

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

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Deal Overview

Cut Off Date:	31/01/2018			
Issue Date:	27/02/2018	Legal Maturity Date:	21/12/2028	
Reporting period:	February			
Reporting date:	14/03/2019			
Reporting Frequency:	monthly			
Period No.:	13			
Payment date:	21/03/2019			
Next payment date:	22/04/2019			
Asset collection period:	01/02/2019	until	28/02/2019	
Interest Accrual Period:	21/02/2019	until	21/03/2019	Days accrued: 28
Note Payment Period:	21/02/2019	until	21/03/2019	

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

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

Transaction Events, Trigger & Rating Overview

Clean-Up Call Condition

Current Outstanding Discounted Portfolio	Min. Outstanding Discounted Portfolio
67,37%	10,00%

Repurchase of Receivables

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

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

Credit Enhancement Increase Condition

Cumulative Gross Loss Ratio

0,12060%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	16,78%	12,92%
Current Target OC	21,00%	14,50%
Regular Target OC	21,00%	14,50%
Level 1 Target OC	25,00%	18,00%
Level 2 Target OC	100,00%	100,00%

OC = Asset Overcollateralisation

Level 1 Credit Enhancement Increase Condition -

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

NO

Level 2 Credit Enhancement Increase Condition -

Cumulative Gross Loss Ratio exceeds 8.0% for any Payment Date

NO

Transaction Party Replacements

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

Rating Information on relevant Transaction Parties

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

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

Deal Overview: Counterparties

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

Rating Details:

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

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

Information on Notes	Class A	Class B
Final Maturity Date	21/12/2028	21/12/2028
Scheduled Repayment Date:	21/10/2025	21/10/2025
ISIN:	ES0305319008	ES0305319016
Common Code:	175957723	175958193
Nominal Amount:	100.000,00 €	100.000,00 €

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

Clean-Up Call

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

Information regarding the Notes II

Monthly Period:	February		
Payment Date:	21/03/2019		
Interest Accrual Period (from/until):	21/02/2019	21/03/2019	
Days Accrued:	28		
Base Interest Rate (1-Month Euribor):	-0,367%		
	EUR		
Day Count Convention:	30/360		

Interest Payments		Class A	Class B
Total Interest Amount of the Reporting Period		15.007,20 €	3.499,60 €
Gross Paid interest:		15.007,20 €	3.499,60 €
Unpaid Interest:			
Unpaid interest of the Reporting Period:		- €	- €
Cumulative unpaid interest:		- €	- €

Principal Payment		Class A	Class B
Note Balance (Cut Off Date):		888.000.000,00 €	26.000.000,00 €
Note Balance (Beginning of Period):		585.269.966,40 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	20,23 €		
Available Redemption Amount Reporting Period:	24.635.670,32 €		
Total Available Redemption Amount:	24.635.690,55 €		
Redemption Amount per Class:		24.635.606,40 €	0,00 €
Unallocated Redemption Amount per note class from current period::		84,15 €	0,00 €
Note Balance (End of Period):		560.634.360,00	26.000.000,00
Note Factor (End of Period):		63,13%	100,00%

Overcollateralisation		Class A	Class B
Initial OC Percentage at Poolcut		11,2023%	8,6023%
Current OC Percentage		16,7809%	12,9215%

Credit Enhancement

Credit Enhancement as of Cut Off Date

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

Cash Collateral Account (CCA)	in EUR	in % of Outstanding Discounted Balance as of	
Initial Balance at Poolcut	13.000.000,00 €	1,30%	Poolcut
Targeted Balance (Floor)	11.000.000,00 €	1,10%	Poolcut
Balance as of the Beginning of the Period	11.000.000,00 €	1,10%	BoPeriod
Payment from CCA/ Payment to CCA	0,00 €	-	-
Balance as of the End of the Period	11.000.000,00 €	1,63%	EoPeriod

Calculation of Credit Enhancement:

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

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

Set off Risk

No set off risk is applicable in this transaction.

Swap/ Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial Principal	585.269.966,40 €	26.000.000,00 €
Underlying Principal for Reporting Period	585.269.966,40 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 145.000,63 €	- 8.405,22 €

