

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

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**Deal Overview**

Cut Off Date:	31/01/2018		
Issue Date:	27/02/2018	Legal Maturity Date:	21/04/2028
Reporting period:	October		
Reporting date:	16/11/2018		
Reporting Frequency:	monthly		
Period No.:	9		
Payment date:	21/11/2018		
Next payment date:	21/12/2018		
Asset collection period:	01/10/2018	until	31/10/2018
Interest Accrual Period:	22/10/2018	until	21/11/2018
Note Payment Period:	22/10/2018	until	21/11/2018
		Days accrued:	30

**Poolinformation at Cut Off Date**

	Number of Contracts	Outstanding Discounted Principal Balance	Outstanding Nominal Balance
Outstanding Pool	86.320	1.000.002.231,57	1.029.405.033,97 €
Repurchased Loan Contracts	0	0	0,00 €

Credit Type	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
Auto Credit	12,93%	88.987.892,58	8,90%
Classic Credit	87,07%	911.014.338,99	91,10%
<b>Total</b>	<b>100,00%</b>	<b>1.000.002.231,57 €</b>	<b>100,00%</b>

Type of Car	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New	83,06%	824.396.601,44	82,44%
Used	16,94%	175.605.630,13	17,56%
<b>Total</b>	<b>100,00%</b>	<b>1.000.002.231,57 €</b>	<b>100,00%</b>

**Transaction Events, Trigger & Rating Overview**

Clean-Up Call Condition

Current Outstanding Discounted Portfolio	Min. Outstanding Discounted Portfolio
77,17%	10,00%

Repurchase of Receivables

	Number of contracts	Outstanding Discounted Balance	Re-Purchase Price
Current Period	-	-	-
Previous Periods	-	-	-
<b>Total</b>	-	-	-

If a repurchase of receivables occurred, it would only result from non-eligibility as of the respective Cut Off Date (which has been discovered at a later stage).

Credit Enhancement Increase Condition

Cumulative Gross Loss Ratio

0,06490%
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Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	14,62%	11,25%
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 (inclusive); 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

<p><b>Account Bank:</b> BNP Paribas Securities Services</p> <p>Current Rating<sup>1</sup></p> <p>Minimum required Rating<sup>2</sup> <i>(if no short term Rating available, the higher long term rating is applicable)</i></p>	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											
<p><b>Paving Agent:</b> BNP Paribas Securities Services</p> <p>Current Rating<sup>1</sup></p> <p>Minimum required Rating<sup>2</sup> <i>(if no short term Rating available, the higher long term rating is applicable)</i></p>	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											
<p><b>Swap Counterparty:</b> ING Bank N.V.</p> <p>Current Rating<sup>1</sup></p> <p>Minimum required Rating<sup>2</sup> <i>(if no short term Rating available, the higher long term rating is applicable)</i></p>	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											
	<p><small>If the Swap Counterparty does not have the Swap Counterparty Required Rating or the rating is withdrawn for any reason, it shall</small></p> <p><small>(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</small></p> <p><small>(ii) obtain a guarantee from an institution with a Swap Counterparty Required Rating; or</small></p> <p><small>(iii) assign its rights and obligations under the Swap Agreement to a successor Swap Counterparty with a Swap Counterparty Required Rating; or</small></p> <p><small>(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.</small></p> <p><small>If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.</small></p>											
<p><b>Service:</b> Volkswagen Finance S.A.</p> <p>Current Rating<sup>1</sup></p> <p>Minimum required Rating<sup>2</sup></p>										n.a.	n.a.	n.a.

**Deal Overview: Counterparties**

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

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

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

Information on Notes	Class A	Class B
Final Maturity Date	21/04/2028	21/04/2028
Scheduled Repayment Date:	21/10/2025	21/10/2025
ISIN:	ES0305319008	ES0305319016
Common Code:	175957723	175958193
Nominal Amount:	100.000,00 €	100.000,00 €

Information on Interest	Class A	Class B
Spread/Margin:	40 pbs	54 pbs
Index Rate:	1-Month Euribor	1-Month Euribor
Fixed/ Floating:	Floating	Floating
Current Coupon:	1-Month Euribor + 40 pbs	1-Month Euribor + 54 pbs
Day Count Convention	Actual/360	Actual/360

**Clean-Up Call**

Volkswagen Finance will have the right at its option to exercise a Clean-Up Call and to repurchase the Loan Receivables from Driver España One at any time when the sum of the Discounted Principal Balance for all loan contracts is less than 10 per cent. of the sum of the Discounted Principal Balance for all Loan contracts as of the Cut Off Date, provided that all payment obligations under the Notes will be thereby fulfilled.

**Information regarding the Notes II**

<b>Monthly Period:</b>	October		
<b>Payment Date:</b>	21/11/2018		
<b>Interest Accrual Period (from/until):</b>	22/10/2018	21/11/2018	
<b>Days Accrued:</b>	30		
<b>Base Interest Rate (1-Month Euribor):</b>	-0,369%		
	EUR		
<b>Day Count Convention:</b>	30/360		

<b>Interest Payments</b>		<b>Class A</b>	<b>Class B</b>
Total Interest Amount of the Reporting Period		17.671,20 €	3.705,00 €
Gross Paid interest:		17.671,20 €	3.705,00 €
<b>Unpaid Interest:</b>			
Unpaid interest of the Reporting Period:		- €	- €
Cumulative unpaid interest:		- €	- €

<b>Principal Payment</b>		<b>Class A</b>	<b>Class B</b>
Note Balance (Cut Off Date):		888.000.000,00 €	26.000.000,00 €
Note Balance (Beginning of Period):		683.840.275,20 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	63,17 €		
Available Redemption Amount Reporting Period:	24.943.089,28 €		
Total Available Redemption Amount:	24.943.152,45 €		
Redemption Amount per Class:		24.943.120,80 €	0,00 €
Unallocated Redemption Amount per note class from current period::		31,65 €	0,00 €
Note Balance (End of Period):		658.897.154,40	26.000.000,00
Note Factor (End of Period):		74,20%	100,00%

<b>Overcollateralisation</b>		<b>Class A</b>	<b>Class B</b>
Initial OC Percentage at Poolcut		11,2023%	8,6023%
Current OC Percentage		14,6217%	11,2527%

## Credit Enhancement

### Credit Enhancement as of Cut Off Date

	Outstanding Discounted Principal Balance (%)	Value
Class B Note*	2,60%	26.000.000,00 €
Subordinated Loan	5,10%	51.002.231,57 €
Overcollateralization	3,50%	35.000.000,00 €
Cash Collateral Account	1,30%	13.000.000,00 €
*for subordination to class A note		

Cash Collateral Account (CCA)	in EUR	in % of Outstanding Discounted Balance as of	
<b>Initial Balance at Poolcut</b>	<b>13.000.000,00 €</b>	<b>1,30%</b>	<b>Poolcut</b>
Targeted Balance (Floor)	11.000.000,00 €	1,10%	Poolcut
<b>Balance as of the Beginning of the Period</b>	<b>11.000.000,00 €</b>	<b>1,10%</b>	<b>BoPeriod</b>
Payment from CCA/ Payment to CCA	0,00 €	-	-
<b>Balance as of the End of the Period</b>	<b>11.000.000,00 €</b>	<b>1,43%</b>	<b>EoPeriod</b>

### Calculation of Credit Enhancement:

The Class B Notes benefit from the Subordinated Loan, the Overcollateralisation and the Cash Collateral Account.

- The transaction starts with sequential amortisation and therefore initially only the Class A Notes will receive principal payments
- The transaction switches into pro rata amortisation once an overcollateralisation percentage (i.e. credit enhancement excluding cash collateral) of OC-Percentage for the Class A Notes and OC-Percentage for the Class B Notes has been reached
- The amortisation will revert to sequential in case the total amount of notes outstanding falls below 10% of the initial notes outstanding

### Set off Risk

No set off risk is applicable in this transaction.



### Swap/ Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial Principal	683.840.275,20 €	26.000.000,00 €
Underlying Principal for Reporting Period	683.840.275,20 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 169.307,45 €	- 8.198,67 €

