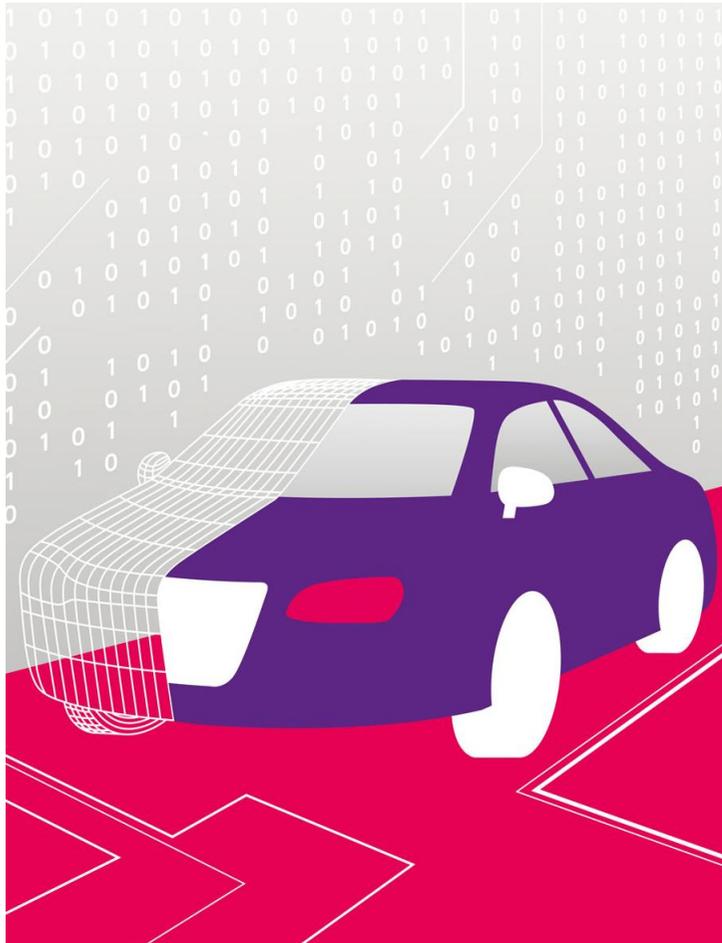


## RevoCar 2023-1 UG (haftungsbeschränkt)



### 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	Malte Kemp abs@bank11.de Telephone: +49 2131 3877 224	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>	19.02.2024
<b>Investor Reporting Date</b>	13.03.2024
<b>Calculation Date</b>	19.03.2024
<b>Payment Date</b>	21.03.2024

### Days Accrued

<b>Collection Period</b>	from	01.02.2024	to	29.02.2024	29
<b>Interest Period</b>	from	21.02.2024	to	21.03.2024	29

## 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%	80.03%	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>Notes Information</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	3.851%	NA	NA	NA	NA	
Spread	0.660%	NA	NA	NA	NA	
Interest Rate	4.511%	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>Notes Balance</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	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 (bop) per Note	80,299.20	100,000.00	100,000.00	100,000.00	100,000.00	
Available Distribution Amount						11,993,691.72
Principal Redemption Amount per Class	10,203,209.70	0.00	0.00	0.00	0.00	10,203,209.70
Principal Redemption Amount per Note	2,242.46	0.00	0.00	0.00	0.00	
Aggregate Notes Principal Amount (eop) per Class	355,158,168.62	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	400,158,168.62
Aggregate Notes Principal Amount (eop) per Note	78,056.74	100,000.00	100,000.00	100,000.00	100,000.00	
Current Tranching	88.8%	5.3%	1.6%	2.0%	2.2%	
<b>Payments of Interest</b>						
Interest Amount	1,327,690.00	86,194.92	27,912.72	47,306.43	91,410.12	
Interest Amount per Note	291.80	402.78	422.92	584.03	1,027.08	
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>Credit Enhancements</b>						
Initial total Credit Enhancement (Subordination)	9.00%	4.72%	3.40%	1.78%	0.00%	
Current Credit Enhancement (incl. Excess Spread)	11.89%	6.55%	4.90%	2.87%	0.65%	
Current Credit Enhancement (excl. Excess Spread)	11.25%	5.90%	4.25%	2.22%	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)	4,103,613.78
Amounts debited to Liquidity Reserve Account	102,032.09
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	4,001,581.69

