

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
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Management company (Sociedad Gestora):	Titulización de Activos, S.G.F.T., S.A. Calle Orense nº 69 28020 Madrid Spain Phone: +34 91 702 0808 driver@tda-sgft.com

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Deal Overview

Cut Off Date:	31/05/2017			
Issue Date:	28/06/2017	Legal Maturity Date:	21/04/2028	
Reporting period:	October			
Reporting date:	16/11/2018			
Reporting Frequency:	monthly			
Period No.:	17			
Payment date:	21/11/2018			
Next payment date:	21/12/2018			
Asset collection period:	01/10/2018	until	31/10/2018	
Interest Accrual Period:	22/10/2018	until	21/11/2018	Days accrued: 30
Note Payment Period:	22/10/2018	until	21/11/2018	

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
56,72%	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

0,17020%

Targeted Overcollateralisation Percentage

	Class A	Class B
Initial OC @ Poolcut	11,20%	8,60%
Current OC Level	19,96%	15,38%
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												

*Ratings last updated on 23/02/2016

Deal Overview: Counterparties

Joint Lead Managers:	Lloyds Bank plc 25 Gresham Street London EC2V 7HN United Kingdom	Crédit Agricole Corporate and Investment Bank 12 Place des États-Unis 92120 Montrouge France
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**Management company
(Sociedad Gestora):** **Titulización de Activos, S.G.F.T., S.A.**
Calle Orense nº 69
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Servicer:	Volkswagen Finance E.F.C. Avd de Bruselas 34 28108 Alcobendas (Madrid) AbsOperations.Spain@vwfs.com	Clearing Systems:	IBERCLEAR Plaza de la Lealtad 1 28014 Madrid Spain phone: +34 91 709 5000 iberclear@iberclear.es
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Paying Agent:	BNP Paribas Securities Services , Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain	Account Bank:	BNP Paribas Securities Services , Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain
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Rating Agencies:	Moody's An der Welle 5 60322 Frankfurt Germany	DBRS Ratings Limited 20 Fenchurch Street London EC3M 3BY United Kingdom
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Swap Counterparty: **Royal Bank of Canada, London Branch**
Riverbank House, 2 Swan Lane
London EC4R 3BF
United Kingdom

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	Aa2
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 bps	75 bps
Index Rate:	1-Month Euribor	1-Month Euribor
Fixed/ Floating:	Floating	Floating
Current Coupon:	1-Month Euribor + 38 bps	1-Month Euribor + 75 bps
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:	October		
Payment Date:	21/11/2018		
Interest Accrual Period (from/until):	22/10/2018	21/11/2018	
Days Accrued:	30		
Base Interest Rate (1-Month Euribor):	-0,369%		
	EUR		
Day Count Convention:	30/360		

Interest Payments		Class A	Class B
Total Interest Amount of the Reporting Period		4.351,20 €	8.255,00 €
Gross Paid interest:		4.351,20 €	8.255,00 €
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):		478.822.476,00 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	28,12 €		
Available Redemption Amount Reporting Period:	24.819.538,80 €		
Total Available Redemption Amount:	24.819.566,92 €		
Redemption Amount per Class:		24.819.511,20 €	0,00 €
Unallocated Redemption Amount per note class from current period::		55,72 €	0,00 €
Note Balance (End of Period):		454.002.964,80	26.000.000,00
Note Factor (End of Period):		51,13%	100,00%

Overcollateralisation		Class A	Class B
Initial OC Percentage at Poolcut		11,2023%	8,6023%
Current OC Percentage		19,9621%	15,3785%

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 €	1,94% 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	478.822.476,00 €	26.000.000,00 €
Underlying Principal for Reporting Period	478.822.476,00 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 75.414,54 €	- 4.311,67 €

