

Driver UK Master S.A.

Monthly Investor Report

September 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:	21/10/2013	Legal Maturity Date:	20/10/2021
Monthly Period:	01/09/13 to 30/09/13		
Monthly Investor Report Performance Date	15/10/2013		
Reporting Frequency:	Monthly		
Period No.:	23		
Payment Date:	21/10/2013		
Next Payment Date:	21/11/2013		
Available Distribution Amount for the Monthly Period:	01/09/13 to 30/09/13		
Interest Accrual Period:	20/09/2013	21/10/2013	Days accrued: 31
Series Revolving Period Expiration Date (all Series of Notes)	21/11/2013		

Pool Information at Pool Cut

	No of Contracts	Included Receivables Balance
Pool Information at Closing Date	243,581	£ 2,350,468,577.37
Repurchase Amount in the Monthly Period	0	£ -
Cumulative Repurchase Amount since Closing Date	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	£48,504,273.50		

Accumulation Balance

Amounts not Invested for the purchase of Additional Receivables

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

Credit Enhancement Increase Conditions

Weighted Average Seasoning 16.63

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	0.0489%	-	No	-	N/A
Previous Monthly Period 1	0.0405%	-	No	-	N/A
Previous Monthly Period 2	0.0352%	-	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	0.2444%	-	No	-	-
Previous Monthly Period 1	0.2184%	-	No	-	-
Previous Monthly Period 2	0.1968%	-	No	-	-

Included Receivables Balance at Cut Off Date plus Additional Receivables since Cut Off £3,485,573,419.06

Late Delinquency Ratio

0.0449%	> 0.7%	-
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Insolvency Event

No

Enforcement Event

No

Enforcement Notice

No

Cash Collateral Account

Account Balance

19,800,000.00

Specified Cash Collateral Account Balance

19,800,000.00

No

Transaction Parties replacement

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

Ratings

Rating Information on relevant Transaction Parties

Account Bank:
BNP Paribas Securities Services
Current Rating*

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

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

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

Required Rating:
fulfilled

Swap Counterparty:
HSBC Bank PLC
Current Rating*

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

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

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

Required Rating:
fulfilled

Swap Counterparty:
Mitsubishi UFJ Securities International Plc
Current Rating*

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

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

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

Required Rating:
fulfilled

Swap Counterparty:
ROYAL BANK OF CANADA
Current Rating*

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

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

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

Required Rating:
fulfilled

Servicer
VWFS

Current Rating*
(Volkswagen Financial Services AG)

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

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

Deal Overview: Counterparties

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

Notes I

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

Notes II
Note Balance
During Revolving Period - Increase of Notes

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

Payments to Investors

		<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
1-m-Libor for the Monthly period	0.49094%								
Interest (1-m-Libor + Margin 60 bps), for the Monthly Period	£1,528,810.44	£277,965.53	£277,965.53	£347,456.92	£347,456.92	£138,982.77	£138,982.77		
Amortising Series		No	No	No	No	No	No		
Amortising Amount									
Series Nominal Amount		£300,000,000.00	£300,000,000.00	£375,000,000.00	£375,000,000.00	£150,000,000.00	£150,000,000.00		
Series Percentage		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%		

Interest Shortfall

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

Credit Enhancement for Notes

	<u>Opening</u>	<u>Movement</u>	<u>Closing</u>
Cash Collateral Amount	£19,800,000.00		£19,800,000.00
Specified Cash Collateral Account Balance	£19,800,000.00		£19,800,000.00
Cash Collateral Amount as a percentage of the Notes balance	1.20%		1.20%
Overcollateralisation Amount	£23,504,273.50		£23,504,273.50
Overcollateralisation Percentage	1.00%		1.00%
Overcollateralisation Amount divided by Included Receivables Balance	1.00%		1.00%
Subordinated Loan Balance excluding CCA Amount (see above)	£676,923,754.85	£3,803.12	£676,927,557.97
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)	(£11,664.16)	(£11,664.16)	(£15,504.87)	£3,912.94	(£5,832.09)	(£5,832.09)		

Order of Priority

Order of Priority (waterfall)

Purchased Receivables Collection Amount
 Net Swap Receipts

£	156,613,115.79
£	46,584.43

Available Collection Amount of the Period

£	156,659,700.22
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Remaining Amount from Previous Period

£	-	£156,659,700.22
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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	£	-	£156,659,700.22
2. Payments to the Security Trustee	£	-	£156,659,700.22
3. Corporate Services Provider/ Servicer Fee/ Rating Agencies fees/ Process Agent)	£	1,931,861.78	£154,727,838.44
4. Costs relating to the listing of Notes	£	-	£154,727,838.44
5. Account Bank fees	£	-	£154,727,838.44
6. Swap Counterparties/ Net Swap Payments or Swap Termination Payments	£	-	£154,727,838.44
7. Interest accrued/Interest Shortfalls on all Notes	£	1,528,810.44	£153,199,028.00
8. Cash Collateral Account payments	£	-	£153,199,028.00
9. Amortising Amount	£	-	£153,199,028.00
10. Accumulation Account	£	139,563,204.73	£ 13,635,823.27
11. Any payments under the respective Swap Agreements other than those made under 6	£	-	£ 13,635,823.27
12. Interest Accrued/ Interest Shortfalls on the Subordinated Loan	£	1,326,049.32	£ 12,309,773.95
13. Subordinated Loan Amortising Amount	£	-	£ 12,309,773.95
14. Deferred Purchase Price/ Additional Deferred Purchase Price	£	12,309,773.95	£ -

Collections

Early settlements

Early settlements in the Monthly Period

Thereof	1	> Early settlements contracts	9,050	£ 71,308,008.33
	2	> Voluntary terminations contracts	266	£ 494,677.23
	3	> Hostile terminations contracts	61	£ 16,674.16
	4	> Charged-off and Post Charged-off Recoveries Contracts	-	£ 182,228.39

No of Contracts	Cash	Total Cash Amount
9,377		£ 72,001,588.11

Total settlements

Monthly collections

Schedules Payments in the Monthly Period

	5	> Normal payments received	£ 67,860,319.85
	6	> Maturity cash received	£ 16,751,207.83

£ 84,611,527.68

Early settlements of the Monthly Period

£ 72,001,588.11

£ 156,613,115.79

Available Distribution Amount

Constant prepayment rate

3.21%

Total collections of the Monthly Period

£ 156,613,115.79

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

Brought forward from the above table

£ 156,613,115.79

Plus other Ineligible Funded Purchase Price in the Monthly Period

£ -

Available Distribution Amount

£ 156,613,115.79

Less: (Pos 1 - 9) of the Waterfall

£ 3,460,672.22

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

£ 139,563,204.73

B/F Accumulation Balance

£ -

Accumulation Amount from this Monthly Period

£ 139,563,204.73

B/F Replenishment Adjustment Drawing

£ 677.93

Additional Purchase Price this Monthly Period

£ 139,567,007.85

C/F Accumulation Balance

£ -

Replenishment Adjustment Drawing

£ 3,803.12

Replenishment Adjustment Payment

£ -

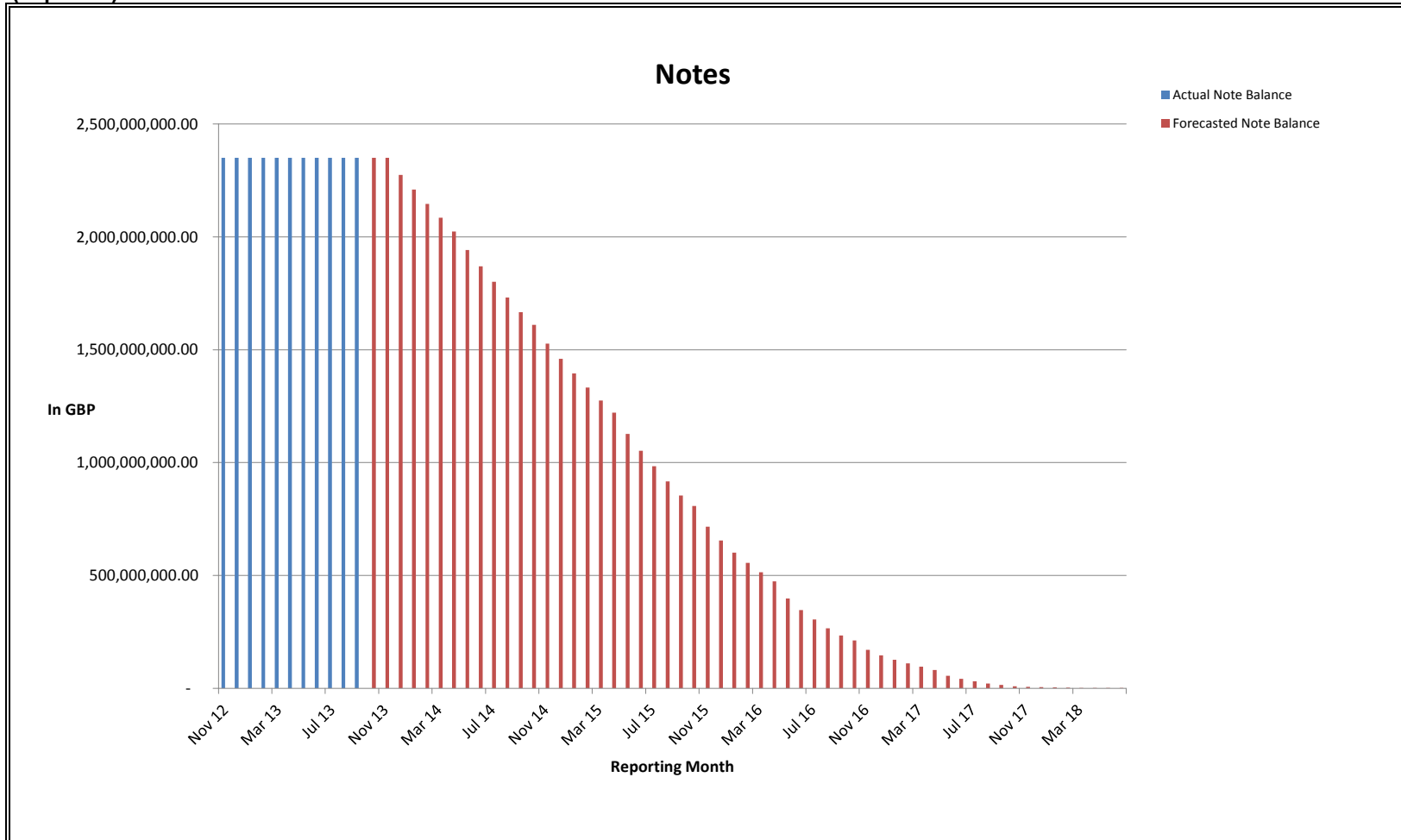
Check

£ -

C/F Replenishment Adjustment Drawing

£ 4,481.05

(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
09.2013	£ 71,294,983.60	£ 14,846,602.72	£ 86,141,586.32	£ 80,618,938.90
10.2013	£ 66,882,220.70	£ 14,394,040.13	£ 81,276,260.83	£ 66,882,220.70
11.2013	£ 66,509,255.11	£ 13,960,141.48	£ 80,469,396.59	£ 66,509,255.11
12.2013	£ 64,799,051.02	£ 13,528,976.13	£ 78,328,027.15	£ 64,799,051.02
01.2014	£ 62,400,656.85	£ 13,107,850.42	£ 75,508,507.27	£ 62,400,656.85
02.2014	£ 60,712,372.10	£ 12,699,210.57	£ 73,411,582.67	£ 60,712,372.10
03.2014	£ 84,253,924.04	£ 12,299,628.55	£ 96,553,552.59	£ 84,253,924.04
04.2014	£ 72,176,365.64	£ 11,761,510.59	£ 83,937,876.23	£ 72,176,365.64
05.2014	£ 69,040,713.77	£ 11,292,367.67	£ 80,333,081.44	£ 69,040,713.77
06.2014	£ 69,429,784.25	£ 10,843,837.21	£ 80,273,621.46	£ 69,429,784.25
07.2014	£ 64,604,443.80	£ 10,393,265.68	£ 74,997,709.48	£ 64,604,443.80
08.2014	£ 55,883,998.03	£ 9,971,532.05	£ 65,855,530.08	£ 55,883,998.03
09.2014	£ 83,740,682.88	£ 9,601,087.72	£ 93,341,770.60	£ 83,740,682.88
10.2014	£ 67,982,590.18	£ 9,074,185.21	£ 77,056,775.39	£ 67,982,590.18
11.2014	£ 64,701,645.76	£ 8,640,070.06	£ 73,341,715.82	£ 64,701,645.76
12.2014	£ 60,814,283.69	£ 8,233,926.54	£ 69,048,210.23	£ 60,814,283.69
01.2015	£ 56,782,052.02	£ 7,850,864.83	£ 64,632,916.85	£ 56,782,052.02
02.2015	£ 52,688,689.14	£ 7,487,701.10	£ 60,176,390.24	£ 52,688,689.14
03.2015	£ 93,964,404.09	£ 9,971,532.05	£ 103,935,936.14	£ 93,964,404.09
04.2015	£ 73,480,223.18	£ 6,609,779.58	£ 80,090,002.76	£ 73,480,223.18
05.2015	£ 68,002,421.32	£ 6,178,649.03	£ 74,181,070.35	£ 68,002,421.32
06.2015	£ 65,742,906.71	£ 5,775,001.24	£ 71,517,907.95	£ 65,742,906.71
07.2015	£ 60,166,777.32	£ 5,373,111.74	£ 65,539,889.06	£ 60,166,777.32
08.2015	£ 46,140,515.49	£ 4,993,262.65	£ 51,133,778.14	£ 46,140,515.49
09.2015	£ 90,799,124.75	£ 4,702,966.03	£ 95,502,090.78	£ 90,799,124.75
10.2015	£ 58,097,551.44	£ 4,153,764.32	£ 62,251,315.76	£ 58,097,551.44
11.2015	£ 51,584,839.30	£ 3,785,192.45	£ 55,370,031.75	£ 51,584,839.30
12.2015	£ 42,867,627.17	£ 3,467,691.32	£ 46,335,318.49	£ 42,867,627.17
01.2016	£ 40,372,053.08	£ 3,193,471.49	£ 43,565,524.57	£ 40,372,053.08
02.2016	£ 37,054,694.61	£ 2,934,701.99	£ 39,989,396.60	£ 37,054,694.61
03.2016	£ 70,773,159.30	£ 2,700,604.53	£ 73,473,763.83	£ 70,773,159.30
04.2016	£ 47,209,658.56	£ 2,273,214.39	£ 49,482,872.95	£ 47,209,658.56
05.2016	£ 38,060,660.99	£ 1,976,800.08	£ 40,037,461.07	£ 38,060,660.99
06.2016	£ 33,856,967.78	£ 1,734,581.21	£ 35,591,548.99	£ 33,856,967.78
07.2016	£ 27,286,404.01	£ 1,519,416.81	£ 28,805,820.82	£ 27,286,404.01
08.2016	£ 19,345,041.89	£ 1,339,062.25	£ 20,684,104.14	£ 19,345,041.89
09.2016	£ 39,020,875.02	£ 1,209,828.49	£ 40,230,703.51	£ 39,020,875.02
10.2016	£ 22,136,224.84	£ 953,837.83	£ 23,090,062.67	£ 22,136,224.84
11.2016	£ 17,909,905.67	£ 801,792.73	£ 18,711,698.40	£ 17,909,905.67
12.2016	£ 14,271,934.51	£ 682,430.63	£ 14,954,365.14	£ 14,271,934.51
01.2017	£ 12,921,212.57	£ 582,276.30	£ 13,503,488.87	£ 12,921,212.57
02.2017	£ 12,564,828.36	£ 502,206.58	£ 13,067,034.94	£ 12,564,828.36
03.2017	£ 21,520,887.57	£ 421,026.95	£ 21,941,914.52	£ 21,520,887.57
04.2017	£ 11,464,065.10	£ 291,767.77	£ 11,755,832.87	£ 11,464,065.10
05.2017	£ 9,265,495.45	£ 220,855.43	£ 9,486,350.88	£ 9,265,495.45
06.2017	£ 7,339,025.16	£ 159,953.39	£ 7,498,978.55	£ 7,339,025.16
07.2017	£ 4,005,103.50	£ 113,581.62	£ 4,118,685.12	£ 4,005,103.50
08.2017	£ 2,748,665.90	£ 84,651.18	£ 2,833,317.08	£ 2,748,665.90
09.2017	£ 1,395,719.18	£ 62,474.26	£ 1,458,193.44	£ 1,395,719.18
10.2017	£ 1,145,588.58	£ 49,743.90	£ 1,195,332.48	£ 1,145,588.58
11.2017	£ 952,760.02	£ 38,405.01	£ 991,165.03	£ 952,760.02
12.2017	£ 799,290.24	£ 28,710.52	£ 828,000.76	£ 799,290.24
01.2018	£ 680,402.70	£ 21,936.88	£ 702,339.58	£ 680,402.70
02.2018	£ 550,931.09	£ 19,671.76	£ 570,602.85	£ 550,931.09
03.2018	£ 394,876.58	£ 10,950.89	£ 405,827.47	£ 394,876.58
04.2018	£ 260,792.27	£ 6,880.77	£ 267,673.04	£ 260,792.27
05.2018	£ 148,652.00	£ 3,875.80	£ 152,527.80	£ 148,652.00
06.2018	£ 80,305.22	£ 1,782.39	£ 82,087.61	£ 80,305.22
07.2018	£ 23,787.96	£ 412.36	£ 24,200.32	£ 23,787.96
Total	£ 2,341,104,073.06	£ 276,112,794.42	£ 2,617,216,867.48	£ 2,350,428,028.36

