

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: 13

Closing Date: 26/09/2024

Legal Maturity Date: 23/10/2034

MONTHLY SERVICER REPORT
23 October 2025

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: 16 October 2025
 Calculation Period: 01 September 2025 - 30 September 2025
 Interest Period: 23 September 2025 - 23 October 2025
 Period No.: 13

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:	16/10/2025
Additional Purchase Date:	Not Applicable
Interest Payment Date:	23/10/2025
Reporting Frequency:	Monthly
Period No.:	13
Next Reporting Date:	17/11/2025
Next Interest Payment Date:	24/11/2025
Calculation Period:	01/09/2025 until 30/09/2025
Interest Period:	23/09/2025 until 23/10/2025
Days accrued:	30

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:	+ 457.3400 bps	+ 500.0000 bps	+ 500.0000 bps
Interest type:	Floating	Fixed	Fixed
Margin:	+ 60.0000 bps	-	-
SONIA in Interest Period:	+ 397.3400 bps	-	-
Reference Rate:	SONIA	-	-
Day Count Convention:	Actual/365	Actual/365	Actual/365
Interest days	30	30	30

<u>Principal payments</u>	<u>Class A Notes</u>	<u>Class B Notes</u>	<u>Subordinated Loan</u>
Brought forward amount:	£ 354,521,873.81	£ 157,895,000.00	£ 7,000,000.00
Further advances:	£ -	£ -	£ -
Repayment of principal:	£ 35,054,132.09	£ -	£ -
Carried forward amount:	£ 319,467,741.72	£ 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:	£ -	£ 3,958,189.72	£ 175,479.45
Interest Amount up to the Settlement Date:	£ 1,332,633.15	£ 648,883.56	£ 28,767.12
Interest Amount paid on the Settlement Date:	£ 1,332,633.15	£ -	£ -
Unpaid Interest Amount on the Settlement Date:	£ -	£ 648,883.56	£ 28,767.12
Carried forward unpaid Interest Amount:	£ -	£ 4,607,073.28	£ 204,246.57

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:	£ 354,521,873.81
Floating SWAP Rate:	397.34 bps
Fixed SWAP Rate:	397.1 bps
Day Count Convention:	Actual/365 (Fixed)
SWAP payment (receipts)	
Payments to SWAP Counterparty:	£ 1,157,101.12
Payments from SWAP Counterparty:	£ 1,157,800.45
Net Payments to/(from) SWAP Counterparty:	£ 699.33

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:	£ 354,521,873.81	£ 157,895,000.00	£ 7,000,000.00
Class B Notes:	£ 157,895,000.00		
Overcollateralisation Amount:	£ 11,358,242.13		
Reserve Fund:	£ 5,234,794.76		
Commingling Reserve Ledger:	£ -		
Credit Enhancement Percentage:	34.05%		
Credit Enhancement as at the current Settlement Date			
Total Amount:	£ 319,467,741.72	£ 157,895,000.00	£ 7,000,000.00
Class B Notes:	£ 157,895,000.00		
Overcollateralisation Amount:	£ 13,400,425.24		
Reserve Fund:	£ 4,963,306.23		
Commingling Reserve Ledger:	£ -		
Credit Enhancement Percentage:	36.92%		

Reserve Fund Required Amount	Prior Period	Current Period
Reserve Fund Required Amount	£ 5,234,794.76	£ 4,963,306.23
Reserve Fund Opening Balance	£ 5,552,040.75	£ 5,234,794.76
Reserve Fund Increase/Decrease in the period	£ -317,245.99	£ -271,488.53
Reserve Fund Closing Balance	£ 5,234,794.76	£ 4,963,306.23
Shortfall in the current period	£ -	£ -

Monthly Reporting Date: 16 October 2025
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 Interest Period: 23 September 2025 - 23 October 2025
 Period No.: 13

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	£ 916.74
Add: amounts received from Note Issuance or from Available Receipts	£ 26,392,310.11
Less: amounts paid out according to Note Issuance or the Priority of Payments	£ 26,392,226.77
Net Movements as a result of the Issuer Profit Ledger	£ 83.34
Closing balance	£ 1,000.08

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

Opening Balance	£ 5,552,040.75
Net Movements as a result of the Reserve Fund (including reduction in the Reserve Fund Required Amount)	£ -317,245.99
Net Movements as a result of the Commingling Reserve Ledger	£ -
Net Movements as a result of the Replenishment Ledger	£ -
Closing Balance	£ 5,234,794.76

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	£ 5,234,794.76
Add: Interest Income	£ 15,842.29
Less: amounts applied to the Available Receipts	£ -15,842.29
Less: any movements as a result of a decrease in the ledger targeted balance	£ 271,488.53
Add: any movements as a result of an increase in the ledger targeted balance	£ -
Closing Balance	£ 4,963,306.23

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	£ 1,000.08
Add: Interest Income	£ 30.67
Less: interest amounts applied to the Available Receipts	£ -30.67
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	£ 1,083.42

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%	-	-	0.076%	-	N/A
(b) A Servicer Termination Event has occurred					N/A
(c) Delinquency Ratio is greater than or equal to 1.50%	0.0353%	0.0535%	0.0353%	0.0413%	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	£ 10,636,012.24	£ 12,591,953.66
- Partial payments	£ 70,268.61	£ 65,314.72
Early settlement contracts	£ 9,536,666.69	£ 23,347,844.96
Defaulted Receivables	£ 214,892.78	£ 239,238.53
Post write-off recoveries	£ 4,110.33	£ 537.58
Repurchased Price	£ -	£ -
Redelivery Repurchased Agreements	£ 360,144.90	£ 382,784.94
Total Collections in the Determination Period	£ 20,822,095.55	£ 36,627,674.39
A) Aggregate Discounted Receivables Balance ("ADRB") at start of Calculation Period	£ 542,922,725.55	£ 525,540,321.18
Reduction in ADRB due to receivable collections, excluding early settlements	£ 7,313,980.80	£ 8,749,180.90
Reduction in ADRB due to receivable early settlements	£ 9,443,618.03	£ 22,993,096.30
Total Reduction in ADRB	£ 16,757,598.83	£ 31,742,277.20
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	£ 264,660.64	£ 615,398.31
C) Reduction in ADRB due to receivables repurchased under the Redelivery Repurchase Agreement	£ 360,144.90	£ 382,784.94
D) ADRB at the end of the Calculation Period	£ 525,540,321.18	£ 492,799,860.73
E) Recovery Collections		
Total recoveries during the collection Period in respect of Defaulted Receivables	£ 219,003.11	£ 239,776.11
F) Interest Collections		
Total collections other than principal movement	£ 3,485,348.71	£ 4,262,836.14

ABS - Servicer Report - 7. Available Receipts

Available Receipts in Calculation Period	Amount (in GBP)
(a) the Collections received during such Calculation Period;	£ 36,627,674.39
(b) interest received on any Issuer Account (other than any Swap Collateral Account) during such Calculation Period;	£ 15,872.96
(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;	£ 699.33
(d) for so long as the Class A Notes remain outstanding, the Reserve Fund (excluding any amount recorded to the Commingling Reserve Ledger);	£ 5,234,794.76
(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:	£ 41,879,041.44

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				£ 41,879,041.44	
(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	£ 41,878,958.10	
(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 expenses), 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	£ -	£ -	£ -	£ 41,878,958.10	£ -
(c) then, pro rata and pari passu, to pay:					
(i) the Senior Expenses then due or overdue by the Issuer;	£ -	£ 497,686.63	£ 497,686.63	£ 41,381,271.47	£ -
(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	£ -	£ 31,200.00	£ 31,200.00	£ 41,350,071.47	£ -
(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)	£ -	£ -	£ -	£ 41,350,071.47	£ -
(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)	£ -	£ -	£ -	£ 41,350,071.47	£ -
(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;	£ -	£ 1,332,633.15	£ 1,332,633.15	£ 40,017,438.32	£ -
(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));	£ -	£ 4,963,306.23	£ 4,963,306.23	£ 35,054,132.09	
(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	£ -	£ -	£ -	£ 35,054,132.09	£ -
(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;		£ 35,054,132.09	£ 35,054,132.09	£ -	
(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;	£ 3,958,189.72	£ 4,607,073.28	£ -	£ -	£ 4,607,073.28
(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);	£ 175,479.45	£ 204,246.57	£ -	£ -	£ 204,246.57
(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;	£ -	£ 65,610.68	£ 65,610.68	£ -
(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);	£ -	£ 431,950.95	£ 431,950.95	£ -
(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	£ -	£ 31,200.00	£ 31,200.00	£ -
(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:	£ -	£ 528,886.63	£ 528,886.63	£ -

