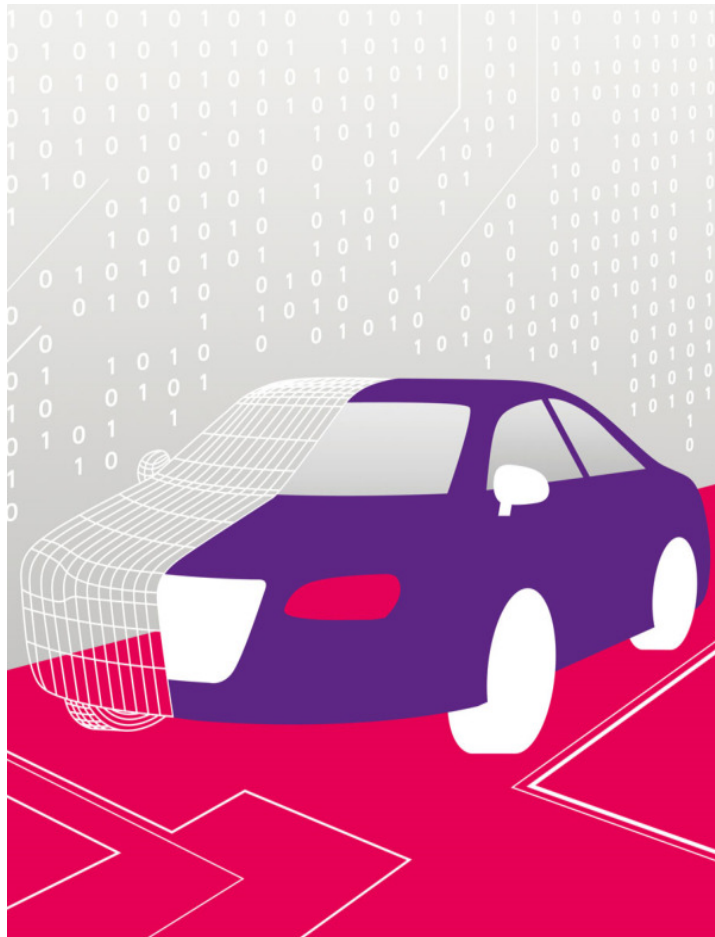



## RevoCar 2023-1 UG (haftungsbeschränkt)



### Investor Report

**Deal Name** RevoCar 2023-1 

**Issuer** RevoCar 2023-1 UG (haftungsbeschränkt)  
Eschersheimer Landstr. 14  
60322 Frankfurt am Main  
Germany

**Originator** Bank11 für Privatkunden und Handel GmbH



# Contents

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All amounts are presented in Euro.

## Transaction Parties

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	<u>Address</u>	<u>Contact</u>	
<b>Issuer</b>	<b>RevoCar 2023-1 UG (haftungsbeschränkt)</b> 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
<b>Originator / Servicer / Subordinated Lender</b>	<b>Bank11 für Privatkunden und Handel GmbH</b> Hammer Landstrasse 91 41460 Neuss Germany	Sandra Ebert abs@bank11.de Telephone: +49 2131 3877221	Markus Kopetschke abs@bank11.de Telephone: +49 2131 3877232
<b>Corporate Services Provider / Substitute Servicer Facilitator</b>	<b>Intertrust (Deutschland) GmbH</b> 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
<b>Account Bank</b>	<b>BNP Paribas, Germany branch</b> Senckenberganlage 19 60325 Frankfurt am Main Germany	Cash Department frankfurt.cash.services@bnpparibas.com Fax: +49 69 15205238	
<b>Cash Administrator / Paying Agent</b>	<b>BNP Paribas, Luxembourg branch</b> 60 avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	Corporate Trust Services caroline.frere@bnpparibas.com Fax: +352 26969758 Telephone: +352 26962306	
<b>Arranger / Lead Manager / Swap Counterparty</b>	<b>UniCredit Bank AG</b> Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de Telephone: +49 89 37812679	
<b>Trustee / Data Trustee</b>	<b>Intertrust Trustees GmbH</b> 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

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## Reporting Details

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<b>Cut-Off Date</b>	30.04.2023
<b>Closing Date / Issue Date</b>	17.05.2023
<b>Interest Determination Date</b>	17.11.2023
<b>Investor Reporting Date</b>	13.12.2023
<b>Calculation Date</b>	19.12.2023
<b>Payment Date</b>	21.12.2023

### Days Accrued

<b>Collection Period</b>	from	01.11.2023	to	30.11.2023	30
<b>Interest Period</b>	from	21.11.2023	to	21.12.2023	30

## Ratings

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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 (low)/R-1 (middle)	Aa3/P-1	AA (low)/R-1 (middle)	Aa3/P-1
Account Bank	BNP Paribas, Frankfurt Branch	AA (low)/R-1 (middle)	Aa3/P-1	AA (low)/R-1 (middle)	Aa3/P-1

\* according to Moody's Credit Risk Assessment

## Trigger & Clean-Up Call

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	Trigger Value	Current Value	Trigger Breach
<b>Principal Deficiency Event</b>			
Class B Principal Deficiency Event	34,300,000.00	0.00	No
Class C Principal Deficiency Event	20,300,000.00	0.00	No
Class D Principal Deficiency Event	13,000,000.00	0.00	No
Class E Principal Deficiency Event	2,700,000.00	0.00	No
<b>Account Bank Required Rating*</b>			
	Trigger DBRS	Trigger Moody's	Trigger Breach
Long Term	A	A2	No
Short Term	-	P-1	No
<b>Swap Rating Trigger</b>			
	Trigger DBRS	Trigger Moody's	Trigger Breach
1st Rating Trigger (Long Term)	A	Baa1	No
2nd Rating Trigger (Long Term)	BBB	Baa3	No
<b>Clean-up Call %</b>			
	Trigger Value	Current Value	Trigger Breach
	10.00%	86.10%	No

