

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: 2

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

MONTHLY SERVICER REPORT
25 November 2024

Contact: koromo@toyota-fs.com

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ABS - Servicer Report - 1. Transaction Parties

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

Monthly Reporting Date:	18 November 2024	-	31 October 2024
Calculation Period:	01 October 2024	-	25 November 2024
Interest Period:	23 October 2024	-	25 November 2024
Period No.:	2		

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:	18/11/2024		
Additional Purchase Date:	25/11/2024		
Interest Payment Date:	25/11/2024		
Reporting Frequency:	Monthly		
Period No.:	2		
Next Reporting Date:	16/12/2024		
Next Interest Payment Date:	23/12/2024		
Calculation Period:	01/10/2024	until	31/10/2024
Interest Period:	23/10/2024	until	25/11/2024
Days accrued:	33		

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:	+ 547.6800 bps	+ 500.0000 bps	+ 500.0000 bps
Interest type:	Floating	Fixed	Fixed
Margin:	+ 60.0000 bps	-	-
SONIA in Interest Period:	+ 487.6800 bps	-	-
Reference Rate:	SONIA	-	-
Day Count Convention:	Actual/365	Actual/365	Actual/365
Interest days	33	33	33
<u>Principal payments</u>	<u>Class A Notes</u>	<u>Class B Notes</u>	<u>Subordinated Loan</u>
Brought forward amount:	£ 500,000,000.00	£ 157,895,000.00	£ 7,000,000.00
Further advances:	£ -	£ -	£ -
Repayment of principal:	£ -	£ -	£ -
Carried forward amount:	£ 500,000,000.00	£ 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:	£ -	£ -	£ -
Interest Amount up to the Settlement Date:	£ 2,475,813.70	£ 713,771.92	£ 31,643.84
Interest Amount paid on the Settlement Date:	£ 2,475,813.70	£ 713,771.92	£ 31,643.84
Unpaid Interest Amount on the Settlement Date:	£ -	£ -	£ -
Carried forward unpaid Interest Amount:	£ -	£ -	£ -

Risk Retention Statement

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	Class A Notes
SWAP provider:	Royal Bank of Canada
Notional Amount:	£ 500,000,000.00
Floating SWAP Rate:	487.68 bps
Fixed SWAP Rate:	397.1 bps
Day Count Convention:	Actual/365 (Fixed)
SWAP payment (receipts)	
Payments to SWAP Counterparty:	£ 1,795,109.59
Payments from SWAP Counterparty:	£ 2,204,580.82
Net Payments to/(from) SWAP Counterparty:	£ 409,471.23

Credit Enhancement as at First Closing Date	Class A Notes	Class B Notes	Subordinated Loan
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:	£ 500,000,000.00	£ 157,895,000.00	£ 7,000,000.00
Class B Notes:	£ 157,895,000.00		
Overcollateralisation Amount:	£ 1,624.01		
Reserve Fund:	£ 7,000,000.00		
Commingling Reserve Ledger:	£ -		
Credit Enhancement Percentage:	25.06%		
Credit Enhancement as at the current Settlement Date			
Total Amount:	£ 500,000,000.00	£ 157,895,000.00	£ 7,000,000.00
Class B Notes:	£ 157,895,000.00		
Overcollateralisation Amount:	£ 1,821.33		
Reserve Fund:	£ 7,000,000.00		
Commingling Reserve Ledger:	£ -		
Credit Enhancement Percentage:	25.06%		

Reserve Fund Required Amount	Prior Period	Current Period
Reserve Fund Required Amount	£ 7,000,000.00	£ 7,000,000.00
Reserve Fund Opening Balance	£ 7,000,000.00	£ 7,000,000.00
Reserve Fund Increase/Decrease in the period	£ -	£ -
Reserve Fund Closing Balance	£ 7,000,000.00	£ 7,000,000.00
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	£ -
Add: amounts received from Note Issuance or from Available Receipts	£ 24,537,476.26
Less: amounts paid out according to Note Issuance or the Priority of Payments	£ 24,537,476.26
Net Movements as a result of the Issuer Profit Ledger	£ 83.34
Closing balance	£ 83.34

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

Opening Balance	£ 7,000,000.00
Net Movements as a result of the Reserve Fund (including reduction in the Reserve Fund Required Amount)	£ -
Net Movements as a result of the Commingling Reserve Ledger	£ -
Net Movements as a result of the Replenishment Ledger	£ -
Closing Balance	£ 7,000,000.00

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	£ 7,000,000.00
Add: Interest Income	£ 26,765.18
Less: amounts applied to the Available Receipts	£ -26,765.18
Less: any movements as a result of a decrease in the ledger targeted balance	£ -
Add: any movements as a result of an increase in the ledger targeted balance	£ -
Closing Balance	£ 7,000,000.00

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 an 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 an increase in the ledger targeted balance	£ -
Closing Balance	£ -

Issuer Profit Ledger

Opening Balance	£ 83.34
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 an increase in the ledger targeted balance	£ 83.34
Closing Balance	£ 166.68

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
(a) Cumulative Net Loss Ratio is greater than or equal to 2.00%	-	-	0.008%	-	No
(b) A Servicer Termination Event has occurred					No
(c) Delinquency Ratio is greater than or equal to 1.50%	0.0000%	0.0038%	0.0101%	0.0070%	No
(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;					No
(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;					No
(f) the occurrence of an Insolvency Event with respect to TFSUK; or					No
(g) the amount standing to the credit of the Reserve Fund is less than the Reserve Fund Required Amount on any Interest Payment Date.					No
			Early Amortisation Event occurred:		No

ABS - Servicer Report - 6. Collections

	Previous Period (in GBP)	Current Period (in GBP)
Cash Collections in Calculation Period		
Live contracts:		
- Normal payments received	£ 11,057,161.74	£ 11,284,354.21
- Partial payments	£ 38,653.00	£ 54,600.55
Early settlement contracts	£ 6,072,143.72	£ 7,474,903.62
Defaulted Receivables	£ -	£ 27,000.00
Post write-off recoveries	£ -	£ -
Repurchased Price	£ -	£ -
Redelivery Repurchased Agreements	£ -	£ -
Total Collections in the Determination Period	£ 17,167,958.46	£ 18,840,858.38
A) Aggregate Discounted Receivables Balance ("ADRB") at start of Calculation Period	£ 657,895,227.08	£ 657,896,624.01
Reduction in ADRB due to receivable collections, excluding early settlements	£ 7,023,160.15	£ 7,183,591.44
Reduction in ADRB due to receivable early settlements	£ 5,853,705.16	£ 7,238,737.39
Total Reduction in ADRB	£ 12,876,865.31	£ 14,422,328.83
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	£ -	£ 76,371.21
C) Reduction in ADRB due to receivables repurchased under the Redelivery Repurchase Agreement	£ -	£ -
D) ADRB at the end of the Calculation Period	£ 645,018,361.77	£ 643,397,923.97
E) Recovery Collections		
Total recoveries during the collection Period in respect of Defaulted Receivables	£ -	£ 27,000.00
F) Interest Collections		
Total collections other than principal movement	£ 4,291,093.15	£ 4,391,529.55

Monthly Reporting Date: 18 November 2024
 Calculation Period: 01 October 2024 - 31 October 2024
 Interest Period: 23 October 2024 - 25 November 2024
 Period No.: 2

ABS - Servicer Report - 7. Available Receipts

Available Receipts in Calculation Period	Amount (in GBP)
(a) the Collections received during such Calculation Period;	£ 18,840,858.38
(b) interest received on any Issuer Account (other than any Swap Collateral Account) during such Calculation Period;	£ 26,765.18
(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;	£ 409,471.23
(d) for so long as the Class A Notes remain outstanding, the Reserve Fund (excluding any amount recorded to the Commingling Reserve Ledger);	£ 7,000,000.00
(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:	£ 26,277,094.79

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				£ 26,277,094.79	
(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	£ 26,277,011.45	
(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	£ -	£ -	£ -	£ 26,277,011.45	£ -
(c) then, pro rata and pari passu, to pay:					
(i) the Senior Expenses then due or overdue by the Issuer;	£ -	£ 558,886.52	£ 558,886.52	£ 25,718,124.93	£ -
(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	£ -	£ 20,436.00	£ 20,436.00	£ 25,697,688.93	£ -
(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)	£ -	£ -	£ -	£ 25,697,688.93	£ -
(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)	£ -	£ -	£ -	£ 25,697,688.93	£ -
(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;	£ -	£ 2,475,813.70	£ 2,475,813.70	£ 23,221,875.23	£ -
(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));	£ -	£ 7,000,000.00	£ 7,000,000.00	£ 16,221,875.23	
(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	£ -	£ 14,498,897.36	£ 14,498,897.36	£ 1,722,977.87	£ -
(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;		£ -	£ -	£ 1,722,977.87	
(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;	£ -	£ 713,771.92	£ 713,771.92	£ 1,009,205.95	£ -
(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;		£ -	£ -	£ 1,009,205.95	
(j) then, to pay any Swap Subordinated Amounts due and payable to the Swap Provider; and	£ -	£ -	£ -	£ 1,009,205.95	£ -
(k) then, to the Subordinated Lender amounts payable in respect of accrued and unpaid interest on the Subordinated Loan (including, without limitation, overdue interest);	£ -	£ 31,643.84	£ 31,643.84	£ 977,562.11	£ -
(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	£ -	£ -	£ -	£ 977,562.11	
(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.	£ -	£ 977,562.11	£ 977,562.11	£ -	£ -

