

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
Contact:	Phone: +34 91 453 5231/5213/5169 Fax: +34 91 453 5602 ABSOperations.Spain@vwfs.com
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

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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:	September		
Reporting date:	16/10/2018		
Reporting Frequency:	monthly		
Period No.:	8		
Payment date:	22/10/2018		
Next payment date:	21/11/2018		
Asset collection period:	01/09/2018	until	30/09/2018
Interest Accrual Period:	21/09/2018	until	22/10/2018
Note Payment Period:	21/09/2018	until	22/10/2018
		Days accrued:	31

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
79,66%	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

0.05420%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	14,16%	10,89%
Current Target OC	21,00%	14,50%
Regular Target OC	21,00%	14,50%
Level 1 Target OC	25,00%	18,00%
Level 2 Target OC	100,00%	100,00%

OC = Asset Overcollateralisation

Level 1 Credit Enhancement Increase Condition -

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

NO

Level 2 Credit Enhancement Increase Condition -

Cumulative Gross Loss Ratio exceeds 8.0% for any Payment Date

NO

Transaction Party Replacements

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

Rating Information on relevant Transaction Parties

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

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:	September		
Payment Date:	22/10/2018		
Interest Accrual Period (from/until):	21/09/2018	22/10/2018	
Days Accrued:	31		
Base Interest Rate (1-Month Euribor):	-0,371%		
	EUR		
Day Count Convention:	30/360		

Interest Payments		Class A	Class B
Total Interest Amount of the Reporting Period		17.671,20 €	3.783,00 €
Gross Paid interest:		17.671,20 €	3.783,00 €
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):		708.431.659,20 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	1,91 €		
Available Redemption Amount Reporting Period:	24.591.445,26 €		
Total Available Redemption Amount:	24.591.447,17 €		
Redemption Amount per Class:		24.591.384,00 €	0,00 €
Unallocated Redemption Amount per note class from current period::		63,17 €	0,00 €
Note Balance (End of Period):		683.840.275,20	26.000.000,00
Note Factor (End of Period):		77,01%	100,00%

Overcollateralisation		Class A	Class B
Initial OC Percentage at Poolcut		11,2023%	8,6023%
Current OC Percentage		14,1569%	10,8931%

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	11.000.000,00 €	1,10%	BoPeriod
Payment from CCA/ Payment to CCA	0,00 €	-	-
Balance as of the End of the Period	11.000.000,00 €	1,38%	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	708.431.659,20 €	26.000.000,00 €
Underlying Principal for Reporting Period	708.431.659,20 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 176.005,91 €	- 8.119,94 €

