

RevoCar 2019 UG (haftungsbeschränkt)



Investor Report

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



EUROPEAN
DATAWAREHOUSE

Bank11
1. PLATZ
2017/2018
Beste Autobank
Umfrage markt intern
Platz 1 | Note 1,21

Bank11
2. PLATZ
2016/2017
Beste Autobank
Umfrage markt intern
Platz 2 | Note 1,22

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All amounts are presented in Euro.

Transaction Parties

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

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Reporting Contact

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Reporting Details

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Cut-Off Date 31.03.2019
Closing Date / Issue Date 24.04.2019
Interest Determination Date 17.10.2019
Investor Reporting Date 13.11.2019
Calculation Date 18.11.2019
Payment Date 21.11.2019

Days Accrued

Collection Period	from	01.10.2019	to	31.10.2019	31
Interest Period	from	21.10.2019	to	21.11.2019	31

Ratings

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Transaction Party		<u>Initial</u>		<u>Current</u>	
		Moody's (LT/ST)	DBRS (LT/ST)	Moody's (LT/ST)	DBRS (LT/ST)
Originator and Servicer	Bank11	NA	NA	NA	NA
Swap Counterparty*	Unicredit Bank AG	A1/P-1	Private Rating	A1/P-1	Private Rating
Arranger / Lead Manager	Unicredit Bank AG	A2/P-1	Private Rating	A2/P-1	Private Rating
Corporate Service Provider / Substitute Servicer Facilitator	Wilmington SP Services (Frankfurt) GmbH	NA	NA	NA	NA
Trustee / Data Trustee	Wilmington Trust SP Services (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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	Trigger Value	Current Value	Trigger Breach
Calculation based on all Purchased Receivables			
WA Remaining Term (in month)	65	55	No
Min. WA Interest Rate (% p.a.)	3,25%	3,46%	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%	38%	
Early Amortisation Events			
Cumulative Loss Ratio prior to 31 March 2020	0,30%	0,07%	
Purchase Shortfall Event (Trigger)			
		40.000.000,00	No
Period before previous period		14.487,90	
Previous period		157,45	
Current period		171,45	
	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
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	A2	A	No
Short Term	P-1	-	No
	Trigger Moody's	Trigger DBRS	Trigger Breach
Swap Rating Trigger			
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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	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	<u>Class D</u>	<u>Class E</u>	<u>All Notes</u>
<u>Notes Information</u>						
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	-0,448%	NA	NA	NA	NA	
Spread	0,490%	NA	NA	NA	NA	
Interest Rate	0,042%	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	
<u>Notes Balance</u>						
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						12.174.411,01
Replenishment Amount	11.120.905,62					
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%	
<u>Payments of Interest</u>						
Interest Amount	13.249,20	16.102,57	7.061,02	21.398,69	26.479,03	
Interest Amount per Note	3,62	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	
<u>Credit Enhancements</u>						
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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	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
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

	<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)	157,45
Amounts debited to Replenishment Shortfall Account	157,45
Amounts credited to Replenishment Shortfall Account	171,45
Replenishment Shortfall Account (eop)	171,45

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	10.000.000,00
Commingling Reserve Account (bop)	10.513.673,05
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	100.736,41
Commingling Reserve Account (eop)	10.614.409,46

	<u>Amount</u>
<u>Swap Collateral Account</u>	
Initial Balance of Swap Collateral Account	400.000,00
Swap Collateral Account (bop)	90.000,00
Amounts debited to Swap Collateral Account	360.000,00
Amounts credited to Swap Collateral Account	360.000,00
Swap Collateral Account (eop)	90.000,00

* If a Liquidity Reserve Transfer Event has occurred, the amounts standing to the credit of the Liquidity Reserve Amount shall serve to cover any shortfalls in accordance with items first to sixth of the applicable Priority of Payments.

** The purpose of the amount standing to the Set-Off Risk Reserve Account is to address risk that the Originator does not comply with the obligation to pay a Deemed Collection where item (b) of the definition of Deemed Collection applies. Such Risk is mitigated by the obligation to credit an amount equal to the Debtor Deposit Amount on the Set-Off Risk Reserve Account of the Issuer to secure this obligation of the Issuer.