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);	£ -	£ 558,761.52	£ 558,761.52	£ -
(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	£ -	£ 20,436.00	£ 20,436.00	£ -
(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:	£ -	£ 579,322.52	£ 579,322.52	£ -

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

Concentration Limits

	Threshold	Actual Amount or %	Treshold Exceeded
(a) No more than 65% of ADRB of Purchased Receivables are due in relation to used vehicles;	Less than 65%	37.42%	No
(b) not more than 10% of the ADRB of the Purchased Receivables are owed by commercial obligors;	Less than 10%	2.01%	No
(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%	10.40%	No
(d) the Aggregate Discounted Receivables Balance of the Purchased Receivables owned by the same Obligor not to exceed £200,000	Less than £200,000	£ 86,714.56	No
(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%	63.16%	No

Additional Receivable Information

Summary from - Section 6. Collections	
Aggregate Discounted Receivables Balance ("ADRB") at start of the Calculation Period.	£ 657,896,624.01
Reduction in ADRB	£ 14,422,328.83
Outstanding ADRB of all Purchased Receivables that became Defaulted Receivables during the Calculation Period	£ 76,371.21
Redelivery Repurchase Receivables	£ -
ADRB at the the end of the Calculation Period	£ 643,397,923.97
Additional Receivables Sold During Calculation Period	£ 14,498,897.36
ADRB C/fwd	£ 657,896,821.33
Overcollateralisation	£ 1,821.33

Prepayment Information

	Contract count	Value
Prepayments received in current period	867	£ 7,529,504.17
Cumulative prepayments received	1,256	£ 13,640,300.89
Prepayment rate in the current period		1.14%
Prepayment rate 3-months average		1.04%

Monthly Reporting Date: 18 November 2024
 Calculation Period: 01 October 2024 - 31 October 2024
 Interest Period: 23 October 2024 - 25 November 2024
 Period No.: 2



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

Monthly Reporting Date: 18 November 2024
 Calculation Period: 01 October 2024 - 31 October 2024
 Interest Period: 23 October 2024 - 25 November 2024
 Period No.: 2



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
Sep-24	0	£ 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
Oct-24	4	£ 76,371.21	£ 27,000.00	£ 0.00	£ 0.00	£ 76,371.21	£ 27,000.00	£ 76,371.21	£ 27,000.00	£ 0.00	£ 0.00	£ 10,630.37	£ 0.00	£ 65,740.84	£ 27,000.00

Monthly Reporting Date: 18 November 2024
Calculation Period: 01 October 2024 - 31 October 2024
Interest Period: 23 October 2024 - 25 November 2024
Period No.: 2

ABS - Servicer Report - 11b. Defaults & Recoveries

Cumulative balance at the beginning of the period	£ -
Newly defaulted receivables in the period	£ 76,371.21
Cummulative balance at the end of the period	£ 76,371.21
Cumulative recovery proceeds at the beginning of the period	£ -
Recovery proceeds in the month	£ 27,000.00
Cumulative recovery proceeds at the end of the period	£ 27,000.00
Cumulative Net losses on Defaulted Contracts	£ 49,371.21
Net Profit (-) or Loss (+) on Defaulted Contracts in the period	£ 49,371.21

ABS - Servicer Report - 12. Amortisation schedule

Calculation Period	Month Number	ADRB £	ADRB attributable to Balloon payment £	Scheduled payment £	Scheduled principal £	Scheduled interest £
Oct-24	0	657,896,821.33	415,547,387.19	0.00	0.00	0.00
Nov-24	1*	650,469,532.18	415,547,387.19	11,535,079.07	8,396,767.34	3,138,311.73
Dec-24	2	642,856,420.48	415,378,507.34	11,701,996.73	8,499,342.86	3,202,653.87
Jan-25	3	634,120,115.22	414,112,724.96	12,776,991.68	9,613,508.47	3,163,483.21
Feb-25	4	625,261,438.62	412,748,300.23	12,845,198.41	10,021,422.64	2,823,775.77
Mar-25	5	614,627,079.98	409,606,598.69	14,565,074.24	11,486,758.17	3,078,316.07
Apr-25	6	604,511,503.04	406,995,782.32	13,981,263.29	11,042,148.55	2,939,114.74
May-25	7	594,797,145.52	404,784,528.44	13,517,168.11	10,526,900.17	2,990,267.94
Jun-25	8	585,071,725.53	402,572,942.19	13,467,956.34	10,614,622.45	2,853,333.89
Jul-25	9	574,720,927.55	399,732,361.62	14,032,965.08	11,131,818.92	2,901,146.16
Aug-25	10	564,522,139.84	397,043,112.61	13,816,743.70	10,960,991.62	2,855,752.08
Sep-25	11	551,554,053.65	391,544,877.12	16,522,926.47	13,806,106.35	2,716,820.12
Oct-25	12	539,917,691.78	387,349,484.01	15,116,060.91	12,361,944.02	2,754,116.89
Nov-25	13	528,751,668.09	383,585,845.74	14,582,760.08	11,964,202.89	2,618,557.19
Dec-25	14	517,080,917.61	379,261,519.20	15,013,184.28	12,360,463.31	2,652,720.97
Jan-26	15	504,378,335.68	373,808,795.02	15,978,016.47	13,376,914.11	2,601,102.36
Feb-26	16	492,102,035.25	368,701,754.12	15,460,530.09	13,157,182.72	2,303,347.37
Mar-26	17	478,326,663.58	361,996,077.51	16,883,874.92	14,395,462.73	2,488,412.19
Apr-26	18	464,340,618.90	354,970,661.21	17,010,121.59	14,659,663.19	2,350,458.40
May-26	19	450,424,436.20	347,914,903.28	16,854,472.97	14,490,712.55	2,363,760.42
Jun-26	20	435,860,585.88	340,109,425.03	17,416,314.63	15,192,099.74	2,224,214.89
Jul-26	21	421,215,466.94	332,117,836.98	17,408,112.78	15,177,752.98	2,230,359.80
Aug-26	22	406,355,769.68	323,792,479.20	17,532,828.54	15,369,159.76	2,163,668.78
Sep-26	23	385,936,900.78	309,690,874.32	23,000,510.87	20,993,039.61	2,007,471.26
Oct-26	24	369,444,644.24	299,359,033.04	18,948,568.00	16,966,146.98	1,982,421.02
Nov-26	25	352,059,062.35	287,959,553.88	19,738,026.29	17,899,469.18	1,838,557.11
Dec-26	26	333,944,566.08	275,639,273.28	20,358,705.50	18,549,647.04	1,809,058.46
Jan-27	27	317,290,481.02	264,600,831.26	18,785,367.39	17,067,553.91	1,717,813.48
Feb-27	28	300,320,174.93	253,055,655.02	18,995,176.81	17,526,712.18	1,468,464.63
Mar-27	29	273,349,676.91	231,143,631.81	28,885,196.17	27,393,337.55	1,491,858.62
Apr-27	30	247,580,601.19	210,064,395.01	27,514,736.37	26,198,221.09	1,316,515.28
May-27	31	225,785,401.72	192,652,621.43	23,380,872.88	22,140,167.14	1,240,705.74
Jun-27	32	207,756,948.63	178,757,536.25	19,479,410.08	18,374,634.81	1,104,775.27
Jul-27	33	192,075,642.26	166,999,728.09	17,019,716.76	15,967,172.18	1,052,544.58
Aug-27	34	176,195,394.16	154,816,733.17	17,119,179.90	16,150,118.71	969,061.19
Sep-27	35	143,859,049.23	125,647,312.48	33,474,095.45	32,665,639.26	808,456.19
Oct-27	36	112,688,107.38	97,105,648.31	32,110,868.90	31,429,850.39	681,018.51
Nov-27	37	94,737,952.11	81,478,983.30	18,697,818.80	18,137,158.72	560,660.08
Dec-27	38	78,020,941.54	66,799,289.50	17,349,490.45	16,854,596.96	494,893.49
Jan-28	39	59,512,305.78	49,991,947.77	19,034,802.26	18,623,604.62	411,197.64
Feb-28	40	50,911,394.91	42,930,730.69	9,011,015.52	8,684,126.38	326,889.14
Mar-28	41	36,017,223.83	29,267,584.73	15,243,934.30	14,972,074.57	271,859.73
Apr-28	42	25,895,702.82	20,150,470.16	10,374,246.06	10,180,627.78	193,618.28
May-28	43	17,896,326.31	12,973,415.68	8,182,094.94	8,041,660.88	140,434.06
Jun-28	44	12,505,419.83	8,285,397.52	5,517,194.39	5,420,748.14	96,446.25
Jul-28	45	7,516,520.60	3,894,474.85	5,077,468.77	5,015,029.43	62,439.34

