

Koromo UK 1 PLC

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Asset Backed Securities Transaction of Toyota Financial Services (UK) PLC
Securitisation Transaction Unique Identifier: 5M0EBIWWZRPS22MVDC43N202401

GBP 500,000,000 Class A Loan Note Facility

Reporting Period Number: 15

Closing Date: 26/09/2024
Legal Maturity Date: 23/10/2034

MONTHLY SERVICER REPORT
23 December 2025

Contact: koromo@toyota-fs.com

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ABS - Servicer Report - 1. Transaction Parties

Issuer:	Koromo UK 1 PLC 10th Floor 5 Churchill Place, London E14 5HU Koromo-uk1@cscgfm.com	Registrar:	Citibank N.A., London Branch Citigroup Centre, Canada Square Canary Wharf, London E14 5LB	Clearing Systems:	Clearstream Banking SA 42 av. J.F. Kennedy 1855 Luxembourg
Seller and Servicer:	Toyota Financial Services (UK) PLC Great Burgh, Burgh Heath Epsom KT18 5UZ koromo@toyota-fs.com	Corporate Service Provider:	CSC Capital Markets UK Limited 10th Floor, 5 Churchill Place London E14 5HU Koromo-uk1@cscgfm.com		Euroclear 1 Boulevard du Roi Albert II 1201 Brussels
Cash Manager:	Toyota Financial Services (UK) PLC Great Burgh, Burgh Heath Epsom KT18 5UZ koromo@toyota-fs.com	Subordinated Lender:	Toyota Financial Services (UK) PLC Great Burgh, Burgh Heath Epsom KT18 5UZ koromo@toyota-fs.com	Rating Agencies:	Fitch Ratings Limited 30 North Colonnade London E14 5GN ABSSurveillance@fitchratings.com
Back-Up Servicer Facilitator:	CSC Capital Markets UK Limited 10th Floor, 5 Churchill Place London E14 5HU Koromo-uk1@cscgfm.com	Calculation Agent	Royal Bank of Canada 100 Bishopsgate London EC2N 4AA RBCCMRSGUKIRates@rbccm.com		S&P Global Ratings UK Limited 4th Floor, Ropemaker Place 25 Ropemaker St, London EC2Y 9LY EMEA_SF_DataTeam@spglobal.com
Swap Provider:	Royal Bank of Canada 100 Bishopsgate London EC2N 4AA RBCCMRSGUKIRates@rbccm.com	Co-Arranger:	MUFG Securities EMEA plc Ropemaker Place, 25 Ropemaker Street London EC2Y 9AJ	Competent Authority:	Central Bank of Ireland New Wapping Street, North Wall Quay Dublin 1
Account Bank:	Citibank N.A., London Branch Citigroup Centre, Canada Square Canary Wharf, London E14 5LB		BofA Securities 2 King Edward Street London EC1A 1HQ	Stock Exchange:	Irish Stock Exchange PLC trading as Euronext Dublin 28 Anglesea Street, Dublin 2
Note & Security Trustee:	CSC Trustees Limited 10th Floor, 5 Churchill Place London E14 5HU csctrustees@cscgfm.com	Joint Lead Manager:	MUFG Securities EMEA plc Ropemaker Place, 25 Ropemaker Street London EC2Y 9AJ		
Paying Agent:	Citibank N.A., London Branch Citigroup Centre, Canada Square Canary Wharf, London E14 5LB		BofA Securities 2 King Edward Street London EC1A 1HQ		
Interest Determination Agent:	Toyota Financial Services (UK) PLC Great Burgh, Burgh Heath Epsom KT18 5UZ koromo@toyota-fs.com	Irish Listing Agent:	Hogan Lovells (Ireland) LLP Fitzwilliam Hall, Fitzwilliam Place Dublin D02 T292		

Monthly Reporting Date: 16 December 2025
 Calculation Period: 01 November 2025 - 30 November 2025
 Interest Period: 24 November 2025 - 23 December 2025
 Period No.: 15

ABS - Servicer Report - 2. Overview of Dates

Closing Date:	26/09/2024
Revolving Period End Date (including):	23/03/2025
Legal Maturity Date:	23/10/2034
Reporting Date:	16/12/2025
Additional Purchase Date:	Not Applicable
Interest Payment Date:	23/12/2025
Reporting Frequency:	Monthly
Period No.:	15
Next Reporting Date:	16/01/2026
Next Interest Payment Date:	23/01/2026
Calculation Period:	01/11/2025 until 30/11/2025
Interest Period:	24/11/2025 until 23/12/2025
Days accrued:	29

ABS - Servicer Report - 3. Information on Notes

<u>Information on Note Facility</u>	<u>Class A Notes</u>	<u>Class B Notes</u>	<u>Subordinated Loan</u>
Legal Maturity Date	23/10/2034	23/10/2034	23/10/2034
ISIN:	XS2889379587	XS2889380080	-
Currency:	GBP	GBP	GBP
Rating:	AAA	Unrated	-
Initial Note Balance:	£ 500,000,000.00	£ 157,895,000.00	£ 7,000,000.00
Nominal Amount per Note:	£ 100,000.00	£ 100,000.00	-
Initial Number of Notes	5000	1578	-

<u>Information on interest</u>	<u>Class A Notes</u>	<u>Class B Notes</u>	<u>Subordinated Loan</u>
Total Interest Rate:	+ 457.7300 bps	+ 500.0000 bps	+ 500.0000 bps
Interest type:	Floating	Fixed	Fixed
Margin:	+ 60.0000 bps	-	-
SONIA in Interest Period:	+ 397.7300 bps	-	-
Reference Rate:	SONIA	-	-
Day Count Convention:	Actual/365	Actual/365	Actual/365
Interest days	29	29	29

<u>Principal payments</u>	<u>Class A Notes</u>	<u>Class B Notes</u>	<u>Subordinated Loan</u>
Brought forward amount:	£ 294,642,836.84	£ 157,895,000.00	£ 7,000,000.00
Further advances:	£ -	£ -	£ -
Repayment of principal:	£ 19,598,469.59	£ -	£ -
Carried forward amount:	£ 275,044,367.25	£ 157,895,000.00	£ 7,000,000.00

<u>Interest payments</u>	<u>Class A Notes</u>	<u>Class B Notes</u>	<u>Subordinated Loan</u>
Brought forward unpaid Interest Amount:	£ -	£ 5,299,215.75	£ 234,931.50
Interest Amount up to the Settlement Date:	£ 1,071,544.96	£ 627,254.11	£ 27,808.22
Interest Amount paid on the Settlement Date:	£ 1,071,544.96	£ -	£ -
Unpaid Interest Amount on the Settlement Date:	£ -	£ 627,254.11	£ 27,808.22
Carried forward unpaid Interest Amount:	£ -	£ 5,926,469.86	£ 262,739.72

<u>Risk Retention Statement</u>
Toyota Financial Services (UK) PLC complies with the retention requirement of a material net economic interest in accordance with article 6 of the Securitisation Regulation. A minimum of 5.0% of the net economic interest will be retained on an ongoing basis in form of retention of the Class B Notes and Subordinated Loan.

ABS - Servicer Report - 3. Information on Notes (continued)

Swap Information	<u>Class A Notes</u>
SWAP provider:	Royal Bank of Canada
Notional Amount:	£ 294,642,836.84
Floating SWAP Rate:	397.73 bps
Fixed SWAP Rate:	397.1 bps
Day Count Convention:	Actual/365 (Fixed)
SWAP payment (receipts)	
Payments to SWAP Counterparty:	£ 929,610.26
Payments from SWAP Counterparty:	£ 931,085.09
Net Payments to/(from) SWAP Counterparty:	£ 1,474.83

Credit Enhancement as at First Closing Date	<u>Class A Notes</u>	<u>Class B Notes</u>	<u>Subordinated Loan</u>
Total Amount:	£ 500,000,000.00	£ 157,895,000.00	£ 7,000,000.00
Class B Notes:	£ 157,895,000.00		
Overcollateralisation Amount:	£ 227.08		
Reserve Fund:	£ 7,000,000.00		
Commingling Reserve Ledger:	£ -		
Credit Enhancement Percentage:	25.06%		
Credit Enhancement as at the previous Settlement Date			
Total Amount:	£ 294,642,836.84	£ 157,895,000.00	£ 7,000,000.00
Class B Notes:	£ 157,895,000.00		
Overcollateralisation Amount:	£ 15,229,919.64		
Reserve Fund:	£ 4,472,548.38		
Commingling Reserve Ledger:	£ -		
Credit Enhancement Percentage:	39.24%		
Credit Enhancement as at the current Settlement Date			
Total Amount:	£ 275,044,367.25	£ 157,895,000.00	£ 7,000,000.00
Class B Notes:	£ 157,895,000.00		
Overcollateralisation Amount:	£ 16,676,819.39		
Reserve Fund:	£ 4,124,999.72		
Commingling Reserve Ledger:	£ -		
Credit Enhancement Percentage:	41.28%		

Reserve Fund Required Amount	Prior Period	Current Period
Reserve Fund Required Amount	£ 4,472,548.38	£ 4,124,999.72
Reserve Fund Opening Balance	£ 4,963,306.23	£ 4,472,548.38
Reserve Fund Increase/Decrease in the period	£ -490,757.85	£ -347,548.66
Reserve Fund Closing Balance	£ 4,472,548.38	£ 4,124,999.72
Shortfall in the current period	£ -	£ -

ABS - Servicer Report - 4. Bank Accounts & Ledgers

Bank Account Balances as at the Calculation Period

Issuer Transaction Account: Citibank London Branch (18-50-08; 0015310571)

Opening balance	£ 1,083.42
Add: amounts received from Note Issuance or from Available Receipts	£ 31,022,343.98
Less: amounts paid out according to Note Issuance or the Priority of Payments	£ 31,022,260.64
Net Movements as a result of the Issuer Profit Ledger	£ 83.34
Closing balance	£ 1,166.76

Issuer Reserve Account: Citibank London Branch (18-50-08; 0015310660)

Opening Balance	£ 4,963,306.23
Net Movements as a result of the Reserve Fund (including reduction in the Reserve Fund Required Amount)	£ -490,757.85
Net Movements as a result of the Commingling Reserve Ledger	£ -
Net Movements as a result of the Replenishment Ledger	£ -
Closing Balance	£ 4,472,548.38

SWAP Collateral Account: Citibank London Branch (18-50-08; 0015310679)

Opening balance on Payment Date before application of Priority of Payments	£ -
Add: amounts received from the SWAP provider	£ -
Less: amounts returned to the SWAP provider	£ -
Closing balance after application of Priority of Payments	£ -

Ledgers as at the Interest Payment Date

Reserve Fund

Opening Balance	£ 4,472,548.38
Add: Interest Income	£ 14,059.33
Less: amounts applied to the Available Receipts	£ -14,059.33
Less: any movements as a result of a decrease in the ledger targeted balance	£ 347,548.66
Add: any movements as a result of a increase in the ledger targeted balance	£ -
Closing Balance	£ 4,124,999.72

Commingling Reserve Ledger

Opening Balance	£ -
Add: Interest Income	£ -
Less: interest amounts applied to the Available Receipts	£ -
Less: any movements as a result of a decrease in the ledger targeted balance	£ -
Add: any movements as a result of a increase in the ledger targeted balance	£ -
Closing Balance	£ -

Replenishment Ledger

Opening Balance	£ -
Add: Interest Income	£ -
Less: interest amounts applied to the Available Receipts	£ -
Less: any movements as a result of a decrease in the ledger targeted balance	£ -
Add: any movements as a result of a increase in the ledger targeted balance	£ -
Closing Balance	£ -

Issuer Profit Ledger

Opening Balance	£ 1,166.76
Add: Interest Income	£ 3.11
Less: interest amounts applied to the Available Receipts	£ -3.11
Less: any movements as a result of a decrease in the ledger targeted balance	£ -
Add: any movements as a result of a increase in the ledger targeted balance	£ 83.34
Closing Balance	£ 1,250.10

