

Deal Name:	Driver España Five
Issuer:	DRIVER ESPAÑA FIVE, FONDO DE TITULIZACIÓN Calle Orense nº 69 28020 Madrid Spain
Seller of the Receivables:	Volkswagen Finance S.A., E.F.C.
Servicer Name:	Volkswagen Finance S.A., E.F.C.
Reporting Entity:	Volkswagen Finance S.A., E.F.C. ABS Operations Avenida de Bruselas 34, Alcobendas 28108 Madrid Spain
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Management company (Sociedad Gestora):	Titulización de Activos, S.G.F.T., S.A. Calle Orense nº 69 28020 Madrid Spain Phone: +34 91 702 0808 driver@tda-sgft.com

Page	Table of contents
2	Contents
3	Deal Overview
4	Deal Overview: Counterparties I.
5	Deal Overview: Counterparties II.
6	Information regarding the Notes I.
7	Information regarding the Notes II.
8	Credit Enhancement
9	Swap/ Waterfall
10	Run Out Schedule
11	Amortisation Notes
12	Defaults/ Performance Trigger
13	Overview Outstanding Contracts
14	Information on the retention of net economic interest
15	Delinquent Contracts
16	Defaulted Contracts
17	Recovery Contracts
18	Prepayments
19	Poolinformation I. - Down Payments
20	Poolinformation II. - Customer Type and Type of Payment
21	Poolinformation III. - Obligor Concentration
22	Poolinformation IV. - Distribution by Outstanding Discounted Balance and Original Nominal Balance
23	Poolinformation V. - Interest Rate paid by the Receivable Debtor
24	Poolinformation VI. - Distribution by Original Term, Remaining Term and Seasoning
25	Poolinformation VII. - Credit Type and Type of Car
26	Poolinformation VIII. - Distribution by Vehicle Makes and Models
27	Poolinformation IX. - Geographic Distribution
28	Poolinformation X. - Motor Type
29	Poolinformation XI - Loan Level Data
30	Glossary

Deal Overview

Cut Off Date:	31/01/2018			
Issue Date:	27/02/2018	Legal Maturity Date:	21/04/2028	
Reporting period:	July			
Reporting date:	16/08/2018			
Reporting Frequency:	monthly			
Period No.:	6			
Payment date:	21/08/2018			
Next payment date:	21/09/2018			
Asset collection period:	01/07/2018	until	31/07/2018	
Interest Accrual Period:	23/07/2018	until	21/08/2018	Days accrued: 29
Note Payment Period:	23/07/2018	until	21/08/2018	

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%
Total	100,00%	1.000.002.231,57 €	100,00%

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%
Total	100,00%	1.000.002.231,57 €	100,00%

Transaction Events, Trigger & Rating Overview

Clean-Up Call Condition

Current Outstanding Discounted Portfolio	Min. Outstanding Discounted Portfolio
84,58%	10,00%

Repurchase of Receivables

	Number of contracts	Outstanding Discounted Balance	Re-Purchase Price
Current Period	-	-	-
Previous Periods	-	-	-
Total	-	-	-

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

0,03080%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	13,32%	10,24%
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
Account Bank: BNP Paribas Securities Services Current Rating Minimum required Rating <small>(If no short term Rating available, the higher long term rating is applicable)</small>							Aa3	P-1	Stable	A	A-1	Stable
	Required Rating: fulfilled											
Paving Agent: BNP Paribas Securities Services Current Rating Minimum required Rating <small>(If no short term Rating available, the higher long term rating is applicable)</small>							Aa3	P-1	Stable	A	A-1	Stable
	Required Rating: fulfilled											
Swap Counterparty: ING Bank N.V. Current Rating Minimum required Rating <small>(If no short term Rating available, the higher long term rating is applicable)</small>				A+	A-1	Stable	Aa3	P-1	Stable			
	Required Rating: fulfilled											
Service: 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

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

Monthly Period:	July		
Payment Date:	21/08/2018		
Interest Accrual Period (from/until):	23/07/2018	21/08/2018	
Days Accrued:	29		
Base Interest Rate (1-Month Euribor):	-0,369%		
	EUR		
Day Count Convention:	30/360		

Interest Payments		Class A	Class B
Total Interest Amount of the Reporting Period		18.914,40 €	3.582,80 €
Gross Paid interest:		18.914,40 €	3.582,80 €
Unpaid Interest:			
Unpaid interest of the Reporting Period:		- €	- €
Cumulative unpaid interest:		- €	- €

Principal Payment		Class A	Class B
Note Balance (Cut Off Date):		888.000.000,00 €	26.000.000,00 €
Note Balance (Beginning of Period):		758.409.720,00 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	29,33 €		
Available Redemption Amount Reporting Period:	25.260.064,78 €		
Total Available Redemption Amount:	25.260.094,11 €		
Redemption Amount per Class:		25.260.048,00 €	0,00 €
Unallocated Redemption Amount per note class from current period::		46,11 €	0,00 €
Note Balance (End of Period):		733.149.672,00	26.000.000,00
Note Factor (End of Period):		82,56%	100,00%

Overcollateralisation		Class A	Class B
Initial OC Percentage at Poolcut		11,2023%	8,6023%
Current OC Percentage		13,3188%	10,2448%

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	
Initial Balance at Poolcut	13.000.000,00 €	1,30%	Poolcut
Targeted Balance (Floor)	11.000.000,00 €	1,10%	Poolcut
Balance as of the Beginning of the Period	11.322.881,80 €	1,13%	BoPeriod
Payment from CCA/ Payment to CCA	322.881,80 €	-	-
Balance as of the End of the Period	11.000.000,00 €	1,30%	EoPeriod

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	758.409.720,00 €	26.000.000,00 €
Underlying Principal for Reporting Period	758.409.720,00 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 188.422,68 €	- 8.322,17 €

