

## Driver UK Master S.A.

### Monthly Investor Report

December 12

Deal Name:	<b>Driver UK Master S.A.</b>
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:	<b>Volkswagen Financial Services (UK) Limited</b> ABS Operations Brunswick Court Yeomans Drive Milton Keynes MK14 5LR England
Contact:	phone +44 (0)1908 485779 <a href="mailto:ABSOperations@VWFS.co.uk">ABSOperations@VWFS.co.uk</a>

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### Deal Overview

Cut-Off Date prior to Closing Date	31/10/2012		
Issue Date:	22/12/2012	Legal Maturity Date:	20/10/2021
Monthly Period:	01/12/2012 to 31/12/2012		
Monthly Investor Report Performance Date	15/01/2013		
Reporting Frequency:	Monthly		
Period No.:	14		
Payment Date:	22/01/2013		
Next Payment Date:	20/02/2013		
Available Distribution Amount for the Monthly Period:	01/12/2012 to 31/12/2012		
Interest Accrual Period:	20/12/2012	22/01/2013	Days accrued: 33
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	0	£0.00
Cumulative Repurchase Amount since Closing Date	0	£0.00

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%
<b>Total</b>	<b>100.00%</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>

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%
<b>Total</b>	<b>100.00%</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>

**Events & Triggers**

Administrative Call Option (clause 12 of RPA)

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

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	<b>15.40</b>				
Dynamic Net Loss Ratio	<u>Weighted Average Seasoning</u>	< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
	<b>in %</b>	> 0.25%	>0.45%	>2.0%	N/A
0.0420 reported last month in error	Monthly Period	0.0248%	-	No	-
	Previous Monthly Period 1	0.0337%	-	No	-
	Previous Monthly Period 2		-	No	-
Cumulative Net Loss Ratio	<u>Weighted Average Seasoning</u>	< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
	<b>in %</b>	> 0.6%	>1.2%	>2.3%	> 3.5%
0.0420 reported last month in error	Monthly Period	0.0559%	-	No	-
	Previous Monthly Period 1	0.0337%	-	No	-
	Previous Monthly Period 2		-	No	-
Maximum Receivables Balance	<b>£2,350,468,577.37</b>				
Late Delinquency Ratio	<b>0.0341%</b>	> 0.7%	-		
Insolvency Event	<b>No</b>				
Enforcement Event	<b>No</b>	Enforcement Notice	<b>No</b>		
Cash Collateral Account	Account Balance	<b>19,800,000.00</b>	Specified Cash Collateral Account Balance	<b>19,800,000.00</b>	<b>No</b>

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+	F1+	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-	F1+	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**

**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)*

Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	R1M	Stable	A-	F1	Stable	A+	A-1	Stable

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	A-1 (High)	Stable	AA	F1+	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**

**Servicer**

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**

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

		<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>
<b>1-m-Libor for the Monthly period</b>	0.49625%								
Interest (1-m-Libor + Margin 60 bps), for the Monthly Period	£1,631,635.28	£ 296,660.96	£ 296,660.96	£ 370,826.20	£ 370,826.20	£ 148,330.48	£ 148,330.48		
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
Cash Collateral Amount as a percentage of the Notes balance	1.20%		1.20%
Overcollateralisation Amount	£ 23,504,273.50		£ 23,504,273.50
Overcollateralisation Percentage	1.00%		1.00%
Overcollateralisation Amount divided by Included Receivables Balance	1.00%		1.00%
Subordinated Loan Balance excluding CCA Amount (see above)	£ 676,923,752.44	£ 13,006.54	£ 676,936,758.98
Subordinated Loan Target Percentage	28.80%		28.80%
Subordinated Loan Amount divided by Included Receivables Balance	28.80%		28.80%

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)	-£21,482.88	-£21,482.88	-£27,809.08	-£7,744.01	-£10,741.44	-£10,741.44		



## Order of Priority

### Order of Priority (waterfall)

#### Purchased Receivables Collection Amount

Net Swap Receipts

£ 110,077,484.25

£ 100,001.73

#### Available Collection Amount of the Period

£ 110,177,485.98

Remaining Amount from Previous Period

£ -

£110,177,485.98

#### 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

£ -

£110,177,485.98

£ -

£110,177,485.98

£ 1,996,264.99

£108,181,220.99

£ 7,275.00

£108,173,945.99

£ -

£108,173,945.99

£ 1,631,635.28

£108,173,945.99

£ -

£106,542,310.71

£ -

£106,542,310.71

£ -

£106,542,310.71

£ 93,855,934.71

£ 12,686,376.00

£ -

£ 12,686,376.00

£ 1,413,370.94

£ 11,273,005.06

£ -

£ 11,273,005.06

£ 11,273,005.06

£ -

**Collections**

Early settlements

**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

No of Contracts	Cash	Total Cash Amount
4,940	£ 32,472,271.71	
240	£ 329,234.64	
41	£ 429.44	
-	-£ 264.84	
<b>5,221</b>		<b>£ 32,801,670.95</b>

**Total settlements**

Monthly collections

**Schedules Payments in the Monthly Period**

	5	> Normal payments received
	6	> Maturity cash received

Cash	Cash Amount
£ 69,410,138.44	
£ 7,839,774.55	
	<b>£ 77,249,912.99</b>

**Early settlements of the Monthly Period**

<b>£ 32,801,670.95</b>
<b>£ 110,051,583.94</b>

**Current prepayment rate**

-

Available Distribution Amount

**Total collections of the Monthly Period**

**£ 110,051,583.94**

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

**Brought forward from the above table**

**£ 110,051,583.94**

**Plus other Ineligible Funded Purchase Price in the Monthly Period**

**£ 25,900.31**

**Available Distribution Amount**

**£ 110,077,484.25**

Less: (Pos 1 - 9) of the Waterfall

**£ 3,635,175.27**

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

**£ 93,855,934.71**

**B/F Accumulation Balance**

**£ -**

**Accumulation Amount from this Monthly Period**

**£ 93,855,934.71**

**B/F Replenishment Adjustment Drawing**

**£ 675.52**

**Additional Purchase Price this Monthly Period**

**£ 93,868,941.25**

**C/F Accumulation Balance**

**£ -**

**Replenishment Adjustment Drawing**

**£ 13,006.54**

**Replenishment Adjustment Payment**

**£ -**

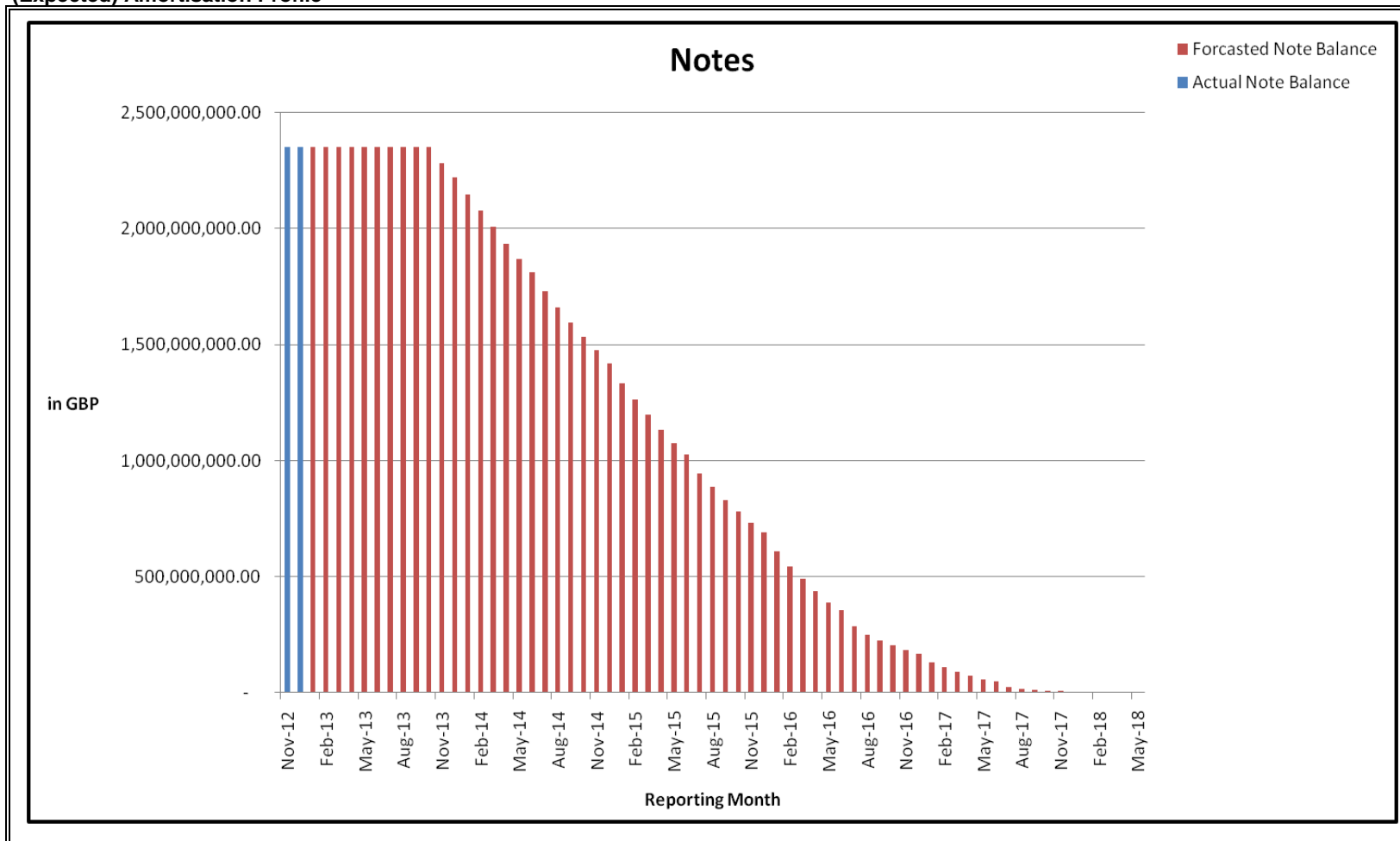
Check

**-£ 0.00**

**C/F Replenishment Adjustment Drawing**

**£ 13,682.06**

**(Expected) Amortisation Profile**





**Pool concentration**
**New/Used Vehicles in the initial Pool Cut**

Type of Vehicle	New/Used Vehicles in the initial Pool Cut			EoP after origination of additional Included Receivables				
	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%	142,429	58.16%	£1,586,171,126.57	67.48%
Used	102,937	42.26%	£777,321,164.12	33.07%	102,454	41.84%	£764,269,905.91	32.52%
<b>Total</b>	<b>243,581</b>	<b>100.00%</b>	<b>£2,350,468,577.37</b>	<b>100.00%</b>	<b>244,883</b>	<b>100.00%</b>	<b>£2,350,441,032.48</b>	<b>100.00%</b>

**Limit on used cars:**

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	32.52%	50.00%

**PCP and Lease Purchase Contracts in initial Pool Cut**

Financing Contract	PCP and Lease Purchase Contracts in initial Pool Cut			EoP after origination of additional Included Receivables				
	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%	141,942	57.96%	£1,774,066,020.79	75.48%
Lease Purchase	315	0.13%	£1,907,540.22	0.08%	225	0.09%	£1,254,618.48	0.05%
<b>Total</b>	<b>139,573</b>	<b>57.30%</b>	<b>£1,757,733,126.46</b>	<b>74.78%</b>	<b>142,167</b>	<b>58.06%</b>	<b>£1,775,320,639.27</b>	<b>75.53%</b>

**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%	75.48%	No limit
Lease Purchase	0.08%	0.05%	5.00%

**PCP balloons in initial Pool Cut**

Financing Contract	PCP balloons in initial Pool Cut			EoP after origination of additional Included Receivables				
	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%	141,942	57.96%	£1,060,231,175.62	45.11%

**Limit on PCP balloons**

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44.11%	45.11%	No limit

**Non VW Group Vehicles as of initial Pool Cut**

Type of Vehicle	Non VW Group Vehicles as of initial Pool Cut			EoP after origination of additional Included Receivables				
	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 Receivable Balance
New	63	0.03%	£374,355.63	0.02%	58	0.02%	£340,907.81	0.01%
Used	5,684	2.33%	£28,676,601.34	1.22%	5,704	2.33%	£28,341,433.32	1.21%
<b>Total</b>	<b>5,747</b>	<b>2.36%</b>	<b>£29,050,956.97</b>	<b>1.24%</b>	<b>5,762</b>	<b>2.35%</b>	<b>£28,682,341.13</b>	<b>1.22%</b>

**Limit on Non VW Group Vehicles**

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.22%	No limit

**Monthly Period Concentration as of initial Pool Cut**

Number 1 Obligor	Monthly Period Concentration as of initial Pool Cut			EoP after origination of additional Included Receivables		
	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	£94,369.19	0.0040%

**Limit on D & Z Credit Bands**

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	1.09%	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%	7.94%	4.35%

