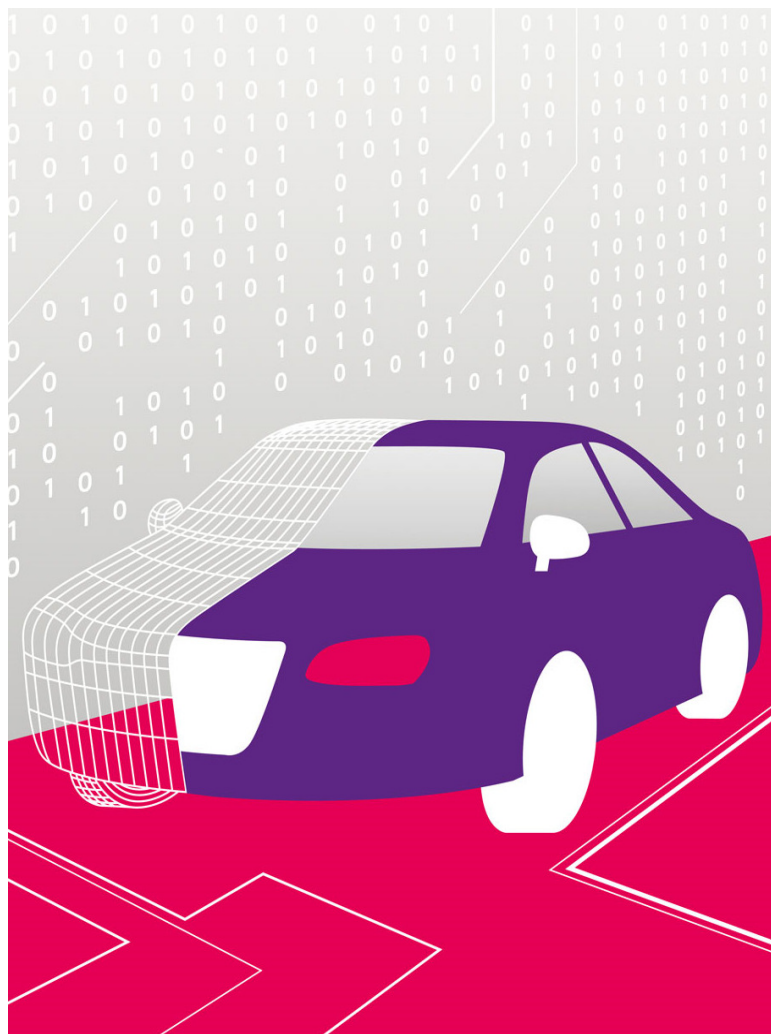


RevoCar 2022 UG (haftungsbeschränkt)



Investor Report

Deal Name

RevoCar 2022 

Issuer

RevoCar 2022 UG (haftungsbeschränkt)
Eschersheimer Landstr. 14
60322 Frankfurt am Main
Germany

Originator

Bank11 für Privatkunden und Handel GmbH



Contents

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Page	Funding Reports Settlement	Page	Stratification Reports	Page	Further Additional Reports
1	Cover	17	Distribution by Federal State	34	Distribution by Manufacturer Brands
2	Contents	18	Car Type, Customer Group, Object Type	35	Drive Type & EU Emission
3	Transaction Parties	19	Insurances and Contract Type	36	Energy and Co2 Performance
4	Reporting Contact	20	Payment Properties	37	Contractual Amortisation Profile
5	Reporting Details	21	Distribution by Downpayment and Contract		
6	Ratings	22	Yield Range		
7	Trigger & Clean Up Call	23	Original Principal Balance		
8	Notes Information	24	Outstanding Principal Balance		
9	Reserve Accounts	25	Scoring		
10	Risk Retention	26	Debtor Characteristics I		
11	Available Distribution Amount	27	Debtor Characteristics II		
12	Waterfall	28	Top 15 Debtors		
13	Portfolio Information	29	Seasoning		
14	Swap Data	30	Distribution by Origination and Maturity Year		
15	Defaults and Recoveries Loan Level Information	31	Remaining Maturity		
16	Delinquency Analysis 1	32	Original Maturity		
16	Delinquency Analysis 2	33	Loan to Value Ratio		

All amounts are presented in Euro.

Transaction Parties

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

	<u>Address</u>	<u>Contact</u>	
Issuer	RevoCar 2022 UG (haftungsbeschränkt) Eschersheimer Landstr. 14 60322 Frankfurt am Main Germany	Angela Bartl angela.bartl@intertrustgroup.com Telephone: +49 69 643508900 DE-RevoCar@intertrustgroup.com	Hanna Wagner hanna.wagner@intertrustgroup.com Telephone: +49 69 6435089 DE-RevoCar@intertrustgroup.com Rhainy Harris rhainy.harris@intertrustgroup.com Telephone: +49 69 643508900 DE-RevoCar@intertrustgroup.com
Originator / Servicer / Subordinated Lender	Bank11 für Privatkunden und Handel GmbH Hammer Landstrasse 91 41460 Neuss Germany	Sandra Ebert abs@bank11.de Telephone: +49 2131 3877221	Markus Kopetschke abs@bank11.de Telephone: +49 2131 3877232
Corporate Services Provider / Substitute Servicer Facilitator	Intertrust (Deutschland) GmbH, Frankfurt Eschersheimer Landstr. 14 60322 Frankfurt am Main Germany	Rhainy Harris rhainy.harris@intertrustgroup.com Telephone: +49 69 643508900 DE-RevoCar@intertrustgroup.com	Hanna Wagner hanna.wagner@intertrustgroup.com Telephone: +49 69 643508913 DE-RevoCar@intertrustgroup.com
Account Bank	BNP Paribas, 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, Luxembourg branch 60 avenue J.F. Kennedy L-1455 Luxembourg Luxembourg	Corporate Trust Services caroline.frere@bnpparibas.com Fax: +352 26969758 Telephone: +352 26962306	
Arranger / Lead Manager / Swap Counterparty	UniCredit Bank AG Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de Telephone: +49 89 37812679	
Trustee / Data Trustee	Intertrust Trustees GmbH Eschersheimer Landstr. 14 60322 Frankfurt am Main Germany	Rhainy Harris rhainy.harris@intertrustgroup.com Telephone: +49 69 643508900 DE-RevoCar@intertrustgroup.com trustees-germany@intertrustgroup.com	

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Reporting Contact

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

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Reporting Details

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Cut-Off Date	31.08.2022
Closing Date / Issue Date	29.09.2022
Interest Determination Date	21.07.2023
Investor Reporting Date	17.08.2023
Calculation Date	23.08.2023
Payment Date	25.08.2023

Days Accrued

Collection Period	from	01.07.2023	to	31.07.2023	31
Interest Period	from	25.07.2023	to	25.08.2023	31

