

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

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

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

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

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

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

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

**Pursuant to clause 13 of the RECEIVABLES PURCHASE AGREEMENT,  
VWFS anticipates to exercise the Clean Up Call Option effective with  
payment date 26.06.2023**



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## Reporting details

Deal overview				
Initial Cut-Off Date falling in February 2019	28/02/2019	Monthly Investor Report Performance Date		21.04.2023
Scheduled date of Clean-Up-Call	n.a.	Payment Date		25.04.2023
Final Maturity Date	25/02/2029	Reporting date		31.03.2023
Initial Issue Date	25/03/2019	Monthly Period		01.03.2023 - 31.03.2023
Period no.	49	Interest Accrual Period		27.03.2023 - 25.04.2023
Reporting frequency	monthly	Note payment period		27.03.2023 - 25.04.2023
Next Payment Date	25/05/2023	Days accrued:		29

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

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

Type of product	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
Hire Purchase	4,082	12.41%	£47,312,769.77	7.62%
PCP	28,821	87.59%	£573,386,000.01	92.38%
<b>Total</b>	<b>32,903</b>	<b>100.00%</b>	<b>£620,698,769.78</b>	<b>100.00%</b>

#### Parties overview

<b>Lead Manager</b>	<b>Credit Agricole Corporate and Investment Bank</b> 12 Place des Etats-Unis CS 70052 92547 Montrouge CEDEX France	<b>Security Trustee</b>	<b>Intertrust Trustees GmbH</b> Grüneburgweg 58-62, 60322 Frankfurt am Main Germany Email: <a href="mailto:Frankfurt@intertrustgroup.com">Frankfurt@intertrustgroup.com</a>
<b>Account Bank</b>	<b>Elavon Financial Services DAC</b> Block E, Cherrywood Business Park Loughlinstown Dublin Ireland	<b>Servicer</b>	<b>Volkswagen Financial Services (UK) Limited</b> Brunswick Court Yeomans Drive Milton Keynes MK14 5LR Email: <a href="mailto:ABSOperations@vwfs.co.uk">ABSOperations@vwfs.co.uk</a>
<b>Principal Paying Agent and Interest Determination Agent</b>	<b>Elavon Financial Services DAC</b> Block E, Cherrywood Business Park Loughlinstown Dublin Ireland	<b>Corporate Services Provider</b>	<b>Circumference FS (Luxembourg) S.A.</b> 22-24 Boulevard Royal L-2449 Luxembourg Luxembourg Email: <a href="mailto:driveruk@circumferencefs.lu">driveruk@circumferencefs.lu</a> Fax: +352 2645 9628 Tel.: +352 2602 491
<b>Rating Agencies</b>	<b>Moody's Investors Service Limited</b> 1 Canada Square Canary Wharf London E14 5FA  <b>Fitch Deutschland GMBH</b> Neue Mainzer Straße 46 – 50 60311 Frankfurt am Main Frankfurt Germany	<b>Clearing Systems</b>	<b>Clearstream Banking S.A.</b> 42 Avenue JF Kennedy L-1885 Luxembourg Luxembourg Email: <a href="mailto:web@clearstream.com">web@clearstream.com</a>  <b>Euroclear Banking N.V./ S.A.</b> 1 Boulevard du Roi Albert II. B-1210 Brussels Belgium Tel.: +32 (0)2 326 1211
<b>Swap Counterparty</b>	<b>Skandinaviska Enskilda Banken AB (publ)</b> 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	£74,412,718.77
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	0.62%	805,482.13	1.08%	801,404.49
<b>Total</b>	<b>47</b>	<b>0.62%</b>	<b>805,482.13</b>	<b>1.08%</b>	<b>801,404.49</b>

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

### Covid-19 Purchased Receivable

Covid-19 Purchased Receivable	Number of contracts	% of contracts	Aggregate Discounted Receivables Balance	% of Aggregate Discounted Receivables Balance	COVID-19 Settlement Amount
Current Period	-	0.00%	-	0.00%	-
Previous Periods	7	0.09%	117,365.66	0.16%	108,653.20
<b>Total</b>	<b>7</b>	<b>0.09%</b>	<b>117,365.66</b>	<b>0.16%</b>	<b>108,653.20</b>

### Irregularity Affected Receivable

Irregularity Affected Receivable	Number of contracts	% of contracts	Aggregate Discounted Receivables Balance	% of Aggregate Discounted Receivables Balance	Settlement Amount
Identified during Current Period	147	1.94%	1,580,928.67	2.12%	1,570,824.07
Repurchased Current Period	147	1.94%	1,580,928.67	2.12%	1,570,824.07
Repurchased Previous Periods	650	8.58%	7,687,876.00	10.33%	7,665,987.72
<b>Repurchased Total</b>	<b>797</b>	<b>10.52%</b>	<b>9,268,804.67</b>	<b>12.46%</b>	<b>9,236,811.79</b>

Irregularity Affected Receivables are repurchased by VWFS after they have been identified on the immediately following Payment Date pursuant to the terms of the Receivables Purchase Agreement.

### Transaction Parties replacements

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

## Transaction events II

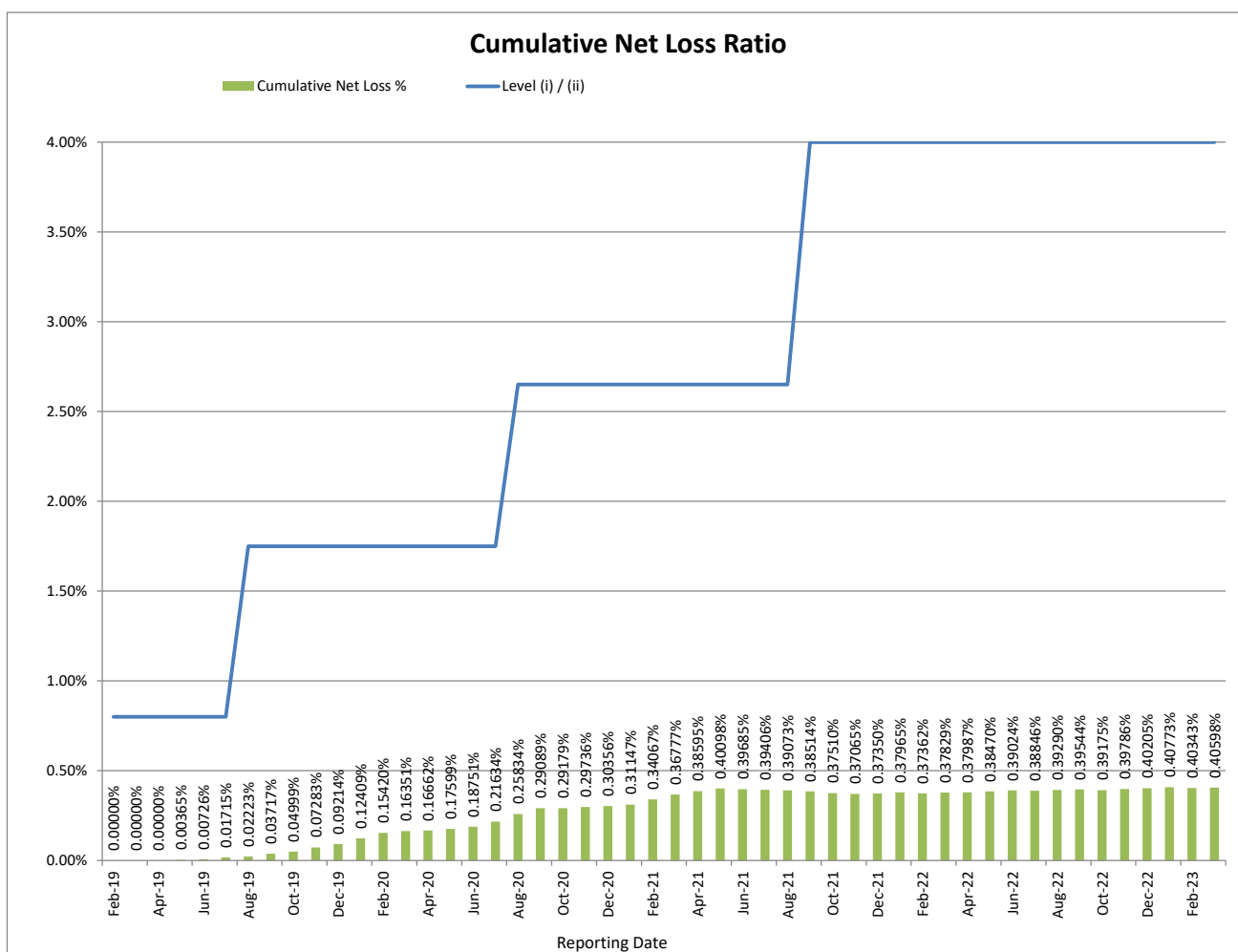
Accumulation Balance	28/02/2023	31/03/2023
Amounts not invested for the purchase of Additional Receivables	-	-
Percentage not invested for the purchase of Additional Receivables	0.00%	0.00%

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	0.40598%	N/A	N/A	N/A	No
Previous Monthly Period 1	0.40343%	N/A	N/A	N/A	No
Previous Monthly Period 2	0.40773%	N/A	N/A	N/A	No

Weighted Average Seasoning	36.56
Value of Charged-Off Receivables less recoveries as of the end of the Monthly Period	£4,157,097.50
Aggregate Discounted Receivables Balance of all Initial Receivables and Additional Receivables	£1,023,956,712.22
Cumulative Net Loss Ratio	0.40598%



### 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	

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

\*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**

#### 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	

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

"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**

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 03/2023

\*\*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)	4.1572%	4.1572%
Credit Adjustment Spread	0.0326%	0.0326%
Fixed/Floating	floating	floating
Current Coupon	5.0098%	5.9398%
Day count convention	actual/365	actual/365



## Information regarding the notes II

Monthly Period	03/2023
Payment Date	25/04/2023
Interest Accrual Period	27.03.2023 until 25.04.2023
Days accrued	29
Index rate	Compounded Daily SONIA
Base interest rate	4.1572%
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	£264,005.56	£229,261.55	£34,744.01
Interest paid	£264,005.56	£229,261.55	£34,744.01

Swap Payments / (Receipts)	Total	Class A Notes	Class B Notes
Swap Payments / (Receipts) for the Monthly Period	(£153,302.27)	(£136,316.10)	(£16,986.17)

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

Notes balance	Total	Class A Notes	Class B Notes
Maximum Issuance Amount	£502,800,000.00	£450,000,000.00	£52,800,000.00
<b>Notes balance as at Issue Date</b>	<b>£502,800,000.00</b>	<b>£450,000,000.00</b>	<b>£52,800,000.00</b>
Notes balance as of the beginning of the Monthly Period	£64,959,894.83	£57,597,773.42	£7,362,121.41
Additional issue amount	-	-	-
Redemption amount due to amortising series	(£9,150,355.75)	(£8,113,315.44)	(£1,037,040.31)
Additional issue amount (net)	-	-	-
Term take out / redemption	-	-	-
<b>Notes balance as of the end of the Monthly Period</b>	<b>£55,809,539.08</b>	<b>£49,484,457.98</b>	<b>£6,325,081.10</b>

Payments to Investors per Class	Total	Class A Notes	Class B Notes
Interest per Class	£264,005.56	£229,261.55	£34,744.01
Principal repayment per Class	£9,150,355.75	£8,113,315.44	£1,037,040.31
<b>Total</b>	<b>£9,414,361.31</b>	<b>£8,342,576.99</b>	<b>£1,071,784.32</b>

Notes	Total	Class A Notes	Class B Notes
<b>Number of Notes as of the beginning of the Monthly Period</b>	<b>5,028</b>	<b>4,500</b>	<b>528</b>
Increase of outstanding notes	-	-	-
Reduction of outstanding notes from term take out	-	-	-
<b>Number of Notes as of the end of the Monthly Period</b>	<b>5,028</b>	<b>4,500</b>	<b>528</b>
Face value per note	100,000.00	100,000.00	100,000.00
Balance per note	11,099.75	10,996.55	11,979.32
<b>Notes Factor</b>	<b>0.11</b>	<b>0.11</b>	<b>0.12</b>

Overcollateralisation Amount		Class A Notes	Class B Notes
Initial Overcollateralisation Amount		£170,698,769.78	£117,898,769.78
Initial Overcollateralisation Percentage		27.50%	18.99%
Current Overcollateralisation Amount		£24,928,260.79	£18,603,179.69
Current Overcollateralisation Percentage		33.50%	25.00%
Targeted Overcollateralisation Percentage (revolving / amortising period)		29.5% / 33.5%	21.0% / 25.0%

