

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
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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.
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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>



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Reporting details

Deal overview				
Initial Cut-Off Date falling in February 2019	28/02/2019	Monthly Investor Report Performance Date		22.09.2022
Scheduled date of Clean-Up-Call	n.a.	Payment Date		26.09.2022
Final Maturity Date	25/02/2029	Reporting date		31.08.2022
Initial Issue Date	25/03/2019	Monthly Period		01.08.2022 - 31.08.2022
Period no.	42	Interest Accrual Period		25.08.2022 - 26.09.2022
Reporting frequency	monthly	Note payment period		25.08.2022 - 26.09.2022
Next Payment Date	25/10/2022	Days accrued:		32

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%
Total	32,903	100.00%	£620,698,769.78	100.00%

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%
Total	32,903	100.00%	£620,698,769.78	100.00%

Parties overview

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

Transaction events I

Clean-Up Call Option

Under the Receivables Purchase Agreement, VWFS will have the right at its option but not the obligation, to require the Issuer to exercise the Clean-Up Call Option and to repurchase the Purchased Receivables from the Issuer at any time when the sum of the Discounted Receivables Balances of all VWFS Receivables as at the end of the most recent Monthly Period is less than 10 per cent. of the sum of the Discounted Receivables Balances of all VWFS Receivables 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	£201,580,946.42
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	0.26%	805,482.13	0.40%	801,404.49
Total	47	0.26%	805,482.13	0.40%	801,404.49

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

Covid-19 Purchased Receivable

Covid-19 Purchased Receivable	Number of contracts	% of contracts	Aggregate Discounted Receivables Balance	% of Aggregate Discounted Receivables Balance	COVID-19 Settlement Amount
Current Period	-	0.00%	-	0.00%	-
Previous periods	7	0.04%	117,365.66	0.06%	108,653.20
Total	7	0.04%	117,365.66	0.06%	108,653.20

Transaction Parties replacements

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

Transaction events II

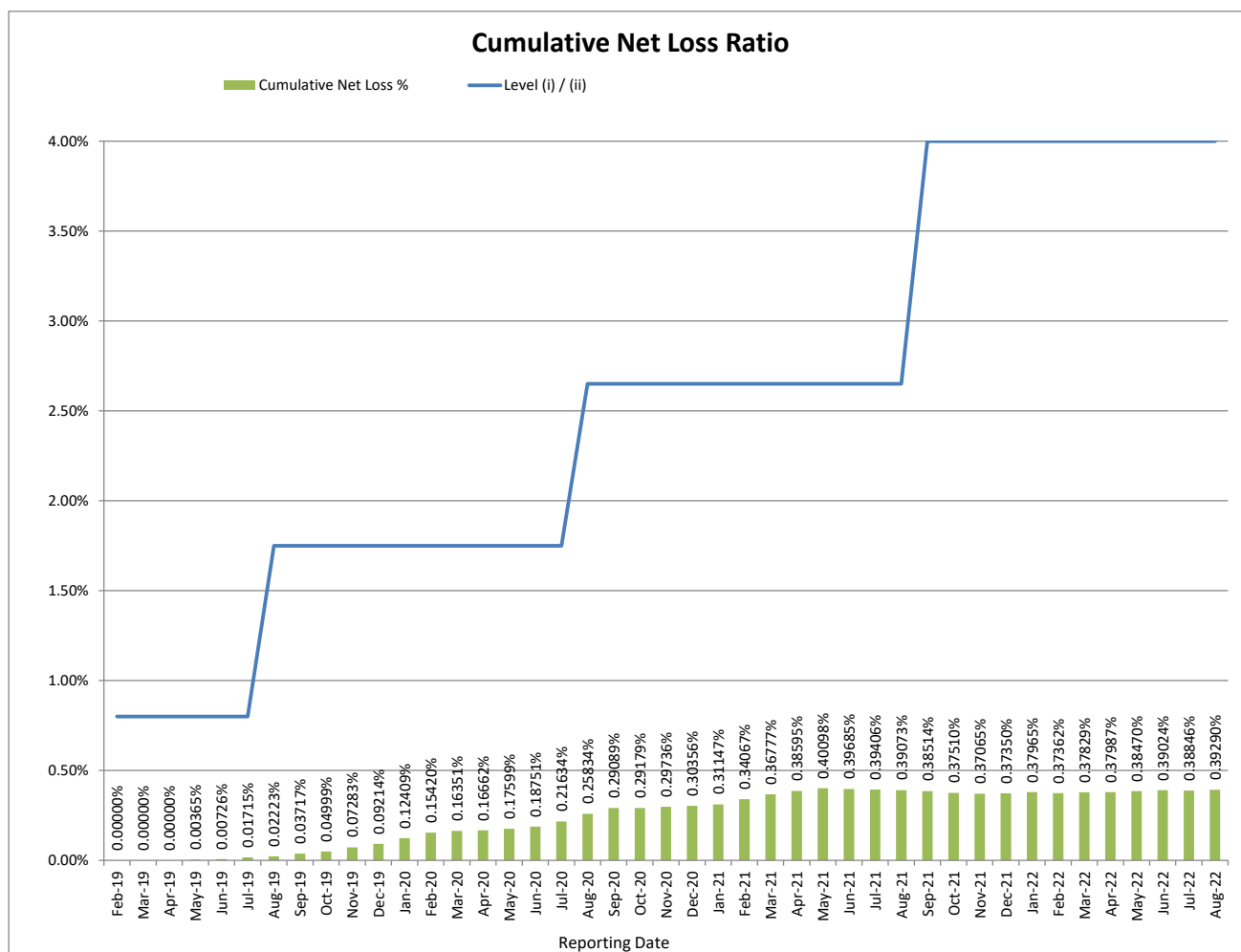
Accumulation Balance	31/07/2022	31/08/2022
Amounts not invested for the purchase of Additional Receivables	-	-
Percentage not invested for the purchase of Additional Receivables	0.00%	0.00%

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
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Cumulative Net Loss Ratio	Ratio	>0.8%	>1.75%	>2.65%	>4.0%
Monthly Period	0.39290%	N/A	N/A	N/A	No
Previous Monthly Period 1	0.38846%	N/A	N/A	N/A	No
Previous Monthly Period 2	0.39024%	N/A	N/A	N/A	No

Weighted Average Seasoning	35.42
Value of Charged-Off Receivables less recoveries as of the end of the Monthly Period	£4,023,118.55
Aggregate Discounted Receivables Balance of all Initial Receivables and Additional Receivables	£1,023,956,712.22
Cumulative Net Loss Ratio	0.39290%



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 08/2022

**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)	1.6919%	1.6919%
Credit Adjustment Spread	0.0326%	0.0326%
Fixed/Floating	floating	floating
Current Coupon	2.5445%	3.4745%
Day count convention	actual/365	actual/365

Information regarding the notes II

Monthly Period	08/2022
Payment Date	26/09/2022
Interest Accrual Period	25.08.2022 until 26.09.2022
Days accrued	32
Index rate	Compounded Daily SONIA
Base interest rate	1.6919%
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	£384,886.72	£327,692.33	£57,194.39
Interest paid	£384,886.72	£327,692.33	£57,194.39

Swap Payments / (Receipts)	Total	Class A Notes	Class B Notes
Swap Payments / (Receipts) for the Monthly Period	(£102,553.78)	(£90,648.23)	(£11,905.55)

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
Notes balance as at Issue Date	£502,800,000.00	£450,000,000.00	£52,800,000.00
Notes balance as of the beginning of the Monthly Period	£165,670,937.94	£146,894,898.31	£18,776,039.63
Additional issue amount	-	-	-
Redemption amount due to amortising series	(£14,485,228.12)	(£12,843,568.94)	(£1,641,659.18)
Additional issue amount (net)	-	-	-
Term take out / redemption	-	-	-
Notes balance as of the end of the Monthly Period	£151,185,709.82	£134,051,329.37	£17,134,380.45

Payments to Investors per Class	Total	Class A Notes	Class B Notes
Interest per Class	£384,886.72	£327,692.33	£57,194.39
Principal repayment per Class	£14,485,228.12	£12,843,568.94	£1,641,659.18
Total	£14,870,114.84	£13,171,261.27	£1,698,853.57

Notes	Total	Class A Notes	Class B Notes
Number of Notes as of the beginning of the Monthly Period	5,028	4,500	528
Increase of outstanding notes	-	-	-
Reduction of outstanding notes from term take out	-	-	-
Number of Notes as of the end of the Monthly Period	5,028	4,500	528
Face value per note	100,000.00	100,000.00	100,000.00
Balance per note	30,068.76	29,789.18	32,451.48
Notes Factor	0.30	0.30	0.32

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	£67,529,617.05	£50,395,236.60
Current Overcollateralisation Percentage	33.50%	25.00%
Targeted Overcollateralisation Percentage (revolving / amortising period)	29.5% / 33.5%	21.0% / 25.0%

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

Credit Enhancement

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

Credit Enhancement as of the Monthly Period	Credit Enhancement Value	% of Aggregate Discounted Receivables Balance
Class B Notes	£17,134,380.45	8.50%
Subordinated Loan Balance	-	0.00%
Opening Overcollateralisation Amount for the Monthly Period	£55,223,645.99	27.40%
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	£292,034.46	0.14%
Subloan Accrued Interest Repaid from the Waterfall relating to prior periods	-	0.00%
VWFS Final Success Fee	(£5,120,443.85)	-2.54%
Closing Overcollateralisation Amount	£50,395,236.60	25.00%
Total Credit Enhancement for Class A Notes	£67,529,617.05	33.50%
Total Credit Enhancement for Class B Notes	£50,395,236.60	25.00%
Aggregate Discounted Receivables Balance at end of the Monthly Period		£201,580,946.42

Cash Collateral Account

Cash Collateral Account (CCA)	in GBP
Cash Collateral Account at Initial Cut-Off Date falling in February 2019	£8,033,600.00
Thereof Specified General Cash Collateral Account Balance	£6,033,600.00
Thereof Interest Compensation Ledger	£2,000,000.00
Thereof Collateral RV Ledger	-
Thereof Retained Profit Ledger	-
Targeted balance	£3,829,861.88
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
Balance as of the beginning of the period	£7,855,501.88
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
Payments	(£1,490.00)
General payment from Cash Collateral Account	(£6,954.03)
General payment to Cash Collateral Account	-
Interest payment to Cash Collateral Account	£6,954.03
Payment from Interest Compensation Ledger	(£240,967.97)
Payment to Interest Compensation Ledger	£240,967.97
Payment from Collateral RV Ledger	(£1,500.00)
Payment to Collateral RV Ledger	-
Payment from Cash Collateral Account due to tap-up / TTO	-
Payment to Cash Collateral Account due to tap-up / TTO	-
Payment from Retained Profit Ledger	-
Payment to Retained Profit Ledger	£10.00
Balance as of the end of the Monthly Period	£7,854,011.88
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
Thereof Interest Compensation Ledger	£4,000,000.00
Thereof Collateral RV Ledger	£24,000.00
Thereof Retained Profit Ledger	£150.00
General cash reserve in percent of total current note balance	2.53%
Minimum Specified General Cash Collateral Account Balance as a percentage of Nominal Amount of Notes	2.53%
Accrued Interest	-

Swap fixing / Order of Priority

Amortising interest rate swap	Class A	Class B
Underlying principal for reporting period	£134,051,329.37	£17,134,380.45
Paying leg	Fix interest rate	Fix interest rate
Receiving leg	Floating interest rate	Floating interest rate
Net swap payments / (receipts)	(£90,648.23)	(£11,905.55)