Ratings

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Transaction Party		<u>Initial</u>		<u>Current</u>	
		DBRS (LT/ST)	Moody's (LT/ST)	DBRS (LT/ST)	Moody's (LT/ST)
Originator and Servicer	Bank11	NA	NA	NA	NA
Swap Counterparty*	Unicredit Bank AG	private rating	A1/P-1	private rating	A1/P-1
Arranger / Lead Manager	Unicredit Bank AG	private rating	A2/P-1	private rating	A2/P-1
Corporate Service Provider / Substitute Servicer Facilitator	Intertrust (Deutschland) GmbH Frankfurt	NA	NA	NA	NA
Trustee / Data Trustee	Intertrust Trustees GmbH	NA	NA	NA	NA
Cash Administrator / Paying Agent	BNP Paribas, Luxembourg Branch	AA (high)/R-1 (high)	A2/P-1	AA (low)/R-1 (middle)	Aa3/P-1
Account Bank	BNP Paribas, Frankfurt Branch	AA (high)/R-1 (high)	A2/P-1	AA (low)/R-1 (middle)	Aa3/P-1

* according to Moody's Credit Risk Assessment

Trigger & Clean-Up Call

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
Class B Principal Deficiency Event	37.100.000,00	45.975,46	No
Class C Principal Deficiency Event	24.100.000,00	45.975,46	No
Class D Principal Deficiency Event	18.350.000,00	45.975,46	No
Class E Principal Deficiency Event	4.530.000,00	45.975,46	No
Account Bank Required Rating*			
	Trigger DBRS	Trigger Moody's	Trigger Breach
Long Term	A	A2	No
Short Term	-	P-1	No
Swap Rating Trigger			
	Trigger DBRS	Trigger Moody's	Trigger Breach
1st Rating Trigger (Long Term)	A	Baa1	No
2nd Rating Trigger (Long Term)	BBB	Baa3	No
Clean-up Call %			
	Trigger Value	Current Value	Trigger Breach
Clean-up Call %	10,00%	76,84%	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

RevoCar 2022
Investor ReportDetermination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

	<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 (DBRS / Moody's)	AAA(sf)/Aaa(sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(low)(sf)/Ba2(sf)	NR/NR	
Current Rating (DBRS / Moody's)	AAA(sf)/Aaa(sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(low)(sf)/Ba2(sf)	NR/NR	
ISIN	XS2504758371	XS2504758538	XS2504758611	XS2504758702	XS2504758884	
Legal Maturity Date	August 2035	August 2035	August 2035	August 2035	August 2035	
Fixed / Floating	floating	fixed	fixed	fixed	fixed	
1M_EURIBOR	3,502%	NA	NA	NA	NA	
Spread	0,750%	NA	NA	NA	NA	
Interest Rate	4,252%	3,20%	3,50%	5,50%	11,00%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	4.524	210	50	65	151	
<u>Notes Balance</u>						
Aggregate Notes Principal Amount as of Cut-Off Date	452.400.000,00	21.000.000,00	5.000.000,00	6.500.000,00	15.100.000,00	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	347.120.247,30	21.000.000,00	5.000.000,00	6.500.000,00	15.100.000,00	394.720.247,30
Aggregate Notes Principal Amount (bop) per Note	76.728,61	100.000,00	100.000,00	100.000,00	100.000,00	
Available Distribution Amount						12.032.204,62
Principal Redemption Amount per Class	10.497.250,22	0,00	0,00	0,00	0,00	10.497.250,22
Principal Redemption Amount per Note	2.320,35	0,00	0,00	0,00	0,00	
Aggregate Notes Principal Amount (eop) per Class	336.622.997,08	21.000.000,00	5.000.000,00	6.500.000,00	15.100.000,00	384.222.997,08
Aggregate Notes Principal Amount (eop) per Note	74.408,27	100.000,00	100.000,00	100.000,00	100.000,00	
Current Tranching	87,6%	5,5%	1,3%	1,7%	3,9%	
<u>Payments of Interest</u>						
Interest Amount	1.270.972,56	57.867,60	15.069,50	30.784,65	143.030,22	
Interest Amount per Note	280,94	275,56	301,39	473,61	947,22	
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)	9,52%	5,32%	4,32%	3,02%	0,00%	
Current Credit Enhancement (incl. Excess Spread)	12,96%	7,50%	6,20%	4,50%	0,57%	
Current Credit Enhancement (excl. Excess Spread)	12,39%	6,92%	5,62%	3,93%	0,00%	

Reserve Accounts

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	4.500.000,00
Liquidity Reserve Account (bop)	3.552.482,23
Amounts debited to Liquidity Reserve Account	94.889,03
Amounts credited to Liquidity Reserve Account	0,00
Liquidity Reserve Account (eop)	3.457.593,19

	<u>Amount</u>
<u>Subordinated Loan**</u>	
Initial Subordinated Loan Amount	9.500.000,00
Outstanding Subordinated Loan (bop)	8.203.370,67
Principal due under the Subordinated Loan	0,00
Interest due under the Subordinated Loan	0,00
Outstanding Subordinated Loan Amount (eop)	8.203.370,67

For information purposes only:

Debtor Deposit Amount*** equals to: 8.500,00

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	1.200.000,00
Commingling Reserve Account (bop)	0,00
Amounts debited to Commingling Reserve Account	0,00
Amounts credited to Commingling Reserve Account	0,00
Commingling Reserve Account (eop)	0,00

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

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

** The proceeds of the Subordinated Loan will be used to fund upfront payments due under the Swap Agreement on the Closing Date, if any.

*** Debtor Deposit Amount means the aggregate of the Net Debtor Deposit Amount for all Debtors which owe a Purchased Receivable on the relevant Determination Date

Risk Retention

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

"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	499.998.234,10	94,3%	30.983	94,2%
Retained by Bank11	29.999.945,38	5,7%	1.925	5,8%
Total	529.998.179,48	100,0%	32.908	100,0%
<u>Current - As of Determination Date</u>				
Portfolio sold to SPV	384.177.021,62	94,3%	27.046	94,4%
Retained by Bank11	23.253.760,98	5,7%	1.592	5,6%
Total	407.430.782,60	100,0%	28.638	100,0%
Current Risk Retention		5,7%		
Minimum Risk Retention		5,0%		

Available Distribution Amount

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Liquidity Reserve Transfer Event: No
Servicer Termination Event: No

Payment Collections

Collections received from the Servicer	6.855.798,96
Remaining Collections	4.660.060,33

Calculation of the Available Distribution Amount

Total Collections	11.431.690,44
(a) - thereof Interest Collections	1.211.941,74
(b) - thereof Principal Collections	10.219.748,70
(c) Recovery Collections	84.168,85
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0,00
(e) Amount received by the Issuer under Swap Agreement	478.852,38
(g) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0,00
(h) Amount on Operating Account (incl. interest on Reserve Accounts)	37.492,95
Available Distribution Amount	12.032.204,62

