

Driver UK Master S.A.

Monthly Investor Report

July 13

Deal Name: Driver UK Master S.A.

Issuer: Driver UK Master S.A.
acting with respect to its Compartment 1
52-54 avenue du X Septembre
L-2550 Luxembourg
Luxembourg
Tel.: +35 (2) 2602 491
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Seller of the Receivables: Volkswagen Financial Services (UK) Limited

Servicer Name: Volkswagen Financial Services (UK) Limited

Reporting Entity: **Volkswagen Financial Services (UK) Limited**
ABS Operations
Brunswick Court
Yeomans Drive
Milton Keynes
MK14 5LR
England

Contact: phone +44 (0)1908 485779
ABSOperations@VWFS.co.uk



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Deal Overview

Cut-Off Date prior to Closing Date	31/10/2012		
Issue Date:	20/08/2013	Legal Maturity Date:	20/10/2021
Monthly Period:	01/07/13 to 31/07/13		
Monthly Investor Report Performance Date	13/08/2013		
Reporting Frequency:	Monthly		
Period No.:	21		
Payment Date:	20/08/2013		
Next Payment Date:	20/09/2013		
Available Distribution Amount for the Monthly Period:	01/07/13 to 31/07/13		
Interest Accrual Period:	22/07/2013	20/08/2013	Days accrued: 29
Series Revolving Period Expiration Date (all Series of Notes)	20/10/2013		

Pool Information at Pool Cut

	No of Contracts	Included Receivables Balance
Pool Information at Closing Date	243,581	£ 2,350,468,577.37
Repurchase Amount in the Monthly Period	7	£ 27,657.16
Cumulative Repurchase Amount since Closing Date	61	£ 474,380.56

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

16.48

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	0.0352%	-	No	-	N/A
Previous Monthly Period 1	0.0424%	-	No	-	N/A
Previous Monthly Period 2	0.0314%	-	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	0.1968%	-	No	-	-
Previous Monthly Period 1	0.1778%	-	No	-	-
Previous Monthly Period 2	0.1523%	-	No	-	-

Included Receivables Balance at Cut Off Date plus Additional Receivables since Cut Off **£3,261,599,292.14**

Late Delinquency Ratio

0.0320%	> 0.7%
	-

Insolvency Event

No

Enforcement Event

No

Enforcement Notice

No

Cash Collateral Account

Account Balance

19,800,000.00

Specified Cash Collateral Account Balance

19,800,000.00

No

Transaction Parties replacement

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

Ratings

Rating Information on relevant Transaction Parties

Account Bank:
BNP Paribas Securities Services
Current Rating*

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

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

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

Required Rating:

fulfilled

Swap Counterparty:
HSBC Bank PLC
Current Rating*

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

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

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations

Required Rating:

fulfilled

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.

Swap Counterparty:
Mitsubishi UFJ Securities International Plc
Current Rating*

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

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

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations

Required Rating:

fulfilled

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.

Swap Counterparty:
ROYAL BANK OF CANADA
Current Rating*

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

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

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations

Required Rating:

fulfilled

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.

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	0.49250%								
Interest (1-m-Libor + Margin 60 bps), for the Monthly Period	£1,432,222.60	£260,404.11	£260,404.11	£325,505.14	£325,505.14	£130,202.05	£130,202.05		
Amortising Series		No	No	No	No	No	No		
Amortising Amount									
Series Nominal Amount		£300,000,000.00	£300,000,000.00	£375,000,000.00	£375,000,000.00	£150,000,000.00	£150,000,000.00		
Series Percentage		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%		

Interest Shortfall

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

Credit Enhancement for Notes

	<u>Opening</u>	<u>Movement</u>	<u>Closing</u>
Cash Collateral Amount	£19,800,000.00		£19,800,000.00
Specified Cash Collateral Account Balance	£19,800,000.00		£19,800,000.00
Cash Collateral Amount as a percentage of the Notes balance	1.20%		1.20%
Overcollateralisation Amount	£23,504,273.50		£23,504,273.50
Overcollateralisation Percentage	1.00%		1.00%
Overcollateralisation Amount divided by Included Receivables Balance	1.00%		1.00%
Subordinated Loan Balance excluding CCA Amount (see above)	£676,925,142.90	£ 4,336.60	£676,929,479.50
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)	£14,773.97	£14,773.97	£37,577.05	£17,511.98	£7,386.99	£7,386.99		

Order of Priority

Order of Priority (waterfall)

Purchased Receivables Collection Amount
 Net Swap Receipts

£	130,951,541.45
£	-

Available Collection Amount of the Period

£	130,951,541.45
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Remaining Amount from Previous Period

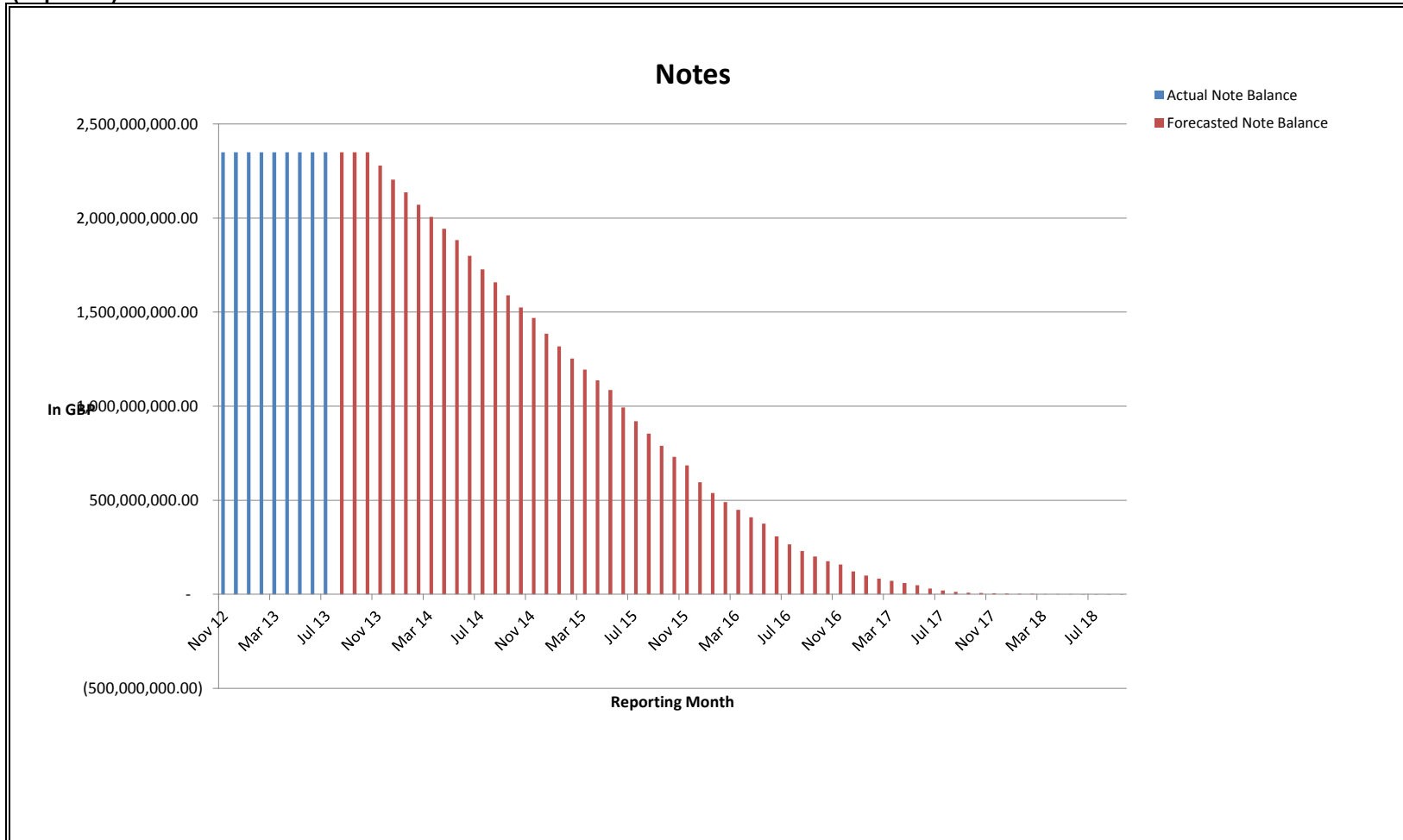
£	-	£130,951,541.45
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Available Distribution Amount

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

1. Taxes	£	-	£130,951,541.45
2. Payments to the Security Trustee	£	5,207.95	£130,946,333.50
3. Corporate Services Provider/ Servicer Fee/ Rating Agencies fees/ Process Agent)	£	1,997,010.59	£128,949,322.91
4. Costs relating to the listing of Notes	£	120.29	£128,949,202.62
5. Account Bank fees	£	-	£128,949,202.62
6. Swap Counterparties/ Net Swap Payments or Swap Termination Payments	£	99,410.95	£128,849,791.67
7. Interest accrued/Interest Shortfalls on all Notes	£	1,432,222.60	£127,417,569.07
8. Cash Collateral Account payments	£	-	£127,417,569.07
9. Amortising Amount	£	-	£127,417,569.07
10. Accumulation Account	£	113,988,850.62	£ 13,428,718.45
11. Any payments under the respective Swap Agreements other than those made under 6	£	-	£ 13,428,718.45
12. Interest Accrued/ Interest Shortfalls on the Subordinated Loan	£	1,241,363.78	£ 12,187,354.67
13. Subordinated Loan Amortising Amount	£	-	£ 12,187,354.67
14. Deferred Purchase Price/ Additional Deferred Purchase Price	£	12,187,354.67	£ -

(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
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

