

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:	March			
Reporting date:	16/04/2019			
Reporting Frequency:	monthly			
Period No.:	22			
Payment date:	23/04/2019			
Next payment date:	21/05/2019			
Asset collection period:	01/03/2019	until	31/03/2019	
Interest Accrual Period:	21/03/2019	until	23/04/2019	Days accrued: 33
Note Payment Period:	21/03/2019	until	23/04/2019	

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%

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 Etats-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 28020 Madrid Spain phone: +34 91 702 0808 driver@tda-sqft.com
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Servicer:	Volkswagen Finance E.F.C. Avd de Bruselas 34 28108 Alcobendas (Madrid) AbsOperations.Spain@vwfs.com	Clearing Systems:	IBERCLEAR Plaza de la Lealtad 1 28014 Madrid Spain phone: +34 91 709 5000 iberclear@iberclear.es
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Paying Agent:	BNP Paribas Securities Services , Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain	Account Bank:	BNP Paribas Securities Services , Sucursal en España Calle Ribera del Loira, 28 28042 Madrid Spain
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Rating Agencies:	Moody's 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
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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:	March		
Payment Date:	23/04/2019		
Interest Accrual Period (from/until):	21/03/2019	23/04/2019	
Days Accrued:	33		
Base Interest Rate (1-Month Euribor):	-0,367%		
	EUR		
Day Count Convention:	30/360		

Interest Payments		Class A	Class B
Total Interest Amount of the Reporting Period		4.440,00 €	9.128,60 €
Gross Paid interest:		4.440,00 €	9.128,60 €
Unpaid Interest:			
Unpaid interest of the Reporting Period:		- €	- €
Cumulative unpaid interest:		- €	- €

Principal Payment		Class A	Class B
Note Balance (Cut Off Date):		888.000.000,00 €	26.000.000,00 €
Note Balance (Beginning of Period):		370.663.454,40 €	26.000.000,00 €
Unallocated Redemption Amount from Previous Period:	78,63 €		
Available Redemption Amount Reporting Period:	24.045.555,24 €		
Total Available Redemption Amount:	24.045.633,87 €		
Redemption Amount per Class:		18.962.529,60 €	0,00 €
Unallocated Redemption Amount per note class from current period::		7,72 €	0,00 €
Note Balance (End of Period):		351.700.924,80	26.000.000,00
Note Factor (End of Period):		39,61%	100,00%

Overcollateralisation		Class A	Class B
Initial OC Percentage at Poolcut		11,2023%	8,6023%
Current OC Percentage		21,0000%	15,1598%

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 €	2,47%	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	370.663.454,40 €	26.000.000,00 €
Underlying Principal for Reporting Period	370.663.454,40 €	26.000.000,00 €
<i>Paying Leg</i>	Fix Interest Rate	
<i>Receiving Leg</i>	Floating Interest Rate	
Net Swap payments/ Receipts	- 57.360,17 €	- 3.438,50 €

