

Driver UK Master S.A.

Monthly Investor Report

April 13

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



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Deal Overview

Cut-Off Date prior to Closing Date	31/10/2012		
Issue Date:	21/05/2013	Legal Maturity Date:	20/10/2021
Monthly Period:	01/04/2013 to 30/04/2013		
Monthly Investor Report Performance Date	14/05/2013		
Reporting Frequency:	Monthly		
Period No.:	18		
Payment Date:	21/05/2013		
Next Payment Date:	20/06/2013		
Available Distribution Amount for the Monthly Period:	01/04/2013 to 30/04/2013		
Interest Accrual Period:	22/04/2013	21/05/2013	Days accrued: 29
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	10	£193,397.57

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

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

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

Events & Triggers

Administrative Call Option (clause 12 of RPA)

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

Accumulation Balance

Amounts not Invested for the purchase of Additional Receivables

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

Credit Enhancement Increase Conditions

Weighted Average Seasoning 16.13

Dynamic Net Loss Ratio

Weighted Average Seasoning		< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
Monthly Period	in %	> 0.25%	>0.45%	>2.0%	N/A
Monthly Period	0.0364%	-	No	-	N/A
Previous Monthly Period 1	0.0144%	-	No	-	N/A
Previous Monthly Period 2	0.0283%	-	No	-	N/A

Cumulative Net Loss Ratio

Weighted Average Seasoning		< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
Monthly Period	in %	> 0.6%	>1.2%	>2.3%	> 3.5%
Monthly Period	0.1331%	-	No	-	-
Previous Monthly Period 1	0.1087%	-	No	-	-
Previous Monthly Period 2	0.1002%	-	No	-	-

Included Receivables Balance at Cut Off Date plus Additional Receivables since Cut Off £2,897,601,499.88

Late Delinquency Ratio

0.0363%	> 0.7%
-	-

Insolvency Event

No

Enforcement Event

No

Enforcement Notice

No

Cash Collateral Account

Account Balance

19,800,000.00

Specified Cash Collateral Account Balance

19,800,000.00

No

Transaction Parties replacement

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

Ratings

Rating Information on relevant Transaction Parties										
Account Bank: BNP Paribas Securities Services Current Rating* Minimum required Rating (if no short term Rating available, the higher long term rating is applicable)	DBRS			Fitch			S&P			
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
				A+	F1+	Stable	A+	A-1	Negative	
If the Account Bank ceases to have the Account Bank Required Rating it shall, at its own cost, (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: HSBC 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)	DBRS			Fitch			S&P			
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
	A	R-1M	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)	DBRS			Fitch			S&P			
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
	AA	R-1 (High)	Stable	AA	F1+	Stable	AA-	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
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 09/05/2013
+Rating of Volkswagen Financial Services (UK) Limited

Deal Overview: Counterparties

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

Notes I

<u>Rating Details (DBRS / Fitch / S&P)</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>
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		
<u>Information on 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>
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		
<u>Information on Interest</u>	<u>Class A-Series</u>							
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							

Order of Priority

Order of Priority (waterfall)

Purchased Receivables Collection Amount

Net Swap Receipts

£ 135,309,257.33

£ -

Available Collection Amount of the Period

£ 135,309,257.33

Remaining Amount from Previous Period

£ -

£135,309,257.33

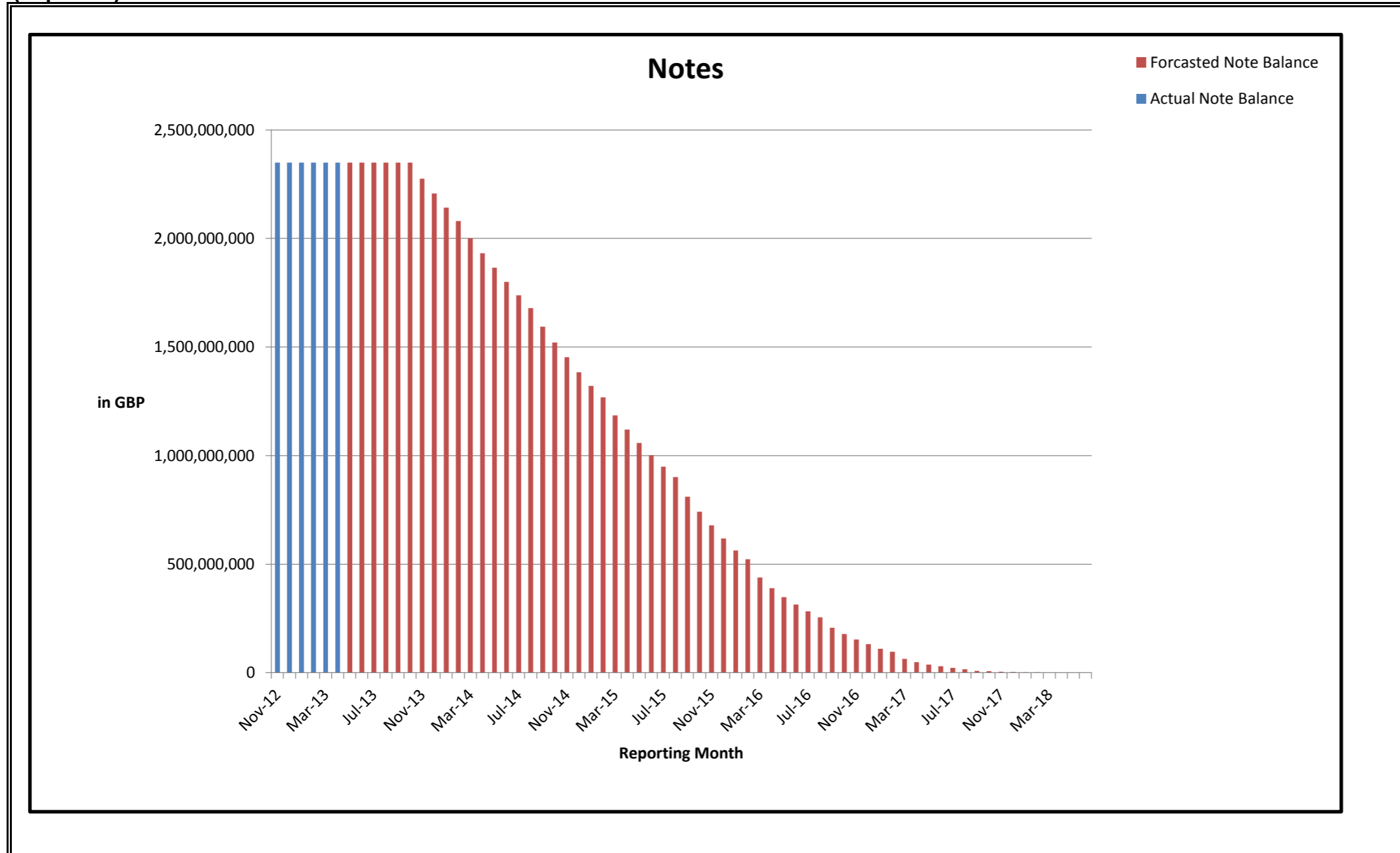
Available Distribution Amount

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

1. Taxes	£ -	£135,309,257.33
2. Payments to the Security Trustee	£ 615.13	£135,308,642.20
3. Corporate Services Provider/ Servicer Fee/ Rating Agencies fees/ Process Agent)	£ 1,931,908.52	£133,376,733.68
4. Costs relating to the listing of Notes	£ 194.67	£133,376,539.01
5. Account Bank fees	£ -	£133,376,539.01
6. Swap Counterparties/ Net Swap Payments or Swap Termination Payments	£ 50,003.41	£133,326,535.60
7. Interest accrued/Interest Shortfalls on all Notes	£ 1,432,222.60	£131,894,313.00
8. Cash Collateral Account payments	£ -	£131,894,313.00
9. Amortising Amount	£ -	£131,894,313.00
10. Accumulation Account	£ 118,119,157.36	£ 13,775,155.64
11. Any payments under the respective Swap Agreements other than those made under 6	£ -	£ 13,775,155.64
12. Interest Accrued/ Interest Shortfalls on the Subordinated Loan	£ 1,241,438.07	£ 12,533,717.57
13. Subordinated Loan Amortising Amount	£ -	£ 12,533,717.57
14. Deferred Purchase Price/ Additional Deferred Purchase Price	£ 12,533,717.57	£ -

Collections			
Early settlements			
	No of Contracts	Cash	Total Cash Amount
Early settlements in the Monthly Period			
Thereof	1	> Early settlements contracts	6,530 £ 47,236,565.14
	2	> Voluntary terminations contracts	331 £ 545,865.64
	3	> Health terminations contracts	133 £ 57,196.72
	4	> Charge-off and Post Charge-off Recoveries Contracts	1 £ 71,276.38
Total settlements			£ 47,910,916.78
Monthly collections			
		Cash	Cash Amount
Schedules Payments in the Monthly Period			
	5	> Normal payments received	£ 74,505,858.56
	6	> Maturity cash received	£ 13,042,881.99
			£ 87,548,740.55
Early settlements of the Monthly Period			
			£ 47,910,916.78
			£ 135,309,257.33
Available Distribution Amount	Constant prepayment rate	2.16%	
	Total collections of the Monthly Period		£ 135,309,257.33
Calculation of Additional Receivables (Top-Up/Top-Up)			
			£ 135,309,257.33
Brought forward from the above table			
			£ -
Plus other Available Funded Purchase Price in the Monthly Period			
			£ 135,309,257.33
Available Distribution Amount			
			£ 3,414,844.33
		Less: (Plus 1 - 8) of the Waterfall	£ 118,118,157.36
		Payments to the Accumulation Account (Plus 10) of the Waterfall	£ 118,118,157.36
BF Accumulation Balance			
			£ -
Accumulation Amount from this Monthly Period			
			£ 118,118,157.36
BF Replenishment Adjustment Drawing			
			£ 65,782.38
Additional Purchase Price this Monthly Period			
			£ 118,136,737.78
CF Accumulation Balance			
			£ -
Replenishment Adjustment Drawing			
			£ 17,585.42
Replenishment Adjustment Payment			
			£ -
Check			
			£ -
CF Replenishment Adjustment Drawing			
			£ 65,345.80

(Expected) Amortisation Profile



Pool concentration

New/Used Vehicles in the initial Pool Cut

EoP after origination of additional Included Receivables

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
New	140,644	57.74%	£1,573,147,413.25	66.93%	143,684	58.50%	£1,601,115,012.81	68.12%
Used	102,937	42.26%	£777,321,164.12	33.07%	101,926	41.50%	£749,373,683.41	31.88%
Total	243,581	100.00%	£2,350,468,577.37	100.00%	245,610	100.00%	£2,350,488,696.22	100.00%

Limit on used cars:

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	31.88%	50.00%

PCP and Lease Purchase Contracts in initial Pool Cut

EoP after origination of additional Included Receivables

Financing Contract	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
PCP	139,258	57.17%	£1,755,825,586.24	74.70%	144,810	58.96%	£1,791,677,821.57	76.23%
Lease Purchase	315	0.13%	£1,907,540.22	0.08%	102	0.04%	£373,031.85	0.02%
Total	139,573	57.30%	£1,757,733,126.46	74.78%	144,912	59.00%	£1,792,050,853.42	76.24%

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%	76.23%	No limit
Lease Purchase	0.08%	0.02%	5.00%

PCP balloons in initial Pool Cut

EoP after origination of additional Included Receivables

Financing Contract	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance of Balloons	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance of Balloons	% of Aggregate Included Receivables Balance
PCP	139,258	57.17%	£1,032,045,515.73	43.91%	144,810	58.96%	£1,084,395,128.38	46.13%

Limit on PCP balloons

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
43.91%	46.13%	No limit

Non VW Group Vehicles as of initial Pool Cut

EoP after origination of additional Included Receivables

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Receivable Balance
New	63	0.03%	£374,355.63	0.02%	58	0.02%	£328,806.59	0.01%
Used	5,684	2.33%	£28,676,601.34	1.22%	5,708	2.32%	£27,735,478.41	1.18%
Total	5,747	2.36%	£29,050,956.97	1.24%	5,766	2.35%	£28,064,285.00	1.19%

Limit on Non VW Group Vehicles

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.19%	No limit

Obligor Concentration as of initial Pool Cut

EoP after origination of additional Included Receivables

Number 1 Obligor	No of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
No.1	20	£86,023.77	0.0037%	2	£79,405.72	0.0034%

Limit on D & Z Credit Bands

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	1.00%	5.00%

Excess Spread 8.1(g) Weighted Hedge Rate

At Initial Pool Cut	Current %	Current + 2.5%	Weighted Average IRR	Headroom
1.09%	1.09%	3.59%	7.81%	4.21%

Limit of Aggregate Receivable Balance

Current Exposure	Limit Exposure
£79,405.72	£150,000.00

Outstanding Contracts

	No of Contracts	Included Receivables Balance
Summary Information		
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	234,743	2,213,557,981.80
Included Receivables Balance added in the Previous Monthly Period	11,193	136,913,134.00
Included Receivables Balance Post Top Up for the Previous Monthly Period	245,936	2,350,471,115.80
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables	N/A	118,119,157.36
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables	236,025	2,232,351,958.44
Additional Receivables at this Cut-Off Date (where Funding remains constant)	9,585	118,136,737.78
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 ar	-	-
Included Receivables Balance at this Cut-Off Date	245,610	2,350,488,696.22

