

Driver UK Master S.A.

Monthly Investor Report

June 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
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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



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Deal Overview

Cut-Off Date prior to Closing Date	31/10/2012		
Issue Date:	22/07/2013	Legal Maturity Date:	20/10/2021
Monthly Period:	01/06/13 to 30/06/13		
Monthly Investor Report Performance Date	16/07/2013		
Reporting Frequency:	Monthly		
Period No.:	20		
Payment Date:	22/07/2013		
Next Payment Date:	20/08/2013		
Available Distribution Amount for the Monthly Period:	01/06/13 to 30/06/13		
Interest Accrual Period:	20/06/2013	22/07/2013	Days accrued: 32
Series Revolving Period Expiration Date (all Series of Notes)	20/10/2013		

Pool Information at Pool Cut

	No of Contracts	Included Receivables Balance
Pool Information at Closing Date	243,581	£ 2,350,468,577.37
Repurchase Amount in the Monthly Period	0	£ -
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%
Total	100.00%	£ 2,350,468,577.37	100.00%

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

Events & Triggers

Administrative Call Option (clause 12 of RPA)

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

Accumulation Balance

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

Amounts not Invested for the purchase of Additional Receivables

Credit Enhancement Increase Conditions

Weighted Average Seasoning

16.32

Dynamic Net Loss Ratio

Weighted Average Seasoning		< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
Monthly Period	in %	> 0.25%	>0.45%	>2.0%	N/A
Monthly Period	0.0424%	-	No	-	N/A
Previous Monthly Period 1	0.0314%	-	No	-	N/A
Previous Monthly Period 2	0.0364%	-	No	-	N/A

Cumulative Net Loss Ratio

Weighted Average Seasoning		< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months
Monthly Period	in %	> 0.6%	>1.2%	>2.3%	> 3.5%
Monthly Period	0.1778%	-	No	-	-
Previous Monthly Period 1	0.1523%	-	No	-	-
Previous Monthly Period 2	0.1331%	-	No	-	-

Included Receivables Balance at Cut Off Date plus Additional Receivables since Cut Off **£3,143,865,519.77**

Late Delinquency Ratio

0.0352%	> 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.

Required Rating:
fulfilled

Swap Counterparty:
HSBC Bank PLC
Current Rating*

Minimum required Rating
(if no short term Rating available, the higher long term rating is applicable)

DBRS			Fitch			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
			AA-	F1+	Stable	AA-	A-1+	Negative

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations
If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally
(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
(ii) provide a guarantee from an Eligible Guarantor.

Required Rating:
fulfilled

Swap Counterparty:
Mitsubishi UFJ Securities International Plc
Current Rating*

Minimum required Rating
(if no short term Rating available, the higher long term rating is applicable)

DBRS			Fitch			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	R-1M	Stable	A	F1	Stable	A+	A-1	Stable

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations
If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally
(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
(ii) provide a guarantee from an Eligible Guarantor.

Required Rating:
fulfilled

Swap Counterparty:
ROYAL BANK OF CANADA
Current Rating*

Minimum required Rating
(if no short term Rating available, the higher long term rating is applicable)

DBRS			Fitch			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AA	R-1 (High)	Stable	AA	F1+	Stable	AA-	A-1+	Stable

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations
If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally
(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
(ii) provide a guarantee from an Eligible Guarantor.

Required Rating:
fulfilled

Servicer

VWFS
Current Rating*
(Volkswagen Financial Services AG)

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

*Ratings last updated on 09/05/2013
+Rating of Volkswagen Financial Services (UK) Limited

Deal Overview: Counterparties

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

Notes I

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

Notes II
Note Balance
During Revolving Period - Increase of Notes

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

Payments to Investors

	<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>
1-m-Libor for the Monthly period	0.49313%							
Interest (1-m-Libor + Margin 60 bps), for the Monthly Period	£1,581,294.90	£287,508.16	£287,508.16	£359,385.21	£359,385.21	£143,754.08	£143,754.08	
Amortising Series	No	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%	0.0000%	

Interest Shortfall

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

Credit Enhancement for Notes

	<u>Opening</u>	<u>Movement</u>	<u>Closing</u>
Cash Collateral Amount	£19,800,000.00		£19,800,000.00
Specified Cash Collateral Account Balance	£19,800,000.00		£19,800,000.00
Cash Collateral Amount as a percentage of the Notes balance	1.20%		1.20%
Overcollateralisation Amount	£23,504,273.50		£23,504,273.50
Overcollateralisation Percentage	1.00%		1.00%
Overcollateralisation Amount divided by Included Receivables Balance	1.00%		1.00%
Subordinated Loan Balance excluding CCA Amount (see above)	£676,925,713.85	£ (570.95)	£676,925,142.90
Subordinated Loan Target Percentage	28.80%		28.80%
Subordinated Loan Amount divided by Included Receivables Balance	28.80%		28.80%

Information on Swaps

	<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
Swap nominal amount/ Underlying Principle	£300,000,000.00	£300,000,000.00	£375,000,000.00	£375,000,000.00	£150,000,000.00	£150,000,000.00		
Swap Structure	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed		
Index Rate	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor		
Net Swap Payment (Receipt)	(£21,206.79)	(£21,206.79)	(£8,015.35)	(£27,433.16)	(£10,603.40)	(£10,603.40)		

Order of Priority

Order of Priority (waterfall)

Purchased Receivables Collection Amount
 Net Swap Receipts

£	131,150,612.94
£	99,068.89

Available Collection Amount of the Period

£	131,249,681.83
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Remaining Amount from Previous Period

£	-	£131,249,681.83
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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	£	-	£131,249,681.83
2. Payments to the Security Trustee	£	-	£131,249,681.83
3. Corporate Services Provider/ Servicer Fee/ Rating Agencies fees/ Process Agent)	£	1,931,859.79	£129,317,822.04
4. Costs relating to the listing of Notes	£	-	£129,317,822.04
5. Account Bank fees	£	-	£129,317,822.04
6. Swap Counterparties/ Net Swap Payments or Swap Termination Payments	£	-	£129,317,822.04
7. Interest accrued/Interest Shortfalls on all Notes	£	1,581,294.90	£127,736,527.14
8. Cash Collateral Account payments	£	-	£127,736,527.14
9. Amortising Amount	£	-	£127,736,527.14
10. Accumulation Account	£	117,733,772.37	£ 10,002,754.77
11. Any payments under the respective Swap Agreements other than those made under 6	£	-	£ 10,002,754.77
12. Interest Accrued/ Interest Shortfalls on the Subordinated Loan	£	1,370,166.66	£ 8,632,588.11
13. Subordinated Loan Amortising Amount	£	570.95	£ 8,632,017.16
14. Deferred Purchase Price/ Additional Deferred Purchase Price	£	8,632,017.16	£ -

Collections

Early settlements

Early settlements in the Monthly Period

	No of Contracts	Cash	Total Cash Amount
Thereof 1 > Early settlements contracts	7,078	£ 49,277,791.77	
2 > Voluntary terminations contracts	264	£ 397,869.10	
3 > Hostile terminations contracts	150	£ 11,227.76	
4 > Charged-off and Post Charged-off Recoveries Contracts	-	£ 117,931.31	
Total settlements	7,492		£ 49,804,819.94

Monthly collections

Schedules Payments in the Monthly Period

	Cash	Cash Amount
5 > Normal payments received	£ 68,941,834.39	
6 > Maturity cash received	£ 12,403,958.61	
		£ 81,345,793.00

Early settlements of the Monthly Period

£ 49,804,819.94
£ 131,150,612.94

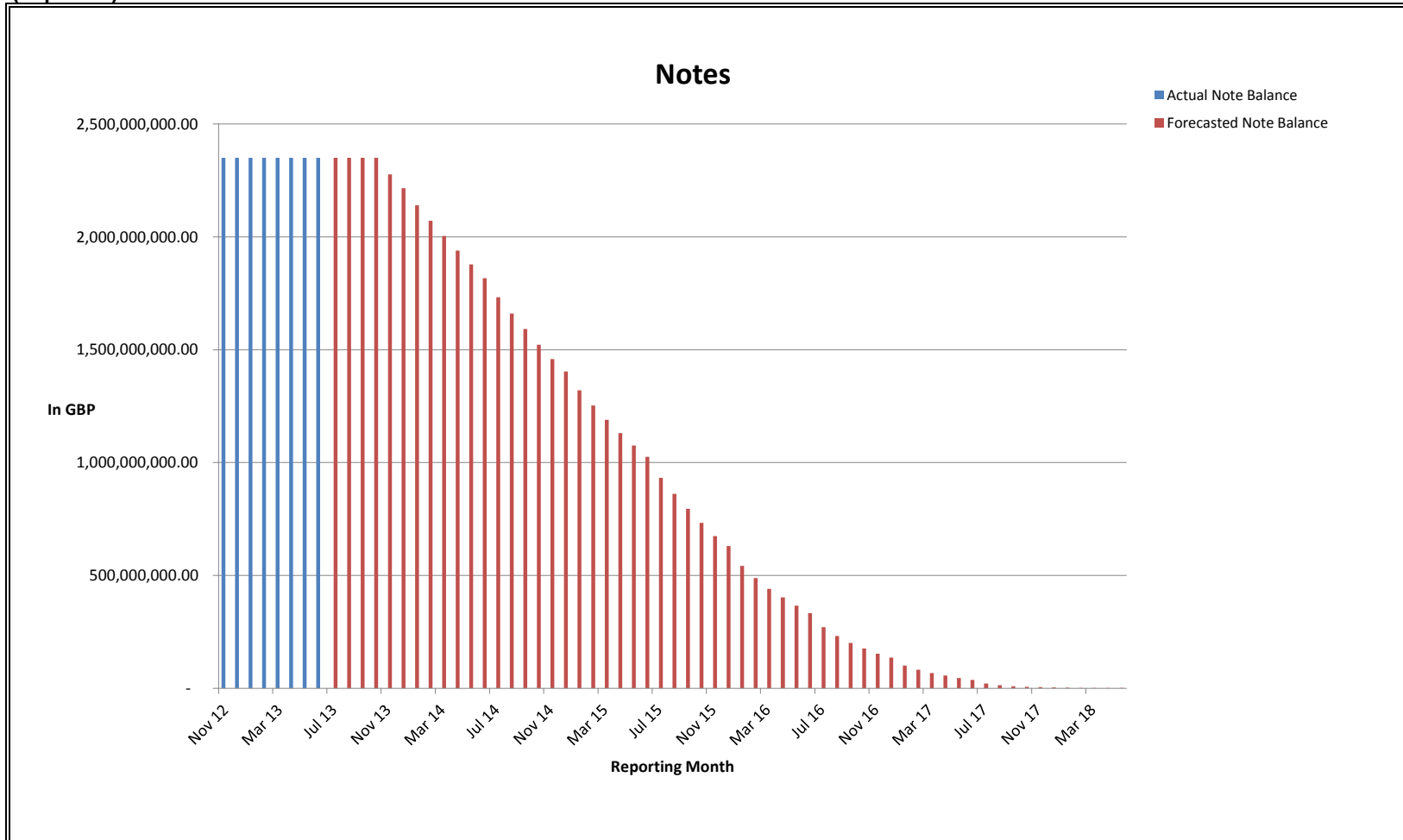
Available Distribution Amount	Constant prepayment rate	2.24%
	Total collections of the Monthly Period	£ 131,150,612.94

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

Brought forward from the above table	£ 131,150,612.94
Plus other Ineligible Funded Purchase Price in the Monthly Period	£ -
Available Distribution Amount	£ 131,150,612.94
Less: (Pos 1 - 9) of the Waterfall	£ 3,513,154.69
Payments to the Accumulation Account (Pos. 10) of the Waterfall	£ 117,733,772.37

B/F Accumulation Balance	£ -
Accumulation Amount from this Monthly Period	£ 117,733,772.37
B/F Replenishment Adjustment Drawing	£ 2,636.93
Additional Purchase Price this Monthly Period	£ 117,733,772.37
C/F Accumulation Balance	£ -
Replenishment Adjustment Drawing	£ -
Replenishment Adjustment Payment	£ 570.95
Check	£ -
C/F Replenishment Adjustment Drawing	£ 2,065.98

