

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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

	<u>Address</u>	<u>Contact</u>	
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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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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Reporting Details

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Cut-Off Date	31.08.2022
Closing Date / Issue Date	29.09.2022
Interest Determination Date	23.11.2023
Investor Reporting Date	15.12.2023
Calculation Date	21.12.2023
Payment Date	27.12.2023

Days Accrued

Collection Period	from	01.11.2023	to	30.11.2023	30
Interest Period	from	27.11.2023	to	27.12.2023	30

Ratings

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
Class B Principal Deficiency Event	37,100,000.00	0.00	No
Class C Principal Deficiency Event	24,100,000.00	0.00	No
Class D Principal Deficiency Event	18,350,000.00	0.00	No
Class E Principal Deficiency Event	4,530,000.00	0.00	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
	Trigger Value	Current Value	Trigger Breach
Clean-up Call %	10.00%	68.86%	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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

	<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 (high) (sf)/Aa2(sf)	A (low) (sf)/A3(sf)	BB (high) (sf)/Baa3(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	3.835%	NA	NA	NA	NA	
Spread	0.750%	NA	NA	NA	NA	
Interest Rate	4.585%	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	306,328,441.43	21,000,000.00	5,000,000.00	6,500,000.00	15,100,000.00	353,928,441.43
Aggregate Notes Principal Amount (bop) per Note	67,711.86	100,000.00	100,000.00	100,000.00	100,000.00	
Available Distribution Amount						11,200,620.14
Principal Redemption Amount per Class	9,629,054.88	0.00	0.00	0.00	0.00	9,629,054.88
Principal Redemption Amount per Note	2,128.44	0.00	0.00	0.00	0.00	
Aggregate Notes Principal Amount (eop) per Class	296,699,386.55	21,000,000.00	5,000,000.00	6,500,000.00	15,100,000.00	344,299,386.55
Aggregate Notes Principal Amount (eop) per Note	65,583.42	100,000.00	100,000.00	100,000.00	100,000.00	
Current Tranching	86.2%	6.1%	1.5%	1.9%	4.4%	
<u>Payments of Interest</u>						
Interest Amount	1,170,449.28	56,000.70	14,583.50	29,791.45	138,417.17	
Interest Amount per Note	258.72	266.67	291.67	458.33	916.67	
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)	14.35%	8.25%	6.80%	4.91%	0.52%	
Current Credit Enhancement (excl. Excess Spread)	13.83%	7.73%	6.27%	4.39%	0.00%	

Reserve Accounts

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	4,500,000.00
Liquidity Reserve Account (bop)	3,185,355.97
Amounts debited to Liquidity Reserve Account	86,661.49
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	3,098,694.48

	<u>Amount</u>
<u>Subordinated Loan**</u>	
Initial Subordinated Loan Amount	9,500,000.00
Outstanding Subordinated Loan (bop)	8,152,083.74
Principal due under the Subordinated Loan	92,684.12
Interest due under the Subordinated Loan	33,967.02
Outstanding Subordinated Loan Amount (eop)	8,059,399.62

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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

"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	344,299,386.55	94.3%	25,378	94.4%
Retained by Bank11	20,907,216.55	5.7%	1,498	5.6%
Total	365,206,603.10	100.0%	26,876	100.0%
Current Risk Retention	5.7%			
Minimum Risk Retention	5.0%			

Available Distribution Amount

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Liquidity Reserve Transfer Event: No
Servicer Termination Event: No

Payment Collections

Collections received from the Servicer	6,431,788.43
Remaining Collections	4,233,136.39

Calculation of the Available Distribution Amount

Total Collections	10,578,863.32
(a) - thereof Interest Collections	1,086,569.86
(b) - thereof Principal Collections	9,492,293.46
(c) Recovery Collections	86,061.50
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	493,954.61
(g) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0.00
(h) Amount on Operating Account (incl. interest on Reserve Accounts)	41,740.71
Available Distribution Amount	11,200,620.14

Waterfall

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

	Payment	Remaining Amount
Available Distribution Amount		11,200,620.14
(i) any due and payable Statutory Claims	-	11,200,620.14
(ii) any due and payable Trustee Expenses	-	11,200,620.14
(iii) any due and payable Administration Expenses	20,825.00	11,179,795.14
(iv) any due and payable Servicing Fee to the Servicer	14,747.02	11,165,048.12
(v) any Amount payable to the Swap Counterparty	-	11,165,048.12
(vi) Class A Notes Interest Amount	1,170,449.28	9,994,598.84
(vii) Class B Notes Interest Amount	56,000.70	9,938,598.14
(viii) Class C Notes Interest Amount	14,583.50	9,924,014.64
(ix) Class D Notes Interest Amount	29,791.45	9,894,223.19
(x) Class E Notes Interest Amount	138,417.17	9,755,806.02
(xi) Class A Principal Redemption Amount	9,629,054.88	126,751.14
(xiii) Class B Principal Redemption Amount	-	126,751.14
(xv) Class C Principal Redemption Amount	-	126,751.14
(xvii) Class D Principal Redemption Amount	-	126,751.14
(xix) Class E Principal Redemption Amount	-	126,751.14
(xx) Commingling Reserve Adjustment Amount	-	126,751.14
(xxii) Interest due under the Subordinated Loan	33,967.02	92,784.12
(xxiii) Principal due under the Subordinated Loan	92,684.12	100.00
(xxiv) Additional Servicer Fee to the Servicer	-	100.00
(xxv) Transaction Gain to the shareholders of the Issuer	100.00	0.00