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

## Credit Enhancement

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

Credit Enhancement as of the Monthly Period	Credit Enhancement Value	% of Aggregate Discounted Receivables Balance
<b>Class B Notes</b>	<b>£6,325,081.10</b>	<b>8.50%</b>
<b>Subordinated Loan Balance</b>	-	<b>0.00%</b>
Opening Overcollateralisation Amount for the Monthly Period	£21,653,298.28	29.10%
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	£91,301.81	0.12%
Subloan Accrued Interest Repaid from the Waterfall relating to prior periods	-	0.00%
VWFS Final Success Fee	(£3,141,420.40)	-4.22%
<b>Closing Overcollateralisation Amount</b>	<b>£18,603,179.69</b>	<b>25.00%</b>
<b>Total Credit Enhancement for Class A Notes</b>	<b>£24,928,260.79</b>	<b>33.50%</b>
<b>Total Credit Enhancement for Class B Notes</b>	<b>£18,603,179.69</b>	<b>25.00%</b>

<b>Aggregate Discounted Receivables Balance at end of the Monthly Period</b>		<b>£74,412,718.77</b>
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## Cash Collateral Account

Cash Collateral Account (CCA)	in GBP
<b>Cash Collateral Account at Initial Cut-Off Date falling in February 2019</b>	<b>£8,033,600.00</b>
Thereof Specified General Cash Collateral Account Balance	£6,033,600.00
Thereof Interest Compensation Ledger	£2,000,000.00
Thereof Collateral RV Ledger	-
Thereof Retained Profit Ledger	-
<b>Targeted balance</b>	<b>£3,829,861.88</b>
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
<b>Balance as of the beginning of the period</b>	<b>£7,847,771.88</b>
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
Thereof Interest Compensation Ledger	£4,000,000.00
Thereof Collateral RV Ledger	£17,700.00
Thereof Retained Profit Ledger	£210.00
<b>Payments</b>	<b>(£1,790.00)</b>
General payment from Cash Collateral Account	(£22,750.81)
General payment to Cash Collateral Account	-
Interest payment to Cash Collateral Account	£22,750.81
Payment from Interest Compensation Ledger	(£75,900.01)
Payment to Interest Compensation Ledger	£75,900.01
Payment from Collateral RV Ledger	(£1,800.00)
Payment to Collateral RV Ledger	-
Payment from Cash Collateral Account due to tap-up / TTO	-
Payment to Cash Collateral Account due to tap-up / TTO	-
Payment from Retained Profit Ledger	-
Payment to Retained Profit Ledger	£10.00
<b>Balance as of the end of the Monthly Period</b>	<b>£7,845,981.88</b>
Thereof Specified General Cash Collateral Account Balance	£3,829,861.88
Thereof Interest Compensation Ledger	£4,000,000.00
Thereof Collateral RV Ledger	£15,900.00
Thereof Retained Profit Ledger	£220.00
<b>General cash reserve in percent of total current note balance</b>	<b>6.86%</b>
<b>Minimum Specified General Cash Collateral Account Balance as a percentage of Nominal Amount of Notes</b>	<b>6.86%</b>
<b>Accrued Interest</b>	-

## Swap fixing / Order of Priority

Amortising interest rate swap	Class A	Class B
Underlying principal for reporting period	£49,484,457.98	£6,325,081.10
Paying leg	Fix interest rate	Fix interest rate
Receiving leg	Floating interest rate	Floating interest rate
Net swap payments / (receipts)	(£136,316.10)	(£16,986.17)

Available Distribution Amount Calculation	Payment to Order of Priority Position	Remaining amount
(a) interest accrued on the Accumulation Account and the Distribution Account	£5,196.51	£5,196.51
(b) amounts received as Collections received or collected by the Servicer	£12,563,259.34	£12,568,455.85
(c) payments from the Cash Collateral Account as provided for in Clause 19.3 of the Trust Agreement	-	£12,568,455.85
(d) Net Swap Receipts under the Swap Agreements	£153,302.27	£12,721,758.12
(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	-	£12,721,758.12
(f) the Interest Compensation Order of Priority Amount	£37,190.76	£12,758,948.88
(g) the Interest Compensation Amount	(£113,090.77)	£12,645,858.11

Order of Priority	Payment to Order of Priority Position	Remaining amount
Available Distribution Amount		£12,645,858.11
(a) amounts due and payable in respect of taxes (if any) by the Issuer	-	£12,645,858.11
(b) to the Security Trustee under the Trust Agreement	-	£12,645,858.11
(c) to the Servicer, the Servicer Fee	(£73,561.89)	£12,572,296.22
(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	(£16,504.51)	£12,555,791.71
(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	-	£12,555,791.71
(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	(£229,261.55)	£12,326,530.16
(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	(£34,744.01)	£12,291,786.15
(h) to the Cash Collateral Account, until the General Cash Collateral Amount is equal to the Specified General Cash Collateral Account Balance	-	£12,291,786.15
(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	(£8,113,315.44)	£4,178,470.71
(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	(£1,037,040.31)	£3,141,430.40
(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	-	£3,141,430.40
(l) to the Retained Profit Ledger;	(£10.00)	£3,141,420.40
(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	-	£3,141,420.40
(n) to the Subordinated Lender, to repay the outstanding principal amount of the Subordinated Loan	-	£3,141,420.40
(o) to VWFS by way of a final success fee	(£3,141,420.40)	-

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	-	£22,750.81
to the Subordinated Lender an amount necessary to reduce the outstanding principal amount	-	£22,750.81
to pay all remaining excess to VWFS by way of a final success fee	(£22,750.81)	-

## Retention of net economic interest

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

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

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

### Retention amount at Monthly Period

	Nominal Balance at Pool Cut
Nominal Receivables balance	£74,236,309.69
Overcollateralisation*	£18,426,770.61
<b>Retention Percentage</b>	<b>24.82%</b>

Retention amounts	Outstanding Nominal Balance	Percentage of Outstanding Nominal Balance
Minimum retention	£3,711,815.48	5.00%
Actual retention at Monthly Period	£18,426,770.61	24.82%

\* 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.

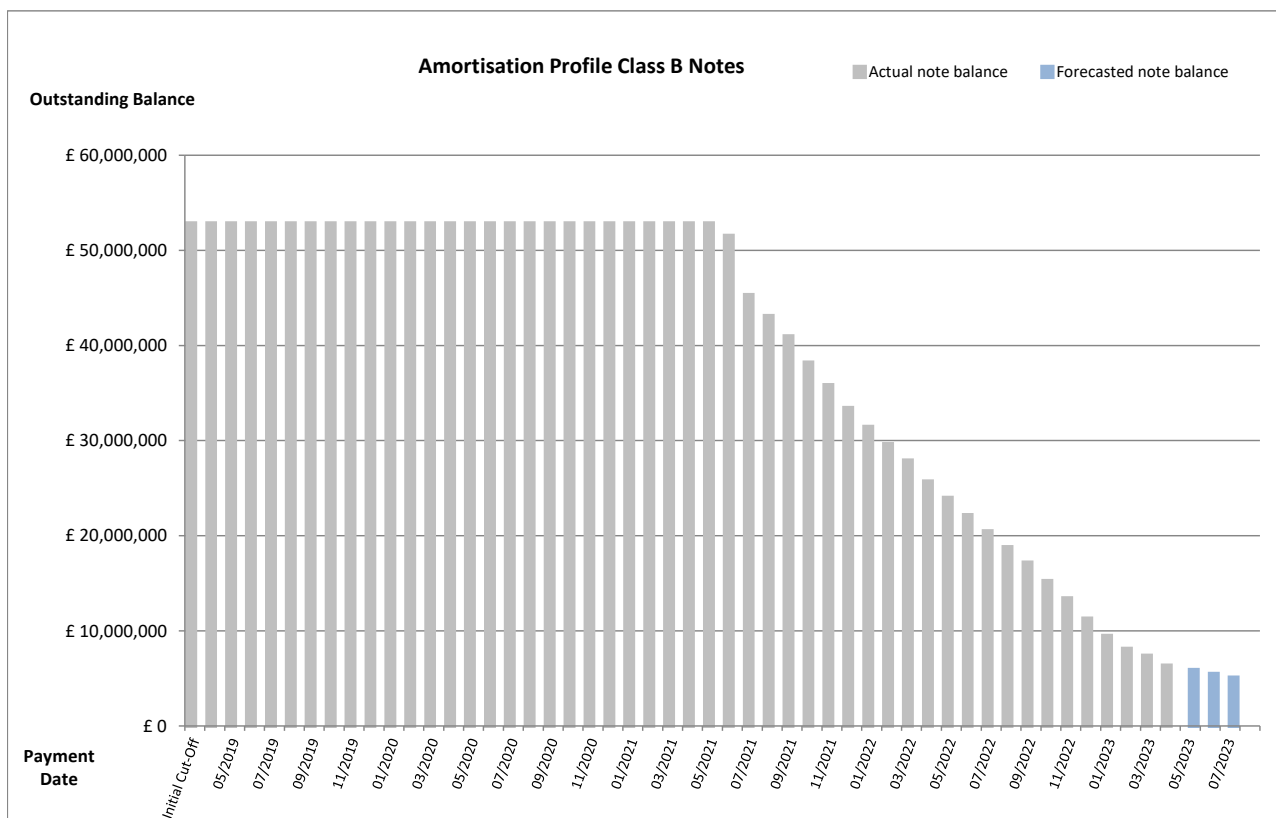
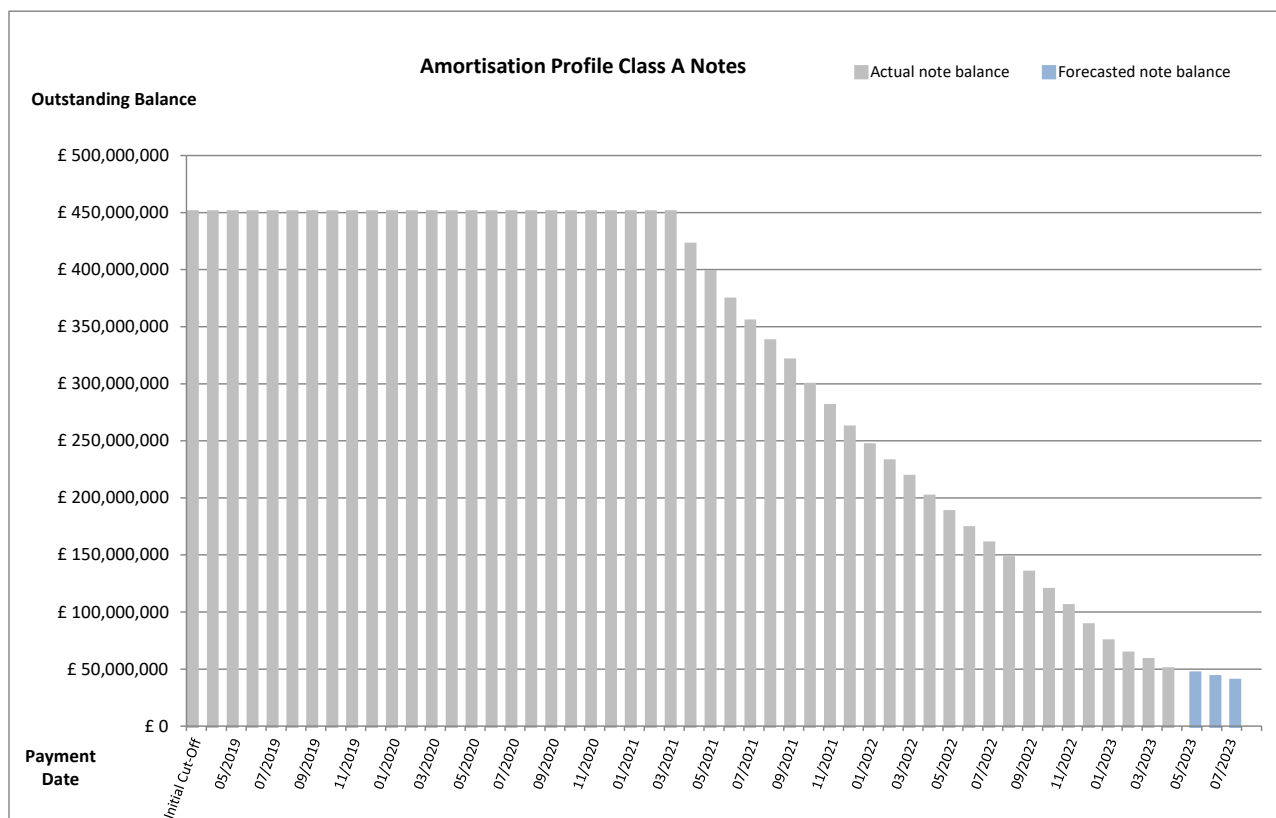
The latest end of month level of retention will be published on a monthly basis within the investor report.

