

## RevoCar 2018 UG (haftungsbeschränkt)



### Investor Report

<b>Deal Name</b>	RevoCar 2018
<b>Issuer</b>	RevoCar 2018 UG (haftungsbeschränkt) Steinweg 3-5 60313 Frankfurt am Main Germany
<b>Originator</b>	Bank11 für Privatkunden und Handel GmbH

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All amounts are presented in Euro.

## Transaction Parties

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	<u>Address</u>	<u>Contact</u>
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		The Directors fradirectors@wilmingtontrust.com Telephone: +49 69 2992 5385
<b>Originator / Servicer</b>	<b>Bank11 für Privatkunden und Handel GmbH</b> Hammer Landstrasse 91 41460 Neuss Germany	Michael Schubach abs@bank11.de Telephone: +49 2131 6098 388
		Ralf Schmitt abs@bank11.de Telephone: +49 2131 6098 319
<b>Corporate Service Provider / Substitue Servicer Facilitator</b>	<b>Wilmington Trust SP Services (Frankfurt) GmbH</b> Steinweg 3-5 60313 Frankfurt am Main Germany	The Directors fradirectors@wilmingtontrust.com Telephone: +49 69 2992 5385
<b>Account Bank</b>	<b>The Bank of New York Mellon, Frankfurt Branch</b> Friedrich-Ebert-Anlage 49 60308 Frankfurt am Main Germany	Corporate Trust Administration / RevoCar 2018 frankfurtaccountqueries@bnymellon.com BNYM.Structured.Finance.Team.7@bnymellon.com Fax: +49 69 120 14 1671
<b>Cash Administrator / Paying Agent</b>	<b>The Bank of New York Mellon, London Branch</b> One Canada Square, Canary Wharf E14 5AL London England	Vice President EMEA Structured Finance Telephone: +44 207 964 2533 Fax: +44 207 163 7403
<b>Arranger / Lead Manager / Swap Counterparty</b>	<b>UniCredit Bank AG</b> Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de +49 89 378 12679
<b>Trustee / Data Trustee</b>	<b>Wilmington Trust SP Services (London) Limited</b> Third Floor, 1 King's Arms Yard EC2R 7AF London England	The Directors - ref Revocar 2018 Transactionteam@wilmingtontrust.com dwyne@wilmingtontrust.com

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## Reporting Contact

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## Reporting Details

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<b>Cut-Off Date</b>	30.04.2018
<b>Closing Date / Issue Date</b>	22.05.2018
<b>Interest Determination Date</b>	17.04.2019
<b>Investor Reporting Date</b>	13.05.2019
<b>Calculation Date</b>	17.05.2019
<b>Payment Date</b>	21.05.2019

### Days Accrued

<b>Collection Period</b>	from	01.04.2019	to	30.04.2019	30
<b>Interest Period</b>	from	23.04.2019	to	21.05.2019	28

## Ratings

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Transaction Party		<u>Initial</u>		<u>Current</u>	
		Moody's (LT/ST)	DBRS (LT/ST)	Moody's (LT/ST)	DBRS (LT/ST)
Originator and Servicer	Bank11	NA	NA	NA	NA
Swap Counterparty*	Unicredit Bank AG	A1(cr)/P-1(cr)	Private Rating	A1(cr)/P-1(cr)	Private Rating
Arranger / Lead Manager	Unicredit Bank AG	A2/P-1	Private Rating	A2/P-1	Private Rating
Corporate Service Provider / Substitute Servicer Facilitator	Wilmington SP Services (Frankfurt) GmbH	NA	NA	NA	NA
Trustee / Data Trustee	Wilmington Trust SP Services (London) Limited	NA	NA	NA	NA
Cash Administrator / Paying Agent	The Bank of New York Mellon, London Branch	Aa1/P-1	AA/R-1(high)	Aa2/P-1	AA/R-1(high)
Account Bank	The Bank of New York Mellon, Frankfurt Branch	Aa1/P-1	AA/R-1(high)	Aa2/P-1	AA/R-1(high)

\* according to Moody's Credit Risk Assessment

## Trigger & Clean-Up Call

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	Trigger Value	Current Value	Trigger Breach
<b>Principal Deficiency Event</b>			
Class B Principal Deficiency Event	35.000.000,00	0,00	No
Class C Principal Deficiency Event	23.000.000,00	0,00	No
Class D Principal Deficiency Event	15.000.000,00	0,00	No
Class E Principal Deficiency Event	4.000.000,00	0,00	No
<b>Account Bank Required Rating*</b>			
	<b>Trigger Moody's</b>	<b>Trigger DBRS</b>	<b>Trigger Breach</b>
Long Term	-	A	No
Short Term	P-1	-	No
<b>Swap Rating Trigger</b>			
	<b>Trigger Moody's</b>	<b>Trigger DBRS</b>	<b>Trigger Breach</b>
1st Rating Trigger (Long Term)	A3	A	Yes
2nd Rating Trigger (Long Term)	Baa3	BBB	No
	<b>Trigger Value</b>	<b>Current Value</b>	<b>Trigger Breach</b>
<b>Clean-up Call %</b>	10,00%	69,01%	No

\*Upon the occurrence of a Downgrade Event the Account Bank shall give notice thereof to the Originator, the Issuer, the Cash Administrator, the Servicer and the Trustee without undue delay. The Issuer shall within 30 days upon receipt of such notice follow the instructions in The Account Bank Agreement.

## Information regarding the Notes

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	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	<u>Class D</u>	<u>Class E</u>	<u>All Notes</u>
<b><u>Notes Information</u></b>						
Initial Rating (Moody's / DBRS)	Aaa(sf)/AAA(sf)	A1(sf)/A(sf)	Baa2(sf)/BBB (high)(sf)	Ba2(sf)/BB(sf)	NR/NR	
Current Rating (Moody's / DBRS)	Aaa(sf)/AAA(sf)	Aa3(sf)/A(sf)	Baa1(sf)/BBB (high)(sf)	Ba2(sf)/BB(sf)	NR/NR	
ISIN	XS1821807424	XS1821807770	XS1821807937	XS1821808158	XS1821808315	
Legal Maturity Date	April 2031	April 2031	April 2031	April 2031	April 2031	
Fixed / Floating	floating	fixed	fixed	fixed	fixed	
1M_EURIBOR	-0,369%	NA	NA	NA	NA	
Spread	0,27%	NA	NA	NA	NA	
Interest Rate	0,000%*	0,75%	1,00%	3,60%	6,60%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	3.640	203	29	89	39	
* Interest rate of Class A is floored at 0,00%.						
<b><u>Notes Balance</u></b>						
Aggregate Notes Principal Amount as of Cut-Off Date	364.000.000,00	20.300.000,00	2.900.000,00	8.900.000,00	3.900.000,00	400.000.000,00
Aggregate Notes Principal Amount as of Cut-Off Date per Note	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	
Aggregate Notes Principal Amount (bop) per Class	249.563.022,88	20.300.000,00	2.900.000,00	8.900.000,00	3.900.000,00	285.563.022,88
Aggregate Notes Principal Amount (bop) per Note	68.561,27	100.000,00	100.000,00	100.000,00	100.000,00	
Available Distribution Amount						10.264.373,92
Principal Redemption Amount per Class	9.523.042,82	0,00	0,00	0,00	0,00	9.523.042,82
Principal Redemption Amount per Note	2.616,22	0,00	0,00	0,00	0,00	
Aggregate Notes Principal Amount (eop) per Class	240.039.980,06	20.300.000,00	2.900.000,00	8.900.000,00	3.900.000,00	276.039.980,06
Aggregate Notes Principal Amount (eop) per Note	65.945,05	100.000,00	100.000,00	100.000,00	100.000,00	
Current Tranching	87,0%	7,4%	1,1%	3,2%	1,4%	
<b><u>Payments of Interest</u></b>						
Interest Amount	0,00	11.840,99	2.255,62	24.920,00	20.019,87	
Interest Amount per Note	0,00	58,33	77,78	280,00	513,33	
Unpaid Interest of Determination Date	0,0	0,0	0,0	0,0	0,0	
Cumulative Unpaid Interest	0,0	0,0	0,0	0,0	0,0	
<b><u>Credit Enhancements</u></b>						
Initial total Credit Enhancement (Subordination)	9,0%	3,9%	3,2%	1,0%	0,0%	
Current Credit Enhancement (incl. Excess Spread)	16,2%	8,9%	7,8%	4,6%	3,2%	
Current Credit Enhancement (excl. Excess Spread)	13,0%	5,7%	4,6%	1,4%	0,00%	



