 20                  | £2,185,386.19                            | 10                  | £1,133,403.36                            | 10                  | £1,051,982.83                            | 18                  | £1,959,315.78                            | 2                   | £226,070.41                              |

Maximum Discounted Receivables Balance per Obligor      £500,000.00



Pool data II

| Distribution by Discounted Receivables Balance | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|--|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|  | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|  |                     |                         |  |  | 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 |
| 0 - 5,000                                      | 3,325               | 17.01%                  | £7,969,458.72                            | 3.61%  | 1,542               | £3,557,430.55                            | 1,783               | £4,412,028.17                            | 884                 | £1,967,859.82                            | 2,441               | £6,001,598.90                            | 3,042               | £7,368,406.97                            | 283                 | £601,051.75                              |
| 5,001 - 10,000                                 | 6,043               | 30.91%                  | £45,900,773.78                           | 20.78%   | 607                 | £4,170,155.29                            | 5,436               | £41,730,618.49                           | 3,147               | £24,491,815.96                           | 2,896               | £21,408,957.82                           | 5,882               | £44,734,987.43                           | 161                 | £1,165,786.35                            |
| 10,001 - 15,000                                | 5,623               | 28.77%                  | £69,443,468.88                           | 31.44%   | 133                 | £1,578,553.02                            | 5,490               | £67,864,915.86                           | 3,454               | £42,560,844.80                           | 2,169               | £26,882,624.08                           | 5,543               | £68,456,987.67                           | 80                  | £986,481.21                              |
| 15,001 - 20,000                                | 2,558               | 13.09%                  | £43,761,685.41                           | 19.81%   | 32                  | £550,147.52                              | 2,526               | £43,211,537.89                           | 1,561               | £26,823,910.49                           | 997                 | £16,937,774.92                           | 2,515               | £43,036,184.87                           | 43                  | £725,500.54                              |
| 20,001 - 25,000                                | 1,189               | 6.08%                   | £26,373,664.19                           | 11.94%   | 6                   | £134,450.46                              | 1,183               | £26,239,213.73                           | 815                 | £18,141,832.32                           | 374                 | £8,231,831.87                            | 1,170               | £25,952,035.31                           | 19                  | £421,628.88                              |
| 25,001 - 30,000                                | 447                 | 2.29%                   | £12,120,400.91                           | 5.49%  | 4                   | £109,948.43                              | 443                 | £12,010,452.48                           | 333                 | £9,046,565.98                            | 114                 | £3,073,834.93                            | 431                 | £11,685,899.86                           | 16                  | £434,501.05                              |
| > 30,000                                       | 363                 | 1.86%                   | £15,325,132.04                           | 6.94%  | 3                   | £120,580.84                              | 360                 | £15,204,551.20                           | 274                 | £11,269,547.63                           | 89                  | £4,055,584.41                            | 347                 | £14,539,235.44                           | 16                  | £785,896.60                              |
| <b>Total</b>                                   | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics                             |              |
|--|--------------|
| Minimum Discounted Receivables Balance | £ -          |
| Maximum Discounted Receivables Balance | £ 158,947.60 |
| Average Discounted Receivables Balance | £ 11,300.11  |

| Distribution by Original Balance | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|----------------------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                                  | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                                  |                     |                         |  |  | 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 |
| 0 - 5,000                        | 146                 | 0.75%                   | £181,900.34                              | 0.08%  | 133                 | £146,412.43                              | 13                  | £35,487.91                               | 2                   | £2,026.36                                | 144                 | £179,873.98                              | 142                 | £177,978.84                              | 4                   | £3,921.50                                |
| 5,001 - 10,000                   | 2,066               | 10.57%                  | £8,020,819.95                            | 3.63%  | 783                 | £2,040,672.26                            | 1,283               | £5,980,147.69                            | 301                 | £1,226,142.45                            | 1,765               | £6,794,677.50                            | 2,022               | £7,904,023.81                            | 44                  | £116,796.14                              |
| 10,001 - 15,000                  | 4,465               | 22.84%                  | £30,617,041.73                           | 13.86%   | 706                 | £3,168,674.42                            | 3,759               | £27,448,367.31                           | 1,878               | £13,137,846.29                           | 2,587               | £17,479,195.44                           | 4,341               | £30,118,176.89                           | 124                 | £498,864.84                              |
| 15,001 - 20,000                  | 5,075               | 25.96%                  | £51,031,164.48                           | 23.10%   | 361                 | £2,093,061.74                            | 4,714               | £48,938,102.74                           | 2,944               | £28,971,071.29                           | 2,131               | £22,060,093.19                           | 4,940               | £50,216,511.50                           | 135                 | £814,652.98                              |
| 20,001 - 25,000                  | 3,724               | 19.05%                  | £48,463,200.07                           | 21.94%   | 182                 | £1,200,556.01                            | 3,542               | £47,262,644.06                           | 2,424               | £31,127,969.24                           | 1,300               | £17,335,230.83                           | 3,592               | £47,513,958.46                           | 132                 | £949,241.61                              |
| 25,001 - 30,000                  | 1,862               | 9.53%                   | £29,748,718.60                           | 13.47%   | 83                  | £668,636.50                              | 1,779               | £29,080,082.10                           | 1,218               | £19,310,209.96                           | 644                 | £10,438,508.64                           | 1,790               | £29,080,014.78                           | 72                  | £668,703.82                              |
| > 30,000                         | 2,210               | 11.31%                  | £52,831,738.76                           | 23.92%   | 79                  | £903,252.75                              | 2,131               | £51,928,486.01                           | 1,701               | £40,527,111.41                           | 509                 | £12,304,627.35                           | 2,103               | £50,763,073.27                           | 107                 | £2,068,665.49                            |
| <b>Total</b>                     | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics               |              |
|--------------------------|--------------|
| Minimum Original Balance | £ 1,912.50   |
| Maximum Original Balance | £ 274,950.00 |
| Average Original Balance | £ 19,773.94  |

| Distribution by outstanding nominal balance | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|---|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|   | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|   |                     |                         |  |  | 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 |
| 0 - 5,000                                   | 3,474               | 17.77%                  | £9,588,487.33                            | 4.34%  | 1,574               | £3,747,183.64                            | 1,900               | £5,841,303.69                            | 922                 | £2,620,531.27                            | 2,552               | £6,967,956.06                            | 3,186               | £8,929,678.82                            | 288                 | £658,808.51                              |
| 5,001 - 10,000                              | 6,036               | 30.88%                  | £46,246,480.71                           | 20.94%   | 590                 | £4,147,398.06                            | 5,446               | £42,099,082.65                           | 3,097               | £24,025,372.88                           | 2,939               | £22,221,107.83                           | 5,878               | £45,106,031.72                           | 158                 | £1,140,448.99                            |
| 10,001 - 15,000                             | 5,603               | 28.66%                  | £69,689,157.84                           | 31.55%   | 122                 | £1,480,070.06                            | 5,481               | £68,209,087.78                           | 3,436               | £42,139,188.11                           | 2,167               | £27,549,969.73                           | 5,524               | £68,717,509.62                           | 79                  | £971,648.22                              |
| 15,001 - 20,000                             | 2,472               | 12.65%                  | £42,506,443.38                           | 19.24%   | 29                  | £502,686.04                              | 2,443               | £42,003,757.34                           | 1,558               | £26,557,976.19                           | 914                 | £15,948,467.19                           | 2,428               | £41,756,657.98                           | 44                  | £749,785.40                              |
| 20,001 - 25,000                             | 1,162               | 5.94%                   | £25,740,280.17                           | 11.65%   | 5                   | £113,399.04                              | 1,157               | £25,626,881.13                           | 834                 | £18,360,929.30                           | 328                 | £7,379,350.87                            | 1,143               | £25,309,633.31                           | 19                  | £430,646.86                              |
| 25,001 - 30,000                             | 441                 | 2.26%                   | £11,947,572.01                           | 5.41%  | 4                   | £109,948.43                              | 437                 | £11,837,623.58                           | 345                 | £9,321,142.64                            | 96                  | £2,626,429.37                            | 428                 | £11,592,647.88                           | 13                  | £354,924.13                              |
| > 30,000                                    | 360                 | 1.84%                   | £15,176,162.49                           | 6.87%  | 3                   | £120,580.84                              | 357                 | £15,055,581.65                           | 276                 | £11,277,236.61                           | 84                  | £3,898,925.88                            | 343                 | £14,361,578.22                           | 17                  | £814,584.27                              |
| <b>Total</b>                                | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics                          |              |
|-------------------------------------|--------------|
| Minimum outstanding nominal balance | £ -          |
| Maximum outstanding nominal balance | £ 158,631.69 |
| Average outstanding nominal balance | £ 11,246.60  |