ABS - Servicer Report - 12. Amortisation schedule

Calculation Period	Month Number	ADRB £	ADRB attributable to Balloon payment £	Scheduled payment £	Scheduled principal £	Scheduled interest £
Aug-28	46	5,223,990.68	2,141,338.22	2,345,878.28	2,305,349.49	40,528.79
Sep-28	47	3,262,179.09	660,128.45	1,998,592.33	1,971,654.89	26,937.44
Oct-28	48	2,174,245.56	0.00	1,111,681.53	1,093,307.05	18,374.48
Nov-28	49	1,780,587.34	0.00	409,550.50	395,951.90	13,598.60
Dec-28	50	1,419,261.32	0.00	374,338.18	363,055.66	11,282.52
Jan-29	51	1,086,092.99	0.00	343,543.63	334,768.59	8,775.04
Feb-29	52	783,434.61	0.00	310,596.82	304,683.29	5,913.53
Mar-29	53	532,122.76	0.00	257,037.89	252,551.60	4,486.29
Apr-29	54	340,989.17	0.00	195,028.85	192,185.62	2,843.23
May-29	55	205,717.69	0.00	137,765.37	135,950.34	1,815.03
Jun-29	56	109,017.14	0.00	98,205.11	97,208.37	996.74
Jul-29	57	43,948.14	0.00	65,864.29	65,395.35	468.94
Aug-29	58	10,699.92	0.00	33,568.03	33,415.35	152.68
Sep-29	59	0.00	0.00	10,775.49	10,748.34	27.15

* arrears included £ 25,483.82
 * non-interest earning asset included £ -
 * overpayment included £ -
 * suspended contracts included £ 215,978.91

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	999,050.30	0.15	75	0.19	42,891.81	7	956,158.49	68	987,499.81	74	11,550.49	1	0.00	0	999,050.30	75
Lexus - ES	8,811,086.41	1.34	370	0.94	546,668.13	39	8,264,418.28	331	8,740,559.34	368	70,527.07	2	5,940,717.39	232	2,870,369.02	138
Lexus - IS	448,361.64	0.07	30	0.08	29,550.46	3	418,811.18	27	448,361.64	30	0.00	0	0.00	0	448,361.64	30
Lexus - LBX	7,579,082.99	1.15	286	0.73	159,235.12	10	7,419,847.87	276	7,579,082.99	286	0.00	0	7,437,532.25	280	141,550.74	6
Lexus - LC	85,445.11	0.01	3	0.01	2,234.99	1	83,210.12	2	34,715.55	2	50,729.56	1	0.00	0	85,445.11	3
Lexus - NX	26,513,706.71	4.03	1,033	2.63	1,422,371.22	94	25,091,335.49	939	25,884,995.61	1,013	628,711.10	20	15,947,240.30	548	10,566,466.41	485
Lexus - RC	460,409.79	0.07	21	0.05	21,503.57	2	438,906.22	19	460,409.79	21	0.00	0	0.00	0	460,409.79	21
Lexus - RX	7,562,352.93	1.15	287	0.73	1,301,156.26	75	6,261,196.67	212	7,342,496.86	281	219,856.07	6	1,305,592.28	38	6,256,760.65	249
Lexus - RZ	757,596.28	0.12	20	0.05	77,353.08	4	680,243.20	16	277,870.53	9	479,725.75	11	689,657.99	17	67,938.29	3
Lexus - UX	24,856,921.00	3.78	1,177	2.99	1,218,292.25	112	23,638,628.75	1,065	24,633,095.52	1,167	223,825.48	10	16,037,543.30	681	8,819,377.70	496
Toyota - Auris	300,368.31	0.05	41	0.10	37,878.13	10	262,490.18	31	300,368.31	41	0.00	0	0.00	0	300,368.31	41
Toyota - Avensis	10,093.15	0.00	2	0.01	2,616.61	1	7,476.54	1	10,093.15	2	0.00	0	0.00	0	10,093.15	2
Toyota - Aygo	68,116,736.03	10.35	6,377	16.22	2,421,486.33	350	65,695,249.70	6,027	67,997,254.86	6,364	119,481.17	13	52,997,118.05	4,639	15,119,617.98	1,738
Toyota - Bz4x	5,952,072.86	0.90	207	0.53	100,848.40	5	5,851,224.46	202	5,755,489.69	201	196,583.17	6	5,500,599.97	189	451,472.89	18
Toyota - Camry	247,728.51	0.04	16	0.04	67,586.46	5	180,142.05	11	247,728.51	16	0.00	0	0.00	0	247,728.51	16
Toyota - C-HR	107,351,567.33	16.32	5,540	14.09	3,773,521.47	343	103,578,045.86	5,197	107,035,761.51	5,524	315,805.82	16	68,350,597.10	3,106	39,000,970.23	2,434
Toyota - Corolla	47,337,524.95	7.20	2,760	7.02	2,829,566.42	236	44,507,958.53	2,524	46,867,956.57	2,731	469,568.38	29	27,953,323.03	1,513	19,384,201.92	1,247
Toyota - GR	4,646,197.60	0.71	202	0.51	374,573.99	20	4,271,623.61	182	4,626,920.80	201	19,276.80	1	1,856,971.83	90	2,789,225.77	112
Toyota - Gr86	2,275,906.39	0.35	102	0.26	124,158.32	7	2,151,748.07	95	2,275,906.39	102	0.00	0	1,717,662.73	77	558,243.66	25
Toyota - GT86	89,962.11	0.01	6	0.02	0.00	0	89,962.11	6	76,421.65	5	13,540.46	1	0.00	0	89,962.11	6
Toyota - Highlander	1,787,184.20	0.27	64	0.16	240,115.71	11	1,547,068.49	53	1,787,184.20	64	0.00	0	135,954.76	5	1,651,229.44	59
Toyota - Hilux	9,913,924.43	1.51	440	1.12	5,449,188.62	264	4,464,735.81	176	5,245,803.19	245	4,668,121.24	195	6,868,781.53	299	3,045,142.90	141
Toyota - Land	913,703.63	0.14	34	0.09	263,669.55	13	650,034.08	21	658,467.20	26	255,236.43	8	353,914.86	13	559,788.77	21
Toyota - Prius	1,180,402.11	0.18	78	0.20	207,755.00	19	972,647.11	59	1,180,402.11	78	0.00	0	106,375.40	8	1,074,026.71	70
Toyota - Proace	1,665,208.21	0.25	107	0.27	997,985.68	69	667,222.53	38	1,063,580.02	70	601,628.19	37	528,773.35	27	1,136,434.86	80
Toyota - RAV 4	57,738,857.04	8.78	2,447	6.22	2,713,228.97	180	55,025,628.07	2,267	57,217,830.14	2,426	521,026.90	21	32,639,574.18	1,249	25,099,282.86	1,198
Toyota - Yaris	201,858,493.08	30.68	12,962	32.97	6,456,466.20	801	195,402,026.88	12,161	201,251,868.56	12,925	606,624.52	37	162,964,414.26	9,813	38,894,078.82	3,149
Other - Other	68,436,878.23	10.40	4,630	11.78	14,279,502.99	1,202	54,157,375.24	3,428	64,687,049.57	4,436	3,749,828.66	194	2,359,951.08	117	66,076,927.15	4,513
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

ABS - Servicer Report - 13b. Car Type

Car type	Total Assets				Financing contract type				Obligor type				Vehicle type			
	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	642,472,687.94	97.66	38,535	98.01	34,813,175.00	3,314	607,659,512.94	35,221	637,238,477.74	38,317	5,234,210.20	218	403,495,372.43	22,575	238,977,315.51	15,960
LCV	15,424,133.39	2.34	782	1.99	10,348,230.74	569	5,075,902.65	213	7,436,696.33	391	7,987,437.06	391	8,196,923.21	366	7,227,210.18	416
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

