

RevoCar 2018 UG (haftungsbeschränkt)



Investor Report

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

**EUROPEAN
DATAWAREHOUSE**



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All amounts are presented in Euro.

Transaction Parties

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	<u>Address</u>	<u>Contact</u>	
Issuer	RevoCar 2018 UG (haftungsbeschränkt) Steinweg 3-5 60313 Frankfurt am Main Germany	Petra Barthenheier pbarthenheier@wilmingtontrust.com Telephone: +49 69 9288 495 11	The Directors fradirectors@wilmingtontrust.com Telephone: +49 69 2992 5385
Originator / Servicer	Bank11 für Privatkunden und Handel GmbH Hammer Landstrasse 91 41460 Neuss Germany	Sandra Ebert abs@bank11.de Telephone: +49 2131 6098 146	Ralf Schmitt abs@bank11.de Telephone: +49 2131 6098 319
Corporate Service Provider / Substitute Servicer Facilitator	Wilmington Trust SP Services (Frankfurt) GmbH Steinweg 3-5 60313 Frankfurt am Main Germany	The Directors fradirectors@wilmingtontrust.com Telephone: +49 69 2992 5385	
Account Bank	The Bank of New York Mellon, Frankfurt Branch 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	
Cash Administrator / Paying Agent	The Bank of New York Mellon, London Branch One Canada Square, Canary Wharf E14 5AL London England	EMEA Structured Finance Telephone: +44 207 964 2533 Fax: +44 207 163 7403	
Arranger / Lead Manager / Swap Counterparty	UniCredit Bank AG Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de +49 89 378 12679	
Trustee / Data Trustee	Wilmington Trust SP Services (London) Limited 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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Contact Investor Report Bank11 für Privatkunden und Handel GmbH

Hammer Landstrasse 91
41460 Neuss
Germany

Sandra Ebert
+49 2131 6098 146

Ralf Schmitt
+49 2131 6098 319

abs@bank11.de

The Bank of New York Mellon, London Branch

One Canada Square, Canary Wharf
London E14 5AL, England

Corporate Trust Services
Telephone: +352 2696 2000
Fax: +352 2696 9758

Reporting Details

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Cut-Off Date 30.04.2018
Closing Date / Issue Date 22.05.2018
Interest Determination Date 19.02.2020
Investor Reporting Date 13.03.2020
Calculation Date 19.03.2020
Payment Date 23.03.2020

Days Accrued

Collection Period	from	01.02.2020	to	29.02.2020	29
Interest Period	from	21.02.2020	to	23.03.2020	31

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/P-1	Private Rating	A1/P-1	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)	Aa1/P-1	AA (High)/R-1(High)
Account Bank	The Bank of New York Mellon, Frankfurt Branch	Aa1/P-1	AA/R-1(high)	Aa1/P-1	AA (High)/R-1(High)

* according to Moody's Credit Risk Assessment

Trigger & Clean-Up Call

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	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
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
Account Bank Required Rating*			
	Trigger Moody's	Trigger DBRS	Trigger Breach
Long Term	-	AA	No
Short Term	P-1	-	No
Swap Rating Trigger			
	Trigger Moody's	Trigger DBRS	Trigger Breach
1st Rating Trigger (Long Term)	A3	A	Yes
2nd Rating Trigger (Long Term)	Baa3	BBB	No
	Trigger Value	Current Value	Trigger Breach
Clean-up Call %	10,00%	47,55%	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>
Notes Information						
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)	Aa2(sf)/A (high) (sf)	A3(sf)/A (low)	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	-0,467%	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%.						
Notes Balance						
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	161.982.323,23	20.300.000,00	2.900.000,00	8.900.000,00	3.900.000,00	197.982.323,23
Aggregate Notes Principal Amount (bop) per Note	44.500,64	100.000,00	100.000,00	100.000,00	100.000,00	
Available Distribution Amount						8.255.375,61
Principal Redemption Amount per Class	7.789.502,74	0,00	0,00	0,00	0,00	7.789.502,74
Principal Redemption Amount per Note	2.139,97	0,00	0,00	0,00	0,00	
Aggregate Notes Principal Amount (eop) per Class	154.192.820,49	20.300.000,00	2.900.000,00	8.900.000,00	3.900.000,00	190.192.820,49
Aggregate Notes Principal Amount (eop) per Note	42.360,66	100.000,00	100.000,00	100.000,00	100.000,00	
Current Tranching	81,1%	10,7%	1,5%	4,7%	2,1%	
Payments of Interest						
Interest Amount	0,00	13.109,74	2.497,19	27.590,00	22.164,87	
Interest Amount per Note	0,00	64,58	86,11	310,00	568,33	
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	
Credit Enhancements						
Initial total Credit Enhancement (Subordination)	9,0%	3,9%	3,2%	1,0%	0,0%	
Current Credit Enhancement (incl. Excess Spread)	21,92%	11,24%	9,72%	5,04%	2,99%	
Current Credit Enhancement (excl. Excess Spread)	18,9%	8,3%	6,7%	2,1%	0,00%	

Reserve Accounts

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	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	2.600.000,00
Liquidity Reserve Account (bop)	1.286.885,10
Amounts debited to Liquidity Reserve Account	50.631,77
Amounts credited to Liquidity Reserve Account	0,00
Liquidity Reserve Account (eop)	1.236.253,33

	<u>Amount</u>
<u>Set-Off Risk Reserve Account**</u>	
Initial Balance of Set-Off Risk Reserve Account	0,00
Set-Off Risk Reserve Account (bop)	1.967,89
Amounts debited to Set-Off Risk Reserve Account	392,02
Amounts credited to Set-Off Risk Reserve Account	0,00
Set-Off Risk Reserve Account (eop)	1.575,87
Debtor Deposit Amount	1.575,87

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	10.400.000,00
Commingling Reserve Account (bop)	6.717.479,79
Amounts debited to Commingling Reserve Account	98.060,65
Amounts credited to Commingling Reserve Account	0,00
Commingling Reserve Account (eop)	6.619.419,14

	<u>Amount</u>
<u>Swap Collateral Account</u>	
Initial Balance of Swap Collateral Account	920.000,00
Swap Collateral Account (bop)	60.000,00
Amounts debited to Swap Collateral Account	100.000,00
Amounts credited to Swap Collateral Account	70.000,00
Swap Collateral Account (eop)	30.000,00

* 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 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."