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%	41.85%	N/A
(b) not more than 10% of the ADRB of the Purchased Receivables are owed by commercial obligors;	Less than 10%	2.47%	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%	12.29%	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	£ 118,171.75	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%	57.52%	N/A

Additional Receivable Information

Summary from - Section 6. Collections	
Aggregate Discounted Receivables Balance ("ADRB") at start of the Calculation Period.	£ 525,540,321.18
Reduction in ADRB	£ 31,742,277.20
Outstanding ADRB of all Purchased Receivables that became Defaulted Receivables during the Calculation Period	£ 615,398.31
Redelivery Repurchase Receivables	£ 382,784.94
ADRB at the the end of the Calculation Period	£ 492,799,860.73
Additional Receivables Sold During Calculation Period	£ -
ADRB C/fwd	£ 492,799,860.73
Overcollateralisation	£ 13,400,425.24

Prepayment Information

	Contract count	Value
Prepayments received in current period	9,849	£ 23,413,159.68
Cumulative prepayments received	57,831	£ 147,613,990.95
Prepayment rate in the current period		4.46%
Prepayment rate 3-months average		2.78%

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

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
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

Monthly Reporting Date: 16 October 2025
Calculation Period: 01 September 2025 - 30 September 2025
Interest Period: 23 September 2025 - 23 October 2025
Period No.: 13

ABS - Servicer Report - 11b. Defaults & Recoveries

Cumulative balance at the beginning of the period	£ 2,702,322.00
Newly defaulted receivables in the period	£ 615,398.31
Cummulative balance at the end of the period	£ 3,317,720.31
Cumulative recovery proceeds at the beginning of the period	£ 1,593,874.89
Recovery proceeds in the month	£ 239,776.11
Cumulative recovery proceeds at the end of the period	£ 1,833,651.00
Cumulative Net losses on Defaulted Contracts	£ 1,484,069.31
Net Profit (-) or Loss (+) on Defaulted Contracts in the period	£ 375,622.20

ABS - Servicer Report - 12. Amortisation schedule

Calculation Period	Month Number	ADRB £	ADRB attributable to Balloon payment £	Scheduled payment £	Scheduled principal £	Scheduled interest £
Sep-25	0	492,799,860.73	283,420,967.73	0.00	0.00	0.00
Oct-25	1*	480,420,863.24	281,359,454.28	11,965,139.79	9,395,489.11	2,569,650.68
Nov-25	2	468,557,903.85	279,444,923.90	12,030,644.85	9,604,768.26	2,425,876.59
Dec-25	3	456,482,658.65	277,169,394.08	12,310,510.44	9,851,534.57	2,458,975.87
Jan-26	4	444,028,809.33	274,330,460.30	12,776,907.89	10,364,081.64	2,412,826.25
Feb-26	5	431,795,742.47	271,542,918.94	12,630,780.93	10,491,505.10	2,139,275.83
Mar-26	6	418,573,297.06	267,577,180.23	13,735,423.88	11,422,578.65	2,312,845.23
Apr-26	7	405,056,420.02	263,122,326.84	14,130,193.41	11,942,521.89	2,187,671.52
May-26	8	391,521,557.34	258,459,563.36	14,237,190.04	12,034,707.89	2,202,482.15
Jun-26	9	377,924,434.55	253,551,872.80	14,392,996.17	12,315,942.02	2,077,054.15
Jul-26	10	364,343,996.53	248,471,752.93	14,463,655.26	12,376,807.67	2,086,847.59
Aug-26	11	350,643,007.06	243,071,252.83	14,685,002.81	12,656,616.88	2,028,385.93
Sep-26	12	332,941,690.31	233,376,844.98	19,077,130.99	17,187,155.62	1,889,975.37
Oct-26	13	318,229,243.51	226,427,641.65	15,986,378.07	14,111,718.41	1,874,659.66
Nov-26	14	302,883,698.20	218,576,596.78	16,765,287.59	15,019,254.32	1,746,033.27
Dec-26	15	287,056,881.47	209,960,970.38	17,400,360.98	15,674,819.31	1,725,541.67
Jan-27	16	272,363,201.76	202,219,771.37	16,310,256.09	14,648,266.36	1,661,989.73
Feb-27	17	257,248,948.95	193,786,995.32	16,884,903.95	15,470,275.14	1,414,628.81
Mar-27	18	234,790,984.01	177,568,220.23	25,153,247.49	23,704,748.30	1,448,499.19
Apr-27	19	213,802,825.57	162,392,727.80	23,668,107.44	22,375,759.14	1,292,348.30
May-27	20	195,737,027.15	149,773,206.73	20,465,997.09	19,234,950.36	1,231,046.73
Jun-27	21	180,344,550.90	139,515,720.96	17,570,960.96	16,457,006.64	1,113,954.32
Jul-27	22	166,833,632.93	130,866,943.00	15,553,725.10	14,494,519.45	1,059,205.65
Aug-27	23	153,303,934.78	121,922,968.95	15,676,889.82	14,694,359.70	982,530.12
Sep-27	24	127,001,251.36	99,607,399.31	30,478,235.81	29,644,639.45	833,596.36
Oct-27	25	101,421,494.13	77,406,698.50	29,862,710.24	29,132,807.29	729,902.95
Nov-27	26	86,342,094.87	65,327,949.33	17,820,413.46	17,219,023.24	601,390.22
Dec-27	27	71,938,144.47	53,569,683.05	17,095,911.01	16,555,605.97	540,305.04
Jan-28	28	56,232,706.48	40,112,648.53	18,704,761.05	18,245,801.43	458,959.62
Feb-28	29	48,651,501.25	34,583,471.18	9,264,867.55	8,891,710.21	373,157.34
Mar-28	30	36,015,631.51	23,661,163.13	15,341,269.14	15,014,985.02	326,284.12
Apr-28	31	27,462,328.00	16,577,871.18	10,586,122.53	10,341,499.65	244,622.88
May-28	32	20,711,137.99	11,097,192.89	8,438,406.20	8,233,593.15	204,813.05
Jun-28	33	15,779,900.61	7,293,106.90	6,191,024.16	6,039,402.26	151,621.90
Jul-28	34	11,492,131.20	4,011,324.26	5,440,331.10	5,328,595.70	111,735.40
Aug-28	35	9,162,827.90	2,608,466.85	2,995,046.26	2,908,152.25	86,894.01
Sep-28	36	6,963,789.46	1,248,450.03	2,814,129.15	2,747,273.38	66,855.77
Oct-28	37	5,466,857.60	508,046.25	1,942,534.20	1,888,224.22	54,309.98
Nov-28	38	4,619,111.51	340,354.17	1,115,730.60	1,072,043.37	43,687.23
Dec-28	39	3,831,648.86	162,223.49	1,042,787.94	1,005,008.45	37,779.49
Jan-29	40	3,167,792.96	56,189.98	882,822.23	851,107.63	31,714.60
Feb-29	41	2,588,893.07	0.00	778,816.46	754,994.40	23,822.06
Mar-29	42	2,114,857.72	0.00	641,383.23	619,940.48	21,442.75
Apr-29	43	1,697,739.98	0.00	568,542.24	551,647.85	16,894.39
May-29	44	1,331,165.70	0.00	502,904.93	489,025.45	13,879.48
Jun-29	45	1,005,051.97	0.00	450,375.42	439,932.27	10,443.15

ABS - Servicer Report - 12. Amortisation schedule

Calculation Period	Month Number	ADRB £	ADRB attributable to Balloon payment £	Scheduled payment £	Scheduled principal £	Scheduled interest £
Jul-29	46	721,431.70	0.00	394,237.25	386,256.49	7,980.76
Aug-29	47	477,006.57	0.00	342,034.85	336,434.05	5,600.80
Sep-29	48	271,044.95	0.00	289,834.84	286,349.65	3,485.19
Oct-29	49	120,277.32	0.00	213,184.52	211,188.82	1,995.70
Nov-29	50	37,905.83	0.00	117,328.34	116,620.23	708.11
Dec-29	51	4,539.92	0.00	47,860.13	47,714.84	145.29
Jan-30	52	2,614.79	0.00	2,717.24	2,689.61	27.63
Feb-30	53	2,082.58	0.00	766.38	746.86	19.52
Mar-30	54	1,693.32	0.00	536.55	518.74	17.81
Apr-30	55	1,419.65	0.00	382.09	368.26	13.83
May-30	56	1,147.64	0.00	382.09	370.37	11.72
Jun-30	57	877.27	0.00	382.09	373.23	8.86
Jul-30	58	608.53	0.00	382.09	375.54	6.55
Aug-30	59	341.41	0.00	382.09	378.16	3.93
Sep-30	60	75.90	0.00	382.09	380.84	1.25
Oct-30	61	0.00	0.00	116.91	116.85	0.06

