

Deal name: Private Driver UK 2018-1

**Issuer:** Driver UK Multi-Compartment S.A.

acting for and on behalf of its Compartment Private Driver UK 2018-1

22-24 Boulevard Royal, L-2449 Luxembourg

Luxembourg

Tel.: +35 (2) 2602 491 Fax: +35 (2) 2645 9628

Originator of the Receivables: Volkswagen Financial Services (UK) Limited

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: Tel.: +44 (0)1908 485299

Email: absoperations@vwfs.co.uk

Corporate Services Provider: Circumference FS (Luxembourg) S.A.

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# **Reporting details**

Deal overview			
Initial Cut-Off Date	28/02/2018	Servicer Report Performance Date	21.03.2019
Scheduled date of Clean- Up Call	n.a.	Payment Date	25.03.2019
Final Maturity Date	25/02/2028	Reporting date	28.02.2019
Issue Date	26/03/2018	Monthly Period	01.02.2019 - 28.02.2019
Period no.	12	Interest Period	25.02.2019 - 25.03.2019
Reporting frequency	monthly	Note payment period	25.02.2019 - 25.03.2019
Next Payment Date	25/04/2019	Days accrued:	28

# Pool Information at Initial Cut-Off Date

Type of car	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
New cars	41,919	61.97%	£849,681,605.58	67.97%
Used cars	25,723	38.03%	£400,323,961.26	32.03%
Total	67,642	100.00%	£1,250,005,566.84	100.00%

Type of product	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
Hire Purchase	7,585	11.21%	£79,252,601.43	6.34%
PCP	60,057	88.79%	£1,170,752,965.41	93.66%
Total	67,642	100.00%	£1,250,005,566.84	100.00%



#### Parties overview

Lead Managers MUFG Securities EMEA plc

Ropemaker Place 25 Ropemaker Street London EC2Y 9AJ United Kingdom

Paying Agent /

Administrator

Interest Determination Agent / Cash

Elavon Financial Services DAC, UK Branch Services

125 Old Broad Street London, EC2N 1AR United Kingdom

Corporate

Provider

Security

Trustee

**Agencies** 

Circumference FS (Luxembourg) S.A.

22-24 Boulevard Royal L-2449 Luxembourg

Email: driveruk@circumferencefs.lu

Fax: +352 2645 9628 Tel.: +352 2602 491

**Account Bank** Elavon Financial Services DAC, UK Branch

> 125 Old Broad Street London, EC2N 1AR United Kingdom

Servicer Volkswagen Financial Services (UK) Limited

> **Brunswick Court** Yeomans Drive Milton Keynes MK14 5LR

Email: ABSOperations@vwfs.co.uk

Email: fradirectors@wilmingtontrust.com

Royal Bank of Canada Swap

1 Place Ville Marie Counterparty Montreal, Quebec

H3C 3A9 Canada

Tel.: +1 514 878 7000

Clearing Clearstream Banking S.A. System

42 Avenue JF Kennedy L-1885 Luxembourg

Luxembourg

Email: web@clearstream.com

Rating **Moody's Investors Service Limited** 

Germany

1 Canada Square London E14 5FA

Steinweg 3-5, 60313

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1 Boulevard du Roi Albert II.

B-1210 Brussels Belgium

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Standard & Poor's Ratings Group

20 Canada Square, 10th Floor

Canary Wharf London, E14 5LH United Kingdom

ABSEuropeanSurveillance@standardandpoors.com

Wilmington Trust SP Services (Frankfurt) GmbH



### Transaction events I

#### **Clean-Up Call Option**

Clean-Up Call Option means the option of VWFS to repurchase the outstanding Purchased Receivables from the Issuer at any time when the Aggregate Discounted Receivables Balance for all outstanding Purchased Receivables is less than 10 per cent of the sum of the Initial Receivables.

Clean-Up Call Option Condition	
Aggregate Discounted Receivables Balance	£1,272,443,763.89
10% Aggregate Discounted Receivables Balance at Initial Cut-Off Date	£125,000,556.68
Clean-Up Call Option Condition fulfilled	No

#### **VWFS** Receivables Repurchase amount

Receivables repurchased	Number of contracts	% of contracts	Aggregate Discounted Receivables Balance	% of Aggregate Discounted Receivables Balance	Repurchase amount
Current period		0.00%	-	0.00%	-
Previous periods	5	0.01%	79,543.29	0.01%	76,422.95
Total	5	0.01%	79,543.29	0.01%	76,422.95

Receivables are repurchased by VWFS following retransfer of a Non-Conforming Receivable pursuant to the terms of the Receivables Purchase Agreement.

# **Transaction Parties replacements**

Capacity of transaction party	Date of replacement	Reason for replacement	Replaced party	Replaced by

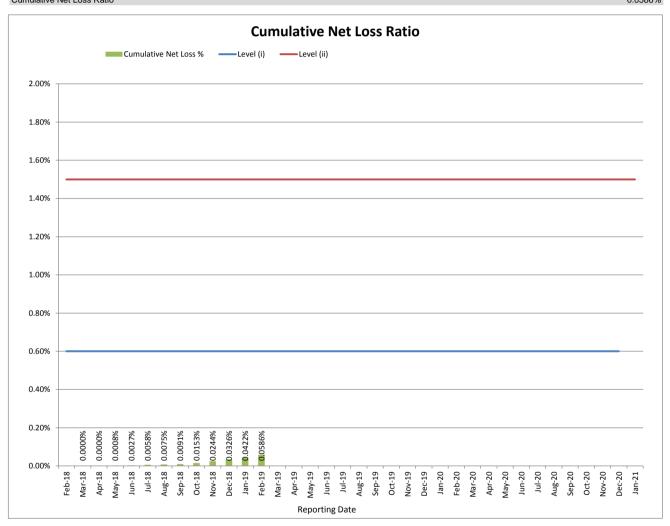


#### Transaction events II

Credit Enhancement Increase Condition		Not in Effect
Cumulative Net Loss Ratio exceeds		
(i) 0.6 per cent., if the Weighted Average Seasoning is less than or equal to 12 months	0.60%	No
(ii) 1.5 per cent., if the Weighted Average Seasoning is between 12 months (exclusive) and 21 months (inclusive)	1.50%	No
(iii) 2.7 per cent., if the Weighted Average Seasoning is between 21 months (exclusive) and 30 months (inclusive)	2.70%	No
(iv) 4.0 per cent., if the Weighted Average Seasoning is greater than 30 months	4.00%	No

Monthly Remittance Condition					Not in Effect
Cumulative Net Loss Ratio	Ratio	>0.6%	>1.5%	>2.7%	>4.0%
Monthly Period	0.0586%	No	No	No	No
Previous Monthly Period 1	0.0422%	No	No	No	No
Previous Monthly Period 2	0.0326%	No	No	No	No

Weighted Average Seasoning15.51Value of Charged-Off Receivables less recoveries as of the end of the Monthly Period£928,656.04Aggregate Cut-Off Date Discounted Receivables Balance£1,583,957,686.97Cumulative Net Loss Ratio0.0586%





#### Transaction events III

#### Account Bank

Elavon Financial Services DAC, UK Branch Current rating\* Minimum required rating

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

Swap Counterparty

Royal Bank Of Canada

Current rating\*

Minimum required rating

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

Volkswagen Bank GMBH Current rating\*\* Minimum required rating

#### Servicer (Collateral Increase Event)

VWFS UK (100% owned by Volkswagen Bank GMBH)
Current rating\*\*
Minimum required rating

\*Ratings last updated 02/2019

\*\*Rating of Volkswagen Bank GMBH

\*\*\*Confidential rating monitored internally

Standard & Poor's			Moody's		
Long term	Short term	Outlook	Long term	Short term	Outlook
AA-	A-1+	Stable	A1	P-1	Stable
Α	A-1	-	A2	P-1	-

Account Bank Required Rating means ratings, solicited or unsolicited, of: (a) a short-term rating of at least "A-1" and a long-term rating of at least "P-1" or long-term ratings of at least "P-1" or long-Reterm ratings of at least "A2" from Moody's.

Required rating

Fulfilled

**Fulfilled** 

Standard & Poor's				Moody's	
Long term	Short term	Outlook	Long term	Short term	Outlook
AA-	A-1+	Stable	Aa2	P-1	Stable
۸.			A 2		

Eligible Swap Counterparty means any entity: (a) having (i) the S&P First Required Rating (in the event that S&P Option 1 or S&P Option 2 applies) or the S&P Option 3 Required Ratings (in the event that the S&P Option 3 applies) or the S&P Option 4 Required Ratings (in the event that S&P Option 4 applies) or (ii) the S&P Second Required Ratings (in the event that S&P Option 1 or S&P Option 1 or S&P Option 2 applies) and posts collateral in the amount and manner set forth in the Swap Agreements or (iii) obtaining either (1) a guarantee from a party having the ratings set forth in (c)(i) above or (2) a guarantee from a party having the S&P Second Required Rating (in the event that S&P Option 1 or S&P Option 2 applies) and posting collateral in the amount and manner set forth in the Swap Agreements or (iv) in the case of S&P Option 1, S&P Option 2, S&P Option 3 or S&P Option 4, taking such other action as it may agree with S&P in accordance with the Swap Agreements in order to maintain or restore the rating on the Notes to the level at which it was immediately prior to the failure to meet the applicable rating; and (b) having a long-term counterparty risk assessment of, or if it does not have such counterparty risk assessment, having long-term, unsecured and unsubordinated debt or counterparty obligations rated, (i) "A3" or above by Moody's (ii) "Baa3" or above by Moody's and which either posts collateral in the amount and manner set forth in the Swap Agreements or obtains a guarantee from a person having the ratings set forth in (i) above.

Standard & Poor's				Moody's	
Long term	Short term	Outlook	Long term	Short term	Outlook
A-	A-2	Negative	A3	P-1	Stable
BBB	A-2	-	Baa1	_	_

Standard & Poor's				Moody's	
Long term	Short term	Outlook	Long term	Short term	Outlook
Α-	A-2	Negative	A3	P-1	Stable
BBB	A-2	-	Baa1	-	-

If the VWFSUK required rating falls below the above mentioned minimum rating (Level I) VWFSUK, as the servicer, shall determine and provide the monthly collections part 1/ part 2 and the monthly collected part 1 / part 2 as an additional security.

Required rating:

Fulfilled

Publication date: 21.03.2019 Period: 02.2019 / Period no. 12

# Information regarding the notes I

Rating at Issue Date	Class A Notes	Class B Notes
Standard and Poor's	AAA(sf)	A+(sf)
Moody's	Aaa(sf)	Aa3(sf)

Current rating	Class A Notes	Class B Notes
Standard and Poor's	AAA(sf)	A+(sf)
Moody's	Aaa(sf)	Aa3(sf)

Information on Notes	Class A Notes	Class B Notes
Final Maturity Date	Feb-28	Feb-28
Scheduled Clean-Up Call	N/A	N/A
ISIN	XS1760614567	XS1760614724
Common code	176061456	176061472
Nominal Amount (at Issue Date)	£918,700,000.00	£87,500,000.00

Information on Interest	Class A Notes	Class B Notes
Spread / Margin	0.6500%	1.2000%
Index rate (1-Month-Libor)	0.72900%	0.72900%
Fixed/Floating	Floating	Floating
Current Coupon	1.3790%	1.9290%
Day count convention	actual/365	actual/365



### Information regarding the notes II

Monthly Period	02/2019
Payment Date	25/03/2019
Interest Period	25.02.2019 until 25.03.2019
Days accrued	28
Index rate	1-Month-Libor
Base interest rate	0.72900%
Day count convention	actual/365

Interest payments	Total	Class A Notes	Class B Notes
Interest Amount of the Monthly Period	£1,101,339.57	£971,858.75	£129,480.82
Interest paid	£1,101,339.57	£971,858.75	£129,480.82
Unpaid Interest	Total	Class A Notes	Class B Notes
Unpaid Interest of the Monthly Period	-	-	-
Cumulative unpaid Interest	-	-	-
Notes balance	Total	Class A Notes	Class B Notes
Notes balance as of the Issue Date	£1,006,200,000.00	£918,700,000.00	£87,500,000.00
Notes balance as of the beginning of the Monthly Period	£1,006,200,000.00	£918,700,000.00	£87,500,000.00
Redemption amount due to amortising series	-	-	-
Redemption amount due to amortising series  Notes balance as of the end of the Monthly Period	£1,006,200,000.00	£918,700,000.00	£87,500,000.00
	£1,006,200,000.00	£918,700,000.00  Class A Notes	-
Notes balance as of the end of the Monthly Period	, , ,	, ,	£87,500,000.00
Notes balance as of the end of the Monthly Period  Payments to Investors per Class	Total	Class A Notes	£87,500,000.00  Class B Notes
Notes balance as of the end of the Monthly Period  Payments to Investors per Class Interest per Class	Total	Class A Notes	£87,500,000.00  Class B Notes

Overcollateralisation Amount	Class A Notes	Class B Notes
Initial Overcollateralisation Amount	£331,305,566.84	£243,805,566.84
Initial Overcollateralisation Percentage	26.50%	19.50%
Current Overcollateralisation Amount	£353,743,763.89	£266,243,763.89
Current Overcollateralisation Percentage	27.80%	20.92%
Targeted Overcollateralisation Percentage (revolving period / amortising period)	28.5% / 32.5%	21.5% / 25.5%

Subordinated Lender	Subordinated Lender balance	Subordinated Lender Accrued Interest balance	Subordinated Lender Accrued Interest compensation balance	Subordinated Lender Capital + Accrued Interest + compensation balance
Balance at Initial Cut-Off Date	£217,605,566.84	-	-	£217,605,566.84
Balance as of the beginning of the Monthly Period	£217,605,566.84	£6,992,010.22	£39,402.95	£224,636,980.01
Accrued Interest at end of Monthly Period	-	£597,443.53	£19,304.99	£616,748.52
Interest paid in Monthly Period	-	-	(£8,965.80)	(£8,965.80)
Redemption	-	-	-	-
Subordinated Lender balance as of the end of the Monthly Period	£217.605.566.84	£7.589.453.75	£49.742.14	£225.244.762.73



# **Credit Enhancement**

Credit Enhancement as of Initial Offer Date	% of Aggregate Discounted Receivables Balance	Credit Enhancement Value
Class B Notes	7.00%	£87,500,000.00
Subordinated Loan	17.41%	£217,605,566.84
Overcollateralisation	2.10%	£26,200,000.00
Cash Collateral Account	1.20%	£15,000,000.00

Credit Enhancement as of the Monthly Period	% of Aggregate Discounted Receivables Balance	Credit Enhancement Value
Class B Notes	6.88%	£87,500,000.00
Subordinated Loan balance	17.10%	£217,605,566.84
Opening Overcollateralisation Amount for the Monthly Period	3.66%	£46,619,147.34
Increase in Overcollateralisation Amount from Additional Receivables in the Monthly Period	0.09%	£1,110,422.20
The excess of the Class A Available Redemption Collections less Subloan Accrued Interest Repaid from the Waterfall relating to the Monthly Period over the reduction in the Aggregate Discounted Receivables Balance during the Monthly Period plus utilisation of Overcollateralisation Amount in the Monthly Period	0.07%	£908,627.51
Subloan Accrued Interest Repaid from the Waterfall relating to prior periods	0.00%	-
Closing Overcollateralisation Amount for the Monthly Period	3.82%	£48,638,197.05
Total Credit Enhancement for Class A Notes	27.80%	£353,743,763.89
Total Credit Enhancement for Class B Notes	20.92%	£266,243,763.89
aggregate Discounted Receivables Balance at end of the Monthly Period		£1,272,443,763.89

#### **Cash Collateral Account**

Cash Collateral Account (CCA)	in GBP
Cash Collateral Account Balance at Initial Cut-Off Date	£17,000,000.00
Initial Cash Collateral Amount	£15,000,000.00
Interest Compensation Ledger Initial Amount	£2,000,000.00
Targeted balance (floor)	£12,500,000.00
General Cash Collateral Amount	£12,500,000.00
Cash Collateral Account Balance as of the beginning of the Monthly Period	£19,000,000.00
General Cash Collateral Amount	£15,000,000.00
Interest Compensation Ledger	£4,000,000.00
Payments	-
General payment from Cash Collateral Account	(£8,965.80)
General payment to Cash Collateral Account	-
Interest Payment to Cash Collateral Account	£8,965.80
Payment from Interest Compensation Ledger	(£1,691,835.08)
Payment to Interest Compensation Ledger	£1,691,835.08
Payment from Cash Collateral Account due to tap-up / TTO	
Payment to Cash Collateral Account due to tap-up / TTO	-
Cash Collateral Account Balance as of the end of the Monthly Period	£19,000,000.00
General Cash Collateral Amount	£15,000,000.00
Interest Compensation Ledger	£4,000,000.00
Accrued Interest	-



# **Order of Priority**

Amortising interest rate swap	Class A	Class B
Principal at Initial Cut-Off Date	£918,700,000.00	£87,500,000.00
Note Principal Amount Outstanding at end of Monthly Period	£918,700,000.00	£87,500,000.00
Paying leg	Fixed interest rate	Fixed interest rate
Receiving leg	Floating interest rate	Floating interest rate
Net Swap Payment / (Net Swap Receipts)	£288,879.55	£28,238.77

Available Distribution Amount Calculation	Payment to Order of Priority Position	Remaining amount
(a) amounts received as Collections or collected by the Servicer	£36,615,056.24	£36,615,056.24
(b) payments from the Cash Collateral Account as provided for in clause 20.3 of the Trust Agreement	-	£36,615,056.24
(c) Net Swap Receipts under the Swap Agreements	-	£36,615,056.24
(d) after the end of the Revolving Period, transfers from the Accumulation Account to the Distribution Account pursuant to the Trust Agreement	-	£36,615,056.24
(e) interest earned on the Distribution Account and the Accumulation Account	£530.01	£36,615,586.25
(f) the Interest Compensation Order of Priority Amount	£294,630.77	£36,910,217.02
(g) the Interest Compensation Amount	(£1,986,465.85)	£34,923,751.17

