

<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
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<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:	April			
Reporting date:	16/05/2018			
Reporting Frequency:	monthly			
Period No.:	3			
Payment date:	21/05/2018			
Next payment date:	21/06/2018			
Asset collection period:	01/04/2018	until	30/04/2018	
Interest Accrual Period:	23/04/2018	until	21/05/2018	Days accrued: 28
Note Payment Period:	23/04/2018	until	21/05/2018	

**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
92,21%	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

0,00140%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	12,19%	9,37%
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

Account Bank:	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
<b>BNP Paribas Securities Services</b>							Aa3	P-1	Stable	A	A-1	Stable
<b>Current Rating</b>							A2	P-1		A	A-1	
<b>Minimum required Rating</b> <small>(if no short term Rating available, the higher long term rating is applicable)</small>												
	Required Rating: <b>fulfilled</b>											
Paving Agent:	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
<b>BNP Paribas Securities Services</b>							Aa3	P-1	Stable	A	A-1	Stable
<b>Current Rating</b>							A2	P-1		A	A-1	
<b>Minimum required Rating</b> <small>(if no short term Rating available, the higher long term rating is applicable)</small>												
	Required Rating: <b>fulfilled</b>											
Swap Counterparty:	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
<b>ING Bank N.V.</b>				A+	A-1	Stable	Aa3	P-1	Stable			
<b>Current Rating</b>												
<b>Minimum required Rating</b> <small>(if no short term Rating available, the higher long term rating is applicable)</small>												
	Required Rating: <b>fulfilled</b>											
	<small>If the Swap Counterparty does not have the Swap Counterparty Required Rating or the rating is withdrawn for any reason, it shall: (i) post an amount of collateral (in the form of cash and/or securities) as calculated in accordance with the Credit Support Annex to each Swap Agreement; or (ii) obtain a guarantee from an institution with a Swap Counterparty Required Rating; or (iii) assign its rights and obligations under the Swap Agreement to a successor Swap Counterparty with a Swap Counterparty Required Rating; or (iv) takes any other action that will allow it to maintain the rating of the Notes or to restore the rating of the Notes to the level it would have been at immediately prior to such downgrade. If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.</small>											
Service:												
<b>Volkswagen Finance S.A.</b>										n.a.	n.a.	n.a.
<b>Current Rating</b>												
<b>Minimum required Rating</b>												

**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	Aa1	A2
S&P	AAA	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>	April		
<b>Payment Date:</b>	21/05/2018		
<b>Interest Accrual Period (from/until):</b>	23/04/2018	21/05/2018	
<b>Days Accrued:</b>	28		
<b>Base Interest Rate (1-Month Euribor):</b>	-0,372%		
	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		18.204,00 €	3.398,20 €
Gross Paid interest:		18.204,00 €	3.398,20 €
<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):		835.689.340,80 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	78,78 €		
Available Redemption Amount Reporting Period:	26.069.695,75 €		
Total Available Redemption Amount:	26.069.774,53 €		
Redemption Amount per Class:		26.069.726,40 €	0,00 €
Unallocated Redemption Amount per note class from current period::		48,13 €	0,00 €
Note Balance (End of Period):		809.619.614,40	26.000.000,00
Note Factor (End of Period):		91,17%	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		12,1944%	9,3746%

## 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 €
*for subordination to class A note		

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>12.324.722,94 €</b>	<b>1,23%</b>	<b>BoPeriod</b>
Payment from CCA/ Payment to CCA	337.960,05 €	-	-
<b>Balance as of the End of the Period</b>	<b>11.986.762,89 €</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	835.689.340,80 €	26.000.000,00 €
Underlying Principal for Reporting Period	835.689.340,80 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 210.291,94 €	- 8.506,33 €