* arrears included £ 499,268.14
 * non-interest earning asset included £ -
 * overpayment included £ -
 * suspended contracts included £ 173,904.63

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	609,002.15	0.12	79	0.18	50,401.05	13	558,601.10	66	601,717.47	78	7,284.68	1	0.00	0	609,002.15	79
Lexus - ES	6,136,540.01	1.25	400	0.89	553,675.97	64	5,582,864.04	336	6,058,034.35	397	78,505.66	3	3,976,637.41	238	2,159,902.60	162
Lexus - IS	313,728.50	0.06	33	0.07	34,102.95	6	279,625.55	27	313,728.50	33	0.00	0	0.00	0	313,728.50	33
Lexus - LBX	5,988,877.15	1.22	325	0.73	329,892.52	33	5,658,984.63	292	5,988,877.15	324	0.00	1	5,860,252.79	314	128,624.36	11
Lexus - LC	101,457.42	0.02	5	0.01	56,315.56	3	45,141.86	2	56,315.56	4	45,141.86	1	0.00	0	101,457.42	5
Lexus - NX	19,018,486.20	3.86	1,131	2.53	1,502,631.19	172	17,515,855.01	959	18,529,842.88	1,111	488,643.32	20	11,226,088.99	571	7,792,397.21	560
Lexus - RC	298,520.12	0.06	24	0.05	46,071.48	5	252,448.64	19	298,520.12	24	0.00	0	0.00	0	298,520.12	24
Lexus - RX	5,957,533.32	1.21	354	0.79	1,417,681.36	135	4,539,851.96	219	5,746,077.88	346	211,455.44	8	790,036.36	35	5,167,496.96	319
Lexus - RZ	883,377.68	0.18	30	0.07	126,669.47	10	756,708.21	20	423,465.40	18	459,912.28	12	768,069.70	22	115,307.98	8
Lexus - UX	18,262,789.91	3.71	1,289	2.88	1,406,528.94	202	16,856,260.97	1,087	18,077,033.01	1,278	185,756.90	11	11,177,311.35	695	7,085,478.56	594
Toyota - Auris	136,542.20	0.03	48	0.11	17,009.21	18	119,532.99	30	136,542.20	48	0.00	0	0.00	0	136,542.20	48
Toyota - Avensis	1,619.43	0.00	3	0.01	1,619.43	2	0.00	1	1,619.43	3	0.00	0	0.00	0	1,619.43	3
Toyota - Aygo	48,103,668.07	9.76	7,067	15.79	3,475,110.72	742	44,628,557.35	6,325	47,972,704.30	7,046	130,963.77	21	35,646,258.53	4,884	12,457,409.54	2,183
Toyota - Bz4x	6,692,079.81	1.36	299	0.67	1,504,309.10	91	5,187,770.71	208	6,545,221.69	293	146,858.12	6	6,109,978.60	266	582,101.21	33
Toyota - Camry	219,333.49	0.04	20	0.04	62,594.73	8	156,738.76	12	219,333.49	20	0.00	0	0.00	0	219,333.49	20
Toyota - C-HR	81,382,973.82	16.51	6,207	13.87	6,519,590.49	801	74,863,383.33	5,406	81,106,380.84	6,188	276,592.98	19	48,776,404.89	3,246	32,606,568.93	2,961
Toyota - Corolla	34,227,418.38	6.95	3,181	7.11	4,855,226.65	570	29,372,191.73	2,611	33,769,890.59	3,143	457,527.79	38	17,671,327.57	1,577	16,556,090.81	1,604
Toyota - GR	2,728,551.69	0.55	222	0.50	453,605.38	39	2,274,946.31	183	2,699,323.39	220	29,228.30	2	896,595.42	91	1,831,956.27	131
Toyota - Gr86	1,671,717.25	0.34	113	0.25	131,284.57	15	1,540,432.68	98	1,671,717.25	113	0.00	0	1,260,316.11	81	411,401.14	32
Toyota - GT86	41,652.02	0.01	6	0.01	0.00	0	41,652.02	6	41,652.02	5	0.00	1	0.00	0	41,652.02	6
Toyota - Highlander	1,470,905.30	0.30	75	0.17	349,410.03	23	1,121,495.27	52	1,455,350.05	74	15,555.25	1	53,599.77	4	1,417,305.53	71
Toyota - Hilux	8,239,461.50	1.67	554	1.24	5,180,054.44	381	3,059,407.06	173	4,214,183.22	307	4,025,278.28	247	5,379,789.35	350	2,859,672.15	204
Toyota - Land	1,073,365.32	0.22	55	0.12	670,893.49	34	402,471.83	21	901,603.78	44	171,761.54	11	637,254.60	25	436,110.72	30
Toyota - Prius	1,139,502.67	0.23	110	0.25	344,504.34	48	794,998.33	62	1,139,502.67	110	0.00	0	67,199.12	10	1,072,303.55	100
Toyota - Proace	1,873,734.50	0.38	177	0.40	1,439,071.50	139	434,663.00	38	1,248,116.15	122	625,618.35	55	673,377.39	51	1,200,357.11	126
Toyota - RAV 4	43,011,477.51	8.73	2,743	6.13	3,739,083.21	368	39,272,394.30	2,375	42,559,402.35	2,716	452,075.16	27	23,021,355.06	1,336	19,990,122.45	1,407
Toyota - Yaris	142,670,314.24	28.95	14,329	32.03	8,688,671.73	1,608	133,981,642.51	12,721	142,217,525.31	14,288	452,788.93	41	110,164,166.52	10,300	32,506,147.72	4,029
Other - Other	60,545,231.07	12.29	5,864	13.11	19,095,501.43	2,365	41,449,729.64	3,499	56,629,885.44	5,556	3,915,345.63	308	2,405,734.23	148	58,139,496.84	5,716
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

Statistics						
Maximum outstanding ADRB	£ 0.00	£ 0.00	£ 0.00	£ 0.00	£ 0.00	£ 0.00
Minimum outstanding ADRB	£ 0.00	£ 0.00	£ 0.00	£ 0.00	£ 0.00	£ 0.00
Average outstanding ADRB	£ 11,014.01	£ 7,859.60	£ 11,689.87	£ 10,945.90	£ 14,599.87	£ 11,819.90

Monthly Reporting Date: 16 October 2025
 Calculation Period: 01 September 2025 - 30 September 2025
 Interest Period: 23 September 2025 - 23 October 2025
 Period No.: 13