At the end of the Monthly Period - Post Top Up and Term Take Out				
Month	Scheduled reduction	Scheduled Interest	Receivable	Included Receivables Balance reduction
08.2013	£ 59,443,429.39	£ 14,930,737.33	£ 74,374,166.72	£ 70,247,698.03
09.2013	£ 74,518,530.70	£ 14,545,797.52	£ 89,064,328.22	£ 74,518,530.70
10.2013	£ 67,665,839.32	£ 14,067,451.86	£ 81,733,291.18	£ 67,665,839.32
11.2013	£ 66,675,008.74	£ 13,625,969.51	£ 80,300,978.25	£ 66,675,008.74
12.2013	£ 64,637,722.56	£ 13,192,403.51	£ 77,830,126.07	£ 64,637,722.56
01.2014	£ 62,191,124.35	£ 12,770,670.57	£ 74,961,794.92	£ 62,191,124.35
02.2014	£ 60,485,477.06	£ 12,361,457.26	£ 72,846,934.32	£ 60,485,477.06
03.2014	£ 84,370,216.21	£ 11,961,304.10	£ 96,331,520.31	£ 84,370,216.21
04.2014	£ 72,170,212.00	£ 11,420,861.09	£ 83,591,073.09	£ 72,170,212.00
05.2014	£ 68,946,668.27	£ 10,949,910.70	£ 79,896,578.97	£ 68,946,668.27
06.2014	£ 69,176,806.48	£ 10,500,102.00	£ 79,676,908.48	£ 69,176,806.48
07.2014	£ 64,173,757.06	£ 10,049,324.11	£ 74,223,081.17	£ 64,173,757.06
08.2014	£ 55,483,750.31	£ 9,628,910.18	£ 65,112,660.49	£ 55,483,750.31
09.2014	£ 83,804,612.31	£ 9,259,093.83	£ 93,063,706.14	£ 83,804,612.31
10.2014	£ 67,503,932.60	£ 8,730,818.80	£ 76,234,751.40	£ 67,503,932.60
11.2014	£ 64,157,152.38	£ 8,298,473.52	£ 72,455,625.90	£ 64,157,152.38
12.2014	£ 59,982,782.09	£ 7,894,801.88	£ 67,877,583.97	£ 59,982,782.09
01.2015	£ 55,840,995.42	£ 7,515,468.59	£ 63,356,464.01	£ 55,840,995.42
02.2015	£ 51,790,058.05	£ 7,157,054.45	£ 58,947,112.50	£ 51,790,058.05
03.2015	£ 93,428,033.13	£ 6,818,935.02	£ 100,246,968.15	£ 93,428,033.13
04.2015	£ 72,456,807.37	£ 6,285,466.86	£ 78,742,274.23	£ 72,456,807.37
05.2015	£ 66,834,239.47	£ 5,858,864.01	£ 72,693,103.48	£ 66,834,239.47
06.2015	£ 64,454,211.97	£ 5,460,930.34	£ 69,915,142.31	£ 64,454,211.97
07.2015	£ 58,953,941.42	£ 5,066,290.90	£ 64,020,232.32	£ 58,953,941.42
08.2015	£ 45,147,736.19	£ 4,692,956.96	£ 49,840,693.15	£ 45,147,736.19
09.2015	£ 89,617,586.25	£ 4,406,173.99	£ 94,023,760.24	£ 89,617,586.25
10.2015	£ 56,463,050.32	£ 3,863,891.44	£ 60,326,941.76	£ 56,463,050.32
11.2015	£ 49,628,470.27	£ 3,503,423.83	£ 53,131,894.10	£ 49,628,470.27
12.2015	£ 40,838,281.58	£ 3,196,135.24	£ 44,034,416.82	£ 40,838,281.58
01.2016	£ 38,690,674.35	£ 2,933,610.84	£ 41,624,285.19	£ 38,690,674.35
02.2016	£ 34,912,131.44	£ 2,683,144.69	£ 37,595,276.13	£ 34,912,131.44
03.2016	£ 66,685,169.14	£ 2,460,698.84	£ 69,145,867.98	£ 66,685,169.14
04.2016	£ 43,417,135.91	£ 2,053,428.73	£ 45,470,564.64	£ 43,417,135.91
05.2016	£ 34,727,939.80	£ 1,778,194.18	£ 36,506,133.98	£ 34,727,939.80
06.2016	£ 29,624,180.44	£ 1,553,433.61	£ 31,177,614.05	£ 29,624,180.44
07.2016	£ 24,104,750.16	£ 1,360,217.67	£ 25,464,967.83	£ 24,104,750.16
08.2016	£ 17,892,990.43	£ 1,196,731.02	£ 19,089,721.45	£ 17,892,990.43
09.2016	£ 37,725,532.69	£ 1,075,866.52	£ 38,801,399.21	£ 37,725,532.69
10.2016	£ 20,679,926.91	£ 827,794.39	£ 21,507,721.30	£ 20,679,926.91
11.2016	£ 16,472,391.94	£ 684,567.35	£ 17,156,959.29	£ 16,472,391.94
12.2016	£ 12,680,691.76	£ 574,435.42	£ 13,255,127.18	£ 12,680,691.76
01.2017	£ 11,093,417.64	£ 483,227.14	£ 11,576,644.78	£ 11,093,417.64
02.2017	£ 11,139,113.72	£ 413,023.18	£ 11,552,136.90	£ 11,139,113.72
03.2017	£ 18,676,235.42	£ 339,922.38	£ 19,016,157.80	£ 18,676,235.42
04.2017	£ 9,538,780.38	£ 226,451.68	£ 9,765,232.06	£ 9,538,780.38
05.2017	£ 7,231,715.22	£ 167,211.34	£ 7,398,926.56	£ 7,231,715.22
06.2017	£ 4,757,345.74	£ 117,082.82	£ 4,874,428.56	£ 4,757,345.74
07.2017	£ 1,862,429.80	£ 84,066.78	£ 1,946,496.58	£ 1,862,429.80
08.2017	£ 1,471,944.19	£ 67,556.34	£ 1,539,500.53	£ 1,471,944.19
09.2017	£ 1,263,379.07	£ 53,531.49	£ 1,316,910.56	£ 1,263,379.07
10.2017	£ 1,016,302.27	£ 41,906.44	£ 1,058,208.71	£ 1,016,302.27
11.2017	£ 828,876.11	£ 31,741.68	£ 860,617.79	£ 828,876.11
12.2017	£ 678,517.05	£ 22,952.63	£ 701,469.68	£ 678,517.05
01.2018	£ 564,859.30	£ 17,182.57	£ 582,041.87	£ 564,859.30
02.2018	£ 442,980.82	£ 15,370.15	£ 458,350.97	£ 442,980.82
03.2018	£ 299,820.77	£ 8,136.10	£ 307,956.87	£ 299,820.77
04.2018	£ 182,159.02	£ 4,714.07	£ 186,873.09	£ 182,159.02
05.2018	£ 89,586.40	£ 2,207.32	£ 91,793.72	£ 89,586.40
06.2018	£ 38,093.21	£ 824.83	£ 38,918.04	£ 38,093.21
Total	£ 2,339,629,484.37	£ 279,292,911.60	£2,618,922,395.97	£ 2,350,433,753.01

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%	144,964	59.31%	£ 1,627,103,417.53	69.23%
Used	102,937	42.26%	£ 777,321,164.12	33.07%	99,444	40.69%	£ 723,330,335.48	30.77%
Total	243,581	100.00%	£ 2,350,468,577.37	100.00%	244,408	100.00%	£ 2,350,433,753.01	100.00%

Limit on used cars:

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	30.77%	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%	147,489	60.35%	£ 1,819,112,712.59	77.39%
Lease Purchase	315	0.13%	£ 1,907,540.22	0.08%	0	0.00%	£ -	0.00%
Total	139,573	57.30%	£ 1,757,733,126.46	74.78%	147,489	60.35%	£ 1,819,112,712.59	77.39%

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%	77.39%	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%	147,489	60.35%	£ 1,110,358,703.90	47.24%

Limit on PCP balloons

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44.47%	47.24%	No limit

Non VW Group Vehicles as of initial Pool Cut

EoP after origination of additional Included Receivables

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivable Balance
New	63	0.03%	£ 374,355.63	0.02%	50	0.02%	£ 287,161.63	0.01%
Used	5,684	2.33%	£ 28,676,601.34	1.22%	5,526	2.26%	£ 26,062,247.93	1.11%
Total	5,747	2.36%	£ 29,050,956.97	1.24%	5,576	2.28%	£ 26,349,409.56	1.12%

Limit on Non VW Group Vehicles

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.12%	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	£ 81,714.40	0.0035%

Limit on D & Z Credit Bands

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	0.91%	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%	7.66%	4.07%

Limit of Aggregate Receivable Balance

Current Exposure	Limit Exposure
£ 81,714.40	£ 150,000.00

Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	59	1	25.91
0	Original Term of Contracts	62	6	42.37
1	Distribution of Financing Contracts by Obligor	£ 81,714.40	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 71,722.49	£ 0.00	£ 13,862.76
1	Top 20 Obligor	£ 81,714.40	£ 62,923.24	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%	7.66%
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	£ 4,616.73
5	Balloons as of the Monthly Period	£ 36,235.85	£ 0.86	£ 9,034.41
5	Months Seasoned	1	62	16.48

Information Contract Pool 1

Distribution of Financing Contracts by Obligor							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Distribution of Financing Contract by Customer	No of Contracts	Included Receivables Balance	% of Total	change in %
236,263	£ 2,277,448,982.47	96.89%	1	237,280	£ 2,279,650,556.65	96.99%	-0.10%
7,238	£ 72,652,734.24	3.09%	2 - 10	7,077	£ 70,579,667.40	3.00%	0.09%
80	£ 366,860.66	0.02%	11 - 20	51	£ 203,528.96	0.01%	0.01%
-	£ -	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	244,408	£ 2,350,433,753.01	100.00%	0.00%

Financing Contract																
Hire Purchase			PCP Agreements			Lease Purchase			Person				Vehicle Status			
Corporate		Retail		New		Used		Corporate		Retail		New		Used		
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	
93,681	£ 510,656,132.92	143,599	£ 1,768,994,423.73	-	£ -	7,292	£ 69,257,252.11	229,988	£ 2,210,393,304.54	140,429	£ 1,576,360,927.48	96,851	£ 703,289,629.17	-	£ -	
3,200	£ 20,555,300.85	3,890	£ 50,118,288.86	-	£ -	1,934	£ 15,681,972.87	5,144	£ 54,906,236.44	4,500	£ 50,644,484.90	2,593	£ 20,040,706.31	-	£ -	
38	£ 109,606.65	-	£ -	-	£ -	38	£ 109,606.65	12	£ 85,380.40	35	£ 98,005.15	-	£ -	-	£ -	
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	
96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48	-	£ -	

Distribution of Contracts by Included Receivables Balance							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Included Receivables Balance	No of Contracts	Included Receivables Balance	% of Total	change in %
76,578	£ 251,641,908.05	10.71%	Up to GBP 7,000	75,467	£ 245,246,982.72	10.43%	0.27%
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	70,827	£ 560,061,160.86	23.83%	-0.51%
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	26,307	£ 288,546,549.88	12.28%	-0.70%
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	28,837	£ 386,103,936.46	16.43%	0.72%
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	12,480	£ 199,085,334.23	8.47%	0.62%
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,801	£ 235,540,289.71	10.02%	-0.16%
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,614	£ 257,619,769.73	10.96%	-0.46%
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,237	£ 114,588,423.82	4.88%	0.09%
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,220	£ 39,168,127.46	1.67%	0.09%
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	426	£ 15,729,600.56	0.67%	-0.02%
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	159	£ 6,931,693.86	0.29%	0.06%
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	33	£ 1,811,883.72	0.08%	0.01%
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%

Financing Contract																
Hire Purchase			PCP Agreements			Lease Purchase			Person				Vehicle Status			
Corporate		Retail		New		Used		Corporate		Retail		New		Used		
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	
62,241	£ 182,804,993.61	13,226	£ 62,441,989.11	-	£ -	3,259	£ 10,559,332.31	72,208	£ 234,687,650.41	26,481	£ 91,364,617.09	48,986	£ 153,882,365.63	-	£ -	
21,631	£ 167,404,661.09	49,196	£ 392,656,499.77	-	£ -	2,430	£ 19,273,333.44	68,397	£ 540,787,827.42	45,688	£ 362,733,632.93	25,139	£ 197,327,527.93	-	£ -	
5,333	£ 58,320,436.91	20,974	£ 230,226,112.97	-	£ -	1,026	£ 11,257,813.32	25,281	£ 277,288,736.56	18,135	£ 198,958,861.19	8,172	£ 89,587,688.69	-	£ -	
4,264	£ 56,755,215.58	24,573	£ 329,348,720.88	-	£ -	1,099	£ 14,714,823.98	27,738	£ 371,389,112.48	20,671	£ 276,920,873.27	8,166	£ 109,183,063.19	-	£ -	
1,412	£ 22,497,946.37	11,068	£ 176,587,387.86	-	£ -	472	£ 7,526,261.89	12,008	£ 191,559,072.34	9,200	£ 146,793,769.93	3,280	£ 52,291,564.30	-	£ -	
1,107	£ 20,275,156.79	11,694	£ 215,265,132.92	-	£ -	428	£ 7,841,122.45	12,373	£ 227,699,167.26	9,913	£ 182,577,122.25	2,888	£ 52,963,167.46	-	£ -	
632	£ 13,874,670.11	10,982	£ 243,745,099.62	-	£ -	336	£ 7,454,336.26	11,278	£ 250,165,433.47	9,585	£ 212,934,069.57	2,029	£ 44,685,700.16	-	£ -	
176	£ 4,712,728.64	4,061	£ 109,875,695.18	-	£ -	138	£ 3,718,159.82	4,099	£ 110,870,264.00	3,720	£ 100,665,464.77	517	£ 13,922,959.05	-	£ -	
62	£ 2,005,207.19	1,158	£ 37,162,920.27	-	£ -	40	£ 1,297,347.34	1,180	£ 37,870,780.12	1,053	£ 33,809,739.08	167	£ 5,358,388.38	-	£ -	
24	£ 899,103.24	402	£ 14,830,497.32	-	£ -	27	£ 992,638.42	399	£ 14,736,962.14	365	£ 13,478,854.53	61	£ 2,250,746.03	-	£ -	
28	£ 1,233,987.24	131	£ 5,697,706.62	-	£ -	6	£ 260,343.65	153	£ 6,671,350.21	131	£ 5,699,890.84	28	£ 1,231,803.02	-	£ -	
9	£ 536,933.65	24	£ 1,274,950.07	-	£ -	3	£ 153,318.75	30	£ 1,658,564.97	22	£ 1,166,522.08	11	£ 645,361.64	-	£ -	
96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48	-	£ -	