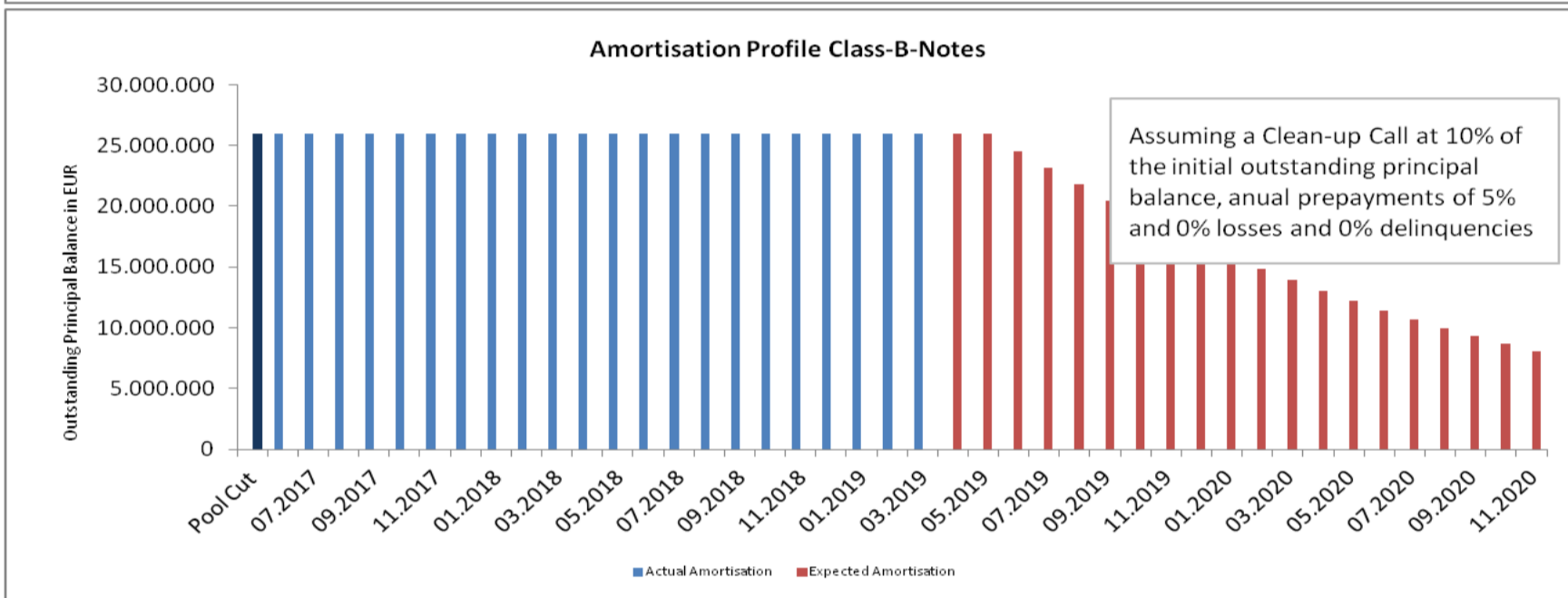
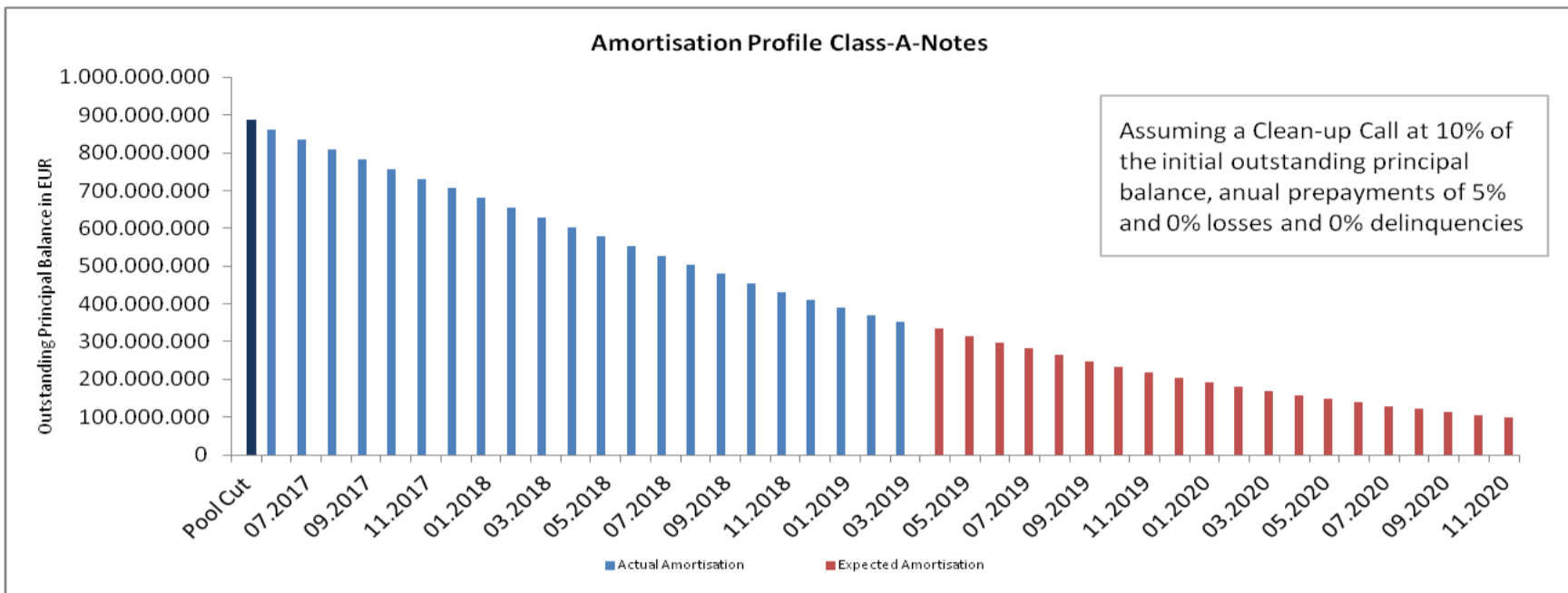
Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		78,63 €	
Available Distribution Amount	plus	24.534.356,93 €	24.534.435,56 €
Fees	less	414.434,42 €	24.120.001,14 €
Net Swap Payments Class A	less	57.360,17 €	24.062.640,97 €
Net Swap Payments Class B	less	3.438,50 €	24.059.202,47 €
Interest Class A	less	4.440,00 €	24.054.762,47 €
Interest Class B	less	9.128,60 €	24.045.633,87 €
Payment to Cash Collateral Account	less	- €	24.045.633,87 €
Redemption Class A	less	18.962.529,60 €	5.083.104,27 €
Redemption Class B	less	- €	5.083.104,27 €
Remaining Amount Due to Rounding	less	7,72 €	5.083.096,55 €
Other Payments to Swap Counterparties	less	- €	5.083.096,55 €
Interest Subordinated Loan	less	49.634,48 €	5.033.462,07 €
Redemption Subordinated Loan	less	5.033.462,07 €	- €
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 28/02/2019				At the end of Reporting Period 31/03/2019			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
Arrears	2.034.539,44 €	19.887,25 €	2.054.426,69 €	Arrears	2.072.157,45 €	20.606,92 €	2.092.764,37 €
03/2019	21.841.950,08 €	513.139,05 €	22.355.089,13 €				
04/2019	21.532.577,69 €	489.143,38 €	22.021.721,07 €	04/2019	21.417.218,65 €	486.728,08 €	21.903.946,73 €
05/2019	21.125.372,93 €	465.487,68 €	21.590.860,61 €	05/2019	21.014.540,03 €	463.199,16 €	21.477.739,19 €
06/2019	20.743.467,60 €	442.285,26 €	21.185.752,86 €	06/2019	20.635.265,48 €	440.118,61 €	21.075.384,09 €
07/2019	20.282.447,01 €	419.498,70 €	20.701.945,71 €	07/2019	20.175.684,74 €	417.450,91 €	20.593.135,65 €
08/2019	19.768.174,15 €	397.221,88 €	20.165.396,03 €	08/2019	19.661.833,37 €	395.291,26 €	20.057.124,63 €
09/2019	19.407.800,38 €	375.506,48 €	19.783.306,86 €	09/2019	19.302.844,18 €	373.692,72 €	19.676.536,90 €
10/2019	18.909.920,21 €	354.189,46 €	19.264.109,67 €	10/2019	18.805.366,76 €	352.490,95 €	19.157.857,71 €
11/2019	18.206.323,34 €	333.418,88 €	18.539.742,22 €	11/2019	18.103.184,44 €	331.835,20 €	18.435.019,64 €
12/2019	17.098.253,05 €	313.421,28 €	17.411.674,33 €	12/2019	16.998.574,68 €	311.950,85 €	17.310.525,53 €
01/2020	15.717.415,08 €	294.638,35 €	16.012.053,43 €	01/2020	15.626.364,28 €	293.277,42 €	15.919.641,70 €
02/2020	14.749.159,95 €	277.377,09 €	15.026.537,04 €	02/2020	14.666.916,05 €	276.116,25 €	14.943.032,30 €
03/2020	13.837.409,10 €	261.176,86 €	14.098.585,96 €	03/2020	13.786.335,94 €	260.006,33 €	14.046.342,27 €
04/2020	13.325.802,89 €	245.977,92 €	13.571.780,81 €	04/2020	13.275.500,74 €	244.863,47 €	13.520.364,21 €
05/2020	12.692.743,88 €	231.340,62 €	12.924.084,50 €	05/2020	12.642.906,06 €	230.281,43 €	12.873.187,49 €
06/2020	12.136.323,76 €	217.400,46 €	12.353.724,22 €	06/2020	12.086.431,21 €	216.396,00 €	12.302.827,21 €
07/2020	11.483.048,13 €	204.070,57 €	11.687.118,70 €	07/2020	11.433.926,33 €	203.120,97 €	11.637.047,30 €
08/2020	10.821.494,80 €	191.454,46 €	11.012.949,26 €	08/2020	10.773.009,01 €	190.558,80 €	10.963.567,81 €
09/2020	10.419.281,71 €	179.568,73 €	10.598.850,44 €	09/2020	10.373.006,76 €	178.726,35 €	10.551.733,11 €
10/2020	9.874.451,47 €	168.122,32 €	10.042.573,79 €	10/2020	9.828.054,46 €	167.330,76 €	9.995.385,22 €
11/2020	9.261.614,05 €	157.278,42 €	9.418.892,47 €	11/2020	9.215.593,67 €	156.537,75 €	9.372.131,42 €
12/2020	8.436.915,03 €	147.104,96 €	8.584.019,99 €	12/2020	8.394.238,43 €	146.414,83 €	8.540.653,26 €
01/2021	7.597.089,04 €	137.836,67 €	7.734.925,71 €	01/2021	7.558.698,47 €	137.193,41 €	7.695.891,88 €
02/2021	6.905.415,98 €	129.494,07 €	7.034.910,05 €	02/2021	6.869.347,24 €	128.892,99 €	6.998.240,23 €
03/2021	6.216.946,29 €	121.908,21 €	6.338.854,50 €	03/2021	6.188.645,63 €	121.346,79 €	6.309.992,42 €
04/2021	6.064.049,39 €	115.079,73 €	6.179.129,12 €	04/2021	6.035.903,42 €	114.549,39 €	6.150.452,81 €
05/2021	5.864.450,40 €	108.419,05 €	5.972.869,45 €	05/2021	5.836.794,55 €	107.919,65 €	5.944.714,20 €
06/2021	5.691.087,97 €	101.976,81 €	5.793.064,78 €	06/2021	5.663.401,81 €	101.507,72 €	5.764.909,53 €
07/2021	5.492.046,40 €	95.725,49 €	5.587.771,89 €	07/2021	5.465.080,78 €	95.286,86 €	5.560.367,64 €
08/2021	5.252.765,01 €	89.692,95 €	5.342.457,96 €	08/2021	5.227.493,89 €	89.283,90 €	5.316.777,79 €
09/2021	5.103.571,93 €	83.922,36 €	5.187.494,29 €	09/2021	5.078.991,94 €	83.541,09 €	5.162.533,03 €
10/2021	4.916.277,26 €	78.317,00 €	4.994.594,26 €	10/2021	4.892.230,25 €	77.962,74 €	4.970.192,99 €
11/2021	4.668.214,46 €	72.917,39 €	4.741.131,85 €	11/2021	4.644.978,58 €	72.589,61 €	4.717.568,19 €
12/2021	4.332.568,55 €	67.789,07 €	4.400.357,62 €	12/2021	4.309.718,74 €	67.486,71 €	4.377.205,45 €
01/2022	3.941.537,56 €	63.030,85 €	4.004.568,41 €	01/2022	3.921.125,46 €	62.753,64 €	3.983.879,10 €
02/2022	3.662.361,81 €	58.701,18 €	3.721.062,99 €	02/2022	3.642.511,47 €	58.446,31 €	3.700.957,78 €
03/2022	3.368.647,23 €	54.678,15 €	3.423.325,38 €	03/2022	3.354.389,38 €	54.445,12 €	3.408.834,50 €
04/2022	3.274.508,13 €	50.977,61 €	3.325.485,74 €	04/2022	3.260.629,39 €	50.760,30 €	3.311.389,69 €
05/2022	3.154.553,45 €	47.380,65 €	3.201.934,10 €	05/2022	3.140.659,47 €	47.178,58 €	3.187.838,05 €
06/2022	3.059.839,57 €	43.916,14 €	3.103.755,71 €	06/2022	3.046.105,79 €	43.729,31 €	3.089.835,10 €
07/2022	2.945.012,21 €	40.555,76 €	2.985.567,97 €	07/2022	2.931.430,38 €	40.383,98 €	2.971.814,36 €
08/2022	2.795.608,77 €	37.320,97 €	2.832.929,74 €	08/2022	2.782.589,94 €	37.164,18 €	2.819.754,12 €
09/2022	2.706.024,53 €	34.250,26 €	2.740.274,79 €	09/2022	2.692.991,42 €	34.107,75 €	2.727.099,17 €
10/2022	2.592.165,04 €	31.277,39 €	2.623.442,43 €	10/2022	2.579.127,96 €	31.149,16 €	2.610.277,12 €
11/2022	2.450.357,48 €	28.430,23 €	2.478.787,71 €	11/2022	2.437.306,04 €	28.316,36 €	2.465.622,40 €
12/2022	2.234.139,09 €	25.738,22 €	2.259.877,31 €	12/2022	2.221.991,88 €	25.638,69 €	2.247.630,57 €
01/2023	2.009.685,48 €	23.284,43 €	2.032.969,91 €	01/2023	1.999.444,07 €	23.198,21 €	2.022.642,28 €
02/2023	1.855.087,44 €	21.076,77 €	1.876.164,21 €	02/2023	1.846.448,76 €	21.001,80 €	1.867.450,56 €
03/2023	1.668.654,28 €	19.039,54 €	1.687.693,82 €	03/2023	1.663.216,80 €	18.974,08 €	1.682.190,88 €
Subtotal	453.529.150,48 €	8.481.447,01 €	462.010.597,49 €	Subtotal	429.580.206,23 €	7.931.803,35 €	437.512.009,58 €
> 03/2023	15.664.996,06 €	125.360,38 €	15.790.356,40 €	> 03/2023	15.610.828,05 €	124.988,08 €	15.735.816,09 €
Total	469.194.146,54 €	8.606.807,39 €	477.800.953,89 €	Total	445.191.034,28 €	8.056.791,43 €	453.247.825,67 €

Amortisation Profile



Defaults/ Performance Trigger

Cumulative Gross Losses

	Number of Contracts	Defaults - Discounted principal balance
Begin of Period	169	2.133.274,52
Defaults	9	86.546,54
End of Period	178	2.219.821,06

Cumulative Gross Loss Ratio

Cumulative Defaults as percentage of Discounted Principal Balance at Pool cut Date (€)	0,2220%
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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.