	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
<u>Initial - As of Cut-Off Date</u>				
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%
Total	423.995.539,11	100,0%	38.933	100,0%
<u>Current - As of Determination Date</u>				
Portfolio sold to SPV	190.192.820,49	94,3%	24.311	94,5%
Retained by Bank11	11.450.267,91	5,7%	1.421	5,5%
Total	201.643.088,40	100,0%	25.732	100,0%
Current Risk Retention	5,7%			
Minimum Risk Retention	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	5.716.972,73
Remaining Collections	2.538.402,88

Calculation of the Available Distribution Amount

Total Collections	8.232.152,97
(a) - thereof Interest Collections	560.808,80
(b) - thereof Principal Collections	7.671.344,17
(c) Recovery Collections	23.222,64
(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
Available Distribution Amount	8.255.375,61

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		8.255.375,61
(i) any due and payable Statutory Claims	-	8.255.375,61
(ii) any due and payable Trustee Expenses	-	8.255.375,61
(iii) any due and payable Administration Expenses	-	8.255.375,61
(iv) any due and payable Servicing Fee to the Servicer	85.242,39	8.170.133,22
(v) Any Amount payable to the Swap Counterparty	80.482,72	8.089.650,50
(vi) Class A Notes Interest Amount	-	8.089.650,50
(vii) Class B Notes Interest Amount	13.109,74	8.076.540,76
(viii) Class C Notes Interest Amount	2.497,19	8.074.043,57
(ix) Class D Notes Interest Amount	27.590,00	8.046.453,57
(x) Class E Notes Interest Amount	22.164,87	8.024.288,70
(xi) Class A Principal Redemption Amount	7.789.502,74	234.785,96
(xiii) Class B Principal Redemption Amount	-	234.785,96
(xv) Class C Principal Redemption Amount	-	234.785,96
(xvii) Class D Principal Redemption Amount	-	234.785,96
(xix) Class E Principal Redemption Amount	-	234.785,96
(xx) Commingling Reserve Adjustment Amount	-	234.785,96
(xxi) Set-Off Risk Reserve Adjustment Amount	-	234.785,96
(xxiii) Additional Servicer Fee to the Servicer	234.685,96	100,00
(xxiv) Transaction Gain to the shareholders of the Issuer	100,00	0,00

Portfolio Information

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	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
Beginning of Period	197.982.323,23	24.990
Scheduled Principal Payments	5.190.246,41	
Principal Payments End of Term	92.294,99	307
Principal Payments Early Settlement	2.412.025,41	358
Total Principal Collections	7.694.566,81	665
Defaulted Receivables	94.935,93	14
End of Period (As of Determination Date)	190.192.820,49	24.311

Swap Data

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Swap Counterparty Data

Swap Counterparty Provider	UniCredit Bank AG
Swap Termination Event	No

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	161.982.323,23
Fixed Rate	0,1100%
Floating Rate (Euribor)	-0,4670%
Interest Days	31
Paying Leg	15.343,33
Receiving Leg	-65.139,39
Net Swap Payments (- from SPV / + to SPV)	-80.482,72
Swap Notional Amount after IPD	154.192.820,49

Defaults and Recoveries Loan Level Information

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No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding 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
236			2.494.568,97	2.050.656,31	477.984,41	1.572.671,90	76,7%					
1	2018-05	2017-09	10.836,57	10.836,57	4.451,10	6.385,47	58,9%	27324	GW	VW	Loan Amortising	Commercial
2	2018-06	2016-05	2.242,42	2.086,29	2.135,12	-48,83	-2,3%	56598	GW	HYUNDAI	Loan Amortising	Private
3	2018-07	2017-01	9.814,09	9.343,46	4.376,16	4.967,30	53,2%	91781	GW	CITROEN	Loan Amortising	Private
4	2018-07	2017-01	3.977,45	4.279,62	78,43	4.201,19	98,2%	06618	GW	ALFA ROMEO	Loan Amortising	Private
5	2018-07	2017-12	15.437,89	15.880,66	-1.019,12	16.899,78	106,4%	13409	GW	RENAULT	Loan Amortising	Private
6	2018-07	2017-12	9.762,54	10.051,02	-141,80	10.192,82	101,4%	74635	GW	BMW	Loan Amortising	Private
7	2018-07	2017-12	3.069,43	2.943,50	2.943,50	0,00	0,0%	79576	GW	FORD	Loan Amortising	Private
8	2018-07	2018-02	6.697,71	6.935,10	1.882,85	5.052,25	72,9%	14621	GW	BMW	Loan Amortising	Private
9	2018-08	2016-12	7.034,51	6.682,67	6.682,67	0,00	0,0%	71404	GW	FORD	Loan Amortising	Private
10	2018-08	2017-11	9.695,33	9.721,10	102,89	9.618,21	98,9%	47574	GW	TOYOTA	Loan Amortising	Private
11	2018-08	2017-12	4.449,62	4.533,62	4.533,62	0,00	0,0%	91459	GW	SEAT	Loan Amortising	Private
12	2018-08	2018-01	1.668,58	1.717,51	-8,54	1.726,05	100,5%	37345	GW	OPEL	Loan Amortising	Private
13	2018-08	2018-02	6.552,74	6.680,89	2.781,78	3.899,11	58,4%	79415	GW	AUDI	Loan Amortising	Private
14	2018-09	2017-05	7.691,00	7.047,73	3.181,77	3.865,96	54,9%	72510	GW	PEUGEOT	Loan Amortising	Private
15	2018-09	2017-02	2.820,11	2.772,54	2.772,54	0,00	0,0%	06618	GW	VW	Loan Amortising	Commercial
16	2018-09	2017-03	3.836,45	3.885,55	-13,38	3.898,93	100,3%	53840	GW	BMW	Loan Amortising	Private
17	2018-09	2017-05	3.500,90	3.520,50	-29,43	3.549,93	100,8%	01968	GW	SUZUKI	Loan Amortising	Private
18	2018-09	2017-07	2.692,74	2.590,70	-12,57	2.603,27	100,5%	24143	GW	AUDI	Loan Amortising	Private
19	2018-09	2017-09	7.941,69	7.926,50	3.800,40	4.126,10	52,1%	45279	GW	VW	Loan Amortising	Private
20	2018-09	2017-09	16.236,88	16.264,57	5.983,27	10.281,30	63,2%	41065	GW	MERCEDES-BENZ	Loan Amortising	Private
21	2018-09	2017-10	14.111,42	14.036,78	3.594,89	10.441,89	74,4%	04626	NW	PEUGEOT	Loan Amortising	Private
22	2018-09	2017-12	4.923,37	4.530,83	1.239,34	3.291,49	72,6%	97499	GW	RENAULT	Loan Amortising	Private
23	2018-09	2017-12	13.005,47	12.988,94	4.779,05	8.209,89	63,2%	30827	GW	VW	Loan Amortising	Private
24	2018-09	2018-02	2.628,79	2.288,13	-6,15	2.294,28	100,3%	53474	GW	VW	Loan Amortising	Private
25	2018-09	2018-03	6.350,27	6.364,27	-44,07	6.408,34	100,7%	41747	GW	HONDA	Loan Amortising	Private
26	2018-10	2017-11	13.150,57	12.762,76	5.316,58	7.446,18	58,3%	06502	GW	DACIA	Loan Amortising	Private
27	2018-10	2017-02	2.791,70	2.352,53	2.352,53	0,00	0,0%	21337	GW	BMW	Loan Amortising	Private
28	2018-10	2017-03	1.538,45	1.359,56	-4,41	1.363,97	100,3%	24969	GW	PEUGEOT	Loan Amortising	Private
29	2018-10	2017-04	9.678,09	9.548,68	9.548,68	0,00	0,0%	39326	GW	RENAULT	Loan Amortising	Private
30	2018-10	2017-06	4.979,99	4.547,37	-26,88	4.574,25	100,6%	41334	GW	VW	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

