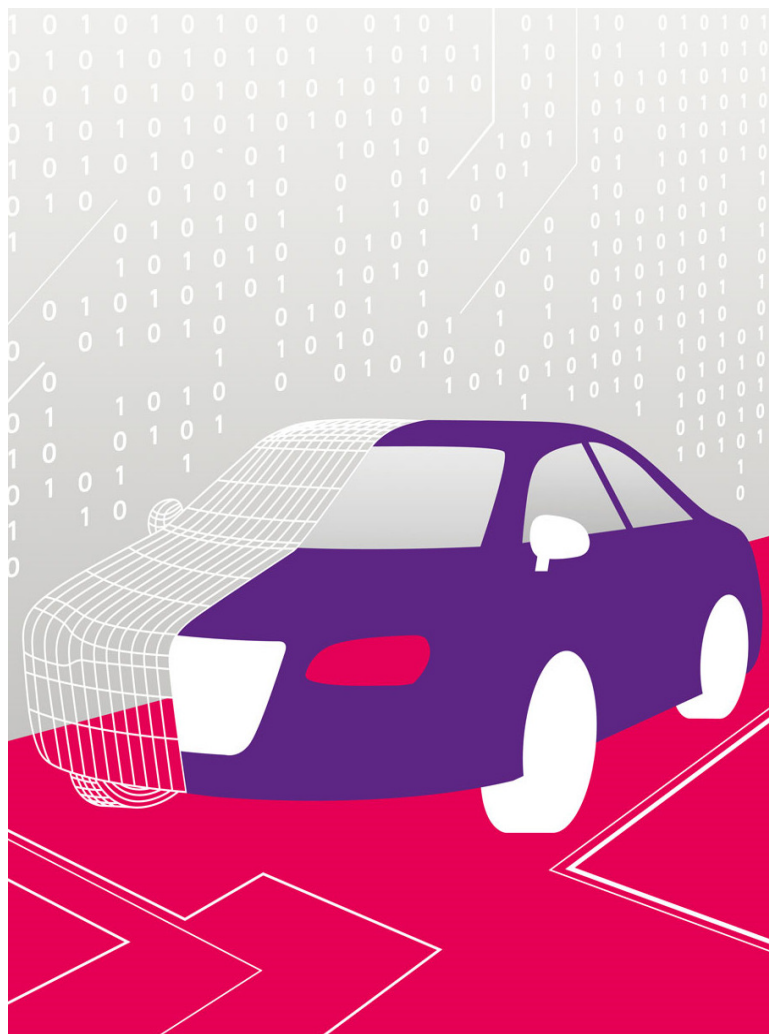



RevoCar 2021-2 UG (haftungsbeschränkt)



Investor Report

Deal Name

RevoCar 2021-2 

Issuer

RevoCar 2021-2 UG (haftungsbeschränkt)
 Steinweg 3-5
 60313 Frankfurt am Main
 Germany

Originator

Bank11 für Privatkunden und Handel GmbH



Contents

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All amounts are presented in Euro.

Transaction Parties

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	<u>Address</u>	<u>Contact</u>
Issuer	RevoCar 2021-2 UG (haftungsbeschränkt) Steinweg 3-5 60313 Frankfurt am Main Germany	Petra Barthenheier pbarthenheier@wilmingtontrust.com Telephone: +49 69 9288 495 11
		The Directors fra_transactions@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 3877 221
		Ralf Schmitt abs@bank11.de Telephone: +49 2131 3877 228
Corporate Service Provider / Substitute Servicer Facilitator	Wilmington Trust SP Services (Frankfurt) GmbH Steinweg 3-5 60313 Frankfurt am Main Germany	The Directors fra_transactions@wilmingtontrust.com Telephone: +49 69 2992 5385
Account Bank	BNP Paribas S.A., Frankfurt Branch Senckenberganlage 19 60325 Frankfurt am Main Germany	Cash Department frankfurt.cash.services@bnpparibas.com Fax: +49 69 15205238
Cash Administrator / Paying Agent	BNP Paribas S.A., Luxembourg Branch 60 avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	Corporate Trust Services caroline.frere@bnpparibas.com Fax: +352 26 96 97 58 Telephone: +352 2696 2306
Arranger / Lead Manager / Swap Counterparty	UniCredit Bank AG Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de Telephone: +49 89 378 12679
Trustee / Data Trustee	Wilmington Trust SP Services (Dublin) Limited Fourth Floor, 3 George's Dock IFSC Dublin 1 D01 X5X0 Ireland	Cliona O'Faolain Transactionteam@wilmingtontrust.com Ireland@wilmingtontrust.com Fax: +353 1 612 5550 Telephone: +353 1 612 5555

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Reporting Contact

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Reporting Details

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Cut-Off Date	30.09.2021
Closing Date / Issue Date	21.10.2021
Interest Determination Date	19.01.2023
Investor Reporting Date	13.02.2023
Calculation Date	17.02.2023
Payment Date	21.02.2023

Days Accrued

Collection Period	from	01.01.2023	to	31.01.2023	31
Interest Period	from	23.01.2023	to	21.02.2023	29

Ratings

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Transaction Party		<u>Initial</u>		<u>Current</u>	
		Moody's (LT/ST)	Fitch (LT/ST)	Moody's (LT/ST)	Fitch (LT/ST)
Originator and Servicer	Bank11	NA	NA	NA	NA
Swap Counterparty*	Unicredit Bank AG	A1/P-1	BBB+/NR	A1/P-1	A-/NR
Arranger / Lead Manager	Unicredit Bank AG	A2/P-1	BBB+/F2	A2/P-1	A-/F2
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	BNP Paribas S.A., Luxembourg Branch	A2/P-1	A+/F1	A2/P-1	A+/F1
Account Bank	BNP Paribas S.A., Frankfurt Branch	A2/P-1	A+/F1	A2/P-1	A+/F1

* 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)	60	38	No
Min. WA Interest Rate (% p.a.)	2,85%	3,05%	No
Min. Portion of private customers (consumers)	90,0%	97,0%	No
Min. Portion of EvoClassic (amortizing loans)	30,0%	30,1%	No
Calculation based on Additional Receivables			
Min. Portion of receivables relating to New Vehicles	30%	32%	No
Early Amortisation Events			
Cumulative Loss Ratio			
prior to 30 September 2023	0,60%	0,18%	No
Purchase Shortfall Event (Trigger)			
Period before previous period	233,56		
Previous period	347,55		
Current period	1.039,24		
	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
Class B Principal Deficiency Event	19.700.000,00	0,00	No
Class C Principal Deficiency Event	6.900.000,00	0,00	No
Class D Principal Deficiency Event	1.900.000,00	0,00	No
Class E Principal Deficiency Event	800.000,00	0,00	No
Account Bank Required Rating*			
	Trigger Moody's	Trigger Fitch	Trigger Breach
Long Term	A2	A	No
Short Term	P-1	F1	No
	Trigger Moody's	Trigger Fitch	Trigger Breach
Swap Rating Trigger			
1st Rating Trigger (Long Term)	Baa1/NR	A/F1	Yes
2nd Rating Trigger (Long Term)	Baa3/NR	BBB+/NR	No
	Trigger Value	Current Value	Trigger Breach
Clean-up Call %	10,00%	100,00%	No

*Upon the occurrence of a Downgrade Event the Account Bank shall give notice thereof to the Originator, the Issuer, the Cash Administrator, the Servicer and the Trustee without undue delay. The Issuer shall within 30 days upon receipt of such notice follow the instructions in The Account Bank Agreement.