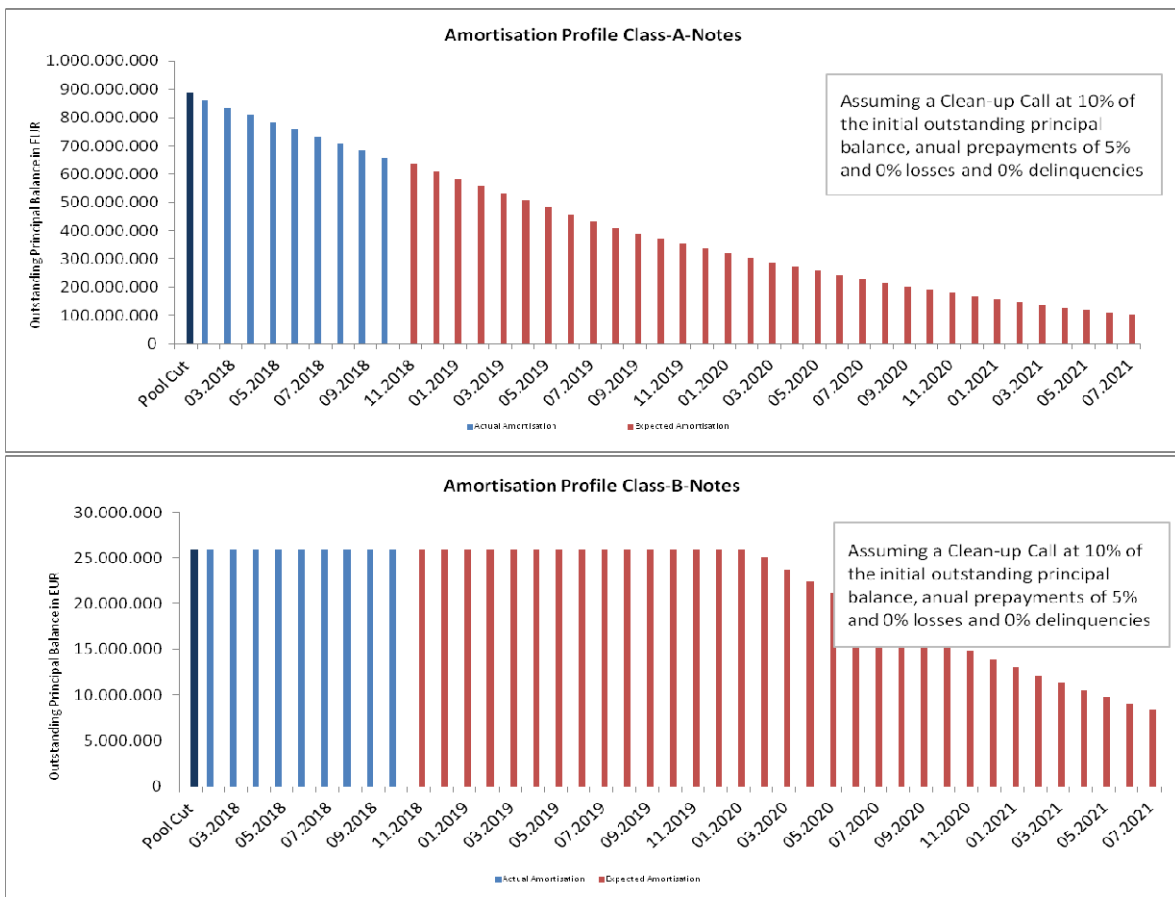
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		63,17 €	
Available Distribution Amount	plus	25.832.612,48 €	25.832.675,65 €
Fees	less	690.640,88 €	25.142.034,77 €
Net Swap Payments Class A	less	169.307,45 €	24.972.727,32 €
Net Swap Payments Class B	less	8.198,67 €	24.964.528,65 €
Interest Class A	less	17.671,20 €	24.946.857,45 €
Interest Class B	less	3.705,00 €	24.943.152,45 €
Payment to Cash Collateral Account	less	- €	24.943.152,45 €
Redemption Class A	less	24.943.120,80 €	31,65 €
Redemption Class B	less	- €	31,65 €
Remaining Amount Due to Rounding	less	31,65 €	- €
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 30/09/2018				At the end of Reporting Period 31/10/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	665.005,97 €	14.338,70 €	679.344,67 €	Arrears	779.075,71 €	15.436,32 €	794.512,03 €
10/2018	23.709.716,75 €	945.190,83 €	24.654.907,58 €				
11/2018	23.685.322,33 €	917.036,77 €	24.602.359,10 €	11/2018	23.645.924,24 €	915.513,75 €	24.561.437,99 €
12/2018	23.511.791,10 €	888.912,36 €	24.400.703,46 €	12/2018	23.473.415,27 €	887.436,12 €	24.360.851,39 €
01/2019	23.377.644,39 €	860.991,79 €	24.238.636,18 €	01/2019	23.340.825,54 €	859.561,10 €	24.200.386,64 €
02/2019	23.279.110,32 €	833.235,10 €	24.112.345,42 €	02/2019	23.242.910,61 €	831.848,21 €	24.074.758,82 €
03/2019	23.172.251,66 €	805.586,73 €	23.977.838,39 €	03/2019	23.135.508,51 €	804.242,83 €	23.939.751,34 €
04/2019	23.094.675,78 €	778.068,93 €	23.872.744,71 €	04/2019	23.058.071,87 €	776.768,67 €	23.834.840,54 €
05/2019	22.924.768,75 €	750.645,73 €	23.675.414,48 €	05/2019	22.888.714,52 €	749.388,87 €	23.638.103,39 €
06/2019	22.806.406,99 €	723.421,21 €	23.529.828,20 €	06/2019	22.770.706,58 €	722.207,20 €	23.492.913,78 €
07/2019	22.632.657,53 €	696.337,64 €	23.328.995,17 €	07/2019	22.598.186,41 €	695.166,04 €	23.293.352,45 €
08/2019	22.450.006,21 €	669.463,05 €	23.119.469,26 €	08/2019	22.415.861,91 €	668.332,40 €	23.084.194,31 €
09/2019	22.316.085,47 €	642.802,72 €	22.958.888,19 €	09/2019	22.281.900,64 €	641.712,60 €	22.923.613,24 €
10/2019	22.129.428,72 €	616.302,91 €	22.745.731,63 €	10/2019	22.095.203,27 €	615.253,41 €	22.710.456,68 €
11/2019	21.875.861,39 €	590.021,80 €	22.465.883,19 €	11/2019	21.842.101,35 €	589.012,90 €	22.431.114,25 €
12/2019	21.436.067,63 €	564.044,70 €	22.000.112,33 €	12/2019	21.402.806,56 €	563.075,87 €	21.965.882,43 €
01/2020	20.933.947,85 €	538.589,00 €	21.472.536,85 €	01/2020	20.901.469,20 €	537.859,65 €	21.439.128,85 €
02/2020	20.532.958,19 €	513.731,26 €	21.046.689,45 €	02/2020	20.500.501,62 €	512.840,49 €	21.013.342,11 €
03/2020	20.116.004,71 €	489.349,78 €	20.605.354,49 €	03/2020	20.083.696,57 €	488.497,56 €	20.572.194,13 €
04/2020	19.476.375,11 €	465.460,82 €	19.941.835,93 €	04/2020	19.446.515,37 €	464.647,03 €	19.911.162,40 €
05/2020	18.778.678,82 €	442.333,53 €	19.221.012,15 €	05/2020	18.749.902,25 €	441.555,11 €	19.191.457,36 €
06/2020	18.201.703,90 €	420.035,87 €	18.621.739,77 €	06/2020	18.173.770,87 €	419.291,68 €	18.593.062,55 €
07/2020	17.520.646,18 €	398.419,25 €	17.919.065,43 €	07/2020	17.493.029,75 €	397.708,25 €	17.890.738,00 €
08/2020	16.820.762,55 €	377.615,50 €	17.198.378,05 €	08/2020	16.794.170,39 €	376.937,26 €	17.171.107,65 €
09/2020	16.370.968,21 €	357.642,16 €	16.728.610,37 €	09/2020	16.345.336,54 €	356.995,48 €	16.702.332,02 €
10/2020	15.789.437,39 €	338.201,42 €	16.127.638,81 €	10/2020	15.764.781,41 €	337.585,23 €	16.102.366,64 €
11/2020	15.235.105,19 €	319.450,34 €	15.554.555,53 €	11/2020	15.210.931,53 €	318.863,42 €	15.529.794,95 €
12/2020	14.904.136,91 €	301.355,53 €	15.205.492,44 €	12/2020	14.880.330,95 €	300.797,29 €	15.181.128,24 €
01/2021	14.582.294,40 €	283.686,71 €	14.865.981,11 €	01/2021	14.558.815,93 €	283.126,74 €	14.841.942,67 €
02/2021	14.311.987,70 €	266.337,51 €	14.578.325,21 €	02/2021	14.288.990,29 €	265.835,43 €	14.554.825,72 €
03/2021	13.941.414,84 €	249.344,53 €	14.190.759,37 €	03/2021	13.918.332,14 €	248.869,75 €	14.167.201,89 €
04/2021	13.142.620,28 €	232.790,44 €	13.375.410,72 €	04/2021	13.120.605,00 €	232.343,13 €	13.352.848,13 €
05/2021	12.213.118,79 €	217.183,07 €	12.430.301,86 €	05/2021	12.191.549,59 €	216.761,99 €	12.408.311,58 €
06/2021	11.407.330,32 €	202.678,76 €	11.610.009,08 €	06/2021	11.386.048,75 €	202.283,26 €	11.588.332,01 €
07/2021	10.337.581,62 €	189.132,19 €	10.526.713,81 €	07/2021	10.318.179,47 €	188.761,99 €	10.506.941,46 €
08/2021	9.308.999,98 €	176.856,67 €	9.485.856,65 €	08/2021	9.290.549,30 €	176.509,51 €	9.467.058,81 €
09/2021	8.603.388,00 €	165.801,41 €	8.769.189,41 €	09/2021	8.585.472,63 €	165.476,19 €	8.750.948,82 €
10/2021	7.889.301,59 €	155.586,03 €	8.044.887,62 €	10/2021	7.671.967,67 €	155.282,04 €	7.827.249,71 €
11/2021	6.911.341,89 €	146.454,53 €	7.057.796,42 €	11/2021	6.895.243,04 €	146.171,14 €	7.041.414,18 €
12/2021	6.777.209,81 €	138.248,11 €	6.915.457,92 €	12/2021	6.761.252,69 €	137.983,83 €	6.899.236,52 €
01/2022	6.620.436,89 €	130.199,93 €	6.750.636,82 €	01/2022	6.605.614,60 €	129.954,59 €	6.735.569,19 €
02/2022	6.499.215,06 €	122.337,59 €	6.621.552,65 €	02/2022	6.484.942,83 €	122.109,89 €	6.607.052,72 €
03/2022	6.366.209,71 €	114.619,72 €	6.480.829,43 €	03/2022	6.352.353,98 €	114.408,94 €	6.466.762,92 €
04/2022	6.099.278,83 €	107.060,44 €	6.206.339,27 €	04/2022	6.085.406,66 €	106.866,10 €	6.192.272,76 €
05/2022	5.761.394,05 €	99.817,71 €	5.861.211,76 €	05/2022	5.749.086,64 €	99.639,87 €	5.848.726,51 €
06/2022	5.440.374,11 €	92.976,06 €	5.533.350,17 €	06/2022	5.428.820,09 €	92.812,84 €	5.521.632,93 €
07/2022	5.026.640,90 €	86.515,38 €	5.113.156,28 €	07/2022	5.015.300,36 €	86.365,85 €	5.101.666,21 €
08/2022	4.585.796,81 €	80.546,75 €	4.666.343,56 €	08/2022	4.575.483,37 €	80.410,69 €	4.655.894,06 €
09/2022	4.326.181,69 €	75.101,13 €	4.401.282,82 €	09/2022	4.316.192,11 €	74.977,32 €	4.391.169,43 €
10/2022	3.952.025,33 €	69.963,96 €	4.021.989,29 €	10/2022	3.944.938,36 €	69.852,00 €	4.014.790,36 €
<b>Subtotal</b>	<b>741.651.668,40 €</b>	<b>19.661.794,06 €</b>	<b>761.313.462,46 €</b>	<b>Subtotal</b>	<b>716.860.694,94 €</b>	<b>18.685.137,93 €</b>	<b>735.545.832,77 €</b>
> 10/2022	54.964.733,88 €	712.942,42 €	55.677.676,30 €	> 10/2022	54.877.551,79 €	711.606,82 €	55.589.158,62 €
<b>Total</b>	<b>796.616.402,28 €</b>	<b>20.374.736,48 €</b>	<b>816.991.138,76 €</b>	<b>Total</b>	<b>771.738.246,73 €</b>	<b>19.396.744,85 €</b>	<b>791.134.991,39 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	32	542.361,18
Defaults	6	106.585,40
End of Period	38	648.946,58

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0649%
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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.