At the end of the Monthly Period - Post Top Up and Term Take Out				
Month	Scheduled reduction	Scheduled Interest	Receivable	Included Receivables Balance reduction
10.2013	£ 63,533,001.34	£ 14,737,951.65	£ 78,270,952.99	£ 75,227,500.45
11.2013	£ 64,745,442.74	£ 14,330,728.21	£ 79,076,170.95	£ 64,745,442.74
12.2013	£ 63,577,281.45	£ 13,912,304.89	£ 77,489,586.34	£ 63,577,281.45
01.2014	£ 61,966,824.51	£ 13,500,693.65	£ 75,467,518.16	£ 61,966,824.51
02.2014	£ 60,498,416.92	£ 13,096,597.23	£ 73,595,014.15	£ 60,498,416.92
03.2014	£ 82,594,229.92	£ 12,700,124.30	£ 95,294,354.22	£ 82,594,229.92
04.2014	£ 71,567,734.52	£ 12,173,534.32	£ 83,741,268.84	£ 71,567,734.52
05.2014	£ 68,755,201.31	£ 11,710,134.20	£ 80,465,335.51	£ 68,755,201.31
06.2014	£ 69,493,520.64	£ 11,265,009.62	£ 80,758,530.26	£ 69,493,520.64
07.2014	£ 64,708,642.61	£ 10,815,522.63	£ 75,524,165.24	£ 64,708,642.61
08.2014	£ 56,428,026.69	£ 10,394,844.12	£ 66,822,870.81	£ 56,428,026.69
09.2014	£ 83,012,291.05	£ 10,023,372.75	£ 93,035,663.80	£ 83,012,291.05
10.2014	£ 67,831,964.70	£ 9,501,532.07	£ 77,333,496.77	£ 67,831,964.70
11.2014	£ 65,217,825.04	£ 9,069,607.88	£ 74,287,432.92	£ 65,217,825.04
12.2014	£ 61,504,176.19	£ 8,662,083.31	£ 70,166,259.50	£ 61,504,176.19
01.2015	£ 57,778,495.51	£ 8,275,832.73	£ 66,054,328.24	£ 57,778,495.51
02.2015	£ 53,842,128.92	£ 7,907,813.58	£ 61,749,942.50	£ 53,842,128.92
03.2015	£ 94,161,443.02	£ 7,560,421.63	£ 101,721,864.65	£ 94,161,443.02
04.2015	£ 74,340,681.80	£ 7,023,877.73	£ 81,364,559.53	£ 74,340,681.80
05.2015	£ 69,343,163.16	£ 6,589,820.50	£ 75,932,983.66	£ 69,343,163.16
06.2015	£ 67,092,612.20	£ 6,178,764.49	£ 73,271,376.69	£ 67,092,612.20
07.2015	£ 61,580,697.05	£ 5,770,312.80	£ 67,351,009.85	£ 61,580,697.05
08.2015	£ 47,626,975.36	£ 5,382,526.41	£ 53,009,501.77	£ 47,626,975.36
09.2015	£ 91,744,257.34	£ 5,084,261.06	£ 96,828,518.40	£ 91,744,257.34
10.2015	£ 60,215,672.68	£ 4,531,233.22	£ 64,746,905.90	£ 60,215,672.68
11.2015	£ 53,936,762.52	£ 4,151,471.71	£ 58,088,234.23	£ 53,936,762.52
12.2015	£ 45,065,402.30	£ 3,821,956.27	£ 48,887,358.57	£ 45,065,402.30
01.2016	£ 42,700,419.24	£ 3,536,103.68	£ 46,236,522.92	£ 42,700,419.24
02.2016	£ 39,633,300.22	£ 3,265,366.26	£ 42,898,666.48	£ 39,633,300.22
03.2016	£ 75,498,949.08	£ 3,017,925.51	£ 78,516,874.59	£ 75,498,949.08
04.2016	£ 52,024,232.46	£ 2,565,942.93	£ 54,590,175.39	£ 52,024,232.46
05.2016	£ 42,066,334.67	£ 2,243,352.37	£ 44,315,303.44	£ 42,066,334.67
06.2016	£ 38,789,189.78	£ 1,980,286.07	£ 40,769,475.85	£ 38,789,189.78
07.2016	£ 31,644,800.83	£ 1,739,567.18	£ 33,384,368.01	£ 31,644,800.83
08.2016	£ 22,366,809.30	£ 1,535,276.89	£ 23,902,086.19	£ 22,366,809.30
09.2016	£ 40,972,149.99	£ 1,390,140.19	£ 42,362,290.18	£ 40,972,149.99
10.2016	£ 24,155,549.12	£ 1,121,841.33	£ 25,277,390.45	£ 24,155,549.12
11.2016	£ 19,813,217.55	£ 957,459.21	£ 20,770,676.76	£ 19,813,217.55
12.2016	£ 16,103,934.81	£ 826,322.70	£ 16,930,257.51	£ 16,103,934.81
01.2017	£ 15,208,245.00	£ 715,662.24	£ 15,923,907.24	£ 15,208,245.00
02.2017	£ 14,566,968.18	£ 622,833.40	£ 15,189,801.58	£ 14,566,968.18
03.2017	£ 24,916,049.84	£ 531,223.75	£ 25,447,273.59	£ 24,916,049.84
04.2017	£ 13,653,556.29	£ 382,500.52	£ 14,036,056.81	£ 13,653,556.29
05.2017	£ 11,685,873.91	£ 298,518.04	£ 11,984,391.95	£ 11,685,873.91
06.2017	£ 9,807,151.59	£ 224,750.85	£ 10,031,902.44	£ 9,807,151.59
07.2017	£ 6,329,934.03	£ 164,687.44	£ 6,494,621.47	£ 6,329,934.03
08.2017	£ 5,144,416.92	£ 122,443.59	£ 5,266,860.51	£ 5,144,416.92
09.2017	£ 3,036,031.30	£ 85,614.07	£ 3,121,645.37	£ 3,036,031.30
10.2017	£ 1,395,719.18	£ 62,301.22	£ 1,398,274.58	£ 1,395,719.18
11.2017	£ 1,131,601.11	£ 49,325.61	£ 1,180,926.72	£ 1,131,601.11
12.2017	£ 973,506.23	£ 38,247.86	£ 1,011,754.09	£ 973,506.23
01.2018	£ 849,035.26	£ 29,710.52	£ 878,745.78	£ 849,035.26
02.2018	£ 709,902.02	£ 26,729.46	£ 736,631.48	£ 709,902.02
03.2018	£ 537,887.42	£ 16,412.04	£ 554,299.46	£ 537,887.42
04.2018	£ 387,093.35	£ 10,647.88	£ 397,741.23	£ 387,093.35
05.2018	£ 257,640.59	£ 6,551.44	£ 264,192.03	£ 257,640.59
06.2018	£ 169,002.40	£ 4,091.09	£ 173,093.49	£ 169,002.40
07.2018	£ 80,666.53	£ 1,678.51	£ 82,345.04	£ 80,666.53
08.2018	£ 25,038.50	£ 607.80	£ 25,646.30	£ 25,038.50
Total	£ 2,338,737,332.37	£ 275,746,454.61	£ 2,614,489,403.38	£ 2,350,431,831.48

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%	144,289	59.53%	£ 1,638,753,836.91	69.72%
Used	102,937	42.26%	£ 777,321,164.12	33.07%	98,084	40.47%	£ 711,677,994.57	30.28%
Total	243,581	100.00%	£ 2,350,468,577.37	100.00%	242,373	100.00%	£ 2,350,431,831.48	100.00%

Limit on used cars:

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	30.28%	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%	148,491	61.27%	£ 1,835,492,477.47	78.09%
Lease Purchase	315	0.13%	£ 1,907,540.22	0.08%	1	0.00%	£ -	0.00%
Total	139,573	57.30%	£ 1,757,733,126.46	74.78%	148,492	61.27%	£ 1,835,492,477.47	78.09%

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%	78.09%	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%	148,491	61.27%	£ 1,122,131,812.74	47.74%

Limit on PCP balloons

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44.47%	47.74%	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%	46	0.02%	£ 249,806.17	0.01%
Used	5,684	2.33%	£ 28,676,601.34	1.22%	5,383	2.22%	£ 24,711,658.21	1.05%
Total	5,747	2.36%	£ 29,050,956.97	1.24%	5,429	2.24%	£ 24,961,464.38	1.06%

Limit on Non VW Group Vehicles

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.06%	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%	7	£ 83,111.45	0.0035%

Limit on D & Z Credit Bands

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	0.89%	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%	7.57%	3.97%

Limit of Aggregate Receivable Balance

Current Exposure	Limit Exposure
£ 83,111.45	£ 150,000.00

Outstanding Contracts

Summary Information		No of Contracts	Included Receivables Balance
Initial VVFS Inclusion Receivables Balance at the Initial Cut-Off Date		243,581	£ 2,350,468,577.37
Included Receivables Balance for the previous Monthly Period Prior to Top Up		235,994	£ 2,240,447,088.66
Included Receivables Balance added in the Previous Monthly Period		8,381	£ 109,980,939.70
Included Receivables Balance Post Top Up for the Previous Monthly Period		244,375	£ 2,350,428,028.36
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables		N/A	£ 139,563,204.73
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables		231,475	£ 2,210,864,823.63
Additional Receivables at this Cut-Off Date (where Funding remains constant)		10,898	£ 139,567,007.85
Additional Receivables at this Cut-Off Date (where the Funding increases)		-	£ -
Reduction in Included Receivables Balance (Sale of Receivables to other Secured Vehicles at this Cut-Off Date (redeemable amount))		-	£ -
Included Receivables Balance at this Cut-Off Date		242,373	£ 2,350,431,831.48

Status of Financing Contracts for the Monthly Period									
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period					
Contract Status	Number of Contracts	Included Receivables Balance	% of Total	Contract Status	Number of Contracts	Included Receivables Balance	% of Total	change in %	
Current	238,907	£ 2,319,978,772.41	98.7%	Current	235,831	£ 2,306,571,385.18	98.1%	0.6%	
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	5,189	£ 40,920,397.30	1.7%	-0.6%	
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	322	£ 2,943,802.71	0.1%	0.0%	
End of Term - Paid in Full	-	£ -	0.0%	End of term - paid in full	-	£ -	0.0%	0.0%	
End of Term - Not Paid in Full	123	£ 723,062.20	0.0%	End of term - not paid in full	88	£ -	0.0%	0.0%	
Early Settlement - Paid in Full	-	£ -	0.0%	Early settlement - paid in full	-	£ -	0.0%	0.0%	
Early Settlement - Not Paid in Full	702	£ 178,768.35	0.0%	Early settlement - not paid in full	943	£ 3,753.71	0.0%	0.0%	
Terminated Receivable	-	£ -	0.0%	Defaulted Receivable	-	£ -	0.0%	0.0%	
Charged-off	-	£ -	0.0%	Charged-off	-	£ -	0.0%	0.0%	
Total	243,581	£ 2,350,468,577.37	100.0%	Total	242,373	£ 2,350,431,831.48	100.0%	0.0%	

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Corporate		Retail		New		Used		Corporate		Retail		New		Used	
Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance
91,239	£ 502,878,812.00	144,592	£ 1,803,692,573.18	-	£ -	9,105	£ 85,878,199.74	226,726	£ 2,220,693,185.44	140,842	£ 1,612,384,436.49	94,989	£ 694,186,948.69		
2,234	£ 11,745,536.68	2,955	£ 29,174,860.62	-	£ -	217	£ 1,816,918.66	4,972	£ 39,103,478.64	2,594	£ 24,300,043.47	2,595	£ 16,620,353.83		
49	£ 318,703.16	273	£ 2,625,099.55	-	£ -	2	£ 22,751.74	320	£ 2,921,050.97	205	£ 2,073,110.66	117	£ 870,692.05		
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -		
18	£ -	69	£ -	1	£ -	3	£ -	85	£ -	66	£ -	22	£ -		
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -		
341	£ 3,697.83	602	£ 55.88	-	£ -	61	£ -	882	£ 3,753.71	582	£ 3,753.71	361	£ -		
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -		
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -		
93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57		