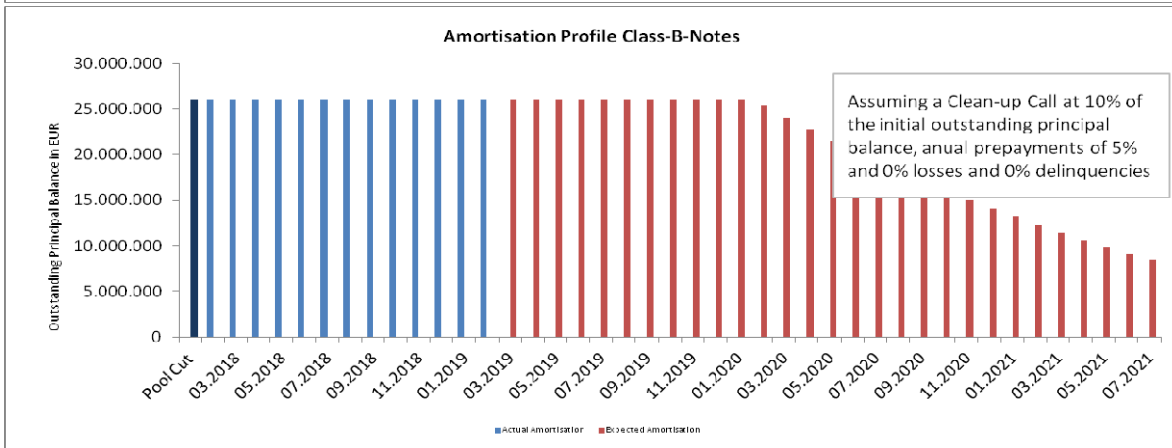
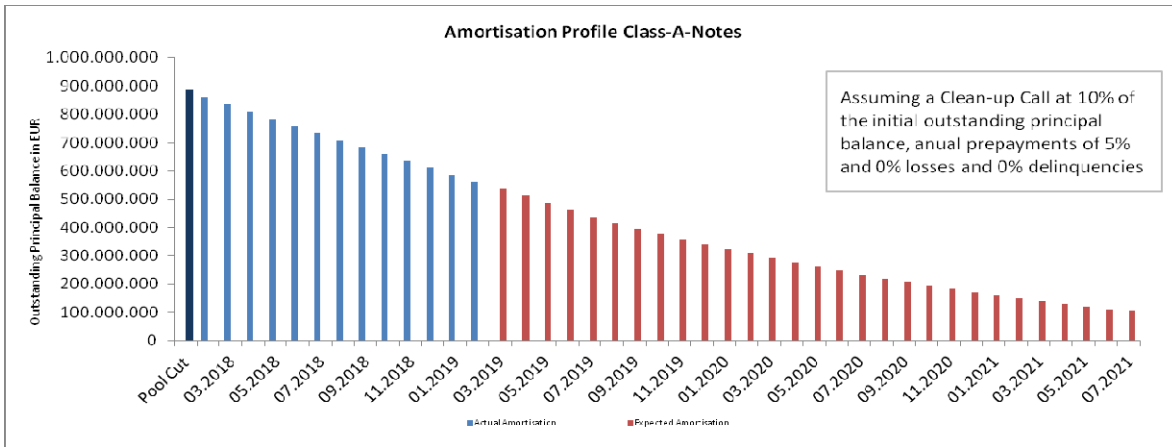
Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		20,23 €	
Available Distribution Amount	plus	25.420.419,20 €	25.420.439,43 €
Fees	less	612.836,23 €	24.807.603,20 €
Net Swap Payments Class A	less	145.000,63 €	24.662.602,57 €
Net Swap Payments Class B	less	8.405,22 €	24.654.197,35 €
Interest Class A	less	15.007,20 €	24.639.190,15 €
Interest Class B	less	3.499,60 €	24.635.690,55 €
Payment to Cash Collateral Account	less	- €	24.635.690,55 €
Redemption Class A	less	24.635.606,40 €	84,15 €
Redemption Class B	less	- €	84,15 €
Remaining Amount Due to Rounding	less	84,15 €	- €
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 31/01/2019				At the end of Reporting Period 28/02/2019			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	1.143.524,13 €	19.649,44 €	1.163.173,57 €	Arrears	1.319.486,92 €	19.093,60 €	1.338.580,52 €
02/2019	23.112.514,07 €	827.835,39 €	23.940.349,46 €				
03/2019	23.008.095,50 €	800.384,85 €	23.808.480,35 €	03/2019	22.949.106,07 €	798.434,60 €	23.747.540,67 €
04/2019	22.932.834,51 €	773.062,03 €	23.705.896,54 €	04/2019	22.875.148,76 €	771.181,74 €	23.646.330,50 €
05/2019	22.764.747,21 €	745.830,87 €	23.510.578,08 €	05/2019	22.707.648,05 €	744.019,11 €	23.451.667,16 €
06/2019	22.646.752,39 €	718.796,51 €	23.365.548,90 €	06/2019	22.589.772,23 €	717.052,59 €	23.306.824,82 €
07/2019	22.474.678,17 €	691.902,48 €	23.166.580,65 €	07/2019	22.417.868,09 €	690.226,21 €	23.108.094,30 €
08/2019	22.292.607,63 €	665.215,53 €	22.957.823,16 €	08/2019	22.235.441,07 €	663.606,72 €	22.899.047,79 €
09/2019	22.159.489,21 €	638.742,02 €	22.798.231,23 €	09/2019	22.102.284,85 €	637.201,00 €	22.739.485,85 €
10/2019	21.974.366,95 €	612.428,28 €	22.586.795,23 €	10/2019	21.917.675,73 €	610.955,33 €	22.528.631,06 €
11/2019	21.724.772,56 €	586.331,27 €	22.311.103,83 €	11/2019	21.668.282,99 €	584.925,61 €	22.253.208,60 €
12/2019	21.303.696,24 €	560.533,61 €	21.864.229,85 €	12/2019	21.249.246,40 €	559.195,11 €	21.808.441,51 €
01/2020	20.816.749,89 €	535.235,09 €	21.351.984,98 €	01/2020	20.765.550,63 €	533.961,16 €	21.299.511,79 €
02/2020	20.416.216,29 €	510.516,51 €	20.926.732,80 €	02/2020	20.374.029,03 €	509.303,44 €	20.883.332,47 €
03/2020	20.001.550,24 €	486.273,69 €	20.487.823,93 €	03/2020	19.960.854,57 €	485.110,64 €	20.445.965,21 €
04/2020	19.364.767,16 €	462.520,73 €	19.827.287,89 €	04/2020	19.324.247,06 €	461.405,99 €	19.785.653,04 €
05/2020	18.669.278,04 €	439.525,73 €	19.108.803,77 €	05/2020	18.629.793,32 €	438.459,08 €	19.068.252,40 €
06/2020	18.095.134,55 €	417.358,09 €	18.512.492,64 €	06/2020	18.055.875,66 €	416.338,39 €	18.472.214,05 €
07/2020	17.415.606,09 €	395.868,04 €	17.811.474,13 €	07/2020	17.377.520,81 €	394.894,93 €	17.772.415,74 €
08/2020	16.718.552,77 €	375.188,99 €	17.093.741,76 €	08/2020	16.680.897,62 €	374.261,11 €	17.055.158,73 €
09/2020	16.270.569,51 €	355.336,96 €	16.625.906,47 €	09/2020	16.233.835,50 €	354.453,85 €	16.588.289,35 €
10/2020	15.690.578,52 €	336.015,50 €	16.026.594,02 €	10/2020	15.654.200,70 €	335.176,01 €	15.989.376,71 €
11/2020	15.137.643,48 €	317.381,92 €	15.455.025,40 €	11/2020	15.101.660,28 €	316.585,56 €	15.418.245,84 €
12/2020	14.811.414,04 €	299.402,78 €	15.110.816,82 €	12/2020	14.776.433,75 €	298.649,18 €	15.075.082,93 €
01/2021	14.496.663,00 €	281.814,08 €	14.778.477,08 €	01/2021	14.462.245,96 €	281.102,02 €	14.743.347,98 €
02/2021	14.227.480,86 €	264.596,52 €	14.492.077,38 €	02/2021	14.196.447,25 €	263.925,35 €	14.460.372,60 €
03/2021	13.858.959,62 €	247.703,84 €	14.106.663,46 €	03/2021	13.828.668,36 €	247.069,44 €	14.075.737,80 €
04/2021	13.063.639,74 €	231.247,79 €	13.294.887,53 €	04/2021	13.034.771,89 €	230.649,43 €	13.265.421,32 €
05/2021	12.140.438,87 €	215.734,20 €	12.356.173,07 €	05/2021	12.113.026,75 €	215.170,05 €	12.328.196,80 €
06/2021	11.336.866,11 €	201.316,09 €	11.538.182,20 €	06/2021	11.310.575,66 €	200.784,61 €	11.511.360,27 €
07/2021	10.271.867,87 €	187.853,30 €	10.459.721,17 €	07/2021	10.246.510,48 €	187.352,99 €	10.433.863,47 €
08/2021	9.246.041,48 €	175.655,82 €	9.421.697,30 €	08/2021	9.222.236,80 €	175.185,63 €	9.397.422,43 €
09/2021	8.542.414,70 €	164.675,34 €	8.707.090,04 €	09/2021	8.519.534,90 €	164.233,40 €	8.683.768,30 €
10/2021	7.631.119,00 €	154.532,27 €	7.785.651,27 €	10/2021	7.609.651,00 €	154.117,49 €	7.763.768,49 €
11/2021	6.855.349,02 €	145.469,91 €	7.000.818,93 €	11/2021	6.834.853,00 €	145.080,69 €	6.979.933,69 €
12/2021	6.725.146,45 €	137.329,98 €	6.862.476,43 €	12/2021	6.705.236,87 €	136.965,09 €	6.842.201,96 €
01/2022	6.573.239,72 €	129.343,59 €	6.702.583,31 €	01/2022	6.554.493,04 €	129.002,30 €	6.683.495,34 €
02/2022	6.453.008,75 €	121.537,35 €	6.574.546,10 €	02/2022	6.435.735,44 €	121.218,31 €	6.556.953,75 €
03/2022	6.321.757,16 €	113.874,39 €	6.435.631,55 €	03/2022	6.304.685,94 €	113.575,90 €	6.418.261,84 €
04/2022	6.056.798,78 €	106.367,85 €	6.163.166,63 €	04/2022	6.041.254,87 €	106.089,62 €	6.147.344,49 €
05/2022	5.720.931,20 €	99.175,59 €	5.820.106,79 €	05/2022	5.705.775,34 €	98.915,80 €	5.804.691,14 €
06/2022	5.402.566,15 €	92.381,94 €	5.494.948,09 €	06/2022	5.388.121,08 €	92.140,17 €	5.480.261,25 €
07/2022	4.990.968,49 €	85.966,18 €	5.076.934,67 €	07/2022	4.976.728,01 €	85.741,52 €	5.062.469,53 €
08/2022	4.553.119,72 €	80.039,88 €	4.633.159,60 €	08/2022	4.539.615,44 €	79.832,14 €	4.619.447,58 €
09/2022	4.294.407,87 €	74.633,12 €	4.369.040,99 €	09/2022	4.282.306,25 €	74.441,47 €	4.356.747,72 €
10/2022	3.924.931,62 €	69.533,64 €	3.994.465,26 €	10/2022	3.914.077,63 €	69.356,30 €	3.983.433,93 €
11/2022	3.581.355,75 €	64.873,38 €	3.646.229,13 €	11/2022	3.570.768,08 €	64.708,95 €	3.635.475,03 €
12/2022	3.503.659,45 €	60.619,99 €	3.564.279,44 €	12/2022	3.493.444,23 €	60.468,10 €	3.553.912,33 €
01/2023	3.412.542,65 €	56.459,20 €	3.469.001,85 €	01/2023	3.403.229,39 €	56.319,47 €	3.459.548,86 €
02/2023	3.339.180,01 €	52.407,02 €	3.391.587,03 €	02/2023	3.331.168,46 €	52.278,37 €	3.383.446,83 €
Subtotal	657.470.593,19 €	16.186.478,57 €	673.657.071,76 €	Subtotal	632.992.020,21 €	15.320.215,56 €	648.312.235,77 €
> 02/2023	40.792.722,90 €	473.975,69 €	41.266.698,51 €	> 02/2023	40.692.391,21 €	472.736,99 €	41.165.128,20 €
Total	698.263.316,09 €	16.660.454,26 €	714.923.770,37 €	Total	673.684.411,42 €	15.792.952,55 €	689.477.363,97 €

Amortisation Profile



Defaults/ Performance Trigger

Cumulative Gross Losses

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	67	979.724,13
Defaults	18	225.822,55
End of Period	85	1.205.546,68

Cumulative Gross Loss Ratio

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,1206%
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Performance Triggers