(Expected) Amortisation Profile



Run Out Schedule

At the End of the previous Monthly Period - Post Top Up				
Month	Scheduled reduction	Scheduled Interest	Receivable	Included Receivables Balance reduction
06.2013	£ 64,462,308.56	£ 15,108,690.47	£ 79,570,999.03	£ 75,437,440.43
07.2013	£ 63,233,252.23	£ 14,691,931.29	£ 77,925,183.52	£ 63,233,252.23
08.2013	£ 61,244,582.82	£ 14,274,221.35	£ 75,518,804.17	£ 61,244,582.82
09.2013	£ 78,741,145.07	£ 13,866,990.44	£ 92,608,135.51	£ 78,741,145.07
10.2013	£ 68,694,836.95	£ 13,359,296.53	£ 82,054,133.48	£ 68,694,836.95
11.2013	£ 66,802,296.94	£ 12,907,874.99	£ 79,710,171.93	£ 66,802,296.94
12.2013	£ 64,564,567.84	£ 12,470,797.49	£ 77,035,365.33	£ 64,564,567.84
01.2014	£ 61,844,454.29	£ 12,045,953.90	£ 73,890,408.19	£ 61,844,454.29
02.2014	£ 59,719,518.01	£ 11,635,403.01	£ 71,354,921.02	£ 59,719,518.01
03.2014	£ 85,341,145.36	£ 11,236,901.90	£ 96,578,047.26	£ 85,341,145.36
04.2014	£ 71,978,043.25	£ 10,686,768.95	£ 82,664,812.20	£ 71,978,043.25
05.2014	£ 68,603,345.19	£ 10,213,873.60	£ 78,817,218.79	£ 68,603,345.19
06.2014	£ 68,847,836.83	£ 9,763,066.71	£ 78,610,903.54	£ 68,847,836.83
07.2014	£ 63,277,273.72	£ 9,311,786.51	£ 72,589,060.23	£ 63,277,273.72
08.2014	£ 54,122,816.68	£ 8,893,803.51	£ 63,016,620.19	£ 54,122,816.68
09.2014	£ 83,529,974.22	£ 8,528,635.58	£ 92,058,609.80	£ 83,529,974.22
10.2014	£ 66,080,129.92	£ 7,999,721.88	£ 74,079,851.80	£ 66,080,129.92
11.2014	£ 62,502,220.69	£ 7,572,864.56	£ 70,075,085.25	£ 62,502,220.69
12.2014	£ 57,971,864.75	£ 7,177,279.90	£ 65,149,144.65	£ 57,971,864.75
01.2015	£ 53,613,089.63	£ 6,808,155.19	£ 60,421,244.82	£ 53,613,089.63
02.2015	£ 49,857,067.04	£ 6,461,488.54	£ 56,318,555.58	£ 49,857,067.04
03.2015	£ 91,314,222.18	£ 6,133,096.50	£ 97,447,318.68	£ 91,314,222.18
04.2015	£ 70,148,616.70	£ 5,609,478.53	£ 75,758,095.23	£ 70,148,616.70
05.2015	£ 64,367,968.34	£ 5,194,919.30	£ 69,562,887.64	£ 64,367,968.34
06.2015	£ 61,985,012.74	£ 4,810,015.44	£ 66,795,028.18	£ 61,985,012.74
07.2015	£ 56,482,625.95	£ 4,429,329.50	£ 60,911,955.45	£ 56,482,625.95
08.2015	£ 42,468,211.35	£ 4,068,862.45	£ 46,537,073.80	£ 42,468,211.35
09.2015	£ 86,094,194.69	£ 3,795,041.30	£ 89,889,235.99	£ 86,094,194.69
10.2015	£ 52,059,342.13	£ 3,271,689.42	£ 55,331,031.55	£ 52,059,342.13
11.2015	£ 44,761,607.05	£ 2,934,667.50	£ 47,696,274.55	£ 44,761,607.05
12.2015	£ 36,532,108.94	£ 2,653,322.11	£ 39,185,431.05	£ 36,532,108.94
01.2016	£ 34,476,651.72	£ 2,413,934.26	£ 36,890,585.98	£ 34,476,651.72
02.2016	£ 29,962,398.16	£ 2,185,719.98	£ 32,148,118.14	£ 29,962,398.16
03.2016	£ 55,523,998.14	£ 1,988,339.39	£ 57,512,337.53	£ 55,523,998.14
04.2016	£ 34,471,583.72	£ 1,639,709.45	£ 36,111,293.17	£ 34,471,583.72
05.2016	£ 26,085,987.31	£ 1,414,477.04	£ 27,500,464.35	£ 26,085,987.31
06.2016	£ 23,584,964.26	£ 1,236,545.73	£ 24,821,509.99	£ 23,584,964.26
07.2016	£ 21,656,025.59	£ 1,076,513.75	£ 22,732,539.34	£ 21,656,025.59
08.2016	£ 15,842,029.58	£ 926,931.12	£ 16,768,960.70	£ 15,842,029.58
09.2016	£ 34,323,431.34	£ 818,071.15	£ 35,141,502.49	£ 34,323,431.34
10.2016	£ 16,965,211.91	£ 591,803.68	£ 17,557,015.59	£ 16,965,211.91
11.2016	£ 12,769,832.47	£ 470,887.51	£ 13,240,719.98	£ 12,769,832.47
12.2016	£ 9,877,131.39	£ 384,470.39	£ 10,261,601.78	£ 9,877,131.39
01.2017	£ 8,687,126.37	£ 311,585.41	£ 8,998,711.78	£ 8,687,126.37
02.2017	£ 8,227,094.52	£ 253,923.29	£ 8,481,017.81	£ 8,227,094.52
03.2017	£ 11,558,805.21	£ 197,657.70	£ 11,756,462.91	£ 11,558,805.21
04.2017	£ 4,760,017.76	£ 123,567.88	£ 4,883,585.64	£ 4,760,017.76
05.2017	£ 2,051,534.42	£ 91,967.04	£ 2,143,501.46	£ 2,051,534.42
06.2017	£ 1,586,003.73	£ 72,005.70	£ 1,658,009.43	£ 1,586,003.73
07.2017	£ 1,366,356.04	£ 58,227.36	£ 1,424,583.40	£ 1,366,356.04
08.2017	£ 1,135,030.18	£ 45,037.80	£ 1,180,067.98	£ 1,135,030.18
09.2017	£ 949,624.70	£ 35,189.84	£ 984,814.54	£ 949,624.70
10.2017	£ 718,847.60	£ 26,124.17	£ 744,971.77	£ 718,847.60
11.2017	£ 547,452.68	£ 17,972.60	£ 565,425.28	£ 547,452.68
12.2017	£ 413,961.11	£ 12,213.89	£ 426,175.00	£ 413,961.11
01.2018	£ 314,743.37	£ 8,439.43	£ 323,182.80	£ 314,743.37
02.2018	£ 214,142.57	£ 8,029.93	£ 222,172.50	£ 214,142.57
03.2018	£ 104,479.31	£ 2,540.42	£ 107,019.73	£ 104,479.31
04.2018	£ 34,471.50	£ 760.83	£ 35,232.33	£ 34,471.50
05.2018	£ 238.77	£ 71.42	£ 310.19	£ 238.77
Total	£ 2,339,454,855.49	£ 284,328,646.51	£ 2,623,783,502.00	£ 2,350,429,987.36

At the end of the Monthly Period - Post Top Up and Term Take Out				
Month	Scheduled reduction	Scheduled Interest	Receivable	Included Receivables Balance reduction
07.2013	£ 61,461,690.17	£ 15,020,947.87	£ 76,482,638.04	£ 72,831,876.72
08.2013	£ 60,709,229.35	£ 14,620,895.46	£ 75,330,124.81	£ 60,709,229.35
09.2013	£ 76,591,707.86	£ 14,219,462.31	£ 90,811,170.17	£ 76,591,707.86
10.2013	£ 68,524,741.30	£ 13,726,455.01	£ 82,251,196.31	£ 68,524,741.30
11.2013	£ 66,776,636.48	£ 13,278,210.02	£ 80,054,846.50	£ 66,776,636.48
12.2013	£ 64,695,901.70	£ 12,842,492.69	£ 77,538,394.39	£ 64,695,901.70
01.2014	£ 61,980,244.20	£ 12,418,808.43	£ 74,399,052.63	£ 61,980,244.20
02.2014	£ 60,216,101.13	£ 12,009,342.52	£ 72,225,443.65	£ 60,216,101.13
03.2014	£ 84,936,372.76	£ 11,609,384.65	£ 96,545,757.41	£ 84,936,372.76
04.2014	£ 72,147,759.40	£ 11,063,516.02	£ 83,211,275.42	£ 72,147,759.40
05.2014	£ 68,885,090.39	£ 10,591,094.80	£ 79,476,185.19	£ 68,885,090.39
06.2014	£ 69,151,574.76	£ 10,140,128.78	£ 79,291,703.54	£ 69,151,574.76
07.2014	£ 63,764,074.62	£ 9,688,034.16	£ 73,452,108.78	£ 63,764,074.62
08.2014	£ 54,859,576.15	£ 9,268,365.15	£ 64,127,941.30	£ 54,859,576.15
09.2014	£ 83,707,201.09	£ 8,900,521.75	£ 92,607,722.84	£ 83,707,201.09
10.2014	£ 66,992,067.67	£ 8,371,470.50	£ 75,363,538.17	£ 66,992,067.67
11.2014	£ 63,402,960.98	£ 7,940,326.66	£ 71,343,287.64	£ 63,402,960.98
12.2014	£ 59,125,695.16	£ 7,539,941.45	£ 66,665,636.61	£ 59,125,695.16
01.2015	£ 54,827,478.14	£ 7,164,652.41	£ 61,992,130.55	£ 54,827,478.14
02.2015	£ 50,912,150.92	£ 6,811,671.19	£ 57,723,822.11	£ 50,912,150.92
03.2015	£ 92,440,119.28	£ 6,477,428.35	£ 98,917,547.63	£ 92,440,119.28
04.2015	£ 71,367,261.82	£ 5,948,532.53	£ 77,315,794.35	£ 71,367,261.82
05.2015	£ 65,600,003.23	£ 5,527,465.93	£ 71,127,469.16	£ 65,600,003.23
06.2015	£ 62,974,079.97	£ 5,135,681.24	£ 68,109,761.21	£ 62,974,079.97
07.2015	£ 57,970,879.25	£ 4,749,749.20	£ 62,720,628.45	£ 57,970,879.25
08.2015	£ 43,930,164.24	£ 4,380,884.15	£ 48,311,048.39	£ 43,930,164.24
09.2015	£ 88,059,010.06	£ 4,099,848.60	£ 92,158,858.66	£ 88,059,010.06
10.2015	£ 54,504,004.96	£ 3,565,853.41	£ 58,069,858.37	£ 54,504,004.96
11.2015	£ 47,259,219.35	£ 3,215,583.67	£ 50,474,803.02	£ 47,259,219.35
12.2015	£ 38,742,052.78	£ 2,920,790.65	£ 41,662,843.43	£ 38,742,052.78
01.2016	£ 36,697,061.21	£ 2,669,277.29	£ 39,366,338.50	£ 36,697,061.21
02.2016	£ 32,632,603.55	£ 2,429,712.82	£ 35,062,316.37	£ 32,632,603.55
03.2016	£ 61,755,401.87	£ 2,218,905.97	£ 63,974,307.84	£ 61,755,401.87
04.2016	£ 39,139,736.27	£ 1,836,724.71	£ 40,976,460.98	£ 39,139,736.27
05.2016	£ 30,795,970.08	£ 1,584,753.63	£ 32,380,723.71	£ 30,795,970.08
06.2016	£ 25,063,045.19	£ 1,381,691.78	£ 26,444,736.97	£ 25,063,045.19
07.2016	£ 22,685,740.37	£ 1,212,993.43	£ 23,898,733.80	£ 22,685,740.37
08.2016	£ 16,889,048.42	£ 1,057,046.95	£ 17,946,095.37	£ 16,889,048.42
09.2016	£ 36,116,887.36	£ 942,531.70	£ 37,059,419.06	£ 36,116,887.36
10.2016	£ 18,854,228.25	£ 704,366.95	£ 19,558,595.20	£ 18,854,228.25
11.2016	£ 14,689,350.65	£ 572,607.07	£ 15,261,957.72	£ 14,689,350.65
12.2016	£ 10,985,782.69	£ 473,965.94	£ 11,459,748.63	£ 10,985,782.69
01.2017	£ 9,893,569.06	£ 393,747.56	£ 10,287,316.62	£ 9,893,569.06
02.2017	£ 9,675,767.99	£ 329,482.16	£ 10,005,250.15	£ 9,675,767.99
03.2017	£ 15,421,415.56	£ 265,485.03	£ 15,686,900.59	£ 15,421,415.56
04.2017	£ 7,330,947.82	£ 169,769.89	£ 7,500,717.71	£ 7,330,947.82
05.2017	£ 4,878,190.38	£ 123,457.97	£ 5,001,648.35	£ 4,878,190.38
06.2017	£ 1,926,796.60	£ 86,541.71	£ 2,013,338.31	£ 1,926,796.60
07.2017	£ 1,531,406.50	£ 69,742.32	£ 1,601,148.82	£ 1,531,406.50
08.2017	£ 1,296,864.06	£ 55,581.97	£ 1,352,446.03	£ 1,296,864.06
09.2017	£ 1,107,090.98	£ 43,890.68	£ 1,150,981.66	£ 1,107,090.98
10.2017	£ 867,477.51	£ 33,598.05	£ 901,075.56	£ 867,477.51
11.2017	£ 685,136.60	£ 24,387.79	£ 709,524.39	£ 685,136.60
12.2017	£ 542,060.19	£ 17,008.26	£ 559,068.45	£ 542,060.19
01.2018	£ 434,890.62	£ 12,344.46	£ 447,235.08	£ 434,890.62
02.2018	£ 321,459.05	£ 11,101.70	£ 332,560.75	£ 321,459.05
03.2018	£ 196,481.87	£ 5,125.46	£ 201,607.33	£ 196,481.87
04.2018	£ 98,689.65	£ 2,370.79	£ 101,060.44	£ 98,689.65
05.2018	£ 30,746.62	£ 649.74	£ 31,396.36	£ 30,746.62
06.2018	£ 333.72	£ 11.40	£ 345.12	£ 333.72
Total	£ 2,339,059,229.86	£ 281,976,414.74	£ 2,621,035,644.60	£ 2,350,429,416.41

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%	144,273	59.00%	£ 1,618,358,654.73	68.85%
Used	102,937	42.26%	£ 777,321,164.12	33.07%	100,275	41.00%	£ 732,070,761.68	31.15%
Total	243,581	100.00%	£ 2,350,468,577.37	100.00%	244,548	100.00%	£ 2,350,429,416.41	100.00%

Limit on used cars:

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	31.15%	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%	146,512	59.91%	£ 1,809,930,179.33	77.00%
Lease Purchase	315	0.13%	£ 1,907,540.22	0.08%	8	0.00%	£ 27,657.16	0.00%
Total	139,573	57.30%	£ 1,757,733,126.46	74.78%	146,520	59.91%	£ 1,809,957,836.49	77.01%

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%	77.00%	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%	146,512	59.91%	£ 1,099,208,833.79	46.77%

Limit on PCP balloons

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44.47%	46.77%	No limit

Non VW Group Vehicles as of initial Pool Cut

EoP after origination of additional Included Receivables

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Receivable Balance
New	63	0.03%	£ 374,355.63	0.02%	52	0.02%	£ 299,525.09	0.01%
Used	5,684	2.33%	£ 28,676,601.34	1.22%	5,631	2.30%	£ 26,829,638.40	1.14%
Total	5,747	2.36%	£ 29,050,956.97	1.24%	5,683	2.32%	£ 27,129,163.49	1.15%

Limit on Non VW Group Vehicles

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.15%	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	£ 82,662.73	0.0035%

Limit on D & Z Credit Bands

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	0.93%	5.00%

Excess Spread 8.1(q) Weighted Hedge Rate

At Initial Pool Cut	Current %	Current + 2.5%	Weighted Average IRR	Headroom
1.09%	1.09%	3.59%	7.71%	4.12%

Limit of Aggregate Receivable Balance

Current Exposure	Limit Exposure
£ 82,662.73	£ 150,000.00

Outstanding Contracts

Summary Information	No of Contracts	Included Receivables Balance
Initial VWFS Included Receivables Balance at the Initial Cut-Off Date	243,581	£ 2,350,468,577.37
Included Receivables Balance for the previous Monthly Period Prior to Top Up	235,162	£ 2,222,356,563.29
Included Receivables Balance added in the Previous Monthly Period	9,943	£ 128,073,424.07
Included Receivables Balance Post Top Up for the Previous Monthly Period	245,105	£ 2,350,429,987.36
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables	N/A	£ 117,734,343.32
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables	235,422	£ 2,232,695,644.04
Additional Receivables at this Cut-Off Date (where Funding remains constant)	9,126	£ 117,733,772.37
Additional Receivables at this Cut-Off Date (where the Funding increases)	-	£ -
Reduction in Included Receivables Balance (Sale of Receivables to other Secured Vehicles at this Cut-Off Date (redeemable amount))	-	£ -
Included Receivables Balance at this Cut-Off Date	244,548	£ 2,350,429,416.41

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	238,083	£ 2,308,545,295.36	98.2%
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	4,782	£ 38,088,306.67	1.6%
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	406	£ 3,780,825.37	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	93	£ 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	1,184	£ 12,247.15	0.0%
Terminated Receivable	-	£ -	0.0%	Defaulted Receivable	-	£ -	0.0%
Charged-off	-	£ -	0.0%	Charged-off	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	244,548	£ 2,350,429,416.41	100.0%