ABS - Servicer Report - 13c. Fuel Type

Fuel type	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% 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	45,187.21	0.01	5	0.01	23,662.20	3	21,525.01	2	45,187.21	5	0.00	0	0.00	0	45,187.21	5
Diesel	29,374,281.22	4.46	1,543	3.92	11,891,122.77	686	17,483,158.45	857	21,236,770.18	1,156	8,137,511.04	387	8,294,173.34	365	21,080,107.88	1,178
Electric	12,704,531.23	1.93	530	1.35	1,514,930.46	86	11,189,600.77	444	11,381,724.73	490	1,322,806.50	40	6,799,332.29	226	5,905,198.94	304
Hybrid	495,734,713.59	75.35	27,002	68.68	21,791,497.30	1,949	473,943,216.29	25,053	492,561,064.67	26,858	3,173,648.92	144	338,672,387.58	17,466	157,062,326.01	9,536
Petrol	120,038,108.08	18.25	10,237	26.04	9,940,193.01	1,159	110,097,915.07	9,078	119,450,427.28	10,199	587,680.80	38	57,926,402.43	4,884	62,111,705.65	5,353
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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	11,290.91	0.00	9	0.02	11,290.91	9	0.00	0	11,290.91	9	0.00	0	0.00	0	11,290.91	9
2,000.01 - 4,000.00	311,915.08	0.05	127	0.32	311,915.08	127	0.00	0	309,012.11	126	2,902.97	1	21,473.02	8	290,442.06	119
4,000.01 - 6,000.00	1,283,180.92	0.20	331	0.84	1,255,237.85	323	27,943.07	8	1,275,543.88	329	7,637.04	2	36,896.93	9	1,246,283.99	322
6,000.01 - 8,000.00	3,647,631.54	0.55	657	1.67	2,364,983.20	437	1,282,648.34	220	3,627,377.85	653	20,253.69	4	44,557.71	9	3,603,073.83	648
8,000.01 - 10,000.00	9,293,423.36	1.41	1,285	3.27	3,697,571.59	531	5,595,851.77	754	9,181,048.14	1,269	112,375.22	16	379,360.64	61	8,914,062.72	1,224
10,000.01 - 12,000.00	18,923,995.04	2.88	2,067	5.26	3,929,917.92	446	14,994,077.12	1,621	18,719,610.43	2,044	204,384.61	23	6,514,126.62	717	12,409,868.42	1,350
12,000.01 - 14,000.00	38,526,085.36	5.86	3,490	8.88	3,863,135.42	359	34,662,949.94	3,131	38,225,436.94	3,463	300,648.42	27	20,623,242.98	1,906	17,902,842.38	1,584
14,000.01 - 16,000.00	52,426,648.20	7.97	4,105	10.44	4,247,112.65	338	48,179,535.55	3,767	52,004,019.04	4,070	422,629.16	35	26,857,591.70	2,163	25,569,056.50	1,942
16,000.01 - 18,000.00	63,829,906.08	9.70	4,429	11.26	3,970,105.82	281	59,859,800.26	4,148	63,222,955.12	4,386	606,950.96	43	33,541,345.98	2,398	30,288,560.10	2,031
18,000.01 - 20,000.00	76,185,093.54	11.58	4,772	12.14	4,153,869.57	259	72,031,223.97	4,513	75,285,897.65	4,715	899,195.89	57	45,196,871.27	2,905	30,988,222.27	1,867
20,000.01 - 22,000.00	75,392,109.28	11.46	4,289	10.91	2,687,430.43	155	72,704,678.85	4,134	74,723,266.88	4,248	668,842.40	41	48,117,885.09	2,794	27,274,224.19	1,495
22,000.01 - 24,000.00	64,688,649.75	9.83	3,377	8.59	2,396,367.60	125	62,292,282.15	3,252	64,006,691.94	3,342	681,957.81	35	42,441,729.84	2,251	22,246,919.91	1,126
24,000.01 - 26,000.00	54,931,778.44	8.35	2,666	6.78	2,724,495.59	132	52,207,282.85	2,534	54,219,757.52	2,630	712,020.92	36	37,316,212.37	1,844	17,615,566.07	822
26,000.01 - 28,000.00	46,504,083.50	7.07	2,102	5.35	1,889,799.31	84	44,614,284.19	2,018	45,566,234.11	2,060	937,849.39	42	33,130,017.66	1,526	13,374,065.84	576
28,000.01 - 30,000.00	37,914,063.06	5.76	1,599	4.07	1,819,171.74	78	36,094,891.32	1,521	37,022,394.01	1,558	891,669.05	41	28,066,327.18	1,199	9,847,735.88	400
30,000.01 - 40,000.00	109,494,030.70	16.64	3,902	9.92	4,754,590.44	172	104,739,440.26	3,730	105,691,391.88	3,768	3,802,638.82	134	85,845,735.74	3,065	23,648,294.96	837
40,000.01 - 50,000.00	2,665,986.47	0.41	72	0.18	767,448.25	21	1,898,538.22	51	1,004,464.40	26	1,661,522.07	46	2,006,601.47	54	659,385.00	18
> 50,000.00	1,866,950.10	0.28	38	0.10	316,962.37	6	1,549,987.73	32	578,781.26	12	1,288,168.84	26	1,552,319.44	32	314,630.66	6
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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 - 2,000.00	95,739.12	0.01	71	0.18	95,446.77	69	292.35	2	93,788.09	70	1,951.03	1	4,734.67	5	91,004.45	66
2,000.01 - 4,000.00	1,194,154.42	0.18	377	0.96	1,076,762.00	342	117,392.42	35	1,182,978.43	373	11,175.99	4	42,867.41	14	1,151,287.01	363
4,000.01 - 6,000.00	4,641,832.29	0.71	912	2.32	2,658,515.84	533	1,983,316.45	379	4,602,447.12	904	39,385.17	8	951,851.44	182	3,689,980.85	730
6,000.01 - 8,000.00	8,366,215.15	1.27	1,186	3.02	3,425,065.27	487	4,941,149.88	699	8,208,855.32	1,164	157,359.83	22	682,174.09	101	7,684,041.06	1,085
8,000.01 - 10,000.00	19,325,538.72	2.94	2,114	5.38	4,308,724.29	478	15,016,814.43	1,636	19,064,535.30	2,085	261,003.42	29	7,263,331.63	776	12,062,207.09	1,338
10,000.01 - 12,000.00	48,851,216.85	7.43	4,409	11.21	4,498,917.37	410	44,352,299.48	3,999	48,433,070.30	4,371	418,146.55	38	30,421,921.25	2,741	18,429,295.60	1,668
12,000.01 - 14,000.00	66,794,396.41	10.15	5,138	13.07	4,818,280.10	371	61,976,116.31	4,767	66,235,395.70	5,095	559,000.71	43	38,881,638.09	2,997	27,912,758.32	2,141
14,000.01 - 16,000.00	76,404,667.66	11.61	5,093	12.95	4,603,295.31	307	71,801,372.35	4,786	75,621,174.06	5,041	783,493.60	52	43,267,889.53	2,883	33,136,778.13	2,210
16,000.01 - 18,000.00	85,129,081.23	12.94	5,008	12.74	4,065,291.74	240	81,063,789.49	4,768	84,134,525.05	4,949	994,556.18	59	51,998,100.02	3,059	33,130,981.21	1,949
18,000.01 - 20,000.00	85,287,624.20	12.96	4,500	11.45	2,968,950.55	156	82,318,673.65	4,344	84,386,801.49	4,453	900,822.71	47	54,696,266.51	2,885	30,591,357.69	1,615
20,000.01 - 22,000.00	67,923,618.95	10.32	3,243	8.25	2,839,186.57	135	65,084,432.38	3,108	66,831,057.94	3,191	1,092,561.01	52	44,464,356.92	2,123	23,459,262.03	1,120
22,000.01 - 24,000.00	50,730,515.03	7.71	2,211	5.62	2,554,078.92	111	48,176,436.11	2,100	49,768,309.42	2,169	962,205.61	42	33,689,057.13	1,468	17,041,457.90	743
24,000.01 - 26,000.00	40,263,744.46	6.12	1,613	4.10	1,570,147.14	63	38,693,597.32	1,550	39,435,912.01	1,580	827,832.45	33	27,944,313.76	1,118	12,319,430.70	495
26,000.01 - 28,000.00	31,654,419.78	4.81	1,175	2.99	1,186,295.65	44	30,468,124.13	1,131	31,034,727.99	1,152	619,691.79	23	23,340,564.01	866	8,313,855.77	309
28,000.01 - 30,000.00	25,986,062.33	3.95	898	2.28	1,270,451.13	44	24,715,611.20	854	25,234,685.19	872	751,377.14	26	19,881,585.49	687	6,104,476.84	211
30,000.01 - 40,000.00	42,746,953.47	6.50	1,316	3.35	2,813,196.23	85	39,933,757.24	1,231	39,369,353.75	1,216	3,377,599.72	100	32,226,764.30	995	10,520,189.17	321
40,000.01 - 50,000.00	1,864,308.64	0.28	42	0.11	223,539.14	5	1,640,769.50	37	874,746.30	20	989,562.34	22	1,521,192.05	34	343,116.59	8
> 50,000.00	636,732.62	0.10	11	0.03	185,261.72	3	451,470.90	8	162,810.61	3	473,922.01	8	413,687.34	7	223,045.28	4
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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
<= 0	12,592,520.96	1.91	696	1.77	890,851.31	49	11,701,669.65	647	12,347,921.40	682	244,599.56	14	3,566,598.81	165	9,025,922.15	531
> 0 <= 10,000	552,917,403.21	84.04	33,878	86.17	27,994,787.15	2,320	524,922,616.06	31,558	544,797,758.37	33,506	8,119,644.84	372	341,070,133.30	19,859	211,847,269.91	14,019
> 10,000 <= 20,000	86,495,718.27	13.15	4,335	11.03	11,618,983.40	1,141	74,876,734.87	3,194	82,843,175.73	4,173	3,652,542.54	162	64,421,455.56	2,784	22,074,262.71	1,551
> 20,000 <= 30,000	4,741,233.45	0.72	307	0.78	3,506,838.44	272	1,234,395.01	35	3,709,019.82	258	1,032,213.63	49	2,330,272.83	102	2,410,960.62	205
> 30,000 <= 40,000	959,231.33	0.15	75	0.19	959,231.33	75	0.00	0	786,584.64	63	172,646.69	12	246,108.54	21	713,122.79	54
> 40,000 <= 50,000	171,211.99	0.03	22	0.06	171,211.99	22	0.00	0	171,211.99	22	0.00	0	54,032.67	8	117,179.32	14
> 50,000	19,502.12	0.00	4	0.01	19,502.12	4	0.00	0	19,502.12	4	0.00	0	3,693.93	2	15,808.19	2
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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	33,410,894.81	5.08	2,573	6.54	2,325,929.96	326	31,084,964.85	2,247	32,330,093.39	2,530	1,080,801.42	43	31,240,592.94	2,261	2,170,301.87	312
0.01 - 2.50	70,046,722.65	10.65	3,565	9.07	182,889.44	9	69,863,833.21	3,556	69,484,905.41	3,544	561,817.24	21	70,046,722.65	3,565	0.00	0
2.51 - 5.00	192,605,480.26	29.28	11,558	29.40	875,325.77	42	191,730,154.49	11,516	191,086,529.06	11,489	1,518,951.20	69	184,653,966.68	10,855	7,951,513.58	703
5.01 - 7.50	119,669,040.52	18.19	6,521	16.59	4,401,193.11	325	115,267,847.41	6,196	117,367,305.59	6,419	2,301,734.93	102	89,526,368.42	4,433	30,142,672.10	2,088
7.51 - 10.00	200,662,961.12	30.50	12,064	30.68	28,280,015.27	2,290	172,382,945.85	9,774	194,174,093.33	11,766	6,488,867.79	298	34,009,429.25	1,690	166,653,531.87	10,374
10.01 - 20.00	41,501,721.97	6.31	3,036	7.72	9,096,052.19	891	32,405,669.78	2,145	40,232,247.29	2,960	1,269,474.68	76	2,215,215.70	137	39,286,506.27	2,899
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