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

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

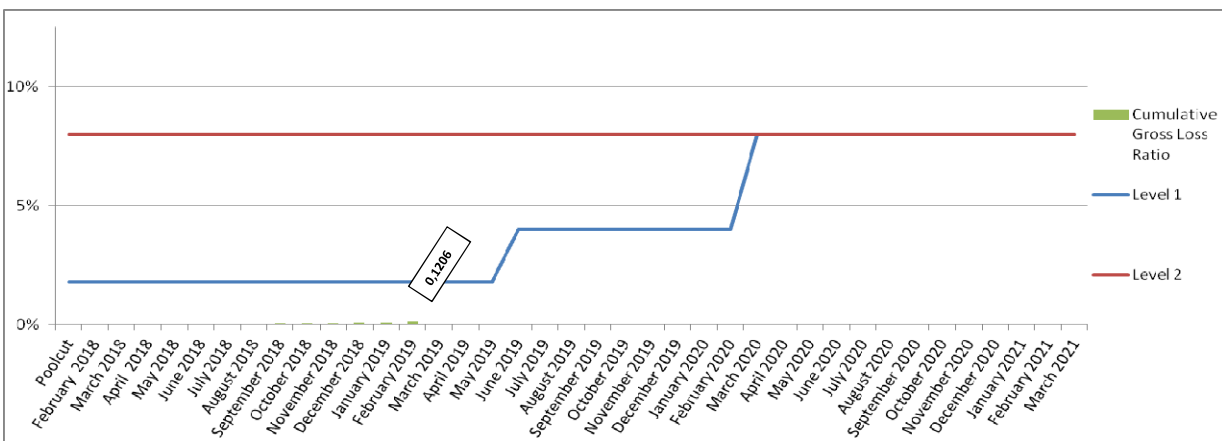
	OC-Percentage	OC-Percentage
	Class A Notes	Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

Performance Trigger

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

Performance Pool vis-a-vis Triggers

Cumulated Gross loss



Overview Outstanding Contracts

Development of Pool within Reporting Period

	Number of contracts	Adjustments	Outstanding Nominal Balance
Begin of Period			714.923.770,37 €
End of Period			689.477.363,97 €
Periodic reduction of Nominal		25.446.406,40 €	25.446.406,40 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-39.112,47 €	
Fees for prolongation		30,09 €	
Write Off / Write Down	1	-0,78 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		11.087,09 €	
Interest in arrears		2.008,87 €	
Net Swaps		0,00 €	
Available Distribution Amount		25.420.419,20 €	

Status of Contracts

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

Status	Pool Balance at the End of Period		Credit Type				Vehicle Status			
	Number of Contracts (End of Period)	Outstanding Discounted Principal Balance (End of Period)	Auto Credit		Classic Credit		New		Used	
			Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Current	81.295	665.143.349,24 €	10.253	53.293.579,27 €	71.042	611.849.769,97 €	67.581	544.476.167,76 €	13.714	120.667.181,48 €
Delinquent	626	7.406.677,54 €	96	635.432,52 €	530	6.771.245,02 €	491	5.811.629,57 €	135	1.595.047,97 €
Defaulted	80	1.068.276,04 €	10	94.267,26 €	70	974.008,78 €	64	905.876,61 €	16	162.399,43 €
Partial Prepayment	20	66.108,60 €	1	684,63 €	19	65.423,97 €	17	57.424,62 €	3	8.683,98 €
End of Term	2.654	0,00 €	545	0,00 €	2.109	0,00 €	2.275	- €	379	- €
Write Off	2	0,00 €	0	0,00 €	2	0,00 €	2	- €	0	- €
Full Prepayment	1.643	0,00 €	255	0,00 €	1.388	0,00 €	1.270	- €	373	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Total	86.320	673.684.411,42 €	11.160	54.023.963,68 €	75.160	619.660.447,74 €	71.700	551.251.098,56 €	14.620	122.433.312,86 €

Information on the retention of net economic interest

Retention Amount at Poolcut

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

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

Retention Amount End of Period

Type of Asset	Number of Loans	Percentage of Loans (%)	Outstanding Nominal Balance	Percentage of Balance (%)
Portfolio sold to Fund	82.021	94,97%	689.477.363,97 €	95,03%
Retention of Volkswagen Finance	4.341	5,03%	36.069.089,00 €	4,97%
Total	86.362	100,00%	725.546.452,97 €	100,00%

Retention Amounts		
Minimum Retention	36.277.322,65 €	5,00%
Actual Retention	36.069.089,00 €	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.

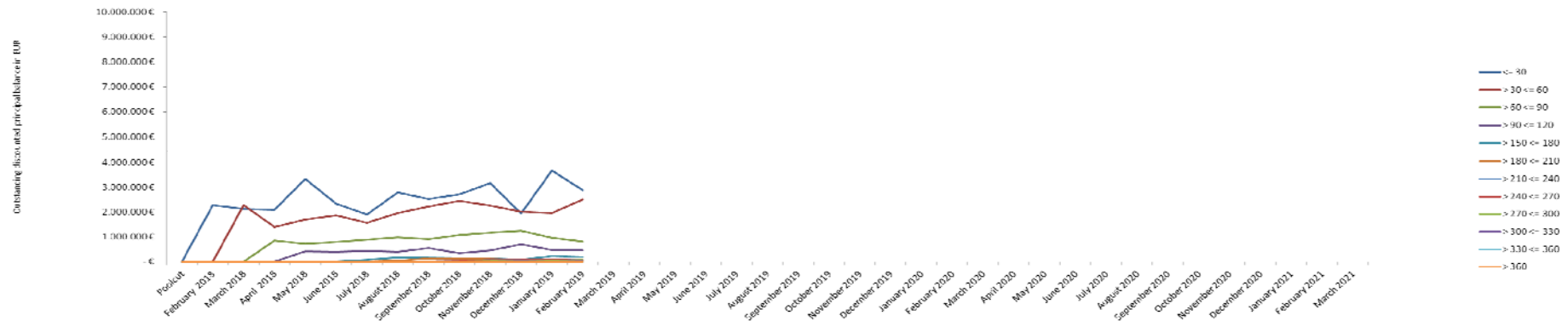
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	251	0,31%	2.884.468,12 €	0,43%	2.974.639,50 €	0,41%	38	243.621,07 €	213	2.640.847,05 €	197	2.225.109,17 €	54	659.358,95 €
> 30 <= 60	205	0,25%	2.502.819,74 €	0,37%	2.583.688,40 €	0,36%	33	209.926,38 €	172	2.292.893,36 €	163	2.024.948,53 €	42	477.871,21 €
> 60 <= 90	65	0,08%	817.361,46 €	0,12%	843.591,97 €	0,12%	13	89.296,64 €	52	728.064,82 €	52	662.777,89 €	13	154.583,57 €
> 90 <= 120	41	0,05%	464.371,40 €	0,07%	479.662,20 €	0,07%	8	51.800,43 €	33	412.570,97 €	30	341.074,17 €	11	123.297,23 €
> 120 <= 150	20	0,02%	239.526,37 €	0,04%	247.175,83 €	0,03%	1	7.334,29 €	19	232.192,08 €	15	169.126,08 €	5	70.400,29 €
> 150 <= 180	16	0,02%	198.398,80 €	0,03%	203.156,65 €	0,03%	1	4.827,92 €	15	191.570,88 €	12	145.910,03 €	4	50.488,77 €
Subtotal	598	0,73%	7.104.945,89 €	1,06%	7.331.914,55 €	1,02%	94	606.806,73 €	504	6.498.139,16 €	469	5.568.945,87 €	129	1.536.000,02 €
> 180 <= 210	8	0,01%	82.594,28 €	0,01%	85.218,17 €	0,01%	0	- €	8	82.594,28 €	7	75.448,45 €	1	7.145,83 €
> 210 <= 240	5	0,01%	59.293,35 €	0,01%	61.182,72 €	0,01%	1	12.200,07 €	4	47.093,28 €	5	59.293,35 €	0	- €
> 240 <= 270	6	0,01%	59.020,11 €	0,01%	60.798,79 €	0,01%	1	16.425,72 €	5	42.594,39 €	4	46.042,80 €	2	12.977,31 €
> 270 <= 300	6	0,01%	76.041,67 €	0,01%	78.568,16 €	0,01%	0	- €	6	76.041,67 €	4	44.230,21 €	2	31.811,46 €
> 300 <= 330	2	0,00%	17.074,51 €	0,00%	17.440,76 €	0,00%	0	- €	2	17.074,51 €	1	9.961,16 €	1	7.113,35 €
> 330 <= 360	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 360	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
Subtotal	27	0,04%	294.023,92 €	0,04%	303.208,60 €	0,04%	2	28.625,79 €	25	265.398,13 €	21	234.975,97 €	6	59.047,95 €
Total	625	0,77%	7.398.969,81 €	1,10%	7.635.123,15 €	1,06%	96	635.432,52 €	529	6.763.537,29 €	490	5.803.921,84 €	135	1.595.047,97 €