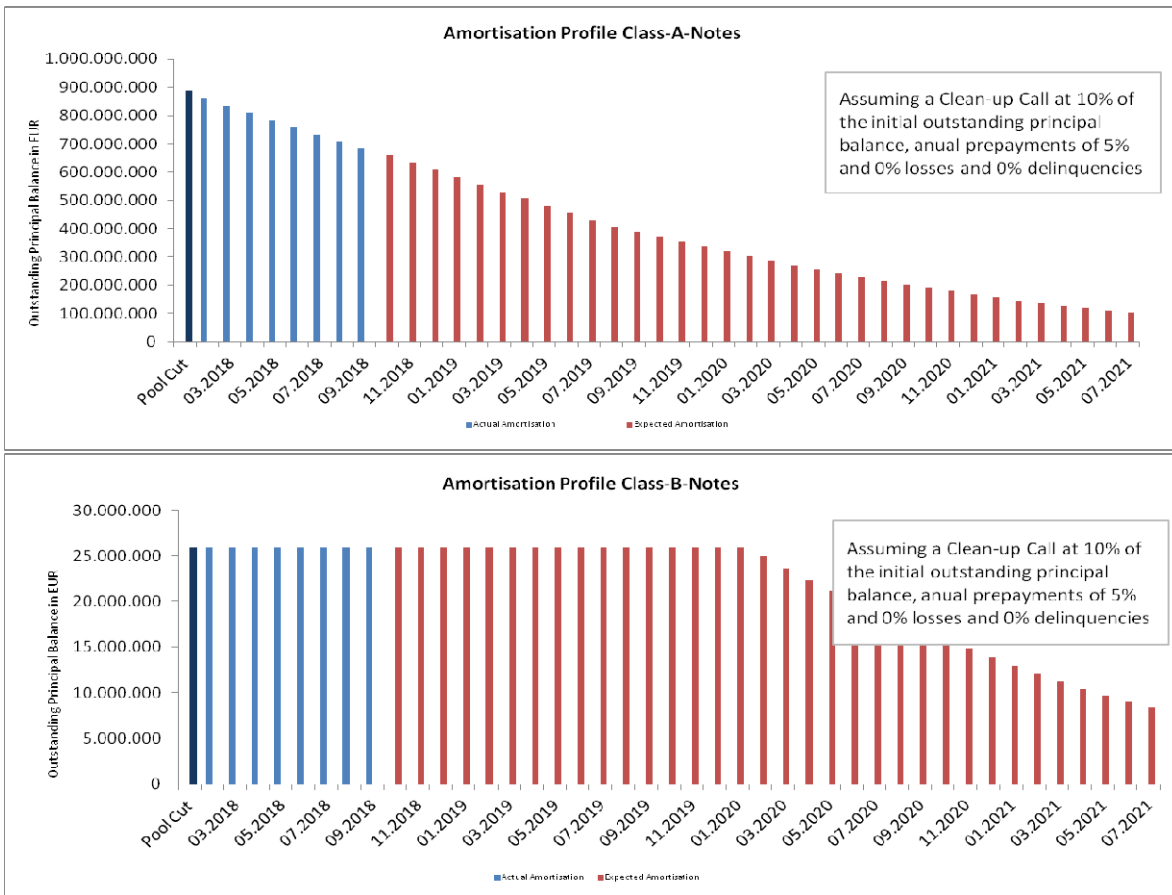
Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		1,91 €	
Available Distribution Amount	plus	25.509.113,98 €	25.509.115,89 €
Fees	less	712.088,67 €	24.797.027,22 €
Net Swap Payments Class A	less	176.005,91 €	24.621.021,31 €
Net Swap Payments Class B	less	8.119,94 €	24.612.901,37 €
Interest Class A	less	17.671,20 €	24.595.230,17 €
Interest Class B	less	3.783,00 €	24.591.447,17 €
Payment to Cash Collateral Account	less	- €	24.591.447,17 €
Redemption Class A	less	24.591.384,00 €	63,17 €
Redemption Class B	less	- €	63,17 €
Remaining Amount Due to Rounding	less	63,17 €	- €
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		- €	- €
Interest Subordinated Loan	less	- €	- €
Redemption Subordinated Loan	less	- €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 31/08/2018				At the end of Reporting Period 30/09/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	608.881,82 €	14.040,39 €	622.922,21 €	Arrears	665.005,97 €	14.338,70 €	679.344,67 €
09/2018	23.727.960,80 €	974.383,96 €	24.702.344,76 €				
10/2018	23.734.138,64 €	946.207,44 €	24.680.346,08 €	10/2018	23.709.716,75 €	945.190,83 €	24.654.907,58 €
11/2018	23.708.510,01 €	918.024,44 €	24.626.534,45 €	11/2018	23.685.322,33 €	917.036,77 €	24.602.359,10 €
12/2018	23.534.373,74 €	889.872,48 €	24.424.246,22 €	12/2018	23.511.791,10 €	888.912,36 €	24.400.703,46 €
01/2019	23.399.881,67 €	861.925,05 €	24.261.806,72 €	01/2019	23.377.644,39 €	860.991,79 €	24.238.636,18 €
02/2019	23.301.732,79 €	834.141,97 €	24.135.874,76 €	02/2019	23.279.110,32 €	833.235,10 €	24.112.345,42 €
03/2019	23.194.900,96 €	806.466,77 €	24.001.367,73 €	03/2019	23.172.251,66 €	805.586,73 €	23.977.838,39 €
04/2019	23.117.352,04 €	778.922,01 €	23.896.274,05 €	04/2019	23.094.675,78 €	778.068,93 €	23.872.744,71 €
05/2019	22.947.248,82 €	751.471,92 €	23.698.720,74 €	05/2019	22.924.768,75 €	750.645,73 €	23.675.414,48 €
06/2019	22.828.913,73 €	724.220,73 €	23.553.134,46 €	06/2019	22.806.406,99 €	723.421,21 €	23.529.828,20 €
07/2019	22.655.191,06 €	697.110,37 €	23.352.301,43 €	07/2019	22.632.657,53 €	696.337,64 €	23.328.995,17 €
08/2019	22.472.566,49 €	670.209,03 €	23.142.775,52 €	08/2019	22.450.006,21 €	669.463,05 €	23.119.469,26 €
09/2019	22.337.865,90 €	643.521,94 €	22.981.387,84 €	09/2019	22.316.085,47 €	642.802,72 €	22.958.888,19 €
10/2019	22.150.844,41 €	616.996,23 €	22.767.840,64 €	10/2019	22.129.428,72 €	616.302,91 €	22.745.731,63 €
11/2019	21.897.302,52 €	590.689,68 €	22.487.992,20 €	11/2019	21.875.861,39 €	590.201,80 €	22.465.883,19 €
12/2019	21.457.534,19 €	564.687,15 €	22.022.221,34 €	12/2019	21.436.067,63 €	564.044,70 €	22.000.112,33 €
01/2020	20.955.216,53 €	539.205,95 €	21.494.422,48 €	01/2020	20.933.947,85 €	538.589,00 €	21.472.536,85 €
02/2020	20.553.930,29 €	514.322,96 €	21.068.253,25 €	02/2020	20.532.958,19 €	513.731,26 €	21.046.689,45 €
03/2020	20.137.001,71 €	489.916,58 €	20.626.918,29 €	03/2020	20.116.004,71 €	489.349,78 €	20.605.354,49 €
04/2020	19.496.544,34 €	466.002,76 €	19.962.547,10 €	04/2020	19.476.375,11 €	465.460,82 €	19.941.835,93 €
05/2020	18.798.516,37 €	442.851,48 €	19.241.367,85 €	05/2020	18.778.678,62 €	442.333,53 €	19.221.012,15 €
06/2020	18.220.584,64 €	420.530,23 €	18.841.114,87 €	06/2020	18.201.703,90 €	420.035,87 €	18.821.739,77 €
07/2020	17.538.289,00 €	398.891,19 €	17.937.180,19 €	07/2020	17.520.646,18 €	398.419,25 €	17.919.065,43 €
08/2020	16.838.053,49 €	378.066,46 €	17.216.119,95 €	08/2020	16.820.762,55 €	377.615,50 €	17.198.378,05 €
09/2020	16.387.210,32 €	358.072,62 €	16.745.282,94 €	09/2020	16.370.968,21 €	357.642,16 €	16.728.610,37 €
10/2020	15.805.207,81 €	338.612,60 €	16.143.820,41 €	10/2020	15.789.437,39 €	338.201,42 €	16.127.638,81 €
11/2020	15.250.571,79 €	319.842,79 €	15.570.414,58 €	11/2020	15.235.105,19 €	319.450,34 €	15.554.555,53 €
12/2020	14.919.621,91 €	301.729,58 €	15.221.351,49 €	12/2020	14.904.136,91 €	301.355,53 €	15.205.492,44 €
01/2021	14.596.294,64 €	284.012,39 €	14.880.307,03 €	01/2021	14.582.294,40 €	283.656,71 €	14.865.951,11 €
02/2021	14.325.710,37 €	266.676,55 €	14.592.386,92 €	02/2021	14.311.987,70 €	266.337,51 €	14.578.325,21 €
03/2021	13.954.457,31 €	249.667,27 €	14.204.124,58 €	03/2021	13.941.414,84 €	249.344,53 €	14.190.759,37 €
04/2021	13.154.698,18 €	233.097,71 €	13.387.795,89 €	04/2021	13.142.620,28 €	232.790,44 €	13.375.410,72 €
05/2021	12.225.211,03 €	217.476,00 €	12.442.687,03 €	05/2021	12.213.118,79 €	217.183,07 €	12.430.301,86 €
06/2021	11.418.940,60 €	202.957,34 €	11.621.897,94 €	06/2021	11.407.330,32 €	202.678,76 €	11.610.009,08 €
07/2021	10.348.892,40 €	189.396,96 €	10.538.289,36 €	07/2021	10.337.581,62 €	189.132,19 €	10.526.713,81 €
08/2021	9.319.894,41 €	177.108,05 €	9.497.002,46 €	08/2021	9.308.999,98 €	176.856,67 €	9.485.856,65 €
09/2021	8.613.979,18 €	166.039,86 €	8.780.019,04 €	09/2021	8.603.388,00 €	165.801,41 €	8.769.189,41 €
10/2021	7.699.905,41 €	155.811,84 €	7.855.717,25 €	10/2021	7.689.301,59 €	155.586,03 €	7.844.887,62 €
11/2021	6.921.190,33 €	146.667,78 €	7.067.858,11 €	11/2021	6.911.341,89 €	146.454,53 €	7.057.796,42 €
12/2021	6.786.727,48 €	138.449,66 €	6.925.177,14 €	12/2021	6.777.209,81 €	138.248,11 €	6.915.457,92 €
01/2022	6.629.965,83 €	130.390,21 €	6.760.356,04 €	01/2022	6.620.436,89 €	130.199,93 €	6.750.636,82 €
02/2022	6.508.755,34 €	122.516,53 €	6.631.271,87 €	02/2022	6.499.215,06 €	122.337,59 €	6.621.552,65 €
03/2022	6.375.761,32 €	114.787,33 €	6.490.548,65 €	03/2022	6.366.209,71 €	114.619,72 €	6.480.829,43 €
04/2022	6.108.841,78 €	107.216,71 €	6.216.058,49 €	04/2022	6.099.278,83 €	107.060,44 €	6.206.339,27 €
05/2022	5.770.968,37 €	99.962,61 €	5.870.930,98 €	05/2022	5.761.394,05 €	99.817,71 €	5.861.211,76 €
06/2022	5.449.623,14 €	93.109,59 €	5.542.732,73 €	06/2022	5.440.374,11 €	92.976,06 €	5.533.350,17 €
07/2022	5.035.900,89 €	86.637,95 €	5.122.538,84 €	07/2022	5.026.640,90 €	86.515,38 €	5.113.156,28 €
08/2022	4.594.699,56 €	80.658,32 €	4.675.357,88 €	08/2022	4.585.796,81 €	80.546,75 €	4.666.343,56 €
09/2022	4.334.728,55 €	75.202,11 €	4.409.930,66 €	09/2022	4.326.181,69 €	75.101,13 €	4.401.282,82 €
Subtotal	762.151.093,91 €	20.588.779,53 €	782.739.873,44 €	Subtotal	737.699.643,07 €	19.591.830,10 €	757.291.473,17 €
> 09/2022	58.993.257,26 €	783.862,26 €	59.777.119,52 €	> 09/2022	58.916.759,21 €	782.906,38 €	59.699.665,59 €
Total	821.144.351,17 €	21.372.641,79 €	842.516.992,96 €	Total	796.616.402,28 €	20.374.736,48 €	816.991.138,76 €

Amortisation Profile



Defaults/ Performance Trigger

Cumulative Gross Losses

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	28	482.541,59
Defaults	4	59.819,59
End of Period	32	542.361,18

Cumulative Gross Loss Ratio

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0542%
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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.

