BANK11

# RevoCar 2019 UG (haftungsbeschränkt)

## Investor Report

| | |
|---|---|
| **Deal Name** | RevoCar 2019 |
| **Issuer** | RevoCar 2019 UG (haftungsbeschränkt)<br>Steinweg 3-5<br>60313 Frankfurt am Main<br>Germany |
| **Originator** | Bank11 für Privatkunden und Handel GmbH |

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Determination Date: 30.06.2019
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All amounts are presented in Euro.

# Transaction Parties

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| | Adress | Contact | |
|---|---|---|---|
| **Issuer** | **RevoCar 2019 UG (haftungsbeschränkt)**<br>Steinweg 3-5<br>60313 Frankfurt am Main<br>Germany | Petra Barthenheier<br>pbarthenheier@wilmingtontrust.com<br>Telephone: +49 69 9288 495 11 | The Directors<br>fradirectors@wilmingtontrust.com<br>Telephone: +49 69 2992 5385 |
| **Originator / Servicer** | **Bank11 für Privatkunden und Handel GmbH**<br>Hammer Landstrasse 91<br>41460 Neuss<br>Germany | Sandra Ebert<br>abs@bank11.de<br>Telephone: +49 2131 6098 146 | Ralf Schmitt<br>abs@bank11.de<br>Telephone: +49 2131 6098 319 |
| **Corporate Service Provider / Substitue Servicer Facilitator** | **Wilmington Trust SP Services (Frankfurt) GmbH**<br>Steinweg 3-5<br>60313 Frankfurt am Main<br>Germany | The Directors<br>fradirectors@wilmingtontrust.com<br>Telephone: +49 69 2992 5385 | |
| **Account Bank** | **The Bank of New York Mellon, Frankfurt Branch**<br>Friedrich-Ebert-Anlage 49<br>60308 Frankfurt am Main<br>Germany | Corporate Trust Adinistration / RevoCar 2019<br>frankfurtaccountqueries@bnymellon.com<br>BNYM.Structured.Finance.Team.7@bnymellon.com<br>Fax: +49 69 120 14 1671 | |
| **Cash Administrator / Paying Agent** | **The Bank of New York Mellon, London Branch**<br>One Canada Square, Canary Wharf<br>E14 5AL London<br>England | Vice President EMEA Structured Finance<br>Telephone: +44 207 964 2533<br>Fax: +44 207 163 7403 | |
| **Arranger / Lead Manager / Swap Counterparty** | **UniCredit Bank AG**<br>Arabellastrasse 12<br>81925 Munich<br>Germany | Deniz Stoltenberg<br>deniz.stoltenberg@unicredit.de<br>+49 89 378 12679 | |
| **Trustee / Data Trustee** | **Wilmington Trust SP Services (Dublin) Limited**<br>Fourth Floor, 3 George´s Dock<br>International Financial Services Centre, Dublin 1<br>Ireland | The Directors - ref Revocar 2019<br>Transactionteam@wilmingtontrust.com<br>dwynne@wilmingtontrust.com | |

# Reporting Contact

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**Contact Investor Report**

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abs@bank11.de

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

# Reporting Details

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| | | | | | |
|---|---|---|---|---|---|
| **Cut-Off Date** | | 31.03.2019 | | | |
| **Closing Date / Issue Date** | | 24.04.2019 | | | |
| **Interest Determination Date** | | 18.06.2019 | | | |
| **Investor Reporting Date** | | 12.07.2019 | | | |
| **Calculation Date** | | 18.07.2019 | | | |
| **Payment Date** | | 22.07.2019 | | | |
| | | | | | **Days Accrued** |
| **Collection Period** | from | 01.06.2019 | to | 30.06.2019 | 30 |
| **Interest Period** | from | 21.06.2019 | to | 22.07.2019 | 31 |

# Ratings

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

* according to Moody´s Credit Risk Assessment

# Trigger & Clean-Up Call

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| Calculation based on all Purchased Receivables | Trigger Value | Current Value | Trigger Breach |
|---|---|---|---|
| WA Remaining Term (in month) | 65 | 58 | **No** |
| Min. WA Interest Rate (% p.a.) | 3,25% | 3,49% | **No** |
| Min. Portion of private customers (consumers) | 90% | 96,5% | **No** |
| **Calculation based on Additional Receivables** | | | |
| Min. Portion of receivables relating to New Vehicles | 30% | 42% | |
| **Early Amortisation Events** | | | |
| Cumulative Loss Ratio prior to 31 March 2020 | 0,30% | 0,01% | |
| **Purchase Shortfall Event (Trigger)** | | 40.000.000,00 | **No** |
| Period before previous period | | 4.727,15 | |
| Previous period | | 9.194,49 | |
| Current period | | 9.047,24 | |

| Principal Deficiency Event | Trigger Value | Current Value | Trigger Breach |
|---|---|---|---|
| Class B Principal Deficiency Event | 30.000.000,00 | 0,00 | **No** |
| Class C Principal Deficiency Event | 14.000.000,00 | 0,00 | **No** |
| Class D Principal Deficiency Event | 9.000.000,00 | 0,00 | **No** |
| Class E Principal Deficiency Event | 3.800.000,00 | 0,00 | **No** |

| Account Bank Required Rating* | Trigger Moody´s | Trigger DBRS | Trigger Breach |
|---|---|---|---|
| Long Term | - | A | **No** |
| Short Term | P-1 | - | **No** |

| Swap Rating Trigger | Trigger Moody´s | Trigger DBRS | Trigger Breach |
|---|---|---|---|
| 1st Rating Trigger (Long Term) | A3 | A | **Yes** |
| 2nd Rating Trigger (Long Term) | Baa3 | BBB | **No** |

| | Trigger Value | Current Value | Trigger Breach |
|---|---|---|---|
| **Clean-up Call %** | 10,00% | 100,00% | **No** |