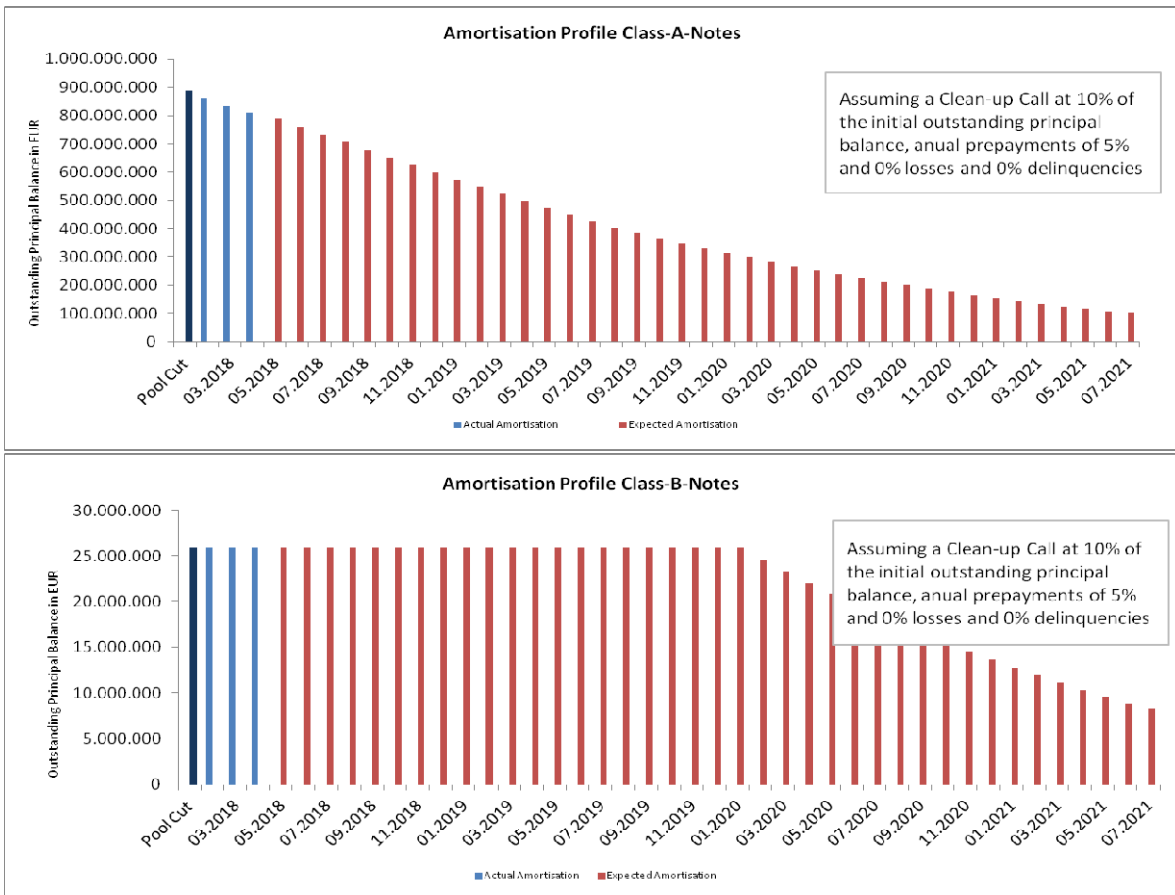
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		78,78 €	
Available Distribution Amount	plus	27.130.160,41 €	27.130.239,19 €
Fees	less	820.064,19 €	26.310.175,00 €
Net Swap Payments Class A	less	210.291,94 €	26.099.883,06 €
Net Swap Payments Class B	less	8.506,33 €	26.091.376,73 €
Interest Class A	less	18.204,00 €	26.073.172,73 €
Interest Class B	less	3.398,20 €	26.069.774,53 €
Payment to Cash Collateral Account	less	- €	26.069.774,53 €
Redemption Class A	less	26.069.726,40 €	48,13 €
Redemption Class B	less	- €	48,13 €
Remaining Amount Due to Rounding	less	48,13 €	- €
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		337.960,05 €	337.960,05 €
Interest Subordinated Loan	less	62.272,95 €	275.687,10 €
Redemption Subordinated Loan	less	275.687,10 €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 31/03/2018				At the end of Reporting Period 30/04/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	95.863,65 €	5.940,44 €	101.804,09 €	Arrears	121.250,24 €	6.613,28 €	127.863,52 €
04/2018	23.865.302,78 €	1.125.696,42 €	24.990.999,20 €				
05/2018	23.885.601,35 €	1.097.358,66 €	24.982.960,01 €	05/2018	23.850.358,18 €	1.094.797,19 €	24.945.155,37 €
06/2018	23.884.106,77 €	1.068.994,96 €	24.953.101,73 €	06/2018	23.846.211,17 €	1.066.475,39 €	24.912.686,56 €
07/2018	23.900.608,46 €	1.040.632,59 €	24.941.241,05 €	07/2018	23.859.096,79 €	1.038.158,00 €	24.897.254,79 €
08/2018	23.914.015,68 €	1.012.251,93 €	24.926.267,61 €	08/2018	23.871.885,73 €	1.009.826,60 €	24.881.712,33 €
09/2018	23.910.289,84 €	983.853,71 €	24.894.143,55 €	09/2018	23.866.361,98 €	981.478,50 €	24.847.840,48 €
10/2018	23.926.367,29 €	955.460,94 €	24.881.828,23 €	10/2018	23.878.321,67 €	953.137,81 €	24.831.459,48 €
11/2018	23.907.956,65 €	927.049,53 €	24.835.006,18 €	11/2018	23.857.683,81 €	924.783,49 €	24.782.467,30 €
12/2018	23.732.540,16 €	898.660,72 €	24.631.200,88 €	12/2018	23.682.423,48 €	896.454,41 €	24.578.877,89 €
01/2019	23.597.805,98 €	870.477,96 €	24.468.283,94 €	01/2019	23.547.942,94 €	868.331,13 €	24.416.274,07 €
02/2019	23.499.046,67 €	842.459,81 €	24.341.506,48 €	02/2019	23.449.355,32 €	840.372,23 €	24.289.727,55 €
03/2019	23.391.729,61 €	814.550,47 €	24.206.280,08 €	03/2019	23.341.979,34 €	812.521,81 €	24.154.501,15 €
04/2019	23.313.762,94 €	786.771,86 €	24.100.534,80 €	04/2019	23.263.953,64 €	784.802,33 €	24.048.755,97 €
05/2019	23.140.801,29 €	759.088,59 €	23.899.889,88 €	05/2019	23.091.836,82 €	757.178,19 €	23.849.015,01 €
06/2019	23.022.611,07 €	731.607,41 €	23.754.218,48 €	06/2019	22.973.588,45 €	729.755,16 €	23.703.343,61 €
07/2019	22.848.715,48 €	704.267,14 €	23.552.982,62 €	07/2019	22.799.634,70 €	702.473,05 €	23.502.107,75 €
08/2019	22.663.345,94 €	677.136,05 €	23.340.481,99 €	08/2019	22.614.920,92 €	675.400,22 €	23.290.321,14 €
09/2019	22.527.154,69 €	650.222,37 €	23.177.377,06 €	09/2019	22.478.854,26 €	648.544,13 €	23.127.398,39 €
10/2019	22.338.916,46 €	623.471,74 €	22.962.388,20 €	10/2019	22.291.084,34 €	621.850,84 €	22.912.935,18 €
11/2019	22.083.485,43 €	596.941,89 €	22.680.427,32 €	11/2019	22.035.994,87 €	595.377,88 €	22.631.372,75 €
12/2019	21.841.606,62 €	570.718,21 €	22.212.324,83 €	12/2019	21.594.662,19 €	569.210,52 €	22.163.872,71 €
01/2020	21.134.725,66 €	545.018,41 €	21.679.744,07 €	01/2020	21.088.251,52 €	543.566,52 €	21.631.818,04 €
02/2020	20.732.433,19 €	519.922,45 €	21.252.355,64 €	02/2020	20.686.162,91 €	518.525,68 €	21.204.688,59 €
03/2020	20.314.398,29 €	495.303,86 €	20.809.702,15 €	03/2020	20.268.349,64 €	493.962,12 €	20.762.311,76 €
04/2020	19.671.609,24 €	471.179,59 €	20.142.788,83 €	04/2020	19.625.658,12 €	469.892,47 €	20.095.550,59 €
05/2020	18.970.357,57 €	447.820,47 €	19.418.178,04 €	05/2020	18.925.801,58 €	446.587,89 €	19.372.389,47 €
06/2020	18.389.743,08 €	425.294,95 €	18.815.038,03 €	06/2020	18.346.402,78 €	424.115,34 €	18.770.518,12 €
07/2020	17.705.660,87 €	403.455,17 €	18.109.116,04 €	07/2020	17.662.456,10 €	402.326,98 €	18.064.783,08 €
08/2020	17.000.663,47 €	382.431,57 €	17.383.095,04 €	08/2020	16.957.407,35 €	381.354,73 €	17.338.762,08 €
09/2020	16.548.268,53 €	362.244,89 €	16.910.513,42 €	09/2020	16.505.226,73 €	361.219,31 €	16.866.446,04 €
10/2020	15.965.151,84 €	342.593,55 €	16.307.745,39 €	10/2020	15.922.058,84 €	341.619,17 €	16.263.678,01 €
11/2020	15.406.691,33 €	323.633,75 €	15.730.325,08 €	11/2020	15.365.287,06 €	322.710,52 €	15.687.997,58 €
12/2020	15.074.570,71 €	305.335,21 €	15.379.905,92 €	12/2020	15.033.571,28 €	304.461,14 €	15.338.032,42 €
01/2021	14.750.345,95 €	287.433,87 €	15.037.779,82 €	01/2021	14.709.297,80 €	286.608,52 €	14.995.906,32 €
02/2021	14.479.176,67 €	269.915,21 €	14.749.091,88 €	02/2021	14.438.527,09 €	269.138,58 €	14.707.665,67 €
03/2021	14.105.202,87 €	252.723,61 €	14.357.926,48 €	03/2021	14.065.501,62 €	251.995,24 €	14.317.496,86 €
04/2021	13.302.751,30 €	235.975,08 €	13.538.726,38 €	04/2021	13.263.233,69 €	235.293,84 €	13.498.527,53 €
05/2021	12.367.114,05 €	220.177,58 €	12.587.291,63 €	05/2021	12.329.750,15 €	219.543,32 €	12.549.293,47 €
06/2021	11.556.941,88 €	205.490,26 €	11.762.432,14 €	06/2021	11.520.093,16 €	204.900,38 €	11.724.993,54 €
07/2021	10.482.358,93 €	191.766,12 €	10.674.125,05 €	07/2021	10.447.056,87 €	191.219,95 €	10.638.276,82 €
08/2021	9.449.823,38 €	179.318,62 €	9.629.142,00 €	08/2021	9.415.047,19 €	178.814,43 €	9.593.861,62 €
09/2021	8.741.101,20 €	168.096,23 €	8.909.197,43 €	09/2021	8.706.283,73 €	167.633,32 €	8.873.917,05 €
10/2021	7.822.999,69 €	157.717,25 €	7.980.716,94 €	10/2021	7.788.896,49 €	157.295,64 €	7.946.192,13 €
11/2021	7.040.484,59 €	148.427,12 €	7.188.911,71 €	11/2021	7.006.949,62 €	148.046,02 €	7.154.995,64 €
12/2021	6.904.415,74 €	140.067,28 €	7.044.483,02 €	12/2021	6.871.236,20 €	139.725,99 €	7.010.962,19 €
01/2022	6.746.624,79 €	131.868,05 €	6.878.492,84 €	01/2022	6.713.907,39 €	131.566,16 €	6.845.473,55 €
02/2022	6.624.090,93 €	123.855,75 €	6.747.946,68 €	02/2022	6.591.664,03 €	123.592,76 €	6.715.256,79 €
03/2022	6.488.896,41 €	115.989,64 €	6.604.886,05 €	03/2022	6.457.116,95 €	115.765,13 €	6.572.882,08 €
04/2022	6.219.519,93 €	108.284,66 €	6.327.804,59 €	04/2022	6.189.107,04 €	108.097,93 €	6.297.204,97 €
<b>Subtotal</b>	<b>863.087.756,90 €</b>	<b>25.704.953,60 €</b>	<b>888.792.710,50 €</b>	<b>Subtotal</b>	<b>837.217.703,77 €</b>	<b>24.517.121,24 €</b>	<b>861.734.825,01 €</b>
> 04/2022	84.967.853,59 €	1.227.871,82 €	86.195.725,41 €	> 04/2022	84.840.960,14 €	1.226.762,41 €	86.067.742,55 €
<b>Total</b>	<b>948.055.610,49 €</b>	<b>26.932.825,42 €</b>	<b>974.988.435,91 €</b>	<b>Total</b>	<b>922.058.663,91 €</b>	<b>25.743.883,65 €</b>	<b>947.802.567,56 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	0	0,00
Defaults	1	13.584,55
End of Period	1	13.584,55

