

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 / Substitute 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	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 17.01.2020
Investor Reporting Date 13.02.2020
Calculation Date 19.02.2020
Payment Date 21.02.2020

Days Accrued

Collection Period	from	01.01.2020	to	31.01.2020	31
Interest Period	from	21.01.2020	to	21.02.2020	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)	A1/P-1	AA/R-1(middle)
Account Bank	The Bank of New York Mellon, Frankfurt Branch	Aa1/P-1	AA/R-1(high)	A1/P-1	AA/R-1(middle)

* 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	53	No
Min. WA Interest Rate (% p.a.)	3,25%	3,43%	No
Min. Portion of private customers (consumers)	90%	96,7%	No
Calculation based on Additional Receivables			
Min. Portion of receivables relating to New Vehicles	30%	35%	
Early Amortisation Events			
Cumulative Loss Ratio prior to 31 March 2020	0,30%	0,14%	
Purchase Shortfall Event (Trigger)			
		40.000.000,00	No
Period before previous period		127,50	
Previous period		8,83	
Current period		91,21	
	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>
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	-0,462%	NA	NA	NA	NA	
Spread	0,490%	NA	NA	NA	NA	
Interest Rate	0,028%	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						12.938.845,50
Replenishment Amount	11.900.040,68					
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	8.820,60	16.102,57	7.061,02	21.398,69	26.479,03	
Interest Amount per Note	2,41	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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	<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)	8,83
Amounts debited to Replenishment Shortfall Account	8,83
Amounts credited to Replenishment Shortfall Account	91,21
Replenishment Shortfall Account (eop)	91,21

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	10.000.000,00
Commingling Reserve Account (bop)	10.797.186,58
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	93.378,51
Commingling Reserve Account (eop)	10.890.565,09

	<u>Amount</u>
<u>Swap Collateral Account</u>	
Initial Balance of Swap Collateral Account	400.000,00
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

* 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	8.574.131,11
Remaining Collections	4.364.705,56

Calculation of the Available Distribution Amount

Total Collections	12.895.903,85
(a) - thereof Interest Collections	1.138.933,28
(b) - thereof Principal Collections	11.756.970,57
(c) Recovery Collections	42.932,82
(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)	8,83
(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	12.938.845,50

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		12.938.845,50
(i) any due and payable Statutory Claims	-	12.938.845,50
(ii) any due and payable Trustee Expenses	-	12.938.845,50
(iii) any due and payable Administration Expenses	-	12.938.845,50
(iv) any due and payable Servicing Fee to the Servicer	172.222,22	12.766.623,28
(v) any Amount payable to the Swap Counterparty	133.000,33	12.633.622,95
(vi) Class A Notes Interest Amount	8.820,60	12.624.802,35
(vii) Class B Notes Interest Amount	16.102,57	12.608.699,78
(viii) Class C Notes Interest Amount	7.061,02	12.601.638,76
(ix) Class D Notes Interest Amount	21.398,69	12.580.240,07
(x) Class E Notes Interest Amount	26.479,03	12.553.761,04
(xi) Additional Purchase Price for Additional Receivables	11.900.040,68	653.720,36
(xii) Replenishment Shortfall Amount	91,21	653.629,15
(xiii) Class A Principal Redemption Amount	-	653.629,15
(xv) Class B Principal Redemption Amount	-	653.629,15
(xvii) Class C Principal Redemption Amount	-	653.629,15
(xix) Class D Principal Redemption Amount	-	653.629,15
(xxi) Class E Principal Redemption Amount	-	653.629,15
(xxii) Commingling Reserve Adjustment Amount	-	653.629,15
(xxiii) Set-Off Risk Reserve Adjustment Amount	-	653.629,15
(xxv) Additional Servicer Fee to the Servicer	653.529,15	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	399.999.991,17	38.252
Scheduled Principal Payments	7.987.315,60	
Principal Payments End of Term	43.647,76	90
Principal Payments Early Settlement	3.768.940,03	461
Total Principal Collections	11.799.903,39	551
Defaulted Receivables	100.219,67	14
Replenishment Amount	11.900.040,68	993
End of Period (As of Determination Date)	399.999.908,79	38.680
Replenishment Shortfall Amount	91,21	
Total Assets	400.000.000,00	38.680