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

# Information regarding the Notes

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| | Class A | Class B | Class C | Class D | Class E | All Notes |
|---|---|---|---|---|---|---|
| **Notes Information** | | | | | | |
| Initial Rating (Moody's / DBRS) | Aaa/AAA | A1/A | Baa2/BBB | Ba1/BB | NR | |
| Current Rating (Moody's / DBRS) | Aaa/AAA | A1/A | Baa2/BBB | Ba1/BB | NR | |
| ISIN | XS1971582553 | XS1971582637 | XS1971582983 | XS1971583015 | XS1971583106 | |
| Legal Maturity Date | April 2033 | April 2033 | April 2033 | April 2033 | April 2033 | |
| Fixed / Floating | floating | fixed | fixed | fixed | fixed | |
| 1M_EURIBOR | -0,388% | NA | NA | NA | NA | |
| Spread | 0,490% | NA | NA | NA | NA | |
| Interest Rate | 0,102% | 1,00% | 2,00% | 3,50% | 7,50% | |
| Day Count Fraction | act/360 | act/360 | act/360 | act/360 | act/360 | |
| Number of Notes | 3.660 | 187 | 41 | 71 | 41 | |
| **Notes Balance** | | | | | | |
| Aggregate Notes Principal Amount as of Cut-Off Date | 366.000.000,00 | 18.700.000,00 | 4.100.000,00 | 7.100.000,00 | 4.100.000,00 | 400.000.000,00 |
| Aggregate Notes Principal Amount as of Cut-Off Date per Note | 100.000,00 | 100.000,00 | 100.000,00 | 100.000,00 | 100.000,00 | |
| Aggregate Notes Principal Amount (bop) per Class | 366.000.000,00 | 18.700.000,00 | 4.100.000,00 | 7.100.000,00 | 4.100.000,00 | 400.000.000,00 |
| 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 | | | | | | 11.057.790,83 |
| Replenishment Amount | 9.940.947,21 | | | | | |
| 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 | 366.000.000,00 | 18.700.000,00 | 4.100.000,00 | 7.100.000,00 | 4.100.000,00 | 400.000.000,00 |
| Aggregate Notes Principal Amount (eop) per Note | 100.000,00 | 100.000,00 | 100.000,00 | 100.000,00 | 100.000,00 | |
| Current Tranching | 91,5% | 4,7% | 1,0% | 1,8% | 1,0% | |
| **Payments of Interest** | | | | | | |
| Interest Amount | 32.134,80 | 16.102,57 | 7.061,02 | 21.398,69 | 26.479,03 | |
| Interest Amount per Note | 8,78 | 86,11 | 172,22 | 301,39 | 645,83 | |
| 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) | 8,5% | 3,8% | 2,8% | 1,0% | 0,0% | |
| Current Credit Enhancement (incl. Excess Spread) | 11,7% | 7,0% | 6,0% | 4,2% | 3,2% | |
| Current Credit Enhancement (excl. Excess Spread) | 8,5% | 3,8% | 2,8% | 1,0% | 0,00% | |

# Reserve Accounts

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| Liquidity Reserve Account* | Amount |
|---|---|
| Initial Balance of Liquidity Reserve Account | 2.800.000,00 |
| Liquidity Reserve Account (bop) | 2.800.000,00 |
| Amounts debited to Liquidity Reserve Account | 0,00 |
| Amounts credited to Liquidity Reserve Account | 0,00 |
| Liquidity Reserve Account (eop) | 2.800.000,00 |

| Commingling Reserve Account | Amount |
|---|---|
| Initial Balance of Commingling Reserve Account | 10.000.000,00 |
| Commingling Reserve Account (bop) | 10.151.218,69 |
| Amounts debited to Commingling Reserve Account | 0,00 |
| Amounts credited to Commingling Reserve Account | 105.442,14 |
| Commingling Reserve Account (eop) | 10.256.660,83 |

| Set-Off Risk Reserve Account** | Amount |
|---|---|
| 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 |

| Swap Collateral Account | Amount |
|---|---|
| Initial Balance of Swap Collateral Account | 0,00 |
| Swap Collateral Account (bop) | 0,00 |
| Amounts debited to Swap Collateral Account | 0,00 |
| Amounts credited to Swap Collateral Account | 0,00 |
| Swap Collateral Account (eop) | 0,00 |

| Replenishment Shortfall Account | Amount |
|---|---|
| Replenishment Shortfall Account (bop) | 9.194,49 |
| Amounts debited to Replenishment Shortfall Account | 9.194,49 |
| Amounts credited to Replenishment Shortfall Account | 9.047,24 |
| Replenishment Shortfall Account (eop) | 9.047,24 |

* 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 Section 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: | 366.000.000,00 | |
| Outstanding Balance of the retained Class A Notes as of the Closing Date: | 366.000.000,00 | 100% |
| Outstanding Balance of the Class A Notes as of the end of the Monthly Period: | 366.000.000,00 | |
| Outstanding Balance of the retained Class A Notes as of the end of the Monthly Period: | 85.000.000,00 | 23% |
| Outstanding Balance of the Class B Notes as of the Closing Date: | 18.700.000,00 | |
| Outstanding Balance of the retained Class B Notes as of the Closing Date: | 18.700.000,00 | 100% |
| Outstanding Balance of the Class B Notes as of the end of the Monthly Period: | 18.700.000,00 | |
| Outstanding Balance of the retained Class B Notes as of the end of the Monthly Period: | 18.700.000,00 | 100% |
| Outstanding Balance of the Class C Notes as of the Closing Date: | 4.100.000,00 | |
| Outstanding Balance of the retained Class C Notes as of the Closing Date: | 4.100.000,00 | 100% |
| Outstanding Balance of the Class C Notes as of the end of the Monthly Period: | 4.100.000,00 | |
| Outstanding Balance of the retained Class C Notes as of the end of the Monthly Period: | 600.000,00 | 15% |
| Outstanding Balance of the Class D Notes as of the Closing Date: | 7.100.000,00 | |
| Outstanding Balance of the retained Class D Notes as of the Closing Date: | 7.100.000,00 | 100% |
| Outstanding Balance of the Class D Notes as of the end of the Monthly Period: | 7.100.000,00 | |
| Outstanding Balance of the retained Class D Notes as of the end of the Monthly Period: | 1.100.000,00 | 15% |
| Outstanding Balance of the Class E Notes as of the Closing Date: | 4.100.000,00 | |
| Outstanding Balance of the retained Class E Notes as of the Closing Date: | 4.100.000,00 | 100% |
| Outstanding Balance of the Class E Notes as of the end of the Monthly Period: | 4.100.000,00 | |
| Outstanding Balance of the retained Class E Notes as of the end of the Monthly Period: | 2.100.000,00 | 51% |

