

Driver UK Master S.A.

Monthly Investor Report

January 13

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

Page	Table of Contents
1	Cover
2	Content
3	Deal Overview
4	Events & Triggers
5	Ratings
6	Counterparties
7	Notes I
8	Notes II
9	Order of Priority
10	Collections
11	Amortisation Profile
12	Run Out Schedule
13	Pool Concentration
14	Outstanding Contracts
15	Information Contract Pool 0
16	Information Contract Pool 1
17	Information Contract Pool 2
18	Information Contract Pool 3
19	Information Contract Pool 4
20	Information Contract Pool 5
21	Contract in Arrears
22	Hostile Terminated Recoveries
23	PCP Terminated Recoveries
24	Write-offs
25	Retention
26	Fitch
27	Invoice Log
28	Bank Account Reconciliation

Deal Overview

Cut-Off Date prior to Closing Date	31/10/2012		
Issue Date:	20/02/2013	Legal Maturity Date:	20/10/2021
Monthly Period:	01/01/2013 to 31/01/2013		
Monthly Investor Report Performance Date	14/02/2013		
Reporting Frequency:	Monthly		
Period No.:	15		
Payment Date:	20/02/2013		
Next Payment Date:	20/03/2013		
Available Distribution Amount for the Monthly Period:	01/01/2013 to 31/01/2013		
Interest Accrual Period:	22/01/2013	20/02/2013	Days accrued: 29
Series Revolving Period Expiration Date (all Series of Notes)	20/10/2013		

Pool Information at Pool Cut

	No of Contracts	Included Receivables Balance
Pool Information at Closing Date	243,581	£2,350,468,577.37
Repurchase Amount in the Monthly Period	0	£0.00
Cumulative Repurchase Amount since Closing Date	0	£0.00

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

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

Amounts not Invested for the purchase of Additional Receivables

Credit Enhancement Increase Conditions

Weighted Average Seasoning	15.73																																		
Dynamic Net Loss Ratio	<table border="1"> <thead> <tr> <th>Weighted Average Seasoning</th> <th>in %</th> <th>< 12 Months</th> <th>12 - 24 Months</th> <th>25 - 36 Months</th> <th>> 36 Months</th> </tr> </thead> <tbody> <tr> <td>Monthly Period</td> <td></td> <td>> 0.25%</td> <td>>0.45%</td> <td>>2.0%</td> <td>N/A</td> </tr> <tr> <td>Monthly Period</td> <td style="text-align: center;">0.0222%</td> <td style="text-align: center;">-</td> <td style="text-align: center;">No</td> <td style="text-align: center;">-</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>Previous Monthly Period 1</td> <td style="text-align: center;">0.0248%</td> <td style="text-align: center;">-</td> <td style="text-align: center;">No</td> <td style="text-align: center;">-</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>Previous Monthly Period 2</td> <td style="text-align: center;">0.0337%</td> <td style="text-align: center;">-</td> <td style="text-align: center;">No</td> <td style="text-align: center;">-</td> <td style="text-align: center;">N/A</td> </tr> </tbody> </table>					Weighted Average Seasoning	in %	< 12 Months	12 - 24 Months	25 - 36 Months	> 36 Months	Monthly Period		> 0.25%	>0.45%	>2.0%	N/A	Monthly Period	0.0222%	-	No	-	N/A	Previous Monthly Period 1	0.0248%	-	No	-	N/A	Previous Monthly Period 2	0.0337%	-	No	-	N/A
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Monthly Period	0.0783%	-	No	-	-																														
Previous Monthly Period 1	0.0559%	-	No	-	-																														
Previous Monthly Period 2	0.0337%	-	No	-	-																														
Maximum Receivables Balance	£2,350,468,577.37																																		
Late Delinquency Ratio	0.0377%	> 0.7%	-																																
Insolvency Event	No																																		
Enforcement Event	No																																		
Enforcement Notice	No																																		
Cash Collateral Account	19,800,000.00	Account Balance	19,800,000.00	Specified Cash Collateral Account Balance	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 (Level I) it shall, at its own cost, additionally:
 (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:

HSC Bank PLC
Current Rating*

Minimum required Rating

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

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

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations
 If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally:
 (i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
 (ii) provide a guarantee from an Eligible Guarantor.
 If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.
 (Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:
Fulfilled

Swap Counterparty:

Mitsubishi UFJ Securities International Plc
Current Rating*

Minimum required Rating

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

Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	R1M	Stable	A-	F1	Stable	A+	A-1	Stable

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations
 If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally:
 (i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
 (ii) provide a guarantee from an Eligible Guarantor.
 If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.
 (Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:
Fulfilled

Swap Counterparty:

ROYAL BANK OF CANADA
Current Rating*

Minimum required Rating

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

Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AA	A-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:
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 (ii) provide a guarantee from an Eligible Guarantor.
 If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.
 (Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:
Fulfilled

Servicer:

VWFS

Current Rating*

(Volkswagen Financial Services AG)

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

*Ratings last updated on DDMM/YYYY
 +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 Euroclear Banking S.A./ N.V. 1 Boulevard du Roi Albert II. B-1210 Brussels Belgium
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		
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 Fitch 30 North Colonnade London E14 5GN S&P 20 Canada Square Canary Wharf London, E14 5LH
Swap Counterparty:	HSBC Bank Plc 8 Canada Square London E14 5HQ email: vanillasettlements@hsbc.com		
Swap Counterparty:	Royal Bank of Canada Riverbank House 2 Swan Lane London EC4R 3BF email: collateral@rbccm.com		
Swap Counterparty:	Mitsubishi UFJ Securities International Plc Ropemaker Place 25 Ropemaker Street London, EC2Y 9AJ email: docsconfirms@int.sc.mufg.jp		

Notes I

Rating Details (DBRS / Fitch / S&P)	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

	Total Notes	Series 2011-1	Series 2011-2	Series 2011-3	Series 2011-5	Series 2012-1	Series 2012-2	Series 20xx-x	Series 20xx-x
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		
	Total Notes	Series 2011-1	Series 2011-2	Series 2011-3	Series 2011-5	Series 2012-1	Series 2012-2	Series 20xx-x	Series 20xx-x
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

		Series 2011-1	Series 2011-2	Series 2011-3	Series 2011-5	Series 2012-1	Series 2012-2	Series 20xx-x	Series 20xx-x
1-m-Libor for the Monthly period	0.49375%								
Interest (1-m-Libor + Margin 60 bps), for the Monthly Period	£1,433,861.30	£ 260,702.05	£ 260,702.05	£ 325,877.57	£ 325,877.57	£ 130,351.03	£ 130,351.03		
Amortising Series		No	No	No	No	No	No		
Amortising Amount		£ -	£ -	£ -	£ -	£ -	£ -		
Series Nominal Amount		£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Series Percentage		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%		

Interest Shortfall

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

Credit Enhancement for Notes

	Opening	Movement	Closing
Cash Collateral Amount	£ 19,800,000.00		£ 19,800,000.00
Specified Cash Collateral Account Balance	£ 19,800,000.00		£ 19,800,000.00
Cash Collateral Amount as a percentage of the Notes balance	1.20%		1.20%
Overcollateralisation Amount	£ 23,504,273.50		£ 23,504,273.50
Overcollateralisation Percentage	1.00%		1.00%
Overcollateralisation Amount divided by Included Receivables Balance	1.00%		1.00%
Subordinated Loan Balance excluding CCA Amount (see above)	£ 676,936,758.98	£ (12,129.64)	£ 676,924,629.34
Subordinated Loan Target Percentage	28.80%		28.80%
Subordinated Loan Amount divided by Included Receivables Balance	28.80%		28.80%

Information on Swaps

	Series 2011-1	Series 2011-2	Series 2011-3	Series 2011-5	Series 2012-1	Series 2012-2	Series 20xx-x	Series 20xx-x
Swap nominal amount/ Underlying Principle	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Swap Structure	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed		
Index Rate	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor		
Net Swap Payment (Receipt)	£14,476.03	£14,476.03	£17,139.55	£37,204.62	£7,238.01	£7,238.01		

Order of Priority

Order of Priority (waterfall)

Purchased Receivables Collection Amount

Net Swap Receipts

£ 118,718,196.10
£ -

Available Collection Amount of the Period

£ 118,718,196.10

Remaining Amount from Previous Period

£ -

£118,718,196.10

Available Distribution Amount

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

1. Taxes
2. Payments to the Security Trustee
3. Corporate Services Provider/ Servicer Fee/ Rating Agencies fees/ Process Agent)
4. Costs relating to the listing of Notes
5. Account Bank fees
6. Swap Counterparties/ Net Swap Payments or Swap Termination Payments
7. Interest accrued/Interest Shortfalls on all Notes
8. Cash Collateral Account payments
9. Amortising Amount
10. Accumulation Account
11. Any payments under the respective Swap Agreements other than those made under 6
12. Interest Accrued/ Interest Shortfalls on the Subordinated Loan
13. Subordinated Loan Amortising Amount
14. Deferred Purchase Price/ Additional Deferred Purchase Price

£ -
£ -
£ 1,996,254.68
£ 1,278.60
£ -
£ 97,772.25
£ 1,433,861.30
£ -
£ -
£ 103,793,087.25
£ -
£ 1,242,076.44
£ 12,129.64
£ 10,141,735.94

£118,718,196.10
£118,718,196.10
£116,721,941.42
£116,720,662.82
£116,720,662.82
£116,622,890.57
£115,189,029.27
£115,189,029.27
£115,189,029.27
£ 11,395,942.02
£ 11,395,942.02
£ 10,153,865.58
£ 10,141,735.94
£ -

Collections

Early settlements

No of Contracts	Cash	Total Cash Amount
5,607	£ 42,638,263.54	
308	£ 494,688.89	
60	£ 13,013.23	
-	£ 5,165.41	
5,975		£ 43,151,131.07

Early settlements in the

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

Total settlements

Monthly collections

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

Schedules Payments in the

- 5 > Normal payments received £ 68,822,825.05
- 6 > Maturity cash received £ 6,727,766.22

£ 75,550,591.27

Early settlements of the

£ 43,151,131.07

£ 118,701,722.34

Available Distribution Amount

Current prepayment rate

1.91%

Total collections of the

£ 118,701,722.34

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

Brought forward from the above table £ 118,701,722.34

Plus other Ineligible Funded Purchase Price in the £ 16,473.76

Available Distribution Amount £ 118,718,196.10

Less: (Pos 1 - 9) of the Waterfall £ 3,529,166.83

Payments to the Accumulation Account (Pos. 10) of the Waterfall £ 103,793,087.25

B/F Accumulation Balance £ -

Accumulation Amount from this Monthly Period £ 103,793,087.25

B/F Replenishment Adjustment Drawing £ 13,682.06

Additional Purchase Price this Monthly Period £ 103,780,957.61

C/F Accumulation Balance £ -

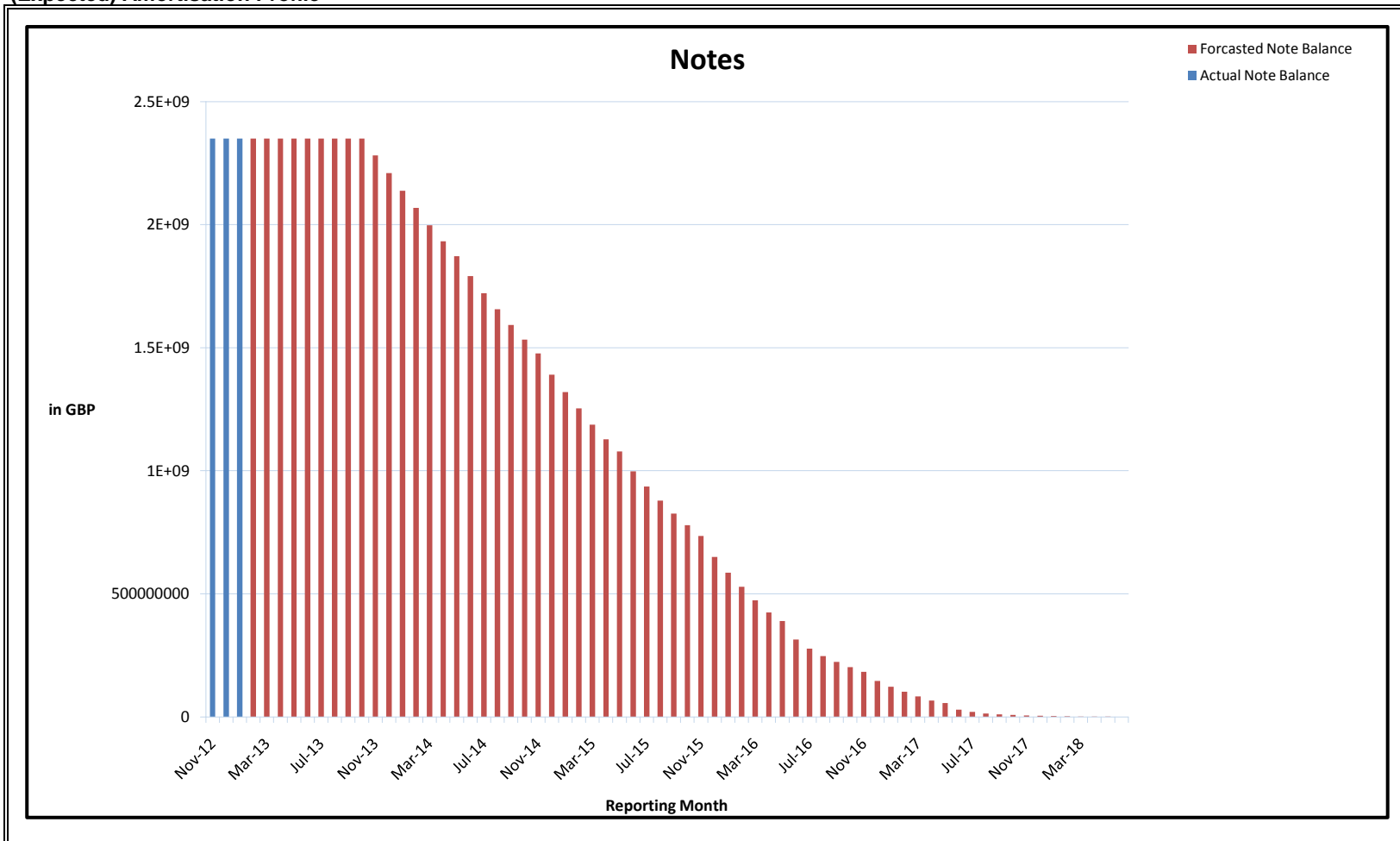
Replenishment Adjustment Drawing £ -

Replenishment Adjustment Payment £ 12,129.64

Check £ 0.00

C/F Replenishment Adjustment Drawing £ 1,552.42

(Expected) Amortisation Profile



Pool concentration
New/Used Vehicles in the initial Pool Cut

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
New	140,644	57.74%	£1,573,147,413.25	66.93%	143,598	58.41%	£1,593,737,297.60	67.81%
Used	102,937	42.26%	£777,321,164.12	33.07%	102,236	41.59%	£756,691,605.24	32.19%
Total	243,581	100.00%	£2,350,468,577.37	100.00%	245,834	100.00%	£2,350,428,902.84	100.00%