Information regarding the Notes

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	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	<u>Class D</u>	<u>Class E</u>	<u>All Notes</u>
<u>Notes Information</u>						
Initial Rating (Fitch / Moody's)	AAA(sf)/Aaa(sf)	A(sf)/Aa3(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1 (sf)	NR	
Current Rating (Fitch / Moody's)	AAA(sf)/Aaa(sf)	A(sf)/Aa3(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1 (sf)	NR	
ISIN	XS2396099454	XS2396101706	XS2396108206	XS2396117025	XS2396120086	
Legal Maturity Date	Sep 2036	Sep 2036	Sep 2036	Sep 2036	Sep 2036	
Fixed / Floating	floating	fixed	fixed	fixed	fixed	
1M_EURIBOR	1,990%	NA	NA	NA	NA	
Spread	0,350%	NA	NA	NA	NA	
Interest Rate	2,340%	0,90%	2,25%	3,75%	6,50%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	4.607	255	75	38	25	
* Interest rate of Class A is floored at 0,00%.						
<u>Notes Balance</u>						
Aggregate Notes Principal Amount as of Cut-Off Date	460.700.000,00	25.500.000,00	7.500.000,00	3.800.000,00	2.500.000,00	500.000.000,00
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	460.700.000,00	25.500.000,00	7.500.000,00	3.800.000,00	2.500.000,00	500.000.000,00
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						14.019.709,54
Replenishment Amount	11.900.912,43					
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	460.700.000,00	25.500.000,00	7.500.000,00	3.800.000,00	2.500.000,00	500.000.000,00
Aggregate Notes Principal Amount (eop) per Note	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	
Current Tranching	92,1%	5,1%	1,5%	0,8%	0,5%	
<u>Payments of Interest</u>						
Interest Amount	868.419,50	18.487,50	13.593,75	11.479,04	13.090,25	
Interest Amount per Note	188,50	72,50	181,25	302,08	523,61	
Unpaid Interest of Determination Date	0,00	0,00	0,00	0,00	0,00	
Cumulative Unpaid Interest	0,00	0,00	0,00	0,00	0,00	
<u>Credit Enhancements</u>						
Initial total Credit Enhancement (Subordination)	7,86%	2,76%	1,26%	0,50%	0,00%	
Current Credit Enhancement (incl. Excess Spread)	8,62%	3,52%	2,02%	1,26%	0,76%	
Current Credit Enhancement (excl. Excess Spread)	7,86%	2,76%	1,26%	0,50%	0,00%	

Reserve Accounts

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	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	2.500.000,00
Liquidity Reserve Account (bop)	2.500.000,00
Amounts debited to Liquidity Reserve Account	0,00
Amounts credited to Liquidity Reserve Account	0,00
Liquidity Reserve Account (eop)	2.500.000,00

	<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)	300,18
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)	300,18
Debtor Deposit Amount	300,18

	<u>Amount</u>
<u>Replenishment Shortfall Account</u>	
Replenishment Shortfall Account (bop)	347,55
Amounts debited to Replenishment Shortfall Account	347,55
Amounts credited to Replenishment Shortfall Account	1.039,24
Replenishment Shortfall Account (eop)	1.039,24

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	4.600.000,00
Commingling Reserve Account (bop)	5.756.577,55
Amounts debited to Commingling Reserve Account	242.804,64
Amounts credited to Commingling Reserve Account	0,00
Commingling Reserve Account (eop)	5.513.772,91

	<u>Amount</u>
<u>Swap Collateral Account</u>	
Initial Balance of Swap Collateral Account	0,00
Swap Collateral Account (bop)	55.020.000,00
Amounts debited to Swap Collateral Account	10.370.000,00
Amounts credited to Swap Collateral Account	250.000,00
Swap Collateral Account (eop)	44.900.000,00

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

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

Risk Retention

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"The Originator will covenant under the Trust Agreement to retain, on an on-going basis, a material net economic interest in form of randomly selected exposures, equivalent to no less than 5% of the nominal value of the securitised exposures set out in Article 405 Sec.1 (c) CRR, Article 51 Sec. 1 (c) AIFMR and article 254 Paragraph 2 (c) Solvency II Delegated Regulation."

	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
<u>Initial - As of Cut-Off Date</u>				
Portfolio sold to SPV	499.999.793,70	94,3%	31.381	94,2%
Retained by Bank11	29.999.945,38	5,7%	1.925	5,8%
Total	529.999.739,08	100,0%	33.306	100,0%
<u>Current - As of Determination Date</u>				
Portfolio sold to SPV	499.998.960,76	94,3%	34.408	94,0%
Retained by Bank11	29.998.993,09	5,7%	2.208	6,0%
Total	529.997.953,85	100,0%	36.616	100,0%
Current Risk Retention	5,7%			
Minimum Risk Retention	5,0%			

Available Distribution Amount

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Liquidity Reserve Transfer Event: No
Servicer Termination Event: No

Payment Collections

Collections received from the Servicer	8.265.509,60
Remaining Collections	4.939.637,77

Calculation of the Available Distribution Amount

Total Collections	13.112.296,95
(a) - thereof Interest Collections	1.286.676,68
(b) - thereof Principal Collections	11.825.620,27
(c) Recovery Collections	92.850,42
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0,00
(e) Amount on Operating Account (incl. Interest on Reserve Accounts)	73.831,33
(f) Amount on Replenishment Shortfall Account (incl. interest accrued)	347,55
(g) Amount received by the Issuer under Swap Agreement	740.383,29
(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	14.019.709,54

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		14.019.709,54
(i) any due and payable Statutory Claims	-	14.019.709,54
(ii) any due and payable Trustee Expenses	7.735,00	14.011.974,54
(iii) any due and payable Administration Expenses	92.012,29	13.919.962,25
(iv) any due and payable Servicing Fee to the Servicer	201.388,75	13.718.573,50
(v) any Amount payable to the Swap Counterparty	-	13.718.573,50
(vi) Class A Notes Interest Amount	868.419,50	12.850.154,00
(vii) Class B Notes Interest Amount	18.487,50	12.831.666,50
(viii) Class C Notes Interest Amount	13.593,75	12.818.072,75
(ix) Class D Notes Interest Amount	11.479,04	12.806.593,71
(x) Class E Notes Interest Amount	13.090,25	12.793.503,46
(xi) Additional Purchase Price for Additional Receivables	11.900.912,43	892.591,03
(xii) Replenishment Shortfall Amount	1.039,24	891.551,79
(xiii) Class A Principal Redemption Amount	-	891.551,79
(xv) Class B Principal Redemption Amount	-	891.551,79
(xvii) Class C Principal Redemption Amount	-	891.551,79
(xix) Class D Principal Redemption Amount	-	891.551,79
(xxi) Class E Principal Redemption Amount	-	891.551,79
(xxii) Commingling Reserve Adjustment Amount	-	891.551,79
(xxiii) Set-Off Risk Reserve Adjustment Amount	-	891.551,79
(xxv) Additional Servicer Fee to the Servicer	891.451,79	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	499.999.652,45	34.190
Scheduled Principal Payments	7.432.013,42	
Principal Payments End of Term	603.614,80	97
Principal Payments Early Settlement	3.789.992,05	304
Total Principal Collections	11.825.620,27	401
Defaulted Receivables	75.983,85	7
Replenishment Amount	11.900.912,43	626
End of Period (As of Determination Date)	499.998.960,76	34.408
Replenishment Shortfall Amount	1.039,24	
Total Assets	500.000.000,00	34.408

