

## Driver UK Master S.A.

### Monthly Investor Report

May 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  
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**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](mailto:ABSOperations@VWFS.co.uk)



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**Deal Overview**

<b>Cut-Off Date prior to Closing Date</b>	31.10.2012		
<b>Issue Date:</b>	20.06.2013	<b>Legal Maturity Date:</b>	20.10.2021
<b>Monthly Period:</b>	01/05/13 to 31/05/13		
<b>Monthly Investor Report Performance Date</b>	14.06.2013		
<b>Reporting Frequency:</b>	Monthly		
<b>Period No.:</b>	19		
<b>Payment Date:</b>	20.06.2013		
<b>Next Payment Date:</b>	22.07.2013		
<b>Available Distribution Amount for the Monthly Period:</b>	01/05/13 to 31/05/13		
<b>Interest Accrual Period:</b>	21.05.2013	20.06.2013	<b>Days accrued:</b> 30
<b>Series Revolving Period Expiration Date (all Series of Notes)</b>	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	43	£ 242,524.09
Cumulative Repurchase Amount since Closing Date	53	£ 435,921.66

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

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

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

**Events & Triggers**

**Administrative Call Option (clause 12 of RPA)**

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

**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

16.20

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	<b>0,0314%</b>	-	No	-	N/A
Previous Monthly Period 1	<b>0,0364%</b>	-	No	-	N/A
Previous Monthly Period 2	<b>0,0144%</b>	-	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	<b>0,1523%</b>	-	No	-	-
Previous Monthly Period 1	<b>0,1331%</b>	-	No	-	-
Previous Monthly Period 2	<b>0,1087%</b>	-	No	-	-

Included Receivables Balance at Cut Off Date plus Additional Receivables since Cut Off £3,015,792,095.70

Late Delinquency Ratio

0,0424%	> 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

**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

**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

**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**

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

**Notes I**

<u>Rating Details (DBRS / Fitch / S&amp;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	AAA	AAA
Fitch	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA
Standard & Poors	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA
Current Rating								
DBRS	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA
Fitch	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA
Standard & Poors	AAA	AAA	AAA	AAA	AAA	AAA	AAA	AAA
<u>Information on Notes</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>	<b>Class A-Series</b>							
Scheduled Repayment	Payment Date in October 2019							
Legal Maturity Date:	Payment Date in October 2021							
Spread/ Margin	60 bps							
Index Rate	1-Month-Libor							
Fixed/Floating	floating							
Current Coupon	1-M-Libor + 60 bps							
Day Count Convention	actual/ 365							

**Notes II**
**Note Balance**
**During Revolving Period - Increase of Notes**

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

**Payments to Investors**

		Series 2011-1	Series 2011-2	Series 2011-3	Series 2011-5	Series 2012-1	Series 2012-2	Series 20xx-x	Series 20xx-x
<b>1-m-Libor for the Monthly period</b>	0,49188%								
Interest (1-m-Libor + Margin 60 bps), for the Monthly Period	£ 1,480,768,76	£ 269,230,68	£ 269,230,68	£ 336,538,36	£ 336,538,36	£ 134,615,34	£ 134,615,34		
Amortising Series		No	No	No	No	No	No		
Amortising Amount	£ -	£ -	£ -	£ -	£ -	£ -	£ -		
Series Nominal Amount		£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Series Percentage		0,0000%	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%		

**Interest Shortfall**

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

**Credit Enhancement for Notes**

	Opening	Movement	Closing
Cash Collateral Amount	£ 19,800,000.00		£ 19,800,000.00
Specified Cash Collateral Account Balance	£ 19,800,000.00		£ 19,800,000.00
Cash Collateral Amount as a percentage of the Notes balance	1,20%		1,20%
Overcollateralisation Amount	£ 23,504,273,50		£ 23,504,273,50
Overcollateralisation Percentage	1,00%		1,00%
Overcollateralisation Amount divided by Included Receivables Balance	1,00%		1,00%
Subordinated Loan Balance excluding CCA Amount (see above)	£ 676,984,422,71	£ (58,708,86)	£ 676,925,713,85
Subordinated Loan Target Percentage	28,80%		28,80%
Subordinated Loan Amount divided by Included Receivables Balance	28,80%		28,80%

**Information on Swaps**

	Series 2011-1	Series 2011-2	Series 2011-3	Series 2011-5	Series 2012-1	Series 2012-2	Series 20xx-x	Series 20xx-x
Swap nominal amount/ Underlying Principle	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Swap Structure	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed		
Index Rate	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor		
Net Swap Payment (Receipt)	£ 5,947,40	£ 5,947,40	£ 6,478,76	£ 26,543,83	£ 2,973,70	£ 2,973,70		



### Order of Priority

#### Order of Priority (waterfall)

#### Purchased Receivables Collection Amount

Net Swap Receipts

£	142.666.479,04
£	-

#### Available Collection Amount of the Period

£	142.666.479,04
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Remaining Amount from Previous Period

£	-	£142.666.479,04
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#### Available Distribution Amount

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

1. Taxes	£	-	£142.666.479,04
2. Payments to the Security Trustee	£	-	£142.666.479,04
3. Corporate Services Provider/ Servicer Fee/ Rating Agencies fees/ Process Agent)	£	1.996.255,61	£140.670.223,43
4. Costs relating to the listing of Notes	£	22.479,31	£140.647.744,12
5. Account Bank fees	£	-	£140.647.744,12
6. Swap Counterparties/ Net Swap Payments or Swap Termination Payments	£	50.864,79	£140.596.879,33
7. Interest accrued/Interest Shortfalls on all Notes	£	1.480.768,76	£139.116.110,57
8. Cash Collateral Account payments	£	-	£139.116.110,57
9. Amortising Amount	£	-	£139.116.110,57
10. Accumulation Account	£	128.073.424,07	£ 11.042.686,50
11. Any payments under the respective Swap Agreements other than those made under 6	£	-	£ 11.042.686,50
12. Interest Accrued/ Interest Shortfalls on the Subordinated Loan	£	1.283.923,61	£ 9.758.762,89
13. Subordinated Loan Amortising Amount	£	58.708,86	£ 9.700.054,03
14. Deferred Purchase Price/ Additional Deferred Purchase Price	£	9.700.054,03	£ -

**Collections**

Early settlements

No of Contracts	Cash	Total Cash Amount
7.895	£ 60.886.651,45	
333	£ 629.307,28	
103	£ 27.067,22	
-	£ 141.542,69	
<b>8.331</b>		<b>£ 61.684.568,64</b>

**Early settlements in the Monthly Period**

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

**Total settlements**

Monthly collections

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

**Schedules Payments in the Monthly Period**

5	> Normal payments received	£ 68.525.252,76
6	> Maturity cash received	£ 12.214.133,55

£ 80.739.386,31

**Early settlements of the Monthly Period**

£ 61.684.568,64

£ 142.423.954,95

Constant prepayment rate

2,76%

Available Distribution Amount

**Total collections of the Monthly Period**

£ 142.423.954,95

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

**Brought forward from the above table**

£ 142.423.954,95

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

£ 242.524,09

**Available Distribution Amount**

**£ 142.666.479,04**

Less: (Pos 1 - 9) of the Waterfall

£ 3.550.368,47

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

£ 128.073.424,07

**B/F Accumulation Balance**

£ -

**Accumulation Amount from this Monthly Period**

£ 128.073.424,07

**B/F Replenishment Adjustment Drawing**

£ 61.345,80

**Additional Purchase Price this Monthly Period**

£ 128.073.424,07

**C/F Accumulation Balance**

£ -

**Replenishment Adjustment Drawing**

£ -

**Replenishment Adjustment Payment**

£ 58.708,86

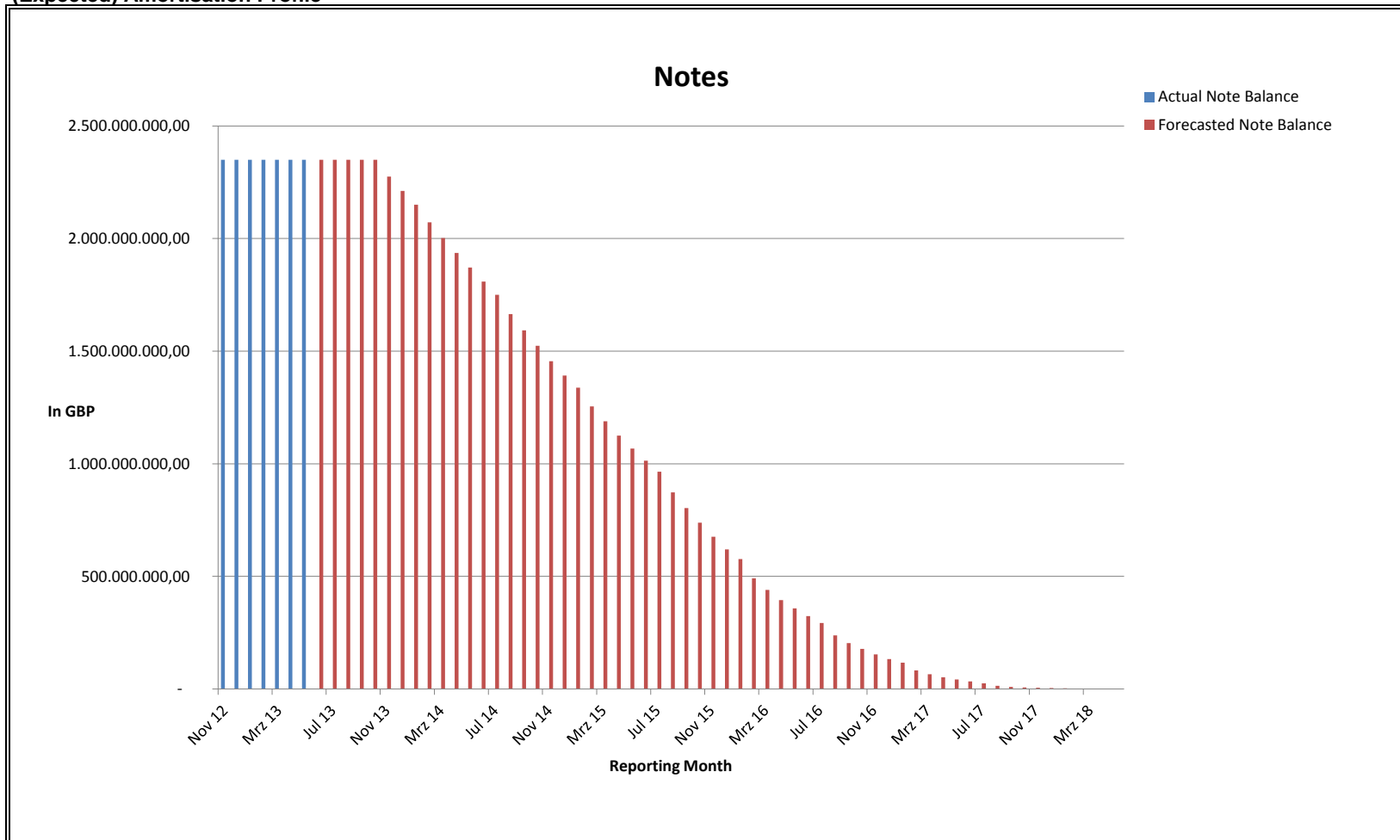
Check

£ -

**C/F Replenishment Adjustment Drawing**

£ 2.636,94

**(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%	144.058	58,77%	£ 1.610.408.472,50	68,52%
Used	102.937	42,26%	£ 777.321.164,12	33,07%	101.047	41,23%	£ 740.021.514,86	31,48%
<b>Total</b>	<b>243.581</b>	<b>100,00%</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>245.105</b>	<b>100,00%</b>	<b>£ 2.350.429.987,36</b>	<b>100,00%</b>

*Limit on used cars:*

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33,07%	31,48%	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%	145.771	59,47%	£ 1.801.916.276,91	76,66%
Lease Purchase	315	0,13%	£ 1.907.540,22	0,08%	38	0,02%	£ 41.286,54	0,00%
<b>Total</b>	<b>139.573</b>	<b>57,30%</b>	<b>£ 1.757.733.126,46</b>	<b>74,78%</b>	<b>145.809</b>	<b>59,49%</b>	<b>£ 1.801.957.563,45</b>	<b>76,67%</b>

*Limit on PCP and Lease Purchase Contracts*

Financing Contract	Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
PCP	74,70%	76,66%	No limit
Lease Purchase	0,08%	0,00%	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%	£ 1.045.170.190,15	44,47%	145.771	59,47%	£ 1.092.382.111,47	46,48%

*Limit on PCP balloons*

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44,47%	46,48%	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 Included Receivable Balance
New	63	0,03%	£ 374.355,63	0,02%	56	0,02%	£ 309.764,22	0,01%
Used	5.684	2,33%	£ 28.676.601,34	1,22%	5.677	2,32%	£ 27.344.609,21	1,16%
<b>Total</b>	<b>5.747</b>	<b>2,36%</b>	<b>£ 29.050.956,97</b>	<b>1,24%</b>	<b>5.733</b>	<b>2,34%</b>	<b>£ 27.654.373,43</b>	<b>1,18%</b>

*Limit on Non VW Group Vehicles*

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1,24%	1,18%	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	£ 83.606,01	0,0036%

*Limit on D & Z Credit Bands*

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1,15%	0,97%	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%	7,76%	4,16%

*Limit of Aggregate Receivable Balance*

Current Exposure	Limit Exposure
£ 83.606,01	£ 150.000,00

Outstanding Contracts

Summary Information		No of	Included Receivables Balance
Initial VWFS Inclusive 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		236,025	£ 2,232,351,958.44
Included Receivables Balance added in the Previous Monthly Period		9,585	£ 118,136,737.78
Included Receivables Balance Post Top Up for the Previous Monthly Period		245,610	£ 2,350,488,696.22
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables		N/A	£ 128,132,132.93
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables		235,162	£ 2,222,356,563.29
Additional Receivables at this Cut-Off Date (where Funding remains constant)		9,943	£ 128,073,424.07
Additional Receivables at this Cut-Off Date (where the Funding increases)		-	£ -
Reduction in Included Receivables Balance (Sale of Receivables to other Secured Vehicles at this Cut-Off Date (redeemable amount))		-	£ -
Included Receivables Balance at this Cut-Off Date		245,105	£ 2,350,429,987.36

Status of Financing Contracts for the Monthly Period							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Contract Status	Number of Contracts	Included Receivables Balance	% of Total	Contract Status	Number of Contracts	Included Receivables Balance	% of Total
Current	238,907	£ 2,319,978,772.41	98.7%	Current	238,588	£ 2,307,640,675.50	98.2%
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	4,849	£ 38,360,884.11	1.6%
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	441	£ 4,440,625.02	0.2%
End of Term - Paid in Full	-	£ -	0.0%	End of term - paid in full	-	£ -	0.0%
End of Term - Not Paid in Full	123	£ 723,062.20	0.0%	End of term - not paid in full	107	£ 2,941.86	0.0%
Early Settlement - Paid in Full	-	£ -	0.0%	Early settlement - paid in full	-	£ -	0.0%
Early Settlement - Not Paid in Full	702	£ 178,768.35	0.0%	Early settlement - not paid in full	1,120	£ 15,139.13	0.0%
Terminated Receivable	-	£ -	0.0%	Defaulted Receivable	-	£ -	0.0%
Charged-off	-	£ -	0.0%	Charged-off	-	£ -	0.0%
<b>Total</b>	<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.0%</b>	<b>Total</b>	<b>245,105</b>	<b>£ 2,350,429,987.36</b>	<b>100.0%</b>

