

<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:	January			
Reporting date:	14/02/2019			
Reporting Frequency:	monthly			
Period No.:	12			
Payment date:	21/02/2019			
Next payment date:	21/03/2019			
Asset collection period:	01/01/2019	until	31/01/2019	
Interest Accrual Period:	21/01/2019	until	21/02/2019	Days accrued: 31
Note Payment Period:	21/01/2019	until	21/02/2019	

**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
69,83%	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

0,09800%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	16,18%	12,46%
Current Target OC	21,00%	14,50%
Regular Target OC	21,00%	14,50%
Level 1 Target OC	25,00%	18,00%
Level 2 Target OC	100,00%	100,00%

OC = Asset Overcollateralisation

Level 1 Credit Enhancement Increase Condition -

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

NO

Level 2 Credit Enhancement Increase Condition -

Cumulative Gross Loss Ratio exceeds 8.0% for any Payment Date

NO

Transaction Party Replacements

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

Rating Information on relevant Transaction Parties

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

If the Swap Counterparty does not have the Swap Counterparty Required Rating or the rating is withdrawn for any reason, it shall:  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

**Deal Overview: Counterparties**

<b>Joint Lead Managers:</b>	<b>ING Bank N.V.</b> Bijlmerplein 888 1102 MG, Amsterdam The Netherlands	<b>DZ BANK AG DEUTSCHE ZENTRAL</b> Platz der Republik 60325 Frankfurt am Main Germany
<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:**

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>	January		
<b>Payment Date:</b>	21/02/2019		
<b>Interest Accrual Period (from/until):</b>	21/01/2019	21/02/2019	
<b>Days Accrued:</b>	31		
<b>Base Interest Rate (1-Month Euribor):</b>	-0,368%		
	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		16.783,20 €	3.850,60 €
Gross Paid interest:		16.783,20 €	3.850,60 €
<b>Unpaid Interest:</b>			
Unpaid interest of the Reporting Period:		- €	- €
Cumulative unpaid interest:		- €	- €

<b>Principal Payment</b>		<b>Class A</b>	<b>Class B</b>
Note Balance (Cut Off Date):		888.000.000,00 €	26.000.000,00 €
Note Balance (Beginning of Period):		609.942.513,60 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	31,17 €		
Available Redemption Amount Reporting Period:	24.672.536,26 €		
Total Available Redemption Amount:	24.672.567,43 €		
Redemption Amount per Class:		24.672.547,20 €	0,00 €
Unallocated Redemption Amount per note class from current period::		20,23 €	0,00 €
Note Balance (End of Period):		585.269.966,40	26.000.000,00
Note Factor (End of Period):		65,91%	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		16,1821%	12,4585%

## 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>1,58%</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	609.942.513,60 €	26.000.000,00 €
Underlying Principal for Reporting Period	609.942.513,60 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 149.961,14 €	- 8.052,78 €

