

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

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**Deal Overview**

Cut Off Date:	31/01/2018			
Issue Date:	27/02/2018	Legal Maturity Date:	21/04/2028	
Reporting period:	June			
Reporting date:	16/07/2018			
Reporting Frequency:	monthly			
Period No.:	5			
Payment date:	23/07/2018			
Next payment date:	21/08/2018			
Asset collection period:	01/06/2018	until	30/06/2018	
Interest Accrual Period:	21/06/2018	until	23/07/2018	Days accrued: 32
Note Payment Period:	21/06/2018	until	23/07/2018	

**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
87,10%	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

0.02130%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	12,93%	9,94%
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
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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-sqft.com">driver@tda-sqft.com</a>
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<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>
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<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
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<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
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<b>Swap Counterparty:</b>	<b>ING Bank N.V.</b> Bijlmerplein 888 1102 MG, Amsterdam The Netherlands
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**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>	June		
<b>Payment Date:</b>	23/07/2018		
<b>Interest Accrual Period (from/until):</b>	21/06/2018	23/07/2018	
<b>Days Accrued:</b>	32		
<b>Base Interest Rate (1-Month Euribor):</b>	-0,370%		
	EUR		
<b>Day Count Convention:</b>	30/360		

<b>Interest Payments</b>		<b>Class A</b>	<b>Class B</b>
Total Interest Amount of the Reporting Period		20.868,00 €	3.928,60 €
Gross Paid interest:		20.868,00 €	3.928,60 €
<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):		783.899.138,40 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	31,51 €		
Available Redemption Amount Reporting Period:	25.489.416,22 €		
Total Available Redemption Amount:	25.489.447,73 €		
Redemption Amount per Class:		25.489.418,40 €	0,00 €
Unallocated Redemption Amount per note class from current period::		29,33 €	0,00 €
Note Balance (End of Period):		758.409.720,00	26.000.000,00
Note Factor (End of Period):		85,41%	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		12,9256%	9,9405%

## 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>11.653.303,37 €</b>	<b>1,17%</b> <b>BoPeriod</b>
Payment from CCA/ Payment to CCA	330.421,57 €	- -
<b>Balance as of the End of the Period</b>	<b>11.322.881,80 €</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	783.899.138,40 €	26.000.000,00 €
Underlying Principal for Reporting Period	783.899.138,40 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 193.427,11 €	- 7.974,78 €