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0014%
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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.

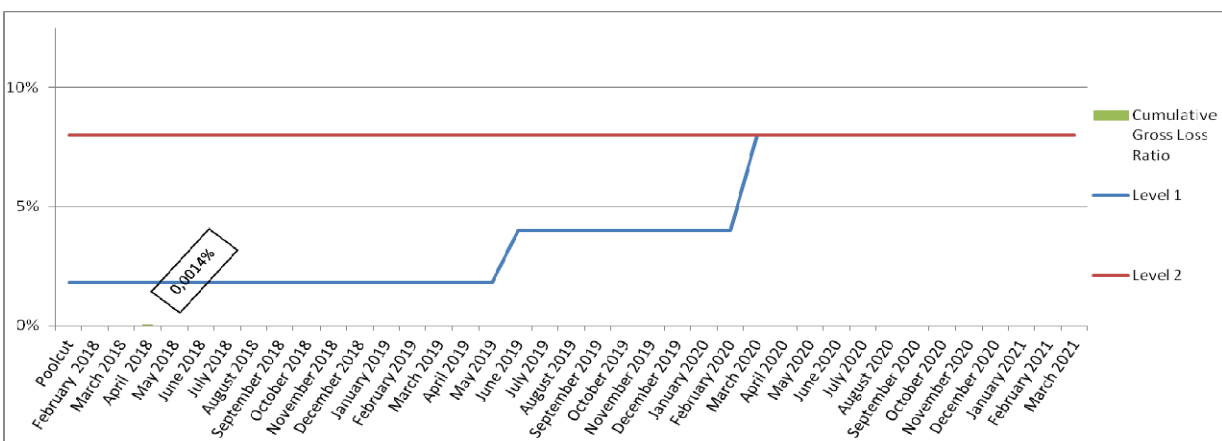
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

**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>			974.988.435,91 €
<b>End of Period</b>			947.802.567,56 €
Periodic reduction of Nominal		27.185.868,35 €	27.185.868,35 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-64.252,26 €	
Fees for prolongation		153,51 €	
Write Off / Write Down	-	0,00 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		7.550,22 €	
Interest in arrears		840,59 €	
Net Swaps		0,00 €	
Available Distribution Amount		27.130.160,41 €	

**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	85.543	917.647.438,73 €	11.056	80.231.765,38 €	74.487	837.415.673,35 €	71.089	755.564.196,45 €	14.454	162.083.242,28 €
Delinquent	325	4.356.313,90 €	54	511.856,14 €	271	3.844.457,76 €	253	3.363.692,25 €	72	992.621,65 €
Defaulted	1	13.584,55 €	0	0,00 €	1	13.584,55 €	1	13.584,55 €	0	- €
Partial Prepayment	5	41.346,73 €	2	7.048,81 €	3	34.297,92 €	4	20.690,62 €	1	20.656,11 €
End of Term	62	0,00 €	7	0,00 €	55	0,00 €	52	- €	10	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	384	0,00 €	41	0,00 €	343	0,00 €	301	- €	83	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>922.058.683,91 €</b>	<b>11.160</b>	<b>80.750.670,33 €</b>	<b>75.160</b>	<b>841.308.013,58 €</b>	<b>71.700</b>	<b>758.962.163,87 €</b>	<b>14.620</b>	<b>163.096.520,04 €</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	85.874	94,95%	947.802.567,56 €	95,01%
Retention of Volkswagen Finance	4.572	5,05%	49.741.147,91 €	4,99%
<b>Total</b>	<b>90.446</b>	<b>100,00%</b>	<b>997.543.715,47 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	49.877.185,77 €	5,00%
Actual Retention	49.741.147,91 €	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.