ABS - Servicer Report - 15b. Discount Rate

Discount rate (%)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% 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	413,364,850.54	62.83	24,660	61.39	7,568,985.77	698	405,795,864.77	23,962	408,017,912.34	24,430	5,346,938.20	230	373,979,679.29	21,505	39,385,171.25	3,155
7.01 - 8.00	8,360,297.31	1.27	485	1.21	646,421.07	45	7,713,876.24	440	7,952,672.41	462	407,624.90	23	5,417,893.98	286	2,942,403.33	199
8.01 - 9.00	158,892,264.22	24.15	9,704	24.16	21,946,207.51	1,862	136,946,056.71	7,842	154,513,428.81	9,510	4,378,835.41	194	18,435,300.40	863	140,456,963.82	8,841
9.01 - 10.00	35,777,687.29	5.44	2,238	5.57	5,903,739.20	447	29,873,948.09	1,791	33,958,913.22	2,150	1,818,774.07	88	11,644,206.27	680	24,133,481.02	1,558
> 10.00	41,501,721.97	6.31	3,081	7.67	9,096,052.19	912	32,405,669.78	2,169	40,232,247.29	3,005	1,269,474.68	76	2,215,215.70	143	39,286,506.27	2,938
Total	657,896,821.33	100.00	40,168	100.00	45,161,405.74	3,964	612,735,415.59	36,204	644,675,174.07	39,557	13,221,647.26	611	411,692,295.64	23,477	246,204,525.69	16,691

