

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 19.02.2020
Investor Reporting Date 13.03.2020
Calculation Date 19.03.2020
Payment Date 23.03.2020

Days Accrued

Collection Period	from	01.02.2020	to	29.02.2020	29
Interest Period	from	21.02.2020	to	23.03.2020	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)	Aa1/P-1	AA (High)/R-1(high)
Account Bank	The Bank of New York Mellon, Frankfurt Branch	Aa1/P-1	AA/R-1(high)	Aa1/P-1	AA (High)/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	53	No
Min. WA Interest Rate (% p.a.)	3,25%	3,42%	No
Min. Portion of private customers (consumers)	90,0%	96,6%	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%	0,15%	
Purchase Shortfall Event (Trigger)			
		40.000.000,00	No
Period before previous period		8,83	
Previous period		91,21	
Current period		30,19	
	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	-0,467%	NA	NA	NA	NA	
Spread	0,490%	NA	NA	NA	NA	
Interest Rate	0,023%	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						13.290.572,62
Replenishment Amount	12.256.138,81					
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	7.246,80	16.102,57	7.061,02	21.398,69	26.479,03	
Interest Amount per Note	1,98	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)	91,21
Amounts debited to Replenishment Shortfall Account	91,21
Amounts credited to Replenishment Shortfall Account	30,19
Replenishment Shortfall Account (eop)	30,19

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	10.000.000,00
Commingling Reserve Account (bop)	10.890.565,09
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	93.497,78
Commingling Reserve Account (eop)	10.984.062,87

	<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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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	8.663.592,36
Remaining Collections	4.626.889,05

Calculation of the Available Distribution Amount

Total Collections	13.272.425,09
(a) - thereof Interest Collections	1.136.838,43
(b) - thereof Principal Collections	12.135.586,66
(c) Recovery Collections	18.056,32
(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)	91,21
(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	13.290.572,62

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		13.290.572,62
(i) any due and payable Statutory Claims	-	13.290.572,62
(ii) any due and payable Trustee Expenses	-	13.290.572,62
(iii) any due and payable Administration Expenses	-	13.290.572,62
(iv) any due and payable Servicing Fee to the Servicer	172.222,18	13.118.350,44
(v) any Amount payable to the Swap Counterparty	134.576,16	12.983.774,28
(vi) Class A Notes Interest Amount	7.246,80	12.976.527,48
(vii) Class B Notes Interest Amount	16.102,57	12.960.424,91
(viii) Class C Notes Interest Amount	7.061,02	12.953.363,89
(ix) Class D Notes Interest Amount	21.398,69	12.931.965,20
(x) Class E Notes Interest Amount	26.479,03	12.905.486,17
(xi) Additional Purchase Price for Additional Receivables	12.256.138,81	649.347,36
(xii) Replenishment Shortfall Amount	30,19	649.317,17
(xiii) Class A Principal Redemption Amount	-	649.317,17
(xv) Class B Principal Redemption Amount	-	649.317,17
(xvii) Class C Principal Redemption Amount	-	649.317,17
(xix) Class D Principal Redemption Amount	-	649.317,17
(xxi) Class E Principal Redemption Amount	-	649.317,17
(xxii) Commingling Reserve Adjustment Amount	-	649.317,17
(xxiii) Set-Off Risk Reserve Adjustment Amount	-	649.317,17
(xxv) Additional Servicer Fee to the Servicer	649.217,17	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	399.999.908,79	38.680
Scheduled Principal Payments	8.133.982,56	
Principal Payments End of Term	31.503,14	100
Principal Payments Early Settlement	3.988.157,28	481
Total Principal Collections	12.153.642,98	581
Defaulted Receivables	102.434,81	12
Replenishment Amount	12.256.138,81	1.027
End of Period (As of Determination Date)	399.999.969,81	39.114
Replenishment Shortfall Amount	30,19	
Total Assets	400.000.000,00	39.114

