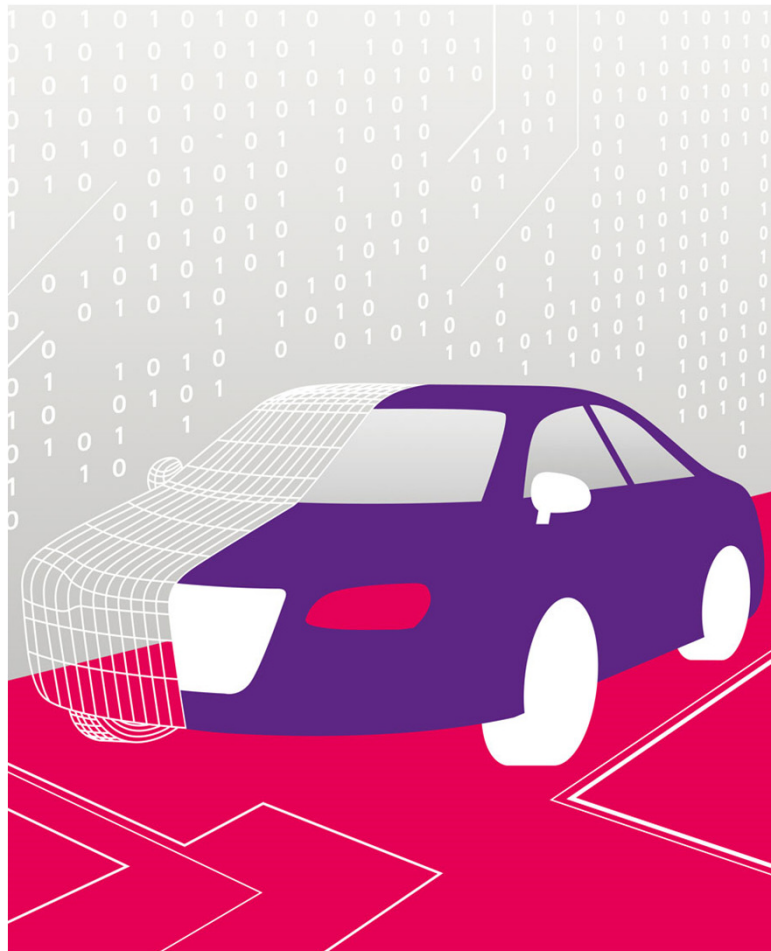



RevoCar 2020 UG (haftungsbeschränkt)



Investor Report

Deal Name RevoCar 2020 

Issuer RevoCar 2020 UG (haftungsbeschränkt)
Steinweg 3-5
60313 Frankfurt am Main
Germany

Originator Bank11 für Privatkunden und Handel GmbH



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All amounts are presented in Euro.

Transaction Parties

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	<u>Adress</u>	<u>Contact</u>	
Issuer	RevoCar 2020 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 Fax: +49 69 2992 5387	
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	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 IFSC Dublin 1 Ireland	Cliona O'Faolain Telephone: +353 1 612 5555 Ireland@wilmingtontrust.com Fax: +353 1 612 5550	

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Reporting Contact

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Contact Investor Report Bank11 für Privatkunden und Handel GmbH

Hammer Landstrasse 91
41460 Neuss
Germany

Sandra Ebert
+49 2131 6098 146

Ralf Schmitt
+49 2131 6098 319

abs@bank11.de

The Bank of New York Mellon, London Branch

One Canada Square, Canary Wharf
London E14 5AL, England
Corporate Trust Services
Telephone: +352 2696 2000
Fax: +352 2696 9758

Reporting Details

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Cut-Off Date	31.05.2020
Closing Date / Issue Date	10.06.2020
Investor Reporting Date	13.07.2020
Calculation Date	17.07.2020
Payment Date	21.07.2020

Days Accrued

Collection Period	from	01.06.2020	to	30.06.2020	29
Interest Period	from	10.06.2020	to	21.07.2020	41

Ratings

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Transaction Party		Initial		Current	
		Fitch (LT/ST)	S&P (LT/ST)	Fitch (LT/ST)	S&P (LT/ST)
Originator and Servicer	Bank11	NA	NA	NA	NA
Arranger / Lead Manager	Unicredit Bank AG	BBB+/F2	BBB+/A-2	BBB+/F2	BBB+/A-2
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	AA+/F1+	AA-/A-1+	AA+/F1+	AA-/A-1+
Account Bank	The Bank of New York Mellon, Frankfurt Branch	AA+/F1+	AA-/A-1+	AA+/F1+	AA-/A-1+

