

<b>Deal Name:</b>	<b>Driver España Five</b>
<b>Issuer:</b>	<b>DRIVER ESPAÑA FIVE, FONDO DE TITULIZACIÓN</b> Calle Orense nº 69 28020 Madrid Spain
<b>Seller of the Receivables:</b>	<b>Volkswagen Finance S.A., E.F.C.</b>
<b>Servicer Name:</b>	<b>Volkswagen Finance S.A., E.F.C.</b>
<b>Reporting Entity:</b>	<b>Volkswagen Finance S.A., E.F.C.</b> ABS Operations  Avenida de Bruselas 34, Alcobendas 28108 Madrid Spain
<b>Contact:</b>	Phone: +34 91 453 5231/5213/5169 Fax: +34 91 453 5602 <a href="mailto:ABSOperations.Spain@vwfs.com">ABSOperations.Spain@vwfs.com</a>
<b>Management company (Sociedad Gestora):</b>	<b>Titulización de Activos, S.G.F.T., S.A.</b> Calle Orense nº 69 28020 Madrid Spain Phone: +34 91 702 0808 <a href="mailto:driver@tda-sgft.com">driver@tda-sgft.com</a>

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**Deal Overview**

Cut Off Date:	31/01/2018			
Issue Date:	27/02/2018	Legal Maturity Date:	21/04/2028	
Reporting period:	March			
Reporting date:	16/04/2018			
Reporting Frequency:	monthly			
Period No.:	2			
Payment date:	23/04/2018			
Next payment date:	21/05/2018			
Asset collection period:	01/03/2018	until	31/03/2018	
Interest Accrual Period:	21/03/2018	until	23/04/2018	Days accrued: 33
Note Payment Period:	21/03/2018	until	23/04/2018	

**Poolinformation at Cut Off Date**

	Number of Contracts	Outstanding Discounted Principal Balance	Outstanding Nominal Balance
Outstanding Pool	86.320	1.000.002.231,57	1.029.405.033,97 €
Repurchased Loan Contracts	0	0	0,00 €

Credit Type	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
Auto Credit	12,93%	88.987.892,58	8,90%
Classic Credit	87,07%	911.014.338,99	91,10%
<b>Total</b>	<b>100,00%</b>	<b>1.000.002.231,57 €</b>	<b>100,00%</b>

Type of Car	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New	83,06%	824.396.601,44	82,44%
Used	16,94%	175.605.630,13	17,56%
<b>Total</b>	<b>100,00%</b>	<b>1.000.002.231,57 €</b>	<b>100,00%</b>

**Transaction Events, Trigger & Rating Overview**

Clean-Up Call Condition

Current Outstanding Discounted Portfolio	Min. Outstanding Discounted Portfolio
94,81%	10,00%

Repurchase of Receivables

	Number of contracts	Outstanding Discounted Balance	Re-Purchase Price
Current Period	-	-	-
Previous Periods	-	-	-
<b>Total</b>	-	-	-

If a repurchase of receivables occurred, it would only result from non-eligibility as of the respective Cut Off Date (which has been discovered at a later stage).

Credit Enhancement Increase Condition

Cumulative Gross Loss Ratio

0,00000%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	11,85%	9,11%
Current Target OC	21,00%	14,50%
Regular Target OC	21,00%	14,50%
Level 1 Target OC	25,00%	18,00%
Level 2 Target OC	100,00%	100,00%

OC = Asset Overcollateralisation

Level 1 Credit Enhancement Increase Condition -

Cumulative Gross Loss Ratio exceeds (i) 1.8% on any Payment Date prior to or during May 2019 (included); or (ii) 4.00% for any Payment Date after May 2019 and until that for February 2020 (inclusive)

NO

Level 2 Credit Enhancement Increase Condition -

Cumulative Gross Loss Ratio exceeds 8.0% for any Payment Date

NO

Transaction Party Replacements

Capacity of Transaction Party	Date of Replacement	Reason for Replacement	Replaced Party	Replaced by

Rating Information on relevant Transaction Parties

<b>Account Bank:</b> BNP Paribas Securities Services Current Rating Minimum required Rating <i>(if no short term Rating available, the higher long term rating is applicable)</i>	Fitch			DBRS			Moody's			S&P		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
							Aa3	P-1	Stable	A	A-1	Stable
							A2	P-1		A	A-1	
Required Rating:												
fulfilled												
<b>Paving Agent:</b> BNP Paribas Securities Services Current Rating Minimum required Rating <i>(if no short term Rating available, the higher long term rating is applicable)</i>	Fitch			DBRS			Moody's			S&P		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
							Aa3	P-1	Stable	A	A-1	Stable
							A2	P-1		A	A-1	
Required Rating:												
fulfilled												
<b>Swap Counterparty:</b> ING Bank N.V. Current Rating Minimum required Rating <i>(if no short term Rating available, the higher long term rating is applicable)</i>	Fitch			S&P			Moody's			S&P		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
				A+	A-1	Stable	Aa3	P-1	Stable			
Required Rating:												
fulfilled												
<b>Service:</b> Volkswagen Finance S.A. Current Rating Minimum required Rating												
										n.a.	n.a.	n.a.

\*Ratings last updated on 23/02/2016

**Deal Overview: Counterparties**

<b>Joint Lead Managers:</b>	<b>ING Bank N.V.</b> Bijlmerplein 888 1102 MG, Amsterdam The Netherlands	<b>DZ BANK AG DEUTSCHE ZENTRAL</b> Platz der Republik 60325 Frankfurt am Main Germany
<b>Management company (Sociedad Gestora):</b>	<b>Titulización de Activos, S.G.F.T., S.A.</b> Calle Orense nº 69 28020 Madrid Spain phone: +34 91 702 0808 <a href="mailto:driver@tda-sqft.com">driver@tda-sqft.com</a>	
<b>Servicer:</b>	<b>Volkswagen Finance E.F.C.</b> Avd de Bruselas 34 28108 Alcobendas (Madrid) AbsOperations.Spain@vwfs.com	<b>Clearing Systems:</b>
		<b>IBERCLEAR</b> Plaza de la Lealtad 1 28014 Madrid Spain phone: +34 91 709 5000 <a href="mailto:iberclear@iberclear.es">iberclear@iberclear.es</a>
<b>Paying Agent:</b>	<b>BNP Paribas Securities Services ,</b> Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain	<b>Account Bank:</b>
		<b>BNP Paribas Securities Services ,</b> Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain
<b>Rating Agencies:</b>	<b>Moody's</b> Príncipe de Vergara, 131 28002 Madrid Spain	<b>S&amp;P</b> 20 Canada Square Canary Wharf, London United Kingdom
<b>Swap Counterparty:</b>	<b>ING Bank N.V.</b> Bijlmerplein 888 1102 MG, Amsterdam The Netherlands	

**Information regarding the Notes I**
**Rating Details:**

<b>Rating at Issue Date</b>	<b>Class A</b>	<b>Class B</b>
Moody's	Aa2	A2
S&P	AA+	AA-

<b>Current Rating</b>	<b>Class A</b>	<b>Class B</b>
Moody's	Aa2	A2
S&P	AA+	AA-

<b>Information on Notes</b>	<b>Class A</b>	<b>Class B</b>
Final Maturity Date	21/04/2028	21/04/2028
Scheduled Repayment Date:	21/10/2025	21/10/2025
ISIN:	ES0305319008	ES0305319016
Common Code:	175957723	175958193
Nominal Amount:	100.000,00 €	100.000,00 €

<b>Information on Interest</b>	<b>Class A</b>	<b>Class B</b>
Spread/Margin:	40 pbs	54 pbs
Index Rate:	1-Month Euribor	1-Month Euribor
Fixed/ Floating:	Floating	Floating
Current Coupon:	1-Month Euribor + 40 pbs	1-Month Euribor + 54 pbs
Day Count Convention	Actual/360	Actual/360

**Clean-Up Call**

Volkswagen Finance will have the right at its option to exercise a Clean-Up Call and to repurchase the Loan Receivables from Driver España One at any time when the sum of the Discounted Principal Balance for all loan contracts is less than 10 per cent. of the sum of the Discounted Principal Balance for all Loan contracts as of the Cut Off Date, provided that all payment obligations under the Notes will be thereby fulfilled.

**Information regarding the Notes II**

<b>Monthly Period:</b>	March		
<b>Payment Date:</b>	23/04/2018		
<b>Interest Accrual Period (from/until):</b>	21/03/2018	23/04/2018	
<b>Days Accrued:</b>	33		
<b>Base Interest Rate (1-Month Euribor):</b>	-0,370%		
	EUR		
<b>Day Count Convention:</b>	30/360		

<b>Interest Payments</b>		<b>Class A</b>	<b>Class B</b>
Total Interest Amount of the Reporting Period		23.709,60 €	4.050,80 €
Gross Paid interest:		23.709,60 €	4.050,80 €
<b>Unpaid Interest:</b>			
Unpaid interest of the Reporting Period:		- €	- €
Cumulative unpaid interest:		- €	- €

<b>Principal Payment</b>		<b>Class A</b>	<b>Class B</b>
Note Balance (Cut Off Date):		888.000.000,00 €	26.000.000,00 €
Note Balance (Beginning of Period):		861.667.514,40 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	49,61 €		
Available Redemption Amount Reporting Period:	25.978.202,77 €		
Total Available Redemption Amount:	25.978.252,38 €		
Redemption Amount per Class:		25.978.173,60 €	0,00 €
Unallocated Redemption Amount per note class from current period::		78,78 €	0,00 €
Note Balance (End of Period):		835.689.340,80	26.000.000,00
Note Factor (End of Period):		94,11%	100,00%

<b>Overcollateralisation</b>		<b>Class A</b>	<b>Class B</b>
Initial OC Percentage at Poolcut		11,2023%	8,6023%
Current OC Percentage		11,8523%	9,1098%

## Credit Enhancement

### Credit Enhancement as of Cut Off Date

	Outstanding Discounted Principal Balance (%)	Value
Class B Note*	2,60%	26.000.000,00 €
Subordinated Loan	5,10%	51.002.231,57 €
Overcollateralization	3,50%	35.000.000,00 €
Cash Collateral Account	1,30%	13.000.000,00 €
<i>*for subordination to class A note</i>		

Cash Collateral Account (CCA)	in EUR	in % of Outstanding Discounted Balance as of	
<b>Initial Balance at Poolcut</b>	<b>13.000.000,00 €</b>	<b>1,30%</b>	<b>Poolcut</b>
Targeted Balance (Floor)	11.000.000,00 €	1,10%	Poolcut
<b>Balance as of the Beginning of the Period</b>	<b>12.661.428,92 €</b>	<b>1,27%</b>	<b>BoPeriod</b>
Payment from CCA/ Payment to CCA	336.705,98 €	-	-
<b>Balance as of the End of the Period</b>	<b>12.324.722,94 €</b>	<b>1,30%</b>	<b>EoPeriod</b>

### Calculation of Credit Enhancement:

The Class B Notes benefit from the Subordinated Loan, the Overcollateralisation and the Cash Collateral Account.

