

**Snowdonia Securities 2006-1 PLC
Servicer Report**

Date Reported	21-Nov-06	
Collection Period	1-Oct-06	to
Interest Period	23-Oct-06	to
Interest Payment Date	21-Nov-06	

Originators

Name	The Funding Corporation (1) Limited
Name	Benton Finance Limited
Name	County Leasing and Finance Limited
Address for all Originators	International House Kingsfield Court Chester Business Park Chester CH4 9RF 01244 200 566 0845 271 7809
Phone	
Fax	
Responsible officer(s)	Neil Ogden

Servicer

Name	The Funding Corporation Limited
Address	International House Kingsfield Court Chester Business Park Chester CH4 9RF 01244 625 600 0845 271 7809
Phone	
Fax	
Responsible officer(s)	Stephen Buckley

Stand By Servicer

Name	The Nostrum Group Limited
Address	3rd Floor 20 St James's Street London SW1A 1ES
Phone	
Fax	
Responsible officer(s)	Richard Carter

Trustee

Name	The Bank of New York
Address	1 Canada Square London E14 5AL 0207 964 4464 0207 964 6061
Phone	
Fax	
Responsible officer(s)	Ijeoma Achara

Receivables Trustee

Name	Snowdonia Trustee 2006-1 Limited
Address	c/o Wilmington Trust SP Services (London) Limited Tower 42 (Level 11) 25 Old Broad Street London EC2N 1HQ 0207 614 1111 0207 614 1122
Phone	
Fax	
Responsible officer(s)	Robin Baker

Swap Counterparty Details

Name	Barclays Bank Plc
Address	5 The North Colonnade Canary Wharf London E14 4BB 0207 773 2224 0207 7773 4932 bgsoperations@barcap.com 1091171B Jake Scrivens
Phone	
Fax	
email	
Deal reference	
Responsible officer(s)	

Principal Paying Agent and Calculation Agent

Name	The Bank of New York
Address	1 Canada Square London E14 5AL 0207 964 4464 0207 964 6061
Phone	
Fax	
Responsible officer(s)	Ijeoma Achara

Portfolio summary by company

Date reported	21-Nov-06		
Collection period	1-Oct-06	to	31-Oct-06
Interest period	23-Oct-06	to	21-Nov-06
Interest payment date	21-Nov-06		

Portfolio composition

Company	Opening principal balance	Repurchase of ineligible agreements	Total principal payments	Total credit warranty payments	Closing principal balance
TFC1	125,654,846.18	0.00	(6,289,263.34)	(929,004.84)	118,436,578.00
Benton	10,688,738.82	0.00	(580,886.73)	(40,070.06)	10,067,782.03
County	3,372,978.69	0.00	(179,713.62)	(1,025.50)	3,192,239.57

Income pay aheads

Company	Opening income pay aheads		Income pay aheads received	Income pay aheads due in collection period	Closing income pay aheads
TFC1	158,132.68		93,733.35	(72,169.13)	179,696.90
Benton	5,068.75		11,059.64	(72,169.13)	(56,040.74)
County	1,677.69		4,514.63	(5,691.92)	500.40

Total product portfolio

Date Reported

Collection Period

Interest Period

Interest Payment Date

21-Nov-06		
1-Oct-06	To	31-Oct-06
23-Oct-06	To	21-Nov-06
21-Nov-06		

Total

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
June 30, 2006	172,308,509.54	0.00	0.00	172,308,509.54	(4,062,081.40)	(4,057,571.46)	(8,119,652.86)	(261,082.21)	(378,898.08)	(35,471.00)	(8,365.37)	0.00	(683,816.66)	163,505,040.02	2.70%	28.29%
July 31, 2006	163,505,040.02	0.00	0.00	163,505,040.02	(3,272,624.83)	(3,744,582.64)	(7,017,207.47)	(161,806.19)	(451,694.84)	(15,605.10)	(12,649.01)	0.00	(641,755.14)	155,846,077.41	3.41%	24.02%
August 31, 2006	155,846,077.41	0.00	0.00	155,846,077.41	(3,751,977.79)	(3,780,667.16)	(7,532,644.95)	(192,321.28)	(445,850.91)	(19,978.65)	(11,045.06)	0.00	(669,195.90)	147,644,236.56	3.52%	28.89%
September 30, 2006	147,644,236.56	0.00	0.00	147,644,236.56	(3,650,764.31)	(3,472,014.03)	(7,122,778.34)	(183,195.67)	(615,458.25)	(2,777.48)	(3,463.13)	0.00	(804,894.53)	139,716,563.69	5.03%	29.67%
October 31, 2006	139,716,563.69	0.00	0.00	139,716,563.69	(3,610,988.11)	(3,438,875.58)	(7,049,863.69)	(204,042.20)	(721,594.39)	(26,941.80)	(17,522.01)	0.00	(970,100.40)	131,696,599.60	6.35%	31.01%