	<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)	8,424,219.81
Amounts debited to Servicing Fee Reserve Account	359,484.60
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	8,064,735.21

	<u>Amount</u>
<b><u>Commingling Reserve Account</u></b>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	4,103,613.78
Amounts debited to Commingling Reserve Account	102,032.09
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	4,001,581.69

	<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%
<b>Total</b>	<b>529,999,634.74</b>	<b>100.0%</b>	<b>29,495</b>	<b>100.0%</b>
<b><u>Current - As of Determination Date</u></b>				
Portfolio sold to SPV	400,158,168.62	94.3%	24,761	94.4%
Retained by Bank11	24,079,699.97	5.7%	1,475	5.6%
<b>Total</b>	<b>424,237,868.59</b>	<b>100.0%</b>	<b>26,236</b>	<b>100.0%</b>
<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	7,055,071.40
Remaining Collections	4,696,717.73

### Calculation of the Available Distribution Amount

Total Collections	11,729,371.57
(a) - thereof Interest Collections	1,681,349.80
(b) - thereof Principal Collections	10,048,021.77
(c) Recovery Collections	22,417.56
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	162,169.71
(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)	79,732.88
<b>Available Distribution Amount</b>	<b>11,993,691.72</b>

## Waterfall

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	Payment	Remaining Amount
<b>Available Distribution Amount</b>		<b>11,993,691.72</b>
(i) any due and payable Statutory Claims	14.50	11,993,677.22
(ii) any due and payable Trustee Expenses	-	11,993,677.22
(iii) any due and payable Administration Expenses	2,676.63	11,991,000.59
(iv) any due and payable Servicing Fee to the Servicer	49,585.33	11,941,415.26
(v) any Amount payable to the Swap Counterparty	-	11,941,415.26
(vi) Class A Notes Interest Amount	1,327,690.00	10,613,725.26
(vii) Class B Notes Interest Amount	86,194.92	10,527,530.34
(viii) Class C Notes Interest Amount	27,912.72	10,499,617.62
(ix) Class D Notes Interest Amount	47,306.43	10,452,311.19
(x) Class E Notes Interest Amount	91,410.12	10,360,901.07
(xi) Class A Principal Redemption Amount	10,203,209.70	157,691.37
(xiii) Class B Principal Redemption Amount	-	157,691.37
(xv) Class C Principal Redemption Amount	-	157,691.37
(xvii) Class D Principal Redemption Amount	-	157,691.37
(xix) Class E Principal Redemption Amount	-	157,691.37
(xx) Commingling Reserve Adjustment Amount	-	157,691.37
(xxiii) Subordinated Swap Amounts	-	157,691.37
(xxiv) Additional Servicer Fee to the Servicer	157,591.37	100.00
(xxv) Transaction Gain to the shareholders of the Issuer	100.00	0.00

## Portfolio Information

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### Current Period

	Outstanding Principal Balance	Number of Contracts
<b>Beginning of Period</b>	<b>410,361,378.32</b>	<b>25,113</b>
Scheduled Principal Payments	5,660,484.57	
Principal Payments End of Term	463,505.91	77
Principal Payments Early Settlement	3,924,031.29	266
<b>Total Principal Collections</b>	<b>10,048,021.77</b>	<b>343</b>
Defaulted Receivables	155,187.93	9
<b>End of Period (As of Determination Date)</b>	<b>400,158,168.62</b>	<b>24,761</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	365,361,378.32
Fixed Rate	3.300%
Floating Rate (Euribor)	3.851%
Interest Days	29
Paying Leg	971,252.33
Receiving Leg	1,133,422.04
Net Swap Payments (- from SPV / + to SPV)	162,169.71
Swap Notional Amount after IPD	355,158,168.62

## 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
47			1,170,784.20	1,141,482.16	317,664.96	823,817.20	72.2%					
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	18,187.00	12,639.72	41.0%	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	20,750.00	26,326.87	55.9%	78132	GW	LAND ROVER	Loan Amortising	Private
14	2023-09	2022-11	24,382.98	24,106.27	13,817.52	10,288.75	42.7%	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	13,850.08	3,496.85	20.2%	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	452.43	12,366.82	96.5%	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