Available Distribution Amount Calculation	Payment to Order of Priority Position	Remaining amount
(a) interest accrued on the Accumulation Account and the Distribution Account	£1,817.69	£1,817.69
(b) amounts received as Collections received or collected by the Servicer	£20,314,768.54	£20,316,586.23
(c) payments from the Cash Collateral Account as provided for in Clause 19.3 of the Trust Agreement	-	£20,316,586.23
(d) Net Swap Receipts under the Swap Agreements	£102,553.78	£20,419,140.01
(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	-	£20,419,140.01
(f) the Interest Compensation Order of Priority Amount	£66,901.17	£20,486,041.18
(g) the Interest Compensation Amount	(£307,869.14)	£20,178,172.04

Order of Priority	Payment to Order of Priority Position	Remaining amount
Available Distribution Amount		£20,178,172.04
(a) amounts due and payable in respect of taxes (if any) by the Issuer	-	£20,178,172.04
(b) to the Security Trustee under the Trust Agreement	-	£20,178,172.04
(c) to the Servicer, the Servicer Fee	(£187,609.10)	£19,990,562.94
(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	£5.75	£19,990,568.69
(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	-	£19,990,568.69
(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	(£327,692.33)	£19,662,876.36
(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	(£57,194.39)	£19,605,681.97
(h) to the Cash Collateral Account, until the General Cash Collateral Amount is equal to the Specified General Cash Collateral Account Balance	-	£19,605,681.97
(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	(£12,843,568.94)	£6,762,113.03
(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	(£1,641,659.18)	£5,120,453.85
(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	-	£5,120,453.85
(l) to the Retained Profit Ledger;	(£10.00)	£5,120,443.85
(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	-	£5,120,443.85
(n) to the Subordinated Lender, to repay the outstanding principal amount of the Subordinated Loan	-	£5,120,443.85
(o) to VWFS by way of a final success fee	(£5,120,443.85)	-

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	-	£6,954.03
to the Subordinated Lender an amount necessary to reduce the outstanding principal amount	-	£6,954.03
to pay all remaining excess to VWFS by way of a final success fee	(£6,954.03)	-

Retention of net economic interest

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

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

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

Retention amount at Monthly Period

	Nominal Balance at Pool Cut
Nominal Receivables balance	£201,003,673.82
Overcollateralisation*	£49,817,964.00
Retention Percentage	24.78%

Retention amounts	Outstanding Nominal Balance	Percentage of Outstanding Nominal Balance
Minimum retention	£10,050,183.69	5.00%
Actual retention at Monthly Period	£49,817,964.00	24.78%

* 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.

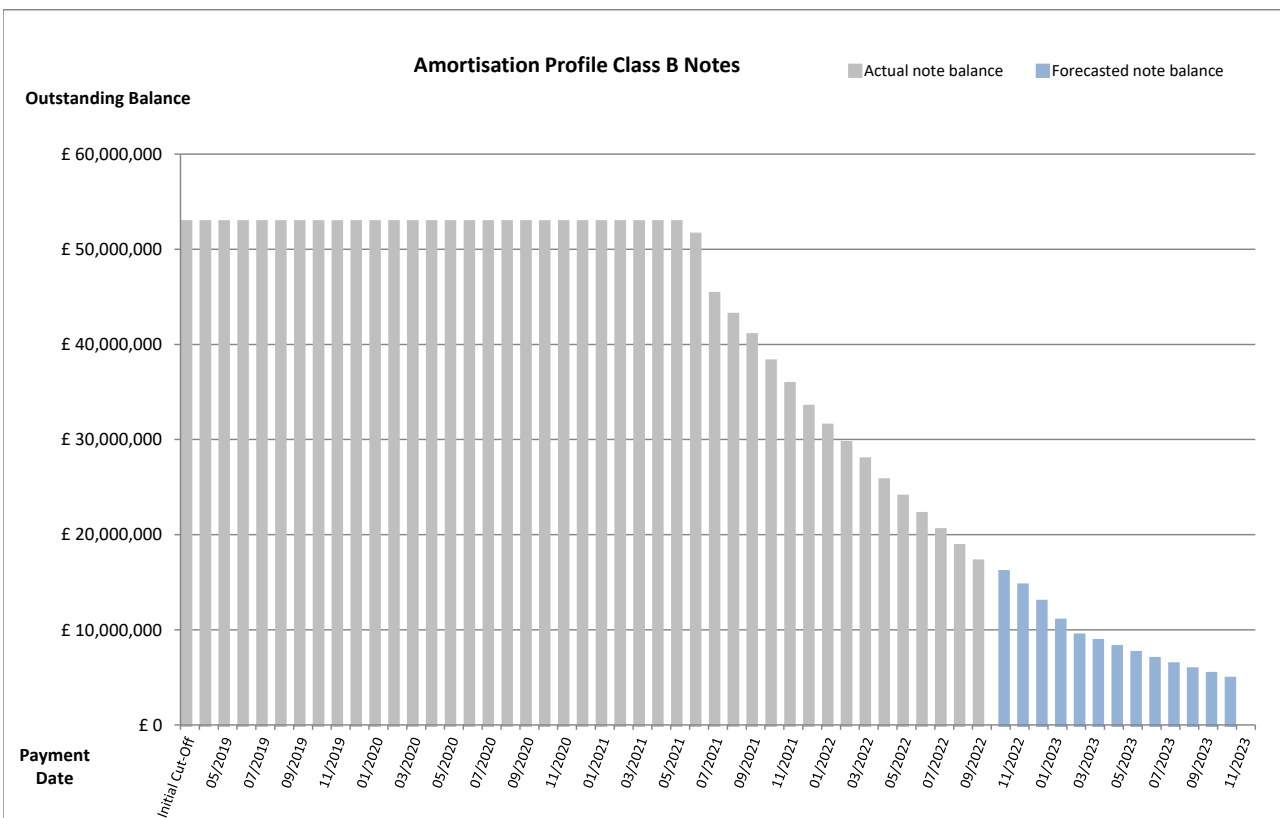
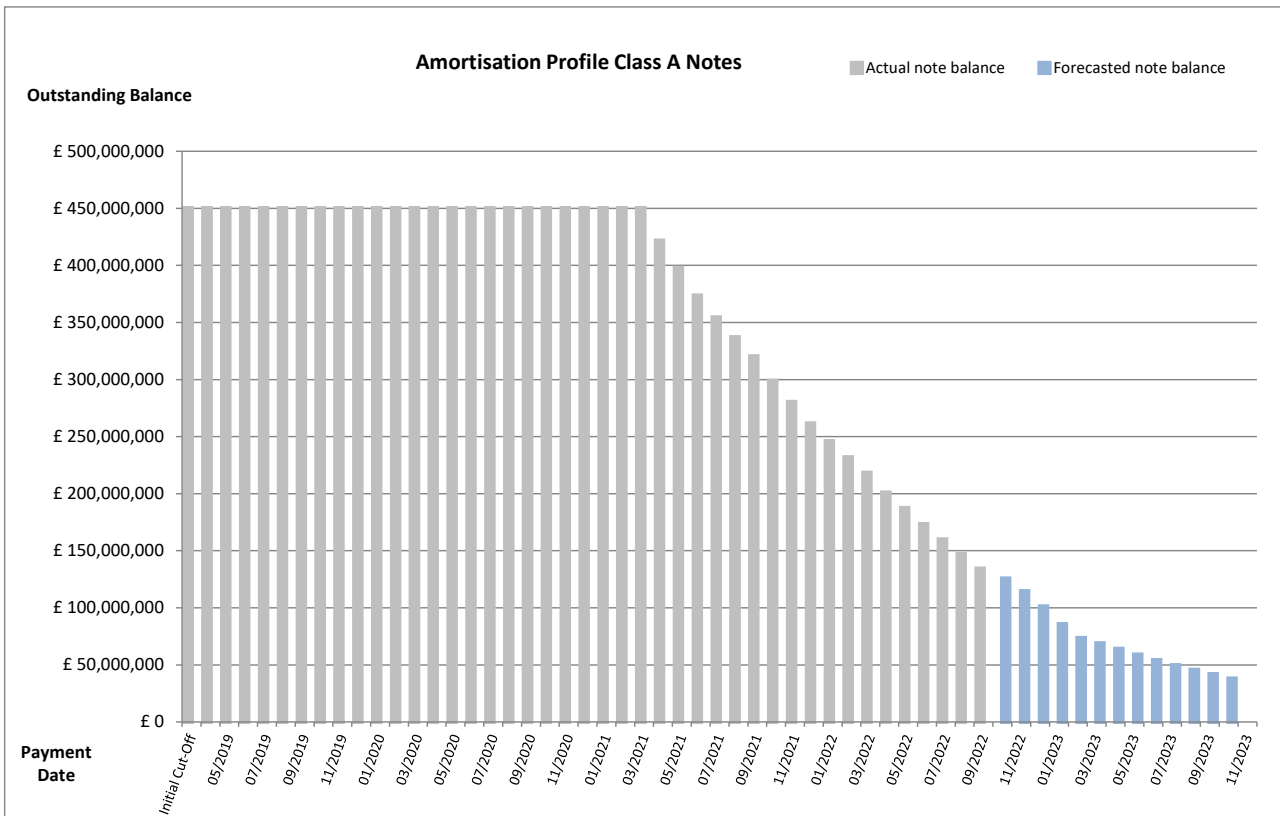
The latest end of month level of retention will be published on a monthly basis within the investor report.

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	£134,051,329.37	-	£17,134,380.45	-
10/2022	-	£125,411,757.86	-	£16,030,074.31
11/2022	-	£114,339,620.09	-	£14,614,838.66
12/2022	-	£100,961,217.14	-	£12,904,817.23
01/2023	-	£85,344,813.80	-	£10,908,735.60
02/2023	-	£73,323,320.11	-	£9,372,153.70
03/2023	-	£68,762,515.30	-	£8,789,193.68
04/2023	-	£63,785,037.75	-	£8,152,974.75
05/2023	-	£58,788,329.35	-	£7,514,297.74
06/2023	-	£54,015,799.85	-	£6,904,275.17
07/2023	-	£49,513,142.06	-	£6,328,747.48
08/2023	-	£45,373,462.89	-	£5,799,615.56
09/2023	-	£41,552,217.61	-	£5,311,185.71
10/2023	-	£37,723,397.82	-	£4,821,787.69
11/2023	-	-	-	-