Financing Contract												Person				Vehicle Status			
Hire Purchase			PCP Agreements			Lease Purchase			Corporate		Retail		New		Used				
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	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance				
96,506	£ 535,929,161.22	142,082	£ 1,771,711,514.28	-	£ -	8,746	£ 80,055,278.84	229,842	£ 2,227,585,396.66	140,728	£ 1,585,227,656.82	97,860	£ 722,413,018.68						
2,261	£ 11,967,914.64	2,579	£ 26,350,426.22	9	£ 42,543.25	171	£ 1,366,498.30	4,678	£ 36,994,385.81	2,324	£ 22,250,341.73	2,525	£ 16,110,542.38						
70	£ 578,603.38	369	£ 3,854,442.57	2	£ 7,579.07	4	£ 26,106.52	437	£ 4,414,518.50	274	£ 2,931,787.88	167	£ 1,508,837.14						
25	£ -	-	£ -	3	£ 2,941.86	5	£ -	-	£ -	72	£ 2,047.56	35	£ 894.30						
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -						
434	£ 3,255.33	682	£ 106.16	24	£ 11,777.64	82	£ -	1,038	£ 15,139.13	660	£ 3,361.49	460	£ 11,777.64						
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -						
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -						
<b>99,296</b>	<b>£ 548,472,423.91</b>	<b>145,771</b>	<b>£ 1,801,916,276.91</b>	<b>38</b>	<b>£ 41,286.54</b>	<b>9,008</b>	<b>£ 81,447,883.66</b>	<b>236,097</b>	<b>£ 2,268,982,103.70</b>	<b>144,058</b>	<b>£ 1,610,408,472.50</b>	<b>101,047</b>	<b>£ 740,021,514.86</b>						

Original Term of Contracts							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Rem. Terms of Contract	Number of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Contract	Number of Contracts	Included Receivables Balance	% of Total
< 6	-	£ -	0.0%	< 6	-	£ -	0.0%
6 - 10	4	£ 29,701.03	0.0%	6 - 10	2	£ 9,637.30	0.0%
11 - 15	463	£ 834,068.15	0.0%	11 - 15	505	£ 700,598.37	0.0%
16 - 20	887	£ 6,958,417.17	0.3%	16 - 20	885	£ 5,808,681.82	0.2%
21 - 25	14,048	£ 73,414,612.41	3.1%	21 - 25	13,253	£ 63,391,628.58	2.7%
26 - 30	1,627	£ 8,953,671.52	0.4%	26 - 30	1,479	£ 7,570,115.14	0.3%
31 - 35	1,108	£ 9,004,241.11	0.4%	31 - 35	1,000	£ 7,897,078.12	0.3%
36 - 40	122,551	£ 1,155,830,725.07	49.2%	36 - 40	121,165	£ 1,130,588,622.86	48.1%
41 - 45	20,387	£ 191,507,198.04	8.1%	41 - 45	21,841	£ 197,643,105.34	8.4%
46 - 50	48,512	£ 635,776,184.09	27.0%	46 - 50	50,959	£ 680,560,524.72	29.0%
51 - 55	1,016	£ 6,549,985.60	0.3%	51 - 55	1,010	£ 6,262,160.69	0.3%
56 - 60	30,584	£ 246,839,821.62	10.5%	56 - 60	31,005	£ 239,072,305.63	10.2%
> 60	2,414	£ 14,769,951.56	0.6%	> 60	2,001	£ 10,945,528.79	0.5%
<b>Total</b>	<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.0%</b>	<b>Total</b>	<b>245,105</b>	<b>£ 2,350,429,987.36</b>	<b>100.0%</b>

Financing Contract												Person				Vehicle Status			
Hire Purchase			PCP Agreements			Lease Purchase			Corporate		Retail		New		Used				
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	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance				
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -				
1	£ 1,671.03	1	£ 7,966.27	1	£ 7,966.27	1	£ 1,671.03	1	£ 7,966.27	1	£ 7,966.27	1	£ 7,966.27	1	£ 1,671.03				
503	£ 679,032.54	2	£ 21,565.83	-	£ -	16	£ 47,250.49	489	£ 653,347.88	325	£ 302,696.29	180	£ 397,902.08						
349	£ 981,894.45	536	£ 4,826,787.37	-	£ -	61	£ 376,111.69	824	£ 5,432,570.13	578	£ 4,736,737.07	307	£ 1,071,944.75						
11,042	£ 35,417,838.72	2,209	£ 27,973,789.86	2	£ -	865	£ 3,674,425.50	12,588	£ 59,717,203.08	5,671	£ 35,188,098.98	7,582	£ 28,203,529.60						
1,079	£ 3,543,825.49	400	£ 4,026,289.65	-	£ -	56	£ 272,122.71	1,423	£ 7,297,992.43	286	£ 2,266,421.57	1,191	£ 5,303,693.57						
300	£ 1,121,465.64	700	£ 8,775,612.48	-	£ -	44	£ 311,416.53	956	£ 7,585,661.59	117	£ 1,116,858.29	883	£ 6,780,219.83						
31,417	£ 131,558,966.63	89,738	£ 999,021,433.87	10	£ 11,777.64	4,818	£ 38,395,961.53	116,547	£ 1,092,172,761.33	90,422	£ 935,682,436.15	30,743	£ 194,886,186.71						
1,853	£ 8,388,701.77	19,987	£ 189,254,403.57	1	£ -	195	£ 2,005,952.46	21,646	£ 195,637,152.88	14,092	£ 129,462,258.93	7,749	£ 68,180,846.41						
18,737	£ 110,509,059.95	32,197	£ 569,998,400.59	25	£ 53,064.18	2,193	£ 23,222,950.19	48,766	£ 657,337,574.53	27,800	£ 466,711,209.46	23,150	£ 213,849,315.26						
1,009	£ 6,252,133.27	1	£ 10,027.42	-	£ -	22	£ 19,447.99	988	£ 6,064,712.70	75	£ 379,217.07	935	£ 5,882,943.62						
31,005	£ 239,072,305.63	-	£ -	-	£ -	1,134	£ 12,912,828.19	29,871	£ 226,159,477.44	4,360	£ 32,784,731.93	26,645	£ 206,287,573.70						
2,001	£ 10,945,528.79	-	£ -	-	£ -	3	£ 29,845.35	1,998	£ 10,915,683.44	320	£ 1,769,840.49	1,681	£ 9,175,688.30						
<b>99,296</b>	<b>£ 548,472,423.91</b>	<b>145,771</b>	<b>£ 1,801,916,276.91</b>	<b>38</b>	<b>£ 41,286.54</b>	<b>9,008</b>	<b>£ 81,447,883.66</b>	<b>236,097</b>	<b>£ 2,268,982,103.70</b>	<b>144,058</b>	<b>£ 1,610,408,472.50</b>	<b>101,047</b>	<b>£ 740,021,514.86</b>						

Remaining Term of Financing Contract							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Rem. terms of Financing Contract	Number of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Financing Contract	Number of Contracts	Included Receivables Balance	% of Total
< 6	18,583	£ 70,832,649.79	3.0%	< 6	23,215	£ 95,567,729.37	4.1%
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	25,795	£ 148,649,645.56	6.3%
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	27,713	£ 201,769,808.90	8.6%
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	32,462	£ 282,255,679.45	12.0%
21 - 25	32,169	£ 316,244,459.26	13.5%	21 - 25	38,831	£ 402,545,826.81	17.1%
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	35,723	£ 406,618,167.11	17.3%
31 - 35	12,959	£ 402,598,105.96	17.1%	31 - 35	25,580	£ 317,865,679.47	13.5%
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	16,068	£ 233,005,987.86	9.9%
41 - 45	14,389	£ 219,073,956.95	9.3%	41 - 45	9,288	£ 133,850,931.30	5.7%
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	6,049	£ 77,908,758.62	3.3%
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	3,200	£ 35,883,427.29	1.5%
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	1,201	£ 14,508,345.62	0.6%
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%
<b>Total</b>	<b>243,581</b>	<b>£ 2,350,468,577.37</b>	<b>100.0%</b>	<b>Total</b>	<b>245,105</b>	<b>£ 2,350,429,987.36</b>	<b>100.0%</b>

Financing Contract												Person				Vehicle Status			
Hire Purchase			PCP Agreements			Lease Purchase			Corporate		Retail		New		Used				
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	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance				
12,084	£ 10,607,982.13	11,093	£ 84,918,460.70	38	£ 41,286.54	1,045	£ 2,863,178.19	22,170	£ 92,704,551.18	13,694	£ 73,888,619.28	9,521	£ 21,679,110.09						
11,579	£ 25,833,305.00	14,216	£ 122,816,340.56	-	£ -	1,071	£ 5,266,640.14	24,724	£ 143,383,005.42	15,599	£ 110,606,879.33	10,196	£ 38,042,766.23						
11,814	£ 40,770,462.00	15,899	£ 160,999,346.90	-	£ -	1,044	£ 7,373,060.87	26,669	£ 194,396,748.03	16,253	£ 144,080,132.37	11,460	£ 57,689,676.53						
11,787	£ 54,882,853.72	20,675	£ 227,372,825.73	-	£ -	1,270	£ 10,737,604.76	31,192	£ 271,518,074.69	20,774	£ 209,578,890.00	11,688	£ 72,676,789.45						
12,207	£ 69,304,167.04	26,624	£ 333,241,639.77	-	£ -	1,304	£ 13,309,622.73	37,527	£ 389,236,204.08	25,966	£ 307,394,773.09	12,865	£ 95,151,053.72						
10,376	£ 70,223,735.89	25,347	£ 336,394,431.22	-	£ -	1,053	£ 12,050,624.52	34,670	£ 394,567,542.59	23,194	£								

### Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	60	1	26,14
0	Original Term of Contracts	62	7	42,31
1	Distribution of Financing Contracts by Obligor	£ 83.606,01	£ 0,00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 74.981,42	£ 0,00	£ 13.821,86
1	Top 20 Obligor	£ 83.606,01	£ 64.306,54	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%	7,76%
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	£ 4.609,19
5	Balloons as of the Monthly Period	£ 76.007,60	£ 0,86	£ 8.969,90
5	Months Seasoned	1	62	16,20

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	238.062	£ 2.280.784.385,42	97,04%	-0,14%
7.238	£ 72.652.734,24	3,09%	2 - 10	6.988	£ 69.402.978,04	2,95%	0,14%
80	£ 366.860,66	0,02%	11 - 20	55	£ 242.623,90	0,01%	0,01%
-	£ -	0,00%	21 - 50	-	£ -	0,00%	0,00%
-	£ -	0,00%	> 50	-	£ -	0,00%	0,00%
<b>243.581</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>Total</b>	<b>245.105</b>	<b>£ 2.350.429.987,36</b>	<b>100,00%</b>	<b>0,00%</b>

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Corporate		Retail		New		Used		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	No of Contracts	Included Receivables Balance
96.023	£ 527.301.627,49	142.011	£ 1.753.429.693,75	28	£ 53.064,18	7.134	£ 66.722.427,19	230.928	£ 2.214.061.958,23	139.629	£ 1.561.170.433,55	98.433	£ 719.613.951,87	4.392	£ 49.113.668,02
3.233	£ 21.033.558,48	3.760	£ 48.486.583,16	10	£ 11.777,64	1.834	£ 14.588.218,53	5.155	£ 54.823.570,13	4.392	£ 49.113.668,02	2.614	£ 20.407.562,99	-	£ -
40	£ 137.237,94	-	£ -	-	£ -	40	£ 137.237,94	14	£ 96.575,34	37	£ 124.370,93	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>99.296</b>	<b>£ 548.472.423,91</b>	<b>145.771</b>	<b>£ 1.801.916.276,91</b>	<b>38</b>	<b>£ 41.286,54</b>	<b>9.008</b>	<b>£ 81.447.883,66</b>	<b>236.097</b>	<b>£ 2.268.982.103,70</b>	<b>144.058</b>	<b>£ 1.610.408.472,50</b>	<b>101.047</b>	<b>£ 740.021.514,86</b>		

Distribution of Contracts by Included Receivables Balance							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Included Receivables Balance	No of Contracts	Included Receivables Balance	% of Total	change in %
76.578	£ 251.641.908,05	10,71%	Up to GBP 7,000	76.236	£ 247.155.660,43	10,52%	0,19%
68.758	£ 548.173.243,02	23,32%	Up to GBP 10,000	70.556	£ 558.611.513,24	23,77%	-0,44%
24.797	£ 272.043.945,41	11,57%	Up to GBP 12,000	26.260	£ 288.283.603,29	12,27%	-0,69%
30.054	£ 402.991.712,93	17,15%	Up to GBP 15,000	29.308	£ 392.586.098,66	16,70%	0,44%
13.391	£ 213.550.840,62	9,09%	Up to GBP 17,000	12.665	£ 201.960.952,16	8,59%	0,49%
12.613	£ 231.794.807,34	9,86%	Up to GBP 20,000	12.727	£ 234.170.572,94	9,96%	-0,10%
11.143	£ 246.765.289,66	10,50%	Up to GBP 25,000	11.352	£ 251.748.588,29	10,71%	-0,21%
4.316	£ 116.726.736,69	4,97%	Up to GBP 30,000	4.201	£ 113.542.699,12	4,83%	0,14%
1.291	£ 41.281.129,82	1,76%	Up to GBP 35,000	1.207	£ 38.768.622,25	1,65%	0,11%
413	£ 15.241.046,86	0,65%	Up to GBP 40,000	409	£ 15.157.415,45	0,64%	0,00%
191	£ 8.295.450,91	0,35%	Up to GBP 50,000	151	£ 6.601.354,57	0,28%	0,07%
36	£ 1.962.466,06	0,08%	More th. GBP 50,000	33	£ 1.842.906,96	0,08%	0,01%
<b>243.581</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>Total</b>	<b>245.105</b>	<b>£ 2.350.429.987,36</b>	<b>100,00%</b>	<b>0,00%</b>

