

Driver UK Master S.A.

Monthly Investor Report

February 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

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Deal Overview

Cut-Off Date prior to Closing Date	31/10/2012		
Issue Date:	20/03/2013	Legal Maturity Date:	20/10/2021
Monthly Period:	01/02/2013 to 28/02/2013		
Monthly Investor Report Performance Date	14/03/2013		
Reporting Frequency:	Monthly		
Period No.:	16		
Payment Date:	20/03/2013		
Next Payment Date:	22/04/2013		
Available Distribution Amount for the Monthly Period:	01/02/2013 to 28/02/2013		
Interest Accrual Period:	20/02/2013	20/03/2013	Days accrued: 28
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		

Credit Enhancement Increase Conditions

Weighted Average Seasoning	16.01				
Dynamic Net Loss Ratio	<u>Weighted Average Seasoning</u>	<small>< 12 Months</small>	<small>12 - 24 Months</small>	<small>25 - 36 Months</small>	<small>> 36 Months</small>
	Monthly Period	in %	> 0.25%	>0.45%	>2.0%
	Monthly Period	0.0283%	-	No	-
	Previous Monthly Period 1	0.0222%	-	No	-
	Previous Monthly Period 2	0.0248%	-	No	-
Cumulative Net Loss Ratio	<u>Weighted Average Seasoning</u>	<small>< 12 Months</small>	<small>12 - 24 Months</small>	<small>25 - 36 Months</small>	<small>> 36 Months</small>
	Monthly Period	in %	> 0.6%	>1.2%	>2.3%
	Monthly Period	0.1002%	-	No	-
	Previous Monthly Period 1	0.0783%	-	No	-
	Previous Monthly Period 2	0.0559%	-	No	-
Maximum Receivables Balance	£2,350,468,577.37				
Late Delinquency Ratio	0.0324%	> 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									
	DBRS			Fitch			S&P		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Account Bank: BNP Paribas Securities Services Current Rating* <i>Minimum required Rating</i> (if no short term Rating available, the higher long term rating is applicable)				AA-	F1+	Stable	AA+	A+	Negative
If the Account Bank ceases to have the Account Bank Required Rating it shall, at its own cost, (i) transfer the accounts to an Eligible Collateral Bank, or (ii) provide a guarantee from an Eligible Guarantor, or (iii) take any other action in order to maintain the rating of the Notes. If none of the measures is taken within a given timespan, the Issuer may enter into new banking arrangements at its own initiative with another Account Bank. (Please refer to the Prospectus for a complete description of the mechanism)									Required Rating: fulfilled
Swap Counterparty: HSBC Bank PLC Current Rating* <i>Minimum required Rating</i> (if no short term Rating available, the higher long term rating is applicable)				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* <i>Minimum required Rating</i> (if no short term Rating available, the higher long term rating is applicable)	A	F1+1	Stable	A	F1	Stable	AA-	A-1	Stable
If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally (i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or (ii) provide a guarantee from an Eligible Guarantor. 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. MITSUBISHI UFJ SECURITIES INTERNATIONAL PLC, benefits from BTMU's rating under a deed pool guarantee, therefore BTMU's rating has been displayed above. (Please refer to the Prospectus for a complete description of the mechanism)									Required Rating: fulfilled
Swap Counterparty: ROYAL BANK OF CANADA Current Rating* <i>Minimum required Rating</i> (if no short term Rating available, the higher long term rating is applicable)	AA	R-1 (High)	Stable	AA	F1+	Stable	AA-	A-1+	Stable
If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost, additionally (i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or (ii) provide a guarantee from an Eligible Guarantor. 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)									

*Ratings last updated on 14/03/2013
 +Rating of Volkswagen Financial Services (UK) Limited

Deal Overview: Counterparties

Lead Manager:	The Royal Bank of Scotland PLC 135 Bishopsgate London, EC2M 3UR email: secsupportconduit@rbs.com	Corporate Services Provider:	Wilmington Trust SP Services (Luxembourg) S.A. 52-54 Avenue du X Septembre L-2550 Luxembourg Luxembourg email: VCL@WilmingtonTrust.com
Joint Lead Manager	Volkswagen Financial Services A.G Gifhorner Strasse 57 38112 Braunschweig Germany	Security Trustee:	Wilmington Trust (London) Limited Third Floor 1 King's Arms Yard London, EC2R 7AF
Servicer:	Volkswagen Financial Services (UK) Limited ABS Operations Brunswick Court Yeomans Drive Milton Keynes MK14 5LR England email: ABSOperations@vwfs.co.uk	Clearing Systems:	Clearstream Banking S.A. 42 Avenue JF Kennedy L-1885 Luxembourg Luxembourg email: web@clearstream.com 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 1

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

Notes II
Note Balance
During Revolving Period - Increase of Notes

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

Payments to investors

		<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
1-m-Libor for the Monthly period	0.49250%								
Interest (1-m-Libor + Margin 60 bps), for the Monthly Period	£1,382,835.62	£ 251,424.66	£ 251,424.66	£ 314,280.82	£ 314,280.82	£ 125,712.33	£ 125,712.33		
Amortising Series		No	No	No	No	No	No		
Amortising Amount	£ -	£ -	£ -	£ -	£ -	£ -	£ -		
Series Nominal Amount		£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Series Percentage		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%		

Interest Shortfall

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

Credit Enhancement for Notes

	<u>Opening</u>	<u>Movement</u>	<u>Closing</u>
Cash Collateral Amount	£ 19,800,000.00		£ 19,800,000.00
Specified Cash Collateral Account Balance	£ 19,800,000.00		£ 19,800,000.00
Cash Collateral Amount as a percentage of the Notes balance	1.20%		1.20%
Overcollateralisation Amount	£ 23,504,273.50		£ 23,504,273.50
Overcollateralisation Percentage	1.00%		1.00%
Overcollateralisation Amount divided by Included Receivables Balance	1.00%		1.00%
Subordinated Loan Balance excluding CCA Amount (see above)	£ 676,924,629.34	£ (118.16)	£ 676,924,511.18
Subordinated Loan Target Percentage	28.80%		28.80%
Subordinated Loan Amount divided by Included Receivables Balance	28.80%		28.80%

Information on Swaps

	<u>Series 2011-1</u>	<u>Series 2011-2</u>	<u>Series 2011-3</u>	<u>Series 2011-5</u>	<u>Series 2012-1</u>	<u>Series 2012-2</u>	<u>Series 20xx-x</u>	<u>Series 20xx-x</u>
Swap nominal amount/ Underlying Principle	£ 300,000,000.00	£ 300,000,000.00	£ 375,000,000.00	£ 375,000,000.00	£ 150,000,000.00	£ 150,000,000.00		
Swap Structure	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed	pay fixed		
Index Rate	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor	1-m-Libor		
Net Swap Payment (Receipt)	-£2,876.71	-£2,876.71	-£4,458.90	£13,664.39	-£1,438.36	-£1,438.36		

Order of Priority

Order of Priority (waterfall)

Purchased Receivables Collection Amount

Net Swap Receipts

£ 121,617,309.36

-£ 13,089.04

Available Collection Amount of the Period

£ 121,604,220.32

Remaining Amount from Previous Period

£ -

£ 121,604,220.32

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

£ -

£ -

£ 1,803,068.66

£ 39,672.41

£ -

£ 13,664.39

£ 1,382,835.62

£ -

£ -

£ 105,760,052.21

£ -

£ 1,198,557.25

£ 118.16

£ 11,406,251.62

£ 121,604,220.32

£ 121,604,220.32

£ 119,801,151.66

£ 119,761,479.25

£ 119,761,479.25

£ 119,747,814.86

£ 118,364,979.24

£ 118,364,979.24

£ 118,364,979.24

£ 12,604,927.03

£ 12,604,927.03

£ 11,406,369.78

£ 11,406,251.62

£ -

Collections

Early settlements

		No of Contracts	Cash	Total Cash Amount
Early settlements in the				
Thereof	1	6,319	£ 42,891,959.65	
	2	267	£ 445,474.40	
	3	57	£ 28,972.79	
	4	-	£ 69,380.95	
Total settlements		6,643		£ 43,435,787.79

Monthly collections

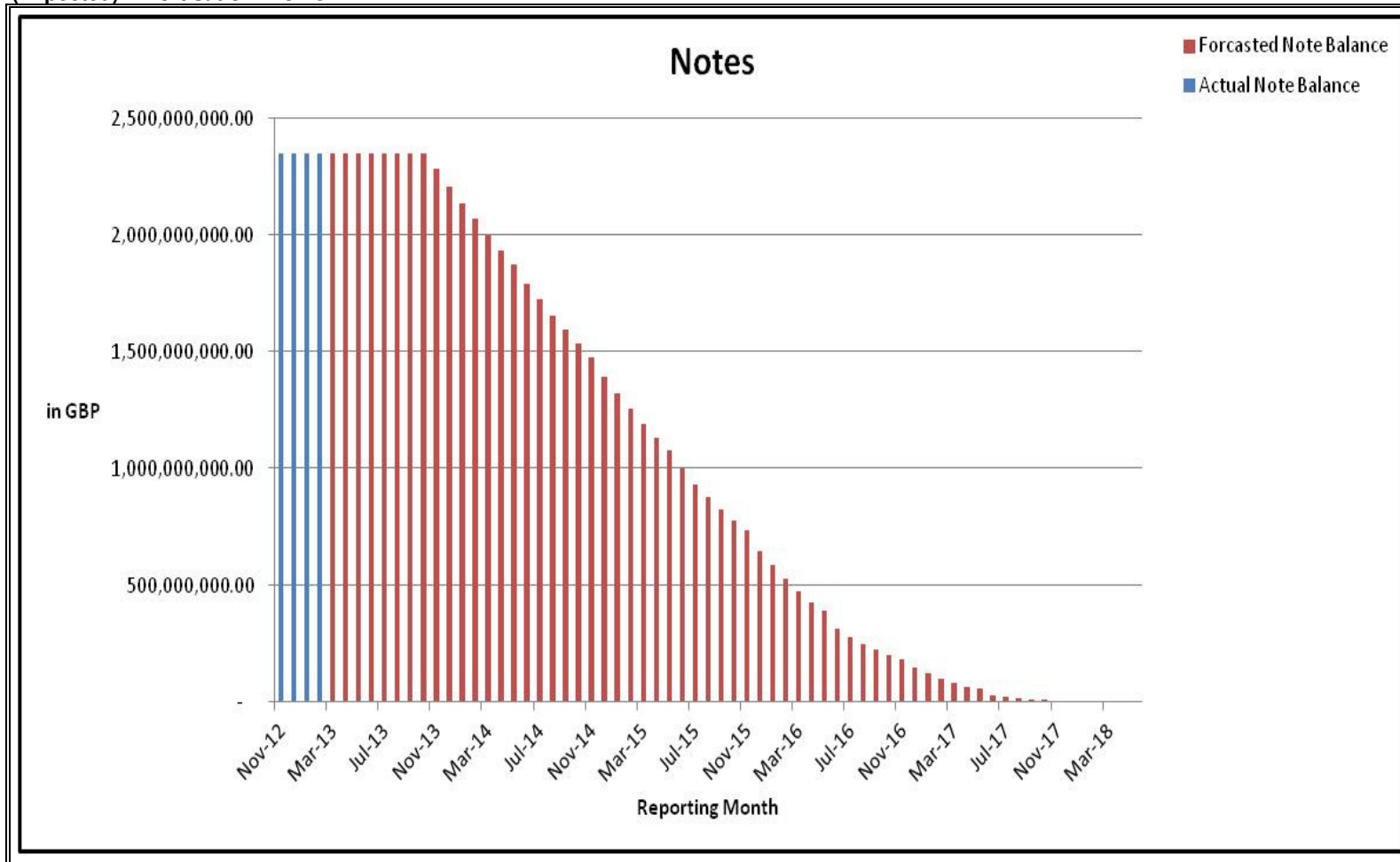
		Cash	Cash Amount
Schedules Payments in the			
	5	£ 69,640,360.23	
	6	£ 8,541,161.34	
			£ 78,181,521.57
Early settlements of the			
			£ 43,435,787.79
			£ 121,617,309.36
Available Distribution Amount			
	Current prepayment rate	1.93%	
	Total collections of the		£ 121,617,309.36

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

Brought forward from the above table		£ 121,617,309.36
Plus other Ineligible Funded Purchase Price in the		£ -
Available Distribution Amount		£ 121,617,309.36
Less: (Pos 1 - 9) of the Waterfall		£ 3,239,241.08
Payments to the Accumulation Account (Pos. 10) of the Waterfall		£ 105,760,052.21

B/F Accumulation Balance	£ -
Accumulation Amount from this Monthly Period	£ 105,760,052.21
B/F Replenishment Adjustment Drawing	£ 1,552.42
Additional Purchase Price this Monthly Period	£ 105,759,934.05
C/F Accumulation Balance	£ -
Replenishment Adjustment Drawing	£ -
Replenishment Adjustment Payment	£ 118.16
Check	-£ 0.00
C/F Replenishment Adjustment Drawing	£ 1,434.26