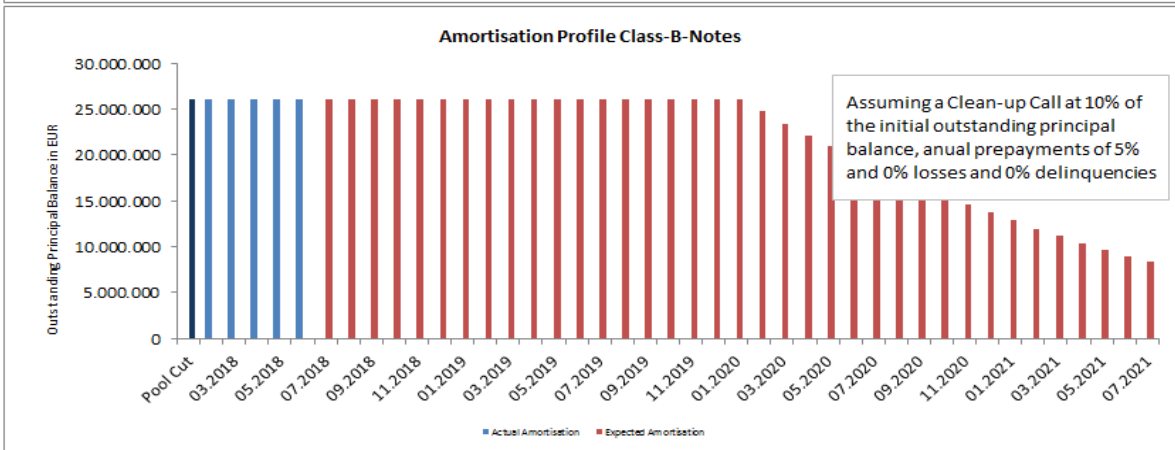
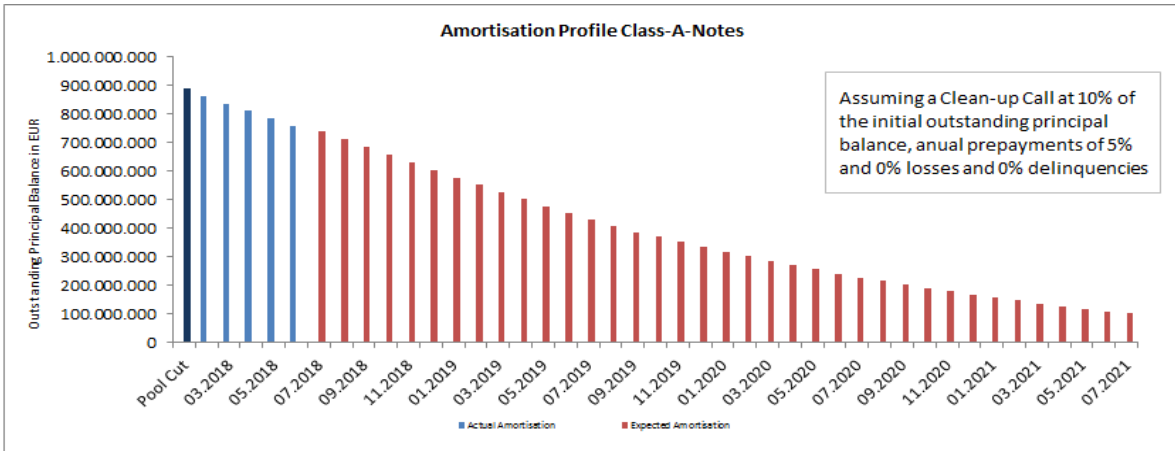
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		31,51 €	
Available Distribution Amount	plus	26.490.877,03 €	26.490.908,54 €
Fees	less	775.262,32 €	25.715.646,22 €
Net Swap Payments Class A	less	193.427,11 €	25.522.219,11 €
Net Swap Payments Class B	less	7.974,78 €	25.514.244,33 €
Interest Class A	less	20.868,00 €	25.493.376,33 €
Interest Class B	less	3.928,60 €	25.489.447,73 €
Payment to Cash Collateral Account	less	- €	25.489.447,73 €
Redemption Class A	less	25.489.418,40 €	29,33 €
Redemption Class B	less	- €	29,33 €
Remaining Amount Due to Rounding	less	29,33 €	- €
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		330.421,57 €	330.421,57 €
Interest Subordinated Loan	less	61.597,27 €	268.824,30 €
Redemption Subordinated Loan	less	268.824,30 €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 31/05/2018				At the end of Reporting Period 30/06/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	243.526,60 €	10.386,10 €	253.912,70 €	Arrears	330.652,19 €	10.177,17 €	340.829,36 €
06/2018	23.813.170,77 €	1.064.192,25 €	24.877.363,02 €				
07/2018	23.825.279,67 €	1.035.914,10 €	24.861.193,77 €	07/2018	23.791.966,61 €	1.033.906,02 €	24.825.872,63 €
08/2018	23.836.427,29 €	1.007.622,85 €	24.844.050,14 €	08/2018	23.802.344,39 €	1.005.654,34 €	24.807.998,73 €
09/2018	23.829.158,21 €	979.316,87 €	24.808.475,08 €	09/2018	23.792.597,99 €	977.388,85 €	24.769.986,84 €
10/2018	23.838.076,73 €	951.020,29 €	24.789.097,02 €	10/2018	23.799.661,35 €	949.135,67 €	24.748.797,02 €
11/2018	23.812.871,53 €	922.713,86 €	24.735.585,39 €	11/2018	23.774.094,85 €	920.874,90 €	24.694.969,75 €
12/2018	23.637.886,35 €	894.438,00 €	24.532.324,35 €	12/2018	23.599.063,68 €	892.645,03 €	24.491.708,71 €
01/2019	23.503.517,29 €	866.367,56 €	24.369.884,85 €	01/2019	23.464.648,48 €	864.620,73 €	24.329.269,21 €
02/2019	23.405.203,38 €	838.461,40 €	24.243.664,78 €	02/2019	23.366.576,58 €	836.760,67 €	24.203.337,25 €
03/2019	23.297.774,97 €	810.663,41 €	24.108.438,38 €	03/2019	23.259.988,60 €	809.008,61 €	24.068.997,21 €
04/2019	23.220.531,17 €	782.996,41 €	24.003.527,58 €	04/2019	23.182.287,11 €	781.386,40 €	23.963.673,51 €
05/2019	23.049.546,34 €	755.423,86 €	23.804.970,20 €	05/2019	23.011.398,62 €	753.859,34 €	23.765.257,96 €
06/2019	22.930.960,57 €	728.051,10 €	23.659.011,67 €	06/2019	22.892.209,01 €	726.531,91 €	23.618.740,92 €
07/2019	22.756.956,18 €	700.819,63 €	23.457.775,81 €	07/2019	22.718.158,69 €	699.346,37 €	23.417.505,06 €
08/2019	22.572.414,68 €	673.797,46 €	23.246.212,14 €	08/2019	22.534.187,32 €	672.370,31 €	23.206.557,63 €
09/2019	22.436.520,96 €	646.991,81 €	23.083.512,77 €	09/2019	22.398.959,93 €	645.610,04 €	23.044.569,97 €
10/2019	22.248.913,49 €	620.348,81 €	22.869.262,30 €	10/2019	22.211.627,19 €	619.011,66 €	22.830.638,85 €
11/2019	21.994.146,50 €	593.925,92 €	22.588.072,42 €	11/2019	21.957.084,89 €	592.633,04 €	22.549.717,93 €
12/2019	21.553.023,13 €	567.808,23 €	22.120.831,36 €	12/2019	21.516.360,82 €	566.559,47 €	22.082.920,29 €
01/2020	21.047.137,09 €	542.213,64 €	21.589.350,73 €	01/2020	21.011.200,76 €	541.008,37 €	21.552.209,13 €
02/2020	20.845.228,39 €	517.221,64 €	21.362.450,03 €	02/2020	20.609.350,99 €	518.059,03 €	21.125.410,02 €
03/2020	20.227.730,54 €	492.706,76 €	20.720.437,30 €	03/2020	20.192.088,10 €	491.586,76 €	20.683.674,86 €
04/2020	19.585.310,20 €	468.685,28 €	20.053.995,48 €	04/2020	19.550.901,08 €	467.607,55 €	20.018.508,63 €
05/2020	18.885.773,00 €	445.428,59 €	19.331.201,59 €	05/2020	18.851.893,44 €	444.391,77 €	19.296.285,17 €
06/2020	18.307.275,70 €	423.003,65 €	18.730.279,35 €	06/2020	18.274.432,08 €	422.007,02 €	18.696.439,10 €
07/2020	17.823.727,19 €	401.261,70 €	18.024.988,89 €	07/2020	17.590.844,56 €	400.304,08 €	17.991.148,64 €
08/2020	16.919.144,88 €	380.335,44 €	17.299.480,32 €	08/2020	16.887.386,83 €	379.416,88 €	17.266.803,71 €
09/2020	16.467.195,11 €	360.245,46 €	16.827.440,57 €	09/2020	16.435.399,42 €	359.364,54 €	16.794.763,96 €
10/2020	15.883.982,07 €	340.690,47 €	16.224.672,54 €	10/2020	15.852.557,17 €	339.847,35 €	16.192.404,52 €
11/2020	15.328.046,16 €	321.827,05 €	15.649.873,21 €	11/2020	15.296.784,76 €	321.021,24 €	15.617.806,00 €
12/2020	14.996.602,58 €	303.621,92 €	15.300.224,50 €	12/2020	14.965.304,10 €	302.853,19 €	15.268.157,29 €
01/2021	14.672.867,80 €	285.813,19 €	14.958.680,99 €	01/2021	14.641.532,11 €	285.081,67 €	14.926.613,78 €
02/2021	14.402.053,78 €	268.386,56 €	14.670.440,34 €	02/2021	14.370.839,79 €	267.692,24 €	14.638.532,03 €
03/2021	14.029.910,24 €	251.286,50 €	14.281.196,74 €	03/2021	13.999.294,95 €	250.629,29 €	14.249.924,24 €
04/2021	13.228.191,92 €	234.627,39 €	13.462.819,31 €	04/2021	13.198.135,97 €	234.006,50 €	13.432.142,47 €
05/2021	12.296.348,73 €	218.918,43 €	12.515.267,16 €	05/2021	12.266.959,32 €	218.333,26 €	12.485.292,58 €
06/2021	11.488.059,06 €	204.315,20 €	11.692.374,26 €	06/2021	11.459.868,89 €	203.764,93 €	11.663.633,82 €
07/2021	10.415.868,74 €	190.672,80 €	10.606.541,54 €	07/2021	10.388.468,76 €	190.156,00 €	10.578.624,76 €
08/2021	9.384.755,32 €	178.304,27 €	9.563.059,59 €	08/2021	9.358.338,40 €	177.820,04 €	9.536.158,44 €
09/2021	8.676.446,64 €	167.159,14 €	8.843.605,78 €	09/2021	8.650.212,91 €	166.706,28 €	8.816.919,19 €
10/2021	7.760.625,68 €	156.856,91 €	7.917.482,59 €	10/2021	7.734.660,35 €	156.435,17 €	7.891.095,52 €
11/2021	6.979.400,30 €	147.640,80 €	7.127.041,10 €	11/2021	6.954.170,43 €	147.249,91 €	7.101.420,34 €
12/2021	6.843.654,13 €	139.353,52 €	6.983.007,65 €	12/2021	6.818.648,78 €	138.992,59 €	6.957.641,37 €
01/2022	6.686.688,23 €	131.226,47 €	6.817.914,70 €	01/2022	6.661.925,06 €	130.895,21 €	6.792.820,27 €
02/2022	6.564.878,92 €	123.285,39 €	6.688.164,31 €	02/2022	6.540.467,15 €	122.983,56 €	6.663.450,71 €
03/2022	6.430.570,33 €	115.489,55 €	6.546.059,88 €	03/2022	6.406.574,41 €	115.216,72 €	6.521.791,13 €
04/2022	6.163.103,53 €	107.853,89 €	6.270.957,42 €	04/2022	6.139.691,43 €	107.809,54 €	6.247.300,97 €
05/2022	5.824.019,27 €	100.535,31 €	5.924.554,58 €	05/2022	5.800.952,10 €	100.318,76 €	5.901.270,85 €
06/2022	5.497.982,39 €	93.619,31 €	5.591.601,70 €	06/2022	5.478.813,15 €	93.430,15 €	5.572.243,30 €
<b>Subtotal</b>	<b>823.058.483,73 €</b>	<b>23.563.846,15 €</b>	<b>846.632.329,88 €</b>	<b>Subtotal</b>	<b>797.791.565,55 €</b>	<b>22.450.270,08 €</b>	<b>820.241.835,63 €</b>
> 06/2022	73.339.467,65 €	1.031.128,78 €	74.370.596,43 €	> 06/2022	73.199.342,29 €	1.029.364,86 €	74.228.707,15 €
<b>Total</b>	<b>896.407.951,38 €</b>	<b>24.594.974,93 €</b>	<b>921.002.926,31 €</b>	<b>Total</b>	<b>870.990.907,84 €</b>	<b>23.479.634,94 €</b>	<b>894.470.542,78 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	5	86.991,29
Defaults	7	126.422,41
End of Period	12	213.413,70

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0213%
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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.