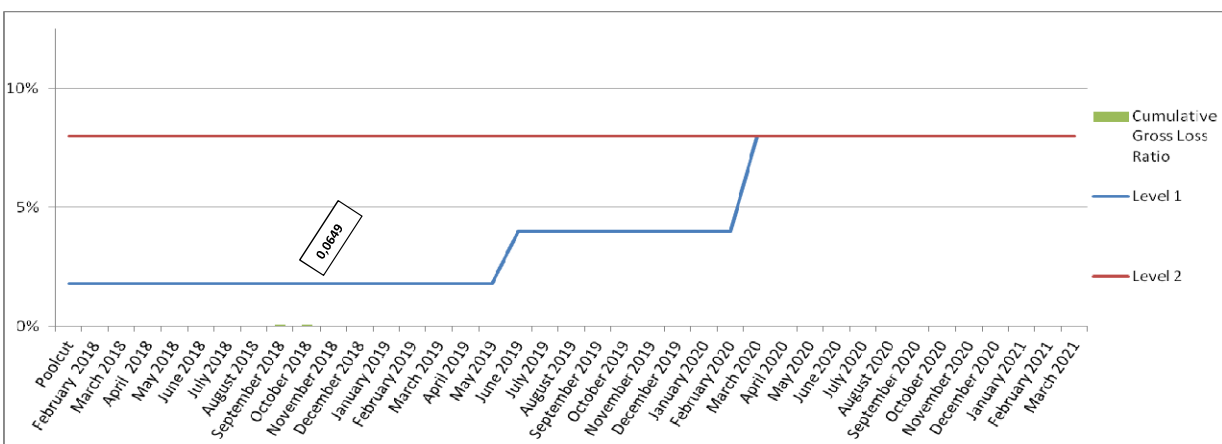
	OC-Percentage	OC-Percentage
	Class A Notes	Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

**Performance Trigger**

Levels	Credit Enhancement increase condition	Credit Enhancement increase condition in place?
Level 1	Cumulative Gross Loss Ratio exceeds (i) 1.8% on any Payment Date prior to or during May 2019 (included); or (ii) 4.00% for any Payment Date after May 2019 and until that for February 2020(inclusive)	No
Level 2	Cumulative Gross Loss Ratio exceeds 8.0% for any Payment Date	No

**Performance Pool vis-a-vis Triggers**

Cumulated Gross loss



**Overview Outstanding Contracts**

**Development of Pool within Reporting Period**

	Number of contracts	Adjustments	Outstanding Nominal Balance
<b>Begin of Period</b>			816.991.138,76 €
<b>End of Period</b>			791.134.991,39 €
Periodic reduction of Nominal		25.856.147,37 €	25.856.147,37 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-34.643,41 €	
Fees for prolongation		764,57 €	
Write Off / Write Down	1	-2,49 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		8.527,98 €	
Interest in arrears		1.818,46 €	
Net Swaps		0,00 €	
Available Distribution Amount		25.832.612,48 €	

**Status of Contracts**

Status	Pool Balance at Poolcut		Credit Type				Vehicle Status			
	Number of Contracts	Outstanding Discounted Principal Balance	Auto Credit		Classic Credit		New		Used	
			Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Current	86.320	1.000.002.231,57 €	11.160	88.987.892,58 €	75.160	911.014.338,99 €	71.700	824.396.601,44 €	14.620	175.605.630,13 €
Delinquent	0	- €	0	- €	0	- €	0	- €	0	- €
Defaulted	0	- €	0	- €	0	- €	0	- €	0	- €
Partial Prepayment	0	- €	0	- €	0	- €	0	- €	0	- €
End of Term	0	- €	0	- €	0	- €	0	- €	0	- €
Write Off	0	- €	0	- €	0	- €	0	- €	0	- €
Full Prepayment	0	- €	0	- €	0	- €	0	- €	0	- €
Repurchase	0	- €	0	- €	0	- €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>1.000.002.231,57 €</b>	<b>11.160</b>	<b>88.987.892,58 €</b>	<b>75.160</b>	<b>911.014.338,99 €</b>	<b>71.700</b>	<b>824.396.601,44 €</b>	<b>14.620</b>	<b>175.605.630,13 €</b>

Status	Pool Balance at the End of Period		Credit Type				Vehicle Status			
	Number of Contracts (End of Period)	Outstanding Discounted Principal Balance (End of Period)	Auto Credit		Classic Credit		New		Used	
			Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Current	83.993	764.013.823,01 €	10.724	63.923.061,26 €	73.269	700.090.761,75 €	69.822	626.949.102,64 €	14.171	137.064.720,37 €
Delinquent	577	7.132.509,74 €	80	597.874,97 €	497	6.534.634,77 €	455	5.675.879,43 €	122	1.456.630,31 €
Defaulted	35	553.527,21 €	3	42.785,89 €	32	510.741,32 €	28	473.093,67 €	7	80.433,54 €
Partial Prepayment	9	38.386,77 €	2	1.788,64 €	7	36.598,13 €	8	28.683,84 €	1	9.702,93 €
End of Term	691	0,00 €	200	0,00 €	491	0,00 €	594	- €	97	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	1.015	0,00 €	151	0,00 €	864	0,00 €	783	- €	222	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>771.738.246,73 €</b>	<b>11.160</b>	<b>64.565.510,76 €</b>	<b>75.160</b>	<b>707.172.735,97 €</b>	<b>71.700</b>	<b>633.126.759,58 €</b>	<b>14.620</b>	<b>138.611.487,15 €</b>

**Information on the retention of net economic interest**
**Retention Amount at Poolcut**

Type of Asset	Number of Loans	Percentage of Loans (%)	Outstanding Nominal Balance	Percentage of Balance (%)
Portfolio sold to Fund	86.320	94,94%	1.029.405.033,97 €	95,00%
Retention of Volkswagen Finance	4.598	5,06%	54.189.288,02 €	5,00%
<b>Total</b>	<b>90.918</b>	<b>100,00%</b>	<b>1.083.594.321,99 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	51.470.251,70 €	5,00%
Actual Retention	54.189.288,02 €	5,00%

**Retention Amount End of Period**

Type of Asset	Number of Loans	Percentage of Loans (%)	Outstanding Nominal Balance	Percentage of Balance (%)
Portfolio sold to Fund	84.614	94,96%	791.134.991,39 €	95,01%
Retention of Volkswagen Finance	4.494	5,04%	41.584.824,76 €	4,99%
<b>Total</b>	<b>89.108</b>	<b>100,00%</b>	<b>832.719.816,15 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	41.635.990,81 €	5,00%
Actual Retention	41.584.824,76 €	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.

