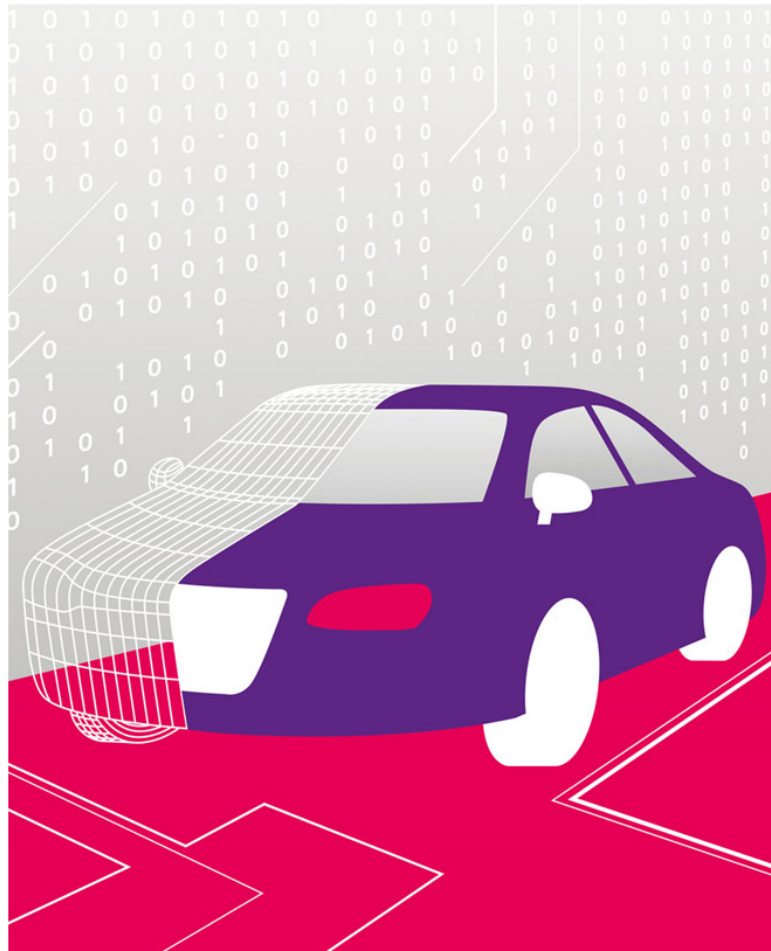



## RevoCar 2020 UG (haftungsbeschränkt)



### 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>	
<b>Issuer</b>	<b>RevoCar 2020 UG (haftungsbeschränkt)</b> 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
<b>Originator / Servicer</b>	<b>Bank11 für Privatkunden und Handel GmbH</b> Hammer Landstrasse 91 41460 Neuss Germany	Sandra Ebert abs@bank11.de Telephone: +49 2131 3877 221	Ralf Schmitt abs@bank11.de Telephone: +49 2131 3877 228
<b>Corporate Service Provider / Substitute Servicer Facilitator</b>	<b>Wilmington Trust SP Services (Frankfurt) GmbH</b> Steinweg 3-5 60313 Frankfurt am Main Germany	The Directors fradirectors@wilmingtontrust.com Telephone: +49 69 2992 5385 Fax: +49 69 2992 5387	
<b>Account Bank</b>	<b>The Bank of New York Mellon, Frankfurt Branch</b> Friedrich-Ebert-Anlage 49 60308 Frankfurt am Main Germany	Corporate Trust Administration / RevoCar 2020 frankfurtaccountqueries@bnymellon.com BNYM.Structured.Finance.Team.7@bnymellon.com Fax: +49 69 120 14 1671	
<b>Cash Administrator / Paying Agent</b>	<b>The Bank of New York Mellon, London Branch</b> One Canada Square, Canary Wharf E14 5AL London England	EMEA Structured Finance Telephone: +44 207 964 2533 Fax: +44 207 163 7403	
<b>Arranger / Lead Manager</b>	<b>UniCredit Bank AG</b> Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de +49 89 378 12679	
<b>Trustee / Data Trustee</b>	<b>Wilmington Trust SP Services (Dublin) Limited</b> 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**

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One Canada Square, Canary Wharf  
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Corporate Trust Services  
Telephone: +352 2696 2000  
Fax: +352 2696 9758

## Reporting Details

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<b>Cut-Off Date</b>	31.05.2020
<b>Closing Date / Issue Date</b>	10.06.2020
<b>Investor Reporting Date</b>	12.02.2021
<b>Calculation Date</b>	18.02.2021
<b>Payment Date</b>	22.02.2021

				<b>Days Accrued</b>	
<b>Collection Period</b>	from	01.01.2021	to	31.01.2021	31
<b>Interest Period</b>	from	21.01.2021	to	22.02.2021	32