## 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	£118,896,820.74	-	£15,197,337.99	-
11/2022	£104,787,417.43	-	£13,393,880.42	-
12/2022	£88,152,594.39	-	£11,267,624.85	-
01/2023	£73,921,504.08	-	£9,448,613.30	-
02/2023	£63,219,591.99	-	£8,080,699.73	-
03/2023	£57,597,773.42	-	£7,362,121.41	-
04/2023	£49,484,457.98	-	£6,325,081.10	-
05/2023	-	£45,763,309.34	-	£5,849,445.55
06/2023	-	£42,576,630.31	-	£5,442,125.68
07/2023	-	£39,493,251.68	-	£5,048,009.61
08/2023	-	-	-	-

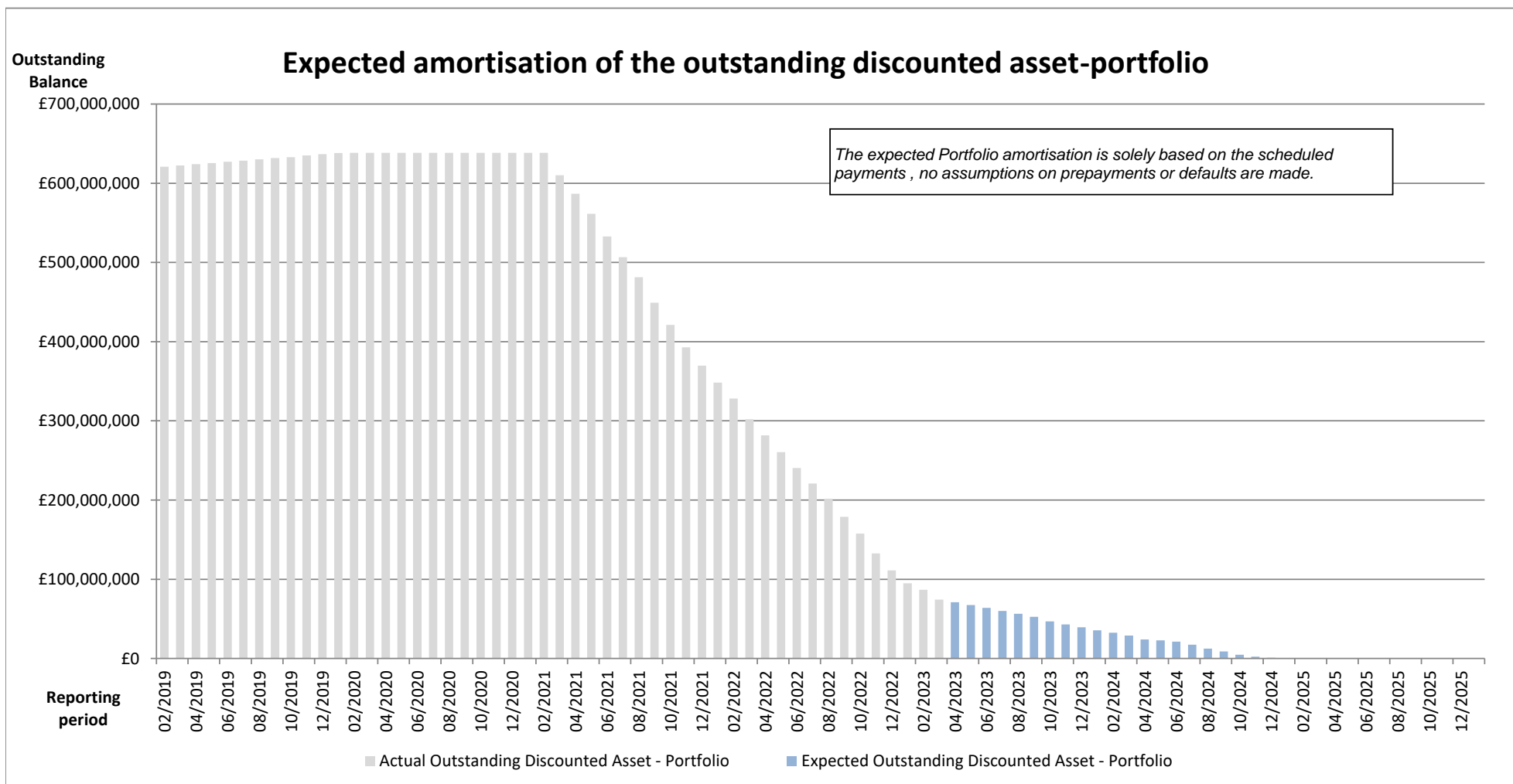
**Amortisation profile II**



## Run out schedule I

Reporting Period	Scheduled Principal	Scheduled Interest	Receivable	Aggregate Discounted Receivables Balance reduction
04.2023	£3,283,447.92	£315,425.02	£3,598,872.94	£4,224,771.74
05.2023	£3,594,474.65	£301,865.17	£3,896,339.82	£3,594,474.65
06.2023	£3,596,042.81	£286,044.56	£3,882,087.37	£3,596,042.81
07.2023	£3,730,914.21	£270,598.77	£4,001,512.98	£3,730,914.21
08.2023	£3,479,952.06	£254,572.47	£3,734,524.53	£3,479,952.06
09.2023	£3,964,809.31	£239,525.77	£4,204,335.08	£3,964,809.31
10.2023	£5,567,558.80	£222,655.55	£5,790,214.35	£5,567,558.80
11.2023	£3,977,089.22	£198,716.49	£4,175,805.71	£3,977,089.22
12.2023	£3,503,116.60	£181,558.89	£3,684,675.49	£3,503,116.60
01.2024	£3,576,514.91	£166,546.55	£3,743,061.46	£3,576,514.91
02.2024	£3,193,354.66	£151,228.60	£3,344,583.26	£3,193,354.66
03.2024	£3,576,435.00	£137,427.30	£3,713,862.30	£3,576,435.00
04.2024	£4,770,244.81	£122,150.36	£4,892,395.17	£4,770,244.81
05.2024	£1,058,380.02	£101,595.62	£1,159,975.64	£1,058,380.02
06.2024	£1,668,928.31	£97,083.49	£1,766,011.80	£1,668,928.31
07.2024	£3,749,886.60	£89,749.01	£3,839,635.61	£3,749,886.60
08.2024	£4,875,535.55	£73,840.20	£4,949,375.75	£4,875,535.55
09.2024	£3,590,037.50	£52,887.30	£3,642,924.80	£3,590,037.50
10.2024	£3,980,961.49	£37,484.85	£4,018,446.34	£3,980,961.49
11.2024	£2,552,303.94	£20,333.44	£2,572,637.38	£2,552,303.94
12.2024	£1,272,955.56	£9,407.17	£1,282,362.73	£1,272,955.56
01.2025	£546,929.80	£3,901.80	£550,831.60	£546,929.80
02.2025	£61,580.05	£1,552.84	£63,132.89	£61,580.05
03.2025	£54,445.86	£1,288.21	£55,734.07	£54,445.86
04.2025	£47,639.75	£1,054.53	£48,694.28	£47,639.75
05.2025	£46,745.87	£849.82	£47,595.69	£46,745.87
06.2025	£45,210.06	£648.88	£45,858.94	£45,210.06
07.2025	£38,787.67	£454.65	£39,242.32	£38,787.67
08.2025	£29,340.19	£288.02	£29,628.21	£29,340.19
09.2025	£19,345.76	£162.05	£19,507.81	£19,345.76
10.2025	£12,001.37	£79.18	£12,080.55	£12,001.37
11.2025	£5,359.46	£27.57	£5,387.03	£5,359.46
12.2025	£1,065.18	£4.67	£1,069.85	£1,065.18
-				
<b>Total</b>	<b>£73,471,394.95</b>	<b>£3,341,008.80</b>	<b>£76,812,403.75</b>	<b>£74,412,718.77</b>
-				

Run out schedule II





Overview of Outstanding Contracts

Development of outstanding pool during the Monthly Period	Number of contracts	Aggregate Discounted Receivables Balance	Outstanding Nominal Amount
Aggregate Discounted Receivables Balance for the Previous Monthly Period before purchase of Additional Receivables	8,477	£86,613,193.11	£86,348,477.49
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	8,477	£86,613,193.11	£86,348,477.49
Principal Collections in the Monthly Period / Defaulted Receivables & other Ineligible Receivables	903	£12,200,474.34	£12,112,167.80
Aggregate Discounted Receivables Balance at the end of the Monthly Period before purchase of Additional Receivables	7,574	£74,412,718.77	£74,236,309.69
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	7,574	£74,412,718.77	£74,236,309.69

Collections by status	Number of contracts	Collections
Current	6,605	£2,052,403.89
Delinquent Receivable	47	£16,045.96
Defaulted Receivable	63	£35,700.19
Terminated Receivable	7	£126,252.43
End of term	228	£1,721,778.35
Early Settlement	589	£7,014,396.70
Written-Off Purchased Receivables	N/A	£25,857.75
Non-Conforming	147	£1,570,824.07
Total	7,686	£12,563,259.34

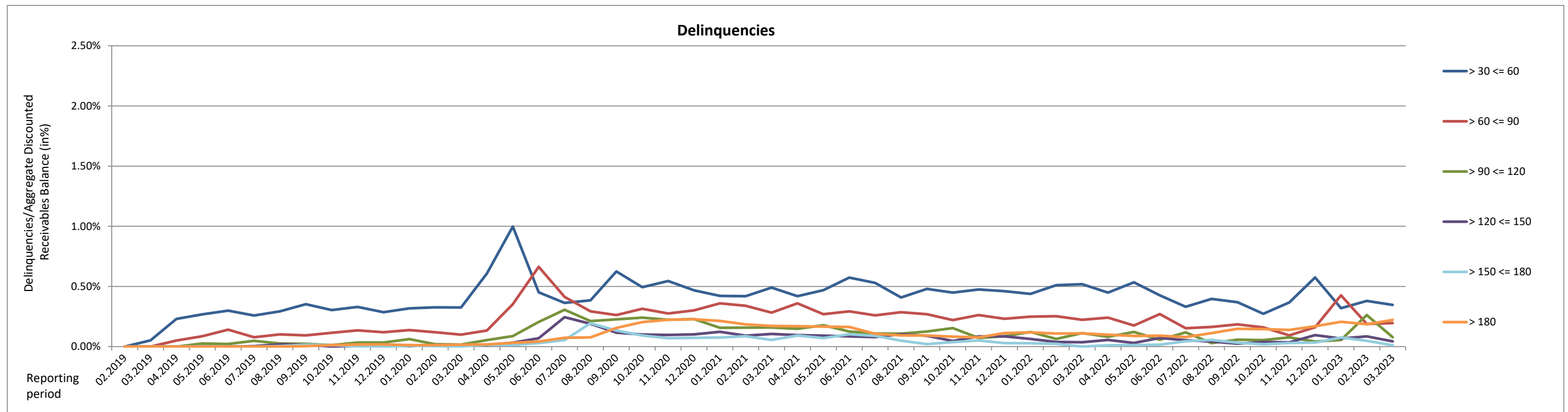
Total portfolio as of Initial Cut-Off Date falling in February 2019			Type of contract				Type of car				Customer type			
			Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
Contract status development I	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	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						
			Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate				
Contract status development II	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance			
			Current	6,634	£72,815,293.88	1,286	£4,689,235.48	5,348	£68,126,058.40	3,062	£41,332,133.90	3,572	£31,483,159.98	6,374	£70,961,567.64	260	£1,853,726.24
			Delinquent Receivable	72	£666,787.80	27	£113,706.49	45	£553,081.31	12	£161,490.87	60	£505,296.93	66	£630,239.43	6	£36,548.37
			Defaulted Receivable	700	£178,925.26	91	£7,856.99	609	£171,068.27	293	(£493.63)	407	£179,418.89	662	£147,612.75	38	£31,312.51
			Terminated Receivable	13	£92,189.46	-	-	13	£92,189.46	8	£48,987.72	5	£43,201.74	13	£92,189.46	-	-
			End of term	95	£662,056.41	7	£2,660.00	88	£659,396.41	39	£316,985.67	56	£345,070.74	88	£612,475.58	7	£49,580.83
			Early Settlement	60	(£2,534.04)	6	(£1,302.30)	54	(£1,231.74)	36	(£4,707.36)	24	£2,173.32	58	(£1,727.68)	2	(£806.36)
			Written-Off Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			Total	7,574	£74,412,718.77	1,417	£4,812,156.66	6,157	£69,600,562.11	3,450	£41,854,397.17	4,124	£32,558,321.60	7,261	£72,442,357.18	313	£1,970,361.59

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	6,627	£72,769,784.58	3	£36,771.09	-	-	5	£48,998.31	9	£68,254.33	51	(£18,679.07)	-	-
Delinquent Receivable	7	£45,509.30	69	£630,016.71	2	£35,785.85	-	-	3	£2,240.07	1	(£198.32)	-	-
Defaulted Receivable	-	-	-	-	691	£143,139.41	-	-	-	-	-	-	-	-
Terminated Receivable	-	-	-	-	2	-	7	£30,757.04	-	-	-	-	-	-
End of term	-	-	-	-	4	-	1	£12,434.11	83	£591,562.01	-	-	-	-
Early Settlement	-	-	-	-	1	-	-	-	-	-	8	£16,343.35	-	-
Written-Off Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,634	£72,815,293.88	72	£666,787.80	700	£178,925.26	13	£92,189.46	95	£662,056.41	60	(£2,534.04)	-	-