Pool data III

| Distribution by remaining term (months) | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|---|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|   | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|   |                     |                         |  |  | 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 |
| 01-12                                   | 11,105              | 56.81%                  | £107,457,374.53                          | 48.65%   | 857                 | £1,580,134.65                            | 10,248              | £105,877,239.88                          | 6,483               | £70,065,471.65                           | 4,622               | £37,391,902.88                           | 10,741              | £105,250,029.11                          | 364                 | £2,207,345.42                            |
| 13-24                                   | 5,901               | 30.19%                  | £75,296,707.03                           | 34.09%   | 986                 | £4,625,056.60                            | 4,915               | £70,671,650.43                           | 2,851               | £43,938,599.19                           | 3,050               | £31,358,107.84                           | 5,725               | £73,686,745.13                           | 176                 | £1,609,961.90                            |
| 25-36                                   | 2,431               | 12.44%                  | £37,002,163.49                           | 16.75%   | 373                 | £2,877,735.98                            | 2,058               | £34,124,427.51                           | 1,129               | £20,184,531.52                           | 1,302               | £16,817,631.97                           | 2,364               | £35,853,434.78                           | 67                  | £1,148,728.71                            |
| 37-48                                   | 111                 | 0.57%                   | £1,138,338.88                            | 0.52%  | 111                 | £1,138,338.88                            | -                   | -  | 5                   | £113,774.64                              | 106                 | £1,024,564.24                            | 100                 | £983,528.53                              | 11                  | £154,810.35                              |
| 49-60                                   | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| 61-72                                   | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| >72                                     | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| <b>Total</b>                            | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics                      |       |
|---------------------------------|-------|
| Minimum Remaining Term          | 1     |
| Maximum Remaining Term          | 42    |
| Weighted Average Remaining Term | 13.81 |

| Distribution by original term (months) | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|--|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|  | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|  |                     |                         |  |  | 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 |
| 01-12                                  | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| 13-24                                  | 55                  | 0.28%                   | £282,671.46                              | 0.13%  | 30                  | £21,113.25                               | 25                  | £261,558.21                              | 10                  | £150,028.51                              | 45                  | £132,642.95                              | 53                  | £279,523.17                              | 2                   | £3,148.29                                |
| 25-36                                  | 719                 | 3.68%                   | £5,934,121.26                            | 2.69%  | 301                 | £883,046.30                              | 418                 | £5,051,074.96                            | 251                 | £3,239,553.89                            | 468                 | £2,694,567.37                            | 639                 | £5,411,035.04                            | 80                  | £523,086.22                              |
| 37-48                                  | 4,608               | 23.57%                  | £46,736,455.13                           | 21.16%   | 736                 | £2,494,757.70                            | 3,872               | £44,241,697.43                           | 2,624               | £29,793,168.95                           | 1,984               | £16,943,286.18                           | 4,357               | £45,356,296.67                           | 251                 | £1,380,158.46                            |
| 49-60                                  | 14,023              | 71.74%                  | £167,255,219.32                          | 75.72%   | 1,117               | £6,136,232.10                            | 12,906              | £161,118,987.22                          | 7,581               | £101,087,060.76                          | 6,442               | £66,168,158.56                           | 13,746              | £164,103,015.98                          | 277                 | £3,152,203.34                            |
| 61-72                                  | 143                 | 0.73%                   | £686,116.76                              | 0.31%  | 143                 | £686,116.76                              | -                   | -  | 2                   | £32,564.89                               | 141                 | £653,551.87                              | 135                 | £623,866.69                              | 8                   | £62,250.07                               |
| >72                                    | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| <b>Total</b>                           | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics                     |       |
|--------------------------------|-------|
| Minimum Original Term          | 18    |
| Maximum Original Term          | 64    |
| Weighted Average Original Term | 48.55 |

| Distribution by seasoning (months) | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|------------------------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                                    | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                                    |                     |                         |  |  | 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 |
| 01-12                              | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| 13-24                              | 2,761               | 14.12%                  | £41,116,619.87                           | 18.61%   | 438                 | £3,081,938.34                            | 2,323               | £38,034,681.53                           | 1,243               | £22,409,021.61                           | 1,518               | £18,707,598.26                           | 2,673               | £39,773,109.75                           | 88                  | £1,343,510.12                            |
| 25-36                              | 5,907               | 30.22%                  | £77,898,712.94                           | 35.27%   | 684                 | £3,470,812.60                            | 5,223               | £74,427,900.34                           | 3,027               | £45,999,622.90                           | 2,880               | £31,899,090.04                           | 5,766               | £76,433,442.75                           | 141                 | £1,465,270.19                            |
| 37-48                              | 10,686              | 54.67%                  | £100,944,972.77                          | 45.70%   | 1,137               | £3,520,520.67                            | 9,549               | £97,424,452.10                           | 6,117               | £65,418,873.35                           | 4,569               | £35,526,099.42                           | 10,306              | £98,670,950.41                           | 380                 | £2,274,022.36                            |
| 49-60                              | 177                 | 0.91%                   | £934,278.35                              | 0.42%  | 68                  | £147,994.50                              | 109                 | £786,283.85                              | 67                  | £474,859.14                              | 110                 | £459,419.21                              | 168                 | £896,234.64                              | 9                   | £38,043.71                               |
| 61-72                              | 14                  | 0.07%                   | -  | 0.00%  | -                   | -  | 14                  | -  | 11                  | -  | 3                   | -  | 14                  | -  | -                   | -  |
| >72                                | 3                   | 0.02%                   | -  | 0.00%  | -                   | -  | 3                   | -  | 3                   | -  | -                   | -  | 3                   | -  | -                   | -  |
| <b>Total</b>                       | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics                 |       |
|----------------------------|-------|
| Minimum seasoning          | 19    |
| Maximum seasoning          | 54    |
| Weighted Average Seasoning | 34.80 |