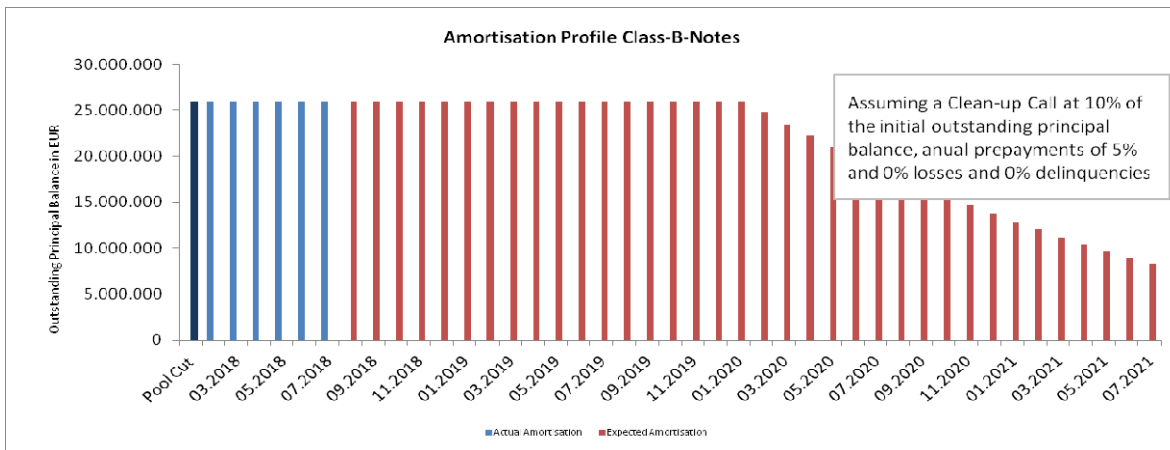
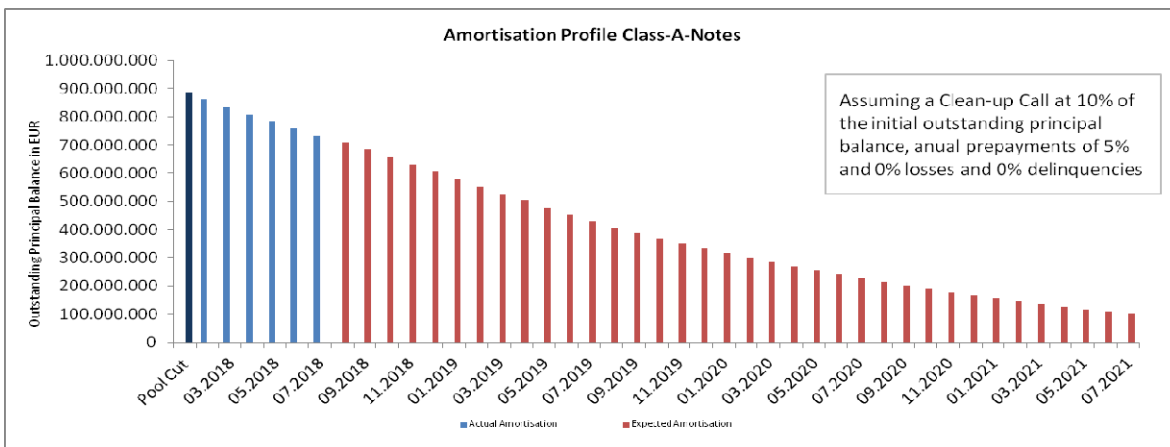
Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		29,33 €	
Available Distribution Amount	plus	26.232.304,67 €	26.232.334,00 €
Fees	less	752.997,84 €	25.479.336,16 €
Net Swap Payments Class A	less	188.422,68 €	25.290.913,48 €
Net Swap Payments Class B	less	8.322,17 €	25.282.591,31 €
Interest Class A	less	18.914,40 €	25.263.676,91 €
Interest Class B	less	3.582,80 €	25.260.094,11 €
Payment to Cash Collateral Account	less	- €	25.260.094,11 €
Redemption Class A	less	25.260.048,00 €	46,11 €
Redemption Class B	less	- €	46,11 €
Remaining Amount Due to Rounding	less	46,11 €	- €
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		322.881,80 €	322.881,80 €
Interest Subordinated Loan	less	61.265,34 €	261.616,46 €
Redemption Subordinated Loan	less	261.616,46 €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 30/06/2018				At the end of Reporting Period 31/07/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	330.652,19 €	10.177,17 €	340.829,36 €	Arrears	395.367,73 €	10.539,15 €	405.906,88 €
07/2018	23.791.966,61 €	1.033.906,02 €	24.825.872,63 €				
08/2018	23.802.344,39 €	1.005.654,34 €	24.807.998,73 €	08/2018	23.768.134,83 €	1.003.916,93 €	24.772.051,76 €
09/2018	23.792.597,99 €	977.388,85 €	24.769.986,84 €	09/2018	23.757.736,05 €	975.692,07 €	24.733.428,12 €
10/2018	23.799.661,35 €	949.135,67 €	24.748.797,02 €	10/2018	23.764.123,67 €	947.480,25 €	24.711.603,92 €
11/2018	23.774.094,85 €	920.874,90 €	24.694.969,75 €	11/2018	23.737.201,11 €	919.261,67 €	24.656.462,78 €
12/2018	23.599.063,68 €	892.645,03 €	24.491.708,71 €	12/2018	23.562.126,14 €	891.075,60 €	24.453.201,74 €
01/2019	23.464.648,48 €	864.620,73 €	24.329.269,21 €	01/2019	23.427.667,13 €	868.095,11 €	24.290.762,24 €
02/2019	23.366.576,58 €	836.760,67 €	24.203.337,25 €	02/2019	23.329.551,20 €	835.279,08 €	24.164.830,28 €
03/2019	23.259.988,60 €	809.008,61 €	24.068.997,21 €	03/2019	23.223.014,43 €	807.570,93 €	24.030.585,36 €
04/2019	23.182.287,11 €	781.386,40 €	23.963.673,51 €	04/2019	23.145.268,99 €	779.992,67 €	23.925.261,66 €
05/2019	23.011.398,62 €	753.859,34 €	23.765.257,96 €	05/2019	22.974.400,13 €	752.509,50 €	23.726.909,63 €
06/2019	22.892.209,01 €	726.531,91 €	23.618.740,92 €	06/2019	22.856.004,01 €	725.226,11 €	23.581.230,12 €
07/2019	22.718.158,69 €	699.346,37 €	23.417.505,06 €	07/2019	22.681.910,73 €	698.083,53 €	23.379.994,26 €
08/2019	22.534.187,32 €	672.370,31 €	23.206.557,63 €	08/2019	22.498.599,53 €	671.150,50 €	23.169.750,03 €
09/2019	22.398.959,93 €	645.610,04 €	23.044.569,97 €	09/2019	22.363.588,68 €	644.432,49 €	23.008.021,17 €
10/2019	22.211.627,19 €	619.011,66 €	22.830.638,85 €	10/2019	22.176.867,74 €	617.876,19 €	22.794.743,93 €
11/2019	21.957.084,89 €	592.633,04 €	22.549.717,93 €	11/2019	21.923.356,72 €	591.538,77 €	22.514.895,49 €
12/2019	21.516.360,82 €	566.559,47 €	22.082.920,29 €	12/2019	21.483.222,38 €	565.505,31 €	22.048.727,69 €
01/2020	21.011.200,76 €	541.008,37 €	21.552.209,13 €	01/2020	20.980.666,62 €	539.993,56 €	21.520.660,18 €
02/2020	20.809.350,99 €	516.059,03 €	21.325.410,02 €	02/2020	20.579.410,56 €	515.080,39 €	21.094.490,95 €
03/2020	20.192.088,10 €	491.586,76 €	20.683.674,86 €	03/2020	20.162.112,09 €	490.643,70 €	20.652.755,79 €
04/2020	19.550.901,08 €	467.607,55 €	20.018.508,63 €	04/2020	19.521.058,83 €	466.700,08 €	19.987.758,91 €
05/2020	18.851.893,44 €	444.391,73 €	19.296.285,17 €	05/2020	18.822.777,55 €	443.519,73 €	19.266.297,28 €
06/2020	18.274.432,08 €	422.007,02 €	18.696.439,10 €	06/2020	18.244.874,68 €	421.169,62 €	18.666.044,30 €
07/2020	17.590.844,56 €	400.304,08 €	17.991.148,64 €	07/2020	17.561.359,29 €	399.501,73 €	17.960.861,02 €
08/2020	16.887.386,83 €	379.416,88 €	17.266.803,71 €	08/2020	16.859.574,79 €	378.649,62 €	17.238.224,41 €
09/2020	16.435.399,42 €	359.364,54 €	16.794.763,96 €	09/2020	16.407.859,87 €	358.630,26 €	16.766.490,13 €
10/2020	15.852.557,17 €	339.847,35 €	16.192.404,52 €	10/2020	15.825.500,86 €	339.145,73 €	16.164.646,59 €
11/2020	15.296.784,76 €	321.021,24 €	15.617.806,00 €	11/2020	15.270.197,16 €	320.351,77 €	15.590.548,93 €
12/2020	14.965.304,10 €	302.853,19 €	15.268.157,29 €	12/2020	14.938.684,96 €	302.215,26 €	15.240.900,22 €
01/2021	14.641.532,11 €	285.081,67 €	14.926.613,78 €	01/2021	14.615.380,30 €	284.475,46 €	14.899.855,76 €
02/2021	14.370.839,79 €	267.692,24 €	14.638.532,03 €	02/2021	14.344.818,68 €	267.116,97 €	14.611.935,65 €
03/2021	13.999.294,95 €	250.629,29 €	14.249.924,24 €	03/2021	13.973.442,88 €	250.084,94 €	14.223.527,82 €
04/2021	13.198.135,97 €	234.006,50 €	13.432.142,47 €	04/2021	13.173.562,05 €	233.492,83 €	13.407.054,88 €
05/2021	12.266.959,32 €	218.333,26 €	12.485.292,58 €	05/2021	12.242.535,28 €	217.848,79 €	12.460.384,07 €
06/2021	11.459.868,89 €	203.764,93 €	11.663.633,82 €	06/2021	11.435.787,86 €	203.309,50 €	11.639.097,36 €
07/2021	10.388.468,76 €	190.156,00 €	10.578.624,76 €	07/2021	10.365.159,16 €	189.729,13 €	10.554.888,29 €
08/2021	9.358.338,40 €	177.820,04 €	9.536.158,44 €	08/2021	9.336.037,05 €	177.420,90 €	9.513.457,95 €
09/2021	8.650.212,91 €	166.706,28 €	8.816.919,19 €	09/2021	8.628.469,73 €	166.333,55 €	8.794.803,28 €
10/2021	7.734.660,35 €	156.435,17 €	7.891.095,52 €	10/2021	7.714.413,19 €	156.088,30 €	7.870.501,49 €
11/2021	6.954.170,43 €	147.249,91 €	7.101.420,34 €	11/2021	6.935.222,87 €	146.927,04 €	7.082.149,91 €
12/2021	6.818.648,78 €	138.992,59 €	6.957.641,37 €	12/2021	6.800.090,50 €	138.692,26 €	6.938.782,76 €
01/2022	6.661.925,06 €	130.895,21 €	6.792.820,27 €	01/2022	6.643.344,75 €	130.616,91 €	6.773.961,66 €
02/2022	6.540.467,15 €	122.983,56 €	6.663.450,71 €	02/2022	6.522.150,14 €	122.727,35 €	6.644.877,49 €
03/2022	6.406.574,41 €	115.216,72 €	6.521.791,13 €	03/2022	6.388.473,33 €	114.982,25 €	6.503.455,58 €
04/2022	6.139.691,43 €	107.609,54 €	6.247.300,97 €	04/2022	6.121.568,89 €	107.396,53 €	6.228.965,42 €
05/2022	5.800.952,10 €	100.318,75 €	5.901.270,85 €	05/2022	5.783.426,87 €	100.127,32 €	5.883.554,19 €
06/2022	5.478.813,15 €	93.430,15 €	5.572.243,30 €	06/2022	5.461.267,12 €	93.259,52 €	5.554.526,64 €
07/2022	5.063.461,17 €	86.923,80 €	5.150.384,97 €	07/2022	5.046.658,92 €	86.774,04 €	5.133.432,96 €
Subtotal	802.855.026,72 €	22.537.193,88 €	825.392.220,60 €	Subtotal	777.774.028,03 €	21.463.230,90 €	799.237.258,93 €
> 07/2022	68.135.881,12 €	942.441,06 €	69.078.322,18 €	> 07/2022	68.026.531,31 €	941.057,01 €	68.967.588,32 €
Total	870.990.907,84 €	23.479.634,94 €	894.470.542,78 €	Total	845.800.559,34 €	22.404.287,91 €	868.204.847,25 €

