

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

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

**Deal Overview**

Cut Off Date:	31/01/2018		
Issue Date:	27/02/2018	Legal Maturity Date:	21/04/2028
Reporting period:	November		
Reporting date:	14/12/2018		
Reporting Frequency:	monthly		
Period No.:	10		
Payment date:	21/12/2018		
Next payment date:	21/01/2019		
Asset collection period:	01/11/2018	until	30/11/2018
Interest Accrual Period:	21/11/2018	until	21/12/2018
Note Payment Period:	21/11/2018	until	21/12/2018
		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
74,72%	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

0,07490%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	15,11%	11,63%
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

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

If the Swap Counterparty does not have the Swap Counterparty Required Rating or the rating is withdrawn for any reason, it shall:  
(i) post an amount of collateral (in the form of cash and/or securities) as calculated in accordance with the Credit Support Annex to each Swap Agreement; or  
(ii) obtain a guarantee from an institution with a Swap Counterparty Required Rating; or  
(iii) assign its rights and obligations under the Swap Agreement to a successor Swap Counterparty with a Swap Counterparty Required Rating; or  
(iv) takes any other action that will allow it to maintain the rating of the Notes or to restore the rating of the Notes to the level it would have been at immediately prior to such downgrade.  
If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.

**Deal Overview: Counterparties**

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

**Information regarding the Notes I**
**Rating Details:**

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

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

<b>Information on Notes</b>	<b>Class A</b>	<b>Class B</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 €

<b>Information on Interest</b>	<b>Class A</b>	<b>Class B</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>	November		
<b>Payment Date:</b>	21/12/2018		
<b>Interest Accrual Period (from/until):</b>	21/11/2018	21/12/2018	
<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		17.049,60 €	3.705,00 €
Gross Paid interest:		17.049,60 €	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):		658.897.154,40 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	31,65 €		
Available Redemption Amount Reporting Period:	24.583.389,74 €		
Total Available Redemption Amount:	24.583.421,39 €		
Redemption Amount per Class:		24.583.392,00 €	0,00 €
Unallocated Redemption Amount per note class from current period::		29,39 €	0,00 €
Note Balance (End of Period):		634.313.762,40	26.000.000,00
Note Factor (End of Period):		71,43%	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		15,1096%	11,6300%

## 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>1,47%</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	658.897.154,40 €	26.000.000,00 €
Underlying Principal for Reporting Period	658.897.154,40 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 163.131,95 €	- 8.198,67 €