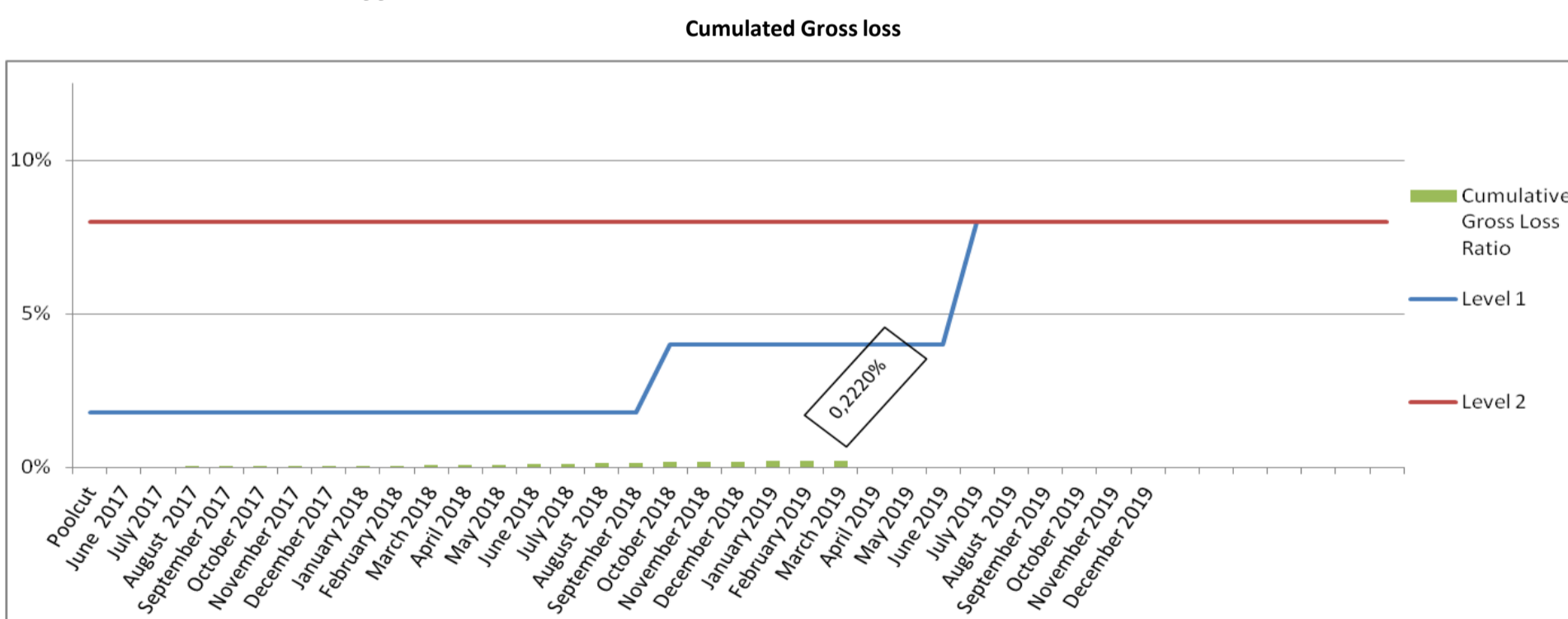
The performance trigger in form of a credit enhancement increase condition will be activated when the cumulative Gross Loss Ratio exceeds the defined limits. In this case the overcollateralization will be increased accordingly.

	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



Overview Outstanding Contracts

Development of Pool within Reporting Period

	Number of contracts	Adjustments	Outstanding Nominal Balance
Begin of Period			477.800.953,89 €
End of Period			453.247.825,67 €
Periodic reduction of Nominal		24.553.128,22 €	24.553.128,22 €
Excess provision at pool cut		0,00 €	
Adjustment due to outdated arrears		0,00 €	
Cancelled interest in prepayments		-37.850,30 €	
Fees for prolongation		0,00 €	
Write Off / Write Down	4	-1.054,84 €	
Recoveries after Write Off		0,00 €	
Cancelation fees		17.943,01 €	
Interest in arrears		2.190,84 €	
Net Swaps		0,00 €	
Available Distribution Amount		24.534.356,93 €	

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	75.767	436.888.560,55 €	8.496	27.348.810,44 €	67.271	409.539.750,11 €	62.827	355.437.777,96 €	12.940	81.450.782,59 €
Delinquent	681	6.383.797,75 €	86	370.789,22 €	595	6.013.008,53 €	528	4.922.758,53 €	153	1.461.039,22 €
Defaulted	157	1.775.861,68 €	24	131.770,08 €	133	1.644.091,60 €	119	1.285.733,75 €	38	490.127,93 €
Partial Prepayment	27	142.814,30 €	0	0,00 €	27	142.814,30 €	20	101.714,24 €	7	41.100,06 €
End of Term	9.017	0,00 €	1.894	0,00 €	7.123	0,00 €	7.731	- €	1.286	- €
Write Off	8	0,00 €	2	0,00 €	6	0,00 €	5	- €	3	- €
Full Prepayment	3.583	0,00 €	611	0,00 €	2.972	0,00 €	2.762	- €	821	- €
Repurchase	0	0,00 €	0	0,00 €	0	0,00 €	0	- €	0	- €
Total	89.240	445.191.034,28 €	11.113	27.851.369,74 €	78.127	417.339.664,54 €	73.992	361.747.984,48 €	15.248	83.443.049,80 €

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	76.632	93,87%	453.247.825,67 €	94,04%
Retention of Volkswagen Finance	5.000	6,13%	28.725.507,24 €	5,96%
Total	81.632	100,00%	481.973.332,91 €	100,00%

Retention Amounts		
Minimum Retention	24.098.666,65 €	5,00%
Actual Retention	28.725.507,24 €	5,96%

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.

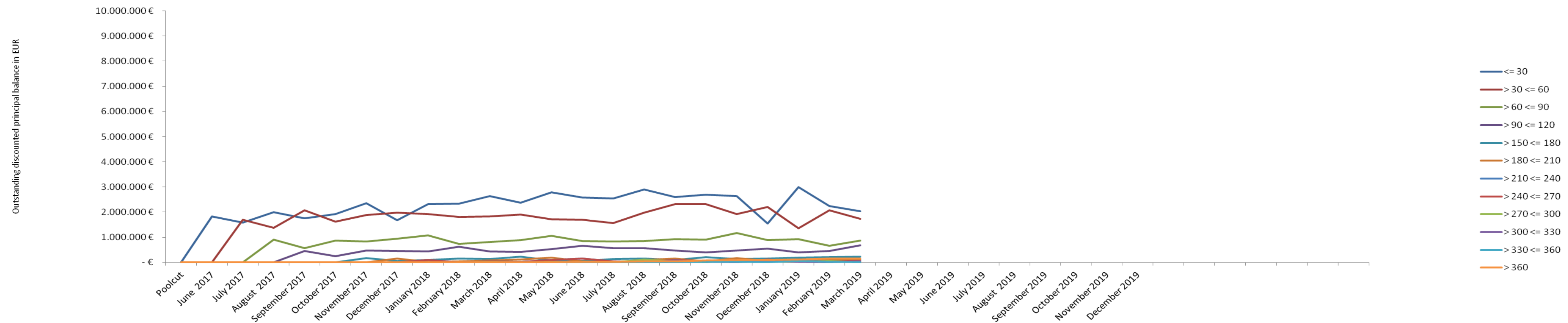
By adhering to option c) of the directive, Volkswagen Finance, S.A. will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	240	0,31%	2.042.320,72 €	0,46%	2.088.709,88 €	0,43%	36	175.934,56 €	204	1.866.386,16 €	186	1.569.667,62 €	54	472.653,10 €
> 30 <= 60	174	0,23%	1.735.092,56 €	0,39%	1.778.664,47 €	0,37%	17	58.122,18 €	157	1.676.970,38 €	137	1.375.449,17 €	37	359.643,39 €
> 60 <= 90	97	0,13%	878.193,94 €	0,20%	898.102,94 €	0,19%	13	64.652,49 €	84	813.541,45 €	78	713.991,35 €	19	164.202,59 €
> 90 <= 120	72	0,09%	691.836,23 €	0,16%	711.260,50 €	0,15%	10	35.026,83 €	62	656.809,40 €	57	562.487,91 €	15	129.348,32 €
> 120 <= 150	29	0,04%	343.637,51 €	0,08%	353.360,98 €	0,07%	4	13.394,48 €	25	330.243,03 €	22	256.453,05 €	7	87.184,46 €
> 150 <= 180	18	0,02%	240.165,39 €	0,05%	246.801,63 €	0,05%	2	10.441,56 €	16	229.723,83 €	13	141.667,11 €	5	98.498,28 €
Subtotal	630	0,82%	5.931.246,35 €	1,34%	6.076.900,40 €	1,26%	82	357.572,10 €	548	5.573.674,25 €	493	4.619.716,21 €	137	1.311.530,14 €
> 180 <= 210	14	0,02%	122.841,15 €	0,03%	126.175,51 €	0,03%	2	8.655,33 €	12	114.185,82 €	9	65.609,78 €	5	57.231,37 €
> 210 <= 240	9	0,01%	69.617,65 €	0,02%	71.117,52 €	0,01%	1	941,31 €	8	68.676,34 €	6	41.637,23 €	3	27.980,42 €
> 240 <= 270	6	0,01%	46.455,42 €	0,01%	47.686,90 €	0,01%	0	- €	6	46.455,42 €	6	46.455,42 €	0	- €
> 270 <= 300	3	0,00%	2.552,68 €	0,00%	2.566,15 €	0,00%	0	- €	3	2.552,68 €	1	756,07 €	2	1.796,61 €
> 300 <= 330	3	0,00%	44.559,77 €	0,01%	46.079,61 €	0,01%	0	- €	3	44.559,77 €	2	33.847,95 €	1	10.711,82 €
> 330 <= 360	1	0,00%	3.895,99 €	0,00%	3.945,48 €	0,00%	0	- €	1	3.895,99 €	0	- €	1	3.895,99 €
> 360	15	0,02%	162.628,74 €	0,04%	167.425,32 €	0,03%	1	3.620,48 €	14	159.008,26 €	11	114.735,87 €	4	47.892,87 €
Subtotal	51	0,06%	452.551,40 €	0,11%	464.996,49 €	0,09%	4	13.217,12 €	47	439.334,28 €	35	303.042,32 €	16	149.509,08 €
Total	681	0,88%	6.383.797,75 €	1,45%	6.541.896,89 €	1,35%	86	370.789,22 €	595	6.013.008,53 €	528	4.922.758,53 €	153	1.461.039,22 €