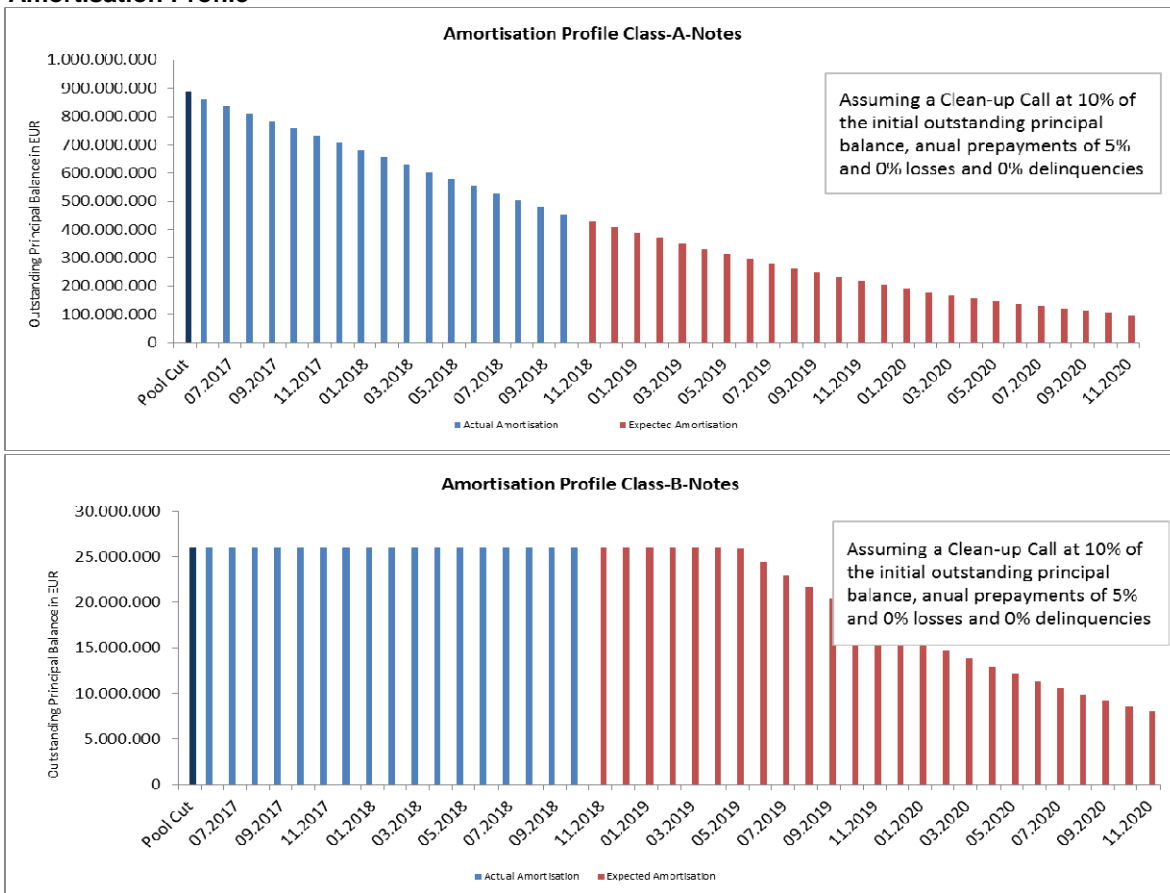
Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		28,12 €	
Available Distribution Amount	plus	25.429.674,89 €	25.429.703,01 €
Fees	less	517.803,68 €	24.911.899,33 €
Net Swap Payments Class A	less	75.414,54 €	24.836.484,79 €
Net Swap Payments Class B	less	4.311,67 €	24.832.173,12 €
Interest Class A	less	4.351,20 €	24.827.821,92 €
Interest Class B	less	8.255,00 €	24.819.566,92 €
Payment to Cash Collateral Account	less	- €	24.819.566,92 €
Redemption Class A	less	24.819.511,20 €	55,72 €
Redemption Class B	less	- €	55,72 €
Remaining Amount Due to Rounding	less	55,72 €	- €
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 30/09/2018				At the end of Reporting Period 31/10/2018			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	1.530.685,48 €	18.691,27 €	1.549.376,75 €	Arrears	1.782.509,17 €	19.718,13 €	1.802.227,30 €
10/2018	23.826.742,78 €	648.590,62 €	24.475.333,40 €				
11/2018	23.720.045,82 €	622.416,82 €	24.342.462,64 €	11/2018	23.674.951,96 €	621.102,85 €	24.296.054,81 €
12/2018	23.240.963,11 €	596.364,93 €	23.837.328,04 €	12/2018	23.197.081,94 €	595.100,46 €	23.792.182,40 €
01/2019	22.820.875,19 €	570.838,70 €	23.391.713,89 €	01/2019	22.780.819,84 €	569.622,45 €	23.350.442,29 €
02/2019	22.513.685,89 €	545.770,81 €	23.059.456,70 €	02/2019	22.475.117,98 €	544.598,56 €	23.019.716,54 €
03/2019	22.192.876,30 €	521.040,61 €	22.713.916,91 €	03/2019	22.154.702,59 €	519.910,75 €	22.674.613,34 €
04/2019	21.872.408,25 €	496.659,10 €	22.369.067,35 €	04/2019	21.833.997,84 €	495.571,16 €	22.329.569,00 €
05/2019	21.458.889,25 €	472.630,24 €	21.931.519,49 €	05/2019	21.421.784,41 €	471.584,51 €	21.893.368,92 €
06/2019	21.073.384,41 €	449.061,62 €	21.522.446,03 €	06/2019	21.037.094,31 €	448.056,61 €	21.485.150,92 €
07/2019	20.608.179,37 €	425.912,53 €	21.034.091,90 €	07/2019	20.572.712,91 €	424.947,43 €	20.997.660,34 €
08/2019	20.091.573,73 €	403.277,96 €	20.494.851,69 €	08/2019	20.056.539,07 €	402.351,78 €	20.458.890,85 €
09/2019	19.726.598,58 €	381.207,36 €	20.107.805,94 €	09/2019	19.692.547,02 €	380.319,73 €	20.072.866,75 €
10/2019	19.225.787,53 €	359.540,30 €	19.585.327,83 €	10/2019	19.193.360,26 €	358.690,01 €	19.552.050,27 €
11/2019	18.509.301,66 €	338.422,80 €	18.847.724,46 €	11/2019	18.477.628,54 €	337.608,09 €	18.815.236,63 €
12/2019	17.354.695,54 €	318.092,43 €	17.672.787,97 €	12/2019	17.324.347,35 €	317.312,51 €	17.641.659,86 €
01/2020	15.925.771,85 €	299.027,64 €	16.224.799,49 €	01/2020	15.896.766,59 €	298.281,08 €	16.195.047,67 €
02/2020	14.928.174,26 €	281.537,51 €	15.209.711,77 €	02/2020	14.900.093,70 €	280.822,83 €	15.180.916,53 €
03/2020	14.014.282,51 €	265.140,66 €	14.279.423,17 €	03/2020	13.985.970,68 €	264.456,84 €	14.250.427,52 €
04/2020	13.499.311,34 €	249.747,61 €	13.749.058,95 €	04/2020	13.471.732,60 €	249.094,91 €	13.720.827,51 €
05/2020	12.862.182,31 €	234.919,66 €	13.097.101,97 €	05/2020	12.836.413,66 €	234.297,22 €	13.070.710,88 €
06/2020	12.300.033,08 €	220.793,36 €	12.520.826,44 €	06/2020	12.276.040,96 €	220.190,20 €	12.496.240,16 €
07/2020	11.843.529,58 €	207.283,54 €	11.850.813,12 €	07/2020	11.619.819,27 €	206.715,78 €	11.826.535,05 €
08/2020	10.977.419,99 €	194.491,20 €	11.171.911,19 €	08/2020	10.953.956,40 €	193.949,46 €	11.147.907,86 €
09/2020	10.572.652,35 €	182.434,22 €	10.755.086,57 €	09/2020	10.549.870,71 €	181.918,23 €	10.731.788,94 €
10/2020	10.022.796,21 €	170.819,36 €	10.193.615,57 €	10/2020	10.001.051,88 €	170.328,44 €	10.171.380,32 €
11/2020	9.406.321,53 €	159.812,54 €	9.566.134,07 €	11/2020	9.385.315,74 €	159.345,49 €	9.544.661,23 €
12/2020	8.562.566,17 €	149.480,02 €	8.712.046,19 €	12/2020	8.544.059,52 €	149.036,04 €	8.693.095,56 €
01/2021	7.707.642,47 €	140.073,85 €	7.847.716,32 €	01/2021	7.689.360,95 €	139.650,19 €	7.829.011,14 €
02/2021	7.005.831,05 €	131.609,69 €	7.137.440,74 €	02/2021	6.988.076,51 €	131.206,07 €	7.119.282,58 €
03/2021	6.312.945,66 €	123.913,60 €	6.436.859,26 €	03/2021	6.295.709,30 €	123.529,51 €	6.419.238,81 €
04/2021	6.158.718,01 €	116.979,68 €	6.275.697,69 €	04/2021	6.141.643,08 €	116.614,52 €	6.258.257,60 €
05/2021	5.957.471,24 €	110.215,13 €	6.067.686,37 €	05/2021	5.940.769,00 €	109.868,75 €	6.050.637,75 €
06/2021	5.782.365,50 €	103.670,57 €	5.886.036,07 €	06/2021	5.766.747,58 €	103.342,54 €	5.870.090,12 €
07/2021	5.580.405,70 €	97.319,09 €	5.677.724,79 €	07/2021	5.565.548,27 €	97.008,19 €	5.662.556,46 €
08/2021	5.339.751,87 €	91.189,40 €	5.430.941,27 €	08/2021	5.324.878,10 €	90.894,84 €	5.415.772,94 €
09/2021	5.189.496,02 €	85.323,21 €	5.274.819,23 €	09/2021	5.175.232,49 €	85.045,03 €	5.260.277,52 €
10/2021	5.000.759,99 €	79.623,60 €	5.080.383,59 €	10/2021	4.986.999,35 €	79.361,06 €	5.066.360,41 €
11/2021	4.750.897,67 €	74.131,19 €	4.825.028,86 €	11/2021	4.737.342,36 €	73.883,73 €	4.811.226,09 €
12/2021	4.407.336,07 €	68.912,01 €	4.476.248,08 €	12/2021	4.394.104,59 €	68.679,46 €	4.462.784,05 €
01/2022	4.006.895,82 €	64.071,59 €	4.070.967,41 €	01/2022	3.994.832,53 €	63.853,58 €	4.058.686,11 €
02/2022	3.721.332,10 €	59.670,18 €	3.781.002,28 €	02/2022	3.710.384,62 €	59.465,40 €	3.769.850,02 €
03/2022	3.424.770,61 €	55.582,47 €	3.480.353,08 €	03/2022	3.414.903,48 €	55.389,73 €	3.470.293,21 €
04/2022	3.330.543,37 €	51.820,15 €	3.382.363,52 €	04/2022	3.320.665,38 €	51.638,27 €	3.372.303,65 €
05/2022	3.209.682,41 €	48.161,67 €	3.257.844,08 €	05/2022	3.199.793,63 €	47.990,58 €	3.247.784,21 €
06/2022	3.113.610,40 €	44.636,74 €	3.158.247,14 €	06/2022	3.104.690,47 €	44.476,55 €	3.149.167,02 €
07/2022	2.997.564,57 €	41.217,15 €	3.038.781,72 €	07/2022	2.988.792,71 €	41.066,76 €	3.029.859,47 €
08/2022	2.846.698,44 €	37.924,70 €	2.884.623,14 €	08/2022	2.838.330,91 €	37.783,93 €	2.876.114,84 €
09/2022	2.756.629,68 €	34.797,86 €	2.790.427,54 €	09/2022	2.747.469,28 €	34.666,29 €	2.782.135,57 €
10/2022	2.641.141,18 €	31.770,46 €	2.672.911,64 €	10/2022	2.632.835,88 €	31.647,85 €	2.664.483,73 €
Subtotal	565.723.223,90 €	11.476.619,41 €	577.199.843,31 €	Subtotal	541.055.399,37 €	10.802.003,38 €	551.857.402,75 €
> 10/2022	26.282.855,55 €	246.188,51 €	26.529.044,06 €	> 10/2022	26.179.536,47 €	245.183,36 €	26.424.719,83 €
Total	592.006.079,45 €	11.722.807,92 €	603.728.887,37 €	Total	567.234.935,84 €	11.047.186,74 €	578.282.122,58 €

Amortisation Profile



Defaults/ Performance Trigger

Cumulative Gross Losses

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	108	1.437.881,81
Defaults	18	263.683,23
End of Period	126	1.701.565,04