Order of Priority	Payment to Order of Priority Position	Remaining amount
Available Distribution Amount		£34,923,751.17
(a) amounts payable in respect of taxes	-	£34,923,751.17
(b) amounts payable to the Security Trustee	-	£34,923,751.17
(c) the Servicer Fee	(£974,572.38)	£33,949,178.79
(d) amounts payable (i) to the directors of the Issuer; (ii) to the Corporate Services Provider; (iii) to each Agent; (iv) to the Account Bank and the Cash Administrator; (v) to the Rating Agencies (vi) to the Joint Lead Managers and the Managers (vii) to the Data Protection Trustee and (viii) to the Issuer	(£10,297.20)	£33,938,881.59
(e) amounts payable in respect of any Net Swap Payments or any Swap Termination Payments	(£317,118.32)	£33,621,763.27
(f) interest accrued during the immediately preceding Interest Period on the Class A Notes plus Interest Shortfalls (if any) on the Class A Notes	(£971,858.75)	£32,649,904.52
(g) interest accrued during the immediately preceding Interest Period on the Class B Notes plus Interest Shortfalls (if any) on the Class B Notes	(£129,480.82)	£32,520,423.70
(h) to the Cash Collateral Account		£32,520,423.70
(i) the Class A Amortisation Amount and an amount equal to the Class A Accumulation Amount	(£32,520,423.70)	-
(j) the Class B Amortisation Amount and an amount equal to the Class B Accumulation Amount	-	-
(k) any payments under the Swap Agreements other than those made under item fifth above	-	-
(I) amounts payable in respect of accrued and unpaid interest on the Subordinated Loan	-	-
(m) Subordinated Loan principal amounts		
(n) to VWFS by way of a final success fee	-	-

Distribution of Cash Collateral Account Surplus	Payment to Order of Priority Position	Remaining amount
(a) amounts payable in respect of accrued and unpaid interest on the Subordinated Loan	(£8,965.80)	_
(b) to the Subordinated Lender, until the aggregate principal amount of the		
Subordinated Loan has been reduced to zero;	-	
(c) to VWFS by way of a final success fee	-	-



#### Retention of net economic interest

#### **Retention amount at Initial Offer Date**

Type of asset	Number of contracts	Percentage of contracts	Nominal Amount	Percentage of Total Nominal Amount
Portfolio sold to SPV	67,642	95.01%	£1,226,791,932.80	95.01%
Retention of VWFS	3,553	4.99%	£64,480,305.51	4.99%
Total	71,195	100.00%	£1,291,272,238.31	100.00%

Retention amounts	Nominal Amount	Percentage of Securitised Nominal Amount
Minimum retention	£61,339,596.64	5.00%
Actual retention	£64,480,305.51	5.26%

### Retention amount at end of the Monthly Period

Type of asset	Number of contracts	Percentage of contracts	Outstanding Nominal Amount	Percentage of Total Outstanding Nominal Amount
Portfolio sold to SPV	78,431	94.97%	£1,252,952,141.28	95.00%
Retention of VWFS	4,158	5.03%	£65,877,678.22	5.00%
Total	82,589	100.00%	£1,318,829,819.50	100.00%

Retention amounts	Outstanding Nominal Amount	Percentage of Securitised Outstanding Nominal Amount
Minimum retention	£62,647,607.06	5.00%
Actual retention	£65,877,678.22	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 article 405 CRR c).

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.

The latest end of month level of retention will be published on a monthly basis within the investor report.



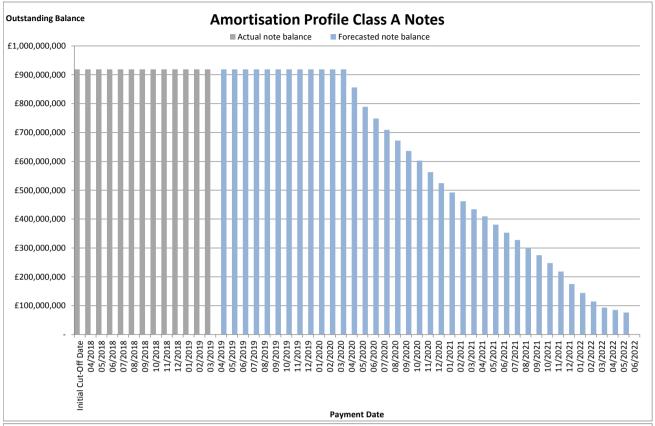
# Amortisation profile I

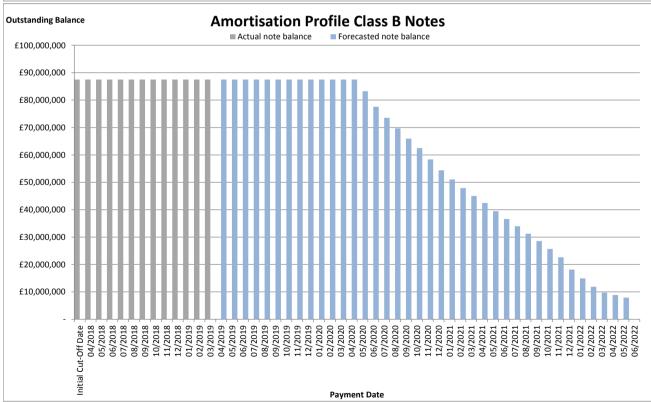
At 20% CPR (with clean up call)

Note class	Class A Notes		Class B Notes	
	Actual note	Forecasted note	Actual note	Forecasted note
Payment Date	balance	balance	balance	balance
Initial Cut-Off Date	£918,700,000.00	- Baiarree	£87,500,000.00	- Daiarroo
04/2018	£918,700,000.00	_	£87,500,000.00	-
05/2018	£918,700,000.00	-	£87,500,000.00	-
06/2018	£918,700,000.00	-	£87,500,000.00	-
07/2018	£918,700,000.00	-	£87,500,000.00	_
08/2018	£918,700,000.00	-	£87,500,000.00	-
09/2018	£918,700,000.00	-	£87,500,000.00	-
10/2018	£918,700,000.00	_	£87,500,000.00	-
11/2018	£918,700,000.00	-	£87,500,000.00	-
12/2018	£918,700,000.00	_	£87,500,000.00	-
01/2019	£918,700,000.00	-	£87,500,000.00	-
02/2019	£918,700,000.00	_	£87,500,000.00	-
03/2019	£918,700,000.00	_	£87,500,000.00	_
04/2019	-	£918,700,000.00	201,000,000.00	£87,500,000.00
05/2019	_	£918,700,000.00	-	£87,500,000.00
06/2019	-	£918,700,000.00	-	£87,500,000.00
07/2019	-	£918,700,000.00	-	£87,500,000.00
08/2019	-	£918,700,000.00		£87,500,000.00
09/2019	-	£918,700,000.00	-	£87,500,000.00
				£87,500,000.00
10/2019 11/2019	-	£918,700,000.00	-	
		£918,700,000.00		£87,500,000.00
12/2019	-	£918,700,000.00	-	£87,500,000.00
01/2020	-	£918,700,000.00	-	£87,500,000.00
02/2020	-	£918,700,000.00	-	£87,500,000.00
03/2020	-	£918,700,000.00	-	£87,500,000.00
04/2020	-	£856,223,811.26	-	£87,500,000.00
05/2020	-	£788,938,154.17	-	£83,242,022.10
06/2020	-	£748,302,520.83	-	£77,601,742.90
07/2020	-	£709,383,438.29	-	£73,565,689.90
08/2020	-	£672,018,313.97	-	£69,690,788.12
09/2020	-	£635,800,650.60	-	£65,934,882.28
10/2020	-	£602,539,481.99	-	£62,485,575.91
11/2020	-	£562,602,275.05	-	£58,343,939.63
12/2020	-	£524,461,728.16	-	£54,388,623.66
01/2021	-	£492,104,273.23	-	£51,033,035.74
02/2021	-	£461,551,598.28	-	£47,864,610.19
03/2021	-	£433,955,786.63	-	£45,002,822.32
04/2021	-	£409,417,785.52	-	£42,458,140.72
05/2021	-	£380,698,861.04	-	£39,479,881.89
06/2021	-	£352,956,390.12	-	£36,602,884.90
07/2021	-	£327,293,698.34	-	£33,941,568.72
08/2021	-	£301,164,998.87	-	£31,231,925.81
09/2021	-	£274,951,242.94	-	£28,513,462.23
10/2021	-	£247,501,400.36	-	£25,666,811.89
11/2021	-	£218,271,957.86	-	£22,635,610.44
12/2021	-	£174,862,502.22	-	£18,133,889.12
01/2022	-	£143,708,449.33	-	£14,903,098.45
02/2022	-	£114,615,929.24	-	£11,886,096.37
03/2022	-	£93,358,996.89	-	£9,681,673.75
04/2022	-	£84,945,029.69	-	£8,809,114.19
05/2022	-	£76,151,624.80	-	£7,897,205.54
06/2022	-	-	-	-



#### Amortisation profile II





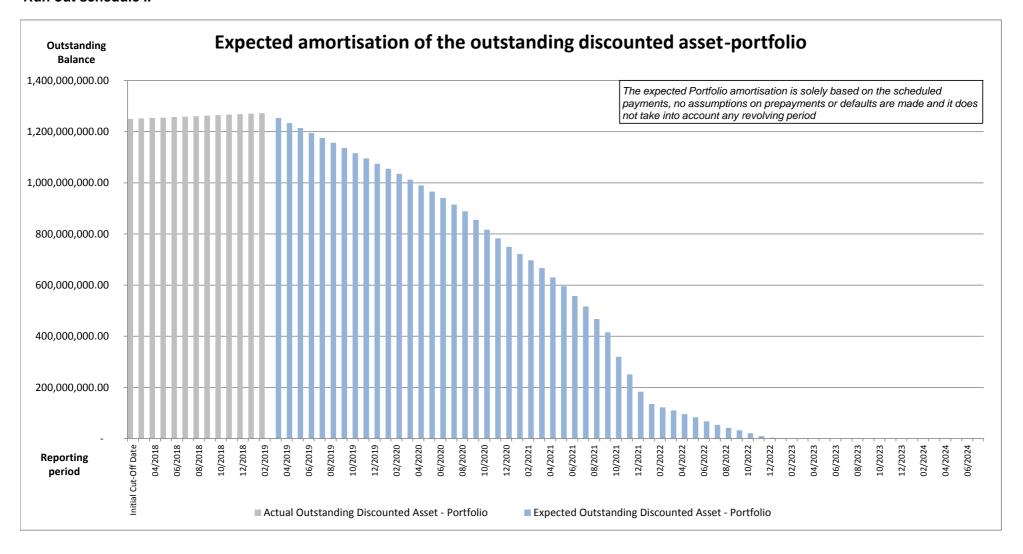


#### Run out schedule I

Reporting Period	Scheduled Principal	Scheduled Interest	Receivable	Aggregate Discounted Receivables Balance reduction
03.2019	£18,736,162.56	£5,461,314.12	£24,197,476.68	£20,595,978.23
04.2019	£19,764,747.34	£5,380,349.22	£25,145,096.56	£19,764,747.34
05.2019	£19,542,934.84	£5,292,240.83	£24,835,175.67	£19,542,934.84
06.2019	£19,414,002.04	£5,208,441.26	£24,622,443.30	£19,414,002.04
07.2019	£19,142,883.12	£5,124,941.10	£24,267,824.22	£19,142,883.12
08.2019	£19,126,361.30	£5,042,714.29	£24,169,075.59	£19,126,361.30
09.2019	£20,286,224.15		£25,246,783.72	£20,286,224.15
10.2019	£20,392,546.85	£4,873,421.97	£25,265,968.82	£20,392,546.85
11.2019	£20,312,334.72		£25,098,163.26	£20,312,334.72
12.2019	£20,500,219.77	£4,698,578.71	£25,198,798.48	£20,500,219.77
01.2020	£19,905,327.77		£24,515,850.68	£19,905,327.77
02.2020	£19,751,608.74	£4,525,022.00	£24,276,630.74	£19,751,608.74
03.2020	£22,366,292.75		£26,806,473.62	£22,366,292.75
04.2020	£22,926,255.13	£4,344,088.82	£27,270,343.95	£22,926,255.13
05.2020	£24,024,423.67		£28,270,076.19	£24,024,423.67
06.2020	£24,818,646.56	£4,142,437.70	£28,961,084.26	£24,818,646.56
07.2020	£26,029,644.06		£30,065,476.04	£26,029,644.06
08.2020	£25,929,260.88	£3,924,024.86	£29,853,285.74	£25,929,260.88
09.2020	£33,638,392.81		£37,450,834.06	£33,638,392.81
10.2020	£38,178,950.03	£3,668,367.83	£41,847,317.86	£38,178,950.03
11.2020	£33,793,097.18		£37,297,244.17	£33,793,097.18
12.2020	£33,087,548.17	£3,358,964.35	£36,446,512.52	£33,087,548.17
01.2021	£28,438,309.44	£3,216,916.20	£31,655,225.64	£28,438,309.44
02.2021	£24,550,733.80	£3,094,741.32	£27,645,475.12	£24,550,733.80
03.2021	£30,604,625.38		£33,593,908.35	£30,604,625.38
04.2021	£36,125,372.82	£2,857,813.12	£38,983,185.94	£36,125,372.82
05.2021	£34,297,869.61	£2,702,608.53	£37,000,478.14	£34,297,869.61
06.2021	£38,306,559.68	£2,555,345.49	£40,861,905.17	£38,306,559.68
07.2021	£41,343,862.23		£43,734,690.75	£41,343,862.23
08.2021	£48,682,835.90	£2,212,943.58	£50,895,779.48	£48,682,835.90
09.2021	£51,682,087.44		£53,686,053.22	£51,682,087.44
10.2021	£95,526,254.17	£1,782,045.67	£97,308,299.84	£95,526,254.17
11.2021	£69,252,912.84		£70,624,734.72	£69,252,912.84
12.2021	£67,385,021.31	£1,074,306.77	£68,459,328.08	£67,385,021.31
01.2022	£48,016,304.50		£48,801,303.52	£48,016,304.50
02.2022	£12,943,666.31	£578,788.01	£13,522,454.32	£12,943,666.31
03.2022	£12,106,961.49		£12,629,950.69	£12,106,961.49
04.2022	£14,528,971.31	£470,960.44	£14,999,931.75	£14,528,971.31
05.2022	£12,145,941.88		£12,554,497.75	£12,145,941.88
06.2022	£15,545,281.15	£356,451.38	£15,901,732.53	£15,545,281.15
07.2022	£14,101,561.41	£289,725.27	£14,391,286.68	£14,101,561.41
08.2022	£11,395,445.11	£229,033.16	£11,624,478.27	£11,395,445.11
09.2022	£9,675,139.07	£180,170.67	£9,855,309.74	£9,675,139.07
10.2022 11.2022	£11,515,626.66 £10,858,224.97	£138,570.73 £89,106.55	£11,654,197.39 £10,947,331.52	£11,515,626.66 £10,858,224.97
12.2022		£42,406.71		
01.2023	£6,286,733.91		£6,329,140.62 £2,565,194.97	£6,286,733.91 £2,549,673.93
02.2023	£2,549,673.93 £176,623.89	£15,521.04 £4,511.02	£2,565,194.97 £181,134.91	£2,549,673.93 £176,623.89
03.2023	£161,767.77		£165,519.34	£170,023.89 £161,767.77
04.2023	£146,566.81	£3,057.06	£149,623.87	£146,566.81
05.2023	£137,332.64		£139,760.32	£137,332.64
06.2023	£115,623.84	£1,837.30	£117,461.14	£115,623.84
07.2023	£94,883.46	£1,340.89	£96,224.35	£94,883.46
08.2023	£73,950.58	£933.63	£74,884.21	£73,950.58
09.2023	£56,993.64		£57,608.98	£56,993.64
10.2023	£40,969.02	£371.01	£41,340.03	£40,969.02
11.2023	£26,931.78		£41,340.03 £27,126.66	£26,931.78
12.2023	£12,276.76	£79.21	£12,355.97	£12,276.76
01.2024	£12,276.76 £872.57		£12,355.97 £899.15	£12,276.76 £872.57
02.2024	£876.32	£22.83	£899.15	£876.32
03.2024	£880.09		£899.15	£880.09
04.2024	£883.87	£15.28	£899.15	£883.87
05.2024	£887.66		£899.15	£887.66
06.2024	£891.48	£7.67	£899.15	£891.48
07.2024	£895.28	£3.87	£899.15	£895.28
UI.LULT	2000.20	20.01	2000.10	2000.20
Total	£1,270,583,948.22	£131,819,195.94	£1,402,403,144.16	£1,272,443,763.89



#### Run out schedule II





### **Overview of Outstanding Contracts**

Development of outstanding pool during the Monthly Period	Number of contracts	Aggregate Discounted Receivables Balance	Outstanding Nominal Amount
Aggregate Discounted Receivables Balance at Initial Offer Date	67,642	£1,250,005,566.84	£1,226,791,932.80
Aggregate Discounted Receivables Balance for the previous Monthly Period before purchase of Additional Receivables	75,666	£1,235,493,069.02	£1,216,581,972.14
Discounted Receivables Balance of Additional Receivables added in the previous Monthly Period	1,876	£34,931,645.16	£34,051,552.98
Aggregate Discounted Receivables Balance for the previous Monthly Period (after purchase of Additional Receivables)	77,542	£1,270,424,714.18	£1,250,633,525.12
Principal Collections & Non-Conforming Receivables in the Monthly Period	906	£31,611,796.19	£30,553,826.82
Aggregate Discounted Receivables Balance at the end of the Monthly Period before purchase of Additional Receivables	76,636	£1,238,812,917.99	£1,220,079,698.30
Additional Receivables at this Cut-Off Date (top up)	1,795	£33,630,845.90	£32,872,442.98
Additional Receivables at this Cut-Off Date (tap up)	-	-	-
Aggregate Discounted Receivables Balance at this Cut-Off Date	78 431	£1 272 443 763 89	£1 252 952 141 28

Collections by status	Number of contracts	Collections
Current	75,587	£23,221,290.67
Delinquent	266	£89,175.61
Terminated	34	£154,999.97
Defaulted	32	£249,932.85
End of term	42	£173,858.09
Early Settlement	942	£12,725,649.05
Written-Off	N/A	£150.00
Non-Conforming	-	-
Total	76.903	£36.615.056.24

