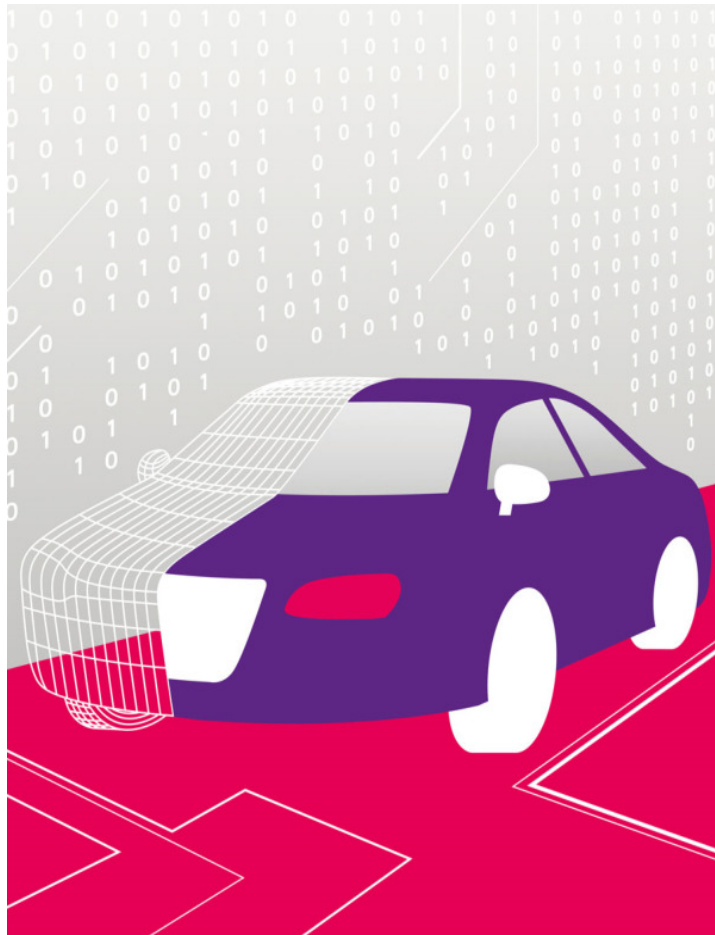



RevoCar 2023-1 UG (haftungsbeschränkt)



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	Malte Kemp abs@bank11.de Telephone: +49 2131 3877 224	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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Contact Investor Report Bank11 für Privatkunden und Handel GmbH

Hammer Landstrasse 91
41460 Neuss
Germany

Malte Kemp
+49 2131 3877 224

Markus Kopetschke
+49 2131 3877 232

abs@bank11.de

BNP Paribas, Luxembourg Branch

60 avenue J.F. Kennedy
1855 Luxembourg
Luxembourg

Corporate Trust Services
Telephone: +352 2696 2306
Fax: +352 26 96 97 58
caroline.frere@bnpparibas.com
lux_cts_tms@bnpparibas.com

Reporting Details

RevoCar 2023-1
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Cut-Off Date	30.04.2023
Closing Date / Issue Date	17.05.2023
Interest Determination Date	19.03.2024
Investor Reporting Date	12.04.2024
Calculation Date	18.04.2024
Payment Date	22.04.2024

Days Accrued

Collection Period	from	01.03.2024	to	31.03.2024	31
Interest Period	from	21.03.2024	to	22.04.2024	32

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	33,186.65	No
Class C Principal Deficiency Event	20,300,000.00	33,186.65	No
Class D Principal Deficiency Event	13,000,000.00	33,186.65	No
Class E Principal Deficiency Event	2,700,000.00	33,186.65	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%	78.06%	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>
<u>Notes Information</u>						
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	3.862%	NA	NA	NA	NA	
Spread	0.660%	NA	NA	NA	NA	
Interest Rate	4.522%	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	
<u>Notes Balance</u>						
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	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 (bop) per Note	78,056.74	100,000.00	100,000.00	100,000.00	100,000.00	
Available Distribution Amount						11,624,805.62
Principal Redemption Amount per Class	9,855,107.34	0.00	0.00	0.00	0.00	9,855,107.34
Principal Redemption Amount per Note	2,165.96	0.00	0.00	0.00	0.00	
Aggregate Notes Principal Amount (eop) per Class	345,303,061.28	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	390,303,061.28
Aggregate Notes Principal Amount (eop) per Note	75,890.78	100,000.00	100,000.00	100,000.00	100,000.00	
Current Tranching	88.5%	5.5%	1.7%	2.1%	2.3%	
<u>Payments of Interest</u>						
Interest Amount	1,427,562.50	95,110.16	30,800.22	52,199.64	100,866.37	
Interest Amount per Note	313.75	444.44	466.67	644.44	1,133.33	
Unpaid Interest of Determination Date	0.00	0.00	0.00	0.00	0.00	
Cumulative Unpaid Interest	0.00	0.00	0.00	0.00	0.00	
<u>Credit Enhancements</u>						
Initial total Credit Enhancement (Subordination)	9.00%	4.72%	3.40%	1.78%	0.00%	
Current Credit Enhancement (incl. Excess Spread)	12.02%	6.53%	4.84%	2.77%	0.49%	
Current Credit Enhancement (excl. Excess Spread)	11.53%	6.05%	4.36%	2.28%	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)	4,001,581.69
Amounts debited to Liquidity Reserve Account	98,882.94
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	3,902,698.75