# Available Distribution Amount

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

**Payment Collections**

| | |
|---|---|
| Collections received from the Servicer | 7.956.299,59 |
| Remaining Collections | 3.092.296,75 |

**Calculation of the Available Distribution Amount**

| | | |
|---|---|---|
| | Total Collections | 11.043.160,82 |
| (a) | - thereof Interest Collections | 1.158.793,60 |
| (b) | - thereof Principal Collections | 9.884.367,22 |
| (c) | Recovery Collections | 5.435,52 |
| (d) | Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occured) | 0,00 |
| (e) | Amount on Operating Account (incl. interest accured) | 0,00 |
| (f) | Amount on Replenishment Shortfall Account (incl. interest accrued) | 9.194,49 |
| (g) | Amount received by the Issuer under Swap Agreement | 0,00 |
| (i) | Amount on Commingling Reserve Account (if Servicer Termination Event has occured) | 0,00 |
| (j) | Amount of Set-Off Risk Reserve Account | 0,00 |
| | **Available Distribution Amount** | **11.057.790,83** |

# Waterfall

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| | | Payment | Remaining Amount |
|---|---|---|---|
| | **Available Distribution Amount** | | **11.057.790,83** |
| (i) | any due and payable Statutory Claims | - | 11.057.790,83 |
| (ii) | any due and payable Trustee Expenses | - | 11.057.790,83 |
| (iii) | any due and payable Administration Expenses | - | 11.057.790,83 |
| (iv) | any due and payable Servicing Fee to the Servicer | 172.218,26 | 10.885.572,57 |
| (v) | any Amount payable to the Swap Counterparty | 109.678,00 | 10.775.894,57 |
| (vi) | Class A Notes Interest Amount | 32.134,80 | 10.743.759,77 |
| (vii) | Class B Notes Interest Amount | 16.102,57 | 10.727.657,20 |
| (viii) | Class C Notes Interest Amount | 7.061,02 | 10.720.596,18 |
| (ix) | Class D Notes Interest Amount | 21.398,69 | 10.699.197,49 |
| (x) | Class E Notes Interest Amount | 26.479,03 | 10.672.718,46 |
| (xi) | Additional Purchase Price for Additional Receivables | 9.940.947,21 | 731.771,25 |
| (xii) | Replenishment Shortfall Amount | 9.047,24 | 722.724,01 |
| (xiii) | Class A Principal Redemption Amount | - | 722.724,01 |
| (xv) | Class B Principal Redemption Amount | - | 722.724,01 |
| (xvii) | Class C Principal Redemption Amount | - | 722.724,01 |
| (xix) | Class D Principal Redemption Amount | - | 722.724,01 |
| (xxi) | Class E Principal Redemption Amount | - | 722.724,01 |
| (xxiii) | Commingling Reserve Adjustment Amount | - | 722.724,01 |
| (xxiii) | Set-Off Risk Reserve Adjustment Amount | - | 722.724,01 |
| (xxv) | Additional Servicer Fee to the Servicer | 722.624,01 | 100,00 |
| (xxvi) | Transaction Gain to the shareholders of the Issuer | 100,00 | 0,00 |

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# Portfolio Information

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**Current Period**

| | Outstanding Principal Balance | Number of Contracts |
|---|---|---|
| **Beginning of Period** | **399.990.805,51** | **35.489** |
| Scheduled Principal Payments | 7.172.891,05 | |
| Principal Payments End of Term | 23.698,81 | 64 |
| Principal Payments Early Settlement | 2.693.212,88 | 298 |
| **Total Principal Collections** | **9.889.802,74** | **362** |
| Defaulted Receivables | 50.997,22 | 4 |
| Replenishment Amount | 9.940.947,21 | 788 |
| **End of Period (As of Determination Date)** | **399.990.952,76** | **35.911** |
| Replenishment Shortfall Amount | 9.047,24 | |
| **Total Assets** | **400.000.000,00** | **35.911** |

# Swap Data

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| **Swap Counterparty Data** | |
| Swap Counterparty Provider | **UniCredit Bank AG** |
| Swap Termination Event | **No** |
| **Swap Data** | |
| Swap Type | Fixed Floating Interest Rate Swap |
| Notional Amount | 366.000.000,00 |
| Fixed Rate (in %) | -0,040% |
| Floating Rate (Euribor in %) | -0,388% |
| Interest Days | 31 |
| Paying Leg | -12.606,67 |
| Receiving Leg | -122.284,67 |
| Net Swap Payments (- from SPV / + to SPV) | -109.678,00 |
| | |
| Swap Notional Amount after IPD | 366.000.000,00 |

# Defaults and Recoveries Loan Level Information

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| No. | Month / Year of Default | Month / Year of Loan Origin | Original Principal Balance (Cut-Off Date) | Default Amount | Recovery | Net Loss Amount | Net Loss Percentage on Default Amount | Post Code Area | Object Type (new/used) | Contract Type | Customer Type |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | | | 65.031,69 | 65.392,81 | 8.947,25 | 56.445,56 | 86,3% | | | | |
| 1 | 2019-04 | 2018-03 | 14.395,59 | 14.395,59 | 3.511,73 | 10.883,86 | 75,6% | 66649 | GW | Loan Amortising | Private |
| 2 | 2019-06 | 2018-03 | 18.606,56 | 18.501,96 | 5.550,97 | 12.950,99 | 70,0% | 14612 | NW | Loan Amortising | Private |
| 3 | 2019-06 | 2018-08 | 14.431,72 | 14.537,55 | -35,77 | 14.573,32 | 100,2% | 47626 | GW | Loan Amortising | Private |
| 4 | 2019-06 | 2018-11 | 4.017,73 | 3.997,30 | -24,82 | 4.022,12 | 100,6% | 47829 | GW | Loan Amortising | Private |
| 5 | 2019-06 | 2019-01 | 13.580,09 | 13.960,41 | -54,86 | 14.015,27 | 100,4% | 21079 | GW | Loan Amortising | Private |