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)	-0,462%
Interest Days	31
Paying Leg	-12.606,67
Receiving Leg	-145.607,00
Net Swap Payments (- from SPV / + to SPV)	-133.000,33
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)	Vehicle Brand	Contract Type	Customer Type
77			898.389,20	817.408,51	121.058,85	696.349,66	85,2%					
1	2019-04	2018-03	14.395,59	14.395,59	3.511,73	10.883,86	75,6%	66649	GW	MERCEDES-BENZ	Loan Amortising	Private
2	2019-06	2018-03	18.606,56	18.501,96	5.550,97	12.950,99	70,0%	14612	NW	CITROEN	Loan Amortising	Private
3	2019-06	2018-08	14.431,72	14.537,55	4.655,98	9.881,57	68,0%	47626	GW	VW	Loan Amortising	Private
4	2019-06	2018-11	4.017,73	3.997,30	-24,82	4.022,12	100,6%	47829	GW	MERCEDES-BENZ	Loan Amortising	Private
5	2019-06	2019-01	13.580,09	13.960,41	-83,22	14.043,63	100,6%	21079	GW	FORD	Loan Amortising	Private
6	2019-07	2018-09	5.462,87	5.634,31	-252,69	5.887,00	104,5%	69190	GW	OPEL	Loan Amortising	Private
7	2019-07	2018-11	4.660,78	4.551,97	-40,20	4.592,17	100,9%	32427	GW	MAZDA	Loan Amortising	Private
8	2019-07	2019-02	25.147,62	25.212,33	15.304,05	9.908,28	39,3%	81249	NW	HYUNDAI	Loan Balloon	Private
9	2019-08	2017-12	5.286,52	5.301,46	-22,82	5.324,28	100,4%	48607	GW	VW	Loan Amortising	Private
10	2019-08	2018-03	3.770,84	3.763,90	-34,08	3.797,98	100,9%	52538	GW	FIAT	Loan Amortising	Private
11	2019-08	2018-04	12.006,37	12.083,60	-59,47	12.143,07	100,5%	29308	GW	VW	Loan Amortising	Private
12	2019-08	2018-07	8.069,39	7.726,83	1.342,66	6.384,17	82,6%	35083	GW	VW	Loan Amortising	Private
13	2019-08	2018-07	4.549,89	4.589,77	817,91	3.771,86	82,2%	70736	NW	CITROEN	Loan Amortising	Private
14	2019-08	2018-09	25.037,29	24.937,10	-120,00	25.057,10	100,5%	74564	GW	AUDI	Loan Amortising	Private
15	2019-08	2018-12	7.111,57	7.099,70	-112,95	7.212,65	101,6%	86508	GW	FORD	Loan Amortising	Private
16	2019-09	2018-06	16.331,42	16.263,91	5.035,89	11.228,02	69,0%	06179	NW	DACIA	Loan Amortising	Private
17	2019-09	2018-06	6.541,00	6.258,05	258,74	5.999,31	95,9%	06279	GW	AUDI	Loan Amortising	Private
18	2019-09	2018-06	10.434,85	10.270,27	-9,95	10.280,22	100,1%	85459	GW	AUDI	Loan Amortising	Private
19	2019-09	2018-07	23.938,53	23.693,98	2.130,23	21.563,75	91,0%	86165	GW	MERCEDES-BENZ	Loan Amortising	Private
20	2019-09	2018-07	8.183,51	7.881,97	-31,44	7.913,41	100,4%	29525	GW	VW	Loan Amortising	Private
21	2019-09	2018-09	19.519,26	1.714,92	-51,65	1.766,57	103,0%	15366	GW	RENAULT	Loan Amortising	Private
22	2019-09	2018-09	30.767,04	29.593,74	395,96	29.197,78	98,7%	52525	GW	MERCEDES-BENZ	Loan Amortising	Private
23	2019-09	2018-11	1.919,11	1.842,88	-18,72	1.861,60	101,0%	48599	GW	BMW	Loan Amortising	Private
24	2019-09	2018-11	6.237,11	6.216,72	-47,13	6.263,85	100,8%	47798	NW	MAZDA	Loan Amortising	Private
25	2019-09	2018-11	8.965,07	8.843,75	-54,38	8.898,13	100,6%	59302	GW	BMW	Loan Amortising	Private
26	2019-09	2018-12	16.262,24	15.738,30	7.898,43	7.839,87	49,8%	66996	GW	VOLVO	Loan Amortising	Private
27	2019-10	2018-06	4.497,80	4.388,85	-28,75	4.417,60	100,7%	69517	GW	MERCEDES-BENZ	Loan Amortising	Private
28	2019-10	2018-06	11.068,15	10.125,12	4.965,37	5.159,75	51,0%	95119	GW	VW	Loan Amortising	Commercial
29	2019-10	2018-06	12.706,69	11.814,06	8.830,56	2.983,50	25,3%	19055	GW	MITSUBISHI	Loan Amortising	Private
30	2019-10	2018-07	7.261,87	6.946,95	-127,32	7.074,27	101,8%	73760	GW	SKODA	Loan Amortising	Private