Trigger & Clean-Up Call

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Concentration Limits	Trigger Value	Current Value	Trigger Breach
Calculation based on all Purchased Receivables			
WA Remaining Term (in month)	60	47	no
Min. WA Interest Rate (% p.a.)	2,85%	3,10%	no
Min. Portion of private customers (consumers)	90,00%	96,98%	no
Min. Portion of EvoClassic (amortizing loans)	35,00%	35,50%	no
Max. WA Loan to Value (%)	100,00%	88,63%	no
Calculation based on Additional Receivables			
Min. Portion of receivables relating to New Vehicles in each additional purchase	30,0%	50,0%	no
Early Amortisation Events			
Cumulative Loss Ratio			
prior to 31 May 2021	0,30%	0,00%	no
prior to 31 May 2022	0,60%	0,00%	no
Purchase Shortfall Event (Trigger)			
Period before previous period	0,00		
Previous period	32,94		
Current period	166,10		
	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
Class B Principal Deficiency Event	41.400.000	-	no
Class C Principal Deficiency Event	24.100.000	-	no
Class D Principal Deficiency Event	9.500.000	-	no
Class E Principal Deficiency Event	6.300.000	-	no
Account Bank Required Rating			
	Trigger Fitch	Trigger S&P	Trigger Breach
Long Term	A	A	no
Short Term	F1	-	no
	Trigger Value	Current Value	Trigger Breach
Clean-up Call Event	10,00%	100,00%	no

Information regarding the Notes

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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 (Fitch/S&P)	AAA(sf) / AAA(sf)	A+(sf) / A(sf)	A-(sf) / BBB(sf)	BBB-(sf) / BB-(sf)	not rated / not rated	
Current Rating (Fitch/S&P)	AAA(sf) / AAA(sf)	A+(sf) / A(sf)	A-(sf) / BBB(sf)	BBB-(sf) / BB-(sf)	not rated / not rated	
ISIN	XS2181028916	XS2181029302	XS2181029641	XS2181030813	XS2181030904	
Legal Maturity Date	Jun 2035	Jun 2035	Jun 2035	Jun 2035	Jun 2035	
Interest Rate	0,20%	1,50%	3,25%	5,75%	11,00%	
Fixed / Floating	fixed	fixed	fixed	fixed	fixed	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Initial Number of Notes	7.173	345	165	107	210	
Notes Balance						
Aggregate Notes Principal Amount as of Cut-Off Date	717.300.000,00	34.500.000,00	16.500.000,00	10.700.000,00	21.000.000,00	800.000.000,00
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	717.300.000,00	34.500.000,00	16.500.000,00	10.700.000,00	21.000.000,00	800.000.000,00
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						19.520.380,37
Replenishment Amount						17.480.182,63
Principal Redemption Amount per Class	0,00	0,00	0,00	0,00	0,00	0,00
Principal Redemption Amount per Note	0,00	0,00	0,00	0,00	0,00	
Aggregate Notes Principal Amount (eop) per Class	717.300.000,00	34.500.000,00	16.500.000,00	10.700.000,00	21.000.000,00	800.000.000,00
Aggregate Notes Principal Amount (eop) per Note	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	
Current Tranching	89,7%	4,3%	2,1%	1,3%	2,6%	
Payments of Interest						
Interest Amount	163.400,94	58.936,35	61.073,10	70.070,02	263.083,80	
Interest Amount per Note	22,78	170,83	370,14	654,86	1.252,78	
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)	10,3%	6,0%	4,0%	2,6%	0,0%	
Current Credit Enhancement (incl. Excess Spread)	12,8%	8,4%	6,4%	5,0%	2,4%	
Current Credit Enhancement (excl. Excess Spread)	10,3%	6,0%	4,0%	2,6%	0,00%	

Reserve Accounts

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	<u>Amount</u>
<u>Liquidity Reserve Account</u>	
Initial Balance of Liquidity Reserve Account	2.000.000,00
Liquidity Reserve Account (bop)	2.000.000,00
Amounts debited to Liquidity Reserve Account	0,00
Amounts credited to Liquidity Reserve Account	0,00
Liquidity Reserve Account (eop)	2.000.000,00

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	7.600.000,00
Commingling Reserve Account (bop)	7.600.000,00
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	538.718,00
Commingling Reserve Account (eop)	8.138.718,00

	<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>	
Initial Balance of Replenishment Shortfall Account	32,94
Replenishment Shortfall Account (bop)	32,94
Amounts debited to Replenishment Shortfall Account	32,94
Amounts credited to Replenishment Shortfall Account	166,10
Replenishment Shortfall Account (eop)	166,10

Risk Retention

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Bank11 für Privatkunden und Handel GmbH as the Origintor will retain, on an on-going basis, a material net economic interest of not less than 5 % of the securitised exposures pursuant to Article 405 paragraph (1) (a) of the CRR by retaining no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors.