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person				Vehicle Status			
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	Included Receivables Balance	
95,362	£ 528,714,751.92	142,721	£ 1,779,830,543.44	-	£ -	8,855	£ 81,722,519.43	229,228	£ 2,226,822,775.93	140,877	£ 1,593,155,616.82	97,206	£ 715,389,678.54
2,167	£ 11,331,950.70	2,610	£ 26,732,240.67	5	£ 24,715.30	178	£ 1,443,445.47	4,604	£ 36,644,861.20	2,330	£ 22,635,074.89	2,452	£ 15,453,231.78
58	£ 428,508.76	348	£ 3,352,116.61	-	£ -	-	£ -	406	£ 3,780,825.37	258	£ 2,553,668.31	148	£ 1,226,957.06
26	£ -	64	£ -	3	£ 2,941.86	4	£ -	89	£ 2,941.86	65	£ 2,047.56	28	£ 894.30
415	£ 3,031.46	769	£ 15,278.61	-	£ -	80	£ -	1,104	£ 12,247.15	743	£ 12,247.15	441	£ -
98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

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	3	£ 10,143.72	0.0%
11 - 15	463	£ 834,068.15	0.0%	11 - 15	461	£ 654,190.94	0.0%
16 - 20	887	£ 6,958,417.17	0.3%	16 - 20	891	£ 5,678,393.91	0.2%
21 - 25	14,048	£ 73,414,612.41	3.1%	21 - 25	13,082	£ 61,103,352.70	2.6%
26 - 30	1,627	£ 8,953,671.52	0.4%	26 - 30	1,453	£ 7,363,556.64	0.3%
31 - 35	1,108	£ 9,004,241.11	0.4%	31 - 35	995	£ 7,919,465.71	0.3%
36 - 40	122,551	£ 1,155,830,725.07	49.2%	36 - 40	120,434	£ 1,125,917,461.72	47.9%
41 - 45	20,367	£ 191,507,198.04	8.1%	41 - 45	22,033	£ 199,070,456.16	8.5%
46 - 50	48,512	£ 635,776,184.09	27.0%	46 - 50	51,313	£ 689,034,523.06	29.3%
51 - 55	1,016	£ 6,549,985.60	0.3%	51 - 55	995	£ 6,057,472.68	0.3%
56 - 60	30,584	£ 246,839,821.62	10.5%	56 - 60	30,966	£ 237,232,249.59	10.1%
> 60	2,414	£ 14,769,951.56	0.6%	> 60	1,922	£ 10,388,147.58	0.4%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	244,548	£ 2,350,429,416.41	100.0%

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person				Vehicle Status			
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	Included Receivables Balance	
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	
2	£ 2,357.73	1	£ 7,785.99	-	£ -	1	£ 1,254.28	2	£ 8,889.44	1	£ 7,785.99	2	£ 2,357.73
458	£ 618,758.65	3	£ 35,432.29	-	£ -	18	£ 51,869.13	443	£ 602,321.81	275	£ 239,176.25	186	£ 415,014.69
346	£ 940,895.67	545	£ 4,737,498.24	-	£ -	60	£ 350,089.07	831	£ 5,328,304.84	576	£ 4,598,325.23	315	£ 1,080,068.68
10,977	£ 34,870,929.91	2,105	£ 26,232,422.79	-	£ -	672	£ 3,712,920.55	12,410	£ 57,390,432.15	5,535	£ 33,475,046.73	7,547	£ 27,628,305.97
1,067	£ 3,454,504.76	386	£ 3,909,053.88	-	£ -	56	£ 292,247.21	1,397	£ 7,071,311.43	283	£ 2,206,250.59	1,170	£ 5,157,308.05
299	£ 1,131,309.07	696	£ 6,798,156.64	-	£ -	49	£ 356,151.93	946	£ 7,563,313.78	118	£ 1,112,977.07	877	£ 6,806,488.64
30,639	£ 128,714,221.53	80,795	£ 997,203,240.19	-	£ -	4,646	£ 39,022,838.21	115,788	£ 1,086,894,623.51	90,127	£ 933,418,644.23	30,307	£ 192,498,817.49
1,820	£ 8,287,498.71	20,213	£ 190,782,957.45	-	£ -	199	£ 2,112,108.44	21,834	£ 196,958,347.72	14,299	£ 131,094,411.58	7,734	£ 67,976,044.58
18,538	£ 108,783,001.36	32,767	£ 580,223,864.54	8	£ 27,657.16	2,237	£ 23,948,105.69	49,076	£ 665,086,417.37	28,395	£ 478,326,625.01	22,918	£ 210,707,898.05
994	£ 6,047,705.36	1	£ 9,767.32	-	£ -	23	£ 208,259.73	972	£ 5,849,212.95	76	£ 368,238.24	919	£ 5,689,234.44
30,966	£ 237,232,249.59	-	£ -	-	£ -	1,153	£ 13,080,825.38	29,813	£ 224,151,424.21	4,289	£ 31,878,761.09	26,577	£ 205,353,488.50
1,922	£ 10,388,147.58	-	£ -	-	£ -	3	£ 29,295.28	1,919	£ 10,358,852.30	299	£ 1,632,412.72	1,623	£ 8,755,734.86
98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

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	22,913	£ 93,748,004.78	4.0%
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	26,503	£ 156,439,736.04	6.7%
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	30,388	£ 225,328,088.52	9.6%
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	27,531	£ 235,308,539.53	10.0%
21 - 25	32,169	£ 316,244,469.26	13.5%	21 - 25	40,880	£ 425,381,501.77	18.1%
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	34,054	£ 386,588,494.27	16.4%
31 - 35	32,125	£ 402,598,105.96	17.1%	31 - 35	26,910	£ 338,935,428.41	14.4%
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	15,998	£ 230,544,220.76	9.8%
41 - 45	14,389	£ 219,073,956.95	9.3%	41 - 45	9,738	£ 143,665,620.06	6.1%
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	5,368	£ 65,267,929.98	2.8%
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	3,033	£ 34,261,943.18	1.5%
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	1,232	£ 14,959,909.11	0.6%
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	244,548	£ 2,350,429,416.41	100.0%

Financing Contract													
Hire Purchase		PCP Agreements		Lease Purchase		Person				Vehicle Status			
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	Included Receivables Balance	
11,925	£ 10,326,487.65	10,980	£ 83,393,859.97	8	£ 27,657.16	1,060	£ 2,918,718.64	21,853	£ 90,829,286.14	13,324	£ 71,848,446.23	9,589	£ 21,899,558.55
11,521	£ 25,811,528.89	14,982	£ 130,628,207.15	-	£ -	1,075	£ 5,462,888.79	25,428	£ 150,976,847.25	16,407	£ 119,075,157.23	10,096	£ 37,364,578.81
12,137	£ 42,659,032.45	18,251	£ 182,669,056.07	-	£ -	1,135	£ 8,027,081.17	29,253	£ 217,301,007.35	18,780	£ 166,797,254.52	11,608	£ 58,530,834.00
11,103	£ 51,533,384.03	16,428	£ 183,775,155.50	-	£ -	1,170	£ 9,816,041.27	26,361	£ 225,492,498.26	15,940	£ 162,971,996.33	11,591	£ 72,336,543.20
12,175	£ 69,187,248.79	28,705	£ 356,194,252.98	-	£ -	1,344	£ 13,766,802.96	39,586	£ 411,614,899.81	28,136	£ 330,808,251.55	12,742	£ 94,573,250.22
9,659	£ 65,362,280.91	24,404	£ 321,226,213.36	-	£ -	1,071	£ 12,319,966.53	33,983	£ 374,269,427.74	22,216	£ 283,428,566.15	11,836	£ 103,159,928.12
8,435	£ 65,693,455.18	18,475	£ 273,341,973.23	-	£ -	799	£ 10,498,207.57	26,111	£ 328,437,220.84	16,234	£ 234,291,639.40	10,676	£ 104,643,789.01
6,470	£ 57,094,019.75	9,528	£ 173,450,201.01	-	£ -	504	£ 6,648,588.66	15,494	£ 223,895,632.10	8,150	£ 146,388,655.91	7,848	£ 84,155,664.85
5,768	£ 56,103,723.35	3,970	£ 87,561,896.71	-	£ -	470	£ 6,701,484.02	9,268	£ 136,964,136.04	3,807	£ 79,782,742.90	5,931	£ 63,882,877.16
4,579	£ 47,578,566.63	789	£ 17,689,3										

Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	60	1	26.05
0	Original Term of Contracts	62	6	42.34
1	Distribution of Financing Contracts by Obligor	£ 82,662.73	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 71,722.49	£ 0.00	£ 13,844.68
1	Top 20 Obligor	£ 82,662.73	£ 63,216.56	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%	7.71%
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	£ 135,500.00	£ 0.00	£ 4,614.50
5	Balloons as of the Monthly Period	£ 36,235.85	£ 0.86	£ 9,002.26
5	Months Seasoned	1	62	16.32

Information Contract Pool 1

Distribution of Financing Contracts 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	% of Total	Distribution of Financing Contract by Customer	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
236,263	£ 2,277,448,982.47	96.89%	1	237,478	£ 2,280,677,315.65	97.03%	-0.14%	94,738	£ 519,446,769.95	142,733	£ 1,761,202,888.54	7	£ 27,657.16	7,193	£ 67,893,421.30	230,285	£ 2,212,783,894.35	139,830	£ 1,568,782,274.91	97,648	£ 711,895,040.74
7,238	£ 72,652,734.24	3.09%	2 - 10	7,018	£ 69,534,171.44	2.96%	0.13%	3,251	£ 20,903,197.78	3,779	£ 48,727,290.79	1	£ -	1,885	£ 15,150,931.41	5,134	£ 54,391,916.66	4,407	£ 49,467,003.85	2,627	£ 20,175,720.94
80	£ 366,860.66	0.02%	11 - 20	52	£ 217,929.32	0.01%	0.01%	39	£ 121,612.19	-	£ -	-	£ -	39	£ 121,612.19	12	£ 87,640.50	36	£ 109,375.97	-	£ -
-	£ -	0.00%	21 - 50	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	0.00%	> 50	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

Distribution of Contracts by 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	Included Receivables Balance	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
76,578	£ 251,641,908.05	10.71%	Up to GBP 7,000	75,627	£ 246,279,451.21	10.48%	0.23%	62,721	£ 185,177,767.51	12,898	£ 61,074,026.54	8	£ 27,657.16	3,193	£ 10,447,546.41	72,434	£ 235,831,904.80	26,449	£ 91,228,239.74	49,178	£ 155,051,211.47
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	70,688	£ 559,079,443.10	23.79%	-0.46%	21,945	£ 169,682,644.47	48,743	£ 389,396,798.63	-	£ -	2,427	£ 19,236,799.09	68,261	£ 539,842,644.01	45,234	£ 359,402,736.86	25,454	£ 199,676,706.24
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	26,305	£ 288,652,912.01	12.28%	-0.71%	5,453	£ 59,594,374.34	20,852	£ 229,058,537.67	-	£ -	1,037	£ 11,403,906.48	25,268	£ 277,249,005.53	18,036	£ 198,063,520.28	8,269	£ 90,589,391.73
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	29,086	£ 389,528,900.43	16.57%	0.57%	4,361	£ 57,991,037.32	24,725	£ 331,537,863.11	-	£ -	1,070	£ 14,342,660.82	28,016	£ 375,186,239.61	20,805	£ 278,796,450.35	8,281	£ 110,732,450.08
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	12,565	£ 200,371,644.23	8.52%	0.56%	1,422	£ 22,615,778.46	11,143	£ 177,755,865.77	-	£ -	462	£ 7,352,363.38	12,103	£ 193,019,280.85	9,299	£ 148,311,572.15	3,266	£ 52,060,072.08
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,776	£ 235,054,987.97	10.00%	-0.14%	1,174	£ 21,507,536.23	11,602	£ 213,547,451.74	-	£ -	431	£ 7,895,799.07	12,345	£ 227,159,188.90	9,824	£ 180,912,945.12	2,952	£ 54,142,042.85
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,431	£ 253,453,781.79	10.78%	-0.28%	642	£ 14,098,024.66	10,789	£ 239,355,757.13	-	£ -	311	£ 6,869,259.17	11,120	£ 246,584,522.62	9,394	£ 208,562,914.35	2,037	£ 44,890,867.44
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,248	£ 114,776,732.47	4.88%	0.08%	186	£ 4,998,514.55	4,062	£ 109,778,217.92	-	£ -	119	£ 3,210,551.44	4,129	£ 111,566,181.03	3,675	£ 99,333,948.06	573	£ 15,442,784.41
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,199	£ 38,486,409.35	1.64%	0.12%	51	£ 1,645,737.80	1,148	£ 36,840,671.55	-	£ -	30	£ 964,317.34	1,169	£ 37,522,092.01	1,039	£ 33,338,875.38	160	£ 5,147,533.97
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	429	£ 15,864,192.18	0.67%	-0.03%	33	£ 1,223,390.94	396	£ 14,640,801.24	-	£ -	30	£ 1,106,313.35	399	£ 14,757,878.83	364	£ 13,460,568.40	65	£ 2,403,623.78
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	158	£ 6,897,736.68	0.29%	0.06%	29	£ 1,284,794.28	129	£ 5,612,942.40	-	£ -	4	£ 180,857.32	154	£ 6,716,879.36	129	£ 5,620,321.71	29	£ 1,277,414.97
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	36	£ 1,983,224.99	0.08%	0.00%	11	£ 651,979.36	25	£ 1,331,245.63	-	£ -	3	£ 155,591.03	33	£ 1,827,633.96	25	£ 1,326,562.33	11	£ 656,662.66
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

Top 20 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	% of Total	Rank	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
20	£ 86,023.77	6.30%	1	2	£ 82,662.73	5.98%	0.32%	-	£ -	2	£ 82,662.73	-	£ -	-	£ -	2	£ 82,662.73	2	£ 82,662.73	-	£ -
8	£ 77,909.92	5.71%	2	2	£ 79,966.79	5.79%	-0.08%	-	£ -	2	£ 79,966.79	-	£ -	-	£ -	2	£ 79,966.79	-	£ -	2	£ 79,966.79
2	£ 75,773.94	5.55%	3	2	£ 75,980.72	5.50%	0.05%	2	£ 75,980.72	-	£ -	-	£ -	2	£ 75,980.72	-	£ -	2	£ 75,980.72	-	£ -
10	£ 74,122.40	5.43%	4	1	£ 71,722.49	5.19%	0.24%	1	£ 71,722.49	-	£ -	-	£ -	-	£ -	1	£ 71,722.49	-	£ -	1	£ 71,722.49
3	£ 72,928.16	5.34%	5	1	£ 71,443.14	5.17%	0.17%	1	£ 71,443.14	-	£ -	-	£ -	-	£ -	1	£ 71,443.14	-	£ -	1	£ 71,443.14
2	£ 71,548.33	5.24%	6	4	£ 71,195.26	5.15%	0.09%	3	£ 57,455.50	1	£ 13,739.76	-	£ -	4	£ 71,195.26	-	£ -	3	£ 58,910.71	1	£ 12,284.55
6	£ 68,320.72	5.01%	7	1	£ 71,058.58	5.14%	-0.14%	1	£ 71,058.58	-	£ -	-	£ -	-	£ -	1	£ 71,058.58	-	£ -	1	£ 71,058.58
2	£ 67,947.99	4.98%	8	2	£ 69,793.20	5.05%	-0.07%	-	£ -	2	£ 69,793.20	-	£ -	-	£ -	2	£ 69,793.20	2	£ 69,793.20	-	£ -
2	£ 67,315.97	4.93%	9	2	£ 69,111.39	5.00%	-0.07%	-	£ -	2	£ 69,111.39	-	£ -	-	£ -	2	£ 69,111.39	2	£ 69,111.39	-	£ -
7	£ 67,278.39	4.93%	10	2	£ 68,439.56	4.95%	-0.02%	1	£ 18,711.01	1	£ 49,728.55	-	£ -	-	£ -	1	£ 68,439.56	1	£ 49,728.55	1	£ 18,711.01
15	£ 321,684.76	23.57%	11 - 15	29	£ 331,362.78	23.98%	-0.41%	21	£ 148,298.44	8	£ 183,064.34	-	£ -	25	£ 197,545.64	4	£ 133,817.14	24	£ 295,293.10	5	£ 36,069.68
23	£ 313,753.30	22.99%	16 - 20	20	£ 319,047.73	23.09%	-0.10%	16	£ 191,125.75	4	£ 127,921.98	-	£ -	16	£ 191,125.75	4	£ 127,921.98	19	£ 289,802.83	1	£ 29,244.90
100	£ 1,364,607.65	100.00%	Total	68	£ 1,381,784.37	100.00%	0.00%	46	£ 705,795.63	22	£ 675,988.74	-	£ -	47	£ 535,847.37	21	£ 845,937.00	55	£ 991,283.23	13	£ 390,501.14