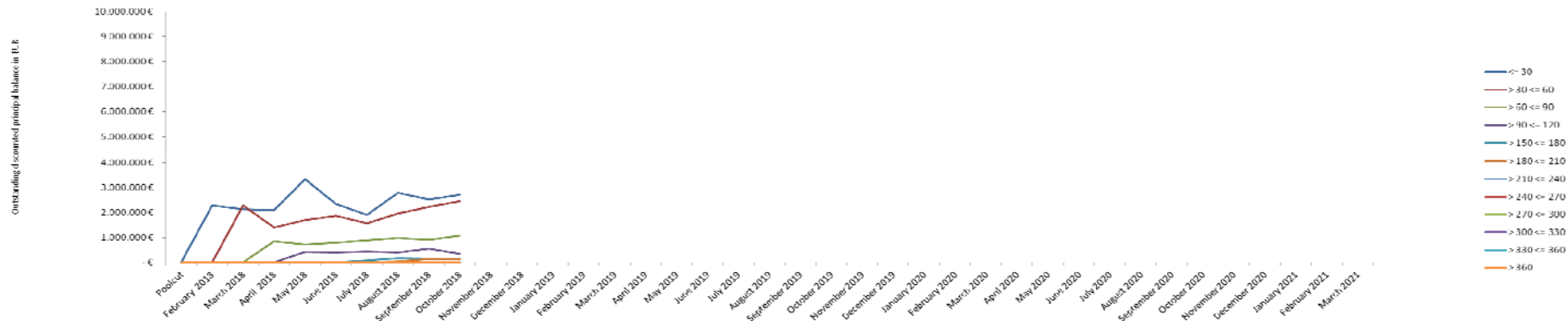
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	229	0,27%	2.709.776,82 €	0,35%	2.796.904,71 €	0,34%	39	286.625,95 €	190	2.423.150,87 €	185	2.221.388,71 €	44	488.388,11 €
> 30 <= 60	184	0,22%	2.459.211,82 €	0,32%	2.544.542,51 €	0,31%	20	131.641,19 €	164	2.327.570,63 €	141	1.913.160,99 €	43	546.050,83 €
> 60 <= 90	88	0,10%	1.071.914,58 €	0,14%	1.108.413,93 €	0,13%	13	114.097,29 €	75	957.817,29 €	67	816.326,20 €	21	255.588,38 €
> 90 <= 120	26	0,03%	335.653,78 €	0,04%	346.484,96 €	0,04%	5	38.511,65 €	21	297.142,13 €	22	270.363,92 €	4	65.289,86 €
> 120 <= 150	27	0,03%	236.328,56 €	0,03%	242.875,30 €	0,03%	3	26.998,89 €	24	209.329,67 €	22	202.607,12 €	5	33.721,44 €
> 150 <= 180	10	0,01%	128.201,51 €	0,02%	132.789,96 €	0,02%	0	- €	10	128.201,51 €	8	111.027,30 €	2	17.174,21 €
<b>Subtotal</b>	<b>564</b>	<b>0,66%</b>	<b>6.941.087,07 €</b>	<b>0,90%</b>	<b>7.172.011,37 €</b>	<b>0,87%</b>	<b>80</b>	<b>597.874,97 €</b>	<b>484</b>	<b>6.343.212,10 €</b>	<b>445</b>	<b>5.534.874,24 €</b>	<b>119</b>	<b>1.406.212,83 €</b>
> 180 <= 210	9	0,01%	137.643,87 €	0,02%	142.517,09 €	0,02%	0	- €	9	137.643,87 €	7	95.908,56 €	2	41.735,31 €
> 210 <= 240	1	0,00%	22.640,23 €	0,00%	23.790,29 €	0,00%	0	- €	1	22.640,23 €	1	22.640,23 €	0	- €
> 240 <= 270	3	0,00%	31.138,57 €	0,00%	32.016,07 €	0,00%	0	- €	3	31.138,57 €	2	22.456,40 €	1	8.682,17 €
> 270 <= 300	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 300 <= 330	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 330 <= 360	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 360	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
<b>Subtotal</b>	<b>13</b>	<b>0,01%</b>	<b>191.422,67 €</b>	<b>0,02%</b>	<b>198.323,45 €</b>	<b>0,02%</b>	<b>0</b>	<b>0,00 €</b>	<b>13</b>	<b>191.422,67 €</b>	<b>10</b>	<b>141.005,19 €</b>	<b>3</b>	<b>50.417,48 €</b>
<b>Total</b>	<b>577</b>	<b>0,67%</b>	<b>7.132.509,74 €</b>	<b>0,92%</b>	<b>7.370.334,82 €</b>	<b>0,89%</b>	<b>80</b>	<b>597.874,97 €</b>	<b>497</b>	<b>6.534.634,77 €</b>	<b>455</b>	<b>5.675.879,43 €</b>	<b>122</b>	<b>1.456.630,31 €</b>

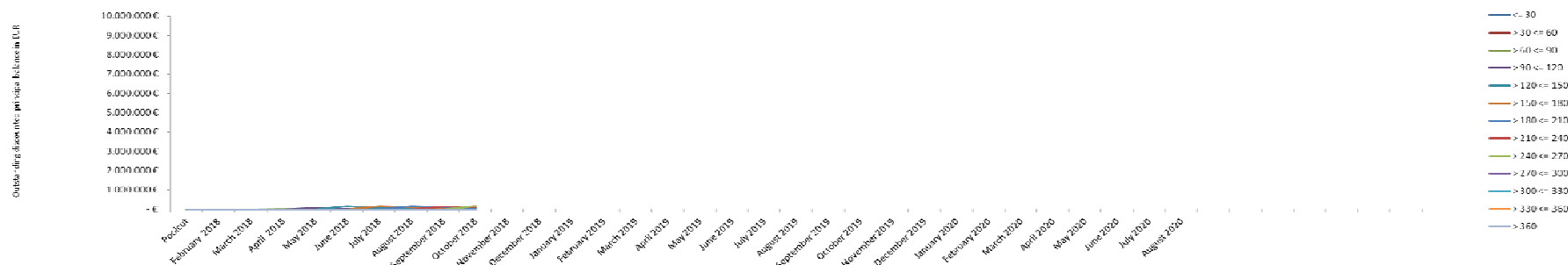
**Performance Delinquencies**



**Defaulted Contracts**

Defaulted Profile Total Portfolio							Credit Type				Vehicle Status			
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)	Auto Credit		Classic Credit		New		Used	
							Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
<= 30	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 30 <= 60	2	0,00%	17.434,61 €	0,00%	17.438,76 €	0,00%	0	0,00 €	2	17.434,61 €	1	11.571,42 €	1	5.863,19 €
> 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	3	0,00%	58.279,58 €	0,01%	58.636,26 €	0,01%	0	0,00 €	3	58.279,58 €	3	58.279,58 €	0	0,00 €
> 150 <= 180	7	0,01%	148.978,84 €	0,02%	149.726,06 €	0,02%	0	0,00 €	7	148.978,84 €	6	131.731,74 €	1	17.247,10 €
<b>Subtotal</b>	<b>12</b>	<b>0,01%</b>	<b>224.693,03 €</b>	<b>0,03%</b>	<b>225.801,08 €</b>	<b>0,03%</b>	<b>0</b>	<b>0,00 €</b>	<b>12</b>	<b>224.693,03 €</b>	<b>10</b>	<b>201.582,74 €</b>	<b>2</b>	<b>23.110,29 €</b>
> 180 <= 210	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 €
> 210 <= 240	6	0,01%	102.274,80 €	0,01%	102.821,89 €	0,01%	1	14.441,76 €	5	87.833,04 €	4	71.275,74 €	2	30.999,06 €
> 240 <= 270	11	0,01%	159.070,56 €	0,02%	160.077,64 €	0,02%	1	9.914,27 €	10	149.156,29 €	9	140.251,13 €	2	18.819,43 €
> 270 <= 300	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 300 <= 330	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 330 <= 360	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 360	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Subtotal</b>	<b>23</b>	<b>0,03%</b>	<b>328.834,18 €</b>	<b>0,04%</b>	<b>330.762,15 €</b>	<b>0,04%</b>	<b>3</b>	<b>42.785,89 €</b>	<b>20</b>	<b>286.048,29 €</b>	<b>18</b>	<b>271.510,93 €</b>	<b>5</b>	<b>57.323,25 €</b>
<b>Total</b>	<b>35</b>	<b>0,04%</b>	<b>553.527,21 €</b>	<b>0,07%</b>	<b>556.563,23 €</b>	<b>0,07%</b>	<b>3</b>	<b>42.785,89 €</b>	<b>32</b>	<b>510.741,32 €</b>	<b>28</b>	<b>473.093,67 €</b>	<b>7</b>	<b>80.433,54 €</b>

**Performance Defaults**





**Prepayments**

Unscheduled Prepayments	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
Full and Partial Prepayments	127	1.252.111,81 €	1.193.104,25 €	38.386,77 €
Full and Partial Prepayments with another status at the end of the month (*)	3	15.833,24 €	15.464,26 €	307,76 €
<b>Total</b>	<b>130</b>	<b>1.267.945,05 €</b>	<b>1.208.568,51 €</b>	<b>38.694,53 €</b>

**Partial Prepayments**

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	2	3.068,19 €	1.038,08 €	1.788,64 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>2</b>	<b>3.068,19 €</b>	<b>1.038,08 €</b>	<b>1.788,64 €</b>
Classic Credit	New Car	6	85.476,00 €	56.562,06 €	26.895,20 €
	Used Car	1	13.585,83 €	3.603,40 €	9.702,93 €
	<b>Subtotal CC</b>	<b>7</b>	<b>99.061,83 €</b>	<b>60.165,46 €</b>	<b>36.598,13 €</b>
<b>Total</b>		<b>9</b>	<b>102.130,02 €</b>	<b>61.203,54 €</b>	<b>38.386,77 €</b>

**Full Prepayments**

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Principal Balance	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	20	59.491,49 €	56.899,71 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>20</b>	<b>59.491,49 €</b>	<b>56.899,71 €</b>	<b>0,00 €</b>
Classic Credit	New Car	71	770.548,26 €	758.241,15 €	0,00 €
	Used Car	27	319.942,04 €	316.759,85 €	0,00 €
	<b>Subtotal CC</b>	<b>98</b>	<b>1.090.490,30 €</b>	<b>1.075.001,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>118</b>	<b>1.149.981,79 €</b>	<b>1.131.900,71 €</b>	<b>0,00 €</b>

**Full and Partial Prepayments**

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	22	62.559,68 €	57.937,79 €	1.788,64 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>22</b>	<b>62.559,68 €</b>	<b>57.937,79 €</b>	<b>1.788,64 €</b>
Classic Credit	New Car	77	856.024,26 €	814.803,21 €	26.895,20 €
	Used Car	28	333.527,87 €	320.363,25 €	9.702,93 €
	<b>Subtotal CC</b>	<b>105</b>	<b>1.189.552,13 €</b>	<b>1.135.166,46 €</b>	<b>36.598,13 €</b>
<b>Total</b>		<b>127</b>	<b>1.252.111,81 €</b>	<b>1.193.104,25 €</b>	<b>38.386,77 €</b>

(\*) Contracts with unscheduled payment during the period but classified as delinquent, default or write off as of the end of the month.