## Reserve Accounts

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	<u>Amount</u>
<b><u>Liquidity Reserve Account*</u></b>	
Initial Balance of Liquidity Reserve Account	2.600.000,00
Liquidity Reserve Account (bop)	1.856.159,65
Amounts debited to Liquidity Reserve Account	61.899,78
Amounts credited to Liquidity Reserve Account	0,00
Liquidity Reserve Account (eop)	1.794.259,87

	<u>Amount</u>
<b><u>Set-Off Risk Reserve Account**</u></b>	
Initial Balance of Set-Off Risk Reserve Account	0,00
Set-Off Risk Reserve Account (bop)	5.844,21
Amounts debited to Set-Off Risk Reserve Account	384,07
Amounts credited to Set-Off Risk Reserve Account	0,00
Set-Off Risk Reserve Account (eop)	5.460,14
Debtor Deposit Amount	5.460,14

	<u>Amount</u>
<b><u>Commingling Reserve Account</u></b>	
Initial Balance of Commingling Reserve Account	10.400.000,00
Commingling Reserve Account (bop)	8.517.342,13
Amounts debited to Commingling Reserve Account	169.565,08
Amounts credited to Commingling Reserve Account	0,00
Commingling Reserve Account (eop)	8.347.777,05

	<u>Amount</u>
<b><u>Swap Collateral Account</u></b>	
Initial Balance of Swap Collateral Account	920.000,00
Swap Collateral Account (bop)	240.000,00
Amounts debited to Swap Collateral Account	0,00
Amounts credited to Swap Collateral Account	120.000,00
Swap Collateral Account (eop)	360.000,00

\* If a Liquidity Reserve Transfer Event has occurred, the amounts standing to the credit of the Liquidity Reserve Amount shall serve to cover any shortfalls in accordance with items first to sixth of the applicable Priority of Payments.

\*\* The purpose of the amount standing to the Set-Off Risk Reserve Account is to address risk that the Originator does not comply with the obligation to pay a Deemed Collection where item (b) of the definition of Deemed Collection applies. Such Risk is mitigated by the obligation to credit an amount equal to the Debtor Deposit Amount on the Set-Off Risk Reserve Account of the Issuer to secure this obligation of the Issuer.

## Risk Retention

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"The Originator will covenant under the Trust Agreement to retain, on an on-going basis, a material net economic interest in form of randomly selected exposures, equivalent to no less than than 5% of the nominal value of the securitised exposures set out in Article 405 Sec.1 (c) CRR, Article 51 Sec. 1 (c) AIFMR and article 254 Paragraph 2 (c) Solvency II Delegated Regulation."

	<b>Outstanding Principal Balance</b>	<b>% of Total Balance</b>	<b>No. of Contracts</b>	<b>% of No. of Contracts</b>
<b><u>Initial - As of Cut-Off Date</u></b>				
Portfolio sold to SPV	399.999.517,12	94,3%	36.742	94,4%
Retained by Bank11	23.996.021,99	5,7%	2.191	5,6%
<b>Total</b>	<b>423.995.539,11</b>	<b>100,0%</b>	<b>38.933</b>	<b>100,0%</b>
<b><u>Current - As of Determination Date</u></b>				
Portfolio sold to SPV	276.039.980,06	94,3%	30.429	94,4%
Retained by Bank11	16.614.575,90	5,7%	1.811	5,6%
<b>Total</b>	<b>292.654.555,96</b>	<b>100,0%</b>	<b>32.240</b>	<b>100,0%</b>
<b>Current Risk Retention</b>	5,7%			
<b>Minimum Risk Retention</b>	5,0%			

## Available Distribution Amount

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**Liquidity Reserve Transfer Event:** No  
**Servicer Termination Event:** No

### Payment Collections

Collections received from the Servicer	7.073.888,36
Remaining Collections	3.190.485,56

### Calculation of the Available Distribution Amount

Total Collections	10.229.370,22
(a) - thereof Interest Collections	845.391,26
(b) - thereof Principal Collections	9.383.978,96
(c) Recovery Collections	35.003,70
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0,00
(e) Amount on Operating Account (incl. interest accrued)	0,00
(f) Amount received by the Issuer under Swap Agreement	0,00
(h) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0,00
(i) Amount of Set-Off Risk Reserve Account	0,00
<b>Available Distribution Amount</b>	<b>10.264.373,92</b>

## Waterfall

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	Payment	Remaining Amount
<b>Available Distribution Amount</b>		<b>10.264.373,92</b>
(i) any due and payable Statutory Claims	-	10.264.373,92
(ii) any due and payable Trustee Expenses	-	10.264.373,92
(iii) any due and payable Administration Expenses	51.219,05	10.213.154,87
(iv) any due and payable Servicing Fee to the Servicer	111.052,29	10.102.102,58
(v) Any Amount payable to the Swap Counterparty	92.976,09	10.009.126,49
(vi) Class A Notes Interest Amount	-	10.009.126,49
(vii) Class B Notes Interest Amount	11.840,99	9.997.285,50
(viii) Class C Notes Interest Amount	2.255,62	9.995.029,88
(ix) Class D Notes Interest Amount	24.920,00	9.970.109,88
(x) Class E Notes Interest Amount	20.019,87	9.950.090,01
(xi) Class A Principal Redemption Amount	9.523.042,82	427.047,19
(xiii) Class B Principal Redemption Amount	-	427.047,19
(xv) Class C Principal Redemption Amount	-	427.047,19
(xvii) Class D Principal Redemption Amount	-	427.047,19
(xix) Class E Principal Redemption Amount	-	427.047,19
(xx) Commingling Reserve Adjustment Amount	-	427.047,19
(xxi) Set-Off Risk Reserve Adjustment Amount	-	427.047,19
(xxiii) Additional Servicer Fee to the Servicer	426.947,19	100,00
(xxiv) Transaction Gain to the shareholders of the Issuer	100,00	0,00