Portfolio Information

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
Beginning of Period	353,928,441.43	25,800
Scheduled Principal Payments	5,528,402.11	
Principal Payments End of Term	647,785.39	129
Principal Payments Early Settlement	3,316,105.96	286
Total Principal Collections	9,492,293.46	415
Defaulted Receivables	136,761.42	7
End of Period (As of Determination Date)	344,299,386.55	25,378

Swap Data

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Swap Counterparty Data

Swap Counterparty Provider	UniCredit Bank AG
Swap Termination Event	No

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	306,328,441.43
Fixed Rate	1.900%
Floating Rate (Euribor)	3.835%
Interest Days	30
Paying Leg	485,020.03
Receiving Leg	978,974.64
Net Swap Payments (- from SPV / + to SPV)	493,954.61
Swap Notional Amount after IPD	296,699,386.55

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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
124			2,357,546.04	2,212,664.66	828,759.83	1,383,904.83	62.5%					
1	2022-10	2022-04	9,908.19	9,816.55	9,816.55	0.00	0.0%	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	1,870.74	24,534.80	92.9%	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	11,409.88	20,018.38	63.7%	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	-3,480.88	32,279.82	112.1%	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	35,479.97	21,475.52	37.7%	51109	GW	JEEP	Loan Balloon	Private
22	2023-03	2022-05	19,008.73	18,316.25	17,437.46	878.79	4.8%	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	9,452.00	8,262.38	46.6%	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	-3,597.40	7,044.57	204.4%	88662	GW	FORD	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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	9,824.56	17,272.56	63.7%	49838	NW	FIAT	Loan Balloon	Private
33	2023-04	2022-04	10,982.35	10,575.73	10,575.73	0.00	0.0%	39288	GW	PEUGEOT	Loan Amortising	Private
34	2023-04	2022-04	22,132.91	22,071.48	13,948.55	8,122.93	36.8%	72124	GW	FORD	Loan Balloon	Private
35	2023-04	2022-04	52,725.22	52,529.51	-4,632.21	57,161.72	108.8%	71691	NW	MAN	Loan Balloon	Private
36	2023-04	2022-05	11,362.08	11,613.55	7,235.39	4,378.16	37.7%	51061	GW	CITROEN	Loan Amortising	Private
37	2023-04	2022-05	29,978.21	28,817.89	1,929.66	26,888.23	93.3%	21435	GW	FIAT	Loan Amortising	Private
38	2023-04	2022-05	43,294.16	42,092.88	33,113.06	8,979.82	21.3%	44649	GW	VW	Loan Balloon	Private
39	2023-04	2022-07	29,222.45	29,145.35	17,930.44	11,214.91	38.5%	64297	GW	AUDI	Loan Amortising	Commercial
40	2023-04	2022-07	10,867.84	10,452.64	7,903.68	2,548.96	24.4%	94078	GW	SEAT	Loan Amortising	Private
41	2023-05	2020-07	5,012.21	4,493.20	4,493.20	0.00	0.0%	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	5,996.99	3,754.72	38.5%	28237	GW	RENAULT	Loan Amortising	Private
44	2023-05	2021-09	12,967.75	12,549.02	8,726.72	3,822.30	30.5%	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	11,023.75	1,080.34	8.9%	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	3,988.68	1,561.85	28.1%	96317	GW	CITROEN	Loan Amortising	Private
51	2023-05	2022-07	29,479.80	27,527.04	-844.77	28,371.81	103.1%	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	-227.57	13,381.50	101.7%	50170	NW	FORD	Loan Balloon	Commercial
54	2023-06	2021-04	26,593.81	27,996.73	-961.96	28,958.69	103.4%	04938	GW	AUDI	Loan Amortising	Private
55	2023-06	2021-05	22,578.73	20,731.52	16,393.06	4,338.46	20.9%	53332	GW	MAZDA	Loan Amortising	Private
56	2023-06	2021-11	21,057.46	20,597.32	-137.78	20,735.10	100.7%	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	1,303.94	1,679.05	56.3%	56579	GW	AUDI	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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	14,235.08	7,469.45	34.4%	45772	NW	OPEL	Loan Balloon	Commercial
62	2023-06	2022-05	22,187.40	21,857.40	13,577.39	8,280.01	37.9%	45772	NW	OPEL	Loan Balloon	Commercial
63	2023-06	2022-05	45,268.11	43,463.44	31,521.63	11,941.81	27.5%	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	8,339.17	21,583.07	72.1%	03054	NW	BMW	Loan Balloon	Private
66	2023-07	2020-06	8,373.24	7,116.15	6,276.88	839.27	11.8%	09249	GW	FORD	Loan Amortising	Private
67	2023-07	2021-08	34,897.52	33,816.60	22,329.57	11,487.03	34.0%	58762	GW	VW	Loan Balloon	Private
68	2023-07	2021-10	30,568.62	29,658.82	22,341.03	7,317.79	24.7%	26556	NW	KIA	Loan Balloon	Private
69	2023-07	2021-10	11,799.04	11,868.05	-462.78	12,330.83	103.9%	31832	GW	FIAT	Loan Balloon	Private
70	2023-07	2021-11	9,221.38	8,390.86	2,901.82	5,489.04	65.4%	13593	GW	BMW	Loan Balloon	Private
71	2023-07	2021-12	4,162.66	3,656.52	1,594.81	2,061.71	56.4%	81245	GW	VW	Loan Amortising	Private
72	2023-07	2022-01	20,967.16	20,032.24	9,675.16	10,357.08	51.7%	32369	GW	BMW	Loan Balloon	Private
73	2023-07	2022-01	10,383.11	9,989.62	7,400.02	2,589.60	25.9%	49424	GW	HARLEY-DAVIDSON	Loan Balloon	Private
74	2023-07	2022-03	15,642.54	14,150.64	759.25	13,391.39	94.6%	42369	GW	VW	Loan Balloon	Private
75	2023-07	2022-05	13,532.47	9,034.06	6,652.87	2,381.19	26.4%	74348	GW	RENAULT	Loan Amortising	Private
76	2023-07	2022-05	5,252.75	3,669.32	-10.90	3,680.22	100.3%	58256	GW	SUZUKI	Loan Amortising	Private
77	2023-07	2022-05	55,133.34	51,253.52	6,807.79	44,445.73	86.7%	71032	GW	MERCEDES-BENZ	Loan Balloon	Private
78	2023-07	2022-06	9,993.27	8,293.95	8,313.26	-19.31	-0.2%	33428	GW	VW	Loan Amortising	Private
79	2023-07	2022-06	33,335.20	31,548.07	15,403.87	16,144.20	51.2%	49593	GW	AUDI	Loan Amortising	Private
80	2023-07	2022-06	53,050.00	50,640.37	-333.01	50,973.38	100.7%	13437	NW	ALFA ROMEO	Loan Balloon	Private
81	2023-08	2021-11	10,202.96	9,638.49	7,786.54	1,851.95	19.2%	81739	GW	AUDI	Loan Amortising	Private
82	2023-08	2021-04	7,212.75	6,858.39	218.43	6,639.96	96.8%	18356	GW	FORD	Loan Balloon	Private
83	2023-08	2021-06	20,109.97	18,993.84	5,196.21	13,797.63	72.6%	25785	GW	MERCEDES-BENZ	Loan Amortising	Private
84	2023-08	2022-01	18,210.68	17,234.94	-194.63	17,429.57	101.1%	45476	GW	BMW	Loan Amortising	Private
85	2023-08	2021-07	13,880.32	13,841.69	-161.16	14,002.85	101.2%	70327	GW	MAZDA	Loan Amortising	Private
86	2023-08	2021-10	26,380.67	25,086.77	-3,431.78	28,518.55	113.7%	46483	GW	AUDI	Loan Balloon	Private
87	2023-08	2021-12	6,097.16	153.56	-2.01	155.57	101.3%	53909	GW	HONDA	Loan Amortising	Private
88	2023-08	2022-01	15,602.74	5,641.64	-87.00	5,728.64	101.5%	96472	NW	OPEL	Loan Balloon	Commercial
89	2023-08	2022-03	15,422.27	14,310.26	8,337.03	5,973.23	41.7%	65197	GW	AUDI	Loan Amortising	Private
90	2023-08	2022-04	19,022.63	16,319.05	3,040.06	13,278.99	81.4%	39110	GW	VW	Loan Amortising	Commercial

