

<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:	May			
Reporting date:	15/06/2018			
Reporting Frequency:	monthly			
Period No.:	4			
Payment date:	21/06/2018			
Next payment date:	23/07/2018			
Asset collection period:	01/05/2018	until	31/05/2018	
Interest Accrual Period:	21/05/2018	until	21/06/2018	Days accrued: 31
Note Payment Period:	21/05/2018	until	21/06/2018	

**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
89,64%	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

0,00870%
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Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	12,55%	9,65%
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

	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>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>							Aa3	P-1	Stable	A	A-1	Stable
	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>							Aa3	P-1	Stable	A	A-1	Stable
	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>				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.	n.a.	n.a.

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.

**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> Cash Collateral Distribution Monthly Collateral	<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:**

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

Current Rating	Class A	Class B
Moody's	Aa1	A2
S&P	AAA	AA-

Information on Notes	Class A	Class 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 €

Information on Interest	Class A	Class 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>	May		
<b>Payment Date:</b>	21/06/2018		
<b>Interest Accrual Period (from/until):</b>	21/05/2018	21/06/2018	
<b>Days Accrued:</b>	31		
<b>Base Interest Rate (1-Month Euribor):</b>	-0,371%		
	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		20.246,40 €	3.783,00 €
Gross Paid interest:		20.246,40 €	3.783,00 €
<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):		809.619.614,40 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	48,13 €		
Available Redemption Amount Reporting Period:	25.720.459,38 €		
Total Available Redemption Amount:	25.720.507,51 €		
Redemption Amount per Class:		25.720.476,00 €	0,00 €
Unallocated Redemption Amount per note class from current period::		31,51 €	0,00 €
Note Balance (End of Period):		783.899.138,40	26.000.000,00
Note Factor (End of Period):		88,28%	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		12,5511%	9,6506%

## 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>11.986.762,89 €</b>	<b>1,20%</b>	<b>BoPeriod</b>
Payment from CCA/ Payment to CCA	333.459,52 €	-	-
<b>Balance as of the End of the Period</b>	<b>11.653.303,37 €</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	809.619.614,40 €	26.000.000,00 €
Underlying Principal for Reporting Period	809.619.614,40 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 201.145,50 €	- 8.119,94 €

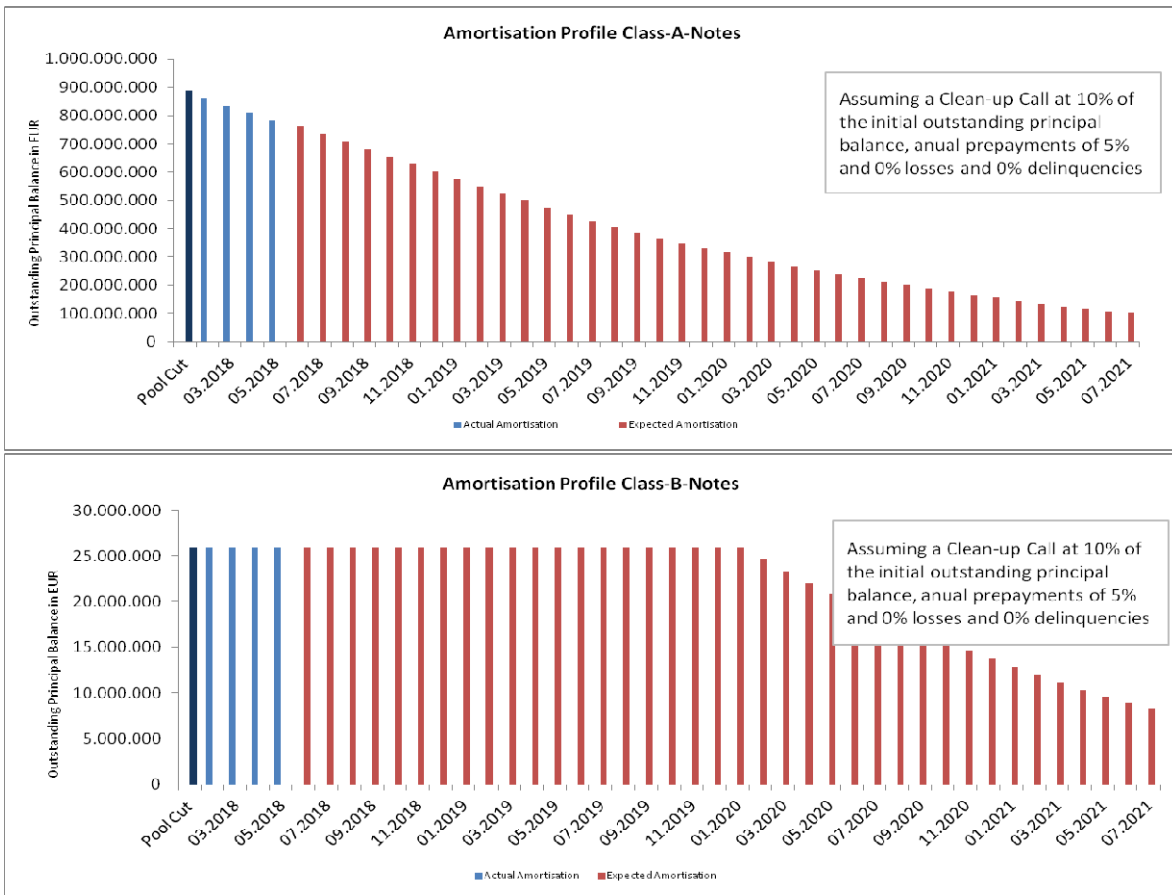
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		48,13 €	
Available Distribution Amount	plus	26.752.803,15 €	26.752.851,28 €
Fees	less	799.048,93 €	25.953.802,35 €
Net Swap Payments Class A	less	201.145,50 €	25.752.656,85 €
Net Swap Payments Class B	less	8.119,94 €	25.744.536,91 €
Interest Class A	less	20.246,40 €	25.724.290,51 €
Interest Class B	less	3.783,00 €	25.720.507,51 €
Payment to Cash Collateral Account	less	- €	25.720.507,51 €
Redemption Class A	less	25.720.476,00 €	31,51 €
Redemption Class B	less	- €	31,51 €
Remaining Amount Due to Rounding	less	31,51 €	- €
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		333.459,52 €	333.459,52 €
Interest Subordinated Loan	less	61.932,54 €	271.526,98 €
Redemption Subordinated Loan	less	271.526,98 €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €

**Run Out Schedule**

At the End of Previous Reporting Period 30/04/2018				At the end of Reporting Period 31/05/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	121.250,24 €	6.613,28 €	127.863,52 €	Arrears	243.526,60 €	10.386,10 €	253.912,70 €
05/2018	23.850.358,18 €	1.094.797,19 €	24.945.155,37 €				
06/2018	23.846.211,17 €	1.066.475,39 €	24.912.686,56 €	06/2018	23.813.170,77 €	1.064.192,25 €	24.877.363,02 €
07/2018	23.859.096,79 €	1.038.158,00 €	24.897.254,79 €	07/2018	23.825.279,67 €	1.035.914,10 €	24.861.193,77 €
08/2018	23.871.885,73 €	1.009.826,60 €	24.881.712,33 €	08/2018	23.836.427,29 €	1.007.622,85 €	24.844.050,14 €
09/2018	23.866.361,98 €	981.478,50 €	24.847.840,48 €	09/2018	23.829.158,21 €	979.316,87 €	24.808.475,08 €
10/2018	23.878.321,67 €	953.137,81 €	24.831.459,48 €	10/2018	23.838.076,73 €	951.020,29 €	24.789.097,02 €
11/2018	23.857.683,81 €	924.783,49 €	24.782.467,30 €	11/2018	23.812.871,53 €	922.713,86 €	24.735.585,39 €
12/2018	23.682.423,48 €	896.454,41 €	24.578.877,89 €	12/2018	23.637.886,35 €	894.438,00 €	24.532.324,35 €
01/2019	23.547.942,94 €	868.331,13 €	24.416.274,07 €	01/2019	23.503.517,29 €	866.367,56 €	24.369.884,85 €
02/2019	23.449.355,32 €	840.372,23 €	24.289.727,55 €	02/2019	23.405.203,38 €	838.461,40 €	24.243.664,78 €
03/2019	23.341.979,34 €	812.521,81 €	24.154.501,15 €	03/2019	23.297.774,97 €	810.663,41 €	24.108.438,38 €
04/2019	23.263.953,64 €	784.802,33 €	24.048.755,97 €	04/2019	23.220.531,17 €	782.996,41 €	24.003.527,58 €
05/2019	23.091.836,82 €	757.178,19 €	23.849.015,01 €	05/2019	23.049.546,34 €	755.423,86 €	23.804.970,20 €
06/2019	22.973.588,45 €	729.755,16 €	23.703.343,61 €	06/2019	22.930.960,57 €	728.051,10 €	23.659.011,67 €
07/2019	22.799.634,70 €	702.473,05 €	23.502.107,75 €	07/2019	22.756.956,18 €	700.819,63 €	23.457.775,81 €
08/2019	22.614.920,92 €	675.400,22 €	23.290.321,14 €	08/2019	22.572.414,68 €	673.797,46 €	23.246.212,14 €
09/2019	22.478.854,26 €	648.544,13 €	23.127.398,39 €	09/2019	22.436.520,96 €	646.991,81 €	23.083.512,77 €
10/2019	22.291.084,34 €	621.850,84 €	22.912.935,18 €	10/2019	22.248.913,49 €	620.348,81 €	22.869.262,30 €
11/2019	22.035.994,87 €	595.377,88 €	22.631.372,75 €	11/2019	21.994.146,50 €	593.925,92 €	22.588.072,42 €
12/2019	21.594.682,19 €	569.210,52 €	22.163.892,71 €	12/2019	21.553.023,13 €	567.808,23 €	22.120.831,36 €
01/2020	21.088.251,52 €	543.566,52 €	21.631.818,04 €	01/2020	21.047.137,09 €	542.213,64 €	21.589.350,73 €
02/2020	20.886.162,91 €	518.525,68 €	21.204.688,59 €	02/2020	20.645.228,39 €	517.221,64 €	21.162.450,03 €
03/2020	20.268.349,64 €	493.962,12 €	20.762.311,76 €	03/2020	20.227.730,54 €	492.706,76 €	20.720.437,30 €
04/2020	19.625.658,12 €	469.892,47 €	20.095.550,59 €	04/2020	19.585.310,20 €	468.885,28 €	20.053.995,48 €
05/2020	18.925.801,58 €	446.587,89 €	19.372.389,47 €	05/2020	18.885.773,00 €	445.428,59 €	19.331.201,59 €
06/2020	18.346.402,78 €	424.115,34 €	18.770.518,12 €	06/2020	18.307.275,70 €	423.003,65 €	18.730.279,35 €
07/2020	17.662.456,10 €	402.326,98 €	18.064.783,08 €	07/2020	17.623.727,19 €	401.261,70 €	18.024.988,89 €
08/2020	16.957.407,35 €	381.354,73 €	17.338.762,08 €	08/2020	16.919.144,88 €	380.335,44 €	17.299.480,32 €
09/2020	16.505.226,73 €	361.219,31 €	16.866.446,04 €	09/2020	16.467.195,11 €	360.245,46 €	16.827.440,57 €
10/2020	15.922.058,84 €	341.619,17 €	16.263.678,01 €	10/2020	15.883.982,07 €	340.690,47 €	16.224.672,54 €
11/2020	15.365.287,06 €	322.710,52 €	15.687.997,58 €	11/2020	15.328.046,16 €	321.827,05 €	15.649.873,21 €
12/2020	15.033.571,28 €	304.461,14 €	15.338.032,42 €	12/2020	14.996.602,58 €	303.621,92 €	15.300.224,50 €
01/2021	14.709.297,80 €	286.608,52 €	14.995.906,32 €	01/2021	14.672.867,80 €	285.813,19 €	14.958.680,99 €
02/2021	14.438.527,09 €	269.138,58 €	14.707.665,67 €	02/2021	14.402.053,78 €	268.386,56 €	14.670.440,34 €
03/2021	14.065.501,62 €	251.995,24 €	14.317.496,86 €	03/2021	14.029.910,24 €	251.286,50 €	14.281.196,74 €
04/2021	13.263.233,69 €	235.293,84 €	13.498.527,53 €	04/2021	13.228.191,92 €	234.627,39 €	13.462.819,31 €
05/2021	12.329.750,15 €	219.543,32 €	12.549.293,47 €	05/2021	12.296.348,73 €	218.918,43 €	12.515.267,16 €
06/2021	11.520.093,16 €	204.900,38 €	11.724.993,54 €	06/2021	11.488.059,06 €	204.315,20 €	11.692.374,26 €
07/2021	10.447.056,87 €	191.219,95 €	10.638.276,82 €	07/2021	10.415.868,74 €	190.672,80 €	10.606.541,54 €
08/2021	9.415.047,19 €	178.814,43 €	9.593.861,62 €	08/2021	9.384.755,32 €	178.304,27 €	9.563.059,59 €
09/2021	8.706.283,73 €	167.633,32 €	8.873.917,05 €	09/2021	8.676.446,64 €	167.159,14 €	8.843.605,78 €
10/2021	7.788.896,49 €	157.295,64 €	7.946.192,13 €	10/2021	7.760.625,68 €	156.856,91 €	7.917.482,59 €
11/2021	7.006.949,62 €	148.046,02 €	7.154.995,64 €	11/2021	6.979.400,30 €	147.840,80 €	7.127.041,10 €
12/2021	6.871.236,20 €	139.725,99 €	7.010.962,19 €	12/2021	6.843.654,13 €	139.353,52 €	6.983.007,65 €
01/2022	6.713.907,39 €	131.566,16 €	6.845.473,55 €	01/2022	6.686.688,23 €	131.226,47 €	6.817.914,70 €
02/2022	6.591.684,03 €	123.592,76 €	6.715.256,79 €	02/2022	6.564.878,92 €	123.285,39 €	6.688.164,31 €
03/2022	6.457.116,95 €	115.765,13 €	6.572.882,08 €	03/2022	6.430.570,33 €	115.489,55 €	6.546.059,88 €
04/2022	6.189.107,04 €	108.097,93 €	6.297.204,97 €	04/2022	6.163.103,53 €	107.853,89 €	6.270.957,42 €
05/2022	5.850.053,88 €	100.748,45 €	5.950.802,33 €	05/2022	5.824.019,27 €	100.535,31 €	5.924.554,58 €
<b>Subtotal</b>	<b>843.067.757,45 €</b>	<b>24.617.969,69 €</b>	<b>867.685.727,14 €</b>	<b>Subtotal</b>	<b>817.570.501,34 €</b>	<b>23.470.226,84 €</b>	<b>841.040.728,18 €</b>
> 05/2022	78.990.926,46 €	1.126.013,96 €	80.116.940,42 €	> 05/2022	78.837.450,04 €	1.124.748,09 €	79.962.198,13 €
<b>Total</b>	<b>922.058.683,91 €</b>	<b>25.743.983,65 €</b>	<b>947.802.567,56 €</b>	<b>Total</b>	<b>896.407.951,38 €</b>	<b>24.594.974,93 €</b>	<b>921.002.926,31 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	1	13.584,55
Defaults	4	73.406,74
End of Period	5	86.991,29

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0087%
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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.