EoP after origination of additional Included Receivables
Limit on used cars:

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	32.19%	50.00%

PCP and Lease Purchase Contracts in initial Pool Cut

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%	143,485	58.37%	£1,784,219,359.74	75.91%
Lease Purchase	315	0.13%	£1,907,540.22	0.08%	193	0.08%	£983,276.95	0.04%
Total	139,573	57.30%	£1,757,733,126.46	74.78%	143,678	58.45%	£1,785,202,636.69	75.95%

EoP after origination of additional Included Receivables
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%	75.91%	No limit
Lease Purchase	0.08%	0.04%	5.00%

PCP balloons in initial Pool Cut

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%	£1,036,680,382.55	44.11%	143,485	58.37%	£1,074,659,225.63	45.72%

EoP after origination of additional Included Receivables
Limit on PCP balloons

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44.11%	45.72%	No limit

Non VW Group Vehicles as of initial Pool Cut

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Receivable Balance
New	63	0.03%	£374,355.63	0.02%	57	0.02%	£341,052.36	0.01%
Used	5,684	2.33%	£28,676,601.34	1.22%	5,682	2.31%	£28,058,912.28	1.19%
Total	5,747	2.36%	£29,050,956.97	1.24%	5,739	2.33%	£28,399,964.64	1.21%

EoP after origination of additional Included Receivables
Limit on Non VW Group Vehicles

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.21%	No limit

Monthly Period Concentration as of initial Pool Cut

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%	21	£89,402.57	0.0038%

EoP after origination of additional Included Receivables
Limit on D & Z Credit Bands

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	1.07%	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%	7.91%	4.32%

Limit of Aggregate Receivable Balance

Current Exposure	Limit Exposure
£89,402.57	£150,000.00

Outstanding Contracts

Summary Information		No of Contracts	Included Receivables
Initial VWFS Included Receivables Balance at the Initial Cut-Off Date		243,581	2,350,468,577.37
Included Receivables Balance for the previous Monthly Period Prior to Top Up		244,883	2,256,572,091.23
Included Receivables Balance added in the Previous Monthly Period		7,403	93,868,941.25
Included Receivables Balance Post Top Up for the Previous Monthly Period		243,581	2,350,441,032.48
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables		N/A	103,793,087.25
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables		237,660	2,246,647,945.23
Additional Receivables at this Cut-Off Date (where Funding remains constant)		8,174	103,780,957.61
Additional Receivables at this Cut-Off Date (where the Funding increases)		-	-
Reduction in Included Receivables Balance (Sale of Receivables to other Secured Vehicles at this Cut-Off Date (redeemable amount))		-	-
Included Receivables Balance at this Cut-Off Date		245,834	2,350,428,902.84

Status of Financing Contracts for the Monthly Period							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Contract Status	Number of No of Contracts	Included Receivables Balance	% of Total	Contract status	Number of No of Contracts	Included Receivables Balance	% of Total change in %
Current	238,907	£ 2,319,978,772.41	98.7%	Current	240,125	£ 2,310,367,277.98	98.3%
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	4,677	£ 36,839,717.26	1.6%
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	337	£ 3,217,694.77	0.1%
End of Term - Paid in Full	0	£ -	0.0%	End of term - paid in full	-	£ -	0.0%
End of Term - Not Paid in Full	123	£ 723,062.20	0.0%	End of term - not paid in full	36	£ 2,941.86	0.0%
Early Settlement - Paid in Full	0	£ -	0.0%	Early settlement - paid in full	-	£ -	0.0%
Early Settlement - Not Paid in Full	702	£ 178,768.35	0.0%	Early settlement - not paid in full	659	£ 1,270.97	0.0%
Terminated Receivable	0	£ -	0.0%	Defaulted Receivable	-	£ -	0.0%
Charged-off	0	£ -	0.0%	Charged-off	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	245,834	£ 2,350,428,902.84	100.0%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance
99,507	£ 552,123,991	140,487	£ 1,757,439,315	131	£ 803,973	8,308	£ 74,279,807	231,817	£ 2,236,087,471	140,991	£ 1,572,027,173	99,134	£ 738,340,105
2,286	£ 12,552,777	2,362	£ 24,117,319	29	£ 169,621	132	£ 1,087,879	4,545	£ 35,751,838	2,039	£ 19,708,183	2,638	£ 17,131,534
72	£ 552,123	262	£ 2,647,052	3	£ 18,520	4	£ 27,798	333	£ 3,189,897	188	£ 1,986,845	149	£ 1,230,850
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
12	£ -	21	£ -	3	£ 2,942	1	£ -	35	£ 2,942	22	£ 2,048	14	£ 894
279	£ 2,625	353	£ 15,674	27	£ 11,778	65	£ -	594	£ 1,271	358	£ 13,049	301	£ 11,778
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

Original Term of Contracts							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Rem. Terms of Contract	Number of No of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Contract	Number of No of Contracts	Included Receivables Balance	% of Total change in %
< 6	-	£ -	0.0%	< 6	-	£ -	0.0%
6 - 10	4	£ 29,701.03	0.0%	6 - 10	1	£ 7,658.92	0.0%
11 - 15	463	£ 834,068.15	0.0%	11 - 15	548	£ 812,046.81	0.0%
16 - 20	887	£ 6,958,417.17	0.3%	16 - 20	869	£ 6,233,969.99	0.3%
21 - 25	14,048	£ 73,414,612.41	3.1%	21 - 25	13,627	£ 68,725,474.11	2.9%
26 - 30	1,627	£ 8,953,671.52	0.4%	26 - 30	1,572	£ 8,346,962.36	0.4%
31 - 35	1,108	£ 9,004,241.11	0.4%	31 - 35	1,080	£ 8,591,312.10	0.4%
36 - 40	122,551	£ 1,155,830,725.07	49.2%	36 - 40	123,307	£ 1,149,012,480.64	48.9%
41 - 45	20,367	£ 191,507,198.04	8.1%	41 - 45	20,997	£ 193,487,881.60	8.2%
46 - 50	48,512	£ 635,776,184.09	27.0%	46 - 50	49,805	£ 653,254,342.08	27.8%
51 - 55	1,016	£ 6,549,985.60	0.3%	51 - 55	1,011	£ 6,411,727.18	0.3%
56 - 60	30,584	£ 246,839,821.62	10.5%	56 - 60	30,760	£ 242,341,442.14	10.3%
> 60	2,414	£ 14,769,951.56	0.6%	> 60	2,257	£ 13,203,604.91	0.6%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	245,834	£ 2,350,428,902.84	100.0%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
544	£ 769,253.56	4	£ 42,793.25	-	£ -	32	£ 72,344.75	516	£ 739,702.06	361	£ 463,421.70	187	£ 348,625.11
339	£ 1,016,120.67	530	£ 5,217,849.32	-	£ -	52	£ 303,301.78	817	£ 5,930,668.21	575	£ 5,170,104.60	294	£ 1,063,865.39
11,053	£ 35,431,091.35	2,572	£ 33,294,382.76	2	£ -	640	£ 3,639,545.80	12,987	£ 65,085,928.31	6,081	£ 40,546,165.90	7,546	£ 28,179,308.21
1,083	£ 3,573,945.41	489	£ 4,773,016.95	-	£ -	61	£ 8,013,319.45	1,511	£ 2,441,363.89	300	£ 2,441,363.89	1,272	£ 5,905,598.47
332	£ 1,200,749.35	748	£ 7,390,562.75	-	£ -	48	£ 342,736.52	1,032	£ 8,248,575.58	127	£ 1,310,412.32	953	£ 7,280,899.78
33,730	£ 139,574,131.21	89,564	£ 1,009,433,267.08	13	£ 5,082.35	4,500	£ 36,867,867.14	118,807	£ 1,112,144,613.50	91,611	£ 945,859,712.33	31,696	£ 203,152,768.31
1,882	£ 8,446,324.53	19,110	£ 185,255,403.69	5	£ 16,153.38	170	£ 1,741,245.12	20,827	£ 191,746,636.48	13,257	£ 124,125,916.94	7,740	£ 69,361,964.66
19,167	£ 113,273,104.00	30,466	£ 539,023,378.40	172	£ 957,859.68	1,964	£ 20,123,556.61	47,841	£ 633,130,785.47	26,231	£ 435,163,936.24	23,574	£ 218,090,403.84
1,009	£ 6,396,499.02	1	£ 11,046.62	1	£ 4,181.54	17	£ 145,078.90	994	£ 6,266,648.28	85	£ 484,536.01	926	£ 5,927,191.17
30,760	£ 242,341,442.14	-	£ -	-	£ -	1,024	£ 11,807,349.62	29,736	£ 230,534,092.52	4,618	£ 36,045,665.66	26,142	£ 206,295,776.48
2,257	£ 13,203,604.91	-	£ -	-	£ -	2	£ 18,815.26	2,255	£ 13,184,789.65	352	£ 2,126,060.01	1,905	£ 11,077,544.90
102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

Remaining Term of Financing Contract							
Cut-Off Date prior to Closing Date (31/10/2012)				Monthly Period			
Rem. terms of Financing Contract	Number of No of Contracts	Included Receivables Balance	% of Total	Rem. Terms of Financing Contract	Number of No of Contracts	Included Receivables Balance	% of Total change in %
< 6	18,583	£ 70,832,649.79	3.0%	< 6	23,716	£ 100,576,433.29	4.3%
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	26,631	£ 154,046,485.05	6.6%
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	30,312	£ 219,337,762.99	9.3%
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	32,754	£ 283,508,399.64	12.1%
21 - 25	32,169	£ 310,244,459.26	13.5%	21 - 25	27,029	£ 284,488,522.63	11.3%
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	39,540	£ 454,989,579.98	19.4%
31 - 35	32,125	£ 402,598,105.98	17.1%	31 - 35	26,940	£ 334,278,337.60	14.2%
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	16,872	£ 231,564,435.00	9.9%
41 - 45	14,369	£ 219,073,956.95	9.3%	41 - 45	12,309	£ 192,202,962.17	8.2%
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	5,009	£ 60,413,948.44	2.6%
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	3,524	£ 40,280,739.06	1.7%
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	1,198	£ 14,741,296.99	0.6%
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	245,834	£ 2,350,428,902.84	100.0%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance	Number of No of Contracts	Included Receivables Balance
12,004	£ 10,366,038.71	11,564	£ 89,527,482.96	148	£ 682,911.62	1,020	£ 2,813,432.11	22,696	£ 97,763,001.18	14,322	£ 77,608,210.40	9,394	£ 22,968,222.89
12,838	£ 28,718,022.30	13,756	£ 125,085,385.45	37	£ 243,077.30	1,043	£ 5,187,121.70	25,588	£ 148,859,363.35	15,711	£ 112,081,624.84	10,920	£ 41,964,860.21
12,551	£ 44,097,679.34	17,753	£ 175,182,795.62	8	£ 57,288.03	1,122	£ 7,732,630.05	29,190	£ 211,605,132.94	18,821	£ 161,506,556.49	11,491	£ 57,831,206.50
12,731	£ 60,012,272.54	20,023	£ 223,496,127.10	-	£ -	1,097	£ 9,550,149.92	31,657	£ 273,958,249.72	20,103	£ 203,763,159.42	12,651	£ 79,745,240.22
10,346	£ 58,803,125.88	16,683	£ 205,685,396.75	-	£ -	1,051	£ 10,322,361.47	25,978	£ 254,166,161.16	15,750	£ 180,714,322.00	11,279	£ 83,774,300.63
11,716	£ 79,191,157.23	27,824	£ 375,798,422.75	-	£ -	1,144	£ 12,974,415.49	38,396	£ 442,015,164.49	26,846	£ 346,330,568.59	12,694	£ 108,659,011.39
8,247	£ 64,285,329.95	18,693	£ 270,013,007.65	-	£ -	721	£ 8,822,815.21	26,219	£ 325,455,522.39	16,553	£ 233,363,618.2		

Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	60	1	26.48
0	Original Term of Contracts	62	10	42.19
1	Distribution of Financing Contracts by Obligor	£ 89,402.57	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 81,257.39	£ 0.00	£ 13,800.70
1	Top 20 Obligor	£ 89,402.57	£ 61,587.64	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	24.17%	0.00%	7.91%
4	Age of Vehicle (In Years - Used Only)	8	< 1	1.77
4	Type of Financing Contract	N/A	N/A	N/A
4	Down payment	£ 143,500.00	£ 0.00	£ 4,609.15
5	Balloons as of the Monthly Period	£ 76,007.60	£ 0.86	£ 6,741.07
5	Months Seasoned	1	62	15.73

Information Contract Pool 1

Distribution of Financing Contracts by Obligor							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Distribution of Financing Contract by Customer	No of Contracts	Included Receivables Balance	% of Total	change in %
236,263	£ 2,277,448,982.47	96.89%	1	238,465	£ 2,277,855,595	96.91%	-0.02%
7,238	£ 72,652,734.24	3.09%	2 - 10	7,298	£ 72,257,681	3.07%	0.02%
80	£ 366,860.66	0.02%	11 - 20	50	£ 226,224	0.01%	0.01%
-	£ -	0.00%	21 - 50	21	£ 89,403	0.00%	0.00%
-	£ -	0.00%	> 50	-	£ -	0.00%	0.00%
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
98,691	£ 542,914,822.01	139,593	£ 1,733,966,861.96	181	£ 973,911	6,637	£ 60,527,995	231,828	£ 2,217,327,600	138,993	£ 1,542,543,936	99,472	£ 735,311,660
3,411	£ 22,117,759.51	3,892	£ 50,252,497.78	12	£ 9,385	1,819	£ 14,673,805	5,479	£ 57,583,876	4,568	£ 51,028,651	2,753	£ 21,368,834
33	£ 104,282.06	-	£ -	-	£ -	33	£ 104,282	17	£ 121,942	37	£ 164,711	11	£ 11,112
21	£ 89,402.57	-	£ -	-	£ -	21	£ 89,403	-	£ -	-	£ -	-	£ -
-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

Distribution of Contracts by Included Receivables Balance							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Included Receivables Balance	No of Contracts	Included Receivables Balance	% of Total	change in %
76,578	£ 251,641,908.05	10.71%	Up to GBP 7,000	77,704	£ 250,522,307.13	10.66%	0.05%
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	69,773	£ 554,161,771.18	23.58%	-0.26%
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	25,297	£ 277,798,411.04	11.82%	-0.25%
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	30,255	£ 405,207,127.55	17.24%	-0.09%
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	12,982	£ 206,947,365.51	8.80%	0.28%
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,711	£ 233,767,366.12	9.95%	-0.08%
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,120	£ 246,409,568.15	10.48%	0.01%
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,205	£ 113,707,304.63	4.84%	0.13%
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,200	£ 38,481,931.36	1.64%	0.12%
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	393	£ 14,559,028.02	0.62%	0.03%
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	161	£ 7,034,697.61	0.30%	0.05%
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	33	£ 1,832,024.54	0.08%	0.01%
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
65,529	£ 193,730,642.72	12,037	£ 56,293,660.78	138	£ 498,003.63	3,031	£ 9,789,532.00	74,673	£ 240,732,775.13	28,175	£ 93,564,162.88	49,529	£ 156,958,144.26
22,578	£ 174,443,034.38	47,152	£ 379,399,655.33	43	£ 319,081.47	2,343	£ 18,718,894.83	67,430	£ 535,442,876.35	43,719	£ 349,895,308.89	26,054	£ 204,266,462.29
5,532	£ 60,484,224.20	19,758	£ 217,238,372.93	7	£ 75,813.91	904	£ 9,959,659.87	24,393	£ 267,838,751.17	16,871	£ 185,457,042.80	8,426	£ 92,341,368.24
4,642	£ 61,731,616.75	25,611	£ 343,451,215.66	2	£ 24,295.14	1,031	£ 13,761,626.63	29,224	£ 391,445,500.92	21,782	£ 291,972,891.04	8,473	£ 113,234,236.51
1,527	£ 24,317,143.81	11,463	£ 182,597,991.51	2	£ 32,230.19	439	£ 6,988,511.34	12,543	£ 199,958,854.17	9,496	£ 151,370,356.58	3,486	£ 55,577,008.93
1,249	£ 22,902,376.92	11,462	£ 210,864,989.20	-	£ -	391	£ 7,175,339.03	12,320	£ 226,592,027.09	9,601	£ 176,638,830.29	3,110	£ 57,128,535.83
745	£ 16,358,116.86	10,375	£ 230,051,451.29	-	£ -	266	£ 5,869,717.60	10,854	£ 240,539,850.55	8,950	£ 198,632,146.04	2,170	£ 47,777,422.11
211	£ 5,748,294.51	3,994	£ 107,959,010.12	-	£ -	70	£ 1,895,935.96	4,135	£ 111,811,368.67	3,524	£ 95,300,242.44	681	£ 18,407,062.19
63	£ 2,022,178.92	1,136	£ 36,425,899.83	1	£ 33,852.61	21	£ 670,088.73	1,179	£ 37,811,842.63	1,013	£ 32,445,323.50	187	£ 6,036,607.86
32	£ 1,195,664.18	361	£ 13,363,363.84	-	£ -	6	£ 227,237.69	387	£ 14,331,790.33	323	£ 11,951,166.81	70	£ 2,607,861.21
36	£ 1,590,429.55	125	£ 5,444,268.06	-	£ -	8	£ 338,940.73	153	£ 6,695,756.88	120	£ 5,223,055.92	41	£ 1,811,641.69
12	£ 702,543.35	21	£ 1,129,481.19	-	£ -	-	£ -	33	£ 1,832,024.54	24	£ 1,286,770.41	9	£ 545,254.13
102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

Top 20 Obligor							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	% of Total	Rank	No of Contracts	Included Receivables Balance	% of Total	change in %
20	£ 86,023.77	6.30%	1	21	£ 89,402.57	6.42%	-0.11%
8	£ 77,909.92	5.71%	2	1	£ 81,257.39	5.83%	-0.12%
2	£ 75,773.94	5.55%	3	4	£ 80,409.30	5.77%	-0.22%
10	£ 74,122.40	5.43%	4	2	£ 76,528.65	5.49%	-0.06%
3	£ 72,928.16	5.34%	5	4	£ 76,270.47	5.47%	-0.13%
2	£ 71,548.33	5.24%	6	2	£ 73,041.26	5.24%	0.00%
6	£ 68,320.72	5.01%	7	3	£ 69,296.34	4.97%	0.03%
2	£ 67,947.99	4.98%	8	2	£ 68,933.11	4.95%	0.03%
2	£ 67,315.97	4.93%	9	2	£ 66,814.96	4.94%	-0.01%
7	£ 67,278.39	4.93%	10	2	£ 66,895.15	4.80%	0.13%
15	£ 321,684.76	23.57%	11 - 15	15	£ 327,669.61	23.52%	0.05%
23	£ 313,753.30	22.99%	16 - 20	18	£ 314,708.51	22.59%	0.40%
100	£ 1,364,607.65	100.00%	Total	76	£ 1,393,227.32	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
21	£ 89,402.57	-	£ -	-	£ -	21	£ 89,402.57	-	£ -	15	£ 71,540.63	6	£ 17,861.94
1	£ 81,257.39	-	£ -	-	£ -	-	£ -	1	£ 81,257.39	-	£ -	1	£ 18,257.39
4	£ 80,409.30	-	£ -	-	£ -	4	£ 80,409.30	-	£ -	3	£ 59,495.74	1	£ 20,913.56
-	£ -	2	£ 76,528.65	-	£ -	-	£ -	2	£ 76,528.65	-	£ -	-	£ -
4	£ 76,270.47	-	£ -	-	£ -	-	£ -	4	£ 76,270.47	1	£ 36,063.21	3	£ 40,207.26
1	£ 20,406.08	1	£ 52,635.18	-	£ -	-	£ -	-	£ -	1	£ 52,635.18	1	£ 20,406.08
3	£ 69,296.34	-	£ -	-	£ -	3	£ 69,296.34	-	£ -	1	£ 24,258.70	2	£ 45,037.64
-	£ -	2	£ 68,933.11	-	£ -	-	£ -	2	£ 68,933.11	2	£ 68,933.11	-	£ -
-	£ -	2	£ 68,814.96	-	£ -	-	£ -	2	£ 68,814.96	2	£ 68,814.96	-	£ -
1	£ 37,505.37	1	£ 29,389.78	-	£ -	-	£ -	2	£ 66,895.15	1	£ 29,389.78	1	£ 37,505.37
3	£ 54,583.03	12	£ 273,086.58	-	£ -	9	£ 131,518.94	6	£ 196,150.67	13	£ 286,950.31	2	£ 40,719.30
16	£ 251,789.47	2	£ 62,919.04	-	£ -	14	£ 127,240.37	4	£ 187,468.14	15	£ 177,497.91	3	£ 137,210.60
54	£ 760,920.02	22	£ 632,307.30	-	£ -	51	£ 497,867.52	25	£ 895,359.80	56	£ 952,108.18	20	£ 441,119.14

Payment Type							
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period			
No of Contracts	Included Receivables Balance	in % of Total	Payment Type	No of Contracts	Included Receivables Balance	in % of Total	change in %
241,012	£ 2,330,854,619.09	99.17%	Direct Debit	243,417	£ 2,331,589,341.61	99.20%	-0.03%
2,569	£ 19,613,958.28	0.83%	Others	2,417	£ 18,839,561.23	0.80%	0.03%
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
100,790	£ 558,491,068.42	142,457	£ 1,772,236,571.52	170	£ 861,701.67	8,422	£ 74,744,476.66	234,995	£ 2,256,844,864.95	142,593	£ 1,583,363,756.56	100,824	£ 748,225,585.05
1,366	£ 6,735,197.73	1,028	£ 11,982,788.22	23</									