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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	451,02	2.337,95	83,8%	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
37	2019-11	2018-04	18.561,88	17.904,24	8.204,64	9.699,60	54,2%	74072	GW	MERCEDES-BENZ	Loan Balloon	Private
38	2019-11	2018-05	8.921,57	8.166,84	4.167,48	3.999,36	49,0%	13355	GW	RENAULT	Loan Amortising	Private
39	2019-11	2018-05	15.545,09	14.648,69	8.385,17	6.263,52	42,8%	94369	NW	DACIA	Loan Amortising	Private
40	2019-11	2018-05	4.662,80	4.472,42	-33,13	4.505,55	100,7%	23617	GW	KYMCO	Loan Amortising	Private
41	2019-11	2018-05	24.712,07	23.580,87	14.821,80	8.759,07	37,1%	73084	GW	FORD	Loan Amortising	Private
42	2019-11	2018-06	3.271,95	2.864,96	-25,15	2.890,11	100,9%	91161	NW	SEAT	Loan Amortising	Private
43	2019-11	2018-06	6.341,85	6.029,42	-100,67	6.130,09	101,7%	47495	GW	BMW	Loan Amortising	Private
44	2019-11	2018-06	23.169,48	22.154,74	9.873,09	12.281,65	55,4%	16909	NW	SSANG YONG	Loan Amortising	Private
45	2019-11	2018-08	3.572,55	3.324,94	-17,90	3.342,84	100,5%	80935	GW	FORD	Loan Amortising	Private
46	2019-11	2018-09	10.012,56	8.492,79	-660,70	9.153,49	107,8%	48529	GW	KIA	Loan Amortising	Commercial
47	2019-11	2018-11	39.856,22	36.053,80	-12,02	36.065,82	100,0%	28857	GW	UNBEKANNT	Loan Amortising	Commercial
48	2019-11	2019-01	5.679,62	5.147,31	-174,65	5.321,96	103,4%	88316	GW	FORD	Loan Amortising	Private
49	2019-11	2019-01	4.123,67	3.501,81	995,22	2.506,59	71,6%	20539	GW	FORD	Loan Amortising	Private
50	2019-11	2019-02	14.773,22	14.465,73	-112,49	14.578,22	100,8%	73550	GW	AUDI	Loan Amortising	Private
51	2019-11	2019-04	15.715,58	15.757,32	-135,98	15.893,30	100,9%	29683	GW	AUDI	Loan Amortising	Private
52	2019-12	2018-11	22.616,43	20.595,90	-70,01	20.665,91	100,3%	56170	GW	VW	Loan Amortising	Private
53	2019-12	2018-08	2.494,61	1.963,59	-27,50	1.991,09	101,4%	09120	GW	PEUGEOT	Loan Amortising	Private
54	2019-12	2018-09	19.909,59	17.884,33	-2.804,73	20.689,06	115,7%	24963	GW	VOLVO	Loan Amortising	Private
55	2019-12	2018-09	10.951,28	10.211,34	-82,76	10.294,10	100,8%	33378	GW	AUDI	Loan Amortising	Private
56	2019-12	2018-09	14.343,89	12.339,30	652,30	11.687,00	94,7%	78247	GW	HYUNDAI	Loan Amortising	Private
57	2019-12	2018-09	14.545,67	12.772,82	12.772,82	0,00	0,0%	29378	GW	OPEL	Loan Amortising	Private
58	2019-12	2018-09	13.765,49	12.958,86	-879,61	13.838,47	106,8%	54655	GW	FORD	Loan Amortising	Private
59	2019-12	2018-10	10.865,19	9.839,20	-60,07	9.899,27	100,6%	38871	GW	OPEL	Loan Amortising	Private
60	2019-12	2018-12	8.899,36	7.445,96	0,00	7.445,96	100,0%	07955	NW	ACCESS	Loan Amortising	Private