Top 20 Obligor							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Rank	No of Contracts	Included Receivables Balance	% of Total	change in %
20	£ 86,023.77	6.30%	1	2	£ 81,714.40	5.97%	0.34%
8	£ 77,909.92	5.71%	2	2	£ 79,074.63	5.77%	-0.06%
2	£ 75,773.94	5.55%	3	2	£ 74,252.28	5.42%	0.13%
10	£ 74,122.40	5.43%	4	1	£ 71,722.49	5.24%	0.19%
3	£ 72,928.16	5.34%	5	4	£ 69,795.11	5.10%	0.25%
2	£ 71,548.33	5.24%	6	1	£ 69,450.10	5.07%	0.17%
6	£ 68,320.72	5.01%	7	2	£ 69,319.68	5.06%	-0.06%
2	£ 67,947.99	4.98%	8	2	£ 69,160.96	5.05%	-0.07%
2	£ 67,315.97	4.93%	9	2	£ 68,985.50	5.04%	-0.10%
7	£ 67,278.39	4.93%	10	2	£ 68,209.35	4.98%	-0.05%
15	£ 321,684.76	23.57%	11 - 15	12	£ 332,705.17	24.29%	-0.72%
23	£ 313,753.30	22.99%	16 - 20	13	£ 315,087.24	23.01%	-0.02%
100	£ 1,364,607.65	100.00%	Total	45	£ 1,369,476.91	100.00%	0.00%

Financing Contract																
Hire Purchase			PCP Agreements			Lease Purchase			Person				Vehicle Status			
Corporate		Retail		New		Used		Corporate		Retail		New		Used		
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	
-	£ -	2	£ 81,714.40	-	£ -	-	£ -	2	£ 81,714.40	2	£ 81,714.40	-	£ -	-	£ -	
-	£ -	2	£ 79,074.63	-	£ -	-	£ -	2	£ 79,074.63	-	£ -	2	£ 79,074.63	2	£ 79,074.63	
2	£ 74,252.28	-	£ -	2	£ 74,252.28	-	£ -	2	£ 74,252.28	-	£ -	2	£ 74,252.28	-	£ -	
1	£ 71,722.49	-	£ -	-	£ -	-	£ -	1	£ 71,722.49	-	£ -	1	£ 71,722.49	1	£ 71,722.49	
3	£ 56,452.70	1	£ 13,342.41	-	£ -	4	£ 69,795.11	-	£ -	3	£ 57,708.51	1	£ 12,086.60	-	£ -	
1	£ 69,450.10	-	£ -	-	£ -	-	£ -	1	£ 69,450.10	-	£ -	1	£ 69,450.10	-	£ -	
-	£ -	2	£ 69,319.68	-	£ -	2	£ 69,319.68	-	£ -	2	£ 69,319.68	-	£ -	-	£ -	
-	£ -	2	£ 69,160.96	-	£ -	2	£ 69,160.96	-	£ -	2	£ 69,160.96	-	£ -	-	£ -	
-	£ -	2	£ 68,985.50	-	£ -	2	£ 68,985.50	-	£ -	2	£ 68,985.50	-	£ -	-	£ -	
-	£ -	2	£ 68,209.35	-	£ -	2	£ 68,209.35	-	£ -	2	£ 68,209.35	-	£ -	-	£ -	
3	£ 102,074.86	9	£ 230,630.31	-	£ -	5	£ 64,755.76	7	£ 267,949.41	9	£ 240,841.52	3	£ 91,863.65	-	£ -	
5	£ 102,392.84	8	£ 212,694.40	-	£ -	7	£ 126,010.81	6	£ 189,076.43	9	£ 230,390.12	4	£ 84,697.12	-	£ -	
15	£ 476,345.27	30	£ 893,131.64	-	£ -	20	£ 404,133.64	25	£ 965,343.27	33	£ 960,582.32	12	£ 408,894.59	-	£ -	

Payment Type							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	in % of Total	Payment Type	No of Contracts	Included Receivables Balance	in % of Total	change in %
241,012	£ 2,330,854,619.09	99.17%	Direct Debit	242,089	£ 2,332,214,982.88	99.22%	-0.06%
2,569	£ 19,613,958.28	0.83%	Others	2,319	£ 18,218,770.13	0.78%	0.06%
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%

Financing Contract													
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Information Contract Pool 2