Risk Retention

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Monthly Investor Report

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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	8.316.123,98
Remaining Collections	3.858.129,58

Calculation of the Available Distribution Amount

Total Collections	12.161.335,94
(a) - thereof Interest Collections	1.147.870,53
(b) - thereof Principal Collections	11.013.465,41
(c) Recovery Collections	12.917,62
(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)	157,45
(g) Amount received by the Issuer under Swap Agreement	0,00
(i) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0,00
(j) Amount of Set-Off Risk Reserve Account	0,00
Available Distribution Amount	12.174.411,01

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		12.174.411,01
(i) any due and payable Statutory Claims	-	12.174.411,01
(ii) any due and payable Trustee Expenses	-	12.174.411,01
(iii) any due and payable Administration Expenses	-	12.174.411,01
(iv) any due and payable Servicing Fee to the Servicer	172.222,15	12.002.188,86
(v) any Amount payable to the Swap Counterparty	128.588,00	11.873.600,86
(vi) Class A Notes Interest Amount	13.249,20	11.860.351,66
(vii) Class B Notes Interest Amount	16.102,57	11.844.249,09
(viii) Class C Notes Interest Amount	7.061,02	11.837.188,07
(ix) Class D Notes Interest Amount	21.398,69	11.815.789,38
(x) Class E Notes Interest Amount	26.479,03	11.789.310,35
(xi) Additional Purchase Price for Additional Receivables	11.120.905,62	668.404,73
(xii) Replenishment Shortfall Amount	171,45	668.233,28
(xiii) Class A Principal Redemption Amount	-	668.233,28
(xv) Class B Principal Redemption Amount	-	668.233,28
(xvii) Class C Principal Redemption Amount	-	668.233,28
(xix) Class D Principal Redemption Amount	-	668.233,28
(xxi) Class E Principal Redemption Amount	-	668.233,28
(xxii) Commingling Reserve Adjustment Amount	-	668.233,28
(xxiii) Set-Off Risk Reserve Adjustment Amount	-	668.233,28
(xxv) Additional Servicer Fee to the Servicer	668.133,28	100,00
(xxvi) 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	399.999.842,55	37.015
Scheduled Principal Payments	7.643.419,51	
Principal Payments End of Term	27.294,17	94
Principal Payments Early Settlement	3.355.669,35	415
Total Principal Collections	11.026.383,03	509
Defaulted Receivables	94.536,59	10
Replenishment Amount	11.120.905,62	894
End of Period (As of Determination Date)	399.999.828,55	37.390
Replenishment Shortfall Amount	171,45	
Total Assets	400.000.000,00	37.390