ABS - Servicer Report - 5a. Enforcement Events

	Required (Fitch / S&P)	Current (Fitch / S&P)	Trigger Breached (Yes / No)
Ultimate parent company			
Toyota Motor Corporation	BBB / BBB	A+ / A+	
Rating Agency Event:			
(a) the long-term, unsecured, unsubordinated and unguaranteed debt obligations of TMC are downgraded below BBB/BBB by any of Fitch or S&P;			No
(b) TMC ceases to own, directly or indirectly, 100% of the share capital for TFSUK in its capacity as Seller and Servicer			No
Account bank			
Citibank N.A., London Branch			
Account Bank Trigger:			
(a) Long term rating of "A" from S&P; and	A	A+	No
(b) long-term deposit rating (or, in the absence of such a rating with respect to such entity, an issuer default rating) of "A" or a short term deposit rating (or, in the absence of such a rating with respect to such entity, an issuer default rating) of "F1" from Fitch	A	A+	No
SWAP provider			
Royal Bank of Canada			
SWAP Provider Trigger:			
(a) has at least the Subsequent S&P Required Rating, or (ii) an entity whose present and future obligations to the Issuer under the Swap Agreement (or any new master agreement entered into as a result of a transfer in accordance with the Swap Agreement), are guaranteed by a S&P Eligible Guarantor that has at least the Subsequent S&P Required Rating; and	BBB+	AA-	No
(b) in respect of Fitch, (i) whose Long-Term Fitch Rating or short-term issuer default rating is rated not less than the corresponding Unsupported Minimum Counterparty Rating or (ii) whose obligations under the Swap Agreement are guaranteed by an entity whose Long-Term Fitch Rating or short-term issuer default rating is rated not less than the corresponding Unsupported Minimum Counterparty Rating.	A	AA-	No
Current rating of the Notes			
Class A Notes		AAA / AAA	
Class B Notes		Unrated	

ABS - Servicer Report - 5b. Early Amortisation Events

Early Amortisation Events in the Calculation Period	Previous Previous Month	Previous Month	Current Period	3 month average	Trigger Breached
<u>PLEASE BE ADVISED THIS SCHEDULE IS PROVIDED FOR INFORMATION PURPOSES ONLY AS THE FACILITY IS CURRENTLY IN AMORTISATION</u>					
(a) Cumulative Net Loss Ratio is greater than or equal to 2.00%	-	-	0.0333%	-	N/A
(b) A Servicer Termination Event has occurred					N/A
(c) Delinquency Ratio is greater than or equal to 1.50%	0.0353%	0.0317%	0.0381%	0.0350%	N/A
(d) the Excess Collection Amounts standing to the credit of the Replenishment Ledger on two consecutive Interest Payment Dates exceeds 10 per cent. of the Aggregate Discounted Receivables Balance as at the Closing Date;					N/A
(e) on any Determination Date, the sum of the Aggregate Discounted Receivables Balance and the Excess Collection Amounts standing to the credit of the Replenishment Ledger is less than the sum of the Aggregate Outstanding Note Principal Amount of the Class A Notes and the Class B Notes;					N/A
(f) the occurrence of an Insolvency Event with respect to TFSUK; or					N/A
(g) the amount standing to the credit of the Reserve Fund is less than the Reserve Fund Required Amount on any Interest Payment Date.					N/A
			Early Amortisation Event occurred:		N/A

ABS - Servicer Report - 6. Collections

	Previous Period (in GBP)	Current Period (in GBP)
Cash Collections in Calculation Period		
Live contracts:		
- Normal payments received	£ 11,471,485.09	£ 9,867,146.68
- Partial payments	£ 27,778.87	£ 33,324.88
Early settlement contracts	£ 13,795,552.09	£ 10,339,724.15
Defaulted Receivables	£ 363,754.46	£ 225,843.10
Post write-off recoveries	£ 25.00	£ 150.00
Repurchased Price	£ -	£ -
Redelivery Repurchased Agreements	£ 383,710.95	£ 227,492.16
Total Collections in the Determination Period	£ 26,042,306.46	£ 20,693,680.97
A) Aggregate Discounted Receivables Balance ("ADRB") at start of Calculation Period	£ 492,799,860.73	£ 470,295,208.10
Reduction in ADRB due to receivable collections, excluding early settlements	£ 8,232,706.99	£ 6,199,759.12
Reduction in ADRB due to receivable early settlements	£ 13,644,585.47	£ 10,999,726.70
Total Reduction in ADRB	£ 21,877,292.46	£ 17,199,485.82
B) ADRB of newly Defaulted Receivables during the Calculation Period (immediately prior to the newly Defaulted Receivable)		
Outstanding ADRB of all Purchased Receivables that became Defaulted Receivables during the Calculation Period	£ 243,649.22	£ 377,043.20
C) Reduction in ADRB due to receivables repurchased under the Redelivery Repurchase Agreement	£ 383,710.95	£ 227,492.16
D) ADRB at the end of the Calculation Period	£ 470,295,208.10	£ 452,491,186.92
E) Recovery Collections		
Total recoveries during the collection Period in respect of Defaulted Receivables	£ 363,779.46	£ 225,993.10
F) Interest Collections		
Total collections other than principal movement	£ 3,417,523.59	£ 3,040,709.89

ABS - Servicer Report - 7. Available Receipts

Available Receipts in Calculation Period	Amount (in GBP)
(a) the Collections received during such Calculation Period;	£ 20,693,680.97
(b) interest received on any Issuer Account (other than any Swap Collateral Account) during such Calculation Period;	£ 14,062.44
(c) amounts received by the Issuer under the Swap Agreement (other than any (1) Swap Termination Payment due to the Issuer (save to the extent such Swap Termination Payment is in excess of any Replacement Swap Premium due to a replacement swap provider), (2) Swap Collateral, (3) Swap Tax Credits or (4) Excess Swap Collateral) during such Calculation Period;	£ 1,474.83
(d) for so long as the Class A Notes remain outstanding, the Reserve Fund (excluding any amount recorded to the Commingling Reserve Ledger);	£ 4,472,548.38
(e) on a Repurchase Date on which the Clean-Up Call is exercised, all amounts standing to the credit of the Transaction Account (excluding the balance on the Issuer Profit Ledger) on the date which is two Business Days prior to the Repurchase Date;	£ -
(f) upon the occurrence and continuance of a Servicer Termination Event any amount recorded to the Commingling Reserve Ledger;	£ -
(g) the balance standing to the credit of the Replenishment Ledger representing Excess Collection Amounts;	£ -
Total Available Receipts:	£ 25,181,766.62

ABS - Servicer Report - 8. Pre-Acceleration Priority of Payments

Priority of payments in the Calculation Period	Shortfall from previous Servicer Report	Amount due in Calculation Period	Amount paid	Remaining Available Receipts	Carried forward shortfall
Total Available Receipts				£ 25,181,766.62	
(a) first, for the Issuer to retain as profit the Issuer Profit Amount on the Issuer Profit Ledger from which the Issuer will discharge its corporate income or corporation tax liability (if any);	£ -	£ 83.34	£ 83.34	£ 25,181,683.28	
(b) then, pro rata and pari passu, to pay all amounts due under the Transaction Documents to the Security Trustee and any Receiver or to the Note Trustee on account of their fees and expenses (including any legal fees and mexpenses), claims, costs, liabilities or any indemnity payments together with any amount in respect of VAT (if any) on those amounts as provided for under the Transaction Documents	£ -	£ -	£ -	£ 25,181,683.28	£ -
(c) then, pro rata and pari passu, to pay:					
(i) the Senior Expenses then due or overdue by the Issuer;	£ -	£ 386,669.01	£ 386,669.01	£ 24,795,014.27	£ -
(ii) any amount due from the Issuer to EuroABS and the Rating Agencies as surveillance or monitoring fees or to the Irish Listing Agent or Euronext Dublin as fees and expenses in connection with the maintenance of the listing of the Class A Notes, together with any amount in respect of VAT (if any) on those amounts as provided for under the Transaction Documents; and	£ -	£ -	£ -	£ 24,795,014.27	£ -
(iii) any fees, costs, Taxes, expenses, indemnity payments and other amounts properly due and payable to the directors of the Issuer (properly incurred with respect to their duties), legal advisers, tax advisers or auditors of the Issuer, and any other amounts due and payable by the Issuer to third parties in connection with the Issuer's ownership of the Purchased Receivables, the Notes, the establishment, liquidation and/or dissolution of the Issuer, or any annual return, filing, registration and registered office or other company, licence or statutory fees in England (excluding any amounts expressly payable as Senior Expenses)	£ -	£ -	£ -	£ 24,795,014.27	£ -
(d) then, to pay all amounts (if any) due and payable to the Swap Provider under the Swap Agreement (including termination payments but excluding any Swap Subordinated Amounts)	£ -	£ -	£ -	£ 24,795,014.27	£ -
(e) then, pro rata and pari passu, to pay the Class A Noteholders any due and payable Class A Interest Amount on the Class A Notes and, in respect of any previous Calculation Periods, any interest overdue on the Class A Notes on that Interest Payment Date;	£ -	£ 1,071,544.96	£ 1,071,544.96	£ 23,723,469.31	£ -
(f) then, to the Reserve Fund in an amount up to the amount required to make the balance of the Reserve Fund equal to the Reserve Fund Required Amount (or, if there are insufficient amounts available to do so, all amounts remaining for application under this item (f));	£ -	£ 4,124,999.72	£ 4,124,999.72	£ 19,598,469.59	
(g) either:					
(i) during the Revolving Period, to pay any Additional Purchase Price if such Interest Payment Date is an Additional Purchase Date and thereafter to credit any Excess Collection Amount to the Replenishment Ledger such that the balance standing to the credit therefor (when aggregated with any Additional Purchase Price payable on such Interest Payment Date) is equal to the Required Replenishment Amount; or	£ -	£ -	£ -	£ 19,598,469.59	£ -
(ii) following the end of the Revolving Period, pro rata and pari passu, in payment to the Class A Noteholders of Outstanding Note Principal Amount on the Class A Notes until the Class A Notes are redeemed in full;		£ 19,598,469.59	£ 19,598,469.59	£ -	
(h) then, pro rata and pari passu, to pay the Class B Noteholders any due and payable Class B Interest Amount on the Class B Notes and, in respect of any previous Calculation Periods, any Class B Interest Shortfall;	£ 5,299,215.75	£ 5,926,469.86	£ -	£ -	£ 5,926,469.86
(i) following the end of the Revolving Period (subject to the Class A Notes being redeemed in full) to pay pro rata and pari passu to the Class B Noteholders the Outstanding Note Principal Amount of the Class B Notes until the Class B Notes are redeemed in full;		£ -	£ -	£ -	
(j) then, to pay any Swap Subordinated Amounts due and payable to the Swap Provider; and	£ -	£ -	£ -	£ -	£ -
(k) then, to the Subordinated Lender amounts payable in respect of accrued and unpaid interest on the Subordinated Loan (including, without limitation, overdue interest);	£ 234,931.50	£ 262,739.72	£ -	£ -	£ 262,739.72
(l) then, following the end of the Revolving Period, to the Subordinated Lender, principal amounts until the aggregate principal amount of the Subordinated Loan has been reduced to zero; and	£ -	£ -	£ -	£ -	
(m) then, to pay all remaining excess to the Seller as Deferred Consideration, provided further that any Commingling Reserve Excess Amount shall be paid outside of such order of priority and directly to the Servicer pursuant to the terms of the Servicing Agreement.	£ -	£ -	£ -	£ -	£ -