	Amount	Retention
Outstanding Balance of the Class A Notes as of the Closing Date:	717.300.000,00	
Outstanding Balance of the retained Class A Notes as of the Closing Date:	717.300.000,00	
Outstanding Balance of the Class A Notes as of the end of the Monthly Period:	717.300.000,00	
Outstanding Balance of the retained Class A Notes as of the end of the Monthly Period	717.300.000,00	100%
Outstanding Balance of the Class B Notes as of the Closing Date:	34.500.000,00	
Outstanding Balance of the retained Class B Notes as of the Closing Date:	34.500.000,00	
Outstanding Balance of the Class B Notes as of the end of the Monthly Period:	34.500.000,00	
Outstanding Balance of the retained Class B Notes as of the end of the Monthly Period	34.500.000,00	100%
Outstanding Balance of the Class C Notes as of the Closing Date:	16.500.000,00	
Outstanding Balance of the retained Class C Notes as of the Closing Date:	4.900.000,00	
Outstanding Balance of the Class C Notes as of the end of the Monthly Period:	16.500.000,00	
Outstanding Balance of the retained Class C Notes as of the end of the Monthly Period	4.900.000,00	30%
Outstanding Balance of the Class D Notes as of the Closing Date:	10.700.000,00	
Outstanding Balance of the retained Class D Notes as of the Closing Date:	2.600.000,00	
Outstanding Balance of the Class D Notes as of the end of the Monthly Period:	10.700.000,00	
Outstanding Balance of the retained Class D Notes as of the end of the Monthly Period	2.600.000,00	24%
Outstanding Balance of the Class E Notes as of the Closing Date:	21.000.000,00	
Outstanding Balance of the retained Class E Notes as of the Closing Date:	5.700.000,00	
Outstanding Balance of the Class E Notes as of the end of the Monthly Period:	21.000.000,00	
Outstanding Balance of the retained Class E Notes as of the end of the Monthly Period	5.700.000,00	27%

Available Distribution Amount

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Liquidity Reserve Transfer Event: No
Servicer Termination Event: No

Payment Collections

Collections received from the Servicer	12.623.958,66
Remaining Collections	6.896.388,77

Calculation of the Available Distribution Amount

Total Collections	19.520.791,91
(a) - thereof Interest Collections	2.057.217,48
(b) - thereof Principal Collections	17.463.574,43
(c) Recovery Collections	-444,48
(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)	32,94
(g) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0,00
(h) Amount of Set-Off Risk Reserve Account	0,00
Available Distribution Amount	19.520.380,37

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		19.520.380,37
(i) any due and payable Statutory Claims	-	19.520.380,37
(ii) any due and payable Trustee Expenses	-	19.520.380,37
(iii) any due and payable Administration Expenses	54.200,00	19.466.180,37
(iv) any due and payable Servicing Fee to the Servicer	455.555,54	19.010.624,83
(v) Class A Notes Interest Amount	163.400,94	18.847.223,89
(vi) Class B Notes Interest Amount	58.936,35	18.788.287,54
(vii) Class C Notes Interest Amount	61.073,10	18.727.214,44
(viii) Class D Notes Interest Amount	70.070,02	18.657.144,42
(ix) Class E Notes Interest Amount	263.083,80	18.394.060,62
(x) Additional Purchase Price for Additional Receivables	17.480.182,63	913.877,99
(xi) Replenishment Shortfall Amount	166,10	913.711,89
(xii) Class A Principal Redemption Amount	-	913.711,89
(xii) Class B Principal Redemption Amount	-	913.711,89
(xiii) Class C Principal Redemption Amount	-	913.711,89
(xiv) Class D Principal Redemption Amount	-	913.711,89
(xv) Class E Principal Redemption Amount	-	913.711,89
(xvi) Commingling Reserve Adjustment Amount	-	913.711,89
(xvii) Set-Off Risk Reserve Adjustment Amount	-	913.711,89
(xviii) Additional Servicer Fee to the Servicer	913.611,89	100,00
(xix) 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	799.999.967,06	53.837
Scheduled Principal Payments	11.405.407,32	
Principal Payments End of Term	0,00	0
Principal Payments Early Settlement	6.057.722,63	488
Principal Payments End of Term (EvoSupersmart)	0,00	0
Total Principal Collections	17.463.129,95	488
Defaulted Receivables	17.185,84	1
Replenishment Amount	17.480.182,63	1.190
End of Period (As of Determination Date)	799.999.833,90	54.538
Replenishment Shortfall Amount	166,10	
Total Assets	800.000.000,00	54.538