Cumulative Gross Loss Ratio

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,1702%
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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) 1.80 % 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			603.728.887,37 €
End of Period			578.282.122,58 €
Periodic reduction of Nominal		25.446.764,79 €	25.446.764,79 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-28.544,25 €	
Fees for prolongation		415,40 €	
Write Off / Write Down	-	0,00 €	
Recoveries after Write Off		0,00 €	
Cancellation fees		8.830,18 €	
Interest in arrears		2.208,77 €	
Net Swaps		0,00 €	
Available Distribution Amount		25.429.674,89 €	

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	83.582	558.638.799,47 €	9.965	39.337.205,70 €	73.617	519.301.593,77 €	69.417	456.237.408,13 €	14.165	102.401.391,34 €
Delinquent	667	7.056.888,13 €	99	497.477,92 €	568	6.559.410,21 €	533	5.573.535,72 €	134	1.483.352,41 €
Defaulted	116	1.504.230,49 €	15	111.528,88 €	101	1.392.701,61 €	87	1.117.853,70 €	29	386.376,79 €
Partial Prepayment	12	35.017,75 €	2	8.273,92 €	10	26.743,83 €	10	28.947,00 €	2	6.070,75 €
End of Term	2.840	0,00 €	692	0,00 €	2.148	0,00 €	2.415	- €	425	- €
Write Off	4	0,00 €	1	0,00 €	3	0,00 €	3	- €	1	- €
Full Prepayment	2.019	0,00 €	339	0,00 €	1.680	0,00 €	1.527	- €	492	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Total	89.240	567.234.935,84 €	11.113	39.954.486,42 €	78.127	527.280.449,42 €	73.992	462.957.744,55 €	15.248	104.277.191,29 €

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	84.377	93,88%	578.282.122,58 €	94,02%
Retention of Volkswagen Finance	5.505	6,12%	36.770.577,84 €	5,98%
Total	89.882	100,00%	615.052.700,42 €	100,00%

Retention Amounts		
Minimum Retention	30.752.635,02 €	5,00%
Actual Retention	36.770.577,84 €	5,98%

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.

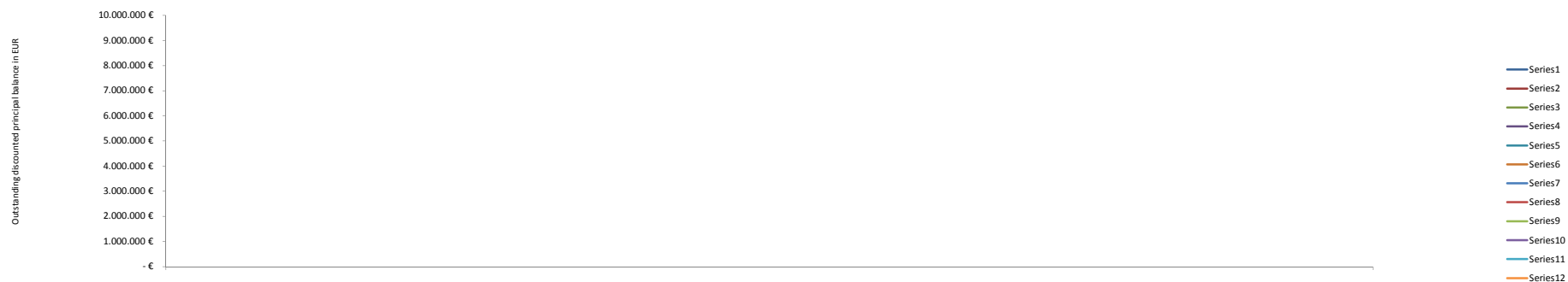
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	264	0,31%	2.698.147,24 €	0,48%	2.770.579,30 €	0,45%	41	201.867,90 €	223	2.496.279,34 €	216	2.184.908,63 €	48	513.238,61 €
> 30 <= 60	206	0,24%	2.312.292,81 €	0,41%	2.377.117,03 €	0,39%	34	171.857,61 €	172	2.140.435,20 €	167	1.830.009,99 €	39	482.282,82 €
> 60 <= 90	92	0,11%	911.478,97 €	0,16%	935.463,03 €	0,15%	14	74.437,78 €	78	837.041,19 €	75	725.134,14 €	17	186.344,83 €
> 90 <= 120	38	0,05%	408.266,90 €	0,07%	420.067,48 €	0,07%	5	29.685,53 €	33	378.581,37 €	35	388.837,41 €	3	19.429,49 €
> 120 <= 150	23	0,03%	193.313,55 €	0,03%	198.514,32 €	0,03%	3	13.323,69 €	20	179.989,86 €	13	117.986,26 €	10	75.327,29 €
> 150 <= 180	16	0,02%	221.755,59 €	0,04%	228.720,52 €	0,04%	0	- €	16	221.755,59 €	7	105.936,04 €	9	115.819,55 €
Subtotal	639	0,76%	6.745.255,06 €	1,19%	6.930.461,68 €	1,13%	97	491.172,51 €	542	6.254.082,55 €	513	5.352.812,47 €	126	1.392.442,59 €
> 180 <= 210	4	0,00%	44.311,77 €	0,01%	45.893,75 €	0,01%	0	- €	4	44.311,77 €	2	33.792,85 €	2	10.518,92 €
> 210 <= 240	4	0,00%	48.966,21 €	0,01%	50.576,42 €	0,01%	0	- €	4	48.966,21 €	2	8.319,52 €	2	40.646,69 €
> 240 <= 270	7	0,01%	80.429,50 €	0,01%	83.080,28 €	0,01%	1	4.218,49 €	6	76.211,01 €	6	70.769,33 €	1	9.660,17 €
> 270 <= 300	0	0,00%	- €	0,00%	- €	0,00%	0	- €	0	- €	0	- €	0	- €
> 300 <= 330	2	0,00%	23.765,69 €	0,00%	24.410,85 €	0,00%	1	2.086,92 €	1	21.678,77 €	2	23.765,69 €	0	- €
> 330 <= 360	2	0,00%	28.435,71 €	0,01%	29.187,25 €	0,00%	0	- €	2	28.435,71 €	2	28.435,71 €	0	- €
> 360	9	0,01%	85.724,19 €	0,02%	88.168,72 €	0,01%	0	- €	9	85.724,19 €	6	55.640,15 €	3	30.084,04 €
Subtotal	28	0,02%	311.633,07 €	0,06%	321.317,27 €	0,04%	2	6.305,41 €	26	305.327,66 €	20	220.723,25 €	8	90.909,82 €
Total	667	0,78%	7.056.888,13 €	1,25%	7.251.778,95 €	1,17%	99	497.477,92 €	568	6.559.410,21 €	533	5.573.535,72 €	134	1.483.352,41 €