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Corporate		Retail		New		Used		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	No of Contracts	Included Receivables Balance
63.538	£ 187.528.566,67	12.660	£ 59.585.807,22	38	£ 41.286,54	3.183	£ 10.395.018,93	73.053	£ 236.760.641,50	26.802	£ 91.191.046,63	49.434	£ 155.964.613,80	25.631	£ 201.102.969,07
22.130	£ 171.253.828,32	48.426	£ 387.357.684,92	-	£ -	2.396	£ 19.057.196,02	68.160	£ 539.554.317,22	44.925	£ 357.508.544,17	8.408	£ 92.137.782,84	3.066	£ 52.703.580,73
5.528	£ 60.404.135,02	20.732	£ 227.879.468,27	-	£ -	1.014	£ 11.141.961,46	25.246	£ 277.141.641,83	17.852	£ 196.145.820,45	8.408	£ 92.137.782,84	3.024	£ 55.489.067,50
4.439	£ 59.029.106,26	24.869	£ 333.556.992,40	-	£ -	1.098	£ 14.722.920,67	28.210	£ 377.863.177,99	21.000	£ 281.371.480,64	8.308	£ 111.214.618,02	3.066	£ 52.703.580,73
1.465	£ 23.304.795,94	11.200	£ 178.656.156,22	-	£ -	445	£ 7.110.004,69	12.220	£ 194.850.947,47	9.359	£ 149.257.371,43	3.066	£ 52.703.580,73	3.024	£ 55.489.067,50
1.206	£ 22.116.709,00	11.521	£ 212.053.863,94	-	£ -	412	£ 7.567.072,74	12.315	£ 226.603.500,20	9.703	£ 178.681.505,44	3.024	£ 55.489.067,50	2.079	£ 45.880.665,10
679	£ 14.916.891,46	10.673	£ 236.831.696,83	-	£ -	294	£ 6.461.961,04	11.058	£ 245.286.627,25	9.273	£ 205.867.923,19	2.079	£ 45.880.665,10	583	£ 15.731.176,99
180	£ 4.852.072,95	4.021	£ 108.690.626,17	-	£ -	105	£ 2.820.326,97	4.096	£ 110.722.372,15	3.618	£ 97.811.522,13	583	£ 15.731.176,99	172	£ 5.542.737,41
58	£ 1.875.363,80	1.149	£ 36.893.258,45	-	£ -	34	£ 1.090.429,45	1.173	£ 37.678.192,80	1.035	£ 33.225.884,84	172	£ 5.542.737,41	63	£ 2.338.494,10
35	£ 1.306.136,96	374	£ 13.851.278,49	-	£ -	19	£ 711.548,11	390	£ 14.445.867,34	346	£ 12.818.921,35	63	£ 2.338.494,10	27	£ 1.191.953,78
26	£ 1.162.315,39	125	£ 5.439.039,18	-	£ -	6	£ 264.478,28	145	£ 6.336.876,29	124	£ 5.409.400,79	27	£ 1.191.953,78	12	£ 723.855,52
12	£ 722.502,14	21	£ 1.120.404,82	-	£ -	2	£ 104.965,30	31	£ 1.737.941,66	21	£ 1.119.051,44	12	£ 723.855,52		
<b>99.296</b>	<b>£ 548.472.423,91</b>	<b>145.771</b>	<b>£ 1.801.916.276,91</b>	<b>38</b>	<b>£ 41.286,54</b>	<b>9.008</b>	<b>£ 81.447.883,66</b>	<b>236.097</b>	<b>£ 2.268.982.103,70</b>	<b>144.058</b>	<b>£ 1.610.408.472,50</b>	<b>101.047</b>	<b>£ 740.021.514,86</b>		

Top 20 Obligor							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Rank	No of Contracts	Included Receivables Balance	% of Total	change in %
20	£ 86.023,77	6,30%	1	2	£ 83.606,01	5,90%	0,40%
8	£ 77.909,92	5,71%	2	2	£ 80.849,73	5,70%	0,00%
2	£ 75.773,94	5,55%	3	2	£ 77.698,52	5,48%	0,07%
10	£ 74.122,40	5,43%	4	1	£ 74.981,42	5,29%	0,14%
3	£ 72.928,16	5,34%	5	1	£ 73.426,05	5,18%	0,16%
2	£ 71.548,33	5,24%	6	1	£ 72.704,37	5,13%	0,11%
6	£ 68.320,72	5,01%	7	4	£ 72.586,06	5,12%	-0,12%
2	£ 67.947,99	4,98%	8	17	£ 72.196,68	5,09%	-0,11%
2	£ 67.315,97	4,93%	9	2	£ 70.420,77	4,97%	-0,04%
7	£ 67.278,39	4,93%	10	2	£ 70.009,40	4,94%	-0,01%
15	£ 321.684,76	23,57%	11 - 15	19	£ 343.550,28	24,24%	-0,67%
23	£ 313.753,30	22,99%	16 - 20	14	£ 325.176,04	22,94%	0,05%
<b>100</b>	<b>£ 1.364.607,65</b>	<b>100,00%</b>	<b>Total</b>	<b>67</b>	<b>£ 1.417.205,33</b>	<b>100,00%</b>	<b>0,00%</b>

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Corporate		Retail		New		Used		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	No of Contracts	Included Receivables Balance
-	£ -	2	£ 83.606,01	-	£ -	-	£ -	2	£ 83.606,01	-	£ -	2	£ 83.606,01	-	£ -
-	£ -	2	£ 80.849,73	-	£ -	-	£ -	2	£ 80.849,73	-	£ -	2	£ 80.849,73	2	£ 80.849,73
2	£ 77.698,52	-	£ -	-	£ -	-	£ -	2	£ 77.698,52	-	£ -	2	£ 77.698,52	-	£ -
1	£ 74.981,42	-	£ -	-	£ -	-	£ -	-	£ -	1	£ 74.981,42	-	£ -	1	£ 74.981,42
1	£ 73.426,05	-	£ -	-	£ -	-	£ -	-	£ -	1	£ 73.426,05	-	£ -	1	£ 73.426,05
1	£ 72.704,37	-	£ -	-	£ -	-	£ -	-	£ -	1	£ 72.704,37	-	£ -	1	£ 72.704,37
3	£ 58.451,22	1	£ 14.134,84	-	£ -	-	£ -	4	£ 72.586,06	-	£ -	3	£ 60.105,06	1	£ 12.481,00
17	£ 72.196,68	-	£ -	-	£ -	-	£ -	17	£ 72.196,68	-	£ -	14	£ 59.329,67	3	£ 12.867,01
-	£ -	2	£ 70.420,77	-	£ -	-	£ -	-	£ -	2	£ 70.420,77	-	£ -	-	£ -
-	£ -	2	£ 70.009,40	-	£ -	-	£ -	-	£ -	2	£ 70.009,40	-	£ -	-	£ -
12	£ 173.943,48	7	£ 169.606,80	-	£ -	-	£ -	15	£ 205.224,45	4	£ 138.325,83	16	£ 299.809,11	3	£ 43.741,17
8	£ 129.205,76	6	£ 195.970,28	-	£ -	-	£ -	8	£ 129.205,76	6	£ 195.970,28	11	£ 253.329,44	3	£ 71.846,60
<b>45</b>	<b>£ 732.607,50</b>	<b>22</b>	<b>£ 684.597,83</b>	<b>-</b>	<b>£ -</b>	<b>46</b>	<b>£ 556.911,47</b>	<b>21</b>	<b>£ 860.293,86</b>	<b>52</b>	<b>£ 974.307,98</b>	<b>15</b>	<b>£ 442.897,35</b>		

Payment Type							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	in % of Total	Payment Type	No of Contracts	Included Receivables Balance	in % of Total	change in %
241.012	£ 2.330.854.619,09	99,17%	Direct Debit	242.675	£ 2.331.679.010,51	99,20%	-0,04%
2.569	£ 19.613.958,28	0,83%	Others	2.430	£ 18.750.976,85	0,80%	0,04%
<b>243.581</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>Total</b>				



**Information Contract Pool 2**

Distribution of Financing Contract by Make and Model								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Make/ Model	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
2.493	£ 15.927.215,94	0,68%	<b>Beetle</b>	2.289	£ 16.100.247,12	0,68%	-0,01%	1.185	£ 4.502.402,78	1.104	£ 11.597.844,34	-	£ -	24	£ 185.189,20	2.265	£ 15.915.057,92	1.208	£ 10.914.894,91	1.081	£ 5.185.352,21
52	£ 108.851,21	0,00%	<b>Bora</b>	37	£ 57.126,97	0,00%	0,00%	37	£ 57.126,97	-	£ -	-	£ -	-	£ -	37	£ 57.126,97	-	£ -	37	£ 57.126,97
108	£ 2.333.947,33	0,10%	<b>California</b>	118	£ 2.350.209,41	0,10%	0,00%	62	£ 1.026.483,09	56	£ 1.323.726,32	-	£ -	12	£ 197.161,76	106	£ 2.153.047,65	82	£ 1.773.013,63	96	£ 577.195,78
129	£ 1.569.070,55	0,07%	<b>Caravelle</b>	128	£ 1.537.600,75	0,07%	0,00%	121	£ 1.349.010,90	7	£ 188.589,85	-	£ -	21	£ 298.255,03	107	£ 1.239.345,72	35	£ 547.688,59	33	£ 989.912,16
1.699	£ 15.964.347,99	0,68%	<b>Eos</b>	1.423	£ 11.865.509,92	0,50%	0,17%	793	£ 4.032.920,38	629	£ 7.827.191,62	1	£ 5.397,92	15	£ 154.927,21	1.408	£ 11.710.582,71	616	£ 6.608.543,80	807	£ 5.256.966,12
4.553	£ 15.826.915,10	0,67%	<b>Fox</b>	3.193	£ 9.644.669,42	0,41%	0,26%	1.300	£ 2.799.481,23	1.893	£ 6.845.188,19	-	£ -	27	£ 75.881,05	3.166	£ 9.568.788,37	2.033	£ 6.811.543,06	1.160	£ 2.833.126,36
35.997	£ 328.978.907,98	14,00%	<b>Golf</b>	36.261	£ 329.962.113,54	14,04%	-0,04%	15.775	£ 77.833.107,99	20.480	£ 252.118.468,91	6	£ 10.536,64	734	£ 6.563.274,87	35.527	£ 323.398.838,67	19.567	£ 232.953.518,28	16.694	£ 97.008.595,26
1.301	£ 8.507.618,69	0,36%	<b>Jetta</b>	1.194	£ 7.353.764,45	0,31%	0,05%	836	£ 3.661.131,55	358	£ 3.692.632,90	-	£ -	34	£ 219.010,98	1.160	£ 7.134.753,47	469	£ 4.014.403,53	725	£ 3.339.360,92
11	£ 14.429,19	0,00%	<b>Lupo</b>	7	£ 9.058,42	0,00%	0,00%	7	£ 9.058,42	-	£ -	-	£ -	-	£ -	7	£ 9.058,42	-	£ -	7	£ 9.058,42
8.444	£ 63.746.185,11	2,71%	<b>Passat</b>	7.528	£ 57.394.597,68	2,44%	0,27%	5.303	£ 29.367.958,61	2.224	£ 28.026.639,07	1	£ -	419	£ 3.154.878,21	7.109	£ 54.239.719,47	2.286	£ 22.850.951,15	5.242	£ 34.543.646,53
84	£ 821.391,70	0,03%	<b>Phaeton</b>	77	£ 744.271,14	0,03%	0,00%	76	£ 719.240,43	1	£ 25.030,71	-	£ -	5	£ 58.011,04	72	£ 686.260,10	2	£ 37.573,86	75	£ 706.697,28
36.044	£ 252.034.321,94	10,72%	<b>Polo</b>	35.804	£ 244.485.051,66	10,40%	0,32%	9.035	£ 33.806.224,20	26.768	£ 210.678.827,46	1	£ -	214	£ 1.486.982,45	35.590	£ 242.998.069,21	26.556	£ 204.941.286,30	9.248	£ 39.543.765,36
4.395	£ 55.437.544,77	2,36%	<b>Scirocco</b>	4.274	£ 50.159.710,39	2,13%	0,22%	1.446	£ 11.524.783,05	2.828	£ 38.634.927,34	-	£ -	52	£ 500.348,65	4.222	£ 49.659.361,74	2.528	£ 33.737.929,62	1.746	£ 16.421.780,77
854	£ 8.957.535,76	0,38%	<b>Sharan</b>	899	£ 9.328.887,66	0,40%	-0,02%	577	£ 4.332.442,80	322	£ 4.996.444,86	-	£ -	38	£ 392.674,10	861	£ 8.936.213,56	371	£ 5.512.434,69	528	£ 3.816.452,97
4.588	£ 57.202.140,22	2,43%	<b>Tiguan</b>	4.747	£ 57.115.042,28	2,43%	0,00%	1.923	£ 14.422.589,33	2.824	£ 42.692.452,95	-	£ -	112	£ 1.310.167,80	4.635	£ 55.804.874,48	2.633	£ 37.991.031,68	2.114	£ 19.124.010,60
865	£ 8.912.961,48	0,38%	<b>Touareg</b>	791	£ 7.698.155,36	0,33%	0,05%	779	£ 7.389.344,80	12	£ 308.810,56	-	£ -	39	£ 456.278,06	752	£ 7.241.877,30	86	£ 1.292.156,94	705	£ 6.405.998,42
3.631	£ 30.328.987,75	1,29%	<b>Touran</b>	3.480	£ 27.384.860,59	1,17%	0,13%	2.101	£ 11.585.621,81	1.379	£ 15.799.238,78	-	£ -	65	£ 556.779,49	3.415	£ 26.828.081,10	1.689	£ 17.096.607,45	1.791	£ 10.288.253,14
5	£ -	0,00%	<b>VW00</b>	1	£ -	0,00%	0,00%	1	£ -	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -
2.192	£ 17.615.698,54	0,75%	<b>VWUP</b>	4.513	£ 33.621.641,85	1,43%	-0,68%	222	£ 1.151.980,42	4.291	£ 32.469.661,43	-	£ -	46	£ 354.911,31	4.467	£ 33.266.730,54	4.272	£ 32.012.661,46	241	£ 1.608.980,39
5.151	£ 39.491.128,19	1,68%	<b>VW Commercial</b>	5.589	£ 41.971.119,25	1,79%	-0,11%	5.586	£ 41.966.328,09	-	£ -	3	£ 4.791,16	3.800	£ 29.805.032,72	1.789	£ 12.166.086,53	1.548	£ 13.483.151,03	4.041	£ 28.487.968,22
<b>112.596</b>	<b>£ 923.779.199,44</b>	<b>39,30%</b>	<b>VW</b>	<b>112.353</b>	<b>£ 908.783.637,86</b>	<b>38,66%</b>	<b>0,64%</b>	<b>47.165</b>	<b>£ 251.537.236,85</b>	<b>65.176</b>	<b>£ 657.225.675,29</b>	<b>12</b>	<b>£ 20.725,72</b>	<b>5.658</b>	<b>£ 45.769.763,93</b>	<b>106.695</b>	<b>£ 863.013.873,93</b>	<b>65.982</b>	<b>£ 632.579.389,98</b>	<b>46.371</b>	<b>£ 276.204.247,88</b>
10.602	£ 133.695.086,53	5,69%	<b>A1</b>	12.529	£ 148.316.916,33	6,31%	-0,62%	865	£ 6.108.004,06	11.664	£ 142.208.912,27	-	£ -	196	£ 2.198.587,14	12.333	£ 146.118.329,19	10.904	£ 131.746.787,69	1.625	£ 16.570.128,64
21	£ 32.169,94	0,00%	<b>A2</b>	10	£ 10.583,47	0,00%	0,00%	10	£ 10.583,47	-	£ -	-	£ -	-	£ -	10	£ 10.583,47	-	£ -	10	£ 10.583,47
21.470	£ 241.949.288,11	10,29%	<b>A3</b>	19.946	£ 223.220.458,33	9,50%	0,80%	6.245	£ 37.649.522,44	13.696	£ 185.579.255,82	5	£ 8.319,93	447	£ 4.793.864,77	19.499	£ 218.426.593,56	10.679	£ 145.669.301,62	9.267	£ 77.551.156,71
14.878	£ 188.396.152,69	8,02%	<b>A4</b>	13.813	£ 174.397.402,19	7,42%	0,60%	5.084	£ 34.803.548,34	8.724	£ 139.592.959,55	5	£ 894,30	550	£ 5.886.078,99	13.263	£ 168.511.323,20	5.839	£ 100.516.945,16	7.974	£ 73.880.457,03
8.675	£ 160.976.427,03	6,85%	<b>A5</b>	8.776	£ 155.892.972,84	6,63%	0,22%	2.149	£ 21.291.718,86	6.626	£ 134.601.253,98	1	£ -	274	£ 3.996.145,78	8.502	£ 151.896.827,06	4.717	£ 98.330.877,18	4.059	£ 57.562.095,66
8.454	£ 133.913.952,53	5,70%	<b>A6</b>	8.695	£ 139.287.748,04	5,93%	-0,23%	2.106	£ 15.316.721,03	6.586	£ 123.964.279,93	3	£ 6.747,08	358	£ 4.698.842,12	8.337	£ 134.588.905,92	5.204	£ 103.808.077,38	3.491	£ 35.479.670,66
819	£ 23.525.039,20	1,00%	<b>A7</b>	1.073	£ 28.983.860,32	1,23%	-0,23%	113	£ 1.753.612,38	960	£ 27.230.247,94	-	£ -	45	£ 1.163.567,28	1.028	£ 27.820.293,04	740	£ 21.610.298,67	333	£ 7.373.561,65
345	£ 4.156.088,67	0,18%	<b>A8</b>	302	£ 3.426.036,68	0,15%	0,03%	301	£ 3.426.036,68	-	£ -	1	£ -	18	£ 231.701,02	284	£ 3.194.335,66	5	£ 39.315,19	297	£ 3.336.721,49
257	£ 2.350.958,72	0,10%	<b>Allroad</b>	259	£ 2.336.422,00	0,10%	0,00%	256	£ 2.299.816,89	3	£ 36.605,11	-	£ -	23	£ 285.630,72	236	£ 2.050.791,28	21	£ 181.530,96	238	£ 2.154.891,04
702	£ 15.473.959,62	0,66%	<b>Q3</b>	1.751	£ 37.281.082,49	1,59%	-0,93%	180	£ 2.074.717,63	1.571	£ 35.206.364,86	-	£ -	30	£ 549.918,46	1.721	£ 36.731.164,03	1.576	£ 34.287.188,70	175	£ 2.993.893,79
2.774	£ 52.241.767,09	2,22%	<b>Q5</b>	3.138	£ 60.095.885,27	2,56%	-0,33%	966	£ 10.929.028,54	2.172	£ 49.166.856,73	-	£ -	118	£ 1.957.625,59	3.020	£ 58.138.259,68	1.954	£ 41.504.879,50	1.184	£ 18.591.005,77
1.070	£ 13.393.912,53	0,57%	<b>Q7</b>	951	£ 11.473.899,96	0,49%	0,08%	950	£ 11.473.899,96	-	£ -	1	£ -	58	£ 768.116,11	893	£ 10.705.783,85	59	£ 751.178,33	892	£ 10.722.721,63
786	£ 19.266.261,97	0,82%	<b>R Models</b>	790	£ 20.148.641,82	0,86%	-0,04%	340	£ 5.638.827,18	448	£ 14.504.844,24	2	£ 4.970,40	22	£ 572.061,72	768	£ 19.576.580,10	348	£ 11.106.400,36	442	£ 9.042.241,46
7.487	£ 113.633.293,01	4,83%	<b>TT</b>	7.257	£ 109.672.176,41	4,67%	0,17%	2.129	£ 15.972.644,29	5.125	£ 93.688.083,07	3	£ 11.449,05	105	£ 1.315.694,22	7.152	£ 108.356.482,19	3.919	£ 73.623.500,00	3.338	£ 36.048.676,41
<b>78.340</b>	<b>£ 1.103.004.357,64</b>	<b>46,93%</b>	<b>Audi</b>	<b>79.290</b>	<b>£ 1.114.544.086,15</b>	<b>47,42%</b>	<b>-0,49%</b>	<b>21.694</b>	<b>£ 168.748.681,75</b>	<b>57.575</b>	<b>£ 945.779.663,50</b>	<b>21</b>	<b>£ 15.740,90</b>	<b>2.244</b>	<b>£ 28.417.833,92</b>	<b>77.046</b>	<b>£ 1.086.126.252,23</b>	<b>45.965</b>	<b>£ 763.226.280,74</b>	<b>33.325</b>	<b>£ 351.317.805,41</b>
361	£ 4.026.600,29	0,17%	<b>Alhambra</b>	485	£ 5.606.585,39	0,24%	-0,07%	339	£ 3.300.572,70	146	£ 2.306.012,69	-	£ -	28	£ 319.433,81	457	£ 5.287.151,58	264	£ 3.717.929,17	221	£ 1.888.656,22
3	£ 2.242,11	0,00%	<b>Arosa</b>	3	£ 2.698,55	0,00%	0,00%	3	£ 2.698,55	-	£ -	-	£ -	-	£ -	3	£ 2.698,55	-	£ -	3	£ 2.698,55
916	£ 4.812.802,67	0,20%	<b>Altea</b>	783	£ 4.029.845,63	0,17%	0,03%	596	£ 2.395.626,12	186	£ 1.631.447,15	1	£ 2.772,36	8	£ 46.782,68	775	£ 3.983.062,95	166	£ 1.195.313,61	617	£ 2.834.532,02
2	£ 3.469,16	0,00%	<b>Cordoba</b>	1	£ 2.183,01	0,00%	0,00%	1	£ 2.183,01	-	£ -	-	£ -	-	£ -	1	£ 2.183,01	-	£ -	1	£ 2.183,01
460	£ 4.181.540,48	0,18%	<b>Exeo</b>	449	£ 3.805.667,81	0,16%	0,02%	256	£ 1.626.497,93	193	£ 2.179.169,88	-	£ -	20	£ 145.811,56	429	£ 3.659.856,25	167	£ 1.403.040,43	282	£ 2.402.627,38
15.331	£ 100.419.180,27	4,27%	<b>Ibiza</b>	14.841	£ 96.220.819,57	4,09%	0,18%	4.599	£ 16.873.130,46	10.242	£ 79.347.689,11	-	£ -	105	£ 645.798,18	14.736	£ 95.575.021,39	11.120	£ 77.117.092,61	3.721	£ 19.103.726,96
5.299	£ 39.388.504,61	1,68%	<b>Leon</b>	5.124	£ 37.539.56																