Payment Type								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	Payment Type	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
241,012	£ 2,330,854,619.09	99.17%	Direct Debit	242,259	£ 2,332,617,719.11	99.24%	-0.08%	96,806	£ 534,546,362.54	145,448	£ 1,798,059,250.82	5	£ 12,105.75	9,015	£ 82,447,927.47	233,244	£ 2,250,169,791.64	143,282	£ 1,608,295,587.16	98,977	£ 724,322,131.95
2,569	£ 19,613,958.28	0.83%	Others	2,289	£ 17,811,697.30	0.76%	0.08%	1,222	£ 5,925,217.38	1,064	£ 11,870,928.51	3	£ 15,551.41	102	£ 718,037.43	2,187	£ 17,093,659.87	991	£ 10,063,067.57	1,298	£ 7,748,629.73
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

Information Contract Pool 2

Distribution of Financing Contract by Make and Model							
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period			
No of Contracts	Included Receivables Balance	in % of Total	Make/ Model	No of Contracts	Included Receivables Balance	in % of Total	change in %
2,493	£ 15,927,215.94	0.68%	Beetle	2,272	£ 16,336,792.03	0.70%	-0.02%
52	£ 108,851.21	0.00%	Bora	34	£ 54,181.19	0.00%	0.00%
108	£ 2,333,947.33	0.10%	California	114	£ 2,374,030.82	0.10%	0.00%
129	£ 1,569,070.55	0.07%	Caravelle	125	£ 1,557,173.71	0.07%	0.00%
1,699	£ 15,964,347.99	0.68%	Eos	1,347	£ 11,169,149.90	0.48%	0.20%
4,553	£ 15,826,915.10	0.67%	Fox	2,965	£ 8,762,434.75	0.37%	0.30%
35,997	£ 328,978,907.98	14.00%	Golf	36,180	£ 328,351,674.79	13.97%	0.03%
1,301	£ 8,507,618.69	0.36%	Jetta	1,173	£ 7,244,390.73	0.31%	0.05%
11	£ 14,429.19	0.00%	Lupo	7	£ 8,479.54	0.00%	0.00%
8,444	£ 63,746,185.11	2.71%	Passat	7,345	£ 56,897,945.46	2.42%	0.29%
84	£ 821,391.70	0.03%	Phaeton	73	£ 694,410.99	0.03%	0.01%
36,044	£ 252,034,321.94	10.72%	Polo	35,678	£ 243,441,023.45	10.36%	0.37%
4,395	£ 55,437,544.77	2.36%	Scirocco	4,214	£ 49,074,079.57	2.09%	0.27%
854	£ 8,957,535.76	0.38%	Sharan	899	£ 9,407,851.43	0.40%	-0.02%
4,588	£ 57,202,140.22	2.43%	Tiguan	4,721	£ 57,063,873.37	2.43%	0.01%
865	£ 8,912,961.48	0.38%	Touareg	794	£ 7,631,197.93	0.32%	0.05%
3,631	£ 30,328,987.75	1.29%	Touran	3,425	£ 26,739,320.68	1.14%	0.15%
5	£ -	0.00%	VW00	1	£ -	0.00%	0.00%
2,192	£ 17,615,698.54	0.75%	VWUP	4,931	£ 36,386,435.60	1.55%	-0.80%
5,151	£ 39,491,128.19	1.68%	VW Commercial	5,643	£ 42,056,048.96	1.79%	-0.11%
112,596	£ 923,779,199.44	39.30%	VW	111,941	£ 905,250,494.90	38.51%	0.79%
10,602	£ 133,695,086.53	5.69%	A1	12,805	£ 150,551,639.13	6.41%	-0.72%
21	£ 32,169.94	0.00%	A2	9	£ 9,414.81	0.00%	0.00%
21,470	£ 241,949,288.11	10.29%	A3	19,689	£ 220,725,935.86	9.39%	0.90%
14,878	£ 188,396,152.69	8.02%	A4	13,593	£ 171,864,884.07	7.31%	0.70%
8,675	£ 160,976,427.03	6.85%	A5	8,722	£ 154,620,406.66	6.58%	0.27%
8,454	£ 133,913,952.53	5.70%	A6	8,688	£ 140,488,788.68	5.98%	-0.28%
819	£ 23,525,039.20	1.00%	A7	1,086	£ 29,052,937.60	1.24%	-0.24%
345	£ 4,156,088.67	0.18%	A8	289	£ 3,236,132.32	0.14%	0.04%
257	£ 2,350,958.72	0.10%	Allroad	251	£ 2,227,924.61	0.09%	0.01%
702	£ 15,473,959.62	0.66%	Q3	1,957	£ 41,448,631.81	1.76%	-1.11%
2,774	£ 52,241,767.09	2.22%	Q5	3,205	£ 61,968,972.95	2.64%	-0.41%
1,070	£ 13,393,912.53	0.57%	Q7	930	£ 11,264,898.80	0.48%	0.09%
786	£ 19,266,261.97	0.82%	R Models	802	£ 20,831,006.17	0.89%	-0.07%
7,487	£ 113,633,293.01	4.83%	TT	7,206	£ 109,314,931.74	4.65%	0.18%
78,340	£ 1,103,004,357.64	46.93%	Audi	79,232	£ 1,117,606,505.21	47.55%	-0.62%
361	£ 4,026,600.29	0.17%	Alhambra	497	£ 5,797,561.90	0.25%	-0.08%
3	£ 2,242.11	0.00%	Arosa	2	£ 2,496.79	0.00%	0.00%
916	£ 4,812,802.67	0.20%	Altea	759	£ 3,907,180.50	0.17%	0.04%
2	£ 3,469.16	0.00%	Cordoba	1	£ 2,095.98	0.00%	0.00%
460	£ 4,181,540.48	0.18%	Exeo	447	£ 3,727,270.36	0.16%	0.02%
15,331	£ 100,419,180.27	4.27%	Ibiza	14,729	£ 95,868,643.01	4.08%	0.19%
5,299	£ 39,388,504.61	1.68%	Leon	5,082	£ 37,653,306.82	1.60%	0.07%
224	£ 1,852,886.39	0.08%	Mii	632	£ 4,765,324.82	0.20%	-0.12%
35	£ 105,610.49	0.00%	Toledo	41	£ 248,409.45	0.01%	-0.01%
22,631	£ 154,792,836.47	6.59%	Seat	22,190	£ 151,972,289.63	6.47%	0.12%
478	£ 3,682,159.62	0.16%	Citigo	1,485	£ 9,822,978.41	0.42%	-0.26%
10,486	£ 48,502,380.65	2.06%	Fabia	10,381	£ 48,637,658.46	2.07%	-0.01%
8,920	£ 52,773,257.52	2.25%	Octavia	8,677	£ 51,895,620.19	2.21%	0.04%
1,048	£ 4,985,777.56	0.21%	Roomster	1,045	£ 4,868,564.27	0.21%	0.00%
1,535	£ 13,639,109.45	0.58%	Superb	1,886	£ 15,320,493.74	0.65%	-0.07%
1,800	£ 16,258,542.05	0.69%	Yeti	1,955	£ 17,142,939.29	0.73%	-0.04%
24,267	£ 139,841,226.85	5.95%	Skoda	25,429	£ 147,688,254.36	6.28%	-0.33%
5,747	£ 29,050,957	1.24%	Other	5,756	£ 27,911,872.31	1.19%	0.05%
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
1,159	£ 4,391,640.13	1,113	£ 11,945,151.90	-	£ -	24	£ 190,225.91	2,248	£ 16,146,566.12	1,215	£ 11,180,938.68	1,057	£ 5,155,853.35
34	£ 54,181.19	-	£ -	-	£ -	-	£ -	34	£ 54,181.19	-	£ -	34	£ 54,181.19
59	£ 1,026,531.44	55	£ 1,347,499.38	-	£ -	10	£ 177,817.24	104	£ 2,196,213.58	78	£ 1,747,282.85	36	£ 626,747.97
116	£ 1,307,684.24	9	£ 249,489.47	-	£ -	20	£ 287,686.91	105	£ 1,269,486.80	36	£ 622,376.08	89	£ 1,269,486.80
763	£ 3,848,321.63	583	£ 7,315,430.35	1	£ 5,397.92	14	£ 139,108.80	1,333	£ 11,030,041.10	574	£ 6,117,082.31	773	£ 5,052,067.59
1,264	£ 2,692,575.81	1,701	£ 6,069,858.94	-	£ -	27	£ 76,141.01	2,938	£ 8,686,293.74	1,829	£ 6,021,005.39	1,136	£ 2,741,429.36
15,647	£ 76,942,183.37	20,531	£ 251,406,414.25	2	£ 3,077.17	748	£ 6,832,034.11	35,432	£ 321,519,640.68	19,599	£ 231,748,837.29	16,581	£ 96,602,837.50
824	£ 3,613,003.57	349	£ 3,631,387.16	-	£ -	34	£ 209,691.09	1,139	£ 7,034,699.64	467	£ 3,972,601.44	706	£ 3,271,789.29
7	£ 8,479.54	-	£ -	-	£ -	-	£ -	7	£ 8,479.54	-	£ -	7	£ 8,479.54
5,132	£ 28,804,658.25	2,213	£ 28,093,287.21	-	£ -	402	£ 3,096,514.19	6,943	£ 53,801,431.27	2,144	£ 22,688,253.24	5,201	£ 34,209,692.22
72	£ 669,935.10	1	£ 24,475.89	-	£ -	5	£ 55,098.36	68	£ 639,312.63	2	£ 36,829.39	71	£ 657,581.60
8,946	£ 33,517,099.48	26,732	£ 209,923,923.97	-	£ -	214	£ 1,497,657.29	35,464	£ 241,943,366.16	26,497	£ 204,161,354.46	9,181	£ 39,279,668.99
1,444	£ 11,352,826.86	2,770	£ 37,721,252.71	-	£ -	56	£ 581,721.57	4,158	£ 48,492,358.00	2,456	£ 32,700,108.28	1,758	£ 16,373,971.29
571	£ 4,338,177.17	328	£ 5,069,674.26	-	£ -	38	£ 389,661.65	861	£ 9,018,189.78	380	£ 5,584,884.75	519	£ 3,822,966.68
1,906	£ 14,228,129.11	2,815	£ 42,835,744.26	-	£ -	107	£ 1,249,279.47	4,614	£ 55,814,593.90	2,625	£ 38,300,598.82	2,096	£ 18,763,274.55
782	£ 7,352,833.20	12	£ 278,364.73	-	£ -	39	£ 447,715.68	755	£ 7,183,482.25	85	£ 1,206,705.59	709	£ 6,424,492.34
2,094	£ 11,454,092.20	1,331	£ 15,285,228.48	-	£ -	67	£ 553,149.48	3,358	£ 26,186,171.20	1,650	£ 16,641,127.46	1,775	£ 10,098,193.22
1	£ -	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -
244	£ 1,247,439.69	4,687	£ 35,138,995.91	-	£ -	51	£ 383,104.86	4,880	£ 36,003,330.74	4,664	£ 34,643,533.62	267	£ 1,742,901.98
5,642	£ 42,051,257.80	-	£ -	-	£ -	3,855	£ 29,984,638.38	1,788	£ 12,071,410.58	1,556	£ 13,519,429.88	4,087	£ 28,536,619.08
46,707	£ 248,901,049.78	65,230	£ 656,336,178.87	4	£ 13,266.25	5,712	£ 46,151,246.00	106,229	£ 859,099,248.90	65,858	£ 630,892,949.53	46,083	£ 274,357,545.37
889	£ 6,215,101.97	11,916	£ 144,336,537.16	-	£ -	211	£ 2,388,155.47	12,594	£ 148,163,483.66	11,131	£ 133,688,809.44	1,674	£ 16,862,829.69
9	£ 9,414.81	-	£ -	-	£ -	-	£ -	9	£ 9,414.81	-	£ -	9	£ 9,414.81
6,163	£ 36,920,305.38	13,525	£ 183,805,630.48	1	£ -	441	£ 4,757,655.96	19,248	£ 215,968,279.90	10,544	£ 144,573,456.96	9,145	£ 76,152,478.90
4,966	£ 33,764,497.19	8,626	£ 138,099,492.58	1	£ 894.30	559	£ 5,955,024.17	13,034	£ 165,909,859.90	5,840	£ 100,433,970.93	7,753	£ 71,430,913.14
2,119	£ 20,877,783.86	6,603	£ 133,742,622.80	-	£ -	282	£ 4,226,438.24	8,440	£ 150,393,968.42	4,682	£ 97,643,021.60	4,040	£ 56,977,385.06
2,050	£ 14,842,615.26	6,638	£ 125,646,173.42	-	£ -	367	£ 5,035,589.21	8,321	£ 135,453,199.47	5,272	£ 105,672,249.25	3,416	£ 34,816,539.43
118	£ 1,785,683.35	968	£ 27,267,254.25	-	£ -	53	£ 1,392,360.04	1,033	£ 27,660,577.56	752	£ 21,757,306.41	334	£ 7,295,631.19
289	£ 3,236,132.32	-	£ -	-	£ -	18	£ 222,340.92	271	£ 3,013,791.40	5	£ 84,505.14	284	£ 3,151,627.18
248	£ 2,192,638.05	3	£ 35,286.56	-	£ -	23	£ 291,793.19	228	£ 1,936,131.42	19	£ 161,620.72	232	£ 2,066,303.89
193	£ 2,160,142.29	1,764	£ 39,288,489.52	-	£ -	34	£ 651,808.51	1,923	£ 40,796,823.30	1,761	£ 38,207,166.83	196	£ 2,241,464.98
958	£ 10,759,986.33	2,247	£ 51,208,986.62	-	£ -	124	£ 2,103,877.39	3,081	£ 59,865,095.56	2,015	£ 43,400,210.02	1,190	£ 18,568,762.93
930	£ 11,264,898.80	-	£ -	-	£ -	57	£ 756,087.49	873	£ 10,508,811.31	55	£ 700,975.17	875	£ 10,563,923.63
338	£ 5,741,066.58	464	£ 15,089,939.59	-	£ -	24	£ 655,715.03	778	£ 20,175,291.14	363	£ 11,626,565.46	439	£ 9,204,440.71

