

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 |



Contents

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Page | Funding Reports Settlement | Page | Stratification Reports | Page | Further Additional Reports |
|-------------|--|-------------|---------------------------------------|-------------|-----------------------------------|
| 1 | Cover | 18 | Car Type, Customer Group, Object Type | 35 | Contractual Amortisation Profile |
| 2 | Contents | 19 | Insurances and Contract Type | | |
| 3 | Transaction Parties | 20 | Payment Properties | | |
| 4 | Reporting Contact | 21 | Downpayment and Contract | | |
| 5 | Reporting Details | 22 | Yield Range | | |
| 6 | Ratings | 23 | Original Principal Balance | | |
| 7 | Trigger & Clean Up Call | 24 | Outstanding Principal Balance | | |
| 8 | Notes Information | 25 | Scoring | | |
| 9 | Reserve Accounts | 26 | Borrower Characteristics I | | |
| 10 | Risk Retention | 27 | Borrower Characteristics II | | |
| 11 | Available Distribution Amount | 28 | Top 15 Borrowers | | |
| 12 | Waterfall | 29 | Seasoning | | |
| 13 | Portfolio Information | 30 | Origination and Maturity Years | | |
| 14 | Defaults and Recoveries Loan Level Information | 31 | Remaining Maturity | | |
| 15 | Delinquency Analysis 1 | 32 | Original Maturity | | |
| 16 | Delinquency Analysis 2 | 33 | Loan to Value Ratio | | |
| 17 | Geographical Distribution | 34 | Vehicle Brand | | |

All amounts are presented in Euro.

Transaction Parties

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| | <u>Adress</u> | <u>Contact</u> | |
|--|--|---|--|
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| Arranger / Lead Manager | UniCredit Bank AG Arabellastrasse 12 81925 Munich Germany | Deniz Stoltenberg deniz.stoltenberg@unicredit.de +49 89 378 12679 | |
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Reporting Contact

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

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Reporting Details

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| | |
|----------------------------------|------------|
| Cut-Off Date | 30.09.2019 |
| Closing Date / Issue Date | 24.10.2019 |
| Investor Reporting Date | 17.01.2020 |
| Calculation Date | 23.01.2020 |
| Payment Date | 27.01.2020 |

Days Accrued

| | | | | | |
|--------------------------|------|------------|----|------------|----|
| Collection Period | from | 01.12.2019 | to | 31.12.2019 | 31 |
| Interest Period | from | 27.12.2019 | to | 27.01.2020 | 31 |

Ratings

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| 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

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Concentration Limits | Trigger Value | Current Value | Trigger Breach |
|--|---------------|---------------|----------------|
| Calculation based on all Purchased Receivables | | | |
| Max. WA Remaining Term (in month) | 60 | 43 | 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% | 0,01% | no |
| prior to 30 September 2021 | 0,60% | 0,01% | no |
| prior to 30 September 2022 | 0,90% | 0,01% | no |
| prior to 30 September 2023 | 1,20% | 0,01% | no |
| Purchase Shortfall Event (Trigger) | | | |
| Period before previous period | 197,58 | | |
| Previous period | 16,12 | | |
| Current period | 225,97 | | |
| | 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

RevoCar 2019-2
Investor ReportDetermination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| | <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 | | | | | | 12.704.937,16 |
| Replenishment Amount | | | | | | 11.469.091,63 |
| 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 | 39.451,02 | 23.042,59 | 21.157,50 | 19.254,54 | 43.072,71 | |
| Interest Amount per Note | 8,61 | 103,33 | 232,50 | 447,78 | 706,11 | |
| 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

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| | <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) | 10.619.843,65 |
| Amounts debited to Commingling Reserve Account | 27.581,06 |
| Amounts credited to Commingling Reserve Account | 0,00 |
| Commingling Reserve Account (eop) | 10.592.262,59 |

| | <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) | 16,12 |
| Amounts debited to Replenishment Shortfall Account | 16,12 |
| Amounts credited to Replenishment Shortfall Account | 225,97 |
| Replenishment Shortfall Account (eop) | 225,97 |