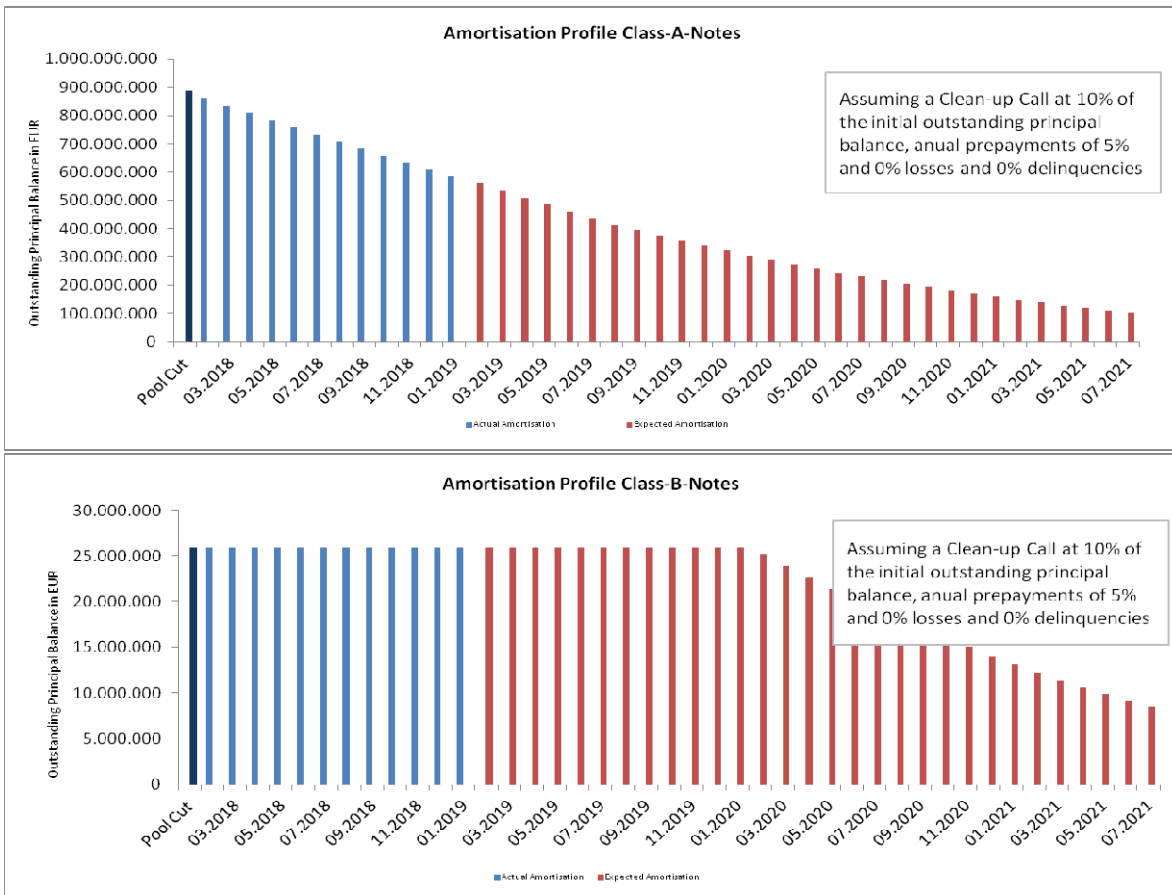
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		31,17 €	
Available Distribution Amount	plus	25.504.926,10 €	25.504.957,27 €
Fees	less	653.742,12 €	24.851.215,15 €
Net Swap Payments Class A	less	149.961,14 €	24.701.254,01 €
Net Swap Payments Class B	less	8.052,78 €	24.693.201,23 €
Interest Class A	less	16.783,20 €	24.676.418,03 €
Interest Class B	less	3.850,60 €	24.672.567,43 €
Payment to Cash Collateral Account	less	- €	24.672.567,43 €
Redemption Class A	less	24.672.547,20 €	20,23 €
Redemption Class B	less	- €	20,23 €
Remaining Amount Due to Rounding	less	20,23 €	- €
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 31/12/2018				At the end of Reporting Period 31/01/2019			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	939.650,20 €	15.995,70 €	955.645,90 €	Arrears	1.143.524,13 €	19.649,44 €	1.163.173,57 €
01/2019	23.274.704,71 €	857.330,24 €	24.132.034,95 €				
02/2019	23.178.786,40 €	829.695,77 €	24.008.482,17 €	02/2019	23.112.514,07 €	827.835,39 €	23.940.349,46 €
03/2019	23.072.454,05 €	802.166,62 €	23.874.620,67 €	03/2019	23.008.095,50 €	800.384,85 €	23.808.480,35 €
04/2019	22.995.677,87 €	774.767,27 €	23.770.445,14 €	04/2019	22.932.834,51 €	773.062,03 €	23.705.896,54 €
05/2019	22.826.728,01 €	747.461,59 €	23.574.189,60 €	05/2019	22.764.747,21 €	745.830,87 €	23.510.578,08 €
06/2019	22.708.344,33 €	720.353,52 €	23.428.697,85 €	06/2019	22.646.752,39 €	718.796,51 €	23.365.548,90 €
07/2019	22.535.750,05 €	693.386,47 €	23.229.136,52 €	07/2019	22.474.678,17 €	691.902,48 €	23.166.580,65 €
08/2019	22.353.624,93 €	666.626,93 €	23.020.251,86 €	08/2019	22.292.607,63 €	665.215,53 €	22.957.823,16 €
09/2019	22.220.220,75 €	640.081,02 €	22.860.301,77 €	09/2019	22.159.489,21 €	638.742,02 €	22.798.231,23 €
10/2019	22.034.502,63 €	613.695,06 €	22.648.197,69 €	10/2019	21.974.366,95 €	612.428,28 €	22.586.795,23 €
11/2019	21.782.554,11 €	587.526,68 €	22.370.080,79 €	11/2019	21.724.772,56 €	586.331,27 €	22.311.103,83 €
12/2019	21.354.194,72 €	561.660,32 €	21.915.855,04 €	12/2019	21.303.696,24 €	560.533,61 €	21.864.229,85 €
01/2020	20.854.526,05 €	536.301,87 €	21.390.827,92 €	01/2020	20.816.749,89 €	535.235,09 €	21.351.984,98 €
02/2020	20.453.753,23 €	511.538,44 €	20.965.291,67 €	02/2020	20.416.216,29 €	510.516,51 €	20.926.732,80 €
03/2020	20.038.355,16 €	487.251,10 €	20.525.606,26 €	03/2020	20.001.550,24 €	486.273,69 €	20.487.823,93 €
04/2020	19.401.120,12 €	463.544,41 €	19.864.574,53 €	04/2020	19.364.767,16 €	462.520,73 €	19.827.287,89 €
05/2020	18.705.415,12 €	440.416,31 €	19.145.831,43 €	05/2020	18.669.278,04 €	439.525,73 €	19.108.803,77 €
06/2020	18.130.525,24 €	418.205,69 €	18.548.730,93 €	06/2020	18.095.134,55 €	417.358,09 €	18.512.492,64 €
07/2020	17.450.811,58 €	396.673,65 €	17.847.485,23 €	07/2020	17.415.606,09 €	395.868,04 €	17.811.474,13 €
08/2020	16.753.381,80 €	375.952,79 €	17.129.334,59 €	08/2020	16.718.552,77 €	375.188,99 €	17.093.741,76 €
09/2020	16.305.244,16 €	356.059,39 €	16.661.303,55 €	09/2020	16.270.569,51 €	355.336,96 €	16.625.906,47 €
10/2020	15.725.134,82 €	336.696,80 €	16.061.831,62 €	10/2020	15.690.578,52 €	336.015,50 €	16.026.594,02 €
11/2020	15.171.901,96 €	318.022,09 €	15.489.924,05 €	11/2020	15.137.643,48 €	317.381,92 €	15.455.025,40 €
12/2020	14.844.365,28 €	300.002,35 €	15.144.367,63 €	12/2020	14.811.414,04 €	299.402,78 €	15.110.816,82 €
01/2021	14.522.807,63 €	282.374,43 €	14.805.182,06 €	01/2021	14.496.663,00 €	281.814,08 €	14.778.477,08 €
02/2021	14.253.202,96 €	265.125,86 €	14.518.328,82 €	02/2021	14.227.480,86 €	264.596,52 €	14.492.077,38 €
03/2021	13.884.568,18 €	248.202,67 €	14.132.770,85 €	03/2021	13.858.959,62 €	247.703,84 €	14.106.663,46 €
04/2021	13.087.924,97 €	231.716,18 €	13.319.641,15 €	04/2021	13.063.639,74 €	231.247,79 €	13.294.887,53 €
05/2021	12.162.597,23 €	216.173,73 €	12.378.770,96 €	05/2021	12.140.438,87 €	215.734,20 €	12.356.173,07 €
06/2021	11.357.908,84 €	201.729,38 €	11.559.638,22 €	06/2021	11.336.866,11 €	201.316,09 €	11.538.182,20 €
07/2021	10.292.301,48 €	188.241,58 €	10.480.543,06 €	07/2021	10.271.867,87 €	187.853,30 €	10.459.721,17 €
08/2021	9.265.909,17 €	176.019,80 €	9.441.928,97 €	08/2021	9.246.041,48 €	175.655,82 €	9.421.697,30 €
09/2021	8.561.146,03 €	165.015,72 €	8.726.161,75 €	09/2021	8.542.414,70 €	164.675,34 €	8.707.090,04 €
10/2021	7.648.552,88 €	154.850,46 €	7.803.403,34 €	10/2021	7.631.119,00 €	154.532,27 €	7.785.651,27 €
11/2021	6.872.803,62 €	145.767,38 €	7.018.571,00 €	11/2021	6.855.349,02 €	145.469,91 €	7.000.818,93 €
12/2021	6.740.688,53 €	137.606,68 €	6.878.295,21 €	12/2021	6.725.146,45 €	137.329,98 €	6.862.476,43 €
01/2022	6.585.738,10 €	129.601,87 €	6.715.339,97 €	01/2022	6.573.239,72 €	129.343,59 €	6.702.583,31 €
02/2022	6.465.521,98 €	121.780,78 €	6.587.302,76 €	02/2022	6.453.008,75 €	121.537,35 €	6.574.546,10 €
03/2022	6.333.172,31 €	114.102,93 €	6.447.275,24 €	03/2022	6.321.757,16 €	113.874,39 €	6.435.631,55 €
04/2022	6.067.406,91 €	106.582,87 €	6.173.989,78 €	04/2022	6.056.798,78 €	106.367,85 €	6.163.166,63 €
05/2022	5.731.275,79 €	99.378,03 €	5.830.653,82 €	05/2022	5.720.931,20 €	99.175,59 €	5.820.106,79 €
06/2022	5.412.652,55 €	92.572,08 €	5.505.224,63 €	06/2022	5.402.566,15 €	92.381,94 €	5.494.948,09 €
07/2022	5.000.873,23 €	86.144,32 €	5.087.017,55 €	07/2022	4.990.968,49 €	85.966,18 €	5.076.934,67 €
08/2022	4.561.787,50 €	80.206,29 €	4.641.993,79 €	08/2022	4.553.119,72 €	80.039,88 €	4.633.159,60 €
09/2022	4.302.871,47 €	74.789,19 €	4.377.660,66 €	09/2022	4.294.407,87 €	74.633,12 €	4.369.040,99 €
10/2022	3.932.933,04 €	69.679,71 €	4.002.612,75 €	10/2022	3.924.931,62 €	69.533,64 €	3.994.465,26 €
11/2022	3.587.754,19 €	65.009,95 €	3.652.764,14 €	11/2022	3.581.355,75 €	64.873,38 €	3.646.229,13 €
12/2022	3.509.755,82 €	60.748,94 €	3.570.504,76 €	12/2022	3.503.659,45 €	60.619,99 €	3.564.279,44 €
01/2023	3.418.050,12 €	56.590,91 €	3.474.631,03 €	01/2023	3.412.542,65 €	56.459,20 €	3.469.001,85 €
<b>Subtotal</b>	<b>678.671.931,81 €</b>	<b>17.021.323,82 €</b>	<b>695.693.255,63 €</b>	<b>Subtotal</b>	<b>654.131.413,18 €</b>	<b>16.134.071,55 €</b>	<b>670.265.484,73 €</b>
> 01/2023	44.228.890,17 €	527.728,67 €	44.756.618,85 €	> 01/2023	44.131.902,91 €	526.382,71 €	44.658.285,64 €
<b>Total</b>	<b>722.900.821,98 €</b>	<b>17.549.052,49 €</b>	<b>740.449.874,48 €</b>	<b>Total</b>	<b>698.263.316,09 €</b>	<b>16.660.454,26 €</b>	<b>714.923.770,37 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	55	834.339,19
Defaults	12	145.384,94
End of Period	67	979.724,13

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,0980%
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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.

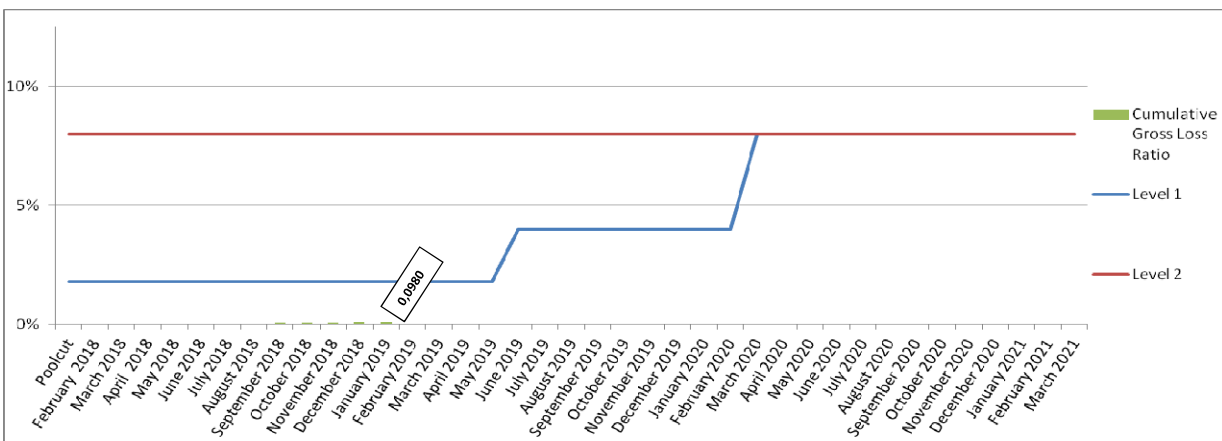
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