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	460.700.000,00
Fixed Rate	-0,005%
Floating Rate (Euribor, floored at -0,35%)	1,990%
Interest Days	29
Paying Leg	-1.855,60
Receiving Leg	738.527,69
Net Swap Payments (- from SPV / + to SPV)	740.383,29
Swap Notional Amount after IPD	460.700.000,00

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
113			2.100.420,06	1.932.201,17	660.393,93	1.271.807,24	65,8%					
1	2021-10	2021-05	53.990,34	53.990,34	-23,82	54.014,16	100,0%	96145	NW	VW	Loan Balloon	Private
2	2021-12	2021-04	5.534,50	5.594,76	5.594,76	0,00	0,0%	72072	GW	CITROEN	Loan Amortising	Private
3	2021-12	2021-01	18.235,89	17.404,68	417,64	16.987,04	97,6%	30459	GW	AUDI	Loan Amortising	Private
4	2022-01	2021-07	11.273,06	11.613,12	-47,22	11.660,34	100,4%	88161	GW	BMW	Loan Balloon	Private
5	2022-01	2021-07	25.504,65	25.687,54	18.807,63	6.879,91	26,8%	81377	GW	JAGUAR	Loan Balloon	Private
6	2022-02	2020-09	3.350,36	3.404,16	1.471,07	1.933,09	56,8%	29323	GW	FORD	Loan Balloon	Private
7	2022-02	2021-02	14.070,91	10.600,23	-75,22	10.675,45	100,7%	46446	GW	BMW	Loan Amortising	Private
8	2022-02	2021-05	24.426,11	24.200,26	20.652,39	3.547,87	14,7%	54538	GW	FORD	Loan Balloon	Private
9	2022-03	2020-09	8.284,18	8.441,84	4.584,20	3.857,64	45,7%	50859	GW	VW	Loan Balloon	Private
10	2022-03	2020-10	11.335,40	10.737,93	1.331,76	9.406,17	87,6%	95676	NW	RENAULT	Loan Balloon	Private
11	2022-03	2020-12	8.679,52	8.378,69	7.812,00	566,69	6,8%	67063	GW	BMW	Loan Amortising	Private
12	2022-03	2019-05	16.577,50	15.639,70	9.501,79	6.137,91	39,2%	74177	GW	FIAT	Loan Balloon	Private
13	2022-03	2021-05	20.057,64	21.563,34	12.464,45	9.098,89	42,2%	14478	GW	VW	Loan Balloon	Private
14	2022-03	2020-05	27.134,06	27.027,78	12.636,99	14.390,79	53,2%	20099	GW	FORD	Loan Amortising	Commercial
15	2022-03	2021-06	11.033,42	10.897,78	2.820,90	8.076,88	74,1%	23869	NW	FORD	Loan Amortising	Private
16	2022-03	2021-04	31.137,70	30.461,66	-884,48	31.346,14	102,9%	94227	GW	AUDI	Loan Amortising	Private
17	2022-03	2021-04	24.337,53	23.936,77	18.406,80	5.529,97	23,1%	70599	NW	FIAT	Loan Balloon	Private
18	2022-03	2021-05	23.879,53	24.010,77	16.492,53	7.518,24	31,3%	48231	GW	FORD	Loan Amortising	Private
19	2022-03	2021-05	13.884,95	14.024,93	3.704,01	10.320,92	73,6%	04654	GW	MERCEDES-BENZ	Loan Balloon	Private
20	2022-03	2021-06	19.972,64	20.155,43	11.589,67	8.565,76	42,5%	91174	NW	FORD	Loan Balloon	Private
21	2022-03	2021-06	21.162,13	21.574,03	-80,11	21.654,14	100,4%	65428	GW	BMW	Loan Amortising	Commercial
22	2022-03	2021-06	18.572,32	18.936,39	-70,44	19.006,83	100,4%	65428	GW	BMW	Loan Amortising	Commercial
23	2022-03	2021-07	20.878,02	21.284,67	-79,05	21.363,72	100,4%	65428	GW	AUDI	Loan Amortising	Commercial
24	2022-03	2021-06	518,49	192,71	-1,90	194,61	101,0%	33034	GW	SEAT	Loan Balloon	Private
25	2022-03	2021-07	17.385,59	17.632,73	4.786,14	12.846,59	72,9%	29323	GW	VW	Loan Amortising	Private
26	2022-03	2021-07	5.921,12	6.080,30	-25,72	6.106,02	100,4%	96342	GW	BMW	Loan Amortising	Private
27	2022-04	2020-07	26.173,25	26.007,50	26.007,50	0,00	0,0%	91596	GW	AUDI	Loan Balloon	Private
28	2022-04	2020-07	13.722,84	3.811,67	76,15	3.735,52	98,0%	35584	NW	HARLEY-DAVIDSON	Loan Balloon	Private
29	2022-04	2020-12	20.035,88	20.721,56	-2.200,25	22.921,81	110,6%	14656	GW	RENAULT	Loan Amortising	Private
30	2022-04	2020-12	29.549,72	29.120,50	14.776,91	14.343,59	49,3%	50259	GW	BMW	Loan Balloon	Private