Amortisation Profile



Defaults/ Performance Trigger

Cumulative Gross Losses

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	12	213.413,70
Defaults	8	94.744,64
End of Period	20	308.158,34

Cumulative Gross Loss Ratio

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0308%
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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.

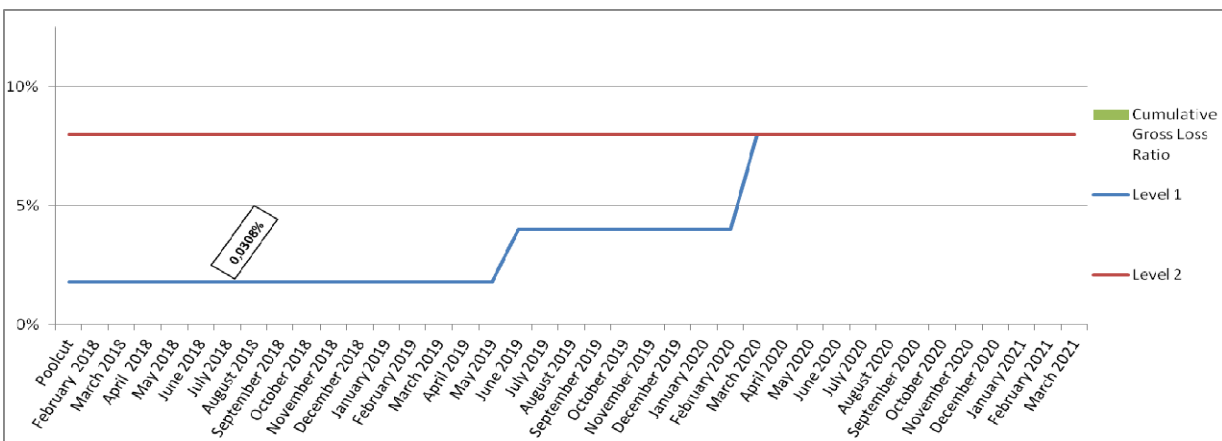
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

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
Begin of Period			894.470.542,78 €
End of Period			868.204.847,25 €
Periodic reduction of Nominal		26.265.695,53 €	26.265.695,53 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-43.448,43 €	
Fees for prolongation		1.529,85 €	
Write Off / Write Down	-	0,00 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		7.420,40 €	
Interest in arrears		1.107,32 €	
Net Swaps		0,00 €	
Available Distribution Amount		26.232.304,67 €	

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	- €
Total	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 €