Information Contract Pool 2

Distribution of Financing Contract by Make and Model								
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				
No of Contracts	Included Receivables Balance	in % of Total	Make/ Model	No of Contracts	Included Receivables Balance	in % of Total	change in %	
2,493	£ 15,927,215.94	0.68%	Beetle	2,447	£ 15,981,779.35	0.68%	0.00%	
52	£ 108,851.21	0.00%	Bora	47	£ 87,994.36	0.00%	0.00%	
108	£ 2,333,947.33	0.10%	California	111	£ 2,286,193.76	0.10%	0.00%	
129	£ 1,569,070.55	0.07%	Caravelle	133	£ 1,591,789.76	0.07%	0.00%	
1,699	£ 15,964,347.99	0.68%	Eos	1,617	£ 14,466,210.98	0.62%	0.06%	
4,553	£ 15,826,915.10	0.67%	Fox	4,136	£ 13,508,537.25	0.57%	0.10%	
35,997	£ 328,978,907.98	14.00%	Golf	36,353	£ 331,283,328.65	14.09%	-0.10%	
1,301	£ 8,507,618.69	0.36%	Jetta	1,279	£ 8,031,191.50	0.34%	0.02%	
11	£ 14,429.19	0.00%	Lupo	8	£ 12,032.16	0.00%	0.00%	
8,444	£ 63,746,185.11	2.71%	Passat	7,999	£ 59,516,178.77	2.53%	0.18%	
84	£ 821,391.70	0.03%	Phaeton	82	£ 805,281.80	0.03%	0.00%	
36,044	£ 252,034,321.94	10.72%	Polo	36,130	£ 247,698,571.44	10.54%	0.18%	
4,395	£ 55,437,544.77	2.36%	Scirocco	4,361	£ 53,284,893.61	2.27%	0.09%	
854	£ 8,957,535.76	0.38%	Sharan	881	£ 9,058,205.82	0.39%	0.00%	
4,588	£ 57,202,140.22	2.43%	Tiguan	4,691	£ 57,278,839.91	2.44%	0.00%	
865	£ 8,912,961.48	0.38%	Touareg	842	£ 8,382,506.16	0.36%	0.02%	
3,631	£ 30,328,987.75	1.29%	Touran	3,585	£ 29,216,171.52	1.24%	0.05%	
5	£ -	-	VW00	1	£ -	0.00%	0.00%	
2,192	£ 17,615,698.54	0.75%	VWUP	3,003	£ 23,267,841.96	0.99%	-0.24%	
5,151	£ 39,491,128.19	1.68%	VW Commercial	5,341	£ 40,169,335.97	1.71%	-0.03%	
112,596	£ 923,779,199.44	39.30%	VW	113,047	£ 915,936,884.73	38.97%	0.33%	
10,602	£ 133,695,086.53	5.69%	A1	11,530	£ 141,015,280.58	6.00%	-0.31%	
21	£ 32,169.94	0.00%	A2	14	£ 18,689.31	0.00%	0.00%	
21,470	£ 241,949,288.11	10.29%	A3	21,238	£ 236,966,049.73	10.08%	0.21%	
14,878	£ 188,396,152.69	8.02%	A4	14,619	£ 183,187,829.17	7.79%	0.22%	
8,675	£ 160,976,427.03	6.85%	A5	8,925	£ 162,733,288.51	6.92%	-0.07%	
8,454	£ 133,913,952.53	5.70%	A6	8,675	£ 137,340,709.50	5.84%	-0.15%	
819	£ 23,525,039.20	1.00%	A7	933	£ 26,025,320.08	1.11%	-0.11%	
345	£ 4,156,088.67	0.18%	A8	324	£ 3,657,121.13	0.16%	0.02%	
257	£ 2,350,958.72	0.10%	Allroad	247	£ 2,184,375.15	0.09%	0.01%	
702	£ 15,473,959.62	0.66%	Q3	1,000	£ 21,473,078.06	0.91%	-0.26%	
2,774	£ 52,241,767.09	2.22%	Q5	2,902	£ 54,375,959.55	2.31%	-0.09%	
1,070	£ 13,393,912.53	0.57%	Q7	1,034	£ 12,528,769.78	0.53%	0.04%	
786	£ 19,266,261.97	0.82%	R Models	777	£ 19,177,676.63	0.82%	0.00%	
7,487	£ 113,633,293.01	4.83%	TT	7,449	£ 112,132,210.58	4.77%	0.06%	
78,340	£ 1,103,004,357.64	46.93%	Audi	79,667	£ 1,112,816,357.76	47.35%	-0.42%	
361	£ 4,026,600.29	0.17%	Alhambra	402	£ 4,477,014.68	0.19%	-0.02%	
3	£ 2,242.11	0.00%	Arosa	4	£ 4,433.07	0.00%	0.00%	
916	£ 4,812,802.67	0.20%	Altea	852	£ 4,325,899.09	0.18%	0.02%	
2	£ 3,469.16	0.00%	Cordoba	1	£ 2,520.69	0.00%	0.00%	
460	£ 4,181,540.48	0.18%	Exeo	457	£ 3,952,065.48	0.17%	0.01%	
15,331	£ 100,419,180.27	4.27%	Ibiza	15,417	£ 99,338,671.98	4.23%	0.05%	
5,299	£ 39,388,504.61	1.68%	Leon	5,259	£ 38,289,982.57	1.63%	0.05%	
224	£ 1,852,886.39	0.08%	Mii	311	£ 2,490,474.99	0.11%	-0.03%	
35	£ 105,610.49	0.00%	Toledo	34	£ 96,409.31	0.00%	0.00%	
22,631	£ 154,792,836.47	6.59%	Seat	22,737	£ 152,977,471.86	6.51%	0.08%	
478	£ 3,682,159.62	0.16%	CITIGO	782	£ 5,543,692.18	0.24%	-0.08%	
10,486	£ 48,502,380.65	2.06%	Fabia	10,319	£ 47,186,926.81	2.01%	0.06%	
8,920	£ 52,773,257.52	2.25%	Octavia	8,928	£ 52,118,038.59	2.22%	0.03%	
1,048	£ 4,985,777.56	0.21%	Roomster	1,061	£ 4,877,155.91	0.21%	0.00%	
1,535	£ 13,639,109.45	0.58%	Superb	1,654	£ 14,057,279.04	0.60%	-0.02%	
1,800	£ 16,258,542.05	0.69%	Yeti	1,901	£ 16,516,409.79	0.70%	-0.01%	
24,267	£ 139,841,226.85	5.95%	Skoda	24,645	£ 140,299,502.32	5.97%	-0.02%	
5,747	£ 29,050,957	1.24%	other	5,738	£ 28,398,686.17	1.21%	0.03%	
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	

Financing Contract										Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used					
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance				
1,331	£ 5,289,068.25	1,114	£ 10,686,013.84	2	£ 6,697.26	22	£ 160,164.81	2,425	£ 15,821,614.54	1,247	£ 10,364,558.40	1,200	£ 5,617,220.95				
47	£ 87,994.36	-	£ -	-	£ -	-	£ -	47	£ 87,994.36	-	£ -	47	£ 87,994.36				
54	£ 869,299.42	57	£ 1,426,894.34	-	£ -	12	£ 180,965.99	99	£ 2,115,227.77	81	£ 1,819,983.44	30	£ 476,210.32				
128	£ 1,458,194.83	5	£ 133,594.93	-	£ -	19	£ 266,003.10	114	£ 1,325,786.66	31	£ 483,638.10	102	£ 1,108,151.66				
873	£ 4,848,443.64	736	£ 9,568,891.76	8	£ 48,875.58	21	£ 225,753.32	1,596	£ 14,240,457.66	727	£ 8,324,896.70	890	£ 6,141,314.28				
1,490	£ 3,254,633.28	2,643	£ 10,246,093.80	3	£ 7,810.17	29	£ 94,234.66	4,107	£ 13,414,302.59	2,843	£ 10,251,306.23	1,293	£ 3,257,231.02				
16,286	£ 81,581,874.60	20,014	£ 249,426,027.30	53	£ 275,426.75	707	£ 6,306,154.63	35,646	£ 324,977,174.02	19,139	£ 230,649,926.30	17,214	£ 100,633,402.35				
873	£ 3,836,244.60	402	£ 4,175,196.52	4	£ 19,750.38	37	£ 278,411.65	1,242	£ 7,752,779.85	493	£ 4,452,908.37	786	£ 3,578,283.13				
8	£ 12,032.16	-	£ -	-	£ -	-	£ -	8	£ 12,032.16	-	£ -	8	£ 12,032.16				
5,680	£ 31,059,198.76	2,299	£ 28,354,466.00	20	£ 102,514.01	430	£ 3,185,866.52	7,569	£ 56,330,312.25	2,638	£ 24,269,464.87	5,361	£ 35,246,713.90				
81	£ 778,035.40	1	£ 27,246.40	-	£ -	6	£ 71,864.88	76	£ 733,416.92	2	£ 40,531.18	80	£ 764,750.62				
9,195	£ 33,591,946.06	26,924	£ 214,069,626.50	11	£ 36,998.88	214	£ 1,500,351.41	35,916	£ 246,198,220.03	26,910	£ 208,837,826.35	9,220	£ 38,860,745.09				
1,312	£ 10,684,378.51	3,047	£ 42,581,929.81	2	£ 18,585.29	58	£ 548,182.30	4,303	£ 52,736,711.31	2,760	£ 37,409,633.12	1,601	£ 15,875,260.49				
569	£ 4,027,604.24	310	£ 5,020,745.13	2	£ 9,856.45	34	£ 364,932.87	847	£ 6,693,272.95	339	£ 5,264,865.01	542	£ 3,793,340.81				
1,851	£ 14,477,193.43	2,833	£ 42,740,250.55	7	£ 61,395.93	99	£ 1,096,749.88	4,592	£ 56,182,090.03	2,673	£ 38,373,312.04	2,018	£ 18,905,527.87				
824	£ 7,967,328.02	14	£ 382,740.26	4	£ 32,437.88	34	£ 395,110.70	808	£ 7,987,395.46	93	£ 1,463,407.09	749	£ 6,919,099.07				
2,109	£ 11,950,590.50	1,469	£ 17,231,787.17	7	£ 33,793.85	58	£ 528,053.00	3,527	£ 28,688,118.52	1,735	£ 18,326,701.06	1,850	£ 10,889,470.46				
1	£ -	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -				
118	£ 655,947.21	2,885	£ 22,611,894.75	-	£ -	26	£ 214,995.73	2,977	£ 23,052,846.23	2,869	£ 22,315,400.04	134	£ 952,441.92				
5,332	£ 40,132,360.93	-	£ -	9	£ 36,975.04	3,512	£ 27,667,031.32	1,829	£ 12,502,304.65	1,507	£ 13,470,991.11	3,834	£ 26,698,344.86				
48,162	£ 256,562,368.20	64,753	£ 658,683,399.06	132	£ 691,117.47	5,319	£ 43,084,826.77	107,728	£ 872,852,057.96	66,088	£ 636,119,349.41	46,959	£ 279,817,535.32				
755	£ 5,501,439.60	10,775	£ 135,513,840.98	-	£ -	165	£ 1,900,108.21	11,365	£ 139,115,172.37	10,122	£ 125,904,062.07	1,408	£ 15,111,218.51				
14	£ 18,689.31	-	£ -	-	£ -	-	£ -	14	£ 18,689.31	-	£ -	14	£ 18,689.31				
6,549	£ 39,694,272.94	14,681	£ 197,258,882.62	8	£ 12,894.17	445	£ 4,449,182.27	20,793	£ 232,516,867.46	11,697	£ 156,521,560.57	9,541	£ 80,444,489.16				
5,461	£ 37,652,484.29	9,146	£ 145,490,625.31	2	£ 44,719.57	539	£ 5,436,608.65	14,080	£ 177,751,220.52	5,983	£ 102,060,141.62	8,636	£ 81,127,687.55				
2,177	£ 22,180,823.05	6,745	£ 140,531,647.54	3	£ 20,817.92	283	£ 4,012,693.05	8,642	£ 158,720,595.46	4,918	£ 103,298,534.51	4,007	£ 59,434,754.00				
2,219	£ 16,742,174.34	6,448	£ 120,567,596.99	8	£ 30,938.17	319	£ 3,981,897.57	8,356	£ 133,358,811.93	5,051	£ 99,872,953.22	3,624	£ 37,467,756.28				
98	£ 1,559,129.35	835	£ 24,466,190.73	-	£ -	26	£ 642,554.51	907	£ 25,382,765.57	660	£ 19,781,726.29	273	£ 6,243,593.79				
322	£ 3,657,121.13	-	£ -	2	£ -	27	£ 308,291.13	297	£ 3,348,830.00	7	£ 110,143.97	317	£ 3,546,977.16				
242	£ 2,117,058.42	5	£ 67,316.73	-	£ -	19	£ 219,798.24	228	£ 1,964,576.91	25	£ 227,556.21	222	£ 1,956,818.94				
116	£ 1,501,836.52	884	£ 19,971,241.54	-	£ -	16	£ 284,694.21	984	£ 21,188,383.85	894	£ 19,511,007.29	106	£ 1,962,070.77				
908	£ 10,456,400.82	1,993	£ 43,903,888.09	1	£ 15,670.64	102	£ 1,579,279.75	2,800	£ 52,796,679.80	1,838	£ 37,036,490.09	1,064	£ 17,339,469.46				
1,032	£ 12,528,769.78	-	£ -	2	£ -	56	£ 831,824.39	978	£ 11,696,945.39	70	£ 938,781.64	9					

Information Contract Pool 3

Geographic distribution of Included Receivables Balance								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Statistical regions of England, Wales, Scotland, Northern Ireland (NUTS 1)	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
12,975	£ 119,726,217.33	5.09%	North East, England	13,191	£ 120,056,553.32	5.11%	-0.01%	6,235	£ 34,836,695.22	6,952	£ 85,204,503.26	4	£ 15,354.84	282	£ 2,674,807.39	12,909	£ 117,381,745.93	7,626	£ 80,180,083.35	5,565	£ 39,876,469.97
30,527	£ 295,539,101.67	12.57%	North West, England	30,634	£ 294,308,650.51	12.52%	0.05%	12,005	£ 64,699,196.27	18,600	£ 229,459,126.44	29	£ 150,327.80	833	£ 7,564,333.04	29,801	£ 286,744,317.47	18,448	£ 206,601,136.10	12,186	£ 87,707,514.41
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,536	£ 210,835,380.31	8.97%	-0.02%	11,378	£ 63,812,001.57	12,137	£ 146,925,829.59	21	£ 97,549.15	811	£ 7,267,950.61	22,725	£ 203,567,429.70	13,478	£ 140,317,289.47	10,058	£ 70,518,090.84
12,947	£ 130,510,416.21	5.55%	East Midlands, England	13,053	£ 130,105,760.41	5.54%	0.02%	5,248	£ 30,297,149.29	7,798	£ 99,784,883.47	7	£ 23,727.65	532	£ 5,148,455.09	12,521	£ 124,957,305.32	7,740	£ 89,554,846.98	5,313	£ 40,550,913.43
24,668	£ 246,479,573.00	10.49%	West Midlands, England	24,859	£ 246,629,875.15	10.49%	-0.01%	9,061	£ 48,735,112.24	15,774	£ 197,785,955.26	24	£ 108,807.65	921	£ 8,154,703.66	23,938	£ 238,475,171.49	15,279	£ 174,574,674.37	9,580	£ 72,055,200.78
20,855	£ 211,564,266.84	9.00%	East of England	21,185	£ 212,697,032.33	9.05%	-0.05%	7,929	£ 44,258,840.52	13,238	£ 168,313,720.73	18	£ 124,471.08	834	£ 6,990,407.79	20,351	£ 205,706,624.54	12,655	£ 147,025,087.86	8,530	£ 65,671,944.47
9,896	£ 102,950,279.79	4.38%	London, England	9,814	£ 101,421,901.55	4.32%	0.06%	3,831	£ 22,421,007.87	5,981	£ 78,995,105.10	2	£ 5,788.58	428	£ 3,953,774.80	9,386	£ 97,468,126.75	5,331	£ 65,356,309.00	4,483	£ 36,065,592.55
50,781	£ 498,592,025.98	21.21%	South East, England	51,305	£ 499,026,458.42	21.23%	-0.02%	20,547	£ 114,857,925.52	30,717	£ 383,943,623.83	41	£ 224,909.07	2,052	£ 17,833,516.27	49,253	£ 481,192,942.15	29,746	£ 334,090,846.24	21,559	£ 164,935,612.18
20,587	£ 191,167,501.22	8.13%	South West, England	20,747	£ 191,387,619.11	8.14%	-0.01%	8,787	£ 47,126,849.49	11,948	£ 144,199,821.62	12	£ 60,948.00	822	£ 7,368,628.39	19,925	£ 184,018,990.72	11,648	£ 126,273,362.59	9,099	£ 65,114,256.52
11,252	£ 97,585,903.50	4.15%	Wales	11,252	£ 96,711,482.90	4.11%	0.04%	5,511	£ 29,463,831.34	5,721	£ 67,167,500.90	20	£ 80,150.66	383	£ 3,183,682.97	10,869	£ 93,527,799.93	6,160	£ 62,436,105.30	5,092	£ 34,275,377.60
25,809	£ 245,930,766.90	10.46%	Scotland	26,245	£ 247,171,040.18	10.52%	-0.05%	11,614	£ 64,657,072.06	14,616	£ 182,422,725.65	15	£ 91,242.47	612	£ 5,255,224.40	25,633	£ 241,915,815.78	15,483	£ 167,298,078.72	10,762	£ 79,872,961.46
-	£ -	0.00%	Northern Ireland	5	£ 38,162.07	0.00%	0.00%	4	£ 32,031.66	1	£ 6,130.41	-	£ -	-	£ -	5	£ 38,162.07	2	£ 19,044.14	3	£ 19,117.93
3	£ 11,457.53	0.00%	Not Available	8	£ 38,986.58	0.00%	0.00%	6	£ 28,553.10	2	£ 10,433.48	-	£ -	-	£ -	8	£ 38,986.58	2	£ 10,433.48	6	£ 28,553.10
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