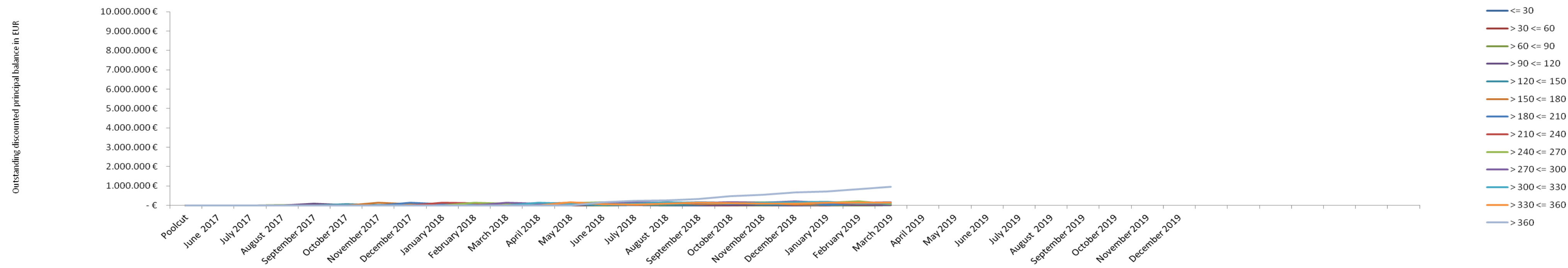
Performance Delinquencies



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	1	0,00%	11.966,20 €	0,00%	11.982,76 €	0,00%	0	0,00 €	1	11.966,20 €	1	11.966,20 €	0	0,00 €
> 30 <= 60	2	0,00%	9.158,18 €	0,00%	9.160,27 €	0,00%	0	0,00 €	2	9.158,18 €	1	5.349,53 €	1	3.808,65 €
> 60 <= 90	2	0,00%	12.946,23 €	0,00%	12.959,14 €	0,00%	0	0,00 €	2	12.946,23 €	2	12.946,23 €	0	0,00 €
> 90 <= 120	1	0,00%	6.931,50 €	0,00%	6.958,31 €	0,00%	0	0,00 €	1	6.931,50 €	1	6.931,50 €	0	0,00 €
> 120 <= 150	8	0,01%	70.030,48 €	0,02%	70.317,10 €	0,02%	4	3.344,02 €	4	66.686,46 €	7	54.542,85 €	1	15.487,63 €
> 150 <= 180	10	0,01%	85.168,79 €	0,02%	85.504,44 €	0,02%	2	6.260,16 €	8	78.908,63 €	10	85.168,79 €	0	0,00 €
Subtotal	24	0,02%	196.201,38 €	0,04%	196.882,02 €	0,04%	6	9.604,18 €	18	186.597,20 €	22	176.905,10 €	2	19.296,28 €
> 180 <= 210	8	0,01%	85.550,70 €	0,02%	85.906,49 €	0,02%	1	6.264,57 €	7	79.286,13 €	7	70.556,09 €	1	14.994,61 €
> 210 <= 240	8	0,01%	79.808,55 €	0,02%	80.100,44 €	0,02%	2	6.893,97 €	6	72.914,58 €	7	68.174,17 €	1	11.634,38 €
> 240 <= 270	7	0,01%	63.478,98 €	0,01%	63.807,88 €	0,01%	0	0,00 €	7	63.478,98 €	5	52.016,08 €	2	11.462,90 €
> 270 <= 300	15	0,02%	157.485,15 €	0,04%	158.343,76 €	0,03%	4	22.433,17 €	11	135.051,98 €	11	106.069,04 €	4	51.416,11 €
> 300 <= 330	6	0,01%	98.464,46 €	0,02%	98.959,75 €	0,02%	0	0,00 €	6	98.464,46 €	3	45.182,85 €	3	53.281,61 €
> 330 <= 360	13	0,02%	130.787,18 €	0,03%	131.531,49 €	0,03%	1	4.072,25 €	12	126.714,93 €	10	77.765,50 €	3	53.021,68 €
> 360	76	0,10%	964.085,28 €	0,22%	969.012,63 €	0,21%	10	82.501,94 €	66	881.583,34 €	54	689.064,92 €	22	275.020,36 €
Subtotal	133	0,18%	1.579.660,30 €	0,36%	1.587.662,44 €	0,34%	18	122.165,90 €	115	1.457.494,40 €	97	1.108.828,65 €	36	470.831,65 €
Total	157	0,20%	1.775.861,68 €	0,40%	1.784.544,46 €	0,38%	24	131.770,08 €	133	1.644.091,60 €	119	1.285.733,75 €	38	490.127,93 €

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	429	2.333.962,58 €	2.134.580,79 €	142.814,30 €
Full and Partial Prepayments with another status at the end of the month (*)	11	54.866,03 €	52.005,56 €	550,17 €
Total	440	2.388.828,61 €	2.186.586,35 €	143.364,47 €

Partial Prepayments

Credit type	Type of vehicle	Number of Contracts	Outstanding Discounted Balance as of the Beginning of the Period	Unscheduled Prepayments	Outstanding Discounted Balance as of the End of the Period
AutoCredit	New Car	0	0,00 €	0,00 €	0,00 €
	Used Car	0	0,00 €	0,00 €	0,00 €
	Subtotal AC	0	0,00 €	0,00 €	0,00 €
Classic Credit	New Car	20	180.054,23 €	73.510,34 €	101.714,24 €
	Used Car	7	68.146,69 €	25.545,68 €	41.100,06 €
	Subtotal CC	27	248.200,92 €	99.056,02 €	142.814,30 €
Total		27	248.200,92 €	99.056,02 €	142.814,30 €

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	56	118.362,98 €	111.926,43 €	0,00 €
	Used Car	1	1.025,62 €	1.025,62 €	0,00 €
	Subtotal AC	57	119.388,60 €	112.952,05 €	0,00 €
Classic Credit	New Car	268	1.502.560,00 €	1.467.231,24 €	0,00 €
	Used Car	77	463.813,06 €	455.341,48 €	0,00 €
	Subtotal CC	345	1.966.373,06 €	1.922.572,72 €	0,00 €
Total		402	2.085.761,66 €	2.035.524,77 €	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	56	118.362,98 €	111.926,43 €	0,00 €
	Used Car	1	1.025,62 €	1.025,62 €	0,00 €
	Subtotal AC	57	119.388,60 €	112.952,05 €	0,00 €
Classic Credit	New Car	288	1.682.614,23 €	1.540.741,58 €	101.714,24 €
	Used Car	84	531.959,75 €	480.887,16 €	41.100,06 €
	Subtotal CC	372	2.214.573,98 €	2.021.628,74 €	142.814,30 €
Total		429	2.333.962,58 €	2.134.580,79 €	142.814,30 €

(*) 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	23	195.062,23 €	66.755,56 €	0,00 €	128.306,67 €
	Used	1	7.004,47 €	2.126,11 €	0,00 €	4.878,36 €
Subtotal AC		24	202.066,70 €	68.881,67 €	0,00 €	133.185,03 €
Classic Credit	New	96	1.501.463,47 €	305.328,43 €	5,51 €	1.196.129,53 €
	Used	37	546.502,43 €	57.579,52 €	0,00 €	488.922,91 €
Subtotal CC		133	2.047.965,90 €	362.907,95 €	5,51 €	1.685.052,44 €
Total		157	2.250.032,60 €	431.789,62 €	5,51 €	1.818.237,47 €

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	1	174,10 €	0,00 €	0,00 €	174,10 €
Subtotal AC		2	684,22 €	0,00 €	0,00 €	684,22 €
Classic Credit	New	4	34.072,87 €	0,00 €	0,00 €	34.072,87 €
	Used	2	2.815,70 €	0,00 €	0,00 €	2.815,70 €
Subtotal AC		6	36.888,57 €	0,00 €	0,00 €	36.888,57 €
Total		8	37.572,79 €	0,00 €	0,00 €	37.572,79 €

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	1	174,10 €	0,00 €	0,00 €	174,10 €
Subtotal AC		2	684,22 €	0,00 €	0,00 €	684,22 €
Classic Credit	New	3	33.436,58 €	0,00 €	0,00 €	33.436,58 €
	Used	1	1.766,55 €	0,00 €	0,00 €	1.766,55 €
Subtotal CC		4	35.203,13 €	0,00 €	0,00 €	35.203,13 €
Total		6	35.887,35 €	0,00 €	0,00 €	35.887,35 €