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		
12.975	£ 119.726.217,33	5,09%	North East, England	13.141	£ 119.464.860,25	5,08%	0,01%	6.078	£ 33.881.949,60	7.063	£ 85.582.910,65	-	£ -	301	£ 2.776.958,84	12.840	£ 116.687.901,41	7.568	£ 80.337.890,07	5.573	£ 39.126.970,18
30.527	£ 295.539.101,67	12,57%	North West, England	30.282	£ 291.755.172,17	12,41%	0,16%	11.613	£ 62.270.962,67	18.664	£ 229.481.933,51	5	£ 2.275,99	857	£ 7.985.323,35	29.425	£ 283.769.848,82	18.353	£ 206.770.050,56	11.929	£ 84.985.121,61
23.281	£ 210.411.067,40	8,95%	Yorkshire and the Humber, England	23.567	£ 211.165.675,12	8,98%	-0,03%	11.106	£ 61.803.260,19	12.458	£ 149.354.835,86	3	£ 7.579,07	857	£ 7.882.793,04	22.710	£ 203.282.882,08	13.486	£ 141.481.885,68	10.081	£ 69.683.789,44
12.947	£ 130.510.416,21	5,55%	East Midlands, England	13.152	£ 131.980.049,40	5,62%	-0,06%	5.125	£ 29.749.204,73	8.023	£ 102.225.446,75	4	£ 5.397,92	592	£ 5.953.454,23	12.560	£ 126.026.595,17	7.900	£ 91.939.375,60	5.252	£ 40.040.673,80
24.668	£ 246.479.573,00	10,49%	West Midlands, England	24.709	£ 245.221.781,33	10,43%	0,05%	8.736	£ 46.931.311,47	15.969	£ 198.284.755,64	4	£ 5.714,22	970	£ 8.802.366,31	23.739	£ 236.419.415,02	15.406	£ 176.351.623,26	9.303	£ 68.870.158,07
20.855	£ 211.564.266,84	9,00%	East of England	21.188	£ 213.587.807,45	9,09%	-0,09%	7.686	£ 43.066.499,65	13.497	£ 170.509.590,32	5	£ 11.717,48	882	£ 7.749.050,89	20.306	£ 205.838.756,56	12.763	£ 149.222.996,11	8.425	£ 64.364.811,34
9.896	£ 102.950.279,79	4,38%	London, England	9.748	£ 101.645.147,24	4,32%	0,06%	3.750	£ 22.055.956,54	5.997	£ 79.589.190,70	1	£ -	440	£ 4.229.536,66	9.308	£ 97.415.610,58	5.336	£ 66.489.884,59	4.412	£ 35.155.262,65
50.781	£ 498.592.025,98	21,21%	South East, England	51.030	£ 497.014.465,20	21,15%	0,07%	19.876	£ 110.189.191,35	31.145	£ 386.820.811,28	9	£ 4.462,57	2.141	£ 18.707.132,51	48.889	£ 478.307.332,69	29.801	£ 336.136.059,50	21.229	£ 160.878.405,70
20.587	£ 191.167.501,22	8,13%	South West, England	20.703	£ 192.595.043,24	8,19%	-0,06%	8.532	£ 45.834.697,88	12.167	£ 146.756.206,07	4	£ 4.139,29	898	£ 8.250.327,49	19.805	£ 184.344.715,75	11.692	£ 128.378.111,17	9.011	£ 64.216.932,07
11.252	£ 97.585.903,50	4,15%	Wales	11.252	£ 97.674.419,29	4,16%	0,00%	5.351	£ 28.976.083,80	5.899	£ 68.698.335,49	2	£ -	412	£ 3.529.725,18	10.840	£ 94.144.694,11	6.228	£ 63.796.748,17	5.024	£ 33.877.671,12
25.809	£ 245.930.766,90	10,46%	Scotland	26.315	£ 248.223.938,43	10,56%	-0,10%	11.430	£ 63.651.757,59	14.884	£ 184.572.180,84	1	£ -	656	£ 5.574.948,14	25.659	£ 242.648.990,29	15.517	£ 169.445.636,58	10.798	£ 78.778.301,85
-	£ -	0,00%	Northern Ireland	7	£ 46.066,61	0,00%	0,00%	6	£ 32.015,50	1	£ 14.051,11	-	£ -	-	£ -	7	£ 46.066,61	3	£ 30.620,60	4	£ 15.446,01
3	£ 11.457,53	0,00%	Not Available	11	£ 55.561,63	0,00%	0,00%	7	£ 29.532,94	4	£ 26.028,69	-	£ -	2	£ 6.267,02	9	£ 49.294,61	5	£ 27.590,61	6	£ 27.971,02
<b>243.581</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>Total</b>	<b>245.105</b>	<b>£ 2.350.429.987,36</b>	<b>100,00%</b>	<b>0,00%</b>	<b>99.296</b>	<b>£ 548.472.423,91</b>	<b>145.771</b>	<b>£ 1.801.916.276,91</b>	<b>38</b>	<b>£ 41.286,54</b>	<b>9.008</b>	<b>£ 81.447.883,66</b>	<b>236.097</b>	<b>£ 2.268.982.103,70</b>	<b>144.058</b>	<b>£ 1.610.408.472,50</b>	<b>101.047</b>	<b>£ 740.021.514,86</b>

Type of Vehicle								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Type of Vehicle	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
140.644	£ 1.573.147.413,25	66,93%	New Vehicles	144.058	£ 1.610.408.472,50	68,52%	-1,59%	23.934	£ 118.689.226,68	120.114	£ 1.491.691.850,88	10	£ 27.394,94	4.120	£ 42.898.559,73	139.938	£ 1.567.509.912,77	144.058	£ 1.610.408.472,50	-	£ -
102.937	£ 777.321.164,12	33,07%	Used Vehicles	101.047	£ 740.021.514,86	31,48%	1,59%	75.362	£ 429.783.197,23	25.657	£ 310.224.426,03	28	£ 13.891,60	4.888	£ 38.549.323,93	96.159	£ 701.472.190,93	-	£ -	101.047	£ 740.021.514,86
<b>243.581</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>Total</b>	<b>245.105</b>	<b>£ 2.350.429.987,36</b>	<b>100,00%</b>	<b>0,00%</b>	<b>99.296</b>	<b>£ 548.472.423,91</b>	<b>145.771</b>	<b>£ 1.801.916.276,91</b>	<b>38</b>	<b>£ 41.286,54</b>	<b>9.008</b>	<b>£ 81.447.883,66</b>	<b>236.097</b>	<b>£ 2.268.982.103,70</b>	<b>144.058</b>	<b>£ 1.610.408.472,50</b>	<b>101.047</b>	<b>£ 740.021.514,86</b>