## Delinquencies

Delinquent Receivable						Type of contract				Type of car				Customer type			
Days in arrears	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
						Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
> 30 <= 60	26	0.34%	£258,121.65	0.35%	£20,208.92	10	£42,652.23	16	£215,469.42	5	£76,235.96	21	£181,885.69	26	£258,121.65	-	-
> 60 <= 90	16	0.21%	£145,281.26	0.20%	£14,952.21	7	£30,950.08	9	£114,331.18	4	£45,911.48	12	£99,369.78	13	£119,601.42	3	£25,679.84
> 90 <= 120	7	0.09%	£57,576.93	0.08%	£6,055.85	3	£12,338.00	4	£45,238.93	-	-	7	£57,576.93	5	£51,738.11	2	£5,838.82
> 120 <= 150	4	0.05%	£32,298.92	0.04%	£5,006.44	1	£3,483.26	3	£28,815.66	-	-	4	£32,298.92	4	£32,298.92	-	-
> 150 <= 180	1	0.01%	£8,435.35	0.01%	£1,267.00	1	£8,435.35	-	-	-	-	1	£8,435.35	1	£8,435.35	-	-
> 180	18	0.24%	£165,073.69	0.22%	£37,170.64	5	£15,847.57	13	£149,226.12	3	£39,343.43	15	£125,730.26	17	£160,043.98	1	£5,029.71
<b>Total</b>	<b>72</b>	<b>0.95%</b>	<b>£666,787.80</b>	<b>0.90%</b>	<b>£84,661.06</b>	<b>27</b>	<b>£113,706.49</b>	<b>45</b>	<b>£553,081.31</b>	<b>12</b>	<b>£161,490.87</b>	<b>60</b>	<b>£505,296.93</b>	<b>66</b>	<b>£630,239.43</b>	<b>6</b>	<b>£36,548.37</b>



## End of Term & Early Settlements

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

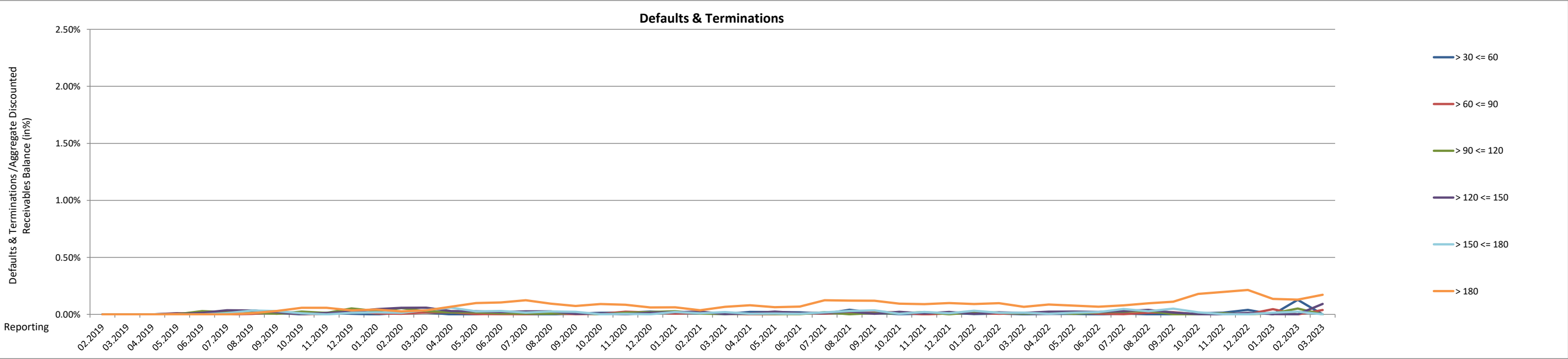
End of Term & Early Settlements						Type of contract				Type of car				Customer type			
Days in arrears	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
						Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Not Delinquent	66	0.87%	£48,667.44	0.07%	£64,256.56	6	(£1,244.02)	60	£49,911.46	41	£45,458.35	25	£3,209.09	62	£27,542.37	4	£21,125.07
> 30 <= 60	14	0.18%	£97,649.31	0.13%	£124,568.62	-	-	14	£97,649.31	5	£41,463.45	9	£56,185.86	14	£97,649.31	-	-
> 60 <= 90	21	0.28%	£182,555.36	0.25%	£183,399.59	1	£155.73	20	£182,399.63	10	£96,048.53	11	£86,506.83	21	£182,555.36	-	-
> 90 <= 120	12	0.16%	£96,957.24	0.13%	£97,491.80	-	-	12	£96,957.24	3	£7,371.66	9	£89,585.58	11	£76,895.09	1	£20,062.15
> 120 <= 150	13	0.17%	£79,304.18	0.11%	£79,893.70	1	£796.19	12	£78,507.99	6	£45,199.15	7	£34,105.03	12	£78,507.99	1	£796.19
> 150 <= 180	14	0.18%	£69,315.97	0.09%	£72,286.84	3	£765.89	11	£68,550.08	4	£28,231.64	10	£41,084.33	11	£62,524.91	3	£6,791.06
> 180	15	0.20%	£85,072.87	0.11%	£86,243.49	2	£883.91	13	£84,188.96	6	£48,505.53	9	£36,567.34	15	£85,072.87	-	-
<b>Total</b>	<b>155</b>	<b>2.05%</b>	<b>£659,522.37</b>	<b>0.89%</b>	<b>£708,140.60</b>	<b>13</b>	<b>£1,357.70</b>	<b>142</b>	<b>£658,164.67</b>	<b>75</b>	<b>£312,278.31</b>	<b>80</b>	<b>£347,244.06</b>	<b>146</b>	<b>£610,747.90</b>	<b>9</b>	<b>£48,774.47</b>

Defaults & Terminations

Voluntary Termination						Type of contract				Type of car				Customer type			
						Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
Days in arrears	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Not Delinquent	2	0.03%	£29,030.81	0.04%	£330.59	-	-	2	£29,030.81	2	£29,030.81	-	-	2	£29,030.81	-	-
> 30 <= 60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 60 <= 90	1	0.01%	£16,353.37	0.02%	£23,571.18	-	-	1	£16,353.37	-	-	1	£16,353.37	1	£16,353.37	-	-
> 90 <= 120	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 120 <= 150	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 150 <= 180	2	0.03%	£834.90	0.00%	£999.41	-	-	2	£834.90	2	£834.90	-	-	2	£834.90	-	-
> 180	1	0.01%	£4,164.09	0.01%	£4,853.43	-	-	1	£4,164.09	1	£4,164.09	-	-	1	£4,164.09	-	-
Total	6	0.08%	£50,383.17	0.07%	£29,754.61	-	-	6	£50,383.17	5	£34,029.80	1	£16,353.37	6	£50,383.17	-	-

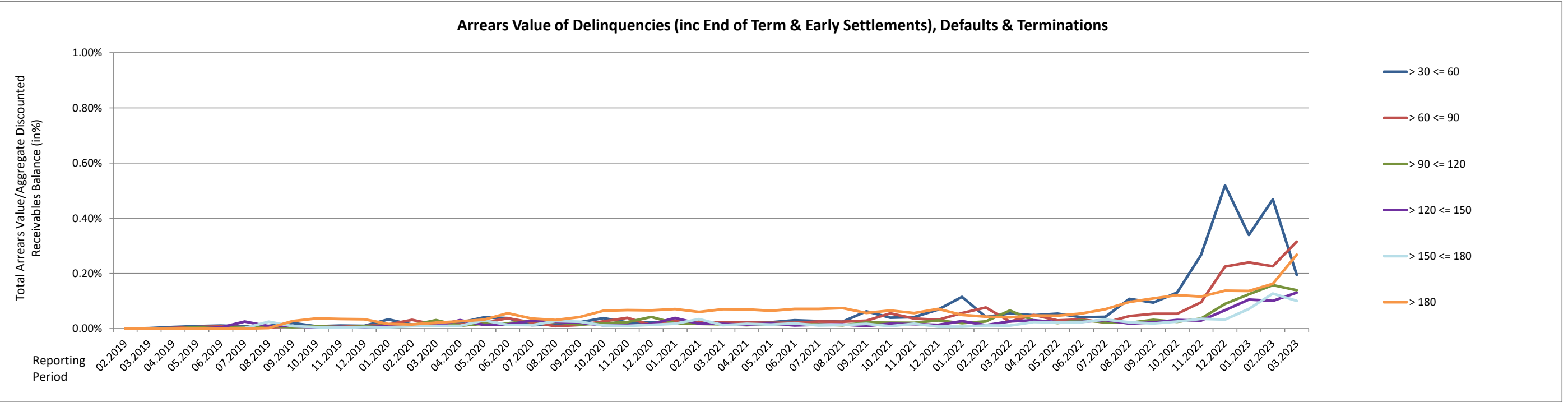
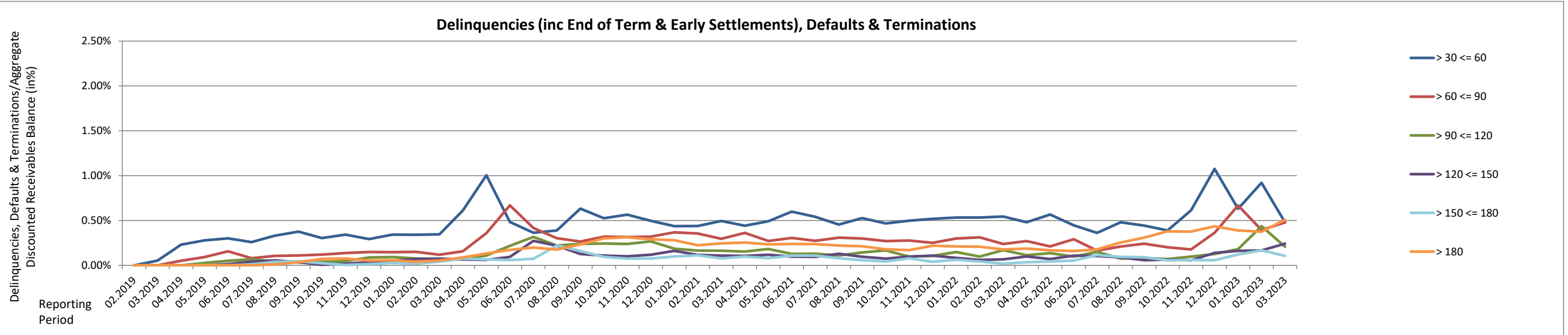
PCP Return						Type of contract				Type of car				Customer type			
						Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
Days in arrears	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Value 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	3	0.04%	£19,967.50	0.03%	-	-	-	3	£19,967.50	1	£6,525.00	2	£13,442.50	3	£19,967.50	-	-
> 30 <= 60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 60 <= 90	1	0.01%	£12,434.11	0.02%	£12,487.50	-	-	1	£12,434.11	-	-	1	£12,434.11	1	£12,434.11	-	-
> 90 <= 120	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 120 <= 150	2	0.03%	£8,432.92	0.01%	£8,469.13	-	-	2	£8,432.92	2	£8,432.92	-	-	2	£8,432.92	-	-
> 150 <= 180	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 180	1	0.01%	£971.76	0.00%	£975.93	-	-	1	£971.76	-	-	1	£971.76	1	£971.76	-	-
Total	7	0.09%	£41,806.29	0.06%	£21,932.56	-	-	7	£41,806.29	3	£14,957.92	4	£26,848.37	7	£41,806.29	-	-

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	683	9.02%	(£4,201.90)	-0.01%	(£5,218.12)	88	(£215.08)	595	(£3,986.82)	292	(£2,588.70)	391	(£1,613.20)	648	(£4,107.88)	35	(£94.02)
> 30 <= 60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 60 <= 90	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 90 <= 120	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 120 <= 150	2	0.03%	£60,006.36	0.08%	£3,484.99	-	-	2	£60,006.36	-	-	2	£60,006.36	1	£35,989.79	1	£24,016.57
> 150 <= 180	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
> 180	15	0.20%	£123,120.80	0.17%	£70,008.89	3	£8,072.07	12	£115,048.73	1	£2,095.07	14	£121,025.73	13	£115,730.84	2	£7,389.96
Total	700	9.24%	£178,925.26	0.24%	£68,275.76	91	£7,856.99	609	£171,068.27	293	(£493.63)	407	£179,418.89	662	£147,612.75	38	£31,312.51