* 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

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

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

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

Liquidity Reserve Transfer Event: No
Servicer Termination Event: No

Payment Collections

| | |
|--|--------------|
| Collections received from the Servicer | 7.468.744,89 |
| Remaining Collections | 5.236.176,15 |

Calculation of the Available Distribution Amount

| | |
|--|----------------------|
| Total Collections | 12.705.766,93 |
| (a) - thereof Applicable Interest Collections incl. Loan Administration Fees | 1.291.725,00 |
| (b) - thereof Principal Collections | 11.414.041,93 |
| (c) Recovery Collections | -845,89 |
| (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) | 16,12 |
| (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 | 12.704.937,16 |

Waterfall

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| | Payment | Remaining Amount |
|--|---------------|----------------------|
| Available Distribution Amount | | 12.704.937,16 |
| (i) any due and payable Statutory Claims | - | 12.704.937,16 |
| (ii) any due and payable Trustee Expenses | - | 12.704.937,16 |
| (iii) any due and payable Administration Expenses | - | 12.704.937,16 |
| (iv) any due and payable Servicing Fee to the Servicer | 215.277,77 | 12.489.659,39 |
| (v) Class A Notes Interest Amount | 39.451,02 | 12.450.208,37 |
| (vi) Class B Notes Interest Amount | 23.042,59 | 12.427.165,78 |
| (vii) Class C Notes Interest Amount | 21.157,50 | 12.406.008,28 |
| (viii) Class D Notes Interest Amount | 19.254,54 | 12.386.753,74 |
| (ix) Class E Notes Interest Amount | 43.072,71 | 12.343.681,03 |
| (x) Additional Purchase Price for Additional Receivables | 11.469.091,63 | 874.589,40 |
| (xi) Replenishment Shortfall Amount | 225,97 | 874.363,43 |
| (xii) Class A Principal Redemption Amount | - | 874.363,43 |
| (xiv) Class B Principal Redemption Amount | - | 874.363,43 |
| (xvi) Class C Principal Redemption Amount | - | 874.363,43 |
| (xviii) Class D Principal Redemption Amount | - | 874.363,43 |
| (xx) Class E Principal Redemption Amount | - | 874.363,43 |
| (xxi) Commingling Reserve Adjustment Amount | - | 874.363,43 |
| (xxii) Set-Off Risk Reserve Adjustment Amount | - | 874.363,43 |
| (xxiii) Additional Servicer Fee to the Servicer | 874.263,43 | 100,00 |
| (xiv) Transaction Gain to the shareholders of the Issuer | 100,00 | 0,00 |

Portfolio Information

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| | <u>Current Period</u> | |
|---|----------------------------------|------------------------|
| | Outstanding Principal Balance | Number of Contracts |
| Beginning of Period | 499.999.983,88 | 33.505 |
| Scheduled Principal Payments | 6.809.601,17 | |
| Principal Payments End of Term | 263,41 | 5 |
| Principal Payments Early Settlement | 4.207.446,22 | 320 |
| Principal Payments End of Term (EvoSupersmart) | 395.885,24 | 47 |
| Total Principal Collections | 11.413.196,04 | 325 |
| Defaulted Receivables | 56.105,44 | 4 |
| Replenishment Amount | 11.469.091,63 | 744 |
| End of Period (As of Determination Date) | 499.999.774,03 | 33.129 |
| Replenishment Shortfall Amount | 225,97 | |
| Total Assets | 500.000.000,00 | 33.129 |

Defaults and Recoveries Loan Level Information

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| 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 |
|-----|-------------------------|-----------------------------|--|----------------|----------|-----------------|---------------------------------------|----------------|------------------------|-----------------|---------------|
| 4 | | | 54.711,25 | 56.105,44 | -845,89 | 56.951,33 | 101,5% | | | | |
| 1 | 2019-12 | 2019-02 | 14.682,66 | 15.018,39 | -64,84 | 15.083,23 | 100,4% | 88255 | GW | Loan Amortising | Private |
| 2 | 2019-12 | 2019-06 | 16.553,24 | 16.918,91 | -59,73 | 16.978,64 | 100,4% | 59073 | GW | Loan Amortising | Private |
| 3 | 2019-12 | 2019-06 | 11.650,32 | 11.982,10 | -637,46 | 12.619,56 | 105,3% | 97318 | GW | Loan Amortising | Private |
| 4 | 2019-12 | 2019-06 | 11.825,03 | 12.186,04 | -83,86 | 12.269,90 | 100,7% | 47799 | GW | Loan Amortising | Private |