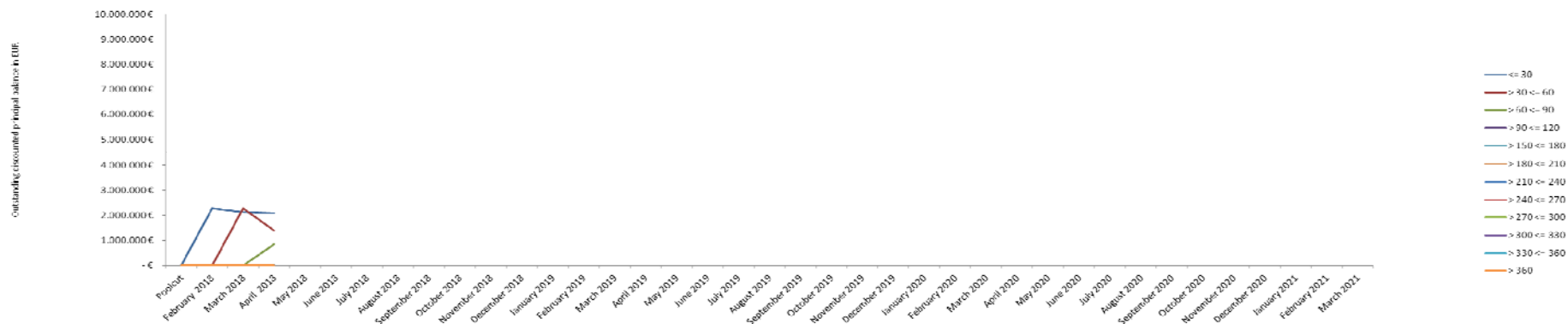
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	161	0,19%	2.102.508,76 €	0,23%	2.176.672,82 €	0,22%	23	186.480,38 €	138	1.916.028,38 €	125	1.621.772,89 €	36	480.735,87 €
> 30 <= 60	103	0,12%	1.395.512,44 €	0,15%	1.446.059,92 €	0,14%	18	169.532,41 €	85	1.225.980,03 €	82	1.074.488,67 €	21	321.023,77 €
> 60 <= 90	61	0,07%	858.292,70 €	0,09%	889.329,11 €	0,09%	13	155.843,35 €	48	702.449,35 €	46	667.430,69 €	15	190.862,01 €
> 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>325</b>	<b>0,38%</b>	<b>4.356.313,90 €</b>	<b>0,47%</b>	<b>4.512.061,85 €</b>	<b>0,45%</b>	<b>54</b>	<b>511.856,14 €</b>	<b>271</b>	<b>3.844.457,76 €</b>	<b>253</b>	<b>3.363.692,25 €</b>	<b>72</b>	<b>992.621,65 €</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>325</b>	<b>0,38%</b>	<b>4.356.313,90 €</b>	<b>0,47%</b>	<b>4.512.061,85 €</b>	<b>0,45%</b>	<b>54</b>	<b>511.856,14 €</b>	<b>271</b>	<b>3.844.457,76 €</b>	<b>253</b>	<b>3.363.692,25 €</b>	<b>72</b>	<b>992.621,65 €</b>