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)	-0,467%
Interest Days	31
Paying Leg	-12.606,67
Receiving Leg	-147.182,83
Net Swap Payments (- from SPV / + to SPV)	-134.576,16
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
89			1.012.534,63	919.843,32	139.115,17	780.728,15	84,9%					
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	897,64	3.692,13	80,4%	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	2.367,56	21.326,42	90,0%	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	-137,27	7.084,22	102,0%	73760	GW	SKODA	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

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	-778,36	13.443,44	106,1%	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	-1.179,25	7.208,67	119,6%	47495	GW	BMW	Loan Amortising	Private
44	2019-11	2018-06	23.169,48	22.154,74	9.805,45	12.349,29	55,7%	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	-682,86	9.175,65	108,0%	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	-894,38	6.041,69	117,4%	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	8.946,58	8.937,75	50,0%	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	8.991,25	3.967,61	30,6%	54655	GW	FORD	Loan Amortising	Private
59	2019-12	2018-10	10.865,19	9.839,20	-88,95	9.928,15	100,9%	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

Defaults and Recoveries Loan Level Information

RevoCar 2019
Investor Report

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Period No.: 11

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	-58,51	16.382,26	100,4%	90763	GW	BMW	Loan Amortising	Private
63	2019-12	2019-03	16.530,90	16.448,58	-113,63	16.562,21	100,7%	59555	NW	DACIA	Loan Amortising	Private
64	2020-01	2018-06	5.298,41	5.110,50	-38,57	5.149,07	100,8%	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	-901,00	14.158,37	106,8%	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	-35,11	1.008,27	103,6%	02994	GW	BMW	Loan Amortising	Private
70	2020-01	2019-01	2.629,05	2.275,07	-22,33	2.297,40	101,0%	31675	GW	CHEVROLET	Loan Amortising	Private
71	2020-01	2019-01	9.375,33	9.103,28	-70,49	9.173,77	100,8%	26871	GW	RENAULT	Loan Amortising	Private
72	2020-01	2019-02	8.970,02	8.373,87	150,02	8.223,85	98,2%	41379	GW	SEAT	Loan Amortising	Private
73	2020-01	2019-04	6.073,57	5.689,74	-37,54	5.727,28	100,7%	67061	GW	BMW	Loan Amortising	Private
74	2020-01	2019-04	6.079,84	5.697,55	-62,62	5.760,17	101,1%	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	-822,67	7.835,28	111,7%	73525	GW	SKODA	Loan Amortising	Private
78	2020-02	2017-04	4.519,81	3.414,67	554,62	2.860,05	83,8%	04552	GW	MERCEDES-BENZ	Loan Amortising	Private
79	2020-02	2018-04	19.005,99	17.610,96	-62,21	17.673,17	100,4%	65931	GW	BMW	Loan Amortising	Private
80	2020-02	2018-05	2.687,17	2.066,78	-9,01	2.075,79	100,4%	81825	GW	SMART	Loan Amortising	Private
81	2020-02	2018-08	9.344,06	7.274,28	-20,32	7.294,60	100,3%	73760	GW	CITROEN	Loan Amortising	Private
82	2020-02	2018-09	4.728,99	4.466,11	-54,55	4.520,66	101,2%	25860	GW	FORD	Loan Amortising	Private
83	2020-02	2018-10	6.882,00	6.601,63	-44,72	6.646,35	100,7%	49214	GW	VW	Loan Amortising	Private
84	2020-02	2018-12	16.177,82	14.974,21	-69,80	15.044,01	100,5%	56659	GW	BMW	Loan Amortising	Commercial
85	2020-02	2019-01	31.266,91	29.183,08	-80,93	29.264,01	100,3%	87600	GW	AUDI	Loan Amortising	Private
86	2020-02	2019-02	6.999,55	5.950,79	-17,23	5.968,02	100,3%	51107	GW	FORD	Loan Amortising	Commercial
87	2020-02	2019-03	2.602,38	2.131,18	-13,91	2.145,09	100,7%	74219	GW	SKODA	Loan Amortising	Private
88	2020-02	2019-04	3.885,07	2.792,62	-9,46	2.802,08	100,3%	53604	GW	VW	Loan Amortising	Private
89	2020-02	2019-04	6.045,68	5.968,50	-20,58	5.989,08	100,3%	33330	GW	AUDI	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
11	398.318.141,39	37.539,15	17.675,06	9.054,66	64.268,87