Delinquency Analysis

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

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 |
| 3 | 498.096.982,96 | 25.406,59 | 11.184,56 | 2.986,54 | 39.577,69 |

Delinquency Analysis

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

Aggregate Principal Balance of Delinquent Receivables

| Period | Outstanding Principal Balance of Performing Receivables | Outstanding Principal Balance of Delinquent Receivables | | | Total |
|--------|---|---|-----------------------|-----------------------|--------------|
| | | 1 Instalment overdue | 2 Instalments overdue | 3 Instalments overdue | |
| 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 |
| 3 | 498.096.982,96 | 1.533.919,46 | 312.066,02 | 56.805,59 | 1.902.791,07 |

Geographical Distribution

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| State | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|------------------------|-------------------------------|--------------------|------------------|-----------------------|
| Schleswig-Holstein | 13.296.817,90 | 2,66% | 987 | 2,91% |
| Hamburg | 4.486.496,69 | 0,90% | 329 | 0,97% |
| Lower Saxony | 45.683.480,17 | 9,14% | 3.104 | 9,16% |
| Bremen | 1.024.563,39 | 0,20% | 73 | 0,22% |
| North Rhine-Westphalia | 90.008.494,39 | 18,00% | 6.316 | 18,65% |
| Hesse | 37.081.693,88 | 7,42% | 2.402 | 7,09% |
| Rhineland-Palatinate | 25.127.942,21 | 5,03% | 1.674 | 4,94% |
| Baden-Württemberg | 67.810.695,60 | 13,56% | 4.523 | 13,35% |
| Bavaria | 104.063.207,10 | 20,81% | 6.814 | 20,12% |
| Saarland | 6.571.901,63 | 1,31% | 405 | 1,20% |
| Berlin | 9.220.500,90 | 1,84% | 696 | 2,05% |
| Brandenburg | 21.489.842,29 | 4,30% | 1.514 | 4,47% |
| Mecklenburg-Vorpommern | 5.709.092,62 | 1,14% | 380 | 1,12% |
| Saxony | 21.832.940,14 | 4,37% | 1.531 | 4,52% |
| Saxony-Anhalt | 28.128.356,57 | 5,63% | 1.869 | 5,52% |
| Thuringia | 18.463.748,55 | 3,69% | 1.256 | 3,71% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Car Type, Customer Group, Object Type

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Car Type | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|--------------|-------------------------------|--------------------|------------------|-----------------------|
| New Vehicle | 271.158.775,62 | 54,23% | 15.690 | 46,32% |
| Used Vehicle | 228.840.998,41 | 45,77% | 18.183 | 53,68% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| Customer Group | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|--------------------|-------------------------------|--------------------|------------------|-----------------------|
| Private Individual | 482.201.870,75 | 96,44% | 33.031 | 97,51% |
| Commercial | 17.797.903,28 | 3,56% | 842 | 2,49% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| Object Type | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|--------------|-------------------------------|--------------------|------------------|-----------------------|
| Car | 488.571.225,01 | 97,71% | 32.924 | 97,20% |
| Motorbike | 5.924.176,47 | 1,18% | 711 | 2,10% |
| Leisure | 5.504.372,55 | 1,10% | 238 | 0,70% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Insurances and Contract Type