ABS - Servicer Report - 8b. Senior Fees Details

	Shortfall from previous Servicer Report	Amount due in Calculation Period	Amount paid	Carried forward shortfall
Senior Expenses due or overdue by the Issuer				
(b) to the Note Trustee under the Trust Deed and the Security Trustee or any Receiver appointed by it on or prior to such Interest Payment Date under the Deed of Charge;	£ -	£ -	£ -	£ -
(c) then, pro rata and pari passu, to pay:				
(i) the Senior Expenses then due or overdue by the Issuer;				
(1) to the Corporate Services Provider under the Corporate Services Agreement;	£ -	£ -	£ -	£ -
(2) to the Registrar and the Paying Agent under the Agency Agreement;	£ -	£ -	£ -	£ -
(3) to the Account Bank under the Bank Account Agreement;	£ -	£ 125.00	£ 125.00	£ -
(4) to the Cash Manager and the Interest Determination Agent under the Cash Management Agreement;	£ -	£ -	£ -	£ -
(5) to the Servicer under the Servicing Agreement (including the Servicing Fee);	£ -	£ 386,544.01	£ 386,544.01	£ -
(6) to any administrator or liquidator of the Issuer any Incentive Fee including any administrator or liquidator's costs and expenses in selling such Vehicle, to the extent the Seller does not retain the same from the relevant Vehicle Sale Proceeds; and	£ -	£ -	£ -	£ -
(7) other than in the Post-Acceleration Priority of Payments, to any party who is not a party to any Transaction Document to whom the Issuer has delegated obligations in respect of EMIR (including any reporting or portfolio reconciliation obligations) or in respect of any agreements relating to EMIR.	£ -	£ -	£ -	£ -
(ii) any amount due from the Issuer to EuroABS and the Rating Agencies as surveillance or monitoring fees or to the Irish Listing Agent or Euronext Dublin as fees and expenses in connection with the maintenance of the listing of the Class A Notes, together with any amount in respect of VAT (if any) on those amounts as provided for under the Transaction Documents; and	£ -	£ -	£ -	£ -
(iii) any fees, costs, Taxes, expenses, indemnity payments and other amounts properly due and payable to the directors of the Issuer (properly incurred with respect to their duties), legal advisers, tax advisers or auditors of the Issuer, and any other amounts due and payable by the Issuer to third parties in connection with the Issuer's ownership of the Purchased Receivables, the Notes, the establishment, liquidation and/or dissolution of the Issuer, or any annual return, filing, registration and registered office or other company, licence or statutory fees in England (excluding any amounts expressly payable as Senior Expenses)	£ -	£ -	£ -	£ -
Total Senior Expenses due or overdue by the Issuer:	£ -	£ 386,669.01	£ 386,669.01	£ -

ABS - Servicer Report - 9. Concentration Limits & Additional Receivable Information

Concentration Limits

<u>PLEASE BE ADVISED THIS SCHEDULE IS PROVIDED FOR INFORMATION PURPOSES ONLY AS THE FACILITY IS CURRENTLY IN AMORTISATION</u>	Threshold	Actual Amount or %	Threshold Exceeded
(a) No more than 65% of ADRB of Purchased Receivables are due in relation to used vehicles;	Less than 65%	42.07%	N/A
(b) not more than 10% of the ADRB of the Purchased Receivables are owed by commercial obligors;	Less than 10%	2.51%	N/A
(c) not more than 30% of the ADRB of the Purchased Receivables are relating to Vehicles with brands other than those belonging to Toyota or Lexus;	Less than 30%	12.48%	N/A
(d) the Aggregate Discounted Receivables Balance of the Purchased Receivables owned by the same Obligor not to exceed £200,000	Less than £200,000	£ 112,612.38	N/A
(e) the portion of the ADRB representing Balloon Payments outstanding on the Determination Date as a percentage of the total ADRB on the Calculation Period is less than 65%	Less than 65%	59.12%	N/A

Additional Receivable Information

Summary from - Section 6. Collections	
Aggregate Discounted Receivables Balance ("ADRB") at start of the Calculation Period.	£ 470,295,208.10
Reduction in ADRB	£ 17,199,485.82
Outstanding ADRB of all Purchased Receivables that became Defaulted Receivables during the Calculation Period	£ 377,043.20
Redelivery Repurchase Receivables	£ 227,492.16
ADRB at the the end of the Calculation Period	£ 452,491,186.92
Additional Receivables Sold During Calculation Period	£ -
ADRB C/fwd	£ 452,491,186.92
Overcollateralisation	£ 16,676,819.39

Prepayment Information

	Contract count	Value
Prepayments received in current period	10,708	£ 10,373,049.03
Cumulative prepayments received	78,983	£ 171,810,370.94
Prepayment rate in the current period		2.21%
Prepayment rate 3-months average		3.16%

ABS - Servicer Report - 10. Delinquencies

End of Calculation Period	Up to Date (£)	Up to Date (%)	0.01 - 1 payments down (£)	0.01 - 1 payments down (%)	1.01 - 2 payments down (£)	1.01 - 2 payments down (%)	2.01 - 3 payments down (£)	2.01 - 3 payments down (%)	Greater than 3 payments down (£)	Greater than 3 payments down (%)	Total (£)
Sep-24	657,530,892.41	99.94	340,621.78	0.05	25,109.82	0.00	0.00	0.00	0.00	0.00	657,896,624.01
Oct-24	656,896,471.31	99.85	933,821.04	0.14	66,528.98	0.01	0.00	0.00	0.00	0.00	657,896,821.33
Nov-24	624,499,635.17	94.92	33,273,015.40	5.06	124,496.33	0.02	0.00	0.00	0.00	0.00	657,897,146.90
Dec-24	656,886,892.65	99.85	896,825.00	0.14	112,762.87	0.02	0.00	0.00	0.00	0.00	657,896,480.52
Jan-25	656,546,359.92	99.79	1,279,246.26	0.19	70,845.07	0.01	0.00	0.00	0.00	0.00	657,896,451.25
Feb-25	612,005,343.06	93.02	45,787,662.22	6.96	103,873.00	0.02	0.00	0.00	0.00	0.00	657,896,878.28
Mar-25	624,569,024.66	99.85	828,812.46	0.13	138,885.99	0.02	0.00	0.00	0.00	0.00	625,536,723.11
Apr-25	600,405,097.11	99.12	5,204,318.97	0.86	143,924.27	0.02	0.00	0.00	0.00	0.00	605,753,340.35
May-25	580,282,418.20	99.12	4,980,649.54	0.85	197,271.74	0.03	0.00	0.00	0.00	0.00	585,460,339.48
Jun-25	558,916,928.60	99.16	4,581,788.39	0.81	153,530.40	0.03	0.00	0.00	0.00	0.00	563,652,247.39
Jul-25	541,555,239.14	99.75	1,175,940.91	0.22	191,545.50	0.04	0.00	0.00	0.00	0.00	542,922,725.55
Aug-25	494,678,946.32	94.13	30,580,296.65	5.82	281,078.21	0.05	0.00	0.00	0.00	0.00	525,540,321.18
Sep-25	488,289,115.37	99.08	4,336,940.43	0.88	173,804.93	0.04	0.00	0.00	0.00	0.00	492,799,860.73
Oct-25	469,038,067.13	99.73	1,107,891.48	0.24	149,249.49	0.03	0.00	0.00	0.00	0.00	470,295,208.10
Nov-25	422,011,624.04	93.26	30,307,116.77	6.70	172,446.11	0.04	0.00	0.00	0.00	0.00	452,491,186.92

ABS - Servicer Report - 11a. Defaulted Receivables

End of Calculation Period	Number of Defaulted Receivables contracts	Defaulted Amount in month	Recovery Amount in month	Financing Contract Type				Obligor Type				Vehicle Type			
				HP		PCP		Consumer		Non-Consumer		New		Used	
				Defaulted Amount in month	Recovery Amount in month	Defaulted Amount in month	Recovery Amount in month	Defaulted Amount in month	Recovery Amount in month	Defaulted Amount in month	Recovery Amount in month	Defaulted Amount in month	Recovery Amount in month	Defaulted Amount in month	Recovery Amount in month
Nov-24	14	£ 186,712.00	£ 88,014.72	£ 0.00	£ 0.00	£ 186,712.00	£ 88,014.72	£ 186,712.00	£ 88,014.72	£ 0.00	£ 0.00	£ 38,531.48	£ 9,850.82	£ 148,180.52	£ 78,163.90
Dec-24	12	£ 201,303.03	£ 43,596.94	£ 0.00	£ 0.00	£ 201,303.03	£ 43,596.94	£ 178,609.44	£ 43,596.94	£ 22,693.59	£ 0.00	£ 91,006.22	£ 0.00	£ 110,296.81	£ 43,596.94
Jan-25	14	£ 179,974.77	£ 144,027.81	£ 12,296.24	£ 12,139.80	£ 167,678.53	£ 131,888.01	£ 167,678.53	£ 131,888.01	£ 12,296.24	£ 12,139.80	£ 69,334.95	£ 56,980.34	£ 110,639.82	£ 87,047.47
Feb-25	13	£ 194,439.93	£ 88,820.59	£ 0.00	£ 0.00	£ 194,439.93	£ 88,820.59	£ 194,439.93	£ 88,395.99	£ 0.00	£ 424.60	£ 46,297.61	£ 29,482.01	£ 148,142.32	£ 59,338.58
Mar-25	17	£ 277,435.46	£ 147,468.11	£ 70,537.54	£ 8,396.73	£ 206,897.92	£ 139,071.38	£ 252,077.26	£ 145,345.11	£ 25,358.20	£ 2,123.00	£ 136,932.84	£ 24,702.27	£ 140,502.62	£ 122,765.84
Apr-25	20	£ 347,749.14	£ 244,660.26	£ 68,329.48	£ 39,386.43	£ 279,419.66	£ 205,273.83	£ 347,749.14	£ 237,450.66	£ 0.00	£ 7,209.60	£ 132,166.21	£ 156,638.83	£ 215,582.93	£ 88,021.43
May-25	19	£ 276,772.62	£ 207,291.65	£ 18,233.27	£ 3,178.82	£ 258,539.35	£ 204,112.83	£ 276,772.62	£ 205,403.01	£ 0.00	£ 1,888.64	£ 185,602.57	£ 91,764.12	£ 91,170.05	£ 115,527.53
Jun-25	20	£ 360,599.11	£ 183,399.44	£ 33,955.90	£ 7,556.56	£ 326,643.21	£ 175,842.88	£ 303,395.92	£ 182,974.84	£ 57,203.19	£ 424.60	£ 261,824.46	£ 85,458.16	£ 98,774.65	£ 97,941.28
Jul-25	22	£ 336,304.09	£ 200,592.26	£ 19,386.32	£ 25,614.88	£ 316,917.77	£ 174,977.38	£ 304,647.29	£ 185,349.12	£ 31,656.80	£ 15,243.14	£ 239,783.24	£ 148,475.36	£ 96,520.85	£ 52,116.90
Aug-25	18	£ 264,660.64	£ 219,003.11	£ 33,830.35	£ 6,802.27	£ 230,830.29	£ 212,200.84	£ 247,563.79	£ 217,626.19	£ 17,096.85	£ 1,376.92	£ 80,691.87	£ 115,670.36	£ 183,968.77	£ 103,332.75
Sep-25	40	£ 615,398.31	£ 239,776.11	£ 79,876.01	£ 23,580.06	£ 535,522.30	£ 216,196.05	£ 586,677.54	£ 235,542.23	£ 28,720.77	£ 4,233.88	£ 289,642.51	£ 136,043.66	£ 325,755.80	£ 103,732.45
Oct-25	15	£ 243,649.22	£ 363,779.46	£ 31,608.70	£ 34,363.55	£ 212,040.52	£ 329,415.91	£ 213,372.52	£ 321,005.51	£ 30,276.70	£ 42,773.95	£ 58,458.04	£ 109,297.27	£ 185,191.18	£ 254,482.19
Nov-25	25	£ 377,043.20	£ 225,993.10	£ 50,966.20	£ 14,799.45	£ 326,077.00	£ 211,193.65	£ 314,879.84	£ 206,197.09	£ 62,163.36	£ 19,796.01	£ 152,072.82	£ 83,720.99	£ 224,970.38	£ 142,272.11

Monthly Reporting Date: 16 December 2025
Calculation Period: 01 November 2025 - 30 November 2025
Interest Period: 24 November 2025 - 23 December 2025
Period No.: 15