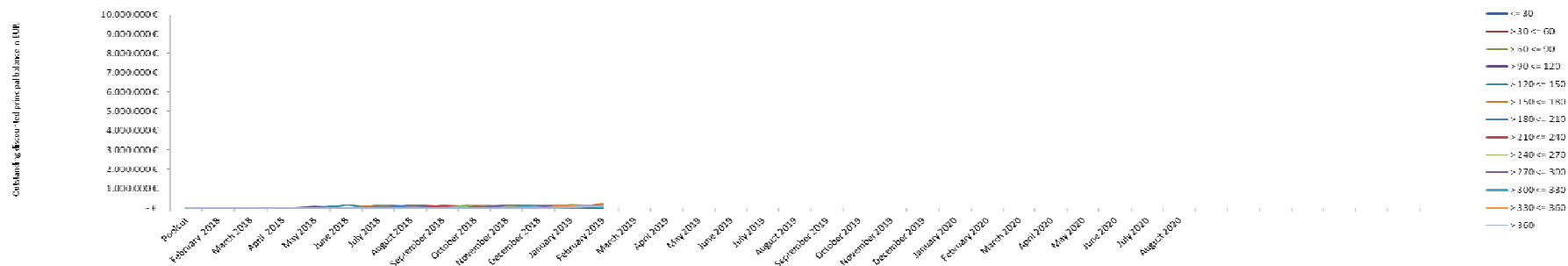
Performance Delinquencies



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%	8.853,74 €	0,00%	8.861,10 €	0,00%	0	0,00 €	1	8.853,74 €	1	8.853,74 €	0	0,00 €
> 60 <= 90	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 90 <= 120	1	0,00%	3.002,65 €	0,00%	3.003,72 €	0,00%	0	0,00 €	1	3.002,65 €	0	0,00 €	1	3.002,65 €
> 120 <= 150	4	0,00%	53.702,78 €	0,01%	53.859,32 €	0,01%	0	0,00 €	4	53.702,78 €	2	40.675,97 €	2	13.026,81 €
> 150 <= 180	15	0,02%	199.426,08 €	0,03%	200.525,58 €	0,03%	4	38.246,51 €	11	161.179,57 €	12	168.905,79 €	3	30.520,29 €
Subtotal	21	0,02%	264.985,25 €	0,04%	266.249,72 €	0,04%	4	38.246,51 €	17	226.738,74 €	15	218.435,50 €	6	46.549,75 €
> 180 <= 210	12	0,01%	145.333,53 €	0,02%	146.171,52 €	0,02%	2	14.515,28 €	10	130.818,27 €	8	96.463,49 €	4	48.870,04 €
> 210 <= 240	9	0,01%	81.747,77 €	0,01%	82.157,35 €	0,01%	2	8.633,87 €	7	73.113,90 €	9	81.747,77 €	0	0,00 €
> 240 <= 270	9	0,01%	126.503,45 €	0,02%	127.268,34 €	0,02%	0	0,00 €	9	126.503,45 €	9	126.503,45 €	0	0,00 €
> 270 <= 300	7	0,01%	146.764,38 €	0,02%	147.503,58 €	0,02%	0	0,00 €	7	146.764,38 €	6	136.971,84 €	1	9.792,54 €
> 300 <= 330	7	0,01%	56.242,91 €	0,01%	56.531,36 €	0,01%	1	18.429,86 €	6	37.813,05 €	5	45.162,59 €	2	11.080,32 €
> 330 <= 360	6	0,01%	101.254,17 €	0,02%	101.852,82 €	0,01%	1	14.441,76 €	5	86.812,41 €	4	70.255,11 €	2	30.999,06 €
> 360	9	0,01%	145.444,58 €	0,02%	146.357,19 €	0,02%	0	0,00 €	9	145.444,58 €	8	130.336,86 €	1	15.107,72 €
Subtotal	59	0,07%	803.290,79 €	0,12%	807.842,16 €	0,11%	6	56.020,75 €	53	747.270,04 €	49	687.441,11 €	10	115.849,68 €
Total	80	0,09%	1.068.276,04 €	0,16%	1.074.091,88 €	0,15%	10	94.267,26 €	70	974.008,78 €	64	905.876,61 €	16	162.399,43 €

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	205	1.541.885,85 €	1.444.280,05 €	66.108,60 €
Full and Partial Prepayments with another status at the end of the month (*)	3	27.267,13 €	26.563,62 €	196,94 €
Total	208	1.569.152,98 €	1.470.843,67 €	66.305,54 €

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	4.124,59 €	3.067,23 €	684,63 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal AC	1	4.124,59 €	3.067,23 €	684,63 €
Classic Credit	New Car	16	151.944,54 €	90.659,58 €	56.739,99 €
	Used Car	3	13.505,23 €	4.058,94 €	8.683,98 €
	Subtotal CC	19	165.449,77 €	94.718,52 €	65.423,97 €
Total		20	169.574,36 €	97.785,75 €	66.108,60 €

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	25	87.690,32 €	84.315,49 €	0,00 €
	Used Car	2	11.473,33 €	10.706,36 €	0,00 €
	Subtotal AC	27	99.163,65 €	95.021,85 €	0,00 €
Classic Credit	New Car	116	955.422,42 €	939.688,23 €	0,00 €
	Used Car	42	317.725,42 €	311.784,22 €	0,00 €
	Subtotal CC	158	1.273.147,84 €	1.251.472,45 €	0,00 €
Total		185	1.372.311,49 €	1.346.494,30 €	0,00 €

Full and Partial Prepayments

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	26	91.814,91 €	87.382,72 €	684,63 €
	Used Car	2	11.473,33 €	10.706,36 €	0,00 €
	Subtotal AC	28	103.288,24 €	98.089,08 €	684,63 €
Classic Credit	New Car	132	1.107.366,96 €	1.030.347,81 €	56.739,99 €
	Used Car	45	331.230,65 €	315.843,16 €	8.683,98 €
	Subtotal CC	177	1.438.597,61 €	1.346.190,97 €	65.423,97 €
Total		205	1.541.885,85 €	1.444.280,05 €	66.108,60 €

(*) 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	10	101.012,70 €	6.197,42 €	0,00 €	94.815,28 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	10	101.012,70 €	6.197,42 €	0,00 €	94.815,28 €
Classic Credit	New	54	920.904,59 €	102.477,49 €	0,00 €	818.427,10 €
	Used	16	191.447,53 €	28.134,90 €	0,00 €	163.312,63 €
	Subtotal CC	70	1.112.352,12 €	130.612,39 €	0,00 €	981.739,73 €
Total		80	1.213.364,82 €	136.809,81 €	0,00 €	1.076.555,01 €

Recoveries - after Write Off **

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €	0,00 €
Classic Credit	New	2	3.386,33 €	0,00 €	0,00 €	3.386,33 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	2	3.386,33 €	0,00 €	0,00 €	3.386,33 €
Total		2	3.386,33 €	0,00 €	0,00 €	3.386,33 €

Classification by end of term & defaulted write off:

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

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €	0,00 €
Classic Credit	New	1	2.463,13 €	0,00 €	0,00 €	2.463,13 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal CC	1	2.463,13 €	0,00 €	0,00 €	2.463,13 €
Total		1	2.463,13 €	0,00 €	0,00 €	2.463,13 €

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

Credit Type	Vehicle Status	Number of Contracts	Outstanding Nominal Balance at Day of Write Off	Total Recoveries	Total Write Down	Outstanding Nominal Balance End of Reporting Period
AutoCredit	New	0	0,00 €	0,00 €	0,00 €	0,00 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €	0,00 €
Classic Credit	New	1	923,20 €	0,00 €	0,00 €	923,20 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal CC	1	923,20 €	0,00 €	0,00 €	923,20 €
Total		1	923,20 €	0,00 €	0,00 €	923,20 €