**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>			740.449.874,48 €
<b>End of Period</b>			714.923.770,37 €
Periodic reduction of Nominal		25.526.104,11 €	25.526.104,11 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-34.893,13 €	
Fees for prolongation		0,00 €	
Write Off / Write Down	-	0,00 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		11.766,45 €	
Interest in arrears		1.948,67 €	
Net Swaps		0,00 €	
Available Distribution Amount		25.504.926,10 €	

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	81.895	689.405.732,52 €	10.355	55.907.740,95 €	71.540	633.497.991,57 €	68.099	564.817.039,50 €	13.796	124.588.693,02 €
Delinquent	664	7.944.086,79 €	97	676.715,49 €	567	7.267.371,30 €	513	6.166.853,55 €	151	1.777.233,24 €
Defaulted	62	865.382,84 €	5	54.766,66 €	57	810.616,18 €	51	760.649,89 €	11	104.732,95 €
Partial Prepayment	12	48.113,94 €	1	189,77 €	11	47.924,17 €	9	34.715,55 €	3	13.398,39 €
End of Term	2.231	0,00 €	475	0,00 €	1.756	0,00 €	1.900	- €	331	- €
Write Off	2	0,00 €	0	0,00 €	2	0,00 €	2	- €	0	- €
Full Prepayment	1.454	0,00 €	227	0,00 €	1.227	0,00 €	1.126	- €	328	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>698.263.316,09 €</b>	<b>11.160</b>	<b>56.639.412,87 €</b>	<b>75.160</b>	<b>641.623.903,22 €</b>	<b>71.700</b>	<b>571.779.258,49 €</b>	<b>14.620</b>	<b>126.484.057,60 €</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	82.633	94,97%	714.923.770,37 €	95,03%
Retention of Volkswagen Finance	4.374	5,03%	37.406.912,25 €	4,97%
<b>Total</b>	<b>87.007</b>	<b>100,00%</b>	<b>752.330.682,62 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	37.616.534,13 €	5,00%
Actual Retention	37.406.912,25 €	4,97%

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.

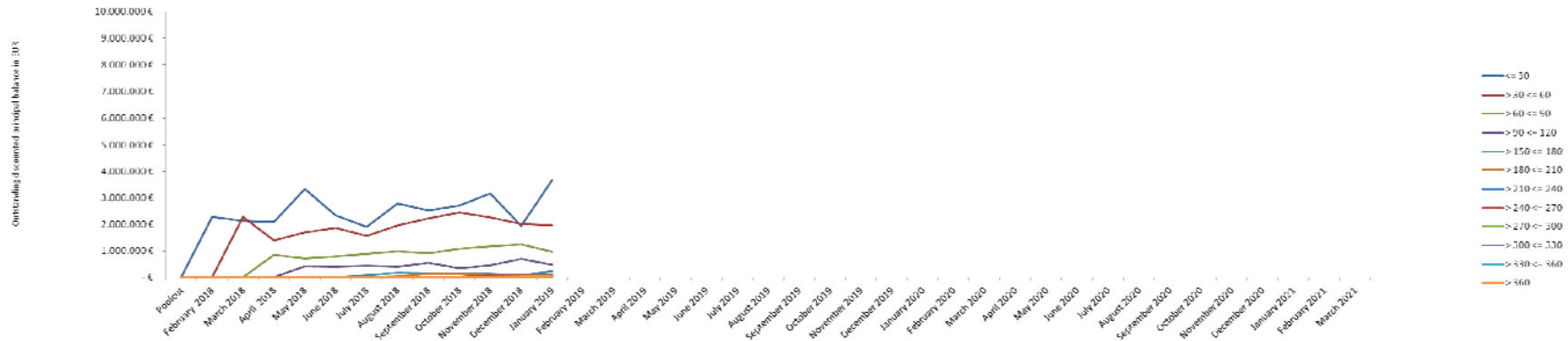
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	308	0,37%	3.667.485,87 €	0,53%	3.787.458,01 €	0,50%	43	278.049,89 €	265	3.389.435,98 €	238	2.778.542,68 €	70	888.943,19 €
> 30 <= 60	159	0,19%	1.955.529,87 €	0,28%	2.017.167,60 €	0,27%	26	185.700,41 €	133	1.769.829,46 €	127	1.610.820,91 €	32	344.708,96 €
> 60 <= 90	80	0,10%	971.403,59 €	0,14%	1.004.629,37 €	0,13%	14	100.820,67 €	66	870.582,92 €	58	741.119,06 €	22	230.284,53 €
> 90 <= 120	40	0,05%	470.661,51 €	0,07%	485.602,11 €	0,06%	3	20.649,88 €	37	450.011,63 €	31	358.386,60 €	9	112.274,91 €
> 120 <= 150	30	0,04%	375.421,39 €	0,05%	387.962,11 €	0,05%	6	49.774,34 €	24	325.647,05 €	22	279.137,44 €	8	96.283,95 €
> 150 <= 180	21	0,03%	228.680,53 €	0,03%	236.313,97 €	0,03%	2	7.745,56 €	19	220.934,97 €	16	177.515,05 €	5	51.165,48 €
<b>Subtotal</b>	<b>638</b>	<b>0,78%</b>	<b>7.669.182,76 €</b>	<b>1,10%</b>	<b>7.919.133,17 €</b>	<b>1,04%</b>	<b>94</b>	<b>642.740,75 €</b>	<b>544</b>	<b>7.026.442,01 €</b>	<b>492</b>	<b>5.945.521,74 €</b>	<b>146</b>	<b>1.723.661,02 €</b>
> 180 <= 210	5	0,01%	46.025,58 €	0,01%	47.192,46 €	0,01%	2	16.840,91 €	3	29.184,67 €	5	46.025,58 €	0	- €
> 210 <= 240	10	0,01%	98.955,15 €	0,01%	101.557,92 €	0,01%	1	17.133,83 €	9	81.821,32 €	8	85.595,22 €	2	13.359,93 €
> 240 <= 270	5	0,01%	55.313,35 €	0,01%	57.294,21 €	0,01%	0	- €	5	55.313,35 €	4	48.485,51 €	1	6.827,84 €
> 270 <= 300	3	0,00%	45.492,11 €	0,01%	47.269,44 €	0,01%	0	- €	3	45.492,11 €	2	19.932,01 €	1	25.560,10 €
> 300 <= 330	1	0,00%	10.198,77 €	0,00%	10.464,72 €	0,00%	0	- €	1	10.198,77 €	1	10.198,77 €	0	- €
> 330 <= 360	1	0,00%	7.824,35 €	0,00%	7.962,30 €	0,00%	0	- €	1	7.824,35 €	0	- €	1	7.824,35 €
> 360	1	0,00%	11.094,72 €	0,00%	11.476,64 €	0,00%	0	- €	1	11.094,72 €	1	11.094,72 €	0	- €
<b>Subtotal</b>	<b>26</b>	<b>0,03%</b>	<b>274.904,03 €</b>	<b>0,04%</b>	<b>283.217,69 €</b>	<b>0,04%</b>	<b>3</b>	<b>33.974,74 €</b>	<b>23</b>	<b>240.929,29 €</b>	<b>21</b>	<b>221.331,81 €</b>	<b>5</b>	<b>53.572,22 €</b>
<b>Total</b>	<b>664</b>	<b>0,81%</b>	<b>7.944.086,79 €</b>	<b>1,14%</b>	<b>8.202.350,86 €</b>	<b>1,08%</b>	<b>97</b>	<b>676.715,49 €</b>	<b>567</b>	<b>7.267.371,30 €</b>	<b>513</b>	<b>6.166.853,55 €</b>	<b>151</b>	<b>1.777.233,24 €</b>