(Expected) Amortisation Profile



Run Out Schedule

At the End of the previous Monthly Period - Post Top Up				
Month	Scheduled reduction	Scheduled Interest	Receivable	Included Receivables Balance reduction
02.2013	£ 59,596,240.69	£ 15,422,105.22	£ 75,018,345.91	£ 68,370,806.25
03.2013	£ 72,521,539.11	£ 15,025,512.90	£ 87,547,052.01	£ 72,521,539.11
04.2013	£ 71,649,454.56	£ 14,539,818.68	£ 86,189,273.24	£ 71,649,454.56
05.2013	£ 69,385,049.78	£ 14,058,351.30	£ 83,443,401.08	£ 69,385,049.78
06.2013	£ 70,867,902.91	£ 13,594,158.00	£ 84,462,060.91	£ 70,867,902.91
07.2013	£ 64,971,516.02	£ 13,124,201.02	£ 78,095,717.04	£ 64,971,516.02
08.2013	£ 60,857,182.08	£ 12,687,913.92	£ 73,545,096.00	£ 60,857,182.08
09.2013	£ 80,792,118.20	£ 12,274,411.56	£ 93,066,529.76	£ 80,792,118.20
10.2013	£ 68,815,681.46	£ 11,749,246.06	£ 80,564,927.52	£ 68,815,681.46
11.2013	£ 65,828,446.58	£ 11,291,202.62	£ 77,119,649.20	£ 65,828,446.58
12.2013	£ 62,993,254.60	£ 10,854,716.67	£ 73,847,971.27	£ 62,993,254.60
01.2014	£ 59,733,658.39	£ 10,434,739.16	£ 70,168,397.55	£ 59,733,658.39
02.2014	£ 56,939,917.21	£ 10,031,640.11	£ 66,971,557.32	£ 56,939,917.21
03.2014	£ 86,203,629.35	£ 9,645,039.45	£ 95,848,668.80	£ 86,203,629.35
04.2014	£ 70,585,236.40	£ 9,084,199.02	£ 79,669,435.42	£ 70,585,236.40
05.2014	£ 66,205,264.78	£ 8,614,681.84	£ 74,819,946.62	£ 66,205,264.78
06.2014	£ 66,088,914.78	£ 8,173,040.34	£ 74,261,955.12	£ 66,088,914.78
07.2014	£ 59,336,474.58	£ 7,734,322.97	£ 67,070,797.55	£ 59,336,474.58
08.2014	£ 49,897,536.76	£ 7,336,232.15	£ 57,233,768.91	£ 49,897,536.76
09.2014	£ 80,415,752.50	£ 6,992,405.63	£ 87,408,158.13	£ 80,415,752.50
10.2014	£ 61,730,786.79	£ 6,479,267.68	£ 68,210,054.47	£ 61,730,786.79
11.2014	£ 57,168,542.45	£ 6,076,215.31	£ 63,244,757.76	£ 57,168,542.45
12.2014	£ 52,088,373.88	£ 5,710,496.25	£ 57,798,870.13	£ 52,088,373.88
01.2015	£ 47,929,464.22	£ 5,374,231.14	£ 53,303,695.36	£ 47,929,464.22
02.2015	£ 43,826,710.23	£ 5,059,526.04	£ 48,886,236.27	£ 43,826,710.23
03.2015	£ 84,943,695.48	£ 4,767,824.85	£ 89,711,520.33	£ 84,943,695.48
04.2015	£ 63,814,262.43	£ 4,279,112.03	£ 68,093,374.46	£ 63,814,262.43
05.2015	£ 57,491,856.28	£ 3,897,147.50	£ 61,389,003.78	£ 57,491,856.28
06.2015	£ 54,691,507.09	£ 3,551,274.67	£ 58,242,781.76	£ 54,691,507.09
07.2015	£ 48,942,744.89	£ 3,212,046.93	£ 52,154,791.82	£ 48,942,744.89
08.2015	£ 35,411,878.39	£ 2,894,171.22	£ 38,306,049.61	£ 35,411,878.39
09.2015	£ 74,894,994.64	£ 2,658,832.27	£ 77,553,826.91	£ 74,894,994.64
10.2015	£ 37,454,663.27	£ 2,199,655.98	£ 39,654,319.25	£ 37,454,663.27
11.2015	£ 30,057,005.17	£ 1,945,421.16	£ 32,002,426.33	£ 30,057,005.17
12.2015	£ 23,933,079.42	£ 1,740,745.32	£ 25,673,824.74	£ 23,933,079.42
01.2016	£ 21,398,520.69	£ 1,572,987.55	£ 22,971,508.24	£ 21,398,520.69
02.2016	£ 18,906,657.04	£ 1,417,963.94	£ 20,324,620.98	£ 18,906,657.04
03.2016	£ 36,877,370.40	£ 1,285,171.03	£ 38,162,541.43	£ 36,877,370.40
04.2016	£ 23,687,336.50	£ 1,045,404.48	£ 24,732,740.98	£ 23,687,336.50
05.2016	£ 20,280,568.29	£ 883,226.97	£ 21,163,795.26	£ 20,280,568.29
06.2016	£ 18,576,359.27	£ 743,902.78	£ 19,320,262.05	£ 18,576,359.27
07.2016	£ 16,504,557.50	£ 617,492.01	£ 17,122,049.51	£ 16,504,557.50
08.2016	£ 10,807,849.73	£ 499,491.25	£ 11,307,340.98	£ 10,807,849.73
09.2016	£ 26,396,114.78	£ 424,858.55	£ 26,820,973.33	£ 26,396,114.78
10.2016	£ 9,740,542.53	£ 247,865.32	£ 9,988,407.85	£ 9,740,542.53
11.2016	£ 6,296,568.77	£ 173,413.29	£ 6,469,982.06	£ 6,296,568.77
12.2016	£ 3,844,371.06	£ 127,306.44	£ 3,971,677.50	£ 3,844,371.06
01.2017	£ 1,125,973.63	£ 94,638.80	£ 1,220,612.43	£ 1,125,973.63
02.2017	£ 1,761,589.38	£ 75,593.39	£ 1,837,182.77	£ 1,761,589.38
03.2017	£ 1,528,587.39	£ 59,456.42	£ 1,588,043.81	£ 1,528,587.39
04.2017	£ 1,247,810.63	£ 48,243.98	£ 1,296,054.61	£ 1,247,810.63
05.2017	£ 1,043,976.06	£ 38,757.73	£ 1,082,733.79	£ 1,043,976.06
06.2017	£ 843,643.41	£ 28,621.73	£ 872,265.14	£ 843,643.41
07.2017	£ 656,530.28	£ 20,797.64	£ 677,327.92	£ 656,530.28
08.2017	£ 461,940.45	£ 13,902.22	£ 475,842.67	£ 461,940.45
09.2017	£ 323,222.37	£ 8,680.71	£ 331,903.08	£ 323,222.37
10.2017	£ 173,576.42	£ 5,210.09	£ 178,786.51	£ 173,576.42
11.2017	£ 81,341.43	£ 1,888.53	£ 83,229.96	£ 81,341.43
12.2017	£ 24,546.34	£ 618.31	£ 25,164.65	£ 24,546.34
01.2018	£ 447.56	£ 124.72	£ 572.28	£ 447.56
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
Total	£ 2,341,654,337.28	£ 291,949,524.85	£ 2,633,603,862.13	£ 2,350,428,902.84

At the end of the Monthly Period - Post Top Up and Term Take Out				
Month	Scheduled reduction	Scheduled Interest	Receivable	Included Receivables Balance reduction
03.2013	£ 69,791,477.28	£ 15,364,979.27	£ 85,156,456.55	£ 77,286,008.89
04.2013	£ 70,553,224.33	£ 14,904,107.99	£ 85,457,332.32	£ 70,553,224.33
05.2013	£ 69,330,261.52	£ 14,432,481.24	£ 83,762,742.76	£ 69,330,261.52
06.2013	£ 70,828,003.12	£ 13,970,487.49	£ 84,798,490.61	£ 70,828,003.12
07.2013	£ 65,265,092.48	£ 13,502,360.43	£ 78,767,452.91	£ 65,265,092.48
08.2013	£ 61,301,884.19	£ 13,065,687.00	£ 74,367,571.19	£ 61,301,884.19
09.2013	£ 80,916,838.77	£ 12,651,164.34	£ 93,568,003.11	£ 80,916,838.77
10.2013	£ 69,210,466.62	£ 12,126,490.99	£ 81,336,957.61	£ 69,210,466.62
11.2013	£ 66,494,181.84	£ 11,667,537.98	£ 78,161,719.82	£ 66,494,181.84
12.2013	£ 63,633,385.26	£ 11,227,797.68	£ 74,861,182.94	£ 63,633,385.26
01.2014	£ 60,521,289.66	£ 10,804,713.61	£ 71,326,003.27	£ 60,521,289.66
02.2014	£ 57,723,260.05	£ 10,397,744.38	£ 68,121,004.43	£ 57,723,260.05
03.2014	£ 86,596,608.75	£ 10,007,439.83	£ 96,604,048.58	£ 86,596,608.75
04.2014	£ 71,430,476.48	£ 9,444,971.77	£ 80,875,448.25	£ 71,430,476.48
05.2014	£ 67,190,489.22	£ 8,971,141.49	£ 76,161,630.71	£ 67,190,489.22
06.2014	£ 67,056,652.56	£ 8,524,081.15	£ 75,580,733.71	£ 67,056,652.56
07.2014	£ 60,528,335.25	£ 8,080,175.85	£ 68,608,511.10	£ 60,528,335.25
08.2014	£ 51,007,209.19	£ 7,675,377.93	£ 58,682,587.12	£ 51,007,209.19
09.2014	£ 81,411,321.32	£ 7,325,798.13	£ 88,737,119.45	£ 81,411,321.32
10.2014	£ 62,772,564.84	£ 6,806,878.10	£ 69,579,442.94	£ 62,772,564.84
11.2014	£ 58,480,628.75	£ 6,397,966.78	£ 64,878,595.53	£ 58,480,628.75
12.2014	£ 53,589,976.70	£ 6,024,605.40	£ 59,614,582.10	£ 53,589,976.70
01.2015	£ 49,419,232.16	£ 5,679,607.05	£ 55,098,839.21	£ 49,419,232.16
02.2015	£ 45,110,798.61	£ 5,356,042.69	£ 50,466,841.30	£ 45,110,798.61
03.2015	£ 86,682,017.61	£ 5,056,899.35	£ 91,738,916.96	£ 86,682,017.61
04.2015	£ 65,673,914.16	£ 4,558,717.45	£ 70,232,631.61	£ 65,673,914.16
05.2015	£ 59,401,426.23	£ 4,167,127.78	£ 63,568,554.01	£ 59,401,426.23
06.2015	£ 56,513,089.91	£ 3,810,266.32	£ 60,323,356.23	£ 56,513,089.91
07.2015	£ 50,724,292.39	£ 3,460,932.55	£ 54,185,224.94	£ 50,724,292.39
08.2015	£ 37,207,340.28	£ 3,133,410.74	£ 40,340,751.02	£ 37,207,340.28
09.2015	£ 78,041,274.94	£ 2,888,012.77	£ 80,929,287.71	£ 78,041,274.94
10.2015	£ 41,393,660.22	£ 2,410,288.00	£ 43,803,948.22	£ 41,393,660.22
11.2015	£ 34,256,482.00	£ 2,134,749.20	£ 36,391,231.20	£ 34,256,482.00
12.2015	£ 27,369,987.39	£ 1,908,057.02	£ 29,278,044.41	£ 27,369,987.39
01.2016	£ 24,719,611.49	£ 1,720,135.54	£ 26,439,747.03	£ 24,719,611.49
02.2016	£ 19,908,972.99	£ 1,545,207.59	£ 21,454,180.58	£ 19,908,972.99
03.2016	£ 38,294,035.67	£ 1,405,624.47	£ 39,699,660.14	£ 38,294,035.67
04.2016	£ 25,032,896.55	£ 1,156,696.51	£ 26,189,593.06	£ 25,032,896.55
05.2016	£ 21,675,929.80	£ 985,528.98	£ 22,661,458.78	£ 21,675,929.80
06.2016	£ 19,871,142.22	£ 836,999.06	£ 20,708,141.28	£ 19,871,142.22
07.2016	£ 17,917,443.91	£ 701,902.36	£ 18,619,346.27	£ 17,917,443.91
08.2016	£ 11,611,515.76	£ 574,573.66	£ 12,186,089.42	£ 11,611,515.76
09.2016	£ 27,930,305.59	£ 494,342.51	£ 28,424,648.10	£ 27,930,305.59
10.2016	£ 11,545,009.23	£ 307,482.04	£ 11,852,491.27	£ 11,545,009.23
11.2016	£ 8,070,623.33	£ 221,583.31	£ 8,291,645.64	£ 8,070,623.33
12.2016	£ 5,450,950.94	£ 164,233.22	£ 5,615,184.16	£ 5,450,950.94
01.2017	£ 3,676,933.00	£ 120,103.97	£ 3,797,036.97	£ 3,676,933.00
02.2017	£ 2,040,461.21	£ 90,563.83	£ 2,131,025.04	£ 2,040,461.21
03.2017	£ 1,713,472.28	£ 72,310.12	£ 1,785,782.40	£ 1,713,472.28
04.2017	£ 1,427,444.78	£ 59,105.44	£ 1,486,550.22	£ 1,427,444.78
05.2017	£ 1,212,411.32	£ 48,165.00	£ 1,260,576.32	£ 1,212,411.32
06.2017	£ 1,006,920.82	£ 36,562.31	£ 1,043,483.13	£ 1,006,920.82
07.2017	£ 806,760.74	£ 27,174.57	£ 833,935.31	£ 806,760.74
08.2017	£ 604,467.46	£ 18,951.24	£ 623,418.70	£ 604,467.46
09.2017	£ 452,460.43	£ 13,158.80	£ 465,619.23	£ 452,460.43
10.2017	£ 277,711.18	£ 8,494.32	£ 286,205.50	£ 277,711.18
11.2017	£ 159,334.96	£ 4,353.07	£ 163,688.03	£ 159,334.96
12.2017	£ 72,422.59	£ 2,040.87	£ 74,463.46	£ 72,422.59
01.2018	£ 28,247.44	£ 980.50	£ 29,227.94	£ 28,247.44
02.2018	£ 184.30	£ 59.20	£ 243.50	£ 184.30
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
£	£ -	£ -	£ -	£ -
Total	£ 2,342,934,253.07	£ 288,554,432.24	£ 2,631,488,685.31	£ 2,350,428,784.68

Pool concentration
New/Used Vehicles in the initial Pool Cut
EoP after origination of additional Included Receivables

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
New	140,644	57.74%	£1,573,147,413.25	66.93%	144,904	58.71%	£1,599,611,234.55	68.06%
Used	102,937	42.26%	£777,321,164.12	33.07%	101,905	41.29%	£750,817,550.13	31.94%
Total	243,581	100.00%	£2,350,468,577.37	100.00%	246,809	100.00%	£2,350,428,784.68	100.00%

Limit on used cars:

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
33.07%	31.94%	50.00%

PCP and Lease Purchase Contracts in initial Pool Cut
EoP after origination of additional Included Receivables

Financing Contract	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
PCP	139,258	57.17%	£1,755,825,586.24	74.70%	144,960	58.73%	£1,791,856,453.51	76.24%
Lease Purchase	315	0.13%	£1,907,540.22	0.08%	167	0.07%	£790,550.51	0.03%
Total	139,573	57.30%	£1,757,733,126.46	74.78%	145,127	58.80%	£1,792,647,004.02	76.27%

Limit on PCP and Lease Purchase Contracts

Financing Contract	Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
PCP	74.70%	76.24%	No limit
Lease Purchase	0.08%	0.03%	5.00%

PCP balloons in initial Pool Cut
EoP after origination of additional Included Receivables

Financing Contract	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance of Balloons	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance of Balloons	% of Aggregate Included Receivables Balance
PCP	139,258	57.17%	£1,036,680,382.55	44.11%	144,960	58.73%	£1,087,115,966.78	46.25%

Limit on PCP balloons

Exposure as of Initial Pool cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
44.11%	46.25%	No limit

Non VW Group Vehicles as of initial Pool Cut
EoP after origination of additional Included Receivables

Type of Vehicle	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	(%) of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
New	63	0.03%	£374,355.63	0.02%	59	0.02%	£339,858.19	0.01%
Used	5,684	2.33%	£28,676,601.34	1.22%	5,662	2.29%	£27,726,741.18	1.18%
Total	5,747	2.36%	£29,050,956.97	1.24%	5,721	2.32%	£28,066,599.37	1.19%