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
11	398.318.141,39	1.190.261,60	363.008,56	128.558,26	1.681.828,42

Geographical Distribution

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Investor Report

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	15.594.278,99	3,90%	1.524	3,90%
Hamburg	4.619.538,41	1,15%	419	1,07%
Lower Saxony	37.360.559,93	9,34%	3.740	9,56%
Bremen	1.267.839,06	0,32%	125	0,32%
North Rhine-Westphalia	88.163.547,89	22,04%	8.652	22,12%
Hesse	23.457.910,21	5,86%	2.301	5,88%
Rhineland-Palatinate	18.017.492,29	4,50%	1.823	4,66%
Baden-Württemberg	55.016.115,15	13,75%	5.249	13,42%
Bavaria	58.816.739,05	14,70%	5.564	14,23%
Saarland	3.728.041,32	0,93%	361	0,92%
Berlin	9.895.720,56	2,47%	891	2,28%
Brandenburg	20.146.447,99	5,04%	2.013	5,15%
Mecklenburg-Vorpommern	6.590.304,70	1,65%	686	1,75%
Saxony	18.980.692,28	4,75%	1.906	4,87%
Saxony-Anhalt	24.451.921,68	6,11%	2.410	6,16%
Thuringia	13.892.820,30	3,47%	1.450	3,71%
Total	399.999.969,81	100,00%	39.114	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	155.850.153,03	38,96%	11.469	29,32%
Used Vehicle	244.149.816,78	61,04%	27.645	70,68%
Total	399.999.969,81	100,00%	39.114	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	386.460.125,38	96,62%	38.268	97,84%
Commercial	13.539.844,43	3,38%	846	2,16%
Total	399.999.969,81	100,00%	39.114	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	385.310.114,00	96,33%	37.625	96,19%
Motorbike	5.327.692,79	1,33%	968	2,47%
Leisure	9.362.163,02	2,34%	521	1,33%
Total	399.999.969,81	100,00%	39.114	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	145.034.401,50	36,26%	14.794	37,82%
No	254.965.568,31	63,74%	24.320	62,18%
Total	399.999.969,81	100,00%	39.114	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	71.335.537,56	17,83%	6.006	15,36%
No	328.664.432,25	82,17%	33.108	84,64%
Total	399.999.969,81	100,00%	39.114	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	324.480.391,36	81,12%	34.938	89,32%
EvoSmart	75.519.578,45	18,88%	4.176	10,68%
Total	399.999.969,81	100,00%	39.114	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	241.176.479,66	60,29%	23.433	59,91%
15th of month	158.823.490,15	39,71%	15.681	40,09%
Total	399.999.969,81	100,00%	39.114	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	399.999.969,81	100,00%	39.114	100,00%
Other	0,00	0,00%	0	0,00%
Total	399.999.969,81	100,00%	39.114	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	259.976.713,88	64,99%	26.028	66,54%
without downpayment	140.023.255,93	35,01%	13.086	33,46%
Total	399.999.969,81	100,00%	39.114	100,00%
Average Downpayment	3.800			
Max. Downpayment	60.405			