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Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
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No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
31	2022-04	2020-12	14.386,49	14.634,33	3.896,99	10.737,34	73,4%	84544	GW	BMW	Loan Amortising	Private
32	2022-04	2021-05	37.114,76	36.419,03	29.026,33	7.392,70	20,3%	84036	GW	MERCEDES-BENZ	Loan Balloon	Private
33	2022-04	2021-06	20.239,80	20.165,58	4.328,36	15.837,22	78,5%	06132	GW	VW	Loan Amortising	Private
34	2022-04	2021-06	16.416,84	14.098,59	14.098,59	0,00	0,0%	45772	NW	KIA	Loan Amortising	Private
35	2022-05	2021-03	10.243,64	10.655,32	2.844,12	7.811,20	73,3%	15936	GW	MERCEDES-BENZ	Loan Balloon	Private
36	2022-05	2021-04	32.457,28	33.254,80	22.928,69	10.326,11	31,1%	49624	NW	BMW	Loan Balloon	Private
37	2022-05	2021-04	9.381,00	8.837,08	5.335,88	3.501,20	39,6%	79427	NW	AUDI	Loan Amortising	Private
38	2022-05	2021-05	29.588,02	28.393,71	13.826,05	14.567,66	51,3%	82515	GW	VW	Loan Balloon	Private
39	2022-05	2021-06	36.255,91	35.572,49	5.384,79	30.187,70	84,9%	63179	GW	MERCEDES-BENZ	Loan Balloon	Private
40	2022-05	2021-06	5.673,68	5.885,41	31,95	5.853,46	99,5%	39576	GW	VW	Loan Amortising	Private
41	2022-05	2021-07	35.269,04	8.718,48	2.884,93	5.833,55	66,9%	44536	NW	OPEL	Loan Balloon	Private
42	2022-05	2021-09	20.194,38	7.185,73	-31,00	7.216,73	100,4%	32107	NW	OPEL	Loan Balloon	Private
43	2022-06	2020-06	11.090,73	10.216,87	8.492,09	1.724,78	16,9%	73614	GW	CITROEN	Loan Balloon	Private
44	2022-06	2020-08	7.288,60	7.118,95	2.420,42	4.698,53	66,0%	12349	GW	VW	Loan Amortising	Private
45	2022-06	2020-08	26.430,76	27.225,36	-413,12	27.638,48	101,5%	65527	GW	AUDI	Loan Amortising	Private
46	2022-06	2020-08	12.613,53	12.416,79	3.368,38	9.048,41	72,9%	71717	GW	KIA	Loan Balloon	Private
47	2022-06	2020-08	5.076,69	4.411,27	1.908,29	2.502,98	56,7%	06567	GW	BMW	Loan Balloon	Private
48	2022-06	2021-07	22.710,02	20.166,81	12.119,77	8.047,04	39,9%	15926	GW	VW	Loan Amortising	Commercial
49	2022-06	2020-12	12.718,08	11.678,44	4.336,12	7.342,32	62,9%	98669	GW	SEAT	Loan Amortising	Private
50	2022-06	2021-03	24.317,65	24.247,72	-2.804,68	27.052,40	111,6%	34127	GW	BMW	Loan Balloon	Private
51	2022-06	2021-04	8.164,12	7.139,94	7.139,94	0,00	0,0%	31707	GW	MERCEDES-BENZ	Loan Amortising	Private
52	2022-06	2021-04	31.857,39	31.501,21	21.419,81	10.081,40	32,0%	12169	NW	AUDI	Loan Balloon	Private
53	2022-07	2020-07	17.674,45	17.021,86	-332,77	17.354,63	102,0%	42855	GW	VW	Loan Amortising	Private
54	2022-07	2020-05	7.890,59	7.246,64	7.246,64	0,00	0,0%	41061	GW	BMW	Loan Amortising	Private
55	2022-07	2021-05	4.850,44	3.583,05	1.547,67	2.035,38	56,8%	50825	GW	FORD	Loan Amortising	Private
56	2022-07	2021-08	12.196,61	12.306,79	3.297,05	9.009,74	73,2%	47533	GW	PEUGEOT	Loan Balloon	Private
57	2022-08	2020-07	18.431,37	17.336,94	17.336,94	0,00	0,0%	56412	GW	KIA	Loan Balloon	Private
58	2022-08	2020-11	24.054,86	22.311,48	2.773,81	19.537,67	87,6%	81477	GW	MERCEDES-BENZ	Loan Amortising	Private
59	2022-08	2021-02	5.436,74	5.129,10	1.770,80	3.358,30	65,5%	35719	GW	FORD	Loan Amortising	Private
60	2022-08	2021-03	8.662,70	7.151,30	7.151,30	0,00	0,0%	86692	NW	DACIA	Loan Amortising	Private

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Investor Reporting Date: 13.02.2023
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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
61	2022-08	2021-03	4.332,24	3.396,33	585,20	2.811,13	82,8%	47877	GW	RENAULT	Loan Amortising	Private
62	2022-08	2021-04	5.711,49	5.019,71	-783,69	5.803,40	115,6%	42389	GW	BMW	Loan Amortising	Private
63	2022-08	2021-04	6.984,31	1.967,81	-7,43	1.975,24	100,4%	18528	GW	MITSUBISHI	Loan Amortising	Private
64	2022-09	2020-08	58.701,78	59.076,95	34.776,35	24.300,60	41,1%	78089	NW	JEEP	Loan Balloon	Private
65	2022-09	2020-09	9.308,81	8.598,92	5.867,17	2.731,75	31,8%	24980	GW	VW	Loan Amortising	Private
66	2022-09	2020-12	17.038,47	15.781,78	-390,42	16.172,20	102,5%	10409	GW	RENAULT	Loan Balloon	Commercial
67	2022-09	2020-03	15.507,25	13.985,32	-34,38	14.019,70	100,2%	49356	GW	KIA	Loan Amortising	Private
68	2022-09	2021-02	33.148,91	32.567,35	-301,82	32.869,17	100,9%	93073	GW	AUDI	Loan Amortising	Private
69	2022-09	2021-03	26.638,41	26.109,51	-713,98	26.823,49	102,7%	48529	GW	AUDI	Loan Balloon	Private
70	2022-09	2020-06	23.408,44	23.554,26	6.773,60	16.780,66	71,2%	85570	NW	MAZDA	Loan Balloon	Private
71	2022-09	2021-06	6.340,77	5.485,79	4.010,54	1.475,25	26,9%	32791	GW	SEAT	Loan Amortising	Private
72	2022-09	2021-06	12.974,05	12.398,46	3.307,44	9.091,02	73,3%	78176	GW	VW	Loan Amortising	Private
73	2022-09	2021-06	17.954,51	16.831,68	4.616,76	12.214,92	72,6%	78224	NW	FIAT	Loan Amortising	Private
74	2022-09	2021-07	19.078,30	18.771,51	14.987,96	3.783,55	20,2%	87600	GW	RENAULT	Loan Amortising	Private
75	2022-09	2021-08	10.397,67	4.848,20	-81,96	4.930,16	101,7%	59494	GW	SKODA	Loan Amortising	Private
76	2022-10	2021-03	9.632,23	9.733,08	3.312,04	6.421,04	66,0%	74214	GW	OPEL	Loan Amortising	Private
77	2022-10	2021-04	26.892,81	27.308,45	-88,47	27.396,92	100,3%	45891	GW	VW	Loan Amortising	Private
78	2022-10	2021-05	32.183,63	30.414,04	-207,62	30.621,66	100,7%	47533	GW	AUDI	Loan Amortising	Private
79	2022-10	2021-05	23.339,93	22.343,28	17.094,30	5.248,98	23,5%	30419	GW	FORD	Loan Balloon	Private
80	2022-10	2021-05	14.784,68	13.349,18	-0,43	13.349,61	100,0%	04109	GW	VW	Loan Amortising	Commercial
81	2022-10	2021-06	13.033,23	11.030,06	6.432,24	4.597,82	41,7%	49733	GW	FIAT	Loan Amortising	Private
82	2022-10	2021-07	8.543,94	6.374,74	606,23	5.768,51	90,5%	72379	GW	BMW	Loan Amortising	Private
83	2022-10	2021-07	16.363,20	11.978,12	-653,62	12.631,74	105,5%	76437	NW	FIAT	Loan Amortising	Private
84	2022-11	2020-09	4.853,36	3.995,96	-32,47	4.028,43	100,8%	26384	GW	CITROEN	Loan Amortising	Private
85	2022-11	2022-03	39.949,92	39.182,34	-8.523,55	47.705,89	121,8%	66740	NW	SKODA	Loan Balloon	Private
86	2022-11	2021-02	26.857,36	24.920,62	-236,51	25.157,13	100,9%	50935	GW	LAND ROVER	Loan Balloon	Private
87	2022-11	2021-03	9.189,84	8.423,15	8.423,15	0,00	0,0%	08223	GW	CITROEN	Loan Amortising	Private
88	2022-11	2021-03	12.166,17	11.627,71	-639,73	12.267,44	105,5%	13437	NW	FIAT	Loan Balloon	Private
89	2022-11	2021-06	72.338,22	63.939,73	-226,88	64.166,61	100,4%	48432	GW	AUDI	Loan Balloon	Commercial
90	2022-11	2021-04	15.586,91	15.844,48	11.428,36	4.416,12	27,9%	15806	GW	BMW	Loan Balloon	Private