ABS - Servicer Report - 13b. Car Type

Car 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
CAR	477,464,077.86	96.89	43,558	97.35	50,202,672.39	6,921	427,261,405.47	36,637	472,844,417.60	43,278	4,619,660.26	280	279,570,582.94	23,792	197,893,494.92	19,766
LCV	15,335,782.87	3.11	1,185	2.65	11,848,838.55	974	3,486,944.32	211	7,779,148.89	631	7,556,633.98	554	6,991,170.82	452	8,344,612.05	733
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	53,763.11	0.01	7	0.02	34,424.85	5	19,338.26	2	53,763.11	7	0.00	0	0.00	0	53,763.11	7
Diesel	26,541,318.98	5.39	2,069	4.62	14,033,598.81	1,204	12,507,720.17	865	18,926,930.33	1,528	7,614,388.65	541	7,336,106.15	456	19,205,212.83	1,613
Electric	13,320,107.06	2.70	737	1.65	3,583,824.90	275	9,736,282.16	462	12,052,986.71	679	1,267,120.35	58	7,558,304.02	324	5,761,803.04	413
Hybrid	362,597,179.46	73.58	30,196	67.49	31,080,028.13	4,114	331,517,151.33	26,082	359,804,662.63	30,021	2,792,516.83	175	232,697,249.14	18,319	129,899,930.32	11,877
Petrol	90,287,492.12	18.32	11,734	26.23	13,319,634.25	2,297	76,967,857.87	9,437	89,785,223.71	11,674	502,268.41	60	38,970,094.45	5,145	51,317,397.67	6,589
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	4,064.53	0.00	14	0.03	4,064.53	14	0.00	0	4,064.53	14	0.00	0	0.00	0	4,064.53	14
2,000.01 - 4,000.00	335,442.92	0.07	270	0.60	335,442.92	270	0.00	0	332,052.72	268	3,390.20	2	13,400.11	12	322,042.81	258
4,000.01 - 6,000.00	1,494,984.78	0.30	722	1.61	1,485,358.88	712	9,625.90	10	1,481,909.26	718	13,075.52	4	39,803.94	18	1,455,180.84	704
6,000.01 - 8,000.00	3,482,626.85	0.71	1,075	2.40	2,617,363.32	853	865,263.53	222	3,455,220.66	1,064	27,406.19	11	59,835.51	20	3,422,791.34	1,055
8,000.01 - 10,000.00	8,256,425.12	1.68	1,813	4.05	4,471,989.87	1,033	3,784,435.25	780	8,148,266.95	1,786	108,158.17	27	236,602.18	75	8,019,822.94	1,738
10,000.01 - 12,000.00	16,138,643.63	3.27	2,591	5.79	5,501,464.09	917	10,637,179.54	1,674	15,912,407.80	2,555	226,235.83	36	4,532,611.35	755	11,606,032.28	1,836
12,000.01 - 14,000.00	30,432,826.34	6.18	4,046	9.04	5,626,898.23	780	24,805,928.11	3,266	30,099,966.32	4,006	332,860.02	40	14,143,071.24	2,018	16,289,755.10	2,028
14,000.01 - 16,000.00	40,680,527.88	8.25	4,649	10.39	6,504,001.12	720	34,176,526.76	3,929	40,190,613.54	4,589	489,914.34	60	17,753,602.64	2,273	22,926,925.24	2,376
16,000.01 - 18,000.00	48,705,842.34	9.88	4,894	10.94	5,874,154.46	574	42,831,687.88	4,320	48,085,109.31	4,830	620,733.03	64	22,721,234.67	2,512	25,984,607.67	2,382
18,000.01 - 20,000.00	56,240,275.67	11.41	5,202	11.63	5,811,276.09	507	50,428,999.58	4,695	55,404,532.53	5,122	835,743.14	80	30,492,398.77	3,058	25,747,876.90	2,144
20,000.01 - 22,000.00	54,520,000.37	11.06	4,624	10.33	4,095,997.18	331	50,424,003.19	4,293	53,847,040.59	4,567	672,959.78	57	32,248,706.60	2,929	22,271,293.77	1,695
22,000.01 - 24,000.00	45,487,623.76	9.23	3,666	8.19	4,022,943.48	293	41,464,680.28	3,373	44,796,421.56	3,614	691,202.20	52	27,874,023.81	2,376	17,613,599.95	1,290
24,000.01 - 26,000.00	38,506,102.21	7.81	2,870	6.41	3,604,524.11	241	34,901,578.10	2,629	37,892,873.43	2,821	613,228.78	49	24,575,629.54	1,956	13,930,472.67	914
26,000.01 - 28,000.00	32,720,518.83	6.64	2,264	5.06	2,763,399.88	169	29,957,118.95	2,095	31,851,123.11	2,207	869,395.72	57	22,479,532.81	1,620	10,240,986.02	644
28,000.01 - 30,000.00	27,590,049.83	5.60	1,733	3.87	2,180,993.29	141	25,409,056.54	1,592	26,887,459.95	1,684	702,589.88	49	19,899,024.61	1,276	7,691,025.22	457
30,000.01 - 40,000.00	83,323,390.97	16.91	4,166	9.31	5,402,434.50	287	77,920,956.47	3,879	79,994,258.89	4,000	3,329,132.08	166	65,673,523.98	3,233	17,649,866.99	933
40,000.01 - 50,000.00	2,616,640.84	0.53	89	0.20	887,927.20	33	1,728,713.64	56	1,319,314.11	42	1,297,326.73	47	2,029,877.59	68	586,763.25	21
> 50,000.00	2,263,873.86	0.46	55	0.12	861,277.79	20	1,402,596.07	35	920,931.23	22	1,342,942.63	33	1,788,874.41	45	474,999.45	10
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

ABS - Servicer Report - 14b. ADRB banding

ADRB banding	Total Assets				Financing contract type				Obligor type				Vehicle type					
	ADRB £	%	Number of contracts		ADRB £	Number of contracts	HP		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
< 1.00	0.00	0.00	10,938	24.45	0.00	1,263			0.00	9,675	0.00	10,831	0.00	107	0.00	7,028	0.00	3,910
1.00 - 2,000.00	645,201.97	0.13	614	1.37	642,611.61	604			2,590.36	10	631,864.50	603	13,337.47	11	16,716.96	20	628,485.01	594
2,000.01 - 4,000.00	2,666,853.96	0.54	870	1.94	2,560,261.58	840			106,592.38	30	2,607,296.28	850	59,557.68	20	136,827.16	43	2,530,026.80	827
4,000.01 - 6,000.00	5,970,525.06	1.21	1,183	2.64	4,361,527.78	874			1,608,997.28	309	5,716,418.36	1,133	254,106.70	50	395,127.07	81	5,575,397.99	1,102
6,000.01 - 8,000.00	11,948,166.36	2.42	1,687	3.77	6,124,572.39	872			5,823,593.97	815	11,675,806.14	1,649	272,360.22	38	1,053,837.25	141	10,894,329.11	1,546
8,000.01 - 10,000.00	26,597,878.01	5.40	2,910	6.50	7,168,212.02	798			19,429,665.99	2,112	26,066,672.87	2,851	531,205.14	59	11,714,022.96	1,262	14,883,855.05	1,648
10,000.01 - 12,000.00	51,193,570.61	10.39	4,653	10.40	8,023,924.59	730			43,169,646.02	3,923	50,375,572.58	4,579	817,998.03	74	27,232,759.52	2,483	23,960,811.09	2,170
12,000.01 - 14,000.00	57,228,583.70	11.61	4,401	9.84	7,313,600.98	563			49,914,982.72	3,838	56,138,433.46	4,318	1,090,150.24	83	26,848,613.99	2,063	30,379,969.71	2,338
14,000.01 - 16,000.00	69,704,135.17	14.14	4,643	10.38	6,034,967.72	404			63,669,167.45	4,239	68,673,792.08	4,574	1,030,343.09	69	39,529,042.98	2,629	30,175,092.19	2,014
16,000.01 - 18,000.00	69,226,090.79	14.05	4,088	9.14	5,176,435.06	306			64,049,655.73	3,782	68,274,279.39	4,032	951,811.40	56	41,985,118.88	2,479	27,240,971.91	1,609
18,000.01 - 20,000.00	53,397,427.44	10.84	2,819	6.30	4,414,530.59	233			48,982,896.85	2,586	52,640,287.91	2,779	757,139.53	40	33,243,357.16	1,754	20,154,070.28	1,065
20,000.01 - 22,000.00	39,173,592.70	7.95	1,871	4.18	3,105,876.75	149			36,067,715.95	1,722	38,250,297.06	1,827	923,295.64	44	24,361,658.35	1,163	14,811,934.35	708
22,000.01 - 24,000.00	33,398,391.05	6.78	1,454	3.25	2,028,252.48	88			31,370,138.57	1,366	32,477,347.35	1,414	921,043.70	40	24,799,661.41	1,079	8,598,729.64	375
24,000.01 - 26,000.00	26,008,675.09	5.28	1,043	2.33	1,610,982.89	65			24,397,692.20	978	25,386,059.59	1,018	622,615.50	25	20,012,489.13	802	5,996,185.96	241
26,000.01 - 28,000.00	20,618,697.71	4.18	766	1.71	945,132.44	35			19,673,565.27	731	19,892,543.21	739	726,154.50	27	16,607,961.13	617	4,010,736.58	149
28,000.01 - 30,000.00	12,247,390.14	2.49	424	0.95	662,830.79	23			11,584,559.35	401	11,500,543.19	398	746,846.95	26	9,593,607.46	332	2,653,782.68	92
30,000.01 - 40,000.00	10,973,286.94	2.23	341	0.76	1,060,399.50	32			9,912,887.44	309	9,429,510.90	295	1,543,776.04	46	7,666,977.98	239	3,306,308.96	102
40,000.01 - 50,000.00	984,905.32	0.20	23	0.05	221,876.18	5			763,029.14	18	511,142.25	12	473,763.07	11	767,985.85	18	216,919.47	5
> 50,000.00	816,488.71	0.17	15	0.03	595,515.59	11			220,973.12	4	375,699.37	7	440,789.34	8	595,988.52	11	220,500.19	4
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895			430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	9,956,660.09	2.02	799	1.79	1,418,120.88	116	8,538,539.21	683	9,756,338.57	780	200,321.52	19	2,703,419.72	180	7,253,240.37	619
> 0 <= 10,000	408,342,340.55	82.86	37,680	84.21	42,854,118.61	4,877	365,488,221.94	32,803	400,607,818.71	37,156	7,734,521.84	524	232,433,578.14	20,876	175,908,762.41	16,804
> 10,000 <= 20,000	68,894,343.33	13.98	5,527	12.35	13,118,708.49	2,200	55,775,634.84	3,327	65,784,064.91	5,324	3,110,278.42	203	48,921,674.23	2,977	19,972,669.10	2,550
> 20,000 <= 30,000	4,477,260.86	0.91	557	1.24	3,531,307.06	522	945,953.80	35	3,519,555.37	487	957,705.49	70	2,117,620.63	159	2,359,640.23	398
> 30,000 <= 40,000	958,633.98	0.19	142	0.32	958,633.98	142	0.00	0	809,871.67	125	148,762.31	17	321,178.67	40	637,455.31	102
> 40,000 <= 50,000	139,532.88	0.03	32	0.07	139,532.88	32	0.00	0	114,828.22	31	24,704.66	1	44,184.61	9	95,348.27	23
> 50,000	31,089.04	0.01	6	0.01	31,089.04	6	0.00	0	31,089.04	6	0.00	0	20,097.76	3	10,991.28	3
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