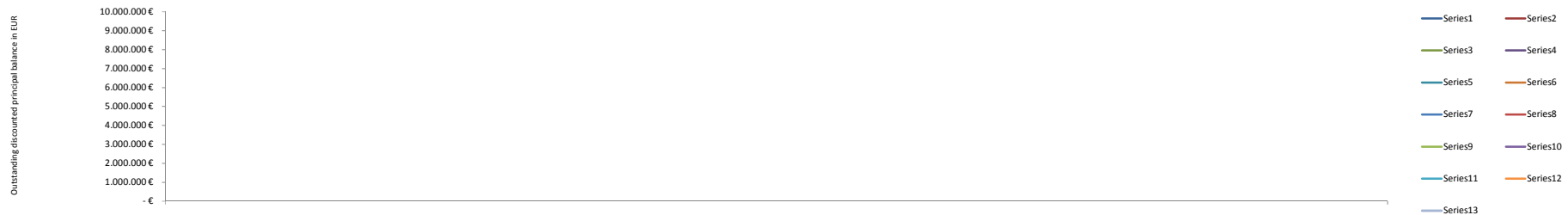
Performance Delinquencies



Defaulted Contracts

Defaulted Profile Total Portfolio							Credit Type				Vehicle Status			
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)	Auto Credit		Classic Credit		New		Used	
							Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
<= 30	0	0,00%	0,00 €	0,00%	- €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 30 <= 60	0	0,00%	0,00 €	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
> 60 <= 90	1	0,00%	7.723,71 €	0,00%	7.723,69 €	0,00%	0	0,00 €	1	7.723,71 €	1	7.723,71 €	0	0,00 €
> 90 <= 120	2	0,00%	23.144,22 €	0,00%	23.241,27 €	0,00%	0	0,00 €	2	23.144,22 €	2	23.144,22 €	0	0,00 €
> 120 <= 150	8	0,01%	126.445,89 €	0,02%	127.045,47 €	0,02%	1	12.569,66 €	7	113.876,23 €	7	110.726,42 €	1	15.719,47 €
> 150 <= 180	9	0,01%	95.570,48 €	0,02%	95.987,92 €	0,02%	1	4.072,25 €	8	91.498,23 €	7	58.672,41 €	2	36.898,07 €
Subtotal	20	0,02%	252.884,30 €	0,04%	254.000,35 €	0,04%	2	16.641,91 €	18	236.242,39 €	17	200.266,76 €	3	52.617,54 €
> 180 <= 210	12	0,01%	145.316,85 €	0,03%	146.066,77 €	0,03%	1	0,73 €	11	145.316,12 €	10	99.919,24 €	2	45.397,61 €
> 210 <= 240	14	0,02%	164.203,52 €	0,03%	165.025,65 €	0,03%	0	0,00 €	14	164.203,52 €	8	117.554,63 €	6	46.648,89 €
> 240 <= 270	10	0,01%	126.851,44 €	0,02%	127.561,12 €	0,02%	2	17.941,73 €	8	108.909,71 €	7	81.355,53 €	3	45.495,91 €
> 270 <= 300	10	0,01%	154.511,42 €	0,03%	155.294,80 €	0,03%	2	23.181,79 €	8	131.329,63 €	10	154.511,42 €	0	0,00 €
> 300 <= 330	8	0,01%	89.935,40 €	0,02%	90.357,61 €	0,02%	0	0,00 €	8	89.935,40 €	5	53.523,26 €	3	36.412,14 €
> 330 <= 360	9	0,01%	106.856,63 €	0,02%	107.420,26 €	0,02%	2	13.846,21 €	7	93.210,42 €	7	83.861,26 €	2	22.995,37 €
> 360	33	0,04%	463.670,93 €	0,08%	466.230,53 €	0,08%	6	40.116,51 €	27	423.554,42 €	23	326.861,60 €	10	136.809,33 €
Subtotal	96	0,11%	1.251.346,19 €	0,23%	1.257.956,74 €	0,23%	13	94.886,97 €	83	1.156.459,22 €	70	917.586,94 €	26	333.759,25 €
Total	116	0,13%	1.504.230,49 €	0,27%	1.511.957,09 €	0,27%	15	111.528,88 €	101	1.392.701,61 €	87	1.117.853,70 €	29	386.376,79 €

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	153	1.021.606,17 €	966.289,99 €	35.017,75 €
Full and Partial Prepayments with another status at the end of the month (*)	5	19.527,38 €	17.969,76 €	929,12 €
Total	158	1.041.133,55 €	984.259,75 €	35.946,87 €

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	2	10.064,44 €	1.354,27 €	8.273,92 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal AC	2	10.064,44 €	1.354,27 €	8.273,92 €
Classic Credit	New Car	8	57.562,77 €	34.738,10 €	20.673,08 €
	Used Car	2	13.234,55 €	6.824,45 €	6.070,75 €
	Subtotal CC	10	70.797,32 €	41.562,55 €	26.743,83 €
Total		12	80.861,76 €	42.916,82 €	35.017,75 €

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	46	142.843,27 €	138.334,81 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal AC	46	142.843,27 €	138.334,81 €	0,00 €
Classic Credit	New Car	70	597.910,42 €	588.258,60 €	0,00 €
	Used Car	25	199.990,72 €	196.779,76 €	0,00 €
	Subtotal CC	95	797.901,14 €	785.038,36 €	0,00 €
Total		141	940.744,41 €	923.373,17 €	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	48	152.907,71 €	139.689,08 €	8.273,92 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal AC	48	152.907,71 €	139.689,08 €	8.273,92 €
Classic Credit	New Car	78	655.473,19 €	622.996,70 €	20.673,08 €
	Used Car	27	213.225,27 €	203.604,21 €	6.070,75 €
	Subtotal CC	105	868.698,46 €	826.600,91 €	26.743,83 €
Total		153	1.021.606,17 €	966.289,99 €	35.017,75 €

(*) 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	13	149.178,78 €	43.488,68 €	0,00 €	105.690,10 €
	Used	2	7.004,47 €	0,00 €	0,00 €	7.004,47 €
	Subtotal AC	15	156.183,25 €	43.488,68 €	0,00 €	112.694,57 €
Classic Credit	New	74	1.160.004,74 €	141.613,91 €	5,51 €	1.018.385,32 €
	Used	27	404.019,22 €	21.799,86 €	0,00 €	382.219,36 €
	Subtotal CC	101	1.564.023,96 €	163.413,77 €	5,51 €	1.400.604,68 €
Total		116	1.720.207,21 €	206.902,45 €	5,51 €	1.513.299,25 €

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	1	510,12 €	0,00 €	0,00 €	510,12 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	1	510,12 €	0,00 €	0,00 €	510,12 €
Classic Credit	New	2	1.896,85 €	0,00 €	0,00 €	1.896,85 €
	Used	1	1.766,55 €	0,00 €	0,00 €	1.766,55 €
	Subtotal AC	3	3.663,40 €	0,00 €	0,00 €	3.663,40 €
Total		4	4.173,52 €	0,00 €	0,00 €	4.173,52 €

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	1	510,12 €	0,00 €	0,00 €	510,12 €
	Used	0	0,00 €	0,00 €	0,00 €	0,00 €
	Subtotal AC	1	510,12 €	0,00 €	0,00 €	510,12 €
Classic Credit	New	1	1.260,56 €	0,00 €	0,00 €	1.260,56 €
	Used	1	1.766,55 €	0,00 €	0,00 €	1.766,55 €
	Subtotal CC	2	3.027,11 €	0,00 €	0,00 €	3.027,11 €
Total		3	3.537,23 €	0,00 €	0,00 €	3.537,23 €

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	2.819	3,34%	29.727.819,30 €	5,24%	0,00%	263	1.451.547,84 €	0,00%	2.556	28.278.271,49 €	0,00%	2.196	23.009.737,49 €	0,00%	623	6.718.081,81 €	0,00%
0.01 - 1.000,00	4.501	5,33%	41.415.481,69 €	7,32%	4,55%	414	2.035.263,92 €	4,05%	4.087	39.492.300,28 €	4,61%	3.593	32.869.485,64 €	4,49%	908	8.658.168,56 €	4,81%
1.000,01 - 2.000,00	6.277	7,44%	51.415.481,69 €	9,06%	11,55%	641	2.754.180,20 €	10,15%	5.636	48.661.301,49 €	11,74%	4.885	39.487.935,11 €	11,48%	1.392	11.927.546,58 €	11,80%
2.000,01 - 3.000,00	7.234	8,57%	56.308.185,76 €	9,93%	17,07%	1.069	4.398.498,32 €	15,20%	6.165	51.909.687,44 €	17,46%	5.836	44.500.001,20 €	17,04%	1.398	11.808.184,56 €	17,19%
3.000,01 - 4.000,00	6.800	8,06%	47.691.274,66 €	8,41%	22,37%	1.006	3.954.922,04 €	19,42%	5.794	43.736.352,62 €	23,00%	5.598	36.167.271,69 €	22,36%	1.202	9.524.002,97 €	22,44%
4.000,01 - 5.000,00	6.768	8,02%	44.810.927,36 €	7,90%	26,82%	1.089	4.259.019,82 €	22,68%	5.679	40.551.907,64 €	27,82%	5.654	36.511.913,51 €	26,73%	1.114	8.299.013,85 €	27,29%
5.000,01 - 6.000,00	5.904	7,00%	39.124.211,15 €	6,90%	30,19%	991	4.108.030,04 €	24,92%	4.913	35.016.181,11 €	31,56%	4.921	32.363.594,07 €	29,84%	983	6.760.617,08 €	32,08%
6.000,01 - 7.000,00	5.119	6,07%	32.399.108,62 €	5,71%	34,04%	771	3.131.352,47 €	27,91%	4.348	29.267.756,15 €	35,44%	4.215	26.159.065,21 €	33,76%	904	6.241.043,41 €	35,43%
7.000,01 - 8.000,00	4.938	5,85%	30.416.979,98 €	5,38%	37,24%	717	2.563.240,37 €	30,77%	4.222	27.833.739,61 €	36,63%	4.067	24.876.029,04 €	36,91%	852	5.540.950,94 €	38,98%
8.000,01 - 9.000,00	4.329	5,13%	24.405.151,26 €	4,30%	40,86%	546	1.925.324,19 €	33,23%	3.783	22.479.827,07 €	42,28%	3.549	20.131.323,59 €	40,31%	780	4.273.827,67 €	43,58%
9.000,01 - 10.000,00	4.450	5,27%	26.308.507,84 €	4,84%	42,17%	674	2.628.801,37 €	33,43%	3.776	23.679.706,47 €	44,27%	3.764	22.257.192,03 €	41,66%	686	4.051.315,81 €	45,15%
10.000,01 - 11.000,00	3.176	3,76%	18.543.489,66 €	3,27%	45,50%	338	1.192.421,16 €	36,51%	2.838	17.351.068,50 €	46,89%	2.672	15.486.571,24 €	45,34%	504	3.056.918,42 €	46,41%
11.000,01 - 12.000,00	2.958	3,51%	16.922.172,55 €	2,98%	47,51%	345	1.158.421,01 €	38,21%	2.613	15.763.751,54 €	49,11%	2.492	14.092.895,48 €	47,25%	466	2.839.277,07 €	48,91%
12.000,01 - 13.000,00	2.619	3,10%	14.908.217,96 €	2,63%	50,13%	228	756.538,14 €	40,78%	2.391	14.151.679,82 €	51,26%	2.187	12.140.428,83 €	50,04%	432	2.767.789,13 €	50,59%
13.000,01 - 14.000,00	2.285	2,71%	12.693.216,51 €	2,24%	52,15%	188	564.700,25 €	42,61%	2.097	12.128.516,26 €	53,23%	1.937	10.707.779,92 €	51,98%	348	1.985.436,59 €	53,11%
14.000,01 - 15.000,00	2.313	2,74%	13.936.054,74 €	2,46%	52,11%	239	825.098,15 €	42,10%	2.074	13.110.956,59 €	53,60%	1.992	12.021.233,89 €	51,76%	321	1.914.820,89 €	54,41%
> 15.000,00	11.886	14,09%	68.096.482,60 €	11,55%	62,66%	562	2.227.127,13 €	47,50%	11.324	83.869.355,47 €	63,64%	10.469	58.186.286,65 €	62,66%	1.417	7.910.195,95 €	62,66%
Total	84.377	100%	567.234.335,84 €	100%	-	10.081	39.934.486,42 €	-	74.296	527.280.449,42 €	-	70.047	462.957.744,55 €	-	14.330	104.277.191,29 €	-