**Limit of Aggregate Receivable Balance**

Current Exposure	Limit Exposure
£94,369.19	£150,000.00

Outstanding Contracts

Summary Information		No of Contracts	Included Receivables
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		244,119	2,243,564,212.30
Included Receivables Balance added in the Previous Monthly Period		44,662	106,863,813.64
Included Receivables Balance Post Top Up for the Previous Monthly Period		243,581	2,350,428,025.94
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables		N/A	93,855,934.71
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables		237,480	2,256,572,091.23
Additional Receivables at this Cut-Off Date (where Funding remains constant)		7,403	93,868,941.25
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		244,883	2,350,441,032.48

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	change in %	
Current	238,907	£ 2,319,978,772.41	98.7%	Current	239,602	£ 2,314,074,052.19	98.5%	0.3%	
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	4,219	£ 33,539,313.83	1.4%	-0.3%	
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	287	£ 2,822,991.42	0.1%	0.0%	
End of Term - Paid in Full	0	£ -	0.0%	End of term - paid in full	-	£ -	0.0%	0.0%	
End of Term - Not Paid in Full	123	£ 723,062.20	0.0%	End of term - not paid in full	42	£ 2,941.86	0.0%	0.0%	
Early Settlement - Paid in Full	0	£ -	0.0%	Early settlement - paid in full	-	£ -	0.0%	0.0%	
Early Settlement - Not Paid in Full	702	£ 178,768.35	0.0%	Early settlement - not paid in full	733	£ 1,733.18	0.0%	0.0%	
Terminated Receivable	0	£ -	0.0%	Defaulted Receivable	-	£ -	0.0%	0.0%	
Charged-off	0	£ -	0.0%	Charged-off	-	£ -	0.0%	0.0%	
<b>Total</b>	<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.0%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.0%</b>	<b>0.0%</b>	

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
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
100,273	£ 563,266,812	139,176	£ 1,749,823,297	153	£ 983,943	8,241	£ 74,621,569	231,361	£ 2,239,452,483	139,959	£ 1,566,430,421	99,643	£ 747,643,631
2,077	£ 11,408,322	2,105	£ 21,887,737	37	£ 243,255	121	£ 963,351	4,098	£ 32,575,962	1,860	£ 17,998,061	2,359	£ 15,541,253
57	£ 447,422	225	£ 2,339,313	5	£ 36,256	3	£ 16,901	284	£ 2,806,091	159	£ 1,727,086	128	£ 1,095,906
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
12	£ -	27	£ -	3	£ 2,942	2	£ -	40	£ 2,942	27	£ 2,048	15	£ 894
297	£ 2,163	409	£ 15,674	27	£ 11,778	66	£ -	667	£ 1,733	424	£ 13,511	309	£ 11,778
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

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	change in %	
< 6	-	£ -	0.0%	< 6	-	£ -	0.0%	0.0%	
6 - 10	4	£ 29,701.03	0.0%	6 - 10	2	£ 11,295.33	0.0%	0.0%	
11 - 15	463	£ 834,068.15	0.0%	11 - 15	528	£ 860,760.27	0.0%	0.0%	
16 - 20	887	£ 6,958,417.17	0.3%	16 - 20	878	£ 6,503,720.54	0.3%	0.0%	
21 - 25	14,048	£ 73,414,612.41	3.1%	21 - 25	13,781	£ 70,497,437.86	3.0%	0.1%	
26 - 30	1,627	£ 8,953,671.52	0.4%	26 - 30	1,596	£ 8,617,454.87	0.4%	0.0%	
31 - 35	1,108	£ 9,004,241.11	0.4%	31 - 35	1,080	£ 8,669,599.28	0.4%	0.0%	
36 - 40	122,551	£ 1,155,830,725.07	49.2%	36 - 40	122,835	£ 1,151,170,801.13	49.0%	0.2%	
41 - 45	20,367	£ 191,507,198.04	8.1%	41 - 45	20,773	£ 192,691,970.23	8.2%	-0.1%	
46 - 50	48,512	£ 635,776,184.09	27.0%	46 - 50	49,385	£ 647,081,269.41	27.5%	-0.5%	
51 - 55	1,016	£ 6,549,985.60	0.3%	51 - 55	1,021	£ 6,565,685.96	0.3%	0.0%	
56 - 60	30,584	£ 246,839,821.62	10.5%	56 - 60	30,700	£ 244,125,856.87	10.4%	0.1%	
> 60	2,414	£ 14,769,951.56	0.6%	> 60	2,304	£ 13,645,180.73	0.6%	0.0%	
<b>Total</b>	<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.0%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.0%</b>	<b>0.0%</b>	

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
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
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	2	£ 11,295.33	-	£ -	-	£ -	2	£ 11,295.33	-	£ -	2	£ 11,295.33
525	£ 833,485.12	3	£ 27,275.15	-	£ -	34	£ 76,171.72	494	£ 784,588.55	344	£ 482,208.29	184	£ 378,551.98
346	£ 1,039,750.50	532	£ 5,463,970.04	-	£ -	55	£ 334,555.86	823	£ 6,169,164.68	577	£ 5,406,674.51	301	£ 1,097,046.03
11,194	£ 36,562,969.47	2,585	£ 33,934,468.39	2	£ -	639	£ 3,710,032.55	13,142	£ 66,787,405.31	6,185	£ 41,541,702.04	7,596	£ 28,955,735.82
1,092	£ 3,663,286.91	504	£ 4,954,167.96	-	£ -	64	£ 362,471.49	1,532	£ 8,254,983.38	296	£ 2,430,048.12	1,300	£ 6,187,406.75
334	£ 1,242,084.12	746	£ 7,427,515.16	-	£ -	51	£ 360,545.80	1,029	£ 8,309,053.48	131	£ 1,329,499.20	949	£ 7,340,100.08
33,952	£ 143,291,067.19	88,868	£ 1,007,855,059.77	15	£ 24,674.17	4,474	£ 37,310,414.53	118,361	£ 1,113,860,386.60	91,033	£ 945,000,545.07	31,802	£ 206,170,256.06
1,913	£ 8,752,631.66	18,855	£ 183,922,700.59	5	£ 16,637.98	170	£ 1,753,663.27	20,603	£ 190,938,306.96	13,053	£ 123,053,081.19	7,720	£ 69,638,883.04
19,337	£ 115,413,872.43	29,846	£ 530,458,272.19	202	£ 1,209,124.79	1,934	£ 20,046,071.83	47,451	£ 627,035,197.58	25,701	£ 427,355,861.00	23,684	£ 219,725,408.41
1,019	£ 6,550,208.21	1	£ 11,296.21	1	£ 4,181.54	18	£ 172,164.25	1,003	£ 6,393,521.71	88	£ 521,059.69	933	£ 6,044,626.27
30,700	£ 244,125,856.87	-	£ -	-	£ -	992	£ 11,456,574.26	29,708	£ 232,669,282.61	4,659	£ 36,813,464.07	26,041	£ 207,312,392.80
2,304	£ 13,645,180.73	-	£ -	-	£ -	2	£ 19,155.41	2,302	£ 13,626,025.32	362	£ 2,236,977.39	1,942	£ 11,408,203.34
<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

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	change in %	
< 6	18,583	£ 70,832,649.79	3.0%	< 6	21,686	£ 90,723,354.36	3.9%	-0.8%	
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	27,142	£ 157,696,046.34	6.7%	-0.9%	
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	29,254	£ 206,882,010.69	8.8%	0.0%	
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	29,903	£ 254,935,199.65	10.8%	1.9%	
21 - 25	32,169	£ 310,244,459.26	13.5%	21 - 25	32,220	£ 319,310,572.94	13.6%	-0.1%	
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	37,120	£ 425,097,788.91	18.1%	-2.7%	
31 - 35	32,125	£ 402,598,105.98	17.1%	31 - 35	28,623	£ 355,865,815.74	15.1%	2.0%	
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	16,055	£ 216,683,459.07	9.2%	-2.1%	
41 - 45	14,369	£ 219,073,956.95	9.3%	41 - 45	12,662	£ 199,773,081.07	8.5%	0.8%	
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	5,078	£ 63,340,504.79	2.7%	1.9%	
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	3,823	£ 44,165,725.81	1.9%	0.0%	
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	1,317	£ 15,967,473.11	0.7%	0.2%	
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%	0.0%	
<b>Total</b>	<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.0%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.0%</b>	<b>0.0%</b>	

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
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
11,183	£ 10,023,565.76	10,334	£ 79,820,821.31	169	£ 879,167.29	954	£ 2,635,691.14	20,732	£ 88,087,663.22	12,839	£ 68,840,427.58	8,847	£ 21,882,926.78
13,043	£ 29,474,858.67	14,055	£ 127,937,883.40	44	£ 283,504.27	1,017	£ 5,081,105.13	26,125	£ 152,614,941.21	16,316	£ 115,962,810.27	10,826	£ 41,733,236.07
12,563	£ 43,983,390.25	16,679	£ 162,806,673.52	12	£ 91,946.92	1,110	£ 7,464,452.36	28,144	£ 199,417,558.33	17,721	£ 148,541,496.68	11,533	£ 58,340,514.01
12,473	£ 58,120,899.56	17,430	£ 196,814,300.09	-	£ -	1,025	£ 9,030,581.41	28,					

### Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	59	1	26.79
0	Original Term of Contracts	62	10	42.17
1	Distribution of Financing Contracts by Obligor	£ 94,369.19	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 63,870.41	£ 0.00	£ 9,598.22
1	Top 20 Obligor	£ 94,369.19	£ 61,654.89	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%	7.92%
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	£ 4,607.18
5	Balloons as of the Monthly Period	£ 76,007.60	£ 0.86	£ 7,463.23
5	Months Seasoned	1	63	15.40

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	237,613	£ 2,278,694,768	96.95%	-0.05%
7,238	£ 72,652,734.24	3.09%	2 - 10	7,201	£ 71,439,861	3.04%	0.05%
80	£ 366,860.66	0.02%	11 - 20	48	£ 212,034	0.01%	0.01%
-	£ -	0.00%	21 - 50	21	£ 94,369	0.00%	0.00%
-	£ -	0.00%	> 50	-	£ -	0.00%	0.00%
<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.00%</b>	<b>0.00%</b>

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
99,277	£ 552,445,066.52	138,126	£ 1,725,005,647.41	210	£ 1,244,054	6,578	£ 60,628,534	231,035	£ 2,218,066,234	137,911	£ 1,536,013,295	99,702	£ 742,681,473
3,385	£ 22,466,709.89	3,816	£ 49,060,373.38	15	£ 10,564	1,801	£ 14,764,670	5,400	£ 56,675,192	4,481	£ 49,981,315	2,741	£ 21,575,979
33	£ 114,247.61	-	£ -	-	£ -	33	£ 114,248	15	£ 97,786	37	£ 176,516	11	£ 12,454
21	£ 94,369.19	-	£ -	-	£ -	21	£ 94,369	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

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	77,197	£ 251,751,984.02	10.71%	0.00%
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	69,384	£ 551,838,689.53	23.48%	-0.16%
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	25,085	£ 275,408,559.71	11.72%	-0.14%
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	30,230	£ 404,978,022.16	17.23%	-0.08%
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	13,163	£ 209,828,505.26	8.93%	0.16%
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,641	£ 232,503,467.29	9.89%	-0.03%
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,132	£ 246,674,057.35	10.49%	0.00%
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,230	£ 114,403,726.88	4.87%	0.10%
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,216	£ 38,898,729.91	1.65%	0.10%
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	396	£ 14,646,133.87	0.62%	0.03%
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	170	£ 7,387,805.90	0.31%	0.04%
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	39	£ 2,121,350.60	0.09%	-0.01%
<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.00%</b>	<b>0.00%</b>

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
65,413	£ 196,336,692.94	11,630	£ 54,783,825.97	154	£ 631,465.11	2,955	£ 9,645,191.01	74,242	£ 242,106,793.01	28,006	£ 94,083,298.81	49,191	£ 157,668,685.21
22,997	£ 177,663,023.68	46,332	£ 373,769,349.38	55	£ 406,316.47	2,302	£ 18,385,603.75	67,082	£ 533,453,085.78	43,118	£ 345,964,621.62	26,266	£ 205,874,067.91
5,612	£ 61,393,182.96	19,463	£ 213,904,899.08	10	£ 110,487.67	894	£ 9,808,680.65	24,191	£ 265,599,879.06	16,516	£ 181,486,231.04	8,569	£ 93,922,328.67
4,719	£ 62,854,203.07	25,508	£ 342,085,561.88	3	£ 38,257.21	1,062	£ 14,144,262.75	29,168	£ 390,833,759.41	21,691	£ 290,839,122.09	8,539	£ 114,138,900.07
1,559	£ 24,857,917.27	11,603	£ 184,954,399.87	1	£ 16,188.12	445	£ 7,099,245.96	12,718	£ 202,729,259.30	9,626	£ 153,435,755.11	3,537	£ 56,392,750.15
1,268	£ 23,274,332.65	11,372	£ 209,211,618.25	1	£ 17,516.39	386	£ 7,102,360.64	12,255	£ 225,401,116.65	9,513	£ 175,068,775.16	3,128	£ 57,434,692.13
787	£ 17,282,770.38	10,345	£ 229,911,286.97	-	£ -	276	£ 6,066,917.13	10,856	£ 240,607,140.22	8,924	£ 198,041,034.42	2,208	£ 48,633,022.93
208	£ 5,654,160.20	4,022	£ 108,749,566.68	-	£ -	76	£ 2,054,925.96	4,154	£ 112,348,800.92	3,540	£ 95,785,425.88	690	£ 18,618,301.00
74	£ 2,360,138.13	1,141	£ 36,504,204.27	1	£ 34,387.51	24	£ 764,550.53	1,192	£ 38,134,179.38	1,012	£ 32,346,914.04	204	£ 6,551,815.87
29	£ 1,079,812.09	367	£ 13,566,321.78	-	£ -	5	£ 186,342.64	391	£ 14,459,791.23	330	£ 12,201,465.97	66	£ 2,444,667.90
35	£ 1,528,745.79	135	£ 5,859,060.11	-	£ -	8	£ 343,749.95	162	£ 7,044,055.95	127	£ 5,521,032.87	43	£ 1,866,773.03
15	£ 835,414.05	24	£ 1,285,936.55	-	£ -	-	£ -	39	£ 2,121,350.60	26	£ 1,397,449.56	13	£ 723,901.04
<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