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### Current Period

	Outstanding Principal Balance	Number of Contracts
<b>Beginning of Period</b>	<b>285.563.022,88</b>	<b>31.061</b>
Scheduled Principal Payments	6.363.311,59	
Principal Payments End of Term	54.616,83	196
Principal Payments Early Settlement	3.001.054,24	423
<b>Total Principal Collections</b>	<b>9.418.982,66</b>	<b>619</b>
Defaulted Receivables	104.060,16	13
<b>End of Period (As of Determination Date)</b>	<b>276.039.980,06</b>	<b>30.429</b>

## Swap Data

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### Swap Counterparty Data

Swap Counterparty Provider	<b>UniCredit Bank AG</b>
Swap Termination Event	<b>No</b>

### Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	249.563.022,88
Fixed Rate (in %)	0,1100%
Floating Rate (Euribor in %)	-0,3690%
Interest Days	28
Paying Leg	21.351,50
Receiving Leg	-71.624,59
Net Swap Payments (- from SPV / + to SPV)	-92.976,09
Swap Notional Amount after IPD	240.039.980,06

## Defaults and Recoveries Loan Level Information

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No.	Month / Year of Default	Month / Year of Loan Origin	Original Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Contract Type	Customer Type
122			1.124.851,38	998.636,17	192.093,51	806.542,66	80,8%				
1	2018-05	2017-09	10.836,57	10.836,57	4.451,10	6.385,47	58,9%	27324	GW	Loan Amortising	Commercial
2	2018-06	2016-05	2.242,42	2.086,29	1.806,64	279,65	13,4%	56598	GW	Loan Amortising	Private
3	2018-07	2017-01	9.814,09	9.343,46	4.376,16	4.967,30	53,2%	91781	GW	Loan Amortising	Private
4	2018-07	2017-01	3.977,45	4.279,62	78,43	4.201,19	98,2%	06618	GW	Loan Amortising	Private
5	2018-07	2017-12	15.437,89	15.880,66	-561,88	16.442,54	103,5%	13409	GW	Loan Amortising	Private
6	2018-07	2017-12	9.762,54	10.051,02	-141,80	10.192,82	101,4%	74635	GW	Loan Amortising	Private
7	2018-07	2017-12	3.069,43	2.943,50	2.943,50	0,00	0,0%	79576	GW	Loan Amortising	Private
8	2018-07	2018-02	6.697,71	6.935,10	1.485,05	5.450,05	78,6%	14621	GW	Loan Amortising	Private
9	2018-08	2016-12	7.034,51	6.682,67	6.682,67	0,00	0,0%	71404	GW	Loan Amortising	Private
10	2018-08	2017-11	9.695,33	9.721,10	102,89	9.618,21	98,9%	47574	GW	Loan Amortising	Private
11	2018-08	2017-12	4.449,62	4.533,62	2.860,74	1.672,88	36,9%	91459	GW	Loan Amortising	Private
12	2018-08	2018-01	1.668,58	1.717,51	-8,54	1.726,05	100,5%	37345	GW	Loan Amortising	Private
13	2018-08	2018-02	6.552,74	6.680,89	2.781,78	3.899,11	58,4%	79415	GW	Loan Amortising	Private
14	2018-09	2017-05	7.691,00	7.047,73	3.181,77	3.865,96	54,9%	72510	GW	Loan Amortising	Private
15	2018-09	2017-02	2.820,11	2.772,54	2.772,54	0,00	0,0%	06618	GW	Loan Amortising	Commercial
16	2018-09	2017-03	3.836,45	3.885,55	-13,38	3.898,93	100,3%	53840	GW	Loan Amortising	Private
17	2018-09	2017-05	3.500,90	3.520,50	-29,43	3.549,93	100,8%	01968	GW	Loan Amortising	Private
18	2018-09	2017-07	2.692,74	2.590,70	-12,57	2.603,27	100,5%	24143	GW	Loan Amortising	Private
19	2018-09	2017-09	7.941,69	7.926,50	3.800,40	4.126,10	52,1%	45279	GW	Loan Amortising	Private
20	2018-09	2017-09	16.236,88	16.264,57	5.983,27	10.281,30	63,2%	41065	GW	Loan Amortising	Private
21	2018-09	2017-10	14.111,42	14.036,78	-2.687,94	16.724,72	119,1%	04626	NW	Loan Amortising	Private
22	2018-09	2017-12	4.923,37	4.530,83	1.239,34	3.291,49	72,6%	97499	GW	Loan Amortising	Private
23	2018-09	2017-12	13.005,47	12.988,94	2.549,95	10.438,99	80,4%	30827	GW	Loan Amortising	Private
24	2018-09	2018-02	2.628,79	2.288,13	-6,15	2.294,28	100,3%	53474	GW	Loan Amortising	Private
25	2018-09	2018-03	6.350,27	6.364,27	-44,07	6.408,34	100,7%	41747	GW	Loan Amortising	Private
26	2018-10	2017-11	13.150,57	12.762,76	5.316,58	7.446,18	58,3%	06502	GW	Loan Amortising	Private
27	2018-10	2017-02	2.791,70	2.352,53	2.352,53	0,00	0,0%	21337	GW	Loan Amortising	Private
28	2018-10	2017-03	1.538,45	1.359,56	-4,41	1.363,97	100,3%	24969	GW	Loan Amortising	Private
29	2018-10	2017-04	9.678,09	9.548,68	9.548,68	0,00	0,0%	39326	GW	Loan Amortising	Private
30	2018-10	2017-06	4.979,99	4.547,37	-26,88	4.574,25	100,6%	41334	GW	Loan Amortising	Private