Total portfolio as of Initial Cut-off Date				Type of co	ntract			Type	of car			Custon	er type	
Total portions as of initial Cut-off Date			Hire Pur	chase		PCP	Ne	w vehicle	Use	d vehicle		Retail	Co	rporate
		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
Contract status development I	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted
Contract Status development i	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables
		Balance		Balance		Balance		Balance		Balance		Balance		Balance
Current	67,642	£1,250,005,566.84	7,585	£79,252,601.43	60,057	£1,170,752,965.41	41,919	£849,681,605.58	25,723	£400,323,961.26	65,830	£1,213,065,899.33	1,812	£36,939,667.51
Delinquent	-	-	-	-	-	-	-	-	-		-	-	-	-
Defaulted	-	-	-	-	-	-	-	-	-		-	-	-	-
Terminated Receivable	-	-	-	-	-	-	-	-	-		-	-	-	-
End of term	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Early Settlement	-	-	-	-	-	-	-	-	-		-	-	-	-
Written-Off	-	-	-	-	-	-	-	-	-		-	-	-	-
Total	67.642	£1.250.005.566.84	7.585	£79.252.601.43	60.057	£1.170.752.965.41	41.919	£849.681.605.58	25.723	£400.323.961.26	65.830	£1.213.065.899.33	1.812	£36.939.667.51

Total montfelia as of assessment varieties maried				Type of co	ntract			Туре с	of car			Custom	er type	
Total portfolio as of current reporting period			Hire Pur	chase		PCP	Ne	w vehicle	Use	d vehicle		Retail	Co	rporate
		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
Contract status development II	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted
Contract Status development ii	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables
		Balance		Balance		Balance		Balance		Balance		Balance		Balance
Current	77,685	£1,263,623,743.69	7,945	, ,	,	£1,198,303,721.64	,	£864,158,230.02	,	£399,465,513.67	,	£1,227,627,050.86	2,101	£35,996,692.83
Delinquent	402	£6,982,116.22	54	£482,102.19		£6,500,014.03		£4,034,224.99		, . ,		£6,783,659.18	9	£198,457.04
Defaulted	174	£1,693,751.01	24	£194,197.23	150	£1,499,553.78	95	£988,859.86	79	£704,891.15	165	£1,611,075.20	9	£82,675.81
Terminated Receivable	46	£499,399.70	2	£13,429.37	44	£485,970.33	26	£299,895.13	20	£199,504.57	46	£499,399.70	-	-
End of term	2	£18,411.76	-	-	2	£18,411.76	-	-	2	£18,411.76	2	£18,411.76	-	-
Early Settlement	122	(£373,658.49)	10	(£52,569.04)	112	(£321,089.45)	64	(£253,750.76)	58	(£119,907.73)	118	(£360,949.12)	4	(£12,709.37)
Written-Off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	78,431	£1,272,443,763.89	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

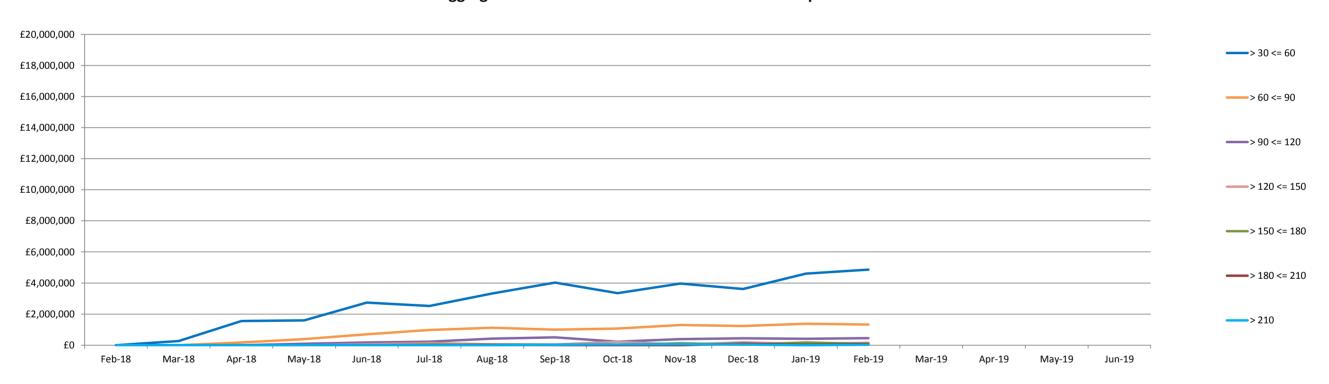
Contract status development III						Contract statu	s as of the er	nd of the current p	eriod					
Contract status development iii	С	urrent	Deling	uent	De	efaulted	Terminat	ted Receivable	Enc	l of term	Early	Settlement	Wr	itten-Off
Contract status as of the beginning of the Monthly Period	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Top-/Tap-Up contracts	1,795	£33,630,845.90	-	-	-	-	-	-	-	-	-	-	-	
Current	75,824	£1,228,829,144.02	122	£1,963,690.02	4	£117,368.23	20	£315,154.28	1	£9,790.45	80	(£422,994.16)	-	
Delinquent	65	£1,161,432.00	280	£5,018,426.20	9	£202,088.54	4	£36,545.30	-	-	- 1	£740.43	-	
Defaulted	-	-	-	-	158	£1,361,250.68	-	-	-	-	-	-	-	
Terminated Receivable	-	-	-	-	2	£13,043.56	22	£147,700.12	-	-	-	-	-	
End of term	-	-	-	-	-	-	-	-	1	£8,621.31	-	-	-	
Early Settlement	1	£2,321.77	-	-	1	-	-	-	-	-	41	£48,595.24	-	
Written-Off	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Control of the	77,685	£1,263,623,743.69	402	£6,982,116.22	174	£1,693,751.01	46	£499,399.70	2	£18,411.76	122	(£373,658.49)	-	



#### Delinquencies

Delinquent Receivable							Type of	contract			Туре	of car			Custom	er type	
						Hire Pu	rchase	P	CP	New v	rehicle	Used	vehicle	Re	etail	Corp	orate
Days in arrears		Percentage of contracts	Receivables	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Number of contracts	Aggregate Discounted Receivable s Balance	Number of contracts	Aggregate Discounted Receivables Balance								
> 30 <= 60	283	0.36%	£4,865,016.68	0.38%	£115,459.48	43	£375,968.90	240	£4,489,047.78	145	£2,889,729.72	138	£1,975,286.96	277	£4,750,374.40	6	£114,642.28
> 60 <= 90	72	0.09%	£1,323,059.07	0.10%	£50,689.59	7	£66,581.07	65	£1,256,478.00	36	£739,432.62	36	£583,626.45	71	£1,288,802.20	1	1 £34,256.87
> 90 <= 120	25	0.03%	£448,264.62	0.04%	£29,024.05	2	£18,849.28	23	£429,415.34	12	£270,521.76	13	£177,742.86	23	£398,706.73	2	£49,557.89
> 120 <= 150	11	0.01%	£148,979.23	0.01%	£10,456.58	2	£20,702.94	9	£128,276.29	3	£37,100.61	8	£111,878.62	11	£148,979.23		
> 150 <= 180	5	0.01%	£82,132.72	0.01%	£7,057.15	-	-	5	£82,132.72	2	£35,120.88	3	£47,011.84	5	£82,132.72		
> 180 <= 210	4	0.01%	£84,229.37	0.01%	£6,444.07	-	-	4	£84,229.37	3	£62,319.40	1	£21,909.97	4	£84,229.37		
> 210	2	0.00%	£30,434.53	0.00%	£498.68	-	-	2	£30,434.53	-	-	2	£30,434.53	2	£30,434.53		
Total	402	0.51%	£6,982,116.22	0.55%	£219,629.60	54	£482,102.19	348	£6,500,014.03	201	£4,034,224.99	201	£2,947,891.23	393	£6,783,659.18	ę	£198,457.04

# **Aggregate Discounted Receivables Balance of Delinquent Contracts**



<b>End of Term &amp; Early Settlen</b>	nent Delinquer	nt Receivables					Type of	contract			Туре	of car			Custom	er type	
						Hire Pu	rchase	P	CP	New	vehicle	Used	vehicle	Re	etail	Corp	porate
Days in arrears		Percentage of contracts	Receivables	Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Number of contracts	Aggregate Discounted Receivable s Balance	Number of contracts	Aggregate Discounted Receivables Balance								
Not Delinquent	85	0.11%	(£408,761.57)	-0.03%	(£413,644.24)	8	(£52,855.94)	77	(£355,905.63)	44	(£283,856.61)	41	(£124,904.96)	81	(£396,052.20)		4 (£12,709.37)
> 30 <= 60	10	0.01%	£14,708.33	0.00%	£17,953.43	2	£286.90	8	£14,421.43	4	£3,814.42	6	£10,893.91	10	£14,708.33		
> 60 <= 90	5	0.01%	£4,106.04	0.00%	£5,264.40	-	-	5	£4,106.04	3	£2,693.99	2	£1,412.05	5	£4,106.04		-
> 90 <= 120	9	0.01%	£15,567.92	0.00%	£31,529.10	-	-	9	£15,567.92	7	£12,285.49	2	£3,282.43	9	£15,567.92		
> 120 <= 150	3	0.00%	£895.84	0.00%	£1,160.33	-	-	3	£895.84	-	-	3	£895.84	3	£895.84		-
> 150 <= 180	4	0.01%	£4,814.67	0.00%	£18,559.48	-	-	4	£4,814.67	2	£3,007.12	2	£1,807.55	4	£4,814.67		
> 180 <= 210	4	0.01%	£6,812.77	0.00%	£18,156.85	-	-	4	£6,812.77	2	£5,492.68	2	£1,320.09	4	£6,812.77		
> 210	4	0.01%	£6,609.27	0.00%	£10,961.38	-	-	4	£6,609.27	2	£2,812.15	2	£3,797.12	4	£6,609.27		
Total	124	0.16%	(£355,246.73)	-0.03%	(£310,059.27)	10	(£52,569.04)	114	(£302,677.69)	64	(£253,750.76)	60	(£101,495.97)	120	(£342,537.36)		4 (£12,709.37)



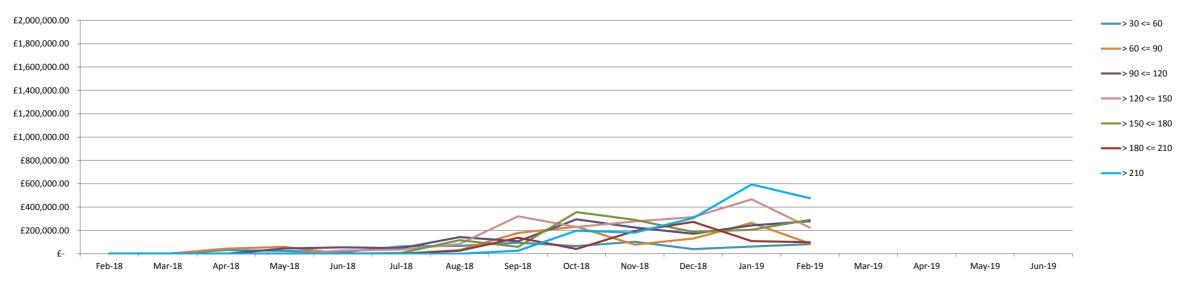
#### **Defaulted and Terminated Receivables**

	V	oluntary Torm	inated Contracts				Type of co	ontract			Type	of car			Custome	er type	
	v	Olulliary Term	ilialeu Collilacis			Hire Pur	chase	PC		New ve	hicle	Used vel	hicle	Reta	il	Corpo	rate
Days in arrears		Percentage of contracts		Percentage of Aggregate Discounted Receivables Balance	Value of Arrears	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Not Delinquent	20	0.03%	£280,779.70	0.02%	£28,732.37	1	£9,636.06	19	£271,143.64	13	£190,995.64	7	£89,784.06	20	£280,779.70		
> 30 <= 60	1	0.00%	£2,451.36	0.00%	£3,244.27			1	£2,451.36	-	-	1	£2,451.36	1	£2,451.36		
> 60 <= 90	6	0.01%	£58,008.06	0.00%	£33,827.12			6	£58,008.06	3	£27,688.85	3	£30,319.21	6	£58,008.06		
> 90 <= 120	3	0.00%	£20,748.10	0.00%	£9,181.67			3	£20,748.10	2	£19,205.93	1	£1,542.17	3	£20,748.10		
> 120 <= 150	6	0.01%	£30,963.42	0.00%	£35,522.75	1	£3,793.31	5	£27,170.11	3	£7,710.48	3	£23,252.94	6	£30,963.42		
> 150 <= 180	3	0.00%	£43,160.22	0.00%	£31,689.72			3	£43,160.22	2	£35,320.27	1	£7,839.95	3	£43,160.22		
> 180 <= 210	2	0.00%	£7,312.38	0.00%	£10,744.98		-	2	£7,312.38	-	-	2	£7,312.38	2	£7,312.38		
> 210	1	0.00%	£2,610.36	0.00%	£10,736.89			1	£2,610.36	1	£2,610.36	-	-	1	£2,610.36		
Total	42	0.05%	£446,033.60	0.04%	£163,679.77	2	£13,429.37	40	£432,604.23	24	£283,531.53	18	£162,502.07	42	£446,033.60		-

		DCD Detur	n Contracts				Type of c	contract			Туре	of car			Custome	er type	
		PCP Retur	n Contracts			Hire Pur	chase	PC	P	New ve	hicle	Used v	ehicle	Reta	il	Corpor	ate
Days in arrears	Number of	Percentage of contracts	Aggregate Discounted Receivables	Percentage of Aggregate Discounted	Value of Arrears	Number of contracts	Aggregate Discounted Receivables										
	Contracts	or contracto	Balance	Receivables Balance	7410410	Communic	Balance	Communic	Balance	Jointage	Balance	oom: aoio	Balance	Communic	Balance	oom.ao.o	Balance
Not Delinquent	3	0.00%	£53,200.00	0.00%	-			3	£53,200.00	1	£16,197.50		2 £37,002.50	3	£53,200.00	-	-
> 30 <= 60	-	0.00%	-	0.00%	-			-	-	-	-			-	-	-	-
> 60 <= 90	-	0.00%	-	0.00%	-			-	-	-	-			-	-	-	-
> 90 <= 120	-	0.00%	-	0.00%	-			-	-	-	-			-	-	-	-
> 120 <= 150	1	0.00%	£166.10	0.00%	£168.97			1	£166.10	1	£166.10			1	£166.10	-	-
> 150 <= 180	-	0.00%	-	0.00%	-			-	-	-	-			-	-	-	-
> 180 <= 210	-	0.00%	-	0.00%	-			-	-	-	-			-	-	-	-
> 210	-	0.00%	-	0.00%	-			-	-	-	-			-	-	-	-
Total	4	0.01%	£53,366.10	0.00%	£168.97		-	4	£53,366.10	2	£16,363.60		2 £37,002.50	4	£53,366.10		

		Defaulted	Receivable				Type of c	ontract			Type	of car			Custome	er type	
		Derauiteu	Receivable			Hire Pur	chase	PC	P	New ve	hicle	Used ve	hicle	Ret	ail	Corpo	rate
Days in arrears	Number of	Percentage	Aggregate Discounted	Percentage of Aggregate Discounted	Value of	Number of	Aggregate Discounted	Number of	Aggregate Discounted								
Days III alleals	contracts	of contracts	Receivables Balance	Receivables Balance	Arrears	contracts	Receivables Balance	contracts	Receivables Balance								
Not Delinquent	62	0.08%	£322,881.47	0.03%	£1,078.22	7	£45,793.66	55	£277,087.81	34	£122,904.12	28	£199,977.35	61	£314,609.85		1 £8,271.62
> 30 <= 60	3	0.00%	£79,689.84	0.01%	£2,636.56	-	-	3	£79,689.84	2	£56,985.90	1	£22,703.94	3	£79,689.84		
> 60 <= 90	3	0.00%	£29,781.41	0.00%	£1,442.57	2	£19,797.08	1	£9,984.33	1	£9,984.33	2	£19,797.08	3	£29,781.41		
> 90 <= 120	7	0.01%	£257,167.16	0.02%	£14,025.81		-	7	£257,167.16	4	£182,522.24	3	£74,644.92	5	£198,090.20		2 £59,076.96
> 120 <= 150	15	0.02%	£191,866.31	0.02%	£15,910.50	3	£36,811.82	12	£155,054.49	8	£122,683.58	7	£69,182.73	14	£191,492.53		1 £373.78
> 150 <= 180	17	0.02%	£248,024.30	0.02%	£25,340.33	4	£48,030.55	13	£199,993.75	8	£109,045.12	9	£138,979.18	16	£247,298.60		1 £725.70
> 180 <= 210	15	0.02%	£90,695.98	0.01%	£1,241.75	2	£24,287.30	13	£66,408.68	9	£37,053.07	6	£53,642.91	14	£89,350.66		1 £1,345.32
> 210	52	0.07%	£473,644.54	0.04%	£107,425.30	6	£19,476.82	46	£454,167.72	29	£347,681.50	23	£125,963.04	49	£460,762.11		3 £12,882.43
Total	174	0.22%	£1,693,751.01	0.13%	£169,101.04	24	£194,197.23	150	£1,499,553.78	95	£988,859.86	79	£704,891.15	165	£1,611,075.20		9 £82,675.81

### **Aggregate Discounted Receivables Balance of Terminated & Defaulted Contracts**

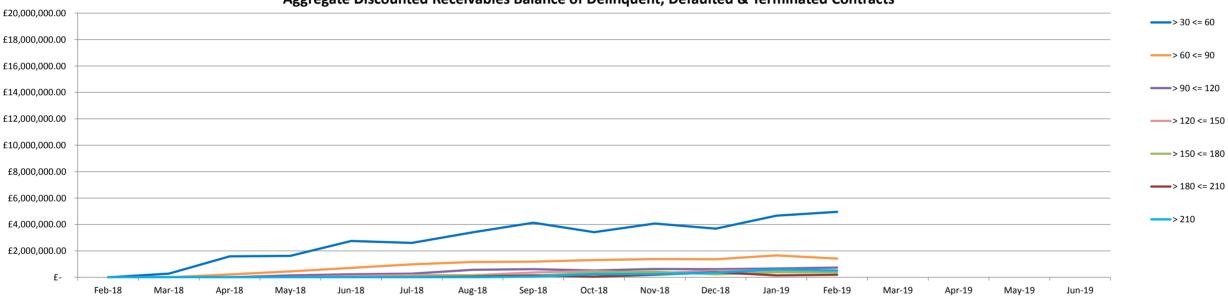




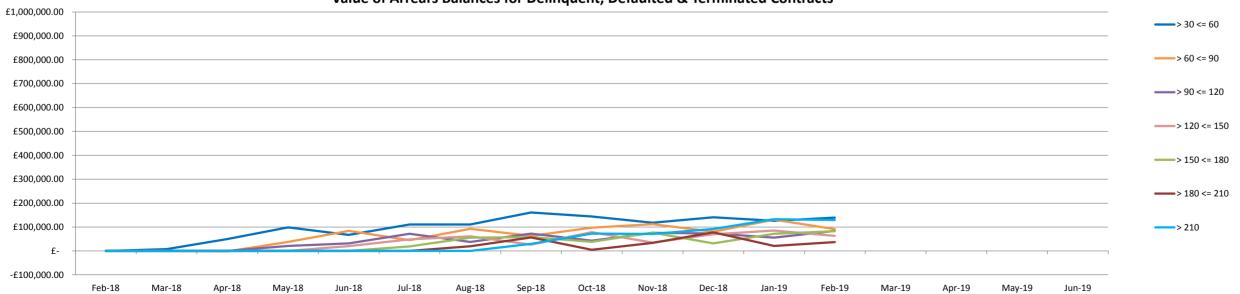
#### **Delinquencies, Defaults and Terminations**