Pool data IV

| Distribution by brand | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|-----------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                       | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                       |                     |                         |  |  | 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 |
| Audi                  | 6,539               | 33.45%                  | £100,806,741.00                          | 45.64%   | 442                 | £2,239,498.50                            | 6,097               | £98,567,242.50                           | 3,158               | £57,296,310.98                           | 3,381               | £43,510,430.02                           | 6,438               | £99,213,381.17                           | 101                 | £1,593,359.83                            |
| Bentley               | 31                  | 0.16%                   | £2,079,264.20                            | 0.94%  | 3                   | £50,268.23                               | 28                  | £2,028,995.97                            | 9                   | £827,090.31                              | 22                  | £1,252,173.89                            | 29                  | £1,853,193.79                            | 2                   | £226,070.41                              |
| Lamborghini           | 5                   | 0.03%                   | £320,189.02                              | 0.14%  | 1                   | £8,218.44                                | 4                   | £311,970.58                              | 1                   | £124,856.85                              | 4                   | £195,332.17                              | 4                   | £322,612.06                              | 1                   | (£2,423.04)                              |
| Porsche               | 32                  | 0.16%                   | £408,973.86                              | 0.19%  | 32                  | £408,973.86                              | -                   | -  | 9                   | £192,034.01                              | 23                  | £216,939.85                              | 29                  | £355,941.52                              | 3                   | £53,032.34                               |
| Seat                  | 2,093               | 10.71%                  | £18,164,175.45                           | 8.22%  | 183                 | £591,170.99                              | 1,910               | £17,573,004.46                           | 1,310               | £12,384,078.37                           | 783                 | £5,780,097.08                            | 2,085               | £18,069,182.75                           | 8                   | £94,992.70                               |
| Skoda                 | 2,445               | 12.51%                  | £21,704,854.66                           | 9.83%  | 358                 | £1,335,480.66                            | 2,087               | £20,369,374.00                           | 1,369               | £13,988,032.46                           | 1,076               | £7,716,822.20                            | 2,421               | £21,527,447.75                           | 24                  | £177,406.91                              |
| Volkswagen            | 8,193               | 41.91%                  | £76,432,620.74                           | 34.60%   | 1,098               | £4,609,890.43                            | 7,095               | £71,822,730.31                           | 4,570               | £49,212,951.16                           | 3,623               | £27,219,669.58                           | 7,774               | £73,838,715.48                           | 419                 | £2,593,905.26                            |
| Other brands          | 210                 | 1.07%                   | £977,765.00                              | 0.44%  | 210                 | £977,765.00                              | -                   | -  | 42                  | £277,022.86                              | 168                 | £700,742.14                              | 150                 | £593,263.03                              | 60                  | £384,501.97                              |
| <b>Total</b>          | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Distribution by geographic distribution | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|---|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|   | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|   |                     |                         |  |  | 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 |
| North East England                      | 1,025               | 5.24%                   | £10,403,969.96                           | 4.71%  | 151                 | £583,816.47                              | 874                 | £9,820,153.49                            | 526                 | £6,171,049.43                            | 499                 | £4,232,920.53                            | 1,001               | £10,231,362.48                           | 24                  | £172,607.48                              |
| North West England                      | 2,331               | 11.92%                  | £26,325,857.49                           | 11.92%   | 267                 | £1,090,045.12                            | 2,064               | £25,235,812.37                           | 1,245               | £16,027,012.76                           | 1,086               | £10,298,844.73                           | 2,285               | £25,869,108.57                           | 46                  | £456,748.92                              |
| Yorkshire & Humberside                  | 1,707               | 8.73%                   | £18,519,374.36                           | 8.38%  | 208                 | £918,692.91                              | 1,499               | £17,600,681.45                           | 925                 | £11,162,026.70                           | 782                 | £7,357,347.66                            | 1,664               | £18,074,690.68                           | 43                  | £444,683.68                              |
| East Midlands                           | 1,062               | 5.43%                   | £12,048,331.27                           | 5.45%  | 135                 | £592,333.99                              | 927                 | £11,455,997.28                           | 536                 | £7,088,017.04                            | 526                 | £4,960,314.23                            | 1,025               | £11,821,122.24                           | 37                  | £227,209.03                              |
| West Midlands                           | 1,755               | 8.98%                   | £20,172,863.92                           | 9.13%  | 185                 | £822,387.55                              | 1,570               | £19,350,476.37                           | 1,044               | £13,486,758.11                           | 711                 | £6,686,105.81                            | 1,704               | £19,720,989.24                           | 51                  | £451,874.68                              |
| East of England                         | 1,802               | 9.22%                   | £21,836,074.36                           | 9.89%  | 199                 | £940,144.79                              | 1,603               | £20,895,929.57                           | 923                 | £12,386,459.74                           | 879                 | £9,449,614.62                            | 1,733               | £21,311,964.64                           | 69                  | £524,109.72                              |
| London                                  | 908                 | 4.64%                   | £12,174,444.76                           | 5.51%  | 105                 | £510,678.75                              | 803                 | £11,663,766.01                           | 463                 | £6,974,679.78                            | 445                 | £5,199,764.98                            | 867                 | £11,781,879.39                           | 41                  | £392,565.37                              |
| South East England                      | 4,353               | 22.27%                  | £49,494,199.48                           | 22.41%   | 510                 | £2,310,689.93                            | 3,843               | £47,183,509.55                           | 2,313               | £30,205,986.87                           | 2,040               | £19,288,212.61                           | 4,203               | £48,286,586.04                           | 150                 | £1,207,613.44                            |
| South West England                      | 1,560               | 7.98%                   | £16,862,957.28                           | 7.63%  | 181                 | £729,667.00                              | 1,379               | £16,133,290.28                           | 915                 | £11,274,740.54                           | 645                 | £5,588,216.74                            | 1,498               | £16,394,509.61                           | 62                  | £468,447.67                              |
| Wales                                   | 867                 | 4.44%                   | £9,069,058.67                            | 4.11%  | 118                 | £497,304.25                              | 749                 | £8,571,754.42                            | 475                 | £5,574,622.47                            | 392                 | £3,494,436.20                            | 839                 | £8,800,197.87                            | 28                  | £268,860.80                              |
| Scotland                                | 2,173               | 11.12%                  | £23,953,994.95                           | 10.84%   | 268                 | £1,225,505.35                            | 1,905               | £22,728,489.60                           | 1,099               | £13,921,867.50                           | 1,074               | £10,032,127.45                           | 2,106               | £23,447,869.36                           | 67                  | £506,125.59                              |
| Not Available                           | 5                   | 0.03%                   | £33,457.43                               | 0.02%  | -                   | -  | 5                   | £33,457.43                               | 4                   | £29,156.06                               | 1                   | £4,301.37                                | 5                   | £33,457.43                               | -                   | -  |
| <b>Total</b>                            | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