## Defaults and Recoveries Loan Level Information

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No.	Month / Year of Default	Month / Year of Loan Origin	Original Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
31	2018-10	2017-09	12.612,54	12.612,47	-2.857,21	15.469,68	122,7%	74239	GW	VW	Loan Amortising	Private
32	2018-10	2017-09	12.478,76	12.281,79	6.664,09	5.617,70	45,7%	24223	GW	AUDI	Loan Amortising	Private
33	2018-10	2017-10	12.063,32	2.936,42	2.936,42	0,00	0,0%	45145	GW	VW	Loan Amortising	Private
34	2018-10	2017-10	13.372,02	13.270,96	1.674,56	11.596,40	87,4%	39164	GW	DACIA	Loan Amortising	Private
35	2018-10	2017-12	24.035,34	23.787,33	11.049,71	12.737,62	53,5%	35037	GW	PEUGEOT	Loan Amortising	Private
36	2018-10	2018-02	6.530,13	5.667,68	3.193,92	2.473,76	43,6%	53604	NW	CF MOTO	Loan Amortising	Private
37	2018-10	2018-03	16.620,86	16.518,26	8.833,58	7.684,68	46,5%	49808	NW	CAN AM	Loan Amortising	Private
38	2018-11	2017-01	1.996,00	1.799,47	-41,70	1.841,17	102,3%	78224	GW	ALFA ROMEO	Loan Amortising	Private
39	2018-11	2016-01	4.630,43	4.471,61	198,09	4.273,52	95,6%	96215	GW	VW	Loan Amortising	Private
40	2018-11	2017-01	842,81	632,26	-28,23	660,49	104,5%	44263	GW	FORD	Loan Amortising	Private
41	2018-11	2017-03	8.557,60	8.301,52	-44,84	8.346,36	100,5%	26506	GW	HYUNDAI	Loan Balloon	Private
42	2018-11	2017-02	13.110,88	12.149,93	-85,49	12.235,42	100,7%	80331	NW	MERCEDES-BENZ	Loan Amortising	Private
43	2018-11	2018-02	18.241,64	17.119,03	6.773,55	10.345,48	60,4%	78224	GW	MERCEDES-BENZ	Loan Amortising	Private
44	2018-11	2017-04	3.019,06	2.770,85	1.158,88	1.611,97	58,2%	97786	GW	VW	Loan Amortising	Private
45	2018-11	2017-09	4.499,36	4.189,77	-818,31	5.008,08	119,5%	41812	GW	HYUNDAI	Loan Amortising	Private
46	2018-11	2017-09	5.291,00	5.224,95	-108,51	5.333,46	102,1%	24119	GW	SEAT	Loan Amortising	Private
47	2018-11	2017-10	4.114,62	3.886,78	-41,34	3.928,12	101,1%	88356	GW	AUDI	Loan Amortising	Private
48	2018-11	2017-11	5.306,06	5.062,31	-64,19	5.126,50	101,3%	47167	NW	MERCEDES-BENZ	Loan Amortising	Private
49	2018-11	2017-11	3.323,18	2.898,20	-81,49	2.979,69	102,8%	79761	GW	MAZDA	Loan Amortising	Private
50	2018-11	2017-12	6.475,45	6.425,85	3.153,13	3.272,72	50,9%	06766	GW	DACIA	Loan Amortising	Private
51	2018-11	2017-12	2.944,91	2.443,90	515,79	1.928,11	78,9%	15890	GW	OPEL	Loan Amortising	Private
52	2018-11	2018-03	24.516,06	24.068,76	2.682,66	21.386,10	88,9%	24768	NW	HYUNDAI	Loan Amortising	Private
53	2018-12	2013-01	7.044,72	6.594,76	1.349,74	5.245,02	79,5%	29581	GW	VW	Loan Amortising	Private
54	2018-12	2017-05	5.389,53	4.252,08	2.039,13	2.212,95	52,0%	82152	GW	VW	Loan Amortising	Private
55	2018-12	2016-02	7.384,55	7.341,96	299,67	7.042,29	95,9%	38159	GW	NISSAN	Loan Balloon	Private
56	2018-12	2017-08	3.517,22	2.833,64	468,57	2.365,07	83,5%	51377	GW	FORD	Loan Amortising	Private
57	2018-12	2017-09	21.408,75	19.751,09	1.114,93	18.636,16	94,4%	51377	NW	FIAT	Loan Amortising	Private
58	2018-12	2016-12	13.814,81	13.505,40	4.871,67	8.633,73	63,9%	26871	GW	VW	Loan Amortising	Private
59	2018-12	2017-01	830,99	670,66	-11,25	681,91	101,7%	21502	GW	FORD	Loan Amortising	Private
60	2018-12	2017-05	15.515,37	15.153,46	10.043,25	5.110,21	33,7%	06295	NW	FORD	Loan Amortising	Private



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61	2018-12	2017-05	11.647,48	10.531,32	10.531,32	0,00	0,0%	54518	NW	VW	Loan Amortising	Private
62	2018-12	2017-06	4.988,31	5.263,41	-134,39	5.397,80	102,6%	58566	GW	OPEL	Loan Amortising	Private
63	2018-12	2017-06	4.440,07	4.200,72	791,36	3.409,36	81,2%	99734	GW	MERCEDES-BENZ	Loan Amortising	Private
64	2018-12	2017-07	6.254,50	5.831,70	5.831,70	0,00	0,0%	50226	GW	KAWASAKI	Loan Amortising	Private
65	2018-12	2017-07	16.751,07	16.436,03	-83,47	16.519,50	100,5%	63303	GW	BMW	Loan Amortising	Private
66	2018-12	2017-08	13.023,34	7.419,14	-1.310,80	8.729,94	117,7%	78652	NW	FIAT	Loan Amortising	Private
67	2018-12	2017-12	17.900,96	17.625,47	-286,71	17.912,18	101,6%	74635	GW	FORD	Loan Amortising	Private
68	2018-12	2017-12	2.800,13	2.607,08	762,92	1.844,16	70,7%	66907	GW	VW	Loan Amortising	Private
69	2018-12	2018-03	21.194,13	20.372,41	-2.043,34	22.415,75	110,0%	70376	GW	VW	Loan Amortising	Private
70	2019-01	2017-04	4.741,85	4.176,64	588,37	3.588,27	85,9%	83137	GW	PEUGEOT	Loan Amortising	Private
71	2019-01	2017-05	4.307,69	2.724,25	2.724,25	0,00	0,0%	10557	GW	PEUGEOT	Loan Amortising	Commercial
72	2019-01	2017-07	25.581,28	24.635,06	-941,20	25.576,26	103,8%	25855	GW	RENAULT	Loan Amortising	Private
73	2019-01	2017-08	17.955,67	17.129,04	-182,88	17.311,92	101,1%	42287	GW	PEUGEOT	Loan Amortising	Private
74	2019-01	2017-09	2.155,65	1.600,20	-18,29	1.618,49	101,1%	66877	GW	OPEL	Loan Amortising	Private
75	2019-01	2017-09	4.663,55	4.269,79	726,08	3.543,71	83,0%	49692	GW	BMW	Loan Amortising	Private
76	2019-01	2017-10	6.509,04	5.871,01	3.040,51	2.830,50	48,2%	34576	GW	SEAT	Loan Amortising	Private
77	2019-01	2017-11	4.506,05	3.972,68	-94,29	4.066,97	102,4%	58332	GW	HYUNDAI	Loan Amortising	Private
78	2019-01	2018-02	22.997,85	20.501,17	10.475,87	10.025,30	48,9%	49492	NW	CITROEN	Loan Amortising	Commercial
79	2019-02	2016-11	4.562,65	4.171,10	3.139,22	1.031,88	24,7%	49439	GW	DAIHATSU	Loan Amortising	Private
80	2019-02	2016-03	16.756,30	15.123,07	5.332,98	9.790,09	64,7%	06895	GW	NISSAN	Loan Amortising	Private
81	2019-02	2016-09	3.185,15	2.255,35	286,58	1.968,77	87,3%	15907	GW	SKODA	Loan Amortising	Private
82	2019-02	2017-11	23.181,25	15.358,87	7.138,59	8.220,28	53,5%	13595	NW	CITROEN	Loan Amortising	Private
83	2019-02	2018-02	14.914,84	12.167,75	3.198,00	8.969,75	73,7%	13595	NW	CITROEN	Loan Amortising	Private
84	2019-02	2016-10	1.418,79	1.027,03	-12,42	1.039,45	101,2%	58453	GW	YAMAHA	Loan Amortising	Private
85	2019-02	2017-03	8.823,23	7.664,31	-166,96	7.831,27	102,2%	13359	GW	AUDI	Loan Amortising	Private
86	2019-02	2017-05	2.373,87	2.260,42	-23,65	2.284,07	101,0%	27578	GW	ALFA ROMEO	Loan Amortising	Private
87	2019-02	2017-05	10.246,32	9.219,98	-54,11	9.274,09	100,6%	74395	GW	VW	Loan Amortising	Private
88	2019-02	2017-07	6.752,08	5.931,33	917,01	5.014,32	84,5%	39326	GW	RENAULT	Loan Amortising	Private
89	2019-02	2017-07	14.115,82	13.026,02	5.471,94	7.554,08	58,0%	55483	GW	FORD	Loan Amortising	Private
90	2019-02	2017-07	7.199,06	6.179,38	4.170,74	2.008,64	32,5%	87616	GW	RENAULT	Loan Amortising	Private