Delinguent Receivable and To	orminated Bo	coivable					Type of	contract			Туре	of car			Custom	er type	
Delinquent Receivable and To	eriiiilateu Ke	Cervable				Hire P	urchase		PCP	New	vehicle	Used	vehicle	F	Retail	Cor	porate
			Aggregate	Dorgantage of			Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
Dava in arrears	Number of	Percentage	Discounted	Percentage of	Value of	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted
Days in arrears	contracts	of contracts	Receivables	Aggregate Discounted Receivables Balance	Arrears	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables
			Balance	Receivables Balance			Balance		Balance		Balance		Balance		Balance		Balance
Not Delinquent	170	0.22%	£248,099.60	0.02%	(£531,797.28)	16	£2,573.78	154	£245,525.82	92	£46,240.65	78	£201,858.95	165	£252,537.35	5	(£4,437.75)
> 30 <= 60	297	0.38%	£4,961,866.21	0.39%	£139,293.74	45	£376,255.80	252	£4,585,610.41	151	£2,950,530.04	146	£2,011,336.17	291	£4,847,223.93	6	£114,642.28
> 60 <= 90	86	0.11%	£1,414,954.58	0.11%	£91,223.68	9	£86,378.15	77	£1,328,576.43	43	£779,799.79	43	£635,154.79	85	£1,380,697.71	1	£34,256.87
> 90 <= 120	44	0.06%	£741,747.80	0.06%	£85,645.32	2	£18,849.28	42	£722,898.52	25	£484,535.42	19	£257,212.38	40	£633,112.95	4	£108,634.85
> 120 <= 150	36	0.05%	£372,870.90	0.03%	£61,334.44	6	£61,308.07	30	£311,562.83	15	£167,660.77	21	£205,210.13	35	£372,497.12	1	£373.78
> 150 <= 180	29	0.04%	£378,131.91	0.03%	£82,646.68	4	£48,030.55	25	£330,101.36	14	£182,493.39	15	£195,638.52	28	£377,406.21	1	£725.70
> 180 <= 210	25	0.03%	£189,050.50	0.01%	£36,587.65	2	£24,287.30	23	£164,763.20	14	£104,865.15	11	£84,185.35	24	£187,705.18	1	£1,345.32
> 210	59	0.08%	£513,298.70	0.04%	£129,622.25	6	£19,476.82	53	£493,821.88	32	£353,104.01	27	£160,194.69	56	£500,416.27	3	£12,882.43
Total	746	0.95%	£8,820,020.20	0.69%	£94,556.48	90	£637,159.75	656	£8,182,860.45	386	£5,069,229.22	360	£3,750,790.98	724	£8,551,596.72	22	£268,423.48





### Value of Arrears Balances for Delinquent, Defaulted & Terminated Contracts





#### **Defaults and Recoveries**

Type of Contract	Type of Car	Number of Contracts	Outstanding Nominal Balance at Date of Default	Outstanding Discounted Receivables Balance at Date of Default	Total recoveries	Off Purchased Receivables	Total Written- Off Purchased Receivables (Discounted)	Outstanding Nominal Balance at end of Monthly Period	Outstanding Discounted Receivables Balance at end of Monthly Period
Hire Purchase	New	-	-	-	-	-	-	-	-
	Used	24	£254,177.75	£260,638.50	£39,385.29	£36,800.34	£27,055.98	£177,992.12	£194,197.23
<b>Total Hire Purchase</b>		24	£254,177.75	£260,638.50	£39,385.29	£36,800.34	£27,055.98	£177,992.12	£194,197.23
PCP	New	95	£2,227,435.10	£2,104,761.57	£794,115.67	£413,710.18	£321,786.04	£1,019,609.25	£988,859.86
	Used	55	£897,684.81	£945,537.78	£285,382.58	£141,487.76	£149,461.28	£470,814.47	£510,693.92
Total PCP		150	£3,125,119.91	£3,050,299.35	£1,079,498.25	£555,197.94	£471,247.32	£1,490,423.72	£1,499,553.78
Total		174	£3,379,297.66	£3,310,937.85	£1,118,883.54	£591,998.28	£498,303.30	£1,668,415.84	£1,693,751.01



# **Charged-Off Amounts**

Charged-Off Amoun	t (net of recoveries)	of Purchased Receivables	in the Monthly Period
Credit Type	Type of Car	Number of contracts	Charged-Off Amount net of recoveries
Hire Purchase	New	-	-
	Used	4	£25,602.83
<b>Total Hire Purchase</b>		4	£25,602.83
PCP	New	25	£165,102.26
	Used	18	£85,026.39
Total PCP		43	£250,128.65
Total		47	£275,731.48

Cumulative Charged-Off Amount net of recoveries as of the end of the Monthly Period	£928,656.04
Discounted Receivables Balance of all Initial Receivables and Additional Receivables	£1,583,957,686.97
Cumulative Net Loss Ratio	0.0586%

	Cur	rent period	Cumula	tive
Monthly Period	Number of contracts	Charged-Off Amount net of recoveries	Number of contracts	Charged-Off Amount net of recoveries
28/02/2019	47	£275,731.48	176	£928,656.04
31/01/2019	36	£157,758.52	129	£652,924.56
31/12/2018	23	£132,067.78	93	£495,166.04
30/11/2018	28	£140,568.33	70	£363,098.26
31/10/2018	12	£93,667.83	42	£222,529.93
30/09/2018	7	£24,366.81	30	£128,862.10
31/08/2018	7	£26,071.09	23	£104,495.29
31/07/2018	8	£42,583.50	16	£78,424.20
30/06/2018	6	£25,352.44	8	£35,840.70
31/05/2018	2	£10,488.26	2	£10,488.26
30/04/2018	-	-	-	-
31/03/2018	-	-	-	-
Total	176	£928.656.04	176	£928.656.04

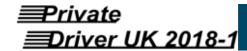


## **Prepayments**

Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
31/03/2018	£11,316,504.16	£1,250,005,566.84	0.905%	10.339%
30/04/2018	£9,252,846.58	£1,251,863,610.25	0.739%	8.518%
31/05/2018	£10,622,277.81	£1,253,515,647.81	0.847%	9.708%
30/06/2018	£11,158,437.88	£1,255,227,732.94	0.889%	10.161%
31/07/2018	£10,305,024.44	£1,257,208,908.65	0.820%	9.405%
31/08/2018	£11,085,083.86	£1,258,866,475.93	0.881%	10.070%
30/09/2018	£12,877,457.31	£1,260,845,255.73	1.021%	11.590%
31/10/2018	£14,447,071.10	£1,262,771,854.14	1.144%	12.897%
30/11/2018	£12,519,363.65	£1,264,827,655.98	0.990%	11.252%
31/12/2018	£11,375,853.04	£1,266,674,315.03	0.898%	10.260%
31/01/2019	£15,093,448.84	£1,268,520,478.31	1.190%	13.380%
28/02/2019	£13,119,629.84	£1,270,424,714.18	1.033%	11.712%

The annualised constant prepayment rate (CPR) of the underlying receivables based upon the most recent periodic CPR. Periodic CPR is equal to the total unscheduled principal received in the most recent period divided by the start of period principal balance. This is then annualised as follows:

1-((1-Periodic CPR)^number of periods in a year)



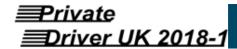
#### Pool data I

		Tota	al portfolio			Type of	contract		Type of car					Custom	ner type		
		100			Hire	Purchase		PCP	Ne	New vehicle		ed vehicle		Retail	C	orporate	
Distribution by payment type	Number of contracts  Percentage of contracts  Percentage of Discounted Receivables Balance  Balance  Percentage of Aggregate Discounted Receivables Balance		Number of contracts	Discounted Receivables	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	of Discounted Receivables		Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance			
Direct Debit	78,234	99.75%	£1,269,213,338.45	99.75%	8,017	£65,819,723.83	70,217	£1,203,393,614.62	48,949	£867,014,954.01	29,285	£402,198,384.44	76,116	£1,233,068,997.45	2,118	£36,144,341.00	
Others	197	0.25%	£3,230,425.44	0.25%	18	£137,457.97	179	£3,092,967.47	119	£2,212,505.23	78	£1,017,920.21	192	£3,109,650.13	5	£120,775.31	
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31	

		Total	al portfolio			Type of	contract			Type of car				Custom	er type	
		100			Hire	Purchase		PCP		ew vehicle	Us	ed vehicle		Retail	Corporate	
Distribution by contract concentration	Number of contracts	Percentage of contracts	Aggregate	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Discounted Receivables	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
1	77,854	99.26%	£1,262,757,197.89	99.24%	7,858	£64,129,883.12	69,996	£1,198,627,314.77	48,672	£861,631,224.30	29,182	£401,125,973.59	75,918	£1,229,051,574.71	1,936	£33,705,623.18
2 - 10	577	0.74%	£9,686,566.00	0.76%	177	£1,827,298.68	400	£7,859,267.32	396	£7,596,234.94	181	£2,090,331.06	390	£7,127,072.87	187	£2,559,493.13
11 - 20	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
21 - 50	-	0.00%	-	0.00%	-	-	-	-	_	-	-	-	-	-	-	-
> 50	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8.035	£65,957,181.80	70,396	£1,206,486,582.09	49.068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

		Tota	ıl portfolio			Туре о	f contract			Type	of car			Custom	er type	
		1014	ii portiolio		Hire	Purchase		PCP	Ne	ew vehicle	Use	ed vehicle		Retail	C	orporate
Distribution by largest Obligor	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
1	2	0.00%	£255,321.42	0.02%	-	-	. 2	£255,321.42	2	£255,321.42	-	-	2	£255,321.42	-	-
2	1	0.00%	£253,770.99	0.02%	-	-	- 1	£253,770.99	1	£253,770.99	-	-	1	£253,770.99	-	-
3	1	0.00%	£237,720.09	0.02%	-		- 1	£237,720.09	1	£237,720.09	-	-	1	£237,720.09	-	-
4	1	0.00%	£231,184.40	0.02%	-	-	- 1	£231,184.40	1	£231,184.40	-	-	1	£231,184.40	-	<del>-</del> ,
5	1	0.00%	£227,917.00	0.02%	-	-	- 1	£227,917.00	-	-		£227,917.00	1	£227,917.00	-	-
6	1	0.00%	£223,535.06	0.02%	-	-	- 1	£223,535.06		£223,535.06	-	-	1	£223,535.06	-	-
7	1	0.00%	£212,754.02		-	-	- 1	£212,754.02		£212,754.02	-	-	1	£212,754.02	-	-
8	1	0.00%	£208,313.42		-	-	- 1	£208,313.42		-	1	£208,313.42	-	-	1	£208,313.42
9	1	0.00%	£194,152.92		-	-	- 1	£194,152.92		£194,152.92	-	-		£194,152.92	-	-
10	1	0.00%	£192,734.63		-	-	- 1	£192,734.63		-	1	£192,734.63		£192,734.63	-	-
11	1	0.00%	£184,284.70		-	-	. 1	£184,284.70		-	1	£184,284.70		-	1	£184,284.70
12	1	0.00%	£183,684.45		-	-	. 1	£183,684.45		-	1	£183,684.45	1	£183,684.45	-	-
13	1	0.00%	£177,058.45		-	-	- 1	£177,058.45		£177,058.45		-	1	£177,058.45	-	-
14	1	0.00%	£174,654.89	0.01%	-	-	. 1	£174,654.89		£174,654.89		-	1	£174,654.89		-
15	1	0.00%	£169,139.19		-	-	- 1	£169,139.19		£169,139.19	-		1	£169,139.19	-	-
16	1	0.00%	£168,990.49		-	-	. 1	£168,990.49		-		£168,990.49	1	£168,990.49		-
17	1	0.00%	£167,639.10		-	-	. 1	£167,639.10	1	£167,639.10		-	1	£167,639.10	-	-
18	1	0.00%	£163,722.37	0.01%	-	-	. 1	£163,722.37	1	£163,722.37		-	1	£163,722.37	_	-
19	1	0.00%	£160,374.54	0.01%	-	-	. 1	£160,374.54		£160,374.54		-	1	£160,374.54	-	-
20	1	0.00%	£160,216.85		-	-	. 1	£160,216.85		£160,216.85		-	1	£160,216.85		-
Total 1 - 20	21	0.03%	£3,947,168.98	0.31%	-		- 21	£3,947,168.98	15	£2,781,244.29	6	£1,165,924.69	19	£3,554,570.86	2	£392,598.12

Maximum Discounted Receivables Balance per Obligor £500,000.00



# Pool data II

		To	tal portfolio			Type of	f contract			Туре о	f car		Customer type			
		10	tai portiono		Hire	Purchase		PCP	Ne	w vehicle	Use	ed vehicle		Retail	Co	orporate
Distribution by Discounted Receivables Balance		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
0 - 5,000	3,982	5.08%	£11,291,466.59	0.89%	2,929	£8,288,187.32	1,053	£3,003,279.27	494	£1,039,391.34	3,488	£10,252,075.25	3,779	£10,686,113.50	203	£605,353.09
5,001 - 10,000	15,922	20.30%	£126,291,848.76	9.93%	2,786	£20,200,406.70	13,136	£106,091,442.06	8,419	£68,910,270.02	7,503	£57,381,578.74	15,481	£122,929,666.77	441	£3,362,181.99
10,001 - 15,000	21,297	27.15%	£264,945,956.29	20.82%	1,379	£16,770,893.15	19,918	£248,175,063.14	13,810	£172,073,037.71	7,487	£92,872,918.58	20,803	£258,823,036.13	494	£6,122,920.16
15,001 - 20,000	15,814	20.16%	£275,563,510.48	21.66%	541	£9,233,493.85	15,273	£266,330,016.63	10,397	£181,681,395.49	5,417	£93,882,114.99	15,453	£269,322,000.75	361	£6,241,509.73
20,001 - 25,000	11,380	14.51%	£252,854,534.58	19.87%	224	£4,919,325.49	11,156	£247,935,209.09	8,169	£181,655,247.38	3,211	£71,199,287.20	11,103	£246,667,949.61	277	£6,186,584.97
25,001 - 30,000	5,050	6.44%	£136,909,441.58	10.76%	71	£1,931,278.99	4,979	£134,978,162.59	3,794	£102,893,270.28	1,256	£34,016,171.30	4,905	£132,967,289.06	145	£3,942,152.52
> 30,000	4,986	6.36%	£204,587,005.61	16.08%	105	£4,613,596.30	4,881	£199,973,409.31	3,985	£160,974,847.02	1,001	£43,612,158.59	4,784	£194,782,591.76	202	£9,804,413.85
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

Statistics		
Minimum Discounted Receivables Balance	£	-
Maximum Discounted Receivables Balance	£	253,770.99
Average Discounted Receivables Balance	£	16,223.74

		To	tal portfolio			Type of	f contract			Туре с	f car		Customer type			
		10	tai portiono		Hire	Purchase		PCP	Ne	w vehicle	Use	ed vehicle		Retail	Co	orporate
Distribution by Original Balance		Percentage of contracts	Aggregate Discounted	Percentage of Aggregate Discounted Receivables Balance	Number of	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance								
0 - 5,000	1,477	1.88%	£3,361,037.23	0.26%	1,341	£2,869,719.59	136	£491,317.64	46	£102,381.03	1,431	£3,258,656.20	1,428	£3,260,884.71	49	£100,152.52
5,001 - 10,000	9,258	11.80%	£57,935,155.56	4.55%	2,997	£15,377,191.41	6,261	£42,557,964.15	2,714	£17,790,280.67	6,544	£40,144,874.89	9,033	£56,770,223.35	225	£1,164,932.21
10,001 - 15,000	20,012	25.52%	£206,206,625.07	16.21%	1,870	£16,814,150.48	18,142	£189,392,474.59	12,150	£122,781,648.04	7,862	£83,424,977.03	19,600	£202,586,523.15	412	£3,620,101.92
15,001 - 20,000	17,093	21.79%	£249,716,764.88	19.62%	955	£12,390,048.02	16,138	£237,326,716.86	10,969	£156,030,265.49	6,124	£93,686,499.39	16,637	£243,831,038.20	456	£5,885,726.68
20,001 - 25,000	12,922	16.48%	£245,904,135.46	19.33%	430	£7,094,038.94	12,492	£238,810,096.52	8,838	£164,047,465.01	4,084	£81,856,670.45	12,586	£240,129,343.27	336	£5,774,792.19
25,001 - 30,000	8,279	10.56%	£189,669,191.87	14.91%	196	£3,746,921.19	8,083	£185,922,270.68	6,429	£144,528,110.48	1,850	£45,141,081.39	8,036	£184,652,074.38	243	£5,017,117.49
> 30,000	9,390	11.97%	£319,650,853.82	25.12%	246	£7,665,112.17	9,144	£311,985,741.65	7,922	£263,947,308.52	1,468	£55,703,545.30	8,988	£304,948,560.52	402	£14,702,293.30
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

Statistics		
Minimum Original Balance	£	1,331.74
Maximum Original balance	£	307,869.80
Average Original Balance	£	19,465.66