### Recovery Contracts

#### Recoveries - after Default before Write Off

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Default	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	3	43.039,25 €	0,00 €	0,00 €	43.039,25 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>3</b>	<b>43.039,25 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>43.039,25 €</b>
Classic Credit	New	25	515.563,83 €	82.933,08 €	0,00 €	432.630,75 €
	Used	7	94.608,95 €	13.715,72 €	0,00 €	80.893,23 €
	<b>Subtotal CC</b>	<b>32</b>	<b>610.172,78 €</b>	<b>96.648,80 €</b>	<b>0,00 €</b>	<b>513.523,98 €</b>
<b>Total</b>		<b>35</b>	<b>653.212,03 €</b>	<b>96.648,80 €</b>	<b>0,00 €</b>	<b>556.563,23 €</b>

#### Recoveries - after Write Off \*\*

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>

#### Classification by end of term & defaulted write off:

#### Recoveries - after Write Off (contracts previously defaulted) \*\*

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>

#### Recoveries - after Write Off (contracts directly written off) \*\*

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Classic Credit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>0</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>

\*\* This table exclusively covers contracts with the Status Write off

**Poolinformation I. - Down Payments**

Down Payments Total Portfolio						Credit Type						Vehicle Status					
Down Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Down Payment / Purchase Price (%)	Auto Credit		Classic Credit		New		Used					
						Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price %	Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price %	Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price %	Number of Contracts	Outstanding Discounted Principal Balance	Downpayment / Purchase Price %
No downpayment	3.193	3,77%	40.844.910,45 €	5,27%	0,00%	293	2.194.590,97 €	0,00%	2.996	38.450.319,49 €	0,00%	2.536	32.331.624,98 €	0,00%	653	8.313.285,47 €	0,00%
0.01 - 1.000,00	5.526	6,53%	60.220.565,72 €	7,80%	4,39%	463	3.077.505,53 €	4,11%	5.063	57.143.060,19 €	4,42%	4.333	46.132.320,06 €	4,34%	1.193	14.088.245,66 €	4,55%
1.000,01 - 2.000,00	6.674	7,89%	67.043.465,50 €	8,69%	11,16%	746	4.629.138,99 €	9,88%	5.928	62.414.326,51 €	11,36%	4.886	49.143.948,83 €	11,01%	1.788	17.899.516,67 €	11,61%
2.000,01 - 3.000,00	7.073	8,36%	67.872.800,47 €	8,79%	16,74%	1.179	6.978.100,02 €	15,02%	5.894	60.894.700,45 €	17,15%	5.720	54.016.982,66 €	16,74%	1.353	13.855.817,81 €	16,74%
3.000,01 - 4.000,00	6.642	7,85%	60.607.671,96 €	7,85%	21,48%	1.157	6.501.663,73 €	18,92%	5.485	54.106.008,23 €	22,12%	5.477	48.893.462,62 €	21,44%	1.165	11.714.209,34 €	21,64%
4.000,01 - 5.000,00	6.159	7,28%	56.841.520,50 €	7,37%	25,25%	1.093	6.824.304,20 €	21,39%	5.066	50.017.216,30 €	26,30%	5.078	46.164.267,07 €	25,06%	1.081	10.677.253,43 €	26,21%
5.000,01 - 6.000,00	5.675	6,71%	51.518.180,13 €	6,68%	28,94%	1.051	6.384.714,23 €	24,32%	4.624	45.133.465,90 €	30,28%	4.675	41.942.033,14 €	28,65%	1.000	9.576.146,99 €	30,36%
6.000,01 - 7.000,00	4.866	5,75%	42.675.918,66 €	5,53%	32,61%	812	4.681.721,25 €	27,51%	4.054	37.994.197,41 €	33,89%	4.104	35.900.327,04 €	32,33%	762	6.775.591,62 €	34,21%
7.000,01 - 8.000,00	4.522	5,34%	38.514.022,92 €	4,99%	35,65%	768	4.398.730,92 €	29,54%	3.754	34.115.291,40 €	37,24%	3.824	32.484.427,49 €	35,28%	698	6.039.594,84 €	37,83%
8.000,01 - 9.000,00	3.935	4,65%	32.185.150,54 €	4,17%	39,18%	562	3.033.336,25 €	32,45%	3.373	29.151.814,29 €	40,60%	3.283	26.948.279,63 €	38,78%	625	5.236.870,91 €	41,29%
9.000,01 - 10.000,00	4.157	4,91%	35.813.544,70 €	4,64%	40,38%	732	4.508.449,91 €	32,62%	3.425	31.305.094,79 €	42,58%	3.532	30.365.839,53 €	39,97%	625	5.447.705,17 €	42,82%
10.000,01 - 11.000,00	3.176	3,75%	27.233.448,71 €	3,53%	43,95%	355	1.882.191,14 €	36,29%	2.821	25.351.257,57 €	45,15%	2.715	23.230.839,79 €	43,75%	461	4.002.608,93 €	45,17%
11.000,01 - 12.000,00	3.120	3,69%	26.642.926,00 €	3,45%	45,74%	378	2.355.243,02 €	35,99%	2.744	24.287.662,98 €	47,53%	2.690	22.712.620,52 €	45,63%	430	3.930.305,48 €	46,47%
12.000,01 - 13.000,00	2.738	3,24%	22.723.248,59 €	2,94%	48,84%	224	1.300.558,75 €	38,34%	2.514	21.422.689,84 €	50,07%	2.341	19.302.532,41 €	48,78%	397	3.420.716,18 €	49,21%
13.000,01 - 14.000,00	2.491	2,94%	20.798.217,75 €	2,70%	50,82%	196	1.066.599,09 €	40,76%	2.295	19.731.618,66 €	51,92%	2.166	18.042.178,52 €	50,76%	325	2.756.039,23 €	51,25%
14.000,01 - 15.000,00	2.428	2,87%	20.737.077,29 €	2,69%	51,23%	256	1.395.922,01 €	40,92%	2.172	19.341.156,28 €	52,82%	2.127	18.055.716,11 €	51,08%	301	2.681.361,18 €	52,30%
> 15.000,00	12.243	14,47%	99.665.577,44 €	12,91%	61,86%	540	3.352.740,75 €	45,56%	11.697	96.312.936,69 €	62,85%	10.826	87.459.359,20 €	61,94%	1.417	12.206.218,24 €	61,22%
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	-	<b>10.809</b>	<b>64.565.510,76 €</b>	-	<b>73.805</b>	<b>707.172.755,97 €</b>	-	<b>70.313</b>	<b>633.126.759,53 €</b>	-	<b>14.301</b>	<b>133.611.487,15 €</b>	-

Statistics	
Minimum Down Payment	0,01 €
Maximum Down Payment	100.422,31 €
Weighted Average Down Payment (Customers who did Down Payment)	8.000,08 €
Weighted Average Down Payment	7.578,75 €

\* 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	71.965	85,05%	649.655.171,62 €	84,18%	8.853	51.847.242,26 €	63.112	597.807.929,36 €	59.598	530.555.769,48 €	12.367	119.099.402,14 €
Company	12.649	14,95%	122.083.075,11 €	15,82%	1.956	12.718.268,50 €	10.693	109.364.806,61 €	10.715	102.570.990,10 €	1.934	19.512.085,01 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

Type of Payment Total Portfolio					Credit Type				Vehicle Status			
Type of Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Direct Borrower Account DeUt	84.614	100,00%	771.738.246,73 €	100,00%	10.809	64.565.510,76 €	73.805	707.172.735,97 €	70.313	633.126.759,58 €	14.301	138.611.487,15 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

### Poolinformation III. - Obligor Concentration

#### Top 20 Borrower

Number	Number of Loans	Percentage of Contracts (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
1	2	0,0023%	100.496,18 €	0,0130% *
2	1	0,0012%	68.298,97 €	0,0089%
3	3	0,0035%	56.388,51 €	0,0073%
4	2	0,0023%	54.925,75 €	0,0071%
5	1	0,0012%	54.003,56 €	0,0070%
6	1	0,0012%	52.031,35 €	0,0067%
7	1	0,0012%	51.196,96 €	0,0066%
8	1	0,0012%	49.146,82 €	0,0064%
9	3	0,0035%	47.525,35 €	0,0062%
10	1	0,0012%	47.282,18 €	0,0061% *
11	1	0,0012%	46.166,20 €	0,0060%
12	1	0,0012%	46.054,71 €	0,0060%
13	1	0,0012%	45.893,79 €	0,0059%
14	1	0,0012%	45.304,79 €	0,0059%
15	1	0,0012%	45.289,68 €	0,0059%
16	1	0,0012%	44.570,54 €	0,0058% *
17	1	0,0012%	44.478,80 €	0,0058% *
18	1	0,0012%	43.974,95 €	0,0057% *
19	1	0,0012%	43.043,61 €	0,0056%
20	1	0,0012%	43.032,51 €	0,0056%
<b>Subtotal</b>	<b>26</b>	<b>0,03%</b>	<b>1.029.105,21 €</b>	<b>0,13%</b>
>20	84.588	99,97%	770.709.142	99,87%
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>

\* The calculation of borrower exposure is based on the first titular/customer per contract exclusively  
 This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

**Poolinformation IV. - Distribution by Outstanding Discounted Balance and Original**

Distribution by Outstanding Discounted Principal Balance					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Distribution by Outstanding Discounted Principal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
0,01 - 5000,00	17.056	20,16%	54.036.764,52 €	7,00%	5.069	15.560.386,26 €	11.987	38.476.378,26 €	14.814	46.668.155,23 €	2.242	7.368.609,29 €
5.000,01 - 10.000,00	37.801	44,67%	288.458.539,16 €	37,38%	4.311	30.326.174,13 €	33.490	258.132.365,03 €	31.569	240.385.444,70 €	6.232	48.073.094,46 €
10.000,01 - 15.000,00	20.140	23,80%	243.545.183,47 €	31,56%	1.155	13.767.110,42 €	18.985	229.778.073,05 €	16.096	194.753.457,50 €	4.044	48.791.725,97 €
15.000,01 - 20.000,00	6.495	7,68%	110.921.460,97 €	14,37%	234	3.950.000,82 €	6.261	106.971.460,15 €	5.267	89.962.624,83 €	1.228	20.958.836,14 €
20.000,01 - 25.000,00	2.235	2,64%	49.029.769,31 €	6,35%	26	547.959,09 €	2.209	48.481.810,22 €	1.852	40.655.965,13 €	383	8.373.804,18 €
25.000,01 - 30.000,00	654	0,77%	17.667.615,53 €	2,29%	11	303.090,96 €	643	17.364.524,57 €	527	14.224.585,71 €	127	3.443.029,82 €
> 30.000,00	233	0,28%	8.078.913,77 €	1,05%	3	110.789,08 €	230	7.968.124,69 €	188	6.476.526,48 €	45	1.602.387,29 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