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31	2018-10	2017-09	12.612,54	12.612,47	-2.932,06	15.544,53	123,2%	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	1.973,87	11.297,09	85,1%	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	2.770,85	0,00	0,0%	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	2.443,90	0,00	0,0%	15890	GW	OPEL	Loan Amortising	Private
52	2018-11	2018-03	24.516,06	24.068,76	5.405,54	18.663,22	77,5%	24768	NW	HYUNDAI	Loan Amortising	Private
53	2018-12	2013-01	7.044,72	6.594,76	3.280,74	3.314,02	50,3%	29581	GW	VW	Loan Amortising	Private
54	2018-12	2017-05	5.389,53	4.252,08	2.023,57	2.228,51	52,4%	82152	GW	VW	Loan Amortising	Private
55	2018-12	2016-02	7.384,55	7.341,96	7.954,27	-612,31	-8,3%	38159	GW	NISSAN	Loan Balloon	Private
56	2018-12	2017-08	3.517,22	2.833,64	896,02	1.937,62	68,4%	51377	GW	FORD	Loan Amortising	Private
57	2018-12	2017-09	21.408,75	19.751,09	1.542,43	18.208,66	92,2%	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	747,40	3.453,32	82,2%	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	3.581,94	3.837,20	51,7%	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	1.610,51	996,57	38,2%	66907	GW	VW	Loan Amortising	Private
69	2018-12	2018-03	21.194,13	20.372,41	-2.186,81	22.559,22	110,7%	70376	GW	VW	Loan Amortising	Private
70	2019-01	2017-04	4.741,85	4.176,64	2.042,66	2.133,98	51,1%	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	11.558,80	13.076,26	53,1%	25855	GW	RENAULT	Loan Amortising	Private
73	2019-01	2017-08	17.955,67	17.129,04	7.280,00	9.849,04	57,5%	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	1.921,32	2.348,47	55,0%	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	3.972,68	0,00	0,0%	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	3.231,86	939,24	22,5%	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	-251,87	7.916,18	103,3%	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	2.604,19	3.327,14	56,1%	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	538,31	7.233,65	93,1%	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	637,52	2.486,63	79,6%	45711	GW	MERCEDES-BENZ	Loan Amortising	Private
97	2019-02	2018-01	2.536,27	1.438,40	188,87	1.249,53	86,9%	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	-1.119,33	21.934,50	105,4%	22113	GW	MERCEDES-BENZ	Loan Amortising	Commercial
106	2019-03	2017-06	9.024,18	8.776,95	3.032,76	5.744,19	65,4%	51063	GW	MERCEDES-BENZ	Loan Amortising	Private
107	2019-03	2017-07	21.998,58	20.746,13	7.855,06	12.891,07	62,1%	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	1.229,18	-0,08	0,0%	40235	NW	VW	Loan Balloon	Commercial
112	2019-04	2017-01	12.199,25	10.991,54	5.755,03	5.236,51	47,6%	72221	GW	FORD	Loan Amortising	Private
113	2019-04	2017-03	6.640,61	5.474,36	1.031,79	4.442,57	81,2%	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	5.509,53	8.499,37	60,7%	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	16.481,84	0,00	0,0%	74638	GW	CITROEN	Loan Amortising	Private
118	2019-04	2018-02	1.929,69	1.564,28	424,02	1.140,26	72,9%	48607	GW	SEAT	Loan Amortising	Private
119	2019-04	2017-12	13.861,93	12.207,00	-141,07	12.348,07	101,2%	72760	GW	AUDI	Loan Amortising	Private
120	2019-04	2018-01	13.211,31	11.944,37	4.100,78	7.843,59	65,7%	79713	GW	TOYOTA	Loan Amortising	Private

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121	2019-04	2018-02	12.438,93	10.882,53	7.205,99	3.676,54	33,8%	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
123	2019-05	2017-10	10.082,08	9.157,59	6.987,83	2.169,76	23,7%	42349	GW	SKODA	Loan Balloon	Private
124	2019-05	2017-09	20.105,54	18.551,61	-185,75	18.737,36	101,0%	78224	GW	JEEP	Loan Amortising	Private
125	2019-05	2016-12	3.591,98	2.055,92	2.055,92	0,00	0,0%	15859	GW	MERCEDES-BENZ	Loan Amortising	Private
126	2019-05	2017-01	20.032,68	17.801,24	6.173,12	11.628,12	65,3%	67310	GW	BMW	Loan Amortising	Private
127	2019-05	2017-08	15.168,68	14.146,27	4.001,13	10.145,14	71,7%	33330	GW	BMW	Loan Amortising	Private
128	2019-05	2017-09	18.883,32	13.652,72	-279,58	13.932,30	102,0%	39179	GW	MERCEDES-BENZ	Loan Amortising	Private
129	2019-05	2017-09	4.815,27	3.817,32	1.909,73	1.907,59	50,0%	84061	GW	FIAT	Loan Amortising	Private
130	2019-05	2018-01	9.075,07	5.586,40	-39,23	5.625,63	100,7%	25421	GW	BMW	Loan Amortising	Private
131	2019-05	2018-02	10.372,85	9.432,60	3.773,04	5.659,56	60,0%	78234	GW	AUDI	Loan Amortising	Private
132	2019-05	2018-02	7.386,68	6.442,40	3.331,26	3.111,14	48,3%	73630	GW	CITROEN	Loan Amortising	Private
133	2019-05	2018-02	4.871,78	3.782,03	1.730,09	2.051,94	54,3%	13053	GW	VW	Loan Amortising	Private
134	2019-06	2017-10	23.790,61	21.158,40	6.506,35	14.652,05	69,2%	14554	GW	OPEL	Loan Amortising	Private
135	2019-06	2016-08	14.831,22	13.868,05	2.577,36	11.290,69	81,4%	23795	GW	UNBEKANNT	Loan Amortising	Private
136	2019-06	2017-02	11.672,21	9.449,95	3.824,60	5.625,35	59,5%	24159	GW	FORD	Loan Amortising	Private
137	2019-06	2017-05	15.234,05	13.699,85	8.871,67	4.828,18	35,2%	41466	GW	SEAT	Loan Balloon	Private
138	2019-06	2017-05	10.725,74	7.719,89	7.719,89	0,00	0,0%	92355	NW	LADA	Loan Amortising	Private
139	2019-06	2017-06	11.376,92	9.404,29	-83,57	9.487,86	100,9%	21073	GW	VOLVO	Loan Amortising	Private
140	2019-06	2017-06	2.860,47	1.062,27	-0,68	1.062,95	100,1%	34132	GW	FORD	Loan Amortising	Private
141	2019-06	2017-09	3.564,32	2.993,51	-30,60	3.024,11	101,0%	73560	GW	HYUNDAI	Loan Amortising	Private
142	2019-06	2017-12	6.443,78	3.977,96	-38,82	4.016,78	101,0%	30173	GW	VW	Loan Amortising	Private
143	2019-06	2018-01	3.163,44	2.339,09	455,70	1.883,39	80,5%	64395	GW	VW	Loan Amortising	Private
144	2019-06	2018-01	18.159,75	17.189,82	697,52	16.492,30	95,9%	22949	GW	BMW	Loan Amortising	Private
145	2019-06	2018-03	16.352,23	14.059,46	5.725,73	8.333,73	59,3%	64319	GW	MERCEDES-BENZ	Loan Amortising	Private
146	2019-07	2017-01	22.004,03	19.101,38	-105,09	19.206,47	100,6%	15749	NW	RENAULT	Loan Amortising	Private
147	2019-07	2016-04	23.325,18	9.103,19	1.800,88	7.302,31	80,2%	99819	GW	FORD	Loan Amortising	Private
148	2019-07	2016-12	5.421,47	4.519,11	1.069,81	3.449,30	76,3%	49201	GW	SEAT	Loan Amortising	Private
149	2019-07	2017-03	18.049,48	14.516,71	-2.306,53	16.823,24	115,9%	70329	GW	MERCEDES-BENZ	Loan Amortising	Private
150	2019-07	2017-05	8.189,33	5.275,72	3.459,29	1.816,43	34,4%	15366	NW	DACIA	Loan Amortising	Commercial