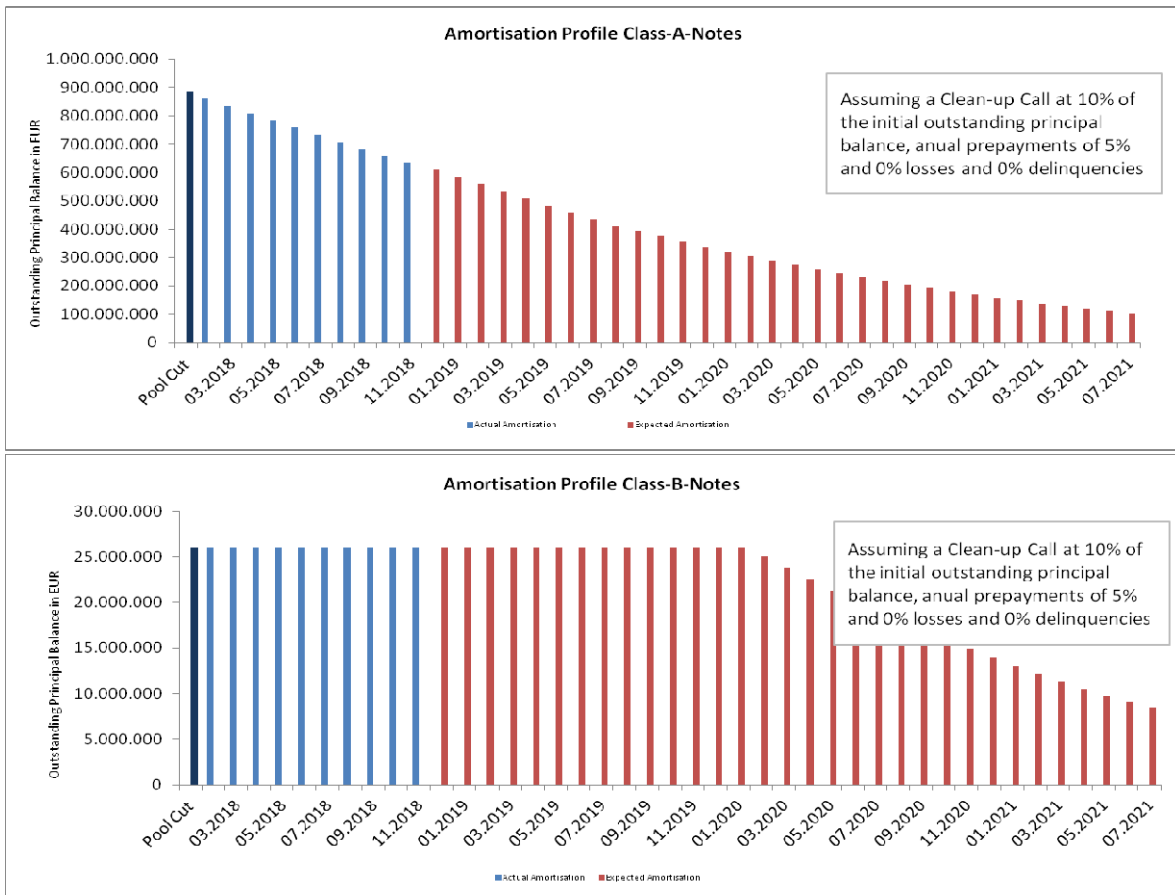
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		31,65 €	
Available Distribution Amount	plus	25.447.075,92 €	25.447.107,57 €
Fees	less	671.600,96 €	24.775.506,61 €
Net Swap Payments Class A	less	163.131,95 €	24.612.374,66 €
Net Swap Payments Class B	less	8.198,67 €	24.604.175,99 €
Interest Class A	less	17.049,60 €	24.587.126,39 €
Interest Class B	less	3.705,00 €	24.583.421,39 €
Payment to Cash Collateral Account	less	- €	24.583.421,39 €
Redemption Class A	less	24.583.392,00 €	29,39 €
Redemption Class B	less	- €	29,39 €
Remaining Amount Due to Rounding	less	29,39 €	- €
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 31/10/2018				At the end of Reporting Period 30/11/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	779.075,71 €	15.436,32 €	794.512,03 €	Arrears	895.155,68 €	17.025,82 €	912.181,50 €
11/2018	23.645.924,24 €	915.513,75 €	24.561.437,99 €				
12/2018	23.473.415,27 €	887.436,12 €	24.360.851,39 €	12/2018	23.443.176,86 €	886.256,44 €	24.329.433,30 €
01/2019	23.340.825,54 €	859.561,10 €	24.200.386,64 €	01/2019	23.311.157,25 €	858.417,38 €	24.169.574,63 €
02/2019	23.242.910,61 €	831.848,21 €	24.074.758,82 €	02/2019	23.215.102,06 €	830.739,67 €	24.045.841,73 €
03/2019	23.135.508,51 €	804.242,83 €	23.939.751,34 €	03/2019	23.108.672,88 €	803.167,34 €	23.911.840,22 €
04/2019	23.058.071,87 €	776.768,67 €	23.834.840,54 €	04/2019	23.031.649,44 €	775.725,06 €	23.807.374,50 €
05/2019	22.888.714,52 €	749.388,87 €	23.638.103,39 €	05/2019	22.862.260,73 €	748.376,62 €	23.610.637,35 €
06/2019	22.770.706,58 €	722.207,20 €	23.492.913,78 €	06/2019	22.743.819,24 €	721.226,36 €	23.465.045,60 €
07/2019	22.598.186,41 €	695.166,04 €	23.293.352,45 €	07/2019	22.571.267,13 €	694.217,14 €	23.265.484,27 €
08/2019	22.415.861,91 €	668.332,40 €	23.084.194,31 €	08/2019	22.388.910,64 €	667.415,49 €	23.056.326,13 €
09/2019	22.281.900,64 €	641.712,60 €	22.923.613,24 €	09/2019	22.255.253,83 €	640.827,65 €	22.896.081,48 €
10/2019	22.095.203,27 €	615.253,41 €	22.710.456,68 €	10/2019	22.069.053,34 €	614.400,06 €	22.683.453,40 €
11/2019	21.842.101,35 €	589.012,90 €	22.431.114,25 €	11/2019	21.816.327,18 €	588.190,64 €	22.404.517,82 €
12/2019	21.402.806,56 €	563.075,87 €	21.965.882,43 €	12/2019	21.377.831,61 €	562.284,26 €	21.940.115,87 €
01/2020	20.901.469,20 €	537.659,65 €	21.439.128,85 €	01/2020	20.877.399,94 €	536.897,69 €	21.414.297,63 €
02/2020	20.500.501,62 €	512.840,49 €	21.013.342,11 €	02/2020	20.476.403,80 €	512.107,09 €	20.988.510,89 €
03/2020	20.083.696,57 €	488.497,56 €	20.572.194,13 €	03/2020	20.060.221,50 €	487.792,82 €	20.548.014,32 €
04/2020	19.446.515,37 €	464.647,03 €	19.911.162,40 €	04/2020	19.423.012,45 €	463.970,14 €	19.886.982,59 €
05/2020	18.749.902,25 €	441.555,11 €	19.191.457,36 €	05/2020	18.727.333,39 €	440.906,10 €	19.168.239,49 €
06/2020	18.173.770,87 €	419.291,68 €	18.593.062,55 €	06/2020	18.151.389,91 €	418.689,49 €	18.570.059,40 €
07/2020	17.493.029,75 €	397.780,25 €	17.890.738,00 €	07/2020	17.471.308,08 €	397.112,68 €	17.868.418,74 €
08/2020	16.794.170,39 €	376.937,26 €	17.171.107,65 €	08/2020	16.773.430,08 €	376.367,46 €	17.149.797,54 €
09/2020	16.345.336,54 €	356.995,48 €	16.702.332,02 €	09/2020	16.324.820,92 €	356.450,29 €	16.681.271,20 €
10/2020	15.764.781,41 €	337.585,23 €	16.102.366,64 €	10/2020	15.744.241,41 €	337.064,41 €	16.081.305,82 €
11/2020	15.210.931,53 €	318.863,42 €	15.529.794,95 €	11/2020	15.191.031,27 €	318.366,98 €	15.509.398,25 €
12/2020	14.880.330,95 €	300.797,29 €	15.181.128,24 €	12/2020	14.860.672,92 €	300.324,52 €	15.160.997,44 €
01/2021	14.558.815,93 €	283.126,74 €	14.841.942,67 €	01/2021	14.539.134,63 €	282.677,24 €	14.821.811,87 €
02/2021	14.288.990,29 €	265.835,43 €	14.554.825,72 €	02/2021	14.269.285,62 €	265.409,30 €	14.534.694,92 €
03/2021	13.918.332,14 €	248.869,75 €	14.167.201,89 €	03/2021	13.899.961,05 €	248.467,05 €	14.148.428,10 €
04/2021	13.120.505,00 €	232.343,13 €	13.352.848,13 €	04/2021	13.103.074,46 €	231.962,26 €	13.335.036,72 €
05/2021	12.191.549,59 €	216.761,99 €	12.408.311,58 €	05/2021	12.174.684,01 €	216.401,82 €	12.391.085,83 €
06/2021	11.386.048,75 €	202.283,26 €	11.588.332,01 €	06/2021	11.369.381,32 €	201.943,08 €	11.571.324,40 €
07/2021	10.318.179,47 €	188.761,99 €	10.506.941,46 €	07/2021	10.302.521,15 €	188.441,67 €	10.490.962,82 €
08/2021	9.290.549,30 €	176.509,51 €	9.467.058,81 €	08/2021	9.276.140,98 €	176.207,75 €	9.452.348,73 €
09/2021	8.585.472,63 €	165.476,19 €	8.750.948,82 €	09/2021	8.571.389,97 €	165.191,54 €	8.736.581,51 €
10/2021	7.671.967,67 €	155.282,04 €	7.827.249,71 €	10/2021	7.658.492,32 €	155.014,11 €	7.813.506,43 €
11/2021	6.895.243,04 €	146.171,14 €	7.041.414,18 €	11/2021	6.882.754,85 €	145.919,24 €	7.028.674,09 €
12/2021	6.761.252,69 €	137.983,83 €	6.899.236,52 €	12/2021	6.748.749,72 €	137.746,71 €	6.886.496,43 €
01/2022	6.605.614,60 €	129.954,59 €	6.735.569,19 €	01/2022	6.593.808,87 €	129.332,32 €	6.723.541,19 €
02/2022	6.484.942,83 €	122.109,89 €	6.607.052,72 €	02/2022	6.473.602,32 €	121.901,66 €	6.595.503,98 €
03/2022	6.352.353,98 €	114.408,94 €	6.466.762,92 €	03/2022	6.341.262,26 €	114.214,20 €	6.455.476,46 €
04/2022	6.085.406,66 €	106.866,10 €	6.192.272,76 €	04/2022	6.075.131,70 €	106.684,53 €	6.181.816,23 €
05/2022	5.749.086,64 €	99.639,87 €	5.848.726,51 €	05/2022	5.739.009,77 €	99.470,50 €	5.838.480,27 €
06/2022	5.428.820,09 €	92.812,84 €	5.521.632,93 €	06/2022	5.420.030,14 €	92.655,39 €	5.512.685,53 €
07/2022	5.015.300,36 €	86.365,85 €	5.101.666,21 €	07/2022	5.007.274,67 €	86.218,87 €	5.093.493,54 €
08/2022	4.575.483,37 €	80.410,69 €	4.655.894,06 €	08/2022	4.568.196,56 €	80.273,22 €	4.648.469,78 €
09/2022	4.316.192,11 €	74.977,32 €	4.391.169,43 €	09/2022	4.309.061,18 €	74.848,51 €	4.383.909,69 €
10/2022	3.944.938,36 €	69.852,00 €	4.014.790,36 €	10/2022	3.938.413,49 €	69.731,68 €	4.008.145,17 €
11/2022	3.598.748,64 €	65.168,05 €	3.663.916,69 €	11/2022	3.592.462,44 €	65.055,46 €	3.657.517,90 €
<b>Subtotal</b>	<b>720.459.443,58 €</b>	<b>18.750.305,88 €</b>	<b>739.209.749,46 €</b>	<b>Subtotal</b>	<b>696.024.725,02 €</b>	<b>17.910.467,68 €</b>	<b>713.935.192,70 €</b>
> 11/2022	51.278.803,15 €	646.438,77 €	51.925.241,93 €	> 11/2022	51.190.282,58 €	645.359,77 €	51.835.642,36 €
<b>Total</b>	<b>771.738.246,73 €</b>	<b>19.396.744,65 €</b>	<b>791.134.991,39 €</b>	<b>Total</b>	<b>747.215.007,60 €</b>	<b>18.455.827,45 €</b>	<b>765.670.835,06 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	38	648.946,58
Defaults	8	99.761,40
End of Period	46	748.707,98

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0749%
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**Performance Triggers**

A Targeted Note Balance was implemented to assure on a monthly basis that no cash is paid to lower steps in the waterfall unless there is sufficient overcollateralization to support the notes.