Limit on Non VW Group Vehicles

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate Included Receivables Balance
1.24%	1.19%	No limit

Monthly Period Concentration as of initial Pool Cut
EoP after origination of additional Included Receivables

Number 1 Obligor	No of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance	No of Contracts	Aggregate Included Receivables Balance	% of Aggregate Included Receivables Balance
No.1	20	£86,023.77	0.0037%	1	£97,303.58	0.0041%

Limit on D & Z Credit Bands

Exposure as of Initial Pool Cut	Current Exposure in %	Limit in % of Aggregate
1.15%	1.05%	5.00%

Excess Spread 8.1(g) Weighted Hedge Rate

At Initial Pool Cut	Current %	Current + 2.5%	Weighted Average IRR	Headroom
1.09%	1.09%	3.59%	7.88%	4.28%

Limit of Aggregate Receivable Balance

Current Exposure	Limit Exposure
£97,303.58	£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		245,834	2,246,647,945.23
Included Receivables Balance added in the Previous Monthly Period		8,174	103,780,957.61
Included Receivables Balance Post Top Up for the Previous Monthly Period		243,581	2,350,428,902.84
Principle Collections in the Monthly Period/Defaulted Receivable & other Ineligible Receivables		N/A	105,760,052.21
Included Receivables Balance at the end of the Monthly Period - before purchase of Additional Receivables		238,149	2,244,668,850.63
Additional Receivables at this Cut-Off Date (where Funding remains constant)		8,660	105,759,934.05
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		246,809	2,350,428,784.68

Status of Financing Contracts for the Monthly Period								
Cut-Off Date prior to Closing Date (31/10/2012)	Monthly Period			Contract status	Monthly Period			
	Number of No of Contracts	Included Receivables Balance	% of Total		Number of No of Contracts	Included Receivables Balance	% of Total	
							change in %	
Current	238,907	£ 2,319,978,772.41	98.7%	Current	241,315	£ 2,313,806,468.31	98.4%	0.3%
Delinquent (All Types)	3,525	£ 26,517,465.41	1.1%	Delinquent (All Types)	4,431	£ 33,813,956.59	1.4%	-0.3%
Terminated Receivable (excluding Hostile Terminations)	324	£ 3,070,509.00	0.1%	Terminated Receivable (excluding Hostile Terminations)	316	£ 2,804,027.87	0.1%	0.0%
End of Term - Paid in Full	0	£ -	0.0%	End of term - paid in full	0	£ -	0.0%	0.0%
End of Term - Not Paid in Full	123	£ 723,062.20	0.0%	End of term - not paid in full	30	£ 2,941.86	0.0%	0.0%
Early Settlement - Paid in Full	0	£ -	0.0%	Early settlement - paid in full	0	£ -	0.0%	0.0%
Early Settlement - Not Paid in Full	702	£ 178,768.35	0.0%	Early settlement - not paid in full	717	£ 1,390.05	0.0%	0.0%
Terminated Receivable	0	£ -	0.0%	Defaulted Receivable	0	£ -	0.0%	0.0%
Charged-off	0	£ -	0.0%	Charged-off	0	£ -	0.0%	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	246,809	£ 2,350,428,784.68	100.0%	0.0%

Financing Contract						Person				Vehicle Status			
Number of No of Contracts	Included Receivables Balance	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
99,434	£ 546,103,075	142,492	£ 1,767,080,603	136	£ 627,122	8,398	£ 73,748,940	233,664	£ 2,240,061,861	142,762	£ 1,579,042,172	99,300	£ 734,768,628
1,955	£ 10,780,334	1,762	£ 19,951,251	10	£ 32,600	142	£ 1,157,462	3,585	£ 29,606,722	1,583	£ 16,945,142	2,144	£ 13,819,042
118	£ 655,722	306	£ 2,568,024	3	£ 10,097	3	£ 22,415	424	£ 3,211,428	225	£ 1,919,726	202	£ 1,314,118
101	£ 66,267	279	£ 1,666,571	18	£ 120,731	4	£ 13,987	394	£ 1,839,582	207	£ 1,111,161	191	£ 742,409
74	£ 176,582	121	£ 590,004	-	£ -	6	£ 14,295	189	£ 752,091	127	£ 593,034	68	£ 173,353
Total	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

Original Term of Contracts							
Rem. Terms of Contract	Monthly Period			Rem. Terms of Contract	Monthly Period		
	Number of No of Contracts	Included Receivables Balance	% of Total		Number of No of Contracts	Included Receivables Balance	% of Total
< 6	4	£ 29,701.03	0.0%	< 6	1	£ 7,503.36	0.0%
6 - 10	463	£ 834,068.15	0.0%	6 - 10	566	£ 748,582.66	0.0%
11 - 15	887	£ 6,958,417.17	0.3%	11 - 15	881	£ 5,981,207.08	0.3%
16 - 20	14,048	£ 73,414,612.41	3.1%	16 - 20	13,602	£ 67,723,088.87	2.9%
21 - 25	1,627	£ 8,953,671.52	0.4%	21 - 25	1,564	£ 8,270,513.31	0.4%
26 - 30	1,108	£ 9,004,241.11	0.4%	26 - 30	1,039	£ 8,184,261.26	0.3%
31 - 35	122,551	£ 1,155,830,725.07	49.2%	31 - 35	123,745	£ 1,146,989,973.81	48.8%
36 - 40	20,367	£ 191,507,198.04	8.1%	36 - 40	21,192	£ 193,845,382.57	8.2%
41 - 45	48,512	£ 635,776,184.09	27.0%	41 - 45	50,152	£ 658,685,982.90	28.0%
46 - 50	1,016	£ 6,549,985.60	0.3%	46 - 50	1,014	£ 6,381,185.74	0.3%
51 - 55	30,584	£ 246,839,821.62	10.5%	51 - 55	30,846	£ 240,949,484.44	10.3%
56 - 60	2,414	£ 14,769,951.56	0.6%	56 - 60	2,207	£ 12,661,618.68	0.5%
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	246,809	£ 2,350,428,784.68	100.0%

Financing Contract						Person				Vehicle Status			
Number of No of Contracts	Included Receivables Balance	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
-	£ -	1	£ 7,503.36	-	£ -	-	£ -	1	£ 7,503.36	-	£ -	1	£ 7,503.36
563	£ 722,627.94	3	£ 25,954.75	-	£ -	27	£ 46,045.03	539	£ 702,537.63	392	£ 446,649.79	174	£ 301,932.87
342	£ 966,054.90	539	£ 5,015,152.18	-	£ -	55	£ 326,327.47	826	£ 5,654,879.61	585	£ 4,980,344.99	296	£ 1,020,862.09
11,055	£ 35,099,180.51	2,545	£ 32,623,908.36	2	£ -	638	£ 3,521,228.91	12,964	£ 64,201,859.96	6,102	£ 39,714,609.57	7,500	£ 28,008,479.30
1,084	£ 3,527,318.06	480	£ 4,743,195.25	-	£ -	62	£ 333,131.86	1,502	£ 7,937,381.45	297	£ 2,419,474.44	1,267	£ 5,851,038.87
318	£ 1,150,903.08	721	£ 7,033,358.18	-	£ -	46	£ 316,265.96	993	£ 7,867,995.30	123	£ 1,227,883.77	916	£ 6,596,377.75
33,366	£ 136,088,481.00	90,366	£ 1,010,896,741.74	13	£ 4,751.07	4,494	£ 36,325,950.70	119,251	£ 1,110,664,020.11	92,233	£ 946,420,780.77	31,512	£ 200,569,193.04
1,871	£ 8,372,339.81	19,316	£ 185,461,035.84	5	£ 12,006.92	172	£ 1,770,020.79	21,020	£ 192,075,361.78	13,484	£ 125,051,847.09	7,708	£ 68,793,535.48
19,018	£ 111,877,563.00	30,988	£ 546,038,808.92	146	£ 769,610.98	1,988	£ 20,154,466.57	48,164	£ 638,531,516.33	26,673	£ 441,591,364.76	23,479	£ 217,094,618.14
1,012	£ 6,366,209.24	1	£ 10,794.96	1	£ 4,181.54	19	£ 162,599.04	995	£ 6,218,586.70	82	£ 461,095.66	932	£ 5,200,090.08
30,846	£ 240,949,484.44	-	£ -	1,050	£ 11,982,590.38	29,796	£ 228,966,894.06	4,588	£ 35,295,357.15	26,258	£ 205,654,127.29	1,862	£ 10,639,791.86
2,207	£ 12,661,618.68	-	£ -	2	£ 18,472.86	2,205	£ 12,643,145.82	345	£ 2,021,826.82	1,862	£ 10,639,791.86	1,862	£ 10,639,791.86
Total	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

Remaining Term of Financing Contract							
Rem. terms of Financing Contract	Monthly Period			Rem. Terms of Financing Contract	Monthly Period		
	Number of No of Contracts	Included Receivables Balance	% of Total		Number of No of Contracts	Included Receivables Balance	% of Total
< 6	18,583	£ 70,832,649.79	3.0%	< 6	23,971	£ 100,970,627.06	4.3%
6 - 10	24,081	£ 137,660,010.72	5.9%	6 - 10	26,647	£ 153,192,810.93	6.5%
11 - 15	29,523	£ 206,452,581.84	8.8%	11 - 15	31,529	£ 230,157,649.98	9.8%
16 - 20	34,951	£ 298,715,457.75	12.7%	16 - 20	33,092	£ 287,082,766.53	12.2%
21 - 25	32,169	£ 316,244,459.26	13.5%	21 - 25	31,910	£ 323,023,453.52	13.7%
26 - 30	32,167	£ 361,561,201.63	15.4%	26 - 30	33,351	£ 377,484,449.61	16.1%
31 - 35	32,125	£ 402,598,105.96	17.1%	31 - 35	27,707	£ 343,158,551.38	14.6%
36 - 40	12,959	£ 166,609,268.32	7.1%	36 - 40	17,289	£ 242,269,314.33	10.3%
41 - 45	14,369	£ 219,073,956.95	9.3%	41 - 45	11,794	£ 182,099,591.39	7.7%
46 - 50	7,214	£ 107,299,005.30	4.6%	46 - 50	4,918	£ 57,486,655.54	2.4%
51 - 55	3,817	£ 43,258,764.75	1.8%	51 - 55	3,550	£ 40,761,765.82	1.7%
56 - 60	1,623	£ 20,163,115.10	0.9%	56 - 60	1,051	£ 12,741,148.59	0.5%
> 60	-	£ -	0.0%	> 60	-	£ -	0.0%
Total	243,581	£ 2,350,468,577.37	100.0%	Total	246,809	£ 2,350,428,784.68	100.0%

Financing Contract						Person				Vehicle Status			
Number of No of Contracts	Included Receivables Balance	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
12,113	£ 9,872,780.54	11,722	£ 90,503,643.99	136	£ 594,202.53	1,020	£ 2,678,791.51	22,951	£ 98,291,835.55	14,565	£ 78,265,672.98	9,406	£ 22,704,954.08
12,534	£ 27,344,822.10	14,087	£ 125,686,516.85	26	£ 161,471.98	1,075	£ 5,366,326.84	25,572	£ 147,826,484.09	16,091	£ 112,570,706.63	10,556	£ 40,622,104.30
12,950	£ 45,045,435.75	18,574	£ 185,077,338.23	5	£ 34,876.00	1,138	£ 7,920,910.44	30,391	£ 222,236,739.54	19,788	£ 171,843,564.93	11,741	£ 58,314,085.05
12,720	£ 59,912,139.90	20,372	£ 227,170,626.63	-	£ -	1,140	£ 9,770,574.51	31,952	£ 277,312,192.02	20,026	£ 204,629,942.33	13,066	£ 82,452,824.20
10,925	£ 62,665,467.85	20,985	£ 260,357,985.67	-	£ -	1,148	£ 11,264,490.79	30,762	£ 311,758,962.73	20,591	£ 239,138,905.03	11,319	£ 83,884,548.49
10,881	£ 71,642,047.22	22,670	£ 305,842,402.39	-	£ -	951	£ 10,670,835.07	32,400	£ 366,813,614.54	20,843	£ 270,131,712.27	12,508	£ 107,352,737.34
8,085	£ 63,061,950.95	19,622	£ 280,096,600.43	-	£ -	746	£ 9,191,412.93	26,961	£ 333,967,136.45	17,668	£ 245,361,880.43	10,039	£ 97,796,670.95
6,679	£ 59,480,225.82	10,610	£ 182,789,088.71										

Stratification Tables Summary

Information				
Contract Pool	Stratification Table Name	Maximum	Minimum	Weighted Average
0	Remaining Term of Financing Contract	60	1	26.21
0	Original Term of Contracts	62	10	42.21
1	Distribution of Financing Contracts by Obligor	£ 2,350,428,784.68	£ 0.00	N/A
1	Distribution of Contracts by Included Receivables Balance	£ 97,303.58	£ 0.00	£ 13,766.08
1	Top 20 Obligor	£ 97,303.58	£ 61,294.43	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%	7.88%
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	£ 103,000.00	£ 0.00	£ 4,608.13
5	Balloons as of the Monthly Period	£ 76,007.60	£ 0.86	£ 6,784.51
5	Months Seasoned	1	62	16.01

Information Contract Pool 1

Distribution of Financing Contracts by Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Distribution of Financing Contract by Customer	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
236,263	£ 2,277,448,982.47	96.89%	1	239,783	£ 2,282,079,039.44	97.09%	-0.20%	98,398	£ 537,102,316.88	141,229	£ 1,744,191,819.78	156	£ 784,903	6,753	£ 61,128,370	233,030	£ 2,220,950,669	140,470	£ 1,550,941,496	99,313	£ 731,137,543
7,238	£ 72,652,734.24	3.09%	2 - 10	6,955	£ 68,039,753.87	2.89%	0.20%	3,231	£ 20,500,445.57	3,731	£ 47,664,633.73	11	£ 5,648	1,747	£ 13,649,711	5,208	£ 54,390,043	4,397	£ 48,516,546	2,581	£ 19,670,247
80	£ 366,860.66	0.02%	11 - 20	71	£ 309,991.37	0.01%	0.00%	53	£ 179,018.21	-	£ -	-	£ -	53	£ 179,018	18	£ 130,973	37	£ 153,192	11	£ 9,760
-	£ -	0.00%	21 - 50	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
-	£ -	0.00%	> 50	-	£ -	0.00%	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