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151	2019-07	2017-06	17.272,48	12.847,33	210,50	12.636,83	98,4%	64354	NW	OPEL	Loan Amortising	Private
152	2019-07	2017-12	10.079,90	8.335,49	-37,05	8.372,54	100,4%	97273	GW	BMW	Loan Amortising	Private
153	2019-07	2018-02	25.027,97	20.485,06	-123,04	20.608,10	100,6%	22175	GW	MERCEDES-BENZ	Loan Amortising	Commercial
154	2019-08	2017-04	13.128,70	11.438,57	-106,49	11.545,06	100,9%	28879	GW	BMW	Loan Amortising	Private
155	2019-08	2017-05	9.141,85	8.182,87	1.309,54	6.873,33	84,0%	27793	GW	VW	Loan Amortising	Private
156	2019-08	2017-05	30.778,38	27.680,18	-1.109,10	28.789,28	104,0%	21107	GW	JAGUAR	Loan Amortising	Private
157	2019-08	2017-06	11.544,02	10.413,99	2.684,61	7.729,38	74,2%	26871	GW	AUDI	Loan Amortising	Private
158	2019-08	2017-08	7.131,86	1.887,78	1.887,78	0,00	0,0%	85221	GW	AUDI	Loan Amortising	Private
159	2019-08	2017-10	13.152,93	11.869,40	-91,89	11.961,29	100,8%	97909	GW	KIA	Loan Amortising	Private
160	2019-08	2017-11	3.748,48	2.472,82	-12,53	2.485,35	100,5%	27318	GW	VW	Loan Amortising	Private
161	2019-08	2018-02	5.940,96	5.260,94	178,33	5.082,61	96,6%	33689	GW	AUDI	Loan Balloon	Private
162	2019-08	2018-02	25.648,14	21.757,44	-458,07	22.215,51	102,1%	88441	GW	FORD	Loan Balloon	Private
163	2019-09	2015-01	11.937,53	7.288,56	2.004,36	5.284,20	72,5%	46240	GW	CITROEN	Loan Balloon	Private
164	2019-09	2016-10	23.315,66	19.643,54	9.078,09	10.565,45	53,8%	97534	NW	FORD	Loan Amortising	Private
165	2019-09	2017-02	7.133,94	5.394,65	-47,13	5.441,78	100,9%	74385	GW	OPEL	Loan Amortising	Private
166	2019-09	2017-03	15.063,01	13.038,71	-70,15	13.108,86	100,5%	44809	GW	MERCEDES-BENZ	Loan Amortising	Private
167	2019-09	2017-07	13.739,17	9.703,32	9.201,50	501,82	5,2%	56276	NW	MAZDA	Loan Amortising	Private
168	2019-09	2017-08	1.967,08	1.564,28	143,24	1.421,04	90,8%	41334	GW	BMW	Loan Amortising	Private
169	2019-09	2017-09	8.961,55	8.115,92	-116,69	8.232,61	101,4%	47533	GW	VW	Loan Amortising	Private
170	2019-09	2017-12	11.737,07	11.308,94	4.541,38	6.767,56	59,8%	99092	GW	SEAT	Loan Amortising	Private
171	2019-09	2018-01	18.010,16	15.349,19	9.860,40	5.488,79	35,8%	50181	NW	FORD	Loan Amortising	Private
172	2019-09	2018-02	5.643,32	4.413,34	4.413,34	0,00	0,0%	71735	GW	FIAT	Loan Amortising	Private
173	2019-09	2018-03	2.545,74	1.195,68	-6,95	1.202,63	100,6%	33334	GW	VW	Loan Amortising	Private
174	2019-10	2017-01	26.088,72	20.082,60	0,00	20.082,60	100,0%	51377	NW	FIAT	Loan Amortising	Private
175	2019-10	2015-04	15.598,22	13.792,25	2.370,91	11.421,34	82,8%	69231	GW	HYMER (M)	Loan Amortising	Private
176	2019-10	2016-04	3.580,09	2.017,61	915,54	1.102,07	54,6%	42111	NW	ADLY (R)	Loan Amortising	Private
177	2019-10	2016-11	6.163,24	5.112,22	-30,47	5.142,69	100,6%	24105	GW	VW	Loan Amortising	Private
178	2019-10	2017-07	9.715,30	8.528,31	453,05	8.075,26	94,7%	20537	GW	FIAT	Loan Amortising	Private
179	2019-10	2017-08	29.618,56	22.319,06	15.118,15	7.200,91	32,3%	31319	NW	SSANG YONG	Loan Amortising	Commercial
180	2019-10	2017-08	13.028,44	11.452,07	5.720,60	5.731,47	50,0%	91719	GW	MAZDA	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