Waterfall

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

	Payment	Remaining Amount
Available Distribution Amount		12.032.204,62
(i) any due and payable Statutory Claims	-	12.032.204,62
(ii) any due and payable Trustee Expenses	-	12.032.204,62
(iii) any due and payable Administration Expenses	234,97	12.031.969,65
(iv) any due and payable Servicing Fee to the Servicer	16.994,90	12.014.974,75
(v) any Amount payable to the Swap Counterparty	-	12.014.974,75
(vi) Class A Notes Interest Amount	1.270.972,56	10.744.002,19
(vii) Class B Notes Interest Amount	57.867,60	10.686.134,59
(viii) Class C Notes Interest Amount	15.069,50	10.671.065,09
(ix) Class D Notes Interest Amount	30.784,65	10.640.280,44
(x) Class E Notes Interest Amount	143.030,22	10.497.250,22
(xi) Class A Principal Redemption Amount	10.497.250,22	0,00
(xiii) Class B Principal Redemption Amount	-	0,00
(xv) Class C Principal Redemption Amount	-	0,00
(xvii) Class D Principal Redemption Amount	-	0,00
(xix) Class E Principal Redemption Amount	-	0,00
(xx) Commingling Reserve Adjustment Amount	-	0,00
(xxii) Interest due under the Subordinated Loan	-	0,00
(xxiii) Principal due under the Subordinated Loan	-	0,00
(xxiv) Additional Servicer Fee to the Servicer	-	0,00
(xxv) Transaction Gain to the shareholders of the Issuer	-	0,00

Portfolio Information

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
Beginning of Period	394.720.247,30	27.490
Scheduled Principal Payments	5.782.619,35	
Principal Payments End of Term	297.037,12	112
Principal Payments Early Settlement	4.140.092,23	315
Total Principal Collections	10.219.748,70	427
Defaulted Receivables	323.476,98	17
End of Period (As of Determination Date)	384.177.021,62	27.046

Swap Data

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Swap Counterparty Data

Swap Counterparty Provider	UniCredit Bank AG
Swap Termination Event	No

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	347.120.247,30
Fixed Rate	1,900%
Floating Rate (Euribor)	3,502%
Interest Days	31
Paying Leg	567.927,29
Receiving Leg	1.046.779,67
Net Swap Payments (- from SPV / + to SPV)	478.852,38
Swap Notional Amount after IPD	336.622.997,08