Distribution of Contracts by Included Receivables Balance								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Included Receivables Balance	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
76,578	£ 251,641,908.05	10.71%	Up to GBP 7,000	78,054	£ 249,064,117.29	10.60%	0.11%	65,575	£ 192,010,326.42	12,354	£ 56,634,132.79	125	£ 419,658.08	3,082	£ 9,778,605.05	74,972	£ 239,285,512.24	28,414	£ 92,485,718.29	49,640	£ 156,578,399.00
68,758	£ 548,173,243.02	23.32%	Up to GBP 10,000	70,308	£ 557,359,662.57	23.71%	-0.39%	22,239	£ 171,651,579.60	48,035	£ 385,457,267.45	34	£ 250,815.52	2,341	£ 18,591,146.13	67,967	£ 538,768,516.44	44,484	£ 354,957,976.45	25,824	£ 202,401,686.12
24,797	£ 272,043,945.41	11.57%	Up to GBP 12,000	25,803	£ 283,416,132.61	12.06%	-0.48%	5,540	£ 60,517,516.93	20,259	£ 222,854,720.57	4	£ 43,895.11	934	£ 10,274,317.24	24,869	£ 273,141,815.37	17,384	£ 191,212,128.54	8,419	£ 92,204,004.07
30,054	£ 402,991,712.93	17.15%	Up to GBP 15,000	30,037	£ 402,305,559.36	17.12%	0.03%	4,534	£ 60,284,248.40	25,502	£ 342,009,188.19	1	£ 12,122.77	1,015	£ 13,552,314.71	29,022	£ 388,753,244.65	21,627	£ 289,857,103.82	8,410	£ 112,448,455.54
13,391	£ 213,550,840.62	9.09%	Up to GBP 17,000	12,905	£ 205,707,313.43	8.75%	0.33%	1,533	£ 24,414,195.28	11,370	£ 181,262,373.10	2	£ 30,745.05	450	£ 7,157,513.59	12,455	£ 198,549,799.84	9,464	£ 150,830,819.72	3,441	£ 54,876,493.71
12,613	£ 231,794,807.34	9.86%	Up to GBP 20,000	12,634	£ 232,270,183.45	9.88%	-0.02%	1,167	£ 21,388,156.33	11,467	£ 210,882,027.12	-	£ -	360	£ 6,590,061.54	12,274	£ 225,680,121.91	9,585	£ 176,254,437.70	3,049	£ 56,015,745.75
11,143	£ 246,765,289.66	10.50%	Up to GBP 25,000	11,140	£ 246,761,755.92	10.50%	0.00%	733	£ 16,017,487.95	10,407	£ 230,744,267.97	-	£ -	263	£ 5,772,052.78	10,877	£ 240,989,703.14	8,989	£ 199,364,494.45	2,151	£ 47,397,261.47
4,316	£ 116,726,736.69	4.97%	Up to GBP 30,000	4,156	£ 112,215,648.18	4.77%	0.19%	218	£ 5,924,769.73	3,938	£ 106,290,878.45	-	£ -	74	£ 2,021,255.12	4,082	£ 110,194,393.06	3,496	£ 94,421,045.00	660	£ 17,794,603.18
1,291	£ 41,281,129.82	1.76%	Up to GBP 35,000	1,208	£ 38,748,836.56	1.65%	0.11%	63	£ 2,035,486.04	1,144	£ 36,680,036.54	1	£ 33,313.98	18	£ 578,869.62	1,190	£ 38,169,966.94	1,014	£ 32,501,817.18	194	£ 6,247,019.38
413	£ 15,241,046.86	0.65%	Up to GBP 40,000	375	£ 13,928,257.72	0.59%	0.06%	32	£ 1,203,907.40	343	£ 12,724,350.32	-	£ -	8	£ 301,050.59	367	£ 13,627,207.13	310	£ 11,504,820.24	65	£ 2,423,437.48
191	£ 8,295,450.91	0.35%	Up to GBP 50,000	157	£ 6,843,452.78	0.29%	0.06%	34	£ 1,494,117.52	123	£ 5,349,335.26	-	£ -	8	£ 339,913.20	149	£ 6,503,539.58	115	£ 5,002,799.19	42	£ 1,840,653.59
36	£ 1,962,466.06	0.08%	More th. GBP 50,000	32	£ 1,807,864.81	0.08%	0.01%	14	£ 839,989.06	18	£ 967,875.75	-	£ -	-	£ -	32	£ 1,807,864.81	22	£ 1,218,073.97	10	£ 589,790.84
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

Top 20 Obligor								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	% of Total	Rank	No of Contracts	Included Receivables Balance	% of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
20	£ 86,023.77	6.30%	1	1	£ 97,303.58	6.93%	-0.62%	1	£ 97,303.58	-	£ -	-	£ -	1	£ 97,303.58	1	£ 97,303.58	1	£ 97,303.58	-	£ -
8	£ 77,909.92	5.71%	2	20	£ 84,405.09	6.01%	-0.30%	20	£ 84,405.09	-	£ -	-	£ -	20	£ 84,405.09	-	£ -	15	£ 68,338.94	5	£ 16,066.15
2	£ 75,773.94	5.55%	3	1	£ 79,314.50	5.65%	-0.09%	1	£ 79,314.50	-	£ -	-	£ -	1	£ 79,314.50	-	£ -	1	£ 79,314.50	1	£ 79,314.50
10	£ 74,122.40	5.43%	4	4	£ 77,558.72	5.52%	-0.09%	4	£ 77,558.72	-	£ -	-	£ -	4	£ 77,558.72	-	£ -	3	£ 57,354.98	1	£ 20,203.74
3	£ 72,928.16	5.34%	5	2	£ 75,612.40	5.38%	-0.04%	2	£ 75,612.40	2	£ 75,612.40	-	£ -	-	£ -	2	£ 75,612.40	2	£ 75,612.40	-	£ -
2	£ 71,548.33	5.24%	6	4	£ 74,895.12	5.33%	-0.09%	4	£ 74,895.12	-	£ -	-	£ -	-	£ -	4	£ 74,895.12	1	£ 35,421.08	3	£ 39,474.04
6	£ 68,320.72	5.01%	7	2	£ 72,137.53	5.14%	-0.13%	1	£ 20,073.13	1	£ 52,064.40	-	£ -	-	£ -	2	£ 72,137.53	1	£ 52,064.40	1	£ 20,073.13
2	£ 67,947.99	4.98%	8	3	£ 68,064.86	4.85%	0.13%	3	£ 68,064.86	-	£ -	-	£ -	3	£ 68,064.86	-	£ -	1	£ 23,752.69	2	£ 44,312.17
2	£ 67,315.97	4.93%	9	2	£ 68,057.30	4.85%	0.09%	-	£ -	2	£ 68,057.30	-	£ -	-	£ -	2	£ 68,057.30	2	£ 68,057.30	-	£ -
7	£ 67,278.39	4.93%	10	2	£ 67,891.15	4.83%	0.10%	-	£ -	2	£ 67,891.15	-	£ -	-	£ -	2	£ 67,891.15	-	£ -	-	£ -
15	£ 321,684.76	23.57%	11 - 15	15	£ 326,900.99	23.27%	0.30%	3	£ 48,839.20	12	£ 278,061.79	-	£ -	6	£ 65,235.64	9	£ 261,665.35	12	£ 265,404.16	3	£ 61,496.83
23	£ 313,753.30	22.99%	16 - 20	14	£ 312,521.74	22.25%	0.74%	9	£ 171,672.40	5	£ 140,849.34	-	£ -	9	£ 124,935.95	5	£ 187,585.79	11	£ 203,428.33	3	£ 109,093.41
100	£ 1,364,607.65	100.00%	Total	70	£ 1,404,662.98	100.00%	0.00%	46	£ 722,126.60	24	£ 682,536.38	-	£ -	42	£ 420,200.26	28	£ 984,462.72	51	£ 1,014,629.01	19	£ 390,033.97

Payment Type								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End Of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Payment Type	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance
241,012	£ 2,330,854,619.09	99.17%	Direct Debit	244,335	£ 2,331,060,349.36	99.18%	-0.01%	100,307	£ 550,931,959.15	143,880	£ 1,779,418,705.58	148	£ 709,684.63	8,459	£ 74,243,852.86	235,876	£ 2,256,816,496.50	143,867	£ 1,588,942,795.29	100,468	£ 742,117,554.07
2,569	£ 19,613,958.28	0.83%	Others	2,474	£ 19,368,435.32	0.82%	0.01%	1,375	£ 6,849,821.51	1,080	£ 12,437,747.93	19	£ 80,865.88	94	£ 713,246.71	2,380	£ 18,655,188.61	1,037	£ 10,668,439.26	1,437	£ 8,699,996.06
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

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	2,438	£ 16,049,891.19	0.68%	-0.01%
52	£ 108,851.21	0.00%	Bora	46	£ 81,230.48	0.00%	0.00%
108	£ 2,333,947.33	0.10%	California	112	£ 2,243,197.08	0.10%	0.00%
129	£ 1,569,070.55	0.07%	Caravelle	133	£ 1,545,056.16	0.07%	0.00%
1,699	£ 15,964,347.99	0.68%	Eos	1,576	£ 13,874,045.59	0.59%	0.09%
4,553	£ 15,826,915.10	0.67%	Fox	3,975	£ 12,739,274.21	0.54%	0.13%
35,997	£ 328,978,907.98	14.00%	Golf	36,423	£ 330,965,546.43	14.08%	-0.08%
1,301	£ 8,507,618.69	0.36%	Jetta	1,269	£ 7,829,449.70	0.33%	0.03%
11	£ 14,429.19	0.00%	Lupo	8	£ 11,392.38	0.00%	0.00%
8,444	£ 63,746,185.11	2.71%	Passat	7,865	£ 58,508,793.64	2.49%	0.22%
84	£ 821,391.70	0.03%	Phaeton	79	£ 779,731.55	0.03%	0.00%
36,044	£ 252,034,321.94	10.72%	Polo	36,250	£ 247,393,563.70	10.53%	0.20%
4,395	£ 55,437,544.77	2.36%	Scirocco	4,385	£ 52,780,612.89	2.25%	0.11%
854	£ 8,957,535.76	0.38%	Sharan	882	£ 9,102,400.53	0.39%	-0.01%
4,588	£ 57,202,140.22	2.43%	Tiguan	4,747	£ 57,381,857.56	2.44%	-0.01%
865	£ 8,912,961.48	0.38%	Touareg	828	£ 8,280,198.20	0.35%	0.03%
3,631	£ 30,328,987.75	1.29%	Touran	3,587	£ 28,888,375.41	1.23%	0.06%
5	£ -	-	VW00	1	£ -	0.00%	0.00%
2,192	£ 17,615,698.54	0.75%	VWUP	3,339	£ 25,603,712.50	1.09%	-0.34%
5,151	£ 39,491,128.19	1.68%	VW Commercial	5,377	£ 40,181,524.64	1.71%	-0.03%
112,596	£ 923,779,199.44	39.30%	VW	113,320	£ 914,239,853.84	38.90%	0.41%
10,602	£ 133,695,086.53	5.69%	A1	11,840	£ 143,293,113.52	6.10%	-0.41%
21	£ 32,169.94	0.00%	A2	14	£ 17,108.87	0.00%	0.00%
21,470	£ 241,949,288.11	10.29%	A3	21,103	£ 235,056,045.04	10.00%	0.29%
14,878	£ 188,396,152.69	8.02%	A4	14,556	£ 181,758,175.51	7.73%	0.28%
8,675	£ 160,976,427.03	6.85%	A5	8,960	£ 161,665,797.74	6.88%	-0.03%
8,454	£ 133,913,952.53	5.70%	A6	8,702	£ 137,337,618.07	5.84%	-0.15%
819	£ 23,525,039.20	1.00%	A7	968	£ 26,607,622.40	1.13%	-0.13%
345	£ 4,156,088.67	0.18%	A8	319	£ 3,524,902.47	0.15%	0.03%
257	£ 2,350,958.72	0.10%	Allroad	252	£ 2,228,608.96	0.09%	0.01%
702	£ 15,473,959.62	0.66%	Q3	1,135	£ 24,228,463.80	1.03%	-0.37%
2,774	£ 52,241,767.09	2.22%	Q5	2,941	£ 55,209,770.98	2.35%	-0.13%
1,070	£ 13,393,912.53	0.57%	Q7	1,012	£ 12,162,857.68	0.52%	0.05%
786	£ 19,266,261.97	0.82%	R Models	788	£ 19,603,859.27	0.83%	-0.01%
7,487	£ 113,633,293.01	4.83%	TT	7,412	£ 111,463,626.35	4.74%	0.09%
78,340	£ 1,103,004,357.64	46.93%	Audi	80,002	£ 1,114,157,570.66	47.40%	-0.48%
361	£ 4,026,600.29	0.17%	Alhambra	411	£ 4,664,141.49	0.20%	-0.03%
3	£ 2,242.11	0.00%	Arosa	4	£ 4,035.05	0.00%	0.00%
916	£ 4,812,802.67	0.20%	Altea	831	£ 4,175,298.31	0.18%	0.03%
2	£ 3,469.16	0.00%	Cordoba	1	£ 2,437.81	0.00%	0.00%
460	£ 4,181,540.48	0.18%	Exeo	461	£ 3,960,043.10	0.17%	0.01%
15,331	£ 100,419,180.27	4.27%	Ibiza	15,442	£ 98,803,550.35	4.20%	0.07%
5,299	£ 39,388,504.61	1.68%	Leon	5,255	£ 38,068,904.38	1.62%	0.06%
224	£ 1,852,886.39	0.08%	Mii	368	£ 2,920,694.80	0.12%	-0.05%
35	£ 105,610.49	0.00%	Toledo	33	£ 92,122.16	0.00%	0.00%
22,631	£ 154,792,836.47	6.59%	Seat	22,806	£ 152,691,227.45	6.50%	0.09%
478	£ 3,682,159.62	0.16%	CITIGO	930	£ 6,382,233.70	0.27%	-0.11%
10,486	£ 48,502,380.65	2.06%	Fabia	10,324	£ 47,007,574.86	2.00%	0.06%
8,920	£ 52,773,257.52	2.25%	Octavia	9,011	£ 52,318,003.57	2.23%	0.02%
1,048	£ 4,985,777.56	0.21%	Roomster	1,065	£ 4,855,653.83	0.21%	0.01%
1,535	£ 13,639,109.45	0.58%	Superb	1,698	£ 14,190,322.87	0.60%	-0.02%
1,800	£ 16,258,542.05	0.69%	Yeti	1,932	£ 16,508,613.58	0.70%	-0.01%
24,267	£ 139,841,226.85	5.95%	Skoda	24,960	£ 141,262,402.41	6.01%	-0.06%
5,747	£ 29,050,957	1.24%	other	5,721	£ 28,077,730.32	1.19%	0.04%
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	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
1,313	£ 5,150,121.56	1,123	£ 10,893,239.74	2	£ 6,529.89	24	£ 184,139.05	2,414	£ 15,865,752.14	1,254	£ 10,519,476.98	1,184	£ 5,530,414.21
46	£ 81,230.48	-	£ -	-	£ -	-	£ -	46	£ 81,230.48	-	£ -	46	£ 81,230.48
55	£ 837,985.88	57	£ 1,405,211.20	-	£ -	13	£ 164,311.02	99	£ 2,078,886.06	83	£ 1,798,341.12	29	£ 444,855.96
128	£ 1,412,995.42	5	£ 132,060.74	-	£ -	20	£ 289,406.60	113	£ 1,255,649.56	32	£ 488,880.46	101	£ 1,056,175.70
849	£ 4,572,755.52	719	£ 9,253,646.09	8	£ 47,643.98	20	£ 210,176.35	1,556	£ 13,663,869.24	709	£ 7,978,218.88	867	£ 5,895,826.71
1,447	£ 3,143,814.45	2,525	£ 9,587,952.55	3	£ 7,507.21	28	£ 88,411.90	3,947	£ 12,650,862.31	2,699	£ 9,549,252.64	1,276	£ 3,190,021.57
16,156	£ 80,088,318.15	20,222	£ 250,645,155.93	45	£ 232,072.35	703	£ 6,230,871.74	35,720	£ 324,734,674.69	19,380	£ 231,920,949.22	17,043	£ 99,044,597.21
869	£ 3,767,705.26	396	£ 4,042,923.46	4	£ 18,820.98	37	£ 262,694.43	1,232	£ 7,566,755.27	494	£ 4,355,453.41	775	£ 3,473,996.29
8	£ 11,392.38	-	£ -	-	£ -	-	£ -	8	£ 11,392.38	-	£ -	8	£ 11,392.38
5,570	£ 30,222,462.94	2,278	£ 28,206,659.40	17	£ 79,671.30	425	£ 3,088,527.34	7,440	£ 55,420,266.30	2,584	£ 23,902,468.41	5,281	£ 34,606,325.23
78	£ 753,038.54	1	£ 26,693.01	-	£ -	6	£ 68,237.75	73	£ 711,493.80	2	£ 39,794.90	77	£ 739,936.65
9,174	£ 33,587,973.95	27,067	£ 213,776,542.20	9	£ 29,047.55	212	£ 1,475,134.04	36,038	£ 245,918,429.66	27,029	£ 208,480,077.39	9,221	£ 38,913,486.31
1,343	£ 10,836,105.97	3,040	£ 41,926,458.52	2	£ 18,048.40	57	£ 521,732.94	4,328	£ 52,258,879.95	2,747	£ 36,761,717.32	1,638	£ 16,018,895.57
566	£ 4,068,722.78	314	£ 5,024,638.40	2	£ 9,039.35	35	£ 367,695.23	847	£ 8,734,705.30	348	£ 5,342,145.98	534	£ 3,760,254.55
1,871	£ 14,345,664.07	2,871	£ 42,996,370.43	5	£ 39,823.06	99	£ 1,091,918.68	4,648	£ 56,289,938.88	2,703	£ 38,438,458.39	2,044	£ 18,943,399.17
811	£ 7,877,941.60	14	£ 376,705.33	3	£ 25,551.27	33	£ 410,447.56	795	£ 7,869,750.64	91	£ 1,411,998.78	737	£ 6,868,199.42
2,115	£ 11,862,489.06	1,467	£ 16,998,536.40	5	£ 27,349.95	61	£ 550,173.21	3,526	£ 28,338,202.20	1,743	£ 18,172,538.97	1,844	£ 10,715,836.44
1	£ -	-	£ -	-	£ -	1	£ -	-	£ -	1	£ -	-	£ -
132	£ 710,655.39	3,207	£ 24,893,057.11	-	£ -	29	£ 230,912.44	3,310	£ 25,372,800.06	3,185	£ 24,519,977.63	154	£ 1,083,734.87
5,369	£ 40,156,661.38	-	£ -	8	£ 24,863.26	3,560	£ 27,840,716.70	1,817	£ 12,340,807.94	1,510	£ 13,291,163.34	3,867	£ 26,890,361.30
47,901	£ 253,488,034.78	65,306	£ 660,185,850.51	113	£ 565,968.55	5,363	£ 43,075,506.98	107,957	£ 871,164,346.86	66,594	£ 636,970,913.82	46,726	£ 277,268,940.02
792	£ 5,739,746.36	11,048	£ 137,553,367.16	-	£ -	166	£ 1,872,435.12	11,674	£ 141,420,678.40	10,377	£ 127,809,007.59	1,463	£ 15,484,105.93
14	£ 17,108.87	-	£ -	-	£ -	-	£ -	14	£ 17,108.87	-	£ -	14	£ 17,108.87
6,476	£ 39,069,567.95	14,619	£ 195,974,011.73	8	£ 12,465.36	449	£ 4,405,631.77	20,654	£ 230,650,413.27	11,635	£ 155,367,791.79	9,468	£ 79,688,253.25
5,385	£ 36,724,543.25	9,161	£ 144,996,486.84	10	£ 37,145.42	541	£ 5,413,067.85	14,015	£ 176,345,107.66	6,010	£ 101,982,730.39	8,546	£ 79,775,445.12
2,175	£ 21,764,042.46	6,782	£ 139,881,903.99	3	£ 19,851.29	283	£ 3,912,913.83	8,677	£ 157,752,883.91	4,909	£ 102,468,065.18	4,051	£ 59,197,732.56
2,180	£ 16,258,310.19	6,515	£ 121,058,630.52	7	£ 20,677.36	314	£ 3,816,675.21	8,388	£ 133,520,942.86	5,120	£ 100,568,538.91	3,582	£ 36,769,079.16
101	£ 1,597,840.05	867	£ 25,009,782.35	-	£								