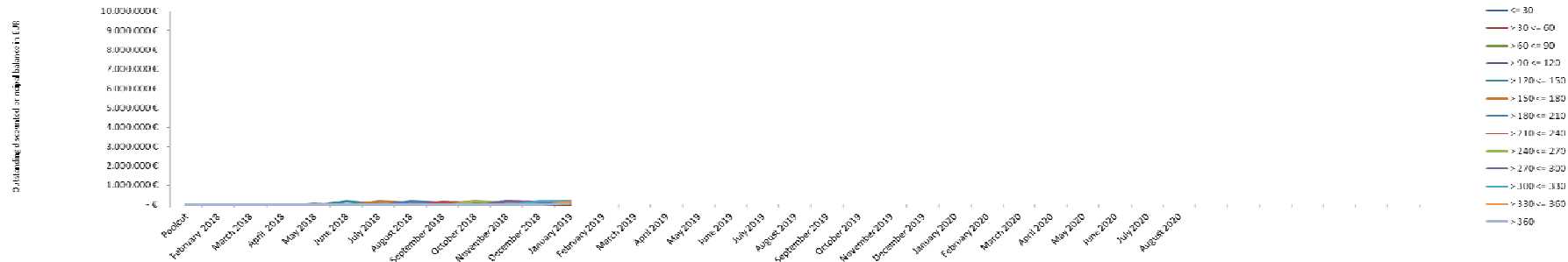
**Performance Delinquencies**



**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	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 60 <= 90	1	0,00%	3.356,75 €	0,00%	3.357,95 €	0,00%	0	0,00 €	1	3.356,75 €	0	0,00 €	1	3.356,75 €
> 90 <= 120	2	0,00%	29.432,98 €	0,00%	29.447,43 €	0,00%	0	0,00 €	2	29.432,98 €	1	22.381,67 €	1	7.051,31 €
> 120 <= 150	6	0,01%	93.995,80 €	0,01%	94.421,29 €	0,01%	0	0,00 €	6	93.995,80 €	5	88.132,61 €	1	5.863,19 €
> 150 <= 180	8	0,01%	78.697,07 €	0,01%	79.140,04 €	0,01%	2	11.980,77 €	6	66.716,30 €	6	57.215,01 €	2	21.482,06 €
<b>Subtotal</b>	<b>17</b>	<b>0,02%</b>	<b>205.482,60 €</b>	<b>0,02%</b>	<b>206.366,71 €</b>	<b>0,02%</b>	<b>2</b>	<b>11.980,77 €</b>	<b>15</b>	<b>193.501,83 €</b>	<b>12</b>	<b>167.729,29 €</b>	<b>5</b>	<b>37.753,31 €</b>
> 180 <= 210	4	0,00%	37.029,23 €	0,01%	37.246,41 €	0,01%	0	0,00 €	4	37.029,23 €	4	37.029,23 €	0	0,00 €
> 210 <= 240	6	0,01%	79.474,63 €	0,01%	79.958,40 €	0,01%	0	0,00 €	6	79.474,63 €	6	79.474,63 €	0	0,00 €
> 240 <= 270	9	0,01%	185.933,56 €	0,03%	186.929,62 €	0,03%	0	0,00 €	9	185.933,56 €	8	176.141,02 €	1	9.792,54 €
> 270 <= 300	4	0,00%	34.885,88 €	0,00%	35.042,14 €	0,00%	1	18.429,86 €	3	16.456,02 €	4	34.885,88 €	0	0,00 €
> 300 <= 330	12	0,01%	167.218,09 €	0,02%	168.182,07 €	0,02%	1	14.441,76 €	11	152.776,33 €	8	125.138,71 €	4	42.079,38 €
> 330 <= 360	8	0,01%	124.859,05 €	0,02%	125.629,35 €	0,02%	1	9.914,27 €	7	114.944,78 €	8	124.859,05 €	0	0,00 €
> 360	2	0,00%	30.499,80 €	0,00%	30.710,67 €	0,00%	0	0,00 €	2	30.499,80 €	1	15.392,08 €	1	15.107,72 €
<b>Subtotal</b>	<b>45</b>	<b>0,04%</b>	<b>659.900,24 €</b>	<b>0,09%</b>	<b>663.698,66 €</b>	<b>0,09%</b>	<b>3</b>	<b>42.785,89 €</b>	<b>42</b>	<b>617.114,35 €</b>	<b>39</b>	<b>592.920,60 €</b>	<b>6</b>	<b>66.979,64 €</b>
<b>Total</b>	<b>62</b>	<b>0,06%</b>	<b>865.382,84 €</b>	<b>0,11%</b>	<b>870.065,37 €</b>	<b>0,11%</b>	<b>5</b>	<b>54.766,66 €</b>	<b>57</b>	<b>810.616,18 €</b>	<b>51</b>	<b>760.649,89 €</b>	<b>11</b>	<b>104.732,95 €</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	225	1.483.946,42 €	1.404.233,24 €	48.113,94 €
Full and Partial Prepayments with another status at the end of the month (*)	7	70.342,52 €	65.532,55 €	3.098,88 €
<b>Total</b>	<b>232</b>	<b>1.554.288,94 €</b>	<b>1.469.765,79 €</b>	<b>51.212,82 €</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	568,64 €	189,55 €	189,77 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>1</b>	<b>568,64 €</b>	<b>189,55 €</b>	<b>189,77 €</b>
Classic Credit	New Car	8	74.972,44 €	37.942,17 €	34.525,78 €
	Used Car	3	24.921,86 €	10.799,61 €	13.398,39 €
	<b>Subtotal CC</b>	<b>11</b>	<b>99.894,30 €</b>	<b>48.741,78 €</b>	<b>47.924,17 €</b>
<b>Total</b>		<b>12</b>	<b>100.462,94 €</b>	<b>48.931,33 €</b>	<b>48.113,94 €</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	43	135.693,77 €	130.792,10 €	0,00 €
	Used Car	1	300,94 €	150,56 €	0,00 €
	<b>Subtotal AC</b>	<b>44</b>	<b>135.994,71 €</b>	<b>130.942,66 €</b>	<b>0,00 €</b>
Classic Credit	New Car	124	931.156,76 €	914.239,07 €	0,00 €
	Used Car	45	316.332,01 €	310.120,18 €	0,00 €
	<b>Subtotal CC</b>	<b>169</b>	<b>1.247.488,77 €</b>	<b>1.224.359,25 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>213</b>	<b>1.383.483,48 €</b>	<b>1.355.301,91 €</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	44	136.262,41 €	130.981,65 €	189,77 €
	Used Car	1	300,94 €	150,56 €	0,00 €
	<b>Subtotal AC</b>	<b>45</b>	<b>136.563,35 €</b>	<b>131.132,21 €</b>	<b>189,77 €</b>
Classic Credit	New Car	132	1.006.129,20 €	952.181,24 €	34.525,78 €
	Used Car	48	341.253,87 €	320.919,79 €	13.398,39 €
	<b>Subtotal CC</b>	<b>180</b>	<b>1.347.383,07 €</b>	<b>1.273.101,03 €</b>	<b>47.924,17 €</b>
<b>Total</b>		<b>225</b>	<b>1.483.946,42 €</b>	<b>1.404.233,24 €</b>	<b>48.113,94 €</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	5	55.091,51 €	0,00 €	0,00 €	55.091,51 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>5</b>	<b>55.091,51 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>55.091,51 €</b>
Classic Credit	New	46	798.202,28 €	86.038,90 €	0,00 €	712.163,38 €
	Used	11	132.627,08 €	27.353,47 €	0,00 €	105.273,61 €
	<b>Subtotal CC</b>	<b>57</b>	<b>930.829,36 €</b>	<b>113.392,37 €</b>	<b>0,00 €</b>	<b>817.436,99 €</b>
<b>Total</b>		<b>62</b>	<b>985.920,87 €</b>	<b>113.392,37 €</b>	<b>0,00 €</b>	<b>872.528,50 €</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	2	3.386,33 €	0,00 €	0,00 €	3.386,33 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>2</b>	<b>3.386,33 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>3.386,33 €</b>
<b>Total</b>		<b>2</b>	<b>3.386,33 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>3.386,33 €</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	1	2.463,13 €	0,00 €	0,00 €	2.463,13 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>1</b>	<b>2.463,13 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>2.463,13 €</b>
<b>Total</b>		<b>1</b>	<b>2.463,13 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>2.463,13 €</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	1	923,20 €	0,00 €	0,00 €	923,20 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>1</b>	<b>923,20 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>923,20 €</b>
<b>Total</b>		<b>1</b>	<b>923,20 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>923,20 €</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	3.155	3,82%	27.794.506,94 €	54,1%	0,00%	291	1.923.902,31 €	0,00%	2.854	35.840.604,83 €	0,00%	2.599	30.004.246,49 €	0,00%	646	7.760.260,45 €	0,00%
0.01 - 1.000,00	5.480	6,63%	55.978.716,84 €	8,02%	4,38%	454	2.715.439,24 €	4,08%	5.026	53.263.277,50 €	4,41%	4.298	42.818.108,26 €	4,33%	1.182	13.160.608,58 €	4,53%
1.000,01 - 2.000,00	6.595	7,98%	62.043.830,39 €	8,89%	11,15%	725	4.033.300,24 €	9,88%	5.870	58.010.530,15 €	11,35%	4.824	45.442.387,33 €	11,00%	1.771	16.601.443,06 €	11,59%
2.000,01 - 3.000,00	6.943	8,40%	62.352.258,77 €	8,93%	16,70%	1.148	6.136.819,35 €	15,01%	5.795	56.215.639,42 €	17,10%	5.623	49.618.244,24 €	16,70%	1.320	12.734.014,53 €	16,71%
3.000,01 - 4.000,00	6.494	7,96%	55.376.717,67 €	7,93%	21,40%	1.131	5.704.190,49 €	18,88%	5.363	49.672.527,19 €	22,04%	5.352	44.618.896,29 €	21,37%	1.142	10.759.831,38 €	21,55%
4.000,01 - 5.000,00	5.993	7,25%	51.765.422,86 €	7,41%	25,15%	1.057	6.013.493,64 €	21,28%	4.936	45.751.929,22 €	26,20%	4.936	41.989.877,29 €	24,96%	1.057	9.775.545,57 €	26,09%
5.000,01 - 6.000,00	5.519	6,68%	46.743.276,50 €	6,89%	28,83%	1.019	5.614.894,57 €	24,23%	4.500	41.128.381,93 €	30,15%	4.546	38.000.016,39 €	28,54%	973	8.743.260,11 €	30,23%
6.000,01 - 7.000,00	4.703	5,69%	38.472.080,54 €	5,51%	32,46%	785	4.107.528,38 €	27,36%	3.918	34.964.552,16 €	33,74%	3.965	32.330.823,62 €	32,18%	738	6.141.256,92 €	34,02%
7.000,01 - 8.000,00	4.368	5,29%	34.598.929,73 €	4,95%	35,50%	734	3.961.824,32 €	29,34%	3.635	30.726.805,41 €	37,10%	3.693	29.131.583,97 €	35,14%	676	5.457.945,76 €	37,62%
8.000,01 - 9.000,00	3.803	4,60%	28.717.893,98 €	4,11%	39,06%	531	2.654.922,90 €	32,21%	3.272	26.062.971,08 €	40,47%	3.170	24.044.729,08 €	38,66%	633	4.673.164,90 €	41,15%
9.000,01 - 10.000,00	4.024	4,87%	32.004.232,85 €	4,58%	40,26%	710	3.963.084,19 €	32,55%	3.314	28.041.148,66 €	42,45%	3.423	27.114.817,66 €	39,88%	601	4.889.415,19 €	42,54%
10.000,01 - 11.000,00	3.068	3,71%	24.327.143,44 €	3,48%	43,82%	335	1.645.731,04 €	36,25%	2.733	22.681.412,40 €	44,98%	2.631	20.752.581,93 €	43,65%	437	3.574.561,51 €	44,85%
11.000,01 - 12.000,00	3.020	3,65%	23.735.674,92 €	3,40%	45,61%	359	2.070.091,88 €	35,73%	2.661	21.665.583,04 €	47,40%	2.604	20.207.361,92 €	45,51%	416	3.528.913,00 €	46,20%
12.000,01 - 13.000,00	2.657	3,22%	20.150.840,16 €	2,89%	48,73%	216	1.138.961,11 €	38,23%	2.441	19.011.879,05 €	49,96%	2.269	17.107.094,86 €	48,67%	388	3.043.745,30 €	49,10%
13.000,01 - 14.000,00	2.429	2,94%	18.490.815,86 €	2,65%	50,71%	192	935.109,31 €	40,64%	2.237	17.555.706,55 €	51,82%	2.114	16.028.455,22 €	50,66%	315	2.462.360,64 €	51,06%
14.000,01 - 15.000,00	2.359	2,85%	18.397.926,79 €	2,63%	51,13%	245	1.214.796,51 €	40,73%	2.114	17.183.130,28 €	52,72%	2.075	16.020.751,66 €	51,03%	284	2.377.176,13 €	51,91%
> 15.000,00	12.022	14,55%	87.393.347,85 €	12,51%	61,86%	526	2.995.523,29 €	45,59%	11.496	84.447.824,56 €	62,63%	10.640	76.551.292,28 €	61,96%	1.382	10.902.055,57 €	61,13%
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	-	<b>10.458</b>	<b>56.639.412,67 €</b>	-	<b>72.175</b>	<b>641.623.903,22 €</b>	-	<b>68.672</b>	<b>571.779.253,89 €</b>	-	<b>13.961</b>	<b>126.484.057,60 €</b>	-