Statistics	
Minimum Down Payment	0,00 €
Maximum Down Payment	126.799,22 €
Weighted Average Down Payment (Customers who did Down Payment)	7.599,30 €
Weighted Average Down Payment	7.201,03 €

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

Poolinformation II. - Customer Type_Type of Payment

Customer Type Total Portfolio					Credit Type				Vehicle Status			
Customer Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Private	71.733	85,01%	478.149.710,71 €	84,29%	8.255	31.532.056,28 €	63.478	446.617.654,43 €	59.379	388.754.373,86 €	12.354	89.395.336,85 €
Company	12.644	14,99%	89.085.225,13 €	15,71%	1.826	8.422.430,14 €	10.818	80.662.794,99 €	10.668	74.203.370,69 €	1.976	14.881.854,44 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

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	84.377	100,00%	567.234.935,84 €	100,00%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

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%	75.876,98 €	0,0134%
2	5	0,0056%	62.267,54 €	0,0110%
3	1	0,0011%	61.120,62 €	0,0108%
4	1	0,0011%	59.053,44 €	0,0104%*
5	1	0,0011%	55.011,72 €	0,0097%
6	1	0,0011%	51.465,54 €	0,0091%
7	1	0,0011%	46.102,81 €	0,0081%
8	1	0,0011%	45.028,44 €	0,0079%
9	2	0,0022%	43.576,40 €	0,0077%
10	1	0,0011%	42.454,62 €	0,0075%
11	1	0,0011%	41.814,89 €	0,0074%
12	1	0,0011%	40.288,72 €	0,0071%
13	1	0,0011%	40.231,06 €	0,0071%
14	1	0,0011%	38.918,94 €	0,0069%
15	1	0,0011%	37.691,89 €	0,0066%
16	1	0,0011%	37.654,96 €	0,0066%
17	1	0,0011%	37.551,64 €	0,0066%
18	1	0,0011%	37.327,77 €	0,0066%
19	1	0,0011%	37.014,22 €	0,0065%
20	4	0,0045%	37.001,32 €	0,0065%
Subtotal	32	0,04%	927.453,52 €	0,16%
>20	84.345	99,96%	566.307.482	99,84%
Total	84.377	100%	567.234.935,84 €	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	35.297	41,83%	105.265.453,23 €	18,56%	7.279	18.950.740,89 €	28.018	86.314.712,34 €	30.078	88.610.147,94 €	5.219	16.655.305,29 €
5.000,01 - 10.000,00	32.480	38,49%	229.252.796,78 €	40,42%	2.419	16.079.867,38 €	30.061	213.172.929,40 €	26.705	188.113.859,91 €	5.775	41.138.936,87 €
10.000,01 - 15.000,00	11.642	13,80%	139.945.636,00 €	24,67%	324	3.814.174,02 €	11.318	136.131.461,98 €	9.261	111.345.029,39 €	2.381	28.600.606,61 €
15.000,01 - 20.000,00	3.671	4,35%	62.334.958,64 €	10,99%	45	758.510,21 €	3.626	61.576.448,43 €	2.964	50.429.841,57 €	707	11.905.117,07 €
20.000,01 - 25.000,00	969	1,15%	21.225.359,06 €	3,74%	9	197.396,50 €	960	21.027.962,56 €	786	17.225.666,93 €	183	3.999.692,13 €
25.000,01 - 30.000,00	238	0,28%	6.407.730,66 €	1,13%	3	79.128,24 €	235	6.328.602,42 €	193	5.189.594,68 €	45	1.218.135,98 €
> 30.000,00	80	0,09%	2.803.001,47 €	0,49%	2	74.669,18 €	78	2.728.332,29 €	60	2.043.604,13 €	20	759.397,34 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

Statistics

Minimum Outstanding Discounted Principal Balance	0,73 €
Maximum Outstanding Discounted Principal Balance	61.120,62 €
Average Outstanding Discounted Principal Balance	6.722,63 €

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	660	0,78%	619.747,85 €	0,11%	652	611.859,35 €	8	7.888,50 €	645	602.763,98 €	15	16.983,87 €
5.000,01 - 10.000,00	12.535	14,86%	35.426.752,74 €	6,25%	4.628	11.584.902,99 €	7.907	23.841.849,75 €	11.451	32.839.607,45 €	1.084	2.587.145,29 €
10.000,01 - 15.000,00	37.238	44,13%	183.877.991,16 €	32,42%	3.087	14.029.027,49 €	34.151	169.848.963,67 €	30.504	149.703.131,65 €	6.734	34.174.859,51 €
15.000,01 - 20.000,00	20.766	24,61%	164.536.489,82 €	29,01%	1.240	8.631.340,68 €	19.526	155.905.149,14 €	16.402	128.959.891,68 €	4.364	35.576.598,14 €
20.000,01 - 25.000,00	8.422	9,98%	98.660.425,29 €	17,39%	303	2.819.041,61 €	8.119	95.841.383,68 €	7.068	81.019.141,66 €	1.354	17.641.283,63 €
25.000,01 - 30.000,00	3.017	3,58%	47.919.435,20 €	8,45%	100	1.153.322,25 €	2.917	46.766.112,95 €	2.531	40.085.353,89 €	486	7.834.081,31 €
> 30.000,00	1.739	2,06%	36.194.093,78 €	6,38%	71	1.124.992,05 €	1.668	35.069.101,73 €	1.446	29.747.854,24 €	293	6.446.239,54 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

Statistics

Minimum Original Nominal Balance	1.834,35 €
Maximum Original Nominal Balance	97.659,89 €
Average Original Nominal Balance	14.822,30 €