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Payment Protection Insurance | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|-------------------------------------|-------------------------------|--------------------|------------------|-----------------------|
| Yes | 293.907.194,22 | 58,78% | 19.731 | 58,25% |
| No | 206.092.579,81 | 41,22% | 14.142 | 41,75% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| Gap Insurance | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|----------------------|-------------------------------|--------------------|------------------|-----------------------|
| Yes | 141.399.454,38 | 28,28% | 8.678 | 25,62% |
| No | 358.600.319,65 | 71,72% | 25.195 | 74,38% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| Contract Type | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|----------------------|-------------------------------|--------------------|------------------|-----------------------|
| EvoClassic | 129.999.838,83 | 26,00% | 11.811 | 34,87% |
| EvoSupersmart | 369.999.935,20 | 74,00% | 22.062 | 65,13% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Payment Properties

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Payment Cycle | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---------------|-------------------------------|--------------------|------------------|-----------------------|
| 1st of month | 298.004.906,29 | 59,60% | 20.134 | 59,44% |
| 15th of month | 201.994.867,74 | 40,40% | 13.739 | 40,56% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| Payment Method | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|----------------|-------------------------------|--------------------|------------------|-----------------------|
| Direct Debit | 499.999.774,03 | 100,00% | 33.873 | 100,00% |
| Other | 0,00 | 0,00% | 0 | 0,00% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Downpayment and Contract

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Downpayment | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|----------------------------|-------------------------------|--------------------|------------------|-----------------------|
| with downpayment | 355.708.242,17 | 71,14% | 23.830 | 70,35% |
| without downpayment | 144.291.531,86 | 28,86% | 10.043 | 29,65% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |
| Average Downpayment | 4.009 | | | |
| Max. Downpayment | 77.000 | | | |

| Contracts w/Balloon Payments | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|-------------------------------|--------------------|------------------|-----------------------|
| EvoClassic | 129.999.838,83 | 26,00% | 11.811 | 34,87% |
| EvoSupersmart | 369.999.935,20 | 74,00% | 22.062 | 65,13% |
| - Outstanding amount at the end of the promotion period | 223.935.413,00 | 60,52% | | |
| - Regular instalments during the promotion period | 146.064.522,20 | 39,48% | | |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Yield Range

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Yield Range | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|------------------|-------------------------------|--------------------|------------------|-----------------------|
| 0,01% - 0,99% | 23.348.883,81 | 4,67% | 1.340 | 3,96% |
| 1,00% - 1,99% | 86.467.374,61 | 17,29% | 4.984 | 14,71% |
| 2,00% - 2,99% | 165.529.851,50 | 33,11% | 10.075 | 29,74% |
| 3,00% - 3,99% | 165.686.133,46 | 33,14% | 11.716 | 34,59% |
| 4,00% - 4,99% | 44.156.621,57 | 8,83% | 3.994 | 11,79% |
| 5,00% - 5,99% | 10.169.524,76 | 2,03% | 1.143 | 3,37% |
| 6,00% - 6,99% | 3.315.869,56 | 0,66% | 433 | 1,28% |
| 7,00% - 7,99% | 657.895,77 | 0,13% | 94 | 0,28% |
| 8,00% - 8,99% | 525.586,61 | 0,11% | 65 | 0,19% |
| 9,00% - 9,99% | 66.039,64 | 0,01% | 11 | 0,03% |
| > 9,99% | 75.992,74 | 0,02% | 18 | 0,05% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |
| WA Yield: | 3,12% | | | |

