

Driver UK Master S.A.

Monthly Investor Report

November 12

Deal Name:	Driver UK Master S.A.
Issuer:	Driver UK Master S.A. acting with respect to its Compartment 1 52-54 avenue du X Septembre L-2550 Luxembourg Luxembourg Tel.: +35 (2) 2602 491 Fax: +35 (2) 2645 9628
Seller of the Receivables:	Volkswagen Financial Services (UK) Limited
Servicer Name:	Volkswagen Financial Services (UK) Limited
Reporting Entity:	Volkswagen Financial Services (UK) Limited ABS Operations Brunswick Court Yeomans Drive Milton Keynes MK14 5LR England
Contact:	phone +44 (0)1908 485779 ABSOperations@VWFS.co.uk

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Deal Overview

Cut-Off Date prior to Closing Date	31/10/2012		
Issue Date:	20/11/2012	Legal Maturity Date:	20/10/2021
Monthly Period:	01/11/2012 to 30/11/2012		
Monthly Investor Report Performance Date	14/12/2012		
Reporting Frequency:	Monthly		
Period No.:	13		
Payment Date:	20/12/2012		
Next Payment Date:	21/01/2013		
Available Distribution Amount for the Monthly Period:	01/11/2012 to 30/11/2012		
Interest Accrual Period:	20/11/2012	20/12/2012	Days accrued: 30
Series Revolving Period Expiration Date (all Series of Notes)	20/10/2013		

Pool Information at Pool Cut

	No of Contracts	Included Receivables Balance
Pool Information at Closing Date	243,581	£2,350,468,577.37
Repurchase Amount in the Monthly Period	6	£124,246.14
Cumulative Repurchase Amount since Closing Date	6	£124,246.14

If a repurchase of receivables occurred, it would only result from non-eligibility as of the respective Cut Off Date (which has been discovered at a later stage).

Financing Contract	Percentage of No of Contracts (%)	Included Receivables Balance	Percentage of Included Receivables Balance (%)
Hire Purchase	42.70%	£592,735,450.91	25.22%
PCP Agreement	57.17%	£1,755,825,586.24	74.70%
Lease Purchase	0.13%	£1,907,540.22	0.08%
Total	100.00%	£ 2,350,468,577.37	100.00%

Type of Vehicle	Percentage of No of Contracts (%)	Included Receivables Balance	Percentage of Included Receivables Balance (%)
New	57.74%	£1,573,147,413.25	66.93%
Used	42.26%	£777,321,164.12	33.07%
Total	100.00%	£ 2,350,468,577.37	100.00%

Events & Triggers

Administrative Call Option (clause 12 of RPA)

Overcollateralisation Amount	£23,504,273.50	Administrative Call Option Notice	No
As per clause 12 of RPA	£25,000,000.00		
Total	£48,504,273.50		

Accumulation Balance

Monthly Period	Accumulation Balance	in %
Monthly Period	-	-
Previous Monthly Period 1	-	-
Previous Monthly Period 2		

Amounts not Invested for the purchase of Additional Receivables

Credit Enhancement Increase Conditions

Weighted Average Seasoning

15.02

Dynamic Net Loss Ratio

Weighted Average Seasoning		< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
Monthly Period	in %	> 0.25%	>0.45%	>2.0%	N/A
Monthly Period	0.0420%	-	No	-	N/A
Previous Monthly Period 1		-	No	-	N/A
Previous Monthly Period 2		-	No	-	N/A

Cumulative Net Loss Ratio

Weighted Average Seasoning		< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
Monthly Period	in %	> 0.6%	>1.2%	>2.3%	> 3.5%
Monthly Period	0.0420%	-	No	-	-
Previous Monthly Period 1		-	No	-	-
Previous Monthly Period 2		-	No	-	-

Maximum Receivables Balance

£2,350,468,577.37

Late Delinquency Ratio

0.0298%	> 0.7%
	-

Insolvency Event

No

Enforcement Event

No

Enforcement Notice

No

Cash Collateral Account

Account Balance

19,800,000.00

Specified Cash Collateral Account Balance

19,800,000.00

No

Transaction Parties replacement

Capacity of Transaction Parties	Date of Servicer Replacement Event	Servicer Replacement Event	Replaced Party	Replaced by

Ratings
Rating Information on relevant Transaction Parties
Account Bank:

 BNP Paribas Securities Services
Current Rating*
Minimum required Rating

(If no short term Rating available, the higher long term rating is applicable)

DBRS			Fitch			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
			A+	F++	Stable	A+	A-1	Negative

If the Account Bank ceases to have the Account Bank Required Rating (Level I) it shall, at its own cost, additionally:
 (i) transfer the accounts to an Eligible Collateral Bank, or
 (ii) provide a guarantee from an Eligible Guarantor, or
 (iii) take any other action in order to maintain the rating of the Notes.
 If none of the measures is taken within a given timespan, the Issuer may enter into new banking arrangements at its own initiative with another Account Bank.
 (Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:
Fulfilled
Swap Counterparty:

 HSC Bank PLC
Current Rating*
Minimum required Rating

(If no short term Rating available, the higher long term rating is applicable)

DBRS			Fitch			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
			AA	F++	Negative	AA-	A-1+	Negative

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations.
 If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally:
 (i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
 (ii) provide a guarantee from an Eligible Guarantor.
 If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.
 (Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:
Fulfilled
Swap Counterparty:

 Mitsubishi UFJ Securities International Plc
Current Rating*
Minimum required Rating

(If no short term Rating available, the higher long term rating is applicable)

DBRS			Fitch			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
			A+	F++	Stable	A+	A-1	Negative

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations.
 If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally:
 (i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
 (ii) provide a guarantee from an Eligible Guarantor.
 If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.
 (Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:
Fulfilled
Swap Counterparty:

 ROYAL BANK OF CANADA
Current Rating*
Minimum required Rating

(If no short term Rating available, the higher long term rating is applicable)

Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AA	(High)	Stable	AA	F++	Stable	AA-	A-1+	Negative

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations.
 If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally:
 (i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
 (ii) provide a guarantee from an Eligible Guarantor.
 If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.
 (Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:
Fulfilled
Service:

VWFS

Current Rating*

(Volkswagen Financial Services AG)

DBRS			Fitch			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook

*Ratings last updated on DDMM/YYYY
 +Rating of Volkswagen Financial Services (UK) Limited

Deal Overview: Counterparties

Lead Manager:	The Royal Bank of Scotland PLC 135 Bishopsgate London, EC2M 3UR email: secsupportconduit@rbs.com	Corporate Services Provider:	Wilmington Trust SP Services (Luxembourg) S.A. 52-54 Avenue du X Septembre L-2550 Luxembourg Luxembourg email: VCL@WilmingtonTrust.com
Joint Lead Manager	Volkswagen Financial Services A.G Gifhorner Strasse 57 38112 Braunschweig Germany	Security Trustee:	Wilmington Trust (London) Limited Third Floor 1 King's Arms Yard London, EC2R 7AF
Servicer:	Volkswagen Financial Services (UK) Limited ABS Operations Brunswick Court Yeomans Drive Milton Keynes MK14 5LR England email: ABSOperations@vwfs.co.uk	Clearing Systems:	Clearstream Banking S.A. 42 Avenue JF Kennedy L-1885 Luxembourg Luxembourg email: web@clearstream.com Euroclear Banking S.A./ N.V. 1 Boulevard du Roi Albert II. B-1210 Brussels Belgium
Paying Agent/ Calculation Agent/ Interest Determination Agent:	BNP Paribas Securities Services Luxembourg Branch 33 rue de Gaperich, Howald - Hesperange L-2085 Luxembourg email: alain.hammann@bnpparibas.com		
Account Bank:	BNP Paribas Securities Services Luxembourg Branch 33 rue de Gaperich, Howald - Hesperange L-2085 Luxembourg email: alain.hammann@bnpparibas.com	Rating Agencies:	DBRS 1 Minister Court, 10th Floor Mincing Lane London, EC3R 7AA Fitch 30 North Colonnade London E14 5GN S&P 20 Canada Square Canary Wharf London, E14 5LH
Swap Counterparty:	HSBC Bank Plc 8 Canada Square London E14 5HQ email: vanillasettlements@hsbc.com		
Swap Counterparty:	Royal Bank of Canada Riverbank House 2 Swan Lane London EC4R 3BF email: collateral@rbccm.com		
Swap Counterparty:	Mitsubishi UFJ Securities International Plc Ropemaker Place 25 Ropemaker Street London, EC2Y 9AJ email: docsconfirms@int.sc.mufg.jp		

Notes I

Rating Details (DBRS / Fitch / S&P)	Series 2011-1	Series 2011-2	Series 2011-3	Series 2011-5	Series 2012-1	Series 2012-2	Series 20xx-x	Series 20xx-x
Rating at Issue Date								
DBRS	AAA	AAA	AAA	AAA	AAA	AAA		
Fitch	AAA	AAA	AAA	AAA	AAA	AAA		
Standard & Poors	AAA	AAA	AAA	AAA	AAA	AAA		
Current Rating								
DBRS	AAA	AAA	AAA	AAA	AAA	AAA		
Fitch	AAA	AAA	AAA	AAA	AAA	AAA		
Standard & Poors	AAA	AAA	AAA	AAA	AAA	AAA		
Information on Notes								
ISIN	XS0856652192	XS0856944482	XS0856944722	XS0856945026	XS0856945299	XS0856945372		
Common Code	085665219	085694448	085694472	085694502	085694529	085694537		
Original Face Value	300,000,000.00	300,000,000.00	375,000,000.00	375,000,000.00	150,000,000.00	150,000,000.00		
Information on Interest	Class A-Series							
Scheduled Repayment	Payment Date in October 2019							
Legal Maturity Date:	Payment Date in October 2021							
Spread/ Margin	60 bps							
Index Rate	1-Month-Libor							
Fixed/Floating	floating							
Current Coupon	1-M-Libor + 60 bps							
Day Count Convention	actual/ 365							

Notes II
Note Balance
During Revolving Period - Increase of Notes

	<u>Total Notes</u>	<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
Balance as of the Beginning of the Period	£ 1,650,000,000.00	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Add. Issue Amount	£ -	£ -	£ -	£ -	£ -	£ -	£ -		
Term Take Out Redemption	£ -	£ -	£ -	£ -	£ -	£ -	£ -		
Balance as of the End of Period	£ 1,650,000,000.00	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
								<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
Balance as of the Beginning of the Period	£ 1,650,000,000.00	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Unallocated Redemption Amount of the previous Period	£ -								
Available Redemption Amount for the Reporting Period	£ -								
Total Available Redemption Amount	£ -								
Redemption Amount per Note		£ -	£ -	£ -	£ -	£ -	£ -		
Redemption Amount per Series		£ -	£ -	£ -	£ -	£ -	£ -		
Unallocated Redemption Amount from current Period		£ -	£ -	£ -	£ -	£ -	£ -		
Add. Issue Amount/ Term Take Out Redemption	£ -	£ -	£ -	£ -	£ -	£ -	£ -		
Class Balance as of the End of the Period	£ 1,650,000,000.00	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		

Payments to investors - per GBP 100,000 denomination

	<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
Interest (1-m-Libor + Margin 60 bps)	£ -	£ -	£ -	£ -	£ -	£ -		
Amortising Series	No	No	No	No	No	No		
Amortising Amount	£ -	£ -	£ -	£ -	£ -	£ -		
Series Nominal Amount	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Series Percentage	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%		

Interest Shortfall

	<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
Interest Shortfall in the Monthly Period	£ -	£ -	£ -	£ -	£ -	£ -		
Cumulative Interest Shortfall	£ -	£ -	£ -	£ -	£ -	£ -		

Credit Enhancement for Notes

	<u>Opening</u>	<u>Movement</u>	<u>Closing</u>
Cash Collateral Amount	£ 19,800,000.00		£ 19,800,000.00
Specified Cash Collateral Account Balance	£ 19,800,000.00		£ 19,800,000.00
Overcollateralisation Percentage	1.00%		1.00%
Overcollateralisation Amount divided by Included Receivables Balance	£ -		£ -
Subordinated Loan Target Percentage	28.80%		28.80%
Subordinated Loan Amount divided by Included Receivables Balance	£ -		£ -

Information on Swaps

	<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
Swap nominal amount/ Underlying Principle	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Swap Structure	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed		
Index Rate	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor		
Net Swap Payment (Receipt)	£-4,006.85	£-4,006.85	£-5,933.22	£13,484.59	£-2,003.42	£-2,003.42		

Order of Priority

Order of Priority (waterfall)

Purchased Receivables Collection Amount
 Net Swap Receipts

£ 122,194,457.12
£ 17,953.76

Available Collection Amount of the Period

£ 122,212,410.88

Remaining Amount from Previous Period

£ -	£122,212,410.88
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Available Distribution Amount

Summary of the Order of Priority contained in clause 20.3 (a) of the Trust Agreement

1. Taxes
2. Payments to the Security Trustee
3. Corporate Services Provider/ Servicer Fee/ Rating Agencies fees/ Process Agent)
4. Costs relating to the listing of Notes
5. Account Bank fees
6. Swap Counterparties/ Net Swap Payments or Swap Termination Payments
7. Interest accrued/Interest Shortfalls on all Notes
8. Cash Collateral Account payments
9. Amortising Amount
10. Accumulation Account
11. Any payments under the respective Swap Agreements other than those made under 6
12. Interest Accrued/ Interest Shortfalls on the Subordinated Loan
13. Subordinated Loan Amortising Amount
14. Deferred Purchase Price/ Additional Deferred Purchase Price

£ -	£122,212,410.88
£ -	£122,212,410.88
£ 1,931,891.98	£120,280,518.90
£ 24,605.35	£120,255,913.55
£ -	£120,255,913.55
£ 13,484.59	£120,242,428.96
£ 1,486,695.20	£118,755,733.76
£ -	£118,755,733.76
£ -	£118,755,733.76
£ 106,904,365.07	£ 11,851,368.69
£ -	£ 11,851,368.69
£ 1,286,389.17	£ 10,564,979.52
£ 40,551.43	£ 10,524,428.09
£ 10,524,428.09	£ -