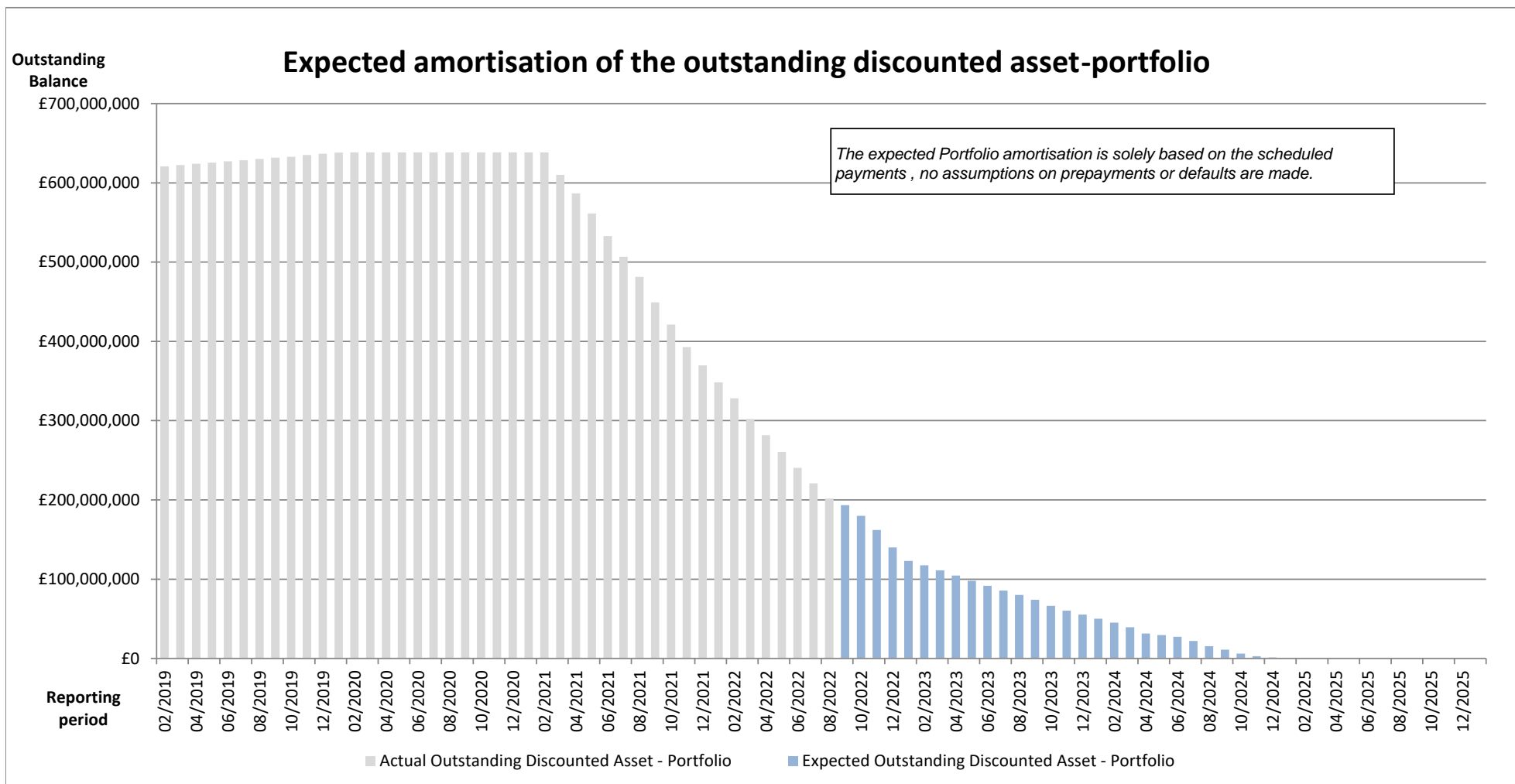
Amortisation profile II



Run out schedule I

Reporting Period	Scheduled Principal	Scheduled Interest	Receivable	Aggregate Discounted Receivables Balance reduction
09.2022	£8,119,403.44	£861,006.43	£8,980,409.87	£9,278,016.31
10.2022	£13,434,682.98	£826,349.89	£14,261,032.87	£13,434,682.98
11.2022	£17,633,146.10	£768,410.10	£18,401,556.20	£17,633,146.10
12.2022	£21,968,920.16	£692,379.34	£22,661,299.50	£21,968,920.16
01.2023	£17,051,865.29	£598,392.62	£17,650,257.91	£17,051,865.29
02.2023	£5,349,744.76	£524,929.56	£5,874,674.32	£5,349,744.76
03.2023	£6,306,266.89	£501,986.13	£6,808,253.02	£6,306,266.89
04.2023	£6,624,383.49	£474,884.47	£7,099,267.96	£6,624,383.49
05.2023	£6,522,789.48	£446,466.96	£6,969,256.44	£6,522,789.48
06.2023	£6,325,735.50	£418,396.77	£6,744,132.27	£6,325,735.50
07.2023	£5,937,625.92	£391,269.27	£6,328,895.19	£5,937,625.92
08.2023	£5,601,838.56	£365,743.12	£5,967,581.68	£5,601,838.56
09.2023	£5,863,670.20	£341,581.60	£6,205,251.80	£5,863,670.20
10.2023	£7,638,086.36	£316,591.50	£7,954,677.86	£7,638,086.36
11.2023	£5,996,265.34	£283,641.97	£6,279,907.31	£5,996,265.34
12.2023	£5,019,234.34	£257,860.86	£5,277,095.20	£5,019,234.34
01.2024	£5,114,063.87	£236,441.89	£5,350,505.76	£5,114,063.87
02.2024	£4,935,194.91	£214,378.60	£5,149,573.51	£4,935,194.91
03.2024	£5,731,756.94	£193,211.98	£5,924,968.92	£5,731,756.94
04.2024	£7,913,459.05	£168,567.75	£8,082,026.80	£7,913,459.05
05.2024	£1,928,404.79	£134,644.98	£2,063,049.77	£1,928,404.79
06.2024	£2,191,156.76	£126,295.72	£2,317,452.48	£2,191,156.76
07.2024	£5,423,614.27	£116,721.68	£5,540,335.95	£5,423,614.27
08.2024	£6,341,324.61	£93,708.25	£6,435,032.86	£6,341,324.61
09.2024	£4,561,502.80	£66,380.83	£4,627,883.63	£4,561,502.80
10.2024	£4,874,089.67	£46,787.73	£4,920,877.40	£4,874,089.67
11.2024	£3,158,309.21	£25,867.04	£3,184,176.25	£3,158,309.21
12.2024	£1,706,817.27	£12,304.02	£1,719,121.29	£1,706,817.27
01.2025	£736,720.22	£4,935.02	£741,655.24	£736,720.22
02.2025	£75,039.68	£1,770.80	£76,810.48	£75,039.68
03.2025	£64,089.17	£1,448.27	£65,537.44	£64,089.17
04.2025	£53,729.46	£1,173.22	£54,902.68	£53,729.46
05.2025	£52,861.74	£942.35	£53,804.09	£52,861.74
06.2025	£50,111.18	£715.01	£50,826.19	£50,111.18
07.2025	£42,809.04	£499.94	£43,308.98	£42,809.04
08.2025	£31,451.65	£315.91	£31,767.56	£31,451.65
09.2025	£20,793.59	£180.99	£20,974.58	£20,793.59
10.2025	£13,774.28	£91.85	£13,866.13	£13,774.28
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
				-
Total	£200,422,333.55	£9,517,314.41	£209,939,647.96	£201,580,946.42

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	19,548	£220,894,583.93	£219,848,451.59
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	19,548	£220,894,583.93	£219,848,451.59
Principal Collections in the Monthly Period / Defaulted Receivables & other Ineligible Receivables	1,374	£19,313,637.51	£18,844,777.77
Aggregate Discounted Receivables Balance at the end of the Monthly Period before purchase of Additional Receivables	18,174	£201,580,946.42	£201,003,673.82
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	18,174	£201,580,946.42	£201,003,673.82

Collections by status	Number of contracts	Collections
Current	17,092	£5,258,658.86
Delinquent Receivable	92	£30,634.82
Defaulted Receivable	74	£87,655.41
Terminated Receivable	13	£101,585.91
End of term	241	£1,983,592.61
Early Settlement	1,251	£12,848,334.78
Written-Off Purchased Receivables	N/A	£4,306.15
Non-Conforming	-	-
Total	18,763	£20,314,768.54

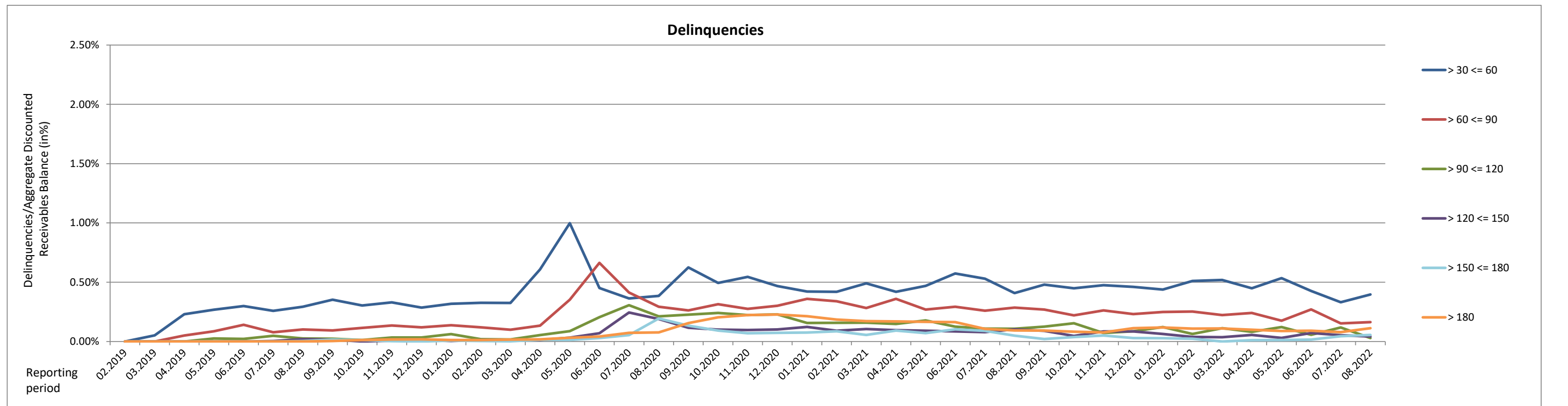
Total portfolio as of Initial Cut-Off Date falling in February 2019			Type of contract				Type of car				Customer type						
			Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate				
Contract status development I	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	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	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						
Contract status development II	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	17,167	£198,787,793.03	2,107	£9,199,117.62	15,060	£189,588,675.41	9,235	£121,147,313.58	7,932	£77,640,479.45	16,619	£194,104,297.45	548	£4,683,495.58
			Delinquent Receivable	140	£1,611,944.91	30	£151,980.69	110	£1,459,964.22	50	£647,754.26	90	£964,190.65	136	£1,590,932.48	4	£21,012.43
			Defaulted Receivable	657	£509,951.07	88	£55,987.23	569	£453,963.84	283	£191,932.41	374	£318,018.66	621	£493,748.48	36	£16,202.59
			Terminated Receivable	21	£220,513.75	1	£6,624.10	20	£213,889.65	10	£139,159.22	11	£81,354.53	21	£220,513.75	-	-
			End of term	73	£769,030.68	4	£1,048.49	69	£767,982.19	35	£423,929.94	38	£345,100.74	70	£747,061.24	3	£21,969.44
			Early Settlement	116	(£318,287.02)	5	£1,588.46	111	(£319,875.48)	66	(£234,921.25)	50	(£83,365.77)	116	(£318,287.02)	-	-
			Written-Off Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,174	£201,580,946.42	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04			

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		Written-Off Purchased	
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	Number of contracts	Aggregate Discounted Receivables Balance
Top-/Tap-Up contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current	17,152	£198,649,233.06	33	£383,853.50	-	-	10	£99,189.46	41	£399,374.39	99	(£326,779.30)	-	-
Delinquent Receivable	15	£138,559.97	107	£1,228,091.41	8	£111,546.13	2	£37,967.51	1	£9,870.13	3	(£3,344.37)	-	-
Defaulted Receivable	-	-	-	-	647	£391,913.59	-	-	-	-	-	-	-	-
Terminated Receivable	-	-	-	-	1	£6,491.35	9	£83,356.78	-	-	-	-	-	-
End of term	-	-	-	-	-	-	-	-	31	£359,786.16	-	-	-	-
Early Settlement	-	-	-	-	1	-	-	-	-	-	14	£11,836.65	-	-
Written-Off Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	17,167	£198,787,793.03	140	£1,611,944.91	657	£509,951.07	21	£220,513.75	73	£769,030.68	116	(£318,287.02)	-	-

Delinquencies

Delinquent 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
> 30 <= 60	75	0.41%	£798,454.83	0.40%	£40,706.01	18	£83,214.96	57	£715,239.87	30	£371,320.15	45	£427,134.68	73	£788,476.66	2	£9,978.17
> 60 <= 90	32	0.18%	£329,994.28	0.16%	£24,784.80	5	£24,953.58	27	£305,040.70	11	£140,257.84	21	£189,736.44	32	£329,994.28	-	-
> 90 <= 120	6	0.03%	£59,437.44	0.03%	£4,099.63	1	£9,718.98	5	£49,718.46	2	£23,646.65	4	£35,790.79	6	£59,437.44	-	-
> 120 <= 150	8	0.04%	£86,332.57	0.04%	£9,840.03	3	£14,778.06	5	£71,554.51	2	£34,586.57	6	£51,746.00	7	£81,302.86	1	£5,029.71
> 150 <= 180	6	0.03%	£111,805.07	0.06%	£15,191.18	1	£8,378.43	5	£103,426.64	3	£30,064.30	3	£81,740.77	6	£111,805.07	-	-
> 180	13	0.07%	£225,920.72	0.11%	£28,067.87	2	£10,936.68	11	£214,984.04	2	£47,878.75	11	£178,041.97	12	£219,916.17	1	£6,004.55
Total	140	0.77%	£1,611,944.91	0.80%	£122,689.52	30	£151,980.69	110	£1,459,964.22	50	£647,754.26	90	£964,190.65	136	£1,590,932.48	4	£21,012.43



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.

