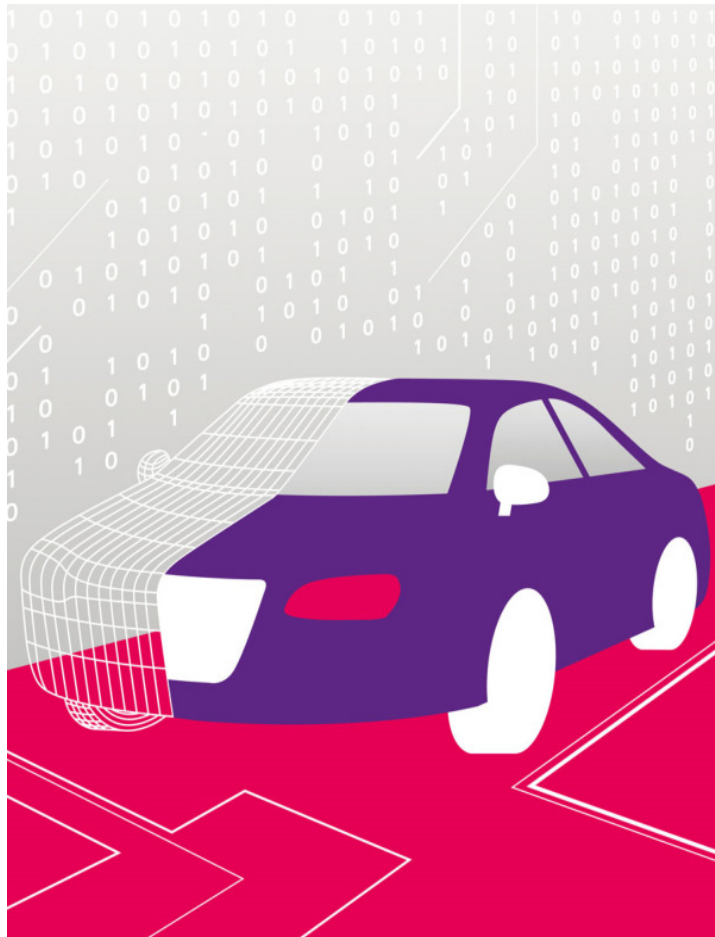



RevoCar 2023-1 UG (haftungsbeschränkt)



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



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All amounts are presented in Euro.

Transaction Parties

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	<u>Address</u>	<u>Contact</u>	
Issuer	RevoCar 2023-1 UG (haftungsbeschränkt) Eschersheimer Landstr. 14 60322 Frankfurt am Main Germany	Angela Bartl angela.bartl@intertrustgroup.com Telephone: +49 69 643508900 DE-RevoCar@intertrustgroup.com	Hanna Wagner hanna.wagner@intertrustgroup.com Telephone: +49 69 6435089 DE-RevoCar@intertrustgroup.com Rhainy Harris rhainy.harris@intertrustgroup.com Telephone: +49 69 643508900 DE-RevoCar@intertrustgroup.com
Originator / Servicer / Subordinated Lender	Bank11 für Privatkunden und Handel GmbH Hammer Landstrasse 91 41460 Neuss Germany	Sandra Ebert abs@bank11.de Telephone: +49 2131 3877221	Markus Kopetschke abs@bank11.de Telephone: +49 2131 3877232
Corporate Services Provider / Substitute Servicer Facilitator	Intertrust (Deutschland) GmbH 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, Germany 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-1855 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

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Corporate Trust Services
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Reporting Details

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Cut-Off Date	30.04.2023
Closing Date / Issue Date	17.05.2023
Interest Determination Date	18.01.2024
Investor Reporting Date	13.02.2024
Calculation Date	19.02.2024
Payment Date	21.02.2024

Days Accrued

Collection Period	from	01.01.2024	to	31.01.2024	31
Interest Period	from	22.01.2024	to	21.02.2024	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
Principal Deficiency Event			
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
Account Bank Required Rating*			
	Trigger DBRS	Trigger Moody's	Trigger Breach
Long Term	A	A2	No
Short Term	-	P-1	No
Swap Rating Trigger			
	Trigger DBRS	Trigger Moody's	Trigger Breach
1st Rating Trigger (Long Term)	A	Baa1	No
2nd Rating Trigger (Long Term)	BBB	Baa3	No
Clean-up Call %			
	Trigger Value	Current Value	Trigger Breach
	10.00%	82.07%	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>
Notes Information						
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	3.869%	NA	NA	NA	NA	
Spread	0.660%	NA	NA	NA	NA	
Interest Rate	4.529%	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	
Notes Balance						
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	375,853,137.93	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	420,853,137.93
Aggregate Notes Principal Amount (bop) per Note	82,605.09	100,000.00	100,000.00	100,000.00	100,000.00	
Available Distribution Amount						12,454,117.97
Principal Redemption Amount per Class	10,491,759.61	0.00	0.00	0.00	0.00	10,491,759.61
Principal Redemption Amount per Note	2,305.88	0.00	0.00	0.00	0.00	
Aggregate Notes Principal Amount (eop) per Class	365,361,378.32	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	410,361,378.32
Aggregate Notes Principal Amount (eop) per Note	80,299.20	100,000.00	100,000.00	100,000.00	100,000.00	
Current Tranching	89.0%	5.2%	1.6%	2.0%	2.2%	
Payments of Interest						
Interest Amount	1,418,553.50	89,167.38	28,875.00	48,937.77	94,562.50	
Interest Amount per Note	311.77	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	
Credit Enhancements						
Initial total Credit Enhancement (Subordination)	9.00%	4.72%	3.40%	1.78%	0.00%	
Current Credit Enhancement (incl. Excess Spread)	11.62%	6.41%	4.80%	2.83%	0.66%	
Current Credit Enhancement (excl. Excess Spread)	10.97%	5.75%	4.14%	2.17%	0.00%	