Original Term of Contracts									
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period					
Rem. Terms of Contract	Number of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Contract	Number of Contracts	Included Receivables Balance	% of Total	change in %	
< 6	-	£ -	0.0%	< 6	-	£ -	0.0%	0.0%	
6 - 10	4	£ 29,701.03	0.0%	6 - 10	2	£ 7,683.17	0.0%	0.0%	
11 - 15	463	£ 834,068.15	0.0%	11 - 15	317	£ 516,374.47	0.0%	0.0%	
16 - 20	887	£ 6,958,417.17	0.3%	16 - 20	824	£ 5,056,361.04	0.2%	0.1%	
21 - 25	14,048	£ 73,414,612.41	3.1%	21 - 25	12,272	£ 54,896,643.79	2.3%	0.8%	
26 - 30	1,627	£ 8,953,671.52	0.4%	26 - 30	1,397	£ 6,910,549.01	0.3%	0.1%	
31 - 35	1,108	£ 9,004,241.11	0.4%	31 - 35	938	£ 7,466,743.42	0.3%	0.1%	
36 - 40	122,551	£ 1,155,830,725.07	49.2%	36 - 40	118,054	£ 1,105,958,708.89	47.1%	2.1%	
41 - 45	20,367	£ 191,507,198.04	8.1%	41 - 45	22,699	£ 203,099,524.10	8.6%	-0.5%	
46 - 50	48,512	£ 635,776,184.09	27.0%	46 - 50	52,657	£ 721,323,872.17	30.7%	-3.6%	
51 - 55	1,016	£ 6,549,985.60	0.3%	51 - 55	991	£ 5,974,566.06	0.3%	0.0%	
56 - 60	30,584	£ 246,839,821.62	10.5%	56 - 60	30,519	£ 230,412,264.15	9.8%	0.7%	
> 60	2,414	£ 14,769,951.56	0.6%	> 60	1,703	£ 8,808,541.21	0.4%	0.3%	
Total	243,581	£ 2,350,468,577.37	100.0%	Total	242,373	£ 2,350,431,831.48	100.0%	0.0%	

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Corporate		Retail		New		Used		Corporate		Retail		New		Used	
Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
1	£ 441.38	1	£ 7,241.79	2	£ 7,683.17	1	£ 7,241.79	2	£ 7,683.17	1	£ 7,241.79	1	£ 441.38		
312	£ 468,076.91	5	£ 48,297.56	16	£ 53,657.88	301	£ 462,716.59	110	£ 73,940.89	207	£ 442,433.58				
313	£ 828,068.28	511	£ 4,228,292.76	56	£ 350,885.56	768	£ 4,705,475.48	528	£ 3,993,060.26	296	£ 1,063,300.78				
10,437	£ 32,741,607.75	1,835	£ 22,155,036.04	641	£ 3,386,839.80	11,631	£ 51,509,803.99	4,823	£ 28,562,998.94	7,449	£ 28,333,644.85				
1,036	£ 3,276,157.25	361	£ 3,634,391.76	56	£ 268,880.54	1,341	£ 6,641,668.47	255	£ 1,974,411.63	1,142	£ 4,936,137.38				
289	£ 1,057,000.40	649	£ 6,409,739.02	43	£ 404,384.68	895	£ 7,062,358.74	114	£ 1,591,907.93	824	£ 6,374,835.49				
28,735	£ 119,893,998.11	89,319	£ 986,064,710.78	4,695	£ 40,002,211.76	113,359	£ 1,065,958,497.19	88,849	£ 920,281,309.63	29,205	£ 185,677,399.26				
1,728	£ 7,854,584.55	20,971	£ 195,244,939.55	210	£ 2,254,415.03	22,489	£ 200,845,109.07	15,010	£ 135,722,825.80	7,689	£ 67,376,698.30				
17,818	£ 103,633,284.60	34,838	£ 617,690,587.57	1	£ -	2,405	£ 26,742,172.16	50,252	£ 694,581,700.01	30,193	£ 515,841,292.02	22,484	£ 205,482,580.15		
990	£ 5,965,325.42	1	£ 9,240.64	24	£ 229,914.95	967	£ 5,744,651.11	76	£ 342,435.50	915	£ 5,632,130.56				
30,519	£ 230,412,264.15	-	£ -	1,239	£ 13,996,682.11	29,280	£ 216,415,582.04	4,069	£ 29,522,132.38	26,450	£ 200,890,131.77				
1,703	£ 8,808,541.21	-	£ -	3	£ 27,825.67	1,700	£ 8,780,715.54	261	£ 1,340,280.14	1,442	£ 7,468,261.07				
93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57		

Remaining Term of Financing Contract									
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period					
Rem. terms of Financing Contract	Number of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Financing Contract	Number of Contracts	Included Receivables Balance	% of Total	change in %	
< 6	18,583	£ 70,832,648.79	3.0%	< 6	19,146	£ 72,635,901.73	3.1%	-0.1%	
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	28,854	£ 174,282,758.38	7.4%	-1.6%	
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	29,234	£ 216,981,136.77	9.2%	-0.4%	
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	36,070	£ 328,041,813.86	14.0%	-1.2%	
21 - 25	32,169	£ 316,244,459.26	13.5%	21 - 25	37,967	£ 391,721,097.81	16.7%	-3.2%	
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	31,375	£ 357,686,116.95	15.2%	0.2%	
31 - 35	32,125	£ 402,598,105.96	17.1%	31 - 35	23,730	£ 305,444,579.65	13.0%	4.1%	
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	15,326	£ 218,595,625.10	9.3%	-2.2%	
41 - 45	14,369	£ 219,073,956.95	9.3%	41 - 45	11,574	£ 176,323,154.68	7.5%	1.8%	
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	5,361	£ 65,156,685.89	2.8%	1.8%	
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	2,763	£ 31,693,318.99	1.3%	0.5%	
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	973	£ 11,869,641.87	0.5%	0.4%	
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%	0.0%	
Total	243,581	£ 2,350,468,577.37	100.0%	Total	242,373	£ 2,350,431,831.48	100.0%	0.0%	

Financing Contract															
Hire Purchase				PCP Agreements				Lease Purchase				Person			
Corporate		Retail		New		Used		Corporate		Retail		New		Used	
Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance	Number of Contracts	Included Receivables Balance
10,146	£ 8,008,630.91	8,999	£ 64,627,270.82	1	£ -	941	£ 2,554,294.25	18,205	£ 70,081,607.48	10,186	£ 52,818,516.99	8,960	£ 19,817,384.74		
12,159	£ 26,461,704.01	16,695	£ 147,821,054.37	-	£ -	1,186	£ 6,219,404.31	27,668	£ 168,063,354.07	18,535	£ 136,555,906.79	10,319	£ 37,7		

Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	59	1	25.87
0	Original Term of Contracts	62	6	42.47
1	Distribution of Financing Contracts by Obligor	£ 83,111.45	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 72,602.18	£ 0.00	£ 13,937.17
1	Top 20 Obligor	£ 83,111.45	£ 62,947.14	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%	7.57%
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	£ 4,627.79
5	Balloons as of the Monthly Period	£ 36,235.85	£ 0.86	£ 9,101.18
5	Months Seasoned	1	62	16.63

Information Contract Pool 1

Distribution of Financing Contracts by Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Distribution of Financing Contract by Customer	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
236,263	£ 2,277,448,982.47	96.89%	1	235,536	£ 2,281,189,095.31	97.05%	-0.16%	90,816	£ 495,244,053.06	144,720	£ 1,785,945,042.25	-	£ -	7,457	£ 71,661,746.74	228,079	£ 2,209,527,348.57	139,941	£ 1,588,848,930.72	95,595	£ 692,340,164.59
7,238	£ 72,652,734.24	3.09%	2 - 10	6,783	£ 69,017,347.35	2.94%	0.15%	3,024	£ 19,568,416.17	3,771	£ 49,547,435.22	1	£ -	1,890	£ 15,929,238.62	4,894	£ 53,096,378.97	4,336	£ 49,859,259.12	2,463	£ 19,266,912.47
80	£ 366,860.66	0.02%	11 - 20	54	£ 225,388.82	0.01%	0.01%	41	£ 126,884.78	-	£ -	-	£ -	41	£ 126,884.78	12	£ 90,233.80	12	£ 45,647.07	26	£ 70,917.51
-	£ -	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	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

Distribution of Contracts by Included Receivables Balance								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Included Receivables Balance	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
76,578	£ 251,641,908.05	10.71%	Up to GBP 7,000	73,827	£ 243,819,604.90	10.37%	0.33%	60,225	£ 178,078,660.22	13,601	£ 65,740,944.68	1	£ -	3,260	£ 10,822,020.75	70,567	£ 232,997,584.15	25,556	£ 92,639,276.97	48,271	£ 151,180,327.93
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	70,739	£ 559,579,498.89	23.81%	-0.49%	21,118	£ 163,459,303.36	49,621	£ 396,120,195.53	-	£ -	2,484	£ 19,772,864.51	68,255	£ 539,806,634.38	45,866	£ 364,469,350.36	24,873	£ 195,110,148.53
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	26,065	£ 285,907,578.58	12.16%	-0.59%	5,180	£ 56,621,917.24	20,885	£ 229,285,661.34	-	£ -	1,009	£ 11,060,714.85	25,056	£ 274,846,863.73	17,952	£ 196,994,842.84	8,113	£ 88,912,735.74
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	28,217	£ 377,749,533.83	16.07%	1.07%	4,123	£ 54,903,978.16	24,094	£ 322,845,555.67	-	£ -	1,108	£ 14,842,562.80	27,109	£ 362,906,971.03	20,111	£ 269,328,630.01	8,106	£ 108,420,903.82
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	12,415	£ 198,072,250.33	8.43%	0.66%	1,314	£ 20,924,953.84	11,101	£ 177,147,296.49	-	£ -	479	£ 7,647,573.89	11,936	£ 190,424,676.44	9,226	£ 147,249,774.78	3,189	£ 50,822,475.55
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,914	£ 237,554,162.37	10.11%	-0.25%	1,028	£ 18,774,100.30	11,886	£ 218,780,062.07	-	£ -	427	£ 7,830,662.77	12,487	£ 229,723,499.60	10,080	£ 185,592,211.38	2,834	£ 51,961,950.99
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,972	£ 265,365,829.01	11.29%	-0.79%	631	£ 13,841,955.22	11,341	£ 251,523,873.79	-	£ -	386	£ 8,576,229.51	11,586	£ 256,789,599.50	10,025	£ 222,565,066.89	1,947	£ 42,800,762.12
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,316	£ 116,525,001.58	4.96%	0.01%	146	£ 3,920,384.90	4,170	£ 112,604,616.68	-	£ -	139	£ 3,758,691.82	4,177	£ 112,766,309.76	3,830	£ 103,437,646.81	486	£ 13,087,735.77
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,303	£ 41,834,000.53	1.78%	-0.02%	56	£ 1,789,628.42	1,247	£ 40,044,372.11	-	£ -	59	£ 1,925,189.60	1,244	£ 39,908,810.93	1,135	£ 36,471,716.48	168	£ 5,362,284.05
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	399	£ 14,713,548.99	0.63%	0.02%	25	£ 939,594.32	374	£ 13,773,954.67	-	£ -	24	£ 884,666.27	375	£ 13,828,882.72	342	£ 12,611,753.93	57	£ 2,101,795.06
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	172	£ 7,453,227.07	0.32%	0.04%	25	£ 1,099,701.32	147	£ 6,353,525.75	-	£ -	10	£ 442,279.80	162	£ 7,010,947.27	144	£ 6,226,875.43	28	£ 1,226,351.64
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	34	£ 1,857,595.40	0.08%	0.00%	10	£ 585,176.71	24	£ 1,272,418.69	-	£ -	3	£ 154,413.57	31	£ 1,703,181.83	22	£ 1,166,691.03	12	£ 690,904.37
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

Top 20 Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Rank	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
20	£ 86,023.77	6.30%	1	7	£ 83,111.45	5.97%	0.34%	7	£ 83,111.45	-	£ -	7	£ 83,111.45	-	£ -	7	£ 83,111.45	-	£ -	7	£ 83,111.45
8	£ 77,909.92	5.71%	2	2	£ 79,802.45	5.73%	-0.02%	-	£ -	2	£ 79,802.45	-	£ -	-	£ -	2	£ 79,802.45	-	£ -	2	£ 79,802.45
2	£ 75,773.94	5.55%	3	2	£ 77,262.30	5.55%	0.01%	-	£ -	2	£ 77,262.30	-	£ -	-	£ -	2	£ 77,262.30	-	£ -	2	£ 77,262.30
10	£ 74,122.40	5.43%	4	7	£ 76,587.87	5.50%	-0.07%	2	£ 10,166.91	5	£ 66,420.96	-	£ -	7	£ 76,587.87	-	£ -	5	£ 66,420.96	2	£ 10,166.91
3	£ 72,928.16	5.34%	5	2	£ 74,161.76	5.32%	0.02%	-	£ -	2	£ 74,161.76	-	£ -	2	£ 74,161.76	-	£ -	2	£ 74,161.76	-	£ -
2	£ 71,548.33	5.24%	6	1	£ 72,602.18	5.21%	0.03%	1	£ 72,602.18	-	£ -	-	£ -	1	£ 72,602.18	-	£ -	1	£ 72,602.18	-	£ -
6	£ 68,320.72	5.01%	7	2	£ 70,763.14	5.08%	-0.07%	2	£ 70,763.14	-	£ -	2	£ 70,763.14	-	£ -	2	£ 70,763.14	-	£ -	2	£ 70,763.14
2	£ 67,947.99	4.98%	8	1	£ 68,723.41	4.93%	0.05%	1	£ 68,723.41	-	£ -	-	£ -	1	£ 68,723.41	-	£ -	1	£ 68,723.41	-	£ -
2	£ 67,315.97	4.93%	9	2	£ 67,882.26	4.87%	0.06%	-	£ -	2	£ 67,882.26	-	£ -	-	£ -	2	£ 67,882.26	-	£ -	2	£ 67,882.26
7	£ 67,278.39	4.93%	10	2	£ 67,546.59	4.85%	0.08%	-	£ -	2	£ 67,546.59	-	£ -	-	£ -	2	£ 67,546.59	-	£ -	2	£ 67,546.59
15	£ 321,684.76	23.57%	11 - 15	14	£ 332,396.52	23.87%	-0.29%	4	£ 60,072.27	10	£ 272,324.25	-	£ -	10	£ 199,716.04	4	£ 132,680.48	12	£ 285,639.14	2	£ 46,757.38
23	£ 313,753.30	22.99%	16 - 20	10	£ 321,949.42	23.12%	-0.12%	4	£ 128,380.55	6	£ 193,568.87	-	£ -	3	£ 62,947.14	7	£ 259,002.28	6	£ 193,568.87	4	£ 128,380.55
100	£ 1,364,607.65	100.00%	Total	52	£ 1,392,789.35	100.00%	0.00%	21	£ 493,819.91	31	£ 898,969.44	-	£ -	31	£ 567,287.40	21	£ 825,501.95	40	£ 988,896.62	12	£ 403,892.73