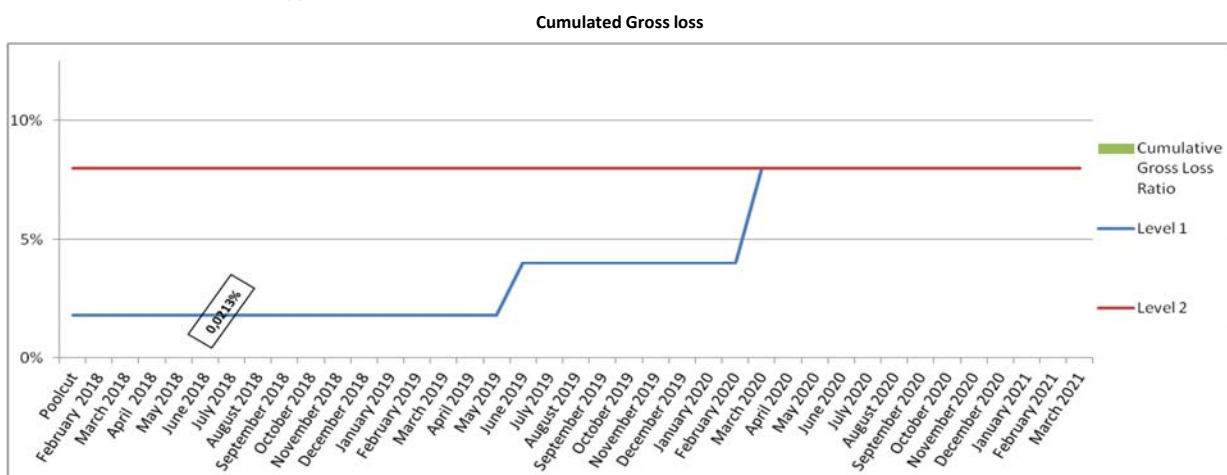
The performance trigger in form of a credit enhancement increase condition will be activated when the cumulative Gross Loss Ratio exceeds the defined limits. In this case the overcollateralization will be increased accordingly.

	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**



**Overview Outstanding Contracts**

**Development of Pool within Reporting Period**

	Number of contracts	Adjustments	Outstanding Nominal Balance
<b>Begin of Period</b>			921.002.926,31 €
<b>End of Period</b>			894.470.542,78 €
Periodic reduction of Nominal		26.532.383,53 €	26.532.383,53 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-51.795,10 €	
Fees for prolongation		1.041,39 €	
Write Off / Write Down	1	-0,07 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		8.198,24 €	
Interest in arrears		1.049,04 €	
Net Swaps		0,00 €	
Available Distribution Amount		26.490.877,03 €	

**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	85.067	865.167.866,22 €	11.000	74.778.719,97 €	74.067	790.389.146,25 €	70.716	711.777.903,12 €	14.351	153.389.963,10 €
Delinquent	409	5.580.592,88 €	58	501.039,22 €	351	5.079.553,66 €	318	4.326.788,50 €	91	1.253.804,38 €
Defaulted	12	179.598,60 €	0	0,00 €	12	179.598,60 €	9	139.757,85 €	3	39.840,75 €
Partial Prepayment	11	62.850,14 €	2	3.879,82 €	9	58.970,32 €	8	23.734,12 €	3	39.116,02 €
End of Term	205	0,00 €	24	0,00 €	181	0,00 €	175	- €	30	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	616	0,00 €	76	0,00 €	540	0,00 €	474	- €	142	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>870.990.907,84 €</b>	<b>11.160</b>	<b>75.283.639,01 €</b>	<b>75.160</b>	<b>795.707.268,83 €</b>	<b>71.700</b>	<b>716.268.183,59 €</b>	<b>14.620</b>	<b>154.722.724,25 €</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	85.499	94,94%	894.470.542,78 €	95,01%
Retention of Volkswagen Finance	4.553	5,06%	46.992.630,42 €	4,99%
<b>Total</b>	<b>90.052</b>	<b>100,00%</b>	<b>941.463.173,20 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	47.073.158,66 €	5,00%
Actual Retention	46.992.630,42 €	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.

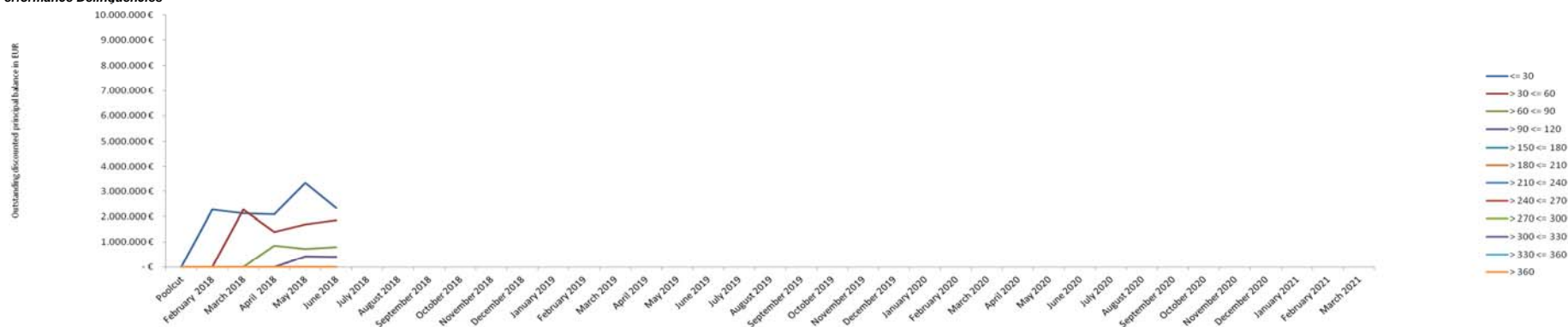
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	177	0,21%	2.346.057,47 €	0,27%	2.426.421,96 €	0,26%	22	199.023,42 €	155	2.147.034,05 €	144	1.923.036,01 €	33	423.021,46 €
> 30 <= 60	135	0,16%	1.876.613,09 €	0,22%	1.944.282,93 €	0,21%	22	181.580,83 €	113	1.695.032,26 €	101	1.400.317,31 €	34	476.295,78 €
> 60 <= 90	55	0,06%	786.397,69 €	0,09%	816.497,02 €	0,09%	9	74.020,01 €	46	712.377,68 €	41	536.669,47 €	14	249.728,22 €
> 90 <= 120	28	0,03%	392.264,86 €	0,05%	406.205,07 €	0,04%	4	36.500,69 €	24	355.764,17 €	21	317.035,29 €	7	75.229,57 €
> 120 <= 150	14	0,02%	179.259,77 €	0,02%	185.999,71 €	0,02%	1	9.914,27 €	13	169.345,50 €	11	149.730,42 €	3	29.529,35 €
> 150 <= 180	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
<b>Subtotal</b>	<b>409</b>	<b>0,48%</b>	<b>5.580.592,88 €</b>	<b>0,65%</b>	<b>5.779.406,69 €</b>	<b>0,62%</b>	<b>58</b>	<b>501.039,22 €</b>	<b>351</b>	<b>5.079.553,66 €</b>	<b>318</b>	<b>4.326.788,50 €</b>	<b>91</b>	<b>1.253.804,38 €</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>409</b>	<b>0,48%</b>	<b>5.580.592,88 €</b>	<b>0,65%</b>	<b>5.779.406,69 €</b>	<b>0,62%</b>	<b>58</b>	<b>501.039,22 €</b>	<b>351</b>	<b>5.079.553,66 €</b>	<b>318</b>	<b>4.326.788,50 €</b>	<b>91</b>	<b>1.253.804,38 €</b>