Interest Rate Paid by Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Customer Paid Interest Rate	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
8.450	£ 45.754.008,84	1,95%	Zero	7.540	£ 43.393.563,96	1,85%	0,10%	6.430	£ 24.167.252,65	1.110	£ 19.226.311,31	-	£ -	185	£ 970.403,28	7.355	£ 42.423.160,68	7.314	£ 42.699.579,57	226	£ 693.984,39
522	£ 3.183.479,17	0,14%	up to 2%	726	£ 3.346.622,69	0,14%	-0,01%	639	£ 2.728.338,94	87	£ 618.283,75	-	£ -	45	£ 162.120,60	681	£ 3.184.502,09	129	£ 753.849,28	597	£ 2.592.773,41
2.180	£ 9.218.602,91	0,39%	2% to 4%	1.385	£ 13.460.949,13	0,57%	-0,18%	428	£ 1.393.128,99	957	£ 12.067.820,14	-	£ -	116	£ 542.742,77	1.269	£ 12.918.206,36	910	£ 8.340.288,10	475	£ 5.120.661,03
23.196	£ 282.156.182,22	12,00%	4% to 6%	28.965	£ 327.640.325,43	13,94%	-1,94%	5.841	£ 18.071.574,44	23.123	£ 309.568.750,99	1	£ -	688	£ 7.012.295,83	28.277	£ 320.628.029,60	26.300	£ 314.034.114,34	2.665	£ 13.606.211,09
96.926	£ 1.112.584.577,97	47,33%	6% to 8%	104.390	£ 1.185.791.999,14	50,45%	-3,12%	9.768	£ 58.359.549,41	94.622	£ 1.127.432.449,73	-	£ -	2.623	£ 28.343.573,11	101.767	£ 1.157.448.426,03	92.134	£ 1.074.640.588,39	12.256	£ 111.151.410,75
35.397	£ 267.191.281,68	11,37%	8% to 10%	30.607	£ 222.963.771,66	9,49%	1,88%	24.687	£ 145.589.817,45	5.911	£ 77.359.732,80	9	£ 14.221,41	2.562	£ 21.268.556,54	28.045	£ 201.695.215,12	7.049	£ 62.724.258,86	23.558	£ 160.239.512,80
50.487	£ 434.481.659,43	18,48%	10% to 12%	46.671	£ 381.864.795,97	16,25%	2,24%	33.059	£ 201.564.992,37	13.595	£ 180.292.782,61	17	£ 7.020,99	2.146	£ 18.136.740,49	44.525	£ 363.728.055,48	7.646	£ 81.558.641,28	39.025	£ 300.306.154,69
20.037	£ 155.379.775,75	6,61%	12% to 14%	18.740	£ 136.002.924,48	5,79%	0,82%	13.621	£ 73.751.480,11	5.111	£ 62.236.191,39	8	£ 15.252,98	517	£ 4.062.979,62	18.223	£ 131.939.944,86	2.126	£ 21.713.053,79	16.614	£ 114.289.870,69
6.386	£ 40.519.009,40	1,72%	Over 14%	6.081	£ 35.965.034,90	1,53%	0,19%	4.823	£ 22.846.289,55	1.255	£ 13.113.954,19	3	£ 4.791,16	126	£ 948.471,42	5.955	£ 35.016.563,48	450	£ 3.944.098,89	5.631	£ 32.020.936,01
<b>243.581</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>Total</b>	<b>245.105</b>	<b>£ 2.350.429.987,36</b>	<b>100,00%</b>	<b>0,00%</b>	<b>99.296</b>	<b>£ 548.472.423,91</b>	<b>145.771</b>	<b>£ 1.801.916.276,91</b>	<b>38</b>	<b>£ 41.286,54</b>	<b>9.008</b>	<b>£ 81.447.883,66</b>	<b>236.097</b>	<b>£ 2.268.982.103,70</b>	<b>144.058</b>	<b>£ 1.610.408.472,50</b>	<b>101.047</b>	<b>£ 740.021.514,86</b>

**Information Contract Pool 4**

Age of Vehicle								Financing Contract								Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used			
No of Contracts	Included Receivables Balance	in % of Total	Age of Vehicle	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
140.644	£ 1,573,147,413,25	66,93%	New Vehicle	144.058	£ 1,610,408,472,50	68,52%	-1,59%	23.934	£ 118,689,226,68	120.114	£ 1,491,691,850,88	10	£ 27,394,94	4.120	£ 42,898,559,73	139.938	£ 1,567,509,912,77	144.058	£ 1,610,408,472,50	-	£ -		
14.769	£ 148,606,471,76	6,32%	<= 1 year	15.134	£ 146,614,638,19	6,24%	0,08%	8.020	£ 52,623,485,34	7.111	£ 93,991,152,85	3	£ -	1.129	£ 9,930,660,07	14.005	£ 136,683,978,12	-	£ -	15.134	£ 146,614,638,19		
32.803	£ 287,748,648,64	12,24%	1-2 yrs	32.008	£ 273,710,810,74	11,65%	0,60%	19.461	£ 121,582,303,02	12.534	£ 152,109,130,70	13	£ 19,377,02	2.130	£ 17,873,139,37	29.878	£ 255,837,671,37	-	£ -	32.008	£ 273,710,810,74		
16.110	£ 121,629,036,21	5,17%	2-3 yrs	15.596	£ 113,057,674,07	4,81%	0,36%	11.388	£ 66,890,457,07	4.199	£ 46,160,924,78	9	£ 6,292,22	716	£ 5,273,413,48	14.880	£ 107,784,260,59	-	£ -	15.596	£ 113,057,674,07		
39.255	£ 219,337,007,51	9,33%	> 3yrs	38.309	£ 206,638,391,86	8,79%	0,54%	36.493	£ 188,686,951,80	1.813	£ 17,963,217,70	3	£ 11,777,64	913	£ 5,472,111,01	37.396	£ 201,166,280,85	-	£ -	38.309	£ 206,638,391,86		
102.937	£ 777,321,164,12	33,07%	Used Vehicles	101.047	£ 740,021,514,86	31,48%	1,59%	75.362	£ 429,783,197,23	25.657	£ 310,224,426,03	28	£ 13,891,60	4.888	£ 38,549,323,93	96.159	£ 701,472,190,93	-	£ -	101.047	£ 740,021,514,86		
243.581	£ 2,350,468,577,37	100,00%	Total	245.105	£ 2,350,429,987,36	100,00%	0,00%	99.296	£ 548,472,423,91	145.771	£ 1,801,916,276,91	38	£ 41,286,54	9.008	£ 81,447,883,66	236.097	£ 2,268,982,103,70	144.058	£ 1,610,408,472,50	101.047	£ 740,021,514,86		

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	99.296	£ 548,472,423,91	23,33%	1,88%	99.296	£ 548,472,423,91	-	£ -	-	£ -	6.913	£ 53,428,558,61	92.383	£ 495,043,865,30	23.934	£ 118,689,226,68	75.362	£ 429,783,197,23		
139.258	£ 1,755,825,586,24	74,70%	Personal Contract Purchase	145.771	£ 1,801,916,276,91	76,66%	-1,96%	-	£ -	145.771	£ 1,801,916,276,91	-	£ -	2.091	£ 28,014,533,89	143.680	£ 1,773,901,743,02	120.114	£ 1,491,691,850,88	25.657	£ 310,224,426,03		
315	£ 1,907,540,22	0,08%	Lease Purchase	38	£ 41,286,54	0,00%	0,08%	-	£ -	-	£ -	38	£ 41,286,54	4	£ 4,791,16	34	£ 36,495,38	10	£ 27,394,94	28	£ 13,891,60		
243.581	£ 2,350,468,577,37	100,00%	Total	245.105	£ 2,350,429,987,36	100,00%	0,00%	99.296	£ 548,472,423,91	145.771	£ 1,801,916,276,91	38	£ 41,286,54	9.008	£ 81,447,883,66	236.097	£ 2,268,982,103,70	144.058	£ 1,610,408,472,50	101.047	£ 740,021,514,86		

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	9.068	£ 58,048,614,97	2,47%	0,22%	7.203	£ 37,386,212,44	1.862	£ 20,655,655,45	3	£ 6,747,08	377	£ 2,939,537,82	8.691	£ 55,109,077,15	1.443	£ 14,579,730,07	7.625	£ 43,468,884,90		
75.844	£ 667,145,934,30	28,38%	Less than 2,000	76.821	£ 661,978,172,80	28,16%	0,22%	27.987	£ 166,767,996,01	48.817	£ 495,193,872,26	17	£ 16,304,53	1.736	£ 15,081,391,60	75.085	£ 646,896,781,20	42.914	£ 415,530,428,48	33.907	£ 246,447,744,32		
82.182	£ 818,317,765,65	34,82%	2,000 - 5,000	82.600	£ 822,578,319,22	35,00%	-0,18%	26.278	£ 147,049,626,95	56.314	£ 675,515,427,74	8	£ 13,264,53	3.341	£ 30,544,834,72	79.259	£ 792,033,484,50	52.789	£ 592,226,287,06	29.811	£ 230,352,032,16		
31.679	£ 348,064,669,62	14,81%	5,000 - 7,000	31.986	£ 350,697,375,01	14,92%	-0,11%	12.259	£ 63,076,712,39	19.725	£ 287,620,662,62	2	£ -	1.287	£ 12,640,533,69	30.699	£ 338,056,841,32	20.999	£ 264,404,338,48	10.987	£ 86,293,036,53		
22.951	£ 245,613,889,49	10,45%	7,000 - 10,000	23.251	£ 247,415,600,76	10,53%	-0,08%	12.102	£ 61,494,480,75	11.144	£ 185,916,149,61	5	£ 4,970,40	1.108	£ 10,291,435,00	22.143	£ 237,124,165,76	14.255	£ 180,667,066,52	8.996	£ 66,748,534,24		
7.625	£ 75,212,928,94	3,20%	10,000 - 12,000	7.790	£ 76,883,841,41	3,27%	-0,07%	4.838	£ 25,341,078,74	2.951	£ 51,542,762,67	1	£ -	401	£ 3,556,484,86	7.389	£ 73,327,356,55	4.304	£ 52,900,215,86	3.486	£ 23,983,625,55		
6.713	£ 64,636,979,90	2,75%	12,000 - 15,000	6.721	£ 65,272,170,20	2,78%	-0,03%	4.102	£ 21,360,479,09	2.618	£ 43,911,691,11	1	£ -	365	£ 3,033,810,43	6.356	£ 62,238,359,77	3.673	£ 44,326,952,02	3.048	£ 20,945,218,18		
2.553	£ 25,023,410,41	1,06%	15,000 - 17,000	2.570	£ 25,344,301,26	1,08%	-0,01%	1.515	£ 8,053,311,81	1.055	£ 17,290,989,45	-	£ -	149	£ 1,223,218,83	2.421	£ 24,121,082,43	1.474	£ 17,750,759,52	1.096	£ 7,593,541,74		
2.159	£ 21,283,461,43	0,91%	17,000 - 20,000	2.199	£ 21,608,482,10	0,92%	-0,01%	1.435	£ 7,962,090,49	764	£ 13,646,391,61	-	£ -	129	£ 1,124,533,82	2.070	£ 20,483,948,28	1.146	£ 14,563,295,61	1.053	£ 7,045,186,49		
1.450	£ 14,635,293,37	0,62%	20,000 - 25,000	1.427	£ 14,219,583,42	0,60%	0,02%	996	£ 5,815,944,99	431	£ 8,403,638,43	-	£ -	81	£ 717,772,76	1.346	£ 13,501,810,66	762	£ 9,748,265,89	665	£ 4,471,317,53		
452	£ 4,214,289,55	0,18%	25,000 - 30,000	431	£ 4,073,397,41	0,17%	0,01%	357	£ 2,317,522,92	74	£ 1,755,874,49	-	£ -	22	£ 135,998,86	409	£ 3,937,398,55	198	£ 2,583,241,26	233	£ 1,490,156,15		
296	£ 3,107,424,72	0,13%	Over 30,000	241	£ 2,310,128,80	0,10%	0,03%	224	£ 1,846,967,33	16	£ 463,161,47	1	£ -	12	£ 158,331,27	229	£ 2,151,797,53	101	£ 1,127,891,73	140	£ 1,182,237,07		
243.581	£ 2,350,468,577,37	100,00%	Total	245.105	£ 2,350,429,987,36	100,00%	0,00%	99.296	£ 548,472,423,91	145.771	£ 1,801,916,276,91	38	£ 41,286,54	9.008	£ 81,447,883,66	236.097	£ 2,268,982,103,70	144.058	£ 1,610,408,472,50	101.047	£ 740,021,514,86		

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	£ 60.478.573,78	5,77%	< 6	11.131	£ 75.158.489,36	6,88%	-1,11%
12.299	£ 93.919.388,88	8,97%	6 - 10	14.216	£ 99.210.579,99	9,08%	-0,12%
16.188	£ 118.751.743,11	11,34%	11 - 15	15.899	£ 117.638.265,07	10,77%	0,57%
21.028	£ 153.487.532,79	14,65%	16 - 20	20.675	£ 148.674.498,73	13,61%	1,04%
20.396	£ 147.404.968,29	14,07%	21 - 25	26.624	£ 200.554.760,71	18,36%	-4,29%
21.246	£ 157.011.448,02	14,99%	26 - 30	25.347	£ 187.101.444,01	17,13%	-2,14%
22.401	£ 167.685.710,04	16,01%	31 - 35	17.446	£ 129.419.129,87	11,85%	4,16%
7.047	£ 52.672.570,16	5,03%	36 - 40	9.644	£ 85.230.549,67	7,80%	-2,77%
7.953	£ 70.483.157,09	6,73%	41 - 45	3.699	£ 37.308.547,18	3,42%	3,31%
2.589	£ 25.525.167,94	2,44%	46 - 50	1.128	£ 12.085.846,88	1,11%	1,33%
-	£ -	0,00%	51 - 55	-	£ -	0,00%	0,00%
-	£ -	0,00%	56 - 60	-	£ -	0,00%	0,00%
-	£ -	0,00%	> 60	-	£ -	0,00%	0,00%
<b>139.573</b>	<b>£ 1.047.420.260,10</b>	<b>100,00%</b>	<b>Total</b>	<b>145.809</b>	<b>£ 1.092.382.111,47</b>	<b>100,00%</b>	<b>0,00%</b>

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
-	£ -	11.093	£ 75.158.489,36	38	£ -	247	£ 1.555.081,04	10.884	£ 73.603.408,32	8.848	£ 61.190.170,56	2.283	£ 13.968.318,80
-	£ -	14.216	£ 99.210.579,99	-	£ -	250	£ 1.804.579,99	13.966	£ 97.406.000,00	11.565	£ 81.378.546,15	2.651	£ 17.832.033,84
-	£ -	15.899	£ 117.638.265,07	-	£ -	267	£ 2.135.777,37	15.632	£ 115.502.487,70	12.984	£ 96.831.666,64	2.915	£ 20.806.598,43
-	£ -	20.675	£ 148.674.498,73	-	£ -	334	£ 2.561.722,09	20.341	£ 146.112.776,73	17.517	£ 126.479.161,23	3.158	£ 22.195.337,50
-	£ -	26.624	£ 200.554.760,71	-	£ -	373	£ 2.917.722,09	26.251	£ 197.637.038,62	22.824	£ 173.707.086,86	3.800	£ 26.847.673,85
-	£ -	25.347	£ 187.101.444,01	-	£ -	293	£ 2.155.599,47	25.054	£ 184.945.844,54	21.135	£ 157.612.726,37	4.212	£ 29.488.717,64
-	£ -	17.446	£ 129.419.129,87	-	£ -	183	£ 1.499.428,04	17.263	£ 127.919.701,83	14.000	£ 105.020.218,44	3.446	£ 24.398.911,43
-	£ -	9.644	£ 85.230.549,67	-	£ -	88	£ 740.447,99	9.556	£ 84.490.101,68	7.579	£ 69.622.111,71	2.065	£ 15.608.437,96
-	£ -	3.699	£ 37.308.547,18	-	£ -	39	£ 386.911,91	3.660	£ 36.921.635,27	2.705	£ 29.075.017,48	994	£ 8.233.529,70
-	£ -	1.128	£ 12.085.846,88	-	£ -	21	£ 250.759,85	1.107	£ 11.835.087,03	967	£ 10.745.252,17	161	£ 1.340.594,71
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
<b>-</b>	<b>£ -</b>	<b>145.771</b>	<b>£ 1.092.382.111,47</b>	<b>38</b>	<b>£ -</b>	<b>2.095</b>	<b>£ 16.008.029,75</b>	<b>143.714</b>	<b>£ 1.076.374.081,72</b>	<b>120.124</b>	<b>£ 911.661.957,61</b>	<b>25.685</b>	<b>£ 180.720.153,86</b>