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	143,598	£ 1,593,737,297.60	67.81%	-0.88%	26,298	£ 129,350,810.99	117,248	£ 1,464,075,803.62	52	£ 310,682.99	3,891	£ 39,172,449.60	139,707	£ 1,554,564,848.00	143,598	£ 1,593,737,297.60		
102,937	£ 777,321,164.12	33.07%	Used Vehicles	102,236	£ 756,691,605.24	32.19%	0.88%	75,858	£ 435,875,455.16	26,237	£ 320,143,556.12	141	£ 672,593.96	4,619	£ 36,223,034.81	97,617	£ 720,468,570.43	-	£ -		
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

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	8,131	£ 45,104,015.15	1.92%	0.03%	7,124	£ 26,528,416.28	1,007	£ 18,575,598.87	-	£ -	212	£ 1,050,413.14	7,919	£ 44,053,602.01	7,890	£ 44,412,395.28		
522	£ 3,183,479.17	0.14%	up to 2%	604	£ 3,343,843.17	0.14%	-0.01%	434	£ 1,958,912.55	170	£ 1,384,930.62	-	£ -	40	£ 181,903.36	564	£ 3,161,939.81	225	£ 1,562,457.67		
2,180	£ 9,218,602.91	0.39%	2% to 4%	1,996	£ 10,563,948.54	0.45%	-0.06%	1,245	£ 2,161,282.72	751	£ 8,402,665.82	-	£ -	143	£ 635,787.07	1,853	£ 9,928,161.47	1,640	£ 7,428,840.82		
23,196	£ 282,156,182.22	12.00%	4% to 6%	24,830	£ 290,643,622.68	12.37%	-0.36%	5,654	£ 19,085,472.69	19,175	£ 271,558,149.99	1	£ -	646	£ 6,471,778.24	24,184	£ 284,171,844.44	22,018	£ 274,460,368.38		
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	101,654	£ 1,154,307,272.11	49.11%	-1.78%	9,305	£ 54,985,036.93	92,349	£ 1,099,322,235.18	-	£ -	2,265	£ 23,206,272.52	99,389	£ 1,131,100,999.59	90,627	£ 1,052,523,476.76		
35,397	£ 267,191,281.68	11.37%	8% to 10%	33,601	£ 247,000,590.99	10.51%	0.86%	26,151	£ 152,695,210.36	7,406	£ 94,008,968.44	44	£ 296,412.19	2,508	£ 20,872,330.47	31,093	£ 226,128,260.52	8,792	£ 80,436,059.60		
50,487	£ 434,481,659.43	18.48%	10% to 12%	49,120	£ 413,339,771.56	17.59%	0.90%	33,634	£ 208,435,329.15	15,388	£ 204,444,333.53	98	£ 460,108.88	2,076	£ 18,060,157.30	47,044	£ 395,279,614.26	9,246	£ 100,612,055.93		
20,037	£ 155,379,775.75	6.61%	12% to 14%	19,603	£ 147,460,467.40	6.27%	0.34%	13,769	£ 75,989,230.63	5,794	£ 71,294,186.99	40	£ 177,049.78	498	£ 4,011,826.66	19,105	£ 143,448,640.74	2,589	£ 27,149,816.63		
6,386	£ 40,519,009.40	1.72%	Over 14%	6,295	£ 38,665,371.24	1.65%	0.08%	4,840	£ 23,387,374.84	1,445	£ 15,228,290.30	10	£ 49,706.10	122	£ 905,015.65	6,173	£ 37,760,355.59	571	£ 5,151,826.53		
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

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		
140,644	£ 1,573,147,413.25	66.93%	New Vehicle	143,598	£ 1,593,737,297.60	67.81%	-0.88%	26,298	£ 129,350,810.99	117,248	£ 1,464,075,803.62	52	£ 310,682.99	3,891	£ 39,172,449.60	139,707	£ 1,554,564,848.00	143,598	£ 1,593,737,297.60	0	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	14,900	£ 150,531,711.45	6.40%	-0.08%	7,802	£ 54,379,625.69	7,081	£ 96,001,628.93	17	£ 150,456.83	1,029	£ 9,414,329.50	13,871	£ 141,117,381.95	0	£ -	14,900	£ 150,531,711.45
32,803	£ 287,748,648.64	12.24%	1-2 yrs	32,576	£ 278,654,873.55	11.86%	0.39%	19,743	£ 122,817,156.76	12,761	£ 155,509,572.76	72	£ 328,144.03	1,999	£ 16,502,160.06	30,577	£ 262,152,713.49	0	£ -	32,576	£ 278,654,873.55
16,110	£ 121,629,036.21	5.17%	2-3 yrs	15,932	£ 117,446,982.12	5.00%	0.18%	11,507	£ 68,672,943.20	4,388	£ 48,605,066.87	37	£ 168,972.05	720	£ 5,074,499.06	15,212	£ 112,372,483.06	0	£ -	15,932	£ 117,446,982.12
39,255	£ 219,337,007.51	9.33%	> 3yrs	38,828	£ 210,058,038.12	8.94%	0.39%	36,806	£ 190,005,729.51	2,007	£ 20,027,287.56	15	£ 25,021.05	871	£ 5,232,046.19	37,957	£ 204,825,991.93	0	£ -	38,828	£ 210,058,038.12
102,937	£ 777,321,164.12	33.07%	Used vehicles	102,236	£ 756,691,605.24	32.19%	0.88%	75,858	£ 435,875,455.16	26,237	£ 320,143,556.12	141	£ 672,593.96	4,619	£ 36,223,034.81	97,617	£ 720,468,570.43	0	£ -	102,236	£ 756,691,605.24
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

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		
104,008	£ 592,735,450.91	25.22%	Hire Purchase	102,156	£ 565,226,266.15	24.05%	1.17%	102,156	£ 565,226,266.15	-	£ -	-	£ -	6,689	£ 52,061,397.26	95,467	£ 513,164,868.89	26,298	£ 129,350,810.99	75,858	£ 435,875,455.16
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	143,485	£ 1,784,219,359.74	75.91%	-1.21%	-	£ -	143,485	£ 1,784,219,359.74	-	£ -	1,813	£ 23,310,893.25	141,672	£ 1,760,908,466.49	117,248	£ 1,464,075,803.62	26,237	£ 320,143,556.12
315	£ 1,907,540.22	0.08%	Lease Purchase	193	£ 983,276.95	0.04%	0.04%	-	£ -	-	£ -	193	£ 983,276.95	8	£ 23,193.90	185	£ 960,083.05	52	£ 310,682.99	141	£ 672,593.96
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

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		
9,677	£ 63,212,529.99	2.69%	No Deposit	9,429	£ 60,021,992.18	2.55%	0.14%	7,587	£ 38,863,852.94	1,815	£ 21,022,600.37	27	£ 135,538.87	376	£ 2,828,929.00	9,053	£ 57,193,063.18	1,400	£ 14,807,123.22	8,029	£ 45,214,868.96
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,599	£ 663,091,954.22	28.21%	0.17%	28,401	£ 170,206,781.98	48,107	£ 492,453,543.69	91	£ 431,628.55	1,666	£ 14,173,650.42	74,933	£ 648,918,303.80	42,552	£ 414,234,498.02	34,047	£ 248,857,456.20
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	82,933	£ 820,899,892.98	34.93%	-0.11%	27,322	£ 153,450,703.47	55,566	£ 667,224,576.60	45	£ 224,612.91	3,184	£ 28,296,703.86	79,749	£ 792,603,189.12	52,479	£ 581,805,695.65	30,454	£ 239,094,197.33
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	32,197	£ 351,341,321.91	14.95%	-0.14%	12,735	£ 64,603,684.20	19,447	£ 286,634,277.20	15	£ 103,360.51	1,185	£ 11,577,486.76	31,012	£ 339,763,835.15	21,223	£ 263,997,215.44	10,974	£ 87,344,106.47
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	23,256	£ 246,675,870.85	10.49%	-0.05%	12,330	£ 63,633,862.99	10,915	£ 182,987,724.36	11	£ 54,283.50	1,038	£ 9,473,188.19	22,218	£ 237,202,682.66	14,213	£ 178,305,381.11	9,043	£ 68,370,489.74
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,738	£ 75,660,300.44	3.22%	-0.02%	4,868	£ 25,089,580.12	2,869	£ 50,570,720.32	1	£ -	381	£ 3,300,376.48	7,357	£ 72,359,923.96	4,326	£ 51,580,336.99	3,412	£ 24,079,963.45
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,737	£ 64,785,962.34	2.76%	-0.01%	4,192	£ 21,782,212.79	2,544	£ 43,003,749.55	1	£ -	328	£ 2,705,193.66	6,409	£ 62,080,768.68	3,689	£ 43,534,790.13	3,048	£ 21,251,172.21
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,581	£ 25,088,940.64	1.07%	0.00%	1,570	£ 8,211,971.30	1,011	£ 16,876,969.34	-	£ -	128	£ 1,061,448.10	2,453	£ 24,027,492.54	1,484	£ 17,504,956.65	1,097	£ 7,583,983.99
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,171	£ 21,283,930.60	0.91%	0.00%	1,444	£ 8,015,336.87	727	£ 13,268,593.73	-	£ -	117	£ 1,028,107.57	2,054	£ 20,255,823.03	1,150	£ 14,376,387.91	1,021	£ 6,907,542.69
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,474	£ 14,626,100.00	0.62%	0.00%	1,069	£ 6,514,360.10	405	£ 8,111,739.90	-	£ -	77	£ 680,508.24	1,397	£ 13,945,591.76	768	£ 9,730,687.13	706	£ 4,895,412.87
452	£ 4,214,289.55	0.18%	25,000 - 30,000	449	£ 4,220,270.71	0.18%	0.00%	384	£ 2,563,147.06	65	£ 1,657,123.65	-	£ -	17	£ 112,341.80	432	£ 4,107,928.91	204	£ 2,631,917.75	245	£ 1,588,352.96
296	£ 3,107,424.72	0.13%	Over 30,000	270	£ 2,732,365.97	0.12%	0.02%	254	£ 2,290,772.33	14	£ 407,741.03	2	£ 33,852.61	13	£ 157,550.33	257	£ 2,574,815.64	110	£ 1,228,307.60	160	£ 1,504,058.37
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