- The transaction starts with sequential amortisation and therefore initially only the Class A Notes will receive principal payments
- The transaction switches into pro rata amortisation once an overcollateralisation percentage (i.e. credit enhancement excluding cash collateral) of OC-Percentage for the Class A Notes and OC-Percentage for the Class B Notes has been reached
- The amortisation will revert to sequential in case the total amount of notes outstanding falls below 10% of the initial notes outstanding

### Set off Risk

No set off risk is applicable in this transaction.



### Swap/ Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial Principal	861.667.514,40 €	26.000.000,00 €
Underlying Principal for Reporting Period	861.667.514,40 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 211.898,40 €	- 7.852,00 €

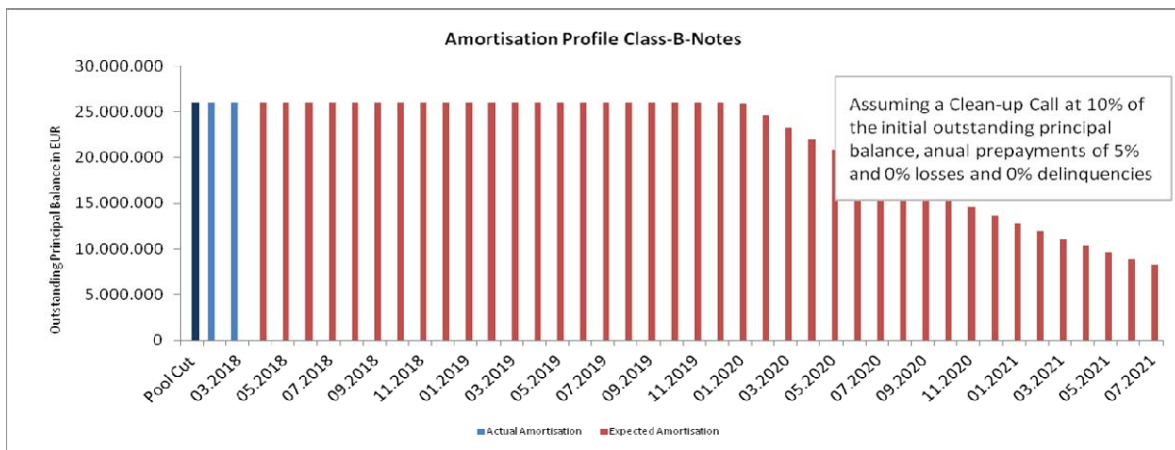
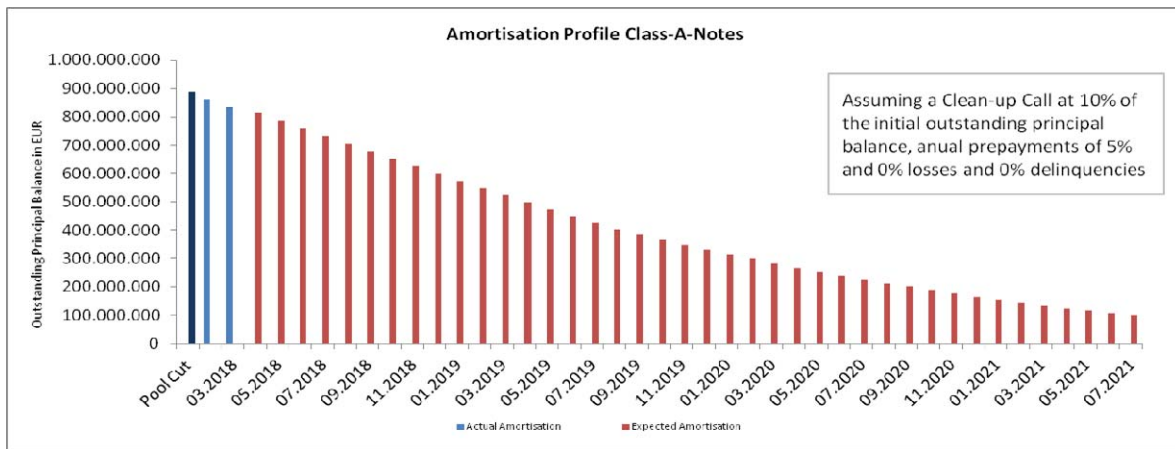
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		49,61 €	
Available Distribution Amount	plus	27.046.273,58 €	27.046.323,19 €
Fees	less	820.560,01 €	26.225.763,18 €
Net Swap Payments Class A	less	211.898,40 €	26.013.864,78 €
Net Swap Payments Class B	less	7.852,00 €	26.006.012,78 €
Interest Class A	less	23.709,60 €	25.982.303,18 €
Interest Class B	less	4.050,80 €	25.978.252,38 €
Payment to Cash Collateral Account	less	- €	25.978.252,38 €
Redemption Class A	less	25.978.173,60 €	78,78 €
Redemption Class B	less	- €	78,78 €
Remaining Amount Due to Rounding	less	78,78 €	- €
Other Payments to Swap Counterparties	less	- €	- €
Interest Subordinated Loan	less	- €	- €
Redemption Subordinated Loan	less	- €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €
Payment from Cash Collateral Account		336.705,98 €	336.705,98 €
Interest Subordinated Loan	less	62.611,39 €	274.094,59 €
Redemption Subordinated Loan	less	274.094,59 €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 28/02/2018				At the end of Reporting Period 31/03/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	41.595,21 €	2.675,39 €	44.270,60 €	Arrears	95.863,65 €	5.940,44 €	101.804,09 €
03/2018	23.867.268,39 €	1.156.517,13 €	25.023.785,52 €				
04/2018	23.901.688,15 €	1.128.175,28 €	25.029.863,43 €	04/2018	23.865.302,78 €	1.125.696,42 €	24.990.999,20 €
05/2018	23.924.828,13 €	1.099.794,40 €	25.024.622,53 €	05/2018	23.885.601,35 €	1.097.358,66 €	24.982.960,01 €
06/2018	23.924.283,30 €	1.071.384,03 €	24.995.667,33 €	06/2018	23.884.106,77 €	1.068.994,96 €	24.953.101,73 €
07/2018	23.942.380,56 €	1.042.973,99 €	24.985.354,55 €	07/2018	23.900.608,46 €	1.040.632,59 €	24.941.241,05 €
08/2018	23.957.532,95 €	1.014.543,70 €	24.972.076,65 €	08/2018	23.914.015,68 €	1.012.251,93 €	24.926.267,61 €
09/2018	23.955.234,30 €	986.093,72 €	24.941.328,02 €	09/2018	23.910.289,84 €	983.853,71 €	24.894.143,55 €
10/2018	23.975.345,35 €	957.647,64 €	24.932.992,99 €	10/2018	23.926.367,29 €	955.460,94 €	24.881.828,23 €
11/2018	23.957.269,61 €	929.178,08 €	24.886.447,69 €	11/2018	23.907.956,65 €	927.049,53 €	24.835.006,18 €
12/2018	23.781.911,67 €	900.730,72 €	24.682.642,39 €	12/2018	23.732.540,16 €	898.660,72 €	24.631.200,88 €
01/2019	23.646.975,52 €	872.489,31 €	24.519.464,83 €	01/2019	23.597.805,98 €	870.477,96 €	24.468.283,94 €
02/2019	23.548.274,53 €	844.412,84 €	24.392.687,37 €	02/2019	23.499.046,67 €	842.459,81 €	24.341.506,48 €
03/2019	23.440.504,75 €	816.445,02 €	24.256.949,77 €	03/2019	23.391.729,61 €	814.550,47 €	24.206.280,08 €
04/2019	23.362.596,11 €	788.608,38 €	24.151.204,49 €	04/2019	23.313.762,94 €	786.771,86 €	24.100.534,80 €
05/2019	23.189.520,34 €	760.867,18 €	23.950.387,52 €	05/2019	23.140.801,29 €	759.088,59 €	23.899.889,88 €
06/2019	23.070.920,27 €	733.328,14 €	23.804.248,41 €	06/2019	23.022.611,07 €	731.607,41 €	23.754.218,48 €
07/2019	22.896.794,89 €	705.930,57 €	23.602.725,46 €	07/2019	22.848.715,48 €	704.267,14 €	23.552.982,62 €
08/2019	22.711.482,51 €	678.742,32 €	23.390.224,83 €	08/2019	22.663.345,94 €	677.136,05 €	23.340.481,99 €
09/2019	22.574.970,06 €	651.771,51 €	23.226.741,57 €	09/2019	22.527.154,69 €	650.222,37 €	23.177.377,06 €
10/2019	22.386.466,19 €	624.964,07 €	23.011.430,26 €	10/2019	22.338.916,46 €	623.471,74 €	22.962.388,20 €
11/2019	22.130.028,39 €	598.377,81 €	22.728.406,20 €	11/2019	22.083.485,43 €	596.941,89 €	22.680.427,32 €
12/2019	21.888.072,01 €	572.098,84 €	22.280.170,85 €	12/2019	21.641.606,62 €	570.718,21 €	22.212.324,83 €
01/2020	21.179.068,99 €	546.343,89 €	21.725.412,88 €	01/2020	21.134.725,66 €	545.018,41 €	21.679.744,07 €
02/2020	20.776.614,52 €	521.195,21 €	21.297.809,73 €	02/2020	20.732.433,19 €	519.922,45 €	21.252.355,64 €
03/2020	20.358.050,73 €	496.524,14 €	20.854.574,87 €	03/2020	20.314.398,29 €	495.303,86 €	20.809.702,15 €
04/2020	19.713.679,50 €	472.348,10 €	20.186.027,60 €	04/2020	19.671.609,24 €	471.179,59 €	20.142.788,83 €
05/2020	19.011.841,21 €	448.939,00 €	19.460.780,21 €	05/2020	18.970.357,57 €	447.820,47 €	19.418.178,04 €
06/2020	18.430.665,06 €	426.364,20 €	18.857.029,26 €	06/2020	18.389.743,08 €	425.294,95 €	18.815.038,03 €
07/2020	17.743.989,96 €	404.475,89 €	18.148.465,85 €	07/2020	17.705.660,87 €	403.455,17 €	18.109.116,04 €
08/2020	17.038.812,38 €	383.406,74 €	17.422.219,12 €	08/2020	17.000.663,47 €	382.431,57 €	17.383.095,04 €
09/2020	16.586.462,75 €	363.174,75 €	16.949.637,50 €	09/2020	16.548.268,53 €	362.244,89 €	16.910.513,42 €
10/2020	16.003.391,45 €	343.478,02 €	16.346.869,47 €	10/2020	15.965.151,84 €	342.593,55 €	16.307.745,39 €
11/2020	15.443.951,71 €	324.472,82 €	15.768.424,53 €	11/2020	15.406.691,33 €	323.633,75 €	15.730.325,08 €
12/2020	15.111.875,31 €	306.130,06 €	15.418.005,37 €	12/2020	15.074.570,71 €	305.335,21 €	15.379.905,92 €
01/2021	14.787.044,08 €	288.184,40 €	15.075.228,48 €	01/2021	14.750.345,95 €	287.433,87 €	15.037.779,82 €
02/2021	14.515.527,30 €	270.622,14 €	14.786.149,44 €	02/2021	14.479.176,67 €	269.915,21 €	14.749.091,88 €
03/2021	14.141.128,22 €	253.387,43 €	14.394.515,65 €	03/2021	14.105.202,87 €	252.723,61 €	14.357.926,48 €
04/2021	13.338.189,31 €	236.596,16 €	13.574.785,47 €	04/2021	13.302.751,30 €	235.975,08 €	13.538.726,38 €
05/2021	12.401.392,90 €	220.756,63 €	12.622.149,53 €	05/2021	12.367.114,05 €	220.177,58 €	12.587.291,63 €
06/2021	11.590.602,98 €	206.028,58 €	11.796.631,56 €	06/2021	11.556.941,88 €	205.490,26 €	11.762.432,14 €
07/2021	10.514.804,13 €	192.264,49 €	10.707.068,62 €	07/2021	10.482.358,93 €	191.766,12 €	10.674.125,05 €
08/2021	9.480.684,73 €	179.778,43 €	9.660.463,16 €	08/2021	9.449.823,38 €	179.318,62 €	9.629.142,00 €
09/2021	8.771.014,67 €	168.519,43 €	8.939.534,10 €	09/2021	8.741.101,20 €	168.096,23 €	8.909.197,43 €
10/2021	7.852.326,87 €	158.104,93 €	8.010.431,80 €	10/2021	7.822.999,69 €	157.717,25 €	7.980.716,94 €
11/2021	7.069.575,37 €	148.779,98 €	7.218.355,35 €	11/2021	7.040.484,59 €	148.427,12 €	7.188.911,71 €
12/2021	6.933.541,05 €	140.385,61 €	7.073.926,66 €	12/2021	6.904.415,74 €	140.067,28 €	7.044.483,02 €
01/2022	6.775.287,41 €	132.151,75 €	6.907.439,16 €	01/2022	6.746.624,79 €	131.868,05 €	6.878.492,84 €
02/2022	6.652.787,63 €	124.105,37 €	6.776.893,00 €	02/2022	6.624.090,93 €	123.856,76 €	6.747.946,68 €
03/2022	6.517.503,96 €	116.205,25 €	6.633.709,11 €	03/2022	6.488.896,41 €	115.989,64 €	6.604.886,05 €
<b>Subtotal</b>	<b>882.615.757,27 €</b>	<b>26.810.470,47 €</b>	<b>909.426.230,74 €</b>	<b>Subtotal</b>	<b>856.868.236,97 €</b>	<b>25.596.668,94 €</b>	<b>882.464.905,91 €</b>
> 03/2022	91.340.313,18 €	1.337.477,24 €	92.677.790,42 €	> 03/2022	91.187.373,52 €	1.336.156,48 €	92.523.530,00 €
<b>Total</b>	<b>973.956.070,45 €</b>	<b>28.147.950,71 €</b>	<b>1.002.104.021,16 €</b>	<b>Total</b>	<b>948.055.610,49 €</b>	<b>26.932.825,42 €</b>	<b>974.988.435,91 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	0	0,00
Defaults	0	0,00
End of Period	0	0,00