## 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
<b>Calculation based on all Purchased Receivables</b>			
WA Remaining Term (in month)	60	41	no
Min. WA Interest Rate (% p.a.)	2,85%	3,09%	no
Min. Portion of private customers (consumers)	90,00%	97,1%	no
Min. Portion of EvoClassic (amortizing loans)	35,00%	35,1%	no
Max. WA Loan to Value (%)	100,00%	88,7%	no
<b>Calculation based on Additional Receivables</b>			
Min. Portion of receivables relating to New Vehicles in each additional purchase	30,0%	50,0%	no
<b>Early Amortisation Events</b>			
Cumulative Loss Ratio			
prior to 31 May 2021	0,30%	0,08%	no
prior to 31 May 2022	0,60%	0,00%	no
<b>Purchase Shortfall Event (Trigger)</b>			
Period before previous period	329,02		
Previous period	165,29		
Current period	10,26		
	Trigger Value	Current Value	Trigger Breach
<b>Principal Deficiency Event</b>			
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
<b>Account Bank Required Rating</b>			
	Trigger Fitch	Trigger S&P	Trigger Breach
Long Term	A	A	no
Short Term	F1	-	no
	Trigger Value	Current Value	Trigger Breach
<b>Clean-up Call Event</b>	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>
<b>Notes Information</b>						
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	
<b>Notes Balance</b>						
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						22.983.165,92
Replenishment Amount						21.084.159,84
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%	
<b>Payments of Interest</b>						
Interest Amount	127.535,94	45.998,85	47.666,85	54.688,77	205.333,80	
Interest Amount per Note	17,78	133,33	288,89	511,11	977,78	
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	
<b>Credit Enhancements</b>						
Initial total Credit Enhancement (Subordination)	10,3%	6,0%	4,0%	2,6%	0,0%	
Current Credit Enhancement (incl. Excess Spread)	12,7%	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>
<b><u>Liquidity Reserve Account</u></b>	
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>
<b><u>Set-Off Risk Reserve Account</u></b>	
Initial Balance of Set-Off Risk Reserve Account	0,00
Set-Off Risk Reserve Account (bop)	14.204,60
Amounts debited to Set-Off Risk Reserve Account	0,00
Amounts credited to Set-Off Risk Reserve Account	6.601,00
Set-Off Risk Reserve Account (eop)	20.805,60
Debtor Deposit Amount	20.805,60

	<u>Amount</u>
<b><u>Commingling Reserve Account</u></b>	
Initial Balance of Commingling Reserve Account	7.600.000,00
Commingling Reserve Account (bop)	8.871.857,30
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	240.175,21
Commingling Reserve Account (eop)	9.112.032,51

	<u>Amount</u>
<b><u>Replenishment Shortfall Account</u></b>	
Initial Balance of Replenishment Shortfall Account	166,10
Replenishment Shortfall Account (bop)	165,29
Amounts debited to Replenishment Shortfall Account	165,29
Amounts credited to Replenishment Shortfall Account	10,26
Replenishment Shortfall Account (eop)	10,26

## 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.

	<b>Amount</b>	<b>Retention</b>
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	13.356.590,26
Remaining Collections	9.626.410,37

### Calculation of the Available Distribution Amount

Total Collections	22.899.556,72
(a) - thereof Interest Collections	2.083.725,46
(b) - thereof Principal Collections	20.815.831,26
(c) Recovery Collections	83.443,91
(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)	165,29
(g) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0,00
(h) Amount of Set-Off Risk Reserve Account	0,00
<b>Available Distribution Amount</b>	<b>22.983.165,92</b>

## Waterfall

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	Payment	Remaining Amount
<b>Available Distribution Amount</b>		<b>22.983.165,92</b>
(i) any due and payable Statutory Claims	-	22.983.165,92
(ii) any due and payable Trustee Expenses	-	22.983.165,92
(iii) any due and payable Administration Expenses	91.975,13	22.891.190,79
(iv) any due and payable Servicing Fee to the Servicer	355.555,48	22.535.635,31
(v) Class A Notes Interest Amount	127.535,94	22.408.099,37
(vi) Class B Notes Interest Amount	45.998,85	22.362.100,52
(vii) Class C Notes Interest Amount	47.666,85	22.314.433,67
(viii) Class D Notes Interest Amount	54.688,77	22.259.744,90
(ix) Class E Notes Interest Amount	205.333,80	22.054.411,10
(x) Additional Purchase Price for Additional Receivables	21.084.159,84	970.251,26
(xi) Replenishment Shortfall Amount	10,26	970.241,00
(xii) Class A Principal Redemption Amount	-	970.241,00
(xii) Class B Principal Redemption Amount	-	970.241,00
(xiii) Class C Principal Redemption Amount	-	970.241,00
(xiv) Class D Principal Redemption Amount	-	970.241,00
(xv) Class E Principal Redemption Amount	-	970.241,00
(xvi) Commingling Reserve Adjustment Amount	-	970.241,00
(xvii) Set-Off Risk Reserve Adjustment Amount	-	970.241,00
(xviii) Additional Servicer Fee to the Servicer	970.141,00	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
<b>Beginning of Period</b>	<b>799.999.834,71</b>	<b>58.354</b>
Scheduled Principal Payments	12.143.409,94	
Principal Payments End of Term	33.064,86	77
Principal Payments Early Settlement	7.730.261,92	598
Principal Payments End of Term (EvoSupersmart)	992.538,45	91
<b>Total Principal Collections</b>	<b>20.899.275,17</b>	<b>766</b>
Defaulted Receivables	184.729,64	16
Replenishment Amount	21.084.159,84	1.486
<b>End of Period (As of Determination Date)</b>	<b>799.999.989,74</b>	<b>59.058</b>
Replenishment Shortfall Amount	10,26	
<b>Total Assets</b>	<b>800.000.000,00</b>	<b>59.058</b>