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

## Information regarding the Notes

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	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	<u>Class D</u>	<u>Class E</u>	<u>All Notes</u>
<b><u>Notes Information</u></b>						
Initial Rating (DBRS / Moody's)	AAA(sf)/Aaa(sf)	A(high)(sf)/Aa3(sf)	BBB(high)(sf)/Baa1(sf)	BB(high)(sf)/Ba2(sf)	NR/NR	
Current Rating (DBRS / Moody's)	AAA(sf)/Aaa(sf)	A(high)(sf)/Aa3(sf)	BBB(high)(sf)/Baa1(sf)	BB(high)(sf)/Ba2(sf)	NR/NR	
ISIN	XS2607739765	XS2607740425	XS2607740698	XS2607740771	XS2607740854	
Legal Maturity Date	April 2036	April 2036	April 2036	April 2036	April 2036	
Fixed / Floating	floating	fixed	fixed	fixed	fixed	
1M_EURIBOR	3.819%	NA	NA	NA	NA	
Spread	0.660%	NA	NA	NA	NA	
Interest Rate	4.479%	5.00%	5.25%	7.25%	12.75%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	4,550	214	66	81	89	
<b><u>Notes Balance</u></b>						
Aggregate Notes Principal Amount as of Cut-Off Date	455,000,000.00	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	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	395,258,151.92	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	440,258,151.92
Aggregate Notes Principal Amount (bop) per Note	86,869.92	100,000.00	100,000.00	100,000.00	100,000.00	
Available Distribution Amount						11,917,254.08
Principal Redemption Amount per Class	9,743,134.47	0.00	0.00	0.00	0.00	9,743,134.47
Principal Redemption Amount per Note	2,141.35	0.00	0.00	0.00	0.00	
Aggregate Notes Principal Amount (eop) per Class	385,515,017.45	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	430,515,017.45
Aggregate Notes Principal Amount (eop) per Note	84,728.58	100,000.00	100,000.00	100,000.00	100,000.00	
Current Tranching	89.5%	5.0%	1.5%	1.9%	2.1%	
<b><u>Payments of Interest</u></b>						
Interest Amount	1,475,292.00	89,167.38	28,875.00	48,937.77	94,562.50	
Interest Amount per Note	324.24	416.67	437.50	604.17	1,062.50	
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	
<b><u>Credit Enhancements</u></b>						
Initial total Credit Enhancement (Subordination)	9.00%	4.72%	3.40%	1.78%	0.00%	
Current Credit Enhancement (incl. Excess Spread)	11.13%	6.16%	4.63%	2.74%	0.68%	
Current Credit Enhancement (excl. Excess Spread)	10.45%	5.48%	3.95%	2.07%	0.00%	



## Reserve Accounts

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	<u>Amount</u>
<b><u>Liquidity Reserve Account*</u></b>	
Initial Balance of Liquidity Reserve Account	5,000,000.00
Liquidity Reserve Account (bop)	4,402,581.52
Amounts debited to Liquidity Reserve Account	97,431.35
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	4,305,150.17

	<u>Amount</u>
<b><u>Servicing Fee Reserve Account</u></b>	
Initial Balance of Servicing Fee Reserve Account	12,200,000.00
Servicing Fee Reserve Account (bop)	8,457,359.10
Amounts debited to Servicing Fee Reserve Account	534,183.25
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	7,923,175.85

	<u>Amount</u>
<b><u>Commingling Reserve Account</u></b>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	4,402,581.52
Amounts debited to Commingling Reserve Account	97,431.35
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	4,305,150.17

	<u>Amount</u>
<b><u>Swap Collateral Account</u></b>	
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

For information purposes only:

Debtor Deposit Amount\*\* equals to: 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.

\*\* 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

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The Originator will, whilst any of the Notes remain outstanding retain for the life of the Transaction a material net economic interest of not less than 5 per cent with respect to the Transaction in accordance with Article 6(3)(c) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with Article 10(2) of Commission Delegated Regulation (EU) 625/2014 or any successor delegated regulation. For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Originator will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures of not less than 5% of the securitised exposures.

	<b>Outstanding Principal Balance</b>	<b>% of Total Balance</b>	<b>No. of Contracts</b>	<b>% of No. of Contracts</b>
<b><u>Initial - As of Cut-Off Date</u></b>				
Portfolio sold to SPV	499,999,689.36	94.3%	27,570	93.5%
Retained by Bank11	29,999,945.38	5.7%	1,925	6.5%
Total	529,999,634.74	100.0%	29,495	100.0%
<b><u>Current - As of Determination Date</u></b>				
Portfolio sold to SPV	430,515,017.45	94.3%	25,743	94.4%
Retained by Bank11	25,921,071.62	5.7%	1,540	5.6%
Total	456,436,089.07	100.0%	27,283	100.0%
<b>Current Risk Retention</b>	5.7%			
<b>Minimum Risk Retention</b>	5.0%			

## Available Distribution Amount

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**Liquidity Reserve Transfer Event:** No  
**Servicer Termination Event:** No

### Payment Collections

Collections received from the Servicer	7,329,348.39
Remaining Collections	4,330,655.40