Distribution of Financing Contract by Make and Model								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Make/ Model	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
2,493	£ 15,927,215.94	0.68%	Beetle	2,240	£ 16,351,412.58	0.70%	-0.02%	1,133	£ 4,270,428.25	1,107	£ 12,080,984.33	24	£ 200,857.88	2,216	£ 16,150,554.70	1,196	£ 11,198,449.69	1,044	£ 5,152,962.89		
52	£ 108,851.21	0.00%	Bora	33	£ 48,976.84	0.00%	0.00%	33	£ 48,976.84	-	£ -	-	£ -	33	£ 48,976.84	-	£ -	33	£ 48,976.84		
108	£ 2,333,947.33	0.10%	California	116	£ 2,426,357.80	0.10%	0.00%	58	£ 1,038,941.03	58	£ 1,387,416.77	11	£ 214,518.13	105	£ 2,211,839.67	80	£ 1,815,206.52	36	£ 611,151.28		
129	£ 1,569,070.55	0.07%	Caravelle	126	£ 1,621,129.96	0.07%	0.00%	116	£ 1,336,715.76	10	£ 284,414.20	23	£ 320,333.58	103	£ 1,300,796.38	37	£ 664,115.65	89	£ 957,014.31		
1,699	£ 15,964,347.99	0.68%	Eos	1,301	£ 10,524,950.42	0.45%	0.23%	753	£ 3,705,451.95	548	£ 6,819,498.47	13	£ 129,400.80	1,288	£ 10,395,549.62	543	£ 5,674,495.76	758	£ 4,850,454.66		
4,553	£ 15,826,915.10	0.67%	Fox	2,750	£ 7,911,729.91	0.34%	0.34%	1,224	£ 2,589,339.45	1,526	£ 5,322,390.46	25	£ 66,918.30	2,725	£ 7,844,811.61	1,654	£ 5,296,317.73	1,096	£ 2,615,412.18		
35,997	£ 328,978,907.98	14.00%	Golf	35,986	£ 325,353,528.60	13.84%	0.15%	15,428	£ 75,206,526.52	20,558	£ 250,147,002.08	752	£ 6,888,744.59	35,234	£ 318,464,784.01	19,625	£ 230,195,327.30	16,361	£ 95,158,201.30		
1,301	£ 8,507,618.69	0.36%	Jetta	1,168	£ 7,163,048.49	0.30%	0.06%	823	£ 3,569,453.91	345	£ 3,593,594.58	35	£ 216,937.73	1,133	£ 6,946,110.76	464	£ 3,900,357.19	704	£ 3,262,691.30		
11	£ 14,429.19	0.00%	Lupo	6	£ 6,868.94	0.00%	0.00%	6	£ 6,868.94	-	£ -	-	£ -	6	£ 6,868.94	-	£ -	6	£ 6,868.94		
8,444	£ 63,746,185.11	2.71%	Passat	7,229	£ 56,488,574.90	2.40%	0.31%	5,020	£ 28,235,138.10	2,209	£ 28,253,436.80	406	£ 3,173,433.07	6,823	£ 53,315,141.83	2,069	£ 22,598,712.24	5,160	£ 33,889,862.66		
84	£ 821,391.70	0.03%	Phaeton	73	£ 703,071.96	0.03%	0.01%	72	£ 679,151.25	1	£ 23,920.71	5	£ 52,164.32	68	£ 650,907.64	2	£ 36,082.83	71	£ 666,989.13		
36,044	£ 252,034,321.94	10.72%	Polo	35,697	£ 242,794,154.08	10.33%	0.39%	8,897	£ 33,060,870.86	26,800	£ 209,733,283.22	221	£ 1,516,622.26	35,476	£ 241,277,531.82	26,534	£ 203,774,014.38	9,163	£ 39,020,139.70		
4,395	£ 55,437,544.77	2.36%	Scirocco	4,174	£ 48,068,596.05	2.05%	0.31%	1,463	£ 11,325,255.64	2,711	£ 36,743,340.41	53	£ 541,987.54	4,121	£ 47,526,608.51	2,388	£ 31,644,335.79	1,786	£ 16,424,260.26		
854	£ 8,957,535.76	0.38%	Sharan	909	£ 9,486,947.59	0.40%	-0.02%	571	£ 4,301,626.63	338	£ 5,185,320.96	39	£ 395,916.23	870	£ 9,091,031.36	386	£ 5,597,925.81	523	£ 3,889,021.78		
4,588	£ 57,202,140.22	2.43%	Tiguan	4,717	£ 57,206,398.80	2.43%	0.00%	1,881	£ 13,874,064.47	2,836	£ 43,332,334.33	109	£ 1,239,027.58	4,608	£ 55,967,371.22	2,652	£ 38,917,598.82	2,065	£ 18,288,799.98		
865	£ 8,912,961.48	0.38%	Touareg	781	£ 7,546,490.52	0.32%	0.06%	769	£ 7,273,120.67	12	£ 273,369.85	40	£ 464,348.38	741	£ 7,082,142.14	82	£ 1,154,397.83	699	£ 6,392,092.69		
3,631	£ 30,328,987.75	1.29%	Touran	3,377	£ 26,345,482.34	1.12%	0.17%	2,063	£ 11,308,785.27	1,314	£ 15,036,697.07	68	£ 557,423.94	3,309	£ 25,788,058.40	1,641	£ 16,397,513.23	1,736	£ 9,947,969.11		
5	£ -	0.00%	VW00	1	£ -	0.00%	0.00%	1	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -		
2,192	£ 17,615,698.54	0.75%	VWUP	5,312	£ 38,944,295.70	1.66%	-0.91%	268	£ 1,377,173.74	5,044	£ 37,567,121.96	55	£ 411,125.06	5,257	£ 38,533,170.64	5,018	£ 37,035,217.76	294	£ 1,909,077.94		
5,151	£ 39,491,128.19	1.68%	VW Commercial	5,693	£ 42,173,945.20	1.79%	-0.11%	5,693	£ 42,173,945.20	-	£ -	3,906	£ 30,128,001.41	1,787	£ 12,045,943.79	1,569	£ 13,576,073.52	4,124	£ 28,597,871.68		
112,596	£ 923,779,199.44	39.30%	VW	111,689	£ 901,165,960.68	38.34%	0.96%	46,272	£ 245,381,834.48	65,417	£ 655,784,126.20	5,786	£ 46,517,760.80	105,903	£ 854,648,199.88	65,941	£ 629,476,142.05	45,748	£ 271,689,818.63		
10,602	£ 133,695,086.53	5.69%	A1	12,993	£ 151,738,899.22	6.46%	-0.77%	916	£ 6,303,670.29	12,077	£ 145,435,228.93	223	£ 2,489,831.03	12,770	£ 149,249,068.19	11,290	£ 134,719,726.69	1,703	£ 17,019,172.53		
21	£ 32,169.94	0.00%	A2	9	£ 7,805.62	0.00%	0.00%	9	£ 7,805.62	-	£ -	-	£ -	9	£ 7,805.62	-	£ -	9	£ 7,805.62		
21,470	£ 241,949,288.11	10.29%	A3	19,446	£ 218,079,718.49	9.28%	1.02%	6,062	£ 36,212,371.92	13,384	£ 181,867,346.57	439	£ 4,852,217.91	19,007	£ 213,227,500.58	10,422	£ 143,121,905.15	9,024	£ 74,957,813.34		
14,878	£ 188,396,152.69	8.02%	A4	13,499	£ 171,217,983.51	7.28%	0.73%	4,894	£ 33,121,946.13	8,605	£ 138,096,037.38	568	£ 6,140,602.11	12,931	£ 165,077,381.40	5,867	£ 101,061,680.28	7,632	£ 70,156,303.23		
8,675	£ 160,976,427.03	6.85%	A5	8,715	£ 153,676,690.49	6.54%	0.31%	2,117	£ 20,710,274.67	6,598	£ 132,966,415.82	288	£ 4,343,117.34	8,427	£ 149,333,573.15	4,686	£ 97,274,449.37	4,029	£ 56,402,241.12		
8,454	£ 133,913,952.53	5.70%	A6	8,718	£ 142,124,428.66	6.05%	-0.35%	1,998	£ 14,456,066.64	6,720	£ 127,668,362.02	374	£ 5,176,268.84	8,344	£ 136,948,159.82	5,371	£ 107,984,295.38	3,347	£ 34,140,133.28		
819	£ 23,525,039.20	1.00%	A7	1,127	£ 29,892,968.24	1.27%	-0.27%	121	£ 1,837,295.63	1,006	£ 28,055,672.61	61	£ 1,609,795.58	1,066	£ 28,283,172.66	785	£ 22,492,121.18	342	£ 7,400,847.06		
345	£ 4,156,088.67	0.18%	A8	284	£ 3,191,202.83	0.14%	0.04%	284	£ 3,191,202.83	-	£ -	18	£ 221,989.43	266	£ 2,969,213.40	5	£ 79,656.22	279	£ 3,111,546.61		
257	£ 2,350,958.72	0.10%	Allroad	259	£ 2,230,488.40	0.09%	0.01%	257	£ 2,207,312.36	2	£ 23,176.04	23	£ 279,841.33	236	£ 1,950,647.07	18	£ 142,846.22	241	£ 2,087,642.18		
702	£ 15,473,959.62	0.66%	Q3	2,198	£ 46,394,925.90	1.97%	-1.32%	210	£ 2,292,440.18	1,988	£ 44,102,485.72	51	£ 1,020,316.49	2,147	£ 45,374,609.41	1,980	£ 42,873,721.82	218	£ 3,521,204.08		
2,774	£ 52,241,767.09	2.22%	Q5	3,252	£ 63,146,242.01	2.69%	-0.46%	952	£ 10,613,223.46	2,300	£ 52,533,018.55	133	£ 2,332,669.65	3,119	£ 60,813,572.36	2,062	£ 44,766,535.31	1,190	£ 18,379,706.70		
1,070	£ 13,393,912.53	0.57%	Q7	906	£ 10,754,987.34	0.46%	0.11%	906	£ 10,754,987.34	-	£ -	56	£ 709,512.01	850	£ 10,045,475.33	54	£ 651,600.17	852	£ 10,103,387.17		
786	£ 19,266,261.97	0.82%	R Models	794	£ 20,625,703.22	0.88%	-0.06%	325	£ 5,441,929.39	469	£ 15,183,773.83	25	£ 667,145.87	769	£ 19,958,557.35	361	£ 11,435,821.72	433	£ 9,189,881.50		
7,487	£ 113,633,293.01	4.83%	TT	7,196	£ 109,424,265.99	4.66%	0.18%	2,041	£ 15,156,593.88	5,155	£ 94,267,672.11	111	£ 1,479,315.10	7,085	£ 107,944,950.89	4,000	£ 75,299,976.91	3,196	£ 34,124,289.08		
78,340	£ 1,103,004,357.64	46.93%	Audi	79,396	£ 1,122,506,309.92	47.76%	-0.83%	21,092	£ 162,307,120.34	58,304	£ 960,199,189.58	2,370	£ 31,322,622.69	77,026	£ 1,091,183,687.23	46,901	£ 781,904,336.42	32,495	£ 340,601,973.50		
361	£ 4,026,600.29	0.17%	Alhambra	505	£ 5,880,824.59	0.25%	-0.08%	353	£ 3,498,831.14	152	£ 2,381,993.45	29	£ 314,432.15	476	£ 5,566,392.44	294	£ 4,016,132.57	211	£ 1,864,692.02		
3	£ 2,242.11	0.00%	Arosa	2	£ 2,294.30	0.00%	0.00%	2	£ 2,294.30	-	£ -	-	£ -	2	£ 2,294.30	-	£ -	2	£ 2,294.30		
916	£ 4,812,802.67	0.20%	Altea	745	£ 3,798,139.67	0.16%	0.04%	574	£ 2,295,121.53	171	£ 1,503,018.14	5	£ 31,834.57	740	£ 3,766,305.10	152	£ 1,108,779.28	593	£ 2,689,360.39		
2	£ 3,469.16	0.00%	Cordoba	1	£ 2,007.88	0.00%	0.00%	1	£ 2,007.88	-	£ -	-	£ -	1	£ 2,007.88	-	£ -	1	£ 2,007.88		
460	£ 4,181,540.48	0.18%	Exeo	448	£ 3,707,076.91	0.16%	0.02%	254	£ 1,582,410.00	194	£ 2,124,666.91	20	£ 135,770.14	428	£ 3,571,306.77	158	£ 1,273,307.01	290	£ 2,433,769.90		
15,331	£ 100,419,180.27	4.27%	Ibiza	14,663	£ 95,372,960.85	4.06%	0.21%	4,285	£ 16,050,541.64	10,378	£ 79,322,419.21	103	£ 625,874.98	14,560	£ 94,747,085.87	10,948	£ 76,406,164.91	3,715	£ 18,966,795.94		
5,299	£ 39,388,504.61	1.68%	Leon	5,037	£ 37,453,923.25	1.59%	0.08%	2,668	£ 13,064,950.79	2,369	£ 24,388,972.46	79	£ 567,140.87	4,958	£ 36,886,782.38	2,256	£ 20,038,997.95	2,781	£ 17,414,925.30		
224	£ 1,852,886.39	0.08%	Mii	706	£ 5,280,434.77	0.22%	-0.15%	47	£ 211,743.08	659	£ 5,068,691.69	6	£ 48,028.64	700	£ 5,232,406.13	640	£ 4,857,761.72	66	£ 422,673.05		
35	£ 105,610.49	0.00%	Toledo	45	£ 290,955.09	0.01%	-0.01%	31	£ 120,735.55	14	£ 170,219.54	-	£ -	45	£ 290,955.09	18	£ 21				

Information Contract Pool 3

Geographic distribution of Included Receivables Balance								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Statistical regions of England, Wales, Scotland, Northern Ireland (NUTS 1)	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
12,975	£ 119,726,217.33	5.09%	North East, England	13,065	£ 118,916,037.14	5.06%	0.03%	5,923	£ 32,648,693.08	7,142	£ 86,267,344.06	-	£ -	320	£ 3,030,852.55	12,745	£ 115,885,184.59	7,559	£ 80,539,491.13	5,506	£ 38,376,546.01
30,527	£ 295,539,101.67	12.57%	North West, England	30,161	£ 291,536,808.97	12.40%	0.17%	11,263	£ 59,740,450.52	18,898	£ 231,796,358.45	-	£ -	873	£ 8,413,275.45	29,288	£ 283,123,533.52	18,501	£ 209,070,344.10	11,660	£ 82,466,464.87
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,554	£ 211,294,562.77	8.99%	-0.04%	10,874	£ 59,929,156.01	12,680	£ 151,365,406.76	-	£ -	871	£ 7,993,582.45	22,683	£ 203,300,980.32	13,522	£ 142,844,306.48	10,032	£ 68,450,256.29
12,947	£ 130,510,416.21	5.55%	East Midlands, England	13,167	£ 132,733,840.61	5.65%	-0.09%	5,037	£ 29,137,296.00	8,130	£ 103,596,544.61	-	£ -	615	£ 6,284,609.20	12,552	£ 126,449,231.41	8,002	£ 93,656,460.94	5,165	£ 39,077,379.67
24,668	£ 246,479,573.00	10.49%	West Midlands, England	24,701	£ 245,806,072.41	10.46%	0.03%	8,515	£ 45,429,786.01	16,186	£ 200,376,286.40	-	£ -	1,013	£ 9,223,904.62	23,688	£ 236,582,167.79	15,506	£ 178,384,407.65	9,195	£ 67,421,664.76
20,855	£ 211,564,266.84	9.00%	East of England	21,034	£ 212,925,975.44	9.06%	-0.06%	7,438	£ 41,638,290.52	13,596	£ 171,287,684.92	-	£ -	913	£ 8,012,862.15	20,121	£ 204,913,113.29	12,821	£ 150,160,540.48	8,213	£ 62,765,434.96
9,896	£ 102,950,279.79	4.38%	London, England	9,677	£ 101,343,861.11	4.31%	0.07%	3,647	£ 21,027,507.85	6,030	£ 80,316,353.26	-	£ -	448	£ 4,457,240.50	9,229	£ 96,886,620.61	5,387	£ 67,581,307.84	4,290	£ 33,762,553.27
50,781	£ 498,592,025.98	21.21%	South East, England	50,809	£ 495,134,296.26	21.07%	0.15%	19,436	£ 106,886,479.66	31,373	£ 388,247,816.60	-	£ -	2,196	£ 19,315,634.91	48,613	£ 475,818,661.35	29,958	£ 338,186,114.26	20,851	£ 156,948,182.00
20,587	£ 191,167,501.22	8.13%	South West, England	20,639	£ 193,120,470.64	8.22%	-0.08%	8,304	£ 44,361,499.84	12,335	£ 148,758,970.80	-	£ -	914	£ 8,664,859.55	19,725	£ 184,455,611.09	11,795	£ 130,268,440.69	8,844	£ 62,852,029.95
11,252	£ 97,585,903.50	4.15%	Wales	11,155	£ 97,302,091.03	4.14%	0.01%	5,175	£ 27,855,407.57	5,980	£ 69,446,683.46	-	£ -	429	£ 3,731,686.16	10,726	£ 93,570,404.87	6,267	£ 64,326,200.65	4,888	£ 32,975,890.38
25,809	£ 245,930,766.90	10.46%	Scotland	26,425	£ 250,185,133.60	10.64%	-0.18%	11,293	£ 62,607,353.27	15,132	£ 187,577,780.33	-	£ -	670	£ 5,914,815.16	25,755	£ 244,270,318.44	15,637	£ 172,023,885.08	10,788	£ 78,161,248.52
-	£ -	0.00%	Northern Ireland	10	£ 63,990.42	0.00%	0.00%	8	£ 39,165.49	2	£ 24,824.93	-	£ -	-	£ -	10	£ 63,990.42	4	£ 40,125.06	6	£ 23,865.36
3	£ 11,457.53	0.00%	Not Available	11	£ 70,612.61	0.00%	0.00%	6	£ 19,954.60	5	£ 50,658.01	-	£ -	2	£ 5,508.93	9	£ 65,103.68	5	£ 21,793.17	6	£ 48,819.44
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%	96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48