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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	2023-08	2022-05	9,356.88	8,823.23	174.70	8,648.53	98.0%	56244	GW	VW	Loan Amortising	Private
92	2023-08	2022-05	22,189.86	22,114.35	14,407.65	7,706.70	34.8%	45772	NW	OPEL	Loan Balloon	Commercial
93	2023-08	2022-05	24,753.14	23,847.94	14,172.64	9,675.30	40.6%	75177	GW	MERCEDES-BENZ	Loan Balloon	Private
94	2023-09	2020-06	9,330.01	7,214.83	1,911.41	5,303.42	73.5%	59229	GW	VW	Loan Amortising	Private
95	2023-09	2022-03	3,681.26	3,424.29	-30.65	3,454.94	100.9%	45143	GW	OPEL	Loan Amortising	Private
96	2023-09	2021-01	18,483.39	13,976.50	-142.91	14,119.41	101.0%	12359	NW	RENAULT	Loan Balloon	Private
97	2023-09	2021-04	26,002.48	24,221.86	-105.31	24,327.17	100.4%	67433	NW	KIA	Loan Balloon	Private
98	2023-09	2021-10	6,658.99	6,583.37	2,737.51	3,845.86	58.4%	74366	GW	SKODA	Loan Amortising	Private
99	2023-09	2021-12	5,832.37	5,549.81	43.71	5,506.10	99.2%	30459	GW	OPEL	Loan Amortising	Private
100	2023-09	2022-01	6,626.89	1,295.05	565.96	729.09	56.3%	36148	GW	FORD	Loan Amortising	Private
101	2023-09	2022-01	29,495.02	29,319.39	19,115.24	10,204.15	34.8%	97837	NW	NISSAN	Loan Balloon	Private
102	2023-09	2022-02	25,456.02	22,349.64	4,856.56	17,493.08	78.3%	57080	GW	BMW	Loan Amortising	Private
103	2023-09	2022-02	7,827.97	6,840.07	-45.93	6,886.00	100.7%	07570	GW	AUDI	Loan Amortising	Private
104	2023-09	2022-02	8,650.36	7,864.98	-832.50	8,697.48	110.6%	47800	GW	NISSAN	Loan Amortising	Private
105	2023-09	2022-03	27,577.55	27,537.58	-391.49	27,929.07	101.4%	45136	GW	OPEL	Loan Balloon	Private
106	2023-09	2022-03	13,571.65	12,081.63	-233.78	12,315.41	101.9%	49843	GW	VW	Loan Amortising	Private
107	2023-09	2022-03	25,784.01	23,411.71	609.51	22,802.20	97.4%	25761	GW	VW	Loan Balloon	Private
108	2023-09	2022-04	14,934.78	13,205.85	-66.69	13,272.54	100.5%	53123	GW	MINI	Loan Amortising	Private
109	2023-09	2022-04	8,769.09	7,752.75	258.40	7,494.35	96.7%	39130	GW	SEAT	Loan Balloon	Private
110	2023-09	2022-05	8,732.75	8,297.56	4,037.89	4,259.67	51.3%	75417	GW	OPEL	Loan Balloon	Private
111	2023-09	2022-05	26,129.26	24,171.81	11,252.68	12,919.13	53.4%	34127	GW	VW	Loan Balloon	Private
112	2023-09	2022-06	48,337.19	45,169.72	3,303.71	41,866.01	92.7%	89349	GW	FORD	Loan Balloon	Private
113	2023-09	2022-06	3,237.72	2,839.27	1,237.09	1,602.18	56.4%	44627	GW	FORD	Loan Amortising	Private
114	2023-09	2022-06	14,205.64	12,813.44	-1,118.26	13,931.70	108.7%	06847	GW	VW	Loan Balloon	Private
115	2023-10	2021-02	21,307.12	18,150.94	-104.27	18,255.21	100.6%	99947	GW	AUDI	Loan Balloon	Private
116	2023-10	2021-04	36,132.42	35,521.19	19,225.39	16,295.80	45.9%	89079	NW	BMW	Loan Balloon	Private
117	2023-10	2022-04	8,719.65	7,048.86	-25.79	7,074.65	100.4%	99831	GW	SEAT	Loan Balloon	Private
118	2023-11	2021-08	13,583.55	13,561.55	5,968.20	7,593.35	56.0%	08491	GW	SEAT	Loan Balloon	Private
119	2023-11	2021-08	25,188.12	22,618.75	-101.92	22,720.67	100.5%	64760	NW	FIAT	Loan Balloon	Private
120	2023-11	2021-10	25,100.97	22,865.66	-694.47	23,560.13	103.0%	68649	GW	FORD	Loan Balloon	Private