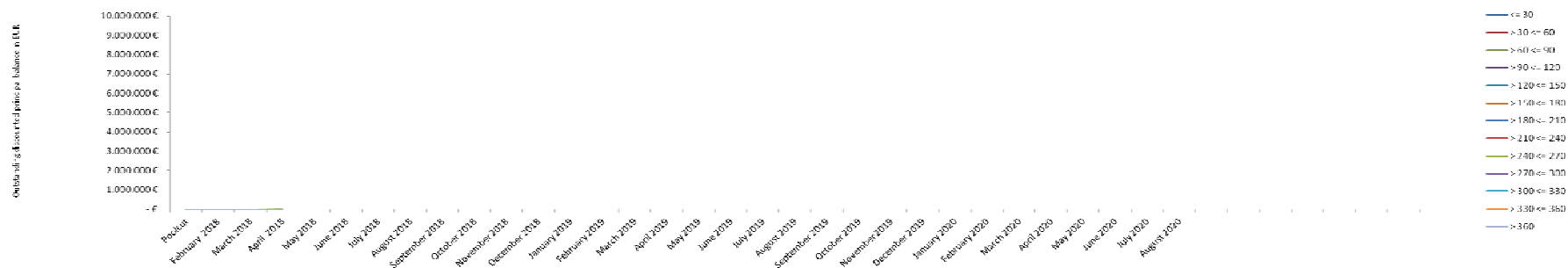
**Performance Delinquencies**



**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	1	0,00%	13.584,55 €	0,00%	13.622,96 €	0,00%	0	0,00 €	1	13.584,55 €	1	13.584,55 €	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>1</b>	<b>0,00%</b>	<b>13.584,55 €</b>	<b>0,00%</b>	<b>13.622,96 €</b>	<b>0,00%</b>	<b>0</b>	<b>0,00 €</b>	<b>1</b>	<b>13.584,55 €</b>	<b>1</b>	<b>13.584,55 €</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>1</b>	<b>0,00%</b>	<b>13.584,55 €</b>	<b>0,00%</b>	<b>13.622,96 €</b>	<b>0,00%</b>	<b>0</b>	<b>0,00 €</b>	<b>1</b>	<b>13.584,55 €</b>	<b>1</b>	<b>13.584,55 €</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	136	2.178.597,85 €	2.122.175,21 €	41.346,73 €
Full and Partial Prepayments with another status at the end of the month (*)	3	39.398,99 €	38.675,79 €	0,00 €
<b>Total</b>	<b>139</b>	<b>2.217.996,84 €</b>	<b>2.160.851,00 €</b>	<b>41.346,73 €</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	2	14.998,19 €	7.467,46 €	7.048,81 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>2</b>	<b>14.998,19 €</b>	<b>7.467,46 €</b>	<b>7.048,81 €</b>
Classic Credit	New Car	2	15.640,87 €	1.628,79 €	13.641,81 €
	Used Car	1	22.874,38 €	1.962,38 €	20.656,11 €
	<b>Subtotal CC</b>	<b>3</b>	<b>38.515,25 €</b>	<b>3.591,17 €</b>	<b>34.297,92 €</b>
<b>Total</b>		<b>5</b>	<b>53.513,44 €</b>	<b>11.058,63 €</b>	<b>41.346,73 €</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	15	148.349,46 €	146.812,03 €	0,00 €
	Used Car	1	4.512,13 €	4.341,15 €	0,00 €
	<b>Subtotal AC</b>	<b>16</b>	<b>152.861,59 €</b>	<b>151.153,18 €</b>	<b>0,00 €</b>
Classic Credit	New Car	89	1.679.730,47 €	1.670.531,15 €	0,00 €
	Used Car	26	292.492,35 €	289.432,25 €	0,00 €
	<b>Subtotal CC</b>	<b>115</b>	<b>1.972.222,82 €</b>	<b>1.959.963,40 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>131</b>	<b>2.125.084,41 €</b>	<b>2.111.116,58 €</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	17	163.347,65 €	154.279,49 €	7.048,81 €
	Used Car	1	4.512,13 €	4.341,15 €	0,00 €
	<b>Subtotal AC</b>	<b>18</b>	<b>167.859,78 €</b>	<b>158.620,64 €</b>	<b>7.048,81 €</b>
Classic Credit	New Car	91	1.695.371,34 €	1.672.159,94 €	13.641,81 €
	Used Car	27	315.366,73 €	291.394,63 €	20.656,11 €
	<b>Subtotal CC</b>	<b>118</b>	<b>2.010.738,07 €</b>	<b>1.963.554,57 €</b>	<b>34.297,92 €</b>
<b>Total</b>		<b>136</b>	<b>2.178.597,85 €</b>	<b>2.122.175,21 €</b>	<b>41.346,73 €</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	1	13.622,96 €	0,00 €	0,00 €	13.622,96 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>1</b>	<b>13.622,96 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>13.622,96 €</b>
<b>Total</b>		<b>1</b>	<b>13.622,96 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>13.622,96 €</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 %			
No downpayment	3.308	3,85%	48.437.875,93 €	5,25%	0,00%	298	2.748.524,89 €	0,00%	3.011	45.889.351,24 €	0,00%	2.644	38.998.121,87 €	665	9.441.754,06 €	0,00%	
0.01 - 1.000,00	5.591	6,51%	68.903.273,58 €	7,47%	4,39%	475	3.826.793,54 €	4,13%	5.116	65.076.480,04 €	4,41%	4.382	52.909.497,47 €	4.34%	1.209	15.993.776,11 €	4,55%
1.000,01 - 2.000,00	6.743	7,85%	77.188.620,22 €	8,37%	11,17%	758	5.772.543,30 €	9,90%	5.985	71.396.076,92 €	11,37%	4.928	56.528.385,36 €	11,02%	1.815	20.840.234,86 €	11,62%
2.000,01 - 3.000,00	7.159	8,34%	78.858.453,72 €	8,55%	16,74%	1.208	8.677.601,58 €	15,06%	5.951	70.180.852,14 €	17,15%	5.793	62.830.227,10 €	16,74%	1.366	16.028.226,62 €	16,73%
3.000,01 - 4.000,00	6.727	7,83%	71.148.928,11 €	7,72%	21,49%	1.185	8.133.365,36 €	18,97%	5.542	63.015.562,75 €	22,13%	5.549	57.518.136,78 €	21,46%	1.178	13.630.791,33 €	21,64%
4.000,01 - 5.000,00	6.268	7,30%	67.228.966,87 €	7,29%	25,27%	1.133	8.650.454,09 €	21,43%	5.135	58.678.512,78 €	26,33%	5.171	54.758.551,35 €	25,07%	1.097	12.470.415,82 €	26,27%
5.000,01 - 6.000,00	5.765	6,71%	61.185.629,03 €	6,84%	28,95%	1.077	7.971.190,42 €	24,36%	4.688	53.214.438,61 €	30,29%	4.745	49.868.395,15 €	28,67%	1.020	11.317.233,88 €	30,36%
6.000,01 - 7.000,00	4.937	5,75%	50.953.248,69 €	5,53%	32,64%	835	5.847.923,04 €	27,59%	4.102	45.105.325,65 €	33,92%	4.161	42.919.030,11 €	32,35%	776	8.034.218,58 €	34,29%
7.000,01 - 8.000,00	4.620	5,36%	46.899.039,03 €	5,04%	35,69%	903	5.531.548,35 €	29,69%	3.817	40.957.490,69 €	37,30%	3.896	39.268.747,08 €	35,30%	724	7.220.291,95 €	37,97%
8.000,01 - 9.000,00	4.010	4,67%	39.183.885,90 €	4,25%	39,22%	583	3.795.029,67 €	32,60%	3.427	35.388.856,23 €	40,64%	3.342	32.766.047,56 €	38,83%	668	6.417.838,34 €	41,28%
9.000,01 - 10.000,00	4.227	4,92%	43.439.071,35 €	4,71%	40,39%	754	5.624.269,26 €	32,71%	3.473	37.814.802,09 €	42,60%	3.594	36.919.913,96 €	39,99%	633	6.519.157,39 €	42,84%
10.000,01 - 11.000,00	3.217	3,75%	33.103.686,17 €	3,59%	43,96%	363	2.352.194,03 €	36,40%	2.854	30.751.492,14 €	45,16%	2.745	28.231.349,27 €	43,75%	472	4.872.336,90 €	45,23%
11.000,01 - 12.000,00	3.165	3,69%	32.488.222,40 €	3,52%	45,74%	397	2.949.983,67 €	36,00%	2.778	29.536.236,53 €	47,55%	2.728	27.752.855,18 €	45,61%	437	4.735.367,22 €	46,51%
12.000,01 - 13.000,00	2.766	3,22%	27.814.665,15 €	3,02%	48,85%	230	1.626.138,60 €	38,55%	2.536	26.188.528,55 €	50,08%	2.366	23.677.060,54 €	48,80%	400	4.137.604,61 €	49,19%
13.000,01 - 14.000,00	2.522	2,94%	25.483.363,75 €	2,76%	50,83%	201	1.333.458,65 €	40,95%	2.321	24.149.905,10 €	51,93%	2.196	22.148.231,81 €	50,78%	326	3.335.311,94 €	51,22%
14.000,01 - 15.000,00	2.459	2,86%	25.512.508,54 €	2,77%	51,22%	263	1.770.413,15 €	40,93%	2.196	23.742.095,39 €	52,83%	2.152	22.182.854,84 €	51,07%	307	3.329.653,70 €	52,27%
>= 15.000,00	12.389	14,43%	124.659.245,47 €	13,52%	61,83%	559	4.239.238,73 €	45,66%	11.930	120.420.006,74 €	62,83%	10.955	109.686.750,44 €	61,91%	1.434	14.972.487,03 €	61,24%
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	-	<b>11.112</b>	<b>80.750.670,33 €</b>	-	<b>74.762</b>	<b>841.308.013,58 €</b>	-	<b>71.347</b>	<b>758.952.163,87 €</b>	<b>14.527</b>	<b>163.036.520,04 €</b>	-	

Statistics	
Minimum Down Payment	0,00 €
Maximum Down Payment	100.422,91 €
Weighted Average Down Payment (Customers who did Down Payment)	8.178,14 €
Weighted Average Down Payment	7.748,52 €