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

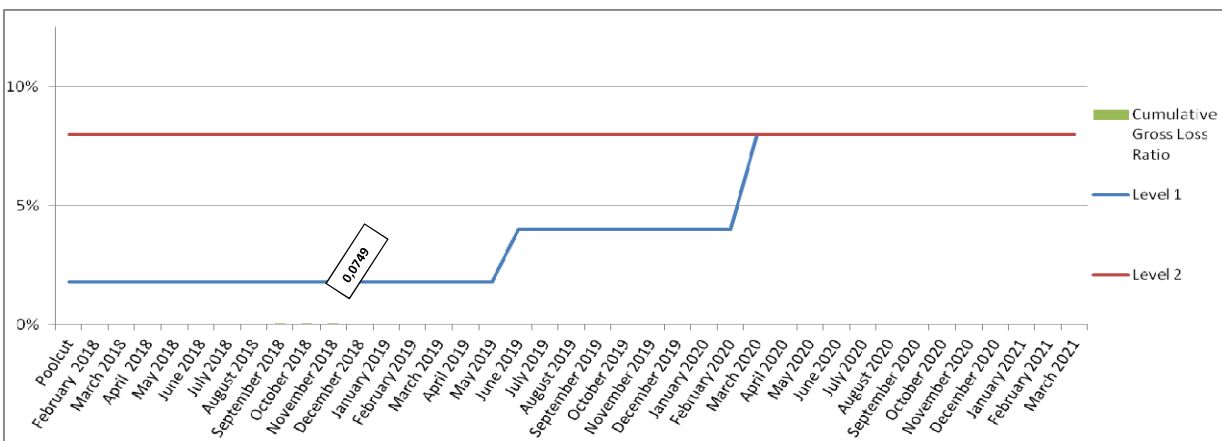
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

**Performance Trigger**

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

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

**Cumulated Gross loss**



**Overview Outstanding Contracts**

**Development of Pool within Reporting Period**

	Number of contracts	Adjustments	Outstanding Nominal Balance
<b>Begin of Period</b>			791.134.991,39 €
<b>End of Period</b>			765.670.835,06 €
Periodic reduction of Nominal		25.464.156,33 €	25.464.156,33 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-26.958,60 €	
Fees for prolongation		0,00 €	
Write Off / Write Down	-	0,00 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		8.039,17 €	
Interest in arrears		1.839,02 €	
Net Swaps		0,00 €	
Available Distribution Amount		25.447.075,92 €	

**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	83.189	738.952.523,58 €	10.597	61.214.074,12 €	72.592	677.738.449,46 €	69.156	606.117.889,83 €	14.033	132.834.633,75 €
Delinquent	619	7.590.294,69 €	92	674.071,49 €	527	6.916.223,20 €	490	6.024.758,46 €	129	1.565.536,23 €
Defaulted	43	651.770,33 €	3	42.785,89 €	40	608.984,44 €	34	555.053,88 €	9	96.716,45 €
Partial Prepayment	7	20.419,00 €	1	1.715,64 €	6	18.703,36 €	4	8.024,01 €	3	12.394,99 €
End of Term	1.343	0,00 €	301	0,00 €	1.042	0,00 €	1.152	- €	191	- €
Write Off	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Full Prepayment	1.119	0,00 €	166	0,00 €	953	0,00 €	864	- €	255	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>747.215.007,60 €</b>	<b>11.160</b>	<b>61.932.647,14 €</b>	<b>75.160</b>	<b>685.282.360,46 €</b>	<b>71.700</b>	<b>612.705.726,18 €</b>	<b>14.620</b>	<b>134.509.281,42 €</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	83.858	94,96%	765.670.835,06 €	95,01%
Retention of Volkswagen Finance	4.447	5,04%	40.175.401,79 €	4,99%
<b>Total</b>	<b>88.305</b>	<b>100,00%</b>	<b>805.846.236,85 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	40.292.311,84 €	5,00%
Actual Retention	40.175.401,79 €	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.

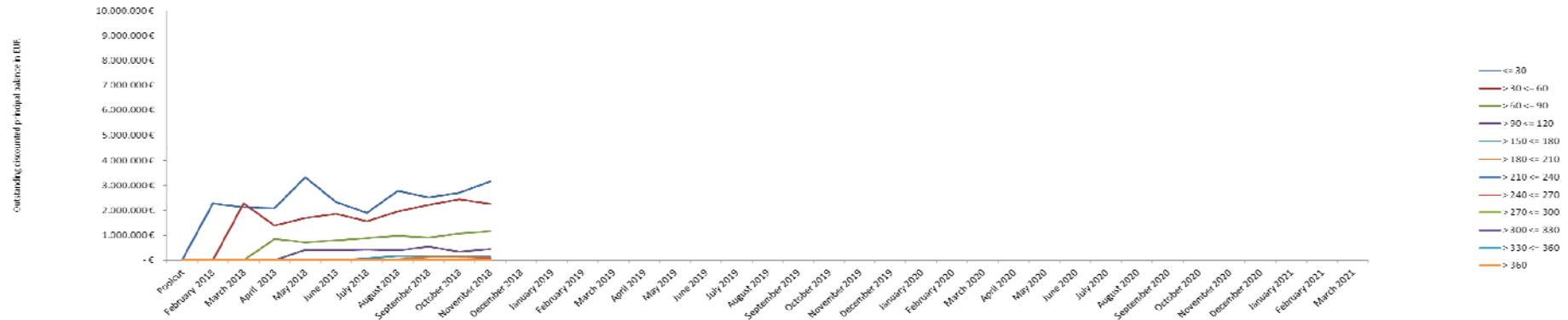
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	266	0,32%	3.156.118,07 €	0,42%	3.257.770,05 €	0,40%	37	268.606,04 €	229	2.887.512,03 €	214	2.569.442,13 €	52	586.675,94 €
> 30 <= 60	177	0,21%	2.270.004,47 €	0,30%	2.348.257,38 €	0,29%	33	217.087,19 €	144	2.052.917,28 €	137	1.719.620,68 €	40	550.383,79 €
> 60 <= 90	86	0,10%	1.163.758,31 €	0,16%	1.206.069,54 €	0,15%	13	116.991,94 €	73	1.046.766,37 €	69	956.995,09 €	17	206.763,22 €
> 90 <= 120	41	0,05%	461.864,96 €	0,06%	476.631,53 €	0,06%	4	24.275,01 €	37	437.589,95 €	30	341.066,01 €	11	120.798,95 €
> 120 <= 150	15	0,02%	151.513,70 €	0,02%	155.848,65 €	0,02%	4	28.563,78 €	11	122.949,92 €	12	113.875,87 €	3	37.637,83 €
> 150 <= 180	16	0,02%	145.954,96 €	0,02%	149.686,37 €	0,02%	1	18.547,53 €	15	127.407,43 €	13	124.737,78 €	3	21.217,18 €
<b>Subtotal</b>	<b>601</b>	<b>0,72%</b>	<b>7.349.214,47 €</b>	<b>0,98%</b>	<b>7.594.263,52 €</b>	<b>0,94%</b>	<b>92</b>	<b>674.071,49 €</b>	<b>509</b>	<b>6.675.142,98 €</b>	<b>475</b>	<b>5.825.737,56 €</b>	<b>126</b>	<b>1.523.476,91 €</b>
> 180 <= 210	9	0,01%	116.689,67 €	0,02%	120.929,90 €	0,02%	0	- €	9	116.689,67 €	8	109.536,59 €	1	7.153,08 €
> 210 <= 240	5	0,01%	71.587,40 €	0,01%	74.138,35 €	0,01%	0	- €	5	71.587,40 €	4	45.077,73 €	1	26.509,67 €
> 240 <= 270	1	0,00%	22.379,87 €	0,00%	23.503,66 €	0,00%	0	- €	1	22.379,87 €	1	22.379,87 €	0	- €
> 270 <= 300	3	0,00%	30.423,28 €	0,00%	31.265,30 €	0,00%	0	- €	3	30.423,28 €	2	22.026,71 €	1	8.396,57 €
> 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>18</b>	<b>0,02%</b>	<b>241.080,22 €</b>	<b>0,03%</b>	<b>249.837,21 €</b>	<b>0,03%</b>	<b>0</b>	<b>0,00 €</b>	<b>18</b>	<b>241.080,22 €</b>	<b>15</b>	<b>199.020,90 €</b>	<b>3</b>	<b>42.059,32 €</b>
<b>Total</b>	<b>619</b>	<b>0,74%</b>	<b>7.590.294,69 €</b>	<b>1,01%</b>	<b>7.844.100,73 €</b>	<b>0,97%</b>	<b>92</b>	<b>674.071,49 €</b>	<b>527</b>	<b>6.916.223,20 €</b>	<b>490</b>	<b>6.024.758,46 €</b>	<b>129</b>	<b>1.565.536,23 €</b>