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
No	324.480.391,36	81,12%	34.938	89,32%
Yes	75.519.578,45	18,88%	4.176	10,68%
- of which balloon rates	42.238.554,89	55,93%		
- of which regular instalments	33.281.023,56	44,07%		
Total	399.999.969,81	100,00%	39.114	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%	25.151.199,58	6,29%	1.139	2,91%
1,00% - 1,99%	40.071.728,83	10,02%	3.184	8,14%
2,00% - 2,99%	106.649.223,38	26,66%	9.107	23,28%
3,00% - 3,99%	146.202.567,48	36,55%	14.637	37,42%
4,00% - 4,99%	56.039.140,25	14,01%	6.993	17,88%
5,00% - 5,99%	17.927.909,58	4,48%	2.628	6,72%
6,00% - 6,99%	5.266.596,80	1,32%	890	2,28%
7,00% - 7,99%	1.181.766,53	0,30%	222	0,57%
8,00% - 8,99%	1.205.603,69	0,30%	253	0,65%
9,00% - 9,99%	204.643,87	0,05%	36	0,09%
> 9,99%	99.589,82	0,02%	25	0,06%
Total	399.999.969,81	100,00%	39.114	100,00%
WA Yield:	3,42%			

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	19.944.135,39	3,86%	5.227	13,36%
5.001-10.000	90.800.114,96	17,58%	11.885	30,39%
10.001-15.000	120.705.916,07	23,38%	9.694	24,78%
15.001-20.000	102.125.508,90	19,78%	5.886	15,05%
20.001-25.000	73.123.126,17	14,16%	3.273	8,37%
25.001-30.000	43.969.137,26	8,51%	1.608	4,11%
30.001-35.000	21.988.086,38	4,26%	680	1,74%
35.001-40.000	12.940.823,58	2,51%	347	0,89%
40.001-45.000	6.212.358,75	1,20%	146	0,37%
45.001-50.000	4.335.930,39	0,84%	91	0,23%
50.001-55.000	2.897.860,83	0,56%	55	0,14%
55.001-60.000	2.477.150,63	0,48%	43	0,11%
60.001-65.000	2.195.554,41	0,43%	35	0,09%
65.001-70.000	1.700.780,61	0,33%	25	0,06%
70.001-75.000	1.238.916,76	0,24%	17	0,04%
75.001-80.000	1.314.601,87	0,25%	17	0,04%
>80.000	8.411.428,26	1,63%	85	0,22%
Total	516.381.431,22	100,00%	39.114	100,00%

Average Original Principal Balance:	13.202
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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	31.486.625,21	7,87%	10.730	27,43%
5.001-10.000	91.043.486,25	22,76%	12.286	31,41%
10.001-15.000	99.230.347,95	24,81%	8.096	20,70%
15.001-20.000	74.082.363,06	18,52%	4.309	11,02%
20.001-25.000	44.721.156,41	11,18%	2.015	5,15%
25.001-30.000	22.124.358,25	5,53%	815	2,08%
30.001-35.000	11.761.217,81	2,94%	365	0,93%
35.001-40.000	5.453.208,21	1,36%	147	0,38%
40.001-45.000	4.074.499,51	1,02%	96	0,25%
45.001-50.000	2.699.174,28	0,67%	57	0,15%
50.001-55.000	2.780.836,72	0,70%	53	0,14%
55.001-60.000	1.785.843,53	0,45%	31	0,08%
60.001-65.000	1.322.076,50	0,33%	21	0,05%
65.001-70.000	1.002.547,65	0,25%	15	0,04%
70.001-75.000	1.229.863,72	0,31%	17	0,04%
75.001-80.000	1.247.272,64	0,31%	16	0,04%
>80.000	3.955.092,11	0,99%	45	0,12%
Total	399.999.969,81	100,00%	39.114	100,00%

Average Outstanding Principal Balance:	10.227
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Scoring

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	191.995.650,17	48,00%	19.162	48,99%
9.799: 9.600	120.227.783,78	30,06%	11.628	29,73%
9.599: 9.400	45.703.083,20	11,43%	4.369	11,17%
9.399: 9.200	16.715.359,40	4,18%	1.622	4,15%
9.199: 9.000	6.078.998,09	1,52%	622	1,59%
8.999: 8.800	3.836.595,38	0,96%	404	1,03%
8.799: 8.600	1.641.228,32	0,41%	183	0,47%
8.599: 8.400	715.317,97	0,18%	75	0,19%
8.399: 8.200	561.318,53	0,14%	53	0,14%
8.199: 8.000	501.966,95	0,13%	50	0,13%
7.999:	434.561,60	0,11%	48	0,12%
n/a	11.588.106,42	2,90%	898	2,30%
Total	399.999.969,81	100,00%	39.114	100,00%