Type of Vehicle								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Type of Vehicle	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
140,644	£ 1,573,147,413.25	66.93%	New Vehicles	144,964	£ 1,627,103,417.53	69.23%	-2.30%	22,802	£ 112,388,433.23	122,162	£ 1,514,714,984.30	-	£ -	4,275	£ 45,985,044.73	140,689	£ 1,581,118,372.80	144,964	£ 1,627,103,417.53	-	£ -
102,937	£ 777,321,164.12	33.07%	Used Vehicles	99,444	£ 723,330,335.48	30.77%	2.30%	74,117	£ 418,932,607.19	25,327	£ 304,397,728.29	-	£ -	4,989	£ 39,063,786.90	94,455	£ 684,266,548.58	-	£ -	99,444	£ 723,330,335.48
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%	96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48

Interest Rate Paid by Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Customer Paid Interest Rate	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
8,450	£ 45,754,008.84	1.95%	Zero	7,197	£ 41,793,175.04	1.78%	0.17%	6,047	£ 22,538,925.19	1,150	£ 19,254,249.85	-	£ -	167	£ 980,035.81	7,030	£ 40,813,139.23	6,963	£ 41,131,463.62	234	£ 661,711.42
522	£ 3,183,479.17	0.14%	up to 2%	768	£ 3,195,130.26	0.14%	0.00%	718	£ 2,825,140.82	50	£ 369,989.44	-	£ -	40	£ 121,893.13	728	£ 3,073,237.13	91	£ 481,436.28	677	£ 2,713,693.98
2,180	£ 9,218,602.91	0.39%	2% to 4%	1,340	£ 14,836,742.89	0.63%	-0.24%	296	£ 1,214,379.20	1,044	£ 13,622,363.69	-	£ -	113	£ 532,656.00	1,227	£ 14,304,086.89	838	£ 9,216,391.61	502	£ 5,620,351.28
23,196	£ 282,156,182.22	12.00%	4% to 6%	32,767	£ 379,749,013.40	16.16%	-4.15%	5,771	£ 18,049,735.87	26,996	£ 361,699,277.53	-	£ -	771	£ 8,501,574.07	31,996	£ 371,247,439.33	30,110	£ 366,133,040.62	2,657	£ 13,615,972.78
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	103,670	£ 1,170,263,531.48	49.79%	-2.45%	9,772	£ 58,481,685.79	93,898	£ 1,111,781,845.69	-	£ -	2,810	£ 31,043,087.15	100,860	£ 1,139,220,444.33	91,037	£ 1,056,923,751.62	12,633	£ 113,339,779.86
35,397	£ 267,191,281.68	11.37%	8% to 10%	29,418	£ 212,384,200.30	9.04%	2.33%	23,958	£ 140,257,827.79	5,460	£ 72,126,372.51	-	£ -	2,567	£ 21,035,613.13	26,851	£ 191,348,587.17	6,456	£ 55,887,700.77	22,962	£ 156,496,499.53
50,487	£ 434,481,659.43	18.48%	10% to 12%	45,214	£ 364,413,934.40	15.50%	2.98%	32,271	£ 194,401,761.87	12,943	£ 170,012,172.53	-	£ -	2,149	£ 17,792,659.17	43,065	£ 346,621,275.23	7,112	£ 74,090,624.41	38,102	£ 290,323,309.99
20,037	£ 155,379,775.75	6.61%	12% to 14%	18,167	£ 129,597,238.95	5.51%	1.10%	13,376	£ 71,435,272.11	4,791	£ 58,161,966.84	-	£ -	522	£ 4,103,908.64	17,645	£ 125,493,330.31	1,951	£ 19,740,752.79	16,216	£ 109,856,486.16
6,386	£ 40,519,009.40	1.72%	Over 14%	5,867	£ 34,200,786.29	1.46%	0.27%	4,710	£ 22,116,311.78	1,157	£ 12,084,474.51	-	£ -	125	£ 937,404.53	5,742	£ 33,263,381.76	406	£ 3,498,255.81	5,461	£ 30,702,530.48
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%	96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48

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	144,964	£ 1,627,103,417.53	69.23%	-2.30%	22,802	£ 112,388,433.23	122,162	£ 1,514,714,984.30	-	£ -	4,275	£ 45,985,044.73	140,689	£ 1,581,118,372.80	144,964	£ 1,627,103,417.53	-	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	14,683	£ 140,201,911.48	5.96%	0.36%	7,737	£ 49,696,338.60	6,946	£ 90,505,572.88	-	£ -	1,132	£ 9,890,818.92	13,551	£ 130,311,092.56	-	£ -	14,683	£ 140,201,911.48
32,803	£ 287,748,648.64	12.24%	1-2 yrs	31,814	£ 270,962,952.38	11.53%	0.71%	19,248	£ 119,269,908.70	12,566	£ 151,693,043.68	-	£ -	2,197	£ 18,446,415.14	29,617	£ 252,516,537.24	-	£ -	31,814	£ 270,962,952.38
16,110	£ 121,629,036.21	5.17%	2-3 yrs	15,272	£ 109,716,085.39	4.67%	0.51%	11,206	£ 64,912,895.87	4,066	£ 44,803,189.52	-	£ -	725	£ 5,235,519.97	14,547	£ 104,480,565.42	-	£ -	15,272	£ 109,716,085.39
39,255	£ 219,337,007.51	9.33%	> 3yrs	37,675	£ 202,449,386.23	8.61%	0.72%	35,926	£ 185,053,464.02	1,749	£ 17,395,922.21	-	£ -	935	£ 5,491,032.87	36,740	£ 196,958,353.36	-	£ -	37,675	£ 202,449,386.23
102,937	£ 777,321,164.12	33.07%	Used vehicles	99,444	£ 723,330,335.48	30.77%	2.30%	74,117	£ 418,932,607.19	25,327	£ 304,397,728.29	-	£ -	4,989	£ 39,063,786.90	94,455	£ 684,266,548.58	-	£ -	99,444	£ 723,330,335.48
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%	96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48

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	96,919	£ 531,321,040.42	22.61%	2.61%	96,919	£ 531,321,040.42	-	£ -	6,952	£ 52,802,903.69	89,967	£ 478,518,136.73	22,802	£ 112,388,433.23	74,117	£ 418,932,607.19	-	£ -
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	147,489	£ 1,819,112,712.59	77.39%	-2.69%	-	£ -	147,489	£ 1,819,112,712.59	-	£ -	2,312	£ 32,245,927.94	145,177	£ 1,786,866,784.65	122,162	£ 1,514,714,984.30	25,327	£ 304,397,728.29
315	£ 1,907,540.22	0.08%	Lease Purchase	-	£ -	0.00%	0.08%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%	96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48

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	8,863	£ 56,757,400.08	2.41%	0.27%	6,951	£ 35,927,747.33	1,912	£ 20,829,652.75	-	£ -	374	£ 2,885,826.79	8,489	£ 53,871,573.29	1,450	£ 14,197,279.32	7,413	£ 42,560,120.76
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,577	£ 659,646,933.16	28.06%	0.32%	27,386	£ 162,221,017.59	49,191	£ 497,425,915.57	-	£ -	1,779	£ 15,790,199.83	74,798	£ 643,856,733.33	43,205	£ 418,328,505.11	33,372	£ 241,318,428.05
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	82,704	£ 824,300,267.42	35.07%	-0.26%	25,747	£ 142,583,315.72	56,957	£ 681,716,951.70	-	£ -	3,432	£ 31,899,844.67	79,272	£ 792,400,422.75	53,324	£ 599,406,581.86	29,380	£ 224,893,685.56
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	31,893	£ 350,633,394.30	14.92%	-0.11%	11,958	£ 61,156,344.21	19,935	£ 289,477,050.09	-	£ -	1,331	£ 13,284,720.27	30,562	£ 337,348,674.03	21,037	£ 266,163,519.43	10,856	£ 84,469,874.87
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	23,113	£ 248,308,927.73	10.56%	-0.11%	11,754	£ 59,067,750.97	11,359	£ 189,241,176.76	-	£ -	1,131	£ 10,582,196.36	21,982	£ 237,726,731.37	14,237	£ 182,964,648.08	8,876	£ 65,344,279.65
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,785	£ 77,924,911.65	3.32%	-0.12%	4,751	£ 24,911,250.06	3,034	£ 53,013,661.59	-	£ -	422	£ 3,886,454.01	7,363	£ 74,038,457.64	4,356	£ 54,403,315.96	3,429	£ 23,521,595.69
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,677	£ 65,347,677.16	2.78%	-0.03%	4,004	£ 20,657,050.44	2,673	£ 44,690,626.72	-	£ -	383	£ 3,203,535.45	6,294	£ 62,144,141.71	3,676	£ 45,103,804.76	3,001	£ 20,243,872.40
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,570	£ 25,612,681.57	1.09%	-0.03%	1,477	£ 7,854,234.40	1,093	£ 17,758,447.17	-	£ -	161	£ 1,334,818.52	2,409	£ 24,277,863.05	1,472	£ 18,100,429.54	1,098	£ 7,512,252.03
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,155	£ 21,426,459.10	0.91%	-0.01%	1,361	£ 7,410,664.35	794	£ 14,015,794.75	-	£ -	124	£ 1,080,723.94	2,031	£ 20,345,735.16	1,153	£ 14,840,176.28	1,002	£ 6,586,282.82
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,407	£ 14,207,589.49	0.60%	0.02%	963	£ 5,637,446.87	444	£ 8,570,142.62	-	£ -	93	£ 804,079.24	1,314	£ 13,403,510.25	756	£ 9,878,494.75	651	£ 4,329,094.74
452	£ 4,214,289.55	0.18%	25,000 - 30,000	419	£ 3,951,365.67	0.17%	0.01%	341	£ 2,089,161.83	78	£ 1,862,203.84	-	£ -	21	£ 115,936.36	398	£ 3,835,429.31	194	£ 2,585,298.68	225	£ 1,366,066.99
296	£ 3,107,424.72	0.13%	Over 30,000	245	£ 2,316,145.68	0.10%	0.03%	226	£ 1,805,056.65	19	£ 511,089.03	-	£ -	13	£ 180,496.19	232	£ 2,135,649.49	104	£ 1,131,363.76	141	£ 1,184,781.92
243,581	£ 2,350,468,577.37	100.00%	Total	244,408	£ 2,350,433,753.01	100.00%	0.00%	96,919	£ 531,321,040.42	147,489	£ 1,819,112,712.59	-	£ -	9,264	£ 85,048,831.63	235,144	£ 2,265,384,921.38	144,964	£ 1,627,103,417.53	99,444	£ 723,330,335.48