ABS - Servicer Report - 15a. Obligor interest rate

Obligor interest rate (APR %)	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
< 0.01	14,242,785.39	2.89	2,788	6.23	2,220,491.59	499	12,022,293.80	2,289	13,306,777.84	2,738	936,007.55	50	13,610,489.20	2,395	632,296.19	393
0.01 - 2.50	49,160,260.93	9.98	3,730	8.34	170,460.50	13	48,989,800.43	3,717	48,784,535.10	3,707	375,725.83	23	49,160,260.93	3,729	0.00	1
2.51 - 5.00	137,110,727.64	27.82	12,133	27.12	868,881.68	76	136,241,845.96	12,057	136,011,443.21	12,056	1,099,284.43	77	134,548,384.08	11,422	2,562,343.56	711
5.01 - 7.50	83,914,579.48	17.03	6,919	15.46	4,120,835.10	521	79,793,744.38	6,398	81,917,343.40	6,791	1,997,236.08	128	63,391,173.11	4,600	20,523,406.37	2,319
7.51 - 10.00	170,392,003.91	34.58	15,221	34.02	42,195,044.22	5,038	128,196,959.69	10,183	163,994,240.01	14,783	6,397,763.90	438	24,185,648.02	1,931	146,206,355.89	13,290
10.01 - 20.00	37,979,503.38	7.71	3,952	8.83	12,475,797.85	1,748	25,503,705.53	2,204	36,609,226.93	3,834	1,370,276.45	118	1,665,798.42	167	36,313,704.96	3,785
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	282,827,378.37	57.39	25,427	56.83	7,093,154.50	1,082	275,734,223.87	24,345	278,579,881.81	25,157	4,247,496.56	270	259,756,842.23	22,073	23,070,536.14	3,354
7.01 - 8.00	5,881,591.68	1.19	541	1.21	856,680.99	98	5,024,910.69	443	5,308,456.17	495	573,135.51	46	3,711,872.43	301	2,169,719.25	240
8.01 - 9.00	138,943,104.49	28.19	12,298	27.49	34,983,635.34	4,248	103,959,469.15	8,050	134,761,349.27	12,024	4,181,755.22	274	14,207,472.55	996	124,735,631.94	11,302
9.01 - 10.00	27,130,923.68	5.51	2,522	5.64	6,635,686.36	718	20,495,237.32	1,804	25,327,293.18	2,396	1,803,630.50	126	7,219,768.13	707	19,911,155.55	1,815
> 10.00	38,016,862.51	7.71	3,955	8.84	12,482,353.75	1,749	25,534,508.76	2,206	36,646,586.06	3,837	1,370,276.45	118	1,665,798.42	167	36,351,064.09	3,788
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	10,288,520.25	2.09	981	2.19	1,549,863.23	221	8,738,657.02	760	10,053,673.74	964	234,846.51	17	4,359,191.68	368	5,929,328.57	613
UKC2 - Northumberland and Tyne and Wear	13,644,271.74	2.77	1,353	3.02	2,909,746.60	409	10,734,525.14	944	12,995,246.70	1,310	649,025.04	43	5,157,871.62	434	8,486,400.12	919
UKD1 - Cumbria	4,131,618.93	0.84	380	0.85	768,514.81	102	3,363,104.12	278	3,988,569.45	371	143,049.48	9	2,375,299.14	193	1,756,319.79	187
UKD3 - Greater Manchester	25,040,309.95	5.08	2,352	5.26	3,443,223.30	456	21,597,086.65	1,896	24,510,098.64	2,326	530,211.31	26	12,085,159.69	1,074	12,955,150.26	1,278
UKD4 - Lancashire	13,346,380.90	2.71	1,300	2.91	1,463,012.47	215	11,883,368.43	1,085	13,031,184.96	1,275	315,195.94	25	7,188,038.95	634	6,158,341.95	666
UKD6 - Cheshire	9,535,431.58	1.93	892	1.99	1,020,882.54	154	8,514,549.04	738	9,281,681.67	871	253,749.91	21	5,167,640.36	443	4,367,791.22	449
UKD7 - Merseyside	9,785,837.37	1.99	946	2.11	1,204,803.77	176	8,581,033.60	770	9,593,499.31	934	192,338.06	12	4,742,157.05	402	5,043,680.32	544
UKE1 - East Yorkshire and Northern Lincolnshire	6,345,757.39	1.29	537	1.20	676,967.96	78	5,668,789.43	459	6,099,631.05	522	246,126.34	15	4,062,024.85	320	2,283,732.54	217
UKE2 - North Yorkshire	9,012,053.95	1.83	848	1.90	1,272,534.78	156	7,739,519.17	692	8,804,590.32	833	207,463.63	15	5,626,936.46	493	3,385,117.49	355
UKE3 - South Yorkshire	11,781,010.43	2.39	1,069	2.39	1,541,177.71	202	10,239,832.72	867	11,515,551.32	1,049	265,459.11	20	6,408,077.11	544	5,372,933.32	525
UKE4 - West Yorkshire	15,668,027.05	3.18	1,408	3.15	2,206,939.84	274	13,461,087.21	1,134	15,173,204.37	1,371	494,822.68	37	9,139,488.08	752	6,528,538.97	656
UKF1 - Derbyshire and Nottinghamshire	17,877,872.07	3.63	1,653	3.69	2,480,053.22	296	15,397,818.85	1,357	17,531,825.24	1,622	346,046.83	31	10,289,531.63	905	7,588,340.44	748
UKF2 - Leicestershire, Rutland and Northamptonshire	13,232,479.88	2.69	1,218	2.72	1,408,789.24	184	11,823,690.64	1,034	12,906,503.70	1,197	325,976.18	21	8,288,175.29	727	4,944,304.59	491
UKF3 - Lincolnshire	5,892,838.63	1.20	518	1.16	613,854.27	73	5,278,984.36	445	5,752,382.49	510	140,456.14	8	3,810,509.46	312	2,082,329.17	206
UKG1 - Herefordshire, Worcestershire and Warwickshire	12,655,412.61	2.57	1,203	2.69	1,267,043.25	158	11,388,369.36	1,045	12,347,428.10	1,180	307,984.51	23	8,291,380.10	759	4,364,032.51	444
UKG2 - Shropshire and Staffordshire	13,832,197.22	2.81	1,269	2.84	1,480,565.42	172	12,351,631.80	1,097	13,472,510.24	1,244	359,686.98	25	8,833,511.06	780	4,998,686.16	489
UKG3 - West Midlands	17,379,677.27	3.53	1,677	3.75	2,243,066.68	288	15,136,610.59	1,389	17,124,144.87	1,657	255,532.40	20	9,934,400.33	910	7,445,276.94	767
UKH1 - East Anglia	18,955,193.07	3.85	1,749	3.91	1,853,667.59	233	17,101,525.48	1,516	18,527,125.07	1,727	428,068.00	22	12,194,848.40	1,083	6,760,344.67	666
UKH2 - Bedfordshire and Hertfordshire	19,453,022.47	3.95	1,732	3.87	1,776,080.71	212	17,676,941.76	1,520	18,881,125.08	1,696	571,897.39	36	12,566,666.18	1,075	6,886,356.29	657
UKH3 - Essex	20,108,681.74	4.08	1,973	4.41	2,412,017.57	343	17,696,664.17	1,630	19,629,040.20	1,939	479,641.54	34	11,815,611.73	1,069	8,293,070.01	904
UKI3 - Inner London — West	2,419,053.47	0.49	183	0.41	499,777.05	51	1,919,276.42	132	2,143,243.59	167	275,809.88	16	1,349,695.95	93	1,069,357.52	90
UKI4 - Inner London — East	5,789,076.65	1.17	468	1.05	1,104,782.82	110	4,684,293.83	358	5,493,106.56	449	295,970.09	19	3,046,951.55	224	2,742,125.10	244
UKI5 - Outer London — East and North East	12,608,280.28	2.56	1,054	2.36	1,744,150.35	191	10,864,129.93	863	12,370,787.08	1,035	237,493.20	19	7,703,549.03	586	4,904,731.25	468