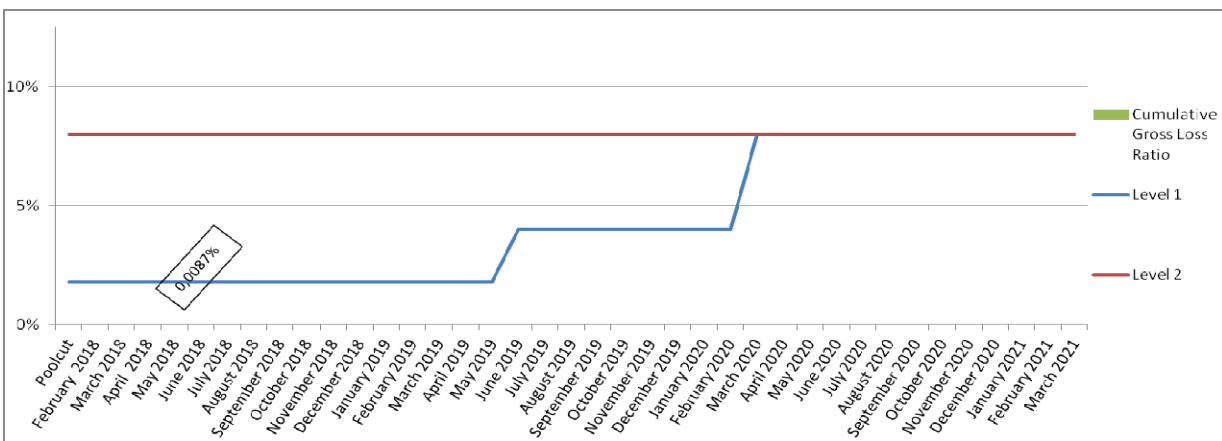
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

**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>			947.802.567,56 €
<b>End of Period</b>			921.002.926,31 €
Periodic reduction of Nominal		26.799.641,25 €	26.799.641,25 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-58.759,31 €	
Fees for prolongation		923,24 €	
Write Off / Write Down	-	0,00 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		9.936,26 €	
Interest in arrears		1.061,71 €	
Net Swaps		0,00 €	
Available Distribution Amount		26.752.803,15 €	

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	85.235	890.118.379,87 €	11.026	77.488.926,05 €	74.209	812.629.453,82 €	70.859	732.765.537,66 €	14.376	157.352.842,21 €
Delinquent	442	6.173.202,54 €	58	504.858,70 €	384	5.668.343,84 €	336	4.715.486,94 €	106	1.457.715,60 €
Defaulted	5	86.991,29 €	0	0,00 €	5	86.991,29 €	4	80.725,69 €	1	6.265,60 €
Partial Prepayment	6	29.377,68 €	3	13.164,79 €	3	16.212,89 €	5	16.461,58 €	1	12.916,10 €
End of Term	132	0,00 €	14	0,00 €	118	0,00 €	112	- €	20	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	500	0,00 €	59	0,00 €	441	0,00 €	384	- €	116	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>896.407.951,38 €</b>	<b>11.160</b>	<b>78.006.949,54 €</b>	<b>75.160</b>	<b>818.401.001,84 €</b>	<b>71.700</b>	<b>737.578.211,87 €</b>	<b>14.620</b>	<b>158.829.739,51 €</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	85.688	94,95%	921.002.926,31 €	95,01%
Retention of Volkswagen Finance	4.561	5,05%	48.364.769,93 €	4,99%
<b>Total</b>	<b>90.249</b>	<b>100,00%</b>	<b>969.367.696,24 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	48.468.384,81 €	5,00%
Actual Retention	48.364.769,93 €	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.

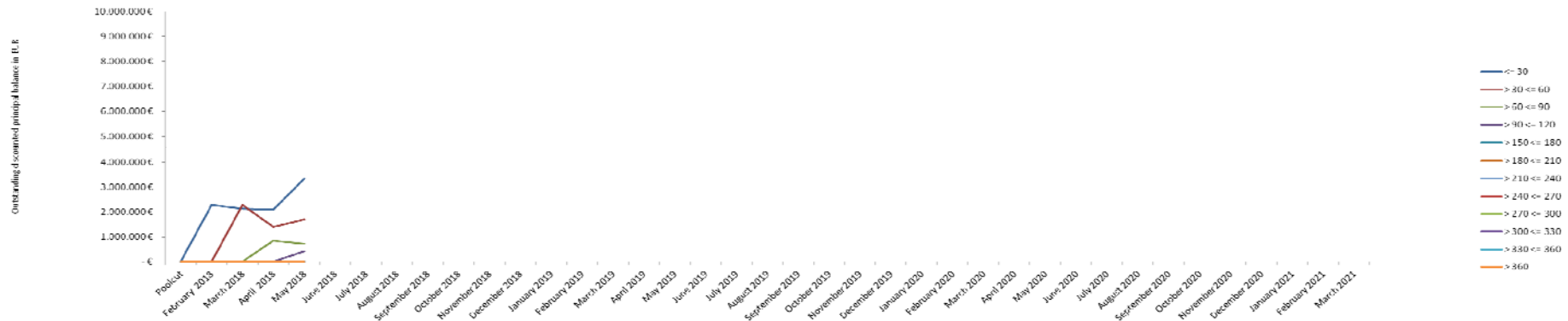
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	241	0,28%	3.338.908,01 €	0,37%	3.458.264,97 €	0,36%	31	247.458,11 €	210	3.091.449,90 €	184	2.541.619,46 €	57	797.288,55 €
> 30 <= 60	123	0,14%	1.697.326,78 €	0,19%	1.759.851,76 €	0,18%	20	184.261,82 €	103	1.513.064,96 €	95	1.318.236,01 €	28	379.090,77 €
> 60 <= 90	49	0,06%	722.627,73 €	0,08%	749.827,02 €	0,08%	6	63.224,50 €	43	659.403,23 €	36	559.511,26 €	13	163.116,47 €
> 90 <= 120	29	0,03%	414.340,02 €	0,05%	430.828,19 €	0,04%	1	9.914,27 €	28	404.425,75 €	21	296.120,21 €	8	118.219,81 €
> 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>442</b>	<b>0,51%</b>	<b>6.173.202,54 €</b>	<b>0,69%</b>	<b>6.398.771,94 €</b>	<b>0,66%</b>	<b>58</b>	<b>504.858,70 €</b>	<b>384</b>	<b>5.668.343,84 €</b>	<b>336</b>	<b>4.715.486,94 €</b>	<b>106</b>	<b>1.457.715,60 €</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>442</b>	<b>0,51%</b>	<b>6.173.202,54 €</b>	<b>0,69%</b>	<b>6.398.771,94 €</b>	<b>0,66%</b>	<b>58</b>	<b>504.858,70 €</b>	<b>384</b>	<b>5.668.343,84 €</b>	<b>336</b>	<b>4.715.486,94 €</b>	<b>106</b>	<b>1.457.715,60 €</b>