Pool data V

|                               |                         | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|-------------------------------|-------------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                               |                         |                     |                         |  |  | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
| Distribution by brand & Model | Model                   | 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 | 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 |
| Audi                          | A1                      | 1,168               | 5.98%                   | £11,776,345.85                           | 5.33%  | 83                  | £293,423.12                              | 1,085               | £11,482,922.73                           | 531                 | £6,078,462.81                            | 637                 | £5,697,883.04                            | 1,161               | £11,722,413.74                           | 7                   | £53,932.11                               |
|                               | A3                      | 1,235               | 6.32%                   | £14,669,707.15                           | 6.64%  | 97                  | £423,597.32                              | 1,138               | £14,246,109.83                           | 547                 | £7,149,550.32                            | 688                 | £7,520,156.83                            | 1,226               | £14,593,424.49                           | 9                   | £76,282.66                               |
|                               | A4                      | 380                 | 1.94%                   | £4,868,451.74                            | 2.20%  | 37                  | £164,782.16                              | 343                 | £4,703,669.58                            | 135                 | £2,157,189.44                            | 245                 | £2,711,262.30                            | 374                 | £4,824,277.14                            | 6                   | £44,174.60                               |
|                               | A5                      | 459                 | 2.35%                   | £6,871,102.21                            | 3.11%  | 34                  | £162,439.72                              | 425                 | £6,708,662.49                            | 169                 | £2,970,613.32                            | 290                 | £3,900,488.89                            | 452                 | £6,790,721.12                            | 7                   | £80,381.09                               |
|                               | A6                      | 387                 | 1.98%                   | £5,960,816.99                            | 2.70%  | 38                  | £211,823.12                              | 349                 | £5,748,993.87                            | 182                 | £3,367,170.63                            | 205                 | £2,593,646.36                            | 378                 | £5,815,695.37                            | 9                   | £145,121.62                              |
|                               | A7                      | 111                 | 0.57%                   | £2,332,731.08                            | 1.06%  | 10                  | £88,417.70                               | 101                 | £2,244,313.38                            | 58                  | £1,425,418.94                            | 53                  | £907,312.14                              | 106                 | £2,242,487.05                            | 5                   | £90,244.03                               |
|                               | A8                      | 48                  | 0.25%                   | £875,857.55                              | 0.40%  | 4                   | £29,005.99                               | 44                  | £846,851.56                              | 33                  | £677,527.10                              | 15                  | £198,330.45                              | 45                  | £802,797.86                              | 3                   | £73,059.69                               |
|                               | Allroad                 | 36                  | 0.18%                   | £580,229.02                              | 0.26%  | 2                   | £30,952.59                               | 34                  | £549,276.43                              | 11                  | £225,733.06                              | 25                  | £354,495.96                              | 34                  | £539,845.18                              | 2                   | £40,383.84                               |
|                               | Q2                      | 579                 | 2.96%                   | £8,518,112.56                            | 3.86%  | 9                   | £69,147.00                               | 570                 | £8,448,965.56                            | 362                 | £5,471,195.02                            | 217                 | £3,046,917.54                            | 569                 | £8,435,500.19                            | 10                  | £82,612.37                               |
|                               | Q3                      | 675                 | 3.45%                   | £10,868,416.44                           | 4.92%  | 48                  | £253,657.83                              | 627                 | £10,614,758.61                           | 333                 | £6,335,523.21                            | 342                 | £4,532,893.23                            | 660                 | £10,678,879.63                           | 15                  | £189,536.81                              |
|                               | Q5                      | 795                 | 4.07%                   | £16,572,698.60                           | 7.50%  | 39                  | £240,057.52                              | 756                 | £16,332,641.08                           | 436                 | £10,286,321.51                           | 359                 | £6,286,377.09                            | 781                 | £16,292,842.93                           | 14                  | £279,855.67                              |
|                               | Q7                      | 323                 | 1.65%                   | £9,015,063.97                            | 4.08%  | 21                  | £154,342.87                              | 302                 | £8,860,721.10                            | 194                 | £6,131,460.35                            | 129                 | £2,883,603.62                            | 317                 | £8,826,343.83                            | 6                   | £188,720.14                              |
|                               | Q8                      | 56                  | 0.29%                   | £1,919,706.74                            | 0.87%  | 1                   | £3,646.58                                | 55                  | £1,916,060.16                            | 46                  | £1,551,692.37                            | 10                  | £368,014.37                              | 55                  | £1,872,470.61                            | 1                   | £47,236.13                               |
|                               | R Models                | 92                  | 0.47%                   | £2,837,026.98                            | 1.28%  | 6                   | £49,955.84                               | 86                  | £2,787,071.14                            | 48                  | £1,943,989.10                            | 44                  | £893,037.88                              | 86                  | £2,651,374.61                            | 6                   | £185,652.37                              |
|                               | TT                      | 195                 | 1.00%                   | £3,140,474.12                            | 1.42%  | 13                  | £64,249.14                               | 182                 | £3,076,224.98                            | 73                  | £1,524,463.80                            | 122                 | £1,616,010.32                            | 194                 | £3,124,307.42                            | 1                   | £16,166.70                               |
| Sub-Total Audi                |                         | 6,539               | 33.45%                  | £100,806,741.00                          | 45.64%   | 442                 | £2,239,498.50                            | 6,097               | £98,567,242.50                           | 3,158               | £57,296,310.98                           | 3,381               | £43,510,430.02                           | 6,438               | £99,213,381.17                           | 101                 | £1,593,359.83                            |
| Bentley                       | Bentayga                | 12                  | 0.06%                   | £1,091,093.13                            | 0.49%  | -                   | -  | 12                  | £1,091,093.13                            | 4                   | £471,684.92                              | 8                   | £619,408.21                              | 11                  | £1,014,600.29                            | 1                   | £76,492.84                               |
|                               | Continental Convertible | 8                   | 0.04%                   | £474,584.19                              | 0.21%  | 1                   | £15,380.34                               | 7                   | £459,203.85                              | 1                   | £122,075.12                              | 7                   | £352,509.07                              | 8                   | £474,584.19                              | -                   | -  |
|                               | Continental Coupe       | 9                   | 0.05%                   | £314,833.40                              | 0.14%  | 2                   | £34,887.89                               | 7                   | £279,945.51                              | 3                   | £83,752.70                               | 6                   | £231,080.70                              | 9                   | £314,833.40                              | -                   | -  |
|                               | Flying Spur             | 2                   | 0.01%                   | £198,753.48                              | 0.09%  | -                   | -  | 2                   | £198,753.48                              | 1                   | £149,577.57                              | 1                   | £49,175.91                               | 1                   | £49,175.91                               | 1                   | £149,577.57                              |
| Sub-Total Bentley             |                         | 31                  | 0.16%                   | £2,079,264.20                            | 0.94%  | 3                   | £50,268.23                               | 28                  | £2,028,995.97                            | 9                   | £827,090.31                              | 22                  | £1,252,173.89                            | 29                  | £1,853,193.79                            | 2                   | £226,070.41                              |
| Lamborghini                   | Aventador               | 1                   | 0.01%                   | £158,947.60                              | 0.07%  | -                   | -  | 1                   | £158,947.60                              | -                   | -  | 1                   | £158,947.60                              | 1                   | £158,947.60                              | -                   | -  |
|                               | Huracan                 | 2                   | 0.01%                   | £38,807.61                               | 0.02%  | 1                   | £8,218.44                                | 1                   | £30,589.17                               | -                   | -  | 2                   | £38,807.61                               | 2                   | £38,807.61                               | -                   | -  |
|                               | Urus                    | 2                   | 0.01%                   | £122,433.81                              | 0.06%  | -                   | -  | 2                   | £122,433.81                              | 1                   | £124,856.85                              | 1                   | £124,856.85                              | 1                   | £124,856.85                              | 1                   | £2,423.04                                |
| Sub-Total Lamborghini         |                         | 5                   | 0.03%                   | £320,189.02                              | 0.14%  | 1                   | £8,218.44                                | 4                   | £311,970.58                              | 1                   | £124,856.85                              | 4                   | £195,332.17                              | 4                   | £322,612.06                              | 1                   | £2,423.04                                |
| Porsche                       | 911                     | 11                  | 0.06%                   | £108,120.56                              | 0.05%  | 11                  | £108,120.56                              | -                   | -  | -                   | -  | 11                  | £108,120.56                              | 10                  | £69,263.99                               | 1                   | £38,856.57                               |
|                               | Boxster                 | 3                   | 0.02%                   | £27,895.88                               | 0.01%  | 3                   | £27,895.88                               | -                   | -  | -                   | -  | 3                   | £27,895.88                               | 3                   | £27,895.88                               | -                   | -  |
|                               | Cayenne                 | 3                   | 0.02%                   | £23,154.72                               | 0.01%  | 3                   | £23,154.72                               | -                   | -  | 1                   | £7,944.15                                | 2                   | £15,210.57                               | 3                   | £23,154.72                               | -                   | -  |
|                               | Cayman                  | 7                   | 0.04%                   | £153,042.73                              | 0.07%  | 7                   | £153,042.73                              | -                   | -  | 5                   | £129,263.96                              | 2                   | £23,778.77                               | 7                   | £153,042.73                              | -                   | -  |
|                               | Macan                   | 8                   | 0.04%                   | £96,759.97                               | 0.04%  | 8                   | £96,759.97                               | -                   | -  | 3                   | £54,825.90                               | 5                   | £41,934.07                               | 6                   | £82,584.20                               | 2                   | £14,175.77                               |
|                               | Panamera                | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| Sub-Total Porsche             |                         | 32                  | 0.16%                   | £408,973.86                              | 0.19%  | 32                  | £408,973.86                              | -                   | -  | 9                   | £192,034.01                              | 23                  | £216,939.85                              | 29                  | £355,941.52                              | 3                   | £53,032.34                               |
| Seat                          | Alhambra                | 39                  | 0.20%                   | £413,513.55                              | 0.19%  | 10                  | £48,868.16                               | 29                  | £364,645.39                              | 7                   | £86,595.01                               | 32                  | £326,918.54                              | 37                  | £387,087.35                              | 2                   | £26,426.20                               |
|                               | Altea                   | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
|                               | Arona                   | 458                 | 2.34%                   | £4,342,392.47                            | 1.97%  | 9                   | £47,396.00                               | 449                 | £4,294,996.47                            | 399                 | £3,751,191.51                            | 59                  | £591,200.96                              | 457                 | £4,331,395.30                            | 1                   | £10,997.17                               |
|                               | Ateca                   | 376                 | 1.92%                   | £4,499,182.11                            | 2.04%  | 13                  | £70,498.72                               | 363                 | £4,428,683.39                            | 260                 | £3,210,575.08                            | 116                 | £1,288,607.03                            | 375                 | £4,474,077.58                            | 1                   | £25,104.53                               |
|                               | Ibiza                   | 640                 | 3.27%                   | £4,232,391.10                            | 1.92%  | 75                  | £183,545.47                              | 565                 | £4,048,845.63                            | 364                 | £2,779,083.17                            | 276                 | £1,453,307.93                            | 639                 | £4,222,151.00                            | 1                   | £10,240.10                               |
|                               | Leon                    | 468                 | 2.39%                   | £3,573,955.23                            | 1.62%  | 68                  | £218,019.55                              | 400                 | £3,355,935.68                            | 221                 | £1,954,283.22                            | 247                 | £1,619,672.01                            | 468                 | £3,573,955.23                            | -                   | -  |
|                               | Mii                     | 47                  | 0.24%                   | £171,748.57                              | 0.08%  | 4                   | £9,181.05                                | 43                  | £162,567.52                              | 26                  | £96,995.04                               | 21                  | £74,753.53                               | 47                  | £171,748.57                              | -                   | -  |
|                               | Tarraco                 | 51                  | 0.26%                   | £871,989.45                              | 0.39%  | 1                   | £5,642.03                                | 50                  | £866,347.42                              | 30                  | £494,127.65                              | 21                  | £377,861.80                              | 50                  | £856,322.65                              | 1                   | £15,666.80                               |
|                               | Toledo                  | 14                  | 0.07%                   | £59,002.97                               | 0.03%  | 3                   | £8,020.01                                | 11                  | £50,982.96                               | 3                   | £11,227.69                               | 11                  | £47,775.28                               | 12                  | £52,445.07                               | 2                   | £6,557.90                                |
| Sub-Total Seat                |                         | 2,093               | 10.71%                  | £18,164,175.45                           | 8.22%  | 183                 | £591,170.99                              | 1,910               | £17,573,004.46                           | 1,310               | £12,384,078.37                           | 783                 | £5,780,097.08                            | 2,085               | £18,069,182.75                           | 8                   | £94,992.70                               |
| Skoda                         | Citigo                  | 268                 | 1.37%                   | £970,880.02                              | 0.44%  | 29                  | £42,696.85                               | 239                 | £928,183.17                              | 187                 | £745,284.31                              | 81                  | £225,595.71                              | 265                 | £959,191.79                              | 3                   | £11,688.23                               |
|                               | Fabia                   | 588                 | 3.01%                   | £3,255,962.22                            | 1.47%  | 80                  | £196,892.12                              | 508                 | £3,059,070.10                            | 322                 | £2,031,437.84                            | 266                 | £1,224,524.38                            | 587                 | £3,253,640.75                            | 1                   | £2,321.47                                |
|                               | Kodiaq                  | 339                 | 1.73%                   | £5,111,357.63                            | 2.31%  | 21                  | £135,529.01                              | 318                 | £4,975,828.62                            | 235                 | £3,6                                     |                     |  |                     |  |                     |  |