Defaults and Recoveries Loan Level Information

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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
121	2023-11	2021-12	20,433.37	20,283.72	-180.02	20,463.74	100.9%	56294	GW	BMW	Loan Balloon	Commercial
122	2023-08	2022-03	20,444.74	19,349.91	-64.19	19,414.10	100.3%	48565	GW	AUDI	Loan Balloon	Private
123	2023-08	2022-04	36,118.18	36,913.71	-121.55	37,035.26	100.3%	20099	GW	SMART	Loan Balloon	Private
124	2023-09	2022-04	15,893.98	1,168.12	1,012.54	155.58	13.3%	48683	GW	MERCEDES-BENZ	Loan Amortising	Private

Delinquency Analysis

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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
12	368,224,203.97	109,029.64	134,633.68	42,972.10	74,160.74	360,796.16
13	358,558,186.73	313,160.95	186,442.66	72,600.67	90,082.83	662,287.11
14	347,919,045.86	338,857.05	21,137.21	84,657.38	174,565.13	619,216.77
15	338,216,906.20	233,735.29	151,864.35	16,240.11	183,820.88	585,660.63

Delinquency Analysis

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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
12	368,224,203.97	1,086,822.05	3,083,988.36	188,594.49	883,030.97	5,242,435.87
13	358,558,186.73	2,545,053.48	1,260,002.07	729,353.08	447,780.16	4,982,188.79
14	347,919,045.86	2,611,224.61	844,517.20	1,200,537.07	1,353,116.69	6,009,395.57
15	338,216,906.20	2,622,974.77	1,419,524.49	446,233.74	1,593,747.35	6,082,480.35

Distribution by Federal State

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	47,067,630.99	13.67%	3,308	13.03%
Bavaria	60,072,844.73	17.45%	4,098	16.15%
Berlin	10,210,694.40	2.97%	705	2.78%
Brandenburg	12,781,303.55	3.71%	996	3.92%
Bremen	1,462,878.25	0.42%	109	0.43%
Hamburg	4,379,032.63	1.27%	268	1.06%
Hesse	26,138,721.51	7.59%	1,824	7.19%
Mecklenburg-Vorpommern	7,101,369.40	2.06%	548	2.16%
Lower Saxony	30,421,261.67	8.84%	2,325	9.16%
North Rhine-Westphalia	72,485,466.35	21.05%	5,666	22.33%
Rhineland-Palatinate	16,803,676.33	4.88%	1,254	4.94%
Saarland	6,211,300.35	1.80%	424	1.67%
Saxony	16,281,207.98	4.73%	1,268	5.00%
Saxony-Anhalt	13,511,218.74	3.92%	1,064	4.19%
Schleswig-Holstein	8,630,296.96	2.51%	696	2.74%
Thuringia	10,740,482.71	3.12%	825	3.25%
Total	344,299,386.55	100.00%	25,378	100.00%

Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New Vehicle	96,041,438.05	27.89%	4,577	18.04%
Used Vehicle	248,257,948.50	72.11%	20,801	81.96%
Total	344,299,386.55	100.00%	25,378	100.00%

Debtor Group	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private Individual	328,575,556.57	95.43%	24,508	96.57%
Commercial	15,723,829.98	4.57%	870	3.43%
Total	344,299,386.55	100.00%	25,378	100.00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	338,553,064.47	98.33%	24,848	97.91%
Motorbike	3,354,796.39	0.97%	399	1.57%
Leisure	2,391,525.69	0.69%	131	0.52%
Total	344,299,386.55	100.00%	25,378	100.00%

Insurances and Contract Type

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	107,403,312.66	31.19%	8,094	31.89%
No	236,896,073.89	68.81%	17,284	68.11%
Total	344,299,386.55	100.00%	25,378	100.00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	82,612,694.41	23.99%	5,733	22.59%
No	261,686,692.14	76.01%	19,645	77.41%
Total	344,299,386.55	100.00%	25,378	100.00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	108,134,390.87	31.41%	12,732	50.17%
EvoSmart	236,164,995.68	68.59%	12,646	49.83%
Total	344,299,386.55	100.00%	25,378	100.00%

Payment Properties

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	214,504,276.68	62.30%	15,806	62.28%
15th of month	129,795,109.87	37.70%	9,572	37.72%
Total	344,299,386.55	100.00%	25,378	100.00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	344,299,386.55	100.00%	25,378	100.00%
Other	0.00	0.00%	0	0.00%
Total	344,299,386.55	100.00%	25,378	100.00%

Distribution by Downpayment and Contract

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	232,575,750.94	67.55%	16,596	65.40%
without downpayment	111,723,635.61	32.45%	8,782	34.60%
Total	344,299,386.55	100.00%	25,378	100.00%

Average Downpayment 3,990
Maximum Downpayment 78,000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	108,134,390.87	31.41%	12,732	50.17%
Yes	236,164,995.68	68.59%	12,646	49.83%
- of which balloon rates	165,035,589.94	47.93%		
- of which regular instalments	71,129,405.74	20.66%		
Total	344,299,386.55	100.00%	25,378	100.00%

Yield Range

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Yield Range	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2,00% - 2,99%	116,771,557.25	33.92%	7,660	30.18%
3,00% - 3,99%	198,010,309.87	57.51%	14,625	57.63%
4,00% - 4,99%	25,280,109.08	7.34%	2,528	9.96%
5,00% - 5,99%	2,986,972.52	0.87%	396	1.56%
6,00% - 6,99%	951,929.48	0.28%	118	0.46%
7,00% - 7,99%	154,780.31	0.04%	23	0.09%
8,00% - 8,99%	78,611.02	0.02%	10	0.04%
9,00% - 9,99%	52,262.01	0.02%	17	0.07%
10,00% - 10,99%	12,855.01	0.00%	1	0.00%
Total	344,299,386.55	100.00%	25,378	100.00%
WA Yield:	3.64%			

Original Principal Balance

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Original Principal Balance	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0- 4.999	5,657,862.05	1.24%	1,418	5.59%
5.000- 9.999	41,194,454.59	9.03%	5,266	20.75%
10.000- 14.999	72,001,898.68	15.78%	5,689	22.42%
15.000- 19.999	78,840,499.16	17.27%	4,505	17.75%
20.000- 24.999	72,540,693.58	15.89%	3,227	12.72%
25.000- 29.999	57,873,989.66	12.68%	2,109	8.31%
30.000- 34.999	41,746,010.74	9.15%	1,287	5.07%
35.000- 39.999	28,492,495.21	6.24%	758	2.99%
40.000- 44.999	18,250,911.96	4.00%	430	1.69%
45.000- 49.999	12,490,909.89	2.74%	262	1.03%
50.000- 54.999	7,599,672.74	1.67%	144	0.57%
55.000- 59.999	5,147,395.76	1.13%	89	0.35%
>=60,000	14,588,958.62	3.20%	194	0.76%
Total	456,425,752.64	100.00%	25,378	100.00%

Average Original Principal Balance

17,985

Outstanding Principal Balance

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Outstanding Principal Balance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0- 4.999	14,109,748.59	4.10%	4,927	19.41%
5.000- 9.999	46,705,109.97	13.57%	6,237	24.58%
10.000- 14.999	64,437,734.00	18.72%	5,223	20.58%
15.000- 19.999	63,468,613.09	18.43%	3,657	14.41%
20.000- 24.999	50,830,403.01	14.76%	2,287	9.01%
25.000- 29.999	36,487,832.19	10.60%	1,333	5.25%
30.000- 34.999	24,176,567.79	7.02%	748	2.95%
35.000- 39.999	14,879,090.07	4.32%	399	1.57%
40.000- 44.999	9,325,606.53	2.71%	221	0.87%
45.000- 49.999	5,879,657.85	1.71%	124	0.49%
50.000- 54.999	3,606,658.79	1.05%	69	0.27%
55.000- 59.999	2,592,748.54	0.75%	45	0.18%
>=60,000	7,799,616.13	2.27%	108	0.43%
Total	344,299,386.55	100.00%	25,378	100.00%