\* 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	72.991	85,00%	774.310.646,04 €	83,98%	9.100	64.699.773,67 €	63.891	709.610.872,37 €	60.436	634.461.061,70 €	12.555	139.849.584,34 €
Company	12.883	15,00%	147.748.037,87 €	16,02%	2.012	16.050.896,66 €	10.871	131.697.141,21 €	10.911	124.501.102,17 €	1.972	23.246.935,70 €
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</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	85.874	100,00%	922.058.683,91 €	100,00%	11.112	80.750.670,33 €	74.762	841.308.013,58 €	71.347	758.962.163,87 €	14.527	163.096.520,04 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</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%	100.496,18 €	0,0109% *
2	1	0,0012%	79.725,15 €	0,0086%
3	3	0,0035%	62.433,73 €	0,0068%
4	2	0,0023%	61.389,02 €	0,0067%
5	2	0,0023%	59.324,63 €	0,0064%
6	1	0,0012%	57.901,92 €	0,0063%
7	1	0,0012%	57.615,80 €	0,0062%
8	1	0,0012%	56.792,52 €	0,0062%
9	1	0,0012%	56.357,67 €	0,0061%
10	1	0,0012%	54.010,56 €	0,0059% *
11	3	0,0035%	52.762,71 €	0,0057%
12	1	0,0012%	52.745,74 €	0,0057%
13	1	0,0012%	50.723,81 €	0,0055%
14	1	0,0012%	50.690,21 €	0,0055%
15	1	0,0012%	49.771,21 €	0,0054%
16	1	0,0012%	49.544,20 €	0,0054%
17	1	0,0012%	48.944,96 €	0,0053%
18	1	0,0012%	48.908,34 €	0,0053%
19	2	0,0023%	47.853,81 €	0,0052%
20	1	0,0012%	47.587,35 €	0,0052% *
<b>Subtotal</b>	<b>28</b>	<b>0,03%</b>	<b>1.145.579,52 €</b>	<b>0,12%</b>
>20	85.846	99,97%	920.913.104,39	99,88%
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</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	9.899	11,53%	34.562.759,22 €	3,75%	3.674	12.120.051,07 €	6.225	22.442.708,15 €	8.790	30.763.663,88 €	1.109	3.799.095,34 €
5.000,01 - 10.000,00	33.307	38,79%	260.686.161,07 €	28,27%	5.040	36.240.172,16 €	28.267	224.445.988,91 €	27.759	217.017.306,87 €	5.548	43.668.854,20 €
10.000,01 - 15.000,00	27.807	32,38%	336.354.907,03 €	36,48%	1.804	21.542.020,49 €	26.003	314.812.886,54 €	22.682	273.960.642,45 €	5.125	62.394.264,58 €
15.000,01 - 20.000,00	9.786	11,40%	166.609.402,07 €	18,07%	474	8.003.270,12 €	9.312	158.606.131,95 €	7.915	134.802.850,77 €	1.871	31.806.551,30 €
20.000,01 - 25.000,00	3.489	4,06%	77.056.733,32 €	8,36%	101	2.230.350,63 €	3.388	74.826.382,69 €	2.891	63.869.650,05 €	598	13.187.083,27 €
25.000,01 - 30.000,00	1.072	1,25%	29.016.182,58 €	3,15%	7	189.958,81 €	1.065	28.826.223,77 €	891	24.119.850,03 €	181	4.896.332,55 €
> 30.000,00	514	0,60%	17.772.538,62 €	1,93%	12	424.847,05 €	502	17.347.691,57 €	419	14.428.199,82 €	95	3.344.338,80 €
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</b>

**Statistics**

Minimum Outstanding Discounted Principal Balance	132,53 €
Maximum Outstanding Discounted Principal Balance	79.725,15 €
Average Outstanding Discounted Principal Balance	10.737,34 €

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	726	0,85%	1.702.317,15 €	0,18%	713	1.668.663,73 €	13	33.653,42 €	688	1.610.633,23 €	38	91.683,92 €
5.000,01 - 10.000,00	9.838	11,46%	49.675.912,60 €	5,39%	4.874	23.443.283,39 €	4.964	26.232.629,21 €	9.082	46.121.538,60 €	756	3.554.374,00 €
10.000,01 - 15.000,00	38.854	45,25%	328.746.185,17 €	35,65%	3.528	28.905.568,33 €	35.326	299.840.616,84 €	31.809	269.134.295,53 €	7.045	59.611.889,64 €
15.000,01 - 20.000,00	22.061	25,69%	268.788.044,48 €	29,15%	1.394	16.437.504,63 €	20.667	252.350.539,85 €	17.778	215.701.038,46 €	4.283	53.087.006,02 €
20.000,01 - 25.000,00	8.909	10,37%	145.543.985,63 €	15,78%	437	6.819.004,28 €	8.472	138.724.981,35 €	7.412	120.212.489,97 €	1.497	25.331.495,66 €
25.000,01 - 30.000,00	3.519	4,10%	73.675.020,60 €	7,99%	110	2.134.486,41 €	3.409	71.540.534,19 €	2.941	61.526.245,29 €	578	12.148.775,31 €
> 30.000,00	1.967	2,29%	53.927.218,28 €	5,85%	56	1.342.159,56 €	1.911	52.585.058,72 €	1.637	44.655.922,79 €	330	9.271.295,49 €
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</b>