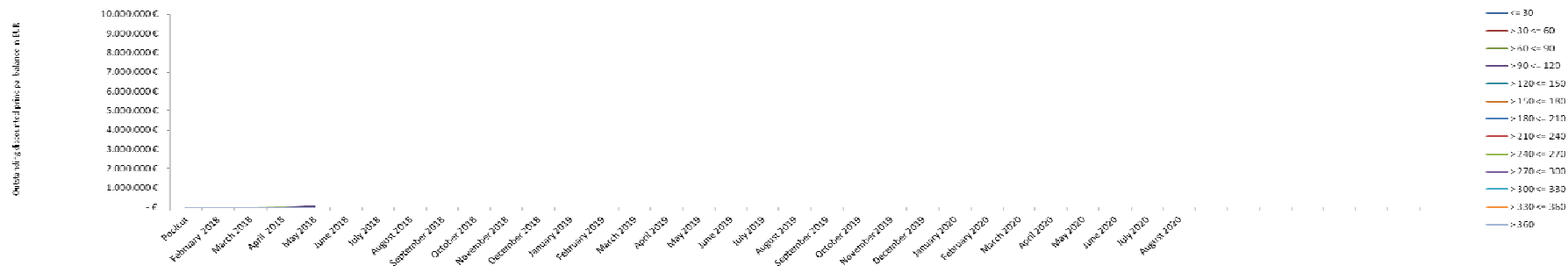
**Performance Delinquencies**



**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	4	0,00%	50.715,20 €	0,01%	50.926,41 €	0,01%	0	0,00 €	4	50.715,20 €	3	44.449,60 €	1	6.265,60 €
> 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>4</b>	<b>0,00%</b>	<b>50.715,20 €</b>	<b>0,01%</b>	<b>50.926,41 €</b>	<b>0,01%</b>	<b>0</b>	<b>0,00 €</b>	<b>4</b>	<b>50.715,20 €</b>	<b>3</b>	<b>44.449,60 €</b>	<b>1</b>	<b>6.265,60 €</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>4</b>	<b>0,00%</b>	<b>50.715,20 €</b>	<b>0,01%</b>	<b>50.926,41 €</b>	<b>0,01%</b>	<b>0</b>	<b>0,00 €</b>	<b>4</b>	<b>50.715,20 €</b>	<b>3</b>	<b>44.449,60 €</b>	<b>1</b>	<b>6.265,60 €</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	118	1.811.553,75 €	1.764.140,79 €	29.377,68 €
Full and Partial Prepayments with another status at the end of the month (*)	9	106.332,51 €	104.641,98 €	1.100,40 €
<b>Total</b>	<b>127</b>	<b>1.917.886,26 €</b>	<b>1.868.782,77 €</b>	<b>30.478,08 €</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	43.930,14 €	29.285,41 €	13.164,79 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>3</b>	<b>43.930,14 €</b>	<b>29.285,41 €</b>	<b>13.164,79 €</b>
Classic Credit	New Car	2	17.094,02 €	12.907,25 €	3.296,79 €
	Used Car	1	16.158,74 €	3.039,35 €	12.916,10 €
	<b>Subtotal CC</b>	<b>3</b>	<b>33.252,76 €</b>	<b>15.946,60 €</b>	<b>16.212,89 €</b>
<b>Total</b>		<b>6</b>	<b>77.182,90 €</b>	<b>45.232,01 €</b>	<b>29.377,68 €</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	16	57.010,74 €	54.745,00 €	0,00 €
	Used Car	1	7.604,47 €	7.337,21 €	0,00 €
	<b>Subtotal AC</b>	<b>17</b>	<b>64.615,21 €</b>	<b>62.082,21 €</b>	<b>0,00 €</b>
Classic Credit	New Car	63	1.241.862,97 €	1.234.654,02 €	0,00 €
	Used Car	32	427.892,67 €	422.172,55 €	0,00 €
	<b>Subtotal CC</b>	<b>95</b>	<b>1.669.755,64 €</b>	<b>1.656.826,57 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>112</b>	<b>1.734.370,85 €</b>	<b>1.718.908,78 €</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	19	100.940,88 €	84.030,41 €	13.164,79 €
	Used Car	1	7.604,47 €	7.337,21 €	0,00 €
	<b>Subtotal AC</b>	<b>20</b>	<b>108.545,35 €</b>	<b>91.367,62 €</b>	<b>13.164,79 €</b>
Classic Credit	New Car	65	1.258.956,99 €	1.247.561,27 €	3.296,79 €
	Used Car	33	444.051,41 €	425.211,90 €	12.916,10 €
	<b>Subtotal CC</b>	<b>98</b>	<b>1.703.008,40 €</b>	<b>1.672.773,17 €</b>	<b>16.212,89 €</b>
<b>Total</b>		<b>118</b>	<b>1.811.553,75 €</b>	<b>1.764.140,79 €</b>	<b>29.377,68 €</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	4	80.935,67 €	0,00 €	0,00 €	80.935,67 €
	Used	1	6.298,42 €	0,00 €	0,00 €	6.298,42 €
	<b>Subtotal CC</b>	<b>5</b>	<b>87.234,09 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>87.234,09 €</b>
<b>Total</b>		<b>5</b>	<b>87.234,09 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>87.234,09 €</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	3.278	3,82%	46.719.047,11 €	5,21%	0,00%	298	2.658.057,35 €	0,00%	2.978	44.060.989,78 €	0,00%	2.614	37.488.336,53 €	662	9.232.710,53 €	0,00%	
0.01 - 1.000,00	5.581	6,51%	67.409.702,51 €	7,52%	4,39%	475	3.706.156,52 €	4,13%	5.106	63.703.545,99 €	4,42%	4.376	51.755.503,95 €	1.205	15.654.198,56 €	4,55%	
1.000,01 - 2.000,00	6.734	7,86%	75.481.108,61 €	8,42%	11,17%	756	5.580.445,48 €	9,90%	5.978	69.900.663,13 €	11,37%	4.924	55.318.112,20 €	1.810	20.162.996,41 €	11,62%	
2.000,01 - 3.000,00	7.151	8,35%	77.053.742,33 €	8,60%	16,74%	1.206	8.398.312,63 €	15,05%	5.945	68.655.429,70 €	17,14%	5.788	61.388.367,32 €	1.363	15.665.375,01 €	16,72%	
3.000,01 - 4.000,00	6.712	7,83%	69.373.448,24 €	7,74%	21,49%	1.192	7.947.615,65 €	18,97%	5.530	61.525.832,59 €	22,13%	5.538	56.071.966,10 €	1.174	13.301.482,14 €	21,64%	
4.000,01 - 5.000,00	6.261	7,31%	65.496.274,31 €	7,31%	25,27%	1.132	8.233.565,74 €	21,43%	5.129	57.242.708,57 €	26,33%	5.164	53.311.263,09 €	1.097	12.184.991,22 €	26,27%	
5.000,01 - 6.000,00	5.753	6,71%	59.532.637,12 €	6,64%	28,96%	1.074	7.709.699,22 €	24,36%	4.679	51.822.937,90 €	30,30%	4.738	48.532.204,61 €	1.015	11.000.432,51 €	30,37%	
6.000,01 - 7.000,00	4.929	5,75%	49.593.898,28 €	5,53%	32,63%	833	5.656.921,97 €	27,58%	4.096	43.936.976,31 €	33,91%	4.156	41.767.426,65 €	773	7.826.472,63 €	34,27%	
7.000,01 - 8.000,00	4.612	5,36%	45.174.901,21 €	5,04%	35,69%	900	5.335.268,50 €	29,69%	3.812	39.839.632,71 €	37,29%	3.899	38.154.199,42 €	723	7.020.702,79 €	37,97%	
8.000,01 - 9.000,00	3.994	4,66%	37.971.381,02 €	4,24%	39,23%	579	3.661.207,43 €	32,60%	3.415	34.310.173,59 €	40,65%	3.331	31.794.992,83 €	663	6.176.388,19 €	41,37%	
9.000,01 - 10.000,00	4.215	4,92%	42.148.783,01 €	4,70%	40,38%	753	5.435.855,29 €	32,70%	3.462	36.712.927,72 €	42,60%	3.583	35.830.476,21 €	632	6.318.306,80 €	42,88%	
10.000,01 - 11.000,00	3.211	3,75%	32.125.773,22 €	3,58%	43,95%	363	2.273.623,67 €	36,40%	2.848	29.852.149,55 €	45,15%	2.741	27.398.871,42 €	470	4.726.901,80 €	45,21%	
11.000,01 - 12.000,00	3.160	3,69%	31.515.906,15 €	3,32%	45,73%	397	2.948.236,94 €	36,00%	2.773	28.667.660,21 €	47,55%	2.725	26.926.604,07 €	435	4.589.302,08 €	46,51%	
12.000,01 - 13.000,00	2.763	3,22%	26.965.030,35 €	3,01%	48,85%	230	1.570.385,98 €	38,55%	2.533	25.394.644,37 €	50,08%	2.363	22.943.542,08 €	400	4.021.488,27 €	49,19%	
13.000,01 - 14.000,00	2.518	2,94%	24.706.622,27 €	2,76%	50,83%	201	1.289.285,23 €	40,95%	2.317	23.417.337,04 €	51,92%	2.192	21.465.057,88 €	326	3.241.564,39 €	51,22%	
14.000,01 - 15.000,00	2.454	2,86%	24.715.621,66 €	2,76%	51,22%	261	1.700.826,81 €	40,92%	2.193	23.014.794,85 €	52,83%	2.147	21.488.416,26 €	307	3.227.205,40 €	52,27%	
> 15.000,00	12.264	14,43%	120.424.073,98 €	13,43%	61,84%	557	4.061.445,13 €	45,66%	11.807	116.342.568,85 €	62,84%	10.935	105.944.853,20 €	1.429	14.479.220,78 €	61,25%	
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.351,38 €</b>	<b>100%</b>	-	<b>11.087</b>	<b>78.006.949,54 €</b>	-	<b>74.601</b>	<b>818.401.001,84 €</b>	-	<b>71.204</b>	<b>737.572.211,87 €</b>	<b>14.484</b>	<b>158.826.793,51 €</b>	-	