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
80			1.586.857,51	1.526.396,99	431.415,78	1.094.981,21	71,7%					
1	2022-10	2022-04	9.908,19	9.816,55	938,41	8.878,14	90,4%	06112	GW	SKODA	Loan Balloon	Private
2	2022-10	2022-04	43.377,53	43.526,43	26.265,66	17.260,77	39,7%	85774	NW	IVECO	Loan Balloon	Commercial
3	2022-11	2022-04	34.596,64	35.111,00	26.430,55	8.680,45	24,7%	46325	NW	OPEL	Loan Balloon	Private
4	2022-11	2022-04	12.026,56	12.193,15	3.530,23	8.662,92	71,0%	45966	GW	FORD	Loan Amortising	Commercial
5	2022-12	2021-05	28.349,37	29.105,51	20.612,68	8.492,83	29,2%	48529	GW	AUDI	Loan Balloon	Private
6	2023-01	2021-07	27.084,19	26.405,54	1.184,30	25.221,24	95,5%	86156	NW	KIA	Loan Balloon	Private
7	2023-01	2021-08	17.089,16	18.337,47	16.422,09	1.915,38	10,4%	02625	GW	MERCEDES-BENZ	Loan Amortising	Private
8	2023-01	2022-05	25.678,75	25.810,70	19.484,86	6.325,84	24,5%	30926	GW	SEAT	Loan Balloon	Private
9	2023-01	2022-06	28.279,19	28.636,68	24.303,87	4.332,81	15,1%	59075	GW	HYUNDAI	Loan Amortising	Private
10	2023-02	2021-01	13.555,19	13.239,13	-10,78	13.249,91	100,1%	13407	NW	RENAULT	Loan Amortising	Commercial
11	2023-02	2021-04	10.365,54	10.315,20	4.080,72	6.234,48	60,4%	58093	GW	FIAT	Loan Balloon	Private
12	2023-02	2021-06	25.256,95	25.222,48	-82,37	25.304,85	100,3%	74076	NW	OPEL	Loan Balloon	Private
13	2023-02	2021-08	32.001,80	32.488,22	23.304,22	9.184,00	28,3%	37627	NW	JEEP	Loan Balloon	Private
14	2023-02	2021-10	20.933,62	20.647,23	14.624,95	6.022,28	29,2%	76829	NW	HYUNDAI	Loan Balloon	Private
15	2023-02	2021-10	12.315,50	11.554,51	8.197,94	3.356,57	29,0%	16552	GW	RENAULT	Loan Amortising	Private
16	2023-02	2021-10	11.231,73	11.276,01	9.000,99	2.275,02	20,2%	44143	GW	OPEL	Loan Balloon	Private
17	2023-02	2022-03	32.542,11	31.428,26	-30,98	31.459,24	100,1%	25355	GW	SKODA	Loan Balloon	Private
18	2023-02	2022-04	4.891,32	5.118,40	500,42	4.617,98	90,2%	70771	GW	MINI	Loan Amortising	Private
19	2023-02	2022-05	28.099,50	28.798,94	-129,34	28.928,28	100,4%	95152	NW	VW	Loan Balloon	Private
20	2023-02	2022-06	15.263,32	4.701,19	-15,36	4.716,55	100,3%	38378	GW	OPEL	Loan Balloon	Private
21	2023-03	2020-05	58.173,19	56.955,49	116,17	56.839,32	99,8%	51109	GW	JEEP	Loan Balloon	Private
22	2023-03	2022-05	19.008,73	18.316,25	16.774,96	1.541,29	8,4%	85235	GW	FORD	Loan Amortising	Private
23	2023-03	2021-10	7.227,32	6.618,15	3.831,82	2.786,33	42,1%	16552	GW	CITROEN	Loan Amortising	Private
24	2023-03	2021-12	5.359,16	5.036,12	3.992,71	1.043,41	20,7%	41749	GW	HYUNDAI	Loan Amortising	Private
25	2023-03	2022-01	39.833,27	38.931,19	25.847,55	13.083,64	33,6%	49205	NW	RENAULT	Loan Balloon	Commercial
26	2023-03	2022-02	18.162,15	17.714,38	-810,11	18.524,49	104,6%	74357	GW	FORD	Loan Balloon	Private
27	2023-03	2022-04	13.544,16	12.943,49	8.822,78	4.120,71	31,8%	89075	GW	FORD	Loan Amortising	Private
28	2023-03	2022-04	8.502,48	7.883,84	6.679,59	1.204,25	15,3%	96489	GW	CITROEN	Loan Amortising	Commercial
29	2023-04	2020-12	12.487,76	12.010,66	8.763,36	3.247,30	27,0%	74670	GW	OPEL	Loan Balloon	Private
30	2023-04	2022-02	3.638,04	3.447,17	-624,17	4.071,34	118,1%	88662	GW	FORD	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
31	2023-04	2021-08	1.689,01	1.580,81	-22,41	1.603,22	101,4%	92245	GW	TOYOTA	Loan Balloon	Private
32	2023-04	2022-04	29.034,46	27.097,12	10.059,38	17.037,74	62,9%	49838	NW	FIAT	Loan Balloon	Private
33	2023-04	2022-04	10.982,35	10.575,73	-530,93	11.106,66	105,0%	39288	GW	PEUGEOT	Loan Amortising	Private
34	2023-04	2022-04	22.132,91	22.071,48	10.835,91	11.235,57	50,9%	72124	GW	FORD	Loan Balloon	Private
35	2023-04	2022-04	52.725,22	52.529,51	-237,44	52.766,95	100,5%	71691	NW	MAN	Loan Balloon	Private
36	2023-04	2022-05	11.362,08	11.613,55	4.871,53	6.742,02	58,1%	51061	GW	CITROEN	Loan Amortising	Private
37	2023-04	2022-05	29.978,21	28.817,89	-248,52	29.066,41	100,9%	21435	GW	FIAT	Loan Amortising	Private
38	2023-04	2022-05	43.294,16	42.092,88	29.669,98	12.422,90	29,5%	44649	GW	VW	Loan Balloon	Private
39	2023-04	2022-07	29.222,45	29.145,35	13.651,58	15.493,77	53,2%	64297	GW	AUDI	Loan Amortising	Commercial
40	2023-04	2022-07	10.867,84	10.452,64	5.890,34	4.562,30	43,6%	94078	GW	SEAT	Loan Amortising	Private
41	2023-05	2020-07	5.012,21	4.493,20	1.521,40	2.971,80	66,1%	40878	GW	SKODA	Loan Amortising	Private
42	2023-05	2022-02	9.226,76	8.535,02	-50,44	8.585,46	100,6%	18273	GW	VW	Loan Amortising	Private
43	2023-05	2021-08	10.516,36	9.751,71	3.974,33	5.777,38	59,2%	28237	GW	RENAULT	Loan Amortising	Private
44	2023-05	2021-09	12.967,75	12.549,02	-568,65	13.117,67	104,5%	25451	GW	SMART	Loan Balloon	Private
45	2023-05	2021-12	8.210,41	8.318,15	-73,16	8.391,31	100,9%	80336	GW	OPEL	Loan Amortising	Private
46	2023-05	2021-12	16.838,07	16.416,66	13.657,34	2.759,32	16,8%	74821	GW	HYUNDAI	Loan Balloon	Private
47	2023-05	2022-02	12.957,94	12.822,70	-62,88	12.885,58	100,5%	08248	GW	SKODA	Loan Balloon	Private
48	2023-05	2022-03	12.646,41	12.104,09	-673,87	12.777,96	105,6%	44319	GW	OPEL	Loan Amortising	Private
49	2023-05	2022-05	19.381,09	19.104,49	15.937,61	3.166,88	16,6%	38124	GW	SUZUKI	Loan Balloon	Private
50	2023-05	2022-06	6.342,38	5.550,53	2.751,02	2.799,51	50,4%	96317	GW	CITROEN	Loan Amortising	Private
51	2023-05	2022-07	29.479,80	27.527,04	-726,96	28.254,00	102,6%	86510	NW	RENAULT	Loan Balloon	Commercial
52	2023-06	2021-01	13.319,35	13.072,54	-147,48	13.220,02	101,1%	52070	GW	VW	Loan Balloon	Private
53	2023-06	2021-03	14.404,45	13.153,93	-75,43	13.229,36	100,6%	50170	NW	FORD	Loan Balloon	Commercial
54	2023-06	2021-04	26.593,81	27.996,73	-317,05	28.313,78	101,1%	04938	GW	AUDI	Loan Amortising	Private
55	2023-06	2021-05	22.578,73	20.731,52	14.614,10	6.117,42	29,5%	53332	GW	MAZDA	Loan Amortising	Private
56	2023-06	2021-11	21.057,46	20.597,32	-127,78	20.725,10	100,6%	84508	GW	BMW	Loan Balloon	Private
57	2023-06	2021-12	8.898,10	8.449,29	-47,59	8.496,88	100,6%	93077	GW	AUDI	Loan Amortising	Private
58	2023-06	2022-01	28.004,42	25.959,18	20.382,04	5.577,14	21,5%	74074	GW	AUDI	Loan Amortising	Private
59	2023-06	2022-03	5.827,88	6.212,23	-17,78	6.230,01	100,3%	71364	GW	VW	Loan Amortising	Private
60	2023-06	2022-05	3.515,57	2.982,99	-22,19	3.005,18	100,7%	56579	GW	AUDI	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
61	2023-06	2022-05	22.022,29	21.704,53	11.405,24	10.299,29	47,5%	45772	NW	OPEL	Loan Balloon	Commercial
62	2023-06	2022-05	22.187,40	21.857,40	10.395,59	11.461,81	52,4%	45772	NW	OPEL	Loan Balloon	Commercial
63	2023-06	2022-05	45.268,11	43.463,44	-749,08	44.212,52	101,7%	49525	GW	AUDI	Loan Balloon	Private
64	2023-07	2020-09	1.605,39	435,95	-11,00	446,95	102,5%	44149	GW	OPEL	Loan Amortising	Private
65	2023-07	2022-07	31.611,96	29.922,24	-562,95	30.485,19	101,9%	03054	NW	BMW	Loan Balloon	Private
66	2023-07	2020-06	8.373,24	7.116,15	-487,95	7.604,10	106,9%	09249	GW	FORD	Loan Amortising	Private
67	2023-07	2021-08	34.897,52	33.816,60	-574,53	34.391,13	101,7%	58762	GW	VW	Loan Balloon	Private
68	2023-07	2021-10	30.568,62	29.658,82	-537,42	30.196,24	101,8%	26556	NW	KIA	Loan Balloon	Private
69	2023-07	2021-10	11.799,04	11.868,05	-47,24	11.915,29	100,4%	31832	GW	FIAT	Loan Balloon	Private
70	2023-07	2021-11	9.221,38	8.390,86	-39,48	8.430,34	100,5%	13593	GW	BMW	Loan Balloon	Private
71	2023-07	2021-12	4.162,66	3.656,52	-14,87	3.671,39	100,4%	81245	GW	VW	Loan Amortising	Private
72	2023-07	2022-01	20.967,16	20.032,24	-530,52	20.562,76	102,6%	32369	GW	BMW	Loan Balloon	Private
73	2023-07	2022-01	10.383,11	9.989,62	-506,82	10.496,44	105,1%	49424	GW	HARLEY-DAVIDSON	Loan Balloon	Private
74	2023-07	2022-03	15.642,54	14.150,64	150,80	13.999,84	98,9%	42369	GW	VW	Loan Balloon	Private
75	2023-07	2022-05	13.532,47	9.034,06	-611,41	9.645,47	106,8%	74348	GW	RENAULT	Loan Amortising	Private
76	2023-07	2022-05	5.252,75	3.669,32	-10,50	3.679,82	100,3%	58256	GW	SUZUKI	Loan Amortising	Private
77	2023-07	2022-05	55.133,34	51.253,52	-301,72	51.555,24	100,6%	71032	GW	MERCEDES-BENZ	Loan Balloon	Private
78	2023-07	2022-06	9.993,27	8.293,95	-511,78	8.805,73	106,2%	33428	GW	VW	Loan Amortising	Private
79	2023-07	2022-06	33.335,20	31.548,07	-685,97	32.234,04	102,2%	49593	GW	AUDI	Loan Amortising	Private
80	2023-07	2022-06	53.050,00	50.640,37	-226,33	50.866,70	100,4%	13437	NW	ALFA ROMEO	Loan Balloon	Private