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No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding 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
181	2019-10	2017-10	7.162,28	6.264,67	-41,35	6.306,02	100,7%	68766	GW	FORD	Loan Amortising	Private
182	2019-10	2018-01	6.109,08	4.834,98	-55,13	4.890,11	101,1%	46325	GW	MERCEDES-BENZ	Loan Amortising	Private
183	2019-10	2018-03	7.886,30	6.916,73	-37,57	6.954,30	100,5%	48599	GW	MERCEDES-BENZ	Loan Amortising	Private
184	2019-11	2016-08	17.070,99	4.064,11	-80,02	4.144,13	102,0%	53359	NW	FIAT	Loan Amortising	Private
185	2019-11	2017-08	9.601,80	5.083,12	-22,35	5.105,47	100,4%	24539	GW	JEEP	Loan Amortising	Private
186	2019-11	2016-12	2.890,45	797,24	797,24	0,00	0,0%	15938	GW	SKODA	Loan Amortising	Private
187	2019-11	2016-12	4.495,95	2.555,02	-9,47	2.564,49	100,4%	24149	GW	BMW	Loan Amortising	Private
188	2019-11	2017-04	5.866,04	4.261,81	-39,49	4.301,30	100,9%	61197	GW	CITROEN	Loan Amortising	Private
189	2019-11	2017-04	4.703,77	2.980,52	-31,78	3.012,30	101,1%	57223	GW	BMW	Loan Amortising	Private
190	2019-11	2018-01	4.350,70	3.987,14	28,32	3.958,82	99,3%	73061	GW	OPEL	Loan Amortising	Private
191	2019-11	2017-11	3.308,42	1.903,64	395,83	1.507,81	79,2%	41363	GW	KIA	Loan Amortising	Private
192	2019-11	2017-11	8.053,64	6.395,97	6.395,97	0,00	0,0%	25770	GW	HYUNDAI	Loan Amortising	Private
193	2019-11	2018-02	8.830,21	6.974,07	-98,58	7.072,65	101,4%	94327	GW	VW	Loan Amortising	Private
194	2019-11	2018-02	32.234,57	26.972,85	1.661,72	25.311,13	93,8%	99819	GW	FORD	Loan Amortising	Private
195	2019-11	2018-02	41.474,25	34.572,79	168,05	34.404,74	99,5%	33647	NW	FIAT	Loan Amortising	Private
196	2019-11	2018-03	14.558,59	12.721,39	-63,34	12.784,73	100,5%	97078	GW	AUDI	Loan Amortising	Private
197	2019-12	2017-06	3.712,57	2.482,42	503,53	1.978,89	79,7%	14776	NW	FORD	Loan Amortising	Private
198	2019-12	2016-09	2.427,65	946,31	-9,57	955,88	101,0%	36179	GW	YAMAHA	Loan Amortising	Private
199	2019-12	2016-11	22.008,15	14.508,40	-609,21	15.117,61	104,2%	48465	NW	AUDI	Loan Amortising	Private
200	2019-12	2017-02	7.993,30	6.592,15	-48,91	6.641,06	100,7%	09599	GW	AUDI	Loan Amortising	Private
201	2019-12	2017-05	14.604,50	12.472,70	7.649,37	4.823,33	38,7%	42499	GW	FORD	Loan Balloon	Private
202	2019-12	2017-07	5.729,22	4.732,10	-100,24	4.832,34	102,1%	29643	GW	MERCEDES-BENZ	Loan Amortising	Private
203	2019-12	2017-07	4.868,70	2.238,94	-34,55	2.273,49	101,5%	14776	GW	MAZDA	Loan Amortising	Private
204	2019-12	2017-08	8.901,91	6.658,54	-126,66	6.785,20	101,9%	79261	GW	MERCEDES-BENZ	Loan Amortising	Private
205	2019-12	2017-09	13.091,73	11.022,51	790,29	10.232,22	92,8%	89269	GW	MAZDA	Loan Balloon	Private
206	2019-12	2017-11	11.607,11	5.998,48	5.998,48	0,00	0,0%	74072	NW	FIAT	Loan Amortising	Private
207	2019-12	2017-12	4.816,10	2.730,33	796,21	1.934,12	70,8%	73333	GW	MERCEDES-BENZ	Loan Amortising	Private
208	2019-12	2018-01	6.578,47	4.199,99	326,45	3.873,54	92,2%	66904	GW	BMW	Loan Amortising	Private
209	2019-12	2018-02	5.897,16	4.742,33	-57,42	4.799,75	101,2%	22455	GW	FORD	Loan Amortising	Private
210	2020-01	2017-08	24.543,80	18.687,73	1.644,54	17.043,19	91,2%	47798	GW	MERCEDES-BENZ	Loan Amortising	Private

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No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding 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
211	2020-01	2017-01	9.436,09	5.750,86	261,81	5.489,05	95,4%	21435	NW	NISSAN	Loan Amortising	Private
212	2020-01	2016-06	3.894,33	2.249,13	-5,90	2.255,03	100,3%	34596	GW	YAMAHA	Loan Amortising	Private
213	2020-01	2018-01	67.748,03	55.677,33	-468,46	56.145,79	100,8%	83109	GW	PORSCHE	Loan Amortising	Private
214	2020-01	2016-12	7.578,41	3.852,08	1.221,17	2.630,91	68,3%	14770	GW	CHEVROLET	Loan Amortising	Private
215	2020-01	2018-02	24.870,12	16.488,88	9.981,44	6.507,44	39,5%	45133	GW	SEAT	Loan Amortising	Private
216	2020-01	2017-06	8.413,46	4.815,21	-25,43	4.840,64	100,5%	68259	NW	HYUNDAI	Loan Amortising	Private
217	2020-01	2017-08	11.168,39	8.831,88	3.549,84	5.282,04	59,8%	48599	GW	RENAULT	Loan Amortising	Commercial
218	2020-01	2017-10	8.937,51	5.764,69	-624,26	6.388,95	110,8%	61200	NW	KIA	Loan Amortising	Private
219	2020-01	2017-12	8.032,97	6.684,75	0,00	6.684,75	100,0%	24980	GW	VOLVO	Loan Amortising	Private
220	2020-01	2017-12	3.435,12	1.425,16	-58,02	1.483,18	104,1%	47877	GW	OPEL	Loan Amortising	Private
221	2020-01	2017-12	18.646,00	15.447,90	-184,23	15.632,13	101,2%	81245	GW	CITROEN	Loan Amortising	Private
222	2020-01	2018-02	8.283,40	3.980,49	-1.008,43	4.988,92	125,3%	79713	GW	TOYOTA	Loan Amortising	Private
223	2020-02	2016-07	8.183,10	4.570,55	79,12	4.491,43	98,3%	06886	GW	SKODA	Loan Amortising	Private
224	2020-02	2017-01	4.152,94	2.079,99	-14,32	2.094,31	100,7%	41569	GW	OPEL	Loan Amortising	Private
225	2020-02	2017-02	4.057,92	1.932,76	-6,19	1.938,95	100,3%	47798	GW	FORD	Loan Amortising	Private
226	2020-02	2017-04	12.194,00	8.984,90	-640,32	9.625,22	107,1%	88131	GW	MERCEDES-BENZ	Loan Amortising	Private
227	2020-02	2017-04	10.136,98	6.611,29	-17,43	6.628,72	100,3%	57392	GW	PEUGEOT	Loan Amortising	Private
228	2020-02	2017-04	3.427,38	1.042,69	-8,93	1.051,62	100,9%	77830	GW	VW	Loan Amortising	Private
229	2020-02	2017-07	12.006,30	9.738,69	-849,36	10.588,05	108,7%	45721	NW	HYUNDAI	Loan Amortising	Private
230	2020-02	2017-07	12.947,62	10.788,11	-62,51	10.850,62	100,6%	68219	GW	BMW	Loan Amortising	Private
231	2020-02	2017-07	4.062,83	2.368,66	-11,77	2.380,43	100,5%	94154	GW	VW	Loan Amortising	Private
232	2020-02	2017-09	19.599,43	15.670,21	-48,36	15.718,57	100,3%	24941	NW	HYUNDAI	Loan Amortising	Private
233	2020-02	2017-09	4.949,84	2.059,18	-10,33	2.069,51	100,5%	56170	NW	AUDI	Loan Amortising	Private
234	2020-02	2017-09	30.406,94	20.875,56	-48,02	20.923,58	100,2%	51519	GW	BMW	Loan Amortising	Private
235	2020-02	2017-12	8.115,22	6.329,60	-511,93	6.841,53	108,1%	52477	GW	CHEVROLET	Loan Amortising	Private
236	2020-02	2018-03	3.663,22	1.883,74	-12,49	1.896,23	100,7%	58566	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
13	264.897.721,42	34.490,87	11.286,71	6.908,90	52.686,48
14	255.671.307,66	38.631,41	14.730,66	4.680,56	58.042,63
15	246.963.981,52	20.333,78	11.929,88	6.143,98	38.407,64
16	237.936.749,15	21.986,61	13.163,63	4.668,82	39.819,06
17	229.381.339,98	23.117,20	13.823,79	5.642,52	42.583,51
18	221.141.835,97	22.794,54	14.650,65	7.480,67	44.925,86
19	212.852.759,07	19.472,03	18.985,74	10.394,35	48.852,12
20	204.913.153,34	29.111,00	15.512,23	9.630,40	54.253,63
21	197.193.366,43	15.766,30	15.986,16	8.142,98	39.895,44

