

<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 Bank GmbH Spanish Branch</b>
<b>Reporting Entity:</b>	<b>Volkswagen Bank GmbH Spanish Branch</b> ABS Operations  Avenida de Bruselas 34, Alcobendas 28108 Madrid Spain
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<b>Management company (Sociedad Gestora):</b>	<b>Titulización de Activos, S.G.F.T., S.A.</b> Calle Orense nº 69 28020 Madrid Spain Phone: +34 91 702 0808 <a href="mailto:driver@tda-sgft.com">driver@tda-sgft.com</a>

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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:	September		
Reporting date:	16/10/2019		
Reporting Frequency:	monthly		
Period No.:	20		
Payment date:	21/10/2019		
Next payment date:	21/11/2019		
Asset collection period:	01/09/2019	until	30/09/2019
Interest Accrual Period:	23/09/2019	until	21/10/2019
Note Payment Period:	23/09/2019	until	21/10/2019
		Days accrued:	28

**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
50,69%	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

**0,22330%**

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	21,00%	15,87%
Current Target OC	<b>21,00%</b>	<b>14,50%</b>
Regular Target OC	21,00%	14,50%
Level 1 Target OC	25,00%	18,00%
Level 2 Target OC	100,00%	100,00%

OC = Asset Overcollateralisation

Level 1 Credit Enhancement Increase Condition -

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

**no**

Level 2 Credit Enhancement Increase Condition -

Cumulative Gross Loss Ratio exceeds 8.0% for any Payment Date

**no**

Transaction Party Replacements

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

Rating Information on relevant Transaction Parties

<b>Account Bank:</b> <b>BNP Paribas Securities Services</b> <b>Current Rating</b> <b>Minimum required Rating</b> <small>(if no short term Rating available, the higher long term rating is applicable)</small>	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		
<b>Required Rating:</b>												
<b>fulfilled</b>												
<b>Paying Agent</b> <b>BNP Paribas Securities Services</b> <b>Current Rating</b> <b>Minimum required Rating</b> <small>(if no short term Rating available, the higher long term rating is applicable)</small>	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		
<b>Required Rating:</b>												
<b>fulfilled</b>												
<b>Swap Counterparty:</b> <b>ING Bank N.V.</b> <b>Current Rating</b> <b>Minimum required Rating</b> <small>(if no short term Rating available, the higher long term rating is applicable)</small>	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			
<b>Required Rating:</b>												
<b>fulfilled</b>												
<b>Servicer:</b> <b>Volkswagen Bank GmbH Spanish Branch</b> <b>Current Rating</b> <b>Minimum required Rating</b>												
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
								n.a.	n.a.	n.a.	n.a.	n.a.

**Deal Overview: Counterparties**

<b>Joint Lead Managers:</b>	<b>ING Bank N.V.</b> Bijlmerplein 888 1102 MG, Amsterdam The Netherlands	<b>DZ BANK AG DEUTSCHE ZENTRAL</b> Platz der Republik 60325 Frankfurt am Main Germany
<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 Bank GmbH Spanish Branch</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 iberclear@iberclear.es
<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> Cash Collateral Distribution Monthly Collateral
<b>Rating Agencies:</b>	<b>Moody's</b> Príncipe de Vergara, 131 28002 Madrid Spain	<b>S&amp;P</b> 20 Canada Square Canary Wharf, London United Kingdom
<b>Swap Counterparty:</b>	<b>ING Bank N.V.</b> Bijlmerplein 888 1102 MG, Amsterdam The Netherlands	

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

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

<b>Current Rating</b>	<b>Class A</b>	<b>Class B</b>
Moody´s	Aa1	Aa2
S&P	AAA	AA-

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

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

**Clean-Up Call**

Volkswagen Bank GmbH Spanish Branch 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>	September		
<b>Payment Date:</b>	21/10/2019		
<b>Interest Accrual Period (from/until):</b>	23/09/2019	21/10/2019	
<b>Days Accrued:</b>	28		
<b>Base Interest Rate (1-Month Euribor):</b>	-0,450%		
	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		- €	1.820,00 €
Gross Paid interest:		- €	1.820,00 €
<b>Unpaid Interest:</b>			
Unpaid interest of the Reporting Period:		- €	- €
Cumulative unpaid interest:		- €	- €

<b>Principal Payment</b>		<b>Class A</b>	<b>Class B</b>
Note Balance (Cut Off Date):		888.000.000,00 €	26.000.000,00 €
Note Balance (Beginning of Period):		418.713.844,80 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	2,42 €		
Available Redemption Amount Reporting Period:	23.163.134,50 €		
Total Available Redemption Amount:	23.163.136,92 €		
Redemption Amount per Class:		18.271.754,40 €	0,00 €
Unallocated Redemption Amount per note class from current period::		39,86 €	0,00 €
Note Balance (End of Period):		400.442.090,40	26.000.000,00
Note Factor (End of Period):		45,09%	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		21,0000%	15,8707%

## 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 €
<i>*for subordination to class A note</i>		

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% 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% 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>2,17% 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		418.713.844,80 €	26.000.000,00 €
Underlying Principal for Reporting Period		418.713.844,80 €	26.000.000,00 €
<i>Paying Leg</i>		Fix Interest Rate	
<i>Receiving Leg</i>		Floating Interest Rate	
Net Swap payments/ Receipts		- 114.483,34 €	- 10.083,67 €