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	13,250	£ 120,210,962.71	5.11%	-0.02%	6,243	£ 34,826,434.70	7,003	£ 85,374,019.04	4	£ 10,508.97	281	£ 2,647,436.67	12,969	£ 117,563,526.04	7,676	£ 80,295,949.19	5,574	£ 39,915,013.52
30,527	£ 295,539,101.67	12.57%	North West, England	30,628	£ 293,390,570.97	12.48%	0.09%	11,889	£ 63,424,340.08	18,714	£ 229,837,584.04	25	£ 128,646.85	829	£ 7,445,755.86	29,799	£ 285,944,815.11	18,537	£ 206,701,786.10	12,091	£ 86,688,784.87
23,281	£ 210,411,067.40	8.95%	Yorkshire and the Humber, England	23,652	£ 210,744,270.08	8.97%	-0.01%	11,319	£ 62,848,515.05	12,318	£ 147,833,516.44	15	£ 62,238.59	824	£ 7,288,629.18	22,828	£ 203,455,640.90	13,614	£ 141,118,110.21	10,038	£ 69,626,159.87
12,947	£ 130,510,416.21	5.55%	East Midlands, England	13,141	£ 130,452,985.52	5.55%	0.00%	5,222	£ 29,761,140.22	7,912	£ 100,669,356.82	7	£ 22,488.48	535	£ 5,131,864.10	12,606	£ 125,321,121.42	7,878	£ 90,466,499.06	5,263	£ 39,986,486.46
24,668	£ 246,479,573.00	10.49%	West Midlands, England	25,021	£ 246,830,307.34	10.50%	-0.02%	9,020	£ 47,985,031.50	15,980	£ 198,771,311.22	21	£ 73,964.62	936	£ 8,240,137.01	24,085	£ 238,590,170.33	15,483	£ 175,525,377.47	9,538	£ 71,304,929.87
20,855	£ 211,564,266.84	9.00%	East of England	21,230	£ 212,606,481.71	9.05%	-0.04%	7,876	£ 43,863,826.79	13,339	£ 168,632,316.90	15	£ 110,338.02	824	£ 6,938,347.82	20,406	£ 205,668,133.89	12,734	£ 147,352,271.38	8,496	£ 65,254,210.33
9,896	£ 102,950,279.79	4.38%	London, England	9,896	£ 102,187,427.80	4.35%	0.03%	3,833	£ 22,213,248.80	6,061	£ 79,968,638.63	2	£ 5,540.37	431	£ 3,941,500.73	9,465	£ 98,245,927.07	5,414	£ 66,202,561.36	4,482	£ 35,984,866.44
50,781	£ 498,592,025.98	21.21%	South East, England	51,484	£ 498,125,975.03	21.19%	0.02%	20,412	£ 112,796,059.70	31,034	£ 385,145,850.56	38	£ 184,064.77	2,054	£ 17,550,592.56	49,430	£ 480,575,382.47	29,984	£ 334,532,769.82	21,500	£ 163,593,205.21
20,587	£ 191,167,501.22	8.13%	South West, England	20,839	£ 191,896,137.42	8.16%	-0.03%	8,765	£ 46,865,765.49	12,064	£ 144,982,747.10	10	£ 47,624.83	833	£ 7,453,999.06	20,006	£ 184,442,138.36	11,749	£ 126,908,372.27	9,090	£ 64,987,765.15
11,252	£ 97,585,903.50	4.15%	Wales	11,319	£ 97,063,137.18	4.13%	0.02%	5,483	£ 29,148,943.10	5,819	£ 67,849,684.97	17	£ 64,509.11	384	£ 3,135,938.30	10,935	£ 93,927,198.88	6,251	£ 62,935,749.36	5,068	£ 34,127,387.82
25,809	£ 245,930,766.90	10.46%	Scotland	26,337	£ 246,851,387.58	10.50%	-0.04%	11,610	£ 63,989,528.42	14,714	£ 182,781,233.26	13	£ 80,625.90	622	£ 5,182,898.28	25,715	£ 241,668,489.30	15,580	£ 167,543,160.43	10,757	£ 79,308,227.15
-	£ -	0.00%	Northern Ireland	4	£ 31,058.29	0.00%	0.00%	4	£ 31,058.29	-	£ -	-	£ -	-	£ -	4	£ 31,058.29	2	£ 18,433.37	2	£ 12,624.92
3	£ 11,457.53	0.00%	Not Available	8	£ 38,083.05	0.00%	0.00%	6	£ 27,888.52	2	£ 10,194.53	-	£ -	-	£ -	8	£ 38,083.05	2	£ 10,194.53	6	£ 27,888.52
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

Type of Vehicle								Financing Contract						Person				Vehicle Status			
Cut-Off Date prior to Closing Date (31/10/2012)				End of Monthly Period				Hire Purchase		PCP Agreements		Lease Purchase		Corporate		Retail		New		Used	
No of Contracts	Included Receivables Balance	in % of Total	Type of Vehicle	No of Contracts	Included Receivables Balance	in % of Total	change in %	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance	No of Contracts	Included Receivables Balance		
140,644	£ 1,573,147,413.25	66.93%	New Vehicles	144,904	£ 1,599,611,234.55	68.06%	-1.13%	26,082	£ 125,584,325.68	118,777	£ 1,473,779,713.00	45	£ 247,195.87	3,897	£ 38,715,424.24	141,007	£ 1,560,895,810.31	144,904	£ 1,599,611,234.55		
102,937	£ 777,321,164.12	33.07%	Used Vehicles	101,905	£ 750,817,550.13	31.94%	1.13%	75,600	£ 432,197,454.98	26,183	£ 318,076,740.51	122	£ 543,354.64	4,656	£ 36,241,675.33	97,249	£ 714,575,874.80	-	£ -		
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55		

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	8,114	£ 44,663,514.64	1.90%	0.05%	7,071	£ 25,712,823.76	1,043	£ 18,950,690.88	-	£ -	207	£ 986,453.91	7,907	£ 43,677,060.73	7,883	£ 43,971,847.27		
522	£ 3,183,479.17	0.14%	up to 2%	640	£ 3,429,190.87	0.15%	-0.01%	479	£ 2,151,827.39	161	£ 1,277,363.48	-	£ -	41	£ 174,819.28	599	£ 3,254,371.59	213	£ 1,434,984.91		
2,180	£ 9,218,602.91	0.39%	2% to 4%	1,957	£ 11,496,830.92	0.49%	-0.10%	1,133	£ 1,883,901.11	824	£ 9,612,929.81	-	£ -	136	£ 612,866.14	1,821	£ 10,883,964.78	1,557	£ 7,667,209.93		
23,196	£ 282,156,182.22	12.00%	4% to 6%	25,543	£ 293,590,739.81	12.49%	-0.49%	5,701	£ 18,418,296.05	19,841	£ 275,172,443.76	1	£ -	643	£ 6,342,398.88	24,900	£ 287,248,340.93	22,789	£ 278,128,155.89		
96,926	£ 1,112,584,577.97	47.33%	6% to 8%	103,300	£ 1,168,010,758.64	49.69%	-2.36%	9,431	£ 55,144,203.78	93,869	£ 1,112,866,554.86	-	£ -	2,306	£ 23,439,118.17	100,994	£ 1,144,571,640.47	91,994	£ 1,064,285,314.50		
35,397	£ 267,191,281.68	11.37%	8% to 10%	32,939	£ 240,244,829.13	10.22%	1.15%	25,807	£ 149,907,378.79	7,091	£ 90,090,360.12	41	£ 247,090.22	2,511	£ 20,683,446.21	30,428	£ 219,561,382.92	8,469	£ 76,382,725.60		
50,487	£ 434,481,659.43	18.48%	10% to 12%	48,676	£ 406,976,388.60	17.31%	1.17%	33,526	£ 206,761,256.25	15,069	£ 199,849,270.82	81	£ 365,861.53	2,086	£ 17,813,055.85	46,590	£ 389,163,332.75	8,955	£ 96,883,374.71		
20,037	£ 155,379,775.75	6.61%	12% to 14%	19,414	£ 144,345,136.81	6.14%	0.47%	13,725	£ 74,893,334.98	5,655	£ 69,314,733.64	34	£ 137,068.19	503	£ 3,976,451.08	18,911	£ 140,368,685.73	2,495	£ 25,984,305.12		
6,386	£ 40,519,009.40	1.72%	Over 14%	6,226	£ 37,671,395.26	1.60%	0.12%	4,809	£ 22,908,758.55	1,407	£ 14,722,106.14	10	£ 40,530.57	120	£ 928,490.05	6,106	£ 36,742,905.21	549	£ 4,873,316.62		
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55		