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	£ 94,369.19	6.87%	-0.57%
8	£ 77,909.92	5.71%	2	4	£ 77,635.55	5.65%	0.06%
2	£ 75,773.94	5.55%	3	2	£ 74,203.37	5.40%	0.15%
10	£ 74,122.40	5.43%	4	2	£ 73,936.83	5.38%	0.05%
3	£ 72,928.16	5.34%	5	3	£ 70,517.32	5.13%	0.21%
2	£ 71,548.33	5.24%	6	2	£ 69,732.40	5.08%	0.17%
6	£ 68,320.72	5.01%	7	8	£ 68,768.72	5.01%	0.00%
2	£ 67,947.99	4.98%	8	6	£ 68,184.41	4.96%	0.02%
2	£ 67,315.97	4.93%	9	2	£ 68,006.36	4.95%	-0.02%
7	£ 67,278.39	4.93%	10	10	£ 67,869.00	4.94%	-0.01%
15	£ 321,684.76	23.57%	11 - 15	14	£ 327,027.40	23.81%	-0.23%
23	£ 313,753.30	22.99%	16 - 20	12	£ 313,332.36	22.81%	0.18%
<b>100</b>	<b>£ 1,364,607.65</b>	<b>100.00%</b>	<b>Total</b>	<b>86</b>	<b>£ 1,373,582.91</b>	<b>100.00%</b>	<b>0.00%</b>

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	£ 94,369.19	-	£ -	-	£ -	21	£ 94,369.19	-	£ -	15	£ 74,722.55	6	£ 19,646.64
4	£ 77,635.55	-	£ -	-	£ -	-	£ -	4	£ 77,635.55	1	£ 36,699.85	3	£ 40,935.70
-	£ -	2	£ 74,203.37	-	£ -	-	£ -	2	£ 74,203.37	2	£ 74,203.37	-	£ -
1	£ 20,736.05	1	£ 53,200.78	-	£ -	-	£ -	2	£ 53,200.78	1	£ 53,200.78	1	£ 20,736.05
3	£ 70,517.32	-	£ -	-	£ -	3	£ 70,517.32	-	£ -	1	£ 24,760.17	2	£ 45,757.15
-	£ -	2	£ 69,732.40	-	£ -	-	£ -	2	£ 69,732.40	2	£ 69,732.40	-	£ -
8	£ 68,768.72	-	£ -	-	£ -	8	£ 68,768.72	-	£ -	8	£ 68,768.72	-	£ -
1	£ 5,739.01	5	£ 62,445.40	-	£ -	6	£ 68,184.41	-	£ -	5	£ 62,445.40	1	£ 5,739.01
1	£ 38,040.64	1	£ 29,965.72	-	£ -	-	£ -	2	£ 68,006.36	1	£ 29,965.72	1	£ 38,040.64
10	£ 67,869.00	-	£ -	-	£ -	10	£ 67,869.00	-	£ -	10	£ 67,869.00	-	£ -
6	£ 64,838.19	8	£ 262,189.21	-	£ -	6	£ 64,838.19	8	£ 262,189.21	12	£ 278,263.18	2	£ 48,764.22
9	£ 189,670.82	3	£ 123,661.54	-	£ -	7	£ 63,058.47	5	£ 250,273.89	9	£ 162,752.93	3	£ 150,579.43
<b>64</b>	<b>£ 698,184.49</b>	<b>22</b>	<b>£ 675,398.42</b>	<b>-</b>	<b>£ -</b>	<b>61</b>	<b>£ 497,605.30</b>	<b>25</b>	<b>£ 875,977.61</b>	<b>67</b>	<b>£ 1,003,384.07</b>	<b>19</b>	<b>£ 370,198.84</b>

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	242,622	£ 2,333,409,453.01	99.28%	-0.11%
2,569	£ 19,613,958.28	0.83%	Others	2,261	£ 17,031,579.47	0.72%	0.11%
<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.00%</b>	<b>0.00%</b>

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
101,407	£ 568,632,124.89	141,013	£ 1,763,651,527.45	202	£ 1,125,800.67	8,363	£ 75,086,760.57	234,259	£ 2,258,322,692.44	141,528	£ 1,577,189,407.91	101,094	£ 756,220,045.10
1,309	£ 6,488,2												



**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%	<b>Beetle</b>	2,442	£ 15,802,349.64	0.67%	0.01%	1,353	£ 5,458,811.08	1,087	£ 10,332,067.30	2	£ 11,471.26	20	£ 129,474.17	2,422	£ 15,672,875.47	1,226	£ 10,082,885.04	1,216	£ 5,719,464.60	
52	£ 108,851.21	0.00%	<b>Bora</b>	51	£ 96,880.09	0.00%	0.00%	51	£ 96,880.09	-	£ -	-	£ -	-	£ -	51	£ 96,880.09	-	£ -	51	£ 96,880.09	
108	£ 2,333,947.33	0.10%	<b>California</b>	109	£ 2,315,012.31	0.10%	0.00%	52	£ 866,452.86	57	£ 1,448,559.45	-	£ -	12	£ 188,402.46	97	£ 2,126,609.85	81	£ 1,856,075.30	28	£ 458,937.01	
129	£ 1,569,070.55	0.07%	<b>Caravelle</b>	131	£ 1,560,018.20	0.07%	0.00%	126	£ 1,424,898.33	5	£ 135,119.87	-	£ -	18	£ 246,972.74	113	£ 1,313,045.46	30	£ 471,514.96	101	£ 1,088,503.24	
1,699	£ 15,964,347.99	0.68%	<b>Eos</b>	1,632	£ 14,929,758.84	0.64%	0.04%	881	£ 5,079,437.52	741	£ 9,779,684.81	10	£ 70,636.51	21	£ 232,739.93	1,611	£ 14,697,018.91	735	£ 8,593,365.95	897	£ 6,336,392.89	
4,553	£ 15,826,915.10	0.67%	<b>Fox</b>	4,294	£ 14,345,629.43	0.61%	0.06%	1,511	£ 3,373,100.54	2,780	£ 10,964,418.45	3	£ 8,110.44	32	£ 101,012.76	4,262	£ 14,244,616.67	2,996	£ 10,997,502.95	1,298	£ 3,348,126.48	
35,997	£ 328,978,907.98	14.00%	<b>Golf</b>	36,178	£ 330,486,506.83	14.06%	-0.06%	16,417	£ 83,247,911.28	19,702	£ 246,912,011.15	59	£ 326,584.40	701	£ 6,305,750.87	35,477	£ 324,180,755.96	18,804	£ 228,036,060.63	17,374	£ 102,450,446.20	
1,301	£ 8,507,618.69	0.36%	<b>Jetta</b>	1,290	£ 8,192,895.72	0.35%	0.01%	878	£ 3,891,655.31	406	£ 4,269,742.09	6	£ 31,498.32	35	£ 271,893.07	1,255	£ 7,921,002.65	491	£ 4,500,507.45	799	£ 3,692,388.27	
11	£ 14,429.19	0.00%	<b>Lupo</b>	9	£ 12,750.41	0.00%	0.00%	9	£ 12,750.41	-	£ -	-	£ -	-	£ -	9	£ 12,750.41	-	£ -	9	£ 12,750.41	
8,444	£ 63,746,185.11	2.71%	<b>Passat</b>	8,098	£ 60,608,346.88	2.58%	0.13%	5,757	£ 31,819,884.15	2,316	£ 28,656,234.23	25	£ 132,228.50	435	£ 3,259,331.73	7,663	£ 57,349,015.15	2,703	£ 25,009,624.33	5,395	£ 35,598,722.55	
84	£ 821,391.70	0.03%	<b>Phaeton</b>	83	£ 826,699.06	0.04%	0.00%	82	£ 798,899.63	1	£ 27,799.43	-	£ -	5	£ 49,313.58	78	£ 777,385.48	2	£ 41,265.45	81	£ 785,433.61	
36,044	£ 252,034,321.94	10.72%	<b>Polo</b>	36,171	£ 249,384,093.86	10.61%	0.11%	9,298	£ 34,135,933.72	26,862	£ 215,209,787.82	11	£ 38,372.32	210	£ 1,490,170.53	35,961	£ 247,893,929.33	26,891	£ 210,090,871.53	9,280	£ 39,293,222.33	
4,395	£ 55,437,544.77	2.36%	<b>Scirocco</b>	4,374	£ 54,206,344.08	2.31%	0.05%	1,305	£ 10,817,923.35	3,067	£ 43,369,303.20	2	£ 19,117.53	57	£ 577,993.44	4,317	£ 53,628,350.64	2,784	£ 38,153,886.48	1,590	£ 16,052,457.60	
854	£ 8,957,535.76	0.38%	<b>Sharan</b>	862	£ 8,942,466.69	0.38%	0.00%	560	£ 4,016,438.76	300	£ 4,915,226.64	2	£ 10,801.29	32	£ 349,718.52	830	£ 8,592,748.17	326	£ 5,164,081.09	536	£ 3,778,385.60	
4,588	£ 57,202,140.22	2.43%	<b>Tiguan</b>	4,651	£ 57,125,754.20	2.43%	0.00%	1,852	£ 14,649,601.08	2,790	£ 42,391,634.79	9	£ 84,518.33	99	£ 1,121,337.25	4,552	£ 56,004,416.95	2,654	£ 38,281,699.61	1,997	£ 18,844,054.59	
865	£ 8,912,961.48	0.38%	<b>Touareg</b>	856	£ 8,619,106.58	0.37%	0.01%	838	£ 8,216,319.65	13	£ 361,611.66	5	£ 41,175.27	34	£ 404,183.52	822	£ 8,214,923.06	95	£ 1,479,987.09	761	£ 7,139,119.49	
3,631	£ 30,328,987.75	1.29%	<b>Touran</b>	3,595	£ 29,605,361.72	1.26%	0.03%	2,108	£ 12,042,917.27	1,478	£ 17,526,662.19	9	£ 35,782.26	55	£ 501,339.87	3,540	£ 29,104,021.85	1,728	£ 18,469,054.37	1,867	£ 11,136,307.35	
5	£ -	0.00%	<b>VW00</b>	1	£ -	0.00%	0.00%	1	£ -	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -	
2,192	£ 17,615,698.54	0.75%	<b>VWUP</b>	2,709	£ 21,208,295.05	0.90%	-0.15%	99	£ 560,463.09	2,610	£ 20,647,831.96	-	£ -	24	£ 201,454.89	2,685	£ 21,006,840.16	2,595	£ 20,380,175.58	114	£ 828,119.47	
5,151	£ 39,491,128.19	1.68%	<b>VW Commercial</b>	5,275	£ 39,979,170.49	1.70%	-0.02%	5,266	£ 39,941,005.95	-	£ -	9	£ 38,164.54	3,460	£ 27,433,445.03	1,815	£ 12,545,725.46	1,502	£ 13,564,612.79	3,773	£ 26,414,557.70	
<b>112,596</b>	<b>£ 923,779,199.44</b>	<b>39.30%</b>	<b>VW</b>	<b>112,811</b>	<b>£ 918,247,440.08</b>	<b>39.07%</b>	<b>0.23%</b>	<b>48,444</b>	<b>£ 260,451,284.07</b>	<b>64,215</b>	<b>£ 656,947,695.04</b>	<b>152</b>	<b>£ 848,460.97</b>	<b>5,251</b>	<b>£ 42,864,534.36</b>	<b>107,560</b>	<b>£ 875,382,905.72</b>	<b>65,644</b>	<b>£ 635,173,170.60</b>	<b>47,167</b>	<b>£ 283,074,269.48</b>	
10,602	£ 133,695,086.53	5.69%	<b>A1</b>	11,252	£ 139,045,756.08	5.92%	-0.23%	720	£ 5,332,719.90	10,532	£ 133,713,036.18	-	£ -	159	£ 1,860,457.59	11,093	£ 137,185,298.49	9,910	£ 124,479,703.82	1,342	£ 14,566,052.26	
21	£ 32,169.94	0.00%	<b>A2</b>	16	£ 20,728.37	0.00%	0.00%	16	£ 20,728.37	-	£ -	-	£ -	-	£ -	16	£ 20,728.37	-	£ -	16	£ 20,728.37	
21,470	£ 241,949,288.11	10.29%	<b>A3</b>	21,288	£ 238,819,293.96	10.16%	0.13%	6,597	£ 40,601,910.30	14,679	£ 198,174,664.76	12	£ 42,718.90	451	£ 4,558,075.76	20,837	£ 234,261,218.20	11,701	£ 157,212,889.20	9,587	£ 81,606,404.76	
14,878	£ 188,396,152.69	8.02%	<b>A4</b>	14,681	£ 184,974,857.27	7.87%	0.15%	5,522	£ 38,647,105.62	9,145	£ 146,265,221.26	14	£ 62,530.39	550	£ 5,636,648.37	14,131	£ 179,338,208.90	5,956	£ 102,148,183.98	8,725	£ 82,826,673.29	
8,675	£ 160,976,427.03	6.85%	<b>A5</b>	8,839	£ 162,189,135.81	6.90%	-0.05%	2,177	£ 22,278,891.42	6,657	£ 139,862,669.24	5	£ 47,575.15	279	£ 3,993,912.13	8,560	£ 158,195,223.68	4,878	£ 103,082,632.48	3,961	£ 59,106,503.33	
8,454	£ 133,913,952.53	5.70%	<b>A6</b>	8,574	£ 135,950,232.41	5.78%	-0.09%	2,233	£ 17,133,368.13	6,333	£ 118,784,678.16	8	£ 32,186.12	315	£ 4,008,577.50	8,259	£ 131,941,654.91	4,939	£ 98,116,783.88	3,635	£ 37,833,448.53	
819	£ 23,525,039.20	1.00%	<b>A7</b>	897	£ 25,258,611.07	1.07%	-0.07%	2,966	£ 1,476,000.20	801	£ 23,782,610.87	-	£ -	24	£ 592,210.07	873	£ 24,666,399.00	638	£ 19,286,934.56	259	£ 5,971,676.51	
345	£ 4,156,088.67	0.18%	<b>A8</b>	326	£ 3,795,802.98	0.16%	0.02%	324	£ 3,795,802.98	-	£ -	2	£ -	28	£ 338,145.26	298	£ 3,457,657.72	7	£ 115,738.80	319	£ 3,680,064.18	
257	£ 2,350,958.72	0.10%	<b>Allroad</b>	246	£ 2,250,726.62	0.10%	0.00%	241	£ 2,181,454.02	5	£ 69,272.60	-	£ -	19	£ 242,646.05	227	£ 2,008,080.57	24	£ 228,400.12	222	£ 2,022,326.50	
702	£ 15,473,959.62	0.66%	<b>Q3</b>	878	£ 19,078,296.00	0.81%	-0.15%	98	£ 1,310,235.06	780	£ 17,768,060.94	-	£ -	13	£ 241,139.94	865	£ 18,837,156.06	785	£ 17,321,051.27	93	£ 1,757,244.73	
2,774	£ 52,241,767.09	2.22%	<b>Q5</b>	2,837	£ 53,368,585.08	2.27%	-0.05%	903	£ 10,700,595.63	1,933	£ 42,651,801.33	1	£ 16,188.12	103	£ 1,630,347.23	2,734	£ 51,738,237.85	1,788	£ 35,829,803.07	1,049	£ 17,538,782.01	
1,070	£ 13,393,912.53	0.57%	<b>Q7</b>	1,045	£ 12,976,668.30	0.55%	0.02%	1,043	£ 12,976,668.30	-	£ -	2	£ -	55	£ 847,727.17	990	£ 12,128,941.13	74	£ 1,008,294.28	971	£ 11,968,374.02	
786	£ 19,266,261.97	0.82%	<b>R Models</b>	770	£ 19,085,638.10	0.81%	0.01%	368	£ 6,095,676.48	399	£ 12,974,197.87	3	£ 15,763.75	25	£ 454,524.92	745	£ 18,631,113.18	308	£ 9,826,880.07	462	£ 9,258,758.03	
7,487	£ 113,633,293.01	4.83%	<b>TT</b>	7,478	£ 112,887,717.63	4.80%	0.03%	2,305	£ 17,777,395.77	5,163	£ 95,032,684.20	10	£ 77,637.66	105	£ 1,299,725.45	7,373	£ 111,587,992.18	3,790	£ 71,872,892.19	3,688	£ 41,014,825.44	
<b>78,340</b>	<b>£ 1,103,004,357.64</b>	<b>46.93%</b>	<b>Audi</b>	<b>79,127</b>	<b>£ 1,109,702,049.68</b>	<b>47.21%</b>	<b>-0.29%</b>	<b>22,643</b>	<b>£ 180,328,552.18</b>	<b>56,427</b>	<b>£ 929,078,897.41</b>	<b>57</b>	<b>£ 294,600.09</b>	<b>2,126</b>	<b>£ 25,704,139.44</b>	<b>77,001</b>	<b>£ 1,083,997,910.24</b>	<b>44,798</b>	<b>£ 740,530,187.72</b>	<b>34,329</b>	<b>£ 369,171,861.96</b>	
361	£ 4,026,600.29	0.17%	<b>Alhambra</b>	391	£ 4,357,689.83	0.19%	-0.01%	269	£ 2,422,469.55	120	£ 1,926,255.94	2	£ 8,964.34	19	£ 208,624.74	372	£ 4,149,065.09	171	£ 2,546,939.84	220	£ 1,810,749.99	
3	£ 2,242.11	0.00%	<b>Arosa</b>	3	£ 1,728.49	0.00%	0.00%	3	£ 1,728.49	-	£ -	-	£ -	-	£ -	3	£ 1,728.49	-	£ -	3	£ 1,728.49	
916	£ 4,812,802.67	0.20%	<b>Attea</b>	856	£ 4,427,363.62	0.19%	0.02%	646	£ 2,639,503.02	208	£ 1,780,013.83	2	£ 7,846.77	9	£ 50,672.34	847	£ 4,376,691.28	205	£ 1,410,061.74	651	£ 3,017,301.88	
2	£ 3,469.16	0.00%	<b>Cordoba</b>	1	£ 2,602.57	0.00%	0.00%	1	£ 2,602.57	-	£ -	-	£ -	-	£ -	1	£ 2,602.57	-	£ -	1	£ 2,602.57	
460	£ 4,181,540.48	0.18%	<b>Exeo</b>	461	£ 4,060,859.58	0.17%	0.01%	272	£ 1,843,096.52	189	£ 2,217,763.06	-	£ -	24	£ 188,222.83	437	£ 3,872,636.75	186	£ 1,616,205.34	275	£ 2,444,654.24	
15,331	£ 100,419,180.27	4.27%	<b>Ibiza</b>	15,330	£ 99,682,089.79	4.24%	0.03%	5,210	£ 18,748,096.08	10,119	£ 80,929,435.07	1	£ 4,558.64	93	£ 589,702.71	15,237	£ 99,092,387.08	11,7				