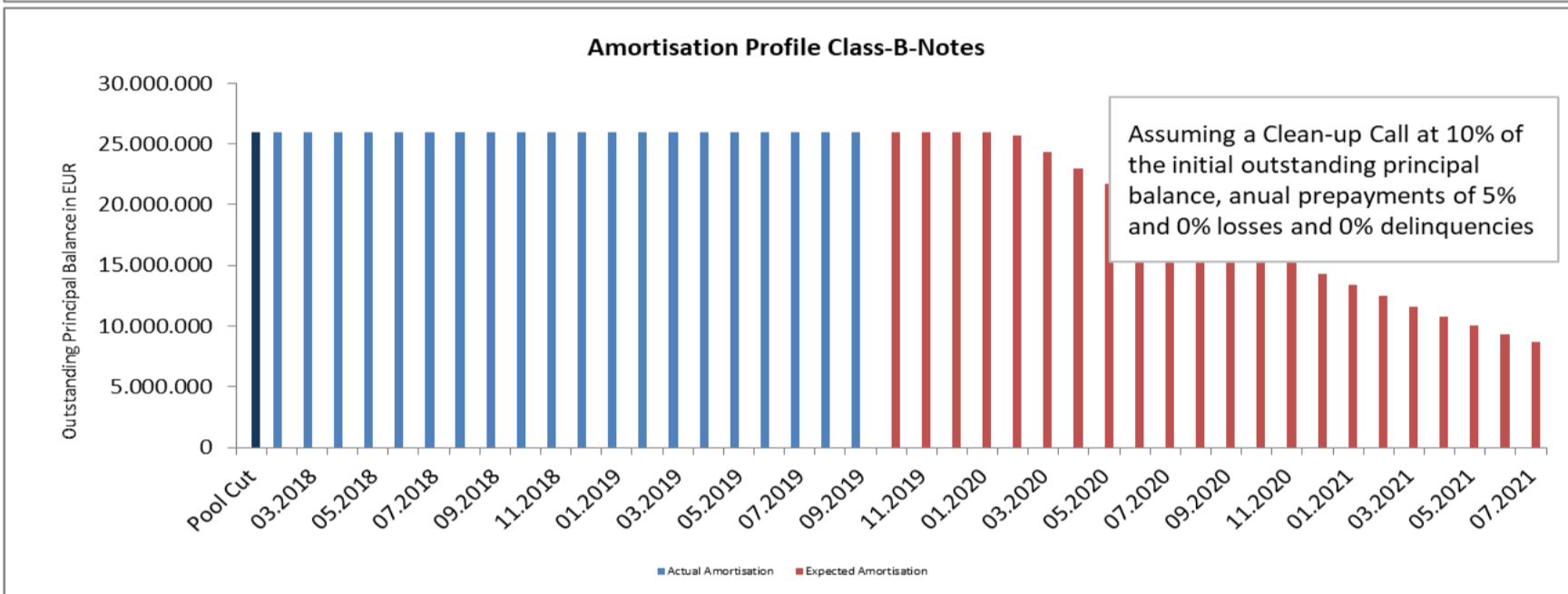
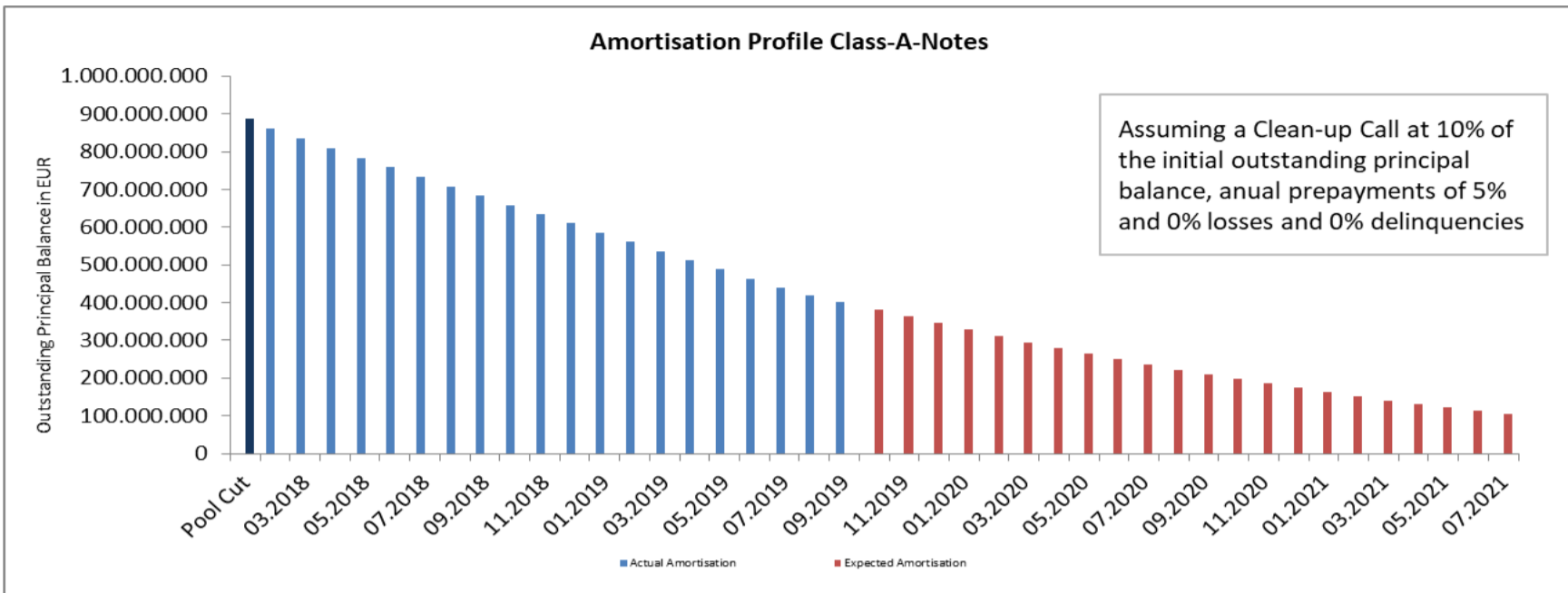
### Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		2,42 €	
Available Distribution Amount	plus	23.757.187,06 €	23.757.189,48 €
Fees	less	467.665,55 €	23.289.523,93 €
Net Swap Payments Class A	less	114.483,34 €	23.175.040,59 €
Net Swap Payments Class B	less	10.083,67 €	23.164.956,92 €
Interest Class A	less	- €	23.164.956,92 €
Interest Class B	less	1.820,00 €	23.163.136,92 €
Payment to Cash Collateral Account	less	- €	23.163.136,92 €
Redemption Class A	less	18.271.754,40 €	4.891.382,52 €
Redemption Class B	less	- €	4.891.382,52 €
Remaining Amount Due to Rounding	less	39,86 €	4.891.342,66 €
Other Payments to Swap Counterparties	less	- €	4.891.342,66 €
Interest Subordinated Loan	less	59.432,68 €	4.831.909,98 €
Redemption Subordinated Loan	less	4.831.909,98 €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €
Payment from Cash Collateral Account		- €	- €
Interest Subordinated Loan	less	- €	- €
Redemption Subordinated Loan	less	- €	- €
Payment to Subordinated Lender or VW Finance	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 31/08/2019				At the end of Reporting Period 30/09/2019			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	2.049.904,94 €	25.017,44 €	2.074.922,38 €	Arrears	2.198.335,86 €	24.504,49 €	2.222.840,35 €
09/2019	21.707.166,86 €	626.961,94 €	22.334.128,80 €				
10/2019	21.528.113,19 €	601.185,76 €	22.129.298,95 €	10/2019	21.456.447,62 €	599.321,31 €	22.055.768,93 €
11/2019	21.287.251,38 €	575.618,35 €	21.862.869,73 €	11/2019	21.217.160,55 €	573.838,96 €	21.790.999,51 €
12/2019	20.877.648,77 €	550.340,38 €	21.427.989,15 €	12/2019	20.812.059,08 €	548.644,20 €	21.360.703,28 €
01/2020	20.400.535,33 €	525.547,75 €	20.926.083,08 €	01/2020	20.335.199,02 €	523.929,43 €	20.859.128,45 €
02/2020	20.021.600,29 €	501.323,60 €	20.522.923,89 €	02/2020	19.957.251,99 €	499.782,89 €	20.457.034,88 €
03/2020	19.627.235,28 €	477.549,41 €	20.104.784,69 €	03/2020	19.564.773,58 €	476.085,10 €	20.040.858,68 €
04/2020	19.013.628,01 €	454.240,71 €	19.467.868,72 €	04/2020	18.952.070,07 €	452.850,55 €	19.404.920,62 €
05/2020	18.347.078,98 €	431.662,58 €	18.778.741,56 €	05/2020	18.286.628,83 €	430.345,57 €	18.716.974,40 €
06/2020	17.787.917,37 €	409.877,62 €	18.197.794,99 €	06/2020	17.730.203,62 €	408.632,34 €	18.138.835,96 €
07/2020	17.132.615,30 €	388.752,57 €	17.521.367,87 €	07/2020	17.076.494,89 €	387.575,87 €	17.464.070,76 €
08/2020	16.451.374,27 €	368.409,35 €	16.819.783,62 €	08/2020	16.401.841,57 €	367.299,29 €	16.769.140,86 €
09/2020	16.011.500,94 €	348.874,67 €	16.360.375,61 €	09/2020	15.969.602,83 €	347.823,48 €	16.317.426,31 €
10/2020	15.434.042,57 €	329.860,87 €	15.763.903,44 €	10/2020	15.393.106,68 €	328.859,41 €	15.721.966,09 €
11/2020	14.883.976,59 €	311.531,80 €	15.195.508,39 €	11/2020	14.843.455,65 €	310.578,94 €	15.154.034,59 €
12/2020	14.565.843,39 €	293.853,99 €	14.859.697,38 €	12/2020	14.525.921,06 €	292.949,19 €	14.818.870,25 €
01/2021	14.253.670,18 €	276.556,89 €	14.530.227,07 €	01/2021	14.215.767,21 €	275.699,50 €	14.491.466,71 €
02/2021	13.994.670,48 €	259.627,87 €	14.254.298,35 €	02/2021	13.956.719,85 €	258.815,59 €	14.215.535,44 €
03/2021	13.636.095,43 €	243.011,62 €	13.879.107,05 €	03/2021	13.598.998,69 €	242.244,37 €	13.841.243,06 €
04/2021	12.849.917,29 €	226.820,28 €	13.076.737,57 €	04/2021	12.814.473,48 €	226.097,09 €	13.040.570,57 €
05/2021	11.943.871,20 €	211.560,50 €	12.155.431,70 €	05/2021	11.910.108,98 €	210.879,35 €	12.120.988,33 €
06/2021	11.148.680,05 €	197.375,84 €	11.346.055,89 €	06/2021	11.116.054,31 €	196.734,76 €	11.312.789,07 €
07/2021	10.093.850,95 €	184.136,59 €	10.277.987,54 €	07/2021	10.063.541,43 €	183.534,27 €	10.247.075,70 €
08/2021	9.080.267,52 €	172.150,39 €	9.252.417,91 €	08/2021	9.051.804,95 €	171.584,07 €	9.223.389,02 €
09/2021	8.383.885,98 €	161.366,76 €	8.545.252,74 €	09/2021	8.359.652,06 €	160.834,31 €	8.520.486,37 €
10/2021	7.479.035,21 €	151.412,00 €	7.630.447,21 €	10/2021	7.456.145,04 €	150.908,30 €	7.607.053,34 €
11/2021	6.710.742,45 €	142.530,31 €	6.853.272,76 €	11/2021	6.689.352,00 €	142.053,83 €	6.831.405,83 €
12/2021	6.584.978,65 €	134.562,07 €	6.719.540,72 €	12/2021	6.563.800,77 €	134.110,90 €	6.697.911,67 €
01/2022	6.436.989,75 €	126.741,98 €	6.563.731,73 €	01/2022	6.416.443,74 €	126.316,00 €	6.542.759,74 €
02/2022	6.322.824,69 €	119.097,63 €	6.441.922,32 €	02/2022	6.302.544,73 €	118.696,07 €	6.421.240,80 €
03/2022	6.195.623,22 €	111.589,29 €	6.307.212,51 €	03/2022	6.176.006,56 €	111.211,74 €	6.287.218,30 €
04/2022	5.935.751,37 €	104.232,45 €	6.039.983,82 €	04/2022	5.916.501,37 €	103.878,24 €	6.020.379,61 €
05/2022	5.605.711,52 €	97.183,92 €	5.702.895,44 €	05/2022	5.587.325,14 €	96.852,57 €	5.684.177,71 €
06/2022	5.292.741,60 €	90.527,18 €	5.383.268,78 €	06/2022	5.274.710,93 €	90.217,67 €	5.364.928,60 €
07/2022	4.886.100,61 €	84.241,81 €	4.970.342,42 €	07/2022	4.869.030,54 €	83.953,70 €	4.952.984,24 €
08/2022	4.455.144,51 €	78.440,01 €	4.533.584,52 €	08/2022	4.439.549,22 €	78.172,21 €	4.517.721,43 €
09/2022	4.199.820,62 €	73.149,56 €	4.272.970,18 €	09/2022	4.186.430,68 €	72.900,28 €	4.259.330,96 €
10/2022	3.835.363,28 €	68.162,47 €	3.903.525,75 €	10/2022	3.823.139,80 €	67.929,08 €	3.891.068,88 €
11/2022	3.494.224,92 €	63.608,58 €	3.557.833,50 €	11/2022	3.482.314,91 €	63.389,64 €	3.545.704,55 €
12/2022	3.418.600,43 €	59.458,55 €	3.478.058,98 €	12/2022	3.407.799,08 €	59.253,79 €	3.467.052,87 €
01/2023	3.333.528,08 €	55.398,79 €	3.388.926,87 €	01/2023	3.322.713,88 €	55.206,88 €	3.377.920,76 €
02/2023	3.266.741,25 €	51.440,59 €	3.318.181,84 €	02/2023	3.256.298,76 €	51.261,53 €	3.307.560,29 €
03/2023	3.196.363,14 €	47.560,92 €	3.243.924,06 €	03/2023	3.185.908,29 €	47.394,22 €	3.233.302,51 €
04/2023	3.056.913,55 €	43.765,60 €	3.100.679,15 €	04/2023	3.047.090,42 €	43.611,29 €	3.090.701,71 €
05/2023	2.856.985,08 €	40.134,38 €	2.897.119,46 €	05/2023	2.848.259,80 €	39.991,81 €	2.888.251,61 €
06/2023	2.702.181,30 €	36.741,66 €	2.738.922,96 €	06/2023	2.693.750,27 €	36.609,43 €	2.730.359,70 €
07/2023	2.510.251,38 €	33.533,18 €	2.543.784,56 €	07/2023	2.502.017,32 €	33.410,95 €	2.535.428,27 €
08/2023	2.277.787,24 €	30.552,59 €	2.308.339,83 €	08/2023	2.270.031,53 €	30.440,15 €	2.300.471,68 €
09/2023	2.138.116,02 €	27.848,21 €	2.165.964,23 €	09/2023	2.131.032,40 €	27.744,96 €	2.158.777,36 €
<b>Subtotal</b>	<b>508.704.862,41 €</b>	<b>11.025.129,26 €</b>	<b>519.729.991,67 €</b>	<b>Subtotal</b>	<b>485.655.871,04 €</b>	<b>10.364.959,57 €</b>	<b>496.020.830,61 €</b>
> 09/2023	21.312.659,59 €	205.751,18 €	21.518.410,78 €	> 09/2023	21.232.800,53 €	205.002,62 €	21.437.803,18 €
<b>Total</b>	<b>530.017.522,00 €</b>	<b>11.230.880,44 €</b>	<b>541.248.402,45 €</b>	<b>Total</b>	<b>506.888.671,57 €</b>	<b>10.569.962,19 €</b>	<b>517.458.633,79 €</b>