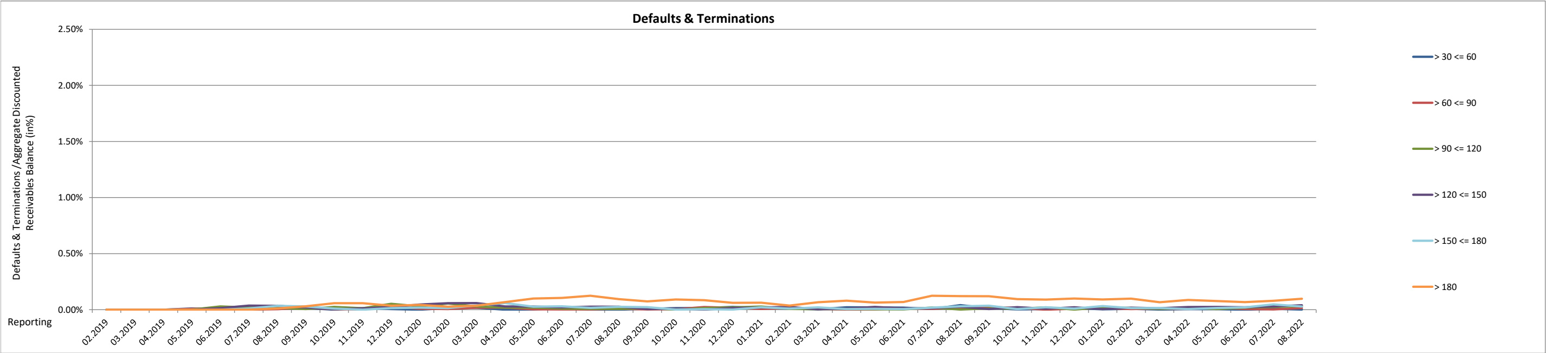
End of Term & Early Settlements						Type of contract				Type of car				Customer type			
						Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
Days in arrears	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables 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	147	0.81%	£59,668.42	0.03%	£60,830.99	6	£1,588.46	141	£58,079.96	83	(£38,926.57)	64	£98,594.99	145	£53,401.55	2	£6,266.87
> 30 <= 60	17	0.09%	£169,268.50	0.08%	£174,524.66	1	£277.50	16	£168,991.00	7	£89,407.91	10	£79,860.59	17	£169,268.50	-	-
> 60 <= 90	7	0.04%	£61,112.94	0.03%	£61,421.27	-	-	7	£61,112.94	4	£37,960.19	3	£23,152.75	7	£61,112.94	-	-
> 90 <= 120	3	0.02%	£29,537.46	0.01%	£29,664.32	-	-	3	£29,537.46	1	£8,365.88	2	£21,171.58	3	£29,537.46	-	-
> 120 <= 150	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
> 150 <= 180	3	0.02%	£22,693.50	0.01%	£24,019.33	-	-	3	£22,693.50	-	-	3	£22,693.50	3	£22,693.50	-	-
> 180	9	0.05%	£92,576.86	0.05%	£94,944.74	2	£770.99	7	£91,805.87	3	£76,315.30	6	£16,261.56	9	£92,576.86	-	-
Total	189	1.04%	£450,743.66	0.22%	£461,357.85	9	£2,636.95	180	£448,106.71	101	£189,008.69	88	£261,734.97	186	£428,774.22	3	£21,969.44

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	10	0.06%	£124,042.21	0.06%	£3,804.13	1	£6,624.10	9	£117,418.11	3	£61,000.45	7	£63,041.76	10	£124,042.21	-	-
> 30 <= 60	1	0.01%	£1,361.54	0.00%	£1,772.73	-	-	1	£1,361.54	-	-	1	£1,361.54	1	£1,361.54	-	-
> 60 <= 90	2	0.01%	£14,771.75	0.01%	£4,372.41	-	-	2	£14,771.75	1	£13,541.08	1	£1,230.67	2	£14,771.75	-	-
> 90 <= 120	1	0.01%	£17,394.13	0.01%	£5,093.43	-	-	1	£17,394.13	1	£17,394.13	-	-	1	£17,394.13	-	-
> 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	15	0.08%	£163,433.94	0.08%	£22,957.76	1	£6,624.10	14	£156,809.84	5	£91,935.66	10	£71,498.28	15	£163,433.94	-	-

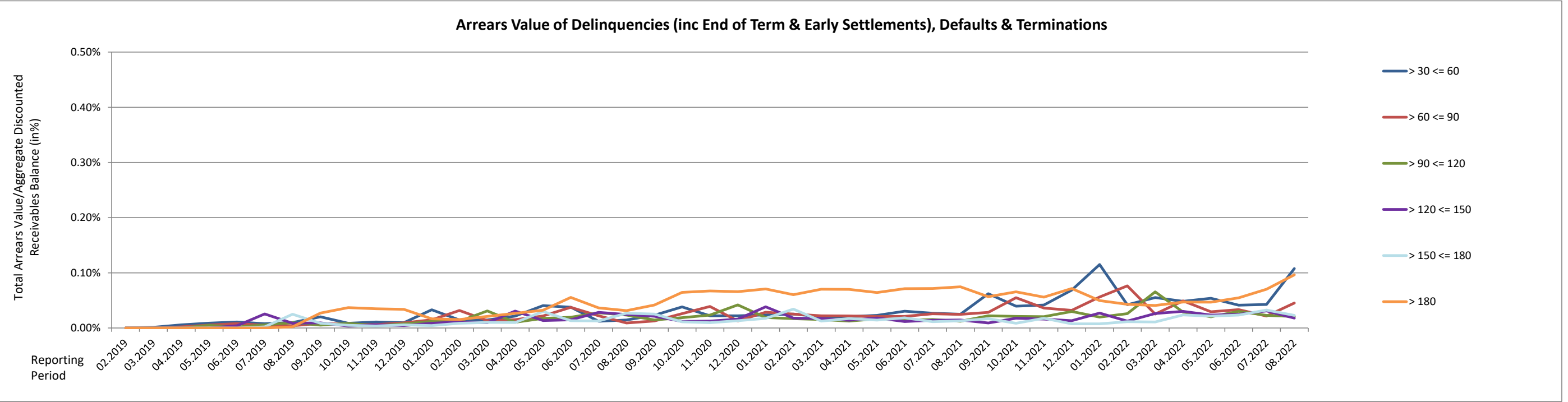
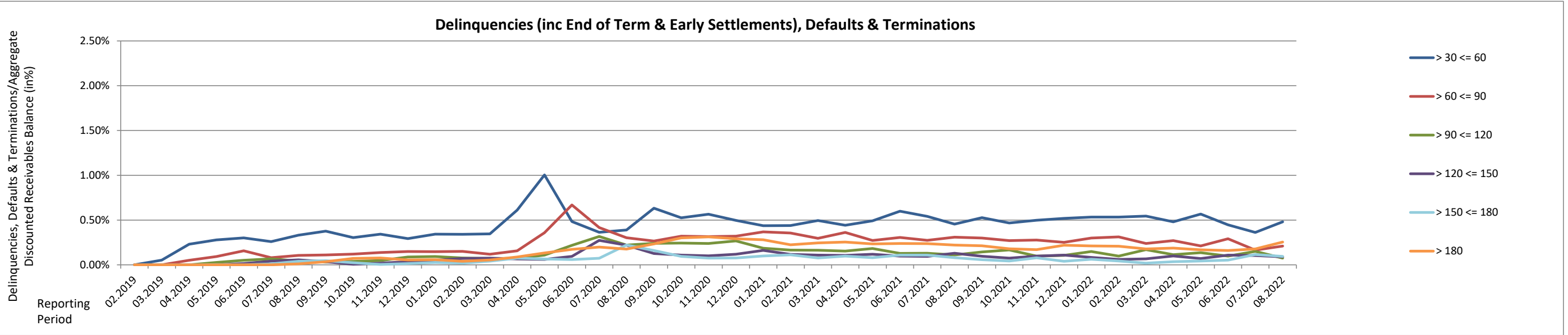
PCP Return						Type of contract				Type of car				Customer type			
						Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
Days in arrears	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value 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	5	0.03%	£55,287.50	0.03%	-	-	-	5	£55,287.50	4	£45,431.25	1	£9,856.25	5	£55,287.50	-	-
> 30 <= 60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 60 <= 90	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 90 <= 120	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 120 <= 150	1	0.01%	£1,792.31	0.00%	£1,800.00	-	-	1	£1,792.31	1	£1,792.31	-	-	1	£1,792.31	-	-
> 150 <= 180	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 180	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6	0.03%	£57,079.81	0.03%	£1,800.00	-	-	6	£57,079.81	5	£47,223.56	1	£9,856.25	6	£57,079.81	-	-