Statistics	
Minimum Down Payment	0,00 €
Maximum Down Payment	100,422,31 €
Weighted Average Down Payment (Customers who did Down Payment)	8,151,48 €
Weighted Average Down Payment	7,726,64 €

\* 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	72.838	85,00%	753.015.688,53 €	84,00%	9.080	62.543.110,41 €	63.758	690.472.578,12 €	60.322	616.762.276,60 €	12.516	136.253.411,93 €
Company	12.850	15,00%	143.392.262,85 €	16,00%	2.007	15.463.839,13 €	10.843	127.928.423,72 €	10.882	120.815.935,27 €	1.968	22.576.327,58 €
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</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	85.688	100,00%	896.407.951,38 €	100,00%	11.087	78.006.949,54 €	74.601	818.401.001,84 €	71.204	737.578.211,87 €	14.484	158.829.739,51 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</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 €	0,0112% *
2	1	0,0012%	77.826,43 €	0,0087%
3	3	0,0035%	61.429,18 €	0,0069%
4	2	0,0023%	58.593,66 €	0,0065%
5	1	0,0012%	57.254,12 €	0,0064%
6	1	0,0012%	56.208,49 €	0,0063%
7	1	0,0012%	55.862,69 €	0,0062%
8	1	0,0012%	55.638,75 €	0,0062%
9	1	0,0012%	52.892,49 €	0,0059% *
10	3	0,0035%	51.892,40 €	0,0058%
11	1	0,0012%	51.780,94 €	0,0058%
12	1	0,0012%	49.947,93 €	0,0056%
13	1	0,0012%	49.566,77 €	0,0055%
14	1	0,0012%	49.419,55 €	0,0055%
15	1	0,0012%	48.937,60 €	0,0055%
16	1	0,0012%	48.337,55 €	0,0054%
17	1	0,0012%	48.309,53 €	0,0054%
18	1	0,0012%	47.086,04 €	0,0053% *
19	1	0,0012%	47.020,90 €	0,0052% *
20	1	0,0012%	46.934,36 €	0,0052% *
<b>Subtotal</b>	<b>26</b>	<b>0,03%</b>	<b>1.115.435,56 €</b>	<b>0,12%</b>
>20	85.662	99,97%	895.292.516	99,88%
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</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	10.992	12,83%	37.870.230,19 €	4,22%	3.905	12.669.952,16 €	7.087	25.200.278,03 €	9.742	33.618.010,63 €	1.250	4.252.219,56 €
5.000,01 - 10.000,00	34.316	40,05%	267.991.309,71 €	29,90%	4.955	35.470.719,00 €	29.361	232.520.590,71 €	28.587	223.078.655,78 €	5.729	44.912.653,93 €
10.000,01 - 15.000,00	26.590	31,03%	321.530.106,53 €	35,87%	1.702	20.305.123,50 €	24.888	301.224.983,03 €	21.636	261.282.168,67 €	4.954	60.247.937,86 €
15.000,01 - 20.000,00	9.123	10,65%	155.474.617,97 €	17,34%	419	7.065.424,90 €	8.704	148.409.193,07 €	7.380	125.829.502,75 €	1.743	29.645.115,22 €
20.000,01 - 25.000,00	3.245	3,79%	71.666.141,49 €	7,99%	90	1.971.844,08 €	3.155	69.694.297,41 €	2.681	59.205.019,39 €	564	12.461.122,10 €
25.000,01 - 30.000,00	970	1,13%	26.267.211,72 €	2,93%	5	139.407,42 €	965	26.127.804,30 €	812	21.977.272,67 €	158	4.289.939,05 €
> 30.000,00	452	0,53%	15.608.333,77 €	1,74%	11	384.478,48 €	441	15.223.855,29 €	366	12.587.581,98 €	86	3.020.751,79 €
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</b>

**Statistics**

Minimum Outstanding Discounted Principal Balance	94,94 €
Maximum Outstanding Discounted Principal Balance	77.826,43 €
Average Outstanding Discounted Principal Balance	10.461,30 €

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	723	0,84%	1.617.003,79 €	0,18%	710	1.585.157,91 €	13	31.845,88 €	686	1.530.519,30 €	37	86.484,49 €
5.000,01 - 10.000,00	9.810	11,45%	47.511.833,34 €	5,30%	4.862	22.510.971,85 €	4.948	25.000.861,49 €	9.061	44.148.144,73 €	749	3.363.688,61 €
10.000,01 - 15.000,00	38.798	45,28%	318.852.505,94 €	35,57%	3.521	27.962.549,35 €	35.277	290.889.956,59 €	31.766	260.899.734,90 €	7.032	57.952.771,04 €
15.000,01 - 20.000,00	22.020	25,70%	261.765.204,26 €	29,20%	1.391	15.952.193,16 €	20.629	245.813.011,10 €	17.748	210.088.710,45 €	4.272	51.676.493,81 €
20.000,01 - 25.000,00	8.886	10,37%	142.214.368,62 €	15,86%	437	6.634.814,93 €	8.449	135.579.553,69 €	7.396	117.429.412,84 €	1.490	24.784.955,78 €
25.000,01 - 30.000,00	3.509	4,10%	72.189.632,23 €	8,05%	110	2.077.568,50 €	3.399	70.112.063,73 €	2.931	60.239.500,98 €	578	11.950.131,25 €
> 30.000,00	1.942	2,27%	52.257.403,20 €	5,83%	56	1.283.693,84 €	1.886	50.973.709,36 €	1.616	43.242.188,67 €	326	9.015.214,53 €
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</b>