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	1	1.049,15 €	0,00 €	0,00 €	1.049,15 €
Subtotal CC		2	1.685,44 €	0,00 €	0,00 €	1.685,44 €
Total		2	1.685,44 €	0,00 €	0,00 €	1.685,44 €

** 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	2.725	3,56%	25.535.845,78 €	5,74%	0,00%	240	1.008.148,73 €	0,00%	2.485	24.527.697,05 €	0,00%	2.120	19.697.855,19 €	0,00%	605	5.837.990,59 €	0,00%
0,01 - 1.000,00	4.344	5,67%	35.319.129,89 €	7,93%	4,53%	371	1.440.690,12 €	4,04%	3.973	33.878.439,77 €	4,59%	3.462	27.894.190,45 €	4,46%	882	7.424.939,44 €	4,79%
1.000,01 - 2.000,00	5.962	7,78%	43.254.588,39 €	9,72%	11,48%	572	1.939.029,89 €	10,11%	5.390	41.315.558,50 €	11,65%	4.630	33.174.038,28 €	11,41%	1.332	10.080.550,11 €	11,72%
2.000,01 - 3.000,00	6.748	8,81%	46.455.613,04 €	10,44%	16,90%	954	3.073.466,76 €	14,97%	5.794	43.382.146,28 €	17,28%	5.457	36.726.434,31 €	16,87%	1.291	9.729.178,73 €	17,01%
3.000,01 - 4.000,00	6.228	8,13%	38.656.863,61 €	8,68%	22,15%	871	2.795.286,22 €	19,11%	5.357	35.861.577,39 €	22,75%	5.109	30.810.991,78 €	22,13%	1.119	7.845.871,83 €	22,22%
4.000,01 - 5.000,00	6.067	7,92%	35.592.353,57 €	7,99%	26,56%	922	2.980.056,62 €	22,49%	5.145	32.612.296,95 €	27,47%	5.051	28.872.889,27 €	26,47%	1.016	6.719.464,30 €	26,98%
5.000,01 - 6.000,00	5.323	6,95%	30.952.335,28 €	6,95%	29,84%	850	2.929.894,81 €	24,47%	4.473	28.022.440,47 €	31,16%	4.433	25.564.622,68 €	29,50%	890	5.387.712,60 €	31,64%
6.000,01 - 7.000,00	4.535	5,92%	25.075.994,03 €	5,63%	33,64%	658	2.216.435,61 €	27,38%	3.877	22.859.558,42 €	35,02%	3.715	20.140.739,59 €	33,35%	820	4.935.254,44 €	35,03%
7.000,01 - 8.000,00	4.358	5,69%	23.360.932,01 €	5,25%	36,79%	600	1.793.528,85 €	30,16%	3.758	21.567.403,16 €	38,15%	3.596	19.061.269,29 €	36,47%	762	4.299.662,72 €	38,37%
8.000,01 - 9.000,00	3.757	4,90%	18.133.746,77 €	4,07%	40,53%	440	1.325.260,57 €	32,73%	3.317	16.808.486,20 €	41,87%	3.054	14.960.601,12 €	39,96%	703	3.173.145,65 €	43,24%
9.000,01 - 10.000,00	3.903	5,09%	19.598.027,55 €	4,40%	41,83%	563	1.811.727,86 €	33,10%	3.340	17.786.299,69 €	43,81%	3.315	16.580.926,53 €	41,37%	588	3.017.101,02 €	44,61%
10.000,01 - 11.000,00	2.819	3,68%	13.833.237,21 €	3,11%	45,09%	279	817.676,74 €	35,76%	2.540	13.015.560,47 €	46,43%	2.359	11.525.580,36 €	44,95%	460	2.307.656,85 €	45,81%
11.000,01 - 12.000,00	2.615	3,41%	12.439.022,20 €	2,79%	47,32%	277	760.206,93 €	37,84%	2.338	11.678.815,27 €	48,80%	2.188	10.306.275,51 €	47,10%	427	2.132.746,69 €	48,48%
12.000,01 - 13.000,00	2.322	3,03%	11.039.832,75 €	2,48%	49,94%	186	520.250,94 €	40,92%	2.136	10.519.581,81 €	50,93%	1.924	8.920.586,17 €	49,88%	398	2.119.246,58 €	50,26%
13.000,01 - 14.000,00	2.005	2,62%	9.195.029,16 €	2,07%	52,00%	152	379.005,46 €	42,69%	1.853	8.816.023,70 €	52,95%	1.701	7.786.567,92 €	51,87%	304	1.408.461,24 €	52,69%
14.000,01 - 15.000,00	2.075	2,71%	10.197.663,05 €	2,29%	51,88%	205	558.716,09 €	41,83%	1.870	9.638.946,96 €	53,30%	1.790	8.793.049,37 €	51,58%	285	1.404.613,68 €	53,81%
> 15.000,00	10.846	14,15%	46.550.819,99 €	10,46%	62,67%	466	1.501.987,54 €	47,30%	10.380	45.048.832,45 €	63,56%	9.590	40.931.366,66 €	62,75%	1.256	5.619.453,33 €	62,08%
Total	76.632	100%	445.191.034,28 €	100%	-	8.606	27.851.369,74 €	-	68.026	417.339.664,54 €	-	63.494	361.747.984,48 €	-	13.138	83.443.049,80 €	-

Statistics	
Minimum Down Payment	0,00 €
Maximum Down Payment	126.798,22 €
Weighted Average Down Payment (Customers who did Down Payment)	7.243,61 €
Weighted Average Down Payment	6.828,12 €

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

Poolinformation II. - Customer Type_Type of Payment

Customer Type Total Portfolio					Credit Type				Vehicle Status			
Customer Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Private	65.313	85,23%	376.954.509,00 €	84,67%	7.054	22.032.711,47 €	58.259	354.921.797,53 €	53.963	305.229.598,57 €	11.350	71.724.910,43 €
Company	11.319	14,77%	68.236.525,28 €	15,33%	1.552	5.818.658,27 €	9.767	62.417.867,01 €	9.531	56.518.385,91 €	1.788	11.718.139,37 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Type of Payment Total Portfolio					Credit Type				Vehicle Status			
Type of Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Auto Credit		Classic Credit		New		Used	
					Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
Direct Borrower Account DeUt	76.632	100,00%	445.191.034,28 €	100,00%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €
Other	0	0,00%	0 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Poolinformation III. - Obligor Concentration

Top 20 Borrower

Number	Number of Loans	Percentage of Contracts (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
1	14	0,0157%	93.124,61 €	0,0209%
2	5	0,0056%	64.556,40 €	0,0145%
3	1	0,0011%	56.970,55 €	0,0128%
4	5	0,0056%	54.239,14 €	0,0122%
5	1	0,0011%	54.124,24 €	0,0122%
6	1	0,0011%	53.927,17 €	0,0121% *
7	1	0,0011%	46.445,18 €	0,0104%
8	1	0,0011%	42.454,62 €	0,0095%
9	1	0,0011%	42.375,84 €	0,0095%
10	1	0,0011%	40.636,00 €	0,0091%
11	1	0,0011%	38.656,13 €	0,0087%
12	1	0,0011%	38.547,22 €	0,0087%
13	2	0,0022%	37.216,25 €	0,0084%
14	1	0,0011%	36.974,71 €	0,0083%
15	1	0,0011%	35.717,61 €	0,0080%
16	1	0,0011%	35.240,47 €	0,0079%
17	1	0,0011%	35.104,38 €	0,0079%
18	1	0,0011%	34.167,41 €	0,0077%
19	1	0,0011%	34.055,26 €	0,0076%
20	1	0,0011%	33.593,57 €	0,0075%
Subtotal	42	0,05%	908.126,76 €	0,20%
>20	76.590	99,95%	444.282.908	99,80%
Total	76.632	100%	445.191.034,28 €	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	40.328	52,63%	111.367.668,17 €	25,02%	7.123	17.164.525,00 €	33.205	94.203.143,17 €	34.104	93.040.047,31 €	6.224	18.327.620,86 €
5.000,01 - 10.000,00	24.584	32,08%	172.237.033,53 €	38,69%	1.302	8.439.820,96 €	23.282	163.797.212,57 €	20.057	139.802.601,04 €	4.527	32.434.432,49 €
10.000,01 - 15.000,00	8.474	11,06%	101.794.932,34 €	22,87%	155	1.786.200,63 €	8.319	100.008.731,71 €	6.687	80.309.336,10 €	1.787	21.485.596,24 €
15.000,01 - 20.000,00	2.501	3,26%	42.367.347,16 €	9,52%	22	363.560,77 €	2.479	42.003.786,39 €	2.042	34.594.109,59 €	459	7.773.237,57 €
20.000,01 - 25.000,00	585	0,76%	12.787.354,37 €	2,87%	2	40.250,20 €	583	12.747.104,17 €	478	10.434.156,27 €	107	2.353.198,10 €
25.000,01 - 30.000,00	116	0,15%	3.098.550,57 €	0,70%	1	26.805,76 €	115	3.071.744,81 €	95	2.537.246,57 €	21	561.304,00 €
> 30.000,00	44	0,06%	1.538.148,14 €	0,35%	1	30.206,42 €	43	1.507.941,72 €	31	1.030.487,60 €	13	507.660,54 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Statistics	
Minimum Outstanding Discounted Principal Balance	6,11 €
Maximum Outstanding Discounted Principal Balance	56.970,55 €
Average Outstanding Discounted Principal Balance	5.809,47 €