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	754	9.96%	£93,463.85	0.13%	£59,369.03	94	(£1,459.10)	660	£94,922.95	336	£78,425.46	418	£15,038.39	715	£72,432.80	39	£21,031.05
> 30 <= 60	40	0.53%	£355,770.96	0.48%	£144,777.54	10	£42,652.23	30	£313,118.73	10	£117,699.41	30	£238,071.55	40	£355,770.96	-	-
> 60 <= 90	39	0.51%	£356,624.10	0.48%	£234,410.48	8	£31,105.81	31	£325,518.29	14	£141,960.01	25	£214,664.09	36	£330,944.26	3	£25,679.84
> 90 <= 120	19	0.25%	£154,534.17	0.21%	£103,547.65	3	£12,338.00	16	£142,196.17	3	£7,371.66	16	£147,162.51	16	£128,633.20	3	£25,900.97
> 120 <= 150	21	0.28%	£180,042.38	0.24%	£96,854.26	2	£4,279.45	19	£175,762.93	8	£53,632.07	13	£126,410.31	19	£155,229.62	2	£24,812.76
> 150 <= 180	17	0.22%	£78,586.22	0.11%	£74,553.25	4	£9,201.24	13	£69,384.98	6	£29,066.54	11	£49,519.68	14	£71,795.16	3	£6,791.06
> 180	50	0.66%	£378,403.21	0.51%	£199,252.38	10	£24,803.55	40	£353,599.66	11	£94,108.12	39	£284,295.09	47	£365,983.54	3	£12,419.67
Total	940	12.41%	£1,597,424.89	2.15%	£912,764.59	131	£122,921.18	809	£1,474,503.71	388	£522,263.27	552	£1,075,161.62	887	£1,480,789.54	53	£116,635.35



## 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	87	£850,714.81	£874,934.70	£618,385.77	£224,597.13	£248,729.94	£7,731.91	£7,818.99
<b>Total Hire Purchase</b>		<b>91</b>	<b>£878,711.81</b>	<b>£902,904.05</b>	<b>£646,206.55</b>	<b>£224,773.35</b>	<b>£248,878.51</b>	<b>£7,731.91</b>	<b>£7,818.99</b>
PCP	New	289	£4,690,200.33	£4,554,602.20	£3,025,269.77	£1,662,752.80	£1,529,788.06	£2,177.76	(£455.63)
	Used	320	£4,417,107.72	£4,605,239.01	£3,036,322.63	£1,211,799.17	£1,397,354.48	£168,985.92	£171,561.90
<b>Total PCP</b>		<b>609</b>	<b>£9,107,308.05</b>	<b>£9,159,841.21</b>	<b>£6,061,592.40</b>	<b>£2,874,551.97</b>	<b>£2,927,142.54</b>	<b>£171,163.68</b>	<b>£171,106.27</b>
<b>Total</b>		<b>700</b>	<b>£9,986,019.86</b>	<b>£10,062,745.26</b>	<b>£6,707,798.95</b>	<b>£3,099,325.32</b>	<b>£3,176,021.05</b>	<b>£178,895.59</b>	<b>£178,925.26</b>

## Charged-Off Amounts

Charged-Off Receivables	Number of contracts	Charged-Off Amount net of recoveries
31/03/2023	69	£26,165.46

Cumulative Charged-Off Amount net of recoveries as of the end of the Monthly Period	£4,157,097.50
Discounted Receivables Balance of all Initial Receivables and Additional Receivables	£1,023,956,712.22
Cumulative Net Loss Ratio	0.40598%

Monthly Period	Monthly Period		Cumulative	
	Number of contracts	Charged-Off Amount net of recoveries	Number of contracts	Charged-Off Amount net of recoveries
31/03/2023	69	£26,165.46	2,941	£4,157,097.50
28/02/2023	76	(£44,025.62)	2,872	£4,130,932.04
31/01/2023	76	£58,182.92	2,796	£4,174,957.66
31/12/2022	73	£42,901.90	2,720	£4,116,774.74
30/11/2022	79	£62,475.77	2,647	£4,073,872.84
31/10/2022	74	(£37,713.38)	2,568	£4,011,397.07
30/09/2022	74	£25,991.90	2,494	£4,049,110.45
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	-	-	-	-
<b>Cumulative Total</b>	<b>2,941</b>	<b>£4,157,097.50</b>	<b>2,941</b>	<b>£4,157,097.50</b>



## Prepayments

Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
31/03/2019	£7,107,744.68	£620,698,769.78	1.145%	12.908%
30/04/2019	£5,024,968.20	£622,393,977.56	0.807%	9.269%
31/05/2019	£5,337,927.07	£624,036,221.22	0.855%	9.795%
30/06/2019	£5,342,576.02	£625,399,397.19	0.854%	9.783%
31/07/2019	£5,378,668.30	£627,022,136.37	0.858%	9.822%
31/08/2019	£4,505,650.33	£628,591,781.50	0.717%	8.270%
30/09/2019	£5,987,835.35	£630,123,614.71	0.950%	10.826%
31/10/2019	£6,031,433.86	£631,910,941.87	0.954%	10.871%
30/11/2019	£5,587,866.67	£632,986,000.23	0.883%	10.094%
31/12/2019	£4,286,898.36	£635,123,599.79	0.675%	7.806%
31/01/2020	£5,552,194.18	£636,629,849.48	0.872%	9.978%
29/02/2020	£6,353,054.83	£638,188,560.51	0.995%	11.313%
31/03/2020	£7,196,483.08	£638,300,809.63	1.127%	12.721%
30/04/2020	£1,658,037.80	£638,298,635.81	0.260%	3.073%
31/05/2020	£2,808,425.97	£638,300,479.08	0.440%	5.154%
30/06/2020	£7,750,589.16	£638,307,907.46	1.214%	13.636%
31/07/2020	£10,521,346.89	£638,298,614.39	1.648%	18.082%
31/08/2020	£9,351,352.49	£638,300,942.09	1.465%	16.231%
30/09/2020	£13,988,812.27	£638,298,335.95	2.192%	23.350%
31/10/2020	£10,506,715.52	£638,300,353.31	1.646%	18.059%
30/11/2020	£8,763,483.96	£638,298,523.10	1.373%	15.286%
31/12/2020	£7,860,431.97	£638,310,313.93	1.231%	13.816%
31/01/2021	£7,611,051.98	£638,298,794.21	1.192%	13.407%
28/02/2021	£10,202,317.84	£638,297,892.40	1.598%	17.581%
31/03/2021	£16,685,612.42	£638,301,001.52	2.614%	27.230%
30/04/2021	£12,192,435.20	£610,068,812.15	1.999%	21.514%
31/05/2021	£14,769,236.47	£586,658,313.58	2.518%	26.359%
30/06/2021	£17,344,182.24	£561,516,928.73	3.089%	31.374%
31/07/2021	£16,163,532.75	£532,686,242.99	3.034%	30.910%
31/08/2021	£14,771,473.70	£506,614,336.08	2.916%	29.889%
30/09/2021	£21,690,023.58	£481,489,114.44	4.505%	42.485%
31/10/2021	£18,143,293.91	£449,189,859.79	4.039%	39.028%
30/11/2021	£17,221,597.83	£421,139,466.61	4.089%	39.409%
31/12/2021	£13,424,839.91	£392,882,000.11	3.417%	34.112%
31/01/2022	£12,873,331.64	£369,720,718.76	3.482%	34.641%
28/02/2022	£12,418,230.12	£348,323,665.83	3.565%	35.314%
31/03/2022	£18,520,634.22	£328,059,529.77	5.646%	50.209%
30/04/2022	£13,418,442.21	£301,904,620.41	4.445%	42.049%
31/05/2022	£14,137,197.50	£281,659,446.90	5.019%	46.095%
30/06/2022	£12,933,761.32	£260,391,765.04	4.967%	45.739%
31/07/2022	£12,877,178.95	£240,328,946.87	5.358%	48.359%
31/08/2022	£12,390,726.61	£220,894,583.93	5.609%	49.979%
30/09/2022	£15,533,090.16	£201,580,946.42	7.706%	61.797%
31/10/2022	£12,728,935.40	£178,792,211.64	7.119%	58.781%
30/11/2022	£11,523,974.42	£157,575,063.81	7.313%	59.802%
31/12/2022	£7,768,066.15	£132,560,292.31	5.860%	51.551%
31/01/2023	£5,805,639.82	£111,160,156.51	5.223%	47.465%
28/02/2023	£3,968,475.16	£95,067,055.62	4.174%	40.051%
31/03/2023	£7,048,127.84	£86,613,193.11	8.137%	63.887%

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	7,489	98.88%	£74,179,986.20	99.69%	1,404	£4,795,479.77	6,085	£69,384,506.43	3,419	£41,765,010.15	4,070	£32,414,976.05	7,180	£72,236,995.45	309	£1,942,990.75
Others	85	1.12%	£232,732.57	0.31%	13	£16,676.89	72	£216,055.68	31	£89,387.02	54	£143,345.55	81	£205,361.73	4	£27,370.84
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

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	7,551	99.70%	£74,318,850.59	99.87%	1,400	£4,776,669.16	6,151	£69,542,181.43	3,438	£41,798,442.05	4,113	£32,520,408.54	7,255	£72,383,976.50	296	£1,934,874.09
2 - 10	23	0.30%	£93,868.18	0.13%	17	£35,487.50	6	£58,380.68	12	£55,955.12	11	£37,913.06	6	£58,380.68	17	£35,487.50
11 - 20	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
21 - 50	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
> 50	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

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%	£126,594.85	0.17%	-	-	1	£126,594.85	-	-	1	£126,594.85	1	£126,594.85	-	-
2	1	0.01%	£119,905.39	0.16%	-	-	1	£119,905.39	1	£119,905.39	-	-	1	£119,905.39	-	-
3	1	0.01%	£116,979.17	0.16%	-	-	1	£116,979.17	1	£116,979.17	-	-	1	£116,979.17	-	-
4	1	0.01%	£98,566.36	0.13%	-	-	1	£98,566.36	-	-	1	£98,566.36	1	£98,566.36	-	-
5	1	0.01%	£94,885.00	0.13%	-	-	1	£94,885.00	-	-	1	£94,885.00	1	£94,885.00	-	-
6	1	0.01%	£91,295.97	0.12%	-	-	1	£91,295.97	-	-	1	£91,295.97	1	£91,295.97	-	-
7	1	0.01%	£88,077.20	0.12%	-	-	1	£88,077.20	-	-	1	£88,077.20	1	£88,077.20	-	-
8	1	0.01%	£74,432.20	0.10%	-	-	1	£74,432.20	1	£74,432.20	-	-	1	£74,432.20	-	-
9	1	0.01%	£62,919.77	0.08%	-	-	1	£62,919.77	1	£62,919.77	-	-	1	£62,919.77	-	-
10	1	0.01%	£62,383.99	0.08%	-	-	1	£62,383.99	1	£62,383.99	-	-	1	£62,383.99	-	-
11	1	0.01%	£62,122.68	0.08%	-	-	1	£62,122.68	1	£62,122.68	-	-	1	£62,122.68	-	-
12	1	0.01%	£60,675.03	0.08%	-	-	1	£60,675.03	-	-	1	£60,675.03	1	£60,675.03	-	-
13	1	0.01%	£55,601.14	0.07%	-	-	1	£55,601.14	1	£55,601.14	-	-	1	£55,601.14	-	-
14	1	0.01%	£55,262.45	0.07%	-	-	1	£55,262.45	1	£55,262.45	-	-	1	£55,262.45	-	-
15	1	0.01%	£55,242.39	0.07%	-	-	1	£55,242.39	1	£55,242.39	-	-	1	£55,242.39	-	-
16	1	0.01%	£54,820.47	0.07%	-	-	1	£54,820.47	1	£54,820.47	-	-	1	£54,820.47	-	-
17	1	0.01%	£52,930.60	0.07%	-	-	1	£52,930.60	1	£52,930.60	-	-	1	£52,930.60	-	-
18	1	0.01%	£51,685.28	0.07%	-	-	1	£51,685.28	1	£51,685.28	-	-	1	£51,685.28	-	-
19	1	0.01%	£51,058.64	0.07%	-	-	1	£51,058.64	-	-	1	£51,058.64	1	£51,058.64	-	-
20	1	0.01%	£50,828.43	0.07%	-	-	1	£50,828.43	1	£50,828.43	-	-	1	£50,828.43	-	-
<b>Total 1 - 20</b>	<b>20</b>	<b>0.26%</b>	<b>£1,486,267.01</b>	<b>2.00%</b>	<b>-</b>	<b>-</b>	<b>20</b>	<b>£1,486,267.01</b>	<b>13</b>	<b>£875,113.96</b>	<b>7</b>	<b>£611,153.05</b>	<b>20</b>	<b>£1,486,267.01</b>	<b>-</b>	<b>-</b>