Statistics	
Minimum Down Payment	0,01 €
Maximum Down Payment	100,422,91 €
Weighted Average Down Payment (Customers who did Down Payment)	7.884,86 €
Weighted Average Down Payment	7.458,42 €

\* 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	70.299	85,07%	588.812.638,25 €	84,33%	8.567	45.540.217,68 €	61.732	543.272.420,57 €	58.224	480.001.561,12 €	12.075	108.811.077,13 €
Company	12.334	14,93%	109.450.677,84 €	15,67%	1.891	11.099.195,19 €	10.443	98.351.482,65 €	10.448	91.777.697,37 €	1.886	17.672.980,47 €
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</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	82.633	100,00%	698.263.316,09 €	100,00%	10.458	56.639.412,87 €	72.175	641.623.903,22 €	68.672	571.779.258,49 €	13.961	126.484.057,60 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</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 €	0,0144% *
2	1	0,0012%	62.555,29 €	0,0090%
3	3	0,0035%	53.349,73 €	0,0076%
4	2	0,0023%	52.714,54 €	0,0075%
5	1	0,0012%	52.043,94 €	0,0075%
6	1	0,0012%	49.856,62 €	0,0071%
7	1	0,0012%	48.384,20 €	0,0069%
8	3	0,0035%	44.892,65 €	0,0064%
9	1	0,0012%	44.889,66 €	0,0064%
10	1	0,0012%	44.058,82 €	0,0063%
11	1	0,0012%	43.899,98 €	0,0063% *
12	1	0,0012%	43.707,66 €	0,0063%
13	1	0,0012%	43.493,37 €	0,0062%
14	1	0,0012%	43.452,26 €	0,0062%
15	1	0,0012%	43.054,07 €	0,0062% *
16	1	0,0012%	42.946,29 €	0,0062% *
17	1	0,0012%	42.190,86 €	0,0060% *
18	1	0,0012%	41.491,44 €	0,0059%
19	1	0,0012%	41.044,25 €	0,0059%
20	1	0,0012%	40.526,45 €	0,0058%
<b>Subtotal</b>	<b>26</b>	<b>0,03%</b>	<b>979.048,26 €</b>	<b>0,14%</b>
>20	82.607	99,97%	697.284.268	99,86%
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</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	20.012	24,22%	62.555.064,81 €	8,96%	5.653	16.944.914,36 €	14.359	45.610.150,45 €	17.449	54.279.539,40 €	2.563	8.275.525,41 €
5.000,01 - 10.000,00	37.786	45,73%	281.309.804,42 €	40,29%	3.765	26.287.121,02 €	34.021	255.022.683,40 €	31.213	231.509.061,08 €	6.573	49.800.743,34 €
10.000,01 - 15.000,00	17.001	20,57%	204.502.018,36 €	29,29%	866	10.317.222,93 €	16.135	194.184.795,43 €	13.643	164.152.882,98 €	3.358	40.349.135,38 €
15.000,01 - 20.000,00	5.460	6,61%	93.306.920,55 €	13,36%	153	2.565.368,62 €	5.307	90.741.551,93 €	4.412	75.386.498,91 €	1.048	17.920.421,64 €
20.000,01 - 25.000,00	1.728	2,09%	37.946.881,94 €	5,43%	12	267.326,81 €	1.716	37.679.555,13 €	1.437	31.550.341,30 €	291	6.396.540,64 €
25.000,01 - 30.000,00	485	0,59%	13.048.996,18 €	1,87%	8	212.569,47 €	477	12.836.426,71 €	390	10.483.789,84 €	95	2.565.206,34 €
> 30.000,00	161	0,19%	5.593.629,83 €	0,80%	1	44.889,66 €	160	5.548.740,17 €	128	4.417.144,98 €	33	1.176.484,85 €
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</b>

**Statistics**

Minimum Outstanding Discounted Principal Balance	82,49 €
Maximum Outstanding Discounted Principal Balance	62.555,29 €
Average Outstanding Discounted Principal Balance	8.450,18 €

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	607	0,73%	953.999,48 €	0,14%	597	935.344,69 €	10	18.654,79 €	578	904.965,54 €	29	49.033,94 €
5.000,01 - 10.000,00	9.243	11,19%	30.883.169,40 €	4,42%	4.521	15.538.593,00 €	4.722	15.344.576,40 €	8.647	28.864.940,56 €	596	2.018.228,84 €
10.000,01 - 15.000,00	37.268	45,10%	240.102.963,37 €	34,39%	3.391	20.376.910,79 €	33.877	219.726.052,58 €	30.465	195.326.348,05 €	6.803	44.776.615,32 €
15.000,01 - 20.000,00	21.493	26,01%	205.388.557,22 €	29,41%	1.359	12.094.058,70 €	20.134	193.294.498,52 €	17.309	164.612.243,31 €	4.184	40.776.313,91 €
20.000,01 - 25.000,00	8.725	10,56%	116.516.084,73 €	16,69%	428	5.121.094,09 €	8.297	111.394.990,64 €	7.261	95.562.805,62 €	1.464	20.953.279,11 €
25.000,01 - 30.000,00	3.431	4,15%	60.942.180,58 €	8,73%	109	1.606.450,90 €	3.322	59.335.729,68 €	2.865	50.741.225,84 €	566	10.200.954,74 €
> 30.000,00	1.866	2,26%	43.476.361,31 €	6,23%	53	966.960,70 €	1.813	42.509.400,61 €	1.547	35.766.729,57 €	319	7.709.631,74 €
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</b>

