

| | |
|---|---|
| Deal Name: | Driver España Four |
| Issuer: | DRIVER ESPAÑA FOUR, 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 |
| Contact: | Phone: +34 91 453 5231/5213/5169 Fax: +34 91 453 5602 ABSOperations.Spain@vwfs.com |
| 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: | 31/05/2017 | | | |
| Issue Date: | 28/06/2017 | Legal Maturity Date: | 21/04/2028 | |
| Reporting period: | June | | | |
| Reporting date: | 16/07/2018 | | | |
| Reporting Frequency: | monthly | | | |
| Period No.: | 13 | | | |
| Payment date: | 23/07/2018 | | | |
| Next payment date: | 21/08/2018 | | | |
| Asset collection period: | 01/06/2018 | until | 30/06/2018 | |
| Interest Accrual Period: | 21/06/2018 | until | 23/07/2018 | Days accrued: 32 |
| Note Payment Period: | 21/06/2018 | until | 23/07/2018 | |

Poolinformation at Cut Off Date

| | Number of Contracts | Outstanding Discounted Principal Balance | Outstanding Nominal Balance |
|----------------------------|---------------------|--|-----------------------------|
| Outstanding Pool | 89.240 | 1.000.025.385,03 | 1.026.375.672,39 € |
| Repurchased Loan Contracts | 0 | 0 | 0,00 € |

| Credit Type | Percentage of Loans (%) | Outstanding Discounted Principal Balance | Percentage of Balance (%) |
|----------------|-------------------------|--|---------------------------|
| Auto Credit | 12,45% | 85.518.813,76 | 8,55% |
| Classic Credit | 87,55% | 914.506.571,27 | 91,45% |
| Total | 100,00% | 1.000.025.385,03 € | 100,00% |

| Type of Car | Percentage of Loans (%) | Outstanding Discounted Principal Balance | Percentage of Balance (%) |
|--------------|-------------------------|--|---------------------------|
| New | 82,91% | 823.185.007,56 | 82,32% |
| Used | 17,09% | 176.840.377,47 | 17,68% |
| Total | 100,00% | 1.000.025.385,03 € | 100,00% |

Transaction Events, Trigger & Rating Overview

Clean-Up Call Condition

| Current Outstanding Discounted Portfolio | Min. Outstanding Discounted Portfolio |
|--|---------------------------------------|
| 66,62% | 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

0,10040%

Targeted Overcollateralisation Percentage

| | Class A | Class B |
|----------------------|---------|---------|
| Initial OC @ Poolcut | 11,20% | 8,60% |
| Current OC Level | 16,97% | 13,06% |
| 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 September 2018 (included), or (ii) 4.00% for any Payment Date after September 2018 but prior to or during June 2019.

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 |
| | | | | | | | A-1 | P-1 | Stable | | | |
| | | | | | | | A2 | P-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 |
| | | | | | | | A1 | P-1 | Stable | | | |
| | | | | | | | A2 | P-1 | | | | |
| Required Rating: | | | | | | | | | | | | |
| fulfilled | | | | | | | | | | | | |
| Swap Counterparty: Royal Bank of Canada 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 |
| | | | | AA | R1 (high) | Negative | Aa3 | P-1 | Negative | | | |
| | | | | | | | | | | | | |
| Required Rating: | | | | | | | | | | | | |
| fulfilled | | | | | | | | | | | | |
| Service: Volkswagen Finance S.A. Current Rating Minimum required Rating | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | n.a. | n.a. | n.a. | n.a. | n.a. |

*Ratings last updated on 23/02/2016

Deal Overview: Counterparties

| | | |
|-----------------------------|--|--|
| Joint Lead Managers: | <p>Lloyds Bank plc 25 Gresham Street London EC2V 7HN United Kingdom</p> | <p>Crédit Agricole Corporate and Investment Bank 12 Place des États-Unis 92120 Montrouge France</p> |
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| Management company (Sociedad Gestora): | <p>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</p> |
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|------------------|---|--------------------------|--|
| Servicer: | <p>Volkswagen Finance E.F.C. Avd de Bruselas 34 28108 Alcobendas (Madrid) AbsOperations.Spain@vwfs.com</p> | Clearing Systems: | <p>IBERCLEAR Plaza de la Lealtad 1 28014 Madrid Spain phone: +34 91 709 5000 iberclear@iberclear.es</p> |
|------------------|---|--------------------------|--|

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|----------------------|--|----------------------|--|
| Paying Agent: | <p>BNP Paribas Securities Services , Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain</p> | Account Bank: | <p>BNP Paribas Securities Services , Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain</p> |
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| | | | |
|-------------------------|--|-----------------------------|---|
| Rating Agencies: | <p>Moody's An der Welle 5 60322 Frankfurt Germany</p> | DBRS Ratings Limited | <p>20 Fenchurch Street London EC3M 3BY United Kingdom</p> |
|-------------------------|--|-----------------------------|---|

| | |
|---------------------------|---|
| Swap Counterparty: | <p>Royal Bank of Canada, London Branch Riverbank House, 2 Swan Lane London EC4R 3BF United Kingdom</p> |
|---------------------------|---|

Information regarding the Notes I
Rating Details:

| Rating at Issue Date | Class A | Class B |
|----------------------|---------|---------|
| Moody's | Aa2 | A2 |
| DBRS | AAA | A |

| Current Rating | Class A | Class B |
|----------------|---------|---------|
| Moody's | Aa1 | A2 |
| DBRS | AAA | AA |

| Information on Notes | Class A | Class B |
|---------------------------|--------------|--------------|
| Final Maturity Date | 21/04/2028 | 21/04/2028 |
| Scheduled Repayment Date: | 21/02/2025 | 21/02/2025 |
| ISIN: | ES0305259006 | ES0305259014 |
| Common Code: | 162693174 | 162705512 |
| Nominal Amount: | 100.000,00 € | 100.000,00 € |

| Information on Interest | Class A | Class B |
|-------------------------|--------------------------|--------------------------|
| Spread/Margin: | 38 pbs | 75 pbs |
| Index Rate: | 1-Month Euribor | 1-Month Euribor |
| Fixed/ Floating: | Floating | Floating |
| Current Coupon: | 1-Month Euribor + 38 pbs | 1-Month Euribor + 75 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: | June | | |
| Payment Date: | 23/07/2018 | | |
| Interest Accrual Period (from/until): | 21/06/2018 | 23/07/2018 | |
| Days Accrued: | 32 | | |
| Base Interest Rate (1-Month Euribor): | -0,370% | | |
| | EUR | | |
| Day Count Convention: | 30/360 | | |

| Interest Payments | | Class A | Class B |
|---|--|----------------|----------------|
| Total Interest Amount of the Reporting Period | | 5.150,40 € | 8.782,80 € |
| Gross Paid interest: | | 5.150,40 € | 8.782,80 € |
| 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): | | 578.236.917,60 € | 26.000.000,00 € |
| Unallocated Redemption Amount from Previous Period: | 63,50 € | | |
| Available Redemption Amount Reporting Period: | 25.066.002,36 € | | |
| Total Available Redemption Amount: | 25.066.065,86 € | | |
| Redemption Amount per Class: | | 25.066.020,00 € | 0,00 € |
| Unallocated Redemption Amount per note class from current period:: | | 45,86 € | 0,00 € |
| Note Balance (End of Period): | | 553.170.897,60 | 26.000.000,00 |
| Note Factor (End of Period): | | 62,29% | 100,00% |

| Overcollateralisation | | Class A | Class B |
|----------------------------------|--|----------------|----------------|
| Initial OC Percentage at Poolcut | | 11,2023% | 8,6023% |
| Current OC Percentage | | 16,9672% | 13,0645% |

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% | 51.025.385,03 € |
| 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 |
|--|------------------------|--|
| 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 € | 1,65% 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 | 578.236.917,60 € | 26.000.000,00 € |
| Underlying Principal for Reporting Period | 578.236.917,60 € | 26.000.000,00 € |
| <i>Paying Leg</i> | Fix Interest Rate | |
| <i>Receiving Leg</i> | Floating Interest Rate | |
| Net Swap payments/ Receipts | - 91.232,94 € | - 3.784,44 € |

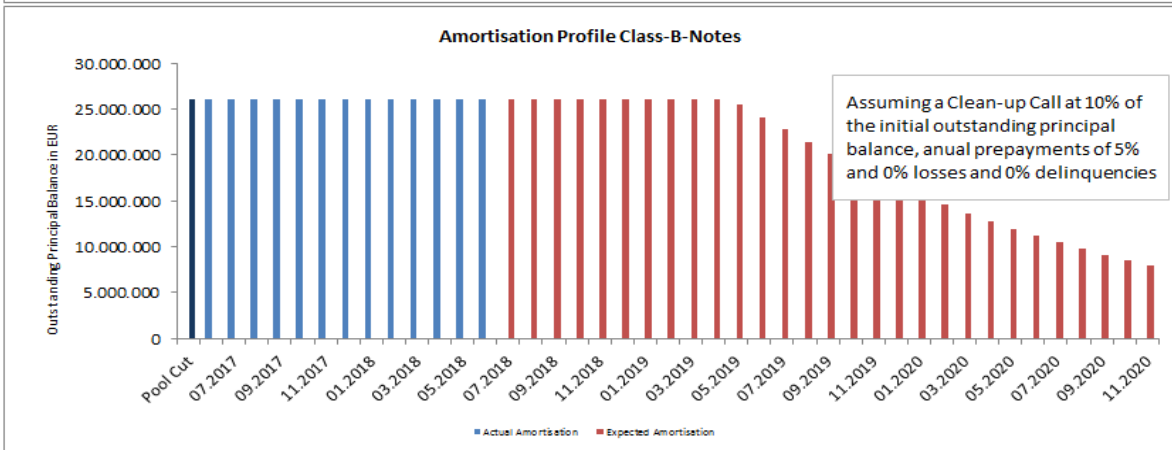
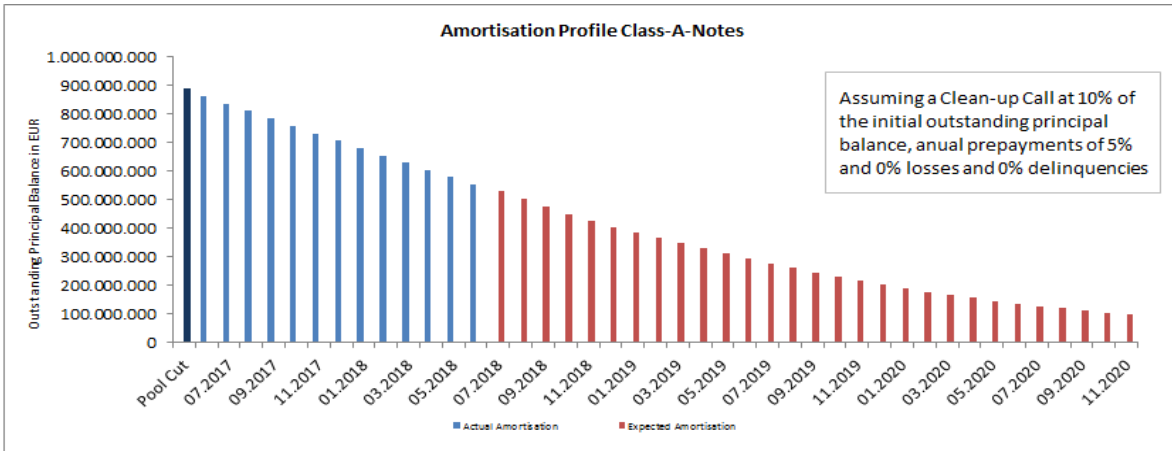
Waterfall