Statistics	
Minimum Outstanding Discounted Principal Balance	87,34 €
Maximum Outstanding Discounted Principal Balance	68.298,97 €
Average Outstanding Discounted Principal Balance	9.120,69 €

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	678	0,80%	1.189.425,08 €	0,15%	668	1.167.811,11 €	10	21.613,97 €	647	1.129.139,90 €	31	60.285,18 €
5.000,01 - 10.000,00	9.598	11,34%	36.990.321,77 €	4,79%	4.711	18.083.009,82 €	4.887	18.907.311,95 €	8.879	34.505.807,79 €	719	2.484.513,98 €
10.000,01 - 15.000,00	38.393	45,37%	269.465.135,86 €	34,92%	3.455	23.185.366,69 €	34.938	246.279.769,17 €	31.439	219.687.179,01 €	6.954	49.777.956,85 €
15.000,01 - 20.000,00	21.795	25,76%	226.605.201,06 €	29,36%	1.378	13.548.710,00 €	20.417	213.056.491,06 €	17.567	181.711.925,08 €	4.228	44.893.275,98 €
20.000,01 - 25.000,00	8.807	10,41%	126.076.581,07 €	16,34%	434	5.706.858,91 €	8.373	120.369.722,16 €	7.329	103.667.729,71 €	1.478	22.408.851,36 €
25.000,01 - 30.000,00	3.461	4,09%	65.070.605,04 €	8,43%	110	1.792.091,97 €	3.351	63.278.513,07 €	2.890	54.240.113,73 €	571	10.830.491,31 €
> 30.000,00	1.882	2,22%	46.340.976,85 €	6,00%	53	1.081.662,26 €	1.829	45.259.314,59 €	1.562	38.184.864,36 €	320	8.156.112,49 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

Statistics	
Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.244,94 €

\* 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%	163.997,58 €	0,02%	0	0,00 €	48	163.997,58 €	48	163.997,58 €	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%	6.354,79 €	0,00%	0	0,00 €	5	6.354,79 €	5	6.354,79 €	0	0,00 €
2% < - ≤ 2,5%	4	0,00%	2.909,97 €	0,00%	0	0,00 €	4	2.909,97 €	4	2.909,97 €	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%	7.459,77 €	0,00%	0	0,00 €	2	7.459,77 €	2	7.459,77 €	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%	5.838.457,16 €	0,76%	1	4.254,06 €	407	5.834.203,10 €	401	5.757.701,05 €	7	80.756,11 €
5% < - ≤ 5,5%	23	0,03%	298.000,35 €	0,04%	5	30.921,11 €	18	267.079,24 €	23	298.000,35 €	0	0,00 €
5,5% < - ≤ 6%	149	0,18%	1.696.314,20 €	0,22%	2	8.349,60 €	147	1.687.964,60 €	35	504.083,76 €	114	1.192.230,44 €
6% < - ≤ 6,5%	164	0,19%	1.779.357,40 €	0,23%	49	506.975,54 €	115	1.272.381,86 €	136	1.552.960,93 €	28	226.396,47 €
6,5% < - ≤ 7%	110	0,13%	1.379.904,26 €	0,18%	8	47.042,29 €	102	1.332.861,97 €	73	1.168.495,07 €	37	211.409,19 €
7% < - ≤ 7,5%	289	0,34%	3.476.920,96 €	0,45%	24	141.082,94 €	265	3.335.838,02 €	247	2.988.495,67 €	42	488.425,29 €
7,5% < - ≤ 8%	548	0,65%	3.888.247,99 €	0,50%	4	7.461,85 €	544	3.880.786,14 €	507	3.631.196,47 €	41	257.051,52 €
8% < - ≤ 8,5%	4.123	4,87%	23.207.454,15 €	3,01%	296	2.362.441,71 €	3.827	20.845.012,44 €	4.033	22.748.951,96 €	90	458.502,19 €
8,5% < - ≤ 9%	1.507	1,78%	12.574.947,87 €	1,63%	481	2.109.178,52 €	1.026	10.465.769,35 €	1.280	10.681.673,60 €	227	1.893.274,27 €
9% < - ≤ 9,5%	8.456	9,99%	73.326.333,86 €	9,50%	5.750	39.280.572,64 €	2.706	34.045.761,22 €	8.402	72.904.680,63 €	54	421.653,23 €
9,5% < - ≤ 10%	12.693	15,00%	144.075.217,77 €	18,67%	2.718	10.957.043,42 €	9.975	133.118.174,35 €	10.774	114.660.646,72 €	1.919	29.414.571,05 €
10% < - ≤ 10,5%	20.278	23,97%	206.167.228,20 €	26,71%	646	4.314.526,50 €	19.632	201.852.701,70 €	14.456	144.294.125,40 €	5.822	61.873.102,80 €
10,5% < - ≤ 11%	19.978	23,61%	176.004.179,42 €	22,81%	649	3.984.468,26 €	19.329	172.019.711,16 €	15.068	140.570.468,75 €	4.910	35.433.710,67 €
11% < - ≤ 11,5%	13.638	16,12%	107.200.111,53 €	13,89%	174	805.524,23 €	13.464	106.394.587,30 €	12.667	100.682.237,06 €	971	6.517.874,47 €
11,5% < - ≤ 12%	2.056	2,43%	10.398.962,73 €	1,35%	2	5.668,09 €	2.054	10.393.294,64 €	2.019	10.264.975,19 €	37	133.987,54 €
12% < - ≤ 12,5%	61	0,07%	209.012,13 €	0,03%	0	0,00 €	61	209.012,13 €	59	200.470,22 €	2	8.541,91 €
12,5% < - ≤ 13%	74	0,09%	36.874,64 €	0,00%	0	0,00 €	74	36.874,64 €	74	36.874,64 €	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 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

**Statistics**

Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	12,72%
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	24	0,03%	71.026,99 €	0,01%	5	4.364,30 €	19	66.662,69 €	9	41.972,50 €	15	29.054,49 €
25 - 36	18.576	21,95%	90.396.351,51 €	11,71%	3.441	11.516.619,41 €	15.135	78.879.732,10 €	16.653	82.416.215,30 €	1.923	7.980.136,21 €
37 - 48	35.912	42,44%	284.655.231,12 €	36,88%	6.683	44.141.434,04 €	29.229	240.513.797,08 €	30.333	239.412.337,96 €	5.579	45.242.893,16 €
49 - 60	13.266	15,68%	148.198.198,13 €	19,20%	680	8.903.093,01 €	12.586	139.295.105,12 €	10.364	117.716.236,54 €	2.902	30.481.961,69 €
61 - 72	7.582	8,96%	101.122.152,83 €	13,10%	0	0,00 €	7.582	101.122.152,83 €	5.904	79.821.881,71 €	1.678	21.300.271,12 €
73 - 84	6.177	7,30%	95.965.284,50 €	12,44%	0	0,00 €	6.177	95.965.284,50 €	4.274	68.760.806,60 €	1.903	27.204.477,90 €
85 - 96	3.077	3,64%	51.330.001,65 €	6,65%	0	0,00 €	3.077	51.330.001,65 €	2.776	44.957.308,97 €	301	6.372.692,68 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

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

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	41	0,05%	556.676,09 €	0,07%	3	42.785,89 €	38	513.890,20 €	34	476.242,55 €	7	80.433,54 €
01 - 12	6.900	8,15%	14.831.576,65 €	1,92%	1.288	2.051.115,81 €	5.612	12.780.460,84 €	5.964	12.673.815,06 €	936	2.157.761,59 €
13 - 24	21.956	25,95%	127.886.593,15 €	16,57%	4.288	19.166.590,96 €	17.668	108.720.002,19 €	19.596	115.269.429,78 €	2.360	12.617.163,37 €
25 - 36	29.464	34,82%	262.313.286,71 €	33,99%	4.570	34.649.366,90 €	24.894	227.663.919,81 €	24.394	217.566.370,16 €	5.070	44.746.916,55 €
37 - 48	11.909	14,07%	143.334.384,74 €	18,57%	660	8.655.651,20 €	11.249	134.678.733,54 €	9.306	113.700.586,64 €	2.603	29.633.798,10 €
49 - 60	6.991	8,26%	99.528.068,08 €	12,90%	0	0,00 €	6.991	99.528.068,08 €	5.301	77.160.364,41 €	1.690	22.367.703,67 €
61 - 72	5.128	6,06%	83.669.715,02 €	10,84%	0	0,00 €	5.128	83.669.715,02 €	3.730	61.917.749,02 €	1.398	21.751.966,00 €
73 - 84	2.225	2,63%	39.617.946,29 €	5,13%	0	0,00 €	2.225	39.617.946,29 €	1.988	34.362.201,96 €	237	5.255.744,33 €
85 - 94	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	0
Weighted Average Remaining Term in monthly instalments	40,92

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	6.170	7,29%	73.927.012,07 €	9,58%	838	6.878.678,74 €	5.332	67.048.333,33 €	5.183	61.713.855,27 €	987	12.213.156,80 €
13 - 24	56.781	67,11%	568.066.997,98 €	73,61%	7.223	48.662.460,32 €	49.558	519.404.537,66 €	46.983	464.980.471,67 €	9.798	103.086.526,31 €
25 - 36	20.590	24,33%	124.803.901,43 €	16,17%	2.707	8.952.312,10 €	17.883	115.851.589,33 €	17.291	102.519.108,57 €	3.299	22.284.792,86 €
37 - 48	729	0,86%	3.624.706,68 €	0,47%	41	72.059,60 €	688	3.552.647,08 €	593	2.888.916,56 €	136	735.790,12 €
49 - 60	254	0,30%	1.030.633,14 €	0,13%	0	0,00 €	254	1.030.633,14 €	192	791.401,48 €	62	239.231,66 €
61 - 72	67	0,08%	232.455,61 €	0,03%	0	0,00 €	67	232.455,61 €	52	185.626,22 €	15	46.829,39 €
> 72	23	0,03%	52.539,82 €	0,01%	0	0,00 €	23	52.539,82 €	19	47.379,81 €	4	5.160,01 €
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	18,63

