

RevoCar 2019-2 UG (haftungsbeschränkt)



Investor Report

Deal Name	RevoCar 2019-2
Issuer	RevoCar 2019-2 UG (haftungsbeschränkt) Steinweg 3-5 60313 Frankfurt am Main Germany
Originator	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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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 / Substitue 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 Fax: +49 69 2992 5387	
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Trustee / Data Trustee	Wilmington Trust SP Services (Dublin) Limited Fourth Floor, 3 George's Dock IFSC Dublin 1 Ireland	Cliona O'Faolain Telephone: +353 1 612 5555 Ireland@wilmingtontrust.com Fax: +353 1 612 5550	

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Reporting Contact

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Reporting Details

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Cut-Off Date	30.09.2019
Closing Date / Issue Date	24.10.2019
Investor Reporting Date	15.11.2019
Calculation Date	21.11.2019
Payment Date	25.11.2019

Days Accrued

Collection Period	from	01.10.2019	to	31.10.2019	31
Interest Period	from	24.10.2019	to	25.11.2019	32

Ratings

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Transaction Party		<u>Initial</u>		<u>Current</u>	
		S&P (LT/ST)	Fitch (LT/ST)	S&P (LT/ST)	Fitch (LT/ST)
Originator and Servicer	Bank11	NA	NA	NA	NA
Arranger / Lead Manager	Unicredit Bank AG	BBB+/A-2	BBB+/F2	BBB+/A-2	BBB+/F2
Corporate Service Provider /Substi	Wilmington SP Services (Frankfurt) GmbH	NA	NA	NA	NA
Trustee / Data Trustee	Wilmington Trust SP Services (Dublin) Limited	NA	NA	NA	NA
Cash Administrator / Paying Agent	BNP Paribas Securities Services, Luxembourg Branch	A+/A-1	A+/F1	A+/A-1	A+/F1
Account Bank	BNP Paribas Securities Services, Frankfurt Branch	A+/A-1	A+/F1	A+/A-1	A+/F1

Trigger & Clean-Up Call

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Concentration Limits	Trigger Value	Current Value	Trigger Breach
Calculation based on all Purchased Receivables			
Max. WA Remaining Term (in month)	60	44	no
Min. WA Interest Rate (% p.a.)	2,70%	3,12%	no
Min. Portion of private customers (consumers)	90,00%	96,00%	no
Min. Portion of EvoClassic (amortizing loans)	25,00%	25,00%	no
Calculation based on Additional Receivables			
Min. Portion of receivables relating to New Vehicles in each additional purchase	30,0%	52,3%	no
Early Amortisation Events			
Cumulative Loss Ratio			
prior to 30 September 2020	0,30%	0,00%	no
prior to 30 September 2021	0,60%	0,00%	no
prior to 30 September 2022	0,90%	0,00%	no
prior to 30 September 2023	1,20%	0,00%	no
Purchase Shortfall Event (Trigger)			
Period before previous period	0,00		
Previous period	66,73		
Current period	197,58		
	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
Class B Principal Deficiency Event	20.900.000	-	no
Class C Principal Deficiency Event	9.800.000	-	no
Class D Principal Deficiency Event	5.200.000	-	no
Class E Principal Deficiency Event	3.100.000	-	no
Account Bank Required Rating			
	Trigger S&P	Trigger Fitch	Trigger Breach
Long Term	A	A	no
Short Term	-	F1	no
	Trigger Value	Current Value	Trigger Breach
Clean-up Call Event	10,00%	100,00%	no