| | | Payment | Remaining Amount |
|--|------|-----------------|------------------|
| Remaining Balance from Previous Period | | 63,50 € | |
| Available Distribution Amount | plus | 25.782.301,29 € | 25.782.364,79 € |
| Fees | less | 607.348,35 € | 25.175.016,44 € |
| Net Swap Payments Class A | less | 91.232,94 € | 25.083.783,50 € |
| Net Swap Payments Class B | less | 3.784,44 € | 25.079.999,06 € |
| Interest Class A | less | 5.150,40 € | 25.074.848,66 € |
| Interest Class B | less | 8.782,80 € | 25.066.065,86 € |
| Payment to Cash Collateral Account | less | - € | 25.066.065,86 € |
| Redemption Class A | less | 25.066.020,00 € | 45,86 € |
| Redemption Class B | less | - € | 45,86 € |
| Remaining Amount Due to Rounding | less | 45,86 € | - € |
| 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 31/05/2018 | | | | At the end of Reporting Period 30/06/2018 | | | |
|--|----------------------------|------------------------|---------------------------|---|----------------------------|------------------------|---------------------------|
| Payment Period | ABS Remaining Depreciation | ABS Remaining Interest | ABS Remaining Instalments | Payment Period | ABS Remaining Depreciation | ABS Remaining Interest | ABS Remaining Instalments |
| Arrears | 1.037.086,74 € | 15.770,94 € | 1.052.857,68 € | Arrears | 1.086.136,43 € | 15.178,76 € | 1.101.315,19 € |
| 06/2018 | 24.135.483,91 € | 758.113,04 € | 24.893.596,95 € | | | | |
| 07/2018 | 24.106.213,71 € | 731.600,94 € | 24.837.814,65 € | 07/2018 | 24.070.935,16 € | 730.581,86 € | 24.801.517,02 € |
| 08/2018 | 24.055.010,88 € | 705.121,49 € | 24.760.132,37 € | 08/2018 | 24.020.048,45 € | 704.141,09 € | 24.724.189,54 € |
| 09/2018 | 24.001.754,80 € | 678.697,72 € | 24.680.452,52 € | 09/2018 | 23.967.021,59 € | 677.755,75 € | 24.644.777,34 € |
| 10/2018 | 23.971.645,13 € | 652.336,96 € | 24.623.982,09 € | 10/2018 | 23.937.022,45 € | 651.433,18 € | 24.588.455,63 € |
| 11/2018 | 23.858.682,18 € | 626.003,99 € | 24.484.686,17 € | 11/2018 | 23.824.085,95 € | 625.138,23 € | 24.449.224,18 € |
| 12/2018 | 23.372.320,80 € | 599.799,87 € | 23.972.120,67 € | 12/2018 | 23.339.027,18 € | 598.972,13 € | 23.937.999,31 € |
| 01/2019 | 22.948.279,74 € | 574.129,38 € | 23.522.409,12 € | 01/2019 | 22.915.191,30 € | 573.338,17 € | 23.488.529,47 € |
| 02/2019 | 22.639.817,94 € | 548.921,53 € | 23.188.739,47 € | 02/2019 | 22.606.895,32 € | 548.166,67 € | 23.155.061,99 € |
| 03/2019 | 22.315.240,80 € | 524.052,81 € | 22.839.293,61 € | 03/2019 | 22.282.830,00 € | 523.334,12 € | 22.806.164,12 € |
| 04/2019 | 21.994.367,60 € | 499.536,84 € | 22.493.904,44 € | 04/2019 | 21.962.460,80 € | 498.853,76 € | 22.461.314,56 € |
| 05/2019 | 21.577.053,96 € | 475.374,08 € | 22.052.428,04 € | 05/2019 | 21.546.787,69 € | 474.726,01 € | 22.021.513,70 € |
| 06/2019 | 21.189.655,96 € | 451.675,70 € | 21.641.331,66 € | 06/2019 | 21.160.184,53 € | 451.060,90 € | 21.611.245,43 € |
| 07/2019 | 20.720.934,85 € | 428.398,71 € | 21.149.333,56 € | 07/2019 | 20.691.870,04 € | 427.816,34 € | 21.119.686,38 € |
| 08/2019 | 20.201.725,20 € | 405.640,39 € | 20.607.365,59 € | 08/2019 | 20.172.939,67 € | 405.089,89 € | 20.578.029,56 € |
| 09/2019 | 19.833.619,31 € | 383.448,80 € | 20.217.068,11 € | 09/2019 | 19.805.323,43 € | 382.929,93 € | 20.188.253,36 € |
| 10/2019 | 19.330.493,42 € | 361.664,22 € | 19.692.157,64 € | 10/2019 | 19.302.362,22 € | 361.176,45 € | 19.663.587,67 € |
| 11/2019 | 18.609.986,60 € | 340.431,60 € | 18.950.418,20 € | 11/2019 | 18.584.263,42 € | 339.974,75 € | 18.924.238,17 € |
| 12/2019 | 17.447.242,24 € | 319.990,76 € | 17.767.233,00 € | 12/2019 | 17.423.364,00 € | 319.562,11 € | 17.742.926,11 € |
| 01/2020 | 16.012.774,90 € | 300.824,32 € | 16.313.599,22 € | 01/2020 | 15.991.268,83 € | 300.421,91 € | 16.291.690,74 € |
| 02/2020 | 15.011.469,68 € | 283.238,65 € | 15.294.708,33 € | 02/2020 | 14.991.225,10 € | 282.859,84 € | 15.274.084,94 € |
| 03/2020 | 14.092.903,08 € | 266.750,26 € | 14.359.653,34 € | 03/2020 | 14.073.590,92 € | 266.393,71 € | 14.339.984,63 € |
| 04/2020 | 13.572.978,14 € | 251.270,76 € | 13.824.248,90 € | 04/2020 | 13.554.855,82 € | 250.935,42 € | 13.805.791,24 € |
| 05/2020 | 12.932.205,57 € | 236.362,04 € | 13.168.567,61 € | 05/2020 | 12.916.334,76 € | 236.046,59 € | 13.152.381,35 € |
| 06/2020 | 12.367.804,44 € | 222.158,79 € | 12.589.963,23 € | 06/2020 | 12.353.108,07 € | 221.880,76 € | 12.574.968,83 € |
| 07/2020 | 11.707.154,31 € | 208.574,48 € | 11.915.728,79 € | 07/2020 | 11.693.500,11 € | 208.292,66 € | 11.901.792,77 € |
| 08/2020 | 11.038.143,86 € | 195.712,25 € | 11.233.856,11 € | 08/2020 | 11.025.015,25 € | 195.445,44 € | 11.220.460,69 € |
| 09/2020 | 10.631.954,70 € | 183.588,53 € | 10.815.543,23 € | 09/2020 | 10.618.811,72 € | 183.336,09 € | 10.802.147,81 € |
| 10/2020 | 10.080.235,81 € | 171.908,50 € | 10.252.144,31 € | 10/2020 | 10.067.688,86 € | 171.670,51 € | 10.239.359,37 € |
| 11/2020 | 9.460.729,80 € | 160.838,72 € | 9.621.568,52 € | 11/2020 | 9.449.414,36 € | 160.614,50 € | 9.610.028,86 € |
| 12/2020 | 8.613.883,48 € | 150.446,36 € | 8.764.329,84 € | 12/2020 | 8.603.346,79 € | 150.234,57 € | 8.753.581,36 € |
| 01/2021 | 7.754.939,32 € | 140.983,94 € | 7.895.923,26 € | 01/2021 | 7.744.641,47 € | 140.783,70 € | 7.885.425,17 € |
| 02/2021 | 7.049.314,60 € | 132.467,78 € | 7.181.782,38 € | 02/2021 | 7.039.753,07 € | 132.278,85 € | 7.172.031,92 € |
| 03/2021 | 6.354.852,26 € | 124.723,90 € | 6.479.576,16 € | 03/2021 | 6.345.280,20 € | 124.545,50 € | 6.469.825,70 € |
| 04/2021 | 6.199.591,18 € | 117.743,90 € | 6.317.335,08 € | 04/2021 | 6.190.710,16 € | 117.576,00 € | 6.308.286,16 € |
| 05/2021 | 5.995.500,85 € | 110.934,51 € | 6.106.435,36 € | 05/2021 | 5.987.103,12 € | 110.776,37 € | 6.097.879,49 € |
| 06/2021 | 5.818.536,49 € | 104.348,13 € | 5.922.884,62 € | 06/2021 | 5.810.600,75 € | 104.199,23 € | 5.914.799,98 € |
| 07/2021 | 5.615.104,44 € | 97.956,89 € | 5.713.061,33 € | 07/2021 | 5.607.400,34 € | 97.816,68 € | 5.705.217,02 € |
| 08/2021 | 5.371.889,64 € | 91.789,09 € | 5.463.678,73 € | 08/2021 | 5.364.619,19 € | 91.657,38 € | 5.456.276,57 € |
| 09/2021 | 5.220.835,97 € | 85.887,68 € | 5.306.723,65 € | 09/2021 | 5.213.557,56 € | 85.763,93 € | 5.299.321,49 € |
| 10/2021 | 5.030.862,55 € | 80.153,63 € | 5.111.016,18 € | 10/2021 | 5.023.964,87 € | 80.037,87 € | 5.104.002,74 € |
| 11/2021 | 4.780.573,65 € | 74.628,18 € | 4.855.201,83 € | 11/2021 | 4.774.046,38 € | 74.519,99 € | 4.848.566,37 € |
| 12/2021 | 4.435.610,10 € | 69.376,39 € | 4.504.986,49 € | 12/2021 | 4.429.318,20 € | 69.275,39 € | 4.498.593,59 € |
| 01/2022 | 4.033.835,29 € | 64.504,93 € | 4.098.340,22 € | 01/2022 | 4.028.310,83 € | 64.410,80 € | 4.092.721,63 € |
| 02/2022 | 3.747.112,93 € | 60.073,93 € | 3.807.186,86 € | 02/2022 | 3.741.809,79 € | 59.985,89 € | 3.801.795,68 € |
| 03/2022 | 3.447.010,02 € | 55.957,90 € | 3.502.967,92 € | 03/2022 | 3.442.104,16 € | 55.875,70 € | 3.497.979,86 € |
| 04/2022 | 3.352.426,89 € | 52.171,12 € | 3.404.598,01 € | 04/2022 | 3.347.515,64 € | 52.094,31 € | 3.399.609,95 € |
| 05/2022 | 3.231.368,91 € | 48.488,59 € | 3.279.857,50 € | 05/2022 | 3.226.452,28 € | 48.417,16 € | 3.274.869,44 € |
| 06/2022 | 3.134.889,88 € | 44.939,85 € | 3.179.829,73 € | 06/2022 | 3.129.967,84 € | 44.873,83 € | 3.174.841,67 € |
| Subtotal | 653.443.108,51 € | 14.269.513,77 € | 667.712.622,28 € | Subtotal | 628.484.066,07 € | 13.492.230,58 € | 641.976.296,75 € |
| > 06/2022 | 37.778.556,38 € | 394.570,10 € | 38.173.126,47 € | > 06/2022 | 37.723.371,06 € | 393.982,11 € | 38.117.353,18 € |
| Total | 691.221.664,89 € | 14.664.083,87 € | 705.885.748,75 € | Total | 666.207.437,13 € | 13.886.212,79 € | 680.093.649,93 € |

Amortisation Profile



Defaults/ Performance Trigger

Cumulative Gross Losses

| | Number of Contracts | Defaults - Discounted principal balance |
|-----------------|---------------------|---|
| Begin of Period | 65 | 887.746,89 |
| Defaults | 9 | 116.307,80 |
| End of Period | 74 | 1.004.054,69 |

Cumulative Gross Loss Ratio

| | |
|--|---------|
| Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€) | 0,1004% |
|--|---------|

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.