* 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%	68	0,08%	143.501,78 €	0,03%	0	0,00 €	68	143.501,78 €	68	143.501,78 €	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%	5.951,33 €	0,00%	0	0,00 €	1	5.951,33 €	1	5.951,33 €	0	0,00 €
1,5% < - ≤ 2%	5	0,01%	7.587,07 €	0,00%	0	0,00 €	5	7.587,07 €	5	7.587,07 €	0	0,00 €
2% < - ≤ 2,5%	9	0,01%	11.586,62 €	0,00%	0	0,00 €	9	11.586,62 €	9	11.586,62 €	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%	21.795,22 €	0,00%	0	0,00 €	1	21.795,22 €	1	21.795,22 €	0	0,00 €
3,5% < - ≤ 4%	1	0,00%	10.310,66 €	0,00%	0	0,00 €	1	10.310,66 €	1	10.310,66 €	0	0,00 €
4% < - ≤ 4,5%	1	0,00%	10.462,71 €	0,00%	0	0,00 €	1	10.462,71 €	1	10.462,71 €	0	0,00 €
4,5% < - ≤ 5%	159	0,19%	1.960.931,40 €	0,35%	1	841,67 €	158	1.960.089,73 €	156	1.936.017,42 €	3	24.913,98 €
5% < - ≤ 5,5%	12	0,01%	35.422,15 €	0,01%	7	21.704,29 €	5	13.717,86 €	12	35.422,15 €	0	0,00 €
5,5% < - ≤ 6%	121	0,14%	1.051.732,55 €	0,19%	0	0,00 €	121	1.051.732,55 €	19	196.707,94 €	102	855.024,61 €
6% < - ≤ 6,5%	37	0,04%	218.600,21 €	0,04%	0	0,00 €	37	218.600,21 €	17	107.982,94 €	20	110.617,27 €
6,5% < - ≤ 7%	43	0,05%	329.573,05 €	0,06%	0	0,00 €	43	329.573,05 €	20	252.065,83 €	23	77.507,22 €
7% < - ≤ 7,5%	98	0,12%	874.894,47 €	0,15%	2	16.244,58 €	96	858.649,89 €	84	787.214,39 €	14	87.680,08 €
7,5% < - ≤ 8%	726	0,86%	4.165.765,02 €	0,73%	11	53.948,70 €	715	4.111.816,32 €	681	3.904.595,39 €	45	261.169,63 €
8% < - ≤ 8,5%	6.655	7,89%	28.290.334,01 €	4,99%	441	2.957.288,33 €	6.214	25.333.045,68 €	6.527	27.740.806,05 €	128	549.527,96 €
8,5% < - ≤ 9%	2.060	2,44%	12.506.347,70 €	2,20%	1.125	4.299.399,77 €	935	8.206.947,93 €	1.803	10.463.249,15 €	257	2.043.098,55 €
9% < - ≤ 9,5%	6.979	8,27%	46.499.771,30 €	8,20%	4.698	21.633.444,61 €	2.281	24.866.326,69 €	6.935	46.221.723,78 €	44	278.047,52 €
9,5% < - ≤ 10%	13.483	15,98%	123.539.999,31 €	21,78%	2.806	7.428.412,20 €	10.677	116.111.587,11 €	11.451	97.369.093,46 €	2.032	26.170.905,85 €
10% < - ≤ 10,5%	19.453	23,05%	154.162.529,01 €	27,18%	324	1.019.578,94 €	19.129	153.142.950,07 €	14.232	110.424.314,71 €	5.221	43.738.214,30 €
10,5% < - ≤ 11%	21.249	25,18%	129.658.909,94 €	22,86%	576	2.277.160,10 €	20.673	127.381.749,84 €	15.675	102.542.309,79 €	5.574	27.116.600,15 €
11% < - ≤ 11,5%	9.994	11,84%	56.721.517,21 €	10,00%	87	241.572,64 €	9.907	56.479.944,57 €	9.168	53.837.375,68 €	826	2.884.141,53 €
11,5% < - ≤ 12%	2.924	3,47%	6.534.587,15 €	1,15%	3	4.890,59 €	2.921	6.529.696,56 €	2.889	6.463.019,92 €	35	71.567,23 €
12% < - ≤ 12,5%	126	0,15%	373.357,36 €	0,07%	0	0,00 €	126	373.357,36 €	121	367.739,54 €	5	5.617,82 €
12,5% < - ≤ 13%	171	0,20%	96.911,02 €	0,02%	0	0,00 €	171	96.911,02 €	171	96.911,02 €	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%	2.557,59 €	0,00%	0	0,00 €	1	2.557,59 €	0	0,00 €	1	2.557,59 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

Statistics

Minimum Interest Rate Debtor	0,00%
Maximum Interest Rate Debtor	23,00%
Weighted Average Interest Rate Debtor	10,12%

* 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	8	0,01%	7.036,20 €	0,00%	1	541,05 €	7	6.495,15 €	4	3.959,49 €	4	3.076,71 €
25 - 36	23.297	27,61%	66.543.251,64 €	11,73%	3.445	5.935.286,44 €	19.852	60.607.965,20 €	19.869	55.867.843,84 €	3.428	10.675.407,80 €
37 - 48	33.055	39,18%	189.565.488,87 €	33,42%	6.442	31.608.751,70 €	26.613	157.956.737,17 €	28.619	164.661.898,68 €	4.436	24.903.590,19 €
49 - 60	11.980	14,20%	106.421.563,72 €	18,76%	193	2.409.907,23 €	11.787	104.011.656,49 €	9.168	82.821.860,31 €	2.812	23.599.703,41 €
61 - 72	7.293	8,64%	82.216.470,84 €	14,49%	0	0,00 €	7.293	82.216.470,84 €	5.749	65.361.899,81 €	1.544	16.854.571,03 €
73 - 84	5.857	6,94%	80.412.774,34 €	14,18%	0	0,00 €	5.857	80.412.774,34 €	4.037	57.383.730,77 €	1.820	23.029.043,57 €
85 - 96	2.887	3,42%	42.068.350,23 €	7,42%	0	0,00 €	2.887	42.068.350,23 €	2.601	36.856.551,65 €	286	5.211.798,58 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

Statistics	
Minimum Original Term in monthly instalments	23
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	60,87

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	131	0,16%	1.511.147,19 €	0,27%	18	113.091,30 €	113	1.398.055,89 €	99	1.123.325,80 €	32	387.821,39 €
01 - 12	17.756	21,04%	37.943.672,58 €	6,69%	3.312	5.323.280,04 €	14.444	32.620.392,54 €	15.274	32.265.350,65 €	2.482	5.678.321,93 €
13 - 24	31.349	37,15%	160.308.184,34 €	28,26%	5.456	24.906.978,01 €	25.893	135.401.206,33 €	26.972	138.345.161,28 €	4.377	21.963.023,06 €
25 - 36	16.634	19,71%	132.909.903,85 €	23,43%	1.164	7.961.599,94 €	15.470	124.948.303,91 €	13.468	108.614.731,43 €	3.166	24.295.172,42 €
37 - 48	8.411	9,97%	91.945.142,80 €	16,21%	131	1.649.537,13 €	8.280	90.295.605,67 €	6.494	72.131.533,33 €	1.917	19.813.609,47 €
49 - 60	5.908	7,00%	78.990.558,01 €	13,93%	0	0,00 €	5.908	78.990.558,01 €	4.328	58.950.999,20 €	1.580	20.039.558,81 €
61 - 72	3.420	4,05%	51.009.900,61 €	8,99%	0	0,00 €	3.420	51.009.900,61 €	2.723	40.424.613,96 €	697	10.585.286,65 €
73 - 84	768	0,91%	12.616.426,46 €	2,22%	0	0,00 €	768	12.616.426,46 €	689	11.102.028,90 €	79	1.514.397,56 €
85 - 94	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

Statistics	
Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	76
Weighted Average Remaining Term in monthly instalments	34,15

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	25	0,03%	432.613,86 €	0,08%	3	38.054,22 €	22	394.559,64 €	20	350.983,73 €	5	81.630,13 €
13 - 24	29.788	35,30%	241.266.643,28 €	42,53%	3.218	17.580.748,52 €	26.570	223.685.894,76 €	24.414	196.103.143,26 €	5.374	45.163.500,02 €
25 - 36	52.054	61,69%	314.592.073,34 €	55,46%	6.722	22.105.922,75 €	45.332	292.486.150,59 €	43.632	257.906.400,28 €	8.422	56.685.673,06 €
37 - 48	1.831	2,17%	8.398.955,66 €	1,48%	138	229.760,93 €	1.693	8.169.194,73 €	1.466	6.612.530,73 €	365	1.786.424,93 €
49 - 60	501	0,59%	2.059.088,89 €	0,36%	0	0,00 €	501	2.059.088,89 €	381	1.600.542,41 €	120	458.526,48 €
61 - 72	112	0,13%	358.169,98 €	0,06%	0	0,00 €	112	358.169,98 €	84	279.379,02 €	28	78.790,96 €
> 72	66	0,08%	127.410,83 €	0,02%	0	0,00 €	66	127.410,83 €	50	104.765,12 €	16	22.645,71 €
Total	84.377	100%	567.234.935,84 €	100%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