### Calculation of the Available Distribution Amount

Total Collections	11,509,064.98
(a) - thereof Interest Collections	1,809,194.56
(b) - thereof Principal Collections	9,699,870.42
(c) Recovery Collections	150,938.81
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	170,949.15
(g) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0.00
(h) Amount on Servicing Fee Reserve Account (if Servicer Termination Event has occurred)	0.00
(i) Amount on Operating Account (incl. interest on Reserve Accounts)	86,301.14
<b>Available Distribution Amount</b>	<b>11,917,254.08</b>

## Waterfall

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	Payment	Remaining Amount
<b>Available Distribution Amount</b>		<b>11,917,254.08</b>
(i) any due and payable Statutory Claims	-	11,917,254.08
(ii) any due and payable Trustee Expenses	-	11,917,254.08
(iii) any due and payable Administration Expenses	1,299.93	11,915,954.15
(iv) any due and payable Servicing Fee to the Servicer	55,032.27	11,860,921.88
(v) any Amount payable to the Swap Counterparty	-	11,860,921.88
(vi) Class A Notes Interest Amount	1,475,292.00	10,385,629.88
(vii) Class B Notes Interest Amount	89,167.38	10,296,462.50
(viii) Class C Notes Interest Amount	28,875.00	10,267,587.50
(ix) Class D Notes Interest Amount	48,937.77	10,218,649.73
(x) Class E Notes Interest Amount	94,562.50	10,124,087.23
(xi) Class A Principal Redemption Amount	9,743,134.47	380,952.76
(xiii) Class B Principal Redemption Amount	-	380,952.76
(xv) Class C Principal Redemption Amount	-	380,952.76
(xvii) Class D Principal Redemption Amount	-	380,952.76
(xix) Class E Principal Redemption Amount	-	380,952.76
(xx) Commingling Reserve Adjustment Amount	-	380,952.76
(xxiii) Subordinated Swap Amounts	-	380,952.76
(xxiv) Additional Servicer Fee to the Servicer	380,852.76	100.00
(xxv) Transaction Gain to the shareholders of the Issuer	100.00	0.00

## Portfolio Information

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	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
<b>Beginning of Period</b>	<b>440,258,151.92</b>	<b>26,041</b>
Scheduled Principal Payments	5,851,982.83	
Principal Payments End of Term	457,215.12	45
Principal Payments Early Settlement	3,390,672.47	249
<b>Total Principal Collections</b>	<b>9,699,870.42</b>	<b>294</b>
Defaulted Receivables	43,264.05	4
<b>End of Period (As of Determination Date)</b>	<b>430,515,017.45</b>	<b>25,743</b>

## Swap Data

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### Swap Counterparty Data

Swap Counterparty Provider	UniCredit Bank AG
Swap Termination Event	No

### Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	395,258,151.92
Fixed Rate	3.300%
Floating Rate (Euribor)	3.819%
Interest Days	30
Paying Leg	1,086,959.92
Receiving Leg	1,257,909.07
Net Swap Payments (- from SPV / + to SPV)	170,949.15
Swap Notional Amount after IPD	385,515,017.45

## Defaults and Recoveries Loan Level Information

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No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
27			769,820.76	751,580.07	193,847.69	557,732.38	74.2%					
1	2023-06	2022-10	6,996.16	7,052.21	-511.94	7,564.15	107.3%	40764	GW	RENAULT	Loan Amortising	Private
2	2023-07	2022-10	19,767.73	20,264.39	12,144.74	8,119.65	40.1%	70327	GW	BMW	Loan Balloon	Private
3	2023-07	2023-01	23,032.80	23,700.29	9,799.58	13,900.71	58.7%	48159	GW	OPEL	Loan Amortising	Private
4	2023-08	2022-10	31,901.38	31,388.46	8,734.68	22,653.78	72.2%	39110	GW	VW	Loan Amortising	Commercial
5	2023-08	2023-01	31,347.74	30,343.43	8,265.28	22,078.15	72.8%	39110	GW	VW	Loan Amortising	Commercial
6	2023-08	2022-12	43,485.42	44,801.00	23,737.49	21,063.51	47.0%	56470	NW	CITROEN	Loan Balloon	Private
7	2023-08	2023-01	46,450.56	47,668.32	3,317.86	44,350.46	93.0%	45881	GW	VW	Loan Balloon	Commercial
8	2023-08	2023-01	9,752.21	9,748.72	-87.03	9,835.75	100.9%	46485	GW	VW	Loan Amortising	Private
9	2023-09	2022-09	91,558.96	93,025.54	56,238.65	36,786.89	39.5%	50169	GW	LAND ROVER	Loan Balloon	Private
10	2023-09	2022-05	53,692.97	39,448.65	665.98	38,782.67	98.3%	18586	GW	MERCEDES-BENZ	Loan Balloon	Private
11	2023-09	2022-08	30,797.42	30,826.72	-921.89	31,748.61	103.0%	51467	NW	OPEL	Loan Balloon	Private
12	2023-09	2022-10	42,979.27	43,337.28	26,211.69	17,125.59	39.5%	90513	GW	CUPRA	Loan Balloon	Private
13	2023-09	2022-11	46,951.05	47,076.87	-1,331.22	48,408.09	102.8%	78132	GW	LAND ROVER	Loan Amortising	Private
14	2023-09	2022-11	24,382.98	24,106.27	-976.93	25,083.20	104.1%	33659	GW	PEUGEOT	Loan Amortising	Private
15	2023-09	2022-11	11,004.22	11,180.58	11,180.58	0.00	0.0%	56294	GW	SEAT	Loan Balloon	Private
16	2023-09	2022-12	9,623.44	9,468.07	-161.07	9,629.14	101.7%	44581	GW	PEUGEOT	Loan Amortising	Private
17	2023-09	2022-12	22,222.32	12,870.05	16,462.52	-3,592.47	-27.9%	35457	GW	MERCEDES-BENZ	Loan Amortising	Private
18	2023-09	2022-12	37,437.70	37,659.25	22,679.35	14,979.90	39.8%	46236	GW	AUDI	Loan Balloon	Private
19	2023-09	2023-03	22,142.13	22,798.97	-296.46	23,095.43	101.3%	59229	GW	VOLVO	Loan Amortising	Private
20	2023-10	2022-08	54,403.78	53,713.68	-282.05	53,995.73	100.5%	55116	GW	MERCEDES-BENZ	Loan Balloon	Commercial
21	2023-10	2022-11	40,940.85	42,296.09	-408.10	42,704.19	101.0%	33609	GW	MERCEDES-BENZ	Loan Balloon	Private
22	2023-10	2022-11	3,664.53	3,359.69	-25.23	3,384.92	100.8%	49661	GW	BMW	Loan Amortising	Private
23	2023-10	2022-12	22,243.82	22,181.49	-379.80	22,561.29	101.7%	47574	GW	BMW	Loan Amortising	Private
24	2023-11	2022-01	3,169.69	2,513.00	-33.60	2,546.60	101.3%	27755	GW	AUDI	Loan Amortising	Private
25	2023-11	2022-01	16,670.76	17,346.93	-56.98	17,403.91	100.3%	94447	GW	OPEL	Loan Balloon	Private
26	2023-11	2022-09	8,843.15	9,050.40	-42.41	9,092.81	100.5%	75173	GW	NISSAN	Loan Amortising	Private
27	2023-11	2022-11	14,357.72	14,353.72	-76.00	14,429.72	100.5%	47269	GW	MERCEDES-BENZ	Loan Balloon	Private

