Deal name:	**Driver Master Compartment 1**
Issuer:	Driver Master S.A., acting with respect to its Compartment 1 22-24 Boulevard Royal L-2449 Luxembourg Luxembourg phone: +35 602 491 fax: +35 645 9628 LEI: 529900F7YU37D8K1UE98
Originator of the receivables:	Volkswagen Bank GmbH
Seller of the receivables:	Volkswagen Bank GmbH
Servicer name:	Volkswagen Bank GmbH
Reporting entity:	Volkswagen Bank GmbH ABS Operations Gifhorner Str. 57 Letter Box: FH-FRAB 38112 Braunschweig Federal Republic of Germany
Contact:	phone: +49 531 212 87520 fax: +49 531 212 77540 e-mail: ABS_Driver@vwfs.com
Corporate service provider:	Circumference FS (Luxembourg) SA 52-54 avenue du X Septembre L-2550 Luxembourg Luxembourg e-mail: driverde@circumferencefs.lu phone: +352 2602 491 fax: +352 2645 9628

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Note: You can find the definitions of key terms in the Prospectus on our website or at European Datawarehouse.

Volkswagen Bank Driver Master Compartment 1

Reporting details

Deal overview			
Cut-Off-Date:	30.06.2015	Publication date:	19.08.2019 (18th of each month)
Scheduled date of Clean-Up-Call:	n.a.	Payment date:	27.08.2019 (25th of each month)
Final maturity date:	25.05.2028	Reporting date:	19.08.2019
Issue date:	27.07.2015	Asset collection period:	from 01.07.2019 until 31.07.2019
Period no.:	49	Interest accrual period:	from 25.07.2019 until 27.08.2019
Reporting frequency:	monthly	Note payment period:	from 25.07.2019 until 27.08.2019
Next payment date:	25.09.2019	Days accrued:	33

Type of car at pool cut	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage outstanding discounted balance
New cars	19.226	36,45%	308.899.668,64 €	41,19%
Used cars	28.926	54,84%	374.405.399,23 €	49,92%
Demonstration cars	4.593	8,71%	66.721.230,74 €	8,90%
Total	**52.745**	**100,00%**	**750.026.298,61 €**	**100,00%**

Type of product at pool cut	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage outstanding discounted balance
AutoCredit	43.781	83,01%	664.845.930,96 €	88,64%
ClassicCredit	8.964	16,99%	85.180.367,65 €	11,36%
Total	**52.745**	**100,00%**	**750.026.298,61 €**	**100,00%**

Parties overview

Function	Name of party			
Lead Manager	**Commerzbank AG**			
	Kaiserstraße 16 (Kaiserplatz) 60311 Frankfurt am Main Germany e-mail: manuel.alvarez@commerzbank.com			
Paying agent/Calculation agent/ Interest determination agent	**The Bank of New York Mellon**			
	One Canada Square London E14 5AL United Kingdom e-mail: luke.ashby@bnymellon.com			
Account bank	**The Bank of New York Mellon**			
	MesseTurm Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main			
Servicer	**Volkswagen Bank GmbH**			
	Gifhorner Str. 57 38112 Braunschweig Germany email: absoperations@vwfs.com fax + 49 (0) 531 212 77540 tel.: +49 (0) 531 212 87520			
Swap counterparties	**Banco Santander S.A.**	**Crédit Agricole Corporate and Investment Bank**	**Skandinaviska Enskilda Banken AB (publ)**	
	Ciudad Grupo Santander - Edificio Dehesa, planta 1 Avda. Cantabria s/n - 28660 Boadilla del Monte, Madrid Spain Attention: Swaps Administration Telephone: +34 912 89 23 58 Fax: +34 912 57 04 66	12, place des Etats-Unis CS 70052 92547 Montrouge Cedex France Attn.: Carole D'Haeyere / Daniel Piantoni Fax: +33 1 41 89 64 79 / + 33 1 41 89 29 86	SE-106 40 Stockholm Sweden Attention: Collateral Management Unit Telephone: +46 8 763 8888 (direct) +46 8 763 8000 (Switch board) Fax: +46 8 678 2723 (direct) Email: mbcmu2@seb.se	
Rating agencies	**DBRS Ratings Limited**	**Moody's Rating Agency**	**Fitch Ratings Limited**	
	Attn: Structured Finance Surveillance Department 20 Fenchurch Street 31st Floor London EC3M 3BY United Kingdom Tel.: +44 20 7855 6692 Email: EU.ABS.Surveillance@dbrs.com	Attn.: Monitoring An der Welle 5 60322 Frankfurt am Main Germany email: monitor.abs@moodys.com	Attn.: Structured Finance Surveillance 4th Floor, 101 Finsbury Pavement London EC2A 1RS United Kingdom e-mail: abssurveillance@fitchratings.com fax: +44 (20) 7417 6262	
Security trustee/Process agent	**Wilmington Trust SP Services (Frankfurt) GmbH**			
	Steinweg 3-5 D-60313 Frankfurt am Main Germany Fax +49 (0) 69 2992 5387 e-mail: fradirectors@wilmingtontrust.com			
Data protection trustee	**Circumference FS (Netherlands) B.V.**			
	Barbara Strozzilaan 101 1083 HN, Amsterdam The Netherlands			
Corporate services provider	**Circumference FS (Luxembourg) SA**			
	Wilmington Trust SP Services (Frankfurt) GmbH			

Transaction events I

Clean-up-call

Clean-Up-Call condition	
Percentage of current outstanding discounted portfolio	**32,98%**
Min. Percentage of outstanding discounted portfolio	**10,00%**

*N.B. This percentage may become greater 100% whenever the current total outstanding discounted balance is larger than the Initial discounted balance as of initial Cut-Off-Date.

Fulfilled when the aggregate discounted Balance is less than 10% of the Initial discounted balance as of initial Cut-Off date provided that all payment obligations under the Compartment 1 notes will be thereby fulfilled.

Repurchase of receivables	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Re-Purchase price
Previous periods	947	5,41%	9.896.295,54 €	3,96%	9.896.295,54 €
Current period	0	0,00%	0,00 €	0,00%	0,00 €
Total	**947**	5,41%	**9.896.295,54 €**	**3,96%**	**9.896.295,54 €**

If a repurchase of receivables occurred, it would only result from non-eligibility as of the respective Cut-Off-Date (which has been discovered at a later stage).

STS-Compliance

STS-Compliance	
The transaction has been structured to comply with the requirements for simple, transparent and standardised securitisations transactionsactions as set out in Articles 20, 21 and 22 of the Securitisation Regulations and has been verified as such by STS Verification International GmbH. The transaction is listed on ESMA's STS-Register.*	***Yes***

**https://www.esma.europa.eu/policy-activities/securitisation/simple-transparent-and-standardised-sts-securitisation*

Transaction party replacements

Capacity of transaction party	Date of replacement	Reason for replacement	Replaced party	Replaced by
Swap Counterparty Series A 2015-1	25.06.2018	Renewal 2018	Banco Santander S.A.	SEB
Swap Counterparty Series A 2015-2	26.06.2017	Renewal 2017	DZ Bank	Crédit Agricole
Swap Counterparty Series A 2015-3	25.06.2019	Renewal 2019	ING Bank	SEB
Swap Counterparty Series A 2015-4	25.06.2018	Renewal 2018	Crédit Agricole	SEB
Swap Counterparty Series A 2015-5	25.06.2018	Renewal 2018	Banco Santander S.A.	SEB
Swap Counterparty Series A 2015-6	25.06.2018	Renewal 2018	Banco Santander S.A.	SEB
Swap Counterparty Series A 2015-7	25.06.2018	Renewal 2018	SEB	SEB
Swap Counterparty Series A 2015-8	25.06.2019	Renewal 2019	ING Bank	SEB
Swap Counterparty Series A 2015-9	25.06.2018	Renewal 2018	SEB	SEB
Swap Counterparty Series B 2015-1	26.06.2017	Renewal 2017	Crédit Agricole	Banco Santander S.A.
Swap Counterparty Series B 2015-2	25.06.2019	Renewal 2019	ING Bank	SEB
Swap Counterparty Series B 2015-3	25.06.2019	Renewal 2019	ING Bank	SEB

Transaction events II

Revolving period	
Series revolving period expiration date of the last outstanding series of compartment 1 notes	25.06.2020
Date of occurance of an early amortisation event	-
Revolving period end	25.06.2020

Accumulation account balance	25.06.2019	25.07.2019	27.08.2019
Amounts not invested for the purchase of additional assets	11.003.711,69 €	0,00 €	0,00 €
Percentage not invested for the purchase of additional assets	4,60%	0,00%	0,00%

Dynamic net loss ratio	Ratio	> 0,4%	≥ 1,0%	≥ 2,0%	≥ 2,8%
31.05.2019	0,02544%	No	No	No	No
30.06.2019	0,02343%	No	No	No	No
31.07.2019	0,02083%	No	No	No	No

12-Month Average Dynamic Net Loss Ratio	Ratio
31.05.2019	-
30.06.2019	0,03672%
31.07.2019	0,03656%

Discounted balance as of the previous period	250.321.082,15 €
Discounted balance of all initial and additional assets	2.395.717.658,42 €
Weighted average seasoning	21
Late delinqency ratio	0,56983%

Enforcement event	No

Credit enhancement increase condition		not in effect
a) the dynamic net loss ratio for three consecutive payment dates exceeds and	-	-
(i) if weighted average seasoning is less or equal than 12 months	0,40%	No
(ii) if weighted average seasoning is between 12 (excl.) - 24 (incl.) months	1,00%	No
(iii) if weighted average seasoning is between 24 (excl.) - 36 (incl.) months	2,00%	No
(iv) if weighted average seasoning is > 36 months	2,80%	No
b) the 12-Month Average Dynamic Net Loss Ratio exceeds 0.25 per cent	0,25%	No
c) the Late Delinquency Ratio exceeds 1.75 per cent. on any Payment Date on or before 25 May 2016 or 3 per cent. for any Payment Date thereafter	-	No
d) the occurence of a servicer replacement event	-	No
e) the occurence of an insolvency event with respect to VWB	-	No
f) the amount credited to the Cash Collateral Account is less than the Specified General Cash Collateral Account Balance	-	No

Early amortisation event	not in effect
(a) Occurence of a foreclosure event	No
(b) the amount deposited in the Accumulation Account on two consecutive Payment Dates exceeds 15.00 per cent. of the Aggregate Discounted Receivables Balance	No
(c) the Credit Enhancement Increase Condition is in effect	No
(d) On any Payment Date, the Class A Actual Overcollateralisation Percentage is determined as being lower than 9.60 per cent, or the Class B Actual Overcollateralisation Percentage is determined as being lower than 5.40 per cent	No
(e) VW Bank ceases to be an Affiliate of Volkswagen AG or any successor thereto	No
(f) failure of VW Bank to pay when due the Settlement Amount pursuant to Clause 10.2 (Early Settlement, Clean-up Call, Term Takeout) of the Initial Receivables Purchase Agreement	No
(g) failure of the Issuer to enter into a replacement Swap Agreement within 30 calendar days, following the termination of a Swap Agreement or the respective Swap Counterparty fails to post collateral, in each case within the time period specified in the applicable Swap Agreement, (each as provided for in Clause 21 (Distribution Account; Swap Provisions) of the Trust Agreement or to take any other measure which does not result in a downgrade of the Notes	No

Transaction events III

Account bank	Moody's			DBRS			Fitch		
BNY Mellon	Long term	Short term	Outlook	COR	nor COR	Outlook	Long term	Short term	Outlook
Current rating*	A1	P-1	stable	AA (low)	R-1 (middle)	positive	AA-	F1+	stable
Minimum required rating (Monthly Remittance Condition)	A2	P-1		A (high)	A		A	F1	

If the account bank ceases to have the account bank required rating it shall, at its own cost,
(i) transfer the accounts to an eligible collateral bank, or
(ii) provide a guarantee from an eligible guarantor, or
(iii) take any other action in order to maintain the rating of the notes.
If none of the measures is taken within a given timespan, the issuer may enter into new banking arrangements at its own initiative with another account bank.

Required rating: *fulfilled*

Swap counterparty	Moody's			DBRS			Fitch		
Banco Santander S.A.	Long term	Short term	Outlook	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	A2	P-1	stable	A (high)	R-1 (middle)	stable	A-	F2	stable
Minimum required rating (Monthly Remittance Condition) (i) or	A3			A			A	F1	
Conditions (ii)	Baa1			BBB			BBB-	F3	

If the swap bank falls below the above mentioned minimum rating (Level I) it shall provide eligible credit support by means of cash or certain types of prime debt obligations

If the swap bank ceases to have the even lower rating as an eligible swap counterparty (Level II) it shall, at its own cost,
(i) transfer all rights and obligations under the swap agreement to another eligible swap partner or
(ii) provide a guarantee from an eligible guarantor.

Required rating: *fulfilled*

Swap counterparty	Moody's			DBRS			Fitch		
Crédit Agricole Corporate and Investment Bank	Long term	Short term	Outlook	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	A1	P-1	positive	AA (low)	R-1 (middle)	stable	A+	F1	stable
Minimum required rating (Monthly Remittance Condition)	A3			A			A	F1	
Minimum Required rating (if no short term rating available)	Baa1			BBB			BBB-	F3	

If the swap bank falls below the above mentioned minimum rating (Level I) it shall provide eligible credit support by means of cash or certain types of prime debt obligations

If the swap bank ceases to have the even lower rating as an eligible swap counterparty (Level II) it shall, at its own cost,
(i) transfer all rights and obligations under the swap agreement to another eligible swap partner or
(ii) provide a guarantee from an eligible guarantor.

Required rating: *fulfilled*

Swap counterparty	Moody's			DBRS			Fitch		
Skandinaviska Enskilda Banken AB (publ)	Long term	Short term	Outlook	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	Aa2	P-1	stable	A (high)	R-1 (middle)	stable	AA-	F1+	stable
Minimum required rating (Monthly Remittance Condition)	A3			A			A	F1	
Minimum Required rating (if no short term rating available)	Baa1			BBB			BBB-	F3	

If the swap bank falls below the above mentioned minimum rating (Level I) it shall provide eligible credit support by means of cash or certain types of prime debt obligations

If the swap bank ceases to have the even lower rating as an eligible swap counterparty (Level II) it shall, at its own cost,
(i) transfer all rights and obligations under the swap agreement to another eligible swap partner or
(ii) provide a guarantee from an eligible guarantor.

Required rating: *fulfilled*

Servicer	Moody's			DBRS			Fitch**		
Volkswagen Bank GmbH	Long term	Short term	Outlook	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	A1	P-1	stable	n.a.	n.a.	n.a.	BBB+	F1	stable
Minimum required rating (Monthly Remittance Condition)	Baa1	P-2		BBB (high)	R-2		BBB	F2	
Minimum Required rating (if no short term rating available)	A3								

Required rating: *fulfilled*

Lead Bank	Moody's			DBRS			Fitch		
Commerzbank AG	Long term	Short term	Outlook	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	A1	P-1	stable	n.a.	n.a.	n.a.	BBB+	F2	stable

Security Trustee	Moody's			DBRS			Fitch		
Wilmington Trust SP Services (Frankfurt) GmbH	Long term	Short term	Outlook	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	Aa3	P-1	n.a.	n.a.	n.a.	n.a.	A+	F1	n.a.

Data Protection Trustee	Moody's			DBRS			Fitch		
Circumference FS (Netherlands) B.V.	Long term	Short term	Outlook	Long term	Short term	Outlook	Long term	Short term	Outlook
Current rating*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

*Ratings last updated on 01/08/2019

**Rating of Volkswagen AG is required

Information regarding the notes I

	Class A Notes									Class B Notes		
Rating at issue date	**Series A 2015-1**	**Series A 2015-2**	**Series A 2015-3**	**Series A 2015-4**	**Series A 2015-5**	**Series A 2015-6**	**Series A 2015-7**	**Series A 2015-8**	**Series A 2015-9**	**Series B 2015-1**	**Series B 2015-2**	**Series B 2015-3**
Fitch	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	A+ sf	A+ sf	A+ sf
DBRS	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	A(high) (sf)	A(high) (sf)	A(high) (sf)
Moody's	Aaa(sf)	Aaa(sf)	Aaa(sf)	Aaa(sf)	Aaa(sf)	Aaa(sf)	Aaa(sf)	Aaa(sf)	Aaa(sf)	Aa3 (sf)	Aa3 (sf)	Aa3 (sf)
Current rating												
Fitch	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	AAA sf	A+ sf	A+ sf	A+ sf
DBRS	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	AAA(sf)	A(high) (sf)	A(high) (sf)	A(high) (sf)
Moody's	Aaa (sf)	Aaa (sf)	Aaa (sf)	Aaa (sf)	Aaa (sf)	Aaa (sf)	Aaa (sf)	Aaa (sf)	Aaa (sf)	A1 (sf)	A1 (sf)	A1 (sf)
Information on notes												
ISIN	XS1253866443	XS1253866526	XS1253866872	XS1253867094	XS1253868225	XS1253868811	XS1253871955	XS1253873225	XS1253874462	XS1253880949	XS1253881160	XS1253881327
Common code	125386644	125386652	125386687	125386709	125386822	125386881	125387195	125387322	125387446	125388094	125388116	125388132
Original face value	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Spread / Margin	0,2500%	0,2500%	0,2500%	0,2500%	0,2500%	0,2500%	0,2500%	0,2500%	0,2500%	0,6000%	0,7000%	0,7000%
Current coupon	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%	0,1930%	0,2930%	0,2930%

Information on notes	**Class A-Series**	**Class B-Series**
Final maturity date	Mai 2028	Mai 2028
Fixed/Floating	Floating	Floating
Day count convention	actual/360	actual/360
Index rate	-0,4070%	-0,4070%

Information regarding the notes II

Monthly period:	07.2019
Payment date:	27.08.2019
Interest accrual period (from/until):	25.07.2019 until 27.08.2019
Days accrued:	33
Index rate:	1-Month Euribor
Base interest rate:	-0,4070%
Day count convention:	actual/360

		Class A Notes										Class B Notes			
Interest payments	**Total Class A and B**	**Series A 2015-1**	**Series A 2015-2**	**Series A 2015-3**	**Series A 2015-4**	**Series A 2015-5**	**Series A 2015-6**	**Series A 2015-7**	**Series A 2015-8**	**Series A 2015-9**	**Total Class A**	**Series B 2015-1**	**Series B 2015-2**	**Series B 2015-3**	**Total Class B**
Total interest amount of the reporting period	**2.732,28 €**	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**0,00 €**	180,74 €	510,31 €	2.041,23 €	**2.732,28 €**
Paid interest	**2.732,28 €**	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**0,00 €**	180,74 €	510,31 €	2.041,23 €	**2.732,28 €**
Unpaid Interest															
Unpaid interest of the reporting period	**0,00 €**	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**0,00 €**	0,00 €	0,00 €	0,00 €	**0,00 €**
Cumulative unpaid interest	**0,00 €**	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**0,00 €**	0,00 €	0,00 €	0,00 €	**0,00 €**
Note balance															
Note balance as of the beginning of the period	**227.008.168,15 €**	**43.300.000,00 €**	**2.386.543,26 €**	**16.200.000,00 €**	**43.100.000,00 €**	**19.800.000,00 €**	**19.800.000,00 €**	**19.800.000,00 €**	**19.800.000,00 €**	**32.300.000,00 €**	**216.486.543,26 €**	**1.021.624,89 €**	**1.900.000,00 €**	**7.600.000,00 €**	**10.521.624,89 €**
Additional issue amount	**0,00 €**	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**0,00 €**	0,00 €	0,00 €	0,00 €	**0,00 €**
Redemption amount due to amortizing series	**294.664,09 €**	0,00 €	265.935,82 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**265.935,82 €**	28.728,27 €	0,00 €	0,00 €	**28.728,27 €**
Term take out redemption	**0,00 €**	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**0,00 €**	0,00 €	0,00 €	0,00 €	**0,00 €**
Class balance as of the end of the period	**226.713.504,11 €**	**43.300.000,00 €**	**2.120.607,48 €**	**16.200.000,00 €**	**43.100.000,00 €**	**19.800.000,00 €**	**19.800.000,00 €**	**19.800.000,00 €**	**19.800.000,00 €**	**32.300.000,00 €**	**216.220.607,48 €**	**992.896,63 €**	**1.900.000,00 €**	**7.600.000,00 €**	**10.492.896,63 €**
Payments to Investors per note															
Interest	-	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**0,00 €**	17,69 €	26,86 €	26,86 €	**0,00 €**
Principal repayment by note	-	0,00 €	265.935,78 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	**265.935,78 €**	28.728,26 €	0,00 €	0,00 €	**28.728,26 €**
Total	**-**	**0,00 €**	**265.935,78 €**	**0,00 €**	**0,00 €**	**0,00 €**	**0,00 €**	**0,00 €**	**0,00 €**	**0,00 €**	**265.935,78 €**	**28.745,95 €**	**26,86 €**	**26,86 €**	**28.728,26 €**
Notes															
Number of notes as of the beginning of the period	**2.304**	**433**	**57**	**162**	**431**	**198**	**198**	**198**	**198**	**323**	**2.198**	11	19	76	**106**
Increase of outstanding notes from tap-up	0	0	0	0	0	0	0	0	0	0	**0**	0	0	0	**0**
Reduction of outstanding notes from term take out	0	0	0	0	0	0	0	0	0	0	**0**	0	0	0	**0**
Number of notes as of the end of the period	**2.304**	**433**	**57**	**162**	**431**	**198**	**198**	**198**	**198**	**323**	**2.198**	**11**	**19**	**76**	**106**
Face value per note	-	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	**100.000**	100.000	100.000	100.000	**100.000**
Balance per note	-	100.000,00	37.203,64	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	**98.372**	90.263	100.000	100.000	**98.990**
Note factor	**-**	**1,000000**	**0,372036**	**1,000000**	**1,000000**	**1,000000**	**1,000000**	**1,000000**	**1,000000**	**1,000000**	**0,983715**	**0,902633**	**1,000000**	**1,000000**	**0,989896**
Overcollateralisation															
Current OC amount		6.721.054,17 €	329.162,07 €	2.514.574,54 €	6.690.010,04 €	3.073.368,88 €	3.073.368,88 €	3.073.368,88 €	3.073.368,88 €	5.013.627,01 €	**33.561.903,34 €**	2.182.918,56 €	4.177.217,63 €	16.708.870,53 €	**23.069.006,72 €**
Current OC percentage		13,4365%	13,4365%	13,4365%	13,4365%	13,4365%	13,4365%	13,4365%	13,4365%	13,4365%	**13,4365%**	9,2356%	9,2356%	9,2356%	**9,2356%**
Target OC percentage (revolving period/ amortising period)		13,5% / 16,5%	13,5% / 16,5%	13,5% / 16,5%	13,5% / 16,5%	13,5% / 16,5%	13,5% / 16,5%	13,5% / 16,5%	13,5% / 16,5%	13,5% / 16,5%	**13,5% / 16,5%**	9% / 10,5%	9% / 10,5%	9% / 10,5%	**9% / 10,5%**

Subordinated loan	
Balance as of the beginning of the period	**9.759.261,36 €**
Balance increase from tap up	0,00 €
Redemption payments from term take out	0,00 €
Regular redemption from waterfall	210.496,13 €
Redemption from cash collateral account	0,00 €
Capitalization of interest	0,00 €
Balance as of the end of the period	**9.548.765,23 €**
Current OC amount (before TU / TTO)	13.317.887,54 €
Current OC percentage (before TU / TTO)	5,3318%
Current OC amount (after TU / TTO)	13.710.166,17 €
Current OC percentage (after TU / TTO)	5,4847%

Cash collateral account (CCA)

Cash collateral account (CCA)		in percentage of Class A Note and Class B Note
Initial balance at poolcut	**8.496.000,00 €**	**1,20%**
Targeted balance (floor)	**6.956.739,53 €**	
Thereof general cash reserve	6.956.739,53 €	
Thereof german trade tax risk reserve	0,00 €	
Balance as of the beginning of the period	**6.956.739,53 €**	**3,06%**
General payment from CCA	0,00 €	
General payment to CCA	0,00 €	
Loan administration fee risk reserve reclaimed from Cash collateral account on 26/06/2017*	0,00 €	
Payment from CCA due to TTO	0,00 €	0,00%
Payment to CCA due to tap-up	0,00 €	0,00%
Balance as of the end of the period	**6.956.739,53 €**	**3,07%**
Accrued interest	**0,00 €**	**0,00%**
Specified general CCA balance	**6.956.739,53 €**	
General cash reserve in percent of total current note balance	**3,07%**	
Maximum discounted receivables balance	**1.159.456.588,50 €**	
Cash Collateral account floor in percentage	**0,60%**	
Minimum specified general cash collateral	**6.956.739,53 €**	

*Due to FitchRatings' requirements, the loan administration fee was transferred to the cash

Swap fixing / Waterfall

Amortising interest rate swap	Class A	Class B
Underlying principal for reporting period	216.486.543,26 €	10.521.624,89 €
Fix interest rate	0,0300%	0,4000%
Floating interest rate	0,0000%	0,1930%
Net swap payments / receipts	5.630,93 €	-175,08 €

Available distribution amount calculation	Payment to waterfall position	Remaining amount
1) Receivables collections amount	10.724.566,35 €	10.724.566,35 €
2) Accumulation account interest	0,00 €	10.724.566,35 €
3) Net swap receipts	334,88 €	10.724.901,23 €
4) Payments from the cash collateral account as provided for in clause 23.2 of the trust agreement	0,00 €	10.724.901,23 €
5) In case of an early amortisation event or after termination the revolving period, transfers from the accumulation account to the distribution account pursuant to clause 23.4 of the trust agreement	0,00 €	10.724.901,23 €
6) Buffer release amount	-496.332,93 €	10.228.568,30 €
Purchase price amount (plus collections from repurchased contracts)	0,00 €	10.228.568,30 €
Remaining amount from previous period	0,17 €	10.228.568,47 €