	<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)	8,064,735.21
Amounts debited to Servicing Fee Reserve Account	366,028.66
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	7,698,706.55

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	4,001,581.69
Amounts debited to Commingling Reserve Account	98,882.94
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	3,902,698.75

	<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	390,269,874.63	94.3%	24,400	94.4%
Retained by Bank11	23,593,955.67	5.7%	1,460	5.6%
Total	413,863,830.30	100.0%	25,860	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	6,944,071.95
Remaining Collections	4,421,228.46

Calculation of the Available Distribution Amount

Total Collections	11,263,788.85
(a) - thereof Interest Collections	1,641,400.44
(b) - thereof Principal Collections	9,622,388.41
(c) Recovery Collections	101,511.56
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	177,421.24
(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)	82,083.97
Available Distribution Amount	11,624,805.62

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		11,624,805.62
(i) any due and payable Statutory Claims	-	11,624,805.62
(ii) any due and payable Trustee Expenses	-	11,624,805.62
(iii) any due and payable Administration Expenses	9,804.97	11,615,000.65
(iv) any due and payable Servicing Fee to the Servicer	53,354.42	11,561,646.23
(v) any Amount payable to the Swap Counterparty	-	11,561,646.23
(vi) Class A Notes Interest Amount	1,427,562.50	10,134,083.73
(vii) Class B Notes Interest Amount	95,110.16	10,038,973.57
(viii) Class C Notes Interest Amount	30,800.22	10,008,173.35
(ix) Class D Notes Interest Amount	52,199.64	9,955,973.71
(x) Class E Notes Interest Amount	100,866.37	9,855,107.34
(xi) Class A Principal Redemption Amount	9,855,107.34	0.00
(xiii) Class B Principal Redemption Amount	-	0.00
(xv) Class C Principal Redemption Amount	-	0.00
(xvii) Class D Principal Redemption Amount	-	0.00
(xix) Class E Principal Redemption Amount	-	0.00
(xx) Commingling Reserve Adjustment Amount	-	0.00
(xxiii) Subordinated Swap Amounts	-	0.00
(xxiv) Additional Servicer Fee to the Servicer	-	0.00
(xxv) Transaction Gain to the shareholders of the Issuer	-	0.00

Portfolio Information

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	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
Beginning of Period	400,158,168.62	24,761
Scheduled Principal Payments	5,574,523.64	
Principal Payments End of Term	210,755.48	79
Principal Payments Early Settlement	3,837,109.29	272
Total Principal Collections	9,622,388.41	351
Defaulted Receivables	265,905.58	10
End of Period (As of Determination Date)	390,269,874.63	24,400

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	355,158,168.62
Fixed Rate	3.300%
Floating Rate (Euribor)	3.862%
Interest Days	32
Paying Leg	1,041,797.29
Receiving Leg	1,219,218.53
Net Swap Payments (- from SPV / + to SPV)	177,421.24
Swap Notional Amount after IPD	345,303,061.28

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
57			1,442,699.44	1,407,387.74	419,176.52	988,211.22	70.2%					
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	18,132.36	12,694.36	41.2%	51467	NW	OPEL	Loan Balloon	Private
12	2023-09	2022-10	42,979.27	43,337.28	26,908.11	16,429.17	37.9%	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	16,727.18	7,379.09	30.6%	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	15,157.90	2,189.03	12.6%	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	-32.88	12,852.13	100.3%	51570	GW	OPEL	Loan Balloon	Private
30	2023-12	2022-12	21,528.04	21,488.93	21,488.93	0.00	0.0%	10629	GW	RENAULT	Loan Balloon	Private