Hire Purchase

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
June 30, 2006	48,581,120.15	0.00	0.00	48,581,120.15	(1,103,603.32)	(1,249,489.59)	(2,353,092.91)	(166,238.05)	(71,848.29)	(35,471.00)	(8,365.37)	0.00	(281,922.71)	45,946,104.53	1.98%	27.26%
July 31, 2006	45,946,104.53	0.00	0.00	45,946,104.53	(991,387.83)	(1,129,525.39)	(2,120,913.22)	(54,263.08)	(83,022.27)	(15,605.10)	(12,649.01)	0.00	(165,539.46)	43,659,651.85	2.50%	25.89%
August 31, 2006	43,659,651.85	0.00	0.00	43,659,651.85	(1,006,852.99)	(1,127,174.10)	(2,134,027.09)	(115,858.27)	(71,152.94)	(19,978.65)	(11,045.06)	0.00	(218,034.92)	41,307,589.84	2.26%	27.67%
September 30, 2006	41,307,589.84	0.00	0.00	41,307,589.84	(1,101,768.84)	(1,051,047.41)	(2,152,816.25)	(121,829.47)	(119,489.89)	(2,777.48)	(3,463.13)	0.00	(247,559.97)	38,907,213.62	3.57%	32.01%
October 31, 2006	38,907,213.62	0.00	0.00	38,907,213.62	(1,346,639.22)	(1,023,518.09)	(2,370,157.31)	(82,153.46)	(65,636.16)	(26,941.80)	(17,522.01)	0.00	(192,253.43)	36,344,802.88	2.56%	41.53%

Motorloans

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
June 30, 2006	83,353,218.64	0.00	0.00	83,353,218.64	(2,270,793.68)	(1,802,653.78)	(4,073,447.46)	(95,541.39)	(213,817.67)	0.00	0.00	0.00	(309,359.06)	78,970,412.12	3.08%	32.69%
July 31, 2006	78,970,412.12	0.00	0.00	78,970,412.12	(1,767,771.66)	(1,660,584.29)	(3,428,355.95)	(103,790.43)	(283,908.52)	0.00	0.00	0.00	(387,698.95)	75,154,357.22	4.31%	26.86%
August 31, 2006	75,154,357.22	0.00	0.00	75,154,357.22	(1,985,642.20)	(1,673,086.76)	(3,658,728.96)	(76,415.94)	(220,344.18)	0.00	0.00	0.00	(296,760.12)	71,198,868.14	3.52%	31.71%
September 30, 2006	71,198,868.14	0.00	0.00	71,198,868.14	(1,894,321.36)	(1,518,416.71)	(3,412,738.07)	(61,122.34)	(216,852.14)	0.00	0.00	0.00	(277,974.48)	67,508,155.59	3.65%	31.93%
October 31, 2006	67,508,155.59	0.00	0.00	67,508,155.59	(1,638,548.84)	(1,528,573.75)	(3,167,122.59)	(121,679.44)	(295,423.83)	0.00	0.00	0.00	(417,103.27)	63,923,929.73	5.25%	29.13%