Collections

Early settlements

No of Contracts	Cash	Total Cash Amount
6,307	£ 44,520,078.63	
272	£ 782,514.40	
66	£ 35,079.43	
-	£- 20,833.55	
6,645		£ 45,316,838.91

Early settlements in the Monthly Period

Thereof	1	> Early settlements contracts
	2	> Voluntary terminations contracts
	3	> Hostile terminations contracts
	4	> Charged-off and Post Charged-off Recoveries Contracts

Total settlements

Monthly collections

Cash	Cash Amount
------	-------------

Schedules Payments in the Monthly Period

5	> Normal payments received	£ 68,335,073.28
6	> Maturity cash received	£ 8,391,521.43

£ 76,726,594.71

Early settlements of the Monthly Period

£ 45,316,838.91

£ 122,043,433.62

Available Distribution Amount

Current prepayment rate

2.67%

Total collections of the Monthly Period

£ 122,043,433.62

Calculation of Additional Receivables (Top-Up/Tap-Up)

Brought forward from the above table

£ 122,043,433.62

Plus other Ineligible Included Receivables Balance in the Monthly Period

£ 151,023.50

Available Distribution Amount

£ 122,194,457.12

Less: (Pos 1 - 9) of the Waterfall

£ 3,456,677.12

Payments to the Accumulation Account (Pos. 10) of the Waterfall

£ 106,904,365.07

B/F Accumulation Balance

£ -

Accumulation Amount from this Monthly Period

£ 106,904,365.07

B/F Replenishment Adjustment Drawing

£ 41,226.95

Additional Purchase Price this Monthly Period

£ 106,863,813.64

C/F Accumulation Balance

£ -

Replenishment Adjustment Drawing

£ -

Replenishment Adjustment Payment

£ 40,551.43

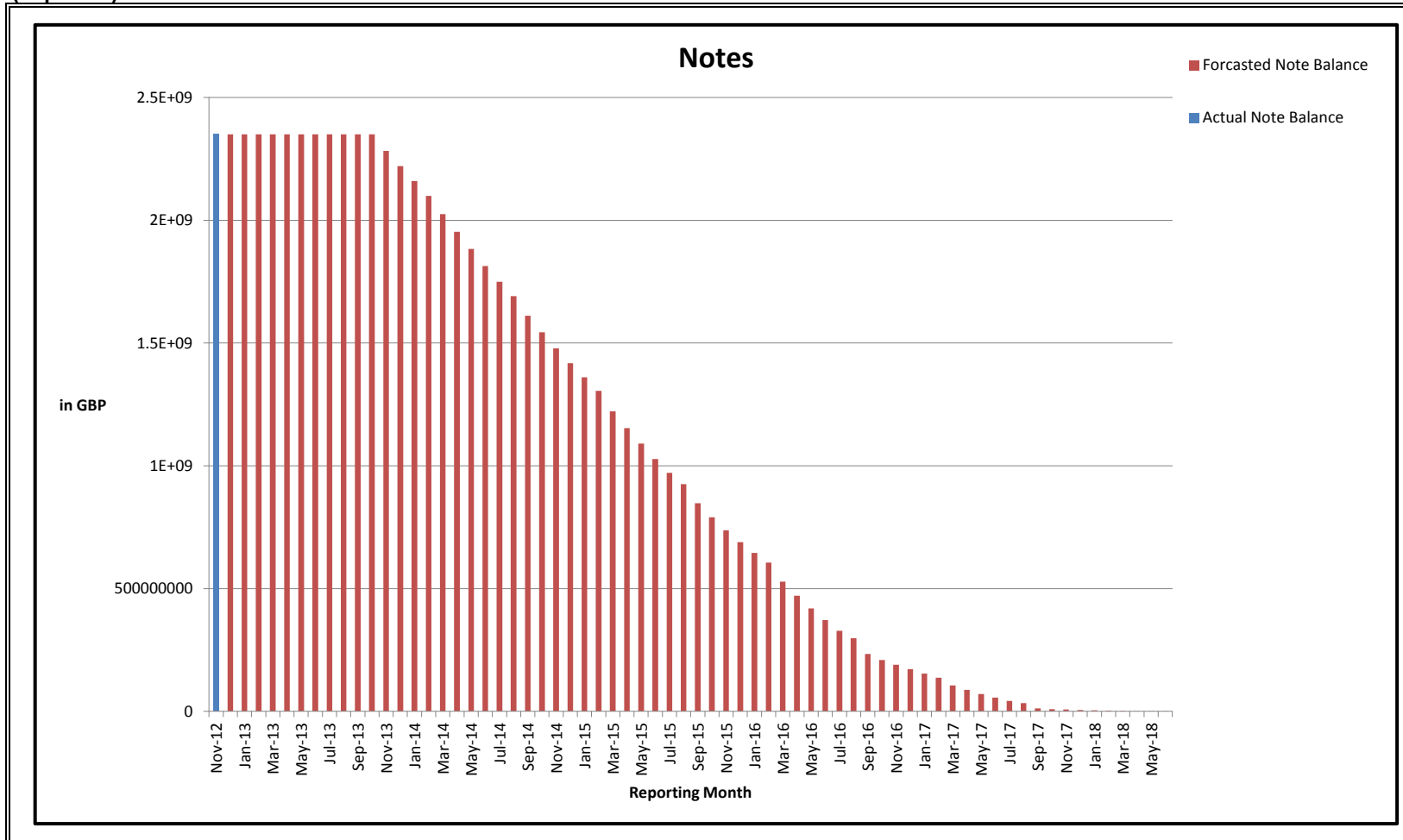
Check

£ 0.00

C/F Replenishment Adjustment Drawing

£ 675.52

(Expected) Amortisation Profile



Pool concentration
New/Used Vehicles in the initial Pool Cut

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
New	140,644	57.74%	£1,573,147,413.25	66.93%	141,666	58.03%	£1,580,771,470.54	67.25%
Used	102,937	42.26%	£777,321,164.12	33.07%	102,453	41.97%	£769,656,555.40	32.75%
Total	243,581	100.00%	£2,350,468,577.37	100.00%	244,119	100.00%	£2,350,428,025.94	100.00%

EoP after origination of additional Included Receivables
Limit on used cars:

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	32.75%	50.00%

PCP and Lease Purchase Contracts in initial Pool Cut

Financing Contract	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
PCP	139,258	57.17%	£1,755,825,586.24	74.70%	140,609	57.60%	£1,764,935,970.15	75.09%
Lease Purchase	315	0.13%	£1,907,540.22	0.08%	257	0.11%	£1,478,910.89	0.06%
Total	139,573	57.30%	£1,757,733,126.46	74.78%	140,866	57.70%	£1,766,414,881.04	75.15%

EoP after origination of additional Included Receivables
Limit on PCP and Lease Purchase Contracts

Financing Contract	Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
PCP	74.70%	75.09%	No limit
Lease Purchase	0.08%	0.06%	5.00%

PCP balloons in initial Pool Cut

Financing Contract	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance of Balloons	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance of Balloons	% of Aggregate Included Receivables Balance
PCP	139,258	57.17%	£1,036,680,382.55	44.11%	140,609	57.60%	£1,048,384,474.41	44.60%

EoP after origination of additional Included Receivables
Limit on PCP balloons

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44.11%	44.60%	No limit

Non VW Group Vehicles as of initial Pool Cut

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivable Balance
New	63	0.03%	£374,355.63	0.02%	62	0.03%	£354,181.43	0.02%
Used	5,684	2.33%	£28,676,601.34	1.22%	5,681	2.33%	£28,484,879.80	1.21%
Total	5,747	2.36%	£29,050,956.97	1.24%	5,743	2.35%	£28,839,061.23	1.23%

EoP after origination of additional Included Receivables
Limit on Non VW Group Vehicles

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.23%	No limit

Monthly Period Concentration as of initial Pool Cut

Number 1 Obligor	No of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
No.1	20	£86,023.77	0.0037%	21	£99,305.20	0.0042%

EoP after origination of additional Included Receivables
Limit on D & Z Credit Bands

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	1.12%	5.00%

Excess Spread 8.1(q) Weighted Hedge Rate

At Initial Pool Cut	Current %	Current + 2.5%	Weighted Average IRR	Headroom
1.09%	1.09%	3.59%	7.97%	4.38%

Limit of Aggregate Receivable Balance

Current Exposure	Limit Exposure
£99,305.20	£150,000.00

Outstanding Contracts

Summary Information	No of Contracts	Included Receivables Balance
Initial VWFS Included Receivables Balance at the Initial Cut-Off Date	243,581	2,350,468,577.37
Included Receivables Balance for the previous Monthly Period Prior to Top Up	243,581	1,698,959,001.69
Included Receivables Balance added in the Previous Monthly Period	44,662	651,509,575.68
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables	N/A	106,904,365.07
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables	235,658	2,243,564,212.30
Additional Receivables at this Cut-Off Date (where Funding remains constant)	8,461	106,863,813.64
Additional Receivables at this Cut-Off Date (where the Funding increases)	-	-
Reduction in Included Receivables Balance (Sale of Receivables to other Secured Vehicles at this Cut-Off Date (redeemable amount))	-	-
Included Receivables Balance at this Cut-Off Date	244,119	2,350,428,025.94

Status of Financing Contracts for the Monthly Period							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Contract Status	Number of No of Contracts	Included Receivables Balance	% of Total	Contract status	Number of No of Contracts	Included Receivables Balance	% of Total
Current	238,907	£ 2,319,978,772.41	98.7%	Current	239,165	£ 2,317,050,231.88	98.6%
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	4,005	£ 30,902,911.94	1.3%
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	259	£ 2,469,887.64	0.1%
End of Term - Paid in Full	0	£ -	0.0%	End of term - paid in full	-	£ -	0.0%
End of Term - Not Paid in Full	123	£ 723,062.20	0.0%	End of term - not paid in full	32	£ 2,941.86	0.0%
Early Settlement - Paid in Full	0	£ -	0.0%	Early settlement - paid in full	-	£ -	0.0%
Early Settlement - Not Paid in Full	702	£ 178,768.35	0.0%	Early settlement - not paid in full	658	£ 2,052.62	0.0%
Terminated Receivable	0	£ -	0.0%	Defaulted Receivable	-	£ -	0.0%
Charged-off	0	£ -	0.0%	Charged-off	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	244,119	£ 2,350,428,025.94	100.0%

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance
100,900	572,729,929	138,081	1,743,092,035	184	1,228,268	8,190	74,739,880	230,975	2,242,310,351	139,401	1,562,620,847	99,764	754,429,385		
2,017	10,811,370	1,951	19,871,906	37	219,635	118	948,194	3,887	29,954,718	1,752	16,850,244	2,253	14,052,668		
60	473,689	193	1,956,355	6	39,843	5	45,213	254	2,424,675	121	1,284,502	138	1,185,386		
-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	-	19	-	2	2,942	1	-	31	2,942	22	2,048	10	894		
-	-	-	-	-	-	-	-	-	-	-	-	-	-		
265	1,843	365	15,674	28	11,778	62	-	596	2,053	370	13,830	288	11,778		
-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-	-	-	-	-	-		
103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40		

Original Term of Contracts							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Rem. Terms of Contract	Number of No of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Contract	Number of No of Contracts	Included Receivables Balance	% of Total
< 6	-	£ -	0.0%	< 6	-	£ -	0.0%
6 - 10	4	£ 29,701.03	0.0%	6 - 10	3	£ 11,904.74	0.0%
11 - 15	463	£ 834,068.15	0.0%	11 - 15	511	£ 907,161.78	0.0%
16 - 20	887	£ 6,958,417.17	0.3%	16 - 20	878	£ 6,730,877.61	0.3%
21 - 25	14,048	£ 73,414,612.41	3.1%	21 - 25	13,842	£ 71,819,956.65	3.1%
26 - 30	1,627	£ 8,953,671.52	0.4%	26 - 30	1,603	£ 8,706,094.23	0.4%
31 - 35	1,108	£ 9,004,241.11	0.4%	31 - 35	1,084	£ 8,823,906.89	0.4%
36 - 40	122,551	£ 1,155,830,725.07	49.2%	36 - 40	122,710	£ 1,153,565,123.95	49.1%
41 - 45	20,367	£ 191,507,198.04	8.1%	41 - 45	20,607	£ 192,439,099.30	8.2%
46 - 50	48,512	£ 635,776,184.09	27.0%	46 - 50	48,903	£ 641,122,919.67	27.3%
51 - 55	1,016	£ 6,549,985.60	0.3%	51 - 55	1,015	£ 6,509,097.57	0.3%
56 - 60	30,584	£ 246,839,821.62	10.5%	56 - 60	30,610	£ 245,658,104.65	10.5%
> 60	2,414	£ 14,769,951.56	0.6%	> 60	2,353	£ 14,133,978.90	0.6%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	244,119	£ 2,350,428,025.94	100.0%