Delinquency Analysis

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Delinquent Payments

	Performing Receivables	Delinquent Payment				Total
		1-30 days overdue	31-60 days overdue	61-90 days overdue	90+ days overdue	
1	487.220.803,74	19.439,52	15.542,85	0,00	0,00	34.982,37
2	476.309.142,95	25.688,33	12.735,76	27.592,84	0,00	66.016,93
3	464.817.907,16	37.230,83	30.063,47	7.749,45	22.105,49	97.149,24
4	454.391.390,87	42.582,50	31.314,13	18.947,41	20.725,84	113.569,88
5	444.215.498,92	67.351,22	30.284,58	28.131,32	43.069,83	168.836,95
6	433.665.623,43	164.940,17	35.637,15	15.577,07	34.203,21	250.357,60
7	422.110.056,81	84.339,73	171.061,83	18.207,06	38.268,43	311.877,05
8	411.536.761,32	41.940,87	89.971,78	20.619,43	41.390,88	193.922,96
9	400.550.117,97	108.811,77	40.337,75	34.414,90	57.438,16	241.002,58
10	390.624.883,50	149.001,94	28.112,59	21.083,87	74.339,33	272.537,73
11	379.306.959,89	220.498,52	51.456,29	27.275,21	44.229,19	343.459,21

Delinquency Analysis

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

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	487.220.803,74	1.108.925,09	621.815,40	0,00	0,00	1.730.740,49
2	476.309.142,95	1.362.800,14	447.704,85	861.894,37	0,00	2.672.399,36
3	464.817.907,16	2.032.305,93	1.075.227,69	192.453,12	442.489,28	3.742.476,02
4	454.391.390,87	1.435.074,50	1.370.581,14	570.368,95	332.417,39	3.708.441,98
5	444.215.498,92	1.825.262,25	501.697,49	643.781,64	985.109,82	3.955.851,20
6	433.665.623,43	2.223.424,94	1.237.252,48	334.940,10	582.825,41	4.378.442,93
7	422.110.056,81	937.207,13	2.424.466,91	505.363,48	514.471,86	4.381.509,38
8	411.536.761,32	2.361.305,99	1.479.934,00	304.545,84	550.218,55	4.696.004,38
9	400.550.117,97	2.399.845,37	1.440.349,23	366.647,31	618.142,67	4.824.984,58
10	390.624.883,50	2.399.229,77	822.244,57	333.021,21	540.868,25	4.095.363,80
11	379.306.959,89	2.913.084,04	445.411,53	885.454,20	626.111,96	4.870.061,73

Distribution by Federal State

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	52.360.982,70	13,63%	3.539	13,09%
Bavaria	66.985.618,61	17,44%	4.383	16,21%
Berlin	11.216.938,95	2,92%	736	2,72%
Brandenburg	14.104.595,43	3,67%	1.051	3,89%
Bremen	1.792.450,62	0,47%	124	0,46%
Hamburg	4.792.110,71	1,25%	287	1,06%
Hesse	29.425.357,33	7,66%	1.958	7,24%
Mecklenburg-Vorpommern	7.831.881,45	2,04%	582	2,15%
Lower Saxony	33.821.771,14	8,80%	2.465	9,11%
North Rhine-Westphalia	81.289.353,85	21,16%	6.036	22,32%
Rhineland-Palatinate	18.801.653,11	4,89%	1.339	4,95%
Saarland	6.853.340,60	1,78%	449	1,66%
Saxony	17.955.251,93	4,67%	1.334	4,93%
Saxony-Anhalt	15.024.801,30	3,91%	1.127	4,17%
Schleswig-Holstein	9.899.483,18	2,58%	758	2,80%
Thuringia	12.021.430,71	3,13%	878	3,25%
Total	384.177.021,62	100,00%	27.046	100,00%

Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New Vehicle	104.129.586,10	27,10%	4.784	17,69%
Used Vehicle	280.047.435,52	72,90%	22.262	82,31%
Total	384.177.021,62	100,00%	27.046	100,00%

Debtor Group	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private Individual	366.609.919,39	95,43%	26.127	96,60%
Commercial	17.567.102,23	4,57%	919	3,40%
Total	384.177.021,62	100,00%	27.046	100,00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	377.730.606,94	98,32%	26.474	97,89%
Motorbike	3.803.504,28	0,99%	431	1,59%
Leisure	2.642.910,40	0,69%	141	0,52%
Total	384.177.021,62	100,00%	27.046	100,00%

Insurances and Contract Type

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	119.911.502,50	31,21%	8.671	32,06%
No	264.265.519,12	68,79%	18.375	67,94%
Total	384.177.021,62	100,00%	27.046	100,00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	92.029.922,45	23,96%	6.066	22,43%
No	292.147.099,17	76,04%	20.980	77,57%
Total	384.177.021,62	100,00%	27.046	100,00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	124.788.686,18	32,48%	13.688	50,61%
EvoSmart	259.388.335,44	67,52%	13.358	49,39%
Total	384.177.021,62	100,00%	27.046	100,00%

Payment Properties

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	239.150.505,94	62,25%	16.822	62,20%
15th of month	145.026.515,68	37,75%	10.224	37,80%
Total	384.177.021,62	100,00%	27.046	100,00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	384.177.021,62	100,00%	27.046	100,00%
Other	0,00	0,00%	0	0,00%
Total	384.177.021,62	100,00%	27.046	100,00%

Distribution by Downpayment and Contract

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	259.053.163,74	67,43%	17.671	65,34%
without downpayment	125.123.857,88	32,57%	9.375	34,66%
Total	384.177.021,62	100,00%	27.046	100,00%