Personal Loans

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
March 31, 2006	44,354,562.62	(35,575.18)	0.00	44,318,987.45	(929,687.81)	(1,251,469.24)	(2,181,157.05)	395.69	(70,076.93)	0.00	0.00	0.00	(69,681.24)	42,068,149.16	1.60%	21.25%
April 30, 2006	42,068,149.16	(5,142.31)	1,692,990.86	43,755,997.71	(645,907.00)	(869,275.30)	(1,515,182.30)	0.00	(29,653.86)	0.00	0.00	0.00	(29,653.86)	42,211,161.55	0.81%	18.42%
May 31, 2006	42,211,161.55	0.00	0.00	42,211,161.55	(602,597.01)	(1,145,128.86)	(1,747,725.87)	382.95	(89,647.88)	0.00	0.00	0.00	(89,264.93)	40,374,170.75	2.55%	17.13%
June 30, 2006	40,374,170.75	0.00	0.00	40,374,170.75	(687,684.40)	(1,005,428.09)	(1,693,112.49)	697.23	(93,232.12)	0.00	0.00	0.00	(92,534.89)	38,588,523.37	2.77%	20.44%
July 31, 2006	38,588,523.37	0.00	0.00	38,588,523.37	(513,465.34)	(954,472.96)	(1,467,938.30)	(3,752.68)	(84,764.05)	0.00	0.00	0.00	(88,516.73)	37,032,068.34	2.64%	15.97%
August 31, 2006	37,032,068.34	0.00	0.00	37,032,068.34	(759,482.60)	(980,406.30)	(1,739,888.90)	(47.07)	(154,353.79)	0.00	0.00	0.00	(154,400.86)	35,137,778.58	5.00%	24.61%
September 30, 2006	35,137,778.58	0.00	0.00	35,137,778.58	(654,674.11)	(902,549.91)	(1,557,224.02)	(243.86)	(279,116.22)	0.00	0.00	0.00	(279,360.08)	33,301,194.48	9.53%	22.36%
October 31, 2006	33,301,194.48	0.00	0.00	33,301,194.48	(625,800.05)	(886,783.74)	(1,512,583.79)	(209.30)	(360,534.40)	0.00	0.00	0.00	(360,743.70)	31,427,866.99	12.99%	22.55%

Total product portfolio

Date Reported

Collection Period

Interest Period

Interest Payment Date

21-Nov-06		
1-Oct-06	To	31-Oct-06
23-Oct-06	To	21-Nov-06
21-Nov-06		

Total

Month
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Pay aheads		
Opening Credit Arrears	Movement In Credit Arrears	Closing Credit Arrears
178,492.36	42,167.77	220,660.13
220,660.13	(35,363.20)	185,296.93
185,296.93	36,395.34	221,692.27
221,692.27	(56,813.15)	164,879.12
164,879.12	19,841.69	184,720.81

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
157,803,877.05	1,524,912.46	1,278,308.37	2,897,942.14	2.55%
149,289,124.06	1,971,975.96	1,209,490.78	3,375,486.61	2.94%
140,540,343.29	2,017,584.76	1,281,161.24	3,805,147.32	3.44%
132,181,614.46	1,924,321.26	1,439,094.47	4,171,533.50	4.02%
123,401,613.68	2,344,791.67	1,522,855.22	4,427,339.03	4.52%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
1,047,610.10	(41,857.96)	1,005,752.14	378,898.08	1,384,650.22	0.03
1,384,650.22	(42,247.20)	1,342,403.02	451,694.84	1,794,097.86	0.03
1,794,097.86	(37,974.90)	1,756,122.96	445,850.91	2,201,973.87	0.03
2,201,973.87	(58,621.72)	2,143,352.15	615,458.25	2,758,810.40	0.05
2,758,810.40	(60,269.46)	2,698,540.94	721,594.39	3,420,135.33	0.06

Hire Purchase

Month
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Pay aheads		
Opening Credit Arrears	Movement In Credit Arrears	Closing Credit Arrears
47,889.55	5,398.21	53,287.76
53,287.76	(21,182.07)	32,105.69
32,105.69	9,823.46	41,929.15
41,929.15	(15,340.55)	26,588.60
26,588.60	3,401.37	29,989.97

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
45,299,661.34	230,118.01	157,216.18	259,109.00	0.91%
42,721,635.19	510,903.16	153,076.70	274,036.80	0.98%
40,239,934.79	465,259.43	243,487.52	358,908.15	1.46%
37,841,253.34	349,649.34	304,764.43	411,546.51	1.84%
34,972,112.76	589,800.40	350,993.39	431,896.33	2.15%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
232,182.73	(18,693.67)	213,489.06	71,848.29	285,337.35	0.02
285,337.35	(18,895.30)	266,442.05	83,022.27	349,464.32	0.02
349,464.32	(6,299.48)	343,164.84	71,152.94	414,317.78	0.02
414,317.78	(19,074.31)	395,243.47	119,489.89	514,733.36	0.03
514,733.36	(18,830.45)	495,902.91	65,636.16	561,539.07	0.02

Motorloans

Month
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Pay aheads		
Opening Credit Arrears	Movement In Credit Arrears	Closing Credit Arrears
116,463.47	30,015.46	146,478.93
146,478.93	(11,269.82)	135,209.11
135,209.11	15,019.46	150,228.57
150,228.57	(33,899.75)	116,328.82
116,328.82	12,201.19	128,530.01