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Delinquent Payments

	Performing Receivables	Delinquent Payment			Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	
22	189.217.173,41	28.680,69	10.996,51	4.880,29	44.557,49

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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
13	264.897.721,42	939.505,94	177.656,20	89.052,36	1.206.214,50
14	255.671.307,66	1.054.312,52	267.704,76	67.335,33	1.389.352,61
15	246.963.981,52	745.599,49	208.695,37	81.226,99	1.035.521,85
16	237.936.749,15	816.532,26	225.122,35	45.523,52	1.087.178,13
17	229.381.339,98	857.186,37	216.159,94	82.853,42	1.156.199,73
18	221.141.835,97	728.996,35	245.585,77	77.349,24	1.051.931,36
19	212.852.759,07	668.406,04	338.958,01	101.602,32	1.108.966,37
20	204.913.153,34	1.025.403,48	228.002,72	99.225,31	1.352.631,51
21	197.193.366,43	438.388,20	269.610,18	80.958,42	788.956,80

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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	
22	189.217.173,41	762.515,78	177.251,76	35.879,54	975.647,08

Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	8.650.294,15	4,55%	1.070	4,40%
Hamburg	2.283.395,03	1,20%	252	1,04%
Lower Saxony	17.906.653,77	9,41%	2.323	9,56%
Bremen	748.711,36	0,39%	92	0,38%
North Rhine-Westphalia	40.609.962,28	21,35%	5.241	21,56%
Hesse	11.560.513,78	6,08%	1.348	5,54%
Rhineland-Palatinate	8.666.189,52	4,56%	1.112	4,57%
Baden-Württemberg	20.953.639,04	11,02%	2.630	10,82%
Bavaria	25.928.490,30	13,63%	3.158	12,99%
Saarland	2.370.819,29	1,25%	266	1,09%
Berlin	4.454.631,42	2,34%	607	2,50%
Brandenburg	11.677.794,60	6,14%	1.555	6,40%
Mecklenburg-Vorpommern	3.870.467,18	2,04%	491	2,02%
Saxony	8.849.824,56	4,65%	1.321	5,43%
Saxony-Anhalt	13.772.516,08	7,24%	1.805	7,42%
Thuringia	7.888.918,13	4,15%	1.040	4,28%
Total	190.192.820,49	100,00%	24.311	100,00%

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	86.960.245,81	45,72%	8.621	35,46%
Used Vehicle	103.232.574,68	54,28%	15.690	64,54%
Total	190.192.820,49	100,00%	24.311	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	182.406.460,91	95,91%	23.683	97,42%
Commercial	7.786.359,58	4,09%	628	2,58%
Total	190.192.820,49	100,00%	24.311	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	185.298.911,29	97,43%	23.641	97,24%
Motorbike	1.974.796,58	1,04%	490	2,02%
Leisure	2.919.112,62	1,53%	180	0,74%
Total	190.192.820,49	100,00%	24.311	100,00%

Insurances and Contract Type

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Payment Protection Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	62.385.672,12	32,80%	8.839	36,36%
No	127.807.148,37	67,20%	15.472	63,64%
Total	190.192.820,49	100,00%	24.311	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	41.110.050,52	21,61%	4.704	19,35%
No	149.082.769,97	78,39%	19.607	80,65%
Total	190.192.820,49	100,00%	24.311	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	157.489.456,59	82,81%	22.491	92,51%
EvoSmart	32.703.363,90	17,19%	1.820	7,49%
Total	190.192.820,49	100,00%	24.311	100,00%

Payment Properties

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Payment Cycle	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1st of month	115.083.003,58	60,51%	14.448	59,43%
15th of month	75.109.816,91	39,49%	9.863	40,57%
Total	190.192.820,49	100,00%	24.311	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	190.192.820,49	100,00%	24.311	100,00%
Other	0,00	0,00%	0	0,00%
Total	190.192.820,49	100,00%	24.311	100,00%

Downpayment and Contract

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Downpayment	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
with downpayment	120.470.975,13	63,34%	15.977	65,72%
without downpayment	69.721.845,36	36,66%	8.334	34,28%
Total	190.192.820,49	100,00%	24.311	100,00%

Average Downpayment	3.797
Max. Downpayment	85.000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
No	157.489.456,59	82,81%	22.491	92,51%
Yes	32.703.363,90	17,19%	1.820	7,49%
- of which balloon rates	21.043.218,68	64,35%		
- of which regular instalments	11.660.145,22	35,65%		
Total	190.192.820,49	100,00%	24.311	100,00%

Yield Range

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	9.449.528,90	4,97%	294	1,21%
1,00% - 1,99%	30.002.275,45	15,77%	2.857	11,75%
2,00% - 2,99%	45.834.283,00	24,10%	5.605	23,06%
3,00% - 3,99%	66.871.963,51	35,16%	9.118	37,51%
4,00% - 4,99%	26.619.032,76	14,00%	4.269	17,56%
5,00% - 5,99%	7.437.204,01	3,91%	1.411	5,80%
6,00% - 6,99%	2.249.184,64	1,18%	412	1,69%
7,00% - 7,99%	637.757,04	0,34%	128	0,53%
8,00% - 8,99%	887.513,95	0,47%	169	0,70%
9,00% - 9,99%	170.829,38	0,09%	40	0,16%
> 9,99%	33.247,85	0,02%	8	0,03%
Total	190.192.820,49	100,00%	24.311	100,00%
WA Yield:	3,39%			