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
1	£ 142.40	2	£ 11,762.34	-	£ -	1	£ 142.40	2	£ 11,762.34	-	£ -	3	£ 11,904.74	-	£ -
508	£ 879,232.11	3	£ 27,929.67	46	£ 103,140.44	465	£ 804,021.34	321	£ 497,550.16	190	£ 409,611.62	190	£ 409,611.62		
348	£ 1,062,041.62	530	£ 5,668,635.99	57	£ 391,069.65	821	£ 6,339,607.96	575	£ 5,614,183.32	303	£ 1,116,494.29	303	£ 1,116,494.29		
11,240	£ 37,430,842.15	2,600	£ 34,389,114.50	2	£ 627	£ 3,662,036.62	13,215	£ 68,157,920.03	6,223	£ 42,357,901.05	7,619	£ 29,462,055.60			
1,100	£ 3,783,641.95	503	£ 4,922,452.28	-	£ -	64	£ 385,633.51	1,539	£ 8,320,460.72	293	£ 2,397,450.55	1,310	£ 6,308,643.68		
337	£ 1,275,052.01	747	£ 7,548,854.88	-	£ -	49	£ 344,489.26	1,035	£ 8,479,417.63	129	£ 1,306,283.66	955	£ 7,517,623.23		
34,416	£ 147,127,295.37	88,275	£ 1,006,400,760.90	19	£ 37,067.68	4,469	£ 37,775,500.88	118,241	£ 1,115,789,623.07	90,817	£ 944,662,831.97	31,893	£ 208,902,291.98		
1,948	£ 9,085,926.17	18,653	£ 183,333,099.22	6	£ 20,073.91	168	£ 1,773,229.21	20,439	£ 190,665,870.09	12,861	£ 122,120,967.38	7,746	£ 70,318,131.92		
19,380	£ 117,100,799.12	29,294	£ 522,604,532.79	229	£ 1,417,587.76	1,909	£ 19,892,619.18	46,994	£ 621,230,300.49	25,274	£ 421,147,302.81	23,629	£ 219,975,616.86		
1,012	£ 6,476,088.45	2	£ 28,827.58	1	£ 4,181.54	19	£ 181,575.84	996	£ 6,327,521.73	91	£ 566,066.73	924	£ 5,943,030.84		
30,610	£ 245,658,104.65	-	£ -	-	£ -	964	£ 11,203,862.80	29,646	£ 234,454,241.85	4,704	£ 37,733,833.54	25,906	£ 207,924,271.11		
2,353	£ 14,133,978.90	-	£ -	-	£ -	3	£ 19,987.60	2,350	£ 14,113,991.30	378	£ 2,367,099.37	1,975	£ 11,766,879.53		
103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40		

Remaining Term of Financing Contract							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Rem. terms of Financing Contract	Number of No of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Financing Contract	Number of No of Contracts	Included Receivables Balance	% of Total
< 6	18,583	£ 70,832,649.79	3.0%	< 6	20,085	£ 81,563,846.43	3.5%
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	26,709	£ 154,846,660.84	6.6%
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	25,123	£ 171,200,748.99	7.3%
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	35,908	£ 309,231,218.14	13.2%
21 - 25	32,169	£ 316,244,459.26	13.5%	21 - 25	31,650	£ 312,050,814.23	13.3%
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	34,521	£ 391,579,999.65	16.7%
31 - 35	32,125	£ 402,598,105.96	17.1%	31 - 35	30,802	£ 384,337,576.75	16.4%
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	15,221	£ 201,679,945.43	8.6%
41 - 45	14,369	£ 219,073,566.95	9.3%	41 - 45	11,743	£ 177,651,335.56	7.6%
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	6,301	£ 102,770,588.24	4.4%
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	3,903	£ 44,370,431.70	1.9%
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	1,553	£ 19,144,859.98	0.8%
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	244,119	£ 2,350,428,025.94	100.0%

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance
10,567	£ 9,700,830.55	9,342	£ 70,948,117.63	176	£ 914,898.25	889	£ 2,356,482.32	19,196	£ 79,207,364.11	11,812	£ 60,954,485.95	8,273	£ 20,609,360.48		
12,902	£ 29,315,833.92	13,746	£ 125,110,615.82	61	£ 420,211.10	1,027	£ 5,055,039.66	25,682	£ 149,791,621.18	16,219	£ 114,592,425.58	10,490	£ 40,254,235.26		
11,776	£ 40,043,072.94	13,327	£ 131,013,874.51	20	£ 143,801.54	981	£ 6,525,662.47	24,142	£ 164,675,086.52	13,833	£ 114,161,653.79	11,290	£ 57,039,095.20		
13,913	£ 65,145,061.61	21,995	£ 244,086,156.53	-	£ -	1,217	£ 10,815,214.49	34,691	£ 298,416,003.65	23,157	£ 229,957,417.56	12,751	£ 79,273,800.58		
11,308	£ 65,064,829.28	23,256	£ 246,985,984.95	-	£ -	1,112	£ 11,081,441.33	30,538	£ 300,969,372.90	19,548	£ 221,965,215.55	12,102	£ 90,445,598.68		
11,265	£ 75,769,441.46	21,350	£ 315,810,558.19	-	£ -	1,063	£ 11,881,003.09	33,458	£ 379,69						

Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	59	1	27.15
0	Original Term of Contracts	62	9	42.20
1	Distribution of Financing Contracts by Obligor	£ 99,305.20	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 63,886.67	£ 0.00	£ 13,858.83
1	Top 20 Obligor	£ 99,305.20	£ 62,271.87	N/A
1	Payment Type	N/A	N/A	N/A
2	Distribution of Financing Contract by Make and Model	N/A	N/A	N/A
3	Geographic distribution of Included Receivables Balance	N/A	N/A	N/A
3	Type of Vehicle	N/A	N/A	N/A
3	Interest Rate Paid by Obligor	24.17%	0.00%	7.97%
4	Age of Vehicle (In Years - Used Only)	8	< 1	1.88
4	Type of Financing Contract	N/A	N/A	N/A
4	Down payment	£ 143,500.00	£ 0.00	£ 4,603.80
5	Balloons as of the Monthly Period	£ 76,007.60	£ 0.86	£ 8,820.97
5	Months Seasoned	1	62	15.02

Information Contract Pool 1

Distribution of Financing Contracts by Obligor							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Distribution of Financing Contract by Customer	No of Contracts	Included Receivables Balance	% of Total	change in %
236,263	£ 2,277,448,982.47	96.89%	1	236,838	£ 2,278,188,812	96.93%	-0.03%
7,238	£ 72,652,734.24	3.09%	2 - 10	7,201	£ 71,878,744	3.06%	0.03%
80	£ 366,860.66	0.02%	11 - 20	59	£ 261,164	0.01%	0.00%
-	£ -	0.00%	21 - 50	21	£ 99,305	0.00%	0.00%
-	£ -	0.00%	> 50	-	£ -	0.00%	0.00%
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
99,786	£ 560,903,967.44	136,810	£ 1,715,817,840.58	242	£ 1,467,004	6,519	£ 60,558,071	230,319	£ 2,217,630,741	137,155	£ 1,530,566,792	99,683	£ 747,622,021
3,402	£ 22,849,467.41	3,799	£ 49,118,129.57	15	£ 11,906	1,792	£ 14,915,506	5,409	£ 56,963,238	4,474	£ 50,015,605	2,759	£ 22,020,749
44	£ 160,404.85	-	£ -	-	£ -	44	£ 160,405	15	£ 100,759	37	£ 189,074	11	£ 13,785
21	£ 99,305.20	-	£ -	-	£ -	21	£ 99,305	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Distribution of Contracts by Included Receivables Balance							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Included Receivables Balance	No of Contracts	Included Receivables Balance	% of Total	change in %
76,578	£ 251,641,908.05	10.71%	Up to GBP 7,000	76,723	£ 250,244,521.93	10.65%	0.06%
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	68,938	£ 548,830,922.33	23.35%	-0.03%
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	25,017	£ 274,539,035.17	11.68%	-0.11%
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	30,193	£ 404,700,385.46	17.22%	-0.07%
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	13,264	£ 211,474,030.59	9.00%	0.09%
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,661	£ 232,774,685.45	9.90%	-0.04%
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,162	£ 247,233,818.71	10.52%	-0.02%
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,293	£ 116,023,939.32	4.94%	0.03%
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,248	£ 39,894,533.21	1.70%	0.06%
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	397	£ 14,644,171.67	0.62%	0.03%
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	188	£ 8,169,634.80	0.35%	0.01%
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	35	£ 1,898,347.30	0.08%	0.00%
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
65,170	£ 196,941,652.24	11,390	£ 52,665,942.74	163	£ 636,926.95	2,909	£ 9,501,976.91	73,814	£ 240,742,545.02	28,017	£ 93,508,036.13	48,706	£ 156,736,485.80
23,467	£ 181,163,666.68	45,400	£ 367,133,797.36	71	£ 533,458.29	2,260	£ 18,015,704.97	66,678	£ 530,815,217.36	42,517	£ 341,847,288.91	26,421	£ 206,983,633.42
5,679	£ 62,106,698.18	19,326	£ 212,299,982.39	12	£ 132,354.60	914	£ 10,030,364.28	24,103	£ 264,508,670.89	16,391	£ 180,026,212.49	8,626	£ 94,512,822.68
4,803	£ 63,948,061.99	25,383	£ 340,662,002.97	7	£ 90,320.50	1,053	£ 14,078,125.15	29,140	£ 390,622,260.31	21,519	£ 288,760,449.70	8,674	£ 115,939,935.76
1,597	£ 25,414,532.21	11,665	£ 186,027,032.91	2	£ 32,465.47	440	£ 7,030,516.68	12,824	£ 204,443,513.91	9,712	£ 154,853,278.33	3,552	£ 56,620,752.26
1,311	£ 23,957,771.54	11,349	£ 208,798,447.54	1	£ 18,466.37	393	£ 7,201,627.35	12,268	£ 225,573,068.10	9,470	£ 174,234,721.30	3,191	£ 58,539,964.15
844	£ 18,487,914.57	10,318	£ 228,745,904.14	-	£ -	284	£ 6,236,488.63	10,878	£ 240,997,330.08	8,916	£ 197,745,232.75	2,246	£ 49,488,585.96
4,230	£ 6,232,915.52	4,063	£ 109,791,023.80	-	£ -	81	£ 2,183,303.40	4,212	£ 113,840,635.92	3,595	£ 97,193,528.83	698	£ 18,830,410.49
76	£ 2,437,750.79	1,171	£ 37,421,863.71	1	£ 34,918.71	30	£ 959,935.24	1,218	£ 38,934,597.97	1,034	£ 33,023,988.30	214	£ 6,870,544.91
26	£ 971,596.00	371	£ 13,672,575.67	-	£ -	3	£ 109,410.96	394	£ 14,534,760.71	332	£ 12,242,392.09	65	£ 2,401,779.58
38	£ 1,681,536.30	150	£ 6,488,098.50	-	£ -	9	£ 385,833.82	179	£ 7,783,800.98	139	£ 6,041,784.56	49	£ 2,127,850.24
12	£ 669,048.88	23	£ 1,229,298.42	-	£ -	-	£ -	35	£ 1,898,347.30	24	£ 1,294,557.15	11	£ 603,790.15
103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Top 20 Obligor							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Rank	No of Contracts	Included Receivables Balance	% of Total	change in %
20	£ 86,023.77	6.30%	1	21	£ 99,305.20	7.16%	-0.86%
8	£ 77,909.92	5.71%	2	4	£ 78,990.45	5.70%	0.01%
2	£ 75,773.94	5.55%	3	2	£ 74,991.59	5.41%	0.14%
10	£ 74,122.40	5.43%	4	8	£ 73,349.87	5.29%	0.14%
3	£ 72,928.16	5.34%	5	3	£ 71,727.90	5.17%	0.17%
2	£ 71,548.33	5.24%	6	10	£ 71,003.50	5.12%	0.12%
6	£ 68,320.72	5.01%	7	2	£ 70,643.51	5.10%	-0.09%
2	£ 67,947.99	4.98%	8	2	£ 69,110.30	4.98%	-0.01%
2	£ 67,315.97	4.93%	9	2	£ 67,281.79	4.85%	0.08%
7	£ 67,278.39	4.93%	10	2	£ 67,139.47	4.84%	0.09%
15	£ 321,684.76	23.57%	11 - 15	19	£ 327,691.94	23.64%	-0.06%
23	£ 313,753.30	22.99%	16 - 20	10	£ 315,147.16	22.73%	0.26%
100	£ 1,364,607.65	100.00%	Total	85	£ 1,386,382.68	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
21	£ 99,305.20	-	£ -	-	£ -	21	£ 99,305.20	-	£ -	15	£ 77,884.86	6	£ 21,420.34
4	£ 78,990.45	-	£ -	-	£ -	-	£ -	4	£ 78,990.45	1	£ 37,331.05	3	£ 41,659.40
-	£ -	2	£ 74,991.59	-	£ -	-	£ -	2	£ 74,991.59	2	£ 74,991.59	-	£ -
8	£ 73,349.87	-	£ -	-	£ -	8	£ 73,349.87	-	£ -	8	£ 73,349.87	-	£ -
3	£ 71,727.90	-	£ -	-	£ -	3	£ 71,727.90	-	£ -	1	£ 25,257.14	2	£ 46,470.76
10	£ 71,003.50	-	£ -	-	£ -	10	£ 71,003.50	-	£ -	10	£ 71,003.50	-	£ -
-	£ -	2	£ 70,643.51	-	£ -	-	£ -	2	£ 70,643.51	2	£ 70,643.51	-	£ -
1	£ 38,571.86	1	£ 30,538.44	-	£ -	-	£ -	2	£ 69,110.30	1	£ 30,538.44	1	£ 38,571.86
-	£ -	2	£ 67,281.79	-	£ -	-	£ -	2	£ 67,281.79	2	£ 67,281.79	-	£ -
-	£ -	2	£ 67,139.47	-	£ -	-	£ -	2	£ 67,139.47	2	£ 67,139.47	-	£ -
15	£ 196,431.19	4	£ 131,260.75	-	£ -	13	£ 131,763.57	6	£ 195,928.37	15	£ 213,411.37	4	£ 114,280.57
2	£ 126,486.74	8	£ 188,660.42	-	£ -	5	£ 63,641.67	5	£ 251,505.49	7	£ 164,432.39	3	£ 150,714.77
64	£ 755,866.71	21	£ 630,515.97	-	£ -	60	£ 510,791.71	25	£ 875,590.97	66	£ 973,264.98	19	£ 413,117.70

Payment Type							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	in % of Total	Payment Type	No of Contracts	Included Receivables Balance	in % of Total	change in %
241,012	£ 2,330,854,619.09	99.17%	Direct Debit	241,747	£ 2,332,592,453.33	99.24%	-0.08%
2,569	£ 19,613,958.28	0.83%	Others	2,372	£ 17,835,572.61	0.76%	0.08%
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
101,883	£ 577,227,039.04	139,631	£ 1,754,034,731.59	233	£ 1,330,682.70	8,296	£ 75,151,089.03	233,451	£ 2,257,441,364.30	140,719	£ 1,571,339,423.09	101,028	£ 761,253,030.24
1,370	£ 6,786,105.86	978	£ 10,901,										