UKI6 - Outer London — South	10,286,603.26	2.09	816	1.82	1,069,611.96	129	9,216,991.30	687	10,060,135.21	802	226,468.05	14	6,425,671.98	468	3,860,931.28	348
UKI7 - Outer London — West and North West	13,231,066.05	2.68	1,101	2.46	2,149,140.59	233	11,081,925.46	868	12,835,634.59	1,075	395,431.46	26	7,984,944.60	610	5,246,121.45	491
UKJ1 - Berkshire, Buckinghamshire and Oxfordshire	20,658,147.74	4.19	1,803	4.03	1,938,439.12	249	18,719,708.62	1,554	20,275,341.38	1,782	382,806.36	21	12,822,120.56	1,085	7,836,027.18	718
UKJ2 - Surrey, East and West Sussex	25,462,647.89	5.17	2,258	5.05	2,448,328.86	314	23,014,319.03	1,944	25,014,331.04	2,233	448,316.85	25	16,181,082.71	1,351	9,281,565.18	907
UKJ3 - Hampshire and Isle of Wight	16,682,441.39	3.39	1,484	3.32	1,722,340.92	258	14,960,100.47	1,226	16,548,842.04	1,474	133,599.35	10	9,731,848.78	787	6,950,592.61	697
UKJ4 - Kent	17,800,233.53	3.61	1,593	3.56	1,508,628.63	209	16,291,604.90	1,384	17,446,728.72	1,568	353,504.81	25	10,786,534.34	918	7,013,699.19	675
UKK1 - Gloucestershire, Wiltshire and Bristol/Bath area	18,810,143.77	3.82	1,689	3.77	1,742,357.69	223	17,067,786.08	1,466	18,617,078.06	1,677	193,065.71	12	12,209,279.10	1,029	6,600,864.67	660
UKK2 - Dorset and Somerset	7,110,412.26	1.44	659	1.47	706,156.27	90	6,404,255.99	569	6,965,335.80	651	145,076.46	8	4,287,951.75	401	2,822,460.51	258
UKK3 - Cornwall and Isles of Scilly	2,732,021.36	0.55	282	0.63	171,635.97	38	2,560,385.39	244	2,692,693.38	280	39,327.98	2	1,864,696.84	186	867,324.52	96
UKK4 - Devon	7,463,412.84	1.51	656	1.47	775,993.93	101	6,687,418.91	555	7,283,363.13	644	180,049.71	12	4,510,013.97	366	2,953,398.87	290
UKL1 - West Wales and The Valleys	12,485,816.74	2.53	1,198	2.68	1,566,125.07	213	10,919,691.67	985	12,327,852.07	1,188	157,964.67	10	6,957,335.24	625	5,528,481.50	573
UKL2 - East Wales	8,941,039.06	1.81	857	1.92	1,037,710.49	150	7,903,328.57	707	8,917,509.92	853	23,529.14	4	5,105,395.69	452	3,835,643.37	405
UKM5 - North Eastern Scotland	2,820,924.01	0.57	235	0.53	566,160.87	64	2,254,763.14	171	2,729,243.45	229	91,680.56	6	1,526,388.36	114	1,294,535.65	121
UKM6 - Highlands and Islands	3,920,326.98	0.80	359	0.80	751,185.64	96	3,169,141.34	263	3,660,079.82	340	260,247.16	19	2,507,976.67	202	1,412,350.31	157
UKM7 - Eastern Scotland	17,277,537.89	3.51	1,462	3.27	2,873,133.23	341	14,404,404.66	1,121	16,523,114.13	1,405	754,423.76	57	10,448,023.71	812	6,829,514.18	650
UKM8 - West Central Scotland	10,680,456.82	2.17	867	1.94	2,581,830.85	265	8,098,625.97	602	10,182,386.23	825	498,070.59	42	4,812,899.48	351	5,867,557.34	516
UKM9 - Southern Scotland	7,604,432.33	1.54	656	1.47	1,492,626.43	166	6,111,805.90	490	7,268,551.86	629	335,880.47	27	3,937,666.39	306	3,666,765.94	350
UKN0 - Northern Ireland	23,984.02	0.00	3	0.01	8,589.24	2	15,394.78	1	23,984.02	3	0.00	0	0.00	0	23,984.02	3
UNDEF - Undefined	25,207.89	0.01	2	0.00	0.00	0	25,207.89	2	25,207.89	2	0.00	0	25,207.89	1	0.00	1
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	0.00	0.00	323	0.72	0.00	202	0.00	121	0.00	320	0.00	3	0.00	82	0.00	241
7 - 12	39,297,644.89	7.97	4,052	9.06	20,890,340.17	2,255	18,407,304.72	1,797	37,762,142.13	3,944	1,535,502.76	108	17,364,515.25	1,431	21,933,129.64	2,621
13 - 18	175,589,449.53	35.63	13,075	29.22	23,178,391.64	2,666	152,411,057.89	10,409	170,994,301.69	12,794	4,595,147.84	281	110,494,909.97	7,272	65,094,539.56	5,803
19 - 24	150,521,862.87	30.54	12,775	28.55	14,711,855.91	2,138	135,810,006.96	10,637	146,368,738.17	12,499	4,153,124.70	276	84,031,556.02	6,590	66,490,306.85	6,185
25 - 30	73,485,626.54	14.91	6,654	14.87	1,915,240.21	287	71,570,386.33	6,367	72,368,088.33	6,584	1,117,538.21	70	45,617,748.46	4,158	27,867,878.08	2,496
> 30	53,905,276.90	10.94	7,864	17.58	1,355,683.01	347	52,549,593.89	7,517	53,130,296.17	7,768	774,980.73	96	29,053,024.06	4,711	24,852,252.84	3,153
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	60,586,374.22	12.29	16,306	36.44	2,297,355.73	2,236	58,289,018.49	14,070	59,928,286.51	16,131	658,087.71	175	42,947,864.86	10,168	17,638,509.36	6,138
13 - 24	202,824,027.72	41.16	13,653	30.51	7,943,905.47	1,324	194,880,122.25	12,329	199,302,589.24	13,421	3,521,438.48	232	144,413,326.50	8,776	58,410,701.22	4,877
25 - 36	190,379,147.52	38.63	11,914	26.63	15,593,516.34	1,649	174,785,631.18	10,265	186,493,497.02	11,693	3,885,650.50	221	92,632,979.95	4,950	97,746,167.57	6,964
37 - 48	30,133,392.92	6.11	2,280	5.10	27,346,985.52	2,110	2,786,407.40	170	26,728,306.98	2,109	3,405,085.94	171	4,668,979.00	246	25,464,413.92	2,034
49 - 60	8,876,918.35	1.80	590	1.32	8,869,747.88	576	7,170.47	14	8,170,886.74	555	706,031.61	35	1,898,603.45	104	6,978,314.90	486
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	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	16,155.80	0.00	37	0.08	16,155.80	37	0.00	0	10,512.95	36	5,642.85	1	0.00	0	16,155.80	37
13 - 24	5,336,214.89	1.08	1,453	3.25	2,113,188.33	1,051	3,223,026.56	402	5,189,820.43	1,418	146,394.46	35	2,079,564.12	300	3,256,650.77	1,153
25 - 36	45,419,462.35	9.22	4,955	11.07	7,615,359.53	1,630	37,804,102.82	3,325	43,550,629.26	4,784	1,868,833.09	171	27,109,755.41	2,356	18,309,706.94	2,599
37 - 48	343,779,287.70	69.76	29,962	66.96	15,491,402.38	1,942	328,287,885.32	28,020	338,576,445.54	29,631	5,202,842.16	331	250,209,742.17	21,153	93,569,545.53	8,809
49 - 60	98,248,739.99	19.94	8,336	18.63	36,815,404.90	3,235	61,433,335.09	5,101	93,296,158.31	8,040	4,952,581.68	296	7,162,692.06	435	91,086,047.93	7,901
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