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	13,695,468.33	2.08	856	2.18	1,347,329.85	121	12,348,138.48	735	13,422,629.86	842	272,838.47	14	6,101,098.22	347	7,594,370.11	509
UKC2 - Northumberland and Tyne and Wear	16,942,788.45	2.58	1,123	2.86	2,235,939.76	208	14,706,848.69	915	16,310,702.37	1,095	632,086.08	28	7,173,505.79	415	9,769,282.66	708
UKD1 - Cumbria	5,142,708.43	0.78	316	0.80	559,978.74	48	4,582,729.69	268	4,958,954.54	308	183,753.89	8	3,238,778.95	183	1,903,929.48	133
UKD3 - Greater Manchester	32,400,044.47	4.92	2,040	5.19	2,266,718.53	209	30,133,325.94	1,831	32,009,594.15	2,024	390,450.32	16	17,481,113.27	1,021	14,918,931.20	1,019
UKD4 - Lancashire	17,770,833.80	2.70	1,119	2.85	871,970.99	83	16,898,862.81	1,036	17,420,545.73	1,103	350,288.07	16	10,282,134.72	596	7,488,699.08	523
UKD6 - Cheshire	12,865,129.17	1.96	799	2.03	979,776.43	89	11,885,352.74	710	12,513,664.84	783	351,464.33	16	7,296,140.61	416	5,568,988.56	383
UKD7 - Merseyside	12,745,113.84	1.94	839	2.13	895,933.43	93	11,849,180.41	746	12,557,451.06	831	187,662.78	8	6,714,201.72	381	6,030,912.12	458
UKE1 - East Yorkshire and Northern Lincolnshire	8,391,193.16	1.28	489	1.24	471,812.97	45	7,919,380.19	444	8,237,044.63	481	154,148.53	8	5,457,493.53	298	2,933,699.63	191
UKE2 - North Yorkshire	11,980,390.42	1.82	736	1.87	1,022,350.28	87	10,958,040.14	649	11,785,722.75	726	194,667.67	10	8,089,918.20	454	3,890,472.22	282
UKE3 - South Yorkshire	15,669,752.66	2.38	954	2.43	1,331,200.44	114	14,338,552.22	840	15,315,893.91	936	353,858.75	18	9,098,369.13	512	6,571,383.53	442
UKE4 - West Yorkshire	20,021,495.05	3.04	1,226	3.12	1,618,226.03	140	18,403,269.02	1,086	19,511,877.31	1,199	509,617.74	27	12,502,689.75	710	7,518,805.30	516
UKF1 - Derbyshire and Nottinghamshire	24,213,598.04	3.68	1,427	3.63	1,647,988.54	131	22,565,609.50	1,296	23,783,910.44	1,405	429,687.60	22	15,282,469.90	856	8,931,128.14	571
UKF2 - Leicestershire, Rutland and Northamptonshire	18,908,642.14	2.87	1,081	2.75	1,092,546.14	87	17,816,096.00	994	18,461,496.63	1,065	447,145.51	16	12,665,384.50	693	6,243,257.64	388
UKF3 - Lincolnshire	7,953,704.55	1.21	446	1.13	345,997.67	29	7,607,706.88	417	7,789,010.65	439	164,693.90	7	5,461,557.37	288	2,492,147.18	158
UKG1 - Herefordshire, Worcestershire and Warwickshire	18,717,861.20	2.85	1,082	2.75	1,015,115.07	77	17,702,746.13	1,005	18,385,819.87	1,067	332,041.33	15	13,185,313.46	726	5,532,547.74	356
UKG2 - Shropshire and Staffordshire	19,028,120.75	2.89	1,127	2.87	968,168.45	80	18,059,952.30	1,047	18,730,053.40	1,111	298,067.35	16	13,114,379.44	739	5,913,741.31	388
UKG3 - West Midlands	25,061,235.65	3.81	1,497	3.81	1,793,166.24	155	23,268,069.41	1,342	24,762,705.27	1,481	298,530.38	16	15,611,630.62	869	9,449,605.03	628
UKH1 - East Anglia	26,652,343.65	4.05	1,562	3.97	1,453,455.16	127	25,198,888.49	1,435	26,232,338.57	1,545	420,005.08	17	18,415,444.55	1,014	8,236,899.10	548
UKH2 - Bedfordshire and Hertfordshire	26,955,582.16	4.10	1,530	3.89	1,174,129.92	92	25,781,452.24	1,438	26,214,443.49	1,500	741,138.67	30	18,481,457.48	1,006	8,474,124.68	524
UKH3 - Essex	28,451,897.38	4.32	1,712	4.35	1,769,075.02	167	26,682,822.36	1,545	27,839,324.10	1,685	612,573.28	27	18,523,858.08	1,011	9,928,039.30	701
UKI3 - Inner London — West	2,789,469.36	0.42	155	0.39	327,757.99	25	2,461,711.37	130	2,423,497.28	139	365,972.08	16	1,621,166.66	86	1,168,302.70	69
UKI4 - Inner London — East	7,290,208.24	1.11	416	1.06	774,890.35	58	6,515,317.89	358	6,963,495.93	402	326,712.31	14	3,980,258.30	209	3,309,949.94	207
UKI5 - Outer London — East and North East	16,236,305.25	2.47	933	2.37	1,098,468.55	87	15,137,836.70	846	15,980,583.89	919	255,721.36	14	10,352,368.86	557	5,883,936.39	376
UKI6 - Outer London — South	13,304,642.50	2.02	727	1.85	680,854.19	54	12,623,788.31	673	13,057,146.76	716	247,495.74	11	8,602,586.93	442	4,702,055.57	285
UKI7 - Outer London — West and North West	17,043,830.41	2.59	981	2.50	1,415,974.32	117	15,627,856.09	864	16,602,854.80	960	440,975.61	21	10,608,878.19	575	6,434,952.22	406
UKJ1 - Berkshire, Buckinghamshire and Oxfordshire	28,443,625.05	4.32	1,630	4.15	1,327,312.33	116	27,116,312.72	1,514	28,041,704.03	1,614	401,921.02	16	19,065,315.50	1,050	9,378,309.55	580
UKJ2 - Surrey, East and West Sussex	34,274,708.82	5.21	2,035	5.18	1,904,330.89	161	32,370,377.93	1,874	33,775,111.10	2,016	499,597.72	19	23,133,685.54	1,289	11,141,023.28	746
UKJ3 - Hampshire and Isle of Wight	21,774,033.26	3.31	1,314	3.34	1,263,946.43	131	20,510,086.83	1,183	21,594,811.06	1,305	179,222.20	9	13,684,547.60	756	8,089,485.66	558
UKJ4 - Kent	24,781,864.32	3.77	1,444	3.67	1,040,183.01	100	23,741,681.31	1,344	24,464,533.41	1,430	317,330.91	14	16,005,940.25	880	8,775,924.07	564
UKK1 - Gloucestershire, Wiltshire and Bristol/Bath area	25,275,237.73	3.84	1,507	3.83	1,155,571.55	109	24,119,666.18	1,398	25,103,471.46	1,499	171,766.27	8	17,190,870.62	970	8,084,367.11	537
UKK2 - Dorset and Somerset	9,631,412.69	1.46	576	1.47	469,631.62	35	9,161,781.07	541	9,447,890.16	569	183,522.53	7	6,431,358.72	375	3,200,053.97	201
UKK3 - Cornwall and Isles of Scilly	3,968,891.74	0.60	251	0.64	193,363.25	19	3,775,528.49	232	3,920,550.49	249	48,341.25	2	2,863,419.85	174	1,105,471.89	77
UKK4 - Devon	9,867,078.74	1.50	596	1.52	624,831.24	52	9,242,247.50	544	9,616,618.35	586	250,460.39	10	6,144,884.21	356	3,722,194.53	240
UKL1 - West Wales and The Valleys	16,278,627.67	2.47	1,023	2.60	1,179,849.41	102	15,098,778.26	921	16,137,493.98	1,016	141,133.69	7	9,829,823.39	578	6,448,804.28	445
UKL2 - East Wales	12,190,515.26	1.85	776	1.97	893,594.55	90	11,296,920.71	686	12,125,757.58	772	64,757.68	4	7,372,838.36	434	4,817,676.90	342
UKM5 - North Eastern Scotland	3,342,703.65	0.51	194	0.49	497,653.36	35	2,845,050.29	159	3,215,881.07	189	126,822.58	5	1,901,066.18	104	1,441,637.47	90
UKM6 - Highlands and Islands	5,061,576.69	0.77	307	0.78	614,689.42	49	4,446,887.27	258	4,771,833.65	291	289,743.04	16	3,467,347.41	194	1,594,229.28	113
UKM7 - Eastern Scotland	21,510,504.06	3.27	1,254	3.19	2,067,151.31	167	19,443,352.75	1,087	20,734,787.61	1,213	775,716.45	41	13,969,334.10	769	7,541,169.96	485
UKM8 - West Central Scotland	11,979,101.13	1.82	695	1.77	1,668,002.25	119	10,311,098.88	576	11,576,986.66	674	402,114.47	21	6,082,499.65	326	5,896,601.48	369
UKM9 - Southern Scotland	9,284,581.46	1.41	542	1.38	1,102,470.06	75	8,182,111.40	467	8,876,981.23	523	407,600.23	19	5,207,166.03	282	4,077,415.43	260
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

ABS - Servicer Report - 17a. Seasoning

Seasoning (Months)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% 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	161,256,631.20	24.51	8,643	21.98	17,246,040.83	1,329	144,010,590.37	7,314	157,416,191.98	8,474	3,840,439.22	169	103,678,977.84	5,059	57,577,653.36	3,584
7 - 12	224,317,211.10	34.10	13,005	33.08	22,210,624.24	1,978	202,106,586.86	11,027	218,168,002.79	12,731	6,149,208.31	274	131,486,329.61	6,801	92,830,881.49	6,204
13 - 18	129,812,057.68	19.73	7,717	19.63	4,425,393.91	398	125,386,663.77	7,319	128,063,625.03	7,638	1,748,432.65	79	83,358,346.12	4,749	46,453,711.56	2,968
19 - 24	75,859,223.88	11.53	4,852	12.34	676,908.40	78	75,182,315.48	4,774	74,993,163.45	4,811	866,060.43	41	49,513,443.90	3,126	26,345,779.98	1,726
25 - 30	40,572,842.62	6.17	2,929	7.45	333,876.23	43	40,238,966.39	2,886	40,291,078.48	2,909	281,764.14	20	26,167,934.44	1,845	14,404,908.18	1,084
> 30	26,078,854.85	3.96	2,171	5.52	268,562.13	57	25,810,292.72	2,114	25,743,112.34	2,145	335,742.51	26	17,487,263.73	1,361	8,591,591.12	810
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

ABS - Servicer Report - 17b. Remaining term

Remaining term (Months)	Total Assets				Financing contract type				Obligor type				Vehicle type			
	ADRB £		% 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	31,954,005.45	4.86	2,504	6.37	504,191.48	147	31,449,813.97	2,357	31,615,740.15	2,479	338,265.30	25	25,776,591.95	1,848	6,177,413.50	656
13 - 24	119,594,164.72	18.18	8,397	21.36	5,206,493.28	755	114,387,671.44	7,642	118,206,170.88	8,317	1,387,993.84	80	86,326,460.42	5,609	33,267,704.30	2,788
25 - 36	310,225,509.08	47.15	17,618	44.81	8,233,724.92	857	301,991,784.16	16,761	305,858,256.16	17,409	4,367,252.92	209	225,774,345.43	12,068	84,451,163.65	5,550
37 - 48	178,055,339.59	27.06	9,663	24.58	13,149,193.57	989	164,906,146.02	8,674	173,961,150.35	9,492	4,094,189.24	171	70,875,552.79	3,285	107,179,786.80	6,378
49 - 60	18,067,802.49	2.75	1,135	2.89	18,067,802.49	1,135	0.00	0	15,033,856.53	1,011	3,033,945.96	124	2,939,345.05	131	15,128,457.44	1,004
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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
0 - 12	45,064.12	0.01	14	0.04	45,064.12	14	0.00	0	45,064.12	14	0.00	0	0.00	0	45,064.12	14
13 - 24	10,778,825.41	1.64	1,002	2.55	3,890,081.23	611	6,888,744.18	391	10,445,769.42	977	333,055.99	25	4,991,804.20	275	5,787,021.21	727
25 - 36	63,161,135.89	9.60	3,997	10.17	6,828,013.34	802	56,333,122.55	3,195	60,925,467.40	3,876	2,235,668.49	121	41,257,119.89	2,211	21,904,016.00	1,786
37 - 48	479,446,874.51	72.88	27,881	70.91	11,060,656.46	931	468,386,218.05	26,950	473,298,134.08	27,609	6,148,740.43	272	360,798,029.46	20,236	118,648,845.05	7,645
49 - 60	104,464,921.40	15.88	6,423	16.34	23,337,590.59	1,525	81,127,330.81	4,898	99,960,739.05	6,232	4,504,182.35	191	4,645,342.09	219	99,819,579.31	6,204
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