Information Contract Pool 2

Distribution of Financing Contract by Make and Model									Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period					Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Make/ Model	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	
2,493	£ 15,927,215.94	0.68%	Beetle	2,460	£ 15,795,654.77	0.67%	0.01%	1,378	£ 5,685,506.24	1,079	£ 10,093,560.78	3	£ 16,587.75	19	£ 115,237.34	2,441	£ 15,680,417.43	1,226	£ 9,905,899.39	1,234	£ 5,889,755.38	
52	£ 108,851.21	0.00%	Bora	50	£ 100,707.37	0.00%	0.00%	50	£ 100,707.37	-	£ -	-	£ -	-	£ -	50	£ 100,707.37	-	£ -	50	£ 100,707.37	
108	£ 2,333,947.33	0.10%	California	108	£ 2,343,958.26	0.10%	0.00%	52	£ 888,520.30	56	£ 1,455,437.96	-	£ -	12	£ 195,787.94	96	£ 2,148,170.32	80	£ 1,873,237.74	28	£ 470,720.52	
129	£ 1,569,070.55	0.07%	Caravelle	130	£ 1,591,544.83	0.07%	0.00%	125	£ 1,454,909.19	5	£ 136,635.64	-	£ -	18	£ 256,136.17	112	£ 1,335,408.66	30	£ 485,763.84	100	£ 1,105,780.99	
1,699	£ 15,964,347.99	0.68%	Eos	1,662	£ 15,377,275.57	0.65%	0.02%	896	£ 5,287,011.63	756	£ 10,017,704.46	10	£ 72,559.48	20	£ 222,235.37	1,642	£ 15,155,040.20	752	£ 8,890,999.07	910	£ 6,486,276.50	
4,553	£ 15,826,915.10	0.67%	Fox	4,418	£ 15,064,101.17	0.64%	0.03%	1,536	£ 3,467,874.08	2,879	£ 11,587,819.06	3	£ 8,408.03	34	£ 107,163.96	4,384	£ 14,956,937.21	3,114	£ 11,656,218.83	1,304	£ 3,407,882.34	
35,997	£ 328,978,907.98	14.00%	Golf	36,001	£ 329,062,487.30	14.00%	0.00%	16,508	£ 84,527,658.37	19,421	£ 244,136,199.36	72	£ 398,629.57	686	£ 6,244,693.04	35,315	£ 322,817,794.26	18,510	£ 225,095,492.82	17,491	£ 103,966,994.48	
1,301	£ 8,507,618.69	0.36%	Jetta	1,288	£ 8,276,984.99	0.35%	0.01%	875	£ 3,938,439.28	407	£ 4,305,736.13	6	£ 32,809.58	32	£ 255,522.74	1,256	£ 8,021,462.25	487	£ 4,495,576.22	801	£ 3,781,408.77	
11	£ 14,429.19	0.00%	Lupo	9	£ 13,460.69	0.00%	0.00%	9	£ 13,460.69	-	£ -	-	£ -	-	£ -	9	£ 13,460.69	-	£ -	9	£ 13,460.69	
8,444	£ 63,746,185.11	2.71%	Passat	8,277	£ 62,224,522.51	2.65%	0.06%	5,885	£ 32,791,244.01	2,364	£ 29,294,253.08	28	£ 139,025.42	441	£ 3,371,784.23	7,836	£ 58,852,738.28	2,847	£ 26,071,290.83	5,430	£ 36,153,231.68	
84	£ 821,391.70	0.03%	Phaeton	88	£ 894,194.26	0.04%	0.00%	86	£ 856,115.42	1	£ 28,352.10	1	£ 9,726.74	5	£ 52,539.36	83	£ 841,654.90	2	£ 41,997.73	86	£ 852,196.53	
36,044	£ 252,034,321.94	10.72%	Polo	36,112	£ 250,813,360.58	10.67%	0.05%	9,319	£ 34,447,974.88	26,780	£ 216,320,618.30	13	£ 44,767.40	212	£ 1,512,356.68	35,900	£ 249,301,003.90	26,869	£ 211,411,781.57	9,243	£ 39,401,579.01	
4,395	£ 55,437,544.77	2.36%	Scirocco	4,389	£ 54,992,514.32	2.34%	0.02%	1,297	£ 10,857,694.91	3,088	£ 44,096,709.54	4	£ 38,109.87	62	£ 616,809.83	4,327	£ 54,375,704.49	2,818	£ 38,867,058.69	1,571	£ 16,125,455.63	
854	£ 8,957,535.76	0.38%	Sharan	859	£ 9,001,621.47	0.38%	0.00%	558	£ 4,052,998.64	299	£ 4,937,505.00	2	£ 11,117.83	31	£ 350,562.40	828	£ 8,651,059.07	319	£ 5,137,257.71	540	£ 3,864,363.76	
4,588	£ 57,202,140.22	2.43%	Tiguan	4,636	£ 57,289,593.46	2.44%	0.00%	1,831	£ 14,634,584.21	2,795	£ 42,557,938.98	10	£ 97,070.27	96	£ 1,121,978.47	4,540	£ 56,167,614.99	2,664	£ 38,487,118.69	1,972	£ 18,802,474.77	
865	£ 8,912,961.48	0.38%	Touareg	870	£ 8,786,550.06	0.37%	0.01%	850	£ 8,363,514.14	13	£ 367,222.61	7	£ 55,813.31	32	£ 362,767.89	838	£ 8,423,782.17	95	£ 1,502,694.45	775	£ 7,283,855.61	
3,631	£ 30,328,987.75	1.29%	Touran	3,623	£ 30,103,166.04	1.28%	0.01%	2,120	£ 12,187,889.99	1,493	£ 17,869,240.60	10	£ 46,035.45	57	£ 517,698.88	3,566	£ 29,585,467.16	1,743	£ 18,817,466.13	1,880	£ 11,285,699.91	
5	£ -	0.00%	VW00	1	£ -	0.00%	0.00%	1	£ -	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -	
2,192	£ 17,615,698.54	0.75%	VWUP	2,451	£ 19,410,793.58	0.83%	-0.08%	85	£ 503,568.72	2,366	£ 18,907,224.86	-	£ -	24	£ 203,647.54	2,427	£ 19,207,146.04	2,352	£ 18,690,665.05	99	£ 720,128.53	
5,151	£ 39,491,128.19	1.68%	VW Commercial	5,220	£ 39,762,449.36	1.69%	-0.01%	5,211	£ 39,722,954.98	-	£ -	9	£ 39,494.38	3,411	£ 27,108,931.71	1,809	£ 12,653,517.65	1,502	£ 13,547,780.81	3,718	£ 26,214,668.55	
112,596	£ 923,779,199.44	39.30%	VW	112,652	£ 920,904,940.59	39.18%	0.12%	48,672	£ 263,782,627.05	63,802	£ 656,112,158.46	178	£ 1,010,155.08	5,193	£ 42,615,853.55	107,459	£ 878,289,087.04	65,411	£ 634,978,299.57	47,241	£ 285,926,641.02	
10,602	£ 133,695,086.53	5.69%	A1	10,950	£ 136,779,917.19	5.82%	-0.13%	692	£ 5,230,797.67	10,258	£ 131,549,119.52	-	£ -	153	£ 1,813,084.81	10,797	£ 134,966,832.38	9,672	£ 122,749,142.08	1,278	£ 14,030,775.11	
21	£ 32,169.94	0.00%	A2	18	£ 26,320.75	0.00%	0.00%	18	£ 26,320.75	-	£ -	-	£ -	-	£ -	18	£ 26,320.75	-	£ -	18	£ 26,320.75	
21,470	£ 241,949,288.11	10.29%	A3	21,336	£ 240,140,276.68	10.22%	0.08%	6,640	£ 41,281,100.49	14,684	£ 198,815,591.66	12	£ 43,584.53	452	£ 4,562,807.12	20,884	£ 235,577,469.56	11,729	£ 157,847,358.40	9,607	£ 82,292,918.28	
14,878	£ 188,396,152.69	8.02%	A4	14,748	£ 186,737,480.22	7.94%	0.07%	5,589	£ 39,528,124.90	9,142	£ 147,128,430.20	17	£ 80,925.12	556	£ 5,799,854.18	14,192	£ 180,937,626.04	5,929	£ 102,676,259.93	8,819	£ 84,061,220.29	
8,675	£ 160,976,427.03	6.85%	A5	8,738	£ 161,258,559.08	6.86%	-0.01%	2,162	£ 22,524,720.79	6,570	£ 138,673,770.53	6	£ 60,067.76	284	£ 4,152,610.43	8,454	£ 157,105,948.65	4,831	£ 102,543,739.23	3,907	£ 58,714,819.85	
8,454	£ 133,913,952.53	5.70%	A6	8,524	£ 135,272,924.75	5.76%	-0.06%	2,272	£ 17,629,539.16	6,244	£ 117,609,808.47	8	£ 33,577.12	314	£ 4,028,733.11	8,210	£ 131,244,191.64	4,867	£ 97,174,185.76	3,657	£ 38,098,738.99	
819	£ 23,525,039.20	1.00%	A7	865	£ 24,670,778.72	1.05%	-0.05%	2,923	£ 1,478,681.00	772	£ 23,192,097.72	-	£ -	23	£ 581,683.43	842	£ 24,089,095.29	621	£ 18,974,463.81	244	£ 5,696,314.91	
345	£ 4,156,088.67	0.18%	A8	337	£ 3,970,186.95	0.17%	0.01%	335	£ 3,970,186.95	-	£ -	2	£ -	29	£ 363,338.25	308	£ 3,606,848.70	7	£ 121,289.33	330	£ 3,848,897.62	
257	£ 2,350,958.72	0.10%	Allroad	250	£ 2,292,851.90	0.10%	0.00%	243	£ 2,201,036.91	7	£ 91,814.99	-	£ -	17	£ 216,015.84	233	£ 2,076,836.06	26	£ 242,322.11	224	£ 2,050,529.79	
702	£ 15,473,959.62	0.66%	Q3	774	£ 16,867,248.37	0.72%	-0.06%	84	£ 1,157,459.70	690	£ 15,709,788.67	-	£ -	9	£ 183,456.55	765	£ 16,683,791.82	692	£ 15,263,627.69	82	£ 1,603,620.68	
2,774	£ 52,241,767.09	2.22%	Q5	2,783	£ 52,341,825.17	2.23%	0.00%	901	£ 10,820,436.79	1,881	£ 41,504,686.66	1	£ 16,701.72	107	£ 1,691,921.88	2,676	£ 50,649,903.29	1,747	£ 34,960,726.40	1,036	£ 17,381,098.77	
1,070	£ 13,393,912.53	0.57%	Q7	1,050	£ 13,160,173.52	0.56%	0.01%	1,048	£ 13,160,173.52	-	£ -	2	£ -	54	£ 834,981.10	996	£ 12,325,192.42	73	£ 1,027,863.34	977	£ 12,132,310.18	
786	£ 19,266,261.97	0.82%	R Models	778	£ 19,023,928.01	0.81%	0.01%	378	£ 6,258,568.62	397	£ 12,749,595.64	3	£ 15,763.75	25	£ 459,297.55	753	£ 18,564,630.46	300	£ 9,477,585.42	478	£ 9,546,342.59	
7,487	£ 113,633,293.01	4.83%	TT	7,481	£ 113,488,157.72	4.83%	0.01%	2,327	£ 18,282,877.53	5,144	£ 95,109,380.38	10	£ 95,899.81	104	£ 1,325,183.89	7,377	£ 112,162,973.83	3,766	£ 71,756,243.16	3,715	£ 41,731,914.56	
78,340	£ 1,103,004,357.64	46.93%	Audi	78,632	£ 1,106,030,629.03	47.06%	-0.13%	22,782	£ 183,550,024.78	55,789	£ 922,134,084.44	61	£ 346,519.81	2,127	£ 26,012,968.14	76,505	£ 1,080,017,660.89	44,260	£ 734,814,806.66	34,372	£ 371,215,822.37	
361	£ 4,026,600.29	0.17%	Alhambra	373	£ 4,148,989.43	0.18%	-0.01%	258	£ 2,300,142.98	113	£ 1,839,357.87	2	£ 9,488.58	19	£ 216,162.41	354	£ 3,932,827.02	154	£ 2,352,815.70	219	£ 1,796,173.73	
3	£ 2,242.11	0.00%	Arosa	3	£ 1,986.57	0.00%	0.00%	3	£ 1,986.57	-	£ -	-	£ -	-	£ -	3	£ 1,986.57	-	£ -	3	£ 1,986.57	
916	£ 4,812,802.67	0.20%	Altea	885	£ 4,616,885.99	0.20%	0.01%	669	£ 2,780,137.05	213	£ 1,828,520.92	3	£ 8,228.02	12	£ 55,285.37	873	£ 4,561,600.62	217	£ 1,477,981.02	668	£ 3,138,904.97	
2	£ 3,469.16	0.00%	Cordoba	1	£ 2,683.45	0.00%	0.00%	1	£ 2,683.45	-	£ -	-	£ -	-	£ -	1	£ 2,683.45	-	£ -	1	£ 2,683.45	
460	£ 4,181,540.48	0.18%	Exeo	463	£ 4,163,646.15	0.18%	0.00%	273	£ 1,919,977.10	190	£ 2,243,669.05	-	£ -	25	£ 207,147.72	438	£ 3,956,498.43	192	£ 1,706,379.17	271	£ 2,457,266.98	
15,331	£ 100,419,180.27	4.27%	Ibiza	15,314	£ 100,050,179.18	4.26%	0.02%	5,282	£ 19,092,459.55	10,031	£ 80,953,088.70	1	£ 4,630.93	94	£ 598,781.41	15,220	£ 9					

