

Deal Name: DRIVER FOUR

Issuer: DRIVER FOUR GmbH
Eschenheimer Anlage 1
60316 Frankfurt am Main
Federal Republic of Germany
fax +49 (0) 69/ 663698 - 80

Seller of the Receivables: Volkswagen Bank GmbH

Servicer Name: Volkswagen Bank GmbH

Reporting Entity: Volkswagen Bank GmbH
ABS Operations
Dep. F-RWABO
Gifhorner Straße 57
38112 Braunschweig
Federal Republic of Germany

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Deal Overview

Cut Off Date:	31.03.2007			
Issue Date:	27.04.2007	Legal Maturity Date:	April 2013	
Reporting Period:	Jul 09			
Reporting Date:	17.08.2009	17th of each month (for previous month)		
Reporting Frequency:	monthly			
Period No.:	28			
Payment Date:	21.08.2009	21st of each month (for previous month)		
Next payment Date:	21.09.2009			
Asset Collection Period:	01.07.2009	until	31.07.09	
Interest Accrual Period:	21.07.2009	until	20.08.09	Days accrued: 31
Note Payment Period:	21.07.2009	until	20.08.09	
Poolinformation at Pool Cut				
	Number of Contracts	Outstanding Discounted Principal Balance	Outstanding Nominal Balance	
Outstanding Pool	85.854	1.000.013.306,03 €	1.118.882.889,06 €	
Repurchased Loan Contracts	-	- €	- €	
(cumulative since Cut Off Date)	-	- €	- €	
Credit Type	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	
Balloon	67,05%	772.807.781,84 €	77,28%	
Equal-Installment Loan	32,95%	227.205.524,19 €	22,72%	
Total	100,00%	1.000.013.306,03 €	100,00%	
Type of Car	Percentage of Loans (%)	Outstanding Discounted Principal Balance	Percentage of Balance (%)	
New	51,39%	623.130.246,18 €	62,31%	
Used	48,61%	376.883.059,85 €	37,69%	
Total	100,00%	1.000.013.306,03 €	100,00%	

Deal Overview: Counterparties I.

	Name	Rating*								
		Moody's			Fitch			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Joint Lead Managers:	Citigroup Global Markets Limited Citigroup Centre 33 Canada Square Canary Wharf London E14 5LB United Kingdom	A3	P-1	Possible Downgrade	A+	F1+	Stable	A	A-1	Stable
	DZ Bank AG Deutsche Zentral-Genossenschaftsbank Platz der Republik 60265 Frankfurt am Main Federal Republic of Germany	Aa3	P-1	Stable	A+	F1+	Stable	A+	A-1	Stable
Accounts:	BNP Paribas Securities Services, London Branch 55 Moorgate London EC2R 6PA United Kingdom	Aa1	P-1	Negative	AA	F1+	Negative	AA	A-1+	Negative
Cash Collateral Distribution										
Paying Agent/ Calculation Agent:	Citibank N.A. Citigroup Centre 33 Canada Square Canary Wharf London E14 5LB United Kingdom	A3	P-1	Possible Downgrade	A+	F1+	Stable	A	A-1	Stable
Luxembourg Paying Agent:	Dexia Banque Internationale à Luxembourg 69 Route d'Esch 2953 Luxembourg Luxembourg	A1	P-1	Negative	A+	F1+	Stable	A	A-1	Stable
Swap Counterparty:	DZ Bank AG Deutsche Zentral-Genossenschaftsbank Platz der Republik 60265 Frankfurt am Main Federal Republic of Germany	Aa3	P-1	Stable	A+	F1+	Stable	A+	A-1	Stable

* Ratings updated on 06/08/2009

Deal Overview: Counterparties II.

**Security Trustee/
Data Protection Trustee:** **Faegre & Benson LLP**
Main Tower
Neue Mainzer Straße 52-58
60311 Frankfurt am Main
Federal Republic of Germany

Rating Agencies: **MOODY's Deutschland GmbH**
Attn.: Monitoring
An der Welle 5
60322 Frankfurt/Main
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Fitch Ratings Limited
Attn.: Structured Finance Surveillance
4th Floor, 101 Finsbury Pavement
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Standard & Poors
Attn.: Structured Finance Surveillance Department
18 Finsbury Circus
London EC2M 7NJ
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Rating of Volkswagen Bank GmbH and Volkswagen AG

Volkswagen Bank GmbH

Volkswagen AG

			Rating*					
			Moody's			Fitch		
Short Term	Long Term	Outlook	Short Term	Long Term	Outlook	Short Term	Long Term	Outlook
P-1	A2	Negative	n.a.	n.a.	n.a.	A-1	A	Watch Negative
P-2	A3	Possible Downgrade	F2	BBB+	Watch Negative	A-2	A-	Watch Negative

* Ratings updated on 06/08/2009

Rating Related Triggers
Future Rating Triggers:

VAT-Risk

Downgrade of VW Bank's short-term rating to F3 by Fitch will result in an increase by 0.14% of the Cash Collateral Account of the Aggregate Discounted Principal Balance, which is exclusively reserved to cover any VAT burden in case a replacement servicer is appointed.

Set Off Risk

The downgrade of VW Bank's long-term rating to below BBB- by Fitch and/or Baa3 by Moody's and/or VW Bank's short-term rating to below A-2 by S&P will result in a Set Off risk reserve being established if deposits by borrowers are greater than 1% of the Aggregate Discounted Principal Balance

Information regarding the Notes I.

<u>Rating Details:</u>	<u>Class A</u>	<u>Class B</u>
Rating at Issue Date		
Fitch	AAA	A+
Moody's	Aaa	A1
Standard & Poors	AAA	A+
Current Rating		
Fitch	AAA	AA-
Moody's	Aaa	A1
Standard & Poors	AAA	A+
Information on Notes		
Original Maturity Date:	Apr 2013	Apr 2013
Original Repayment Date:	Apr 2012	Apr 2012
ISIN:	XS0295268006	XS0295269319
Common Code:	029526800	029526931
Nominal Amount:	50,000	50,000
Information on Interest		
Spread/Margin:	6 bps.	18 bps.
Index Rate:	1-Month Euribor	1-Month Euribor
Fixed/ Floating:	floating	floating
Current Coupon:	1-M-Euribor + 6 bps.	1-M-Euribor + 18 bps.
Day Count Convention	actual/ 360	actual/ 360
Clean-Up Call		
<p>VW Bank will have the right at its option to exercise a clean-up call and to repurchase the Loan Receivables from Driver Four at any time when the sum of the Discounted Principal Balance for all loan contracts is less than 9% 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.</p>		

Information regarding the Notes II.

Monthly Period:	Jul 09	
Payment Date:	21.08.2009	
Interest Accrual Period (from/until):	21.07.2009	20.08.2009
Days Accrued:	31	
Base Interest Rate (1-Month Euribor):	0,5870%	
Currency:	EUR	
Day Count Convention:	ACT/360	

<u>Interest Payments</u>	<u>Class A</u>	<u>Class B</u>
Total Interests Amount of the Reporting Period	219.255,00 €	11.148,00 €
Paid interest:	- 219.255,00 €	- 11.148,00 €
<u>Unpaid Interest:</u>		
Unpaid interest of the Reporting Period:	- €	- €
Cumulative unpaid interest:	- €	- €

<u>Note Balance</u>	<u>Class A</u>	<u>Class B</u>
Note Balance (Cut Off Date):	933.000.000,00 €	30.000.000,00 €
Note Balance (Beginning of Period):	393.480.061,20 €	16.881.936,00 €
Unallocated Redemption Amount from Previous Period	54,75 €	
Available Redemption Amount Reporting Period	20.343.310,10 €	
Total Available Redemption Amount	20.343.364,85 €	
Redemption Amount per Class	-18.643.206,00 €	-799.890,00 €
Unallocated Redemption Amount per note class from current period	61,06 €	0,39 €
Note Balance (End of Period):	<u>374.836.855,20 €</u>	<u>16.082.046,00 €</u>