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	17.215	£ 223.385.664,79	9,50%	10,27%
38.622	£ 473.668.013,40	20,15%	6 - 10	43.157	£ 529.027.599,47	22,51%	-2,36%
39.191	£ 418.752.985,67	17,82%	11 - 15	48.273	£ 551.835.170,87	23,48%	-5,66%
39.420	£ 377.158.126,75	16,05%	16 - 20	37.480	£ 366.108.448,67	15,58%	0,47%
31.710	£ 252.826.377,50	10,76%	21 - 25	31.051	£ 270.554.384,62	11,51%	-0,75%
25.098	£ 180.579.472,52	7,68%	26 - 30	26.721	£ 196.865.982,47	8,38%	-0,69%
19.500	£ 111.024.990,40	4,72%	31 - 35	21.972	£ 131.647.254,31	5,60%	-0,88%
8.126	£ 44.240.454,18	1,88%	36 - 40	8.370	£ 47.878.378,53	2,04%	-0,15%
4.791	£ 19.735.969,19	0,84%	41 - 45	5.680	£ 22.447.165,86	0,96%	-0,12%
1.965	£ 5.565.546,87	0,24%	46 - 50	3.033	£ 8.381.752,53	0,36%	-0,12%
1.117	£ 1.837.129,36	0,08%	51 - 55	1.135	£ 1.720.210,32	0,07%	0,00%
529	£ 299.796,42	0,01%	56 - 60	887	£ 570.549,76	0,02%	-0,01%
67	£ 18.831,77	0,00%	> 60	131	£ 7.425,16	0,00%	0,00%
<b>243.581</b>	<b>£ 2.350.468.577,37</b>	<b>100,00%</b>	<b>Total</b>	<b>245.105</b>	<b>£ 2.350.429.987,36</b>	<b>100,00%</b>	<b>0,00%</b>

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
6.693	£ 58.022.276,94	10.522	£ 165.363.387,85	-	£ -	649	£ 8.972.156,17	16.566	£ 214.413.508,62	9.928	£ 149.396.881,43	7.287	£ 73.988.783,36
13.545	£ 106.091.899,08	29.612	£ 422.935.700,39	-	£ -	1.356	£ 16.518.510,25	41.801	£ 512.509.089,22	27.879	£ 377.227.054,08	15.278	£ 151.800.545,39
16.194	£ 112.332.859,17	32.079	£ 439.502.311,70	-	£ -	1.774	£ 19.173.892,71	46.499	£ 532.661.278,16	31.197	£ 400.117.958,36	17.076	£ 151.717.212,51
14.423	£ 86.400.456,80	23.057	£ 279.707.991,87	-	£ -	1.712	£ 15.598.215,78	35.768	£ 350.510.232,89	22.450	£ 250.039.439,89	15.030	£ 116.069.008,78
12.616	£ 65.695.526,82	18.435	£ 204.858.857,80	-	£ -	1.079	£ 8.900.246,19	29.972	£ 261.654.138,43	17.839	£ 178.057.945,62	13.212	£ 92.496.439,00
10.595	£ 45.582.241,75	16.126	£ 151.283.740,72	-	£ -	947	£ 5.887.978,33	25.774	£ 190.978.004,14	15.939	£ 132.638.870,40	10.782	£ 64.227.112,07
10.888	£ 34.175.320,50	11.084	£ 97.471.933,81	-	£ -	875	£ 3.996.941,03	21.097	£ 127.650.313,28	11.567	£ 82.179.233,19	10.405	£ 49.468.021,12
5.292	£ 20.250.149,39	3.078	£ 27.628.229,14	-	£ -	264	£ 1.464.844,84	8.106	£ 46.413.533,69	3.483	£ 25.525.908,39	4.887	£ 22.352.470,14
4.425	£ 12.206.312,49	1.255	£ 10.240.853,37	-	£ -	180	£ 636.801,36	5.500	£ 21.810.364,50	2.424	£ 11.417.963,82	3.256	£ 11.029.202,04
2.619	£ 5.510.005,67	408	£ 2.855.315,93	6	£ 16.430,93	91	£ 220.078,60	2.942	£ 8.161.673,93	857	£ 3.246.455,64	2.176	£ 5.135.296,89
1.078	£ 1.618.701,47	47	£ 67.817,46	10	£ 33.691,39	36	£ 54.004,98	1.099	£ 1.666.205,34	211	£ 385.449,45	924	£ 1.334.760,87
854	£ 570.549,76	28	£ -	5	£ -	31	£ 24.213,42	856	£ 546.336,34	228	£ 171.839,31	659	£ 398.710,45
74	£ 16.124,07	40	£ 136,87	17	£ 8.835,78	14	£ -	117	£ 7.425,16	56	£ 3.472,92	75	£ 3.952,24
<b>99.296</b>	<b>£ 548.472.423,91</b>	<b>145.771</b>	<b>£ 1.801.916.276,91</b>	<b>38</b>	<b>£ 41.286,54</b>	<b>9.008</b>	<b>£ 81.447.883,66</b>	<b>236.097</b>	<b>£ 2.268.982.103,70</b>	<b>144.058</b>	<b>£ 1.610.408.472,50</b>	<b>101.047</b>	<b>£ 740.021.514,86</b>

**Contracts in Arrears**

Contracts in Arrears at the end of the Monthly Period				
Months in Arrears	Arrears Value	% of Total Pool by Arrears Value	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 days, less than 1-month overdue	£ 2.558.323,14	0,11%	£ 22.256.450,04	0,95%
2-month overdue	£ 1.302.136,49	0,06%	£ 7.472.131,93	0,32%
3-month overdue	£ 823.680,13	0,04%	£ 3.861.210,79	0,16%
4-month overdue	£ 491.570,85	0,02%	£ 2.131.149,16	0,09%
5-month overdue	£ 318.428,07	0,01%	£ 943.577,47	0,04%
6-month overdue	£ 231.093,85	0,01%	£ 572.431,05	0,02%
> 6-month overdue	£ 679.665,48	0,03%	£ 1.123.933,67	0,05%
	<b>£ 6.404.898,01</b>	<b>0,27%</b>	<b>£ 38.360.884,11</b>	<b>1,63%</b>

Hire Purchase		PCP Agreements		Lease Purchase		Person				Vehicle Status			
Corporate		Retail		New		Used							
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
£ 384.280,23	£ 6.584.911,20	£ 2.165.789,88	£ 15.663.368,56	£ 8.253,03	£ 8.170,28	£ 637.438,83	£ 82.915,05	£ 21.619.011,21	£ 2.475.408,09	£ 13.043.883,91	£ 1.791.893,17	£ 9.212.566,13	£ 766.429,97
£ 204.491,17	£ 2.291.006,15	£ 1.096.957,60	£ 5.180.444,20	£ 687,72	£ 681,58	£ 411.754,04	£ 33.750,92	£ 7.060.377,89	£ 1.268.385,57	£ 4.604.751,09	£ 893.151,79	£ 2.867.380,84	£ 408.984,70
£ 174.417,36	£ 1.435.775,99	£ 649.262,77	£ 2.425.434,80	£ -	£ -	£ 163.631,42	£ 35.871,80	£ 3.697.579,37	£ 787.808,33	£ 1.969.341,06	£ 526.245,93	£ 1.891.869,73	£ 297.434,20
£ 164.715,58	£ 741.073,66	£ 324.579,28	£ 1.387.799,51	£ 2.275,99	£ 2.275,99	£ 54.161,72	£ 30.663,29	£ 2.076.987,44	£ 460.907,56	£ 1.227.205,52	£ 271.110,99	£ 903.943,64	£ 220.459,86
£ 93.960,10	£ 360.362,17	£ 207.992,60	£ 566.975,09	£ 16.475,37	£ 16.240,21	£ 59.027,30	£ 29.980,22	£ 884.550,17	£ 288.447,85	£ 481.729,93	£ 195.179,87	£ 461.847,54	£ 123.248,20
£ 65.340,52	£ 184.217,75	£ 150.545,70	£ 373.038,11	£ 15.207,63	£ 15.175,19	£ 14.726,38	£ 7.374,02	£ 557.704,67	£ 223.719,83	£ 292.183,28	£ 146.890,05	£ 280.247,77	£ 84.203,80
£ 219.999,87	£ 370.567,72	£ 459.665,61	£ 753.365,95	£ -	£ -	£ 25.758,61	£ 16.143,06	£ 1.098.175,06	£ 663.522,42	£ 631.246,94	£ 412.583,80	£ 492.686,73	£ 267.081,68
<b>£ 1.307.204,83</b>	<b>£ 11.967.914,64</b>	<b>£ 5.054.793,44</b>	<b>£ 26.350.426,22</b>	<b>£ 42.899,74</b>	<b>£ 42.543,25</b>	<b>£ 1.366.498,30</b>	<b>£ 236.698,36</b>	<b>£ 36.994.385,81</b>	<b>£ 6.168.199,65</b>	<b>£ 22.250.341,73</b>	<b>£ 4.237.055,60</b>	<b>£ 16.110.542,38</b>	<b>£ 2.167.842,41</b>

Live Contracts in Arrears at the end of the Monthly Period				
Months in Arrears	Arrears Value	% of Total Pool by Arrears Value	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 days, less than 1-month overdue	£ 718.370,56	0,03%	£ 20.197.146,59	0,86%
2-month overdue	£ 326.061,92	0,01%	£ 6.390.151,78	0,27%
3-month overdue	£ 271.981,56	0,01%	£ 3.295.409,46	0,14%
4-month overdue	£ 192.195,21	0,00%	£ 1.791.051,39	0,08%
5-month overdue	£ 110.001,95	0,00%	£ 706.285,23	0,03%
6-month overdue	£ 64.825,88	0,00%	£ 361.632,28	0,02%
> 6-month overdue	£ 208.922,43	0,01%	£ 608.517,31	0,03%
	<b>£ 1.892.359,51</b>	<b>0,07%</b>	<b>£ 33.350.194,04</b>	<b>1,42%</b>

Hire Purchase		PCP Agreements		Lease Purchase		Person				Vehicle Status			
Corporate		Retail		New		Used							
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
£ 316.061,60	£ 6.449.451,08	£ 402.308,96	£ 13.747.695,51	£ -	£ -	£ 584.820,77	£ 29.800,75	£ 19.612.325,82	£ 688.569,81	£ 11.522.393,00	£ 357.643,00	£ 8.674.753,59	£ 360.727,56
£ 165.688,72	£ 2.200.411,78	£ 160.373,20	£ 4.189.740,00	£ -	£ -	£ 403.806,47	£ 25.735,28	£ 5.986.345,31	£ 300.326,64	£ 3.827.717,72	£ 160.682,79	£ 2.562.434,06	£ 165.379,13
£ 155.396,26	£ 1.417.245,18	£ 116.585,30	£ 1.878.164,28	£ -	£ -	£ 148.821,60	£ 20.961,21	£ 3.146.587,86	£ 251.020,35	£ 1.519.218,37	£ 100.259,35	£ 1.776.191,09	£ 171.722,21
£ 98.583,61	£ 674.348,26	£ 93.611,60	£ 1.116.703,13	£ -	£ -	£ 37.773,01	£ 14.175,78	£ 1.753.278,38	£ 178.019,43	£ 1.009.476,98	£ 94.403,63	£ 781.574,41	£ 97.791,58
£ 69.095,68	£ 332.628,31	£ 40.906,27	£ 373.656,92	£ -	£ -	£ 38.075,12	£ 8.922,75	£ 668.210,11	£ 101.079,20	£ 293.073,16	£ 33.290,55	£ 413.212,07	£ 76.711,40
£ 30.978,23	£ 121.153,26	£ 33.847,65	£ 240.479,02	£ -	£ -	£ 14.726,38	£ 7.374,02	£ 346.905,90	£ 57.451,86	£ 159.317,21	£ 29.597,76	£ 202.315,07	£ 35.228,12
£ 123.211,36	£ 273.222,20	£ 85.711,07	£ 335.295,11	£ -	£ -	£ 19.133,19	£ 9.075,23	£ 589.384,12	£ 199.847,20	£ 284.531,17	£ 101.140,94	£ 323.986,14	£ 107.781,49
<b>£ 959.015,46</b>	<b>£ 11.468.460,07</b>	<b>£ 933.344,05</b>	<b>£ 21.881.733,97</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 1.247.156,54</b>	<b>£ 116.045,02</b>	<b>£ 32.103.037,50</b>	<b>£ 1.776.314,49</b>	<b>£ 18.615.727,61</b>	<b>£ 877.018,02</b>	<b>£ 14.734.466,43</b>	<b>£ 1.015.341,49</b>

End of Term Not Paid in Full at the end of the Monthly Period				
Months in Arrears	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 day, less than 1-month overdue	196	0,08%	£ 1.451.520,38	0,06%
2-month overdue	103	0,04%	£ 611.400,21	0,03%
3-month overdue	79	0,03%	£ 377.471,93	0,02%
4-month overdue	55	0,02%	£ 202.808,01	0,01%
5-month overdue	43	0,02%	£ 145.315,22	0,01%
6-month overdue	29	0,01%	£ 124.360,92	0,01%
> 6-month overdue	39	0,02%	£ 138.418,82	0,01%
	<b>544</b>	<b>0,22%</b>	<b>£ 3.051.295,49</b>	<b>0,13%</b>

Hire Purchase		PCP Agreements		Lease Purchase		Person				Vehicle Status			
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
10	£ 2.563,64	184	£ 1.440.786,46	2	£ 8.170,28	5	£ 23.497,37	191	£ 1.428.023,01	147	£ 1.148.777,62	49	£ 302.742,76
20	£ 5.917,93	82	£ 604.800,70	1	£ 681,58	3	£ 7.947,57	100	£ 603.452,64	66	£ 463.804,39	37	£ 147.595,82
20	£ 7.316,33	59	£ 370.155,60	-	£ -	3	£ 14.809,82	76	£ 362.662,11	52	£ 279.795,72	27	£ 97.676,21
22	£ 8.848,11	32	£ 191.683,91	1	£ 2.275,99	3	£ 10.655,74	52	£ 192.152,27	23	£ 123.210,53	32	£ 79.597,48
20	£ 9.885,63	21	£ 119.189,38	2	£ 16.240,21	2	£ 10.497,51	41	£ 134.817,71	20	£ 114.458,97	23	£ 30.856,25
10	£ 9.973,15	16	£ 99.212,58	3	£ 15.175,19	-	£ -	29	£ 124.360,92	17	£ 95.113,36	12	£ 29.247,56
21	£ 21.380,07	18	£ 117.038,75	-	£ -	1	£ 6.079,35	38	£ 132.339,47	18	£ 96.284,48	21	£ 42.134,34
<b>123</b>	<b>£ 65.884,86</b>	<b>412</b>	<b>£ 2.942.867,38</b>	<b>9</b>	<b>£ 42.543,25</b>	<b>17</b>	<b>£ 73.487,36</b>	<b>527</b>	<b>£ 2.977.808,13</b>	<b>343</b>	<b>£ 2.321.445,07</b>	<b>201</b>	<b>£ 729.850,42</b>