ABS - Servicer Report - 11b. Defaults & Recoveries

Cumulative balance at the beginning of the period	£ 3,561,369.53
Newly defaulted receivables in the period	£ 377,043.20
Cummulative balance at the end of the period	£ 3,938,412.73
Cumulative recovery proceeds at the beginning of the period	£ 2,197,430.46
Recovery proceeds in the month	£ 225,993.10
Cumulative recovery proceeds at the end of the period	£ 2,423,423.56
Cumulative Net losses on Defaulted Contracts	£ 1,514,989.17
Net Profit (-) or Loss (+) on Defaulted Contracts in the period	£ 151,050.10

ABS - Servicer Report - 12. Amortisation schedule

Calculation Period	Month Number	ADRB £	ADRB attributable to Balloon payment £	Scheduled payment £	Scheduled principal £	Scheduled interest £
Nov-25	0	452,491,186.92	267,450,899.00	0.00	0.00	0.00
Dec-25	1*	440,513,060.81	265,603,115.47	11,168,889.56	8,814,805.74	2,354,083.82
Jan-26	2	428,931,304.58	263,307,431.59	11,731,266.79	9,411,783.52	2,319,483.27
Feb-26	3	417,512,781.52	261,019,798.51	11,640,070.62	9,596,962.89	2,043,107.73
Mar-26	4	405,022,470.81	257,484,116.80	12,811,454.25	10,601,711.47	2,209,742.78
Apr-26	5	392,468,511.96	253,707,673.21	12,959,534.53	10,868,042.42	2,091,492.11
May-26	6	379,628,351.16	249,465,840.72	13,337,469.95	11,231,006.36	2,106,463.59
Jun-26	7	366,735,319.55	245,000,374.67	13,477,133.85	11,489,636.95	1,987,496.90
Jul-26	8	353,761,023.82	240,275,808.99	13,644,817.73	11,646,886.62	1,997,931.11
Aug-26	9	340,638,492.20	235,213,458.64	13,889,022.06	11,946,280.43	1,942,741.63
Sep-26	10	323,828,764.52	226,187,884.90	17,891,642.09	16,080,043.87	1,811,598.22
Oct-26	11	309,685,459.63	219,595,676.05	15,172,474.20	13,362,580.95	1,809,893.25
Nov-26	12	295,075,809.54	212,308,651.76	15,760,142.87	14,078,048.78	1,682,094.09
Dec-26	13	279,920,791.83	204,184,368.54	16,453,574.93	14,786,610.44	1,666,964.49
Jan-27	14	265,667,635.59	196,714,037.57	15,597,864.45	14,015,616.06	1,582,248.39
Feb-27	15	250,968,186.26	188,534,980.12	16,207,675.92	14,847,953.01	1,359,722.91
Mar-27	16	229,269,942.85	172,932,268.43	23,998,479.55	22,604,564.32	1,393,915.23
Apr-27	17	209,079,772.13	158,429,520.29	22,458,278.49	21,213,542.03	1,244,736.46
May-27	18	191,705,886.22	146,391,219.15	19,441,271.35	18,253,834.12	1,187,437.23
Jun-27	19	176,879,574.11	136,601,447.95	16,714,466.91	15,647,439.63	1,067,027.28
Jul-27	20	163,719,874.47	128,213,396.48	14,958,332.96	13,934,225.26	1,024,107.70
Aug-27	21	150,534,255.04	119,530,675.93	15,086,225.29	14,126,328.45	959,896.84
Sep-27	22	124,877,024.50	97,793,270.67	29,370,427.49	28,564,398.72	806,028.77
Oct-27	23	99,943,828.78	76,189,455.58	28,743,799.12	28,048,358.23	695,440.89
Nov-27	24	85,177,679.61	64,383,848.52	17,227,002.99	16,643,250.53	583,752.46
Dec-27	25	70,943,593.82	52,759,317.62	16,680,734.66	16,149,715.42	531,019.24
Jan-28	26	55,490,764.83	39,527,925.06	18,172,955.06	17,727,735.37	445,219.69
Feb-28	27	48,039,651.36	34,104,739.28	8,981,953.40	8,619,729.19	362,224.21
Mar-28	28	35,536,380.35	23,295,306.50	15,005,627.10	14,686,616.92	319,010.18
Apr-28	29	27,165,153.76	16,380,045.40	10,207,983.36	9,970,754.04	237,229.32
May-28	30	20,490,323.69	10,963,536.80	8,227,921.62	8,039,735.83	188,185.79
Jun-28	31	15,653,049.44	7,243,586.37	5,990,706.58	5,848,127.94	142,578.64
Jul-28	32	11,402,075.07	3,990,216.50	5,320,601.97	5,211,397.85	109,204.12
Aug-28	33	9,075,905.12	2,582,460.09	2,948,085.49	2,863,341.14	84,744.35
Sep-28	34	6,900,634.82	1,238,849.22	2,746,910.33	2,681,862.02	65,048.31
Oct-28	35	5,422,394.37	510,792.23	1,892,254.58	1,839,491.54	52,763.04
Nov-28	36	4,575,241.07	337,557.06	1,098,919.48	1,056,575.41	42,344.07
Dec-28	37	3,791,669.66	156,869.93	1,022,836.98	986,296.88	36,540.10
Jan-29	38	3,138,930.21	57,029.07	855,919.68	825,248.84	30,670.84
Feb-29	39	2,564,471.71	0.00	761,831.09	738,797.85	23,033.24
Mar-29	40	2,095,959.32	0.00	624,888.89	604,083.97	20,804.92
Apr-29	41	1,683,007.60	0.00	554,827.73	538,447.89	16,379.84
May-29	42	1,321,210.53	0.00	489,309.67	475,858.88	13,450.79
Jun-29	43	998,552.50	0.00	439,337.54	429,232.16	10,105.38
Jul-29	44	717,436.76	0.00	385,248.01	377,815.70	7,432.31
Aug-29	45	474,946.03	0.00	334,526.34	329,426.96	5,099.38

ABS - Servicer Report - 12. Amortisation schedule

Calculation Period	Month Number	ADRB £	ADRB attributable to Balloon payment £	Scheduled payment £	Scheduled principal £	Scheduled interest £
Sep-29	46	270,807.06	0.00	283,240.39	280,201.87	3,038.52
Oct-29	47	121,800.43	0.00	207,751.20	206,162.60	1,588.60
Nov-29	48	39,345.27	0.00	115,773.09	115,174.65	598.44
Dec-29	49	5,448.83	0.00	47,884.92	47,736.48	148.44
Jan-30	50	3,499.20	0.00	2,707.64	2,677.33	30.31
Feb-30	51	2,960.66	0.00	756.78	733.18	23.60
Mar-30	52	2,567.61	0.00	526.95	506.42	20.53
Apr-30	53	2,291.33	0.00	372.49	354.19	18.30
May-30	54	2,016.61	0.00	372.49	356.22	16.27
Jun-30	55	1,743.43	0.00	372.49	358.17	14.32
Jul-30	56	1,471.79	0.00	372.49	360.23	12.26
Aug-30	57	1,201.68	0.00	372.49	362.07	10.42
Sep-30	58	933.09	0.00	372.49	364.22	8.27
Oct-30	59	666.01	0.00	372.49	366.31	6.18
Nov-30	60	400.43	0.00	372.49	368.32	4.17
Dec-30	61	136.34	0.00	372.49	370.41	2.08
Jan-31	62	0.00	0.00	193.39	192.38	1.01

* arrear included £ 879,288.71
 * non-interest earning asset included £ -
 * overpayment included £ -
 * suspended contracts included £ 190,321.69

ABS - Servicer Report - 13a. Vehicle make and model

Vehicle make and model	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
Lexus - CT	570,930.53	0.13	78	0.18	38,758.14	13	532,172.39	65	564,457.91	77	6,472.62	1	0.00	0	570,930.53	78
Lexus - ES	5,612,936.42	1.24	390	0.89	514,817.40	63	5,098,119.02	327	5,537,404.62	387	75,531.80	3	3,650,038.43	232	1,962,897.99	158
Lexus - IS	285,755.00	0.06	33	0.08	30,878.89	6	254,876.11	27	285,755.00	33	0.00	0	0.00	0	285,755.00	33
Lexus - LBX	5,580,119.00	1.23	323	0.74	301,795.09	33	5,278,323.91	290	5,580,119.00	322	0.00	1	5,455,162.78	312	124,956.22	11
Lexus - LC	96,762.05	0.02	5	0.01	52,687.53	3	44,074.52	2	52,687.53	4	44,074.52	1	0.00	0	96,762.05	5
Lexus - NX	17,240,583.14	3.81	1,108	2.53	1,289,529.46	170	15,951,053.68	938	16,773,852.34	1,088	466,730.80	20	10,144,738.21	555	7,095,844.93	553
Lexus - RC	287,678.37	0.06	23	0.05	42,418.79	5	245,259.58	18	287,678.37	23	0.00	0	0.00	0	287,678.37	23
Lexus - RX	5,361,936.15	1.18	349	0.80	1,267,391.02	135	4,094,545.13	214	5,162,236.31	341	199,699.84	8	655,193.05	34	4,706,743.10	315
Lexus - RZ	821,209.75	0.18	30	0.07	117,719.47	10	703,490.28	20	373,380.40	18	447,829.35	12	748,399.85	22	72,809.90	8
Lexus - UX	16,560,143.28	3.66	1,274	2.91	1,226,043.55	202	15,334,099.73	1,072	16,380,914.93	1,263	179,228.35	11	10,102,815.50	686	6,457,327.78	588
Toyota - Auris	112,254.41	0.02	46	0.10	13,014.07	17	99,240.34	29	112,254.41	46	0.00	0	0.00	0	112,254.41	46
Toyota - Avensis	1,163.24	0.00	3	0.01	1,163.24	2	0.00	1	1,163.24	3	0.00	0	0.00	0	1,163.24	3
Toyota - Aygo	43,635,060.48	9.64	6,901	15.74	3,115,874.00	733	40,519,186.48	6,168	43,520,629.46	6,880	114,431.02	21	32,370,545.53	4,770	11,264,514.95	2,131
Toyota - Bz4x	6,507,300.61	1.44	298	0.68	1,449,696.91	91	5,057,603.70	207	6,392,821.71	292	114,478.90	6	5,942,474.41	265	564,826.20	33
Toyota - Camry	209,662.80	0.05	19	0.04	57,037.72	8	152,625.08	11	209,662.80	19	0.00	0	0.00	0	209,662.80	19
Toyota - C-HR	76,135,351.82	16.83	6,095	13.91	6,004,608.86	794	70,130,742.96	5,301	75,869,077.98	6,076	266,273.84	19	45,799,562.05	3,185	30,335,789.77	2,910
Toyota - Corolla	31,302,564.75	6.92	3,108	7.09	4,542,261.86	565	26,760,302.89	2,543	30,871,527.84	3,070	431,036.91	38	15,938,833.48	1,533	15,363,731.27	1,575
Toyota - GR	2,348,077.88	0.52	212	0.48	386,964.85	38	1,961,113.03	174	2,320,769.73	210	27,308.15	2	690,666.20	85	1,657,411.68	127
Toyota - Gr86	1,510,539.25	0.33	113	0.26	122,719.52	15	1,387,819.73	98	1,510,539.25	113	0.00	0	1,114,621.65	81	395,917.60	32
Toyota - GT86	27,062.90	0.01	6	0.01	0.00	0	27,062.90	6	27,062.90	5	0.00	1	0.00	0	27,062.90	6
Toyota - Highlander	1,383,839.29	0.31	75	0.17	331,564.92	23	1,052,274.37	52	1,369,340.93	74	14,498.36	1	52,861.19	4	1,330,978.10	71
Toyota - Hilux	7,633,257.15	1.69	546	1.25	4,791,307.62	377	2,841,949.53	169	3,951,006.49	300	3,682,250.66	246	4,940,267.63	348	2,692,989.52	198
Toyota - Land	962,899.61	0.21	55	0.13	614,417.29	34	348,482.32	21	802,895.69	44	160,003.92	11	564,213.42	25	398,686.19	30
Toyota - Prius	1,043,608.50	0.23	107	0.24	304,986.28	48	738,622.22	59	1,043,608.50	107	0.00	0	65,644.43	9	977,964.07	98
Toyota - Proace	1,751,158.13	0.39	176	0.40	1,344,714.53	138	406,443.60	38	1,164,954.77	121	586,203.36	55	636,906.93	50	1,114,251.20	126
Toyota - RAV 4	39,646,578.21	8.76	2,648	6.04	3,412,967.17	360	36,233,611.04	2,288	39,213,167.05	2,622	433,411.16	26	21,298,410.13	1,276	18,348,168.08	1,372
Toyota - Yaris	129,377,497.52	28.59	14,006	31.95	7,799,817.35	1,589	121,577,680.17	12,417	128,942,298.51	13,965	435,199.01	41	99,712,655.02	10,049	29,664,842.50	3,957
Other - Other	56,485,256.68	12.48	5,806	13.25	17,715,101.49	2,344	38,770,155.19	3,462	52,833,674.69	5,498	3,651,581.99	308	2,262,850.20	148	54,222,406.48	5,658
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