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	144,904	£ 1,599,611,234.55	68.06%	-1.13%	26,082	£ 125,584,325.68	118,777	£ 1,473,779,713.00	45	£ 247,195.87	3,897	£ 38,715,424.24	141,007	£ 1,560,895,810.31	144,904	£ 1,599,611,234.55	0	£ -
14,769	£ 148,606,471.76	6.32%	<= 1 year	15,180	£ 151,720,702.17	6.46%	-0.13%	7,963	£ 54,719,019.30	7,200	£ 96,854,515.06	17	£ 147,167.81	1,051	£ 9,465,011.29	14,129	£ 142,255,690.88	0	£ -	15,180	£ 151,720,702.17
32,803	£ 287,748,648.64	12.24%	1-2 yrs	32,273	£ 275,353,214.18	11.72%	0.53%	19,550	£ 121,304,712.00	12,661	£ 153,768,907.48	62	£ 279,594.70	2,027	£ 16,657,572.77	30,246	£ 258,695,641.41	0	£ -	32,273	£ 275,353,214.18
16,110	£ 121,629,036.21	5.17%	2-3 yrs	15,865	£ 116,045,069.42	4.94%	0.24%	11,479	£ 68,005,813.10	4,354	£ 47,930,665.58	32	£ 108,590.74	709	£ 4,947,211.66	15,156	£ 111,097,857.76	0	£ -	15,865	£ 116,045,069.42
39,255	£ 219,337,007.51	9.33%	> 3yrs	38,587	£ 207,698,564.36	8.84%	0.50%	36,608	£ 188,167,910.58	1,968	£ 19,522,652.39	11	£ 8,001.39	869	£ 5,171,879.61	37,718	£ 202,526,684.75	0	£ -	38,587	£ 207,698,564.36
102,937	£ 777,321,164.12	33.07%	Used vehicles	101,905	£ 750,817,550.13	31.94%	1.13%	75,600	£ 432,197,454.98	26,183	£ 318,076,740.51	122	£ 543,354.64	4,656	£ 36,241,675.33	97,249	£ 714,575,874.80	0	£ -	101,905	£ 750,817,550.13
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

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	101,682	£ 557,781,780.66	23.73%	1.49%	101,682	£ 557,781,780.66	-	£ -	-	£ -	6,708	£ 51,607,566.45	94,974	£ 506,174,214.21	26,082	£ 125,584,325.68	75,600	£ 432,197,454.98
139,258	£ 1,755,825,586.24	74.70%	Personal Contract Purchase	144,960	£ 1,791,856,453.51	76.24%	-1.53%	-	£ -	144,960	£ 1,791,856,453.51	-	£ -	1,837	£ 23,335,039.53	143,123	£ 1,768,521,413.98	118,777	£ 1,473,779,713.00	26,183	£ 318,076,740.51
315	£ 1,907,540.22	0.08%	Lease Purchase	167	£ 790,550.51	0.03%	0.05%	-	£ -	-	£ -	167	£ 790,550.51	8	£ 14,493.59	159	£ 776,056.92	45	£ 247,195.87	122	£ 543,354.64
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

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	9,399	£ 59,257,906.95	2.52%	0.17%	7,544	£ 38,340,541.16	1,832	£ 20,818,192.91	23	£ 99,172.88	380	£ 2,796,040.45	9,019	£ 56,461,866.50	1,419	£ 14,727,982.17	7,980	£ 44,529,924.78
75,844	£ 667,145,934.30	28.38%	Less than 2,000	76,865	£ 662,248,524.92	28.18%	0.21%	28,262	£ 168,461,949.79	48,527	£ 493,456,484.18	76	£ 330,090.95	1,667	£ 14,029,751.34	75,198	£ 648,218,773.58	42,926	£ 415,195,159.86	33,939	£ 247,053,365.06
82,182	£ 818,317,765.65	34.82%	2,000 - 5,000	83,308	£ 822,661,397.95	35.00%	-0.19%	27,100	£ 151,013,290.74	56,168	£ 671,450,330.30	40	£ 197,776.91	3,192	£ 28,181,376.68	80,116	£ 794,480,021.27	52,979	£ 585,826,458.17	30,329	£ 236,834,939.78
31,679	£ 348,064,669.62	14.81%	5,000 - 7,000	32,375	£ 351,547,778.50	14.96%	-0.15%	12,707	£ 64,039,549.51	19,654	£ 287,424,382.69	14	£ 83,846.30	1,198	£ 11,565,379.16	31,177	£ 339,982,399.34	21,411	£ 264,493,311.59	10,964	£ 87,054,466.91
22,951	£ 245,613,889.49	10.45%	7,000 - 10,000	23,385	£ 246,617,004.45	10.49%	-0.04%	12,345	£ 62,737,978.56	11,030	£ 183,832,676.40	10	£ 46,349.49	1,042	£ 9,315,134.77	22,343	£ 237,301,869.68	14,352	£ 178,693,322.52	9,033	£ 67,923,681.93
7,625	£ 75,212,928.94	3.20%	10,000 - 12,000	7,782	£ 75,934,702.61	3.23%	-0.03%	4,869	£ 24,864,234.42	2,912	£ 51,070,468.19	1	£ -	384	£ 3,306,352.71	7,398	£ 72,628,349.90	4,359	£ 51,734,893.27	3,423	£ 24,199,809.34
6,713	£ 64,636,979.90	2.75%	12,000 - 15,000	6,738	£ 64,580,768.36	2.75%	0.00%	4,158	£ 21,316,159.86	2,579	£ 43,264,608.50	1	£ -	332	£ 2,739,029.41	6,406	£ 61,841,738.95	3,726	£ 43,558,790.55	3,012	£ 21,021,977.81
2,553	£ 25,023,410.41	1.06%	15,000 - 17,000	2,595	£ 25,068,307.64	1.07%	0.00%	1,568	£ 8,012,825.21	1,027	£ 17,055,482.43	-	£ -	132	£ 1,075,870.91	2,463	£ 23,992,436.73	1,496	£ 17,579,673.82	1,099	£ 7,488,633.82
2,159	£ 21,283,461.43	0.91%	17,000 - 20,000	2,176	£ 21,284,602.75	0.91%	0.00%	1,436	£ 7,905,285.07	740	£ 13,379,317.68	-	£ -	119	£ 1,024,571.48	2,057	£ 20,260,031.27	1,149	£ 14,341,035.16	1,027	£ 6,943,567.59
1,450	£ 14,635,293.37	0.62%	20,000 - 25,000	1,473	£ 14,454,308.92	0.61%	0.01%	1,058	£ 6,287,643.64	415	£ 8,166,665.28	-	£ -	77	£ 659,076.80	1,396	£ 13,795,232.12	778	£ 9,705,490.37	695	£ 4,748,818.55
452	£ 4,214,289.55	0.18%	25,000 - 30,000	449	£ 4,154,529.08	0.18%	0.00%	386	£ 2,582,707.57	63	£ 1,571,821.51	-	£ -	19	£ 127,857.12	430	£ 4,026,671.96	206	£ 2,646,307.95	243	£ 1,508,221.13
296	£ 3,107,424.72	0.13%	Over 30,000	264	£ 2,618,952.55	0.11%	0.02%	249	£ 2,219,615.13	13	£ 366,023.44	2	£ 33,313.98	11	£ 136,658.74	253	£ 2,482,293.81	103	£ 1,108,809.12	161	£ 1,510,143.43
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

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	11,858	£ 84,065,228.60	7.73%	-2.48%	-	£ -	11,722	£ 83,721,179.91	136	£ 344,048.69	228	£ 1,461,426.63	11,630	£ 82,603,801.97	9,468	£ 68,972,108.22	2,390	£ 15,093,120.38
12,299	92,845,617	8.94%	6 - 10	14,113	£ 103,340,779.43	9.50%	-0.56%	-	£ -	14,087	£ 103,262,762.50	26	£ 78,016.93	261	£ 2,007,849.40	13,852	£ 101,332,930.03	11,176	£ 83,417,831.73	2,937	£ 19,922,947.70
16,188	117,767,062	11.34%	11 - 15	18,579	£ 133,368,289.21	12.26%	-0.92%	-	£ -	18,574	£ 133,357,374.76	5	£ 10,914.45	270	£ 2,045,528.57	18,309	£ 131,322,760.64	15,489	£ 112,010,953.90	3,090	£ 21,357,335.31
21,028	152,824,976	14.72%	16 - 20	20,372	£ 148,244,490.42	13.63%	1.09%	-	£ -	20,372	£ 148,244,490.42	-	£ -	283	£ 2,168,952.41	20,089	£ 146,075,538.01	16,848	£ 122,946,616.25	3,524	£ 25,297,874.17
20,396	147,097,211	14.17%	21 - 25	20,985	£ 153,625,864.35	14.13%	0.04%	-	£ -	20,985	£ 153,625,864.35	-	£ -	276	£ 2,020,304.09	20,709	£ 151,605,560.26	17,693	£ 130,309,839.64	3,292	£ 23,316,024.71
21,246	156,883,147	15.11%	26 - 30	22,670	£ 171,175,007.01	15.74%	-0.63%	-	£ -	22,670	£ 171,175,007.01	-	£ -	255	£ 1,904,573.55	22,415	£ 169,270,433.46	18,727	£ 143,240,315.26	3,943	£ 27,934,691.75
22,401	167,576,731	16.14%	31 - 35	19,622	£ 145,026,971.92	13.34%	2.81%	-	£ -	19,622	£ 145,026,971.92	-	£ -	172	£ 1,256,314.64	19,450	£ 143,770,657.28	16,214	£ 121,031,702.13	3,408	£ 23,995,269.79
7,047	52,659,491	5.07%	36 - 40	10,610	£ 86,500,737.44	7.95%	-2.88%	-	£ -	10,610	£ 86,500,737.44	-	£ -	65	£ 474,289.24	10,545	£ 86,026,448.20	8,295	£ 69,471,466.08	2,315	£ 17,029,271.36
7,953	70,450,785	6.79%	41 - 45	5,861	£ 57,478,102.25	5.29%	1.50%	-	£ -	5,861	£ 57,478,102.25	-	£ -	34	£ 265,431.55	5,827	£ 57,212,670.70	4,593	£ 46,781,828.19	1,268	£ 10,696,274.06
2,589	25,525,168	2.46%	46 - 50	457	£ 4,723,476.22	0.43%	2.02%	-	£ -	457	£ 4,723,476.22	-	£ -	1	£ 11,086.50	456	£ 4,712,389.72	319	£ 3,508,608.22	138	£ 1,214,868.00
-	-	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	145,127	£ 1,087,548,946.85	100.00%	0.00%	-	£ -	144,960	£ 1,087,115,966.78	167	£ 432,980.07	1,845	£ 13,615,756.58	143,282	£ 1,073,933,190.27	118,822	£ 901,691,269.62	26,305	£ 185,857,677.23

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	22,909	£ 307,436,282.86	13.08%	6.69%	6,455	£ 56,861,452.19	16,454	£ 250,574,830.67	-	£ -	613	£ 8,041,882.40	22,296	£ 299,394,400.46	15,537	£ 227,108,009.33	7,372	£ 80,328,273.53
38,622	£ 473,668,013.40	20.15%	6 - 10	41,036	£ 505,437,559.46	21.50%	-1.35%	13,558	£ 106,671,829.93	27,478	£ 398,765,729.53	-	£ -	1,267	£ 15,003,279.89	39,769	£ 490,434,279.57	25,623	£ 351,392,047.30	15,413	£ 154,045,512.16
39,191	£ 418,752,985.67	17.82%	11 - 15	40,489	£ 454,608,615.26	19.34%	-1.53%	15,194	£ 108,461,658.27	25,295	£ 346,146,956.99	-	£ -	1,719	£ 17,851,035.45	38,770	£ 436,757,579.81	24,544	£ 313,423,109.87	15,945	£ 141,185,505.39
39,420	£ 377,158,126.75	16.05%	16 - 20	38,918	£ 379,021,751.62	16.13%	-0.08%	15,454	£ 92,801,345.06	23,464	£ 286,220,406.56	-	£ -	1,416	£ 13,223,289.58	37,502	£ 365,798,462.04	22,783	£ 252,851,721.81	16,135	£ 126,170,029.81
31,710	£ 252,826,377.50	10.76%	21 - 25	34,422	£ 292,188,924.49	12.43%	-1.67%	13,808	£ 70,118,085.43	20,614	£ 222,070,839.06	-	£ -	1,130	£ 8,726,823.14	33,292	£ 283,462,101.35	20,877	£ 200,944,225.72	13,545	£ 91,244,698.77
25,098	£ 180,579,472.52	7.68%	26 - 30	27,000	£ 196,363,322.79	8.35%	-0.67%	11,585	£ 48,839,884.79	15,414	£ 147,511,315.23	1	£ 12,122.77	960	£ 6,238,252.48	26,040	£ 190,125,070.31	15,242	£ 125,693,332.66	11,758	£ 70,669,990.13
19,500	£ 111,024,990.40	4.72%	31 - 35	23,964	£ 141,401,579.78	6.02%	-1.29%	12,317	£ 37,793,642.33	11,646	£ 103,603,531.51	1	£ 4,405.94	906	£ 4,026,998.09	23,058	£ 137,374,581.69	13,532	£ 92,483,667.14	10,432	£ 48,917,912.64
8,126	£ 44,240,454.18	1.88%	36 - 40	7,305	£ 38,540,136.87	1.64%	0.24%	4,794	£ 17,528,888.91	2,498	£ 20,935,128.69	13	£ 76,119.27	211	£ 954,663.67	7,094	£ 37,585,473.20	3,148	£ 19,071,231.13	4,157	£ 19,468,905.74
4,791	£ 19,735,969.19	0.84%	41 - 45	5,815	£ 24,073,737.36	1.02%	-0.18%	4,325	£ 11,961,054.24	1,447	£ 11,873,837.49	43	£ 238,845.63	171	£ 616,580.82	5,644	£ 23,457,156.54	2,246	£ 11,946,210.58	3,569	£ 12,127,526.78
1,965	£ 5,565,546.87	0.24%	46 - 50	2,831	£ 8,858,502.84	0.38%	-0.14%	2,205	£ 4,373,243.05	556	£ 4,090,873.87	70	£ 394,385.92	77	£ 178,965.88	2,754	£ 8,679,536.96	823	£ 3,972,506.45	2,008	£ 4,885,996.39
1,117	£ 1,837,129.36	0.08%	51 - 55	1,260	£ 2,025,816.71	0.09%	-0.01%	1,199	£ 1,890,183.10	45	£ 62,867.04	16	£ 72,766.57	39	£ 74,236.86	1,221	£ 1,951,579.85	303	£ 591,797.79	957	£ 1,434,018.92
529	£ 299,796.42	0.01%	56 - 60	773	£ 468,888.27	0.02%	-0.01%	745	£ 468,148.08	19	£ -	9	£ 740.19	33	£ 21,091.31	740	£ 447,796.96	205	£ 129,071.58	568	£ 339,816.69
67	£ 18,831.77	0.00%	> 60	87	£ 3,666.37	0.00%	0.00%	43	£ 12,365.28	30	£ 136.87	14	£ -	11	£ -	76	£ 3,666.37	41	£ 4,303.19	46	£ 636.82
243,581	£ 2,350,468,577.37	100.00%	Total	246,809	£ 2,350,428,784.68	100.00%	0.00%	101,682	£ 557,781,780.66	144,960	£ 1,791,856,453.51	167	£ 790,550.51	8,553	£ 74,957,099.57	238,256	£ 2,275,471,685.11	144,904	£ 1,599,611,234.55	101,905	£ 750,817,550.13