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	84.884	840.312.384,03 €	10.973	72.090.543,26 €	73.911	768.221.840,77 €	70.558	690.791.503,92 €	14.326	149.520.880,11 €
Delinquent	390	5.205.518,74 €	60	481.414,90 €	330	4.724.103,84 €	304	4.029.289,52 €	86	1.176.229,22 €
Defaulted	19	241.612,16 €	2	24.356,03 €	17	217.256,13 €	15	198.888,48 €	4	42.723,68 €
Partial Prepayment	6	41.044,41 €	1	5.255,27 €	5	35.789,14 €	5	40.779,66 €	1	264,75 €
End of Term	300	0,00 €	34	0,00 €	266	0,00 €	253	- €	47	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	721	0,00 €	90	0,00 €	631	0,00 €	565	- €	156	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Total	86.320	845.800.559,34 €	11.160	72.601.569,46 €	75.160	773.198.989,88 €	71.700	695.060.461,58 €	14.620	150.740.097,76 €

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%
Total	90.918	100,00%	1.083.594.321,99 €	100,00%

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	85.299	94,95%	868.204.847,25 €	95,01%
Retention of Volkswagen Finance	4.535	5,05%	45.589.979,28 €	4,99%
Total	89.834	100,00%	913.794.826,53 €	100,00%

Retention Amounts		
Minimum Retention	45.689.741,33 €	5,00%
Actual Retention	45.589.979,28 €	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.

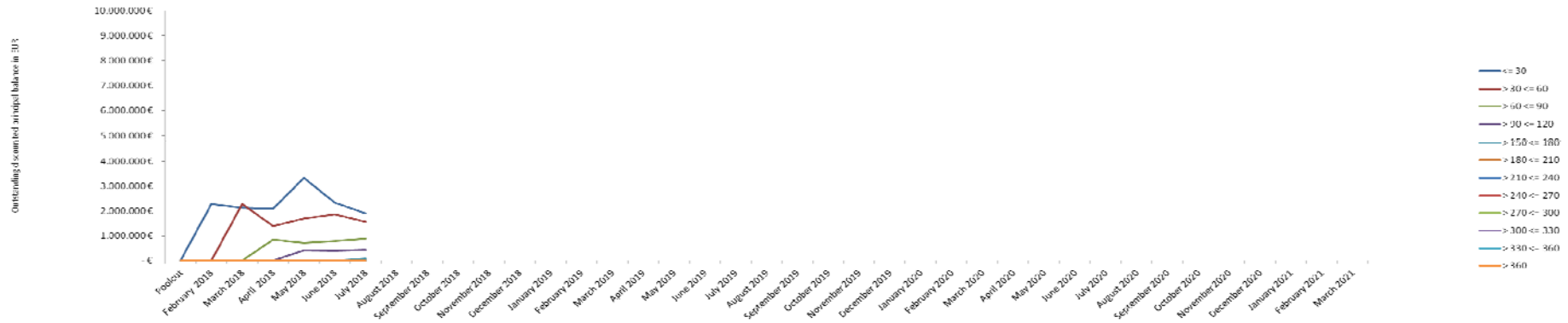
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	149	0,17%	1.911.232,70 €	0,23%	1.978.246,74 €	0,22%	22	150.346,15 €	127	1.760.886,55 €	114	1.428.678,96 €	35	482.553,74 €
> 30 <= 60	114	0,13%	1.561.132,85 €	0,18%	1.615.452,40 €	0,18%	19	177.903,99 €	95	1.383.228,86 €	93	1.281.896,11 €	21	279.236,74 €
> 60 <= 90	66	0,08%	882.333,18 €	0,10%	913.721,22 €	0,10%	13	105.756,81 €	53	776.576,37 €	50	667.214,48 €	16	215.118,70 €
> 90 <= 120	32	0,04%	440.417,48 €	0,05%	457.484,42 €	0,05%	4	32.475,54 €	28	407.941,94 €	26	325.474,62 €	6	114.942,86 €
> 120 <= 150	23	0,03%	337.658,17 €	0,04%	349.626,28 €	0,04%	2	14.932,41 €	21	322.725,76 €	17	273.838,99 €	6	63.819,18 €
> 150 <= 180	6	0,01%	72.744,36 €	0,01%	75.151,18 €	0,01%	0	- €	6	72.744,36 €	4	52.186,36 €	2	20.558,00 €
Subtotal	390	0,46%	5.205.518,74 €	0,61%	5.389.682,24 €	0,60%	60	481.414,90 €	330	4.724.103,84 €	304	4.029.289,52 €	86	1.176.229,22 €
> 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	- €
Subtotal	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	390	0,46%	5.205.518,74 €	0,61%	5.389.682,24 €	0,60%	60	481.414,90 €	330	4.724.103,84 €	304	4.029.289,52 €	86	1.176.229,22 €

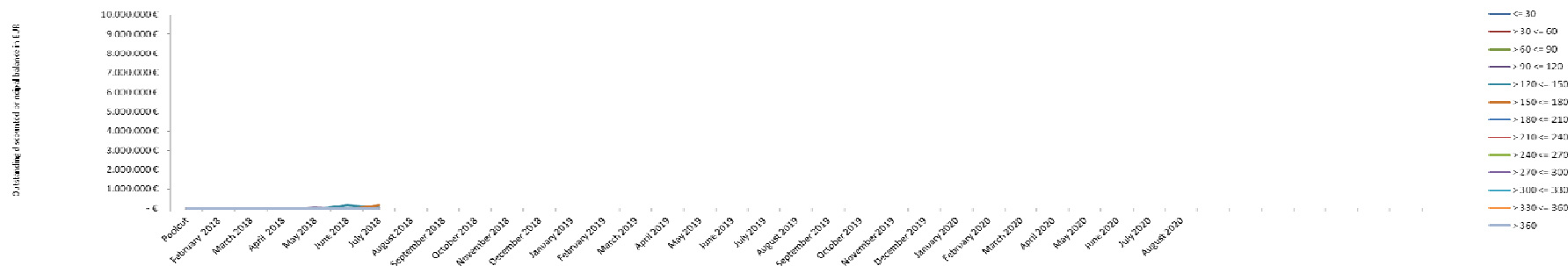
Performance Delinquencies



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	4	0,00%	10.266,07 €	0,00%	10.287,71 €	0,00%	0	0,00 €	4	10.266,07 €	3	8.622,30 €	1	1.643,77 €
> 90 <= 120	2	0,00%	13.066,02 €	0,00%	13.123,52 €	0,00%	0	0,00 €	2	13.066,02 €	1	5.561,26 €	1	7.504,76 €
> 120 <= 150	3	0,00%	56.570,05 €	0,01%	56.826,88 €	0,01%	1	14.441,76 €	2	42.128,29 €	2	38.102,62 €	1	18.467,43 €
> 150 <= 180	10	0,01%	161.710,02 €	0,02%	162.626,35 €	0,02%	1	9.914,27 €	9	151.795,75 €	9	146.602,30 €	1	15.107,72 €
Subtotal	19	0,01%	241.612,16 €	0,03%	242.864,46 €	0,03%	2	24.356,03 €	17	217.256,13 €	15	198.888,48 €	4	42.723,68 €
> 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 €
Subtotal	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	19	0,01%	241.612,16 €	0,03%	242.864,46 €	0,03%	2	24.356,03 €	17	217.256,13 €	15	198.888,48 €	4	42.723,68 €