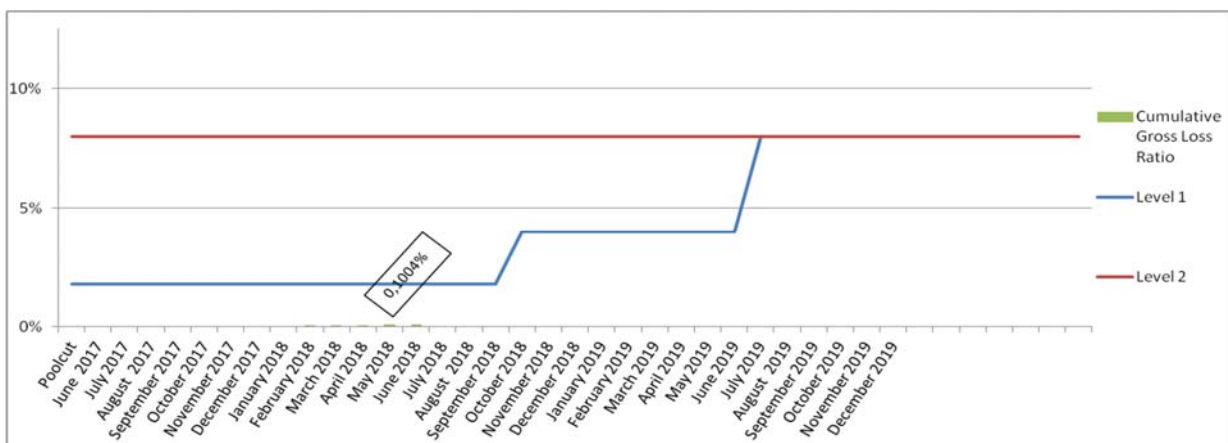
| | OC-Percentage Class A Notes | OC-Percentage Class B Notes |
|--|-----------------------------|-----------------------------|
| Until a Credit Enhancement Increase condition is in place | 21,00% | 14,50% |
| Level I Credit Enhancement Increase condition is in place | 25,00% | 18,00% |
| Level II Credit 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) 1.80 % on any Payment Date prior to or during September 2018; or (ii) 4.00% for any Payment Date after September 2018 but prior to or during June 2019 | 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 | | | 705.885.748,75 € |
| End of Period | | | 680.093.649,93 € |
| Periodic reduction of Nominal | | 25.792.098,82 € | 25.792.098,82 € |
| Excess provision at pool cut | | 0,00 € | |
| Adjustment due to outdated arrears | | 0,00 € | |
| Cancelled interest in prepayments | | -19.232,23 € | |
| Fees for prolongation | | 0,00 € | |
| Write Off / Write Down | - | 0,00 € | |
| Recoveries after Write Off | | 0,00 € | |
| Cancellation fees | | 6.544,55 € | |
| Interest in arrears | | 2.890,15 € | |
| Net Swaps | | 0,00 € | |
| Available Distribution Amount | | 25.782.301,29 € | |

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 | 89.240 | 1.000.025.385,03 € | 11.113 | 85.518.813,76 € | 78.127 | 914.506.571,27 € | 73.992 | 823.185.007,56 € | 15.248 | 176.840.377,47 € |
| 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 | 89.240 | 1.000.025.385,03 € | 11.113 | 85.518.813,76 € | 78.127 | 914.506.571,27 € | 73.992 | 823.185.007,56 € | 15.248 | 176.840.377,47 € |

| 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 | 85.418 | 658.911.214,56 € | 10.496 | 49.872.432,36 € | 74.922 | 609.038.782,20 € | 70.986 | 539.790.348,33 € | 14.432 | 119.120.866,23 € |
| Delinquent | 551 | 6.402.109,41 € | 80 | 478.963,66 € | 471 | 5.923.145,75 € | 422 | 4.924.813,67 € | 129 | 1.477.295,74 € |
| Defaulted | 70 | 865.406,63 € | 12 | 77.454,97 € | 58 | 787.951,66 € | 54 | 665.068,13 € | 16 | 200.338,50 € |
| Partial Prepayment | 11 | 28.706,53 € | 1 | 2.724,56 € | 10 | 25.981,97 € | 9 | 22.260,57 € | 2 | 6.445,96 € |
| End of Term | 1.671 | 0,00 € | 318 | 0,00 € | 1.353 | 0,00 € | 1.379 | - € | 292 | - € |
| Write Off | 1 | 0,00 € | 0 | 0,00 € | 1 | 0,00 € | 1 | - € | 0 | - € |
| Full Prepayment | 1.518 | 0,00 € | 206 | 0,00 € | 1.312 | 0,00 € | 1.141 | - € | 377 | - € |
| Repurchase | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | - € | 0 | - € |
| Total | 89.240 | 666.207.437,13 € | 11.113 | 50.431.575,55 € | 78.127 | 615.775.861,58 € | 73.992 | 545.402.490,70 € | 15.248 | 120.804.946,43 € |

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 | 89.240 | 93,86% | 1.026.375.672,39 € | 93,98% |
| Retention of Volkswagen Finance | 5.838 | 6,14% | 65.791.815,50 € | 6,02% |
| Total | 95.078 | 100,00% | 1.092.167.487,89 € | 100,00% |

| Retention Amounts | | |
|-------------------|-----------------|-------|
| Minimum Retention | 51.318.783,62 € | 5,00% |
| Actual Retention | 65.791.815,50 € | 6,02% |

Retention Amount End of Period

| Type of Asset | Number of Loans | Percentage of Loans (%) | Outstanding Nominal Balance | Percentage of Balance (%) |
|---------------------------------|-----------------|-------------------------|-----------------------------|---------------------------|
| Portfolio sold to Fund | 86.050 | 93,88% | 680.093.649,93 € | 94,01% |
| Retention of Volkswagen Finance | 5.609 | 6,12% | 43.319.351,24 € | 5,99% |
| Total | 91.659 | 100,00% | 723.413.001,17 € | 100,00% |

| Retention Amounts | | |
|-------------------|-----------------|-------|
| Minimum Retention | 36.170.650,06 € | 5,00% |
| Actual Retention | 43.319.351,24 € | 5,99% |

In its capacity as originator and original lender, Volkswagen Finance, S.A. complies with the retention requirement of a material net economic interest in accordance with §122a CRD.

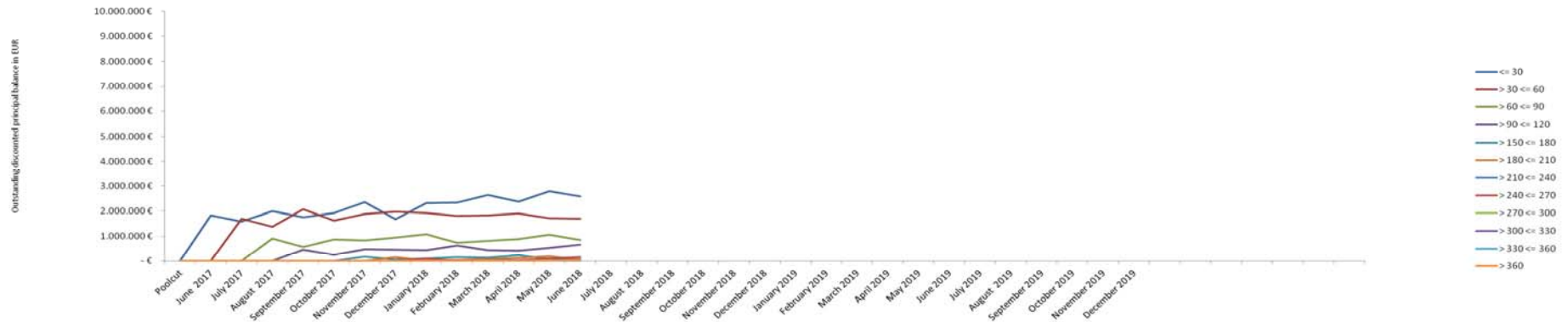
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

The latest end of month level of retention will be published on a monthly basis within the Investor Report.

Delinquent Contracts

| Total Portfolio | | | | | | | Credit Type | | | | Vehicle Status | | | |
|-----------------|---------------------|-------------------------|--|--|-----------------------------|---------------------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
| Days in Arrears | Number of Contracts | Number of Contracts (%) | Outstanding Discounted Principal Balance | Outstanding Discounted Principal Balance (%) | Outstanding Nominal Balance | Outstanding Nominal Balance (%) | Auto Credit | | Classic Credit | | New | | Used | |
| | | | | | | | Number of Contracts | Outstanding Discounted Principal Balance | Number of Contracts | Outstanding Discounted Principal Balance | Number of Contracts | Outstanding Discounted Principal Balance | Number of Contracts | Outstanding Discounted Principal Balance |
| > 1 <= 30 | 224 | 0,26% | 2.573.339,02 € | 0,39% | 2.646.739,50 € | 0,37% | 40 | 252.033,41 € | 184 | 2.321.305,61 € | 183 | 2.146.505,73 € | 41 | 426.833,29 € |
| > 30 <= 60 | 147 | 0,17% | 1.691.609,59 € | 0,25% | 1.741.017,93 € | 0,24% | 17 | 96.808,66 € | 130 | 1.594.800,93 € | 111 | 1.264.765,48 € | 36 | 426.844,11 € |
| > 60 <= 90 | 78 | 0,09% | 854.959,78 € | 0,13% | 882.279,10 € | 0,12% | 7 | 34.536,37 € | 71 | 820.423,41 € | 59 | 646.639,09 € | 19 | 208.320,69 € |
| > 90 <= 120 | 51 | 0,06% | 668.061,06 € | 0,10% | 688.014,99 € | 0,10% | 9 | 64.702,69 € | 42 | 603.358,37 € | 35 | 456.245,49 € | 16 | 211.815,57 € |
| > 120 <= 150 | 23 | 0,03% | 281.385,45 € | 0,04% | 290.901,47 € | 0,04% | 4 | 20.535,53 € | 19 | 260.849,92 € | 14 | 171.953,26 € | 9 | 109.432,19 € |
| > 150 <= 180 | 3 | 0,00% | 55.618,94 € | 0,01% | 57.797,60 € | 0,01% | 0 | - € | 3 | 55.618,94 € | 3 | 55.618,94 € | 0 | - € |
| Subtotal | 526 | 0,61% | 6.124.973,84 € | 0,92% | 6.306.750,49 € | 0,88% | 77 | 468.616,66 € | 449 | 5.656.357,18 € | 405 | 4.741.727,99 € | 121 | 1.383.245,85 € |
| > 180 <= 210 | 5 | 0,01% | 50.107,21 € | 0,01% | 51.325,42 € | 0,01% | 2 | 8.994,56 € | 3 | 41.112,65 € | 4 | 37.202,28 € | 1 | 12.904,93 € |
| > 210 <= 240 | 11 | 0,01% | 162.151,42 € | 0,02% | 167.364,64 € | 0,02% | 1 | 1.352,44 € | 10 | 160.798,98 € | 8 | 111.104,18 € | 3 | 51.047,24 € |
| > 240 <= 270 | 2 | 0,00% | 13.777,87 € | 0,00% | 14.183,23 € | 0,00% | 0 | - € | 2 | 13.777,87 € | 1 | 13.573,43 € | 1 | 204,44 € |
| > 270 <= 300 | 1 | 0,00% | 1.681,69 € | 0,00% | 1.697,77 € | 0,00% | 0 | - € | 1 | 1.681,69 € | 1 | 1.681,69 € | 0 | - € |
| > 300 <= 330 | 2 | 0,00% | 18.878,81 € | 0,00% | 19.307,08 € | 0,00% | 0 | - € | 2 | 18.878,81 € | 0 | - € | 2 | 18.878,81 € |
| > 330 <= 360 | 1 | 0,00% | 11.014,47 € | 0,00% | 11.259,25 € | 0,00% | 0 | - € | 1 | 11.014,47 € | 0 | - € | 1 | 11.014,47 € |
| > 360 | 3 | 0,00% | 19.524,10 € | 0,00% | 19.988,69 € | 0,00% | 0 | - € | 3 | 19.524,10 € | 3 | 19.524,10 € | 0 | - € |
| Subtotal | 25 | 0,02% | 277.135,57 € | 0,03% | 285.126,08 € | 0,03% | 3 | 10.347,00 € | 22 | 266.788,57 € | 17 | 183.085,68 € | 8 | 94.049,89 € |
| Total | 551 | 0,63% | 6.402.109,41 € | 0,95% | 6.591.876,57 € | 0,91% | 80 | 478.963,66 € | 471 | 5.923.145,75 € | 422 | 4.924.813,67 € | 129 | 1.477.295,74 € |