Pool data VI

| Contract Type | Total Portfolio     |                         |  |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|---------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|               | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|               |                     |                         |  |  | 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 | 2,327               | 11.90%                  | £10,221,266.11                           | 4.63%  | 182                 | £1,030,761.24                            | 2,145               | £9,190,504.87                            | 1,906               | £8,086,775.19                            | 421                 | £2,134,490.92                            |
| PCP           | 17,221              | 88.10%                  | £210,673,317.82                          | 95.37%   | 10,286              | £133,271,615.76                          | 6,935               | £77,401,702.06                           | 17,024              | £207,686,962.36                          | 197                 | £2,986,355.46                            |
| Total         | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  | 10,468              | £134,302,377.00                          | 9,080               | £86,592,206.93                           | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

| Type of car | Total Portfolio     |                         |  |  | Customer type       |  |                     |  |
|-------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|
|             | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Retail              |  | Corporate           |  |
|             |                     |                         |  |  | Number of contracts | Aggregate Discounted Receivables Balance | Number of contracts | Aggregate Discounted Receivables Balance |
| New         | 10,468              | 53.55%                  | £134,302,377.00                          | 60.80%   | 10,200              | £131,640,433.06                          | 268                 | £2,661,943.94                            |
| Used        | 9,080               | 46.45%                  | £86,592,206.93                           | 39.20%   | 8,730               | £84,133,304.49                           | 350                 | £2,458,902.44                            |
| Total       | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

| Customer Type | Total Portfolio     |                         |  |  |
|---------------|---------------------|-------------------------|--|--|
|               | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance |
|               |                     |                         |  |  |
| Retail        | 18,930              | 96.84%                  | £215,773,737.55                          | 97.68%   |
| Corporate     | 618                 | 3.16%                   | £5,120,846.38                            | 2.32%  |
| Total         | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  |

Motor Type

| Distribution by motor type | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|----------------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                            | Number of Contracts | Percentage of Contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                            |                     |                         |  |  | 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 |
| EA 189 (unfixed)           | 4                   | 0.02%                   | £5,286.30                                | 0.00%  | 2                   | £1,789.25                                | 2                   | £3,497.05                                | -                   | -  | 4                   | £5,286.30                                | 4                   | £5,286.30                                | -                   | -  |
| Other                      | 19,544              | 99.98%                  | £220,889,297.63                          | 100.00%  | 2,325               | £10,219,476.86                           | 17,219              | £210,669,820.77                          | 10,468              | £134,302,377.00                          | 9,076               | £86,586,920.63                           | 18,926              | £215,768,451.25                          | 618                 | £5,120,846.38                            |
| Total                      | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  | 2,327               | £10,221,266.11                           | 17,221              | £210,673,317.82                          | 10,468              | £134,302,377.00                          | 9,080               | £86,592,206.93                           | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

Arrangements to Pay

| ATP Status   | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|--------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|              | Number of Contracts | Percentage of Contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|              |                     |                         |  |  | 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 |
| ATP in place | 69                  | 0.35%                   | £636,561.23                              | 0.29%  | 15                  | £83,470.83                               | 54                  | £553,090.40                              | 22                  | £246,177.22                              | 47                  | £390,384.01                              | 67                  | £625,748.19                              | 2                   | £10,813.04                               |
| No ATP       | 19,479              | 99.65%                  | £220,258,022.70                          | 99.71%   | 2,312               | £10,137,795.28                           | 17,167              | £210,120,227.42                          | 10,446              | £134,056,199.78                          | 9,033               | £86,201,822.92                           | 18,863              | £215,147,989.36                          | 616                 | £5,110,033.34                            |
| Total        | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  | 2,327               | £10,221,266.11                           | 17,221              | £210,673,317.82                          | 10,468              | £134,302,377.00                          | 9,080               | £86,592,206.93                           | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