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0000%
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**Performance Triggers**

A Targeted Note Balance was implemented to assure on a monthly basis that no cash is paid to lower steps in the waterfall unless there is sufficient overcollateralization to support the notes.

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

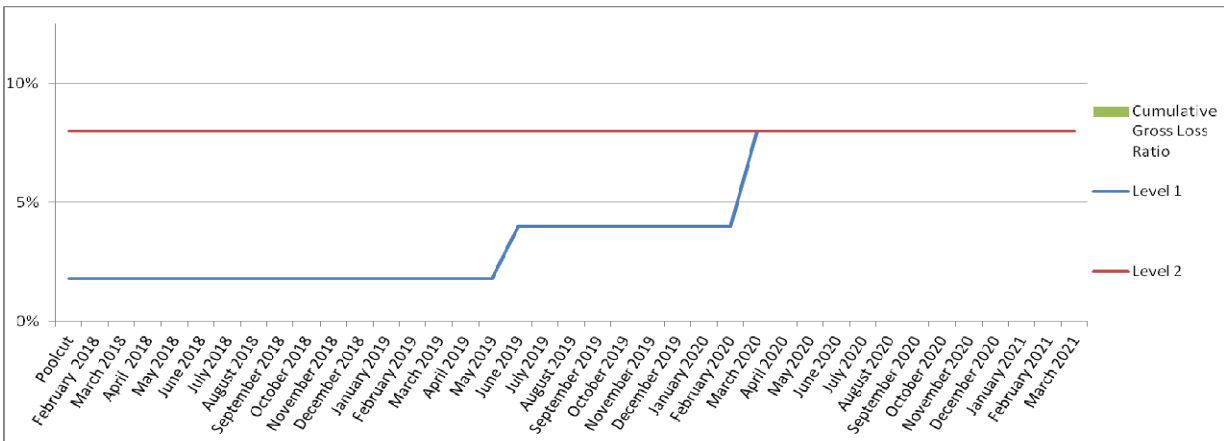
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

**Performance Trigger**

Levels	Credit Enhancement increase condition	Credit Enhancement increase condition in place?
Level 1	Cumulative Gross Loss Ratio exceeds (i) 1.8% on any Payment Date prior to or during May 2019 (included); or (ii) 4.00% for any Payment Date after May 2019 and until that for February 2020(inclusive)	No
Level 2	Cumulative Gross Loss Ratio exceeds 8.0% for any Payment Date	No

**Performance Pool vis-a-vis Triggers**

**Cumulated Gross loss**



**Overview Outstanding Contracts**

**Development of Pool within Reporting Period**

	Number of contracts	Adjustments	Outstanding Nominal Balance
<b>Begin of Period</b>			1.002.104.021,16 €
<b>End of Period</b>			974.988.435,91 €
Periodic reduction of Nominal		27.115.585,25 €	27.115.585,25 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-62.639,13 €	
Fees for prolongation		772,72 €	
Write Off / Write Down	3	69,66 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		10.473,03 €	
Interest in arrears		-17.987,95 €	
Net Swaps		0,00 €	27.046.273,58 €
Available Distribution Amount		27.046.273,58 €	0,00 €

**Status of Contracts**

Status	Pool Balance at Poolcut		Credit Type				Vehicle Status			
	Number of Contracts	Outstanding Discounted Principal Balance	Auto Credit		Classic Credit		New		Used	
			Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Current	86.320	1.000.002.231,57 €	11.160	88.987.892,58 €	75.160	911.014.338,99 €	71.700	824.396.601,44 €	14.620	175.605.630,13 €
Delinquent	0	- €	0	- €	0	- €	0	- €	0	- €
Defaulted	0	- €	0	- €	0	- €	0	- €	0	- €
Partial Prepayment	0	- €	0	- €	0	- €	0	- €	0	- €
End of Term	0	- €	0	- €	0	- €	0	- €	0	- €
Write Off	0	- €	0	- €	0	- €	0	- €	0	- €
Full Prepayment	0	- €	0	- €	0	- €	0	- €	0	- €
Repurchase	0	- €	0	- €	0	- €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>1.000.002.231,57 €</b>	<b>11.160</b>	<b>88.987.892,58 €</b>	<b>75.160</b>	<b>911.014.338,99 €</b>	<b>71.700</b>	<b>824.396.601,44 €</b>	<b>14.620</b>	<b>175.605.630,13 €</b>

Status	Pool Balance at the End of Period		Credit Type				Vehicle Status			
	Number of Contracts (End of Period)	Outstanding Discounted Principal Balance (End of Period)	Auto Credit		Classic Credit		New		Used	
			Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Current	85.750	943.593.600,32 €	11.083	83.011.569,63 €	74.667	860.582.030,69 €	71.253	777.279.232,41 €	14.497	166.314.367,91 €
Delinquent	313	4.422.689,84 €	51	516.556,44 €	262	3.906.133,40 €	245	3.470.916,02 €	68	951.773,82 €
Defaulted	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Partial Prepayment	6	39.320,33 €	3	29.990,08 €	3	9.330,25 €	5	35.547,26 €	1	3.773,07 €
End of Term	1	0,00 €	0	0,00 €	1	0,00 €	1	- €	0	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	250	0,00 €	23	0,00 €	227	0,00 €	196	- €	54	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>948.055.610,49 €</b>	<b>11.160</b>	<b>83.558.116,15 €</b>	<b>75.160</b>	<b>864.497.494,34 €</b>	<b>71.700</b>	<b>780.785.695,69 €</b>	<b>14.620</b>	<b>167.269.914,80 €</b>

**Information on the retention of net economic interest**
**Retention Amount at Poolcut**

Type of Asset	Number of Loans	Percentage of Loans (%)	Outstanding Nominal Balance	Percentage of Balance (%)
Portfolio sold to Fund	86.320	94,94%	1.029.405.033,97 €	95,00%
Retention of Volkswagen Finance	4.598	5,06%	54.189.288,02 €	5,00%
<b>Total</b>	<b>90.918</b>	<b>100,00%</b>	<b>1.083.594.321,99 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	51.470.251,70 €	5,00%
Actual Retention	54.189.288,02 €	5,00%

**Retention Amount End of Period**

Type of Asset	Number of Loans	Percentage of Loans (%)	Outstanding Nominal Balance	Percentage of Balance (%)
Portfolio sold to Fund	86.069	94,94%	974.988.435,91 €	95,01%
Retention of Volkswagen Finance	4.583	5,06%	51.234.971,59 €	4,99%
<b>Total</b>	<b>90.652</b>	<b>100,00%</b>	<b>1.026.223.407,50 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	51.311.170,37 €	5,00%
Actual Retention	51.234.971,59 €	4,99%

In its capacity as originator and original lender, Volkswagen Finance, S.A. complies with the retention requirement of a material net economic interest in accordance with §122a CRD.