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	-0,040%
Floating Rate (Euribor)	-0,448%
Interest Days	31
Paying Leg	-12.606,67
Receiving Leg	-141.194,67
Net Swap Payments (- from SPV / + to SPV)	-128.588,00
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	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
36			413.270,31	389.148,86	42.204,30	346.944,56	89,2%				
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	4.655,98	9.881,57	68,0%	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	-83,22	14.043,63	100,6%	21079	GW	Loan Amortising	Private
6	2019-07	2018-09	5.462,87	5.634,31	-192,99	5.827,30	103,4%	69190	GW	Loan Amortising	Private
7	2019-07	2018-11	4.660,78	4.551,97	-40,20	4.592,17	100,9%	32427	GW	Loan Amortising	Private
8	2019-07	2019-02	25.147,62	25.212,33	15.304,05	9.908,28	39,3%	81249	NW	Loan Balloon	Private
9	2019-08	2017-12	5.286,52	5.301,46	-22,82	5.324,28	100,4%	48607	GW	Loan Amortising	Private
10	2019-08	2018-03	3.770,84	3.763,90	-34,08	3.797,98	100,9%	52538	GW	Loan Amortising	Private
11	2019-08	2018-04	12.006,37	12.083,60	-59,47	12.143,07	100,5%	29308	GW	Loan Amortising	Private
12	2019-08	2018-07	8.069,39	7.726,83	1.352,61	6.374,22	82,5%	35083	GW	Loan Amortising	Private
13	2019-08	2018-07	4.549,89	4.589,77	568,34	4.021,43	87,6%	70736	NW	Loan Amortising	Private
14	2019-08	2018-09	25.037,29	24.937,10	-120,00	25.057,10	100,5%	74564	GW	Loan Amortising	Private
15	2019-08	2018-12	7.111,57	7.099,70	-103,00	7.202,70	101,5%	86508	GW	Loan Amortising	Private
16	2019-09	2018-06	16.331,42	16.263,91	-2.094,07	18.357,98	112,9%	06179	NW	Loan Amortising	Private
17	2019-09	2018-06	6.541,00	6.258,05	258,74	5.999,31	95,9%	06279	GW	Loan Amortising	Private
18	2019-09	2018-06	10.434,85	10.270,27	-9,95	10.280,22	100,1%	85459	GW	Loan Amortising	Private
19	2019-09	2018-07	23.938,53	23.693,98	1.418,32	22.275,66	94,0%	86165	GW	Loan Amortising	Private
20	2019-09	2018-07	8.183,51	7.881,97	-31,44	7.913,41	100,4%	29525	GW	Loan Amortising	Private
21	2019-09	2018-09	19.519,26	1.714,92	-27,17	1.742,09	101,6%	15366	GW	Loan Amortising	Private
22	2019-09	2018-09	30.767,04	29.593,74	405,91	29.187,83	98,6%	52525	GW	Loan Amortising	Private
23	2019-09	2018-11	1.919,11	1.842,88	-18,72	1.861,60	101,0%	48599	GW	Loan Amortising	Private
24	2019-09	2018-11	6.237,11	6.216,72	-47,13	6.263,85	100,8%	47798	NW	Loan Amortising	Private
25	2019-09	2018-11	8.965,07	8.843,75	-54,38	8.898,13	100,6%	59302	GW	Loan Amortising	Private
26	2019-09	2018-12	16.262,24	15.738,30	7.958,13	7.780,17	49,4%	66996	GW	Loan Amortising	Private
27	2019-10	2018-06	4.497,80	4.388,85	-28,75	4.417,60	100,7%	69517	GW	Loan Amortising	Private
28	2019-10	2018-06	11.068,15	10.125,12	-34,87	10.159,99	100,3%	95119	GW	Loan Amortising	Commercial
29	2019-10	2018-06	12.706,69	11.814,06	-251,56	12.065,62	102,1%	19055	GW	Loan Amortising	Private
30	2019-10	2018-07	7.261,87	6.946,95	-41,55	6.988,50	100,6%	73760	GW	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

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No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
31	2019-10	2018-07	5.822,03	5.751,16	-27,44	5.778,60	100,5%	71679	GW	BMW	Loan Amortising	Private
32	2019-10	2018-09	15.270,60	14.796,09	0,00	14.796,09	100,0%	59071	GW	BMW	Loan Amortising	Private
33	2019-10	2018-10	2.838,40	2.788,97	-18,62	2.807,59	100,7%	66424	GW	PEUGEOT	Loan Amortising	Private
34	2019-10	2018-11	12.825,94	12.665,08	-55,36	12.720,44	100,4%	22844	GW	LANCIA	Loan Amortising	Private
35	2019-10	2018-12	7.905,20	7.381,40	4.707,86	2.673,54	36,2%	90556	GW	MERCEDES-BENZ	Loan Amortising	Private
36	2019-10	2019-03	17.839,66	17.878,91	-66,73	17.945,64	100,4%	65599	GW	OPEL	Loan Amortising	Private

Delinquency Analysis

RevoCar 2019
Investor Report

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Period No.: 7

Delinquent Payments

	Performing Receivables	Delinquent Payment			Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	
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
4	398.863.907,91	16.727,29	13.589,90	5.168,43	35.485,62
5	398.603.096,99	28.228,56	10.232,48	7.418,70	45.879,74
6	398.709.101,44	24.022,55	11.070,57	3.613,71	38.706,83
7	398.476.213,38	22.863,73	18.607,06	4.961,77	46.432,56

Delinquency Analysis

RevoCar 2019
Investor Report

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Aggregate Principal Balance of Delinquent Receivables