Average Outstanding Principal Balance: 13,567
Maximum Outstanding PB 108,957

Distribution by Scoring

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10.000: 9.800	142,228,742.61	41.31%	10,932	43.08%
9.799: 9.600	107,987,146.66	31.36%	7,934	31.26%
9.599: 9.400	44,824,186.18	13.02%	3,172	12.50%
9.399: 9.200	18,916,911.18	5.49%	1,352	5.33%
9.199: 9.000	8,443,298.32	2.45%	588	2.32%
8.999: 8.800	5,122,878.61	1.49%	355	1.40%
8.799: 8.600	2,105,750.60	0.61%	158	0.62%
8.599: 8.400	1,272,955.87	0.37%	92	0.36%
8.399: 8.200	774,572.83	0.22%	50	0.20%
8.199: 8.000	381,844.24	0.11%	29	0.11%
<8.000:	581,439.11	0.17%	36	0.14%
n/a	11,659,660.34	3.39%	680	2.68%
Total	344,299,386.55	100.00%	25,378	100.00%

Average Scoring

9,683

Debtor Characteristics I

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Employment Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	17,008,521.31	4.94%	1,126	4.44%
Public + Private Employee	216,409,412.86	62.86%	16,234	63.97%
Worker Private Sector	26,026,160.30	7.56%	2,307	9.09%
Self-Employed	46,472,499.24	13.50%	2,655	10.46%
Pensioners	17,688,011.80	5.14%	1,731	6.82%
Trainee/Intern	4,372,660.26	1.27%	404	1.59%
Unemployed	598,290.80	0.17%	51	0.20%
Commercial debtors & unknown	15,723,829.98	4.57%	870	3.43%
Total	344,299,386.55	100.00%	25,378	100.00%

Debtor Age	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	4,365,042.28	1.27%	353	1.39%
21: 25	28,116,488.09	8.17%	2,065	8.14%
26: 30	34,075,496.09	9.90%	2,379	9.37%
31: 35	40,497,090.57	11.76%	2,854	11.25%
36: 40	40,383,034.96	11.73%	2,774	10.93%
41: 45	39,321,217.81	11.42%	2,805	11.05%
46: 50	38,150,167.55	11.08%	2,786	10.98%
51: 55	40,750,171.23	11.84%	3,089	12.17%
56: 60	30,210,731.67	8.77%	2,528	9.96%
61: 65	17,678,367.53	5.13%	1,421	5.60%
66: 70	9,332,524.72	2.71%	827	3.26%
71: 75	4,777,363.21	1.39%	468	1.84%
76: 86	917,860.86	0.27%	159	0.63%
n/a	15,723,829.98	4.57%	870	3.43%
Total	344,299,386.55	100.00%	25,378	100.00%

Debtor Characteristics II

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Borrower Monthly Net Income	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1.000	12,585,928.78	3.66%	1,313	5.17%
1.001: 1.500	39,245,909.90	11.40%	3,740	14.74%
1.501: 2.000	81,048,272.01	23.54%	6,544	25.79%
2.001: 2.500	75,473,815.10	21.92%	5,571	21.95%
2.501: 3.000	44,692,574.04	12.98%	3,021	11.90%
3.001: 3.500	22,619,770.60	6.57%	1,433	5.65%
3.501: 4.000	15,802,212.78	4.59%	968	3.81%
4.001: 4.500	8,966,745.01	2.60%	516	2.03%
4.501: 5.000	9,482,042.00	2.75%	528	2.08%
5.001: 5.500	2,742,846.01	0.80%	143	0.56%
5.501: 6.000	3,764,983.20	1.09%	186	0.73%
> 6.000	12,016,854.42	3.49%	538	2.12%
n/a	15,857,432.70	4.61%	877	3.46%
Total	344,299,386.55	100.00%	25,378	100.00%

Top 15 Debtors

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	108,956.52	0.03%	1
2	104,176.11	0.03%	1
3	102,969.98	0.03%	1
4	98,959.40	0.03%	1
5	97,475.64	0.03%	1
6	93,857.47	0.03%	1
7	90,529.70	0.03%	1
8	89,910.17	0.03%	1
9	89,702.30	0.03%	1
10	89,208.57	0.03%	1
11	88,069.15	0.03%	1
12	87,017.90	0.03%	1
13	86,946.66	0.03%	1
14	86,910.68	0.03%	1
15	85,955.09	0.02%	1
Total Top 15 Debtors	1,400,645.34	0.41%	15
Total Portfolio	344,299,386.55		25,378

Seasoning

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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	0.00	0.00%	0	0.00%
10:12	0.00	0.00%	0	0.00%
13:15	686,336.62	0.20%	40	0.16%
16:18	125,111,291.79	36.34%	8,429	33.21%
19:21	83,651,840.95	24.30%	5,859	23.09%
22:24	56,258,154.72	16.34%	4,264	16.80%
25:27	40,150,448.25	11.66%	3,150	12.41%
28:30	15,827,530.35	4.60%	1,330	5.24%
>=31	22,613,783.87	6.57%	2,306	9.09%
Total	344,299,386.55	100.00%	25,378	100.00%

WA Seasoning (in months)