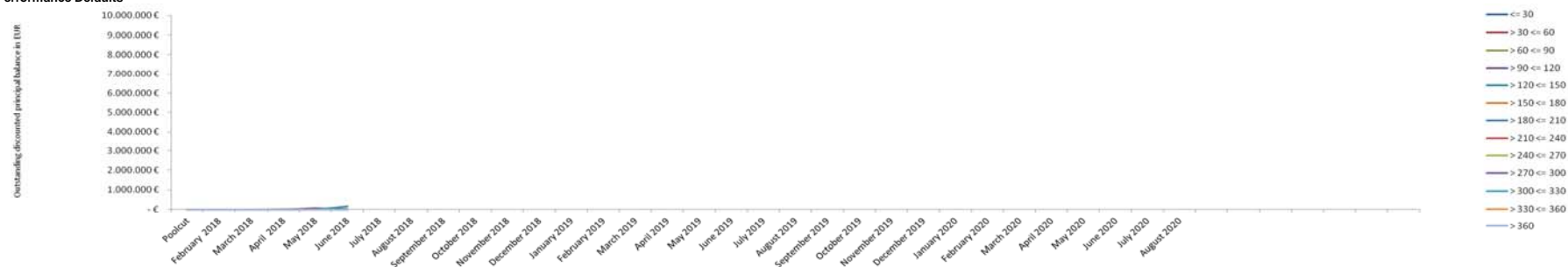
**Performance Delinquencies**



**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	1	0,00%	2.460,99 €	0,00%	2.463,13 €	0,00%	0	0,00 €	1	2.460,99 €	1	2.460,99 €	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	1	0,00%	18.467,43 €	0,00%	18.552,16 €	0,00%	0	0,00 €	1	18.467,43 €	0	0,00 €	1	18.467,43 €
> 120 <= 150	10	0,01%	158.670,18 €	0,02%	159.476,06 €	0,02%	0	0,00 €	10	158.670,18 €	8	137.296,86 €	2	21.373,32 €
> 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>12</b>	<b>0,01%</b>	<b>179.598,60 €</b>	<b>0,02%</b>	<b>180.491,35 €</b>	<b>0,02%</b>	<b>0</b>	<b>0,00 €</b>	<b>12</b>	<b>179.598,60 €</b>	<b>9</b>	<b>139.757,85 €</b>	<b>3</b>	<b>39.840,75 €</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>12</b>	<b>0,01%</b>	<b>179.598,60 €</b>	<b>0,02%</b>	<b>180.491,35 €</b>	<b>0,02%</b>	<b>0</b>	<b>0,00 €</b>	<b>12</b>	<b>179.598,60 €</b>	<b>9</b>	<b>139.757,85 €</b>	<b>3</b>	<b>39.840,75 €</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	121	1.663.059,20 €	1.583.126,33 €	62.850,14 €
Full and Partial Prepayments with another status at the end of the month (*)	-1	5.602,65 €	9.864,11 €	-3.879,82 €
<b>Total</b>	<b>120</b>	<b>1.668.661,85 €</b>	<b>1.592.990,44 €</b>	<b>58.970,32 €</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	4.534,12 €	0,00 €	3.879,82 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>2</b>	<b>4.534,12 €</b>	<b>0,00 €</b>	<b>3.879,82 €</b>
Classic Credit	New Car	6	52.239,55 €	30.524,24 €	19.854,30 €
	Used Car	3	73.312,58 €	32.822,78 €	39.116,02 €
	<b>Subtotal CC</b>	<b>9</b>	<b>125.552,13 €</b>	<b>63.347,02 €</b>	<b>58.970,32 €</b>
<b>Total</b>		<b>11</b>	<b>130.086,25 €</b>	<b>63.347,02 €</b>	<b>62.850,14 €</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	92.159,38 €	89.753,06 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>16</b>	<b>92.159,38 €</b>	<b>89.753,06 €</b>	<b>0,00 €</b>
Classic Credit	New Car	70	1.190.143,65 €	1.181.596,45 €	0,00 €
	Used Car	24	250.669,92 €	248.429,80 €	0,00 €
	<b>Subtotal CC</b>	<b>94</b>	<b>1.440.813,57 €</b>	<b>1.430.026,25 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>110</b>	<b>1.532.972,95 €</b>	<b>1.519.779,31 €</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	18	96.693,50 €	89.753,06 €	3.879,82 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>18</b>	<b>96.693,50 €</b>	<b>89.753,06 €</b>	<b>3.879,82 €</b>
Classic Credit	New Car	76	1.242.383,20 €	1.212.120,69 €	19.854,30 €
	Used Car	27	323.982,50 €	281.252,58 €	39.116,02 €
	<b>Subtotal CC</b>	<b>103</b>	<b>1.566.365,70 €</b>	<b>1.493.373,27 €</b>	<b>58.970,32 €</b>
<b>Total</b>		<b>121</b>	<b>1.663.059,20 €</b>	<b>1.583.126,33 €</b>	<b>62.850,14 €</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	9	174.281,57 €	33.844,55 €	0,00 €	140.437,02 €
	Used	3	40.054,33 €	0,00 €	0,00 €	40.054,33 €
	<b>Subtotal CC</b>	<b>12</b>	<b>214.335,90 €</b>	<b>33.844,55 €</b>	<b>0,00 €</b>	<b>180.491,35 €</b>
<b>Total</b>		<b>12</b>	<b>214.335,90 €</b>	<b>33.844,55 €</b>	<b>0,00 €</b>	<b>180.491,35 €</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 in %	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	3.252	3,80%	45.215.384,05 €	5,31%	0,00%	297	2.562.292,14 €	0,00%	2.955	42.653.691,91 €	0,00%	2.591	36.159.880,53 €	0,00%	661	9.056.103,55 €	0,00%
0.01 - 1.000,00	5.575	6,52%	66.003.881,97 €	7,58%	4,39%	474	3.574.668,42 €	4,13%	5.101	62.429.213,55 €	4,42%	4.372	50.659.114,84 €	4,34%	1.203	15.344.767,13 €	4,55%
1.000,01 - 2.000,00	6.728	7,87%	73.834.206,65 €	8,48%	11,17%	755	5.388.546,63 €	9,89%	5.973	68.445.660,02 €	11,37%	4.920	54.104.144,35 €	11,02%	1.808	19.730.062,30 €	11,62%
2.000,01 - 3.000,00	7.130	8,34%	75.077.293,29 €	8,62%	16,75%	1.199	8.096.180,80 €	15,06%	5.931	66.981.112,49 €	17,16%	5.770	59.802.698,04 €	16,76%	1.360	15.274.695,25 €	16,74%
3.000,01 - 4.000,00	6.700	7,84%	67.615.340,57 €	7,76%	21,48%	1.180	7.579.987,21 €	18,97%	5.520	60.035.353,36 €	22,12%	5.529	54.635.728,14 €	21,45%	1.171	12.979.611,43 €	21,63%
4.000,01 - 5.000,00	6.240	7,30%	63.721.347,82 €	7,32%	25,23%	1.125	7.855.613,02 €	21,42%	5.115	55.765.734,80 €	26,33%	5.148	51.854.466,02 €	25,06%	1.092	11.866.851,80 €	26,25%
5.000,01 - 6.000,00	5.739	6,71%	57.866.511,63 €	6,84%	28,96%	1.073	7.441.091,81 €	24,36%	4.666	50.425.419,82 €	30,30%	4.728	47.178.682,01 €	28,67%	1.011	10.887.829,62 €	30,37%
6.000,01 - 7.000,00	4.922	5,76%	48.223.277,98 €	5,54%	32,62%	833	5.465.577,24 €	27,58%	4.089	42.757.700,74 €	33,91%	4.150	40.601.149,73 €	32,33%	772	7.622.128,25 €	34,27%
7.000,01 - 8.000,00	4.601	5,36%	43.840.807,37 €	5,03%	35,68%	798	5.144.821,63 €	29,67%	3.803	38.695.975,74 €	37,26%	3.880	37.014.911,72 €	35,29%	721	6.825.995,65 €	37,95%
8.000,01 - 9.000,00	3.983	4,66%	36.786.983,39 €	4,22%	39,21%	579	3.535.172,41 €	32,60%	3.404	33.251.810,98 €	40,63%	3.324	30.816.877,99 €	38,82%	659	5.970.105,40 €	41,33%
9.000,01 - 10.000,00	4.208	4,92%	40.911.920,44 €	4,70%	40,37%	752	5.254.605,70 €	32,69%	3.456	35.657.314,74 €	42,59%	3.578	34.766.629,59 €	39,96%	630	6.145.290,85 €	42,87%
10.000,01 - 11.000,00	3.205	3,75%	31.136.940,62 €	3,57%	43,95%	363	2.195.378,67 €	36,40%	2.842	28.941.561,95 €	45,15%	2.736	26.559.543,49 €	43,74%	469	4.577.397,13 €	45,19%
11.000,01 - 12.000,00	3.153	3,69%	30.544.005,97 €	3,51%	45,73%	385	2.749.607,97 €	35,96%	2.768	27.794.398,00 €	47,55%	2.719	26.091.046,33 €	45,60%	434	4.452.957,64 €	46,49%
12.000,01 - 13.000,00	2.754	3,22%	26.110.550,92 €	3,00%	48,85%	229	1.517.174,48 €	2,52%	2.525	24.593.376,44 €	50,07%	2.355	22.205.620,57 €	48,79%	399	3.904.930,35 €	49,20%
13.000,01 - 14.000,00	2.515	2,94%	23.927.769,44 €	2,75%	50,83%	201	1.244.983,53 €	40,95%	2.314	22.682.785,91 €	51,92%	2.189	20.779.883,84 €	50,77%	326	3.147.885,60 €	51,22%
14.000,01 - 15.000,00	2.448	2,86%	23.913.790,40 €	2,75%	51,21%	261	1.639.920,33 €	40,92%	2.187	22.273.870,07 €	52,82%	2.142	20.793.861,90 €	51,07%	306	3.119.928,50 €	52,24%
> 15.000,00	12.948	14,44%	118.280.295,33 €	13,35%	61,84%	556	3.938.007,02 €	45,64%	11.790	112.322.283,31 €	62,84%	10.920	102.243.911,53 €	61,93%	1.426	14.016.383,80 €	61,24%
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.507,84 €</b>	<b>100%</b>	-	<b>11.060</b>	<b>75.233.639,01 €</b>	-	<b>74.439</b>	<b>735.707.269,83 €</b>	-	<b>71.051</b>	<b>716.268.133,59 €</b>	-	<b>14.443</b>	<b>15.722.924,25 €</b>	-