**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	13,098	£ 119,699,808.37	5.09%	0.00%	6,238	£ 35,287,526.08	6,856	£ 84,396,327.24	4	£ 15,955.05	280	£ 2,676,557.57	12,818	£ 117,023,250.80	7,535	£ 79,511,709.99	5,563	£ 40,188,098.38
30,527	£ 295,539,101.67	12.57%	North West, England	30,598	£ 294,680,362.16	12.54%	0.04%	12,132	£ 66,032,646.67	18,433	£ 228,464,438.47	33	£ 183,277.02	830	£ 7,663,494.02	29,768	£ 287,016,868.14	18,322	£ 205,646,639.85	12,276	£ 89,033,722.31
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,409	£ 210,327,461.56	8.95%	0.00%	11,413	£ 64,696,784.39	11,972	£ 145,490,753.48	24	£ 139,923.69	800	£ 7,203,431.33	22,609	£ 203,124,030.23	13,352	£ 139,239,118.22	10,057	£ 71,088,343.34
12,947	£ 130,510,416.21	5.55%	East Midlands, England	12,986	£ 130,001,723.65	5.53%	0.02%	5,264	£ 30,660,864.41	7,712	£ 99,299,803.01	10	£ 41,056.23	526	£ 5,070,961.97	12,460	£ 124,930,761.68	7,676	£ 89,168,620.18	5,310	£ 40,833,103.47
24,668	£ 246,479,573.00	10.49%	West Midlands, England	24,791	£ 246,579,884.67	10.49%	0.00%	9,148	£ 49,872,523.93	15,616	£ 196,579,385.33	27	£ 127,975.41	916	£ 8,201,623.40	23,875	£ 238,378,261.27	15,155	£ 173,490,094.40	9,636	£ 73,089,790.27
20,855	£ 211,564,266.84	9.00%	East of England	21,025	£ 212,080,836.36	9.02%	-0.02%	7,951	£ 45,054,754.78	13,054	£ 166,889,643.96	20	£ 136,437.62	830	£ 7,148,404.01	20,195	£ 204,932,432.35	12,485	£ 145,518,018.50	8,540	£ 66,562,817.86
9,896	£ 102,950,279.79	4.38%	London, England	9,857	£ 102,024,948.88	4.34%	0.04%	3,908	£ 23,123,971.10	5,945	£ 78,882,032.31	4	£ 18,945.47	428	£ 3,964,861.63	9,429	£ 98,060,087.25	5,321	£ 65,344,992.04	4,536	£ 36,679,956.84
50,781	£ 498,592,025.98	21.21%	South East, England	51,102	£ 499,118,047.77	21.24%	-0.02%	20,671	£ 117,131,353.45	30,385	£ 381,714,467.33	46	£ 272,226.99	2,038	£ 18,017,982.73	49,064	£ 481,100,065.04	29,483	£ 332,681,788.38	21,619	£ 166,436,259.39
20,587	£ 191,167,501.22	8.13%	South West, England	20,684	£ 191,951,823.71	8.17%	-0.03%	8,802	£ 47,657,075.29	11,869	£ 144,219,856.94	13	£ 74,891.48	808	£ 7,259,793.47	19,876	£ 184,692,030.24	11,589	£ 126,286,812.81	9,095	£ 65,665,010.90
11,252	£ 97,585,903.50	4.15%	Wales	11,223	£ 96,919,133.02	4.12%	0.03%	5,545	£ 30,106,643.01	5,654	£ 66,706,582.37	24	£ 105,907.64	384	£ 3,233,453.15	10,839	£ 93,685,679.87	6,112	£ 62,112,142.17	5,111	£ 34,806,990.85
25,809	£ 245,930,766.90	10.46%	Scotland	26,101	£ 247,012,331.50	10.51%	-0.05%	11,637	£ 65,454,477.01	14,445	£ 181,419,832.61	19	£ 138,021.88	593	£ 5,161,257.69	25,508	£ 241,851,073.81	15,397	£ 167,161,985.35	10,704	£ 79,850,346.15
-	£ -	0.00%	Northern Ireland	2	£ 14,348.60	0.00%	0.00%	2	£ 14,348.60	-	£ -	-	£ -	-	£ -	2	£ 14,348.60	1	£ 6,306.94	1	£ 8,041.66
3	£ 11,457.53	0.00%	Not Available	7	£ 30,322.23	0.00%	0.00%	5	£ 27,424.49	1	£ 2,897.74	1	£ -	-	£ -	7	£ 30,322.23	1	£ 2,897.74	6	£ 27,424.49
<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.00%</b>	<b>0.00%</b>	<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

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	142,429	£ 1,586,171,126.57	67.48%	-0.55%	26,648	£ 133,414,534.93	115,721	£ 1,452,335,982.03	60	£ 420,609.61	3,873	£ 39,523,137.34	138,556	£ 1,546,647,989.23	142,429	£ 1,586,171,126.57	-	£ -
102,937	£ 777,321,164.12	33.07%	Used Vehicles	102,454	£ 764,269,905.91	32.52%	0.55%	76,068	£ 441,705,858.28	26,221	£ 321,730,038.76	165	£ 834,008.87	4,560	£ 36,078,683.63	97,894	£ 728,191,222.28	-	£ -	102,454	£ 764,269,905.91
<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.00%</b>	<b>0.00%</b>	<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