Contracts in Arrears

Contracts in Arrears at the end of the Monthly Period				
Months in Arrears	Arrears Value	% of Total Pool by Arrears Value	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 days, less than 1-month overdue	£ 2,659,135.62	0.11%	£ 30,794,588.46	1.31%
2-month overdue	£ 1,650,198.10	0.07%	£ 10,326,393.51	0.44%
3-month overdue	£ 779,752.80	0.03%	£ 3,754,638.30	0.16%
4-month overdue	£ 749,186.12	0.03%	£ 2,061,340.89	0.09%
5-month overdue	£ 438,879.99	0.02%	£ 1,063,750.78	0.05%
6-month overdue	£ 306,791.49	0.01%	£ 600,065.58	0.03%
> 6-month overdue	£ 531,255.95	0.02%	£ 824,902.59	0.04%
	£ 7,115,200.07	0.30%	£ 49,425,680.11	2.10%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		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
£ 510,736.40	£ 8,861,211.48	£ 2,148,399.22	£ 21,933,376.98	£ -	£ -	£ 1,054,894.03	£ 97,100.89	£ 29,739,694.43	£ 2,562,034.73	£ 18,079,365.19	£ 1,663,718.76	£ 12,715,223.27	£ 995,416.86
£ 273,885.12	£ 3,249,529.04	£ 1,376,312.98	£ 7,076,864.47	£ -	£ -	£ 434,299.57	£ 64,707.14	£ 9,892,093.94	£ 1,585,490.96	£ 6,142,300.23	£ 1,101,966.79	£ 4,184,093.28	£ 548,231.31
£ 177,743.58	£ 1,064,753.55	£ 602,009.22	£ 2,689,884.75	£ -	£ -	£ 176,001.25	£ 34,599.25	£ 3,578,637.05	£ 745,153.55	£ 2,208,386.75	£ 495,812.68	£ 1,546,251.55	£ 283,940.12
£ 105,969.25	£ 571,887.50	£ 643,216.87	£ 1,489,453.39	£ -	£ -	£ 120,521.05	£ 23,629.79	£ 1,940,819.84	£ 725,556.33	£ 1,271,152.36	£ 553,680.19	£ 790,188.53	£ 195,505.93
£ 87,027.98	£ 356,333.35	£ 351,852.01	£ 707,417.43	£ -	£ -	£ 83,138.57	£ 21,968.46	£ 980,612.21	£ 416,911.53	£ 591,270.91	£ 284,475.96	£ 472,479.87	£ 154,404.03
£ 85,227.63	£ 166,930.28	£ 221,563.86	£ 433,135.30	£ -	£ -	£ 24,696.63	£ 7,852.10	£ 575,368.95	£ 298,939.39	£ 372,348.73	£ 168,490.78	£ 227,716.85	£ 138,300.71
£ 227,041.19	£ 366,017.31	£ 304,214.76	£ 458,885.28	£ -	£ -	£ 51,719.21	£ 22,905.42	£ 773,183.38	£ 508,350.53	£ 457,461.00	£ 317,632.58	£ 367,441.59	£ 213,623.37
£ 1,467,631.15	£ 14,636,662.51	£ 5,647,568.92	£ 34,789,017.60	£ -	£ -	£ 1,945,270.31	£ 272,763.05	£ 47,480,409.80	£ 6,842,437.02	£ 29,122,285.17	£ 4,585,777.74	£ 20,303,394.94	£ 2,529,422.33

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	£ 999,363.04	0.03%	£ 28,867,228.74	1.23%
2-month overdue	£ 468,276.77	0.01%	£ 9,003,158.93	0.38%
3-month overdue	£ 252,240.10	0.01%	£ 3,180,538.96	0.14%
4-month overdue	£ 142,490.74	0.00%	£ 1,388,080.43	0.06%
5-month overdue	£ 111,352.82	0.00%	£ 727,920.45	0.03%
6-month overdue	£ 66,361.07	0.00%	£ 365,613.27	0.02%
> 6-month overdue	£ 190,772.28	0.01%	£ 490,805.54	0.02%
	£ 2,230,856.82	0.07%	£ 44,023,346.32	1.87%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		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
£ 442,251.45	£ 8,728,190.84	£ 557,111.59	£ 20,139,037.90	£ -	£ -	£ 1,003,877.57	£ 45,378.60	£ 27,863,351.17	£ 953,984.44	£ 16,776,546.08	£ 502,782.09	£ 12,090,682.66	£ 496,580.95
£ 234,769.44	£ 3,174,764.77	£ 233,507.33	£ 5,828,394.16	£ -	£ -	£ 402,793.10	£ 32,966.79	£ 8,600,365.83	£ 435,309.98	£ 5,167,006.73	£ 221,077.27	£ 3,836,152.20	£ 247,199.50
£ 119,037.12	£ 1,000,656.55	£ 133,202.98	£ 2,179,882.41	£ -	£ -	£ 153,514.30	£ 11,614.54	£ 3,027,024.66	£ 240,625.56	£ 1,802,794.93	£ 114,736.88	£ 1,377,744.03	£ 137,503.22
£ 68,528.40	£ 505,387.97	£ 73,962.34	£ 882,692.46	£ -	£ -	£ 110,351.91	£ 13,251.24	£ 1,277,728.52	£ 129,239.50	£ 743,092.60	£ 64,410.46	£ 644,987.83	£ 78,080.28
£ 62,557.31	£ 325,922.44	£ 48,795.51	£ 401,998.01	£ -	£ -	£ 78,702.66	£ 17,494.71	£ 649,217.79	£ 93,858.11	£ 334,758.54	£ 39,183.23	£ 393,161.91	£ 72,169.59
£ 31,459.43	£ 114,606.09	£ 34,901.64	£ 251,007.18	£ -	£ -	£ 24,196.49	£ 7,345.06	£ 341,416.78	£ 59,016.01	£ 242,783.63	£ 35,696.98	£ 122,829.64	£ 30,664.09
£ 117,350.48	£ 257,456.25	£ 73,421.80	£ 233,349.29	£ -	£ -	£ 45,639.86	£ 16,397.35	£ 445,165.68	£ 174,374.93	£ 236,256.21	£ 93,260.63	£ 254,549.33	£ 97,511.65
£ 1,075,953.63	£ 14,106,984.91	£ 1,154,903.19	£ 29,916,361.41	£ -	£ -	£ 1,819,075.89	£ 144,448.29	£ 42,204,270.43	£ 2,086,408.53	£ 25,303,238.72	£ 1,071,147.54	£ 18,720,107.60	£ 1,159,709.28

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	189	0.08%	£ 1,298,840.56	0.06%
2-month overdue	160	0.07%	£ 985,313.65	0.04%
3-month overdue	72	0.03%	£ 363,104.93	0.02%
4-month overdue	48	0.02%	£ 258,548.27	0.01%
5-month overdue	47	0.02%	£ 191,331.17	0.01%
6-month overdue	35	0.01%	£ 140,696.21	0.01%
> 6-month overdue	56	0.02%	£ 178,838.14	0.01%
	607	0.25%	£ 3,416,672.93	0.15%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
22	£ 8,494.70	167	£ 1,290,345.86	-	£ -	8	£ 36,369.13	181	£ 1,262,471.43	117	£ 945,978.59	72	£ 352,861.97
23	£ 6,155.96	137	£ 979,157.69	-	£ -	5	£ 31,506.47	155	£ 953,807.18	104	£ 773,889.55	56	£ 211,424.10
15	£ 5,811.72	57	£ 357,293.21	-	£ -	1	£ 5,464.97	71	£ 357,639.96	50	£ 278,916.48	22	£ 84,188.45
15	£ 5,735.57	33	£ 252,812.70	-	£ -	4	£ 8,899.37	44	£ 249,648.90	31	£ 224,165.39	17	£ 34,382.88
15	£ 7,063.03	32	£ 184,268.14	-	£ -	2	£ 4,092.55	45	£ 187,238.62	29	£ 134,574.27	18	£ 56,756.90
11	£ 4,486.35	24	£ 136,209.86	-	£ -	1	£ 500.14	34	£ 140,196.07	16	£ 76,304.89	19	£ 64,391.32
31	£ 41,740.56	25	£ 137,097.58	-	£ -	1	£ 6,079.35	55	£ 172,758.79	26	£ 137,213.01	30	£ 41,625.13
132	£ 79,487.89	475	£ 3,337,185.04	-	£ -	22	£ 92,911.98	585	£ 3,323,760.95	373	£ 2,571,042.18	234	£ 845,630.75

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	45	0.02%	£ 304,223.26	0.01%
2-month overdue	31	0.01%	£ 149,059.88	0.01%
3-month overdue	36	0.01%	£ 132,033.16	0.01%
4-month overdue	42	0.02%	£ 300,448.53	0.01%
5-month overdue	28	0.01%	£ 100,043.35	0.00%
6-month overdue	18	0.01%	£ 67,532.15	0.00%
> 6-month overdue	13	0.01%	£ 79,131.32	0.00%
	213	0.09%	£ 1,132,471.65	0.05%

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
12	£ 55,381.56	33	£ 248,841.70	-	£ -	1	£ 14,647.33	44	£ 289,575.93	24	£ 180,889.90	21	£ 123,333.36
10	£ 20,620.33	21	£ 128,439.55	-	£ -	-	£ -	31	£ 149,059.88	14	£ 82,900.56	17	£ 66,159.32
11	£ 37,750.58	25	£ 94,282.58	-	£ -	1	£ 17,021.98	35	£ 115,011.18	23	£ 92,778.07	13	£ 39,255.09
11	£ 17,623.59	31	£ 282,824.94	-	£ -	1	£ 1,269.77	41	£ 299,178.76	25	£ 233,641.47	17	£ 66,807.06
9	£ 5,659.71	19	£ 94,383.64	-	£ -	1	£ 343.36	27	£ 99,699.99	19	£ 95,701.08	9	£ 4,342.27
7	£ 42,365.53	11	£ 25,166.62	-	£ -	-	£ -	18	£ 67,532.15	10	£ 34,482.52	8	£ 33,049.63
8	£ 33,745.53	5	£ 45,385.79	-	£ -	-	£ -	13	£ 79,131.32	5	£ 46,050.10	8	£ 33,081.22
68	£ 213,146.83	145	£ 919,324.82	-	£ -	4	£ 33,282.44	209	£ 1,099,189.21	120	£ 766,443.70	93	£ 366,027.95

Terminated Receivable

Voluntary Termination Contracts at the end of the Monthly Period				
Months from Voluntary Termination date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Assets in Stock	319	0.13%	£ 2,957,524.20	0.13%
Greater than 0 day, less than 1-month overdue	28	0.01%	£ 293,269.75	0.01%
2-month overdue	16	0.01%	£ 139,387.74	0.01%
3-month overdue	19	0.01%	£ 78,961.25	0.00%
4-month overdue	23	0.01%	£ 103,734.94	0.00%
5-month overdue	17	0.01%	£ 44,112.31	0.00%
6-month overdue	15	0.01%	£ 25,949.64	0.00%
> 6-month overdue	40	0.02%	£ 73,692.91	0.00%
Total by Days in Arrears	158	0.06%	£ 759,108.54	0.03%
	477	0.20%	£ 3,716,632.74	0.16%

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
69	£ 486,776.28	250	£ 2,470,747.92	-	£ -	-	£ -	319	£ 2,957,524.20	172	£ 1,714,870.68	147	£ 1,242,653.52
8	£ 69,144.38	20	£ 224,125.37	-	£ -	-	£ -	28	£ 293,269.75	13	£ 157,948.73	15	£ 135,321.02
6	£ 47,987.98	10	£ 91,399.76	-	£ -	-	£ -	16	£ 139,387.74	7	£ 69,030.08	9	£ 70,357.66
7	£ 20,534.70	12	£ 58,426.55	-	£ -	-	£ -	19	£ 78,961.25	7	£ 33,897.27	12	£ 45,063.98
9	£ 43,140.37	14	£ 60,594.57	-	£ -	-	£ -	23	£ 103,734.94	12	£ 59,724.18	11	£ 44,010.76
10	£ 17,688.17	7	£ 26,424.14	-	£ -	-	£ -	17	£ 44,112.31	6	£ 25,893.52	11	£ 18,218.79
4	£ 5,472.31	11	£ 20,477.33	-	£ -	-	£ -	15	£ 25,949.64	9	£ 18,777.69	6	£ 7,171.95
18	£ 33,074.97	22	£ 40,617.94	-	£ -	-	£ -	40	£ 73,692.91	13	£ 35,507.00	27	£ 38,185.91
62	£ 237,042.88	96	£ 522,065.66	-	£ -	-	£ -	158	£ 759,108.54	67	£ 400,778.47	91	£ 358,330.07
131	£ 723,819.16	346	£ 2,992,813.58	-	£ -	-	£ -	477	£ 3,716,632.74	239	£ 2,115,649.15	238	£ 1,600,983.59