**Amortisation Profile**



**Defaults/ Performance Trigger**

**Cumulative Gross Losses**

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	148	2.035.289,22
Defaults	18	197.780,06
End of Period	166	2.233.069,28

**Cumulative Gross Loss Ratio**

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,2233%
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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.

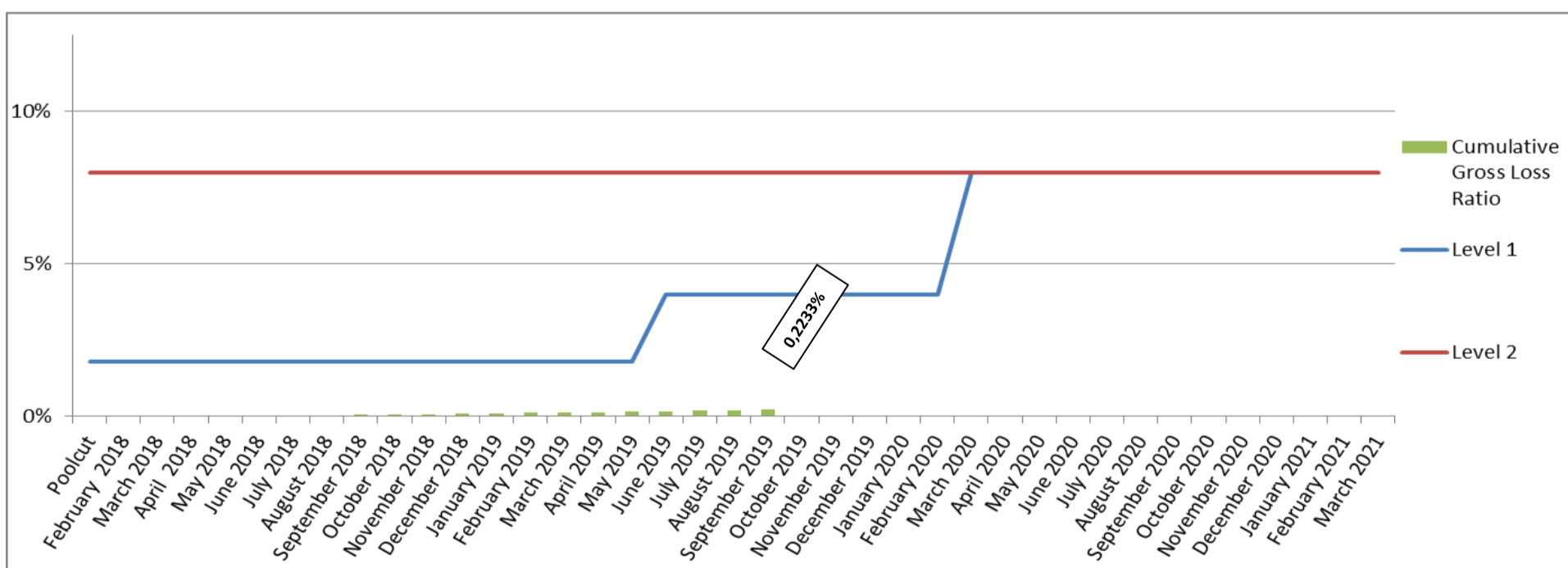
	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	21,00%	14,50%
Level I Credit Enhancement Increase condition is in place	25,00%	18,00%
Level II Credit Enhancement Increase condition is in place	100,00%	100,00%

**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>			541.248.402,45 €
<b>End of Period</b>			517.458.633,79 €
Periodic reduction of Nominal		23.789.768,66 €	23.789.768,66 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-34.008,35 €	
Fees for prolongation		525,51 €	
Write Off / Write Down	3	-14.278,74 €	
Recoveries after Write Off		0,00 €	
Cancelation fees		12.671,43 €	
Interest in arrears		2.508,55 €	
Net Swaps		0,00 €	
Available Distribution Amount		23.757.187,06 €	