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
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	16,816.81	27,347.47	61.9%	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	1,728.18	3,606.28	67.6%	36166	GW	SKODA	Loan Balloon	Private
40	2024-02	2022-07	26,179.93	24,903.17	-720.19	25,623.36	102.9%	24944	GW	BMW	Loan Amortising	Private
41	2024-02	2022-07	29,005.44	28,966.37	16,278.32	12,688.05	43.8%	67596	NW	FORD	Loan Balloon	Private
42	2024-02	2022-08	39,255.66	37,946.06	22,725.39	15,220.67	40.1%	36433	GW	AUDI	Loan Balloon	Private
43	2024-02	2022-08	14,082.79	11,247.68	-85.99	11,333.67	100.8%	73434	GW	OPEL	Loan Amortising	Private
44	2024-02	2022-09	8,448.30	8,201.17	-808.58	9,009.75	109.9%	58256	GW	FIAT	Loan Balloon	Private
45	2024-02	2022-10	19,576.73	19,937.92	662.47	19,275.45	96.7%	59368	GW	FORD	Loan Balloon	Private
46	2024-02	2022-10	8,396.19	7,457.97	-653.94	8,111.91	108.8%	68309	GW	SKODA	Loan Balloon	Commercial
47	2024-02	2022-12	12,458.97	11,193.13	-138.71	11,331.84	101.2%	88487	GW	KIA	Loan Amortising	Private
48	2024-03	2023-01	36,197.94	33,824.02	-742.90	34,566.92	102.2%	76530	GW	JAGUAR	Loan Amortising	Private
49	2024-03	2021-07	8,114.50	7,907.32	-763.43	8,670.75	109.7%	34225	NW	MITSUBISHI	Loan Balloon	Private
50	2024-03	2022-05	63,164.92	61,629.66	-974.61	62,604.27	101.6%	22115	GW	LAND ROVER	Loan Balloon	Private
51	2024-03	2022-05	1,637.27	1,343.44	-9.07	1,352.51	100.7%	67587	GW	LIGIER	Loan Balloon	Private
52	2024-03	2022-06	42,196.32	42,326.76	-876.01	43,202.77	102.1%	53501	NW	VW	Loan Balloon	Private
53	2024-03	2022-09	19,019.50	19,087.42	-82.43	19,169.85	100.4%	57223	GW	KIA	Loan Balloon	Private
54	2024-03	2022-11	12,231.09	10,656.48	-789.38	11,445.86	107.4%	55543	GW	PEUGEOT	Loan Amortising	Private
55	2024-03	2022-11	8,854.64	8,640.11	-108.34	8,748.45	101.3%	13409	GW	MERCEDES-BENZ	Loan Amortising	Private
56	2024-03	2022-12	34,012.93	32,690.45	-726.59	33,417.04	102.2%	82279	GW	FORD	Loan Balloon	Private
57	2024-03	2023-01	46,486.13	47,799.92	18,512.22	29,287.70	61.3%	50676	NW	FIAT	Loan Balloon	Commercial

Delinquency Analysis

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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
11	382,415,151.49	349,722.67	76,242.18	94,551.72	163,334.39	683,850.96

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
10	393,425,927.45	2,811,237.57	1,737,564.47	393,296.21	1,790,142.92	6,732,241.17
11	382,415,151.49	3,144,592.14	1,824,902.46	1,258,596.27	1,626,632.27	7,854,723.14

Distribution by Federal State

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Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	53,112,933.43	13.61%	3,287	13.47%
Bavaria	69,306,321.02	17.76%	4,019	16.47%
Berlin	10,236,668.95	2.62%	553	2.27%
Brandenburg	11,637,080.32	2.98%	754	3.09%
Bremen	2,124,973.29	0.54%	115	0.47%
Hamburg	4,699,079.34	1.20%	264	1.08%
Hesse	33,296,277.57	8.53%	1,955	8.01%
Mecklenburg-Vorpommern	6,900,660.38	1.77%	471	1.93%
Lower Saxony	33,401,532.78	8.56%	2,186	8.96%
North Rhine-Westphalia	85,521,261.72	21.91%	5,738	23.52%
Rhineland-Palatinate	21,959,225.67	5.63%	1,350	5.53%
Saarland	6,179,020.75	1.58%	386	1.58%
Saxony	16,894,279.13	4.33%	1,077	4.41%
Saxony-Anhalt	13,804,124.20	3.54%	884	3.62%
Schleswig-Holstein	10,463,565.76	2.68%	671	2.75%
Thuringia	10,732,870.32	2.75%	690	2.83%
Total	390,269,874.63	100.00%	24,400	100.00%