Waterfall	Payment to waterfall position	Remaining amount
Available distribution amount	-	10.228.568,47 €
1) Taxes	0,00 €	10.228.568,47 €
2) Payment to security trustee	0,00 €	10.228.568,47 €
2.1) Payment to security trustee	0,00 €	10.228.568,47 €
2.2) Payment to succesor of security trustee	0,00 €	10.228.568,47 €
3) Payment in respect of servicer fee	-208.600,90 €	10.019.967,57 €
4) Payment in respect of fees I	-12.265,93 €	10.007.701,64 €
4.i) Payment to the corporate service provider	0,00 €	10.007.701,64 €
4. ii) Payment to the data protection trustee	0,00 €	10.007.701,64 €
4.iii) Payment to rating agencies	-12.000,00 €	9.995.701,64 €
4.iv) Payment to process agent and the english process agent	-265,93 €	10.019.701,64 €
5) Payment in respect of fees II	-42,50 €	10.007.659,14 €
5.i) Payment to directors of the issuer	0,00 €	10.019.701,64 €
5.ii) Payment to issuer in respect of other administration costs and expenses	0,00 €	10.019.701,64 €
5.ii) Payment in respect of listing of the notes	-42,50 €	10.019.659,14 €
5.ii) Payment in respect of admission to trading	0,00 €	10.019.659,14 €
5.ii) Payment in respect of auditors' fees	0,00 €	10.019.659,14 €
5.ii) Tax filing fees	0,00 €	10.019.659,14 €
5.ii) Annual return or excempt company status fees	0,00 €	10.019.659,14 €
6) Payment to account bank, cash administrator, principal paying agent, interest determination agent, calculation agent and registrar	-10.213,31 €	9.997.445,83 €
7) Equal rank swap payments - Series A and B	-5.790,73 €	9.991.655,10 €
- Net swap payments on series A 2015-1	-1.082,50 €	9.996.363,33 €
- Net swap payments on series A 2015-2	-278,43 €	9.996.084,90 €
- Net swap payments on series A 2015-3	-405,00 €	9.995.679,90 €
- Net swap payments on series A 2015-4	-1.077,50 €	9.994.602,40 €
- Net swap payments on series A 2015-5	-495,00 €	9.994.107,40 €
- Net swap payments on series A 2015-6	-495,00 €	9.993.612,40 €
- Net swap payments on series A 2015-7	-495,00 €	9.993.117,40 €
- Net swap payments on series A 2015-8	-495,00 €	9.992.622,40 €
- Net swap payments on series A 2015-9	-807,50 €	9.991.814,90 €
- Net swap payments on series B 2015-1	-159,80 €	9.991.655,10 €
- Net swap payments on series B 2015-2	0,00 €	9.991.655,10 €
- Net swap payments on series B 2015-3	0,00 €	9.991.655,10 €
8) Interest payment class A	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-1	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-2	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-3	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-4	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-5	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-6	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-7	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-8	0,00 €	9.991.655,10 €
(a) Accrued interest & (b) interest shortfalls on series A 2015-9	0,00 €	9.991.655,10 €
9) Interest payment class B	-2.732,28 €	9.988.922,82 €
(a) Accrued interest & (b) interest shortfalls on series B 2015-1	-180,74 €	9.991.474,36 €
(a) Accrued interest & (b) interest shortfalls on series B 2015-2	-510,31 €	9.990.964,05 €
(a) Accrued interest & (b) interest shortfalls on series B 2015-3	-2.041,23 €	9.988.922,82 €
10) Payment to cash collateral account	0,00 €	9.988.922,82 €
11) Redemption amount class A	-265.935,78 €	9.722.987,04 €
(a) Redemption on series A 2015-1	0,00 €	9.722.987,04 €
(a) Redemption on series A 2015-2	-265.935,78 €	9.457.051,26 €
(a) Redemption on series A 2015-3	0,00 €	9.457.051,26 €
(a) Redemption on series A 2015-4	0,00 €	9.457.051,26 €
(a) Redemption on series A 2015-5	0,00 €	9.457.051,26 €
(a) Redemption on series A 2015-6	0,00 €	9.457.051,26 €
(a) Redemption on series A 2015-7	0,00 €	9.457.051,26 €
(a) Redemption on series A 2015-8	0,00 €	9.457.051,26 €
(a) Redemption on series A 2015-9	0,00 €	9.457.051,26 €
Remaining rounding amount from current period class A	-0,04 €	9.722.987,00 €
Class A accumulation amount	-9.474.879,23 €	**248.107,77 €**
12) Redemption amount class B	-28.728,26 €	219.379,51 €
(a) Redemption on series B 2015-1	-28.728,26 €	219.379,51 €
(a) Redemption on series B 2015-2	0,00 €	219.379,51 €
(a) Redemption on series B 2015-3	0,00 €	219.379,51 €
Remaining rounding amount from current period class B	-0,01 €	219.379,50 €
Class B accumulation amount	0,00 €	219.379,50 €
13) Payments to swap counterparties, not subsumed under item seventh	0,00 €	219.379,50 €
14) Accrued and unpaid interest on the subordinated loan	-17.025,55 €	202.353,95 €
14.1) Interest subordinated loan	-8.883,37 €	210.496,13 €
14.2) Unpaid interest subordinated loan	-8.142,18 €	202.353,95 €
15) Redemption subordinated loan	-202.353,95 €	0,00 €
16) Final success fee	0,00 €	0,00 €

Distribution of cash collateral account surplus	Payment to waterfall position	Remaining amount
Payment from CCA - Payment to subordinated lender	0,00 €	0,00 €
Payment in respect of regular interest to subordinated lender	0,00 €	0,00 €
Payment in respect of interest shortfalls to subordinated lender	0,00 €	0,00 €
Payment in respect of regular redemption to subordinated lender	0,00 €	0,00 €
Final success fee	0,00 €	0,00 €

Payments due to term take out - not part of the waterfall	Payment	Remaining amount
Purchase price from term take out	0,00 €	0,00 €
Redemption class A	0,00 €	0,00 €
Redemption class B	0,00 €	0,00 €
Redemption subordinated loan	0,00 €	0,00 €

Retention of net economic interest

Retention amount at poolcut

Type of asset	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of discounted balance
Portfolio sold to SPV	52.745	92,57%	808.753.371,51 €	93,00%
Retention of VW Bank	4.233	7,43%	60.887.764,50 €	7,00%
Total	**56.978**	**100,00%**	**869.641.136,01 €**	**100,00%**

Retention amount at end of reporting period

Type of asset	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of discounted balance
Portfolio sold to SPV	18.026	91,02%	265.423.736,32 €	92,05%
Retention of VW Bank	1.778	8,98%	22.929.010,42 €	7,95%
Total	**19.804**	**100,00%**	**288.352.746,74 €**	**100,00%**

In its capacity as originator and original lender, Volkswagen Bank GmbH complies with the retention requirements of a material net economic interest in accordance with with article 405 Abs. 1 c CRR or if applicable Article 6 (3) (c) Securitisation Regulation and in each case the corresponding delegated regulation 625/2014 article 10.

By adhering to option c) of the direction, Volkwagen Bank GmbH will keep the exposures designated for retention on its balance sheet on an ongoing basis.

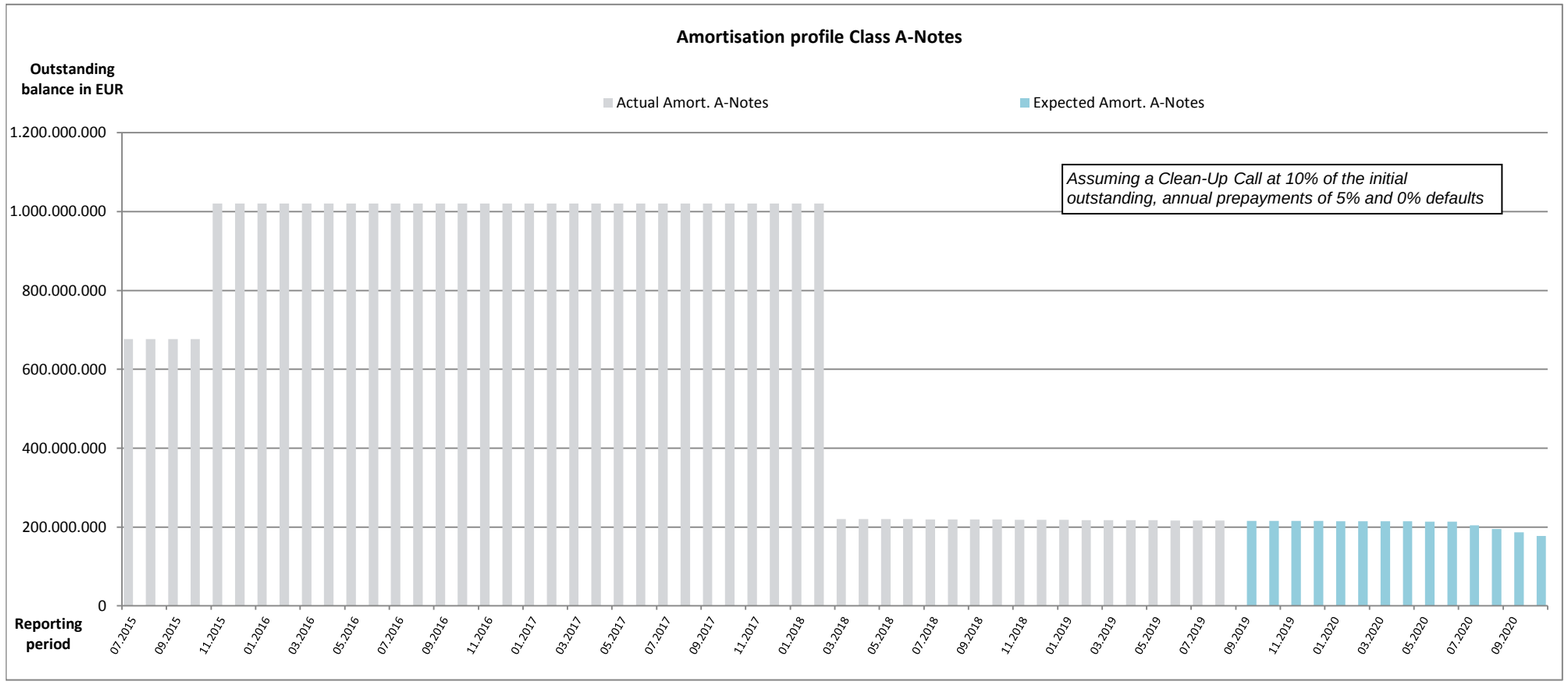
The latest end of month level of retention will be published on a monthly basis within the investor report.

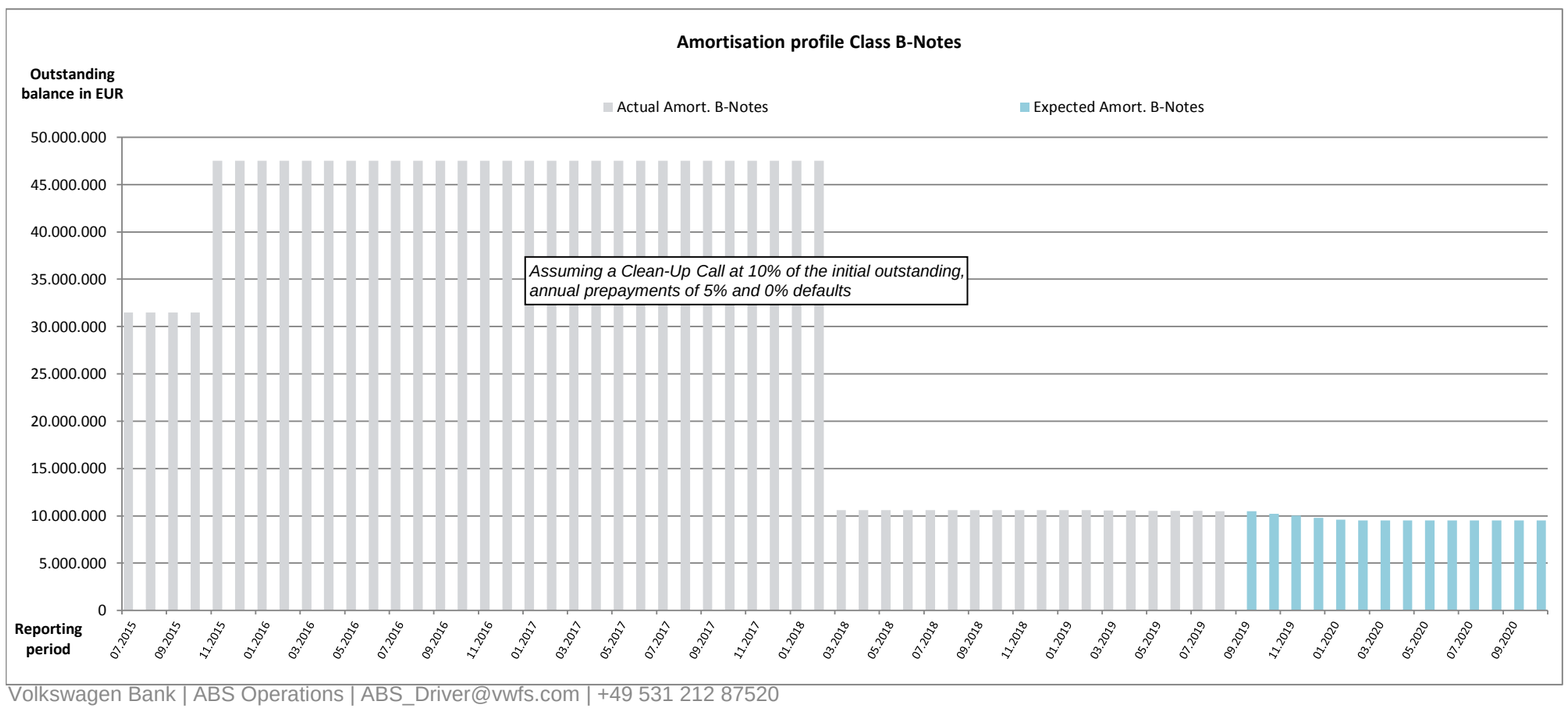
Amortisation profile I

Note class	Class A		Class B	
WAL	At closing: 2,60 yrs	Currently: 1,87 yrs	At closing: 3,29 yrs	Currently: 2,16 yrs
Payment date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
27.07.2015	676.500.000,00 €	-	31.500.000,00 €	-
25.08.2015	676.500.000,00 €	-	31.500.000,00 €	-
25.09.2015	676.500.000,00 €	-	31.500.000,00 €	-
25.10.2015	676.500.000,00 €	-	31.500.000,00 €	-
25.11.2015	1.020.100.000,00 €	-	47.500.000,00 €	-
25.12.2015	1.020.100.000,00 €	-	47.500.000,00 €	-
25.01.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.02.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.03.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.04.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.05.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.06.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.07.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.08.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.09.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.10.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.11.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.12.2016	1.020.100.000,00 €	-	47.500.000,00 €	-
25.01.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.02.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.03.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.04.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.05.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.06.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.07.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.08.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.09.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.10.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.11.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.12.2017	1.020.100.000,00 €	-	47.500.000,00 €	-
25.01.2018	1.020.100.000,00 €	-	47.500.000,00 €	-
25.02.2018	1.020.100.000,00 €	-	47.500.000,00 €	-
25.03.2018	219.800.000,00 €	-	10.600.000,00 €	-
25.04.2018	219.800.000,00 €	-	10.600.000,00 €	-
25.05.2018	219.800.000,00 €	-	10.600.000,00 €	-
25.06.2018	219.800.000,00 €	-	10.600.000,00 €	-
25.07.2018	219.541.756,37 €	-	10.600.000,00 €	-
25.08.2018	219.275.393,09 €	-	10.600.000,00 €	-
25.09.2018	219.021.537,89 €	-	10.600.000,00 €	-
25.10.2018	218.778.677,42 €	-	10.600.000,00 €	-
25.11.2018	218.535.636,83 €	-	10.600.000,00 €	-
25.12.2018	218.285.093,33 €	-	10.600.000,00 €	-
25.01.2019	218.068.318,91 €	-	10.600.000,00 €	-
25.02.2019	217.823.440,07 €	-	10.590.265,22 €	-
25.03.2019	217.567.280,36 €	-	10.581.548,60 €	-
25.04.2019	217.293.332,09 €	-	10.563.701,87 €	-
25.05.2019	217.012.704,56 €	-	10.545.077,22 €	-
25.06.2019	216.706.199,60 €	-	10.521.624,89 €	-
25.07.2019	216.486.543,26 €	-	10.521.624,89 €	-
25.08.2019	216.220.607,48 €	-	10.492.896,63 €	-
25.09.2019	-	215.924.001,64 €	-	10.492.896,63 €
25.10.2019	-	215.690.150,33 €	-	10.215.686,59 €
25.11.2019	-	215.458.491,46 €	-	10.006.276,88 €
25.12.2019	-	215.222.334,28 €	-	9.800.369,30 €
25.01.2020	-	214.978.619,45 €	-	9.591.435,06 €
25.02.2020	-	214.733.519,44 €	-	9.500.000,00 €
25.03.2020	-	214.482.152,86 €	-	9.500.000,00 €
25.04.2020	-	214.232.806,95 €	-	9.500.000,00 €
25.05.2020	-	214.100.000,00 €	-	9.500.000,00 €
25.06.2020	-	214.100.000,00 €	-	9.500.000,00 €
25.07.2020	-	204.733.065,29 €	-	9.500.000,00 €
25.08.2020	-	195.467.366,98 €	-	9.500.000,00 €
25.09.2020	-	186.431.783,74 €	-	9.500.000,00 €
25.10.2020	-	177.297.415,70 €	-	9.500.000,00 €
25.11.2020	-	167.934.183,47 €	-	9.500.000,00 €
25.12.2020	-	160.289.245,18 €	-	9.500.000,00 €
25.01.2021	-	152.794.292,78 €	-	9.500.000,00 €
25.02.2021	-	144.965.941,40 €	-	9.500.000,00 €
25.03.2021	-	137.803.167,33 €	-	9.500.000,00 €
25.04.2021	-	130.234.721,03 €	-	9.358.183,55 €
25.05.2021	-	121.977.822,13 €	-	8.764.873,45 €
25.06.2021	-	114.574.998,22 €	-	8.232.934,00 €
25.07.2021	-	108.114.196,96 €	-	7.768.684,81 €
25.08.2021	-	101.653.330,35 €	-	7.304.430,92 €
25.09.2021	-	94.641.119,16 €	-	7.304.430,92 €
25.10.2021	-	87.856.683,44 €	-	7.304.430,92 €
25.11.2021	-	78.629.239,22 €	-	7.304.430,92 €

*Based on the following assumptions: CPR of 10% and Clean-Up-Call at **10**% of the oustanding portfolio

Amortisation profile II

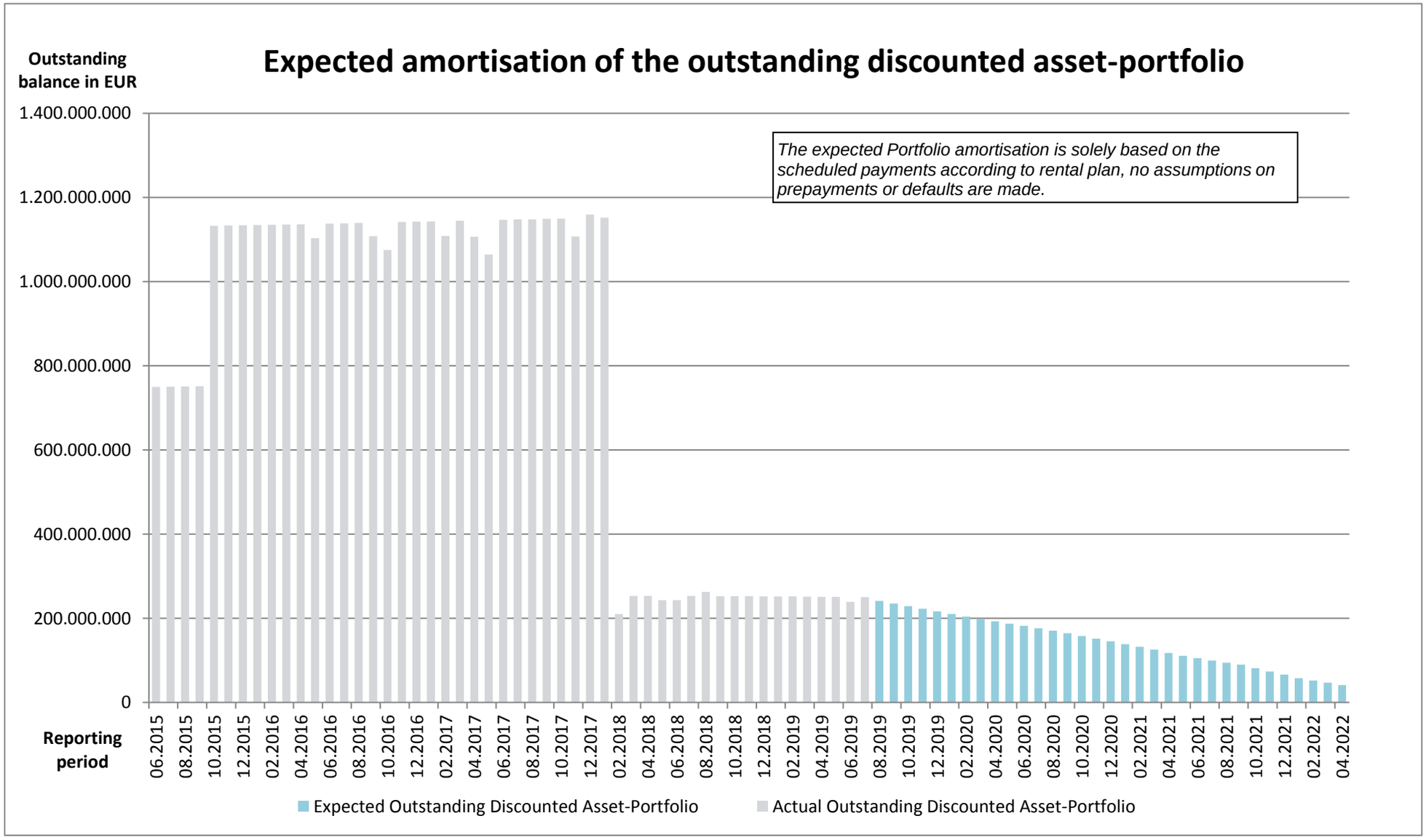




Run out schedule I

Reporting period	Principal	Interest	Instalment
arrears	2.616.145,29 €	69.541,62 €	2.685.686,91 €
08.2019	6.347.717,54 €	730.253,22 €	7.077.970,76 €
09.2019	6.304.942,49 €	710.942,31 €	7.015.884,80 €
10.2019	6.093.265,26 €	693.175,12 €	6.786.440,38 €
11.2019	6.120.294,38 €	675.241,10 €	6.795.535,48 €
12.2019	6.259.291,19 €	657.110,03 €	6.916.401,22 €
01.2020	6.143.047,03 €	638.831,20 €	6.781.878,23 €
02.2020	6.229.855,14 €	620.779,76 €	6.850.634,90 €
03.2020	5.972.547,43 €	602.437,49 €	6.574.984,92 €
04.2020	5.609.739,71 €	584.949,99 €	6.194.689,70 €
05.2020	5.282.838,75 €	568.426,74 €	5.851.265,49 €
06.2020	5.538.156,62 €	552.941,24 €	6.091.097,86 €
07.2020	5.716.074,32 €	536.480,06 €	6.252.554,38 €
08.2020	5.639.021,31 €	519.764,27 €	6.158.785,58 €
09.2020	5.927.575,68 €	502.965,51 €	6.430.541,19 €
10.2020	6.670.534,40 €	485.813,88 €	7.156.348,28 €
11.2020	6.282.123,07 €	465.727,28 €	6.747.850,35 €
12.2020	6.243.344,24 €	447.149,96 €	6.690.494,20 €
01.2021	6.879.552,16 €	428.566,94 €	7.308.119,10 €
02.2021	6.076.761,72 €	408.184,27 €	6.484.945,99 €
03.2021	6.808.445,50 €	390.362,61 €	7.198.808,11 €
04.2021	7.911.100,45 €	370.050,71 €	8.281.151,16 €
05.2021	6.768.366,57 €	346.757,75 €	7.115.124,32 €
06.2021	5.536.119,84 €	326.644,00 €	5.862.763,84 €
07.2021	5.703.046,76 €	310.284,03 €	6.013.330,79 €
08.2021	4.956.768,68 €	293.410,39 €	5.250.179,07 €
09.2021	4.878.390,04 €	278.840,47 €	5.157.230,51 €
10.2021	8.162.089,62 €	264.490,09 €	8.426.579,71 €
11.2021	8.011.915,08 €	240.691,80 €	8.252.606,88 €
12.2021	7.540.973,84 €	216.731,46 €	7.757.705,30 €
01.2022	8.282.320,13 €	194.175,48 €	8.476.495,61 €
02.2022	5.729.978,04 €	169.742,82 €	5.899.720,86 €
03.2022	5.156.346,81 €	153.073,82 €	5.309.420,63 €
04.2022	5.781.832,73 €	137.743,62 €	5.919.576,35 €
05.2022	4.497.231,10 €	120.606,06 €	4.617.837,16 €
06.2022	3.995.130,36 €	107.409,70 €	4.102.540,06 €
07.2022	4.376.224,08 €	95.494,09 €	4.471.718,17 €
08.2022	3.656.259,41 €	82.616,85 €	3.738.876,26 €
09.2022	2.526.200,09 €	71.807,57 €	2.598.007,66 €
10.2022	3.041.840,38 €	64.289,15 €	3.106.129,53 €
11.2022	3.060.719,34 €	55.382,92 €	3.116.102,26 €
12.2022	2.623.069,16 €	46.188,93 €	2.669.258,09 €
01.2023	2.455.615,27 €	38.568,19 €	2.494.183,46 €
02.2023	1.887.989,14 €	31.393,41 €	1.919.382,55 €
03.2023	1.882.065,51 €	25.677,12 €	1.907.742,63 €
04.2023	1.473.346,01 €	20.123,08 €	1.493.469,09 €
05.2023	907.662,92 €	15.741,48 €	923.404,40 €
06.2023	594.576,21 €	13.023,95 €	607.600,16 €
07.2023	612.953,91 €	11.271,32 €	624.225,23 €
08.2023	570.876,90 €	9.468,73 €	580.345,63 €
09.2023	296.615,05 €	7.765,31 €	304.380,36 €
10.2023	338.034,42 €	6.928,47 €	344.962,89 €
11.2023	399.952,59 €	5.991,13 €	405.943,72 €
12.2023	256.926,42 €	4.702,93 €	261.629,35 €
01.2024	273.462,19 €	3.945,63 €	277.407,82 €
02.2024	201.390,72 €	3.174,43 €	204.565,15 €
03.2024	145.851,55 €	2.545,94 €	148.397,49 €
04.2024	114.507,96 €	2.116,07 €	116.624,03 €
05.2024	82.497,94 €	1.778,51 €	84.276,45 €
06.2024	52.580,61 €	1.535,40 €	54.116,01 €
07.2024	58.279,92 €	1.380,38 €	59.660,30 €
08.2024	53.298,25 €	1.208,60 €	54.506,85 €
09.2024	42.545,51 €	1.051,48 €	43.596,99 €
10.2024	39.708,56 €	926,04 €	40.634,60 €
11.2024	34.649,65 €	809,07 €	35.458,72 €
12.2024	31.214,04 €	706,97 €	31.921,01 €
01.2025	27.955,93 €	614,96 €	28.570,89 €
02.2025	26.070,24 €	532,58 €	26.602,82 €
03.2025	23.589,76 €	455,76 €	24.045,52 €
04.2025	21.869,77 €	386,21 €	22.255,98 €
05.2025	19.517,42 €	321,77 €	19.839,19 €
06.2025	17.055,12 €	264,22 €	17.319,34 €
07.2025	15.146,08 €	213,96 €	15.360,04 €
08.2025	11.754,17 €	169,30 €	11.923,47 €
09.2025	10.176,32 €	134,65 €	10.310,97 €
10.2025	8.913,45 €	104,67 €	9.018,12 €
11.2025	8.347,59 €	78,38 €	8.425,97 €
12.2025	7.181,57 €	53,77 €	7.235,34 €
01.2026	5.474,97 €	32,62 €	5.507,59 €
02.2026	3.142,25 €	16,48 €	3.158,73 €
03.2026	1.244,01 €	7,20 €	1.251,21 €
04.2026	930,46 €	3,54 €	934,00 €
05.2026	269,41 €	0,79 €	270,20 €
06.2026	0,00 €	0,00 €	0,00 €
Total	**249.972.435,51 €**	**15.451.300,81 €**	**265.423.736,32 €**