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Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

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
91	2022-11	2021-04	10.613,36	9.906,56	934,03	8.972,53	90,6%	39343	GW	BMW	Loan Amortising	Private
92	2022-11	2021-04	24.237,24	23.068,73	15.180,55	7.888,18	34,2%	13599	GW	RENAULT	Loan Balloon	Private
93	2022-11	2021-04	36.531,13	35.718,94	23.159,68	12.559,26	35,2%	85051	GW	BMW	Loan Balloon	Private
94	2022-11	2021-04	3.528,08	3.689,48	-44,20	3.733,68	101,2%	06217	GW	VW	Loan Amortising	Private
95	2022-11	2021-05	13.939,07	11.101,08	11.101,08	0,00	0,0%	34125	GW	VW	Loan Amortising	Private
96	2022-11	2021-06	2.640,79	2.415,42	-28,55	2.443,97	101,2%	60529	GW	OPEL	Loan Amortising	Private
97	2022-11	2021-06	13.347,21	13.061,91	7.622,03	5.439,88	41,6%	58285	GW	OPEL	Loan Balloon	Private
98	2022-11	2021-07	19.152,87	17.337,43	13.857,63	3.479,80	20,1%	13409	GW	KIA	Loan Amortising	Private
99	2022-11	2021-07	20.926,27	17.984,37	8.517,72	9.466,65	52,6%	86156	GW	MERCEDES-BENZ	Loan Balloon	Commercial
100	2022-11	2021-08	45.152,93	33.280,33	-1.192,90	34.473,23	103,6%	41239	NW	MERCEDES-BENZ	Loan Amortising	Private
101	2022-11	2021-10	34.788,09	34.804,48	31.240,51	3.563,97	10,2%	41812	NW	HONDA	Loan Balloon	Private
102	2022-12	2020-12	19.347,01	10.248,07	-53,79	10.301,86	100,5%	89426	GW	RENAULT	Loan Balloon	Commercial
103	2022-12	2020-12	3.602,30	2.758,78	-24,40	2.783,18	100,9%	57518	GW	MINI	Loan Amortising	Private
104	2022-12	2021-06	40.882,63	34.163,27	24.828,37	9.334,90	27,3%	90425	GW	PORSCHE	Loan Amortising	Private
105	2022-12	2022-03	23.332,27	23.267,12	-898,85	24.165,97	103,9%	80799	NW	FORD	Loan Balloon	Private
106	2022-12	2022-04	28.774,95	29.387,99	20.634,49	8.753,50	29,8%	32107	NW	OPEL	Loan Balloon	Private
107	2023-01	2020-07	4.881,23	3.503,09	-20,53	3.523,62	100,6%	60316	GW	AUDI	Loan Amortising	Private
108	2023-01	2021-01	26.866,93	23.316,16	136,40	23.179,76	99,4%	81243	GW	SKODA	Loan Balloon	Private
109	2023-01	2021-03	10.670,35	10.468,94	-51,88	10.520,82	100,5%	37213	GW	AUDI	Loan Amortising	Private
110	2023-01	2020-05	6.183,19	256,10	-0,84	256,94	100,3%	99867	GW	OPEL	Loan Balloon	Private
111	2023-01	2021-05	4.302,80	4.068,05	-26,48	4.094,53	100,7%	90763	GW	FORD	Loan Amortising	Private
112	2023-01	2021-06	5.156,73	4.528,37	2.517,62	2.010,75	44,4%	65197	GW	MERCEDES-BENZ	Loan Amortising	Private
113	2023-01	2021-07	33.016,37	29.843,14	-73,36	29.916,50	100,2%	58511	GW	FORD	Loan Amortising	Private

Delinquency Analysis

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Delinquent Payments

	Performing Receivables	Delinquent Payment				Total
		1-30 days overdue	31-60 days overdue	61-90 days overdue	90+ days overdue	
1	498.383.766,01	19.400,89	13.565,96	0,00	0,00	32.966,85
2	497.607.922,49	18.205,47	15.340,24	19.641,56	0,00	53.187,27
3	497.435.996,73	20.093,69	23.577,16	7.207,61	12.949,02	63.827,48
4	496.885.484,00	68.514,66	12.880,18	15.599,08	22.953,95	119.947,87
5	496.502.366,11	38.846,55	31.760,50	9.737,41	27.670,35	108.014,81
6	497.040.287,78	10.620,33	30.186,17	70.571,97	26.985,10	138.363,57
7	496.255.973,64	119.695,20	26.946,78	11.493,90	29.209,06	187.344,94
8	495.960.931,81	107.260,14	42.725,67	25.985,66	26.650,63	202.622,10
9	495.509.926,80	197.276,33	58.300,32	17.598,72	36.628,65	309.804,02
10	495.345.553,23	115.862,57	96.517,19	31.147,72	38.365,21	281.892,69
11	495.388.160,42	67.532,18	104.442,04	51.319,50	76.798,88	300.092,60
12	494.782.789,61	287.122,10	68.410,19	82.918,93	101.985,33	540.436,55
13	494.125.209,16	353.177,74	51.150,94	138.005,58	128.560,35	670.894,61
14	493.793.190,12	147.521,33	230.584,13	11.386,88	174.838,47	564.330,81
15	493.584.167,40	336.015,88	170.594,99	170.851,02	171.035,26	848.497,15
16	494.435.813,44	172.878,86	65.513,24	63.354,20	298.182,72	599.929,02