Information Contract Pool 5

Balloons as of the Monthly Period								Financing Contract						Person				VehicleStatus			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Remaining term	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
8,426	54,492,602	5.25%	< 6	11,712	£ 82,101,867.36	7.64%	-2.39%	-	£ -	11,564	£ 81,697,364.06	148	£ 404,503.30	230	£ 1,530,606.97	11,482	£ 80,571,260.39	9,321	£ 66,844,619.72	2,391	£ 15,257,247.64
12,299	92,845,617	8.94%	6 - 10	13,793	£ 102,333,358.17	9.52%	-0.57%	-	£ -	13,756	£ 102,202,485.79	37	£ 130,872.38	240	£ 1,811,747.10	13,553	£ 100,521,611.07	10,820	£ 82,182,612.12	2,973	£ 20,150,746.05
16,188	117,767,062	11.34%	11 - 15	17,761	£ 125,627,334.35	11.68%	-0.34%	-	£ -	17,753	£ 125,600,886.13	8	£ 26,448.22	261	£ 1,966,244.13	17,500	£ 123,661,090.22	14,634	£ 104,371,124.97	3,127	£ 21,256,209.38
21,028	152,824,976	14.72%	16 - 20	20,023	£ 146,062,635.99	13.58%	1.14%	-	£ -	20,023	£ 146,062,635.99	-	£ -	277	£ 2,119,153.00	19,746	£ 143,943,482.99	16,642	£ 121,616,109.91	3,381	£ 24,446,526.08
20,396	147,097,211	14.17%	21 - 25	16,683	£ 121,963,471.00	11.34%	2.83%	-	£ -	16,683	£ 121,963,471.00	-	£ -	243	£ 1,770,742.06	16,440	£ 120,192,728.94	13,420	£ 98,749,282.99	3,263	£ 23,214,188.01
21,246	156,883,147	15.11%	26 - 30	27,824	£ 209,794,683.95	19.51%	-4.40%	-	£ -	27,824	£ 209,794,683.95	-	£ -	305	£ 2,279,512.10	27,519	£ 207,515,171.85	23,904	£ 182,014,459.12	3,920	£ 27,780,224.83
22,401	167,576,731	16.14%	31 - 35	18,693	£ 139,010,018.83	12.93%	3.21%	-	£ -	18,693	£ 139,010,018.83	-	£ -	174	£ 1,269,697.76	18,519	£ 137,740,321.07	15,206	£ 114,560,435.56	3,487	£ 24,449,583.27
7,047	52,659,491	5.07%	36 - 40	10,340	£ 81,222,633.03	7.55%	-2.48%	-	£ -	10,340	£ 81,222,633.03	-	£ -	56	£ 408,879.29	10,284	£ 80,813,753.74	8,001	£ 64,127,406.88	2,339	£ 17,095,226.15
7,953	70,450,785	6.79%	41 - 45	6,292	£ 61,317,044.11	5.70%	1.08%	-	£ -	6,292	£ 61,317,044.11	-	£ -	33	£ 232,404.34	6,259	£ 61,084,639.77	4,989	£ 50,277,842.71	1,303	£ 11,039,201.40
2,589	25,525,168	2.46%	46 - 50	557	£ 5,788,002.74	0.54%	1.92%	-	£ -	557	£ 5,788,002.74	-	£ -	2	£ 19,496.85	555	£ 5,768,505.89	363	£ 4,178,143.78	194	£ 1,609,858.96
-	-	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	£ 1,038,122,789.75	100.00%	Total	143,678	£ 1,075,221,049.53	100.00%	0.00%	-	£ -	143,485	£ 1,074,659,225.63	193	£ 561,823.90	1,821	£ 13,408,483.60	141,857	£ 1,061,812,565.93	117,300	£ 888,922,037.76	26,378	£ 186,299,011.77

Months Seasoned								Financing Contract						Person				VehicleStatus			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Seasoned	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
33,445	£ 464,798,546.88	19.77%	< 6	24,550	£ 332,818,271.31	14.16%	5.61%	6,569	£ 57,851,455.27	17,981	£ 274,966,816.04	-	£ -	633	£ 8,293,225.84	23,917	£ 324,525,045.47	16,693	£ 245,836,626.51	7,857	£ 86,981,644.80
38,622	£ 473,668,013.40	20.15%	6 - 10	47,516	£ 592,009,943.01	25.19%	-5.04%	15,114	£ 118,901,142.93	32,402	£ 473,108,800.08	-	£ -	1,541	£ 18,083,124.37	45,975	£ 573,926,818.64	31,427	£ 432,257,565.71	16,089	£ 159,752,377.30
39,191	£ 418,752,985.67	17.82%	11 - 15	33,258	£ 356,351,587.09	15.16%	2.65%	14,262	£ 102,320,950.68	18,996	£ 254,030,636.41	-	£ -	1,547	£ 15,916,159.92	31,711	£ 340,435,427.17	17,657	£ 219,370,084.14	15,601	£ 136,981,502.95
39,420	£ 377,158,126.75	16.05%	16 - 20	38,955	£ 381,531,096.37	16.23%	-0.19%	15,473	£ 92,943,573.09	23,482	£ 288,587,523.28	-	£ -	1,308	£ 12,677,614.48	37,647	£ 368,853,481.89	23,222	£ 257,003,117.67	15,733	£ 124,527,978.70
31,710	£ 252,826,377.50	10.76%	21 - 25	32,766	£ 273,307,546.53	11.63%	-0.87%	13,340	£ 67,526,772.92	19,426	£ 205,780,773.61	-	£ -	1,101	£ 8,360,551.87	31,665	£ 264,946,994.66	19,607	£ 185,841,546.54	13,159	£ 87,465,999.99
25,098	£ 180,579,472.52	7.68%	26 - 30	27,238	£ 200,010,494.09	8.51%	-0.83%	12,142	£ 52,376,047.74	15,095	£ 147,622,202.78	1	£ 12,243.57	942	£ 6,129,557.90	26,296	£ 193,880,936.19	14,692	£ 123,927,331.43	12,546	£ 76,083,162.66
19,500	£ 111,024,990.40	4.72%	31 - 35	23,632	£ 140,045,262.08	5.96%	-1.23%	12,165	£ 37,349,199.55	11,466	£ 102,691,446.11	1	£ 4,616.42	901	£ 4,074,412.48	22,731	£ 135,970,849.60	13,589	£ 93,064,140.51	10,043	£ 46,981,121.57
8,126	£ 44,240,454.18	1.88%	36 - 40	8,017	£ 42,851,896.52	1.82%	0.06%	5,172	£ 18,957,647.54	2,817	£ 23,706,672.88	28	£ 187,576.10	224	£ 1,058,450.81	7,793	£ 41,793,445.71	3,767	£ 22,950,677.96	4,250	£ 19,901,218.56
4,791	£ 19,735,969.19	0.84%	41 - 45	5,210	£ 21,132,995.46	0.90%	-0.06%	3,900	£ 10,533,346.33	1,259	£ 10,303,350.96	51	£ 296,298.17	155	£ 529,037.65	5,055	£ 20,603,957.81	1,722	£ 9,544,663.28	3,488	£ 11,588,332.18
1,965	£ 5,565,546.87	0.24%	46 - 50	2,613	£ 7,871,259.21	0.33%	-0.10%	2,053	£ 4,028,749.35	481	£ 3,394,467.08	79	£ 448,042.78	76	£ 167,095.26	2,537	£ 7,704,163.95	705	£ 3,263,655.89	1,908	£ 4,607,603.32
1,117	£ 1,837,129.36	0.08%	51 - 55	1,255	£ 2,046,753.25	0.09%	-0.01%	1,204	£ 1,977,624.11	38	£ 26,533.64	13	£ 42,595.50	44	£ 85,149.70	1,211	£ 1,961,603.55	298	£ 559,786.91	957	£ 1,486,966.34
529	£ 299,796.42	0.01%	56 - 60	764	£ 450,227.01	0.02%	-0.01%	733	£ 449,486.82	18	£ -	13	£ 740.19	28	£ 21,104.13	736	£ 429,122.88	187	£ 114,639.98	577	£ 335,587.03
67	£ 18,831.77	0.00%	> 60	60	£ 1,570.91	0.00%	0.00%	29	£ 10,269.82	24	£ 136.87	7	£ 8,835.78	10	£ -	50	£ 1,570.91	32	£ 3,461.07	28	£ 1,890.16
243,581	£ 2,350,468,577.37	100.00%	Total	245,834	£ 2,350,428,902.84	100.00%	0.00%	102,156	£ 565,226,266.15	143,485	£ 1,784,219,359.74	193	£ 983,276.95	8,510	£ 75,395,484.41	237,324	£ 2,275,033,418.43	143,598	£ 1,593,737,297.60	102,236	£ 756,691,605.24

Contracts in Arrears

Contracts in Arrears at the end of the Monthly Period				
Months in Arrears	Arrears Value	% of Total Pool by Arrears Value	Included Receivables Balance	% of Total Pool by Balance
Greater than 0 days, less than 1-month overdue	£2,352,240.26	0.10%	£ 21,744,433.14	0.93%
2-month overdue	£1,047,204.50	0.04%	£ 7,719,146.26	0.33%
3-month overdue	£ 830,510.34	0.04%	£ 3,887,053.82	0.17%
4-month overdue	£ 434,103.01	0.02%	£ 1,518,148.02	0.06%
5-month overdue	£ 279,708.21	0.01%	£ 730,090.97	0.03%
6-month overdue	£ 118,279.26	0.01%	£ 292,007.58	0.01%
> 6-month overdue	£ 508,335.45	0.02%	£ 948,837.47	0.04%
	£5,570,381.03	0.24%	£ 36,839,717.26	1.57%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value	Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 393,537.45	£ 7,093,122.99	£ 1,920,770.15	£ 14,589,967.56	£ 37,932.66	£ 61,342.59	£ 654,625.06	£ 55,440.08	£ 21,089,808.08	£ 2,296,800.18	£ 11,829,388.03	£ 1,493,738.01	£ 9,915,045.11	£ 858,502.25
£ 217,328.84	£ 2,846,186.42	£ 799,577.48	£ 4,842,926.58	£ 30,298.18	£ 30,033.26	£ 188,038.68	£ 20,290.37	£ 7,531,107.58	£ 1,026,914.13	£ 4,042,083.88	£ 634,086.34	£ 3,677,062.38	£ 413,118.16
£ 205,057.74	£ 1,260,700.29	£ 606,836.69	£ 2,603,114.55	£ 18,615.91	£ 23,238.98	£ 115,724.23	£ 22,923.17	£ 3,771,329.59	£ 807,587.17	£ 2,101,532.10	£ 480,679.72	£ 1,785,521.72	£ 349,830.62
£ 111,718.57	£ 567,578.97	£ 321,666.44	£ 946,387.51	£ 718.00	£ 4,181.54	£ 19,228.50	£ 17,605.74	£ 1,498,919.52	£ 416,497.27	£ 790,867.97	£ 261,842.80	£ 727,280.05	£ 172,260.21
£ 71,972.01	£ 295,622.15	£ 189,854.59	£ 416,717.86	£ 17,881.61	£ 17,750.96	£ 8,236.68	£ 1,134.64	£ 721,854.29	£ 278,573.57	£ 348,831.62	£ 132,953.20	£ 381,259.35	£ 146,755.01
£ 38,336.96	£ 107,435.09	£ 74,935.08	£ 179,838.84	£ 5,007.22	£ 4,733.65	£ 27,910.23	£ 4,564.72	£ 264,097.35	£ 113,714.54	£ 170,762.13	£ 56,027.72	£ 121,245.45	£ 62,251.54
£ 204,795.88	£ 382,131.54	£ 277,242.62	£ 538,366.38	£ 26,296.95	£ 28,339.55	£ 74,115.77	£ 21,693.80	£ 874,721.70	£ 486,641.65	£ 424,717.60	£ 202,454.56	£ 524,119.87	£ 305,880.89
£ 1,242,747.45	£ 12,552,777.45	£ 4,190,883.05	£ 24,117,319.28	£ 136,750.53	£ 169,620.53	£ 1,087,879.15	£ 143,652.52	£ 35,751,838.11	£ 5,426,728.51	£ 19,708,183.33	£ 3,261,782.35	£ 17,131,533.93	£ 2,308,598.68

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	£ 759,972.89	0.03%	£ 19,972,427.88	0.85%
2-month overdue	£ 352,478.75	0.01%	£ 6,984,789.73	0.30%
3-month overdue	£ 274,040.80	0.01%	£ 3,231,180.47	0.14%
4-month overdue	£ 151,862.65	0.00%	£ 1,176,607.95	0.05%
5-month overdue	£ 86,771.72	0.00%	£ 541,582.80	0.02%
6-month overdue	£ 47,846.06	0.00%	£ 217,250.87	0.01%
> 6-month overdue	£ 250,502.40	0.01%	£ 697,604.95	0.03%
	£1,923,475.27	0.07%	£ 32,821,444.65	1.40%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Arrears Value	Included Receivables Balance	Included Receivables Balance	Corporate Arrears Value	Included Receivables Balance	Retail Arrears Value	Included Receivables Balance	New Arrears Value	Included Receivables Balance	Used Arrears Value
£ 334,306.53	£ 6,988,692.83	£ 423,971.24	£ 12,958,460.48	£ 1,695.12	£ 25,274.57	£ 625,777.29	£ 26,456.53	£ 19,346,650.59	£ 733,516.36	£ 10,658,931.96	£ 369,084.77	£ 9,313,495.92	£ 390,888.12
£ 191,341.95	£ 2,798,278.77	£ 161,136.80	£ 4,186,510.96	£ -	£ -	£ 186,349.67	£ 18,595.28	£ 6,798,440.06	£ 333,883.47	£ 3,551,121.71	£ 143,347.02	£ 3,433,668.02	£ 209,131.73
£ 137,792.64	£ 1,153,340.42	£ 135,844.18	£ 2,072,558.66	£ 403.98	£ 5,281.39	£ 105,252.58	£ 12,336.78	£ 3,125,927.89	£ 261,704.02	£ 1,710,032.41	£ 120,354.58	£ 1,521,148.06	£ 153,686.22
£ 90,590.05	£ 547,543.82	£ 60,554.60	£ 624,882.59	£ 718.00	£ 4,181.54	£ 3,052.09	£ 1,340.79	£ 1,173,555.86	£ 150,521.86	£ 530,915.26	£ 62,974.87	£ 645,692.69	£ 88,887.78
£ 52,270.36	£ 276,320.34	£ 34,501.36	£ 265,262.46	£ -	£ -	£ 8,236.68	£ 1,134.64	£ 533,346.12	£ 85,637.08	£ 252,602.30	£ 34,624.30	£ 288,980.50	£ 52,147.42
£ 30,605.39	£ 93,578.88	£ 17,240.67	£ 123,671.99	£ -	£ -	£ 27,910.23	£ 4,564.72	£ 189,340.64	£ 43,281.34	£ 128,323.68	£ 18,998.75	£ 88,927.19	£ 28,847.31
£ 137,389.25	£ 309,844.78	£ 108,503.93	£ 380,425.01	£ 4,609.22	£ 7,335.16	£ 74,115.77	£ 21,693.80	£ 623,489.18	£ 228,808.60	£ 342,343.87	£ 112,764.07	£ 355,261.08	£ 137,738.33
£ 974,296.17	£ 12,167,599.84	£ 941,752.78	£ 20,611,772.15	£ 7,426.32	£ 42,072.66	£ 1,030,694.31	£ 86,122.54	£ 31,790,750.34	£ 1,837,352.73	£ 17,174,271.19	£ 862,148.36	£ 15,647,173.46	£ 1,061,326.91