**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	75.600	497.298.657,11 €	9.331	35.873.434,62 €	66.269	461.425.222,49 €	62.790	404.809.934,78 €	12.810	92.488.722,33 €
Delinquent	786	7.661.760,66 €	123	517.868,98 €	663	7.143.891,68 €	631	6.160.808,70 €	155	1.500.951,96 €
Defaulted	156	1.873.572,11 €	21	173.648,50 €	135	1.699.923,61 €	126	1.580.998,28 €	30	292.573,83 €
Partial Prepayment	10	54.681,69 €	0	0,00 €	10	54.681,69 €	6	26.217,96 €	4	28.463,73 €
End of Term	6.503	0,00 €	1.168	0,00 €	5.335	0,00 €	5.633	- €	870	- €
Write Off	4	0,00 €	0	0,00 €	4	0,00 €	4	- €	0	- €
Full Prepayment	3.261	0,00 €	517	0,00 €	2.744	0,00 €	2.510	- €	751	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
<b>Total</b>	<b>86.320</b>	<b>506.888.671,57 €</b>	<b>11.160</b>	<b>36.564.952,10 €</b>	<b>75.160</b>	<b>470.323.719,47 €</b>	<b>71.700</b>	<b>412.577.959,72 €</b>	<b>14.620</b>	<b>94.310.711,85 €</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	76.552	94,97%	517.458.633,79 €	95,03%
Retention of Volkswagen Finance	4.054	5,03%	27.052.382,45 €	4,97%
<b>Total</b>	<b>80.606</b>	<b>100,00%</b>	<b>544.511.016,24 €</b>	<b>100,00%</b>

Retention Amounts		
Minimum Retention	27.225.550,81 €	5,00%
Actual Retention	27.052.382,45 €	4,97%

"Volkswagen Bank GmbH complies with the retention requirements of a material net economic interest in accordance with article Article 6 (3) (c) Securitisation Regulation and in each case the corresponding delegated regulation 625/2014 article 10."

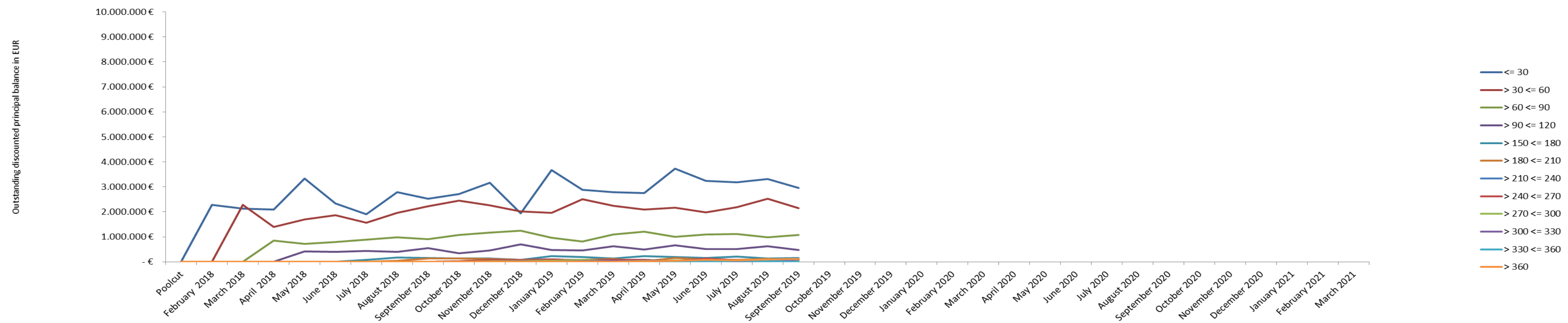
By adhering to option c) of the directive, Volkswagen Bank GmbH will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	305	0,40%	2.957.455,38 €	0,58%	3.039.672,09 €	0,56%	41	126.411,96 €	264	2.831.043,42 €	254	2.489.899,07 €	51	467.556,31 €
> 30 <= 60	218	0,28%	2.154.891,72 €	0,43%	2.214.382,22 €	0,41%	39	178.979,25 €	179	1.975.912,47 €	174	1.718.033,78 €	44	436.857,94 €
> 60 <= 90	112	0,15%	1.080.448,54 €	0,21%	1.111.206,53 €	0,20%	17	61.146,18 €	95	1.019.302,36 €	83	777.133,81 €	29	303.314,73 €
> 90 <= 120	49	0,06%	475.423,75 €	0,09%	488.171,79 €	0,09%	9	56.723,03 €	40	418.700,72 €	40	398.082,90 €	9	77.340,85 €
> 120 <= 150	36	0,05%	366.995,37 €	0,07%	378.344,25 €	0,07%	5	29.518,89 €	31	337.476,48 €	27	279.059,27 €	9	87.936,10 €
> 150 <= 180	18	0,02%	162.048,31 €	0,03%	166.188,39 €	0,03%	3	14.475,71 €	15	147.572,60 €	14	122.188,97 €	4	39.859,34 €
<b>Subtotal</b>	<b>738</b>	<b>0,96%</b>	<b>7.197.263,07 €</b>	<b>1,41%</b>	<b>7.397.965,27 €</b>	<b>1,36%</b>	<b>114</b>	<b>467.255,02 €</b>	<b>624</b>	<b>6.730.008,05 €</b>	<b>592</b>	<b>5.784.397,80 €</b>	<b>146</b>	<b>1.412.865,27 €</b>
> 180 <= 210	8	0,01%	57.325,79 €	0,01%	59.187,63 €	0,01%	2	9.125,01 €	6	48.200,78 €	6	46.769,24 €	2	10.556,55 €
> 210 <= 240	6	0,01%	83.925,32 €	0,02%	86.784,70 €	0,02%	0	- €	6	83.925,32 €	5	63.729,11 €	1	20.196,21 €
> 240 <= 270	6	0,01%	50.894,04 €	0,01%	52.184,19 €	0,01%	4	25.357,33 €	2	25.536,71 €	5	42.346,84 €	1	8.547,20 €
> 270 <= 300	6	0,01%	54.753,82 €	0,01%	56.368,46 €	0,01%	1	4.522,13 €	5	50.231,69 €	6	54.753,82 €	0	- €
> 300 <= 330	8	0,01%	91.904,28 €	0,02%	94.952,34 €	0,02%	1	6.591,34 €	7	85.312,94 €	6	76.311,10 €	2	15.593,18 €
> 330 <= 360	2	0,00%	7.383,50 €	0,00%	7.459,43 €	0,00%	1	5.018,15 €	1	2.365,35 €	2	7.383,50 €	0	- €
> 360	12	0,02%	118.310,84 €	0,02%	122.178,57 €	0,02%	0	- €	12	118.310,84 €	9	85.117,29 €	3	33.193,55 €
<b>Subtotal</b>	<b>48</b>	<b>0,07%</b>	<b>464.497,59 €</b>	<b>0,09%</b>	<b>479.115,32 €</b>	<b>0,09%</b>	<b>9</b>	<b>50.613,96 €</b>	<b>39</b>	<b>413.883,63 €</b>	<b>39</b>	<b>376.410,90 €</b>	<b>9</b>	<b>88.086,69 €</b>
<b>Total</b>	<b>786</b>	<b>1,03%</b>	<b>7.661.760,66 €</b>	<b>1,50%</b>	<b>7.877.080,59 €</b>	<b>1,45%</b>	<b>123</b>	<b>517.868,98 €</b>	<b>663</b>	<b>7.143.891,68 €</b>	<b>631</b>	<b>6.160.808,70 €</b>	<b>155</b>	<b>1.500.951,96 €</b>