\* 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	10.809	12,77%	64.565.510,76 €	8,37%
Classic Credit	73.805	87,23%	707.172.735,97 €	91,63%
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>

**Type of Car**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	70.313	83,10%	633.126.759,58 €	82,04%
Used Cars	14.301	16,90%	138.611.487,15 €	17,96%
<b>Total</b>	<b>84.614</b>	<b>100%</b>	<b>771.738.246,73 €</b>	<b>100%</b>

**Type of Car: only Auto Credit**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	10.582	97,90%	63.465.399,16 €	98,30%
Used Cars	227	2,10%	1.100.111,60 €	1,70%
<b>Total</b>	<b>10.809</b>	<b>100%</b>	<b>64.565.510,76 €</b>	<b>100%</b>

**Type of Car: only Classic Credit**

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	59.731	80,93%	569.661.360,42 €	80,55%
Used Cars	14.074	19,07%	137.511.375,55 €	19,45%
<b>Total</b>	<b>73.805</b>	<b>100%</b>	<b>707.172.735,97 €</b>	<b>100%</b>

\* This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

**Poolinformation VIII. - Distribution by Vehicle Makes and Models**

Make and Model Total Portfolio						Credit Type				Vehicle Status				
						Auto Credit		Classic Credit		New		Used		
Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Principal Balance	Number of Contracts	Outstanding Principal Balance	Number of Contracts	Outstanding Principal Balance	Number of Contracts	Outstanding Principal Balance	
<b>Audi</b>	A1	2.600	3,07%	21.442.049,29 €	2,78%	520	2.234.011,44 €	2.080	19.208.037,85 €	1.724	12.375.807,67 €	876	9.066.241,62 €	
	A3	4.176	4,94%	40.908.028,65 €	5,30%	851	4.451.768,97 €	3.325	36.456.259,68 €	2.594	23.029.471,51 €	1.582	17.878.557,14 €	
	A4	2.460	2,91%	27.440.432,17 €	3,55%	405	2.613.002,15 €	2.055	24.827.430,02 €	1.618	17.031.437,87 €	842	10.408.994,30 €	
	A5	644	0,76%	7.262.622,64 €	0,94%	170	1.318.702,15 €	474	5.943.920,49 €	548	6.185.627,69 €	96	1.076.994,95 €	
	A6	377	0,45%	4.654.228,31 €	0,60%	71	562.906,65 €	306	4.091.321,66 €	217	2.685.028,88 €	160	1.969.199,43 €	
	A7	39	0,05%	480.495,18 €	0,06%	10	93.370,74 €	29	387.124,44 €	17	230.950,24 €	22	249.544,94 €	
	A8	10	0,01%	172.813,77 €	0,02%	0	0,00 €	10	172.813,77 €	0	0,00 €	10	172.813,77 €	
	Q2	1.030	1,22%	10.519.143,50 €	1,36%	367	2.365.631,75 €	663	8.153.511,75 €	909	9.020.082,65 €	121	1.499.060,85 €	
	Q3	2.178	2,57%	21.181.240,83 €	2,74%	452	2.680.824,70 €	1.726	18.500.416,13 €	1.753	16.397.260,97 €	425	4.783.979,86 €	
	Q5	1.523	1,80%	17.117.384,60 €	2,22%	321	2.418.910,76 €	1.202	14.698.473,84 €	1.346	14.804.600,76 €	177	2.312.783,84 €	
	Q7	154	0,18%	2.024.309,84 €	0,26%	53	623.693,17 €	101	1.400.616,67 €	109	1.379.280,11 €	45	645.049,73 €	
	TT	41	0,05%	491.852,40 €	0,06%	11	99.749,21 €	30	392.103,19 €	14	134.362,83 €	27	357.489,57 €	
	OTHER AUDI	6	0,01%	84.207,60 €	0,01%	0	0,00 €	6	9.775,67 €	1	0,00 €	5	84.431,93 €	
	<b>Subtotal</b>	<b>15.238</b>	<b>18,01%</b>	<b>153.788.808,78 €</b>	<b>19,93%</b>	<b>3.231</b>	<b>19.462.571,69 €</b>	<b>12.007</b>	<b>134.326.237,09 €</b>	<b>10.850</b>	<b>103.283.666,85 €</b>	<b>4.388</b>	<b>50.505.141,93 €</b>	
	<b>Seat</b>	MII	287	0,34%	1.695.982,26 €	0,22%	11	42.520,38 €	276	1.653.461,88 €	242	1.419.111,57 €	45	276.870,69 €
		ALHAMBRA	388	0,46%	3.463.669,72 €	0,45%	10	55.667,09 €	378	3.408.002,63 €	297	2.641.656,44 €	91	822.013,28 €
ALTEA		103	0,12%	652.194,08 €	0,08%	0	0,00 €	103	652.194,08 €	54	287.826,07 €	49	364.368,01 €	
AROSA		0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	
ATECA		5.771	6,82%	59.000.200,22 €	7,65%	276	2.561.835,40 €	5.495	56.438.364,82 €	5.594	57.058.460,18 €	177	1.941.740,04 €	
CORDOBA		0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	
EXEO		5	0,01%	14.390,32 €	0,00%	0	0,00 €	5	14.390,32 €	1	3.017,04 €	4	11.373,28 €	
IBIZA		12.923	15,27%	110.518.338,53 €	14,32%	307	1.743.032,96 €	12.616	108.775.305,57 €	10.805	93.200.258,62 €	2.118	17.318.079,91 €	
LEON		11.321	13,38%	105.396.233,54 €	13,66%	331	2.154.345,12 €	10.990	103.241.888,42 €	9.349	87.226.352,87 €	1.972	18.169.880,67 €	
TOLEDO		1.296	1,53%	11.081.574,72 €	1,44%	20	110.612,66 €	1.276	10.970.962,06 €	1.170	9.959.542,65 €	126	1.122.032,07 €	
OTHER SEAT		17	0,02%	197.674,24 €	0,03%	1	8.526,96 €	16	189.147,28 €	14	170.828,63 €	3	26.845,61 €	
<b>Subtotal</b>		<b>32.111</b>	<b>37,95%</b>	<b>292.020.257,63 €</b>	<b>37,84%</b>	<b>956</b>	<b>6.676.540,57 €</b>	<b>31.155</b>	<b>285.343.717,06 €</b>	<b>27.526</b>	<b>251.967.054,07 €</b>	<b>4.585</b>	<b>40.053.203,56 €</b>	
<b>Skoda</b>		CITIGO	53	0,06%	269.377,59 €	0,03%	1	3.803,90 €	52	265.573,69 €	46	234.520,70 €	7	34.847,89 €
	FABIA	2.989	3,53%	22.864.782,67 €	2,96%	196	730.237,63 €	2.793	22.134.545,04 €	2.752	20.839.576,46 €	237	2.025.206,21 €	
	RAPID	1.244	1,47%	10.846.968,96 €	1,41%	40	181.962,05 €	1.204	10.665.008,91 €	1.115	9.551.381,14 €	129	1.295.587,82 €	
	OCTAVIA	1.659	1,96%	18.593.241,13 €	2,41%	61	362.670,66 €	1.598	18.230.570,47 €	1.342	15.412.595,06 €	317	3.180.646,07 €	
	ROOMSTER	1	0,00%	143,12 €	0,00%	1	143,12 €	0	0,00 €	1	143,12 €	0	0,00 €	
	SPACEBACK	198	0,23%	1.926.238,54 €	0,25%	12	45.633,90 €	186	1.880.604,64 €	191	1.846.481,24 €	7	79.757,30 €	
	SUPERB	441	0,52%	5.053.966,82 €	0,65%	26	183.915,95 €	415	4.870.050,87 €	393	4.583.459,95 €	48	470.506,87 €	
	YETI	860	1,02%	9.271.677,71 €	1,20%	43	278.403,05 €	817	8.993.274,66 €	752	8.183.781,65 €	108	1.087.916,06 €	
	OTHER SKODA	464	0,55%	5.865.209,08 €	0,76%	36	359.268,39 €	428	5.505.940,69 €	430	5.519.267,43 €	34	345.941,65 €	
	<b>Subtotal</b>	<b>7.909</b>	<b>9,35%</b>	<b>74.691.605,62 €</b>	<b>9,68%</b>	<b>416</b>	<b>2.146.038,65 €</b>	<b>7.493</b>	<b>72.545.566,97 €</b>	<b>7.022</b>	<b>66.171.195,75 €</b>	<b>887</b>	<b>8.520.409,87 €</b>	
<b>VW</b>	UP	87	0,10%	506.454,72 €	0,07%	28	105.069,10 €	59	401.385,62 €	64	350.530,03 €	23	155.924,69 €	
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	
	POLO	6.101	7,21%	40.310.148,51 €	5,22%	1.492	6.044.334,87 €	4.609	34.265.813,64 €	5.186	33.501.222,48 €	915	6.808.926,03 €	
	GOLF	9.425	11,14%	77.721.892,90 €	10,07%	2.211	12.419.536,69 €	7.214	65.302.356,21 €	7.554	61.401.652,50 €	1.871	16.320.240,40 €	
	JETTA	63	0,07%	386.052,37 €	0,05%	9	35.976,17 €	54	350.076,20 €	46	270.379,81 €	17	115.672,56 €	
	PASSAT	1.831	2,16%	16.886.106,95 €	2,19%	351	2.382.937,77 €	1.480	14.503.169,18 €	1.493	13.639.342,42 €	338	3.246.764,53 €	
	EOS	2	0,00%	26.001,87 €	0,00%	0	0,00 €	2	26.001,87 €	0	0,00 €	2	26.001,87 €	
	NEW BEETLE	186	0,22%	1.609.742,09 €	0,21%	54	331.505,44 €	132	1.278.236,65 €	146	1.171.080,65 €	40	438.661,44 €	
	TOURAN	2.112	2,50%	18.530.488,08 €	2,40%	426	2.524.013,52 €	1.686	16.006.474,56 €	1.784	15.046.978,25 €	328	3.483.509,83 €	
	SHARAN	323	0,38%	2.999.041,23 €	0,39%	58	451.316,50 €	265	2.547.724,73 €	277	2.509.393,35 €	46	489.647,88 €	
	TOUAREG	32	0,04%	479.075,88 €	0,06%	8	96.424,39 €	24	382.651,49 €	23	347.477,76 €	9	131.598,12 €	
	PHAETON	1	0,00%	19.502,52 €	0,00%	0	0,00 €	1	19.502,52 €	0	0,00 €	1	19.502,52 €	
	CADDY	977	1,15%	9.685.472,96 €	1,26%	10	83.273,73 €	967	9.602.199,23 €	780	7.865.250,90 €	197	1.820.222,06 €	
	T4/T5	1.318	1,56%	16.220.809,08 €	2,10%	46	327.971,95 €	1.272	15.892.837,13 €	1.168	14.609.275,35 €	150	1.611.533,73 €	
	CRAFTER/LT	341	0,40%	4.508.967,63 €	0,58%	0	0,00 €	341	4.508.967,63 €	314	4.224.870,78 €	27	284.096,85 €	
	AMAROK	16	0,02%	165.770,21 €	0,02%	0	0,00 €	16	165.770,21 €	12	132.393,22 €	4	33.376,99 €	
	SCIROCCO	915	1,08%	8.620.444,59 €	1,12%	357	2.150.418,78 €	558	6.470.025,81 €	891	8.310.424,83 €	24	310.019,76 €	
	TIGUAN	5.130	6,06%	48.665.985,85 €	6,31%	1.034	8.675.648,03 €	4.096	39.990.337,82 €	4.712	44.697.117,66 €	418	3.968.868,19 €	
	ARTEON	20	0,02%	374.609,88 €	0,05%	4	63.072,15 €	16	311.537,73 €	19	363.539,24 €	1	11.070,64 €	
	OTHER VW	438	0,52%	3.187.621,20 €	0,41%	118	588.860,76 €	320	2.598.760,44 €	436	3.169.982,54 €	2	17.638,66 €	
	<b>Subtotal</b>	<b>29.318</b>	<b>34,65%</b>	<b>250.904.188,52 €</b>	<b>32,51%</b>	<b>6.206</b>	<b>36.280.359,85 €</b>	<b>23.112</b>	<b>214.623.828,67 €</b>	<b>24.905</b>	<b>211.610.911,77 €</b>	<b>4.413</b>	<b>39.293.276,75 €</b>	
	<b>Non VW Group Vehicles</b>	OTHER	38	0,04%	333.386,18 €	0,04%	0	0,00 €	38	333.386,18 €	10	93.931,14 €	28	239.455,04 €
	<b>Total</b>	<b>84.614</b>	<b>100,00%</b>	<b>771.738.246,73 €</b>	<b>100,00%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>	