<u>Payments to Investors - Per Eur 50.000,- Denomination</u>	<u>Class A</u>	<u>Class B</u>
Interest (1-M-Euribor + 0,06% Class A/ + 0,18% Class B)	-11,75 €	-18,58 €
Principal Repayment by Note:	-999,10 €	-1.333,15 €
Pool Factor:	0,401754	0,536068

<u>Overcollateralisation</u>	<u>Class A</u>	<u>Class B</u>
Initial OC Percentage at Poolcut	6,7012%	3,7013%
Current OC Percentage	9,1000%	5,2000%
Target OC Percentage	9,1000%	5,2000%

Credit Enhancement

Credit Enhancement as of Cut Off Date

	% of Aggregate Discounted Principal Balance	Value
Class B Note*	3,00%	30.000.000,00 €
Subordinated Loan	2,80%	28.000.000,00 €
Overcollateralization	0,90%	9.013.306,03 €
Cash Collateral Account	1,50%	15.000.199,59 €

* for subordination to class A note

Cash Collateral Account (CCA)

	in EUR	in % of Outstanding Discounted Balance	
Initial Balance at Poolcut	15.000.199,59 €	1,50%	Poolcut
Targeted Balance (Floor)	12.500.166,33 €	1,25%	Poolcut
Balance as of the Beginning of the Period	12.500.166,33 €	2,89%	Period
Payment from CCA/ Payment to CCA	0,00 €	-	-
Balance as of the End of the Period	12.500.166,33 €	3,03%	Period

Calculation of Credit Enhancement:

Driver Four's Credit Enhancement consists of the items listed above calculated on the initial Discounted Principal Balance as of the Cut Off day. The result provides an absolute value which will be applied to the (amortized) Discounted Principal Balance as of the end of the monthly period. This process is continuing until a Credit enhancement of 9,10% of class A (5,20% of Class B) has been reached.

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 9,10% for the Class A Notes and 5,20% 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

Swap/ Waterfall

Amortising Interest Rate Swap

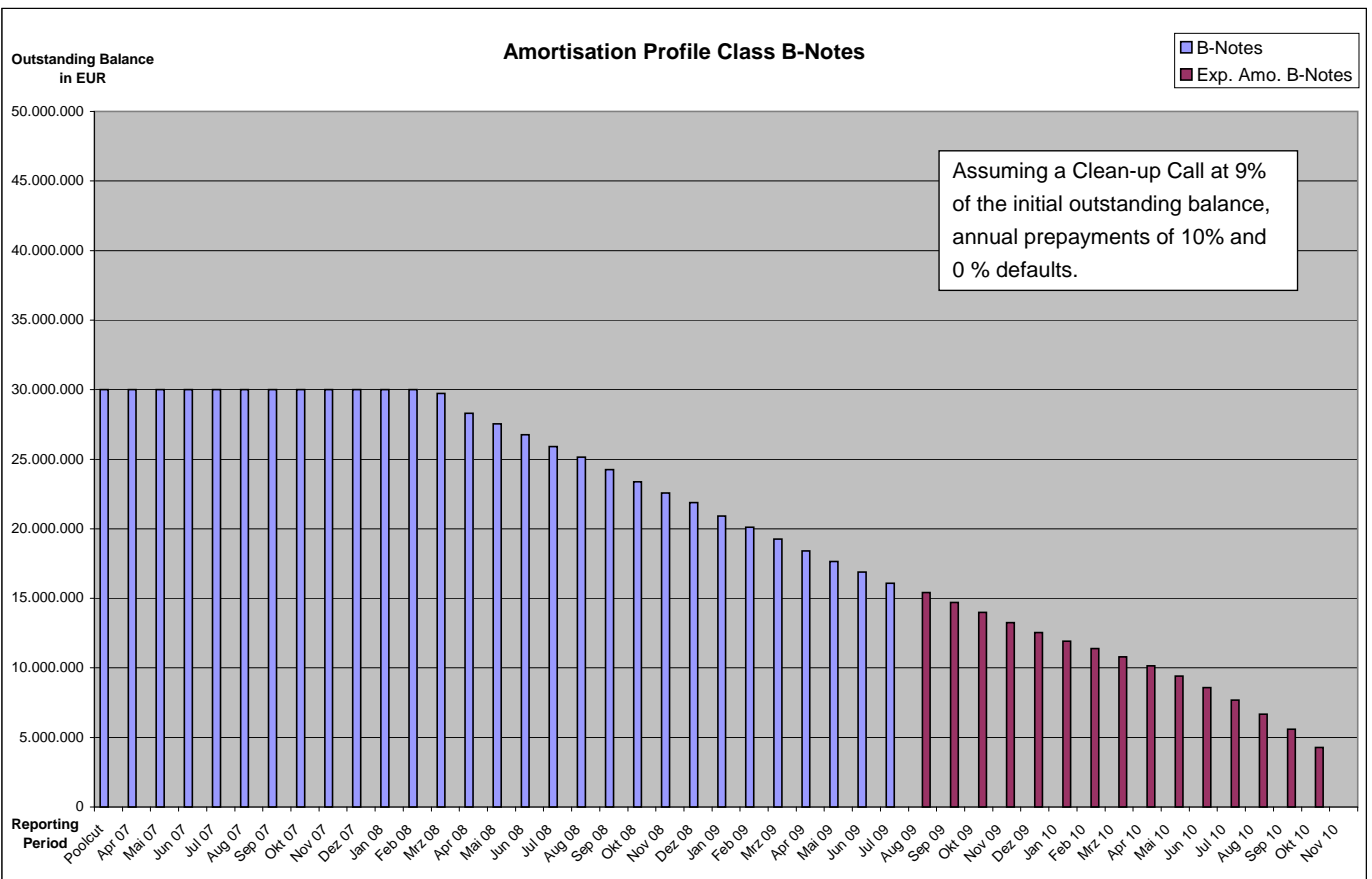
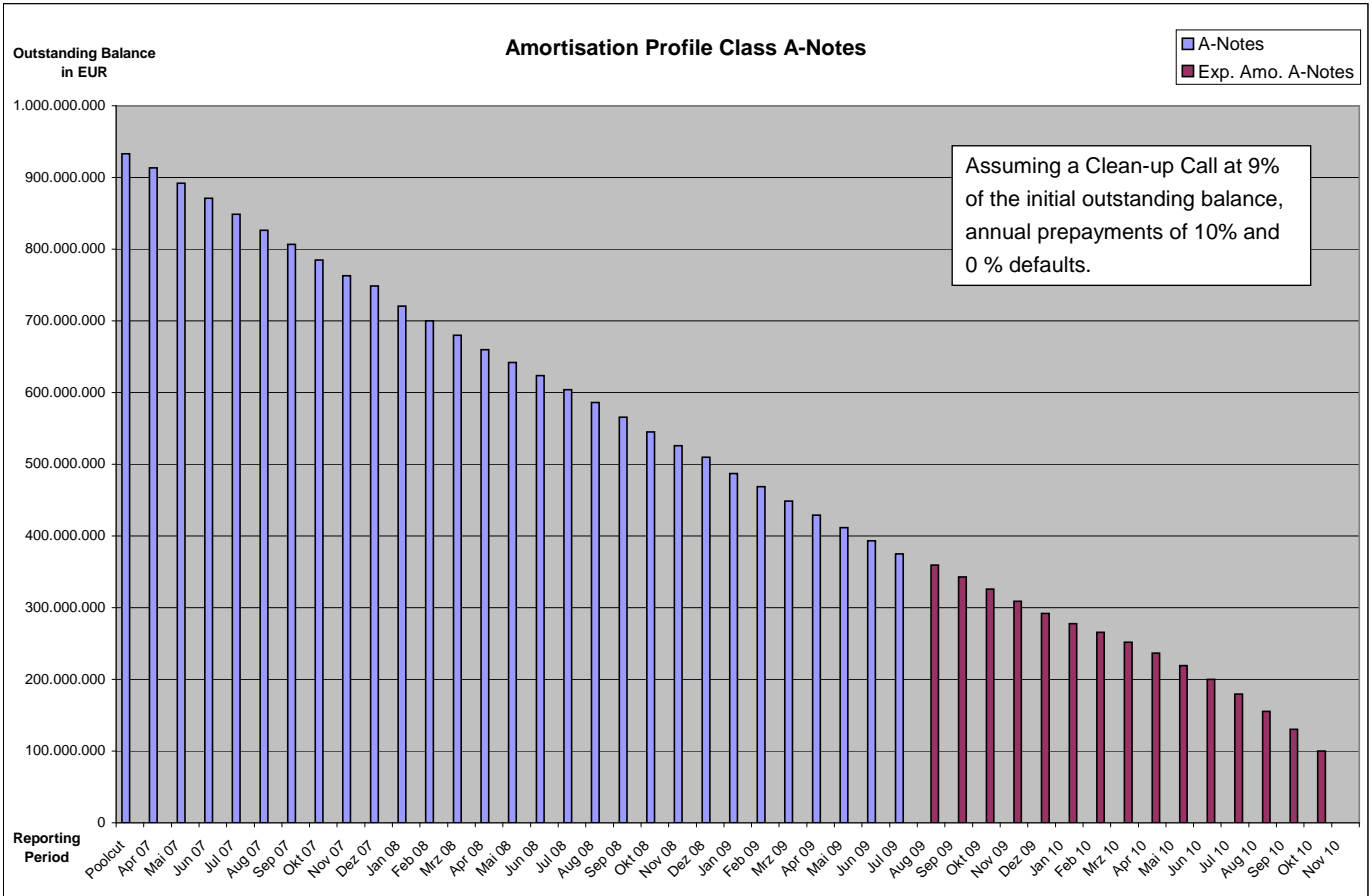
	<u>Class A</u>	<u>Class B</u>
Initial Principal	933.000.000,00 €	30.000.000,00 €
Underlying Principal for Reporting Period	393.480.061,20 €	16.881.936,00 €
<i>Paying Leg</i>	<i>Fix Interest Rate</i>	
<i>Receiving Leg</i>	<i>Floating Interest Rate</i>	
Net Swap payments/ Receipts	- 1.168.777,88 €	- 50.229,86 €