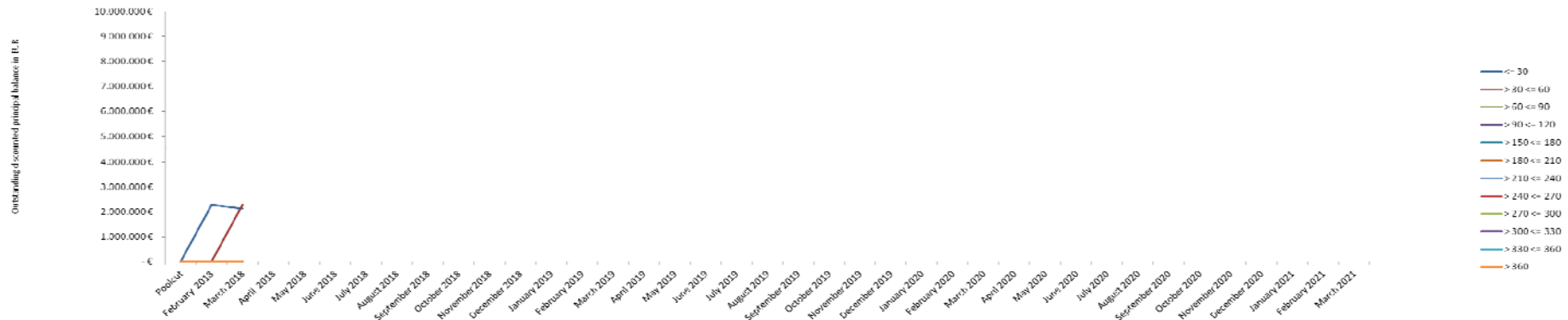
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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

**Delinquent Contracts**

Total Portfolio							Credit Type				Vehicle Status			
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)	Auto Credit		Classic Credit		New		Used	
							Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
> 1 <= 30	154	0,18%	2.137.751,39 €	0,23%	2.215.593,06 €	0,22%	25	227.399,90 €	129	1.910.351,49 €	125	1.748.372,77 €	29	389.378,62 €
> 30 <= 60	159	0,18%	2.284.938,45 €	0,24%	2.368.770,16 €	0,23%	26	289.156,54 €	133	1.995.781,91 €	120	1.722.543,25 €	39	562.395,20 €
> 60 <= 90	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 90 <= 120	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 120 <= 150	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 150 <= 180	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
<b>Subtotal</b>	<b>313</b>	<b>0,36%</b>	<b>4.422.689,84 €</b>	<b>0,47%</b>	<b>4.584.363,22 €</b>	<b>0,45%</b>	<b>51</b>	<b>516.556,44 €</b>	<b>262</b>	<b>3.906.133,40 €</b>	<b>245</b>	<b>3.470.916,02 €</b>	<b>68</b>	<b>951.773,82 €</b>
> 180 <= 210	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 210 <= 240	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 240 <= 270	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 270 <= 300	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 300 <= 330	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 330 <= 360	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 360	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
<b>Subtotal</b>	<b>0</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>
<b>Total</b>	<b>313</b>	<b>0,36%</b>	<b>4.422.689,84 €</b>	<b>0,47%</b>	<b>4.584.363,22 €</b>	<b>0,45%</b>	<b>51</b>	<b>516.556,44 €</b>	<b>262</b>	<b>3.906.133,40 €</b>	<b>245</b>	<b>3.470.916,02 €</b>	<b>68</b>	<b>951.773,82 €</b>

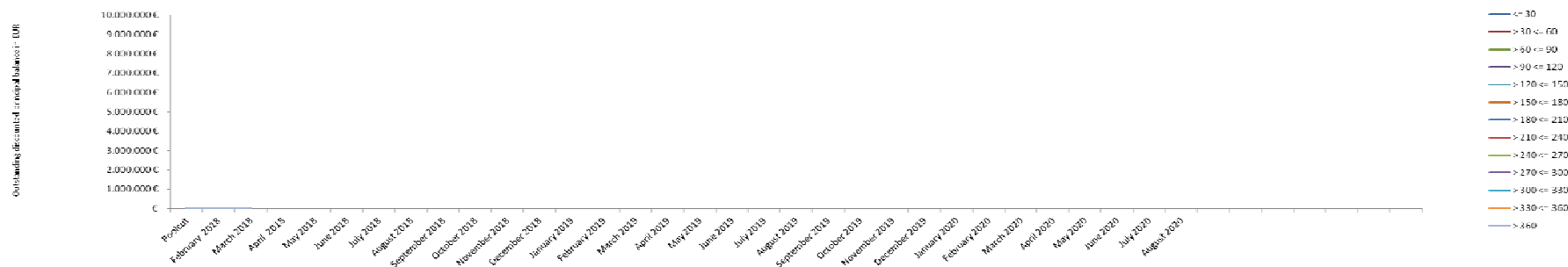
**Performance Delinquencies**



**Defaulted Contracts**

Defaulted Profile Total Portfolio							Credit Type				Vehicle Status			
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)	Auto Credit		Classic Credit		New		Used	
							Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
<= 30	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 30 <= 60	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 60 <= 90	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 90 <= 120	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 120 <= 150	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 150 <= 180	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Subtotal</b>	<b>0</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>
> 180 <= 210	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 210 <= 240	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 240 <= 270	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 270 <= 300	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 300 <= 330	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 330 <= 360	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 360	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Subtotal</b>	<b>0</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>
<b>Total</b>	<b>0</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0,00 €</b>	<b>0,00%</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>	<b>0</b>	<b>0,00 €</b>

**Performance Defaults**





**Prepayments**

Unscheduled Prepayments	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
Full and Partial Prepayments	135	2.152.870,58 €	2.095.898,10 €	39.320,33 €
Full and Partial Prepayments with another status at the end of the month (*)	1	11.620,56 €	11.349,66 €	0,00 €
<b>Total</b>	<b>136</b>	<b>2.164.491,14 €</b>	<b>2.107.247,76 €</b>	<b>39.320,33 €</b>

**Partial Prepayments**

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	3	31.487,27 €	663,38 €	29.990,08 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>3</b>	<b>31.487,27 €</b>	<b>663,38 €</b>	<b>29.990,08 €</b>
Classic Credit	New Car	2	17.224,04 €	10.988,89 €	5.557,18 €
	Used Car	1	14.661,92 €	10.530,73 €	3.773,07 €
	<b>Subtotal CC</b>	<b>3</b>	<b>31.885,96 €</b>	<b>21.519,62 €</b>	<b>9.330,25 €</b>
<b>Total</b>		<b>6</b>	<b>63.373,23 €</b>	<b>22.183,00 €</b>	<b>39.320,33 €</b>

**Full Prepayments**

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Principal Balance	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	12	88.455,77 €	85.285,66 €	0,00 €
	Used Car	2	5.763,13 €	5.763,13 €	0,00 €
	<b>Subtotal AC</b>	<b>14</b>	<b>94.218,90 €</b>	<b>91.048,79 €</b>	<b>0,00 €</b>
Classic Credit	New Car	90	1.693.963,61 €	1.683.017,86 €	0,00 €
	Used Car	25	301.314,84 €	299.648,45 €	0,00 €
	<b>Subtotal CC</b>	<b>115</b>	<b>1.995.278,45 €</b>	<b>1.982.666,31 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>129</b>	<b>2.089.497,35 €</b>	<b>2.073.715,10 €</b>	<b>0,00 €</b>

**Full and Partial Prepayments**

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	15	119.943,04 €	85.949,04 €	29.990,08 €
	Used Car	2	5.763,13 €	5.763,13 €	0,00 €
	<b>Subtotal AC</b>	<b>17</b>	<b>125.706,17 €</b>	<b>91.712,17 €</b>	<b>29.990,08 €</b>
Classic Credit	New Car	92	1.711.187,65 €	1.694.006,75 €	5.557,18 €
	Used Car	26	315.976,76 €	310.179,18 €	3.773,07 €
	<b>Subtotal CC</b>	<b>118</b>	<b>2.027.164,41 €</b>	<b>2.004.185,93 €</b>	<b>9.330,25 €</b>
<b>Total</b>		<b>135</b>	<b>2.152.870,58 €</b>	<b>2.095.898,10 €</b>	<b>39.320,33 €</b>

(\*) Contracts with unscheduled payment during the period but classified as delinquent, default or write off as of the end of the month.