**Statistics**

Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.237,49 €

\* 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%	52	0,06%	234.286,37 €	0,03%	0	0,00 €	52	234.286,37 €	52	234.286,37 €	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%	15.288,40 €	0,00%	0	0,00 €	5	15.288,40 €	5	15.288,40 €	0	0,00 €
2% < - ≤ 2,5%	4	0,00%	12.283,81 €	0,00%	0	0,00 €	4	12.283,81 €	4	12.283,81 €	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%	11.776,19 €	0,00%	0	0,00 €	2	11.776,19 €	2	11.776,19 €	0	0,00 €
4% < - ≤ 4,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
4,5% < - ≤ 5%	415	0,48%	6.671.831,12 €	0,74%	1	4.904,28 €	414	6.666.926,84 €	408	6.581.877,65 €	7	89.953,47 €
5% < - ≤ 5,5%	25	0,03%	344.148,95 €	0,04%	6	37.727,30 €	19	306.421,65 €	25	344.148,95 €	0	0,00 €
5,5% < - ≤ 6%	218	0,25%	3.687.324,90 €	0,41%	2	10.368,58 €	216	3.676.956,32 €	102	2.331.311,65 €	116	1.356.013,25 €
6% < - ≤ 6,5%	164	0,19%	2.089.414,79 €	0,23%	49	597.229,67 €	115	1.492.185,12 €	136	1.827.313,05 €	28	262.101,74 €
6,5% < - ≤ 7%	116	0,14%	1.560.431,20 €	0,17%	8	53.780,76 €	108	1.506.650,44 €	78	1.299.948,56 €	38	260.482,64 €
7% < - ≤ 7,5%	302	0,35%	3.943.604,53 €	0,44%	25	169.200,81 €	277	3.774.403,72 €	257	3.409.237,30 €	45	534.367,23 €
7,5% < - ≤ 8%	556	0,65%	4.625.641,01 €	0,52%	5	11.000,53 €	551	4.614.640,48 €	513	4.318.585,87 €	43	307.055,14 €
8% < - ≤ 8,5%	4.150	4,84%	28.955.455,84 €	3,23%	301	2.825.142,76 €	3.849	26.130.313,08 €	4.060	28.381.676,31 €	90	573.779,53 €
8,5% < - ≤ 9%	1.569	1,83%	14.979.722,39 €	1,67%	528	2.828.949,64 €	1.041	12.150.772,75 €	1.341	12.743.703,97 €	228	2.236.018,42 €
9% < - ≤ 9,5%	8.572	10,00%	84.816.520,34 €	9,46%	5.813	46.348.066,52 €	2.759	38.468.453,82 €	8.514	84.303.674,67 €	58	512.845,67 €
9,5% < - ≤ 10%	12.968	15,13%	163.696.949,45 €	18,26%	2.848	14.280.787,05 €	10.120	149.416.162,40 €	11.016	131.453.514,99 €	1.952	32.243.434,46 €
10% < - ≤ 10,5%	20.444	23,86%	237.138.630,48 €	26,45%	663	5.120.360,07 €	19.781	232.018.270,41 €	14.570	167.000.874,55 €	5.874	70.137.755,93 €
10,5% < - ≤ 11%	20.165	23,53%	204.456.758,09 €	22,81%	661	4.732.562,87 €	19.504	199.724.195,22 €	15.193	162.230.574,47 €	4.972	42.226.183,62 €
11% < - ≤ 11,5%	13.688	15,97%	125.400.469,10 €	13,99%	174	977.806,47 €	13.514	124.422.662,63 €	12.701	117.516.679,21 €	987	7.883.789,89 €
11,5% < - ≤ 12%	2.106	2,46%	13.285.066,32 €	1,48%	3	9.062,23 €	2.103	13.276.004,09 €	2.067	13.099.427,97 €	39	185.638,35 €
12% < - ≤ 12,5%	74	0,09%	312.452,73 €	0,03%	0	0,00 €	74	312.452,73 €	69	293.646,55 €	5	18.806,18 €
12,5% < - ≤ 13%	92	0,11%	168.651,59 €	0,02%	0	0,00 €	92	168.651,59 €	91	168.381,38 €	1	270,21 €
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%	1.243,78 €	0,00%	0	0,00 €	1	1.243,78 €	0	0,00 €	1	1.243,78 €
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>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</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	2	0,00%	1.513,99 €	0,00%	0	0,00 €	2	1.513,99 €	0	0,00 €	2	1.513,99 €
13 - 24	33	0,04%	125.432,11 €	0,01%	9	13.238,58 €	24	112.193,53 €	11	63.790,17 €	22	61.641,94 €
25 - 36	19.082	22,27%	120.971.499,28 €	13,50%	3.651	15.551.077,26 €	15.431	105.420.422,02 €	17.102	109.826.382,04 €	1.980	11.145.117,24 €
37 - 48	36.163	42,20%	336.068.962,66 €	37,49%	6.745	52.524.559,37 €	29.418	283.544.403,29 €	30.550	282.953.358,11 €	5.613	53.115.604,55 €
49 - 60	13.426	15,67%	168.861.380,65 €	18,84%	682	9.918.074,33 €	12.744	158.943.306,32 €	10.494	134.388.052,48 €	2.932	34.473.328,17 €
61 - 72	7.643	8,92%	111.364.963,49 €	12,42%	0	0,00 €	7.643	111.364.963,49 €	5.945	87.846.597,91 €	1.698	23.518.365,58 €
73 - 84	6.241	7,28%	104.073.958,71 €	11,61%	0	0,00 €	6.241	104.073.958,71 €	4.310	74.441.286,24 €	1.931	29.632.672,47 €
85 - 96	3.098	3,62%	54.940.240,49 €	6,13%	0	0,00 €	3.098	54.940.240,49 €	2.792	48.058.744,92 €	306	6.881.495,57 €
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</b>

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	58,62

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	11	0,01%	88.382,54 €	0,01%	1	251,13 €	10	88.131,41 €	8	81.719,73 €	3	6.662,81 €
01 - 12	4.054	4,73%	10.074.019,97 €	1,12%	949	1.633.610,28 €	3.105	8.440.409,69 €	3.534	8.864.587,22 €	520	1.209.432,75 €
13 - 24	15.973	18,64%	97.003.843,05 €	10,82%	3.066	14.895.424,09 €	12.907	82.108.418,96 €	14.039	85.514.085,63 €	1.934	11.489.757,42 €
25 - 36	23.638	27,59%	212.458.076,36 €	23,70%	4.279	31.366.794,67 €	19.359	181.091.281,69 €	20.486	184.741.800,03 €	3.152	27.716.276,33 €
37 - 48	20.959	24,46%	241.513.713,31 €	26,94%	2.401	24.403.926,14 €	18.558	217.109.787,17 €	16.867	195.802.332,61 €	4.092	45.711.380,70 €
49 - 60	9.909	11,56%	142.031.902,56 €	15,84%	391	5.706.943,23 €	9.518	136.324.959,33 €	7.699	112.427.856,75 €	2.210	29.604.045,81 €
61 - 72	6.125	7,15%	100.202.506,63 €	11,18%	0	0,00 €	6.125	100.202.506,63 €	4.572	76.181.582,67 €	1.553	24.020.923,96 €
73 - 84	3.778	4,41%	68.850.776,73 €	7,68%	0	0,00 €	3.778	68.850.776,73 €	2.882	52.891.597,40 €	896	15.959.179,33 €
85 - 94	1.241	1,45%	24.184.730,23 €	2,70%	0	0,00 €	1.241	24.184.730,23 €	1.117	21.072.649,83 €	124	3.112.080,40 €
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</b>

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	89
Weighted Average Remaining Term in monthly instalments	44,73

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	38.655	45,11%	483.901.683,85 €	53,98%	5.165	44.553.080,27 €	33.490	439.348.603,58 €	32.004	398.004.942,32 €	6.651	85.896.741,53 €
13 - 24	34.410	40,16%	330.388.277,75 €	36,86%	4.221	27.417.126,92 €	30.189	302.971.150,83 €	28.551	271.303.919,55 €	5.859	59.084.358,20 €
25 - 36	11.744	13,71%	78.193.690,65 €	8,72%	1.657	5.970.564,31 €	10.087	72.223.126,34 €	9.949	65.211.327,85 €	1.795	12.982.362,80 €
37 - 48	588	0,69%	2.729.948,95 €	0,30%	44	66.178,04 €	544	2.663.770,91 €	477	2.107.705,46 €	111	622.243,49 €
49 - 60	211	0,25%	945.816,31 €	0,11%	0	0,00 €	211	945.816,31 €	161	756.461,45 €	50	189.354,86 €
61 - 72	58	0,07%	205.667,83 €	0,02%	0	0,00 €	58	205.667,83 €	42	153.151,06 €	16	52.516,77 €
> 72	22	0,03%	42.866,04 €	0,00%	0	0,00 €	22	42.866,04 €	20	40.704,18 €	2	2.161,86 €
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</b>	<b>100%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</b>