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	609	3.35%	£125,882.16	0.06%	(£27,492.82)	81	£26,675.82	528	£99,206.34	269	£44,603.88	340	£81,278.28	574	£113,715.26	35	£12,166.90
> 30 <= 60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 60 <= 90	1	0.01%	£15,932.86	0.01%	£699.06	-	-	1	£15,932.86	1	£15,932.86	-	-	1	£15,932.86	-	-
> 90 <= 120	5	0.03%	£45,239.15	0.02%	£3,138.86	-	-	5	£45,239.15	1	£10,580.51	4	£34,658.64	5	£45,239.15	-	-
> 120 <= 150	6	0.03%	£77,434.45	0.04%	£8,535.09	-	-	6	£77,434.45	3	£33,605.25	3	£43,829.20	6	£77,434.45	-	-
> 150 <= 180	5	0.03%	£55,552.48	0.03%	£7,086.61	1	£4,617.04	4	£50,935.44	2	£49,676.11	3	£5,876.37	5	£55,552.48	-	-
> 180	31	0.17%	£189,909.97	0.09%	£63,249.72	6	£24,694.37	25	£165,215.60	7	£37,533.80	24	£152,376.17	30	£185,874.28	1	£4,035.69
Total	657	3.62%	£509,951.07	0.25%	£55,216.52	88	£55,987.23	569	£453,963.84	283	£191,932.41	374	£318,018.66	621	£493,748.48	36	£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	771	4.24%	£364,880.29	0.18%	£37,142.30	88	£34,888.38	683	£329,991.91	359	£112,109.01	412	£252,771.28	734	£346,446.52	37	£18,433.77
> 30 <= 60	93	0.51%	£969,084.87	0.48%	£217,003.40	19	£83,492.46	74	£885,592.41	37	£460,728.06	56	£508,356.81	91	£959,106.70	2	£9,978.17
> 60 <= 90	42	0.23%	£421,811.83	0.21%	£91,277.54	5	£24,953.58	37	£396,858.25	17	£207,691.97	25	£214,119.86	42	£421,811.83	-	-
> 90 <= 120	15	0.08%	£151,608.18	0.08%	£41,996.24	1	£9,718.98	14	£141,889.20	5	£59,987.17	10	£91,621.01	15	£151,608.18	-	-
> 120 <= 150	18	0.10%	£181,445.31	0.09%	£36,127.66	3	£14,778.06	15	£166,667.25	9	£85,870.11	9	£95,575.20	16	£160,713.03	2	£20,732.28
> 150 <= 180	14	0.08%	£190,051.05	0.09%	£46,297.12	2	£12,995.47	12	£177,055.58	5	£79,740.41	9	£110,310.64	14	£190,051.05	-	-
> 180	54	0.30%	£514,271.86	0.26%	£194,177.39	10	£36,402.04	44	£477,869.82	12	£161,727.85	42	£352,544.01	52	£504,231.62	2	£10,040.24
Total	1,007	5.54%	£2,793,153.39	1.39%	£664,021.65	128	£217,228.97	879	£2,575,924.42	444	£1,167,854.58	563	£1,625,298.81	964	£2,733,968.93	43	£59,184.46



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	4	£27,997.00	£27,969.35	£27,820.78	£176.22	£148.57	-	-
	Used	84	£845,968.89	£870,070.77	£576,343.52	£214,006.96	£237,740.02	£55,618.41	£55,987.23
Total Hire Purchase		88	£873,965.89	£898,040.12	£604,164.30	£214,183.18	£237,888.59	£55,618.41	£55,987.23
PCP	New	279	£4,565,439.14	£4,429,488.90	£2,829,079.69	£1,537,249.08	£1,408,476.80	£199,110.37	£191,932.41
	Used	290	£4,082,787.78	£4,265,939.68	£2,790,041.06	£1,027,480.38	£1,213,867.19	£265,266.34	£262,031.43
Total PCP		569	£8,648,226.92	£8,695,428.58	£5,619,120.75	£2,564,729.46	£2,622,343.99	£464,376.71	£453,963.84
Total		657	£9,522,192.81	£9,593,468.70	£6,223,285.05	£2,778,912.64	£2,860,232.58	£519,995.12	£509,951.07

Charged-Off Amounts

Charged-Off Receivables	Number of contracts	Charged-Off Amount net of recoveries
31/08/2022	74	£45,414.51

Cumulative Charged-Off Amount net of recoveries as of the end of the Monthly Period	£4,023,118.55
Discounted Receivables Balance of all Initial Receivables and Additional Receivables	£1,023,956,712.22
Cumulative Net Loss Ratio	0.39290%

Monthly Period	Monthly Period		Cumulative	
	Number of contracts	Charged-Off Amount net of recoveries	Number of contracts	Charged-Off Amount net of recoveries
31/08/2022	74	£45,414.51	2,420	£4,023,118.55
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	-	-	-	-
Cumulative Total	2,420	£4,023,118.55	2,420	£4,023,118.55

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%
31/08/2022	£12,390,726.61	£220,894,583.93	5.609%	49.979%

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	18,058	99.36%	£200,937,357.40	99.68%	2,218	£9,381,605.81	15,840	£191,555,751.59	9,633	£121,975,811.31	8,425	£78,961,546.09	17,470	£196,219,580.61	588	£4,717,776.79
Others	116	0.64%	£643,589.02	0.32%	17	£34,740.78	99	£608,848.24	46	£339,356.85	70	£304,232.17	113	£618,685.77	3	£24,903.25
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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	18,106	99.63%	£201,101,997.93	99.76%	2,195	£9,286,379.27	15,911	£191,815,618.66	9,638	£122,001,973.67	8,468	£79,100,024.26	17,559	£196,516,490.25	547	£4,585,507.68
2 - 10	68	0.37%	£478,948.49	0.24%	40	£129,967.32	28	£348,981.17	41	£313,194.49	27	£165,754.00	24	£321,776.13	44	£157,172.36
11 - 20	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
21 - 50	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
> 50	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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%	£155,180.93	0.08%	-	-	1	£155,180.93	-	-	1	£155,180.93	1	£155,180.93	-	-
2	1	0.01%	£147,051.13	0.07%	-	-	1	£147,051.13	1	£147,051.13	-	-	-	-	1	£147,051.13
3	1	0.01%	£138,641.09	0.07%	-	-	1	£138,641.09	-	-	1	£138,641.09	1	£138,641.09	-	-
4	1	0.01%	£136,860.34	0.07%	-	-	1	£136,860.34	1	£136,860.34	-	-	1	£136,860.34	-	-
5	1	0.01%	£123,886.85	0.06%	-	-	1	£123,886.85	1	£123,886.85	-	-	1	£123,886.85	-	-
6	1	0.01%	£119,330.97	0.06%	-	-	1	£119,330.97	1	£119,330.97	-	-	1	£119,330.97	-	-
7	1	0.01%	£113,203.95	0.06%	-	-	1	£113,203.95	1	£113,203.95	-	-	1	£113,203.95	-	-
8	1	0.01%	£113,122.45	0.06%	-	-	1	£113,122.45	1	£113,122.45	-	-	1	£113,122.45	-	-
9	1	0.01%	£106,836.80	0.05%	-	-	1	£106,836.80	-	-	1	£106,836.80	1	£106,836.80	-	-
10	1	0.01%	£105,136.52	0.05%	-	-	1	£105,136.52	1	£105,136.52	-	-	1	£105,136.52	-	-
11	1	0.01%	£99,139.64	0.05%	-	-	1	£99,139.64	-	-	1	£99,139.64	1	£99,139.64	-	-
12	1	0.01%	£98,593.91	0.05%	-	-	1	£98,593.91	-	-	1	£98,593.91	1	£98,593.91	-	-
13	1	0.01%	£97,351.93	0.05%	-	-	1	£97,351.93	-	-	1	£97,351.93	1	£97,351.93	-	-
14	1	0.01%	£95,820.38	0.05%	-	-	1	£95,820.38	-	-	1	£95,820.38	1	£95,820.38	-	-
15	1	0.01%	£91,434.97	0.05%	-	-	1	£91,434.97	1	£91,434.97	-	-	1	£91,434.97	-	-
16	1	0.01%	£88,869.34	0.04%	-	-	1	£88,869.34	-	-	1	£88,869.34	1	£88,869.34	-	-
17	1	0.01%	£86,889.85	0.04%	-	-	1	£86,889.85	1	£86,889.85	-	-	1	£86,889.85	-	-
18	1	0.01%	£82,174.42	0.04%	-	-	1	£82,174.42	1	£82,174.42	-	-	1	£82,174.42	-	-
19	1	0.01%	£75,273.45	0.04%	-	-	1	£75,273.45	-	-	1	£75,273.45	-	-	1	£75,273.45
20	1	0.01%	£72,651.01	0.04%	-	-	1	£72,651.01	1	£72,651.01	-	-	1	£72,651.01	-	-
Total 1 - 20	20	0.11%	£2,147,449.93	1.07%	-	-	20	£2,147,449.93	11	£1,191,742.46	9	£955,707.47	18	£1,925,125.35	2	£222,324.58

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	3,280	18.05%	£7,314,070.17	3.63%	1,528	£3,437,600.83	1,752	£3,876,469.34	881	£1,631,052.35	2,399	£5,683,017.82	2,998	£6,761,443.20	282	£552,626.97
5,001 - 10,000	5,598	30.80%	£42,435,808.44	21.05%	549	£3,772,512.61	5,049	£38,663,295.83	2,928	£22,742,658.49	2,670	£19,693,149.95	5,448	£41,358,584.54	150	£1,077,223.90
10,001 - 15,000	5,184	28.52%	£63,947,769.88	31.72%	118	£1,394,198.85	5,066	£62,553,571.03	3,175	£39,107,330.41	2,009	£24,840,439.47	5,115	£63,096,544.14	69	£851,225.74
15,001 - 20,000	2,340	12.88%	£40,084,723.43	19.89%	27	£460,037.24	2,313	£39,624,686.19	1,425	£24,496,428.21	915	£15,588,295.22	2,300	£39,415,713.44	40	£669,009.99
20,001 - 25,000	1,048	5.77%	£23,195,050.33	11.51%	6	£129,470.98	1,042	£23,065,579.35	725	£16,074,694.54	323	£7,120,355.79	1,026	£22,702,549.61	22	£492,500.72
25,001 - 30,000	395	2.17%	£10,677,134.32	5.30%	4	£105,884.03	391	£10,571,250.29	298	£8,069,924.45	97	£2,607,209.87	382	£10,319,794.48	13	£357,339.84
> 30,000	329	1.81%	£13,926,389.85	6.91%	3	£116,642.05	326	£13,809,747.80	247	£10,193,079.71	82	£3,733,310.14	314	£13,183,636.97	15	£742,752.88
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum Discounted Receivables Balance	£ -
Maximum Discounted Receivables Balance	£ 155,180.93
Average Discounted Receivables Balance	£ 11,091.72

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	137	0.75%	£161,060.58	0.08%	125	£129,697.67	12	£31,362.91	2	£1,671.42	135	£159,389.16	133	£157,545.06	4	£3,515.52
5,001 - 10,000	1,935	10.65%	£7,283,008.30	3.61%	748	£1,866,218.05	1,187	£5,416,790.25	280	£1,099,824.63	1,655	£6,183,183.67	1,893	£7,176,543.82	42	£106,464.48
10,001 - 15,000	4,143	22.80%	£27,591,197.33	13.69%	681	£2,916,309.91	3,462	£24,674,887.42	1,721	£11,691,700.61	2,422	£15,899,496.72	4,023	£27,130,216.43	120	£460,980.90
15,001 - 20,000	4,699	25.86%	£46,359,043.07	23.00%	348	£1,933,154.22	4,351	£44,425,888.85	2,708	£26,210,289.35	1,991	£20,148,753.72	4,572	£45,633,142.87	127	£725,900.20
20,001 - 25,000	3,466	19.07%	£44,570,194.23	22.11%	176	£1,110,256.07	3,290	£43,459,938.16	2,265	£28,842,041.96	1,201	£15,728,152.27	3,340	£43,732,837.98	126	£837,356.25
25,001 - 30,000	1,746	9.61%	£27,488,178.86	13.64%	81	£623,142.13	1,665	£26,865,036.73	1,136	£17,788,633.70	610	£9,699,545.16	1,676	£26,862,526.64	70	£625,652.22
> 30,000	2,048	11.27%	£48,128,264.05	23.88%	76	£837,568.54	1,972	£47,290,695.51	1,567	£36,681,006.49	481	£11,447,257.56	1,946	£46,145,453.58	102	£1,982,810.47
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum Original Balance	£ 1,912.50
Maximum Original Balance	£ 274,950.00
Average Original Balance	£ 19,758.99