Distribution by Vehicle Type, Debtor Group, Object Type

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Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	80,765,854.25	20.69%	3,295	13.50%
Used vehicle	309,504,020.38	79.31%	21,105	86.50%
Total	390,269,874.63	100.00%	24,400	100.00%

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	368,646,244.77	94.46%	23,457	96.14%
Commercial client	21,623,629.86	5.54%	943	3.86%
Total	390,269,874.63	100.00%	24,400	100.00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	384,886,439.26	98.62%	23,989	98.32%
Motorbike	2,881,027.98	0.74%	319	1.31%
Leisure	2,502,407.39	0.64%	92	0.38%
Total	390,269,874.63	100.00%	24,400	100.00%

Insurances and Contract Type

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Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	83,526,885.58	21.40%	5,973	24.48%
No	306,742,989.05	78.60%	18,427	75.52%
Total	390,269,874.63	100.00%	24,400	100.00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	108,574,344.65	27.82%	6,331	25.95%
No	281,695,529.98	72.18%	18,069	74.05%
Total	390,269,874.63	100.00%	24,400	100.00%

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	15,457,926.96	3.96%	1,012	4.15%
No	374,811,947.67	96.04%	23,388	95.85%
Total	390,269,874.63	100.00%	24,400	100.00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	126,887,016.16	32.51%	11,935	48.91%
EvoSmart	263,382,858.47	67.49%	12,465	51.09%
Total	390,269,874.63	100.00%	24,400	100.00%

Payment Properties

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Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	242,931,413.55	62.25%	15,211	62.34%
15th of month	147,338,461.08	37.75%	9,189	37.66%
Total	390,269,874.63	100.00%	24,400	100.00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	390,269,874.63	100.00%	24,400	100.00%
Other	0.00	0.00%	0	0.00%
Total	390,269,874.63	100.00%	24,400	100.00%

Distribution by Downpayment and Contract

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Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	265,560,773.73	68.05%	15,969	65.45%
without downpayment	124,709,100.90	31.95%	8,431	34.55%
Total	390,269,874.63	100.00%	24,400	100.00%

Average Downpayment 4,379
Maximum Downpayment 97,000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	126,887,016.16	32.51%	11,935	48.91%
Yes	263,382,858.47	67.49%	12,465	51.09%
- of which balloon rates	179,050,448.26	67.98%		
- of which regular instalments	84,332,410.21	32.02%		
Total	390,269,874.63	100.00%	24,400	100.00%

Interest Rate Range

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Loan Interest Rate Range (p.a.)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
3.00% - 3.99%	130,328,412.88	33.39%	7,310	29.96%
4.00% - 4.99%	148,922,007.48	38.16%	8,770	35.94%
5.00% - 5.99%	68,101,578.22	17.45%	4,736	19.41%
6.00% - 6.99%	38,812,861.10	9.95%	3,077	12.61%
7.00% - 7.99%	3,355,817.43	0.86%	416	1.70%
8.00% - 8.99%	453,631.78	0.12%	60	0.25%
9.00% - 9.99%	295,565.74	0.08%	31	0.13%
10.00% - 10.99%	0.00	0.00%	0	0.00%
>=11.00%	0.00	0.00%	0	0.00%
Total	390,269,874.63	100.00%	24,400	100.00%
WA Loan Interest Rate p.a.	4.94%			

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	4,417,201.15	0.94%	1,140	4.67%
5,000: 9,999	32,601,721.15	6.94%	4,282	17.55%
10,000: 14,999	64,825,353.96	13.80%	5,235	21.45%
15,000: 19,999	77,176,648.74	16.43%	4,453	18.25%
20,000: 24,999	73,888,635.68	15.73%	3,317	13.59%
25,000: 29,999	58,331,838.83	12.41%	2,136	8.75%
30,000: 34,999	44,795,263.50	9.53%	1,392	5.70%
35,000: 39,999	34,046,646.04	7.25%	913	3.74%
40,000: 44,999	23,956,406.44	5.10%	568	2.33%
45,000: 49,999	15,572,922.93	3.31%	328	1.34%
50,000: 54,999	10,989,336.08	2.34%	211	0.86%
55,000: 59,999	7,759,746.58	1.65%	135	0.55%
>=60,000	21,498,216.78	4.58%	290	1.19%
Total	469,859,937.86	100.00%	24,400	100.00%