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	413	0,54%	291.728,39 €	0,07%	407	287.328,41 €	6	4.399,98 €	400	282.067,51 €	13	9.660,88 €
5.000,01 - 10.000,00	11.021	14,38%	21.885.564,04 €	4,92%	3.765	7.598.364,78 €	7.256	14.287.199,26 €	10.288	20.369.533,61 €	733	1.516.030,43 €
10.000,01 - 15.000,00	32.789	42,79%	137.336.887,47 €	30,85%	2.812	9.789.562,13 €	29.977	127.547.325,34 €	26.658	111.140.602,55 €	6.131	26.196.284,92 €
15.000,01 - 20.000,00	19.702	25,71%	130.354.197,34 €	29,28%	1.180	6.365.166,88 €	18.522	123.989.030,46 €	15.501	102.287.509,46 €	4.201	28.066.687,88 €
20.000,01 - 25.000,00	8.086	10,55%	82.382.519,82 €	18,51%	285	2.136.250,30 €	7.801	80.246.269,52 €	6.773	67.108.834,74 €	1.313	15.273.685,08 €
25.000,01 - 30.000,00	2.936	3,83%	41.675.399,57 €	9,36%	91	871.860,16 €	2.845	40.803.539,41 €	2.465	34.850.840,14 €	471	6.824.559,43 €
> 30.000,00	1.685	2,20%	31.264.737,65 €	7,02%	66	802.837,08 €	1.619	30.461.900,57 €	1.409	25.708.596,47 €	276	5.556.141,18 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Statistics	
Minimum Original Nominal Balance	1.834,35 €
Maximum Original Nominal Balance	97.659,89 €
Average Original Nominal Balance	15.071,83 €

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

Poolinformation V. - Interest Rate paid by the Receivable Debtor

Interest Rate paid by the Receivable Debtor					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Interest Rate paid by the Receivable Debtor	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
0% ≤ - ≤ 0,5%	39	0,05%	61.751,26 €	0,01%	0	0,00 €	39	61.751,26 €	39	61.751,26 €	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%	4.901,98 €	0,00%	0	0,00 €	1	4.901,98 €	1	4.901,98 €	0	0,00 €
1,5% < - ≤ 2%	1	0,00%	715,12 €	0,00%	0	0,00 €	1	715,12 €	1	715,12 €	0	0,00 €
2% < - ≤ 2,5%	1	0,00%	5.856,57 €	0,00%	0	0,00 €	1	5.856,57 €	1	5.856,57 €	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%	20.219,61 €	0,00%	0	0,00 €	1	20.219,61 €	1	20.219,61 €	0	0,00 €
3,5% < - ≤ 4%	1	0,00%	6.031,06 €	0,00%	0	0,00 €	1	6.031,06 €	1	6.031,06 €	0	0,00 €
4% < - ≤ 4,5%	1	0,00%	9.420,69 €	0,00%	0	0,00 €	1	9.420,69 €	1	9.420,69 €	0	0,00 €
4,5% < - ≤ 5%	159	0,21%	1.669.872,79 €	0,38%	1	595,75 €	158	1.669.277,04 €	156	1.648.286,75 €	3	21.586,04 €
5% < - ≤ 5,5%	11	0,01%	19.887,72 €	0,00%	6	13.688,21 €	5	6.199,51 €	11	19.887,72 €	0	0,00 €
5,5% < - ≤ 6%	115	0,15%	858.806,74 €	0,19%	0	0,00 €	115	858.806,74 €	19	167.894,57 €	96	690.912,17 €
6% < - ≤ 6,5%	36	0,05%	168.897,11 €	0,04%	0	0,00 €	36	168.897,11 €	17	84.095,21 €	19	84.801,90 €
6,5% < - ≤ 7%	30	0,04%	277.346,85 €	0,06%	0	0,00 €	30	277.346,85 €	16	227.353,31 €	14	49.993,54 €
7% < - ≤ 7,5%	92	0,12%	740.474,00 €	0,17%	2	12.930,33 €	90	727.543,67 €	80	666.333,95 €	12	74.140,05 €
7,5% < - ≤ 8%	712	0,93%	3.209.566,89 €	0,72%	10	17.419,77 €	702	3.192.147,12 €	671	3.002.110,17 €	41	207.456,72 €
8% < - ≤ 8,5%	6.608	8,62%	19.117.214,81 €	4,29%	424	2.223.643,19 €	6.184	16.893.571,62 €	6.481	18.729.018,90 €	127	388.195,91 €
8,5% < - ≤ 9%	1.742	2,27%	9.422.620,93 €	2,12%	879	2.897.397,26 €	863	6.525.223,67 €	1.490	7.854.238,97 €	252	1.568.381,96 €
9% < - ≤ 9,5%	6.509	8,49%	36.719.674,16 €	8,25%	4.361	15.798.561,49 €	2.148	20.921.112,67 €	6.469	36.500.037,75 €	40	219.636,41 €
9,5% < - ≤ 10%	12.255	15,99%	101.916.555,20 €	22,89%	2.052	4.391.148,00 €	10.203	97.525.407,20 €	10.303	78.925.646,75 €	1.952	22.990.908,45 €
10% < - ≤ 10,5%	18.417	24,03%	123.449.235,86 €	27,73%	258	674.410,56 €	18.159	122.774.825,30 €	13.389	87.355.346,96 €	5.028	36.093.888,90 €
10,5% < - ≤ 11%	18.499	24,14%	100.890.359,72 €	22,66%	536	1.672.410,84 €	17.963	99.217.948,88 €	13.580	81.647.663,92 €	4.919	19.242.695,80 €
11% < - ≤ 11,5%	9.538	12,45%	43.360.859,99 €	9,74%	75	146.502,69 €	9.463	43.214.357,30 €	8.924	41.590.802,13 €	614	1.770.057,86 €
11,5% < - ≤ 12%	1.771	2,31%	3.048.445,34 €	0,68%	2	2.661,65 €	1.769	3.045.783,69 €	1.752	3.010.007,95 €	19	38.437,39 €
12% < - ≤ 12,5%	89	0,12%	209.683,78 €	0,05%	0	0,00 €	89	209.683,78 €	88	208.866,91 €	1	816,87 €
12,5% < - ≤ 13%	3	0,00%	1.496,27 €	0,00%	0	0,00 €	3	1.496,27 €	3	1.496,27 €	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%	1.139,83 €	0,00%	0	0,00 €	1	1.139,83 €	0	0,00 €	1	1.139,83 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Statistics

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

* 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	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
25 - 36	17.331	22,62%	34.345.077,34 €	7,71%	2.132	2.622.739,29 €	15.199	31.722.338,05 €	14.721	28.696.845,65 €	2.610	5.648.231,69 €
37 - 48	32.018	41,78%	140.698.248,02 €	31,60%	6.284	23.162.157,94 €	25.734	117.536.090,08 €	27.750	122.260.601,70 €	4.268	18.437.646,32 €
49 - 60	11.612	15,15%	88.385.848,51 €	19,85%	190	2.066.472,51 €	11.422	86.319.376,00 €	8.899	68.853.235,94 €	2.713	19.532.612,57 €
61 - 72	7.134	9,31%	71.666.030,89 €	16,10%	0	0,00 €	7.134	71.666.030,89 €	5.635	57.065.961,93 €	1.499	14.600.068,96 €
73 - 84	5.712	7,45%	71.841.712,84 €	16,14%	0	0,00 €	5.712	71.841.712,84 €	3.941	51.287.451,35 €	1.771	20.554.261,49 €
85 - 96	2.825	3,69%	38.254.116,68 €	8,59%	0	0,00 €	2.825	38.254.116,68 €	2.548	33.583.887,91 €	277	4.670.228,77 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Statistics

Minimum Original Term in monthly instalments	30
Maximum Original Term in monthly instalments	96
Weighted Average Original Term in monthly instalments	63,15

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	173	0,23%	1.782.487,77 €	0,40%	27	133.231,58 €	146	1.649.256,19 €	130	1.289.808,62 €	43	492.679,15 €
01 - 12	27.480	35,86%	62.074.965,04 €	13,94%	4.356	7.935.983,49 €	23.124	54.138.981,55 €	23.642	53.095.476,36 €	3.838	8.979.488,68 €
13 - 24	25.767	33,62%	133.991.491,31 €	30,10%	4.037	17.747.748,33 €	21.730	116.243.742,98 €	21.911	114.778.810,46 €	3.856	19.212.680,85 €
25 - 36	10.109	13,19%	85.956.650,00 €	19,31%	186	2.034.406,34 €	9.923	83.922.243,66 €	7.716	66.873.431,61 €	2.393	19.083.218,39 €
37 - 48	6.462	8,43%	70.921.259,20 €	15,93%	0	0,00 €	6.462	70.921.259,20 €	4.972	55.259.576,93 €	1.490	15.661.682,27 €
49 - 60	4.739	6,18%	62.681.983,78 €	14,08%	0	0,00 €	4.739	62.681.983,78 €	3.419	46.183.752,73 €	1.320	16.498.231,05 €
61 - 72	1.902	2,48%	27.782.197,18 €	6,24%	0	0,00 €	1.902	27.782.197,18 €	1.704	24.267.127,77 €	198	3.515.069,41 €
73 - 84	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
85 - 94	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Statistics

Minimum Remaining Term in monthly instalments	0
Maximum Remaining Term in monthly instalments	71
Weighted Average Remaining Term in monthly instalments	31,65