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
1			17.185,84	17.185,84	-444,48	17.630,32	102,6%					
1	2020-06	2019-08	17.185,84	17.185,84	-444,48	17.630,32	102,6%	72488	GW	OPEL	Loan Balloon	Private

Delinquency Analysis

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Delinquent Payments

Period	Performing Receivables	Delinquent Payment			Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	
1	798.962.480,05	11.899,03	5.765,82	0,00	17.664,85

Delinquency Analysis

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Aggregate Principal Balance of Delinquent Receivables

Period	Outstanding Principal Balance of Performing Receivables	Outstanding Principal Balance of Delinquent Receivables			Total
		1 Instalment overdue	2 Instalments overdue	3 Instalments overdue	
1	798.962.480,05	815.275,78	222.078,07	0,00	1.037.353,85

Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	22.803.559,92	2,85%	1.719	3,15%
Hamburg	7.744.010,74	0,97%	523	0,96%
Lower Saxony	70.453.870,27	8,81%	4.845	8,88%
Bremen	2.309.442,65	0,29%	184	0,34%
North Rhine-Westphalia	168.429.943,33	21,05%	11.943	21,90%
Hesse	58.127.801,80	7,27%	3.887	7,13%
Rhineland-Palatinate	43.365.403,94	5,42%	2.961	5,43%
Baden-Württemberg	110.471.257,20	13,81%	7.451	13,66%
Bavaria	142.677.043,82	17,83%	9.254	16,97%
Saarland	10.368.168,52	1,30%	649	1,19%
Berlin	15.442.614,45	1,93%	1.086	1,99%
Brandenburg	33.468.507,39	4,18%	2.282	4,18%
Mecklenburg-Vorpommern	10.887.570,11	1,36%	756	1,39%
Saxony	36.465.081,16	4,56%	2.534	4,65%
Saxony-Anhalt	40.055.708,06	5,01%	2.598	4,76%
Thuringia	26.929.850,54	3,37%	1.866	3,42%
Total	799.999.833,90	100,00%	54.538	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	401.086.672,56	50,14%	22.496	41,25%
Used Vehicle	398.913.161,34	49,86%	32.042	58,75%
Total	799.999.833,90	100,00%	54.538	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	775.851.893,85	96,98%	53.372	97,86%
Commercial	24.147.940,05	3,02%	1.166	2,14%
Total	799.999.833,90	100,00%	54.538	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	792.169.081,40	99,02%	53.528	98,15%
Motorbike	7.569.971,73	0,95%	994	1,82%
Leisure	260.780,77	0,03%	16	0,03%
Total	799.999.833,90	100,00%	54.538	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	395.375.342,93	49,42%	25.802	47,31%
No	404.624.490,97	50,58%	28.736	52,69%
Total	799.999.833,90	100,00%	54.538	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	166.320.107,83	20,79%	10.182	18,67%
No	633.679.726,07	79,21%	44.356	81,33%
Total	799.999.833,90	100,00%	54.538	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	283.999.503,03	35,50%	25.573	46,89%
EvoSmart	68.323.416,52	8,54%	3.497	6,41%
EvoSupersmart	447.676.914,35	55,96%	25.468	46,70%
Total	799.999.833,90	100,00%	54.538	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	498.611.659,64	62,33%	34.041	62,42%
15th of month	301.388.174,26	37,67%	20.497	37,58%
Total	799.999.833,90	100,00%	54.538	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	799.999.833,90	100,00%	54.538	100,00%
Other	0,00	0,00%	0	0,00%
Total	799.999.833,90	100,00%	54.538	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	541.651.455,85	67,71%	36.322	66,60%
without downpayment	258.348.378,05	32,29%	18.216	33,40%
Total	799.999.833,90	100,00%	54.538	100,00%
Average Downpayment	3.983			
Max. Downpayment	70.000			

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	283.999.503,03	35,50%	25.573	46,89%
EvoSmart	68.323.416,52	8,54%	3.497	6,41%
- of which are ballon rates	36.720.484,32	4,59%		
- of which regular instalments	31.602.932,20	3,95%		
EvoSupersmart	447.676.914,35	55,96%	25.468	46,70%
- Outstanding amount at the end of the promotion period	276.288.894,62	61,72%		
- Regular instalments during the promotion period	171.388.019,73	38,28%		
Total	799.999.833,90	100,00%	54.538	100,00%