## Recovery Contracts

### Recoveries - after Default before Write Off

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Default	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>

### Recoveries - after Write Off \*\*

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>

### Classification by end of term & defaulted write off:

#### Recoveries - after Write Off (contracts previously defaulted) \*\*

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>

#### Recoveries - after Write Off (contracts directly written off) \*\*

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>

\*\* This table exclusively covers contracts with the Status Write off

**Poolinformation I. - Down Payments**

Down Payments Total Portfolio						Credit Type						Vehicle Status					
Down Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Down Payment / Purchase Price (%)	Auto Credit		Classic Credit		New		Used					
						Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price (%)	Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price (%)	Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price (%)	Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price (%)
No downpayment	3.953	3,90%	50.446.927,87 €	5,32%	0,00%	299	2.855.567,20 €	0,00%	3.054	47.591.360,67 €	0,00%	2.687	40.834.817,74 €	0,00%	666	9.612.110,13 €	0,00%
0.01 - 1.000,00	5.597	6,50%	70.365.924,36 €	7,42%	4,38%	476	3.959.176,27 €	4,12%	5.121	66.406.748,09 €	4,41%	4.386	54.023.683,16 €	4,34%	1.211	16.342.241,20 €	4,55%
1.000,01 - 2.000,00	6.746	7,84%	78.802.370,70 €	8,31%	11,17%	758	5.955.849,97 €	9,90%	5.988	72.846.520,73 €	11,37%	4.930	57.730.856,87 €	11,02%	1.816	21.071.513,83 €	11,62%
2.000,01 - 3.000,00	7.176	8,34%	80.757.018,04 €	8,52%	16,75%	1.211	8.971.133,52 €	15,06%	5.965	71.785.884,52 €	17,15%	5.806	64.344.806,81 €	16,75%	1.370	16.412.211,23 €	16,73%
3.000,01 - 4.000,00	6.742	7,83%	72.986.306,46 €	7,70%	21,49%	1.190	8.441.031,11 €	18,96%	5.552	64.545.875,35 €	22,13%	5.558	58.979.273,66 €	21,46%	1.184	14.007.632,80 €	21,63%
4.000,01 - 5.000,00	6.281	7,30%	68.939.626,33 €	7,27%	25,25%	1.137	8.899.915,29 €	21,40%	5.144	60.069.711,04 €	26,34%	5.182	56.182.388,09 €	25,06%	1.099	12.757.238,24 €	26,27%
5.000,01 - 6.000,00	5.782	6,72%	62.862.454,32 €	6,63%	28,96%	1.078	8.234.739,94 €	24,37%	4.704	54.627.714,38 €	30,30%	4.757	51.252.294,51 €	28,67%	1.025	11.610.159,81 €	30,38%
6.000,01 - 7.000,00	4.944	5,74%	52.351.960,65 €	5,52%	32,64%	837	6.045.547,98 €	27,59%	4.107	46.306.412,67 €	33,93%	4.166	44.092.870,50 €	32,35%	778	8.259.090,15 €	34,29%
7.000,01 - 8.000,00	4.629	5,36%	47.808.381,99 €	5,04%	35,70%	906	5.716.466,93 €	29,71%	3.823	42.091.614,96 €	37,30%	3.904	40.397.117,19 €	35,31%	725	7.410.964,70 €	37,98%
8.000,01 - 9.000,00	4.019	4,67%	40.374.627,25 €	4,26%	39,22%	594	3.932.138,37 €	32,61%	3.435	36.442.488,88 €	40,64%	3.348	33.765.888,82 €	38,83%	671	6.608.738,43 €	41,29%
9.000,01 - 10.000,00	4.238	4,92%	44.744.623,82 €	4,72%	40,40%	755	5.806.613,17 €	32,72%	3.483	38.938.010,65 €	42,60%	3.603	38.049.488,67 €	39,99%	635	6.895.135,15 €	42,86%
10.000,01 - 11.000,00	3.230	3,75%	34.126.986,30 €	3,60%	43,97%	364	2.440.963,33 €	36,38%	2.866	31.686.022,97 €	45,17%	2.755	29.087.474,77 €	43,75%	475	5.039.511,53 €	45,24%
11.000,01 - 12.000,00	3.166	3,68%	33.443.619,14 €	3,53%	45,74%	387	3.045.763,77 €	36,00%	2.779	30.397.855,37 €	47,56%	2.729	28.579.645,79 €	45,62%	437	4.853.973,35 €	46,51%
12.000,01 - 13.000,00	2.769	3,22%	28.656.158,44 €	3,02%	48,85%	230	1.679.608,30 €	38,55%	2.599	26.976.550,14 €	50,08%	2.369	24.402.312,31 €	48,80%	400	4.253.846,13 €	49,19%
13.000,01 - 14.000,00	2.527	2,94%	26.276.071,76 €	2,77%	50,84%	201	1.377.870,22 €	40,95%	2.326	24.898.201,54 €	51,93%	2.200	22.835.452,58 €	50,78%	327	3.440.619,18 €	51,22%
14.000,01 - 15.000,00	2.462	2,86%	26.298.284,94 €	2,77%	51,22%	263	1.831.493,00 €	40,93%	2.199	24.496.771,94 €	52,83%	2.155	22.875.225,43 €	51,07%	307	3.423.039,51 €	52,27%
> 15.000,00	12.408	14,42%	128.913.989,22 €	13,59%	61,83%	561	4.394.237,78 €	45,65%	11.947	124.419.750,44 €	62,83%	10.968	113.352.099,79 €	61,92%	1.440	15.461.869,43 €	61,24%
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	-	<b>11.137</b>	<b>83.533.116,15 €</b>	-	<b>74.932</b>	<b>864.497.494,34 €</b>	-	<b>71.503</b>	<b>780.785.695,69 €</b>	-	<b>14.569</b>	<b>167.269.914,80 €</b>	-

Statistics	
Minimum Down Payment	0,00 €
Maximum Down Payment	100.422,31 €
Weighted Average Down Payment (Customers who did Down Payment)	8.202,00 €
Weighted Average Down Payment	7.765,56 €

\* These tables exclusively cover contracts with the Status Current, Partial Prepayment, Delinquent and Default

Poolinformation II. - Customer Type\_Type of Payment

Customer Type Total Portfolio					Credit Type				Vehicle Status			
Customer Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Private	73.153	84,99%	795.901.948,15 €	83,95%	9.121	66.950.058,52 €	64.032	728.951.889,63 €	60.565	652.536.534,49 €	12.588	143.365.413,66 €
Company	12.916	15,01%	152.153.662,34 €	16,05%	2.016	16.608.057,63 €	10.900	135.545.604,71 €	10.938	128.249.161,20 €	1.978	23.904.501,14 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

Type of Payment Total Portfolio					Credit Type				Vehicle Status			
Type of Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Direct Borrower Account DeUt	86.069	100,00%	948.055.610,49 €	100,00%	11.137	83.558.116,15 €	74.932	864.497.494,34 €	71.503	780.785.695,69 €	14.566	167.269.914,80 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

### Poolinformation III. - Obligor Concentration

#### Top 20 Borrower

Number	Number of Loans	Percentage of Contracts (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
1	2	0,0023%	101.759,01 €	0,0107% *
2	1	0,0012%	81.621,61 €	0,0086%
3	2	0,0023%	69.915,82 €	0,0074%
4	2	0,0023%	63.909,39 €	0,0067% *
5	3	0,0035%	63.437,09 €	0,0067%
6	2	0,0023%	61.640,88 €	0,0065%
7	2	0,0023%	60.054,73 €	0,0063%
8	1	0,0012%	59.021,44 €	0,0062%
9	1	0,0012%	58.548,95 €	0,0062%
10	1	0,0012%	57.721,25 €	0,0061%
11	1	0,0012%	57.075,73 €	0,0060%
12	1	0,0012%	55.127,31 €	0,0058% *
13	1	0,0012%	53.709,40 €	0,0057%
14	3	0,0035%	53.631,99 €	0,0057% *
15	1	0,0012%	51.959,36 €	0,0055%
16	1	0,0012%	51.498,77 €	0,0054%
17	1	0,0012%	50.150,08 €	0,0053%
18	1	0,0012%	49.975,40 €	0,0053%
19	1	0,0012%	49.551,65 €	0,0052%
20	1	0,0012%	49.506,44 €	0,0052%
<b>Subtotal</b>	<b>29</b>	<b>0,03%</b>	<b>1.199.816,30 €</b>	<b>0,13%</b>
>20	86.040	99,97%	946.855.794	99,87%
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>

\* The calculation of borrower exposure is based on the first titular/customer per contract exclusively  
 This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

**Poolinformation IV. - Distribution by Outstanding Discounted Balance and Original**

Distribution by Outstanding Discounted Principal Balance					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Distribution by Outstanding Discounted Principal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
0,01 - 5000,00	8.894	10,33%	31.457.692,17 €	3,32%	3.442	11.529.973,90 €	5.452	19.927.718,27 €	7.909	28.071.569,15 €	985	3.386.123,02 €
5.000,01 - 10.000,00	32.149	37,35%	252.016.116,44 €	26,58%	5.101	36.794.971,13 €	27.048	215.221.145,31 €	26.796	209.702.003,28 €	5.353	42.314.113,16 €
10.000,01 - 15.000,00	29.066	33,77%	351.827.710,93 €	37,11%	1.941	23.232.986,93 €	27.125	328.594.724,00 €	23.761	287.101.043,62 €	5.305	64.726.667,31 €
15.000,01 - 20.000,00	10.496	12,19%	178.794.256,38 €	18,86%	517	8.765.065,53 €	9.979	170.029.190,85 €	8.510	144.979.920,64 €	1.986	33.814.335,74 €
20.000,01 - 25.000,00	3.689	4,29%	81.556.662,44 €	8,60%	111	2.453.926,50 €	3.578	79.102.735,94 €	3.058	67.645.281,38 €	631	13.911.381,06 €
25.000,01 - 30.000,00	1.192	1,38%	32.240.769,68 €	3,40%	12	315.815,71 €	1.180	31.924.953,97 €	988	26.726.975,48 €	204	5.513.794,20 €
> 30.000,00	583	0,68%	20.162.402,45 €	2,13%	13	465.376,45 €	570	19.697.026,00 €	481	16.558.902,14 €	102	3.603.500,31 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

Statistics	
Minimum Outstanding Discounted Principal Balance	89,59 €
Maximum Outstanding Discounted Principal Balance	81.621,61 €
Average Outstanding Discounted Principal Balance	11.015,06 €