# Delinquency Analysis

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

## Delinquent Payments

	Performing Receivables	Delinquent Payment				Total
		1-30 days overdue	31-60 days overdue	61-90 days overdue	90+ days overdue	
1	488,440,838.47	18,601.06	13,051.72	0.00	0.00	31,652.78
2	477,700,061.34	32,529.39	15,612.97	9,580.17	0.00	57,722.53
3	466,919,014.85	57,576.61	19,636.55	20,167.32	11,041.55	108,422.03
4	456,019,443.99	50,543.66	179,313.70	15,776.84	24,290.24	269,924.44
5	446,544,613.09	75,529.10	92,612.81	45,813.13	19,779.21	233,734.25
6	434,607,816.51	228,500.33	57,158.78	39,538.89	109,013.77	434,211.77
7	424,551,490.22	278,332.94	155,675.86	52,260.73	68,419.22	554,688.75



## Delinquency Analysis

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

### 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	488,440,838.47	1,193,079.97	519,298.63	0.00	0.00	1,712,378.60
2	477,700,061.34	1,677,368.26	578,461.02	231,540.29	0.00	2,487,369.57
3	466,919,014.85	1,822,973.11	667,552.03	751,263.97	238,352.70	3,480,141.81
4	456,019,443.99	651,642.91	2,870,502.82	387,961.64	570,196.07	4,480,303.44
5	446,544,613.09	1,735,851.79	1,435,786.61	419,738.12	356,945.51	3,948,322.03
6	434,607,816.51	2,521,616.89	750,711.33	1,260,755.42	1,117,251.77	5,650,335.41
7	424,551,490.22	2,201,229.22	2,060,928.41	422,591.14	1,278,778.46	5,963,527.23

## Distribution by Federal State

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	58,866,795.38	13.67%	3,481	13.52%
Bavaria	76,457,905.90	17.76%	4,232	16.44%
Berlin	11,200,394.21	2.60%	584	2.27%
Brandenburg	12,483,033.08	2.90%	776	3.01%
Bremen	2,289,271.63	0.53%	122	0.47%
Hamburg	5,308,259.84	1.23%	281	1.09%
Hesse	36,752,788.81	8.54%	2,071	8.04%
Mecklenburg-Vorpommern	7,513,181.75	1.75%	491	1.91%
Lower Saxony	36,669,723.77	8.52%	2,305	8.95%
North Rhine-Westphalia	94,763,983.42	22.01%	6,071	23.58%
Rhineland-Palatinate	23,954,575.51	5.56%	1,426	5.54%
Saarland	6,906,772.28	1.60%	406	1.58%
Saxony	18,584,383.70	4.32%	1,136	4.41%
Saxony-Anhalt	15,259,110.09	3.54%	926	3.60%
Schleswig-Holstein	11,664,553.11	2.71%	713	2.77%
Thuringia	11,840,284.97	2.75%	722	2.80%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

## Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	87,110,653.16	20.23%	3,428	13.32%
Used vehicle	343,404,364.29	79.77%	22,315	86.68%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	406,888,504.64	94.51%	24,755	96.16%
Commercial client	23,626,512.81	5.49%	988	3.84%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	424,607,526.23	98.63%	25,303	98.29%
Motorbike	3,252,450.05	0.76%	345	1.34%
Leisure	2,655,041.17	0.62%	95	0.37%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

## Insurances and Contract Type

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	92,283,015.04	21.44%	6,303	24.48%
No	338,232,002.41	78.56%	19,440	75.52%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	119,573,566.43	27.77%	6,673	25.92%
No	310,941,451.02	72.23%	19,070	74.08%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	17,071,433.47	3.97%	1,065	4.14%
No	413,443,583.98	96.03%	24,678	95.86%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	143,874,257.98	33.42%	12,675	49.24%
EvoSmart	286,640,759.47	66.58%	13,068	50.76%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