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
76,192,923.65	868,809.99	633,404.25	1,275,274.23	2.42%
72,076,298.05	966,584.47	598,098.48	1,513,376.18	2.81%
67,774,382.03	1,108,014.10	599,907.98	1,716,564.03	3.25%
63,824,777.83	987,154.85	785,497.59	1,910,725.32	3.99%
59,774,922.52	1,214,657.95	744,344.88	2,190,004.38	4.59%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
626,055.93	(17,703.17)	608,352.76	213,817.67	822,170.43	0.03
822,170.43	(17,883.55)	804,286.88	283,908.52	1,088,195.40	0.04
1,088,195.40	(25,100.12)	1,063,095.28	220,344.18	1,283,439.46	0.04
1,283,439.46	(33,914.79)	1,249,524.67	216,852.14	1,466,376.81	0.04
1,466,376.81	(35,278.43)	1,431,098.38	295,423.83	1,726,522.21	0.05

Personal Loans

Month
March 31, 2006
April 30, 2006
May 31, 2006
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Pay aheads		
Opening Credit Arrears	Movement In Credit Arrears	Closing Credit Arrears
0.00	12,547.91	12,547.91
12,547.91	2,494.45	15,042.36
15,042.36	(903.02)	14,139.34
14,139.34	6,754.10	20,893.44
20,893.44	(2,911.31)	17,982.13
17,982.13	11,552.42	29,534.55
29,534.55	(7,572.86)	21,961.69
21,961.69	4,239.13	26,200.82

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
40,666,155.04	647,364.23	395,078.32	359,551.56	1.79%
40,264,846.54	692,554.34	561,117.46	692,643.21	2.97%
38,221,598.73	561,285.78	506,956.95	1,084,329.29	3.94%
36,311,292.06	425,984.46	487,687.94	1,363,558.91	4.80%
34,491,190.78	494,488.33	458,315.60	1,588,073.63	5.53%
32,526,026.47	444,311.23	437,765.74	1,729,675.14	6.17%
30,515,583.29	587,517.07	348,832.45	1,849,261.67	6.60%
28,654,878.40	540,333.32	427,516.95	1,805,438.32	7.11%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
0.00	0.00	0.00	70,076.93	70,076.93	0.02
70,076.93	7.22	70,084.15	29,653.86	99,738.01	0.01
99,738.01	(14.45)	99,723.56	89,647.88	189,371.44	0.03
189,371.44	(5,461.12)	183,910.32	93,232.12	277,142.44	0.03
277,142.44	(5,468.35)	271,674.09	84,764.05	356,438.14	0.03
356,438.14	(6,575.30)	349,862.84	154,353.79	504,216.63	0.05
504,216.63	(5,632.62)	498,584.01	279,116.22	777,700.23	0.10
777,700.23	(6,160.58)	771,539.65	360,534.40	1,132,074.05	0.13

Total product portfolio

Date Reported **21-Nov-06**
 Collection Period **1-Oct-06** To **31-Oct-06**
 Interest Period **23-Oct-06** To **21-Nov-06**
 Interest Payment Date **21-Nov-06**

Total

Month
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Recoveries on Historic Voluntary Termination				
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance
11,911.51	(30.00)	11,881.51	8,365.37	20,246.88
20,246.88	(236.58)	20,010.30	12,649.01	32,659.31
32,659.31	(236.58)	32,422.73	11,045.06	43,467.79
43,467.79	(296.58)	43,171.21	3,463.13	46,634.34
46,634.34	(326.58)	46,307.76	17,522.01	63,829.77

Movement on Historic Early Settlements				
Opening ES Balance	Movement In ES Balances	Closing ES Balance	New ES Balances	New Closing ES Balance
(15,405.34)	(58,374.32)	(73,779.66)	0.00	(73,779.66)
(73,779.66)	(32,104.98)	(105,884.64)	0.00	(105,884.64)
(105,884.64)	209,407.77	103,523.13	0.00	103,523.13
103,523.13	6,173.19	109,696.32	0.00	109,696.32
109,696.32	4,165.42	113,861.74	0.00	113,861.74