Distribution by Original Nominal Balance					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Distribution by Original Nominal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
0,01 - 5.000,00	727	0,84%	1.787.046,99 €	0,19%	714	1.751.733,95 €	13	35.313,04 €	689	1.690.169,80 €	38	96.877,19 €
5.000,01 - 10.000,00	9.866	11,46%	51.825.129,88 €	5,47%	4.883	24.344.316,99 €	4.983	27.480.812,89 €	9.105	48.082.389,53 €	761	3.742.740,35 €
10.000,01 - 15.000,00	38.917	45,22%	338.670.529,71 €	35,72%	3.535	29.865.738,11 €	35.382	308.804.791,60 €	31.854	277.396.093,49 €	7.063	61.274.436,22 €
15.000,01 - 20.000,00	22.103	25,68%	275.985.184,76 €	29,11%	1.398	16.971.135,56 €	20.705	259.014.049,20 €	17.810	221.491.053,99 €	4.293	54.494.130,77 €
20.000,01 - 25.000,00	8.927	10,37%	148.845.083,87 €	15,70%	440	7.051.142,76 €	8.487	141.793.941,11 €	7.427	123.023.617,66 €	1.500	25.821.466,21 €
25.000,01 - 30.000,00	3.533	4,10%	75.285.159,80 €	7,94%	110	2.191.157,04 €	3.423	73.094.002,76 €	2.953	62.889.808,60 €	580	12.395.351,20 €
> 30.000,00	1.996	2,32%	55.657.475,48 €	5,87%	57	1.382.891,74 €	1.939	54.274.583,74 €	1.665	46.212.562,62 €	331	9.444.912,86 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

Statistics	
Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.250,11 €

\* These tables exclusively cover contracts with the Status Current, Partial Prepayment, Delinquent and Default

Poolinformation V. - Interest Rate paid by the Receivable Debtor

Interest Rate paid by the Receivable Debtor					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Interest Rate paid by the Receivable Debtor	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
0% ≤ - ≤ 0,5%	55	0,06%	269.553,07 €	0,03%	0	0,00 €	55	269.553,07 €	55	269.553,07 €	0	0,00 €
0,5% < - ≤ 1%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
1% < - ≤ 1,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
1,5% < - ≤ 2%	5	0,01%	18.847,03 €	0,00%	0	0,00 €	5	18.847,03 €	5	18.847,03 €	0	0,00 €
2% < - ≤ 2,5%	4	0,00%	16.017,82 €	0,00%	0	0,00 €	4	16.017,82 €	4	16.017,82 €	0	0,00 €
2,5% < - ≤ 3%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
3% < - ≤ 3,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
3,5% < - ≤ 4%	2	0,00%	14.217,58 €	0,00%	0	0,00 €	2	14.217,58 €	2	14.217,58 €	0	0,00 €
4% < - ≤ 4,5%	1	0,00%	28.052,61 €	0,00%	0	0,00 €	1	28.052,61 €	1	28.052,61 €	0	0,00 €
4,5% < - ≤ 5%	416	0,48%	6.968.054,85 €	0,74%	1	5.163,29 €	415	6.962.891,56 €	408	6.868.371,27 €	8	99.683,58 €
5% < - ≤ 5,5%	25	0,03%	356.854,16 €	0,04%	6	40.308,34 €	19	316.545,82 €	25	356.854,16 €	0	0,00 €
5,5% < - ≤ 6%	293	0,34%	5.861.375,25 €	0,62%	2	11.172,82 €	291	5.850.202,43 €	172	4.360.173,70 €	121	1.501.201,55 €
6% < - ≤ 6,5%	167	0,19%	2.268.127,90 €	0,24%	50	640.704,50 €	117	1.627.423,40 €	139	1.991.494,59 €	28	276.633,31 €
6,5% < - ≤ 7%	116	0,13%	1.615.546,46 €	0,17%	8	56.464,97 €	108	1.559.081,49 €	78	1.337.001,04 €	38	278.545,42 €
7% < - ≤ 7,5%	303	0,35%	4.111.637,77 €	0,43%	25	178.347,30 €	278	3.933.290,47 €	257	3.554.008,34 €	46	557.629,43 €
7,5% < - ≤ 8%	558	0,65%	4.922.792,87 €	0,52%	5	12.410,14 €	553	4.910.382,73 €	515	4.596.031,22 €	43	326.761,65 €
8% < - ≤ 8,5%	4.159	4,83%	31.236.371,68 €	3,29%	301	3.012.759,21 €	3.858	28.223.612,47 €	4.069	30.616.672,40 €	90	619.699,28 €
8,5% < - ≤ 9%	1.579	1,83%	15.937.072,57 €	1,68%	533	3.120.591,14 €	1.046	12.816.481,43 €	1.351	13.564.936,24 €	228	2.372.136,33 €
9% < - ≤ 9,5%	8.613	10,01%	89.499.733,51 €	9,44%	5.835	49.272.486,17 €	2.778	40.227.247,34 €	8.555	88.959.627,61 €	58	540.105,90 €
9,5% < - ≤ 10%	13.035	15,14%	171.668.907,25 €	18,11%	2.861	15.642.687,02 €	10.174	156.026.220,23 €	11.069	138.202.104,32 €	1.966	33.466.802,93 €
10% < - ≤ 10,5%	20.518	23,84%	249.672.856,49 €	26,34%	668	5.477.893,67 €	19.850	244.194.962,82 €	14.617	176.154.615,37 €	5.901	73.518.241,12 €
10,5% < - ≤ 11%	20.227	23,50%	215.894.930,42 €	22,77%	665	5.030.356,65 €	19.562	210.864.573,77 €	15.228	170.861.526,98 €	4.999	45.033.403,44 €
11% < - ≤ 11,5%	13.708	15,93%	132.674.748,99 €	13,99%	174	1.046.356,66 €	13.534	131.628.392,33 €	12.714	124.227.945,29 €	994	8.446.803,70 €
11,5% < - ≤ 12%	2.111	2,45%	14.433.482,72 €	1,52%	3	10.414,27 €	2.108	14.423.068,45 €	2.072	14.227.082,49 €	39	206.400,23 €
12% < - ≤ 12,5%	79	0,09%	358.517,35 €	0,04%	0	0,00 €	79	358.517,35 €	74	335.323,55 €	5	23.193,80 €
12,5% < - ≤ 13%	94	0,11%	226.048,68 €	0,02%	0	0,00 €	94	226.048,68 €	93	225.239,01 €	1	809,67 €
13% < - ≤ 13,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
13,5% < - ≤ 14%	1	0,00%	1.863,46 €	0,00%	0	0,00 €	1	1.863,46 €	0	0,00 €	1	1.863,46 €
14% < - ≤ 14,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
14,5% < - ≤ 15%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
>15%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

Statistics

Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	13,91%
Weighted Average Interest Rate Debtor	10,19%

\* These tables exclusively cover contracts with the Status Current, Partial Prepayment, Delinquent and Default

**Poolinformation VI. - Distribution by Original Term, Remaining Term and Seasoning**

Distribution by Original Term					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Length of Original Term (monthly instalments)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
01 - 12	4	0,00%	18.647,33 €	0,00%	0	0,00 €	4	18.647,33 €	2	15.974,20 €	2	2.673,13 €
13 - 24	35	0,04%	148.837,56 €	0,02%	10	18.054,70 €	25	130.782,86 €	12	73.369,51 €	23	75.468,05 €
25 - 36	19.192	22,30%	133.307.671,15 €	14,06%	3.673	17.221.022,06 €	15.519	116.086.649,09 €	17.190	120.879.703,83 €	2.002	12.427.967,32 €
37 - 48	36.272	42,14%	356.869.687,31 €	37,64%	6.770	55.972.966,42 €	29.502	300.896.720,89 €	30.638	300.467.981,10 €	5.634	56.401.706,21 €
49 - 60	13.536	15,73%	178.633.989,98 €	18,84%	684	10.346.072,97 €	12.852	168.287.917,01 €	10.587	142.446.541,94 €	2.949	36.187.448,04 €
61 - 72	7.670	8,91%	115.496.816,27 €	12,18%	0	0,00 €	7.670	115.496.816,27 €	5.963	91.032.034,17 €	1.707	24.464.782,10 €
73 - 84	6.257	7,27%	107.236.375,81 €	11,31%	0	0,00 €	6.257	107.236.375,81 €	4.318	76.662.944,65 €	1.939	30.573.431,16 €
85 - 96	3.103	3,61%	56.343.585,08 €	5,94%	0	0,00 €	3.103	56.343.585,08 €	2.793	49.207.146,29 €	310	7.136.438,79 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	58,30

Distribution by Remaining Term					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Length of Remaining Term (monthly instalments)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
00 - 01	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
01 - 12	3.179	3,69%	8.362.294,69 €	0,88%	757	1.453.449,82 €	2.422	6.908.844,87 €	2.753	7.326.733,04 €	426	1.035.561,65 €
13 - 24	12.920	15,01%	77.972.055,54 €	8,22%	2.373	11.506.470,87 €	10.547	66.465.584,67 €	11.266	67.714.843,12 €	1.654	10.257.212,42 €
25 - 36	21.565	25,06%	194.726.459,90 €	20,54%	4.167	29.732.373,34 €	17.398	164.994.086,56 €	18.978	172.585.568,54 €	2.587	22.140.891,36 €
37 - 48	24.836	28,86%	286.019.666,04 €	30,17%	3.306	32.785.316,36 €	21.530	253.234.349,68 €	20.252	234.081.537,97 €	4.584	51.938.128,07 €
49 - 60	10.987	12,77%	160.049.113,61 €	16,88%	534	8.080.505,76 €	10.453	151.968.607,85 €	8.559	127.010.193,62 €	2.428	33.038.919,99 €
61 - 72	6.465	7,51%	106.685.904,23 €	11,25%	0	0,00 €	6.465	106.685.904,23 €	4.921	82.757.946,73 €	1.544	23.927.957,50 €
73 - 84	4.427	5,14%	81.038.202,36 €	8,55%	0	0,00 €	4.427	81.038.202,36 €	3.269	60.680.845,67 €	1.158	20.357.356,69 €
85 - 94	1.690	1,96%	33.201.914,12 €	3,50%	0	0,00 €	1.690	33.201.914,12 €	1.505	28.628.027,00 €	185	4.573.887,12 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	91
Weighted Average Remaining Term in monthly instalments	46,34

