

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>Adress</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
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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	16.12.2019
Calculation Date	20.12.2019
Payment Date	27.12.2019

Days Accrued

Collection Period	from	01.11.2019	to	30.11.2019	30
Interest Period	from	25.11.2019	to	27.12.2019	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%	26,00%	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	66,73		
Previous period	197,58		
Current period	16,12		
	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						12.542.437,13
Replenishment Amount						11.253.118,11
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)	10.446.814,91
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	173.028,74
Commingling Reserve Account (eop)	10.619.843,65

	<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)	197,58
Amounts debited to Replenishment Shortfall Account	197,58
Amounts credited to Replenishment Shortfall Account	16,12
Replenishment Shortfall Account (eop)	16,12

* 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 Origintor 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	7.380.829,32
Remaining Collections	5.161.410,23

Calculation of the Available Distribution Amount

Total Collections	12.542.239,55
(a) - thereof Applicable Interest Collections incl. Loan Administration Fees	1.289.302,90
(b) - thereof Principal Collections	11.252.936,65
(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)	197,58
(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	12.542.437,13

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		12.542.437,13
(i) any due and payable Statutory Claims	-	12.542.437,13
(ii) any due and payable Trustee Expenses	-	12.542.437,13
(iii) any due and payable Administration Expenses	9.322,44	12.533.114,69
(iv) any due and payable Servicing Fee to the Servicer	222.222,13	12.310.892,56
(v) Class A Notes Interest Amount	40.733,98	12.270.158,58
(vi) Class B Notes Interest Amount	23.787,41	12.246.371,17
(vii) Class C Notes Interest Amount	21.840,00	12.224.531,17
(viii) Class D Notes Interest Amount	19.875,46	12.204.655,71
(ix) Class E Notes Interest Amount	44.462,29	12.160.193,42
(x) Additional Purchase Price for Additional Receivables	11.253.118,11	907.075,31
(xi) Replenishment Shortfall Amount	16,12	907.059,19
(xii) Class A Principal Redemption Amount	-	907.059,19
(xiv) Class B Principal Redemption Amount	-	907.059,19
(xvi) Class C Principal Redemption Amount	-	907.059,19
(xviii) Class D Principal Redemption Amount	-	907.059,19
(xx) Class E Principal Redemption Amount	-	907.059,19
(xxi) Commingling Reserve Adjustment Amount	-	907.059,19
(xxii) Set-Off Risk Reserve Adjustment Amount	-	907.059,19
(xxiii) Additional Servicer Fee to the Servicer	906.959,19	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	499.999.802,42	33.013
Scheduled Principal Payments	6.787.066,33	
Principal Payments End of Term	779,59	6
Principal Payments Early Settlement	4.181.109,44	317
Principal Payments End of Term (EvoSupersmart)	283.981,29	24
Total Principal Collections	11.252.936,65	323
Defaulted Receivables	0,00	0
Replenishment Amount	11.253.118,11	839
End of Period (As of Determination Date)	499.999.983,88	33.505
Replenishment Shortfall Amount	16,12	
Total Assets	500.000.000,00	33.505

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
2	498.912.759,78	12.927,86	7.222,37	2.383,84	22.534,07

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
2	498.912.759,78	808.966,78	222.151,88	56.105,44	1.087.224,10

Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	13.346.523,33	2,67%	976	2,91%
Hamburg	4.504.983,30	0,90%	331	0,99%
Lower Saxony	45.567.762,18	9,11%	3.070	9,16%
Bremen	1.020.426,00	0,20%	72	0,21%
North Rhine-Westphalia	90.552.383,56	18,11%	6.278	18,74%
Hesse	37.015.741,47	7,40%	2.372	7,08%
Rhineland-Palatinate	25.043.818,55	5,01%	1.663	4,96%
Baden-Württemberg	67.993.009,82	13,60%	4.485	13,39%
Bavaria	103.929.272,85	20,79%	6.727	20,08%
Saarland	6.510.912,50	1,30%	399	1,19%
Berlin	9.288.043,46	1,86%	689	2,06%
Brandenburg	21.414.382,87	4,28%	1.495	4,46%
Mecklenburg-Vorpommern	5.653.483,18	1,13%	373	1,11%
Saxony	21.726.074,49	4,35%	1.503	4,49%
Saxony-Anhalt	28.007.284,31	5,60%	1.836	5,48%
Thuringia	18.425.882,01	3,69%	1.236	3,69%
Total	499.999.983,88	100,00%	33.505	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	270.732.833,66	54,15%	15.509	46,29%
Used Vehicle	229.267.150,22	45,85%	17.996	53,71%
Total	499.999.983,88	100,00%	33.505	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	482.271.871,71	96,45%	32.678	97,53%
Commercial	17.728.112,17	3,55%	827	2,47%
Total	499.999.983,88	100,00%	33.505	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	488.532.208,93	97,71%	32.563	97,19%
Motorbike	6.035.323,79	1,21%	710	2,12%
Leisure	5.432.451,16	1,09%	232	0,69%
Total	499.999.983,88	100,00%	33.505	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	293.757.722,16	58,75%	19.516	58,25%
No	206.242.261,72	41,25%	13.989	41,75%
Total	499.999.983,88	100,00%	33.505	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	140.936.865,00	28,19%	8.562	25,55%
No	359.063.118,88	71,81%	24.943	74,45%
Total	499.999.983,88	100,00%	33.505	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	129.999.764,93	26,00%	11.628	34,71%
EvoSupersmart	370.000.218,95	74,00%	21.877	65,29%
Total	499.999.983,88	100,00%	33.505	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	297.795.998,71	59,56%	19.921	59,46%
15th of month	202.203.985,17	40,44%	13.584	40,54%
Total	499.999.983,88	100,00%	33.505	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	499.999.983,88	100,00%	33.505	100,00%
Other	0,00	0,00%	0	0,00%
Total	499.999.983,88	100,00%	33.505	100,00%

Downpayment and Contract

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Period No.: 2

Downpayment	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
with downpayment	355.277.823,02	71,06%	23.550	70,29%
without downpayment	144.722.160,86	28,94%	9.955	29,71%
Total	499.999.983,88	100,00%	33.505	100,00%

Average Downpayment	3.996
Max. Downpayment	77.000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	129.999.764,93	26,00%	11.628	34,71%
EvoSupersmart	370.000.218,95	74,00%	21.877	65,29%
- Outstanding amount at the end of the promotion period	222.160.499,11	60,04%		
- Regular instalments during the promotion period	147.839.719,84	39,96%		
Total	499.999.983,88	100,00%	33.505	100,00%

Yield Range

RevoCar 2019-2
Investor Report

Determination Date: 30.11.2019
Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	23.314.191,20	4,66%	1.331	3,97%
1,00% - 1,99%	86.375.822,05	17,28%	4.920	14,68%
2,00% - 2,99%	165.265.052,17	33,05%	9.951	29,70%
3,00% - 3,99%	165.750.025,78	33,15%	11.587	34,58%
4,00% - 4,99%	44.348.987,67	8,87%	3.956	11,81%
5,00% - 5,99%	10.268.895,07	2,05%	1.141	3,41%
6,00% - 6,99%	3.311.111,27	0,66%	428	1,28%
7,00% - 7,99%	668.867,95	0,13%	92	0,27%
8,00% - 8,99%	555.404,43	0,11%	69	0,21%
9,00% - 9,99%	67.959,72	0,01%	12	0,04%
> 9,99%	73.666,57	0,01%	18	0,05%
Total	499.999.983,88	100,00%	33.505	100,00%
WA Yield:	3,12%			