Hire Purchase

Month
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Recoveries on Historic Voluntary Termination				
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance
11,911.51	(30.00)	11,881.51	8,365.37	20,246.88
20,246.88	(236.58)	20,010.30	12,649.01	32,659.31
32,659.31	(236.58)	32,422.73	11,045.06	43,467.79
43,467.79	(296.58)	43,171.21	3,463.13	46,634.34
46,634.34	(326.58)	46,307.76	17,522.01	63,829.77

Movement on Historic Early Settlements				
Opening ES Balance	Movement In ES Balances	Closing ES Balance	New ES Balances	New Closing ES Balance
(8,324.63)	(13,301.74)	(21,626.37)	0.00	(21,626.37)
(21,626.37)	(12,477.99)	(34,104.36)	0.00	(34,104.36)
(34,104.36)	68,266.47	34,162.11	0.00	34,162.11
34,162.11	6,091.53	40,253.64	0.00	40,253.64
40,253.64	(2,776.59)	37,477.05	0.00	37,477.05

Motorloans

Month
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Recoveries on Historic Voluntary Termination				
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00

Movement on Historic Early Settlements				
Opening ES Balance	Movement In ES Balances	Closing ES Balance	New ES Balances	New Closing ES Balance
(5,980.31)	(43,951.19)	(49,931.50)	0.00	(49,931.50)
(49,931.50)	(12,864.17)	(62,795.67)	0.00	(62,795.67)
(62,795.67)	121,949.07	59,153.40	0.00	59,153.40
59,153.40	(6,930.54)	52,222.86	0.00	52,222.86
52,222.86	6,297.47	58,520.33	0.00	58,520.33

Personal Loans

Month
March 31, 2006
April 30, 2006
May 31, 2006
June 30, 2006
July 31, 2006
August 31, 2006
September 30, 2006
October 31, 2006

Recoveries on Historic Voluntary Termination				
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00

Movement on Historic Early Settlements				
Opening ES Balance	Movement In ES Balances	Closing ES Balance	New ES Balances	New Closing ES Balance
0.00	0.00	0.00	0.00	0.00
0.00	(1,321.50)	(1,321.50)	0.00	(1,321.50)
(1,321.50)	221.10	(1,100.40)	0.00	(1,100.40)
(1,100.40)	(1,121.39)	(2,221.79)	0.00	(2,221.79)
(2,221.79)	(6,762.82)	(8,984.61)	0.00	(8,984.61)
(8,984.61)	19,192.23	10,207.62	0.00	10,207.62
10,207.62	7,012.20	17,219.82	0.00	17,219.82
17,219.82	644.54	17,864.36	0.00	17,864.36

Supplementary information

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Number of agreements in portfolio	2,172	22,506	499	25,177
Average IRR	10.04%	12.76%	9.53%	12.46%
Weighted average IRR	9.70%	12.33%	9.25%	12.03%
Average Amount Borrowed	6,597.58	7,840.60	8,298.92	7,742.44
Highest Amount Borrowed	46,040.00	50,469.82	60,000.00	60,000.00
Lowest Amount Borrowed	1,000.00	614.00	2,000.00	614.00
Average Remaining Term (months)	31.26	31.50	35.58	31.56
Longest Remaining Term (months)	64.00	87.00	55.00	87.00
Shortest Remaining Term (months)	0.00	0.00	1.00	0.00
Weighted Average Remaining Term (months)	36.40	40.68	38.91	40.27
Average Original Term (months)	47.18	54.71	48.04	53.93
Weighted Average Original Term (months)	52.02	60.45	51.12	59.52
Average Vehicle Age at Origination (years)	3.00	2.80	1.55	2.79
Weighted Average Age at Origination (years)	2.53	2.43	1.30	2.40

Bank movements

Date Reported	21-Nov-06		
Collection Period	1-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton £	TFC1 £	County £	Total £
Receivables Trustee GIC Account				
Balance b/f	648,463.60	7,897,178.69	238,057.76	8,783,700.05
Cashflows from previous month's Servicer Report	(648,463.60)	(7,897,178.69)	(238,057.76)	(8,783,700.05)
Transfer from Issuer GIC account	0.00			0.00
Purchase of agreements from originators	0.00	0.00	0.00	0.00
Collections from Assigned Receivables	698,549.23	7,873,368.14	207,755.55	8,779,672.92
Bank charges	0.00	0.00	0.00	0.00
Bank interest received	3,253.28	38,271.35	1,031.53	42,556.17
Balance c/f	701,802.51	7,911,639.49	208,787.08	8,822,229.09