## Payment Properties

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	267,915,451.97	62.23%	16,066	62.41%
15th of month	162,599,565.48	37.77%	9,677	37.59%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	430,515,017.45	100.00%	25,743	100.00%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

## Distribution by Downpayment and Contract

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

<b>Downpayment</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	292,488,760.21	67.94%	16,885	65.59%
without downpayment	138,026,257.24	32.06%	8,858	34.41%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Average Downpayment 4,407  
Maximum Downpayment 97,000

<b>Contracts w/Balloon Payments</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	143,874,257.98	33.42%	12,675	49.24%
Yes	286,640,759.47	66.58%	13,068	50.76%
- of which balloon rates	188,680,664.79	43.83%		
- of which regular instalments	97,960,094.68	22.75%		
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

## Interest Rate Range

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Loan Interest Rate Range (p.a.)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
3.00% - 3.99%	142,844,954.08	33.18%	7,657	29.74%
4.00% - 4.99%	164,157,485.11	38.13%	9,270	36.01%
5.00% - 5.99%	75,389,233.47	17.51%	4,995	19.40%
6.00% - 6.99%	43,376,085.44	10.08%	3,260	12.66%
7.00% - 7.99%	3,899,259.73	0.91%	460	1.79%
8.00% - 8.99%	529,624.39	0.12%	67	0.26%
9.00% - 9.99%	318,375.23	0.07%	34	0.13%
10.00% - 10.99%	0.00	0.00%	0	0.00%
>=11.00%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>
<b>WA Loan Interest Rate p.a.</b>	<b>4.95%</b>			

## Original Principal Balance

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Original Principal Balance (Ranges in € )	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	5,102,816.98	1.04%	1,330	5.17%
5,000: 9,999	34,695,128.47	7.04%	4,572	17.76%
10,000: 14,999	67,885,376.32	13.78%	5,483	21.30%
15,000: 19,999	80,568,427.17	16.36%	4,650	18.06%
20,000: 24,999	76,877,426.46	15.61%	3,452	13.41%
25,000: 29,999	60,978,690.33	12.38%	2,234	8.68%
30,000: 34,999	46,661,369.09	9.47%	1,450	5.63%
35,000: 39,999	35,722,431.57	7.25%	958	3.72%
40,000: 44,999	25,006,240.82	5.08%	593	2.30%
45,000: 49,999	16,418,165.45	3.33%	346	1.34%
50,000: 54,999	11,605,590.87	2.36%	223	0.87%
55,000: 59,999	8,334,086.35	1.69%	145	0.56%
>=60,000	22,739,385.47	4.62%	307	1.19%
<b>Total</b>	<b>492,595,135.35</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Average Original Principal Balance 19,135  
Maximum Original Principal Balance 139,970



## Outstanding Principal Balance

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Outstanding Principal Balance (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	9,411,243.59	2.19%	2,906	11.29%
5,000: 9,999	41,302,777.09	9.59%	5,430	21.09%
10,000: 14,999	66,870,781.62	15.53%	5,364	20.84%
15,000: 19,999	74,032,321.38	17.20%	4,262	16.56%
20,000: 24,999	64,721,997.17	15.03%	2,902	11.27%
25,000: 29,999	51,634,120.36	11.99%	1,891	7.35%
30,000: 34,999	36,220,513.77	8.41%	1,120	4.35%
35,000: 39,999	27,672,747.59	6.43%	742	2.88%
40,000: 44,999	16,268,596.15	3.78%	385	1.50%
45,000: 49,999	12,686,503.22	2.95%	269	1.04%
50,000: 54,999	7,381,191.65	1.71%	141	0.55%
55,000: 59,999	6,981,843.09	1.62%	122	0.47%
>=60,000	15,330,380.77	3.56%	209	0.81%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Average Outstanding Principal Balance: 16,724  
Maximum Outstanding Principal Balance: 124,999

## Distribution by Scoring

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	171,569,543.90	39.85%	10,631	41.30%
9,799: 9,600	135,919,175.45	31.57%	8,043	31.24%
9,599: 9,400	57,971,431.18	13.47%	3,498	13.59%
9,399: 9,200	24,391,858.31	5.67%	1,446	5.62%
9,199: 9,000	11,127,478.92	2.58%	652	2.53%
8,999: 8,800	6,218,171.33	1.44%	354	1.38%
8,799: 8,600	2,655,620.14	0.62%	165	0.64%
8,599: 8,400	1,419,945.57	0.33%	81	0.31%
8,399: 8,200	714,762.00	0.17%	44	0.17%
8,199: 8,000	553,009.33	0.13%	34	0.13%
<8,000:	819,359.50	0.19%	50	0.19%
n/a	17,154,661.82	3.98%	745	2.89%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Average Scoring

9,677

## Debtor Characteristics I

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	17,347,282.92	4.03%	982	3.81%
Public + Private Employee	266,018,767.95	61.79%	16,479	64.01%
Worker Private Sector	33,600,372.58	7.80%	2,375	9.23%
Self-Employed	65,636,363.89	15.25%	2,977	11.56%
Pensioners	19,017,414.43	4.42%	1,514	5.88%
Trainee/Intern	4,501,904.18	1.05%	368	1.43%
Homemaker	19,364.17	0.00%	1	0.00%
Unemployed	747,034.52	0.17%	59	0.23%
Commercial debtors & Others	23,626,512.81	5.49%	988	3.84%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	5,672,599.93	1.32%	432	1.68%
21: 25	38,035,071.12	8.83%	2,329	9.05%
26: 30	43,271,357.73	10.05%	2,523	9.80%
31: 35	51,276,644.38	11.91%	2,925	11.36%
36: 40	48,823,863.25	11.34%	2,790	10.84%
41: 45	51,148,593.21	11.88%	2,998	11.65%
46: 50	44,758,181.17	10.40%	2,687	10.44%
51: 55	48,871,188.55	11.35%	2,966	11.52%
56: 60	38,618,000.91	8.97%	2,512	9.76%
61: 65	20,729,722.62	4.82%	1,362	5.29%
66: 70	9,333,924.66	2.17%	673	2.61%
71: 75	5,428,184.54	1.26%	444	1.72%
76: 92	909,602.65	0.21%	113	0.44%
n/a	23,638,082.73	5.49%	989	3.84%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