Statistics	
Minimum Seasoning Term in monthly instalments	5
Maximum Seasoning Term in monthly instalments	0
Weighted Average Seasoning Term in monthly instalments	26,58

* 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	10.081	11,95%	39.954.486,42 €	7,04%
Classic Credit	74.296	88,05%	527.280.449,42 €	92,96%
Total	84.377	100%	567.234.935,84 €	100%

Type of Car

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	70.047	83,02%	462.957.744,55 €	81,62%
Used Cars	14.330	16,98%	104.277.191,29 €	18,38%
Total	84.377	100%	567.234.935,84 €	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	9.929	98,49%	39.500.340,56 €	98,86%
Used Cars	152	1,51%	454.145,86 €	1,14%
Total	10.081	100%	39.954.486,42 €	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	60.118	80,92%	423.457.403,99 €	80,31%
Used Cars	14.178	19,08%	103.823.045,43 €	19,69%
Total	74.296	100%	527.280.449,42 €	100%

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

Poolinformation VIII. - Distribution by Vehicle Makes and Models

Make and Model Total Portfolio						Credit Type				Vehicle Status			
Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
						Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Audi	A1	2.968	3,52%	19.437.532,46 €	3,43%	594	1.798.096,07 €	2.374	17.639.436,39 €	2.043	11.816.595,85 €	925	7.620.936,61 €
	A3	4.884	5,79%	35.725.054,74 €	6,30%	973	3.374.972,64 €	3.911	32.350.082,10 €	3.169	20.615.957,30 €	1.715	15.109.097,44 €
	A4	2.183	2,59%	17.999.365,03 €	3,17%	347	1.580.178,35 €	1.836	16.419.186,68 €	1.375	10.583.051,17 €	808	7.416.313,86 €
	A5	470	0,56%	3.888.426,43 €	0,69%	109	466.150,75 €	361	3.422.275,68 €	340	2.684.822,97 €	130	1.223.603,46 €
	A6	388	0,46%	3.296.057,94 €	0,59%	81	502.754,81 €	307	2.793.303,13 €	229	1.885.970,37 €	159	1.410.087,57 €
	A7	45	0,05%	423.268,74 €	0,07%	11	69.820,08 €	34	353.448,66 €	23	177.026,78 €	22	246.241,96 €
	A8	11	0,01%	122.860,13 €	0,02%	3	34.077,20 €	8	88.782,93 €	3	38.411,25 €	8	84.448,88 €
	Q2	265	0,31%	2.099.674,52 €	0,37%	95	515.495,98 €	170	1.584.178,54 €	248	1.967.703,18 €	17	131.971,34 €
	Q3	2.383	2,82%	16.949.421,62 €	2,99%	554	2.475.442,42 €	1.829	14.473.979,20 €	2.026	14.004.021,23 €	357	2.945.400,39 €
	Q5	2.087	2,47%	19.075.151,74 €	3,36%	419	2.072.997,15 €	1.668	17.002.154,59 €	1.964	18.036.621,63 €	123	1.038.530,11 €
	Q7	141	0,17%	1.698.852,72 €	0,30%	44	447.993,46 €	97	1.250.859,26 €	115	1.231.788,58 €	26	467.064,14 €
	TT	45	0,05%	428.254,71 €	0,08%	11	83.551,87 €	34	344.702,84 €	20	209.992,43 €	25	218.262,28 €
	OTHER AUDI	18	0,02%	190.945,27 €	0,03%	5	74.172,39 €	13	116.372,88 €	8	86.511,26 €	10	104.034,01 €
	Subtotal	15.888	18,83%	121.334.466,05 €	21,39%	3.246	13.495.703,17 €	12.642	107.838.762,88 €	11.563	83.318.474,00 €	4.325	38.015.992,05 €
Seat	MII	360	0,43%	1.718.997,51 €	0,30%	14	23.009,89 €	346	1.695.987,62 €	306	1.439.490,78 €	54	279.506,73 €
	ALHAMBRA	403	0,48%	2.511.888,89 €	0,44%	10	56.248,38 €	393	2.455.640,51 €	340	2.061.030,52 €	63	450.858,37 €
	ALTEA	159	0,19%	931.447,93 €	0,16%	0	0,00 €	159	931.447,93 €	102	604.702,87 €	57	326.745,06 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	2.725	3,23%	23.225.116,66 €	4,09%	148	1.193.683,35 €	2.577	22.031.433,31 €	2.687	22.837.238,96 €	38	387.877,70 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	10	0,01%	46.713,98 €	0,01%	0	0,00 €	10	46.713,98 €	4	20.574,99 €	6	26.138,99 €
	IBIZA	12.926	15,32%	85.005.723,74 €	14,99%	251	939.633,30 €	12.675	84.066.090,44 €	11.253	74.536.652,47 €	1.673	10.469.071,27 €
	LEON	12.281	14,55%	87.663.761,63 €	15,45%	266	957.278,51 €	12.015	86.706.483,12 €	10.096	72.021.572,46 €	2.185	15.642.189,17 €
	TOLEDO	1.455	1,72%	9.810.802,40 €	1,73%	28	105.210,36 €	1.427	9.705.592,04 €	1.326	8.820.086,73 €	129	990.715,67 €
	OTHER SEAT	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	Subtotal	30.319	35,93%	210.914.452,74 €	37,18%	717	3.275.063,79 €	29.602	207.838.388,95 €	26.114	182.341.349,78 €	4.205	28.573.102,96 €
Skoda	CITIGO	88	0,10%	397.955,26 €	0,07%	4	12.669,04 €	84	385.286,22 €	72	306.126,98 €	16	91.828,28 €
	FABIA	2.880	3,41%	17.432.077,21 €	3,07%	156	441.599,07 €	2.724	16.990.478,14 €	2.631	15.749.194,68 €	249	1.682.882,53 €
	RAPID	1.380	1,64%	9.408.472,26 €	1,68%	35	114.030,65 €	1.345	9.294.441,61 €	1.265	8.583.465,35 €	115	825.006,91 €
	OCTAVIA	1.880	2,23%	16.661.984,16 €	2,94%	66	328.529,63 €	1.814	16.333.454,53 €	1.468	13.386.449,67 €	412	3.275.534,49 €
	ROOMSTER	3	0,00%	9.879,32 €	0,00%	0	0,00 €	3	9.879,32 €	2	6.202,04 €	1	3.677,28 €
	SPACEBACK	254	0,30%	1.930.844,79 €	0,34%	14	40.834,35 €	240	1.890.010,44 €	253	1.927.027,16 €	1	3.817,63 €
	SUPERB	533	0,63%	4.616.253,49 €	0,81%	16	71.884,34 €	517	4.544.369,15 €	467	4.135.339,47 €	66	480.914,02 €
	YETI	760	0,90%	6.122.497,47 €	1,08%	25	108.770,46 €	735	6.013.727,01 €	669	5.446.412,93 €	91	676.084,54 €
	OTHER SKODA	23	0,03%	159.528,60 €	0,03%	0	0,00 €	23	159.528,60 €	0	0,00 €	23	159.528,60 €
	Subtotal	7.801	9,25%	56.739.492,56 €	10,00%	316	1.118.317,54 €	7.485	55.621.175,02 €	6.827	49.540.218,28 €	974	7.193.274,28 €
VW	UP	87	0,10%	347.245,82 €	0,06%	22	51.058,04 €	65	296.187,78 €	56	190.206,31 €	31	157.039,51 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	6.472	7,67%	30.927.735,94 €	5,45%	1.411	4.140.020,22 €	5.061	26.787.715,72 €	5.412	25.047.794,04 €	1.060	5.879.941,90 €
	GOLF	9.881	11,71%	54.847.204,67 €	9,67%	2.076	7.521.187,12 €	7.805	47.326.017,55 €	7.662	40.472.338,38 €	2.219	14.374.866,29 €
	JETTA	123	0,15%	908.821,92 €	0,16%	7	17.941,58 €	116	890.880,34 €	102	718.072,79 €	21	190.749,13 €
	PASSAT	1.960	2,32%	11.910.611,99 €	2,10%	338	1.525.448,85 €	1.622	10.385.163,14 €	1.517	9.256.327,37 €	443	2.654.284,62 €
	EOS	3	0,00%	22.857,29 €	0,00%	0	0,00 €	3	22.857,29 €	0	0,00 €	3	22.857,29 €
	NEW BEETLE	212	0,25%	1.160.446,93 €	0,20%	72	297.490,60 €	140	862.956,33 €	169	901.932,06 €	43	258.514,87 €
	TOURAN	1.930	2,29%	11.608.184,82 €	2,05%	397	1.697.387,43 €	1.533	9.910.797,39 €	1.714	10.240.657,33 €	216	1.367.527,49 €
	SHARAN	280	0,33%	1.824.895,53 €	0,32%	56	340.290,03 €	224	1.484.605,50 €	248	1.625.547,13 €	32	199.348,40 €
	TOUAREG	45	0,05%	363.671,25 €	0,06%	15	109.945,16 €	30	253.728,09 €	37	260.518,39 €	8	103.152,86 €
	PHAETON	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	CADDY	995	1,18%	7.105.098,91 €	1,25%	11	53.230,99 €	984	7.051.867,92 €	849	6.143.103,41 €	146	961.995,50 €
	T4/T5	1.136	1,35%	10.460.445,21 €	1,84%	49	328.376,90 €	1.087	10.132.068,31 €	1.032	9.648.285,43 €	104	812.159,78 €
	CRAFTER/LT	374	0,44%	3.912.007,35 €	0,69%	0	0,00 €	374	3.912.007,35 €	352	3.717.566,86 €	22	194.440,49 €
	AMAROK	18	0,02%	134.958,81 €	0,02%	1	2.221,54 €	17	132.737,27 €	17	117.111,52 €	1	17.847,29 €
	SCIROCCO	727	0,86%	4.842.838,24 €	0,85%	269	1.110.522,10 €	458	3.732.316,14 €	701	4.601.871,10 €	26	240.967,14 €
	TIGUAN	5.277	6,25%	32.883.108,32 €	5,80%	858	3.967.153,43 €	4.419	28.915.954,89 €	4.841	29.920.222,93 €	436	2.962.865,39 €
	OTHER VW	836	0,99%	4.903.120,72 €	0,86%	220	903.127,93 €	616	3.999.992,79 €	834	4.896.147,44 €	2	6.973,28 €
	Subtotal	30.356	35,98%	178.163.253,72 €	31,41%	5.802	22.065.401,92 €	24.554	156.097.851,80 €	25.543	147.757.702,49 €	4.813	30.405.551,23 €
Non VW Group Vehicles	OTHER	13	0,02%	83.270,77 €	0,01%	0	0,00 €	13	83.270,77 €	0	0,00 €	13	83.270,77 €
	Total	84.377	100,00%	567.234.935,84 €	100,00%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