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 (Fitch / S&P)	AAA(sf)/AAA(sf)	A+(sf)/A(sf)	BBB+(sf)/BBB(sf)	BB(sf)/BB(sf)	NR/NR	
Current Rating (Fitch / S&P)	AAA(sf)/AAA(sf)	A+(sf)/A(sf)	BBB+(sf)/BBB(sf)	BB(sf)/BB(sf)	NR/NR	
ISIN	XS2053516550	XS2053516808	XS2053516980	XS2053517012	XS2053517368	
Legal Maturity Date	Oct 2036	Oct 2036	Oct 2036	Oct 2036	Oct 2036	
Fixed / Floating	fixed	fixed	fixed	fixed	fixed	
Interest Rate	0,10%	1,20%	2,70%	5,20%	8,20%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	4.582	223	91	43	61	
Notes Balance						
Aggregate Notes Principal Amount as of Cut-Off Date	458.200.000,00	22.300.000,00	9.100.000,00	4.300.000,00	6.100.000,00	500.000.000,00
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	458.200.000,00	22.300.000,00	9.100.000,00	4.300.000,00	6.100.000,00	500.000.000,00
Aggregate Notes Principal Amount (bop) per Note	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	
Available Distribution Amount						12.205.453,00
Replenishment Amount						10.915.629,32
Principal Redemption Amount per Class	0,00	0,00	0,00	0,00	0,00	0,00
Principal Redemption Amount per Note	0,00	0,00	0,00	0,00	0,00	
Aggregate Notes Principal Amount (eop) per Class	458.200.000,00	22.300.000,00	9.100.000,00	4.300.000,00	6.100.000,00	500.000.000,00
Aggregate Notes Principal Amount (eop) per Note	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	
Current Tranching	91,6%	4,5%	1,8%	0,9%	1,2%	
Payments of Interest						
Interest Amount	40.733,98	23.787,41	21.840,00	19.875,46	44.462,29	
Interest Amount per Note	8,89	106,67	240,00	462,22	728,89	
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)	8,4%	3,9%	2,1%	1,2%	0,0%	
Current Credit Enhancement (incl. Excess Spread)	11,1%	6,7%	4,9%	4,0%	2,8%	
Current Credit Enhancement (excl. Excess Spread)	8,4%	3,9%	2,1%	1,2%	0,00%	

Reserve Accounts

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	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	1.250.000,00
Liquidity Reserve Account (bop)	1.250.000,00
Amounts debited to Liquidity Reserve Account	0,00
Amounts credited to Liquidity Reserve Account	0,00
Liquidity Reserve Account (eop)	1.250.000,00

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	10.000.000,00
Commingling Reserve Account (bop)	10.000.000,00
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	446.814,91
Commingling Reserve Account (eop)	10.446.814,91

	<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)	0,00
Amounts debited to Set-Off Risk Reserve Account	0,00
Amounts credited to Set-Off Risk Reserve Account	0,00
Set-Off Risk Reserve Account (eop)	0,00
Debtor Deposit Amount	0,00

	<u>Amount</u>
<u>Replenishment Shortfall Account</u>	
Replenishment Shortfall Account (bop)	66,73
Amounts debited to Replenishment Shortfall Account	66,73
Amounts credited to Replenishment Shortfall Account	197,58
Replenishment Shortfall Account (eop)	197,58

* 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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Bank11 für Privatkunden und Handel GmbH as the Originator will retain, on an on-going basis, a material net economic interest of not less than 5 % of the securitised exposures pursuant to Article 405 paragraph (1) (a) of the CRR by retaining no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors.