Original Principal Balance

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Original Principal Balance | Original Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|----------------------------|----------------------------|--------------------|------------------|-----------------------|
| 0-5.000 | 7.154.507,08 | 1,23% | 1.866 | 5,51% |
| 5.001-10.000 | 48.276.563,82 | 8,31% | 6.183 | 18,25% |
| 10.001-15.000 | 105.736.051,97 | 18,20% | 8.435 | 24,90% |
| 15.001-20.000 | 118.887.103,09 | 20,46% | 6.836 | 20,18% |
| 20.001-25.000 | 104.177.273,60 | 17,93% | 4.662 | 13,76% |
| 25.001-30.000 | 75.939.086,44 | 13,07% | 2.781 | 8,21% |
| 30.001-35.000 | 47.073.505,14 | 8,10% | 1.458 | 4,30% |
| 35.001-40.000 | 28.619.839,83 | 4,93% | 770 | 2,27% |
| 40.001-45.000 | 16.031.851,26 | 2,76% | 379 | 1,12% |
| 45.001-50.000 | 9.419.968,65 | 1,62% | 199 | 0,59% |
| 50.001-55.000 | 5.280.217,39 | 0,91% | 101 | 0,30% |
| 55.001-60.000 | 3.319.324,30 | 0,57% | 58 | 0,17% |
| 60.001-65.000 | 2.057.341,47 | 0,35% | 33 | 0,10% |
| 65.001-70.000 | 2.411.577,38 | 0,42% | 36 | 0,11% |
| 70.001-75.000 | 942.907,02 | 0,16% | 13 | 0,04% |
| 75.001-80.000 | 1.092.797,99 | 0,19% | 14 | 0,04% |
| >80.000 | 4.650.803,66 | 0,80% | 49 | 0,14% |
| Total | 581.070.720,09 | 100,00% | 33.873 | 100,00% |

| | |
|--|---------------|
| Average Original Principal Balance: | 17.154 |
|--|---------------|

Outstanding Principal Balance

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Outstanding Principal Balance | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|-------------------------------|-------------------------------|--------------------|------------------|-----------------------|
| 0-5.000 | 10.355.609,07 | 2,07% | 3.060 | 9,03% |
| 5.001-10.000 | 63.630.672,68 | 12,73% | 8.253 | 24,36% |
| 10.001-15.000 | 110.091.628,76 | 22,02% | 8.854 | 26,14% |
| 15.001-20.000 | 106.879.765,78 | 21,38% | 6.168 | 18,21% |
| 20.001-25.000 | 80.447.283,30 | 16,09% | 3.616 | 10,68% |
| 25.001-30.000 | 53.414.882,11 | 10,68% | 1.964 | 5,80% |
| 30.001-35.000 | 30.713.287,89 | 6,14% | 953 | 2,81% |
| 35.001-40.000 | 17.367.238,39 | 3,47% | 466 | 1,38% |
| 40.001-45.000 | 9.778.381,92 | 1,96% | 232 | 0,68% |
| 45.001-50.000 | 5.186.782,26 | 1,04% | 110 | 0,32% |
| 50.001-55.000 | 3.712.130,13 | 0,74% | 71 | 0,21% |
| 55.001-60.000 | 2.196.775,96 | 0,44% | 38 | 0,11% |
| 60.001-65.000 | 2.056.653,91 | 0,41% | 33 | 0,10% |
| 65.001-70.000 | 1.203.071,42 | 0,24% | 18 | 0,05% |
| 70.001-75.000 | 723.949,71 | 0,14% | 10 | 0,03% |
| 75.001-80.000 | 926.386,70 | 0,19% | 12 | 0,04% |
| >80.000 | 1.315.274,04 | 0,26% | 15 | 0,04% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| | |
|---|---------------|
| Average Outstanding Principal Balance: | 14.761 |
|---|---------------|

Scoring

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Scoring | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---------------|-------------------------------|--------------------|------------------|-----------------------|
| 10.000: 9.800 | 235.676.080,56 | 47,14% | 16.091 | 47,50% |
| 9.799: 9.600 | 145.791.147,06 | 29,16% | 9.892 | 29,20% |
| 9.599: 9.400 | 58.675.824,00 | 11,74% | 3.927 | 11,59% |
| 9.399: 9.200 | 23.416.745,45 | 4,68% | 1.578 | 4,66% |
| 9.199: 9.000 | 10.568.824,77 | 2,11% | 701 | 2,07% |
| 8.999: 8.800 | 5.046.961,04 | 1,01% | 388 | 1,15% |
| 8.799: 8.600 | 3.154.320,40 | 0,63% | 228 | 0,67% |
| 8.599: 8.400 | 1.353.582,49 | 0,27% | 99 | 0,29% |
| 8.399: 8.200 | 812.478,78 | 0,16% | 60 | 0,18% |
| 8.199: 8.000 | 473.100,57 | 0,09% | 42 | 0,12% |
| 7.999: | 794.914,96 | 0,16% | 60 | 0,18% |
| n/a | 14.235.793,95 | 2,85% | 807 | 2,38% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Borrower Characteristics I