* 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	4.848	5,75%	34.877.741,78 €	6,15%	440	1.658.236,29 €	4.408	33.219.505,49 €	3.913	27.542.569,45 €	935	7.335.172,33 €
ASTURIAS	1.506	1,78%	9.918.814,49 €	1,75%	156	661.886,91 €	1.350	9.256.927,58 €	1.243	8.067.403,15 €	263	1.851.411,34 €
CANTABRIA	1.180	1,40%	7.628.759,86 €	1,34%	124	453.103,31 €	1.056	7.175.656,55 €	964	6.115.543,65 €	216	1.513.216,21 €
LA RIOJA	431	0,51%	2.579.236,45 €	0,45%	38	102.684,27 €	393	2.476.552,18 €	358	2.041.222,43 €	73	538.014,02 €
CASTILLA LEON	3.667	4,35%	22.578.799,07 €	3,98%	233	899.392,71 €	3.434	21.679.406,36 €	2.903	17.696.341,84 €	764	4.882.457,23 €
C.MADRID	14.582	17,28%	89.714.799,53 €	15,82%	2.095	8.374.300,23 €	12.487	81.340.499,30 €	12.284	73.344.107,39 €	2.298	16.370.692,14 €
PAIS VASCO	3.324	3,94%	19.051.969,62 €	3,36%	175	568.929,20 €	3.149	18.483.040,42 €	2.748	15.500.997,68 €	576	3.550.971,94 €
C.NAVARRA	869	1,03%	5.192.149,09 €	0,92%	107	332.199,57 €	762	4.859.949,52 €	739	4.351.985,06 €	130	840.164,03 €
CATALUÑA	16.932	20,07%	118.868.178,90 €	20,96%	2.263	9.623.058,68 €	14.669	109.245.120,22 €	13.690	93.770.454,44 €	3.242	25.097.724,46 €
ARAGÓN	2.318	2,75%	14.997.081,73 €	2,64%	232	906.888,53 €	2.086	14.090.193,20 €	1.894	12.132.726,70 €	424	2.864.355,03 €
C. VALENCIANA	8.809	10,44%	58.216.896,87 €	10,26%	1.203	4.523.241,39 €	7.606	53.693.655,48 €	7.330	47.650.695,82 €	1.479	10.566.201,05 €
CASTILLA LA MANCHA	3.582	4,25%	23.604.353,60 €	4,16%	340	1.374.759,75 €	3.242	22.229.593,85 €	2.911	18.717.315,10 €	671	4.887.038,50 €
EXTREMADURA	1.214	1,44%	8.166.641,63 €	1,44%	149	507.698,61 €	1.065	7.658.943,02 €	990	6.687.674,29 €	224	1.478.967,34 €
ANDALUCIA	13.794	16,35%	97.502.004,68 €	17,19%	1.930	7.515.643,16 €	11.864	89.986.361,52 €	11.497	80.860.192,84 €	2.297	16.641.811,84 €
ISLAS BALEARES	2.275	2,70%	14.836.973,18 €	2,62%	284	1.203.468,59 €	1.991	13.633.504,59 €	1.962	12.591.303,65 €	313	2.245.669,53 €
MURCIA	2.406	2,85%	18.339.059,57 €	3,23%	253	1.026.781,26 €	2.153	17.312.278,31 €	2.011	15.030.736,78 €	395	3.308.322,79 €
ISLAS CANARIAS	2.564	3,04%	20.584.966,71 €	3,63%	58	217.954,74 €	2.506	20.367.011,97 €	2.539	20.333.724,71 €	25	251.242,00 €
CEUTA	31	0,04%	221.244,58 €	0,04%	1	4.259,22 €	30	216.985,36 €	28	191.404,72 €	3	29.839,86 €
MELILLA	45	0,05%	355.264,50 €	0,06%	0	0,00 €	45	355.264,50 €	43	331.344,85 €	2	23.919,65 €
Total	84.377	100,00%	567.234.935,84 €	100,00%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

* 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)	269	0,32%	1.315.729,52 €	0,23%	5	2.815,74 €	264	1.312.913,78 €	109	493.103,22 €	160	822.626,30 €
Other	84.108	99,68%	565.919.206,32 €	99,77%	10.076	39.951.670,68 €	74.032	525.967.535,64 €	69.938	462.464.641,33 €	14.170	103.454.564,99 €
Total	84.377	100,00%	567.234.935,84 €	100,00%	10.081	39.954.486,42 €	74.296	527.280.449,42 €	70.047	462.957.744,55 €	14.330	104.277.191,29 €

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	02.2018	03.2018	06.2018	07.2018
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 €	0,00 €	0,00 €	0,00 €	0,00 €
2	17/02/2016	22/02/2018	18.726,19 €	16.926,10 €	0,00 €	-	10/07/2018	-	-	16.850,00 €	0,00 €	1.260,56 €	6,73%	-	14	1	SK	C	-	Retail	0,00 €	0,00 €	16.850,00 €	0,00 €	0,00 €
3	18/05/2016	27/03/2018	16.824,69 €	14.191,45 €	0,00 €	-	30/08/2018	-	-	13.430,00 €	0,00 €	1.766,55 €	10,50%	-	14	7	AU	C	-	Retail	0,00 €	0,00 €	0,00 €	10.430,00 €	3.000,00 €
4	20/04/2016	11/09/2017	35.675,08 €	11.777,04 €	0,00 €	-	27/09/2018	-	-	11.266,92 €	0,00 €	510,12 €	1,43%	-	17	1	AU	A	-	Retail	0,00 €	11.266,92 €	0,00 €	0,00 €	0,00 €

Glossary

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