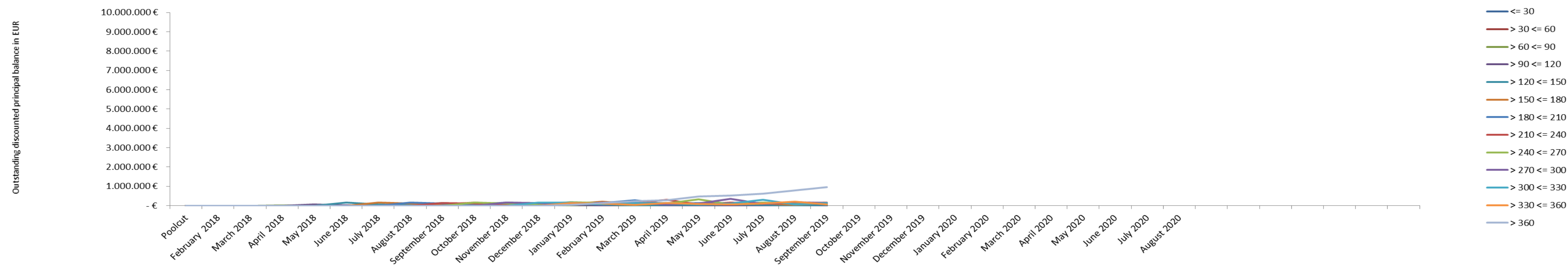
**Performance Delinquencies**



**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	2	0,00%	17.940,08 €	0,00%	17.952,10 €	0,00%	0	0,00 €	2	17.940,08 €	2	17.940,08 €	0	0,00 €
> 30 <= 60	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 60 <= 90	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 90 <= 120	2	0,00%	13.914,65 €	0,00%	13.923,06 €	0,00%	0	0,00 €	2	13.914,65 €	2	13.914,65 €	0	0,00 €
> 120 <= 150	3	0,00%	29.361,71 €	0,01%	29.481,66 €	0,01%	0	0,00 €	3	29.361,71 €	2	25.631,45 €	1	3.730,26 €
> 150 <= 180	12	0,02%	138.414,12 €	0,03%	139.220,21 €	0,03%	1	10.387,33 €	11	128.026,79 €	11	135.846,82 €	1	2.567,30 €
<b>Subtotal</b>	<b>19</b>	<b>0,02%</b>	<b>199.630,56 €</b>	<b>0,04%</b>	<b>200.577,03 €</b>	<b>0,04%</b>	<b>1</b>	<b>10.387,33 €</b>	<b>18</b>	<b>189.243,23 €</b>	<b>17</b>	<b>193.333,00 €</b>	<b>2</b>	<b>6.297,56 €</b>
> 180 <= 210	8	0,01%	78.010,73 €	0,02%	78.386,14 €	0,02%	1	1.761,71 €	7	76.249,02 €	8	78.010,73 €	0	0,00 €
> 210 <= 240	14	0,02%	152.294,91 €	0,03%	153.228,34 €	0,03%	4	17.356,70 €	10	134.938,21 €	11	129.304,17 €	3	22.990,74 €
> 240 <= 270	11	0,01%	136.908,08 €	0,03%	137.744,46 €	0,03%	2	24.174,82 €	9	112.733,26 €	8	109.491,74 €	3	27.416,34 €
> 270 <= 300	10	0,01%	134.886,61 €	0,03%	135.584,11 €	0,03%	3	26.633,57 €	7	108.253,04 €	10	134.886,61 €	0	0,00 €
> 300 <= 330	15	0,02%	141.752,36 €	0,03%	142.674,40 €	0,03%	3	16.277,28 €	12	125.475,08 €	11	92.590,57 €	4	49.161,79 €
> 330 <= 360	6	0,01%	62.552,63 €	0,01%	62.815,56 €	0,01%	0	0,00 €	6	62.552,63 €	4	42.412,09 €	2	20.140,54 €
> 360	73	0,10%	967.536,23 €	0,19%	973.021,52 €	0,19%	7	77.057,09 €	66	890.479,14 €	57	800.969,37 €	16	166.566,86 €
<b>Subtotal</b>	<b>137</b>	<b>0,18%</b>	<b>1.673.941,55 €</b>	<b>0,34%</b>	<b>1.683.454,53 €</b>	<b>0,34%</b>	<b>20</b>	<b>163.261,17 €</b>	<b>117</b>	<b>1.510.680,38 €</b>	<b>109</b>	<b>1.387.665,28 €</b>	<b>28</b>	<b>286.276,27 €</b>
<b>Total</b>	<b>156</b>	<b>0,20%</b>	<b>1.873.572,11 €</b>	<b>0,38%</b>	<b>1.884.031,56 €</b>	<b>0,38%</b>	<b>21</b>	<b>173.648,50 €</b>	<b>135</b>	<b>1.699.923,61 €</b>	<b>126</b>	<b>1.580.998,28 €</b>	<b>30</b>	<b>292.573,83 €</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	239	1.493.809,19 €	1.403.255,50 €	54.681,69 €
Full and Partial Prepayments with another status at the end of the month (*)	5	29.732,78 €	28.511,31 €	271,73 €
<b>Total</b>	<b>244</b>	<b>1.523.541,97 €</b>	<b>1.431.766,81 €</b>	<b>54.953,42 €</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	0	0,00 €	0,00 €	0,00 €
	Used Car	0	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>
Classic Credit	New Car	6	54.602,14 €	26.982,65 €	26.217,96 €
	Used Car	4	48.497,28 €	19.009,76 €	28.463,73 €
	<b>Subtotal CC</b>	<b>10</b>	<b>103.099,42 €</b>	<b>45.992,41 €</b>	<b>54.681,69 €</b>
<b>Total</b>		<b>10</b>	<b>103.099,42 €</b>	<b>45.992,41 €</b>	<b>54.681,69 €</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	32	55.725,35 €	50.552,87 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>32</b>	<b>55.725,35 €</b>	<b>50.552,87 €</b>	<b>0,00 €</b>
Classic Credit	New Car	149	930.144,02 €	907.947,42 €	0,00 €
	Used Car	48	404.840,40 €	398.762,80 €	0,00 €
	<b>Subtotal CC</b>	<b>197</b>	<b>1.334.984,42 €</b>	<b>1.306.710,22 €</b>	<b>0,00 €</b>
<b>Total</b>		<b>229</b>	<b>1.390.709,77 €</b>	<b>1.357.263,09 €</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	32	55.725,35 €	50.552,87 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>32</b>	<b>55.725,35 €</b>	<b>50.552,87 €</b>	<b>0,00 €</b>
Classic Credit	New Car	155	984.746,16 €	934.930,07 €	26.217,96 €
	Used Car	52	453.337,68 €	417.772,56 €	28.463,73 €
	<b>Subtotal CC</b>	<b>207</b>	<b>1.438.083,84 €</b>	<b>1.352.702,63 €</b>	<b>54.681,69 €</b>
<b>Total</b>		<b>239</b>	<b>1.493.809,19 €</b>	<b>1.403.255,50 €</b>	<b>54.681,69 €</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	21	208.293,74 €	34.374,13 €	0,00 €	173.919,61 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>21</b>	<b>208.293,74 €</b>	<b>34.374,13 €</b>	<b>0,00 €</b>	<b>173.919,61 €</b>
Classic Credit	New	105	1.697.688,43 €	246.869,98 €	0,00 €	1.450.818,45 €
	Used	30	355.252,02 €	61.146,06 €	0,00 €	294.105,96 €
	<b>Subtotal CC</b>	<b>135</b>	<b>2.052.940,45 €</b>	<b>308.016,04 €</b>	<b>0,00 €</b>	<b>1.744.924,41 €</b>
<b>Total</b>		<b>156</b>	<b>2.261.234,19 €</b>	<b>342.390,17 €</b>	<b>0,00 €</b>	<b>1.918.844,02 €</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	4	37.736,96 €	0,00 €	0,00 €	37.736,96 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal AC</b>	<b>4</b>	<b>37.736,96 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>37.736,96 €</b>
<b>Total</b>		<b>4</b>	<b>37.736,96 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>37.736,96 €</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	3	36.813,76 €	0,00 €	0,00 €	36.813,76 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	<b>Subtotal CC</b>	<b>3</b>	<b>36.813,76 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>36.813,76 €</b>
<b>Total</b>		<b>3</b>	<b>36.813,76 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>36.813,76 €</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 in %	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	3.031	3,96%	30.232.776,52 €	5,96%	0,00%	262	1.205.568,02 €	0,00%	2.769	29.027.208,50 €	0,00%	2.411	24.045.953,22 €	0,00%	620	6.186.823,30 €	0,00%
0,01 - 1.000,00	5.314	6,94%	44.529.862,29 €	8,78%	4,37%	427	1.764.135,64 €	4,10%	4.887	42.765.726,65 €	4,39%	4.167	33.858.968,46 €	4,32%	1.147	10.670.893,83 €	4,51%
1.000,01 - 2.000,00	6.324	8,26%	48.363.917,07 €	9,54%	11,13%	675	2.564.381,38 €	9,89%	5.649	45.799.535,69 €	11,31%	4.632	35.475.493,31 €	10,98%	1.692	12.888.423,76 €	11,57%
2.000,01 - 3.000,00	6.612	8,64%	47.834.381,53 €	9,44%	16,65%	1.067	4.010.486,80 €	14,95%	5.545	43.823.894,73 €	17,04%	5.365	38.026.090,28 €	16,65%	1.247	9.808.291,25 €	16,67%
3.000,01 - 4.000,00	6.083	7,95%	41.575.019,16 €	8,20%	21,28%	1.030	3.674.530,88 €	18,75%	5.053	37.900.488,28 €	21,89%	5.012	33.421.067,20 €	21,24%	1.071	8.153.951,96 €	21,44%
4.000,01 - 5.000,00	5.547	7,25%	38.403.802,90 €	7,58%	24,95%	967	3.958.448,53 €	21,10%	4.580	34.445.354,37 €	25,98%	4.552	31.034.804,89 €	24,73%	995	7.368.998,01 €	26,05%
5.000,01 - 6.000,00	5.097	6,66%	34.354.104,76 €	6,78%	28,66%	906	3.625.400,64 €	24,08%	4.191	30.728.704,12 €	29,91%	4.177	27.801.212,47 €	28,34%	920	6.552.892,29 €	30,18%
6.000,01 - 7.000,00	4.322	5,65%	27.733.573,49 €	5,47%	32,23%	699	2.657.710,27 €	27,11%	3.623	25.075.863,22 €	33,47%	3.650	23.305.231,43 €	31,93%	672	4.428.342,06 €	33,95%
7.000,01 - 8.000,00	3.991	5,21%	24.500.306,56 €	4,83%	35,23%	668	2.490.951,38 €	29,14%	3.323	22.009.355,18 €	36,79%	3.376	20.639.802,33 €	34,86%	615	3.860.504,23 €	37,43%
8.000,01 - 9.000,00	3.394	4,43%	19.832.412,30 €	3,91%	38,67%	473	1.716.468,44 €	31,86%	2.921	18.115.943,86 €	40,07%	2.831	16.570.549,46 €	38,26%	563	3.261.862,84 €	40,83%
9.000,01 - 10.000,00	3.645	4,76%	22.327.670,42 €	4,40%	39,92%	643	2.562.913,20 €	32,35%	3.002	19.764.757,22 €	42,07%	3.110	18.862.946,32 €	39,53%	535	3.464.724,10 €	42,35%
10.000,01 - 11.000,00	2.807	3,67%	16.867.893,21 €	3,33%	43,59%	303	1.069.503,74 €	36,23%	2.504	15.798.389,47 €	44,69%	2.408	14.327.294,20 €	43,44%	399	2.540.599,01 €	44,51%
11.000,01 - 12.000,00	2.759	3,60%	16.185.329,52 €	3,19%	45,39%	322	1.344.406,11 €	35,48%	2.437	14.840.923,41 €	47,16%	2.382	13.730.800,87 €	45,28%	377	2.454.528,65 €	46,13%
12.000,01 - 13.000,00	2.439	3,19%	13.582.440,72 €	2,68%	48,54%	195	739.459,26 €	38,11%	2.244	12.842.981,46 €	49,73%	2.080	11.524.887,47 €	48,45%	359	2.057.553,25 €	49,06%
13.000,01 - 14.000,00	2.220	2,90%	12.482.191,98 €	2,46%	50,42%	168	590.495,34 €	40,21%	2.052	11.891.696,64 €	51,49%	1.935	10.786.178,60 €	50,39%	285	1.696.013,38 €	50,61%
14.000,01 - 15.000,00	2.164	2,83%	12.407.287,15 €	2,45%	50,92%	209	757.718,85 €	40,18%	1.955	11.649.568,30 €	52,45%	1.904	10.744.825,90 €	50,84%	260	1.662.461,25 €	51,51%
> 15.000,00	10.803	14,11%	55.675.701,99 €	10,98%	61,58%	461	1.832.373,62 €	45,37%	10.342	53.843.328,37 €	62,53%	9.561	48.421.853,31 €	61,67%	1.242	7.253.848,68 €	60,87%
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>-</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>-</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>-</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>-</b>	<b>12.999</b>	<b>94.310.711,85 €</b>	<b>-</b>