Statistics																	
Maximum outstanding ADRB																	£ 0.00
Minimum outstanding ADRB																	£ 0.00
Average outstanding ADRB																	£ 10,323.07

Monthly Reporting Date: 16 December 2025
 Calculation Period: 01 November 2025 - 30 November 2025
 Interest Period: 24 November 2025 - 23 December 2025
 Period No.: 15

ABS - Servicer Report - 13b. Car Type

Car type	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
CAR	438,170,851.69	96.84	42,659	97.32	45,803,397.03	6,848	392,367,454.66	35,811	433,851,524.80	42,380	4,319,326.89	279	255,693,991.99	23,221	182,476,859.70	19,438
LCV	14,320,335.23	3.16	1,174	2.68	11,086,859.99	968	3,233,475.24	206	7,303,417.56	621	7,016,917.67	553	6,452,868.10	448	7,867,467.13	726
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 13c. Fuel Type

Fuel type	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
Bi fuel	51,399.84	0.01	7	0.02	32,483.89	5	18,915.95	2	51,399.84	7	0.00	0	0.00	0	51,399.84	7
Diesel	24,729,807.82	5.47	2,048	4.67	13,084,143.40	1,194	11,645,664.42	854	17,683,084.74	1,508	7,046,723.08	540	6,760,459.57	453	17,969,348.25	1,595
Electric	12,728,671.60	2.81	733	1.67	3,398,622.80	274	9,330,048.80	459	11,541,245.87	675	1,187,425.73	58	7,343,134.93	323	5,385,536.67	410
Hybrid	332,486,752.45	73.48	29,546	67.41	28,239,592.35	4,072	304,247,160.10	25,474	329,846,864.61	29,372	2,639,887.84	174	212,760,985.76	17,868	119,725,766.69	11,678
Petrol	82,494,555.21	18.23	11,499	26.23	12,135,414.58	2,271	70,359,140.63	9,228	82,032,347.30	11,439	462,207.91	60	35,282,279.83	5,025	47,212,275.38	6,474
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 14a. Original amount financed

Original amount financed	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
1.00 - 2,000.00	2,930.80	0.00	14	0.03	2,930.80	14	0.00	0	2,930.80	14	0.00	0	0.00	0	2,930.80	14
2,000.01 - 4,000.00	285,718.17	0.06	264	0.60	285,718.17	264	0.00	0	282,833.72	262	2,884.45	2	11,724.66	12	273,993.51	252
4,000.01 - 6,000.00	1,268,196.78	0.28	708	1.62	1,258,755.42	700	9,441.36	8	1,259,118.16	704	9,078.62	4	34,993.47	18	1,233,203.31	690
6,000.01 - 8,000.00	3,039,126.92	0.67	1,062	2.42	2,276,120.95	845	763,005.97	217	3,014,778.41	1,051	24,348.51	11	55,158.49	19	2,983,968.43	1,043
8,000.01 - 10,000.00	7,362,104.52	1.63	1,777	4.05	3,953,382.35	1,022	3,408,722.17	755	7,263,648.68	1,750	98,455.84	27	190,380.39	73	7,171,724.13	1,704
10,000.01 - 12,000.00	14,829,432.04	3.28	2,549	5.82	5,006,085.71	916	9,823,346.33	1,633	14,617,220.76	2,513	212,211.28	36	4,124,976.91	739	10,704,455.13	1,810
12,000.01 - 14,000.00	27,973,577.10	6.18	3,964	9.04	5,150,519.12	771	22,823,057.98	3,193	27,659,919.97	3,924	313,657.13	40	12,839,935.45	1,962	15,133,641.65	2,002
14,000.01 - 16,000.00	37,262,312.18	8.23	4,569	10.42	5,973,705.22	711	31,288,606.96	3,858	36,815,614.39	4,510	446,697.79	59	15,924,224.33	2,228	21,338,087.85	2,341
16,000.01 - 18,000.00	44,733,888.36	9.89	4,788	10.92	5,386,947.18	570	39,346,941.18	4,218	44,145,101.09	4,724	588,787.27	64	20,601,153.78	2,449	24,132,734.58	2,339
18,000.01 - 20,000.00	51,564,661.90	11.40	5,081	11.59	5,441,882.03	501	46,122,779.87	4,580	50,773,993.81	5,001	790,668.09	80	27,678,911.25	2,975	23,885,750.65	2,106
20,000.01 - 22,000.00	49,591,857.46	10.96	4,533	10.34	3,820,962.29	326	45,770,895.17	4,207	48,961,309.63	4,476	630,547.83	57	29,046,788.03	2,865	20,545,069.43	1,668
22,000.01 - 24,000.00	41,695,815.82	9.21	3,587	8.18	3,750,482.54	291	37,945,333.28	3,296	41,057,737.73	3,535	638,078.09	52	25,322,486.19	2,320	16,373,329.63	1,267
24,000.01 - 26,000.00	35,253,599.08	7.79	2,813	6.42	3,387,937.37	240	31,865,661.71	2,573	34,680,269.09	2,764	573,329.99	49	22,404,901.93	1,913	12,848,697.15	900
26,000.01 - 28,000.00	30,195,703.68	6.67	2,215	5.05	2,592,103.23	169	27,603,600.45	2,046	29,366,304.33	2,158	829,399.35	57	20,757,085.59	1,579	9,438,618.09	636
28,000.01 - 30,000.00	25,337,461.30	5.60	1,685	3.84	2,035,871.56	140	23,301,589.74	1,545	24,675,707.81	1,636	661,753.49	49	18,429,376.12	1,236	6,908,085.18	449
30,000.01 - 40,000.00	77,513,579.86	17.13	4,080	9.31	4,967,924.36	283	72,545,655.50	3,797	74,456,986.44	3,915	3,056,593.42	165	61,136,846.01	3,168	16,376,733.85	912
40,000.01 - 50,000.00	2,434,243.83	0.54	89	0.20	781,249.39	33	1,652,994.44	56	1,269,145.38	42	1,165,098.45	47	1,898,387.68	68	535,856.15	21
> 50,000.00	2,146,977.12	0.47	55	0.13	817,679.33	20	1,329,297.79	35	852,322.16	22	1,294,654.96	33	1,689,529.81	45	457,447.31	10
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 14b. ADRB banding

ADRB banding	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
< 1.00	0.00	0.00	12,250	27.95	0.00	1,565	0.00	10,685	0.00	12,130	0.00	120	0.00	7,706	0.00	4,544
1.00 - 2,000.00	605,059.79	0.13	560	1.28	604,611.54	559	448.25	1	591,799.08	547	13,260.71	13	21,559.00	16	583,500.79	544
2,000.01 - 4,000.00	2,613,779.10	0.58	864	1.97	2,558,695.37	848	55,083.73	16	2,531,745.04	836	82,034.06	28	121,122.14	40	2,492,656.96	824
4,000.01 - 6,000.00	5,483,395.59	1.21	1,091	2.49	3,985,880.91	804	1,497,514.68	287	5,240,501.77	1,043	242,893.82	48	275,989.57	56	5,207,406.02	1,035
6,000.01 - 8,000.00	12,056,879.87	2.66	1,708	3.90	6,161,106.23	881	5,895,773.64	827	11,689,952.96	1,657	366,926.91	51	1,294,430.60	174	10,762,449.27	1,534
8,000.01 - 10,000.00	26,748,656.23	5.91	2,924	6.67	6,842,555.15	761	19,906,101.08	2,163	26,277,224.90	2,872	471,431.33	52	12,255,828.10	1,320	14,492,828.13	1,604
10,000.01 - 12,000.00	48,511,507.86	10.72	4,417	10.08	7,469,714.75	683	41,041,793.11	3,734	47,663,969.57	4,339	847,538.29	78	24,830,281.77	2,268	23,681,226.09	2,149
12,000.01 - 14,000.00	53,708,330.13	11.87	4,130	9.42	6,825,065.44	527	46,883,264.69	3,603	52,565,200.64	4,042	1,143,129.49	88	25,051,439.42	1,920	28,656,890.71	2,210
14,000.01 - 16,000.00	67,458,877.28	14.91	4,497	10.26	5,680,747.93	380	61,778,129.35	4,117	66,502,538.21	4,433	956,339.07	64	38,649,991.39	2,574	28,808,885.89	1,923
16,000.01 - 18,000.00	62,196,377.13	13.75	3,675	8.38	4,713,934.10	278	57,482,443.03	3,397	61,325,500.34	3,624	870,876.79	51	37,767,826.17	2,233	24,428,550.96	1,442
18,000.01 - 20,000.00	47,291,122.74	10.45	2,500	5.70	4,023,144.65	212	43,267,978.09	2,288	46,489,496.37	2,458	801,626.37	42	29,338,525.67	1,551	17,952,597.07	949
20,000.01 - 22,000.00	34,683,828.55	7.67	1,657	3.78	2,109,602.53	101	32,574,226.02	1,556	33,879,259.10	1,619	804,569.45	38	22,474,021.08	1,072	12,209,807.47	585
22,000.01 - 24,000.00	31,414,538.33	6.94	1,369	3.12	2,160,934.42	94	29,253,603.91	1,275	30,586,340.73	1,333	828,197.60	36	23,476,128.69	1,023	7,938,409.64	346
24,000.01 - 26,000.00	23,883,009.93	5.28	957	2.18	948,157.88	38	22,934,852.05	919	23,331,618.66	935	551,391.27	22	18,893,701.26	757	4,989,308.67	200
26,000.01 - 28,000.00	16,489,019.64	3.64	613	1.40	778,918.50	29	15,710,101.14	584	15,733,051.86	585	755,967.78	28	13,362,108.73	497	3,126,910.91	116
28,000.01 - 30,000.00	9,340,788.36	2.06	324	0.74	402,708.98	14	8,938,079.38	310	8,794,499.59	305	546,288.77	19	7,258,968.62	252	2,081,819.74	72
30,000.01 - 40,000.00	8,498,897.10	1.88	265	0.60	919,639.77	28	7,579,257.33	237	7,211,978.49	227	1,286,918.61	38	5,871,848.02	184	2,627,049.08	81
40,000.01 - 50,000.00	1,063,614.88	0.24	24	0.05	378,949.02	8	684,665.86	16	525,612.33	12	538,002.55	12	922,257.10	21	141,357.78	3
> 50,000.00	443,504.41	0.10	8	0.02	325,889.85	6	117,614.56	2	214,652.72	4	228,851.69	4	280,832.76	5	162,671.65	3
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 14c. Down Payments