## 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
74			1.197.285,57	1.167.709,52	302.901,20	864.808,32	74,1%					
1	2020-06	2019-08	17.185,84	17.185,84	-444,48	17.630,32	102,6%	72488	GW	OPEL	Loan Balloon	Private
2	2020-08	2019-04	32.604,77	33.134,47	2.438,06	30.696,41	92,6%	59939	GW	NISSAN	Loan Balloon	Private
3	2020-08	2019-04	11.467,91	4.682,40	552,51	4.129,89	88,2%	55566	GW	BMW	Loan Balloon	Private
4	2020-08	2019-08	24.583,86	25.139,66	15.710,68	9.428,98	37,5%	78549	GW	SKODA	Loan Balloon	Private
5	2020-08	2019-09	8.180,44	8.030,31	-124,17	8.154,48	101,5%	99084	GW	CITROEN	Loan Amortising	Private
6	2020-08	2020-02	10.854,50	11.186,69	1.372,57	9.814,12	87,7%	63697	GW	VW	Loan Amortising	Private
7	2020-09	2019-06	32.629,68	32.822,07	-286,70	33.108,77	100,9%	95145	GW	SEAT	Loan Balloon	Private
8	2020-09	2019-04	9.416,68	9.343,39	5.208,03	4.135,36	44,3%	53119	GW	MERCEDES-BENZ	Loan Amortising	Private
9	2020-09	2019-06	704,66	387,47	-2,58	390,05	100,7%	56271	GW	BMW	Loan Amortising	Private
10	2020-09	2019-07	4.581,22	4.327,64	4.327,64	0,00	0,0%	71686	NW	SUZUKI	Loan Amortising	Private
11	2020-09	2019-07	6.202,07	5.812,78	3.269,16	2.543,62	43,8%	22297	NW	HYUNDAI	Loan Amortising	Private
12	2020-09	2019-07	34.999,47	29.949,90	29.949,90	0,00	0,0%	94315	GW	DODGE	Loan Balloon	Private
13	2020-09	2019-08	37.692,93	35.982,23	1.592,64	34.389,59	95,6%	66386	NW	JEEP	Loan Amortising	Commercial
14	2020-09	2019-08	21.777,01	22.023,72	1.953,67	20.070,05	91,1%	78727	GW	AUDI	Loan Amortising	Private
15	2020-09	2019-09	5.118,08	4.722,34	1.393,61	3.328,73	70,5%	87739	GW	FORD	Loan Balloon	Private
16	2020-09	2019-10	32.253,28	32.455,76	-340,40	32.796,16	101,0%	33100	GW	CHRYSLER	Loan Amortising	Private
17	2020-09	2020-01	6.145,93	6.230,77	2.053,30	4.177,47	67,0%	44359	GW	KIA	Loan Amortising	Private
18	2020-09	2020-01	39.746,35	39.952,79	26.028,78	13.924,01	34,9%	94227	NW	HYUNDAI	Loan Balloon	Private
19	2020-09	2020-02	8.768,31	8.909,13	384,16	8.524,97	95,7%	89150	GW	VW	Loan Amortising	Private
20	2020-09	2020-03	10.450,07	10.652,13	-137,06	10.789,19	101,3%	45329	GW	HYUNDAI	Loan Amortising	Private
21	2020-09	2020-03	618,87	678,54	456,03	222,51	32,8%	57072	GW	KIA	Loan Balloon	Private
22	2020-10	2019-10	33.079,59	33.017,96	33.017,96	0,00	0,0%	30826	GW	AUDI	Loan Amortising	Private
23	2020-10	2018-10	21.698,83	21.830,87	15.394,98	6.435,89	29,5%	58135	NW	NISSAN	Loan Balloon	Private
24	2020-10	2019-04	10.653,13	10.463,18	10.463,18	0,00	0,0%	41747	GW	FORD	Loan Amortising	Private
25	2020-10	2019-09	4.342,79	4.333,57	-75,08	4.408,65	101,7%	74348	GW	AUDI	Loan Amortising	Private
26	2020-10	2019-10	13.151,77	13.367,46	-458,62	13.826,08	103,4%	26810	GW	SEAT	Loan Amortising	Private
27	2020-10	2020-02	18.679,50	19.116,66	13.293,19	5.823,47	30,5%	72458	NW	FORD	Loan Balloon	Private
28	2020-10	2020-03	45.700,17	45.787,15	32.587,60	13.199,55	28,8%	29525	GW	FORD	Loan Balloon	Private
29	2020-10	2020-03	57.901,43	58.133,85	-955,46	59.089,31	101,6%	32584	GW	AUDI	Loan Amortising	Commercial
30	2020-10	2020-03	8.768,12	8.571,15	3.506,59	5.064,56	59,1%	35764	GW	OPEL	Loan Amortising	Private

## Defaults and Recoveries Loan Level Information

RevoCar 2020  
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Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