Average Downpayment 3.981
Maximum Downpayment 78.000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	124.788.686,18	32,48%	13.688	50,61%
Yes	259.388.335,44	67,52%	13.358	49,39%
- of which balloon rates	175.343.109,41	45,64%		
- of which regular instalments	84.045.226,03	21,88%		
Total	384.177.021,62	100,00%	27.046	100,00%

Yield Range

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Yield Range	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2,00% - 2,99%	129.463.954,640	33,70%	8.092	29,92%
3,00% - 3,99%	221.100.957,430	57,55%	15.604	57,69%
4,00% - 4,99%	28.607.607,770	7,45%	2.717	10,05%
5,00% - 5,99%	3.536.066,070	0,92%	441	1,63%
6,00% - 6,99%	1.137.934,920	0,30%	140	0,52%
7,00% - 7,99%	170.101,580	0,04%	23	0,09%
8,00% - 8,99%	85.819,830	0,02%	10	0,04%
9,00% - 9,99%	61.145,030	0,02%	18	0,07%
10,00% - 10,99%	13.434,350	0,00%	1	0,00%
Total	384.177.021,62	100,00%	27.046	100,00%
WA Yield:	3,64%			

Original Principal Balance

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Original Principal Balance	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0- 4.999	6.541.326,69	1,36%	1.642	6,07%
5.000- 9.999	44.727.175,94	9,28%	5.737	21,21%
10.000- 14.999	76.055.636,34	15,77%	6.013	22,23%
15.000- 19.999	82.820.646,80	17,18%	4.732	17,50%
20.000- 24.999	75.742.615,25	15,71%	3.369	12,46%
25.000- 29.999	60.931.672,03	12,64%	2.219	8,20%
30.000- 34.999	43.712.460,52	9,07%	1.348	4,98%
35.000- 39.999	30.035.926,73	6,23%	799	2,95%
40.000- 44.999	19.522.424,94	4,05%	460	1,70%
45.000- 49.999	13.160.288,88	2,73%	276	1,02%
50.000- 54.999	8.126.715,30	1,69%	154	0,57%
55.000- 59.999	5.372.560,17	1,11%	93	0,34%
>=60,000	15.411.200,66	3,20%	204	0,75%
Total	482.160.650,25	100,00%	27.046	100,00%

Average Original Principal Balance

17.827

Outstanding Principal Balance

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Outstanding Principal Balance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0- 4.999	14.068.571	3,66%	4.705	17,40%
5.000- 9.999	48.763.954	12,69%	6.501	24,04%
10.000- 14.999	70.003.880	18,22%	5.664	20,94%
15.000- 19.999	69.044.584	17,97%	3.975	14,70%
20.000- 24.999	58.732.754	15,29%	2.636	9,75%
25.000- 29.999	41.410.126	10,78%	1.511	5,59%
30.000- 34.999	27.574.226	7,18%	854	3,16%
35.000- 39.999	18.441.578	4,80%	497	1,84%
40.000- 44.999	11.887.298	3,09%	282	1,04%
45.000- 49.999	7.188.523	1,87%	152	0,56%
50.000- 54.999	4.592.453	1,20%	88	0,33%
55.000- 59.999	2.405.796	0,63%	42	0,16%
>=60,000	10.063.278	2,62%	139	0,51%
Total	384.177.021,62	100,00%	27.046	100,00%

Average Outstanding Principal Balance: 14.205
Maximum Outstanding PB 128.234

Distribution by Scoring

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10.000: 9.800	158.195.900,71	41,18%	11.613	42,94%
9.799: 9.600	120.709.410,07	31,42%	8.452	31,25%
9.599: 9.400	50.026.633,00	13,02%	3.411	12,61%
9.399: 9.200	21.092.717,28	5,49%	1.442	5,33%
9.199: 9.000	9.477.452,76	2,47%	630	2,33%
8.999: 8.800	6.006.795,75	1,56%	395	1,46%
8.799: 8.600	2.329.781,78	0,61%	163	0,60%
8.599: 8.400	1.444.372,51	0,38%	101	0,37%
8.399: 8.200	847.248,22	0,22%	55	0,20%
8.199: 8.000	414.825,16	0,11%	30	0,11%
<8.000:	641.658,36	0,17%	38	0,14%
n/a	12.990.226,02	3,38%	716	2,65%
Total	384.177.021,62	100,00%	27.046	100,00%

Average Scoring

9.683

Debtor Characteristics I

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Employment Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	18.893.077,43	4,92%	1.191	4,40%
Public + Private Employee	241.141.829,68	62,77%	17.291	63,93%
Worker Private Sector	29.442.555,17	7,66%	2.486	9,19%
Self-Employed	51.788.871,59	13,48%	2.825	10,45%
Pensioners	19.809.515,60	5,16%	1.843	6,81%
Trainee/Intern	4.875.720,50	1,27%	436	1,61%
Unemployed	658.349,42	0,17%	55	0,20%
Commercial debtors & unknown	17.567.102,23	4,57%	919	3,40%
Total	384.177.021,62	100,00%	27.046	100,00%

Debtor Age	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	4.975.909,76	1,30%	385	1,42%
21: 25	31.706.110,32	8,25%	2.223	8,22%
26: 30	38.029.009,97	9,90%	2.560	9,47%
31: 35	45.695.324,28	11,89%	3.050	11,28%
36: 40	44.663.599,71	11,63%	2.945	10,89%
41: 45	43.521.055,11	11,33%	2.973	10,99%
46: 50	42.525.257,46	11,07%	2.961	10,95%
51: 55	45.354.596,25	11,81%	3.285	12,15%
56: 60	33.640.367,36	8,76%	2.678	9,90%
61: 65	19.752.620,74	5,14%	1.514	5,60%
66: 70	10.336.142,25	2,69%	879	3,25%
71: 75	5.294.328,05	1,38%	495	1,83%
76: 86	1.115.598,13	0,29%	179	0,66%
n/a	17.567.102,23	4,57%	919	3,40%
Total	384.177.021,62	100,00%	27.046	100,00%

Debtor Characteristics II

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Borrower Monthly Net Income	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1.000	13.981.063,45	3,64%	1.385	5,12%
1.001: 1.500	44.053.528,75	11,47%	3.995	14,77%
1.501: 2.000	90.641.487,64	23,59%	7.009	25,92%
2.001: 2.500	84.106.036,20	21,89%	5.931	21,93%
2.501: 3.000	49.605.899,80	12,91%	3.217	11,89%
3.001: 3.500	25.060.355,77	6,52%	1.524	5,63%
3.501: 4.000	17.660.322,26	4,60%	1.023	3,78%
4.001: 4.500	9.944.614,12	2,59%	548	2,03%
4.501: 5.000	10.567.288,13	2,75%	561	2,07%
5.001: 5.500	2.951.953,33	0,77%	148	0,55%
5.501: 6.000	4.174.576,30	1,09%	196	0,72%
> 6.000	13.704.942,30	3,57%	581	2,15%
n/a	17.724.953,57	4,61%	928	3,43%
Total	384.177.021,62	100,00%	27.046	100,00%