**Statistics**

Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.308,65 €

\* 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%	42	0,05%	126.653,58 €	0,02%	0	0,00 €	42	126.653,58 €	42	126.653,58 €	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%	4	0,00%	1.561,43 €	0,00%	0	0,00 €	4	1.561,43 €	4	1.561,43 €	0	0,00 €
2% < - ≤ 2,5%	1	0,00%	343,24 €	0,00%	0	0,00 €	1	343,24 €	1	343,24 €	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%	5.066,97 €	0,00%	0	0,00 €	2	5.066,97 €	2	5.066,97 €	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%	5.410.424,10 €	0,77%	1	3.862,07 €	407	5.406.562,03 €	401	5.335.212,62 €	7	75.211,48 €
5% < - ≤ 5,5%	22	0,03%	254.855,12 €	0,04%	5	27.505,30 €	17	227.349,82 €	22	254.855,12 €	0	0,00 €
5,5% < - ≤ 6%	144	0,17%	1.463.940,12 €	0,21%	2	7.132,46 €	142	1.456.807,66 €	32	378.466,00 €	112	1.085.474,12 €
6% < - ≤ 6,5%	162	0,20%	1.581.640,35 €	0,23%	48	443.643,25 €	114	1.137.997,10 €	135	1.378.861,80 €	27	202.778,55 €
6,5% < - ≤ 7%	105	0,13%	1.292.948,74 €	0,19%	7	37.803,38 €	98	1.255.145,36 €	72	1.111.707,21 €	33	181.241,53 €
7% < - ≤ 7,5%	285	0,34%	3.232.510,57 €	0,46%	24	127.701,03 €	261	3.104.809,54 €	244	2.777.921,76 €	41	454.588,81 €
7,5% < - ≤ 8%	548	0,66%	3.474.105,08 €	0,50%	4	5.628,88 €	544	3.468.476,20 €	507	3.244.711,31 €	41	229.393,77 €
8% < - ≤ 8,5%	4.104	4,97%	19.726.083,15 €	2,83%	288	2.057.145,73 €	3.816	17.668.937,42 €	4.017	19.345.794,93 €	87	380.288,22 €
8,5% < - ≤ 9%	1.425	1,72%	11.122.172,78 €	1,59%	425	1.719.622,80 €	1.000	9.402.549,98 €	1.203	9.476.337,41 €	222	1.645.835,37 €
9% < - ≤ 9,5%	8.329	10,08%	66.407.564,43 €	9,51%	5.671	35.033.661,64 €	2.658	31.373.902,79 €	8.275	66.022.727,85 €	54	384.836,58 €
9,5% < - ≤ 10%	12.381	14,98%	132.443.148,33 €	18,97%	2.544	9.081.796,86 €	9.837	123.361.351,47 €	10.479	104.615.243,86 €	1.902	27.827.904,47 €
10% < - ≤ 10,5%	20.023	24,23%	187.348.236,71 €	26,83%	627	3.835.440,16 €	19.396	183.512.796,55 €	14.271	130.594.634,31 €	5.752	56.753.602,40 €
10,5% < - ≤ 11%	19.294	23,35%	159.152.890,35 €	22,79%	641	3.551.538,10 €	18.653	155.601.352,25 €	14.551	127.714.189,00 €	4.743	31.438.701,35 €
11% < - ≤ 11,5%	13.515	16,36%	96.246.430,22 €	13,78%	169	702.481,94 €	13.346	95.543.948,28 €	12.602	90.533.005,25 €	913	5.713.424,97 €
11,5% < - ≤ 12%	1.784	2,16%	8.813.456,15 €	1,26%	2	4.449,27 €	1.782	8.809.006,88 €	1.758	8.707.067,77 €	26	106.388,38 €
12% < - ≤ 12,5%	51	0,06%	157.787,63 €	0,02%	0	0,00 €	51	157.787,63 €	50	153.400,03 €	1	4.387,60 €
12,5% < - ≤ 13%	4	0,00%	1.497,04 €	0,00%	0	0,00 €	4	1.497,04 €	4	1.497,04 €	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>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</b>

**Statistics**

Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	12,65%
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	18	0,02%	46.502,19 €	0,01%	2	1.554,20 €	16	44.947,99 €	8	30.970,37 €	10	15.531,82 €
25 - 36	17.097	20,69%	72.960.565,91 €	10,45%	3.141	9.269.369,15 €	13.956	63.691.196,76 €	15.397	66.778.081,84 €	1.700	6.182.484,07 €
37 - 48	35.648	43,14%	253.598.409,38 €	36,32%	6.639	39.116.048,78 €	29.009	214.482.360,60 €	30.114	213.201.608,38 €	5.534	40.396.801,00 €
49 - 60	13.145	15,91%	136.505.441,48 €	19,55%	676	8.252.440,74 €	12.469	128.253.000,74 €	10.280	108.520.488,58 €	2.865	27.984.952,90 €
61 - 72	7.522	9,10%	94.858.757,91 €	13,59%	0	0,00 €	7.522	94.858.757,91 €	5.859	74.872.951,08 €	1.663	19.985.806,83 €
73 - 84	6.135	7,42%	91.001.896,50 €	13,03%	0	0,00 €	6.135	91.001.896,50 €	4.247	65.219.589,42 €	1.888	25.782.307,08 €
85 - 96	3.068	3,71%	49.291.742,72 €	7,06%	0	0,00 €	3.068	49.291.742,72 €	2.767	43.155.568,82 €	301	6.136.173,90 €
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</b>

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	60,31

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	72	0,09%	869.041,73 €	0,12%	5	54.766,66 €	67	814.275,07 €	59	763.726,09 €	13	105.315,64 €
01 - 12	9.867	11,94%	24.081.139,27 €	3,45%	1.617	2.935.537,00 €	8.250	21.145.602,27 €	8.494	20.440.754,85 €	1.373	3.640.384,42 €
13 - 24	20.634	24,97%	113.764.506,27 €	16,29%	4.086	16.903.822,30 €	16.548	96.860.683,97 €	18.409	102.135.134,92 €	2.225	11.629.371,35 €
25 - 36	27.461	33,23%	229.692.358,12 €	32,89%	4.142	29.323.137,71 €	23.319	200.369.220,41 €	22.630	189.467.093,40 €	4.831	40.225.264,72 €
37 - 48	11.291	13,66%	129.867.573,19 €	18,60%	608	7.422.149,20 €	10.683	122.445.423,99 €	8.822	103.048.535,58 €	2.469	26.819.037,61 €
49 - 60	6.640	8,04%	91.553.537,08 €	13,11%	0	0,00 €	6.640	91.553.537,08 €	5.059	71.126.854,62 €	1.581	20.426.682,46 €
61 - 72	4.670	5,65%	73.846.147,21 €	10,58%	0	0,00 €	4.670	73.846.147,21 €	3.420	54.904.341,33 €	1.250	18.941.805,88 €
73 - 84	1.998	2,42%	34.589.013,22 €	4,95%	0	0,00 €	1.998	34.589.013,22 €	1.779	29.892.817,70 €	219	4.696.195,52 €
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>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</b>

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	81
Weighted Average Remaining Term in monthly instalments	38,80

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	46	0,06%	779.440,18 €	0,11%	4	55.811,56 €	42	723.628,62 €	38	680.201,43 €	8	99.238,75 €
13 - 24	55.180	66,78%	533.719.905,90 €	76,44%	7.235	45.944.518,58 €	47.945	487.775.387,32 €	45.893	437.843.543,59 €	9.287	95.876.362,31 €
25 - 36	23.656	28,63%	144.429.291,95 €	20,68%	2.889	9.847.997,96 €	20.767	134.581.293,99 €	19.637	117.523.419,36 €	4.019	26.905.872,59 €
37 - 48	3.374	4,08%	17.886.402,84 €	2,56%	330	791.084,77 €	3.044	17.095.318,07 €	2.818	14.631.387,73 €	556	3.255.015,11 €
49 - 60	250	0,30%	1.023.328,65 €	0,15%	0	0,00 €	250	1.023.328,65 €	186	758.255,27 €	64	265.073,38 €
61 - 72	96	0,12%	359.883,25 €	0,05%	0	0,00 €	96	359.883,25 €	76	290.643,52 €	20	69.239,73 €
> 72	31	0,04%	65.063,32 €	0,01%	0	0,00 €	31	65.063,32 €	24	51.807,59 €	7	13.255,73 €
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</b>	<b>100%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</b>