Payment Type								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Payment Type	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
241,012	£ 2,330,854,619.09	99.17%	Direct Debit	240,193	£ 2,333,112,993.11	99.26%	-0.10%	92,747	£ 509,412,808.03	147,445	£ 1,823,700,185.08	1	£ -	9,276	£ 86,849,903.72	230,917	£ 2,246,263,089.39	143,303	£ 1,628,648,738.87	96,890	£ 704,464,254.24
2,569	£ 19,613,958.28	0.83%	Others	2,180	£ 17,318,838.37	0.74%	0.10%	1,134	£ 5,526,545.98	1,046	£ 11,792,292.39	-	£ -	112	£ 867,966.42	2,068	£ 16,450,871.95	986	£ 10,105,098.04	1,194	£ 7,213,740.33
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

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	2,159	£ 16,722,594.97	0.71%	-0.03%	1,035	£ 4,028,306.28	1,124	£ 12,694,288.69	22	£ 196,360.46	2,137	£ 16,526,234.51	1,155	£ 11,391,469.60	1,004	£ 5,331,125.37		
52	£ 108,851.21	0.00%	Bora	29	£ 40,922.10	0.00%	0.00%	29	£ 40,922.10	-	£ -	-	£ -	29	£ 40,922.10	-	£ -	29	£ 40,922.10		
108	£ 2,333,947.33	0.10%	California	118	£ 2,480,706.59	0.11%	-0.01%	63	£ 1,101,843.89	55	£ 1,378,862.70	13	£ 269,480.81	105	£ 2,211,225.78	78	£ 1,811,338.17	40	£ 669,368.42		
129	£ 1,569,070.55	0.07%	Caravelle	127	£ 1,620,089.47	0.07%	0.00%	117	£ 1,343,404.94	10	£ 276,684.53	24	£ 307,695.49	103	£ 1,312,393.98	33	£ 592,035.99	94	£ 1,028,053.48		
1,699	£ 15,964,347.99	0.68%	Eos	1,145	£ 9,226,884.75	0.39%	0.29%	677	£ 3,338,696.88	468	£ 5,888,187.87	11	£ 98,402.08	1,134	£ 9,128,482.67	433	£ 4,773,202.44	712	£ 4,453,682.31		
4,553	£ 15,826,915.10	0.67%	Fox	2,273	£ 6,271,096.98	0.27%	0.41%	1,149	£ 2,420,579.18	1,124	£ 3,850,517.80	14	£ 31,767.46	2,259	£ 6,239,329.52	1,244	£ 3,850,685.76	1,029	£ 2,420,411.22		
35,997	£ 328,978,907.98	14.00%	Golf	35,013	£ 316,734,957.42	13.48%	0.52%	14,864	£ 72,394,410.28	20,149	£ 244,340,547.14	757	£ 6,865,040.23	34,256	£ 309,869,917.19	19,083	£ 223,169,938.56	15,930	£ 93,565,018.86		
1,301	£ 8,507,618.69	0.36%	Jetta	1,106	£ 6,900,628.75	0.29%	0.07%	769	£ 3,408,849.35	337	£ 3,491,779.40	33	£ 214,923.20	1,073	£ 6,685,705.55	422	£ 3,662,237.40	684	£ 3,238,391.35		
11	£ 14,429.19	0.00%	Lupo	5	£ 5,193.59	0.00%	0.00%	5	£ 5,193.59	-	£ -	-	£ -	5	£ 5,193.59	-	£ -	5	£ 5,193.59		
8,444	£ 63,746,185.11	2.71%	Passat	6,962	£ 55,373,199.54	2.36%	0.36%	4,758	£ 27,082,832.04	2,204	£ 28,290,367.50	390	£ 3,092,352.69	6,572	£ 52,280,846.85	1,907	£ 22,270,082.23	5,055	£ 33,103,117.31		
84	£ 821,391.70	0.03%	Phaeton	72	£ 684,085.40	0.03%	0.01%	71	£ 661,276.13	1	£ 22,809.27	4	£ 46,231.57	68	£ 637,853.83	2	£ 34,583.39	70	£ 649,502.01		
36,044	£ 252,034,321.94	10.72%	Polo	35,189	£ 240,275,917.38	10.22%	0.50%	8,725	£ 32,299,873.54	26,464	£ 207,976,043.84	225	£ 1,619,674.94	34,964	£ 238,656,242.44	26,127	£ 201,550,166.84	9,062	£ 38,725,750.54		
4,395	£ 55,437,544.77	2.36%	Scirocco	4,012	£ 45,645,534.03	1.94%	0.42%	1,471	£ 11,209,988.63	2,541	£ 34,435,545.40	48	£ 499,263.79	3,964	£ 45,146,270.24	2,196	£ 29,268,388.64	1,816	£ 16,377,145.39		
854	£ 8,957,535.76	0.38%	Sharan	906	£ 9,454,595.82	0.40%	-0.02%	563	£ 4,302,503.14	343	£ 5,152,092.68	37	£ 395,575.17	869	£ 9,059,020.65	388	£ 5,470,241.37	518	£ 3,984,354.45		
4,588	£ 57,202,140.22	2.43%	Tiguan	4,759	£ 58,644,676.46	2.50%	-0.06%	1,852	£ 13,394,311.83	2,907	£ 45,250,364.63	107	£ 1,251,500.30	4,652	£ 57,393,176.16	2,716	£ 40,867,385.27	2,043	£ 17,777,291.19		
865	£ 8,912,961.48	0.38%	Touareg	767	£ 7,371,320.72	0.31%	0.07%	755	£ 7,108,032.40	12	£ 263,288.32	40	£ 446,165.62	727	£ 6,925,155.10	75	£ 1,069,048.70	692	£ 6,302,272.02		
3,631	£ 30,328,987.75	1.29%	Touran	3,329	£ 25,618,653.84	1.09%	0.20%	2,055	£ 11,125,960.82	1,274	£ 14,492,693.02	68	£ 534,178.65	3,261	£ 25,084,475.19	1,600	£ 15,545,586.39	1,729	£ 10,073,067.45		
5	£ -	0.00%	VW00	1	£ -	0.00%	0.00%	1	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -		
2,192	£ 17,615,698.54	0.75%	VWUP	6,144	£ 44,270,028.90	1.88%	-1.13%	319	£ 1,560,676.92	5,825	£ 42,709,351.98	65	£ 468,466.97	6,079	£ 43,801,561.93	5,766	£ 41,870,443.87	378	£ 2,399,585.03		
5,151	£ 39,491,128.19	1.68%	VW Commercial	5,781	£ 42,720,682.42	1.82%	-0.14%	5,781	£ 42,720,682.42	-	£ -	3,999	£ 30,888,687.32	1,782	£ 11,831,995.10	1,574	£ 13,561,355.17	4,207	£ 29,159,327.25		
112,596	£ 923,779,199.44	39.30%	VW	109,897	£ 890,061,769.13	37.87%	1.43%	45,059	£ 239,548,344.36	64,838	£ 650,513,424.77	5,858	£ 47,225,766.75	104,039	£ 842,836,002.38	64,800	£ 620,758,189.79	45,097	£ 269,303,579.34		
10,602	£ 133,695,086.53	5.69%	A1	13,462	£ 155,536,719.81	6.62%	-0.93%	972	£ 6,551,733.88	12,490	£ 148,984,985.93	232	£ 2,545,631.52	13,230	£ 152,991,088.29	11,634	£ 137,572,337.03	1,828	£ 17,964,382.78		
21	£ 32,169.94	0.00%	A2	6	£ 5,607.16	0.00%	0.00%	6	£ 5,607.16	-	£ -	-	£ -	6	£ 5,607.16	-	£ -	6	£ 5,607.16		
21,470	£ 241,949,288.11	10.29%	A3	18,969	£ 213,833,724.33	9.10%	1.20%	5,858	£ 34,648,630.66	13,110	£ 179,185,093.67	457	£ 5,141,640.10	18,512	£ 208,692,084.23	10,106	£ 140,231,247.09	8,863	£ 73,602,477.24		
14,878	£ 188,396,152.69	8.02%	A4	13,056	£ 166,757,436.23	7.09%	0.92%	4,664	£ 31,464,565.70	8,392	£ 135,292,870.53	545	£ 6,135,627.45	12,511	£ 160,621,808.78	5,788	£ 100,471,573.33	7,268	£ 66,285,862.90		
8,675	£ 160,976,427.03	6.85%	A5	8,621	£ 151,121,738.67	6.43%	0.42%	2,096	£ 20,267,670.64	6,525	£ 130,854,068.03	300	£ 4,703,161.91	8,321	£ 146,418,576.76	4,635	£ 96,135,402.60	3,986	£ 54,986,336.07		
8,454	£ 133,913,952.53	5.70%	A6	8,764	£ 145,091,391.50	6.17%	-0.48%	1,938	£ 14,019,771.26	6,826	£ 131,071,620.24	391	£ 5,650,371.33	8,373	£ 139,441,020.17	5,525	£ 112,125,264.36	3,239	£ 32,966,127.14		
819	£ 23,525,039.20	1.00%	A7	1,183	£ 31,081,184.76	1.32%	-0.32%	131	£ 1,838,535.72	1,052	£ 29,242,649.04	68	£ 1,762,631.23	1,115	£ 29,318,553.53	822	£ 23,630,417.12	361	£ 7,450,767.64		
345	£ 4,156,088.67	0.18%	A8	274	£ 3,101,425.50	0.13%	0.04%	274	£ 3,101,425.50	-	£ -	20	£ 321,852.82	254	£ 2,779,572.68	6	£ 85,616.49	268	£ 3,015,809.01		
257	£ 2,350,958.72	0.10%	Allroad	258	£ 2,206,245.94	0.09%	0.01%	256	£ 2,185,024.07	2	£ 21,221.87	23	£ 279,723.64	235	£ 1,926,522.30	18	£ 127,406.08	240	£ 2,078,839.86		
702	£ 15,473,959.62	0.66%	Q3	2,708	£ 56,647,517.00	2.41%	-1.75%	223	£ 2,341,185.82	2,485	£ 54,306,331.18	71	£ 1,405,452.03	2,637	£ 55,242,064.97	2,460	£ 52,708,708.52	2,488	£ 3,938,808.48		
2,774	£ 52,241,767.09	2.22%	Q5	3,380	£ 66,378,224.17	2.82%	-0.60%	946	£ 10,327,472.11	2,434	£ 56,050,752.06	147	£ 2,659,685.50	3,233	£ 63,718,538.67	2,152	£ 47,721,716.08	1,228	£ 18,656,508.09		
1,070	£ 13,393,912.53	0.57%	Q7	857	£ 9,982,174.44	0.42%	0.15%	857	£ 9,982,174.44	-	£ -	54	£ 659,858.11	803	£ 9,322,316.33	50	£ 563,108.44	807	£ 9,419,066.00		
786	£ 19,266,261.97	0.82%	R Models	787	£ 20,434,145.37	0.87%	-0.05%	309	£ 5,153,257.72	478	£ 15,280,887.65	27	£ 74,268.02	760	£ 19,686,877.35	361	£ 11,207,631.08	426	£ 9,226,514.29		
7,487	£ 113,633,293.01	4.83%	TT	7,181	£ 109,821,190.49	4.67%	0.16%	1,942	£ 14,372,547.11	5,239	£ 95,448,643.38	112	£ 1,542,961.20	7,069	£ 108,278,229.29	4,115	£ 77,320,452.59	3,066	£ 32,500,737.90		
78,340	£ 1,103,004,357.64	46.93%	Audi	79,506	£ 1,131,998,725.37	48.16%	-1.23%	20,472	£ 156,259,601.79	59,033	£ 975,739,123.58	2,447	£ 33,555,864.86	77,059	£ 1,098,442,860.51	47,672	£ 799,900,880.81	31,834	£ 332,097,844.56		
361	£ 4,026,600.29	0.17%	Alhambra	527	£ 6,169,746.59	0.26%	-0.09%	371	£ 3,722,416.78	156	£ 2,447,329.81	25	£ 309,561.12	502	£ 5,860,185.47	313	£ 4,210,891.97	214	£ 1,958,854.62		
3	£ 2,242.11	0.00%	Arosa	1	£ 1,887.07	0.00%	0.00%	1	£ 1,887.07	-	£ -	-	£ -	1	£ 1,887.07	-	£ -	1	£ 1,887.07		
916	£ 4,812,802.67	0.20%	Altea	726	£ 3,706,581.99	0.16%	0.05%	556	£ 2,168,090.67	170	£ 1,538,491.32	6	£ 32,242.40	720	£ 3,674,339.59	146	£ 1,082,667.80	580	£ 2,623,914.19		
2	£ 3,469.16	0.00%	Cordoba	1	£ 1,828.42	0.00%	0.00%	1	£ 1,828.42	-	£ -	-	£ -	1	£ 1,828.42	-	£ -	1	£ 1,828.42		
460	£ 4,181,540.48	0.18%	Exeo	437	£ 3,611,294.67	0.15%	0.02%	246	£ 1,539,052.56	191	£ 2,072,242.11	23	£ 154,510.71	414	£ 3,456,783.96	148	£ 1,159,008.71	289	£ 2,452,285.96		
15,331	£ 100,419,180.27	4.27%	Ibiza	14,479	£ 93,803,872.16	3.99%	0.28%	4,090	£ 15,377,275.15	10,389	£ 78,426,597.01	92	£ 552,375.86	14,387	£ 93,251,496.30	10,734	£ 74,785,144.09	3,745	£ 19,018,728.07		
5,299	£ 39,388,504.61	1.68%	Leon	4,946	£ 37,400,980.33	1.58%	0.10%	2,583	£ 12,573,186.76	2,363	£ 24,467,793.57	78	£ 550,906.10	4,868	£ 36,490,074.23	2,224	£ 20,083,840.76	2,722	£ 16,957,139.57		
224	£ 1,852,886.39	0.08%	Mii	880	£ 6,482,840.47	0.28%	-0.20%	51	£ 234,967.93	829	£ 6,247,872.54	9	£ 74,178.86	871	£ 6,408,661.61	806	£ 6,013,579.82	74	£ 469,260.65		
35	£ 105,610.49	0.00%	Toledo	53	£ 395,978.61	0.02%	-0.01%	32	£ 143,930.32	21	£ 252,048.29	-	£ -	53	£ 395,978.61	27	£ 311,871.98	26	£ 84,106.63		
22,631	£ 154,792,836.47	6.59%	Seat	22,050	£ 151,215,010.31	6.43%	0.15%	7													