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	8,207	£ 45,492,557.04	1.94%	0.01%	7,246	£ 27,512,179.74	961	£ 17,980,377.30	-	£ -	214	£ 1,074,052.49	7,993	£ 44,418,504.55	7,951	£ 44,719,776.11	256	£ 772,780.93
522	£ 3,183,479.17	0.14%	up to 2%	578	£ 3,313,541.89	0.14%	-0.01%	405	£ 1,856,832.82	173	£ 1,456,709.07	-	£ -	40	£ 195,915.36	538	£ 3,117,626.53	227	£ 1,631,586.33	351	£ 1,681,955.56
2,180	£ 9,218,602.91	0.39%	2% to 4%	2,027	£ 9,834,778.49	0.42%	-0.03%	1,352	£ 2,571,671.22	675	£ 7,263,107.27	-	£ -	148	£ 693,700.63	1,879	£ 9,141,077.86	1,704	£ 7,365,065.22	323	£ 2,469,713.27
23,196	£ 282,156,182.22	12.00%	4% to 6%	24,171	£ 287,116,452.13	12.22%	-0.21%	5,650	£ 19,866,464.89	18,520	£ 267,249,987.24	1	£ -	642	£ 6,571,633.35	23,529	£ 280,544,818.78	21,297	£ 270,057,527.22	2,874	£ 17,058,924.91
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	100,118	£ 1,140,876,502.77	48.54%	-1.20%	9,219	£ 55,173,086.29	90,899	£ 1,085,703,416.48	-	£ -	2,226	£ 23,164,637.68	97,892	£ 1,117,711,865.09	89,358	£ 1,040,783,545.92	10,760	£ 100,092,956.85
35,397	£ 267,191,281.68	11.37%	8% to 10%	34,191	£ 253,824,019.54	10.80%	0.57%	26,445	£ 156,259,027.15	7,698	£ 97,235,269.45	48	£ 329,722.94	2,493	£ 20,882,446.71	31,698	£ 232,941,572.83	9,137	£ 84,172,079.89	25,054	£ 169,651,939.65
50,487	£ 434,481,659.43	18.48%	10% to 12%	49,450	£ 420,030,539.72	17.87%	0.61%	33,728	£ 211,252,464.15	15,607	£ 208,155,029.13	115	£ 623,046.44	2,052	£ 18,094,462.61	47,398	£ 401,936,077.11	9,509	£ 104,114,312.65	39,941	£ 315,916,227.07
20,037	£ 155,379,775.75	6.61%	12% to 14%	19,823	£ 150,825,266.55	6.42%	0.19%	13,834	£ 77,097,328.06	5,939	£ 73,484,161.60	50	£ 243,776.89	497	£ 4,025,693.27	19,326	£ 146,799,573.28	2,651	£ 28,016,050.55	17,172	£ 122,809,216.00
6,386	£ 40,519,009.40	1.72%	Over 14%	6,318	£ 39,127,374.35	1.66%	0.06%	4,837	£ 23,531,338.89	1,470	£ 15,537,963.25	11	£ 58,072.21	121	£ 899,278.87	6,197	£ 38,228,095.48	595	£ 5,311,182.68	5,723	£ 33,816,191.67
<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.00%</b>	<b>0.00%</b>	<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

**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	142,429	£ 1,586,171,126.57	67.48%	-0.55%	26,648	£ 133,414,534.93	115,721	£ 1,452,335,982.03	60	£ 420,609.61	3,873	£ 39,523,137.34	138,556	£ 1,546,647,989.23	142,429	£ 1,586,171,126.57	0	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	14,623	£ 148,822,386.15	6.33%	-0.01%	7,658	£ 54,117,334.92	6,942	£ 94,520,835.83	23	£ 184,215.40	992	£ 9,161,669.01	13,631	£ 139,660,717.14	0	£ -	14,623	£ 148,822,386.15
32,803	£ 287,748,648.64	12.24%	1-2 yrs	32,797	£ 282,830,424.15	12.03%	0.21%	19,906	£ 125,208,589.26	12,810	£ 157,212,244.14	81	£ 409,590.75	1,975	£ 16,500,571.69	30,822	£ 266,329,852.46	0	£ -	32,797	£ 282,830,424.15
16,110	£ 121,629,036.21	5.17%	2-3 yrs	16,009	£ 119,438,876.83	5.08%	0.09%	11,532	£ 69,719,231.19	4,432	£ 49,515,887.61	45	£ 203,758.03	730	£ 5,165,200.61	15,279	£ 114,273,676.22	0	£ -	16,009	£ 119,438,876.83
39,255	£ 219,337,007.51	9.33%	> 3yrs	39,025	£ 213,178,218.78	9.07%	0.26%	36,972	£ 192,660,702.91	2,037	£ 20,481,071.18	16	£ 36,444.69	863	£ 5,251,242.32	38,162	£ 207,926,976.46	0	£ -	39,025	£ 213,178,218.78
102,937	£ 777,321,164.12	33.07%	Used vehicles	102,454	£ 764,269,905.91	32.52%	0.55%	76,068	£ 441,705,858.28	26,221	£ 321,730,038.76	165	£ 834,008.87	4,560	£ 36,078,683.63	97,894	£ 728,191,222.28	0	£ -	102,454	£ 764,269,905.91
243,581	£ 2,350,468,577.37	100.00%	Total	244,883	£ 2,350,441,032.48	100.00%	0.00%	102,716	£ 575,120,393.21	141,942	£ 1,774,066,020.79	225	£ 1,254,618.48	8,433	£ 75,601,820.97	236,450	£ 2,274,839,211.51	142,429	£ 1,586,171,126.57	102,454	£ 764,269,905.91

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	102,716	£ 575,120,393.21	24.47%	0.75%	102,716	£ 575,120,393.21	-	£ -	-	£ -	6,636	£ 52,195,945.10	96,080	£ 522,924,448.11	26,648	£ 133,414,534.93	76,068	£ 441,705,858.28
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	141,942	£ 1,774,066,020.79	75.48%	-0.78%	-	£ -	141,942	£ 1,774,066,020.79	-	£ -	1,789	£ 23,382,063.37	140,153	£ 1,750,683,957.42	115,721	£ 1,452,335,982.03	26,221	£ 321,730,038.76
315	£ 1,907,540.22	0.08%	Lease Purchase	225	£ 1,254,618.48	0.05%	0.03%	-	£ -	-	£ -	225	£ 1,254,618.48	8	£ 23,812.50	217	£ 1,230,805.98	60	£ 420,609.61	165	£ 834,008.87
243,581	£ 2,350,468,577.37	100.00%	Total	244,883	£ 2,350,441,032.48	100.00%	0.00%	102,716	£ 575,120,393.21	141,942	£ 1,774,066,020.79	225	£ 1,254,618.48	8,433	£ 75,601,820.97	236,450	£ 2,274,839,211.51	142,429	£ 1,586,171,126.57	102,454	£ 764,269,905.91

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	9,494	£ 60,839,716.69	2.59%	0.10%	7,648	£ 39,482,008.91	1,816	£ 21,196,597.93	30	£ 161,109.85	383	£ 2,817,258.65	9,111	£ 58,022,458.04	1,386	£ 14,822,909.75	8,108	£ 46,016,806.94
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,294	£ 663,942,330.89	28.25%	0.14%	28,511	£ 172,280,352.68	47,675	£ 491,086,367.37	108	£ 575,610.84	1,652	£ 14,188,810.43	74,642	£ 649,753,520.46	42,228	£ 413,923,954.26	34,066	£ 250,018,376.63
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	82,613	£ 820,223,585.38	34.90%	-0.08%	27,519	£ 156,685,853.46	55,039	£ 663,239,082.99	55	£ 298,648.93	3,165	£ 28,427,037.40	79,448	£ 791,796,547.98	52,051	£ 577,960,391.52	30,562	£ 242,263,193.86
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	32,046	£ 351,014,901.14	14.93%	-0.13%	12,839	£ 65,671,122.71	19,191	£ 285,226,364.34	16	£ 117,414.09	1,160	£ 11,550,137.25	30,886	£ 339,464,763.89	21,061	£ 262,912,105.27	10,985	£ 88,102,795.87
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	23,109	£ 245,924,155.74	10.46%	-0.01%	12,366	£ 64,925,136.61	10,731	£ 180,931,571.87	12	£ 67,447.26	1,035	£ 9,543,811.71	22,074	£ 236,380,344.03	14,089	£ 176,889,011.38	9,020	£ 69,035,144.36
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,693	£ 75,634,595.25	3.22%	-0.02%	4,872	£ 25,546,732.54	2,820	£ 50,087,862.71	1	£ -	369	£ 3,268,117.75	7,324	£ 72,366,477.50	4,274	£ 51,118,750.48	3,419	£ 24,515,844.77
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,705	£ 64,792,735.30	2.76%	-0.01%	4,198	£ 22,185,395.39	2,506	£ 42,607,339.91	1	£ -	321	£ 2,681,877.19	6,384	£ 62,110,858.11	3,652	£ 43,242,068.15	3,053	£ 21,550,667.15
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,565	£ 25,064,527.34	1.07%	0.00%	1,576	£ 8,373,041.94	989	£ 16,691,485.40	-	£ -	126	£ 1,094,228.13	2,439	£ 23,970,299.21	1,462	£ 17,341,877.02	1,103	£ 7,722,650.32
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,162	£ 21,191,117.52	0.90%	0.00%	1,460	£ 8,262,938.52	702	£ 12,928,179.00	-	£ -	114	£ 1,050,449.70	2,048	£ 20,140,667.82	1,143	£ 14,244,325.68	1,019	£ 6,946,791.84
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,476	£ 14,815,719.08	0.63%	-0.01%	1,077	£ 6,702,701.49	399	£ 8,113,017.59	-	£ -	76	£ 687,831.24	1,400	£ 14,127,887.84	766	£ 9,833,660.54	710	£ 4,982,058.54
452	£ 4,214,289.55	0.18%	25,000 - 30,000	445	£ 4,165,231.26	0.18%	0.00%	384	£ 2,591,444.00	61	£ 1,573,787.26	-	£ -	17	£ 113,999.18	428	£ 4,051,232.08	203	£ 2,598,073.73	242	£ 1,567,157.53
296	£ 3,107,424.72	0.13%	Over 30,000	281	£ 2,832,416.89	0.12%	0.01%	266	£ 2,413,664.96	13	£ 384,364.42	2	£ 34,387.51	15	£ 178,262.34	266	£ 2,654,154.55	114	£ 1,283,998.79	167	£ 1,548,418.10
243,581	£ 2,350,468,577.37	100.00%	Total	244,883	£ 2,350,441,032.48	100.00%	0.00%	102,716	£ 575,120,393.21	141,942	£ 1,774,066,020.79	225	£ 1,254,618.48	8,433	£ 75,601,820.97	236,450	£ 2,274,839,211.51	142,429	£ 1,586,171,126.57	102,454	£ 764,269,905.91

**Information Contract Pool 5**

Balloons as of the Monthly Period								Financing Contract						Person				VehicleStatus			
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	Remaining term	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
8,426	54,492,601.99	5.25%	< 6	10,503	£ 72,379,793.09	6.82%	-1.57%	-	£ -	10,334	£ 71,838,021.19	169	£ 541,771.90	205	£ 1,336,406.60	10,298	£ 71,043,386.49	8,245	£ 58,219,335.58	2,258	£ 14,160,457.51
12,299	92,845,616.75	8.94%	6 - 10	14,099	£ 104,857,047.17	9.88%	-0.94%	-	£ -	14,055	£ 104,652,743.06	44	£ 204,304.11	226	£ 1,731,130.92	13,873	£ 103,125,916.25	11,185	£ 84,905,070.82	2,914	£ 19,951,976.35
16,188	117,767,061.88	11.34%	11 - 15	16,691	£ 116,466,329.92	10.98%	0.37%	-	£ -	16,679	£ 116,419,200.20	12	£ 47,129.72	249	£ 1,794,263.99	16,442	£ 114,672,065.93	13,471	£ 94,728,221.12	3,220	£ 21,738,108.80
21,028	152,824,976.43	14.72%	16 - 20	17,430	£ 130,164,389.99	12.27%	2.45%	-	£ -	17,430	£ 130,164,389.99	-	£ -	255	£ 2,051,387.06	17,175	£ 128,113,002.93	14,091	£ 106,107,912.84	3,339	£ 24,056,477.15
20,396	147,097,211.14	14.17%	21 - 25	21,082	£ 152,117,113.87	14.34%	-0.17%	-	£ -	21,082	£ 152,117,113.87	-	£ -	290	£ 2,111,684.84	20,792	£ 150,005,429.03	17,763	£ 128,525,878.94	3,319	£ 23,591,234.93
21,246	156,883,147.03	15.11%	26 - 30	25,406	£ 191,317,175.93	18.03%	-2.92%	-	£ -	25,406	£ 191,317,175.93	-	£ -	292	£ 2,169,138.02	25,114	£ 189,148,037.91	21,590	£ 164,213,297.96	3,816	£ 27,103,877.97
22,401	167,576,731.14	16.14%	31 - 35	19,769	£ 147,291,408.25	13.88%	2.26%	-	£ -	19,769	£ 147,291,408.25	-	£ -	180	£ 1,303,727.35	19,589	£ 145,987,680.90	16,152	£ 121,761,708.83	3,617	£ 25,529,699.42
7,047	52,659,490.56	5.07%	36 - 40	9,786	£ 74,428,652.67	7.01%	-1.94%	-	£ -	9,786	£ 74,428,652.67	-	£ -	61	£ 425,213.45	9,725	£ 74,003,439.22	7,517	£ 58,000,722.70	2,269	£ 16,427,929.97
7,953	70,450,784.89	6.79%	41 - 45	6,611	£ 64,175,069.83	6.05%	0.74%	-	£ -	6,611	£ 64,175,069.83	-	£ -	37	£ 296,005.19	6,574	£ 63,879,064.64	5,290	£ 53,028,248.95	1,321	£ 11,146,820.88
2,589	25,525,167.94	2.46%	46 - 50	790	£ 7,827,400.63	0.74%	1.72%	-	£ -	790	£ 7,827,400.63	-	£ -	2	£ 19,496.85	788	£ 7,807,903.78	477	£ 5,305,017.87	313	£ 2,522,382.76
-	-	0.00%	51 - 55	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	-	0.00%	56 - 60	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	-	0.00%	> 60	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>139,573</b>	<b>£ 1,038,122,789.75</b>	<b>100.00%</b>	<b>Total</b>	<b>142,167</b>	<b>£ 1,061,024,381.35</b>	<b>100.00%</b>	<b>0.00%</b>	-	<b>£ -</b>	<b>141,942</b>	<b>£ 1,060,231,175.62</b>	<b>225</b>	<b>£ 793,205.73</b>	<b>1,797</b>	<b>£ 13,238,454.27</b>	<b>140,370</b>	<b>£ 1,047,785,927.08</b>	<b>115,781</b>	<b>£ 874,795,415.61</b>	<b>26,386</b>	<b>£ 186,228,965.74</b>