	Outstanding Principal Balance of Performing Receivables	Outstanding Principal Balance of Delinquent Receivables			Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	
1	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
4	398.863.907,91	722.909,49	315.629,39	90.991,44	1.129.530,32
5	398.603.096,99	1.023.620,23	264.882,99	93.911,89	1.382.415,11
6	398.709.101,44	994.631,74	238.308,05	57.801,32	1.290.741,11
7	398.476.213,38	1.034.869,18	416.324,56	72.421,43	1.523.615,17

Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	16.032.971,77	4,01%	1.481	3,96%
Hamburg	4.863.185,37	1,22%	415	1,11%
Lower Saxony	36.922.059,94	9,23%	3.570	9,55%
Bremen	1.333.123,83	0,33%	122	0,33%
North Rhine-Westphalia	87.141.194,35	21,79%	8.239	22,04%
Hesse	23.552.943,53	5,89%	2.209	5,91%
Rhineland-Palatinate	18.295.039,45	4,57%	1.756	4,70%
Baden-Württemberg	55.396.532,97	13,85%	5.051	13,51%
Bavaria	58.745.361,34	14,69%	5.299	14,17%
Saarland	3.914.584,11	0,98%	352	0,94%
Berlin	10.242.062,22	2,56%	871	2,33%
Brandenburg	20.101.730,70	5,03%	1.912	5,11%
Mecklenburg-Vorpommern	6.643.255,42	1,66%	662	1,77%
Saxony	18.565.551,05	4,64%	1.784	4,77%
Saxony-Anhalt	24.261.725,35	6,07%	2.286	6,11%
Thuringia	13.988.507,15	3,50%	1.381	3,69%
Total	399.999.828,55	100,00%	37.390	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	154.194.693,49	38,55%	10.880	29,10%
Used Vehicle	245.805.135,06	61,45%	26.510	70,90%
Total	399.999.828,55	100,00%	37.390	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	386.060.187,52	96,52%	36.568	97,80%
Commercial	13.939.641,03	3,48%	822	2,20%
Total	399.999.828,55	100,00%	37.390	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	385.207.493,55	96,30%	35.953	96,16%
Motorbike	5.546.169,75	1,39%	939	2,51%
Leisure	9.246.165,25	2,31%	498	1,33%
Total	399.999.828,55	100,00%	37.390	100,00%

Insurances and Contract Type

RevoCar 2019
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Payment Protection Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	142.924.050,84	35,73%	14.069	37,63%
No	257.075.777,71	64,27%	23.321	62,37%
Total	399.999.828,55	100,00%	37.390	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	71.875.943,08	17,97%	5.770	15,43%
No	328.123.885,47	82,03%	31.620	84,57%
Total	399.999.828,55	100,00%	37.390	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	328.425.115,48	82,11%	33.567	89,78%
EvoSmart	71.574.713,07	17,89%	3.823	10,22%
Total	399.999.828,55	100,00%	37.390	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	240.234.438,35	60,06%	22.349	59,77%
15th of month	159.765.390,20	39,94%	15.041	40,23%
Total	399.999.828,55	100,00%	37.390	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	399.999.828,55	100,00%	37.390	100,00%
Other	0,00	0,00%	0	0,00%
Total	399.999.828,55	100,00%	37.390	100,00%

Downpayment and Contract

RevoCar 2019
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Downpayment	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
with downpayment	260.087.427,55	65,02%	24.873	66,52%
without downpayment	139.912.401,00	34,98%	12.517	33,48%
Total	399.999.828,55	100,00%	37.390	100,00%

Average Downpayment	3.785
Max. Downpayment	60.405

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
No	328.425.115,48	82,11%	33.567	89,78%
Yes	71.574.713,07	17,89%	3.823	10,22%
- of which balloon rates	38.697.776,78	54,07%		
- of which regular instalments	32.876.936,29	45,93%		
Total	399.999.828,55	100,00%	37.390	100,00%