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	111	1.401.238,46 €	1.346.131,25 €	41.044,41 €
Full and Partial Prepayments with another status at the end of the month (*)	5	59.318,41 €	56.932,02 €	2.417,15 €
Total	116	1.460.556,87 €	1.403.063,27 €	43.461,56 €

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	1	8.015,04 €	2.534,52 €	5.255,27 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal AC	1	8.015,04 €	2.534,52 €	5.255,27 €
Classic Credit	New Car	4	52.560,95 €	16.056,69 €	35.524,39 €
	Used Car	1	12.610,02 €	12.080,84 €	264,75 €
	Subtotal CC	5	65.170,97 €	28.137,53 €	35.789,14 €
Total		6	73.186,01 €	30.672,05 €	41.044,41 €

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	14	58.710,21 €	56.422,62 €	0,00 €
	Used Car	1	528,34 €	528,34 €	0,00 €
	Subtotal AC	15	59.238,55 €	56.950,96 €	0,00 €
Classic Credit	New Car	77	1.148.346,61 €	1.139.090,50 €	0,00 €
	Used Car	13	120.467,29 €	119.417,74 €	0,00 €
	Subtotal CC	90	1.268.813,90 €	1.258.508,24 €	0,00 €
Total		105	1.328.052,45 €	1.315.459,20 €	0,00 €

Full and Partial Prepayments

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	15	66.725,25 €	58.957,14 €	5.255,27 €
	Used Car	1	528,34 €	528,34 €	0,00 €
	Subtotal AC	16	67.253,59 €	59.485,48 €	5.255,27 €
Classic Credit	New Car	81	1.200.907,56 €	1.155.147,19 €	35.524,39 €
	Used Car	14	133.077,31 €	131.498,58 €	264,75 €
	Subtotal CC	95	1.333.984,87 €	1.286.645,77 €	35.789,14 €
Total		111	1.401.238,46 €	1.346.131,25 €	41.044,41 €

(*) 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	2	24.496,70 €	0,00 €	0,00 €	24.496,70 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	2	24.496,70 €	0,00 €	0,00 €	24.496,70 €
Classic Credit	New	13	237.520,67 €	62.092,35 €	0,00 €	175.428,32 €
	Used	4	47.592,72 €	4.653,28 €	0,00 €	42.939,44 €
	Subtotal CC	17	285.113,39 €	66.745,63 €	0,00 €	218.367,76 €
Total		19	309.610,09 €	66.745,63 €	0,00 €	242.864,46 €

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 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €	0,00 €
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €	0,00 €
Total		0	0,00 €	0,00 €	0,00 €	0,00 €

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 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €	0,00 €
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal CC	0	0,00 €	0,00 €	0,00 €	0,00 €
Total		0	0,00 €	0,00 €	0,00 €	0,00 €

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 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €	0,00 €
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal CC	0	0,00 €	0,00 €	0,00 €	0,00 €
Total		0	0,00 €	0,00 €	0,00 €	0,00 €

** 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	3.231	3,77%	43.898.439,41 €	5,19%	0,00%	297	2.471.705,29 €	0,00%	2.934	41.428.734,12 €	0,00%	2.571	35.022.316,23 €	0,00%	660	8.876.123,13 €	0,00%
0.01 - 1.000,00	5.566	6,53%	64.553.374,07 €	7,63%	4,39%	473	3.452.801,13 €	4,12%	5.093	61.100.572,94 €	4,42%	4.366	49.620.918,61 €	4,34%	1.200	15.023.455,46 €	4,55%
1.000,01 - 2.000,00	6.711	7,87%	72.089.379,51 €	8,52%	11,17%	754	5.200.021,90 €	9,89%	5.957	66.889.357,61 €	11,37%	4.908	52.806.612,29 €	11,02%	1.803	19.282.767,22 €	11,62%
2.000,01 - 3.000,00	7.117	8,34%	73.249.199,44 €	8,66%	16,75%	1.197	7.818.283,72 €	15,06%	5.920	65.430.916,72 €	17,15%	5.759	58.347.289,44 €	16,75%	1.358	14.901.910,00 €	16,74%
3.000,01 - 4.000,00	6.688	7,84%	65.801.067,03 €	7,78%	21,49%	1.179	7.309.241,02 €	18,97%	5.509	58.491.826,01 €	22,13%	5.518	53.144.896,86 €	21,45%	1.170	12.656.170,17 €	21,64%
4.000,01 - 5.000,00	6.224	7,30%	62.010.707,72 €	7,33%	25,25%	1.121	7.671.081,74 €	21,44%	5.103	54.339.625,98 €	26,32%	5.135	50.439.380,38 €	25,06%	1.089	11.571.327,34 €	26,24%
5.000,01 - 6.000,00	5.729	6,72%	56.273.508,91 €	6,65%	28,96%	1.068	7.172.201,23 €	24,35%	4.661	49.101.307,68 €	30,30%	4.718	45.854.293,18 €	28,67%	1.011	10.419.215,73 €	30,37%
6.000,01 - 7.000,00	4.914	5,76%	46.833.100,67 €	5,54%	32,62%	832	5.268.973,53 €	27,57%	4.082	41.564.127,14 €	33,91%	4.145	39.417.769,16 €	32,33%	769	7.415.331,51 €	34,24%
7.000,01 - 8.000,00	4.578	5,37%	42.485.926,99 €	5,02%	35,66%	794	4.960.743,54 €	29,65%	3.784	37.525.163,15 €	37,27%	3.864	35.954.147,87 €	35,28%	714	6.631.778,82 €	37,90%
8.000,01 - 9.000,00	3.974	4,66%	35.662.949,23 €	4,22%	39,20%	578	3.408.897,30 €	32,57%	3.396	32.254.051,93 €	40,62%	3.317	29.868.265,06 €	38,80%	657	5.794.684,17 €	41,32%
9.000,01 - 10.000,00	4.198	4,92%	39.603.391,83 €	4,68%	40,37%	752	5.072.513,93 €	32,69%	3.446	34.530.877,90 €	42,59%	3.569	33.630.495,58 €	39,96%	629	5.972.896,25 €	42,86%
10.000,01 - 11.000,00	3.200	3,75%	30.159.213,01 €	3,57%	43,95%	363	2.117.040,80 €	36,40%	2.837	28.042.172,21 €	45,15%	2.732	25.714.978,07 €	43,75%	468	4.444.234,94 €	45,17%
11.000,01 - 12.000,00	3.143	3,68%	29.551.173,57 €	3,49%	45,73%	384	2.651.723,29 €	36,00%	2.759	26.899.450,28 €	47,55%	2.710	25.228.491,03 €	45,61%	433	4.324.682,48 €	46,49%
12.000,01 - 13.000,00	2.751	3,23%	25.272.521,81 €	2,99%	48,84%	228	1.463.220,76 €	38,49%	2.523	23.809.301,05 €	50,07%	2.352	21.483.133,49 €	48,78%	399	3.789.388,32 €	49,20%
13.000,01 - 14.000,00	2.511	2,94%	23.150.650,93 €	2,74%	50,83%	201	1.200.122,79 €	40,95%	2.310	21.950.528,14 €	51,93%	2.186	20.113.150,77 €	50,77%	325	3.037.500,16 €	51,25%
14.000,01 - 15.000,00	2.444	2,87%	23.121.751,17 €	2,73%	51,21%	261	1.579.437,75 €	40,92%	2.183	21.542.313,42 €	52,82%	2.138	20.094.931,51 €	51,06%	306	3.026.819,66 €	52,24%
> 15.000,00	12.320	14,44%	112.094.204,24 €	13,25%	61,85%	554	3.783.559,74 €	45,64%	11.766	108.300.844,60 €	62,84%	10.894	98.512.391,94 €	61,93%	1.426	13.571.312,40 €	61,24%
Total	85.239	100%	845.800.559,34 €	100%	-	11.036	72.601.569,46 €	-	74.203	773.199.989,88 €	-	70.662	695.060.461,58 €	-	14.417	150.740.097,76 €	-