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	186	0.08%	£ 1,090,990.40	0.05%
2-month overdue	109	0.04%	£ 606,624.52	0.03%
3-month overdue	74	0.03%	£ 363,215.19	0.02%
4-month overdue	28	0.01%	£ 144,205.49	0.01%
5-month overdue	39	0.02%	£ 138,772.01	0.01%
6-month overdue	18	0.01%	£ 59,730.73	0.00%
> 6-month overdue	47	0.02%	£ 165,959.34	0.01%
	501	0.20%	£ 2,569,497.68	0.11%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
10	£ 2,412.62	170	£ 1,052,509.76	6	£ 36,068.02	5	£ 14,845.06	181	£ 1,076,145.34	126	£ 760,592.31	60	£ 330,398.09
20	£ 7,045.87	86	£ 569,545.39	3	£ 30,033.26	2	£ 706.76	107	£ 605,917.76	73	£ 420,959.06	36	£ 185,665.46
14	£ 5,258.80	58	£ 339,998.80	2	£ 17,957.59	1	£ 9,648.37	73	£ 353,566.82	41	£ 235,196.59	33	£ 128,018.60
10	£ 5,077.52	18	£ 139,127.97	-	£ -	1	£ 16,176.41	27	£ 128,029.08	14	£ 86,248.58	14	£ 57,956.91
13	£ 4,463.06	25	£ 116,557.99	1	£ 17,750.96	-	£ -	39	£ 138,772.01	21	£ 82,178.67	18	£ 56,593.34
6	£ 4,081.10	11	£ 51,809.48	1	£ 3,840.15	-	£ -	18	£ 59,730.73	8	£ 30,066.64	10	£ 29,664.09
22	£ 33,446.65	21	£ 111,932.89	4	£ 20,579.80	-	£ -	47	£ 165,959.34	11	£ 43,130.64	36	£ 122,828.70
95	£ 61,785.62	389	£ 2,381,482.28	17	£ 126,229.78	9	£ 41,376.60	492	£ 2,528,121.08	294	£ 1,658,372.49	207	£ 911,125.19

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	97	0.04%	£ 406,040.06	0.02%
2-month overdue	20	0.01%	£ 73,447.52	0.00%
3-month overdue	28	0.01%	£ 167,780.32	0.01%
4-month overdue	18	0.01%	£ 107,114.99	0.00%
5-month overdue	7	0.00%	£ 11,556.10	0.00%
6-month overdue	3	0.00%	£ 1,391.51	0.00%
> 6-month overdue	2	0.00%	£ 21,926.17	0.00%
	175	0.07%	£ 789,256.67	0.03%

Financing Contract						Person				Vehicle Status			
Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
36	£ 51,516.21	61	£ 354,523.85	-	£ -	4	£ 14,002.71	93	£ 392,037.35	53	£ 295,724.67	44	£ 110,315.39
10	£ 16,062.41	10	£ 57,385.11	-	£ -	1	£ 82.25	19	£ 72,465.27	13	£ 63,165.02	7	£ 10,282.50
13	£ 56,617.91	15	£ 111,162.41	-	£ -	2	£ 823.28	26	£ 166,957.04	14	£ 111,148.53	14	£ 56,631.79
6	£ 5,096.13	12	£ 102,018.86	-	£ -	-	£ -	18	£ 107,114.99	15	£ 92,145.96	3	£ 14,969.03
3	£ 10,792.61	4	£ 763.49	-	£ -	-	£ -	7	£ 11,556.10	4	£ 763.49	3	£ 10,792.61
1	£ 781.44	2	£ 610.07	-	£ -	-	£ -	3	£ 1,391.51	3	£ 1,391.51	-	£ -
1	£ 13,467.26	1	£ 8,458.91	-	£ -	-	£ -	2	£ 21,926.17	1	£ 13,467.26	1	£ 8,458.91
70	£ 154,333.97	105	£ 634,922.70	-	£ -	7	£ 15,808.24	168	£ 773,448.43	103	£ 577,806.44	72	£ 211,450.23

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	289	0.12%	£ 2,899,567.58	0.12%	72	£ 552,122.72	214	£ 2,328,925.20	3	£ 18,519.66	1	£ 7,979.08	288	£ 2,891,588.50	151	£ 1,717,061.14	138	£ 1,182,506.44
Greater than 0 day, less than 1-month overdue	23	0.01%	£ 206,532.93	0.01%	7	£ 50,501.33	16	£ 156,031.60	-	£ -	-	£ -	23	£ 206,532.93	8	£ 61,869.99	15	£ 144,662.94
2-month overdue	9	0.00%	£ 54,284.49	0.00%	3	£ 24,799.37	6	£ 29,485.12	-	£ -	-	£ -	9	£ 54,284.49	3	£ 6,838.09	6	£ 47,446.40
3-month overdue	17	0.01%	£ 118,611.76	0.01%	7	£ 45,483.16	10	£ 73,128.60	-	£ -	-	£ -	17	£ 118,611.76	6	£ 38,888.49	11	£ 79,723.27
4-month overdue	18	0.01%	£ 90,219.59	0.00%	7	£ 9,861.50	11	£ 80,358.09	-	£ -	-	£ -	18	£ 90,219.59	12	£ 81,558.17	6	£ 8,661.42
5-month overdue	18	0.01%	£ 37,957.35	0.00%	5	£ 4,046.14	13	£ 33,911.21	-	£ -	-	£ -	18	£ 37,957.35	8	£ 13,064.45	10	£ 24,892.90
6-month overdue	8	0.00%	£ 13,252.72	0.00%	3	£ 8,993.67	4	£ 3,365.55	1	£ 893.50	-	£ -	8	£ 13,252.72	4	£ 10,980.30	4	£ 2,272.42
> 6-month overdue	27	0.01%	£ 61,872.33	0.00%	11	£ 25,372.85	15	£ 36,074.89	1	£ 424.59	-	£ -	27	£ 61,872.33	12	£ 24,525.77	15	£ 37,346.56
Total by Days in Arrears	120	0.05%	£ 582,731.17	0.02%	43	£ 169,058.02	75	£ 412,355.06	2	£ 1,318.09	-	£ -	120	£ 582,731.17	53	£ 237,725.26	67	£ 345,005.91
	409	0.17%	£ 3,482,298.75	0.15%	115	£ 721,180.74	289	£ 2,741,280.26	5	£ 19,837.75	1	£ 7,979.08	408	£ 3,474,319.67	204	£ 1,954,786.40	205	£ 1,527,512.35

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	48	0.02%	£ 318,127.19	0.01%	-	£ -	48	£ 318,127.19	-	£ -	3	£ 19,818.90	45	£ 298,308.29	37	£ 269,783.97	11	£ 48,343.22
Greater than 0 day, less than 1-month overdue	8	0.00%	£ 68,441.87	0.00%	-	£ -	8	£ 68,441.87	-	£ -	-	£ -	8	£ 68,441.87	6	£ 52,269.10	2	£ 16,172.77
2-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
3-month overdue	1	0.00%	£ 6,266.08	0.00%	-	£ -	1	£ 6,266.08	-	£ -	-	£ -	1	£ 6,266.08	1	£ 6,266.08	-	£ -
4-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
5-month overdue	1	0.00%	£ 222.71	0.00%	-	£ -	1	£ 222.71	-	£ -	-	£ -	1	£ 222.71	1	£ 222.71	-	£ -
6-month overdue	1	0.00%	£ 381.75	0.00%	-	£ -	1	£ 381.75	-	£ -	-	£ -	1	£ 381.75	-	£ -	1	£ 381.75
> 6-month overdue	2	0.00%	£ 1,474.68	0.00%	-	£ -	2	£ 1,474.68	-	£ -	-	£ -	2	£ 1,474.68	1	£ 1,250.06	1	£ 224.62
Total by Days in Arrears	13	0.01%	£ 76,787.09	0.00%	-	£ -	13	£ 76,787.09	-	£ -	-	£ -	13	£ 76,787.09	9	£ 60,007.95	4	£ 16,779.14
	61	0.02%	£ 394,914.28	0.02%	-	£ -	61	£ 394,914.28	-	£ -	3	£ 19,818.90	58	£ 375,095.38	46	£ 329,791.92	15	£ 65,122.36

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	24		£ 194,157.56	0.01%	16	£ 86,014.93	8	£ 108,142.63	-	£ -	1	£ 8,610.33	23	£ 185,547.23	11	£ 107,013.75	13	£ 87,143.81
Greater than 0 day, less than 1-month overdue	2	0.00%	£ 8,982.24	0.00%	2	£ 8,982.24	-	£ -	-	£ -	-	£ -	2	£ 8,982.24	-	£ -	2	£ 8,982.24
2-month overdue	4	0.00%	£ 58,893.47	0.00%	2	£ 16,678.20	2	£ 42,215.27	-	£ -	-	£ -	4	£ 58,893.47	2	£ 42,215.27	2	£ 16,678.20
3-month overdue	8	0.00%	£ 71,125.22	0.00%	4	£ 37,082.60	4	£ 34,042.62	-	£ -	1	£ 9,023.84	7	£ 62,101.38	2	£ 515.50	6	£ 70,609.72
4-month overdue	19	0.01%	£ 160,815.94	0.01%	7	£ 44,740.43	12	£ 116,075.51	-	£ -	3	£ 13,028.93	16	£ 147,787.01	7	£ 85,130.29	12	£ 75,685.65
5-month overdue	32	0.01%	£ 228,541.09	0.01%	21	£ 107,025.36	10	£ 115,744.10	1	£ 5,771.63	-	£ -	32	£ 228,541.09	9	£ 82,863.80	23	£ 145,677.29
6-month overdue	33	0.01%	£ 140,269.34	0.01%	17	£ 58,271.85	16	£ 81,997.49	-	£ -	2	£ 1,485.72	31	£ 138,783.62	14	£ 79,753.17	19	£ 60,516.17
> 6-month overdue	245	0.10%	£ 1,272,544.62	0.05%	159	£ 639,355.84	82	£ 607,417.52	4	£ 25,771.26	30	£ 102,179.30	215	£ 1,170,365.32	76	£ 510,210.49	169	£ 762,334.13
Total by Days in Arrears	343	0.14%	£ 1,941,171.92	0.08%	212	£ 912,136.52	126	£ 997,492.51	5	£ 31,542.89	36	£ 125,717.79	307	£ 1,815,454.13	110	£ 800,688.52	233	£ 1,140,483.40
	367	0.14%	£ 2,135,329.48	0.09%	228	£ 998,151.45	134	£ 1,105,635.14	5	£ 31,542.89	37	£ 134,328.12	330	£ 2,001,001.36	121	£ 907,702.27	246	£ 1,227,627.21

PCP Return Balance sold in the Monthly Period

	15	14	13	12		
	Monthly Period	31-Dec-13	30-Nov-12	31-Oct-12		
PCP Returns						
PCP Return Balance for PCP Recoveries	434,297.40	456,186.54	751,076.07	£ 553,153.89		
PCP Recoveries in the Monthly Period	406,911.89	392,617.24	661,190.49	£ 595,596.46		
PCP - Net (profit/loss)	27,385.51	63,569.30	89,885.58	- 42,442.57		

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	-	-	-	-
Mar-2013	-	-	-	-
Apr-2013	-	-	-	-
May-2013	-	-	-	-
Jun-2013	-	-	-	-
Jul-2013	-	-	-	-
Aug-2013	-	-	-	-
Sep-2013	-	-	-	-
Oct-2013	-	-	-	-
Nov-2013	-	-	-	-
Dec-2013	-	-	-	-
Jan-2014	-	-	-	-
Feb-2014	-	-	-	-
Mar-2014	-	-	-	-
Apr-2014	-	-	-	-
May-2014	-	-	-	-
Jun-2014	-	-	-	-
Jul-2014	-	-	-	-
Aug-2014	-	-	-	-
Sep-2014	-	-	-	-
Oct-2014	-	-	-	-
Nov-2014	-	-	-	-
Dec-2014	-	-	-	-
Jan-2015	-	-	-	-
Feb-2015	-	-	-	-
Mar-2015	-	-	-	-
Apr-2015	-	-	-	-
May-2015	-	-	-	-
Jun-2015	-	-	-	-
Jul-2015	-	-	-	-
Aug-2015	-	-	-	-
Sep-2015	-	-	-	-
Oct-2015	-	-	-	-
Nov-2015	-	-	-	-
Dec-2015	-	-	-	-
Jan-2016	-	-	-	-
Feb-2016	-	-	-	-
Mar-2016	-	-	-	-
Apr-2016	-	-	-	-
May-2016	-	-	-	-
Jun-2016	-	-	-	-
Jul-2016	-	-	-	-
	Total	Total		
	235	311,653.09		