Reserve Accounts

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	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	5,000,000.00
Liquidity Reserve Account (bop)	4,208,531.38
Amounts debited to Liquidity Reserve Account	104,917.60
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	4,103,613.78

	<u>Amount</u>
<u>Servicing Fee Reserve Account</u>	
Initial Balance of Servicing Fee Reserve Account	12,200,000.00
Servicing Fee Reserve Account (bop)	8,818,602.11
Amounts debited to Servicing Fee Reserve Account	394,382.30
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	8,424,219.81

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	4,208,531.38
Amounts debited to Commingling Reserve Account	104,917.60
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	4,103,613.78

	<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

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.

	Outstanding Principal Balance	% of Total Balance	No. of Contracts	% of No. of Contracts
<u>Initial - As of Cut-Off Date</u>				
Portfolio sold to SPV	499,999,689.36	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%
<u>Current - As of Determination Date</u>				
Portfolio sold to SPV	410,361,378.32	94.3%	25,113	94.4%
Retained by Bank11	24,730,986.76	5.7%	1,502	5.6%
Total	435,092,365.08	100.0%	26,615	100.0%
Current Risk Retention	5.7%			
Minimum Risk Retention	5.0%			

Available Distribution Amount

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

Payment Collections

Collections received from the Servicer	7,153,261.74
Remaining Collections	5,038,557.49

Calculation of the Available Distribution Amount

Total Collections	12,131,951.11
(a) - thereof Interest Collections	1,726,630.29
(b) - thereof Principal Collections	10,405,320.82
(c) Recovery Collections	59,868.12
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	178,217.03
(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)	84,081.71
Available Distribution Amount	12,454,117.97

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		12,454,117.97
(i) any due and payable Statutory Claims	-	12,454,117.97
(ii) any due and payable Trustee Expenses	-	12,454,117.97
(iii) any due and payable Administration Expenses	27,993.32	12,426,124.65
(iv) any due and payable Servicing Fee to the Servicer	52,606.64	12,373,518.01
(v) any Amount payable to the Swap Counterparty	-	12,373,518.01
(vi) Class A Notes Interest Amount	1,418,553.50	10,954,964.51
(vii) Class B Notes Interest Amount	89,167.38	10,865,797.13
(viii) Class C Notes Interest Amount	28,875.00	10,836,922.13
(ix) Class D Notes Interest Amount	48,937.77	10,787,984.36
(x) Class E Notes Interest Amount	94,562.50	10,693,421.86
(xi) Class A Principal Redemption Amount	10,491,759.61	201,662.25
(xiii) Class B Principal Redemption Amount	-	201,662.25
(xv) Class C Principal Redemption Amount	-	201,662.25
(xvii) Class D Principal Redemption Amount	-	201,662.25
(xix) Class E Principal Redemption Amount	-	201,662.25
(xx) Commingling Reserve Adjustment Amount	-	201,662.25
(xxiii) Subordinated Swap Amounts	-	201,662.25
(xxiv) Additional Servicer Fee to the Servicer	201,562.25	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
Beginning of Period	420,853,137.93	25,450
Scheduled Principal Payments	5,741,548.70	
Principal Payments End of Term	526,978.19	62
Principal Payments Early Settlement	4,136,793.93	270
Total Principal Collections	10,405,320.82	332
Defaulted Receivables	86,438.79	5
End of Period (As of Determination Date)	410,361,378.32	25,113

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	375,853,137.93
Fixed Rate	3.300%
Floating Rate (Euribor)	3.869%
Interest Days	30
Paying Leg	1,033,596.13
Receiving Leg	1,211,813.16
Net Swap Payments (- from SPV / + to SPV)	178,217.03
Swap Notional Amount after IPD	365,361,378.32