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	£ 1,902,271.40	0.08%	£ 18,668,453.94	0.79%
2-month overdue	£ 807,450.47	0.03%	£ 8,354,330.92	0.36%
3-month overdue	£ 584,688.53	0.02%	£ 3,111,265.62	0.13%
4-month overdue	£ 578,534.18	0.02%	£ 1,751,400.25	0.07%
5-month overdue	£ 320,111.55	0.01%	£ 734,282.20	0.03%
6-month overdue	£ 204,622.78	0.01%	£ 400,119.28	0.02%
> 6-month overdue	£ 394,145.33	0.02%	£ 794,104.38	0.03%
	£ 4,791,824.24	0.20%	£ 33,813,956.59	1.44%

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
£ 337,407.52	£ 5,448,003.82	£ 1,538,346.44	£ 13,194,062.74	£ 26,517.44	£ 26,387.38	£ 639,307.28	£ 40,249.85	£ 18,029,146.66	£ 1,862,021.55	£ 10,789,218.33	£ 1,128,164.16	£ 7,879,235.61	£ 774,107.24
£ 238,982.44	£ 3,105,028.60	£ 524,636.57	£ 5,205,820.38	£ 43,831.46	£ 43,481.94	£ 392,446.69	£ 47,281.13	£ 7,961,884.23	£ 760,169.34	£ 4,630,343.25	£ 436,446.11	£ 3,723,987.67	£ 371,004.36
£ 169,479.08	£ 1,218,217.24	£ 375,085.55	£ 1,848,724.54	£ 40,123.90	£ 44,323.84	£ 73,446.79	£ 16,456.67	£ 3,037,818.83	£ 568,231.86	£ 1,560,262.25	£ 347,674.87	£ 1,551,003.37	£ 237,013.66
£ 148,938.84	£ 585,055.42	£ 421,270.49	£ 1,158,117.02	£ 8,324.85	£ 8,227.81	£ 26,881.68	£ 7,336.55	£ 1,724,518.57	£ 571,197.63	£ 914,789.68	£ 348,900.29	£ 836,610.57	£ 229,633.89
£ 80,439.00	£ 303,079.59	£ 238,775.05	£ 427,021.07	£ 897.50	£ 4,181.54	-	-	£ 734,282.20	£ 320,111.55	£ 361,674.38	£ 192,066.90	£ 372,607.82	£ 128,044.65
£ 41,070.27	£ 132,451.95	£ 142,800.29	£ 247,068.35	£ 20,752.22	£ 20,598.98	-	-	£ 400,119.28	£ 204,622.78	£ 197,473.76	£ 100,087.75	£ 202,645.52	£ 104,535.03
£ 196,760.58	£ 348,024.01	£ 190,118.30	£ 439,057.03	£ 7,266.45	£ 7,023.34	£ 53,662.16	£ 15,276.26	£ 740,442.22	£ 378,869.07	£ 394,098.90	£ 161,252.50	£ 400,005.48	£ 232,892.83
£ 1,213,077.73	£ 11,139,860.63	£ 3,431,032.69	£ 22,519,871.13	£ 147,713.82	£ 154,224.83	£ 1,185,744.60	£ 126,600.46	£ 32,628,211.99	£ 4,665,223.78	£ 18,847,860.55	£ 2,714,592.58	£ 14,966,096.04	£ 2,077,231.66

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	£ 756,980.62	0.03%	£ 17,382,676.26	0.74%
2-month overdue	£ 414,551.43	0.01%	£ 7,918,027.95	0.34%
3-month overdue	£ 242,687.43	0.01%	£ 2,706,208.68	0.12%
4-month overdue	£ 169,534.58	0.00%	£ 1,336,405.73	0.06%
5-month overdue	£ 89,940.32	0.00%	£ 490,810.16	0.02%
6-month overdue	£ 44,206.98	0.00%	£ 243,723.33	0.01%
> 6-month overdue	£ 214,372.79	0.01%	£ 624,440.34	0.03%
	£ 1,932,274.15	0.07%	£ 30,702,292.45	1.31%

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
£ 280,301.20	£ 5,367,535.19	£ 459,126.97	£ 11,997,626.73	£ 17,552.45	£ 17,514.34	£ 635,887.49	£ 36,734.95	£ 16,746,788.77	£ 720,245.67	£ 9,952,053.24	£ 389,836.59	£ 7,430,623.02	£ 367,144.03
£ 194,415.91	£ 3,047,746.07	£ 215,664.72	£ 4,865,891.61	£ 4,470.80	£ 4,390.27	£ 368,686.14	£ 23,337.05	£ 7,549,341.81	£ 391,214.38	£ 4,397,384.59	£ 205,235.06	£ 3,520,643.36	£ 209,316.37
£ 142,060.28	£ 1,158,946.34	£ 99,888.51	£ 1,541,983.67	£ 738.64	£ 5,278.67	£ 72,890.97	£ 15,881.94	£ 2,633,317.71	£ 226,805.49	£ 1,278,700.31	£ 91,755.38	£ 1,427,508.37	£ 150,932.05
£ 91,013.37	£ 528,621.85	£ 78,521.21	£ 807,783.88	-	-	£ 26,335.61	£ 6,776.79	£ 1,310,070.12	£ 162,757.79	£ 637,928.92	£ 73,963.34	£ 698,476.81	£ 95,571.24
£ 53,987.67	£ 272,299.68	£ 35,055.15	£ 214,328.94	£ 897.50	£ 4,181.54	-	-	£ 490,810.16	£ 89,940.32	£ 210,490.05	£ 38,594.20	£ 280,320.11	£ 51,346.12
£ 27,971.51	£ 119,690.46	£ 16,235.47	£ 124,032.87	-	-	-	-	£ 243,723.33	£ 44,206.98	£ 116,373.12	£ 17,123.87	£ 127,350.21	£ 27,083.11
£ 129,882.27	£ 285,494.03	£ 83,255.29	£ 337,711.08	£ 1,235.23	£ 1,235.23	£ 53,662.16	£ 15,276.26	£ 570,778.18	£ 199,096.53	£ 333,141.81	£ 97,226.78	£ 291,298.53	£ 117,146.01
£ 919,632.21	£ 10,780,333.62	£ 987,747.32	£ 19,889,358.78	£ 24,894.62	£ 32,600.05	£ 1,157,462.37	£ 98,006.99	£ 29,544,830.08	£ 1,834,267.16	£ 16,926,072.04	£ 913,735.22	£ 13,776,220.41	£ 1,018,538.93

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	132	0.05%	£ 710,651.07	0.03%
2-month overdue	67	0.03%	£ 331,119.15	0.01%
3-month overdue	58	0.02%	£ 273,483.32	0.01%
4-month overdue	44	0.02%	£ 185,435.49	0.01%
5-month overdue	30	0.01%	£ 133,868.69	0.01%
6-month overdue	30	0.01%	£ 113,767.54	0.00%
> 6-month overdue	37	0.01%	£ 105,244.25	0.00%
	398	0.16%	£ 1,853,569.51	0.08%

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
18	£ 5,126.79	112	£ 696,651.24	2	£ 8,873.04	1	£ 3,118.50	131	£ 707,532.57	70	£ 399,270.96	62	£ 311,380.11
13	£ 3,887.89	49	£ 288,139.59	5	£ 39,091.67	2	£ 10,497.51	65	£ 320,621.64	37	£ 208,403.98	30	£ 122,715.17
16	£ 6,111.12	38	£ 228,327.03	4	£ 39,045.17	1	£ 371.01	57	£ 273,112.31	37	£ 206,684.52	21	£ 66,798.80
13	£ 3,783.74	30	£ 173,423.94	1	£ 8,227.81	-	-	44	£ 185,435.49	23	£ 111,468.05	21	£ 73,967.44
10	£ 7,388.56	20	£ 126,480.13	-	-	-	-	30	£ 133,868.69	14	£ 88,066.10	16	£ 45,802.59
9	£ 4,397.72	19	£ 88,770.84	2	£ 20,598.98	-	-	30	£ 113,767.54	18	£ 67,895.73	12	£ 45,871.81
22	£ 35,571.32	11	£ 64,778.32	4	£ 4,894.61	-	-	37	£ 105,244.25	8	£ 29,371.36	29	£ 75,872.89
101	£ 66,267.14	279	£ 1,666,571.09	18	£ 120,731.28	4	£ 13,987.02	394	£ 1,839,582.49	207	£ 1,111,160.70	191	£ 742,408.81

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	110	0.04%	£ 359,799.54	0.02%
2-month overdue	24	0.01%	£ 51,938.47	0.00%
3-month overdue	15	0.01%	£ 53,296.80	0.00%
4-month overdue	27	0.01%	£ 200,085.86	0.01%
5-month overdue	13	0.01%	£ 61,786.79	0.00%
6-month overdue	3	0.00%	£ 7,065.35	0.00%
> 6-month overdue	3	0.00%	£ 32,413.86	0.00%
	195	0.08%	£ 766,386.67	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
33	£ 50,011.46	77	£ 309,788.08	-	£ -	1	£ 301.29	109	£ 359,498.25	77	£ 312,212.87	33	£ 47,586.67
14	£ 36,134.01	10	£ 15,804.46	-	£ -	3	£ 13,263.04	21	£ 38,675.43	11	£ 18,066.96	13	£ 33,871.51
9	£ 13,731.80	6	£ 39,565.00	-	£ -	1	£ 184.81	14	£ 53,111.99	10	£ 43,227.81	5	£ 10,068.99
10	£ 51,307.04	17	£ 148,778.82	-	£ -	1	£ 546.07	26	£ 199,539.79	16	£ 148,556.49	11	£ 51,529.37
5	£ 4,862.44	8	£ 56,924.35	-	£ -	-	-	13	£ 61,786.79	10	£ 46,817.76	3	£ 14,969.03
2	£ 6,868.42	1	£ 196.93	-	£ -	-	-	3	£ 7,065.35	1	£ 196.93	2	£ 6,868.42
1	£ 13,467.26	2	£ 18,946.60	-	£ -	-	-	3	£ 32,413.86	2	£ 23,954.95	1	£ 8,458.91
74	£ 176,382.43	121	£ 590,004.24	-	£ -	6	£ 14,295.21	189	£ 752,091.46	127	£ 593,033.77	68	£ 173,352.90

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	274	0.11%	£ 2,490,468.31	0.11%	76	£ 538,844.62	196	£ 1,942,419.85	2	£ 9,203.84	2	£ 12,920.09	272	£ 2,477,548.22	149	£ 1,501,372.88	125	£ 989,095.43
Greater than 0 day, less than 1-month overdue	16	0.01%	£ 164,272.85	0.01%	3	£ 25,330.38	13	£ 138,942.47	-	£ -	-	£ -	16	£ 164,272.85	11	£ 116,842.31	5	£ 47,430.54
2-month overdue	10	0.00%	£ 53,245.35	0.00%	4	£ 17,260.63	6	£ 35,984.72	-	£ -	-	£ -	10	£ 53,245.35	2	£ 6,487.72	8	£ 46,757.63
3-month overdue	13	0.01%	£ 74,534.19	0.00%	7	£ 39,427.98	6	£ 35,106.21	-	£ -	-	£ -	13	£ 74,534.19	4	£ 27,906.98	9	£ 46,627.21
4-month overdue	15	0.01%	£ 23,207.09	0.00%	4	£ 1,342.79	11	£ 21,864.30	-	£ -	-	£ -	15	£ 23,207.09	8	£ 10,570.14	7	£ 12,636.95
5-month overdue	19	0.01%	£ 47,816.56	0.00%	8	£ 18,528.91	11	£ 29,287.65	-	£ -	-	£ -	19	£ 47,816.56	10	£ 16,300.47	9	£ 31,516.09
6-month overdue	17	0.01%	£ 35,340.35	0.00%	4	£ 1,495.35	13	£ 33,845.00	-	£ -	-	£ -	17	£ 35,340.35	7	£ 12,785.27	10	£ 22,555.08
> 6-month overdue	21	0.01%	£ 31,399.56	0.00%	12	£ 13,491.40	8	£ 17,014.66	1	£ 893.50	-	£ -	21	£ 31,399.56	7	£ 7,630.78	14	£ 23,768.78
Total by Days in Arrears	111	0.04%	£ 429,815.95	0.02%	42	£ 116,877.44	68	£ 312,045.01	1	£ 893.50	-	£ -	111	£ 429,815.95	49	£ 198,523.67	62	£ 231,292.28
	385	0.16%	£ 2,920,284.26	0.12%	118	£ 655,722.06	264	£ 2,254,464.86	3	£ 10,097.34	2	£ 12,920.09	383	£ 2,907,364.17	198	£ 1,699,896.55	187	£ 1,220,387.71

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	42	0.02%	£ 313,559.56	0.01%	-	£ -	42	£ 313,559.56	-	£ -	1	£ 9,495.25	41	£ 304,064.31	27	£ 219,829.24	15	£ 93,730.32
Greater than 0 day, less than 1-month overdue	5	0.00%	£ 51,054.22	0.00%	-	£ -	5	£ 51,054.22	-	£ -	-	£ -	5	£ 51,054.22	1	£ 8,838.95	4	£ 42,215.27
2-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
3-month overdue	1	0.00%	£ 3,742.63	0.00%	-	£ -	1	£ 3,742.63	-	£ -	-	£ -	1	£ 3,742.63	1	£ 3,742.63	-	£ -
4-month overdue	1	0.00%	£ 6,266.08	0.00%	-	£ -	1	£ 6,266.08	-	£ -	-	£ -	1	£ 6,266.08	1	£ 6,266.08	-	£ -
5-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
6-month overdue	1	0.00%	£ 222.71	0.00%	-	£ -	1	£ 222.71	-	£ -	-	£ -	1	£ 222.71	1	£ 222.71	-	£ -
> 6-month overdue	2	0.00%	£ 606.37	0.00%	-	£ -	2	£ 606.37	-	£ -	-	£ -	2	£ 606.37	-	£ -	2	£ 606.37
Total by Days in Arrears	10	0.00%	£ 61,892.01	0.00%	-	£ -	10	£ 61,892.01	-	£ -	-	£ -	10	£ 61,892.01	4	£ 19,070.37	6	£ 42,821.64
	52	0.02%	£ 375,451.57	0.02%	-	£ -	52	£ 375,451.57	-	£ -	1	£ 9,495.25	51	£ 365,956.32	31	£ 238,899.61	21	£ 136,551.96