Yield Range

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Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	24.087.813,09	6,02%	1.023	2,74%
1,00% - 1,99%	38.432.008,81	9,61%	2.967	7,94%
2,00% - 2,99%	106.277.337,10	26,57%	8.699	23,27%
3,00% - 3,99%	145.900.899,32	36,48%	13.846	37,03%
4,00% - 4,99%	58.277.602,77	14,57%	6.851	18,32%
5,00% - 5,99%	18.527.932,09	4,63%	2.578	6,89%
6,00% - 6,99%	5.603.768,90	1,40%	886	2,37%
7,00% - 7,99%	1.271.244,51	0,32%	226	0,60%
8,00% - 8,99%	1.325.666,82	0,33%	254	0,68%
9,00% - 9,99%	204.409,87	0,05%	37	0,10%
> 9,99%	91.145,27	0,02%	23	0,06%
Total	399.999.828,55	100,00%	37.390	100,00%
WA Yield:	3,46%			

Original Principal Balance

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Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	19.697.531,54	4,03%	5.197	13,90%
5.001-10.000	87.105.399,81	17,82%	11.410	30,52%
10.001-15.000	114.570.093,76	23,43%	9.199	24,60%
15.001-20.000	96.390.792,37	19,71%	5.558	14,86%
20.001-25.000	68.707.462,68	14,05%	3.075	8,22%
25.001-30.000	42.068.542,99	8,60%	1.538	4,11%
30.001-35.000	20.511.159,37	4,20%	634	1,70%
35.001-40.000	11.632.757,13	2,38%	312	0,83%
40.001-45.000	5.725.858,84	1,17%	135	0,36%
45.001-50.000	3.719.711,66	0,76%	78	0,21%
50.001-55.000	2.689.801,15	0,55%	51	0,14%
55.001-60.000	2.076.619,40	0,42%	36	0,10%
60.001-65.000	1.884.035,03	0,39%	30	0,08%
65.001-70.000	1.433.380,76	0,29%	21	0,06%
70.001-75.000	1.091.554,28	0,22%	15	0,04%
75.001-80.000	1.314.601,87	0,27%	17	0,05%
>80.000	8.321.405,70	1,70%	84	0,22%
Total	488.940.708,34	100,00%	37.390	100,00%

Average Original Principal Balance:	13.077
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Outstanding Principal Balance

RevoCar 2019
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Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	28.466.025,18	7,12%	9.299	24,87%
5.001-10.000	87.362.812,22	21,84%	11.770	31,48%
10.001-15.000	98.830.302,45	24,71%	8.042	21,51%
15.001-20.000	75.336.599,79	18,83%	4.372	11,69%
20.001-25.000	46.235.797,87	11,56%	2.085	5,58%
25.001-30.000	25.144.817,65	6,29%	929	2,48%
30.001-35.000	12.668.671,11	3,17%	393	1,05%
35.001-40.000	6.122.373,40	1,53%	165	0,44%
40.001-45.000	3.313.351,67	0,83%	78	0,21%
45.001-50.000	2.753.321,95	0,69%	58	0,16%
50.001-55.000	2.416.642,62	0,60%	46	0,12%
55.001-60.000	1.714.233,77	0,43%	30	0,08%
60.001-65.000	1.363.606,62	0,34%	22	0,06%
65.001-70.000	1.350.163,29	0,34%	20	0,05%
70.001-75.000	802.684,25	0,20%	11	0,03%
75.001-80.000	1.084.687,02	0,27%	14	0,04%
>80.000	5.033.737,69	1,26%	56	0,15%
Total	399.999.828,55	100,00%	37.390	100,00%

Average Outstanding Principal Balance:	10.698
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Scoring

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Investor Report

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Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	192.645.628,69	48,16%	18.345	49,06%
9.799: 9.600	119.785.114,70	29,95%	11.048	29,55%
9.599: 9.400	45.468.004,09	11,37%	4.183	11,19%
9.399: 9.200	16.463.904,85	4,12%	1.553	4,15%
9.199: 9.000	6.093.819,01	1,52%	595	1,59%
8.999: 8.800	3.785.194,21	0,95%	387	1,04%
8.799: 8.600	1.687.710,09	0,42%	183	0,49%
8.599: 8.400	634.387,05	0,16%	64	0,17%
8.399: 8.200	551.486,52	0,14%	51	0,14%
8.199: 8.000	466.170,82	0,12%	45	0,12%
7.999:	403.136,12	0,10%	48	0,13%
n/a	12.015.272,40	3,00%	888	2,37%
Total	399.999.828,55	100,00%	37.390	100,00%