#### Pool data III

			Total portfolio			Type o	f contract			Туре с	of car			Custom	mer type		
			Total portiono		Hire	Purchase		PCP	Nev	w vehicle	Use	d vehicle		Retail	Со	rporate	
Distribution by original term (months)	of	of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance											
01-12	56	0.07%	£102,796.76	0.01%	55	£89,702.60	1	£13,094.16	3	£5,979.31	53	£96,817.45	52	£96,075.95	4	£6,720.81	
13-24	1,903	2.43%	£16,192,661.31	1.27%	1,145	£3,370,362.20	758	£12,822,299.11	449	£8,026,268.71	1,454	£8,166,392.60	1,764	£15,075,477.84	139	£1,117,183.47	
25-36	8,214	10.47%	£107,178,438.49	8.42%	2,074	£13,154,822.77	6,140	£94,023,615.72	4,166	£67,758,307.58	4,048	£39,420,130.91	7,633	£99,298,796.94	581	£7,879,641.55	
37-48	19,222	24.51%	£278,594,771.54	21.89%	1,920	£17,269,404.85	17,302	£261,325,366.69	12,495	£194,078,602.01	6,727	£84,516,169.53	18,540	£267,074,758.94	682	£11,520,012.60	
49-60	48,764	62.17%	£867,398,873.85	68.17%	2,569	£29,096,667.44	46,195	£838,302,206.41	31,945	£599,171,163.65	16,819	£268,227,710.20	48,054	£851,749,511.01	710	£15,649,362.84	
61-72	272	0.35%	£2,976,221.94	0.23%	272	£2,976,221.94	-	-	10	£187,137.98	262	£2,789,083.96	265	£2,884,026.90	7	£92,195.04	
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31	

Statistics	
Minimum Original Term	11
Maximum Original Term	72
Weighted Average Original Term	46.71

			Total portfolio			Type of	contract			Туре о	f car		Customer type			
			rotal portiono		Hire	Purchase		PCP	Nev	w vehicle	Use	d vehicle		Retail	Со	rporate
Distribution by remaining term (months)	of	Percentage of contracts		Percentage of Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance
01-12	2,668	3.40%	£23,832,555.67	1.87%	1,183	£2,824,140.35	1,485	£21,008,415.32	945	£13,671,316.40	1,723	£10,161,239.27	2,498	£22,338,197.63	170	£1,494,358.04
13-24	14,965	19.08%	£200,448,479.77	15.75%	2,050	£11,808,678.38	12,915	£188,639,801.39	9,196	£139,236,255.95	5,769	£61,212,223.82	14,362	£191,863,396.05	603	£8,585,083.72
25-36	47,402	60.44%	£809,332,709.30	63.60%	2,010	£18,185,685.76	45,392	£791,147,023.54	31,821	£575,149,815.27	15,581	£234,182,894.03	46,515	£791,995,275.05	887	£17,337,434.25
37-48	12,841	16.37%	£230,926,325.78	18.15%	2,237	£25,234,983.94	10,604	£205,691,341.84	7,089	£140,771,852.98	5,752	£90,154,472.80	12,437	£223,252,210.19	404	£7,674,115.59
49-60	554	0.71%	£7,852,793.09	0.62%	554	£7,852,793.09	-	-	17	£398,218.64	537	£7,454,574.45	495	£6,678,668.38	59	£1,174,124.71
61-72	1	0.00%	£50,900.28	0.00%	1	£50,900.28	-	-	-	-	1	£50,900.28	1	£50,900.28	-	-
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

Statistics	
Minimum Remaining Term	1
Maximum Remaining Term	65
Weighted Average Remaining Term	31.14

			Total portfolio			Type o	f contract			Туре с	of car			Custom	er type	
			Total portiono		Hire	Purchase		PCP	Ne	w vehicle	Use	d vehicle		Retail	Со	rporate
Distribution by seasoning (months)	of	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
01-12	14,521	18.51%	£262,699,545.24	20.65%	1,827	£19,246,418.36	12,694	£243,453,126.88	8,260	£163,447,328.77	6,261	£99,252,216.47	14,118	£254,091,331.65	403	£8,608,213.59
13-24	60,526	77.17%	£966,410,044.47	75.95%	5,945	£45,191,803.21	54,581	£921,218,241.26	38,403	£672,505,217.44	22,123	£293,904,827.03	58,890	£939,709,282.92	1,636	£26,700,761.55
25-36	3,303	4.21%	£42,561,735.24	3.34%	244	£1,449,685.23	3,059	£41,112,050.01	2,355	£32,690,868.45	948	£9,870,866.79	3,221	£41,621,926.09	82	£939,809.15
37-48	72	0.09%	£747,584.83	0.06%	11	£53,042.20	61	£694,542.63	50	£584,044.58	22	£163,540.25	70	£731,252.81	2	£16,332.02
49-60	9	0.01%	£24,854.11	0.00%	8	£16,232.80	1	£8,621.31	-	-	9	£24,854.11	9	£24,854.11	-	-
61-72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
>72	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

Statistics	
Minimum seasoning	2
Maximum seasoning	55
Weighted Average Seasoning	15.51



### Pool data IV

		To	otal portfolio			Type of	contract			Type	of car		Customer type			
		10	nai portiono		Hire	Purchase		PCP	Ne	w vehicle	Use	ed vehicle		Retail	Co	orporate
Distribution by brand	OI	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
Audi	30,353	38.70%	£651,343,697.27	51.19%	1,741	£15,704,099.84	28,612	£635,639,597.43	19,136	£449,577,057.28	11,217	£201,766,639.99	29,896	£639,491,889.60	457	£11,851,807.67
Bentley	232	0.30%	£21,542,399.92	1.69%	21	£967,509.45	211	£20,574,890.47	114	£12,557,593.22	118	£8,984,806.70	208	£19,336,771.92	24	£2,205,628.00
Lamborghini	28	0.04%	£4,200,081.24	0.33%	5	£286,146.77	23	£3,913,934.47	13	£2,347,752.46	15	£1,852,328.78	26	£3,807,483.12	2	£392,598.12
Porsche	220	0.28%	£4,657,040.04	0.37%	220	£4,657,040.04	-	-	53	£1,351,783.51	167	£3,305,256.53	207	£4,375,728.41	13	£281,311.63
Seat	6,811	8.68%	£77,668,594.91	6.10%	770	£4,123,276.29	6,041	£73,545,318.62	4,757	£59,416,751.53	2,054	£18,251,843.38	6,794	£77,486,808.16	17	£181,786.75
Skoda	9,901	12.62%	£109,600,573.02	8.61%	1,081	£5,767,621.05	8,820	£103,832,951.97	6,900	£82,738,909.03	3,001	£26,861,663.99	9,814	£108,609,532.14	87	£991,040.88
Volkswagen	30,335	38.68%	£395,841,709.15	31.11%	3,927	£32,415,783.62	26,408	£363,425,925.53	17,831	£256,029,024.32	12,504	£139,812,684.83	28,832	£375,727,284.28	1,503	£20,114,424.87
Other brands	551	0.70%	£7,589,668.34	0.60%	270	£2,035,704.74	281	£5,553,963.60	264	£5,208,587.89	287	£2,381,080.45	531	£7,343,149.95	20	£246,518.39
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

		T	otal portfolio			Type of	f contract			Туре	of car			Custome	er type	
		10	otal portiono		Hire	Purchase		PCP	Ne	w vehicle	Use	ed vehicle		Retail	Co	rporate
Distribution by geographic region	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
North East England	4,050	5.16%	£60,968,004.07	4.79%	456	£3,781,292.27	3,594	£57,186,711.80	2,526	£41,582,037.31	1,524	£19,385,966.76	3,985	£59,731,010.37	65	£1,236,993.70
North West England	9,512	12.13%	£152,908,494.04	12.02%	851	£7,064,958.86	8,661	£145,843,535.18	5,998	£104,439,873.09	3,514	£48,468,620.95	9,314	£149,513,744.11	198	£3,394,749.93
Yorkshire & Humberside	7,321	9.33%	£114,815,499.03	9.02%	914	£7,506,103.10	6,407	£107,309,395.93	4,669	£78,133,849.27	2,652	£36,681,649.76	7,125	£111,575,563.06	196	£3,239,935.97
East Midlands	4,422	5.64%	£74,674,410.56	5.87%	490	£4,459,215.93	3,932	£70,215,194.63	2,742	£50,609,434.45	1,680	£24,064,976.11	4,265	£71,988,143.55	157	£2,686,267.01
West Midlands	7,711	9.83%	£121,818,711.81	9.57%	753	£5,900,442.55	6,958	£115,918,269.26	5,127	£87,429,875.19	2,584	£34,388,836.62	7,498	£118,442,653.20	213	£3,376,058.61
East of England	7,035	8.97%	£117,465,934.93	9.23%	683	£5,187,685.64	6,352	£112,278,249.29	4,273	£79,216,103.45	2,762	£38,249,831.48	6,847	£114,037,083.46	188	£3,428,851.47
London	2,983	3.80%	£55,836,465.98	4.39%	341	£3,269,966.55	2,642	£52,566,499.43	1,825	£37,759,137.91	1,158	£18,077,328.07	2,876	£53,706,221.24	107	£2,130,244.74
South East England	16,300	20.78%	£270,718,272.92	21.28%	1,642	£13,637,848.09	14,658	£257,080,424.83	10,134	£185,050,489.96	6,166	£85,667,782.96	15,820	£262,634,719.64	480	£8,083,553.28
South West England	6,902	8.80%	£107,672,755.15	8.46%	659	£5,113,215.24	6,243	£102,559,539.91	4,396	£75,057,956.29	2,506	£32,614,798.86	6,656	£103,438,469.15	246	£4,234,286.00
Wales	3,321	4.23%	£49,240,629.68	3.87%	395	£2,919,923.55	2,926	£46,320,706.13	2,070	£33,737,176.13	1,251	£15,503,453.55	3,243	£48,023,116.09	78	£1,217,513.59
Scotland	8,871	11.31%	£146,278,461.14	11.50%	850	£7,102,744.16	8,021	£139,175,716.98	5,307	£96,192,986.13	3,564	£50,085,475.01	8,676	£143,041,799.13	195	£3,236,662.01
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

Pool data V

	Total portfolio					Type of contract				Type of car				Customer type			
		1	Total portfolio	•		Hire I	Purchase		PCP	Nev	v vehicle		d vehicle		Retail		porate
				Aggregate	Percentage of		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
Distribution by brand &	Model	Number of	Percentage	Discounted	Aggregate Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted
Model	Model	contracts	of contracts	Receivables	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables
				Balance	Balance		Balance		Balance		Balance		Balance		Balance		Balance
Audi	A1	5,438		£73,082,686.59		311	£2,055,836.67	5,127	£71,026,849.92		£53,832,038.19	1,666		5,407	£72,689,893.85	31	£392,792.
	A3 A4	5,756 3,081	7.34% 3.93%	£106,741,568.44 £62,306,449.56		354 162	£2,826,742.16 £1,266,512.29	5,402 2,919	£103,914,826.28 £61,039,937.27	,	£66,362,174.13 £37,228,095.33	2,546 1,477	, ,	5,699 3,022	£105,743,964.96 £61,137,778.88	57 59	£997,603.4 £1,168,670.6
	A5	2,598		£64,799,191.34		159	£1,467,635.18	2,439	£63,331,556.16		£41,045,711.81	1,176		2,549	£63,479,167.76	49	£1,320,023.
	A6	1,836	2.34%	£40,054,394.21	3.15%	157	£1,637,363.18	1,679	£38,417,031.03		£24,282,335.05	837	£15,772,059.16	1,786	£38,993,983.48	50	£1,060,410.7
	A7	442		£12,582,812.08		36	£456,201.93	406	£12,126,610.15		£8,041,145.84	194	£4,541,666.24	430	£12,242,417.99	12	£340,394.0
	A8 Allroad	121 229	0.15%	£3,323,572.22		31	£451,274.05		£2,872,298.17		£1,501,395.67	81	£1,822,176.55	113	£3,094,371.54	8	£229,200.0
	Q2	2,042		£5,349,605.29 £41,195,930.08		25 35	£174,990.90 £355,017.60	204 2,007	£5,174,614.39 £40,840,912.48		£3,053,544.95 £35,533,548.71	122 290	£2,296,060.34 £5,662,381.37	223 2,025	£5,186,860.04 £40,820,511.39	17	£162,745.2 £375,418.0
	Q3	3,007	3.83%	£64,187,793.12		145	£1,215,069.01	2,862	£62,972,724.11		£47,336,988.82	960	£16,850,804.30	2,968	£63,323,508.03	39	£864,285.
	Q5	2,448	3.12%	£71,220,647.57	5.60%	136	£1,525,990.76	2,312	£69,694,656.81		£50,569,508.66	870		2,406	£69,930,247.96	42	£1,290,399.
	Q7	1,207	1.54%	£47,596,611.00		77	£1,197,439.94	1,130	£46,399,171.06		£37,074,109.53	345	£10,522,501.47	1,164	£45,698,883.17	43	£1,897,727.8
	Q8 R Models	26 535		£1,654,675.73 £22,902,139.12		24	£360,962.97	26 511	£1,654,675.73 £22,541,176.15		£1,575,454.13	1 172	£79,221.60 £6,554,191.63	24 510	£1,512,478.85 £21,688,480.21	2 25	£142,196.8 £1,213,658.9
	TT	1,587	2.02%	£34,345,620.92		89	£713,063.20	1,498	£33,632,557.72		£16,347,947.49 £25,793,058.97	480	£8,552,561.95	1,570	£33,949,341.49	17	£396,279.4
Sub-Total Audi		30,353				1,741	,		£635,639,597.43		£449,577,057.28		£201,766,639.99	29,896	£639,491,889.60	457	£11,851,807.6
Bentley	Bentayga	66		£6,917,306.37	0.54%	7	£463,659.78	59	£6,453,646.59	40	£4,413,674.06	26	£2,503,632.31	58	£5,970,067.43	8	£947,238.9
	Brooklands	-	0.00%		0.00%	-	-	-	00 004 004 75	-	-	-	-	-	- CE COO COO 10	-	0500 750 7
	Continental Convertible Continental Coupe	70		£6,262,790.68 £6,367,216.87		5 4	£228,488.93 £116,715.56		£6,034,301.75 £6,250,501.31		£3,651,464.72 £3,623,900.18	35 41	£2,611,325.96 £2,743,316.69	63 66	£5,693,038.13 £5,730,188.07	7	£569,752.5 £637,028.8
	Flying Spur	8	0.09%	£468,218.53		3	£50,855.76	5	£417,362.77		£195,816.82	6	£2,743,310.09 £272,401.71	7	£467,456.34	1	£037,026.6 £762.1
	Mulsanne	15		£1,526,867.47		2	£107,789.42		£1,419,078.05		£672,737.44	10		14	£1,476,021.95	1	£50,845.5
Sub-Total Bentley		232		£21,542,399.92		21	£967,509.45				£12,557,593.22			208	£19,336,771.92	24	£2,205,628.0
Lamborghini	Aventador	10		£1,690,088.48		3	£200,885.73		£1,489,202.75	6	£1,242,757.78	4	£447,330.70	9	£1,481,775.06	1	£208,313.4
	Gallardo Huracan	17	0.00% 0.02%	£8,717.74 £2,501,275.02		1	£8,717.74 £76,543.30	16	£2,424,731.72	7	£1,104,994.68	1 10	£8,717.74 £1,396,280.34	16	£8,717.74 £2,316,990.32	- 1	£184,284.7
Sub-Total Lamborghini	Haracan	28		£4,200,081.24		5	£286,146,77				£2,347,752.46		£1,852,328.78	26	£3,807,483.12	2	£392.598.1
Porsche	911	62		£1,676,894.65		62	£1,676,894.65	-	-		£444,135.40	50	, , ,	61	£1,650,935.36	1	£25,959.2
	Boxster	28		£494,129.66		28	£494,129.66	-	-	4	£82,302.67	24	£411,826.99	26	£476,574.33	2	£17,555.3
	Cayenne	40 23		£735,143.92 £366,510.64		40 23	£735,143.92 £366,510.64	-	-	5	£116,146.24 £51,234.03	37 18	£618,997.68 £315,276.61	35 23	£586,703.15 £366,510.64	5	£148,440.7
	Cayman Macan	54		£1,068,339.05		54	£1,068,339.05	-		23	£51,234.03 £519,776.03	31	£548,563.02	49	£978,982.81	5	£89,356.2
	Panamera	13		£316,022.12		13	£316,022.12	-	-	6	£138,189.14	7	£177,832.98	13	£316,022.12	-	200,000.2
Sub-Total Porsche		220		£4,657,040.04		220				53	£1,351,783.51	167	, , ,	207	£4,375,728.41	13	£281,311.6
Seat	Arona	409		£5,954,702.01	0.47%	5	£28,199.58	404	£5,926,502.43		£5,779,598.38	12	,	408	£5,942,064.78	1	£12,637.2
	Ateca Alhambra	900 150		£15,762,640.83 £2,341,816.98		23 49	£231,389.65 £510,528.90	877 101	£15,531,251.18 £1,831,288.08		£13,775,887.92 £794,355.37	115 105	£1,986,752.91 £1,547,461.61	897 149	£15,708,046.94 £2,330,838.59	1	£10,978.3
	Altea	130		£83,352.94		6	£29,959.81	7	£53,393.13			13	£83,352.94	12	£75,716.88	1	£7,636.0
	Exeo	4	0.01%	£13,650.30		4	£13,650.30	-	-	-	-	4	£13,650.30	4	£13,650.30	-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Ibiza	3,140		£29,336,346.73		350	£1,425,661.72		£27,910,685.01		£23,197,565.03	920	£6,138,781.70	3,138	£29,331,690.69	2	£4,656.0
	Leon Mii	1,842 286		£21,994,408.82		250	£1,598,056.69	1,592	£20,396,352.13		£14,338,839.47	754 94	£7,655,569.35	1,836	£21,915,053.34	6	£79,355.4
	Toledo	67	0.36% 0.09%	£1,631,660.99 £550,015.31	0.13% 0.04%	55 28	£141,631.88 £144,197.76	231 39	£1,490,029.11 £405,817.55		£1,255,726.41 £274,778.95	37	£375,934.58 £275,236.36	285 65	£1,627,000.69 £542,745.95	2	£4,660.3 £7,269.3
Sub-Total Seat	10000	6,811		£77,668,594.91			£4,123,276.29		£73,545,318.62		£59,416,751.53		£18,251,843.38	6,794	£77,486,808.16	14	£127,192.8
Skoda	Citigo	1,466	1.87%	£8,544,941.32	0.67%	128	£361,231.21	,	£8,183,710.11		£7,292,958.30		£1,251,983.02		£8,505,099.97	10	£39,841.3
	Fabia	3,097		£26,499,954.54		283	£1,145,853.53	2,814	£25,354,101.01		£21,620,787.85	739		3,078	£26,320,793.86	19	£179,160.6
	Kodiaq Octavia	1,239 1,710		£26,185,075.15 £20,674,096.09		16 284	£206,718.43 £1,964,659.43	1,223 1,426	£25,978,356.72 £18,709,436.66		£22,970,934.96 £12,717,241.87	148 787	£3,214,140.19 £7,956,854.22	1,225 1,688	£25,891,498.27 £20,485,846.14	14 22	£293,576.8 £188,249.9
	Rapid	556		£20,674,096.09 £4,578,085.11		103	£1,964,659.43 £443,579.34	453	£4,134,505.77		£2,700,804.20	282		553	£4,555,870.30	3	£188,249.8 £22,214.8
	Roomster	32		£108,020.69		27	£78,462.38	5	£29,558.31		,. 55,55 1.20	32	£108,020.69	32	£108,020.69	-	~,£ 1 T.C
	Superb	613		£9,510,724.70		92	£795,005.61	521	£8,715,719.09	308	£5,420,377.55	305	£4,090,347.15	598	£9,301,432.28	15	£209,292.4
Cub Total Charl	Yeti	1,188		£13,499,675.42		148	£772,111.12		£12,727,564.30		£10,015,804.30	398	£3,483,871.12	1,184	£13,440,970.63	4	£58,704.7
Sub-Total Skoda Volkswagen	Arteon	9,901 72		£109,600,573.02 £1,752,558.55		1,081 1	£5,767,621.05 £16,363.19		£1,736,195.36		£82,738,909.03 £1,131,318.40	3,001 27	£26,861,663.99 £621,240.15	9,814 70	£108,609,532.14 £1,698,973.58	87	£991,040.8 £53,584.9
· OINGWAYEII	Beetle	380		£4,507,665.39		58	£345,159.58	322	£4,162,505.81		£2,157,225.91	233		377	£4,461,786.57	3	£45,878.8
	California	82		£2,668,096.74		17	£359,990.21	65	£2,308,106.53		£2,114,791.50	22	£553,305.24	74	£2,353,964.96	8	£314,131.7
	Eos	2	0.00%	£7,469.78		2	£7,469.78	-	-	-	-	2		2	£7,469.78	-	
	Fox	1	0.00%	£479.98		1	£479.98	7.040	- 0440 400 400 74	4.400	-	1	£479.98	1	£479.98	-	0070 750 (
	Golf Jetta	8,117 54	10.35% 0.07%	£115,130,215.28 £465,639.98		771 17	£5,010,015.54 £77,361.55	7,346 37	£110,120,199.74 £388,278.43		£70,547,768.09 £96,474.83	3,709 47	£44,582,447.19 £369,165.15	8,054 54	£114,250,464.32 £465,639.98	63	£879,750.9
	Passat	1,115		£15,206,737.45		200	£1,410,268.86	915	£13,796,468.59		£5,236,183.80	815		1,096	£14,939,776.28	19	£266,961.1
	Phaeton	1	0.00%	£9,253.88	0.00%	-	-	1	£9,253.88	-	-	1	£9,253.88	1	£9,253.88	-	,
	Polo	9,843		£96,593,155.85		651	£2,997,820.41	9,192	£93,595,335.44		£72,323,338.30	3,087		9,805	£96,223,949.19	38	£369,206.0
	Scirocco	1,027	1.31%	£15,202,354.66		65 61	£486,942.01	962	£14,715,412.65		£7,511,637.57	561	£7,690,717.09	1,023	£15,137,990.04	4	£64,364.
	Sharan Tiguan	258 3,810		£4,284,735.98 £72,163,954.68		61 253	£688,057.77 £1,934,072.84	197 3,557	£3,596,678.21 £70,229,881.84		£1,646,522.75 £54,486,226.61	174 1 218	£2,638,213.23 £17,677,728.07	249 3,776	£4,127,206.45 £71,518,085.51	9	£157,529. £645,869.
	Touareg	430	0.55%	£10,632,516.15		43	£455,777.76	387	£10,176,738.39		£3,032,168.52	336	£7,600,347.63	421	£10,370,546.28	9	£261,969.
	Touran	401		£5,871,627.06		52	£307,979.14	349	£5,563,647.92		£3,271,006.67	215		397	£5,837,562.33	4	£34,064.
	VW Commercial	2,423		£35,626,581.85			£17,609,738.53	894	£18,016,843.32	1,236	£21,546,889.11		£14,079,692.74	1,144	£18,824,446.07		£16,802,135.
Cub Total Vallence	VWUP	2,319		£15,718,665.89		206	£708,286.47	2,113	£15,010,379.42		£10,927,472.26	869		2,288	£15,499,689.08	4 502	£218,976.8
Sub-Total Volkswagen Other brands		30,335 551		£395,841,709.15 £7,589,668.34			£32,415,783.62 £2,035,704.74		£363,425,925.53 £5,553,963.60		£256,029,024.32 £5,208,587.89	,	£139,812,684.83 £2,381,080.45	28,832 531	£375,727,284.28 £7,343,149.95	1,503 20	£20,114,424.8 £246,518.3
Julio Dialius		78,431		£1,272,443,763.89			£65,957,181.80		£1,206,486,582.09				£403,216,304.65		£1,236,178,647.58		£246,518.3