Borrower Characteristics I

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	18.898.238,70	4,72%	1.693	4,33%
Public Employee	1.325.689,37	0,33%	107	0,27%
Employee Private Sector	239.192.408,47	59,80%	23.758	60,74%
Worker Private Sector	47.856.307,80	11,96%	5.027	12,85%
Self-Employed	47.802.510,29	11,95%	3.731	9,54%
Pensioners	27.173.745,48	6,79%	3.421	8,75%
Trainee/Intern/Student	3.034.396,68	0,76%	414	1,06%
Homemaker	56.541,14	0,01%	3	0,01%
Unemployed	1.118.325,56	0,28%	113	0,29%
Commercial borrowers & Others	13.541.806,32	3,39%	847	2,17%
Total	399.999.969,81	100,00%	39.114	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	4.663.810,30	1,17%	531	1,36%
21: 25	23.334.962,42	5,83%	2.517	6,44%
26: 30	34.532.376,72	8,63%	3.432	8,77%
31: 35	39.032.838,87	9,76%	3.751	9,59%
36: 40	43.123.904,11	10,78%	4.041	10,33%
41: 45	44.011.338,19	11,00%	4.154	10,62%
46: 50	53.238.878,47	13,31%	5.121	13,09%
51: 55	59.509.782,44	14,88%	5.629	14,39%
56: 60	43.525.587,46	10,88%	4.296	10,98%
61: 65	21.498.579,29	5,37%	2.256	5,77%
66: 70	11.928.808,60	2,98%	1.330	3,40%
71: 75	4.902.380,37	1,23%	675	1,73%
76: 91	3.156.878,14	0,79%	535	1,37%
Commercial borrowers	13.539.844,43	3,38%	846	2,16%
Other	0,00	0,00%	0	0,00%
Total	399.999.969,81	100,00%	39.114	100,00%

Borrower Characteristics II

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	19.453.239,70	4,86%	2.568	6,57%
1.001: 1.500	69.649.994,10	17,41%	8.370	21,40%
1.501: 2.000	104.469.766,66	26,12%	10.692	27,34%
2.001: 2.500	73.786.291,78	18,45%	6.915	17,68%
2.501: 3.000	37.333.939,09	9,33%	3.271	8,36%
3.001: 3.500	17.762.907,69	4,44%	1.509	3,86%
3.501: 4.000	11.554.603,46	2,89%	935	2,39%
4.001: 4.500	5.471.890,12	1,37%	427	1,09%
4.501: 5.000	4.533.133,73	1,13%	348	0,89%
5.001: 5.500	1.601.833,84	0,40%	124	0,32%
5.501: 6.000	1.711.350,67	0,43%	119	0,30%
> 6.001	4.867.455,14	1,22%	264	0,67%
n/a	47.803.563,83	11,95%	3.572	9,13%
Total	399.999.969,81	100,00%	39.114	100,00%

Top 15 Borrowers

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	113.740,65	0,03%	1
2	108.250,48	0,03%	1
3	103.749,84	0,03%	1
4	96.786,22	0,02%	1
5	96.436,52	0,02%	1
6	94.853,87	0,02%	1
7	93.905,20	0,02%	1
8	93.820,39	0,02%	1
9	93.744,90	0,02%	1
10	92.899,20	0,02%	1
11	92.884,73	0,02%	4
12	92.783,50	0,02%	1
13	92.659,20	0,02%	1
14	90.670,26	0,02%	1
15	89.903,78	0,02%	1
Total Top 15 Borrowers	1.447.088,74	0,36%	18
Total Portfolio	399.999.969,81		39.114