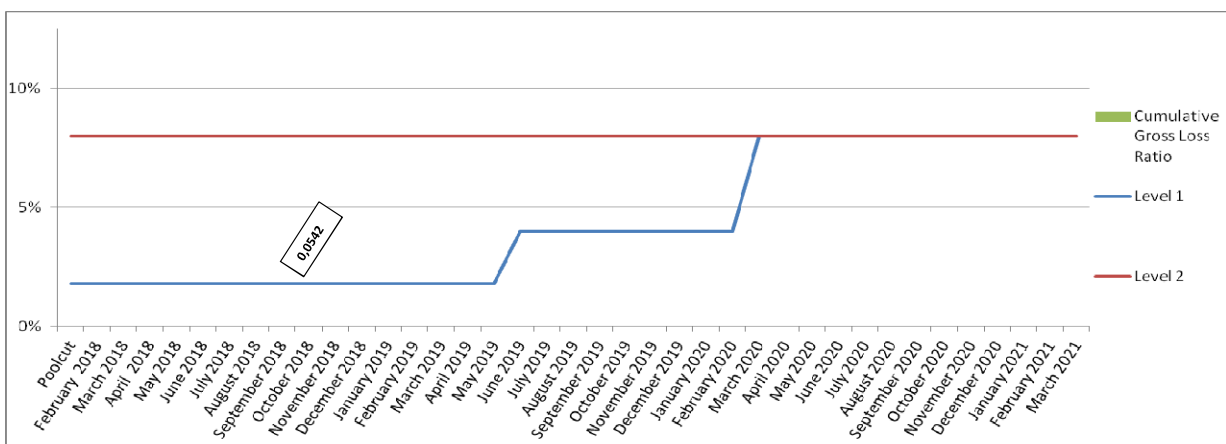
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

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			842.516.992,96 €
End of Period			816.991.138,76 €
Periodic reduction of Nominal		25.525.854,20 €	25.525.854,20 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-23.835,47 €	
Fees for prolongation		0,00 €	
Write Off / Write Down	-	0,00 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		5.577,70 €	
Interest in arrears		1.517,55 €	
Net Swaps		0,00 €	
Available Distribution Amount		25.509.113,98 €	

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	84.379	789.414.836,10 €	10.872	66.584.795,48 €	73.507	722.830.040,62 €	70.159	648.334.260,84 €	14.220	141.080.575,26 €
Delinquent	530	6.741.731,68 €	80	612.033,51 €	450	6.129.698,17 €	413	5.138.895,78 €	117	1.602.835,90 €
Defaulted	30	456.207,13 €	3	42.785,89 €	27	413.421,24 €	23	384.022,78 €	7	72.184,35 €
Partial Prepayment	2	3.627,37 €	0	0,00 €	2	3.627,37 €	2	3.627,37 €	0	- €
End of Term	485	0,00 €	75	0,00 €	410	0,00 €	402	- €	83	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	894	0,00 €	130	0,00 €	764	0,00 €	701	- €	193	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Total	86.320	796.616.402,28 €	11.160	67.239.614,88 €	75.160	729.376.787,40 €	71.700	653.860.806,77 €	14.620	142.755.595,51 €

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	84.941	94,95%	816.991.138,76 €	95,01%
Retention of Volkswagen Finance	4.516	5,05%	42.930.198,59 €	4,99%
Total	89.457	100,00%	859.921.337,35 €	100,00%

Retention Amounts		
Minimum Retention	42.996.066,87 €	5,00%
Actual Retention	42.930.198,59 €	4,99%

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

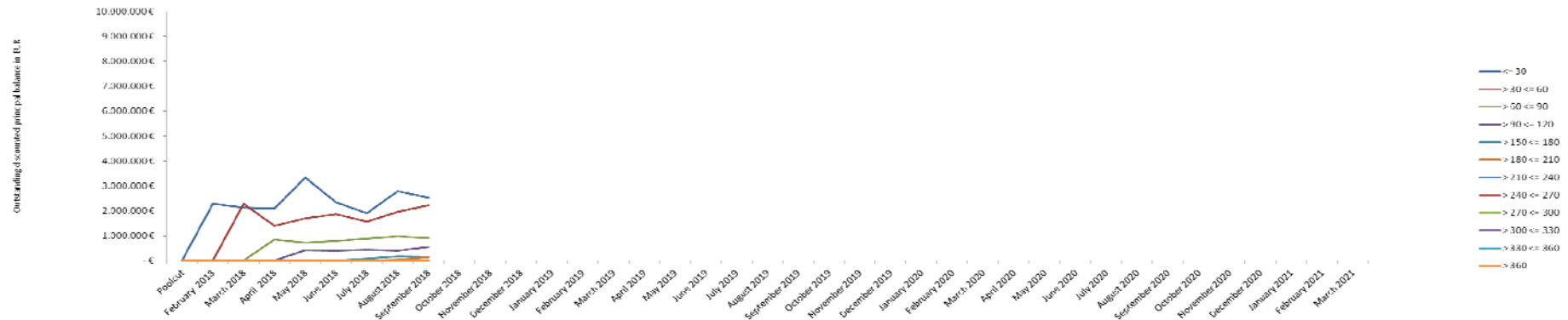
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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

Delinquent Contracts

Total Portfolio							Credit Type				Vehicle Status			
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)	Auto Credit		Classic Credit		New		Used	
							Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
> 1 <= 30	204	0,24%	2.528.471,22 €	0,32%	2.614.538,85 €	0,30%	28	200.828,10 €	176	2.327.643,12 €	164	1.986.636,27 €	40	541.834,95 €
> 30 <= 60	174	0,20%	2.225.810,61 €	0,28%	2.301.587,56 €	0,27%	30	230.546,28 €	144	1.995.264,33 €	131	1.634.499,68 €	43	591.310,93 €
> 60 <= 90	62	0,07%	900.422,47 €	0,11%	932.799,66 €	0,11%	13	103.967,21 €	49	796.455,26 €	51	723.667,12 €	11	176.755,35 €
> 90 <= 120	49	0,06%	552.265,13 €	0,07%	570.463,59 €	0,07%	7	66.640,34 €	42	485.624,79 €	38	415.310,00 €	11	136.955,13 €
> 120 <= 150	20	0,02%	225.106,16 €	0,03%	232.748,53 €	0,03%	2	10.051,58 €	18	215.054,68 €	14	159.615,17 €	6	65.490,99 €
> 150 <= 180	11	0,01%	152.928,55 €	0,02%	159.162,37 €	0,02%	0	- €	11	152.928,55 €	8	99.056,94 €	3	53.871,61 €
Subtotal	520	0,60%	6.585.004,14 €	0,83%	6.811.300,56 €	0,80%	80	612.033,51 €	440	5.972.970,63 €	406	5.018.785,18 €	114	1.566.218,95 €
> 180 <= 210	9	0,01%	145.058,22 €	0,02%	150.137,73 €	0,02%	0	- €	9	145.058,22 €	6	108.441,28 €	3	36.616,94 €
> 210 <= 240	1	0,00%	11.669,32 €	0,00%	12.091,46 €	0,00%	0	- €	1	11.669,32 €	1	11.669,32 €	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	10	0,01%	156.727,54 €	0,02%	162.229,19 €	0,02%	0	0,00 €	10	156.727,54 €	7	120.110,60 €	3	36.616,94 €
Total	530	0,61%	6.741.731,68 €	0,85%	6.973.529,75 €	0,82%	80	612.033,51 €	450	6.129.698,17 €	413	5.138.895,78 €	117	1.602.835,90 €