Original Principal Balance

RevoCar 2019-2
Investor Report

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Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	7.058.059,80	1,23%	1.842	5,50%
5.001-10.000	47.753.614,27	8,31%	6.119	18,26%
10.001-15.000	104.594.358,42	18,21%	8.346	24,91%
15.001-20.000	117.670.507,72	20,48%	6.767	20,20%
20.001-25.000	103.040.499,27	17,94%	4.610	13,76%
25.001-30.000	75.105.865,31	13,07%	2.751	8,21%
30.001-35.000	46.465.968,50	8,09%	1.439	4,29%
35.001-40.000	28.360.668,60	4,94%	763	2,28%
40.001-45.000	15.808.571,36	2,75%	374	1,12%
45.001-50.000	9.231.956,31	1,61%	195	0,58%
50.001-55.000	5.285.843,86	0,92%	101	0,30%
55.001-60.000	3.259.324,30	0,57%	57	0,17%
60.001-65.000	2.057.341,47	0,36%	33	0,10%
65.001-70.000	2.277.605,21	0,40%	34	0,10%
70.001-75.000	942.907,02	0,16%	13	0,04%
75.001-80.000	1.013.078,47	0,18%	13	0,04%
>80.000	4.553.943,26	0,79%	48	0,14%
Total	574.480.113,15	100,00%	33.505	100,00%

Average Original Principal Balance:	17.146
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Outstanding Principal Balance

RevoCar 2019-2
Investor Report

Determination Date: 30.11.2019
Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	9.931.586,63	1,99%	2.906	8,67%
5.001-10.000	61.942.558,14	12,39%	8.025	23,95%
10.001-15.000	109.047.009,04	21,81%	8.767	26,17%
15.001-20.000	106.971.057,03	21,39%	6.170	18,42%
20.001-25.000	81.418.033,38	16,28%	3.658	10,92%
25.001-30.000	53.186.740,22	10,64%	1.957	5,84%
30.001-35.000	31.769.879,82	6,35%	987	2,95%
35.001-40.000	17.975.149,11	3,60%	483	1,44%
40.001-45.000	10.074.530,00	2,01%	239	0,71%
45.001-50.000	5.173.895,20	1,03%	110	0,33%
50.001-55.000	3.749.492,42	0,75%	72	0,21%
55.001-60.000	2.238.734,53	0,45%	39	0,12%
60.001-65.000	1.988.817,13	0,40%	32	0,10%
65.001-70.000	1.543.342,45	0,31%	23	0,07%
70.001-75.000	801.104,48	0,16%	11	0,03%
75.001-80.000	778.835,53	0,16%	10	0,03%
>80.000	1.409.218,77	0,28%	16	0,05%
Total	499.999.983,88	100,00%	33.505	100,00%

Average Outstanding Principal Balance:	14.923
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Scoring

RevoCar 2019-2
Investor Report

Determination Date: 30.11.2019
Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	235.526.662,17	47,11%	15.901	47,46%
9.799: 9.600	145.860.840,61	29,17%	9.793	29,23%
9.599: 9.400	58.727.722,05	11,75%	3.890	11,61%
9.399: 9.200	23.424.723,45	4,68%	1.561	4,66%
9.199: 9.000	10.502.058,24	2,10%	694	2,07%
8.999: 8.800	5.119.256,69	1,02%	385	1,15%
8.799: 8.600	3.202.610,12	0,64%	229	0,68%
8.599: 8.400	1.357.625,03	0,27%	97	0,29%
8.399: 8.200	811.143,34	0,16%	59	0,18%
8.199: 8.000	468.887,53	0,09%	41	0,12%
7.999:	779.245,24	0,16%	58	0,17%
n/a	14.219.209,41	2,84%	797	2,38%
Total	499.999.983,88	100,00%	33.505	100,00%