Information Contract Pool 3

Geographic distribution of Included Receivables Balance								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Statistical regions of England, Wales, Scotland, Northern Ireland (NUTS 1)	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
12,975	£ 119,726,217.33	5.09%	North East, England	13,037	£ 119,941,624.48	5.10%	-0.01%	6,241	£ 35,693,405.09	6,792	£ 84,231,669.52	4	£ 16,549.87	281	£ 2,705,679.56	12,756	£ 117,235,944.92	7,513	£ 79,662,777.46	5,524	£ 40,278,847.02
30,527	£ 295,539,101.67	12.57%	North West, England	30,516	£ 294,832,155.04	12.54%	0.03%	12,215	£ 67,203,101.70	18,257	£ 227,387,960.50	44	£ 241,092.84	830	£ 7,669,004.95	29,686	£ 287,163,150.09	18,223	£ 204,942,858.11	12,293	£ 89,889,296.93
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,344	£ 210,458,677.98	8.95%	0.00%	11,461	£ 65,624,838.78	11,855	£ 144,670,747.08	28	£ 163,092.12	782	£ 6,992,102.42	22,562	£ 203,466,575.56	13,274	£ 138,533,896.22	10,070	£ 71,924,781.76
12,947	£ 130,510,416.21	5.55%	East Midlands, England	12,967	£ 130,136,136.14	5.54%	0.02%	5,305	£ 31,045,811.13	7,651	£ 99,043,546.49	11	£ 46,778.52	524	£ 5,077,032.61	12,443	£ 125,059,103.53	7,645	£ 89,053,265.86	5,322	£ 41,082,870.28
24,668	£ 246,479,573.00	10.49%	West Midlands, England	24,732	£ 246,685,729.80	10.50%	-0.01%	9,199	£ 50,793,503.58	15,503	£ 195,741,214.74	30	£ 151,011.48	893	£ 8,063,724.96	23,839	£ 238,622,004.84	15,080	£ 173,014,714.46	9,652	£ 73,671,015.34
20,855	£ 211,564,266.84	9.00%	East of England	20,933	£ 211,490,417.91	9.00%	0.00%	7,998	£ 45,720,959.01	12,912	£ 165,614,712.46	23	£ 154,746.44	833	£ 7,304,699.13	20,100	£ 204,185,718.78	12,400	£ 144,783,258.64	8,533	£ 66,707,159.27
9,896	£ 102,950,279.79	4.38%	London, England	9,851	£ 102,250,605.48	4.35%	0.03%	3,932	£ 23,429,941.64	5,915	£ 78,784,573.38	4	£ 36,090.46	431	£ 4,030,801.41	9,420	£ 98,219,804.07	5,312	£ 65,446,250.07	4,539	£ 36,804,355.41
50,781	£ 498,592,025.98	21.21%	South East, England	50,957	£ 499,239,659.72	21.24%	-0.03%	20,827	£ 119,655,820.53	30,077	£ 379,273,738.32	53	£ 310,100.87	2,040	£ 18,402,096.26	48,917	£ 480,837,563.46	29,266	£ 330,816,666.53	21,691	£ 168,422,993.19
20,587	£ 191,167,501.22	8.13%	South West, England	20,627	£ 191,720,104.75	8.16%	-0.02%	8,872	£ 48,328,249.20	11,741	£ 143,315,077.55	14	£ 76,778.00	805	£ 7,196,332.23	19,822	£ 184,523,772.52	11,528	£ 125,695,853.90	9,099	£ 66,024,250.85
11,252	£ 97,585,903.50	4.15%	Wales	11,235	£ 97,732,009.38	4.16%	-0.01%	5,575	£ 30,647,859.08	5,635	£ 66,970,738.25	25	£ 113,412.05	373	£ 3,170,307.99	10,862	£ 94,561,701.39	6,125	£ 62,505,492.92	5,110	£ 35,226,516.46
25,809	£ 245,930,766.90	10.46%	Scotland	25,913	£ 245,909,122.47	10.46%	0.00%	11,622	£ 65,840,853.86	14,270	£ 179,899,010.37	21	£ 169,258.24	584	£ 5,121,505.87	25,329	£ 240,787,616.60	15,298	£ 166,306,925.40	10,615	£ 79,602,197.07
-	£ -	0.00%	Northern Ireland	2	£ 14,784.59	0.00%	0.00%	2	£ 14,784.59	-	£ -	-	£ -	-	£ -	2	£ 14,784.59	1	£ 6,529.48	1	£ 8,255.11
3	£ 11,457.53	0.00%	Not Available	5	£ 16,998.20	0.00%	0.00%	4	£ 14,016.71	1	£ 2,981.49	-	£ -	-	£ -	5	£ 16,998.20	1	£ 2,981.49	4	£ 14,016.71
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%	103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Type of Vehicle								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Type of Vehicle	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
140,644	£ 1,573,147,413.25	66.93%	New Vehicles	141,666	£ 1,580,771,470.54	67.25%	-0.33%	27,168	£ 137,527,916.57	114,427	£ 1,442,733,103.03	71	£ 510,450.94	3,874	£ 39,795,788.63	137,792	£ 1,540,975,681.91	141,666	£ 1,580,771,470.54	-	£ -
102,937	£ 777,321,164.12	33.07%	Used Vehicles	102,453	£ 769,656,555.40	32.75%	0.33%	76,085	£ 446,485,228.33	26,182	£ 322,202,867.12	186	£ 968,459.95	4,502	£ 35,937,498.76	97,951	£ 733,719,056.64	-	£ -	102,453	£ 769,656,555.40
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%	103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Interest Rate Paid by Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Customer Paid Interest Rate	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
8,450	£ 45,754,008.84	1.95%	Zero	8,363	£ 46,008,467.77	1.96%	-0.01%	7,440	£ 28,478,180.53	923	£ 17,530,287.24	-	£ -	229	£ 1,139,685.87	8,134	£ 44,868,781.90	8,090	£ 45,202,827.14	273	£ 805,640.63
522	£ 3,183,479.17	0.14%	up to 2%	554	£ 3,328,100.30	0.14%	-0.01%	369	£ 1,701,408.77	185	£ 1,626,691.53	-	£ -	40	£ 209,911.39	514	£ 3,118,188.91	242	£ 1,806,852.95	312	£ 1,521,247.35
2,180	£ 9,218,602.91	0.39%	2% to 4%	2,126	£ 9,295,463.78	0.40%	0.00%	1,508	£ 3,006,523.27	618	£ 6,288,940.51	-	£ -	153	£ 729,922.36	1,973	£ 8,565,541.42	1,833	£ 7,419,010.66	293	£ 1,876,453.12
23,196	£ 282,156,182.22	12.00%	4% to 6%	23,561	£ 283,726,817.05	12.07%	-0.07%	5,625	£ 20,707,689.58	17,935	£ 263,019,127.47	1	£ -	634	£ 6,608,622.53	22,927	£ 277,118,194.52	20,637	£ 265,954,380.31	2,924	£ 17,772,436.74
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	98,757	£ 1,129,173,322.17	48.04%	-0.71%	9,128	£ 55,176,903.46	89,629	£ 1,073,996,418.71	-	£ -	2,175	£ 22,732,700.36	96,582	£ 1,106,440,621.81	88,226	£ 1,030,621,713.23	10,531	£ 98,551,608.94
35,397	£ 267,191,281.68	11.37%	8% to 10%	34,684	£ 260,298,737.44	11.07%	0.29%	26,677	£ 159,470,881.69	7,954	£ 100,461,964.02	53	£ 365,891.73	2,494	£ 21,211,787.84	32,190	£ 239,086,949.60	9,488	£ 87,980,828.86	25,196	£ 172,317,908.58
50,487	£ 434,481,659.43	18.48%	10% to 12%	49,864	£ 425,823,409.42	18.12%	0.37%	33,894	£ 214,058,637.46	15,838	£ 211,014,044.31	132	£ 750,727.65	2,035	£ 18,123,812.54	47,829	£ 407,699,596.88	9,801	£ 107,119,026.26	40,063	£ 318,704,383.16
20,037	£ 155,379,775.75	6.61%	12% to 14%	19,892	£ 153,036,279.41	6.51%	0.10%	13,809	£ 77,857,137.39	6,023	£ 74,876,590.69	60	£ 302,551.33	498	£ 4,082,630.87	19,394	£ 148,953,648.54	2,733	£ 29,005,783.58	17,159	£ 124,030,495.83
6,386	£ 40,519,009.40	1.72%	Over 14%	6,318	£ 39,737,428.60	1.69%	0.03%	4,803	£ 23,555,782.75	1,504	£ 16,121,905.67	11	£ 59,740.18	118	£ 894,213.63	6,200	£ 38,843,214.97	616	£ 5,661,047.55	5,702	£ 34,076,381.05
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%	103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Information Contract Pool 4

Age of Vehicle								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Age of Vehicle	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
140,644	£ 1,573,147,413.25	66.93%	New Vehicle	141,666	£ 1,580,771,470.54	67.25%	-0.33%	27,168	£ 137,527,916.57	114,427	£ 1,442,733,103.03	71	£ 510,450.94	3,874	£ 39,795,788.63	137,792	£ 1,540,975,681.91	141,666	£ 1,580,771,470.54	0	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	14,599	£ 147,665,488.49	6.28%	0.04%	7,702	£ 54,087,344.09	6,868	£ 93,354,375.64	29	£ 223,768.76	989	£ 9,046,400.73	13,610	£ 138,619,087.76	0	£ -	14,599	£ 147,665,488.49
32,803	£ 287,748,648.64	12.24%	1-2 yrs	32,794	£ 285,530,277.55	12.15%	0.09%	19,898	£ 127,075,233.85	12,807	£ 157,989,107.36	89	£ 465,936.34	1,946	£ 16,519,881.95	30,848	£ 269,010,395.60	0	£ -	32,794	£ 285,530,277.55
16,110	£ 121,629,036.21	5.17%	2-3 yrs	16,023	£ 120,155,817.21	5.11%	0.06%	11,537	£ 70,199,142.90	4,437	£ 49,730,916.57	49	£ 225,757.74	711	£ 5,055,474.11	15,312	£ 115,100,343.10	0	£ -	16,023	£ 120,155,817.21
39,255	£ 219,337,007.51	9.33%	> 3yrs	39,037	£ 216,304,972.15	9.20%	0.13%	36,948	£ 195,123,507.49	2,070	£ 21,128,467.55	19	£ 52,997.11	856	£ 5,315,741.97	38,181	£ 210,989,230.18	0	£ -	39,037	£ 216,304,972.15
102,937	£ 777,321,164.12	33.07%	Used vehicles	102,453	£ 769,656,555.40	32.75%	0.33%	76,085	£ 446,485,228.33	26,182	£ 322,202,867.12	186	£ 968,459.95	4,502	£ 35,937,498.76	97,951	£ 733,719,056.64	0	£ -	102,453	£ 769,656,555.40
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%	103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Type of Financing Contract								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Type of Financing Contract	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
104,008	£ 592,735,450.91	25.22%	Hire Purchase	103,253	£ 584,013,144.90	24.85%	0.37%	103,253	£ 584,013,144.90	-	£ -	-	£ -	6,599	£ 52,343,621.84	96,654	£ 531,669,523.06	27,168	£ 137,527,916.57	76,085	£ 446,485,228.33
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	140,609	£ 1,764,935,970.15	75.09%	-0.39%	-	£ -	140,609	£ 1,764,935,970.15	-	£ -	1,769	£ 23,364,916.08	138,840	£ 1,741,571,054.07	114,427	£ 1,442,733,103.03	26,182	£ 322,202,867.12
315	£ 1,907,540.22	0.08%	Lease Purchase	257	£ 1,478,910.89	0.06%	0.02%	-	£ -	-	£ -	257	£ 1,478,910.89	8	£ 24,749.47	249	£ 1,454,161.42	71	£ 510,450.94	186	£ 968,459.95
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%	103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Down payment								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Down Payment(£)	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
9,677	£ 63,212,529.99	2.69%	No Deposit	9,531	£ 61,700,107.16	2.63%	0.06%	7,705	£ 40,322,734.90	1,793	£ 21,204,451.24	33	£ 172,921.02	382	£ 2,825,284.57	9,149	£ 58,874,822.59	1,370	£ 14,898,247.77	8,161	£ 46,801,859.39
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,064	£ 666,008,149.29	28.34%	0.05%	28,552	£ 174,237,837.02	47,385	£ 491,071,490.71	127	£ 698,821.56	1,653	£ 14,425,852.65	74,411	£ 651,582,296.64	41,998	£ 414,265,964.12	34,066	£ 251,742,185.17
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	82,380	£ 819,358,891.67	34.86%	-0.04%	27,741	£ 159,017,327.43	54,579	£ 659,990,228.01	60	£ 351,336.23	3,137	£ 28,290,263.42	79,243	£ 791,068,628.25	51,846	£ 575,496,345.33	30,534	£ 243,862,546.34
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	31,830	£ 348,977,167.93	14.85%	-0.04%	12,941	£ 66,940,910.69	18,870	£ 281,903,183.28	19	£ 133,073.96	1,149	£ 11,481,793.51	30,681	£ 337,495,374.42	20,875	£ 260,638,244.89	10,955	£ 88,338,923.04
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	23,071	£ 246,028,854.45	10.47%	-0.02%	12,437	£ 66,169,052.56	10,620	£ 179,771,962.48	14	£ 87,839.41	1,032	£ 9,635,001.86	22,039	£ 236,393,852.59	14,053	£ 176,345,566.28	9,018	£ 69,683,288.17
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,646	£ 75,578,840.89	3.22%	-0.02%	4,869	£ 25,947,265.99	2,776	£ 49,631,574.90	1	£ -	365	£ 3,273,191.12	7,281	£ 72,305,649.77	4,255	£ 51,036,337.92	3,391	£ 24,542,502.97
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,686	£ 64,584,001.19	2.75%	0.00%	4,223	£ 22,529,274.86	2,462	£ 42,054,726.33	1	£ -	316	£ 2,662,349.44	6,370	£ 61,921,651.75	3,611	£ 42,962,510.13	3,075	£ 21,621,491.06
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,569	£ 25,179,402.76	1.07%	-0.01%	1,595	£ 8,622,876.12	974	£ 16,556,526.64	-	£ -	127	£ 1,085,022.00	2,442	£ 24,094,380.76	1,457	£ 17,258,923.47	1,112	£ 7,920,479.29
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,149	£ 21,137,164.71	0.90%	0.01%	1,464	£ 8,399,539.85	685	£ 12,737,624.86	-	£ -	111	£ 1,068,688.04	2,038	£ 20,068,476.67	1,130	£ 14,080,914.64	1,019	£ 7,056,250.07
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,459	£ 14,741,124.22	0.63%	0.00%	1,067	£ 6,678,302.74	392	£ 8,062,821.48	-	£ -	73	£ 687,909.79	1,386	£ 14,053,214.43	755	£ 9,837,767.56	704	£ 4,903,356.66
452	£ 4,214,289.55	0.18%	25,000 - 30,000	447	£ 4,217,137.18	0.18%	0.00%	386	£ 2,620,433.56	61	£ 1,596,703.62	-	£ -	17	£ 117,650.18	430	£ 4,099,487.00	199	£ 2,629,908.86	248	£ 1,587,228.32
296	£ 3,107,424.72	0.13%	Over 30,000	287	£ 2,917,184.49	0.12%	0.01%	273	£ 2,527,589.18	12	£ 354,676.60	2	£ 34,918.71	14	£ 180,280.81	273	£ 2,736,903.68	117	£ 1,320,739.57	170	£ 1,596,444.92
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%	103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Information Contract Pool 5