Retention

On-Balance Sheet Retention of Net Economic Interest

End of Monthly Period

<i>Portfolio description</i>	<i>No of Contracts</i>	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in % of Total</i>
Driver UK Master Compartment 1	245,834	£ 2,350,428,902.84	
Asset Retention	12,522	£ 123,710,699.58	5.26%
Total	258,356	£ 2,474,139,602.42	5.26%

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,521,445.14	5.00%
Actual Retention	£ 123,710,699.58	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
147	04/06/2008	04/07/2012	£ 26,825.40	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,386.21	5.2%	SC	New	Audi	Lease Purchase	n/a	Private Individual	
148	30/05/2008	29/06/2012	£ 25,750.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 280.00	1.1%	SE	Used	Audi	Solutions	n/a	Private Individual	
149	03/06/2008	03/07/2012	£ 20,635.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,615.80	7.8%	WM	Used	Audi	Lease Purchase	n/a	Private Individual	
150	04/07/2008	03/07/2012	£ 32,169.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,110.90	3.5%	LO	New	Audi	Lease Purchase	n/a	Private Individual	
151	11/06/2008	17/07/2012	£ 26,400.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 949.76	3.6%	NW	New	Audi	Solutions	n/a	Private Individual	
152	16/06/2008	16/07/2012	£ 11,495.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 5,880.19	51.2%	SC	Used	Audi	Lease Purchase	n/a	Private Individual	
153	21/07/2008	12/07/2012	£ 11,790.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,601.41	13.6%	SE	Used	Volkswagen	Lease Purchase	n/a	Private Individual	
154	02/07/2008	24/06/2012	£ 13,617.54	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 250.14	1.8%	NW	Used	Volkswagen	Lease Purchase	n/a	Private Individual	
155	17/07/2008	26/06/2012	£ 19,260.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,829.47	9.5%	WM	Used	Audi	Lease Purchase	n/a	Private Individual	
156	18/10/2008	24/06/2012	£ 8,000.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 835.15	10.4%	SC	Used	Peugeot	Hire Purchase	n/a	Private Individual	
157	16/10/2008	20/07/2012	£ 11,495.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 203.94	1.8%	SC	Used	Volkswagen	Lease Purchase	n/a	Private Individual	
158	09/12/2008	19/07/2012	£ 10,307.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 272.94	2.6%	SC	Used	Skoda	Hire Purchase	n/a	Private Individual	
159	16/01/2009	15/07/2012	£ 11,593.69	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,778.56	15.3%	EA	Used	Volkswagen	Solutions	n/a	Private Individual	
160	20/01/2009	19/07/2012	£ 7,160.29	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 71.16	-1.0%	NW	New	Volkswagen	Solutions	n/a	Private Individual	
161	21/01/2009	20/07/2012	£ 9,547.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 431.76	4.5%	SE	Used	Volkswagen	Solutions	n/a	Private Individual	
162	19/02/2009	20/07/2012	£ 10,495.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,812.64	17.3%	NW	Used	Skoda	Hire Purchase	n/a	Private Individual	
163	28/02/2009	27/06/2012	£ 65,000.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 13,433.36	20.7%	NW	New	Audi	Hire Purchase	n/a	Private Individual	
164	05/03/2009	12/07/2012	£ 13,159.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 8,048.66	61.2%	LO	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
165	21/07/2009	20/07/2012	£ 14,070.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 8,189.95	58.2%	NW	New	Audi	Solutions	n/a	Private Individual	
166	01/08/2009	24/07/2012	£ 18,600.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 7,410.94	39.8%	EA	New	Audi	Solutions	n/a	Private Individual	
167	25/05/2009	27/06/2012	£ 10,250.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 1,537.58	-15.0%	SC	Used	Skoda	Hire Purchase	n/a	Private Individual	
168	10/06/2009	10/07/2012	£ 13,281.24	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 6,314.12	47.5%	SE	Used	Volkswagen	Solutions	n/a	Private Individual	
169	11/06/2009	11/07/2012	£ 10,025.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 987.45	9.8%	SW	New	Audi	Solutions	n/a	Private Individual	
170	10/11/2009	06/07/2012	£ 17,879.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 10,859.82	60.8%	SC	New	Volkswagen	Solutions	n/a	Private Individual	
171	26/06/2009	26/06/2012	£ 19,473.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 634.22	3.3%	WM	Used	Audi	Hire Purchase	n/a	Private Individual	
172	05/11/2009	05/12/2012	£ 23,320.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 821.91	3.5%	EA	New	Volkswagen	Solutions	n/a	Private Individual	
173	26/06/2009	06/07/2012	£ 28,423.68	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 544.92	1.9%	EA	Used	Audi	Solutions	n/a	Private Individual	
174	06/07/2009	05/07/2012	£ 22,879.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,213.41	5.3%	YH	New	Audi	Solutions	n/a	Private Individual	
175	20/07/2009	19/07/2012	£ 14,000.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 6,748.80	48.2%	EM	Used	Audi	Solutions	n/a	Corporate	
176	27/07/2009	16/07/2012	£ 14,449.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 2,607.60	18.0%	NW	Used	Audi	Hire Purchase	n/a	Private Individual	
177	07/08/2009	12/07/2012	£ 21,100.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 384.80	1.8%	EM	New	Audi	Solutions	n/a	Private Individual	
178	30/01/2010	05/07/2012	£ 10,417.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	-£ 20.07	-0.2%	LO	New	SEAT	Solutions	n/a	Private Individual	
179	18/09/2009	28/06/2012	£ 9,854.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 199.99	2.0%	NW	New	SEAT	Hire Purchase	n/a	Private Individual	
180	21/09/2009	06/07/2012	£ 5,370.70	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 808.15	15.0%	EA	New	Volkswagen	Solutions	n/a	Private Individual	
181	08/03/2010	12/07/2012	£ 14,026.20	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 874.52	6.2%	WM	New	SEAT	Hire Purchase	n/a	Private Individual	
182	06/10/2009	12/07/2012	£ 8,369.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 4,948.00	59.1%	NW	New	Audi	Hire Purchase	n/a	Private Individual	
183	19/10/2009	23/07/2012	£ 13,500.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 1,480.65	11.0%	YH	Used	SEAT	Hire Purchase	n/a	Private Individual	
184	15/10/2009	18/07/2012	£ 14,715.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 1,873.98	12.7%	EA	Used	Audi	Solutions	n/a	Private Individual	
185	13/11/2009	12/07/2012	£ 5,000.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 1,190.08	23.8%	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
186	20/01/2010	27/06/2012	£ 5,630.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 630.99	11.2%	YH	New	Skoda	Hire Purchase	n/a	Private Individual	
187	13/02/2010	03/07/2012	£ 21,842.67	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 20.99	0.1%	WM	Used	Audi	Solutions	n/a	Private Individual	
188	14/07/2010	13/07/2012	£ 2,819.57	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	-£ 20.00	-0.7%	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
189	02/03/2010	13/07/2012	£ 9,278.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	-£ 36.47	-0.4%	SE	New	SEAT	Solutions	n/a	Private Individual	
190	12/04/2010	17/07/2012	£ 18,957.45	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 8,224.44	43.4%	YH	New	Volkswagen	Hire Purchase	n/a	Private Individual	
191	30/03/2010	18/07/2012	£ 34,500.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 2,199.39	6.4%	SE	Used	Maserati	Hire Purchase	n/a	Private Individual	
192	07/06/2010	05/07/2012	£ 13,375.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	-£ 1,360.83	-10.2%	SE	New	Volkswagen	Solutions	n/a	Private Individual	
193	28/04/2010	02/07/2012	£ 23,425.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 19,102.29	81.5%	EM	New	Volkswagen	Solutions	n/a	Private Individual	
194	30/03/2010	06/07/2012	£ 14,700.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 2,251.08	15.3%	SC	Used	Citroen	Hire Purchase	n/a	Private Individual	
195	01/04/2010	13/07/2012	£ 11,688.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 499.74	4.3%	EM	Used	Volkswagen	Solutions	n/a	Private Individual	
196	15/06/2010	11/07/2012	£ 6,986.61	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 746.80	10.7%	SE	New	Volkswagen	Solutions	n/a	Private Individual	
197	26/05/2010	02/07/2012	£ 16,520.08	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 243.10	1.5%	YH	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
198	16/06/2010	17/07/2012	£ 12,990.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 1,371.76	10.6%	SW	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
199	26/07/2010	25/07/2012	£ 2,541.60	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	-£ 151.92	-6.0%	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
200	10/07/2010	09/07/2012	£ 4,206.60	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 3.47	0.1%	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
201	24/06/2010	16/07/2012	£ 10,283.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 528.28	5.1%	SE	Used	Audi	Hire Purchase	n/a	Private Individual	
202	24/06/2010	27/06/2012	£ 28,544.00	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 2,645.15	9.3%	SW	Used	Audi	Hire Purchase	n/a	Private Individual	
203	22/07/2010	21/07/2012	£ 4,562.76	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 336.15	7.4%	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
204	18/09/2010	13/07/2012	£ 6,368.50	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	£ 2,314.52	36.3%	SW	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
205	24/12/2010	06/07/2012	£ 12,109.58	n/a	n/a	n/a	02/2013	n/a	n/a	n/a	-£ 243.20	-2.0%	WA	New	Volkswagen	Solutions	n/a	Private Individual	
206	05/11/2010	24/07/2012	£ 9,744.00	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 1,049.80	10.8%	SE	Used	Volkswagen	Solutions	n/a	Private Individual	
207	04/11/2010	25/07/2012	£ 10,169.00	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 1,726.20	17.0%	SW	Used	Audi	Hire Purchase	n/a	Private Individual	
208	23/11/2010	02/07/2012	£ 14,069.96	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	-£ 954.39	-6.8%	WM	New	SEAT	Solutions	n/a	Private Individual	
209	27/11/2010	09/07/2012	£ 25,318.66	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 6,196.95	24.5%	SE	Used	Audi	Solutions	n/a	Private Individual	
210	01/12/2010	13/07/2012	£ 16,700.00	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 75.82	0.5%	EM	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
211	03/12/2010	13/07/2012	£ 9,320.19	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 527.17	5.7%	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual	
212	23/12/2010	24/07/2012	£ 18,047.82	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	-£ 1,204.97	-6.7%	YH	New	Audi	Solutions	n/a	Private Individual	
213	23/02/2011	17/07/2012	£ 2,574.70	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 321.96	12.5%	NE	Used	Renault	Hire Purchase	n/a	Corporate	
214	23/02/2011	18/07/2012	£ 5,820.73	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 711.60	12.2%	NE	Used	Renault	Hire Purchase	n/a	Corporate	
215	15/01/2011	27/06/2012	£ 20,306.00	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	£ 1,434.12	7.1%	NW	Used	Audi	Solutions	n/a	Private Individual	
216	31/01/2011	18/07/2012	£ 10,549.50	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	-£ 478.35	-4.5%	WA	New	Volkswagen	Solutions	n/a	Private Individual	
217	31/01/2011	24/07/2012	£ 10,700.00	n/a	n/a	n/a	03/2013	n/a	n/a	n/a	-£ 618.88	-5.8%	NE	New	SEAT	Solutions	n/a	Private Individual	

Invoice Log

	€	£
Commission de Surveillance	1500.00	1278.60
Total	1500.00	1,278.60

Bank Account Reconciliation

Brought forward Accumulation Account Balance from Last Period	£0.00
Movements this period	£0.00
Movements this period	
Movements this period	
Movements this period	
Carried forward Accumulation Account Balance to Next Period	£0.00
Brought forward Distribution Account Account Balance from Last Period	£182,193,791.36
08/01/2013 Expected Monthly Collections	£65,317,366.50
22/01/2013 Servicer Fee	-£1,996,264.99
22/01/2013 Guarantee Repayment	-£13,193,527.34
22/01/2013 Def Purchase Price	-£11,273,005.06
22/01/2013 Interest	-£1,413,370.94
22/01/2013 Invoice	-£7,275.00
22/01/2013 Swaps	£27,809.08
22/01/2013 Monthly Collections	-£93,855,934.71
22/01/2013 Repenishment Adjustment Payment	£13,006.54
22/01/2013 Swaps	£10,741.44
22/01/2013 Swaps	£21,482.88
22/01/2013 Swaps	£21,482.88
22/01/2013 Swaps	£10,741.44
22/01/2013 Swaps	£7,744.01
22/01/2013 Interest	-£1,631,635.28
24/01/2013 Guarantee Repayment	£60,493,523.04
31/01/2013 Interest	£24,592.65
Movements this period	£2,577,477.14
Carried forward Distribution Account Balance to Next Period	<u>£184,771,268.50</u>