# Delinquency Analysis

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**Delinquent Payments**

| | Performing Receivables | Delinquent Payment | | | |
|---|---|---|---|---|---|
| | | 1 Instalment overdue | 2 Instalments overdue | 3 Instalments overdue | Total |
| 1 | 399.145.134,22 | 14.438,19 | 5.788,62 | 0,00 | 20.226,81 |
| 2 | 399.173.560,98 | 16.527,26 | 6.929,71 | 1.689,41 | 25.146,38 |
| 3 | 398.918.103,45 | 21.497,41 | 7.761,37 | 532,65 | 29.791,43 |

# Delinquency Analysis

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| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

**Aggregate Principal Balance of Delinquent Receivables**

| | Outstanding Principal Balance of Performing Receivables | Outstanding Principal Balance of Delinquent Receivables | | | |
|---|---|---|---|---|---|
| | | 1 Instalment overdue | 2 Instalments overdue | 3 Instalments overdue | Total |
| 1 | 399.145.134,22 | 667.213,30 | 182.925,33 | 0,00 | 850.138,63 |
| 2 | 399.173.560,98 | 608.020,53 | 170.738,31 | 38.485,69 | 817.244,53 |
| 3 | 398.918.103,45 | 885.536,11 | 181.678,89 | 5.634,31 | 1.072.849,31 |

# Geographical Distribution

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| State | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| Schleswig-Holstein | 16.322.749,83 | 4,08% | 1.450 | 4,04% |
| Hamburg | 5.049.048,96 | 1,26% | 406 | 1,13% |
| Lower Saxony | 36.803.842,52 | 9,20% | 3.422 | 9,53% |
| Bremen | 1.218.170,73 | 0,30% | 115 | 0,32% |
| North Rhine-Westphalia | 86.962.837,85 | 21,74% | 7.898 | 21,99% |
| Hesse | 23.155.312,12 | 5,79% | 2.114 | 5,89% |
| Rhineland-Palatinate | 18.393.564,49 | 4,60% | 1.675 | 4,66% |
| Baden-Württemberg | 55.316.120,70 | 13,83% | 4.866 | 13,55% |
| Bavaria | 58.691.090,75 | 14,67% | 5.083 | 14,15% |
| Saarland | 4.084.295,67 | 1,02% | 354 | 0,99% |
| Berlin | 10.305.519,76 | 2,58% | 837 | 2,33% |
| Brandenburg | 20.324.476,05 | 5,08% | 1.851 | 5,15% |
| Mecklenburg-Vorpommern | 6.703.184,27 | 1,68% | 641 | 1,78% |
| Saxony | 18.447.448,76 | 4,61% | 1.693 | 4,71% |
| Saxony-Anhalt | 24.460.699,79 | 6,12% | 2.209 | 6,15% |
| Thuringia | 13.752.590,51 | 3,44% | 1.297 | 3,61% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

# Car Type, Customer Group, Object Type

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| Car Type | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| New Vehicle | 150.682.323,58 | 37,67% | 10.212 | 28,44% |
| Used Vehicle | 249.308.629,18 | 62,33% | 25.699 | 71,56% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| Customer Group | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| Private Individual | 385.879.783,99 | 96,47% | 35.117 | 97,79% |
| Commercial | 14.111.168,77 | 3,53% | 794 | 2,21% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| Object Type | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| Car | 385.146.164,69 | 96,29% | 34.515 | 96,11% |
| Motorbike | 5.710.039,53 | 1,43% | 919 | 2,56% |
| Leisure | 9.134.748,54 | 2,28% | 477 | 1,33% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

BANK 11

# Insurances and Contract Type

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Payment Protection Insurance** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| Yes | 140.946.487,98 | 35,24% | 13.365 | 37,22% |
| No | 259.044.464,78 | 64,76% | 22.546 | 62,78% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| **Gap Insurance** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| Yes | 72.379.288,44 | 18,10% | 5.544 | 15,44% |
| No | 327.611.664,32 | 81,90% | 30.367 | 84,56% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| **Contract Type** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| EvoClassic | 332.510.113,55 | 83,13% | 32.414 | 90,26% |
| EvoSmart | 67.480.839,21 | 16,87% | 3.497 | 9,74% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

# Payment Properties

RevoCar 2019
Investor Report

Determination Date: 30.06.2019
Investor Reporting Date: 12.07.2019
Payment Date: 22.07.2019
Period No.: 3

| Payment Cycle | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 1st of month | 240.424.777,04 | 60,11% | 21.486 | 59,83% |
| 15th of month | 159.566.175,72 | 39,89% | 14.425 | 40,17% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| Payment Method | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| Direct Debit | 399.990.952,76 | 100,00% | 35.911 | 100,00% |
| Other | 0,00 | 0,00% | 0 | 0,00% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

# Downpayment and Contract

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Downpayment** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| with downpayment | 258.711.066,38 | 64,68% | 23.739 | 66,11% |
| without downpayment | 141.279.886,38 | 35,32% | 12.172 | 33,89% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| | |
|---|---|
| **Average Downpayment** | **3.744** |
| **Max. Downpayment** | **78.280** |

| **Contracts w/Balloon Payments** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| No | 332.510.113,55 | 83,13% | 32.414 | 90,26% |
| Yes | 67.480.839,21 | 16,87% | 3.497 | 9,74% |
| - *of which balloon rates* | *35.109.431,83* | *52,03%* | | |
| - *of which regular instalments* | *32.371.407,38* | *47,97%* | | |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