Balloons as of the Monthly Period							
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period			
No of Contracts	Balloon Value	% of Total	Remaining term	No of Contracts	Balloon Value	% of Total	change in %
8,426	54,492,602	5.25%	< 6	9,518	£ 64,161,455.69	6.11%	-0.87%
12,299	92,845,617	8.94%	6 - 10	13,807	£ 102,911,537.15	9.81%	-0.86%
16,188	117,767,062	11.34%	11 - 15	13,347	£ 95,107,148.95	9.06%	2.28%
21,028	152,824,976	14.72%	16 - 20	21,995	£ 161,448,067.68	15.39%	-0.66%
20,396	147,097,211	14.17%	21 - 25	20,342	£ 146,558,267.50	13.97%	0.20%
21,246	156,883,147	15.11%	26 - 30	23,256	£ 173,469,525.79	16.53%	-1.42%
22,401	167,576,731	16.14%	31 - 35	21,350	£ 159,712,798.19	15.22%	0.92%
7,047	52,659,491	5.07%	36 - 40	9,038	£ 67,027,105.43	6.39%	-1.31%
7,953	70,450,785	6.79%	41 - 45	5,733	£ 54,390,343.18	5.18%	1.60%
2,589	25,525,168	2.46%	46 - 50	2,480	£ 24,578,720.65	2.34%	0.12%
-	-	0.00%	51 - 55	-	£ -	0.00%	0.00%
-	-	0.00%	56 - 60	-	£ -	0.00%	0.00%
-	-	0.00%	> 60	-	£ -	0.00%	0.00%
139,573	£ 1,038,122,789.75	100.00%	Total	140,866	£ 1,049,364,970.21	100.00%	0.00%

Financing Contract						Person				VehicleStatus			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Balloon Value	No of Contracts	Balloon Value	No of Contracts	Balloon Value	No of Contracts	Balloon Value	No of Contracts	Balloon Value	No of Contracts	Balloon Value	No of Contracts	Balloon Value
-	£ -	9,342	£ 63,584,881.13	176	£ 576,574.56	175	£ 1,151,978.43	9,343	£ 63,009,477.26	7,391	£ 50,910,698.33	2,127	£ 13,250,757.36
-	£ -	13,746	£ 102,586,915.77	61	£ 324,621.38	212	£ 1,609,823.29	13,595	£ 101,301,713.86	11,008	£ 83,763,714.66	2,799	£ 19,147,822.49
-	£ -	13,327	£ 95,027,849.09	20	£ 79,299.86	233	£ 1,704,775.70	13,114	£ 93,402,373.25	10,141	£ 73,509,163.97	3,206	£ 21,597,984.98
-	£ -	21,995	£ 161,448,067.68	-	£ -	318	£ 2,522,593.89	21,677	£ 158,925,473.79	18,611	£ 137,191,523.82	3,384	£ 24,256,543.86
-	£ -	20,342	£ 146,558,267.50	-	£ -	265	£ 1,939,445.42	20,077	£ 144,618,822.08	16,811	£ 121,262,469.13	3,531	£ 25,295,798.37
-	£ -	23,256	£ 173,469,525.79	-	£ -	260	£ 1,874,177.08	22,996	£ 171,595,348.71	19,663	£ 148,433,902.80	3,593	£ 25,035,622.99
-	£ -	21,350	£ 159,712,798.19	-	£ -	211	£ 1,607,768.00	21,139	£ 158,105,030.19	17,664	£ 133,432,453.12	3,686	£ 26,280,345.07
-	£ -	9,038	£ 67,027,105.43	-	£ -	56	£ 371,837.52	8,982	£ 66,655,267.91	6,757	£ 50,532,845.93	2,281	£ 16,494,259.50
-	£ -	5,733	£ 54,390,343.18	-	£ -	39	£ 305,878.74	5,694	£ 54,084,464.44	4,402	£ 43,414,601.82	1,331	£ 10,975,741.36
-	£ -	2,480	£ 24,578,720.65	-	£ -	8	£ 64,296.50	2,472	£ 24,514,424.15	2,050	£ 20,916,873.22	430	£ 3,661,847.43
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	140,609	£ 1,048,384,474.41	257	£ 980,495.80	1,777	£ 13,152,574.57	139,089	£ 1,036,212,395.64	114,498	£ 863,368,246.80	26,368	£ 185,996,723.41

Months Seasoned							
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Seasoned	No of Contracts	Included Receivables Balance	% of Total	change in %
33,445	£ 464,798,546.88	19.77%	< 6	30,586	£ 416,804,301.89	17.73%	2.04%
38,622	£ 473,668,013.40	20.15%	6 - 10	42,190	£ 522,086,587.98	22.21%	-2.06%
39,191	£ 418,752,985.67	17.82%	11 - 15	38,006	£ 408,704,565.61	17.39%	0.43%
39,420	£ 377,158,126.75	16.05%	16 - 20	40,737	£ 393,181,878.12	16.73%	-0.68%
31,710	£ 252,826,377.50	10.76%	21 - 25	27,775	£ 216,897,916.74	9.23%	1.53%
25,098	£ 180,579,472.52	7.68%	26 - 30	27,102	£ 199,710,838.51	8.50%	-0.81%
19,500	£ 111,024,990.40	4.72%	31 - 35	20,909	£ 121,450,949.43	5.17%	-0.44%
8,126	£ 44,240,454.18	1.88%	36 - 40	7,925	£ 42,708,746.17	1.82%	0.07%
4,791	£ 19,735,969.19	0.84%	41 - 45	5,105	£ 21,106,462.05	0.90%	-0.06%
1,965	£ 5,565,546.87	0.24%	46 - 50	2,017	£ 5,537,863.06	0.24%	0.00%
1,117	£ 1,837,129.36	0.08%	51 - 55	1,131	£ 1,865,443.99	0.08%	0.00%
529	£ 299,796.42	0.01%	56 - 60	583	£ 370,593.48	0.02%	0.00%
67	£ 18,831.77	0.00%	> 60	53	£ 1,878.91	0.00%	0.00%
243,581	£ 2,350,468,577.37	100.00%	Total	244,119	£ 2,350,428,025.94	100.00%	0.00%

Financing Contract						Person				VehicleStatus			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
7,975	£ 70,842,715.87	22,611	£ 345,961,586.02	-	£ -	774	£ 10,184,969.48	29,812	£ 406,619,332.41	21,027	£ 309,275,037.64	9,559	£ 107,529,264.25
14,870	£ 117,757,899.38	27,320	£ 404,328,688.60	-	£ -	1,518	£ 17,767,460.08	40,672	£ 504,319,127.90	26,157	£ 364,699,259.72	16,033	£ 157,387,328.26
15,331	£ 109,197,586.40	22,675	£ 299,506,979.21	-	£ -	1,584	£ 16,573,824.27	36,422	£ 392,130,741.34	21,851	£ 267,193,056.89	16,155	£ 141,511,508.72
16,090	£ 97,654,264.07	24,647	£ 295,527,614.05	-	£ -	1,312	£ 12,683,633.91	39,425	£ 380,498,244.21	25,056	£ 271,195,780.21	15,681	£ 121,986,097.91
12,812	£ 62,028,143.31	14,963	£ 154,869,773.43	-	£ -	956	£ 7,098,313.07	26,819	£ 209,799,603.67	14,400	£ 127,081,580.96	13,375	£ 89,816,335.78
12,807	£ 57,147,825.20	14,294	£ 142,550,532.29	1	£ 12,481.02	963	£ 6,208,044.63	26,139	£ 193,502,793.88	14,905	£ 127,093,645.81	12,197	£ 72,617,192.70
11,021	£ 34,239,560.05	9,878	£ 87,137,735.66	10	£ 73,653.72	774	£ 3,465,109.43	20,135	£ 117,985,840.00	12,302	£ 80,086,716.23	8,607	£ 41,364,233.20
5,240	£ 19,690,890.41	2,648	£ 22,769,271.69	37	£ 248,584.07	200	£ 979,180.24	7,725	£ 41,729,565.93	3,450	£ 22,039,316.48	4,475	£ 20,669,429.69
3,737	£ 9,832,823.90	1,264	£ 10,620,714.07	104	£ 652,924.08	149	£ 517,120.56	4,956	£ 20,589,341.49	1,593	£ 9,526,613.51	3,512	£ 11,579,848.54
1,707	£ 3,511,281.66	243	£ 1,611,970.85	67	£ 414,610.55	77	£ 175,010.30	1,940	£ 5,362,852.76	492	£ 1,976,357.83	1,525	£ 3,561,505.23
1,084	£ 1,728,983.35	27	£ 50,967.41	20	£ 85,493.23	39	£ 64,472.68	1,092	£ 1,800,971.31	242	£ 478,839.44	889	£ 1,386,604.55
547	£ 370,593.48	24	£ -	12	£ -	20	£ 15,772.67	563	£ 354,820.81	167	£ 121,847.89	416	£ 248,745.59
32	£ 10,577.82	15	£ 136.87	6	£ 8,835.78	10	£ 376.07	43	£ 1,502.84	24	£ 3,417.93	29	£ 1,539.02
103,253	£ 584,013,144.90	140,609	£ 1,764,935,970.15	257	£ 1,478,910.89	8,376	£ 75,733,287.39	235,743	£ 2,274,694,738.55	141,666	£ 1,580,771,470.54	102,453	£ 769,656,555.40

Contracts in Arrears

Contracts in Arrears at the end of the Monthly Period				
Months in Arrears	Arrears Value	% of Total Pool by Arrears Value	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 days, less than 1-month overdue	£2,176,338.12	0.09%	£ 20,609,635.61	0.88%
2-month overdue	£ 716,666.43	0.03%	£ 5,557,532.67	0.24%
3-month overdue	£ 417,314.60	0.02%	£ 2,258,775.76	0.10%
4-month overdue	£ 189,610.80	0.01%	£ 790,382.31	0.03%
5-month overdue	£ 198,345.41	0.01%	£ 573,028.76	0.02%
6-month overdue	£ 191,440.07	0.01%	£ 357,646.15	0.02%
> 6-month overdue	£ 446,083.35	0.02%	£ 755,910.68	0.03%
	£4,335,798.78	0.18%	£ 30,902,911.94	1.31%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance
£ 363,552.73	£ 6,441,572.65	£ 1,780,772.94	£ 14,099,911.74	£ 32,012.45	£ 68,151.22
£ 197,740.09	£ 2,397,036.00	£ 495,710.33	£ 3,133,664.19	£ 23,216.01	£ 26,832.48
£ 119,624.36	£ 911,853.50	£ 266,372.60	£ 1,306,008.56	£ 31,317.64	£ 40,913.70
£ 74,417.02	£ 376,505.08	£ 113,323.45	£ 406,983.24	£ 1,870.33	£ 6,893.99
£ 54,394.98	£ 256,295.74	£ 135,831.04	£ 308,675.24	£ 8,119.39	£ 8,057.78
£ 60,969.71	£ 155,296.19	£ 110,509.06	£ 183,123.01	£ 19,961.30	£ 19,226.95
£ 170,774.17	£ 272,811.27	£ 227,507.43	£ 433,540.45	£ 47,801.75	£ 49,558.96
£ 1,041,473.06	£ 10,811,370.43	£ 3,130,026.85	£ 19,871,906.43	£ 164,298.87	£ 219,635.08

Person			
Corporate		Retail	
Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value
£ 572,444.54	£ 51,380.73	£ 20,037,191.07	£ 2,124,957.39
£ 143,065.51	£ 12,261.46	£ 5,414,467.16	£ 704,404.97
£ 32,944.64	£ 6,524.96	£ 183,085.84	£ 372,895.28
£ 56,887.14	£ 12,299.43	£ 516,141.62	£ 186,045.98
£ 25,891.61	£ 5,833.30	£ 331,754.54	£ 185,606.77
£ 46,547.95	£ 14,539.30	£ 709,362.73	£ 431,544.05
£ 948,194.40	£ 113,505.84	£ 29,954,717.54	£ 4,222,292.94

Vehicle Status			
New		Used	
Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 11,858,038.65	£ 1,430,758.20	£ 8,751,596.96	£ 745,579.92
£ 2,708,947.71	£ 428,909.90	£ 2,848,584.96	£ 287,756.53
£ 1,083,506.23	£ 196,441.40	£ 1,175,269.53	£ 220,873.20
£ 372,895.28	£ 86,467.62	£ 417,487.03	£ 103,143.18
£ 259,352.14	£ 98,850.25	£ 313,676.62	£ 99,495.16
£ 184,691.11	£ 72,552.37	£ 172,955.04	£ 118,887.70
£ 382,813.15	£ 225,190.98	£ 373,097.53	£ 220,892.37
£ 16,850,244.27	£ 2,539,170.72	£ 14,052,667.67	£ 1,796,628.06