Months Seasoned								Financing Contract						Person				VehicleStatus			
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	Seasoned	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
33,445	£ 464,798,546.88	19.77%	< 6	27,566	£ 373,707,636.47	15.90%	3.88%	7,283	£ 64,594,390.24	20,283	£ 309,113,246.23	-	£ -	708	£ 9,252,905.07	26,858	£ 364,454,731.40	18,743	£ 274,930,633.95	8,823	£ 98,777,002.52
38,622	£ 473,668,013.40	20.15%	6 - 10	44,191	£ 550,566,413.16	23.42%	-3.27%	14,784	£ 116,911,994.73	29,407	£ 433,654,418.43	-	£ -	1,491	£ 17,557,443.51	42,700	£ 533,008,969.65	28,397	£ 394,133,088.70	15,794	£ 156,433,324.46
39,191	£ 418,752,985.67	17.82%	11 - 15	38,321	£ 415,147,176.99	17.66%	0.15%	15,102	£ 107,479,573.71	23,219	£ 307,667,603.28	-	£ -	1,674	£ 17,504,032.02	36,647	£ 397,643,144.97	22,527	£ 276,329,221.89	15,794	£ 138,817,955.10
39,420	£ 377,158,126.75	16.05%	16 - 20	35,238	£ 338,431,041.88	14.40%	1.65%	15,103	£ 91,728,972.77	20,135	£ 246,702,069.11	-	£ -	1,179	£ 11,342,558.54	34,059	£ 327,088,483.34	19,722	£ 216,450,207.40	15,516	£ 121,980,834.48
31,710	£ 252,826,377.50	10.76%	21 - 25	32,565	£ 266,519,655.12	11.34%	-0.58%	13,563	£ 67,150,856.65	19,002	£ 199,368,798.47	-	£ -	1,079	£ 8,149,035.78	31,486	£ 258,370,619.34	19,006	£ 176,259,362.95	13,559	£ 90,260,292.17
25,098	£ 180,579,472.52	7.68%	26 - 30	27,390	£ 201,402,929.44	8.57%	-0.89%	12,593	£ 55,410,690.81	14,796	£ 145,979,875.65	1	£ 12,362.98	944	£ 6,126,045.22	26,446	£ 195,276,884.22	14,862	£ 125,889,386.84	12,528	£ 75,513,542.60
19,500	£ 111,024,990.40	4.72%	31 - 35	22,050	£ 130,697,217.23	5.56%	-0.84%	11,452	£ 35,715,452.31	10,597	£ 94,976,940.03	1	£ 4,824.89	835	£ 3,767,304.26	21,215	£ 126,929,912.97	12,645	£ 85,890,814.94	9,405	£ 44,806,402.29
8,126	£ 44,240,454.18	1.88%	36 - 40	8,141	£ 43,707,990.78	1.86%	0.02%	5,283	£ 19,812,487.69	2,823	£ 23,647,129.14	35	£ 248,373.95	219	£ 1,106,169.12	7,922	£ 42,601,821.66	3,811	£ 23,503,384.20	4,330	£ 20,204,606.58
4,791	£ 19,735,969.19	0.84%	41 - 45	5,343	£ 22,103,570.19	0.94%	-0.10%	3,933	£ 10,511,169.01	1,334	£ 11,095,157.36	76	£ 497,243.82	159	£ 556,877.59	5,184	£ 21,546,692.60	1,791	£ 10,347,050.24	3,552	£ 11,756,519.95
1,965	£ 5,565,546.87	0.24%	46 - 50	2,090	£ 5,600,793.80	0.24%	0.00%	1,749	£ 3,383,805.81	269	£ 1,805,307.54	72	£ 411,680.45	67	£ 135,233.98	2,023	£ 5,465,559.82	420	£ 1,690,558.15	1,670	£ 3,910,235.65
1,117	£ 1,837,129.36	0.08%	51 - 55	1,259	£ 2,145,376.81	0.09%	-0.01%	1,202	£ 2,001,810.15	37	£ 55,338.68	20	£ 88,227.98	46	£ 85,423.14	1,213	£ 2,059,953.67	305	£ 629,457.63	954	£ 1,515,919.18
529	£ 299,796.42	0.01%	56 - 60	673	£ 410,952.90	0.02%	0.00%	641	£ 410,212.71	19	£ -	13	£ 740.19	23	£ 18,792.74	650	£ 392,160.16	173	£ 115,032.59	500	£ 295,920.31
67	£ 18,831.77	0.00%	> 60	56	£ 277.71	0.00%	0.00%	28	£ 8,976.62	21	£ 136.87	7	£ 8,835.78	9	£ -	47	£ 277.71	27	£ 2,927.09	29	£ 2,649.38
<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.00%</b>	<b>Total</b>	<b>244,883</b>	<b>£ 2,350,441,032.48</b>	<b>100.00%</b>	<b>0.00%</b>	<b>102,716</b>	<b>£ 575,120,393.21</b>	<b>141,942</b>	<b>£ 1,774,066,020.79</b>	<b>225</b>	<b>£ 1,254,618.48</b>	<b>8,433</b>	<b>£ 75,601,820.97</b>	<b>236,450</b>	<b>£ 2,274,839,211.51</b>	<b>142,429</b>	<b>£ 1,586,171,126.57</b>	<b>102,454</b>	<b>£ 764,269,905.91</b>

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	£2,317,700.30	0.10%	£ 21,245,435.14	0.90%
2-month overdue	£1,106,920.03	0.05%	£ 6,491,744.03	0.28%
3-month overdue	£ 532,478.66	0.02%	£ 2,681,414.73	0.11%
4-month overdue	£ 327,855.25	0.01%	£ 1,266,513.03	0.05%
5-month overdue	£ 173,511.24	0.01%	£ 602,872.92	0.03%
6-month overdue	£ 153,079.99	0.01%	£ 390,137.41	0.02%
> 6-month overdue	£ 504,848.88	0.02%	£ 861,196.57	0.04%
	<b>£5,116,394.35</b>	<b>0.22%</b>	<b>£ 33,539,313.83</b>	<b>1.43%</b>

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person			Retail			Vehicle Status	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value	Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 420,534.54	£ 6,772,936.02	£ 1,826,873.32	£ 14,376,258.47	£ 70,292.44	£ 96,240.65	£ 502,033.86	£ 23,691.20	£ 20,743,401.28	£ 2,294,009.10	£ 11,742,431.17	£ 1,454,725.43	£ 9,503,003.97	£ 862,974.87
£ 235,191.00	£ 2,304,962.13	£ 840,913.94	£ 4,152,467.41	£ 30,815.09	£ 34,314.49	£ 260,921.08	£ 43,309.46	£ 6,230,822.95	£ 1,063,610.57	£ 3,350,468.53	£ 650,099.87	£ 3,141,275.50	£ 456,820.16
£ 137,967.00	£ 1,074,067.96	£ 383,119.85	£ 1,592,311.92	£ 11,391.81	£ 15,034.85	£ 43,172.93	£ 4,691.78	£ 2,638,241.80	£ 527,786.88	£ 1,434,191.79	£ 342,613.03	£ 1,247,222.94	£ 189,865.63
£ 91,301.14	£ 506,091.10	£ 211,256.37	£ 725,333.00	£ 25,297.74	£ 35,088.93	£ 21,717.00	£ 1,946.31	£ 1,244,796.03	£ 325,908.94	£ 551,305.16	£ 139,590.58	£ 715,207.87	£ 188,264.67
£ 57,770.41	£ 237,728.65	£ 110,733.61	£ 360,380.16	£ 5,007.22	£ 4,764.11	£ 28,203.32	£ 4,140.95	£ 574,669.60	£ 169,370.29	£ 341,649.12	£ 83,570.76	£ 261,223.80	£ 89,940.48
£ 48,146.87	£ 191,299.08	£ 98,562.28	£ 192,507.74	£ 6,370.84	£ 6,330.59	£ 35,358.58	£ 11,209.14	£ 354,778.83	£ 141,870.85	£ 125,809.35	£ 57,951.28	£ 264,328.06	£ 95,128.71
£ 198,671.87	£ 321,236.86	£ 256,058.23	£ 488,478.06	£ 50,118.78	£ 51,481.65	£ 71,944.69	£ 22,582.17	£ 789,251.88	£ 482,266.71	£ 452,206.16	£ 225,775.14	£ 408,990.41	£ 279,073.74
<b>£ 1,189,582.83</b>	<b>£ 11,408,321.80</b>	<b>£ 3,727,517.60</b>	<b>£ 21,887,736.76</b>	<b>£ 199,293.92</b>	<b>£ 243,255.27</b>	<b>£ 963,351.46</b>	<b>£ 111,571.01</b>	<b>£ 32,575,962.37</b>	<b>£ 5,004,823.34</b>	<b>£ 17,998,061.28</b>	<b>£ 2,954,326.09</b>	<b>£ 15,541,252.55</b>	<b>£ 2,162,068.26</b>

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	£ 732,123.11	0.03%	£ 19,555,169.81	0.83%
2-month overdue	£ 328,039.37	0.01%	£ 5,634,768.64	0.24%
3-month overdue	£ 207,755.97	0.01%	£ 2,335,592.28	0.10%
4-month overdue	£ 120,956.42	0.00%	£ 1,017,574.92	0.04%
5-month overdue	£ 80,258.23	0.00%	£ 505,730.71	0.02%
6-month overdue	£ 53,633.37	0.00%	£ 276,803.18	0.01%
> 6-month overdue	£ 226,929.00	0.01%	£ 595,049.26	0.03%
	<b>£1,749,695.47</b>	<b>0.07%</b>	<b>£ 29,920,688.80</b>	<b>1.27%</b>

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person			Retail			Vehicle Status	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value	Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 334,187.74	£ 6,672,334.84	£ 362,848.51	£ 12,821,479.98	£ 35,086.86	£ 61,354.99	£ 500,255.41	£ 21,902.01	£ 19,054,914.40	£ 710,221.10	£ 10,604,659.48	£ 363,644.01	£ 8,950,510.33	£ 368,479.10
£ 174,649.05	£ 2,225,355.02	£ 142,790.96	£ 3,395,126.91	£ 10,599.36	£ 14,286.71	£ 238,359.11	£ 20,517.29	£ 5,396,409.53	£ 307,522.08	£ 2,809,316.67	£ 134,012.71	£ 2,825,451.97	£ 194,026.66
£ 116,256.32	£ 1,046,502.03	£ 90,961.15	£ 1,284,908.71	£ 538.50	£ 4,181.54	£ 43,172.93	£ 4,691.78	£ 2,292,419.35	£ 203,064.19	£ 1,161,072.68	£ 92,295.52	£ 1,174,519.60	£ 115,460.45
£ 70,788.89	£ 486,261.78	£ 48,246.40	£ 519,407.96	£ 1,921.13	£ 11,905.18	£ 21,717.00	£ 1,946.31	£ 995,857.92	£ 119,010.11	£ 458,114.95	£ 44,233.90	£ 559,459.97	£ 76,722.52
£ 49,141.10	£ 223,108.80	£ 31,117.13	£ 282,621.91	£ -	£ -	£ 28,203.32	£ 4,140.95	£ 477,527.39	£ 76,117.28	£ 288,994.05	£ 36,113.43	£ 216,736.66	£ 44,144.80
£ 36,771.04	£ 172,113.53	£ 16,862.33	£ 104,689.65	£ -	£ -	£ 28,671.64	£ 4,460.34	£ 248,131.54	£ 49,173.03	£ 73,414.51	£ 12,672.67	£ 203,388.67	£ 40,960.70
£ 131,948.02	£ 254,333.12	£ 90,570.23	£ 333,380.98	£ 4,410.75	£ 7,335.16	£ 71,944.69	£ 22,582.17	£ 523,104.57	£ 204,346.83	£ 341,857.41	£ 107,483.86	£ 253,191.85	£ 119,445.14
<b>£ 913,742.16</b>	<b>£ 11,080,009.12</b>	<b>£ 783,396.71</b>	<b>£ 18,741,616.10</b>	<b>£ 52,556.60</b>	<b>£ 99,063.58</b>	<b>£ 932,324.10</b>	<b>£ 80,240.85</b>	<b>£ 28,988,364.70</b>	<b>£ 1,669,454.62</b>	<b>£ 15,737,429.75</b>	<b>£ 790,456.10</b>	<b>£ 14,183,259.05</b>	<b>£ 959,239.37</b>

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	193	0.08%	£ 1,144,417.20	0.05%
2-month overdue	85	0.03%	£ 513,715.14	0.02%
3-month overdue	37	0.02%	£ 213,308.14	0.01%
4-month overdue	38	0.02%	£ 141,988.21	0.01%
5-month overdue	22	0.01%	£ 71,829.26	0.00%
6-month overdue	21	0.01%	£ 80,221.72	0.00%
> 6-month overdue	48	0.02%	£ 192,667.27	0.01%
	<b>444</b>	<b>0.18%</b>	<b>£ 2,358,146.94</b>	<b>0.10%</b>