Yield Range

RevoCar 2020
Investor Report

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Period No.: 1

Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	28.071.355,42	3,51%	1.545	2,83%
1,00% - 1,99%	125.781.293,40	15,72%	7.025	12,88%
2,00% - 2,99%	311.106.225,17	38,89%	19.615	35,97%
3,00% - 3,99%	264.875.281,35	33,11%	19.098	35,02%
4,00% - 4,99%	51.556.548,09	6,44%	4.880	8,95%
5,00% - 5,99%	13.644.207,38	1,71%	1.622	2,97%
6,00% - 6,99%	3.281.342,49	0,41%	463	0,85%
7,00% - 7,99%	613.864,84	0,08%	105	0,19%
8,00% - 8,99%	765.195,69	0,10%	128	0,23%
9,00% - 9,99%	156.671,51	0,02%	30	0,06%
> 9,99%	147.848,56	0,02%	27	0,05%
Total	799.999.833,90	100,00%	54.538	100,00%
WA Yield:	3,10%			

Original Principal Balance

RevoCar 2020
Investor Report

Determination Date: 30.06.2020
Investor Reporting Date: 13.07.2020
Payment Date: 21.07.2020
Period No.: 1

Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	14.423.294,49	1,57%	3.746	6,87%
5.001-10.000	86.276.968,87	9,40%	11.020	20,21%
10.001-15.000	166.762.791,90	18,16%	13.257	24,31%
15.001-20.000	177.459.939,09	19,33%	10.148	18,61%
20.001-25.000	158.057.756,56	17,22%	7.045	12,92%
25.001-30.000	116.750.302,37	12,72%	4.260	7,81%
30.001-35.000	75.691.333,09	8,24%	2.339	4,29%
35.001-40.000	44.975.561,31	4,90%	1.205	2,21%
40.001-45.000	26.068.971,90	2,84%	615	1,13%
45.001-50.000	16.426.886,88	1,79%	346	0,63%
50.001-55.000	10.614.735,16	1,16%	202	0,37%
55.001-60.000	7.492.477,75	0,82%	130	0,24%
60.001-65.000	3.743.827,87	0,41%	60	0,11%
65.001-70.000	2.777.747,04	0,30%	41	0,08%
70.001-75.000	1.959.501,04	0,21%	27	0,05%
75.001-80.000	2.005.828,33	0,22%	26	0,05%
>80.000	6.627.739,87	0,72%	71	0,13%
Total	918.115.663,52	100,00%	54.538	100,00%
Average Original Principal Balance:	16.834			

Outstanding Principal Balance

RevoCar 2020
Investor Report

Determination Date: 30.06.2020
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Payment Date: 21.07.2020
Period No.: 1

Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	20.406.609,49	2,55%	6.100	11,18%
5.001-10.000	102.386.533,67	12,80%	13.388	24,55%
10.001-15.000	165.399.594,23	20,67%	13.326	24,43%
15.001-20.000	161.114.198,65	20,14%	9.288	17,03%
20.001-25.000	127.579.302,15	15,95%	5.719	10,49%
25.001-30.000	87.506.879,41	10,94%	3.211	5,89%
30.001-35.000	53.179.132,95	6,65%	1.654	3,03%
35.001-40.000	30.364.618,37	3,80%	816	1,50%
40.001-45.000	17.805.344,08	2,23%	421	0,77%
45.001-50.000	12.495.904,56	1,56%	264	0,48%
50.001-55.000	6.365.922,99	0,80%	122	0,22%
55.001-60.000	4.915.767,93	0,61%	86	0,16%
60.001-65.000	2.633.383,39	0,33%	42	0,08%
65.001-70.000	1.744.963,55	0,22%	26	0,05%
70.001-75.000	1.521.105,66	0,19%	21	0,04%
75.001-80.000	1.780.035,82	0,22%	23	0,04%
>80.000	2.800.537,00	0,35%	31	0,06%
Total	799.999.833,90	100,00%	54.538	100,00%

Average Outstanding Principal Balance:	14.669
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Scoring

RevoCar 2020
Investor Report

Determination Date: 30.06.2020
Investor Reporting Date: 13.07.2020
Payment Date: 21.07.2020
Period No.: 1