Status of Financing Contracts for the Monthly Period										Financing Contract				Person				Vehicle Status				
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used		
Contract Status	Number of Contracts	Included Receivables Balance	% of Total	Contract status	Number of Contracts	Included Receivables Balance	% of Total	change in %	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance		
Current	238,907	£ 2,319,978,772.41	98.7%	Current	239,350	£ 2,308,251,578.02	98.2%	0.5%	98,031	£ 545,929,909.07	141,266	£ 1,762,023,947.51	53	£ 297,721.44	8,623	£ 77,812,613.61	230,727	£ 2,230,438,964.41	140,492	£ 1,576,249,816.53	98,858	£ 732,001,761.49
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	4,796	£ 38,538,451.30	1.6%	-0.5%	2,231	£ 12,032,353.93	2,547	£ 26,429,255.97	18	£ 76,841.40	161	£ 1,315,434.99	4,635	£ 37,223,016.31	2,292	£ 22,334,527.78	2,504	£ 16,203,923.52
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	389	£ 3,694,655.07	0.2%	0.0%	64	£ 478,405.71	323	£ 3,208,944.57	2	£ 7,304.79	4	£ 29,641.16	385	£ 3,665,013.91	240	£ 2,515,773.33	149	£ 1,178,881.74
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	123	£ 2,941.86	0.0%	0.0%	24	£ -	95	£ -	4	£ 2,941.86	4	£ -	119	£ 2,941.86	84	£ 2,047.56	39	£ 894.30
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	952	£ 1,069.97	0.0%	0.0%	348	£ 2,825.91	579	£ 15,673.52	25	£ 11,777.64	72	£ 1,069.97	880	£ 1,069.97	576	£ 12,947.61	376	£ 11,777.64
Terminated Receivable	0	£ -	0.0%	Defaulted Receivable	-	£ -	0.0%	0.0%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
Charged-off	0	£ -	0.0%	Charged-off	-	£ -	0.0%	0.0%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
Total	243,581	£ 2,350,468,577.37	100.0%	Total	245,610	£ 2,350,488,696.22	100.0%	0.0%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

Original Term of Contracts										Financing Contract				Person				Vehicle Status				
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used		
Rem. Terms of Contract	Number of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Contract	Number of Contracts	Included Receivables Balance	% of Total	change in %	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance		
< 6	-	£ -	0.0%	< 6	-	£ -	0.0%	0.0%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -		
6 - 10	4	£ 29,701.03	0.0%	6 - 10	2	£ 9,633.91	0.0%	0.0%	1	£ 2,087.11	1	£ 7,546.80	-	£ -	1	£ 2,087.11	1	£ 7,546.80	-	£ -		
11 - 15	463	£ 834,068.15	0.0%	11 - 15	529	£ 774,294.30	0.0%	0.0%	527	£ 758,530.41	2	£ 15,763.89	17	£ 47,249.33	512	£ 727,044.97	353	£ 362,162.23	176	£ 412,132.07		
16 - 20	887	£ 6,958,417.17	0.3%	16 - 20	866	£ 5,743,437.38	0.2%	0.1%	344	£ 964,885.36	522	£ 4,778,552.02	-	£ -	52	£ 327,161.05	814	£ 5,416,276.33	565	£ 4,704,941.13		
21 - 25	14,048	£ 73,414,612.41	3.1%	21 - 25	13,523	£ 65,295,766.86	2.8%	0.3%	11,227	£ 36,064,477.20	2,294	£ 29,231,289.66	2	£ -	655	£ 3,590,714.71	12,868	£ 61,705,052.15	5,893	£ 36,586,741.83		
26 - 30	1,627	£ 8,953,671.52	0.4%	26 - 30	1,507	£ 7,837,574.45	0.3%	0.0%	1,084	£ 3,561,557.61	423	£ 4,276,016.84	-	£ -	57	£ 292,766.87	1,450	£ 7,541,807.58	295	£ 2,387,422.78		
31 - 35	1,106	£ 9,004,241.11	0.4%	31 - 35	1,013	£ 7,984,890.81	0.3%	0.0%	310	£ 1,177,119.01	703	£ 6,807,771.80	-	£ -	42	£ 292,982.11	971	£ 7,691,908.70	122	£ 1,156,167.31		
36 - 40	122,551	£ 1,155,830,725.07	49.2%	36 - 40	121,680	£ 1,135,127,924.35	48.3%	0.9%	32,121	£ 135,068,285.81	89,548	£ 1,000,059,539.25	11	£ 99.29	4,589	£ 37,585,444.75	117,091	£ 1,097,542,479.60	90,516	£ 936,902,697.71		
41 - 45	20,367	£ 191,507,198.04	8.1%	41 - 45	21,558	£ 195,931,585.00	8.3%	-0.2%	1,861	£ 8,448,641.69	19,694	£ 187,474,558.53	3	£ 8,384.78	190	£ 1,934,419.62	21,368	£ 193,997,165.38	13,818	£ 127,464,156.55		
46 - 50	48,512	£ 635,776,184.09	27.0%	46 - 50	50,671	£ 671,910,030.74	28.6%	-1.5%	18,964	£ 112,528,994.45	31,622	£ 559,016,497.40	85	£ 364,538.89	2,125	£ 22,058,889.41	48,546	£ 648,851,141.33	27,269	£ 455,491,283.87		
51 - 55	1,016	£ 6,549,985.60	0.3%	51 - 55	1,034	£ 6,464,999.57	0.3%	0.0%	1,032	£ 6,454,705.30	1	£ 10,285.38	1	£ 8.89	21	£ 189,332.47	1,013	£ 6,275,667.10	81	£ 423,662.61		
56 - 60	30,584	£ 246,839,821.62	10.5%	56 - 60	31,142	£ 241,841,192.01	10.3%	0.2%	31,142	£ 241,841,192.01	-	£ -	-	£ -	1,112	£ 18,803,250.49	30,030	£ 229,037,941.52	4,442	£ 33,783,005.63		
> 60	2,414	£ 14,769,951.56	0.6%	> 60	2,085	£ 11,567,366.84	0.5%	0.1%	2,085	£ 11,567,366.84	-	£ -	-	£ -	3	£ 30,391.84	2,082	£ 11,536,975.00	330	£ 1,853,221.16		
Total	243,581	£ 2,350,468,577.37	100.0%	Total	245,610	£ 2,350,488,696.22	100.0%	0.0%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

Remaining Term of Financing Contract										Financing Contract				Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
Rem. terms of Financing Contract	Number of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Financing Contract	Number of Contracts	Included Receivables Balance	% of Total	change in %	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	
< 6	18,583	£ 70,832,649.79	3.0%	< 6	23,313	£ 96,960,192.49	4.1%	-1.1%	12,057	£ 10,738,058.87	11,169	£ 85,937,635.71	87	£ 284,497.91	1,030	£ 2,723,708.77	22,283	£ 94,236,483.72	13,909	£ 75,169,847.19	
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	22,431	£ 123,156,001.37	5.2%	0.6%	10,990	£ 23,542,729.10	11,426	£ 99,524,738.33	15	£ 88,533.94	954	£ 4,606,817.96	21,477	£ 118,549,183.41	12,302	£ 85,203,867.26	
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	33,642	£ 249,446,133.91	10.6%	-1.8%	13,333	£ 46,274,181.95	20,309	£ 203,171,951.96	-	£ -	1,235	£ 8,749,305.96	32,407	£ 240,696,827.95	21,770	£ 189,890,248.85	
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	31,953	£ 277,781,414.95	11.8%	0.9%	11,921	£ 55,926,202.61	20,032	£ 221,855,212.34	-	£ -	1,218	£ 10,330,626.82	30,735	£ 267,450,788.13	19,699	£ 200,553,435.79	
21 - 25	32,169	£ 316,244,459.26	13.5%	21 - 25	36,380	£ 374,954,902.17	16.0%	-2.5%	11,839	£ 67,257,772.79	24,541	£ 307,697,129.38	-	£ -	1,214	£ 11,985,695.19	35,166	£ 362,969,206.98	24,014	£ 284,254,138.41	
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	36,921	£ 421,281,408.64	17.9%	-2.5%	10,860	£ 73,760,207.83	16,369	£ 347,521,200.81	-	£ -	1,044	£ 12,023,270.38	35,877	£ 409,258,138.26	24,114	£ 310,276,018.67	
31 - 35	32,125	£ 402,598,105.96	17.1%	31 - 35	24,437	£ 308,235,993.53	12.8%	4.3%	8,068	£ 63,445,364.71	16,369	£ 237,798,628.82	-	£ -	751	£ 9,076,134.18	23,686	£ 292,167,859.35	14,265	£ 200,955,932.95	
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	14,876	£ 208,235,927.67	8.9%	-1.8%	6,339	£ 56,905,307.78	8,537	£ 152,330,619.89	-	£ -	426	£ 5,647,903.11	14,450	£ 202,588,024.56	7,071	£ 124,936,629.38	
41 - 45	14,369	£ 219,073,956.95	9.3%	41 - 45	11,217	£ 172,972,835.10	7.4%	2.0%	5,659	£ 56,088,434.29	5,558	£ 116,884,400.81	-	£ -	425	£ 5,957,046.52	10,792	£ 167,015,788.58	5,110	£ 103,673,429.69	
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	5,790	£ 71,157,652.69	3.0%	1.5%	4,962	£ 52,201,349.17	808	£ 18,956,303.52	-	£ -	318	£ 4,421,040.09	5,472	£ 66,736,612.60	1,109	£ 21,680,373.33	
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	3,515	£ 39,593,516.86	1.7%	0.2%	3,515	£ 39,593,516.86	-	£ -	-	£ -	182	£ 2,620,177.54	3,333	£ 36,973,339.32	243	£ 3,396,683.68	
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	1,135	£ 13,704,716.84															

Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	59	1	26.18
0	Original Term of Contracts	62	8	42.29
1	Distribution of Financing Contracts by Obligor	£ 79,405.72	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 78,876.94	£ 0.00	£ 13,777.05
1	Top 20 Obligor	£ 79,405.72	£ 61,500.62	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	19.99%	0.00%	7.81%
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	£ 100,000.00	£ 0.00	£ 4,608.11
5	Balloons as of the Monthly Period	£ 76,007.60	£ 0.86	£ 8,940.71
5	Months Seasoned	1	62	16.13

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	238,553	£ 2,281,412,560.75	97.06%	-0.17%
7,238	£ 72,652,734.24	3.09%	2 - 10	7,000	£ 68,813,627.65	2.93%	0.16%
80	£ 366,860.66	0.02%	11 - 20	57	£ 262,507.82	0.01%	0.00%
-	£ -	0.00%	21 - 50	-	£ -	0.00%	0.00%
-	£ -	0.00%	> 50	-	£ -	0.00%	0.00%
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
97,383	£ 537,124,600.96	141,111	£ 1,744,016,122.53	92	£ 384,809	7,013	£ 64,836,995	231,556	£ 2,216,575,566	139,291	£ 1,552,557,811	99,295	£ 728,967,713
3,275	£ 21,163,697.25	3,699	£ 47,661,699.04	10	£ 11,778	1,811	£ 14,171,150	5,173	£ 54,642,478	4,356	£ 48,421,151	2,631	£ 20,405,971
40	£ 149,544.59	-	£ -	-	£ -	40	£ 149,545	17	£ 112,963	37	£ 136,051	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