ABS - Servicer Report - 18. Top 20 Obligor

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	1004654378	86,714.56	0.00	2	0.00	0.00	0	86,714.56	0
2	1004457422	85,878.89	0.00	5	0.00	85,878.89	0	0.00	0
3	1002607764	74,600.32	0.00	2	0.00	0.00	0	74,600.32	0
4	1004621231	72,966.55	0.00	1	0.00	72,966.55	0	0.00	0
5	1004538964	66,984.68	0.00	1	0.00	0.00	0	66,984.68	0
6	1003159367	64,239.87	0.00	2	0.00	0.00	0	64,239.87	0
7	1004533877	62,633.28	0.00	1	0.00	0.00	0	62,633.28	0
8	1004700711	60,779.63	0.00	1	0.00	60,779.63	0	0.00	0
9	1004650578	58,166.90	0.00	1	0.00	0.00	0	58,166.90	0
10	1004769290	56,958.22	0.00	1	0.00	0.00	0	56,958.22	0
11	1000504610	56,377.97	0.00	2	0.00	0.00	0	56,377.97	0
12	527026653-0	55,238.43	0.00	1	0.00	0.00	0	55,238.43	0
13	1004257535	54,404.49	0.00	2	0.00	0.00	0	54,404.49	0
14	1001515451	54,207.31	0.00	2	0.00	0.00	0	54,207.31	0
15	1004494298	52,669.03	0.00	2	0.00	0.00	0	52,669.03	0
16	1004455867	52,185.22	0.00	2	0.00	0.00	0	52,185.22	0
17	1004723372	51,515.54	0.00	1	0.00	51,515.54	0	0.00	0
18	1002746968	51,470.07	0.00	2	0.00	0.00	0	51,470.07	0
19	1004712817	50,729.56	0.00	1	0.00	0.00	0	50,729.56	0
20	1004047147	50,613.96	0.00	1	0.00	0.00	0	50,613.96	0
Total		1,219,334.48	0.00	33	0.00	271,140.61	0	948,193.87	0

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 <= 100.00	1,174,010.34	0.18	195	0.50	138,452.32	54	1,035,558.02	141	1,174,010.34	195	0.00	0	515,708.26	55	658,302.08	140
> 100.00 <= 200.00	85,386,107.09	12.98	7,980	20.30	2,857,328.86	565	82,528,778.23	7,415	85,231,507.37	7,963	154,599.72	17	56,807,308.79	4,821	28,578,798.30	3,159
> 200.00 <= 300.00	233,151,836.32	35.44	15,483	39.38	8,388,001.07	1,052	224,763,835.25	14,431	232,541,622.13	15,436	610,214.19	47	148,093,036.37	9,211	85,058,799.95	6,272
> 300.00 <= 400.00	189,669,989.01	28.83	9,719	24.72	10,214,201.41	922	179,455,787.60	8,797	187,962,702.14	9,603	1,707,286.87	116	115,947,516.06	5,532	73,722,472.95	4,187
> 400.00 <= 500.00	97,007,866.40	14.75	4,024	10.23	8,157,004.21	555	88,850,862.19	3,469	94,941,896.58	3,914	2,065,969.82	110	62,459,298.23	2,391	34,548,568.17	1,633
> 500.00 <= 600.00	33,773,180.88	5.13	1,244	3.16	5,281,954.68	283	28,491,226.20	961	31,508,506.88	1,146	2,264,674.00	98	19,537,794.04	661	14,235,386.84	583
> 600.00 <= 700.00	9,157,299.32	1.39	344	0.87	3,599,081.99	173	5,558,217.33	171	7,418,221.95	275	1,739,077.37	69	4,266,075.74	141	4,891,223.58	203
> 700.00 <= 800.00	3,849,336.90	0.59	148	0.38	2,787,687.94	120	1,061,648.96	28	2,001,816.73	84	1,847,520.17	64	2,041,528.18	67	1,807,808.72	81
> 800.00 <= 900.00	1,617,416.22	0.25	65	0.17	1,277,406.28	57	340,009.94	8	635,717.98	32	981,698.24	33	664,184.96	23	953,231.26	42
> 900.00 <= 1,000.00	1,162,000.47	0.18	41	0.10	791,618.30	34	370,382.17	7	389,084.38	18	772,916.09	23	557,157.70	16	604,842.77	25
> 1,000.00	1,947,778.38	0.30	74	0.19	1,668,668.68	68	279,109.70	6	870,087.59	42	1,077,690.79	32	802,687.31	23	1,145,091.07	51
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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	45,189,151.80	6.87	3,886	9.88	45,161,405.74	3,883	27,746.06	3	37,156,077.12	3,473	8,033,074.68	413	6,737,503.48	365	38,451,648.32	3,521
>= 10.00 and < 20.00	34,462.80	0.01	4	0.01	0.00	0	34,462.80	4	34,462.80	4	0.00	0	28,597.73	3	5,865.07	1
>= 20.00 and < 30.00	2,896,601.52	0.44	248	0.63	0.00	0	2,896,601.52	248	2,515,864.63	230	380,736.89	18	1,320,408.70	127	1,576,192.82	121
>= 30.00 and < 40.00	50,585,022.38	7.69	3,446	8.76	0.00	0	50,585,022.38	3,446	48,672,856.09	3,375	1,912,166.29	71	21,192,623.13	1,188	29,392,399.25	2,258
>= 40.00 and < 50.00	448,087,054.85	68.11	25,644	65.22	0.00	0	448,087,054.85	25,644	445,768,932.04	25,557	2,318,122.81	87	320,006,108.69	17,904	128,080,946.16	7,740
>= 50.00	111,104,527.98	16.89	6,089	15.49	0.00	0	111,104,527.98	6,089	110,526,981.39	6,069	577,546.59	20	62,407,053.91	3,354	48,697,474.07	2,735
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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		ADRB £	Number of contracts		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	760,300.00	0.17	74	0.19	0.00	7	760,300.00	67	760,300.00	73	0.00	1	0.00	0	760,300.00	74
Lexus - ES	6,215,990.00	1.36	369	0.96	0.00	39	6,215,990.00	330	6,179,115.00	367	36,875.00	2	4,628,325.00	232	1,587,665.00	137
Lexus - IS	333,700.00	0.07	30	0.08	0.00	3	333,700.00	27	333,700.00	30	0.00	0	0.00	0	333,700.00	30
Lexus - LBX	4,653,335.00	1.02	266	0.69	0.00	9	4,653,335.00	257	4,653,335.00	266	0.00	0	4,587,625.00	260	65,710.00	6
Lexus - LC	66,075.00	0.01	3	0.01	0.00	1	66,075.00	2	35,525.00	2	30,550.00	1	0.00	0	66,075.00	3
Lexus - NX	19,476,884.00	4.27	1,016	2.63	0.00	92	19,476,884.00	924	19,112,022.00	996	364,862.00	20	12,783,850.00	538	6,693,034.00	478
Lexus - RC	297,625.00	0.07	21	0.05	0.00	2	297,625.00	19	297,625.00	21	0.00	0	0.00	0	297,625.00	21
Lexus - RX	4,429,823.00	0.97	269	0.70	0.00	71	4,429,823.00	198	4,347,656.00	263	82,167.00	6	836,800.00	29	3,593,023.00	240
Lexus - RZ	337,161.00	0.07	16	0.04	0.00	4	337,161.00	12	55,161.00	5	282,000.00	11	300,375.00	13	36,786.00	3
Lexus - UX	17,735,842.00	3.89	1,160	3.00	0.00	110	17,735,842.00	1,050	17,592,942.00	1,150	142,900.00	10	12,233,650.00	676	5,502,192.00	484
Toyota - Auris	216,225.00	0.05	41	0.11	0.00	10	216,225.00	31	216,225.00	41	0.00	0	0.00	0	216,225.00	41
Toyota - Avensis	5,100.00	0.00	2	0.01	0.00	1	5,100.00	1	5,100.00	2	0.00	0	0.00	0	5,100.00	2
Toyota - Aygo	47,681,210.00	10.46	6,261	16.22	0.00	343	47,681,210.00	5,918	47,614,860.00	6,248	66,350.00	13	39,481,525.00	4,547	8,199,685.00	1,714
Toyota - Bz4x	4,412,719.00	0.97	195	0.51	0.00	3	4,412,719.00	192	4,268,344.00	189	144,375.00	6	4,170,550.00	178	242,169.00	17
Toyota - Camry	121,197.00	0.03	15	0.04	0.00	4	121,197.00	11	121,197.00	15	0.00	0	0.00	0	121,197.00	15
Toyota - C-HR	77,415,035.00	16.98	5,457	14.13	0.00	339	77,415,035.00	5,118	77,278,560.00	5,441	136,475.00	16	52,920,725.00	3,054	24,494,310.00	2,403
Toyota - Corolla	33,810,267.00	7.42	2,724	7.05	0.00	231	33,810,267.00	2,493	33,682,447.00	2,695	127,820.00	29	22,472,275.00	1,489	11,337,992.00	1,235
Toyota - GR	3,479,288.00	0.76	201	0.52	0.00	19	3,479,288.00	182	3,459,963.00	200	19,325.00	1	1,792,750.00	90	1,686,538.00	111
Toyota - Gr86	1,698,996.00	0.37	102	0.26	0.00	7	1,698,996.00	95	1,698,996.00	102	0.00	0	1,428,550.00	77	270,446.00	25
Toyota - GT86	68,200.00	0.01	6	0.02	0.00	0	68,200.00	6	58,025.00	5	10,175.00	1	0.00	0	68,200.00	6
Toyota - Highlander	1,177,715.00	0.26	64	0.17	0.00	11	1,177,715.00	53	1,177,715.00	64	0.00	0	136,375.00	5	1,041,340.00	59
Toyota - Hilux	2,995,716.00	0.66	437	1.13	0.00	261	2,995,716.00	176	2,216,199.00	244	779,517.00	193	2,483,625.00	299	512,091.00	138
Toyota - Land	529,694.00	0.12	33	0.09	0.00	13	529,694.00	20	417,386.00	25	112,308.00	8	237,250.00	13	292,444.00	20
Toyota - Prius	774,575.00	0.17	78	0.20	0.00	19	774,575.00	59	774,575.00	78	0.00	0	109,575.00	8	665,000.00	70
Toyota - Proace	401,322.00	0.09	105	0.27	0.00	67	401,322.00	38	349,750.00	69	51,572.00	36	127,950.00	27	273,372.00	78
Toyota - RAV 4	42,534,055.00	9.33	2,380	6.16	0.00	173	42,534,055.00	2,207	42,239,155.00	2,360	294,900.00	20	26,272,800.00	1,198	16,261,255.00	1,182
Toyota - Yaris	147,597,877.00	32.38	12,719	32.94	0.00	790	147,597,877.00	11,929	147,228,887.00	12,683	368,990.00	36	126,251,225.00	9,613	21,346,652.00	3,106
Other - Other	36,670,609.00	8.04	4,568	11.83	0.00	1,179	36,670,609.00	3,389	36,290,075.00	4,376	380,534.00	192	1,024,150.00	116	35,646,459.00	4,452
Total	455,896,535.00	100.00	38,612	100.00	0.00	3,808	455,896,535.00	34,804	452,464,840.00	38,010	3,431,695.00	602	314,279,950.00	22,462	141,616,585.00	16,150