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
31	2020-11	2020-02	31.108,31	30.808,85	11.733,38	19.075,47	61,9%	78532	GW	MAZDA	Loan Amortising	Private
32	2020-11	2018-04	14.411,64	14.181,66	10.657,17	3.524,49	24,9%	97265	NW	TOYOTA	Loan Balloon	Private
33	2020-11	2019-02	27.725,22	27.650,34	-978,61	28.628,95	103,5%	96114	NW	HYUNDAI	Loan Balloon	Private
34	2020-11	2019-05	27.559,67	26.810,39	24.873,24	1.937,15	7,2%	89257	GW	VW	Loan Amortising	Private
35	2020-11	2019-08	17.295,27	16.873,96	13.411,68	3.462,28	20,5%	48739	GW	SUZUKI	Loan Balloon	Private
36	2020-11	2019-09	34.252,68	33.815,04	1.967,21	31.847,83	94,2%	58566	GW	KIA	Loan Balloon	Private
37	2020-11	2019-11	9.452,96	9.258,55	-127,61	9.386,16	101,4%	68239	GW	VW	Loan Amortising	Private
38	2020-11	2020-01	4.076,29	4.025,22	-65,99	4.091,21	101,6%	26532	GW	JEEP	Loan Amortising	Private
39	2020-11	2020-01	2.200,60	2.032,50	-27,96	2.060,46	101,4%	74821	GW	ALFA ROMEO	Loan Amortising	Private
40	2020-11	2020-01	4.159,71	3.983,45	371,77	3.611,68	90,7%	31157	GW	VW	Loan Amortising	Private
41	2020-11	2020-03	27.523,82	27.400,05	-179,31	27.579,36	100,7%	490310	GW	MERCEDES-BENZ	Loan Balloon	Private
42	2020-11	2020-03	17.574,71	17.351,63	5.804,34	11.547,29	66,5%	71093	GW	ALFA ROMEO	Loan Balloon	Private
43	2020-12	2018-01	16.651,27	16.203,35	-33,47	16.236,82	100,2%	59581	NW	SKODA	Loan Balloon	Private
44	2020-12	2018-06	1.479,64	1.194,41	-10,98	1.205,39	100,9%	37603	GW	HONDA	Loan Amortising	Private
45	2020-12	2018-08	7.449,53	7.106,54	-91,18	7.197,72	101,3%	72348	GW	ALFA ROMEO	Loan Balloon	Private
46	2020-12	2019-03	5.869,38	5.612,09	-65,69	5.677,78	101,2%	68799	GW	OPEL	Loan Amortising	Private
47	2020-12	2019-04	30.606,07	29.676,22	-953,90	30.630,12	103,2%	33659	NW	HYUNDAI	Loan Amortising	Private
48	2020-12	2019-06	34.552,74	33.377,52	-218,42	33.595,94	100,7%	9355	GW	DODGE	Loan Amortising	Private
49	2020-12	2019-07	6.072,50	5.779,02	-43,50	5.822,52	100,8%	89257	GW	FORD	Loan Amortising	Private
50	2020-12	2019-07	19.396,39	19.259,13	12.766,84	6.492,29	33,7%	71034	GW	AUDI	Loan Balloon	Private
51	2020-12	2019-08	3.015,47	2.671,39	1.033,96	1.637,43	61,3%	99310	GW	SEAT	Loan Amortising	Private
52	2020-12	2019-09	2.352,96	2.273,24	-603,93	2.877,17	126,6%	59427	GW	VW	Loan Amortising	Private
53	2020-12	2019-10	17.317,55	16.289,16	-820,95	17.110,11	105,0%	79224	GW	OPEL	Loan Balloon	Private
54	2020-12	2019-12	5.472,12	5.254,19	5.254,19	0,00	0,0%	35466	GW	OPEL	Loan Amortising	Private
55	2020-12	2019-12	5.887,62	5.768,87	261,76	5.507,11	95,5%	69226	GW	FORD	Loan Amortising	Private
56	2020-12	2020-01	13.555,78	13.497,91	-175,15	13.673,06	101,3%	48249	GW	VW	Loan Amortising	Commercial
57	2020-12	2020-01	43.572,13	43.067,23	-281,84	43.349,07	100,7%	34134	GW	AUDI	Loan Balloon	Private
58	2020-12	2020-02	3.770,82	3.526,09	1.962,80	1.563,29	44,3%	47798	GW	RENAULT	Loan Amortising	Private
59	2021-01	2017-10	9.641,91	9.292,75	-493,89	9.786,64	105,3%	89312	NW	HYUNDAI	Loan Balloon	Private
60	2021-01	2019-11	34.084,97	33.555,76	19.480,22	14.075,54	41,9%	86517	GW	HYUNDAI	Loan Balloon	Private

## Defaults and Recoveries Loan Level Information

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Investor Reporting Date: 12.02.2021  
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Period No.: 8

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	2021-01	2018-06	3.145,90	2.981,28	-7,33	2.988,61	100,2%	4683	GW	KAWASAKI	Loan Balloon	Private
62	2021-01	2019-02	14.296,39	13.515,46	-497,33	14.012,79	103,7%	88069	NW	HYUNDAI	Loan Balloon	Private
63	2021-01	2019-04	12.210,73	12.048,21	-30,72	12.078,93	100,3%	50733	GW	AUDI	Loan Amortising	Private
64	2021-01	2019-05	6.868,38	5.936,99	-2.697,24	8.634,23	145,4%	86704	GW	JAGUAR	Loan Amortising	Private
65	2021-01	2019-09	16.848,75	16.347,40	-37,92	16.385,32	100,2%	59755	GW	AUDI	Loan Balloon	Private
66	2021-01	2019-07	1.111,66	846,11	-3,10	849,21	100,4%	47533	GW	SEAT	Loan Amortising	Private
67	2021-01	2019-08	4.878,92	4.758,34	-18,49	4.776,83	100,4%	42289	NW	KYMCO	Loan Amortising	Private
68	2021-01	2019-10	24.404,02	23.714,85	-78,47	23.793,32	100,3%	54292	GW	BMW	Loan Amortising	Private
69	2021-01	2019-10	14.776,01	13.259,10	-65,53	13.324,63	100,5%	70372	GW	MERCEDES-BENZ	Loan Amortising	Private
70	2021-01	2019-11	1.995,14	1.619,34	-9,99	1.629,33	100,6%	86643	GW	SKODA	Loan Amortising	Private
71	2021-01	2020-01	5.049,18	4.184,06	-18,69	4.202,75	100,4%	78224	GW	FIAT	Loan Amortising	Private
72	2021-01	2020-01	8.922,45	8.692,39	-28,40	8.720,79	100,3%	38820	GW	SKODA	Loan Amortising	Private
73	2021-01	2020-01	18.794,74	18.418,16	-90,63	18.508,79	100,5%	59556	GW	VW	Loan Amortising	Private
74	2021-01	2020-02	15.936,31	15.559,44	-50,83	15.610,27	100,3%	22523	GW	VW	Loan Balloon	Private