Total Interest Collections	86,990.66	1,223,034.56	23,061.77	1,333,086.99
Recoveries - current defaults & VTs	12,806.86	218,177.14	0.00	230,984.00
Recoveries - previous defaults & VTs	5,514.24	55,081.80	0.00	60,596.04
Receipts from repurchase of Receivables	0.00	0.00	0.00	0.00
Total Principal Collections	580,886.73	6,289,263.34	179,713.62	7,049,863.69
Early Settlement Movement	1,291.10	(5,922.05)	465.53	(4,165.42)
Class A Principal Deficiency	0.00	0.00	0.00	0.00
Class B Principal Deficiency	0.00	0.00	0.00	0.00
Class C Principal Deficiency	0.00	0.00	0.00	0.00
Class D Principal Deficiency	0.00	0.00	0.00	0.00
Income Pay Aheads received	11,059.64	93,733.35	4,514.63	109,307.62
Bank charges	0.00	0.00	0.00	0.00
Bank interest received	3,253.28	38,271.35	1,031.53	42,556.17
Total Cash Available:	701,802.51	7,911,639.49	208,787.08	8,822,229.09

	Benton £	TFC1 £	County £	Total £	Ledger
Issuer GIC Account					
Balance b/f	399,207.71	5,516,100.83	107,252.49	6,022,561.03	
Cashflows from previous month's Servicer Report	(1,495.46)	(20,663.79)	(401.78)	(22,561.03)	
Proceeds of note issue	0.00	0.00	0.00	0.00	
Transfer to trustee GIC account	0.00	0.00	0.00	0.00	
Transfer to issuer transaction account	0.00	0.00	0.00	0.00	
Subordinated loan - tranche A	0.00	0.00	0.00	0.00	
Anticipated Interest Shortfall Amount	0.00	0.00	0.00	0.00	Reserve Fund
Actual Interest Shortfall Amount transfer to Issuer	0.00	0.00	0.00	0.00	Prefunding Interest Shortfall
Interest Received from Issuer GIC	1,663.72	22,988.66	446.98	25,099.36	Prefunding Interest Shortfall
Bank charges	0.00	0.00	0.00	0.00	
Balance c/f	399,375.97	5,518,425.70	107,297.69	6,025,099.36	

	Benton £	TFC1 £	County £	Total £
Issuer Income Pay Aheads Account				
Balance b/f	7,097.19	209,196.77	6,124.36	222,418.32
Cashflows from previous month's Servicer Report	(2,028.43)	(51,064.10)	(4,446.67)	(57,539.20)
Bank charges	0.00	0.00	0.00	0.00
Bank interest received	27.69	816.10	23.89	867.68
Balance c/f	5,096.45	158,948.78	1,701.58	165,746.80

	Benton £	TFC1 £	County £	Total £	Ledger
Issuer Transaction Account					
Balance b/f	0.00	7,541.36	0.00	7,541.36	
Cashflows from previous month's Servicer Report	0.00	27,896.07		27,896.07	
Transfer from issuer GIC account - pre-funding ledger	0.00	0.00	0.00	0.00	Prefunding
Transfer between Originators	0.00	0.00	0.00	0.00	Prefunding
Purchase of Prefunded Receivables	0.00	0.00	0.00	0.00	Prefunding
Actual Interest Shortfall Amount	0.00	0.00	0.00	0.00	
Bank interest received	0.00	60.56		60.56	
Bank charges	0.00	0.00		0.00	
Balance c/f	0.00	35,497.99	0.00	35,497.99	