Statistics	
Minimum Down Payment	0,01 €
Maximum Down Payment	74.733,01 €
Weighted Average Down Payment (Customers who did Down Payment)	7.454,62 €
Weighted Average Down Payment	7.009,99 €

\* 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	65.297	85,30%	429.868.045,43 €	84,81%	7.773	29.521.025,18 €	57.524	400.347.020,25 €	54.019	348.320.748,21 €	11.278	81.547.297,22 €
Company	11.255	14,70%	77.020.626,14 €	15,19%	1.702	7.043.926,92 €	9.553	69.976.699,22 €	9.534	64.257.211,51 €	1.721	12.763.414,63 €
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</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	76.552	100,00%	506.888.671,57 €	100,00%	9.475	36.564.952,10 €	67.077	470.323.719,47 €	63.553	412.577.959,72 €	12.999	94.310.711,85 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</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 €	0,0198% *
2	1	0,0012%	47.138,47 €	0,0093%
3	1	0,0012%	46.784,06 €	0,0092%
4	2	0,0023%	46.779,33 €	0,0092%
5	3	0,0035%	45.193,20 €	0,0089%
6	1	0,0012%	44.019,31 €	0,0087%
7	1	0,0012%	40.834,36 €	0,0081%
8	1	0,0012%	39.133,50 €	0,0077%
9	1	0,0012%	38.983,64 €	0,0077% *
10	1	0,0012%	38.832,81 €	0,0077% *
11	1	0,0012%	38.631,27 €	0,0076%
12	1	0,0012%	38.520,36 €	0,0076%
13	3	0,0035%	37.826,16 €	0,0075% *
14	1	0,0012%	37.407,87 €	0,0074%
15	1	0,0012%	37.402,13 €	0,0074% *
16	1	0,0012%	36.455,93 €	0,0072% *
17	1	0,0012%	36.054,55 €	0,0071%
18	1	0,0012%	35.996,03 €	0,0071%
19	1	0,0012%	35.793,05 €	0,0071%
20	1	0,0012%	35.609,53 €	0,0070% *
<b>Subtotal</b>	<b>26</b>	<b>0,03%</b>	<b>857.891,74 €</b>	<b>0,17%</b>
>20	76.526	99,97%	506.030.780	99,83%
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</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	31.437	41,07%	88.547.087,05 €	17,47%	6.932	17.135.091,44 €	24.505	71.411.995,61 €	27.274	76.353.059,15 €	4.163	12.194.027,90 €
5.000,01 - 10.000,00	30.676	40,07%	216.785.671,62 €	42,77%	2.143	14.561.732,46 €	28.533	202.223.939,16 €	24.602	173.131.194,37 €	6.074	43.654.477,25 €
10.000,01 - 15.000,00	10.124	13,23%	121.306.038,69 €	23,93%	361	4.180.888,87 €	9.763	117.125.149,82 €	8.175	97.922.905,79 €	1.949	23.383.132,90 €
15.000,01 - 20.000,00	3.245	4,24%	55.145.444,97 €	10,88%	34	569.259,77 €	3.211	54.576.185,20 €	2.625	44.656.036,26 €	620	10.489.408,71 €
20.000,01 - 25.000,00	849	1,11%	18.682.417,43 €	3,69%	4	84.516,69 €	845	18.597.900,74 €	699	15.353.710,92 €	150	3.328.706,51 €
25.000,01 - 30.000,00	153	0,20%	4.096.543,89 €	0,81%	0	0,00 €	153	4.096.543,89 €	122	3.271.637,81 €	31	824.906,08 €
> 30.000,00	68	0,09%	2.325.467,92 €	0,46%	1	33.462,87 €	67	2.292.005,05 €	56	1.889.415,42 €	12	436.052,50 €
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</b>

**Statistics**

Minimum Outstanding Discounted Principal Balance	38,52 €
Maximum Outstanding Discounted Principal Balance	50.939,19 €
Average Outstanding Discounted Principal Balance	6.621,49 €