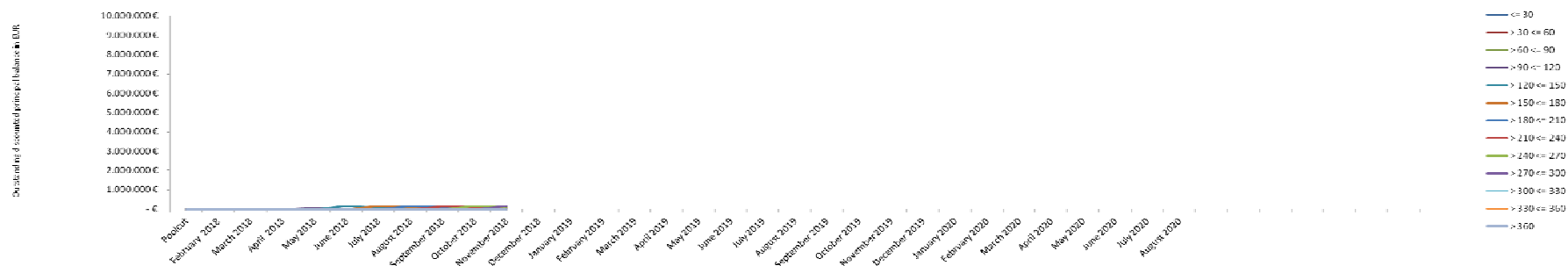
**Performance Delinquencies**



**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	1	0,00%	22.381,67 €	0,00%	22.390,53 €	0,00%	0	0,00 €	1	22.381,67 €	1	22.381,67 €	0	0,00 €
> 60 <= 90	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 €
> 90 <= 120	1	0,00%	17.852,71 €	0,00%	17.933,52 €	0,00%	0	0,00 €	1	17.852,71 €	1	17.852,71 €	0	0,00 €
> 120 <= 150	3	0,00%	39.952,13 €	0,01%	40.188,47 €	0,01%	0	0,00 €	3	39.952,13 €	3	39.952,13 €	0	0,00 €
> 150 <= 180	5	0,01%	66.543,65 €	0,01%	66.957,91 €	0,01%	0	0,00 €	5	66.543,65 €	4	60.053,28 €	1	6.490,37 €
<b>Subtotal</b>	<b>12</b>	<b>0,01%</b>	<b>164.164,77 €</b>	<b>0,02%</b>	<b>164.909,19 €</b>	<b>0,02%</b>	<b>0</b>	<b>0,00 €</b>	<b>12</b>	<b>164.164,77 €</b>	<b>10</b>	<b>151.811,21 €</b>	<b>2</b>	<b>12.353,56 €</b>
> 180 <= 210	8	0,01%	158.771,38 €	0,02%	159.595,30 €	0,02%	0	0,00 €	8	158.771,38 €	6	131.731,74 €	2	27.039,64 €
> 210 <= 240	6	0,01%	67.488,82 €	0,01%	67.862,62 €	0,01%	1	18.429,86 €	5	49.059,96 €	5	59.984,06 €	1	7.504,76 €
> 240 <= 270	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 €
> 270 <= 300	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 €
> 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>31</b>	<b>0,04%</b>	<b>487.605,56 €</b>	<b>0,06%</b>	<b>490.357,45 €</b>	<b>0,06%</b>	<b>3</b>	<b>42.785,89 €</b>	<b>28</b>	<b>444.819,67 €</b>	<b>24</b>	<b>403.242,67 €</b>	<b>7</b>	<b>84.362,89 €</b>
<b>Total</b>	<b>43</b>	<b>0,05%</b>	<b>651.770,33 €</b>	<b>0,08%</b>	<b>655.266,64 €</b>	<b>0,08%</b>	<b>3</b>	<b>42.785,89 €</b>	<b>40</b>	<b>608.984,44 €</b>	<b>34</b>	<b>555.053,88 €</b>	<b>9</b>	<b>96.716,45 €</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	110	932.424,27 €	896.565,17 €	20.419,00 €
Full and Partial Prepayments with another status at the end of the month (*)	1	20.188,45 €	21.967,65 €	-1.220,11 €
<b>Total</b>	<b>111</b>	<b>952.612,72 €</b>	<b>918.532,82 €</b>	<b>19.198,89 €</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	1	2.000,39 €	0,00 €	1.715,64 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>1</b>	<b>2.000,39 €</b>	<b>0,00 €</b>	<b>1.715,64 €</b>
Classic Credit	New Car	3	29.652,10 €	22.563,32 €	6.308,37 €
	Used Car	3	33.069,88 €	20.020,31 €	12.394,99 €
	<b>Subtotal CC</b>	<b>6</b>	<b>62.721,98 €</b>	<b>42.583,63 €</b>	<b>18.703,36 €</b>
<b>Total</b>		<b>7</b>	<b>64.722,37 €</b>	<b>42.583,63 €</b>	<b>20.419,00 €</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	15	55.612,38 €	53.564,36 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>15</b>	<b>55.612,38 €</b>	<b>53.564,36 €</b>	<b>0,00 €</b>
Classic Credit	New Car	55	516.681,08 €	509.500,19 €	0,00 €
	Used Car	33	295.408,44 €	290.916,99 €	0,00 €
	<b>Subtotal CC</b>	<b>88</b>	<b>812.089,52 €</b>	<b>800.417,18 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>103</b>	<b>867.701,90 €</b>	<b>853.981,54 €</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	16	57.612,77 €	53.564,36 €	1.715,64 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>16</b>	<b>57.612,77 €</b>	<b>53.564,36 €</b>	<b>1.715,64 €</b>
Classic Credit	New Car	58	546.333,18 €	532.063,51 €	6.308,37 €
	Used Car	36	328.478,32 €	310.937,30 €	12.394,99 €
	<b>Subtotal CC</b>	<b>94</b>	<b>874.811,50 €</b>	<b>843.000,81 €</b>	<b>18.703,36 €</b>
<b>Total</b>		<b>110</b>	<b>932.424,27 €</b>	<b>896.565,17 €</b>	<b>20.419,00 €</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	31	599.522,49 €	84.589,75 €	0,00 €	514.932,74 €
	Used	9	111.010,37 €	13.715,72 €	0,00 €	97.294,65 €
	<b>Subtotal CC</b>	<b>40</b>	<b>710.532,86 €</b>	<b>98.305,47 €</b>	<b>0,00 €</b>	<b>612.227,39 €</b>
<b>Total</b>		<b>43</b>	<b>753.572,11 €</b>	<b>98.305,47 €</b>	<b>0,00 €</b>	<b>655.266,64 €</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	3.173	3,73%	29.737.829,91 €	5,32%	0,00%	292	2.105.485,34 €	0,00%	2.887	37.632.344,57 €	0,00%	2.528	31.598.684,85 €	0,00%	651	8.141.145,23 €	0,00%
0.01 - 1.000,00	5.505	6,56%	58.759.626,46 €	7,86%	4,38%	460	4.258.449,86 €	4,10%	5.045	55.801.176,60 €	4,42%	4.318	45.000.494,87 €	4,34%	1.187	13.759.131,59 €	4,54%
1.000,01 - 2.000,00	6.638	7,92%	65.341.611,32 €	8,74%	11,16%	740	4.420.565,77 €	9,87%	5.898	60.921.045,55 €	11,36%	4.857	47.885.012,40 €	11,00%	1.781	17.456.598,92 €	11,60%
2.000,01 - 3.000,00	7.022	8,37%	66.022.778,21 €	8,84%	16,72%	1.169	6.689.867,80 €	15,04%	5.853	59.332.910,41 €	17,12%	5.679	52.549.797,67 €	16,72%	1.343	13.472.980,54 €	16,74%
3.000,01 - 4.000,00	6.563	7,85%	58.670.961,69 €	7,88%	21,44%	1.149	6.237.709,10 €	18,90%	5.434	52.633.252,69 €	22,08%	5.430	47.478.883,73 €	21,41%	1.153	11.392.077,96 €	21,59%
4.000,01 - 5.000,00	6.090	7,26%	55.169.678,69 €	7,38%	25,20%	1.077	6.558.447,58 €	21,33%	5.013	48.611.231,11 €	26,25%	5.015	44.769.835,14 €	25,00%	1.075	10.376.842,55 €	26,19%
5.000,01 - 6.000,00	5.613	6,69%	49.919.142,15 €	6,68%	28,88%	1.041	6.124.391,65 €	24,30%	4.572	43.794.750,50 €	30,21%	4.627	40.631.924,27 €	28,60%	986	9.287.217,88 €	30,28%
6.000,01 - 7.000,00	4.806	5,73%	41.283.765,06 €	5,53%	32,54%	805	4.493.261,11 €	27,48%	4.001	36.790.403,95 €	33,82%	4.053	34.726.850,16 €	32,26%	753	6.656.914,90 €	34,14%
7.000,01 - 8.000,00	4.464	5,32%	37.200.919,60 €	4,38%	35,59%	760	4.220.586,61 €	29,51%	3.704	32.980.332,99 €	37,17%	3.775	31.359.910,25 €	35,22%	689	5.841.009,35 €	37,72%
8.000,01 - 9.000,00	3.889	4,64%	31.062.600,36 €	4,16%	39,14%	550	2.909.714,18 €	32,40%	3.339	28.152.886,18 €	40,54%	3.245	26.001.307,24 €	38,75%	644	5.061.293,12 €	41,22%
9.000,01 - 10.000,00	4.111	4,90%	34.543.099,45 €	4,62%	40,33%	725	4.329.883,73 €	32,58%	3.386	30.213.215,72 €	42,54%	3.493	29.293.336,77 €	39,93%	618	5.249.762,68 €	42,76%
10.000,01 - 11.000,00	3.134	3,74%	26.292.069,22 €	3,52%	43,88%	346	1.804.948,09 €	36,26%	2.788	24.487.121,13 €	45,06%	2.681	22.424.080,91 €	43,69%	453	3.867.988,31 €	45,05%
11.000,01 - 12.000,00	3.083	3,68%	25.683.321,92 €	3,44%	45,69%	369	2.261.875,75 €	35,92%	2.714	23.421.446,17 €	47,47%	2.659	21.889.490,04 €	45,59%	424	3.793.831,88 €	46,34%
12.000,01 - 13.000,00	2.708	3,23%	21.823.695,95 €	2,92%	48,81%	221	1.246.903,39 €	38,28%	2.487	20.576.792,56 €	50,04%	2.313	18.538.617,29 €	48,74%	395	3.285.078,66 €	49,21%
13.000,01 - 14.000,00	2.467	2,94%	20.028.683,54 €	2,68%	50,77%	194	1.022.778,21 €	40,74%	2.273	19.005.905,33 €	51,87%	2.145	17.376.621,36 €	50,71%	322	2.652.062,18 €	51,77%
14.000,01 - 15.000,00	2.405	2,87%	19.951.267,25 €	2,67%	51,21%	253	1.336.255,71 €	40,89%	2.152	18.615.011,54 €	52,80%	2.110	17.378.142,79 €	51,08%	295	2.573.124,46 €	52,15%
> 15.000,00	12.161	14,50%	95.523.956,62 €	12,78%	61,86%	542	3.211.423,26 €	45,60%	11.619	92.312.533,66 €	62,84%	10.756	83.764.735,61 €	61,94%	1.405	11.739.221,21 €	61,20%
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	-	<b>10.693</b>	<b>61.932.647,14 €</b>	-	<b>73.165</b>	<b>685.282.360,46 €</b>	-	<b>69.684</b>	<b>612.705.725,18 €</b>	-	<b>14.174</b>	<b>134.509.281,42 €</b>	-