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	2,067	27.29%	£3,332,923.20	4.48%	1,095	£2,225,390.37	972	£1,107,532.83	463	£351,382.98	1,604	£2,981,540.22	1,886	£3,003,800.61	181	£329,122.59
5,001 - 10,000	1,985	26.21%	£15,213,681.65	20.45%	268	£1,825,469.26	1,717	£13,388,212.39	824	£6,698,634.36	1,161	£8,515,047.29	1,913	£14,710,631.55	72	£503,050.10
10,001 - 15,000	2,047	27.03%	£25,211,366.85	33.88%	44	£544,979.49	2,003	£24,666,387.36	1,198	£14,759,650.50	849	£10,451,716.35	2,022	£24,887,117.21	25	£324,249.64
15,001 - 20,000	919	12.13%	£15,585,201.33	20.94%	6	£104,383.50	913	£15,480,817.83	604	£10,253,418.35	315	£5,331,782.98	906	£15,360,716.90	13	£224,484.43
20,001 - 25,000	345	4.56%	£7,607,650.19	10.22%	1	£23,341.34	344	£7,584,308.85	215	£4,750,619.59	130	£2,857,030.60	335	£7,378,580.42	10	£229,069.77
25,001 - 30,000	98	1.29%	£2,641,399.49	3.55%	2	£56,072.02	96	£2,585,327.47	70	£1,883,705.50	28	£757,693.99	91	£2,455,344.07	7	£186,055.42
> 30,000	113	1.49%	£4,820,496.06	6.48%	1	£32,520.68	112	£4,787,975.38	76	£3,156,985.89	37	£1,663,510.17	108	£4,646,166.42	5	£174,329.64
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum Discounted Receivables Balance	£ -
Maximum Discounted Receivables Balance	£ 126,594.85
Average Discounted Receivables Balance	£ 9,824.76

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	55	0.73%	£65,674.12	0.09%	47	£44,703.41	8	£20,970.71	1	£444.00	54	£65,230.12	52	£64,322.20	3	£1,351.92
5,001 - 10,000	878	11.59%	£2,810,509.81	3.78%	432	£843,791.48	446	£1,966,718.33	60	£212,870.51	818	£2,597,639.30	857	£2,760,299.04	21	£50,210.77
10,001 - 15,000	1,713	22.62%	£9,998,384.34	13.44%	471	£1,567,005.11	1,242	£8,431,379.23	475	£3,116,493.03	1,238	£6,881,891.31	1,651	£9,785,067.21	62	£213,317.13
15,001 - 20,000	1,903	25.13%	£17,105,709.46	22.99%	253	£1,028,159.99	1,650	£16,077,549.47	929	£8,555,860.97	974	£8,549,848.49	1,832	£16,782,471.98	71	£323,237.48
20,001 - 25,000	1,414	18.67%	£16,478,850.12	22.15%	121	£578,337.44	1,293	£15,900,512.68	879	£10,536,447.25	535	£5,942,402.87	1,345	£16,156,319.08	69	£322,531.04
25,001 - 30,000	759	10.02%	£10,898,725.91	14.65%	45	£301,894.11	714	£10,596,831.80	490	£7,184,581.42	269	£3,714,144.49	727	£10,643,709.81	32	£255,016.10
> 30,000	852	11.25%	£17,054,865.01	22.92%	48	£448,265.12	804	£16,606,599.89	616	£12,247,699.99	236	£4,807,165.02	797	£16,250,167.86	55	£804,697.15
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum Original Balance	£ 2,500.00
Maximum Original Balance	£ 193,225.00
Average Original Balance	£ 19,680.44

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	2,161	28.53%	£4,353,162.20	5.85%	1,106	£2,285,183.48	1,055	£2,067,978.72	500	£764,923.20	1,661	£3,588,239.00	1,971	£3,929,071.41	190	£424,090.79
5,001 - 10,000	1,976	26.09%	£15,353,191.32	20.63%	260	£1,799,654.00	1,716	£13,553,537.32	796	£6,483,000.48	1,180	£8,870,190.84	1,910	£14,887,476.44	66	£465,714.88
10,001 - 15,000	1,998	26.38%	£24,744,659.02	33.25%	41	£511,001.64	1,957	£24,233,657.38	1,175	£14,396,687.36	823	£10,347,971.66	1,974	£24,433,166.56	24	£311,492.46
15,001 - 20,000	897	11.84%	£15,243,011.14	20.48%	6	£104,383.50	891	£15,138,627.64	607	£10,213,529.31	290	£5,029,481.83	885	£15,039,252.13	12	£203,759.01
20,001 - 25,000	328	4.33%	£7,216,795.57	9.70%	1	£23,341.34	327	£7,193,454.23	224	£4,907,789.24	104	£2,309,006.33	320	£7,036,871.01	8	£179,924.56
25,001 - 30,000	103	1.36%	£2,766,456.07	3.72%	2	£56,072.02	101	£2,710,384.05	69	£1,843,433.86	34	£923,022.21	95	£2,555,405.82	8	£211,050.25
> 30,000	111	1.47%	£4,735,443.45	6.36%	1	£32,520.68	110	£4,702,922.77	79	£3,245,033.72	32	£1,490,409.73	106	£4,561,113.81	5	£174,329.64
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum outstanding nominal balance	£ -
Maximum outstanding nominal balance	£ 120,945.04
Average outstanding nominal balance	£ 9,801.47

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	4,521	59.69%	£36,802,278.01	49.46%	854	£1,553,710.32	3,667	£35,248,567.69	2,025	£20,675,077.95	2,496	£16,127,200.06	4,300	£35,888,049.15	221	£914,228.86
13-24	2,883	38.06%	£36,278,705.79	48.75%	393	£1,926,711.37	2,490	£34,351,994.42	1,420	£21,088,269.35	1,463	£15,190,436.44	2,809	£35,422,336.44	74	£856,369.35
25-36	170	2.24%	£1,331,734.97	1.79%	170	£1,331,734.97	-	-	5	£91,049.87	165	£1,240,685.10	152	£1,131,971.59	18	£199,763.38
37-48	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
49-60	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
61-72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum Remaining Term	1
Maximum Remaining Term	33
Weighted Average Remaining Term	12.42

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	14	0.18%	-	0.00%	1	-	13	-	5	-	9	-	14	-	-	-
25-36	252	3.33%	£1,436,888.48	1.93%	125	£215,818.55	127	£1,221,069.93	86	£832,865.18	166	£604,023.30	213	£1,265,176.47	39	£171,712.01
37-48	1,524	20.12%	£14,311,130.09	19.23%	329	£1,045,127.79	1,195	£13,266,002.30	651	£7,721,183.97	873	£6,589,946.12	1,432	£13,835,143.53	92	£475,986.56
49-60	5,673	74.90%	£58,327,048.92	78.38%	851	£3,213,559.04	4,822	£55,113,489.88	2,707	£33,277,006.68	2,966	£25,050,042.24	5,496	£57,037,967.09	177	£1,289,081.83
61-72	111	1.47%	£337,651.28	0.45%	111	£337,651.28	-	-	1	£23,341.34	110	£314,309.94	106	£304,070.09	5	£33,581.19
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum Original Term	18
Maximum Original Term	64
Weighted Average Original Term	48.90

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	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
25-36	3,287	43.40%	£40,325,827.25	54.19%	521	£2,596,042.53	2,766	£37,729,784.72	1,585	£23,302,551.33	1,702	£17,023,275.92	3,180	£39,230,555.25	107	£1,095,272.00
37-48	3,154	41.64%	£32,320,176.10	43.43%	349	£1,242,345.44	2,805	£31,077,830.66	1,558	£18,142,076.16	1,596	£14,178,099.94	3,057	£31,684,428.52	97	£635,747.58
49-60	1,095	14.46%	£1,765,075.45	2.37%	545	£973,768.69	550	£791,306.76	283	£409,769.68	812	£1,355,305.77	987	£1,525,733.44	108	£239,342.01
61-72	28	0.37%	£1,639.97	0.00%	2	-	26	£1,639.97	15	-	13	£1,639.97	27	£1,639.97	1	-
>72	10	0.13%	-	0.00%	-	-	10	-	9	-	1	-	10	-	-	-
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum seasoning	27
Maximum seasoning	61
Weighted Average Seasoning	36.56

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	2,432	32.11%	£31,848,999.15	42.80%	275	£1,062,586.84	2,157	£30,786,412.31	1,027	£16,674,956.17	1,405	£15,174,042.98	2,392	£31,328,962.42	40	£520,036.73
Bentley	17	0.22%	£743,163.69	1.00%	1	£6,017.15	16	£737,146.54	3	£119,905.39	14	£623,258.30	17	£743,163.69	-	-
Lamborghini	1	0.01%	£116,979.17	0.16%	-	-	1	£116,979.17	1	£116,979.17	-	-	1	£116,979.17	-	-
Porsche	20	0.26%	£229,369.46	0.31%	20	£229,369.46	-	-	7	£131,022.79	13	£98,346.67	17	£195,390.18	3	£33,979.28
Seat	749	9.89%	£5,737,010.61	7.71%	112	£252,125.24	637	£5,484,885.37	372	£3,295,028.91	377	£2,441,981.70	744	£5,678,208.30	5	£58,802.31
Skoda	955	12.61%	£7,866,387.52	10.57%	230	£655,895.66	725	£7,210,491.86	424	£4,634,327.68	531	£3,232,059.84	943	£7,781,211.82	12	£85,175.70
Volkswagen	3,260	43.04%	£27,405,985.74	36.83%	639	£2,141,338.88	2,621	£25,264,646.86	1,594	£16,758,731.41	1,666	£10,647,254.33	3,046	£26,322,504.68	214	£1,083,481.06
Other brands	140	1.85%	£464,823.43	0.62%	140	£464,823.43	-	-	22	£123,445.65	118	£341,377.78	101	£275,936.92	39	£188,886.51
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Distribution by geographic distribution	Total Portfolio				Type of contract				Type of car				Customer type			
	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Hire Purchase		PCP		New vehicle		Used vehicle		Retail		Corporate	
					Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
North East England	370	4.89%	£2,988,184.15	4.02%	95	£261,344.63	275	£2,726,839.52	147	£1,537,073.26	223	£1,451,110.89	358	£2,932,076.98	12	£56,107.17
North West England	922	12.17%	£9,371,707.10	12.59%	170	£529,339.86	752	£8,842,367.24	430	£5,464,120.61	492	£3,907,586.49	896	£9,182,374.72	26	£189,332.38
Yorkshire & Humberside	642	8.48%	£5,943,811.39	7.99%	128	£413,395.19	514	£5,530,416.20	291	£3,381,563.34	351	£2,562,248.05	622	£5,803,559.85	20	£140,251.54
East Midlands	382	5.04%	£4,261,250.06	5.73%	69	£240,833.82	313	£4,020,416.24	169	£2,366,634.60	213	£1,894,615.46	368	£4,196,199.51	14	£65,050.55
West Midlands	639	8.44%	£6,186,320.83	8.31%	107	£392,194.67	532	£5,794,126.16	321	£3,687,198.15	318	£2,499,122.68	612	£5,992,156.79	27	£194,164.04
East of England	712	9.40%	£7,565,462.13	10.17%	125	£496,211.16	587	£7,069,250.97	331	£4,146,021.57	381	£3,419,440.56	677	£7,421,661.01	35	£143,801.12
London	386	5.10%	£4,008,052.78	5.39%	69	£248,207.65	317	£3,759,845.13	155	£1,830,400.67	231	£2,177,652.11	356	£3,817,270.51	30	£190,782.27
South East England	1,717	22.67%	£17,426,573.75	23.42%	308	£1,085,189.48	1,409	£16,341,384.27	801	£10,123,777.40	916	£7,302,796.35	1,636	£16,880,876.92	81	£545,696.83
South West England	573	7.57%	£5,442,296.56	7.31%	100	£329,141.79	473	£5,113,154.77	287	£3,392,591.47	286	£2,049,705.09	548	£5,262,111.60	25	£180,184.96
Wales	369	4.87%	£3,421,199.37	4.60%	74	£249,548.57	295	£3,171,650.80	170	£1,913,431.93	199	£1,507,767.44	360	£3,327,550.45	9	£93,648.92
Scotland	860	11.35%	£7,787,812.11	10.47%	172	£566,749.84	688	£7,221,062.27	347	£4,011,584.17	513	£3,776,227.94	826	£7,616,470.30	34	£171,341.81
Not Available	2	0.03%	£10,048.54	0.01%	-	-	2	£10,048.54	1	-	1	£10,048.54	2	£10,048.54	-	-
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Pool data V