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

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	-1,392.88	45,557.16	103.2%	50676	NW	FIAT	Loan Balloon	Commercial
33	2023-12	2023-02	16,635.42	15,672.49	4,302.68	11,369.81	72.5%	06217	GW	MERCEDES-BENZ	Loan Amortising	Private
34	2024-01	2022-01	18,650.62	18,515.75	-110.95	18,626.70	100.6%	48351	GW	FIAT	Loan Balloon	Private
35	2024-01	2022-08	22,382.81	22,589.57	-85.55	22,675.12	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	-120.72	18,270.90	100.7%	81739	GW	AUDI	Loan Amortising	Private
38	2024-01	2023-02	12,646.34	12,330.55	3,412.83	8,917.72	72.3%	54340	GW	BMW	Loan Amortising	Private
39	2024-02	2021-01	5,636.91	5,334.46	-29.91	5,364.37	100.6%	36166	GW	SKODA	Loan Balloon	Private
40	2024-02	2022-07	26,179.93	24,903.17	-82.35	24,985.52	100.3%	24944	GW	BMW	Loan Amortising	Private
41	2024-02	2022-07	29,005.44	28,966.37	-832.23	29,798.60	102.9%	67596	NW	FORD	Loan Balloon	Private
42	2024-02	2022-08	39,255.66	37,946.06	-736.61	38,682.67	101.9%	36433	GW	AUDI	Loan Balloon	Private
43	2024-02	2022-08	14,082.79	11,247.68	-43.59	11,291.27	100.4%	73434	GW	OPEL	Loan Amortising	Private
44	2024-02	2022-09	8,448.30	8,201.17	-653.74	8,854.91	108.0%	58256	GW	FIAT	Loan Balloon	Private
45	2024-02	2022-10	19,576.73	19,937.92	-2,201.14	22,139.06	111.0%	59368	GW	FORD	Loan Balloon	Private
46	2024-02	2022-10	8,396.19	7,457.97	-25.36	7,483.33	100.3%	68309	GW	SKODA	Loan Balloon	Commercial
47	2024-02	2022-12	12,458.97	11,193.13	-95.19	11,288.32	100.9%	88487	GW	KIA	Loan Amortising	Private

# Delinquency Analysis

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

## 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
10	393,425,927.45	121,900.97	107,300.24	15,108.96	226,859.35	471,169.52

# Delinquency Analysis

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

## 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
10	393,425,927.45	2,811,237.57	1,737,564.47	393,296.21	1,790,142.92	6,732,241.17

## Distribution by Federal State

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	54,401,413.68	13.59%	3,336	13.47%
Bavaria	71,032,801.24	17.75%	4,070	16.44%
Berlin	10,511,651.32	2.63%	565	2.28%
Brandenburg	11,842,309.94	2.96%	759	3.07%
Bremen	2,149,119.13	0.54%	116	0.47%
Hamburg	4,908,764.66	1.23%	269	1.09%
Hesse	34,082,190.35	8.52%	1,985	8.02%
Mecklenburg-Vorpommern	7,055,539.22	1.76%	479	1.93%
Lower Saxony	34,198,384.34	8.55%	2,219	8.96%
North Rhine-Westphalia	87,711,173.85	21.92%	5,818	23.50%
Rhineland-Palatinate	22,502,670.04	5.62%	1,377	5.56%
Saarland	6,440,981.73	1.61%	397	1.60%
Saxony	17,392,689.17	4.35%	1,097	4.43%
Saxony-Anhalt	14,137,495.48	3.53%	897	3.62%
Schleswig-Holstein	10,805,953.74	2.70%	680	2.75%
Thuringia	10,985,030.73	2.75%	697	2.81%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

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

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	82,341,445.94	20.58%	3,332	13.46%
Used vehicle	317,816,722.68	79.42%	21,429	86.54%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	377,962,386.14	94.45%	23,806	96.14%
Commercial client	22,195,782.48	5.55%	955	3.86%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	394,687,739.45	98.63%	24,340	98.30%
Motorbike	2,935,503.74	0.73%	328	1.32%
Leisure	2,534,925.43	0.63%	93	0.38%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

## Insurances and Contract Type

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

<b>Payment Protection Insurance</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	85,679,201.06	21.41%	6,063	24.49%
No	314,478,967.56	78.59%	18,698	75.51%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

<b>Gap Insurance</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	111,380,796.26	27.83%	6,423	25.94%
No	288,777,372.36	72.17%	18,338	74.06%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

<b>Repair Cost Insurance</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	15,840,861.09	3.96%	1,029	4.16%
No	384,317,307.53	96.04%	23,732	95.84%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