Borrower Characteristics I

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Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	18.992.833,68	4,75%	1.639	4,38%
Public Employee	1.299.786,50	0,32%	106	0,28%
Employee Private Sector	237.730.227,44	59,43%	22.620	60,50%
Worker Private Sector	48.831.350,31	12,21%	4.889	13,08%
Self-Employed	47.883.459,64	11,97%	3.539	9,47%
Pensioners	27.272.342,21	6,82%	3.278	8,77%
Trainee/Intern/Student	2.859.835,94	0,71%	381	1,02%
Homemaker	59.638,39	0,01%	3	0,01%
Unemployed	1.126.620,54	0,28%	111	0,30%
Commercial borrowers & Others	13.943.733,90	3,49%	824	2,20%
Total	399.999.828,55	100,00%	37.390	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	4.513.245,75	1,13%	495	1,32%
21: 25	23.554.516,00	5,89%	2.410	6,45%
26: 30	35.348.624,58	8,84%	3.359	8,98%
31: 35	38.764.459,87	9,69%	3.610	9,65%
36: 40	42.910.667,62	10,73%	3.846	10,29%
41: 45	44.059.223,35	11,01%	3.961	10,59%
46: 50	52.677.773,82	13,17%	4.853	12,98%
51: 55	58.912.660,28	14,73%	5.362	14,34%
56: 60	43.764.333,93	10,94%	4.088	10,93%
61: 65	21.509.620,45	5,38%	2.153	5,76%
66: 70	11.905.882,08	2,98%	1.262	3,38%
71: 75	4.864.604,13	1,22%	648	1,73%
76: 91	3.274.575,66	0,82%	521	1,39%
Commercial borrowers	13.939.641,03	3,48%	822	2,20%
Other	0,00	0,00%	0	0,00%
Total	399.999.828,55	100,00%	37.390	100,00%

Borrower Characteristics II

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Investor Report

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Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	19.325.693,90	4,83%	2.443	6,53%
1.001: 1.500	70.171.804,04	17,54%	8.026	21,47%
1.501: 2.000	104.804.729,26	26,20%	10.234	27,37%
2.001: 2.500	72.624.108,34	18,16%	6.568	17,57%
2.501: 3.000	36.982.146,12	9,25%	3.105	8,30%
3.001: 3.500	17.278.759,21	4,32%	1.420	3,80%
3.501: 4.000	10.776.031,13	2,69%	848	2,27%
4.001: 4.500	5.327.068,15	1,33%	397	1,06%
4.501: 5.000	4.266.019,16	1,07%	314	0,84%
5.001: 5.500	1.468.793,53	0,37%	111	0,30%
5.501: 6.000	1.469.444,00	0,37%	102	0,27%
> 6.001	4.453.401,73	1,11%	228	0,61%
n/a	51.051.829,98	12,76%	3.594	9,61%
Total	399.999.828,55	100,00%	37.390	100,00%

Top 15 Borrowers

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Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	122.303,92	0,03%	1
2	112.809,05	0,03%	1
3	108.129,51	0,03%	1
4	101.335,80	0,03%	1
5	100.053,50	0,03%	1
6	98.817,73	0,02%	1
7	97.986,42	0,02%	1
8	97.934,06	0,02%	1
9	97.465,66	0,02%	1
10	97.004,50	0,02%	4
11	96.985,80	0,02%	1
12	96.697,71	0,02%	1
13	96.545,14	0,02%	1
14	95.592,58	0,02%	1
15	93.451,34	0,02%	1
Total Top 15 Borrowers	1.513.112,72	0,38%	18
Total Portfolio	399.999.828,55		37.390

Seasoning

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Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	235.367.346,20	58,84%	21.028	56,24%
13-24	160.395.710,46	40,10%	15.684	41,95%
25-36	3.369.292,93	0,84%	473	1,27%
37-48	661.393,14	0,17%	117	0,31%
49-60	110.782,38	0,03%	31	0,08%
61-72	63.795,73	0,02%	23	0,06%
73-86	17.619,74	0,00%	14	0,04%
87-96	13.887,97	0,00%	20	0,05%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
Total	399.999.828,55	100,00%	37.390	100,00%