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person			Retail			Vehicle Status	
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
17	£ 5,067.18	172	£ 1,104,464.36	4	£ 34,885.66	4	£ 1,778.45	189	£ 1,142,638.75	131	£ 797,216.88	62	£ 347,200.32
12	£ 3,211.24	71	£ 490,476.12	2	£ 20,027.78	2	£ 21,738.69	83	£ 491,976.45	50	£ 322,177.59	35	£ 191,537.55
10	£ 3,522.74	26	£ 198,932.09	1	£ 10,853.31	-	£ -	37	£ 213,308.14	23	£ 177,512.19	14	£ 35,795.95
13	£ 4,093.45	23	£ 114,711.01	2	£ 23,183.75	-	£ -	38	£ 141,988.21	17	£ 75,540.35	21	£ 66,447.86
8	£ 4,046.75	13	£ 63,911.90	1	£ 3,870.61	-	£ -	22	£ 71,829.26	10	£ 40,020.87	12	£ 31,808.39
9	£ 4,402.50	10	£ 69,488.63	2	£ 6,330.59	1	£ 6,686.94	20	£ 73,534.78	8	£ 36,082.40	13	£ 44,139.32
19	£ 31,937.10	22	£ 117,165.04	7	£ 43,565.13	-	£ -	48	£ 192,667.27	14	£ 73,971.95	34	£ 118,695.32
<b>88</b>	<b>£ 56,280.96</b>	<b>337</b>	<b>£ 2,159,149.15</b>	<b>19</b>	<b>£ 142,716.83</b>	<b>7</b>	<b>£ 30,204.08</b>	<b>437</b>	<b>£ 2,327,942.86</b>	<b>253</b>	<b>£ 1,522,522.23</b>	<b>191</b>	<b>£ 835,624.71</b>

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	87	0.04%	£ 417,962.61	0.02%
2-month overdue	36	0.01%	£ 222,397.94	0.01%
3-month overdue	24	0.01%	£ 74,495.91	0.00%
4-month overdue	13	0.01%	£ 20,973.75	0.00%
5-month overdue	6	0.00%	£ 10,230.98	0.00%
6-month overdue	5	0.00%	£ 1,605.52	0.00%
> 6-month overdue	2	0.00%	£ 13,788.39	0.00%
	<b>173</b>	<b>0.07%</b>	<b>£ 761,455.10</b>	<b>0.03%</b>

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person			Retail			Vehicle Status	
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
23	£ 77,185.70	64	£ 340,776.91	-	£ -	-	£ -	87	£ 417,962.61	60	£ 280,130.60	27	£ 137,832.01
13	£ 54,087.44	23	£ 168,310.50	-	£ -	2	£ 823.28	34	£ 221,574.66	19	£ 167,629.77	17	£ 54,768.17
11	£ 6,257.51	13	£ 68,238.40	-	£ -	-	£ -	24	£ 74,495.91	17	£ 58,786.21	7	£ 15,709.70
5	£ 11,078.24	8	£ 9,895.51	-	£ -	-	£ -	13	£ 20,973.75	7	£ 4,120.06	6	£ 16,853.69
3	£ 1,162.00	3	£ 9,068.98	-	£ -	-	£ -	6	£ 10,230.98	3	£ 1,391.51	3	£ 8,839.47
-	£ -	5	£ 1,605.52	-	£ -	-	£ -	5	£ 1,605.52	4	£ 1,388.34	1	£ 217.18
2	£ 13,788.39	-	£ -	-	£ -	-	£ -	2	£ 13,788.39	2	£ 13,788.39	-	£ -
<b>57</b>	<b>£ 163,559.28</b>	<b>116</b>	<b>£ 597,895.82</b>	<b>-</b>	<b>£ -</b>	<b>2</b>	<b>£ 823.28</b>	<b>171</b>	<b>£ 760,631.82</b>	<b>112</b>	<b>£ 527,234.88</b>	<b>61</b>	<b>£ 234,220.22</b>

**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
<b>Assets in Stock</b>	232	0.09%	£ 2,401,829.61	0.10%	57	£ 447,422.25	170	£ 1,918,151.25	5	£ 36,256.11	-	£ -	232	£ 2,401,829.61	115	£ 1,382,355.32	117	£ 1,019,474.29
<b>Greater than 0 day, less than 1-month overdue</b>	13	0.01%	£ 127,885.52	0.01%	3	£ 18,348.30	10	£ 109,537.22	-	£ -	-	£ -	13	£ 127,885.52	5	£ 60,424.21	8	£ 67,461.31
<b>2-month overdue</b>	16	0.01%	£ 93,765.44	0.00%	6	£ 22,308.43	10	£ 71,457.01	-	£ -	-	£ -	16	£ 93,765.44	8	£ 32,982.38	8	£ 60,783.06
<b>3-month overdue</b>	20	0.01%	£ 47,357.18	0.00%	7	£ 17,785.68	13	£ 29,571.50	-	£ -	-	£ -	20	£ 47,357.18	9	£ 36,820.71	11	£ 10,536.47
<b>4-month overdue</b>	18	0.01%	£ 85,369.47	0.00%	6	£ 4,657.63	12	£ 80,711.84	-	£ -	-	£ -	18	£ 85,369.47	7	£ 12,923.12	11	£ 72,446.35
<b>5-month overdue</b>	12	0.00%	£ 14,700.22	0.00%	5	£ 9,411.10	6	£ 4,395.62	1	£ 893.50	-	£ -	12	£ 14,700.22	5	£ 11,242.69	7	£ 3,457.53
<b>6-month overdue</b>	12	0.00%	£ 29,817.26	0.00%	6	£ 14,783.05	6	£ 15,034.21	-	£ -	-	£ -	12	£ 29,817.26	5	£ 13,458.99	7	£ 16,358.27
<b>&gt; 6-month overdue</b>	30	0.01%	£ 59,691.65	0.00%	12	£ 21,178.25	16	£ 37,932.04	2	£ 581.36	-	£ -	30	£ 59,691.65	13	£ 22,588.41	17	£ 37,103.24
<b>Total by Days in Arrears</b>	121	0.05%	£ 458,586.74	0.02%	45	£ 108,472.44	73	£ 348,639.44	3	£ 1,474.86	-	£ -	121	£ 458,586.74	52	£ 190,440.51	69	£ 268,146.23
	<b>353</b>	<b>0.14%</b>	<b>£ 2,860,416.35</b>	<b>0.12%</b>	<b>102</b>	<b>£ 555,894.69</b>	<b>243</b>	<b>£ 2,266,790.69</b>	<b>8</b>	<b>£ 37,730.97</b>	<b>-</b>	<b>£ -</b>	<b>353</b>	<b>£ 2,860,416.35</b>	<b>167</b>	<b>£ 1,572,795.83</b>	<b>186</b>	<b>£ 1,287,620.52</b>

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
<b>Assets in Stock</b>	55	0.02%	£ 421,161.81	0.02%	-	£ -	55	£ 421,161.81	-	£ -	3	£ 16,900.50	52	£ 404,261.31	44	£ 344,730.54	11	£ 76,431.27
<b>Greater than 0 day, less than 1-month overdue</b>	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>2-month overdue</b>	4	0.00%	£ 27,096.87	0.00%	-	£ -	4	£ 27,096.87	-	£ -	-	£ -	4	£ 27,096.87	3	£ 18,362.12	1	£ 8,734.75
<b>3-month overdue</b>	1	0.00%	£ 10,661.22	0.00%	-	£ -	1	£ 10,661.22	-	£ -	-	£ -	1	£ 10,661.22	-	£ -	1	£ 10,661.22
<b>4-month overdue</b>	2	0.00%	£ 606.68	0.00%	-	£ -	2	£ 606.68	-	£ -	-	£ -	2	£ 606.68	2	£ 606.68	-	£ -
<b>5-month overdue</b>	1	0.00%	£ 381.75	0.00%	-	£ -	1	£ 381.75	-	£ -	-	£ -	1	£ 381.75	-	£ -	1	£ 381.75
<b>6-month overdue</b>	2	0.00%	£ 1,689.73	0.00%	-	£ -	2	£ 1,689.73	-	£ -	-	£ -	2	£ 1,689.73	1	£ 1,465.11	1	£ 224.62
<b>&gt; 6-month overdue</b>	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>Total by Days in Arrears</b>	10	0.00%	£ 40,436.25	0.00%	-	£ -	10	£ 40,436.25	-	£ -	-	£ -	10	£ 40,436.25	6	£ 20,433.91	4	£ 20,002.34
	<b>65</b>	<b>0.03%</b>	<b>£ 461,598.06</b>	<b>0.02%</b>	<b>-</b>	<b>£ -</b>	<b>65</b>	<b>£ 461,598.06</b>	<b>-</b>	<b>£ -</b>	<b>3</b>	<b>£ 16,900.50</b>	<b>62</b>	<b>£ 444,697.56</b>	<b>50</b>	<b>£ 365,164.45</b>	<b>15</b>	<b>£ 96,433.61</b>

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
<b>Assets in Stock</b>	24	0.01%	£ 208,728.80	0.01%	13	£ 74,768.66	11	£ 133,960.14	-	£ -	1	£ 8,610.33	23	£ 200,118.47	16	£ 144,526.01	8	£ 64,202.79
<b>Greater than 0 day, less than 1-month overdue</b>	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>2-month overdue</b>	3	0.00%	£ 37,138.61	0.00%	1	£ 12,686.50	2	£ 24,452.11	-	£ -	-	£ -	3	£ 37,138.61	1	£ 11,898.56	2	£ 25,240.05
<b>3-month overdue</b>	10	0.00%	£ 68,933.81	0.00%	6	£ 29,644.77	4	£ 39,289.04	-	£ -	3	£ 13,028.93	7	£ 55,904.88	1	£ 15,300.52	9	£ 53,633.29
<b>4-month overdue</b>	15	0.01%	£ 96,264.88	0.00%	14	£ 81,867.41	1	£ 14,397.47	-	£ -	-	£ -	15	£ 96,264.88	3	£ 21,103.27	12	£ 75,161.61
<b>5-month overdue</b>	21	0.01%	£ 113,338.15	0.00%	11	£ 54,120.36	10	£ 59,217.79	-	£ -	2	£ 1,485.72	19	£ 111,852.43	8	£ 48,135.21	13	£ 65,202.94
<b>6-month overdue</b>	37	0.02%	£ 186,626.63	0.01%	17	£ 66,486.18	19	£ 112,409.58	1	£ 7,730.87	4	£ 1,899.15	33	£ 184,727.48	19	£ 114,125.34	18	£ 72,501.29
<b>&gt; 6-month overdue</b>	239	0.10%	£ 1,196,406.66	0.05%	160	£ 612,615.55	73	£ 563,194.40	6	£ 20,596.71	27	£ 46,860.00	212	£ 1,149,546.66	64	£ 421,740.84	175	£ 774,665.82
<b>Total by Days in Arrears</b>	325	0.13%	£ 1,698,708.74	0.07%	209	£ 857,420.77	109	£ 812,960.39	7	£ 28,327.58	36	£ 63,273.80	289	£ 1,635,434.94	96	£ 632,303.74	229	£ 1,066,405.00
	<b>349</b>	<b>0.13%</b>	<b>£ 1,907,437.54</b>	<b>0.08%</b>	<b>222</b>	<b>£ 932,189.43</b>	<b>120</b>	<b>£ 946,920.53</b>	<b>7</b>	<b>£ 28,327.58</b>	<b>37</b>	<b>£ 71,884.13</b>	<b>312</b>	<b>£ 1,835,553.41</b>	<b>112</b>	<b>£ 776,829.75</b>	<b>237</b>	<b>£ 1,130,607.79</b>

**PCP Return Balance sold in the Monthly Period**

	14	13	12			
	Monthly Period	30-Nov-12	31-Oct-12			
PCP Returns						
PCP Return Balancefor PCP Recoveries	456,186.54	751,076.07	553,153.89			
PCP Recoveries in the Monthly Period	392,617.24	661,190.49	595,596.46			
<b>PCP - Net (profit/loss)</b>	<b>63,569.30</b>	<b>89,885.58</b>	<b>- 42,442.57</b>			