Run out schedule II



Outstanding contracts

Development of pool within reporting period	Number of contracts	Adjustments	Outstanding nominal balance
Beginning of period	18.207		265.828.821,79 €
Periodic reduction of nominal			10.892.361,87 €
Discount		115.652,34 €	
Fees for restructuring/Prolongation		-557,08 €	
Interest on arrears		557,08 €	
Compensation		115.652,34 €	
Write-Off		52.143,18 €	
Available collections amount			10.724.566,35 €
Repurchased loan contracts			
Total before Top/Tap-Up	**17.507**		**254.936.459,92 €**
Top/Tap-Up	519		10.487.276,40 €
Total after Top/Tap-Up	**18.026**		**265.423.736,32 €**

Collections by status	Number of contracts	Collections
Current	17.477	5.132.769,89 €
Delinquent	237	71.877,48 €
Early settlement	32.098	2.418.354,34 €
Default	312	124.966,13 €
End of term	30.259	2.977.185,45 €
Write-Off	459	-586,94 €
Total	**80.842**	**10.724.566,35 €**

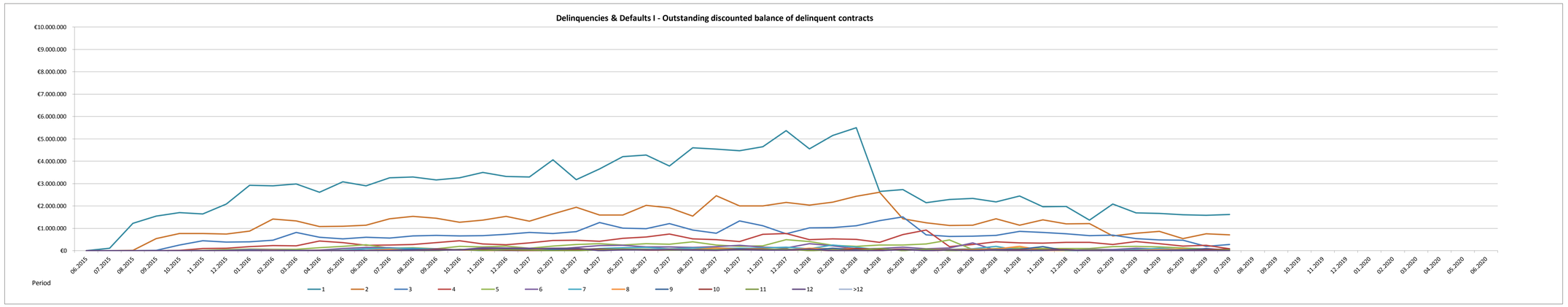
Total portfolio as of pool cut date			Credit type				Customer type				Type of car					
			AutoCredit		ClassicCredit		Retail		Corporate		New cars		Used cars		Demonstration cars	
Contract status development I	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
Current	52.745	750.026.298,61 €	43.781	664.845.930,96 €	8.964	85.180.367,65 €	52.539	746.616.076,75 €	206	3.410.221,86 €	19.226	308.899.668,64 €	28.926	374.405.399,23 €	4.593	66.721.230,74 €
Delinquent	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Early settlement	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Default	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
End of term	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Write-Off	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	**52.745**	**750.026.298,61 €**	**43.781**	**664.845.930,96 €**	**8.964**	**85.180.367,65 €**	**52.539**	**746.616.076,75 €**	**206**	**3.410.221,86 €**	**19.226**	**308.899.668,64 €**	**28.926**	**374.405.399,23 €**	**4.593**	**66.721.230,74 €**

Total portfolio as of current reporting period			Credit type				Customer type				Type of car					
			AutoCredit		ClassicCredit		Retail		Corporate		New cars		Used cars		Demonstration cars	
Contract status development II	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
Current	17.477	244.130.576,76 €	14.349	221.287.696,99 €	3.128	22.842.879,77 €	17.386	242.986.180,18 €	91	1.144.396,58 €	5.808	97.792.628,77 €	9.982	121.617.276,92 €	1.687	24.720.671,07 €
Delinquent	237	3.096.191,22 €	204	2.782.262,74 €	33	313.928,48 €	236	3.090.891,22 €	1	5.300,00 €	69	999.145,51 €	141	1.574.329,56 €	27	522.716,15 €
Early settlement	32.098	0,00 €	25.785	0,00 €	6.313	0,00 €	31.868	0,00 €	230	0,00 €	8.439	0,00 €	21.265	0,00 €	2.394	0,00 €
Default	312	2.745.667,53 €	259	2.381.427,32 €	53	364.240,21 €	312	2.745.667,53 €	0	0,00 €	80	838.976,43 €	201	1.658.720,14 €	31	247.970,96 €
End of term	30.259	0,00 €	25.217	0,00 €	5.042	0,00 €	29.961	0,00 €	298	0,00 €	8.669	0,00 €	19.387	0,00 €	2.203	0,00 €
Write-Off	459	0,00 €	363	0,00 €	96	0,00 €	459	0,00 €	0	0,00 €	121	0,00 €	293	0,00 €	45	0,00 €
Total	**80.842**	**249.972.435,51 €**	**66.177**	**226.451.387,05 €**	**14.665**	**23.521.048,46 €**	**80.222**	**248.822.738,93 €**	**620**	**1.149.696,58 €**	**23.186**	**99.630.750,71 €**	**51.269**	**124.850.326,62 €**	**6.387**	**25.491.358,18 €**

Contract status development III	Contract status as of the end of the current period											
	Current		Delinquent		Early settlement		Default		End of term		Write-Off	
Contract status as of the begin of the period	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
Current	17.416	243.345.757,57 €	93	1.152.493,13 €	219	0,00 €	0	0,00 €	431	0,00 €	0	0,00 €
Delinquent	51	673.594,74 €	144	1.943.698,09 €	3	0,00 €	34	319.430,76 €	25	0,00 €	0	0,00 €
Early settlement	0	0,00 €	0	0,00 €	31.853	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Default	10	111.224,45 €	0	0,00 €	2	0,00 €	278	2.426.236,77 €	8	0,00 €	12	0,00 €
End of term	0	0,00 €	0	0,00 €	21	0,00 €	0	0,00 €	29.795	0,00 €	1	0,00 €
Write-Off	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	446	0,00 €
Total	**17.477**	**244.130.576,76 €**	**237**	**3.096.191,22 €**	**32.098**	**0,00 €**	**312**	**2.745.667,53 €**	**30.259**	**0,00 €**	**459**	**0,00 €**

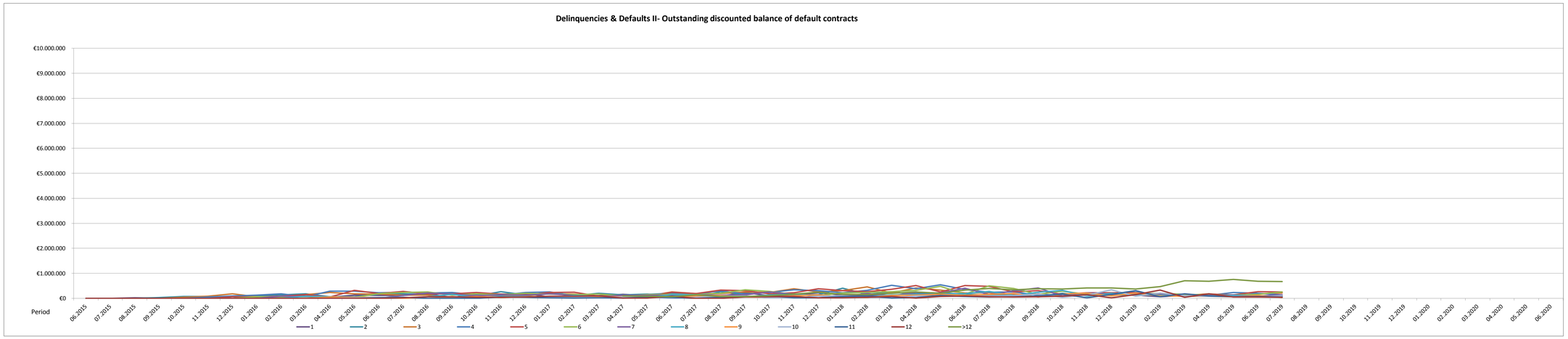
Delinquencies & Defaults I

Total portfolio					Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Months in arrears	Number of contracts	Number of contracts (%)	Outstanding discounted balance	Outstanding discounted balance (%)	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance3	Number of contracts	Outstanding discounted balance5	Number of contracts	Outstanding discounted balance7	Number of contracts	Outstanding discounted balance9	Number of contracts	Outstanding discounted balance11	Number of contracts	Outstanding discounted balance
0	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
1	129	0,72%	1.620.444,50 €	0,65%	107	1.428.827,14 €	22	191.617,36 €	128	1.615.144,50 €	1	5.300,00 €	32	461.413,50 €	84	829.609,69 €	13	329.421,31 €
2	55	0,31%	706.128,37 €	0,28%	47	657.787,97 €	8	48.340,40 €	55	706.128,37 €	0	0,00 €	16	224.170,84 €	30	357.033,57 €	9	124.923,96 €
3	21	0,12%	277.620,31 €	0,11%	20	268.849,74 €	1	8.770,57 €	21	277.620,31 €	0	0,00 €	9	136.891,83 €	12	140.728,48 €	0	0,00 €
4	8	0,04%	90.739,91 €	0,04%	8	90.739,91 €	0	0,00 €	8	90.739,91 €	0	0,00 €	4	31.282,74 €	3	42.161,12 €	1	17.296,05 €
5	4	0,02%	47.668,01 €	0,02%	4	47.668,01 €	0	0,00 €	4	47.668,01 €	0	0,00 €	1	34.168,98 €	2	5.864,89 €	1	7.634,14 €
6	1	0,01%	19.289,05 €	0,01%	1	19.289,05 €	0	0,00 €	1	19.289,05 €	0	0,00 €	0	0,00 €	1	19.289,05 €	0	0,00 €
7	6	0,03%	66.383,75 €	0,03%	6	66.383,75 €	0	0,00 €	6	66.383,75 €	0	0,00 €	2	9.727,07 €	3	51.744,50 €	1	4.912,18 €
8	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
9	1	0,01%	5.123,01 €	0,00%	1	5.123,01 €	0	0,00 €	1	5.123,01 €	0	0,00 €	0	0,00 €	1	5.123,01 €	0	0,00 €
10	3	0,02%	70.182,55 €	0,03%	2	44.373,83 €	1	25.808,72 €	3	70.182,55 €	0	0,00 €	1	6,87 €	2	70.175,68 €	0	0,00 €
11	1	0,01%	33.580,09 €	0,01%	1	33.580,09 €	0	0,00 €	1	33.580,09 €	0	0,00 €	1	33.580,09 €	0	0,00 €	0	0,00 €
12	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
>12	8	0,04%	159.031,67 €	0,06%	7	119.640,24 €	1	39.391,43 €	8	159.031,67 €	0	0,00 €	3	67.903,59 €	3	52.599,57 €	2	38.528,51 €
Total	**237**	**1,31%**	**3.096.191,22 €**	**1,24%**	**204**	**2.782.262,74 €**	**33**	**313.928,48 €**	**236**	**3.090.891,22 €**	**1**	**5.300,00 €**	**69**	**999.145,51 €**	**141**	**1.574.329,56 €**	**27**	**522.716,15 €**



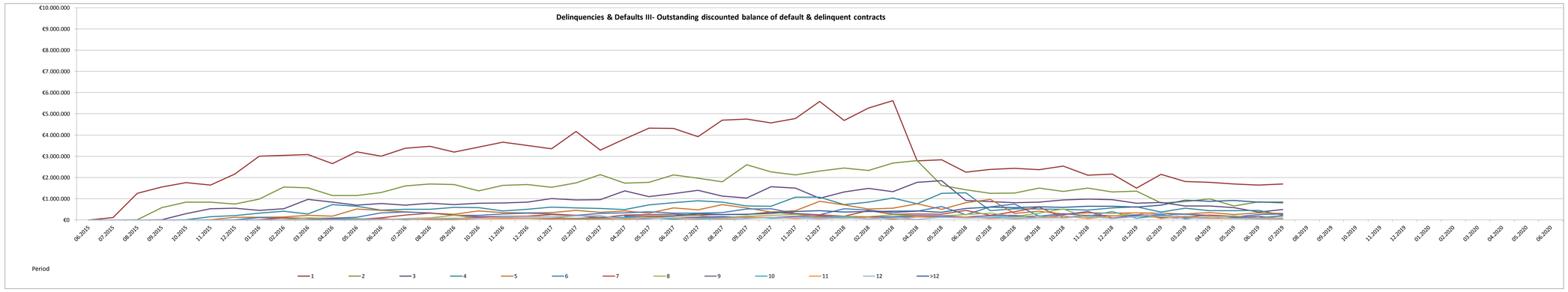
Delinquencies & Defaults II

Total portfolio					Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Months in arrears	Number of contracts	Number of contracts (%)	Outstanding discounted balance	Outstanding discounted balance (%)	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance2	Number of contracts	Outstanding discounted balance2	Number of contracts	Outstanding discounted balance22	Number of Contracts	Outstanding discounted balance3
0	84	0,47%	622.260,03 €	0,25%	63	1.428.827,14 €	21	191.617,36 €	84	1.615.144,50 €	0	5.300,00 €	18	461.413,50 €	56	829.609,69 €	10	329.421,31 €
1	15	0,08%	74.047,88 €	0,03%	12	657.787,97 €	3	48.340,40 €	15	706.128,37 €	0	0,00 €	3	224.170,84 €	11	357.033,57 €	1	124.923,96 €
2	11	0,06%	88.920,59 €	0,04%	8	268.849,74 €	3	8.770,57 €	11	277.620,31 €	0	0,00 €	3	136.891,83 €	8	140.728,48 €	0	0,00 €
3	25	0,14%	207.600,29 €	0,08%	20	90.739,91 €	5	0,00 €	25	90.739,91 €	0	0,00 €	8	31.282,74 €	15	42.161,12 €	2	17.296,05 €
4	17	0,09%	141.936,88 €	0,06%	11	47.668,01 €	6	0,00 €	17	47.668,01 €	0	0,00 €	2	34.168,98 €	14	5.864,89 €	1	7.634,14 €
5	22	0,12%	259.283,31 €	0,10%	19	19.289,05 €	3	0,00 €	22	19.289,05 €	0	0,00 €	5	0,00 €	15	19.289,05 €	2	0,00 €
6	20	0,11%	259.512,26 €	0,10%	17	66.383,75 €	3	0,00 €	20	66.383,75 €	0	0,00 €	5	9.727,07 €	10	51.744,50 €	5	4.912,18 €
7	13	0,07%	133.059,12 €	0,05%	11	0,00 €	2	0,00 €	13	0,00 €	0	0,00 €	5	0,00 €	7	0,00 €	1	0,00 €
8	8	0,04%	44.521,27 €	0,02%	5	5.123,01 €	3	0,00 €	8	5.123,01 €	0	0,00 €	2	0,00 €	5	5.123,01 €	1	0,00 €
9	3	0,02%	34.816,78 €	0,01%	2	44.373,83 €	1	25.808,72 €	3	70.182,55 €	0	0,00 €	0	6,87 €	3	70.175,68 €	0	0,00 €
10	9	0,05%	110.827,86 €	0,04%	9	33.580,09 €	0	0,00 €	9	33.580,09 €	0	0,00 €	3	33.580,09 €	6	0,00 €	0	0,00 €
11	7	0,04%	51.206,77 €	0,02%	7	0,00 €	0	0,00 €	7	0,00 €	0	0,00 €	4	0,00 €	3	0,00 €	0	0,00 €
12	7	0,04%	42.361,62 €	0,02%	7	119.640,24 €	0	39.391,43 €	7	159.031,67 €	0	0,00 €	0	67.903,59 €	7	52.599,57 €	0	38.528,51 €
>12	71	0,39%	675.312,87 €	0,27%	68	2.782.262,74 €	3	313.928,48 €	71	3.090.891,22 €	0	5.300,00 €	22	999.145,51 €	41	1.574.329,56 €	8	522.716,15 €
Total	**312**	**1,73%**	**2.745.667,53 €**	**1,10%**	**259**	**5.564.525,48 €**	**53**	**627.856,96 €**	**312**	**6.181.782,44 €**	**0**	**10.600,00 €**	**80**	**1.998.291,02 €**	**201**	**3.148.659,12 €**	**31**	**1.045.432,30 €**



Delinquencies & Defaults III

Total portfolio					Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Months in arrears	Number of contracts	Number of contracts (%)	Outstanding discounted balance	Outstanding discounted balance (%)	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance3	Number of contracts	Outstanding discounted balance5	Number of contracts	Outstanding discounted balance7	Number of contracts	Outstanding discounted balance9	Number of contracts	Outstanding discounted balance11	Number of contracts	Outstanding discounted balance113
0	84	0,47%	622.260,03 €	0,25%	63	1.428.827,14 €	21	191.617,36 €	84	1.615.144,50 €	0	5.300,00 €	18	461.413,50 €	56	829.609,69 €	10	329.421,31 €
1	144	0,80%	1.694.492,38 €	0,68%	119	2.086.615,11 €	25	239.957,76 €	143	2.321.272,87 €	1	5.300,00 €	35	685.584,34 €	95	1.186.643,26 €	14	454.345,27 €
2	66	0,37%	795.048,96 €	0,32%	55	926.637,71 €	11	57.110,97 €	66	983.748,68 €	0	0,00 €	19	361.062,67 €	38	497.762,05 €	9	124.923,96 €
3	46	0,26%	485.220,60 €	0,19%	40	359.589,65 €	6	8.770,57 €	46	368.360,22 €	0	0,00 €	17	168.174,57 €	27	182.889,60 €	2	17.296,05 €
4	25	0,14%	232.676,79 €	0,09%	19	138.407,92 €	6	0,00 €	25	138.407,92 €	0	0,00 €	6	65.451,72 €	17	48.026,01 €	2	24.930,19 €
5	26	0,14%	306.951,32 €	0,12%	23	66.957,06 €	3	0,00 €	26	66.957,06 €	0	0,00 €	6	34.168,98 €	17	25.153,94 €	3	7.634,14 €
6	21	0,12%	278.801,31 €	0,11%	18	85.672,80 €	3	0,00 €	21	85.672,80 €	0	0,00 €	5	9.727,07 €	11	71.033,55 €	5	4.912,18 €
7	19	0,11%	199.442,87 €	0,08%	17	66.383,75 €	2	0,00 €	19	66.383,75 €	0	0,00 €	7	9.727,07 €	10	51.744,50 €	2	4.912,18 €
8	8	0,04%	44.521,27 €	0,02%	5	5.123,01 €	3	0,00 €	8	5.123,01 €	0	0,00 €	2	0,00 €	5	5.123,01 €	1	0,00 €
9	4	0,02%	39.939,79 €	0,02%	3	49.496,84 €	1	25.808,72 €	4	75.305,56 €	0	0,00 €	0	6,87 €	4	75.298,69 €	0	0,00 €
10	12	0,07%	181.010,41 €	0,07%	11	77.953,92 €	1	25.808,72 €	12	103.762,64 €	0	0,00 €	4	33.586,96 €	8	70.175,68 €	0	0,00 €
11	8	0,04%	84.786,86 €	0,03%	8	33.580,09 €	0	0,00 €	8	33.580,09 €	0	0,00 €	5	33.580,09 €	3	0,00 €	0	0,00 €
12	7	0,04%	42.361,62 €	0,02%	7	119.640,24 €	0	39.391,43 €	7	159.031,67 €	0	0,00 €	0	67.903,59 €	7	52.599,57 €	0	38.528,51 €
>12	79	0,44%	834.344,54 €	0,33%	75	2.901.902,98 €	4	353.319,91 €	79	3.249.922,89 €	0	5.300,00 €	25	1.067.049,10 €	44	1.626.929,13 €	10	561.244,66 €
Total	**549**	**3,05%**	**5.841.858,75 €**	**2,34%**	463	8.346.768,22 €	86	941.785,44 €	548	9.272.673,66 €	1	15.900,00 €	149	2.997.436,53 €	342	4.722.383,68 €	58	1.568.143,43 €



Defaults & recoveries

	Defaults & recoveries								
Credit type	Vehicle status	Number of contracts	Outstanding nominal balance at date of default	Outstanding discounted balance at date of default	Total Write-Offs	Total recoveries	Total discount	Outstanding nominal balance end of reporting period	Outstanding discounted balance end of reporting period
Auto Credit	New Cars	290	4.473.046,68 €	4.270.374,51 €	847.315,69 €	2.682.110,51 €	95.842,76 €	847.777,72 €	830.569,35 €
	Used Cars	694	8.209.700,38 €	7.858.817,29 €	1.316.649,96 €	5.383.704,07 €	165.595,50 €	1.343.750,85 €	1.306.550,62 €
	Demonstration Cars	98	1.658.719,85 €	1.562.633,29 €	316.047,34 €	1.043.361,67 €	47.377,68 €	251.933,16 €	244.307,35 €
Total Auto Credit		**1.082**	**14.341.466,91 €**	**13.691.825,09 €**	**2.480.012,99 €**	**9.109.176,25 €**	**308.815,94 €**	**2.443.461,73 €**	**2.381.427,32 €**
Classic Credit	New Cars	20	309.061,59 €	292.507,18 €	77.814,02 €	211.352,98 €	11.364,60 €	8.529,99 €	8.407,08 €
	Used Cars	184	1.905.881,45 €	1.767.599,84 €	496.309,12 €	965.057,75 €	70.478,55 €	374.036,03 €	352.169,52 €
	Demonstration Cars	11	110.624,01 €	104.913,31 €	33.910,35 €	71.185,80 €	1.783,11 €	3.744,75 €	3.663,61 €
Total Classic Credit		**215**	**2.325.567,05 €**	**2.165.020,33 €**	**608.033,49 €**	**1.247.596,53 €**	**83.626,26 €**	**386.310,77 €**	**364.240,21 €**
Total		**1.297**	**16.667.033,96 €**	**15.856.845,42 €**	**3.088.046,48 €**	**10.356.772,78 €**	**392.442,20 €**	**2.829.772,50 €**	**2.745.667,53 €**

Write-Offs

Write-Offs of the monthly period	Spalte1	Spalte2	Spalte3
Credit type	**Type of car**	**Number of contracts**	**Write-Offs**
AutoCredit loans	New	1	2.517,10 €
	Used	5	18.185,78 €
	Demo	4	15.789,54 €
Subtotal		**10**	**36.492,42 €**
ClassicCredit	New	0	0,00 €
	Used	2	15.650,76 €
	Demo	0	0,00 €
Subtotal		**2**	**15.650,76 €**
Total		**12**	**52.143,18 €**

Cumulative Write-Offs as of the end of the monthly period	3.088.046,48 €
Discounted balance of all initial and additional assets	2.395.717.658,42 €
Cumulative net loss ratio	0,12890%

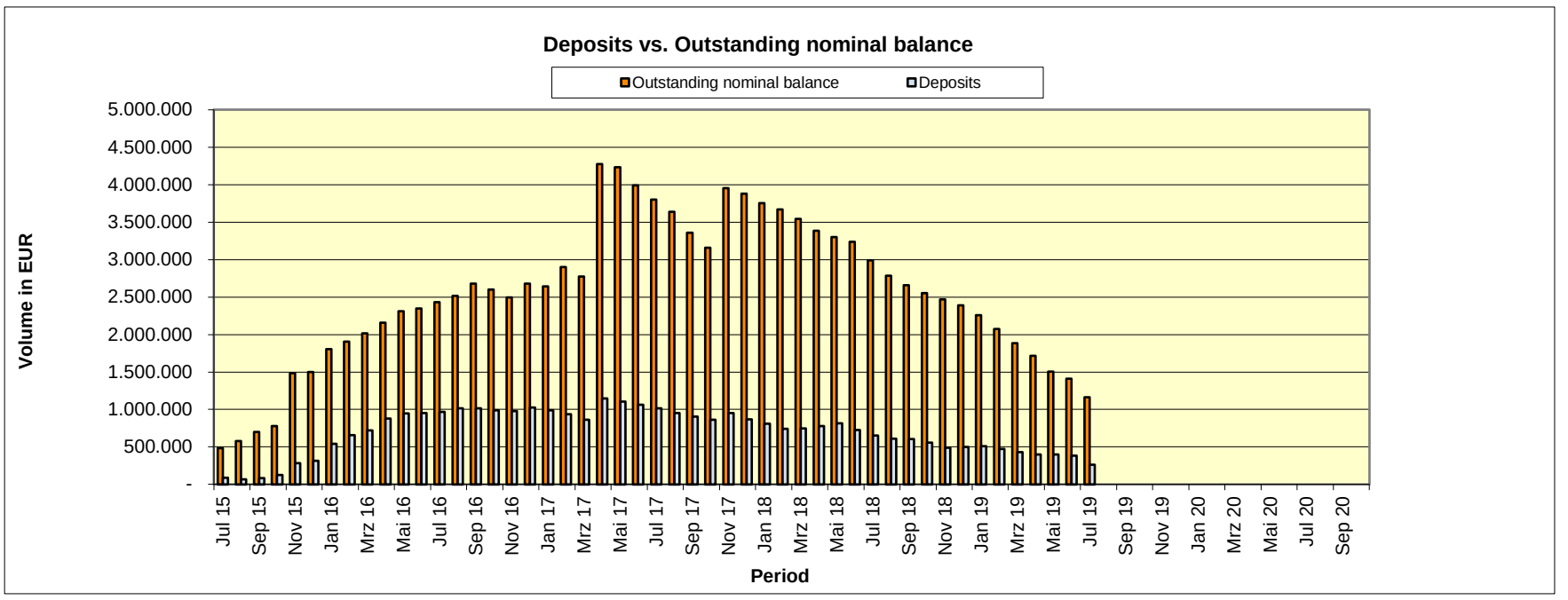
	Current period		Cumulative Write-Offs	
Monthly period	**Number of contracts**	**Write-Offs**	**Number of contracts**	**Write-Offs**
06.2015	0	0,00 €	0	0,00 €
07.2015	0	0,00 €	0	0,00 €
08.2015	0	0,00 €	0	0,00 €
09.2015	3	9.766,75 €	3	9.766,75 €
10.2015	1	440,87 €	4	10.207,62 €
11.2015	0	0,00 €	4	10.207,62 €
12.2015	3	8.559,64 €	7	18.767,26 €
01.2016	2	11.673,77 €	9	30.441,03 €
02.2016	2	15.106,39 €	11	45.547,42 €
03.2016	1	3.164,18 €	12	48.711,60 €
04.2016	7	31.761,13 €	19	80.472,73 €
05.2016	3	26.140,07 €	22	106.612,80 €
06.2016	4	34.888,35 €	26	141.501,15 €
07.2016	3	23.128,01 €	29	164.629,16 €
08.2016	13	93.878,85 €	42	258.508,01 €
09.2016	7	42.818,11 €	49	301.326,12 €
10.2016	7	63.789,54 €	56	365.115,66 €
11.2016	8	48.647,48 €	64	413.763,14 €
12.2016	11	94.502,62 €	75	508.265,76 €
01.2017	11	113.726,06 €	86	621.991,82 €
02.2017	8	45.697,38 €	94	667.689,20 €
03.2017	10	85.789,49 €	104	753.478,69 €
04.2017	10	47.352,80 €	114	800.831,49 €
05.2017	13	92.093,16 €	127	892.924,65 €
06.2017	17	88.016,64 €	144	980.941,29 €
07.2017	7	46.353,95 €	151	1.027.295,24 €
08.2017	10	98.165,62 €	161	1.125.460,86 €
09.2017	10	90.381,32 €	171	1.215.842,18 €
10.2017	7	39.057,16 €	178	1.254.899,34 €
11.2017	22	116.457,14 €	200	1.371.356,48 €
12.2017	16	98.882,72 €	216	1.470.239,20 €
01.2018	16	69.276,20 €	232	1.539.515,40 €
02.2018	22	133.634,87 €	254	1.673.150,27 €
03.2018	14	59.076,28 €	268	1.732.226,55 €
04.2018	19	96.275,06 €	287	1.828.501,61 €
05.2018	11	105.764,11 €	298	1.934.265,72 €
06.2018	11	50.279,91 €	309	1.984.545,63 €
07.2018	14	55.747,90 €	323	2.040.293,53 €
08.2018	10	47.542,76 €	333	2.087.836,29 €
09.2018	10	89.683,44 €	343	2.177.519,73 €
10.2018	15	132.266,45 €	358	2.309.786,18 €
11.2018	21	154.296,06 €	379	2.464.082,24 €
12.2018	7	42.891,68 €	386	2.506.973,92 €
01.2019	11	119.941,73 €	397	2.626.915,65 €
02.2019	16	117.459,92 €	413	2.744.375,57 €
03.2019	7	77.143,77 €	420	2.821.519,34 €
04.2019	10	94.507,23 €	430	2.916.026,57 €
05.2019	10	63.815,55 €	440	2.979.842,12 €
06.2019	7	56.061,18 €	447	3.035.903,30 €
07.2019	12	52.143,18 €	459	3.088.046,48 €
Total	**459**	**3.088.046,48 €**	**459**	**3.088.046,48 €**

Deposits

	Number of customers with deposits	Outstanding nominal balance of customers with deposits	Outstanding discounted balance of customers with deposits	Deposits
	102	1.164.467,39 €	1.126.054,95 €	263.388,89 €
Total	**102**	**1.164.467,39 €**	**1.126.054,95 €**	**263.388,89 €**

	Current set off risk	Trigger*
Borrower deposits in % of aggregate discounted balance EoP	**0,1054%**	**1,00%**

*(a) Breach of this trigger in conjunction with the loss of VW Bank's investment grade rating from Fitch, or (b) a loss of S&P's A-2 Rating obliges VW Bank to post additional collateral equal to the potential set-off risk which will be adjusted on a monthly basis (the "Set-Off risk reserve"). The Set-Off risk reserve shall be deposited in the cash collateral account and is exclusively reserved to cover set-off risks.