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	21,44

\* 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	10.458	12,66%	56.639.412,87 €	8,11%
Classic Credit	72.175	87,34%	641.623.903,22 €	91,89%
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</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	68.672	83,10%	571.779.258,49 €	81,89%
Used Cars	13.961	16,90%	126.484.057,60 €	18,11%
<b>Total</b>	<b>82.633</b>	<b>100%</b>	<b>698.263.316,09 €</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	10.239	97,91%	55.722.128,85 €	98,38%
Used Cars	219	2,09%	917.284,02 €	1,62%
<b>Total</b>	<b>10.458</b>	<b>100%</b>	<b>56.639.412,87 €</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	58.433	80,96%	516.057.129,64 €	80,43%
Used Cars	13.742	19,04%	125.566.773,58 €	19,57%
<b>Total</b>	<b>72.175</b>	<b>100%</b>	<b>641.623.903,22 €</b>	<b>100%</b>

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

Poolinformation VIII. - Distribution by Vehicle Makes and Models

Make and Model Total Portfolio						Credit Type				Vehicle Status			
Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
						Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
<b>Audi</b>	A1	2.559	3,10%	19.103.533,12 €	2,74%	504	1.905.537,99 €	2.055	17.197.995,13 €	1.694	10.869.575,02 €	865	8.233.958,10 €
	A3	4.082	4,94%	36.640.750,37 €	5,25%	806	3.812.054,35 €	3.276	32.828.696,02 €	2.522	20.343.420,60 €	1.560	16.297.329,77 €
	A4	2.421	2,93%	24.661.497,73 €	3,53%	393	2.262.723,93 €	2.028	22.398.773,80 €	1.585	15.120.423,70 €	836	9.541.074,03 €
	A5	626	0,76%	6.414.997,39 €	0,92%	163	1.136.421,25 €	463	5.278.570,14 €	535	5.475.271,67 €	91	939.719,72 €
	A6	368	0,45%	4.169.401,09 €	0,60%	67	485.586,09 €	301	3.683.815,00 €	214	2.403.506,63 €	154	1.765.894,46 €
	A7	36	0,04%	418.385,48 €	0,06%	10	77.591,46 €	26	340.794,02 €	17	202.674,52 €	19	215.710,96 €
	A8	9	0,01%	155.421,44 €	0,02%	0	0,00 €	9	155.421,44 €	0	0,00 €	9	155.421,44 €
	Q2	1.027	1,24%	9.456.460,50 €	1,35%	365	2.086.150,21 €	662	7.370.310,29 €	906	8.072.478,55 €	121	1.383.981,95 €
	Q3	2.141	2,59%	18.709.042,05 €	2,68%	437	2.313.189,21 €	1.704	16.395.852,84 €	1.722	14.405.489,58 €	419	4.303.552,47 €
	Q5	1.493	1,81%	15.100.445,04 €	2,16%	312	2.097.642,29 €	1.181	13.002.802,75 €	1.318	13.007.270,66 €	175	2.093.174,38 €
	Q7	149	0,18%	1.764.703,11 €	0,25%	53	541.037,64 €	96	1.223.665,47 €	105	1.210.566,05 €	44	554.137,06 €
	TT	41	0,05%	443.106,67 €	0,06%	11	86.843,33 €	30	356.263,34 €	14	117.837,65 €	27	325.269,02 €
	OTHER AUDI	6	0,01%	86.811,42 €	0,01%	0	0,00 €	6	86.811,42 €	1	8.246,76 €	5	78.564,66 €
	<b>Subtotal</b>	<b>14.958</b>	<b>18,10%</b>	<b>137.124.549,41 €</b>	<b>19,64%</b>	<b>3.121</b>	<b>16.804.777,75 €</b>	<b>11.837</b>	<b>120.319.771,66 €</b>	<b>10.633</b>	<b>91.236.761,39 €</b>	<b>4.325</b>	<b>45.887.788,02 €</b>
<b>Seat</b>	Mil	276	0,33%	1.545.595,40 €	0,22%	11	37.890,89 €	265	1.507.704,51 €	233	1.294.180,07 €	43	251.435,33 €
	ALHAMBRA	376	0,46%	3.139.688,51 €	0,45%	10	48.254,59 €	366	3.091.433,92 €	289	2.383.750,04 €	87	755.938,47 €
	ALTEA	94	0,11%	566.663,17 €	0,08%	0	0,00 €	94	566.663,17 €	49	234.128,65 €	45	332.534,52 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	5.760	6,97%	54.171.108,78 €	7,76%	275	2.338.363,85 €	5.485	51.832.744,93 €	5.583	52.370.024,35 €	177	1.801.084,43 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	4	0,00%	10.779,67 €	0,00%	0	0,00 €	4	10.779,67 €	1	2.673,65 €	3	8.106,02 €
	IBIZA	12.666	15,33%	101.570.879,97 €	14,55%	302	1.556.544,82 €	12.364	100.014.335,15 €	10.592	85.630.513,16 €	2.074	15.940.366,81 €
	LEON	11.023	13,34%	96.386.137,80 €	13,80%	323	1.930.054,16 €	10.700	94.456.083,64 €	9.105	79.684.289,75 €	1.918	16.701.848,05 €
	TOLEDO	1.246	1,51%	10.083.547,09 €	1,44%	20	97.336,14 €	1.226	9.986.210,95 €	1.121	9.044.785,70 €	125	1.038.761,39 €
	OTHER SEAT	17	0,02%	184.232,81 €	0,03%	1	7.809,88 €	16	176.422,93 €	14	159.470,20 €	3	24.762,61 €
	<b>Subtotal</b>	<b>31.462</b>	<b>38,07%</b>	<b>267.658.633,20 €</b>	<b>38,33%</b>	<b>942</b>	<b>6.016.254,33 €</b>	<b>30.520</b>	<b>261.642.378,87 €</b>	<b>26.987</b>	<b>230.803.795,57 €</b>	<b>4.475</b>	<b>36.854.837,63 €</b>
<b>Skoda</b>	CITIGO	52	0,06%	240.082,17 €	0,03%	1	3.387,24 €	51	236.694,93 €	45	209.462,00 €	7	30.620,17 €
	FABIA	2.952	3,57%	21.000.295,92 €	3,01%	193	641.189,39 €	2.759	20.359.106,53 €	2.721	19.133.583,06 €	231	1.866.712,86 €
	RAPID	1.213	1,47%	9.890.800,18 €	1,42%	38	151.991,99 €	1.175	9.738.808,19 €	1.085	8.683.894,17 €	128	1.206.906,01 €
	OCTAVIA	1.627	1,97%	17.085.581,54 €	2,45%	61	317.576,20 €	1.566	16.768.005,34 €	1.313	14.165.426,41 €	314	2.920.155,13 €
	ROOMSTER	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	SPACEBACK	196	0,24%	1.784.922,25 €	0,26%	12	38.499,42 €	184	1.746.422,83 €	189	1.709.775,40 €	7	75.146,85 €
	SUPERB	426	0,52%	4.590.824,32 €	0,66%	26	162.007,64 €	400	4.428.816,68 €	380	4.161.967,90 €	46	428.856,42 €
	YETI	838	1,01%	8.504.809,43 €	1,22%	43	244.617,19 €	795	8.260.192,24 €	732	7.498.319,54 €	106	1.006.489,89 €
	OTHER SKODA	464	0,56%	5.403.597,45 €	0,77%	36	327.402,78 €	428	5.076.194,67 €	430	5.086.297,03 €	34	317.300,42 €
	<b>Subtotal</b>	<b>7.768</b>	<b>9,40%</b>	<b>68.500.913,26 €</b>	<b>9,81%</b>	<b>410</b>	<b>1.886.671,85 €</b>	<b>7.358</b>	<b>66.614.241,41 €</b>	<b>6.895</b>	<b>60.648.725,51 €</b>	<b>873</b>	<b>7.852.187,75 €</b>
<b>VW</b>	UP	83	0,10%	439.318,70 €	0,06%	28	90.494,79 €	55	348.823,91 €	62	302.129,71 €	21	137.188,99 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	5.912	7,15%	36.155.853,93 €	5,18%	1.452	5.256.291,29 €	4.460	30.899.562,64 €	5.036	30.019.695,11 €	876	6.136.158,82 €
	GOLF	9.074	10,98%	69.391.861,52 €	9,94%	2.126	10.871.202,82 €	6.948	58.520.658,70 €	7.273	54.593.822,97 €	1.801	14.798.038,55 €
	JETTA	58	0,07%	335.661,02 €	0,05%	9	29.701,57 €	49	305.959,45 €	43	231.682,03 €	15	103.978,99 €