COVID-19 Extension

| Payment Holiday status                 | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|--|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|  | Number of Contracts | Percentage of Contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|  |                     |                         |  |  | 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 | 398                 | 2.04%                   | £4,346,316.21                            | 1.97%  | 56                  | £306,378.43                              | 342                 | £4,039,937.78                            | 173                 | £2,188,594.43                            | 225                 | £2,157,721.78                            | 396                 | £4,337,064.56                            | 2                   | £9,251.65                                |
| Payment Holiday With Term Extension    | 78                  | 0.40%                   | £819,201.92                              | 0.37%  | 8                   | £11,620.03                               | 70                  | £807,581.89                              | 29                  | £289,316.09                              | 49                  | £529,885.83                              | 77                  | £801,522.66                              | 1                   | £17,679.26                               |
| No Payment Holiday                     | 19,072              | 97.56%                  | £215,729,065.80                          | 97.66%   | 2,263               | £9,903,267.65                            | 16,809              | £205,825,798.15                          | 10,266              | £131,824,466.48                          | 8,806               | £83,904,599.32                           | 18,457              | £210,635,150.33                          | 615                 | £5,093,915.47                            |
| Total                                  | 19,548              | 100.00%                 | £220,894,583.93                          | 100.00%  | 2,327               | £10,221,266.11                           | 17,221              | £210,673,317.82                          | 10,468              | £134,302,377.00                          | 9,080               | £86,592,206.93                           | 18,930              | £215,773,737.55                          | 618                 | £5,120,846.38                            |

Pool data VII

| Interest rate paid by Obligor | Total Portfolio     |                         |  |  | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|-------------------------------|---------------------|-------------------------|--|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                               | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                               |                     |                         |  |  | 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 |
| <= 0.49%                      | 1,193               | 6.10%                   | £13,830,311.91                           | 6.26%  | 92                  | £471,531.52                              | 1,101               | £13,358,780.39                           | 1,110               | £13,009,570.73                           | 83                  | £820,741.18                              | 1,161               | £13,654,396.29                           | 32                  | £175,915.62                              |
| 0.50% - 0.99%                 | 3                   | 0.02%                   | £11,538.28                               | 0.01%  | 2                   | £5,061.89                                | 1                   | £6,476.39                                | 1                   | £6,476.39                                | 2                   | £5,061.89                                | 3                   | £11,538.28                               | -                   | -  |
| 1.00% - 1.49%                 | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| 1.50% - 1.99%                 | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| 2.00% - 2.49%                 | -                   | 0.00%                   | -  | 0.00%  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  | -                   | -  |
| 2.50% - 2.99%                 | 29                  | 0.15%                   | £339,084.16                              | 0.15%  | -                   | -  | 29                  | £339,084.16                              | 29                  | £339,084.16                              | -                   | -  | 29                  | £339,084.16                              | -                   | -  |
| 3.00% - 3.49%                 | 243                 | 1.24%                   | £3,761,681.25                            | 1.70%  | 10                  | £92,755.55                               | 233                 | £3,668,925.70                            | 243                 | £3,761,681.25                            | -                   | -  | 230                 | £3,592,802.83                            | 13                  | £168,878.42                              |
| 3.50% - 3.99%                 | 255                 | 1.30%                   | £3,581,851.87                            | 1.62%  | 2                   | £3,378.80                                | 253                 | £3,578,473.07                            | 254                 | £3,571,867.06                            | 1                   | £9,984.81                                | 247                 | £3,452,032.02                            | 8                   | £129,819.85                              |
| 4.00% - 4.49%                 | 685                 | 3.50%                   | £7,730,916.33                            | 3.50%  | 11                  | £145,671.17                              | 674                 | £7,585,245.16                            | 685                 | £7,730,916.33                            | -                   | -  | 668                 | £7,444,376.56                            | 17                  | £286,539.77                              |
| 4.50% - 4.99%                 | 171                 | 0.87%                   | £2,851,185.79                            | 1.29%  | 1                   | £2,837.37                                | 170                 | £2,848,348.42                            | 171                 | £2,851,185.79                            | -                   | -  | 168                 | £2,818,321.00                            | 3                   | £32,864.79                               |
| 5.00% - 5.49%                 | 2,838               | 14.52%                  | £34,330,562.97                           | 15.54%   | 24                  | £124,774.26                              | 2,814               | £34,205,788.71                           | 2,832               | £34,274,129.86                           | 6                   | £56,433.11                               | 2,796               | £33,991,547.05                           | 42                  | £339,015.92                              |
| 5.50% - 5.99%                 | 1,452               | 7.43%                   | £15,796,566.74                           | 7.15%  | 12                  | £49,640.33                               | 1,440               | £15,746,926.41                           | 1,450               | £15,775,326.01                           | 2                   | £21,240.73                               | 1,431               | £15,629,272.64                           | 21                  | £167,294.10                              |
| 6.00% - 6.49%                 | 2,065               | 10.56%                  | £30,074,811.83                           | 13.62%   | 54                  | £230,369.72                              | 2,011               | £29,844,442.11                           | 1,679               | £23,760,170.87                           | 386                 | £6,314,640.96                            | 1,978               | £29,345,486.76                           | 87                  | £729,325.07                              |
| 6.50% - 6.99%                 | 1,645               | 8.42%                   | £24,692,633.50                           | 11.18%   | 33                  | £269,562.12                              | 1,612               | £24,423,071.38                           | 1,594               | £24,209,400.46                           | 51                  | £483,233.04                              | 1,617               | £24,161,871.27                           | 28                  | £530,762.23                              |
| 7.00% - 7.49%                 | 1,387               | 7.10%                   | £16,405,965.58                           | 7.43%  | 184                 | £1,273,986.43                            | 1,203               | £15,131,979.15                           | 389                 | £4,430,064.11                            | 998                 | £11,975,901.47                           | 1,309               | £15,707,592.74                           | 78                  | £698,372.84                              |
| 7.50% - 7.99%                 | 3,045               | 15.58%                  | £27,173,060.45                           | 12.30%   | 566                 | £2,301,441.90                            | 2,479               | £24,871,618.55                           | 12                  | £88,239.46                               | 3,033               | £27,084,820.99                           | 2,854               | £26,113,737.61                           | 191                 | £1,059,322.84                            |
| 8.00% - 8.49%                 | 549                 | 2.81%                   | £4,814,644.38                            | 2.18%  | 254                 | £1,182,304.36                            | 295                 | £3,632,340.02                            | 5                   | £178,997.31                              | 544                 | £4,635,647.07                            | 531                 | £4,577,339.57                            | 18                  | £237,304.81                              |
| 8.50% - 8.99%                 | 1,120               | 5.73%                   | £10,136,137.98                           | 4.59%  | 354                 | £1,263,431.29                            | 766                 | £8,872,706.69                            | 1                   | £3,697.41                                | 1,119               | £10,132,440.57                           | 1,099               | £9,966,606.08                            | 21                  | £169,531.90                              |
| 9.00% - 9.49%                 | 481                 | 2.46%                   | £3,814,951.61                            | 1.73%  | 148                 | £442,824.62                              | 333                 | £3,372,126.99                            | 5                   | £177,338.73                              | 476                 | £3,637,612.88                            | 471                 | £3,758,947.48                            | 10                  | £56,004.13                               |
| 9.50% - 9.99%                 | 596                 | 3.05%                   | £5,895,494.62                            | 2.67%  | 165                 | £780,978.17                              | 431                 | £5,114,516.45                            | 4                   | £120,763.47                              | 592                 | £5,774,731.15                            | 581                 | £5,741,968.85                            | 15                  | £153,525.77                              |
| >= 10.00%                     | 1,791               | 9.16%                   | £15,653,184.68                           | 7.09%  | 415                 | £1,580,716.61                            | 1,376               | £14,072,468.07                           | 4                   | £13,467.60                               | 1,787               | £15,639,717.08                           | 1,757               | £15,466,816.36                           | 34                  | £186,368.32                              |
| <b>Total</b>                  | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics                     |        |
|--------------------------------|--------|
| Minimum Interest rate          | 0.00%  |
| Maximum Interest rate          | 14.97% |
| Weighted Average Interest rate | 5.94%  |