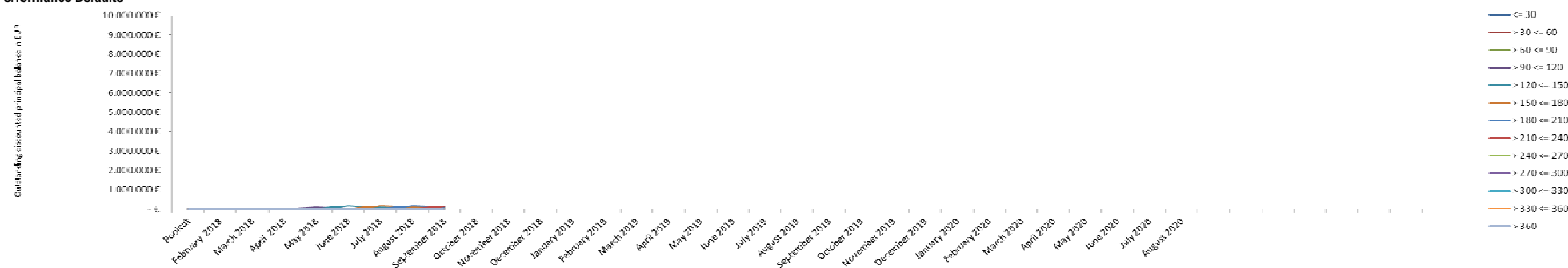
Performance Delinquencies



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%	11.838,83 €	0,00%	11.841,64 €	0,00%	0	0,00 €	1	11.838,83 €	1	11.838,83 €	0	0,00 €
> 30 <= 60	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 60 <= 90	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 90 <= 120	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 120 <= 150	7	0,01%	129.471,12 €	0,02%	130.059,05 €	0,02%	0	0,00 €	7	129.471,12 €	5	114.610,02 €	2	14.861,10 €
> 150 <= 180	6	0,01%	67.488,82 €	0,01%	67.862,62 €	0,01%	1	18.429,86 €	5	49.058,96 €	5	59.984,06 €	1	7.504,76 €
Subtotal	14	0,02%	208.798,77 €	0,03%	209.763,31 €	0,03%	1	18.429,86 €	13	190.368,91 €	11	186.432,91 €	3	22.365,86 €
> 180 <= 210	7	0,01%	105.986,51 €	0,01%	106.559,51 €	0,01%	1	14.441,76 €	6	91.544,75 €	4	71.275,74 €	3	34.710,77 €
> 210 <= 240	9	0,01%	141.421,85 €	0,02%	142.300,93 €	0,02%	1	9.914,27 €	8	131.507,58 €	8	126.314,13 €	1	15.107,72 €
> 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	16	0,02%	247.408,36 €	0,03%	248.860,44 €	0,03%	2	24.356,03 €	14	223.052,33 €	12	197.589,87 €	4	49.818,49 €
Total	30	0,04%	456.207,13 €	0,06%	458.623,75 €	0,06%	3	42.785,89 €	27	413.421,24 €	23	384.022,78 €	7	72.184,35 €

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	83	785.688,06 €	769.339,20 €	3.627,37 €
Full and Partial Prepayments with another status at the end of the month (*)	4	45.427,14 €	42.695,86 €	1.915,13 €
Total	87	831.115,20 €	812.035,06 €	5.542,50 €

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	0	0,00 €	0,00 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €
Classic Credit	New Car	2	18.016,69 €	13.849,67 €	3.627,37 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal CC	2	18.016,69 €	13.849,67 €	3.627,37 €
Total		2	18.016,69 €	13.849,67 €	3.627,37 €

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	27.584,74 €	25.621,36 €	0,00 €
	Used Car	1	4.554,16 €	4.317,02 €	0,00 €
	Subtotal AC	15	32.138,90 €	29.938,38 €	0,00 €
Classic Credit	New Car	43	510.914,10 €	504.020,40 €	0,00 €
	Used Car	23	224.618,37 €	221.530,75 €	0,00 €
	Subtotal CC	66	735.532,47 €	725.551,15 €	0,00 €
Total		81	767.671,37 €	755.489,53 €	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	14	27.584,74 €	25.621,36 €	0,00 €
	Used Car	1	4.554,16 €	4.317,02 €	0,00 €
	Subtotal AC	15	32.138,90 €	29.938,38 €	0,00 €
Classic Credit	New Car	45	528.930,79 €	517.870,07 €	3.627,37 €
	Used Car	23	224.618,37 €	221.530,75 €	0,00 €
	Subtotal CC	68	753.549,16 €	739.400,82 €	3.627,37 €
Total		83	785.688,06 €	769.339,20 €	3.627,37 €

(*) 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	3	43.039,25 €	0,00 €	0,00 €	43.039,25 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	3	43.039,25 €	0,00 €	0,00 €	43.039,25 €
Classic Credit	New	20	425.672,32 €	82.665,61 €	0,00 €	343.006,71 €
	Used	7	77.231,08 €	4.653,28 €	0,00 €	72.577,80 €
	Subtotal CC	27	502.903,40 €	87.318,89 €	0,00 €	415.584,51 €
Total		30	545.942,65 €	87.318,89 €	0,00 €	458.623,76 €

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 in %	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	3.198	3,77%	41.691.040,80 €	5,23%	0,00%	294	2.235.117,00 €	0,00%	2.905	39.405.923,80 €	0,00%	2.545	33.205.169,59 €	0,00%	654	8.485.871,21 €	0,00%
0.01 - 1.000,00	5.548	6,53%	61.731.007,86 €	7,75%	4,39%	468	3.200.806,62 €	4,13%	5.080	58.530.201,24 €	4,42%	4.350	47.310.542,33 €	4,34%	1.198	14.420.465,53 €	4,56%
1.000,01 - 2.000,00	6.692	7,88%	68.742.280,09 €	8,63%	11,17%	752	4.821.348,23 €	9,88%	5.940	85.920.931,86 €	11,37%	4.898	50.364.178,44 €	11,01%	1.794	18.378.101,65 €	11,61%
2.000,01 - 3.000,00	7.097	8,36%	69.692.974,66 €	8,75%	16,74%	1.191	7.264.275,54 €	15,05%	5.906	82.428.699,12 €	17,15%	5.742	55.479.823,01 €	16,74%	1.355	14.219.151,65 €	16,74%
3.000,01 - 4.000,00	6.663	7,84%	62.355.838,03 €	7,83%	21,48%	1.168	6.766.516,17 €	18,94%	5.495	56.589.321,86 €	22,12%	5.497	50.327.464,86 €	21,44%	1.166	12.028.373,17 €	21,64%
4.000,01 - 5.000,00	6.191	7,29%	58.575.029,53 €	7,35%	25,28%	1.108	7.118.761,99 €	21,41%	5.083	51.456.267,54 €	26,31%	5.108	47.687.892,57 €	25,06%	1.083	10.987.136,96 €	26,20%
5.000,01 - 6.000,00	5.700	6,71%	53.091.278,80 €	6,66%	28,94%	1.064	6.643.629,93 €	24,35%	4.636	46.447.648,87 €	30,28%	4.696	43.237.760,44 €	28,65%	1.004	9.853.518,36 €	30,37%
6.000,01 - 7.000,00	4.892	5,76%	44.109.785,00 €	5,54%	32,60%	827	4.881.312,62 €	27,55%	4.065	39.228.472,18 €	33,89%	4.128	37.112.519,42 €	32,32%	764	6.997.265,58 €	34,20%
7.000,01 - 8.000,00	4.548	5,35%	39.810.515,20 €	5,00%	35,66%	785	4.579.719,17 €	29,65%	3.763	35.230.790,03 €	37,26%	3.843	33.575.352,23 €	35,28%	705	6.235.162,98 €	37,87%
8.000,01 - 9.000,00	3.961	4,66%	33.346.316,89 €	4,19%	39,19%	575	3.159.241,16 €	32,55%	3.386	30.187.075,73 €	40,62%	3.306	27.915.099,98 €	38,80%	655	5.431.216,91 €	41,31%
9.000,01 - 10.000,00	4.179	4,92%	37.078.031,37 €	4,65%	40,37%	746	4.690.590,02 €	32,71%	3.433	32.387.441,35 €	42,58%	3.553	31.458.450,45 €	39,97%	626	5.619.580,92 €	42,83%
10.000,01 - 11.000,00	3.188	3,75%	28.213.623,89 €	3,54%	43,95%	360	1.959.979,94 €	36,37%	2.828	26.253.644,05 €	45,15%	2.723	24.046.568,78 €	43,75%	465	4.167.055,11 €	45,16%
11.000,01 - 12.000,00	3.130	3,68%	27.627.371,96 €	3,47%	45,73%	380	2.449.586,31 €	35,97%	2.750	25.177.385,65 €	47,53%	2.700	23.569.976,88 €	45,61%	430	4.057.395,08 €	46,47%
12.000,01 - 13.000,00	2.744	3,23%	23.569.114,62 €	2,96%	48,84%	228	1.355.880,88 €	38,49%	2.516	22.213.233,74 €	50,07%	2.346	20.022.775,16 €	48,78%	398	3.546.339,46 €	49,22%
13.000,01 - 14.000,00	2.500	2,94%	21.591.890,34 €	2,71%	50,81%	199	1.111.230,82 €	40,85%	2.301	20.480.659,52 €	51,91%	2.175	18.741.975,38 €	50,75%	325	2.849.914,96 €	51,25%
14.000,01 - 15.000,00	2.436	2,87%	21.858.409,22 €	2,71%	51,19%	259	1.456.393,34 €	40,85%	2.177	20.102.016,88 €	52,80%	2.133	18.736.704,34 €	51,05%	303	2.821.704,88 €	52,17%
> 15.000,00	12.273	14,45%	103.931.094,02 €	13,03%	61,85%	551	3.494.825,94 €	45,65%	11.722	100.337.068,99 €	62,84%	10.854	91.174.552,92 €	61,94%	1.419	12.657.341,10 €	61,22%
Total	84.941	100%	796.616.402,28 €	100%	-	10.955	67.239.614,88 €	-	73.988	729.376.737,40 €	-	70.597	653.860.805,77 €	-	14.344	142.755.595,51 €	-