Statistics	
Minimum Down Payment	0,01 €
Maximum Down Payment	100.422,91 €
Weighted Average Down Payment (Customers who did Down Payment)	7.964,14 €
Weighted Average Down Payment	7.540,60 €

\* 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	71.344	85,08%	629.336.869,09 €	84,22%	8.758	49.743.762,37 €	62.586	579.593.106,72 €	59.079	513.709.168,67 €	12.265	115.627.700,42 €
Company	12.514	14,92%	117.878.138,51 €	15,78%	1.935	12.188.884,77 €	10.579	105.689.253,74 €	10.605	98.996.557,51 €	1.909	18.881.581,00 €
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</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	83.858	100,00%	747.215.007,60 €	100,00%	10.693	61.932.647,14 €	73.165	685.282.360,46 €	69.684	612.705.726,18 €	14.174	134.509.281,42 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</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 €	0,0134% *
2	1	0,0012%	66.386,68 €	0,0089%
3	3	0,0035%	55.376,79 €	0,0074%
4	2	0,0023%	54.189,55 €	0,0073%
5	1	0,0012%	53.351,13 €	0,0071%
6	1	0,0012%	51.307,30 €	0,0069%
7	1	0,0012%	50.260,49 €	0,0067%
8	1	0,0012%	47.729,45 €	0,0064%
9	3	0,0035%	46.648,83 €	0,0062%
10	1	0,0012%	46.156,12 €	0,0062% *
11	1	0,0012%	45.282,86 €	0,0061%
12	1	0,0012%	45.273,29 €	0,0061%
13	1	0,0012%	45.166,84 €	0,0060%
14	1	0,0012%	44.701,70 €	0,0060%
15	1	0,0012%	44.677,93 €	0,0060%
16	1	0,0012%	44.065,65 €	0,0059% *
17	1	0,0012%	43.968,57 €	0,0059% *
18	1	0,0012%	43.380,96 €	0,0058% *
19	1	0,0012%	42.519,43 €	0,0057%
20	1	0,0012%	42.184,54 €	0,0056%
<b>Subtotal</b>	<b>26</b>	<b>0,03%</b>	<b>1.013.124,29 €</b>	<b>0,14%</b>
>20	83.832	99,97%	746.201.883	99,86%
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</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	17.925	21,38%	57.173.011,04 €	7,65%	5.275	16.151.795,44 €	12.650	41.021.215,60 €	15.609	49.574.415,16 €	2.316	7.598.595,88 €
5.000,01 - 10.000,00	37.803	45,08%	286.091.282,99 €	38,29%	4.129	29.000.875,61 €	33.674	257.090.407,38 €	31.450	237.455.742,90 €	6.353	48.635.540,09 €
10.000,01 - 15.000,00	19.109	22,79%	230.406.274,05 €	30,84%	1.045	12.438.996,18 €	18.064	217.967.277,87 €	15.280	184.347.942,12 €	3.829	46.058.331,93 €
15.000,01 - 20.000,00	6.168	7,36%	105.308.937,44 €	14,09%	213	3.581.982,54 €	5.955	101.726.954,90 €	4.998	85.330.153,65 €	1.170	19.978.783,79 €
20.000,01 - 25.000,00	2.035	2,43%	44.599.846,86 €	5,97%	17	356.762,17 €	2.018	44.243.084,69 €	1.688	37.010.004,71 €	347	7.589.842,15 €
25.000,01 - 30.000,00	610	0,73%	16.423.132,42 €	2,20%	12	324.215,22 €	598	16.098.917,20 €	493	13.263.637,25 €	117	3.159.495,17 €
> 30.000,00	208	0,25%	7.212.522,80 €	0,97%	2	78.019,98 €	206	7.134.502,82 €	166	5.723.830,39 €	42	1.488.692,41 €
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</b>

Statistics	
Minimum Outstanding Discounted Principal Balance	72,53 €
Maximum Outstanding Discounted Principal Balance	66.386,68 €
Average Outstanding Discounted Principal Balance	8.910,48 €

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	656	0,78%	1.109.706,81 €	0,15%	646	1.089.127,17 €	10	20.579,64 €	626	1.053.278,35 €	30	56.428,46 €
5.000,01 - 10.000,00	9.473	11,30%	34.934.720,96 €	4,68%	4.646	17.228.638,59 €	4.827	17.706.082,37 €	8.798	32.617.048,76 €	675	2.317.672,20 €
10.000,01 - 15.000,00	37.910	45,21%	259.514.677,81 €	34,73%	3.432	22.256.273,36 €	34.478	237.258.404,45 €	31.016	211.436.992,09 €	6.894	48.077.685,72 €
15.000,01 - 20.000,00	21.705	25,88%	219.621.167,26 €	29,39%	1.374	13.067.606,84 €	20.331	206.553.560,42 €	17.493	176.117.539,70 €	4.212	43.503.627,56 €
20.000,01 - 25.000,00	8.786	10,48%	122.920.611,03 €	16,45%	432	5.512.313,55 €	8.354	117.408.297,48 €	7.313	101.010.926,81 €	1.473	21.909.684,22 €
25.000,01 - 30.000,00	3.450	4,11%	63.693.560,79 €	8,52%	110	1.735.036,01 €	3.340	61.958.524,78 €	2.880	53.065.469,15 €	570	10.628.091,64 €
> 30.000,00	1.878	2,24%	45.420.562,94 €	6,08%	53	1.043.651,62 €	1.825	44.376.911,32 €	1.558	37.404.471,32 €	320	8.016.091,62 €
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</b>