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
38			1,007,743.28	986,294.23	295,247.40	691,046.83	70.1%					
1	2023-06	2022-10	6,996.16	7,052.21	4,090.23	2,961.98	42.0%	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	10,286.10	13,414.19	56.6%	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	28,400.65	16,400.35	36.6%	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	57,113.65	35,911.89	38.6%	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	-1,246.52	32,073.24	104.0%	51467	NW	OPEL	Loan Balloon	Private
12	2023-09	2022-10	42,979.27	43,337.28	26,119.54	17,217.74	39.7%	90513	GW	CUPRA	Loan Balloon	Private
13	2023-09	2022-11	46,951.05	47,076.87	20,865.30	26,211.57	55.7%	78132	GW	LAND ROVER	Loan Amortising	Private
14	2023-09	2022-11	24,382.98	24,106.27	13,863.25	10,243.02	42.5%	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	22,535.70	15,123.55	40.2%	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	27,308.56	26,405.12	49.2%	55116	GW	MERCEDES-BENZ	Loan Balloon	Commercial
21	2023-10	2022-11	40,940.85	42,296.09	5,181.90	37,114.19	87.7%	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	-41.37	2,554.37	101.6%	27755	GW	AUDI	Loan Amortising	Private
25	2023-11	2022-01	16,670.76	17,346.93	13,870.84	3,476.09	20.0%	94447	GW	OPEL	Loan Balloon	Private
26	2023-11	2022-09	8,843.15	9,050.40	3,129.12	5,921.28	65.4%	75173	GW	NISSAN	Loan Amortising	Private
27	2023-11	2022-11	14,357.72	14,353.72	4,299.55	10,054.17	70.0%	47269	GW	MERCEDES-BENZ	Loan Balloon	Private
28	2023-12	2022-07	32,556.53	32,594.70	-243.01	32,837.71	100.7%	45739	GW	FIAT	Loan Balloon	Commercial
29	2023-12	2022-11	13,853.30	12,819.25	301.01	12,518.24	97.7%	51570	GW	OPEL	Loan Balloon	Private
30	2023-12	2022-12	21,528.04	21,488.93	-105.01	21,593.94	100.5%	10629	GW	RENAULT	Loan Balloon	Private

Defaults and Recoveries Loan Level Information

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Payment Date: 21.02.2024
Period No.: 9

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	2023-12	2023-01	21,524.85	21,535.72	-107.70	21,643.42	100.5%	64572	GW	MERCEDES-BENZ	Loan Balloon	Commercial
32	2023-12	2023-01	44,346.22	44,164.28	-1,171.62	45,335.90	102.7%	50676	NW	FIAT	Loan Balloon	Commercial
33	2023-12	2023-02	16,635.42	15,672.49	-180.56	15,853.05	101.2%	06217	GW	MERCEDES-BENZ	Loan Amortising	Private
34	2024-01	2022-01	18,650.62	18,515.75	-90.51	18,606.26	100.5%	48351	GW	FIAT	Loan Balloon	Private
35	2024-01	2022-08	22,382.81	22,589.57	-79.31	22,668.88	100.4%	71579	GW	FORD	Loan Balloon	Private
36	2024-01	2022-11	15,909.78	14,852.74	1,512.68	13,340.06	89.8%	69427	GW	SEAT	Loan Amortising	Private
37	2024-01	2022-12	17,888.61	18,150.18	-110.72	18,260.90	100.6%	81739	GW	AUDI	Loan Amortising	Private
38	2024-01	2023-02	12,646.34	12,330.55	-76.40	12,406.95	100.6%	54340	GW	BMW	Loan Amortising	Private

Delinquency Analysis

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

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
8	414,046,091.10	106,968.29	132,594.78	142,573.87	103,071.80	485,208.74
9	404,468,884.62	191,248.19	20,626.89	72,484.30	217,549.87	501,909.25

Delinquency Analysis

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Aggregate Principal Balance of Delinquent Receivables

	Outstanding Principal Balance of Performing Receivables	Outstanding Principal Balance of Delinquent Receivables				Total
		1-30 days overdue	31-60 days overdue	61-90 days overdue	90+ days overdue	
1	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
8	414,046,091.10	2,575,201.14	1,971,539.86	1,132,345.09	1,127,960.74	6,807,046.83
9	404,468,884.62	2,372,391.66	739,566.09	1,278,664.41	1,501,871.54	5,892,493.70

Distribution by Federal State

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Period No.: 9

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	55,807,233.17	13.60%	3,392	13.51%
Bavaria	72,810,339.91	17.74%	4,132	16.45%
Berlin	10,796,047.29	2.63%	574	2.29%
Brandenburg	12,108,213.66	2.95%	767	3.05%
Bremen	2,207,329.04	0.54%	120	0.48%
Hamburg	5,059,315.54	1.23%	274	1.09%
Hesse	34,958,183.35	8.52%	2,018	8.04%
Mecklenburg-Vorpommern	7,204,036.35	1.76%	482	1.92%
Lower Saxony	34,952,907.23	8.52%	2,243	8.93%
North Rhine-Westphalia	90,194,663.31	21.98%	5,907	23.52%
Rhineland-Palatinate	22,960,765.44	5.60%	1,390	5.53%
Saarland	6,674,466.96	1.63%	403	1.60%
Saxony	17,824,256.75	4.34%	1,112	4.43%
Saxony-Anhalt	14,496,286.95	3.53%	906	3.61%
Schleswig-Holstein	11,033,539.42	2.69%	688	2.74%
Thuringia	11,273,793.95	2.75%	705	2.81%
Total	410,361,378.32	100.00%	25,113	100.00%

Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2023-1
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Period No.: 9

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	84,213,516.73	20.52%	3,377	13.45%
Used vehicle	326,147,861.59	79.48%	21,736	86.55%
Total	410,361,378.32	100.00%	25,113	100.00%

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	387,743,528.24	94.49%	24,148	96.16%
Commercial client	22,617,850.08	5.51%	965	3.84%
Total	410,361,378.32	100.00%	25,113	100.00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	404,720,056.62	98.63%	24,682	98.28%
Motorbike	3,080,308.17	0.75%	338	1.35%
Leisure	2,561,013.53	0.62%	93	0.37%
Total	410,361,378.32	100.00%	25,113	100.00%

Insurances and Contract Type

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Investor Report

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Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	87,851,867.78	21.41%	6,149	24.49%
No	322,509,510.54	78.59%	18,964	75.51%
Total	410,361,378.32	100.00%	25,113	100.00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	114,231,290.54	27.84%	6,510	25.92%
No	296,130,087.78	72.16%	18,603	74.08%
Total	410,361,378.32	100.00%	25,113	100.00%

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	16,328,808.70	3.98%	1,047	4.17%
No	394,032,569.62	96.02%	24,066	95.83%
Total	410,361,378.32	100.00%	25,113	100.00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	135,225,627.05	32.95%	12,321	49.06%
EvoSmart	275,135,751.27	67.05%	12,792	50.94%
Total	410,361,378.32	100.00%	25,113	100.00%

Payment Properties

RevoCar 2023-1
Investor Report

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Period No.: 9

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	255,340,039.84	62.22%	15,656	62.34%
15th of month	155,021,338.48	37.78%	9,457	37.66%
Total	410,361,378.32	100.00%	25,113	100.00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	410,361,378.32	100.00%	25,113	100.00%
Other	0.00	0.00%	0	0.00%
Total	410,361,378.32	100.00%	25,113	100.00%

Distribution by Downpayment and Contract

RevoCar 2023-1
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Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	278,881,658.17	67.96%	16,457	65.53%
without downpayment	131,479,720.15	32.04%	8,656	34.47%
Total	410,361,378.32	100.00%	25,113	100.00%

Average Downpayment 4,396
Maximum Downpayment 97,000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	135,225,627.05	32.95%	12,321	49.06%
Yes	275,135,751.27	67.05%	12,792	50.94%
- of which balloon rates	184,016,744.84	44.84%		
- of which regular instalments	91,119,006.43	22.20%		
Total	410,361,378.32	100.00%	25,113	100.00%

Interest Rate Range

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Investor Report

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Loan Interest Rate Range (p.a.)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
3.00% - 3.99%	136,789,563.43	33.33%	7,504	29.88%
4.00% - 4.99%	156,302,469.35	38.09%	9,017	35.91%
5.00% - 5.99%	71,703,213.34	17.47%	4,866	19.38%
6.00% - 6.99%	41,114,167.01	10.02%	3,182	12.67%
7.00% - 7.99%	3,648,032.88	0.89%	446	1.78%
8.00% - 8.99%	498,791.24	0.12%	65	0.26%
9.00% - 9.99%	305,141.07	0.07%	33	0.13%
10.00% - 10.99%	0.00	0.00%	0	0.00%
>=11.00%	0.00	0.00%	0	0.00%
Total	410,361,378.32	100.00%	25,113	100.00%
WA Loan Interest Rate p.a.	4.95%			

Original Principal Balance

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Original Principal Balance (Ranges in €)	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	4,821,722.70	1.00%	1,253	4.99%
5,000: 9,999	33,645,619.78	6.99%	4,425	17.62%
10,000: 14,999	66,513,269.62	13.81%	5,371	21.39%
15,000: 19,999	78,889,595.49	16.38%	4,552	18.13%
20,000: 24,999	75,388,585.83	15.65%	3,385	13.48%
25,000: 29,999	60,012,024.63	12.46%	2,198	8.75%
30,000: 34,999	45,795,173.90	9.51%	1,423	5.67%
35,000: 39,999	35,132,087.22	7.29%	942	3.75%
40,000: 44,999	24,289,795.63	5.04%	576	2.29%
45,000: 49,999	15,854,550.67	3.29%	334	1.33%
50,000: 54,999	11,248,655.08	2.34%	216	0.86%
55,000: 59,999	8,162,478.20	1.69%	142	0.57%
>=60,000	21,897,838.95	4.55%	296	1.18%
Total	481,651,397.70	100.00%	25,113	100.00%

Average Original Principal Balance 19,179
Maximum Original Principal Balance 139,970