Information Contract Pool 3

Geographic distribution of Included Receivables Balance								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Statistical regions of England, Wales, Scotland, Northern Ireland (NUTS 1)	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
12,975	£ 119,726,217.33	5.09%	North East, England	12,877	£ 118,035,607.77	5.02%	0.07%	5,717	£ 31,372,183.51	7,160	£ 86,663,424.26	-	£ -	326	£ 3,222,368.40	12,551	£ 114,813,239.37	7,478	£ 80,934,376.12	5,399	£ 37,101,231.65
30,527	£ 295,539,101.67	12.57%	North West, England	29,924	£ 292,643,976.99	12.45%	0.12%	10,823	£ 57,357,275.32	19,101	£ 235,286,701.67	-	£ -	895	£ 8,759,099.83	29,029	£ 283,884,877.16	18,521	£ 212,402,210.65	11,403	£ 80,241,766.34
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,441	£ 212,118,513.06	9.02%	-0.07%	10,609	£ 58,230,777.80	12,832	£ 153,887,735.26	-	£ -	885	£ 8,086,704.45	22,556	£ 204,031,808.61	13,451	£ 144,227,715.44	9,990	£ 67,890,797.62
12,947	£ 130,510,416.21	5.55%	East Midlands, England	13,113	£ 133,505,901.74	5.68%	-0.13%	4,924	£ 28,373,833.14	8,189	£ 105,132,068.60	-	£ -	627	£ 6,469,942.13	12,486	£ 127,035,959.61	7,966	£ 94,811,434.70	5,147	£ 38,694,467.04
24,668	£ 246,479,573.00	10.49%	West Midlands, England	24,468	£ 244,880,058.07	10.42%	0.07%	8,283	£ 44,569,045.20	16,185	£ 200,311,012.87	-	£ -	1,004	£ 9,382,555.51	23,464	£ 235,497,502.56	15,371	£ 178,143,572.05	9,097	£ 66,736,486.02
20,855	£ 211,564,266.84	9.00%	East of England	20,810	£ 212,242,362.25	9.03%	-0.03%	7,149	£ 40,024,089.23	13,661	£ 172,218,273.02	-	£ -	919	£ 8,336,321.45	19,891	£ 203,906,040.80	12,723	£ 150,609,536.93	8,087	£ 61,632,825.32
9,896	£ 102,950,279.79	4.38%	London, England	9,508	£ 99,848,564.39	4.25%	0.13%	3,521	£ 20,270,975.47	5,987	£ 79,577,588.92	-	£ -	464	£ 4,596,043.26	9,044	£ 95,252,521.13	5,329	£ 67,132,564.82	4,179	£ 32,715,999.57
50,781	£ 498,592,025.98	21.21%	South East, England	50,395	£ 495,814,927.25	21.09%	0.12%	18,755	£ 103,594,204.28	31,640	£ 392,220,722.97	-	£ -	2,226	£ 19,850,962.96	48,169	£ 475,963,964.29	29,860	£ 341,157,486.70	20,535	£ 154,657,440.55
20,587	£ 191,167,501.22	8.13%	South West, England	20,499	£ 193,672,962.03	8.24%	-0.11%	8,074	£ 43,398,523.73	12,425	£ 150,274,438.30	-	£ -	927	£ 9,011,101.70	19,572	£ 184,661,860.33	11,782	£ 131,161,082.72	8,717	£ 62,511,879.31
11,252	£ 97,585,903.50	4.15%	Wales	11,027	£ 96,455,232.46	4.10%	0.05%	5,011	£ 26,966,221.15	6,016	£ 69,489,011.31	-	£ -	432	£ 3,885,742.70	10,595	£ 92,569,489.76	6,202	£ 64,058,392.81	4,825	£ 32,396,839.65
25,809	£ 245,930,766.90	10.46%	Scotland	26,288	£ 251,061,968.65	10.68%	-0.22%	11,002	£ 60,730,509.75	15,286	£ 190,331,458.90	-	£ -	681	£ 6,112,290.12	25,607	£ 244,949,678.53	15,595	£ 174,029,822.34	10,693	£ 77,032,146.31
-	£ -	0.00%	Northern Ireland	10	£ 64,231.92	0.00%	0.00%	7	£ 29,006.68	3	£ 35,225.24	-	£ -	-	£ -	10	£ 64,231.92	5	£ 49,234.17	5	£ 14,997.75
3	£ 11,457.53	0.00%	Not Available	13	£ 87,524.90	0.00%	0.00%	6	£ 22,708.75	6	£ 64,816.15	1	£ -	2	£ 4,737.63	11	£ 82,787.27	6	£ 36,407.46	7	£ 51,117.44
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

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	144,289	£ 1,638,753,836.91	69.72%	-2.79%	21,017	£ 105,564,081.55	123,272	£ 1,533,189,755.36	-	£ -	4,343	£ 48,049,961.24	139,946	£ 1,590,703,875.67	144,289	£ 1,638,753,836.91	-	£ -
102,937	£ 777,321,164.12	33.07%	Used Vehicles	98,084	£ 711,677,994.57	30.28%	2.79%	72,864	£ 409,375,272.46	25,219	£ 302,302,722.11	1	£ -	5,045	£ 39,667,908.90	93,039	£ 672,010,085.67	-	£ -	98,084	£ 711,677,994.57
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

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	6,532	£ 42,241,257.01	1.80%	0.15%	5,177	£ 20,852,110.32	1,355	£ 21,389,146.69	-	£ -	148	£ 912,231.02	6,384	£ 41,329,025.99	6,302	£ 41,592,179.56	230	£ 649,077.45
522	£ 3,183,479.17	0.14%	up to 2%	833	£ 3,170,678.98	0.13%	0.00%	807	£ 2,963,150.51	26	£ 207,528.47	-	£ -	34	£ 92,060.03	799	£ 3,078,618.95	59	£ 289,910.04	774	£ 2,880,768.94
2,180	£ 9,218,602.91	0.39%	2% to 4%	1,373	£ 15,823,069.42	0.67%	-0.28%	270	£ 1,123,162.15	1,103	£ 14,699,907.27	-	£ -	112	£ 510,934.30	1,261	£ 15,312,135.12	840	£ 9,879,419.29	533	£ 5,943,650.13
23,196	£ 282,156,182.22	12.00%	4% to 6%	37,444	£ 448,629,611.00	19.09%	-7.08%	5,626	£ 18,142,450.14	31,818	£ 430,487,160.86	-	£ -	838	£ 9,872,143.21	36,606	£ 438,757,467.79	34,617	£ 432,408,274.51	2,827	£ 16,221,336.49
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	101,065	£ 1,133,057,929.84	48.21%	-0.87%	9,776	£ 58,283,706.56	91,289	£ 1,074,774,223.28	-	£ -	2,911	£ 32,470,309.26	98,154	£ 1,100,587,620.58	88,071	£ 1,017,798,974.41	12,994	£ 115,258,955.43
35,397	£ 267,191,281.68	11.37%	8% to 10%	28,173	£ 203,547,435.98	8.66%	2.71%	23,054	£ 135,311,314.07	5,119	£ 68,236,121.91	-	£ -	2,572	£ 21,295,762.75	25,601	£ 182,251,673.23	5,828	£ 49,830,509.08	22,345	£ 153,716,926.90
50,487	£ 434,481,659.43	18.48%	10% to 12%	43,656	£ 347,386,149.83	14.78%	3.71%	31,428	£ 187,633,174.40	12,227	£ 159,752,975.43	1	£ -	2,133	£ 17,646,902.53	41,523	£ 329,739,247.30	6,474	£ 66,410,104.29	37,182	£ 280,976,045.54
20,037	£ 155,379,775.75	6.61%	12% to 14%	17,501	£ 123,052,654.82	5.24%	1.38%	13,054	£ 68,737,237.10	4,447	£ 54,315,417.72	-	£ -	516	£ 4,036,251.43	16,985	£ 119,016,403.39	1,719	£ 17,327,076.90	15,782	£ 105,725,577.92
6,386	£ 40,519,009.40	1.72%	Over 14%	5,796	£ 33,523,044.60	1.43%	0.30%	4,689	£ 21,893,048.76	1,107	£ 11,629,995.84	-	£ -	124	£ 881,275.61	5,672	£ 32,641,768.99	379	£ 3,217,388.83	5,417	£ 30,305,655.77
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

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	144,289	£ 1,638,753,836.91	69.72%	-2.79%	21,017	£ 105,564,081.55	123,272	£ 1,533,189,755.36	-	£ -	4,343	£ 48,049,961.24	139,946	£ 1,590,703,875.67	144,289	£ 1,638,753,836.91	-	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	14,300	£ 137,350,639.73	5.84%	0.48%	7,375	£ 47,639,611.89	6,925	£ 89,711,027.84	-	£ -	1,111	£ 9,790,120.18	13,189	£ 127,560,519.55	-	£ -	14,300	£ 137,350,639.73
32,803	£ 287,748,648.64	12.24%	1-2 yrs	31,671	£ 268,901,483.87	11.44%	0.80%	19,083	£ 117,422,400.98	12,588	£ 151,479,082.89	-	£ -	2,258	£ 19,028,427.42	29,413	£ 249,873,056.45	-	£ -	31,671	£ 268,901,483.87
16,110	£ 121,629,036.21	5.17%	2-3 yrs	15,011	£ 107,641,726.25	4.58%	0.60%	11,031	£ 63,729,731.35	3,979	£ 43,911,994.90	1	£ -	739	£ 5,357,801.22	14,272	£ 102,283,925.03	-	£ -	15,011	£ 107,641,726.25
39,255	£ 219,337,007.51	9.33%	> 3yrs	37,102	£ 197,784,144.72	8.41%	0.92%	35,375	£ 180,583,528.24	1,727	£ 17,200,616.48	-	£ -	937	£ 5,491,560.08	36,165	£ 192,292,584.64	-	£ -	37,102	£ 197,784,144.72
102,937	£ 777,321,164.12	33.07%	Used vehicles	98,084	£ 711,677,994.57	30.28%	2.79%	72,864	£ 409,375,272.46	25,219	£ 302,302,722.11	1	£ -	5,045	£ 39,667,908.90	93,039	£ 672,010,085.67	-	£ -	98,084	£ 711,677,994.57
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

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	93,881	£ 514,939,354.01	21.91%	3.31%	93,881	£ 514,939,354.01	-	£ -	-	£ -	6,945	£ 52,680,770.51	86,936	£ 462,258,583.50	21,017	£ 105,564,081.55	72,864	£ 409,375,272.46
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	148,491	£ 1,835,492,477.47	78.09%	-3.39%	-	£ -	148,491	£ 1,835,492,477.47	-	£ -	2,443	£ 35,037,099.63	146,048	£ 1,800,455,377.84	123,272	£ 1,533,189,755.36	25,219	£ 302,302,722.11
315	£ 1,907,540.22	0.08%	Lease Purchase	1	£ -	0.00%	0.08%	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -	1	£ -
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

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	8,617	£ 55,332,592.80	2.35%	0.34%	6,693	£ 34,811,103.04	1,924	£ 20,521,489.76	-	£ -	354	£ 2,853,712.22	8,263	£ 52,478,880.58	1,473	£ 14,093,794.83	7,144	£ 41,238,797.97
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,061	£ 659,194,543.31	28.05%	0.34%	26,694	£ 157,091,567.62	49,367	£ 502,102,975.69	-	£ -	1,778	£ 16,252,776.85	74,283	£ 642,941,766.46	43,145	£ 421,550,247.64	32,916	£ 237,644,295.67
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	82,337	£ 823,728,998.30	35.05%	-0.23%	25,019	£ 138,025,866.66	57,317	£ 685,703,131.64	1	£ -	3,485	£ 32,796,462.69	78,852	£ 790,932,535.61	53,330	£ 602,339,790.15	29,007	£ 221,389,208.15
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	31,405	£ 349,046,092.59	14.85%	-0.04%	11,457	£ 59,277,683.55	19,948	£ 289,768,409.04	-	£ -	1,353	£ 13,609,981.27	30,052	£ 335,436,111.32	20,655	£ 265,641,647.81	10,750	£ 83,404,444.78
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	22,780	£ 250,037,091.80	10.64%	-0.19%	11,221	£ 57,159,658.23	11,559	£ 192,877,433.57	-	£ -	1,162	£ 11,070,432.19	21,618	£ 238,966,659.61	13,997	£ 185,765,396.11	8,783	£ 64,271,695.69
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,787	£ 78,682,137.46	3.35%	-0.15%	4,674	£ 24,491,723.16	3,113	£ 54,190,414.30	-	£ -	432	£ 4,055,351.14	7,355	£ 74,626,786.32	4,354	£ 55,409,388.76	3,433	£ 23,272,748.70
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,644	£ 66,005,482.11	2.81%	-0.06%	3,903	£ 20,287,611.50	2,741	£ 45,717,870.61	-	£ -	394	£ 3,359,352.14	6,250	£ 62,646,129.97	3,642	£ 45,721,190.41	3,002	£ 20,284,291.70
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,601	£ 26,363,790.54	1.12%	-0.06%	1,462	£ 7,807,265.76	1,139	£ 18,556,524.78	-	£ -	177	£ 1,522,182.57	2,424	£ 24,841,607.97	1,504	£ 18,980,701.75	1,097	£ 7,383,088.79
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,124	£ 21,846,755.13	0.93%	-0.02%	1,294	£ 6,999,598.39	830	£ 14,847,156.74	-	£ -	123	£ 1,076,349.21	2,001	£ 20,770,405.92	1,158	£ 15,600,686.35	966	£ 6,246,068.78
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,364	£ 14,059,767.15	0.60%	0.02%	912	£ 5,289,780.67	452	£ 8,769,986.48	-	£ -	93	£ 804,779.13	1,271	£ 13,254,988.02	736	£ 9,973,901.35	628	£ 4,085,865.80
452	£ 4,214,289.55	0.18%	25,000 - 30,000	409	£ 3,865,133.72	0.16%	0.01%	328	£ 1,967,790.81	81	£ 1,897,342.91	-	£ -	22	£ 118,577.30	387	£ 3,746,556.42	190	£ 2,524,850.05	219	£ 1,340,283.67
296	£ 3,107,424.72	0.13%	Over 30,000	244	£ 2,269,446.57	0.10%	0.04%	224	£ 1,729,704.62	20	£ 539,741.95	-	£ -	15	£ 197,913.43	229	£ 2,071,533.14	105	£ 1,152,241.70	139	£ 1,117,204.87
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%	93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