# Yield Range

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Yield Range** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0,01% - 0,99% | 22.274.362,00 | 5,57% | 875 | 2,44% |
| 1,00% - 1,99% | 37.516.714,66 | 9,38% | 2.789 | 7,77% |
| 2,00% - 2,99% | 104.287.615,54 | 26,07% | 8.209 | 22,86% |
| 3,00% - 3,99% | 147.275.700,01 | 36,82% | 13.295 | 37,02% |
| 4,00% - 4,99% | 60.333.752,29 | 15,08% | 6.759 | 18,82% |
| 5,00% - 5,99% | 19.243.209,32 | 4,81% | 2.552 | 7,11% |
| 6,00% - 6,99% | 5.878.999,08 | 1,47% | 877 | 2,44% |
| 7,00% - 7,99% | 1.380.961,98 | 0,35% | 236 | 0,66% |
| 8,00% - 8,99% | 1.460.664,82 | 0,37% | 257 | 0,72% |
| 9,00% - 9,99% | 230.367,01 | 0,06% | 38 | 0,11% |
| > 9,99% | 108.606,05 | 0,03% | 24 | 0,07% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |
| **WA Yield:** | **3,49%** | | | |

# Original Principal Balance

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Original Principal Balance** | Original Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0-5.000 | 20.052.677,34 | 4,34% | 5.325 | 14,83% |
| 5.001-10.000 | 84.338.541,78 | 18,24% | 11.061 | 30,80% |
| 10.001-15.000 | 108.204.981,56 | 23,41% | 8.695 | 24,21% |
| 15.001-20.000 | 90.875.458,61 | 19,66% | 5.241 | 14,59% |
| 20.001-25.000 | 63.922.970,88 | 13,83% | 2.864 | 7,98% |
| 25.001-30.000 | 39.359.070,06 | 8,51% | 1.439 | 4,01% |
| 30.001-35.000 | 18.378.583,17 | 3,98% | 568 | 1,58% |
| 35.001-40.000 | 10.718.401,38 | 2,32% | 287 | 0,80% |
| 40.001-45.000 | 5.286.365,08 | 1,14% | 125 | 0,35% |
| 45.001-50.000 | 3.284.463,43 | 0,71% | 69 | 0,19% |
| 50.001-55.000 | 2.208.034,43 | 0,48% | 42 | 0,12% |
| 55.001-60.000 | 1.789.380,26 | 0,39% | 31 | 0,09% |
| 60.001-65.000 | 1.820.270,03 | 0,39% | 29 | 0,08% |
| 65.001-70.000 | 1.433.380,76 | 0,31% | 21 | 0,06% |
| 70.001-75.000 | 873.551,90 | 0,19% | 12 | 0,03% |
| 75.001-80.000 | 1.314.601,87 | 0,28% | 17 | 0,05% |
| >80.000 | 8.404.632,59 | 1,82% | 85 | 0,24% |
| **Total** | **462.265.365,13** | **100,00%** | **35.911** | **100,00%** |

| | |
|---|---|
| **Average Original Principal Balance:** | **12.873** |

# Outstanding Principal Balance

RevoCar 2019
Investor Report

Determination Date: 30.06.2019
Investor Reporting Date: 12.07.2019
Payment Date: 22.07.2019
Period No.: 3

| Outstanding Principal Balance | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0-5.000 | 25.716.935,45 | 6,43% | 8.083 | 22,51% |
| 5.001-10.000 | 84.747.935,73 | 21,19% | 11.387 | 31,71% |
| 10.001-15.000 | 97.412.127,26 | 24,35% | 7.911 | 22,03% |
| 15.001-20.000 | 76.525.916,97 | 19,13% | 4.432 | 12,34% |
| 20.001-25.000 | 48.707.557,66 | 12,18% | 2.192 | 6,10% |
| 25.001-30.000 | 26.568.553,49 | 6,64% | 978 | 2,72% |
| 30.001-35.000 | 12.680.463,74 | 3,17% | 395 | 1,10% |
| 35.001-40.000 | 7.185.601,28 | 1,80% | 194 | 0,54% |
| 40.001-45.000 | 3.531.882,60 | 0,88% | 84 | 0,23% |
| 45.001-50.000 | 2.507.964,68 | 0,63% | 53 | 0,15% |
| 50.001-55.000 | 1.729.078,34 | 0,43% | 33 | 0,09% |
| 55.001-60.000 | 2.062.492,65 | 0,52% | 36 | 0,10% |
| 60.001-65.000 | 1.615.009,14 | 0,40% | 26 | 0,07% |
| 65.001-70.000 | 1.281.972,37 | 0,32% | 19 | 0,05% |
| 70.001-75.000 | 720.722,03 | 0,18% | 10 | 0,03% |
| 75.001-80.000 | 930.270,07 | 0,23% | 12 | 0,03% |
| >80.000 | 6.066.469,30 | 1,52% | 66 | 0,18% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| | |
|---|---|
| **Average Outstanding Principal Balance:** | **11.138** |

# Scoring

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Scoring** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 10.000: 9.800 | 194.496.768,13 | 48,63% | 17.694 | 49,27% |
| 9.799: 9.600 | 118.778.743,18 | 29,70% | 10.520 | 29,29% |
| 9.599: 9.400 | 44.735.120,05 | 11,18% | 4.030 | 11,22% |
| 9.399: 9.200 | 16.368.781,17 | 4,09% | 1.497 | 4,17% |
| 9.199: 9.000 | 6.056.455,99 | 1,51% | 571 | 1,59% |
| 8.999: 8.800 | 3.626.990,63 | 0,91% | 349 | 0,97% |
| 8.799: 8.600 | 1.650.599,94 | 0,41% | 176 | 0,49% |
| 8.599: 8.400 | 689.165,68 | 0,17% | 72 | 0,20% |
| 8.399: 8.200 | 503.046,14 | 0,13% | 50 | 0,14% |
| 8.199: 8.000 | 416.586,56 | 0,10% | 39 | 0,11% |
| 7.999: | 349.271,00 | 0,09% | 41 | 0,11% |
| n/a | 12.319.424,29 | 3,08% | 872 | 2,43% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