Statistics	
Minimum Down Payment	0,00 €
Maximum Down Payment	0,00 €
Weighted Average Down Payment (Customers who did Down Payment)	8.125,29 €
Weighted Average Down Payment	7.703,48 €

\* 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	72.684	85,01%	731.953.280,99 €	84,04%	9.058	60.372.737,24 €	63.626	671.580.543,75 €	60.199	599.189.996,79 €	12.485	132.763.284,20 €
Company	12.815	14,99%	139.037.626,85 €	15,96%	2.002	14.910.901,77 €	10.813	124.126.725,08 €	10.852	117.078.186,80 €	1.963	21.959.440,05 €
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</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	85.499	100,00%	870.990.907,84 €	100,00%	11.060	75.283.639,01 €	74.439	795.707.268,83 €	71.051	716.268.183,59 €	14.448	154.722.724,25 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</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 €	0,0115% *
2	1	0,0012%	75.925,46 €	0,0087%
3	3	0,0035%	60.423,44 €	0,0069%
4	2	0,0023%	57.861,82 €	0,0066%
5	1	0,0012%	56.605,55 €	0,0065%
6	1	0,0012%	54.931,76 €	0,0063%
7	1	0,0012%	54.918,98 €	0,0063%
8	1	0,0012%	54.799,51 €	0,0063%
9	1	0,0012%	51.773,09 €	0,0059% *
10	3	0,0035%	51.021,06 €	0,0059% *
11	1	0,0012%	49.362,09 €	0,0057%
12	1	0,0012%	49.171,13 €	0,0056%
13	1	0,0012%	48.330,28 €	0,0055%
14	1	0,0012%	48.147,39 €	0,0055%
15	1	0,0012%	47.729,42 €	0,0055%
16	1	0,0012%	47.710,01 €	0,0055%
17	1	0,0012%	46.584,13 €	0,0053% *
18	1	0,0012%	46.513,69 €	0,0053% *
19	1	0,0012%	46.343,88 €	0,0053% *
20	1	0,0012%	45.078,75 €	0,0052%
<b>Subtotal</b>	<b>26</b>	<b>0,03%</b>	<b>1.093.727,62 €</b>	<b>0,13%</b>
>20	85.473	99,97%	869.897.180	99,87%
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</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	12.035	14,08%	40.681.983,46 €	4,67%	4.110	13.064.312,52 €	7.925	27.617.670,94 €	10.603	35.809.419,57 €	1.432	4.872.563,89 €
5.000,01 - 10.000,00	35.462	41,48%	276.104.785,28 €	31,70%	4.897	34.836.029,58 €	30.565	241.268.755,70 €	29.578	230.055.600,64 €	5.884	46.049.184,64 €
10.000,01 - 15.000,00	25.133	29,40%	303.916.407,33 €	34,89%	1.582	18.847.847,91 €	23.551	285.068.559,42 €	20.401	246.456.728,63 €	4.732	57.459.678,70 €
15.000,01 - 20.000,00	8.546	10,00%	145.555.225,86 €	16,71%	381	6.415.938,85 €	8.165	139.139.287,01 €	6.896	117.528.030,37 €	1.650	28.027.195,49 €
20.000,01 - 25.000,00	3.043	3,56%	67.104.773,63 €	7,70%	74	1.608.361,02 €	2.969	65.496.412,61 €	2.517	55.486.606,56 €	526	11.618.167,07 €
25.000,01 - 30.000,00	883	1,03%	23.923.835,71 €	2,75%	6	166.235,86 €	877	23.757.599,85 €	740	20.040.531,19 €	143	3.883.304,52 €
> 30.000,00	397	0,46%	13.703.896,57 €	1,57%	10	344.913,27 €	387	13.358.983,30 €	316	10.891.266,63 €	81	2.812.629,94 €
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</b>

**Statistics**

Minimum Outstanding Discounted Principal Balance	128,77 €
Maximum Outstanding Discounted Principal Balance	75.925,46 €
Average Outstanding Discounted Principal Balance	10.187,15 €

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	717	0,84%	1.529.037,28 €	0,18%	705	1.498.928,06 €	12	30.109,22 €	681	1.447.571,18 €	36	81.466,10 €
5.000,01 - 10.000,00	9.793	11,45%	45.392.531,40 €	5,21%	4.855	21.625.467,64 €	4.938	23.767.063,76 €	9.048	42.208.653,93 €	745	3.183.877,47 €
10.000,01 - 15.000,00	38.729	45,30%	308.899.104,00 €	35,47%	3.507	26.963.194,42 €	35.222	281.935.909,58 €	31.712	252.602.429,39 €	7.017	56.296.674,61 €
15.000,01 - 20.000,00	21.975	25,70%	254.731.496,45 €	29,25%	1.390	15.478.426,92 €	20.585	239.253.069,53 €	17.715	204.453.697,28 €	4.260	50.277.799,17 €
20.000,01 - 25.000,00	8.866	10,37%	138.999.990,61 €	15,96%	437	6.452.360,85 €	8.429	132.547.629,76 €	7.378	114.685.144,65 €	1.488	24.314.845,96 €
25.000,01 - 30.000,00	3.496	4,09%	70.641.283,09 €	8,11%	110	2.020.394,17 €	3.386	68.620.888,92 €	2.918	58.894.329,25 €	578	11.746.953,84 €
> 30.000,00	1.923	2,25%	50.797.465,01 €	5,83%	56	1.244.866,95 €	1.867	49.552.598,06 €	1.599	41.976.357,91 €	324	8.821.107,10 €
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</b>