Waterfall

		Payment	Remaining Amount
Remaining Balance from Previous Period		54,75 €	
Available Distribution Amount	plus	22.184.458,83 €	22.184.513,58 €
Fees	less -	391.737,99 €	21.792.775,59 €
Net Swap Payments Class A	less -	1.168.777,88 €	20.623.997,71 €
Net Swap Payments Class B	less -	50.229,86 €	20.573.767,85 €
Interest Class A	less -	219.255,00 €	20.354.512,85 €
Interest Class B	less -	11.148,00 €	20.343.364,85 €
Payment to Cash Collateral Account	less	- €	20.343.364,85 €
Redemption Class A	less -	18.643.206,00 €	1.700.158,85 €
Redemption Class B	less -	799.890,00 €	900.268,85 €
Remaining Amount Due to Rounding	less -	61,45 €	900.207,40 €
Other Payments to Swap Counterparties	less	- €	900.207,40 €
Interest Subordinated Loan	less -	12.000,79 €	888.206,61 €
Payment to Subordinated Lender or VW Bank	less -	888.206,61 €	- €
Payment from Cash Collateral Account		- €	- €
Payment to Subordinated Lender or VW Bank	less	- €	- €

Run Out Schedule

At the End of Previous Reporting Period 30.06.2009				At the end of Reporting Period 31.07.2009			
Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments	Payment Period	ABS Remaining Depreciation	ABS Remaining Interest	ABS Remaining Instalments
arrears	3.271.230,14 €	145.850,89 €	3.417.081,03 €	arrears	3.309.219,93 €	150.552,15 €	3.459.772,08 €
07.2009	11.675.084,99 €	1.322.082,07 €	12.997.167,06 €				
08.2009	15.125.459,50 €	1.794.499,95 €	16.919.959,43 €	08.2009	10.577.481,21 €	1.200.650,49 €	11.778.131,69 €
09.2009	15.360.176,40 €	1.731.625,00 €	17.091.801,40 €	09.2009	15.043.129,42 €	1.711.987,10 €	16.755.116,52 €
10.2009	15.804.160,83 €	1.666.420,83 €	17.470.581,66 €	10.2009	15.524.412,03 €	1.648.564,02 €	17.172.976,05 €
11.2009	16.180.275,31 €	1.598.393,74 €	17.778.669,05 €	11.2009	15.852.906,03 €	1.582.270,70 €	17.435.176,73 €
12.2009	16.597.572,23 €	1.529.184,76 €	18.126.756,98 €	12.2009	16.379.296,46 €	1.514.762,05 €	17.894.058,51 €
01.2010	14.072.074,51 €	1.458.132,73 €	15.530.207,24 €	01.2010	13.837.220,65 €	1.444.575,96 €	15.281.796,60 €
02.2010	11.568.703,37 €	1.397.858,08 €	12.966.561,45 €	02.2010	11.402.085,50 €	1.385.446,17 €	12.787.531,67 €
03.2010	13.842.249,72 €	1.347.397,25 €	15.189.646,97 €	03.2010	13.642.268,72 €	1.335.633,51 €	14.977.902,23 €
04.2010	15.248.083,00 €	1.288.245,61 €	16.536.328,61 €	04.2010	15.092.959,51 €	1.277.355,88 €	16.370.315,38 €
05.2010	18.757.635,96 €	1.222.628,90 €	19.980.264,86 €	05.2010	18.566.634,77 €	1.212.568,41 €	19.779.203,18 €
06.2010	21.186.631,27 €	1.141.790,03 €	22.328.421,30 €	06.2010	20.979.541,24 €	1.132.650,58 €	22.112.191,82 €
07.2010	23.242.131,01 €	1.050.858,85 €	24.292.989,86 €	07.2010	23.018.441,70 €	1.042.484,94 €	24.060.926,64 €
08.2010	27.736.771,16 €	950.051,19 €	28.686.822,35 €	08.2010	27.478.963,72 €	942.536,52 €	28.421.500,24 €
09.2010	29.675.380,96 €	831.938,27 €	30.507.319,23 €	09.2010	29.313.704,66 €	825.365,43 €	30.139.070,08 €
10.2010	37.359.988,28 €	704.378,60 €	38.064.366,87 €	10.2010	37.148.660,58 €	699.321,32 €	37.847.981,89 €
11.2010	41.392.684,91 €	542.807,68 €	41.935.492,59 €	11.2010	41.060.258,96 €	538.691,11 €	41.598.950,07 €
12.2010	39.491.189,07 €	365.063,12 €	39.856.252,19 €	12.2010	39.215.707,30 €	362.414,90 €	39.578.122,20 €
01.2011	19.573.212,26 €	194.693,63 €	19.767.905,89 €	01.2011	19.493.344,52 €	193.205,89 €	19.686.550,41 €
02.2011	5.688.770,82 €	110.698,31 €	5.799.469,13 €	02.2011	5.655.239,65 €	109.502,14 €	5.764.741,79 €
03.2011	3.760.185,45 €	86.323,37 €	3.846.508,82 €	03.2011	3.712.124,68 €	85.270,47 €	3.797.395,15 €
04.2011	3.584.921,46 €	70.121,81 €	3.655.043,27 €	04.2011	3.550.563,31 €	69.279,43 €	3.619.842,74 €
05.2011	3.712.975,03 €	54.717,60 €	3.767.692,63 €	05.2011	3.640.353,77 €	54.042,11 €	3.694.395,88 €
06.2011	4.122.256,10 €	38.479,58 €	4.160.735,68 €	06.2011	4.080.612,47 €	38.054,62 €	4.118.667,09 €
07.2011	2.696.688,71 €	20.626,62 €	2.717.315,33 €	07.2011	2.671.994,22 €	20.413,06 €	2.692.407,28 €
08.2011	782.492,96 €	9.162,29 €	791.655,25 €	08.2011	773.176,84 €	9.049,28 €	782.226,12 €
09.2011	343.629,25 €	5.849,17 €	349.478,42 €	09.2011	339.077,15 €	5.770,96 €	344.848,11 €
10.2011	297.724,93 €	4.370,09 €	302.095,02 €	10.2011	293.520,08 €	4.311,06 €	297.831,14 €
11.2011	243.284,08 €	3.092,45 €	246.376,53 €	11.2011	239.762,51 €	3.048,48 €	242.810,99 €
12.2011	203.537,16 €	2.044,31 €	205.581,47 €	12.2011	201.067,21 €	2.016,07 €	203.083,28 €
01.2012	117.397,35 €	1.168,61 €	118.565,96 €	01.2012	115.593,22 €	1.151,11 €	116.744,33 €
02.2012	66.200,22 €	664,74 €	66.864,96 €	02.2012	64.843,20 €	654,99 €	65.498,19 €
03.2012	34.833,78 €	380,31 €	35.214,09 €	03.2012	33.921,84 €	376,39 €	34.298,23 €
Subtotal	432.815.592,18 €	22.691.600,44 €	455.507.192,58 €	Subtotal	412.308.087,06 €	20.603.977,30 €	432.912.064,31 €
> 03.2012	55.707,58 €	2.241,34 €	57.948,92 €	> 03.2012	53.622,66 €	2.169,40 €	55.792,06 €
Total	432.871.299,76 €	22.693.841,78 €	455.565.141,50 €	Total	412.361.709,72 €	20.606.146,70 €	432.967.856,37 €