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Employment Type | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|-------------------------------|-------------------------------|--------------------|------------------|-----------------------|
| Civil Servant | 26.899.856,40 | 5,38% | 1.705 | 5,03% |
| Public Employee | 2.362.039,95 | 0,47% | 146 | 0,43% |
| Employee Private Sector | 317.034.496,96 | 63,41% | 21.759 | 64,24% |
| Worker Private Sector | 52.612.777,74 | 10,52% | 3.812 | 11,25% |
| Self-Employed | 49.073.262,03 | 9,81% | 2.738 | 8,08% |
| Pensioners | 27.012.854,46 | 5,40% | 2.258 | 6,67% |
| Trainee/Intern/Student | 5.716.712,12 | 1,14% | 495 | 1,46% |
| Homemaker | 29.966,19 | 0,01% | 2 | 0,01% |
| Unemployed | 1.418.894,34 | 0,28% | 113 | 0,33% |
| Commercial borrowers & Others | 17.838.913,84 | 3,57% | 845 | 2,49% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| Borrower Age | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|----------------------|-------------------------------|--------------------|------------------|-----------------------|
| 18: 20 | 4.844.971,57 | 0,97% | 419 | 1,24% |
| 21: 25 | 30.948.396,15 | 6,19% | 2.278 | 6,73% |
| 26: 30 | 48.211.441,40 | 9,64% | 3.251 | 9,60% |
| 31: 35 | 53.159.080,37 | 10,63% | 3.481 | 10,28% |
| 36: 40 | 54.109.210,86 | 10,82% | 3.580 | 10,57% |
| 41: 45 | 56.282.822,13 | 11,26% | 3.695 | 10,91% |
| 46: 50 | 63.920.616,54 | 12,78% | 4.299 | 12,69% |
| 51: 55 | 70.294.003,41 | 14,06% | 4.727 | 13,96% |
| 56: 60 | 53.948.719,96 | 10,79% | 3.726 | 11,00% |
| 61: 65 | 26.328.417,09 | 5,27% | 1.886 | 5,57% |
| 66: 70 | 13.419.663,98 | 2,68% | 1.055 | 3,11% |
| 71: 75 | 4.718.065,10 | 0,94% | 415 | 1,23% |
| 76: 91 | 2.016.462,19 | 0,40% | 219 | 0,65% |
| Commercial borrowers | 17.797.903,28 | 3,56% | 842 | 2,49% |
| Other | 0,00 | 0,00% | 0 | 0,00% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Borrower Characteristics II

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Borrower Monthly Net Income | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|-----------------------------|-------------------------------|--------------------|------------------|-----------------------|
| 0: 1.000 | 24.389.172,00 | 4,88% | 2.198 | 6,49% |
| 1.001: 1.500 | 80.071.623,97 | 16,01% | 6.505 | 19,20% |
| 1.501: 2.000 | 129.777.015,16 | 25,96% | 9.142 | 26,99% |
| 2.001: 2.500 | 99.074.625,01 | 19,81% | 6.404 | 18,91% |
| 2.501: 3.000 | 47.267.611,09 | 9,45% | 2.998 | 8,85% |
| 3.001: 3.500 | 23.929.416,39 | 4,79% | 1.487 | 4,39% |
| 3.501: 4.000 | 14.265.670,29 | 2,85% | 843 | 2,49% |
| 4.001: 4.500 | 7.391.487,18 | 1,48% | 432 | 1,28% |
| 4.501: 5.000 | 5.824.870,40 | 1,16% | 304 | 0,90% |
| 5.001: 5.500 | 2.567.531,13 | 0,51% | 136 | 0,40% |
| 5.501: 6.000 | 2.133.126,13 | 0,43% | 99 | 0,29% |
| > 6.001 | 4.434.258,17 | 0,89% | 209 | 0,62% |
| n/a | 58.873.367,11 | 11,77% | 3.116 | 9,20% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Top 15 Borrowers