Distribution by Seasoning					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Seasoning (monthly instalments)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
01 - 12	51.590	59,94%	653.459.622,10 €	68,93%	6.836	60.291.807,20 €	44.754	593.167.814,90 €	42.863	538.988.832,09 €	8.727	114.470.790,01 €
13 - 24	25.333	29,43%	234.619.617,45 €	24,75%	3.167	19.242.864,59 €	22.166	215.376.752,86 €	20.952	191.953.727,81 €	4.381	42.665.889,64 €
25 - 36	8.319	9,67%	56.267.054,77 €	5,94%	1.095	3.968.749,08 €	7.224	52.298.305,69 €	7.028	46.978.858,85 €	1.291	9.288.195,92 €
37 - 48	568	0,66%	2.599.766,02 €	0,27%	39	54.695,28 €	529	2.545.070,74 €	459	1.977.304,75 €	109	622.461,27 €
49 - 60	184	0,21%	858.118,31 €	0,09%	0	0,00 €	184	858.118,31 €	144	697.309,29 €	40	160.809,02 €
61 - 72	58	0,07%	215.989,01 €	0,02%	0	0,00 €	58	215.989,01 €	42	157.342,38 €	16	58.646,63 €
> 72	17	0,02%	35.442,83 €	0,00%	0	0,00 €	17	35.442,83 €	15	32.320,52 €	2	3.122,31 €
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	11,96

\* These tables exclusively cover contracts with the Status Current, Partial Prepayment, Delinquent and Default



**Poolinformation VII. - Credit Type and Type of Car**
**Credit Type**

Credit Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
Auto Credit	11.137	12,94%	83.558.116,15 €	8,81%
Classic Credit	74.932	87,06%	864.497.494,34 €	91,19%
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>

**Type of Car**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	71.503	83,08%	780.785.695,69 €	82,36%
Used Cars	14.566	16,92%	167.269.914,80 €	17,64%
<b>Total</b>	<b>86.069</b>	<b>100%</b>	<b>948.055.610,49 €</b>	<b>100%</b>

**Type of Car: only Auto Credit**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	10.897	97,85%	81.988.912,35 €	98,12%
Used Cars	240	2,15%	1.569.203,80 €	1,88%
<b>Total</b>	<b>11.137</b>	<b>100%</b>	<b>83.558.116,15 €</b>	<b>100%</b>

**Type of Car: only Classic Credit**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	60.606	80,88%	698.796.783,34 €	80,83%
Used Cars	14.326	19,12%	165.700.711,00 €	19,17%
<b>Total</b>	<b>74.932</b>	<b>100%</b>	<b>864.497.494,34 €</b>	<b>100%</b>

\* This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

Poolinformation VIII. - Distribution by Vehicle Makes and Models

Make and Model Total Portfolio						Credit Type				Vehicle Status			
Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
						Number of Contracts	Outstanding Principal Balance	Number of Contracts	Outstanding Principal Balance	Number of Contracts	Outstanding Principal Balance	Number of Contracts	Outstanding Principal Balance
<b>Audi</b>	A1	2.677	3,11%	27.016.845,29 €	2,85%	552	3.045.964,95 €	2.125	23.970.880,34 €	1.782	16.018.163,88 €	895	10.998.681,41 €
	A3	4.278	4,97%	51.285.665,88 €	5,41%	887	6.025.402,12 €	3.391	45.260.263,76 €	2.670	29.757.325,41 €	1.608	21.528.340,47 €
	A4	2.513	2,92%	34.014.847,65 €	3,59%	425	3.477.789,32 €	2.088	30.537.058,33 €	1.659	21.506.044,06 €	854	12.508.803,59 €
	A5	663	0,77%	9.246.124,42 €	0,9%	176	1.741.243,77 €	487	7.504.880,65 €	561	7.809.010,36 €	102	1.437.114,06 €
	A6	390	0,45%	5.871.392,74 €	0,62%	73	754.243,77 €	317	5.117.860,37 €	225	3.440.509,36 €	165	2.430.883,38 €
	A7	43	0,05%	647.538,63 €	0,07%	11	135.621,46 €	32	511.917,17 €	20	304.819,65 €	23	342.718,98 €
	A8	10	0,01%	215.117,87 €	0,02%	1	0,00 €	10	215.117,87 €	0	0,00 €	10	215.117,87 €
	Q2	1.035	1,20%	13.050.183,01 €	1,38%	367	2.993.724,11 €	668	10.056.458,90 €	914	11.283.183,59 €	121	1.766.999,42 €
	Q3	2.221	2,58%	27.265.938,67 €	2,88%	464	3.595.139,69 €	1.757	23.670.798,98 €	1.795	21.465.227,25 €	426	5.800.711,42 €
	Q5	1.551	1,80%	21.910.495,86 €	2,31%	330	3.221.535,63 €	1.221	18.688.960,23 €	1.372	19.093.202,08 €	179	2.817.293,78 €
	Q7	157	0,18%	2.644.962,00 €	0,28%	53	817.568,55 €	104	1.827.393,45 €	111	1.820.185,53 €	46	624.776,47 €
	TT	43	0,05%	657.352,19 €	0,07%	11	129.684,85 €	32	527.667,34 €	14	172.693,56 €	29	464.658,63 €
	OTHER AUDI	6	0,01%	111.363,24 €	0,01%	0	0,00 €	6	111.363,24 €	1	13.322,02 €	5	98.041,22 €
	<b>Subtotal</b>	<b>15.587</b>	<b>18,11%</b>	<b>193.937.827,45 €</b>	<b>20,46%</b>	<b>3.349</b>	<b>25.937.206,82 €</b>	<b>12.238</b>	<b>168.000.620,63 €</b>	<b>11.124</b>	<b>132.683.686,75 €</b>	<b>4.463</b>	<b>61.254.140,70 €</b>
<b>Seat</b>	MII	293	0,34%	2.067.016,78 €	0,22%	11	53.258,70 €	282	2.013.758,08 €	247	1.723.365,19 €	46	343.651,59 €
	ALHAMBRA	396	0,46%	4.265.115,80 €	0,45%	10	72.860,65 €	386	4.192.255,15 €	301	3.256.080,03 €	95	1.009.035,77 €
	ALTEA	128	0,15%	868.965,58 €	0,09%	0	0,00 €	128	868.965,58 €	76	418.045,39 €	52	450.920,19 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	5.796	6,73%	70.419.807,51 €	7,43%	277	3.089.461,10 €	5.519	67.330.346,41 €	5.616	68.084.699,01 €	180	2.335.108,50 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	5	0,01%	23.677,61 €	0,00%	0	0,00 €	5	23.677,61 €	1	3.813,55 €	4	19.864,06 €
	IBIZA	13.064	15,18%	131.398.191,21 €	13,86%	313	2.183.875,17 €	12.751	129.214.316,04 €	10.914	110.820.895,58 €	2.150	20.577.295,63 €
	LEON	11.464	13,32%	126.614.414,33 €	13,38%	340	2.707.976,09 €	11.124	123.906.438,24 €	9.457	104.979.054,38 €	2.007	21.635.359,95 €
	TOLEDO	1.319	1,53%	13.476.154,72 €	1,42%	20	141.408,01 €	1.299	13.334.746,71 €	1.188	12.126.543,79 €	131	1.349.610,93 €
	OTHER SEAT	17	0,02%	228.852,09 €	0,02%	1	10.190,26 €	16	218.661,83 €	14	197.174,88 €	3	31.677,21 €
	<b>Subtotal</b>	<b>32.482</b>	<b>37,74%</b>	<b>349.362.195,63 €</b>	<b>36,85%</b>	<b>972</b>	<b>8.259.029,98 €</b>	<b>31.510</b>	<b>341.103.165,65 €</b>	<b>27.814</b>	<b>301.609.671,80 €</b>	<b>4.668</b>	<b>47.752.523,83 €</b>
<b>Skoda</b>	CITIGO	54	0,06%	342.193,12 €	0,04%	1	4.770,37 €	53	337.422,75 €	46	293.185,97 €	8	49.007,15 €
	FABIA	3.021	3,51%	27.312.800,68 €	2,88%	196	939.588,38 €	2.825	26.373.212,30 €	2.779	24.858.616,17 €	242	2.454.184,51 €
	RAPID	1.268	1,47%	13.134.099,92 €	1,39%	42	248.080,58 €	1.226	12.886.019,34 €	1.137	11.614.827,57 €	131	1.519.272,35 €
	OCTAVIA	1.685	1,96%	22.240.178,13 €	2,35%	61	467.268,81 €	1.624	21.772.909,32 €	1.363	18.466.823,17 €	322	3.773.354,96 €
	ROOMSTER	1	0,00%	1.140,21 €	0,00%	1	1.140,21 €	0	0,00 €	1	1.140,21 €	0	0,00 €
	SPACEBACK	199	0,23%	2.259.276,53 €	0,24%	12	62.182,48 €	187	2.197.094,05 €	192	2.168.825,14 €	7	90.451,39 €
	SUPERB	447	0,52%	6.091.019,51 €	0,64%	28	240.228,67 €	419	5.850.790,84 €	398	5.519.514,26 €	49	571.505,25 €
	YETI	869	1,01%	11.002.295,70 €	1,16%	44	355.562,02 €	825	10.646.733,68 €	759	9.716.075,96 €	110	1.286.219,74 €
	OTHER SKODA	470	0,55%	7.029.929,43 €	0,74%	36	434.128,17 €	434	6.595.801,26 €	434	6.604.295,06 €	36	425.634,37 €
	<b>Subtotal</b>	<b>8.014</b>	<b>9,31%</b>	<b>89.412.933,23 €</b>	<b>9,43%</b>	<b>421</b>	<b>2.752.949,69 €</b>	<b>7.593</b>	<b>86.659.983,54 €</b>	<b>7.109</b>	<b>79.243.303,51 €</b>	<b>905</b>	<b>10.169.629,72 €</b>
<b>VW</b>	UP	91	0,11%	658.982,43 €	0,07%	30	140.571,40 €	61	518.411,03 €	68	469.948,04 €	23	189.034,39 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	6.222	7,23%	50.100.869,99 €	5,28%	1.534	7.947.695,90 €	4.688	42.153.174,09 €	5.289	41.821.097,34 €	933	8.279.772,65 €
	GOLF	9.631	11,19%	98.174.163,79 €	10,36%	2.273	16.014.461,83 €	7.358	82.159.701,96 €	7.721	78.237.471,09 €	1.910	19.936.692,70 €
	JETTA	64	0,07%	527.643,55 €	0,06%	9	50.530,30 €	55	477.113,25 €	46	364.838,15 €	18	162.805,40 €
	PASSAT	1.874	2,18%	21.469.598,64 €	2,26%	361	3.094.262,34 €	1.513	18.375.336,30 €	1.531	17.492.446,90 €	343	3.977.151,74 €
	EOS	2	0,00%	30.856,89 €	0,00%	0	0,00 €	2	30.856,89 €	0	0,00 €	2	30.856,89 €
	NEW BEETLE	195	0,23%	2.053.495,96 €	0,22%	60	433.973,97 €	135	1.619.521,99 €	154	1.537.001,56 €	41	516.494,40 €
	TOURAN	2.137	2,48%	23.250.422,43 €	2,45%	431	3.265.221,43 €	1.706	19.985.201,00 €	1.805	19.129.832,55 €	332	4.120.589,88 €
	SHARAN	329	0,38%	3.800.542,85 €	0,40%	59	577.576,87 €	270	3.222.965,98 €	282	3.198.372,85 €	47	602.170,00 €
	TOUAREG	34	0,04%	619.025,73 €	0,07%	9	148.625,11 €	25	470.400,62 €	25	463.226,97 €	9	155.798,76 €
	PHAETON	1	0,00%	22.443,73 €	0,00%	0	0,00 €	1	22.443,73 €	0	0,00 €	1	22.443,73 €
	CADDY	997	1,16%	11.880.673,72 €	1,25%	10	102.807,73 €	987	11.777.865,99 €	792	9.658.762,46 €	205	2.221.911,26 €
	T4/T5	1.337	1,55%	19.661.751,57 €	2,07%	46	415.774,18 €	1.291	19.245.977,39 €	1.183	17.716.087,02 €	154	1.945.664,55 €
	CRAFTER/LT	346	0,40%	5.461.122,71 €	0,58%	0	0,00 €	346	5.461.122,71 €	318	5.113.681,88 €	28	347.440,83 €
	AMAROK	16	0,02%	202.290,19 €	0,02%	0	0,00 €	16	202.290,19 €	12	161.716,66 €	4	40.573,53 €
	SCIROCCO	935	1,09%	10.647.487,19 €	1,12%	367	2.777.383,00 €	568	7.870.104,19 €	911	10.286.410,18 €	24	361.077,01 €
	TIGUAN	5.267	6,12%	61.743.155,51 €	6,51%	1.079	10.742.270,40 €	4.188	51.000.885,11 €	4.842	56.873.045,45 €	425	4.870.110,06 €
	ARTEON	21	0,02%	470.396,14 €	0,05%	4	72.406,73 €	17	397.989,41 €	20	457.166,02 €	1	13.230,12 €
	OTHER VW	448	0,52%	4.173.879,49 €	0,44%	123	825.368,47 €	325	3.348.511,02 €	446	4.152.976,82 €	2	20.902,67 €
	<b>Subtotal</b>	<b>29.947</b>	<b>34,79%</b>	<b>314.948.802,51 €</b>	<b>33,22%</b>	<b>6.395</b>	<b>46.608.929,66 €</b>	<b>23.552</b>	<b>268.339.872,85 €</b>	<b>25.445</b>	<b>267.134.081,94 €</b>	<b>4.502</b>	<b>47.814.720,57 €</b>
<b>Non VW Group Vehicles</b>	OTHER	39	0,04%	393.851,67 €	0,04%	0	0,00 €	39	393.851,67 €	11	114.951,69 €	28	278.899,98 €
	<b>Total</b>	<b>86.069</b>	<b>100,00%</b>	<b>948.055.610,49 €</b>	<b>100,00%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