Prepayments

Reporting period	Unscheduled payments	Discounted balance as of previous period	Periodic CPR	Annualised CPR
Poolcut	-	-	-	-
31.07.2015	7.073.418,60 €	750.026.298,61 €	0,943%	10,748%
31.08.2015	7.533.412,95 €	750.480.201,58 €	1,004%	11,402%
30.09.2015	6.385.857,58 €	750.889.020,61 €	0,850%	9,741%
31.10.2015	5.884.143,27 €	751.272.640,23 €	0,783%	9,004%
30.11.2015	6.119.098,49 €	1.132.682.246,83 €	0,540%	6,294%
31.12.2015	6.365.219,73 €	1.133.288.702,98 €	0,562%	6,536%
31.01.2016	6.245.797,14 €	1.133.887.954,86 €	0,551%	6,413%
29.02.2016	10.017.960,96 €	1.134.407.117,15 €	0,883%	10,097%
31.03.2016	10.751.412,82 €	1.135.134.596,72 €	0,947%	10,792%
30.04.2016	11.138.400,23 €	1.135.858.992,98 €	0,981%	11,153%
31.05.2016	10.910.807,41 €	1.136.431.644,95 €	0,960%	10,932%
30.06.2016	11.521.870,93 €	1.103.429.309,86 €	1,044%	11,835%
31.07.2016	10.913.348,89 €	1.138.014.106,44 €	0,959%	10,920%
31.08.2016	11.498.470,49 €	1.138.646.533,69 €	1,010%	11,467%
30.09.2016	10.583.574,88 €	1.139.226.759,83 €	0,929%	10,596%
31.10.2016	11.963.730,85 €	1.107.686.476,44 €	1,080%	12,218%
30.11.2016	12.227.832,93 €	1.074.656.081,33 €	1,138%	12,831%
31.12.2016	11.930.129,69 €	1.141.448.719,41 €	1,045%	11,846%
31.01.2017	12.570.955,49 €	1.141.862.295,84 €	1,045%	11,844%
28.02.2017	11.974.503,70 €	1.142.433.313,74 €	1,045%	11,844%
31.03.2017	15.235.717,52 €	1.107.796.138,71 €	1,101%	11,846%
30.04.2017	13.092.698,47 €	1.143.950.770,73 €	1,145%	12,902%
31.05.2017	14.622.590,82 €	1.105.841.732,05 €	1,322%	14,763%
30.06.2017	14.140.155,84 €	1.063.535.853,92 €	1,330%	14,838%
31.07.2017	15.144.684,29 €	1.146.109.233,10 €	1,321%	14,754%
31.08.2017	14.456.811,21 €	1.146.874.232,53 €	1,261%	14,121%
30.09.2017	12.919.559,46 €	1.147.291.547,53 €	1,126%	12,707%
31.10.2017	12.959.148,56 €	1.147.775.260,33 €	1,129%	12,738%
30.11.2017	14.324.997,33 €	1.148.645.234,17 €	1,247%	13,980%
31.12.2017	11.739.674,91 €	1.105.974.525,65 €	1,061%	12,020%
31.01.2018	14.469.812,22 €	1.157.950.895,76 €	1,250%	14,006%
28.02.2018	11.997.085,77 €	1.150.743.990,96 €	1,043%	11,818%
31.03.2018	4.536.552,16 €	208.788.719,22 €	2,173%	23,173%
30.04.2018	3.406.385,40 €	251.391.382,59 €	1,355%	15,101%
31.05.2018	3.192.288,54 €	251.384.409,37 €	1,270%	14,218%
30.06.2018	2.901.335,01 €	241.060.834,62 €	1,204%	13,524%
31.07.2018	3.360.240,37 €	251.102.685,24 €	1,338%	14,928%
31.08.2018	2.461.394,03 €	250.885.031,57 €	0,981%	11,158%
30.09.2018	3.175.285,57 €	250.639.145,76 €	1,267%	14,187%
31.10.2018	2.646.921,63 €	250.353.845,66 €	1,057%	11,975%
30.11.2018	3.083.769,11 €	250.058.892,81 €	1,233%	13,835%
31.12.2018	2.330.376,60 €	249.697.738,04 €	0,933%	10,642%
31.01.2019	2.909.443,35 €	249.538.950,81 €	1,166%	13,128%
28.02.2019	3.121.245,43 €	249.078.413,61 €	1,253%	14,043%
31.03.2019	3.499.182,59 €	248.686.326,43 €	1,407%	15,637%
30.04.2019	3.136.502,49 €	248.282.624,81 €	1,263%	14,149%
31.05.2019	3.432.378,24 €	247.862.193,32 €	1,385%	15,409%
30.06.2019	2.370.701,20 €	236.330.724,68 €	1,003%	11,395%
31.07.2019	3.068.778,52 €	247.285.178,85 €	1,241%	13,916%

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

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Distribution by payment type	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance3	Number of contracts	Outstanding discounted balance5	Number of contracts	Outstanding discounted balance7	Number of contracts	Outstanding discounted balance9	Number of contracts	Outstanding discounted balance11	Number of contracts	Outstanding discounted balance11
Direct borrower account debit	17.875	99,16%	248.378.975,63 €	99,36%	14.696	225.140.422,93 €	3.179	23.238.552,70 €	17.792	247.259.967,03 €	83	1.119.008,60 €	5.923	99.220.105,75 €	10.229	123.956.042,94 €	1.723	25.202.826,94 €
Other	151	0,84%	1.593.459,88 €	0,64%	116	1.310.964,12 €	35	282.495,76 €	142	1.562.771,90 €	9	30.687,98 €	34	410.644,96 €	95	894.283,68 €	22	288.531,24 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Distribution by contract concentration	Number of contracts*	Percentage of contracts	Outstanding discounted balance*	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
1	18.022	99,17%	250.791.120,73 €	99,28%	14.808	227.143.476,61 €	3.214	23.647.644,12 €	17.987	250.275.926,48 €	35	515.194,25 €	5.944	99.880.081,76 €	10.330	125.152.938,64 €	1.748	25.758.100,33 €
2	104	0,57%	1.408.165,78 €	0,56%	79	1.146.372,27 €	25	261.793,51 €	86	1.120.479,44 €	18	287.686,34 €	49	783.784,25 €	42	492.405,79 €	13	131.975,74 €
3	9	0,05%	123.364,44 €	0,05%	8	118.509,73 €	1	4.854,71 €	6	6,00 €	3	74.496,48 €	5	106.400,91 €	4	16.963,53 €	0	0,00 €
4	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
5	5	0,03%	22.867,37 €	0,01%	0	0,00 €	5	22.867,37 €	0	0,00 €	5	22.867,37 €	5	22.867,37 €	0	0,00 €	0	0,00 €
6 - 10	8	0,04%	26.065,87 €	0,01%	0	0,00 €	8	26.065,87 €	0	0,00 €	8	26.065,87 €	4	23.074,33 €	4	2.991,54 €	0	0,00 €
> 10	24	0,13%	230.565,43 €	0,09%	24	230.565,43 €	0	0,00 €	0	0,00 €	24	230.565,43 €	23	219.469,36 €	1	11.096,07 €	0	0,00 €
Total	**18.172**	**100,00%**	**252.602.149,62 €**	**100,00%**	**14.919**	**228.638.924,04 €**	**3.253**	**23.963.225,58 €**	**18.079**	**251.445.273,88 €**	**93**	**1.156.875,74 €**	**6.030**	**101.035.677,98 €**	**10.381**	**125.676.395,57 €**	**1.761**	**25.890.076,07 €**

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Distribution by largest customer	Number of contracts*	Percentage of contracts	Outstanding discounted balance*	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
1	24	0,13%	230.565,43 €	0,09%	24	230.565,43 €	0	0,00 €	0	0,00 €	24	230.565,43 €	23	219.469,36 €	1	11.096,07 €	0	0,00 €
2	1	0,01%	132.413,85 €	0,05%	1	132.413,85 €	0	0,00 €	1	132.413,85 €	0	0,00 €	0	0,00 €	1	132.413,85 €	0	0,00 €
3	1	0,01%	114.193,34 €	0,05%	1	114.193,34 €	0	0,00 €	1	114.193,34 €	0	0,00 €	0	0,00 €	0	0,00 €	1	114.193,34 €
4	1	0,01%	106.726,31 €	0,04%	1	106.726,31 €	0	0,00 €	1	106.726,31 €	0	0,00 €	1	106.726,31 €	0	0,00 €	0	0,00 €
5	1	0,01%	89.938,26 €	0,04%	1	89.938,26 €	0	0,00 €	1	89.938,26 €	0	0,00 €	0	0,00 €	1	89.938,26 €	0	0,00 €
6	1	0,01%	89.238,75 €	0,04%	1	89.238,75 €	0	0,00 €	1	89.238,75 €	0	0,00 €	1	89.238,75 €	0	0,00 €	0	0,00 €
7	1	0,01%	89.198,63 €	0,04%	1	89.198,63 €	0	0,00 €	1	89.198,63 €	0	0,00 €	1	89.198,63 €	0	0,00 €	0	0,00 €
8	1	0,01%	88.755,57 €	0,04%	1	88.755,57 €	0	0,00 €	1	88.755,57 €	0	0,00 €	1	88.755,57 €	0	0,00 €	0	0,00 €
9	2	0,01%	86.517,27 €	0,03%	2	86.517,27 €	0	0,00 €	0	0,00 €	2	86.517,27 €	2	86.517,27 €	0	0,00 €	0	0,00 €
10	1	0,01%	86.393,88 €	0,03%	1	86.393,88 €	0	0,00 €	1	86.393,88 €	0	0,00 €	0	0,00 €	0	0,00 €	1	86.393,88 €
11	1	0,01%	84.744,32 €	0,03%	1	84.744,32 €	0	0,00 €	1	84.744,32 €	0	0,00 €	0	0,00 €	1	84.744,32 €	0	0,00 €
12	1	0,01%	83.599,35 €	0,03%	1	83.599,35 €	0	0,00 €	1	83.599,35 €	0	0,00 €	1	83.599,35 €	0	0,00 €	0	0,00 €
13	1	0,01%	83.395,68 €	0,03%	1	83.395,68 €	0	0,00 €	1	83.395,68 €	0	0,00 €	1	83.395,68 €	0	0,00 €	0	0,00 €
14	1	0,01%	82.088,27 €	0,03%	1	82.088,27 €	0	0,00 €	1	82.088,27 €	0	0,00 €	1	82.088,27 €	0	0,00 €	0	0,00 €
15	1	0,01%	81.616,31 €	0,03%	1	81.616,31 €	0	0,00 €	1	81.616,31 €	0	0,00 €	0	0,00 €	0	0,00 €	1	81.616,31 €
16	1	0,01%	80.571,34 €	0,03%	1	80.571,34 €	0	0,00 €	1	80.571,34 €	0	0,00 €	0	0,00 €	1	80.571,34 €	0	0,00 €
17	1	0,01%	79.608,41 €	0,03%	1	79.608,41 €	0	0,00 €	1	79.608,41 €	0	0,00 €	0	0,00 €	0	0,00 €	1	79.608,41 €
18	1	0,01%	78.883,73 €	0,03%	1	78.883,73 €	0	0,00 €	1	78.883,73 €	0	0,00 €	1	78.883,73 €	0	0,00 €	0	0,00 €
19	1	0,01%	78.794,26 €	0,03%	1	78.794,26 €	0	0,00 €	1	78.794,26 €	0	0,00 €	1	78.794,26 €	0	0,00 €	0	0,00 €
20	1	0,01%	76.656,36 €	0,03%	1	76.656,36 €	0	0,00 €	1	76.656,36 €	0	0,00 €	1	76.656,36 €	0	0,00 €	0	0,00 €
Total	**44**	**0,24%**	**1.923.899,32 €**	**0,76%**	**44**	**1.923.899,32 €**	**-**	**0,00 €**	**18**	**1.606.816,62 €**	**26**	**317.082,70 €**	**35**	**1.163.323,54 €**	**5**	**398.763,84 €**	**4**	**361.811,94 €**

* In principal, the number of contracts and the outstanding receivables balance in all stratification tables must be equal. The only exemption are table 2 "Distribution by contract concentration" and table 3 - "Distribution by largest customer". For the purpose of customer concentration, the most conservative approach is followed. Contracts are aggregated at customer level and in addition at borrower unit level. This leads to double-counting of a certain share of contracts. However, by following this approach, the most accurate view is provided when it comes to measuring the exposure when large customers default.

Pool data II

Distribution by outstanding discounted balance	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
0,01 - 5.000,00	2.558	14,19%	7.224.919,54 €	2,89%	1.184	3.604.868,50 €	1.374	3.620.051,04 €	2.540	7.179.761,18 €	18	45.158,36 €	437	1.189.750,26 €	1.937	5.460.354,18 €	184	574.815,10 €
5.000,01 - 10.000,00	4.536	25,16%	34.565.186,19 €	13,83%	3.481	26.892.672,29 €	1.055	7.672.513,90 €	4.503	34.305.710,36 €	33	259.475,83 €	1.135	8.795.104,14 €	2.921	22.031.856,33 €	480	3.738.225,72 €
10.000,01 - 15.000,00	4.112	22,81%	51.075.909,09 €	20,43%	3.659	45.539.475,94 €	453	5.536.433,15 €	4.097	50.886.612,02 €	15	189.297,07 €	1.274	15.953.656,57 €	2.432	30.040.088,31 €	406	5.082.164,21 €
15.000,01 - 20.000,00	3.083	17,10%	53.373.639,42 €	21,35%	2.881	49.962.693,47 €	202	3.410.945,95 €	3.070	53.149.618,47 €	13	224.020,95 €	1.256	21.882.893,31 €	1.527	26.335.257,90 €	300	5.155.488,21 €
20.000,01 - 25.000,00	1.743	9,67%	38.757.859,33 €	15,50%	1.663	36.994.654,92 €	80	1.763.204,41 €	1.740	38.687.761,75 €	3	70.097,58 €	830	18.508.929,34 €	744	16.496.349,09 €	169	3.752.580,90 €
25.000,01 - 30.000,00	995	5,52%	27.027.007,17 €	10,81%	967	26.258.765,71 €	28	768.241,46 €	995	27.027.007,17 €	0	0,00 €	516	13.986.500,73 €	405	11.026.682,78 €	74	2.013.823,66 €
> 30.000,00	999	5,54%	37.947.914,77 €	15,18%	977	37.198.256,22 €	22	749.658,55 €	989	37.586.267,98 €	10	361.646,79 €	509	19.313.916,36 €	358	13.459.738,03 €	132	5.174.260,38 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Statistics outstanding discounted balance	
Minimum outstanding discounted balance	1,20 €
Maximum outstanding discounted balance	132.413,85 €
Average outstanding discounted balance	13.867,33 €

Distribution by original balance	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
0,01 - 5.000,00	256	1,42%	442.793,42 €	0,18%	99	179.629,76 €	157	263.163,66 €	255	442.328,74 €	1	464,68 €	19	30.570,02 €	228	400.136,25 €	9	12.087,15 €
5.000,01 - 10.000,00	1.893	10,50%	8.158.234,74 €	3,26%	1.066	5.146.918,23 €	827	3.011.316,51 €	1.881	8.102.385,58 €	12	55.849,16 €	263	1.187.251,35 €	1.481	6.274.400,70 €	149	696.582,69 €
10.000,01 - 15.000,00	3.760	20,86%	28.211.025,01 €	11,29%	2.848	22.780.209,21 €	912	5.430.815,80 €	3.740	28.080.058,53 €	20	130.966,48 €	929	7.131.206,23 €	2.434	18.003.218,47 €	397	3.076.600,31 €
15.000,01 - 20.000,00	3.857	21,40%	42.296.859,33 €	16,92%	3.264	37.501.465,75 €	593	4.795.393,58 €	3.835	42.088.397,58 €	22	208.461,75 €	1.157	12.843.962,41 €	2.318	25.104.785,14 €	382	4.348.111,78 €
20.000,01 - 25.000,00	3.106	17,23%	46.198.475,47 €	18,48%	2.745	42.271.853,48 €	361	3.926.621,99 €	3.093	46.038.935,04 €	13	159.540,43 €	1.115	17.203.440,05 €	1.692	24.570.567,08 €	299	4.424.468,34 €
25.000,01 - 30.000,00	2.060	11,43%	38.434.869,65 €	15,38%	1.879	35.932.188,60 €	181	2.502.681,05 €	2.054	38.350.132,32 €	6	84.737,33 €	944	17.876.924,92 €	919	16.868.422,67 €	197	3.689.522,06 €
> 30.000,00	3.094	17,16%	86.230.177,89 €	34,50%	2.911	82.639.122,02 €	183	3.591.055,87 €	3.076	85.720.501,14 €	18	509.676,75 €	1.530	43.357.395,73 €	1.252	33.628.796,31 €	312	9.243.985,85 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Statistics	
Minimum original balance	1.500,00 €
Maximum original balance	175.603,10 €
Average original balance	21.023,49 €

Pool data III

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Total number of instalments	Number of contracts	Percentage of cotnracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
01 - 12	13	0,07%	14.052,46 €	0,01%	0	0,00 €	13	14.052,46 €	12	13.587,78 €	1	464,68 €	3	1.367,52 €	8	12.056,05 €	2	628,89 €
13 - 24	226	1,25%	974.239,06 €	0,39%	74	561.823,21 €	152	412.415,85 €	225	958.990,06 €	1	15.249,00 €	28	122.026,52 €	190	717.112,77 €	8	135.099,77 €
25 - 36	849	4,71%	5.905.679,40 €	2,36%	345	3.446.417,70 €	504	2.459.261,70 €	843	5.856.936,77 €	6	48.742,63 €	194	1.688.986,94 €	608	3.914.056,06 €	47	302.636,40 €
37 - 48	3.967	22,01%	59.267.176,90 €	23,71%	2.771	50.937.110,42 €	1.196	8.330.066,48 €	3.901	58.451.458,23 €	66	815.718,67 €	1.296	23.430.926,01 €	2.367	30.600.145,17 €	304	5.236.105,72 €
49 - 60	10.325	57,28%	150.069.676,78 €	60,03%	9.751	145.261.471,58 €	574	4.808.205,20 €	10.309	149.837.586,78 €	16	232.090,00 €	3.146	55.560.229,75 €	6.276	80.726.879,30 €	903	13.782.567,73 €
61 - 72	2.148	11,92%	28.446.307,70 €	11,38%	1.868	26.193.905,94 €	280	2.252.401,76 €	2.148	28.446.307,70 €	0	0,00 €	1.254	18.412.344,39 €	428	4.141.583,63 €	466	5.892.379,68 €
73 - 84	498	2,76%	5.295.303,21 €	2,12%	3	50.658,20 €	495	5.244.645,01 €	496	5.257.871,61 €	2	37.431,60 €	36	414.869,58 €	447	4.738.493,64 €	15	141.939,99 €
> 84	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Statistics		
Minimum total number of instalments in months		12
Maximum total number of instalments in months		84
Weighted average total number of instalments in months		48,54

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Remaining number of instalments	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
01 - 12	3.834	21,27%	34.085.552,35 €	13,64%	3.169	32.847.485,83 €	665	1.238.066,52 €	3.794	33.696.369,99 €	40	389.182,36 €	1.318	14.365.548,07 €	2.134	15.803.316,60 €	382	3.916.687,68 €
13 - 24	4.654	25,82%	63.537.967,06 €	25,42%	3.876	59.624.615,95 €	778	3.913.351,11 €	4.620	63.134.331,63 €	34	403.635,43 €	1.351	22.762.372,04 €	2.868	34.600.094,21 €	435	6.175.500,81 €
25 - 36	6.126	33,98%	94.260.768,01 €	37,71%	5.213	86.739.745,42 €	913	7.521.022,59 €	6.112	94.004.077,17 €	14	256.690,84 €	2.059	38.110.626,28 €	3.531	47.404.743,89 €	536	8.745.397,84 €
37 - 48	2.797	15,52%	47.741.081,83 €	19,10%	2.339	42.827.190,80 €	458	4.913.891,03 €	2.794	47.671.146,32 €	3	69.935,51 €	1.049	20.746.610,73 €	1.439	21.756.969,17 €	309	5.237.501,93 €
49 - 60	425	2,36%	7.287.746,18 €	2,92%	213	4.374.806,69 €	212	2.912.939,49 €	425	7.287.746,18 €	0	0,00 €	165	3.378.258,15 €	184	2.617.303,67 €	76	1.292.184,36 €
61 - 72	144	0,80%	2.217.802,30 €	0,89%	2	37.542,36 €	142	2.180.259,94 €	143	2.187.549,86 €	1	30.252,44 €	12	228.802,78 €	125	1.864.913,96 €	7	124.085,56 €
73 - 84	46	0,26%	841.517,78 €	0,34%	0	0,00 €	46	841.517,78 €	46	841.517,78 €	0	0,00 €	3	38.532,66 €	43	802.985,12 €	0	0,00 €
> 84	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Statistics		
Minimum Remaining number of instalments in months		1
Maximum Remaining number of instalments in months		82
Weighted Average Remaining number of instalments in months		27,59

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Seasoning (number of instalments)	Number of contracts	Percentage of cotnracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
<= 2	84	0,47%	1.629.380,32 €	0,65%	70	1.461.915,81 €	14	167.464,51 €	83	1.584.834,18 €	1	44.546,14 €	30	770.691,69 €	49	782.313,82 €	5	76.374,81 €
03 - 12	3.071	17,04%	53.405.967,38 €	21,36%	2.517	47.478.191,12 €	554	5.927.776,26 €	3.064	53.264.442,62 €	7	141.524,76 €	871	18.460.170,76 €	1.906	29.370.022,55 €	294	5.575.774,07 €
13 - 24	8.069	44,76%	123.095.195,32 €	49,24%	6.734	112.071.630,99 €	1.335	11.023.564,33 €	8.027	122.541.958,92 €	42	553.236,40 €	2.858	52.982.925,46 €	4.523	58.739.411,07 €	688	11.372.858,79 €
25 - 36	3.486	19,34%	44.802.389,03 €	17,92%	2.920	41.159.453,73 €	566	3.642.935,30 €	3.458	44.455.107,09 €	28	347.281,94 €	1.028	16.341.520,64 €	2.115	23.741.886,65 €	343	4.718.981,74 €
37 - 48	2.362	13,10%	21.160.965,73 €	8,47%	1.994	19.728.073,92 €	368	1.432.891,81 €	2.349	21.105.037,55 €	13	55.928,18 €	739	7.903.487,34 €	1.322	10.358.076,76 €	301	2.899.401,63 €
49 - 60	813	4,51%	5.500.468,00 €	2,20%	574	4.519.321,44 €	239	981.146,56 €	813	5.500.468,00 €	0	0,00 €	415	3.119.251,62 €	291	1.553.802,62 €	107	827.413,76 €
61 - 72	102	0,57%	332.937,52 €	0,13%	3	32.800,04 €	99	300.137,48 €	101	325.758,36 €	1	7.179,16 €	12	48.850,90 €	84	263.877,29 €	6	20.209,33 €
73 - 84	39	0,22%	45.132,21 €	0,02%	0	0,00 €	39	45.132,21 €	39	45.132,21 €	0	0,00 €	4	3.852,30 €	34	40.935,86 €	1	344,05 €
> 84	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Statistics		
Minimum seasoning number of instalments in months		2
Maximum seasoning number of instalments in months		83
Weighted average seasoning number of instalments in months		20,95

Pool data IV

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Distribution by brand	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
Audi	3.662	20,32%	68.669.430,39 €	27,47%	3.455	66.583.667,35 €	207	2.085.763,04 €	3.654	68.436.162,34 €	8	233.268,05 €	668	17.427.618,24 €	2.734	44.823.305,43 €	260	6.418.506,72 €
Seat	1.967	10,91%	24.447.857,69 €	9,78%	1.659	22.503.310,09 €	308	1.944.547,60 €	1.947	24.261.489,39 €	20	186.368,30 €	1.056	14.476.150,20 €	536	4.925.200,04 €	375	5.046.507,45 €
Skoda	2.530	14,04%	29.516.233,08 €	11,81%	1.897	25.359.696,70 €	633	4.156.536,38 €	2.515	29.329.793,68 €	15	186.439,40 €	1.206	17.227.257,04 €	753	6.308.554,96 €	571	5.980.421,08 €
VW	8.464	46,95%	107.440.483,21 €	42,98%	7.047	98.078.303,20 €	1.417	9.362.180,01 €	8.422	107.047.470,56 €	42	393.012,65 €	2.559	41.375.393,21 €	5.421	59.022.959,96 €	484	7.042.130,04 €
VW LCV	895	4,97%	15.327.756,24 €	6,13%	609	12.356.862,57 €	286	2.970.893,67 €	891	15.226.616,85 €	4	101.139,39 €	436	8.731.035,52 €	409	5.608.693,62 €	50	988.027,10 €
Other brands	508	2,82%	4.570.674,90 €	1,83%	145	1.569.547,14 €	363	3.001.127,76 €	505	4.521.206,11 €	3	49.468,79 €	32	393.296,50 €	471	4.161.612,61 €	5	15.765,79 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	14.812	226.451.387,05 €	3.214	23.521.048,46 €	17.934	248.822.738,93 €	92	1.149.696,58 €	5.957	99.630.750,71 €	10.324	124.850.326,62 €	1.745	25.491.358,18 €