## Delinquency Analysis

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Investor Report

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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
2	797.122.051,69	31.329,56	29.722,64	6.805,34	67.857,54
3	797.074.943,25	31.114,32	26.686,61	12.508,15	70.309,08
4	797.577.568,75	22.072,23	32.355,88	11.816,51	66.244,62
5	797.292.275,03	36.002,93	21.028,91	12.135,85	69.167,69
6	797.646.728,37	23.728,06	25.080,70	12.435,23	61.243,99
7	797.600.969,88	35.352,79	24.169,33	14.136,48	73.658,60
8	797.817.620,94	26.205,65	22.394,79	15.969,44	64.569,88

## 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
2	797.122.051,69	1.785.482,90	941.378,93	151.028,09	2.877.889,92
3	797.074.943,25	1.754.778,04	878.582,01	291.612,33	2.924.972,38
4	797.577.568,75	1.217.346,67	943.016,20	262.052,87	2.422.415,74
5	797.292.275,03	1.839.874,12	613.849,70	253.886,97	2.707.610,79
6	797.646.728,37	1.392.558,53	716.872,44	243.511,64	2.352.942,61
7	797.600.969,88	1.488.441,83	660.697,33	249.725,67	2.398.864,83
8	797.817.620,94	1.180.213,30	676.179,65	325.975,85	2.182.368,80

## Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	23.023.087,90	2,88%	1.877	3,18%
Hamburg	7.368.226,18	0,92%	552	0,93%
Lower Saxony	71.544.538,89	8,94%	5.287	8,95%
Bremen	2.218.352,46	0,28%	186	0,31%
North Rhine-Westphalia	167.218.184,78	20,90%	12.853	21,76%
Hesse	58.000.126,73	7,25%	4.225	7,15%
Rhineland-Palatinate	43.239.737,06	5,40%	3.188	5,40%
Baden-Württemberg	109.941.605,68	13,74%	7.989	13,53%
Bavaria	142.499.851,15	17,81%	9.991	16,92%
Saarland	10.604.155,46	1,33%	718	1,22%
Berlin	15.137.806,55	1,89%	1.169	1,98%
Brandenburg	32.831.537,43	4,10%	2.449	4,15%
Mecklenburg-Vorpommern	10.777.788,42	1,35%	835	1,41%
Saxony	37.725.706,95	4,72%	2.826	4,79%
Saxony-Anhalt	40.621.221,64	5,08%	2.865	4,85%
Thuringia	27.248.062,46	3,41%	2.048	3,47%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## 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	407.851.141,27	50,98%	24.688	41,80%
Used Vehicle	392.148.848,47	49,02%	34.370	58,20%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	776.536.900,24	97,07%	57.815	97,90%
Commercial	23.463.089,50	2,93%	1.243	2,10%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	788.380.623,39	98,55%	57.724	97,74%
Motorbike	8.196.218,58	1,02%	1.162	1,97%
Leisure	3.423.147,77	0,43%	172	0,29%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## Insurances and Contract Type

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<b>Payment Protection Insurance</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	399.665.573,71	49,96%	28.062	47,52%
No	400.334.416,03	50,04%	30.996	52,48%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

<b>Gap Insurance</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	168.787.187,67	21,10%	11.193	18,95%
No	631.212.802,07	78,90%	47.865	81,05%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

<b>Contract Type</b>	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	280.800.821,02	35,10%	27.928	47,29%
EvoSmart	71.201.744,18	8,90%	3.926	6,65%
EvoSupersmart	447.997.424,54	56,00%	27.204	46,06%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## Payment Properties

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Investor Report

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Payment Cycle	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1st of month	494.918.481,66	61,86%	36.615	62,00%
15th of month	305.081.508,08	38,14%	22.443	38,00%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	799.999.989,74	100,00%	59.058	100,00%
Other	0,00	0,00%	0	0,00%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## Downpayment and Contract

RevoCar 2020  
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Downpayment	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
with downpayment	544.806.823,23	68,10%	39.530	66,93%
without downpayment	255.193.166,51	31,90%	19.528	33,07%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>
<b>Average Downpayment</b>	<b>4.010</b>			
<b>Max. Downpayment</b>	<b>72.109</b>			

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	280.800.821,02	35,10%	27.928	47,29%
EvoSmart	71.201.744,18	8,90%	3.926	6,65%
- of which are ballon rates	40.955.701,86	5,12%		
- of which regular instalments	30.246.042,32	3,78%		
EvoSupersmart	447.997.424,54	56,00%	27.204	46,06%
- Outstanding amount at the end of the promotion period	292.522.158,07	65,30%		
- Regular instalments during the promotion period	155.475.266,47	34,70%		
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## Yield Range