		Total Portfolio				Type of contract				Type of car				Customer type				
Distribution by brand & Model	Model	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	A1	419	5.53%	£3,703,580.69	4.98%	45	£134,233.05	374	£3,569,347.64	173	£1,824,518.50	246	£1,879,062.19	417	£3,692,108.77	2	£11,471.92	
	A3	417	5.51%	£4,079,934.92	5.48%	60	£190,691.80	357	£3,889,243.12	129	£1,517,974.90	288	£2,561,960.02	415	£4,064,453.87	2	£15,481.05	
	A4	157	2.07%	£1,640,531.02	2.20%	28	£80,914.26	129	£1,559,616.76	45	£659,053.46	112	£981,477.56	154	£1,624,396.58	3	£16,134.44	
	A5	158	2.09%	£1,813,764.21	2.44%	22	£73,456.59	136	£1,740,307.62	51	£718,575.77	107	£1,095,188.44	153	£1,775,856.41	5	£37,907.80	
	A6	148	1.95%	£1,809,626.67	2.43%	24	£104,657.39	124	£1,704,969.28	57	£835,451.46	91	£974,175.21	143	£1,740,380.69	5	£69,245.98	
	A7	27	0.36%	£398,618.69	0.54%	9	£55,591.35	18	£343,027.34	7	£149,630.06	20	£248,988.63	25	£380,105.87	2	£18,512.82	
	A8	17	0.22%	£172,663.85	0.23%	4	£16,084.19	13	£156,579.66	10	£115,676.32	7	£56,987.53	16	£132,490.28	1	£40,173.57	
	Allroad	10	0.13%	£96,635.44	0.13%	2	£8,175.08	8	£88,460.36	3	£40,640.78	7	£55,994.66	10	£96,635.44	-	-	
	Q2	245	3.23%	£3,257,360.47	4.38%	5	£41,292.64	240	£3,216,067.83	150	£2,083,252.09	95	£1,174,108.38	242	£3,249,013.43	3	£8,347.04	
	Q3	296	3.91%	£4,300,731.63	5.78%	32	£132,209.20	264	£4,168,522.43	153	£2,757,027.33	143	£1,543,704.30	291	£4,238,900.52	5	£61,831.11	
	Q5	258	3.41%	£4,680,366.25	6.29%	24	£126,008.02	234	£4,554,358.23	115	£2,431,090.50	143	£2,249,275.75	253	£4,586,291.02	5	£94,075.23	
	Q7	116	1.53%	£2,629,309.78	3.53%	10	£55,824.59	106	£2,573,485.19	50	£1,404,356.17	66	£1,224,953.61	112	£2,528,989.58	4	£100,320.20	
	Q8	24	0.32%	£654,455.23	0.88%	-	-	24	£654,455.23	17	£422,078.47	7	£232,376.76	24	£654,455.23	-	-	
	R Models	46	0.61%	£1,170,549.22	1.57%	4	£20,969.75	42	£1,149,579.47	22	£846,674.03	24	£323,875.19	43	£1,124,013.65	3	£46,535.57	
	TT	94	1.24%	£1,440,871.08	1.94%	6	£22,478.93	88	£1,418,392.15	45	£868,956.33	49	£571,914.75	94	£1,440,871.08	-	-	
	Sub-Total Audi		2,432	32.11%	£31,848,999.15	42.80%	275	£1,062,586.84	2,157	£30,786,412.31	1,027	£16,674,956.17	1,405	£15,174,042.98	2,392	£31,328,962.42	40	£520,036.73
	Bentley	Bentayga	7	0.09%	£382,412.78	0.51%	-	-	7	£382,412.78	1	£119,905.39	6	£262,507.39	7	£382,412.78	-	-
Continental Convertible		3	0.04%	£132,612.00	0.18%	1	£6,017.15	2	£126,594.85	-	-	3	£132,612.00	3	£132,612.00	-	-	
Continental Coupe		6	0.08%	£186,180.97	0.25%	-	-	6	£186,180.97	2	-	4	£186,180.97	6	£186,180.97	-	-	
Flying Spur		1	0.01%	£41,957.94	0.06%	-	-	1	£41,957.94	-	-	1	£41,957.94	1	£41,957.94	-	-	
Sub-Total Bentley		17	0.22%	£743,163.69	1.00%	1	£6,017.15	16	£737,146.54	3	£119,905.39	14	£623,258.30	17	£743,163.69	-	-	
Lamborghini	Aventador	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
	Huracan	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
	Urus	1	0.01%	£116,979.17	0.16%	-	-	1	£116,979.17	1	£116,979.17	-	-	1	£116,979.17	-	-	
Sub-Total Lamborghini		1	0.01%	£116,979.17	0.16%	-	-	1	£116,979.17	1	£116,979.17	-	-	1	£116,979.17	-	-	
Porsche	911	6	0.08%	£53,448.88	0.07%	6	£53,448.88	-	-	-	-	6	£53,448.88	5	£27,103.00	1	£26,345.88	
	Boxster	2	0.03%	£16,181.49	0.02%	2	£16,181.49	-	-	-	-	2	£16,181.49	2	£16,181.49	-	-	
	Cayenne	1	0.01%	£4,227.78	0.01%	1	£4,227.78	-	-	-	-	1	£4,227.78	1	£4,227.78	-	-	
	Cayman	5	0.07%	£102,719.33	0.14%	5	£102,719.33	-	-	4	£94,141.98	1	£8,577.35	5	£102,719.33	-	-	
	Macan	6	0.08%	£52,791.98	0.07%	6	£52,791.98	-	-	3	£36,880.81	3	£15,911.17	4	£45,158.58	2	£7,633.40	
	Sub-Total Porsche		20	0.26%	£229,369.46	0.31%	20	£229,369.46	-	-	7	£131,022.79	13	£98,346.67	17	£195,390.18	3	£33,979.28
Seat	Alhambra	14	0.18%	£89,192.56	0.12%	9	£30,257.95	5	£58,934.61	2	£13,693.78	12	£75,498.78	14	£89,192.56	-	-	
	Arona	138	1.82%	£1,221,768.12	1.64%	6	£22,171.24	132	£1,199,596.88	99	£879,606.25	39	£342,161.87	137	£1,212,013.37	1	£9,754.75	
	Ateca	118	1.56%	£1,197,945.18	1.61%	9	£33,102.57	109	£1,164,842.61	59	£646,887.60	59	£551,057.58	117	£1,173,928.61	1	£24,016.57	
	Ibiza	247	3.26%	£1,445,576.78	1.94%	40	£72,153.00	207	£1,373,423.78	119	£838,586.75	128	£606,990.03	246	£1,436,839.15	1	£8,737.63	
	Leon	183	2.42%	£1,164,225.48	1.56%	45	£86,013.85	138	£1,078,211.63	67	£577,411.52	116	£586,813.96	183	£1,164,225.48	-	-	
	Mii	8	0.11%	£29,066.69	0.04%	1	£2,759.08	7	£26,307.61	2	£7,032.06	6	£22,034.63	8	£29,066.69	-	-	
	Tarraco	39	0.51%	£587,470.15	0.79%	1	£3,901.90	38	£583,568.25	23	£330,045.30	16	£257,424.85	38	£572,942.44	1	£14,527.71	
	Toledo	2	0.03%	£1,765.65	0.00%	1	£1,765.65	1	-	1	£1,765.65	1	-	1	-	1	£1,765.65	
	Sub-Total Seat		749	9.89%	£5,737,010.61	7.71%	112	£252,125.24	637	£5,484,885.37	372	£3,295,028.91	377	£2,441,981.70	744	£5,678,208.30	5	£58,802.31
	Skoda	Citigo	73	0.96%	£212,162.07	0.29%	15	£18,064.55	58	£194,097.52	35	£118,431.65	38	£93,730.42	72	£208,570.87	1	£3,591.20
Fabia		195	2.57%	£939,358.07	1.26%	49	£96,423.09	146	£842,934.98	74	£456,978.84	121	£482,379.23	195	£939,358.07	-	-	
Kodiaq		141	1.86%	£1,984,938.54	2.67%	17	£80,891.62	124	£1,904,046.92	86	£1,335,752.91	55	£649,185.63	137	£1,937,403.33	4	£47,535.21	
Kamii		45	0.59%	£544,750.73	0.73%	-	-	45	£544,750.73	42	£508,443.74	3	£36,306.99	44	£532,833.11	1	£11,917.62	
Karoq		169	2.23%	£2,059,646.41	2.77%	17	£81,149.53	152	£1,978,496.88	108	£1,445,112.54	61	£614,533.87	169	£2,059,646.41	-	-	
Octavia		176	2.32%	£1,122,362.72	1.51%	74	£218,523.46	102	£903,839.26	46	£456,537.93	130	£665,824.79	172	£1,102,056.39	4	£20,306.33	
Rapid		23	0.30%	£69,610.11	0.09%	9	£14,464.90	14	£55,145.21	2	-	21	£69,610.11	22	£69,610.11	1	-	
Roomster		-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
Scala		30	0.40															



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	1,417	18.71%	£4,812,156.66	6.47%	80	£436,808.16	1,337	£4,375,348.50	1,181	£3,846,569.54	236	£965,587.12
PCP	6,157	81.29%	£69,600,562.11	93.53%	3,370	£41,417,589.01	2,787	£28,182,973.10	6,080	£68,595,787.64	77	£1,004,774.47
Total	7,574	100.00%	£74,412,718.77	100.00%	3,450	£41,854,397.17	4,124	£32,558,321.60	7,261	£72,442,357.18	313	£1,970,361.59

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	3,450	45.55%	£41,854,397.17	56.25%	3,347	£40,986,580.80	103	£867,816.37
Used	4,124	54.45%	£32,558,321.60	43.75%	3,914	£31,455,776.38	210	£1,102,545.22
Total	7,574	100.00%	£74,412,718.77	100.00%	7,261	£72,442,357.18	313	£1,970,361.59

Customer Type	Total Portfolio			
	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance
Retail	7,261	95.87%	£72,442,357.18	97.35%
Corporate	313	4.13%	£1,970,361.59	2.65%
Total	7,574	100.00%	£74,412,718.77	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)	1	0.01%	-	0.00%	-	-	1	-	-	-	1	-	1	-	-	-
Other	7,573	99.99%	£74,412,718.77	100.00%	1,417	£4,812,156.66	6,156	£69,600,562.11	3,450	£41,854,397.17	4,123	£32,558,321.60	7,260	£72,442,357.18	313	£1,970,361.59
Total	7,574	100.00%	£74,412,718.77	100.00%	1,417	£4,812,156.66	6,157	£69,600,562.11	3,450	£41,854,397.17	4,124	£32,558,321.60	7,261	£72,442,357.18	313	£1,970,361.59

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	33	0.44%	£138,623.66	0.19%	6	£15,470.08	27	£123,153.58	12	£29,979.14	21	£108,644.52	33	£138,623.66	-	-
No ATP	7,541	99.56%	£74,274,095.11	99.81%	1,411	£4,796,686.58	6,130	£69,477,408.53	3,438	£41,824,418.03	4,103	£32,449,677.08	7,228	£72,303,733.52	313	£1,970,361.59
Total	7,574	100.00%	£74,412,718.77	100.00%	1,417	£4,812,156.66	6,157	£69,600,562.11	3,450	£41,854,397.17	4,124	£32,558,321.60	7,261	£72,442,357.18	313	£1,970,361.59

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	170	2.24%	£1,141,085.80	1.53%	42	£150,540.36	128	£990,545.44	63	£575,440.08	107	£565,645.72	169	£1,136,007.18	1	£5,078.62
Payment Holiday With Term Extension	47	0.62%	£200,022.29	0.27%	4	£2,842.04	43	£197,180.25	17	£97,289.73	30	£102,732.56	47	£200,022.29	-	-
No Payment Holiday	7,357	97.13%	£73,071,610.68	98.20%	1,371	£4,658,774.26	5,986	£68,412,836.42	3,370	£41,181,667.36	3,987	£31,889,943.32	7,045	£71,106,327.71	312	£1,965,282.97
Total	7,574	100.00%	£74,412,718.77	100.00%	1,417	£4,812,156.66	6,157	£69,600,562.11	3,450	£41,854,397.17	4,124	£32,558,321.60	7,261	£72,442,357.18	313	£1,970,361.59