**Statistics**

Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.234,06 €

\* 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%	51	0,06%	219.602,06 €	0,03%	0	0,00 €	51	219.602,06 €	51	219.602,06 €	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%	13.505,92 €	0,00%	0	0,00 €	5	13.505,92 €	5	13.505,92 €	0	0,00 €
2% < - ≤ 2,5%	4	0,00%	10.413,49 €	0,00%	0	0,00 €	4	10.413,49 €	4	10.413,49 €	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%	10.811,32 €	0,00%	0	0,00 €	2	10.811,32 €	2	10.811,32 €	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%	413	0,48%	6.497.400,17 €	0,75%	1	4.774,54 €	412	6.492.625,63 €	406	6.409.281,81 €	7	88.118,36 €
5% < - ≤ 5,5%	25	0,03%	337.785,01 €	0,04%	6	36.434,48 €	19	301.350,53 €	25	337.785,01 €	0	0,00 €
5,5% < - ≤ 6%	195	0,23%	3.012.245,62 €	0,35%	2	9.965,74 €	193	3.002.279,88 €	80	1.695.253,01 €	115	1.316.992,61 €
6% < - ≤ 6,5%	164	0,19%	2.027.725,38 €	0,23%	49	579.221,70 €	115	1.448.503,68 €	136	1.772.644,78 €	28	255.080,60 €
6,5% < - ≤ 7%	114	0,13%	1.504.530,26 €	0,17%	8	52.436,26 €	106	1.452.094,00 €	77	1.257.404,81 €	37	247.125,45 €
7% < - ≤ 7,5%	300	0,35%	3.846.110,94 €	0,44%	25	164.619,42 €	275	3.681.491,52 €	255	3.321.729,02 €	45	524.381,92 €
7,5% < - ≤ 8%	555	0,65%	4.480.810,77 €	0,51%	5	10.294,47 €	550	4.470.516,30 €	512	4.183.626,49 €	43	297.184,28 €
8% < - ≤ 8,5%	4.145	4,85%	27.787.592,56 €	3,19%	301	2.733.104,52 €	3.844	25.054.488,04 €	4.055	27.236.813,81 €	90	550.778,75 €
8,5% < - ≤ 9%	1.562	1,83%	14.508.234,59 €	1,67%	526	2.686.146,85 €	1.036	11.822.087,74 €	1.335	12.342.460,08 €	227	2.165.774,51 €
9% < - ≤ 9,5%	8.543	9,99%	82.428.365,65 €	9,46%	5.798	44.898.509,10 €	2.745	37.529.856,55 €	8.487	81.949.646,02 €	56	478.719,63 €
9,5% < - ≤ 10%	12.925	15,12%	159.740.332,32 €	18,34%	2.838	13.609.313,75 €	10.087	146.131.018,57 €	10.981	128.060.058,06 €	1.944	31.680.274,26 €
10% < - ≤ 10,5%	20.418	23,88%	230.899.285,07 €	26,51%	663	4.960.485,60 €	19.755	225.938.799,47 €	14.553	162.463.224,96 €	5.865	68.436.060,11 €
10,5% < - ≤ 11%	20.133	23,55%	198.754.221,59 €	22,82%	661	4.586.756,97 €	19.472	194.167.464,62 €	15.172	157.882.086,50 €	4.961	40.872.135,09 €
11% < - ≤ 11,5%	13.681	16,00%	121.775.887,42 €	13,98%	174	943.190,60 €	13.507	120.832.696,82 €	12.696	114.158.901,45 €	985	7.616.985,97 €
11,5% < - ≤ 12%	2.099	2,46%	12.703.963,61 €	1,46%	3	8.385,01 €	2.096	12.695.578,60 €	2.060	12.528.724,70 €	39	175.238,91 €
12% < - ≤ 12,5%	73	0,09%	290.639,23 €	0,03%	0	0,00 €	73	290.639,23 €	68	273.698,82 €	5	16.940,41 €
12,5% < - ≤ 13%	91	0,11%	140.511,47 €	0,02%	0	0,00 €	91	140.511,47 €	91	140.511,47 €	0	0,00 €
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%	933,39 €	0,00%	0	0,00 €	1	933,39 €	0	0,00 €	1	933,39 €
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>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</b>

Statistics	
Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	13,91%
Weighted Average Interest Rate Debtor	10,20%

\* 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	1	0,00%	933,39 €	0,00%	0	0,00 €	1	933,39 €	0	0,00 €	1	933,39 €
13 - 24	33	0,04%	114.025,05 €	0,01%	9	11.013,45 €	24	103.011,60 €	11	59.121,28 €	22	54.903,77 €
25 - 36	19.024	22,25%	114.826.695,92 €	13,18%	3.638	14.741.423,30 €	15.386	100.085.272,62 €	17.052	104.321.543,01 €	1.972	10.505.152,91 €
37 - 48	36.111	42,24%	325.780.127,38 €	37,40%	6.732	50.821.840,51 €	29.379	274.958.288,87 €	30.506	274.244.319,37 €	5.605	51.535.808,01 €
49 - 60	13.382	15,65%	164.364.875,83 €	18,87%	681	9.709.361,75 €	12.701	154.655.514,08 €	10.456	130.706.320,39 €	2.926	33.658.555,44 €
61 - 72	7.628	8,92%	109.278.666,56 €	12,55%	0	0,00 €	7.628	109.278.666,56 €	5.934	86.201.150,24 €	1.694	23.077.516,32 €
73 - 84	6.227	7,28%	102.425.062,30 €	11,76%	0	0,00 €	6.227	102.425.062,30 €	4.304	73.317.080,21 €	1.923	29.107.982,09 €
85 - 96	3.093	3,62%	54.200.521,41 €	6,22%	0	0,00 €	3.093	54.200.521,41 €	2.788	47.418.649,09 €	305	6.781.872,32 €
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</b>

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	58,79

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	14	0,02%	180.079,46 €	0,02%	1	190,01 €	13	179.889,45 €	11	140.238,71 €	3	39.840,75 €
01 - 12	4.648	5,44%	11.283.205,16 €	1,30%	1.059	1.768.084,81 €	3.589	9.515.120,35 €	4.052	9.865.493,83 €	596	1.417.711,33 €
13 - 24	17.503	20,47%	106.394.493,98 €	12,22%	3.461	16.756.475,35 €	14.042	89.638.018,63 €	15.410	94.156.500,19 €	2.093	12.237.993,79 €
25 - 36	25.210	29,49%	227.081.781,15 €	26,07%	4.411	33.083.629,70 €	20.799	193.998.151,45 €	21.576	194.492.116,48 €	3.634	32.589.664,67 €
37 - 48	18.640	21,80%	216.744.749,08 €	24,88%	1.815	19.157.294,85 €	16.825	197.587.454,23 €	14.956	175.455.572,98 €	3.684	41.289.176,10 €
49 - 60	9.145	10,70%	130.855.340,96 €	15,02%	313	4.517.964,29 €	8.832	126.337.376,67 €	7.074	103.352.555,09 €	2.071	27.502.785,87 €
61 - 72	5.908	6,91%	96.411.583,56 €	11,07%	0	0,00 €	5.908	96.411.583,56 €	4.386	72.804.823,68 €	1.522	23.606.759,88 €
73 - 84	3.452	4,04%	63.129.561,69 €	7,25%	0	0,00 €	3.452	63.129.561,69 €	2.712	49.666.474,24 €	740	13.463.087,45 €
85 - 94	979	1,15%	18.910.112,80 €	2,17%	0	0,00 €	979	18.910.112,80 €	874	16.334.408,39 €	105	2.575.704,41 €
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</b>

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	88
Weighted Average Remaining Term in monthly instalments	43,94

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	32.851	38,42%	407.056.008,17 €	46,73%	4.413	37.631.339,06 €	28.438	369.424.669,11 €	27.164	334.475.370,59 €	5.687	72.580.637,58 €
13 - 24	38.467	44,99%	373.119.551,06 €	42,84%	4.705	30.925.291,11 €	33.762	342.194.259,95 €	31.917	306.168.496,48 €	6.550	66.951.054,58 €
25 - 36	13.285	15,54%	86.796.971,70 €	9,97%	1.899	6.663.984,01 €	11.386	80.132.987,69 €	11.262	72.522.352,05 €	2.023	14.274.619,85 €
37 - 48	588	0,69%	2.771.582,87 €	0,32%	43	63.024,83 €	545	2.708.558,04 €	470	2.101.289,21 €	118	670.293,66 €
49 - 60	228	0,27%	991.193,72 €	0,11%	0	0,00 €	228	991.193,72 €	176	795.273,35 €	52	195.920,37 €
61 - 72	58	0,07%	210.005,37 €	0,02%	0	0,00 €	58	210.005,37 €	43	163.123,93 €	15	46.881,44 €
> 72	22	0,03%	45.594,95 €	0,01%	0	0,00 €	22	45.594,95 €	19	42.277,98 €	3	3.316,97 €
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</b>	<b>100%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</b>