Write-Offs/ Performance Trigger

Cumulative Write Offs

	Number of Contracts	Write Offs
Begin of Period	375	2.233.866,83 €
Write Offs	31	237.994,29 €
End of Period	406	2.471.861,12 €

Cumulative Net Loss Ratio

Cumulative Write Offs as percentage of Discounted Principal Balance as of Cut Off Date (1.000.013.306,03 €)

0,2472%

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.

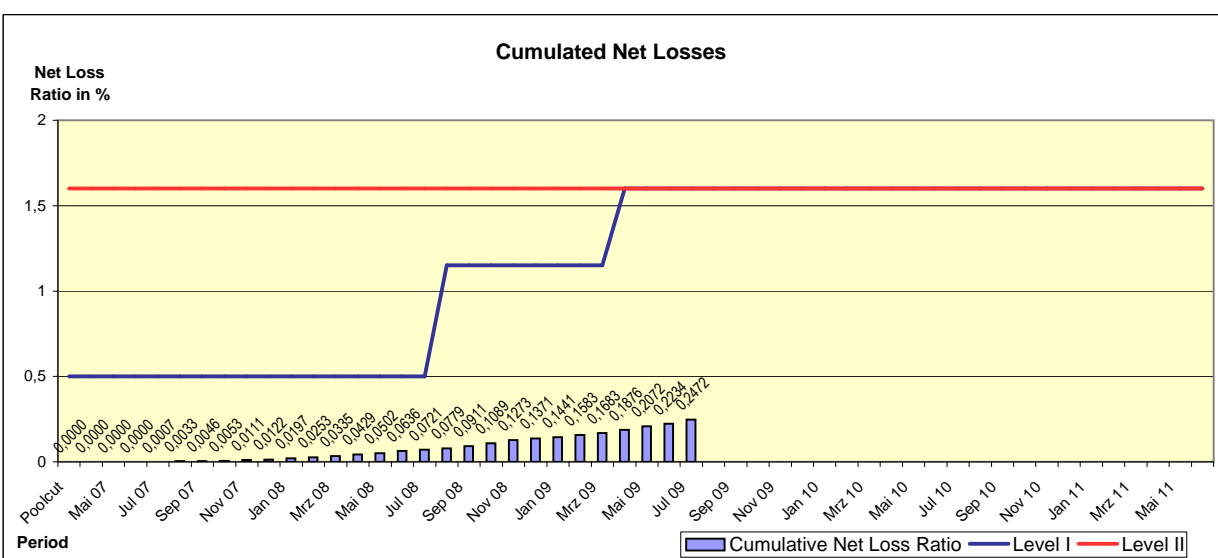
The performance trigger in form of a credit enhancement increase condition will be activated when the cumulative Net Loss Ratio exceeds the defined limits. In this case the overcollateralization will be increased accordingly.

	OC-Percentage Class A Notes	OC-Percentage Class B Notes
Until a Credit Enhancement Increase condition is in place	9,10%	5,20%
Level I Credit Enhancement Increase condition is in place	11,00%	7,00%
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 I a.	Cumulative Net Loss Ratio exceeds 0.50% for any Payment Date before or during July 2008	no
Level I b.	Cumulative Net Loss Ratio exceeds 1.15% for any Payment Date after July 2008 but prior to or during March 2009	no
Level II.	Cumulative Net Loss Ratio exceeds 1,60% for any Payment Date	no

Performance Pool vis-a-vis Triggers

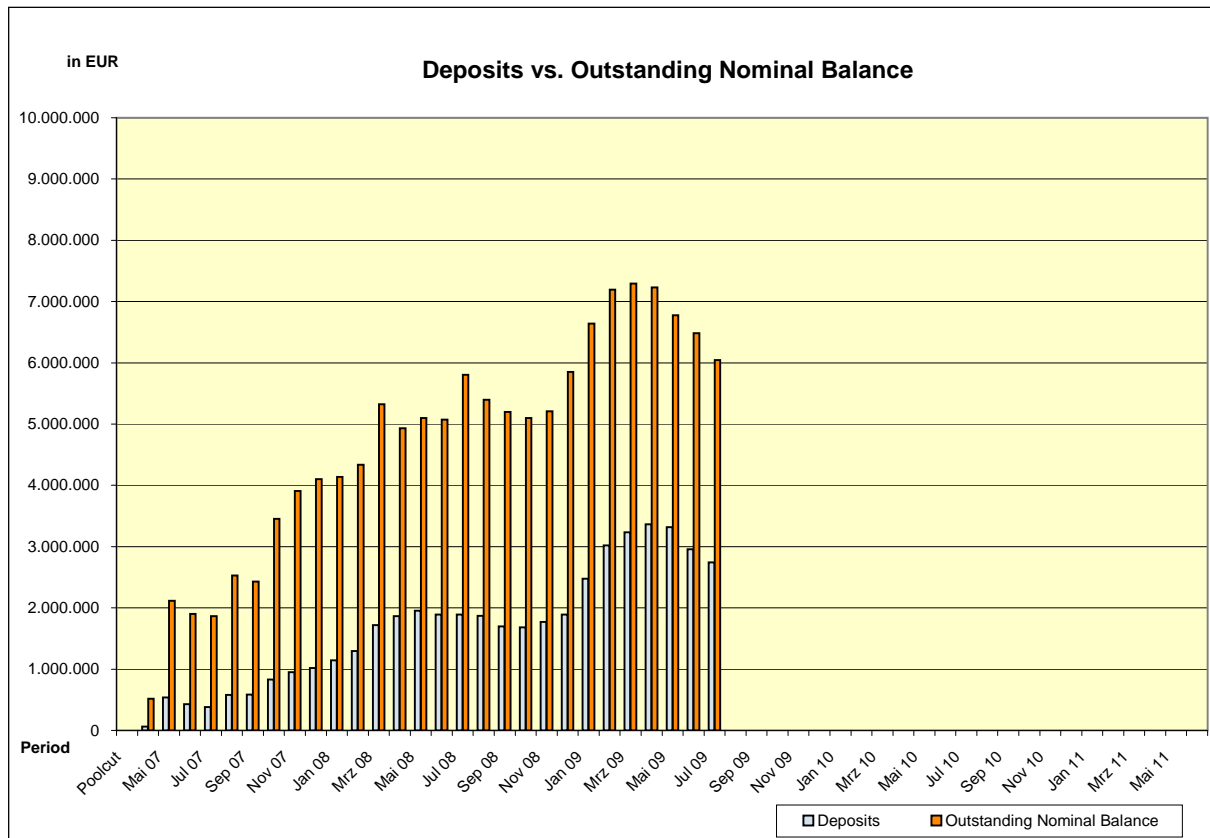


Deposits - Potential Set Off Risk

	Number of Customers with deposits	Outstanding Nominal Balance of customers with deposits	Outstanding Discounted Principal Balance of customers with deposits	Deposits
	605	6.046.021,36 €	5.744.586,35 €	2.744.040,13 €
Total	605	6.046.021,36 €	5.744.586,35 €	2.744.040,13 €