\* This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

## Poolinformation IX. - Geographic Distribution

Geographic Distribution Total Portfolio					Credit Type				Vehicle Status			
Autonomous Communities	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
GALICIA	4.606	5,44%	44.484.876,87 €	5,76%	423	2.331.852,46 €	4.183	42.153.024,41 €	3.690	34.818.265,88 €	916	9.666.610,99 €
ASTURIAS	1.467	1,73%	13.393.265,59 €	1,74%	152	891.177,71 €	1.315	12.502.087,88 €	1.221	11.044.954,64 €	246	2.348.310,95 €
CANTABRIA	1.009	1,19%	9.172.553,75 €	1,19%	106	575.006,13 €	903	8.597.547,62 €	849	7.641.240,62 €	160	1.531.313,13 €
LA RIOJA	432	0,51%	3.606.480,68 €	0,47%	41	229.098,05 €	391	3.377.382,63 €	360	2.912.488,61 €	72	693.992,07 €
CASTILLA LEON	3.465	4,10%	30.196.451,89 €	3,91%	253	1.592.464,29 €	3.212	28.603.987,60 €	2.747	23.868.950,31 €	718	6.327.501,58 €
C.MADRID	14.443	17,07%	122.137.720,91 €	15,83%	2.341	13.720.601,81 €	12.102	108.417.119,10 €	11.998	98.494.694,44 €	2.445	23.643.026,47 €
PAIS VASCO	3.466	4,10%	28.651.675,14 €	3,71%	195	1.010.787,53 €	3.271	27.640.887,61 €	2.868	23.430.669,95 €	598	5.221.005,19 €
C.NAVARRA	945	1,12%	7.930.580,82 €	1,03%	97	471.371,60 €	848	7.459.209,22 €	777	6.332.741,93 €	168	1.597.838,89 €
CATALUÑA	17.035	20,13%	157.087.925,14 €	20,36%	2.406	14.812.751,53 €	14.629	142.275.173,61 €	13.814	125.220.483,18 €	3.221	31.867.441,96 €
ARAGÓN	2.321	2,74%	21.512.921,32 €	2,79%	218	1.480.004,59 €	2.103	20.032.916,73 €	1.924	17.775.030,87 €	397	3.737.890,45 €
C. VALENCIANA	8.864	10,48%	79.902.669,49 €	10,35%	1.270	7.495.048,61 €	7.594	72.407.620,88 €	7.403	65.764.397,05 €	1.461	14.138.272,44 €
CASTILLA LA MANCHA	3.439	4,06%	31.114.143,69 €	4,03%	410	2.678.687,68 €	3.029	28.435.456,01 €	2.861	25.629.045,10 €	578	5.485.098,59 €
EXTREMADURA	1.307	1,54%	12.209.628,97 €	1,58%	174	962.222,90 €	1.133	11.247.406,07 €	1.034	9.486.493,78 €	273	2.723.135,19 €
ANDALUCIA	14.182	16,76%	134.993.101,39 €	17,49%	2.090	12.314.916,40 €	12.092	122.678.184,99 €	11.821	112.133.718,29 €	2.361	22.859.383,10 €
ISLAS BALEARES	2.229	2,63%	20.119.889,64 €	2,61%	270	1.815.193,63 €	1.959	18.304.696,01 €	1.964	17.606.067,56 €	265	2.513.822,08 €
MURCIA	2.399	2,84%	23.892.533,34 €	3,10%	261	1.552.337,35 €	2.138	22.340.195,99 €	2.016	20.019.024,71 €	383	3.873.508,63 €
ISLAS CANARIAS	2.896	3,42%	30.135.948,21 €	3,90%	94	589.324,41 €	2.802	29.546.623,80 €	2.864	29.818.778,15 €	32	317.170,06 €
CEUTA	56	0,07%	581.756,18 €	0,08%	6	20.637,05 €	50	561.119,13 €	52	550.663,87 €	4	31.092,31 €
MELILLA	53	0,06%	614.123,71 €	0,08%	2	22.027,03 €	51	592.096,68 €	50	579.050,64 €	3	35.073,07 €
<b>Total</b>	<b>84.614</b>	<b>100,00%</b>	<b>771.738.246,73 €</b>	<b>100,00%</b>	<b>10.809</b>	<b>64.565.510,76 €</b>	<b>73.805</b>	<b>707.172.735,97 €</b>	<b>70.313</b>	<b>633.126.759,58 €</b>	<b>14.301</b>	<b>138.611.487,15 €</b>

\* This table exclusively covers contracts with the Status Current, Partial Prepayment, Delinquent and Default

Poolinformation X. - Motor Type

Customer Type Total Portfolio					Credit Type				Vehicle Status			
Motor type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
EA 189 (unfixed)	126	0,15%	686.457,54 €	0,09%	24	145.535,00 €	102	540.922,54 €	103	551.845,36 €	23	134.612,18 €
Other	84.488	99,85%	771.051.789,19 €	99,91%	10.949	99.844.788,26 €	73.539	671.207.000,93 €	70.198	639.919.190,99 €	14.290	131.132.598,20 €
<b>Total</b>	<b>84.614</b>	<b>100,00%</b>	<b>771.738.246,73 €</b>	<b>100,00%</b>	<b>10.973</b>	<b>99.990.323,26 €</b>	<b>73.641</b>	<b>671.747.923,47 €</b>	<b>70.301</b>	<b>640.471.036,35 €</b>	<b>14.313</b>	<b>131.267.210,38 €</b>

Poolinformation XI. - Loan Level Data

No.	Month / Year of Loan Origination	Month / Year of Default	Original Principal Balance	Outstanding Balance of Loan at Default	Current Balance	Rebate	Month / Year of Loss	Recovery from sale of Asset	Unsecured Recovery n.a.= not available	Total Recovery between Default and write off	Total Recovery after write off	Loss Amount	Loss Percentage on Original Balance	Loss Percentage Current Balance	Geographical Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (lease/loan, amortising/balloon)	Distribution Channel n.a.= not available	Customer Type
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**Glossary**

<b>Original Maturity Date:</b>	Original Maturity Date of each note as of the inception of the transaction (as of cut off date). Assuming a CPR of 10% and no clean up call.  The Payment Date following the Monthly Period which includes the last day on which a loan payment on outstanding Purchased Loan Receivables becomes due (as of cut off date).
<b>Collections:</b>	Available Distribution Amount on each payment day as described in the Offering Circular
<b>Delinquent contract:</b>	The outstanding value of a contract which were past due more than 1 day
<b>Defaulted contract:</b>	The outstanding value of a terminated contract
<b>Write Off:</b>	The value of contracts which were written off as irrevocable
<b>Recoveries:</b>	All money received after a Default/Write Off of a contract
<b>Net Swap Payment:</b>	DRIVER España FIVE is in a paying position (negative value).
<b>Partial Prepayment:</b>	Part of the debt has been paid back earlier than expected. There is still an outstanding amount.
<b>Full Prepayments:</b>	The customer decides to redeem the whole debt. The outstanding amount is zero.
<b>Net Swap Receipt:</b>	DRIVER España FIVE is in a receiving position (positive value).