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	13,88

\* 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	11.087	12,94%	78.006.949,54 €	8,70%
Classic Credit	74.601	87,06%	818.401.001,84 €	91,30%
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</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	71.204	83,10%	737.578.211,87 €	82,28%
Used Cars	14.484	16,90%	158.829.739,51 €	17,72%
<b>Total</b>	<b>85.688</b>	<b>100%</b>	<b>896.407.951,38 €</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	10.851	97,87%	76.586.996,38 €	98,18%
Used Cars	236	2,13%	1.419.953,16 €	1,82%
<b>Total</b>	<b>11.087</b>	<b>100%</b>	<b>78.006.949,54 €</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	60.353	80,90%	660.991.215,49 €	80,77%
Used Cars	14.248	19,10%	157.409.786,35 €	19,23%
<b>Total</b>	<b>74.601</b>	<b>100%</b>	<b>818.401.001,84 €</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 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
<b>Audi</b>	A1	2.660	3.10%	25.393.749,93 €	2,83%	550	2.815.287,77 €	2.110	22.578.462,16 €	1.773	14.975.093,73 €	887	10.418.656,20 €
	A3	4.251	4,96%	48.162.005,06 €	5,37%	882	5.551.705,28 €	3.369	42.610.299,78 €	2.648	27.678.053,63 €	1.603	20.483.951,43 €
	A4	2.501	2,92%	32.131.726,06 €	3,59%	423	3.231.308,78 €	2.078	28.900.417,28 €	1.652	20.231.219,91 €	849	11.900.506,15 €
	A5	655	0,76%	8.642.866,05 €	0,96%	172	1.604.681,56 €	483	7.038.184,49 €	557	7.352.444,52 €	98	1.290.421,53 €
	A6	384	0,45%	5.488.203,69 €	0,61%	71	693.072,79 €	313	4.795.130,90 €	221	3.195.732,88 €	163	2.292.470,81 €
	A7	40	0,05%	588.656,60 €	0,07%	11	123.585,61 €	29	465.070,99 €	18	281.893,67 €	22	306.762,73 €
	A8	10	0,01%	203.066,84 €	0,02%	0	0,00 €	10	203.066,84 €	0	0,00 €	10	203.066,84 €
	Q2	1.033	1,21%	12.298.556,11 €	1,37%	367	2.814.434,26 €	666	9.484.121,85 €	912	10.607.818,72 €	121	1.690.737,39 €
	Q3	2.206	2,57%	25.468.067,76 €	2,84%	460	3.317.091,56 €	1.746	22.150.976,20 €	1.780	19.955.508,94 €	426	5.512.558,82 €
	Q5	1.545	1,80%	20.536.843,09 €	2,29%	330	2.997.196,81 €	1.215	17.539.646,28 €	1.368	17.884.223,10 €	177	2.652.619,99 €
	Q7	157	0,18%	2.477.824,61 €	0,28%	53	761.631,72 €	104	1.716.192,89 €	111	1.700.835,71 €	46	776.988,90 €
	TT	41	0,05%	572.749,24 €	0,06%	11	121.157,19 €	30	451.592,05 €	14	162.091,31 €	27	410.657,93 €
	OTHER AUDI	6	0,01%	106.476,17 €	0,01%	0	0,00 €	6	106.476,17 €	1	12.311,78 €	5	94.164,39 €
	<b>Subtotal</b>	<b>15.489</b>	<b>18,08%</b>	<b>182.070.791,21 €</b>	<b>20,31%</b>	<b>3.330</b>	<b>24.031.153,33 €</b>	<b>12.159</b>	<b>158.039.637,88 €</b>	<b>11.055</b>	<b>124.037.228,10 €</b>	<b>4.434</b>	<b>58.033.563,11 €</b>
<b>Seat</b>	MII	291	0,34%	1.956.814,81 €	0,22%	11	50.199,72 €	280	1.906.615,09 €	245	1.630.443,91 €	46	326.370,90 €
	ALHAMBRA	395	0,46%	4.033.855,90 €	0,45%	10	67.962,76 €	385	3.965.893,14 €	301	3.080.500,44 €	94	953.355,46 €
	ALTEA	123	0,14%	805.701,18 €	0,09%	0	0,00 €	123	805.701,18 €	72	378.351,79 €	51	427.349,39 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	5.787	6,75%	67.114.262,35 €	7,49%	276	2.928.454,94 €	5.511	64.185.807,41 €	5.609	64.926.422,73 €	178	2.187.839,62 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	5	0,01%	21.031,96 €	0,00%	0	0,00 €	5	21.031,96 €	1	3.586,65 €	4	17.445,31 €
	IBIZA	13.029	15,21%	125.428.029,84 €	13,99%	311	2.054.293,21 €	12.718	123.373.736,63 €	10.892	105.804.608,24 €	2.137	19.623.421,60 €
	LEON	11.421	13,33%	120.519.535,94 €	13,44%	337	2.554.240,27 €	11.084	117.965.295,67 €	9.426	99.915.838,14 €	1.995	20.603.697,80 €
	TOLEDO	1.315	1,53%	12.804.808,89 €	1,43%	20	132.958,42 €	1.295	12.671.850,47 €	1.185	11.518.170,50 €	130	1.286.638,39 €
	OTHER SEAT	17	0,02%	219.970,53 €	0,02%	1	9.716,44 €	16	210.254,09 €	14	189.669,69 €	3	30.300,84 €
	<b>Subtotal</b>	<b>32.383</b>	<b>37,79%</b>	<b>332.904.011,40 €</b>	<b>37,14%</b>	<b>966</b>	<b>7.797.825,76 €</b>	<b>31.417</b>	<b>325.106.185,64 €</b>	<b>27.745</b>	<b>287.447.592,09 €</b>	<b>4.638</b>	<b>45.456.419,31 €</b>
<b>Skoda</b>	CITIGO	54	0,06%	322.182,79 €	0,04%	1	4.495,05 €	53	317.687,74 €	46	276.476,69 €	8	45.706,10 €
	FABIA	3.014	3,52%	26.067.909,41 €	2,91%	196	880.021,42 €	2.818	25.187.887,99 €	2.772	23.720.944,77 €	242	2.346.964,64 €
	RAPID	1.262	1,47%	12.470.327,34 €	1,39%	42	231.069,46 €	1.220	12.239.257,88 €	1.132	11.026.391,58 €	130	1.443.935,76 €
	OCTAVIA	1.680	1,96%	21.197.269,04 €	2,36%	61	437.472,25 €	1.619	20.759.796,79 €	1.359	17.590.171,76 €	321	3.607.097,28 €
	ROOMSTER	1	0,00%	856,17 €	0,00%	1	856,17 €	0	0,00 €	1	856,17 €	0	0,00 €
	SPACEBACK	199	0,23%	2.168.738,47 €	0,24%	12	57.468,35 €	187	2.111.270,12 €	192	2.081.333,47 €	7	87.405,00 €
	SUPERB	447	0,52%	5.796.233,96 €	0,65%	28	224.331,10 €	419	5.571.902,86 €	398	5.253.430,01 €	49	542.803,95 €
	YETI	866	1,01%	10.510.213,25 €	1,17%	44	333.415,06 €	822	10.176.798,19 €	756	9.279.744,41 €	110	1.230.468,84 €
	OTHER SKODA	469	0,55%	6.709.785,93 €	0,75%	36	412.803,08 €	433	6.296.982,85 €	434	6.315.665,72 €	35	394.120,21 €
	<b>Subtotal</b>	<b>7.992</b>	<b>9,33%</b>	<b>85.243.516,36 €</b>	<b>9,51%</b>	<b>421</b>	<b>2.581.931,94 €</b>	<b>7.571</b>	<b>82.661.584,42 €</b>	<b>7.090</b>	<b>75.545.014,58 €</b>	<b>902</b>	<b>9.698.501,78 €</b>
<b>VW</b>	UP	90	0,11%	608.273,14 €	0,07%	30	130.263,80 €	60	478.009,34 €	67	428.670,62 €	23	179.602,52 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	6.198	7,23%	47.309.873,86 €	5,28%	1.527	7.398.381,30 €	4.671	39.911.492,56 €	5.267	39.447.718,23 €	931	7.862.155,63 €