** 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	3.138	3,83%	36.778.702,50 €	5,46%	0,00%	289	1.833.704,70 €	0,00%	2.849	34.944.997,80 €	0,00%	2.496	29.201.405,18 €	0,00%	642	7.577.297,32 €	0,00%
0.01 - 1.000,00	5.463	6,66%	54.517.325,86 €	8,00%	4,37%	452	3.293.882,20 €	4,09%	5.011	51.923.443,66 €	4,41%	4.287	41.705.488,22 €	4,33%	1.176	12.811.837,64 €	4,53%
1.000,01 - 2.000,00	6.568	8,01%	60.316.556,20 €	8,95%	11,15%	721	3.821.809,72 €	9,89%	5.847	56.494.746,48 €	11,34%	4.804	44.165.409,43 €	10,99%	1.764	16.151.146,77 €	11,59%
2.000,01 - 3.000,00	6.911	8,43%	60.511.050,81 €	8,98%	16,69%	1.143	5.865.234,53 €	15,00%	5.768	54.645.816,28 €	17,09%	5.597	48.133.770,28 €	16,69%	1.314	12.377.280,53 €	16,69%
3.000,01 - 4.000,00	6.449	7,96%	53.624.456,23 €	7,98%	21,38%	1.124	5.449.348,15 €	18,88%	5.325	48.176.106,08 €	22,01%	5.314	43.201.236,17 €	21,34%	1.135	10.423.220,06 €	21,54%
4.000,01 - 5.000,00	5.943	7,25%	50.051.701,10 €	7,43%	25,12%	1.052	5.753.616,26 €	21,26%	4.891	44.298.084,84 €	26,16%	4.897	40.605.988,13 €	24,92%	1.046	9.444.712,97 €	26,09%
5.000,01 - 6.000,00	5.475	6,68%	45.176.318,31 €	6,71%	28,80%	1.009	5.355.019,31 €	24,21%	4.466	39.821.299,00 €	30,11%	4.507	36.710.010,68 €	28,51%	968	8.466.307,63 €	30,21%
6.000,01 - 7.000,00	4.665	5,69%	37.105.095,57 €	5,51%	32,42%	775	3.915.128,26 €	27,32%	3.890	33.189.967,31 €	33,70%	3.929	31.161.741,49 €	32,14%	736	5.943.354,09 €	34,00%
7.000,01 - 8.000,00	4.331	5,26%	33.297.516,26 €	4,94%	35,46%	727	3.683.972,77 €	29,29%	3.604	29.613.943,49 €	37,05%	3.660	28.041.924,77 €	35,09%	671	5.255.891,49 €	37,58%
8.000,01 - 9.000,00	3.760	4,58%	27.565.953,09 €	4,09%	39,00%	524	2.523.721,41 €	32,15%	3.236	25.042.231,68 €	40,42%	3.134	23.066.305,02 €	38,62%	626	4.699.648,07 €	41,07%
9.000,01 - 10.000,00	3.982	4,85%	30.778.070,75 €	4,57%	40,20%	699	3.779.237,65 €	32,45%	3.283	26.998.833,10 €	42,39%	3.393	26.074.630,99 €	39,83%	589	4.703.439,76 €	42,43%
10.000,01 - 11.000,00	3.040	3,71%	23.329.663,49 €	3,46%	43,81%	332	1.572.749,49 €	36,26%	2.708	21.756.914,00 €	44,96%	2.608	19.883.311,82 €	43,65%	432	3.446.351,67 €	44,76%
11.000,01 - 12.000,00	2.996	3,65%	22.793.321,99 €	3,38%	45,60%	352	1.979.494,82 €	35,73%	2.644	20.813.827,17 €	47,37%	2.562	19.395.370,10 €	45,51%	414	3.397.951,89 €	46,18%
12.000,01 - 13.000,00	2.628	3,20%	19.303.024,52 €	2,87%	48,69%	215	1.088.202,61 €	38,21%	2.413	18.214.821,91 €	49,92%	2.242	16.373.129,13 €	48,63%	386	2.929.895,39 €	49,06%
13.000,01 - 14.000,00	2.403	2,93%	17.710.830,88 €	2,63%	50,65%	190	891.568,93 €	40,61%	2.213	16.819.261,95 €	51,76%	2.091	15.343.487,67 €	50,61%	312	2.367.343,21 €	50,97%
14.000,01 - 15.000,00	2.338	2,85%	17.604.007,25 €	2,61%	51,12%	240	1.156.951,47 €	40,65%	2.098	16.447.056,78 €	52,70%	2.054	15.314.948,70 €	51,01%	284	2.289.958,55 €	51,91%
> 15.000,00	11.931	14,55%	83.220.516,61 €	12,35%	61,88%	516	2.761.321,40 €	45,71%	11.415	80.499.195,21 €	62,84%	10.558	72.872.840,79 €	61,97%	1.373	10.347.675,82 €	61,19%
Total	82.021	100%	673.684.411,42 €	100%	-	10.380	54.023.953,68 €	-	71.661	619.660.447,74 €	-	68.153	551.251.099,56 €	-	13.868	122.433.312,86 €	-

Statistics	
Minimum Down Payment	0,01 €
Maximum Down Payment	100.422,31 €
Weighted Average Down Payment (Customers who did Down Payment)	7.840,31 €
Weighted Average Down Payment	7.412,28 €

* 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	69.808	85,11%	568.449.044,80 €	84,38%	8.488	43.464.830,15 €	61.320	524.984.214,65 €	57.807	463.078.425,36 €	12.001	105.370.619,44 €
Company	12.213	14,89%	105.235.366,62 €	15,62%	1.872	10.559.133,53 €	10.341	94.676.233,09 €	10.346	88.172.673,20 €	1.867	17.062.693,42 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

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	82.021	100,00%	673.684.411,42 €	100,00%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

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 €	0,0149% *
2	1	0,0012%	60.636,18 €	0,0090%
3	3	0,0035%	52.334,40 €	0,0078%
4	2	0,0023%	51.975,72 €	0,0077%
5	1	0,0012%	51.389,18 €	0,0076%
6	1	0,0012%	49.129,98 €	0,0073%
7	1	0,0012%	47.444,39 €	0,0070%
8	3	0,0035%	44.013,00 €	0,0065%
9	1	0,0012%	43.467,24 €	0,0065%
10	1	0,0012%	43.445,71 €	0,0064%
11	1	0,0012%	42.923,45 €	0,0064%
12	1	0,0012%	42.888,13 €	0,0064%
13	1	0,0012%	42.838,33 €	0,0064%
14	1	0,0012%	42.769,90 €	0,0063% *
15	1	0,0012%	42.547,38 €	0,0063% *
16	1	0,0012%	42.434,24 €	0,0063% *
17	1	0,0012%	41.594,75 €	0,0062% *
18	1	0,0012%	40.976,53 €	0,0061%
19	1	0,0012%	40.473,09 €	0,0060%
20	1	0,0012%	39.962,50 €	0,0059%
Subtotal	26	0,03%	963.740,28 €	0,14%
>20	81.995	99,97%	672.720.671	99,86%
Total	82.021	100%	673.684.411,42 €	100%

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

Poolinformation IV. - Distribution by Outstanding Discounted Balance and Original

Distribution by Outstanding Discounted Principal Balance					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Distribution by Outstanding Discounted Principal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
0,01 - 5000,00	21.215	25,87%	65.444.439,90 €	9,71%	5.871	17.314.765,36 €	15.344	48.129.674,54 €	18.482	56.773.022,87 €	2.733	8.671.417,03 €
5.000,01 - 10.000,00	37.508	45,73%	276.848.164,92 €	41,09%	3.549	24.678.927,66 €	33.959	252.169.237,26 €	30.893	227.042.139,83 €	6.615	49.806.025,09 €
10.000,01 - 15.000,00	16.019	19,53%	192.480.364,16 €	28,57%	790	9.379.413,94 €	15.229	183.100.950,22 €	12.870	154.678.928,54 €	3.149	37.801.435,62 €
15.000,01 - 20.000,00	5.119	6,24%	87.506.399,87 €	12,99%	130	2.160.791,26 €	4.989	85.345.608,61 €	4.136	70.716.845,60 €	983	16.789.554,27 €
20.000,01 - 25.000,00	1.582	1,93%	34.749.347,43 €	5,16%	12	264.828,84 €	1.570	34.484.518,59 €	1.315	28.894.262,05 €	267	5.855.085,38 €
25.000,01 - 30.000,00	431	0,53%	11.564.083,75 €	1,72%	7	181.769,38 €	424	11.382.314,37 €	340	9.123.043,79 €	91	2.441.039,96 €
> 30.000,00	147	0,18%	5.091.611,39 €	0,76%	1	43.467,24 €	146	5.048.144,15 €	117	4.022.855,88 €	30	1.068.755,51 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

Statistics

Minimum Outstanding Discounted Principal Balance	62,36 €
Maximum Outstanding Discounted Principal Balance	60.636,18 €
Average Outstanding Discounted Principal Balance	8.213,56 €