Statistics	
Minimum Down Payment	0,01 €
Maximum Down Payment	100,422,31 €
Weighted Average Down Payment (Customers who did Down Payment)	8,034,32 €
Weighted Average Down Payment	7,613,84 €

* 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	72.228	85,03%	670.248.158,81 €	84,14%	8.972	53.974.118,98 €	63.256	616.274.039,83 €	59.822	547.603.440,68 €	12.406	122.644.718,13 €
Company	12.713	14,97%	126.368.243,47 €	15,86%	1.983	13.265.495,90 €	10.730	113.102.747,57 €	10.775	106.257.366,09 €	1.938	20.110.877,38 €
Total	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

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	84.941	100,00%	796.616.402,28 €	100,00%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

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 €	0,0126% *
2	1	0,0012%	70.208,99 €	0,0088%
3	3	0,0035%	57.399,03 €	0,0072%
4	2	0,0023%	55.661,08 €	0,0070%
5	1	0,0012%	54.655,22 €	0,0069%
6	1	0,0012%	52.754,54 €	0,0066%
7	1	0,0012%	52.132,32 €	0,0065%
8	1	0,0012%	50.562,51 €	0,0063%
9	1	0,0012%	48.406,91 €	0,0061% *
10	3	0,0035%	48.400,83 €	0,0061%
11	1	0,0012%	47.164,37 €	0,0059%
12	1	0,0012%	46.835,20 €	0,0059%
13	1	0,0012%	46.504,00 €	0,0058%
14	1	0,0012%	45.907,17 €	0,0058%
15	1	0,0012%	45.900,70 €	0,0058%
16	1	0,0012%	45.074,83 €	0,0057% *
17	1	0,0012%	44.988,43 €	0,0056% *
18	1	0,0012%	44.568,24 €	0,0056% *
19	1	0,0012%	44.321,83 €	0,0056%
20	1	0,0012%	43.544,98 €	0,0055%
Subtotal	26	0,03%	1.045.487,36 €	0,13%
>20	84.915	99,97%	795.570.915	99,87%
Total	84.941	100%	796.616.402,28 €	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	15.801	18,60%	50.788.185,14 €	6,38%	4.911	15.026.549,18 €	10.890	35.761.635,96 €	13.763	43.953.510,59 €	2.038	6.834.674,55 €
5.000,01 - 10.000,00	37.644	44,32%	289.479.979,97 €	36,34%	4.484	31.677.700,19 €	33.160	257.802.279,78 €	31.475	241.638.623,74 €	6.169	47.841.356,23 €
10.000,01 - 15.000,00	21.140	24,89%	256.028.713,58 €	32,14%	1.240	14.797.552,13 €	19.900	241.231.161,45 €	16.911	204.826.291,71 €	4.229	51.202.421,87 €
15.000,01 - 20.000,00	6.968	8,20%	118.905.488,45 €	14,93%	266	4.466.981,38 €	6.702	114.438.507,07 €	5.663	96.636.678,64 €	1.305	22.268.809,81 €
20.000,01 - 25.000,00	2.420	2,85%	53.181.776,98 €	6,68%	40	845.320,94 €	2.380	52.336.456,04 €	2.000	43.976.596,18 €	420	9.205.180,80 €
25.000,01 - 30.000,00	705	0,83%	19.101.875,50 €	2,40%	11	311.380,94 €	694	18.790.494,56 €	573	15.508.249,59 €	132	3.593.625,91 €
> 30.000,00	263	0,31%	9.130.382,66 €	1,15%	3	114.130,12 €	260	9.016.252,54 €	212	7.320.856,32 €	51	1.809.526,34 €
Total	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

Statistics	
Minimum Outstanding Discounted Principal Balance	95,37 €
Maximum Outstanding Discounted Principal Balance	70.208,99 €
Average Outstanding Discounted Principal Balance	9.378,47 €

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	704	0,83%	1.271.861,36 €	0,16%	694	1.249.214,28 €	10	22.647,08 €	673	1.207.723,99 €	31	64.137,37 €
5.000,01 - 10.000,00	9.698	11,42%	39.068.771,33 €	4,90%	4.799	18.954.338,60 €	4.899	20.114.432,73 €	8.973	36.419.168,05 €	725	2.649.603,28 €
10.000,01 - 15.000,00	38.505	45,33%	279.394.157,20 €	35,07%	3.481	24.140.875,38 €	35.024	255.253.281,82 €	31.533	227.933.540,31 €	6.972	51.460.616,89 €
15.000,01 - 20.000,00	21.848	25,72%	233.682.937,27 €	29,33%	1.383	14.035.259,65 €	20.465	219.647.677,62 €	17.608	187.413.652,54 €	4.240	46.269.284,73 €
20.000,01 - 25.000,00	8.821	10,38%	129.327.483,95 €	16,23%	434	5.891.291,64 €	8.387	123.436.192,31 €	7.340	106.432.291,55 €	1.481	22.895.192,40 €
25.000,01 - 30.000,00	3.472	4,09%	66.436.059,84 €	8,34%	110	1.848.957,77 €	3.362	64.587.102,07 €	2.899	55.367.748,94 €	573	11.068.310,90 €
> 30.000,00	1.893	2,23%	47.435.131,33 €	5,95%	54	1.119.677,56 €	1.839	46.315.453,77 €	1.571	39.086.681,39 €	322	8.348.449,94 €
Total	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