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
< 0.50%	469	6.19%	£5,386,367.02	7.24%	69	£244,934.78	400	£5,141,432.24	396	£4,853,257.55	73	£533,109.47	456	£5,321,505.98	13	£64,861.04
>=0.50% - <1.00%	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
>=1.00% - <1.50%	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
>=1.50% - <2.00%	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
>=2.00% - <2.50%	14	0.18%	£125,717.34	0.17%	-	-	14	£125,717.34	14	£125,717.34	-	-	14	£125,717.34	-	-
>=2.50% - <3.00%	61	0.81%	£641,183.99	0.86%	9	£61,831.94	52	£579,352.05	61	£641,183.99	-	-	51	£553,921.81	10	£87,262.18
>=3.00% - <3.50%	107	1.41%	£1,318,288.72	1.77%	-	-	107	£1,318,288.72	107	£1,318,288.72	-	-	102	£1,226,172.99	5	£92,115.73
>=3.50% - <4.00%	256	3.38%	£3,012,737.63	4.05%	10	£80,569.06	246	£2,932,168.57	256	£3,012,737.63	-	-	242	£2,832,564.82	14	£180,172.81
>=4.00% - <4.50%	117	1.54%	£1,741,452.21	2.34%	-	-	117	£1,741,452.21	117	£1,741,452.21	-	-	116	£1,726,454.38	1	£14,997.83
>=4.50% - <5.00%	990	13.07%	£11,077,613.89	14.89%	12	£40,774.64	978	£11,036,839.25	989	£11,063,520.69	1	£14,093.20	969	£10,935,776.64	21	£141,837.25
>=5.00% - <5.50%	375	4.95%	£3,883,094.01	5.22%	3	£14,794.20	372	£3,868,299.81	375	£3,883,094.01	-	-	372	£3,872,898.83	3	£10,195.18
>=5.50% - <6.00%	699	9.23%	£8,985,691.14	12.08%	9	£80,495.66	690	£8,905,195.48	459	£5,609,091.42	240	£3,376,599.72	679	£8,737,079.17	20	£248,611.97
>=6.00% - <6.50%	605	7.99%	£8,932,224.16	12.00%	22	£167,017.91	583	£8,765,206.25	572	£8,682,219.55	33	£250,004.61	592	£8,774,610.42	13	£157,613.74
>=6.50% - <7.00%	651	8.60%	£6,685,969.30	8.98%	123	£634,330.49	528	£6,051,638.81	88	£716,612.61	563	£5,969,356.69	605	£6,397,201.65	46	£288,767.65
>=7.00% - <7.50%	1,006	13.28%	£6,611,539.77	8.88%	370	£1,009,748.82	636	£5,601,790.95	7	£35,916.02	999	£6,575,623.75	899	£6,270,046.16	107	£341,493.61
>=7.50% - <8.00%	328	4.33%	£2,451,953.35	3.30%	146	£596,482.37	182	£1,855,470.98	3	£19,909.01	325	£2,432,044.34	318	£2,405,258.73	10	£46,694.62
>=8.00% - <8.50%	647	8.54%	£5,254,118.49	7.06%	200	£612,074.96	447	£4,642,043.53	1	£958.52	646	£5,253,159.97	633	£5,135,992.95	14	£118,125.54
>=8.50% - <9.00%	228	3.01%	£1,525,656.66	2.05%	86	£183,478.83	142	£1,342,177.83	3	£148,686.47	225	£1,376,970.19	224	£1,505,916.36	4	£19,740.30
>=9.00% - <9.50%	292	3.86%	£2,171,286.12	2.92%	108	£397,925.15	184	£1,773,360.97	-	-	292	£2,171,286.12	283	£2,096,968.18	9	£74,317.94
>=9.50% - <10.00%	106	1.40%	£681,438.71	0.92%	26	£82,796.39	80	£598,642.32	2	£1,751.43	104	£679,687.28	100	£665,739.04	6	£15,699.67
>= 10.00%	623	8.23%	£3,926,386.26	5.28%	224	£604,901.46	399	£3,321,484.80	-	-	623	£3,926,386.26	606	£3,858,531.73	17	£67,854.53
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum Interest rate	0.00%
Maximum Interest rate	14.83%
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	532	7.02%	£2,819,620.10	3.79%	0.00%	255	£730,270.44	277	£2,089,349.66	19	£251,988.53	513	£2,567,631.57	522	£2,763,112.07	10	£56,508.03
<= 1,000	1,629	21.51%	£12,088,289.30	16.24%	2.86%	288	£893,839.51	1,341	£11,194,449.79	409	£3,389,203.31	1,220	£8,699,085.99	1,591	£11,869,597.83	38	£218,691.47
1,001 - 2,000	1,177	15.54%	£10,645,201.81	14.31%	7.91%	140	£430,795.70	1,037	£10,214,406.11	503	£5,045,370.94	674	£5,599,830.87	1,155	£10,524,862.92	22	£120,338.89
2,001 - 3,000	1,048	13.84%	£10,258,221.47	13.79%	11.98%	129	£421,465.68	919	£9,836,755.79	556	£6,011,759.91	492	£4,246,461.56	1,030	£10,166,649.38	18	£91,572.09
3,001 - 4,000	811	10.71%	£8,570,521.47	11.52%	15.28%	106	£335,460.47	705	£8,235,061.00	492	£5,744,122.37	319	£2,826,399.10	781	£8,404,857.50	30	£165,663.97
4,001 - 5,000	663	8.75%	£7,642,752.43	10.27%	17.39%	117	£407,383.79	546	£7,235,368.64	391	£5,189,894.29	272	£2,452,858.14	616	£7,298,716.71	47	£344,035.72
5,001 - 6,000	453	5.98%	£5,660,147.85	7.61%	19.79%	57	£186,603.25	396	£5,473,544.60	287	£3,952,534.42	166	£1,707,613.43	431	£5,523,352.69	22	£136,795.16
6,001 - 7,000	331	4.37%	£4,280,022.28	5.75%	22.40%	45	£194,090.01	286	£4,085,932.27	226	£3,125,401.39	105	£1,154,620.89	315	£4,199,418.41	16	£80,603.87
7,001 - 8,000	255	3.37%	£3,151,498.00	4.24%	24.36%	53	£212,361.73	202	£2,939,136.27	161	£2,313,964.30	94	£837,533.70	232	£2,952,959.72	23	£198,538.28
8,001 - 9,000	161	2.13%	£2,216,355.15	2.98%	25.08%	24	£112,111.49	137	£2,104,243.66	113	£1,825,782.65	48	£390,572.50	150	£2,079,410.16	11	£136,944.99
9,001 - 10,000	130	1.72%	£1,737,357.67	2.33%	27.24%	43	£189,772.42	87	£1,547,585.25	80	£1,263,395.09	50	£473,962.58	115	£1,683,679.60	15	£53,678.07
10,001 - 11,000	73	0.96%	£936,411.21	1.26%	29.89%	25	£107,561.41	48	£828,849.80	39	£661,751.95	34	£274,659.26	67	£857,301.12	6	£79,110.09
11,001 - 12,000	63	0.83%	£673,970.23	0.91%	31.84%	29	£113,697.51	34	£560,272.72	32	£478,006.18	31	£195,964.05	52	£621,393.06	11	£52,577.17
12,001 - 13,000	49	0.65%	£717,929.65	0.96%	28.62%	14	£41,276.15	35	£676,653.50	30	£545,487.54	19	£172,442.11	40	£668,793.27	9	£49,136.38
13,001 - 14,000	31	0.41%	£474,112.99	0.64%	31.20%	7	£16,535.86	24	£457,577.13	20	£403,802.66	11	£70,310.33	30	£470,811.17	1	£3,301.82
14,001 - 15,000	35	0.46%	£359,251.46	0.48%	37.27%	18	£83,067.88	17	£276,183.58	13	£197,662.81	22	£161,588.65	31	£335,617.57	4	£23,633.89
> 15,000	133	1.76%	£2,181,055.70	2.93%	40.62%	67	£335,863.36	66	£1,845,192.34	79	£1,454,268.83	54	£726,786.87	103	£2,021,824.00	30	£159,231.70
<b>Total</b>	<b>7,574</b>	<b>100.00%</b>	<b>£74,412,718.77</b>	<b>100.00%</b>	<b>15.12%</b>	<b>1,417</b>	<b>£4,812,156.66</b>	<b>6,157</b>	<b>£69,600,562.11</b>	<b>3,450</b>	<b>£41,854,397.17</b>	<b>4,124</b>	<b>£32,558,321.60</b>	<b>7,261</b>	<b>£72,442,357.18</b>	<b>313</b>	<b>£1,970,361.59</b>

Statistics	
Minimum Down Payment	-
Maximum Down Payment	£96,948.00
Average Down Payment (Customers who made a Down Payment)	£3,772.01
Average Down Payment (Total)	£3,507.06

### Loan level data

Month / Year of Origination		Accrued Amount on Defaulted Receivables		Recovery Month / Year of Year	Recovery Month / Year of Year	Unsettled Receivables	Total Receivables	Less amount	Late payments percentage	Late payments percentage	Late payments percentage	Geographical location of Recovery	Other Type of Asset	Brand	Contract type	Customer type	Month / Year of Year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
2019	2020	2021	2022														2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987
3029	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019	03/2019																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																



**Specific Supplementary UK Information**

<b>Event Detailed Calculations</b>			
Payment Date	27/02/2023	27/03/2023	25/04/2023
Period Number	47	48	49
Aggregate Discounted Receivables Balance	£95,067,055.62	£86,613,193.11	£74,412,718.77
<b>Charged-Off Amount in the Monthly Period</b>			
Hostile Termination Disposals	£53,848.69	£69,494.09	-
Hostile Termination Recoveries	(£49,365.69)	(£71,698.03)	-
Hostile Termination (Profit) / Losses	£4,483.00	(£2,203.94)	-
Hostile Termination Monthly Recovery Rate	91.67%	103.17%	0.00%
Hostile Termination Cumulative Recovery Rate	79.17%	79.45%	79.45%
Voluntary Termination Disposals	£54,268.20	£84,829.68	£94,468.19
Voluntary Termination Recoveries	(£58,477.88)	(£94,840.35)	(£72,095.78)
Voluntary Termination (Profit) / Losses	(£4,209.68)	(£10,010.67)	£22,372.41
Voluntary Termination Monthly Recovery Rate	107.76%	111.80%	76.32%
Voluntary Termination Cumulative Recovery Rate	94.58%	94.71%	94.55%
PCP Return Disposals	£67,519.25	£161,782.50	£80,338.61
PCP Recoveries	(£98,800.00)	(£213,433.24)	(£90,297.34)
PCP Return (Profit) / Losses	(£31,280.75)	(£51,650.74)	(£9,958.73)
PCP Return Monthly Recovery Rate	146.33%	131.93%	112.40%
PCP Return Cumulative Recovery Rate	118.86%	119.73%	119.49%
Total Loss on Disposal of Assets	(£31,007.43)	(£63,865.35)	£12,413.68
Net write-off	£89,190.35	£19,839.73	£13,751.78
Gross Exposures	£269,509.19	£350,375.15	£214,416.33
Recoveries	(£211,326.27)	(£394,400.77)	(£188,250.87)
Total Charged-Off Amounts in the Monthly Period	£58,182.92	(£44,025.62)	£26,165.46
Cumulative Charged-Off Amount	£4,174,957.66	£4,130,932.04	£4,157,097.50
Aggregate Cut-Off Date Discounted Receivables Balance	£1,023,956,712.22	£1,023,956,712.22	£1,023,956,712.22
Additional Receivables	-	-	-
<b>Cumulative Net Loss Ratio</b>	<b>0.40773%</b>	<b>0.40343%</b>	<b>0.40598%</b>

<b>Pool Performance Event Data</b>			
Payment Date	27/02/2023	27/03/2023	25/04/2023
Period Number	47	48	49
Aggregate Discounted Receivables Balance at the start of the Monthly Period			
Early Settlements	HP New	£3,091.50	-
Early Settlements	HP Used	£97,682.96	£80,123.26
Early Settlements	PCP New	£3,673,161.06	£2,525,360.42
Early Settlements	PCP Used	£2,027,835.59	£1,291,814.05
<b>Early Settlements</b>	<b>Total</b>	<b>£5,801,771.11</b>	<b>£3,897,297.73</b>
Aggregate Discounted Receivables Balance at the start of the Monthly Period			
Hostile terminations	HP New	-	-
Hostile terminations	HP Used	-	-
Hostile terminations	PCP New	-	-
Hostile terminations	PCP Used	-	£45,712.00
<b>Hostile terminations</b>	<b>Total</b>	<b>-</b>	<b>£45,712.00</b>
Hostile Terminations Cumulative	Total	£7,407,740.07	£7,453,452.07
Aggregate Discounted Receivables Balance at the start of the Monthly Period			
Voluntary terminations	HP New	-	-
Voluntary terminations	HP Used	-	-
Voluntary terminations	PCP New	£22,572.24	£6,857.71
Voluntary terminations	PCP Used	£110,821.56	-
<b>Voluntary terminations</b>	<b>Total</b>	<b>£133,393.80</b>	<b>£6,857.71</b>
Voluntary Terminations Cumulative	Total	£12,022,077.18	£12,028,934.89
Value of Terminated Receivables excluding RV Events in the Monthly Period		£133,393.80	£52,569.71
Recoveries on Terminated Receivables excluding RV Events in the Monthly Period		£88,927.45	£179,243.52

<b>Pool Concentration</b>		
Used Vehicles as a percentage of Aggregate Discounted Receivables Balance	Limit	31/03/2023
Non-VW Brand passenger cars and light commercial vehicles as a percentage of Aggregate Discounted Receivables Balance	50%	43.75%
Maximum Discounted Receivables Balance per Obligor	10%	2.90%
	£500,000.00	£126,594.85

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