Seasoning

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	137.937.620,85	34,48%	12.101	30,94%
13-24	255.717.464,76	63,93%	26.074	66,66%
25-36	5.197.298,33	1,30%	692	1,77%
37-48	842.501,66	0,21%	150	0,38%
49-60	210.430,00	0,05%	43	0,11%
61-72	58.658,16	0,01%	21	0,05%
73-86	19.818,81	0,00%	18	0,05%
87-96	8.212,55	0,00%	14	0,04%
97-108	7.964,69	0,00%	1	0,00%
>108	0,00	0,00%	0	0,00%
Total	399.999.969,81	100,00%	39.114	100,00%

WA Seasoning:	14
MIN:	1
MAX:	104

Origination and Maturity Year

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2013	1.647,73	0,00%	1	0,00%
2014	0,00	0,00%	0	0,00%
2015	50.131,54	0,01%	6	0,02%
2016	565.598,53	0,14%	97	0,25%
2017	4.473.764,32	1,12%	577	1,48%
2018	250.960.727,07	62,80%	25.729	65,83%
2019	143.588.975,73	35,93%	12.674	32,43%
2020	0,00	0,00%	0	0,00%
Total	399.640.844,92	100,00%	39.084	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	3.771.454,87	0,94%	2.294	5,86%
2021	21.602.345,46	5,40%	4.923	12,59%
2022	55.782.973,19	13,95%	7.053	18,03%
2023	100.655.907,80	25,16%	9.190	23,50%
2024	71.617.356,47	17,90%	6.117	15,64%
2025	43.237.838,43	10,81%	3.314	8,47%
2026	65.932.005,02	16,48%	4.205	10,75%
2027	31.613.729,73	7,90%	1.781	4,55%
2028	4.004.470,71	1,00%	169	0,43%
2029	1.781.888,13	0,45%	68	0,17%
Total	399.999.969,81	100,00%	39.114	100,00%

Remaining Term

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	5.257.229,47	1,31%	2.810	7,18%
13-24	25.787.543,69	6,45%	5.314	13,59%
25-36	63.143.650,33	15,79%	7.450	19,05%
37-48	103.612.366,13	25,90%	9.303	23,78%
49-60	62.992.200,61	15,75%	5.286	13,51%
61-72	41.110.899,71	10,28%	3.096	7,92%
73-84	72.488.062,96	18,12%	4.515	11,54%
85-96	20.314.570,53	5,08%	1.131	2,89%
97-108	3.956.689,57	0,99%	156	0,40%
>108	1.336.756,81	0,33%	53	0,14%
Total	399.999.969,81	100,00%	39.114	100,00%

WA Remaining Term:	53
MIN:	1
MAX:	118

Original Term

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	218.926,11	0,05%	141	0,36%
13-24	6.252.658,24	1,56%	2.873	7,35%
25-36	25.710.161,91	6,43%	5.570	14,24%
37-48	55.170.130,27	13,79%	7.142	18,26%
49-60	100.052.134,34	25,01%	8.890	22,73%
61-72	81.810.006,93	20,45%	6.129	15,67%
73-84	39.452.243,27	9,86%	2.888	7,38%
85-96	85.769.090,82	21,44%	5.259	13,45%
97-108	252.639,33	0,06%	12	0,03%
>108	5.311.978,59	1,33%	210	0,54%
Total	399.999.969,81	100,00%	39.114	100,00%

WA Original Term:	67
MIN:	12
MAX:	120

Loan to Value Ratio

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	1.304,91	0,00%	2	0,01%
11% - 20%	283.912,18	0,07%	139	0,36%
21% - 30%	1.816.637,37	0,45%	616	1,57%
31% - 40%	5.118.189,13	1,28%	1.254	3,21%
41% - 50%	11.254.180,13	2,81%	2.049	5,24%
51% - 60%	18.660.511,80	4,67%	2.788	7,13%
61% - 70%	34.960.654,32	8,74%	3.767	9,63%
71% - 80%	53.320.401,20	13,33%	4.861	12,43%
81% - 90%	69.524.899,35	17,38%	5.602	14,32%
91% - 100%	118.510.534,03	29,63%	10.503	26,85%
101% - 110%	44.240.923,69	11,06%	4.449	11,37%
> 110%	42.307.821,70	10,58%	3.084	7,88%
Total	399.999.969,81	100,00%	39.114	100,00%
Average Loan to Value:	83%			