Information Contract Pool 5

Balloons as of the Monthly Period							
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Remaining term	No of Contracts	Included Receivables Balance	% of Total	change in %
8,426	£ 60,478,573.78	5.77%	< 6	9,000	£ 55,769,704.00	4.97%	0.80%
12,299	£ 93,919,388.88	8.97%	6 - 10	16,695	£ 122,300,330.09	10.90%	-1.93%
16,188	£ 118,751,743.11	11.34%	11 - 15	17,938	£ 127,695,510.81	11.38%	-0.04%
21,028	£ 153,487,532.79	14.65%	16 - 20	23,704	£ 177,027,925.31	15.78%	-1.12%
20,396	£ 147,404,968.29	14.07%	21 - 25	26,999	£ 198,558,058.08	17.69%	-3.62%
21,246	£ 157,011,448.02	14.99%	26 - 30	22,417	£ 164,195,612.64	14.63%	0.36%
22,401	£ 167,685,710.04	16.01%	31 - 35	15,966	£ 129,421,371.05	11.53%	4.48%
7,047	£ 52,672,570.16	5.03%	36 - 40	9,413	£ 82,061,866.13	7.31%	-2.28%
7,953	£ 70,483,157.09	6.73%	41 - 45	5,342	£ 56,168,348.24	5.01%	1.72%
2,589	£ 25,525,167.94	2.44%	46 - 50	1,018	£ 8,933,086.39	0.80%	1.64%
-	£ -	0.00%	51 - 55	-	£ -	0.00%	0.00%
-	£ -	0.00%	56 - 60	-	£ -	0.00%	0.00%
-	£ -	0.00%	> 60	-	£ -	0.00%	0.00%
139,573	£ 1,047,420,260.10	100.00%	Total	148,492	£ 1,122,131,812.74	100.00%	0.00%

Financing Contract						Person				VehicleStatus			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
-	£ -	8,999	£ 55,769,704.00	1	£ -	229	£ 1,437,120.10	8,771	£ 54,332,583.90	6,875	£ 43,233,384.40	2,125	£ 12,536,319.60
-	£ -	16,695	£ 122,300,330.09	-	£ -	308	£ 2,462,618.18	16,387	£ 119,837,711.91	14,291	£ 105,070,358.73	2,404	£ 17,229,971.36
-	£ -	17,938	£ 127,695,510.81	-	£ -	332	£ 2,583,446.61	17,606	£ 125,112,064.20	15,075	£ 107,669,444.97	2,863	£ 20,026,065.84
-	£ -	23,704	£ 177,027,925.31	-	£ -	387	£ 3,036,708.75	23,317	£ 173,991,216.56	20,396	£ 154,244,656.50	3,308	£ 22,783,268.81
-	£ -	26,999	£ 198,558,058.08	-	£ -	399	£ 3,193,825.67	26,600	£ 195,364,232.41	22,854	£ 169,663,860.39	4,145	£ 28,894,197.69
-	£ -	22,417	£ 164,195,612.64	-	£ -	331	£ 2,757,105.83	22,086	£ 161,438,506.81	18,426	£ 136,012,982.18	3,991	£ 28,182,630.46
-	£ -	15,966	£ 129,421,371.05	-	£ -	221	£ 1,963,068.52	15,745	£ 127,458,302.53	12,601	£ 105,346,913.84	3,365	£ 24,074,457.21
-	£ -	9,413	£ 82,061,866.13	-	£ -	112	£ 1,124,293.76	9,301	£ 80,937,572.37	7,476	£ 67,474,792.88	1,937	£ 14,587,073.25
-	£ -	5,342	£ 56,168,348.24	-	£ -	104	£ 1,136,554.92	5,238	£ 55,031,793.32	4,554	£ 49,675,130.67	788	£ 6,493,217.57
-	£ -	1,018	£ 8,933,086.39	-	£ -	20	£ 201,050.80	998	£ 8,732,035.59	724	£ 6,640,635.60	294	£ 2,292,450.79
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	148,491	£ 1,122,131,812.74	1	£ -	2,443	£ 19,895,793.14	146,049	£ 1,102,236,019.60	123,272	£ 945,032,160.16	25,220	£ 177,099,652.58

Months Seasoned							
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Seasoned	No of Contracts	Included Receivables Balance	% of Total	change in %
33,445	£ 464,798,546.88	19.77%	< 6	17,071	£ 229,908,900.91	9.78%	9.99%
38,622	£ 473,668,013.40	20.15%	6 - 10	32,548	£ 403,293,709.31	17.16%	2.99%
39,191	£ 418,752,985.67	17.82%	11 - 15	48,736	£ 550,931,995.25	23.44%	-5.62%
39,420	£ 377,158,126.75	16.05%	16 - 20	45,050	£ 465,279,303.40	19.80%	-3.75%
31,710	£ 252,826,377.50	10.76%	21 - 25	32,112	£ 284,480,252.48	12.10%	-1.35%
25,098	£ 180,579,472.52	7.68%	26 - 30	29,254	£ 230,935,725.75	9.83%	-2.14%
19,500	£ 111,024,990.40	4.72%	31 - 35	17,688	£ 99,540,140.00	4.23%	0.49%
8,126	£ 44,240,454.18	1.88%	36 - 40	8,312	£ 49,351,972.22	2.10%	-0.22%
4,791	£ 19,735,969.19	0.84%	41 - 45	5,619	£ 23,966,720.57	1.02%	-0.18%
1,965	£ 5,565,546.87	0.24%	46 - 50	3,332	£ 9,526,622.29	0.41%	-0.17%
1,117	£ 1,837,129.36	0.08%	51 - 55	1,702	£ 2,757,732.27	0.12%	-0.04%
529	£ 299,796.42	0.01%	56 - 60	783	£ 434,692.40	0.02%	-0.01%
67	£ 18,831.77	0.00%	> 60	166	£ 24,064.63	0.00%	0.00%
243,581	£ 2,350,468,577.37	100.00%	Total	242,373	£ 2,350,431,831.48	100.00%	0.00%

Financing Contract						Person				VehicleStatus			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
5,685	£ 49,370,029.61	11,386	£ 180,538,871.30	-	£ -	590	£ 8,929,193.42	16,481	£ 220,979,707.49	10,216	£ 157,815,243.07	6,855	£ 72,093,657.84
11,443	£ 89,227,744.89	21,105	£ 314,065,964.42	-	£ -	1,235	£ 16,247,558.81	31,313	£ 387,046,150.50	19,992	£ 284,788,105.44	12,556	£ 118,505,603.87
15,270	£ 106,477,094.10	33,466	£ 444,454,901.15	-	£ -	1,670	£ 18,640,343.79	47,066	£ 532,291,651.46	31,684	£ 397,849,138.91	17,052	£ 153,082,856.34
15,628	£ 91,735,310.70	29,422	£ 373,543,992.70	-	£ -	1,881	£ 18,036,324.31	43,169	£ 447,242,979.09	28,550	£ 336,411,801.32	16,500	£ 128,867,502.08
11,908	£ 63,075,458.77	20,204	£ 221,404,793.71	-	£ -	1,544	£ 12,403,280.91	30,568	£ 272,076,971.57	19,153	£ 196,061,964.46	12,959	£ 88,418,288.02
10,524	£ 47,812,006.92	18,730	£ 183,123,718.83	-	£ -	1,072	£ 7,311,297.58	28,182	£ 223,624,428.17	18,652	£ 164,850,277.40	10,602	£ 66,085,448.35
8,645	£ 25,355,789.71	9,043	£ 74,184,350.29	-	£ -	740	£ 3,300,287.18	16,948	£ 96,239,852.82	8,935	£ 58,783,648.87	8,753	£ 40,756,491.13
5,081	£ 20,345,505.16	3,231	£ 29,006,467.06	-	£ -	287	£ 1,750,408.80	8,025	£ 47,601,563.42	3,044	£ 24,787,727.90	5,268	£ 24,564,244.32
4,295	£ 12,144,498.35	1,324	£ 11,822,222.22	-	£ -	194	£ 795,004.46	5,425	£ 23,171,716.11	2,227	£ 12,367,145.84	3,392	£ 11,599,574.73
2,896	£ 6,383,070.06	436	£ 3,143,552.23	-	£ -	98	£ 227,186.50	3,234	£ 9,299,435.79	1,204	£ 4,091,233.22	2,128	£ 5,435,389.07
1,654	£ 2,554,225.58	48	£ 203,506.69	-	£ -	32	£ 63,170.84	1,670	£ 2,694,561.43	381	£ 833,612.93	1,321	£ 1,924,119.34
745	£ 434,692.40	38	£ -	-	£ -	26	£ 13,602.60	757	£ 421,089.80	176	£ 109,188.37	607	£ 325,504.03
107	£ 23,927.76	58	£ 136.87	1	£ -	19	£ 210.94	147	£ 23,853.69	75	£ 4,749.18	91	£ 19,315.45
93,881	£ 514,939,354.01	148,491	£ 1,835,492,477.47	1	£ -	9,388	£ 87,717,870.14	232,985	£ 2,262,713,961.34	144,289	£ 1,638,753,836.91	98,084	£ 711,677,994.57

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	£ 4,019,703.03	0.17%	£ 21,019,330.56	0.89%
2-month overdue	£ 1,197,302.60	0.05%	£ 10,080,068.13	0.43%
3-month overdue	£ 739,796.18	0.03%	£ 4,119,850.82	0.18%
4-month overdue	£ 956,645.82	0.04%	£ 2,399,133.04	0.10%
5-month overdue	£ 464,807.57	0.02%	£ 1,204,581.29	0.05%
6-month overdue	£ 584,617.60	0.02%	£ 929,594.28	0.04%
> 6-month overdue	£ 786,411.87	0.03%	£ 1,167,839.18	0.05%
	£ 8,749,284.67	0.37%	£ 40,920,397.30	1.74%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance
£ 343,279.79	£ 5,486,695.75	£ 3,676,423.24	£ 15,532,634.81	£ -	£ -
£ 225,877.64	£ 3,241,443.69	£ 971,424.96	£ 6,838,624.44	£ -	£ -
£ 175,762.99	£ 1,335,131.23	£ 564,033.19	£ 2,784,719.59	£ -	£ -
£ 146,639.83	£ 651,682.00	£ 810,005.99	£ 1,747,451.04	£ -	£ -
£ 94,418.99	£ 334,125.85	£ 370,388.58	£ 870,455.44	£ -	£ -
£ 89,795.15	£ 282,077.05	£ 494,822.45	£ 647,517.23	£ -	£ -
£ 254,308.30	£ 414,381.11	£ 532,103.57	£ 753,458.07	£ -	£ -
£ 1,330,082.69	£ 11,745,536.68	£ 7,419,201.98	£ 29,174,860.62	£ -	£ -

Person				Vehicle Status			
Corporate		Retail		New		Used	
Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value	Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 926,934.15	£ 158,895.42	£ 20,092,396.41	£ 3,860,807.61	£ 13,037,893.11	£ 3,082,506.04	£ 7,981,437.45	£ 937,196.99
£ 324,167.39	£ 40,372.92	£ 9,755,900.74	£ 1,156,929.68	£ 5,647,034.55	£ 720,042.58	£ 4,433,033.58	£ 477,260.02
£ 190,582.59	£ 52,432.16	£ 3,929,268.23	£ 687,364.02	£ 2,279,414.70	£ 408,359.20	£ 1,840,436.12	£ 331,436.98
£ 122,401.19	£ 33,123.99	£ 2,276,731.85	£ 923,521.83	£ 1,377,405.16	£ 598,819.99	£ 1,021,727.88	£ 357,825.83
£ 88,581.61	£ 15,693.89	£ 1,115,999.68	£ 449,113.68	£ 708,954.68	£ 288,696.94	£ 495,626.61	£ 176,110.63
£ 79,030.67	£ 18,935.10	£ 850,563.61	£ 565,682.50	£ 581,096.85	£ 439,123.79	£ 348,497.43	£ 145,493.81
£ 85,221.06	£ 46,260.93	£ 1,082,618.12	£ 740,150.94	£ 668,244.42	£ 474,159.12	£ 499,594.76	£ 312,252.75
£ 1,816,918.66	£ 365,714.41	£ 39,103,478.64	£ 8,383,570.26	£ 24,300,043.47	£ 6,011,707.66	£ 16,620,353.83	£ 2,737,577.01

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	£ 647,851.23	0.03%	£ 17,470,644.84	0.74%
2-month overdue	£ 428,936.76	0.01%	£ 9,199,098.08	0.39%
3-month overdue	£ 289,328.38	0.01%	£ 3,654,386.22	0.16%
4-month overdue	£ 184,200.05	0.00%	£ 1,592,636.15	0.07%
5-month overdue	£ 116,128.62	0.00%	£ 835,327.60	0.04%
6-month overdue	£ 69,132.39	0.00%	£ 397,066.90	0.02%
> 6-month overdue	£ 219,884.24	0.01%	£ 599,839.09	0.03%
	£ 1,955,461.67	0.07%	£ 33,748,998.88	1.44%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance
£ 259,689.98	£ 5,380,637.92	£ 388,161.25	£ 12,090,006.92	£ -	£ -
£ 207,694.96	£ 3,216,014.92	£ 221,241.80	£ 5,983,083.16	£ -	£ -
£ 148,321.03	£ 1,303,398.40	£ 141,007.35	£ 2,350,987.82	£ -	£ -
£ 94,004.43	£ 576,725.86	£ 90,195.62	£ 1,015,910.29	£ -	£ -
£ 56,191.61	£ 297,284.36	£ 59,937.01	£ 538,043.24	£ -	£ -
£ 43,207.00	£ 218,359.36	£ 25,925.39	£ 178,707.54	£ -	£ -
£ 140,897.68	£ 309,543.91	£ 78,986.56	£ 290,295.18	£ -	£ -
£ 950,006.69	£ 11,301,964.73	£ 1,005,454.98	£ 22,447,034.15	£ -	£ -