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	3,434	18.90%	£9,068,341.07	4.50%	1,557	£3,611,909.92	1,877	£5,456,431.15	921	£2,368,369.95	2,513	£6,699,971.12	3,147	£8,462,731.59	287	£605,609.48
5,001 - 10,000	5,585	30.73%	£42,681,641.83	21.17%	533	£3,742,552.69	5,052	£38,939,089.14	2,886	£22,307,235.53	2,699	£20,374,406.30	5,436	£41,611,382.26	149	£1,070,259.57
10,001 - 15,000	5,145	28.31%	£63,833,285.15	31.67%	108	£1,302,026.00	5,037	£62,531,259.15	3,140	£38,451,984.20	2,005	£25,381,300.95	5,079	£63,010,275.69	66	£823,009.46
15,001 - 20,000	2,277	12.53%	£39,149,170.78	19.42%	25	£428,253.36	2,252	£38,720,917.42	1,446	£24,636,678.61	831	£14,512,492.17	2,237	£38,477,026.89	40	£672,143.89
20,001 - 25,000	1,019	5.61%	£22,588,084.19	11.21%	6	£134,089.16	1,013	£22,453,995.03	734	£16,178,918.91	285	£6,409,165.28	998	£22,116,519.27	21	£471,564.92
25,001 - 30,000	391	2.15%	£10,543,925.86	5.23%	3	£80,873.41	388	£10,463,052.45	307	£8,263,557.68	84	£2,280,368.18	378	£10,186,586.02	13	£357,339.84
> 30,000	323	1.78%	£13,716,497.54	6.80%	3	£116,642.05	320	£13,599,855.49	245	£10,108,423.28	78	£3,608,074.26	308	£12,973,744.66	15	£742,752.88
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum outstanding nominal balance	£ -
Maximum outstanding nominal balance	£ 155,024.54
Average outstanding nominal balance	£ 11,059.96

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	10,442	57.46%	£98,997,770.84	49.11%	869	£1,539,207.74	9,573	£97,458,563.10	6,019	£64,026,454.75	4,423	£34,971,316.09	10,089	£96,970,656.98	353	£2,027,113.86
13-24	5,909	32.51%	£75,961,472.39	37.68%	927	£4,239,489.56	4,982	£71,721,982.83	2,874	£44,110,336.20	3,035	£31,851,136.19	5,740	£74,360,532.83	169	£1,600,939.56
25-36	1,746	9.61%	£25,886,031.66	12.84%	362	£2,901,977.76	1,384	£22,984,053.90	784	£14,150,717.79	962	£11,735,313.87	1,687	£24,893,967.42	59	£992,064.24
37-48	77	0.42%	£735,671.53	0.36%	77	£735,671.53	-	-	2	£27,659.42	75	£708,012.11	67	£613,109.15	10	£122,562.38
49-60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
61-72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum Remaining Term	1
Maximum Remaining Term	41
Weighted Average Remaining Term	13.22

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	46	0.25%	£243,475.97	0.12%	24	£12,649.77	22	£230,826.20	10	£148,026.17	36	£95,449.80	45	£241,580.34	1	£1,895.63
25-36	665	3.66%	£5,386,429.32	2.67%	283	£775,993.71	382	£4,610,435.61	236	£3,022,435.76	429	£2,363,993.56	590	£4,908,214.30	75	£478,215.02
37-48	4,285	23.58%	£42,477,168.16	21.07%	698	£2,231,001.11	3,587	£40,246,167.05	2,434	£27,119,684.58	1,851	£15,357,483.58	4,044	£41,237,284.90	241	£1,239,883.26
49-60	13,036	71.73%	£152,818,459.12	75.81%	1,088	£5,741,288.15	11,948	£147,077,170.97	6,997	£91,993,375.08	6,039	£60,825,084.04	12,770	£149,855,692.59	266	£2,962,766.53
61-72	142	0.78%	£655,413.85	0.33%	142	£655,413.85	-	-	2	£31,646.57	140	£623,767.28	134	£595,494.25	8	£59,919.60
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum Original Term	18
Maximum Original Term	64
Weighted Average Original Term	48.57

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	1,846	10.16%	£27,237,382.07	13.51%	303	£2,034,956.36	1,543	£25,202,425.71	844	£15,186,144.34	1,002	£12,051,237.73	1,785	£26,225,348.20	61	£1,012,033.87
25-36	6,102	33.58%	£80,688,703.30	40.03%	739	£3,905,665.57	5,363	£76,783,037.73	3,086	£47,108,634.96	3,016	£33,580,068.34	5,951	£79,067,394.00	151	£1,621,309.30
37-48	9,955	54.78%	£92,294,234.45	45.79%	1,094	£3,228,664.71	8,861	£89,065,569.74	5,645	£59,393,101.96	4,310	£32,901,132.49	9,593	£90,248,009.17	362	£2,046,225.28
49-60	253	1.39%	£1,360,626.60	0.67%	99	£247,059.95	154	£1,113,566.65	89	£627,286.90	164	£733,339.70	236	£1,297,515.01	17	£63,111.59
61-72	15	0.08%	-	0.00%	-	-	15	-	12	-	3	-	15	-	-	-
>72	3	0.02%	-	0.00%	-	-	3	-	3	-	-	-	3	-	-	-
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum seasoning	20
Maximum seasoning	55
Weighted Average Seasoning	35.42