# Borrower Characteristics I

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| Employment Type | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| Civil Servant | 19.045.711,44 | 4,76% | 1.582 | 4,41% |
| Public Employee | 1.302.291,05 | 0,33% | 105 | 0,29% |
| Employee Private Sector | 237.247.497,72 | 59,31% | 21.730 | 60,51% |
| Worker Private Sector | 48.831.790,36 | 12,21% | 4.730 | 13,17% |
| Self-Employed | 48.126.149,16 | 12,03% | 3.353 | 9,34% |
| Pensioners | 27.147.942,19 | 6,79% | 3.127 | 8,71% |
| Trainee/Intern/Student | 2.994.010,98 | 0,75% | 375 | 1,04% |
| Homemaker | 41.626,73 | 0,01% | 2 | 0,01% |
| Unemployed | 1.137.640,87 | 0,28% | 111 | 0,31% |
| Commercial borrowers & Others | 14.116.292,26 | 3,53% | 796 | 2,22% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| Borrower Age | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 18: 20 | 4.527.650,47 | 1,13% | 481 | 1,34% |
| 21: 25 | 23.731.492,44 | 5,93% | 2.336 | 6,50% |
| 26: 30 | 35.970.702,70 | 8,99% | 3.292 | 9,17% |
| 31: 35 | 38.582.082,22 | 9,65% | 3.471 | 9,67% |
| 36: 40 | 42.318.575,75 | 10,58% | 3.667 | 10,21% |
| 41: 45 | 43.535.731,15 | 10,88% | 3.783 | 10,53% |
| 46: 50 | 52.989.598,17 | 13,25% | 4.669 | 13,00% |
| 51: 55 | 58.659.112,33 | 14,67% | 5.126 | 14,27% |
| 56: 60 | 43.992.862,78 | 11,00% | 3.921 | 10,92% |
| 61: 65 | 21.509.309,09 | 5,38% | 2.053 | 5,72% |
| 66: 70 | 11.710.757,86 | 2,93% | 1.187 | 3,31% |
| 71: 75 | 4.992.614,94 | 1,25% | 629 | 1,75% |
| 76: 91 | 3.359.294,09 | 0,84% | 502 | 1,40% |
| Commercial borrowers | 14.111.168,77 | 3,53% | 794 | 2,21% |
| Other | 0,00 | 0,00% | 0 | 0,00% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

# Borrower Characteristics II

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Borrower Monthly Net Income** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0: 1.000 | 19.421.108,39 | 4,86% | 2.347 | 6,54% |
| 1.001: 1.500 | 69.705.661,14 | 17,43% | 7.681 | 21,39% |
| 1.501: 2.000 | 104.954.262,90 | 26,24% | 9.875 | 27,50% |
| 2.001: 2.500 | 72.500.689,52 | 18,13% | 6.308 | 17,57% |
| 2.501: 3.000 | 36.797.118,84 | 9,20% | 2.983 | 8,31% |
| 3.001: 3.500 | 17.152.095,90 | 4,29% | 1.369 | 3,81% |
| 3.501: 4.000 | 10.731.206,59 | 2,68% | 804 | 2,24% |
| 4.001: 4.500 | 5.333.931,13 | 1,33% | 383 | 1,07% |
| 4.501: 5.000 | 4.043.118,20 | 1,01% | 286 | 0,80% |
| 5.001: 5.500 | 1.377.832,16 | 0,34% | 100 | 0,28% |
| 5.501: 6.000 | 1.437.049,15 | 0,36% | 96 | 0,27% |
| > 6.001 | 4.264.829,69 | 1,07% | 214 | 0,60% |
| n/a | 52.272.049,15 | 13,07% | 3.465 | 9,65% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

BANK 1

# Top 15 Borrowers

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| Borrower Concentration | Outstanding Principal Balance | % of Total Balance | No. of Contracts |
|---|---|---|---|
| 1 | 132.528,88 | 0,03% | 2 |
| 2 | 130.783,49 | 0,03% | 1 |
| 3 | 117.323,06 | 0,03% | 1 |
| 4 | 112.502,03 | 0,03% | 1 |
| 5 | 106.276,44 | 0,03% | 1 |
| 6 | 106.227,08 | 0,03% | 1 |
| 7 | 102.775,13 | 0,03% | 1 |
| 8 | 101.956,36 | 0,03% | 1 |
| 9 | 101.180,34 | 0,03% | 1 |
| 10 | 101.177,75 | 0,03% | 1 |
| 11 | 101.084,04 | 0,03% | 4 |
| 12 | 100.506,86 | 0,03% | 1 |
| 13 | 100.490,02 | 0,03% | 1 |
| 14 | 100.393,11 | 0,03% | 1 |
| 15 | 99.176,84 | 0,02% | 1 |
| **Total Top 15 Borrowers** | **1.614.381,43** | **0,40%** | **19** |
| **Total Portfolio** | **399.990.952,76** | | **35.911** |

# Seasoning

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Seasoning in Month** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0-12 | 343.326.472,44 | 85,83% | 30.410 | 84,68% |
| 13-24 | 53.952.376,91 | 13,49% | 5.067 | 14,11% |
| 25-36 | 2.185.744,68 | 0,55% | 305 | 0,85% |
| 37-48 | 368.509,45 | 0,09% | 65 | 0,18% |
| 49-60 | 92.422,72 | 0,02% | 29 | 0,08% |
| 61-72 | 41.410,61 | 0,01% | 10 | 0,03% |
| 73-86 | 11.530,62 | 0,00% | 10 | 0,03% |
| 87-96 | 12.485,33 | 0,00% | 15 | 0,04% |
| 97-108 | 0,00 | 0,00% | 0 | 0,00% |
| >108 | 0,00 | 0,00% | 0 | 0,00% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| | |
|---|---|
| **WA Seasoning:** | **8** |
| **MIN:** | **3** |
| **MAX:** | **96** |