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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)	Vehicle Brand	Contract Type	Customer Type
61	2019-12	2019-01	14.768,56	2.690,47	2.690,47	0,00	0,0%	44809	GW	KIA	Loan Amortising	Private
62	2019-12	2019-02	16.554,05	16.323,75	-116,45	16.440,20	100,7%	90763	GW	BMW	Loan Amortising	Private
63	2019-12	2019-03	16.530,90	16.448,58	-76,31	16.524,89	100,5%	59555	NW	DACIA	Loan Amortising	Private
64	2020-01	2018-06	5.298,41	5.110,50	-17,91	5.128,41	100,4%	22175	GW	VW	Loan Balloon	Private
65	2020-01	2018-09	8.774,92	8.246,67	-146,45	8.393,12	101,8%	33335	GW	MAZDA	Loan Amortising	Private
66	2020-01	2018-10	7.905,35	7.470,58	-42,24	7.512,82	100,6%	68794	GW	MERCEDES-BENZ	Loan Amortising	Private
67	2020-01	2018-10	14.211,67	13.257,37	-40,86	13.298,23	100,3%	49586	GW	KIA	Loan Amortising	Private
68	2020-01	2018-12	7.111,59	6.639,58	-21,23	6.660,81	100,3%	59329	GW	VW	Loan Amortising	Private
69	2020-01	2019-01	15.271,83	973,16	-17,95	991,11	101,8%	02994	GW	BMW	Loan Amortising	Private
70	2020-01	2019-01	2.629,05	2.275,07	-18,49	2.293,56	100,8%	31675	GW	CHEVROLET	Loan Amortising	Private
71	2020-01	2019-01	9.375,33	9.103,28	-35,42	9.138,70	100,4%	26871	GW	RENAULT	Loan Amortising	Private
72	2020-01	2019-02	8.970,02	8.373,87	-31,39	8.405,26	100,4%	41379	GW	SEAT	Loan Amortising	Private
73	2020-01	2019-04	6.073,57	5.689,74	-22,82	5.712,56	100,4%	67061	GW	BMW	Loan Amortising	Private
74	2020-01	2019-04	6.079,84	5.697,55	-31,65	5.729,20	100,6%	74889	GW	BMW	Loan Amortising	Private
75	2020-01	2019-05	4.420,46	4.345,00	-19,51	4.364,51	100,4%	91364	GW	MERCEDES-BENZ	Loan Amortising	Private
76	2020-01	2019-06	16.530,70	16.024,69	-38,00	16.062,69	100,2%	06484	GW	SKODA	Loan Amortising	Private
77	2020-01	2019-09	7.301,02	7.012,61	-218,33	7.230,94	103,1%	73525	GW	SKODA	Loan Amortising	Private

Delinquency Analysis

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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
8	398.317.972,00	28.386,66	10.590,11	12.941,38	51.918,15
9	397.766.318,80	41.391,27	16.931,08	8.019,46	66.341,81
10	398.326.741,25	26.772,76	20.398,77	12.274,65	59.446,18

Delinquency Analysis

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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
8	398.317.972,00	1.234.008,11	259.116,88	188.775,51	1.681.900,50
9	397.766.318,80	1.729.474,38	376.467,02	127.730,97	2.233.672,37
10	398.326.741,25	1.159.449,18	357.221,46	156.496,90	1.673.167,54

Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	15.785.154,70	3,95%	1.519	3,93%
Hamburg	4.752.664,55	1,19%	424	1,10%
Lower Saxony	37.381.037,09	9,35%	3.700	9,57%
Bremen	1.283.562,29	0,32%	122	0,32%
North Rhine-Westphalia	87.719.811,33	21,93%	8.534	22,06%
Hesse	23.170.957,01	5,79%	2.259	5,84%
Rhineland-Palatinate	18.122.503,87	4,53%	1.797	4,65%
Baden-Württemberg	55.308.381,33	13,83%	5.220	13,50%
Bavaria	58.905.702,96	14,73%	5.498	14,21%
Saarland	3.831.079,14	0,96%	361	0,93%
Berlin	10.051.966,61	2,51%	891	2,30%
Brandenburg	19.988.713,87	5,00%	1.982	5,12%
Mecklenburg-Vorpommern	6.533.467,02	1,63%	676	1,75%
Saxony	18.851.017,13	4,71%	1.882	4,87%
Saxony-Anhalt	24.442.102,25	6,11%	2.382	6,16%
Thuringia	13.871.787,64	3,47%	1.433	3,70%
Total	399.999.908,79	100,00%	38.680	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	155.564.025,56	38,89%	11.333	29,30%
Used Vehicle	244.435.883,23	61,11%	27.347	70,70%
Total	399.999.908,79	100,00%	38.680	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	386.661.113,61	96,67%	37.853	97,86%
Commercial	13.338.795,18	3,33%	827	2,14%
Total	399.999.908,79	100,00%	38.680	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	385.198.164,84	96,30%	37.195	96,16%
Motorbike	5.381.376,57	1,35%	964	2,49%
Leisure	9.420.367,38	2,36%	521	1,35%
Total	399.999.908,79	100,00%	38.680	100,00%