Top 15 Debtors

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	128.233,78	0,03%	1
2	113.740,02	0,03%	1
3	107.706,02	0,03%	1
4	104.745,17	0,03%	1
5	101.888,63	0,03%	1
6	99.048,75	0,03%	1
7	97.476,87	0,03%	1
8	93.533,34	0,02%	1
9	93.276,51	0,02%	1
10	93.223,49	0,02%	1
11	92.414,78	0,02%	1
12	92.152,40	0,02%	1
13	91.505,11	0,02%	1
14	89.857,99	0,02%	1
15	89.782,36	0,02%	1
Total Top 15 Debtors	1.488.585,22	0,39%	15
Total Portfolio	384.177.021,62		27.046

Seasoning

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Seasoning in Month	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:3	0,00	0,00%	0	0,00%
4:6	0,00	0,00%	0	0,00%
7:9	12.019,85	0,00%	1	0,00%
10:12	53.722.773,59	13,98%	3.483	12,88%
13:15	123.242.721,43	32,08%	7.838	28,98%
16:18	74.279.396,08	19,33%	5.126	18,95%
19:21	63.135.470,58	16,43%	4.662	17,24%
22:24	32.142.213,01	8,37%	2.495	9,23%
25:27	16.345.353,37	4,25%	1.327	4,91%
28:30	6.766.549,42	1,76%	588	2,17%
>=31	14.530.524,29	3,78%	1.526	5,64%
Total	384.177.021,62	100,00%	27.046	100,00%

WA Seasoning (in months) 17,5

Distribution by Origination and Maturity Year

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2018	89.303,83	0,02%	24	0,09%
2019	834.984,11	0,22%	110	0,41%
2020	14.914.106,48	3,88%	1.453	5,37%
2021	133.679.852,26	34,80%	10.135	37,47%
2022	234.658.774,94	61,08%	15.324	56,66%
Total	384.177.021,62	100,00%	27.046	100,00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2023	5.156.584,22	1,34%	680	2,51%
2024	30.766.630,55	8,01%	3.174	11,74%
2025	85.344.563,62	22,21%	6.312	23,34%
2026	114.966.658,76	29,93%	7.637	28,24%
2027	90.137.947,17	23,46%	5.524	20,42%
2028	19.033.974,82	4,95%	1.462	5,41%
2029	18.875.101,16	4,91%	1.200	4,44%
2030	19.558.129,29	5,09%	1.041	3,85%
2031	195.833,43	0,05%	9	0,03%
2032	141.598,60	0,04%	7	0,03%
Total	384.177.021,62	100,00%	27.046	100,00%

Remaining Term

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Remaining Term in Months	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	6.406.079,90	1,67%	843	3,12%
7:12	13.270.766,28	3,45%	1.528	5,65%
13:18	20.657.626,81	5,38%	1.850	6,84%
19:24	42.954.161,25	11,18%	3.391	12,54%
25:30	45.291.888,95	11,79%	3.068	11,34%
31:36	69.354.499,79	18,05%	4.623	17,09%
37:42	45.593.528,66	11,87%	2.994	11,07%
43:48	65.463.834,86	17,04%	3.979	14,71%
49:54	18.654.906,74	4,86%	1.158	4,28%
55:60	13.204.083,28	3,44%	1.010	3,73%
61:66	5.715.885,75	1,49%	423	1,56%
67:72	11.133.108,95	2,90%	715	2,64%
73:78	7.900.271,01	2,06%	492	1,82%
79:84	17.900.728,54	4,66%	944	3,49%
85:90	338.218,82	0,09%	12	0,04%
91:96	39.146,19	0,01%	3	0,01%
97:102	156.687,24	0,04%	6	0,02%
103:108	141.598,60	0,04%	7	0,03%
109:114	0,00	0,00%	0	0,00%
115:120	0,00	0,00%	0	0,00%
Total	384.177.021,62	100,00%	27.046	100,00%

WA Remaining Term (in months)

38,5

Original Term

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Original Term in Months	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	0,00	0,00%	0	0,00%
13:18	1.113.572,95	0,29%	87	0,32%
19:24	3.287.387,21	0,86%	971	3,59%
25:30	12.413.758,65	3,23%	726	2,68%
31:36	12.392.262,02	3,23%	2.344	8,67%
37:42	53.076.021,00	13,82%	2.671	9,88%
43:48	21.619.319,44	5,63%	2.804	10,37%
49:54	93.678.323,38	24,38%	5.105	18,88%
55:60	31.128.244,29	8,10%	3.055	11,30%
61:66	89.687.686,80	23,35%	4.747	17,55%
67:72	18.920.939,37	4,93%	1.611	5,96%
73:78	1.016.437,97	0,26%	86	0,32%
79:84	14.644.623,47	3,81%	1.039	3,84%
85:90	826.832,47	0,22%	53	0,20%
91:96	29.566.484,49	7,70%	1.713	6,33%
97:102	0,00	0,00%	0	0,00%
103:108	135.098,99	0,04%	6	0,02%
109:114	0,00	0,00%	0	0,00%
115:120	670.029,12	0,17%	28	0,10%
Total	384.177.021,62	100,00%	27.046	100,00%

WA Original Term: 56,0

Distribution by Loan to Value (LTV)

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Loan to Value	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0,00% - 9,99%	0,00	0,00%	0	0,00%
10,00% - 19,99%	76.802,48	0,02%	36	0,13%
20,00% - 29,99%	506.996,03	0,13%	159	0,59%
30,00% - 39,99%	2.128.581,53	0,55%	471	1,74%
40,00% - 49,99%	5.778.660,38	1,50%	899	3,32%
50,00% - 59,99%	11.604.567,50	3,02%	1.370	5,07%
60,00% - 69,99%	27.080.419,76	7,05%	2.172	8,03%
70,00% - 79,99%	54.096.217,67	14,08%	3.624	13,40%
80,00% - 89,99%	84.887.813,94	22,10%	4.828	17,85%
90,00% - 99,99%	132.987.247,76	34,62%	8.895	32,89%
100,00% - 109,99%	51.361.739,95	13,37%	3.551	13,13%
>= 110%	13.667.974,62	3,56%	1.041	3,85%
Total	384.177.021,62	100,00%	27.046	100,00%