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	460	0,60%	441.100,77 €	0,09%	453	431.989,56 €	7	9.111,21 €	439	419.316,87 €	21	21.783,90 €
5.000,01 - 10.000,00	7.599	9,93%	15.840.883,93 €	3,13%	3.998	9.236.266,65 €	3.601	6.604.617,28 €	7.106	14.851.418,21 €	493	989.465,72 €
10.000,01 - 15.000,00	34.666	45,28%	165.344.168,96 €	32,62%	3.162	13.154.064,30 €	31.504	152.190.104,66 €	28.328	133.290.957,16 €	6.338	32.053.211,80 €
15.000,01 - 20.000,00	20.381	26,62%	149.318.084,77 €	29,46%	1.300	8.300.350,64 €	19.081	141.017.734,13 €	16.481	119.446.422,15 €	3.900	29.871.662,62 €
20.000,01 - 25.000,00	8.335	10,89%	90.812.224,06 €	17,92%	410	3.631.596,89 €	7.925	87.180.627,17 €	6.932	73.954.115,94 €	1.403	16.858.108,12 €
25.000,01 - 30.000,00	3.326	4,34%	49.769.262,86 €	9,82%	103	1.139.134,02 €	3.223	48.630.128,84 €	2.779	41.394.488,56 €	547	8.374.774,30 €
> 30.000,00	1.785	2,33%	35.362.946,22 €	6,98%	49	671.550,04 €	1.736	34.691.396,18 €	1.488	29.221.240,83 €	297	6.141.705,39 €
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</b>

**Statistics**

Minimum Original Nominal Balance	2.496,20 €
Maximum Original Nominal Balance	95.682,72 €
Average Original Nominal Balance	15.496,20 €

\* 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%	24	0,03%	45.175,63 €	0,01%	0	0,00 €	24	45.175,63 €	24	45.175,63 €	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%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	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%	913,60 €	0,00%	0	0,00 €	1	913,60 €	1	913,60 €	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%	392	0,51%	4.102.037,86 €	0,81%	1	2.809,91 €	391	4.099.227,95 €	385	4.041.708,97 €	7	60.328,89 €
5% < - ≤ 5,5%	18	0,02%	208.450,87 €	0,04%	4	18.336,81 €	14	190.114,06 €	18	208.450,87 €	0	0,00 €
5,5% < - ≤ 6%	130	0,17%	1.061.294,12 €	0,21%	2	3.865,48 €	128	1.057.428,64 €	26	241.662,83 €	104	819.631,29 €
6% < - ≤ 6,5%	158	0,21%	1.073.532,67 €	0,21%	47	298.352,78 €	111	775.179,89 €	132	928.839,28 €	26	144.693,39 €
6,5% < - ≤ 7%	99	0,13%	1.067.630,91 €	0,21%	7	28.217,33 €	92	1.039.413,58 €	71	958.169,61 €	28	109.461,30 €
7% < - ≤ 7,5%	278	0,36%	2.528.836,28 €	0,50%	24	91.781,99 €	254	2.437.054,29 €	239	2.157.726,51 €	39	371.109,77 €
7,5% < - ≤ 8%	530	0,69%	2.306.154,82 €	0,46%	3	1.672,86 €	527	2.304.481,96 €	494	2.151.783,08 €	36	154.371,74 €
8% < - ≤ 8,5%	3.262	4,26%	10.866.741,28 €	2,14%	262	1.331.348,38 €	3.000	9.535.392,90 €	3.183	10.666.162,21 €	79	200.579,07 €
8,5% < - ≤ 9%	1.252	1,64%	7.543.909,39 €	1,49%	320	850.672,24 €	932	6.693.237,15 €	1.074	6.490.249,42 €	178	1.053.659,97 €
9% < - ≤ 9,5%	7.909	10,33%	48.327.114,90 €	9,53%	5.394	23.929.339,01 €	2.515	24.397.775,89 €	7.859	48.069.569,96 €	50	257.544,94 €
9,5% < - ≤ 10%	11.524	15,05%	101.306.297,41 €	19,99%	2.064	4.582.646,15 €	9.460	96.723.651,26 €	9.714	78.331.971,21 €	1.810	22.974.326,20 €
10% < - ≤ 10,5%	18.873	24,65%	137.589.348,12 €	27,14%	586	2.602.188,57 €	18.287	134.987.159,55 €	13.339	94.426.201,59 €	5.534	43.163.146,53 €
10,5% < - ≤ 11%	17.814	23,27%	116.004.372,97 €	22,89%	607	116.004.372,97 €	17.207	113.624.919,20 €	13.552	94.781.971,71 €	4.262	21.222.401,26 €
11% < - ≤ 11,5%	13.114	17,13%	67.196.756,08 €	13,26%	152	443.089,02 €	12.962	66.753.667,06 €	12.292	63.470.223,88 €	822	3.726.532,20 €
11,5% < - ≤ 12%	1.141	1,49%	5.602.163,40 €	1,11%	2	1.177,80 €	1.139	5.600.985,60 €	1.118	5.551.271,57 €	23	50.891,83 €
12% < - ≤ 12,5%	33	0,04%	57.941,26 €	0,01%	0	0,00 €	33	57.941,26 €	32	55.907,79 €	1	2.033,47 €
12,5% < - ≤ 13%	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	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>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</b>

**Statistics**

Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	12,36%
Weighted Average Interest Rate Debtor	10,16%

\* 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	2	0,00%	550,52 €	0,00%	0	0,00 €	2	550,52 €	1	273,55 €	1	276,97 €
25 - 36	12.989	16,97%	32.469.563,66 €	6,41%	2.383	4.189.449,63 €	10.606	28.280.114,03 €	11.796	30.255.283,26 €	1.193	2.214.280,40 €
37 - 48	34.596	45,19%	171.181.204,21 €	33,77%	6.422	25.779.582,61 €	28.174	145.401.621,60 €	29.236	143.601.445,30 €	5.360	27.579.758,91 €
49 - 60	12.721	16,62%	105.376.150,36 €	20,79%	670	6.595.919,86 €	12.051	98.780.230,50 €	9.978	83.958.379,52 €	2.743	21.417.770,84 €
61 - 72	7.312	9,55%	77.779.354,77 €	15,34%	0	0,00 €	7.312	77.779.354,77 €	5.708	61.515.623,89 €	1.604	16.263.730,88 €
73 - 84	5.942	7,76%	77.117.599,60 €	15,21%	0	0,00 €	5.942	77.117.599,60 €	4.127	55.440.922,72 €	1.815	21.676.676,88 €
85 - 96	2.990	3,91%	42.964.248,45 €	8,48%	0	0,00 €	2.990	42.964.248,45 €	2.707	37.806.031,48 €	283	5.158.216,97 €
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</b>

**Statistics**

Minimum Original Term in monthly instalments	0
Maximum Original Term in monthly instalments	0
Weighted Average Original Term in monthly instalments	62,84

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	170	0,22%	1.879.928,59 €	0,37%	25	175.191,53 €	145	1.704.737,06 €	137	1.586.464,85 €	33	293.463,74 €
01 - 12	20.234	26,43%	44.484.961,93 €	8,78%	4.142	7.269.686,14 €	16.092	37.215.275,79 €	18.057	40.392.317,84 €	2.177	4.092.644,09 €
13 - 24	28.078	36,68%	156.890.807,84 €	30,95%	4.620	22.432.473,17 €	23.458	134.458.334,67 €	23.491	131.238.507,17 €	4.587	25.652.300,67 €
25 - 36	12.954	16,92%	111.613.530,13 €	22,02%	601	5.751.106,31 €	12.353	105.862.423,82 €	10.190	89.050.499,23 €	2.764	22.563.030,90 €
37 - 48	7.234	9,45%	80.464.807,89 €	15,87%	87	936.494,95 €	7.147	79.528.312,94 €	5.549	62.849.776,63 €	1.685	17.615.031,26 €
49 - 60	5.210	6,81%	70.204.469,62 €	13,85%	0	0,00 €	5.210	70.204.469,62 €	3.805	52.269.855,68 €	1.405	17.934.613,94 €
61 - 72	2.460	3,21%	37.918.427,99 €	7,48%	0	0,00 €	2.460	37.918.427,99 €	2.128	32.074.083,87 €	332	5.844.344,12 €
73 - 84	212	0,28%	3.431.737,58 €	0,68%	0	0,00 €	212	3.431.737,58 €	196	3.116.454,45 €	16	315.283,13 €
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>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</b>

**Statistics**

Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	73
Weighted Average Remaining Term in monthly instalments	33,78