WA Seasoning:	12
MIN:	1
MAX:	100

Origination and Maturity Year

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Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2013	2.373,16	0,00%	1	0,00%
2014	0,00	0,00%	0	0,00%
2015	56.784,36	0,01%	7	0,02%
2016	690.286,74	0,17%	112	0,30%
2017	5.183.539,09	1,30%	634	1,70%
2018	283.785.662,81	70,95%	27.248	72,88%
2019	110.281.182,39	27,57%	9.388	25,11%
Total	399.999.828,55	100,00%	37.390	100,00%

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2019	128.390,44	0,03%	188	0,50%
2020	6.304.541,33	1,58%	2.534	6,78%
2021	25.469.146,30	6,37%	4.887	13,07%
2022	59.473.201,14	14,87%	6.796	18,18%
2023	100.895.201,40	25,22%	8.685	23,23%
2024	67.296.002,70	16,82%	5.509	14,73%
2025	41.988.434,52	10,50%	3.059	8,18%
2026	67.972.917,80	16,99%	4.147	11,09%
2027	25.253.677,23	6,31%	1.387	3,71%
2028	3.994.047,12	1,00%	154	0,41%
2029	1.224.268,57	0,31%	44	0,12%
Total	399.999.828,55	100,00%	37.390	100,00%

Remaining Term

RevoCar 2019
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 13.11.2019
Payment Date: 21.11.2019
Period No.: 7

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	4.602.993,69	1,15%	2.177	5,82%
13-24	21.186.914,16	5,30%	4.422	11,83%
25-36	53.607.024,81	13,40%	6.473	17,31%
37-48	94.713.494,13	23,68%	8.462	22,63%
49-60	76.810.588,34	19,20%	6.384	17,07%
61-72	43.814.169,53	10,95%	3.277	8,76%
73-84	59.904.085,35	14,98%	3.775	10,10%
85-96	40.081.426,24	10,02%	2.220	5,94%
97-108	2.958.006,98	0,74%	121	0,32%
>108	2.321.125,32	0,58%	79	0,21%
Total	399.999.828,55	100,00%	37.390	100,00%

WA Remaining Term:	55
MIN:	1
MAX:	119

Original Term

RevoCar 2019
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 13.11.2019
Payment Date: 21.11.2019
Period No.: 7

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	395.648,68	0,10%	298	0,80%
13-24	8.121.715,48	2,03%	2.866	7,67%
25-36	27.714.514,39	6,93%	5.310	14,20%
37-48	56.230.461,87	14,06%	6.778	18,13%
49-60	98.682.345,07	24,67%	8.388	22,43%
61-72	80.446.099,38	20,11%	5.796	15,50%
73-84	38.749.889,99	9,69%	2.738	7,32%
85-96	84.240.447,28	21,06%	5.008	13,39%
97-108	221.982,33	0,06%	9	0,02%
>108	5.196.724,08	1,30%	199	0,53%
Total	399.999.828,55	100,00%	37.390	100,00%

WA Original Term:	67
MIN:	12
MAX:	120

Loan to Value Ratio

RevoCar 2019
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 13.11.2019
Payment Date: 21.11.2019
Period No.: 7

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	0,00	0,00%	0	0,00%
11% - 20%	331.457,10	0,08%	152	0,41%
21% - 30%	2.029.305,51	0,51%	614	1,64%
31% - 40%	5.600.304,20	1,40%	1.233	3,30%
41% - 50%	11.629.435,49	2,91%	1.979	5,29%
51% - 60%	19.188.790,90	4,80%	2.678	7,16%
61% - 70%	34.874.053,98	8,72%	3.571	9,55%
71% - 80%	53.092.370,82	13,27%	4.630	12,38%
81% - 90%	69.389.233,41	17,35%	5.322	14,23%
91% - 100%	117.999.592,29	29,50%	10.002	26,75%
101% - 110%	43.684.745,14	10,92%	4.233	11,32%
> 110%	42.180.539,71	10,55%	2.976	7,96%
Total	399.999.828,55	100,00%	37.390	100,00%
Average Loan to Value:	83%			