Live Contracts in Arrears at the end of the Monthly Period				
Months in Arrears	Arrears Value	% of Total Pool by Arrears Value	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 days, less than 1-month overdue	£ 691,161.36	0.03%	£ 18,930,248.14	0.81%
2-month overdue	£ 308,103.33	0.01%	£ 5,081,461.43	0.22%
3-month overdue	£ 169,413.82	0.01%	£ 1,900,925.95	0.08%
4-month overdue	£ 95,147.21	0.00%	£ 688,988.62	0.03%
5-month overdue	£ 68,574.20	0.00%	£ 432,708.56	0.02%
6-month overdue	£ 62,584.21	0.00%	£ 233,428.40	0.01%
> 6-month overdue	£ 191,268.89	0.01%	£ 512,554.97	0.02%
	£1,586,253.02	0.07%	£ 27,780,316.07	1.18%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance
£ 303,890.58	£ 6,351,218.57	£ 373,414.73	£ 12,528,836.30	£ 13,856.05	£ 50,193.27
£ 173,425.77	£ 2,348,052.78	£ 134,318.56	£ 2,729,227.11	£ 359.00	£ 4,181.54
£ 101,425.31	£ 888,959.37	£ 66,918.09	£ 1,001,050.70	£ 1,070.42	£ 10,915.88
£ 65,080.89	£ 358,109.26	£ 29,332.60	£ 324,878.87	£ 733.72	£ 6,000.49
£ 45,539.28	£ 242,493.00	£ 23,034.92	£ 190,215.56	-	-
£ 44,964.67	£ 140,277.07	£ 17,619.54	£ 93,151.33	-	-
£ 111,982.00	£ 213,917.20	£ 75,074.61	£ 291,302.61	£ 4,212.28	£ 7,335.16
£ 846,308.50	£ 10,543,027.25	£ 719,713.05	£ 17,158,662.48	£ 20,231.47	£ 78,626.34

Person			
Corporate		Retail	
Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value
£ 548,257.75	£ 27,002.17	£ 18,381,990.39	£ 664,159.19
£ 141,987.34	£ 11,173.54	£ 4,939,474.09	£ 296,929.79
£ 67,803.77	£ 7,502.02	£ 1,833,122.18	£ 161,911.80
£ 32,944.64	£ 6,524.96	£ 656,043.98	£ 88,622.25
£ 50,200.20	£ 5,550.63	£ 382,508.36	£ 63,023.57
£ 25,891.61	£ 5,833.30	£ 207,536.79	£ 56,750.91
£ 46,547.95	£ 14,539.30	£ 466,007.02	£ 176,729.59
£ 913,633.26	£ 78,125.92	£ 26,866,682.81	£ 1,508,127.10

Vehicle Status			
New		Used	
Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 10,643,160.49	£ 329,794.28	£ 8,287,087.65	£ 361,367.08
£ 2,371,831.58	£ 129,706.44	£ 2,709,629.85	£ 178,396.89
£ 886,758.21	£ 67,368.42	£ 1,014,167.74	£ 102,045.40
£ 325,688.52	£ 38,086.37	£ 363,300.10	£ 57,060.84
£ 171,780.27	£ 23,713.89	£ 260,928.29	£ 44,860.31
£ 150,238.66	£ 37,107.49	£ 83,189.74	£ 25,476.72
£ 241,104.67	£ 74,453.52	£ 271,450.30	£ 116,815.37
£ 14,790,562.40	£ 700,230.41	£ 12,989,753.67	£ 886,022.61

End of Term Not Paid in Full at the end of the Monthly Period				
Months in Arrears	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 day, less than 1-month overdue	146	0.06%	£ 986,982.37	0.04%
2-month overdue	55	0.02%	£ 300,690.02	0.01%
3-month overdue	45	0.02%	£ 195,626.36	0.01%
4-month overdue	22	0.01%	£ 62,284.45	0.00%
5-month overdue	28	0.01%	£ 113,035.58	0.00%
6-month overdue	23	0.01%	£ 102,364.45	0.00%
> 6-month overdue	44	0.02%	£ 173,604.94	0.01%
	363	0.15%	£ 1,934,588.17	0.08%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
14	£ 2,788.70	130	£ 973,009.80	2	£ 11,183.87
10	£ 3,903.37	43	£ 274,135.71	2	£ 22,650.94
11	£ 2,763.64	30	£ 162,864.90	4	£ 29,997.82
10	£ 4,889.89	12	£ 57,394.56	-	£ -
12	£ 5,537.67	13	£ 99,440.13	3	£ 8,057.78
8	£ 3,362.33	12	£ 80,356.53	3	£ 18,645.59
20	£ 31,443.69	18	£ 99,937.45	6	£ 42,223.80
85	£ 54,689.29	258	£ 1,747,139.08	20	£ 132,759.80

Person			
Corporate		Retail	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
2	£ 21,738.69	144	£ 965,243.68
1	£ 1,078.17	54	£ 299,611.85
1	£ 376.07	44	£ 195,250.29
-	£ -	22	£ 62,284.45
1	£ 6,686.94	27	£ 106,348.64
-	£ -	23	£ 102,364.45
-	£ -	44	£ 173,604.94
5	£ 29,879.87	358	£ 1,904,708.30

Vehicle Status			
New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
96	£ 714,552.25	50	£ 272,430.12
34	£ 234,279.10	21	£ 66,410.92
22	£ 106,885.78	23	£ 88,740.58
9	£ 31,777.09	13	£ 30,507.36
13	£ 64,906.83	15	£ 48,128.75
5	£ 28,663.89	18	£ 73,700.56
14	£ 98,703.42	30	£ 74,901.52
193	£ 1,279,768.36	170	£ 654,819.81

Early Settlements Not Paid in Full at the end of the Monthly Period				
Months in Arrears	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 day, less than 1-month overdue	109	0.04%	£ 390,067.07	0.02%
2-month overdue	28	0.01%	£ 71,757.47	0.00%
3-month overdue	13	0.01%	£ 18,985.28	0.00%
4-month overdue	7	0.00%	£ 21,211.70	0.00%
5-month overdue	5	0.00%	£ 1,605.52	0.00%
6-month overdue	2	0.00%	£ 531.81	0.00%
> 6-month overdue	2	0.00%	£ 13,711.62	0.00%
	166	0.07%	£ 517,870.47	0.02%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
44	£ 53,663.48	65	£ 336,403.59	-	£ -
13	£ 10,315.97	15	£ 61,441.50	-	£ -
6	£ 9,387.22	7	£ 9,598.06	-	£ -
3	£ 1,162.00	4	£ 20,049.70	-	£ -
-	£ -	5	£ 1,605.52	-	£ -
1	£ 321.13	1	£ 210.68	-	£ -
1	£ 13,467.26	1	£ 244.36	-	£ -
68	£ 88,317.06	98	£ 429,553.41	-	£ -

Person			
Corporate		Retail	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
6	£ 2,448.10	103	£ 387,618.97
-	£ -	28	£ 71,757.47
2	£ 2,233.17	11	£ 16,752.11
-	£ -	7	£ 21,211.70
-	£ -	5	£ 1,605.52
-	£ -	2	£ 531.81
-	£ -	2	£ 13,711.62
8	£ 4,681.27	158	£ 513,189.20

Vehicle Status			
New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
59	£ 298,020.86	50	£ 92,046.21
18	£ 51,909.85	10	£ 19,847.62
6	£ 3,822.61	7	£ 15,162.67
4	£ 12,372.23	3	£ 8,839.47
4	£ 1,388.34	1	£ 217.18
2	£ 531.81	-	£ -
2	£ 13,711.62	-	£ -
95	£ 381,757.32	71	£ 136,113.15

Terminated Receivable

Voluntary Termination Contracts at the end of the Monthly Period					Financing Contract						Person				Vehicle Status			
Months from Voluntary Termination date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	207	0.08%	£ 2,039,907.75	0.09%	60	£ 473,689.03	141	£ 1,526,375.50	6	£ 39,843.22	1	£ 18,165.70	206	£ 2,021,742.05	85	£ 953,789.11	122	£ 1,086,118.64
Greater than 0 day, less than 1-month overdue	24	0.01%	£ 229,861.24	0.01%	6	£ 33,901.90	17	£ 189,185.26	1	£ 6,774.08	-	£ -	24	£ 229,861.24	13	£ 133,851.63	11	£ 96,009.61
2-month overdue	18	0.01%	£ 92,962.53	0.00%	6	£ 34,763.88	12	£ 58,198.65	-	£ -	-	£ -	18	£ 92,962.53	8	£ 50,927.18	10	£ 42,035.35
3-month overdue	24	0.01%	£ 137,330.04	0.01%	7	£ 10,743.27	17	£ 126,586.77	-	£ -	-	£ -	24	£ 137,330.04	12	£ 80,131.50	12	£ 57,198.54
4-month overdue	12	0.00%	£ 17,515.79	0.00%	5	£ 12,343.93	6	£ 4,278.36	1	£ 893.50	-	£ -	12	£ 17,515.79	3	£ 3,057.44	9	£ 14,458.35
5-month overdue	13	0.01%	£ 23,826.57	0.00%	5	£ 8,265.07	8	£ 15,561.50	-	£ -	-	£ -	13	£ 23,826.57	7	£ 19,648.79	6	£ 4,177.78
6-month overdue	13	0.01%	£ 21,321.49	0.00%	7	£ 11,335.66	4	£ 9,404.47	2	£ 581.36	-	£ -	13	£ 21,321.49	2	£ 5,256.75	11	£ 16,064.74
> 6-month overdue	28	0.01%	£ 56,039.15	0.00%	10	£ 13,983.12	18	£ 42,056.03	-	£ -	-	£ -	28	£ 56,039.15	16	£ 29,293.44	12	£ 26,745.71
Total by Days in Arrears	132	0.05%	£ 578,856.81	0.02%	46	£ 125,336.83	82	£ 445,271.04	4	£ 8,248.94	-	£ -	132	£ 578,856.81	61	£ 322,166.73	71	£ 256,690.08
	339	0.14%	£ 2,618,764.56	0.11%	106	£ 599,025.86	223	£ 1,971,646.54	10	£ 48,092.16	1	£ 18,165.70	338	£ 2,600,598.86	146	£ 1,275,955.84	193	£ 1,342,808.72

PCP Return Contracts at the end of the Monthly Period					Financing Contract						Person				Vehicle Status			
Months from PCP Return Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	52	0.02%	£ 429,979.89	0.02%	-	£ -	52	£ 429,979.89	-	£ -	4	£ 27,046.83	48	£ 402,933.06	36	£ 330,712.67	16	£ 99,267.22
Greater than 0 day, less than 1-month overdue	8	0.00%	£ 72,476.79	0.00%	-	£ -	8	£ 72,476.79	-	£ -	-	£ -	8	£ 72,476.79	7	£ 68,453.42	1	£ 4,023.37
2-month overdue	1	0.00%	£ 10,661.22	0.00%	-	£ -	1	£ 10,661.22	-	£ -	-	£ -	1	£ 10,661.22	-	£ -	1	£ 10,661.22
3-month overdue	2	0.00%	£ 5,908.13	0.00%	-	£ -	2	£ 5,908.13	-	£ -	-	£ -	2	£ 5,908.13	2	£ 5,908.13	-	£ -
4-month overdue	1	0.00%	£ 381.75	0.00%	-	£ -	1	£ 381.75	-	£ -	-	£ -	1	£ 381.75	-	£ -	1	£ 381.75
5-month overdue	2	0.00%	£ 1,852.53	0.00%	-	£ -	2	£ 1,852.53	-	£ -	-	£ -	2	£ 1,852.53	1	£ 1,627.91	1	£ 224.62
6-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
> 6-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
Total by Days in Arrears	14	0.01%	£ 91,280.42	0.00%	-	£ -	14	£ 91,280.42	-	£ -	-	£ -	14	£ 91,280.42	10	£ 75,989.46	4	£ 15,290.96
	66	0.03%	£ 521,260.31	0.02%	-	£ -	66	£ 521,260.31	-	£ -	4	£ 27,046.83	62	£ 494,213.48	46	£ 406,702.13	20	£ 114,558.18

Hostile Terminated Contracts					Financing Contract						Person				Vehicle Status			
Months from Hostile Termination Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	25		£ 208,544.29	0.01%	15	£ 98,208.36	10	£ 110,335.93	-	£ -	1	£ 8,610.33	24	£ 199,933.96	11	£ 98,013.58	14	£ 110,530.71
Greater than 0 day, less than 1-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
2-month overdue	7	0.00%	£ 39,009.08	0.00%	5	£ 27,468.64	2	£ 11,540.44	-	£ -	2	£ 3,462.91	5	£ 35,546.17	1	£ 6,446.31	6	£ 32,562.77
3-month overdue	9	0.00%	£ 76,305.52	0.00%	8	£ 75,915.45	1	£ 390.07	-	£ -	-	£ -	9	£ 76,305.52	1	£ 8,801.41	8	£ 67,504.11
4-month overdue	20	0.01%	£ 136,886.31	0.01%	8	£ 48,821.63	12	£ 88,064.68	-	£ -	3	£ 18,605.78	17	£ 118,280.53	11	£ 76,119.59	9	£ 60,766.72
5-month overdue	34	0.01%	£ 279,541.34	0.01%	14	£ 81,040.11	19	£ 190,770.36	1	£ 7,730.87	4	£ 7,170.35	30	£ 272,370.99	19	£ 173,912.05	15	£ 105,629.29
6-month overdue	38	0.02%	£ 248,135.15	0.01%	22	£ 142,047.95	15	£ 98,448.94	1	£ 7,638.26	1	£ 288.39	37	£ 247,846.76	11	£ 92,287.11	27	£ 155,848.04
> 6-month overdue	221	0.09%	£ 1,164,920.80	0.05%	152	£ 560,412.30	64	£ 585,140.18	5	£ 19,368.32	26	£ 46,571.61	195	£ 1,118,349.19	58	£ 451,399.24	163	£ 713,521.56
Total by Days in Arrears	329	0.13%	£ 1,944,798.20	0.08%	209	£ 935,706.08	113	£ 974,354.67	7	£ 34,737.45	36	£ 76,099.04	293	£ 1,868,699.16	101	£ 808,965.71	228	£ 1,135,832.49
	354	0.13%	£ 2,153,342.49	0.09%	224	£ 1,033,914.44	123	£ 1,084,690.60	7	£ 34,737.45	37	£ 84,709.37	317	£ 2,068,633.12	112	£ 906,979.29	242	£ 1,246,363.20