	Total portfolio				Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Distribution by geographic region	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
Baden-Wuerttemberg	2.159	11,98%	30.413.775,37 €	12,17%	1.854	28.052.624,54 €	305	2.361.150,83 €	2.152	30.271.942,83 €	7	141.832,54 €	673	12.013.139,52 €	1.250	14.620.080,42 €	236	3.780.555,43 €
Bavaria	2.516	13,96%	37.497.640,78 €	15,00%	2.158	34.900.576,96 €	358	2.597.063,82 €	2.512	37.351.684,62 €	4	145.956,16 €	756	13.344.564,72 €	1.521	20.550.750,88 €	239	3.602.325,18 €
Berlin	388	2,15%	5.649.234,36 €	2,26%	295	4.959.628,67 €	93	689.605,69 €	387	5.624.490,71 €	1	24.743,65 €	147	2.527.262,18 €	207	2.562.274,02 €	34	559.698,16 €
Brandenburg	591	3,28%	8.022.473,88 €	3,21%	440	6.953.615,93 €	151	1.068.857,95 €	582	7.961.255,95 €	9	61.217,93 €	197	3.195.465,42 €	339	4.011.037,23 €	55	815.971,23 €
Bremen	122	0,68%	1.618.335,20 €	0,65%	96	1.388.344,02 €	26	229.991,18 €	116	1.540.388,15 €	6	77.947,05 €	37	521.816,53 €	77	962.240,57 €	8	134.278,10 €
Hamburg	260	1,44%	3.691.605,51 €	1,48%	213	3.249.659,28 €	47	441.946,23 €	259	3.684.246,22 €	1	7.359,29 €	94	1.419.075,42 €	142	1.853.350,82 €	24	419.179,27 €
Hesse	1.449	8,04%	20.910.177,55 €	8,36%	1.220	18.934.141,36 €	229	1.976.036,19 €	1.448	20.898.587,38 €	1	11.590,17 €	474	8.118.838,46 €	846	10.780.015,09 €	129	2.011.324,00 €
Lower Saxony	2.106	11,68%	27.214.546,16 €	10,89%	1.677	24.167.783,48 €	429	3.046.762,68 €	2.076	26.899.937,83 €	30	314.608,33 €	645	10.117.482,78 €	1.252	14.306.949,67 €	209	2.790.113,71 €
Mecklenburg-Vorpommern	423	2,35%	5.296.453,66 €	2,12%	291	4.389.720,93 €	132	906.732,73 €	421	5.281.228,94 €	2	15.224,72 €	144	2.386.228,44 €	243	2.459.006,78 €	36	451.218,44 €
North Rhine-Westphalia	3.837	21,29%	52.529.567,90 €	21,01%	3.269	48.609.731,86 €	568	3.919.836,04 €	3.828	52.409.591,38 €	9	119.976,52 €	1.303	21.046.883,95 €	2.162	26.357.639,54 €	372	5.125.044,41 €
Rhineland-Palatinate	807	4,48%	11.069.057,44 €	4,43%	664	10.075.726,95 €	143	993.330,49 €	803	11.024.690,01 €	4	44.367,43 €	258	4.266.985,01 €	482	5.739.430,68 €	67	1.062.641,75 €
Saarland	206	1,14%	2.957.116,78 €	1,18%	183	2.782.321,59 €	23	174.795,19 €	206	2.957.116,78 €	0	0,00 €	68	1.041.735,68 €	105	1.429.213,66 €	33	486.167,44 €
Saxony	1.075	5,96%	14.459.211,87 €	5,78%	834	12.754.149,18 €	241	1.705.062,69 €	1.069	14.355.086,06 €	6	104.125,81 €	398	6.676.085,04 €	569	6.290.156,15 €	108	1.492.970,68 €
Saxony-Anhalt	770	4,27%	10.791.466,90 €	4,32%	574	9.275.480,44 €	196	1.515.986,46 €	760	10.736.817,60 €	10	54.649,30 €	280	4.799.418,53 €	431	5.072.410,10 €	59	919.638,27 €
Schleswig-Holstein	562	3,12%	7.321.112,25 €	2,93%	440	6.482.080,76 €	122	839.031,49 €	561	7.313.933,09 €	1	7.179,16 €	206	3.422.393,03 €	309	3.277.507,93 €	47	621.211,29 €
Thuringia	752	4,17%	10.490.615,18 €	4,20%	601	9.435.756,38 €	151	1.054.858,80 €	751	10.471.696,66 €	1	18.918,52 €	276	4.713.435,72 €	388	4.569.853,09 €	88	1.207.326,37 €
Foreign countries (*)	3	0,02%	40.044,72 €	0,02%	3	40.044,72 €	0	0,00 €	3	40.044,72 €	0	0,00 €	1	19.940,28 €	1	8.409,99 €	1	11.694,45 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	14.812	226.451.387,05 €	3.214	23.521.048,46 €	17.934	248.822.738,93 €	92	1.149.696,58 €	5.957	99.630.750,71 €	10.324	124.850.326,62 €	1.745	25.491.358,18 €

(*) Customers who changed their residence after Cut-Off date

2.817.743,65 €

Pool data V

	Total portfolio					Credit type				Customer type				Type of car					
						AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Distribution by brand & model	Model	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance3	Number of contracts	Outstanding discounted balance5	Number of contracts	Outstanding discounted balance7	Number of contracts	Outstanding discounted balance9	Number of contracts	Outstanding discounted balance11	Number of contracts	Outstanding discounted balancep
Audi	A1	454	2,52%	5.449.051,85 €	2,18%	442	5.363.414,81 €	12	85.637,04 €	454	5.449.051,85 €	0	0,00 €	153	2.255.329,55 €	255	2.536.120,79 €	46	657.601,51 €
	A2	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	A3	724	4,02%	10.289.324,02 €	4,12%	673	9.994.694,66 €	51	294.629,36 €	724	10.289.324,02 €	0	0,00 €	77	1.937.852,44 €	596	7.282.072,80 €	51	1.069.398,78 €
	A4	710	3,94%	12.542.084,01 €	5,02%	662	12.080.486,14 €	48	461.597,87 €	707	12.463.862,53 €	3	78.221,48 €	75	2.085.237,21 €	603	9.526.549,45 €	32	930.297,35 €
	A5	300	1,66%	6.301.940,35 €	2,52%	287	6.152.575,44 €	13	149.364,91 €	299	6.261.432,80 €	1	40.507,55 €	39	1.335.922,67 €	247	4.510.793,02 €	14	455.224,66 €
	A6	504	2,80%	10.743.236,49 €	4,30%	463	10.172.659,60 €	41	570.576,89 €	501	10.641.117,47 €	3	102.119,02 €	30	1.224.444,32 €	460	9.075.000,43 €	14	443.791,74 €
	A7	49	0,27%	1.502.215,51 €	0,60%	47	1.456.665,81 €	2	45.549,70 €	49	1.502.215,51 €	0	0,00 €	5	211.964,27 €	37	1.046.043,25 €	7	244.207,99 €
	A8	34	0,19%	1.017.326,13 €	0,41%	29	933.411,92 €	5	83.914,21 €	33	1.004.906,13 €	1	12.420,00 €	0	0,00 €	32	929.320,83 €	2	88.005,30 €
	Audi Other	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
	Q2	163	0,90%	3.309.865,69 €	1,32%	163	3.309.865,69 €	0	0,00 €	163	3.309.865,69 €	0	0,00 €	111	2.325.083,68 €	23	428.619,29 €	29	556.162,72 €
	Q3	277	1,54%	4.865.435,90 €	1,95%	267	4.813.579,22 €	10	51.856,68 €	277	4.865.435,90 €	0	0,00 €	77	1.797.045,74 €	178	2.686.307,19 €	22	382.082,97 €
	Q5	247	1,37%	6.320.951,11 €	2,53%	236	6.160.897,50 €	11	160.053,61 €	247	6.320.951,11 €	0	0,00 €	55	2.039.014,68 €	177	3.737.042,94 €	15	544.893,49 €
	Q7	83	0,46%	2.981.685,09 €	1,19%	74	2.851.248,03 €	9	130.437,06 €	83	2.981.685,09 €	0	0,00 €	15	1.012.225,56 €	59	1.630.420,36 €	9	339.039,17 €
	Q8	3	0,02%	213.229,60 €	0,09%	3	213.229,60 €	0	0,00 €	3	213.229,60 €	0	0,00 €	3	213.229,60 €	0	0,00 €	0	0,00 €
	R8	13	0,07%	943.008,97 €	0,38%	13	943.008,97 €	0	0,00 €	13	943.008,97 €	0	0,00 €	4	306.987,60 €	5	301.105,98 €	4	334.915,39 €
	TT	101	0,56%	2.190.075,67 €	0,88%	96	2.137.929,96 €	5	52.145,71 €	101	2.190.075,67 €	0	0,00 €	24	683.280,92 €	62	1.133.909,10 €	15	372.885,65 €
Sub-Total Audi		**3.662**	**20,32%**	**68.669.430,39 €**	**27,47%**	**3.455**	**66.583.667,35 €**	**207**	**2.085.763,04 €**	**3.654**	**68.436.162,34 €**	**8**	**233.268,05 €**	**668**	**17.427.618,24 €**	**2.734**	**44.823.305,43 €**	**260**	**6.418.506,72 €**
Seat	Alhambra	137	0,76%	2.612.531,98 €	1,05%	114	2.374.805,72 €	23	237.726,26 €	137	2.612.531,98 €	0	0,00 €	60	1.310.957,64 €	53	791.733,81 €	24	509.840,53 €
	Altea	26	0,14%	178.151,46 €	0,07%	17	145.058,28 €	9	33.093,18 €	26	178.151,46 €	0	0,00 €	9	63.433,22 €	14	97.565,36 €	3	17.152,88 €
	Arona	116	0,64%	1.827.845,90 €	0,73%	102	1.725.335,77 €	14	102.510,13 €	116	1.827.845,90 €	0	0,00 €	91	1.428.381,12 €	3	48.821,40 €	22	350.643,38 €
	Ateca	178	0,99%	3.607.172,64 €	1,44%	160	3.416.214,83 €	18	190.957,81 €	175	3.558.163,97 €	3	49.008,67 €	143	2.886.486,81 €	11	216.219,21 €	24	504.466,62 €
	Exeo	7	0,04%	26.271,94 €	0,01%	1	7.015,55 €	6	19.256,39 €	7	26.271,94 €	0	0,00 €	1	7.015,55 €	6	19.256,39 €	0	0,00 €
	Ibiza	593	3,29%	5.290.225,17 €	2,12%	505	4.852.407,24 €	88	437.817,93 €	591	5.274.446,00 €	2	15.779,17 €	321	3.115.991,18 €	153	998.481,84 €	119	1.175.752,15 €
	Leon	686	3,81%	9.511.046,66 €	3,80%	570	8.717.112,19 €	116	793.934,47 €	678	9.418.809,98 €	8	92.236,68 €	296	4.823.974,68 €	244	2.485.586,27 €	146	2.201.485,71 €
	Mii	209	1,16%	1.258.313,46 €	0,50%	179	1.159.369,76 €	30	98.943,70 €	202	1.228.969,68 €	7	29.343,78 €	132	804.165,64 €	45	212.589,43 €	32	241.558,39 €
	Toledo	15	0,08%	136.298,48 €	0,05%	11	105.990,75 €	4	30.307,73 €	15	136.298,48 €	0	0,00 €	3	35.744,36 €	7	54.946,33 €	5	45.607,79 €
Sub-Total Seat		**1.967**	**10,91%**	**24.447.857,69 €**	**9,78%**	**1.659**	**22.503.310,09 €**	**308**	**1.944.547,60 €**	**1.947**	**24.261.489,39 €**	**20**	**186.368,30 €**	**1.056**	**14.476.150,20 €**	**536**	**4.925.200,04 €**	**375**	**5.046.507,45 €**
Skoda	Citigo	216	1,20%	1.358.937,55 €	0,54%	163	1.149.016,31 €	53	209.921,24 €	215	1.353.303,33 €	1	5.634,22 €	92	651.287,97 €	36	166.690,28 €	88	540.959,30 €
	Fabia	684	3,79%	5.781.848,76 €	2,31%	520	4.926.064,42 €	164	855.784,34 €	678	5.724.623,99 €	6	57.224,77 €	291	2.770.900,74 €	166	990.962,71 €	227	2.019.985,31 €
	Karoq	106	0,59%	2.197.907,25 €	0,88%	84	1.949.932,70 €	22	247.974,55 €	106	2.197.907,25 €	0	0,00 €	95	1.993.931,37 €	4	48.101,74 €	7	155.874,14 €
	Kodiaq	111	0,62%	2.704.314,05 €	1,08%	91	2.422.751,35 €	20	281.562,70 €	109	2.670.902,21 €	2	33.411,84 €	93	2.247.806,52 €	8	201.220,37 €	10	255.287,16 €
	Octavia	694	3,85%	9.348.524,34 €	3,74%	513	8.058.650,17 €	181	1.289.874,17 €	691	9.296.755,11 €	3	51.769,23 €	339	5.556.092,27 €	271	2.607.677,64 €	84	1.184.754,43 €
	Rapid	285	1,58%	2.733.991,11 €	1,09%	222	2.398.265,43 €	63	335.725,68 €	284	2.725.238,24 €	1	8.752,87 €	112	1.194.804,00 €	88	637.680,56 €	85	901.506,55 €
	Roomster	44	0,24%	205.488,49 €	0,08%	30	181.041,94 €	14	24.446,55 €	43	200.188,49 €	1	5.300,00 €	18	95.720,81 €	18	71.239,52 €	8	38.528,16 €
	Superb	201	1,12%	3.239.150,04 €	1,30%	143	2.674.178,89 €	58	564.971,15 €	200	3.214.803,57 €	1	24.346,47 €	79	1.716.109,97 €	99	1.091.296,73 €	23	431.743,34 €
	Yeti	189	1,05%	1.946.071,49 €	0,78%	131	1.599.795,49 €	58	346.276,00 €	189	1.946.071,49 €	0	0,00 €	87	1.000.603,39 €	63	493.685,41 €	39	451.782,69 €
Sub-Total Skoda		**2.530**	**14,04%**	**29.516.233,08 €**	**11,81%**	**1.897**	**25.359.696,70 €**	**633**	**4.156.536,38 €**	**2.515**	**29.329.793,68 €**	**15**	**186.439,40 €**	**1.206**	**17.227.257,04 €**	**753**	**6.308.554,96 €**	**571**	**5.980.421,08 €**
VW	Arteon	36	0,20%	1.014.558,26 €	0,41%	33	954.401,04 €	3	60.157,22 €	36	1.014.558,26 €	0	0,00 €	18	502.674,68 €	8	223.722,77 €	10	288.160,81 €
	Beetle	219	1,21%	2.714.061,01 €	1,09%	187	2.534.138,32 €	32	179.922,69 €	218	2.702.470,84 €	1	11.590,17 €	89	1.314.417,48 €	120	1.242.183,33 €	10	157.460,20 €
	CC	35	0,19%	435.697,39 €	0,17%	27	365.497,52 €	8	70.199,87 €	35	435.697,39 €	0	0,00 €	0	0,00 €	35	435.697,39 €	0	0,00 €
	Eos	27	0,15%	206.746,41 €	0,08%	19	169.337,99 €	8	37.408,42 €	27	206.746,41 €	0	0,00 €	2	33.372,41 €	25	173.374,00 €	0	0,00 €
	Golf	3.387	18,79%	39.686.472,19 €	15,88%	2.858	36.647.232,15 €	529	3.039.240,04 €	3.371	39.555.713,61 €	16	130.758,58 €	817	12.623.906,02 €	2.423	24.943.256,61 €	147	2.119.309,56 €
	Jetta	9	0,05%	64.683,63 €	0,03%	6	51.888,11 €	3	12.795,52 €	9	64.683,63 €	0	0,00 €	1	9.050,04 €	8	55.633,59 €	0	0,00 €
	New Beetle	3	0,02%	6.847,86 €	0,00%	1	6.381,28 €	2	466,58 €	3	6.847,86 €	0	0,00 €	0	0,00 €	3	6.847,86 €	0	0,00 €
	Passat	907	5,03%	11.835.753,21 €	4,73%	714	10.345.426,60 €	193	1.490.326,61 €	902	11.779.492,89 €	5	56.260,32 €	97	1.793.342,24 €	769	9.292.642,97 €	41	749.768,00 €
	Phaeton	16	0,09%	222.171,69 €	0,09%	10	146.568,11 €	6	75.603,58 €	16	222.171,69 €	0	0,00 €	0	0,00 €	16	222.171,69 €	0	0,00 €
	Polo	946	5,25%	8.228.302,12 €	3,29%	784	7.454.237,35 €	162	774.064,77 €	940	8.190.036,77 €	6	38.265,35 €	388	4.291.789,50 €	484	3.200.853,21 €	74	735.659,41 €
	Scirocco	56	0,31%	638.212,02 €	0,26%	49	594.095,08 €	7	44.116,94 €	56	638.212,02 €	0	0,00 €	8	126.870,44 €	45	478.040,97 €	3	33.300,61 €
	Sharan	217	1,20%	3.540.503,11 €	1,42%	188	3.345.474,93 €	29	195.028,18 €	217	3.540.503,11 €	0	0,00 €	41	956.440,82 €	162	2.334.596,26 €	14	249.466,03 €
	T-Roc	130	0,72%	2.549.424,73 €	1,02%	111	2.322.331,13 €	19	227.093,60 €	130	2.549.424,73 €	0	0,00 €	101	1.984.948,01 €	14	298.641,39 €	15	265.835,33 €
	Tiguan	1.081	6,00%	19.224.560,85 €	7,69%	946	18.130.523,94 €	135	1.094.036,91 €	1.077	19.143.388,43 €	4	81.172,42 €	502	11.234.007,81 €	526	6.878.979,13 €	53	1.111.573,91 €
	Touareg	164	0,91%	4.028.134,05 €	1,61%	137	3.593.738,59 €	27	434.395,46 €	164	4.028.134,05 €	0	0,00 €	13	459.428,78 €	145	3.347.373,36 €	6	221.331,91 €
	Touran	705	3,91%	9.653.587,02 €	3,86%	551	8.382.910,14 €	154	1.270.676,88 €	704	9.622.750,85 €	1	30.836,17 €	249	4.185.747,16 €	413	4.803.408,21 €	43	664.431,65 €
	Up!	526	2,92%	3.390.767,66 €	1,36%	426	3.034.120,92 €	100	356.646,74 €	517	3.346.638,02 €	9	44.129,64 €	233	1.859.397,82 €	225	1.085.537,22 €	68	445.832,62 €
	VW Other	0	0,00%	0,00 €	0,00%	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €	0	0,00 €
Sub-Total VW		**8.464**	**46,95%**	**107.440.483,21 €**	**42,98%**	**7.047**	**98.078.303,20 €**	**1.417**	**9.362.180,01 €**	**8.422**	**107.047.470,56 €**	**42**	**393.012,65 €**	**2.559**	**41.375.393,21 €**	**5.421**	**59.022.959,96 €**	**484**	**7.042.130,04 €**
VW LCV	Amarok	12	0,07%	192.337,83 €	0,08%	9	164.733,24 €	3	27.604,59 €	12	192.337,83 €	0	0,00 €	2	35.320,19 €	9	126.920,24 €	1	30.097,40 €
	Caddy	395	2,19%	4.985.358,96 €	1,99%	256	3.703.556,16 €	139	1.281.802,80 €	393	4.970.736,84 €	2	14.622,12 €	228	3.427.795,70 €	147	1.302.124,86 €	20	255.438,40 €
	Crafter	27	0,15%	386.162,93 €	0,15%	16	286.225,73 €	11	99.937,20 €	27	386.162,93 €	0	0,00 €	9	204.493,18 €	18	181.669,75 €	0	0,00 €
	T4	3	0,02%	27.548,76 €	0,01%	2	21.139,22 €	1	6.409,54 €	3	27.548,76 €	0	0,00 €	1	15.724,29 €	2	11.824,47 €	0	0,00 €
	T5	156	0,87%	1.913.018,58 €	0,77%	85	1.282.322,04 €	71	630.696,54 €	156	1.913.018,58 €	0	0,00 €	21	269.343,55 €	127	1.530.061,17 €	8	113.613,86 €
	T6	302	1,68%	7.823.329,18 €	3,13%	241	6.898.886,18 €	61	924.443,00 €	300	7.736.811,91 €	2	86.517,27 €	175	4.778.358,61 €	106	2.456.093,13 €	21	588.877,44 €
Sub-Total LCV		**895**	**4,97%**	**15.327.756,24 €**	**6,13%**	**609**	**12.356.862,57 €**	**286**	**2.970.893,67 €**	**891**	**15.226.616,85 €**	**4**	**101.139,39 €**	**436**	**8.731.035,52 €**	**409**	**5.608.693,62 €**	**50**	**988.027,10 €**
Other brands		**508**	**2,82%**	**4.570.674,90 €**	**1,83%**	**145**	**1.569.547,14 €**	**363**	**3.001.127,76 €**	**505**	**4.521.206,11 €**	**3**	**49.468,79 €**	**32**	**393.296,50 €**	**471**	**4.161.612,61 €**	**5**	**15.765,79 €**
Total		**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Pool data VI

	Total portfolio				Customer type				Type of car					
					Retail		Corporate		New		Used		Demonstration	
Credit type	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
AutoCredit	14.812	82,17%	226.451.387,05 €	90,59%	14.746	225.483.323,71 €	66	968.063,34 €	5.135	92.788.726,59 €	8.132	109.544.733,03 €	1.545	24.117.927,43 €
ClassicCredit	3.214	17,83%	23.521.048,46 €	9,41%	3.188	23.339.415,22 €	26	181.633,24 €	822	6.842.024,12 €	2.192	15.305.593,59 €	200	1.373.430,75 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

	Total portfolio				Customer type			
					Retail		Corporate	
Type of car	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
New cars	5.957	33,05%	99.630.750,71 €	39,86%	5.891	98.769.252,97 €	66	861.497,74 €
Used cars	10.324	57,27%	124.850.326,62 €	49,95%	10.300	124.583.997,83 €	24	266.328,79 €
Demonstration cars	1.745	9,68%	25.491.358,18 €	10,20%	1.743	25.469.488,13 €	2	21.870,05 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**

	Total portfolio			
Customer type	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance
Corporate	92	0,51%	1.149.696,58 €	0,46%
Retail	17.934	99,49%	248.822.738,93 €	99,54%
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**

Pool data VII

Total portfolio					Credit type				Customer type				Type of car					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Interest rate paid by the receivable debtor	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance
< 0,10 %	1.719	9,54%	21.887.645,23 €	8,76%	1.501	20.394.184,19 €	218	1.493.461,04 €	1.717	21.870.124,87 €	2	17.520,36 €	385	4.212.584,79 €	1.217	16.036.890,34 €	117	1.638.170,10 €
0,10 % - 0,49 %	8	0,04%	62.850,53 €	0,03%	5	48.395,65 €	3	14.454,88 €	8	62.850,53 €	0	0,00 €	4	36.790,09 €	3	4.789,96 €	1	21.270,48 €
0,50 % - 0,99%	2.291	12,71%	36.451.664,54 €	14,58%	2.124	35.354.876,06 €	167	1.096.788,48 €	2.291	36.451.664,54 €	0	0,00 €	795	12.807.839,61 €	1.313	20.838.094,29 €	183	2.805.730,64 €
1,00 % - 1,49 %	131	0,73%	1.941.373,21 €	0,78%	127	1.918.298,88 €	4	23.074,33 €	127	1.918.298,88 €	4	23.074,33 €	5	44.868,19 €	119	1.696.591,88 €	7	199.913,14 €
1,50 % - 1,99 %	6.107	33,88%	96.399.766,82 €	38,56%	5.364	90.459.262,07 €	743	5.940.504,75 €	6.080	96.023.197,02 €	27	376.569,80 €	3.620	60.189.790,21 €	1.600	23.927.289,59 €	887	12.282.687,02 €
2,00 % - 2,49 %	664	3,68%	11.934.812,48 €	4,77%	647	11.744.817,02 €	17	189.995,46 €	662	11.873.822,95 €	2	60.989,53 €	27	600.739,58 €	566	9.512.230,19 €	71	1.821.842,71 €
2,50 % - 2,99 %	3.636	20,17%	47.377.519,92 €	18,95%	3.074	43.951.945,54 €	562	3.425.574,38 €	3.597	46.861.041,75 €	39	516.478,17 €	882	17.507.243,55 €	2.418	24.838.688,79 €	336	5.031.587,58 €
3,00 % - 3,49 %	953	5,29%	10.197.193,67 €	4,08%	705	7.897.523,93 €	248	2.299.669,74 €	944	10.116.071,20 €	9	81.122,47 €	44	671.412,88 €	888	9.149.303,93 €	21	376.476,86 €
3,50 % - 3,99 %	1.572	8,72%	16.880.946,90 €	6,75%	972	12.213.244,50 €	600	4.667.702,40 €	1.567	16.833.236,63 €	5	47.710,27 €	153	3.123.621,55 €	1.318	12.581.393,52 €	101	1.175.931,83 €
4,00 % - 4,49 %	146	0,81%	1.281.787,93 €	0,51%	53	441.046,59 €	93	840.741,34 €	143	1.257.566,66 €	3	24.221,27 €	6	64.904,84 €	137	1.197.392,14 €	3	19.490,95 €
4,50 % - 4,99 %	453	2,51%	3.570.163,92 €	1,43%	177	1.512.994,51 €	276	2.057.169,41 €	453	3.570.163,92 €	0	0,00 €	23	283.922,66 €	418	3.216.830,31 €	12	69.410,95 €
5,00 % - 5,49 %	46	0,26%	232.609,27 €	0,09%	10	73.940,46 €	36	158.668,81 €	46	232.609,27 €	0	0,00 €	4	28.792,63 €	41	200.153,03 €	1	3.663,61 €
5,50 % - 5,99 %	156	0,87%	1.017.175,15 €	0,41%	35	294.102,14 €	121	723.073,01 €	155	1.015.164,77 €	1	2.010,38 €	5	45.780,25 €	149	948.656,01 €	2	22.738,89 €
6,00 % - 6,49 %	13	0,07%	61.708,51 €	0,02%	0	0,00 €	13	61.708,51 €	13	61.708,51 €	0	0,00 €	1	646,46 €	12	61.062,05 €	0	0,00 €
6,50 % - 6,99 %	72	0,40%	329.891,18 €	0,13%	11	84.722,38 €	61	245.168,80 €	72	329.891,18 €	0	0,00 €	2	5.589,99 €	69	309.306,88 €	1	14.994,31 €
7,00 % - 7,49 %	1	0,01%	12.523,62 €	0,01%	1	12.523,62 €	0	0,00 €	1	12.523,62 €	0	0,00 €	0	0,00 €	1	12.523,62 €	0	0,00 €
7,50 % - 7,99 %	21	0,12%	83.652,22 €	0,03%	1	7.209,29 €	20	76.442,93 €	21	83.652,22 €	0	0,00 €	0	0,00 €	20	80.344,73 €	1	3.307,49 €
8,00 % - 8,49 %	1	0,01%	3.193,62 €	0,00%	0	0,00 €	1	3.193,62 €	1	3.193,62 €	0	0,00 €	0	0,00 €	1	3.193,62 €	0	0,00 €
8,50 % - 8,99 %	19	0,11%	169.707,50 €	0,07%	3	18.190,60 €	16	151.516,90 €	19	169.707,50 €	0	0,00 €	0	0,00 €	19	169.707,50 €	0	0,00 €
9,00 % - 9,49 %	4	0,02%	13.256,97 €	0,01%	1	6.223,43 €	3	7.033,54 €	4	13.256,97 €	0	0,00 €	1	6.223,43 €	2	2.891,92 €	1	4.141,62 €
9,50 % - 9,99 %	9	0,05%	42.028,10 €	0,02%	1	17.886,19 €	8	24.141,91 €	9	42.028,10 €	0	0,00 €	0	0,00 €	9	42.028,10 €	0	0,00 €
>= 10,0 %	4	0,02%	20.964,22 €	0,01%	0	0,00 €	4	20.964,22 €	4	20.964,22 €	0	0,00 €	0	0,00 €	4	20.964,22 €	0	0,00 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Statistics	
Minimum interest rate debtor	0,00%
Maximum interest rate debtor	12,99%
Weighted average interest rate debtor	2,15%