### Pool data VI

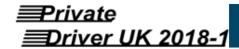
			Total portfolio			Туре	of car			Custom	er type	
			Total portiono		Ne	w vehicle	Us	ed vehicle		Retail	Co	rporate
Contract Type		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance		Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance
Hire Purchase	8,035	10.24%	£65,957,181.80	5.18%	820	£10,475,652.17	7,215	£55,481,529.63	6,764	£50,891,995.17	1,271	£15,065,186.63
PCP	70,396	89.76%	£1,206,486,582.09	94.82%	48,248	£858,751,807.07	22,148	£347,734,775.02	69,544	£1,185,286,652.41	852	£21,199,929.68
Total	78,431	100.00%	£1,272,443,763.89	100.00%	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

			Total wantalla			Custor	ner type	
			Total portfolio			Retail	C	orporate
Type of car	Number of contracts	Percentage of contracts		Percentage of Aggregate Discounted Receivables Balance	Number of contracts		Number of contracts	Aggregate Discounted Receivables Balance
New	49,068	62.56%	£869,227,459.24	68.31%	47,990	£847,618,508.58	1,078	£21,608,950.66
Used	29,363	37.44%	£403,216,304.65	31.69%	28,318	£388,560,139.00	1,045	£14,656,165.65
Total	78,431	100.00%	£1,272,443,763.89	100.00%	76,308	£1,236,178,647.58	2,123	£36,265,116.31

			Total portfolio	
Customer Type	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance
Retail	76,308	97.29%	£1,236,178,647.58	97.15%
Corporate	2,123	2.71%	£36,265,116.31	2.85%
Total	78,431	100.00%	£1,272,443,763.89	100.00%

### Motor type

		Total Po	rtfolio			Type of	contract			Туре	of car			Custome	r type	
		TOTAL FOL	Itiolio		Hire	Purchase		PCP	Nev	w vehicle	Used	d vehicle	R	etail	Corp	oorate
			Aggregate	Baraantaga of		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate		Aggregate
Distribution by	Number of	Percentage	Discounted	Percentage of	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted	Number of	Discounted
motor type	Contracts	of Contracts	Receivables	Aggregate Discounted	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables	contracts	Receivables
			Balance	Receivables Balance		Balance		Balance		Balance		Balance		Balance		Balance
EA 189 (unfixed)	77	0.10%	£459,177.93	0.04%	61	£316,785.92	16	£142,392.01	-	-	77	£459,177.93	76	£452,577.73	1	£6,600.20
Other	78,354	99.90%	£1,271,984,585.96	99.96%	7,974	£65,640,395.88	70,380	£1,206,344,190.08	49,068	£869,227,459.24	29,286	£402,757,126.72	76,232	£1,235,726,069.85	2,122	£36,258,516.11
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31



### Pool data VII

		To	tal partfalia			Type of	contract			Туре	of car			Custome	er type	
		10	tal portfolio		Hire I	Purchase		PCP	Nev	w vehicle	Use	d vehicle		Retail	Col	porate
Interest rate paid by Obligor		Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Number of contracts	Aggregate Discounted Receivables Balance										
<= 0.49%	1,948	2.48%	£20,747,659.91	1.63%	117	£692,342.30	1,831	£20,055,317.61	1,892	£20,518,109.39	56	£229,550.52	1,913	£20,236,586.59	35	£511,073.32
0.50% - 0.99%	4	0.01%	£23,196.82	0.00%	2	£8,603.06	2	£14,593.76	2	£14,593.76	2	£8,603.06	4	£23,196.82	-	-
1.00% - 1.49%	4	0.01%	£32,785.56	0.00%	3	£9,115.97	1	£23,669.59	3	£28,011.92	1	£4,773.64	3	£29,494.95	1	£3,290.61
1.50% - 1.99%	1	0.00%	£10,421.10	0.00%	-	-	1	£10,421.10	1	£10,421.10	-	-	1	£10,421.10	-	-
2.00% - 2.49%	23	0.03%	£668,488.14	0.05%	3	£9,700.04	20	£658,788.10	19	£644,598.57	4	£23,889.57	23	£668,488.14	-	-
2.50% - 2.99%	4	0.01%	£59,930.40	0.00%	3	£20,656.41	1	£39,273.99	1	£39,273.99	3	£20,656.41	4	£59,930.40	-	-
3.00% - 3.49%	3,465	4.42%	£41,396,999.63	3.25%	4	£35,781.43	3,461	£41,361,218.20	3,460	£41,359,236.52	5	£37,763.11	3,436	£40,811,300.70	29	£585,698.93
3.50% - 3.99%	336	0.43%	£8,711,338.11	0.68%	8	£60,097.43	328	£8,651,240.68	329	£8,670,698.27	7	£40,639.84	325	£8,448,376.43	11	£262,961.68
4.00% - 4.49%	2,185	2.79%	£48,100,151.45	3.78%	30	£314,249.96	2,155	£47,785,901.49	2,160	£47,855,581.00	25	£244,570.45	2,129	£46,849,740.11	56	£1,250,411.34
4.50% - 4.99%	2,180	2.78%	£50,800,901.88	3.99%	53	£622,669.25	2,127	£50,178,232.63	2,166	£50,695,133.85	14	£105,768.03	2,084	£48,855,661.47	96	£1,945,240.41
5.00% - 5.49%	11,481	14.64%	£220,073,719.55	17.30%	319	£3,847,742.88	11,162	£216,225,976.67	11,435	£219,613,381.71	46	£460,337.84	10,986	£211,576,334.01	495	£8,497,385.54
5.50% - 5.99%	3,799	4.84%	£81,897,851.22	6.44%	28	£434,262.68	3,771	£81,463,588.54	3,772	£81,541,268.76	27	£356,582.46	3,744	£80,577,804.47	55	£1,320,046.75
6.00% - 6.49%	19,378	24.71%	£315,262,926.52	24.78%	166	£2,550,664.11	19,212	£312,712,262.41	16,086	£259,859,890.26	3,292	£55,403,036.26	19,148	£309,690,833.20	230	£5,572,093.32
6.50% - 6.99%	6,896	8.79%	£123,098,173.09	9.67%	27	£382,484.29	6,869	£122,715,688.80	6,779	£121,109,976.36	117	£1,988,196.73	6,823	£121,123,233.09	73	£1,974,940.00
7.00% - 7.49%	7,047	8.98%	£103,172,677.76	8.11%	145	£2,356,332.04	6,902	£100,816,345.72	592	£10,401,273.94	6,455	£92,771,403.82	6,942	£100,804,649.18	105	£2,368,028.58
7.50% - 7.99%	3,052	3.89%	£47,094,613.37	3.70%	926	£9,463,116.82	2,126	£37,631,496.55	39	£960,051.45	3,013	£46,134,561.92	2,820	£43,472,738.52	232	£3,621,874.85
8.00% - 8.49%	1,764	2.25%	£18,384,198.98	1.44%	1,404	£10,692,999.97	360	£7,691,199.01	36	£661,175.28	1,728	£17,723,023.70	1,477	£15,478,542.14	287	£2,905,656.84
8.50% - 8.99%	1,225	1.56%	£14,107,192.42	1.11%	760	£5,468,515.21	465	£8,638,677.21	52	£762,830.31	1,173	£13,344,362.11	1,167	£13,397,582.98	58	£709,609.44
9.00% - 9.49%	1,305	1.66%	£17,030,960.01	1.34%	593	£3,841,885.01	712	£13,189,075.00	31	£1,169,102.49	1,274	£15,861,857.52	1,270	£16,498,011.57	35	£532,948.44
9.50% - 9.99%	2,220	2.83%	£30,615,660.91	2.41%	736	£6,010,858.61	1,484	£24,604,802.30	92	£1,760,279.23	2,128	£28,855,381.68	2,118	£29,255,911.14	102	£1,359,749.77
>= 10.00%	10,114	12.90%	£131,153,917.06	10.31%	2,708	£19,135,104.33	7,406	£112,018,812.73	121	£1,552,571.08	9,993	£129,601,345.98	9,891	£128,309,810.57	223	£2,844,106.49
Total	78,431	100.00%	£1,272,443,763.89	100.00%	8,035	£65,957,181.80	70,396	£1,206,486,582.09	49,068	£869,227,459.24	29,363	£403,216,304.65	76,308	£1,236,178,647.58	2,123	£36,265,116.31

Statistics	
Minimum Interest rate	0.00%
Maximum Interest rate	14.97%
Weighted Average Interest rate	6.07%

### Pool data VIII

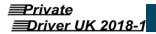
	Total portfolio				Type of contract				Type of car				Customer type										
	Total portiono				Hire Purchase			PCP Ne		New vehicle		Used vehicle		Retail			Corporate						
Distribution by Down Payment	Number of contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage of Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %	Number of contracts	Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %	Number of contracts	Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %	Number of contracts	Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %	Number of contracts	Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %	Number of contracts	Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %	Number of contracts	Aggregate Discounted Receivables Balance	Down Payment / Purchase Price in %
No Down Payment	3,362	4.29%	£40,083,214.31	3.15%	0.00%	1,199	£8,130,569.07	0.00%	2,163	£31,952,645.24	0.00%	320	£5,304,026.94	0.00%	3,042	£34,779,187.37	0.00%	3,274	£38,919,889.14	0.00%	88	,,.	0.00%
<= 1,000	15,317	19.53%	£228,030,414.66	17.92%	2.69%	1,128	£9,552,534.09	4.55%	14,189	£218,477,880.57	2.60%		£122,179,249.29		8,034		3.01%	15,144	£224,864,217.66	2.69%	173	£3,166,197.00	
1,001 - 2,000	13,170	16.79%	£191,854,990.58	15.08%	8.23%	683	£5,504,785.31	13.31%	12,487	£186,350,205.27	8.06%		£130,382,889.23		4,531	£61,472,101.35		13,023	£189,317,714.58	8.25%	147	£2,537,276.00	
2,001 - 3,000	11,643	14.84%	£169,514,744.78	13.32%	12.64%	615	£4,848,994.23	19.60%	11,028	£164,665,750.55	12.38%	8,080	£120,482,019.71	12.10%	3,563	£49,032,725.07	14.02%	11,460	£166,803,632.12	12.65%	183	£2,711,112.66	12.22%
3,001 - 4,000	8,570	10.93%	£131,431,692.06	10.33%	16.08%	564	£4,432,084.20	24.45%	8,006	£126,999,607.86	15.70%	6,105	£96,583,402.33	15.40%	2,465	£34,848,289.73	18.04%	8,382	£128,856,308.29	16.09%	188	£2,575,383.77	15.55%
4,001 - 5,000	6,714	8.56%	£112,240,766.50	8.82%	18.57%	525	£4,600,099.65	27.97%	6,189	£107,640,666.85	18.04%	4,743	£82,188,384.37	17.71%	1,971	£30,052,382.13	20.97%	6,507	£108,598,037.62	18.63%	207	£3,642,728.88	16.85%
5,001 - 6,000	4,534	5.78%	£81,528,978.26	6.41%	20.48%	424	£3,470,885.71	32.83%	4,110	£78,058,092.55	19.70%	3,282	£63,059,739.99	19.17%	1,252	£18,469,238.27	24.88%	4,388	£78,990,193.81	20.50%	146	£2,538,784.45	
6,001 - 7,000	3,536	4.51%	£66,904,719.12		22.31%	348	£2,948,004.99	34.84%	3,188	£63,956,714.13	21.46%	2,666	£53,728,134.13	21.07%	870	£13,176,584.99	27.22%	3,390	£64,409,977.56	22.34%	146	£2,494,741.56	21.72%
7,001 - 8,000	2,517	3.21%	£48,278,253.83	3.79%	24.60%	318	£2,433,388.06	40.31%	2,199	£45,844,865.77	23.28%	1,834	£38,702,058.54	22.71%	683	£9,576,195.29	31.65%	2,402	£46,156,281.82	24.66%	115	£2,121,972.01	23.43%
8,001 - 9,000	1,850	2.36%	£36,856,666.99	2.90%	26.36%	237	£1,813,120.15	43.22%	1,613	£35,043,546.84	24.92%	1,388	£29,905,133.75	24.69%	462	£6,951,533.24	33.02%	1,763	£35,328,063.93	26.33%	87	£1,528,603.06	27.04%
9,001 - 10,000	1,707	2.18%	£34,838,767.88	2.74%	28.10%	329	£2,699,919.99	43.80%	1,378	£32,138,847.89	25.86%	1,162	£26,811,975.40	25.56%	545	£8,026,792.48	35.58%	1,604	£33,231,631.57	27.98%	103	£1,607,136.31	30.23%
10,001 - 11,000	1,025	1.31%	£20,575,632.96	1.62%	30.33%	223	£1,880,071.84	45.96%	802	£18,695,561.12	27.70%	717	£16,304,562.52	27.59%	308	£4,271,070.44	39.45%	935	£19,023,625.38	30.32%	90	£1,552,007.58	30.43%
11,001 - 12,000	757	0.97%	£16,282,920.46	1.28%	30.51%	178	£1,409,449.45	48.28%	579	£14,873,471.01	27.39%	515	£13,391,557.12	26.69%	242	£2,891,363.34	43.78%	698	£15,235,576.80	30.38%	59	£1,047,343.66	32.14%
12,001 - 13,000	614	0.78%	£12,903,300.85	1.01%	32.94%	153	£1,235,825.35	51.52%	461	£11,667,475.50	29.42%	399	£10,164,813.62	28.93%	215	£2,738,487.23	44.31%	571	£12,219,298.85	32.69%	43	£684,002.00	36.64%
13,001 - 14,000	468	0.60%	£9,618,953.01	0.76%	35.01%	121	£897,672.28	54.73%	347	£8,721,280.73	31.09%	308	£7,663,936.82	30.79%	160	£1,955,016.19	47.47%	429	£8,997,998.07	34.74%	39	£620,954.94	38.32%
14,001 - 15,000	433	0.55%	£9,193,276.98	0.72%	35.88%	136	£1,203,387.93	51.85%	297	£7,989,889.05	31.43%	263	£6,466,443.17	32.89%	170	£2,726,833.81	41.70%	380	£8,211,593.75	35.68%	53	£981,683.23	37.38%
> 15,000	2,214	2.82%	£62,306,470.66	4.90%	42.51%	854	£8,896,389.50	61.49%	1,360	£53,410,081.16	35.22%	1,364	£45,909,132.31	38.63%	850	£16,397,338.35	50.92%	1,958	£57,014,606.63	42.14%	256	£5,291,864.03	45.92%
Total	78,431	100.00%	£1,272,443,763.89	100.00%	17.04%	8,035	£65,957,181.80	35.82%	70,396	£1,206,486,582.09	15.41%	49,068	£869,227,459.24	16.80%	29,363	£403,216,304.65	17.56%	76,308	£1,236,178,647.58	16.74%	2,123	£36,265,116.31	25.28%