Down payments	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
<= 0	9,215,763.93	2.04	779	1.78	1,307,928.31	114	7,907,835.62	665	9,027,600.53	761	188,163.40	18	2,492,344.36	172	6,723,419.57	607
> 0 <= 10,000	374,795,164.42	82.83	36,900	84.18	39,624,737.52	4,838	335,170,426.90	32,062	367,528,649.74	36,377	7,266,514.68	523	212,016,183.04	20,373	162,778,981.38	16,527
> 10,000 <= 20,000	63,465,094.69	14.03	5,428	12.38	11,872,364.59	2,173	51,592,730.10	3,255	60,617,945.78	5,225	2,847,148.91	203	45,297,427.53	2,913	18,167,667.16	2,515
> 20,000 <= 30,000	4,059,039.41	0.90	548	1.25	3,129,102.13	513	929,937.28	35	3,182,503.14	478	876,536.27	70	1,987,975.61	159	2,071,063.80	389
> 30,000 <= 40,000	807,631.65	0.18	140	0.32	807,631.65	140	0.00	0	673,617.98	123	134,013.67	17	292,192.60	40	515,439.05	100
> 40,000 <= 50,000	118,665.93	0.03	32	0.07	118,665.93	32	0.00	0	94,798.30	31	23,867.63	1	41,303.89	9	77,362.04	23
> 50,000	29,826.89	0.01	6	0.01	29,826.89	6	0.00	0	29,826.89	6	0.00	0	19,433.06	3	10,393.83	3
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 15a. Obligor interest rate

Obligor interest rate (APR %)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
< 0.01	11,613,205.48	2.57	2,655	6.06	1,841,145.43	494	9,772,060.05	2,161	10,754,899.73	2,605	858,305.75	50	11,302,628.40	2,267	310,577.08	388
0.01 - 2.50	45,358,271.21	10.02	3,628	8.28	163,449.49	13	45,194,821.72	3,615	45,012,810.61	3,605	345,460.60	23	45,358,271.21	3,627	0.00	1
2.51 - 5.00	125,298,906.80	27.69	11,872	27.08	795,180.64	78	124,503,726.16	11,794	124,290,582.21	11,795	1,008,324.59	77	123,719,692.69	11,212	1,579,214.11	660
5.01 - 7.50	76,836,705.51	16.98	6,784	15.48	3,794,621.18	517	73,042,084.33	6,267	74,977,355.16	6,657	1,859,350.35	127	58,433,369.25	4,530	18,403,336.26	2,254
7.51 - 10.00	157,854,977.73	34.89	14,990	34.20	38,807,639.59	4,990	119,047,338.14	10,000	151,859,256.71	14,553	5,995,721.02	437	21,843,903.81	1,872	136,011,073.92	13,118
10.01 - 20.00	35,529,120.19	7.85	3,904	8.91	11,488,220.69	1,724	24,040,899.50	2,180	34,260,037.94	3,786	1,269,082.25	118	1,488,994.73	161	34,040,125.46	3,743
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 15b. Discount Rate

Discount rate (%)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
7.00	257,707,684.24	56.95	24,782	56.54	6,308,886.52	1,073	251,398,797.72	23,709	253,788,597.77	24,513	3,919,086.47	269	237,982,928.69	21,554	19,724,755.55	3,228
7.01 - 8.00	5,151,866.39	1.14	528	1.20	767,703.66	97	4,384,162.73	431	4,623,849.83	482	528,016.56	46	3,240,802.14	294	1,911,064.25	234
8.01 - 9.00	129,148,681.74	28.54	12,134	27.68	32,119,867.45	4,208	97,028,814.29	7,926	125,235,627.13	11,861	3,913,054.61	273	12,952,571.85	968	116,196,109.89	11,166
9.01 - 10.00	24,907,463.52	5.50	2,479	5.66	6,188,987.02	710	18,718,476.50	1,769	23,200,458.85	2,353	1,707,004.67	126	6,481,562.68	692	18,425,900.84	1,787
> 10.00	35,575,491.03	7.86	3,910	8.92	11,504,812.37	1,728	24,070,678.66	2,182	34,306,408.78	3,792	1,269,082.25	118	1,488,994.73	161	34,086,496.30	3,749
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 16. Geographic distribution

NUTS2 - Region description	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
UKC1 - Tees Valley and Durham	9,368,845.31	2.07	968	2.21	1,368,589.73	219	8,000,255.58	749	9,146,011.58	951	222,833.73	17	3,901,666.25	360	5,467,179.06	608
UKC2 - Northumberland and Tyne and Wear	12,562,229.42	2.78	1,340	3.06	2,664,555.19	405	9,897,674.23	935	11,944,941.20	1,297	617,288.22	43	4,799,634.35	431	7,762,595.07	909
UKD1 - Cumbria	3,636,253.22	0.80	374	0.85	701,204.45	102	2,935,048.77	272	3,499,427.21	365	136,826.01	9	2,107,919.52	190	1,528,333.70	184
UKD3 - Greater Manchester	22,909,073.78	5.06	2,306	5.26	3,169,383.35	449	19,739,690.43	1,857	22,402,444.00	2,280	506,629.78	26	11,024,857.09	1,044	11,884,216.69	1,262
UKD4 - Lancashire	12,387,234.65	2.74	1,274	2.91	1,315,182.18	215	11,072,052.47	1,059	12,120,834.32	1,249	266,400.33	25	6,652,015.17	622	5,735,219.48	652
UKD6 - Cheshire	8,820,747.76	1.95	874	1.99	927,217.44	153	7,893,530.32	721	8,594,826.07	853	225,921.69	21	4,768,199.52	430	4,052,548.24	444
UKD7 - Merseyside	8,995,202.52	1.99	939	2.14	1,108,274.39	174	7,886,928.13	765	8,812,264.27	927	182,938.25	12	4,289,209.83	400	4,705,992.69	539
UKE1 - East Yorkshire and Northern Lincolnshire	5,903,957.68	1.30	527	1.20	617,130.59	78	5,286,827.09	449	5,672,431.29	512	231,526.39	15	3,777,462.34	313	2,126,495.34	214
UKE2 - North Yorkshire	8,206,827.69	1.81	825	1.88	1,166,389.88	156	7,040,437.81	669	8,010,404.49	810	196,423.20	15	5,075,946.60	474	3,130,881.09	351
UKE3 - South Yorkshire	10,766,058.16	2.38	1,044	2.38	1,437,873.46	200	9,328,184.70	844	10,511,680.82	1,024	254,377.34	20	5,791,457.78	527	4,974,600.38	517
UKE4 - West Yorkshire	14,415,431.75	3.19	1,362	3.11	2,032,052.70	267	12,383,379.05	1,095	13,947,027.90	1,326	468,403.85	36	8,398,651.09	726	6,016,780.66	636
UKF1 - Derbyshire and Nottinghamshire	16,216,767.23	3.58	1,612	3.68	2,302,073.99	292	13,914,693.24	1,320	15,901,693.00	1,581	315,074.23	31	9,226,328.97	878	6,990,438.26	734
UKF2 - Leicestershire, Rutland and Northamptonshire	12,134,183.50	2.68	1,200	2.74	1,268,811.36	183	10,865,372.14	1,017	11,849,673.31	1,179	284,510.19	21	7,517,964.37	714	4,616,219.13	486
UKF3 - Lincolnshire	5,237,329.20	1.16	504	1.15	566,766.82	73	4,670,562.38	431	5,103,408.74	496	133,920.46	8	3,398,726.06	302	1,838,603.14	202
UKG1 - Herefordshire, Worcestershire and Warwickshire	11,608,375.84	2.57	1,175	2.68	1,143,408.21	157	10,464,967.63	1,018	11,315,695.32	1,152	292,680.52	23	7,522,916.06	738	4,085,459.78	437
UKG2 - Shropshire and Staffordshire	12,583,242.78	2.78	1,240	2.83	1,334,411.66	173	11,248,831.12	1,067	12,262,702.60	1,215	320,540.18	25	7,989,066.42	759	4,594,176.36	481
UKG3 - West Midlands	15,967,642.41	3.53	1,636	3.73	2,070,131.69	285	13,897,510.72	1,351	15,726,562.03	1,616	241,080.38	20	9,054,092.13	881	6,913,550.28	755
UKH1 - East Anglia	17,245,265.95	3.81	1,694	3.86	1,683,574.36	224	15,561,691.59	1,470	16,883,931.82	1,672	361,334.13	22	11,109,503.69	1,047	6,135,762.26	647
UKH2 - Bedfordshire and Hertfordshire	18,066,026.72	3.99	1,684	3.84	1,634,077.21	209	16,431,949.51	1,475	17,518,786.37	1,648	547,240.35	36	11,653,765.77	1,043	6,412,260.95	641
UKH3 - Essex	18,599,477.65	4.11	1,911	4.36	2,232,727.41	338	16,366,750.24	1,573	18,142,312.71	1,877	457,164.94	34	10,972,924.18	1,031	7,626,553.47	880
UKI3 - Inner London — West	2,232,685.68	0.49	180	0.41	418,187.90	51	1,814,497.78	129	1,964,610.46	164	268,075.22	16	1,272,485.27	90	960,200.41	90
UKI4 - Inner London — East	5,369,224.23	1.19	459	1.05	1,028,373.33	110	4,340,850.90	349	5,106,274.28	440	262,949.95	19	2,786,897.63	219	2,582,326.60	240
UKI5 - Outer London — East and North East	11,587,073.43	2.56	1,037	2.37	1,595,706.53	190	9,991,366.90	847	11,363,810.70	1,019	223,262.73	18	7,054,336.64	573	4,532,736.79	464
UKI6 - Outer London — South	9,531,795.69	2.11	800	1.83	968,099.67	125	8,563,696.02	675	9,313,182.51	786	218,613.18	14	6,005,405.61	460	3,526,390.08	340
UKI7 - Outer London — West and North West	12,463,367.64	2.75	1,085	2.48	1,995,274.58	233	10,468,093.06	852	12,088,502.54	1,059	374,865.10	26	7,481,121.49	597	4,982,246.15	488
UKJ1 - Berkshire, Buckinghamshire and Oxfordshire	19,041,967.00	4.21	1,781	4.06	1,764,272.60	250	17,277,694.40	1,531	18,704,946.87	1,760	337,020.13	21	11,811,940.65	1,067	7,230,026.35	714
UKJ2 - Surrey, East and West Sussex	23,409,293.66	5.17	2,227	5.08	2,229,577.66	311	21,179,716.00	1,916	22,983,133.57	2,202	426,160.09	25	14,837,732.34	1,338	8,571,561.32	889
UKJ3 - Hampshire and Isle of Wight	15,418,065.88	3.41	1,457	3.32	1,581,283.65	254	13,836,782.23	1,203	15,291,703.72	1,447	126,362.16	10	8,980,490.32	773	6,437,575.56	684
UKJ4 - Kent	16,028,626.45	3.54	1,564	3.57	1,325,240.38	206	14,703,386.07	1,358	15,708,406.88	1,539	320,219.57	25	9,687,171.76	903	6,341,454.69	661
UKK1 - Gloucestershire, Wiltshire and Bristol/Bath area	17,117,541.97	3.78	1,649	3.76	1,597,686.90	224	15,519,855.07	1,425	16,935,925.84	1,637	181,616.13	12	11,147,507.99	1,003	5,970,033.98	646
UKK2 - Dorset and Somerset	6,391,688.20	1.41	638	1.46	635,614.54	88	5,756,073.66	550	6,254,366.39	630	137,321.81	8	3,896,492.99	385	2,495,195.21	253
UKK3 - Cornwall and Isles of Scilly	2,518,739.97	0.56	276	0.63	161,235.90	38	2,357,504.07	238	2,481,119.12	274	37,620.85	2	1,680,287.87	180	838,452.10	96
UKK4 - Devon	6,842,111.58	1.51	654	1.49	713,910.31	101	6,128,201.27	553	6,669,875.31	642	172,236.27	12	4,098,779.03	366	2,743,332.55	288
UKL1 - West Wales and The Valleys	11,370,967.68	2.51	1,171	2.67	1,469,469.67	212	9,901,498.01	959	11,220,161.77	1,161	150,805.91	10	6,250,820.08	606	5,120,147.60	565
UKL2 - East Wales	8,163,328.94	1.80	834	1.90	948,672.58	149	7,214,656.36	685	8,141,167.25	830	22,161.69	4	4,650,044.99	440	3,513,283.95	394
UKM5 - North Eastern Scotland	2,637,058.92	0.58	230	0.52	498,019.62	64	2,139,039.30	166	2,572,772.85	224	64,286.07	6	1,435,425.98	111	1,201,632.94	119
UKM6 - Highlands and Islands	3,664,860.07	0.81	351	0.80	704,976.59	94	2,959,883.48	257	3,419,130.51	332	245,729.56	19	2,345,266.74	198	1,319,593.33	153
UKM7 - Eastern Scotland	16,037,854.85	3.54	1,436	3.28	2,709,589.76	335	13,328,265.09	1,101	15,320,470.13	1,379	717,384.72	57	9,661,559.39	796	6,376,295.46	640
UKM8 - West Central Scotland	10,024,181.18	2.22	859	1.96	2,452,386.86	264	7,571,794.32	595	9,552,833.85	817	471,347.33	42	4,451,551.40	347	5,572,629.78	512
UKM9 - Southern Scotland	6,962,918.81	1.54	651	1.49	1,340,658.38	163	5,622,260.43	488	6,647,826.89	624	315,091.92	27	3,554,641.29	306	3,408,277.52	345
UKN0 - Northern Ireland	23,068.43	0.01	3	0.01	8,183.54	2	14,884.89	1	23,068.43	3	0.00	0	0.00	0	23,068.43	3
UNDEF - Undefined	24,593.44	0.01	2	0.00	0.00	0	24,593.44	2	24,593.44	2	0.00	0	24,593.44	1	0.00	1
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 17a. Seasoning