Statistics	
Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.235,29 €

* 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%	48	0,06%	177.363,47 €	0,02%	0	0,00 €	48	177.363,47 €	48	177.363,47 €	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%	8.145,76 €	0,00%	0	0,00 €	5	8.145,76 €	5	8.145,76 €	0	0,00 €
2% < - ≤ 2,5%	4	0,00%	4.789,19 €	0,00%	0	0,00 €	4	4.789,19 €	4	4.789,19 €	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%	7.909,84 €	0,00%	0	0,00 €	2	7.909,84 €	2	7.909,84 €	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%	408	0,48%	5.980.657,53 €	0,75%	1	4.384,41 €	407	5.976.273,12 €	401	5.898.057,58 €	7	82.599,95 €
5% < - ≤ 5,5%	25	0,03%	319.105,87 €	0,04%	6	32.546,79 €	19	286.559,08 €	25	319.105,87 €	0	0,00 €
5,5% < - ≤ 6%	157	0,18%	1.951.034,59 €	0,24%	2	8.754,36 €	155	1.942.280,23 €	43	729.917,87 €	114	1.221.116,72 €
6% < - ≤ 6,5%	164	0,19%	1.841.341,05 €	0,23%	49	525.069,25 €	115	1.316.271,80 €	136	1.607.889,41 €	28	233.451,64 €
6,5% < - ≤ 7%	112	0,13%	1.407.384,48 €	0,18%	8	48.393,19 €	104	1.358.991,29 €	75	1.187.070,13 €	37	220.314,35 €
7% < - ≤ 7,5%	292	0,34%	3.556.158,28 €	0,45%	24	145.533,02 €	268	3.410.625,26 €	249	3.059.101,82 €	43	497.056,46 €
7,5% < - ≤ 8%	552	0,65%	4.055.802,67 €	0,51%	5	8.171,27 €	547	4.047.631,40 €	511	3.789.602,22 €	41	266.200,45 €
8% < - ≤ 8,5%	4.128	4,86%	24.352.603,30 €	3,06%	299	2.456.936,26 €	3.829	21.895.667,04 €	4.038	23.870.990,92 €	90	481.612,38 €
8,5% < - ≤ 9%	1.539	1,81%	13.044.045,92 €	1,64%	512	2.249.202,93 €	1.027	10.794.842,99 €	1.312	11.082.232,18 €	227	1.961.813,74 €
9% < - ≤ 9,5%	8.499	10,01%	75.678.790,43 €	9,50%	5.774	40.686.283,73 €	2.725	34.992.506,70 €	8.445	75.241.429,89 €	54	437.360,54 €
9,5% < - ≤ 10%	12.802	15,07%	147.998.531,24 €	18,58%	2.789	11.612.503,64 €	10.013	136.386.027,60 €	10.874	117.988.461,38 €	1.928	30.010.069,86 €
10% < - ≤ 10,5%	20.318	23,92%	212.366.719,14 €	26,66%	654	4.471.662,55 €	19.664	207.895.056,59 €	14.482	148.819.716,21 €	5.836	63.547.002,93 €
10,5% < - ≤ 11%	20.022	23,57%	181.733.000,17 €	22,81%	655	4.143.110,84 €	19.367	177.589.889,33 €	15.100	144.896.691,99 €	4.922	36.836.308,18 €
11% < - ≤ 11,5%	13.651	16,07%	110.853.895,93 €	13,92%	174	840.483,59 €	13.477	110.013.412,34 €	12.675	104.047.960,41 €	976	6.805.935,52 €
11,5% < - ≤ 12%	2.071	2,44%	10.989.856,60 €	1,38%	3	6.579,05 €	2.068	10.983.277,55 €	2.033	10.845.655,25 €	38	144.201,35 €
12% < - ≤ 12,5%	63	0,07%	228.358,16 €	0,03%	0	0,00 €	63	228.358,16 €	60	217.806,72 €	3	10.551,44 €
12,5% < - ≤ 13%	79	0,09%	60.908,66 €	0,01%	0	0,00 €	79	60.908,66 €	79	60.908,66 €	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%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
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	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

Statistics

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

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

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

Distribution by Original Term					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Length of Original Term (monthly instalments)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
01 - 12	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
13 - 24	25	0,03%	80.106,58 €	0,01%	5	5.577,38 €	20	74.529,20 €	9	45.850,91 €	16	34.255,67 €
25 - 36	18.768	22,10%	96.523.640,00 €	12,12%	3.570	12.313.449,72 €	15.198	84.210.190,28 €	16.836	87.916.386,15 €	1.932	8.607.253,85 €
37 - 48	35.980	42,36%	294.980.866,89 €	37,03%	6.699	45.806.139,41 €	29.281	249.174.727,48 €	30.391	248.135.958,17 €	5.589	46.844.908,72 €
49 - 60	13.296	15,65%	152.218.097,01 €	19,11%	681	9.114.448,37 €	12.615	143.101.648,64 €	10.385	120.890.480,12 €	2.911	31.325.616,89 €
61 - 72	7.597	8,94%	103.158.435,33 €	12,95%	0	0,00 €	7.597	103.158.435,33 €	5.914	81.415.032,85 €	1.683	21.743.403,48 €
73 - 84	6.192	7,29%	97.563.726,83 €	12,25%	0	0,00 €	6.192	97.563.726,83 €	4.282	69.863.648,36 €	1.910	27.700.078,47 €
85 - 96	3.083	3,63%	52.093.529,64 €	6,54%	0	0,00 €	3.083	52.093.529,64 €	2.780	45.593.451,21 €	303	6.500.078,43 €
Total	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

Statistics

Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	59,37

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	36	0,04%	459.356,15 €	0,06%	3	42.785,89 €	33	416.570,26 €	28	387.013,37 €	8	72.342,78 €
01 - 12	6.207	7,31%	13.429.655,06 €	1,69%	1.220	1.715.118,93 €	4.987	11.714.536,13 €	5.397	11.551.798,28 €	810	1.877.856,78 €
13 - 24	21.152	24,90%	124.326.855,12 €	15,61%	4.345	19.892.869,59 €	16.807	104.433.985,53 €	18.825	111.643.032,52 €	2.327	12.683.822,60 €
25 - 36	28.641	33,72%	256.372.154,54 €	32,18%	4.687	36.328.754,71 €	23.954	220.043.399,83 €	23.902	214.230.259,56 €	4.739	42.141.894,98 €
37 - 48	13.315	15,68%	158.710.281,13 €	19,92%	611	7.998.549,72 €	12.704	150.711.731,41 €	10.439	126.226.782,53 €	2.876	32.483.498,60 €
49 - 60	7.487	8,81%	106.137.870,09 €	13,32%	89	1.261.536,04 €	7.398	104.876.334,05 €	5.724	82.763.596,91 €	1.763	23.374.273,18 €
61 - 72	5.369	6,32%	87.588.974,36 €	11,00%	0	0,00 €	5.369	87.588.974,36 €	3.914	65.071.041,23 €	1.455	22.517.933,13 €
73 - 84	2.513	2,96%	45.444.556,52 €	5,70%	0	0,00 €	2.513	45.444.556,52 €	2.165	38.262.741,76 €	348	7.181.814,76 €
85 - 94	221	0,26%	4.146.699,31 €	0,52%	0	0,00 €	221	4.146.699,31 €	203	3.724.540,61 €	18	422.158,70 €
Total	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

Statistics

Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	0
Weighted Average Remaining Term in monthly instalments	41,65

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	12.607	14,84%	153.682.332,60 €	19,29%	1.668	14.090.725,53 €	10.939	139.591.607,07 €	10.591	128.212.697,56 €	2.016	25.469.635,04 €
13 - 24	52.443	61,74%	522.172.663,06 €	65,55%	6.653	44.656.774,89 €	45.790	477.515.888,17 €	43.295	426.267.138,37 €	9.148	95.905.524,69 €
25 - 36	18.846	22,19%	116.057.985,74 €	14,57%	2.592	8.428.846,09 €	16.254	107.629.139,65 €	15.876	95.671.806,77 €	2.970	20.386.178,97 €
37 - 48	705	0,83%	3.396.983,30 €	0,43%	42	63.268,37 €	663	3.333.714,93 €	572	2.670.143,28 €	133	726.840,02 €
49 - 60	249	0,29%	1.024.535,45 €	0,13%	0	0,00 €	249	1.024.535,45 €	192	808.153,85 €	57	216.381,60 €
61 - 72	65	0,08%	228.554,72 €	0,03%	0	0,00 €	65	228.554,72 €	50	182.503,50 €	15	44.051,22 €
> 72	26	0,03%	55.347,41 €	0,01%	0	0,00 €	26	55.347,41 €	21	48.363,44 €	5	6.983,97 €
Total	84.941	100%	796.616.402,28 €	100%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