Pool data VIII

| Distribution by Down Payment | Total Portfolio     |                         |  |  |                                    | Type of contract    |  |                     |  | Type of car         |  |                     |  | Customer type       |  |                     |  |
|------------------------------|---------------------|-------------------------|--|--|------------------------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
|                              | Number of contracts | Percentage of contracts | Aggregate Discounted Receivables Balance | Percentage of Aggregate Discounted Receivables Balance | Down Payment / Purchase Price in % | Hire Purchase       |  | PCP                 |  | New vehicle         |  | Used vehicle        |  | Retail              |  | Corporate           |  |
|                              |                     |                         |  |  |                                    | 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 |
| No Down Payment              | 1,080               | 5.52%                   | £7,130,929.86                            | 3.23%  | 0.00%                              | 442                 | £1,620,436.54                            | 638                 | £5,510,493.32                            | 36                  | £466,513.35                              | 1,044               | £6,664,416.51                            | 1,061               | £7,020,242.19                            | 19                  | £110,687.67                              |
| <= 1,000                     | 3,969               | 20.30%                  | £36,874,880.78                           | 16.69%   | 2.82%                              | 415                 | £1,836,924.01                            | 3,554               | £35,037,956.77                           | 1,247               | £12,991,903.41                           | 2,722               | £23,882,977.37                           | 3,918               | £36,458,753.45                           | 51                  | £416,127.33                              |
| 1,001 - 2,000                | 3,225               | 16.50%                  | £32,169,091.23                           | 14.56%   | 8.09%                              | 210                 | £953,210.51                              | 3,015               | £31,215,880.72                           | 1,710               | £17,561,033.88                           | 1,515               | £14,608,057.35                           | 3,185               | £31,867,436.00                           | 40                  | £301,655.23                              |
| 2,001 - 3,000                | 2,896               | 14.81%                  | £30,751,506.20                           | 13.92%   | 12.07%                             | 209                 | £847,421.62                              | 2,687               | £29,904,084.58                           | 1,791               | £19,854,538.53                           | 1,105               | £10,896,967.67                           | 2,852               | £30,414,650.71                           | 44                  | £336,855.49                              |
| 3,001 - 4,000                | 2,159               | 11.04%                  | £25,087,215.97                           | 11.36%   | 15.19%                             | 177                 | £734,977.41                              | 1,982               | £24,352,238.56                           | 1,436               | £17,652,353.07                           | 723                 | £7,434,862.90                            | 2,094               | £24,598,768.77                           | 65                  | £488,447.20                              |
| 4,001 - 5,000                | 1,646               | 8.42%                   | £20,968,626.48                           | 9.49%  | 17.62%                             | 169                 | £789,958.25                              | 1,477               | £20,178,668.23                           | 1,070               | £14,468,562.19                           | 576                 | £6,500,064.29                            | 1,575               | £20,311,854.63                           | 71                  | £656,771.85                              |
| 5,001 - 6,000                | 1,241               | 6.35%                   | £16,575,770.24                           | 7.50%  | 19.99%                             | 99                  | £423,393.68                              | 1,142               | £16,152,376.56                           | 866                 | £12,070,185.72                           | 375                 | £4,505,584.52                            | 1,201               | £16,193,607.50                           | 40                  | £382,162.74                              |
| 6,001 - 7,000                | 890                 | 4.55%                   | £12,613,949.24                           | 5.71%  | 21.91%                             | 84                  | £411,254.75                              | 806                 | £12,202,694.49                           | 659                 | £9,830,946.24                            | 231                 | £2,783,003.00                            | 854                 | £12,372,511.30                           | 36                  | £241,437.94                              |
| 7,001 - 8,000                | 640                 | 3.27%                   | £9,057,274.90                            | 4.10%  | 24.00%                             | 83                  | £418,706.85                              | 557                 | £8,638,568.05                            | 466                 | £7,051,361.98                            | 174                 | £2,005,912.92                            | 597                 | £8,613,880.23                            | 43                  | £443,394.67                              |
| 8,001 - 9,000                | 435                 | 2.23%                   | £6,534,762.82                            | 2.96%  | 25.07%                             | 45                  | £218,928.18                              | 390                 | £6,315,834.64                            | 303                 | £4,991,292.83                            | 132                 | £1,543,469.99                            | 406                 | £6,200,526.84                            | 29                  | £334,235.98                              |
| 9,001 - 10,000               | 344                 | 1.76%                   | £5,686,360.82                            | 2.57%  | 25.41%                             | 73                  | £378,114.82                              | 271                 | £5,308,246.00                            | 229                 | £4,189,848.01                            | 115                 | £1,496,512.81                            | 311                 | £5,389,333.33                            | 33                  | £297,027.49                              |
| 10,001 - 11,000              | 205                 | 1.05%                   | £3,207,054.27                            | 1.45%  | 27.77%                             | 48                  | £225,229.12                              | 157                 | £2,981,825.15                            | 139                 | £2,519,941.15                            | 66                  | £687,113.12                              | 187                 | £3,067,543.61                            | 18                  | £139,510.66                              |
| 11,001 - 12,000              | 161                 | 0.82%                   | £2,458,041.86                            | 1.11%  | 29.52%                             | 45                  | £216,917.81                              | 116                 | £2,241,124.05                            | 103                 | £1,933,305.60                            | 58                  | £524,736.26                              | 140                 | £2,309,404.11                            | 21                  | £148,637.75                              |
| 12,001 - 13,000              | 128                 | 0.65%                   | £2,109,478.84                            | 0.95%  | 29.86%                             | 32                  | £121,101.44                              | 96                  | £1,988,377.40                            | 85                  | £1,676,884.05                            | 43                  | £432,594.79                              | 107                 | £1,973,225.08                            | 21                  | £136,253.76                              |
| 13,001 - 14,000              | 91                  | 0.47%                   | £1,554,780.82                            | 0.70%  | 31.08%                             | 18                  | £56,339.15                               | 73                  | £1,498,441.67                            | 59                  | £1,284,268.27                            | 32                  | £270,512.55                              | 86                  | £1,529,998.29                            | 5                   | £24,782.53                               |
| 14,001 - 15,000              | 81                  | 0.41%                   | £1,315,894.97                            | 0.60%  | 34.93%                             | 32                  | £170,529.22                              | 49                  | £1,145,365.75                            | 39                  | £759,235.81                              | 42                  | £556,659.16                              | 67                  | £1,183,977.88                            | 14                  | £131,917.09                              |
| > 15,000                     | 357                 | 1.83%                   | £6,798,964.63                            | 3.08%  | 39.41%                             | 146                 | £797,822.75                              | 211                 | £6,001,141.88                            | 230                 | £5,000,202.91                            | 127                 | £1,798,761.72                            | 289                 | £6,268,023.63                            | 68                  | £530,941.00                              |
| <b>Total</b>                 | <b>19,548</b>       | <b>100.00%</b>          | <b>£220,894,583.93</b>                   | <b>100.00%</b>   | <b>15.34%</b>                      | <b>2,327</b>        | <b>£10,221,266.11</b>                    | <b>17,221</b>       | <b>£210,673,317.82</b>                   | <b>10,468</b>       | <b>£134,302,377.00</b>                   | <b>9,080</b>        | <b>£86,592,206.93</b>                    | <b>18,930</b>       | <b>£215,773,737.55</b>                   | <b>618</b>          | <b>£5,120,846.38</b>                     |

| Statistics   |            |
|--|------------|
| Minimum Down Payment                                     | -          |
| Maximum Down Payment                                     | £96,948.00 |
| Average Down Payment (Customers who made a Down Payment) | £3,793.82  |
| Average Down Payment (Total)                             | £3,584.22  |