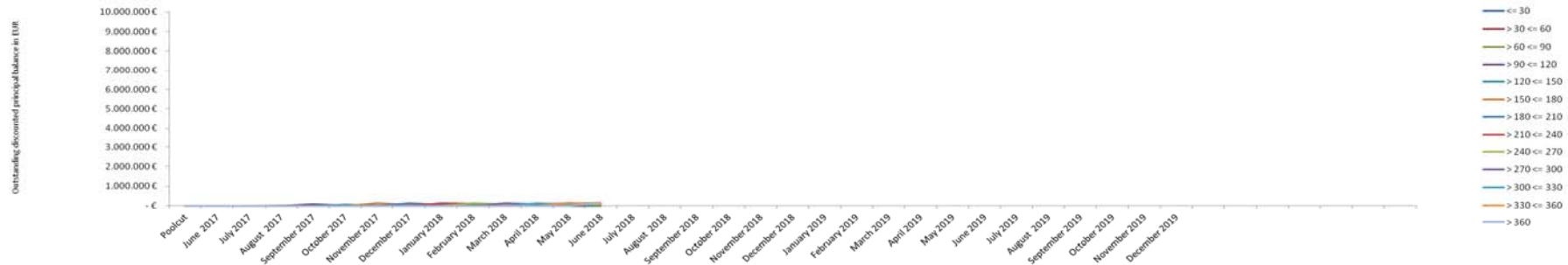
Performance Delinquencies



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% | 16.286,66 € | 0,00% | 16.305,80 € | 0,00% | 0 | 0,00 € | 1 | 16.286,66 € | 0 | 0,00 € | 1 | 16.286,66 € |
| > 60 <= 90 | 1 | 0,00% | 0,73 € | 0,00% | 0,73 € | 0,00% | 1 | 0,73 € | 0 | 0,00 € | 1 | 0,73 € | 0 | 0,00 € |
| > 90 <= 120 | 3 | 0,00% | 7.864,82 € | 0,00% | 7.866,80 € | 0,00% | 0 | 0,00 € | 3 | 7.864,82 € | 2 | 4.104,20 € | 1 | 3.760,62 € |
| > 120 <= 150 | 3 | 0,00% | 24.318,07 € | 0,00% | 24.437,73 € | 0,00% | 0 | 0,00 € | 3 | 24.318,07 € | 3 | 24.318,07 € | 0 | 0,00 € |
| > 150 <= 180 | 7 | 0,01% | 93.762,23 € | 0,01% | 94.234,85 € | 0,01% | 2 | 23.181,79 € | 5 | 70.580,44 € | 7 | 93.762,23 € | 0 | 0,00 € |
| Subtotal | 15 | 0,01% | 142.232,51 € | 0,01% | 142.845,91 € | 0,01% | 3 | 23.182,52 € | 12 | 119.049,99 € | 13 | 122.185,23 € | 2 | 20.047,28 € |
| > 180 <= 210 | 9 | 0,01% | 107.528,11 € | 0,02% | 108.003,80 € | 0,02% | 0 | 0,00 € | 9 | 107.528,11 € | 7 | 81.501,40 € | 2 | 26.026,71 € |
| > 210 <= 240 | 11 | 0,01% | 127.329,81 € | 0,02% | 128.041,48 € | 0,02% | 3 | 18.324,33 € | 8 | 109.005,48 € | 7 | 83.861,26 € | 4 | 43.468,55 € |
| > 240 <= 270 | 9 | 0,01% | 146.310,67 € | 0,02% | 146.992,31 € | 0,02% | 1 | 2.323,28 € | 8 | 143.987,39 € | 7 | 80.716,51 € | 2 | 65.594,16 € |
| > 270 <= 300 | 9 | 0,01% | 97.133,70 € | 0,01% | 97.715,21 € | 0,01% | 2 | 8.035,63 € | 7 | 89.098,07 € | 7 | 80.775,40 € | 2 | 16.358,30 € |
| > 300 <= 330 | 3 | 0,00% | 27.354,18 € | 0,00% | 27.510,34 € | 0,00% | 0 | 0,00 € | 3 | 27.354,18 € | 3 | 27.354,18 € | 0 | 0,00 € |
| > 330 <= 360 | 5 | 0,01% | 62.640,40 € | 0,01% | 63.053,98 € | 0,01% | 1 | 2.286,12 € | 4 | 60.354,28 € | 3 | 44.188,26 € | 2 | 18.452,14 € |
| > 360 | 9 | 0,01% | 154.877,25 € | 0,02% | 155.721,77 € | 0,02% | 2 | 23.303,09 € | 7 | 131.574,16 € | 7 | 144.485,89 € | 2 | 10.391,36 € |
| Subtotal | 55 | 0,06% | 723.174,12 € | 0,10% | 727.038,89 € | 0,10% | 9 | 54.272,45 € | 46 | 668.901,67 € | 41 | 542.882,90 € | 14 | 180.291,22 € |
| Total | 70 | 0,07% | 865.406,63 € | 0,11% | 869.884,80 € | 0,11% | 12 | 77.454,97 € | 58 | 787.951,66 € | 54 | 665.068,13 € | 16 | 200.338,50 € |

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 | 122 | 863.183,45 € | 816.377,20 € | 28.706,53 € |
| Full and Partial Prepayments with another status at the end of the month (*) | 3 | 27.395,89 € | 25.933,87 € | 193,53 € |
| Total | 125 | 890.579,34 € | 842.311,07 € | 28.900,06 € |

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 | 4.302,70 € | 1.327,26 € | 2.724,56 € |
| | Used Car | 0 | 0,00 € | 0,00 € | 0,00 € |
| | Subtotal AC | 1 | 4.302,70 € | 1.327,26 € | 2.724,56 € |
| Classic Credit | New Car | 8 | 63.469,65 € | 41.780,14 € | 19.536,01 € |
| | Used Car | 2 | 19.006,86 € | 11.636,66 € | 6.445,96 € |
| | Subtotal CC | 10 | 82.476,51 € | 53.416,80 € | 25.981,97 € |
| Total | | 11 | 86.779,21 € | 54.744,06 € | 28.706,53 € |

Full Prepayments

| Credit type | Type of vehicle | Number of Contracts | Outstanding Discounted Principal Balance | Unscheduled Prepayments | Outstanding Discounted Balance as of the End of the Period |
|----------------|--------------------|---------------------|--|-------------------------|--|
| AutoCredit | New Car | 20 | 70.734,84 € | 69.541,39 € | 0,00 € |
| | Used Car | 1 | 4.805,00 € | 4.524,83 € | 0,00 € |
| | Subtotal AC | 21 | 75.539,84 € | 74.066,22 € | 0,00 € |
| Classic Credit | New Car | 64 | 484.630,48 € | 475.329,53 € | 0,00 € |
| | Used Car | 26 | 216.233,92 € | 212.237,39 € | 0,00 € |
| | Subtotal CC | 90 | 700.864,40 € | 687.566,92 € | 0,00 € |
| Total | | 111 | 776.404,24 € | 761.633,14 € | 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 | 21 | 75.037,54 € | 70.868,65 € | 2.724,56 € |
| | Used Car | 1 | 4.805,00 € | 4.524,83 € | 0,00 € |
| | Subtotal AC | 22 | 79.842,54 € | 75.393,48 € | 2.724,56 € |
| Classic Credit | New Car | 72 | 548.100,13 € | 517.109,67 € | 19.536,01 € |
| | Used Car | 28 | 235.240,78 € | 223.874,05 € | 6.445,96 € |
| | Subtotal CC | 100 | 783.340,91 € | 740.983,72 € | 25.981,97 € |
| Total | | 122 | 863.183,45 € | 816.377,20 € | 28.706,53 € |

(*) 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 | 109.327,77 € | 38.402,35 € | 0,00 € | 70.925,42 € |
| | Used | 2 | 7.004,47 € | 0,00 € | 0,00 € | 7.004,47 € |
| | Subtotal AC | 12 | 116.332,24 € | 38.402,35 € | 0,00 € | 77.929,89 € |
| Classic Credit | New | 44 | 694.717,85 € | 97.125,80 € | 5,51 € | 597.586,54 € |
| | Used | 14 | 207.220,77 € | 12.857,91 € | 0,00 € | 194.362,86 € |
| | Subtotal CC | 58 | 901.938,62 € | 109.983,71 € | 5,51 € | 791.949,40 € |
| Total | | 70 | 1.018.270,86 € | 148.386,06 € | 5,51 € | 869.879,29 € |

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 | 1 | 636,29 € | 0,00 € | 0,00 € | 636,29 € |
| | Used | 0 | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| | Subtotal AC | 1 | 636,29 € | 0,00 € | 0,00 € | 636,29 € |
| Total | | 1 | 636,29 € | 0,00 € | 0,00 € | 636,29 € |

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 | 0 | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| | Used | 0 | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| | Subtotal CC | 0 | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total | | 0 | 0,00 € | 0,00 € | 0,00 € | 0,00 € |

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 | 636,29 € | 0,00 € | 0,00 € | 636,29 € |
| | Used | 0 | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| | Subtotal CC | 1 | 636,29 € | 0,00 € | 0,00 € | 636,29 € |
| Total | | 1 | 636,29 € | 0,00 € | 0,00 € | 636,29 € |