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	6,018	33.11%	£91,507,959.89	45.40%	420	£2,063,317.04	5,598	£89,444,642.85	2,893	£51,858,527.63	3,125	£39,649,432.26	5,924	£90,012,862.34	94	£1,495,097.55
Bentley	30	0.17%	£1,968,910.57	0.98%	3	£46,331.34	27	£1,922,579.23	9	£816,879.78	21	£1,152,030.79	28	£1,746,585.99	2	£222,324.58
Lamborghini	3	0.02%	£285,244.80	0.14%	1	£6,177.02	2	£279,067.78	1	£123,886.85	2	£161,357.95	3	£285,244.80	-	-
Porsche	30	0.17%	£383,661.99	0.19%	30	£383,661.99	-	-	9	£184,564.56	21	£199,097.43	27	£332,975.71	3	£50,686.28
Seat	1,983	10.91%	£16,762,713.69	8.32%	176	£544,279.92	1,807	£16,218,433.77	1,236	£11,417,295.78	747	£5,345,417.91	1,975	£16,669,798.60	8	£92,915.09
Skoda	2,288	12.59%	£20,042,449.65	9.94%	346	£1,234,167.07	1,942	£18,808,282.58	1,274	£12,921,965.45	1,014	£7,120,484.20	2,266	£19,886,679.03	22	£155,770.62
Volkswagen	7,620	41.93%	£69,732,935.41	34.59%	1,057	£4,241,341.79	6,563	£65,491,593.62	4,216	£44,738,500.32	3,404	£24,994,435.09	7,217	£67,363,075.45	403	£2,369,859.96
Other brands	202	1.11%	£897,070.42	0.45%	202	£897,070.42	-	-	41	£253,547.79	161	£643,522.63	143	£541,044.46	59	£356,025.96
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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	938	5.16%	£9,179,491.48	4.55%	147	£524,816.35	791	£8,654,675.13	479	£5,434,090.61	459	£3,745,400.87	916	£9,015,997.03	22	£163,494.45
North West England	2,174	11.96%	£24,290,548.98	12.05%	254	£1,000,985.34	1,920	£23,289,563.64	1,152	£14,809,515.53	1,022	£9,481,033.45	2,130	£23,856,454.95	44	£434,094.03
Yorkshire & Humberside	1,582	8.70%	£16,847,805.54	8.36%	201	£847,388.29	1,381	£16,000,417.25	847	£10,066,275.96	735	£6,781,529.58	1,540	£16,430,579.12	42	£417,226.42
East Midlands	991	5.45%	£11,052,528.97	5.48%	129	£549,207.35	862	£10,503,321.62	499	£6,446,056.98	492	£4,606,471.99	958	£10,862,603.70	33	£189,925.27
West Midlands	1,632	8.98%	£18,363,076.34	9.11%	177	£765,684.71	1,455	£17,597,391.63	968	£12,239,085.58	664	£6,123,990.76	1,585	£17,944,362.44	47	£418,713.90
East of England	1,669	9.18%	£19,747,405.79	9.80%	193	£870,298.93	1,476	£18,877,106.86	850	£11,143,753.04	819	£8,603,652.75	1,601	£19,259,561.70	68	£487,844.09
London	853	4.69%	£11,225,876.05	5.57%	100	£471,321.68	753	£10,754,554.37	432	£6,482,486.02	421	£4,743,390.03	813	£10,847,363.25	40	£378,512.80
South East England	4,054	22.31%	£45,435,662.10	22.54%	489	£2,137,063.50	3,565	£43,298,598.60	2,147	£27,790,637.57	1,907	£17,645,024.53	3,912	£44,333,890.78	142	£1,101,771.32
South West England	1,449	7.97%	£15,364,333.69	7.62%	175	£665,083.40	1,274	£14,699,250.29	849	£10,284,661.85	600	£5,079,671.84	1,390	£14,941,688.22	59	£422,645.47
Wales	816	4.49%	£8,454,986.09	4.19%	114	£458,818.93	702	£7,996,167.16	442	£5,175,281.91	374	£3,279,704.18	789	£8,199,952.01	27	£255,034.08
Scotland	2,013	11.08%	£21,598,765.14	10.71%	256	£1,125,678.11	1,757	£20,473,087.03	1,011	£12,422,856.86	1,002	£9,175,908.28	1,946	£21,125,346.93	67	£473,418.21
Not Available	3	0.02%	£20,466.25	0.01%	-	-	3	£20,466.25	3	£20,466.25	-	-	3	£20,466.25	-	-
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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	1,062	5.84%	£10,576,162.81	5.25%	80	£266,969.54	982	£10,309,193.27	482	£5,473,411.89	580	£5,102,750.92	1,055	£10,523,663.25	7	£52,499.56
	A3	1,134	6.24%	£13,158,310.63	6.53%	93	£390,193.83	1,041	£12,768,116.80	494	£6,352,232.85	640	£6,806,077.78	1,125	£13,084,317.71	9	£73,992.92
	A4	348	1.91%	£4,281,327.59	2.12%	35	£154,330.06	313	£4,126,997.53	121	£1,811,214.63	227	£2,470,112.96	343	£4,247,624.72	5	£33,702.87
	A5	422	2.32%	£6,277,192.52	3.11%	32	£149,794.44	390	£6,127,398.08	154	£2,644,277.62	268	£3,632,914.90	415	£6,198,347.81	7	£78,844.71
	A6	363	2.00%	£5,475,058.03	2.72%	36	£192,125.75	327	£5,282,932.28	172	£3,090,390.77	191	£2,384,667.26	355	£5,344,699.00	8	£130,359.03
	A7	102	0.56%	£2,134,379.15	1.06%	10	£84,729.57	92	£2,049,649.58	52	£1,286,931.50	50	£847,447.65	98	£2,059,549.83	4	£74,829.32
	A8	45	0.25%	£830,939.73	0.41%	4	£27,414.90	41	£803,524.83	30	£638,272.75	15	£192,666.98	43	£759,084.47	2	£71,855.26
	Allroad	32	0.18%	£519,606.39	0.26%	2	£30,441.61	30	£489,164.78	11	£221,507.04	21	£298,099.35	30	£479,981.85	2	£39,624.54
	Q2	544	2.99%	£7,910,442.11	3.92%	8	£60,431.12	536	£7,850,010.99	348	£5,188,023.64	196	£2,722,418.47	536	£7,850,169.97	8	£60,272.14
	Q3	617	3.39%	£9,769,839.70	4.85%	45	£228,508.54	572	£9,541,331.16	299	£5,679,891.06	318	£4,089,948.64	602	£9,585,140.15	15	£184,699.55
	Q5	729	4.01%	£14,960,389.11	7.42%	37	£224,241.21	692	£14,736,147.90	395	£9,164,762.84	334	£5,795,626.27	716	£14,696,432.22	13	£263,956.89
	Q7	305	1.68%	£8,456,080.13	4.19%	19	£143,702.32	286	£8,312,377.81	183	£5,771,060.05	122	£2,685,020.08	299	£8,270,182.28	6	£185,897.85
	Q8	53	0.29%	£1,729,849.22	0.86%	1	£2,923.49	52	£1,726,925.73	43	£1,366,557.79	10	£363,291.43	52	£1,683,409.19	1	£46,440.03
	R Models	83	0.46%	£2,530,019.11	1.26%	6	£47,280.99	77	£2,482,738.12	41	£1,707,815.31	42	£822,203.80	77	£2,347,732.82	6	£182,286.29
	TT	179	0.98%	£2,898,363.66	1.44%	12	£60,229.67	167	£2,838,133.99	68	£1,462,177.89	111	£1,436,185.77	178	£2,882,527.07	1	£15,836.59
Sub-Total Audi		6,018	33.11%	£91,507,959.89	45.40%	420	£2,063,317.04	5,598	£89,444,642.85	2,893	£51,858,527.63	3,125	£39,649,432.26	5,924	£90,012,862.34	94	£1,495,097.55
Bentley	Bentayga	11	0.06%	£997,873.37	0.50%	-	-	11	£997,873.37	4	£468,323.26	7	£529,550.11	10	£922,599.92	1	£75,273.45
	Continental Convertible	8	0.04%	£466,460.57	0.23%	1	£14,227.42	7	£452,233.15	1	£119,330.97	7	£347,129.60	8	£466,460.57	-	-
	Continental Coupe	9	0.05%	£309,238.36	0.15%	2	£32,103.92	7	£277,134.44	3	£82,174.42	6	£227,063.94	9	£309,238.36	-	-
	Flying Spur	2	0.01%	£195,338.27	0.10%	-	-	2	£195,338.27	1	£147,051.13	1	£48,287.14	1	£48,287.14	1	£147,051.13
Sub-Total Bentley		30	0.17%	£1,968,910.57	0.98%	3	£46,331.34	27	£1,922,579.23	9	£816,879.78	21	£1,152,030.79	28	£1,746,585.99	2	£222,324.58
Lamborghini	Aventador	1	0.01%	£155,180.93	0.08%	-	-	1	£155,180.93	-	-	1	£155,180.93	1	£155,180.93	-	-
	Huracan	1	0.01%	£6,177.02	0.00%	1	£6,177.02	-	-	-	-	1	£6,177.02	1	£6,177.02	-	-
	Urus	1	0.01%	£123,886.85	0.06%	-	-	1	£123,886.85	1	£123,886.85	-	-	1	£123,886.85	-	-
Sub-Total Lamborghini		3	0.02%	£285,244.80	0.14%	1	£6,177.02	2	£279,067.78	1	£123,886.85	2	£161,357.95	3	£285,244.80	-	-
Porsche	911	9	0.05%	£96,915.61	0.05%	9	£96,915.61	-	-	-	-	9	£96,915.61	8	£59,599.52	1	£37,316.09
	Boxster	3	0.02%	£26,737.62	0.01%	3	£26,737.62	-	-	-	-	3	£26,737.62	3	£26,737.62	-	-
	Cayenne	3	0.02%	£19,963.93	0.01%	3	£19,963.93	-	-	1	£6,368.91	2	£13,595.02	3	£19,963.93	-	-
	Cayman	7	0.04%	£148,097.19	0.07%	7	£148,097.19	-	-	5	£125,579.38	2	£22,517.81	7	£148,097.19	-	-
	Macan	8	0.04%	£91,947.64	0.05%	8	£91,947.64	-	-	3	£52,616.27	5	£39,331.37	6	£78,577.45	2	£13,370.19
Sub-Total Porsche		30	0.17%	£383,661.99	0.19%	30	£383,661.99	-	-	9	£184,564.56	21	£199,097.43	27	£332,975.71	3	£50,686.28
Seat	Alhambra	37	0.20%	£383,157.63	0.19%	10	£46,470.88	27	£336,686.75	7	£84,471.22	30	£298,740.41	35	£357,332.12	2	£25,825.51
	Arona	423	2.33%	£3,943,277.21	1.96%	9	£45,548.06	414	£3,897,729.15	366	£3,380,925.90	57	£562,351.31	422	£3,932,433.02	1	£10,844.19
	Ateca	355	1.95%	£4,138,006.28	2.05%	13	£67,341.05	342	£4,070,665.23	245	£2,975,155.65	110	£1,162,850.63	354	£4,113,262.85	1	£24,743.43
	Ibiza	614	3.38%	£4,000,755.64	1.98%	72	£170,281.16	542	£3,830,474.48	351	£2,634,536.22	263	£1,366,219.42	613	£3,990,700.54	1	£10,055.10
	Leon	448	2.47%	£3,275,375.34	1.62%	65	£194,777.56	383	£3,080,597.78	209	£1,778,678.82	239	£1,496,696.52	448	£3,275,375.34	-	-
	Mii	44	0.24%	£151,829.48	0.08%	3	£7,076.04	41	£144,753.44	25	£84,471.16	19	£67,358.32	44	£151,829.48	-	-
	Tarraco	50	0.28%	£823,737.06	0.41%	1	£5,427.76	49	£818,309.30	30	£468,444.96	20	£355,292.10	49	£808,475.42	1	£15,261.64
	Toledo	12	0.07%	£46,575.05	0.02%	3	£7,357.41	9	£39,217.64	3	£10,665.85	9	£35,909.20	10	£40,389.83	2	£6,185.22
Sub-Total Seat		1,983	10.91%	£16,762,713.69	8.32%	176	£544,279.92	1,807	£16,218,433.77	1,236	£11,417,295.78	747	£5,345,417.91	1,975	£16,669,798.60	8	£92,915.09
Skoda	Citigo	248	1.36%	£869,131.73	0.43%	27	£37,795.88	221	£831,335.85	173	£668,962.54	75	£200,169.19	245	£857,735.27	3	£11,396.46
	Fabia	542	2.98%	£2,948,202.53	1.46%	75	£183,921.56	467	£2,764,280.97	300	£1,835,084.30	242	£1,113,118.23	541	£2,946,138.24	1	£2,064.29
	Kodiaq	316	1.74%	£4,749,925.21	2.36%	21	£128,889.46	295	£4,621,035.75	220	£3,458,566.52	96	£1,291,358.69	311	£4,682,125.76	5	£67,799.45
	Kamii	69	0.38%	£912,907.84	0.45%	1	£5,409.32	68	£907,498.52	62	£825,483.71	7	£87,424.13	68	£899,441.52	1	£13,466.32
	Karoq	391															

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	2,235	12.30%	£9,416,346.59	4.67%	176	£934,730.93	2,059	£8,481,615.66	1,828	£7,474,384.73	407	£1,941,961.86
PCP	15,939	87.70%	£192,164,599.83	95.33%	9,503	£121,380,437.23	6,436	£70,784,162.60	15,755	£189,363,881.65	184	£2,800,718.18
Total	18,174	100.00%	£201,580,946.42	100.00%	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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	9,679	53.26%	£122,315,168.16	60.68%	9,423	£119,853,776.88	256	£2,461,391.28
Used	8,495	46.74%	£79,265,778.26	39.32%	8,160	£76,984,489.50	335	£2,281,288.76
Total	18,174	100.00%	£201,580,946.42	100.00%	17,583	£196,838,266.38	591	£4,742,680.04

Customer Type	Total Portfolio			
	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance
Retail	17,583	96.75%	£196,838,266.38	97.65%
Corporate	591	3.25%	£4,742,680.04	2.35%
Total	18,174	100.00%	£201,580,946.42	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%	£4,697.36	0.00%	2	£1,200.31	2	£3,497.05	-	-	4	£4,697.36	4	£4,697.36	-	-
Other	18,170	99.98%	£201,576,249.06	100.00%	2,233	£9,415,146.28	15,937	£192,161,102.78	9,679	£122,315,168.16	8,491	£79,261,080.90	17,579	£196,833,569.02	591	£4,742,680.04
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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	72	0.40%	£660,323.70	0.33%	14	£66,360.53	58	£593,963.17	24	£263,822.62	48	£396,501.08	71	£654,319.15	1	£6,004.55
No ATP	18,102	99.60%	£200,920,622.72	99.67%	2,221	£9,349,986.06	15,881	£191,570,636.66	9,655	£122,051,345.54	8,447	£78,869,277.18	17,512	£196,183,947.23	590	£4,736,675.49
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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	358	1.97%	£3,761,373.40	1.87%	56	£283,825.66	302	£3,477,547.74	152	£1,892,149.67	206	£1,869,223.73	356	£3,752,829.65	2	£8,543.75
Payment Holiday With Term Extension	73	0.40%	£752,021.93	0.37%	7	£10,408.70	66	£741,613.23	26	£268,741.54	47	£483,280.39	72	£734,654.99	1	£17,366.94
No Payment Holiday	17,743	97.63%	£197,067,551.09	97.76%	2,172	£9,122,112.23	15,571	£187,945,438.86	9,501	£120,154,276.95	8,242	£76,913,274.14	17,155	£192,350,781.74	588	£4,716,769.35
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