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91	2019-02	2017-07	7.021,93	6.501,94	466,28	6.035,66	92,8%	93309	GW	VW	Loan Amortising	Private
92	2019-02	2017-08	3.190,09	2.623,17	341,77	2.281,40	87,0%	73037	GW	MERCEDES-BENZ	Loan Amortising	Private
93	2019-02	2017-10	8.439,29	7.771,96	393,31	7.378,65	94,9%	48599	GW	SKODA	Loan Amortising	Private
94	2019-02	2017-11	7.495,78	7.101,48	-122,67	7.224,15	101,7%	74939	GW	BMW	Loan Amortising	Private
95	2019-02	2017-12	7.996,13	7.391,95	-39,97	7.431,92	100,5%	45881	GW	BMW	Loan Amortising	Private
96	2019-02	2017-12	21.302,24	3.124,15	1.292,02	1.832,13	58,6%	45711	GW	MERCEDES-BENZ	Loan Amortising	Private
97	2019-02	2018-01	2.536,27	1.438,40	88,87	1.349,53	93,8%	41199	GW	NISSAN	Loan Amortising	Private
98	2019-02	2018-02	8.573,22	2.403,85	-31,02	2.434,87	101,3%	16515	GW	TOYOTA	Loan Amortising	Private
99	2019-02	2018-03	3.212,09	2.922,89	-13,88	2.936,77	100,5%	49479	GW	MERCEDES-BENZ	Loan Amortising	Private
100	2019-03	2016-06	10.331,02	9.408,56	998,93	8.409,63	89,4%	28879	GW	MERCEDES-BENZ	Loan Amortising	Private
101	2019-03	2017-03	17.012,42	14.025,74	-64,33	14.090,07	100,5%	13595	NW	CITROEN	Loan Amortising	Private
102	2019-03	2017-10	35.316,99	23.325,25	-55,37	23.380,62	100,2%	92421	GW	SEAT	Loan Amortising	Private
103	2019-03	2017-03	3.150,81	2.156,08	1.556,52	599,56	27,8%	56745	GW	RENAULT	Loan Amortising	Private
104	2019-03	2017-03	4.988,77	4.014,71	113,33	3.901,38	97,2%	71088	GW	FIAT	Loan Amortising	Private
105	2019-03	2017-05	21.979,74	20.815,17	-194,34	21.009,51	100,9%	22113	GW	MERCEDES-BENZ	Loan Amortising	Commercial
106	2019-03	2017-06	9.024,18	8.776,95	452,67	8.324,28	94,8%	51063	GW	MERCEDES-BENZ	Loan Amortising	Private
107	2019-03	2017-07	21.998,58	20.746,13	350,81	20.395,32	98,3%	94078	GW	FORD	Loan Amortising	Private
108	2019-03	2017-07	11.869,45	10.888,04	-49,02	10.937,06	100,5%	33378	GW	VW	Loan Amortising	Private
109	2019-03	2017-08	5.477,57	4.484,76	1.951,97	2.532,79	56,5%	99099	GW	CITROEN	Loan Amortising	Private
110	2019-04	2018-02	4.944,61	3.107,14	-25,47	3.132,61	100,8%	37603	GW	KIA	Loan Amortising	Private
111	2019-04	2016-01	2.967,15	1.229,10	488,20	740,90	60,3%	40235	NW	VW	Loan Balloon	Commercial
112	2019-04	2017-01	12.199,25	10.991,54	-46,90	11.038,44	100,4%	72221	GW	FORD	Loan Amortising	Private
113	2019-04	2017-03	6.640,61	5.474,36	-27,10	5.501,46	100,5%	97688	GW	FORD	Loan Amortising	Private
114	2019-04	2017-06	2.251,91	1.661,92	-5,69	1.667,61	100,3%	26831	NW	KYMCO	Loan Amortising	Private
115	2019-04	2017-05	15.116,25	14.008,90	-548,10	14.557,00	103,9%	21107	GW	FORD	Loan Amortising	Commercial
116	2019-04	2017-07	3.496,60	2.942,86	-18,52	2.961,38	100,6%	39326	GW	UNBEKANNT	Loan Amortising	Private
117	2019-04	2017-07	17.474,96	16.481,84	-83,59	16.565,43	100,5%	74638	GW	CITROEN	Loan Amortising	Private
118	2019-04	2018-02	1.929,69	1.564,28	-122,78	1.687,06	107,8%	48607	GW	SEAT	Loan Amortising	Private
119	2019-04	2017-12	13.861,93	12.207,00	-45,07	12.252,07	100,4%	72760	GW	AUDI	Loan Amortising	Private
120	2019-04	2018-01	13.211,31	11.944,37	-151,97	12.096,34	101,3%	79713	GW	TOYOTA	Loan Amortising	Private

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121	2019-04	2018-02	12.438,93	10.882,53	-63,32	10.945,85	100,6%	27412	GW	HONDA	Loan Amortising	Private
122	2019-04	2018-03	12.848,89	11.564,32	-82,74	11.647,06	100,7%	19258	GW	VW	Loan Amortising	Private

## Delinquency Analysis

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### Delinquent Payments

	Performing Receivables	Delinquent Payment			Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	
1	388.172.572,34	17.870,39	9.595,65	0,00	27.466,04
2	377.030.237,76	25.975,79	18.432,98	4.777,40	49.186,17
3	365.580.963,86	38.669,74	23.348,35	9.776,15	71.794,24
4	355.263.703,03	36.402,58	20.767,71	7.592,80	64.763,09
5	344.747.606,52	38.687,30	24.716,97	10.613,45	74.017,72
6	334.332.968,86	42.707,77	22.196,23	7.871,60	72.775,60
7	324.199.103,27	47.013,31	24.828,38	13.496,14	85.337,83
8	314.092.990,32	59.849,87	21.655,57	9.749,48	91.254,92
9	304.390.784,01	73.204,85	23.274,45	9.303,33	105.782,63
10	294.076.456,78	57.011,96	17.236,73	8.278,02	82.526,71
11	284.021.257,69	52.490,80	19.950,48	4.962,06	77.403,34
12	274.435.434,50	41.926,46	22.075,16	7.617,98	71.619,60