Statistics	
Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.273,09 €

\* 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%	43	0,05%	150.309,24 €	0,02%	0	0,00 €	43	150.309,24 €	43	150.309,24 €	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%	4.561,68 €	0,00%	0	0,00 €	5	4.561,68 €	5	4.561,68 €	0	0,00 €
2% < - ≤ 2,5%	1	0,00%	1.028,51 €	0,00%	0	0,00 €	1	1.028,51 €	1	1.028,51 €	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%	5.969,78 €	0,00%	0	0,00 €	2	5.969,78 €	2	5.969,78 €	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	0,49%	5.696.197,54 €	0,76%	1	4.123,55 €	407	5.692.073,99 €	401	5.617.287,45 €	7	78.910,09 €
5% < - ≤ 5,5%	22	0,03%	282.300,24 €	0,04%	5	29.783,86 €	17	252.516,38 €	22	282.300,24 €	0	0,00 €
5,5% < - ≤ 6%	147	0,18%	1.639.704,10 €	0,22%	2	7.944,36 €	145	1.631.759,74 €	35	492.121,94 €	112	1.147.582,16 €
6% < - ≤ 6,5%	164	0,20%	1.717.300,13 €	0,23%	49	488.860,33 €	115	1.228.439,80 €	136	1.497.967,22 €	28	219.332,91 €
6,5% < - ≤ 7%	109	0,13%	1.353.352,33 €	0,18%	8	45.689,80 €	101	1.307.662,53 €	73	1.150.858,87 €	36	202.493,46 €
7% < - ≤ 7,5%	289	0,34%	3.397.267,82 €	0,45%	24	136.627,59 €	265	3.260.640,23 €	247	2.918.164,76 €	42	479.103,06 €
7,5% < - ≤ 8%	548	0,65%	3.750.640,79 €	0,50%	4	6.851,58 €	544	3.743.789,21 €	507	3.502.944,40 €	41	247.696,39 €
8% < - ≤ 8,5%	4.118	4,91%	22.048.631,83 €	2,95%	294	2.259.633,04 €	3.824	19.788.998,79 €	4.029	21.619.989,44 €	89	428.642,39 €
8,5% < - ≤ 9%	1.473	1,76%	12.071.099,54 €	1,62%	457	1.979.340,95 €	1.016	10.091.758,59 €	1.250	10.283.725,07 €	223	1.787.374,47 €
9% < - ≤ 9,5%	8.419	10,04%	71.030.501,05 €	9,51%	5.729	37.874.597,61 €	2.690	33.155.903,44 €	8.365	70.621.105,15 €	54	409.395,90 €
9,5% < - ≤ 10%	12.596	15,02%	140.220.496,16 €	18,77%	2.660	10.324.027,43 €	9.936	129.896.468,73 €	10.683	111.362.559,85 €	1.913	28.857.936,31 €
10% < - ≤ 10,5%	20.190	24,08%	199.955.339,71 €	26,76%	637	4.157.867,28 €	19.553	195.797.472,43 €	14.386	139.750.489,51 €	5.804	60.204.850,20 €
10,5% < - ≤ 11%	19.739	23,54%	170.326.908,77 €	22,79%	647	3.841.292,19 €	19.092	166.485.616,58 €	14.895	136.246.156,89 €	4.844	34.080.751,88 €
11% < - ≤ 11,5%	13.590	16,21%	103.524.940,84 €	13,85%	174	770.745,27 €	13.416	102.754.195,57 €	12.645	97.290.914,29 €	945	6.234.026,55 €
11,5% < - ≤ 12%	1.911	2,28%	9.834.215,29 €	1,32%	2	5.262,30 €	1.909	9.828.952,99 €	1.877	9.710.188,42 €	34	124.026,87 €
12% < - ≤ 12,5%	55	0,07%	190.491,41 €	0,03%	0	0,00 €	55	190.491,41 €	53	183.332,63 €	2	7.158,78 €
12,5% < - ≤ 13%	29	0,03%	13.750,84 €	0,00%	0	0,00 €	29	13.750,84 €	29	13.750,84 €	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>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</b>

Statistics

Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	12,66%
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	22	0,03%	62.231,89 €	0,01%	4	3.149,78 €	18	59.082,11 €	8	38.089,49 €	14	24.142,40 €
25 - 36	17.947	21,40%	84.404.559,59 €	11,30%	3.334	10.753.220,98 €	14.613	73.651.338,61 €	16.114	77.056.993,00 €	1.833	7.347.566,59 €
37 - 48	35.851	42,75%	274.378.836,61 €	36,72%	6.676	42.483.950,51 €	29.175	231.894.886,10 €	30.282	230.734.390,72 €	5.569	43.644.445,89 €
49 - 60	13.233	15,78%	144.358.085,97 €	19,32%	679	8.692.325,87 €	12.554	135.665.760,10 €	10.344	114.694.228,98 €	2.889	29.663.856,99 €
61 - 72	7.570	9,03%	99.092.437,51 €	13,26%	0	0,00 €	7.570	99.092.437,51 €	5.897	78.243.066,00 €	1.673	20.849.371,51 €
73 - 84	6.161	7,35%	94.272.005,71 €	12,62%	0	0,00 €	6.161	94.272.005,71 €	4.266	67.586.945,12 €	1.895	26.685.060,59 €
85 - 96	3.074	3,67%	50.646.850,32 €	6,78%	0	0,00 €	3.074	50.646.850,32 €	2.773	44.352.012,87 €	301	6.294.837,45 €
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</b>

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	59,82

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	50	0,06%	654.427,10 €	0,09%	3	42.785,89 €	47	611.641,21 €	40	557.406,82 €	10	97.020,28 €
01 - 12	7.758	9,25%	18.279.350,91 €	2,45%	1.438	2.540.449,69 €	6.320	15.738.901,22 €	6.705	15.615.787,74 €	1.053	2.663.563,17 €
13 - 24	21.649	25,82%	123.785.247,11 €	16,57%	4.228	18.546.211,25 €	17.421	105.239.035,86 €	19.302	111.369.644,36 €	2.347	12.415.602,75 €
25 - 36	28.714	34,24%	250.677.569,06 €	33,55%	4.379	32.529.935,58 €	24.335	218.147.633,48 €	23.724	207.466.624,55 €	4.990	43.210.944,51 €
37 - 48	11.696	13,95%	138.741.875,64 €	18,57%	645	8.273.264,73 €	11.051	130.468.610,91 €	9.155	110.210.749,81 €	2.541	28.531.125,83 €
49 - 60	6.874	8,20%	96.895.706,36 €	12,97%	0	0,00 €	6.874	96.895.706,36 €	5.213	75.045.742,72 €	1.661	21.849.963,64 €
61 - 72	4.968	5,92%	80.271.085,28 €	10,74%	0	0,00 €	4.968	80.271.085,28 €	3.626	59.558.536,69 €	1.342	20.712.548,69 €
73 - 84	2.149	2,56%	37.909.746,14 €	5,07%	0	0,00 €	2.149	37.909.746,14 €	1.919	32.881.233,49 €	230	5.028.512,65 €
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>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</b>

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	83
Weighted Average Remaining Term in monthly instalments	40,19

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	106	0,13%	1.663.983,52 €	0,22%	14	136.106,44 €	92	1.527.877,08 €	87	1.404.832,33 €	19	259.151,19 €
13 - 24	60.442	72,08%	605.055.650,55 €	80,97%	7.780	52.255.884,02 €	52.662	552.799.766,53 €	50.117	496.143.498,18 €	10.325	108.912.152,37 €
25 - 36	22.166	26,43%	135.206.193,44 €	18,09%	2.845	9.437.139,97 €	19.321	125.769.053,47 €	18.569	110.996.665,01 €	3.597	24.209.528,43 €
37 - 48	793	0,95%	3.938.723,58 €	0,53%	54	103.516,71 €	739	3.835.206,87 €	641	3.115.111,68 €	152	823.611,90 €
49 - 60	244	0,29%	1.010.472,62 €	0,14%	0	0,00 €	244	1.010.472,62 €	184	756.926,67 €	60	253.545,95 €
61 - 72	80	0,10%	279.294,25 €	0,04%	0	0,00 €	80	279.294,25 €	64	235.111,18 €	16	44.183,07 €
> 72	27	0,03%	60.689,64 €	0,01%	0	0,00 €	27	60.689,64 €	22	53.581,13 €	5	7.108,51 €
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</b>	<b>100%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</b>