Borrower Characteristics I

RevoCar 2019-2
Investor Report

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Period No.: 2

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	26.847.231,05	5,37%	1.683	5,02%
Public Employee	2.387.682,81	0,48%	145	0,43%
Employee Private Sector	317.259.666,10	63,45%	21.546	64,31%
Worker Private Sector	52.598.703,48	10,52%	3.761	11,23%
Self-Employed	48.958.747,74	9,79%	2.703	8,07%
Pensioners	26.994.485,33	5,40%	2.231	6,66%
Trainee/Intern/Student	5.686.844,16	1,14%	489	1,46%
Homemaker	30.338,61	0,01%	2	0,01%
Unemployed	1.466.775,21	0,29%	115	0,34%
Commercial borrowers & Others	17.769.509,39	3,55%	830	2,48%
Total	499.999.983,88	100,00%	33.505	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	4.822.325,87	0,96%	410	1,22%
21: 25	31.181.218,96	6,24%	2.263	6,75%
26: 30	48.346.696,55	9,67%	3.228	9,63%
31: 35	53.305.227,97	10,66%	3.455	10,31%
36: 40	53.953.713,42	10,79%	3.535	10,55%
41: 45	56.506.253,19	11,30%	3.676	10,97%
46: 50	63.610.670,12	12,72%	4.239	12,65%
51: 55	70.314.023,26	14,06%	4.672	13,94%
56: 60	53.805.308,30	10,76%	3.670	10,95%
61: 65	26.369.022,95	5,27%	1.863	5,56%
66: 70	13.341.606,91	2,67%	1.040	3,10%
71: 75	4.687.683,04	0,94%	411	1,23%
76: 91	2.028.121,17	0,41%	216	0,64%
Commercial borrowers	17.728.112,17	3,55%	827	2,47%
Other	0,00	0,00%	0	0,00%
Total	499.999.983,88	100,00%	33.505	100,00%

Borrower Characteristics II

RevoCar 2019-2
Investor Report

Determination Date: 30.11.2019
Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	24.423.343,80	4,88%	2.172	6,48%
1.001: 1.500	80.212.871,17	16,04%	6.435	19,21%
1.501: 2.000	129.902.548,01	25,98%	9.060	27,04%
2.001: 2.500	98.672.672,39	19,73%	6.299	18,80%
2.501: 3.000	47.208.528,23	9,44%	2.966	8,85%
3.001: 3.500	24.022.759,61	4,80%	1.483	4,43%
3.501: 4.000	14.073.284,14	2,81%	830	2,48%
4.001: 4.500	7.533.251,11	1,51%	434	1,30%
4.501: 5.000	5.772.448,41	1,15%	299	0,89%
5.001: 5.500	2.521.638,48	0,50%	133	0,40%
5.501: 6.000	2.094.129,30	0,42%	97	0,29%
> 6.001	4.395.635,86	0,88%	205	0,61%
n/a	59.166.873,37	11,83%	3.092	9,23%
Total	499.999.983,88	100,00%	33.505	100,00%

Top 15 Borrowers

RevoCar 2019-2
Investor Report

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Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

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	499.999.983,88		33.505

Seasoning

RevoCar 2019-2
Investor Report

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Payment Date: 27.12.2019
Period No.: 2

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	313.263.031,99	62,65%	21.079	62,91%
13-24	133.200.948,42	26,64%	8.393	25,05%
25-36	51.830.199,33	10,37%	3.815	11,39%
37-48	1.655.774,77	0,33%	176	0,53%
49-60	29.278,68	0,01%	27	0,08%
61-72	5.046,88	0,00%	5	0,01%
73-86	10.094,88	0,00%	5	0,01%
87-96	5.608,93	0,00%	5	0,01%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
Total	499.999.983,88	100,00%	33.505	100,00%

WA Seasoning:	12
MIN:	1
MAX:	94

Origination and Maturity Year

RevoCar 2019-2
Investor Report

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Payment Date: 27.12.2019
Period No.: 2

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2016	3.875.981,64	0,78%	341	1,02%
2017	71.372.207,80	14,27%	5.095	15,21%
2018	149.525.060,14	29,91%	9.054	27,02%
2019	275.226.734,30	55,05%	19.015	56,75%
Total	499.999.983,88	100,00%	33.505	100,00%

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2019	396.148,65	0,08%	52	0,16%
2020	19.896.351,05	3,98%	1.685	5,03%
2021	63.301.099,60	12,66%	4.969	14,83%
2022	120.042.030,99	24,01%	8.389	25,04%
2023	138.908.138,29	27,78%	8.820	26,32%
2024	90.516.326,92	18,10%	5.487	16,38%
2025	18.449.790,61	3,69%	1.357	4,05%
2026	13.298.400,26	2,66%	887	2,65%
2027	32.455.022,73	6,49%	1.771	5,29%
2028	154.321,14	0,03%	5	0,01%
2029	2.582.353,64	0,52%	83	0,25%
Total	499.999.983,88	100,00%	33.505	100,00%