Seasoning (Months)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
0 - 6	0.00	0.00	240	0.55	0.00	180	0.00	60	0.00	237	0.00	3	0.00	43	0.00	197
7 - 12	12,167,303.32	2.69	2,090	4.77	9,034,970.66	1,223	3,132,332.66	867	10,906,977.92	1,998	1,260,325.40	92	3,350,399.49	641	8,816,903.83	1,449
13 - 18	102,855,730.65	22.73	9,033	20.61	24,322,320.33	2,838	78,533,410.32	6,195	100,588,138.94	8,867	2,267,591.71	166	58,467,393.08	4,420	44,388,337.57	4,613
19 - 24	176,316,806.46	38.97	14,790	33.74	17,168,075.65	2,526	159,148,730.81	12,264	171,169,092.75	14,450	5,147,713.71	340	104,983,859.74	7,939	71,332,946.72	6,851
25 - 30	97,268,219.93	21.50	8,499	19.39	4,961,571.13	675	92,306,648.80	7,824	95,555,957.06	8,376	1,712,262.87	123	59,846,463.54	5,087	37,421,756.39	3,412
> 30	63,883,126.56	14.12	9,181	20.95	1,403,319.25	374	62,479,807.31	8,807	62,934,775.69	9,073	948,350.87	108	35,498,744.24	5,539	28,384,382.32	3,642
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 17b. Remaining term

Remaining term (Months)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
0 - 12	66,618,394.74	14.72	18,032	41.14	2,484,291.36	2,563	64,134,103.38	15,469	65,647,022.00	17,809	971,372.74	223	47,451,150.38	11,143	19,167,244.36	6,889
13 - 24	224,627,765.20	49.64	15,000	34.22	8,427,351.31	1,377	216,200,413.89	13,623	221,251,137.68	14,774	3,376,627.52	226	158,809,503.32	9,564	65,818,261.88	5,436
25 - 36	131,512,073.87	29.06	8,565	19.54	17,011,019.81	1,699	114,501,054.06	6,866	127,837,720.49	8,357	3,674,353.38	208	50,621,655.24	2,670	80,890,418.63	5,895
37 - 48	27,776,460.89	6.14	2,094	4.78	27,018,044.31	2,042	758,416.58	52	24,735,872.57	1,934	3,040,588.32	160	5,067,649.29	277	22,708,811.60	1,817
49 - 60	1,956,492.22	0.43	142	0.32	1,949,550.23	135	6,941.99	7	1,683,189.62	127	273,302.60	15	196,901.86	15	1,759,590.36	127
61 - 72	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 17c. Original term

Original term (Months)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
0 - 12	5,220.64	0.00	37	0.08	5,220.64	37	0.00	0	3,326.89	36	1,893.75	1	0.00	0	5,220.64	37
13 - 24	3,563,854.38	0.79	1,426	3.25	1,409,028.17	1,039	2,154,826.21	387	3,450,648.92	1,391	113,205.46	35	1,297,842.72	293	2,266,011.66	1,133
25 - 36	41,279,247.47	9.12	4,837	11.04	6,667,304.40	1,601	34,611,943.07	3,236	39,601,614.41	4,667	1,677,633.06	170	24,795,108.29	2,284	16,484,139.18	2,553
37 - 48	315,586,498.43	69.74	29,301	66.85	14,230,156.79	1,929	301,356,341.64	27,372	310,747,375.40	28,971	4,839,123.03	330	229,256,310.95	20,659	86,330,187.48	8,642
49 - 60	92,056,366.00	20.34	8,232	18.78	34,578,547.02	3,210	57,477,818.98	5,022	87,351,976.74	7,936	4,704,389.26	296	6,797,598.13	433	85,258,767.87	7,799
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 18. Top 20 Obligators

Top 20 obligors	Obligor number	Total Assets				Financing contract type			
		ADRB £	% of Portfolio	Number of contracts	% of Portfolio	HP		PCP	
						ADRB £	% of Portfolio	ADRB £	% of Portfolio
1	1003951491	112,612.38	0.02	3	11.54	112,612.38	0.02	0.00	0.00
2	1004654378	67,835.85	0.01	2	7.69	0.00	0.00	67,835.85	0.01
3	1002607764	67,557.63	0.01	2	7.69	0.00	0.00	67,557.63	0.01
4	1004538964	60,953.74	0.01	1	3.85	0.00	0.00	60,953.74	0.01
5	1003920610	58,999.16	0.01	1	3.85	58,999.16	0.01	0.00	0.00
6	1004533877	56,660.82	0.01	1	3.85	0.00	0.00	56,660.82	0.01
7	1004621231	55,962.98	0.01	1	3.85	55,962.98	0.01	0.00	0.00
8	1004508544	55,274.15	0.01	1	3.85	55,274.15	0.01	0.00	0.00
9	1004732242	54,650.28	0.01	1	3.85	54,650.28	0.01	0.00	0.00
10	1003159367	53,455.82	0.01	2	7.69	0.00	0.00	53,455.82	0.01
11	1004381827	50,736.68	0.01	1	3.85	50,736.68	0.01	0.00	0.00
12	1003142938	50,266.60	0.01	1	3.85	50,266.60	0.01	0.00	0.00
13	1004650578	49,937.26	0.01	1	3.85	0.00	0.00	49,937.26	0.01
14	1004790147	49,303.11	0.01	1	3.85	49,303.11	0.01	0.00	0.00
15	1004794023	48,966.63	0.01	1	3.85	48,966.63	0.01	0.00	0.00
16	1004769290	48,903.78	0.01	1	3.85	0.00	0.00	48,903.78	0.01
17	1004494298	48,840.42	0.01	2	7.69	0.00	0.00	48,840.42	0.01
18	1004664179	48,321.54	0.01	1	3.85	48,321.54	0.01	0.00	0.00
19	527026653-0	48,165.56	0.01	1	3.85	0.00	0.00	48,165.56	0.01
20	1004700711	48,065.82	0.01	1	3.85	48,065.82	0.01	0.00	0.00
Total		1,135,470.21	0.21	26	100.05	633,159.33	0.12	502,310.88	0.09

ABS - Servicer Report - 19. Monthly instalment (excluding Balloon Payment if applicable)

Monthly instalment (excluding balloon)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
<= 0.00	289,844.64	0.06	12,197	27.83	1,873.13	1,556	287,971.51	10,641	269,445.83	12,082	20,398.81	115	161,151.71	7,678	128,692.93	4,519
> 0.00 <= 100.00	1,178,273.43	0.26	197	0.45	152,883.41	80	1,025,390.02	117	1,176,103.90	196	2,169.53	1	609,933.88	53	568,339.55	144
> 100.00 <= 200.00	56,146,220.36	12.41	6,030	13.76	3,475,121.75	914	52,671,098.61	5,116	56,020,788.67	6,011	125,431.69	19	34,842,283.21	3,178	21,303,937.15	2,852
> 200.00 <= 300.00	154,894,101.54	34.23	11,977	27.32	11,256,508.28	1,750	143,637,593.26	10,227	154,292,000.42	11,914	602,101.12	63	90,036,825.98	6,130	64,857,275.56	5,847
> 300.00 <= 400.00	127,394,641.73	28.15	7,774	17.74	14,140,592.31	1,521	113,254,049.42	6,253	125,963,123.36	7,641	1,431,518.37	133	70,892,054.15	3,781	56,502,587.58	3,993
> 400.00 <= 500.00	70,817,408.01	15.65	3,566	8.14	11,404,153.55	935	59,413,254.46	2,631	69,009,902.14	3,430	1,807,505.87	136	43,255,063.92	1,893	27,562,344.09	1,673
> 500.00 <= 600.00	25,060,129.34	5.54	1,168	2.66	6,598,543.39	451	18,461,585.95	717	23,044,684.79	1,053	2,015,444.55	115	13,953,013.73	564	11,107,115.61	604
> 600.00 <= 700.00	7,757,877.76	1.71	398	0.91	4,109,410.64	266	3,648,467.12	132	6,154,348.63	311	1,603,529.13	87	3,396,986.16	141	4,360,891.60	257
> 700.00 <= 800.00	3,318,809.44	0.73	170	0.39	2,578,686.90	147	740,122.54	23	1,823,336.68	99	1,495,472.76	71	1,703,300.51	72	1,615,508.93	98
> 800.00 <= 900.00	1,251,298.00	0.28	75	0.17	965,383.65	67	285,914.35	8	546,729.67	43	704,568.33	32	542,884.69	25	708,413.31	50
> 900.00 <= 1,000.00	901,586.32	0.20	45	0.10	622,631.04	38	278,955.28	7	352,289.20	22	549,297.12	23	420,321.75	17	481,264.57	28
> 1,000.00	3,480,996.35	0.77	236	0.54	1,584,468.97	91	1,896,527.38	145	2,502,189.07	199	978,807.28	37	2,333,040.40	137	1,147,955.95	99
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 20a. Balloon Payment as percentage of vehicle sale price

Balloon Payment as percentage of vehicle sale price	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
>= 0.00 and < 10.00	56,897,647.26	12.57	17,356	39.60	56,890,257.02	7,816	7,390.24	9,540	49,252,315.47	16,695	7,645,331.79	661	8,567,156.22	7,372	48,330,491.04	9,984
>= 10.00 and < 20.00	20,569.70	0.00	4	0.01	0.00	0	20,569.70	4	20,569.70	4	0.00	0	17,228.27	3	3,341.43	1
>= 20.00 and < 30.00	1,420,180.09	0.31	156	0.36	0.00	0	1,420,180.09	156	1,169,316.52	141	250,863.57	15	636,114.71	84	784,065.38	72
>= 30.00 and < 40.00	30,018,442.11	6.63	2,451	5.59	0.00	0	30,018,442.11	2,451	28,620,609.39	2,388	1,397,832.72	63	13,008,368.53	861	17,010,073.58	1,590
>= 40.00 and < 50.00	289,883,003.72	64.06	19,187	43.77	0.00	0	289,883,003.72	19,187	288,254,622.61	19,111	1,628,381.11	76	200,773,793.33	12,909	89,109,210.39	6,278
>= 50.00	74,251,344.04	16.41	4,679	10.67	0.00	0	74,251,344.04	4,679	73,837,508.67	4,662	413,835.37	17	39,144,199.03	2,440	35,107,145.01	2,239
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 20b. Residual value by make and model