Pool data VIII

	Total portfolio					Credit type						Customer type						Type of car								
						AutoCredit			ClassicCredit			Retail			Corporate			New			Used			Demonstration		
Distribution by down payment	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Down payment/ Purchase price in %	Number of contracts	Outstanding discounted balance	Down payment/ Purchase price in %	Number of contracts	Outstanding discounted balance	Down payment/ Purchase price in %	Number of contracts	Outstanding discounted balance	Down payment/ Purchase price in %	Number of contracts	Outstanding discounted balance	Down payment/ Purchase price in %	Number of contracts	Outstanding discounted balance	Down payment/ Purchase price in %	Number of contracts	Outstanding discounted balance	Down payment/ Purchase price in %	Number of contracts	Outstanding discounted balance	Down payment/ Purchase price in %
No Down payment	5.178	28,73%	72.904.431,06 €	29,16%	0,00%	4.374	65.695.998,17 €	0,00%	804	7.208.432,89 €	0,00%	5.149	72.523.316,95 €	0,00%	29	381.114,11 €	0,00%	1.615	27.023.112,46 €	0,00%	3.014	37.741.346,46 €	0,00%	549	8.139.972,14 €	0,00%
<= 1.000,00	850	4,72%	9.886.358,37 €	3,95%	4,39%	719	9.022.367,99 €	4,18%	131	863.990,38 €	6,04%	850	9.886.358,37 €	4,39%	0	0,00 €	0,00%	271	3.864.725,35 €	3,61%	481	4.844.681,25 €	5,03%	98	1.176.951,77 €	4,19%
1.000,01 - 2.000,00	1.328	7,37%	15.635.907,80 €	6,26%	9,59%	1.137	14.523.350,59 €	9,15%	191	1.112.557,21 €	13,56%	1.319	15.594.513,55 €	9,57%	9	41.394,25 €	15,97%	414	6.003.989,87 €	8,09%	767	7.821.467,79 €	10,68%	147	1.810.450,14 €	9,50%
2.000,01 - 3.000,00	1.452	8,06%	17.845.153,43 €	7,14%	13,92%	1.256	16.513.901,26 €	13,44%	196	1.331.252,17 €	17,99%	1.436	17.697.762,56 €	13,90%	16	147.390,87 €	15,97%	428	6.463.436,00 €	12,03%	875	9.569.916,47 €	14,98%	149	1.811.800,96 €	14,40%
3.000,01 - 4.000,00	1.273	7,06%	16.073.408,99 €	6,43%	17,76%	1.059	14.695.661,64 €	16,91%	214	1.377.747,35 €	23,57%	1.255	15.899.796,20 €	17,77%	18	173.612,79 €	16,76%	345	5.175.295,73 €	15,35%	806	9.347.018,97 €	18,98%	122	1.551.094,29 €	18,15%
4.000,01 - 5.000,00	1.626	9,02%	22.781.893,31 €	9,11%	20,04%	1.336	20.511.657,81 €	19,24%	290	2.270.235,50 €	24,85%	1.620	22.698.552,76 €	20,05%	6	83.340,55 €	17,76%	563	9.679.915,21 €	17,49%	927	11.215.914,46 €	21,99%	136	1.886.063,64 €	20,07%
5.000,01 - 6.000,00	1.006	5,58%	14.699.439,42 €	5,88%	22,73%	851	13.625.550,59 €	21,75%	155	1.073.888,83 €	30,31%	1.002	14.633.732,17 €	22,76%	4	65.707,25 €	16,91%	322	5.459.788,74 €	20,33%	606	8.031.111,32 €	24,31%	78	1.208.539,36 €	22,29%
6.000,01 - 7.000,00	837	4,64%	12.009.637,91 €	4,80%	25,90%	679	10.940.292,81 €	24,43%	158	1.069.345,10 €	35,05%	835	11.952.417,78 €	25,96%	2	57.220,13 €	14,03%	228	4.165.953,78 €	22,18%	520	6.321.029,31 €	28,59%	89	1.522.654,82 €	23,10%
7.000,01 - 8.000,00	751	4,17%	10.997.902,75 €	4,40%	27,89%	606	10.014.289,08 €	26,24%	145	983.613,67 €	37,88%	750	10.979.739,91 €	27,90%	1	18.162,84 €	20,00%	236	4.342.866,31 €	24,34%	460	5.831.419,53 €	30,34%	55	823.616,91 €	26,55%
8.000,01 - 9.000,00	403	2,24%	6.056.650,04 €	2,42%	29,51%	315	5.521.582,53 €	27,32%	88	535.067,51 €	41,37%	400	5.946.638,85 €	29,69%	3	110.011,19 €	15,97%	130	2.511.152,21 €	25,20%	242	3.052.732,20 €	32,47%	31	492.765,63 €	29,53%
9.000,01 - 10.000,00	986	5,47%	15.509.393,51 €	6,20%	31,72%	785	14.075.786,97 €	29,88%	201	1.433.606,54 €	41,81%	985	15.468.885,96 €	31,75%	1	40.507,55 €	15,67%	387	7.394.702,68 €	28,80%	522	6.845.302,14 €	34,56%	77	1.269.388,69 €	30,28%
10.000,01 - 11.000,00	260	1,44%	3.681.619,94 €	1,47%	35,81%	203	3.364.911,78 €	33,21%	57	316.708,16 €	49,55%	259	3.668.081,52 €	35,83%	1	13.538,42 €	30,00%	102	1.804.975,28 €	31,61%	137	1.525.697,60 €	40,75%	21	350.947,08 €	31,32%
11.000,01 - 12.000,00	316	1,75%	5.025.011,73 €	2,01%	35,55%	251	4.660.448,06 €	32,88%	65	364.563,67 €	51,76%	315	5.007.779,78 €	35,57%	1	17.231,95 €	30,00%	119	2.470.824,90 €	30,60%	168	2.134.899,10 €	39,76%	29	419.287,73 €	37,39%
12.000,01 - 13.000,00	223	1,24%	3.231.071,59 €	1,29%	38,71%	161	2.763.136,90 €	36,15%	62	467.934,69 €	47,49%	223	3.231.071,59 €	38,71%	0	0,00 €	0,00%	82	1.385.872,77 €	36,65%	123	1.453.439,05 €	42,30%	18	391.759,77 €	29,19%
13.000,01 - 14.000,00	184	1,02%	2.617.384,53 €	1,05%	41,73%	132	2.244.034,75 €	38,87%	52	373.349,78 €	51,33%	184	2.617.384,53 €	41,73%	0	0,00 €	0,00%	77	1.332.775,27 €	38,32%	95	1.064.600,92 €	45,67%	12	220.008,34 €	37,55%
14.000,01 - 15.000,00	405	2,25%	6.540.803,89 €	2,62%	40,55%	307	5.831.902,18 €	37,84%	98	708.901,71 €	52,33%	405	6.540.803,89 €	40,55%	0	0,00 €	0,00%	188	3.387.544,59 €	38,67%	182	2.496.614,83 €	42,89%	35	656.644,47 €	39,68%
> 15.000,00	948	5,26%	14.476.367,24 €	5,79%	50,13%	641	12.446.513,94 €	45,59%	307	2.029.853,30 €	63,36%	947	14.475.902,56 €	50,11%	1	464,68 €	88,93%	450	7.163.819,56 €	49,43%	399	5.553.135,22 €	51,81%	99	1.759.412,46 €	47,07%
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**20,23%**	**14.812**	**226.451.387,05 €**	**18,32%**	**3.214**	**23.521.048,46 €**	**31,55%**	**17.934**	**248.822.738,93 €**	**20,26%**	**92**	**1.149.696,58 €**	**12,86%**	**5.957**	**99.630.750,71 €**	**19,75%**	**10.324**	**124.850.326,62 €**	**20,88%**	**1.745**	**25.491.358,18 €**	**18,70%**

Statistics down payments	
Minimum down payment	50,00 €
Maximum down payment	73.000,00 €
Average down payment (Customers that made a down payment)	6.890,56 €
Average down payment	4.911,24 €

Motor type

	Total portfolio				Credit type				Customer type				Vehicle status					
					AutoCredit		ClassicCredit		Retail		Corporate		New		Used		Demonstration	
Distribution by motor type	Number of contracts	Percentage of contracts	Outstanding discounted balance	Percentage of outstanding discounted balance	Number of contracts	Outstanding discounted balance	Number of contracts	Outstanding discounted balance3	Number of contracts	Outstanding discounted balance5	Number of contracts	Outstanding discounted balance7	Number of contracts	Outstanding discounted balance9	Number of contracts	Outstanding discounted balance11	Number of contracts	Outstanding discounted balance11
EA189 (unfixed)	12	0,07%	76.491,73 €	0,03%	11	75.421,70 €	1	1.070,03 €	12	76.491,73 €	0	0,00 €	3	30.939,49 €	8	36.578,35 €	1	8.973,89 €
Other	18.014	99,93%	249.895.943,78 €	99,97%	14.801	226.375.965,35 €	3.213	23.519.978,43 €	17.922	248.746.247,20 €	92	1.149.696,58 €	5.954	99.599.811,22 €	10.316	124.813.748,27 €	1.744	25.482.384,29 €
Total	**18.026**	**100,00%**	**249.972.435,51 €**	**100,00%**	**14.812**	**226.451.387,05 €**	**3.214**	**23.521.048,46 €**	**17.934**	**248.822.738,93 €**	**92**	**1.149.696,58 €**	**5.957**	**99.630.750,71 €**	**10.324**	**124.850.326,62 €**	**1.745**	**25.491.358,18 €**

Balloon instalment in % of Outstanding Discounted Balance

Length of Remaining Term (months)	Number of Balloon Loans contracts	Percentage of Balloon Loans contracts	Outstanding Discounted Principal Balloon Balance	Outstanding Discounted Balance	Remaining Balloon in % of Outstanding Discounted Balance
1	359	2,42%	2.000.807,50 €	2.020.470,45 €	99,03%
2	257	1,74%	2.373.191,69 €	2.438.779,99 €	97,31%
3	289	1,95%	2.602.483,04 €	2.743.770,41 €	94,85%
4	290	1,96%	2.350.049,33 €	2.554.914,90 €	91,98%
5	289	1,95%	2.463.111,62 €	2.732.768,46 €	90,13%
6	291	1,96%	2.547.864,99 €	2.907.935,51 €	87,62%
7	245	1,65%	2.442.849,37 €	2.833.695,38 €	86,21%
8	289	1,95%	2.817.021,15 €	3.350.072,78 €	84,09%
9	246	1,66%	2.647.006,49 €	3.162.442,12 €	83,70%
10	195	1,32%	2.227.931,49 €	2.680.965,28 €	83,10%
11	207	1,40%	2.131.773,17 €	2.666.216,90 €	79,95%
12	212	1,43%	2.183.140,44 €	2.755.453,65 €	79,23%
13	254	1,71%	2.450.049,39 €	3.266.205,33 €	75,01%
14	260	1,76%	2.548.113,00 €	3.380.990,51 €	75,37%
15	288	1,94%	2.758.165,66 €	3.743.064,32 €	73,69%
16	321	2,17%	3.577.245,18 €	4.760.588,17 €	75,14%
17	279	1,88%	3.285.470,42 €	4.499.660,92 €	73,02%
18	247	1,67%	3.266.451,57 €	4.455.154,42 €	73,32%
19	304	2,05%	3.890.747,27 €	5.493.028,06 €	70,83%
20	342	2,31%	3.297.219,36 €	4.923.720,34 €	66,97%
21	419	2,83%	3.835.423,16 €	5.885.644,69 €	65,17%
22	482	3,25%	5.307.061,92 €	7.910.897,68 €	67,09%
23	378	2,55%	4.096.230,29 €	6.252.530,53 €	65,51%
24	302	2,04%	3.203.404,40 €	5.053.130,98 €	63,39%
25	332	2,24%	3.376.382,95 €	5.404.208,59 €	62,48%
26	286	1,93%	2.721.210,48 €	4.509.985,84 €	60,34%
27	284	1,92%	2.705.047,73 €	4.513.823,13 €	59,93%
28	579	3,91%	5.723.687,01 €	9.513.645,59 €	60,16%
29	624	4,21%	5.694.000,39 €	9.774.480,64 €	58,25%
30	559	3,77%	5.572.556,15 €	9.393.319,35 €	59,32%
31	686	4,63%	6.396.206,60 €	11.116.088,35 €	57,54%
32	427	2,88%	4.068.008,25 €	7.162.183,52 €	56,80%
33	372	2,51%	3.602.481,15 €	6.331.672,52 €	56,90%
34	452	3,05%	4.363.884,51 €	7.962.465,35 €	54,81%
35	317	2,14%	3.238.985,91 €	5.771.580,10 €	56,12%
36	295	1,99%	2.818.659,08 €	5.286.292,44 €	53,32%
37	322	2,17%	3.239.440,91 €	6.049.222,40 €	53,55%
38	308	2,08%	2.711.998,68 €	5.456.080,79 €	49,71%
39	198	1,34%	1.719.914,89 €	3.555.393,97 €	48,37%
40	261	1,76%	2.223.356,03 €	4.582.516,79 €	48,52%
41	276	1,86%	2.268.247,04 €	4.634.955,45 €	48,94%
42	223	1,51%	1.982.533,97 €	3.995.609,62 €	49,62%
43	206	1,39%	1.825.366,82 €	3.867.886,59 €	47,19%
44	154	1,04%	1.407.881,74 €	3.040.688,52 €	46,30%
45	156	1,05%	1.466.685,27 €	3.083.516,85 €	47,57%
46	121	0,82%	1.067.479,47 €	2.271.746,67 €	46,99%
47	75	0,51%	659.037,34 €	1.491.348,94 €	44,19%
48	39	0,26%	380.777,83 €	798.224,21 €	47,70%
49	46	0,31%	410.928,50 €	968.068,36 €	42,45%
50	43	0,29%	370.820,35 €	793.533,66 €	46,73%
51	18	0,12%	149.734,66 €	337.268,16 €	44,40%
52	19	0,13%	182.083,27 €	413.838,20 €	44,00%
53	27	0,18%	235.382,45 €	543.929,04 €	43,27%
54	16	0,11%	169.695,13 €	392.154,47 €	43,27%
55	18	0,12%	152.209,27 €	363.255,23 €	41,90%
56	11	0,07%	96.150,63 €	227.609,31 €	42,24%
57	9	0,06%	89.949,38 €	207.458,60 €	43,36%
58	3	0,02%	27.330,27 €	79.912,94 €	34,20%
59	3	0,02%	21.404,60 €	47.778,72 €	44,80%
60	0	0,00%	- €	- €	-
61	1	0,01%	5.852,77 €	15.738,35 €	37,19%
62	1	0,01%	5.300,37 €	21.804,01 €	24,31%
63	0	0,00%	- €	- €	-
64	0	0,00%	- €	- €	-
65	0	0,00%	- €	- €	-
66	0	0,00%	- €	- €	-
67	0	0,00%	- €	- €	-
68	0	0,00%	- €	- €	-
69	0	0,00%	- €	- €	-
70	0	0,00%	- €	- €	-
71	0	0,00%	- €	- €	-
72	0	0,00%	- €	- €	-
73	0	0,00%	- €	- €	-
74	0	0,00%	- €	- €	-
75	0	0,00%	- €	- €	-
76	0	0,00%	- €	- €	-
77	0	0,00%	- €	- €	-
78	0	0,00%	- €	- €	-
79	0	0,00%	- €	- €	-
80	0	0,00%	- €	- €	-
81	0	0,00%	- €	- €	-
82	0	0,00%	- €	- €	-

Total	**14.812**	**100,00%**	**143.453.483,75 €**	**226.451.387,05 €**	**63,35%**