PCP Return Contracts at the end of the Monthly Period				
Months from PCP Return Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Assets in Stock	65	0.03%	£ 646,249.51	0.03%
Greater than 0 day, less than 1-month overdue	3	0.00%	£ 31,026.15	0.00%
2-month overdue	3	0.00%	£ 49,473.31	0.00%
3-month overdue	-	0.00%	£ -	0.00%
4-month overdue	1	0.00%	£ 10,528.72	0.00%
5-month overdue	2	0.00%	£ 343.50	0.00%
6-month overdue	1	0.00%	£ 274.31	0.00%
> 6-month overdue	2	0.00%	£ 2,434.68	0.00%
Total by Days in Arrears	12	0.00%	£ 94,080.67	0.00%
	77	0.03%	£ 740,330.18	0.03%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
-	£ -	65	£ 646,249.51	-	£ -	1	£ 7,534.45	64	£ 638,715.06	54	£ 572,620.24	11	£ 73,629.27
-	£ -	3	£ 31,026.15	-	£ -	-	£ -	3	£ 31,026.15	2	£ 18,001.89	1	£ 13,024.26
-	£ -	3	£ 49,473.31	-	£ -	-	£ -	3	£ 49,473.31	3	£ 49,473.31	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	1	£ 10,528.72	-	£ -	-	£ -	1	£ 10,528.72	1	£ 10,528.72	-	£ -
-	£ -	2	£ 343.50	-	£ -	-	£ -	2	£ 343.50	2	£ 343.50	-	£ -
-	£ -	1	£ 274.31	-	£ -	-	£ -	1	£ 274.31	-	£ -	1	£ 274.31
-	£ -	2	£ 2,434.68	-	£ -	-	£ -	2	£ 2,434.68	2	£ 2,434.68	-	£ -
-	£ -	12	£ 94,080.67	-	£ -	-	£ -	12	£ 94,080.67	10	£ 80,782.10	2	£ 13,298.57
-	£ -	77	£ 740,330.18	-	£ -	1	£ 7,534.45	76	£ 732,795.73	64	£ 653,402.34	13	£ 86,927.84

Hostile Terminated Contracts				
Months from Hostile Termination Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance
Assets in Stock	113		£ 1,090,841.52	0.05%
Greater than 0 day, less than 1-month overdue	-	0.00%	£ -	0.00%
2-month overdue	3	0.00%	£ 33,322.80	0.00%
3-month overdue	8	0.00%	£ 65,847.38	0.00%
4-month overdue	26	0.01%	£ 191,818.15	0.01%
5-month overdue	51	0.02%	£ 310,836.57	0.01%
6-month overdue	74	0.03%	£ 541,810.55	0.02%
> 6-month overdue	339	0.14%	£ 1,766,640.52	0.08%
Total by Days in Arrears	501	0.20%	£ 2,910,275.97	0.12%
	614	0.20%	£ 4,001,117.49	0.17%

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
56	£ 313,609.12	56	£ 761,079.32	1	£ 16,153.08	5	£ 34,679.49	108	£ 1,056,162.03	54	£ 657,038.89	59	£ 433,802.63
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	3	£ 33,322.80	-	£ -	-	£ -	3	£ 33,322.80	2	£ 10,058.96	1	£ 23,263.84
3	£ 6,048.69	5	£ 59,798.69	-	£ -	-	£ -	8	£ 65,847.38	4	£ 34,519.25	4	£ 31,328.13
11	£ 53,779.32	15	£ 138,038.83	-	£ -	-	£ -	26	£ 191,818.15	10	£ 87,198.80	16	£ 104,619.35
33	£ 151,398.70	18	£ 159,437.87	-	£ -	-	£ -	51	£ 310,836.57	15	£ 111,624.13	36	£ 199,212.44
43	£ 205,796.59	31	£ 336,013.96	-	£ -	2	£ 13,569.94	72	£ 528,240.61	25	£ 246,287.79	49	£ 295,522.76
214	£ 674,306.51	123	£ 1,089,398.37	2	£ 2,935.64	34	£ 117,528.85	305	£ 1,649,111.67	103	£ 789,968.39	236	£ 976,672.13
304	£ 1,091,329.81	195	£ 1,816,010.52	2	£ 2,935.64	36	£ 131,098.79	465	£ 2,779,177.18	159	£ 1,279,657.32	342	£ 1,630,618.65
360	£ 1,404,938.93	251	£ 2,577,089.84	3	£ 19,088.72	41	£ 165,778.28	573	£ 3,835,339.21	213	£ 1,936,696.21	401	£ 2,064,421.28

PCP Return Balance sold in the Monthly Period

	21	20	19	18	17	16
	Monthly Period	30-Jun-13	31-May-13	30-Apr-13	31-Mar-13	28-Feb-13
PCP Returns						
PCP Return Balance for PCP Recoveries	£ 544,202.39	£ 872,771.79	£ 728,812.26	£ 467,923.64	£ 376,474.78	£ 310,874.34
PCP Recoveries in the Monthly Period	£ 503,091.71	£ 785,986.65	£ 692,247.03	£ 462,120.64	£ 382,180.72	£ 311,215.18
PCP - Net (profit/loss)	£ 41,110.68	£ 86,785.14	£ 36,565.23	£ 5,803.00	-£ 5,705.94	-£ 340.84

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	84	£111,882.52	771	£1,120,672.16
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		
	771	£1,120,672.16		

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	244,408	£ 2,350,433,753.01	
Asset Retention	12,998	£ 123,711,571.68	5.26%
Total	257,406	£ 2,474,145,324.69	5.26%

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,521,687.65	5.00%
Actual Retention	£ 123,711,571.68	5.26%

In its capacity as originator and original lender, Volkswagen Financial Services UK Ltd complies with the retention requirement of a material net economic interest in accordance with §122a CRD.

By adhering to option c) of the directive, Volkswagen Financial Services UK Limited will keep the exposures designated for retention on its balance sheet on an ongoing basis.