## Debtor Characteristics II

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Debtor Monthly Net Income (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	11,922,443.57	2.77%	996	3.87%
1,001: 1,500	36,262,122.76	8.42%	2,813	10.93%
1,501: 2,000	88,207,988.62	20.49%	6,017	23.37%
2,001: 2,500	99,516,542.78	23.12%	6,180	24.01%
2,501: 3,000	63,859,448.54	14.83%	3,645	14.16%
3,001: 3,500	33,902,216.85	7.87%	1,825	7.09%
3,501: 4,000	21,703,557.44	5.04%	1,090	4.23%
4,001: 4,500	11,622,159.96	2.70%	565	2.19%
4,501: 5,000	16,044,959.96	3.73%	706	2.74%
5,001: 5,500	3,581,262.85	0.83%	163	0.63%
5,501: 6,000	5,846,390.44	1.36%	249	0.97%
>=6,001	21,339,899.77	4.96%	783	3.04%
n/a	16,706,023.91	3.88%	711	2.76%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

## Top 15 Debtors

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	124,999.27	0.03%	1
2	116,474.72	0.03%	3
3	115,969.74	0.03%	1
4	115,546.90	0.03%	3
5	113,419.62	0.03%	1
6	113,175.49	0.03%	1
7	112,975.57	0.03%	1
8	110,071.53	0.03%	1
9	108,790.39	0.03%	1
10	105,401.12	0.02%	1
11	104,619.86	0.02%	1
12	103,909.65	0.02%	1
13	102,287.54	0.02%	1
14	98,974.36	0.02%	1
15	97,353.93	0.02%	1
<b>Total Top 15 Debtors</b>	<b>1,643,969.69</b>	<b>0.38%</b>	<b>19</b>
<b>Total Portfolio</b>	<b>430,515,017.45</b>		<b>25,743</b>

## Balloon Amount

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	143,874,257.98	33.42%	12,675	49.24%
1: 1,999	551,704.93	0.13%	103	0.40%
2,000: 3,999	6,095,205.82	1.42%	736	2.86%
4,000: 5,999	15,114,755.12	3.51%	1,343	5.22%
6,000: 7,999	20,593,063.42	4.78%	1,497	5.82%
8,000: 9,999	25,164,405.48	5.85%	1,568	6.09%
10,000: 11,999	27,627,148.11	6.42%	1,463	5.68%
12,000: 13,999	25,762,732.48	5.98%	1,235	4.80%
14,000: 15,999	24,776,420.56	5.76%	1,051	4.08%
16,000: 17,999	18,995,790.25	4.41%	742	2.88%
18,000: 19,999	17,399,193.31	4.04%	627	2.44%
20,000: 21,999	13,717,319.65	3.19%	464	1.80%
22,000: 23,999	11,467,029.62	2.66%	377	1.46%
24,000: 25,999	11,532,730.65	2.68%	346	1.34%
26,000: 27,999	9,444,991.78	2.19%	267	1.04%
28,000: 29,999	7,855,242.69	1.82%	212	0.82%
30,000: 31,999	6,592,979.21	1.53%	172	0.67%
32,000: 33,999	6,132,832.10	1.42%	149	0.58%
34,000: 35,999	6,260,363.75	1.45%	147	0.57%
36,000: 37,999	4,741,587.62	1.10%	107	0.42%
38,000: 39,999	3,148,845.31	0.73%	68	0.26%
>=40,000	23,666,417.61	5.50%	394	1.53%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>
Average Balloon Amount	14,438			

Balloon Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2023	660,454.99	0.35%	24	0.18%
2024	11,588,454.18	6.14%	536	4.10%
2025	31,672,854.73	16.79%	1,650	12.63%
2026	58,032,579.05	30.76%	3,680	28.16%
2027	65,989,869.12	34.97%	5,238	40.08%
2028	20,736,452.72	10.99%	1,940	14.85%
<b>Total</b>	<b>188,680,664.79</b>	<b>100.00%</b>	<b>13,068</b>	<b>100.00%</b>

# Seasoning

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Seasoning (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:3	0.00	0.00%	0	0.00%
4:6	164,481.47	0.04%	11	0.04%
7:9	112,168,844.11	26.05%	7,326	28.46%
10:12	197,188,059.20	45.80%	11,174	43.41%
13:15	91,161,723.30	21.18%	5,297	20.58%
16:18	15,135,019.49	3.52%	810	3.15%
19:21	6,112,830.43	1.42%	377	1.46%
22:24	3,630,184.46	0.84%	261	1.01%
25:27	2,018,512.79	0.47%	170	0.66%
28:30	1,078,617.18	0.25%	104	0.40%
>=31	1,856,745.02	0.43%	213	0.83%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