Person				Vehicle Status			
Corporate		Retail		New		Used	
Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value	Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 807,831.49	£ 38,881.42	£ 16,662,813.35	£ 608,969.81	£ 10,169,610.80	£ 346,515.78	£ 7,301,034.04	£ 301,335.45
£ 303,307.01	£ 18,956.36	£ 8,895,791.07	£ 409,980.40	£ 5,029,346.33	£ 204,843.40	£ 4,169,751.75	£ 224,093.36
£ 156,434.31	£ 17,692.58	£ 3,497,951.91	£ 271,635.80	£ 1,998,747.16	£ 132,262.37	£ 1,655,639.06	£ 157,066.01
£ 112,516.94	£ 23,121.99	£ 1,480,119.21	£ 161,078.06	£ 849,878.37	£ 76,664.99	£ 742,757.78	£ 107,535.06
£ 83,116.64	£ 10,198.57	£ 752,210.96	£ 105,930.05	£ 443,011.70	£ 46,768.82	£ 392,315.90	£ 69,359.80
£ 70,575.48	£ 10,403.48	£ 326,491.42	£ 58,728.91	£ 167,187.66	£ 26,359.35	£ 229,879.24	£ 42,773.04
£ 71,802.89	£ 31,984.38	£ 528,036.20	£ 187,899.86	£ 275,269.71	£ 94,625.16	£ 324,569.38	£ 125,259.08
£ 1,605,584.76	£ 151,238.78	£ 32,143,414.12	£ 1,804,222.89	£ 18,933,051.73	£ 928,039.87	£ 14,815,947.15	£ 1,027,421.80

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	350	0.14%	£ 2,431,521.79	0.10%
2-month overdue	96	0.04%	£ 431,398.45	0.02%
3-month overdue	67	0.03%	£ 342,035.60	0.01%
4-month overdue	92	0.04%	£ 477,053.83	0.02%
5-month overdue	50	0.02%	£ 210,652.69	0.01%
6-month overdue	40	0.02%	£ 227,922.70	0.01%
> 6-month overdue	72	0.03%	£ 264,219.49	0.01%
	767	0.32%	£ 4,384,804.55	0.19%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
21	£ 5,829.65	329	£ 2,425,692.14	-	£ -
27	£ 7,974.31	69	£ 423,424.14	-	£ -
18	£ 11,644.30	49	£ 330,391.30	-	£ -
18	£ 10,390.15	74	£ 466,663.68	-	£ -
10	£ 4,506.92	40	£ 206,145.77	-	£ -
14	£ 6,177.08	26	£ 221,745.62	-	£ -
29	£ 36,584.88	43	£ 227,634.61	-	£ -
137	£ 83,107.29	630	£ 4,301,697.26	-	£ -

Person				Vehicle Status			
Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
12	£ 91,282.89	338	£ 2,340,238.90	270	£ 2,000,009.88	80	£ 431,511.91
1	£ 210.94	95	£ 431,187.51	35	£ 215,671.00	61	£ 215,727.45
4	£ 19,500.95	63	£ 322,534.65	38	£ 230,600.22	29	£ 111,435.38
3	£ 9,884.25	89	£ 467,169.58	58	£ 347,236.91	34	£ 129,816.92
1	£ 5,464.97	49	£ 205,187.72	32	£ 138,338.69	18	£ 72,314.00
3	£ 8,455.19	37	£ 219,467.51	23	£ 193,863.87	17	£ 34,058.83
1	£ 13,074.81	71	£ 251,144.68	39	£ 171,042.09	33	£ 93,177.40
25	£ 147,874.00	742	£ 4,236,930.55	495	£ 3,296,762.66	272	£ 1,088,041.89

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	127	0.05%	£ 636,861.91	0.03%
2-month overdue	43	0.02%	£ 269,957.39	0.01%
3-month overdue	20	0.01%	£ 95,428.46	0.00%
4-month overdue	30	0.01%	£ 220,770.89	0.01%
5-month overdue	25	0.01%	£ 95,158.79	0.00%
6-month overdue	30	0.01%	£ 228,889.61	0.01%
> 6-month overdue	33	0.01%	£ 189,190.20	0.01%
	308	0.13%	£ 1,736,257.25	0.07%

Financing Contract					
Hire Purchase		PCP Agreements		Lease Purchase	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
38	£ 75,394.01	89	£ 561,467.90	-	£ -
4	£ 4,570.75	39	£ 265,386.64	-	£ -
6	£ 10,655.51	14	£ 84,772.95	-	£ -
7	£ 7,871.06	23	£ 212,899.83	-	£ -
8	£ 12,734.59	17	£ 82,424.20	-	£ -
8	£ 18,341.48	22	£ 210,548.13	-	£ -
12	£ 30,895.54	21	£ 158,294.66	-	£ -
83	£ 160,462.94	225	£ 1,575,794.31	-	£ -

Person				Vehicle Status			
Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
4	£ 27,819.77	123	£ 609,042.14	79	£ 450,667.75	48	£ 186,194.16
1	£ 20,649.44	42	£ 249,307.95	35	£ 240,414.94	8	£ 29,542.45
1	£ 14,647.33	19	£ 80,781.13	8	£ 39,943.84	12	£ 55,484.62
-	£ -	30	£ 220,770.89	14	£ 149,762.16	16	£ 71,008.73
-	£ -	25	£ 95,158.79	19	£ 84,688.45	6	£ 10,470.34
-	£ -	30	£ 228,889.61	18	£ 184,226.43	12	£ 44,663.18
1	£ 343.36	32	£ 188,846.84	20	£ 148,931.40	13	£ 40,258.80
7	£ 63,459.90	301	£ 1,672,797.35	193	£ 1,298,634.97	115	£ 437,622.28

Terminated Receivable

Voluntary Termination Contracts at the end of the Monthly Period					Financing Contract						Person				Vehicle Status			
Months from Voluntary Termination date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	254	0.10%	£ 2,330,838.88	0.10%	49	£ 318,703.16	205	£ 2,012,135.72	-	£ -	1	£ 13,566.34	253	£ 2,317,272.54	146	£ 1,501,869.80	108	£ 828,969.08
Greater than 0 day, less than 1-month overdue	19	0.01%	£ 204,474.85	0.01%	4	£ 24,834.17	15	£ 179,640.68	-	£ -	-	£ -	19	£ 204,474.85	13	£ 151,245.54	6	£ 53,229.31
2-month overdue	19	0.01%	£ 147,831.28	0.01%	7	£ 12,883.71	12	£ 134,947.57	-	£ -	-	£ -	19	£ 147,831.28	12	£ 134,947.57	7	£ 12,883.71
3-month overdue	13	0.01%	£ 28,000.54	0.00%	5	£ 9,433.02	8	£ 18,567.52	-	£ -	-	£ -	13	£ 28,000.54	6	£ 10,123.48	7	£ 17,877.06
4-month overdue	22	0.01%	£ 108,672.17	0.00%	8	£ 56,694.93	14	£ 51,977.24	-	£ -	-	£ -	22	£ 108,672.17	9	£ 30,527.72	13	£ 78,144.45
5-month overdue	23	0.01%	£ 63,442.21	0.00%	9	£ 19,599.98	14	£ 43,842.23	-	£ -	-	£ -	23	£ 63,442.21	10	£ 42,915.84	13	£ 20,526.37
6-month overdue	25	0.01%	£ 75,543.75	0.00%	9	£ 39,199.13	16	£ 36,344.62	-	£ -	-	£ -	25	£ 75,543.75	14	£ 35,647.57	11	£ 39,896.18
> 6-month overdue	50	0.02%	£ 111,924.28	0.00%	23	£ 37,356.78	27	£ 74,567.50	-	£ -	-	£ -	50	£ 111,924.28	23	£ 70,335.10	27	£ 41,589.18
Total by Days in Arrears	171	0.07%	£ 739,889.08	0.03%	65	£ 200,001.72	106	£ 539,887.36	-	£ -	-	£ -	171	£ 739,889.08	87	£ 475,742.82	84	£ 264,146.26
	425	0.18%	£ 3,070,727.96	0.13%	114	£ 518,704.88	311	£ 2,552,023.08	-	£ -	1	£ 13,566.34	424	£ 3,057,161.62	233	£ 1,977,612.62	192	£ 1,093,115.34

PCP Return Contracts at the end of the Monthly Period					Financing Contract						Person				Vehicle Status			
Months from PCP Return Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	68	0.03%	£ 612,963.83	0.03%	-	£ -	68	£ 612,963.83	-	£ -	1	£ 9,185.40	67	£ 603,778.43	59	£ 571,240.86	9	£ 41,722.97
Greater than 0 day, less than 1-month overdue	20	0.01%	£ 275,827.17	0.01%	-	£ -	20	£ 275,827.17	-	£ -	-	£ -	20	£ 275,827.17	19	£ 266,359.14	1	£ 9,468.03
2-month overdue	3	0.00%	£ 31,782.93	0.00%	-	£ -	3	£ 31,782.93	-	£ -	-	£ -	3	£ 31,782.93	2	£ 26,654.71	1	£ 5,128.22
3-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
4-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
5-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
6-month overdue	1	0.00%	£ 171.32	0.00%	-	£ -	1	£ 171.32	-	£ -	-	£ -	1	£ 171.32	1	£ 171.32	-	£ -
> 6-month overdue	3	0.00%	£ 2,666.12	0.00%	-	£ -	3	£ 2,666.12	-	£ -	-	£ -	3	£ 2,666.12	3	£ 2,666.12	-	£ -
Total by Days in Arrears	27	0.01%	£ 310,447.54	0.01%	-	£ -	27	£ 310,447.54	-	£ -	-	£ -	27	£ 310,447.54	25	£ 295,851.29	2	£ 14,596.25
	95	0.04%	£ 923,411.37	0.04%	-	£ -	95	£ 923,411.37	-	£ -	1	£ 9,185.40	94	£ 914,225.97	84	£ 867,092.15	11	£ 56,319.22

Hostile Terminated Contracts					Financing Contract						Person				Vehicle Status			
Months from Hostile Termination Date	No of Contracts	% of Contract Pool by Number	Included Receivables Balance	% of Total Pool by Balance	Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
					No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
Assets in Stock	66	0.02%	£ 578,415.99	0.02%	38	£ 216,417.47	27	£ 352,989.32	1	£ 9,009.20	4	£ 26,886.26	62	£ 551,529.73	27	£ 344,872.63	39	£ 233,543.36
Greater than 0 day, less than 1-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
2-month overdue	5	0.00%	£ 51,190.98	0.00%	1	£ 311.71	4	£ 50,879.27	-	£ -	-	£ -	5	£ 51,190.98	1	£ 9,333.34	4	£ 41,857.64
3-month overdue	5	0.00%	£ 51,229.05	0.00%	2	£ 637.12	3	£ 50,591.93	-	£ -	-	£ -	5	£ 51,229.05	3	£ 50,591.93	2	£ 637.12
4-month overdue	15	0.01%	£ 130,487.81	0.01%	6	£ 48,538.17	9	£ 81,949.64	-	£ -	1	£ 15,120.67	14	£ 115,367.14	7	£ 60,584.98	8	£ 69,902.83
5-month overdue	29	0.01%	£ 283,592.67	0.01%	13	£ 79,203.86	16	£ 204,388.81	-	£ -	-	£ -	29	£ 283,592.67	15	£ 159,019.26	14	£ 124,573.41
6-month overdue	45	0.02%	£ 297,866.46	0.01%	21	£ 91,893.66	24	£ 205,972.80	-	£ -	3	£ 15,420.48	42	£ 282,445.98	19	£ 146,293.35	26	£ 151,573.11
> 6-month overdue	357	0.15%	£ 1,558,297.46	0.07%	225	£ 614,999.03	132	£ 943,298.43	-	£ -	32	£ 78,960.56	325	£ 1,479,336.90	105	£ 704,672.42	252	£ 853,625.04
Total by Days in Arrears	456	0.19%	£ 2,372,664.43	0.10%	268	£ 835,583.55	188	£ 1,537,080.88	-	£ -	36	£ 109,501.71	420	£ 2,263,162.72	150	£ 1,130,495.28	306	£ 1,242,169.15
	522	0.19%	£ 2,951,080.42	0.13%	306	£ 1,052,001.02	215	£ 1,890,070.20	1	£ 9,009.20	40	£ 136,387.97	482	£ 2,814,692.45	177	£ 1,475,367.91	345	£ 1,475,712.51

PCP Return Balance sold in the Monthly Period

	23	22	21	20	19	18
	Monthly Period	31-Aug-13	31-Jul-13	30-Jun-13	31-May-13	30-Apr-13
PCP Returns						
PCP Return Balance for PCP Recoveries	£ 647,314.28	£ 965,048.58	£ 544,202.39	£ 872,771.79	£ 728,812.26	£ 467,923.64
PCP Recoveries in the Monthly Period	£ 591,484.82	£ 825,199.84	£ 503,091.71	£ 785,986.65	£ 692,247.03	£ 462,120.64
PCP - Net (profit/loss)	£ 55,829.46	£ 139,848.74	£ 41,110.68	£ 86,785.14	£ 36,565.23	£ 5,803.00

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	88	£81,190.93	859	£1,201,863.09
Sep-2013	140	£196,554.42	999	£1,398,417.51
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		
	999	£1,398,417.51		

Retention

On-Balance Sheet Retention of Net Economic Interest

End of Monthly Period

<i>Portfolio description</i>	<i>No of Contracts</i>	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in % of Total</i>
Driver UK Master Compartment 1	242,373	£ 2,350,431,831.48	
Asset Retention	12,727	£ 123,715,479.03	5.26%
Total	255,100	£ 2,474,147,310.51	5.26%