# Origination and Maturity Year

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| **Origination Year** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 2013 | 2.901,66 | 0,00% | 1 | 0,00% |
| 2014 | 0,00 | 0,00% | 0 | 0,00% |
| 2015 | 61.791,16 | 0,02% | 7 | 0,02% |
| 2016 | 825.522,32 | 0,21% | 124 | 0,35% |
| 2017 | 6.001.431,39 | 1,50% | 694 | 1,93% |
| 2018 | 317.220.190,74 | 79,31% | 28.819 | 80,25% |
| 2019 | 75.879.115,49 | 18,97% | 6.266 | 17,45% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| **Maturity Year** | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 2019 | 670.764,19 | 0,17% | 515 | 1,43% |
| 2020 | 8.888.719,16 | 2,22% | 2.603 | 7,25% |
| 2021 | 29.180.695,81 | 7,30% | 4.835 | 13,46% |
| 2022 | 62.811.365,13 | 15,70% | 6.620 | 18,43% |
| 2023 | 100.855.479,33 | 25,21% | 8.260 | 23,00% |
| 2024 | 63.478.647,92 | 15,87% | 4.960 | 13,81% |
| 2025 | 40.667.742,02 | 10,17% | 2.839 | 7,91% |
| 2026 | 69.383.201,22 | 17,35% | 4.078 | 11,36% |
| 2027 | 19.055.952,79 | 4,76% | 1.016 | 2,83% |
| 2028 | 4.209.107,88 | 1,05% | 158 | 0,44% |
| 2029 | 789.277,31 | 0,20% | 27 | 0,08% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

# Remaining Term

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| Period No.: | 3 |

| Remaining Term in Months | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0-12 | 3.137.006,55 | 0,78% | 1.412 | 3,93% |
| 13-24 | 17.204.367,65 | 4,30% | 3.669 | 10,22% |
| 25-36 | 43.927.429,88 | 10,98% | 5.620 | 15,65% |
| 37-48 | 82.128.200,55 | 20,53% | 7.563 | 21,06% |
| 49-60 | 91.944.074,04 | 22,99% | 7.403 | 20,61% |
| 61-72 | 46.029.539,62 | 11,51% | 3.469 | 9,66% |
| 73-84 | 47.118.879,30 | 11,78% | 3.038 | 8,46% |
| 85-96 | 63.347.839,72 | 15,84% | 3.546 | 9,87% |
| 97-108 | 946.948,97 | 0,24% | 37 | 0,10% |
| >108 | 4.206.666,48 | 1,05% | 154 | 0,43% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| | |
|---|---|
| **WA Remaining Term:** | **58** |
| **MIN:** | **1** |
| **MAX:** | **118** |

# Original Term

RevoCar 2019
Investor Report

Determination Date: 30.06.2019
Investor Reporting Date: 12.07.2019
Payment Date: 22.07.2019
Period No.: 3

| Original Term in Months | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0-12 | 853.565,03 | 0,21% | 496 | 1,38% |
| 13-24 | 10.113.333,17 | 2,53% | 2.857 | 7,96% |
| 25-36 | 29.785.182,64 | 7,45% | 5.120 | 14,26% |
| 37-48 | 57.340.939,98 | 14,34% | 6.488 | 18,07% |
| 49-60 | 96.508.135,01 | 24,13% | 7.864 | 21,90% |
| 61-72 | 79.351.214,14 | 19,84% | 5.502 | 15,32% |
| 73-84 | 37.911.367,11 | 9,48% | 2.600 | 7,24% |
| 85-96 | 82.934.707,75 | 20,73% | 4.790 | 13,34% |
| 97-108 | 151.812,78 | 0,04% | 6 | 0,02% |
| >108 | 5.040.695,15 | 1,26% | 188 | 0,52% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| | |
|---|---|
| **WA Original Term:** | **66** |
| **MIN:** | **12** |
| **MAX:** | **120** |

BANK 11

# Loan to Value Ratio

RevoCar 2019
Investor Report

Determination Date: 30.06.2019
Investor Reporting Date: 12.07.2019
Payment Date: 22.07.2019
Period No.: 3

| Loan to Value | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 0% - 10% | 1.092,58 | 0,00% | 3 | 0,01% |
| 11% - 20% | 385.015,61 | 0,10% | 156 | 0,43% |
| 21% - 30% | 2.319.581,71 | 0,58% | 625 | 1,74% |
| 31% - 40% | 6.135.955,52 | 1,53% | 1.213 | 3,38% |
| 41% - 50% | 12.214.327,50 | 3,05% | 1.931 | 5,38% |
| 51% - 60% | 19.494.835,03 | 4,87% | 2.576 | 7,17% |
| 61% - 70% | 35.068.501,54 | 8,77% | 3.414 | 9,51% |
| 71% - 80% | 52.146.691,04 | 13,04% | 4.345 | 12,10% |
| 81% - 90% | 67.512.574,97 | 16,88% | 5.011 | 13,95% |
| 91% - 100% | 119.159.319,25 | 29,79% | 9.714 | 27,05% |
| 101% - 110% | 43.552.894,29 | 10,89% | 4.068 | 11,33% |
| > 110% | 42.000.163,72 | 10,50% | 2.855 | 7,95% |
| **Total** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

| | |
|---|---|
| **Average Loan to Value:** | **83%** |

# Vehicle Brand

RevoCar 2019
Investor Report

Determination Date: 30.06.2019
Investor Reporting Date: 12.07.2019
Payment Date: 22.07.2019
Period No.: 3