	Amount	Retention
Outstanding Balance of the Class A Notes as of the Closing Date:	458.200.000,00	
Outstanding Balance of the retained Class A Notes as of the Closing Date:	458.200.000,00	
Outstanding Balance of the Class A Notes as of the end of the Monthly Period:	458.200.000,00	
Outstanding Balance of the retained Class A Notes as of the end of the Monthly Period	458.200.000,00	100%
Outstanding Balance of the Class B Notes as of the Closing Date:	22.300.000,00	
Outstanding Balance of the retained Class B Notes as of the Closing Date:	22.300.000,00	
Outstanding Balance of the Class B Notes as of the end of the Monthly Period:	22.300.000,00	
Outstanding Balance of the retained Class B Notes as of the end of the Monthly Period	22.300.000,00	100%
Outstanding Balance of the Class C Notes as of the Closing Date:	9.100.000,00	
Outstanding Balance of the retained Class C Notes as of the Closing Date:	2.300.000,00	
Outstanding Balance of the Class C Notes as of the end of the Monthly Period:	9.100.000,00	
Outstanding Balance of the retained Class C Notes as of the end of the Monthly Period	2.300.000,00	25%
Outstanding Balance of the Class D Notes as of the Closing Date:	4.300.000,00	
Outstanding Balance of the retained Class D Notes as of the Closing Date:	500.000,00	
Outstanding Balance of the Class D Notes as of the end of the Monthly Period:	4.300.000,00	
Outstanding Balance of the retained Class D Notes as of the end of the Monthly Period	500.000,00	12%
Outstanding Balance of the Class E Notes as of the Closing Date:	6.100.000,00	
Outstanding Balance of the retained Class E Notes as of the Closing Date:	700.000,00	
Outstanding Balance of the Class E Notes as of the end of the Monthly Period:	6.100.000,00	
Outstanding Balance of the retained Class E Notes as of the end of the Monthly Period	700.000,00	11%

Available Distribution Amount

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Liquidity Reserve Transfer Event: No
Servicer Termination Event: No

Payment Collections

Collections received from the Servicer	7.450.778,01
Remaining Collections	4.754.608,26

Calculation of the Available Distribution Amount

Total Collections	12.205.386,27
(a) - thereof Applicable Interest Collections incl. Loan Administration Fees	1.289.626,10
(b) - thereof Principal Collections	10.915.760,17
(c) Recovery Collections	0,00
(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 on Replenishment Shortfall Account (incl. Interest accrued)	66,73
(g) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0,00
(h) Amount of Set-Off Risk Reserve Account	0,00
Available Distribution Amount	12.205.453,00

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		12.205.453,00
(i) any due and payable Statutory Claims	-	12.205.453,00
(ii) any due and payable Trustee Expenses	1.504,16	12.203.948,84
(iii) any due and payable Administration Expenses	60.013,29	12.143.935,55
(iv) any due and payable Servicing Fee to the Servicer	222.222,19	11.921.713,36
(v) Class A Notes Interest Amount	40.733,98	11.880.979,38
(vi) Class B Notes Interest Amount	23.787,41	11.857.191,97
(vii) Class C Notes Interest Amount	21.840,00	11.835.351,97
(viii) Class D Notes Interest Amount	19.875,46	11.815.476,51
(ix) Class E Notes Interest Amount	44.462,29	11.771.014,22
(x) Additional Purchase Price for Additional Receivables	10.915.629,32	855.384,90
(xi) Replenishment Shortfall Amount	197,58	855.187,32
(xii) Class A Principal Redemption Amount	-	855.187,32
(xiv) Class B Principal Redemption Amount	-	855.187,32
(xvi) Class C Principal Redemption Amount	-	855.187,32
(xviii) Class D Principal Redemption Amount	-	855.187,32
(xx) Class E Principal Redemption Amount	-	855.187,32
(xxi) Commingling Reserve Adjustment Amount	-	855.187,32
(xxii) Set-Off Risk Reserve Adjustment Amount	-	855.187,32
(xxiii) Additional Servicer Fee to the Servicer	855.087,32	100,00
(xiv) 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	499.999.933,27	32.614
Scheduled Principal Payments	6.663.316,09	
Principal Payments Early Settlement	4.252.444,08	311
Principal Payments End of Term (EvoSupersmart)	0,00	0
Total Principal Collections	10.915.760,17	311
Defaulted Receivables	0,00	0
Replenishment Amount	10.915.629,32	710
End of Period (As of Determination Date)	499.999.802,42	33.013
Replenishment Shortfall Amount	197,58	
Total Assets	500.000.000,00	33.013

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)	Contract Type	Customer Type
0			0,00	0,00	0,00	0,00	0,0%				

Delinquency Analysis

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Delinquent Payments

Period	Performing Receivables	Delinquent Payment			Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	
1	499.110.084,80	11.334,80	6.484,38	0,00	17.819,18