Information Contract Pool 3

Geographic distribution of Included Receivables Balance								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Statistical regions of England, Wales, Scotland, Northern Ireland (NUTS 1)	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
12,975	£ 119,726,217.33	5.09%	North East, England	13,058	£ 118,595,954.54	5.05%	0.05%	6,002	£ 33,400,236.77	7,056	£ 85,195,717.77	-	£ -	306	£ 2,844,185.23	12,752	£ 115,751,769.31	7,510	£ 79,729,606.21	5,548	£ 38,866,348.33
30,527	£ 295,539,101.67	12.57%	North West, England	30,211	£ 292,122,190.68	12.43%	0.15%	11,409	£ 61,054,813.66	18,801	£ 231,065,322.22	1	£ 2,054.80	861	£ 8,232,306.39	29,350	£ 283,889,884.29	18,419	£ 208,097,755.65	11,792	£ 84,024,435.03
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,555	£ 210,957,583.37	8.98%	-0.02%	11,013	£ 60,953,320.60	12,542	£ 150,004,262.77	-	£ -	858	£ 7,852,771.28	22,697	£ 203,104,812.09	13,468	£ 141,919,807.57	10,087	£ 69,037,775.80
12,947	£ 130,510,416.21	5.55%	East Midlands, England	13,166	£ 132,387,392.24	5.63%	-0.08%	5,079	£ 29,539,919.17	8,086	£ 102,842,075.15	1	£ 5,397.92	612	£ 6,217,403.40	12,554	£ 126,169,988.84	7,945	£ 92,791,965.25	5,221	£ 39,595,426.99
24,668	£ 246,479,573.00	10.49%	West Midlands, England	24,725	£ 246,245,172.19	10.48%	0.01%	8,610	£ 46,321,075.22	16,113	£ 199,921,155.11	2	£ 2,941.86	993	£ 9,018,046.91	23,732	£ 237,227,125.28	15,455	£ 177,729,233.27	9,270	£ 68,515,938.92
20,855	£ 211,564,266.84	9.00%	East of England	21,047	£ 212,775,144.32	9.05%	-0.05%	7,551	£ 42,454,004.88	13,496	£ 170,321,139.44	-	£ -	905	£ 7,949,248.63	20,142	£ 204,825,895.69	12,731	£ 149,027,989.99	8,316	£ 63,747,154.33
9,896	£ 102,950,279.79	4.38%	London, England	9,710	£ 101,497,514.00	4.32%	0.06%	3,692	£ 21,426,549.07	6,018	£ 80,070,964.93	-	£ -	441	£ 4,234,677.78	9,269	£ 97,262,836.22	5,341	£ 66,886,312.35	4,369	£ 34,611,201.65
50,781	£ 498,592,025.98	21.21%	South East, England	50,931	£ 496,447,937.90	21.12%	0.09%	19,679	£ 108,733,287.78	31,250	£ 387,698,409.91	2	£ 16,240.21	2,174	£ 19,101,940.36	48,757	£ 477,345,997.54	29,883	£ 337,525,710.05	21,048	£ 158,922,227.85
20,587	£ 191,167,501.22	8.13%	South West, England	20,617	£ 192,592,249.22	8.19%	-0.06%	8,383	£ 45,104,777.52	12,223	£ 147,486,449.33	1	£ 1,022.37	898	£ 8,406,000.33	19,719	£ 184,186,248.89	11,727	£ 129,421,279.08	8,890	£ 63,170,970.14
11,252	£ 97,585,903.50	4.15%	Wales	11,147	£ 96,904,118.28	4.12%	0.03%	5,250	£ 28,367,503.23	5,897	£ 68,536,615.05	-	£ -	411	£ 3,541,114.94	10,736	£ 93,363,003.34	6,196	£ 63,619,547.63	4,951	£ 33,284,570.65
25,809	£ 245,930,766.90	10.46%	Scotland	26,359	£ 249,763,598.52	10.63%	-0.16%	11,336	£ 63,052,206.41	15,023	£ 186,711,392.11	-	£ -	656	£ 5,762,380.04	25,703	£ 244,001,218.48	15,589	£ 171,545,922.95	10,770	£ 78,217,675.57
-	£ -	0.00%	Northern Ireland	8	£ 49,135.13	0.00%	0.00%	7	£ 35,505.63	1	£ 13,629.50	-	£ -	-	£ -	8	£ 49,135.13	3	£ 29,567.02	5	£ 19,568.11
3	£ 11,457.53	0.00%	Not Available	14	£ 91,426.02	0.00%	0.00%	7	£ 28,379.98	6	£ 63,046.04	1	£ -	2	£ 5,889.61	12	£ 85,536.41	6	£ 33,957.71	8	£ 57,468.31
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

Type of Vehicle								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Type of Vehicle	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
140,644	£ 1,573,147,413.25	66.93%	New Vehicles	144,273	£ 1,618,358,654.73	68.85%	-1.92%	23,232	£ 115,382,258.27	121,039	£ 1,502,969,557.74	2	£ 6,838.72	4,180	£ 44,342,031.53	140,093	£ 1,574,016,623.20	144,273	£ 1,618,358,654.73	-	£ -
102,937	£ 777,321,164.12	33.07%	Used Vehicles	100,275	£ 732,070,761.68	31.15%	1.92%	74,796	£ 425,089,321.65	25,473	£ 306,960,621.59	6	£ 20,818.44	4,937	£ 38,823,933.37	95,338	£ 693,246,828.31	-	£ -	100,275	£ 732,070,761.68
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

Interest Rate Paid by Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Customer Paid Interest Rate	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
8,450	£ 45,754,008.84	1.95%	Zero	7,318	£ 42,678,056.39	1.82%	0.13%	6,184	£ 23,329,568.09	1,134	£ 19,348,488.30	-	£ -	170	£ 986,991.87	7,148	£ 41,691,064.52	7,088	£ 42,000,953.22	230	£ 677,103.17
522	£ 3,183,479.17	0.14%	up to 2%	749	£ 3,246,592.00	0.14%	0.00%	683	£ 2,775,350.85	66	£ 471,241.15	-	£ -	41	£ 131,180.76	708	£ 3,115,411.24	105	£ 591,346.92	644	£ 2,655,245.08
2,180	£ 9,218,602.91	0.39%	2% to 4%	1,332	£ 14,223,936.96	0.61%	-0.21%	324	£ 1,331,542.81	1,008	£ 12,892,394.15	-	£ -	115	£ 559,520.48	1,217	£ 13,664,416.48	840	£ 8,811,145.36	492	£ 5,412,791.60
23,196	£ 282,156,182.22	12.00%	4% to 6%	30,699	£ 350,854,019.41	14.93%	-2.92%	5,785	£ 17,944,778.70	24,914	£ 332,909,240.71	-	£ -	717	£ 7,614,692.85	29,982	£ 343,239,326.56	28,063	£ 337,566,274.25	2,636	£ 13,287,745.16
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	104,114	£ 1,180,704,053.34	50.23%	-2.90%	9,779	£ 58,438,993.05	94,335	£ 1,122,265,060.29	-	£ -	2,713	£ 29,642,060.10	101,401	£ 1,151,061,993.24	91,637	£ 1,068,133,529.42	12,477	£ 112,570,523.92
35,397	£ 267,191,281.68	11.37%	8% to 10%	29,954	£ 217,631,813.30	9.26%	2.11%	24,292	£ 143,171,290.48	5,661	£ 74,449,073.77	1	£ 11,449.05	2,556	£ 21,115,674.46	27,398	£ 196,516,138.84	6,720	£ 59,003,375.79	23,234	£ 158,628,437.51
50,487	£ 434,481,659.43	18.48%	10% to 12%	45,894	£ 373,090,667.52	15.87%	2.61%	32,654	£ 198,230,090.28	13,236	£ 174,856,613.01	4	£ 3,964.23	2,155	£ 18,094,357.14	43,739	£ 354,996,310.38	7,361	£ 77,857,671.44	38,533	£ 295,232,996.08
20,037	£ 155,379,775.75	6.61%	12% to 14%	18,488	£ 132,883,191.91	5.65%	0.96%	13,536	£ 72,732,780.04	4,950	£ 60,142,959.15	2	£ 7,452.72	522	£ 4,059,507.34	17,966	£ 128,823,684.57	2,025	£ 20,602,013.04	16,463	£ 112,281,178.87
6,386	£ 40,519,009.40	1.72%	Over 14%	6,000	£ 35,117,085.58	1.49%	0.23%	4,791	£ 22,517,185.62	1,208	£ 12,595,108.80	1	£ 4,791.16	128	£ 961,979.90	5,872	£ 34,155,105.68	434	£ 3,792,345.29	5,566	£ 31,324,740.29
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

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	144,273	£ 1,618,358,654.73	68.85%	-1.92%	23,232	£ 115,382,258.27	121,039	£ 1,502,969,557.74	2	£ 6,838.72	4,180	£ 44,342,031.53	140,093	£ 1,574,016,623.20	144,273	£ 1,618,358,654.73	-	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	14,908	£ 143,286,012.69	6.10%	0.23%	7,909	£ 51,457,096.25	6,999	£ 91,828,916.44	-	£ -	1,131	£ 9,901,686.77	13,777	£ 133,384,325.92	-	£ -	14,908	£ 143,286,012.69
32,803	£ 287,748,648.64	12.24%	1-2 yrs	31,884	£ 272,489,310.48	11.59%	0.65%	19,327	£ 120,495,262.69	12,554	£ 151,979,521.57	3	£ 14,526.22	2,157	£ 18,100,146.08	29,727	£ 254,389,164.40	-	£ -	31,884	£ 272,489,310.48
16,110	£ 121,629,036.21	5.17%	2-3 yrs	15,406	£ 111,146,840.04	4.73%	0.45%	11,273	£ 65,761,776.83	4,130	£ 45,378,770.99	3	£ 6,292.22	718	£ 5,283,396.66	14,688	£ 105,863,443.38	-	£ -	15,406	£ 111,146,840.04
39,255	£ 219,337,007.51	9.33%	> 3yrs	38,077	£ 205,148,598.47	8.73%	0.60%	36,287	£ 187,375,185.88	1,790	£ 17,773,412.59	-	£ -	931	£ 5,538,703.86	37,146	£ 199,609,894.61	-	£ -	38,077	£ 205,148,598.47
102,937	£ 777,321,164.12	33.07%	Used vehicles	100,275	£ 732,070,761.68	31.15%	1.92%	74,796	£ 425,089,321.65	25,473	£ 306,960,621.59	6	£ 20,818.44	4,937	£ 38,823,933.37	95,338	£ 693,246,828.31	-	£ -	100,275	£ 732,070,761.68
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

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	98,028	£ 540,471,579.92	22.99%	2.22%	98,028	£ 540,471,579.92	-	£ -	-	£ -	6,917	£ 53,064,210.92	91,111	£ 487,407,369.00	23,232	£ 115,382,258.27	74,796	£ 425,089,321.65
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	146,512	£ 1,809,930,179.33	77.00%	-2.30%	-	£ -	146,512	£ 1,809,930,179.33	-	£ -	2,199	£ 30,096,962.82	144,313	£ 1,779,833,216.51	121,039	£ 1,502,969,557.74	25,473	£ 306,960,621.59
315	£ 1,907,540.22	0.08%	Lease Purchase	8	£ 27,657.16	0.00%	0.08%	-	£ -	-	£ -	8	£ 27,657.16	1	£ 4,791.16	7	£ 22,866.00	2	£ 6,838.72	6	£ 20,818.44
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

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	9,003	£ 57,622,344.15	2.45%	0.24%	7,121	£ 36,972,038.93	1,882	£ 20,650,305.22	-	£ -	381	£ 2,974,933.99	8,622	£ 54,647,410.16	1,448	£ 14,330,409.06	7,555	£ 43,291,935.09
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,731	£ 661,323,970.46	28.14%	0.25%	27,662	£ 164,102,700.90	49,064	£ 497,199,297.86	5	£ 21,971.70	1,747	£ 15,442,879.23	74,984	£ 645,881,091.23	43,071	£ 417,573,813.43	33,660	£ 243,750,157.03
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	82,570	£ 823,104,270.87	35.02%	-0.20%	26,033	£ 145,180,689.59	56,534	£ 677,917,895.82	3	£ 5,685.46	3,382	£ 31,163,500.55	79,188	£ 791,940,770.32	52,940	£ 595,220,668.80	29,630	£ 227,883,602.07
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	31,874	£ 350,491,211.95	14.91%	-0.10%	12,071	£ 62,137,561.31	19,803	£ 288,353,650.64	-	£ -	1,304	£ 12,811,383.71	30,570	£ 337,679,828.24	20,975	£ 265,244,902.03	10,899	£ 85,246,309.92
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	23,116	£ 247,437,667.30	10.53%	-0.08%	11,905	£ 60,382,015.51	11,211	£ 187,055,651.79	-	£ -	1,114	£ 10,396,493.58	22,002	£ 237,041,173.72	14,192	£ 181,417,129.41	8,924	£ 66,020,537.89
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,763	£ 77,312,257.63	3.29%	-0.09%	4,776	£ 25,086,124.20	2,987	£ 52,226,133.43	-	£ -	413	£ 3,776,132.14	7,350	£ 73,536,125.49	4,321	£ 53,635,420.23	3,442	£ 23,676,837.40
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,681	£ 65,272,377.15	2.78%	-0.03%	4,041	£ 21,089,565.04	2,640	£ 44,182,812.11	-	£ -	376	£ 3,136,561.22	6,305	£ 62,135,815.93	3,662	£ 44,617,844.36	3,019	£ 20,654,532.79
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,563	£ 25,514,439.40	1.09%	-0.02%	1,485	£ 7,908,045.46	1,078	£ 17,606,393.94	-	£ -	152	£ 1,246,695.78	2,411	£ 24,267,743.62	1,467	£ 17,892,744.28	1,096	£ 7,621,695.12
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,164	£ 21,598,647.37	0.92%	-0.01%	1,379	£ 7,682,803.66	785	£ 13,915,843.71	-	£ -	126	£ 1,140,527.84	2,038	£ 20,458,119.53	1,147	£ 14,784,406.56	1,017	£ 6,814,240.81
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,408	£ 14,282,726.56	0.61%	0.01%	972	£ 5,764,051.25	436	£ 8,518,675.31	-	£ -	89	£ 801,561.06	1,319	£ 13,481,165.50	753	£ 9,860,437.09	655	£ 4,422,289.47
452	£ 4,214,289.55	0.18%	25,000 - 30,000	424	£ 4,032,985.26	0.17%	0.01%	350	£ 2,248,567.06	74	£ 1,784,418.20	-	£ -	20	£ 115,760.32	404	£ 3,917,224.94	192	£ 2,565,433.31	232	£ 1,467,551.95
296	£ 3,107,424.72	0.13%	Over 30,000	251	£ 2,436,518.31	0.10%	0.03%	233	£ 1,917,417.01	18	£ 519,101.30	-	£ -	13	£ 159,535.48	238	£ 2,276,982.83	105	£ 1,215,446.17	146	£ 1,221,072.14
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