Outstanding Principal Balance

RevoCar 2023-1
Investor Report

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Outstanding Principal Balance (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	9,716,231.47	2.37%	3,069	12.22%
5,000: 9,999	40,969,420.40	9.98%	5,402	21.51%
10,000: 14,999	65,174,630.55	15.88%	5,230	20.83%
15,000: 19,999	70,626,138.65	17.21%	4,070	16.21%
20,000: 24,999	62,682,877.88	15.28%	2,811	11.19%
25,000: 29,999	48,292,715.86	11.77%	1,768	7.04%
30,000: 34,999	34,068,402.22	8.30%	1,053	4.19%
35,000: 39,999	25,372,946.39	6.18%	681	2.71%
40,000: 44,999	15,550,319.37	3.79%	367	1.46%
45,000: 49,999	10,909,049.03	2.66%	231	0.92%
50,000: 54,999	6,926,385.52	1.69%	132	0.53%
55,000: 59,999	6,108,216.79	1.49%	107	0.43%
>=60,000	13,964,044.19	3.40%	192	0.76%
Total	410,361,378.32	100.00%	25,113	100.00%

Average Outstanding Principal Balance: 16,341
Maximum Outstanding Principal Balance: 122,131

Distribution by Scoring

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
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Period No.: 9

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	163,999,137.02	39.96%	10,407	41.44%
9,799: 9,600	129,239,751.72	31.49%	7,844	31.23%
9,599: 9,400	55,455,989.82	13.51%	3,405	13.56%
9,399: 9,200	23,136,538.30	5.64%	1,399	5.57%
9,199: 9,000	10,463,118.89	2.55%	628	2.50%
8,999: 8,800	5,899,811.26	1.44%	344	1.37%
8,799: 8,600	2,521,569.27	0.61%	159	0.63%
8,599: 8,400	1,308,082.41	0.32%	77	0.31%
8,399: 8,200	685,176.03	0.17%	42	0.17%
8,199: 8,000	536,638.92	0.13%	33	0.13%
<8,000:	759,612.51	0.19%	48	0.19%
n/a	16,355,952.17	3.99%	727	2.89%
Total	410,361,378.32	100.00%	25,113	100.00%

Average Scoring

9,677

Debtor Characteristics I

RevoCar 2023-1	Determination Date:	31.01.2024
Investor Report	Investor Reporting Date:	13.02.2024
	Payment Date:	21.02.2024
	Period No.:	9

Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	16,739,943.37	4.08%	971	3.87%
Public + Private Employee	253,224,925.55	61.71%	16,055	63.93%
Worker Private Sector	32,035,350.89	7.81%	2,327	9.27%
Self-Employed	62,499,028.31	15.23%	2,901	11.55%
Pensioners	18,176,236.91	4.43%	1,476	5.88%
Trainee/Intern	4,323,456.78	1.05%	360	1.43%
Homemaker	19,217.51	0.00%	1	0.00%
Unemployed	725,368.92	0.18%	57	0.23%
Commercial debtors & Others	22,617,850.08	5.51%	965	3.84%
Total	410,361,378.32	100.00%	25,113	100.00%

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	5,347,743.62	1.30%	421	1.68%
21: 25	36,247,444.65	8.83%	2,261	9.00%
26: 30	40,805,624.62	9.94%	2,443	9.73%
31: 35	48,781,516.97	11.89%	2,848	11.34%
36: 40	46,455,121.18	11.32%	2,713	10.80%
41: 45	49,006,252.08	11.94%	2,934	11.68%
46: 50	42,996,648.48	10.48%	2,631	10.48%
51: 55	46,558,306.40	11.35%	2,905	11.57%
56: 60	36,808,461.18	8.97%	2,460	9.80%
61: 65	19,790,133.96	4.82%	1,330	5.30%
66: 70	8,920,068.64	2.17%	659	2.62%
71: 75	5,169,130.30	1.26%	431	1.72%
76: 92	846,089.80	0.21%	111	0.44%
n/a	22,628,836.44	5.51%	966	3.85%
Total	410,361,378.32	100.00%	25,113	100.00%

Debtor Characteristics II

RevoCar 2023-1
Investor Report

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Debtor Monthly Net Income (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	11,505,980.21	2.80%	984	3.92%
1,001: 1,500	34,757,040.70	8.47%	2,748	10.94%
1,501: 2,000	84,055,749.35	20.48%	5,869	23.37%
2,001: 2,500	95,036,489.43	23.16%	6,032	24.02%
2,501: 3,000	60,695,782.78	14.79%	3,547	14.12%
3,001: 3,500	32,203,772.88	7.85%	1,770	7.05%
3,501: 4,000	20,444,630.80	4.98%	1,060	4.22%
4,001: 4,500	11,222,777.94	2.73%	558	2.22%
4,501: 5,000	15,189,566.83	3.70%	683	2.72%
5,001: 5,500	3,489,846.87	0.85%	161	0.64%
5,501: 6,000	5,632,678.80	1.37%	245	0.98%
>=6,001	20,211,506.55	4.93%	763	3.04%
n/a	15,915,555.18	3.88%	693	2.76%
Total	410,361,378.32	100.00%	25,113	100.00%