Delinquency Analysis

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Aggregate Principal Balance of Delinquent Receivables

Period	Outstanding Principal Balance of Performing Receivables	Outstanding Principal Balance of Delinquent Receivables			
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	Total
1	499.110.084,80	665.207,33	224.510,29	0,00	889.717,62

Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	13.293.014,10	2,66%	956	2,90%
Hamburg	4.425.580,47	0,89%	318	0,96%
Lower Saxony	45.546.441,68	9,11%	3.011	9,12%
Bremen	1.014.714,58	0,20%	70	0,21%
North Rhine-Westphalia	90.610.244,31	18,12%	6.181	18,72%
Hesse	37.070.722,19	7,41%	2.338	7,08%
Rhineland-Palatinate	25.096.750,19	5,02%	1.643	4,98%
Baden-Württemberg	68.285.362,79	13,66%	4.437	13,44%
Bavaria	104.516.311,85	20,90%	6.658	20,17%
Saarland	6.408.580,46	1,28%	392	1,19%
Berlin	9.416.207,71	1,88%	688	2,08%
Brandenburg	21.392.225,37	4,28%	1.476	4,47%
Mecklenburg-Vorpommern	5.458.941,83	1,09%	361	1,09%
Saxony	21.645.029,50	4,33%	1.483	4,49%
Saxony-Anhalt	27.660.104,09	5,53%	1.797	5,44%
Thuringia	18.159.571,30	3,63%	1.204	3,65%
Total	499.999.802,42	100,00%	33.013	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	270.504.349,30	54,10%	15.293	46,32%
Used Vehicle	229.495.453,12	45,90%	17.720	53,68%
Total	499.999.802,42	100,00%	33.013	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	482.106.951,76	96,42%	32.196	97,53%
Commercial	17.892.850,66	3,58%	817	2,47%
Total	499.999.802,42	100,00%	33.013	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	488.855.087,64	97,77%	32.097	97,23%
Motorbike	5.963.205,33	1,19%	695	2,11%
Leisure	5.181.509,45	1,04%	221	0,67%
Total	499.999.802,42	100,00%	33.013	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	294.443.206,96	58,89%	19.277	58,39%
No	205.556.595,46	41,11%	13.736	41,61%
Total	499.999.802,42	100,00%	33.013	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	141.547.159,73	28,31%	8.474	25,67%
No	358.452.642,69	71,69%	24.539	74,33%
Total	499.999.802,42	100,00%	33.013	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	124.999.789,84	25,00%	11.081	33,57%
EvoSupersmart	375.000.012,58	75,00%	21.932	66,43%
Total	499.999.802,42	100,00%	33.013	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	298.139.612,12	59,63%	19.653	59,53%
15th of month	201.860.190,30	40,37%	13.360	40,47%
Total	499.999.802,42	100,00%	33.013	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	499.999.802,42	100,00%	33.013	100,00%
Other	0,00	0,00%	0	0,00%
Total	499.999.802,42	100,00%	33.013	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	355.763.797,84	71,15%	23.215	70,32%
without downpayment	144.236.004,58	28,85%	9.798	29,68%
Total	499.999.802,42	100,00%	33.013	100,00%

Average Downpayment	3.995
Max. Downpayment	77.000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	124.999.789,84	25,00%	11.081	33,57%
EvoSupersmart	375.000.012,58	75,00%	21.932	66,43%
- Outstanding amount at the end of the promotion period	223.312.481,66	59,55%		
- Regular instalments during the promotion period	151.687.530,92	40,45%		
Total	499.999.802,42	100,00%	33.013	100,00%