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	376.805.945,26	47,10%	25.852	47,40%
9.799: 9.600	241.546.114,04	30,19%	16.346	29,97%
9.599: 9.400	93.658.865,23	11,71%	6.452	11,83%
9.399: 9.200	36.996.580,12	4,62%	2.532	4,64%
9.199: 9.000	15.767.222,65	1,97%	1.102	2,02%
8.999: 8.800	7.902.364,04	0,99%	596	1,09%
8.799: 8.600	3.674.353,43	0,46%	268	0,49%
8.599: 8.400	1.761.533,29	0,22%	126	0,23%
8.399: 8.200	1.249.687,64	0,16%	94	0,17%
8.199: 8.000	650.553,70	0,08%	43	0,08%
7.999:	1.464.423,62	0,18%	113	0,21%
n/a	18.522.190,88	2,32%	1.014	1,86%
Total	799.999.833,90	100,00%	54.538	100,00%

Borrower Characteristics I

RevoCar 2020
Investor Report

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Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	47.208.662,09	5,90%	2.938	5,39%
Public Employee	3.016.684,91	0,38%	193	0,35%
Employee Private Sector	514.071.588,46	64,26%	35.464	65,03%
Worker Private Sector	79.216.915,01	9,90%	5.799	10,63%
Self-Employed	73.742.253,79	9,22%	4.100	7,52%
Pensioners	48.140.021,09	6,02%	3.993	7,32%
Trainee/Intern/Student	8.346.619,22	1,04%	736	1,35%
Homemaker	26.369,71	0,00%	3	0,01%
Unemployed	1.994.772,15	0,25%	142	0,26%
Commercial borrowers	24.235.947,47	3,03%	1.170	2,15%
Total	799.999.833,90	100,00%	54.538	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	7.656.925,98	0,96%	612	1,12%
21: 25	51.974.434,10	6,50%	3.767	6,91%
26: 30	76.373.877,69	9,55%	5.110	9,37%
31: 35	84.688.291,08	10,59%	5.517	10,12%
36: 40	87.907.303,70	10,99%	5.764	10,57%
41: 45	89.208.254,90	11,15%	5.922	10,86%
46: 50	98.657.495,90	12,33%	6.698	12,28%
51: 55	111.369.229,45	13,92%	7.593	13,92%
56: 60	87.408.136,94	10,93%	6.126	11,23%
61: 65	44.579.838,41	5,57%	3.206	5,88%
66: 70	23.263.108,87	2,91%	1.831	3,36%
71: 75	8.984.437,14	1,12%	791	1,45%
76: 91	3.780.559,69	0,47%	435	0,80%
Commercial borrowers	24.147.940,05	3,02%	1.166	2,14%
Other	0,00	0,00%	0	0,00%
Total	799.999.833,90	100,00%	54.538	100,00%

Borrower Characteristics II

RevoCar 2020
Investor Report

Determination Date: 30.06.2020
Investor Reporting Date: 13.07.2020
Payment Date: 21.07.2020
Period No.: 1

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	34.656.575,22	4,33%	3.102	5,69%
1.001: 1.500	113.751.702,56	14,22%	9.416	17,27%
1.501: 2.000	205.886.139,77	25,74%	14.840	27,21%
2.001: 2.500	170.570.086,72	21,32%	11.338	20,79%
2.501: 3.000	90.422.651,71	11,30%	5.672	10,40%
3.001: 3.500	49.703.655,70	6,21%	3.002	5,50%
3.501: 4.000	31.176.648,79	3,90%	1.806	3,31%
4.001: 4.500	15.836.438,49	1,98%	912	1,67%
4.501: 5.000	15.110.672,60	1,89%	832	1,53%
5.001: 5.500	4.977.752,27	0,62%	278	0,51%
5.501: 6.000	5.425.118,72	0,68%	269	0,49%
> 6.001	14.683.973,56	1,84%	630	1,16%
n/a	47.798.417,79	5,97%	2.441	4,48%
Total	799.999.833,90	100,00%	54.538	100,00%

Top 15 Borrowers

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Investor Report

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Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	118.079,74	0,01%	2
2	110.523,01	0,01%	2
3	104.133,54	0,01%	1
4	103.924,75	0,01%	1
5	103.797,49	0,01%	1
6	101.772,51	0,01%	2
7	100.658,79	0,01%	1
8	100.228,64	0,01%	1
9	98.156,10	0,01%	5
10	96.526,64	0,01%	1
11	95.775,84	0,01%	1
12	94.336,39	0,01%	3
13	93.775,93	0,01%	1
14	93.600,65	0,01%	2
15	92.431,83	0,01%	1
Total Top 15 Borrowers	1.507.721,85	0,19%	25
Total Portfolio	799.999.833,90		54.538