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	597	0,73%	881.279,99 €	0,13%	587	863.589,33 €	10	17.690,66 €	568	835.790,24 €	29	45.489,75 €
5.000,01 - 10.000,00	9.141	11,14%	28.877.728,24 €	4,29%	4.467	14.714.968,22 €	4.674	14.162.760,02 €	8.556	27.001.449,25 €	585	1.876.278,99 €
10.000,01 - 15.000,00	36.920	45,01%	230.450.495,08 €	34,21%	3.367	19.435.889,06 €	33.553	211.014.606,02 €	30.173	187.323.200,53 €	6.747	43.127.294,55 €
15.000,01 - 20.000,00	21.405	26,10%	198.283.951,91 €	29,43%	1.353	11.608.254,94 €	20.052	186.675.696,97 €	17.240	158.904.584,71 €	4.165	39.379.367,20 €
20.000,01 - 25.000,00	8.681	10,58%	113.165.931,85 €	16,80%	425	4.923.066,86 €	8.256	108.242.864,99 €	7.224	92.733.403,32 €	1.457	20.432.528,53 €
25.000,01 - 30.000,00	3.418	4,17%	59.500.291,82 €	8,83%	109	1.549.381,36 €	3.309	57.950.910,46 €	2.852	49.497.903,06 €	566	10.002.388,76 €
> 30.000,00	1.859	2,27%	42.524.732,53 €	6,31%	52	928.813,91 €	1.807	41.595.918,62 €	1.540	34.954.767,45 €	319	7.569.965,08 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

Statistics

Minimum Original Nominal Balance	2.185,05 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.324,40 €

* 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%	39	0,05%	114.671,69 €	0,02%	0	0,00 €	39	114.671,69 €	39	114.671,69 €	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%	1	0,00%	354,98 €	0,00%	0	0,00 €	1	354,98 €	1	354,98 €	0	0,00 €
2% < - ≤ 2,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	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%	1	0,00%	4.094,14 €	0,00%	0	0,00 €	1	4.094,14 €	1	4.094,14 €	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%	406	0,50%	5.235.210,57 €	0,78%	1	3.731,10 €	405	5.231.479,47 €	399	5.161.851,69 €	7	73.358,88 €
5% < - ≤ 5,5%	21	0,03%	245.490,78 €	0,04%	5	26.363,99 €	16	219.126,79 €	21	245.490,78 €	0	0,00 €
5,5% < - ≤ 6%	141	0,17%	1.368.746,46 €	0,20%	2	6.725,78 €	139	1.362.020,68 €	30	315.750,48 €	111	1.052.995,98 €
6% < - ≤ 6,5%	161	0,20%	1.517.551,09 €	0,23%	48	426.016,11 €	113	1.091.534,98 €	135	1.324.224,61 €	26	193.326,48 €
6,5% < - ≤ 7%	104	0,13%	1.261.463,16 €	0,19%	7	36.610,10 €	97	1.224.853,06 €	72	1.094.991,23 €	32	166.471,93 €
7% < - ≤ 7,5%	283	0,35%	3.126.719,90 €	0,46%	24	123.229,78 €	259	3.003.490,12 €	242	2.680.345,97 €	41	446.373,93 €
7,5% < - ≤ 8%	547	0,67%	3.330.628,01 €	0,49%	4	5.016,44 €	543	3.325.611,57 €	506	3.110.868,16 €	41	219.759,85 €
8% < - ≤ 8,5%	4.095	4,99%	18.557.754,98 €	2,75%	287	1.969.367,16 €	3.808	16.588.387,82 €	4.008	18.199.993,11 €	87	357.761,87 €
8,5% < - ≤ 9%	1.401	1,71%	10.669.815,60 €	1,58%	403	1.598.171,31 €	998	9.071.644,29 €	1.180	9.091.290,22 €	221	1.578.525,38 €
9% < - ≤ 9,5%	8.283	10,10%	64.090.384,29 €	9,51%	5.641	33.605.827,17 €	2.642	30.484.557,12 €	8.229	63.719.587,52 €	54	370.796,77 €
9,5% < - ≤ 10%	12.297	14,99%	128.516.201,90 €	19,08%	2.505	8.478.687,44 €	9.792	120.037.514,46 €	10.402	101.226.461,30 €	1.895	27.289.740,60 €
10% < - ≤ 10,5%	19.922	24,29%	180.958.965,92 €	26,86%	622	3.662.714,39 €	19.300	177.296.251,53 €	14.194	125.945.509,91 €	5.728	55.013.456,01 €
10,5% < - ≤ 11%	19.084	23,27%	153.809.208,52 €	22,80%	640	3.408.091,16 €	18.444	150.201.117,36 €	14.395	123.507.500,77 €	4.689	30.101.707,75 €
11% < - ≤ 11,5%	13.480	16,43%	92.600.367,35 €	13,75%	169	669.369,72 €	13.311	91.930.997,63 €	12.571	87.134.848,39 €	909	5.465.518,96 €
11,5% < - ≤ 12%	1.706	2,08%	8.333.614,37 €	1,24%	2	4.042,03 €	1.704	8.329.572,34 €	1.680	8.234.148,39 €	26	99.465,98 €
12% < - ≤ 12,5%	48	0,06%	142.859,95 €	0,02%	0	0,00 €	48	142.859,95 €	47	138.807,46 €	1	4.052,49 €
12,5% < - ≤ 13%	1	0,00%	307,76 €	0,00%	0	0,00 €	1	307,76 €	1	307,76 €	0	0,00 €
13% < - ≤ 13,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
13,5% < - ≤ 14%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
14% < - ≤ 14,5%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
14,5% < - ≤ 15%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
>15%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

Statistics

Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	12,58%
Weighted Average Interest Rate Debtor	10,18%

* 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%	40.285,33 €	0,01%	2	1.167,30 €	16	39.118,03 €	8	27.404,47 €	10	12.880,86 €
25 - 36	16.696	20,36%	67.393.033,16 €	10,00%	3.063	8.554.165,71 €	13.633	58.838.867,45 €	15.042	61.772.305,98 €	1.654	5.620.727,18 €
37 - 48	35.533	43,32%	243.149.842,19 €	36,09%	6.621	37.434.076,47 €	28.912	205.715.765,72 €	30.020	204.395.262,47 €	5.513	38.754.579,72 €
49 - 60	13.099	15,97%	132.569.246,01 €	19,68%	674	8.034.554,20 €	12.425	124.534.691,81 €	10.247	105.409.546,93 €	2.852	27.159.699,08 €
61 - 72	7.497	9,14%	92.699.960,52 €	13,76%	0	0,00 €	7.497	92.699.960,52 €	5.841	73.176.325,19 €	1.656	19.523.635,33 €
73 - 84	6.118	7,46%	89.307.398,88 €	13,26%	0	0,00 €	6.118	89.307.398,88 €	4.236	64.002.414,93 €	1.882	25.304.983,95 €
85 - 96	3.060	3,73%	48.524.645,33 €	7,20%	0	0,00 €	3.060	48.524.645,33 €	2.759	42.467.838,59 €	301	6.056.806,74 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

Statistics	
Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	0
Weighted Average Original Term in monthly instalments	60,58

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	89	0,11%	1.072.964,59 €	0,16%	11	95.015,91 €	78	977.948,68 €	71	909.982,47 €	18	162.982,12 €
01 - 12	10.875	13,26%	26.164.141,95 €	3,88%	1.930	3.705.729,96 €	8.945	22.458.411,99 €	9.412	22.434.433,26 €	1.463	3.729.708,69 €
13 - 24	20.527	25,03%	111.157.169,96 €	16,50%	4.086	17.050.713,08 €	16.441	94.106.456,88 €	18.281	99.616.717,74 €	2.246	11.540.452,22 €
25 - 36	26.493	32,30%	217.421.603,33 €	32,27%	3.741	26.108.344,38 €	22.752	191.313.258,95 €	21.743	178.709.839,85 €	4.750	38.711.763,48 €
37 - 48	11.071	13,50%	125.242.513,51 €	18,59%	592	7.064.160,35 €	10.479	118.178.353,16 €	8.649	99.406.236,04 €	2.422	25.836.277,47 €
49 - 60	6.519	7,95%	88.923.681,66 €	13,20%	0	0,00 €	6.519	88.923.681,66 €	4.977	69.175.218,58 €	1.542	19.748.463,08 €
61 - 72	4.541	5,54%	70.964.170,47 €	10,53%	0	0,00 €	4.541	70.964.170,47 €	3.321	52.674.559,74 €	1.220	18.289.610,73 €
73 - 84	1.906	2,32%	32.738.165,95 €	4,86%	0	0,00 €	1.906	32.738.165,95 €	1.699	28.324.110,88 €	207	4.414.055,07 €
85 - 94	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	80
Weighted Average Remaining Term in monthly instalments	38,10