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	39	0,05%	611.084,30 €	0,12%	4	48.562,99 €	35	562.521,31 €	32	540.323,98 €	7	70.760,32 €
13 - 24	12.496	16,32%	109.278.047,71 €	21,56%	1.657	9.077.633,92 €	10.839	100.200.413,79 €	10.524	90.708.751,74 €	1.972	18.569.295,97 €
25 - 36	51.006	66,63%	340.194.945,48 €	67,11%	6.377	25.286.506,25 €	44.629	314.908.439,23 €	42.174	275.365.077,60 €	8.832	64.829.867,88 €
37 - 48	12.495	16,32%	54.791.242,24 €	10,81%	1.437	2.152.248,94 €	11.058	52.638.993,30 €	10.426	44.380.976,46 €	2.069	10.410.265,78 €
49 - 60	336	0,44%	1.496.050,94 €	0,30%	0	0,00 €	336	1.496.050,94 €	255	1.170.450,77 €	81	325.600,17 €
61 - 72	132	0,17%	426.362,54 €	0,08%	0	0,00 €	132	426.362,54 €	103	334.055,41 €	29	92.307,13 €
> 72	48	0,06%	90.938,36 €	0,02%	0	0,00 €	48	90.938,36 €	39	78.323,76 €	9	12.614,60 €
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</b>	<b>100%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</b>

**Statistics**

Minimum Seasoning Term in monthly instalments	3
Maximum Seasoning Term in monthly instalments	91
Weighted Average Seasoning Term in monthly instalments	28,85

\* 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	9.475	12,38%	36.564.952,10 €	7,21%
Classic Credit	67.077	87,62%	470.323.719,47 €	92,79%
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</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	63.553	83,02%	412.577.959,72 €	81,39%
Used Cars	12.999	16,98%	94.310.711,85 €	18,61%
<b>Total</b>	<b>76.552</b>	<b>100%</b>	<b>506.888.671,57 €</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	9.285	97,99%	36.124.783,48 €	98,80%
Used Cars	190	2,01%	440.168,62 €	1,20%
<b>Total</b>	<b>9.475</b>	<b>100%</b>	<b>36.564.952,10 €</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	54.268	80,90%	376.453.176,24 €	80,04%
Used Cars	12.809	19,10%	93.870.543,23 €	19,96%
<b>Total</b>	<b>67.077</b>	<b>100%</b>	<b>470.323.719,47 €</b>	<b>100%</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	4.158	5,43%	29.310.919,09 €	5,78%	355	1.244.576,43 €	3.803	28.066.342,66 €	3.311	22.688.079,58 €	847	6.622.839,51 €
ASTURIAS	1.310	1,71%	8.680.369,55 €	1,71%	128	497.348,77 €	1.182	8.183.020,78 €	1.084	7.114.546,26 €	226	1.565.823,29 €
CANTABRIA	919	1,20%	6.059.589,20 €	1,20%	85	309.460,53 €	834	5.750.128,67 €	772	5.037.194,32 €	147	1.022.394,88 €
LA RIOJA	366	0,48%	2.170.056,40 €	0,43%	34	129.437,65 €	332	2.040.618,75 €	306	1.726.418,46 €	60	443.637,94 €
CASTILLA LEON	3.032	3,96%	18.755.728,88 €	3,70%	208	920.963,82 €	2.824	17.834.765,06 €	2.384	14.658.404,03 €	648	4.097.324,85 €
C.MADRID	12.877	16,82%	77.223.228,69 €	15,23%	2.075	7.718.715,28 €	10.802	69.504.513,41 €	10.642	61.238.155,05 €	2.235	15.985.073,64 €
PAIS VASCO	3.041	3,97%	17.361.386,89 €	3,43%	153	520.512,77 €	2.888	16.840.874,12 €	2.505	13.953.790,55 €	536	3.407.596,34 €
C.NAVARRA	827	1,08%	4.823.732,37 €	0,95%	72	215.283,15 €	755	4.608.449,22 €	673	3.773.944,95 €	154	1.049.787,42 €
CATALUÑA	15.452	20,19%	103.401.574,12 €	20,40%	2.143	8.433.982,18 €	13.309	94.967.591,94 €	12.519	81.699.651,88 €	2.933	21.701.922,24 €
ARAGÓN	2.056	2,69%	13.796.653,50 €	2,72%	192	844.598,58 €	1.864	12.952.054,92 €	1.712	11.361.205,29 €	344	2.435.448,21 €
C. VALENCIANA	8.043	10,51%	52.867.833,56 €	10,43%	1.115	4.328.893,07 €	6.928	48.538.940,49 €	6.721	43.140.339,90 €	1.322	9.727.493,66 €
CASTILLA LA MANCHA	3.103	4,05%	20.211.003,80 €	3,99%	371	1.567.923,33 €	2.732	18.643.080,47 €	2.569	16.455.233,62 €	534	3.755.770,18 €
EXTREMADURA	1.199	1,57%	8.126.971,98 €	1,60%	152	527.530,08 €	1.047	7.599.441,90 €	952	6.226.135,40 €	247	1.900.836,58 €
ANDALUCIA	13.078	17,08%	91.979.222,42 €	18,15%	1.838	7.056.578,26 €	11.240	84.922.644,16 €	10.931	76.018.026,91 €	2.147	15.961.195,51 €
ISLAS BALEARES	2.029	2,65%	13.267.271,31 €	2,62%	247	1.050.832,87 €	1.782	12.216.438,44 €	1.797	11.579.497,11 €	232	1.687.774,20 €
MURCIA	2.198	2,87%	16.176.998,38 €	3,19%	218	839.082,12 €	1.980	15.337.916,26 €	1.848	13.485.585,67 €	350	2.691.412,71 €
ISLAS CANARIAS	2.763	3,61%	21.830.692,59 €	4,31%	83	333.480,76 €	2.680	21.497.211,83 €	2.733	21.612.859,15 €	30	217.833,44 €
CEUTA	50	0,07%	391.309,78 €	0,08%	4	11.490,94 €	46	379.818,84 €	46	372.729,25 €	4	18.580,53 €
MELILLA	51	0,07%	454.129,06 €	0,09%	2	14.261,51 €	49	439.867,55 €	48	436.162,34 €	3	17.966,72 €
<b>Total</b>	<b>76.552</b>	<b>100,00%</b>	<b>506.888.671,57 €</b>	<b>100,00%</b>	<b>9.475</b>	<b>36.564.952,10 €</b>	<b>67.077</b>	<b>470.323.719,47 €</b>	<b>63.553</b>	<b>412.577.959,72 €</b>	<b>12.999</b>	<b>94.310.711,85 €</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			
					Auto Credit		Classic Credit		New		Used	
Motor type	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
EA 189 (unfixed)	69	0,09%	280.632,49 €	0,06%	16	65.828,50 €	53	214.803,99 €	56	222.324,94 €	13	58.307,55 €
Other	76.483	99,91%	506.608.039,08 €	99,94%	9.927	65.396.342,11 €	66.556	441.211.696,97 €	63.600	420.348.943,75 €	12.883	86.259.095,33 €
<b>Total</b>	<b>76.552</b>	<b>100,00%</b>	<b>506.888.671,57 €</b>	<b>100,00%</b>	<b>9.943</b>	<b>65.462.170,61 €</b>	<b>66.609</b>	<b>441.426.500,96 €</b>	<b>63.656</b>	<b>420.571.268,69 €</b>	<b>12.896</b>	<b>86.317.402,88 €</b>

Poolinformation XI. - Loan Level Data

No.	Month / Year of Loan Origination	Month / Year of Default	Original Principal Balance	Outstanding Balance of Loan at Default	Current Balance	Rebate	Month / Year of Loss	Recovery from sale of Asset	Unsecured Recovery n.a.= not available	Total Recovery between Default and write off	Total Recovery after write off	Loss Amount	Loss Percentage on Original Balance	Loss Percentage Current Balance	Geographical Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (lease/loan, amortising/balloon)	Distribution Channel n.a.= not available	Customer Type	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 €
3	06/07/2017	14/08/2018	18.599,23 €	20.075,80 €	0,00 €	-	31/05/2019	-	-	0,00 €	0,00 €	20.075,80 €	107,94%	-	6	1	SE	C	-	Retail	0,00 €
4	17/05/2017	29/04/2019	14.979,50 €	14.274,83 €	0,00 €	-	31/08/2019	-	-	0,00 €	0,00 €	14.274,83 €	95,30%	-	16	1	SK	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).