Top 15 Debtors

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Investor Report

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Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	122,130.71	0.03%	1
2	116,004.32	0.03%	3
3	114,062.89	0.03%	1
4	113,734.04	0.03%	3
5	111,571.31	0.03%	1
6	111,054.95	0.03%	1
7	110,672.04	0.03%	1
8	107,964.50	0.03%	1
9	104,062.50	0.03%	1
10	102,431.29	0.02%	1
11	100,194.86	0.02%	1
12	98,077.54	0.02%	1
13	96,776.77	0.02%	1
14	95,201.19	0.02%	1
15	94,648.29	0.02%	1
Total Top 15 Debtors	1,598,587.20	0.39%	19
Total Portfolio	410,361,378.32		25,113

Balloon Amount

RevoCar 2023-1
Investor Report

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Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	135,225,627.05	32.95%	12,321	49.06%
1: 1,999	502,515.95	0.12%	96	0.38%
2,000: 3,999	5,802,657.27	1.41%	721	2.87%
4,000: 5,999	14,382,093.80	3.50%	1,311	5.22%
6,000: 7,999	19,694,455.03	4.80%	1,471	5.86%
8,000: 9,999	24,221,811.59	5.90%	1,541	6.14%
10,000: 11,999	26,648,166.42	6.49%	1,439	5.73%
12,000: 13,999	24,798,004.56	6.04%	1,213	4.83%
14,000: 15,999	23,827,934.31	5.81%	1,029	4.10%
16,000: 17,999	18,395,181.07	4.48%	730	2.91%
18,000: 19,999	16,639,222.81	4.05%	613	2.44%
20,000: 21,999	13,318,672.66	3.25%	458	1.82%
22,000: 23,999	11,019,142.22	2.69%	366	1.46%
24,000: 25,999	11,119,189.26	2.71%	339	1.35%
26,000: 27,999	8,986,866.99	2.19%	258	1.03%
28,000: 29,999	7,578,454.16	1.85%	207	0.82%
30,000: 31,999	6,478,717.66	1.58%	171	0.68%
32,000: 33,999	5,894,590.52	1.44%	145	0.58%
34,000: 35,999	6,058,372.94	1.48%	144	0.57%
36,000: 37,999	4,634,435.73	1.13%	106	0.42%
38,000: 39,999	2,952,566.25	0.72%	64	0.25%
>=40,000	22,182,700.07	5.41%	370	1.47%
Total	410,361,378.32	100.00%	25,113	100.00%

Average Balloon Amount 14,385

Balloon Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	10,734,757.54	5.83%	495	3.87%
2025	30,992,889.89	16.84%	1,614	12.62%
2026	56,925,609.90	30.94%	3,616	28.27%
2027	64,970,563.31	35.31%	5,158	40.32%
2028	20,392,924.20	11.08%	1,909	14.92%
Total	184,016,744.84	100.00%	12,792	100.00%

Seasoning

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

Seasoning (in months)	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	485,919.04	0.12%	28	0.11%
10:12	175,674,404.57	42.81%	11,000	43.80%
13:15	153,510,101.07	37.41%	9,140	36.40%
16:18	60,962,649.24	14.86%	3,493	13.91%
19:21	8,252,799.02	2.01%	509	2.03%
22:24	4,527,775.65	1.10%	295	1.17%
25:27	2,830,880.76	0.69%	224	0.89%
28:30	1,688,330.50	0.41%	143	0.57%
>=31	2,428,518.47	0.59%	281	1.12%
Total	410,361,378.32	100.00%	25,113	100.00%

WA Seasoning (in months)

13.6

Distribution by Origination and Maturity Year

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2017	4,568.30	0.00%	1	0.00%
2018	0.00	0.00%	0	0.00%
2019	8,339.21	0.00%	1	0.00%
2020	686,484.65	0.17%	67	0.27%
2021	6,460,034.54	1.57%	512	2.04%
2022	285,587,519.11	69.59%	16,698	66.49%
2023	117,614,432.51	28.66%	7,834	31.19%
Total	410,361,378.32	100.00%	25,113	100.00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	12,635,911.41	3.08%	1,205	4.80%
2025	44,261,185.84	10.79%	3,218	12.81%
2026	95,871,224.65	23.36%	6,032	24.02%
2027	134,389,100.66	32.75%	7,653	30.47%
2028	64,221,572.84	15.65%	3,772	15.02%
2029	17,328,814.34	4.22%	1,127	4.49%
2030	23,113,942.14	5.63%	1,240	4.94%
2031	17,431,741.99	4.25%	834	3.32%
2032	100,887.21	0.02%	4	0.02%
2033	1,006,997.24	0.25%	28	0.11%
Total	410,361,378.32	100.00%	25,113	100.00%