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	41	0,05%	669.302,90 €	0,10%	4	49.890,75 €	37	619.412,15 €	34	587.247,49 €	7	82.055,41 €
13 - 24	53.169	64,82%	503.464.043,92 €	74,73%	7.028	43.141.367,06 €	46.141	460.322.676,86 €	44.261	412.870.508,64 €	8.908	90.593.535,28 €
25 - 36	24.039	29,31%	145.423.288,55 €	21,59%	2.904	9.884.728,93 €	21.135	135.538.559,62 €	19.886	118.101.043,28 €	4.153	27.322.245,27 €
37 - 48	4.382	5,34%	22.632.207,82 €	3,36%	424	947.976,94 €	3.958	21.684.230,88 €	3.676	18.548.504,10 €	706	4.083.703,72 €
49 - 60	259	0,32%	1.072.821,13 €	0,16%	0	0,00 €	259	1.072.821,13 €	192	804.484,87 €	67	268.336,26 €
61 - 72	98	0,12%	355.738,77 €	0,05%	0	0,00 €	98	355.738,77 €	78	283.955,83 €	20	71.782,94 €
> 72	33	0,04%	67.008,33 €	0,01%	0	0,00 €	33	67.008,33 €	26	55.354,35 €	7	11.653,98 €
Total	82.021	100%	673.684.411,42 €	100%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

Statistics	
Minimum Seasoning Term in monthly instalments	0
Maximum Seasoning Term in monthly instalments	96
Weighted Average Seasoning Term in monthly instalments	22,38

* 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	10.360	12,63%	54.023.963,68 €	8,02%
Classic Credit	71.661	87,37%	619.660.447,74 €	91,98%
Total	82.021	100%	673.684.411,42 €	100%

Type of Car

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	68.153	83,09%	551.251.098,56 €	81,83%
Used Cars	13.868	16,91%	122.433.312,86 €	18,17%
Total	82.021	100%	673.684.411,42 €	100%

Type of Car: only Auto Credit

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	10.144	97,92%	53.176.828,35 €	98,43%
Used Cars	216	2,08%	847.135,33 €	1,57%
Total	10.360	100%	54.023.963,68 €	100%

Type of Car: only Classic Credit

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	58.009	80,95%	498.074.270,21 €	80,38%
Used Cars	13.652	19,05%	121.586.177,53 €	19,62%
Total	71.661	100%	619.660.447,74 €	100%

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

Poolinformation VIII. - Distribution by Vehicle Makes and Models

Make and Model Total Portfolio						Credit Type				Vehicle Status			
Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
						Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Audi	A1	2.544	3.10%	18.333.714,68 €	2.72%	496	1.793.870,84 €	2.048	16.539.843,84 €	1.681	10.362.899,81 €	863	7.970.814,87 €
	A3	4.052	4.94%	35.208.683,99 €	5.23%	791	3.602.675,11 €	3.261	31.606.008,48 €	2.502	19.449.277,80 €	1.550	15.759.405,79 €
	A4	2.406	2,9%	23.749.743,72 €	3,53%	389	2.149.791,91 €	2.017	21.599.951,81 €	1.573	14.500.963,40 €	833	9.248.780,32 €
	A5	622	0,76%	6.120.982,65 €	0,91%	162	1.081.694,64 €	460	5.039.288,01 €	531	5.216.008,60 €	91	904.974,05 €
	A6	365	0,45%	4.014.278,47 €	0,60%	65	461.328,07 €	300	3.552.950,40 €	211	2.306.401,35 €	154	1.707.877,12 €
	A7	35	0,04%	399.126,30 €	0,06%	9	72.319,21 €	26	326.807,09 €	17	193.226,90 €	18	205.899,40 €
	A8	9	0,01%	149.751,29 €	0,02%	0	0,00 €	9	149.751,29 €	0	0,00 €	9	149.751,29 €
	Q2	1.026	1,25%	9.106.329,96 €	1,35%	365	1.995.728,09 €	661	7.110.601,87 €	905	7.761.009,58 €	121	1.345.320,38 €
	Q3	2.127	2,59%	17.891.917,00 €	2,66%	429	2.193.141,69 €	1.698	15.698.775,31 €	1.709	13.732.724,94 €	418	4.159.192,06 €
	Q5	1.485	1,81%	14.440.521,57 €	2,14%	309	1.991.652,29 €	1.176	12.448.869,28 €	1.311	12.427.611,20 €	174	2.012.910,37 €
	Q7	146	0,18%	1.665.594,85 €	0,25%	51	506.988,37 €	95	1.158.606,48 €	103	1.140.331,65 €	43	525.263,20 €
	TT	40	0,05%	426.320,38 €	0,06%	11	82.531,13 €	29	343.789,25 €	14	111.677,16 €	26	314.643,22 €
	OTHER AUDI	6	0,01%	84.910,64 €	0,01%	0	0,00 €	6	84.910,64 €	1	7.735,91 €	5	77.174,73 €
	Subtotal	14.863	18,12%	131.591.875,10 €	19,53%	3.077	15.931.721,35 €	11.786	115.660.153,75 €	10.558	87.209.868,30 €	4.305	44.382.006,80 €
Seat	MIJ	275	0,34%	1.491.375,99 €	0,22%	11	36.344,07 €	264	1.455.031,92 €	232	1.247.947,00 €	43	243.428,99 €
	ALHAMBRA	376	0,46%	3.033.588,98 €	0,45%	10	45.777,90 €	366	2.987.811,08 €	289	2.298.946,03 €	87	734.642,95 €
	ALTEA	88	0,11%	536.139,53 €	0,08%	0	0,00 €	88	536.139,53 €	43	213.640,43 €	45	322.499,10 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	5.757	7,02%	52.551.259,99 €	7,80%	275	2.264.985,52 €	5.482	50.286.274,47 €	5.580	50.796.904,42 €	177	1.754.355,57 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	4	0,00%	9.835,60 €	0,00%	0	0,00 €	4	9.835,60 €	1	2.558,91 €	3	7.276,69 €
	IBIZA	12.585	15,34%	98.578.649,67 €	14,63%	302	1.495.936,12 €	12.283	97.082.713,55 €	10.521	83.106.416,19 €	2.064	15.472.233,48 €
	LEON	10.930	13,33%	93.277.846,44 €	13,85%	321	1.851.016,72 €	10.609	91.426.829,72 €	9.026	77.089.566,75 €	1.904	16.188.279,69 €
	TOLEDO	1.231	1,50%	9.753.451,45 €	1,45%	20	92.900,10 €	1.211	9.660.551,35 €	1.107	8.745.547,53 €	124	1.007.903,92 €
	OTHER SEAT	17	0,02%	179.741,69 €	0,03%	1	7.570,28 €	16	172.171,41 €	14	155.675,06 €	3	24.066,63 €
Subtotal	31.263	38,12%	259.411.889,34 €	38,51%	940	5.794.530,71 €	30.323	253.617.358,63 €	26.813	223.657.202,32 €	4.450	35.754.687,02 €	
Skoda	CITIGO	48	0,06%	230.440,82 €	0,03%	1	3.248,02 €	47	227.192,80 €	41	201.233,24 €	7	29.207,58 €
	FABIA	2.946	3,59%	20.399.604,39 €	3,03%	193	610.937,68 €	2.753	19.788.666,71 €	2.716	18.584.486,54 €	230	1.815.117,85 €
	RAPID	1.204	1,47%	9.577.345,87 €	1,42%	38	144.346,79 €	1.166	9.432.999,08 €	1.076	8.400.471,83 €	128	1.176.874,04 €
	OCTAVIA	1.610	1,96%	16.595.471,07 €	2,46%	60	302.508,98 €	1.550	16.292.962,09 €	1.299	13.759.772,08 €	311	2.835.698,99 €
	ROOMSTER	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	SPACEBACK	196	0,24%	1.739.980,43 €	0,26%	12	36.115,62 €	184	1.703.864,81 €	189	1.666.374,04 €	7	73.606,39 €
	SUPERB	423	0,52%	4.448.081,76 €	0,66%	26	154.687,51 €	397	4.293.394,25 €	377	4.032.973,68 €	46	415.108,08 €
	YETI	833	1,02%	8.262.708,92 €	1,23%	42	233.818,73 €	791	8.028.890,19 €	727	7.283.523,17 €	106	979.185,75 €
	OTHER SKODA	462	0,56%	5.233.825,14 €	0,78%	36	316.211,33 €	426	4.925.667,63 €	429	4.925.667,63 €	33	308.167,61 €
	Subtotal	7.722	9,41%	66.487.458,40 €	9,87%	408	1.801.874,66 €	7.314	64.685.583,74 €	6.854	58.854.492,11 €	868	7.632.966,29 €
VW	UP	82	0,10%	422.353,74 €	0,06%	28	85.625,14 €	54	336.728,60 €	61	289.532,44 €	21	132.821,30 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	5.860	7,14%	34.793.621,30 €	5,16%	1.446	4.999.049,01 €	4.414	29.794.572,29 €	4.997	28.882.157,92 €	863	5.911.463,38 €
	GOLF	8.986	10,96%	66.630.231,09 €	9,89%	2.101	10.356.393,63 €	6.885	56.273.837,46 €	7.205	52.354.885,24 €	1.781	14.275.345,85 €
	JETTA	57	0,07%	319.700,49 €	0,05%	9	27.605,08 €	48	292.095,41 €	42	219.292,57 €	15	100.407,92 €
	PASSAT	1.729	2,11%	14.445.750,00 €	2,14%	334	1.995.302,83 €	1.395	12.450.447,17 €	1.412	11.599.842,49 €	317	2.845.907,51 €
	EOS	2	0,00%	23.209,42 €	0,00%	0	0,00 €	2	23.209,42 €	0	0,00 €	2	23.209,42 €
	NEW BEETLE	179	0,22%	1.388.270,53 €	0,21%	53	276.137,83 €	126	1.112.132,70 €	141	1.000.431,92 €	38	387.838,61 €
	TOURAN	2.035	2,48%	15.917.988,11 €	2,36%	418	2.116.010,30 €	1.617	13.801.977,81 €	1.714	12.813.212,45 €	321	3.104.775,66 €
	SHARAN	311	0,38%	2.523.952,75 €	0,37%	56	374.366,84 €	255	2.149.585,91 €	267	2.089.709,69 €	44	434.243,06 €
	TOUAREG	31	0,04%	401.742,39 €	0,06%	8	82.515,97 €	23	319.226,42 €	22	284.063,74 €	9	117.678,65 €
	PHAETON	1	0,00%	17.810,83 €	0,00%	0	0,00 €	1	17.810,83 €	0	0,00 €	1	17.810,83 €
	CADDY	944	1,15%	8.398.706,56 €	1,25%	10	72.038,35 €	934	8.326.668,21 €	752	6.801.383,69 €	192	1.597.322,87 €
	T4/T5	1.289	1,57%	14.230.634,94 €	2,11%	45	277.670,42 €	1.244	13.952.964,52 €	1.142	12.785.501,00 €	147	1.445.133,94 €
	CRAFTER/LT	332	0,40%	3.972.343,20 €	0,59%	0	0,00 €	332	3.972.343,20 €	306	3.719.466,96 €	26	252.876,24 €
	AMAROK	16	0,02%	144.539,95 €	0,02%	0	0,00 €	16	144.539,95 €	12	115.527,29 €	4	29.012,66 €
	SCIROCCO	898	1,09%	7.532.551,02 €	1,12%	348	1.805.283,55 €	550	5.727.267,47 €	875	7.250.660,90 €	23	281.890,12 €
TIGUAN	4.965	6,05%	41.801.017,30 €	6,20%	963	7.510.591,01 €	4.002	34.290.426,29 €	4.564	38.328.876,18 €	411	3.472.141,12 €	
ARTEON	20	0,02%	340.544,89 €	0,05%	4	57.703,19 €	16	282.841,70 €	19	330.716,31 €	1	9.828,58 €	
OTHER VW	399	0,49%	2.592.995,27 €	0,38%	112	459.543,81 €	287	2.133.451,46 €	397	2.577.233,96 €	2	15.761,31 €	
Subtotal	28.136	34,30%	215.897.963,78 €	32,05%	5.935	30.495.836,96 €	22.201	185.402.126,82 €	23.918	181.442.494,75 €	4.218	34.455.469,03 €	
Non VW Group Vehicles	OTHER	37	0,05%	295.224,80 €	0,04%	0	0,00 €	37	295.224,80 €	10	87.041,08 €	27	208.183,72 €
Total		82.021	100,00%	673.684.411,42 €	100,00%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