RevoCar 2020  
Investor Report

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Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	27.606.995,53	3,45%	1.658	2,81%
1,00% - 1,99%	131.383.899,79	16,42%	7.920	13,41%
2,00% - 2,99%	309.861.272,66	38,73%	21.248	35,98%
3,00% - 3,99%	264.574.679,73	33,07%	20.700	35,05%
4,00% - 4,99%	49.622.915,44	6,20%	5.170	8,75%
5,00% - 5,99%	12.488.950,23	1,56%	1.626	2,75%
6,00% - 6,99%	2.988.997,46	0,37%	466	0,79%
7,00% - 7,99%	556.660,90	0,07%	97	0,16%
8,00% - 8,99%	690.486,07	0,09%	124	0,21%
9,00% - 9,99%	116.193,40	0,01%	25	0,04%
> 9,99%	108.938,53	0,01%	24	0,04%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>
<b>WA Yield:</b>	<b>3,09%</b>			



## Original Principal Balance

RevoCar 2020  
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Determination Date: 31.01.2021  
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Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	14.707.599,36	1,47%	3.795	6,43%
5.001-10.000	93.053.978,46	9,32%	11.864	20,09%
10.001-15.000	181.622.182,80	18,19%	14.422	24,42%
15.001-20.000	194.678.086,89	19,50%	11.133	18,85%
20.001-25.000	172.132.024,01	17,24%	7.674	12,99%
25.001-30.000	128.622.098,58	12,88%	4.692	7,94%
30.001-35.000	83.009.652,73	8,32%	2.565	4,34%
35.001-40.000	48.802.271,69	4,89%	1.307	2,21%
40.001-45.000	27.724.672,09	2,78%	654	1,11%
45.001-50.000	18.048.264,96	1,81%	380	0,64%
50.001-55.000	11.554.049,42	1,16%	220	0,37%
55.001-60.000	7.075.014,04	0,71%	123	0,21%
60.001-65.000	4.311.862,47	0,43%	69	0,12%
65.001-70.000	3.044.249,35	0,30%	45	0,08%
70.001-75.000	1.820.069,03	0,18%	25	0,04%
75.001-80.000	1.692.207,02	0,17%	22	0,04%
>80.000	6.359.835,82	0,64%	68	0,12%
<b>Total</b>	<b>998.258.118,72</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>
<b>Average Original Principal Balance:</b>	<b>16.903</b>			

## 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	26.254.928,43	3,28%	8.458	14,32%
5.001-10.000	117.253.832,37	14,66%	15.461	26,18%
10.001-15.000	177.477.220,05	22,18%	14.358	24,31%
15.001-20.000	159.998.745,21	20,00%	9.244	15,65%
20.001-25.000	124.096.096,44	15,51%	5.579	9,45%
25.001-30.000	82.369.220,84	10,30%	3.026	5,12%
30.001-35.000	45.107.594,86	5,64%	1.403	2,38%
35.001-40.000	25.596.525,72	3,20%	687	1,16%
40.001-45.000	15.975.361,55	2,00%	377	0,64%
45.001-50.000	9.460.986,65	1,18%	200	0,34%
50.001-55.000	4.931.436,31	0,62%	94	0,16%
55.001-60.000	3.290.773,51	0,41%	57	0,10%
60.001-65.000	1.801.167,72	0,23%	29	0,05%
65.001-70.000	1.823.948,66	0,23%	27	0,05%
70.001-75.000	1.942.944,07	0,24%	27	0,05%
75.001-80.000	1.009.139,35	0,13%	13	0,02%
>80.000	1.610.068,00	0,20%	18	0,03%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

<b>Average Outstanding Principal Balance:</b>	<b>13.546</b>
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# Scoring

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	378.303.383,85	47,29%	28.180	47,72%
9.799: 9.600	242.378.864,54	30,30%	17.729	30,02%
9.599: 9.400	92.312.531,95	11,54%	6.854	11,61%
9.399: 9.200	36.713.462,47	4,59%	2.697	4,57%
9.199: 9.000	15.332.866,86	1,92%	1.171	1,98%
8.999: 8.800	8.198.487,57	1,02%	657	1,11%
8.799: 8.600	3.817.577,35	0,48%	299	0,51%
8.599: 8.400	1.788.282,13	0,22%	138	0,23%
8.399: 8.200	1.381.410,64	0,17%	109	0,18%
8.199: 8.000	666.271,70	0,08%	44	0,07%
7.999:	1.407.430,15	0,18%	114	0,19%
n/a	17.699.420,53	2,21%	1.066	1,81%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## Borrower Characteristics I

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	47.500.458,04	5,94%	3.159	5,35%
Public Employee	2.392.329,88	0,30%	167	0,28%
Employee Private Sector	513.810.967,76	64,23%	38.383	64,99%
Worker Private Sector	79.422.701,29	9,93%	6.286	10,64%
Self-Employed	75.529.720,01	9,44%	4.555	7,71%
Pensioners	47.213.281,63	5,90%	4.277	7,24%
Trainee/Intern/Student	8.544.470,01	1,07%	821	1,39%
Homemaker	21.816,49	0,00%	3	0,01%
Unemployed	2.050.355,07	0,26%	161	0,27%
Commercial borrowers	23.513.889,56	2,94%	1.246	2,11%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	7.537.026,96	0,94%	665	1,13%
21: 25	52.245.060,40	6,53%	4.062	6,88%
26: 30	75.121.672,37	9,39%	5.418	9,17%
31: 35	84.446.807,42	10,56%	5.964	10,10%
36: 40	88.480.914,41	11,06%	6.238	10,56%
41: 45	91.134.862,13	11,39%	6.512	11,03%
46: 50	98.920.951,76	12,37%	7.337	12,42%
51: 55	111.108.891,18	13,89%	8.203	13,89%
56: 60	88.411.902,27	11,05%	6.717	11,37%
61: 65	43.929.127,77	5,49%	3.426	5,80%
66: 70	22.561.786,35	2,82%	1.924	3,26%
71: 75	9.055.456,04	1,13%	874	1,48%
76: 91	3.582.441,18	0,45%	475	0,80%
Commercial borrowers	23.463.089,50	2,93%	1.243	2,10%
Other	0,00	0,00%	0	0,00%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## Borrower Characteristics II