Yield Range

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	23.597.297,49	4,72%	1.332	4,03%
1,00% - 1,99%	86.836.955,60	17,37%	4.874	14,76%
2,00% - 2,99%	166.002.396,04	33,20%	9.860	29,87%
3,00% - 3,99%	164.900.146,83	32,98%	11.363	34,42%
4,00% - 4,99%	43.946.843,70	8,79%	3.864	11,70%
5,00% - 5,99%	10.114.791,25	2,02%	1.114	3,37%
6,00% - 6,99%	3.271.253,59	0,65%	420	1,27%
7,00% - 7,99%	680.050,42	0,14%	92	0,28%
8,00% - 8,99%	527.567,96	0,11%	67	0,20%
9,00% - 9,99%	62.726,85	0,01%	11	0,03%
> 9,99%	59.772,69	0,01%	16	0,05%
Total	499.999.802,42	100,00%	33.013	100,00%
WA Yield:	3,12%			

Original Principal Balance

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	6.882.724,42	1,21%	1.796	5,44%
5.001-10.000	46.663.300,28	8,21%	5.975	18,10%
10.001-15.000	102.764.133,74	18,09%	8.197	24,83%
15.001-20.000	116.217.814,96	20,45%	6.682	20,24%
20.001-25.000	102.335.687,82	18,01%	4.579	13,87%
25.001-30.000	74.664.696,59	13,14%	2.735	8,28%
30.001-35.000	46.218.233,03	8,13%	1.431	4,33%
35.001-40.000	28.136.609,61	4,95%	757	2,29%
40.001-45.000	15.687.688,84	2,76%	371	1,12%
45.001-50.000	8.907.197,03	1,57%	188	0,57%
50.001-55.000	5.129.848,58	0,90%	98	0,30%
55.001-60.000	3.318.724,30	0,58%	58	0,18%
60.001-65.000	2.057.341,47	0,36%	33	0,10%
65.001-70.000	2.346.500,21	0,41%	35	0,11%
70.001-75.000	1.016.312,02	0,18%	14	0,04%
75.001-80.000	1.013.078,47	0,18%	13	0,04%
>80.000	4.827.160,47	0,85%	51	0,15%
Total	568.187.051,84	100,00%	33.013	100,00%

Average Original Principal Balance:	17.211
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Outstanding Principal Balance

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	9.384.472,53	1,88%	2.693	8,16%
5.001-10.000	59.944.158,51	11,99%	7.750	23,48%
10.001-15.000	107.435.846,77	21,49%	8.633	26,15%
15.001-20.000	106.624.324,33	21,32%	6.152	18,64%
20.001-25.000	82.289.981,77	16,46%	3.700	11,21%
25.001-30.000	54.891.058,76	10,98%	2.019	6,12%
30.001-35.000	32.116.235,65	6,42%	997	3,02%
35.001-40.000	18.316.077,25	3,66%	493	1,49%
40.001-45.000	10.653.718,81	2,13%	253	0,77%
45.001-50.000	5.085.976,46	1,02%	108	0,33%
50.001-55.000	4.117.148,42	0,82%	79	0,24%
55.001-60.000	1.997.421,36	0,40%	35	0,11%
60.001-65.000	2.295.661,18	0,46%	37	0,11%
65.001-70.000	1.545.981,97	0,31%	23	0,07%
70.001-75.000	1.017.372,39	0,20%	14	0,04%
75.001-80.000	862.127,82	0,17%	11	0,03%
>80.000	1.422.238,44	0,28%	16	0,05%
Total	499.999.802,42	100,00%	33.013	100,00%

Average Outstanding Principal Balance:	15.146
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Scoring

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	235.388.067,98	47,08%	15.655	47,42%
9.799: 9.600	146.105.213,81	29,22%	9.666	29,28%
9.599: 9.400	58.685.096,31	11,74%	3.826	11,59%
9.399: 9.200	23.391.106,22	4,68%	1.545	4,68%
9.199: 9.000	10.424.827,32	2,08%	676	2,05%
8.999: 8.800	5.103.305,57	1,02%	380	1,15%
8.799: 8.600	3.073.990,39	0,61%	221	0,67%
8.599: 8.400	1.368.296,49	0,27%	96	0,29%
8.399: 8.200	812.820,13	0,16%	58	0,18%
8.199: 8.000	456.245,44	0,09%	39	0,12%
7.999:	791.077,75	0,16%	60	0,18%
n/a	14.399.755,01	2,88%	791	2,40%
Total	499.999.802,42	100,00%	33.013	100,00%