	GOLF	9.575	11,17%	92.075.811,67 €	10,27%	2.266	14.974.276,26 €	7.309	77.101.535,41 €	7.677	73.169.564,37 €	1.898	18.906.247,30 €
	JETTA	63	0,07%	474.806,61 €	0,05%	9	46.384,29 €	54	428.422,32 €	46	337.930,01 €	17	136.876,60 €
	PASSAT	1.862	2,17%	20.046.674,86 €	2,24%	360	2.886.723,53 €	1.502	17.159.951,33 €	1.519	16.264.304,33 €	343	3.782.370,53 €
	EOS	2	0,00%	29.473,86 €	0,00%	0	0,00 €	2	29.473,86 €	0	0,00 €	2	29.473,86 €
	NEW BEETLE	192	0,22%	1.908.666,02 €	0,21%	58	404.136,30 €	134	1.504.529,72 €	151	1.413.521,08 €	41	495.144,94 €
	TOURAN	2.132	2,49%	21.895.122,75 €	2,44%	430	3.055.594,14 €	1.702	18.839.528,61 €	1.800	17.949.315,03 €	332	3.945.807,72 €
	SHARAN	328	0,38%	3.576.067,89 €	0,40%	59	544.913,55 €	269	3.031.154,34 €	281	3.002.469,46 €	47	573.598,43 €
	TOUAREG	34	0,04%	568.531,09 €	0,06%	9	122.347,96 €	25	446.183,13 €	25	419.626,30 €	9	148.904,79 €
	PHAETON	1	0,00%	21.605,87 €	0,00%	0	0,00 €	1	21.605,87 €	0	0,00 €	1	21.605,87 €
	CADDY	993	1,16%	11.262.771,80 €	1,26%	10	97.243,14 €	983	11.165.528,66 €	790	9.154.883,43 €	203	2.107.888,37 €
	T4/T5	1.330	1,55%	18.665.786,88 €	2,08%	46	390.762,22 €	1.284	18.275.024,66 €	1.178	16.833.286,35 €	152	1.832.500,53 €
	CRAFTER/LT	345	0,40%	5.201.202,57 €	0,58%	0	0,00 €	345	5.201.202,57 €	317	4.869.704,31 €	28	331.498,26 €
	AMAROK	16	0,02%	191.615,44 €	0,02%	0	0,00 €	16	191.615,44 €	12	153.363,37 €	4	38.252,07 €
	SCIROCCO	930	1,09%	10.030.258,10 €	1,12%	367	2.595.763,47 €	563	7.434.494,63 €	906	9.683.964,70 €	24	346.293,40 €
	TIGUAN	5.226	6,10%	57.593.288,05 €	6,42%	1.072	10.120.585,34 €	4.154	47.472.702,71 €	4.802	52.990.798,98 €	424	4.602.489,07 €
	ARTEON	21	0,02%	453.481,69 €	0,05%	4	69.747,61 €	17	383.734,08 €	20	440.866,73 €	1	12.614,96 €
	OTHER VW	447	0,52%	3.897.265,38 €	0,43%	123	758.915,60 €	324	3.138.349,78 €	445	3.877.292,52 €	2	19.972,86 €
	<b>Subtotal</b>	<b>29.785</b>	<b>34,76%</b>	<b>295.810.577,53 €</b>	<b>33,00%</b>	<b>6.370</b>	<b>43.596.038,51 €</b>	<b>23.415</b>	<b>252.214.539,02 €</b>	<b>25.303</b>	<b>250.437.279,82 €</b>	<b>4.482</b>	<b>45.373.297,71 €</b>
<b>Non VW Group Vehicles</b>	OTHER	39	0,04%	379.054,88 €	0,04%	0	0,00 €	39	379.054,88 €	11	111.097,28 €	28	267.957,60 €
	<b>Total</b>	<b>85.688</b>	<b>100,00%</b>	<b>896.407.951,38 €</b>	<b>100,00%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</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	4.663	5,44%	51.614.604,99 €	5,76%	435	2.852.794,87 €	4.228	48.761.810,12 €	3.735	40.626.543,98 €	928	10.988.061,01 €
ASTURIAS	1.483	1,73%	15.578.800,97 €	1,74%	157	1.082.210,50 €	1.326	14.496.590,47 €	1.236	12.904.937,57 €	247	2.673.863,40 €
CANTABRIA	1.023	1,19%	10.623.103,11 €	1,19%	113	727.183,89 €	910	9.895.919,22 €	860	8.873.576,00 €	163	1.749.527,11 €
LA RIOJA	436	0,51%	4.270.407,22 €	0,48%	42	278.405,16 €	394	3.992.002,06 €	364	3.474.013,28 €	72	796.393,94 €
CASTILLA LEON	3.508	4,09%	35.624.178,53 €	3,97%	263	1.935.893,58 €	3.245	33.688.284,95 €	2.778	28.230.637,50 €	730	7.393.541,03 €
C.MADRID	14.637	17,08%	143.464.935,40 €	16,00%	2.391	16.597.182,85 €	12.246	126.867.752,55 €	12.163	116.366.333,01 €	2.474	27.098.602,39 €
PAIS VASCO	3.504	4,09%	34.046.216,59 €	3,80%	202	1.250.266,72 €	3.302	32.795.949,87 €	2.900	27.990.000,83 €	604	6.056.215,76 €
C.NAVARRA	960	1,12%	9.382.088,74 €	1,05%	104	599.830,33 €	856	8.782.258,41 €	792	7.547.818,47 €	168	1.834.270,27 €
CATALUÑA	17.260	20,14%	182.028.594,43 €	20,31%	2.473	17.857.807,07 €	14.787	164.170.787,36 €	13.988	145.575.862,09 €	3.272	36.452.732,34 €
ARAGÓN	2.351	2,74%	25.163.888,13 €	2,81%	223	1.770.047,57 €	2.128	23.393.840,56 €	1.951	20.813.660,85 €	400	4.350.227,28 €
C. VALENCIANA	8.987	10,49%	92.939.123,22 €	10,37%	1.303	9.017.796,64 €	7.684	83.921.326,58 €	7.512	76.794.735,60 €	1.475	16.144.387,62 €
CASTILLA LA MANCHA	3.482	4,06%	36.216.512,34 €	4,04%	417	3.193.656,40 €	3.065	33.022.855,94 €	2.892	29.892.883,71 €	590	6.323.628,63 €
EXTREMADURA	1.334	1,56%	14.391.959,76 €	1,61%	178	1.170.215,41 €	1.156	13.221.744,35 €	1.059	11.279.187,91 €	275	3.112.771,85 €
ANDALUCIA	14.363	16,76%	155.198.181,97 €	17,31%	2.142	14.865.347,91 €	12.221	140.332.834,06 €	11.969	129.104.488,24 €	2.394	26.093.693,73 €
ISLAS BALEARES	2.258	2,64%	23.380.601,25 €	2,61%	278	2.172.395,34 €	1.980	21.208.205,91 €	1.991	20.482.193,29 €	267	2.898.407,96 €
MURCIA	2.413	2,82%	27.358.858,35 €	3,05%	263	1.875.794,59 €	2.150	25.483.063,76 €	2.028	22.937.891,85 €	385	4.420.966,50 €
ISLAS CANARIAS	2.916	3,40%	33.773.214,28 €	3,77%	95	708.515,54 €	2.821	33.064.698,74 €	2.883	33.411.402,36 €	33	361.811,92 €
CEUTA	56	0,07%	664.869,52 €	0,07%	6	26.081,73 €	50	638.787,79 €	52	627.007,91 €	4	37.861,61 €
MELILLA	54	0,06%	687.812,58 €	0,08%	2	25.523,44 €	52	662.289,14 €	51	645.037,42 €	3	42.775,16 €
<b>Total</b>	<b>85.688</b>	<b>100,00%</b>	<b>896.407.951,38 €</b>	<b>100,00%</b>	<b>11.087</b>	<b>78.006.949,54 €</b>	<b>74.601</b>	<b>818.401.001,84 €</b>	<b>71.204</b>	<b>737.578.211,87 €</b>	<b>14.484</b>	<b>158.829.739,51 €</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)	179	0,21%	1.042.134,85 €	0,12%	28	188.714,52 €	151	853.420,33 €	148	847.566,60 €	31	194.568,25 €
Other	85.509	99,79%	895.365.816,53 €	99,88%	11.065	116.047.133,17 €	74.444	779.318.683,36 €	71.035	743.108.076,55 €	14.474	152.257.739,98 €
<b>Total</b>	<b>85.688</b>	<b>100,00%</b>	<b>896.407.951,38 €</b>	<b>100,00%</b>	<b>11.093</b>	<b>116.235.847,69 €</b>	<b>74.595</b>	<b>780.172.103,69 €</b>	<b>71.183</b>	<b>743.955.643,15 €</b>	<b>14.505</b>	<b>152.452.308,23 €</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).