Remaining Term

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	4,153,166.18	1.01%	389	1.55%
7:12	12,765,690.95	3.11%	1,127	4.49%
13:18	12,418,330.41	3.03%	948	3.77%
19:24	40,447,809.92	9.86%	2,730	10.87%
25:30	35,003,875.82	8.53%	2,206	8.78%
31:36	70,821,333.04	17.26%	4,333	17.25%
37:42	60,777,654.44	14.81%	3,435	13.68%
43:48	68,570,022.23	16.71%	3,909	15.57%
49:54	38,333,578.93	9.34%	2,178	8.67%
55:60	10,746,261.45	2.62%	801	3.19%
61:66	7,236,267.39	1.76%	481	1.92%
67:72	9,494,988.69	2.31%	588	2.34%
73:78	5,457,499.27	1.33%	316	1.26%
79:84	22,573,505.80	5.50%	1,124	4.48%
85:90	10,444,004.45	2.55%	515	2.05%
91:96	9,504.90	0.00%	1	0.00%
97:102	0.00	0.00%	0	0.00%
103:108	351,248.77	0.09%	11	0.04%
109:114	756,635.68	0.18%	21	0.08%
115:120	0.00	0.00%	0	0.00%
Total	410,361,378.32	100.00%	25,113	100.00%

WA Remaining Term (in months)

41.4

Original Term

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

Original Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	70,530.03	0.02%	88	0.35%
13:18	2,817,132.03	0.69%	164	0.65%
19:24	6,259,637.42	1.53%	1,029	4.10%
25:30	16,053,711.92	3.91%	826	3.29%
31:36	16,854,437.76	4.11%	2,175	8.66%
37:42	55,975,842.41	13.64%	2,545	10.13%
43:48	27,201,091.06	6.63%	2,714	10.81%
49:54	103,406,677.75	25.20%	5,056	20.13%
55:60	32,490,335.71	7.92%	2,591	10.32%
61:66	80,912,437.82	19.72%	3,938	15.68%
67:72	17,132,084.07	4.17%	1,253	4.99%
73:78	809,328.51	0.20%	56	0.22%
79:84	13,876,954.96	3.38%	857	3.41%
85:90	604,847.74	0.15%	38	0.15%
91:96	34,750,358.34	8.47%	1,749	6.96%
97:102	0.00	0.00%	0	0.00%
103:108	9,504.90	0.00%	1	0.00%
109:114	0.00	0.00%	0	0.00%
115:120	1,136,465.89	0.28%	33	0.13%
Total	410,361,378.32	100.00%	25,113	100.00%

WA Original Term (in months)

55.0

Distribution by Loan to Value (LTV)

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 9.99%	1,688.79	0.00%	2	0.01%
10% - 19.99%	131,405.80	0.03%	46	0.18%
20% - 29.99%	810,090.71	0.20%	190	0.76%
30% - 39.99%	2,692,068.97	0.66%	457	1.82%
40% - 49.99%	6,602,767.08	1.61%	809	3.22%
50% - 59.99%	12,981,617.66	3.16%	1,259	5.01%
60% - 69.99%	28,235,129.41	6.88%	1,987	7.91%
70% - 79.99%	58,563,730.07	14.27%	3,308	13.17%
80% - 89.99%	97,412,154.91	23.74%	4,765	18.97%
90% - 99.99%	136,918,576.21	33.37%	8,092	32.22%
100% - 109.99%	55,537,010.98	13.53%	3,449	13.73%
110% - 115%	10,475,137.73	2.55%	749	2.98%
Total	410,361,378.32	100.00%	25,113	100.00%

Weighted Average LTV 87.97%
Maximum LTV 115.00%

Distribution by Manufacturer Brands

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	48,712,994.94	11.87%	3,173	12.63%
2	43,566,091.08	10.62%	2,046	8.15%
3	42,484,055.12	10.35%	2,654	10.57%
4	30,860,106.31	7.52%	1,581	6.30%
5	29,974,509.85	7.30%	1,619	6.45%
6	23,346,762.77	5.69%	2,022	8.05%
7	22,350,123.71	5.45%	1,368	5.45%
8	20,735,769.98	5.05%	1,340	5.34%
9	20,366,118.06	4.96%	1,136	4.52%
10	15,374,947.23	3.75%	1,065	4.24%
11	10,392,150.26	2.53%	799	3.18%
12	9,505,266.69	2.32%	664	2.64%
13	8,354,834.78	2.04%	689	2.74%
14	7,893,293.07	1.92%	545	2.17%
15	7,002,511.80	1.71%	544	2.17%
Other	69,441,842.67	16.92%	3,868	15.40%
TOTAL	410,361,378.32	100.00%	25,113	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

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Investor Report

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Period No.: 9

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	151,593,836.22	36.94%	8,337	33.20%
Electric	10,454,778.92	2.55%	353	1.41%
Gas	1,041,242.17	0.25%	80	0.32%
Hybrid	15,694,464.14	3.82%	592	2.36%
Petrol	191,716,248.95	46.72%	13,386	53.30%
n/a	39,860,807.92	9.71%	2,365	9.42%
Total	410,361,378.32	100.00%	25,113	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	105,385,784.43	25.68%	4,500	17.92%
Euro 6d-temp	87,416,631.67	21.30%	4,616	18.38%
Euro 6	127,075,816.21	30.97%	8,464	33.70%
Euro 5	33,200,972.52	8.09%	3,626	14.44%
Euro 4	5,680,696.57	1.38%	985	3.92%
Euro 3	293,802.78	0.07%	44	0.18%
Euro 2	0.00	0.00%	0	0.00%
n/a - electric	10,454,778.92	2.55%	353	1.41%
n/a	40,852,895.22	9.96%	2,525	10.05%
Total	410,361,378.32	100.00%	25,113	100.00%