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
		1-30 days overdue	31-60 days overdue	61-90 days overdue	90+ days overdue	
1	498.383.766,01	1.166.313,11	449.913,19	0,00	0,00	1.616.226,30
2	497.607.922,49	1.057.158,88	661.688,16	672.999,09	0,00	2.391.846,13
3	497.435.996,73	1.221.508,96	820.223,98	193.332,81	328.928,63	2.563.994,38
4	496.885.484,00	1.765.689,65	470.379,68	436.047,00	442.023,90	3.114.140,23
5	496.502.366,11	1.406.558,30	1.382.718,58	297.427,72	410.660,53	3.497.365,13
6	497.040.287,78	657.547,39	1.525.553,13	510.815,56	265.667,93	2.959.584,01
7	496.255.973,64	2.101.862,06	1.004.088,16	298.766,89	338.961,48	3.743.678,59
8	495.960.931,81	1.856.931,65	981.001,22	794.486,55	406.645,19	4.039.064,61
9	495.509.926,80	2.560.057,79	849.796,83	465.516,40	614.701,13	4.490.072,15
10	495.345.553,23	2.290.701,07	1.377.695,48	433.234,97	552.440,39	4.654.071,91
11	495.388.160,42	1.118.094,41	1.829.220,54	693.770,84	969.904,56	4.610.990,35
12	494.782.789,61	2.661.539,86	825.404,99	771.557,49	957.459,69	5.215.962,03
13	494.125.209,16	2.704.027,42	863.777,03	1.269.625,21	1.037.089,69	5.874.519,35
14	493.793.190,12	3.104.288,80	1.595.303,57	252.830,85	1.254.153,10	6.206.576,32
15	493.584.167,40	2.750.994,41	1.789.584,40	812.583,78	1.062.322,46	6.415.485,05
16	494.435.813,44	2.056.170,41	760.185,53	1.003.954,98	1.742.836,40	5.563.147,32

Geographical Distribution

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State	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Schleswig-Holstein	11.616.092,34	2,32%	903	2,62%
Hamburg	4.785.492,54	0,96%	323	0,94%
Lower Saxony	40.300.391,57	8,06%	2.978	8,65%
Bremen	1.901.371,61	0,38%	136	0,40%
North Rhine-Westphalia	104.880.481,28	20,98%	7.542	21,92%
Hesse	38.773.519,05	7,75%	2.513	7,30%
Rhineland-Palatinate	26.461.315,40	5,29%	1.826	5,31%
Baden-Württemberg	67.676.119,71	13,54%	4.471	12,99%
Bavaria	87.167.946,98	17,43%	5.610	16,30%
Saarland	8.014.473,22	1,60%	527	1,53%
Berlin	12.431.810,19	2,49%	802	2,33%
Brandenburg	18.628.811,62	3,73%	1.361	3,96%
Mecklenburg-Vorpommern	8.245.643,70	1,65%	614	1,78%
Saxony	27.898.214,76	5,58%	1.849	5,37%
Saxony-Anhalt	22.667.342,17	4,53%	1.636	4,75%
Thuringia	18.549.934,62	3,71%	1.317	3,83%
Total	499.998.960,76	100,00%	34.408	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	201.981.600,45	40,40%	10.493	30,50%
Used Vehicle	298.017.360,31	59,60%	23.915	69,50%
Total	499.998.960,76	100,00%	34.408	100,00%

Customer Group	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Private Individual	485.190.429,00	97,04%	33.608	97,67%
Commercial	14.808.531,76	2,96%	800	2,33%
Total	499.998.960,76	100,00%	34.408	100,00%

Object Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Car	492.130.371,73	98,43%	33.586	97,61%
Motorbike	4.971.322,13	0,99%	654	1,90%
Leisure	2.897.266,90	0,58%	168	0,49%
Total	499.998.960,76	100,00%	34.408	100,00%

Insurances and Contract Type

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Payment Protection Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	225.683.754,85	45,14%	14.942	43,43%
No	274.315.205,91	54,86%	19.466	56,57%
Total	499.998.960,76	100,00%	34.408	100,00%

Gap Insurance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Yes	119.109.317,03	23,82%	7.279	21,15%
No	380.889.643,73	76,18%	27.129	78,85%
Total	499.998.960,76	100,00%	34.408	100,00%

Contract Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	150.499.297,21	30,10%	16.060	46,68%
EvoSmart	349.499.663,55	69,90%	18.348	53,32%
Total	499.998.960,76	100,00%	34.408	100,00%

Payment Properties

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Payment Cycle	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1st of month	310.475.245,56	62,10%	21.436	62,30%
15th of month	189.523.715,20	37,90%	12.972	37,70%
Total	499.998.960,76	100,00%	34.408	100,00%

Payment Method	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Direct Debit	499.998.960,76	100,00%	34.408	100,00%
Other	0,00	0,00%	0	0,00%
Total	499.998.960,76	100,00%	34.408	100,00%

Downpayment and Contract

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Downpayment	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
with downpayment	350.646.055,37	70,13%	23.401	68,01%
without downpayment	149.352.905,39	29,87%	11.007	31,99%
Total	499.998.960,76	100,00%	34.408	100,00%

Average Downpayment	4.419
Max. Downpayment	68.500

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
EvoClassic	150.499.297,21	30,10%	16.060	46,68%
EvoSmart	349.499.663,55	69,90%	18.348	53,32%
- of which balloon rates	233.909.623,10	46,78%		
- of which regular instalments	115.590.040,45	23,12%		
Total	499.998.960,76	100,00%	34.408	100,00%

Yield Range

RevoCar 2021-2
Investor Report

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Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Yield Range	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0,01% - 0,99%	16.566.002,19	3,31%	883	2,57%
1,00% - 1,99%	89.347.999,65	17,87%	4.900	14,24%
2,00% - 2,99%	188.471.679,44	37,69%	12.024	34,95%
3,00% - 3,99%	171.996.680,29	34,40%	13.049	37,92%
4,00% - 4,99%	26.889.446,61	5,38%	2.694	7,83%
5,00% - 5,99%	4.935.564,18	0,99%	608	1,77%
6,00% - 6,99%	1.307.229,67	0,26%	163	0,47%
7,00% - 7,99%	165.496,56	0,03%	33	0,10%
8,00% - 8,99%	208.756,07	0,04%	34	0,10%
9,00% - 9,99%	95.371,75	0,02%	16	0,05%
> 9,99%	14.734,35	0,00%	4	0,01%
Total	499.998.960,76	100,00%	34.408	100,00%
WA Yield:	3,05%			

Original Principal Balance

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Original Principal Balance	Original Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	6.799.410,56	1,06%	1.714	4,98%
5.001-10.000	49.728.370,46	7,74%	6.335	18,41%
10.001-15.000	93.529.383,56	14,57%	7.417	21,56%
15.001-20.000	112.048.804,62	17,45%	6.399	18,60%
20.001-25.000	104.394.702,12	16,26%	4.634	13,47%
25.001-30.000	87.186.629,98	13,58%	3.178	9,24%
30.001-35.000	63.444.226,73	9,88%	1.957	5,69%
35.001-40.000	44.099.640,74	6,87%	1.178	3,42%
40.001-45.000	28.375.842,79	4,42%	670	1,95%
45.001-50.000	16.857.828,85	2,63%	355	1,03%
50.001-55.000	10.347.644,91	1,61%	197	0,57%
55.001-60.000	6.938.291,78	1,08%	121	0,35%
60.001-65.000	5.669.880,21	0,88%	91	0,26%
65.001-70.000	3.771.802,35	0,59%	56	0,16%
70.001-75.000	2.326.292,91	0,36%	32	0,09%
75.001-80.000	1.710.305,84	0,27%	22	0,06%
>80.000	4.881.780,57	0,76%	52	0,15%
Total	642.110.838,98	100,00%	34.408	100,00%