Early Settlements Not Paid in Full at the end of the Monthly Period				
Months in Arrears	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 day, less than 1-month overdue	121	0,05%	£ 276.286,62	0,01%
2-month overdue	54	0,02%	£ 327.117,79	0,01%
3-month overdue	34	0,01%	£ 136.799,51	0,01%
4-month overdue	24	0,01%	£ 67.498,75	0,00%
5-month overdue	6	0,00%	£ 39.120,52	0,00%
6-month overdue	6	0,00%	£ 20.832,58	0,00%
> 6-month overdue	34	0,01%	£ 249.552,18	0,01%
	<b>279</b>	<b>0,11%</b>	<b>£ 1.117.207,95</b>	<b>0,05%</b>

Hire Purchase		PCP Agreements		Lease Purchase		Person				Vehicle Status			
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
44	£ 53.189,03	77	£ 223.097,59	-	£ -	2	£ 24.294,91	119	£ 251.991,71	73	£ 206.351,62	48	£ 69.935,00
11	£ 18.366,23	43	£ 308.751,56	-	£ -	-	£ -	54	£ 327.117,79	33	£ 251.615,20	21	£ 75.502,59
8	£ 9.563,67	26	£ 127.235,84	-	£ -	-	£ -	34	£ 136.799,51	23	£ 121.322,03	11	£ 15.477,48
13	£ 49.333,87	11	£ 18.164,88	-	£ -	1	£ 5.732,97	23	£ 61.765,78	13	£ 33.544,73	11	£ 33.954,02
3	£ 10.728,61	3	£ 28.391,91	-	£ -	1	£ 10.454,67	5	£ 28.665,85	3	£ 28.125,45	3	£ 10.995,07
4	£ 11.206,99	2	£ 9.625,59	-	£ -	-	£ -	6	£ 20.832,58	3	£ 12.507,01	3	£ 8.325,57
12	£ 51.777,16	22	£ 197.775,02	-	£ -	1	£ 546,07	33	£ 249.006,11	20	£ 177.616,27	14	£ 71.935,91
<b>95</b>	<b>£ 204.165,56</b>	<b>184</b>	<b>£ 913.042,39</b>	<b>-</b>	<b>£ -</b>	<b>5</b>	<b>£ 41.028,62</b>	<b>274</b>	<b>£ 1.076.179,33</b>	<b>168</b>	<b>£ 831.082,31</b>	<b>111</b>	<b>£ 286.125,64</b>

**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
<b>Assets in Stock</b>	336	0,14%	£ 3.501.514,04	0,15%
<b>Greater than 0 day, less than 1-month overdue</b>	26	0,01%	£ 252.548,51	0,01%
<b>2-month overdue</b>	22	0,01%	£ 132.933,43	0,01%
<b>3-month overdue</b>	15	0,01%	£ 41.373,42	0,00%
<b>4-month overdue</b>	13	0,01%	£ 69.416,70	0,00%
<b>5-month overdue</b>	13	0,01%	£ 52.669,71	0,00%
<b>6-month overdue</b>	13	0,01%	£ 65.605,27	0,00%
<b>&gt; 6-month overdue</b>	35	0,01%	£ 127.445,36	0,01%
<b>Total by Days in Arrears</b>	137	0,06%	£ 741.992,40	0,03%
	<b>473</b>	<b>0,19%</b>	<b>£ 4.243.506,44</b>	<b>0,18%</b>

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
70	£ 578.603,38	264	£ 2.915.331,59	2	£ 7.579,07	1	£ 3.938,70	335	£ 3.497.575,34	189	£ 2.139.728,98	147	£ 1.361.785,06
10	£ 79.707,45	16	£ 172.841,06	-	£ -	-	£ -	26	£ 252.548,51	10	£ 101.280,63	16	£ 151.267,88
12	£ 66.310,21	10	£ 66.623,22	-	£ -	-	£ -	22	£ 132.933,43	7	£ 51.085,06	15	£ 81.848,37
4	£ 1.650,81	11	£ 39.722,61	-	£ -	-	£ -	15	£ 41.373,42	9	£ 38.848,47	6	£ 2.524,95
5	£ 8.543,42	8	£ 60.873,28	-	£ -	-	£ -	13	£ 69.416,70	8	£ 60.873,28	5	£ 8.543,42
3	£ 7.119,62	10	£ 45.550,09	-	£ -	-	£ -	13	£ 52.669,71	7	£ 45.885,56	6	£ 6.784,15
7	£ 41.884,35	6	£ 23.720,92	-	£ -	-	£ -	13	£ 65.605,27	6	£ 25.245,70	7	£ 40.359,57
13	£ 24.188,29	22	£ 103.257,07	-	£ -	-	£ -	35	£ 127.445,36	16	£ 72.815,02	19	£ 54.630,34
54	£ 229.404,15	83	£ 512.588,25	-	£ -	-	£ -	137	£ 741.992,40	63	£ 396.033,72	74	£ 345.958,68
<b>124</b>	<b>£ 808.007,53</b>	<b>347</b>	<b>£ 3.427.919,84</b>	<b>2</b>	<b>£ 7.579,07</b>	<b>1</b>	<b>£ 3.938,70</b>	<b>472</b>	<b>£ 4.239.567,74</b>	<b>252</b>	<b>£ 2.535.762,70</b>	<b>221</b>	<b>£ 1.707.743,74</b>

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
<b>Assets in Stock</b>	105	0,04%	£ 939.110,98	0,04%
<b>Greater than 0 day, less than 1-month overdue</b>	9	0,00%	£ 78.947,94	0,00%
<b>2-month overdue</b>	1	0,00%	£ 10.528,72	0,00%
<b>3-month overdue</b>	3	0,00%	£ 10.156,47	0,00%
<b>4-month overdue</b>	2	0,00%	£ 374,31	0,00%
<b>5-month overdue</b>	1	0,00%	£ 186,79	0,00%
<b>6-month overdue</b>	-	0,00%	£ -	0,00%
<b>&gt; 6-month overdue</b>	-	0,00%	£ -	0,00%
<b>Total by Days in Arrears</b>	16	0,01%	£ 100.194,23	0,00%
	<b>121</b>	<b>0,05%</b>	<b>£ 1.039.305,21</b>	<b>0,04%</b>

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
-	£ -	105	£ 939.110,98	-	£ -	3	£ 22.167,82	102	£ 916.943,16	85	£ 792.058,90	20	£ 147.052,08
-	£ -	9	£ 78.947,94	-	£ -	1	£ 4.825,78	8	£ 74.122,16	7	£ 65.081,04	2	£ 13.866,90
-	£ -	1	£ 10.528,72	-	£ -	-	£ -	1	£ 10.528,72	1	£ 10.528,72	-	£ -
-	£ -	3	£ 10.156,47	-	£ -	-	£ -	3	£ 10.156,47	3	£ 10.156,47	-	£ -
-	£ -	2	£ 374,31	-	£ -	-	£ -	2	£ 374,31	1	£ 100,00	1	£ 274,31
-	£ -	1	£ 186,79	-	£ -	-	£ -	1	£ 186,79	1	£ 186,79	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	16	£ 100.194,23	-	£ -	1	£ 4.825,78	15	£ 95.368,45	13	£ 86.053,02	3	£ 14.141,21
-	£ -	<b>121</b>	<b>£ 1.039.305,21</b>	-	£ -	<b>4</b>	<b>£ 26.993,60</b>	<b>117</b>	<b>£ 1.012.311,61</b>	<b>98</b>	<b>£ 878.111,92</b>	<b>23</b>	<b>£ 161.193,29</b>

Hostile Terminated Contracts				
Months from Hostile Termination Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
<b>Assets in Stock</b>	57		£ 476.657,60	0,02%
<b>Greater than 0 day, less than 1-month overdue</b>	3	0,00%	£ 23.315,45	0,00%
<b>2-month overdue</b>	8	0,00%	£ 36.425,87	0,00%
<b>3-month overdue</b>	18	0,01%	£ 214.185,35	0,01%
<b>4-month overdue</b>	41	0,02%	£ 493.459,84	0,02%
<b>5-month overdue</b>	64	0,03%	£ 571.092,44	0,02%
<b>6-month overdue</b>	70	0,03%	£ 503.138,48	0,02%
<b>&gt; 6-month overdue</b>	282	0,12%	£ 1.605.984,37	0,07%
<b>Total by Days in Arrears</b>	486	0,20%	£ 3.447.601,80	0,15%
	<b>543</b>	<b>0,20%</b>	<b>£ 3.924.259,40</b>	<b>0,17%</b>

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
32	£ 163.016,45	25	£ 313.641,15	-	£ -	1	£ 9.230,61	56	£ 467.426,99	24	£ 250.747,64	33	£ 225.909,96
2	£ 18.547,60	1	£ 4.767,85	-	£ -	1	£ 12.255,03	2	£ 11.060,42	2	£ 17.022,88	1	£ 6.292,57
5	£ 13.435,17	3	£ 22.990,70	-	£ -	-	£ -	8	£ 36.425,87	3	£ 13.347,40	5	£ 23.078,47
6	£ 26.914,83	12	£ 187.270,52	-	£ -	1	£ 718,05	17	£ 213.467,30	10	£ 142.894,07	8	£ 71.291,28
16	£ 110.673,25	25	£ 382.786,59	-	£ -	2	£ 13.045,84	39	£ 480.414,00	19	£ 304.283,73	22	£ 189.176,11
39	£ 206.418,88	25	£ 364.673,56	-	£ -	6	£ 68.334,33	58	£ 502.758,11	25	£ 349.254,17	39	£ 221.838,27
37	£ 202.847,21	33	£ 300.291,27	-	£ -	5	£ 32.663,87	65	£ 470.474,61	35	£ 280.896,41	35	£ 222.242,07
180	£ 671.431,50	100	£ 931.581,55	2	£ 2.971,32	33	£ 84.703,06	249	£ 1.521.281,31	84	£ 707.929,78	198	£ 898.054,59
285	£ 1.250.268,44	199	£ 2.194.362,04	2	£ 2.971,32	48	£ 211.720,18	438	£ 3.235.881,62	178	£ 1.815.628,44	308	£ 1.631.973,36
<b>317</b>	<b>£ 1.413.284,89</b>	<b>224</b>	<b>£ 2.508.003,19</b>	<b>2</b>	<b>£ 2.971,32</b>	<b>49</b>	<b>£ 220.950,79</b>	<b>494</b>	<b>£ 3.703.308,61</b>	<b>202</b>	<b>£ 2.066.376,08</b>	<b>341</b>	<b>£ 1.857.883,32</b>

### PCP Return Balance sold in the Monthly Period

	19	18	17	16	15	14
	Monthly Period	30. Apr 13	31. Mrz 13	28. Feb 13	31. Jan 13	31. Dez 12
PCP Returns						
PCP Return Balance for PCP Recoveries	£ 728.812,26	£ 467.923,64	£ 376.474,78	£ 310.874,34	£ 434.297,40	£ 456.186,54
PCP Recoveries in the Monthly Period	£ 692.247,03	£ 462.120,64	£ 382.180,72	£ 311.215,18	£ 406.911,89	£ 392.617,24
<b>PCP - Net (profit/loss)</b>	<b>£ 36.565,23</b>	<b>£ 5.803,00</b>	<b>-£ 5.705,94</b>	<b>-£ 340,84</b>	<b>£ 27.385,51</b>	<b>£ 63.569,30</b>

**Charged-off receivables**

Monthly Period	Net Charged-off receivables in the Monthly Period		Net Cumulative Charged-off	
	No of Contracts	Charged-off amount	No of Contracts	Charged-off amount
Nov-2012	77	£139.424,30	77	£139.424,30
Dez-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
Mrz-2013	49	£87.595,33	372	£545.631,03
Apr-2013	76	£102.273,48	448	£647.904,51
Mai-2013	158	£212.539,00	606	£860.443,51
Jun-2013				
Jul-2013				
Aug-2013				
Sep-2013				
Okt-2013				
Nov-2013				
Dez-2013				
Jan-2014				
Feb-2014				
Mrz-2014				
Apr-2014				
Mai-2014				
Jun-2014				
Jul-2014				
Aug-2014				
Sep-2014				
Okt-2014				
Nov-2014				
Dez-2014				
Jan-2015				
Feb-2015				
Mrz-2015				
Apr-2015				
Mai-2015				
Jun-2015				
Jul-2015				
Aug-2015				
Sep-2015				
Okt-2015				
Nov-2015				
Dez-2015				
Jan-2016				
Feb-2016				
Mrz-2016				
Apr-2016				
Mai-2016				
Jun-2016				
Jul-2016				
	<b>Total</b>	<b>Total</b>		
	606	£860.443,51		



## 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	245.105	£ 2.350.429.987,36	
Asset Retention	12.915	£ 123.707.680,17	5,26%
<b>Total</b>	<b>258.020</b>	<b>£ 2.474.137.667,53</b>	<b>5,26%</b>