	Current Set Off Risk	Trigger*
Borrower Deposits in % of Aggregate Discounted Principal Balance EoP	0,6654%	1,0000%

* Breach of this trigger in conjunction with the loss of VW Bank's investment grade rating, obliges VW Bank to post additional collateral equal to the potential set-off risk which will be adjusted on a monthly basis (the "Set-Off Risk Reserve"). The Set-Off Risk Reserve shall be deposited in the Cash Collateral Account and is exclusively reserved to cover set-off risks.



Overview Outstanding Contracts
Development of Pool within Reporting Period

	Number of contracts	Adjustments	Outstanding Nominal Balance
Begin of Period	53.572		455.565.141,50 €
Periodic reduction of Nominal			22.597.285,13 €
Discount	-	181.680,40 €	
Fees for Restructuring/Prolongation		2.956,29 €	
Interest on arrears		3.892,10 €	
Write Off	31	237.994,29 €	
Available Collection			22.184.458,83 €
Repurchased Loan Contracts	0		- €
End of Period	51.527		432.967.856,37 €

Status of Contracts

Status	Pool Balance at Poolcut	
	Number of Contracts	Outstanding Discounted Principal Balance
Current	85.854	1.000.013.306,03 €
Delinquent	0	- €
Defaulted	0	- €
End of Term	0	- €
Early Settlement	0	- €
Write Off	0	- €
Total	85.854	1.000.013.306,03 €

Status	Pool Balance at the Beginning of Period		Pool Balance at the End of Period	
	Number of Contracts	Outstanding Discounted Principal Balance (Begin of Period)	Number of Contracts (End of Period)	Outstanding Discounted Principal Balance (End of Period)
Current	52.508	423.830.265,90 €	50.480	403.587.355,80 €
Delinquent	601	5.478.163,04 €	581	5.111.994,66 €
Defaulted	463	3.562.870,82 €	466	3.662.359,26 €
End of Term	11.154	- €	12.513	- €
Early Settlement	20.755	- €	21.410	- €
Write Off	373	- €	404	- €
Total	85.854	432.871.299,76 €	85.854	412.361.709,72 €

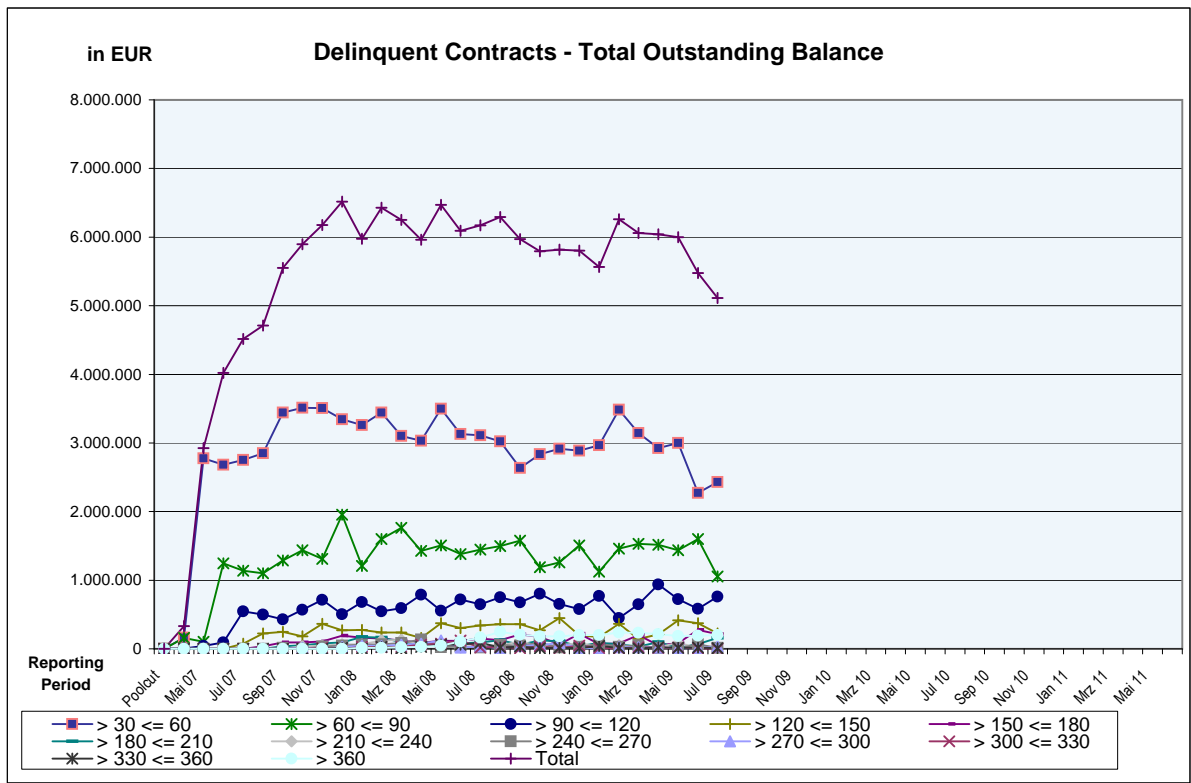
Delinquent Contracts

Information of Delinquencies and Defaults

Current Reporting Period	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)
Delinquent	581	1,1276%	5.111.994,66 €	1,2397%	5.371.707,63 €	1,2407%
Defaulted	466	0,9044%	3.662.359,26 €	0,8881%	3.850.856,68 €	0,8894%

Delinquency Profile

Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)
> 30 <= 60	287	0,5570%	2.429.912,38 €	0,5893%	2.539.702,28 €	0,5866%
> 60 <= 90	125	0,2426%	1.053.958,59 €	0,2556%	1.109.636,14 €	0,2563%
> 90 <= 120	75	0,1456%	758.674,65 €	0,1840%	799.833,05 €	0,1847%
> 120 <= 150	25	0,0485%	225.775,64 €	0,0548%	237.396,96 €	0,0548%
> 150 <= 180	17	0,0330%	214.119,52 €	0,0519%	225.096,77 €	0,0520%
Subtotal	529	1,0266%	4.682.440,78 €	1,1355%	4.911.665,20 €	1,1344%
> 180 <= 210	14	0,0272%	157.345,25 €	0,0382%	166.409,21 €	0,0384%
> 210 <= 240	6	0,0116%	17.229,49 €	0,0042%	17.704,32 €	0,0041%
> 240 <= 270	2	0,0039%	11.699,00 €	0,0028%	12.475,55 €	0,0029%
> 270 <= 300	5	0,0097%	34.551,51 €	0,0084%	36.455,90 €	0,0084%
> 300 <= 330	-	0,0000%	- €	0,0000%	- €	0,0000%
> 330 <= 360	1	0,0019%	7.881,49 €	0,0019%	8.296,90 €	0,0019%
> 360	24	0,0466%	200.847,14 €	0,0487%	218.700,55 €	0,0505%
Subtotal	52	0,1009%	429.553,88 €	0,1042%	460.042,43 €	0,1063%
Total	581	1,1276%	5.111.994,66 €	1,2397%	5.371.707,63 €	1,2407%