## Delinquency Analysis

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### Aggregate Principal Balance of Delinquent Receivables

	Outstanding Principal Balance of Performing Receivables	Outstanding Principal Balance of Delinquent Receivables				Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue		
1	388.172.572,34	803.166,77	211.879,25	0,00	1.015.046,02	
2	377.030.237,76	1.013.163,90	386.289,31	75.964,88	1.475.418,09	
3	365.580.963,86	1.579.821,02	479.307,94	107.564,21	2.166.693,17	
4	355.263.703,03	1.536.918,16	477.081,24	100.250,10	2.114.249,50	
5	344.747.606,52	1.657.646,36	506.444,41	170.052,71	2.334.143,48	
6	334.332.968,86	1.771.638,87	449.740,39	97.468,61	2.318.847,87	
7	324.199.103,27	1.589.499,64	433.095,77	197.324,25	2.219.919,66	
8	314.092.990,32	2.087.768,67	400.121,68	118.758,84	2.606.649,19	
9	304.390.784,01	1.432.811,92	451.955,97	81.710,97	1.966.478,86	
10	294.076.456,78	1.455.611,83	346.330,75	123.536,08	1.925.478,66	
11	284.021.257,69	1.130.990,11	348.880,35	61.894,73	1.541.765,19	
12	274.435.434,50	1.148.113,58	383.825,02	72.606,96	1.604.545,56	

## Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	12.817.967,49	4,64%	1.370	4,50%
Hamburg	3.435.103,91	1,24%	342	1,12%
Lower Saxony	26.107.996,88	9,46%	2.939	9,66%
Bremen	1.007.530,20	0,36%	108	0,35%
North Rhine-Westphalia	58.960.744,58	21,36%	6.607	21,71%
Hesse	17.068.867,01	6,18%	1.728	5,68%
Rhineland-Palatinate	12.700.745,22	4,60%	1.373	4,51%
Baden-Württemberg	31.192.896,56	11,30%	3.419	11,24%
Bavaria	37.817.658,93	13,70%	4.007	13,17%
Saarland	3.266.549,97	1,18%	317	1,04%
Berlin	6.459.111,12	2,34%	726	2,39%
Brandenburg	16.559.863,13	6,00%	1.856	6,10%
Mecklenburg-Vorpommern	5.499.777,24	1,99%	595	1,96%
Saxony	12.991.703,04	4,71%	1.640	5,39%
Saxony-Anhalt	19.129.434,83	6,93%	2.148	7,06%
Thuringia	11.024.029,95	3,99%	1.254	4,12%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

## Car Type, Customer Group, Object Type

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Car Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
New Vehicle	119.936.132,70	43,45%	10.104	33,21%
Used Vehicle	156.103.847,36	56,55%	20.325	66,79%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	265.017.409,97	96,01%	29.679	97,54%
Commercial	11.022.570,09	3,99%	750	2,46%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	268.466.149,58	97,26%	29.498	96,94%
Motorbike	3.357.918,04	1,22%	704	2,31%
Leisure	4.215.912,44	1,53%	227	0,75%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

## Insurances and Contract Type

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<b>Payment Protection Insurance</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	91.568.892,33	33,17%	11.042	36,29%
No	184.471.087,73	66,83%	19.387	63,71%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

<b>Gap Insurance</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	57.819.772,04	20,95%	5.531	18,18%
No	218.220.208,02	79,05%	24.898	81,82%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

<b>Contract Type</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	235.106.045,51	85,17%	28.355	93,18%
EvoSmart	40.933.934,55	14,83%	2.074	6,82%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>



## Payment Properties

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Payment Cycle	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1st of month	167.050.490,54	60,52%	18.144	59,63%
15th of month	108.989.489,52	39,48%	12.285	40,37%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	276.039.980,06	100,00%	30.429	100,00%
Other	0,00	0,00%	0	0,00%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

## Downpayment and Contract

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

<b>Downpayment</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
with downpayment	175.397.240,59	63,54%	19.930	65,50%
without downpayment	100.642.739,47	36,46%	10.499	34,50%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>
<b>Average Downpayment</b>	<b>3.790</b>			
<b>Max. Downpayment</b>	<b>85.000</b>			

  

<b>Contracts w/Balloon Payments</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
No	235.106.045,51	85,17%	28.355	93,18%
Yes	40.933.934,55	14,83%	2.074	6,82%
- of which balloon rates	23.626.513,16	57,72%		
- of which regular instalments	17.307.421,39	42,28%		
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

## Yield Range

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	11.276.659,09	4,09%	322	1,06%
1,00% - 1,99%	40.627.943,23	14,72%	3.359	11,04%
2,00% - 2,99%	65.350.754,09	23,67%	6.722	22,09%
3,00% - 3,99%	98.546.442,05	35,70%	11.283	37,08%
4,00% - 4,99%	41.464.863,35	15,02%	5.630	18,50%
5,00% - 5,99%	12.151.837,40	4,40%	1.986	6,53%
6,00% - 6,99%	3.647.965,82	1,32%	609	2,00%
7,00% - 7,99%	1.076.583,60	0,39%	186	0,61%
8,00% - 8,99%	1.574.096,99	0,57%	266	0,87%
9,00% - 9,99%	259.758,20	0,09%	52	0,17%
> 9,99%	63.076,24	0,02%	14	0,05%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>
<b>WA Yield:</b>	<b>3,47%</b>			

## Original Principal Balance

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	13.837.764,42	3,49%	3.594	11,81%
5.001-10.000	75.957.041,02	19,15%	9.878	32,46%
10.001-15.000	100.010.919,68	25,22%	8.079	26,55%
15.001-20.000	77.166.991,75	19,46%	4.453	14,63%
20.001-25.000	50.555.967,45	12,75%	2.268	7,45%
25.001-30.000	30.196.155,11	7,61%	1.106	3,63%
30.001-35.000	13.975.873,31	3,52%	433	1,42%
35.001-40.000	7.751.346,39	1,95%	207	0,68%
40.001-45.000	3.562.301,12	0,90%	84	0,28%
45.001-50.000	2.416.171,79	0,61%	51	0,17%
50.001-55.000	1.638.532,83	0,41%	31	0,10%
55.001-60.000	1.562.433,18	0,39%	27	0,09%
60.001-65.000	1.884.379,76	0,48%	30	0,10%
65.001-70.000	2.169.257,72	0,55%	32	0,11%
70.001-75.000	1.815.351,70	0,46%	25	0,08%
75.001-80.000	1.782.379,46	0,45%	23	0,08%
>80.000	10.270.137,71	2,59%	108	0,35%
<b>Total</b>	<b>396.553.004,40</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