Seasoning

RevoCar 2020
Investor Report

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Investor Reporting Date: 13.07.2020
Payment Date: 21.07.2020
Period No.: 1

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	567.369.408,93	70,92%	37.908	69,51%
13-24	168.235.509,93	21,03%	11.690	21,43%
25-36	54.505.607,16	6,81%	4.002	7,34%
37-48	9.770.792,92	1,22%	881	1,62%
49-60	79.202,22	0,01%	34	0,06%
61-72	19.853,38	0,00%	6	0,01%
73-86	8.774,95	0,00%	7	0,01%
87-96	10.684,41	0,00%	10	0,02%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
Total	799.999.833,90	100,00%	54.538	100,00%

WA Seasoning:	11
MIN:	1
MAX:	95

Origination and Maturity Year

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Investor Report

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Period No.: 1

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2016	1.775.675,75	0,22%	168	0,31%
2017	38.980.702,82	4,87%	3.006	5,51%
2018	100.662.477,66	12,58%	6.984	12,81%
2019	446.237.019,68	55,78%	30.442	55,82%
2020	212.343.957,99	26,54%	13.938	25,56%
Total	799.999.833,90	100,00%	54.538	100,00%

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2020	7.866.148,14	0,98%	893	1,64%
2021	46.634.545,63	5,83%	4.527	8,30%
2022	112.329.450,18	14,04%	9.003	16,51%
2023	187.795.776,69	23,47%	13.006	23,85%
2024	208.998.160,49	26,12%	13.182	24,17%
2025	113.669.323,74	14,21%	6.933	12,71%
2026	37.708.291,74	4,71%	2.471	4,53%
2027	54.097.039,70	6,76%	2.959	5,43%
2028	30.815.047,26	3,85%	1.560	2,86%
2029	83.889,13	0,01%	3	0,01%
2030	2.161,20	0,00%	1	0,00%
Total	799.999.833,90	100,00%	54.538	100,00%

Remaining Term

RevoCar 2020
Investor Report

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Investor Reporting Date: 13.07.2020
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Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	25.192.095,67	3,15%	2.629	4,82%
13-24	72.922.250,68	9,12%	6.467	11,86%
25-36	158.167.681,24	19,77%	11.705	21,46%
37-48	217.477.090,45	27,18%	14.192	26,02%
49-60	185.924.828,55	23,24%	11.270	20,66%
61-72	38.719.163,50	4,84%	2.722	4,99%
73-84	40.389.860,43	5,05%	2.394	4,39%
85-96	61.064.209,78	7,63%	3.153	5,78%
97-108	93.722,31	0,01%	3	0,01%
>108	48.931,29	0,01%	3	0,01%
Total	799.999.833,90	100,00%	54.538	100,00%

WA Remaining Term:	47
MIN:	1
MAX:	117

Original Term

RevoCar 2020
Investor Report

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Period No.: 1

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	899.025,39	0,11%	376	0,69%
13-24	11.866.115,28	1,48%	2.178	3,99%
25-36	63.589.589,48	7,95%	6.050	11,09%
37-48	113.514.126,95	14,19%	9.039	16,57%
49-60	264.122.476,69	33,02%	16.945	31,07%
61-72	235.363.613,09	29,42%	13.764	25,24%
73-84	34.477.324,48	4,31%	2.182	4,00%
85-96	76.024.908,94	9,50%	3.998	7,33%
97-108	56.603,27	0,01%	2	0,00%
108-120	86.050,33	0,01%	4	0,01%
Total	799.999.833,90	100,00%	54.538	100,00%

WA Original Term:	57
MIN:	12
MAX:	120

Loan to Value Ratio

RevoCar 2020
Investor Report

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Investor Reporting Date: 13.07.2020
Payment Date: 21.07.2020
Period No.: 1

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	5.478,50	0,00%	2	0,00%
11% - 20%	333.560,95	0,04%	118	0,22%
21% - 30%	2.009.873,75	0,25%	457	0,84%
31% - 40%	6.001.794,69	0,75%	985	1,81%
41% - 50%	14.337.760,34	1,79%	1.821	3,34%
51% - 60%	28.397.731,81	3,55%	2.819	5,17%
61% - 70%	57.849.240,17	7,23%	4.547	8,34%
71% - 80%	113.637.096,81	14,20%	7.301	13,39%
81% - 90%	169.270.112,60	21,16%	9.769	17,91%
91% - 100%	231.989.183,63	29,00%	15.331	28,11%
101% - 110%	128.186.418,39	16,02%	8.475	15,54%
> 110%	47.981.582,26	6,00%	2.913	5,34%
Total	799.999.833,90	100,00%	54.538	100,00%
WA Loan to Value:	89%			