| Vehicle Brand | Outstanding Principal Balance | % of Total Balance | No. of Contracts | % of No. of Contracts |
|---|---|---|---|---|
| 1 | 42.945.719,09 | 10,74% | 3.578 | 9,96% |
| 2 | 38.225.398,07 | 9,56% | 3.781 | 10,53% |
| 3 | 25.838.283,98 | 6,46% | 2.892 | 8,05% |
| 4 | 24.018.592,39 | 6,00% | 2.284 | 6,36% |
| 5 | 23.836.881,35 | 5,96% | 2.189 | 6,10% |
| 6 | 20.732.997,76 | 5,18% | 1.762 | 4,91% |
| 7 | 20.644.234,34 | 5,16% | 1.552 | 4,32% |
| 8 | 19.250.619,10 | 4,81% | 1.544 | 4,30% |
| 9 | 17.512.644,48 | 4,38% | 1.469 | 4,09% |
| 10 | 16.385.973,74 | 4,10% | 1.627 | 4,53% |
| 11 | 14.566.557,81 | 3,64% | 1.358 | 3,78% |
| 12 | 14.293.878,00 | 3,57% | 1.516 | 4,22% |
| 13 | 13.592.638,66 | 3,40% | 1.357 | 3,78% |
| 14 | 11.825.501,19 | 2,96% | 164 | 0,46% |
| 15 | 11.385.964,99 | 2,85% | 1.243 | 3,46% |
| Other Brands | 84.935.067,81 | 21,23% | 7.595 | 21,15% |
| **TOTAL** | **399.990.952,76** | **100,00%** | **35.911** | **100,00%** |

**Vehicle brands in random order:**
TESLA, SKODA, HYUNDAI, FORD, MERCEDES-BENZ, MAZDA, KIA, AUDI, BMW, SEAT, VW, FIAT, CITROEN, OPEL, RENAULT

# Contractual Amortisation Profile

RevoCar 2019
Investor Report

| | |
|---|---|
| Determination Date: | 30.06.2019 |
| Investor Reporting Date: | 12.07.2019 |
| Payment Date: | 22.07.2019 |
| 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 €) | |
|---|---|---|---|---|---|---|
| 2019-06 | 399.990.953 | 2022-05 | 182.028.980 | 2025-04 | 21.867.118 | |
| 2019-07 | 399.990.953 | 2022-06 | 174.936.942 | 2025-05 | 20.448.710 | 399.999.517 |
| 2019-08 | 399.990.953 | 2022-07 | 167.844.903 | 2025-06 | 19.148.503 | 389.187.618 |
| 2019-09 | 399.990.953 | 2022-08 | 160.398.263 | 2025-07 | 17.848.296 | 378.505.656 |
| 2019-10 | 399.990.953 | 2022-09 | 152.833.423 | 2025-08 | 16.548.089 | 367.747.657 |
| 2019-11 | 399.990.953 | 2022-10 | 145.741.384 | 2025-09 | 15.366.083 | 357.377.953 |
| 2019-12 | 399.990.953 | 2022-11 | 139.240.349 | 2025-10 | 14.184.076 | 347.081.750 |
| 2020-01 | 399.990.953 | 2022-12 | 132.975.716 | 2025-11 | 13.120.271 | 336.651.817 |
| 2020-02 | 399.990.953 | 2023-01 | 126.711.082 | 2025-12 | 11.938.264 | 326.419.023 |
| 2020-03 | 399.990.953 | 2023-02 | 120.801.050 | 2026-01 | 10.874.459 | 316.699.640 |
| 2020-04 | 392.189.711 | 2023-03 | 114.891.018 | 2026-02 | 9.928.853 | 306.357.263 |
| 2020-05 | 383.915.666 | 2023-04 | 108.744.585 | 2026-03 | 8.983.248 | 296.001.935 |
| 2020-06 | 375.641.622 | 2023-05 | 102.716.353 | 2026-04 | 8.037.643 | |
| 2020-07 | 367.367.577 | 2023-06 | 96.806.321 | 2026-05 | 7.210.239 | |
| 2020-08 | 359.093.533 | 2023-07 | 90.896.289 | 2026-06 | 6.382.834 | |
| 2020-09 | 350.701.287 | 2023-08 | 85.222.659 | 2026-07 | 5.555.430 | |
| 2020-10 | 342.309.042 | 2023-09 | 79.667.229 | 2026-08 | 4.846.226 | |
| 2020-11 | 333.916.797 | 2023-10 | 74.584.601 | 2026-09 | 4.255.223 | |
| 2020-12 | 325.169.950 | 2023-11 | 70.447.579 | 2026-10 | 3.664.220 | |
| 2021-01 | 316.186.702 | 2023-12 | 66.428.758 | 2026-11 | 3.073.217 | |
| 2021-02 | 307.085.253 | 2024-01 | 62.528.137 | 2026-12 | 2.482.213 | |
| 2021-03 | 297.983.804 | 2024-02 | 58.863.917 | 2027-01 | 2.009.411 | |
| 2021-04 | 289.118.756 | 2024-03 | 55.436.098 | 2027-02 | 1.536.608 | |
| 2021-05 | 280.371.909 | 2024-04 | 51.890.079 | 2027-03 | 1.182.006 | |
| 2021-06 | 271.861.463 | 2024-05 | 48.462.261 | 2027-04 | 827.404 | |
| 2021-07 | 263.587.419 | 2024-06 | 44.916.242 | 2027-05 | 591.003 | |
| 2021-08 | 255.313.374 | 2024-07 | 41.370.223 | 2027-06 | 354.602 | |
| 2021-09 | 246.802.928 | 2024-08 | 37.706.003 | 2027-07 | 118.201 | |
| 2021-10 | 238.410.683 | 2024-09 | 34.159.984 | | | |
| 2021-11 | 230.254.839 | 2024-10 | 31.323.169 | | | |
| 2021-12 | 222.098.995 | 2024-11 | 29.550.159 | | | |
| 2022-01 | 213.470.349 | 2024-12 | 27.895.350 | | | |
| 2022-02 | 204.959.903 | 2025-01 | 26.240.541 | | | |
| 2022-03 | 197.040.460 | 2025-02 | 24.822.134 | | | |
| 2022-04 | 189.357.419 | 2025-03 | 23.285.525 | | | |