Waterfall

Date Reported	21-Nov-06		
Collection Period	1-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total	Ledger
	£	£	£	£	
Interest received on Assigned Receivables	86,990.66	1,223,034.56	23,061.77	1,333,086.99	
Early settlement movement	1,291.10	(5,922.05)	465.53	(4,165.42)	
Recoveries - current month defaults & VTs	12,806.86	218,177.14	0.00	230,984.00	
Recoveries - previous months defaults & VTs	5,514.24	55,081.80	0.00	60,596.04	
Issuer GIC account – bank interest	1,663.72	22,988.66	446.98	25,099.36	
Receivables Trustee GIC account – bank interest	3,253.28	38,271.35	1,031.53	42,556.17	
Issuer Pay Aheads Account – bank interest	27.69	816.10	23.89	867.68	
Issuer transaction account – bank interest	0.00	60.56	0.00	60.56	
Swap receipts	40,999.10	482,310.12	12,999.78	536,309.00	
Income Pay Aheads due in Collection Period	72,169.13	72,169.13	5,691.92	150,030.18	
Actual Prefunding Interest Shortfall Amount	0.00	0.00	0.00	0.00	Prefunding Interest Shortfall
Available funds before Reallocated Principal	224,715.78	2,106,987.37	43,721.41	2,375,424.56	
Reallocated Class A Principal	0.00	0.00	0.00	0.00	Income Deficiency
Reallocated Class B Principal	0.00	0.00	0.00	0.00	Income Deficiency
Reallocated Class C Principal	0.00	0.00	0.00	0.00	Income Deficiency
Reallocated Class D Principal	0.00	0.00	0.00	0.00	Income Deficiency
Available funds after Reallocated Principal	224,715.78	2,106,987.37	43,721.41	2,375,424.56	
Retained Amount (0.01% of issuer income receipts)	22.47	210.70	4.37	237.54	Profit
Trustee fees	0.00	0.00	0.00	0.00	
Principal Paying Agent fees	0.00	0.00	0.00	0.00	
Servicer fee	330.99	3,893.81	104.95	4,329.75	
Standby Servicer fee	0.00	0.00	0.00	0.00	
Interest on notes - Class A	25,917.52	304,891.57	8,217.79	339,026.88	
Swap payments	40,381.02	475,039.11	12,803.80	528,223.94	
Interest on notes - Class B	8,425.04	99,111.54	2,671.37	110,207.95	
Class A Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class A Income	0.00	0.00	0.00	0.00	Income Deficiency
Class B Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class B Income	0.00	0.00	0.00	0.00	Income Deficiency
Interest on notes - Class C	8,053.93	94,745.79	2,553.70	105,353.42	
Class C Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class C Income	0.00	0.00	0.00	0.00	Income Deficiency
Interest on notes - Class D	2,633.02	30,974.59	834.86	34,442.47	
Class D Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class D Income	0.00	0.00	0.00	0.00	Income Deficiency
<i>Third Party fees:</i>					
Audit fees	0.00			0.00	
Tax fees	0.00			0.00	
Bank charges	0.00	0.00	0.00	0.00	
London Stock Exchange fees	0.00	0.00	0.00	0.00	
Other fees	0.00	0.00	0.00	0.00	
Other fees 2	0.00			0.00	
Other fees 3	0.00			0.00	
Administration Reallocated Income	0.00			0.00	
Swap Counterparty termination	0.00			0.00	
Other servicer charges	0.00			0.00	
Total	85,763.99	1,008,867.12	27,190.84	1,121,821.95	
Cash for Spread Accounts payment	138,951.79	1,098,120.26	16,530.56	1,253,602.61	
Expenses					
Originators Prior Entitlement	5,000.00	5,000.00	5,000.00	15,000.00	
Credit Enhancement Warranty	40,070.06	929,004.84	1,025.50	970,100.40	Credit Enhancement Warranty
Spread Reserve Fund Loan Advance Obligation	0.00			0.00	Reserve Fund
Additional Reserve Fund Loan Advance Obligation	0.00			0.00	Reserve Fund
Quarterly Spread Trigger Amount	0.00			0.00	Reserve Fund
Cross-Collateralisation Repayment	0.00			0.00	Cross-Collateralisation
Total expenses	45,070.06	934,004.84	6,025.50	985,100.40	
Surplus spread account after expenses	93,881.73	164,115.42	10,505.06	268,502.21	

Monthly Spread Trigger Percentage	
Current month	2.29%
Previous month	2.21%
Month before previous month	4.05%

Quarterly Spread Trigger Event test	
Quarterly Spread Trigger Percentage	2.85%
Quarterly Spread Trigger Amount	1.50%
Quarterly Spread Trigger Event	No

Notes

Date Reported	21-Nov-06
Collection Period	01-Oct-06
Interest Period	23-Oct-06
Interest Payment Date	21-Nov-06

To	31-Oct-06
To	21-Nov-06

	Total £
Opening	
Value of Notes - Class A	83,750,000.00
Value of Notes - Class B	26,000,000.00
Value of Notes - Class C	24,000,000.00
Value of Notes - Class D	6,000,000.00
Total	139,750,000.00

	Total £
Movement	
Value of Notes - Class A	(8,050,000.00)
Value of Notes - Class B	0.00
Value of Notes - Class C	0.00
Value of Notes - Class D	0.00
Total	(8,050,000.00)