Statistics	
Minimum Down Payment	-
Maximum Down Payment	£279,161.30
Average Down Payment (Customers who made a Down Payment)	£4,175.87
Average Down Payment (Total)	£3,996.87

Ate Pablication dur. 2 (13.2)
Period 2.2 (19.2) Period du

Loan level data (Charged Off Amounts for Defaults)

Loan level data (Charged Off Amounts for Defaults)								
No. Month / Year Month / Year Original Receivables Salance of origination of default Salance at Initial & Additional	Discounted Receivables Receivables of loss sale of a	from Unsecured Total recovery Loss amount percentage on origin	e Geographical location (bear type and contract type on type o	34/2018 05/2018 06/2018 07/2018 08/2018 09/2018 10/2011	5 11/2015 12/2015 01/2019 02/2019			
1 07.2017 03.2018 £28,315.26 £26,965.11 2 10.2017 04.2018 £3,006.00 £10,137.45	default date		used	(22.87	5.833			
1 07.2017 03.2018 E3.000000 E13.000000 E13.305.2 2 10.2017 04.2018 E3.000000 E17.175.2 3 05.2017 05.2018 E3.007.277 E2.000.2 4 05.2017 05.2018 E3.007.277 E2.000.2 5 05.2017 05.2018 E43.000.0 E44.55.0 6 05.2017 05.2018 E43.000.0 E43.577.0	7 224,421.55 - 06.2018 £11, 9 228,855.63 - 05.2018 £19, 0 £15,027.31 - 11,2018 8 £38,106.53 - 07.2018 £23,		West Middards   New Aud   PCP   Prevate Entity	(£17,702.50) - (£7,702.50)	- E301.61			
5 06.2017 05.2018 £13,2010 £19,537,63 6 06.2017 05.2018 £43,000.00 £19,577,63 7 03.2017 05.2018 £14,880.00 £12,142.00	8 £38,106.53 - 07.2018 £23, 0 £12,502.79 - 06.2018 £8;	55.67 - \$23,166.67 £14,939.86 34.0 00.00 - £8,500.00 £4,002.79 26.1	% West Midands Used VoRousagen Her Purchase Private Entity  North West New Aud PCP Private Entity  South West New Skods PCP Private Entity	(E2,924.95) (E14,939.85)	(£14,084.53) 1500.42			
7 03.2017 06.2018 £14,880.00 £12,142.00 8 10.2017 06.2018 £47,504.00 £46,515.71 9 12.2017 06.2018 £12,724.49 £12,723.41 10 10.2017 06.2018 £41,450.00 £45,068.00	9 £12,437.04 - 09.2018 £9,	00.00 - E8,500.00 E4,002.79 26.5 03.33 - E22,333.33 E30,143.15 63.5 03.33 - E3,458.33 E2,978.71 23.5 94.26 - E40,184.26 E3,578.85 88	%         South West         New         Stock         PCP         Private Entry         -           %         North West         New         Aud         PCP         Private Entry         -           %         East         New         Volkswagen         PCP         Private Entry         -           %         Yorkshire & Humberside         Used         Aud         PCP         Prevate Entry         -	(£22,172	271) - £16,326.77			
11 042016 07.2018 £10,159.00 £7,575.00 12 09.2017 07.2018 £8.300.00 £8.004.11	5 £7,575.05 - 11,2018 £4, 3 £7,900.80 - 01,2019 £5.	13.33 - £4.333.33 £3,241.72 31.5 13.33 - £5.333.33 £2.567.47 30.5	% South West New SEAT PCP Private Entity - % South East New Volkswagen PCP Private Entity -		- (£2,477.83) - £900.05 - (£7,175.13) £5,333.33			
13 09.2017 07.2018 £11,536.80 £12,691.60 14 03.2017 08.2018 £21,726.80 £19,642.3	E £12,486.59 - 09,2018 £7, 11 £8,012.17 - 02,2019 £13, 2 £41,877.14 £3.29 02,2019	00.00 - E7,100.00 E5,386.59 46.7 02.33 - E13,932.33 (E5,920.16) -27.2	% Scotland Used Volkswagen Hire Punchase Private Entity - % North West New Audi PCP Private Entity -	(£4,766.00)				
15 05.2017 08.2018 £42,073.50 £42,040.2 16 07.2017 08.2018 £31,350.00 £28,355.4 17 11.2017 08.2018 £36,426.00 £35,306.20	2 £41,877.14 £3.29 02.2019 2 £28,367.43 - 11,2018 £17, 0 £35,676.97 - 09.2018 £23, 0 £14,020.15 - 09.2018 £11,	20.67 - £17,626.67 £10,700.76 34:1 23.23 - £23,003.33 £12,503.64 34:2 20.00 - £14,600.00 £2,630.15 17:3	55 Scotland New Aud PCP Private Entry - 55 Scotland New Aud PCP Private Entry - 55 Scotland New Aud PCP Private Entry - 56 North East New Aud PCP Private Entry -	(£10,415.44)	- (C8,818.95) - £1,290.30 - £1,530.15			
18 12.2017 08.2018 £14,843.00 £14,999.20 10 11.2017 08.2018 £18.027.00 £18.819.20	0 £14,020.15 - 09.2018 £11; 0 £17,733.33 £1,085.91 07.2019	0.00 - £11,400.00 £2,620.15 17.3	% West Midlands Used Volkswagen PCP Private Entity -	(£2,600.53)	(27.733.33)			
20 07.2017 08.2018 £25,165.00 £23,128.7. 21 09.2017 08.2018 £19,145.00 £21,010.0 22 11.2017 08.2018 £7,077.50 £6,441.5	0 £22,043.21 - 10.2018 £13,	00.00 - £14,500.00 £8,379.98 33.1 00.00 - £13,100.00 £8,943.21 46.1	% South West Used Aud PCP Private Entity -	(CC,300	2.14) - 2704.06 1.43) - 21,722.15			
23 10,2017 08,2018 £18,554,00 £20,519,21 24 10,2017 08,2018 £28,000,00 £31,733,0	5 £19,049.08 £1,227.76 02.2019 H £33.256.65 - 12.2018 £16.		% North West Used Aud PCP Private Entity - % South West Used Aud PCP Private Entity -		- (£10,543.05) - (£2,555.70			
25 09.2017 08.2018 £47,978.02 £42,548.40 26 08.2017 08.2018 £18,850.00 £20,852.20	0 £43,580.68 - 12,2018 £21, 9 £19,272.94 - 12,2018 £13,	33.33 - £21,833.33 £21,747.35 45.30.00 - £13,100.00 £6,172.94 32.3	% South Fast Used And DCD Develo Freity	<u> </u>	- (£17,670,47) - £2,739.12 - (£6,172.94) (£7,052.76) - £1,306.89			
27 07.2017 08.2018 £17,53.0.00 £18,792.31 28 02.2017 08.2018 £20,93.00 £24,942.7 29 12.2017 08.2018 £17,726.50 £17,413.7 30 03.2017 08.2018 £2,177.66 £6,980.2	0 £19,394.32 - 11,2018 £10, 21 £22,716.30 £799.21 01,2019 £15, 5 £15,332.31 £599.76 02,2019 7 £6,342.27 £538.01 11,2018 £4,	00.00 - E10,400.00 E8,994.32 51,8 00.00 - E15,000.00 E7,716.30 37, 	%         South East         Used         And         PCP         Private Entry         -           %         North West         Used         And         PCP         Private Entry         -           %         South East         Used         Volumegen         Her Purchase         Company           %         West Midlands         New         Skods         PCP         Private Entry		(E7,716.39) (E15,332.31)			
30 03.2017 08.2018 £9,177.65 £6,980.21 31 03.2017 09.2018 £11,130.00 £10,303.9 32 08.2017 09.2018 £15,000.00 £14,574.0	7 £6,342.27 £638.01 11.2018 £4, 6 £9,155.39 £9,541.53 N/A 11 £13,513.18 £13,513.18 N/A	33.33 - £4.333.33 £2,008.94 21.5 			(62,008.94)			
33 09:2017 09:2018 £35,148.08 £32,158.9 34 10:2017 09:2018 £17,474.00 £19,173.4	4 £30,455.72 £1,026.30 12.2018 £20, 6 £17,885.60 £18,318.57 N/A	00.00 - £20,000.00 £10,455.72 29.1	% South East New Aud PCP Private Entity - % North West Used Aud PCP Private Entity -		(£10,455.72)			
35 11.2017 09.2018 £38,300.75 £38,369.05 36 10.2017 09.2018 £11,620.64 £11,317.9 37 04.2015 09.2018 £7,784.00 £7,574.3	f £10,260.52 £532.06 10.2018 £6;	20.00 - £24,750.00 £9,398.19 245 \$2.50 - £6,562.50 £3,698.02 318 \$2.00 - £4,900.00 £2,064.63 235	% East Midlands Used Volkswagen PCP Private Entity -	(C),698	(02,395.19)			
38 09.2017 09.2018 £25,240.00 £23,389.0	4 £21,112.75 £983.95 11.2018 £13,	50.00 - £13,250.00 £7,862.75 31.2	5. Yorkshire & Humberside New Skods PCP Private Entity -	(21),972	(\$7,062,75) - (\$7,062,75)			
40 02.017 02.018 £13,132.43 £12,603.9 41 11.017 02.018 £36,852.02 £34,113.4 42 03.2017 02.2018 £71,732.38 £58,326.1	2 113,001.35 - 10,2016 13, 4 113,608.85 1154.32 09.2018 13, 3 132,005.66 11,511.96 11.2018 125, 2 153,105.40 156,600.79 N/A	13.33 - £9,583.33 £2,106.52 16.0 16.67 - £25,916.67 £6,080.99 16.5	55 Yorkshire & Humberside   New Volkswagen   PCP   Private Entrly   - 56 North West New Aud   PCP   Private Entrly   - 56 East Midlands   New Aud   PCP   Private Entrly   -	(EZ,106.52)	- (CE,OBB.99)			
42 03.2017 09.2018 £71,792.38 £58,326.12 43 12.2017 09.2018 £18,925.00 £15,061.20 44 08.2017 09.2018 £15,061.00 £15,161.2	7 £19,588.48 £1,905.76 01.2019 £12,	0.0 06.67 - £12,666.67 £6,901.81 36.5	% East Used Aud PCP Private Entity -		(DS,501.81)			
45 10.2017 09.2018 £19,747.00 £22,053.10 46 11.2017 09.2018 £9,940.85 £9,842.80	6 £20,182.35 £21,258.26 N/A 6 £9,123.14 - 11,2018 £6,	00 00 - EK,000.00 EX,123.14 31.4	% South East Used Aud PCP Private Entity - % South East New Volkswagen PCP Private Entity -		(C3,123.14)			
47 02.2017 09.2018 £13,219.00 £10,885.8 48 07.2017 09.2018 £12,100.00 £11,317.5 49 10.2017 09.2018 £13,703.00 £13,285.0	7 £10,451.27 £580.00 11.2018 £7,	25.00 - £7,125.00 £3,326.27 27.2 23.33 - £5,083.33 £7,222.98 52.3	% North West New Volkswagen PCP Private Entity -		(£3,326.27) (£7,222.98)			
50 04.2017 09.2018 £23,473.00 £20,528.63		13.33 - £5,083.33 £7,222.98 52.3 14,250.00 - £14,250.00 £5,021.10 21.4			(25,021.10)			
52 10.2017 09.2018 £12,345.00 £11,200.55 53 02.2017 09.2018 £7,286.96 £6,181.45 54 10.2017 09.2018 £20,342.00 £20,856.75	5 £10,670.18 £11,328.53 N/A 5 £10,670.18 £13,328.53 N/A 5 £5,427.75 £379.26 11,2018 £3, 5 £19,207.54 £487.55 11,2018 £14, 6 £19,207.54 £487.55 11,2018 £14, 6 £19,207.54 £487.55 11,2018 £14,	0.0 00.00 - E3,500.00 E1,927.75 26-7 00.00 - E14,500.00 E4,784.79 23.0			(£1,927.75) (£4,764.79)			
55 06.2017 09.2018 £11,865.25 £12,728.8	6 £19,29/.54 £467.54 11,2016 £14,		North West Used Aud PCP Private Entity -		(E4,390.87) (E5,079.46)			
57 09.2017 09.2018 £41,127.76 £19,667.71 58 09.2017 10.2018 £18,901.81 £16,644.71 79 09.2017 10.2018 £16,804.18 £16,210.21	3 £36,477.44 £1,378.98 11.2018 £20, 9 £34,069.62 - 12.2018 £26,	13.33 - E20,583.33 E7,486.29 19.3	% North East New Aud PCP Private Entity - % London New Aud PCP Private Entity - % North West Used Aud PCP Private Entity -		(E15,894.11) (E7,485.29) (E5,687.83)			
60 11.2017 10.2018 £25,997.29 £25,436.00 61 01.2017 10.2018 £34,263.29 £30,384.00	2 £23,802.07 £478.28 11.2018 £19, 9 £27,586.41 £29,693.65 N/A	00.00 - £19,500.00 £4,302.07 16.5	% North West New Aud PCP Private Entity -		(04,302.07)			
	O ED TOT TE FOR SET TO MAN	0.0	W Marie East Non Addresses BCB Brinds Easter		(03,505.52)			
64 07.2017 10.2018 12.208.02 129,202.6 65 12.2017 10.2018 12.508.40 124,071.0 66 02.2016 10.2018 129,888.20 124,071.0 67 11.2017 10.2018 173,04.00 159,602.8	H 27,633.17 1954.46 02.2019 E17, 2 11,909.59 (121,025.71) 01.2019 223, 9 15,526.60 1596.16 01.2019 E11, 11 254,945.23 11,345.32 01.2019 152,	50.00 - £17,250.00 £10,383.17 32.3 \$13.33 - £23,883.33 £8,386.26 23.4 \$00.00 - £11,250.00 £4,035.60 20.6 \$00.00 - £22,500.00 £12,445.23 17.6	North East New   Aud   PCP   Present Entity   North West   New   Aud   PCP   Present Entity   North West   New   Aud   PCP   Present Entity   North West   New   Voldowagen   PCP   Present Entity   North West   New   Aud   PCP   Company   North West   New   Aud   PCP   Company   North West   New   Aud   PCP   Company   North West   New   North West   No		(E0,386.17) (E4,035.80)			
68 05.2017 10.2018 £15,390.00 £13,834.4º	1 £11,518.50 £2,641.12 11.2018 £11,	00.00 - £11,600.00 (£81.50) -0.5			(£12,445,23)			
70 10.2017 10.2018 £12,739.00 £12,336.21 71 11.2017 10.2018 £18,869.00 £19,182.11	8 £11,242.66 £472.72 02.2019 £5, 5 £17,820.51 £172.77 12.2018 £10,	0.000 - £10,600.00 £7,220.51 38.3	% South East New Volkswagen PCP Private Entity - West Midands Used Aud PCP Private Entity -		(£7,220.51)			
72 12,017 10,2018 £17,799,00 £19,480,00 73 12,2017 10,2018 £11,655,00 £11,858,00 74 65,2016 10,2018 £13,397,55 £20,521,00	1 £10,866.85 £11,147.53 N/A	0.0	% North West Used SEAT PCP Private Entity -	5.50				
75 07.2017 10.2018 £23,233.68 £16,685.21	E £2,148.51 - 10,2018	- £4,128.08 13.1 - £2,148.51 9.1 - £2,028.98 6.0	% South East New Skods PCP Private Entity -	15,51	3.99			
77 11.2017 10.2018 £40,193.00 £40,662.21 78 05.2017 10.2018 £21,386.13 £21,200.41 79 11.2017 10.2018 £16,422.00 £16,563.2 80 02.2018 10.2018 £16,807.00 £16,647.6	E £454.07 - 10,2018 0 £19,296.40 £19,296.40 N/A 0 £15,114.22 £15,661.57 N/A	£454.97 0.0			9.59			
80 02.2018 10.2018 £16,807.00 £16,847.8:	0 119,208.40 119,208.40 N/A 2 115,114.22 115,601.57 N/A 7 116,000.14 118,847.80 N/A 3 111,905.00 11,019.33 01,2019 17	0.0 13.23 - £7,083.23 £4,871.70 31.3	% East Midands Used Volkswagen PCP Private Entity - % North West Used Volkswagen PCP Private Entity - % North West New Shocks PCP Private Entity -		(64871.70)			
82 052017 11.2018 £33,982.27 £31,189.61	7 £9,673.29 £462.36 01.2019 £7,	56.67 - £18,666.67 £9,834.78 28.0 58.23 - £7,708.23 £1,964.96 18.0	% East New Aud PCP Private Entity - % Wales Used SEAT PCP Private Entity -		(£2,834.78) (£1,964.96)			
84 12.2017 11.2018 £18,709.00 £18,089.80 85 07.2017 11.2018 £12,299.00 £10,028.40 86 08.2016 11.2018 £7,706.00 £5.183.9	6 £9,320.09 £9,320.09 N/A	0.0						
BT 06.2017 11.2018 £28,109.76 £25,581.31	7 £23,306.44 - 02,2019 £16, 5 £16,876.61 £1,407.66 01,2019 £11	01.67 - £16,541.67 £6,764.77 24.1 00.00 - £11,500.00 £5,376.61 28.8	% South East New Aud PCP Private Entity -		(E5,376.81)			
89 09.2017 11.2018 12,765.56 111,200.8 90 09.2017 11.2018 16,293.75 16,383.9 91 09.2017 11.2018 15,293.75 120,474.4 92 10.2017 11.2018 17,672.5 120,474.4	6 £9,543.80 £373.76 02.2019 £3, 0 £5,458.38 £5,458.38 N/A 7 £18,510.52 £18,510.52 N/A	00.00 - £3,400.00 £6,143.80 623	% South East Used Volkswagen Hire Purchase Company - % South East Used Aud Hire Purchase Private Entry - % South East Used Aud PCP Private Entry -	i i i i	(EE,143.80)			
91 02.017 11.2018 127,612.25 110,747.4 92 10.2017 11.2018 110,534.95 110,194.9 93 02.2015 11.2018 127,484.00 125,231.4	H £14,836.31 £344.04 01.2019 £10, 8 £23,786.32 £725.70 02.2019 £17;	33.33 - £10,583.33 £4,252.98 25.1 16.67 - £17,916.67 £5,869.65 21.4	56 NOTE WEST NEW AUG PUP PRIVAS ETITY -		(E4,252.98) (E5,860.65)			
23 03.2015 11.2018 E27,454.00 E25,231.40 94 03.2017 11.2018 E12,742.55 E11,413.0 26 11.2017 11.2018 E44,000.00 E44,356.9 26 12,2017 11.2018 E21,888.00 E23,732.7	S £10,187.77 £10,958.46 N/A H £40,571.70 £42,369.59 N/A	0.0	% West Midlands New Volkswagen PCP Private Entity - % Yorkshire & Humberside New Aud PCP Private Entity -					
97 02.2017 11.2018 £17,518.00 £15,161.0 98 02.2017 11.2018 £12.252.00 £10.841.9	4 £12,550,73 - 02,2019 £9, 4 £1,994,81 - 11,2018	13.33 - £9,583.33 £2,967.40 163 - £1,994.81 163	% South-West Used Volkswagen Hire-Punchase Private Entity - % North-West New SEAT PCP Private Entity -		(12,967.40)			
99 09.2017 11.2018 £10,734.00 £9,354.4 100 12.2017 11.2018 £4,578.30 £4,602.5 101 09.2016 11.2018 £17,480.00 £13,962.1	1 53,788.51 5410.48 01.2019 53		56 East Midlands Used Volkswagen Hire Purchase Private Entity -	i i i i	: E3,052.02 - (E285.51) - (E277.51)			
102 07:2017 11:2018 £12,418.00 £13,115.68	8	00.00 - £9,500.00 £6,662.26 53.7	% West Midlands Used Volkswagen PCP Private Entity -		- (52,795.70) - 55,363.76			
					(£13,517.55) (£2,596.10)			
106 062017 12.2018 £19.914.84 £18.823.15 107 02.2018 12.2018 £15,338.00 £16,460.9 108 09.2017 12.2018 £30,959.74 £29,034.75	11 £14,965.16 £646.54 02.2019 £9, 25 £26,797.76 £504.60 01.2019 £19,	50.00 - £19,750.00 £7,047.76 22.6	% Scotland Used Volkswagen PCP Private Entity - % Yorkshine & Humberside New Audi PCP Private Entity -		(E3,798.49) (E7,047.76)			
109 11.2017 12.2018 £29,279.29 £28,531.71 110 07.2017 12.2018 £17,782.37 £18,609.92	S £16,695.72 £16,695.72 N/A	56.67 - £14,166.67 £10,929.32 37.3	% Scotland Used Audi PCP Private Entity -		(£10,929.32)			
111 10.2017 12.2018 £13,000.00 £13,320.5 112 09.2017 12.2018 £12,001.00 £11,785.1 113 06.2017 12.2018 £11,412.20 £18,224.4		0.0	Professional Name And DCD Drivets Smith					
113 06.2017 12.2018 E41,412.20 E9,234.4 144 05.2017 12.2018 E22,850.10 E9,278.6 115 02.2017 12.2018 E3,514.00 E9,244.0 116 04.2017 12.2018 E35,000.00 E31,776.7	7 E24,543.90 E25,507.16 N/A 9 E8,271.62 E8,271.62 N/A 16 E4,951.96 - 12,2018	00 - 00 54,951,95 14.	55 East Midlands Used Aud PCP Company - 55 East Midlands New Volkswagen PCP Sole Trader - 55 East Midlands Used Aud PCP Private Entity -		C1529467			
116 042017 12.2018 £15,000.00 £31,776.71 117 042017 12.2018 £9,331.36 £7,165.81 118 11.2017 12.2018 £13,815.27 £12,724.71	6 £4,951.55 - 12,2018 6 £1,432.66 - 12,2018 8 £11,417.94 £1,617.10 01,2019 £5,		% Scotland New Skoda PCP Private Entity -		- £15,284,67			
119 01.2016 01.2019 £22,450.00 £24,722.5 120 10.2017 01.2019 £64,376.37 £62,817.11	4 £21,946.85 £21,946.85 N/A 6 £55,650.14 £2,903.72 02.2019 £42,		% South East Used Volkowagen Hire Purchase Private Entity - % South East New Aud PCP Private Entity -		(£13,150.14)			
121 05.2017 01.2019 £12,082.00 £11,193.1- 122 11.2017 01.2019 £17,872.30 £17,574.9 123 12.2016 01.2019 £8.885.55 £7.567.9	11 £15,658.79 £583.48 02.2019 £12, 0 £6,449.72 £6,790.22 N/A	53.33 - £12,083.33 £3,575.46 20.0	% South-West New Volkswagen PCP Private Entity - North East New SEAT PCP Private Entity -		(13,575.46)			
124 05.2017 01.2019 £31,998.00 £28,442.80	3 £27,306.22 £27,306.22 N/A	0.0	% North West Used Volkswagen PCP Private Entity -					
125         08.2017         01.2019         £18.278.0         £18.278.	8 E37,000.11 £40,889.53 N/A 0 £76,500.10 £7,834.26 02.2019 £56, 0 £9,005.65 £9,7462 N/A 0 £15,665.84 £16,290.17 N/A	0.00 - £56,750.00 £19,750.10 21.6	Southwest Used Kas Hes Purchase Private Entry Southwest Assistance House Adult Per Physical Entry Land Control Now Volkswagen PRCP Private Entry Southwest Road Volkswagen PRCP Private Entry SouthWest Middlerick Load Volkswagen PRCP Private Entry SouthWest PRCP Private Entry SouthWest PRCP PRCP PRCP PRCP PRCP		(£19,750.10)			
128 (6,2017 01,2019 111,265.09 110,496.56 129 12,2017 01,2019 115,780.00 117,916.3 130 04,2018 01,2019 116,500.00 116,572.2	1 £15,398.80 £16,378.72 N/A	0.0	55 Scotland New Volkswagen PCP Private Entity - 55 South East Used And PCP Private Entity - 55 West Midlands Used Volkswagen PCP Private Entity -					
131 09.2017 01.2019 E32,599.74 E29,713.51 132 07.2017 01.2019 E15,210.00 E15,677.8 133 07.2017 01.2019 E45,386.66 E42,687.7	8 £27,782.25 £27,782.25 N/A 2 £13,503.93 £14,504.82 N/A	00						
134 01.2016 01.2019 £14,828.70 £15,058.13 125 11.2016 01.2019 £22,670.00 £18,709.0	3 £12,721.55 £13,902.36 N/A 1 £14,857.57 £16,417.98 N/A	0.0	% East Used Volkswagen Hire Purchase Private Entity -  South Fast Used Volkswagen Hire Purchase Private Entity -					
137 082017 012019 £34,269.43 £22,225.2	7 £18,836.25 £19,776.43 N/A 8 £118,007.74 £123,841.50 N/A		% Scotland Used Ford Hire Punchase Private Entity - % East New Volkswagen PCP Private Entity -					
137         08.2017         01.2019         E24.206.43         E22.226.27           138         12.2017         01.2019         E14.718.00         E14.200.31           139         01.2017         01.2019         E25.507.50         £23.606.11           140         04.2017         01.2019         £3.230.00         £9.233.00         £9.233.00           141         02.2017         01.2019         £12.644.60         £11.266.8         £11.266.8	6 £110,002.24 £123,841.50 N/A 22 £21,525.46 £21,525.46 N/A 11 £6,241.70 £6,852.80 N/A 07 £120.06 - 01,2019	0.0						
142 03.2017 01.2019 £15,694.72 £12,186.40	9 £1,745.90 - 01.2019	£1,745.90 11.1			- : : : : : : : : : : : : : : : : : : :			
144 08.2017 01.2019 E29,518.18 E25,486.11 146 09.2017 01.2019 E32,113.00 E48,703.81	3 £4,403.87 - 01.2019 3 £43,602.26 £45,042.50 N/A	- £150.00 £150.00 £4,253.87 10.0	% North East New Aud PCP Private Entity - % London New Aud PCP Private Entity -					
146 02.2017 01.2019 £146.386.00 £154.784.5 147 02.2017 01.2019 £8,937.00 £8,882.7 148 03.2018 01.2019 £30,850.00 £33,776.3	E £9,533.54 - 01,2019 0 £1,568.95 - 01,2019		% Scotland Used Bentley PCP Private Entity - % North West Used Aud Hire Punchase Private Entity -		£10,000.00			
	3 E5,431.51 E7,141.32 NA	0.0	% Scotland Used Volkswagen Hire Purchase Private Entity -					
151 12.2017 01.2019 £5,933.00 £7,717.21 152 04.2018 01.2019 £25,372.00 £25,747.21	E ES, GET AS E TOOS. 17 N/A 2 E24,585.91 £26,390.85 N/A 6 £15,446.65 £15,224.60 N/A H £10,610.84 £11,257.89 N/A	0.0						
153 05.2017 01.2019 £16,723.39 £17,551.70 154 08.2017 01.2019 £14,599.00 £12,524.8	6 £15,448.46 £16,224.80 N/A 4 £10,610.84 £11,257.80 N/A 0 £13,728.58 £13,728.58 N/A	0.0	% South-West New Aud PCP Private Entity - % South-West New Skods PCP Private Entity - % East-Middards Used Volkswapen Hire Purchase Private Entity -					
155 092016 012019 E8,134.38 E5,328.71	3 £4,344.50 - 02.2019 £3; 7 £28,352.28 £35,064.77 N/A	28.23 - £3,958.23 £386.17 4.1	% North West New Skods PCP Private Entity - % South East New Aud PCP Private Entity -		(036.17)			
159 05.2017 01.2019 E9,789.00 £9,788.40 159 11.2017 02.2019 £14,650.00 £14,972.0 160 07.2015 02.2019 £17.25.00 £44.110.0	3 £7,854.33 £8,212.80 NA 11 £12,473.05 £12,848.32 NA	00	55 South East Used Volkswagen Her Purchase Private Entity - 55 East Midands New SEAT PCP Private Entity - 56 Feet Middands I I laser Auril PCP Private Entity -					
161 10.2017 02.2019 E36,788.79 E36,754.30	8 £32,347.15 £33,569.80 N/A	0.0	% Yorkshire & Humberside Used Aud PCP Company -					
163 04.2016 02.2019 £25,026.43 £24,744.30	5 £21,970.71 £23,715.35 N/A	0.0	New State Attributerists New SEAT PCP Prests Entity  New South East Used SEAT Hers Purchase Prests Entity  New Aud PCP Prests Entity  New Aud PCP Prests Entity  New Aud PCP Prests Entity  New Aud New Aud PCP Prests Entity  New Aud New Aud New PCP Prests Entity  New Aud New Aud New Aud New PCP Prests Entity  New Aud New Aud New Aud New					
165 11.2017 02.2019 £41,456.00 £19,816.25 166 11.2017 02.2019 £8,550.00 £10,527.35 167 11.2017 02.2019 £14,780.00 £14,528.01	6 £1,502.57 - 02.2019				- £170.02 - £6,195.70			
169 12.2017 02.2019 £40,634.55 £39,345.51	II £22,101.79 £22,703.94 NA 9 £34,284.27 £37,268.30 NA	0.0	% Yorkshire & Humberside Used Volkswagen PCP Private Entity - % Yorkshire & Humberside New Aud PCP Private Entity -					
171 10,2016 02,2019 £16,810.00 £14,467.21 172 05,2017 02,2019 £18,275.00 £18,775.51	9 £13,043.56 £13,043.56 N/A 8 £15,571.20 £15,844.57 N/A	00	% South West New Aud PCP Private Entity - % North West Used Volkswagen PCP Private Entity -					
173 09.2017 02.2019 £12,785.00 £13,585.6 174 12.2017 02.2019 £30,814.52 £28,282.71	1 £10,896.40 £11,584.28 N/A	0.0	% North West Used Volkswagen Hire Purchase Private Entity -					
Grand Total £4,205,883.42 £4,047,597.11	9 £3,310,937.85 <u>£1.693.751.01</u> £1,071,2	4.06 £150.00 £1,071,354.06 £869,164.92		- (£7,702.58) (£15,124.03) (£14,939.88) - (£22,578.39) (£30,225	.30) (£90,318.38) (£45,704.78) (£73,316.45) (£175,109.74)			