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%	1,137	6.26%	£12,955,836.16	6.43%	92	£441,368.69	1,045	£12,514,467.47	1,054	£12,157,193.20	83	£798,642.96	1,106	£12,793,875.00	31	£161,961.16
0.50% - 0.99%	3	0.02%	£11,078.00	0.01%	2	£4,795.79	1	£6,282.21	1	£6,282.21	2	£4,795.79	3	£11,078.00	-	-
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%	28	0.15%	£292,016.24	0.14%	-	-	28	£292,016.24	28	£292,016.24	-	-	28	£292,016.24	-	-
3.00% - 3.49%	233	1.28%	£3,485,269.19	1.73%	10	£88,787.74	223	£3,396,481.45	233	£3,485,269.19	-	-	220	£3,321,566.31	13	£163,702.88
3.50% - 3.99%	238	1.31%	£3,260,069.17	1.62%	1	£2,045.85	237	£3,258,023.32	237	£3,250,301.19	1	£9,767.98	232	£3,143,051.86	6	£117,017.31
4.00% - 4.49%	646	3.55%	£7,183,738.02	3.56%	11	£138,177.76	635	£7,045,560.26	646	£7,183,738.02	-	-	629	£6,907,156.37	17	£276,581.65
4.50% - 4.99%	160	0.88%	£2,611,500.88	1.30%	1	£1,895.63	159	£2,609,605.25	160	£2,611,500.88	-	-	158	£2,591,610.10	2	£19,890.78
5.00% - 5.49%	2,624	14.44%	£31,312,663.99	15.53%	22	£114,527.19	2,602	£31,198,136.80	2,619	£31,265,866.33	5	£46,797.66	2,584	£31,000,504.28	40	£312,159.71
5.50% - 5.99%	1,305	7.18%	£14,097,611.65	6.99%	12	£44,611.69	1,293	£14,052,999.96	1,303	£14,076,950.87	2	£20,660.78	1,286	£13,959,056.29	19	£138,555.36
6.00% - 6.49%	1,930	10.62%	£27,619,570.95	13.70%	51	£198,177.07	1,879	£27,421,393.88	1,555	£21,602,652.81	375	£6,016,918.14	1,846	£26,942,209.09	84	£677,361.86
6.50% - 6.99%	1,499	8.25%	£22,263,640.36	11.04%	32	£244,741.54	1,467	£22,018,898.82	1,452	£21,841,841.86	47	£421,798.50	1,473	£21,770,536.48	26	£493,103.88
7.00% - 7.49%	1,309	7.20%	£15,073,571.53	7.48%	177	£1,180,993.97	1,132	£13,892,577.56	360	£3,972,879.66	949	£11,100,691.87	1,234	£14,409,590.90	75	£663,980.63
7.50% - 7.99%	2,818	15.51%	£24,587,197.12	12.20%	547	£2,113,971.32	2,271	£22,473,225.80	12	£84,379.40	2,806	£24,502,817.72	2,636	£23,636,980.69	182	£950,216.43
8.00% - 8.49%	519	2.86%	£4,477,474.98	2.22%	244	£1,090,904.20	275	£3,386,570.78	5	£175,188.78	514	£4,302,286.20	501	£4,249,573.91	18	£227,901.07
8.50% - 8.99%	1,070	5.89%	£9,419,625.74	4.67%	347	£1,184,060.41	723	£8,235,565.33	1	£3,360.16	1,069	£9,416,265.58	1,049	£9,256,562.44	21	£163,063.30
9.00% - 9.49%	450	2.48%	£3,475,637.77	1.72%	142	£405,511.42	308	£3,070,126.35	5	£173,919.40	445	£3,301,718.37	442	£3,423,969.14	8	£51,668.63
9.50% - 9.99%	560	3.08%	£5,468,355.63	2.71%	158	£743,557.06	402	£4,724,798.57	4	£119,378.88	556	£5,348,976.75	545	£5,320,625.83	15	£147,729.80
>= 10.00%	1,645	9.05%	£13,986,089.04	6.94%	386	£1,418,219.26	1,259	£12,567,869.78	4	£12,449.08	1,641	£13,973,639.96	1,611	£13,808,303.45	34	£177,785.59
Total	18,174	100.00%	£201,580,946.42	100.00%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum Interest rate	0.00%
Maximum Interest rate	14.97%
Weighted Average Interest rate	5.92%

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	1,021	5.62%	£6,610,721.76	3.28%	0.00%	424	£1,496,562.58	597	£5,114,159.18	36	£457,063.57	985	£6,153,658.19	1,003	£6,516,380.69	18	£94,341.07
<= 1,000	3,676	20.23%	£33,274,197.29	16.51%	2.83%	399	£1,687,875.11	3,277	£31,586,322.18	1,146	£11,479,131.02	2,530	£21,795,066.27	3,627	£32,900,897.99	49	£373,299.30
1,001 - 2,000	2,968	16.33%	£29,150,276.10	14.46%	8.07%	202	£880,326.08	2,766	£28,269,950.02	1,562	£15,814,334.53	1,406	£13,335,941.57	2,928	£28,864,828.12	40	£285,447.98
2,001 - 3,000	2,700	14.86%	£28,094,934.85	13.94%	12.10%	202	£795,070.31	2,498	£27,299,864.54	1,657	£18,085,445.69	1,043	£10,009,489.16	2,657	£27,768,928.28	43	£326,006.57
3,001 - 4,000	2,014	11.08%	£22,936,281.11	11.38%	15.22%	170	£661,205.74	1,844	£22,275,075.37	1,334	£16,175,315.77	680	£6,760,965.34	1,953	£22,481,956.23	61	£454,324.88
4,001 - 5,000	1,540	8.47%	£19,298,406.87	9.57%	17.56%	165	£737,075.53	1,375	£18,561,331.34	996	£13,332,279.41	544	£5,966,127.46	1,471	£18,686,825.09	69	£611,581.78
5,001 - 6,000	1,147	6.31%	£15,090,659.61	7.49%	19.98%	94	£393,039.24	1,053	£14,697,620.37	800	£10,948,714.35	347	£4,141,945.26	1,108	£14,738,818.04	39	£351,841.57
6,001 - 7,000	838	4.61%	£11,591,200.67	5.75%	21.86%	80	£378,672.01	758	£11,212,528.66	620	£9,005,308.99	218	£2,585,891.68	804	£11,384,962.05	34	£206,238.62
7,001 - 8,000	601	3.31%	£8,417,390.68	4.18%	24.01%	81	£391,885.77	520	£8,025,504.91	434	£6,574,312.67	167	£1,843,078.01	559	£7,993,787.72	42	£423,602.96
8,001 - 9,000	395	2.17%	£5,821,588.57	2.89%	25.14%	42	£198,824.19	353	£5,622,764.38	273	£4,421,926.11	122	£1,399,662.46	367	£5,510,787.07	28	£310,801.50
9,001 - 10,000	329	1.81%	£5,309,436.24	2.63%	25.30%	71	£343,108.80	258	£4,966,327.44	221	£3,938,808.83	108	£1,370,627.41	297	£5,030,752.71	32	£278,683.53
10,001 - 11,000	190	1.05%	£2,962,311.65	1.47%	27.76%	46	£208,283.89	144	£2,754,027.76	128	£2,342,095.05	62	£620,216.60	173	£2,832,147.39	17	£130,164.26
11,001 - 12,000	146	0.80%	£2,254,313.20	1.12%	29.56%	42	£200,256.78	104	£2,054,056.42	93	£1,770,977.59	53	£483,335.61	128	£2,122,257.04	18	£132,056.16
12,001 - 13,000	120	0.66%	£1,953,654.66	0.97%	29.49%	28	£104,842.74	92	£1,848,811.92	82	£1,571,036.22	38	£382,618.44	100	£1,829,550.07	20	£124,104.59
13,001 - 14,000	84	0.46%	£1,435,743.10	0.71%	31.08%	17	£49,927.49	67	£1,385,815.61	53	£1,173,690.02	31	£262,053.08	79	£1,412,824.06	5	£22,919.04
14,001 - 15,000	78	0.43%	£1,227,230.09	0.61%	35.03%	32	£159,483.10	46	£1,067,746.99	36	£682,470.96	42	£544,759.13	64	£1,103,153.71	14	£124,076.38
> 15,000	327	1.80%	£6,152,599.97	3.05%	40.07%	140	£729,907.23	187	£5,422,692.74	208	£4,542,257.38	119	£1,610,342.59	265	£5,659,410.12	62	£493,189.85
Total	18,174	100.00%	£201,580,946.42	100.00%	15.36%	2,235	£9,416,346.59	15,939	£192,164,599.83	9,679	£122,315,168.16	8,495	£79,265,778.26	17,583	£196,838,266.38	591	£4,742,680.04

Statistics	
Minimum Down Payment	-
Maximum Down Payment	£96,948.00
Average Down Payment (Customers who made a Down Payment)	£3,797.83
Average Down Payment (Total)	£3,584.47

(Charged Off Amount on Defaulted Receivables)

Specific Supplementary UK Information

Event Detailed Calculations			
Payment Date	25/07/2022	25/08/2022	26/09/2022
Period Number	40	41	42
Aggregate Discounted Receivables Balance	£240,328,946.87	£220,894,583.93	£201,580,946.42
Charged-Off Amount in the Monthly Period			
Hostile Termination Disposals	£119,001.50	£38,445.77	£78,148.89
Hostile Termination Recoveries	(£111,545.03)	(£35,450.00)	(£71,254.76)
Hostile Termination (Profit) / Losses	£7,456.47	£2,995.77	£6,894.13
Hostile Termination Monthly Recovery Rate	93.73%	92.21%	91.18%
Hostile Termination Cumulative Recovery Rate	78.40%	78.50%	78.67%
Voluntary Termination Disposals	£120,429.09	£56,123.06	£47,848.00
Voluntary Termination Recoveries	(£136,168.08)	(£66,878.12)	(£62,203.41)
Voluntary Termination (Profit) / Losses	(£15,738.99)	(£10,755.06)	(£14,355.41)
Voluntary Termination Monthly Recovery Rate	113.07%	119.16%	130.00%
Voluntary Termination Cumulative Recovery Rate	93.70%	93.83%	93.98%
PCP Return Disposals	£4,747.50	£35,710.00	£19,641.25
PCP Recoveries	(£4,747.50)	(£46,805.74)	(£27,575.00)
PCP Return (Profit) / Losses	-	(£11,095.74)	(£7,933.75)
PCP Return Monthly Recovery Rate	100.00%	131.07%	140.39%
PCP Return Cumulative Recovery Rate	115.50%	115.78%	116.03%
Total Loss on Disposal of Assets	(£8,282.52)	(£18,855.03)	(£15,395.03)
Net write-off	£65,090.44	£625.76	£60,809.54
Gross Exposures	£313,599.65	£140,357.79	£210,753.83
Recoveries	(£256,791.73)	(£158,587.06)	(£165,339.32)
Total Charged-Off Amount in the Monthly Period	£56,807.92	(£18,229.27)	£45,414.51
Total Charged-Off Amounts in the Monthly Period	£56,807.92	(£18,229.27)	£45,414.51
Cumulative Charged-Off Amount	£3,995,933.31	£3,977,704.04	£4,023,118.55
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	0.39024%	0.38846%	0.39290%

Pool Performance Event Data				
Payment Date		25/07/2022	25/08/2022	26/09/2022
Period Number		40	41	42
Aggregate Discounted Receivables Balance at the start of the Monthly Period				
Early Settlements	HP New	£7,133.65	£15,773.08	£4,073.13
Early Settlements	HP Used	£231,319.14	£247,203.23	£170,149.76
Early Settlements	PCP New	£8,176,555.58	£8,173,439.78	£7,996,400.72
Early Settlements	PCP Used	£4,480,260.71	£4,405,381.84	£4,188,826.49
Early Settlements	Total	£12,895,269.08	£12,841,797.93	£12,359,450.10
Aggregate Discounted Receivables Balance at the start of the Monthly Period				
Hostile terminations	HP New	-	-	-
Hostile terminations	HP Used	£16,152.13	£2,652.02	-
Hostile terminations	PCP New	£21,091.30	£45,995.94	£63,140.20
Hostile terminations	PCP Used	£74,078.31	£57,404.62	£48,405.93
Hostile terminations	Total	£111,321.74	£106,052.58	£111,546.13
Hostile Terminations Cumulative	Total	£7,118,947.09	£7,224,999.67	£7,336,545.80
Aggregate Discounted Receivables Balance at the start of the Monthly Period				
Voluntary terminations	HP New	-	-	-
Voluntary terminations	HP Used	-	-	£6,624.10
Voluntary terminations	PCP New	£21,524.63	£49,749.67	£55,790.52
Voluntary terminations	PCP Used	£36,662.48	£18,688.03	£52,432.44
Voluntary terminations	Total	£58,187.11	£68,437.70	£114,847.06
Voluntary Terminations Cumulative	Total	£11,485,835.95	£11,554,273.65	£11,669,120.71
Value of Terminated Receivables excluding RV Events in the Monthly Period				
Recoveries on Terminated Receivables excluding RV Events in the Monthly Period		£169,508.85	£174,490.28	£226,393.19
		£234,179.41	£95,072.42	£138,770.88

Pool Concentration		
Used Vehicles as a percentage of Aggregate Discounted Receivables Balance	Limit	31/08/2022
Non-VW Brand passenger cars and light commercial vehicles as a percentage of Aggregate Discounted Receivables Balance	50%	39.32%
Maximum Discounted Receivables Balance per Obligor	10%	2.18%
	£500,000.00	£155,180.93

Regulatory Information	
For information relating to Bank of England Eligibility, please see the VWFS AG website	