Statistics

Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	17,68

* 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	10.955	12,90%	67.239.614,88 €	8,44%
Classic Credit	73.986	87,10%	729.376.787,40 €	91,56%
Total	84.941	100%	796.616.402,28 €	100%

Type of Car

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	70.597	83,11%	653.860.806,77 €	82,08%
Used Cars	14.344	16,89%	142.755.595,51 €	17,92%
Total	84.941	100%	796.616.402,28 €	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	10.727	97,92%	66.077.910,41 €	98,27%
Used Cars	228	2,08%	1.161.704,47 €	1,73%
Total	10.955	100%	67.239.614,88 €	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	59.870	80,92%	587.782.896,36 €	80,59%
Used Cars	14.116	19,08%	141.593.891,04 €	19,41%
Total	73.986	100%	729.376.787,40 €	100%

* 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
Audi	A1	2.620	3,08%	22.259.974,98 €	2,79%	532	2.343.181,58 €	2.088	19.916.793,40 €	1.742	12.910.700,72 €	878	9.349.274,26 €
	A3	4.201	4,95%	42.366.156,18 €	5,32%	870	4.677.751,12 €	3.331	37.688.405,06 €	2.615	23.962.532,28 €	1.586	18.403.623,90 €
	A4	2.475	2,91%	28.370.820,50 €	3,59%	415	2.731.384,29 €	2.060	25.639.436,21 €	1.632	17.655.892,12 €	843	10.714.928,38 €
	A5	647	0,76%	7.558.192,51 €	0,95%	171	1.375.015,25 €	476	6.183.177,26 €	550	6.416.437,33 €	97	1.141.755,18 €
	A6	379	0,45%	4.810.301,49 €	0,60%	71	589.642,89 €	308	4.220.658,60 €	219	2.780.749,66 €	160	2.029.551,83 €
	A7	40	0,05%	502.178,84 €	0,06%	11	99.428,06 €	29	402.750,78 €	18	241.163,15 €	22	261.015,69 €
	A8	10	0,01%	178.878,76 €	0,02%	0	0,00 €	10	178.878,76 €	0	0,00 €	10	178.878,76 €
	Q2	1.031	1,21%	10.873.115,88 €	1,36%	367	2.455.703,28 €	664	8.417.412,60 €	910	9.335.274,63 €	121	1.537.841,25 €
	Q3	2.186	2,57%	22.038.289,29 €	2,77%	458	2.806.170,85 €	1.728	19.232.118,44 €	1.761	17.109.379,22 €	425	4.928.910,07 €
	Q5	1.532	1,80%	17.801.954,24 €	2,23%	325	2.531.376,85 €	1.207	15.270.577,39 €	1.355	15.421.121,98 €	177	2.380.832,26 €
	Q7	155	0,18%	2.133.747,38 €	0,27%	53	651.845,36 €	102	1.481.902,02 €	110	1.465.315,55 €	45	668.431,83 €
	TT	41	0,05%	507.922,74 €	0,06%	11	104.040,98 €	30	403.881,76 €	14	139.858,17 €	27	368.064,57 €
	OTHER AUDI	6	0,01%	96.667,15 €	0,01%	0	0,00 €	6	96.667,15 €	1	10.284,10 €	5	86.383,05 €
	Subtotal	15.323	18,04%	159.498.199,94 €	20,02%	3.284	20.365.540,51 €	12.039	139.132.659,43 €	10.927	107.448.708,91 €	4.396	52.049.491,03 €
Seat	MII	288	0,34%	1.747.176,90 €	0,22%	11	44.059,88 €	277	1.703.117,02 €	243	1.462.013,48 €	45	285.163,42 €
	ALHAMBRA	390	0,46%	3.580.884,44 €	0,45%	10	58.132,07 €	380	3.522.752,37 €	298	2.728.875,69 €	92	852.008,75 €
	ALTEA	104	0,12%	676.232,71 €	0,08%	0	0,00 €	104	676.232,71 €	55	300.883,12 €	49	375.349,59 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	5.775	6,80%	60.623.638,19 €	7,61%	276	2.635.335,47 €	5.499	57.988.302,72 €	5.597	58.634.298,72 €	178	1.989.339,47 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	5	0,01%	16.054,92 €	0,00%	0	0,00 €	5	16.054,92 €	1	3.131,23 €	4	12.923,69 €
	IBIZA	12.952	15,25%	113.504.918,63 €	14,25%	310	1.805.756,19 €	12.642	111.699.162,44 €	10.827	95.706.705,44 €	2.125	17.798.213,19 €
	LEON	11.353	13,37%	108.449.787,95 €	13,61%	335	2.243.986,05 €	11.018	106.205.801,90 €	9.373	89.776.916,98 €	1.980	18.672.870,97 €
	TOLEDO	1.301	1,53%	11.421.976,80 €	1,43%	20	115.027,66 €	1.281	11.306.949,14 €	1.175	10.272.709,73 €	126	1.149.267,07 €
	OTHER SEAT	17	0,02%	202.144,10 €	0,03%	1	8.765,42 €	16	193.378,68 €	14	174.605,80 €	3	27.538,30 €
	Subtotal	32.185	37,89%	300.222.814,64 €	37,69%	963	6.911.062,74 €	31.222	293.311.751,90 €	27.583	259.060.140,19 €	4.602	41.162.674,45 €
Skoda	CITIGO	53	0,06%	279.192,80 €	0,04%	1	3.942,46 €	52	275.250,34 €	46	242.939,02 €	7	36.253,78 €
	FABIA	2.997	3,53%	23.545.980,53 €	2,96%	196	760.149,52 €	2.801	22.785.831,01 €	2.758	21.434.974,06 €	239	2.111.006,47 €
	RAPID	1.251	1,47%	11.182.223,59 €	1,40%	40	189.994,28 €	1.211	10.992.229,31 €	1.122	9.857.303,88 €	129	1.324.919,71 €
	OCTAVIA	1.662	1,96%	19.098.518,30 €	2,40%	61	377.666,52 €	1.601	18.720.851,78 €	1.344	15.823.187,33 €	318	3.275.330,97 €
	ROOMSTER	1	0,00%	286,07 €	0,00%	1	286,07 €	0	0,00 €	1	286,07 €	0	0,00 €
	SPACEBACK	198	0,23%	1.972.539,50 €	0,25%	12	48.006,41 €	186	1.924.533,09 €	191	1.891.249,03 €	7	81.290,47 €
	SUPERB	443	0,52%	5.202.657,00 €	0,65%	27	191.637,86 €	416	5.011.019,14 €	395	4.717.928,85 €	48	484.728,15 €
	YETI	862	1,01%	9.520.918,99 €	1,20%	44	289.255,95 €	818	9.231.663,04 €	754	8.406.318,37 €	108	1.114.600,62 €
	OTHER SKODA	465	0,55%	6.018.502,54 €	0,76%	36	370.000,76 €	429	5.648.501,79 €	430	5.662.999,98 €	35	355.502,56 €
	Subtotal	7.932	9,34%	76.820.819,32 €	9,64%	418	2.230.939,82 €	7.514	74.589.879,50 €	7.041	68.037.186,59 €	891	8.783.632,73 €
VW	UP	87	0,10%	524.456,64 €	0,07%	28	109.915,67 €	59	414.540,97 €	64	363.609,31 €	23	160.847,33 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	6.128	7,21%	41.684.415,88 €	5,23%	1.509	6.306.411,20 €	4.619	35.378.004,68 €	5.209	34.654.495,25 €	919	7.029.920,63 €
	GOLF	9.471	11,15%	80.574.174,75 €	10,11%	2.235	12.925.689,72 €	7.236	67.648.485,03 €	7.597	63.750.266,51 €	1.874	16.823.908,24 €
	JETTA	63	0,07%	403.845,34 €	0,05%	9	38.062,73 €	54	365.782,61 €	46	283.921,90 €	17	119.923,44 €
	PASSAT	1.840	2,17%	17.520.424,80 €	2,20%	356	2.482.873,30 €	1.484	15.037.551,50 €	1.501	14.160.353,44 €	339	3.360.071,36 €
	EOS	2	0,00%	26.697,92 €	0,00%	0	0,00 €	2	26.697,92 €	0	0,00 €	2	26.697,92 €
	NEW BEETLE	188	0,22%	1.664.305,07 €	0,21%	55	345.857,25 €	133	1.318.447,82 €	147	1.214.869,05 €	41	449.436,02 €
	TOURAN	2.115	2,49%	19.186.059,95 €	2,41%	427	2.627.107,80 €	1.688	16.558.952,15 €	1.786	15.608.887,55 €	329	3.577.172,40 €
	SHARAN	325	0,38%	3.125.586,05 €	0,39%	58	467.254,94 €	267	2.658.331,11 €	278	2.609.334,73 €	47	516.251,32 €
	TOUAREG	32	0,04%	494.483,75 €	0,06%	8	99.891,18 €	24	394.592,57 €	23	359.416,08 €	9	135.067,67 €
	PHAETON	1	0,00%	19.924,19 €	0,00%	0	0,00 €	1	19.924,19 €	0	0,00 €	1	19.924,19 €
	CADDY	980	1,15%	9.995.049,22 €	1,25%	10	86.074,26 €	970	9.908.974,96 €	781	8.117.060,97 €	199	1.877.988,25 €
	T4/T5	1.321	1,56%	16.696.881,32 €	2,10%	46	340.559,82 €	1.275	16.356.321,50 €	1.171	15.043.963,90 €	150	1.652.917,42 €
	CRAFTER/LT	341	0,40%	4.635.843,48 €	0,58%	0	0,00 €	341	4.635.843,48 €	314	4.343.964,61 €	27	291.878,87 €
	AMAROK	16	0,02%	170.824,58 €	0,02%	0	0,00 €	16	170.824,58 €	12	136.597,21 €	4	34.227,37 €
	SCIROCCO	923	1,09%	8.900.476,53 €	1,12%	363	2.237.860,67 €	560	6.662.615,86 €	899	8.583.294,59 €	24	317.181,94 €
	TIGUAN	5.169	6,09%	50.395.424,43 €	6,33%	1.063	8.979.060,82 €	4.106	41.416.367,61 €	4.750	46.303.709,32 €	419	4.091.719,11 €
	ARTEON	20	0,02%	382.424,44 €	0,05%	4	64.410,41 €	16	318.014,03 €	19	371.044,20 €	1	11.380,24 €
	OTHER VW	440	0,52%	3.324.728,12 €	0,42%	119	621.042,04 €	321	2.703.866,08 €	438	3.306.621,51 €	2	18.066,61 €
	Subtotal	29.462	34,69%	259.726.030,46 €	32,60%	6.290	37.732.071,81 €	23.172	221.993.958,65 €	25.035	219.211.410,13 €	4.427	40.514.620,33 €
Non VW Group Vehicles	OTHER	39	0,05%	348.537,92 €	0,04%	0	0,00 €	39	348.537,92 €	11	103.360,95 €	28	245.176,97 €
	Total	84.941	100,00%	796.616.402,28 €	100,00%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