Defaulted Contracts

Defaulted Profile I

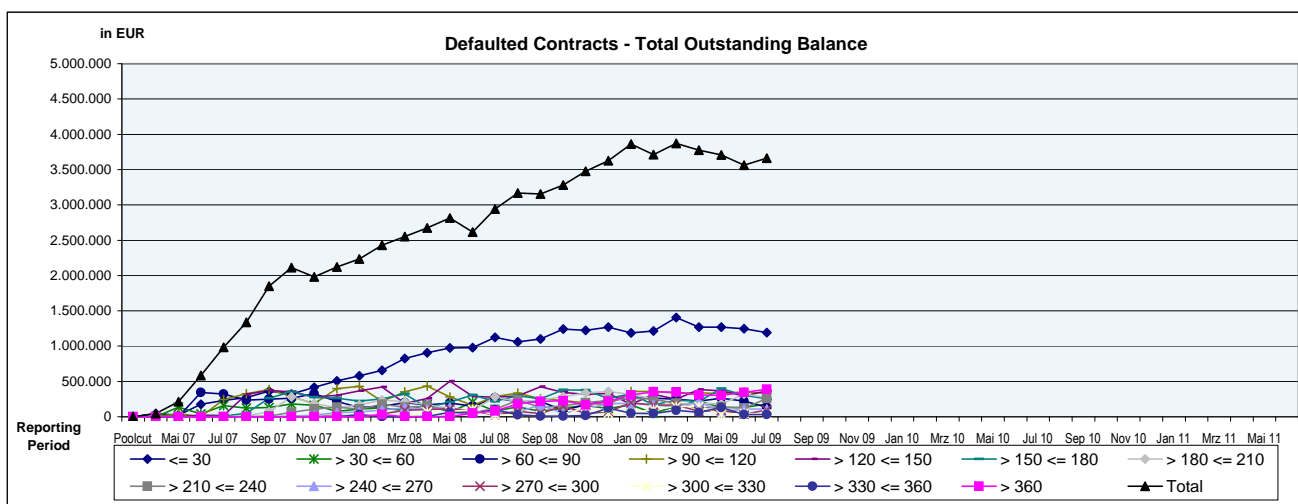
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Principal Balance	Outstanding Discounted Principal Balance (%)	Outstanding Nominal Balance	Outstanding Nominal Balance (%)
<= 30	182	0,3532%	1.194.161,05 €	0,2896%	1.227.734,91 €	0,2836%
>30 <= 60	22	0,0427%	183.156,02 €	0,0444%	191.945,50 €	0,0443%
> 60 <= 90	20	0,0388%	137.107,99 €	0,0332%	143.101,51 €	0,0331%
> 90 <= 120	47	0,0912%	332.141,62 €	0,0805%	348.025,81 €	0,0804%
> 120 <= 150	45	0,0873%	366.560,51 €	0,0889%	387.652,05 €	0,0895%
> 150 <= 180	35	0,0679%	255.321,76 €	0,0619%	268.862,58 €	0,0621%
> 180 <= 210	30	0,0582%	273.641,50 €	0,0664%	291.388,54 €	0,0673%
> 210 <= 240	24	0,0466%	256.496,57 €	0,0622%	271.390,17 €	0,0627%
> 240 <= 270	12	0,0233%	108.792,55 €	0,0264%	116.026,62 €	0,0268%
> 270 <= 300	11	0,0213%	96.838,95 €	0,0235%	103.484,62 €	0,0239%
> 300 <= 330	9	0,0175%	37.058,19 €	0,0090%	39.191,79 €	0,0091%
> 330 <= 360	3	0,0058%	29.555,81 €	0,0072%	32.156,35 €	0,0074%
>360	26	0,0505%	391.526,74 €	0,0949%	429.896,23 €	0,0993%
Total	466	0,9044%	3.662.359,26 €	0,8881%	3.850.856,68 €	0,8894%

Defaulted Profile II - Recoveries

Credit Type	Vehicle Status	Number of Contracts	*Outstanding Nominal Principal Balance at Day of Default	*Outstanding Discounted Principal Balance at Day of Default	Total Recoveries	Total Discount	Total Write Offs
AutoCredit	New	291	4.973.402,89 €	3.988.437,36 €	1.960.793,35 €	134.558,98 €	950.456,38 €
	Used	607	5.843.305,20 €	4.597.239,02 €	2.711.459,28 €	406.696,39 €	1.150.953,65 €
Total Auto Credit		898	10.816.708,09 €	8.585.676,38 €	4.672.252,63 €	541.255,37 €	2.101.410,03 €
Classic Credit	New	39	323.222,59 €	248.783,25 €	207.552,26 €	8.186,50 €	71.538,11 €
	Used	319	1.616.729,81 €	1.307.892,51 €	900.447,03 €	104.248,91 €	298.912,98 €
Total Classic Credit		358	1.939.952,40 €	1.556.675,76 €	1.107.999,29 €	112.435,40 €	370.451,09 €
Total:		1.256	12.756.660,49 €	10.142.352,14 €	5.780.251,92 €	653.690,77 €	2.471.861,12 €

Credit Type	Vehicle Status	Number of Contracts	*Outstanding Nominal Principal Balance End of Reporting Period	*Outstanding Discounted Principal Balance End of Reporting Period
AutoCredit	New	291	1.908.975,62 €	1.804.061,50 €
	Used	607	1.559.660,27 €	1.492.744,11 €
Total Auto Credit		898	3.468.635,89 €	3.296.805,61 €
Classic Credit	New	39	51.325,27 €	49.123,44 €
	Used	319	330.895,52 €	316.430,21 €
Total Classic Credit		358	382.220,79 €	365.553,65 €
Total:		1.256	3.850.856,68 €	3.662.359,26 €

*(incl. Arrears)



Poolinformation I. - Make: New and Used Cars
AUDI

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	2.016	34,02%	31.435.275,74 €	52,21%
Used Cars	3.910	65,98%	28.776.121,12 €	47,79%
Total	5.926	100,00%	60.211.396,86 €	100,00%

SEAT

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	1.639	55,30%	11.804.511,07 €	67,15%
Used Cars	1.325	44,70%	5.774.497,27 €	32,85%
Total	2.964	100,00%	17.579.008,34 €	100,00%

SKODA

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	3.453	71,82%	23.266.668,72 €	80,79%
Used Cars	1.355	28,18%	5.531.449,72 €	19,21%
Total	4.808	100,00%	28.798.118,44 €	100,00%

VW

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	24.950	71,34%	244.053.406,24 €	83,05%
Used Cars	10.022	28,66%	49.811.825,55 €	16,95%
Total	34.972	100,00%	293.865.231,79 €	100,00%

OTHER

New or Used Cars	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	164	5,74%	957.531,28 €	8,04%
Used Cars	2.693	94,26%	10.950.423,01 €	91,96%
Total	2.857	100,00%	11.907.954,29 €	100,00%

Poolinformation II. - Down Payments, Customer Type and Type of Payment
Down Payments

Down Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)	Down Payment/Purchase Price in %
No downpayment	11.409	22,14%	95.312.697,48 €	23,11%	0,00%
<= 1.000,00	3.022	5,86%	18.488.363,79 €	4,48%	6,14%
1.000,01 - 2.000,00	4.651	9,03%	30.387.338,54 €	7,37%	12,40%
2.000,01 - 3.000,00	5.050	9,80%	36.117.809,75 €	8,76%	17,31%
3.000,01 - 4.000,00	4.493	8,72%	34.198.606,34 €	8,29%	21,24%
4.000,01 - 5.000,00	5.374	10,43%	45.343.777,33 €	11,00%	24,22%
5.000,01 - 6.000,00	3.405	6,61%	29.616.721,26 €	7,18%	27,55%
6.000,01 - 7.000,00	2.855	5,54%	25.546.264,42 €	6,20%	30,20%
7.000,01 - 8.000,00	2.361	4,58%	20.822.175,14 €	5,05%	33,35%
8.000,01 - 9.000,00	1.431	2,78%	12.948.051,28 €	3,14%	35,45%
9.000,01 - 10.000,00	2.640	5,12%	24.107.680,71 €	5,85%	37,48%
10.000,01 - 11.000,00	818	1,59%	7.141.378,51 €	1,73%	40,29%
11.000,01 - 12.000,00	860	1,67%	6.945.903,60 €	1,68%	43,42%
12.000,01 - 13.000,00	602	1,17%	5.089.245,51 €	1,23%	44,52%
13.000,01 - 14.000,00	426	0,83%	3.274.321,98 €	0,79%	48,35%
14.000,01 - 15.000,00	703	1,36%	5.907.468,57 €	1,43%	48,16%
> 15.000,00	1.427	2,77%	11.113.905,51 €	2,70%	56,27%
Total	51.527	100,00%	412.361.709,72 €	100,00%	23,42%