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	35.652.619,10	4,46%	3.429	5,81%
1.001: 1.500	114.345.012,28	14,29%	10.229	17,32%
1.501: 2.000	207.459.653,57	25,93%	16.156	27,36%
2.001: 2.500	170.627.569,87	21,33%	12.195	20,65%
2.501: 3.000	90.816.065,14	11,35%	6.176	10,46%
3.001: 3.500	49.226.108,10	6,15%	3.216	5,45%
3.501: 4.000	30.920.438,74	3,87%	1.951	3,30%
4.001: 4.500	15.608.637,65	1,95%	987	1,67%
4.501: 5.000	14.886.945,08	1,86%	891	1,51%
5.001: 5.500	5.100.623,30	0,64%	307	0,52%
5.501: 6.000	5.235.301,37	0,65%	283	0,48%
> 6.001	14.699.437,76	1,84%	680	1,15%
n/a	45.421.577,78	5,68%	2.558	4,33%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

## Top 15 Borrowers

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

<b>Borrower Concentration</b>	<b>Outstanding Principal Balance</b>	<b>% of Total Balance</b>	<b>No. of Contracts</b>
1	124.301,09	0,02%	3
2	109.167,73	0,01%	1
3	98.647,32	0,01%	1
4	96.692,59	0,01%	2
5	94.372,17	0,01%	1
6	93.838,35	0,01%	2
7	93.734,39	0,01%	1
8	92.133,74	0,01%	1
9	92.113,95	0,01%	1
10	91.627,14	0,01%	1
11	91.122,47	0,01%	2
12	89.963,62	0,01%	2
13	89.645,84	0,01%	1
14	88.891,82	0,01%	1
15	88.437,08	0,01%	2
<b>Total Top 15 Borrowers</b>	<b>1.434.689,30</b>	<b>0,18%</b>	<b>22</b>
<b>Total Portfolio</b>	<b>799.999.989,74</b>		<b>59.058</b>

# Seasoning

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	295.338.599,07	36,92%	20.938	35,45%
13-24	383.238.446,54	47,90%	28.283	47,89%
25-36	92.285.288,79	11,54%	7.112	12,04%
37-48	28.416.657,66	3,55%	2.562	4,34%
49-60	642.147,77	0,08%	124	0,21%
61-72	51.877,85	0,01%	17	0,03%
73-86	20.278,41	0,00%	10	0,02%
87-96	6.693,65	0,00%	12	0,02%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

<b>WA Seasoning:</b>	<b>17</b>
<b>MIN:</b>	<b>1</b>
<b>MAX:</b>	<b>95</b>

## Origination and Maturity Year

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2016	622.469,22	0,08%	67	0,11%
2017	30.809.840,89	3,85%	2.668	4,52%
2018	94.883.150,46	11,86%	7.225	12,23%
2019	418.764.052,88	52,35%	30.865	52,26%
2020	254.920.476,29	31,87%	18.233	30,87%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2020	0,00	0,00%	0	0,00%
2021	38.005.211,71	4,75%	4.393	7,44%
2022	105.279.564,78	13,16%	9.521	16,12%
2023	186.912.624,52	23,36%	14.272	24,17%
2024	215.189.269,98	26,90%	14.789	25,04%
2025	124.017.797,77	15,50%	8.126	13,76%
2026	39.625.914,15	4,95%	2.832	4,80%
2027	53.406.298,02	6,68%	3.144	5,32%
2028	36.774.042,76	4,60%	1.952	3,31%
2029	597.131,53	0,07%	21	0,04%
2030	192.134,52	0,02%	8	0,01%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>



## Remaining Term

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	42.898.462,54	5,36%	4.865	8,24%
13-24	112.865.433,70	14,11%	10.068	17,05%
25-36	194.167.896,76	24,27%	14.583	24,69%
37-48	211.448.452,63	26,43%	14.483	24,52%
49-60	111.230.204,17	13,90%	7.346	12,44%
61-72	38.921.010,14	4,87%	2.750	4,66%
73-84	56.610.773,52	7,08%	3.312	5,61%
85-96	31.068.490,23	3,88%	1.622	2,75%
97-108	610.286,57	0,08%	22	0,04%
>108	178.979,48	0,02%	7	0,01%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

<b>WA Remaining Term:</b>	<b>41</b>
<b>MIN:</b>	<b>1</b>
<b>MAX:</b>	<b>110</b>

## Original Term

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	284.055,98	0,04%	199	0,34%
13-24	7.329.657,13	0,92%	2.097	3,55%
25-36	57.527.978,84	7,19%	6.329	10,72%
37-48	108.808.104,08	13,60%	9.616	16,28%
49-60	268.674.804,20	33,58%	18.646	31,57%
61-72	242.390.153,13	30,30%	15.338	25,97%
73-84	35.301.927,13	4,41%	2.404	4,07%
85-96	78.829.784,09	9,85%	4.397	7,45%
97-108	64.259,11	0,01%	3	0,01%
108-120	789.266,05	0,10%	29	0,05%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