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

Vehicle make and model	2024 Q3		2024 Q4
	Aug	Sep	Oct
Lexus - CT	90.5292	90.5292	90.5227
Lexus - ES	89.6421	89.6939	89.7130
Lexus - IS	90.2993	90.2993	90.2993
Lexus - LC	90.0000	90.0000	90.0000
Lexus - NX	89.1390	89.1477	89.1574
Lexus - RC	90.7749	90.7749	90.7749
Lexus - RX	91.6920	91.7060	91.5157
Lexus - RZ	92.2857	92.2857	92.1671
Lexus - UX	90.3846	90.3780	90.3910
Toyota - Auris	92.9191	92.9191	93.0700
Toyota - Avensis	95.0000	95.0000	95.0000
Toyota - Aygo	90.4437	90.4461	90.4377
Toyota - Bz4x	93.2408	93.2408	93.2385
Toyota - Camry	91.6153	91.6153	91.7679
Toyota - C-HR	90.6417	90.6474	90.6494
Toyota - Corolla	89.5716	89.5675	89.5905
Toyota - GR	89.3511	89.2989	89.3328
Toyota - Gr86	91.1473	91.1473	91.1473
Toyota - GT86	92.4670	92.4670	92.4670
Toyota - Highlander	91.0296	91.0296	91.0296
Toyota - Hilux	98.3690	98.4256	98.5425
Toyota - Land	90.4593	90.4593	90.4355
Toyota - Prius	90.0034	90.0355	90.0355
Toyota - Proace	92.3191	92.3191	92.3191
Toyota - RAV 4	89.1308	89.1715	89.2093
Toyota - Yaris	89.0354	89.0448	89.0753
Other - Other	91.3174	91.3189	91.3259
Lexus - LBX	90.8083	90.8116	90.7715
Average	89.9268	89.9374	89.9544

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
-	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	28,765.14	0.00	14	0.04	28,765.14	14	0.00	0	28,765.14	14	0.00	0	7,458.94	3	21,306.20	11
10.01 - 20.00	326,188.07	0.05	102	0.26	326,188.07	102	0.00	0	318,761.49	100	7,426.58	2	65,210.17	16	260,977.90	86
20.01 - 30.00	1,397,156.25	0.21	282	0.72	1,397,156.25	282	0.00	0	1,362,590.75	277	34,565.50	5	180,257.02	24	1,216,899.23	258
30.01 - 40.00	2,644,885.33	0.40	406	1.03	2,644,885.33	406	0.00	0	2,530,332.01	394	114,553.32	12	264,691.20	25	2,380,194.13	381
40.01 - 50.00	6,066,449.60	0.92	696	1.77	6,066,449.60	696	0.00	0	5,462,182.02	651	604,267.58	45	703,129.97	49	5,363,319.63	647
50.01 - 60.00	5,647,803.56	0.86	499	1.27	5,647,803.56	499	0.00	0	4,616,761.50	439	1,031,042.06	60	973,536.51	54	4,674,267.05	445
60.01 - 70.00	106,643,923.03	16.21	6,432	16.36	6,775,369.84	514	99,868,553.19	5,918	104,666,724.86	6,340	1,977,198.17	92	75,594,991.15	4,305	31,048,931.88	2,127
70.01 - 80.00	172,768,664.55	26.26	10,409	26.47	7,198,121.69	487	165,570,542.86	9,922	169,764,490.82	10,274	3,004,173.73	135	125,029,734.87	7,247	47,738,929.68	3,162
80.01 - 90.00	224,417,290.26	34.11	12,847	32.68	9,523,218.92	560	214,894,071.34	12,287	219,783,990.22	12,665	4,633,300.04	182	141,961,857.61	7,785	82,455,432.65	5,062
90.01 - 100.00	137,955,695.54	20.97	7,630	19.41	5,553,447.34	323	132,402,248.20	7,307	136,140,575.26	7,554	1,815,120.28	76	66,911,428.20	3,433	71,044,267.34	4,197
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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
2021	13,563,143.58	2.06	1,241	3.16	158,981.91	37	13,404,161.67	1,204	13,375,984.06	1,226	187,159.52	15	8,537,393.03	732	5,025,750.55	509
2022	85,108,258.81	12.94	5,986	15.22	764,787.70	103	84,343,471.11	5,883	84,363,367.41	5,937	744,891.40	49	56,962,499.14	3,908	28,145,759.67	2,078
2023	283,288,793.20	43.06	16,962	43.14	14,202,301.68	1,360	269,086,491.52	15,602	278,264,657.92	16,738	5,024,135.28	224	178,831,281.83	10,072	104,457,511.37	6,890
2024	275,936,625.74	41.94	15,128	38.48	30,035,334.45	2,383	245,901,291.29	12,745	268,671,164.68	14,807	7,265,461.06	321	167,361,121.64	8,229	108,575,504.10	6,899
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376

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	657,860,828.68	99.99	39,315	99.99	45,161,405.74	3,883	612,699,422.94	35,432	644,639,181.42	38,706	13,221,647.26	609	411,692,295.64	22,941	246,168,533.04	16,374
Standing Order	35,992.65	0.01	2	0.01	0.00	0	35,992.65	2	35,992.65	2	0.00	0	0.00	0	35,992.65	2
Total	657,896,821.33	100.00	39,317	100.00	45,161,405.74	3,883	612,735,415.59	35,434	644,675,174.07	38,708	13,221,647.26	609	411,692,295.64	22,941	246,204,525.69	16,376