WA Seasoning (in months) 11.6

## Distribution by Origination and Maturity Year

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2017	4,718.47	0.00%	1	0.00%
2018	0.00	0.00%	0	0.00%
2019	12,169.58	0.00%	2	0.01%
2020	729,221.17	0.17%	71	0.28%
2021	6,748,671.86	1.57%	528	2.05%
2022	299,342,395.84	69.53%	17,134	66.56%
2023	123,677,840.53	28.73%	8,007	31.10%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2023	593,870.54	0.14%	77	0.30%
2024	14,322,435.02	3.33%	1,294	5.03%
2025	46,732,864.54	10.86%	3,290	12.78%
2026	100,710,934.66	23.39%	6,181	24.01%
2027	139,914,177.39	32.50%	7,775	30.20%
2028	66,908,831.30	15.54%	3,834	14.89%
2029	18,063,805.75	4.20%	1,144	4.44%
2030	23,967,314.87	5.57%	1,262	4.90%
2031	18,177,453.86	4.22%	854	3.32%
2032	102,473.82	0.02%	4	0.02%
2033	1,020,855.70	0.24%	28	0.11%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>



## Remaining Term

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	4,432,642.17	1.03%	433	1.68%
7:12	7,876,723.16	1.83%	679	2.64%
13:18	17,909,702.12	4.16%	1,380	5.36%
19:24	21,937,815.45	5.10%	1,526	5.93%
25:30	54,451,229.49	12.65%	3,410	13.25%
31:36	39,117,981.60	9.09%	2,403	9.33%
37:42	100,290,769.86	23.30%	5,601	21.76%
43:48	39,632,353.70	9.21%	2,266	8.80%
49:54	74,509,639.30	17.31%	4,078	15.84%
55:60	5,835,796.45	1.36%	448	1.74%
61:66	12,806,365.95	2.97%	852	3.31%
67:72	5,772,687.72	1.34%	352	1.37%
73:78	9,510,531.38	2.21%	551	2.14%
79:84	10,348,114.65	2.40%	555	2.16%
85:90	24,895,575.09	5.78%	1,175	4.56%
91:96	63,759.84	0.01%	2	0.01%
97:102	0.00	0.00%	0	0.00%
103:108	73,418.05	0.02%	2	0.01%
109:114	1,049,911.47	0.24%	30	0.12%
115:120	0.00	0.00%	0	0.00%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

WA Remaining Term (in months)

43.2

## Original Term

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Original Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	219,429.03	0.05%	152	0.59%
13:18	4,129,399.88	0.96%	230	0.89%
19:24	7,097,864.77	1.65%	1,066	4.14%
25:30	16,952,278.87	3.94%	851	3.31%
31:36	18,486,090.70	4.29%	2,251	8.74%
37:42	58,252,097.70	13.53%	2,598	10.09%
43:48	29,189,324.84	6.78%	2,781	10.80%
49:54	106,928,513.38	24.84%	5,124	19.90%
55:60	34,108,433.31	7.92%	2,632	10.22%
61:66	84,034,500.86	19.52%	4,001	15.54%
67:72	17,921,582.89	4.16%	1,274	4.95%
73:78	832,204.68	0.19%	56	0.22%
79:84	14,420,646.95	3.35%	869	3.38%
85:90	618,746.03	0.14%	38	0.15%
91:96	36,161,716.00	8.40%	1,786	6.94%
97:102	0.00	0.00%	0	0.00%
103:108	9,664.32	0.00%	1	0.00%
109:114	0.00	0.00%	0	0.00%
115:120	1,152,523.24	0.27%	33	0.13%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

WA Original Term (in months)

54.8

## Distribution by Loan to Value (LTV)

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 9.99%	2,273.78	0.00%	2	0.01%
10% - 19.99%	155,292.88	0.04%	51	0.20%
20% - 29.99%	901,813.35	0.21%	201	0.78%
30% - 39.99%	2,950,913.00	0.69%	479	1.86%
40% - 49.99%	7,155,919.18	1.66%	844	3.28%
50% - 59.99%	14,015,771.03	3.26%	1,311	5.09%
60% - 69.99%	29,654,942.26	6.89%	2,050	7.96%
70% - 79.99%	61,275,483.87	14.23%	3,371	13.09%
80% - 89.99%	101,718,385.44	23.63%	4,870	18.92%
90% - 99.99%	143,502,613.55	33.33%	8,274	32.14%
100% - 109.99%	58,276,325.17	13.54%	3,531	13.72%
110% - 115%	10,905,283.94	2.53%	759	2.95%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

Weighted Average LTV 87.89%  
Maximum LTV 115.00%

## Distribution by Manufacturer Brands

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	51,366,659.01	11.93%	3,266	12.69%
2	45,785,166.82	10.63%	2,103	8.17%
3	44,386,384.73	10.31%	2,706	10.51%
4	32,476,720.24	7.54%	1,630	6.33%
5	31,860,904.36	7.40%	1,675	6.51%
6	24,503,352.04	5.69%	2,075	8.06%
7	23,278,505.47	5.41%	1,394	5.42%
8	21,619,089.50	5.02%	1,367	5.31%
9	21,094,208.51	4.90%	1,151	4.47%
10	16,062,954.91	3.73%	1,086	4.22%
11	10,952,423.42	2.54%	819	3.18%
12	9,997,270.64	2.32%	685	2.66%
13	8,799,551.67	2.04%	706	2.74%
14	8,387,271.49	1.95%	566	2.20%
15	7,331,839.89	1.70%	555	2.16%
Other	72,612,714.75	16.87%	3,959	15.38%
<b>TOTAL</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

**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 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	159,586,931.36	37.07%	8,583	33.34%
Electric	10,856,911.06	2.52%	359	1.39%
Gas	1,088,051.16	0.25%	81	0.31%
Hybrid	16,329,009.37	3.79%	602	2.34%
Petrol	201,007,245.83	46.69%	13,702	53.23%
n/a	41,646,868.67	9.67%	2,416	9.39%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

\* Mild hybrid variants are part of petrol/diesel.