Average Original Principal Balance 19,257
Maximum Original Principal Balance 139,970

Outstanding Principal Balance

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Outstanding Principal Balance (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	9,834,752.02	2.52%	3,160	12.95%
5,000: 9,999	40,614,887.94	10.41%	5,382	22.06%
10,000: 14,999	62,845,447.80	16.10%	5,051	20.70%
15,000: 19,999	67,861,341.20	17.39%	3,916	16.05%
20,000: 24,999	59,678,598.97	15.29%	2,679	10.98%
25,000: 29,999	44,898,939.98	11.50%	1,646	6.75%
30,000: 34,999	32,223,637.85	8.26%	997	4.09%
35,000: 39,999	23,252,338.85	5.96%	624	2.56%
40,000: 44,999	14,140,751.74	3.62%	334	1.37%
45,000: 49,999	10,130,341.09	2.60%	215	0.88%
50,000: 54,999	6,515,811.03	1.67%	124	0.51%
55,000: 59,999	5,352,854.40	1.37%	94	0.39%
>=60,000	12,920,171.76	3.31%	178	0.73%
Total	390,269,874.63	100.00%	24,400	100.00%

Average Outstanding Principal Balance: 15,995

Maximum Outstanding Principal Balance 119,243

Distribution by Scoring

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Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	156,606,058.14	40.13%	10,151	41.60%
9,799: 9,600	123,033,806.47	31.53%	7,629	31.27%
9,599: 9,400	52,436,053.78	13.44%	3,289	13.48%
9,399: 9,200	21,790,024.95	5.58%	1,343	5.50%
9,199: 9,000	9,879,754.12	2.53%	605	2.48%
8,999: 8,800	5,427,658.33	1.39%	328	1.34%
8,799: 8,600	2,401,823.97	0.62%	152	0.62%
8,599: 8,400	1,219,057.65	0.31%	74	0.30%
8,399: 8,200	635,435.12	0.16%	40	0.16%
8,199: 8,000	517,741.23	0.13%	32	0.13%
<8,000:	721,159.10	0.18%	47	0.19%
n/a	15,601,301.77	4.00%	710	2.91%
Total	390,269,874.63	100.00%	24,400	100.00%

Average Scoring

9,677

Debtor Characteristics I

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Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	16,111,769.24	4.13%	951	3.90%
Public + Private Employee	240,440,134.42	61.61%	15,590	63.89%
Worker Private Sector	30,480,583.20	7.81%	2,256	9.25%
Self-Employed	59,593,233.07	15.27%	2,822	11.57%
Pensioners	17,179,654.00	4.40%	1,433	5.87%
Trainee/Intern	4,122,380.74	1.06%	349	1.43%
Homemaker	19,069.72	0.00%	1	0.00%
Unemployed	699,420.38	0.18%	55	0.23%
Commercial debtors & Others	21,623,629.86	5.54%	943	3.86%
Total	390,269,874.63	100.00%	24,400	100.00%

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	5,039,663.07	1.29%	403	1.65%
21: 25	34,167,056.58	8.75%	2,182	8.94%
26: 30	38,517,016.38	9.87%	2,358	9.66%
31: 35	46,411,828.68	11.89%	2,763	11.32%
36: 40	44,296,686.72	11.35%	2,642	10.83%
41: 45	46,630,932.82	11.95%	2,860	11.72%
46: 50	41,055,389.14	10.52%	2,561	10.50%
51: 55	44,465,620.37	11.39%	2,827	11.59%
56: 60	35,286,938.48	9.04%	2,407	9.86%
61: 65	18,762,655.38	4.81%	1,289	5.28%
66: 70	8,371,399.46	2.15%	640	2.62%
71: 75	4,846,457.86	1.24%	419	1.72%
76: 92	784,201.32	0.20%	105	0.43%
n/a	21,634,028.37	5.54%	944	3.87%
Total	390,269,874.63	100.00%	24,400	100.00%