** 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 | 2.863 | 3,33% | 32.977.886,49 € | 4,55% | 0,00% | 275 | 1.838.944,94 € | 0,00% | 2.588 | 31.138.641,55 € | 0,00% | 2.228 | 25.532.766,39 € | 0,00% | 635 | 7.444.820,11 € | 0,00% |
| 0.01 - 1.000,00 | 4.563 | 5,30% | 46.404.015,51 € | 6,97% | 4,56% | 427 | 2.518.676,08 € | 4,07% | 4.136 | 43.885.330,43 € | 4,62% | 3.641 | 36.753.578,06 € | 4,50% | 922 | 9.650.437,45 € | 4,82% |
| 1.000,01 - 2.000,00 | 6.388 | 7,42% | 58.025.673,57 € | 8,71% | 11,53% | 676 | 3.452.985,99 € | 10,11% | 5.712 | 54.572.687,58 € | 11,74% | 4.973 | 44.640.502,64 € | 11,46% | 1.415 | 13.385.170,93 € | 11,80% |
| 2.000,01 - 3.000,00 | 7.377 | 8,57% | 63.980.150,29 € | 9,80% | 17,10% | 1.114 | 5.510.754,70 € | 15,23% | 6.263 | 58.469.395,59 € | 17,49% | 5.957 | 50.635.309,02 € | 17,07% | 1.420 | 13.344.841,27 € | 17,20% |
| 3.000,01 - 4.000,00 | 6.936 | 8,06% | 55.092.483,15 € | 8,27% | 22,39% | 1.053 | 4.957.969,10 € | 19,46% | 5.885 | 50.134.514,05 € | 23,03% | 5.718 | 44.225.424,79 € | 22,38% | 1.220 | 10.867.058,36 € | 22,45% |
| 4.000,01 - 5.000,00 | 6.895 | 8,01% | 52.368.479,42 € | 7,86% | 26,80% | 1.139 | 5.383.080,58 € | 22,70% | 5.756 | 47.005.368,84 € | 27,82% | 5.766 | 42.838.424,81 € | 26,71% | 1.129 | 9.530.054,61 € | 27,31% |
| 5.000,01 - 6.000,00 | 6.032 | 7,01% | 45.869.235,82 € | 6,89% | 30,21% | 1.043 | 5.158.110,59 € | 25,09% | 4.989 | 40.711.125,23 € | 31,58% | 5.027 | 37.970.654,52 € | 29,86% | 1.005 | 7.898.581,30 € | 32,07% |
| 6.000,01 - 7.000,00 | 5.241 | 6,09% | 38.288.612,53 € | 5,75% | 34,08% | 811 | 3.919.276,71 € | 28,02% | 4.430 | 34.369.335,82 € | 35,51% | 4.321 | 31.039.246,67 € | 33,80% | 920 | 7.249.365,86 € | 35,46% |
| 7.000,01 - 8.000,00 | 5.053 | 5,87% | 36.202.986,33 € | 5,43% | 37,28% | 749 | 3.268.732,99 € | 30,90% | 4.304 | 32.934.255,44 € | 36,67% | 4.189 | 29.714.847,92 € | 36,93% | 864 | 6.486.140,41 € | 38,95% |
| 8.000,01 - 9.000,00 | 4.433 | 5,15% | 29.469.077,07 € | 4,42% | 40,88% | 587 | 2.457.323,00 € | 33,52% | 3.846 | 27.011.754,07 € | 42,31% | 3.638 | 24.320.030,63 € | 40,33% | 795 | 5.149.046,44 € | 43,62% |
| 9.000,01 - 10.000,00 | 4.561 | 5,30% | 31.759.491,20 € | 4,77% | 42,14% | 724 | 3.348.947,21 € | 33,62% | 3.837 | 28.410.543,99 € | 44,29% | 3.862 | 26.867.250,86 € | 41,64% | 699 | 4.892.240,34 € | 45,11% |
| 10.000,01 - 11.000,00 | 3.250 | 3,78% | 22.419.412,36 € | 3,37% | 45,49% | 355 | 1.509.556,69 € | 36,73% | 2.895 | 20.909.856,67 € | 46,87% | 2.736 | 18.750.571,15 € | 45,32% | 514 | 3.668.841,21 € | 46,43% |
| 11.000,01 - 12.000,00 | 3.025 | 3,52% | 20.575.407,44 € | 3,09% | 47,50% | 362 | 1.507.360,76 € | 38,40% | 2.663 | 19.068.046,69 € | 49,11% | 2.548 | 17.160.394,37 € | 47,25% | 477 | 3.414.423,07 € | 48,90% |
| 12.000,01 - 13.000,00 | 2.681 | 3,12% | 18.177.329,25 € | 2,73% | 50,16% | 239 | 970.913,31 € | 40,87% | 2.442 | 17.206.415,94 € | 51,31% | 2.242 | 14.882.040,77 € | 50,08% | 439 | 3.295.288,48 € | 50,54% |
| 13.000,01 - 14.000,00 | 2.328 | 2,71% | 15.566.189,75 € | 2,34% | 52,16% | 195 | 727.873,09 € | 42,70% | 2.133 | 14.838.316,66 € | 53,24% | 1.977 | 13.152.443,87 € | 51,99% | 351 | 2.413.745,88 € | 53,10% |
| 14.000,01 - 15.000,00 | 2.361 | 2,74% | 16.863.157,24 € | 2,55% | 52,10% | 249 | 1.052.503,45 € | 41,94% | 2.112 | 15.910.653,79 € | 53,65% | 2.036 | 14.650.159,39 € | 51,75% | 325 | 2.912.997,85 € | 54,40% |
| > 15.000,00 | 12.061 | 14,02% | 82.083.147,71 € | 12,32% | 62,63% | 591 | 2.868.566,46 € | 47,58% | 11.470 | 79.199.561,25 € | 63,63% | 10.612 | 72.268.254,85 € | 62,61% | 1.449 | 9.799.892,86 € | 62,74% |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | - | 10.589 | 50.431.575,55 € | - | 75.461 | 615.775.861,53 € | - | 71.471 | 545.402.450,70 € | - | 14.579 | 120.804.946,43 € | - |

| Statistics | |
|--|--------------|
| Minimum Down Payment | 0,00 € |
| Maximum Down Payment | 126.798,22 € |
| Weighted Average Down Payment (Customers who did Down Payment) | 7.798,24 € |
| Weighted Average Down Payment | 7.412,22 € |

* 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 | 73.106 | 84,96% | 560.037.867,96 € | 84,06% | 8.668 | 39.813.350,62 € | 64.438 | 520.224.517,34 € | 60.539 | 456.676.984,35 € | 12.567 | 103.360.883,61 € |
| Company | 12.944 | 15,04% | 106.169.569,17 € | 15,94% | 1.921 | 10.618.224,93 € | 11.023 | 95.551.344,24 € | 10.932 | 88.725.506,35 € | 2.012 | 17.444.062,82 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

| 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 | 86.050 | 100,00% | 666.207.437,13 € | 100,00% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |
| Other | 0 | 0,00% | 0 € | 0,00% | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

Poolinformation III. - Obligor Concentration

Top 20 Borrower

| Number | Number of Loans | Percentage of Contracts (%) | Outstanding Discounted Principal Balance | Percentage of Balance (%) |
|-----------------|-----------------|-----------------------------|--|---------------------------|
| 1 | 5 | 0,0056% | 84.888,84 € | 0,0127% |
| 2 | 5 | 0,0056% | 68.658,56 € | 0,0103% |
| 3 | 1 | 0,0011% | 64.424,33 € | 0,0097% |
| 4 | 1 | 0,0011% | 63.134,24 € | 0,0095%* |
| 5 | 1 | 0,0011% | 58.551,94 € | 0,0088% |
| 6 | 1 | 0,0011% | 55.462,04 € | 0,0083% |
| 7 | 1 | 0,0011% | 49.069,69 € | 0,0074% |
| 8 | 2 | 0,0022% | 48.639,44 € | 0,0073% |
| 9 | 1 | 0,0011% | 48.525,08 € | 0,0073% |
| 10 | 4 | 0,0045% | 47.963,14 € | 0,0072% |
| 11 | 1 | 0,0011% | 45.140,74 € | 0,0068% |
| 12 | 1 | 0,0011% | 44.416,14 € | 0,0067% |
| 13 | 1 | 0,0011% | 43.584,43 € | 0,0065% |
| 14 | 1 | 0,0011% | 42.926,86 € | 0,0064% |
| 15 | 1 | 0,0011% | 42.454,62 € | 0,0064% |
| 16 | 1 | 0,0011% | 41.794,82 € | 0,0063% |
| 17 | 1 | 0,0011% | 41.467,38 € | 0,0062% |
| 18 | 2 | 0,0022% | 41.028,37 € | 0,0062% |
| 19 | 1 | 0,0011% | 40.245,68 € | 0,0060% |
| 20 | 1 | 0,0011% | 39.643,37 € | 0,0060% |
| Subtotal | 33 | 0,04% | 1.012.019,71 € | 0,15% |
| >20 | 86.017 | 99,96% | 665.195.417 | 99,85% |
| Total | 86.050 | 100% | 666.207.437,13 € | 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 | 26.542 | 30,84% | 88.009.481,16 € | 13,21% | 6.479 | 18.399.571,71 € | 20.063 | 69.609.909,45 € | 23.132 | 76.472.482,56 € | 3.410 | 11.536.998,60 € |
| 5.000,01 - 10.000,00 | 38.288 | 44,50% | 275.757.745,32 € | 41,39% | 3.467 | 23.593.046,99 € | 34.821 | 252.164.698,33 € | 31.261 | 225.434.517,86 € | 7.027 | 50.323.227,46 € |
| 10.000,01 - 15.000,00 | 14.528 | 16,88% | 175.532.385,84 € | 26,35% | 530 | 6.303.066,54 € | 13.998 | 169.229.319,30 € | 11.656 | 140.684.146,53 € | 2.872 | 34.848.239,31 € |
| 15.000,01 - 20.000,00 | 4.803 | 5,58% | 81.814.129,86 € | 12,28% | 90 | 1.530.084,15 € | 4.713 | 80.284.045,71 € | 3.879 | 66.146.049,84 € | 924 | 15.668.080,02 € |
| 20.000,01 - 25.000,00 | 1.384 | 1,61% | 30.414.974,66 € | 4,57% | 13 | 289.807,30 € | 1.371 | 30.125.167,36 € | 1.135 | 24.931.718,94 € | 249 | 5.483.255,72 € |
| 25.000,01 - 30.000,00 | 371 | 0,43% | 10.004.899,79 € | 1,50% | 6 | 162.459,15 € | 365 | 9.842.440,64 € | 307 | 8.268.001,85 € | 64 | 1.736.897,94 € |
| > 30.000,00 | 134 | 0,16% | 4.673.820,50 € | 0,70% | 4 | 153.539,71 € | 130 | 4.520.280,79 € | 101 | 3.465.573,12 € | 33 | 1.208.247,38 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

| Statistics | |
|--|-------------|
| Minimum Outstanding Discounted Principal Balance | 0,73 € |
| Maximum Outstanding Discounted Principal Balance | 64.424,33 € |
| Average Outstanding Discounted Principal Balance | 7.742,10 € |

| 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 | 746 | 0,87% | 966.917,31 € | 0,15% | 735 | 954.475,69 € | 11 | 12.441,62 € | 724 | 940.183,26 € | 22 | 26.734,05 € |
| 5.000,01 - 10.000,00 | 12.914 | 15,01% | 47.044.252,91 € | 7,06% | 4.902 | 15.221.072,83 € | 8.012 | 31.823.180,08 € | 11.780 | 43.368.351,16 € | 1.134 | 3.675.901,75 € |
| 10.000,01 - 15.000,00 | 37.967 | 44,12% | 223.144.098,60 € | 33,49% | 3.202 | 17.617.505,42 € | 34.765 | 205.526.593,18 € | 31.116 | 182.424.398,92 € | 6.851 | 40.719.699,68 € |
| 15.000,01 - 20.000,00 | 21.086 | 24,50% | 191.193.211,18 € | 28,70% | 1.260 | 10.473.514,39 € | 19.826 | 180.719.696,79 € | 16.679 | 149.926.634,46 € | 4.407 | 41.266.576,72 € |
| 20.000,01 - 25.000,00 | 8.500 | 9,88% | 111.069.556,82 € | 16,67% | 311 | 3.412.105,79 € | 8.189 | 107.657.451,03 € | 7.124 | 91.599.078,37 € | 1.376 | 19.470.478,45 € |
| 25.000,01 - 30.000,00 | 3.055 | 3,55% | 52.693.154,82 € | 7,91% | 105 | 1.378.166,01 € | 2.950 | 51.314.988,81 € | 2.564 | 44.129.355,80 € | 491 | 8.563.799,02 € |
| > 30.000,00 | 1.782 | 2,07% | 40.096.245,49 € | 6,02% | 74 | 1.374.735,42 € | 1.708 | 38.721.510,07 € | 1.484 | 33.014.488,73 € | 298 | 7.081.756,76 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

| Statistics | |
|----------------------------------|-------------|
| Minimum Original Nominal Balance | 1.834,35 € |
| Maximum Original Nominal Balance | 97.659,89 € |
| Average Original Nominal Balance | 14.786,30 € |