Borrower Characteristics I

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	26.898.435,55	5,38%	1.663	5,04%
Public Employee	2.409.076,61	0,48%	142	0,43%
Employee Private Sector	317.786.974,96	63,56%	21.270	64,43%
Worker Private Sector	52.308.043,10	10,46%	3.691	11,18%
Self-Employed	48.668.379,65	9,73%	2.642	8,00%
Pensioners	26.711.978,13	5,34%	2.177	6,59%
Trainee/Intern/Student	5.747.783,61	1,15%	489	1,48%
Homemaker	30.709,84	0,01%	2	0,01%
Unemployed	1.491.471,48	0,30%	116	0,35%
Commercial borrowers & Others	17.946.949,49	3,59%	821	2,49%
Total	499.999.802,42	100,00%	33.013	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	4.791.923,93	0,96%	406	1,23%
21: 25	31.159.884,79	6,23%	2.230	6,75%
26: 30	48.523.560,29	9,70%	3.186	9,65%
31: 35	53.322.873,75	10,66%	3.420	10,36%
36: 40	53.822.538,42	10,76%	3.479	10,54%
41: 45	56.630.473,03	11,33%	3.630	11,00%
46: 50	63.611.534,74	12,72%	4.175	12,65%
51: 55	70.493.573,86	14,10%	4.614	13,98%
56: 60	53.506.665,82	10,70%	3.596	10,89%
61: 65	26.364.473,21	5,27%	1.834	5,56%
66: 70	13.252.280,16	2,65%	1.018	3,08%
71: 75	4.682.996,58	0,94%	404	1,22%
76: 91	1.944.173,18	0,39%	204	0,62%
Commercial borrowers	17.892.850,66	3,58%	817	2,47%
Other	0,00	0,00%	0	0,00%
Total	499.999.802,42	100,00%	33.013	100,00%

Borrower Characteristics II

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	24.493.422,96	4,90%	2.150	6,51%
1.001: 1.500	80.011.999,37	16,00%	6.326	19,16%
1.501: 2.000	129.896.298,85	25,98%	8.925	27,03%
2.001: 2.500	98.442.458,92	19,69%	6.207	18,80%
2.501: 3.000	47.086.671,11	9,42%	2.909	8,81%
3.001: 3.500	24.148.098,31	4,83%	1.464	4,43%
3.501: 4.000	14.189.150,12	2,84%	822	2,49%
4.001: 4.500	7.436.810,75	1,49%	422	1,28%
4.501: 5.000	5.675.889,47	1,14%	290	0,88%
5.001: 5.500	2.571.259,10	0,51%	135	0,41%
5.501: 6.000	2.168.542,53	0,43%	98	0,30%
> 6.001	4.356.932,47	0,87%	204	0,62%
n/a	59.522.268,46	11,90%	3.061	9,27%
Total	499.999.802,42	100,00%	33.013	100,00%

Top 15 Borrowers

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	129.000,02	0,03%	2
2	118.370,62	0,02%	2
3	109.619,70	0,02%	1
4	99.065,11	0,02%	1
5	96.736,09	0,02%	1
6	95.914,06	0,02%	2
7	95.409,74	0,02%	1
8	95.327,67	0,02%	1
9	93.237,95	0,02%	5
10	91.035,41	0,02%	1
11	90.100,49	0,02%	1
12	89.707,64	0,02%	3
13	89.063,13	0,02%	1
14	88.775,79	0,02%	2
15	86.442,59	0,02%	1
Total Top 15 Borrowers	1.467.806,01	0,29%	25
Total Portfolio	499.999.802,42		33.013

Seasoning

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	323.982.184,98	64,80%	21.368	64,73%
13-24	128.729.189,80	25,75%	8.103	24,54%
25-36	46.260.901,12	9,25%	3.390	10,27%
37-48	985.738,43	0,20%	112	0,34%
49-60	32.841,74	0,01%	30	0,09%
61-72	1.923,27	0,00%	5	0,02%
73-86	4.535,15	0,00%	3	0,01%
87-96	2.487,93	0,00%	2	0,01%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
Total	499.999.802,42	100,00%	33.013	100,00%