Distribution of Contracts by Included Receivables Balance							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Included Receivables Balance	No of Contracts	Included Receivables Balance	% of Total	change in %
76,578	£ 251,641,908.05	10.71%	Up to GBP 7,000	76,686	£ 248,946,078.86	10.59%	0.11%
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	70,606	£ 559,271,265.47	23.79%	-0.47%
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	26,142	£ 287,087,145.34	12.21%	-0.64%
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	29,599	£ 396,420,850.97	16.87%	0.28%
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	12,738	£ 203,033,314.64	8.64%	0.45%
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,663	£ 232,897,873.14	9.91%	-0.05%
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,255	£ 249,445,583.73	10.61%	-0.11%
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,138	£ 111,735,335.29	4.75%	0.21%
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,181	£ 37,814,297.14	1.61%	0.15%
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	422	£ 15,616,333.50	0.66%	-0.02%
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	148	£ 6,427,931.52	0.27%	0.08%
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	32	£ 1,792,686.62	0.08%	0.01%
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
64,307	£ 190,440,729.87	12,299	£ 58,300,467.01	80	£ 204,881.98	3,135	£ 10,261,189.78	73,551	£ 238,684,889.08	27,035	£ 91,639,299.52	49,651	£ 157,306,779.34
22,457	£ 173,703,096.84	48,130	£ 385,432,764.99	19	£ 135,403.64	2,391	£ 18,941,599.48	68,215	£ 540,329,665.99	44,652	£ 355,618,515.08	25,954	£ 203,652,750.39
5,652	£ 61,783,665.82	20,487	£ 225,270,733.29	3	£ 32,746.23	1,019	£ 11,189,867.74	25,123	£ 275,897,277.60	17,651	£ 194,029,260.08	8,491	£ 93,057,885.26
4,524	£ 60,216,927.09	25,075	£ 336,203,923.88	-	£ -	1,086	£ 14,582,982.17	28,513	£ 381,837,868.80	21,232	£ 284,507,305.02	8,367	£ 111,913,545.95
1,495	£ 23,781,621.31	11,243	£ 179,251,693.33	-	£ -	436	£ 6,959,359.25	12,302	£ 196,073,955.39	9,360	£ 149,234,763.75	3,378	£ 53,798,550.89
1,231	£ 22,607,332.11	11,432	£ 210,290,541.03	-	£ -	400	£ 7,351,997.20	12,263	£ 225,545,875.94	9,570	£ 176,116,201.08	3,093	£ 56,781,672.06
697	£ 15,284,250.01	10,558	£ 234,161,333.72	-	£ -	258	£ 5,668,864.74	10,997	£ 243,776,718.99	9,168	£ 203,422,137.36	2,087	£ 46,023,446.37
202	£ 5,442,520.18	3,936	£ 106,292,815.11	-	£ -	91	£ 2,477,701.37	4,047	£ 109,257,633.92	3,505	£ 94,694,504.12	633	£ 17,040,831.17
51	£ 1,643,316.03	1,130	£ 36,170,981.11	-	£ -	24	£ 774,199.38	1,157	£ 37,040,097.76	1,028	£ 32,896,058.72	153	£ 4,918,238.42
42	£ 1,562,190.23	380	£ 14,054,143.27	-	£ -	18	£ 679,327.81	404	£ 14,937,005.69	345	£ 12,777,104.43	77	£ 2,839,229.07
28	£ 1,238,211.10	120	£ 5,189,720.42	-	£ -	5	£ 218,442.64	143	£ 6,209,488.88	118	£ 5,121,159.24	30	£ 1,306,772.28
12	£ 733,982.21	20	£ 1,058,704.41	-	£ -	1	£ 52,158.20	31	£ 1,740,528.42	20	£ 1,058,704.41	12	£ 733,982.21
100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

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	2	£ 79,405.72	5.77%	0.53%
8	£ 77,909.92	5.71%	2	1	£ 78,876.94	5.73%	-0.02%
2	£ 75,773.94	5.55%	3	17	£ 75,726.39	5.50%	0.05%
10	£ 74,122.40	5.43%	4	1	£ 75,398.88	5.48%	-0.05%
3	£ 72,928.16	5.34%	5	1	£ 73,677.47	5.35%	-0.01%
2	£ 71,548.33	5.24%	6	4	£ 71,800.54	5.22%	0.03%
6	£ 68,320.72	5.01%	7	2	£ 71,043.68	5.16%	-0.16%
2	£ 67,947.99	4.98%	8	2	£ 70,305.31	5.11%	-0.13%
2	£ 67,315.97	4.93%	9	2	£ 69,887.92	5.08%	-0.15%
7	£ 67,278.39	4.93%	10	5	£ 69,008.15	5.01%	-0.08%
15	£ 321,684.76	23.57%	11 - 15	11	£ 327,863.76	23.82%	-0.25%
23	£ 313,753.30	22.99%	16 - 20	10	£ 313,263.75	22.76%	0.23%
100	£ 1,364,607.65	100.00%	Total	58	£ 1,376,258.51	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
2	£ 79,405.72	-	£ -	-	£ -	2	£ 79,405.72	-	£ -	2	£ 79,405.72	-	£ -
1	£ 78,876.94	-	£ -	-	£ -	-	£ -	1	£ 78,876.94	-	£ -	1	£ 78,876.94
17	£ 75,726.39	-	£ -	-	£ -	17	£ 75,726.39	-	£ -	14	£ 62,232.49	3	£ 13,493.90
1	£ 75,398.88	-	£ -	-	£ -	-	£ -	1	£ 75,398.88	-	£ -	1	£ 75,398.88
1	£ 73,677.47	-	£ -	-	£ -	-	£ -	1	£ 73,677.47	-	£ -	1	£ 73,677.47
4	£ 71,800.54	-	£ -	-	£ -	4	£ 71,800.54	-	£ -	3	£ 53,030.60	1	£ 18,769.94
-	£ -	2	£ 71,043.68	-	£ -	-	£ -	2	£ 71,043.68	2	£ 71,043.68	-	£ -
1	£ 19,398.19	1	£ 50,907.12	-	£ -	-	£ -	2	£ 70,305.31	1	£ 50,907.12	1	£ 19,398.19
-	£ -	2	£ 69,887.92	-	£ -	-	£ -	2	£ 69,887.92	2	£ 69,887.92	-	£ -
1	£ 17,586.49	4	£ 51,421.66	-	£ -	5	£ 69,008.15	-	£ -	4	£ 62,247.33	1	£ 6,760.82
3	£ 65,570.05	8	£ 262,293.71	-	£ -	3	£ 65,570.05	8	£ 262,293.71	8	£ 254,774.35	3	£ 73,089.41
3	£ 103,844.68	7	£ 209,419.07	-	£ -	-	£ -	10	£ 313,263.75	6	£ 161,225.74	4	£ 152,038.01
34	£ 661,285.35	24	£ 714,973.16	-	£ -	31	£ 361,510.85	27	£ 1,014,747.66	42	£ 864,754.95	16	£ 511,503.56

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	243,064	£ 2,331,047,509.31	99.17%	-0.01%
2,569	£ 19,613,958.28	0.83%	Others	2,546	£ 19,441,186.91	0.83%	0.01%
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
99,355	£ 551,900,026.62	143,620	£ 1,778,823,221.40	89	£ 324,261.29	8,767	£ 78,443,259.43	234,297	£ 2,252,604,249.88	142,564	£ 1,590,025,171.47	100,500	£ 741,022,337.84
1,343	£ 6,537,816.18	1,190	£ 12,854,600.17	13	£ 48,770.56	97	£ 714,430.33						

Information Contract Pool 2

Distribution of Financing Contract by Make and Model								
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				
No of Contracts	Included Receivables Balance	in % of Total	Make/ Model	No of Contracts	Included Receivables Balance	in % of Total	change in %	
2,493	£ 15,927,215.94	0.68%	Beetle	2,339	£ 15,940,575.96	0.68%	0.00%	
52	£ 108,851.21	0.00%	Bora	41	£ 63,548.72	0.00%	0.00%	
108	£ 2,333,947.33	0.10%	California	117	£ 2,394,922.83	0.10%	0.00%	
129	£ 1,569,070.55	0.07%	Caravelle	128	£ 1,517,624.31	0.06%	0.00%	
1,699	£ 15,964,347.99	0.68%	Eos	1,474	£ 12,554,768.80	0.53%	0.15%	
4,553	£ 15,826,915.10	0.67%	Fox	3,418	£ 10,599,153.60	0.45%	0.22%	
35,997	£ 328,978,907.98	14.00%	Golf	36,404	£ 331,751,259.10	14.11%	-0.12%	
1,301	£ 8,507,618.69	0.36%	Jetta	1,225	£ 7,507,867.45	0.32%	0.04%	
11	£ 14,429.19	0.00%	Lupo	7	£ 9,630.65	0.00%	0.00%	
8,444	£ 63,746,185.11	2.71%	Passat	7,672	£ 58,219,677.23	2.48%	0.24%	
84	£ 821,391.70	0.03%	Phaeton	76	£ 720,882.06	0.03%	0.00%	
36,044	£ 252,034,321.94	10.72%	Polo	35,761	£ 244,458,674.04	10.40%	0.32%	
4,395	£ 55,437,544.77	2.36%	Scirocco	4,352	£ 51,578,119.85	2.19%	0.16%	
854	£ 8,957,535.76	0.38%	Sharan	896	£ 9,272,619.53	0.39%	-0.01%	
4,588	£ 57,202,140.22	2.43%	Tiguan	4,747	£ 57,295,312.06	2.44%	0.00%	
865	£ 8,912,961.48	0.38%	Touareg	810	£ 7,958,480.30	0.34%	0.04%	
3,631	£ 30,328,987.75	1.29%	Touran	3,525	£ 28,040,575.13	1.19%	0.10%	
5	£ -	0.00%	VW00	1	£ -	0.00%	0.00%	
2,192	£ 17,615,698.54	0.75%	VWUP	4,107	£ 30,864,012.80	1.31%	-0.56%	
5,151	£ 39,491,128.19	1.68%	VW Commercial	5,581	£ 42,215,347.93	1.80%	-0.12%	
112,596	£ 923,779,199.44	39.30%	VW	112,681	£ 912,963,052.35	38.84%	0.46%	
10,602	£ 133,695,086.53	5.69%	A1	12,258	£ 146,178,577.47	6.22%	-0.53%	
21	£ 32,169.94	0.00%	A2	13	£ 13,708.11	0.00%	0.00%	
21,470	£ 241,949,288.11	10.29%	A3	20,274	£ 226,401,457.17	9.63%	0.66%	
14,878	£ 188,396,152.69	8.02%	A4	14,016	£ 176,014,093.23	7.49%	0.53%	
8,675	£ 160,976,427.03	6.85%	A5	8,823	£ 157,882,351.35	6.72%	0.13%	
8,454	£ 133,913,952.53	5.70%	A6	8,655	£ 137,949,901.70	5.87%	-0.17%	
819	£ 23,525,039.20	1.00%	A7	1,042	£ 28,050,432.90	1.19%	-0.19%	
345	£ 4,156,088.67	0.18%	A8	309	£ 3,490,477.72	0.15%	0.03%	
257	£ 2,350,958.72	0.10%	Allroad	265	£ 2,401,737.63	0.10%	0.00%	
702	£ 15,473,959.62	0.66%	Q3	1,520	£ 32,382,195.02	1.38%	-0.72%	
2,774	£ 52,241,767.09	2.22%	Q5	3,042	£ 57,930,504.14	2.46%	-0.24%	
1,070	£ 13,393,912.53	0.57%	Q7	983	£ 11,930,309.83	0.51%	0.06%	
786	£ 19,266,261.97	0.82%	R Models	789	£ 20,003,227.72	0.85%	-0.03%	
7,487	£ 113,633,293.01	4.83%	TT	7,325	£ 110,319,211.16	4.69%	0.14%	
78,340	£ 1,103,004,357.64	46.93%	Audi	79,314	£ 1,110,948,185.15	47.26%	-0.34%	
361	£ 4,026,600.29	0.17%	Alhambra	469	£ 5,365,036.15	0.23%	-0.06%	
3	£ 2,242.11	0.00%	Arosa	3	£ 3,231.10	0.00%	0.00%	
916	£ 4,812,802.67	0.20%	Altea	805	£ 4,118,023.90	0.18%	0.03%	
2	£ 3,469.16	0.00%	Cordoba	1	£ 2,268.98	0.00%	0.00%	
460	£ 4,181,540.48	0.18%	Exeo	461	£ 3,928,440.05	0.17%	0.01%	
15,331	£ 100,419,180.27	4.27%	Ibiza	15,113	£ 97,121,950.20	4.13%	0.14%	
5,299	£ 39,388,504.61	1.68%	Leon	5,196	£ 37,879,394.48	1.61%	0.06%	
224	£ 1,852,886.39	0.08%	Mii	498	£ 3,856,789.58	0.16%	-0.09%	
35	£ 105,610.49	0.00%	Toledo	36	£ 173,393.40	0.01%	0.00%	
22,631	£ 154,792,836.47	6.59%	Seat	22,582	£ 152,448,527.84	6.49%	0.10%	
478	£ 3,682,159.62	0.16%	Citigo	1,229	£ 8,263,490.17	0.35%	-0.19%	
10,486	£ 48,502,380.65	2.06%	Fabia	10,251	£ 47,851,260.67	2.04%	0.03%	
8,920	£ 52,773,257.52	2.25%	Octavia	8,909	£ 53,022,935.85	2.26%	-0.01%	
1,048	£ 4,985,777.56	0.21%	Roomster	1,060	£ 4,820,609.30	0.21%	0.01%	
1,535	£ 13,639,109.45	0.58%	Superb	1,806	£ 14,784,732.19	0.63%	-0.05%	
1,800	£ 16,258,542.05	0.69%	Yeti	1,974	£ 16,910,455.04	0.72%	-0.03%	
24,267	£ 139,841,226.85	5.95%	Skoda	25,229	£ 145,653,483.22	6.20%	-0.25%	
5,747	£ 29,050,957	1.24%	Other	5,804	£ 28,475,447.66	1.21%	0.02%	
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%	