No.	Month / Year of Loan Origination	Month / Year of Default	Original Principal Balance	Outstanding Balance of Loan at Default	Current Balance	Rebate	Month / Year of Loss	Recovery from sale of Asset	Unsecured Recovery	Total Recovery	Loss Amount	Loss Percentage on Original Balance	Loss Percentage Current Balance	Geographical Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (lease/loan amortising/balloon)	Distribution Channel	Customer Type
670	31/12/2007	24/07/2013	£ 7,751.25	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,188.30	15.3%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
671	22/01/2008	24/07/2013	£ 13,500.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 314.69	2.3%	n/a	WA	New	SEAT	Hire Purchase	n/a	Private Individual
672	09/01/2009	24/07/2013	£ 22,675.65	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 562.17	2.5%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
673	08/11/2008	24/07/2013	£ 36,847.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,398.62	3.8%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
674	28/11/2008	24/07/2013	£ 32,000.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 9,768.16	30.5%	n/a	EM	New	Audi	Solutions	n/a	Private Individual
675	20/12/2008	24/07/2013	£ 23,194.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,316.00	5.7%	n/a	YH	Used	Audi	Solutions	n/a	Private Individual
676	24/12/2008	24/07/2013	£ 9,500.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 247.40	2.6%	n/a	EA	Used	Audi	Hire Purchase	n/a	Private Individual
677	31/12/2008	11/01/2013	£ 9,147.98	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 750.01	8.2%	n/a	EM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
678	11/04/2009	15/01/2013	£ 10,470.75	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -308.00	-2.9%	n/a	SW	Used	Audi	Hire Purchase	n/a	Private Individual
679	28/05/2009	19/01/2013	£ 11,948.66	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,093.32	9.2%	n/a	YH	Used	Volkswagen	Hire Purchase	n/a	Private Individual
680	22/05/2009	19/01/2013	£ 15,895.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,406.30	8.9%	n/a	EM	Used	Audi	Solutions	n/a	Private Individual
681	08/07/2009	24/07/2013	£ 18,300.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 6,075.69	44.1%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
682	25/09/2009	07/01/2013	£ 12,242.01	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 45.20	0.4%	n/a	NE	New	Volkswagen	Hire Purchase	n/a	Private Individual
683	07/07/2009	24/07/2013	£ 23,500.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 9,788.18	41.7%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
684	03/09/2009	24/07/2013	£ 5,931.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 50.98	0.9%	n/a	YH	New	SEAT	Hire Purchase	n/a	Private Individual
685	11/09/2009	09/01/2013	£ 18,413.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -215.87	-1.2%	n/a	WM	New	Volkswagen	Hire Purchase	n/a	Private Individual
686	28/11/2009	31/03/2013	£ 10,820.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -6,048.31	-55.9%	n/a	SW	New	Volkswagen	Solutions	n/a	Private Individual
687	07/09/2009	28/12/2012	£ 17,991.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,183.80	6.6%	n/a	SC	Used	Audi	Hire Purchase	n/a	Private Individual
688	24/12/2009	24/07/2013	£ 9,985.01	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 5,137.65	51.5%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
689	01/10/2009	24/07/2013	£ 7,814.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 563.80	7.2%	n/a	LO	Used	Audi	Hire Purchase	n/a	Private Individual
690	02/10/2009	07/03/2012	£ 14,935.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 3,148.29	21.1%	n/a	WM	New	Volkswagen	Solutions	n/a	Private Individual
691	01/03/2010	16/01/2013	£ 36,456.50	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -200.00	-0.5%	n/a	EA	New	Audi	Solutions	n/a	Private Individual
692	20/10/2009	23/07/2013	£ 28,900.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,046.28	3.6%	n/a	YH	New	Audi	Solutions	n/a	Private Individual
693	16/11/2009	24/07/2013	£ 52,970.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,302.16	2.5%	n/a	SC	Used	Audi	Hire Purchase	n/a	Private Individual
694	27/11/2009	24/07/2013	£ 15,450.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 6,607.80	42.8%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
695	22/12/2009	24/07/2013	£ 16,099.26	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 5,752.80	35.7%	n/a	WM	New	Volkswagen	Solutions	n/a	Corporate
696	23/12/2009	16/01/2013	£ 18,431.51	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 767.98	4.2%	n/a	NE	Used	Volkswagen	Hire Purchase	n/a	Corporate
697	02/03/2010	30/07/2013	£ 7,660.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 380.95	5.0%	n/a	EA	New	Volkswagen	Solutions	n/a	Private Individual
698	20/01/2010	24/07/2013	£ 9,249.34	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 698.58	7.6%	n/a	EM	New	Volkswagen	Solutions	n/a	Private Individual
699	18/01/2010	24/07/2013	£ 9,495.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,054.44	11.1%	n/a	EA	Used	Audi	Hire Purchase	n/a	Private Individual
700	13/01/2010	24/07/2013	£ 23,695.20	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 13,446.20	56.7%	n/a	SC	New	Audi	Solutions	n/a	Private Individual
701	13/02/2010	03/01/2013	£ 16,949.80	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 527.10	3.1%	n/a	SW	New	Volkswagen	Solutions	n/a	Private Individual
702	03/02/2010	14/01/2013	£ 19,047.23	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,649.84	8.7%	n/a	YH	Used	SEAT	Hire Purchase	n/a	Private Individual
703	21/01/2010	24/07/2013	£ 9,744.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 4,363.20	44.8%	n/a	SE	Used	Volkswagen	Solutions	n/a	Private Individual
704	18/03/2010	28/12/2012	£ 12,499.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,260.66	10.1%	n/a	WM	New	SEAT	Hire Purchase	n/a	Private Individual
705	24/02/2010	11/01/2013	£ 9,074.01	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -485.75	-5.4%	n/a	EA	New	Volkswagen	Solutions	n/a	Private Individual
706	10/03/2010	17/08/2012	£ 14,658.85	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,005.49	6.9%	n/a	WA	Used	Audi	Hire Purchase	n/a	Private Individual
707	16/03/2010	04/01/2013	£ 9,899.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 369.00	3.7%	n/a	SC	New	Volkswagen	Solutions	n/a	Private Individual
708	08/03/2010	23/07/2013	£ 22,529.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,432.64	6.4%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
709	01/05/2010	07/11/2012	£ 28,990.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 2,039.31	7.0%	n/a	SE	Used	Audi	Solutions	n/a	Private Individual
710	19/04/2010	23/07/2013	£ 10,580.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 221.29	2.1%	n/a	YH	New	Volkswagen	Solutions	n/a	Private Individual
711	30/04/2010	11/01/2013	£ 10,428.89	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -392.45	-3.8%	n/a	YH	New	Volkswagen	Solutions	n/a	Private Individual
712	17/05/2010	21/01/2013	£ 43,144.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 3,685.59	8.5%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
713	29/05/2010	28/12/2012	£ 10,298.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,364.46	13.2%	n/a	YH	Used	Vauxhall	Hire Purchase	n/a	Private Individual
714	01/06/2010	23/08/2012	£ 38,100.26	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 785.82	2.1%	n/a	YH	Used	Audi	Hire Purchase	n/a	Corporate
715	02/07/2010	14/08/2012	£ 15,857.75	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,754.25	11.1%	n/a	WA	Used	Audi	Hire Purchase	n/a	Private Individual
716	10/07/2010	18/01/2013	£ 27,215.96	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 273.45	1.0%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
717	28/07/2010	02/01/2013	£ 14,438.07	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 977.67	6.8%	n/a	SE	Used	Volkswagen	Solutions	n/a	Private Individual
718	06/08/2010	31/12/2012	£ 15,696.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 2,974.41	19.0%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
719	14/08/2010	28/12/2012	£ 13,168.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 895.70	6.8%	n/a	YH	Used	Volkswagen	Hire Purchase	n/a	Private Individual
720	26/09/2010	23/07/2013	£ 11,199.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 668.75	6.0%	n/a	LO	Used	Volkswagen	Solutions	n/a	Private Individual
721	10/09/2010	09/01/2013	£ 13,128.11	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -108.06	-0.8%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
722	23/10/2010	20/06/2012	£ 18,847.16	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,023.92	5.4%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Corporate
723	02/11/2010	11/01/2013	£ 13,945.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,952.28	14.0%	n/a	NW	Used	Audi	Hire Purchase	n/a	Private Individual
724	02/12/2010	16/01/2013	£ 8,306.10	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 154.85	1.9%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
725	02/12/2010	04/01/2013	£ 11,099.58	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 309.34	2.8%	n/a	WM	New	Volkswagen	Solutions	n/a	Private Individual
726	12/01/2011	23/07/2013	£ 5,889.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 62.82	1.1%	n/a	SW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
727	20/01/2011	18/01/2013	£ 4,250.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 143.98	3.4%	n/a	SW	Used	Mazda	Hire Purchase	n/a	Private Individual
728	10/02/2011	15/01/2013	£ 17,000.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,437.20	8.5%	n/a	NW	Used	SEAT	Hire Purchase	n/a	Private Individual
729	24/02/2011	23/07/2013	£ 9,298.86	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,916.01	20.6%	n/a	EA	Used	Volkswagen	Solutions	n/a	Private Individual
730	01/04/2011	23/07/2013	£ 11,484.54	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 2,603.50	22.7%	n/a	NE	New	Volkswagen	Hire Purchase	n/a	Private Individual
731	30/03/2011	31/12/2012	£ 11,098.49	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,426.95	12.9%	n/a	NE	New	Volkswagen	Solutions	n/a	Private Individual
732	25/03/2011	09/01/2013	£ 12,145.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -111.55	-0.9%	n/a	NE	Used	Skoda	Hire Purchase	n/a	Private Individual
733	09/04/2011	23/08/2012	£ 18,600.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 587.80	3.2%	n/a	NE	New	Audi	Solutions	n/a	Private Individual
734	10/05/2011	08/01/2013	£ 10,800.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 406.15	3.8%	n/a	SC	New	SEAT	Solutions	n/a	Private Individual
735	07/06/2011	16/01/2013	£ 15,228.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 863.79	5.7%	n/a	YH	New	Audi	Solutions	n/a	Private Individual
736	02/06/2011	09/01/2013	£ 10,000.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ -196.20	-2.0%	n/a	NE	New	Volkswagen	Solutions	n/a	Private Individual
737	23/06/2011	23/07/2013	£ 10,286.40	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 2,886.05	28.2%	n/a	YH	New	Volkswagen	Solutions	n/a	Private Individual
738	24/09/2011	11/01/2013	£ 14,990.00	n/a	n/a	n/a	07/2013	n/a	n/a	n/a	£ 1,599.15	10.7%	n/a	EA	Used	Audi	Hire Purchase	n/a	Private Individual
739	31/08/2011	09/01/2013	£ 10,150.00	n/a	n/a	n/a	07/2013	n/a	n										

Invoice Log

	€	£
TaxArts	875.00	751.79
Wilmington Trust	6,061.47	5,207.95
Chambre de Commerce Luxembourg	140.00	120.29
Total	7,076.47	6,080.03

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	£191,182,906.41
05/07/2013 Expected monthly collections	£66,928,027.58
22/07/2013 Guarantee payment	£3,913,576.80
22/07/2013 Deferred purchase price	-£8,632,017.16
22/07/2013 Servicer fee	-£1,931,859.79
22/07/2013 Swap receipt	£10,603.40
22/07/2013 Swap receipt	£10,603.40
22/07/2013 Swap receipt	£27,433.16
22/07/2013 Swap receipt	£8,015.35
22/07/2013 Swap receipt	£21,206.79
22/07/2013 Swap receipt	£21,206.79
22/07/2013 Additional receivables	-£117,733,772.37
22/07/2013 Interest	-£1,370,166.66
22/07/2013 Swap interest payment	-£143,754.08
22/07/2013 Swap interest payment	-£143,754.08
22/07/2013 Swap interest payment	-£359,385.21
22/07/2013 Swap interest payment	-£359,385.21
22/07/2013 Swap interest payment	-£287,508.16
22/07/2013 Swap interest payment	-£287,508.16
22/07/2013 Replenishment Adjustment Payment	-£570.95
23/07/2013 Guarantee repayment	£55,238,952.56
30/07/2013 Interest	£24,778.15
Movements this period	-£5,045,277.85
Carried forward Distribution Account Balance to Next Period	<u>£186,137,628.56</u>

Specific Supplementary UK Information

Event Detailed Calculations

Payment Date Period	20/06/2013 19	22/07/2013 20	20/08/2013 21
Included Receivables Balance	£ 2,350,429,987.36	£ 2,350,429,416.41	£ 2,350,433,753.01
Charged Off Amounts			
Loss on Disposal of Asset	£ 629,484.20	£ 730,687.87	£ 782,147.07
Net Write Off	£ 71,562.01	£ 179,341.49	£ 4,960.70
Gross Losses	£ 879,154.13	£ 1,114,745.81	£ 960,586.16
Recoveries	£ 141,542.69	£ 117,931.31	£ 132,367.71
PCP Return Balance	£ 728,812.26	£ 872,771.79	£ 544,202.39
PCP Recoveries	£ 692,247.03	£ 785,986.65	£ 503,091.71
PCP Return (Profit) / Losses	£ 36,565.23	£ 86,785.14	£ 41,110.68
Total Losses	£ 737,611.44	£ 996,814.50	£ 828,218.45
Dynamic Net Loss Ratio (%)	0.0314%	0.0424%	0.0352%
Net Losses - Calculation	£ 737,611.44	£ 996,814.50	£ 828,218.45
Cumulative Net Losses	£ 4,592,896.92	£ 5,589,711.42	£ 6,417,929.87
New Assets Added	£ 128,073,424.07	£ 117,733,772.37	£ 113,993,187.22
Included receivables balance at Cut Off + Additional Receivables since Cut Off	£ 3,015,792,095.70	£ 3,143,865,519.77	£ 3,261,599,292.14
Cumulative Net Loss Ratio (%)	0.1523%	0.1778%	0.1968%
Late Delinquency Ratio			
Terminated & Defaulted Receivables	£ 127,445.36	£ 111,282.24	£ 73,692.91
Late Delinquency Receivables (180+ Days Overdue)	£ 1,123,933.67	£ 938,346.24	£ 824,902.59
Late Delinquency Ratio (%)	0.0424%	0.0352%	0.0320%

Pool Performance Event Data

Payment Date Period	20/06/2013 19	22/07/2013 20	20/08/2013 21
Early Settlements	HP New £ 2,289,155.80	£ 1,684,624.31	£ 1,723,608.21
Early Settlements	HP Used £ 11,292,287.81	£ 8,429,391.95	£ 9,074,993.52
Early Settlements	PCP New £ 37,409,747.51	£ 32,683,050.23	£ 30,643,549.97
Early Settlements	PCP Used £ 10,575,265.68	£ 8,945,104.99	£ 8,771,473.10
Early Settlements	LP New £ -	£ -	£ -
Early Settlements	LP Used £ 2,429.37	£ -	£ -
Early Settlements	Total £ 61,568,886.17	£ 51,742,171.48	£ 50,213,624.80
Hostile terminations	HP New £ 80,313.96	£ 57,769.32	£ 806.86
Hostile terminations	HP Used £ 264,879.60	£ 555,616.66	£ 127,105.88
Hostile terminations	PCP New £ 721,605.27	£ 641,897.66	£ 118,148.53
Hostile terminations	PCP Used £ 159,021.47	£ 200,169.62	£ 160,072.24
Hostile terminations	LP New £ -	£ -	£ -
Hostile terminations	LP Used £ -	£ -	£ -
Hostile terminations	Total £ 1,225,820.30	£ 1,455,453.26	£ 406,133.51
Voluntary terminations	HP New £ 90,901.66	£ 42,725.90	£ 39,673.12
Voluntary terminations	HP Used £ 553,140.85	£ 399,413.40	£ 467,687.51
Voluntary terminations	PCP New £ 2,141,996.95	£ 1,566,625.80	£ 1,761,659.10
Voluntary terminations	PCP Used £ 932,448.57	£ 712,117.36	£ 619,416.63
Voluntary terminations	LP New £ 7,579.07	£ -	£ -
Voluntary terminations	LP Used £ -	£ -	£ -
Voluntary terminations	Total £ 3,726,067.10	£ 2,720,882.46	£ 2,888,436.36
Value of terminated receivables	£ 4,951,887.40	£ 4,176,335.72	£ 3,294,569.87
Recoveries on terminated receivables	£ 3,133,102.47	£ 3,175,947.52	£ 3,409,759.93
Aggregate loss on terminated receivables	£ 1,818,784.93	£ 1,000,388.20	£ (115,190.06)