Statistics

Minimum Down Payment	0,01 €
Maximum Down Payment	100.422,31 €
Weighted Average Down Payment (Customers who did Down Payment)	8.096,97 €
Weighted Average Down Payment	7.676,72 €

* 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	72.531	85,03%	711.080.662,22 €	84,07%	9.039	58.241.475,24 €	63.492	652.839.186,98 €	60.065	581.670.679,13 €	12.466	129.409.983,09 €
Company	12.768	14,97%	134.719.897,12 €	15,93%	1.997	14.360.094,22 €	10.771	120.359.802,90 €	10.817	113.389.782,45 €	1.951	21.330.114,67 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

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	85.299	100,00%	845.800.559,34 €	100,00%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

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 €	0,0119% *
2	1	0,0012%	74.022,23 €	0,0088%
3	3	0,0035%	59.416,50 €	0,0070%
4	2	0,0023%	57.129,11 €	0,0068%
5	1	0,0012%	55.956,21 €	0,0066%
6	1	0,0012%	54.198,36 €	0,0064%
7	1	0,0012%	53.999,72 €	0,0064%
8	1	0,0012%	53.388,85 €	0,0063%
9	1	0,0012%	50.652,36 €	0,0060% *
10	3	0,0035%	50.148,69 €	0,0059%
11	1	0,0012%	49.157,17 €	0,0058%
12	1	0,0012%	48.393,41 €	0,0057%
13	1	0,0012%	47.722,24 €	0,0056%
14	1	0,0012%	47.120,57 €	0,0056%
15	1	0,0012%	47.109,78 €	0,0056%
16	1	0,0012%	46.873,72 €	0,0055%
17	1	0,0012%	46.081,63 €	0,0054% *
18	1	0,0012%	46.005,87 €	0,0054% *
19	1	0,0012%	45.752,70 €	0,0054% *
20	1	0,0012%	44.568,10 €	0,0053%
Subtotal	26	0,03%	1.078.193,40 €	0,13%
>20	85.273	99,97%	844.722.366	99,87%
Total	85.299	100%	845.800.559,34 €	100%

* 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	13.150	15,42%	43.669.526,52 €	5,16%	4.364	13.659.985,25 €	8.786	30.009.541,27 €	11.513	38.088.125,14 €	1.637	5.581.401,38 €
5.000,01 - 10.000,00	36.569	42,87%	283.932.206,17 €	33,57%	4.809	34.144.969,81 €	31.760	249.787.236,36 €	30.536	236.721.264,70 €	6.033	47.210.941,47 €
10.000,01 - 15.000,00	23.602	27,67%	285.783.719,18 €	33,79%	1.438	17.147.947,15 €	22.164	268.635.772,03 €	19.081	230.820.734,70 €	4.521	54.962.984,48 €
15.000,01 - 20.000,00	7.978	9,35%	135.881.890,68 €	16,07%	346	5.797.854,15 €	7.632	130.084.036,53 €	6.457	110.042.577,71 €	1.521	25.839.312,97 €
20.000,01 - 25.000,00	2.841	3,33%	62.544.744,00 €	7,39%	64	1.376.989,20 €	2.777	61.167.754,80 €	2.348	51.699.932,21 €	493	10.844.811,79 €
25.000,01 - 30.000,00	815	0,96%	22.098.570,91 €	2,61%	6	167.784,28 €	809	21.930.786,63 €	672	18.210.524,07 €	143	3.888.046,84 €
> 30.000,00	344	0,40%	11.889.901,88 €	1,41%	9	306.039,62 €	335	11.583.862,26 €	275	9.477.303,05 €	69	2.412.598,83 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

Statistics	
Minimum Outstanding Discounted Principal Balance	101,97 €
Maximum Outstanding Discounted Principal Balance	74.022,23 €
Average Outstanding Discounted Principal Balance	9.915,71 €

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	714	0,84%	1.442.650,91 €	0,17%	702	1.413.936,70 €	12	28.714,21 €	678	1.365.938,62 €	36	76.712,29 €
5.000,01 - 10.000,00	9.767	11,45%	43.272.120,96 €	5,12%	4.844	20.738.929,20 €	4.923	22.533.191,76 €	9.029	40.269.879,78 €	738	3.002.241,18 €
10.000,01 - 15.000,00	38.649	45,31%	299.022.657,80 €	35,35%	3.499	26.016.750,04 €	35.150	273.005.907,76 €	31.648	244.340.208,99 €	7.001	54.682.448,81 €
15.000,01 - 20.000,00	21.926	25,70%	247.638.866,25 €	29,28%	1.390	15.004.085,10 €	20.536	232.634.781,15 €	17.671	198.702.849,63 €	4.255	48.936.016,62 €
20.000,01 - 25.000,00	8.852	10,38%	135.781.769,39 €	16,05%	437	6.269.922,44 €	8.415	129.511.846,95 €	7.367	111.945.811,85 €	1.485	23.835.957,54 €
25.000,01 - 30.000,00	3.485	4,09%	69.157.105,35 €	8,18%	110	1.962.734,03 €	3.375	67.194.371,32 €	2.907	57.628.209,35 €	578	11.528.896,00 €
> 30.000,00	1.906	2,23%	49.485.388,68 €	5,85%	54	1.195.211,95 €	1.852	48.290.176,73 €	1.582	40.807.563,36 €	324	8.677.825,32 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