Information Contract Pool 5

Balloons as of the Monthly Period								Financing Contract						Person				VehicleStatus			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Remaining term	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
8,426	£ 60,478,573.78	5.77%	< 6	10,988	£ 73,458,048.44	6.68%	-0.91%	-	£ -	10,980	£ 73,458,048.44	8	£ -	253	£ 1,605,342.62	10,735	£ 71,852,705.82	8,681	£ 59,361,085.39	2,307	£ 14,096,963.05
12,299	£ 93,919,388.88	8.97%	6 - 10	14,982	£ 105,376,581.01	9.59%	-0.62%	-	£ -	14,982	£ 105,376,581.01	-	£ -	259	£ 1,939,978.17	14,723	£ 103,436,602.84	12,428	£ 88,185,666.49	2,554	£ 17,190,914.52
16,188	£ 118,751,743.11	11.34%	11 - 15	18,251	£ 131,830,307.74	11.99%	-0.66%	-	£ -	18,251	£ 131,830,307.74	-	£ -	300	£ 2,295,156.77	17,951	£ 129,535,150.97	15,323	£ 110,841,400.09	2,928	£ 20,988,907.65
21,028	£ 153,487,532.79	14.65%	16 - 20	16,428	£ 119,592,719.20	10.88%	3.77%	-	£ -	16,428	£ 119,592,719.20	-	£ -	290	£ 2,231,091.86	16,138	£ 117,361,627.34	13,325	£ 97,660,758.15	3,103	£ 21,931,961.05
20,396	£ 147,404,968.29	14.07%	21 - 25	28,705	£ 215,822,509.56	19.63%	-5.56%	-	£ -	28,705	£ 215,822,509.56	-	£ -	404	£ 3,129,192.74	28,301	£ 212,693,316.82	24,847	£ 188,857,122.29	3,858	£ 26,965,387.27
21,246	£ 157,011,448.02	14.99%	26 - 30	24,404	£ 178,960,613.59	16.28%	-1.29%	-	£ -	24,404	£ 178,960,613.59	-	£ -	315	£ 2,403,058.39	24,089	£ 176,557,555.20	20,309	£ 150,385,763.62	4,095	£ 28,574,849.97
22,401	£ 167,685,710.04	16.01%	31 - 35	18,475	£ 140,438,428.92	12.78%	3.23%	-	£ -	18,475	£ 140,438,428.92	-	£ -	218	£ 1,920,073.48	18,257	£ 138,518,355.44	14,895	£ 115,018,412.76	3,580	£ 25,420,016.16
7,047	£ 52,672,570.16	5.03%	36 - 40	9,528	£ 84,144,379.29	7.65%	-2.63%	-	£ -	9,528	£ 84,144,379.29	-	£ -	90	£ 762,562.20	9,438	£ 83,381,817.09	7,446	£ 68,304,906.05	2,082	£ 15,839,473.24
7,953	£ 70,483,157.09	6.73%	41 - 45	3,970	£ 41,500,034.12	3.78%	2.95%	-	£ -	3,970	£ 41,500,034.12	-	£ -	52	£ 590,798.90	3,918	£ 40,909,235.22	3,164	£ 34,771,712.89	806	£ 6,728,321.23
2,589	£ 25,525,167.94	2.44%	46 - 50	789	£ 8,085,211.92	0.74%	1.70%	-	£ -	789	£ 8,085,211.92	-	£ -	19	£ 193,082.28	770	£ 7,892,129.64	623	£ 6,686,892.28	166	£ 1,398,319.64
-	£ -	0.00%	51 - 55	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	0.00%	56 - 60	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	0.00%	> 60	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
139,573	£ 1,047,420,260.10	100.00%	Total	146,520	£ 1,099,208,833.79	100.00%	0.00%	-	£ -	146,512	£ 1,099,208,833.79	8	£ -	2,200	£ 17,070,337.41	144,320	£ 1,082,138,496.38	121,041	£ 920,073,720.01	25,479	£ 179,135,113.78

Months Seasoned								Financing Contract						Person				VehicleStatus			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Seasoned	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
33,445	£ 464,798,546.88	19.77%	< 6	18,438	£ 243,039,610.00	10.34%	9.43%	6,919	£ 59,305,090.27	11,519	£ 183,734,519.73	-	£ -	643	£ 9,247,424.14	17,795	£ 233,792,185.86	10,949	£ 167,924,193.02	7,489	£ 75,115,416.98
38,622	£ 473,668,013.40	20.15%	6 - 10	40,017	£ 489,837,746.26	20.84%	-0.69%	12,581	£ 98,569,629.07	27,436	£ 391,268,117.19	-	£ -	1,340	£ 16,630,327.60	38,677	£ 473,207,418.66	25,817	£ 349,466,340.92	14,200	£ 140,371,405.34
39,191	£ 418,752,985.67	17.82%	11 - 15	51,327	£ 585,717,523.53	24.92%	-7.10%	16,550	£ 114,217,105.90	34,777	£ 471,500,417.63	-	£ -	1,833	£ 19,833,117.84	49,494	£ 565,884,405.69	33,924	£ 431,095,528.51	17,403	£ 154,621,995.02
39,420	£ 377,158,126.75	16.05%	16 - 20	32,668	£ 314,710,878.94	13.39%	2.66%	13,734	£ 83,303,030.47	18,934	£ 231,407,848.47	-	£ -	1,627	£ 14,655,626.83	31,041	£ 300,055,252.11	17,724	£ 199,319,154.98	14,944	£ 115,391,723.96
31,710	£ 252,826,377.50	10.76%	21 - 25	34,319	£ 304,788,306.34	12.97%	-2.21%	12,937	£ 66,517,328.00	21,382	£ 238,270,978.34	-	£ -	1,221	£ 10,271,500.22	33,098	£ 294,516,806.12	20,910	£ 210,431,564.48	13,409	£ 94,356,741.86
25,098	£ 180,579,472.52	7.68%	26 - 30	26,755	£ 200,877,564.49	8.55%	-0.86%	10,360	£ 45,832,426.69	16,395	£ 155,045,137.80	-	£ -	959	£ 6,019,617.57	25,796	£ 194,857,946.92	16,407	£ 139,006,886.06	10,348	£ 61,870,678.43
19,500	£ 111,024,990.40	4.72%	31 - 35	21,626	£ 129,731,156.17	5.52%	-0.80%	10,419	£ 31,974,707.10	11,207	£ 97,756,449.07	-	£ -	885	£ 4,106,049.66	20,741	£ 125,625,106.51	11,342	£ 80,406,498.94	10,284	£ 49,324,657.23
8,126	£ 44,240,454.18	1.88%	36 - 40	8,615	£ 49,489,766.30	2.11%	-0.22%	5,457	£ 21,067,743.02	3,158	£ 28,422,023.28	-	£ -	272	£ 1,519,743.78	8,343	£ 47,970,022.52	3,453	£ 26,021,698.95	5,162	£ 23,468,067.35
4,791	£ 19,735,969.19	0.84%	41 - 45	5,432	£ 21,257,054.28	0.90%	-0.06%	4,257	£ 11,604,697.03	1,175	£ 9,652,357.25	-	£ -	176	£ 599,498.86	5,256	£ 20,657,555.42	2,335	£ 10,771,965.00	3,097	£ 10,485,089.28
1,965	£ 5,565,546.87	0.24%	46 - 50	3,031	£ 8,317,685.33	0.35%	-0.12%	2,631	£ 5,561,472.41	399	£ 2,750,815.00	1	£ 5,397.92	81	£ 206,025.60	2,950	£ 8,111,659.73	873	£ 3,208,611.00	2,158	£ 5,109,074.33
1,117	£ 1,837,129.36	0.08%	51 - 55	1,293	£ 2,094,958.53	0.09%	-0.01%	1,236	£ 1,954,262.45	53	£ 121,378.70	4	£ 19,317.38	31	£ 48,884.96	1,262	£ 2,046,073.57	259	£ 540,673.80	1,034	£ 1,554,284.73
529	£ 299,796.42	0.01%	56 - 60	891	£ 542,397.32	0.02%	-0.01%	858	£ 542,397.32	33	£ -	-	£ -	36	£ 28,147.84	855	£ 514,249.48	222	£ 163,157.08	669	£ 379,240.24
67	£ 18,831.77	0.00%	> 60	136	£ 24,768.92	0.00%	0.00%	89	£ 21,690.19	44	£ 136.87	3	£ 2,941.86	13	£ -	123	£ 24,768.92	58	£ 2,381.99	78	£ 22,386.93
243,581	£ 2,350,468,577.37	100.00%	Total	244,548	£ 2,350,429,416.41	100.00%	0.00%	98,028	£ 540,471,579.92	146,512	£ 1,809,930,179.33	8	£ 27,657.16	9,117	£ 83,165,964.90	235,431	£ 2,267,263,451.51	144,273	£ 1,618,358,654.73	100,275	£ 732,070,761.68

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	£ 3,673,183.36	0.16%	£ 21,499,759.44	0.91%
2-month overdue	£ 1,097,033.35	0.05%	£ 8,349,297.04	0.36%
3-month overdue	£ 954,294.71	0.04%	£ 4,007,245.30	0.17%
4-month overdue	£ 551,809.04	0.02%	£ 1,912,580.56	0.08%
5-month overdue	£ 387,548.49	0.02%	£ 982,554.65	0.04%
6-month overdue	£ 219,323.09	0.01%	£ 398,523.44	0.02%
> 6-month overdue	£ 549,561.80	0.02%	£ 938,346.24	0.04%
	£ 7,432,753.84	0.32%	£ 38,088,306.67	1.62%

Financing Contract														
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	Included Receivables Balance
£ 573,502.10	£ 6,079,412.22	£ 3,099,681.26	£ 15,420,347.22	£ -	£ -	£ 661,918.98	£ 156,129.29	£ 20,837,840.46	£ 3,517,054.07	£ 12,931,230.79	£ 2,587,347.92	£ 8,568,528.65	£ 1,085,835.44	
£ 251,600.95	£ 2,613,249.81	£ 839,973.05	£ 5,730,649.31	£ 5,459.35	£ 5,397.92	£ 375,760.01	£ 57,367.60	£ 7,973,537.03	£ 1,039,665.75	£ 4,969,512.36	£ 724,219.09	£ 3,379,784.68	£ 372,814.26	
£ 150,920.45	£ 1,183,459.73	£ 802,342.68	£ 2,822,763.20	£ 1,031.58	£ 1,022.37	£ 178,671.26	£ 23,873.01	£ 3,828,574.04	£ 930,421.70	£ 2,405,942.34	£ 639,931.91	£ 1,601,302.96	£ 314,362.80	
£ 108,318.78	£ 700,309.80	£ 443,490.26	£ 1,212,270.76	£ -	£ -	£ 118,982.06	£ 32,497.00	£ 1,793,598.50	£ 519,312.04	£ 988,780.47	£ 347,890.87	£ 923,800.09	£ 203,918.17	
£ 106,271.80	£ 277,067.80	£ 279,200.70	£ 703,432.05	£ 2,075.99	£ 2,054.80	£ 46,309.45	£ 23,173.92	£ 936,245.20	£ 364,374.57	£ 629,641.11	£ 225,231.42	£ 352,913.54	£ 162,317.07	
£ 49,860.87	£ 169,469.95	£ 152,986.85	£ 212,813.28	£ 16,475.37	£ 16,240.21	£ 39,526.14	£ 16,454.98	£ 358,997.30	£ 202,868.11	£ 182,540.79	£ 143,784.48	£ 215,982.65	£ 75,538.61	
£ 208,474.71	£ 308,381.39	£ 341,087.09	£ 629,964.85	£ -	£ -	£ 22,277.57	£ 14,613.46	£ 916,068.67	£ 534,948.34	£ 527,427.03	£ 318,561.51	£ 410,919.21	£ 231,000.29	
£ 1,448,949.66	£ 11,331,350.70	£ 5,958,761.89	£ 26,732,240.67	£ 25,042.29	£ 24,715.30	£ 1,443,445.47	£ 324,109.26	£ 36,644,861.20	£ 7,108,644.58	£ 22,635,074.89	£ 4,986,967.20	£ 15,453,231.78	£ 2,445,786.64	

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	£ 1,093,200.12	0.03%	£ 18,748,354.13	0.80%
2-month overdue	£ 381,955.87	0.01%	£ 7,538,545.10	0.32%
3-month overdue	£ 237,093.93	0.01%	£ 3,195,441.34	0.14%
4-month overdue	£ 161,172.45	0.00%	£ 1,509,847.42	0.06%
5-month overdue	£ 96,086.13	0.00%	£ 658,098.11	0.03%
6-month overdue	£ 45,718.63	0.00%	£ 200,815.98	0.01%
> 6-month overdue	£ 186,476.68	0.01%	£ 528,411.97	0.02%
	£ 2,201,703.81	0.07%	£ 32,379,514.05	1.38%

Financing Contract														
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	Included Receivables Balance
£ 443,600.38	£ 5,891,901.91	£ 649,599.74	£ 12,856,452.22	£ -	£ -	£ 538,453.44	£ 30,228.74	£ 18,209,900.69	£ 1,062,971.38	£ 10,911,657.71	£ 621,529.29	£ 7,836,696.42	£ 471,670.83	
£ 176,461.25	£ 2,518,497.02	£ 205,494.62	£ 5,020,048.08	£ -	£ -	£ 350,938.12	£ 32,030.54	£ 7,187,606.98	£ 349,925.33	£ 4,380,160.95	£ 173,079.73	£ 3,158,384.15	£ 208,876.14	
£ 110,314.41	£ 1,105,452.06	£ 126,779.52	£ 2,089,989.28	£ -	£ -	£ 170,893.00	£ 16,031.18	£ 3,024,548.34	£ 221,062.75	£ 1,822,734.08	£ 111,902.55	£ 1,372,707.26	£ 125,191.38	
£ 92,541.72	£ 678,080.39	£ 68,630.73	£ 831,767.03	£ -	£ -	£ 104,172.24	£ 17,586.41	£ 1,405,675.18	£ 143,586.04	£ 684,904.38	£ 59,028.03	£ 824,943.04	£ 102,144.42	
£ 47,308.95	£ 217,320.41	£ 48,777.18	£ 440,777.70	£ -	£ -	£ 37,652.38	£ 14,458.45	£ 620,445.73	£ 81,627.68	£ 439,213.82	£ 55,033.34	£ 218,884.29	£ 41,052.79	
£ 34,832.86	£ 142,798.45	£ 10,885.77	£ 58,017.53	£ -	£ -	£ 29,028.63	£ 5,852.18	£ 171,787.35	£ 39,866.45	£ 42,378.98	£ 8,201.83	£ 158,437.00	£ 37,516.80	
£ 103,155.26	£ 194,115.19	£ 83,321.42	£ 334,296.78	£ -	£ -	£ 16,198.22	£ 8,105.39	£ 512,213.75	£ 178,371.29	£ 256,435.75	£ 87,341.36	£ 271,976.22	£ 99,135.32	
£ 1,008,214.83	£ 10,748,165.43	£ 1,193,488.98	£ 21,631,348.62	£ -	£ -	£ 1,247,336.03	£ 124,292.89	£ 31,132,178.02	£ 2,077,410.92	£ 18,537,485.67	£ 1,116,116.13	£ 13,842,028.38	£ 1,085,587.68	