	Total £
Closing	
Value of Notes - Class A	75,700,000.00
Value of Notes - Class B	26,000,000.00
Value of Notes - Class C	24,000,000.00
Value of Notes - Class D	6,000,000.00
Total	131,700,000.00

Pool factor
0.525694
1.000000
1.000000
1.000000

	Total £
Closing notes apportioned to originator for Spread Trigger calculations	
Benton	10,068,041.98
TFC1	118,439,636.03
County	3,192,321.99
Total	131,700,000.00

	Total £
Interest payable	
Value of Notes - Class A	339,026.88
Value of Notes - Class B	110,207.95
Value of Notes - Class C	105,353.42
Value of Notes - Class D	34,442.47
Total	589,030.72

Trigger ratio met	No
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Swaps calculation

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

Principal on opening interest date	135,680,323.00
Number of interest days	29

	1 month LIBOR	Fixed rate
Rate	4.97500%	4.90000%
Day Count Fraction	0.079452	0.079452
Receive/Pay (£)	536,309.00	528,223.94

Net receipt/(payment) (£)	8,085.06
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Reserve Fund Ledger (Issuer Account - GIC)

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	482,904.13	5,387,357.27	129,738.60	6,000,000.00
Subordinated Loan - tranche A adjusted drawdown	0.00			0.00
Spread Reserve Fund Loan Advance Obligation	0.00			0.00
Additional Reserve Fund Loan Advance Obligation	0.00	0.00	0.00	0.00
Quarterly Spread Trigger Amount	0.00			0.00
Reserve Fund Warranty Amount	0.00	0.00	0.00	0.00
Repayment of Subordinated Loan - tranche A	0.00			0.00
Balance c/f	482,904.13	5,387,357.27	129,738.60	6,000,000.00

Cashflow period

Current
Next
Next
Next
Next

Prefunding Ledger (Issuer Transaction Account)

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	0.00	0.00	0.00	0.00
Initial Prefunded Amount	0.00	0.00		0.00
Transfer between Originators	0.00	0.00	0.00	0.00
Purchase of Prefunded Receivables in period	0.00	0.00	0.00	0.00
Balance c/f	0.00	0.00	0.00	0.00

Cashflow
period

Current
Current
Current

Prefunding Interest Shortfall Ledger (Issuer Account - GIC)

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	0.00	0.00	0.00	0.00
Anticipated Prefunding Interest Shortfall Amount	0.00			0.00
Actual Prefunding Interest Shortfall Amount	0.00	0.00	0.00	0.00
Repayment of Subordinated Loan - tranche B	0.00	0.00		0.00
Balance c/f	0.00	0.00	0.00	0.00

Cashflow period
Current
Current
Next

Income Deficiency Ledger (Issuer Transaction Account)

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Class A Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class A Principal	0.00	0.00	0.00	0.00
Reallocated Class A Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class B Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class B Principal	0.00	0.00	0.00	0.00
Reallocated Class B Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class C Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class C Principal	0.00	0.00	0.00	0.00
Reallocated Class C Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class D Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class D Principal	0.00	0.00	0.00	0.00
Reallocated Class D Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

Principal Deficiency Ledger (Receivables Trustee Account - GIC)

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Class A Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class A Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class B Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class B Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class C Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class C Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class D Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class D Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

Credit Enhancement Warranty Ledger

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	0.00	0.00	0.00	0.00
Credit Enhancement Warranties	40,070.06	929,004.84	1,025.50	970,100.40
Spread Warranty Amounts applied	(40,070.06)	(929,004.84)	(1,025.50)	(970,100.40)
Reserve Fund Warranty Amount	0.00	0.00	0.00	0.00
Balance c/f	0.00	0.00	0.00	0.00

Profit Ledger (Issuer Transaction Account)

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	127.61	1,837.89	35.61	2,001.11
Retained Amount for the period	22.47	210.70	4.37	237.54
Corporation tax paid	0.00			0.00
Dividend	0.00			0.00
Balance c/f	150.08	2,048.59	39.98	2,238.65

Cashflow
period

Next
Next
Next

Cross-Collateralisation Ledger

Date Reported	21-Nov-06		
Collection Period	01-Oct-06	To	31-Oct-06
Interest Period	23-Oct-06	To	21-Nov-06
Interest Payment Date	21-Nov-06		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	0.00	0.00	0.00	0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00