\* This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

## Poolinformation IX. - Geographic Distribution

Geographic Distribution Total Portfolio					Credit Type				Vehicle Status			
Autonomous Communities	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
GALICIA	4.696	5,46%	54.756.537,15 €	5,78%	435	3.058.433,75 €	4.261	51.698.103,40 €	3.762	43.139.746,18 €	934	11.616.790,97 €
ASTURIAS	1.488	1,73%	16.516.739,66 €	1,74%	158	1.164.986,59 €	1.330	15.351.753,07 €	1.241	13.711.839,28 €	247	2.804.900,38 €
CANTABRIA	1.028	1,19%	11.229.745,81 €	1,18%	113	782.968,35 €	915	10.446.777,46 €	863	9.371.970,55 €	165	1.857.775,26 €
LA RIOJA	437	0,51%	4.543.542,04 €	0,48%	42	298.046,24 €	395	4.245.495,80 €	365	3.706.475,46 €	72	837.066,58 €
CASTILLA LEON	3.518	4,09%	37.725.783,54 €	3,98%	266	2.079.915,40 €	3.252	35.645.868,14 €	2.788	29.927.861,85 €	730	7.797.921,69 €
C.MADRID	14.703	17,08%	152.330.775,00 €	16,07%	2.400	17.785.621,58 €	12.303	134.545.153,42 €	12.211	123.736.346,79 €	2.492	28.594.428,21 €
PAIS VASCO	3.516	4,09%	36.243.966,13 €	3,82%	202	1.345.565,47 €	3.314	34.898.400,66 €	2.906	29.814.619,08 €	610	6.429.347,05 €
C.NAVARRA	964	1,12%	9.940.717,94 €	1,05%	104	650.699,38 €	860	9.290.018,56 €	795	8.011.746,05 €	169	1.928.971,89 €
CATALUÑA	17.342	20,15%	192.359.050,25 €	20,29%	2.489	19.120.309,55 €	14.853	173.238.740,70 €	14.055	153.987.919,35 €	3.287	38.371.130,90 €
ARAGÓN	2.362	2,74%	26.621.133,64 €	2,81%	224	1.900.197,40 €	2.138	24.720.936,24 €	1.956	22.017.426,43 €	406	4.603.707,21 €
C. VALENCIANA	9.035	10,50%	98.453.843,14 €	10,38%	1.311	9.665.011,25 €	7.724	88.788.831,89 €	7.549	81.471.890,81 €	1.486	16.981.952,33 €
CASTILLA LA MANCHA	3.491	4,06%	38.309.323,62 €	4,04%	419	3.410.529,79 €	3.072	34.898.793,83 €	2.897	31.631.541,74 €	594	6.677.781,88 €
EXTREMADURA	1.348	1,57%	15.391.397,41 €	1,62%	180	1.258.636,87 €	1.168	14.132.760,54 €	1.072	12.128.229,26 €	276	3.263.168,15 €
ANDALUCIA	14.414	16,75%	163.459.864,09 €	17,24%	2.149	15.894.842,65 €	12.265	147.565.021,44 €	12.011	136.109.296,64 €	2.403	27.350.567,45 €
ISLAS BALEARES	2.268	2,64%	24.709.954,77 €	2,61%	278	2.312.467,71 €	1.990	22.397.487,06 €	1.999	21.655.818,77 €	269	3.054.136,00 €
MURCIA	2.418	2,81%	28.757.526,68 €	3,03%	262	2.006.097,21 €	2.156	26.751.429,47 €	2.032	24.121.900,49 €	386	4.635.626,19 €
ISLAS CANARIAS	2.930	3,40%	35.290.266,58 €	3,72%	96	767.950,28 €	2.834	34.522.316,30 €	2.897	34.911.865,81 €	33	378.400,77 €
CEUTA	57	0,07%	698.487,45 €	0,07%	7	28.920,48 €	50	669.566,97 €	53	658.088,78 €	4	40.398,67 €
MELILLA	54	0,06%	716.955,59 €	0,08%	2	26.916,20 €	52	690.039,39 €	51	671.112,37 €	3	45.843,22 €
<b>Total</b>	<b>86.069</b>	<b>100,00%</b>	<b>948.055.610,49 €</b>	<b>100,00%</b>	<b>11.137</b>	<b>83.558.116,15 €</b>	<b>74.932</b>	<b>864.497.494,34 €</b>	<b>71.503</b>	<b>780.785.695,69 €</b>	<b>14.566</b>	<b>167.269.914,80 €</b>

\* This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

Poolinformation X. - Motor Type

Customer Type Total Portfolio					Credit Type				Vehicle Status			
Motor type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
EA 189 (unfixed)	205	0,24%	1.277.034,23 €	0,13%	32	212.481,30 €	173	1.064.552,93 €	170	1.038.587,61 €	35	238.446,62 €
Other	85.864	99,76%	946.776.576,26 €	99,87%	11.098	122.579.194,94 €	74.766	824.199.381,32 €	71.327	785.787.214,26 €	14.537	160.991.362,00 €
<b>Total</b>	<b>86.069</b>	<b>100,00%</b>	<b>948.055.610,49 €</b>	<b>100,00%</b>	<b>11.130</b>	<b>122.791.676,24 €</b>	<b>74.939</b>	<b>825.263.934,25 €</b>	<b>71.497</b>	<b>786.825.801,87 €</b>	<b>14.572</b>	<b>161.229.808,62 €</b>

Poolinformation XI. - Loan Level Data

No.	Month / Year of Loan Origination	Month / Year of Default	Original Principal Balance	Outstanding Balance of Loan at Default	Current Balance	Rebate	Month / Year of Loss	Recovery from sale of Asset	Unsecured Recovery n.a.= not available	Total Recovery between Default and write off	Total Recovery after write off	Loss Amount	Loss Percentage on Original Balance	Loss Percentage Current Balance	Geographical Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (lease/loan, amortising/balloon)	Distribution Channel n.a.= not available	Customer Type
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**Glossary**

<b>Original Maturity Date:</b>	Original Maturity Date of each note as of the inception of the transaction (as of cut off date). Assuming a CPR of 10% and no clean up call.  The Payment Date following the Monthly Period which includes the last day on which a loan payment on outstanding Purchased Loan Receivables becomes due (as of cut off date).
<b>Collections:</b>	Available Distribution Amount on each payment day as described in the Offering Circular
<b>Delinquent contract:</b>	The outstanding value of a contract which were past due more than 1 day
<b>Defaulted contract:</b>	The outstanding value of a terminated contract
<b>Write Off:</b>	The value of contracts which were written off as irrevocable
<b>Recoveries:</b>	All money received after a Default/Write Off of a contract
<b>Net Swap Payment:</b>	DRIVER España FIVE is in a paying position (negative value).
<b>Partial Prepayment:</b>	Part of the debt has been paid back earlier than expected. There is still an outstanding amount.
<b>Full Prepayments:</b>	The customer decides to redeem the whole debt. The outstanding amount is zero.
<b>Net Swap Receipt:</b>	DRIVER España FIVE is in a receiving position (positive value).