<b>Contract Type</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	131,011,550.73	32.74%	12,138	49.02%
EvoSmart	269,146,617.89	67.26%	12,623	50.98%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

## Payment Properties

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	249,166,791.88	62.27%	15,432	62.32%
15th of month	150,991,376.74	37.73%	9,329	37.68%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	400,158,168.62	100.00%	24,761	100.00%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

## Distribution by Downpayment and Contract

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

<b>Downpayment</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	272,139,929.12	68.01%	16,223	65.52%
without downpayment	128,018,239.50	31.99%	8,538	34.48%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Average Downpayment 4,389  
Maximum Downpayment 97,000

<b>Contracts w/Balloon Payments</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	131,011,550.73	32.74%	12,138	49.02%
Yes	269,146,617.89	67.26%	12,623	50.98%
- of which balloon rates	181,443,333.21	45.34%		
- of which regular instalments	87,703,284.68	21.92%		
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

# Interest Rate Range

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Loan Interest Rate Range (p.a.)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
3.00% - 3.99%	133,551,072.00	33.37%	7,407	29.91%
4.00% - 4.99%	152,452,319.32	38.10%	8,884	35.88%
5.00% - 5.99%	69,837,034.50	17.45%	4,798	19.38%
6.00% - 6.99%	40,038,644.11	10.01%	3,140	12.68%
7.00% - 7.99%	3,490,765.57	0.87%	434	1.75%
8.00% - 8.99%	487,937.14	0.12%	65	0.26%
9.00% - 9.99%	300,395.98	0.08%	33	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>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</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: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Original Principal Balance (Ranges in € )	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	4,651,124.57	0.98%	1,203	4.86%
5,000: 9,999	33,181,551.73	6.97%	4,361	17.61%
10,000: 14,999	65,673,057.83	13.80%	5,303	21.42%
15,000: 19,999	77,778,738.47	16.35%	4,488	18.13%
20,000: 24,999	74,640,764.83	15.69%	3,351	13.53%
25,000: 29,999	59,242,838.63	12.45%	2,170	8.76%
30,000: 34,999	45,312,907.21	9.52%	1,408	5.69%
35,000: 39,999	34,604,027.82	7.27%	928	3.75%
40,000: 44,999	24,122,661.50	5.07%	572	2.31%
45,000: 49,999	15,760,912.93	3.31%	332	1.34%
50,000: 54,999	11,089,336.08	2.33%	213	0.86%
55,000: 59,999	7,929,456.58	1.67%	138	0.56%
>=60,000	21,750,855.22	4.57%	294	1.19%
<b>Total</b>	<b>475,738,233.40</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Average Original Principal Balance 19,213

Maximum Original Principal Balance 139,970

## Outstanding Principal Balance

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Outstanding Principal Balance (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	9,786,558.59	2.45%	3,121	12.60%
5,000: 9,999	40,814,205.51	10.20%	5,397	21.80%
10,000: 14,999	63,704,030.95	15.92%	5,122	20.69%
15,000: 19,999	69,182,448.20	17.29%	3,993	16.13%
20,000: 24,999	61,377,423.52	15.34%	2,755	11.13%
25,000: 29,999	46,811,715.49	11.70%	1,715	6.93%
30,000: 34,999	32,926,895.59	8.23%	1,018	4.11%
35,000: 39,999	24,681,181.99	6.17%	662	2.67%
40,000: 44,999	14,552,722.36	3.64%	343	1.39%
45,000: 49,999	10,617,539.65	2.65%	225	0.91%
50,000: 54,999	6,674,896.78	1.67%	127	0.51%
55,000: 59,999	5,652,722.18	1.41%	99	0.40%
>=60,000	13,375,827.81	3.34%	184	0.74%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Average Outstanding Principal Balance: 16,161

Maximum Outstanding Principal Balance 120,692

## Distribution by Scoring

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	160,004,466.44	39.99%	10,276	41.50%
9,799: 9,600	126,209,298.29	31.54%	7,741	31.26%
9,599: 9,400	53,826,664.52	13.45%	3,348	13.52%
9,399: 9,200	22,462,896.11	5.61%	1,365	5.51%
9,199: 9,000	10,254,603.70	2.56%	623	2.52%
8,999: 8,800	5,723,252.93	1.43%	337	1.36%
8,799: 8,600	2,479,179.67	0.62%	156	0.63%
8,599: 8,400	1,237,768.65	0.31%	75	0.30%
8,399: 8,200	666,930.09	0.17%	41	0.17%
8,199: 8,000	528,959.80	0.13%	33	0.13%
<8,000:	749,946.30	0.19%	48	0.19%
n/a	16,014,202.12	4.00%	718	2.90%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Average Scoring