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	256	0.10%	£ 1,728,563.86	0.07%
2-month overdue	103	0.04%	£ 494,273.22	0.02%
3-month overdue	78	0.03%	£ 360,253.50	0.02%
4-month overdue	56	0.02%	£ 240,799.03	0.01%
5-month overdue	48	0.02%	£ 190,858.36	0.01%
6-month overdue	34	0.01%	£ 117,150.70	0.00%
> 6-month overdue	43	0.02%	£ 166,150.43	0.01%
	618	0.25%	£ 3,298,049.10	0.14%

Financing Contract													
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
17	£ 4,338.37	239	£ 1,724,225.49	-	£ -	10	£ 74,240.76	246	£ 1,654,323.10	187	£ 1,395,241.02	69	£ 333,322.84
18	£ 8,165.77	84	£ 480,709.53	1	£ 5,397.92	3	£ 7,799.91	100	£ 486,473.31	75	£ 406,391.63	28	£ 87,881.59
26	£ 8,231.07	51	£ 351,000.06	1	£ 1,022.37	3	£ 7,778.26	75	£ 352,475.24	39	£ 244,585.71	39	£ 115,667.79
17	£ 7,300.33	39	£ 233,498.70	-	£ -	3	£ 14,809.82	53	£ 225,989.21	35	£ 163,172.98	21	£ 77,626.05
17	£ 8,149.58	30	£ 180,653.98	1	£ 2,054.80	2	£ 8,313.71	46	£ 182,544.65	21	£ 114,605.26	27	£ 76,253.10
15	£ 7,561.84	17	£ 93,348.65	2	£ 16,240.21	2	£ 10,497.51	32	£ 106,653.19	16	£ 88,385.73	18	£ 28,764.97
24	£ 38,472.79	19	£ 127,677.64	-	£ -	1	£ 6,079.35	42	£ 160,071.08	21	£ 125,505.61	22	£ 40,644.82
134	£ 82,219.75	479	£ 3,191,114.05	5	£ 24,715.30	24	£ 129,519.32	594	£ 3,168,529.78	394	£ 2,537,887.94	224	£ 760,161.16

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	128	0.05%	£ 718,047.56	0.03%
2-month overdue	36	0.01%	£ 159,941.57	0.01%
3-month overdue	45	0.02%	£ 315,529.61	0.01%
4-month overdue	29	0.01%	£ 119,562.19	0.01%
5-month overdue	21	0.01%	£ 61,439.55	0.00%
6-month overdue	3	0.00%	£ 28,125.45	0.00%
> 6-month overdue	21	0.01%	£ 132,501.60	0.01%
	283	0.12%	£ 1,535,147.53	0.07%

Financing Contract													
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
46	£ 117,188.53	82	£ 600,859.03	-	£ -	4	£ 49,224.78	124	£ 668,822.78	70	£ 477,643.64	58	£ 240,403.92
13	£ 53,861.34	23	£ 106,080.23	-	£ -	1	£ 17,021.98	35	£ 142,919.59	23	£ 108,023.87	13	£ 51,917.70
12	£ 17,911.91	33	£ 297,617.70	-	£ -	-	£ -	45	£ 315,529.61	28	£ 259,477.26	17	£ 56,052.35
7	£ 5,266.31	22	£ 114,295.88	-	£ -	-	£ -	29	£ 119,562.19	20	£ 108,585.25	9	£ 10,976.94
10	£ 43,054.39	11	£ 18,385.16	-	£ -	1	£ 343.36	20	£ 61,096.19	11	£ 27,938.13	10	£ 33,501.42
1	£ 50.98	2	£ 28,074.47	-	£ -	-	£ -	3	£ 28,125.45	3	£ 28,125.45	-	£ -
9	£ 40,453.62	12	£ 92,047.98	-	£ -	-	£ -	21	£ 132,501.60	10	£ 74,297.44	11	£ 58,204.16
98	£ 277,787.08	185	£ 1,257,360.45	-	£ -	6	£ 66,590.12	277	£ 1,468,557.41	165	£ 1,084,091.04	118	£ 451,056.49

Terminated Receivable

Voluntary Termination Contracts at the end of the Monthly Period					Financing Contract						Person				Vehicle Status			
Months from Voluntary Termination date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	318	0.13%	£ 3,086,829.18	0.13%	58	£ 428,508.76	260	£ 2,658,320.42	-	£ -	-	£ -	318	£ 3,086,829.18	185	£ 1,939,441.28	133	£ 1,147,387.90
Greater than 0 day, less than 1-month overdue	17	0.01%	£ 213,475.84	0.01%	7	£ 65,983.41	10	£ 147,492.43	-	£ -	-	£ -	17	£ 213,475.84	5	£ 73,581.63	12	£ 139,894.21
2-month overdue	21	0.01%	£ 126,599.39	0.01%	7	£ 32,725.68	14	£ 93,873.71	-	£ -	-	£ -	21	£ 126,599.39	7	£ 44,998.15	14	£ 81,601.24
3-month overdue	24	0.01%	£ 125,492.13	0.01%	13	£ 51,864.69	11	£ 73,627.44	-	£ -	-	£ -	24	£ 125,492.13	8	£ 68,616.57	16	£ 56,875.56
4-month overdue	13	0.01%	£ 42,028.42	0.00%	5	£ 9,662.77	8	£ 32,365.65	-	£ -	-	£ -	13	£ 42,028.42	7	£ 31,774.36	6	£ 10,254.06
5-month overdue	17	0.01%	£ 71,884.32	0.00%	5	£ 8,543.42	12	£ 63,340.90	-	£ -	-	£ -	17	£ 71,884.32	10	£ 47,883.90	7	£ 24,000.42
6-month overdue	16	0.01%	£ 52,244.52	0.00%	5	£ 19,058.68	11	£ 33,185.84	-	£ -	-	£ -	16	£ 52,244.52	7	£ 23,463.84	9	£ 28,780.68
> 6-month overdue	34	0.01%	£ 111,282.24	0.00%	13	£ 35,339.79	21	£ 75,942.45	-	£ -	-	£ -	34	£ 111,282.24	15	£ 71,188.23	19	£ 40,094.01
Total by Days in Arrears	142	0.06%	£ 743,006.86	0.03%	55	£ 223,178.44	87	£ 519,828.42	-	£ -	-	£ -	142	£ 743,006.86	59	£ 361,506.68	83	£ 381,500.18
	460	0.19%	£ 3,829,836.04	0.16%	113	£ 651,687.20	347	£ 3,178,148.84	-	£ -	-	£ -	460	£ 3,829,836.04	244	£ 2,300,947.96	216	£ 1,528,888.08

PCP Return Contracts at the end of the Monthly Period					Financing Contract						Person				Vehicle Status			
Months from PCP Return Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	89	0.04%	£ 693,796.19	0.03%	-	£ -	89	£ 693,796.19	-	£ -	-	£ -	89	£ 693,796.19	74	£ 614,227.03	15	£ 79,569.16
Greater than 0 day, less than 1-month overdue	10	0.00%	£ 91,318.05	0.00%	-	£ -	10	£ 91,318.05	-	£ -	-	£ -	10	£ 91,318.05	7	£ 73,106.79	3	£ 18,211.26
2-month overdue	4	0.00%	£ 29,937.76	0.00%	-	£ -	4	£ 29,937.76	-	£ -	-	£ -	4	£ 29,937.76	4	£ 29,937.76	-	£ -
3-month overdue	1	0.00%	£ 10,528.72	0.00%	-	£ -	1	£ 10,528.72	-	£ -	-	£ -	1	£ 10,528.72	1	£ 10,528.72	-	£ -
4-month overdue	2	0.00%	£ 343.50	0.00%	-	£ -	2	£ 343.50	-	£ -	-	£ -	2	£ 343.50	2	£ 343.50	-	£ -
5-month overdue	1	0.00%	£ 274.31	0.00%	-	£ -	1	£ 274.31	-	£ -	-	£ -	1	£ 274.31	-	£ -	1	£ 274.31
6-month overdue	1	0.00%	£ 186.79	0.00%	-	£ -	1	£ 186.79	-	£ -	-	£ -	1	£ 186.79	1	£ 186.79	-	£ -
> 6-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
Total by Days in Arrears	19	0.01%	£ 132,589.13	0.01%	-	£ -	19	£ 132,589.13	-	£ -	-	£ -	19	£ 132,589.13	15	£ 114,103.56	4	£ 18,485.57
	108	0.04%	£ 826,385.32	0.04%	-	£ -	108	£ 826,385.32	-	£ -	-	£ -	108	£ 826,385.32	89	£ 728,330.59	19	£ 98,054.73

Hostile Terminated Contracts					Financing Contract						Person				Vehicle Status			
Months from Hostile Termination Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	89		£ 838,474.80	0.04%	45	£ 235,404.26	43	£ 586,917.46	1	£ 16,153.08	4	£ 33,318.18	85	£ 805,156.62	42	£ 484,635.56	47	£ 353,839.24
Greater than 0 day, less than 1-month overdue	3	0.00%	£ 33,625.64	0.00%	1	£ 3,944.35	2	£ 29,681.29	-	£ -	-	£ -	3	£ 33,625.64	2	£ 29,681.29	1	£ 3,944.35
2-month overdue	3	0.00%	£ 36,339.86	0.00%	1	£ 6,292.57	2	£ 30,047.29	-	£ -	-	£ -	3	£ 36,339.86	1	£ 4,767.85	2	£ 31,572.01
3-month overdue	24	0.01%	£ 181,079.43	0.01%	12	£ 59,680.26	12	£ 121,399.17	-	£ -	-	£ -	24	£ 181,079.43	8	£ 87,719.97	16	£ 93,359.46
4-month overdue	41	0.02%	£ 379,521.97	0.02%	24	£ 147,314.59	17	£ 232,207.38	-	£ -	-	£ -	41	£ 379,521.97	16	£ 184,015.30	25	£ 195,506.67
5-month overdue	84	0.03%	£ 854,176.83	0.04%	40	£ 253,160.65	44	£ 601,016.18	-	£ -	1	£ 12,137.90	83	£ 842,038.93	38	£ 505,422.09	46	£ 348,754.74
6-month overdue	79	0.03%	£ 676,260.51	0.03%	53	£ 302,140.30	26	£ 374,120.21	-	£ -	6	£ 48,813.56	73	£ 627,446.95	25	£ 341,516.23	54	£ 334,744.28
> 6-month overdue	311	0.13%	£ 1,659,382.79	0.07%	191	£ 618,567.67	118	£ 1,037,843.80	2	£ 2,971.32	35	£ 109,574.90	276	£ 1,549,807.89	103	£ 776,081.49	208	£ 883,301.30
Total by Days in Arrears	545	0.22%	£ 3,820,387.03	0.16%	322	£ 1,391,100.39	221	£ 2,426,315.32	2	£ 2,971.32	42	£ 170,526.36	503	£ 3,649,860.67	193	£ 1,929,204.22	352	£ 1,891,182.81
	634	0.22%	£ 4,658,861.83	0.20%	367	£ 1,626,504.65	264	£ 3,013,232.78	3	£ 19,124.40	46	£ 203,844.54	588	£ 4,455,017.29	235	£ 2,413,839.78	399	£ 2,245,022.05

PCP Return Balance sold in the Monthly Period

	20	19	18	17	16	15
	Monthly Period	31-May-13	30-Apr-13	31-Mar-13	28-Feb-13	31-Jan-13
PCP Returns						
PCP Return Balance for PCP Recoveries	£ 872,771.79	£ 728,812.26	£ 467,923.64	£ 376,474.78	£ 310,874.34	£ 434,297.40
PCP Recoveries in the Monthly Period	£ 785,986.65	£ 692,247.03	£ 462,120.64	£ 382,180.72	£ 311,215.18	£ 406,911.89
PCP - Net (profit/loss)	£ 86,785.14	£ 36,565.23	£ 5,803.00	-£ 5,705.94	-£ 340.84	£ 27,385.51

Charged-off receivables

Monthly Period	Net Charged-off receivables in the Monthly Period		Net Cumulative Charged-off	
	No of Contracts	Charged-off amount	No of Contracts	Charged-off amount
Nov-2012	77	£139,424.30	77	£139,424.30
Dec-2012	69	£80,367.13	146	£219,791.43
Jan-2013	89	£91,861.66	235	£311,653.09
Feb-2013	88	£146,382.61	323	£458,035.70
Mar-2013	49	£87,595.33	372	£545,631.03
Apr-2013	76	£102,273.48	448	£647,904.51
May-2013	158	£212,539.00	606	£860,443.51
Jun-2013	81	£148,346.13	687	£1,008,789.64
Jul-2013				
Aug-2013				
Sep-2013				
Oct-2013				
Nov-2013				
Dec-2013				
Jan-2014				
Feb-2014				
Mar-2014				
Apr-2014				
May-2014				
Jun-2014				
Jul-2014				
Aug-2014				
Sep-2014				
Oct-2014				
Nov-2014				
Dec-2014				
Jan-2015				
Feb-2015				
Mar-2015				
Apr-2015				
May-2015				
Jun-2015				
Jul-2015				
Aug-2015				
Sep-2015				
Oct-2015				
Nov-2015				
Dec-2015				
Jan-2016				
Feb-2016				
Mar-2016				
Apr-2016				
May-2016				
Jun-2016				
Jul-2016				
	Total	Total		
	687	£1,008,789.64		

Retention

On-Balance Sheet Retention of Net Economic Interest

End of Monthly Period

<i>Portfolio description</i>	<i>No of Contracts</i>	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in % of Total</i>
Driver UK Master Compartment 1	244,548	£ 2,350,429,416.41	
Asset Retention	12,959	£ 123,706,916.18	5.26%
Total	257,507	£ 2,474,136,332.59	5.26%