21.4

Distribution by Origination and Maturity Year

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2018	64,074.34	0.02%	18	0.07%
2019	696,551.87	0.20%	97	0.38%
2020	12,276,115.50	3.57%	1,268	5.00%
2021	118,802,298.96	34.51%	9,380	36.96%
2022	212,460,345.88	61.71%	14,615	57.59%
Total	344,299,386.55	100.00%	25,378	100.00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2023	1,025,405.81	0.30%	148	0.58%
2024	26,146,538.23	7.59%	2,976	11.73%
2025	77,263,243.33	22.44%	6,017	23.71%
2026	104,963,801.62	30.49%	7,367	29.03%
2027	82,164,502.02	23.86%	5,301	20.89%
2028	17,179,090.52	4.99%	1,405	5.54%
2029	17,096,324.88	4.97%	1,148	4.52%
2030	18,134,618.49	5.27%	1,000	3.94%
2031	188,874.45	0.05%	9	0.04%
2032	136,987.20	0.04%	7	0.03%
Total	344,299,386.55	100.00%	25,378	100.00%

Remaining Term

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Remaining Term in Months	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	7,696,299.65	2.24%	1,050	4.14%
7:12	16,087,444.88	4.67%	1,748	6.89%
13:18	29,578,623.33	8.59%	2,513	9.90%
19:24	44,266,193.63	12.86%	3,282	12.93%
25:30	49,429,361.66	14.36%	3,604	14.20%
31:36	56,092,751.13	16.29%	3,843	15.14%
37:42	46,717,922.82	13.57%	3,149	12.41%
43:48	40,517,947.16	11.77%	2,504	9.87%
49:54	8,639,402.42	2.51%	761	3.00%
55:60	8,681,518.05	2.52%	685	2.70%
61:66	7,897,314.53	2.29%	547	2.16%
67:72	8,617,056.53	2.50%	572	2.25%
73:78	11,122,480.06	3.23%	672	2.65%
79:84	8,574,058.16	2.49%	430	1.69%
85:90	78,934.59	0.02%	4	0.02%
91:96	165,090.75	0.05%	7	0.03%
97:102	88,588.83	0.03%	4	0.02%
103:108	48,398.37	0.01%	3	0.01%
109:114	0.00	0.00%	0	0.00%
115:120	0.00	0.00%	0	0.00%
Total	344,299,386.55	100.00%	25,378	100.00%

WA Remaining Term (in months)

35.1

Original Term

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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	151,385.82	0.04%	18	0.07%
19:24	1,870,928.30	0.54%	711	2.80%
25:30	9,396,819.78	2.73%	571	2.25%
31:36	9,622,451.76	2.79%	2,154	8.49%
37:42	48,557,201.96	14.10%	2,499	9.85%
43:48	18,362,670.00	5.33%	2,656	10.47%
49:54	86,783,424.56	25.21%	4,945	19.49%
55:60	27,411,514.67	7.96%	2,906	11.45%
61:66	82,421,950.65	23.94%	4,571	18.01%
67:72	16,868,342.16	4.90%	1,538	6.06%
73:78	902,338.64	0.26%	82	0.32%
79:84	13,333,754.57	3.87%	1,005	3.96%
85:90	738,010.00	0.21%	50	0.20%
91:96	27,104,860.52	7.87%	1,638	6.45%
97:102	0.00	0.00%	0	0.00%
103:108	129,040.90	0.04%	6	0.02%
109:114	0.00	0.00%	0	0.00%
115:120	644,692.26	0.19%	28	0.11%
Total	344,299,386.55	100.00%	25,378	100.00%

WA Original Term:

56.5

Distribution by Loan to Value (LTV)

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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%	53,644.54	0.02%	29	0.11%
20,00% - 29,99%	383,499.32	0.11%	144	0.57%
30,00% - 39,99%	1,705,242.47	0.50%	409	1.61%
40,00% - 49,99%	4,895,685.66	1.42%	815	3.21%
50,00% - 59,99%	9,988,607.17	2.90%	1,273	5.02%
60,00% - 69,99%	24,120,256.55	7.01%	2,045	8.06%
70,00% - 79,99%	48,997,060.40	14.23%	3,434	13.53%
80,00% - 89,99%	76,799,755.28	22.31%	4,566	17.99%
90,00% - 99,99%	119,075,123.22	34.58%	8,349	32.90%
100,00% - 109,99%	46,011,702.85	13.36%	3,325	13.10%
>= 110%	12,268,809.09	3.56%	989	3.90%
Total	344,299,386.55	100.00%	25,378	100.00%