**Average Original Principal Balance:** 13.032

## Outstanding Principal Balance

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	28.142.691,46	10,20%	9.970	32,76%
5.001-10.000	75.526.096,59	27,36%	10.302	33,86%
10.001-15.000	68.902.706,66	24,96%	5.652	18,57%
15.001-20.000	43.107.270,39	15,62%	2.514	8,26%
20.001-25.000	24.248.721,14	8,78%	1.098	3,61%
25.001-30.000	10.403.155,21	3,77%	384	1,26%
30.001-35.000	4.989.137,60	1,81%	155	0,51%
35.001-40.000	2.974.051,41	1,08%	80	0,26%
40.001-45.000	1.314.677,72	0,48%	31	0,10%
45.001-50.000	1.056.318,94	0,38%	22	0,07%
50.001-55.000	1.521.679,59	0,55%	29	0,10%
55.001-60.000	1.950.861,97	0,71%	34	0,11%
60.001-65.000	1.868.078,62	0,68%	30	0,10%
65.001-70.000	2.104.935,73	0,76%	31	0,10%
70.001-75.000	1.877.777,52	0,68%	26	0,09%
75.001-80.000	1.621.388,26	0,59%	21	0,07%
>80.000	4.430.431,25	1,60%	50	0,16%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

<b>Average Outstanding Principal Balance:</b>	<b>9.072</b>
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# Scoring

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	160.643.277,97	58,20%	18.546	60,95%
9.799: 9.600	59.669.890,44	21,62%	6.144	20,19%
9.599: 9.400	22.796.484,02	8,26%	2.359	7,75%
9.399: 9.200	9.918.687,45	3,59%	994	3,27%
9.199: 9.000	4.824.692,02	1,75%	499	1,64%
8.999: 8.800	2.461.826,35	0,89%	259	0,85%
8.799: 8.600	1.276.988,70	0,46%	134	0,44%
8.599: 8.400	684.645,12	0,25%	67	0,22%
8.399: 8.200	373.748,83	0,14%	44	0,14%
8.199: 8.000	97.681,99	0,04%	11	0,04%
7.999:	242.923,37	0,09%	22	0,07%
n/a	13.049.133,80	4,73%	1.350	4,44%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

## Borrower Characteristics I

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	13.168.858,32	4,77%	1.370	4,50%
Public Employee	1.636.203,08	0,59%	219	0,72%
Employee Private Sector	157.281.998,70	56,98%	17.690	58,14%
Worker Private Sector	34.693.757,29	12,57%	4.149	13,64%
Self-Employed	35.093.845,76	12,71%	3.036	9,98%
Pensioners	20.153.161,70	7,30%	2.795	9,19%
Trainee/Intern/Student	2.046.536,67	0,74%	315	1,04%
Homemaker	35.853,41	0,01%	4	0,01%
Unemployed	894.768,30	0,32%	97	0,32%
Commercial borrowers & Others	11.034.996,83	4,00%	754	2,48%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	2.382.360,36	0,86%	345	1,13%
21: 25	14.452.010,84	5,24%	1.783	5,86%
26: 30	22.995.120,67	8,33%	2.599	8,54%
31: 35	25.931.115,54	9,39%	2.813	9,24%
36: 40	29.264.773,34	10,60%	3.071	10,09%
41: 45	29.418.510,64	10,66%	3.120	10,25%
46: 50	38.738.264,94	14,03%	4.130	13,57%
51: 55	41.864.587,00	15,17%	4.543	14,93%
56: 60	29.821.100,33	10,80%	3.355	11,03%
61: 65	15.377.649,70	5,57%	1.803	5,93%
66: 70	8.577.372,75	3,11%	1.114	3,66%
71: 75	3.788.026,66	1,37%	580	1,91%
76: 91	2.406.296,20	0,87%	422	1,39%
Commercial borrowers	11.022.570,09	3,99%	750	2,46%
Other	221,00	0,00%	1	0,00%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

## Borrower Characteristics II

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

<b>Borrower Monthly Net Income</b>	<b>Outstanding Principal Balance</b>	<b>% of Total Balance</b>	<b>No. of Contracts</b>	<b>% of No. of Contracts</b>
0: 1.000	15.234.426,13	5,52%	2.299	7,56%
1.001: 1.500	52.137.416,91	18,89%	7.004	23,02%
1.501: 2.000	68.491.062,48	24,81%	8.035	26,41%
2.001: 2.500	47.274.331,87	17,13%	5.037	16,55%
2.501: 3.000	22.229.153,68	8,05%	2.235	7,34%
3.001: 3.500	11.528.604,36	4,18%	1.157	3,80%
3.501: 4.000	6.914.087,98	2,50%	611	2,01%
4.001: 4.500	4.230.718,63	1,53%	329	1,08%
4.501: 5.000	2.669.962,75	0,97%	210	0,69%
5.001: 5.500	1.233.366,73	0,45%	88	0,29%
5.501: 6.000	818.801,61	0,30%	58	0,19%
> 6.001	3.855.339,00	1,40%	183	0,60%
n/a	39.422.707,93	14,28%	3.183	10,46%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>



## Top 15 Borrowers

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	112.350,67	0,04%	1
2	104.159,63	0,04%	1
3	101.860,91	0,04%	1
4	100.818,40	0,04%	1
5	97.793,38	0,04%	1
6	97.238,83	0,04%	1
7	95.425,24	0,03%	1
8	95.397,78	0,03%	1
9	94.510,16	0,03%	1
10	94.077,15	0,03%	1
11	93.568,36	0,03%	1
12	92.740,66	0,03%	1
13	91.881,27	0,03%	1
14	91.502,62	0,03%	1
15	91.480,76	0,03%	1
<b>Total Top 15 Borrowers</b>	<b>1.454.805,82</b>	<b>0,53%</b>	<b>15</b>

<b>Total Portfolio</b>	<b>276.039.980,06</b>	<b>30.429</b>
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# Seasoning

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	575.726,77	0,21%	50	0,16%
13-24	233.607.284,37	84,63%	24.678	81,10%
25-36	38.513.677,84	13,95%	5.168	16,98%
37-48	3.093.943,35	1,12%	468	1,54%
49-60	177.240,68	0,06%	33	0,11%
61-72	40.600,92	0,01%	10	0,03%
73-86	23.698,09	0,01%	12	0,04%
87-96	7.808,04	0,00%	10	0,03%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

<b>WA Seasoning:</b>	<b>19</b>
<b>MIN:</b>	<b>13</b>
<b>MAX:</b>	<b>94</b>

## Origination and Maturity Year

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2013	0,00	0,00%	0	0,00%
2014	0,00	0,00%	0	0,00%
2015	674.114,51	0,24%	96	0,32%
2016	20.823.274,42	7,54%	3.043	10,00%
2017	199.990.354,79	72,45%	22.111	72,66%
2018	54.552.236,34	19,76%	5.179	17,02%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2018	0,00	0,00%	0	0,00%
2019	2.374.791,37	0,86%	1.810	5,95%
2020	16.112.451,43	5,84%	4.370	14,36%
2021	38.032.173,98	13,78%	5.807	19,08%
2022	66.301.716,05	24,02%	6.711	22,05%
2023	52.003.499,30	18,84%	4.650	15,28%
2024	33.941.011,97	12,30%	2.734	8,98%
2025	50.664.539,19	18,35%	3.395	11,16%
2026	14.627.469,61	5,30%	879	2,89%
2027	1.722.415,82	0,62%	63	0,21%
2028	259.911,34	0,09%	10	0,03%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