9,677

## Debtor Characteristics I

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	16,382,887.58	4.09%	960	3.88%
Public + Private Employee	246,716,236.61	61.65%	15,826	63.92%
Worker Private Sector	31,250,648.21	7.81%	2,295	9.27%
Self-Employed	61,045,710.55	15.26%	2,861	11.55%
Pensioners	17,615,124.15	4.40%	1,451	5.86%
Trainee/Intern	4,224,659.49	1.06%	357	1.44%
Homemaker	19,143.76	0.00%	1	0.00%
Unemployed	707,975.79	0.18%	55	0.22%
Commercial debtors & Others	22,195,782.48	5.55%	955	3.86%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	5,204,066.02	1.30%	413	1.67%
21: 25	35,168,830.42	8.79%	2,222	8.97%
26: 30	39,700,273.26	9.92%	2,400	9.69%
31: 35	47,586,289.74	11.89%	2,803	11.32%
36: 40	45,273,737.37	11.31%	2,677	10.81%
41: 45	47,868,152.64	11.96%	2,902	11.72%
46: 50	42,050,473.91	10.51%	2,598	10.49%
51: 55	45,482,203.33	11.37%	2,865	11.57%
56: 60	36,007,941.71	9.00%	2,432	9.82%
61: 65	19,199,909.98	4.80%	1,311	5.29%
66: 70	8,567,207.24	2.14%	649	2.62%
71: 75	5,028,451.87	1.26%	424	1.71%
76: 92	814,155.68	0.20%	109	0.44%
n/a	22,206,475.45	5.55%	956	3.86%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

## Debtor Characteristics II

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Debtor Monthly Net Income (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	11,267,825.80	2.82%	975	3.94%
1,001: 1,500	33,924,213.27	8.48%	2,716	10.97%
1,501: 2,000	81,914,537.05	20.47%	5,785	23.36%
2,001: 2,500	92,693,913.77	23.16%	5,944	24.01%
2,501: 3,000	59,345,840.51	14.83%	3,508	14.17%
3,001: 3,500	31,155,125.96	7.79%	1,734	7.00%
3,501: 4,000	19,923,848.67	4.98%	1,045	4.22%
4,001: 4,500	10,917,033.97	2.73%	550	2.22%
4,501: 5,000	14,848,340.65	3.71%	670	2.71%
5,001: 5,500	3,410,284.42	0.85%	158	0.64%
5,501: 6,000	5,482,841.20	1.37%	242	0.98%
>=6,001	19,687,046.43	4.92%	749	3.02%
n/a	15,587,316.92	3.90%	685	2.77%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

## Top 15 Debtors

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	120,691.65	0.03%	1
2	115,767.69	0.03%	3
3	113,103.65	0.03%	1
4	112,822.90	0.03%	3
5	110,641.51	0.03%	1
6	109,989.48	0.03%	1
7	109,514.63	0.03%	1
8	106,904.56	0.03%	1
9	103,389.91	0.03%	1
10	101,687.59	0.03%	1
11	99,141.51	0.02%	1
12	97,626.39	0.02%	1
13	96,486.08	0.02%	1
14	94,207.47	0.02%	1
15	94,180.70	0.02%	1
<b>Total Top 15 Debtors</b>	<b>1,586,155.72</b>	<b>0.40%</b>	<b>19</b>
<b>Total Portfolio</b>	<b>400,158,168.62</b>		<b>24,761</b>