### Specific Supplementary UK Information

Event Detailed Calculations			
Payment Date	25/01/2019	25/02/2019	25/03/201
Period Number	10	11	12
Aggregate Discounted Receivables Balance	£1,268,520,478.31	£1,270,424,714.18	£1,272,443,763.8
Charged-Off Amount in the Monthly Period			
Hostile Termination Disposals	£259,762.38	£320,366.66	£369,641.5
Hostile Termination Recoveries	(£182,050.92)	(£228,174.99)	(£255,707.33
Hostile Termination (Profit) / Losses	£77,711.46	£92,191.67	£113,934.2
Hostile Termination Monthly Recovery Rate	70.08%	71.22%	69.18%
Hostile Termination Cumulative Recovery Rate	67.55%	68.57%	68.71%
/oluntary Termination Disposals	£98,177.66	£99,343.28	£195,379.2
/oluntary Termination Recoveries	(£78,690.47)	(£73,903.25)	(£145,300.01
/oluntary Termination (Profit) / Losses	£19,487.19	£25,440.03	£50,079.2
Voluntary Termination Monthly Recovery Rate	80.15%	74.39%	74.37%
Voluntary Termination Cumulative Recovery Rate	78.56%	77.96%	77.169
PCP Return Disposals	£8,763.75	£10,190.59	
PCP Recoveries	(£8,700.00)	(£10,200.00)	
PCP Return (Profit) / Losses	£63.75	(£9.41)	
PCP Return Monthly Recovery Rate	99.27%	100.09%	0.009
PCP Return Cumulative Recovery Rate	99.27%	99.71%	99.719
Fotal Loss on Disposal of Assets	£97,262.40	£117,622.29	£164,013.4
Net write-off	£34,805.38	£40,136.23	£111,717.9
Gross Exposures	£401,509.17	£470,036.76	£676,888.8
Recoveries	(£269,441.39)	(£312,278.24)	(£401,157.34
Total Charged-Off Amount in the Monthly Period	£132,067.78	£157,758.52	£275,731.4
Dynamic net loss ratio (%)	0.0104%	0.0124%	0.0217%
Total Charged-Off Amount in the Monthly Period	£132,067.78	£157,758.52	£275,731.4
Cumulative Charged-Off Amount	£495,166.04	£652,924.56	£928,656.0
Aggregate Discounted Receivables Balance at Initial Cut-Off Date plus Additional Receivables	£1,517,807,519.99	£1,549,026,041.81	£1,583,957,686.9
Additional Receivables	£31,218,521.82	£34,931,645.16	£33,630,845.9
Cumulative Net Loss Ratio	0.0326%	0.0422%	0.05869

Pool Performance Event Data		<u> </u>		
Payment Date		25/01/2019	25/02/2019	25/03/201
Period Number		10	11	12
Aggregate Discounted Receivables Balance				
Early Settlements	HP New	£93,915.74	£162,039.41	£179,596.0
Early Settlements	HP Used	£847,671.26	£1,032,686.68	£954,264.9
Early Settlements	PCP New	£6,753,584.28	£8,394,294.55	£7,572,327.8
Early Settlements	PCP Used	£3,496,492,57	£5,305,229.65	£4.300.610.1
Early Settlements	Total	£11,191,663.85	£14,894,250.29	£13,006,799.0
Aggregate Discounted Receivables Balance				
Hostile terminations	HP New	-	-	
Hostile terminations	HP Used	£22,825.78	£110,128.61	£31,883.9
Hostile terminations	PCP New	£181.648.34	£569.755.97	£156.873.4
Hostile terminations	PCP Used	£58,460,88	£149.808.45	£130,699,3
Hostile terminations	Total	£262,935.00	£829,693.03	£319,456.7
Hostile Terminations Cumulative	Total	£2,190,170.20	£3,019,863.23	£3,339,320.0
Aggregate Discounted Receivables Balance				
Voluntary terminations	HP New	£9,834.91	-	
Voluntary terminations	HP Used		-	£16,752.6
Voluntary terminations	PCP New	£96,131.40	£55,917.10	£208,063.3
Voluntary terminations	PCP Used	£85,998.89	£38.640.95	£115.175.7
Voluntary terminations	Total	£191,965.20	£94,558.05	£339,991.7
Voluntary Terminations Cumulative	Total	£995,064.48	£1,089,622.53	£1,429,614.3
Value of Terminated Receivables excluding RV Events in the Monthly Period		£454,900.20	£924,251.08	£659,448.5
Recoveries on Terminated Receivables excluding RV Events in the Monthly Period		£208.816.36	£302.528.71	£345.153.5

Pool Concentration		
	Limit	28/02/2019
Used Vehicles as a percentage of Aggregate Discounted Receivables Balance	50%	31.69%
Non-VW Brand passenger cars and light commercial vehicles as a percentage of Aggregate Discounted Receivables Balance	10%	3.61%
Maximum Discounted Receivables Balance per Obligor	£500,000.00	£255,321.42

#### Regulatory Information

For information relating to Bank of England and ECB Eligiblilty, please contact VWFS AG website