Remaining Term

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Investor Report

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Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	17.606.903,54	3,52%	1.544	4,61%
13-24	59.862.290,86	11,97%	4.741	14,15%
25-36	117.101.771,83	23,42%	8.256	24,64%
37-48	142.148.846,52	28,43%	9.050	27,01%
49-60	96.190.209,85	19,24%	5.801	17,31%
61-72	18.486.958,81	3,70%	1.361	4,06%
73-84	13.197.156,98	2,64%	882	2,63%
85-96	32.669.170,71	6,53%	1.782	5,32%
97-108	154.321,14	0,03%	5	0,01%
>108	2.582.353,64	0,52%	83	0,25%
Total	499.999.983,88	100,00%	33.505	100,00%

WA Remaining Term:	44
MIN:	1
MAX:	119

Original Term

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Investor Report

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Period No.: 2

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	619.923,48	0,12%	227	0,68%
13-24	6.348.069,29	1,27%	1.074	3,21%
25-36	44.238.359,16	8,85%	3.780	11,28%
37-48	74.357.582,83	14,87%	5.505	16,43%
49-60	173.185.899,54	34,64%	10.984	32,78%
61-72	151.699.941,52	30,34%	9.107	27,18%
73-84	13.325.217,95	2,67%	894	2,67%
85-96	33.445.105,39	6,69%	1.845	5,51%
97-108	79.173,76	0,02%	2	0,01%
>108	2.700.710,96	0,54%	87	0,26%
Total	499.999.983,88	100,00%	33.505	100,00%

WA Original Term:	55
MIN:	12
MAX:	120

Loan to Value Ratio

RevoCar 2019-2
Investor Report

Determination Date: 30.11.2019
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Payment Date: 27.12.2019
Period No.: 2

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	7.004,74	0,00%	2	0,01%
11% - 20%	171.604,11	0,03%	52	0,16%
21% - 30%	1.063.731,76	0,21%	224	0,67%
31% - 40%	2.831.244,50	0,57%	478	1,43%
41% - 50%	7.243.355,24	1,45%	916	2,73%
51% - 60%	16.206.084,28	3,24%	1.581	4,72%
61% - 70%	34.768.243,43	6,95%	2.742	8,18%
71% - 80%	71.771.767,85	14,35%	4.751	14,18%
81% - 90%	116.726.068,51	23,35%	6.809	20,32%
91% - 100%	124.965.479,76	24,99%	7.816	23,33%
101% - 110%	93.057.299,96	18,61%	6.192	18,48%
> 110%	31.188.099,74	6,24%	1.942	5,80%
Total	499.999.983,88	100,00%	33.505	100,00%
Average Loan to Value:	87%			

Vehicle Brand

RevoCar 2019-2
Investor Report

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Payment Date: 27.12.2019
Period No.: 2

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	48.512.802,21	9,70%	3.143	9,38%
2	47.390.309,31	9,48%	3.266	9,75%
3	44.926.927,79	8,99%	2.942	8,78%
4	37.174.926,79	7,43%	2.561	7,64%
5	32.553.406,23	6,51%	1.939	5,79%
6	28.800.461,99	5,76%	2.342	6,99%
7	26.109.531,53	5,22%	1.693	5,05%
8	22.006.629,85	4,40%	1.323	3,95%
9	20.856.143,44	4,17%	1.253	3,74%
10	18.849.847,95	3,77%	1.625	4,85%
11	17.287.031,70	3,46%	1.236	3,69%
12	15.854.616,98	3,17%	1.228	3,67%
13	15.377.546,60	3,08%	976	2,91%
14	14.706.314,31	2,94%	956	2,85%
15	12.631.230,94	2,53%	837	2,50%
Other Brands	96.962.256,26	19,39%	6.185	18,46%
TOTAL	499.999.983,88	100,00%	33.505	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: 30.11.2019
Investor Reporting Date: 16.12.2019
Payment Date: 27.12.2019
Period No.: 2

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 €)
2019-11	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
2022-09	500.000.000	2025-08	196.025.148	2028-07	12.284.312