## Balloon Amount

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Balloon Amount (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	131,011,550.73	32.74%	12,138	49.02%
1: 1,999	467,080.30	0.12%	91	0.37%
2,000: 3,999	5,637,754.16	1.41%	713	2.88%
4,000: 5,999	13,952,881.77	3.49%	1,292	5.22%
6,000: 7,999	19,185,749.10	4.79%	1,451	5.86%
8,000: 9,999	23,608,700.12	5.90%	1,520	6.14%
10,000: 11,999	26,132,732.88	6.53%	1,424	5.75%
12,000: 13,999	24,347,601.12	6.08%	1,200	4.85%
14,000: 15,999	23,408,330.99	5.85%	1,018	4.11%
16,000: 17,999	18,039,584.82	4.51%	723	2.92%
18,000: 19,999	16,274,573.12	4.07%	602	2.43%
20,000: 21,999	13,028,344.66	3.26%	451	1.82%
22,000: 23,999	10,849,525.84	2.71%	363	1.47%
24,000: 25,999	10,835,836.91	2.71%	333	1.34%
26,000: 27,999	8,921,771.60	2.23%	258	1.04%
28,000: 29,999	7,403,297.31	1.85%	204	0.82%
30,000: 31,999	6,375,826.28	1.59%	169	0.68%
32,000: 33,999	5,713,861.62	1.43%	141	0.57%
34,000: 35,999	5,914,386.30	1.48%	141	0.57%
36,000: 37,999	4,493,419.81	1.12%	103	0.42%
38,000: 39,999	2,937,128.66	0.73%	64	0.26%
>=40,000	21,618,230.52	5.40%	362	1.46%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Average Balloon Amount 14,374

Balloon Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	9,809,690.23	5.41%	450	3.56%
2025	30,570,700.85	16.85%	1,590	12.60%
2026	56,486,140.43	31.13%	3,586	28.41%
2027	64,399,432.50	35.49%	5,109	40.47%
2028	20,177,369.20	11.12%	1,888	14.96%
<b>Total</b>	<b>181,443,333.21</b>	<b>100.00%</b>	<b>12,623</b>	<b>100.00%</b>

# Seasoning

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

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	318,737.54	0.08%	18	0.07%
10:12	103,892,763.78	25.96%	7,052	28.48%
13:15	182,539,221.07	45.62%	10,669	43.09%
16:18	85,381,070.84	21.34%	5,134	20.73%
19:21	14,242,082.03	3.56%	789	3.19%
22:24	5,804,796.39	1.45%	372	1.50%
25:27	3,409,537.21	0.85%	248	1.00%
28:30	1,875,505.40	0.47%	166	0.67%
>=31	2,694,454.36	0.67%	313	1.26%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

WA Seasoning (in months) 14.6

## Distribution by Origination and Maturity Year

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2017	3,813.22	0.00%	1	0.00%
2018	0.00	0.00%	0	0.00%
2019	8,165.80	0.00%	1	0.00%
2020	652,363.49	0.16%	65	0.26%
2021	6,251,879.05	1.56%	501	2.02%
2022	278,796,164.17	69.67%	16,489	66.59%
2023	114,445,782.89	28.60%	7,704	31.11%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	11,380,452.10	2.84%	1,099	4.44%
2025	42,959,752.52	10.74%	3,174	12.82%
2026	93,701,241.23	23.42%	5,975	24.13%
2027	131,557,601.22	32.88%	7,574	30.59%
2028	62,783,019.48	15.69%	3,735	15.08%
2029	17,017,673.78	4.25%	1,122	4.53%
2030	22,595,774.62	5.65%	1,225	4.95%
2031	17,061,777.15	4.26%	825	3.33%
2032	100,089.85	0.03%	4	0.02%
2033	1,000,786.67	0.25%	28	0.11%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

## Remaining Term

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	4,274,262.10	1.07%	379	1.53%
7:12	14,991,558.64	3.75%	1,300	5.25%
13:18	10,324,507.18	2.58%	834	3.37%
19:24	47,768,177.74	11.94%	3,219	13.00%
25:30	27,734,193.11	6.93%	1,764	7.12%
31:36	90,143,066.93	22.53%	5,367	21.68%
37:42	38,709,803.21	9.67%	2,312	9.34%
43:48	78,699,863.16	19.67%	4,523	18.27%
49:54	22,659,604.63	5.66%	1,309	5.29%
55:60	13,222,501.84	3.30%	968	3.91%
61:66	4,412,964.84	1.10%	293	1.18%
67:72	10,961,994.31	2.74%	674	2.72%
73:78	4,232,578.07	1.06%	238	0.96%
79:84	28,451,442.85	7.11%	1,433	5.79%
85:90	2,461,348.93	0.62%	115	0.46%
91:96	9,424.56	0.00%	1	0.00%
97:102	37,135.90	0.01%	1	0.00%
103:108	872,312.91	0.22%	25	0.10%
109:114	191,427.71	0.05%	6	0.02%
115:120	0.00	0.00%	0	0.00%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

WA Remaining Term (in months)