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
1,241	£ 4,743,321.12	1,096	£ 11,191,064.21	2	£ 6,190.63	23	£ 174,182.01	2,316	£ 15,766,393.95	1,210	£ 10,590,079.78	1,129	£ 5,350,496.18
41	£ 63,548.72	-	£ -	-	£ -	-	£ -	41	£ 63,548.72	-	£ -	41	£ 63,548.72
61	£ 1,015,603.19	56	£ 1,379,319.64	-	£ -	12	£ 197,808.77	105	£ 2,197,114.06	82	£ 1,822,768.20	35	£ 572,154.63
123	£ 1,388,659.92	5	£ 128,964.39	-	£ -	20	£ 290,146.43	108	£ 1,227,477.88	33	£ 503,195.77	95	£ 1,014,428.54
806	£ 4,178,232.11	662	£ 8,350,143.08	6	£ 26,393.61	16	£ 168,953.82	1,458	£ 12,385,814.98	651	£ 7,108,572.17	823	£ 5,446,196.63
1,336	£ 2,931,063.78	2,081	£ 7,665,312.47	1	£ 2,777.35	28	£ 81,540.58	3,390	£ 10,517,613.02	2,219	£ 7,613,758.31	1,199	£ 2,985,395.29
16,001	£ 79,593,664.01	20,375	£ 252,013,146.74	28	£ 144,448.35	723	£ 6,409,996.25	35,681	£ 325,341,262.85	19,480	£ 233,248,542.08	16,924	£ 98,502,717.02
858	£ 3,749,543.79	364	£ 3,744,746.36	3	£ 13,577.30	36	£ 241,899.66	1,189	£ 7,265,967.79	474	£ 4,118,534.68	751	£ 3,389,332.77
7	£ 9,630.65	-	£ -	-	£ -	-	£ -	7	£ 9,630.65	-	£ -	7	£ 9,630.65
5,422	£ 30,034,043.84	2,241	£ 28,157,335.15	9	£ 28,298.24	428	£ 3,119,263.02	7,244	£ 55,100,414.21	2,376	£ 23,245,569.53	5,296	£ 34,974,107.70
75	£ 695,296.89	1	£ 25,585.17	-	£ -	5	£ 60,902.54	71	£ 659,979.52	2	£ 38,316.26	74	£ 682,565.80
9,099	£ 34,114,132.00	26,657	£ 210,333,207.90	5	£ 11,334.14	215	£ 1,485,815.25	35,546	£ 242,972,858.79	26,485	£ 204,806,761.25	9,276	£ 39,651,912.79
1,426	£ 11,567,502.46	2,925	£ 40,002,196.12	1	£ 8,421.27	57	£ 561,076.47	4,295	£ 51,017,043.38	2,622	£ 34,992,950.87	1,730	£ 16,585,168.98
574	£ 4,213,348.39	321	£ 5,054,320.27	1	£ 4,950.87	37	£ 380,643.19	859	£ 8,891,976.34	363	£ 5,480,991.03	533	£ 3,791,628.50
1,918	£ 14,677,009.83	2,827	£ 42,601,885.97	2	£ 16,416.26	105	£ 1,205,535.92	4,642	£ 56,089,776.14	2,647	£ 37,956,794.57	2,100	£ 19,338,517.49
794	£ 7,578,197.42	14	£ 364,524.65	2	£ 15,758.23	39	£ 477,376.91	771	£ 7,481,103.39	91	£ 1,402,742.33	719	£ 6,555,737.97
2,115	£ 11,844,331.72	1,409	£ 16,191,723.83	1	£ 4,519.58	63	£ 547,790.20	3,462	£ 27,492,784.93	1,712	£ 17,594,164.98	1,813	£ 10,446,410.15
1	£ -	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -
196	£ 1,042,859.22	3,911	£ 29,821,153.58	-	£ -	39	£ 306,005.62	4,068	£ 30,558,007.18	3,893	£ 29,403,093.88	214	£ 1,460,918.92
5,576	£ 42,199,951.84	-	£ -	5	£ 15,396.09	3,753	£ 29,739,016.65	1,828	£ 12,476,331.28	1,541	£ 13,615,076.53	4,040	£ 28,600,271.40
47,670	£ 255,639,940.90	64,945	£ 657,024,629.53	66	£ 298,481.92	5,600	£ 45,447,953.29	107,081	£ 867,515,099.06	65,882	£ 633,541,912.22	46,799	£ 279,421,140.13
836	£ 5,947,420.28	11,422	£ 140,231,157.19	-	£ -	183	£ 2,049,065.89	12,075	£ 144,129,511.58	10,671	£ 129,790,477.99	1,587	£ 16,388,099.48
13	£ 13,708.11	-	£ -	-	£ -	-	£ -	13	£ 13,708.11	-	£ -	13	£ 13,708.11
6,354	£ 38,423,875.40	13,913	£ 187,975,145.04	7	£ 2,436.73	436	£ 4,463,899.34	19,838	£ 221,937,557.83	10,892	£ 147,702,459.75	9,382	£ 78,698,997.42
5,225	£ 35,960,772.85	8,784	£ 140,033,934.93	5	£ 19,385.45	543	£ 5,580,397.10	13,473	£ 170,433,696.13	5,827	£ 99,731,091.13	8,189	£ 76,283,002.10
2,158	£ 21,586,259.81	6,664	£ 136,296,091.54	1	£ -	270	£ 3,872,276.96	8,553	£ 154,010,074.39	4,762	£ 99,633,139.43	4,061	£ 58,249,211.92
2,144	£ 15,748,863.70	6,506	£ 122,187,141.90	5	£ 13,896.10	329	£ 4,084,280.65	8,326	£ 133,865,621.05	5,124	£ 101,939,457.34	3,531	£ 36,010,444.36
115	£ 1,748,465.86	927	£ 26,301,967.04	-	£ -	40	£ 1,016,337.12	1,002	£ 27,034,095.78	718	£ 20,987,237.31	324	£ 7,063,195.59
308	£ 3,490,477.72	-	£ -	1	£ -	21	£ 257,143.56	288	£ 3,233,334.16	5	£ 94,086.68	304	£ 3,396,391.04
262	£ 2,363,822.37	3	£ 37,915.26	-	£ -	23	£ 298,362.11	242	£ 2,103,375.52	23	£ 198,229.95	242	£ 2,203,507.68
169	£ 2,035,167.96	1,351	£ 30,347,027.06	-	£ -	24	£ 445,025.25	1,496	£ 31,937,169.77	1,362	£ 29,601,759.13	158	£ 2,780,435.89
949	£ 10,876,987.69	2,093	£ 47,053,516.45	-	£ -	113	£ 1,841,692.94	2,929	£ 56,088,811.20	1,899</			

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	13,198	£ 120,238,096.66	5.12%	-0.02%	6,150	£ 34,433,589.23	7,046	£ 85,794,982.06	2	£ 9,525.37	291	£ 2,747,825.94	12,907	£ 117,490,270.72	7,591	£ 80,553,684.27	5,607	£ 39,684,412.39
30,527	£ 295,539,101.67	12.57%	North West, England	30,308	£ 291,523,011.73	12.40%	0.17%	11,754	£ 63,359,959.83	18,538	£ 228,101,473.06	16	£ 61,578.84	852	£ 7,754,260.78	29,456	£ 283,768,750.95	18,297	£ 205,509,157.74	12,011	£ 86,013,853.99
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,571	£ 211,024,910.24	8.98%	-0.03%	11,206	£ 62,728,375.14	12,357	£ 148,263,536.37	8	£ 32,998.73	848	£ 7,649,397.55	22,723	£ 203,375,512.69	13,475	£ 141,083,620.62	10,096	£ 69,941,289.62
12,947	£ 130,510,416.21	5.55%	East Midlands, England	13,144	£ 131,521,965.73	5.60%	-0.04%	5,198	£ 30,300,454.37	7,940	£ 101,204,639.06	6	£ 16,872.30	573	£ 5,570,726.88	12,571	£ 125,951,238.85	7,846	£ 90,923,454.81	5,298	£ 40,598,510.92
24,668	£ 246,479,573.00	10.49%	West Midlands, England	24,811	£ 246,030,088.22	10.47%	0.02%	8,894	£ 47,775,419.23	15,907	£ 198,224,342.04	10	£ 30,326.95	970	£ 8,711,024.60	23,841	£ 237,319,063.62	15,370	£ 176,137,349.66	9,441	£ 69,892,738.56
20,855	£ 211,564,266.84	9.00%	East of England	21,171	£ 212,826,032.44	9.05%	-0.05%	7,783	£ 43,717,326.72	13,378	£ 169,051,615.51	10	£ 57,090.21	862	£ 7,501,522.58	20,309	£ 205,324,509.86	12,687	£ 147,686,357.42	8,484	£ 65,139,675.02
9,896	£ 102,950,279.79	4.38%	London, England	9,807	£ 102,206,807.62	4.35%	0.03%	3,790	£ 22,367,888.51	6,016	£ 79,838,919.11	1	£ -	441	£ 4,201,136.46	9,366	£ 98,005,671.16	5,347	£ 66,286,895.61	4,460	£ 35,919,912.01
50,781	£ 498,592,025.98	21.21%	South East, England	51,152	£ 497,069,743.64	21.15%	0.06%	20,197	£ 112,585,202.94	30,927	£ 384,393,017.03	28	£ 91,523.67	2,117	£ 18,364,880.83	49,035	£ 478,704,862.81	29,700	£ 334,003,363.39	21,452	£ 163,066,380.25
20,587	£ 191,167,501.22	8.13%	South West, England	20,753	£ 192,050,472.09	8.17%	-0.04%	8,686	£ 46,648,600.91	12,061	£ 145,386,509.17	6	£ 15,362.01	865	£ 7,912,263.00	19,888	£ 184,138,209.09	11,653	£ 127,401,718.29	9,100	£ 64,648,753.80
11,252	£ 97,585,903.50	4.15%	Wales	11,302	£ 97,576,732.11	4.15%	0.00%	5,448	£ 29,663,722.00	5,844	£ 67,887,259.06	10	£ 25,751.05	406	£ 3,357,940.85	10,896	£ 94,218,791.26	6,216	£ 63,192,181.26	5,086	£ 34,384,550.85
25,809	£ 245,930,766.90	10.46%	Scotland	26,376	£ 248,318,857.12	10.56%	-0.10%	11,580	£ 64,796,419.55	14,791	£ 183,490,434.85	5	£ 32,002.72	637	£ 5,380,069.09	25,739	£ 242,938,788.03	15,494	£ 168,277,126.48	10,882	£ 80,041,730.64
-	£ -	0.00%	Northern Ireland	6	£ 44,531.96	0.00%	0.00%	5	£ 30,062.47	1	£ 14,469.49	-	£ -	-	£ -	6	£ 44,531.96	3	£ 31,665.58	3	£ 12,866.38
3	£ 11,457.53	0.00%	Not Available	11	£ 57,446.66	0.00%	0.00%	7	£ 30,821.90	4	£ 26,624.76	-	£ -	2	£ 6,641.20	9	£ 50,805.46	5	£ 28,437.68	6	£ 29,008.98
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

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	143,684	£ 1,601,115,012.81	68.12%	-1.19%	24,657	£ 122,134,718.46	119,001	£ 1,478,859,802.07	26	£ 120,492.28	4,004	£ 40,732,073.32	139,680	£ 1,560,382,939.49	143,684	£ 1,601,115,012.81	-	£ -
102,937	£ 777,321,164.12	33.07%	Used Vehicles	101,926	£ 749,373,683.41	31.88%	1.19%	76,041	£ 436,303,124.34	25,809	£ 312,818,019.50	76	£ 252,539.57	4,860	£ 38,425,616.44	97,066	£ 710,948,066.97	-	£ -	101,926	£ 749,373,683.41
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

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	7,811	£ 44,190,857.56	1.88%	0.07%	6,723	£ 25,004,311.78	1,088	£ 19,186,545.78	-	£ -	186	£ 928,198.06	7,625	£ 43,262,659.50	7,589	£ 43,482,568.09	222	£ 708,289.47
522	£ 3,183,479.17	0.14%	up to 2%	707	£ 3,457,913.30	0.15%	-0.01%	599	£ 2,657,692.62	108	£ 800,220.68	-	£ -	44	£ 173,311.02	663	£ 3,284,602.28	153	£ 953,995.64	554	£ 2,503,917.66
2,180	£ 9,218,602.91	0.39%	2% to 4%	1,469	£ 12,640,770.37	0.54%	-0.15%	562	£ 1,524,380.23	907	£ 11,116,390.14	-	£ -	118	£ 542,496.54	1,351	£ 12,098,273.83	1,019	£ 8,007,968.98	450	£ 4,632,801.39
23,196	£ 282,156,182.22	12.00%	4% to 6%	27,403	£ 308,921,403.99	13.14%	-1.14%	5,857	£ 18,239,873.92	21,545	£ 290,681,530.07	1	£ -	665	£ 6,577,183.92	26,738	£ 302,344,220.07	24,697	£ 294,759,372.80	2,706	£ 14,162,031.19
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	104,052	£ 1,182,605,073.61	50.31%	-2.98%	9,724	£ 57,931,240.84	94,328	£ 1,124,673,832.77	-	£ -	2,496	£ 26,267,098.73	101,556	£ 1,156,337,974.88	92,100	£ 1,073,777,939.59	11,952	£ 108,827,134.02
35,397	£ 267,191,281.68	11.37%	8% to 10%	31,408	£ 230,021,545.75	9.79%	1.58%	25,156	£ 149,052,877.07	6,232	£ 80,878,932.79	20	£ 89,735.89	2,588	£ 21,660,848.78	28,820	£ 208,360,696.97	7,448	£ 67,090,064.71	23,960	£ 162,931,481.04
50,487	£ 434,481,659.43	18.48%	10% to 12%	47,529	£ 392,188,376.54	16.69%	1.80%	33,441	£ 205,648,689.92	14,035	£ 186,363,732.86	53	£ 175,953.76	2,132	£ 18,145,396.00	45,397	£ 374,042,980.54	7,984	£ 85,887,177.46	39,545	£ 306,301,199.08
20,037	£ 155,379,775.75	6.61%	12% to 14%	19,096	£ 139,813,340.85	5.95%	0.66%	13,790	£ 75,226,706.26	5,283	£ 64,496,713.87	23	£ 89,920.72	510	£ 3,916,055.94	18,586	£ 135,897,284.91	2,227	£ 22,954,219.56	16,869	£ 116,859,121.29
6,386	£ 40,519,009.40	1.72%	Over 14%	6,135	£ 36,649,414.25	1.56%	0.16%	4,846	£ 23,152,070.16	1,284	£ 13,479,922.61	5	£ 17,421.48	125	£ 947,100.77	6,010	£ 35,702,313.48	467	£ 4,201,705.98	5,668	£ 32,447,708.27
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