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	20	0,03%	311.840,03 €	0,07%	3	38.054,22 €	17	273.785,81 €	15	230.209,90 €	5	81.630,13 €
13 - 24	133	0,17%	1.584.161,51 €	0,36%	21	107.587,45 €	112	1.476.574,06 €	102	1.194.455,33 €	31	389.706,18 €
25 - 36	61.795	80,64%	369.555.342,67 €	83,01%	7.153	24.719.146,42 €	54.642	344.836.196,25 €	51.113	299.931.407,28 €	10.682	69.623.935,39 €
37 - 48	13.871	18,10%	70.815.021,24 €	15,91%	1.429	2.986.581,65 €	12.442	67.828.439,59 €	11.652	58.134.315,45 €	2.219	12.680.705,79 €
49 - 60	575	0,75%	2.172.150,31 €	0,49%	0	0,00 €	575	2.172.150,31 €	434	1.664.710,56 €	141	507.439,75 €
61 - 72	179	0,23%	636.627,34 €	0,14%	0	0,00 €	179	636.627,34 €	136	497.307,67 €	43	139.319,67 €
> 72	59	0,08%	115.891,18 €	0,03%	0	0,00 €	59	115.891,18 €	42	95.578,29 €	17	20.312,89 €
Total	76.632	100%	445.191.034,28 €	100%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Statistics

Minimum Seasoning Term in monthly instalments	5
Maximum Seasoning Term in monthly instalments	0
Weighted Average Seasoning Term in monthly instalments	31,28

* 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	8.606	11,23%	27.851.369,74 €	6,26%
Classic Credit	68.026	88,77%	417.339.664,54 €	93,74%
Total	76.632	100%	445.191.034,28 €	100%

Type of Car

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)
New Cars	63.494	82,86%	361.747.984,48 €	81,26%
Used Cars	13.138	17,14%	83.443.049,80 €	18,74%
Total	76.632	100%	445.191.034,28 €	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	8.482	98,56%	27.593.164,17 €	99,07%
Used Cars	124	1,44%	258.205,57 €	0,93%
Total	8.606	100%	27.851.369,74 €	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	55.012	80,87%	334.154.820,31 €	80,07%
Used Cars	13.014	19,13%	83.184.844,23 €	19,93%
Total	68.026	100%	417.339.664,54 €	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	2.779	3,63%	14.945.616,91 €	3,36%	508	1.195.605,55 €	2.271	13.750.011,36 €	1.897	8.862.648,87 €	882	6.082.968,04 €
	A3	4.457	5,82%	27.252.150,30 €	6,12%	775	2.220.525,20 €	3.682	25.031.625,10 €	2.845	15.299.459,65 €	1.612	11.952.690,65 €
	A4	2.017	2,63%	13.698.739,73 €	3,08%	304	1.076.583,69 €	1.713	12.622.156,04 €	1.248	7.865.990,35 €	769	5.832.749,38 €
	A5	409	0,53%	2.856.177,78 €	0,64%	81	285.636,30 €	328	2.570.541,48 €	296	1.964.131,99 €	113	892.045,79 €
	A6	351	0,46%	2.462.854,33 €	0,55%	64	327.418,89 €	287	2.135.435,44 €	203	1.389.562,44 €	148	1.073.291,89 €
	A7	37	0,05%	323.891,65 €	0,07%	8	44.918,61 €	29	278.973,04 €	18	127.317,98 €	19	196.573,67 €
	A8	8	0,01%	64.842,64 €	0,01%	0	0,00 €	8	64.842,64 €	1	6.092,25 €	7	58.750,39 €
	Q2	265	0,35%	1.657.005,12 €	0,37%	95	394.637,70 €	170	1.262.367,42 €	248	1.556.797,63 €	17	100.207,49 €
	Q3	2.227	2,91%	12.479.312,31 €	2,80%	487	1.705.583,72 €	1.740	10.773.728,59 €	1.885	10.228.860,58 €	342	2.250.451,73 €
	Q5	1.971	2,57%	14.481.249,62 €	3,25%	367	1.441.705,90 €	1.604	13.039.543,72 €	1.857	13.719.971,90 €	114	761.277,72 €
	Q7	131	0,17%	1.294.948,93 €	0,29%	38	319.413,39 €	93	975.535,54 €	107	906.080,89 €	24	388.868,04 €
	TT	40	0,05%	326.049,36 €	0,07%	9	57.689,69 €	31	268.359,67 €	18	161.339,50 €	22	164.709,86 €
	OTHER AUDI	17	0,02%	141.641,15 €	0,03%	4	53.740,39 €	13	87.900,76 €	7	60.362,48 €	10	81.278,67 €
	Subtotal	14.709	19,19%	91.984.479,83 €	20,66%	2.740	9.123.459,03 €	11.969	82.861.020,80 €	10.630	62.148.616,51 €	4.079	29.835.863,32 €
Seat	MII	326	0,43%	1.408.038,84 €	0,32%	8	12.907,69 €	318	1.395.131,15 €	276	1.175.638,08 €	50	232.400,76 €
	ALHAMBRA	346	0,45%	1.928.122,56 €	0,43%	10	41.463,93 €	336	1.886.658,63 €	292	1.568.719,50 €	54	359.403,06 €
	ALTEA	127	0,17%	704.642,80 €	0,16%	0	0,00 €	127	704.642,80 €	81	447.953,02 €	46	256.689,78 €
	AROSA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	ATECA	2.718	3,55%	19.408.217,39 €	4,36%	148	997.927,93 €	2.570	18.410.289,46 €	2.681	19.080.304,82 €	37	327.912,57 €
	CORDOBA	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	EXEO	7	0,01%	30.684,04 €	0,01%	0	0,00 €	7	30.684,04 €	3	11.489,86 €	4	19.194,18 €
	IBIZA	11.949	15,59%	69.771.860,51 €	15,67%	236	680.351,01 €	11.713	69.091.509,50 €	10.417	61.136.341,20 €	1.532	8.635.519,31 €
	LEON	11.061	14,43%	71.215.627,90 €	16,00%	234	676.336,01 €	10.827	70.539.291,89 €	9.064	58.382.080,14 €	1.997	12.833.547,76 €
	TOLEDO	1.303	1,70%	7.917.018,04 €	1,78%	24	77.744,44 €	1.279	7.839.273,60 €	1.184	7.085.718,46 €	119	831.299,58 €
	OTHER SEAT	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	Subtotal	27.837	36,33%	172.384.212,08 €	38,72%	660	2.486.731,01 €	27.177	169.897.481,07 €	23.998	148.888.245,08 €	3.839	23.495.967,00 €
Skoda	CITIGO	79	0,10%	316.644,73 €	0,07%	4	9.750,26 €	75	306.894,47 €	64	240.544,03 €	15	76.100,70 €
	FABIA	2.768	3,61%	14.394.514,82 €	3,23%	143	313.344,86 €	2.625	14.081.169,96 €	2.536	12.978.498,46 €	232	1.416.016,36 €
	RAPID	1.259	1,64%	7.635.720,37 €	1,72%	33	81.195,67 €	1.226	7.554.524,70 €	1.155	6.945.282,83 €	104	690.437,54 €
	OCTAVIA	1.703	2,22%	13.780.606,97 €	3,10%	60	246.400,06 €	1.643	13.534.206,91 €	1.314	11.061.612,79 €	389	2.718.994,18 €
	ROOMSTER	2	0,00%	7.228,16 €	0,00%	0	0,00 €	2	7.228,16 €	1	4.769,91 €	1	2.458,25 €
	SPACEBACK	241	0,31%	1.627.651,95 €	0,37%	14	28.163,75 €	227	1.599.488,20 €	240	1.624.887,22 €	1	2.764,73 €
	SUPERB	464	0,61%	3.687.929,67 €	0,83%	13	47.550,39 €	451	3.640.379,28 €	403	3.299.800,64 €	61	388.129,03 €
	YETI	680	0,89%	4.982.167,62 €	1,12%	22	77.829,12 €	658	4.904.338,50 €	596	4.428.747,67 €	84	553.419,95 €
	OTHER SKODA	21	0,03%	132.255,67 €	0,03%	0	0,00 €	21	132.255,67 €	0	0,00 €	21	132.255,67 €
	Subtotal	7.217	9,42%	46.564.719,96 €	10,46%	289	804.234,11 €	6.928	45.760.485,85 €	6.309	40.584.143,55 €	908	5.980.576,41 €
VW	UP	76	0,10%	254.343,23 €	0,06%	17	34.188,08 €	59	220.155,15 €	46	129.629,10 €	30	124.714,13 €
	FOX	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	POLO	5.748	7,50%	23.599.471,86 €	5,30%	1.217	2.871.394,24 €	4.531	20.728.077,62 €	4.799	18.901.826,39 €	949	4.697.645,47 €
	GOLF	8.594	11,21%	40.966.808,71 €	9,20%	1.760	5.175.216,66 €	6.834	35.791.592,05 €	6.610	29.546.599,48 €	1.984	11.420.209,23 €
	JETTA	119	0,16%	734.580,65 €	0,17%	6	9.311,13 €	113	725.269,52 €	98	570.560,13 €	21	164.020,52 €
	PASSAT	1.675	2,19%	8.859.261,98 €	1,99%	291	1.069.587,48 €	1.384	7.789.674,50 €	1.309	6.811.230,50 €	366	2.048.031,48 €
	EOS	3	0,00%	17.784,78 €	0,00%	0	0,00 €	3	17.784,78 €	0	0,00 €	3	17.784,78 €
	NEW BEETLE	174	0,23%	833.108,57 €	0,19%	54	198.000,60 €	120	635.107,97 €	138	649.707,49 €	36	183.401,08 €
	TOURAN	1.689	2,20%	8.631.482,91 €	1,94%	360	1.204.643,75 €	1.329	7.426.839,16 €	1.493	7.540.423,55 €	196	1.091.059,36 €
	SHARAN	242	0,32%	1.365.167,25 €	0,31%	50	249.467,39 €	192	1.115.699,86 €	220	1.205.882,83 €	22	159.284,42 €
	TOUAREG	37	0,05%	261.369,63 €	0,06%	13	72.889,58 €	24	188.480,05 €	30	184.638,56 €	7	76.731,07 €
	PHAETON	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	CADDY	918	1,20%	5.505.880,70 €	1,24%	10	38.937,06 €	908	5.466.943,64 €	787	4.749.099,06 €	131	756.781,64 €
	T4/T5	1.059	1,38%	8.279.249,18 €	1,86%	46	234.213,79 €	1.013	8.045.035,39 €	967	7.620.691,08 €	92	658.558,10 €
	CRAFTER/LT	356	0,46%	3.203.272,57 €	0,72%	0	0,00 €	356	3.203.272,57 €	336	3.041.087,29 €	20	162.185,28 €
	AMAROK	16	0,02%	100.780,62 €	0,02%	0	0,00 €	16	100.780,62 €	15	86.463,71 €	1	14.316,91 €
	SCIROCCO	653	0,85%	3.648.118,78 €	0,82%	235	738.044,12 €	418	2.910.074,66 €	629	3.446.435,25 €	24	201.683,53 €
	TIGUAN	4.787	6,25%	24.345.994,95 €	5,47%	666	2.926.178,44 €	4.121	21.419.816,51 €	4.371	22.057.082,49 €	416	2.288.912,46 €
	OTHER VW	711	0,93%	3.589.965,24 €	0,81%	192	614.873,27 €	519	2.975.091,97 €	709	3.585.622,43 €	2	4.342,81 €
	Subtotal	26.857	35,05%	134.196.641,61 €	30,14%	4.917	15.436.945,59 €	21.940	118.759.696,02 €	22.557	110.126.979,34 €	4.300	24.069.662,27 €
Non VW Group Vehicles	OTHER	12	0,02%	60.980,80 €	0,01%	0	0,00 €	12	60.980,80 €	0	0,00 €	12	60.980,80 €
	Total	76.632	100,00%	445.191.034,28 €	100,00%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