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117.521.499,37	5,00%
Actual Retention	£ 123.707.680,17	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
432	28/09/2007	10/05/2013	£ 20,762.38	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 891.06	4.3%	n/a	YH	New	Audi	Hire Purchase	n/a	Private Individual
433	08/10/2007	10/05/2013	£ 5,425.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 237.42	4.4%	n/a	SW	Used	SEAT	Hire Purchase	n/a	Private Individual
434	26/10/2007	10/05/2013	£ 4,745.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 266.56	5.6%	n/a	SE	Used	Vauxhall	Hire Purchase	n/a	Private Individual
435	20/02/2008	11/05/2013	£ 21,713.34	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 470.46	2.2%	n/a	EM	New	Volkswagen	Hire Purchase	n/a	Private Individual
436	24/06/2008	29/07/2012	£ 17,590.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 254.40	-1.4%	n/a	WM	Used	Audi	Solutions	n/a	Private Individual
437	01/09/2008	01/10/2012	£ 31,270.11	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 150.00	-0.5%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
438	22/09/2008	29/06/2012	£ 13,774.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 3,893.50	-28.3%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
439	01/09/2008	01/10/2012	£ 7,193.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 215.05	-3.0%	n/a	WA	Used	Volkswagen	Lease Purchase	n/a	Private Individual
440	29/08/2008	10/05/2013	£ 33,208.90	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 17,881.61	53.8%	n/a	EA	Used	Audi	Lease Purchase	n/a	Private Individual
441	11/09/2008	10/05/2013	£ 25,750.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 493.95	1.9%	n/a	NW	Used	Audi	Solutions	n/a	Private Individual
442	22/10/2008	24/10/2012	£ 10,193.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 786.16	7.7%	n/a	NW	Used	Skoda	Hire Purchase	n/a	Private Individual
443	20/10/2008	29/10/2012	£ 15,205.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 7,708.20	50.7%	n/a	LO	Used	Audi	Lease Purchase	n/a	Private Individual
444	23/09/2008	10/05/2013	£ 15,745.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,283.72	8.2%	n/a	SE	Used	Volkswagen	Lease Purchase	n/a	Private Individual
445	29/09/2008	29/10/2012	£ 16,699.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 500.00	-3.0%	n/a	NW	Used	Audi	Solutions	n/a	Private Individual
446	03/12/2008	10/05/2013	£ 3,860.50	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 99.03	2.6%	n/a	SW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
447	01/10/2008	26/10/2012	£ 10,985.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 241.48	2.2%	n/a	YH	Used	Audi	Hire Purchase	n/a	Private Individual
448	09/10/2008	10/05/2013	£ 10,000.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 2,114.84	21.1%	n/a	NE	Used	Skoda	Hire Purchase	n/a	Private Individual
449	13/10/2008	22/05/2013	£ 53,488.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,358.59	2.5%	n/a	SC	Used	Audi	Hire Purchase	n/a	Private Individual
450	01/11/2008	10/05/2013	£ 11,694.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 302.10	2.6%	n/a	EA	New	Volkswagen	Hire Purchase	n/a	Private Individual
451	29/10/2008	10/05/2013	£ 7,500.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 4,146.66	55.3%	n/a	YH	Used	Volkswagen	Hire Purchase	n/a	Private Individual
452	04/11/2008	10/05/2013	£ 4,236.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 523.89	12.4%	n/a	SE	Used	Skoda	Hire Purchase	n/a	Private Individual
453	20/11/2008	10/05/2013	£ 9,000.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 377.54	4.2%	n/a	SE	Used	Audi	Solutions	n/a	Private Individual
454	05/01/2009	20/11/2012	£ 15,786.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 3,007.76	19.1%	n/a	SC	New	Volkswagen	Lease Purchase	n/a	Private Individual
455	17/01/2009	10/05/2013	£ 17,667.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,136.61	6.4%	n/a	WA	Used	Volkswagen	Lease Purchase	n/a	Private Individual
456	25/03/2009	10/05/2013	£ 7,015.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 2,018.94	28.8%	n/a	EA	Used	Volkswagen	Solutions	n/a	Private Individual
457	01/04/2009	10/05/2013	£ 17,638.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 7,662.38	43.4%	n/a	NW	New	Volkswagen	Solutions	n/a	Private Individual
458	20/04/2009	10/05/2013	£ 15,708.93	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 6,929.78	44.1%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
459	17/03/2009	10/05/2013	£ 9,540.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,348.30	14.1%	n/a	NW	Used	SEAT	Solutions	n/a	Private Individual
460	28/03/2009	10/05/2013	£ 16,768.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 605.85	3.6%	n/a	WM	New	SEAT	Solutions	n/a	Private Individual
461	11/05/2009	10/05/2013	£ 17,422.62	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 7,947.50	45.6%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
462	11/05/2009	10/05/2013	£ 6,615.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 2,743.20	41.5%	n/a	SW	Used	Volkswagen	Solutions	n/a	Private Individual
463	22/07/2009	22/05/2013	£ 19,431.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 607.14	3.1%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
464	23/11/2009	22/05/2013	£ 12,600.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 5,434.16	43.1%	n/a	LO	New	Audi	Solutions	n/a	Private Individual
465	22/09/2009	22/09/2012	£ 22,077.22	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 158.71	-0.7%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
466	16/06/2009	19/11/2012	£ 13,500.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,288.78	9.5%	n/a	WA	Used	Audi	Hire Purchase	n/a	Private Individual
467	23/09/2009	10/05/2013	£ 9,244.94	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,157.58	12.5%	n/a	EA	New	SEAT	Solutions	n/a	Private Individual
468	22/09/2009	10/05/2013	£ 24,491.90	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 364.55	1.5%	n/a	SC	New	Audi	Solutions	n/a	Private Individual
469	07/11/2009	10/05/2013	£ 17,500.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 6,268.50	35.8%	n/a	SE	New	SEAT	Solutions	n/a	Private Individual
470	30/10/2009	10/05/2013	£ 8,989.92	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 13.43	0.1%	n/a	WM	New	SEAT	Hire Purchase	n/a	Private Individual
471	27/08/2009	15/11/2012	£ 27,145.41	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 546.28	-2.0%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
472	23/09/2009	10/05/2013	£ 5,995.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 2,757.63	46.0%	n/a	NW	New	Skoda	Solutions	n/a	Private Individual
473	28/08/2009	10/05/2013	£ 19,399.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 49.94	0.3%	n/a	EM	New	Audi	Hire Purchase	n/a	Private Individual
474	07/09/2009	28/09/2012	£ 5,005.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 49.00	-1.0%	n/a	NW	New	Volkswagen	Hire Purchase	n/a	Private Individual
475	14/09/2009	10/05/2013	£ 15,697.42	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 287.43	1.8%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
476	16/11/2009	22/05/2013	£ 15,800.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 2,873.54	18.2%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
477	13/09/2009	10/05/2013	£ 12,330.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,301.85	10.6%	n/a	EA	New	SEAT	Hire Purchase	n/a	Private Individual
478	15/09/2009	10/05/2013	£ 10,963.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 3,703.88	33.7%	n/a	YH	New	Volkswagen	Solutions	n/a	Private Individual
479	15/09/2009	10/05/2013	£ 12,960.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 239.56	1.8%	n/a	LO	Used	Audi	Solutions	n/a	Private Individual
480	19/01/2010	10/05/2013	£ 17,282.83	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 238.92	1.4%	n/a	EA	New	Volkswagen	Solutions	n/a	Private Individual
481	24/12/2009	15/11/2012	£ 11,611.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 3.62	0.0%	n/a	SE	New	SEAT	Hire Purchase	n/a	Private Individual
482	06/10/2009	10/05/2013	£ 8,213.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,127.69	13.7%	n/a	SE	Used	Volkswagen	Solutions	n/a	Private Individual
483	01/10/2009	10/05/2013	£ 28,100.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,769.61	6.3%	n/a	NW	Used	Audi	Solutions	n/a	Private Individual
484	27/10/2009	10/05/2013	£ 19,995.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 10,243.85	51.2%	n/a	SE	Used	Audi	Solutions	n/a	Private Individual
485	14/10/2009	10/05/2013	£ 25,485.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,936.74	7.6%	n/a	YH	Used	Audi	Solutions	n/a	Private Individual
486	19/10/2009	10/05/2013	£ 12,035.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 263.70	2.2%	n/a	WM	Used	Volkswagen	Solutions	n/a	Private Individual
487	05/11/2009	10/05/2013	£ 10,085.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 272.30	2.7%	n/a	NW	New	SEAT	Solutions	n/a	Private Individual
488	16/10/2009	10/05/2013	£ 7,898.58	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 246.17	3.2%	n/a	WM	New	Volkswagen	Solutions	n/a	Private Individual
489	26/10/2009	10/05/2013	£ 5,600.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 81.18	1.4%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
490	23/10/2009	10/05/2013	£ 10,396.01	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,475.39	14.2%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
491	27/10/2009	10/05/2013	£ 4,974.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,122.47	22.6%	n/a	WM	Used	Renault	Hire Purchase	n/a	Private Individual
492	04/11/2009	07/11/2012	£ 17,065.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 93.48	0.5%	n/a	SW	New	SEAT	Hire Purchase	n/a	Private Individual
493	07/12/2009	30/10/2012	£ 20,398.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 2,761.70	13.5%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
494	12/11/2009	22/05/2013	£ 11,870.01	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 3,773.68	31.8%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
495	13/11/2009	22/05/2013	£ 13,565.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 2,465.70	18.2%	n/a	WM	Used	Volkswagen	Solutions	n/a	Private Individual
496	23/11/2009	22/05/2013	£ 20,000.13	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 1,050.27	5.3%	n/a	NE	Used	Audi	Solutions	n/a	Private Individual
497	24/02/2010	11/05/2013	£ 9,971.53	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 88.38	0.9%	n/a	EA	New	Volkswagen	Solutions	n/a	Private Individual
498	27/11/2009	10/05/2013	£ 9,111.00	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	£ 754.89	8.3%	n/a	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
499	18/01/2010	05/11/2012	£ 26,713.94	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 762.95	-2.9%	n/a	EM	New	Audi	Solutions	n/a	Private Individual
500	19/01/2010	31/10/2012	£ 8,931.21	n/a	n/a	n/a	05.2013	n/a	n/a	n/a	-£ 285.93	-3.2%	n/a	WM	New	Volkswagen	Solutions	n/a	Private Individual
501	23/01/2010	22/05/2013	£ 10,460.00	n/a	n/a	n/a	05.2013	n/a											

**Invoice Log**

	€	£
PWC advance payment for 2013 Audit	26.450,00	22.479,31
<b>Total</b>	<b>26.450,00</b>	<b>22.479,31</b>

**Bank Account Reconciliation**

Brought forward Accumulation Account Balance from Last Period	£0,00
Movements this period	£0,00
Carried forward Accumulation Account Balance to Next Period	£0,00
Brought forward Distribution Account Balance from Last Period	£202.024.629,80
08.05.2013 Expected monthly collections	£70.024.478,01
21.05.2013 Invoice	-£170,02
21.05.2013 Invoice	-£445,30
21.05.2013 Invoice	-£194,73
21.05.2013 Servicer fee	-£1.931.908,52
21.05.2013 Interest	-£1.241.438,07
21.05.2013 Guarantee repayment	-£3.379.335,82
21.05.2013 Deferred purchase price	-£12.533.717,57
21.05.2013 Additional receivables	-£118.119.157,36
21.05.2013 Swap interest payment	-£130.202,05
21.05.2013 Swap interest payment	-£130.202,05
21.05.2013 Swap interest payment	-£325.505,14
21.05.2013 Swap interest payment	-£325.505,14
21.05.2013 Swap interest payment	-£260.404,11
21.05.2013 Swap interest payment	-£260.404,11
21.05.2013 Replenishment Adjustment Receipt	£17.580,42
21.05.2013 Swap payment	-£2.948,63
21.05.2013 Swap payment	-£2.948,63
21.05.2013 Swap payment	-£25.864,72
21.05.2013 Swap payment	-£6.446,91
21.05.2013 Swap payment	-£5.897,26
21.05.2013 Swap payment	-£5.897,26
25.04.2013 Guarantee repayment	£61.892.920,33
30.04.2013 Interest	£23.229,95
<b>Movements this period</b>	<b>-£6.730.384,69</b>
<b>Carried forward Distribution Account Balance to Next Period</b>	<b>£195.294.245,11</b>

Specific Supplementary UK Information

Event Detailed Calculations

Payment Date Period	22.04.2013 17	21.05.2013 18	20.06.2013 19
Included Receivables Balance	£ 2.350.471.115,80	£ 2.350.488.696,22	£ 2.350.429.987,36
<b>Charged Off Amounts</b>			
Loss on Disposal of Asset	£ 420.701,10	£ 442.688,94	£ 629.484,20
Net Write Off	£ (76.528,01)	£ 406.816,29	£ 71.562,01
Gross Losses	£ 490.960,31	£ 926.583,51	£ 879.154,13
Recoveries	£ 152.493,16	£ 71.275,28	£ 141.542,69
PCP Return Balance	£ 376.474,78	£ 467.923,64	£ 728.812,26
PCP Recoveries	£ 382.180,72	£ 462.120,64	£ 692.247,03
PCP Return (Profit) / Losses	£ (5.705,94)	£ 5.803,00	£ 36.565,23
Total Losses	£ 338.467,15	£ 855.308,23	£ 737.611,44
<b>Dynamic Net Loss Ratio (%)</b>	<b>0,0144%</b>	<b>0,0364%</b>	<b>0,0314%</b>
Net Losses - Calculation	£ 338.467,15	£ 855.308,23	£ 737.611,44
Cumulative Net Losses	£ 2.999.977,25	£ 3.855.285,48	£ 4.592.896,92
New Assets Added	£ 136.913.134,00	£ 118.136.737,78	£ 128.073.424,07
Included receivables balance at Cut Off + Additional Receivables since Cut Off	£ 2.760.742.223,92	£ 2.897.655.357,92	£ 3.015.792.095,70
<b>Cumulative Net Loss Ratio (%)</b>	<b>0,1087%</b>	<b>0,1330%</b>	<b>0,1523%</b>
<b>Late Delinquency Ratio</b>			
Terminated & Defaulted Receivables	£ 58.170,13	£ 113.645,17	£ 127.445,36
Late Delinquency Receivables (180+ Days Overdue)	£ 810.285,20	£ 967.150,68	£ 1.123.933,67
<b>Late Delinquency Ratio (%)</b>	<b>0,0320%</b>	<b>0,0363%</b>	<b>0,0424%</b>

Pool Performance Event Data

Payment Date Period	22.04.2013 17	21.05.2013 18	20.06.2013 19
Early Settlements	HP New £ 2.074.505,30	£ 1.712.874,82	£ 2.289.155,80
Early Settlements	HP Used £ 10.087.818,60	£ 8.047.925,24	£ 11.292.287,81
Early Settlements	PCP New £ 48.611.539,74	£ 29.770.786,64	£ 37.409.747,51
Early Settlements	PCP Used £ 12.020.971,72	£ 7.378.128,91	£ 10.575.265,68
Early Settlements	LP New £ 58.218,72	£ -	£ -
Early Settlements	LP Used £ 58.996,03	£ 49.009,04	£ 2.429,37
<b>Early Settlements</b>	<b>Total £ 72.912.050,11</b>	<b>£ 46.958.724,65</b>	<b>£ 61.568.886,17</b>
Hostile terminations	HP New £ 74.751,55	£ 35.427,58	£ 80.313,96
Hostile terminations	HP Used £ 363.064,36	£ 466.754,64	£ 264.879,60
Hostile terminations	PCP New £ 512.815,57	£ 697.012,14	£ 721.605,27
Hostile terminations	PCP Used £ 139.938,51	£ 255.265,98	£ 159.021,47
Hostile terminations	LP New £ -	£ -	£ -
Hostile terminations	LP Used £ -	£ -	£ -
<b>Hostile terminations</b>	<b>Total £ 1.090.569,99</b>	<b>£ 1.454.460,34</b>	<b>£ 1.225.820,30</b>
Voluntary terminations	HP New £ 21.201,10	£ 21.914,71	£ 90.901,66
Voluntary terminations	HP Used £ 330.721,34	£ 643.626,59	£ 553.140,85
Voluntary terminations	PCP New £ 1.551.137,14	£ 2.151.457,74	£ 2.141.996,95
Voluntary terminations	PCP Used £ 753.209,67	£ 639.133,54	£ 932.448,57
Voluntary terminations	LP New £ -	£ 7.304,79	£ 7.579,07
Voluntary terminations	LP Used £ -	£ -	£ -
<b>Voluntary terminations</b>	<b>Total £ 2.656.269,25</b>	<b>£ 3.463.437,37</b>	<b>£ 3.726.067,10</b>
Value of terminated receivables	£ 3.746.839,24	£ 4.917.897,71	£ 4.951.887,40
Recoveries on terminated receivables	£ 2.983.903,86	£ 2.639.899,27	£ 3.133.102,47
Aggregate loss on terminated receivables	£ 762.935,38	£ 2.277.998,44	£ 1.818.784,93