PCP Return Balance sold in the Monthly Period

	13	12				
	Monthly Period	31-Oct-12				
PCP Returns						
PCP Return Balancefor PCP Recoveries	751,076.07	553,153.89				
PCP Recoveries in the Monthly Period	661,190.49	595,596.46				
PCP - Net (profit/loss)	89,885.58	- 42,442.57				

Charged-off receivables

Monthly Period	Net Charged-off receivables in the Monthly Period		Net Cumulative Charged-off	
	No of Contracts	Charged-off amount	No of Contracts	Charged-off amount
Nov-2012	77	139,424.30	77	139,424.30
Dec-2012				139,424.30
Jan-2013				139,424.30
Feb-2013	-	-	-	139,424.30
Mar-2013	-	-	-	139,424.30
Apr-2013	-	-	-	139,424.30
May-2013	-	-	-	139,424.30
Jun-2013	-	-	-	139,424.30
Jul-2013	-	-	-	139,424.30
Aug-2013	-	-	-	139,424.30
Sep-2013	-	-	-	139,424.30
Oct-2013	-	-	-	139,424.30
Nov-2013	-	-	-	139,424.30
Dec-2013	-	-	-	139,424.30
Jan-2014	-	-	-	139,424.30
Feb-2014	-	-	-	139,424.30
Mar-2014	-	-	-	139,424.30
Apr-2014	-	-	-	139,424.30
May-2014	-	-	-	139,424.30
Jun-2014	-	-	-	139,424.30
Jul-2014	-	-	-	139,424.30
Aug-2014	-	-	-	139,424.30
Sep-2014	-	-	-	139,424.30
Oct-2014	-	-	-	139,424.30
Nov-2014	-	-	-	139,424.30
Dec-2014	-	-	-	139,424.30
Jan-2015	-	-	-	139,424.30
Feb-2015	-	-	-	139,424.30
Mar-2015	-	-	-	139,424.30
Apr-2015	-	-	-	139,424.30
May-2015	-	-	-	139,424.30
Jun-2015	-	-	-	139,424.30
Jul-2015	-	-	-	139,424.30
Aug-2015	-	-	-	139,424.30
Sep-2015	-	-	-	139,424.30
Oct-2015	-	-	-	139,424.30
Nov-2015	-	-	-	139,424.30
Dec-2015	-	-	-	139,424.30
Jan-2016	-	-	-	139,424.30
Feb-2016	-	-	-	139,424.30
Mar-2016	-	-	-	139,424.30
Apr-2016	-	-	-	139,424.30
May-2016	-	-	-	139,424.30
Jun-2016	-	-	-	139,424.30
Jul-2016	-	-	-	139,424.30
Total	77	139,424.30		

Retention

On-Balance Sheet Retention of Net Economic Interest

End of Monthly Period

<i>Portfolio description</i>	<i>No of Contracts</i>	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in % of Total</i>
Driver UK Master Compartment 1	244,119	£ 2,350,428,025.94	
Asset Retention	14,898	£ 123,718,017.33	5.26%
Total	259,017	£ 2,474,146,043.27	5.26%

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,521,401.30	5.00%
Actual Retention	£ 123,718,017.33	5.26%

In its capacity as originator and original lender, Volkswagen Financial Services UK Ltd 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 Financial Services UK Limited will keep the exposures designated for retention on its balance sheet on an ongoing basis.

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	Total Recovery	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	Customer Type
1	26/04/2008	01/05/2012	£ 7,125.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 140.00	2.0%		LO	Used	Volkswagen	H010	n/a	00
2	02/08/2008	01/05/2012	£ 11,456.93	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 175.44	-1.5%		NE	Used	Audi	H020	n/a	00
3	22/09/2008	01/05/2012	£ 8,995.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 5,038.84	56.0%		SC	Used	Skoda	H010	n/a	00
4	30/01/2009	01/05/2012	£ 31,525.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 75.00	-0.2%		WM	Used	Audi	H020	n/a	00
5	02/05/2009	01/05/2012	£ 12,424.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 2,907.90	24.0%		LO	Used	Audi	H020	n/a	00
6	22/01/2010	01/05/2012	£ 20,100.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 2,090.49	10.4%		LO	New	Volkswagen	H010	n/a	00
7	26/08/2010	01/05/2012	£ 24,319.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,554.54	6.4%		NW	New	Audi	H020	n/a	00
8	01/09/2008	01/09/2011	£ 15,379.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 17.91	-0.1%		EM	Used	Volkswagen	H020	n/a	00
9	28/02/2008	01/11/2011	£ 28,137.68	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 126.66	-0.5%		YH	Used	Audi	H020	n/a	00
10	03/03/2011	02/03/2014	£ 10,385.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 50.00	-0.5%		SE	New	Volkswagen	H020	n/a	00
11	02/11/2009	02/11/2011	£ 20,045.49	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 10.00	0.0%		NW	New	Audi	H020	n/a	00
12	20/07/2010	03/05/2012	£ 16,164.01	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 11.64	0.1%		NE	New	Audi	H020	n/a	00
13	28/05/2010	03/05/2012	£ 11,750.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 223.50	-1.9%		SW	Used	Volkswagen	H010	n/a	02
14	27/07/2009	04/05/2012	£ 8,636.34	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 4,818.18	55.8%		SE	Used	Volkswagen	H010	n/a	00
15	15/09/2010	04/05/2012	£ 19,905.15	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,185.46	-6.0%		SW	New	Volkswagen	H010	n/a	02
16	16/07/2010	04/05/2012	£ 20,940.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 444.98	2.1%		YH	Used	Audi	H010	n/a	00
17	27/08/2010	04/05/2012	£ 6,367.84	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 185.34	-2.9%		SE	New	Volkswagen	H020	n/a	00
18	04/05/2011	04/05/2012	£ 10,435.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 914.67	8.8%		EM	Used	Audi	H020	n/a	02
19	23/06/2011	04/05/2012	£ 10,240.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 850.60	-8.3%		WM	New	Volkswagen	H020	n/a	00
20	08/05/2008	05/05/2012	£ 19,449.49	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 10,176.90	52.3%		WA	Used	Audi	H030	n/a	02
21	08/05/2009	07/05/2012	£ 26,769.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 556.12	2.1%		WM	New	Audi	H020	n/a	00
22	08/05/2009	07/05/2012	£ 17,000.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 45.60	0.3%		NW	New	Skoda	H010	n/a	00
23	07/09/2009	08/05/2012	£ 20,500.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 334.70	1.6%		SE	New	Audi	H020	n/a	00
24	17/11/2010	08/05/2012	£ 15,594.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 842.59	-5.4%		SC	Used	Volkswagen	H010	n/a	00
25	28/01/2011	08/05/2012	£ 13,495.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 591.98	4.4%		SE	Used	Nissan	H010	n/a	00
26	10/05/2008	09/05/2012	£ 45,738.99	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 228.00	0.5%		SC	New	Audi	H010	n/a	00
27	30/09/2010	09/05/2012	£ 13,779.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 3,033.02	22.0%		YH	Used	Audi	H010	n/a	00
28	27/10/2010	11/05/2012	£ 9,746.55	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 125.57	-1.3%		SW	New	Volkswagen	H020	n/a	00
29	27/10/2010	11/05/2012	£ 9,746.55	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 200.57	-2.1%		SW	New	Volkswagen	H020	n/a	00
30	27/10/2010	11/05/2012	£ 9,746.55	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 117.83	-1.2%		SW	New	Volkswagen	H020	n/a	00
31	01/03/2011	11/05/2012	£ 13,120.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 923.19	-7.0%		EM	New	Skoda	H010	n/a	00
32	11/09/2010	12/05/2012	£ 16,915.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 15,306.05	90.5%		NW	New	Audi	H020	n/a	00
33	09/03/2010	14/05/2012	£ 8,160.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 565.89	6.9%		WA	New	Volkswagen	H020	n/a	00
34	13/07/2010	14/05/2012	£ 9,890.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 377.67	3.8%		SE	Used	Volkswagen	H010	n/a	00
35	14/10/2010	14/05/2012	£ 23,789.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,813.41	7.6%		LO	Used	Volkswagen	H010	n/a	00
36	28/02/2011	14/05/2012	£ 15,327.02	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,165.27	-7.6%		SC	Used	Volkswagen	H010	n/a	00
37	13/12/2011	14/05/2012	£ 8,485.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 590.00	-10.6%		LO	Used	Volkswagen	H010	n/a	00
38	16/03/2009	15/03/2012	£ 15,189.53	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 176.28	-1.2%		EA	New	Audi	H020	n/a	00
39	22/04/2010	15/05/2012	£ 7,795.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,077.63	13.8%		SW	Used	Volkswagen	H010	n/a	00
40	15/03/2011	15/05/2012	£ 18,394.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,600.88	8.7%		SC	Used	Audi	H010	n/a	00
41	16/04/2009	16/05/2012	£ 13,884.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 8,165.00	58.8%		NW	New	Audi	H020	n/a	00
42	05/05/2009	16/05/2012	£ 5,795.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 702.28	12.1%		EA	Used	Skoda	H010	n/a	00
43	11/09/2009	16/05/2012	£ 11,190.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 8,594.70	76.8%		EA	Used	Audi	H010	n/a	00
44	19/05/2010	16/05/2012	£ 29,900.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 642.03	2.1%		SE	Used	Audi	H020	n/a	00
45	15/04/2010	17/05/2012	£ 11,459.10	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 685.87	6.0%		LO	New	Volkswagen	H020	n/a	00
46	15/09/2010	17/05/2012	£ 30,466.18	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,282.01	-4.2%		SC	New	Volkswagen	H010	n/a	00
47	13/10/2009	18/05/2012	£ 9,250.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 2,119.04	22.9%		YH	Used	Volkswagen	H010	n/a	00
48	31/05/2010	18/05/2012	£ 11,768.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 665.26	5.7%		NW	New	SEAT	H020	n/a	00
49	08/11/2010	18/05/2012	£ 17,041.78	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,339.51	-7.9%		EA	New	Skoda	H020	n/a	00
50	16/12/2010	18/05/2012	£ 7,684.01	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 3,279.64	42.7%		WM	Used	Peugeot	H010	n/a	00
51	20/05/2009	19/05/2012	£ 5,635.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 2,863.56	50.8%		NW	New	Volkswagen	H020	n/a	00
52	23/04/2009	20/05/2012	£ 9,937.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 414.76	4.2%		SC	New	SEAT	H020	n/a	00
53	05/11/2008	23/05/2012	£ 11,500.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 8,046.00	70.0%		WM	Used	Volkswagen	H010	n/a	00
54	07/07/2009	23/05/2012	£ 21,100.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 272.60	1.3%		SC	New	Audi	H020	n/a	00
55	24/12/2009	23/05/2012	£ 10,693.03	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 45.17	0.4%		SC	Used	Audi	H010	n/a	00
56	12/02/2010	23/05/2012	£ 11,598.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 5,244.96	45.2%		NW	Used	Audi	H010	n/a	00
57	24/04/2010	23/05/2012	£ 6,790.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 190.01	2.8%		YH	Used	SEAT	H010	n/a	00
58	08/09/2010	23/05/2012	£ 10,485.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 10,531.21	100.4%		NW	New	Volkswagen	H020	n/a	00
59	23/11/2010	23/05/2012	£ 25,993.03	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 2,218.08	8.7%		SW	Used	Audi	H010	n/a	00
60	26/11/2009	24/04/2012	£ 14,000.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 899.64	6.4%		YH	Used	Skoda	H010	n/a	00
61	15/05/2008	25/04/2012	£ 8,757.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 3,214.07	36.7%		LO	Used	Volkswagen	H010	n/a	00
62	17/08/2011	25/04/2012	£ 11,764.65	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,666.67	-14.2%		SE	New	Volkswagen	H020	n/a	00
63	09/05/2008	25/05/2012	£ 23,440.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 358.98	1.5%		NE	Used	Audi	H020	n/a	00
64	21/07/2008	28/05/2012	£ 27,694.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,817.40	6.6%		YH	Used	Audi	H030	n/a	00
65	16/03/2009	25/05/2012	£ 9,001.81	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 128.28	1.4%		WA	New	Volkswagen	H030	n/a	00
66	16/11/2009	26/04/2012	£ 10,710.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 2,209.61	-20.6%		SE	New	SEAT	H020	n/a	00
67	20/01/2010	26/04/2012	£ 10,312.50	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,650.00	16.0%		LO	Used	Volkswagen	H010	n/a	00
68	27/10/2009	27/04/2012	£ 11,743.00	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 34.50	-0.3%		WM	Used	Volkswagen	H010	n/a	00
69	22/03/2010	27/04/2012	£ 27,816.25	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 2,468.93	8.9%		NW	New	Audi	H020	n/a	00
70	09/03/2011	27/04/2012	£ 16,150.85	n/a	n/a	n/a	11/2012	n/a	n/a	n/a	£ 1,908.18	-11.8%		SC	New	Audi	H020	n/a	00
71	11/04/2009	28/04/2012	£ 12,60																

Invoice Login the Monthly Period

	€	£
Stichting CarLux	11.00	8.85
Bourse de Luxembourg	5215.00	4195.97
Bourse de Luxembourg	5215.00	4195.97
Bourse de Luxembourg	5215.00	4195.97
Bourse de Luxembourg	5215.00	4195.97
Bourse de Luxembourg	4855.00	3906.31
Bourse de Luxembourg	4855.00	3906.31
Total	30581.00	24,605.35

Bank Account Reconciliation

Brought forward Accumulation Account Balance from Last Period	£0.00
Movements this period	£0.00
Movements this period	
Movements this period	
Movements this period	
Carried forward Accumulation Account Balance to Next Period	£0.00
Brought forward Distribution Account Account Balance from Last Period	£1,125,972.93
21.11.2012 Expected Monthly collections	£153,847,927.83
21.11.2012 Swap Breakage Costs	-£992,000.00
21.11.2012 Swap Breakage Costs	-£133,983.00
30.11.2012 Interest	£13,551.67
04.12.2012 Swap ref 90373	£30,246.65
Movements this period	£152,765,743.15
Carried forward Distribution Account Balance to Next Period	<u>£153,891,716.08</u>