Monthly Reporting Date: 16 October 2025
 Calculation Period: 01 September 2025 - 30 September 2025
 Interest Period: 23 September 2025 - 23 October 2025
 Period No.: 13

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	118,171.75	0.02	3	11.54	118,171.75	0.02	0.00	0.00
2	1004654378	70,854.95	0.01	2	7.69	0.00	0.00	70,854.95	0.01
3	1002607764	68,409.09	0.01	2	7.69	0.00	0.00	68,409.09	0.01
4	1004538964	61,918.22	0.01	1	3.85	0.00	0.00	61,918.22	0.01
5	1003920610	61,068.66	0.01	1	3.85	61,068.66	0.01	0.00	0.00
6	1004508544	59,076.01	0.01	1	3.85	59,076.01	0.01	0.00	0.00
7	1004621231	58,699.00	0.01	1	3.85	58,699.00	0.01	0.00	0.00
8	1004533877	57,619.88	0.01	1	3.85	0.00	0.00	57,619.88	0.01
9	1004732242	57,321.18	0.01	1	3.85	57,321.18	0.01	0.00	0.00
10	1003159367	55,166.78	0.01	2	7.69	0.00	0.00	55,166.78	0.01
11	1004381827	52,550.95	0.01	1	3.85	52,550.95	0.01	0.00	0.00
12	1003142938	52,070.83	0.01	1	3.85	52,070.83	0.01	0.00	0.00
13	1004790147	51,779.45	0.01	1	3.85	51,779.45	0.01	0.00	0.00
14	1004650578	51,253.35	0.01	1	3.85	0.00	0.00	51,253.35	0.01
15	1004794023	50,726.63	0.01	1	3.85	50,726.63	0.01	0.00	0.00
16	1004664179	50,442.94	0.01	1	3.85	50,442.94	0.01	0.00	0.00
17	1004769290	50,181.67	0.01	1	3.85	0.00	0.00	50,181.67	0.01
18	1004700711	50,082.95	0.01	1	3.85	50,082.95	0.01	0.00	0.00
19	1004494298	49,447.86	0.01	2	7.69	0.00	0.00	49,447.86	0.01
20	527026653-0	49,287.72	0.01	1	3.85	0.00	0.00	49,287.72	0.01
Total		1,176,129.87	0.21	26	100.05	661,990.35	0.12	514,139.52	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	364,714.09	0.07	10,892	24.34	1,063.52	1,255	363,650.57	9,637	364,714.09	10,790	0.00	102	262,128.33	7,006	102,585.76	3,886
> 0.00 <= 100.00	1,328,585.62	0.27	216	0.48	169,508.10	84	1,159,077.52	132	1,326,260.26	215	2,325.36	1	698,505.31	61	630,080.31	155
> 100.00 <= 200.00	61,343,431.07	12.45	6,489	14.50	3,836,653.52	965	57,506,777.55	5,524	61,213,774.42	6,470	129,656.65	19	38,420,649.58	3,473	22,922,781.49	3,016
> 200.00 <= 300.00	169,197,420.16	34.33	12,867	28.76	12,313,784.20	1,868	156,883,635.96	10,999	168,558,711.08	12,802	638,709.08	65	99,018,589.19	6,651	70,178,830.97	6,216
> 300.00 <= 400.00	138,464,516.63	28.10	8,299	18.55	15,415,168.17	1,636	123,049,348.46	6,663	136,967,507.41	8,166	1,497,009.22	133	77,293,447.41	4,044	61,171,069.22	4,255
> 400.00 <= 500.00	76,483,593.93	15.52	3,778	8.44	12,314,737.25	992	64,168,856.68	2,786	74,516,096.47	3,639	1,967,497.46	139	46,511,452.82	1,991	29,972,141.11	1,787
> 500.00 <= 600.00	27,269,932.32	5.53	1,232	2.75	7,096,016.33	465	20,173,915.99	767	25,130,892.27	1,115	2,139,040.05	117	15,233,749.39	599	12,036,182.93	633
> 600.00 <= 700.00	8,462,992.76	1.72	414	0.93	4,498,258.10	273	3,964,734.66	141	6,715,553.99	325	1,747,438.77	89	3,660,777.79	148	4,802,214.97	266
> 700.00 <= 800.00	3,572,348.56	0.72	175	0.39	2,777,429.97	151	794,918.59	24	1,967,746.54	102	1,604,602.02	73	1,843,003.07	75	1,729,345.49	100
> 800.00 <= 900.00	1,388,196.09	0.28	77	0.17	1,071,294.09	68	316,902.00	9	619,879.85	44	768,316.24	33	591,742.84	26	796,453.25	51
> 900.00 <= 1,000.00	1,019,526.76	0.21	49	0.11	733,118.97	42	286,407.79	7	401,788.51	24	617,738.25	25	458,896.38	18	560,630.38	31
> 1,000.00	3,904,602.74	0.79	255	0.57	1,824,478.72	96	2,080,124.02	159	2,840,641.60	217	1,063,961.14	38	2,568,811.65	152	1,335,791.09	103
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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 £		% 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 and < 10.00	62,060,466.25	12.59	16,687	37.30	62,051,510.94	7,895	8,955.31	8,792	53,791,312.44	16,028	8,269,153.81	659	9,214,533.86	6,905	52,845,932.39	9,782
>= 10.00 and < 20.00	21,914.87	0.00	4	0.01	0.00	0	21,914.87	4	21,914.87	4	0.00	0	18,173.04	3	3,741.83	1
>= 20.00 and < 30.00	1,622,169.74	0.33	166	0.37	0.00	0	1,622,169.74	166	1,359,648.19	151	262,521.55	15	749,745.17	89	872,424.57	77
>= 30.00 and < 40.00	33,284,679.87	6.75	2,617	5.85	0.00	0	33,284,679.87	2,617	31,804,991.76	2,553	1,479,688.11	64	14,348,801.34	910	18,935,878.53	1,707
>= 40.00 and < 50.00	314,936,620.57	63.91	20,310	45.39	0.00	0	314,936,620.57	20,310	313,192,662.54	20,231	1,743,958.03	79	218,983,623.02	13,720	95,952,997.55	6,590
>= 50.00	80,874,009.43	16.41	4,959	11.08	0.00	0	80,874,009.43	4,959	80,453,036.69	4,942	420,972.74	17	43,246,877.33	2,617	37,627,132.10	2,342
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	531,925.00	0.14	79	0.18	0.00	13	531,925.00	66	531,925.00	78	0.00	1	0.00	0	531,925.00	79
Lexus - ES	4,957,942.00	1.27	400	0.89	0.00	64	4,957,942.00	336	4,921,067.00	397	36,875.00	3	3,586,325.00	238	1,371,617.00	162
Lexus - IS	253,125.00	0.06	33	0.07	0.00	6	253,125.00	27	253,125.00	33	0.00	0	0.00	0	253,125.00	33
Lexus - LBX	4,543,316.00	1.16	325	0.73	0.00	33	4,543,316.00	292	4,543,316.00	324	0.00	1	4,493,200.00	314	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	16,335,372.00	4.18	1,131	2.53	0.00	172	16,335,372.00	959	15,989,710.00	1,111	345,662.00	20	10,721,150.00	571	5,614,222.00	560
Lexus - RC	224,900.00	0.06	24	0.05	0.00	5	224,900.00	19	224,900.00	24	0.00	0	0.00	0	224,900.00	24
Lexus - RX	4,025,584.00	1.03	354	0.79	0.00	135	4,025,584.00	219	3,943,417.00	346	82,167.00	8	736,900.00	35	3,288,684.00	319
Lexus - RZ	535,581.00	0.14	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	15,082,203.00	3.86	1,289	2.88	0.00	202	15,082,203.00	1,087	14,939,303.00	1,278	142,900.00	11	10,173,700.00	695	4,908,503.00	594
Toyota - Auris	161,250.00	0.04	48	0.11	0.00	18	161,250.00	30	161,250.00	48	0.00	0	0.00	0	161,250.00	48
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	40,991,211.00	10.48	7,067	15.79	0.00	742	40,991,211.00	6,325	40,924,861.00	7,046	66,350.00	21	33,790,100.00	4,884	7,201,111.00	2,183
Toyota - Bz4x	4,529,919.00	1.16	299	0.67	0.00	91	4,529,919.00	208	4,385,544.00	293	144,375.00	6	4,272,550.00	266	257,369.00	33
Toyota - Camry	121,197.00	0.03	20	0.04	0.00	8	121,197.00	12	121,197.00	20	0.00	0	0.00	0	121,197.00	20
Toyota - C-HR	67,658,831.00	17.30	6,207	13.87	0.00	801	67,658,831.00	5,406	67,524,781.00	6,188	134,050.00	19	45,657,125.00	3,246	22,001,706.00	2,961
Toyota - Corolla	27,299,451.00	6.98	3,181	7.11	0.00	570	27,299,451.00	2,611	27,186,906.00	3,143	112,545.00	38	17,470,450.00	1,577	9,829,001.00	1,604
Toyota - GR	2,242,164.00	0.57	222	0.50	0.00	39	2,242,164.00	183	2,242,164.00	220	0.00	2	1,015,675.00	91	1,226,489.00	131
Toyota - Gr86	1,493,349.00	0.38	113	0.25	0.00	15	1,493,349.00	98	1,493,349.00	113	0.00	0	1,287,700.00	81	205,649.00	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	967,881.00	0.25	75	0.17	0.00	23	967,881.00	52	967,881.00	74	0.00	1	53,700.00	4	914,181.00	71
Toyota - Hilux	2,498,445.00	0.64	554	1.24	0.00	381	2,498,445.00	173	1,807,774.00	307	690,671.00	247	2,033,900.00	350	464,545.00	204
Toyota - Land	409,761.00	0.10	55	0.12	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	718,750.00	0.18	110	0.25	0.00	48	718,750.00	62	718,750.00	110	0.00	0	79,050.00	10	639,700.00	100
Toyota - Proace	328,643.00	0.08	177	0.40	0.00	139	328,643.00	38	290,267.00	122	38,376.00	55	106,275.00	51	222,368.00	126
Toyota - RAV 4	37,116,579.00	9.49	2,743	6.13	0.00	368	37,116,579.00	2,375	36,825,754.00	2,716	290,825.00	27	22,760,275.00	1,336	14,356,304.00	1,407
Toyota - Yaris	124,596,548.00	31.86	14,329	32.03	0.00	1,608	124,596,548.00	12,721	124,263,758.00	14,288	332,790.00	41	105,206,450.00	10,300	19,390,098.00	4,029
Other - Other	33,344,627.00	8.53	5,864	13.11	0.00	2,365	33,344,627.00	3,499	33,020,552.00	5,556	324,075.00	308	1,018,400.00	148	32,326,227.00	5,716
Total	391,033,654.00	100.00	44,743	100.00	0.00	7,895	391,033,654.00	36,848	387,854,618.00	43,909	3,179,036.00	834	265,145,225.00	24,244	125,888,429.00	20,499