Statistics	
Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.231,52 €

* 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%	50	0,06%	205.187,43 €	0,02%	0	0,00 €	50	205.187,43 €	50	205.187,43 €	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%	11.721,32 €	0,00%	0	0,00 €	5	11.721,32 €	5	11.721,32 €	0	0,00 €
2% < - ≤ 2,5%	4	0,00%	8.540,95 €	0,00%	0	0,00 €	4	8.540,95 €	4	8.540,95 €	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%	9.845,31 €	0,00%	0	0,00 €	2	9.845,31 €	2	9.845,31 €	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%	411	0,48%	6.318.391,47 €	0,75%	1	4.644,65 €	410	6.313.746,82 €	404	6.232.110,39 €	7	86.281,08 €
5% < - ≤ 5,5%	25	0,03%	331.413,51 €	0,04%	6	35.140,12 €	19	296.273,39 €	25	331.413,51 €	0	0,00 €
5,5% < - ≤ 6%	175	0,21%	2.456.991,53 €	0,29%	2	9.562,43 €	173	2.447.429,10 €	61	1.176.501,13 €	114	1.280.490,40 €
6% < - ≤ 6,5%	164	0,19%	1.965.602,05 €	0,23%	49	561.192,28 €	115	1.404.409,77 €	136	1.717.550,95 €	28	248.051,10 €
6,5% < - ≤ 7%	113	0,13%	1.477.447,97 €	0,17%	8	51.090,17 €	105	1.426.357,80 €	76	1.239.195,81 €	37	238.252,16 €
7% < - ≤ 7,5%	295	0,35%	3.736.529,78 €	0,44%	24	154.417,31 €	271	3.582.112,47 €	251	3.221.801,09 €	44	514.728,69 €
7,5% < - ≤ 8%	554	0,65%	4.339.404,13 €	0,51%	5	9.587,57 €	549	4.329.816,56 €	512	4.054.209,44 €	42	285.194,69 €
8% < - ≤ 8,5%	4.138	4,85%	26.597.494,30 €	3,14%	301	2.641.568,76 €	3.837	23.955.925,54 €	4.048	26.069.743,63 €	90	527.750,67 €
8,5% < - ≤ 9%	1.553	1,82%	14.004.335,99 €	1,66%	522	2.537.535,18 €	1.031	11.466.800,81 €	1.326	11.906.019,23 €	227	2.098.316,76 €
9% < - ≤ 9,5%	8.529	10,00%	80.160.601,99 €	9,48%	5.795	43.505.400,74 €	2.734	36.655.201,25 €	8.474	79.697.692,71 €	55	462.909,28 €
9,5% < - ≤ 10%	12.881	15,10%	155.783.504,55 €	18,42%	2.825	12.932.740,97 €	10.056	142.850.763,58 €	10.941	124.650.980,20 €	1.940	31.132.524,35 €
10% < - ≤ 10,5%	20.383	23,90%	224.675.456,51 €	26,56%	662	4.800.687,75 €	19.721	219.874.768,76 €	14.526	157.866.112,15 €	5.857	66.809.344,36 €
10,5% < - ≤ 11%	20.100	23,56%	193.063.336,22 €	22,83%	659	4.441.096,70 €	19.441	188.622.239,52 €	15.151	153.536.125,90 €	4.949	39.527.210,32 €
11% < - ≤ 11,5%	13.671	16,03%	118.137.964,36 €	13,97%	174	909.197,84 €	13.497	117.228.766,52 €	12.689	110.789.110,72 €	982	7.348.853,64 €
11,5% < - ≤ 12%	2.094	2,45%	12.135.865,58 €	1,43%	3	7.706,99 €	2.091	12.128.158,59 €	2.055	11.971.038,43 €	39	164.827,15 €
12% < - ≤ 12,5%	68	0,08%	268.574,15 €	0,03%	0	0,00 €	68	268.574,15 €	63	253.833,67 €	5	14.740,48 €
12,5% < - ≤ 13%	83	0,10%	111.727,61 €	0,01%	0	0,00 €	83	111.727,61 €	83	111.727,61 €	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%	622,63 €	0,00%	0	0,00 €	1	622,63 €	0	0,00 €	1	622,63 €
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 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

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%	622,63 €	0,00%	0	0,00 €	1	622,63 €	0	0,00 €	1	622,63 €
13 - 24	29	0,03%	100.233,16 €	0,01%	7	8.521,34 €	22	91.711,82 €	10	54.446,94 €	19	45.786,22 €
25 - 36	18.941	22,21%	108.663.439,45 €	12,85%	3.626	13.930.385,02 €	15.315	94.733.054,43 €	16.982	98.792.276,54 €	1.959	9.871.162,91 €
37 - 48	36.061	42,28%	315.497.090,05 €	37,30%	6.722	49.150.815,72 €	29.339	266.346.274,33 €	30.461	265.522.804,69 €	5.600	49.974.285,36 €
49 - 60	13.348	15,65%	160.086.744,04 €	18,93%	681	9.511.847,38 €	12.667	150.574.896,66 €	10.424	127.197.221,24 €	2.924	32.889.522,80 €
61 - 72	7.618	8,93%	107.238.204,46 €	12,68%	0	0,00 €	7.618	107.238.204,46 €	5.929	84.614.591,79 €	1.689	22.623.612,67 €
73 - 84	6.212	7,28%	100.742.788,39 €	11,91%	0	0,00 €	6.212	100.742.788,39 €	4.292	72.108.557,16 €	1.920	28.634.231,23 €
85 - 96	3.089	3,62%	53.471.437,16 €	6,32%	0	0,00 €	3.089	53.471.437,16 €	2.784	46.770.563,22 €	305	6.700.873,94 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	58,97

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	22	0,03%	242.334,69 €	0,03%	2	24.356,03 €	20	217.978,66 €	16	199.169,62 €	6	43.165,07 €
01 - 12	5.249	6,15%	12.438.775,21 €	1,47%	1.093	1.672.976,62 €	4.156	10.765.798,59 €	4.571	10.815.117,58 €	678	1.623.657,63 €
13 - 24	18.988	22,26%	115.656.740,15 €	13,67%	3.704	17.506.421,75 €	15.284	98.150.318,40 €	16.783	102.975.606,66 €	2.205	12.681.133,49 €
25 - 36	26.515	31,08%	239.345.279,85 €	28,30%	4.538	34.145.782,08 €	21.977	205.199.497,77 €	22.406	202.221.118,48 €	4.109	37.124.161,37 €
37 - 48	16.692	19,57%	195.483.173,70 €	23,11%	1.488	16.199.257,45 €	15.204	179.283.916,25 €	13.358	157.973.717,59 €	3.334	37.509.456,11 €
49 - 60	8.420	9,87%	120.854.181,98 €	14,29%	211	3.052.775,53 €	8.209	117.801.406,45 €	6.485	94.945.893,16 €	1.935	25.908.288,82 €
61 - 72	5.715	6,70%	93.287.947,70 €	11,03%	0	0,00 €	5.715	93.287.947,70 €	4.182	69.542.219,20 €	1.533	23.745.728,50 €
73 - 84	2.999	3,52%	55.051.363,24 €	6,51%	0	0,00 €	2.999	55.051.363,24 €	2.453	44.669.210,05 €	546	10.382.153,19 €
85 - 94	699	0,82%	13.440.762,82 €	1,59%	0	0,00 €	699	13.440.762,82 €	628	11.718.409,24 €	71	1.722.353,58 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	87
Weighted Average Remaining Term in monthly instalments	43,17