Insurances and Contract Type

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Payment Protection Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	144.620.911,96	36,16%	14.628	37,82%
No	255.378.996,83	63,84%	24.052	62,18%
Total	399.999.908,79	100,00%	38.680	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	71.510.410,85	17,88%	5.963	15,42%
No	328.489.497,94	82,12%	32.717	84,58%
Total	399.999.908,79	100,00%	38.680	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	325.328.543,38	81,33%	34.585	89,41%
EvoSmart	74.671.365,41	18,67%	4.095	10,59%
Total	399.999.908,79	100,00%	38.680	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	240.903.851,00	60,23%	23.157	59,87%
15th of month	159.096.057,79	39,77%	15.523	40,13%
Total	399.999.908,79	100,00%	38.680	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	399.999.908,79	100,00%	38.680	100,00%
Other	0,00	0,00%	0	0,00%
Total	399.999.908,79	100,00%	38.680	100,00%

Downpayment and Contract

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Downpayment	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
with downpayment	260.363.446,60	65,09%	25.752	66,58%
without downpayment	139.636.462,19	34,91%	12.928	33,42%
Total	399.999.908,79	100,00%	38.680	100,00%

Average Downpayment	3.798
Max. Downpayment	60.405

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
No	325.328.543,38	81,33%	34.585	89,41%
Yes	74.671.365,41	18,67%	4.095	10,59%
- of which balloon rates	41.501.410,25	55,58%		
- of which regular instalments	33.169.955,16	44,42%		
Total	399.999.908,79	100,00%	38.680	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%	25.178.273,47	6,29%	1.122	2,90%
1,00% - 1,99%	39.635.328,10	9,91%	3.128	8,09%
2,00% - 2,99%	106.801.463,69	26,70%	9.028	23,34%
3,00% - 3,99%	145.448.370,96	36,36%	14.389	37,20%
4,00% - 4,99%	56.817.377,40	14,20%	6.983	18,05%
5,00% - 5,99%	18.057.622,74	4,51%	2.604	6,73%
6,00% - 6,99%	5.305.474,46	1,33%	887	2,29%
7,00% - 7,99%	1.201.159,27	0,30%	223	0,58%
8,00% - 8,99%	1.257.114,99	0,31%	255	0,66%
9,00% - 9,99%	199.301,64	0,05%	37	0,10%
> 9,99%	98.422,07	0,02%	24	0,06%
Total	399.999.908,79	100,00%	38.680	100,00%
WA Yield:	3,43%			

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	19.866.259,34	3,90%	5.219	13,49%
5.001-10.000	89.700.835,77	17,61%	11.745	30,36%
10.001-15.000	119.234.419,43	23,41%	9.576	24,76%
15.001-20.000	101.052.367,26	19,84%	5.824	15,06%
20.001-25.000	72.077.752,16	14,15%	3.226	8,34%
25.001-30.000	43.384.458,58	8,52%	1.587	4,10%
30.001-35.000	21.609.374,66	4,24%	668	1,73%
35.001-40.000	12.575.735,26	2,47%	337	0,87%
40.001-45.000	5.951.553,63	1,17%	140	0,36%
45.001-50.000	4.241.326,82	0,83%	89	0,23%
50.001-55.000	2.948.212,61	0,58%	56	0,14%
55.001-60.000	2.304.087,11	0,45%	40	0,10%
60.001-65.000	2.008.432,41	0,39%	32	0,08%
65.001-70.000	1.566.219,51	0,31%	23	0,06%
70.001-75.000	1.164.454,28	0,23%	16	0,04%
75.001-80.000	1.314.601,87	0,26%	17	0,04%
>80.000	8.411.428,26	1,65%	85	0,22%
Total	509.411.518,96	100,00%	38.680	100,00%

Average Original Principal Balance:	13.170
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Outstanding Principal Balance