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	19,57

\* 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	10.693	12,75%	61.932.647,14 €	8,29%
Classic Credit	73.165	87,25%	685.282.360,46 €	91,71%
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</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	69.684	83,10%	612.705.726,18 €	82,00%
Used Cars	14.174	16,90%	134.509.281,42 €	18,00%
<b>Total</b>	<b>83.858</b>	<b>100%</b>	<b>747.215.007,60 €</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	10.470	97,91%	60.894.691,65 €	98,32%
Used Cars	223	2,09%	1.037.955,49 €	1,68%
<b>Total</b>	<b>10.693</b>	<b>100%</b>	<b>61.932.647,14 €</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	59.214	80,93%	551.811.034,53 €	80,52%
Used Cars	13.951	19,07%	133.471.325,93 €	19,48%
<b>Total</b>	<b>73.165</b>	<b>100%</b>	<b>685.282.360,46 €</b>	<b>100%</b>

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

Poolinformation VIII. - Distribution by Vehicle Makes and Models

Make and Model Total Portfolio						Credit Type				Vehicle Status			
Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
						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	2.586	3,08%	20.664.477,55 €	2,77%	514	2.119.724,67 €	2.072	18.544.752,88 €	1.714	11.882.512,29 €	872	8.781.965,26 €
	A3	4.146	4,94%	39.507.233,73 €	5,29%	838	4.241.483,26 €	3.308	35.265.749,82 €	2.568	22.135.604,88 €	1.578	17.371.628,20 €
	A4	2.448	2,92%	26.523.207,64 €	3,55%	399	2.495.674,22 €	2.049	24.027.533,42 €	1.606	16.396.998,13 €	842	10.126.209,51 €
	A5	640	0,76%	6.984.016,34 €	0,93%	169	1.262.153,99 €	471	5.721.862,35 €	544	5.943.714,50 €	96	1.040.301,84 €
	A6	370	0,44%	4.483.121,68 €	0,60%	68	536.780,60 €	302	3.946.341,08 €	215	2.590.676,00 €	155	1.892.445,68 €
	A7	38	0,05%	459.174,56 €	0,06%	10	88.117,21 €	28	371.057,35 €	17	221.536,17 €	21	237.638,39 €
	A8	9	0,01%	166.741,58 €	0,02%	0	0,00 €	9	166.741,58 €	0	0,00 €	9	166.741,58 €
	Q2	1.030	1,23%	10.172.450,85 €	1,36%	367	2.276.713,37 €	663	7.895.737,48 €	909	8.711.220,31 €	121	1.461.230,54 €
	Q3	2.160	2,58%	20.349.978,32 €	2,72%	444	2.557.138,58 €	1.716	17.792.839,74 €	1.738	15.743.959,00 €	422	4.606.019,32 €
	Q5	1.508	1,80%	16.425.583,96 €	2,20%	317	2.310.156,10 €	1.191	14.115.427,86 €	1.333	14.197.096,54 €	175	2.228.487,42 €
	Q7	152	0,18%	1.944.095,91 €	0,26%	53	596.507,23 €	99	1.347.588,68 €	107	1.322.456,10 €	45	621.639,81 €
	TT	41	0,05%	475.762,96 €	0,06%	11	95.452,34 €	30	380.310,62 €	14	126.860,96 €	27	346.902,00 €
	OTHER AUDI	6	0,01%	91.745,13 €	0,01%	0	0,00 €	6	91.745,13 €	1	9.266,64 €	5	62.478,49 €
	<b>Subtotal</b>	<b>15.134</b>	<b>18,05%</b>	<b>148.247.589,56 €</b>	<b>19,84%</b>	<b>3.190</b>	<b>18.579.901,57 €</b>	<b>11.944</b>	<b>129.667.687,99 €</b>	<b>10.766</b>	<b>99.283.901,52 €</b>	<b>4.368</b>	<b>48.963.688,04 €</b>
<b>Seat</b>	MII	283	0,34%	1.643.064,59 €	0,22%	11	40.979,05 €	272	1.602.085,54 €	238	1.374.709,70 €	45	268.354,89 €
	ALHAMBRA	384	0,46%	3.354.297,74 €	0,45%	10	53.199,19 €	374	3.301.098,55 €	294	2.554.655,56 €	90	799.642,18 €
	ALTEA	98	0,12%	619.299,65 €	0,08%	0	0,00 €	98	619.299,65 €	51	265.926,24 €	47	353.373,41 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	5.767	6,88%	57.367.772,23 €	7,68%	276	2.488.220,91 €	5.491	54.879.551,32 €	5.590	55.472.594,10 €	177	1.895.178,13 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	5	0,01%	13.057,25 €	0,00%	0	0,00 €	5	13.057,25 €	1	2.902,71 €	4	10.154,54 €
	IBIZA	12.779	15,24%	107.473.587,31 €	14,38%	306	1.681.282,05 €	12.473	105.792.305,26 €	10.684	90.664.908,62 €	2.095	16.808.678,69 €
	LEON	11.189	13,34%	102.405.511,14 €	13,71%	331	2.080.509,09 €	10.858	100.325.002,05 €	9.241	84.719.347,07 €	1.948	16.686.164,07 €
	TOLEDO	1.274	1,52%	10.740.973,70 €	1,44%	20	106.192,42 €	1.254	10.634.781,28 €	1.149	9.646.493,83 €	125	1.094.479,87 €
	OTHER SEAT	17	0,02%	193.199,07 €	0,03%	1	8.288,22 €	16	184.910,85 €	14	167.046,97 €	3	26.152,10 €
	<b>Subtotal</b>	<b>31.796</b>	<b>37,92%</b>	<b>283.810.762,68 €</b>	<b>37,98%</b>	<b>955</b>	<b>6.458.670,93 €</b>	<b>30.841</b>	<b>277.352.091,75 €</b>	<b>27.262</b>	<b>244.868.584,80 €</b>	<b>4.534</b>	<b>38.942.177,88 €</b>
<b>Skoda</b>	CITIGO	53	0,06%	259.550,68 €	0,03%	1	3.665,18 €	52	255.885,50 €	46	226.110,36 €	7	33.440,32 €
	FABIA	2.977	3,55%	22.218.473,82 €	2,97%	195	699.999,46 €	2.782	21.518.474,36 €	2.743	20.246.819,86 €	234	1.971.653,96 €
	RAPID	1.228	1,48%	10.535.351,10 €	1,41%	39	173.920,30 €	1.189	10.361.430,80 €	1.099	9.269.518,40 €	129	1.265.832,70 €
	OCTAVIA	1.646	1,96%	18.090.872,38 €	2,42%	61	347.657,00 €	1.585	17.743.215,38 €	1.329	14.992.905,88 €	317	3.097.966,50 €
	ROOMSTER	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	SPACEBACK	198	0,24%	1.881.197,79 €	0,25%	12	43.258,56 €	186	1.837.939,23 €	191	1.802.975,48 €	7	78.222,31 €
	SUPERB	436	0,52%	4.907.894,13 €	0,66%	26	176.621,85 €	410	4.731.272,28 €	389	4.451.319,52 €	47	456.574,61 €
	YETI	853	1,02%	9.025.158,54 €	1,21%	43	266.763,63 €	810	8.758.394,91 €	746	7.964.953,31 €	107	1.060.205,23 €
	OTHER SKODA	464	0,55%	5.711.387,83 €	0,76%	36	348.523,27 €	428	5.362.864,56 €	430	5.374.477,92 €	34	336.909,91 €
	<b>Subtotal</b>	<b>7.855</b>	<b>9,37%</b>	<b>72.629.886,27 €</b>	<b>9,72%</b>	<b>413</b>	<b>2.060.409,25 €</b>	<b>7.442</b>	<b>70.569.477,02 €</b>	<b>6.973</b>	<b>64.329.080,73 €</b>	<b>882</b>	<b>8.300.805,54 €</b>
<b>VW</b>	UP	85	0,10%	479.403,62 €	0,06%	28	100.216,76 €	57	379.186,86 €	63	328.231,39 €	22	151.172,23 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	6.036	7,20%	38.911.369,00 €	5,21%	1.480	5.775.736,18 €	4.556	33.135.632,82 €	5.133	32.326.133,04 €	903	6.585.235,96 €