	PASSAT	1.757	2,13%	15.060.566,38 €	2,16%	338	2.093.021,17 €	1.419	12.967.545,21 €	1.438	12.119.193,83 €	319	2.941.372,55 €
	EOS	2	0,00%	23.908,78 €	0,00%	0	0,00 €	2	23.908,78 €	0	0,00 €	2	23.908,78 €
	NEW BEETLE	179	0,22%	1.440.201,35 €	0,21%	53	289.848,71 €	126	1.150.352,64 €	141	1.042.117,14 €	38	398.084,21 €
	TOURAN	2.061	2,49%	16.571.677,61 €	2,37%	419	2.216.817,33 €	1.642	14.354.860,28 €	1.738	13.362.971,70 €	323	3.208.705,91 €
	SHARAN	315	0,38%	2.654.213,54 €	0,38%	57	402.806,55 €	258	2.251.406,99 €	271	2.206.386,42 €	44	447.827,12 €
	TOUAREG	32	0,04%	432.742,35 €	0,06%	8	85.999,26 €	24	346.743,09 €	23	311.577,64 €	9	121.164,71 €
	PHAEOTON	1	0,00%	18.234,51 €	0,00%	0	0,00 €	1	18.234,51 €	0	0,00 €	1	18.234,51 €
	CADDY	961	1,16%	8.731.038,77 €	1,25%	10	74.852,20 €	951	8.656.186,57 €	766	7.075.564,67 €	195	1.655.474,10 €
	T4/T5	1.298	1,57%	14.760.300,61 €	2,11%	45	290.118,55 €	1.253	14.470.182,06 €	1.151	13.274.226,94 €	147	1.486.073,67 €
	CRAFTER/LT	334	0,40%	4.114.408,50 €	0,59%	0	0,00 €	334	4.114.408,50 €	307	3.853.713,23 €	27	260.695,27 €
	AMAROK	16	0,02%	149.618,35 €	0,02%	0	0,00 €	16	149.618,35 €	12	119.751,27 €	4	29.867,08 €
	SCIROCCO	903	1,09%	7.810.907,69 €	1,12%	352	1.892.745,05 €	551	5.918.162,64 €	880	7.522.425,48 €	23	288.482,21 €
	TIGUAN	4.996	6,05%	43.484.833,41 €	6,23%	971	7.787.999,71 €	4.025	35.696.833,70 €	4.583	39.890.760,77 €	413	3.594.072,64 €
	ARTEON	20	0,02%	348.940,70 €	0,05%	4	59.047,83 €	16	289.892,87 €	19	338.801,05 €	1	10.139,65 €
	OTHER VW	406	0,49%	2.752.620,88 €	0,39%	113	490.762,11 €	293	2.261.858,77 €	404	2.736.389,40 €	2	16.231,48 €
	<b>Subtotal</b>	<b>28.408</b>	<b>34,38%</b>	<b>224.676.908,60 €</b>	<b>32,18%</b>	<b>5.985</b>	<b>31.931.708,94 €</b>	<b>22.423</b>	<b>192.745.199,66 €</b>	<b>24.147</b>	<b>189.001.209,36 €</b>	<b>4.261</b>	<b>35.675.699,24 €</b>
<b>Non VW Group Vehicles</b>	OTHER	37	0,04%	302.311,62 €	0,04%	0	0,00 €	37	302.311,62 €	10	88.766,66 €	27	213.544,96 €
<b>Total</b>		<b>82.633</b>	<b>100,00%</b>	<b>698.263.316,09 €</b>	<b>100,00%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</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	4.504	5,45%	40.328.937,31 €	5,78%	406	2.005.325,55 €	4.098	38.321.611,76 €	3.597	31.437.995,12 €	907	8.888.942,19 €
ASTURIAS	1.417	1,71%	12.070.188,68 €	1,73%	148	780.919,20 €	1.269	11.289.269,48 €	1.177	9.935.901,89 €	240	2.134.286,79 €
CANTABRIA	986	1,19%	8.282.374,70 €	1,19%	98	499.345,52 €	888	7.783.029,18 €	831	6.906.253,58 €	155	1.376.121,12 €
LA RIOJA	419	0,51%	3.187.094,51 €	0,46%	39	199.982,29 €	380	2.987.112,22 €	348	2.570.342,34 €	71	616.752,17 €
CASTILLA LEON	3.376	4,09%	27.021.711,92 €	3,87%	243	1.400.866,34 €	3.133	25.620.845,58 €	2.676	21.309.893,70 €	700	5.711.818,22 €
C.MADRID	14.095	17,06%	109.824.767,20 €	15,73%	2.280	12.052.536,18 €	11.815	97.772.231,02 €	11.694	88.164.975,94 €	2.401	21.659.791,26 €
PAIS VASCO	3.368	4,08%	25.489.209,83 €	3,65%	189	864.267,56 €	3.179	24.624.942,27 €	2.787	20.759.282,79 €	581	4.729.927,04 €
C.NAVARRA	916	1,11%	7.081.167,59 €	1,01%	89	396.373,80 €	827	6.684.793,79 €	751	5.638.028,49 €	165	1.443.139,10 €
CATALUÑA	16.635	20,13%	142.115.118,42 €	20,35%	2.337	13.026.602,56 €	14.298	129.088.515,86 €	13.504	113.155.086,01 €	3.131	28.960.032,41 €
ARAGÓN	2.252	2,73%	19.328.351,99 €	2,77%	210	1.294.807,65 €	2.042	18.033.544,34 €	1.866	15.950.370,33 €	386	3.377.981,66 €
C. VALENCIANA	8.641	10,46%	72.364.769,70 €	10,36%	1.219	6.584.362,32 €	7.422	65.780.407,38 €	7.215	59.454.820,13 €	1.426	12.909.949,57 €
CASTILLA LA MANCHA	3.354	4,06%	28.065.392,42 €	4,02%	394	2.367.410,81 €	2.960	25.697.981,61 €	2.787	23.067.527,39 €	567	4.997.865,03 €
EXTREMADURA	1.279	1,55%	11.079.745,87 €	1,59%	167	836.240,23 €	1.112	10.243.505,64 €	1.010	8.577.332,30 €	269	2.502.413,57 €
ANDALUCIA	13.882	16,80%	123.130.876,98 €	17,63%	2.020	10.833.389,99 €	11.862	112.297.486,99 €	11.589	102.144.909,81 €	2.293	20.985.967,17 €
ISLAS BALEARES	2.186	2,65%	18.219.735,03 €	2,61%	265	1.595.068,32 €	1.921	16.624.666,71 €	1.928	15.928.734,09 €	258	2.291.000,94 €
MURCIA	2.349	2,84%	21.745.853,06 €	3,11%	254	1.346.481,61 €	2.095	20.399.371,45 €	1.977	18.198.321,35 €	372	3.547.531,71 €
ISLAS CANARIAS	2.867	3,47%	27.826.387,39 €	3,99%	93	518.159,04 €	2.774	27.308.228,35 €	2.835	27.533.936,77 €	32	292.450,62 €
CEUTA	55	0,07%	532.296,73 €	0,08%	5	17.354,69 €	50	514.942,04 €	51	504.639,54 €	4	27.657,19 €
MELILLA	52	0,06%	571.336,76 €	0,08%	2	19.919,21 €	50	551.417,55 €	49	540.906,92 €	3	30.429,84 €
<b>Total</b>	<b>82.633</b>	<b>100,00%</b>	<b>698.263.316,09 €</b>	<b>100,00%</b>	<b>10.458</b>	<b>56.639.412,87 €</b>	<b>72.175</b>	<b>641.623.903,22 €</b>	<b>68.672</b>	<b>571.779.258,49 €</b>	<b>13.961</b>	<b>126.484.057,60 €</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)	96	0,12%	512.811,06 €	0,07%	19	109.942,47 €	77	402.868,59 €	79	408.397,92 €	17	104.413,14 €
Other	82.537	99,88%	697.750.505,03 €	99,93%	10.720	90.357.252,70 €	71.817	607.393.252,33 €	68.624	579.169.003,54 €	13.913	118.581.501,49 €
<b>Total</b>	<b>82.633</b>	<b>100,00%</b>	<b>698.263.316,09 €</b>	<b>100,00%</b>	<b>10.739</b>	<b>90.467.195,17 €</b>	<b>71.894</b>	<b>607.796.120,92 €</b>	<b>68.703</b>	<b>579.577.401,46 €</b>	<b>13.930</b>	<b>118.685.914,63 €</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	Geographic Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (lease/loan, amortising/balloon)	Distribution Channel n.a.= not available	Customer Type	05.2018
1	14/09/2016	31/05/2018	45.835,00 €	36.307,68 €	0,00 €	-	30/11/2018	-	-	33.844,55 €	0,00 €	2.463,13 €	5,37%	-	7	1	AU	C	-	Retail	33.844,55 €
2	12/05/2016	00/00/0000	9.276,29 €	0,00 €	0,00 €	-	19/12/2018	-	-	0,00 €	0,00 €	923,20 €	9,95%	-	11	1	SE	C	-	Retail	0,00 €

**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).