* 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% | 69 | 0,08% | 219.919,04 € | 0,03% | 0 | 0,00 € | 69 | 219.919,04 € | 69 | 219.919,04 € | 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% | 1 | 0,00% | 6.786,68 € | 0,00% | 0 | 0,00 € | 1 | 6.786,68 € | 1 | 6.786,68 € | 0 | 0,00 € |
| 1,5% < - ≤ 2% | 5 | 0,01% | 17.023,51 € | 0,00% | 0 | 0,00 € | 5 | 17.023,51 € | 5 | 17.023,51 € | 0 | 0,00 € |
| 2% < - ≤ 2,5% | 9 | 0,01% | 25.109,49 € | 0,00% | 0 | 0,00 € | 9 | 25.109,49 € | 9 | 25.109,49 € | 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% | 1 | 0,00% | 23.049,49 € | 0,00% | 0 | 0,00 € | 1 | 23.049,49 € | 1 | 23.049,49 € | 0 | 0,00 € |
| 3,5% < - ≤ 4% | 1 | 0,00% | 13.717,48 € | 0,00% | 0 | 0,00 € | 1 | 13.717,48 € | 1 | 13.717,48 € | 0 | 0,00 € |
| 4% < - ≤ 4,5% | 2 | 0,00% | 11.590,74 € | 0,00% | 0 | 0,00 € | 2 | 11.590,74 € | 2 | 11.590,74 € | 0 | 0,00 € |
| 4,5% < - ≤ 5% | 159 | 0,18% | 2.196.943,65 € | 0,33% | 1 | 1.037,43 € | 158 | 2.195.906,22 € | 156 | 2.169.380,47 € | 3 | 27.563,18 € |
| 5% < - ≤ 5,5% | 12 | 0,01% | 47.617,49 € | 0,01% | 7 | 27.914,60 € | 5 | 19.702,89 € | 12 | 47.617,49 € | 0 | 0,00 € |
| 5,5% < - ≤ 6% | 128 | 0,15% | 1.232.547,90 € | 0,19% | 0 | 0,00 € | 128 | 1.232.547,90 € | 20 | 237.506,36 € | 108 | 995.041,54 € |
| 6% < - ≤ 6,5% | 38 | 0,04% | 258.727,14 € | 0,04% | 0 | 0,00 € | 38 | 258.727,14 € | 17 | 126.998,95 € | 21 | 131.728,19 € |
| 6,5% < - ≤ 7% | 53 | 0,06% | 380.698,77 € | 0,06% | 0 | 0,00 € | 53 | 380.698,77 € | 29 | 278.327,24 € | 24 | 102.371,53 € |
| 7% < - ≤ 7,5% | 112 | 0,13% | 1.005.990,40 € | 0,15% | 2 | 18.882,90 € | 110 | 987.107,50 € | 95 | 892.364,62 € | 17 | 113.625,79 € |
| 7,5% < - ≤ 8% | 738 | 0,86% | 4.920.881,15 € | 0,74% | 12 | 65.502,94 € | 726 | 4.855.378,21 € | 688 | 4.611.304,49 € | 50 | 309.576,66 € |
| 8% < - ≤ 8,5% | 6.705 | 7,79% | 35.603.860,73 € | 5,34% | 460 | 3.562.113,03 € | 6.245 | 32.041.747,70 € | 6.576 | 34.923.367,26 € | 129 | 680.493,47 € |
| 8,5% < - ≤ 9% | 2.164 | 2,51% | 15.155.002,31 € | 2,27% | 1.206 | 5.619.111,77 € | 958 | 9.535.890,54 € | 1.903 | 12.730.667,54 € | 261 | 2.424.334,77 € |
| 9% < - ≤ 9,5% | 7.161 | 8,32% | 54.300.627,28 € | 8,15% | 4.811 | 26.353.448,67 € | 2.350 | 27.947.178,61 € | 7.110 | 53.934.955,72 € | 51 | 365.671,56 € |
| 9,5% < - ≤ 10% | 13.974 | 16,24% | 140.525.587,30 € | 21,09% | 3.041 | 10.328.500,47 € | 10.933 | 130.197.086,83 € | 11.917 | 112.079.461,43 € | 2.057 | 28.446.125,87 € |
| 10% < - ≤ 10,5% | 19.734 | 22,93% | 178.196.639,08 € | 26,75% | 362 | 1.351.939,70 € | 19.372 | 176.844.699,38 € | 14.440 | 128.622.022,73 € | 5.294 | 49.574.616,35 € |
| 10,5% < - ≤ 11% | 21.526 | 25,02% | 153.681.712,49 € | 23,07% | 593 | 2.774.088,01 € | 20.933 | 150.907.624,48 € | 15.870 | 120.082.828,86 € | 5.656 | 33.598.883,63 € |
| 11% < - ≤ 11,5% | 10.070 | 11,70% | 67.520.277,60 € | 10,14% | 90 | 320.657,86 € | 9.980 | 67.199.619,74 € | 9.211 | 63.614.200,11 € | 859 | 3.906.077,49 € |
| 11,5% < - ≤ 12% | 3.037 | 3,53% | 9.990.941,53 € | 1,50% | 4 | 8.378,17 € | 3.033 | 9.982.563,36 € | 2.995 | 9.877.615,95 € | 42 | 113.325,58 € |
| 12% < - ≤ 12,5% | 143 | 0,17% | 533.185,55 € | 0,08% | 0 | 0,00 € | 143 | 533.185,55 € | 137 | 521.360,93 € | 6 | 11.824,62 € |
| 12,5% < - ≤ 13% | 207 | 0,24% | 335.314,12 € | 0,05% | 0 | 0,00 € | 207 | 335.314,12 € | 207 | 335.314,12 € | 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% | 1 | 0,00% | 3.686,21 € | 0,00% | 0 | 0,00 € | 1 | 3.686,21 € | 0 | 0,00 € | 1 | 3.686,21 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

Statistics

| | |
|---------------------------------------|--------|
| Minimum Interest Rate Debtor | 0,00% |
| Maximum Interest Rate Debtor | 23,00% |
| Weighted Average Interest Rate Debtor | 10,14% |

* These tables exclusively cover contracts with the Status Current, Partial Prepayment, Delinquent and Default

Poolinformation VI. - Distribution by Original Term, Remaining Term and Seasoning

| Distribution by Original Term | | | | | Credit Type | | | | Vehicle Status | | | |
|---|-----------------|-------------------------|--|---------------------------|---------------------|--|---------------------|--|---------------------|--|---------------------|--|
| | | | | | Auto Credit | | Classic Credit | | New | | Used | |
| Length of Original Term (monthly instalments) | Number of Loans | Percentage of Loans (%) | Outstanding Discounted Principal Balance | Percentage of Balance (%) | Number of Contracts | Outstanding Discounted Principal Balance | Number of Contracts | Outstanding Discounted Principal Balance | Number of Contracts | Outstanding Discounted Principal Balance | Number of Contracts | Outstanding Discounted Principal Balance |
| 01 - 12 | 0 | 0,00% | 0,00 € | 0,00% | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € |
| 13 - 24 | 22 | 0,03% | 27.114,47 € | 0,00% | 10 | 9.012,28 € | 12 | 18.102,19 € | 4 | 9.147,57 € | 18 | 17.966,90 € |
| 25 - 36 | 24.253 | 28,18% | 96.314.900,30 € | 14,46% | 3.855 | 9.367.758,83 € | 20.398 | 86.947.141,47 € | 20.728 | 81.106.823,05 € | 3.525 | 15.208.077,25 € |
| 37 - 48 | 33.445 | 38,87% | 228.024.352,13 € | 34,23% | 6.529 | 38.362.935,74 € | 26.916 | 189.661.416,39 € | 28.961 | 198.107.763,67 € | 4.484 | 29.916.588,46 € |
| 49 - 60 | 12.134 | 14,10% | 120.333.655,37 € | 18,06% | 195 | 2.691.868,70 € | 11.939 | 117.641.786,67 € | 9.276 | 93.617.929,03 € | 2.858 | 26.715.726,34 € |
| 61 - 72 | 7.359 | 8,55% | 89.967.356,82 € | 13,50% | 0 | 0,00 € | 7.359 | 89.967.356,82 € | 5.801 | 71.465.865,25 € | 1.558 | 18.501.491,57 € |
| 73 - 84 | 5.920 | 6,88% | 86.701.371,90 € | 13,01% | 0 | 0,00 € | 5.920 | 86.701.371,90 € | 4.072 | 61.787.784,98 € | 1.848 | 24.913.586,92 € |
| 85 - 96 | 2.917 | 3,39% | 44.838.686,14 € | 6,73% | 0 | 0,00 € | 2.917 | 44.838.686,14 € | 2.629 | 39.307.177,15 € | 288 | 5.531.508,99 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

| Statistics | |
|---|-------|
| Minimum Original Term in monthly instalments | 23 |
| Maximum Original Term in monthly instalments | 96 |
| Weighted Average Original Term in monthly instalments | 59,47 |

| 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 | 82 | 0,10% | 868.587,24 € | 0,13% | 12 | 77.454,97 € | 70 | 791.132,27 € | 63 | 667.506,48 € | 19 | 201.080,76 € |
| 01 - 12 | 11.936 | 13,87% | 29.205.310,03 € | 4,38% | 2.618 | 4.568.773,11 € | 9.318 | 24.636.536,92 € | 10.329 | 25.149.669,71 € | 1.607 | 4.055.640,32 € |
| 13 - 24 | 30.566 | 35,52% | 169.518.586,62 € | 25,45% | 5.116 | 24.391.592,61 € | 25.450 | 145.126.994,01 € | 26.235 | 145.225.231,19 € | 4.331 | 24.293.355,43 € |
| 25 - 36 | 21.815 | 25,35% | 179.608.024,77 € | 26,96% | 2.652 | 18.737.125,39 € | 19.163 | 160.870.899,38 € | 18.256 | 151.480.890,35 € | 3.559 | 28.127.134,42 € |
| 37 - 48 | 9.546 | 11,09% | 108.433.297,32 € | 16,28% | 191 | 2.656.629,47 € | 9.355 | 105.776.667,85 € | 7.289 | 84.209.155,85 € | 2.257 | 24.224.141,47 € |
| 49 - 60 | 6.364 | 7,40% | 87.013.080,80 € | 13,06% | 0 | 0,00 € | 6.364 | 87.013.080,80 € | 4.818 | 66.943.996,43 € | 1.546 | 20.069.084,37 € |
| 61 - 72 | 4.297 | 4,99% | 67.152.655,25 € | 10,08% | 0 | 0,00 € | 4.297 | 67.152.655,25 € | 3.189 | 50.405.593,47 € | 1.108 | 16.747.061,78 € |
| 73 - 84 | 1.444 | 1,68% | 24.407.895,10 € | 3,66% | 0 | 0,00 € | 1.444 | 24.407.895,10 € | 1.292 | 21.320.447,22 € | 152 | 3.087.447,88 € |
| 85 - 94 | 0 | 0,00% | 0,00 € | 0,00% | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