<b>WA Original Term:</b>	<b>58</b>
<b>MIN:</b>	<b>12</b>
<b>MAX:</b>	<b>120</b>

## Loan to Value Ratio

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	3.118,12	0,00%	1	0,00%
11% - 20%	256.475,39	0,03%	109	0,18%
21% - 30%	1.674.774,58	0,21%	468	0,79%
31% - 40%	5.502.047,46	0,69%	1.058	1,79%
41% - 50%	13.605.734,81	1,70%	1.967	3,33%
51% - 60%	28.188.555,51	3,52%	3.097	5,24%
61% - 70%	57.476.744,49	7,18%	4.954	8,39%
71% - 80%	114.512.611,72	14,31%	7.903	13,38%
81% - 90%	171.972.304,92	21,50%	10.662	18,05%
91% - 100%	231.961.640,32	29,00%	16.604	28,11%
101% - 110%	126.495.520,93	15,81%	9.046	15,32%
> 110%	48.350.461,49	6,04%	3.189	5,40%
<b>Total</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>
<b>WA Loan to Value:</b>	<b>88,7%</b>			

## Vehicle Brand

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	81.606.610,04	10,20%	6.402	10,84%
2	75.824.563,40	9,48%	5.195	8,80%
3	75.321.103,74	9,42%	5.435	9,20%
4	59.112.318,55	7,39%	4.359	7,38%
5	52.510.352,60	6,56%	3.393	5,75%
6	43.788.204,71	5,47%	4.135	7,00%
7	42.992.516,93	5,37%	3.040	5,15%
8	36.440.275,37	4,56%	2.564	4,34%
9	34.918.457,20	4,36%	2.328	3,94%
10	34.198.676,94	4,27%	2.316	3,92%
11	30.752.507,34	3,84%	2.459	4,16%
12	27.036.596,99	3,38%	2.554	4,32%
13	22.714.953,02	2,84%	1.638	2,77%
14	17.942.773,62	2,24%	1.582	2,68%
15	17.692.521,68	2,21%	1.599	2,71%
Other Brands	147.147.557,61	18,39%	10.059	17,03%
<b>TOTAL</b>	<b>799.999.989,74</b>	<b>100,00%</b>	<b>59.058</b>	<b>100,00%</b>

**Vehicle brands in random order:**

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

## Contractual Amortisation Profile

RevoCar 2020  
Investor Report

Determination Date: 31.01.2021  
Investor Reporting Date: 12.02.2021  
Payment Date: 22.02.2021  
Period No.: 8

**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 €)
2021-01	800.000.000	2023-12	402.296.048	2026-11	34.672.970
2021-02	800.000.000	2024-01	381.137.887	2026-12	32.245.862
2021-03	800.000.000	2024-02	361.352.565	2027-01	29.988.651
2021-04	800.000.000	2024-03	340.752.162	2027-02	27.889.446
2021-05	800.000.000	2024-04	319.149.422	2027-03	25.937.185
2021-06	800.000.000	2024-05	298.489.072	2027-04	24.121.582
2021-07	800.000.000	2024-06	283.909.914	2027-05	22.433.071
2021-08	800.000.000	2024-07	269.346.955	2027-06	20.862.756
2021-09	800.000.000	2024-08	254.627.656	2027-07	19.402.363
2021-10	800.000.000	2024-09	240.114.803	2027-08	18.044.198
2021-11	800.000.000	2024-10	224.808.795	2027-09	16.781.104
2021-12	800.000.000	2024-11	209.678.440	2027-10	15.606.427
2022-01	800.000.000	2024-12	193.940.950	2027-11	14.513.977
2022-02	800.000.000	2025-01	179.596.323	2027-12	13.497.998
2022-03	800.000.000	2025-02	165.633.538	2028-01	12.553.138
2022-04	800.000.000	2025-03	150.735.279	2028-02	11.674.419
2022-05	800.000.000	2025-04	135.705.445	2028-03	10.857.209
2022-06	779.748.596	2025-05	122.936.549	2028-04	10.097.205
2022-07	760.134.985	2025-06	115.717.312	2028-05	9.390.400
2022-08	739.614.862	2025-07	108.699.708	2028-06	8.733.072
2022-09	717.470.429	2025-08	101.876.376	2028-07	8.121.757
2022-10	696.336.774	2025-09	95.266.447	2028-08	7.553.234
2022-11	674.719.198	2025-10	88.910.128	2028-09	7.024.508
2022-12	652.893.763	2025-11	82.831.525	2028-10	6.532.792
2023-01	631.377.685	2025-12	77.033.318	2028-11	6.075.497
2023-02	610.473.924	2026-01	71.640.986	2028-12	5.650.212
2023-03	588.674.740	2026-02	66.626.117	2029-01	5.254.697
2023-04	565.185.833	2026-03	61.962.289	2029-02	4.886.868
2023-05	543.277.793	2026-04	57.624.928	2029-03	4.544.788
2023-06	523.847.042	2026-05	53.591.183		
2023-07	504.674.731	2026-06	49.839.801		
2023-08	485.326.814	2026-07	46.351.015		
2023-09	465.348.413	2026-08	43.106.444		
2023-10	444.489.309	2026-09	40.088.992		
2023-11	423.334.439	2026-10	37.282.763		