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| 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 | 499.999.774,03 | | 33.873 |

Seasoning

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Seasoning in Month | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|--------------------|-------------------------------|--------------------|------------------|-----------------------|
| 0-12 | 300.963.601,56 | 60,19% | 20.589 | 60,78% |
| 13-24 | 138.074.593,64 | 27,61% | 8.710 | 25,71% |
| 25-36 | 58.761.077,09 | 11,75% | 4.308 | 12,72% |
| 37-48 | 2.148.529,50 | 0,43% | 217 | 0,64% |
| 49-60 | 28.716,43 | 0,01% | 30 | 0,09% |
| 61-72 | 8.890,77 | 0,00% | 8 | 0,02% |
| 73-86 | 9.377,26 | 0,00% | 6 | 0,02% |
| 87-96 | 4.987,78 | 0,00% | 5 | 0,01% |
| 97-108 | 0,00 | 0,00% | 0 | 0,00% |
| >108 | 0,00 | 0,00% | 0 | 0,00% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| | |
|----------------------|-----------|
| WA Seasoning: | 13 |
| MIN: | 1 |
| MAX: | 95 |

Origination and Maturity Year

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Origination Year | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|------------------|-------------------------------|--------------------|------------------|-----------------------|
| 2016 | 3.596.235,99 | 0,72% | 310 | 0,92% |
| 2017 | 70.611.684,71 | 14,12% | 5.108 | 15,08% |
| 2018 | 148.302.837,39 | 29,66% | 9.085 | 26,82% |
| 2019 | 277.489.015,94 | 55,50% | 19.370 | 57,18% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| Maturity Year | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---------------|-------------------------------|--------------------|------------------|-----------------------|
| 2019 | 0,00 | 0,00% | 0 | 0,00% |
| 2020 | 19.379.623,76 | 3,88% | 1.677 | 4,95% |
| 2021 | 62.638.963,52 | 12,53% | 5.004 | 14,77% |
| 2022 | 119.953.331,11 | 23,99% | 8.493 | 25,07% |
| 2023 | 139.195.853,18 | 27,84% | 8.941 | 26,40% |
| 2024 | 91.486.435,29 | 18,30% | 5.597 | 16,52% |
| 2025 | 18.740.305,05 | 3,75% | 1.388 | 4,10% |
| 2026 | 13.401.153,31 | 2,68% | 901 | 2,66% |
| 2027 | 32.387.157,03 | 6,48% | 1.781 | 5,26% |
| 2028 | 153.066,31 | 0,03% | 5 | 0,01% |
| 2029 | 2.663.885,47 | 0,53% | 86 | 0,25% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

Remaining Term

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Remaining Term in Months | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|--------------------------|-------------------------------|--------------------|------------------|-----------------------|
| 0-12 | 19.379.623,76 | 3,88% | 1.677 | 4,95% |
| 13-24 | 62.638.963,52 | 12,53% | 5.004 | 14,77% |
| 25-36 | 119.953.331,11 | 23,99% | 8.493 | 25,07% |
| 37-48 | 139.195.853,18 | 27,84% | 8.941 | 26,40% |
| 49-60 | 91.486.435,29 | 18,30% | 5.597 | 16,52% |
| 61-72 | 18.740.305,05 | 3,75% | 1.388 | 4,10% |
| 73-84 | 13.401.153,31 | 2,68% | 901 | 2,66% |
| 85-96 | 32.387.157,03 | 6,48% | 1.781 | 5,26% |
| 97-108 | 153.066,31 | 0,03% | 5 | 0,01% |
| >108 | 2.663.885,47 | 0,53% | 86 | 0,25% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| | |
|---------------------------|------------|
| WA Remaining Term: | 43 |
| MIN: | 1 |
| MAX: | 119 |