Statistics

Minimum Down Payment	50,00 €
Maximum Down Payment	57.650,00 €
Average Down Payment (Customer who did Down Payment)	5.818,33 €
Average Down Payment	4.530,05 €

Customer Type

Customer Type	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Corporate	9.199	17,85%	92.093.761,71 €	22,33%
Retail	42.328	82,15%	320.267.948,01 €	77,67%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Type of Payment

Type of Payment	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Direct Borrower Account Debit	50.986	98,95%	408.101.705,70 €	98,97%
Other	541	1,05%	4.260.004,02 €	1,03%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Poolinformation III. - Obligor Concentration
Distribution of Loan Contracts and Vehicles per Borrower

Contracts Concentration	Number of Customers	Percentage of Customers (%)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
1	51.097	99,61%	51.097	99,17%	408.569.641,88 €	99,08%
2	184	0,36%	368	0,71%	3.378.883,64 €	0,82%
3	10	0,02%	30	0,06%	198.454,35 €	0,05%
4	4	0,01%	16	0,03%	81.435,29 €	0,02%
5	2	0,00%	10	0,02%	43.221,05 €	0,01%
6 - 10	1	0,00%	6	0,01%	90.073,51 €	0,02%
> 10	0	0,00%	0	0,00%	- €	0,00%
Total	51.298	100,00%	51.527	100,00%	412.361.709,72 €	100,00%

Top 20 Borrower

Number	Number of Contracts	Percentage of Contracts (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
1	6	0,0116%	90.073,51 €	0,0218%
2	2	0,0039%	75.444,75 €	0,0188%
3	1	0,0019%	75.103,49 €	0,0182%
4	2	0,0039%	71.219,81 €	0,0173%
5	1	0,0019%	69.292,22 €	0,0168%
6	1	0,0019%	62.201,75 €	0,0155%
7	2	0,0039%	61.786,64 €	0,0154%
8	1	0,0019%	59.312,90 €	0,0147%
9	1	0,0019%	58.242,73 €	0,0145%
10	1	0,0019%	56.418,87 €	0,0140%
11	2	0,0039%	54.595,75 €	0,0136%
12	2	0,0039%	51.540,60 €	0,0128%
13	2	0,0039%	50.032,30 €	0,0124%
14	1	0,0019%	48.763,33 €	0,0121%
15	1	0,0019%	47.635,70 €	0,0118%
16	1	0,0019%	45.931,44 €	0,0111%
17	1	0,0019%	45.819,95 €	0,0114%
18	1	0,0019%	45.688,43 €	0,0114%
19	2	0,0039%	45.361,99 €	0,0110%
20	1	0,0019%	45.133,72 €	0,0112%
Total 1 -20	32	0,0621%	1.159.599,88 €	0,2859%

Poolinformation IV. - Distribution by Outstanding Discounted Balance and Original Principal Balance

Distribution by Outstanding Discounted Principal Balance

Distribution by Outstanding Discounted Principal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0,01 - 5.000,00	17.287	33,55%	46.044.117,05 €	11,17%
5.000,01 - 10.000,00	18.053	35,04%	133.667.274,09 €	32,42%
10.000,01 - 15.000,00	10.741	20,85%	130.741.690,59 €	31,71%
15.000,01 - 20.000,00	4.200	8,15%	71.216.379,38 €	17,27%
20.000,01 - 25.000,00	880	1,71%	19.243.605,83 €	4,67%
25.000,01 - 30.000,00	207	0,40%	5.599.884,71 €	1,36%
> 30.000,00	159	0,31%	5.848.758,07 €	1,42%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Statistics	
Minimum Outstanding Discounted Principal Balance	23,07 €
Maximum Outstanding Discounted Principal Balance	75.103,49 €
Average Outstanding Discounted Principal Balance	8.002,83 €

Distribution by Original Principal Balance

Distribution by Original Principal Balance (€)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0,01 - 5.000,00	1.121	2,18%	1.097.481,22 €	0,27%
5.000,01 - 10.000,00	9.221	17,90%	26.699.896,61 €	6,47%
10.000,01 - 15.000,00	15.471	30,03%	88.386.239,69 €	21,43%
15.000,01 - 20.000,00	11.689	22,69%	101.108.854,22 €	24,52%
20.000,01 - 25.000,00	7.313	14,19%	84.563.041,31 €	20,51%
25.000,01 - 30.000,00	3.763	7,30%	53.969.641,77 €	13,09%
> 30.000,00	2.949	5,72%	56.536.554,90 €	13,71%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Statistics	
Minimum Original Principal Balance	611,04 €
Maximum Original Principal Balance	144.410,69 €
Average Original Principal Balance	16.466,41 €

Poolinformation V. - Interest Rate paid by the Receivable Debtor
Interest Rate paid by the Receivable Debtor

Interest Rate paid by the Receivable Debtor	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0,0 %	0	0,00%	- €	0,00%
0,1 % - 0,5 %	395	0,77%	3.143.266,27 €	0,76%
0,6 % - 1,0 %	18.372	35,66%	185.974.747,35 €	45,10%
1,1 % - 1,5 %	24	0,05%	197.747,30 €	0,05%
1,6 % - 2,0 %	5.370	10,42%	46.456.201,69 €	11,27%
2,1 % - 2,5 %	16	0,03%	116.699,14 €	0,03%
2,6 % - 3,0 %	1.531	2,97%	10.199.911,38 €	2,47%
3,1 % - 3,5 %	12	0,02%	126.316,92 €	0,03%
3,6 % - 4,0 %	3.645	7,07%	34.527.631,96 €	8,37%
4,1 % - 4,5 %	8	0,02%	95.235,17 €	0,02%
4,6 % - 5,0 %	3.861	7,49%	33.058.610,29 €	8,02%
5,1 % - 5,5 %	45	0,09%	439.986,38 €	0,11%
5,6 % - 6,0 %	1.174	2,28%	9.305.403,05 €	2,26%
6,1 % - 6,5 %	1.294	2,51%	6.330.686,20 €	1,54%
6,6 % - 7,0 %	8.895	17,26%	48.241.668,61 €	11,70%
7,1 % - 7,5 %	1.734	3,37%	10.221.670,80 €	2,48%
7,6 % - 8,0 %	3.151	6,12%	15.988.797,50 €	3,88%
8,1 % - 8,5 %	107	0,21%	442.532,30 €	0,11%
8,6 % - 9,0 %	857	1,66%	3.437.072,80 €	0,83%
9,1 % - 9,5 %	94	0,18%	170.789,61 €	0,04%
9,6 % - 10,0 %	485	0,94%	1.887.920,05 €	0,46%
> 10,0 %	457	0,89%	1.998.814,95 €	0,48%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Statistics	
Minimum Interest Rate Debtor	0,10%
Maximum Interest Rate Debtor	13,49%
Weighted Average Interest Rate Debtor	3,15%

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

Lenght of Original Term (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
01 - 12	2	0,00%	1.317,69 €	0,00%
13 - 24	7	0,01%	24.155,41 €	0,01%
25 - 36	4.630	8,99%	29.629.344,30 €	7,19%
37 - 48	35.182	68,28%	305.848.366,66 €	74,17%
49 - 60	8.924	17,32%	66.543.950,89 €	16,14%
61 - 72	2.765	5,37%	10.264.090,13 €	2,49%
> 72	17	0,03%	50.484,64 €	0,01%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Statistics