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,521,470.82	5.00%
Actual Retention	£ 123,706,916.18	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 at Default	Current Balance	Rebate	Month / Year of Loss	Recovery from sale	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
589	15/11/2007	25/06/2013	£ 11,045.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 138.47	1.3%	n/a	EM	New	Volkswagen	Hire Purchase	n/a	Private Individual
590	24/12/2007	25/06/2013	£ 6,500.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 175.76	2.7%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
591	06/11/2008	26/06/2013	£ 27,850.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,874.07	6.8%	n/a	SW	New	Audi	Lease Purchase	n/a	Private Individual
592	18/08/2008	17/09/2011	£ 16,984.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 383.18	-2.3%	n/a	WM	Used	Audi	Solutions	n/a	Corporate
593	18/11/2008	25/06/2013	£ 33,071.54	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 6,747.08	20.4%	n/a	EA	New	Audi	Lease Purchase	n/a	Private Individual
594	16/12/2008	25/06/2013	£ 9,335.40	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 248.00	6.3%	n/a	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
595	18/12/2008	25/06/2013	£ 19,477.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 9,315.94	47.8%	n/a	EA	New	Audi	Solutions	n/a	Private Individual
596	02/12/2008	25/06/2013	£ 3,630.25	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 275.71	7.6%	n/a	SW	Used	SEAT	Hire Purchase	n/a	Private Individual
597	12/12/2008	25/06/2013	£ 10,995.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 101.13	0.9%	n/a	SC	Used	Audi	Hire Purchase	n/a	Private Individual
598	10/03/2009	25/06/2013	£ 18,348.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 58.42	0.4%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
599	21/05/2009	22/11/2012	£ 8,500.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,891.30	22.3%	n/a	NW	Used	Audi	Hire Purchase	n/a	Private Individual
600	27/05/2009	13/12/2012	£ 6,015.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 689.20	11.5%	n/a	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
601	15/06/2009	25/06/2013	£ 5,895.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 769.62	13.1%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
602	05/12/2009	25/06/2013	£ 15,900.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 10,168.55	64.0%	n/a	LO	New	Audi	Solutions	n/a	Private Individual
603	28/08/2009	10/12/2012	£ 8,390.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,798.20	21.4%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
604	14/12/2009	25/06/2013	£ 4,345.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 3,161.25	72.8%	n/a	WA	New	Skoda	Solutions	n/a	Private Individual
605	03/10/2009	24/06/2013	£ 8,995.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 2,162.71	24.0%	n/a	WA	Used	SEAT	Hire Purchase	n/a	Private Individual
606	24/12/2009	25/06/2013	£ 12,849.78	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 208.65	1.6%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
607	08/12/2009	25/06/2013	£ 13,230.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 8,061.01	60.9%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
608	31/10/2009	25/06/2013	£ 23,125.40	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 13,320.13	57.6%	n/a	EA	New	Audi	Solutions	n/a	Private Individual
609	04/11/2009	25/06/2013	£ 18,600.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,004.73	5.4%	n/a	LO	New	Audi	Solutions	n/a	Private Individual
610	16/12/2009	06/12/2012	£ 12,250.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 2,945.10	24.0%	n/a	YH	Used	Audi	Hire Purchase	n/a	Private Individual
611	23/12/2009	25/06/2013	£ 18,912.50	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 9,276.84	49.1%	n/a	NW	New	Volkswagen	Solutions	n/a	Private Individual
612	04/12/2009	25/06/2013	£ 13,775.92	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 3,270.15	23.7%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
613	24/11/2009	25/06/2013	£ 14,550.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 2,400.00	16.5%	n/a	YH	Used	Volkswagen	Solutions	n/a	Private Individual
614	21/12/2009	25/06/2013	£ 20,499.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 11,011.45	53.7%	n/a	NW	Used	Audi	Solutions	n/a	Private Individual
615	11/12/2009	10/12/2011	£ 4,344.48	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 100.00	-2.3%	n/a	WA	New	Skoda	Hire Purchase	n/a	Private Individual
616	11/12/2009	25/06/2013	£ 9,380.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 5,466.00	58.3%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
617	26/02/2010	22/11/2012	£ 18,440.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 126.53	0.7%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
618	16/12/2009	25/06/2013	£ 5,390.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 179.85	3.3%	n/a	SE	Used	Skoda	Hire Purchase	n/a	Private Individual
619	19/12/2009	26/06/2013	£ 16,745.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 2,130.27	12.7%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
620	19/12/2009	25/06/2013	£ 8,000.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 262.22	3.3%	n/a	EA	New	Audi	Hire Purchase	n/a	Private Individual
621	22/12/2009	25/06/2013	£ 9,752.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 5,202.00	53.3%	n/a	LO	Used	Volkswagen	Solutions	n/a	Private Individual
622	25/02/2010	25/06/2013	£ 18,000.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 559.76	3.1%	n/a	WA	Used	Volkswagen	Hire Purchase	n/a	Corporate
623	13/02/2010	04/12/2012	£ 24,416.25	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,063.37	-4.4%	n/a	SW	New	Audi	Solutions	n/a	Private Individual
624	17/03/2010	20/12/2012	£ 6,600.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 30.53	0.5%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
625	30/03/2010	17/12/2012	£ 11,495.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 6,049.00	52.7%	n/a	EA	New	Audi	Hire Purchase	n/a	Private Individual
626	09/04/2010	10/12/2012	£ 10,623.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 7,635.05	71.9%	n/a	LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
627	06/05/2010	24/06/2013	£ 14,907.76	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 318.65	2.1%	n/a	SE	Used	Audi	Hire Purchase	n/a	Private Individual
628	13/05/2010	24/06/2013	£ 20,457.58	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 250.57	1.2%	n/a	NE	New	Audi	Solutions	n/a	Private Individual
629	27/05/2010	07/12/2012	£ 18,056.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 752.36	4.2%	n/a	YH	Used	Audi	Solutions	n/a	Corporate
630	16/06/2010	07/12/2012	£ 4,868.87	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 482.84	9.9%	n/a	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
631	05/07/2010	24/06/2013	£ 12,201.61	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 133.99	1.1%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
632	10/09/2010	12/12/2012	£ 24,666.99	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 2,250.00	-9.1%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
633	02/09/2010	23/11/2012	£ 6,566.39	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 645.50	9.8%	n/a	SC	Used	Vauxhall	Hire Purchase	n/a	Private Individual
634	21/09/2010	28/11/2012	£ 10,255.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 989.95	9.7%	n/a	SE	New	SEAT	Solutions	n/a	Private Individual
635	23/09/2010	24/06/2013	£ 11,102.66	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,227.94	11.1%	n/a	SE	New	SEAT	Solutions	n/a	Private Individual
636	08/10/2010	24/06/2013	£ 18,990.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 822.90	4.3%	n/a	SE	Used	Volvo	Hire Purchase	n/a	Private Individual
637	20/10/2010	24/06/2013	£ 26,558.08	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 2,097.56	7.9%	n/a	YH	Used	Audi	Hire Purchase	n/a	Private Individual
638	16/10/2010	12/12/2012	£ 15,476.11	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,003.14	6.5%	n/a	WA	Used	Mitsubishi	Hire Purchase	n/a	Private Individual
639	29/10/2010	24/06/2013	£ 12,395.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,350.44	10.9%	n/a	NE	New	SEAT	Hire Purchase	n/a	Private Individual
640	04/12/2010	24/06/2013	£ 14,794.18	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,777.26	12.0%	n/a	YH	Used	Skoda	Solutions	n/a	Private Individual
641	18/11/2010	28/11/2012	£ 26,263.51	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 984.15	-3.7%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
642	17/11/2010	22/11/2012	£ 5,995.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 378.10	-6.3%	n/a	SC	Used	Peugeot	Hire Purchase	n/a	Corporate
643	25/11/2010	25/06/2013	£ 23,495.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 427.79	1.8%	n/a	EA	Used	Audi	Solutions	n/a	Private Individual
644	11/12/2010	04/12/2012	£ 16,500.66	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,328.34	-8.1%	n/a	SC	New	Audi	Solutions	n/a	Private Individual
645	02/12/2010	11/12/2012	£ 12,287.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 8,344.12	67.9%	n/a	LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
646	14/12/2010	25/06/2013	£ 7,482.90	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 352.94	4.7%	n/a	YH	Used	Audi	Hire Purchase	n/a	Private Individual
647	26/01/2011	27/11/2012	£ 7,259.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,112.80	15.3%	n/a	WM	Used	Skoda	Hire Purchase	n/a	Private Individual
648	27/01/2011	20/12/2012	£ 20,000.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 584.54	2.9%	n/a	SW	Used	Skoda	Hire Purchase	n/a	Private Individual
649	19/02/2011	22/11/2012	£ 10,750.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,035.97	-9.6%	n/a	EM	Used	Skoda	Hire Purchase	n/a	Private Individual
650	28/02/2011	13/12/2012	£ 12,310.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,439.08	11.7%	n/a	SW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
651	03/03/2011	04/12/2012	£ 10,795.28	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,668.99	9.9%	n/a	SW	Used	Nissan	Hire Purchase	n/a	Private Individual
652	04/03/2011	05/12/2012	£ 23,914.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 236.74	1.0%	n/a	NW	New	Volkswagen	Solutions	n/a	Private Individual
653	15/03/2011	24/06/2013	£ 12,049.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 3,644.68	30.2%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
654	25/03/2011	18/12/2012	£ 18,000.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,539.40	8.6%	n/a	LO	Used	Audi	Hire Purchase	n/a	Private Individual
655	13/04/2011	08/11/2012	£ 18,800.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 2,000.30	10.8%	n/a	YH	Used	Audi	Hire Purchase	n/a	Private Individual
656	06/05/2011	22/11/2012	£ 11,120.00	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 1,506.60	13.5%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
657	20/05/2011	04/12/2012	£ 12,713.52	n/a	n/a	n/a	06/2013	n/a	n/a	n/a	£ 525.20	-4.1%	n/a	SC	New	Volkswagen	Solutions	n/a	Private Individual
658	23/06/2011	27/11/2012	£ 27,749.00	n/a	n/a	n/a</													

Invoice Log

	€	£
Total	-	-

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	£195,294,245.11
07/06/2013 Expected monthly collections	£68,685,776.42
21/05/2013 Invoice	-£22,717.91
21/05/2013 Servicer fee	-£1,996,255.61
21/05/2013 Interest	-£1,283,923.61
21/05/2013 Guarantee payment	£9,542,773.44
21/05/2013 Deferred purchase price	-£9,641,345.17
21/05/2013 Additional receivables	-£128,132,132.93
21/05/2013 Swap interest payment	-£134,615.34
21/05/2013 Swap interest payment	-£134,615.34
21/05/2013 Swap interest payment	-£269,230.68
21/05/2013 Swap interest payment	-£269,230.68
21/05/2013 Swap interest payment	-£336,538.36
21/05/2013 Swap interest payment	-£336,538.36
21/05/2013 Replenishment Adjustment Payment	-£58,708.86
21/05/2013 Swap payment	-£2,973.70
21/05/2013 Swap payment	-£2,973.70
21/05/2013 Swap payment	-£26,543.83
21/05/2013 Swap payment	-£6,478.76
21/05/2013 Swap payment	-£5,947.40
21/05/2013 Swap payment	-£5,947.40
25/04/2013 Guarantee repayment	£60,309,008.56
30/04/2013 Interest	£17,820.52
Movements this period	-£4,111,338.70
Carried forward Distribution Account Balance to Next Period	<u>£191,182,906.41</u>

Specific Supplementary UK Information

Event Detailed Calculations

Payment Date Period	21/05/2013 18	20/06/2013 19	22/07/2013 20
Included Receivables Balance	£ 2,350,488,696.22	£ 2,350,429,987.36	£ 2,350,429,416.41
Charged Off Amounts			
Loss on Disposal of Asset	£ 442,688.94	£ 629,484.20	£ 730,687.87
Net Write Off	£ 406,816.29	£ 71,562.01	£ 179,341.49
Gross Losses	£ 926,583.51	£ 879,154.13	£ 1,114,745.81
Recoveries	£ 71,275.28	£ 141,542.69	£ 117,931.31
PCP Return Balance	£ 467,923.64	£ 728,812.26	£ 872,771.79
PCP Recoveries	£ 462,120.64	£ 692,247.03	£ 785,986.65
PCP Return (Profit) / Losses	£ 5,803.00	£ 36,565.23	£ 86,785.14
Total Losses	£ 855,308.23	£ 737,611.44	£ 996,814.50
Dynamic Net Loss Ratio (%)	0.0364%	0.0314%	0.0424%
Net Losses - Calculation	£ 855,308.23	£ 737,611.44	£ 996,814.50
Cumulative Net Losses	£ 3,855,285.48	£ 4,592,896.92	£ 5,589,711.42
New Assets Added	£ 118,136,737.78	£ 128,073,424.07	£ 117,733,772.37
Included receivables balance at Cut Off + Additional Receivables since Cut Off	£ 2,897,655,357.92	£ 3,015,792,095.70	£ 3,143,865,519.77
Cumulative Net Loss Ratio (%)	0.1330%	0.1523%	0.1778%
Late Delinquency Ratio			
Terminated & Defaulted Receivables	£ 113,645.17	£ 127,445.36	£ 111,282.24
Late Delinquency Receivables (180+ Days Overdue)	£ 967,150.68	£ 1,123,933.67	£ 938,346.24
Late Delinquency Ratio (%)	0.0363%	0.0424%	0.0352%

Pool Performance Event Data

Payment Date Period	21/05/2013 18	20/06/2013 19	22/07/2013 20
Early Settlements	HP New £ 1,712,874.82	£ 2,289,155.80	£ 1,684,624.31
Early Settlements	HP Used £ 8,047,925.24	£ 11,292,287.81	£ 8,429,391.95
Early Settlements	PCP New £ 29,770,786.64	£ 37,409,747.51	£ 32,683,050.23
Early Settlements	PCP Used £ 7,378,128.91	£ 10,575,265.68	£ 8,945,104.99
Early Settlements	LP New £ -	£ -	£ -
Early Settlements	LP Used £ 49,009.04	£ 2,429.37	£ -
Early Settlements	Total £ 46,958,724.65	£ 61,568,886.17	£ 51,742,171.48
Hostile terminations	HP New £ 35,427.58	£ 80,313.96	£ 57,769.32
Hostile terminations	HP Used £ 466,754.64	£ 264,879.60	£ 555,616.66
Hostile terminations	PCP New £ 697,012.14	£ 721,605.27	£ 641,897.66
Hostile terminations	PCP Used £ 255,265.98	£ 159,021.47	£ 200,169.62
Hostile terminations	LP New £ -	£ -	£ -
Hostile terminations	LP Used £ -	£ -	£ -
Hostile terminations	Total £ 1,454,460.34	£ 1,225,820.30	£ 1,455,453.26
Voluntary terminations	HP New £ 21,914.71	£ 90,901.66	£ 42,725.90
Voluntary terminations	HP Used £ 643,626.59	£ 553,140.85	£ 399,413.40
Voluntary terminations	PCP New £ 2,151,457.74	£ 2,141,996.95	£ 1,566,625.80
Voluntary terminations	PCP Used £ 639,133.54	£ 932,448.57	£ 712,117.36
Voluntary terminations	LP New £ 7,304.79	£ 7,579.07	£ -
Voluntary terminations	LP Used £ -	£ -	£ -
Voluntary terminations	Total £ 3,463,437.37	£ 3,726,067.10	£ 2,720,882.46
Value of terminated receivables	£ 4,917,897.71	£ 4,951,887.40	£ 4,176,335.72
Recoveries on terminated receivables	£ 2,639,899.27	£ 3,133,102.47	£ 3,175,947.52
Aggregate loss on terminated receivables	£ 2,277,998.44	£ 1,818,784.93	£ 1,000,388.20