EU Emission Standard*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Euro 6d	109,402,037.43	25.41%	4,572	17.76%
Euro 6d-temp	91,331,588.13	21.21%	4,716	18.32%
Euro 6	134,320,409.71	31.20%	8,696	33.78%
Euro 5	35,358,930.74	8.21%	3,742	14.54%
Euro 4	6,183,129.91	1.44%	1,031	4.00%
Euro 3	312,835.15	0.07%	45	0.17%
Euro 2	0.00	0.00%	0	0.00%
n/a - electric	10,856,911.06	2.52%	359	1.39%
n/a	42,749,175.32	9.93%	2,582	10.03%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

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

## Energy Performance & Co2 Emission

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	43,070,478.18	10.00%	1,857	7.21%
A	73,193,799.11	17.00%	3,916	15.21%
B	94,413,238.44	21.93%	5,475	21.27%
C	44,207,705.02	10.27%	2,972	11.54%
D	24,091,754.85	5.60%	1,370	5.32%
E	8,388,887.15	1.95%	400	1.55%
F	6,275,201.76	1.46%	201	0.78%
G	3,591,539.63	0.83%	71	0.28%
n/a	133,282,413.31	30.96%	9,481	36.83%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

\* 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	21,469,823.51	4.99%	783	3.04%
50:99	13,088,035.69	3.04%	1,017	3.95%
100:149	187,703,837.08	43.60%	13,389	52.01%
150:199	118,657,756.01	27.56%	6,228	24.19%
200:249	31,472,466.48	7.31%	1,246	4.84%
250:299	6,284,268.67	1.46%	228	0.89%
300:349	1,650,479.64	0.38%	55	0.21%
350:399	208,893.95	0.05%	9	0.03%
>=400	76,971.77	0.02%	5	0.02%
n/a	49,902,484.65	11.59%	2,783	10.81%
<b>Total</b>	<b>430,515,017.45</b>	<b>100.00%</b>	<b>25,743</b>	<b>100.00%</b>

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

## Contractual Amortisation Profile

RevoCar 2023-1  
Investor Report

Determination Date: 30.11.2023  
Investor Reporting Date: 13.12.2023  
Payment Date: 21.12.2023  
Period No.: 7

**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

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2023-11	430,515,017	2026-10	167,032,254	2029-09	8,602,388	2032-08	73,539
2023-12	424,397,920	2026-11	156,891,625	2029-10	7,934,277	2032-09	61,489
2024-01	418,162,187	2026-12	145,010,226	2029-11	7,280,842	2032-10	49,386
2024-02	412,072,270	2027-01	128,739,320	2029-12	6,646,405	2032-11	37,124
2024-03	406,055,442	2027-02	111,695,223	2030-01	6,049,827	2032-12	25,502
2024-04	399,840,203	2027-03	98,539,097	2030-02	5,483,977	2033-01	13,587
2024-05	393,649,251	2027-04	91,451,814	2030-03	4,965,876	2033-02	2,334
2024-06	387,507,945	2027-05	87,938,805	2030-04	4,474,096	2033-03	0
2024-07	381,580,228	2027-06	84,920,225	2030-05	3,984,809		
2024-08	375,120,447	2027-07	81,489,897	2030-06	3,493,238		
2024-09	368,662,101	2027-08	77,137,372	2030-07	3,005,433		
2024-10	361,591,061	2027-09	71,029,274	2030-08	2,521,969		
2024-11	354,486,241	2027-10	64,480,546	2030-09	2,049,212		
2024-12	347,392,105	2027-11	57,139,526	2030-10	1,608,900		
2025-01	338,485,593	2027-12	49,042,301	2030-11	1,200,117		
2025-02	329,965,327	2028-01	40,104,188	2030-12	818,795		
2025-03	322,481,837	2028-02	33,115,616	2031-01	530,546		
2025-04	316,169,241	2028-03	26,006,172	2031-02	328,233		
2025-05	310,026,076	2028-04	23,104,616	2031-03	278,367		
2025-06	304,044,212	2028-05	22,080,737	2031-04	266,653		
2025-07	297,823,670	2028-06	21,080,296	2031-05	254,888		
2025-08	291,063,221	2028-07	20,081,663	2031-06	243,071		
2025-09	282,877,714	2028-08	19,078,757	2031-07	231,203		
2025-10	273,865,355	2028-09	18,090,692	2031-08	219,283		
2025-11	264,335,936	2028-10	17,114,938	2031-09	207,274		
2025-12	253,659,787	2028-11	16,160,353	2031-10	195,379		
2026-01	239,891,450	2028-12	15,234,348	2031-11	183,433		
2026-02	228,348,812	2029-01	14,368,298	2031-12	171,434		
2026-03	217,256,105	2029-02	13,542,544	2032-01	159,383		
2026-04	210,032,892	2029-03	12,787,928	2032-02	147,280		
2026-05	203,389,357	2029-04	12,088,575	2032-03	135,123		
2026-06	196,761,623	2029-05	11,390,791	2032-04	122,914		
2026-07	191,014,322	2029-06	10,690,385	2032-05	110,651		
2026-08	184,575,734	2029-07	9,990,021	2032-06	98,335		
2026-09	176,136,563	2029-08	9,294,741	2032-07	85,964		