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	No of Contracts	Included Receivables Balance
140,644	£ 1,573,147,413.25	66.93%	New Vehicle	143,684	£ 1,601,115,012.81	68.12%	-1.19%	24,657	£ 122,134,718.46	119,001	£ 1,478,859,802.07	26	£ 120,492.28	4,004	£ 40,732,073.32	139,680	£ 1,560,382,939.49	143,684	£ 1,601,115,012.81	0	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	15,277	£ 149,324,253.29	6.35%	-0.03%	8,103	£ 54,038,228.83	7,159	£ 95,195,067.16	15	£ 90,957.30	1,128	£ 10,037,817.84	14,149	£ 139,286,435.45	0	£ -	15,277	£ 149,324,253.29
32,803	£ 287,748,648.64	12.24%	1-2 yrs	32,222	£ 275,765,425.21	11.73%	0.51%	19,637	£ 123,282,778.22	12,551	£ 152,373,037.78	34	£ 109,609.21	2,103	£ 17,620,323.73	30,119	£ 258,145,101.48	0	£ -	32,222	£ 275,765,425.21
16,110	£ 121,629,036.21	5.17%	2-3 yrs	15,774	£ 114,949,223.92	4.89%	0.28%	11,508	£ 68,109,454.56	4,246	£ 46,783,251.56	20	£ 56,517.80	720	£ 5,231,106.86	15,054	£ 109,718,117.06	0	£ -	15,774	£ 114,949,223.92
39,255	£ 219,337,007.51	9.33%	> 3yrs	38,653	£ 209,334,780.99	8.91%	0.43%	36,793	£ 190,872,662.73	1,853	£ 18,466,663.00	7	£ 4,544.74	909	£ 5,536,368.01	37,744	£ 203,798,412.98	0	£ -	38,653	£ 209,334,780.99
102,937	£ 777,321,164.12	33.07%	Used vehicles	101,926	£ 749,373,683.41	31.88%	1.19%	76,041	£ 436,303,124.34	25,809	£ 312,818,019.50	76	£ 252,539.57	4,860	£ 38,425,616.44	97,066	£ 710,948,066.97	0	£ -	101,926	£ 749,373,683.41
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

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	No of Contracts	Included Receivables Balance
104,008	£ 592,735,450.91	25.22%	Hire Purchase	100,698	£ 558,437,842.80	23.76%	1.46%	100,698	£ 558,437,842.80	-	£ -	-	£ -	6,902	£ 53,778,154.93	93,796	£ 504,659,687.87	24,657	£ 122,134,718.46	76,041	£ 436,303,124.34
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	144,810	£ 1,791,677,821.57	76.23%	-1.52%	-	£ -	144,810	£ 1,791,677,821.57	-	£ -	1,956	£ 25,365,914.71	142,854	£ 1,766,311,906.86	119,001	£ 1,478,859,802.07	25,809	£ 312,818,019.50
315	£ 1,907,540.22	0.08%	Lease Purchase	102	£ 373,031.85	0.02%	0.07%	-	£ -	-	£ -	102	£ 373,031.85	6	£ 13,620.12	96	£ 359,411.73	26	£ 120,492.28	76	£ 252,539.57
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

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	No of Contracts	Included Receivables Balance
9,677	£ 63,212,529.99	2.69%	No Deposit	9,202	£ 58,972,444.65	2.51%	0.18%	7,340	£ 38,209,332.03	1,849	£ 20,721,690.97	13	£ 41,421.65	376	£ 2,868,007.94	8,826	£ 56,104,436.71	1,440	£ 14,672,500.76	7,762	£ 44,299,943.89
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,732	£ 661,270,832.14	28.13%	0.25%	28,232	£ 168,969,443.71	48,455	£ 492,154,336.95	45	£ 147,051.48	1,715	£ 14,604,862.56	75,017	£ 646,665,969.58	42,642	£ 413,088,869.43	34,090	£ 248,181,962.71
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	82,621	£ 821,437,425.12	34.95%	-0.13%	26,645	£ 150,229,038.96	55,953	£ 671,120,267.39	23	£ 88,118.77	3,288	£ 29,610,895.27	79,333	£ 791,826,529.85	52,459	£ 587,324,249.82	30,162	£ 234,113,175.30
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	32,215	£ 352,003,978.94	14.98%	-0.17%	12,525	£ 64,272,347.92	19,681	£ 287,668,682.43	9	£ 62,948.59	1,262	£ 12,262,156.59	30,953	£ 339,741,822.35	21,170	£ 264,786,215.28	11,045	£ 87,217,763.66
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	23,395	£ 247,627,425.16	10.54%	-0.09%	12,314	£ 63,032,838.18	11,072	£ 184,561,095.62	9	£ 33,491.36	1,086	£ 9,991,348.22	22,309	£ 237,636,076.94	14,270	£ 179,554,630.38	9,125	£ 68,072,794.78
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,797	£ 76,476,022.76	3.25%	-0.05%	4,887	£ 25,581,575.98	2,909	£ 50,894,446.78	1	£ -	395	£ 3,487,024.84	7,402	£ 72,988,997.92	4,329	£ 52,303,487.40	3,468	£ 24,172,535.36
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,744	£ 65,331,394.42	2.78%	-0.03%	4,140	£ 21,638,096.33	2,603	£ 43,693,298.09	1	£ -	359	£ 3,064,222.26	6,385	£ 62,267,172.16	3,681	£ 44,059,256.19	3,063	£ 21,272,138.23
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,577	£ 25,300,836.70	1.08%	-0.01%	1,542	£ 8,162,617.00	1,035	£ 17,138,219.70	-	£ -	144	£ 1,183,651.76	2,433	£ 24,117,184.94	1,481	£ 17,659,977.86	1,096	£ 7,640,858.84
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,201	£ 21,509,626.88	0.92%	-0.01%	1,452	£ 8,104,547.07	749	£ 13,405,079.81	-	£ -	129	£ 1,118,285.49	2,072	£ 20,391,341.39	1,151	£ 14,398,731.11	1,050	£ 7,110,895.77
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,448	£ 14,226,921.97	0.61%	0.02%	1,028	£ 6,002,748.48	420	£ 8,224,173.49	-	£ -	78	£ 702,209.02	1,370	£ 13,524,712.95	762	£ 9,622,405.71	686	£ 4,604,516.26
452	£ 4,214,289.55	0.18%	25,000 - 30,000	439	£ 4,069,158.94	0.17%	0.01%	370	£ 2,387,245.09	69	£ 1,681,913.85	-	£ -	21	£ 128,270.39	418	£ 3,940,888.55	198	£ 2,532,305.84	241	£ 1,536,853.10
296	£ 3,107,424.72	0.13%	Over 30,000	239	£ 2,262,628.54	0.10%	0.04%	223	£ 1,848,012.05	15	£ 414,616.49	1	£ -	11	£ 136,755.42	228	£ 2,125,873.12	101	£ 1,112,383.03	138	£ 1,150,245.51
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%	100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

Information Contract Pool 5

Balloons as of the Monthly Period							
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Remaining term	No of Contracts	Included Receivables Balance	% of Total	change in %
8,426	51,022,935	4.94%	< 6	11,256	£ 75,889,176.86	7.00%	-2.06%
12,299	92,878,329	8.98%	6 - 10	11,441	£ 81,687,607.43	7.53%	1.45%
16,188	117,315,598	11.35%	11 - 15	20,309	£ 148,505,425.31	13.69%	-2.34%
21,028	152,745,312	14.77%	16 - 20	20,032	£ 144,056,604.15	13.28%	1.49%
20,396	147,027,070	14.22%	21 - 25	24,541	£ 183,748,010.14	16.94%	-2.72%
21,246	156,742,353	15.16%	26 - 30	26,061	£ 193,143,789.52	17.81%	-2.64%
22,401	167,543,253	16.21%	31 - 35	16,369	£ 120,507,181.31	11.11%	5.10%
7,047	52,569,799	5.09%	36 - 40	8,537	£ 73,581,572.53	6.78%	-1.70%
7,953	70,439,887	6.81%	41 - 45	5,558	£ 54,843,327.89	5.06%	1.76%
2,589	25,525,168	2.47%	46 - 50	808	£ 8,731,579.69	0.80%	1.66%
-	-	0.00%	51 - 55	-	£ -	0.00%	0.00%
-	-	0.00%	56 - 60	-	£ -	0.00%	0.00%
-	-	0.00%	> 60	-	£ -	0.00%	0.00%
139,573	£ 1,033,809,703.71	100.00%	Total	144,912	£ 1,084,694,274.83	100.00%	0.00%

Financing Contract						Person				VehicleStatus			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
-	£ -	11,169	£ 75,658,132.40	87	£ 231,044.46	227	£ 1,357,871.98	11,029	£ 74,531,304.88	8,962	£ 61,875,507.55	2,294	£ 14,013,669.31
-	£ -	11,426	£ 81,619,505.44	15	£ 68,101.99	228	£ 1,661,903.66	11,213	£ 80,025,703.77	8,752	£ 63,587,957.87	2,689	£ 18,099,649.56
-	£ -	20,309	£ 148,505,425.31	-	£ -	328	£ 2,527,801.38	19,981	£ 145,977,623.93	17,276	£ 126,862,450.71	3,033	£ 21,642,974.60
-	£ -	20,032	£ 144,056,604.15	-	£ -	303	£ 2,294,435.95	19,729	£ 141,762,168.20	16,671	£ 120,119,814.83	3,361	£ 23,936,789.32
-	£ -	24,541	£ 183,748,010.14	-	£ -	313	£ 2,342,606.44	24,228	£ 181,405,403.70	20,936	£ 158,643,385.39	3,605	£ 25,104,624.75
-	£ -	26,061	£ 193,143,789.52	-	£ -	289	£ 2,197,004.15	25,772	£ 190,946,785.37	21,878	£ 163,519,724.07	4,183	£ 29,624,065.45
-	£ -	16,369	£ 120,507,181.31	-	£ -	155	£ 1,150,564.61	16,214	£ 119,356,616.70	12,982	£ 96,397,798.39	3,387	£ 24,109,382.92
-	£ -	8,537	£ 73,581,572.53	-	£ -	75	£ 600,783.09	8,462	£ 72,980,789.44	6,434	£ 57,904,987.70	2,103	£ 15,676,584.83
-	£ -	5,558	£ 54,843,327.89	-	£ -	35	£ 341,942.26	5,523	£ 54,501,385.63	4,480	£ 45,784,527.27	1,078	£ 9,058,800.62
-	£ -	808	£ 8,731,579.69	-	£ -	9	£ 109,127.20	799	£ 8,622,452.49	656	£ 7,504,673.46	152	£ 1,226,906.23
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	144,810	£ 1,084,395,128.38	102	£ 299,146.45	1,962	£ 14,584,040.72	142,950	£ 1,070,110,234.11	119,027	£ 902,200,827.24	25,885	£ 182,493,447.59

Months Seasoned							
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Seasoned	No of Contracts	Included Receivables Balance	% of Total	change in %
33,445	£ 464,798,546.88	19.77%	< 6	16,525	£ 213,298,606.52	9.07%	10.70%
38,622	£ 473,668,013.40	20.15%	6 - 10	45,042	£ 553,452,070.38	23.55%	-3.39%
39,191	£ 418,752,985.67	17.82%	11 - 15	46,272	£ 527,156,758.66	22.43%	-4.61%
39,420	£ 377,158,126.75	16.05%	16 - 20	37,033	£ 360,267,601.80	15.33%	0.72%
31,710	£ 252,826,377.50	10.76%	21 - 25	36,313	£ 318,864,406.46	13.57%	-2.81%
25,098	£ 180,579,472.52	7.68%	26 - 30	23,148	£ 162,647,975.93	6.92%	0.76%
19,500	£ 111,024,990.40	4.72%	31 - 35	22,062	£ 133,429,029.71	5.68%	-0.95%
8,126	£ 44,240,454.18	1.88%	36 - 40	8,347	£ 47,490,469.83	2.02%	-0.14%
4,791	£ 19,735,969.19	0.84%	41 - 45	5,730	£ 22,762,163.26	0.97%	-0.13%
1,965	£ 5,565,546.87	0.24%	46 - 50	3,006	£ 8,751,789.82	0.37%	-0.14%
1,117	£ 1,837,129.36	0.08%	51 - 55	1,207	£ 1,856,063.73	0.08%	0.00%
529	£ 299,796.42	0.01%	56 - 60	810	£ 506,110.92	0.02%	-0.01%
67	£ 18,831.77	0.00%	> 60	115	£ 5,649.20	0.00%	0.00%
243,581	£ 2,350,468,577.37	100.00%	Total	245,610	£ 2,350,488,696.22	100.00%	0.00%