* 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	4.464	5,44%	38.917.625,08 €	5,78%	401	1.907.801,32 €	4.063	37.009.823,76 €	3.561	30.303.513,40 €	903	8.614.111,68 €
ASTURIAS	1.408	1,72%	11.669.561,82 €	1,73%	146	745.390,86 €	1.262	10.924.170,96 €	1.169	9.600.399,26 €	239	2.069.162,56 €
CANTABRIA	978	1,19%	7.992.669,80 €	1,19%	98	475.311,38 €	880	7.517.358,42 €	824	6.667.133,87 €	154	1.325.535,93 €
LA RIOJA	416	0,51%	3.056.582,04 €	0,45%	39	190.559,90 €	377	2.866.022,14 €	346	2.459.141,64 €	70	597.440,40 €
CASTILLA LEON	3.344	4,08%	25.937.976,94 €	3,85%	239	1.340.200,29 €	3.105	24.597.776,65 €	2.650	20.426.985,56 €	694	5.510.991,38 €
C.MADRID	13.969	17,03%	105.592.388,09 €	15,67%	2.260	11.501.022,36 €	11.709	94.091.365,73 €	11.584	84.647.397,17 €	2.385	20.944.990,92 €
PAIS VASCO	3.332	4,06%	24.424.487,76 €	3,63%	185	817.841,05 €	3.147	23.606.646,71 €	2.754	19.861.413,73 €	578	4.563.074,03 €
C.NAVARRA	908	1,11%	6.768.427,90 €	1,00%	89	373.430,67 €	819	6.394.997,23 €	744	5.381.578,26 €	164	1.386.849,64 €
CATALUÑA	16.515	20,14%	137.167.393,40 €	20,36%	2.315	12.416.277,75 €	14.200	124.751.115,65 €	13.404	109.149.606,01 €	3.111	28.017.787,39 €
ARAGÓN	2.224	2,71%	18.629.924,76 €	2,77%	205	1.235.873,90 €	2.019	17.394.050,86 €	1.839	15.364.322,26 €	385	3.265.602,50 €
C. VALENCIANA	8.586	10,47%	69.848.076,25 €	10,37%	1.208	6.281.609,87 €	7.378	63.566.466,38 €	7.169	57.319.224,08 €	1.417	12.528.852,17 €
CASTILLA LA MANCHA	3.327	4,06%	27.054.685,72 €	4,02%	393	2.266.051,09 €	2.934	24.788.634,63 €	2.767	22.220.957,00 €	560	4.833.728,72 €
EXTREMADURA	1.274	1,55%	10.709.303,76 €	1,59%	167	796.864,65 €	1.107	9.912.439,11 €	1.007	8.280.175,94 €	267	2.429.127,82 €
ANDALUCIA	13.817	16,85%	119.134.371,23 €	17,68%	2.006	10.350.346,26 €	11.811	108.784.024,97 €	11.536	98.758.187,14 €	2.281	20.376.184,09 €
ISLAS BALEARES	2.172	2,65%	17.594.872,71 €	2,61%	264	1.526.943,21 €	1.908	16.067.929,50 €	1.916	15.380.944,17 €	256	2.213.928,54 €
MURCIA	2.328	2,84%	21.040.516,70 €	3,12%	247	1.268.106,73 €	2.081	19.772.409,97 €	1.962	17.617.871,27 €	366	3.422.645,43 €
ISLAS CANARIAS	2.854	3,48%	27.077.135,14 €	4,02%	92	494.659,82 €	2.762	26.582.475,32 €	2.823	26.799.089,60 €	31	278.045,54 €
CEUTA	54	0,07%	515.837,00 €	0,08%	4	16.457,64 €	50	499.379,36 €	50	489.461,29 €	4	26.375,71 €
MELILLA	51	0,06%	552.575,32 €	0,08%	2	19.214,93 €	49	533.360,39 €	48	523.696,91 €	3	28.878,41 €
Total	82.021	100,00%	673.684.411,42 €	100,00%	10.360	54.023.963,68 €	71.661	619.660.447,74 €	68.153	551.251.098,56 €	13.868	122.433.312,86 €

* 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)	88	0,11%	471.368,68 €	0,07%	18	101.739,90 €	70	369.628,78 €	73	373.714,56 €	15	97.654,12 €
Other	81.933	99,89%	673.213.042,74 €	99,93%	10.665	87.160.190,85 €	71.268	586.052.851,89 €	68.122	558.797.644,29 €	13.811	114.415.398,45 €
Total	82.021	100,00%	673.684.411,42 €	100,00%	10.683	87.261.930,75 €	71.338	586.422.480,67 €	68.195	559.171.358,85 €	13.826	114.513.052,57 €

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	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

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