Original Term

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Original Term in Months | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|-------------------------|-------------------------------|--------------------|------------------|-----------------------|
| 0-12 | 523.057,00 | 0,10% | 226 | 0,67% |
| 13-24 | 6.112.411,17 | 1,22% | 1.080 | 3,19% |
| 25-36 | 43.524.693,73 | 8,70% | 3.778 | 11,15% |
| 37-48 | 74.123.645,76 | 14,82% | 5.557 | 16,41% |
| 49-60 | 173.611.174,39 | 34,72% | 11.133 | 32,87% |
| 61-72 | 152.369.338,99 | 30,47% | 9.238 | 27,27% |
| 73-84 | 13.412.625,58 | 2,68% | 909 | 2,68% |
| 85-96 | 33.463.089,50 | 6,69% | 1.860 | 5,49% |
| 97-108 | 78.508,17 | 0,02% | 2 | 0,01% |
| >108 | 2.781.229,74 | 0,56% | 90 | 0,27% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |

| | |
|--------------------------|------------|
| WA Original Term: | 55 |
| MIN: | 12 |
| MAX: | 120 |

Loan to Value Ratio

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Loan to Value | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|-------------------------------|-------------------------------|--------------------|------------------|-----------------------|
| 0% - 10% | 6.799,92 | 0,00% | 2 | 0,01% |
| 11% - 20% | 165.428,15 | 0,03% | 54 | 0,16% |
| 21% - 30% | 1.034.573,52 | 0,21% | 226 | 0,67% |
| 31% - 40% | 2.794.039,89 | 0,56% | 487 | 1,44% |
| 41% - 50% | 7.172.539,61 | 1,43% | 926 | 2,73% |
| 51% - 60% | 16.185.516,64 | 3,24% | 1.604 | 4,74% |
| 61% - 70% | 34.927.707,37 | 6,99% | 2.790 | 8,24% |
| 71% - 80% | 71.979.224,68 | 14,40% | 4.807 | 14,19% |
| 81% - 90% | 116.710.886,43 | 23,34% | 6.869 | 20,28% |
| 91% - 100% | 124.680.142,52 | 24,94% | 7.882 | 23,27% |
| 101% - 110% | 93.107.159,75 | 18,62% | 6.261 | 18,48% |
| > 110% | 31.235.755,55 | 6,25% | 1.965 | 5,80% |
| Total | 499.999.774,03 | 100,00% | 33.873 | 100,00% |
| Average Loan to Value: | 87% | | | |

Vehicle Brand

RevoCar 2019-2
Investor Report

Determination Date: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

| Vehicle Brand | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---------------|-------------------------------|--------------------|------------------|-----------------------|
| 1 | 48.817.723,71 | 9,76% | 3.191 | 9,42% |
| 2 | 47.534.100,32 | 9,51% | 3.303 | 9,75% |
| 3 | 44.921.424,13 | 8,98% | 2.972 | 8,77% |
| 4 | 37.166.840,15 | 7,43% | 2.588 | 7,64% |
| 5 | 32.603.129,38 | 6,52% | 1.969 | 5,81% |
| 6 | 28.768.418,44 | 5,75% | 2.374 | 7,01% |
| 7 | 25.849.227,98 | 5,17% | 1.702 | 5,02% |
| 8 | 22.045.092,54 | 4,41% | 1.334 | 3,94% |
| 9 | 20.567.129,87 | 4,11% | 1.253 | 3,70% |
| 10 | 18.894.807,15 | 3,78% | 1.651 | 4,87% |
| 11 | 17.092.612,43 | 3,42% | 1.243 | 3,67% |
| 12 | 15.738.493,28 | 3,15% | 1.240 | 3,66% |
| 13 | 15.457.012,60 | 3,09% | 990 | 2,92% |
| 14 | 14.743.153,70 | 2,95% | 968 | 2,86% |
| 15 | 12.645.834,96 | 2,53% | 851 | 2,51% |
| Other Brands | 97.154.773,39 | 19,43% | 6.244 | 18,43% |
| TOTAL | 499.999.774,03 | 100,00% | 33.873 | 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: 31.12.2019
Investor Reporting Date: 17.01.2020
Payment Date: 27.01.2020
Period No.: 3

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 €) |
|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|
| 2019-12 | 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 |
| 2022-10 | 500.000.000 | 2025-09 | 186.282.723 | 2028-08 | 11.298.875 |