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Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	30.834.566,97	7,71%	10.386	26,85%
5.001-10.000	89.663.936,31	22,42%	12.103	31,29%
10.001-15.000	99.477.284,85	24,87%	8.111	20,97%
15.001-20.000	74.734.061,80	18,68%	4.344	11,23%
20.001-25.000	44.928.430,46	11,23%	2.026	5,24%
25.001-30.000	23.156.758,10	5,79%	853	2,21%
30.001-35.000	11.485.128,11	2,87%	356	0,92%
35.001-40.000	5.788.352,07	1,45%	156	0,40%
40.001-45.000	3.615.158,39	0,90%	85	0,22%
45.001-50.000	3.123.485,93	0,78%	66	0,17%
50.001-55.000	2.466.509,47	0,62%	47	0,12%
55.001-60.000	1.773.182,70	0,44%	31	0,08%
60.001-65.000	1.311.965,59	0,33%	21	0,05%
65.001-70.000	1.210.859,87	0,30%	18	0,05%
70.001-75.000	1.094.965,60	0,27%	15	0,04%
75.001-80.000	933.822,37	0,23%	12	0,03%
>80.000	4.401.440,20	1,10%	50	0,13%
Total	399.999.908,79	100,00%	38.680	100,00%

Average Outstanding Principal Balance:	10.341
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Scoring

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Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	192.377.024,08	48,09%	18.973	49,05%
9.799: 9.600	119.908.439,31	29,98%	11.468	29,65%
9.599: 9.400	45.794.179,54	11,45%	4.333	11,20%
9.399: 9.200	16.639.888,26	4,16%	1.607	4,15%
9.199: 9.000	6.052.539,84	1,51%	609	1,57%
8.999: 8.800	3.870.909,95	0,97%	404	1,04%
8.799: 8.600	1.636.576,13	0,41%	181	0,47%
8.599: 8.400	711.728,51	0,18%	72	0,19%
8.399: 8.200	537.993,52	0,13%	52	0,13%
8.199: 8.000	496.994,64	0,12%	49	0,13%
7.999:	434.395,99	0,11%	49	0,13%
n/a	11.539.239,02	2,88%	883	2,28%
Total	399.999.908,79	100,00%	38.680	100,00%

Borrower Characteristics I

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	19.073.459,38	4,77%	1.688	4,36%
Public Employee	1.340.053,71	0,34%	109	0,28%
Employee Private Sector	238.768.456,87	59,69%	23.468	60,67%
Worker Private Sector	48.208.982,79	12,05%	5.001	12,93%
Self-Employed	47.874.418,10	11,97%	3.678	9,51%
Pensioners	27.246.188,13	6,81%	3.387	8,76%
Trainee/Intern/Student	3.017.865,75	0,75%	408	1,05%
Homemaker	57.319,75	0,01%	3	0,01%
Unemployed	1.072.296,43	0,27%	110	0,28%
Commercial borrowers & Others	13.340.867,88	3,34%	828	2,14%
Total	399.999.908,79	100,00%	38.680	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	4.679.256,27	1,17%	523	1,35%
21: 25	23.468.526,17	5,87%	2.495	6,45%
26: 30	34.764.803,00	8,69%	3.423	8,85%
31: 35	39.158.158,38	9,79%	3.723	9,63%
36: 40	43.073.897,52	10,77%	3.990	10,32%
41: 45	44.036.037,82	11,01%	4.100	10,60%
46: 50	53.163.369,44	13,29%	5.054	13,07%
51: 55	59.185.565,76	14,80%	5.555	14,36%
56: 60	43.678.338,92	10,92%	4.254	11,00%
61: 65	21.459.073,83	5,36%	2.220	5,74%
66: 70	11.991.149,76	3,00%	1.313	3,39%
71: 75	4.835.893,40	1,21%	669	1,73%
76: 91	3.167.043,34	0,79%	534	1,38%
Commercial borrowers	13.338.795,18	3,33%	827	2,14%
Other	0,00	0,00%	0	0,00%
Total	399.999.908,79	100,00%	38.680	100,00%

Borrower Characteristics II

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	19.371.569,23	4,84%	2.533	6,55%
1.001: 1.500	69.687.653,64	17,42%	8.286	21,42%
1.501: 2.000	105.144.752,23	26,29%	10.603	27,41%
2.001: 2.500	73.722.741,14	18,43%	6.842	17,69%
2.501: 3.000	36.975.703,35	9,24%	3.214	8,31%
3.001: 3.500	17.682.763,42	4,42%	1.492	3,86%
3.501: 4.000	11.194.449,38	2,80%	903	2,33%
4.001: 4.500	5.423.701,93	1,36%	420	1,09%
4.501: 5.000	4.424.596,38	1,11%	334	0,86%
5.001: 5.500	1.518.591,65	0,38%	118	0,31%
5.501: 6.000	1.663.681,69	0,42%	114	0,29%
> 6.001	4.856.452,45	1,21%	256	0,66%
n/a	48.333.252,30	12,08%	3.565	9,22%
Total	399.999.908,79	100,00%	38.680	100,00%