	GOLF	9.312	11,10%	74.922.056,93 €	10,03%	2.185	11.907.731,10 €	7.127	63.014.325,83 €	7.468	59.124.816,92 €	1.844	15.797.240,01 €
	JETTA	60	0,07%	368.238,22 €	0,05%	9	33.887,12 €	51	334.351,10 €	44	256.821,59 €	16	111.416,63 €
	PASSAT	1.806	2,15%	16.269.615,13 €	2,18%	346	2.285.912,52 €	1.460	13.983.702,61 €	1.472	13.128.400,32 €	334	3.141.214,81 €
	EOS	2	0,00%	25.305,00 €	0,00%	0	0,00 €	2	25.305,00 €	0	0,00 €	2	25.305,00 €
	NEW BEETLE	183	0,22%	1.554.574,25 €	0,21%	53	317.221,82 €	130	1.237.352,43 €	144	1.127.325,45 €	39	427.248,80 €
	TOURAN	2.101	2,51%	17.885.302,91 €	2,39%	423	2.421.191,12 €	1.678	15.464.111,79 €	1.775	14.492.735,91 €	326	3.392.567,00 €
	SHARAN	319	0,38%	2.890.226,01 €	0,39%	58	434.974,73 €	261	2.455.251,28 €	274	2.414.697,32 €	45	475.528,69 €
	TOUAREG	32	0,04%	463.649,67 €	0,06%	8	92.953,47 €	24	370.696,20 €	23	335.525,24 €	9	128.124,43 €
	PHAETON	1	0,00%	19.080,35 €	0,00%	0	0,00 €	1	19.080,35 €	0	0,00 €	1	19.080,35 €
	CADDY	973	1,16%	9.390.656,88 €	1,26%	10	80.469,89 €	963	9.310.186,99 €	776	7.620.510,70 €	197	1.770.146,18 €
	T4/T5	1.310	1,56%	15.728.161,63 €	2,10%	46	315.369,13 €	1.264	15.412.792,50 €	1.161	14.158.470,67 €	149	1.569.690,96 €
	CRAFTER/LT	338	0,40%	4.367.078,45 €	0,58%	0	0,00 €	338	4.367.078,45 €	311	4.090.772,86 €	27	276.305,59 €
	AMAROK	16	0,02%	159.757,12 €	0,02%	0	0,00 €	16	159.757,12 €	12	128.184,24 €	4	31.572,88 €
	SCIROCCO	914	1,09%	8.352.217,11 €	1,12%	356	2.066.271,69 €	558	6.285.945,42 €	890	8.049.652,52 €	24	302.564,59 €
	TIGUAN	5.099	6,08%	47.006.615,50 €	6,29%	1.013	8.383.101,59 €	4.086	38.623.513,91 €	4.681	43.160.356,99 €	418	3.846.258,51 €
	ARTEON	20	0,02%	365.702,43 €	0,05%	4	61.732,30 €	16	303.970,13 €	19	354.941,75 €	1	10.760,68 €
	OTHER VW	429	0,51%	3.051.540,68 €	0,41%	116	556.895,97 €	313	2.494.644,71 €	427	3.034.370,53 €	2	17.170,15 €
	<b>Subtotal</b>	<b>29.036</b>	<b>34,63%</b>	<b>242.210.550,89 €</b>	<b>32,42%</b>	<b>6.135</b>	<b>34.833.665,39 €</b>	<b>22.901</b>	<b>207.376.885,50 €</b>	<b>24.673</b>	<b>204.131.947,44 €</b>	<b>4.363</b>	<b>38.078.603,45 €</b>
<b>Non VW Group Vehicles</b>	OTHER	37	0,04%	316.218,20 €	0,04%	0	0,00 €	37	316.218,20 €	10	92.211,69 €	27	224.006,51 €
	<b>Total</b>	<b>83.858</b>	<b>100,00%</b>	<b>747.215.007,60 €</b>	<b>100,00%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</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	4.572	5,45%	43.115.192,03 €	5,77%	423	2.230.026,61 €	4.149	40.885.165,42 €	3.659	33.702.906,88 €	913	9.412.285,15 €
ASTURIAS	1.455	1,74%	12.958.171,42 €	1,73%	152	854.508,46 €	1.303	12.103.662,96 €	1.210	10.676.292,52 €	245	2.281.878,90 €
CANTABRIA	1.002	1,19%	8.869.006,98 €	1,19%	105	549.420,19 €	897	8.319.586,79 €	844	7.392.976,38 €	158	1.476.030,60 €
LA RIOJA	428	0,51%	3.470.928,66 €	0,46%	41	219.404,30 €	387	3.251.524,36 €	356	2.797.135,79 €	72	673.792,87 €
CASTILLA LEON	3.438	4,10%	29.156.173,48 €	3,90%	252	1.528.668,43 €	3.186	27.627.505,05 €	2.726	23.029.394,02 €	712	6.126.779,46 €
C.MADRID	14.307	17,06%	118.051.012,96 €	15,80%	2.320	13.162.219,12 €	11.987	104.888.793,84 €	11.881	95.074.968,32 €	2.426	22.976.044,64 €
PAIS VASCO	3.426	4,09%	27.596.099,31 €	3,69%	193	965.241,76 €	3.233	26.630.857,55 €	2.832	22.538.907,64 €	594	5.057.191,67 €
C.NAVARRA	934	1,11%	7.634.087,30 €	1,02%	94	447.009,51 €	840	7.187.077,79 €	767	6.093.171,68 €	167	1.540.915,62 €
CATALUÑA	16.867	20,11%	152.071.267,62 €	20,35%	2.375	14.220.650,10 €	14.492	137.850.617,52 €	13.681	121.219.949,06 €	3.186	30.851.318,56 €
ARAGÓN	2.292	2,73%	20.804.038,33 €	2,78%	214	1.422.634,65 €	2.078	19.381.403,68 €	1.900	17.181.758,01 €	392	3.622.280,32 €
C. VALENCIANA	8.777	10,47%	77.392.304,49 €	10,36%	1.249	7.189.156,68 €	7.528	70.203.147,81 €	7.328	63.672.560,65 €	1.449	13.719.743,84 €
CASTILLA LA MANCHA	3.402	4,06%	30.059.288,78 €	4,02%	403	2.576.577,54 €	2.999	27.482.711,24 €	2.828	24.743.794,73 €	574	5.315.494,05 €
EXTREMADURA	1.296	1,55%	11.832.110,08 €	1,58%	173	921.435,68 €	1.123	10.910.674,40 €	1.026	9.183.466,86 €	270	2.648.643,22 €
ANDALUCIA	14.072	16,78%	131.050.296,39 €	17,54%	2.068	11.805.700,34 €	12.004	119.244.596,05 €	11.738	108.821.400,33 €	2.334	22.228.896,06 €
ISLAS BALEARES	2.213	2,64%	19.458.152,58 €	2,60%	270	1.746.923,80 €	1.943	17.711.228,78 €	1.949	17.016.788,09 €	264	2.441.364,49 €
MURCIA	2.383	2,84%	23.164.602,79 €	3,10%	260	1.486.145,03 €	2.123	21.678.457,76 €	2.004	19.400.666,48 €	379	3.763.936,31 €
ISLAS CANARIAS	2.886	3,44%	29.367.386,02 €	3,93%	93	566.055,45 €	2.793	28.801.330,57 €	2.854	29.058.445,99 €	32	308.940,03 €
CEUTA	56	0,07%	565.832,59 €	0,08%	6	19.544,23 €	50	546.288,36 €	52	535.614,12 €	4	30.218,47 €
MELILLA	52	0,06%	599.055,79 €	0,08%	2	21.325,26 €	50	577.730,53 €	49	565.528,63 €	3	33.527,16 €
<b>Total</b>	<b>83.858</b>	<b>100,00%</b>	<b>747.215.007,60 €</b>	<b>100,00%</b>	<b>10.693</b>	<b>61.932.647,14 €</b>	<b>73.165</b>	<b>685.282.360,46 €</b>	<b>69.684</b>	<b>612.705.726,18 €</b>	<b>14.174</b>	<b>134.509.281,42 €</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)	110	0,13%	592.743,15 €	0,08%	23	134.527,33 €	87	458.215,82 €	91	478.504,28 €	19	114.238,87 €
Other	83.748	99,87%	746.622.264,45 €	99,92%	10.868	96.656.202,74 €	72.880	649.966.061,71 €	69.596	619.655.835,27 €	14.152	126.966.429,18 €
<b>Total</b>	<b>83.858</b>	<b>100,00%</b>	<b>747.215.007,60 €</b>	<b>100,00%</b>	<b>10.891</b>	<b>96.790.730,07 €</b>	<b>72.967</b>	<b>650.424.277,53 €</b>	<b>69.687</b>	<b>620.134.339,55 €</b>	<b>14.171</b>	<b>127.080.668,05 €</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).