* 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	4.625	5,45%	45.968.868,13 €	5,77%	428	2.434.260,04 €	4.197	43.534.608,09 €	3.703	36.002.540,85 €	922	9.966.327,28 €
ASTURIAS	1.473	1,73%	13.818.829,26 €	1,73%	156	929.557,84 €	1.317	12.889.271,42 €	1.226	11.403.400,75 €	247	2.415.428,51 €
CANTABRIA	1.011	1,19%	9.452.330,26 €	1,19%	107	600.824,91 €	904	8.851.505,35 €	851	7.879.192,53 €	160	1.573.137,73 €
LA RIOJA	434	0,51%	3.738.414,53 €	0,47%	42	238.982,88 €	392	3.499.431,65 €	362	3.023.853,77 €	72	714.560,76 €
CASTILLA LEON	3.479	4,10%	31.254.411,65 €	3,92%	259	1.656.456,16 €	3.220	29.597.955,49 €	2.758	24.726.806,23 €	721	6.527.605,42 €
C.MADRID	14.509	17,08%	126.405.352,27 €	15,87%	2.368	14.304.119,83 €	12.141	112.101.232,44 €	12.054	102.017.541,81 €	2.455	24.387.810,46 €
PAIS VASCO	3.472	4,09%	29.718.132,79 €	3,73%	197	1.057.174,45 €	3.275	28.660.958,34 €	2.874	24.333.019,52 €	598	5.385.113,27 €
C.NAVARRA	951	1,12%	8.209.947,10 €	1,03%	102	496.780,13 €	849	7.713.166,97 €	783	6.563.928,66 €	168	1.646.018,44 €
CATALUÑA	17.101	20,13%	162.078.717,30 €	20,35%	2.437	15.407.022,01 €	14.664	146.671.695,29 €	13.871	129.296.815,87 €	3.230	32.781.901,43 €
ARAGÓN	2.324	2,74%	22.215.154,75 €	2,79%	220	1.536.739,96 €	2.104	20.678.414,79 €	1.927	18.361.617,12 €	397	3.853.537,63 €
C. VALENCIANA	8.907	10,49%	82.432.797,55 €	10,35%	1.293	7.798.668,55 €	7.614	74.634.129,00 €	7.445	67.896.558,96 €	1.462	14.536.238,59 €
CASTILLA LA MANCHA	3.455	4,07%	32.168.143,73 €	4,04%	415	2.782.817,90 €	3.040	29.385.325,83 €	2.873	26.500.143,36 €	582	5.668.000,37 €
EXTREMADURA	1.314	1,55%	12.617.213,04 €	1,58%	178	1.003.979,89 €	1.136	11.613.233,15 €	1.040	9.820.028,19 €	274	2.797.184,85 €
ANDALUCIA	14.237	16,76%	139.049.326,29 €	17,46%	2.116	12.827.399,63 €	12.121	126.221.926,66 €	11.870	115.518.151,97 €	2.367	23.531.174,32 €
ISLAS BALEARES	2.235	2,63%	20.774.683,37 €	2,61%	272	1.887.446,78 €	1.963	18.887.236,59 €	1.970	18.188.776,83 €	265	2.585.906,54 €
MURCIA	2.405	2,83%	24.615.409,55 €	3,09%	263	1.620.203,79 €	2.142	22.995.205,76 €	2.020	20.624.136,28 €	385	3.991.273,27 €
ISLAS CANARIAS	2.900	3,41%	30.872.096,77 €	3,88%	94	612.723,58 €	2.806	30.259.373,19 €	2.868	30.546.706,43 €	32	325.390,34 €
CEUTA	56	0,07%	598.338,10 €	0,08%	6	21.728,57 €	50	576.609,53 €	52	565.968,95 €	4	32.369,15 €
MELILLA	53	0,06%	628.235,84 €	0,08%	2	22.727,98 €	51	605.507,86 €	50	591.618,69 €	3	36.617,15 €
Total	84.941	100,00%	796.616.402,28 €	100,00%	10.955	67.239.614,88 €	73.986	729.376.787,40 €	70.597	653.860.806,77 €	14.344	142.755.595,51 €

* 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)	147	0,17%	826.334,54 €	0,10%	25	157.847,06 €	122	668.487,48 €	122	676.539,18 €	25	149.795,36 €
Other	84.794	99,83%	795.790.067,74 €	99,90%	10.988	103.124.619,16 €	73.806	692.665.448,58 €	70.444	660.441.367,21 €	14.350	135.348.700,53 €
Total	84.941	100,00%	796.616.402,28 €	100,00%	11.013	103.282.466,22 €	73.928	693.333.936,06 €	70.566	661.117.906,39 €	14.375	135.496.495,89 €

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).