Top 15 Borrowers

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	115.889,36	0,03%	1
2	109.394,32	0,03%	1
3	104.845,43	0,03%	1
4	97.662,09	0,02%	1
5	97.087,19	0,02%	1
6	95.845,44	0,02%	1
7	95.379,62	0,02%	1
8	94.913,03	0,02%	1
9	94.675,66	0,02%	1
10	93.918,47	0,02%	4
11	93.849,41	0,02%	1
12	93.835,05	0,02%	1
13	93.634,27	0,02%	1
14	91.901,59	0,02%	1
15	90.726,98	0,02%	1
Total Top 15 Borrowers	1.463.557,91	0,37%	18
Total Portfolio	399.999.908,79		38.680

Seasoning

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	158.060.337,70	39,52%	13.891	35,91%
13-24	236.049.203,24	59,01%	23.897	61,78%
25-36	4.856.611,07	1,21%	664	1,72%
37-48	772.134,85	0,19%	139	0,36%
49-60	187.385,14	0,05%	36	0,09%
61-72	46.191,07	0,01%	22	0,06%
73-86	16.285,77	0,00%	14	0,04%
87-96	11.759,95	0,00%	17	0,04%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
Total	399.999.908,79	100,00%	38.680	100,00%

WA Seasoning:	14
MIN:	1
MAX:	103

Origination and Maturity Year

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2013	1.830,00	0,00%	1	0,00%
2014	0,00	0,00%	0	0,00%
2015	53.103,44	0,01%	7	0,02%
2016	598.848,99	0,15%	103	0,27%
2017	4.637.894,29	1,16%	589	1,52%
2018	259.378.471,46	64,84%	26.098	67,47%
2019	135.329.760,61	33,83%	11.882	30,72%
Total	399.999.908,79	100,00%	38.680	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	4.423.794,64	1,11%	2.414	6,24%
2021	22.646.669,53	5,66%	4.925	12,73%
2022	56.914.881,83	14,23%	6.992	18,08%
2023	100.875.759,92	25,22%	9.059	23,42%
2024	70.759.257,71	17,69%	5.978	15,46%
2025	42.557.434,98	10,64%	3.221	8,33%
2026	66.505.514,18	16,63%	4.195	10,85%
2027	29.920.991,14	7,48%	1.686	4,36%
2028	3.733.307,87	0,93%	148	0,38%
2029	1.662.296,99	0,42%	62	0,16%
Total	399.999.908,79	100,00%	38.680	100,00%

Remaining Term

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	5.064.699,54	1,27%	2.631	6,80%
13-24	24.511.369,20	6,13%	5.117	13,23%
25-36	59.429.569,62	14,86%	7.119	18,40%
37-48	103.608.343,92	25,90%	9.199	23,78%
49-60	66.305.092,82	16,58%	5.566	14,39%
61-72	41.555.873,26	10,39%	3.117	8,06%
73-84	70.043.576,63	17,51%	4.375	11,31%
85-96	24.108.952,98	6,03%	1.347	3,48%
97-108	4.075.770,43	1,02%	157	0,41%
>108	1.296.660,39	0,32%	52	0,13%
Total	399.999.908,79	100,00%	38.680	100,00%

WA Remaining Term:	53
MIN:	1
MAX:	119

Original Term

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	231.291,19	0,06%	184	0,48%
13-24	6.707.723,79	1,68%	2.877	7,44%
25-36	26.265.169,13	6,57%	5.510	14,25%
37-48	55.389.511,86	13,85%	7.035	18,19%
49-60	100.200.508,15	25,05%	8.773	22,68%
61-72	81.228.372,10	20,31%	6.041	15,62%
73-84	39.253.423,23	9,81%	2.850	7,37%
85-96	85.113.186,64	21,28%	5.190	13,42%
97-108	254.867,98	0,06%	12	0,03%
>108	5.355.854,72	1,34%	208	0,54%
Total	399.999.908,79	100,00%	38.680	100,00%