Vehicle make and model	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
Lexus - CT	493,300.00	0.14	78	0.18	0.00	13	493,300.00	65	493,300.00	77	0.00	1	0.00	0	493,300.00	78
Lexus - ES	4,639,968.00	1.29	390	0.89	0.00	63	4,639,968.00	327	4,603,093.00	387	36,875.00	3	3,400,100.00	232	1,239,868.00	158
Lexus - IS	244,225.00	0.07	33	0.08	0.00	6	244,225.00	27	244,225.00	33	0.00	0	0.00	0	244,225.00	33
Lexus - LBX	4,216,366.00	1.17	323	0.74	0.00	33	4,216,366.00	290	4,216,366.00	322	0.00	1	4,166,250.00	312	50,116.00	11
Lexus - LC	30,550.00	0.01	5	0.01	0.00	3	30,550.00	2	0.00	4	30,550.00	1	0.00	0	30,550.00	5
Lexus - NX	15,008,430.00	4.17	1,108	2.53	0.00	170	15,008,430.00	938	14,662,768.00	1,088	345,662.00	20	9,763,125.00	555	5,245,305.00	553
Lexus - RC	202,325.00	0.06	23	0.05	0.00	5	202,325.00	18	202,325.00	23	0.00	0	0.00	0	202,325.00	23
Lexus - RX	3,793,991.00	1.05	349	0.80	0.00	135	3,793,991.00	214	3,711,824.00	341	82,167.00	8	707,400.00	34	3,086,591.00	315
Lexus - RZ	535,581.00	0.15	30	0.07	0.00	10	535,581.00	20	228,406.00	18	307,175.00	12	479,500.00	22	56,081.00	8
Lexus - UX	14,052,288.00	3.90	1,274	2.91	0.00	202	14,052,288.00	1,072	13,929,238.00	1,263	123,050.00	11	9,413,050.00	686	4,639,238.00	588
Toyota - Auris	113,025.00	0.03	46	0.10	0.00	17	113,025.00	29	113,025.00	46	0.00	0	0.00	0	113,025.00	46
Toyota - Avensis	0.00	0.00	3	0.01	0.00	2	0.00	1	0.00	3	0.00	0	0.00	0	0.00	3
Toyota - Aygo	37,015,957.00	10.28	6,901	15.74	0.00	733	37,015,957.00	6,168	36,953,882.00	6,880	62,075.00	21	30,301,000.00	4,770	6,714,957.00	2,131
Toyota - Bz4x	4,529,919.00	1.26	298	0.68	0.00	91	4,529,919.00	207	4,385,544.00	292	144,375.00	6	4,272,550.00	265	257,369.00	33
Toyota - Camry	121,197.00	0.03	19	0.04	0.00	8	121,197.00	11	121,197.00	19	0.00	0	0.00	0	121,197.00	19
Toyota - C-HR	62,445,254.00	17.35	6,095	13.91	0.00	794	62,445,254.00	5,301	62,311,204.00	6,076	134,050.00	19	41,938,075.00	3,185	20,507,179.00	2,910
Toyota - Corolla	24,696,311.00	6.86	3,108	7.09	0.00	565	24,696,311.00	2,543	24,599,091.00	3,070	97,220.00	38	15,509,000.00	1,533	9,187,311.00	1,575
Toyota - GR	2,023,589.00	0.56	212	0.48	0.00	38	2,023,589.00	174	2,023,589.00	210	0.00	2	864,575.00	85	1,159,014.00	127
Toyota - Gr86	1,366,342.00	0.38	113	0.26	0.00	15	1,366,342.00	98	1,366,342.00	113	0.00	0	1,175,125.00	81	191,217.00	32
Toyota - GT86	34,550.00	0.01	6	0.01	0.00	0	34,550.00	6	34,550.00	5	0.00	1	0.00	0	34,550.00	6
Toyota - Highlander	930,681.00	0.26	75	0.17	0.00	23	930,681.00	52	930,681.00	74	0.00	1	53,700.00	4	876,981.00	71
Toyota - Hilux	2,269,870.00	0.63	546	1.25	0.00	377	2,269,870.00	169	1,636,649.00	300	633,221.00	246	1,860,325.00	348	409,545.00	198
Toyota - Land	409,761.00	0.11	55	0.13	0.00	34	409,761.00	21	310,111.00	44	99,650.00	11	202,800.00	25	206,961.00	30
Toyota - Prius	675,750.00	0.19	107	0.24	0.00	48	675,750.00	59	675,750.00	107	0.00	0	63,625.00	9	612,125.00	98
Toyota - Proace	295,293.00	0.08	176	0.40	0.00	138	295,293.00	38	263,042.00	121	32,251.00	55	91,125.00	50	204,168.00	126
Toyota - RAV 4	33,970,110.00	9.44	2,648	6.04	0.00	360	33,970,110.00	2,288	33,716,035.00	2,622	254,075.00	26	20,488,900.00	1,276	13,481,210.00	1,372
Toyota - Yaris	113,796,757.00	31.62	14,006	31.95	0.00	1,589	113,796,757.00	12,417	113,493,492.00	13,965	303,265.00	41	95,546,075.00	10,049	18,250,682.00	3,957
Other - Other	32,028,672.00	8.90	5,806	13.25	0.00	2,344	32,028,672.00	3,462	31,704,597.00	5,498	324,075.00	308	999,750.00	148	31,028,922.00	5,658
Total	359,940,062.00	100.00	43,833	100.00	0.00	7,816	359,940,062.00	36,017	356,930,326.00	43,001	3,009,736.00	832	241,296,050.00	23,669	118,644,012.00	20,164

ABS - Servicer Report - 20c. Percentage Balloon Payment of residual value by make and model

Vehicle make and model	2025 Q3		2025 Q4	
	Sep	Oct	Nov	
Lexus - CT	87.6914	86.3028	93.0603	
Lexus - ES	86.8465	85.6468	88.1566	
Lexus - IS	96.2686	92.1460	94.4887	
Lexus - LC	194.6563	194.6563	194.6563	
Lexus - NX	85.2537	84.4091	87.3638	
Lexus - RC	81.1655	90.2218	90.2218	
Lexus - RX	89.1298	88.3438	88.2579	
Lexus - RZ	92.1563	92.1563	92.1563	
Lexus - UX	86.4083	85.8692	87.1077	
Toyota - Auris	65.2984	72.9434	93.1597	
Toyota - Avensis	0.0000	0.0000	0.0000	
Toyota - Aygo	82.5503	81.9623	85.3395	
Toyota - Bz4x	93.3018	92.8339	92.8339	
Toyota - Camry	91.7679	91.7679	91.7679	
Toyota - C-HR	86.8822	87.0598	90.5366	
Toyota - Corolla	85.6342	85.3917	89.5952	
Toyota - GR	97.5064	100.3020	104.4282	
Toyota - Gr86	83.1492	83.6932	85.8755	
Toyota - GT86	90.0000	90.0000	62.1274	
Toyota - Highlander	93.5562	89.7242	92.7267	
Toyota - Hilux	96.3669	99.5775	103.7504	
Toyota - Land	96.5297	92.5090	92.5090	
Toyota - Prius	89.9381	89.8770	91.4360	
Toyota - Proace	94.4788	89.8600	101.7584	
Toyota - RAV 4	85.5470	85.8470	88.7169	
Toyota - Yaris	83.2374	81.8578	85.0752	
Other - Other	88.1565	87.1292	87.9850	
Lexus - LBX	84.1514	84.1204	86.6126	
Average	85.2989	84.6938	87.6525	

ABS - Servicer Report - 21. Loan to Value

Loan to value (%)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
-	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
0.01 - 10.00	13,287.88	0.00	24	0.05	13,287.88	24	0.00	0	13,287.88	24	0.00	0	1,785.90	4	11,501.98	20
10.01 - 20.00	281,960.69	0.06	226	0.52	281,960.69	226	0.00	0	278,737.99	222	3,222.70	4	42,597.79	27	239,362.90	199
20.01 - 30.00	1,407,974.44	0.31	595	1.36	1,407,974.44	595	0.00	0	1,382,855.72	588	25,118.72	7	197,030.20	47	1,210,944.24	548
30.01 - 40.00	2,578,032.08	0.57	807	1.84	2,578,032.08	807	0.00	0	2,436,442.23	785	141,589.85	22	287,549.05	50	2,290,483.03	757
40.01 - 50.00	4,889,857.95	1.08	1,208	2.76	4,889,857.95	1,208	0.00	0	4,466,494.85	1,146	423,363.10	62	598,654.79	75	4,291,203.16	1,133
50.01 - 60.00	6,681,212.91	1.48	994	2.27	6,681,212.91	994	0.00	0	5,788,807.06	906	892,405.85	88	1,034,848.94	89	5,646,363.97	905
60.01 - 70.00	75,112,192.31	16.60	7,042	16.07	8,103,488.38	1,018	67,008,703.93	6,024	73,492,842.05	6,924	1,619,350.26	118	50,495,371.70	4,419	24,616,820.61	2,623
70.01 - 80.00	118,297,148.23	26.14	11,091	25.30	10,094,225.62	1,028	108,202,922.61	10,063	115,747,792.68	10,911	2,549,355.55	180	80,208,195.07	7,383	38,088,953.16	3,708
80.01 - 90.00	150,536,240.98	33.27	13,650	31.14	14,180,402.09	1,187	136,355,838.89	12,463	146,283,580.59	13,393	4,252,660.39	257	88,930,399.75	8,033	61,605,841.23	5,617
90.01 - 100.00	92,693,279.45	20.49	8,196	18.70	8,659,814.98	729	84,033,464.47	7,467	91,264,101.31	8,102	1,429,178.14	94	40,350,426.90	3,542	52,342,852.55	4,654
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 22. Origination Year

Origination year	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% Number of contracts		HP		PCP		Consumer		Non-Consumer		New		Used	
	ADRB £	%	Number of contracts	%	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
2021	462,442.51	0.10	1,135	2.59	109,324.52	86	353,117.99	1,049	400,147.28	1,111	62,295.23	24	135,088.17	651	327,354.34	484
2022	30,427,754.79	6.72	6,071	13.85	794,829.86	237	29,632,924.93	5,834	30,023,578.05	6,007	404,176.74	64	16,280,672.29	3,871	14,147,082.50	2,200
2023	179,433,505.77	39.65	17,594	40.14	9,826,619.27	1,879	169,606,886.50	15,715	175,730,615.75	17,317	3,702,890.02	277	107,781,417.25	10,185	71,652,088.52	7,409
2024	241,144,873.86	53.29	18,953	43.24	45,598,236.54	5,559	195,546,637.32	13,394	234,077,087.23	18,494	7,067,786.63	459	137,625,428.89	8,946	103,519,444.97	10,007
2025	1,022,609.99	0.23	80	0.18	561,246.83	55	461,363.16	25	923,514.05	72	99,095.94	8	324,253.49	16	698,356.50	64
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164

ABS - Servicer Report - 23. Payment Type

Payment type	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £	%	Number of contracts	%	HP		PCP		Consumer		Non-Consumer		New		Used	
					ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts	ADRB £	Number of contracts
Direct Debit	452,275,510.70	99.95	43,812	99.95	56,857,186.74	7,811	395,418,323.96	36,001	440,939,266.14	42,980	11,336,244.56	832	262,055,932.99	23,663	190,219,577.71	20,149
Standing Order	173,224.18	0.04	17	0.04	33,070.28	4	140,153.90	13	173,224.18	17	0.00	0	66,244.11	5	106,980.07	12
Other	42,452.04	0.01	4	0.01	0.00	1	42,452.04	3	42,452.04	4	0.00	0	24,682.99	1	17,769.05	3
Total	452,491,186.92	100.00	43,833	100.00	56,890,257.02	7,816	395,600,929.90	36,017	441,154,942.36	43,001	11,336,244.56	832	262,146,860.09	23,669	190,344,326.83	20,164