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	25.282	29,64%	312.920.938,62 €	37,00%	3.409	29.052.810,30 €	21.873	283.868.128,32 €	20.984	258.055.439,56 €	4.298	54.865.499,06 €
13 - 24	43.761	51,30%	430.261.989,91 €	50,87%	5.401	36.019.686,81 €	38.360	394.242.303,10 €	36.230	352.142.325,56 €	7.531	78.119.664,35 €
25 - 36	15.357	18,00%	98.626.577,43 €	11,66%	2.185	7.473.966,27 €	13.172	91.152.611,16 €	12.959	81.761.208,42 €	2.398	16.865.369,01 €
37 - 48	5.777	6,68%	2.706.188,53 €	0,32%	41	55.106,08 €	536	2.651.082,45 €	462	2.071.310,12 €	115	634.878,41 €
49 - 60	234	0,27%	1.000.088,78 €	0,12%	0	0,00 €	234	1.000.088,78 €	180	799.309,64 €	54	200.779,14 €
61 - 72	62	0,07%	229.166,65 €	0,03%	0	0,00 €	62	229.166,65 €	48	184.687,53 €	14	44.479,12 €
> 72	26	0,03%	55.609,42 €	0,01%	0	0,00 €	26	55.609,42 €	19	46.180,75 €	7	9.428,67 €
Total	85.299	100%	845.800.559,34 €	100%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	15,79

* 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	11.036	12,94%	72.601.569,46 €	8,58%
Classic Credit	74.263	87,06%	773.198.989,88 €	91,42%
Total	85.299	100%	845.800.559,34 €	100%

Type of Car

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	70.882	83,10%	695.060.461,58 €	82,18%
Used Cars	14.417	16,90%	150.740.097,76 €	17,82%
Total	85.299	100%	845.800.559,34 €	100%

Type of Car: only Auto Credit

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	10.802	97,88%	71.309.569,52 €	98,22%
Used Cars	234	2,12%	1.291.999,94 €	1,78%
Total	11.036	100%	72.601.569,46 €	100%

Type of Car: only Classic Credit

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	60.080	80,90%	623.750.892,06 €	80,67%
Used Cars	14.183	19,10%	149.448.097,82 €	19,33%
Total	74.263	100%	773.198.989,88 €	100%

* 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	4.648	5,45%	48.781.347,12 €	5,77%	433	2.639.502,85 €	4.215	46.141.844,27 €	3.720	38.296.291,12 €	928	10.485.056,00 €
ASTURIAS	1.476	1,73%	14.655.900,58 €	1,73%	157	1.005.127,84 €	1.319	13.650.772,74 €	1.230	12.114.738,95 €	246	2.541.161,63 €
CANTABRIA	1.016	1,19%	10.044.149,41 €	1,19%	110	669.366,28 €	906	9.374.783,13 €	854	8.380.595,05 €	162	1.663.554,36 €
LA RIOJA	434	0,51%	4.001.263,74 €	0,47%	42	258.717,42 €	392	3.742.546,32 €	362	3.246.035,53 €	72	755.228,21 €
CASTILLA LEON	3.495	4,10%	33.435.029,43 €	3,95%	262	1.800.532,09 €	3.233	31.634.497,34 €	2.771	26.499.891,35 €	724	6.935.138,08 €
C.MADRID	14.560	17,07%	134.758.040,84 €	15,93%	2.381	15.440.956,75 €	12.179	119.317.084,09 €	12.095	109.009.626,74 €	2.465	25.748.414,10 €
PAIS VASCO	3.484	4,08%	31.863.819,43 €	3,77%	200	1.157.068,26 €	3.284	30.706.751,17 €	2.883	26.136.449,28 €	601	5.727.370,15 €
C.NAVARRA	958	1,12%	8.793.529,03 €	1,04%	104	548.206,34 €	854	8.245.322,69 €	790	7.053.375,43 €	168	1.740.153,60 €
CATALUÑA	17.165	20,12%	171.878.594,22 €	20,32%	2.457	16.609.416,69 €	14.708	155.269.177,53 €	13.919	137.281.331,14 €	3.246	34.597.263,08 €
ARAGÓN	2.335	2,74%	23.644.386,20 €	2,80%	221	1.652.514,85 €	2.114	21.991.871,35 €	1.936	19.552.666,02 €	399	4.091.720,18 €
C. VALENCIANA	8.953	10,50%	87.582.242,96 €	10,36%	1.299	8.408.564,54 €	7.654	79.173.678,42 €	7.482	72.226.269,34 €	1.471	15.355.973,62 €
CASTILLA LA MANCHA	3.472	4,07%	34.187.912,76 €	4,04%	418	2.990.764,17 €	3.054	31.197.148,59 €	2.884	28.190.778,55 €	588	5.997.134,21 €
EXTREMADURA	1.325	1,55%	13.506.890,88 €	1,60%	178	1.087.047,58 €	1.147	12.419.843,30 €	1.051	10.561.675,32 €	274	2.945.215,56 €
ANDALUCIA	14.301	16,77%	146.990.200,81 €	17,38%	2.131	13.839.759,09 €	12.170	133.150.441,72 €	11.918	122.190.066,45 €	2.383	24.800.134,36 €
ISLAS BALEARES	2.248	2,64%	22.085.650,13 €	2,61%	276	2.032.086,86 €	1.972	20.053.563,27 €	1.982	19.344.440,98 €	266	2.741.209,15 €
MURCIA	2.411	2,83%	25.989.166,40 €	3,07%	264	1.754.180,17 €	2.147	24.234.986,23 €	2.027	21.793.996,89 €	384	4.195.169,51 €
ISLAS CANARIAS	2.908	3,41%	32.311.524,92 €	3,82%	95	659.722,58 €	2.813	31.651.802,34 €	2.875	31.966.341,27 €	33	345.183,65 €
CEUTA	56	0,07%	631.843,18 €	0,07%	6	23.907,73 €	50	607.935,45 €	52	596.524,67 €	4	35.318,51 €
MELILLA	54	0,06%	659.067,30 €	0,08%	2	24.127,37 €	52	634.939,93 €	51	619.367,50 €	3	39.699,80 €
Total	85.299	100,00%	845.800.559,34 €	100,00%	11.036	72.601.569,46 €	74.263	773.198.989,88 €	70.882	695.060.461,58 €	14.417	150.740.097,76 €

* 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)	154	0,18%	903.953,33 €	0,11%	27	169.664,35 €	127	734.288,98 €	127	739.693,51 €	27	164.259,82 €
Other	85.145	99,82%	844.896.606,01 €	99,89%	11.031	109.511.729,76 €	74.114	735.384.876,25 €	70.735	701.246.638,30 €	14.410	143.649.967,71 €
Total	85.299	100,00%	845.800.559,34 €	100,00%	11.058	109.681.394,11 €	74.241	736.119.165,23 €	70.862	701.986.331,81 €	14.437	143.814.227,53 €

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

Original Maturity Date:	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).
Collections:	Available Distribution Amount on each payment day as described in the Offering Circular
Delinquent contract:	The outstanding value of a contract which were past due more than 1 day
Defaulted contract:	The outstanding value of a terminated contract
Write Off:	The value of contracts which were written off as irrevocable
Recoveries:	All money received after a Default/Write Off of a contract
Net Swap Payment:	DRIVER España FIVE is in a paying position (negative value).
Partial Prepayment:	Part of the debt has been paid back earlier than expected. There is still an outstanding amount.
Full Prepayments:	The customer decides to redeem the whole debt. The outstanding amount is zero.
Net Swap Receipt:	DRIVER España FIVE is in a receiving position (positive value).