Driver Master.C1

Loan level data

No.	Month / Year of Origination	Month / Year of Default	Original Balance	Outstanding nominal balance at Default Date	Rebate (NBW)	Month / Year of Loss	Total Recovery (NBW)	Loss amount	Loss Percentage on Original Balance	Geographical Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (leasing/loan, amortising/balloon)	Customer type	Recoveries 06.2010 - 06.2010	Recoveries 07.2010	Recoveries 03.1900 - 07.2010
Gesamt			15.595.741,26 €	7.717.474,33 €	108.446,00 €		4.388.499,24 €	3.088.046,46 €							4.322.966,15 €	0,00 €	4.388.499,24 €
1	201108	201508	13.353,24 €	7.356,31 €	18,50 €	201009	6.579,60 €	760,21 €	5,69%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	6.579,60 €	0,00 €	6.579,60 €
2	201204	201307	9.990,00 €	9.380,50 €	353,17 €	201309	8.528,59 €	1.486,65 €	14,88%	Bavaria	Used	VW	AutoCredit	RETAIL	8.528,59 €	0,00 €	8.528,59 €
3	201302	201507	20.664,98 €	21.470,87 €	1.961,42 €	201509	11.987,77 €	7.521,80 €	36,38%	Thuringia	New	VW	AutoCredit	RETAIL	11.987,77 €	0,00 €	11.987,77 €
4	201303	201509	16.000,00 €	16.000,00 €	1.000,00 €	201509	11.000,00 €	5.000,00 €	31,25%	North Rhine-Westphalia	Used	BMW	AutoCredit	RETAIL	11.000,00 €	0,00 €	11.000,00 €
5	201310	201509	16.917,20 €	16.255,20 €	1.675,77 €	201512	11.832,01 €	2.907,42 €	15,00%	Lower Saxony	Used	VWN	AutoCredit	RETAIL	11.832,01 €	0,00 €	11.832,01 €
6	201503	201509	15.095,01 €	15.163,80 €	337,16 €	201512	6.996,00 €	5.828,64 €	38,61%	Bavaria	Used	AUDI	ClassicCredit	RETAIL	6.996,00 €	0,00 €	6.996,00 €
7	200808	201511	5.160,00 €	52,08 €	-41,50 €	201512	0,00 €	123,18 €	2,39%	Mecklenburg-Vorpommern	Used	SKODA	ClassicCredit	RETAIL	0,00 €	0,00 €	0,00 €
8	201306	201511	10.919,00 €	8.223,80 €	-4,00 €	201601	4.171,78 €	4.056,22 €	36,54%	North Rhine-Westphalia	New	SEAT	AutoCredit	RETAIL	4.171,78 €	0,00 €	4.171,78 €
9	201411	201511	18.970,00 €	17.933,78 €	1.858,87 €	201601	8.707,14 €	7.617,75 €	40,18%	Lower Saxony	New	KIA	ClassicCredit	RETAIL	8.707,14 €	0,00 €	8.707,14 €
10	201412	201511	24.880,00 €	23.861,08 €	831,59 €	201602	16.371,02 €	6.658,47 €	26,76%	North Rhine-Westphalia	Demonstration	AUDI	AutoCredit	RETAIL	16.371,02 €	0,00 €	16.371,02 €
11	200506	201512	22.960,00 €	22.653,35 €	535,63 €	201602	13.076,65 €	8.447,92 €	36,79%	Saxony	New	VW	AutoCredit	RETAIL	13.076,65 €	0,00 €	13.076,65 €
12	201501	201512	16.600,00 €	16.017,42 €	1.914,40 €	201603	11.538,79 €	3.194,18 €	19,00%	Bavaria	Used	BMW	ClassicCredit	RETAIL	11.538,79 €	0,00 €	11.538,79 €
13	201502	201512	16.000,00 €	15.600,00 €	0,00 €	201603	11.000,00 €	5.000,00 €	31,25%	Lower Saxony	Used	VW	AutoCredit	RETAIL	11.000,00 €	0,00 €	11.000,00 €
14	201510	201512	13.798,54 €	3.540,08 €	14,54 €	201604	8.552,23 €	2.555,24 €	22,42%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	8.552,23 €	0,00 €	8.552,23 €
15	201405	201509	7.244,00 €	5.765,38 €	466,70 €	201604	2.073,49 €	2.695,14 €	37,22%	Baden-Wuerttemberg	Used	VW	ClassicCredit	RETAIL	2.073,49 €	0,00 €	2.073,49 €
16	201406	201601	33.304,44 €	27.797,04 €	0,00 €	201604	21.479,28 €	6.320,98 €	18,97%	Hesse	New	VW	AutoCredit	RETAIL	21.479,28 €	0,00 €	21.479,28 €
17	201410	201507	37.150,00 €	32.340,80 €	895,15 €	201604	27.845,10 €	3.600,55 €	9,69%	North Rhine-Westphalia	New	VW	AutoCredit	RETAIL	27.845,10 €	0,00 €	27.845,10 €
18	200501	201601	14.634,37 €	13.737,28 €	1.027,38 €	201604	9.031,70 €	3.588,18 €	25,27%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	9.031,70 €	0,00 €	9.031,70 €
19	201507	201602	22.075,61 €	22.750,52 €	1.345,65 €	201604	13.094,46 €	8.317,21 €	37,68%	Saxony	Demonstration	SKODA	AutoCredit	RETAIL	13.094,46 €	0,00 €	13.094,46 €
20	201304	201511	15.105,00 €	10.561,70 €	-750,06 €	201605	4.393,65 €	6.746,18 €	44,47%	Schleswig-Holstein	New	SEAT	AutoCredit	RETAIL	4.393,65 €	0,00 €	4.393,65 €
21	201401	201511	20.600,00 €	20.194,09 €	1.064,90 €	201605	10.799,65 €	7.430,74 €	36,12%	Bavaria	New	HYUNDAI	ClassicCredit	RETAIL	10.799,65 €	0,00 €	10.799,65 €
22	200501	201603	32.400,00 €	30.210,60 €	855,27 €	201605	17.985,12 €	11.585,12 €	35,79%	Saxony	Used	AUDI	AutoCredit	RETAIL	17.985,12 €	0,00 €	17.985,12 €
23	201412	201602	9.985,00 €	8.843,64 €	973,27 €	201606	7.888,49 €	1.096,51 €	10,97%	Saxony-Anhalt	Used	AUDI	AutoCredit	RETAIL	7.888,49 €	0,00 €	7.888,49 €
24	201411	201602	13.465,00 €	13.465,00 €	0,00 €	201606	13.727,80 €	262,80 €	1,95%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	13.727,80 €	0,00 €	13.727,80 €
25	201503	201511	20.562,00 €	20.223,75 €	46,98 €	201606	7.937,42 €	12.617,94 €	61,36%	Other	Used	VW	AutoCredit	RETAIL	7.937,42 €	0,00 €	7.937,42 €
26	201503	201603	35.592,00 €	21.748,56 €	1.161,95 €	201606	17.868,01 €	12.719,52 €	35,74%	Bavaria	New	VW	AutoCredit	RETAIL	17.868,01 €	0,00 €	17.868,01 €
27	201405	201603	25.720,00 €	13.322,46 €	163,53 €	201607	4.050,13 €	9.078,80 €	35,28%	North Rhine-Westphalia	New	VW	ClassicCredit	RETAIL	4.050,13 €	0,00 €	4.050,13 €
28	201501	201601	29.028,05 €	24.869,25 €	1.013,61 €	201607	13.260,50 €	10.695,14 €	36,84%	Mecklenburg-Vorpommern	New	VW	ClassicCredit	RETAIL	13.260,50 €	0,00 €	13.260,50 €
29	201507	201605	16.973,00 €	17.550,68 €	1.760,91 €	201607	12.165,70 €	3.354,07 €	19,76%	Schleswig-Holstein	Demonstration	VW	AutoCredit	RETAIL	12.165,70 €	0,00 €	12.165,70 €
30	201205	201602	18.750,00 €	10.405,74 €	37,39 €	201608	7.231,13 €	3.132,95 €	16,80%	Baden-Wuerttemberg	Used	VWN	AutoCredit	RETAIL	7.231,13 €	0,00 €	7.231,13 €
31	201503	201603	24.547,95 €	12.202,62 €	147,49 €	201608	17.979,01 €	4.537,12 €	18,69%	Brandenburg	Used	VW	AutoCredit	RETAIL	17.979,01 €	0,00 €	17.979,01 €
32	201307	201605	32.965,00 €	20.161,52 €	1.442,01 €	201608	10.240,10 €	3.484,41 €	10,49%	Schleswig-Holstein	Used	AUDI	AutoCredit	RETAIL	10.240,10 €	0,00 €	10.240,10 €
33	201407	201604	13.290,00 €	13.290,00 €	0,00 €	201608	13.290,00 €	0,00 €	0,00%	Saxony	New	VW	AutoCredit	RETAIL	13.290,00 €	0,00 €	13.290,00 €
34	201402	201604	72.230,00 €	65.454,92 €	1.950,04 €	201608	37.285,49 €	27.093,55 €	37,47%	Thuringia	New	AUDI	AutoCredit	RETAIL	37.285,49 €	0,00 €	37.285,49 €
35	201402	201512	25.274,65 €	17.524,91 €	30,40 €	201608	12.083,11 €	5.411,31 €	21,41%	Baden-Wuerttemberg	Used	AUDI	AutoCredit	RETAIL	12.083,11 €	0,00 €	12.083,11 €
36	201404	201606	19.629,48 €	14.987,25 €	0,00 €	201608	9.484,42 €	5.512,93 €	28,08%	Bavaria	New	SEAT	AutoCredit	RETAIL	9.484,42 €	0,00 €	9.484,42 €
37	201502	201606	32.672,00 €	27.468,96 €	1.203,20 €	201608	16.480,60 €	9.788,16 €	29,95%	Bavaria	New	SKODA	ClassicCredit	RETAIL	16.480,60 €	0,00 €	16.480,60 €
38	201502	201602	29.035,00 €	26.100,30 €	1.353,08 €	201608	19.140,00 €	7.895,81 €	26,39%	Berlin	Used	VW	AutoCredit	RETAIL	19.140,00 €	0,00 €	19.140,00 €
39	201503	201605	20.800,00 €	18.967,84 €	146,07 €	201608	15.379,84 €	3.542,93 €	17,03%	Bavaria	Used	AUDI	AutoCredit	RETAIL	15.379,84 €	0,00 €	15.379,84 €
40	201503	201602	17.071,00 €	16.337,30 €	0,00 €	201608	11.511,81 €	4.825,50 €	28,27%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	11.511,81 €	0,00 €	11.511,81 €
41	201504	201605	9.365,00 €	8.976,64 €	1.130,00 €	201608	5.637,08 €	4.111,36 €	43,79%	Bavaria	Used	SONSTIGES	ClassicCredit	RETAIL	5.637,08 €	0,00 €	5.637,08 €
42	201504	201605	16.000,00 €	15.600,00 €	0,00 €	201608	13.000,00 €	2.600,00 €	16,25%	Hamburg	New	VW	AutoCredit	RETAIL	13.000,00 €	0,00 €	13.000,00 €
43	201405	201605	34.724,00 €	30.631,68 €	0,00 €	201608	17.696,07 €	13.124,93 €	37,80%	North Rhine-Westphalia	New	AUDI	AutoCredit	RETAIL	17.696,07 €	0,00 €	17.696,07 €
44	201405	201512	4.968,37 €	4.734,42 €	538,02 €	201609	1.791,08 €	2.435,32 €	49,02%	Hesse	Used	VW	ClassicCredit	RETAIL	1.791,08 €	0,00 €	1.791,08 €
45	201407	201607	18.150,54 €	14.407,78 €	0,00 €	201609	9.799,06 €	5.636,70 €	31,07%	Bavaria	Used	VWN	AutoCredit	RETAIL	9.799,06 €	0,00 €	9.799,06 €
46	201502	201606	18.800,00 €	313,00 €	0,00 €	201609	0,00 €	313,00 €	1,66%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	0,00 €	0,00 €	0,00 €
47	201503	201605	17.838,00 €	19.515,09 €	1.950,53 €	201609	9.362,02 €	8.212,04 €	46,04%	Berlin	Used	BMW	ClassicCredit	RETAIL	9.362,02 €	0,00 €	9.362,02 €
48	201504	201606	17.990,00 €	15.801,89 €	983,51 €	201609	9.992,00 €	4.926,38 €	27,38%	Saxony-Anhalt	Used	VW	AutoCredit	RETAIL	9.992,00 €	0,00 €	9.992,00 €
49	201506	201605	19.000,00 €	19.893,01 €	0,00 €	201609	8.760,03 €	6.107,98 €	40,84%	Bavaria	Used	VW	AutoCredit	RETAIL	8.760,03 €	0,00 €	8.760,03 €
50	201211	201601	19.039,40 €	11.651,19 €	0,00 €	201610	6.244,63 €	5.408,56 €	28,40%	Bavaria	New	VW	AutoCredit	RETAIL	6.244,63 €	0,00 €	6.244,63 €
51	201306	201607	19.000,00 €	0,00 €	0,00 €	201610	9.120,00 €	0,00 €	48,00%	Bavaria	New	VWN	AutoCredit	RETAIL	9.120,00 €	0,00 €	9.120,00 €
52	201409	201607	19.000,00 €	14.640,98 €	0,00 €	201610	7.625,54 €	7.374,46 €	37,03%	Bavaria	Used	VW	AutoCredit	RETAIL	7.625,54 €	0,00 €	7.625,54 €
53	201411	201603	37.577,31 €	32.773,84 €	1.476,76 €	201610	22.376,07 €	8.919,95 €	23,74%	Hesse	Used	VW	AutoCredit	RETAIL	22.376,07 €	0,00 €	22.376,07 €
54	201501	201608	23.562,23 €	22.947,48 €	0,00 €	201610	18.512,79 €	4.434,70 €	18,82%	Thuringia	New	VW	AutoCredit	RETAIL	18.512,79 €	0,00 €	18.512,79 €
55	201505	201605	58.721,69 €	55.075,60 €	0,00 €	201610	29.477,05 €	25.598,55 €	43,59%	North Rhine-Westphalia	New	VWN	AutoCredit	RETAIL	29.477,05 €	0,00 €	29.477,05 €
56	201508	201608	32.722,45 €	30.326,48 €	2.038,50 €	201610	15.879,35 €	12.408,63 €	37,91%	Bavaria	New	VW	AutoCredit	RETAIL	15.879,35 €	0,00 €	15.879,35 €
57	201207	201509	7.263,64 €	263,40 €	0,00 €	201611	263,40 €	0,00 €	0,00%	Hamburg	Used	VW	AutoCredit	RETAIL	263,40 €	0,00 €	263,40 €
58	201308	201607	22.000,00 €	10.782,92 €	353,08 €	201611	7.933,58 €	7.875,92 €	34,77%	Schleswig-Holstein	Demonstration	SEAT	AutoCredit	RETAIL	7.933,58 €	0,00 €	7.933,58 €
59	201404	201607	14.268,76 €	12.075,76 €	486,12 €	201611	5.594,46 €	6.593,16 €	39,20%	Berlin	New	VW	AutoCredit	RETAIL	5.594,46 €	0,00 €	5.594,46 €
60	201407	201607	19.000,00 €	16.000,00 €	1.000,00 €	201611	13.000,00 €	3.000,00 €	15,79%	Baden-Wuerttemberg	Used	VW	AutoCredit	RETAIL	13.000,00 €	0,00 €	13.000,00 €
61	201408	201512	19.066,16 €	16.524,88 €	565,40 €	201611	11.353,13 €	4.953,07 €	25,75%	Baden-Wuerttemberg	Used	AUDI	AutoCredit	RETAIL	11.353,13 €	0,00 €	11.353,13 €
62	201408	201608	16.935,39 €	1.748,07 €	0,00 €	201611	0,00 €	1.748,07 €	10,32%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	0,00 €	0,00 €	0,00 €
63	201501	201608	27.400,00 €	21.302,61 €	774,91 €	201611	12.274,23 €	8.253,47 €	30,12%	Bavaria	New	AUDI	AutoCredit	RETAIL	12.274,23 €	0,00 €	12.274,23 €
64	201511	201608	46.001,23 €	48.254,08 €	3.692,87 €	201611	31.379,49 €	13.017,63 €	28,27%	Hesse	New	VW	AutoCredit	RETAIL	31.379,49 €	0,00 €	31.379,49 €
65	201205	201606	9.777,66 €	3.836,88 €	376,22 €	201612	876,14 €	2.583,53 €	44,66%	North Rhine-Westphalia	Used	OPEL	ClassicCredit	RETAIL	876,14 €	0,00 €	876,14 €
66	201303	201607	15.990,00 €	8.407,31 €	0,00 €	201612	4.958,74 €	3.448,57 €	21,57%	Saxony	Used	AUDI	AutoCredit	RETAIL	4.958,74 €	0,00 €	4.958,74 €
67	201308	201602	14.200,00 €	11.364,77 €	510,66 €	201612	7.289,66 €	3.584,65 €	25,25%	Hesse	Used	VW	AutoCredit	RETAIL	7.289,66 €	0,00 €	7.289,66 €
68	201405	201602	26.998,59 €	25.693,04 €	398,40 €	201612	14.833,08 €	10.471,56 €	38,79%	Bavaria	Demonstration	VW	AutoCredit	RETAIL	14.833,08 €	0,00 €	14.833,08 €
69	201409	201607	27.000,00 €	24.300,00 €	1.000,00 €	201612	17.000,00 €	7.000,00 €	25,93%	Saxony	New	VW	AutoCredit	RETAIL	17.000,00 €	0,00 €	17.000,00 €
70	201410	201607	27.000,00 €	21.746,08 €	1.010,00 €	201612	14.943,45 €	11.056,55 €	40,95%	North Rhine-Westphalia	Used	AUDI	ClassicCredit	RETAIL	14.943,45 €	0,00 €	14.943,45 €
71	201411	201609	19.950,00 €	11.428,94 €	0,00 €	201612	7.988,72 €	3.439,94 €	17,24%	Bavaria	Used	VW	ClassicCredit	RETAIL	7.988,72 €	0,00 €	7.988,72 €
72	201412	201608	9.428,65 €	8.371,17 €	434,12 €	201612	4.945,13 €	3.591,92 €	32,79%	Brandenburg	Used	VW	AutoCredit	RETAIL	4.945,13 €	0,00 €	4.945,13 €
73	201501	201601	18.860,00 €	21.006,69 €	2.761,82 €	201612	6.594,94 €	11.691,92 €	62,00%	Hesse	Used	VW	ClassicCredit	RETAIL	6.594,94 €	0,00 €	6.594,94 €
74	201502	201602	25.480,00 €	25.260,50 €	1.010,76 €	201612	16.480,00 €	8.755,81 €	22,39%	Hesse	Used	AUDI	AutoCredit	RETAIL	16.480,00 €	0,00 €	16.480,00 €
75	201507	201609	69.850,00 €	65.413,80 €	0,00 €	201612	30.137,13 €	35.274,70 €	50,50%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	30.137,13 €	0,00 €	30.137,13 €
76	201309	201605	13.500,00 €	9.212,40 €	13,17 €	201701	2.723,48 €	6.483,75 €	47,89%	Rhineland-Palatinate	Used	VW	AutoCredit	RETAIL	2.723,48 €	0,00 €	2.723,48 €
77	201408	201511	12.150,00 €	10.245,10 €	0,00 €	201701	6.363,00 €	4.192,10 €	34,51%	Saxony-Anhalt	Demonstration	VW	AutoCredit	RETAIL	6.363,00 €	0,00 €	6.363,00 €
78	201411	201609	14.000,00 €	12.600,00 €	1.000,00 €	201701	9.000,00 €	3.600,00 €	25,71%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	9.000,00 €	0,00 €	9.000,00 €
79	201410	201607	47.900,00 €	43.909,74 €	2.009,74 €	201701	27.900,00 €	15.991,00 €	33,39%	North Rhine-Westphalia	Demonstration	AUDI	AutoCredit	RETAIL	27.900,00 €	0,00 €	27.900,00 €
80	201502	201610	22.460,00 €	19.881,32 €	807,62 €	201701	14.623,04 €	3.250,66 €	14,47%	Lower Saxony	Used	AUDI	AutoCredit	RETAIL	14.623,04 €	0,00 €	14.623,04 €
81	201503	201610	37.990,00 €	40.075,48 €	0,00 €	201701	1.863,11 €	38.212,37 €	100,58%	Berlin	New	AUDI	AutoCredit	RETAIL	1.863,11 €	0,00 €	1.863,11 €
82	201504	201512	10.264,32 €	12.466,99 €	2.162,27 €	201701	3.079,81 €	7.194,91 €	70,13%	Bavaria	New	VWN	ClassicCredit	RETAIL	3.079,81 €	0,00 €	3.079,81 €
83	201506	201611	16.650,00 €	15.020,98 €	324,49 €	201701	8.796,43 €	7.304,27 €	43,90%	Baden-Wuerttemberg	New	VW	AutoCredit	RETAIL	8.796,43 €	0,00 €	8.796,43 €
84	201507	201605	16.060,92 €	16.521,71 €	338,00 €	201701	4.832,81 €	11.340,97 €	70,66%	Other	Used	VW	AutoCredit	RETAIL	4.832,81 €	0,00 €	4.832,81 €
85	201506	201611	45.190,00 €	40.044,80 €	0,00 €	201701	36.129,93 €	5.914,08 €	13,09%	Hesse	Demonstration	AUDI	AutoCredit	RETAIL	36.129,93 €	0,00 €	36.129,93 €
86	201511	201606	39.893,79 €	39.137,17 €	2.163,86 €	201701	23.369,99 €	13.603,32 €	34,12%	Thuringia	New	VW	AutoCredit	RETAIL	23.369,99 €	0,00 €	23.369,99 €
87	201205	201607	19.000,00 €	8.692,00 €	147,41 €	201702	7.398,59 €	1.293,41 €	6,81%	North Rhine-Westphalia	Used	SEAT	AutoCredit	RETAIL	7.398,59 €	0,00 €	7.398,59 €
88	201306	201610	17.700,00 €	10.412,90 €	136,90 €	201702	7.226,54 €	3.473,46 €	19,79%	Baden-Wuerttemberg	Used	AUDI	AutoCredit	RETAIL	7.226,54 €	0,00 €	7.226,54 €
89	201501	201610	14.216,00 €	10.411,04 €	153,79 €	201702	8.137,46 €	2.060,25 €	14,65%	Hesse	Demonstration	SEAT	AutoCredit	RETAIL	8.137,46 €	0,00 €	8.137,46 €
90	201407	201609	16.200,00 €	14.744,60 €	837,15 €	201702	8.348,01 €	5.758,17 €	35,40%	Bavaria	New	VW	AutoCredit	RETAIL	8.348,01 €	0,00 €	8.348,01 €
91	201502	201605	30.480,00 €	31.436,51 €	2.036,41 €	201702	19.215,97 €	9.387,13 €	30,80%	North Rhine-Westphalia	New	VW	ClassicCredit	RETAIL	19.215,97 €	0,00 €	19.215,97 €
92	201502	201610	32.400,00 €	32.945,33 €	688,38 €	201702	16.821,41 €	15.838,54 €	48,12%	North Rhine-Westphalia	New	AUDI	AutoCredit	RETAIL	16.821,41 €	0,00 €	16.821,41 €
93	201504	201601	24.000,00 €	19.668,69 €	27,13 €	201702	14.790,92 €	4.990,64 €	20,89%	Berlin	Demonstration	SKODA	ClassicCredit	RETAIL	14.790,92 €	0,00 €	14.790,92 €
94	201507	201604	8.386,00 €	8.951,15 €	256,83 €	201703	6.963,02 €	1.728,30 €	20,61%	North Rhine-Westphalia	Demonstration	VW	AutoCredit	RETAIL	6.963,02 €	0,00 €	6.963,02 €
95	201401	201604	27.969,52 €	20.730,22 €	997,90 €	201703	15.563,08 €	9.908,34 €	34,35%	Bavaria	New	VW	AutoCredit	RETAIL	15.563,08 €	0,00 €	15.563,08 €
96	201411	201603	19.380,00 €	14.020,50 €	-40,04 €	201703	7.887,01 €	6.133,49 €	31,65%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	7.887,01 €	0,00 €	7.887,01 €
97	201406	201602	52.231,17 €	44.837,37 €	2.081,56 €	201703	21.104,24 €	21.430,40 €	41,00%	Baden-Wuerttemberg	Used	AUDI	ClassicCredit	RETAIL	21.104,24 €	0,00 €	21.104,24 €
98	201407	201603	19.000,00 €	16.000,00 €	1.000,00 €	201703	11.000,00 €	5.000,00 €	26,31%	Bavaria	Used	SEAT	AutoCredit	RETAIL	11.000,00 €	0,00 €	11.000,00 €
99	201503	201611	14.000,00 €	13.915,16 €	747,65 €	201703	9.191,89 €	3.975,34 €	23,63%	Bavaria	Used	VW	AutoCredit	RETAIL	9.191,89 €	0,00 €	9.191,89 €
100	201504	201607	8.563,51 €	8.323,70 €	592,10 €	201703	4.202,43 €	3.529,08 €	41,21%	Schleswig-Holstein	Used	OPEL	ClassicCredit	RETAIL	4.202,43 €	0,00 €	4.202,43 €
101	201507	201607	25.800,01 €	24.014,27 €	1.305,70 €	201703	16.981,09 €	8.793,32 €	28,29%	Lower Saxony	Used	AUDI	AutoCredit	RETAIL	16.981,09 €	0,00 €	16.981,09 €
102	201510	201609	10.900,00 €	8.612,48 €	166,43 €	201703	4.675,32 €	3.970,73 €	36,43%	Bavaria	Used	BMW	AutoCredit	RETAIL	4.675,32 €	0,00 €	4.675,32 €
103	201512	201611	29.807,74 €	25.102,45 €	1.030,96 €	201703	13.153,99 €	11.917,55 €	39,93%	Baden-Wuerttemberg	New	VW	AutoCredit	RETAIL	13.153,99 €	0,00 €	13.153,99 €
104	201512	201608	30.200,90 €	33.448,95 €	2.175,79 €	201703	18.198,99 €	15.074,17 €	49,76%	Baden-Wuerttemberg	Used	BMW	ClassicCredit	RETAIL	18.198,99 €	0,00 €	18.198,99 €
105	201511	201606	27.890,31 €	20.731,08 €	630,36 €	201704	13.147,05 €	8.053,67 €	28,86%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	13.147,05 €	0,00 €	13.147,05 €
106	201407	201604	19.860,00 €	16.600,89 €	660,61 €	201704	10.952,76 €	4.987,50 €	25,09%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	10.952,76 €	0,00 €	10.952,76 €
107	201409	201605	19.000,00 €	15.200,00 €	0,00 €	201704	13.000,00 €	2.200,00 €	11,58%	Mecklenburg-Vorpommern	New	VW	AutoCredit	RETAIL	13.000,00 €	0,00 €	13.000,00 €
108	201410	201602	12.275,00 €	10.871,94 €	511,94 €	201704	7.758,60 €	2.701,40 €	22,01%	North Rhine-Westphalia	New	SKODA	AutoCredit	RETAIL	7.758,60 €	0,00 €	7.758,60 €
109	201410	201602	19.710,61 €	13.116,98 €	640,13 €	201704	8.977,20 €	3.994,24 €	27,32%	Berlin	New	VWN	AutoCredit	RETAIL	8.977,20 €	0,00 €	8.977,20 €
110	201504	201608	19.710,61 €	13.116,90 €	643,01 €	201704	8.331,73 €	4.141,82 €	26,36%	Berlin	New	VWN	AutoCredit	RETAIL	8.331,73 €	0,00 €	8.331,73 €
111	201505	201701	25.780,00 €	18.360,44 €	370,96 €	201704	12.017,77 €	3.920,73 €	11,64%	Rhineland-Palatinate	Used	VWN	AutoCredit	RETAIL	12.017,77 €	0,00 €	12.017,77 €
112	201507	201612	16.985,36 €	14.972,95 €	903,67 €	201704	9.792,32 €	3.876,94 €	22,82%	Lower Saxony	New	VW	AutoCredit	RETAIL	9.792,32 €	0,00 €	9.792,32 €
113	201306	201701	20.000,00 €	18.205,03 €	0,00 €	201801	13.035,10 €	4.525,20 €	18,50%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	13.035,10 €	0,00 €	13.035,10 €
114	201512	201608	30.200,90 €	33.448,95 €	2.175,79 €	201703	18.198,99 €	15.074,17 €	49,76%	Baden-Wuerttemberg	Used	BMW	ClassicCredit	RETAIL	18.198,99 €	0,00 €	18.198,99 €
115	201511	201606	27.890,31 €	20.731,08 €	630,36 €	201704	13.147,05 €	8.053,67 €	28,86%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	13.147,05 €	0,00 €	13.147,05 €
116	201407	201604	19.860,00 €	16.600,89 €	660,61 €	201704	10.952,76 €	4.987,50 €	25,09%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	10.952,76 €	0,00 €	10.952,76 €
117	201409	201605	19.000,00 €	15.200,00 €	0,00 €	201704	13.000,00 €	2.200,00 €	11,58%	Mecklenburg-Vorpommern	New	VW	AutoCredit	RETAIL	13.000,00 €	0,00 €	13.000,00 €
118	201410	201602	12.275,00 €	10.871,94 €	511,94 €	201704	7.758,60 €	2.701,40 €	22,01%	North Rhine-Westphalia	New	SKODA	AutoCredit	RETAIL	7.758,60 €	0,00 €	7.758,60 €
119	201504	201608	19.710,61 €	13.116,98 €	640,13 €	201704	8.977,20 €	3.994,24 €	27,32%	Berlin	New	VWN	AutoCredit	RETAIL	8.977,20 €	0,00 €	8.977,20 €
120	201504	201608	19.710,61 €	13.116,90 €	643,01 €	201704	8.331,73 €	4.141,82 €	26,36%	Berlin	New	VWN	AutoCredit	RETAIL	8.331,73 €	0,00 €	8.331,73 €
121	201505	201701	25.780,00 €	18.360,44 €	370,96 €	201704	12.017,77 €	3.920,73 €	11,64%	Rhineland-Palatinate	Used	VWN	AutoCredit	RETAIL	12.017,77 €	0,00 €	12.017,77 €
122	201507	201612	16.985,36 €	14.972,95 €	903,67 €	201704	9.792,32 €	3.876,94 €	22,82%	Lower Saxony	New	VW	AutoCredit	RETAIL	9.792,32 €	0,00 €	9.792,32 €
123	201306	201701	20.000,00 €	18.205,03 €	0,00 €	201801	13.035,10 €	4.525,20 €	18,50%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	13.035,10 €	0,00 €	13.035,10 €