WA Seasoning:	11
MIN:	1
MAX:	90

Origination and Maturity Year

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2016	4.248.583,96	0,85%	363	1,10%
2017	72.971.094,31	14,59%	5.129	15,54%
2018	151.557.062,72	30,31%	9.065	27,46%
2019	271.223.061,43	54,24%	18.456	55,91%
Total	499.999.802,42	100,00%	33.013	100,00%

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2019	888.405,51	0,18%	88	0,27%
2020	20.632.371,83	4,13%	1.686	5,11%
2021	64.195.239,75	12,84%	4.936	14,95%
2022	121.217.481,44	24,24%	8.334	25,24%
2023	139.451.757,26	27,89%	8.716	26,40%
2024	89.827.961,99	17,97%	5.361	16,24%
2025	17.430.166,85	3,49%	1.284	3,89%
2026	12.742.238,74	2,55%	842	2,55%
2027	31.095.184,76	6,22%	1.686	5,11%
2028	127.121,81	0,03%	4	0,01%
2029	2.391.872,48	0,48%	76	0,23%
Total	499.999.802,42	100,00%	33.013	100,00%

Remaining Term

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	16.053.483,64	3,21%	1.399	4,24%
13-24	57.364.100,89	11,47%	4.467	13,53%
25-36	115.765.558,11	23,15%	8.099	24,53%
37-48	145.452.322,12	29,09%	9.124	27,64%
49-60	101.179.675,04	20,24%	6.001	18,18%
61-72	17.587.911,50	3,52%	1.299	3,93%
73-84	12.663.746,87	2,53%	840	2,54%
85-96	31.414.009,96	6,28%	1.704	5,16%
97-108	127.121,81	0,03%	4	0,01%
>108	2.391.872,48	0,48%	76	0,23%
Total	499.999.802,42	100,00%	33.013	100,00%

WA Remaining Term:	44
MIN:	1
MAX:	119

Original Term

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	681.969,31	0,14%	222	0,67%
13-24	6.488.699,04	1,30%	1.034	3,13%
25-36	44.881.137,32	8,98%	3.752	11,37%
37-48	74.711.218,58	14,94%	5.425	16,43%
49-60	173.660.155,20	34,73%	10.858	32,89%
61-72	152.223.255,06	30,44%	9.040	27,38%
73-84	12.740.284,01	2,55%	847	2,57%
85-96	32.050.457,07	6,41%	1.754	5,31%
97-108	51.387,35	0,01%	1	0,00%
>108	2.511.239,48	0,50%	80	0,24%
Total	499.999.802,42	100,00%	33.013	100,00%

WA Original Term:	55
MIN:	12
MAX:	120

Loan to Value Ratio

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	7.209,08	0,00%	2	0,01%
11% - 20%	169.733,08	0,03%	50	0,15%
21% - 30%	1.066.046,38	0,21%	217	0,66%
31% - 40%	2.773.809,89	0,55%	455	1,38%
41% - 50%	7.233.240,22	1,45%	888	2,69%
51% - 60%	16.088.347,18	3,22%	1.542	4,67%
61% - 70%	34.773.071,51	6,95%	2.694	8,16%
71% - 80%	71.996.866,69	14,40%	4.695	14,22%
81% - 90%	116.790.549,30	23,36%	6.735	20,40%
91% - 100%	125.239.827,62	25,05%	7.742	23,45%
101% - 110%	93.052.985,21	18,61%	6.098	18,47%
> 110%	30.808.116,26	6,16%	1.895	5,74%
Total	499.999.802,42	100,00%	33.013	100,00%
Average Loan to Value:	87%			