| Statistics | |
|--|-------|
| Minimum Remaining Term in monthly instalments | 0 |
| Maximum Remaining Term in monthly instalments | 80 |
| Weighted Average Remaining Term in monthly instalments | 36,62 |

| 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 | 26 | 0,03% | 457.659,59 € | 0,07% | 3 | 38.054,22 € | 23 | 419.605,37 € | 21 | 376.029,46 € | 5 | 81.630,13 € |
| 13 - 24 | 50.124 | 58,25% | 436.830.549,56 € | 65,57% | 5.765 | 33.797.227,68 € | 44.359 | 403.033.321,88 € | 41.174 | 355.036.991,07 € | 8.950 | 81.793.558,49 € |
| 25 - 36 | 33.858 | 39,35% | 220.607.566,39 € | 33,11% | 4.717 | 16.429.628,79 € | 29.141 | 204.177.937,60 € | 28.644 | 183.475.959,18 € | 5.214 | 37.131.607,21 € |
| 37 - 48 | 1.418 | 1,65% | 6.025.349,32 € | 0,90% | 104 | 166.664,86 € | 1.314 | 5.858.684,46 € | 1.153 | 4.694.184,43 € | 265 | 1.331.164,89 € |
| 49 - 60 | 454 | 0,53% | 1.866.971,08 € | 0,28% | 0 | 0,00 € | 454 | 1.866.971,08 € | 350 | 1.499.481,87 € | 104 | 367.489,21 € |
| 61 - 72 | 100 | 0,12% | 291.500,34 € | 0,04% | 0 | 0,00 € | 100 | 291.500,34 € | 75 | 211.188,65 € | 25 | 80.311,69 € |
| > 72 | 70 | 0,08% | 127.840,85 € | 0,02% | 0 | 0,00 € | 70 | 127.840,85 € | 54 | 108.656,04 € | 16 | 19.184,81 € |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

| Statistics | |
|--|-------|
| Minimum Seasoning Term in monthly instalments | 4 |
| Maximum Seasoning Term in monthly instalments | 96 |
| Weighted Average Seasoning Term in monthly instalments | 22,78 |

* 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 | 10.589 | 12,31% | 50.431.575,55 € | 7,57% |
| Classic Credit | 75.461 | 87,69% | 615.775.861,58 € | 92,43% |
| Total | 86.050 | 100% | 666.207.437,13 € | 100% |

Type of Car

| Type of Car | Number of Loans | Percentage of Loans (%) | Outstanding Discounted Principal Balance | Percentage of Balance (%) |
|--------------|-----------------|-------------------------|--|---------------------------|
| New Cars | 71.471 | 83,06% | 545.402.490,70 € | 81,87% |
| Used Cars | 14.579 | 16,94% | 120.804.946,43 € | 18,13% |
| Total | 86.050 | 100% | 666.207.437,13 € | 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 | 10.416 | 98,37% | 49.787.176,87 € | 98,72% |
| Used Cars | 173 | 1,63% | 644.398,68 € | 1,28% |
| Total | 10.589 | 100% | 50.431.575,55 € | 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 | 61.055 | 80,91% | 495.615.313,83 € | 80,49% |
| Used Cars | 14.406 | 19,09% | 120.160.547,75 € | 19,51% |
| Total | 75.461 | 100% | 615.775.861,58 € | 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 | 3.052 | 3,55% | 23.130.382,03 € | 3,47% | 639 | 2.342.929,70 € | 2.413 | 20.787.452,33 € | 2.118 | 14.304.890,53 € | 934 | 8.825.491,50 € |
| | A3 | 4.987 | 5,80% | 42.370.152,34 € | 6,36% | 1.026 | 4.405.853,84 € | 3.961 | 37.964.298,50 € | 3.254 | 24.911.455,49 € | 1.733 | 17.458.696,85 € |
| | A4 | 2.249 | 2,61% | 21.401.790,18 € | 3,21% | 383 | 2.020.896,83 € | 1.866 | 19.380.893,35 € | 1.430 | 12.772.708,04 € | 819 | 8.629.082,14 € |
| | A5 | 484 | 0,56% | 4.693.684,27 € | 0,70% | 114 | 626.173,57 € | 370 | 4.067.510,80 € | 349 | 3.260.742,39 € | 135 | 1.432.941,98 € |
| | A6 | 397 | 0,46% | 3.976.349,25 € | 0,60% | 86 | 664.293,73 € | 311 | 3.312.054,52 € | 237 | 2.310.278,83 € | 160 | 1.666.069,42 € |
| | A7 | 47 | 0,05% | 511.561,02 € | 0,08% | 11 | 91.670,05 € | 36 | 419.890,97 € | 24 | 223.750,33 € | 23 | 287.810,69 € |
| | A8 | 12 | 0,01% | 159.789,71 € | 0,02% | 3 | 44.778,99 € | 9 | 115.010,72 € | 3 | 47.713,40 € | 9 | 112.076,31 € |
| | Q2 | 265 | 0,31% | 2.443.834,71 € | 0,37% | 95 | 611.166,89 € | 170 | 1.832.667,82 € | 248 | 2.286.577,49 € | 17 | 157.257,22 € |
| | Q3 | 2.436 | 2,83% | 20.607.490,14 € | 3,09% | 567 | 3.117.775,25 € | 1.869 | 17.489.714,89 € | 2.074 | 17.144.995,46 € | 362 | 3.462.494,68 € |
| | Q5 | 2.113 | 2,46% | 22.681.837,31 € | 3,40% | 431 | 2.601.757,55 € | 1.682 | 20.080.079,76 € | 1.986 | 21.434.650,97 € | 127 | 1.247.186,34 € |
| | Q7 | 145 | 0,17% | 2.047.499,33 € | 0,31% | 47 | 563.714,23 € | 98 | 1.483.782,10 € | 119 | 1.518.183,61 € | 26 | 529.312,72 € |
| | TT | 48 | 0,06% | 517.387,21 € | 0,08% | 14 | 113.291,90 € | 34 | 404.095,31 € | 23 | 258.507,06 € | 25 | 258.880,15 € |
| | OTHER AUDI | 18 | 0,02% | 230.209,73 € | 0,03% | 5 | 91.171,43 € | 13 | 139.038,30 € | 8 | 108.061,18 € | 10 | 122.148,55 € |
| | Subtotal | 16.253 | 18,89% | 144.771.963,33 € | 21,73% | 3.421 | 17.295.473,96 € | 12.832 | 127.476.489,37 € | 11.873 | 100.582.514,78 € | 4.380 | 44.189.448,55 € |
| Seat | MII | 368 | 0,43% | 1.985.953,46 € | 0,30% | 14 | 30.710,53 € | 354 | 1.955.242,93 € | 312 | 1.660.993,46 € | 56 | 324.960,00 € |
| | ALHAMBRA | 411 | 0,48% | 3.002.140,30 € | 0,45% | 11 | 68.544,47 € | 400 | 2.933.595,83 € | 346 | 2.480.984,36 € | 65 | 521.155,94 € |
| | ALTEA | 188 | 0,22% | 1.124.010,18 € | 0,17% | 0 | 0,00 € | 188 | 1.124.010,18 € | 130 | 736.365,51 € | 58 | 387.644,67 € |
| | AROSA | 0 | 0,00% | 0,00 € | 0,00% | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € |
| | ATECA | 2.730 | 3,17% | 26.296.800,83 € | 3,95% | 148 | 1.348.987,35 € | 2.582 | 24.947.813,48 € | 2.692 | 25.866.324,65 € | 38 | 430.476,18 € |
| | CORDOBA | 0 | 0,00% | 0,00 € | 0,00% | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € |
| | EXEO | 13 | 0,02% | 57.889,03 € | 0,01% | 0 | 0,00 € | 13 | 57.889,03 € | 6 | 24.941,55 € | 7 | 32.947,48 € |
| | IBIZA | 13.121 | 15,25% | 97.267.827,25 € | 14,60% | 257 | 1.152.160,77 € | 12.864 | 96.115.666,48 € | 11.421 | 85.327.246,21 € | 1.700 | 11.940.581,04 € |
| | LEON | 12.455 | 14,47% | 100.909.390,19 € | 15,15% | 274 | 1.195.110,27 € | 12.181 | 99.714.279,92 € | 10.235 | 83.032.348,63 € | 2.220 | 17.877.041,56 € |
| | TOLEDO | 1.477 | 1,72% | 11.324.341,72 € | 1,70% | 28 | 127.623,48 € | 1.449 | 11.196.718,24 € | 1.346 | 10.207.258,29 € | 131 | 1.117.083,43 € |
| | OTHER SEAT | 0 | 0,00% | 0,00 € | 0,00% | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € |
| | Subtotal | 30.763 | 35,75% | 241.968.352,96 € | 36,32% | 732 | 3.923.136,87 € | 30.031 | 238.045.216,09 € | 26.488 | 209.336.462,66 € | 4.275 | 32.631.890,30 € |
| Skoda | CITIGO | 91 | 0,11% | 461.770,87 € | 0,07% | 5 | 15.401,45 € | 86 | 446.369,42 € | 75 | 359.098,48 € | 16 | 102.672,39 € |
| | FABIA | 2.943 | 3,42% | 19.961.148,29 € | 3,00% | 161 | 543.698,60 € | 2.782 | 19.417.449,69 € | 2.681 | 18.029.279,57 € | 262 | 1.931.868,72 € |
| | RAPID | 1.402 | 1,63% | 10.830.497,99 € | 1,63% | 36 | 141.807,68 € | 1.366 | 10.688.690,31 € | 1.286 | 9.899.570,37 € | 116 | 930.927,62 € |
| | OCTAVIA | 1.905 | 2,21% | 18.962.376,86 € | 2,85% | 68 | 398.295,73 € | 1.837 | 18.564.081,13 € | 1.489 | 15.239.007,84 € | 416 | 3.723.369,02 € |
| | ROOMSTER | 4 | 0,00% | 13.055,90 € | 0,00% | 0 | 0,00 € | 4 | 13.055,90 € | 2 | 7.624,32 € | 2 | 5.431,58 € |
| | SPACEBACK | 254 | 0,30% | 2.165.661,36 € | 0,33% | 14 | 51.423,25 € | 240 | 2.114.238,11 € | 253 | 2.161.005,55 € | 1 | 4.655,81 € |
| | SUPERB | 543 | 0,63% | 5.353.526,86 € | 0,80% | 16 | 88.634,54 € | 527 | 5.264.892,32 € | 475 | 4.800.681,60 € | 68 | 552.845,26 € |
| | YETI | 775 | 0,90% | 7.012.684,22 € | 1,05% | 25 | 133.339,11 € | 750 | 6.879.345,11 € | 681 | 6.238.448,40 € | 94 | 774.235,82 € |
| | OTHER SKODA | 23 | 0,03% | 183.721,39 € | 0,03% | 0 | 0,00 € | 23 | 183.721,39 € | 0 | 0,00 € | 23 | 183.721,39 € |
| | Subtotal | 7.940 | 9,23% | 64.944.443,74 € | 9,75% | 325 | 1.372.600,36 € | 7.615 | 63.571.843,35 € | 6.942 | 56.734.716,13 € | 998 | 8.209.727,61 € |
| VW | UP | 90 | 0,10% | 427.935,29 € | 0,06% | 24 | 67.827,53 € | 66 | 360.107,76 € | 58 | 239.226,00 € | 32 | 188.709,29 € |
| | FOX | 0 | 0,00% | 0,00 € | 0,00% | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € | 0 | 0,00 € |
| | POLO | 6.625 | 7,70% | 37.120.419,21 € | 5,57% | 1.471 | 5.250.976,22 € | 5.154 | 31.869.442,99 € | 5.545 | 30.226.692,10 € | 1.080 | 6.893.727,11 € |
| | GOLF | 10.134 | 11,78% | 66.433.063,69 € | 9,97% | 2.188 | 9.565.637,18 € | 7.946 | 56.867.426,51 € | 7.867 | 49.655.191,65 € | 2.267 | 16.777.872,04 € |
| | JETTA | 125 | 0,15% | 1.053.216,32 € | 0,16% | 8 | 25.585,86 € | 117 | 1.027.630,46 € | 104 | 841.057,76 € | 21 | 212.158,56 € |
| | PASSAT | 2.016 | 2,34% | 14.563.950,03 € | 2,19% | 350 | 1.915.874,18 € | 1.666 | 12.648.075,85 € | 1.564 | 11.404.606,39 € | 452 | 3.159.343,64 € |
| | EOS | 3 | 0,00% | 26.895,28 € | 0,00% | 0 | 0,00 € | 3 | 26.895,28 € | 0 | 0,00 € | 3 | 26.895,28 € |
| | NEW BEETLE | 217 | 0,25% | 1.422.261,48 € | 0,21% | 75 | 376.672,87 € | 142 | 1.045.588,61 € | 173 | 1.114.872,89 € | 44 | 307.388,59 € |
| | TOURAN | 1.947 | 2,26% | 13.979.004,46 € | 2,10% | 405 | 2.107.737,42 € | 1.542 | 11.871.267,04 € | 1.728 | 12.369.885,70 € | 219 | 1.609.118,76 € |
| | SHARAN | 286 | 0,33% | 2.211.148,48 € | 0,33% | 58 | 419.116,27 € | 228 | 1.792.032,21 € | 254 | 1.973.734,12 € | 32 | 237.414,36 € |
| | TOUAREG | 47 | 0,05% | 462.862,34 € | 0,07% | 16 | 143.982,79 € | 31 | 318.879,55 € | 38 | 331.164,33 € | 9 | 131.698,01 € |
| | PHAETON | 1 | 0,00% | 1.021,54 € | 0,00% | 0 | 0,00 € | 1 | 1.021,54 € | 0 | 0,00 € | 1 | 1.021,54 € |
| | CADDY | 1.011 | 1,17% | 8.409.311,51 € | 1,26% | 11 | 65.368,94 € | 1.000 | 8.343.942,57 € | 863 | 7.280.936,46 € | 148 | 1.128.375,05 € |
| | T4/T5 | 1.148 | 1,33% | 12.101.589,17 € | 1,82% | 49 | 393.265,99 € | 1.099 | 11.708.323,18 € | 1.044 | 11.162.714,84 € | 104 | 938.874,33 € |
| | CRAFTER/LT | 375 | 0,44% | 4.493.549,31 € | 0,67% | 0 | 0,00 € | 375 | 4.493.549,31 € | 353 | 4.272.319,69 € | 22 | 221.229,62 € |
| | AMAROK | 18 | 0,02% | 161.284,70 € | 0,02% | 1 | 3.108,12 € | 17 | 158.176,58 € | 17 | 140.627,03 € | 1 | 20.657,67 € |
| | SCIROCCO | 750 | 0,87% | 5.786.983,26 € | 0,87% | 279 | 1.383.856,01 € | 471 | 4.403.127,25 € | 723 | 5.491.068,80 € | 27 | 295.914,46 € |
| | TIGUAN | 5.428 | 6,31% | 39.778.488,30 € | 5,97% | 945 | 4.960.481,39 € | 4.483 | 34.818.006,91 € | 4.980 | 36.257.846,39 € | 448 | 3.520.641,91 € |
| | OTHER VW | 859 | 1,00% | 5.995.920,26 € | 0,90% | 231 | 1.160.873,59 € | 628 | 4.835.046,67 € | 857 | 5.986.852,98 € | 2 | 9.067,28 € |
| | Subtotal | 31.080 | 36,12% | 214.428.904,63 € | 32,19% | 6.111 | 27.840.364,36 € | 24.969 | 186.588.540,27 € | 26.168 | 178.748.797,13 € | 4.912 | 35.680.107,50 € |
| Non VW Group Vehicles | OTHER | 14 | 0,02% | 93.772,47 € | 0,01% | 0 | 0,00 € | 14 | 93.772,47 € | 0 | 0,00 € | 14 | 93.772,47 € |
| | Total | 86.050 | 100,00% | 666.207.437,13 € | 100,00% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