No.	Month / Year of Origination	Month / Year of Default	Original Balance	Outstanding nominal balance at Default Date	Rebate (NEW)	Month / Year of Loss	Total Recovery (NEW)	Loss amount	Loss Percentage on Original Balance	Geographical Location of Borrower	Object Type (new / used)	Manufacturer / Make	Contract Type (leasehold, amortising/balloon)	Customer type	Recoveries 06.2010 - 06.2010	Recoveries 07.2010	Recoveries 01.2005 - 07.2010
227	201004	201708	17.900,00 €	14.203,11 €	401,79 €	201801	7.811,09 €	5.945,67 €	33,21%	North Rhine-Westphalia	New	VW	AutoCredit	RETAIL	7.811,09 €	0,00 €	7.811,09 €
228	201007	201711	16.237,39 €	10.463,28 €	0,00 €	201801	8.844,18 €	1.244,43 €	7,66%	Lower Saxony	Used	VWN	AutoCredit	RETAIL	8.844,18 €	0,00 €	8.844,18 €
229	201008	201706	19.350,74 €	16.517,88 €	0,00 €	201801	14.463,28 €	1.264,71 €	6,54%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	14.463,28 €	0,00 €	14.463,28 €
230	201011	201702	13.400,00 €	13.393,44 €	0,00 €	201801	7.142,64 €	5.248,20 €	39,17%	Lower Saxony	Used	VW	ClassicCredit	RETAIL	7.142,64 €	0,00 €	7.142,64 €
231	201011	201703	5.714,46 €	4.748,22 €	0,00 €	201801	241,40 €	4.506,82 €	78,87%	Baden-Wuerttemberg	Used	VW	ClassicCredit	RETAIL	241,40 €	0,00 €	241,40 €
232	201702	201708	14.400,00 €	15.998,04 €	148,40 €	201801	7.230,42 €	8.759,26 €	48,94%	Thuringia	Used	VW	AutoCredit	RETAIL	7.230,42 €	0,00 €	7.230,42 €
233	201703	201709	27.000,00 €	23.000,00 €	0,00 €	201801	27.000,00 €	0,00 €	0,00%	Bavaria	Used	VW	AutoCredit	RETAIL	27.000,00 €	0,00 €	27.000,00 €
234	201704	201712	27.900,00 €	101,32 €	0,00 €	201802	101,32 €	101,32 €	0,36%	Lower Saxony	Used	AUDI	ClassicCredit	RETAIL	101,32 €	0,00 €	101,32 €
235	201306	201707	23.767,43 €	11.714,63 €	0,00 €	201802	10.033,73 €	1.680,90 €	7,07%	Lower Saxony	Used	MERCEDES-BENZ	AutoCredit	RETAIL	10.033,73 €	0,00 €	10.033,73 €
236	201311	201605	22.100,00 €	20.196,26 €	0,00 €	201802	10.649,61 €	8.758,48 €	39,67%	Hesse	Used	AUDI	ClassicCredit	RETAIL	10.649,61 €	0,00 €	10.649,61 €
237	201312	201610	27.546,28 €	20.767,91 €	0,00 €	201802	14.650,74 €	5.996,43 €	21,76%	Saxony	Used	AUDI	AutoCredit	RETAIL	14.650,74 €	0,00 €	14.650,74 €
238	201401	201704	14.664,37 €	11.065,79 €	0,00 €	201802	10.668,73 €	396,95 €	2,71%	Lower Saxony	Used	VW	AutoCredit	RETAIL	10.668,73 €	0,00 €	10.668,73 €
239	201404	201712	28.670,75 €	18.371,21 €	92,11 €	201802	13.746,10 €	4.531,00 €	15,80%	Baden-Wuerttemberg	New	VW	AutoCredit	RETAIL	13.746,10 €	0,00 €	13.746,10 €
240	201404	201710	38.188,90 €	22.564,11 €	111,38 €	201802	12.591,55 €	10.365,93 €	27,13%	Saxony-Anhalt	New	AUDI	AutoCredit	RETAIL	12.591,55 €	0,00 €	12.591,55 €
241	201408	201511	8.291,41 €	7.936,17 €	0,00 €	201802	4.911,79 €	2.796,11 €	33,76%	Saxony	Used	SEAT	AutoCredit	RETAIL	4.911,79 €	0,00 €	4.911,79 €
242	201410	201704	9.000,00 €	7.344,40 €	0,00 €	201802	0,00 €	7.344,40 €	81,60%	Lower Saxony	New	SKODA	AutoCredit	RETAIL	0,00 €	0,00 €	0,00 €
243	201410	201704	8.993,87 €	7.294,40 €	0,00 €	201802	949,31 €	6.345,09 €	70,55%	Bremen	Used	SEAT	ClassicCredit	RETAIL	949,31 €	0,00 €	949,31 €
244	201502	201705	9.062,80 €	7.451,45 €	0,00 €	201802	4.092,86 €	3.101,40 €	34,22%	Saxony	New	SKODA	AutoCredit	RETAIL	4.092,86 €	0,00 €	4.092,86 €
245	201503	201709	35.300,00 €	24.175,28 €	0,00 €	201802	16.391,07 €	8.297,34 €	23,49%	North Rhine-Westphalia	New	VWN	AutoCredit	RETAIL	16.391,07 €	0,00 €	16.391,07 €
246	201503	201612	25.424,06 €	299,00 €	0,00 €	201802	1,32 €	297,68 €	1,17%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	1,32 €	0,00 €	1,32 €
247	201506	201708	16.600,66 €	10.114,20 €	0,00 €	201802	7.471,48 €	2.330,22 €	13,98%	North Rhine-Westphalia	Demonstration	VWN	ClassicCredit	RETAIL	7.471,48 €	0,00 €	7.471,48 €
248	201506	201708	23.700,00 €	18.822,00 €	0,00 €	201802	12.052,14 €	6.121,93 €	25,83%	Hesse	Used	VW	AutoCredit	RETAIL	12.052,14 €	0,00 €	12.052,14 €
249	201507	201712	20.100,17 €	16.419,50 €	0,00 €	201802	11.126,78 €	4.303,42 €	21,40%	Bavaria	Demonstration	SKODA	AutoCredit	RETAIL	11.126,78 €	0,00 €	11.126,78 €
250	201508	201705	28.661,00 €	24.881,58 €	0,00 €	201802	11.179,58 €	12.430,92 €	43,39%	Baden-Wuerttemberg	Used	AUDI	AutoCredit	RETAIL	11.179,58 €	0,00 €	11.179,58 €
251	201509	201605	39.503,47 €	40.202,05 €	0,00 €	201802	24.988,60 €	12.983,31 €	32,87%	Baden-Wuerttemberg	Demonstration	AUDI	AutoCredit	RETAIL	24.988,60 €	0,00 €	24.988,60 €
252	201511	201711	75.600,00 €	56.171,22 €	1.130,10 €	201802	34.382,89 €	20.720,24 €	27,41%	Baden-Wuerttemberg	Demonstration	AUDI	AutoCredit	RETAIL	34.382,89 €	0,00 €	34.382,89 €
253	201511	201711	75.600,00 €	56.171,22 €	1.130,10 €	201802	34.382,89 €	20.720,24 €	27,41%	Bavaria	Used	AUDI	AutoCredit	RETAIL	8.131,07 €	0,00 €	8.131,07 €
254	201609	201708	8.413,00 €	8.118,18 €	0,00 €	201802	0,00 €	8.118,18 €	96,49%	Hesse	Used	BMW	ClassicCredit	RETAIL	0,00 €	0,00 €	0,00 €
255	201211	201711	32.900,00 €	13.467,56 €	0,00 €	201803	9.554,49 €	3.913,07 €	11,89%	Bavaria	Used	AUDI	AutoCredit	RETAIL	9.554,49 €	0,00 €	9.554,49 €
256	201307	201709	17.619,00 €	8.220,01 €	0,00 €	201803	7.951,00 €	1.224,01 €	6,87%	Schleswig-Holstein	Used	VW	AutoCredit	RETAIL	7.951,00 €	0,00 €	7.951,00 €
257	201309	201603	28.990,00 €	0,00 €	0,00 €	201803	0,00 €	2.030,77 €	7,00%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	0,00 €	0,00 €	0,00 €
258	201409	201708	12.853,76 €	8.425,04 €	0,00 €	201803	4.636,81 €	3.585,02 €	27,89%	Mecklenburg-Vorpommern	Used	SKODA	ClassicCredit	RETAIL	4.636,81 €	0,00 €	4.636,81 €
259	201410	201706	26.544,51 €	17.250,74 €	0,00 €	201803	8.980,64 €	8.290,36 €	31,23%	Saxony	New	AUDI	AutoCredit	RETAIL	8.980,64 €	0,00 €	8.980,64 €
260	201411	201609	36.401,71 €	1.150,23 €	0,00 €	201803	23,07 €	1.076,66 €	2,96%	Bavaria	Used	AUDI	AutoCredit	RETAIL	23,07 €	0,00 €	23,07 €
261	201501	201703	26.348,84 €	21.956,95 €	0,00 €	201803	14.879,39 €	6.923,21 €	22,60%	Rhineland-Palatinate	Used	AUDI	AutoCredit	RETAIL	14.879,39 €	0,00 €	14.879,39 €
262	201502	201709	19.500,00 €	16.000,00 €	0,00 €	201803	11.844,36 €	4.155,64 €	21,31%	Lower Saxony	Used	AUDI	AutoCredit	RETAIL	11.844,36 €	0,00 €	11.844,36 €
263	201506	201712	16.380,00 €	12.495,28 €	0,00 €	201803	10.363,49 €	2.129,28 €	12,65%	Baden-Wuerttemberg	Demonstration	SKODA	AutoCredit	RETAIL	10.363,49 €	0,00 €	10.363,49 €
264	201508	201801	19.655,00 €	2.564,72 €	0,00 €	201803	129,65 €	2.432,72 €	12,38%	North Rhine-Westphalia	Demonstration	VW	ClassicCredit	RETAIL	129,65 €	0,00 €	129,65 €
265	201511	201802	5.201,48 €	2.426,08 €	40,22 €	201803	691,62 €	1.734,21 €	33,34%	North Rhine-Westphalia	Used	VW	ClassicCredit	RETAIL	691,62 €	0,00 €	691,62 €
266	201512	201709	19.137,01 €	16.831,47 €	0,00 €	201803	11.313,93 €	6.013,36 €	35,60%	Bavaria	Used	AUDI	AutoCredit	RETAIL	11.313,93 €	0,00 €	11.313,93 €
267	201601	201707	26.276,74 €	19.095,50 €	0,00 €	201803	9.883,01 €	12.412,40 €	46,12%	Lower Saxony	Demonstration	VW	ClassicCredit	RETAIL	9.883,01 €	0,00 €	9.883,01 €
268	201609	201709	7.918,61 €	7.197,86 €	0,00 €	201803	5.397,38 €	1.487,87 €	18,79%	Bavaria	Used	VW	AutoCredit	RETAIL	5.397,38 €	0,00 €	5.397,38 €
269	201208	201703	12.200,00 €	5.444,04 €	0,00 €	201803	3.312,10 €	2.075,44 €	16,93%	North Rhine-Westphalia	New	SEAT	AutoCredit	RETAIL	3.312,10 €	0,00 €	3.312,10 €
270	201209	201712	14.362,43 €	5.462,43 €	0,00 €	201804	5.077,00 €	385,43 €	7,62%	North Rhine-Westphalia	New	SEAT	AutoCredit	RETAIL	5.077,00 €	0,00 €	5.077,00 €
271	201210	201709	17.000,00 €	9.000,00 €	0,00 €	201804	7.000,00 €	2.000,00 €	22,22%	Lower Saxony	Used	VW	AutoCredit	RETAIL	7.000,00 €	0,00 €	7.000,00 €
272	201212	201802	9.042,00 €	3.765,72 €	17,05 €	201804	3.701,65 €	31,00 €	0,34%	Baden-Wuerttemberg	Used	SEAT	AutoCredit	RETAIL	3.701,65 €	0,00 €	3.701,65 €
273	201404	201601	23.539,00 €	16.737,98 €	0,00 €	201804	9.442,43 €	7.294,55 €	30,92%	Bavaria	New	VW	AutoCredit	RETAIL	9.442,43 €	0,00 €	9.442,43 €
274	201405	201610	19.495,00 €	14.960,59 €	0,00 €	201804	10.236,03 €	4.744,56 €	24,34%	North Rhine-Westphalia	New	VW	AutoCredit	RETAIL	10.236,03 €	0,00 €	10.236,03 €
275	201406	201710	26.000,00 €	11.852,79 €	0,00 €	201804	9.732,09 €	2.057,26 €	7,91%	North Rhine-Westphalia	New	VWN	AutoCredit	RETAIL	9.732,09 €	0,00 €	9.732,09 €
276	201406	201603	17.350,00 €	15.087,74 €	0,00 €	201804	9.989,10 €	5.018,64 €	31,61%	Lower Saxony	New	SEAT	AutoCredit	RETAIL	9.989,10 €	0,00 €	9.989,10 €
277	201409	201608	22.614,02 €	11.812,86 €	0,00 €	201804	171,31 €	11.641,55 €	51,48%	Rhineland-Palatinate	New	VWN	ClassicCredit	RETAIL	171,31 €	0,00 €	171,31 €
278	201410	201802	8.613,00 €	9.301,20 €	0,00 €	201804	4.819,48 €	1.407,56 €	16,29%	North Rhine-Westphalia	Used	SEAT	AutoCredit	RETAIL	4.819,48 €	0,00 €	4.819,48 €
279	201501	201801	10.632,00 €	8.162,50 €	185,90 €	201804	6.040,99 €	1.935,53 €	18,20%	North Rhine-Westphalia	New	VWN	AutoCredit	RETAIL	6.040,99 €	0,00 €	6.040,99 €
280	201502	201706	14.000,00 €	10.000,00 €	0,00 €	201804	9.000,00 €	1.000,00 €	7,14%	Bavaria	Used	MERCEDES-BENZ	AutoCredit	RETAIL	9.000,00 €	0,00 €	9.000,00 €
281	201502	201704	14.624,40 €	10.500,98 €	0,00 €	201804	5.758,41 €	4.114,26 €	40,79%	North Rhine-Westphalia	Used	VW	ClassicCredit	RETAIL	5.758,41 €	0,00 €	5.758,41 €
282	201502	201612	28.674,10 €	25.126,68 €	0,00 €	201804	11.500,87 €	12.277,91 €	42,82%	Bavaria	Demonstration	AUDI	AutoCredit	RETAIL	11.500,87 €	0,00 €	11.500,87 €
283	201503	201607	7.092,76 €	3.663,00 €	0,00 €	201804	63,31 €	3.629,69 €	51,17%	Rhineland-Palatinate	Used	TOYOTA	ClassicCredit	RETAIL	63,31 €	0,00 €	63,31 €
284	201504	201712	9.310,34 €	60,58 €	0,00 €	201804	0,00 €	60,58 €	0,65%	Berlin	New	VW	AutoCredit	RETAIL	0,00 €	0,00 €	0,00 €
285	201506	201801	9.317,87 €	4.160,90 €	0,00 €	201804	4.044,07 €	76,12 €	0,82%	Lower Saxony	Used	VW	ClassicCredit	RETAIL	4.044,07 €	0,00 €	4.044,07 €
286	201602	201709	26.500,00 €	24.943,61 €	0,00 €	201804	16.576,65 €	8.954,67 €	26,24%	North Rhine-Westphalia	Demonstration	AUDI	AutoCredit	RETAIL	16.576,65 €	0,00 €	16.576,66 €
287	201609	201711	19.040,00 €	23.433,75 €	0,00 €	201804	12.296,96 €	9.415,84 €	47,89%	Bavaria	Used	AUDI	ClassicCredit	RETAIL	12.296,96 €	0,00 €	12.296,96 €
288	201403	201702	20.327,84 €	10.933,24 €	0,00 €	201805	1.635,00 €	14.298,24 €	70,34%	North Rhine-Westphalia	New	AUDI	ClassicCredit	RETAIL	1.635,00 €	0,00 €	1.635,00 €
289	201407	201612	19.000,00 €	14.000,00 €	0,00 €	201805	9.000,00 €	5.000,00 €	26,32%	Mecklenburg-Vorpommern	Used	VW	AutoCredit	RETAIL	9.000,00 €	0,00 €	9.000,00 €
290	201408	201612	15.170,00 €	11.422,02 €	0,00 €	201805	2.557,97 €	8.914,05 €	58,76%	Lower Saxony	New	VW	AutoCredit	RETAIL	2.557,97 €	0,00 €	2.557,97 €
291	201408	201708	37.154,93 €	23.605,54 €	0,00 €	201805	10.406,66 €	12.691,82 €	34,15%	North Rhine-Westphalia	New	VW	AutoCredit	RETAIL	10.406,66 €	0,00 €	10.406,66 €
292	201410	201711	38.626,30 €	20.969,89 €	248,37 €	201805	13.918,30 €	6.825,22 €	22,14%	North Rhine-Westphalia	New	VW	AutoCredit	RETAIL	13.918,30 €	0,00 €	13.918,30 €
293	201412	201706	33.545,00 €	23.908,15 €	0,00 €	201805	723,52 €	23.184,63 €	69,12%	Hamburg	Demonstration	SEAT	AutoCredit	RETAIL	723,52 €	0,00 €	723,52 €
294	201501	201801	16.361,78 €	13.931,23 €	0,00 €	201805	8.038,64 €	7.347,71 €	40,00%	Lower Saxony	New	VW	ClassicCredit	RETAIL	8.038,64 €	0,00 €	8.038,64 €
295	201505	201803	33.290,00 €	24.239,08 €	0,00 €	201805	14.113,24 €	9.315,73 €	27,98%	Bremen	New	VW	AutoCredit	RETAIL	14.113,24 €	0,00 €	14.113,24 €
296	201506	201710	14.781,97 €	11.070,60 €	0,00 €	201805	7.808,21 €	2.775,02 €	18,80%	Baden-Wuerttemberg	New	VW	AutoCredit	RETAIL	7.808,21 €	0,00 €	7.808,21 €
297	201507	201706	17.950,00 €	16.863,60 €	0,00 €	201805	1.394,58 €	15.468,02 €	86,18%	Hesse	Demonstration	SEAT	AutoCredit	RETAIL	1.394,58 €	0,00 €	1.394,58 €
298	201508	201709	19.000,00 €	14.000,00 €	360,00 €	201805	10.000,00 €	4.000,00 €	21,05%	Saxony	Used	VW	AutoCredit	RETAIL	10.000,00 €	0,00 €	10.000,00 €
299	201511	201801	37.510,37 €	10.791,88 €	0,00 €	201805	5.191,08 €	5.600,80 €	14,93%	Bavaria	New	VWN	AutoCredit	RETAIL	5.191,08 €	0,00 €	5.191,08 €
300	201503	201802	14.984,15 €	10.973,23 €	0,00 €	201806	5.104,92 €	5.604,73 €	37,38%	Mecklenburg-Vorpommern	Used	VW	AutoCredit	RETAIL	5.104,92 €	0,00 €	5.104,92 €
301	201504	201707	24.194,00 €	20.946,12 €	0,00 €	201806	13.446,66 €	7.499,46 €	22,14%	Baden-Wuerttemberg	New	SKODA	AutoCredit	RETAIL	13.446,66 €	0,00 €	13.446,66 €
302	201504	201708	28.723,24 €	23.443,54 €	0,00 €	201806	12.180,83 €	10.357,80 €	36,06%	Baden-Wuerttemberg	Demonstration	AUDI	AutoCredit	RETAIL	12.180,83 €	0,00 €	12.180,83 €
303	201506	201802	10.284,00 €	7.610,08 €	0,00 €	201806	4.588,73 €	2.779,27 €	27,03%	North Rhine-Westphalia	New	VW	AutoCredit	RETAIL	4.588,73 €	0,00 €	4.588,73 €
304	201507	201708	20.440,00 €	11.774,62 €	0,00 €	201806	11.285,47 €	489,30 €	2,39%	North Rhine-Westphalia	Demonstration	VWN	AutoCredit	RETAIL	11.285,47 €	0,00 €	11.285,47 €
305	201508	201607	25.501,55 €	28.614,72 €	0,00 €	201806	24.735,13 €	3.879,59 €	2,36%	Saxony	New	VW	AutoCredit	RETAIL	24.735,13 €	0,00 €	24.735,13 €
306	201508	201802	38.615,00 €	9.091,39 €	0,00 €	201806	99,29 €	8.995,10 €	23,53%	Other	New	VW	AutoCredit	RETAIL	99,29 €	0,00 €	99,29 €
307	201509	201709	17.000,00 €	14.000,00 €	0,00 €	201806	8.000,00 €	6.000,00 €	35,29%	Baden-Wuerttemberg	Used	VW	AutoCredit	RETAIL	8.000,00 €	0,00 €	8.000,00 €
308	201611	201710	30.277,11 €	28.726,83 €	1.812,12 €	201806	23.096,94 €	3.817,77 €	12,79%	Bavaria	Used	AUDI	AutoCredit	RETAIL	23.096,94 €	0,00 €	23.096,94 €
309	201701	201801	19.955,61 €	17.497,91 €	709,94 €	201806	8.425,42 €	8.362,05 €	42,12%	Saxony-Anhalt	Used	AUDI	AutoCredit	RETAIL	8.425,42 €	0,00 €	8.425,42 €
310	201704	201804	29.416,26 €	28.561,77 €	1.667,68 €	201807	16.770,95 €	8.920,32 €	23,57%	Lower Saxony	Demonstration	VWN	AutoCredit	RETAIL	16.770,95 €	0,00 €	16.770,95 €
311	201705	201805	9.990,99 €	9.190,99 €	0,00 €	201807	6.691,65 €	1.666,39 €	16,68%	Schleswig-Holstein	Demonstration	SEAT	AutoCredit	RETAIL	6.691,65 €	0,00 €	6.691,65 €
312	201511	201801	17.356,87 €	8.735,05 €	0,00 €	201807	8.735,05 €	0,00 €	0,00%	Lower Saxony	Used	VW	AutoCredit	RETAIL	8.735,05 €	0,00 €	8.735,05 €
313	201401	201703	23.760,60 €	10.472,80 €	0,00 €	201807	8.328,69 €	4.144,11 €	17,43%	Schleswig-Holstein	Used	AUDI	AutoCredit	RETAIL	8.328,69 €	0,00 €	8.328,69 €
314	201405	201603	29.017,02 €	13.997,02 €	0,00 €	201807	11.965,70 €	2.031,32 €	7,00%	Bavaria	New	SONSTIGES	AutoCredit	RETAIL	11.965,70 €	0,00 €	11.965,70 €
315	201405	201701	28.000,00 €	21.872,93 €	0,00 €	201807	18.980,98 €	2.891,95 €	10,33%	Rhineland-Palatinate	New	VWN	AutoCredit	RETAIL	18.980,98 €	0,00 €	18.980,98 €
316	201406	201709	16.798,00 €	11.682,15 €	0,00 €	201807	4.637,05 €	6.777,95 €	40,35%	Saxony	New	SEAT	AutoCredit	RETAIL	4.637,05 €	0,00 €	4.637,05 €
317	201411	201604	14.895,00 €	9.404,64 €	0,00 €	201807	5.901,07 €	3.503,57 €	23,52%	North Rhine-Westphalia	Used	SKODA	AutoCredit	RETAIL	5.901,07 €	0,00 €	5.901,07 €
318	201502	201708	11.000,00 €	8.000,00 €	0,00 €	201807	3.000,00 €	5.000,00 €	45,45%	Berlin	New	VW	AutoCredit	RETAIL	3.000,00 €	0,00 €	3.000,00 €
319	201502	201708	11.000,00 €	8.000,00 €	0,00 €	201807	0,00 €	8.000,00 €	80,51%	Saarland	Used	VW	AutoCredit	RETAIL	0,00 €	0,00 €	0,00 €
320	201506	201611	14.615,25 €	14.015,71 €	0,00 €	201807	7.328,70 €	5.616,39 €	35,79%	Saxony	New	SEAT	AutoCredit	RETAIL	7.328,70 €	0,00 €	7.328,70 €
321	201507	201803	13.250,00 €	9.829,54 €	0,00 €	201807	8.950,40 €	2.999,18 €	22,64%	North Rhine-Westphalia	Demonstration	SEAT	AutoCredit	RETAIL	8.950,40 €	0,00 €	8.950,40 €
322	201508	201606	23.034,34 €	634,04 €	0,00 €	201807	0,00 €	634,04 €	2,75%	Lower Saxony	Used	VW	AutoCredit	RETAIL	0,00 €	0,00 €	0,00 €
323	201702	201803	19.863,16 €	15.344,77 €	0,00 €	201807	11.030,48 €	3.711,02 €	23,39%	Bavaria	Used	VW	AutoCredit	RETAIL	11.030,48 €	0,00 €	11.030,48 €
324	201704	201802	16.984,49 €	16.269,50 €	0,00 €	201808	11.588,09 €	3.716,13 €	21,88%	Lower Saxony	Used	VWN	AutoCredit	RETAIL	11.588,09 €	0,00 €	11.588,09 €
325	201705	201802	16.200,00 €	16.201,75 €	0,00 €	201808	10.025,28 €	6.326,22 €	32,66%	Rhineland-Palatinate	Used	SKODA	AutoCredit	RETAIL	10.025,28 €	0,00 €	10.025,28 €
326	201307	201603	16.963,00 €	7.992,71 €	0,00 €	201808	5.720,76 €	1.934,21 €	11,39%	Saxony-Anhalt	Used	AUDI	ClassicCredit	RETAIL	5.720,76 €	0,00 €	5.720,76 €
327	201403	201708	19.000,00 €	14.000,00 €	0,00 €	201808	9.000,00 €	5.000,00 €	26,32%	Lower Saxony	Demonstration	VW	AutoCredit	RETAIL	9.000,00 €	0,00 €	9.000,00 €
328	201410	201708	15.481,50 €	7.867,66 €	0,00 €	201808	4.365,76 €	3.373,19 €	22,23%	Bavaria	Used	VW	AutoCredit	RETAIL	4.365,76 €	0,00 €	4.365,76 €
329	201411	201712	47.335,00 €	30.188,96 €	0,00 €	201808	26.552,66 €	3.637,28 €	7,68%	North Rhine-Westphalia	New	AUDI	AutoCredit	RETAIL	26.552,66 €	0,00 €	26.552,66 €
330	201501	201801	14.138,48 €	14.525,47 €	0,00 €	201808	8.952,84 €	5.572,63 €	37,22%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	8.952,84 €	0,00 €	8.952,84 €
331	201506	201610	14.300,00 €	10.761,03 €	0,00 €	201808	7.812,03 €	2.998,21 €	18,78%	Saxony	Used	VW	ClassicCredit	RETAIL	7.812,03 €	0,00 €	7.812,03 €
332	201509	201707	19.900,00 €	19.595,08 €	0,00 €	201808	16.630,20 €	1.642,80 €	8,60%	Saxony	Used	AUDI	AutoCredit	RETAIL	16.630,20 €	0,00 €	16.630,20 €
333	201610	201804	34.808,68 €	31.897,28 €	894,42 €	201808	18.419,62 €	12.543,24 €	36,03%	Bavaria	New	AUDI	AutoCredit	RETAIL	18.419,62 €	0,00 €	18.419,62 €
334	201704	201804	28.394,30 €	34.211,95 €	0,00 €	201808	11.709,66 €	22.502,29 €	50,09%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	11.709,66 €	0,00 €	11.709,66 €
335	201409	201706	17.100,00 €	12.920,23 €	0,00 €	201809	4.989,02 €	7.931,21 €	46,21%	Lower Saxony	New	SKODA	AutoCredit	RETAIL	4.989,02 €	0,00 €	4.989,02 €
336	201501	201706	19.000,00 €	14.000,00 €	0,00 €	201809	9.000,00 €	5.000,00 €	26,32%	Baden-Wuerttemberg	Used	VW	AutoCredit	RETAIL	9.000,00 €	0,00 €	9.000,00 €
337	201503	201803	15.015,21 €	4.076,29 €	0,00 €	201809	54,00 €	4.022,29 €	26,84%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	54,00 €	0,00 €	54,00 €
338	201504	201803	13.255,44 €	7.321,71 €	0,00 €	201809	3.912,66 €	3.322,13 €	25,06%	Bavaria	Used	VW	ClassicCredit	RETAIL	3.912,66 €	0,00 €	3.912,66 €
339	201505	201807	18.400,00 €	16.473,46 €	0,00 €	201809	12.111,00 €	4.362,46 €	23,61%	Rhineland-Palatinate	Used	AUDI	AutoCredit	RETAIL	12.111,00 €	0,00 €	12.111,00 €
340	201508	201606	14.649,69 €	16.175,06 €	0,00 €	201809	3.498,17 €	12.552,90 €	85,68%	Bavaria	Used	PEUGEOT	ClassicCredit	RETAIL	3.498,17 €	0,00 €	3.498,17 €
341	201509	201707	15.000,00 €	11.400,00 €	0,00 €	201809	10.000,00 €	1.400,00 €	6,67%	Lower Saxony	Used	AUDI	AutoCredit	RETAIL	10.000,00 €	0,00 €	10.000,00 €
342	201509	201707	5.501,47 €	6.401,94 €	0,00 €	201809	1.888,89 €	4.513,05 €	82,07%	Bavaria	Used	VOLVO	ClassicCredit	RETAIL	1.888,89 €	0,00 €	1.888,89 €
343	201509	201711	21.600,00 €	20.283,97 €	0,00 €	201809	11.217,59 €	9.066,38 €	36,39%	Lower Saxony	Used	VW	AutoCredit	RETAIL	11.217,59 €	0,00 €	11.217,59 €
344	201506	201712	14.364,00 €	6.952,49 €	0,00 €	201810	3.925,49 €	3.027,00 €	21,07%	Schleswig-Holstein	New	VW	AutoCredit	RETAIL	3.925,49 €	0,00 €	3.925,49 €
345	201705	201805	7.998,96 €	7.718,89 €	0,00 €	201810	4.387,93 €	3.012,23 €	37,66%	Other	Used	VW	AutoCredit	RETAIL	4.387,93 €	0,00 €	4.387,93 €
346	201402	201708	42.960,00 €	39.931,32 €	0,00 €	201810	14.532,74 €	12.298,58 €	28,63%	North Rhine-Westphalia	Used	VW	AutoCredit	RETAIL	14.532,74 €	0,00 €	14.532,74 €
347	201409	201709	28.419,56 €	15.353,26 €	0,00 €	201810	105,73 €	15.247,53 €	53,65%	Bavaria	Used	AUDI	AutoCredit	RETAIL	105,73 €	0,00 €	105,73 €
348	201409	201701	38.523,31 €	29.650,32 €	0,00 €	201810	15.172,81 €	14.025,71 €	36,42%	Hamburg	New	AUDI	AutoCredit	RETAIL	15.172,81 €	0,00 €	15.172,81 €
349	201411	201802	10.234,69 €	7.197,38 €	0,00 €	201810	610,08 €	6.579,75 €	64,26%	North Rhine-Westphalia	Used	VW	ClassicCredit	RETAIL	610,08 €	0,00 €	610,08 €
350	201412	201709	17.000,00 €	14.000,00 €	0,00 €	201810	9.000,00 €	5.000,00 €	29,41%	Mecklenburg-Vorpommern	Used	SKODA	AutoCredit	RETAIL	9.000,00 €	0,00 €	9.000,00 €
351	201506	201706	17.249,21 €	12.539,00 €	0,00 €	201810	7.268,88 €	4.525,18 €	26,83%	Baden-Wuerttemberg	New	SEAT	AutoCredit	RETAIL	7.268,88 €	0,00 €	7.268,88 €
352	201707	201807	20.365,85 €	19.641,45 €	0,00 €	201810	11.774,75 €	6.429,46 €	31,57%	Bavaria	New	VW	AutoCredit	RETAIL	11.774,75 €	0,00 €	11.774,75 €
353	201708	201707	16.100,00 €	14.842,82 €	0,00 €	201810	9.994,09 €	4.848,71 €	31,37%	North Rhine-Westphalia	Used	AUDI	AutoCredit	RETAIL	9.994,09 €	0,00 €	9.994,09 €
354	201509	201802	39.375,19 €	48.873,29 €	0,00 €	201810	20.091,05 €	27.310,54 €	46,00%	Lower

Asset development

Balances	Number of contracts	Outstanding discounted balance	Outstanding nominal balance
Initial balance at Poolcut	**52.745**	**750.026.298,61 €**	**808.753.371,51 €**
Balance as of the begin of the period	18.207	250.321.082,15 €	265.828.821,79 €
Balance at the end of the period - before top-/tap-up	17.507	240.307.631,55 €	254.936.459,92 €
Top/tap-up of the period	519	9.664.803,96 €	10.487.276,40 €
Term take out			
Balance as of the end of the period	**18.026**	**249.972.435,51 €**	**265.423.736,32 €**

Targeted top up amount	
Accumulation account balance before payment date	0,00 €
Payment to accumulation account (waterfall position 11) on payment date	9.474.879,23 €
Cash used for purchase of new discounted assets	9.474.879,23 €
Accumulation account balance after payment date	0,00 €
Additional overcollateralisation	183.509,38 €
Excess of actual overcollateralisation as of the previous top-/tap-up	-6.363,08 €
Targeted top up amount	**9.652.025,53 €**

Cash flows payment date	
Payment to distribution account (already paid earlier; see part "Commingling risk reserve - distribution account" below)	10.724.566,35 €
Payment to accumulation account (waterfall position 11)	9.474.879,23 €
Servicing fee	208.600,90 €
Buffer release amount	496.332,93 €
Sales proceeds from tap-up (purchase price)	0,00 €
Sales proceeds from top-up (purchase price)	-9.474.879,23 €
Adjustment of advance payment for the next period	0,00 €
Payment from/to Driver-Master compartment 1 to/from Volkswagen Bank for top-/tap-up	**-9.474.879,23 €**

Sale proceeds from term take out (purchase price)	**0,00 €**