**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	69	80,367.13	146	219,791.43
Jan-2013	-	-	-	219,791.43
Feb-2013	-	-	-	219,791.43
Mar-2013	-	-	-	219,791.43
Apr-2013	-	-	-	219,791.43
May-2013	-	-	-	219,791.43
Jun-2013	-	-	-	219,791.43
Jul-2013	-	-	-	219,791.43
Aug-2013	-	-	-	219,791.43
Sep-2013	-	-	-	219,791.43
Oct-2013	-	-	-	219,791.43
Nov-2013	-	-	-	219,791.43
Dec-2013	-	-	-	219,791.43
Jan-2014	-	-	-	219,791.43
Feb-2014	-	-	-	219,791.43
Mar-2014	-	-	-	219,791.43
Apr-2014	-	-	-	219,791.43
May-2014	-	-	-	219,791.43
Jun-2014	-	-	-	219,791.43
Jul-2014	-	-	-	219,791.43
Aug-2014	-	-	-	219,791.43
Sep-2014	-	-	-	219,791.43
Oct-2014	-	-	-	219,791.43
Nov-2014	-	-	-	219,791.43
Dec-2014	-	-	-	219,791.43
Jan-2015	-	-	-	219,791.43
Feb-2015	-	-	-	219,791.43
Mar-2015	-	-	-	219,791.43
Apr-2015	-	-	-	219,791.43
May-2015	-	-	-	219,791.43
Jun-2015	-	-	-	219,791.43
Jul-2015	-	-	-	219,791.43
Aug-2015	-	-	-	219,791.43
Sep-2015	-	-	-	219,791.43
Oct-2015	-	-	-	219,791.43
Nov-2015	-	-	-	219,791.43
Dec-2015	-	-	-	219,791.43
Jan-2016	-	-	-	219,791.43
Feb-2016	-	-	-	219,791.43
Mar-2016	-	-	-	219,791.43
Apr-2016	-	-	-	219,791.43
May-2016	-	-	-	219,791.43
Jun-2016	-	-	-	219,791.43
Jul-2016	-	-	-	219,791.43
<b>Total</b>	<b>146</b>	<b>219,791.43</b>		



## 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	244,883	£ 2,350,441,032.48	
Asset Retention	15,273	£ 123,717,773.34	5.26%
<b>Total</b>	<b>260,156</b>	<b>£ 2,474,158,805.82</b>	<b>5.26%</b>

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,522,051.62	5.00%
Actual Retention	£ 123,717,773.34	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
78	09/05/2007	28/05/2012	£ 9,590.96	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 199.81	2.1%		EM	New	Skoda	Hire Purchase	n/a	Private Individual
79	21/05/2007	31/05/2012	£ 10,960.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 85.41	0.8%		NE	Used	SEAT	Hire Purchase	n/a	Private Individual
80	22/06/2007	22/06/2012	£ 15,950.17	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 75.18	0.5%		NE	Used	Audi	Hire Purchase	n/a	Private Individual
81	26/09/2007	01/05/2012	£ 15,307.75	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,683.85	11.0%		YH	Used	BMW	Hire Purchase	n/a	Private Individual
82	21/05/2008	23/05/2012	£ 9,054.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 4,046.80	44.7%		YH	Used	Audi	Hire Purchase	n/a	Private Individual
83	05/06/2008	05/06/2012	£ 10,300.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,259.54	21.9%		SE	New	Volkswagen	Hire Purchase	n/a	Private Individual
84	18/06/2008	18/06/2012	£ 16,060.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 412.25	2.6%		SW	Used	Lexus	Hire Purchase	n/a	Private Individual
85	17/06/2008	24/06/2012	£ 18,944.16	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 689.12	3.6%		NW	Used	Volkswagen	Lease Purchase	n/a	Private Individual
86	17/06/2008	01/06/2012	£ 6,000.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,220.00	20.3%		SE	Used	Audi	Hire Purchase	n/a	Private Individual
87	22/09/2008	23/05/2012	£ 6,344.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,927.67	46.1%		YH	Used	Mercedes-Benz	Hire Purchase	n/a	Private Individual
88	20/01/2009	19/01/2012	£ 21,500.85	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 859.20	-4.0%		WM	New	Skoda	Solutions	n/a	Private Individual
89	08/11/2008	30/05/2012	£ 13,431.66	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,061.20	15.3%		SW	Used	Volkswagen	Solutions	n/a	Private Individual
90	11/12/2008	10/06/2012	£ 14,599.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,632.22	18.0%		LO	Used	Volkswagen	Solutions	n/a	Private Individual
91	22/12/2008	21/06/2012	£ 16,229.49	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 6,194.42	38.2%		SE	New	Skoda	Solutions	n/a	Private Individual
92	17/01/2009	22/06/2012	£ 8,240.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,406.82	29.2%		EA	Used	Skoda	Hire Purchase	n/a	Private Individual
93	02/03/2009	11/06/2012	£ 17,485.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,216.02	7.0%		SE	Used	Audi	Solutions	n/a	Private Individual
94	26/03/2009	03/06/2012	£ 7,000.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 854.90	12.2%		SC	Used	Honda	Hire Purchase	n/a	Private Individual
95	22/04/2009	22/06/2012	£ 18,300.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 8,911.00	48.7%		NW	Used	Audi	Solutions	n/a	Private Individual
96	06/06/2009	01/06/2012	£ 25,020.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 371.23	-1.5%		SC	New	Audi	Solutions	n/a	Private Individual
97	02/06/2009	02/06/2012	£ 12,282.17	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 802.46	6.5%		SW	New	Skoda	Solutions	n/a	Private Individual
98	02/06/2009	02/06/2012	£ 8,390.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 362.46	3.9%		LO	New	Volkswagen	Solutions	n/a	Private Individual
99	02/05/2009	23/05/2012	£ 9,014.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,897.65	21.1%		WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
100	30/04/2009	29/05/2012	£ 25,093.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 896.28	2.8%		NW	Used	Audi	Solutions	n/a	Private Individual
101	13/05/2009	28/05/2012	£ 25,854.56	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 52.58	0.2%		WM	Used	Audi	Solutions	n/a	Private Individual
102	06/05/2009	05/06/2012	£ 14,058.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 6,593.37	46.9%		SE	Used	Audi	Solutions	n/a	Private Individual
103	10/07/2009	22/06/2012	£ 35,000.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 811.30	-1.7%		SE	New	Audi	Solutions	n/a	Corporate
104	22/05/2009	21/06/2012	£ 16,099.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 10,174.39	63.2%		SE	New	Volkswagen	Solutions	n/a	Private Individual
105	30/05/2009	30/05/2012	£ 18,728.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,037.68	5.5%		SE	Used	Audi	Solutions	n/a	Private Individual
106	30/08/2009	21/06/2012	£ 7,895.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 672.75	8.5%		WM	New	SEAT	Solutions	n/a	Private Individual
107	08/08/2009	08/06/2012	£ 8,394.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 257.34	3.1%		YH	Used	Audi	Hire Purchase	n/a	Private Individual
108	04/08/2009	21/05/2012	£ 32,500.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 3,461.70	10.7%		YH	Used	Audi	Solutions	n/a	Private Individual
109	10/08/2009	10/06/2012	£ 4,899.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 0.97	0.0%		SE	Used	SEAT	Hire Purchase	n/a	Private Individual
110	26/08/2009	31/05/2012	£ 11,987.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 779.16	6.5%		LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
111	29/07/2009	12/06/2012	£ 14,572.50	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,626.87	18.0%		EM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
112	09/09/2009	09/09/2012	£ 12,470.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 251.97	2.0%		WA	New	SEAT	Solutions	n/a	Private Individual
113	12/12/2009	21/06/2012	£ 13,514.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,087.14	8.0%		YH	New	Volkswagen	Solutions	n/a	Private Individual
114	23/09/2009	29/05/2012	£ 12,260.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 759.17	6.2%		SE	New	Volkswagen	Hire Purchase	n/a	Private Individual
115	23/11/2009	31/05/2012	£ 12,527.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 259.85	2.1%		NW	New	Volkswagen	Solutions	n/a	Private Individual
116	02/12/2009	08/06/2012	£ 19,653.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 444.37	2.3%		WM	Used	Audi	Solutions	n/a	Private Individual
117	15/12/2009	30/05/2012	£ 10,292.37	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 666.40	6.5%		NE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
118	21/01/2010	11/06/2012	£ 26,750.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 2,356.51	-8.8%		YH	New	Audi	Solutions	n/a	Private Individual
119	31/01/2010	02/02/2014	£ 23,629.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 400.00	1.7%		YH	New	Audi	Solutions	n/a	Private Individual
120	12/03/2010	20/06/2012	£ 10,940.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 481.13	4.4%		WA	New	Volkswagen	Solutions	n/a	Private Individual
121	12/03/2010	14/06/2012	£ 10,195.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 67.23	-0.7%		NW	New	SEAT	Solutions	n/a	Private Individual
122	14/05/2010	06/06/2012	£ 14,081.45	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,664.41	18.9%		WA	Used	Volkswagen	Hire Purchase	n/a	Private Individual
123	09/06/2010	03/06/2012	£ 18,329.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,959.27	10.7%		WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
124	04/08/2010	21/06/2012	£ 19,312.27	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 1,585.76	-8.2%		EM	New	Audi	Solutions	n/a	Private Individual
125	07/07/2010	30/05/2012	£ 7,395.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 422.99	5.7%		SE	New	Volkswagen	Solutions	n/a	Private Individual
126	19/08/2010	21/05/2012	£ 24,930.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,621.08	6.5%		YH	Used	Audi	Hire Purchase	n/a	Private Individual
127	27/08/2010	08/06/2012	£ 28,000.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 2,859.22	10.2%		LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
128	03/09/2010	08/06/2012	£ 20,995.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 1,182.75	-5.6%		SC	Used	Audi	Hire Purchase	n/a	Private Individual
129	30/08/2010	13/06/2012	£ 7,909.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 399.84	5.1%		YH	Used	Chrysler	Hire Purchase	n/a	Private Individual
130	22/09/2010	08/06/2012	£ 7,995.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 1,180.55	14.8%		NW	New	Skoda	Solutions	n/a	Private Individual
131	28/10/2010	14/06/2012	£ 33,075.16	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 9,431.79	28.5%		WM	New	Audi	Solutions	n/a	Private Individual
132	18/11/2010	14/06/2012	£ 7,518.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 927.64	-12.3%		NW	New	Volkswagen	Solutions	n/a	Private Individual
133	22/12/2010	28/05/2012	£ 17,258.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 79.53	-0.5%		WA	New	Volkswagen	Solutions	n/a	Private Individual
134	05/02/2011	08/06/2012	£ 12,868.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 248.57	-1.9%		NW	New	Volkswagen	Solutions	n/a	Private Individual
135	28/01/2011	08/06/2012	£ 5,230.25	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 561.40	10.7%		YH	Used	Volkswagen	Hire Purchase	n/a	Private Individual
136	22/01/2011	21/06/2012	£ 8,890.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 962.35	10.8%		EA	Used	Honda	Hire Purchase	n/a	Private Individual
137	29/01/2011	19/06/2012	£ 4,500.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 98.81	2.2%		LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
138	29/01/2011	11/06/2012	£ 30,763.13	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 2,432.94	-7.9%		NW	New	Audi	Solutions	n/a	Private Individual
139	10/02/2011	06/06/2012	£ 18,963.12	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 805.94	4.3%		SC	Used	SEAT	Hire Purchase	n/a	Private Individual
140	07/02/2011	19/06/2012	£ 4,526.16	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 99.50	2.2%		LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
141	15/02/2011	08/06/2012	£ 12,053.53	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 1,037.09	-8.6%		NW	New	Volkswagen	Solutions	n/a	Private Individual
142	18/04/2011	11/06/2012	£ 9,650.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 459.45	-4.8%		LO	New	Volkswagen	Solutions	n/a	Private Individual
143	04/05/2011	19/06/2012	£ 24,980.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 1,217.29	-4.9%		SC	New	Volkswagen	Solutions	n/a	Private Individual
144	30/06/2011	30/05/2012	£ 11,799.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 519.64	-4.4%		SE	Used	Skoda	Hire Purchase	n/a	Private Individual
145	13/10/2011	13/06/2012	£ 10,100.00	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	£ 471.34	4.7%		WA	Used	Volkswagen	Hire Purchase	n/a	Private Individual
146	07/12/2011	11/06/2012	£ 12,180.96	n/a	n/a	n/a	12/2012	n/a	n/a	n/a	-£ 857.13	-7.0%		SE	New	Volkswagen	Solutions	n/a	Private Individual

### Invoice Log

	€	£
BNP Paribas		7275.00
<b>Total</b>	<b>0.00</b>	<b>7,275.00</b>

**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	£153,891,716.08
07.12.2012 Expected Monthly Collections	£74,758,249.17
20.12.2012 Interest	-£270,308.22
20.12.2012 Interest	-£270,308.22
20.12.2012 Invoice	-£8.95
20.12.2012 Invoice	-£24,882.45
20.12.2012 Servicer Fee	-£1,931,891.98
20.12.2012 Interest	-£135,154.11
20.12.2012 Interest	-£135,154.11
20.12.2012 Interest	-£337,885.27
20.12.2012 Interest	-£337,885.27
20.12.2012 Swaps	-£13,484.59
20.12.2012 Interest	-£1,286,389.17
20.12.2012 Repenishment Adjustment Payment	-£40,551.43
20.12.2012 Def Purchase Price	-£10,524,428.09
20.12.2012 Monthly Collections	-£106,904,365.07
20.12.2012 Swaps	£4,006.85
20.12.2012 Swaps	£4,006.85
20.12.2012 Swaps	£2,003.43
20.12.2012 Swaps	£2,003.43
20.12.2012 Swaps	£5,933.22
20.12.2012 Expected Monthly Collections	£16,859,292.71
27.12.2012 Expected Monthly Collections	£58,857,637.95
31.12.2012 Interest	£21,638.60
<b>Movements this period</b>	<b>£28,302,075.28</b>
<b>Carried forward Distribution Account Balance to Next Period</b>	<b><u>£182,193,791.36</u></b>