* 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 | 4.949 | 5,75% | 40.809.783,91 € | 6,13% | 469 | 2.132.222,12 € | 4.480 | 38.677.561,79 € | 3.997 | 32.315.816,71 € | 952 | 8.493.967,20 € |
| ASTURIAS | 1.530 | 1,78% | 11.737.148,06 € | 1,76% | 165 | 821.455,55 € | 1.365 | 10.915.692,51 € | 1.265 | 9.593.524,77 € | 265 | 2.143.623,29 € |
| CANTABRIA | 1.200 | 1,39% | 9.019.939,83 € | 1,35% | 132 | 588.267,33 € | 1.068 | 8.431.672,50 € | 982 | 7.256.863,89 € | 218 | 1.763.075,94 € |
| LA RIOJA | 441 | 0,51% | 3.101.906,64 € | 0,47% | 42 | 145.188,94 € | 399 | 2.956.717,70 € | 367 | 2.476.588,11 € | 74 | 625.318,53 € |
| CASTILLA LEON | 3.740 | 4,35% | 27.112.294,68 € | 4,07% | 244 | 1.144.351,56 € | 3.496 | 25.967.943,12 € | 2.961 | 21.288.692,49 € | 779 | 5.823.602,19 € |
| C.MADRID | 14.886 | 17,30% | 106.820.887,53 € | 16,03% | 2.195 | 10.565.844,06 € | 12.691 | 96.255.043,47 € | 12.550 | 87.821.656,41 € | 2.336 | 18.999.231,12 € |
| PAIS VASCO | 3.397 | 3,95% | 23.254.874,64 € | 3,49% | 188 | 761.082,84 € | 3.209 | 22.493.791,80 € | 2.806 | 18.929.428,44 € | 591 | 4.325.446,20 € |
| C.NAVARRA | 894 | 1,04% | 6.280.536,89 € | 0,94% | 116 | 441.457,56 € | 778 | 5.839.079,33 € | 762 | 5.292.983,60 € | 132 | 987.553,29 € |
| CATALUÑA | 17.274 | 20,07% | 138.834.019,67 € | 20,84% | 2.358 | 12.055.039,12 € | 14.916 | 126.778.980,55 € | 13.971 | 110.019.400,15 € | 3.303 | 28.814.619,52 € |
| ARAGÓN | 2.351 | 2,73% | 17.826.210,63 € | 2,68% | 241 | 1.142.695,53 € | 2.110 | 16.683.515,10 € | 1.922 | 14.452.087,64 € | 429 | 3.374.122,99 € |
| C. VALENCIANA | 9.002 | 10,46% | 68.476.830,33 € | 10,28% | 1.271 | 5.717.014,10 € | 7.731 | 62.759.816,23 € | 7.494 | 56.202.932,76 € | 1.508 | 12.273.897,57 € |
| CASTILLA LA MANCHA | 3.637 | 4,23% | 27.855.348,49 € | 4,18% | 349 | 1.714.286,80 € | 3.288 | 26.141.061,69 € | 2.957 | 22.186.873,68 € | 680 | 5.668.474,81 € |
| EXTREMADURA | 1.235 | 1,44% | 9.579.249,09 € | 1,44% | 160 | 665.583,55 € | 1.075 | 8.913.665,54 € | 1.007 | 7.847.921,05 € | 228 | 1.731.328,04 € |
| ANDALUCIA | 14.048 | 16,33% | 112.909.705,30 € | 16,95% | 2.024 | 9.455.087,47 € | 12.024 | 103.454.617,83 € | 11.717 | 93.843.152,47 € | 2.331 | 19.066.552,83 € |
| ISLAS BALEARES | 2.317 | 2,69% | 17.428.269,84 € | 2,62% | 299 | 1.486.495,65 € | 2.018 | 15.941.774,19 € | 1.998 | 14.817.548,73 € | 319 | 2.610.721,11 € |
| MURCIA | 2.463 | 2,86% | 21.213.291,94 € | 3,18% | 271 | 1.305.968,61 € | 2.192 | 19.907.323,33 € | 2.061 | 17.446.102,64 € | 402 | 3.767.189,30 € |
| ISLAS CANARIAS | 2.610 | 3,03% | 23.292.786,22 € | 3,50% | 64 | 284.151,54 € | 2.546 | 23.008.634,68 € | 2.583 | 23.015.171,97 € | 27 | 277.614,25 € |
| CEUTA | 31 | 0,04% | 254.384,15 € | 0,04% | 1 | 5.383,22 € | 30 | 249.000,93 € | 28 | 221.655,34 € | 3 | 32.728,81 € |
| MELILLA | 45 | 0,05% | 399.969,29 € | 0,06% | 0 | 0,00 € | 45 | 399.969,29 € | 43 | 374.089,85 € | 2 | 25.879,44 € |
| Total | 86.050 | 100,00% | 666.207.437,13 € | 100,00% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

* 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) | 375 | 0,44% | 1.990.843,35 € | 0,30% | 6 | 7.204,03 € | 369 | 1.983.639,32 € | 165 | 745.958,96 € | 210 | 1.244.884,39 € |
| Other | 85.675 | 99,56% | 664.216.593,78 € | 99,70% | 10.583 | 50.424.371,52 € | 75.092 | 613.792.222,26 € | 71.306 | 544.656.531,74 € | 14.369 | 119.560.062,04 € |
| Total | 86.050 | 100,00% | 666.207.437,13 € | 100,00% | 10.589 | 50.431.575,55 € | 75.461 | 615.775.861,58 € | 71.471 | 545.402.490,70 € | 14.579 | 120.804.946,43 € |

Poolinformation XI. - Loan Level Data

| No. | Month / Year of Loan Origination | Month / Year of Default | Original Principal Balance | Outstanding Balance of Loan at Default | Current Balance | Rebate | Month / Year of Loss | Recovery from sale of Asset | Unsecured Recovery n.a.= not available | Total Recovery between Default and write off | Total Recovery after write off | Loss Amount | Loss Percentage on Original Balance | Loss Percentage Current Balance | Geographic Location of Borrower | Object Type (new / used) | Manufacturer / Make | Contract Type (lease/loan, amortising/balloon) | Distribution Channel n.a.= not available | Customer Type | 08.2017 |
|-----|----------------------------------|-------------------------|----------------------------|--|-----------------|--------|----------------------|-----------------------------|--|--|--------------------------------|-------------|-------------------------------------|---------------------------------|---------------------------------|--------------------------|---------------------|--|--|---------------|-------------|
| 1 | 21/09/2016 | 00/00/0000 | 24.053,40 € | 0,00 € | 0,00 € | - | 25/09/2017 | - | - | 19.787,80 € | 0,00 € | 636,29 € | 2,65% | - | 1 | 1 | VW | C | - | Retail | 19.787,80 € |