Vehicle Brand

RevoCar 2019
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 13.11.2019
Payment Date: 21.11.2019
Period No.: 7

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	43.305.964,01	10,83%	3.756	10,05%
2	37.977.465,18	9,49%	3.904	10,44%
3	25.423.470,30	6,36%	2.990	8,00%
4	24.439.427,72	6,11%	2.422	6,48%
5	24.176.822,26	6,04%	2.296	6,14%
6	20.518.748,54	5,13%	1.597	4,27%
7	20.255.110,00	5,06%	1.815	4,85%
8	19.785.759,33	4,95%	1.635	4,37%
9	17.758.619,69	4,44%	1.547	4,14%
10	16.538.979,07	4,13%	1.682	4,50%
11	15.001.806,93	3,75%	1.437	3,84%
12	14.253.815,18	3,56%	1.577	4,22%
13	12.985.881,34	3,25%	1.362	3,64%
14	11.920.389,32	2,98%	176	0,47%
15	10.940.955,87	2,74%	1.274	3,41%
Other Brands	84.716.613,81	21,18%	7.920	21,18%
TOTAL	399.999.828,55	100,00%	37.390	100,00%

Vehicle brands in random order:

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

Contractual Amortisation Profile

RevoCar 2019
Investor Report

Determination Date: 31.10.2019
Investor Reporting Date: 13.11.2019
Payment Date: 21.11.2019
Period No.: 7

Assumptions for this simulation:

No further purchase of Assets, no Deemed Collections, no Prepayments, no Defaults, no Clean-up-Call, current Delinquent Receivable will be paid

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2019-10	399.999.829	2022-09	137.966.479	2025-08	12.998.707
2019-11	399.999.829	2022-10	131.531.475	2025-09	11.840.407
2019-12	399.999.829	2022-11	125.096.471	2025-10	10.810.806
2020-01	399.999.829	2022-12	118.404.068	2025-11	9.781.206
2020-02	399.999.829	2023-01	111.840.364	2025-12	8.751.605
2020-03	399.999.829	2023-02	105.405.360	2026-01	7.850.704
2020-04	390.990.823	2023-03	98.970.357	2026-02	6.949.804
2020-05	381.853.118	2023-04	92.792.753	2026-03	6.048.903
2020-06	372.715.413	2023-05	86.743.850	2026-04	5.276.703
2020-07	363.577.708	2023-06	81.209.746	2026-05	4.633.203
2020-08	354.053.902	2023-07	76.705.244	2026-06	3.989.702
2020-09	344.272.697	2023-08	72.329.441	2026-07	3.346.202
2020-10	334.362.791	2023-09	68.082.339	2026-08	2.702.702
2020-11	324.452.885	2023-10	64.092.637	2026-09	2.187.901
2020-12	314.800.380	2023-11	60.360.334	2026-10	1.673.101
2021-01	305.276.574	2023-12	56.499.332	2026-11	1.287.001
2021-02	296.010.169	2024-01	52.767.030	2026-12	900.901
2021-03	287.001.164	2024-02	48.906.028	2027-01	643.500
2021-04	277.992.159	2024-03	45.045.026	2027-02	386.100
2021-05	268.725.754	2024-04	41.055.323	2027-03	128.700
2021-06	259.588.048	2024-05	37.194.321		
2021-07	250.707.743	2024-06	34.105.519		
2021-08	241.827.438	2024-07	32.175.018		
2021-09	232.432.333	2024-08	30.373.217		
2021-10	223.165.928	2024-09	28.571.416		
2021-11	214.543.023	2024-10	27.027.015		
2021-12	206.177.518	2024-11	25.353.914		
2022-01	198.198.113	2024-12	23.809.514		
2022-02	190.476.109	2025-01	22.265.113		
2022-03	182.754.104	2025-02	20.849.412		
2022-04	174.646.000	2025-03	19.433.711		
2022-05	166.409.195	2025-04	18.018.010		
2022-06	158.687.191	2025-05	16.731.010		
2022-07	151.608.687	2025-06	15.444.009		
2022-08	144.787.583	2025-07	14.285.708		