Vehicle Brand

RevoCar 2020
Investor Report

Determination Date: 30.06.2020
Investor Reporting Date: 13.07.2020
Payment Date: 21.07.2020
Period No.: 1

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	82.320.243,50	10,29%	5.998	11,00%
2	75.817.767,48	9,48%	5.071	9,30%
3	74.544.426,94	9,32%	4.737	8,69%
4	58.875.945,41	7,36%	4.014	7,36%
5	51.463.647,27	6,43%	3.085	5,66%
6	43.677.109,75	5,46%	3.798	6,96%
7	42.379.848,50	5,30%	2.775	5,09%
8	38.158.407,11	4,77%	2.470	4,53%
9	35.204.793,81	4,40%	2.166	3,97%
10	34.742.197,03	4,34%	2.151	3,94%
11	31.663.705,11	3,96%	2.331	4,27%
12	26.332.459,13	3,29%	2.305	4,23%
13	21.934.537,77	2,74%	1.479	2,71%
14	18.739.908,63	2,34%	1.499	2,75%
15	18.514.225,68	2,31%	391	0,72%
Other Brands	145.630.610,78	18,20%	10.268	18,83%
TOTAL	799.999.833,90	100,00%	54.538	100,00%

Vehicle brands in random order:

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

Contractual Amortisation Profile

RevoCar 2020
Investor Report

Determination Date: 30.06.2020
Investor Reporting Date: 13.07.2020
Payment Date: 21.07.2020
Period No.: 1

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 €)
2020-06	800.000.000	2023-05	543.277.793	2026-04	56.863.511
2020-07	800.000.000	2023-06	523.847.042	2026-05	52.636.023
2020-08	800.000.000	2023-07	504.674.731	2026-06	48.701.120
2020-09	800.000.000	2023-08	485.326.814	2026-07	44.914.251
2020-10	800.000.000	2023-09	465.348.413	2026-08	41.277.605
2020-11	800.000.000	2023-10	444.489.309	2026-09	37.815.548
2020-12	800.000.000	2023-11	423.334.439	2026-10	34.530.760
2021-01	800.000.000	2023-12	402.296.048	2026-11	31.449.880
2021-02	800.000.000	2024-01	381.137.887	2026-12	28.578.050
2021-03	800.000.000	2024-02	361.352.565	2027-01	25.936.025
2021-04	800.000.000	2024-03	340.752.162	2027-02	23.482.689
2021-05	800.000.000	2024-04	319.149.422	2027-03	21.234.955
2021-06	800.000.000	2024-05	298.489.072	2027-04	19.242.527
2021-07	800.000.000	2024-06	283.909.914	2027-05	17.533.596
2021-08	800.000.000	2024-07	269.346.955	2027-06	16.018.723
2021-09	800.000.000	2024-08	254.627.656	2027-07	14.568.526
2021-10	800.000.000	2024-09	240.114.803	2027-08	13.172.989
2021-11	800.000.000	2024-10	224.808.795	2027-09	11.843.224
2021-12	800.000.000	2024-11	209.678.440	2027-10	10.603.618
2022-01	800.000.000	2024-12	193.940.950	2027-11	9.458.085
2022-02	800.000.000	2025-01	179.596.323	2027-12	8.417.600
2022-03	800.000.000	2025-02	165.633.538	2028-01	7.486.200
2022-04	800.000.000	2025-03	150.735.279	2028-02	6.652.332
2022-05	800.000.000	2025-04	135.705.445	2028-03	5.934.826
2022-06	779.748.596	2025-05	122.936.549	2028-04	5.363.749
2022-07	760.134.985	2025-06	115.717.312	2028-05	4.899.167
2022-08	739.614.862	2025-07	108.699.708	2028-06	4.459.820
2022-09	717.470.429	2025-08	101.876.376	2028-07	4.046.006
2022-10	696.336.774	2025-09	95.266.447	2028-08	3.658.567
2022-11	674.719.198	2025-10	88.910.128	2028-09	3.297.990
2022-12	652.893.763	2025-11	82.831.525	2028-10	2.962.871
2023-01	631.377.685	2025-12	77.044.237	2028-11	2.652.334
2023-02	610.473.924	2026-01	71.555.374	2028-12	2.365.562
2023-03	588.674.740	2026-02	66.363.231	2029-01	2.101.827
2023-04	565.185.833	2026-03	61.450.082	2029-02	1.861.317