Vehicle Brand

RevoCar 2019
Investor Report

Determination Date: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	43.897.379,49	10,97%	3.976	10,17%
2	37.945.281,16	9,49%	4.078	10,43%
3	24.748.705,74	6,19%	3.087	7,89%
4	24.687.586,05	6,17%	2.537	6,49%
5	24.267.451,01	6,07%	2.420	6,19%
6	20.446.855,53	5,11%	1.664	4,25%
7	20.231.060,55	5,06%	1.741	4,45%
8	20.104.843,24	5,03%	1.895	4,84%
9	17.855.419,35	4,46%	1.611	4,12%
10	16.208.406,09	4,05%	1.715	4,38%
11	15.062.088,17	3,77%	1.527	3,90%
12	14.254.913,58	3,56%	1.666	4,26%
13	12.904.588,23	3,23%	1.426	3,65%
14	12.506.573,76	3,13%	199	0,51%
15	10.920.422,68	2,73%	1.318	3,37%
Other Brands	83.958.395,18	20,99%	8.254	21,10%
TOTAL	399.999.969,81	100,00%	39.114	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: 29.02.2020
Investor Reporting Date: 13.03.2020
Payment Date: 23.03.2020
Period No.: 11

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 €)
2020-02	399.999.909	2023-01	150.490.207	2025-12	17.175.262
2020-03	399.999.909	2023-02	144.293.998	2026-01	15.733.536
2020-04	392.133.778	2023-03	136.912.284	2026-02	14.347.669
2020-05	384.257.707	2023-04	129.327.425	2026-03	12.995.554
2020-06	376.396.879	2023-05	121.752.398	2026-04	11.683.724
2020-07	368.553.288	2023-06	114.447.769	2026-05	10.395.958
2020-08	360.759.518	2023-07	108.441.570	2026-06	9.188.455
2020-09	352.997.180	2023-08	102.356.005	2026-07	8.054.261
2020-10	345.308.256	2023-09	96.370.447	2026-08	7.013.583
2020-11	337.561.665	2023-10	90.958.420	2026-09	6.065.463
2020-12	329.897.218	2023-11	85.574.916	2026-10	5.222.064
2021-01	322.288.910	2023-12	80.502.747	2026-11	4.479.008
2021-02	314.744.803	2024-01	75.706.758	2026-12	3.814.480
2021-03	307.212.070	2024-02	71.086.663	2027-01	3.246.252
2021-04	299.726.979	2024-03	66.841.997	2027-02	2.774.989
2021-05	292.159.967	2024-04	62.975.882	2027-03	2.380.437
2021-06	284.286.551	2024-05	59.472.178	2027-04	2.067.160
2021-07	276.609.611	2024-06	56.212.002	2027-05	1.803.639
2021-08	269.231.123	2024-07	52.968.298	2027-06	1.576.415
2021-09	261.835.169	2024-08	50.011.705	2027-07	1.384.334
2021-10	254.670.067	2024-09	47.165.929		
2021-11	247.608.759	2024-10	44.351.066		
2021-12	240.490.511	2024-11	41.787.140		
2022-01	233.529.134	2024-12	39.332.517		
2022-02	226.448.072	2025-01	36.935.021		
2022-03	219.251.266	2025-02	34.841.454		
2022-04	212.170.704	2025-03	32.746.917		
2022-05	205.235.418	2025-04	30.810.470		
2022-06	196.875.587	2025-05	28.910.498		
2022-07	189.470.377	2025-06	27.057.950		
2022-08	182.250.440	2025-07	25.260.828		
2022-09	175.541.785	2025-08	23.523.019		
2022-10	168.984.247	2025-09	21.839.249		
2022-11	162.881.789	2025-10	20.222.297		
2022-12	156.610.938	2025-11	18.669.493		