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

Energy Performance & Co2 Emission

RevoCar 2023-1
Investor Report

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Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	41,308,615.37	10.07%	1,820	7.25%
A	70,188,216.08	17.10%	3,837	15.28%
B	90,264,956.24	22.00%	5,348	21.30%
C	42,138,860.92	10.27%	2,910	11.59%
D	22,891,569.23	5.58%	1,332	5.30%
E	8,079,711.38	1.97%	393	1.56%
F	5,777,537.25	1.41%	191	0.76%
G	3,295,441.60	0.80%	68	0.27%
n/a	126,416,470.25	30.81%	9,214	36.69%
Total	410,361,378.32	100.00%	25,113	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	20,495,116.31	4.99%	767	3.05%
50:99	12,606,570.29	3.07%	997	3.97%
100:149	179,066,705.97	43.64%	13,080	52.08%
150:199	112,793,523.93	27.49%	6,052	24.10%
200:249	29,893,215.69	7.28%	1,205	4.80%
250:299	5,895,707.21	1.44%	222	0.88%
300:349	1,542,094.13	0.38%	52	0.21%
350:399	180,999.22	0.04%	8	0.03%
>=400	74,254.21	0.02%	5	0.02%
n/a	47,813,191.36	11.65%	2,725	10.85%
Total	410,361,378.32	100.00%	25,113	100.00%

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

Contractual Amortisation Profile

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2024
Investor Reporting Date: 13.02.2024
Payment Date: 21.02.2024
Period No.: 9

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 €)
2024-01	410,361,378	2026-12	142,565,826	2029-11	7,147,274	2032-10	50,139
2024-02	404,218,149	2027-01	126,629,952	2029-12	6,522,976	2032-11	37,881
2024-03	398,312,820	2027-02	109,790,702	2030-01	5,935,787	2032-12	25,931
2024-04	392,229,740	2027-03	96,809,125	2030-02	5,381,117	2033-01	13,586
2024-05	386,146,482	2027-04	89,803,308	2030-03	4,873,274	2033-02	2,333
2024-06	380,111,746	2027-05	86,357,096	2030-04	4,391,278	2033-03	0
2024-07	374,315,499	2027-06	83,389,665	2030-05	3,911,816		
2024-08	367,963,835	2027-07	80,016,094	2030-06	3,432,138		
2024-09	361,645,283	2027-08	75,732,286	2030-07	2,954,178		
2024-10	354,745,248	2027-09	69,741,420	2030-08	2,477,676		
2024-11	347,815,114	2027-10	63,384,332	2030-09	2,014,958		
2024-12	340,921,583	2027-11	56,163,753	2030-10	1,584,224		
2025-01	332,254,459	2027-12	48,197,337	2030-11	1,184,164		
2025-02	323,911,615	2028-01	39,458,400	2030-12	808,337		
2025-03	316,587,674	2028-02	32,562,862	2031-01	523,344		
2025-04	310,434,008	2028-03	25,581,693	2031-02	326,623		
2025-05	304,410,645	2028-04	22,700,674	2031-03	279,044		
2025-06	298,555,136	2028-05	21,693,403	2031-04	267,333		
2025-07	292,439,565	2028-06	20,709,645	2031-05	255,572		
2025-08	285,841,149	2028-07	19,727,798	2031-06	243,759		
2025-09	277,779,066	2028-08	18,742,952	2031-07	231,895		
2025-10	268,897,674	2028-09	17,770,886	2031-08	219,979		
2025-11	259,555,016	2028-10	16,811,996	2031-09	207,974		
2025-12	249,142,177	2028-11	15,873,374	2031-10	196,083		
2026-01	235,587,114	2028-12	14,963,613	2031-11	184,141		
2026-02	224,305,543	2029-01	14,112,150	2031-12	172,146		
2026-03	213,684,170	2029-02	13,300,047	2032-01	160,099		
2026-04	206,557,473	2029-03	12,557,261	2032-02	148,000		
2026-05	200,008,084	2029-04	11,869,915	2032-03	135,847		
2026-06	193,455,777	2029-05	11,184,156	2032-04	123,642		
2026-07	187,820,849	2029-06	10,496,492	2032-05	111,383		
2026-08	181,465,269	2029-07	9,809,541	2032-06	99,071		
2026-09	173,217,976	2029-08	9,126,903	2032-07	86,705		
2026-10	164,237,624	2029-09	8,445,141	2032-08	74,283		
2026-11	154,277,484	2029-10	7,789,601	2032-09	62,238		