Weighted Average LTV 88,49%
Maximum LTV 114,99%

Distribution by Manufacturer Brands

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Manufacturer Brand	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	43.533.807,09	11,33%	3.265	12,07%
2	36.538.859,10	9,51%	1.994	7,37%
3	34.010.569,11	8,85%	2.439	9,02%
4	26.806.512,07	6,98%	1.695	6,27%
5	26.489.317,69	6,90%	1.680	6,21%
6	24.951.166,22	6,49%	1.564	5,78%
7	23.593.921,50	6,14%	2.258	8,35%
8	21.681.253,82	5,64%	1.355	5,01%
9	20.563.386,20	5,35%	1.563	5,78%
10	16.136.370,92	4,20%	1.229	4,54%
11	10.567.764,52	2,75%	961	3,55%
12	9.670.646,88	2,52%	776	2,87%
13	9.479.213,78	2,47%	839	3,10%
14	8.384.519,90	2,18%	664	2,46%
15	6.567.393,73	1,71%	629	2,33%
Other Brands	65.202.319,09	16,97%	4.135	15,29%
TOTAL	384.177.021,62	100,00%	27.046	100,00%

Manufacturer brands in alphabetical order:

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

Drive Type & EU Emission Standard

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	117.182.041,18	30,50%	7.713	28,52%
Electric	6.260.540,95	1,63%	273	1,01%
Gas	383.445,42	0,10%	33	0,12%
Hybrid	10.071.257,12	2,62%	435	1,61%
Petrol	150.771.522,50	39,25%	12.313	45,53%
n/a	99.508.214,45	25,90%	6.279	23,22%
Total	384.177.021,62	100,00%	27.046	100,00%

* Mild hybrid variants are part of petrol/diesel.

EU Emission Standard*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Euro 6d	73.329.138,94	19,09%	3.535	13,07%
Euro 6d-temp	66.149.831,31	17,22%	3.781	13,98%
Euro 6	105.175.863,02	27,38%	8.377	30,97%
Euro 5	27.803.704,60	7,24%	3.622	13,39%
Euro 4	4.786.658,01	1,25%	969	3,58%
Euro 3	233.747,87	0,06%	38	0,14%
Euro 2	2.176,02	0,00%	1	0,00%
n/a	106.695.901,85	27,77%	6.723	24,86%
Total	384.177.021,62	100,00%	27.046	100,00%

* EU Emission Standard defines limit values for the emission of air pollutants for motor vehicles.

Energy Performance & Co2 Emission

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	29.936.164,36	7,79%	1.609	5,95%
A	58.747.978,03	15,29%	3.545	13,11%
B	73.369.943,92	19,10%	4.956	18,32%
C	32.944.719,44	8,58%	2.574	9,52%
D	16.126.521,06	4,20%	1.146	4,24%
E	5.462.648,77	1,42%	340	1,26%
F	4.194.351,24	1,09%	163	0,60%
G	1.916.857,05	0,50%	47	0,17%
n/a	161.477.837,75	42,03%	12.666	46,83%
Total	384.177.021,62	100,00%	27.046	100,00%

* Classification of a vehicle in relation to its CO2 efficiency. According to the German Car Energy Consumption Labeling Ordinance (Pkw-EnVKV), all new cars are classified based on their weight and their actual CO2 emissions by comparing them with a reference value in CO2 efficiency classes G (not very efficient in the sense of the German Pkw-EnVKV) to A+ (very efficient in the sense of the German Pkw-EnVKV)

Co2 Emission in g/km*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:49	11.830.287,48	3,08%	553	2,04%
50:99	11.679.657,60	3,04%	1.039	3,84%
100:149	153.935.358,79	40,07%	12.702	46,96%
150:199	78.911.477,62	20,54%	5.037	18,62%
200:249	19.551.794,03	5,09%	967	3,58%
250:299	3.232.659,36	0,84%	184	0,68%
300:349	1.366.966,39	0,36%	47	0,17%
350:399	162.062,56	0,04%	11	0,04%
>=400	45.108,87	0,01%	5	0,02%
n/a	103.461.648,92	26,93%	6.501	24,04%
Total	384.177.021,62	100,00%	27.046	100,00%

* Values are either WLTP (Max) if available or NEFZ (combined)

Contractual Amortisation Profile

RevoCar 2022
Investor Report

Determination Date: 31.07.2023
Investor Reporting Date: 17.08.2023
Payment Date: 25.08.2023
Period No.: 11

Assumptions for this simulation:

No further purchase of Assets, no Deemed Collections, no Prepayments, no Defaults, no Clean-up-Call, current Delinquent Receivable will be paid

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2023-07	384.177.022	2026-06	105.954.014	2029-05	3.938.984
2023-08	377.995.243	2026-07	95.297.252	2029-06	3.501.440
2023-09	371.374.932	2026-08	85.033.419	2029-07	3.095.148
2023-10	364.839.212	2026-09	80.602.887	2029-08	2.733.229
2023-11	358.353.085	2026-10	75.620.663	2029-09	2.377.833
2023-12	351.807.660	2026-11	70.224.541	2029-10	2.042.225
2024-01	345.290.680	2026-12	65.187.613	2029-11	1.727.734
2024-02	339.046.061	2027-01	60.055.744	2029-12	1.429.071
2024-03	332.563.142	2027-02	55.456.259	2030-01	1.159.491
2024-04	325.751.031	2027-03	50.785.365	2030-02	904.856
2024-05	318.258.653	2027-04	44.811.608	2030-03	671.990
2024-06	310.919.004	2027-05	38.384.955	2030-04	459.299
2024-07	303.298.801	2027-06	32.235.892	2030-05	294.638
2024-08	295.852.004	2027-07	25.473.935	2030-06	158.005
2024-09	288.867.267	2027-08	18.778.378	2030-07	77.974
2024-10	281.412.106	2027-09	17.806.146	2030-08	70.506
2024-11	273.817.959	2027-10	16.856.039	2030-09	63.425
2024-12	266.185.407	2027-11	15.930.309	2030-10	56.183
2025-01	258.213.166	2027-12	15.027.524	2030-11	49.160
2025-02	249.998.829	2028-01	14.150.556	2030-12	44.333
2025-03	241.583.213	2028-02	13.295.763	2031-01	40.577
2025-04	232.569.071	2028-03	12.461.605	2031-02	36.810
2025-05	222.576.593	2028-04	11.660.293	2031-03	33.031
2025-06	212.776.549	2028-05	10.899.332	2031-04	29.241
2025-07	202.936.041	2028-06	10.169.217	2031-05	25.401
2025-08	192.404.555	2028-07	9.474.896		
2025-09	184.718.217	2028-08	8.853.515		
2025-10	176.316.179	2028-09	8.242.908		
2025-11	166.675.277	2028-10	7.645.415		
2025-12	158.803.578	2028-11	7.065.271		
2026-01	150.850.974	2028-12	6.493.897		
2026-02	143.470.690	2029-01	5.940.959		
2026-03	135.749.889	2029-02	5.407.867		
2026-04	126.199.071	2029-03	4.890.549		
2026-05	115.915.931	2029-04	4.398.711		