Original Principal Balance

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	8.203.733,69	2,45%	2.068	8,51%
5.001-10.000	59.037.833,40	17,65%	7.586	31,20%
10.001-15.000	84.967.240,12	25,41%	6.860	28,22%
15.001-20.000	67.518.735,16	20,19%	3.896	16,03%
20.001-25.000	44.708.844,53	13,37%	2.005	8,25%
25.001-30.000	26.375.978,45	7,89%	966	3,97%
30.001-35.000	12.419.325,54	3,71%	385	1,58%
35.001-40.000	6.578.847,82	1,97%	176	0,72%
40.001-45.000	3.060.147,23	0,92%	72	0,30%
45.001-50.000	2.129.189,99	0,64%	45	0,19%
50.001-55.000	1.431.020,91	0,43%	27	0,11%
55.001-60.000	1.215.595,30	0,36%	21	0,09%
60.001-65.000	1.568.395,98	0,47%	25	0,10%
65.001-70.000	2.100.257,72	0,63%	31	0,13%
70.001-75.000	1.740.948,34	0,52%	24	0,10%
75.001-80.000	1.702.675,46	0,51%	22	0,09%
>80.000	9.668.275,47	2,89%	102	0,42%
Total	334.427.045,11	100,00%	24.311	100,00%

Average Original Principal Balance:	13.756
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Outstanding Principal Balance

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	26.023.487,60	13,68%	9.970	41,01%
5.001-10.000	58.116.850,19	30,56%	7.995	32,89%
10.001-15.000	45.076.272,46	23,70%	3.713	15,27%
15.001-20.000	27.210.867,06	14,31%	1.588	6,53%
20.001-25.000	12.047.089,55	6,33%	546	2,25%
25.001-30.000	4.812.421,12	2,53%	177	0,73%
30.001-35.000	2.223.598,89	1,17%	69	0,28%
35.001-40.000	962.016,20	0,51%	26	0,11%
40.001-45.000	941.321,47	0,49%	22	0,09%
45.001-50.000	1.572.561,30	0,83%	33	0,14%
50.001-55.000	1.676.123,79	0,88%	32	0,13%
55.001-60.000	1.739.948,91	0,91%	30	0,12%
60.001-65.000	1.938.713,21	1,02%	31	0,13%
65.001-70.000	2.023.299,13	1,06%	30	0,12%
70.001-75.000	1.375.928,15	0,72%	19	0,08%
75.001-80.000	1.248.850,72	0,66%	16	0,07%
>80.000	1.203.470,74	0,63%	14	0,06%
Total	190.192.820,49	100,00%	24.311	100,00%

Average Outstanding Principal Balance: **7.823**

Scoring

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	111.814.721,03	58,79%	15.001	61,70%
9.799: 9.600	41.096.017,14	21,61%	4.855	19,97%
9.599: 9.400	15.330.346,53	8,06%	1.805	7,42%
9.399: 9.200	6.558.591,55	3,45%	775	3,19%
9.199: 9.000	3.110.177,82	1,64%	383	1,58%
8.999: 8.800	1.666.182,66	0,88%	195	0,80%
8.799: 8.600	814.125,49	0,43%	96	0,39%
8.599: 8.400	399.917,39	0,21%	45	0,19%
8.399: 8.200	223.521,20	0,12%	31	0,13%
8.199: 8.000	62.280,33	0,03%	9	0,04%
7.999:	85.704,91	0,05%	11	0,05%
n/a	9.031.234,44	4,75%	1.105	4,55%
Total	190.192.820,49	100,00%	24.311	100,00%

Borrower Characteristics I

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	8.953.092,47	4,71%	1.087	4,47%
Public Employee	1.043.212,93	0,55%	158	0,65%
Employee Private Sector	108.603.714,02	57,10%	14.176	58,31%
Worker Private Sector	23.601.191,31	12,41%	3.249	13,36%
Self-Employed	24.663.421,35	12,97%	2.494	10,26%
Pensioners	13.554.413,63	7,13%	2.196	9,03%
Trainee/Intern/Student	1.352.376,08	0,71%	240	0,99%
Homemaker	23.242,42	0,01%	3	0,01%
Unemployed	605.438,87	0,32%	78	0,32%
Commercial borrowers & Others	7.792.717,41	4,10%	630	2,59%
Total	190.192.820,49	100,00%	24.311	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	1.489.704,53	0,78%	259	1,07%
21: 25	9.471.559,56	4,98%	1.333	5,48%
26: 30	15.379.601,25	8,09%	1.997	8,21%
31: 35	17.527.074,62	9,22%	2.188	9,00%
36: 40	20.455.109,53	10,75%	2.468	10,15%
41: 45	20.898.521,10	10,99%	2.557	10,52%
46: 50	27.015.824,94	14,20%	3.341	13,74%
51: 55	29.299.127,27	15,40%	3.717	15,29%
56: 60	20.547.367,17	10,80%	2.736	11,25%
61: 65	10.510.425,59	5,53%	1.432	5,89%
66: 70	5.781.403,34	3,04%	876	3,60%
71: 75	2.524.243,11	1,33%	466	1,92%
76: 91	1.506.498,90	0,79%	313	1,29%
Commercial borrowers	7.786.359,58	4,09%	628	2,58%
Other	0,00	0,00%	0	0,00%
Total	190.192.820,49	100,00%	24.311	100,00%

Borrower Characteristics II

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	10.169.815,90	5,35%	1.809	7,44%
1.001: 1.500	35.842.764,90	18,85%	5.581	22,96%
1.501: 2.000	47.022.695,67	24,72%	6.446	26,51%
2.001: 2.500	32.158.037,56	16,91%	3.962	16,30%
2.501: 3.000	15.341.371,67	8,07%	1.796	7,39%
3.001: 3.500	7.721.737,48	4,06%	904	3,72%
3.501: 4.000	4.767.396,29	2,51%	481	1,98%
4.001: 4.500	2.948.749,08	1,55%	265	1,09%
4.501: 5.000	1.927.613,03	1,01%	170	0,70%
5.001: 5.500	892.502,78	0,47%	70	0,29%
5.501: 6.000	625.907,60	0,33%	50	0,21%
> 6.001	2.941.707,63	1,55%	153	0,63%
n/a	27.832.520,90	14,63%	2.624	10,79%
Total	190.192.820,49	100,00%	24.311	100,00%

Top 15 Borrowers

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	103.292,70	0,05%	1
2	93.967,72	0,05%	1
3	92.246,81	0,05%	1
4	86.133,62	0,05%	1
5	86.106,47	0,05%	1
6	83.772,90	0,04%	1
7	83.601,74	0,04%	1
8	83.179,51	0,04%	1
9	82.865,49	0,04%	1
10	82.750,77	0,04%	1
11	82.444,41	0,04%	1
12	81.335,85	0,04%	1
13	81.199,11	0,04%	1
14	80.573,64	0,04%	1
15	79.848,47	0,04%	1
Total Top 15 Borrowers	1.283.319,21	0,67%	15
Total Portfolio	190.192.820,49		24.311

Seasoning

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	12.351,93	0,01%	1	0,00%
13-24	36.702.979,29	19,30%	4.047	16,65%
25-36	139.120.812,53	73,15%	17.776	73,12%
37-48	13.665.205,08	7,18%	2.320	9,54%
49-60	561.045,14	0,29%	114	0,47%
61-72	87.552,66	0,05%	22	0,09%
73-86	28.395,71	0,01%	17	0,07%
87-96	14.478,15	0,01%	14	0,06%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
Total	190.192.820,49	100,00%	24.311	100,00%