**Statistics**

Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.243,54 €

\* 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%	53	0,06%	250.695,09 €	0,03%	0	0,00 €	53	250.695,09 €	53	250.695,09 €	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%	17.068,77 €	0,00%	0	0,00 €	5	17.068,77 €	5	17.068,77 €	0	0,00 €
2% < - ≤ 2,5%	4	0,00%	14.151,93 €	0,00%	0	0,00 €	4	14.151,93 €	4	14.151,93 €	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%	12.739,91 €	0,00%	0	0,00 €	2	12.739,91 €	2	12.739,91 €	0	0,00 €
4% < - ≤ 4,5%	1	0,00%	27.935,11 €	0,00%	0	0,00 €	1	27.935,11 €	1	27.935,11 €	0	0,00 €
4,5% < - ≤ 5%	416	0,48%	6.822.966,12 €	0,74%	1	5.033,86 €	415	6.817.932,26 €	408	6.725.226,46 €	8	97.739,66 €
5% < - ≤ 5,5%	25	0,03%	350.505,33 €	0,04%	6	39.018,59 €	19	311.486,74 €	25	350.505,33 €	0	0,00 €
5,5% < - ≤ 6%	248	0,29%	4.567.757,83 €	0,50%	2	10.770,94 €	246	4.556.986,89 €	131	3.165.011,23 €	117	1.402.746,60 €
6% < - ≤ 6,5%	166	0,19%	2.204.079,90 €	0,24%	50	622.753,56 €	116	1.581.326,34 €	138	1.934.965,32 €	28	269.114,58 €
6,5% < - ≤ 7%	116	0,14%	1.588.119,09 €	0,17%	8	55.123,67 €	108	1.532.995,42 €	78	1.318.473,34 €	38	269.645,75 €
7% < - ≤ 7,5%	302	0,35%	4.025.615,57 €	0,44%	25	173.776,77 €	277	3.851.838,80 €	257	3.481.790,57 €	45	543.825,00 €
7,5% < - ≤ 8%	558	0,65%	4.783.159,18 €	0,52%	5	11.705,75 €	553	4.771.453,43 €	515	4.466.244,94 €	43	316.914,24 €
8% < - ≤ 8,5%	4.153	4,84%	30.081.729,85 €	3,26%	301	2.922.010,41 €	3.852	27.159.719,44 €	4.063	29.484.976,82 €	90	596.753,03 €
8,5% < - ≤ 9%	1.574	1,83%	15.451.597,66 €	1,68%	531	2.975.074,57 €	1.043	12.476.523,09 €	1.346	13.147.479,59 €	228	2.304.118,07 €
9% < - ≤ 9,5%	8.591	10,00%	87.103.859,16 €	9,45%	5.822	47.778.349,29 €	2.769	39.325.509,87 €	8.533	86.577.559,42 €	58	526.299,74 €
9,5% < - ≤ 10%	13.002	15,14%	167.720.438,80 €	18,19%	2.855	14.967.938,33 €	10.147	152.752.500,47 €	11.041	134.840.510,57 €	1.961	32.879.928,23 €
10% < - ≤ 10,5%	20.481	23,85%	243.388.100,96 €	26,40%	665	5.287.806,43 €	19.816	238.100.294,53 €	14.592	171.522.327,05 €	5.889	71.865.773,91 €
10,5% < - ≤ 11%	20.198	23,52%	210.214.806,59 €	22,80%	664	4.879.560,70 €	19.534	205.335.245,89 €	15.213	166.579.310,73 €	4.985	43.635.495,86 €
11% < - ≤ 11,5%	13.698	15,95%	129.034.311,52 €	13,99%	174	1.012.008,81 €	13.524	128.022.302,71 €	12.707	120.865.266,76 €	991	8.169.044,76 €
11,5% < - ≤ 12%	2.110	2,46%	13.864.957,57 €	1,50%	3	9.738,65 €	2.107	13.855.218,92 €	2.071	13.668.932,14 €	39	196.025,43 €
12% < - ≤ 12,5%	76	0,09%	335.166,98 €	0,04%	0	0,00 €	76	335.166,98 €	71	314.165,70 €	5	21.001,28 €
12,5% < - ≤ 13%	94	0,11%	197.367,19 €	0,02%	0	0,00 €	94	197.367,19 €	93	196.827,09 €	1	540,10 €
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%	1.553,80 €	0,00%	0	0,00 €	1	1.553,80 €	0	0,00 €	1	1.553,80 €
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>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</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%	15.979,56 €	0,00%	0	0,00 €	4	15.979,56 €	2	13.885,66 €	2	2.093,90 €
13 - 24	34	0,04%	137.012,59 €	0,01%	10	15.648,07 €	24	121.364,52 €	11	68.453,50 €	23	68.559,09 €
25 - 36	19.135	22,28%	127.108.560,20 €	13,79%	3.663	16.388.482,25 €	15.472	110.720.077,95 €	17.145	115.329.314,49 €	1.990	11.779.245,71 €
37 - 48	36.221	42,18%	346.463.142,23 €	37,58%	6.757	54.230.719,21 €	29.464	292.232.423,02 €	30.597	291.695.753,27 €	5.624	54.767.388,96 €
49 - 60	13.472	15,69%	173.547.328,19 €	18,82%	682	10.115.820,80 €	12.790	163.431.507,39 €	10.533	138.239.677,95 €	2.939	35.307.650,24 €
61 - 72	7.556	8,92%	113.428.473,48 €	12,30%	0	0,00 €	7.656	113.428.473,48 €	5.952	89.415.867,51 €	1.704	24.012.605,97 €
73 - 84	6.251	7,28%	105.703.447,79 €	11,46%	0	0,00 €	6.251	105.703.447,79 €	4.315	75.578.603,24 €	1.936	30.124.844,55 €
85 - 96	3.101	3,61%	55.654.739,87 €	6,04%	0	0,00 €	3.101	55.654.739,87 €	2.792	48.620.608,25 €	309	7.034.131,62 €
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</b>

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	58,46

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	2	0,00%	13.885,31 €	0,00%	1	300,76 €	1	13.584,55 €	2	13.885,31 €	0	0,00 €
01 - 12	3.654	4,26%	9.496.904,63 €	1,03%	852	1.568.970,02 €	2.802	7.927.934,61 €	3.169	8.325.388,11 €	485	1.171.516,52 €
13 - 24	14.590	16,99%	88.959.035,01 €	9,65%	2.669	12.902.658,71 €	11.921	76.056.376,30 €	12.771	77.794.341,90 €	1.819	11.164.693,11 €
25 - 36	22.631	26,35%	204.473.639,28 €	22,18%	4.183	30.101.099,63 €	18.448	174.372.539,65 €	19.764	179.439.859,95 €	2.867	25.033.779,33 €
37 - 48	22.695	26,43%	261.547.368,28 €	28,37%	2.945	29.331.618,50 €	19.750	232.215.748,78 €	18.403	213.306.593,95 €	4.292	48.240.774,33 €
49 - 60	10.521	12,25%	151.864.475,97 €	16,47%	462	6.846.022,71 €	10.059	145.018.453,26 €	8.156	119.836.327,94 €	2.365	33.028.148,03 €
61 - 72	6.278	7,31%	103.200.960,42 €	11,19%	0	0,00 €	6.278	103.200.960,42 €	4.733	79.323.487,80 €	1.545	23.877.472,62 €
73 - 84	4.055	4,72%	74.080.818,58 €	8,03%	0	0,00 €	4.055	74.080.818,58 €	3.052	56.293.901,21 €	1.003	17.786.917,37 €
85 - 94	1.448	1,69%	28.421.596,43 €	3,08%	0	0,00 €	1.448	28.421.596,43 €	1.297	24.628.377,70 €	151	3.793.218,73 €
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</b>

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	90
Weighted Average Remaining Term in monthly instalments	45,53