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	22		£ 172,897.80	0.01%	12	£ 64,565.78	10	£ 108,332.02	-	£ -	-	£ -	22	£ 172,897.80	10	£ 102,434.88	12	£ 70,462.92
Greater than 0 day, less than 1-month overdue	-	0.00%	£ -	0.00%	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -	-	£ -
2-month overdue	6	0.00%	£ 42,333.44	0.00%	5	£ 34,975.48	1	£ 7,357.96	-	£ -	-	£ -	6	£ 42,333.44	1	£ 7,357.96	5	£ 34,975.48
3-month overdue	7	0.00%	£ 58,977.52	0.00%	3	£ 18,979.12	4	£ 39,998.40	-	£ -	-	£ -	7	£ 58,977.52	3	£ 28,759.58	4	£ 30,217.94
4-month overdue	22	0.01%	£ 213,769.75	0.01%	7	£ 44,189.48	15	£ 169,580.27	-	£ -	4	£ 43,677.30	18	£ 170,092.45	10	£ 124,585.63	12	£ 89,184.12
5-month overdue	36	0.01%	£ 244,843.11	0.01%	19	£ 137,686.58	17	£ 107,156.53	-	£ -	3	£ 1,052.89	33	£ 243,790.22	13	£ 66,925.79	23	£ 177,917.32
6-month overdue	42	0.02%	£ 256,231.07	0.01%	23	£ 95,002.57	18	£ 160,492.62	1	£ 735.88	-	£ -	42	£ 256,231.07	14	£ 120,692.01	28	£ 135,539.06
> 6-month overdue	247	0.10%	£ 1,255,211.46	0.05%	160	£ 615,562.30	82	£ 614,502.15	5	£ 25,147.01	32	£ 138,369.89	215	£ 1,116,841.57	80	£ 518,154.81	167	£ 737,056.65
Total by Days in Arrears	360	0.15%	£ 2,071,366.35	0.09%	217	£ 946,395.53	137	£ 1,099,087.93	6	£ 25,882.89	39	£ 183,100.08	321	£ 1,888,266.27	121	£ 866,475.78	239	£ 1,204,890.57
	382	0.15%	£ 2,244,264.15	0.10%	229	£ 1,010,961.31	147	£ 1,207,419.95	6	£ 25,882.89	39	£ 183,100.08	343	£ 2,061,164.07	131	£ 968,910.66	251	£ 1,275,353.49

PCP Return Balance sold in the Monthly Period

	16	15	14	13	12	
	Monthly Period	31-Jan-13	31-Dec-13	30-Nov-12	31-Oct-12	
PCP Returns						
PCP Return Balancefor PCP Recoveries	310,874.34	434,297.40	456,186.54	751,076.07	£ 553,153.89	
PCP Recoveries in the Monthly Period	311,215.18	406,911.89	392,617.24	661,190.49	£ 595,596.46	
PCP - Net (profit/loss)	- 340.84	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	88	146,382.61	323	458,035.70
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		
	323	458,035.70		

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	246,809	£ 2,350,428,784.68	
Asset Retention	12,652	£ 123,707,011.67	5.26%
Total	259,461	£ 2,474,135,796.35	5.26%

	<i>Total Outstanding Included Receivables Balance in GBP</i>	<i>in %</i>
Minimum Retention	£ 117,521,439.23	5.00%
Actual Retention	£ 123,707,011.67	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
236	04/06/2008	29/08/2008	£ 3,955.50	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 80.73	2.0%	n/a	YH	Used	SEAT	Hire Purchase	n/a	Private Individual
237	30/05/2008	31/03/2013	£ 22,798.61	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 781.44	3.4%	n/a	NW	New	Volkswagen	Hire Purchase	n/a	Private Individual
238	03/06/2008	22/08/2012	£ 15,410.52	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 559.52	3.6%	n/a	EA	Used	Audi	Lease Purchase	n/a	Private Individual
239	04/07/2008	09/08/2012	£ 23,900.02	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 318.00	-1.3%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
240	11/06/2008	16/08/2012	£ 20,700.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 11,064.26	53.5%	n/a	EA	Used	Audi	Solutions	n/a	Private Individual
241	16/06/2008	17/08/2012	£ 29,511.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 1,876.14	-6.4%	n/a	LO	New	Audi	Solutions	n/a	Private Individual
242	21/07/2008	31/07/2012	£ 13,549.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,781.27	13.1%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
243	02/07/2008	28/07/2012	£ 9,509.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 693.40	7.3%	n/a	NW	Used	Skoda	Hire Purchase	n/a	Private Individual
244	17/07/2008	21/08/2012	£ 10,165.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 175.00	1.7%	n/a	NE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
245	18/10/2008	09/08/2012	£ 9,666.58	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,064.55	11.0%	n/a	SE	Used	SEAT	Hire Purchase	n/a	Private Individual
246	16/10/2008	25/08/2012	£ 7,328.41	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 276.39	3.8%	n/a	NW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
247	09/12/2008	02/08/2012	£ 9,000.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 4,980.28	55.3%	n/a	SC	Used	Volkswagen	Hire Purchase	n/a	Private Individual
248	16/01/2009	15/08/2012	£ 37,038.60	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 12,358.95	33.4%	n/a	YH	New	Audi	Solutions	n/a	Private Individual
249	20/01/2009	12/08/2012	£ 12,500.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 615.22	4.9%	n/a	SE	Used	SEAT	Solutions	n/a	Private Individual
250	21/01/2009	13/08/2012	£ 5,700.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 383.67	6.7%	n/a	SW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
251	19/02/2009	02/08/2012	£ 17,574.97	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 1,293.89	-7.4%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
252	28/02/2009	30/07/2012	£ 13,769.55	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 8,092.10	58.8%	n/a	EM	New	Audi	Solutions	n/a	Private Individual
253	05/03/2009	31/07/2012	£ 14,070.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 8,833.45	62.8%	n/a	YH	New	Audi	Solutions	n/a	Private Individual
254	21/07/2009	08/08/2012	£ 19,534.86	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 13,111.21	67.1%	n/a	EA	New	Audi	Solutions	n/a	Private Individual
255	01/08/2009	06/08/2012	£ 21,500.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 7,022.42	-31.2%	n/a	EA	Used	Volkswagen	Solutions	n/a	Private Individual
256	25/05/2009	31/07/2012	£ 21,729.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 10,315.80	47.5%	n/a	YH	New	Volkswagen	Solutions	n/a	Private Individual
257	10/06/2009	25/08/2012	£ 6,694.43	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 4,044.70	60.4%	n/a	SE	New	Skoda	Solutions	n/a	Private Individual
258	11/06/2009	10/08/2012	£ 18,798.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 15,739.89	83.7%	n/a	SE	Used	Audi	Solutions	n/a	Private Individual
259	10/11/2009	01/08/2012	£ 20,400.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,250.06	6.1%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
260	26/06/2009	28/07/2012	£ 17,500.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 3,287.88	18.8%	n/a	SE	Used	Audi	Solutions	n/a	Private Individual
261	05/11/2009	03/08/2012	£ 21,181.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 676.94	3.2%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
262	26/06/2009	08/08/2012	£ 16,250.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 29.40	-0.2%	n/a	NW	Used	Volkswagen	Solutions	n/a	Private Individual
263	06/07/2009	08/08/2012	£ 21,030.75	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 2,098.78	9.9%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
264	20/07/2009	06/08/2012	£ 14,750.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 698.48	4.1%	n/a	LO	Used	Volkswagen	Solutions	n/a	Private Individual
265	27/07/2009	29/07/2012	£ 13,565.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 50.00	-0.4%	n/a	LO	New	Volkswagen	Solutions	n/a	Private Individual
266	07/08/2009	13/08/2012	£ 11,900.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 7,181.75	60.2%	n/a	WM	Used	Volkswagen	Solutions	n/a	Private Individual
267	30/01/2010	22/08/2012	£ 35,000.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 19,656.42	56.2%	n/a	SC	Used	Audi	Hire Purchase	n/a	Private Individual
268	16/09/2009	08/08/2012	£ 11,166.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 6,725.67	60.2%	n/a	EA	New	SEAT	Solutions	n/a	Private Individual
269	21/09/2009	21/08/2012	£ 18,147.50	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 343.12	1.9%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
270	08/03/2010	14/08/2012	£ 12,218.50	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 10,078.75	82.5%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Corporate
271	06/10/2009	02/08/2012	£ 17,875.86	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 866.67	-4.8%	n/a	WA	New	Volkswagen	Hire Purchase	n/a	Private Individual
272	19/10/2009	22/08/2012	£ 10,685.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 87.72	-0.8%	n/a	SE	New	Volkswagen	Solutions	n/a	Corporate
273	15/10/2009	08/08/2012	£ 23,043.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,922.28	8.3%	n/a	SW	Used	Audi	Solutions	n/a	Private Individual
274	13/11/2009	15/08/2012	£ 13,695.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 16.38	-0.1%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
275	20/01/2010	02/08/2012	£ 15,820.96	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 11,525.96	72.9%	n/a	EM	New	Volkswagen	Solutions	n/a	Private Individual
276	13/02/2010	03/08/2012	£ 8,650.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 5,705.94	66.0%	n/a	SE	Used	SEAT	Hire Purchase	n/a	Private Individual
277	14/07/2010	07/08/2012	£ 19,004.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 2,494.38	13.1%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
278	02/03/2010	09/08/2012	£ 8,700.92	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 5,351.69	61.5%	n/a	YH	New	Volkswagen	Solutions	n/a	Private Individual
279	12/04/2010	22/08/2012	£ 17,695.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 634.97	-3.6%	n/a	SW	New	Volkswagen	Solutions	n/a	Corporate
280	30/03/2010	09/08/2012	£ 15,050.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 523.35	3.5%	n/a	SE	New	Audi	Solutions	n/a	Private Individual
281	07/06/2010	30/07/2012	£ 10,889.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,512.54	13.9%	n/a	NW	Used	SEAT	Hire Purchase	n/a	Private Individual
282	28/04/2010	22/08/2012	£ 18,719.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 531.55	2.8%	n/a	SC	Used	Audi	Hire Purchase	n/a	Private Individual
283	30/03/2010	24/08/2012	£ 8,850.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 214.91	2.4%	n/a	SW	Used	Volkswagen	Hire Purchase	n/a	Private Individual
284	01/04/2010	02/08/2012	£ 16,250.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 12,180.97	75.0%	n/a	WA	Used	Mercedes-Benz	Hire Purchase	n/a	Private Individual
285	15/06/2010	20/08/2012	£ 6,373.25	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 494.80	7.8%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
286	26/05/2010	17/08/2012	£ 17,120.77	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 2,868.81	16.8%	n/a	SE	Used	Volkswagen	Solutions	n/a	Private Individual
287	16/06/2010	17/08/2012	£ 18,794.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,471.04	7.8%	n/a	WM	Used	Volkswagen	Solutions	n/a	Private Individual
288	26/07/2010	24/08/2012	£ 14,450.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,944.12	13.5%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
289	10/07/2010	22/08/2012	£ 27,412.50	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 4,039.20	14.7%	n/a	EA	New	Audi	Solutions	n/a	Private Individual
290	24/06/2010	22/08/2012	£ 17,184.60	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 946.02	5.5%	n/a	NE	New	Audi	Solutions	n/a	Private Individual
291	24/06/2010	07/08/2012	£ 32,075.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 7,092.18	22.1%	n/a	SW	Used	Audi	Hire Purchase	n/a	Corporate
292	22/07/2010	08/08/2012	£ 22,569.49	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 18,936.70	83.9%	n/a	WM	New	Audi	Solutions	n/a	Private Individual
293	18/09/2010	03/08/2012	£ 16,473.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 767.68	4.7%	n/a	EA	Used	Volkswagen	Solutions	n/a	Private Individual
294	24/12/2010	02/08/2012	£ 14,099.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 11,231.80	79.7%	n/a	WM	Used	Audi	Hire Purchase	n/a	Private Individual
295	05/11/2010	27/07/2012	£ 5,515.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 240.94	4.4%	n/a	SE	Used	Volkswagen	Hire Purchase	n/a	Private Individual
296	04/11/2010	20/08/2012	£ 9,090.05	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,569.19	17.3%	n/a	NW	New	Skoda	Solutions	n/a	Private Individual
297	23/11/2010	31/07/2012	£ 20,200.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 159.15	-0.8%	n/a	NE	Used	Nissan	Hire Purchase	n/a	Private Individual
298	27/11/2010	07/10/2014	£ 34,607.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 666.91	1.9%	n/a	NW	New	Audi	Solutions	n/a	Private Individual
299	01/12/2010	26/07/2012	£ 12,599.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 278.23	2.2%	n/a	YH	Used	Audi	Hire Purchase	n/a	Private Individual
300	03/12/2010	26/07/2012	£ 11,200.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	-£ 276.11	-2.5%	n/a	NW	New	SEAT	Solutions	n/a	Private Individual
301	23/12/2010	16/08/2012	£ 6,495.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 944.69	14.5%	n/a	SE	Used	SEAT	Hire Purchase	n/a	Private Individual
302	23/02/2011	02/08/2012	£ 11,600.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 1,436.05	12.4%	n/a	EA	Used	Audi	Solutions	n/a	Private Individual
303	23/02/2011	15/08/2012	£ 15,745.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 655.01	4.2%	n/a	SE	Used	Audi	Hire Purchase	n/a	Corporate
304	15/01/2011	09/08/2012	£ 8,995.00	n/a	n/a	n/a	01/2013	n/a	n/a	n/a	£ 5,489.17	61.0%	n/a	SE	Used	Skoda	Hire Purchase	n/a	Private Individual
305	31/01/2011	02/08/2012	£ 13,752.93	n/a	n/a	n/a	01/2013	n											

Invoice Log

	€	£
Bourse de Luxembourg	1,000.00	862.07
Gouvernement De Luxembourg	216.69	186.80
Wilmington Trust	11,442.10	9,863.88
PwC	33,361.21	28,759.66
Total	46,020.00	39,672.41

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	£184,771,268.50
07/02/2013 Expected monthly collections	£67,132,792.83
20/02/2013 Swap payment	-£17,139.55
20/02/2013 Servicer fee	-£1,996,254.68
20/02/2013 Swap payment	-£14,476.03
20/02/2013 Swap payment	-£14,476.03
20/02/2013 Swap payment	-£37,204.62
20/02/2013 Interest	-£1,242,076.44
20/02/2013 Invoice	-£1,314.53
20/02/2013 Replenishment adjustment payment	-£12,129.64
20/02/2013 Swap payment	-£7,238.01
20/02/2013 Swap payment	-£7,238.01
20/02/2013 Def purchase price	-£10,141,735.94
20/02/2013 Guarantee repayment	-£5,456,808.35
20/02/2013 Monthly collections	-£103,793,087.25
20/02/2013 Interest	-£1,433,861.30
25/02/2012 Guarantee repayment	£73,209,394.85
28/02/2013 Interest	£19,100.09
Movements this period	£16,186,247.39
Carried forward Distribution Account Balance to Next Period	<u>£200,957,515.89</u>