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

Vehicle make and model	2025 Q3
	Sep
Lexus - CT	87.6914
Lexus - ES	86.8465
Lexus - IS	96.2686
Lexus - LC	194.6563
Lexus - NX	85.2537
Lexus - RC	81.1655
Lexus - RX	89.1298
Lexus - RZ	92.1563
Lexus - UX	86.4083
Toyota - Auris	65.2984
Toyota - Avensis	0.0000
Toyota - Aygo	82.5503
Toyota - Bz4x	93.3018
Toyota - Camry	91.7679
Toyota - C-HR	86.8822
Toyota - Corolla	85.6342
Toyota - GR	97.5064
Toyota - Gr86	83.1492
Toyota - GT86	90.0000
Toyota - Highlander	93.5562
Toyota - Hilux	96.3669
Toyota - Land	96.5297
Toyota - Prius	89.9381
Toyota - Proace	94.4788
Toyota - RAV 4	85.5470
Toyota - Yaris	83.2374
Other - Other	88.1565
Lexus - LBX	84.1514
Average	85.2989

ABS - Servicer Report - 21. Loan to Value

Loan to value (%)	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
-	0.00	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	16,382.91	0.00	26	0.06	16,382.91	26	0.00	0	16,382.91	26	0.00	0	2,258.54	4	14,124.37	22
10.01 - 20.00	341,651.46	0.07	230	0.51	341,651.46	230	0.00	0	334,033.65	226	7,617.81	4	48,848.60	27	292,802.86	203
20.01 - 30.00	1,609,246.66	0.33	606	1.35	1,609,246.66	606	0.00	0	1,581,696.15	599	27,550.51	7	220,340.22	48	1,388,906.44	558
30.01 - 40.00	2,990,188.29	0.61	812	1.81	2,990,188.29	812	0.00	0	2,837,042.07	790	153,146.22	22	327,685.14	50	2,662,503.15	762
40.01 - 50.00	5,683,804.94	1.15	1,223	2.73	5,683,804.94	1,223	0.00	0	5,202,658.38	1,161	481,146.56	62	657,342.33	75	5,026,462.61	1,148
50.01 - 60.00	7,262,335.56	1.47	1,001	2.24	7,262,335.56	1,001	0.00	0	6,311,469.65	913	950,865.91	88	1,110,867.42	89	6,151,468.14	912
60.01 - 70.00	81,502,361.92	16.54	7,186	16.06	8,836,497.93	1,026	72,665,863.99	6,160	79,773,342.52	7,068	1,729,019.40	118	54,953,985.01	4,513	26,548,376.91	2,673
70.01 - 80.00	128,784,803.32	26.13	11,319	25.30	10,890,264.29	1,037	117,894,539.03	10,282	126,032,129.88	11,139	2,752,673.44	180	87,488,894.46	7,544	41,295,908.86	3,775
80.01 - 90.00	163,797,717.88	33.24	13,965	31.21	15,134,376.18	1,197	148,663,341.70	12,768	159,263,572.64	13,707	4,534,145.24	258	97,343,331.49	8,246	66,454,386.39	5,719
90.01 - 100.00	100,811,367.79	20.46	8,375	18.72	9,286,762.72	737	91,524,605.07	7,638	99,271,238.64	8,280	1,540,129.15	95	44,408,200.55	3,648	56,403,167.24	4,727
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

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	1,506,789.93	0.31	1,251	2.80	132,986.69	87	1,373,803.24	1,164	1,435,850.06	1,227	70,939.87	24	518,441.82	719	988,348.11	532
2022	38,310,247.31	7.77	6,399	14.30	894,294.97	240	37,415,952.34	6,159	37,843,823.56	6,335	466,423.75	64	21,656,630.92	4,114	16,653,616.39	2,285
2023	196,576,098.71	39.89	17,923	40.06	11,086,444.95	1,910	185,489,653.76	16,013	192,543,009.51	17,644	4,033,089.20	279	119,022,433.58	10,396	77,553,665.13	7,527
2024	255,351,273.59	51.82	19,090	42.67	49,352,170.71	5,603	205,999,102.88	13,487	247,850,172.29	18,631	7,501,101.30	459	145,032,290.37	8,999	110,318,983.22	10,091
2025	1,055,451.19	0.21	80	0.18	585,613.62	55	469,837.57	25	950,711.07	72	104,740.12	8	331,957.07	16	723,494.12	64
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499

Monthly Reporting Date: 16 October 2025
 Calculation Period: 01 September 2025 - 30 September 2025
 Interest Period: 23 September 2025 - 23 October 2025
 Period No.: 13



ABS - Servicer Report - 23. Payment Type

Payment 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
Direct Debit	492,665,009.25	99.97	44,729	99.97	62,031,721.92	7,892	430,633,287.33	36,837	480,488,715.01	43,895	12,176,294.24	834	286,504,754.43	24,240	206,160,254.82	20,489
Standing Order	121,812.42	0.02	12	0.03	19,789.02	2	102,023.40	10	121,812.42	12	0.00	0	56,999.33	4	64,813.09	8
Other	13,039.06	0.00	2	0.00	0.00	1	13,039.06	1	13,039.06	2	0.00	0	0.00	0	13,039.06	2
Total	492,799,860.73	100.00	44,743	100.00	62,051,510.94	7,895	430,748,349.79	36,848	480,623,566.49	43,909	12,176,294.24	834	286,561,753.76	24,244	206,238,106.97	20,499