Vehicle Brand

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	48.415.481,19	9,68%	3.090	9,36%
2	47.752.466,96	9,55%	3.233	9,79%
3	44.815.053,06	8,96%	2.892	8,76%
4	37.307.526,41	7,46%	2.538	7,69%
5	32.425.225,47	6,49%	1.904	5,77%
6	28.692.325,99	5,74%	2.296	6,95%
7	26.269.449,84	5,25%	1.684	5,10%
8	22.103.022,16	4,42%	1.311	3,97%
9	20.852.742,45	4,17%	1.234	3,74%
10	18.734.232,28	3,75%	1.589	4,81%
11	17.651.560,72	3,53%	1.231	3,73%
12	15.810.961,30	3,16%	1.209	3,66%
13	15.298.447,47	3,06%	960	2,91%
14	14.763.663,04	2,95%	944	2,86%
15	12.541.243,52	2,51%	820	2,48%
Other Brands	96.566.400,56	19,31%	6.078	18,41%
TOTAL	499.999.802,42	100,00%	33.013	100,00%

Vehicle brands in random order:

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

Contractual Amortisation Profile

RevoCar 2019-2
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 15.11.2019
Payment Date: 25.11.2019
Period No.: 1

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 €)
2019-10	499.999.802	2022-09	500.000.000	2025-08	196.025.148
2019-11	500.000.000	2022-10	500.000.000	2025-09	186.282.723
2019-12	500.000.000	2022-11	500.000.000	2025-10	176.815.865
2020-01	500.000.000	2022-12	500.000.000	2025-11	167.550.755
2020-02	500.000.000	2023-01	500.000.000	2025-12	158.477.781
2020-03	500.000.000	2023-02	500.000.000	2026-01	149.598.671
2020-04	500.000.000	2023-03	500.000.000	2026-02	140.906.929
2020-05	500.000.000	2023-04	500.000.000	2026-03	132.368.759
2020-06	500.000.000	2023-05	500.000.000	2026-04	124.049.129
2020-07	500.000.000	2023-06	500.000.000	2026-05	116.011.503
2020-08	500.000.000	2023-07	500.000.000	2026-06	108.314.251
2020-09	500.000.000	2023-08	500.000.000	2026-07	100.944.338
2020-10	500.000.000	2023-09	500.000.000	2026-08	93.957.240
2020-11	500.000.000	2023-10	484.815.289	2026-09	87.382.886
2020-12	500.000.000	2023-11	469.487.461	2026-10	81.197.208
2021-01	500.000.000	2023-12	454.272.668	2026-11	75.269.170
2021-02	500.000.000	2024-01	439.270.180	2026-12	69.569.206
2021-03	500.000.000	2024-02	424.551.328	2027-01	64.107.236
2021-04	500.000.000	2024-03	409.652.253	2027-02	58.884.656
2021-05	500.000.000	2024-04	394.091.248	2027-03	53.860.071
2021-06	500.000.000	2024-05	378.233.741	2027-04	49.083.678
2021-07	500.000.000	2024-06	362.584.432	2027-05	44.642.295
2021-08	500.000.000	2024-07	346.573.081	2027-06	40.584.162
2021-09	500.000.000	2024-08	331.128.112	2027-07	36.929.416
2021-10	500.000.000	2024-09	315.917.399	2027-08	33.690.749
2021-11	500.000.000	2024-10	304.445.048	2027-09	30.869.815
2021-12	500.000.000	2024-11	293.036.026	2027-10	28.393.558
2022-01	500.000.000	2024-12	281.723.194	2027-11	26.056.207
2022-02	500.000.000	2025-01	270.502.870	2027-12	23.858.457
2022-03	500.000.000	2025-02	259.385.092	2028-01	21.797.026
2022-04	500.000.000	2025-03	248.349.325	2028-02	19.864.300
2022-05	500.000.000	2025-04	237.454.054	2028-03	18.045.505
2022-06	500.000.000	2025-05	226.763.391	2028-04	16.350.701
2022-07	500.000.000	2025-06	216.297.755	2028-05	14.817.564
2022-08	500.000.000	2025-07	206.042.731	2028-06	13.463.564