Average Original Principal Balance:	18.662
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Outstanding Principal Balance

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Outstanding Principal Balance	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-5.000	15.996.150	3,20%	5.535	16,09%
5.001-10.000	59.431.894	11,89%	7.906	22,98%
10.001-15.000	90.597.364	18,12%	7.291	21,19%
15.001-20.000	92.338.957	18,47%	5.326	15,48%
20.001-25.000	80.288.650	16,06%	3.599	10,46%
25.001-30.000	56.709.976	11,34%	2.080	6,05%
30.001-35.000	38.377.461	7,68%	1.190	3,46%
35.001-40.000	23.386.549	4,68%	629	1,83%
40.001-45.000	14.633.213	2,93%	346	1,01%
45.001-50.000	9.927.234	1,99%	210	0,61%
50.001-55.000	5.177.870	1,04%	99	0,29%
55.001-60.000	4.402.719	0,88%	77	0,22%
60.001-65.000	2.359.763	0,47%	38	0,11%
65.001-70.000	1.949.957	0,39%	29	0,08%
70.001-75.000	1.012.400	0,20%	14	0,04%
75.001-80.000	926.824	0,19%	12	0,03%
>80.000	2.481.979	0,50%	27	0,08%
Total	499.998.960,76	100,00%	34.408	100,00%

Average Outstanding Principal Balance:	14.531
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Scoring

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Scoring	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
10.000: 9.800	216.404.256,32	43,28%	15.237	44,28%
9.799: 9.600	152.028.475,38	30,41%	10.445	30,36%
9.599: 9.400	62.695.429,62	12,54%	4.240	12,32%
9.399: 9.200	26.455.644,65	5,29%	1.801	5,23%
9.199: 9.000	12.799.101,46	2,56%	831	2,42%
8.999: 8.800	7.602.151,62	1,52%	510	1,48%
8.799: 8.600	3.816.366,98	0,76%	252	0,73%
8.599: 8.400	2.302.848,58	0,46%	148	0,43%
8.399: 8.200	1.674.283,95	0,33%	114	0,33%
8.199: 8.000	1.230.108,24	0,25%	75	0,22%
7.999:	1.861.834,66	0,37%	120	0,35%
n/a	11.128.459,30	2,23%	635	1,85%
Total	499.998.960,76	100,00%	34.408	100,00%

Borrower Characteristics I

RevoCar 2021-2
Investor Report

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Payment Date: 21.02.2023
Period No.: 16

Employment Type	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
Civil Servant	25.400.075,10	5,08%	1.545	4,49%
Public Employee	0,00	0,00%	0	0,00%
Employee Private Sector	329.089.663,90	65,82%	22.735	66,07%
Worker Private Sector	40.676.900,23	8,14%	3.159	9,18%
Self-Employed	59.008.361,49	11,80%	3.298	9,58%
Pensioners	25.115.583,51	5,02%	2.315	6,73%
Trainee/Intern/Student	4.979.568,15	1,00%	485	1,41%
Homemaker	75.070,46	0,02%	2	0,01%
Unemployed	845.206,16	0,17%	69	0,20%
Commercial borrowers & Others	14.808.531,76	2,96%	800	2,33%
Total	499.998.960,76	100,00%	34.408	100,00%

Borrower Age	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
18: 20	5.415.795,32	1,08%	464	1,35%
21: 25	38.647.294,46	7,73%	2.805	8,15%
26: 30	50.337.842,66	10,07%	3.244	9,43%
31: 35	57.324.129,53	11,46%	3.767	10,95%
36: 40	58.412.372,41	11,68%	3.736	10,86%
41: 45	58.483.624,87	11,70%	3.857	11,21%
46: 50	58.130.062,72	11,63%	3.925	11,41%
51: 55	60.621.931,76	12,12%	4.314	12,54%
56: 60	51.759.827,87	10,35%	3.688	10,72%
61: 65	26.480.836,47	5,30%	2.025	5,89%
66: 70	12.691.011,10	2,54%	1.032	3,00%
71: 75	5.576.247,69	1,12%	559	1,62%
76: 91	1.309.452,14	0,26%	192	0,56%
n/a	14.808.531,76	2,96%	800	2,33%
Total	499.998.960,76	100,00%	34.408	100,00%

Borrower Characteristics II

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Borrower Monthly Net Income	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0: 1.000	17.848.770,81	3,57%	1.752	5,09%
1.001: 1.500	64.489.448,81	12,90%	5.567	16,18%
1.501: 2.000	124.290.856,56	24,86%	9.225	26,81%
2.001: 2.500	111.862.386,05	22,37%	7.531	21,89%
2.501: 3.000	62.986.983,11	12,60%	3.919	11,39%
3.001: 3.500	34.742.268,39	6,95%	2.040	5,93%
3.501: 4.000	20.697.800,24	4,14%	1.218	3,54%
4.001: 4.500	11.749.616,37	2,35%	631	1,83%
4.501: 5.000	13.164.710,48	2,63%	662	1,92%
5.001: 5.500	3.961.901,34	0,79%	194	0,56%
5.501: 6.000	4.283.858,75	0,86%	215	0,62%
> 6.001	15.169.811,61	3,03%	657	1,91%
n/a	14.750.548,24	2,95%	797	2,32%
Total	499.998.960,76	100,00%	34.408	100,00%

Top 15 Borrowers

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Borrower Concentration	Outstanding Principal Balance	% of Total Balance	No. of Contracts
1	124.893,12	0,02%	1
2	123.814,02	0,02%	1
3	104.224,91	0,02%	1
4	100.088,14	0,02%	2
5	98.945,52	0,02%	1
6	98.340,30	0,02%	1
7	97.844,87	0,02%	1
8	95.922,75	0,02%	1
9	94.629,59	0,02%	1
10	93.338,46	0,02%	1
11	93.253,04	0,02%	1
12	92.849,02	0,02%	1
13	91.575,53	0,02%	2
14	91.528,14	0,02%	1
15	90.321,80	0,02%	1
Total Top 15 Borrowers	1.491.569,21	0,30%	17
Total Portfolio	499.998.960,76		34.408

Seasoning

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Seasoning in Month	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	82.310.777,72	16,46%	4.164	12,10%
13-24	318.055.532,57	63,61%	21.660	62,95%
25-36	93.920.140,57	18,78%	7.758	22,55%
37-48	5.041.396,57	1,01%	683	1,99%
49-60	591.118,24	0,12%	120	0,35%
61-72	57.372,17	0,01%	13	0,04%
73-86	20.613,94	0,00%	8	0,02%
87-96	2.008,98	0,00%	2	0,01%
97-108	0,00	0,00%	0	0,00%
>108	0,00	0,00%	0	0,00%
Total	499.998.960,76	100,00%	34.408	100,00%

WA Seasoning:	19
MIN:	1
MAX:	93

Origination and Maturity Year

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Investor Report

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Payment Date: 21.02.2023
Period No.: 16

Origination Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2018	473.048,91	0,09%	88	0,26%
2019	5.037.902,54	1,01%	671	1,95%
2020	107.311.030,51	21,46%	8.655	25,15%
2021	312.037.384,06	62,41%	21.174	61,54%
2022	75.139.594,74	15,03%	3.820	11,10%
Total	499.998.960,76	100,00%	34.408	100,00%