WA Original Term:	67
MIN:	12
MAX:	120

Loan to Value Ratio

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	631,89	0,00%	1	0,00%
11% - 20%	299.029,49	0,07%	144	0,37%
21% - 30%	1.851.594,42	0,46%	616	1,59%
31% - 40%	5.190.457,15	1,30%	1.246	3,22%
41% - 50%	11.382.237,35	2,85%	2.028	5,24%
51% - 60%	18.754.133,27	4,69%	2.761	7,14%
61% - 70%	34.966.639,07	8,74%	3.715	9,60%
71% - 80%	53.459.850,20	13,36%	4.802	12,41%
81% - 90%	69.850.756,30	17,46%	5.560	14,37%
91% - 100%	117.968.397,63	29,49%	10.359	26,78%
101% - 110%	43.979.391,92	10,99%	4.389	11,35%
> 110%	42.296.790,10	10,57%	3.059	7,91%
Total	399.999.908,79	100,00%	38.680	100,00%
Average Loan to Value:	83%			

Vehicle Brand

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	43.572.494,30	10,89%	3.915	10,12%
2	37.909.112,65	9,48%	4.032	10,42%
3	24.840.470,95	6,21%	3.056	7,90%
4	24.589.978,02	6,15%	2.506	6,48%
5	24.217.279,70	6,05%	2.384	6,16%
6	20.475.466,88	5,12%	1.656	4,28%
7	20.214.399,71	5,05%	1.719	4,44%
8	20.075.406,08	5,02%	1.870	4,83%
9	17.843.140,92	4,46%	1.592	4,12%
10	16.275.939,43	4,07%	1.707	4,41%
11	15.023.597,72	3,76%	1.503	3,89%
12	14.351.899,69	3,59%	1.649	4,26%
13	12.958.259,73	3,24%	1.404	3,63%
14	12.436.487,34	3,11%	194	0,50%
15	10.887.875,72	2,72%	1.306	3,38%
Other Brands	84.328.099,95	21,08%	8.187	21,17%
TOTAL	399.999.908,79	100,00%	38.680	100,00%

Vehicle brands in random order:

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

Contractual Amortisation Profile

RevoCar 2019
Investor Report

Determination Date: 31.01.2020
Investor Reporting Date: 13.02.2020
Payment Date: 21.02.2020
Period No.: 10

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 €)
2020-01	399.999.909	2022-12	158.668.061	2025-11	19.457.927
2020-02	399.999.909	2023-01	152.492.295	2025-12	17.944.342
2020-03	399.999.909	2023-02	146.481.898	2026-01	16.485.743
2020-04	392.228.221	2023-03	140.406.953	2026-02	15.076.298
2020-05	384.478.062	2023-04	133.071.367	2026-03	13.719.637
2020-06	376.709.557	2023-05	125.579.967	2026-04	12.394.061
2020-07	368.949.118	2023-06	118.148.986	2026-05	11.110.992
2020-08	361.215.167	2023-07	110.984.110	2026-06	9.853.212
2020-09	353.511.695	2023-08	105.153.344	2026-07	8.674.494
2020-10	345.861.396	2023-09	99.219.666	2026-08	7.570.478
2020-11	338.285.671	2023-10	93.389.823	2026-09	6.560.553
2020-12	330.652.321	2023-11	88.060.828	2026-10	5.642.411
2021-01	323.101.459	2023-12	82.825.467	2026-11	4.830.051
2021-02	315.607.232	2024-01	77.869.477	2026-12	4.118.101
2021-03	308.178.127	2024-02	73.226.928	2027-01	3.484.360
2021-04	300.767.898	2024-03	68.699.694	2027-02	2.944.257
2021-05	293.396.172	2024-04	64.540.635	2027-03	2.502.004
2021-06	285.941.457	2024-05	60.747.120	2027-04	2.136.268
2021-07	278.134.051	2024-06	57.335.701	2027-05	1.851.585
2021-08	270.574.412	2024-07	54.201.941	2027-06	1.615.816
2021-09	263.302.925	2024-08	51.052.194		
2021-10	256.022.174	2024-09	48.172.729		
2021-11	248.975.294	2024-10	45.402.910		
2021-12	242.031.077	2024-11	42.708.933		
2022-01	235.031.290	2024-12	40.241.248		
2022-02	228.186.701	2025-01	37.895.862		
2022-03	221.238.249	2025-02	35.687.684		
2022-04	214.155.282	2025-03	33.651.691		
2022-05	207.172.412	2025-04	31.697.023		
2022-06	200.368.084	2025-05	29.803.555		
2022-07	192.124.979	2025-06	27.944.366		
2022-08	184.837.966	2025-07	26.132.543		
2022-09	177.734.621	2025-08	24.377.255		
2022-10	171.138.752	2025-09	22.678.528		
2022-11	164.677.118	2025-10	21.035.212		