40.5

## Original Term

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Original Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	24,448.69	0.01%	47	0.19%
13:18	2,104,016.33	0.53%	125	0.50%
19:24	5,803,695.49	1.45%	1,005	4.06%
25:30	15,510,259.93	3.88%	806	3.26%
31:36	16,098,969.40	4.02%	2,147	8.67%
37:42	54,926,442.18	13.73%	2,519	10.17%
43:48	26,314,193.99	6.58%	2,685	10.84%
49:54	101,484,627.82	25.36%	5,009	20.23%
55:60	31,627,490.01	7.90%	2,566	10.36%
61:66	79,397,596.48	19.84%	3,901	15.75%
67:72	16,794,083.92	4.20%	1,246	5.03%
73:78	797,167.64	0.20%	56	0.23%
79:84	13,572,669.46	3.39%	848	3.42%
85:90	597,858.05	0.15%	38	0.15%
91:96	33,966,074.54	8.49%	1,729	6.98%
97:102	0.00	0.00%	0	0.00%
103:108	9,424.56	0.00%	1	0.00%
109:114	0.00	0.00%	0	0.00%
115:120	1,129,150.13	0.28%	33	0.13%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

WA Original Term (in months)

55.1

## Distribution by Loan to Value (LTV)

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 9.99%	1,394.85	0.00%	2	0.01%
10% - 19.99%	110,131.42	0.03%	40	0.16%
20% - 29.99%	766,446.74	0.19%	186	0.75%
30% - 39.99%	2,555,044.05	0.64%	444	1.79%
40% - 49.99%	6,373,579.92	1.59%	794	3.21%
50% - 59.99%	12,498,418.82	3.12%	1,237	5.00%
60% - 69.99%	27,457,490.44	6.86%	1,959	7.91%
70% - 79.99%	57,407,747.19	14.35%	3,271	13.21%
80% - 89.99%	95,363,628.27	23.83%	4,706	19.01%
90% - 99.99%	133,185,046.54	33.28%	7,972	32.20%
100% - 109.99%	54,182,984.63	13.54%	3,406	13.76%
110% - 115%	10,256,255.75	2.56%	744	3.00%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</b>	<b>100.00%</b>

Weighted Average LTV 88.00%  
Maximum LTV 115.00%

## Distribution by Manufacturer Brands

RevoCar 2023-1  
Investor Report

Determination Date: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	47,511,171.28	11.87%	3,130	12.64%
2	42,471,101.24	10.61%	2,017	8.15%
3	41,601,895.84	10.40%	2,629	10.62%
4	30,077,871.40	7.52%	1,552	6.27%
5	28,955,640.26	7.24%	1,582	6.39%
6	22,728,864.02	5.68%	1,990	8.04%
7	21,914,688.73	5.48%	1,354	5.47%
8	20,322,377.05	5.08%	1,326	5.36%
9	19,825,185.15	4.95%	1,115	4.50%
10	14,960,121.93	3.74%	1,047	4.23%
11	10,205,096.88	2.55%	794	3.21%
12	9,298,790.93	2.32%	659	2.66%
13	8,150,783.84	2.04%	679	2.74%
14	7,724,512.98	1.93%	538	2.17%
15	6,781,654.63	1.69%	535	2.16%
Other	67,628,412.46	16.90%	3,814	15.40%
<b>TOTAL</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</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: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	148,146,473.46	37.02%	8,240	33.28%
Electric	10,071,316.69	2.52%	344	1.39%
Gas	1,020,620.83	0.26%	79	0.32%
Hybrid	15,342,238.11	3.83%	582	2.35%
Petrol	186,679,803.79	46.65%	13,180	53.23%
n/a	38,897,715.74	9.72%	2,336	9.43%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</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	103,446,105.03	25.85%	4,456	18.00%
Euro 6d-temp	85,395,245.10	21.34%	4,562	18.42%
Euro 6	123,493,599.49	30.86%	8,336	33.67%
Euro 5	32,163,892.98	8.04%	3,566	14.40%
Euro 4	5,459,806.48	1.36%	965	3.90%
Euro 3	288,297.35	0.07%	43	0.17%
Euro 2	0.00	0.00%	0	0.00%
n/a - electric	10,071,316.69	2.52%	344	1.39%
n/a	39,839,905.50	9.96%	2,489	10.05%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</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: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	40,152,145.62	10.03%	1,789	7.23%
A	68,512,675.42	17.12%	3,789	15.30%
B	88,345,762.11	22.08%	5,289	21.36%
C	41,165,838.98	10.29%	2,874	11.61%
D	22,266,093.05	5.56%	1,313	5.30%
E	7,812,971.73	1.95%	386	1.56%
F	5,629,429.98	1.41%	186	0.75%
G	3,265,921.96	0.82%	68	0.27%
n/a	123,007,329.77	30.74%	9,067	36.62%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</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	19,846,313.94	4.96%	750	3.03%
50:99	12,357,221.83	3.09%	988	3.99%
100:149	174,445,829.96	43.59%	12,890	52.06%
150:199	110,188,030.75	27.54%	5,976	24.13%
200:249	29,087,077.61	7.27%	1,182	4.77%
250:299	5,803,009.49	1.45%	219	0.88%
300:349	1,524,227.46	0.38%	52	0.21%
350:399	178,787.80	0.04%	8	0.03%
>=400	72,886.32	0.02%	5	0.02%
n/a	46,654,783.46	11.66%	2,691	10.87%
<b>Total</b>	<b>400,158,168.62</b>	<b>100.00%</b>	<b>24,761</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: 29.02.2024  
Investor Reporting Date: 13.03.2024  
Payment Date: 21.03.2024  
Period No.: 10