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	14,83

\* 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	11.060	12,94%	75.283.639,01 €	8,64%
Classic Credit	74.439	87,06%	795.707.268,83 €	91,36%
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</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	71.051	83,10%	716.268.183,59 €	82,24%
Used Cars	14.448	16,90%	154.722.724,25 €	17,76%
<b>Total</b>	<b>85.499</b>	<b>100%</b>	<b>870.990.907,84 €</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	10.824	97,87%	73.927.360,17 €	98,20%
Used Cars	236	2,13%	1.356.278,84 €	1,80%
<b>Total</b>	<b>11.060</b>	<b>100%</b>	<b>75.283.639,01 €</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	60.227	80,91%	642.340.823,42 €	80,73%
Used Cars	14.212	19,09%	153.366.445,41 €	19,27%
<b>Total</b>	<b>74.439</b>	<b>100%</b>	<b>795.707.268,83 €</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	2.648	3.10%	24.617.872,37 €	2.83%	544	2.697.126,17 €	2.104	21.920.748,20 €	1.764	14.471.508,66 €	884	10.146.363,71 €
	A3	4.234	4,95%	46.616.620,34 €	5,35%	881	5.335.014,27 €	3.353	41.281.606,07 €	2.636	26.667.451,31 €	1.598	19.949.169,03 €
	A4	2.495	2,92%	31.209.517,46 €	3,58%	421	3.101.281,36 €	2.074	28.108.236,10 €	1.647	19.593.674,66 €	848	11.615.842,60 €
	A5	655	0,77%	8.377.992,97 €	0,96%	172	1.547.436,34 €	483	6.830.556,63 €	557	7.124.671,90 €	283	3.491.316,07 €
	A6	383	0,45%	5.310.493,87 €	0,61%	71	667.101,31 €	312	4.643.392,56 €	220	3.079.268,97 €	163	2.231.224,90 €
	A7	40	0,05%	567.075,64 €	0,07%	11	117.556,98 €	29	449.518,66 €	18	271.729,32 €	22	295.346,32 €
	A8	10	0,01%	197.030,58 €	0,02%	0	0,00 €	10	197.030,58 €	0	0,00 €	10	197.030,58 €
	Q2	1.032	1,21%	11.926.621,17 €	1,37%	367	2.725.093,43 €	665	9.201.527,74 €	911	10.273.749,02 €	121	1.652.872,15 €
	Q3	2.198	2,57%	24.537.334,46 €	2,82%	460	3.192.948,19 €	1.738	21.344.386,27 €	1.772	19.169.503,76 €	426	5.367.830,70 €
	Q5	1.543	1,80%	19.838.299,09 €	2,28%	330	2.887.081,34 €	1.213	16.951.217,75 €	1.366	17.253.405,26 €	177	2.584.893,83 €
	Q7	157	0,18%	2.380.767,77 €	0,27%	53	734.109,47 €	104	1.646.658,30 €	111	1.641.550,52 €	46	739.217,25 €
	TT	41	0,05%	556.438,60 €	0,06%	11	116.885,74 €	30	439.552,86 €	14	156.305,10 €	27	400.133,50 €
	OTHER AUDI	6	0,01%	104.028,28 €	0,01%	0	0,00 €	6	104.028,28 €	1	11.805,76 €	5	92.222,52 €
	<b>Subtotal</b>	<b>15.442</b>	<b>18,06%</b>	<b>176.240.092,60 €</b>	<b>20,23%</b>	<b>3.321</b>	<b>23.121.634,60 €</b>	<b>12.121</b>	<b>153.118.458,00 €</b>	<b>11.017</b>	<b>119.714.624,44 €</b>	<b>4.425</b>	<b>56.525.468,16 €</b>
<b>Seat</b>	Mil	291	0,34%	1.905.722,90 €	0,22%	11	48.667,51 €	280	1.857.055,39 €	245	1.588.000,31 €	46	317.722,59 €
	ALHAMBRA	393	0,46%	3.912.240,07 €	0,45%	10	65.509,46 €	383	3.846.730,61 €	301	2.992.750,74 €	92	919.489,33 €
	ALTEA	121	0,14%	775.263,09 €	0,09%	0	0,00 €	121	775.263,09 €	70	359.434,41 €	51	415.828,68 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	5.782	6,76%	65.421.883,39 €	7,51%	276	2.855.114,70 €	5.506	62.566.768,69 €	5.604	63.291.640,68 €	178	2.130.242,71 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	5	0,01%	20.038,72 €	0,00%	0	0,00 €	5	20.038,72 €	1	3.473,00 €	4	16.565,72 €
	IBIZA	13.013	15,22%	122.480.393,56 €	14,06%	311	1.992.002,03 €	12.702	120.488.391,53 €	10.880	103.310.750,65 €	2.133	19.169.642,91 €
	LEON	11.411	13,35%	117.512.337,10 €	13,49%	337	2.478.101,22 €	11.074	115.034.235,88 €	9.418	97.394.113,05 €	1.993	20.118.224,05 €
	TOLEDO	1.306	1,53%	12.412.230,89 €	1,43%	20	128.241,32 €	1.286	12.283.989,57 €	1.179	11.179.670,56 €	127	1.232.560,33 €
	OTHER SEAT	17	0,02%	215.521,85 €	0,02%	1	9.479,11 €	16	206.042,74 €	14	185.910,41 €	3	29.611,44 €
	<b>Subtotal</b>	<b>32.339</b>	<b>37,82%</b>	<b>324.655.631,57 €</b>	<b>37,27%</b>	<b>966</b>	<b>7.577.115,35 €</b>	<b>31.373</b>	<b>317.078.516,22 €</b>	<b>27.712</b>	<b>280.305.743,81 €</b>	<b>4.627</b>	<b>44.349.887,76 €</b>
<b>Skoda</b>	CITIGO	54	0,06%	312.158,83 €	0,04%	1	4.357,15 €	53	307.802,68 €	46	268.107,21 €	8	44.052,62 €
	FABIA	3.008	3,52%	25.425.369,31 €	2,92%	196	850.106,78 €	2.812	24.575.262,53 €	2.768	23.151.395,15 €	240	2.273.974,16 €
	RAPID	1.260	1,47%	12.147.732,55 €	1,39%	42	222.548,70 €	1.218	11.925.183,85 €	1.131	10.734.121,36 €	129	1.413.611,19 €
	OCTAVIA	1.674	1,96%	20.682.922,86 €	2,37%	61	422.547,44 €	1.613	20.260.375,42 €	1.355	17.158.493,71 €	319	3.524.429,15 €
	ROOMSTER	1	0,00%	713,90 €	0,00%	1	713,90 €	0	0,00 €	1	713,90 €	0	0,00 €
	SPACEBACK	198	0,23%	2.107.769,19 €	0,24%	12	55.107,07 €	186	2.052.662,12 €	191	2.021.890,10 €	7	85.879,09 €
	SUPERB	445	0,52%	5.644.670,31 €	0,65%	28	215.976,53 €	417	5.428.693,78 €	396	5.116.854,04 €	49	527.816,27 €
	YETI	866	1,01%	10.268.083,24 €	1,18%	44	322.321,87 €	822	9.945.761,37 €	756	9.065.039,40 €	110	1.203.043,84 €
	OTHER SKODA	468	0,55%	6.541.692,92 €	0,75%	36	402.121,51 €	432	6.139.571,41 €	433	6.157.331,83 €	35	384.361,09 €
	<b>Subtotal</b>	<b>7.974</b>	<b>9,33%</b>	<b>83.131.114,11 €</b>	<b>9,54%</b>	<b>421</b>	<b>2.495.800,95 €</b>	<b>7.553</b>	<b>80.635.313,16 €</b>	<b>7.077</b>	<b>73.673.946,70 €</b>	<b>897</b>	<b>9.457.167,41 €</b>
<b>VW</b>	UP	90	0,11%	590.143,54 €	0,07%	30	125.100,84 €	60	465.042,70 €	67	415.265,36 €	23	174.878,18 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	6.188	7,24%	45.913.993,17 €	5,27%	1.524	7.113.773,98 €	4.664	38.800.219,19 €	5.258	38.256.673,27 €	930	7.657.319,90 €
	GOLF	9.546	11,17%	89.078.996,43 €	10,23%	2.258	14.444.247,63 €	7.288	74.634.748,80 €	7.653	70.716.024,70 €	1.893	18.362.971,73 €