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	45.669	53,18%	574.636.633,51 €	62,32%	6.090	53.055.222,97 €	39.579	521.581.410,54 €	37.889	473.370.536,76 €	7.780	101.266.096,75 €
13 - 24	29.613	34,48%	278.428.515,93 €	30,20%	3.667	22.864.906,75 €	25.946	255.563.609,18 €	24.531	228.213.925,89 €	5.082	50.214.590,04 €
25 - 36	9.731	11,33%	65.137.784,86 €	7,06%	1.311	4.765.988,74 €	8.420	60.371.796,12 €	8.236	54.370.420,12 €	1.495	10.767.364,74 €
37 - 48	588	0,68%	2.699.321,31 €	0,29%	44	64.551,87 €	544	2.634.769,44 €	479	2.076.517,07 €	109	622.804,24 €
49 - 60	195	0,23%	895.669,84 €	0,10%	0	0,00 €	195	895.669,84 €	151	723.101,60 €	44	172.568,24 €
61 - 72	59	0,07%	224.318,76 €	0,02%	0	0,00 €	59	224.318,76 €	44	173.865,10 €	15	50.453,66 €
> 72	19	0,02%	36.439,70 €	0,00%	0	0,00 €	19	36.439,70 €	17	33.797,33 €	2	2.642,37 €
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</b>	<b>100%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</b>

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	12,92

\* 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	11.112	12,94%	80.750.670,33 €	8,76%
Classic Credit	74.762	87,06%	841.308.013,58 €	91,24%
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</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	71.347	83,08%	758.962.163,87 €	82,31%
Used Cars	14.527	16,92%	163.096.520,04 €	17,69%
<b>Total</b>	<b>85.874</b>	<b>100%</b>	<b>922.058.683,91 €</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	10.874	97,86%	79.259.834,21 €	98,15%
Used Cars	238	2,14%	1.490.836,12 €	1,85%
<b>Total</b>	<b>11.112</b>	<b>100%</b>	<b>80.750.670,33 €</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	60.473	80,89%	679.702.329,66 €	80,79%
Used Cars	14.289	19,11%	161.605.683,92 €	19,21%
<b>Total</b>	<b>74.762</b>	<b>100%</b>	<b>841.308.013,58 €</b>	<b>100%</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	4.679	5,45%	53.165.570,64 €	5,77%	435	2.955.888,68 €	4.244	50.209.681,96 €	3.749	41.882.130,55 €	930	11.283.440,09 €
ASTURIAS	1.484	1,73%	16.004.693,67 €	1,74%	158	1.127.344,64 €	1.326	14.877.349,03 €	1.237	13.265.624,77 €	247	2.739.068,90 €
CANTABRIA	1.027	1,20%	10.935.022,25 €	1,19%	113	755.092,70 €	914	10.179.929,55 €	863	9.130.778,24 €	164	1.804.244,01 €
LA RIOJA	437	0,51%	4.411.729,39 €	0,48%	42	288.454,86 €	395	4.123.274,53 €	365	3.595.085,99 €	72	816.643,40 €
CASTILLA LEON	3.514	4,09%	36.672.895,66 €	3,98%	265	2.007.216,91 €	3.249	34.665.678,75 €	2.784	29.077.473,93 €	730	7.595.421,73 €
C.MADRID	14.666	17,08%	147.807.729,42 €	16,03%	2.395	17.180.064,45 €	12.271	130.627.664,97 €	12.183	119.958.040,84 €	2.483	27.849.688,58 €
PAIS VASCO	3.508	4,09%	35.110.845,59 €	3,81%	202	1.298.848,95 €	3.306	33.811.996,64 €	2.902	28.877.236,33 €	606	6.233.609,26 €
C.NAVARRA	960	1,12%	9.660.793,21 €	1,05%	104	625.030,27 €	856	9.035.762,94 €	792	7.779.010,61 €	168	1.881.782,60 €
CATALUÑA	17.300	20,15%	187.169.945,59 €	20,30%	2.480	18.477.041,88 €	14.820	168.692.903,71 €	14.019	149.722.572,04 €	3.281	37.447.373,55 €
ARAGÓN	2.354	2,74%	25.878.829,42 €	2,81%	223	1.827.689,34 €	2.131	24.051.140,08 €	1.951	21.392.795,97 €	403	4.486.033,45 €
C. VALENCIANA	9.013	10,50%	95.666.233,17 €	10,38%	1.308	9.337.958,54 €	7.705	86.328.274,63 €	7.531	79.079.717,35 €	1.482	16.586.515,82 €
CASTILLA LA MANCHA	3.491	4,07%	37.300.705,22 €	4,05%	418	3.296.997,94 €	3.073	34.003.707,28 €	2.898	30.789.974,50 €	593	6.510.730,72 €
EXTREMADURA	1.338	1,56%	14.799.003,72 €	1,61%	180	1.216.760,50 €	1.158	13.582.243,22 €	1.063	11.612.228,99 €	275	3.186.774,73 €
ANDALUCIA	14.394	16,76%	159.497.354,05 €	17,30%	2.145	15.386.889,31 €	12.249	144.110.464,74 €	11.995	132.780.640,65 €	2.399	26.716.713,40 €
ISLAS BALEARES	2.264	2,64%	24.037.548,61 €	2,61%	278	2.242.679,12 €	1.986	21.794.869,49 €	1.996	21.064.120,95 €	268	2.973.427,66 €
MURCIA	2.415	2,81%	28.071.892,31 €	3,04%	262	1.939.646,73 €	2.153	26.132.245,58 €	2.029	23.540.392,43 €	386	4.531.499,88 €
ISLAS CANARIAS	2.919	3,40%	34.483.809,60 €	3,74%	95	733.343,31 €	2.824	33.750.466,29 €	2.886	34.113.698,33 €	33	370.111,27 €
CEUTA	57	0,07%	681.688,48 €	0,07%	7	27.501,96 €	50	654.186,52 €	53	642.557,59 €	4	39.130,89 €
MELILLA	54	0,06%	702.393,91 €	0,08%	2	26.220,24 €	52	676.173,67 €	51	658.083,81 €	3	44.310,10 €
<b>Total</b>	<b>85.874</b>	<b>100,00%</b>	<b>922.058.683,91 €</b>	<b>100,00%</b>	<b>11.112</b>	<b>80.750.670,33 €</b>	<b>74.762</b>	<b>841.308.013,58 €</b>	<b>71.347</b>	<b>758.962.163,87 €</b>	<b>14.527</b>	<b>163.096.520,04 €</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)	201	0,23%	1.215.633,33 €	0,13%	32	204.965,75 €	169	1.010.667,58 €	167	987.177,95 €	34	228.455,38 €
Other	85.673	99,77%	920.843.050,58 €	99,87%	11.078	119.224.605,97 €	74.595	801.618.444,61 €	71.167	764.179.332,46 €	14.506	156.663.718,12 €
<b>Total</b>	<b>85.874</b>	<b>100,00%</b>	<b>922.058.683,91 €</b>	<b>100,00%</b>	<b>11.110</b>	<b>119.429.571,72 €</b>	<b>74.764</b>	<b>802.629.112,19 €</b>	<b>71.334</b>	<b>765.166.510,41 €</b>	<b>14.540</b>	<b>156.892.173,50 €</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	Geographic 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).