Weighted Average LTV 88.58%
Maximum LTV 114.99%

Distribution by Manufacturer Brands

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Manufacturer Brand	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	38,962,075.97	11.32%	3,048	12.01%
2	32,356,513.17	9.40%	1,855	7.31%
3	30,714,787.41	8.92%	2,304	9.08%
4	24,635,408.20	7.16%	1,620	6.38%
5	23,380,976.22	6.79%	1,556	6.13%
6	21,930,616.62	6.37%	1,450	5.71%
7	21,048,901.84	6.11%	2,109	8.31%
8	19,671,126.04	5.71%	1,285	5.06%
9	18,623,891.66	5.41%	1,485	5.85%
10	14,442,200.21	4.19%	1,138	4.48%
11	9,524,337.35	2.77%	909	3.58%
12	8,670,258.37	2.52%	733	2.89%
13	8,605,417.37	2.50%	797	3.14%
14	7,539,429.10	2.19%	626	2.47%
15	5,916,572.54	1.72%	600	2.36%
Other Brands	58,276,874.48	16.93%	3,863	15.22%
TOTAL	344,299,386.55	100.00%	25,378	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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	103,896,852.31	30.18%	7,182	28.30%
Electric	5,488,817.16	1.59%	252	0.99%
Gas	353,530.56	0.10%	31	0.12%
Hybrid	9,153,067.94	2.66%	415	1.64%
Petrol	134,946,199.67	39.19%	11,518	45.39%
n/a	90,460,918.91	26.27%	5,980	23.56%
Total	344,299,386.55	100.00%	25,378	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	67,792,665.57	19.69%	3,405	13.42%
Euro 6d-temp	59,424,943.57	17.26%	3,571	14.07%
Euro 6	92,610,309.77	26.90%	7,816	30.80%
Euro 5	23,640,541.79	6.87%	3,296	12.99%
Euro 4	3,933,668.41	1.14%	874	3.44%
Euro 3	179,157.61	0.05%	31	0.12%
Euro 2	1,991.07	0.00%	1	0.00%
n/a	96,716,108.76	28.09%	6,384	25.16%
Total	344,299,386.55	100.00%	25,378	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: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	26,848,403.28	7.80%	1,513	5.96%
A	53,114,128.76	15.43%	3,360	13.24%
B	65,984,505.63	19.16%	4,664	18.38%
C	29,354,421.91	8.53%	2,395	9.44%
D	14,116,307.50	4.10%	1,057	4.17%
E	4,845,461.47	1.41%	320	1.26%
F	3,724,647.62	1.08%	153	0.60%
G	1,676,921.40	0.49%	43	0.17%
n/a	144,634,588.98	42.01%	11,873	46.78%
Total	344,299,386.55	100.00%	25,378	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	10,523,253.66	3.06%	520	2.05%
50:99	10,566,271.66	3.07%	971	3.83%
100:149	137,493,170.66	39.93%	11,890	46.85%
150:199	70,394,357.49	20.45%	4,689	18.48%
200:249	17,123,652.43	4.97%	893	3.52%
250:299	2,809,045.45	0.82%	171	0.67%
300:349	1,159,643.75	0.34%	44	0.17%
350:399	122,241.97	0.04%	7	0.03%
>=400	39,635.02	0.01%	5	0.02%
n/a	94,068,114.46	27.32%	6,188	24.38%
Total	344,299,386.55	100.00%	25,378	100.00%

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

Contractual Amortisation Profile

RevoCar 2022
Investor Report

Determination Date: 30.11.2023
Investor Reporting Date: 15.12.2023
Payment Date: 27.12.2023
Period No.: 15

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 €)
2023-11	344,299,387	2026-10	72,690,763	2029-09	2,322,779
2023-12	338,031,646	2026-11	67,535,180	2029-10	1,999,928
2024-01	331,886,585	2026-12	62,691,605	2029-11	1,696,886
2024-02	325,992,044	2027-01	57,753,228	2029-12	1,408,144
2024-03	319,796,608	2027-02	53,299,939	2030-01	1,144,906
2024-04	313,301,453	2027-03	48,776,639	2030-02	896,365
2024-05	306,206,903	2027-04	43,135,768	2030-03	668,932
2024-06	299,302,371	2027-05	37,024,475	2030-04	456,614
2024-07	292,054,290	2027-06	31,128,865	2030-05	294,275
2024-08	284,992,454	2027-07	24,569,333	2030-06	159,622
2024-09	278,310,563	2027-08	18,086,303	2030-07	77,974
2024-10	271,106,420	2027-09	17,153,467	2030-08	70,507
2024-11	263,838,094	2027-10	16,243,715	2030-09	63,425
2024-12	256,525,708	2027-11	15,356,478	2030-10	56,183
2025-01	248,907,810	2027-12	14,490,710	2030-11	49,161
2025-02	240,968,762	2028-01	13,648,012	2030-12	44,333
2025-03	232,936,373	2028-02	12,827,295	2031-01	40,577
2025-04	224,328,166	2028-03	12,023,928	2031-02	36,810
2025-05	214,696,986	2028-04	11,251,810	2031-03	33,031
2025-06	205,240,916	2028-05	10,518,408	2031-04	29,242
2025-07	195,716,100	2028-06	9,813,276	2031-05	25,401
2025-08	185,522,139	2028-07	9,142,943	2031-06	21,894
2025-09	178,149,363	2028-08	8,547,935	2031-07	18,350
2025-10	170,050,112	2028-09	7,960,423	2031-08	14,826
2025-11	160,681,673	2028-10	7,386,330	2031-09	11,925
2025-12	153,043,131	2028-11	6,829,402	2031-10	9,712
2026-01	145,369,750	2028-12	6,282,009	2031-11	8,172
2026-02	138,223,247	2029-01	5,753,279	2031-12	6,627
2026-03	130,733,085	2029-02	5,240,481	2032-01	5,078
2026-04	121,459,804	2029-03	4,744,568	2032-02	3,421
2026-05	111,566,470	2029-04	4,271,130	2032-03	2,537
2026-06	102,018,095	2029-05	3,827,411	2032-04	1,593
2026-07	91,722,078	2029-06	3,402,533	2032-05	876
2026-08	81,713,403	2029-07	3,014,091	2032-06	233
2026-09	77,467,462	2029-08	2,665,571	2032-07	0