* 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	4.408	5,75%	27.481.551,13 €	6,17%	369	1.148.525,28 €	4.039	26.333.025,85 €	3.523	21.502.052,96 €	885	5.979.498,17 €
ASTURIAS	1.355	1,77%	7.655.191,49 €	1,72%	133	463.477,78 €	1.222	7.191.713,71 €	1.120	6.209.158,07 €	235	1.446.033,42 €
CANTABRIA	1.057	1,38%	5.937.757,68 €	1,33%	95	300.938,53 €	962	5.636.819,15 €	863	4.752.643,56 €	194	1.185.114,12 €
LA RIOJA	369	0,48%	1.921.988,16 €	0,43%	26	56.646,19 €	343	1.865.341,97 €	304	1.490.038,38 €	65	431.949,78 €
CASTILLA LEON	3.261	4,26%	16.909.635,31 €	3,80%	190	602.043,00 €	3.071	16.307.592,31 €	2.577	13.221.899,21 €	684	3.687.736,10 €
C.MADRID	13.022	16,99%	68.818.028,11 €	15,46%	1.792	5.829.210,02 €	11.230	62.988.818,09 €	10.906	55.882.550,24 €	2.116	12.935.477,87 €
PAIS VASCO	2.942	3,84%	14.076.705,94 €	3,16%	136	377.575,78 €	2.806	13.699.130,16 €	2.437	11.389.285,95 €	505	2.687.419,99 €
C.NAVARRA	774	1,01%	3.918.704,53 €	0,88%	86	217.581,27 €	688	3.701.123,26 €	649	3.261.237,83 €	125	657.466,70 €
CATALUÑA	15.480	20,20%	94.333.182,19 €	21,19%	1.998	6.819.877,81 €	13.482	87.513.304,38 €	12.516	73.974.289,91 €	2.964	20.358.892,28 €
ARAGÓN	2.059	2,69%	11.507.295,26 €	2,58%	201	635.631,77 €	1.858	10.871.663,49 €	1.674	9.261.885,76 €	385	2.245.409,50 €
C. VALENCIANA	8.056	10,51%	45.606.849,62 €	10,24%	1.022	3.122.973,58 €	7.034	42.483.876,04 €	6.697	37.136.057,90 €	1.359	8.470.791,72 €
CASTILLA LA MANCHA	3.235	4,22%	18.424.679,67 €	4,14%	291	963.496,38 €	2.944	17.461.183,29 €	2.611	14.476.113,81 €	624	3.948.565,86 €
EXTREMADURA	1.090	1,42%	6.461.220,17 €	1,45%	112	339.281,47 €	978	6.121.938,70 €	879	5.297.296,48 €	211	1.163.923,69 €
ANDALUCIA	12.676	16,54%	77.961.567,78 €	17,51%	1.635	5.270.838,72 €	11.041	72.690.729,06 €	10.576	64.504.834,97 €	2.100	13.456.732,81 €
ISLAS BALEARES	2.099	2,74%	11.619.532,48 €	2,61%	257	847.067,91 €	1.842	10.772.464,57 €	1.812	9.831.531,77 €	287	1.788.000,71 €
MURCIA	2.230	2,91%	14.822.132,27 €	3,33%	220	708.995,91 €	2.010	14.113.136,36 €	1.860	12.094.741,39 €	370	2.727.390,88 €
ISLAS CANARIAS	2.451	3,20%	17.261.372,04 €	3,88%	42	144.361,07 €	2.409	17.117.010,97 €	2.427	17.036.394,41 €	24	224.977,63 €
CEUTA	28	0,04%	181.574,98 €	0,04%	1	2.847,27 €	27	178.727,71 €	25	155.364,20 €	3	26.210,78 €
MELILLA	40	0,05%	292.065,47 €	0,07%	0	0,00 €	40	292.065,47 €	38	270.607,68 €	2	21.457,79 €
Total	76.632	100,00%	445.191.034,28 €	100,00%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

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

Poolinformation X. - Motor Type

Customer Type Total Portfolio					Credit Type				Vehicle Status			
					Auto Credit		Classic Credit		New		Used	
Motor type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance	Number of Contracts	Outstanding Discounted Principal Balance
EA 189 (unfixed)	174	0,23%	807.227,41 €	0,18%	1	384,23 €	173	806.843,18 €	67	286.412,02 €	107	520.815,39 €
Other	76.458	99,77%	444.383.806,87 €	99,82%	8.605	27.850.985,51 €	67.853	416.532.821,36 €	63.427	361.461.572,46 €	13.031	82.922.234,41 €
Total	76.632	100,00%	445.191.034,28 €	100,00%	8.606	27.851.369,74 €	68.026	417.339.664,54 €	63.494	361.747.984,48 €	13.138	83.443.049,80 €

Poolinformation XI. - Loan Level Data

No.	Month / Year of Loan Origination	Month / Year of Default	Original Principal Balance	Outstanding Balance of Loan at Default	Current Balance	Rebate	Month / Year of Loss	Recovery from sale of Asset	Unsecured Recovery n.a.= not available	Total Recovery between Default and write off	Total Recovery after write off	Loss Amount	Loss Percentage on Original Balance	Loss Percentage Current Balance	Geographical Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (lease/loan, amortising/balloon)	Distribution Channel n.a.= not available	Customer Type	08.2017	10.2017	02.2018	03.2018	06.2018	07.2018	11.2018
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	new	VW	C	-	Retail	19.787,80 €	0,00 €	0,00 €	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	new	SK	C	-	Retail	0,00 €	0,00 €	0,00 €	16.850,00 €	0,00 €	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	used	AU	C	-	Retail	0,00 €	0,00 €	0,00 €	0,00 €	10.430,00 €	3.000,00 €	0,00 €
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	new	AU	A	-	Retail	0,00 €	0,00 €	11.266,92 €	0,00 €	0,00 €	0,00 €	0,00 €
5	31/08/2016	23/08/2017	10.225,99 €	12.032,17 €	0,00 €	-	29/11/2018	-	-	8.590,17 €	0,00 €	3.442,00 €	33,66%	-	9	new	SE	C	-	Retail	0,00 €	8.590,17 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
6	20/11/2015	16/01/2018	18.462,56 €	2.300,21 €	0,00 €	-	19/12/2018	-	-	2.126,11 €	0,00 €	174,10 €	0,94%	-	6	used	AU	A	-	Retail	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	2.126,11 €
7	27/10/2016	01/09/2017	23.912,16 €	28.734,02 €	0,00 €	-	22/01/2019	-	-	0,00 €	0,00 €	28.734,02 €	120,16%	-	1	new	SE	C	-	Retail	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
8	01/08/2016	00/00/0000	12.838,47 €	0,00 €	0,00 €	-	25/03/2019	-	-	0,00 €	0,00 €	1.049,15 €	0,08%	-	12	used	VW	C	-	Retail	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
			160.718,54 €	85.960,99 €	0,00 €	- €		- €	- €	72.051,00 €	0,00 €	37.572,79 €	53,49%								19.787,80 €	8.590,17 €	11.266,92 €	16.850,00 €	10.430,00 €	3.000,00 €	2.126,11 €

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).