Page 32 of 33



## Specific Supplementary UK Information

| <b>Event Detailed Calculations</b>                    |                   |                   |                   |  |
|---|-------------------|-------------------|-------------------|--|
| Payment Date  | 27/06/2022        | 25/07/2022        | 25/08/2022        |  |
| Period Number   | 39                | 40                | 41                |  |
| Aggregate Discounted Receivables Balance              | £260,391,765.04   | £240,328,946.87   | £220,894,583.93   |  |
| <b>Charged-Off Amount in the Monthly Period</b>       |                   |                   |                   |  |
| Hostile Termination Disposals                         | £80,573.00        | £119,001.50       | £38,445.77        |  |
| Hostile Termination Recoveries                        | (£75,825.00)      | (£111,545.03)     | (£35,450.00)      |  |
| Hostile Termination (Profit) / Losses                 | £4,748.00         | £7,456.47         | £2,995.77         |  |
| Hostile Termination Monthly Recovery Rate             | 94.11%            | 93.73%            | 92.21%            |  |
| Hostile Termination Cumulative Recovery Rate          | 78.06%            | 78.40%            | 78.50%            |  |
| Voluntary Termination Disposals                       | £82,397.06        | £120,429.09       | £56,123.06        |  |
| Voluntary Termination Recoveries                      | (£96,763.24)      | (£136,168.08)     | (£66,878.12)      |  |
| Voluntary Termination (Profit) / Losses               | (£14,366.18)      | (£15,738.99)      | (£10,755.06)      |  |
| Voluntary Termination Monthly Recovery Rate           | 117.44%           | 113.07%           | 119.16%           |  |
| Voluntary Termination Cumulative Recovery Rate        | 93.48%            | 93.70%            | 93.83%            |  |
| PCP Return Disposals                                  | £11,115.00        | £4,747.50         | £35,710.00        |  |
| PCP Recoveries  | (£16,350.00)      | (£4,747.50)       | (£46,805.74)      |  |
| PCP Return (Profit) / Losses                          | (£5,235.00)       | -                 | (£11,095.74)      |  |
| PCP Return Monthly Recovery Rate                      | 147.10%           | 100.00%           | 131.07%           |  |
| PCP Return Cumulative Recovery Rate                   | 115.54%           | 115.50%           | 115.78%           |  |
| Total Loss on Disposal of Assets                      | (£14,853.18)      | (£8,282.52)       | (£18,855.03)      |  |
| Net write-off   | £64,258.60        | £65,090.44        | £625.76           |  |
| Gross Exposures                                       | £246,687.64       | £313,599.65       | £140,357.79       |  |
| Recoveries  | (£197,282.22)     | (£256,791.73)     | (£158,587.06)     |  |
| Total Charged-Off Amount in the Monthly Period        | £49,405.42        | £56,807.92        | (£18,229.27)      |  |
| Total Charged-Off Amounts in the Monthly Period       | £49,405.42        | £56,807.92        | (£18,229.27)      |  |
| Cumulative Charged-Off Amount                         | £3,939,125.38     | £3,995,933.31     | £3,977,704.04     |  |
| Aggregate Cut-Off Date Discounted Receivables Balance | £1,023,956,712.22 | £1,023,956,712.22 | £1,023,956,712.22 |  |
| Additional Receivables                                | -                 | -                 | -                 |  |
| Cumulative Net Loss Ratio                             | 0.38470%          | 0.39024%          | 0.38846%          |  |

| <b>Pool Performance Event Data</b>   |              |                       |                       |                       |
|--|--------------|-----------------------|-----------------------|-----------------------|
| Payment Date   | 27/06/2022   | 25/07/2022            | 25/08/2022            |                       |
| Period Number  | 39           | 40                    | 41                    |                       |
| Aggregate Discounted Receivables Balance at the start of the Monthly Period    |              |                       |                       |                       |
| Early Settlements  | HP New       | £12,469.37            | £7,133.65             | £15,773.08            |
| Early Settlements  | HP Used      | £244,779.62           | £231,319.14           | £247,203.23           |
| Early Settlements  | PCP New      | £9,442,363.09         | £8,176,555.58         | £8,173,439.78         |
| Early Settlements  | PCP Used     | £4,414,709.43         | £4,480,260.71         | £4,405,381.84         |
| <b>Early Settlements</b>   | <b>Total</b> | <b>£14,114,321.51</b> | <b>£12,895,269.08</b> | <b>£12,841,797.93</b> |
| Aggregate Discounted Receivables Balance at the start of the Monthly Period    |              |                       |                       |                       |
| Hostile terminations   | HP New       | -                     | -                     | -                     |
| Hostile terminations   | HP Used      | £4,753.62             | £16,152.13            | £2,652.02             |
| Hostile terminations   | PCP New      | £54,803.09            | £21,091.30            | £45,995.94            |
| Hostile terminations   | PCP Used     | £84,330.35            | £74,078.31            | £57,404.62            |
| <b>Hostile terminations</b>  | <b>Total</b> | <b>£143,887.06</b>    | <b>£111,321.74</b>    | <b>£106,052.58</b>    |
| Hostile Terminations Cumulative  | Total        | £7,007,625.35         | £7,118,947.09         | £7,224,999.67         |
| Aggregate Discounted Receivables Balance at the start of the Monthly Period    |              |                       |                       |                       |
| Voluntary terminations   | HP New       | -                     | -                     | -                     |
| Voluntary terminations   | HP Used      | -                     | -                     | -                     |
| Voluntary terminations   | PCP New      | £121,030.16           | £21,524.63            | £49,749.67            |
| Voluntary terminations   | PCP Used     | £6,491.35             | £36,662.48            | £18,688.03            |
| <b>Voluntary terminations</b>  | <b>Total</b> | <b>£127,521.51</b>    | <b>£58,187.11</b>     | <b>£68,437.70</b>     |
| Voluntary Terminations Cumulative  | Total        | £11,427,648.84        | £11,485,835.95        | £11,554,273.65        |
| Value of Terminated Receivables excluding RV Events in the Monthly Period      |              | £271,408.57           | £169,508.85           | £174,490.28           |
| Recoveries on Terminated Receivables excluding RV Events in the Monthly Period |              | £173,201.57           | £234,179.41           | £95,072.42            |

| <b>Pool Concentration</b>   |             |             |  |
|---|-------------|-------------|--|
| Used Vehicles as a percentage of Aggregate Discounted Receivables Balance   | Limit       | 31/07/2022  |  |
| Non-VW Brand passenger cars and light commercial vehicles as a percentage of Aggregate Discounted Receivables Balance | 50%         | 39.20%      |  |
| Maximum Discounted Receivables Balance per Obligor  | 10%         | 2.18%       |  |
|   | £500,000.00 | £158,947.60 |  |

| <b>Regulatory Information</b>   |  |
|---|--|
| For information relating to Bank of England Eligibility, please see the VWFS AG website |  |