	JETTA	63	0,07%	457.097,85 €	0,05%	9	44.307,60 €	54	412.790,25 €	46	324.452,00 €	17	132.645,85 €
	PASSAT	1.860	2,18%	19.431.072,00 €	2,23%	360	2.787.426,18 €	1.500	16.643.645,82 €	1.517	15.746.355,86 €	343	3.684.716,14 €
	EOS	2	0,00%	28.781,11 €	0,00%	0	0,00 €	2	28.781,11 €	0	0,00 €	2	28.781,11 €
	NEW BEETLE	191	0,22%	1.829.544,74 €	0,21%	58	389.407,48 €	133	1.440.137,26 €	150	1.346.519,84 €	41	483.024,90 €
	TOURAN	2.125	2,49%	21.211.958,24 €	2,44%	427	2.935.220,31 €	1.698	18.276.737,93 €	1.794	17.362.351,03 €	331	3.849.607,21 €
	SHARAN	326	0,38%	3.466.055,67 €	0,40%	59	528.415,70 €	267	2.937.639,97 €	279	2.906.768,51 €	47	559.287,16 €
	TOUAREG	34	0,04%	552.676,91 €	0,06%	9	118.624,11 €	25	434.052,80 €	25	407.225,25 €	9	145.451,66 €
	PHAETON	1	0,00%	21.186,20 €	0,00%	0	0,00 €	1	21.186,20 €	0	0,00 €	1	21.186,20 €
	CADDY	989	1,16%	10.930.864,62 €	1,26%	10	94.455,87 €	979	10.836.408,75 €	787	8.878.367,39 €	202	2.052.497,23 €
	T4/T5	1.326	1,55%	18.155.628,35 €	2,08%	46	378.233,95 €	1.280	17.777.394,40 €	1.176	16.377.162,82 €	150	1.778.465,53 €
	CRAFTER/LT	344	0,40%	5.056.020,09 €	0,58%	0	0,00 €	344	5.056.020,09 €	316	4.740.350,32 €	28	315.669,77 €
	AMAROK	16	0,02%	186.562,30 €	0,02%	0	0,00 €	16	186.562,30 €	12	149.473,03 €	4	37.089,27 €
	SCIROCCO	927	1,08%	9.754.735,17 €	1,12%	365	2.501.578,51 €	562	7.253.156,66 €	903	9.415.846,73 €	24	338.888,44 €
	TIGUAN	5.210	6,09%	55.734.227,27 €	6,40%	1.070	9.834.250,30 €	4.140	45.899.976,97 €	4.787	51.260.389,12 €	423	4.473.838,15 €
	ARTEON	21	0,02%	445.009,42 €	0,05%	4	68.415,69 €	17	376.593,73 €	20	432.702,59 €	1	12.306,83 €
	OTHER VW	446	0,52%	3.748.281,32 €	0,43%	123	725.629,96 €	323	3.022.651,36 €	444	3.728.774,19 €	2	19.507,13 €
	<b>Subtotal</b>	<b>29.705</b>	<b>34,74%</b>	<b>286.592.834,40 €</b>	<b>32,90%</b>	<b>6.352</b>	<b>42.089.088,11 €</b>	<b>23.353</b>	<b>244.503.746,29 €</b>	<b>25.234</b>	<b>242.464.702,01 €</b>	<b>4.471</b>	<b>44.128.132,39 €</b>
<b>Non VW Group Vehicles</b>	OTHER	39	0,05%	371.235,16 €	0,04%	0	0,00 €	39	371.235,16 €	11	109.166,63 €	28	262.068,53 €
	<b>Total</b>	<b>85.499</b>	<b>100,00%</b>	<b>870.990.907,84 €</b>	<b>100,00%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.307.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</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	4.660	5,45%	50.255.138,89 €	5,77%	434	2.747.884,77 €	4.226	47.507.254,12 €	3.732	39.516.356,69 €	928	10.738.782,20 €
ASTURIAS	1.478	1,73%	15.104.660,95 €	1,73%	157	1.043.160,73 €	1.321	14.061.500,22 €	1.232	12.496.980,67 €	246	2.607.680,28 €
CANTABRIA	1.020	1,19%	10.339.603,64 €	1,19%	112	699.242,00 €	908	9.640.361,64 €	857	8.632.822,05 €	163	1.706.781,59 €
LA RIOJA	435	0,51%	4.133.281,06 €	0,47%	42	268.567,13 €	393	3.864.713,93 €	363	3.357.160,59 €	72	776.120,47 €
CASTILLA LEON	3.501	4,09%	34.542.036,57 €	3,97%	263	1.871.155,08 €	3.238	32.670.881,49 €	2.775	27.392.236,97 €	726	7.149.799,60 €
C.MADRID	14.601	17,08%	139.086.107,55 €	15,97%	2.385	16.006.371,67 €	12.216	123.079.735,88 €	12.131	112.666.778,64 €	2.470	26.419.328,91 €
PAIS VASCO	3.494	4,09%	32.934.113,07 €	3,78%	201	1.203.889,94 €	3.293	31.730.223,13 €	2.893	27.049.463,69 €	601	5.884.649,38 €
C.NAVARRA	958	1,12%	9.072.518,62 €	1,04%	104	573.967,02 €	854	8.498.551,60 €	790	7.285.278,79 €	168	1.787.239,83 €
CATALUÑA	17.221	20,14%	177.007.438,28 €	20,32%	2.465	17.227.230,27 €	14.756	159.780.208,01 €	13.962	141.489.932,83 €	3.259	35.517.505,45 €
ARAGÓN	2.341	2,74%	24.390.199,39 €	2,80%	222	1.710.544,54 €	2.119	22.679.654,85 €	1.942	20.171.067,02 €	399	4.219.132,37 €
C. VALENCIANA	8.964	10,48%	90.180.094,60 €	10,35%	1.300	8.708.524,45 €	7.664	81.471.570,15 €	7.492	74.444.199,04 €	1.472	15.735.895,56 €
CASTILLA LA MANCHA	3.479	4,07%	35.186.262,70 €	4,04%	418	3.094.970,50 €	3.061	32.091.292,20 €	2.889	29.031.788,51 €	590	6.154.474,19 €
EXTREMADURA	1.330	1,56%	13.960.863,97 €	1,60%	178	1.128.656,14 €	1.152	12.832.207,83 €	1.055	10.921.737,59 €	275	3.039.126,38 €
ANDALUCIA	14.331	16,76%	151.027.122,21 €	17,34%	2.137	14.354.465,41 €	12.194	136.672.656,80 €	11.942	125.585.449,96 €	2.389	25.441.672,25 €
ISLAS BALEARES	2.252	2,63%	22.731.709,97 €	2,61%	276	2.100.933,59 €	1.976	20.630.776,38 €	1.986	19.918.005,95 €	266	2.813.704,02 €
MURCIA	2.411	2,82%	26.662.881,33 €	3,06%	263	1.809.737,38 €	2.148	24.853.143,95 €	2.027	22.363.381,49 €	384	4.299.499,84 €
ISLAS CANARIAS	2.913	3,41%	33.054.825,63 €	3,80%	95	684.517,19 €	2.818	32.370.308,44 €	2.880	32.701.322,90 €	33	353.502,73 €
CEUTA	56	0,07%	648.366,14 €	0,07%	6	24.995,38 €	50	623.370,76 €	52	611.775,33 €	4	36.590,81 €
MELILLA	54	0,06%	673.683,27 €	0,08%	2	24.825,82 €	52	648.857,45 €	51	632.444,88 €	3	41.238,39 €
<b>Total</b>	<b>85.499</b>	<b>100,00%</b>	<b>870.990.907,84 €</b>	<b>100,00%</b>	<b>11.060</b>	<b>75.283.639,01 €</b>	<b>74.439</b>	<b>795.707.268,83 €</b>	<b>71.051</b>	<b>716.268.183,59 €</b>	<b>14.448</b>	<b>154.722.724,25 €</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)	169	0,20%	989.438,94 €	0,11%	28	181.925,80 €	141	807.513,14 €	138	802.839,40 €	31	186.599,54 €
Other	85.330	99,80%	870.001.468,90 €	99,89%	11.053	112.734.328,21 €	74.277	757.267.140,69 €	70.888	722.075.963,71 €	14.442	147.925.505,19 €
<b>Total</b>	<b>85.499</b>	<b>100,00%</b>	<b>870.990.907,84 €</b>	<b>100,00%</b>	<b>11.081</b>	<b>112.916.254,01 €</b>	<b>74.418</b>	<b>758.074.653,83 €</b>	<b>71.026</b>	<b>722.876.803,11 €</b>	<b>14.473</b>	<b>148.112.104,73 €</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).