Financing Contract						Person				VehicleStatus			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
6,578	£ 57,882,146.09	9,947	£ 155,416,460.43	-	£ -	632	£ 8,520,901.24	15,893	£ 204,777,705.28	9,370	£ 139,606,812.06	7,155	£ 73,691,794.46
14,211	£ 111,532,824.16	30,831	£ 441,919,246.22	-	£ -	1,341	£ 15,977,871.99	43,701	£ 537,474,198.39	29,261	£ 396,496,206.97	15,781	£ 156,955,863.41
16,211	£ 112,860,629.49	30,061	£ 414,296,129.17	-	£ -	1,757	£ 18,727,362.62	44,515	£ 508,429,396.04	28,962	£ 373,607,710.25	17,310	£ 153,549,048.41
14,518	£ 86,941,719.66	22,515	£ 273,325,882.14	-	£ -	1,588	£ 14,477,424.50	35,445	£ 345,790,177.30	21,831	£ 243,032,154.58	15,202	£ 117,235,447.22
13,597	£ 70,913,544.25	22,716	£ 247,950,862.21	-	£ -	1,211	£ 9,917,060.30	35,102	£ 308,947,346.16	22,890	£ 224,996,402.32	13,423	£ 93,868,004.14
10,292	£ 42,816,916.87	12,856	£ 119,831,059.06	-	£ -	852	£ 5,254,799.29	22,296	£ 157,393,176.64	12,193	£ 96,957,395.92	10,955	£ 65,690,580.01
11,154	£ 35,959,439.58	10,907	£ 97,457,713.20	1	£ 11,876.93	871	£ 3,853,720.40	21,191	£ 129,575,309.31	11,788	£ 84,780,482.86	10,274	£ 48,648,546.85
5,208	£ 19,748,750.20	3,134	£ 27,708,747.67	5	£ 32,971.96	267	£ 1,531,479.83	8,080	£ 45,958,990.00	3,772	£ 26,353,706.72	4,575	£ 21,136,763.11
4,445	£ 12,343,654.12	1,261	£ 10,277,187.28	24	£ 141,321.86	173	£ 602,441.18	5,557	£ 22,159,722.08	2,260	£ 11,052,841.43	3,470	£ 11,709,321.83
2,506	£ 5,228,138.28	464	£ 3,392,264.88	36	£ 131,386.66	91	£ 208,336.62	2,915	£ 8,543,453.20	833	£ 3,562,139.09	2,173	£ 5,189,650.73
1,137	£ 1,708,112.22	56	£ 102,132.44	14	£ 45,819.07	42	£ 69,446.68	1,165	£ 1,786,617.05	286	£ 545,186.57	921	£ 1,310,877.16
780	£ 487,619.77	24	£ -	6	£ 18,491.15	26	£ 16,845.11	784	£ 489,265.81	180	£ 117,746.40	630	£ 388,364.52
61	£ 14,348.11	38	£ 136.87	16	£ 8,835.78	13	£ -	102	£ 5,649.20	58	£ 6,227.64	57	£ 578.44
100,698	£ 558,437,842.80	144,810	£ 1,791,677,821.57	102	£ 373,031.85	8,864	£ 79,157,689.76	236,746	£ 2,271,331,006.46	143,684	£ 1,601,115,012.81	101,926	£ 749,373,683.41

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	£ 2,905,834.59	0.12%	£ 22,090,965.42	0.94%
2-month overdue	£ 1,454,293.93	0.06%	£ 8,876,005.42	0.38%
3-month overdue	£ 614,511.48	0.03%	£ 3,501,908.29	0.15%
4-month overdue	£ 374,849.68	0.02%	£ 1,595,301.54	0.07%
5-month overdue	£ 280,978.86	0.01%	£ 800,017.70	0.03%
6-month overdue	£ 397,013.27	0.02%	£ 707,102.25	0.03%
> 6-month overdue	£ 634,100.10	0.03%	£ 967,150.68	0.04%
	£ 6,661,581.91	0.28%	£ 38,538,451.30	1.64%

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person				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
£ 374,811.12	£ 6,452,367.62	£ 2,524,783.76	£ 15,626,804.48	£ 6,239.71	£ 11,793.32	£ 564,393.81	£ 62,262.53	£ 21,526,571.61	£ 2,843,572.06	£ 13,117,613.53	£ 2,115,256.88	£ 8,973,351.89	£ 790,577.71
£ 223,359.47	£ 2,869,655.85	£ 1,230,934.46	£ 6,006,349.57	-	-	£ 422,876.50	£ 87,433.84	£ 8,453,128.92	£ 1,366,860.09	£ 5,078,651.03	£ 1,052,916.65	£ 3,797,354.39	£ 401,377.28
£ 209,022.45	£ 1,283,289.82	£ 402,863.04	£ 2,215,899.66	£ 2,625.99	£ 2,718.81	£ 148,309.23	£ 39,098.32	£ 3,353,599.06	£ 575,413.16	£ 1,988,397.12	£ 319,419.12	£ 1,513,511.17	£ 295,092.36
£ 110,388.61	£ 670,610.50	£ 240,757.50	£ 901,279.24	£ 23,703.57	£ 23,411.80	£ 108,277.91	£ 32,873.27	£ 1,487,023.63	£ 341,976.41	£ 752,377.00	£ 192,739.79	£ 842,924.54	£ 182,109.89
£ 72,066.15	£ 223,105.13	£ 192,105.08	£ 560,206.43	£ 16,807.63	£ 16,706.14	£ 42,030.54	£ 15,062.83	£ 757,987.16	£ 265,916.03	£ 453,358.31	£ 184,402.62	£ 346,659.39	£ 96,576.24
£ 88,159.37	£ 214,246.97	£ 308,853.90	£ 492,855.28	-	-	£ 18,084.80	£ 6,989.27	£ 689,017.45	£ 390,024.00	£ 407,110.82	£ 279,597.47	£ 299,991.43	£ 117,415.80
£ 200,176.49	£ 319,078.04	£ 411,338.52	£ 625,861.31	£ 22,585.09	£ 22,211.33	£ 11,462.20	£ 10,547.72	£ 955,688.48	£ 623,552.38	£ 537,019.97	£ 352,589.14	£ 430,130.71	£ 281,510.96
£ 1,277,983.66	£ 12,032,353.93	£ 5,311,636.26	£ 26,429,255.97	£ 71,961.99	£ 76,841.40	£ 1,315,434.99	£ 254,267.78	£ 37,223,016.31	£ 6,407,314.13	£ 22,334,527.78	£ 4,496,921.67	£ 16,203,923.52	£ 2,164,660.24

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	£ 711,791.69	0.03%	£ 19,680,120.74	0.84%
2-month overdue	£ 414,738.78	0.01%	£ 7,719,287.58	0.33%
3-month overdue	£ 272,469.28	0.01%	£ 3,075,140.26	0.13%
4-month overdue	£ 150,648.90	0.00%	£ 1,359,404.52	0.06%
5-month overdue	£ 87,330.13	0.00%	£ 554,472.46	0.02%
6-month overdue	£ 62,242.26	0.00%	£ 349,400.86	0.01%
> 6-month overdue	£ 186,480.58	0.01%	£ 518,296.12	0.02%
	£ 1,885,701.62	0.07%	£ 33,256,122.54	1.41%

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person				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
£ 311,686.19	£ 6,293,232.66	£ 396,341.73	£ 13,377,549.12	£ 3,763.77	£ 9,338.96	£ 529,255.70	£ 26,960.73	£ 19,150,865.04	£ 684,830.96	£ 11,253,756.36	£ 351,707.53	£ 8,426,364.38	£ 360,084.16
£ 200,622.92	£ 2,827,118.34	£ 214,115.86	£ 4,892,169.24	-	-	£ 359,407.57	£ 23,596.20	£ 7,359,880.01	£ 391,142.58	£ 4,141,436.03	£ 195,577.82	£ 3,577,851.55	£ 219,160.96
£ 145,511.94	£ 1,202,935.76	£ 126,807.34	£ 1,871,961.68	£ 150.00	£ 242.82	£ 129,449.46	£ 20,127.14	£ 2,945,690.80	£ 252,342.14	£ 1,730,259.47	£ 130,732.78	£ 1,344,880.79	£ 141,736.50
£ 89,147.32	£ 646,337.05	£ 61,501.58	£ 713,067.47	-	-	£ 87,325.73	£ 11,815.80	£ 1,272,078.79	£ 138,833.10	£ 599,315.44	£ 49,585.24	£ 760,089.08	£ 101,063.66
£ 43,224.45	£ 166,079.60	£ 44,105.68	£ 388,392.86	-	-	£ 40,315.26	£ 13,320.59	£ 514,157.20	£ 74,009.54	£ 293,176.08	£ 39,297.99	£ 261,296.38	£ 48,032.14
£ 32,892.89	£ 142,337.54	£ 29,349.37	£ 207,063.32	-	-	£ 17,538.73	£ 6,429.51	£ 331,862.13	£ 55,812.75	£ 162,696.77	£ 31,240.04	£ 186,704.09	£ 31,002.22
£ 113,599.59	£ 232,298.69	£ 71,645.76	£ 284,762.20	£ 1,235.23	£ 1,235.23	£ 5,382.85	£ 4,039.65	£ 512,913.27	£ 182,440.93	£ 267,678.97	£ 88,538.08	£ 250,617.15	£ 97,942.50
£ 936,685.30	£ 11,510,339.64	£ 943,867.32	£ 21,734,965.89	£ 5,149.00	£ 10,817.01	£ 1,168,675.30	£ 106,289.62	£ 32,087,447.24	£ 1,779,412.00	£ 18,448,319.12	£ 886,679.48	£ 14,807,803.42	£ 999,022.14

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	228	0.09%	£ 1,647,820.18	0.07%
2-month overdue	139	0.06%	£ 795,146.67	0.03%
3-month overdue	62	0.03%	£ 215,309.35	0.01%
4-month overdue	38	0.02%	£ 185,487.54	0.01%
5-month overdue	32	0.01%	£ 145,157.10	0.01%
6-month overdue	32	0.01%	£ 120,131.51	0.01%
> 6-month overdue	65	0.03%	£ 242,554.71	0.01%
	596	0.24%	£ 3,351,607.06	0.14%

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person				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
18	£ 4,933.28	209	£ 1,640,432.54	1	£ 2,454.36	4	£ 35,138.11	224	£ 1,612,682.07	168	£ 1,320,729.25	60	£ 327,090.93
23	£ 5,294.36	116	£ 789,852.31	-	£ -	8	£ 63,468.93	131	£ 731,677.74	105	£ 658,010.56	34	£ 137,136.11
25	£ 9,346.23	36	£ 203,487.13	1	£ 2,475.99	4	£ 13,126.80	58	£ 202,182.55	23	£ 110,577.78	39	£ 104,731.57
12	£ 5,729.60	23	£ 156,346.14	3	£ 23,411.80	2	£ 10,497.51	36	£ 174,990.03	19	£ 121,758.52	19	£ 63,729.02
8	£ 5,644.78	21	£ 122,806.18	3	£ 16,706.14	1	£ 1,715.28	31	£ 143,441.82	21	£ 116,332.59	11	£ 28,824.51
12	£ 8,718.89	20	£ 111,412.62	-	£ -	-	£ -	32	£ 120,131.51	17	£ 88,325.12	15	£ 31,806.39
31	£ 39,560.37	31	£ 182,911.74	3	£ 20,082.60	1	£ 6,079.35	64	£ 236,475.36	29	£ 154,192.70	36	£ 88,362.01
129	£ 79,227.51	456	£ 3,207,248.66	11	£ 65,130.89	20	£ 130,025.98	576	£ 3,221,581.08	382	£ 2,569,926.52	214	£ 781,680.54

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	78	0.03%	£ 440,816.08	0.02%
2-month overdue	47	0.02%	£ 193,471.27	0.01%
3-month overdue	27	0.01%	£ 90,071.97	0.00%
4-month overdue	10	0.00%	£ 26,145.54	0.00%
5-month overdue	9	0.00%	£ 27,098.86	0.00%
6-month overdue	22	0.01%	£ 186,304.40	0.01%
> 6-month overdue	18	0.01%	£ 92,050.22	0.00%
	211	0.09%	£ 1,055,958.34	0.04%