**Assumptions for this simulation:**

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

Period	Outstanding Principal Balance (in €)						
2024-02	400,158,169	2027-01	125,438,589	2029-12	6,450,981	2032-11	39,633
2024-03	394,168,474	2027-02	108,776,005	2030-01	5,870,923	2032-12	27,693
2024-04	388,197,505	2027-03	95,923,130	2030-02	5,320,762	2033-01	13,867
2024-05	382,285,111	2027-04	88,959,765	2030-03	4,819,388	2033-02	2,332
2024-06	376,309,827	2027-05	85,565,334	2030-04	4,343,153	2033-03	0
2024-07	370,589,968	2027-06	82,622,169	2030-05	3,869,477		
2024-08	364,324,870	2027-07	79,282,492	2030-06	3,394,775		
2024-09	358,079,326	2027-08	75,027,366	2030-07	2,922,546		
2024-10	351,241,105	2027-09	69,097,064	2030-08	2,452,613		
2024-11	344,371,414	2027-10	62,772,137	2030-09	1,996,271		
2024-12	337,566,701	2027-11	55,587,221	2030-10	1,570,749		
2025-01	329,044,142	2027-12	47,703,136	2030-11	1,176,165		
2025-02	320,829,365	2028-01	39,018,473	2030-12	803,349		
2025-03	313,579,175	2028-02	32,221,428	2031-01	520,179		
2025-04	307,481,852	2028-03	25,329,280	2031-02	327,752		
2025-05	301,577,419	2028-04	22,477,667	2031-03	280,610		
2025-06	295,769,258	2028-05	21,479,130	2031-04	268,908		
2025-07	289,710,710	2028-06	20,503,553	2031-05	257,156		
2025-08	283,169,759	2028-07	19,530,257	2031-06	245,352		
2025-09	275,158,425	2028-08	18,552,428	2031-07	233,497		
2025-10	266,347,777	2028-09	17,588,577	2031-08	221,590		
2025-11	257,092,245	2028-10	16,639,165	2031-09	209,594		
2025-12	246,770,692	2028-11	15,709,787	2031-10	197,712		
2026-01	233,389,146	2028-12	14,808,695	2031-11	185,779		
2026-02	222,214,626	2029-01	13,964,773	2031-12	173,794		
2026-03	211,703,066	2029-02	13,160,069	2032-01	161,756		
2026-04	204,633,399	2029-03	12,423,986	2032-02	149,666		
2026-05	198,183,077	2029-04	11,744,057	2032-03	137,523		
2026-06	191,670,367	2029-05	11,065,751	2032-04	125,327		
2026-07	186,076,422	2029-06	10,385,861	2032-05	113,078		
2026-08	179,769,108	2029-07	9,705,297	2032-06	100,775		
2026-09	171,615,294	2029-08	9,029,123	2032-07	88,418		
2026-10	162,766,286	2029-09	8,352,451	2032-08	76,006		
2026-11	152,881,616	2029-10	7,704,240	2032-09	63,970		
2026-12	141,242,870	2029-11	7,070,211	2032-10	51,881		