## Remaining Term

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	6.097.170,96	2,21%	3.172	10,42%
13-24	24.562.836,67	8,90%	5.127	16,85%
25-36	54.113.786,58	19,60%	6.278	20,63%
37-48	67.183.788,51	24,34%	6.629	21,79%
49-60	37.322.163,32	13,52%	3.334	10,96%
61-72	34.403.508,64	12,46%	2.585	8,50%
73-84	49.980.268,95	18,11%	3.210	10,55%
85-96	673.436,15	0,24%	31	0,10%
97-108	1.703.020,28	0,62%	63	0,21%
>108	0,00	0,00%	0	0,00%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

<b>WA Remaining Term:</b>	<b>50</b>
<b>MIN:</b>	<b>1</b>
<b>MAX:</b>	<b>107</b>

## Original Term

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	0,00	0,00%	0	0,00%
13-24	2.645.875,95	0,96%	1.728	5,68%
25-36	15.945.524,43	5,78%	4.442	14,60%
37-48	35.631.386,79	12,91%	5.762	18,94%
49-60	66.932.516,87	24,25%	6.780	22,28%
61-72	58.956.919,19	21,36%	4.993	16,41%
73-84	27.113.081,25	9,82%	2.162	7,11%
85-96	66.410.306,54	24,06%	4.468	14,68%
97-108	131.922,52	0,05%	5	0,02%
>108	2.272.446,52	0,82%	89	0,29%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

<b>WA Original Term:</b>	<b>69</b>
<b>MIN:</b>	<b>13</b>
<b>MAX:</b>	<b>120</b>

## Loan to Value Ratio

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	2.191,88	0,00%	2	0,01%
11% - 20%	125.245,63	0,05%	89	0,29%
21% - 30%	1.104.759,61	0,40%	444	1,46%
31% - 40%	3.396.405,34	1,23%	987	3,24%
41% - 50%	7.959.814,63	2,88%	1.728	5,68%
51% - 60%	14.220.877,67	5,15%	2.299	7,56%
61% - 70%	24.195.388,93	8,77%	2.934	9,64%
71% - 80%	34.099.078,68	12,35%	3.597	11,82%
81% - 90%	47.642.410,04	17,26%	4.204	13,82%
91% - 100%	78.986.924,31	28,61%	8.023	26,37%
101% - 110%	31.877.783,17	11,55%	3.563	11,71%
> 110%	32.429.100,17	11,75%	2.559	8,41%
<b>Total</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>
<b>Average Loan to Value:</b>	<b>83%</b>			

## Vehicle Brand

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	27.702.253,65	10,04%	3.003	9,87%
2	22.830.996,89	8,27%	2.859	9,40%
3	17.914.181,16	6,49%	1.997	6,56%
4	17.445.133,59	6,32%	2.396	7,87%
5	16.018.190,36	5,80%	2.012	6,61%
6	15.779.822,79	5,72%	242	0,80%
7	14.644.465,25	5,31%	1.329	4,37%
8	12.367.441,73	4,48%	1.199	3,94%
9	12.249.187,14	4,44%	1.556	5,11%
10	10.636.919,77	3,85%	1.162	3,82%
11	10.325.396,25	3,74%	1.331	4,37%
12	10.323.556,02	3,74%	1.071	3,52%
13	10.143.704,72	3,67%	1.187	3,90%
14	9.572.973,68	3,47%	1.095	3,60%
15	9.327.103,53	3,38%	1.239	4,07%
Other Brands	58.758.653,53	21,29%	6.751	22,19%
<b>TOTAL</b>	<b>276.039.980,06</b>	<b>100,00%</b>	<b>30.429</b>	<b>100,00%</b>

**Vehicle brands in random order:**

BMW, OPEL, SKODA, FORD, TESLA, MAZDA, KIA, CITROEN, MERCEDES-BENZ, RENAULT, VW, AUDI, SEAT, HYUNDAI, FIAT

## Contractual Amortisation Profile

RevoCar 2018  
Investor Report

Determination Date: 30.04.2019  
Investor Reporting Date: 13.05.2019  
Payment Date: 21.05.2019  
Period No.: 12

**Assumptions for this simulation:**

No further purchase of Assets, no Deemed Collections, no Prepayments, no Defaults, no Clean-up-Call, current Delinquent Receivable will be paid

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2019-04	276.039.980	2022-03	59.803.645	2025-02	3.110.592
2019-05	268.414.012	2022-04	56.392.028	2025-03	2.608.884
2019-06	260.687.702	2022-05	53.080.752	2025-04	2.107.175
2019-07	252.961.392	2022-06	49.970.160	2025-05	1.705.809
2019-08	245.435.766	2022-07	47.060.251	2025-06	1.304.442
2019-09	238.010.481	2022-08	44.050.000	2025-07	1.003.417
2019-10	230.785.879	2022-09	41.140.092	2025-08	702.392
2019-11	223.761.961	2022-10	38.129.841	2025-09	501.708
2019-12	216.738.043	2022-11	35.119.590	2025-10	301.025
2020-01	209.513.442	2022-12	32.008.998	2025-11	100.342
2020-02	202.389.182	2023-01	28.998.747		
2020-03	195.465.606	2023-02	26.590.547		
2020-04	188.542.029	2023-03	25.085.422		
2020-05	181.217.086	2023-04	23.680.638		
2020-06	173.992.485	2023-05	22.275.854		
2020-07	167.269.592	2023-06	21.071.754		
2020-08	160.747.382	2023-07	19.767.312		
2020-09	154.526.197	2023-08	18.563.212		
2020-10	148.505.696	2023-09	17.359.112		
2020-11	142.485.195	2023-10	16.255.353		
2020-12	136.163.669	2023-11	15.151.595		
2021-01	129.741.801	2023-12	14.047.836		
2021-02	123.721.300	2024-01	13.044.419		
2021-03	118.202.507	2024-02	12.041.002		
2021-04	112.884.398	2024-03	11.137.927		
2021-05	107.566.288	2024-04	10.134.510		
2021-06	102.549.204	2024-05	9.231.435		
2021-07	97.532.119	2024-06	8.428.702		
2021-08	92.314.352	2024-07	7.625.968		
2021-09	87.196.926	2024-08	6.823.235		
2021-10	82.179.841	2024-09	6.120.843		
2021-11	77.162.757	2024-10	5.418.451		
2021-12	72.346.356	2024-11	4.716.059		
2022-01	67.630.297	2024-12	4.114.009		
2022-02	63.315.604	2025-01	3.612.301		