WA Seasoning:	29
MIN:	23
MAX:	112

Origination and Maturity Year

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

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	402.552,99	0,21%	71	0,29%
2016	12.926.504,70	6,80%	2.214	9,11%
2017	137.783.951,55	72,44%	17.708	72,84%
2018	39.079.811,25	20,55%	4.318	17,76%
Total	190.192.820,49	100,00%	24.311	100,00%

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2018	0,00	0,00%	0	0,00%
2019	0,00	0,00%	0	0,00%
2020	5.449.053,73	2,87%	3.230	13,29%
2021	22.726.916,11	11,95%	4.978	20,48%
2022	47.048.246,38	24,74%	5.876	24,17%
2023	38.237.017,38	20,10%	4.084	16,80%
2024	25.229.466,33	13,27%	2.377	9,78%
2025	38.326.564,96	20,15%	2.918	12,00%
2026	11.753.943,73	6,18%	790	3,25%
2027	1.201.302,90	0,63%	49	0,20%
2028	220.308,97	0,12%	9	0,04%
Total	190.192.820,49	100,00%	24.311	100,00%

Remaining Term

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	8.182.323,60	4,30%	4.022	16,54%
13-24	30.958.353,00	16,28%	5.273	21,69%
25-36	47.686.805,72	25,07%	5.964	24,53%
37-48	31.935.624,99	16,79%	3.431	14,11%
49-60	24.503.700,34	12,88%	2.227	9,16%
61-72	40.571.344,39	21,33%	3.002	12,35%
73-84	4.995.021,02	2,63%	336	1,38%
85-96	1.313.578,18	0,69%	54	0,22%
97-108	46.069,25	0,02%	2	0,01%
>108	0,00	0,00%	0	0,00%
Total	190.192.820,49	100,00%	24.311	100,00%

WA Remaining Term:	42
MIN:	1
MAX:	97

Original Term

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

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	38.801,94	0,02%	164	0,67%
25-36	5.429.900,91	2,85%	3.140	12,92%
37-48	20.730.721,86	10,90%	4.861	20,00%
49-60	47.435.958,40	24,94%	5.922	24,36%
61-72	43.838.453,24	23,05%	4.387	18,05%
73-84	20.137.966,12	10,59%	1.879	7,73%
85-96	50.873.428,41	26,75%	3.886	15,98%
97-108	118.676,74	0,06%	5	0,02%
>108	1.588.912,87	0,84%	67	0,28%
Total	190.192.820,49	100,00%	24.311	100,00%

WA Original Term:	71
MIN:	24
MAX:	120

Loan to Value Ratio

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	951,17	0,00%	1	0,00%
11% - 20%	34.959,16	0,02%	36	0,15%
21% - 30%	475.685,68	0,25%	271	1,11%
31% - 40%	1.657.196,20	0,87%	662	2,72%
41% - 50%	4.338.623,64	2,28%	1.264	5,20%
51% - 60%	8.783.630,63	4,62%	1.760	7,24%
61% - 70%	16.394.669,57	8,62%	2.360	9,71%
71% - 80%	23.778.632,66	12,50%	2.971	12,22%
81% - 90%	33.868.569,13	17,81%	3.519	14,47%
91% - 100%	54.922.923,98	28,88%	6.460	26,57%
101% - 110%	22.165.504,12	11,65%	2.819	11,60%
> 110%	23.771.474,55	12,50%	2.188	9,00%
Total	190.192.820,49	100,00%	24.311	100,00%
Average Loan to Value:	84%			

Vehicle Brand

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	19.146.886,93	10,07%	2.454	10,09%
2	15.033.657,70	7,90%	2.213	9,10%
3	13.119.021,37	6,90%	225	0,93%
4	12.573.001,85	6,61%	1.662	6,84%
5	11.574.675,60	6,09%	1.885	7,75%
6	11.090.521,49	5,83%	1.625	6,68%
7	10.320.616,74	5,43%	1.092	4,49%
8	8.961.045,89	4,71%	1.027	4,22%
9	8.401.268,85	4,42%	1.253	5,15%
10	7.150.278,88	3,76%	1.077	4,43%
11	6.996.117,98	3,68%	965	3,97%
12	6.991.304,85	3,68%	885	3,64%
13	6.665.415,63	3,50%	813	3,34%
14	6.215.449,54	3,27%	1.004	4,13%
15	6.064.253,98	3,19%	769	3,16%
Other Brands	39.889.303,21	20,97%	5.362	22,06%
TOTAL	190.192.820,49	100,00%	24.311	100,00%

Vehicle brands in random order:

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

Contractual Amortisation Profile

RevoCar 2018
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 22

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 €)
2020-02	190.192.820	2023-01	41.534.702	2025-12	748.565
2020-03	185.047.113	2023-02	38.111.021	2026-01	556.493
2020-04	180.070.625	2023-03	35.412.356	2026-02	416.498
2020-05	175.117.884	2023-04	32.525.369	2026-03	326.897
2020-06	170.228.836	2023-05	30.836.631	2026-04	305.488
2020-07	165.362.452	2023-06	29.178.809	2026-05	284.585
2020-08	160.550.769	2023-07	27.566.595	2026-06	264.194
2020-09	155.823.939	2023-08	25.999.328	2026-07	243.239
2020-10	151.039.939	2023-09	24.474.846	2026-08	223.865
2020-11	146.155.362	2023-10	22.992.075	2026-09	203.450
2020-12	141.391.341	2023-11	21.560.722	2026-10	185.904
2021-01	136.742.546	2023-12	20.184.659	2026-11	168.450
2021-02	131.934.432	2024-01	18.869.381	2026-12	150.931
2021-03	127.366.461	2024-02	17.602.180	2027-01	133.834
2021-04	122.727.214	2024-03	16.400.228	2027-02	116.664
2021-05	118.580.600	2024-04	15.272.069	2027-03	100.052
2021-06	114.527.935	2024-05	14.173.497	2027-04	83.924
2021-07	110.393.306	2024-06	13.102.520	2027-05	68.111
2021-08	106.440.751	2024-07	12.066.389	2027-06	53.788
2021-09	102.470.492	2024-08	11.061.007	2027-07	40.830
2021-10	98.457.411	2024-09	10.096.020	2027-08	30.080
2021-11	94.099.030	2024-10	9.160.205	2027-09	21.358
2021-12	89.485.894	2024-11	8.258.976	2027-10	13.882
2022-01	84.199.664	2024-12	7.397.716	2027-11	9.002
2022-02	78.348.347	2025-01	6.570.413	2027-12	5.607
2022-03	73.702.891	2025-02	5.768.157	2028-01	2.913
2022-04	69.343.627	2025-03	5.016.617	2028-02	578
2022-05	66.275.933	2025-04	4.344.553		
2022-06	63.223.939	2025-05	3.710.992		
2022-07	60.130.748	2025-06	3.122.041		
2022-08	57.179.177	2025-07	2.589.339		
2022-09	54.295.995	2025-08	2.105.914		
2022-10	51.473.491	2025-09	1.685.006		
2022-11	48.446.015	2025-10	1.314.770		
2022-12	45.066.186	2025-11	999.826		