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,521,591.57	5.00%
Actual Retention	£ 123,715,479.03	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
842	04/03/2008	22/09/2013	£ 14,500.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 265.00	6.0%	n/a	WM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
843	17/05/2008	07/03/2013	£ 12,617.65	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 2,573.35	20.4%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
844	17/10/2008	15/03/2013	£ 11,794.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,926.33	16.3%	n/a	YH	Used	Volkswagen	Hire Purchase	n/a	Private Individual
845	14/11/2008	15/03/2013	£ 9,424.13	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 794.76	8.4%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
846	29/01/2009	06/03/2013	£ 22,549.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 200.00	-0.9%	n/a	EM	Used	Audi	Solutions	n/a	Private Individual
847	03/03/2009	22/09/2013	£ 15,300.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 420.75	2.8%	n/a	EM	New	Volkswagen	Hire Purchase	n/a	Private Individual
848	19/03/2009	24/09/2013	£ 28,500.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 5.00	0.0%	n/a	YH	New	Audi	Solutions	n/a	Private Individual
849	14/03/2009	22/09/2013	£ 3,450.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 90.00	2.6%	n/a	EA	Used	Volkswagen	Hire Purchase	n/a	Private Individual
850	19/03/2009	22/09/2013	£ 9,665.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 507.04	5.2%	n/a	SW	Used	Volkswagen	Hire Purchase	n/a	Sole Trader
851	19/03/2009	14/03/2013	£ 6,000.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 692.85	11.5%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
852	15/04/2009	22/03/2013	£ 6,295.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 483.65	7.7%	n/a	NE	Used	SEAT	Hire Purchase	n/a	Private Individual
853	14/05/2009	22/03/2013	£ 9,000.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,882.40	20.9%	n/a	YH	Used	SEAT	Hire Purchase	n/a	Private Individual
854	28/05/2009	15/03/2013	£ 13,188.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 571.48	4.3%	n/a	NW	Used	Audi	Hire Purchase	n/a	Private Individual
855	17/07/2009	05/03/2013	£ 23,894.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 4,006.24	16.8%	n/a	SC	Used	Audi	Hire Purchase	n/a	Private Individual
856	10/02/2009	22/03/2013	£ 7,394.27	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,963.92	26.6%	n/a	EM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
857	05/09/2009	22/03/2013	£ 10,190.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 2,481.05	24.3%	n/a	EA	New	Volkswagen	Hire Purchase	n/a	Private Individual
858	11/09/2009	22/03/2013	£ 10,824.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 577.28	5.3%	n/a	EM	Used	Volkswagen	Hire Purchase	n/a	Private Individual
859	25/02/2010	22/09/2013	£ 18,050.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 10,737.37	59.5%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
860	30/08/2009	23/09/2013	£ 22,535.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 938.96	4.2%	n/a	EM	Used	Audi	Hire Purchase	n/a	Private Individual
861	07/09/2009	22/02/2013	£ 13,215.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 2,461.38	18.6%	n/a	YH	Used	Chrysler	Hire Purchase	n/a	Private Individual
862	11/09/2009	08/03/2013	£ 2,329.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 482.40	20.7%	n/a	YH	Used	Skoda	Hire Purchase	n/a	Private Individual
863	12/03/2010	11/03/2013	£ 8,340.35	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 60.00	-0.7%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
864	21/09/2009	26/02/2013	£ 47,148.29	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 7,897.78	16.8%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
865	09/09/2009	23/09/2013	£ 13,824.50	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 395.71	2.9%	n/a	YH	Used	Audi	Solutions	n/a	Private Individual
866	14/09/2009	23/09/2013	£ 37,406.51	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 749.36	2.0%	n/a	NW	Used	Audi	Solutions	n/a	Private Individual
867	25/09/2009	22/09/2013	£ 12,750.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 6,782.09	53.2%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
868	29/09/2009	22/09/2013	£ 10,748.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 14.00	0.1%	n/a	WM	New	Skoda	Solutions	n/a	Private Individual
869	30/09/2009	27/02/2013	£ 24,755.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 438.11	0.2%	n/a	YH	Used	Audi	Solutions	n/a	Private Individual
870	25/10/2009	14/03/2013	£ 9,000.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,400.00	-15.6%	n/a	NW	New	Volkswagen	Hire Purchase	n/a	Private Individual
871	07/12/2009	26/02/2013	£ 17,645.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,735.50	9.8%	n/a	SC	Used	Audi	Solutions	n/a	Private Individual
872	08/01/2010	23/09/2013	£ 7,615.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 203.07	2.7%	n/a	SE	Used	Ford	Hire Purchase	n/a	Private Individual
873	12/03/2010	22/09/2013	£ 5,745.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 385.89	6.7%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
874	23/03/2010	22/09/2013	£ 22,871.20	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 11,601.22	50.7%	n/a	NE	New	Volkswagen	Solutions	n/a	Private Individual
875	23/03/2010	22/09/2013	£ 18,688.78	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 438.47	2.3%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
876	03/03/2010	27/08/2013	£ 12,880.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 270.33	2.1%	n/a	YH	New	Skoda	Solutions	n/a	Private Individual
877	09/03/2010	22/09/2013	£ 11,945.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 4,687.40	39.2%	n/a	EM	New	SEAT	Solutions	n/a	Private Individual
878	08/02/2010	18/03/2013	£ 12,145.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 2,123.91	17.5%	n/a	WM	New	SEAT	Hire Purchase	n/a	Private Individual
879	04/03/2010	30/06/2013	£ 11,352.19	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,352.00	11.9%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
880	09/02/2010	22/09/2013	£ 8,110.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 369.60	4.6%	n/a	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
881	25/02/2010	22/09/2013	£ 13,818.50	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,189.35	8.6%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
882	01/03/2010	22/09/2013	£ 11,774.60	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 5,764.50	51.6%	n/a	NE	New	SEAT	Solutions	n/a	Private Individual
883	24/03/2010	23/03/2013	£ 7,160.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 60.00	-0.8%	n/a	WA	New	Volkswagen	Solutions	n/a	Corporate
884	26/02/2010	22/09/2013	£ 13,450.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,676.96	12.5%	n/a	SE	Used	Volkswagen	Solutions	n/a	Private Individual
885	13/04/2010	23/09/2013	£ 13,517.14	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 384.84	2.8%	n/a	LO	New	Audi	Solutions	n/a	Private Individual
886	24/02/2010	22/09/2013	£ 10,898.13	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 5,473.42	50.2%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
887	22/02/2010	06/03/2013	£ 5,200.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 677.28	13.0%	n/a	SE	Used	SEAT	Hire Purchase	n/a	Private Individual
888	06/03/2010	22/09/2013	£ 4,000.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 135.51	3.4%	n/a	LO	Used	Audi	Hire Purchase	n/a	Private Individual
889	06/03/2010	22/09/2013	£ 11,750.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 450.00	3.8%	n/a	SC	New	Volkswagen	Solutions	n/a	Private Individual
890	03/03/2010	22/09/2013	£ 12,499.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 4,869.73	39.0%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
891	02/03/2010	22/09/2013	£ 17,923.98	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 8,277.15	46.2%	n/a	SW	New	Audi	Solutions	n/a	Private Individual
892	28/03/2010	22/03/2013	£ 6,266.46	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 2,000.90	31.9%	n/a	NE	New	Skoda	Hire Purchase	n/a	Private Individual
893	16/03/2010	22/09/2013	£ 8,745.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 6,508.07	74.4%	n/a	YH	New	SEAT	Solutions	n/a	Corporate
894	03/03/2010	22/09/2013	£ 23,494.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 80.00	0.3%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
895	01/03/2010	22/09/2013	£ 9,700.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 4,107.85	42.3%	n/a	WM	New	Skoda	Hire Purchase	n/a	Private Individual
896	10/03/2010	22/09/2013	£ 10,395.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 5,591.20	53.8%	n/a	SE	New	Volkswagen	Solutions	n/a	Private Individual
897	10/03/2010	22/09/2013	£ 21,033.75	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 15,944.95	75.8%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
898	24/03/2010	23/03/2013	£ 11,657.64	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 14.95	-0.1%	n/a	WA	New	Volkswagen	Solutions	n/a	Private Individual
899	19/03/2010	23/09/2013	£ 13,500.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,318.19	9.8%	n/a	SC	Used	Kia	Hire Purchase	n/a	Private Individual
900	24/03/2010	22/09/2013	£ 4,000.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 537.76	13.4%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
901	02/04/2010	23/09/2013	£ 29,360.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,837.30	6.3%	n/a	SC	New	Audi	Hire Purchase	n/a	Private Individual
902	12/04/2010	15/03/2013	£ 21,300.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 2,653.50	12.5%	n/a	SE	Used	Audi	Hire Purchase	n/a	Private Individual
903	17/05/2010	15/03/2013	£ 9,395.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 260.00	-2.8%	n/a	LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
904	05/11/2010	21/03/2013	£ 18,727.52	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,566.64	8.4%	n/a	SW	Used	Mercedes-Ben	Hire Purchase	n/a	Private Individual
905	03/06/2010	23/09/2013	£ 12,160.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 700.00	5.8%	n/a	WM	New	Volkswagen	Solutions	n/a	Private Individual
906	09/06/2010	15/03/2013	£ 8,324.85	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 808.20	9.7%	n/a	LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual
907	31/08/2010	14/02/2013	£ 18,870.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 205.18	1.1%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
908	13/09/2010	26/02/2013	£ 8,600.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 1,083.66	12.6%	n/a	SE	Used	Peugeot	Hire Purchase	n/a	Private Individual
909	05/08/2010	23/09/2013	£ 26,523.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 900.00	3.4%	n/a	SE	Used	Audi	Solutions	n/a	Private Individual
910	12/08/2010	21/03/2013	£ 6,300.00	n/a	n/a	n/a	09/2013	n/a	n/a	n/a	£ 835.00	13.3%	n/a	EM	Used	Ford	Hire Purchase	n/a	Private Individual
911	11/08/2010	20/03/2013	£ 16,490.00	n/a	n/a	n/a	09/2013	n/a											

Invoice Log

	€	£
Total	-	-

Bank Account Reconciliation

Brought forward Accumulation Account Balance from Last Period	£0.00
Movements this period	£0.00
Carried forward Accumulation Account Balance to Next Period	£0.00
Brought forward Distribution Account Balance from Last Period	£184,836,468.92
06/09/2013 Expected monthly collections	£59,829,507.90
20/09/2013 Guarantee payment	£8,895,124.58
20/09/2013 Deferred purchase price	-£7,795,239.71
20/09/2013 Servicer fee	-£1,996,253.94
20/09/2013 Swap payment	-£14,927.77
20/09/2013 Swap receipt	£5,137.30
20/09/2013 Swap receipt	£3,345.45
20/09/2013 Swap receipt	£3,345.45
20/09/2013 Swap receipt	£1,672.73
20/09/2013 Swap receipt	£1,672.73
20/09/2013 Additional receivables	-£109,980,939.70
20/09/2013 Interest	-£1,327,356.13
20/09/2013 Swap interest payment	-£139,261.77
20/09/2013 Swap interest payment	-£139,261.77
20/09/2013 Swap interest payment	-£278,523.53
20/09/2013 Swap interest payment	-£278,523.53
20/09/2013 Swap interest payment	-£345,154.42
20/09/2013 Swap interest payment	-£345,154.42
20/09/2013 Replenishment Adjustment Payment	-£5,724.65
23/09/2013 Guarantee repayment	£65,419,718.61
30/09/2013 Interest	£20,476.62
Movements this period	£11,533,680.03
Carried forward Distribution Account Balance to Next Period	£196,370,148.95

Specific Supplementary UK Information

Event Detailed Calculations

Payment Date Period	20/08/2013 21	20/09/2013 22	21/10/2013 23
Included Receivables Balance	£ 2,350,433,753.01	£ 2,350,428,028.36	£ 2,350,431,831.48
Charged Off Amounts			
Loss on Disposal of Asset	£ 782,147.07	£ 682,505.26	£ 636,825.67
Net Write Off	£ 4,960.70	£ 130,714.36	£ 456,763.26
Gross Losses	£ 960,586.16	£ 1,083,481.84	£ 1,331,646.78
Recoveries	£ 132,367.71	£ 130,413.48	£ 182,228.39
PCP Return Balance	£ 544,202.39	£ 965,048.58	£ 647,314.28
PCP Recoveries	£ 503,091.71	£ 825,199.84	£ 591,484.82
PCP Return (Profit) / Losses	£ 41,110.68	£ 139,848.74	£ 55,829.46
Total Losses	£ 828,218.45	£ 953,068.36	£ 1,149,418.39
Dynamic Net Loss Ratio (%)	0.0352%	0.0405%	0.0489%
Net Losses - Calculation	£ 828,218.45	£ 953,068.36	£ 1,149,418.39
Cumulative Net Losses	£ 6,417,929.87	£ 7,370,998.23	£ 8,520,416.62
New Assets Added	£ 113,993,187.22	£ 109,980,939.70	£ 139,567,007.85
Included receivables balance at Cut Off + Additional Receivables since Cut Off	£ 3,261,599,292.14	£ 3,375,592,479.36	£ 3,485,573,419.06
Cumulative Net Loss Ratio (%)	0.1968%	0.2184%	0.2444%
Late Delinquency Ratio			
Terminated & Defaulted Receivables	£ 73,692.91	£ 116,856.23	£ 111,924.28
Late Delinquency Receivables (180+ Days Overdue)	£ 824,902.59	£ 1,051,740.35	£ 1,167,839.18
Late Delinquency Ratio (%)	0.0320%	0.0398%	0.0449%

Pool Performance Event Data

Payment Date Period	20/08/2013 21	20/09/2013 22	21/10/2013 23
Early Settlements	HP New £ 1,723,608.21	£ 1,617,860.02	£ 1,825,259.01
Early Settlements	HP Used £ 9,074,993.52	£ 8,936,570.88	£ 9,508,882.51
Early Settlements	PCP New £ 30,643,549.97	£ 28,269,043.51	£ 48,201,883.25
Early Settlements	PCP Used £ 8,771,473.10	£ 7,981,952.06	£ 11,100,655.60
Early Settlements	LP New £ -	£ -	£ -
Early Settlements	LP Used £ -	£ -	£ -
Early Settlements	Total £ 50,213,624.80	£ 46,805,426.47	£ 70,636,680.37
Hostile terminations	HP New £ 806.86	£ 82,105.81	£ -
Hostile terminations	HP Used £ 127,105.88	£ 164,896.28	£ 195,629.51
Hostile terminations	PCP New £ 118,148.53	£ 313,538.00	£ 467,057.17
Hostile terminations	PCP Used £ 160,072.24	£ 112,035.66	£ 124,716.47
Hostile terminations	LP New £ -	£ -	£ -
Hostile terminations	LP Used £ -	£ -	£ -
Hostile terminations	Total £ 406,133.51	£ 672,575.75	£ 787,403.15
Voluntary terminations	HP New £ 39,673.12	£ 89,918.15	£ 33,696.75
Voluntary terminations	HP Used £ 467,687.51	£ 576,038.50	£ 391,686.19
Voluntary terminations	PCP New £ 1,761,659.10	£ 1,505,843.05	£ 1,846,598.20
Voluntary terminations	PCP Used £ 619,416.63	£ 451,469.04	£ 658,054.00
Voluntary terminations	LP New £ -	£ -	£ -
Voluntary terminations	LP Used £ -	£ -	£ -
Voluntary terminations	Total £ 2,888,436.36	£ 2,623,268.74	£ 2,930,035.14
Value of terminated receivables	£ 3,294,569.87	£ 3,295,844.49	£ 3,717,438.29
Recoveries on terminated receivables	£ 3,409,759.93	£ 3,197,231.98	£ 3,297,675.75
Aggregate loss on terminated receivables	£ (115,190.06)	£ 98,612.51	£ 419,762.54