Minimum Original Term months	12
Maximum Original Term months	78
Weighted Average Original Term month	49,42

Distribution by Remaining Term

Lenght of Remaining Term (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
0 - 12	19.705	38,24%	125.358.984,18 €	30,40%
13 - 24	29.948	58,12%	275.868.239,98 €	66,90%
25 - 36	1.860	3,61%	10.986.080,87 €	2,66%
37 - 48	9	0,02%	72.613,12 €	0,02%
49 - 54	3	0,01%	49.886,16 €	0,01%
> 54	2	0,00%	25.905,41 €	0,01%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Statistics

Minimum Remaining Term in months	0
Maximum Remaining Term in months	58
Weighted Average Remaining Term in months	13,29

Distribution by Seasoning

Seasoning (months)	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
<= 6	10	0,02%	60.434,21 €	0,01%
07 - 12	19	0,04%	228.656,46 €	0,06%
13 - 18	25	0,05%	330.347,73 €	0,08%
19 - 24	33	0,06%	383.846,38 €	0,09%
25 - 30	2.829	5,49%	26.471.264,16 €	6,42%
31 - 36	31.513	61,16%	283.720.265,21 €	68,80%
> 36	17.098	33,18%	101.166.895,57 €	24,53%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Statistics

Weighted Average Seasoning Term in months	36,40
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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 (%)
Balloon	37.203	72,20%	366.492.345,95 €	88,88%
Equal Instalment-Loan	14.324	27,80%	45.869.363,77 €	11,12%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Type of Car

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	32.222	62,53%	311.517.393,05 €	75,54%
Used Cars	19.305	37,47%	100.844.316,67 €	24,46%
Total	51.527	100,00%	412.361.709,72 €	100,00%

Type of Car: only Balloon Loans

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	25.925	69,69%	288.655.901,11 €	78,76%
Used Cars	11.278	30,31%	77.836.444,84 €	21,24%
Total	37.203	100,00%	366.492.345,95 €	100,00%

Type of Car: only Equal-Installment Loans

Type of Car	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
New Cars	6.297	43,96%	22.861.491,94 €	49,84%
Used Cars	8.027	56,04%	23.007.871,83 €	50,16%
Total	14.324	100,00%	45.869.363,77 €	100,00%

Poolinformation VIII. - Distribution by Vehicle Makes and Models

Make	Model	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Audi	A2	533	1,03%	2.615.122,94 €	0,63%
	A3	1.508	2,93%	14.146.997,05 €	3,43%
	A4	2.569	4,99%	25.780.507,27 €	6,25%
	A6	937	1,82%	12.269.249,21 €	2,98%
	A8	74	0,14%	1.111.032,98 €	0,27%
	Audi Q7	61	0,12%	1.822.593,35 €	0,44%
	Audi TT	236	0,46%	2.423.063,38 €	0,59%
	Audi Other	8	0,02%	42.830,68 €	0,01%
	Subtotal	5.926	11,50%	60.211.396,86 €	14,60%
Seat	Alhambra	246	0,48%	2.026.973,84 €	0,49%
	Altea	268	0,52%	1.941.559,86 €	0,47%
	Arosa	165	0,32%	358.488,29 €	0,09%
	Cordoba	96	0,19%	322.558,75 €	0,08%
	Ibiza	835	1,62%	4.012.637,23 €	0,97%
	Inca	12	0,02%	18.466,42 €	0,00%
	Leon	946	1,84%	6.318.993,68 €	1,53%
	Toledo	396	0,77%	2.579.330,27 €	0,63%
	Subtotal	2.964	5,75%	17.579.008,34 €	4,26%
Skoda	Fabia	2.528	4,91%	12.473.593,77 €	3,02%
	Felicia	9	0,02%	7.337,33 €	0,00%
	Octavia	1.849	3,59%	12.830.329,37 €	3,11%
	Roomster	273	0,53%	2.229.728,68 €	0,54%
	Skoda other	1	0,00%	1.868,16 €	0,00%
	Superb	148	0,29%	1.255.261,13 €	0,30%
	Subtotal	4.808	9,33%	28.798.118,44 €	6,98%
VW	Bora	373	0,72%	1.505.141,80 €	0,37%
	Caddy	525	1,02%	3.452.162,94 €	0,84%
	EOS	584	1,13%	8.913.500,76 €	2,16%
	Fox	939	1,82%	4.374.976,22 €	1,06%
	VW other	3	0,01%	6.794,85 €	0,00%
	Golf	14.519	28,18%	115.040.365,88 €	27,90%
	Crafter/LT	70	0,14%	510.269,79 €	0,12%
	Lupo	497	0,96%	1.246.153,21 €	0,30%
	New Beetle	292	0,57%	2.191.686,43 €	0,53%
	Passat	4.066	7,89%	43.894.851,47 €	10,64%
	Phaeton	11	0,02%	118.302,36 €	0,03%
	Polo	6.378	12,38%	38.438.593,85 €	9,32%
	Sharan	1.071	2,08%	9.963.736,63 €	2,42%
	T4/ T5	1.238	2,40%	12.138.879,33 €	2,94%
	Vento	1	0,00%	3.044,58 €	0,00%
	Touareg	166	0,32%	3.683.087,52 €	0,89%
	Touran	3.905	7,58%	45.487.083,81 €	11,03%
	Jetta	332	0,64%	2.876.163,89 €	0,70%
Tiguan	2	0,00%	20.436,47 €	0,00%	
	Subtotal	34.972	67,87%	293.865.231,79 €	71,26%
Non VW Group Vehicles		2.857	5,54%	11.907.954,29 €	2,89%
	Total	51.527	100,00%	412.361.709,72 €	100,00%

Poolinformation IX. - Geographic Distribution

Region	Number of Loans	Percentage of Loans (%)	Outstanding Discounted Principal Balance (€)	Percentage of Balance (%)
Baden-Wuerttemberg	5.813	11,28%	50.773.732,30 €	12,31%
Bavaria	6.085	11,81%	53.350.020,38 €	12,94%
Berlin	1.051	2,04%	8.679.461,44 €	2,10%
Brandenburg	2.088	4,05%	14.995.436,75 €	3,64%
Bremen	320	0,62%	2.418.992,69 €	0,59%
Hamburg	736	1,43%	6.371.012,82 €	1,55%
Hesse	3.755	7,29%	31.598.985,33 €	7,66%
Lower Saxony	5.510	10,69%	42.167.916,60 €	10,23%
Mecklenburg-Vorpommern	1.726	3,35%	12.160.325,14 €	2,95%
North Rhine-Westphalia	10.226	19,85%	81.968.011,16 €	19,88%
Rhineland-Palatinate	2.503	4,86%	20.379.290,66 €	4,94%
Saarland	425	0,82%	3.572.914,07 €	0,87%
Saxony	4.196	8,14%	31.514.359,71 €	7,64%
Saxony-Anhalt	2.594	5,03%	18.543.847,95 €	4,50%
Schleswig-Holstein	2.005	3,89%	14.763.780,00 €	3,58%
Thuringia	2.494	4,84%	19.103.622,70 €	4,63%
Total	51.527	100,00%	412.361.709,72 €	100,00%

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.
Scheduled Maturity Date:	Maturity Date as of the end of each reporting period. Assuming a CPR of 10% and no clean up call.
Collections:	Available Distribution Amount on each payment day as described in the OC
Delinquent contract:	The outstanding value of a contract which were past due more than 30 days
Defaulted contract:	The outstanding value of a terminated contract
Write Off:	the value of contracts which were written off as irrevocable
Discount:	Reimbursement of interest which was calculated on the initial term and which was not used eg. due to a termination of a contract.
Recoveries:	All money received after a termination of a contract
Net Swap Payment:	Driver Four is in a paying position (negative value).
Net Swap Receipt:	Driver Four is in a receiving position (positive value).