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person				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
16	£ 48,242.61	62	£ 392,573.47	-	£ -	-	£ -	78	£ 440,816.08	56	£ 361,091.54	22	£ 79,724.54
8	£ 15,087.46	39	£ 178,383.81	-	£ -	-	£ -	47	£ 193,471.27	36	£ 162,501.47	11	£ 30,969.80
15	£ 46,608.38	12	£ 43,463.59	-	£ -	1	£ 5,732.97	26	£ 84,339.00	14	£ 58,843.44	13	£ 31,228.53
6	£ 11,785.18	4	£ 14,360.36	-	£ -	1	£ 10,454.67	9	£ 15,690.87	5	£ 14,260.15	5	£ 11,885.39
5	£ 11,376.34	4	£ 15,722.52	-	£ -	-	£ -	9	£ 27,098.86	5	£ 18,603.94	4	£ 8,494.92
7	£ 40,249.37	15	£ 146,055.03	-	£ -	1	£ 546.07	21	£ 185,758.33	14	£ 144,991.02	8	£ 41,313.38
7	£ 11,907.53	11	£ 80,142.69	-	£ -	-	£ -	18	£ 92,050.22	11	£ 61,497.73	7	£ 30,552.49
64	£ 185,256.87	147	£ 870,701.47	-	£ -	3	£ 16,733.71	208	£ 1,039,224.63	141	£ 821,789.29	70	£ 234,169.05

Terminated Receivable

Voluntary Termination Contracts at the end of the Monthly Period				
Months from Voluntary Termination date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Assets in Stock	288	0.12%	£ 2,800,630.34	0.12%
Greater than 0 day, less than 1-month overdue	30	0.01%	£ 251,853.21	0.01%
2-month overdue	18	0.01%	£ 148,916.36	0.01%
3-month overdue	13	0.01%	£ 102,376.17	0.00%
4-month overdue	11	0.00%	£ 24,077.15	0.00%
5-month overdue	13	0.01%	£ 63,725.33	0.00%
6-month overdue	18	0.01%	£ 51,265.48	0.00%
> 6-month overdue	52	0.02%	£ 113,645.17	0.00%
Total by Days in Arrears	155	0.06%	£ 755,858.87	0.03%
	443	0.18%	£ 3,556,489.21	0.15%

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
64	£ 478,405.71	222	£ 2,314,919.84	2	£ 7,304.79	-	£ -	288	£ 2,800,630.34	161	£ 1,760,915.17	127	£ 1,039,715.17
15	£ 105,959.07	15	£ 145,894.14	-	£ -	-	£ -	30	£ 251,853.21	12	£ 118,639.29	18	£ 133,213.92
5	£ 22,155.69	13	£ 126,760.67	-	£ -	-	£ -	18	£ 148,916.36	9	£ 97,699.03	9	£ 51,217.33
4	£ 24,399.45	9	£ 77,976.72	-	£ -	-	£ -	13	£ 102,376.17	9	£ 77,976.72	4	£ 24,399.45
3	£ 6,758.67	8	£ 17,318.48	-	£ -	-	£ -	11	£ 24,077.15	4	£ 16,856.10	7	£ 7,221.05
7	£ 40,004.41	6	£ 23,720.92	-	£ -	-	£ -	13	£ 63,725.33	6	£ 25,245.70	7	£ 38,479.63
6	£ 22,941.17	12	£ 28,324.31	-	£ -	-	£ -	18	£ 51,265.48	8	£ 11,097.91	10	£ 40,167.57
20	£ 35,311.45	31	£ 77,440.22	1	£ 893.50	-	£ -	52	£ 113,645.17	24	£ 53,427.86	28	£ 60,217.31
60	£ 257,529.91	94	£ 497,435.46	1	£ 893.50	-	£ -	155	£ 755,858.87	72	£ 400,942.61	83	£ 354,916.26
124	£ 735,935.62	316	£ 2,812,355.30	3	£ 8,198.29	-	£ -	443	£ 3,556,489.21	233	£ 2,161,857.78	210	£ 1,394,631.43

PCP Return Contracts at the end of the Monthly Period				
Months from PCP Return Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Assets in Stock	101	0.04%	£ 894,024.73	0.04%
Greater than 0 day, less than 1-month overdue	8	0.00%	£ 70,355.21	0.00%
2-month overdue	4	0.00%	£ 19,183.54	0.00%
3-month overdue	3	0.00%	£ 19,010.54	0.00%
4-month overdue	1	0.00%	£ 186.79	0.00%
5-month overdue	1	0.00%	£ 9,563.95	0.00%
6-month overdue	-	0.00%	£ -	0.00%
> 6-month overdue	2	0.00%	£ 604.46	0.00%
Total by Days in Arrears	19	0.01%	£ 118,904.49	0.01%
	120	0.05%	£ 1,012,929.22	0.04%

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	£ 894,024.73	-	£ -	4	£ 29,641.16	97	£ 864,383.57	79	£ 754,858.16	22	£ 139,166.57
-	£ -	8	£ 70,355.21	-	£ -	-	£ -	8	£ 70,355.21	7	£ 63,397.09	1	£ 6,958.12
-	£ -	4	£ 19,183.54	-	£ -	-	£ -	4	£ 19,183.54	3	£ 19,003.94	1	£ 179.60
-	£ -	3	£ 19,010.54	-	£ -	-	£ -	3	£ 19,010.54	1	£ 10,739.71	2	£ 8,270.83
-	£ -	1	£ 186.79	-	£ -	-	£ -	1	£ 186.79	1	£ 186.79	-	£ -
-	£ -	1	£ 9,563.95	-	£ -	-	£ -	1	£ 9,563.95	-	£ -	1	£ 9,563.95
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	2	£ 604.46	-	£ -	-	£ -	2	£ 604.46	1	£ 222.71	1	£ 381.75
-	£ -	19	£ 118,904.49	-	£ -	-	£ -	19	£ 118,904.49	13	£ 93,550.24	6	£ 25,354.25
-	£ -	120	£ 1,012,929.22	-	£ -	4	£ 29,641.16	116	£ 983,288.06	92	£ 848,408.40	28	£ 164,520.82

Hostile Terminated Contracts				
Months from Hostile Termination Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Assets in Stock	38		£ 326,198.86	0.01%
Greater than 0 day, less than 1-month overdue	2	0.00%	£ 9,638.27	0.00%
2-month overdue	7	0.00%	£ 46,971.59	0.00%
3-month overdue	23	0.01%	£ 253,051.45	0.01%
4-month overdue	45	0.02%	£ 363,599.03	0.02%
5-month overdue	58	0.02%	£ 533,369.60	0.02%
6-month overdue	68	0.03%	£ 466,732.21	0.02%
> 6-month overdue	301	0.12%	£ 1,392,584.78	0.06%
Total by Days in Arrears	504	0.21%	£ 3,065,946.93	0.13%
	542	0.21%	£ 3,392,145.79	0.14%

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
24	£ 118,605.52	14	£ 207,593.34	-	£ -	-	£ -	38	£ 326,198.86	14	£ 177,277.01	24	£ 148,921.85
1	£ 2,695.91	1	£ 6,942.36	-	£ -	-	£ -	2	£ 9,638.27	1	£ 6,942.36	1	£ 2,695.91
4	£ 21,984.04	3	£ 24,987.55	-	£ -	1	£ 7,732.84	6	£ 39,238.75	3	£ 24,987.55	4	£ 21,984.04
9	£ 63,721.69	14	£ 189,329.76	-	£ -	3	£ 19,162.86	20	£ 233,888.59	11	£ 131,322.14	12	£ 121,729.31
28	£ 129,909.63	17	£ 233,689.40	-	£ -	2	£ 51,272.18	43	£ 312,326.85	14	£ 194,852.11	31	£ 168,746.92
28	£ 187,867.66	30	£ 345,501.94	-	£ -	2	£ 18,209.05	56	£ 515,160.55	31	£ 327,215.35	27	£ 206,154.25
31	£ 109,414.34	37	£ 357,317.87	-	£ -	4	£ 3,517.85	64	£ 463,214.36	24	£ 249,290.43	44	£ 217,441.78
190	£ 690,205.52	106	£ 684,227.24	5	£ 18,152.02	33	£ 90,295.66	268	£ 1,302,289.12	99	£ 555,052.70	202	£ 837,532.08
291	£ 1,205,798.79	208	£ 1,841,996.12	5	£ 18,152.02	45	£ 190,190.44	459	£ 2,875,756.49	183	£ 1,489,662.64	321	£ 1,576,284.29
315	£ 1,324,404.31	222	£ 2,049,589.46	5	£ 18,152.02	45	£ 190,190.44	497	£ 3,201,955.35	197	£ 1,666,939.65	345	£ 1,725,206.14

PCP Return Balance sold in the Monthly Period

	18	17	16	15	14	13
	Monthly Period	31-Mar-13	28-Feb-13	31-Jan-13	31-Dec-13	30-Nov-12
PCP Returns						
PCP Return Balance for PCP Recoveries	467,923.64	376,474.78	310,874.34	434,297.40	£ 456,186.54	£ 751,076.07
PCP Recoveries in the Monthly Period	462,120.64	382,180.72	311,215.18	406,911.89	£ 392,617.24	£ 661,190.49
PCP - Net (profit/loss)	5,803.00	- 5,705.94	- 340.84	27,385.51	63,569.30	89,885.58

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	89	91,861.66	235	311,653.09
Feb-2013	88	146,382.61	323	458,035.70
Mar-2013	49	87,595.33	372	545,631.03
Apr-2013	76	102,273.48	448	647,904.51
May-2013	-	-	-	-
Jun-2013	-	-	-	-
Jul-2013	-	-	-	-
Aug-2013	-	-	-	-
Sep-2013	-	-	-	-
Oct-2013	-	-	-	-
Nov-2013	-	-	-	-
Dec-2013	-	-	-	-
Jan-2014	-	-	-	-
Feb-2014	-	-	-	-
Mar-2014	-	-	-	-
Apr-2014	-	-	-	-
May-2014	-	-	-	-
Jun-2014	-	-	-	-
Jul-2014	-	-	-	-
Aug-2014	-	-	-	-
Sep-2014	-	-	-	-
Oct-2014	-	-	-	-
Nov-2014	-	-	-	-
Dec-2014	-	-	-	-
Jan-2015	-	-	-	-
Feb-2015	-	-	-	-
Mar-2015	-	-	-	-
Apr-2015	-	-	-	-
May-2015	-	-	-	-
Jun-2015	-	-	-	-
Jul-2015	-	-	-	-
Aug-2015	-	-	-	-
Sep-2015	-	-	-	-
Oct-2015	-	-	-	-
Nov-2015	-	-	-	-
Dec-2015	-	-	-	-
Jan-2016	-	-	-	-
Feb-2016	-	-	-	-
Mar-2016	-	-	-	-
Apr-2016	-	-	-	-
May-2016	-	-	-	-
Jun-2016	-	-	-	-
Jul-2016	-	-	-	-
	Total	Total		
	448	647,904.51		

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	245,610	£ 2,350,488,696.22	
Asset Retention	12,861	£ 123,728,711.83	5.26%
Total	258,471	£ 2,474,217,408.05	5.26%