Maturity Year	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
2023	21.239.833,85	4,25%	2.623	7,62%
2024	80.367.350,21	16,07%	6.564	19,08%
2025	148.625.780,01	29,73%	9.862	28,66%
2026	140.948.481,90	28,19%	8.686	25,24%
2027	47.336.207,25	9,47%	3.035	8,82%
2028	24.103.126,82	4,82%	1.641	4,77%
2029	29.333.849,59	5,87%	1.680	4,88%
2030	7.486.599,30	1,50%	298	0,87%
2031	557.731,83	0,11%	19	0,06%
Total	499.998.960,76	100,00%	34.408	100,00%

Remaining Term

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Remaining Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	23.775.121,47	4,76%	2.858	8,31%
13-24	86.145.114,61	17,23%	6.886	20,01%
25-36	150.386.366,16	30,08%	9.904	28,78%
37-48	135.433.565,16	27,09%	8.341	24,24%
49-60	43.899.496,01	8,78%	2.866	8,33%
61-72	24.342.582,79	4,87%	1.642	4,77%
73-84	28.192.027,32	5,64%	1.606	4,67%
85-96	7.266.955,41	1,45%	286	0,83%
97-108	557.731,83	0,11%	19	0,06%
>108	0,00	0,00%	0	0,00%
Total	499.998.960,76	100,00%	34.408	100,00%

WA Remaining Term:	38
MIN:	1
MAX:	105

Original Term

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Investor Report

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Payment Date: 21.02.2023
Period No.: 16

Original Term in Months	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0-12	132.522,92	0,03%	42	0,12%
13-24	4.358.110,33	0,87%	851	2,47%
25-36	30.472.818,30	6,09%	3.393	9,86%
37-48	81.205.938,25	16,24%	6.266	18,21%
49-60	167.486.203,48	33,50%	10.867	31,58%
61-72	151.529.611,74	30,31%	8.967	26,06%
73-84	19.060.351,55	3,81%	1.415	4,11%
85-96	44.628.656,54	8,93%	2.562	7,45%
97-108	19.993,47	0,00%	1	0,00%
>108	1.104.754,18	0,22%	44	0,13%
Total	499.998.960,76	100,00%	34.408	100,00%

WA Original Term:	57
MIN:	12
MAX:	120

Loan to Value Ratio

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Loan to Value	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
0% - 10%	0,00	0,00%	0	0,00%
11% - 20%	79.606,71	0,02%	33	0,10%
21% - 30%	661.092,02	0,13%	223	0,65%
31% - 40%	2.594.919,83	0,52%	579	1,68%
41% - 50%	7.043.205,20	1,41%	1.092	3,17%
51% - 60%	16.521.047,06	3,30%	1.829	5,32%
61% - 70%	37.633.284,19	7,53%	2.929	8,51%
71% - 80%	75.835.374,70	15,17%	4.766	13,85%
81% - 90%	114.310.153,63	22,86%	6.499	18,89%
91% - 100%	145.164.535,41	29,03%	9.662	28,08%
101% - 110%	68.679.160,46	13,74%	4.659	13,54%
> 110%	31.476.581,55	6,30%	2.137	6,21%
Total	499.998.960,76	100,00%	34.408	100,00%
Average Loan to Value:	89%			

Vehicle Brand

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

Vehicle Brand	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
1	52.888.628,59	10,58%	3.843	11,17%
2	46.033.870,81	9,21%	3.112	9,04%
3	38.021.091,95	7,60%	2.369	6,89%
4	36.597.290,53	7,32%	2.598	7,55%
5	33.864.557,29	6,77%	1.934	5,62%
6	31.952.138,66	6,39%	1.908	5,55%
7	29.365.497,16	5,87%	1.728	5,02%
8	27.109.544,44	5,42%	1.735	5,04%
9	26.857.366,61	5,37%	2.507	7,29%
10	25.975.572,27	5,20%	1.811	5,26%
11	17.984.807,92	3,60%	1.558	4,53%
12	14.979.558,91	3,00%	1.062	3,09%
13	12.772.481,97	2,55%	1.105	3,21%
14	12.179.038,30	2,44%	913	2,65%
15	7.699.416,77	1,54%	621	1,80%
Other Brands	85.718.098,58	17,14%	5.604	16,29%
TOTAL	499.998.960,76	100,00%	34.408	100,00%

Vehicle brands in random order:

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

Contractual Amortisation Profile

RevoCar 2021-2
Investor Report

Determination Date: 31.01.2023
Investor Reporting Date: 13.02.2023
Payment Date: 21.02.2023
Period No.: 16

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 €)
2023-01	500.000.000	2025-12	233.611.659	2028-11	10.668.161
2023-02	500.000.000	2026-01	220.044.278	2028-12	9.826.585
2023-03	500.000.000	2026-02	206.661.094	2029-01	9.013.240
2023-04	500.000.000	2026-03	192.893.100	2029-02	8.235.814
2023-05	500.000.000	2026-04	176.604.162	2029-03	7.488.097
2023-06	500.000.000	2026-05	160.312.070	2029-04	6.802.515
2023-07	500.000.000	2026-06	150.760.600	2029-05	6.175.614
2023-08	500.000.000	2026-07	141.174.877	2029-06	5.593.933
2023-09	500.000.000	2026-08	131.978.442	2029-07	5.032.514
2023-10	492.184.306	2026-09	123.143.411	2029-08	4.495.205
2023-11	484.489.779	2026-10	115.389.734	2029-09	3.984.889
2023-12	476.301.325	2026-11	108.812.717	2029-10	3.493.988
2024-01	467.678.684	2026-12	101.289.979	2029-11	3.015.198
2024-02	459.353.011	2027-01	90.692.632	2029-12	2.671.324
2024-03	450.428.184	2027-02	81.311.517	2030-01	2.230.684
2024-04	441.069.868	2027-03	71.809.933	2030-02	1.840.834
2024-05	431.516.569	2027-04	61.163.055	2030-03	1.508.189
2024-06	422.614.383	2027-05	51.817.974	2030-04	1.231.143
2024-07	413.528.205	2027-06	47.317.849		
2024-08	404.699.824	2027-07	42.734.693		
2024-09	395.979.356	2027-08	38.909.479		
2024-10	387.236.364	2027-09	35.478.233		
2024-11	378.795.155	2027-10	32.494.675		
2024-12	369.567.614	2027-11	29.813.150		
2025-01	358.426.565	2027-12	27.226.803		
2025-02	347.238.805	2028-01	24.818.666		
2025-03	335.429.638	2028-02	22.925.198		
2025-04	321.509.979	2028-03	21.024.178		
2025-05	307.674.450	2028-04	19.277.115		
2025-06	295.737.755	2028-05	17.565.889		
2025-07	284.546.112	2028-06	15.820.007		
2025-08	273.733.254	2028-07	14.437.982		
2025-09	262.736.247	2028-08	13.338.246		
2025-10	252.292.487	2028-09	12.396.482		
2025-11	243.362.296	2028-10	11.525.757		