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,524,434.81	5.00%
Actual Retention	£ 123,728,711.83	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
356	23/08/2008	10/10/2012	£ 45,300.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 9,612.68	21.2%	n/a	NW	Used	Audi	Hire Purchase	n/a	Private Individual
357	23/09/2008	17/10/2012	£ 16,576.17	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 7,965.69	48.1%	n/a	SW	Used	Volkswagen	Lease Purchase	n/a	Private Individual
358	17/12/2008	10/10/2012	£ 14,450.26	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 2,354.93	16.3%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
359	29/10/2008	08/10/2012	£ 17,767.02	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 2,061.91	11.6%	n/a	NW	Used	Audi	Solutions	n/a	Private Individual
360	28/11/2008	10/10/2012	£ 12,702.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 3,316.27	26.1%	n/a	SW	Used	Audi	Hire Purchase	n/a	Private Individual
361	24/12/2008	26/09/2012	£ 4,270.25	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 1,236.50	29.0%	n/a	SE	Used	Peugeot	Hire Purchase	n/a	Private Individual
362	13/03/2009	04/10/2012	£ 22,600.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 13,864.26	61.3%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
363	24/04/2009	04/10/2012	£ 15,299.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 328.29	2.1%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
364	14/05/2009	10/10/2012	£ 37,953.97	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 19,584.22	51.6%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
365	28/05/2009	27/05/2012	£ 12,164.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 1,154.38	-9.5%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
366	20/06/2009	10/10/2012	£ 12,600.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 268.90	2.1%	n/a	SE	Used	Audi	Solutions	n/a	Private Individual
367	14/08/2009	13/07/2012	£ 14,750.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 322.28	-2.2%	n/a	EA	Used	Audi	Solutions	n/a	Private Individual
368	09/09/2009	27/09/2012	£ 22,479.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 195.95	-0.9%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
369	27/08/2009	18/10/2012	£ 15,245.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 9,170.27	60.2%	n/a	EM	New	Audi	Solutions	n/a	Private Individual
370	23/12/2009	10/10/2012	£ 17,985.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 3,987.10	22.2%	n/a	YH	New	Audi	Solutions	n/a	Private Individual
371	29/09/2009	02/10/2012	£ 23,210.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 13,006.44	56.0%	n/a	NW	New	Skoda	Solutions	n/a	Private Individual
372	29/09/2009	17/10/2012	£ 6,562.75	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 3,972.30	60.5%	n/a	WM	Used	SEAT	Solutions	n/a	Private Individual
373	16/10/2009	02/10/2012	£ 9,512.31	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 5,490.44	57.7%	n/a	NW	Used	Volkswagen	Solutions	n/a	Private Individual
374	20/01/2010	10/10/2012	£ 19,000.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 11,229.47	59.1%	n/a	EA	New	Volkswagen	Solutions	n/a	Private Individual
375	23/10/2009	04/10/2012	£ 10,998.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 2,360.65	21.5%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
376	13/11/2009	09/10/2012	£ 23,660.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 3,017.84	12.8%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
377	20/11/2009	11/10/2012	£ 8,700.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 3,320.97	38.2%	n/a	SE	Used	SEAT	Hire Purchase	n/a	Private Individual
378	28/11/2009	15/10/2012	£ 5,195.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 277.06	5.3%	n/a	YH	Used	Fiat	Hire Purchase	n/a	Private Individual
379	07/01/2010	04/10/2012	£ 24,590.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 16,890.48	68.7%	n/a	NE	New	Audi	Solutions	n/a	Private Individual
380	14/01/2010	24/09/2012	£ 14,000.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 1,563.70	11.2%	n/a	LO	Used	Ford	Hire Purchase	n/a	Private Individual
381	05/02/2010	10/10/2012	£ 10,500.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 7,131.28	67.9%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
382	02/03/2010	11/10/2012	£ 8,833.25	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 5,044.28	57.1%	n/a	SC	Used	Vauxhall	Hire Purchase	n/a	Private Individual
383	26/03/2010	02/10/2012	£ 28,574.01	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 20,047.49	70.2%	n/a	WA	New	Audi	Solutions	n/a	Private Individual
384	26/03/2010	03/10/2012	£ 20,634.53	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 267.64	-1.3%	n/a	WA	Used	Audi	Solutions	n/a	Private Individual
385	29/03/2010	17/10/2012	£ 10,930.01	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 1,128.64	10.3%	n/a	NE	New	SEAT	Solutions	n/a	Private Individual
386	12/04/2010	10/10/2012	£ 10,395.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 617.64	5.9%	n/a	SC	New	Volkswagen	Solutions	n/a	Private Individual
387	20/04/2010	10/10/2012	£ 2,995.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 719.37	24.0%	n/a	SC	Used	Skoda	Hire Purchase	n/a	Private Individual
388	14/05/2010	16/10/2012	£ 15,942.67	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 11,040.49	69.3%	n/a	YH	New	Volkswagen	Solutions	n/a	Private Individual
389	21/05/2010	10/10/2012	£ 21,000.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 12,391.85	59.0%	n/a	YH	New	Audi	Hire Purchase	n/a	Private Individual
390	10/06/2010	12/10/2012	£ 21,500.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 21,673.47	100.8%	n/a	SW	Used	Volkswagen	Solutions	n/a	Private Individual
391	11/06/2010	12/10/2012	£ 30,875.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 22,026.49	71.3%	n/a	WA	New	Audi	Solutions	n/a	Private Individual
392	20/05/2010	15/08/2012	£ 14,194.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 1,341.90	9.5%	n/a	NE	Used	Audi	Solutions	n/a	Private Individual
393	24/05/2010	18/10/2012	£ 7,415.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 354.13	-4.8%	n/a	SW	New	Volkswagen	Solutions	n/a	Private Individual
394	20/05/2010	09/10/2012	£ 12,995.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 9,694.24	74.6%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
395	26/05/2010	11/10/2012	£ 30,443.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 21,756.12	71.5%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
396	25/05/2010	09/10/2012	£ 18,850.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 277.63	-1.5%	n/a	EM	Used	Audi	Solutions	n/a	Private Individual
397	17/06/2010	03/10/2012	£ 26,230.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 15,287.29	58.3%	n/a	WM	Used	Audi	Hire Purchase	n/a	Private Individual
398	14/07/2010	02/10/2012	£ 17,029.70	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 12,267.28	72.0%	n/a	NW	Used	Audi	Hire Purchase	n/a	Corporate
399	30/07/2010	16/10/2012	£ 18,795.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 13,915.47	74.0%	n/a	SE	Used	Audi	Hire Purchase	n/a	Private Individual
400	16/09/2010	03/10/2012	£ 24,609.37	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 19,943.16	81.0%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
401	02/09/2010	10/10/2012	£ 10,495.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 119.43	1.1%	n/a	EA	New	SEAT	Solutions	n/a	Private Individual
402	01/09/2010	17/10/2012	£ 17,999.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 14,385.89	79.9%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
403	03/09/2010	12/10/2012	£ 28,035.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 22,404.15	79.9%	n/a	NW	Used	Audi	Hire Purchase	n/a	Private Individual
404	13/09/2010	26/09/2012	£ 30,673.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 824.56	-2.7%	n/a	WM	New	Volkswagen	Solutions	n/a	Private Individual
405	05/10/2010	17/10/2012	£ 13,746.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 10,914.01	79.4%	n/a	EA	Used	Audi	Hire Purchase	n/a	Private Individual
406	09/10/2010	10/10/2012	£ 11,400.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 715.47	6.3%	n/a	EM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
407	14/01/2011	27/09/2012	£ 17,414.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 1,443.24	8.3%	n/a	SC	Used	Audi	Solutions	n/a	Private Individual
408	02/03/2011	27/09/2012	£ 9,660.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 1,091.67	-11.3%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
409	01/04/2011	26/09/2012	£ 11,635.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 291.48	-2.5%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
410	09/03/2011	12/10/2012	£ 23,309.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 1,558.73	-6.7%	n/a	SW	New	Audi	Solutions	n/a	Private Individual
411	06/04/2011	16/10/2012	£ 5,077.80	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 940.81	18.5%	n/a	SE	Used	SEAT	Hire Purchase	n/a	Private Individual
412	30/03/2011	10/10/2012	£ 10,459.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 9,585.17	91.6%	n/a	WA	New	Volkswagen	Solutions	n/a	Private Individual
413	23/03/2011	28/09/2012	£ 11,015.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 2.47	0.0%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
414	01/04/2011	26/09/2012	£ 13,815.17	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 142.39	-1.0%	n/a	YH	Used	SEAT	Solutions	n/a	Private Individual
415	26/05/2011	19/10/2012	£ 15,170.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 1,365.32	9.0%	n/a	WM	New	Audi	Hire Purchase	n/a	Private Individual
416	18/05/2011	15/10/2012	£ 11,230.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 1,120.99	-10.0%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
417	15/04/2011	03/10/2012	£ 23,999.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 18,517.19	77.2%	n/a	LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
418	19/04/2011	24/09/2012	£ 15,900.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 1,160.67	-7.3%	n/a	SC	New	Volkswagen	Solutions	n/a	Private Individual
419	28/04/2011	05/10/2012	£ 14,055.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 1,089.96	7.8%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Corporate
420	11/06/2011	28/09/2012	£ 24,481.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	-£ 1,076.36	-4.4%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
421	23/06/2011	24/09/2012	£ 19,995.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 2,114.96	10.6%	n/a	SE	Used	Audi	Hire Purchase	n/a	Private Individual
422	01/07/2011	12/10/2012	£ 10,550.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 399.56	3.8%	n/a	NW	New	Volkswagen	Solutions	n/a	Private Individual
423	15/07/2011	10/10/2012	£ 13,995.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 8.02	0.1%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Corporate
424	02/07/2011	06/09/2012	£ 21,110.00	n/a	n/a	n/a	04.2013	n/a	n/a	n/a	£ 12,373.75	58.6%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
425	21/07/2011</																		

Invoice Log

	€	£
Government De Luxembourg	230.00	194.67
Wilmington Trust	200.82	169.97
Wilmington Trust	525.95	445.16
Total	956.77	809.80

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	
Movements this period	
Carried forward Accumulation Account Balance to Next Period	£0.00
Brought forward Distribution Account Balance from Last Period	£220,360,881.96
09/04/2013 Invoice	-£14.47
09/04/2013 Expected monthly collections	£72,951,667.76
22/04/2013 Servicer fee	-£1,996,290.54
22/04/2013 Interest	-£1,413,372.48
22/04/2013 Invoice	-£1,041.34
22/04/2013 Guarantee repayment	-£1,186,136.29
22/04/2013 Deferred purchase price	-£11,452,319.55
22/04/2013 Invoice	-£2,061.72
22/04/2013 Additional receivables	-£136,870,802.88
22/04/2013 Swap interest payment	-£370,826.20
22/04/2013 Swap interest payment	-£370,826.20
22/04/2013 Swap interest payment	-£296,660.96
22/04/2013 Swap interest payment	-£296,660.96
22/04/2013 Swap interest payment	-£148,330.48
22/04/2013 Swap interest payment	-£148,330.48
22/04/2013 Replenishment Adjustment Receipt	£42,331.12
22/04/2013 Swap receipt	£27,809.08
22/04/2013 Swap receipt	£21,482.88
22/04/2013 Swap receipt	£10,741.44
22/04/2013 Swap receipt	£21,482.88
22/04/2013 Swap receipt	£10,741.44
22/04/2013 Swap receipt	£7,744.01
25/04/2013 Guarantee repayment	£63,099,227.59
30/04/2013 Interest	£24,194.19
Movements this period	-£18,336,252.16
Carried forward Distribution Account Balance to Next Period	<u>£202,024,629.80</u>

Specific Supplementary UK Information

Event Detailed Calculations			
Payment Date	20/03/2013	22/04/2013	21/05/2013
Period	16	17	18
Included Receivables Balance	2,350,428,784.68	2,350,471,115.80	2,350,488,696.22
Charged Off Amounts			
Loss on Disposal of Asset	505,634.88	420,701.10	442,688.94
Net Write Off	160,022.86	(76,528.01)	406,816.29
Gross Losses	734,697.85	490,960.31	926,583.51
Recoveries	69,380.95	152,493.16	71,275.28
PCP Return Balance	310,874.34	376,474.78	467,923.64
PCP Recoveries	311,215.18	382,180.72	462,120.64
PCP Return (Profit) / Losses	(340.84)	(5,705.94)	5,803.00
Total Losses	665,316.90	338,467.15	855,308.23
Dynamic Nett Loss Ratio (%)	0.0283%	0.0144%	0.0364%
Net Losses - Calculation	665,316.90	338,467.15	855,308.23
Cumulative Net Losses	2,661,510.10	2,999,977.25	3,855,285.48
New Assets Added	105,759,934.05	136,859,275.96	118,136,737.78
Included receivables balance at Cut Off + Additional Receivables since Cut C	2,654,982,289.87	2,760,742,223.92	2,897,601,499.88
Cumulative Net Loss Ratio (%)	0.1002%	0.1087%	0.1331%
Late Delinquency Ratio			
Terminated & Defaulted Receivables	31,399.56	58,170.13	113,645.17
Late Delinquency Receivables (180+ Days Overdue)	794,104.38	810,285.20	967,150.68
Late Delinquency Ratio (%)	0.0324%	0.0320%	0.0363%

Pool Performance Event Data				
Payment Date	20/03/2013	22/04/2013	21/05/2013	
Period	16	17	18	
Early Settlements	HP New	1,624,847.75	2,074,505.30	1,712,874.82
Early Settlements	HP Used	8,933,134.95	10,087,818.60	8,047,925.24
Early Settlements	PCP New	23,427,629.22	48,611,539.74	29,770,786.64
Early Settlements	PCP Used	8,171,078.57	12,020,971.72	7,378,128.91
Early Settlements	LP New	43,730.90	58,218.72	-
Early Settlements	LP Used	53,072.40	58,996.03	49,009.04
Early Settlements	Total	42,253,493.79	72,912,050.11	46,958,724.65
Hostile terminations	HP New	30,316.01	74,751.55	35,427.58
Hostile terminations	HP Used	232,695.32	363,064.36	466,754.64
Hostile terminations	PCP New	311,921.86	512,815.57	697,012.14
Hostile terminations	PCP Used	141,070.23	139,938.51	255,265.98
Hostile terminations	LP New	-	-	-
Hostile terminations	LP Used	6,099.93	-	-
Hostile terminations	Total	722,103.35	1,090,569.99	1,454,460.34
Voluntary terminations	HP New	25,959.97	21,201.10	21,914.71
Voluntary terminations	HP Used	503,561.24	330,721.34	643,626.59
Voluntary terminations	PCP New	1,508,479.19	1,551,137.14	2,151,457.74
Voluntary terminations	PCP Used	547,857.75	753,209.67	639,133.54
Voluntary terminations	LP New	9,203.84	-	7,304.79
Voluntary terminations	LP Used	-	-	-
Voluntary terminations	Total	2,595,061.99	2,656,269.25	3,463,437.37
Value of terminated receivables		3,317,165.34	3,746,839.24	4,917,897.71
Recoveries on terminated receivables		3,115,667.38	2,983,903.86	2,639,899.27
Aggregate loss on terminated receivables		201,497.96	762,935.38	2,277,998.44