Debtor Characteristics II

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Debtor Monthly Net Income (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	11,003,432.94	2.82%	959	3.93%
1,001: 1,500	33,121,212.70	8.49%	2,672	10.95%
1,501: 2,000	79,659,438.72	20.41%	5,706	23.39%
2,001: 2,500	90,464,989.08	23.18%	5,863	24.03%
2,501: 3,000	57,851,707.24	14.82%	3,459	14.18%
3,001: 3,500	30,366,267.41	7.78%	1,702	6.98%
3,501: 4,000	19,539,177.43	5.01%	1,029	4.22%
4,001: 4,500	10,675,027.94	2.74%	540	2.21%
4,501: 5,000	14,515,122.56	3.72%	661	2.71%
5,001: 5,500	3,343,868.69	0.86%	157	0.64%
5,501: 6,000	5,383,222.48	1.38%	241	0.99%
>=6,001	19,180,761.59	4.91%	736	3.02%
n/a	15,165,645.85	3.89%	675	2.77%
Total	390,269,874.63	100.00%	24,400	100.00%

Top 15 Debtors

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Investor Report

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Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	119,242.76	0.03%	1
2	115,530.08	0.03%	3
3	112,140.50	0.03%	1
4	111,908.60	0.03%	3
5	109,707.93	0.03%	1
6	108,920.53	0.03%	1
7	108,353.44	0.03%	1
8	105,840.31	0.03%	1
9	102,715.12	0.03%	1
10	100,940.87	0.03%	1
11	98,083.45	0.03%	1
12	97,173.40	0.02%	1
13	96,193.98	0.02%	1
14	93,765.21	0.02%	1
15	93,478.74	0.02%	1
Total Top 15 Debtors	1,573,994.92	0.40%	19
Total Portfolio	390,269,874.63		24,400

Balloon Amount

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	126,887,016.16	32.51%	11,935	48.91%
1: 1,999	446,356.66	0.11%	90	0.37%
2,000: 3,999	5,458,820.56	1.40%	703	2.88%
4,000: 5,999	13,594,255.78	3.48%	1,277	5.23%
6,000: 7,999	18,752,664.96	4.81%	1,434	5.88%
8,000: 9,999	23,070,250.19	5.91%	1,500	6.15%
10,000: 11,999	25,540,130.10	6.54%	1,407	5.77%
12,000: 13,999	23,894,394.79	6.12%	1,189	4.87%
14,000: 15,999	22,958,471.85	5.88%	1,009	4.14%
16,000: 17,999	17,701,996.02	4.54%	715	2.93%
18,000: 19,999	15,857,701.94	4.06%	590	2.42%
20,000: 21,999	12,790,912.84	3.28%	447	1.83%
22,000: 23,999	10,555,456.91	2.70%	355	1.45%
24,000: 25,999	10,640,538.19	2.73%	329	1.35%
26,000: 27,999	8,759,622.84	2.24%	255	1.05%
28,000: 29,999	7,219,299.40	1.85%	200	0.82%
30,000: 31,999	6,333,871.30	1.62%	169	0.69%
32,000: 33,999	5,558,778.37	1.42%	137	0.56%
34,000: 35,999	5,721,414.94	1.47%	138	0.57%
36,000: 37,999	4,423,345.52	1.13%	101	0.41%
38,000: 39,999	2,874,257.42	0.74%	63	0.26%
>=40,000	21,230,317.89	5.44%	357	1.46%
Total	390,269,874.63	100.00%	24,400	100.00%

Average Balloon Amount 14,364

Balloon Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	9,181,296.20	5.13%	421	3.38%
2025	30,236,434.60	16.89%	1,572	12.61%
2026	55,864,715.95	31.20%	3,541	28.41%
2027	63,769,176.60	35.62%	5,062	40.61%
2028	19,998,824.91	11.17%	1,869	14.99%
Total	179,050,448.26	100.00%	12,465	100.00%

Seasoning

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

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	142,127.50	0.04%	8	0.03%
10:12	37,141,483.22	9.52%	2,978	12.20%
13:15	199,347,410.36	51.08%	11,846	48.55%
16:18	104,323,971.29	26.73%	6,415	26.29%
19:21	33,631,564.50	8.62%	1,923	7.88%
22:24	6,796,450.99	1.74%	429	1.76%
25:27	3,561,518.97	0.91%	253	1.04%
28:30	2,299,145.04	0.59%	201	0.82%
>=31	3,026,202.76	0.78%	347	1.42%
Total	390,269,874.63	100.00%	24,400	100.00%

WA Seasoning (in months) 15.6

Distribution by Origination and Maturity Year

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2017	4,137.53	0.00%	1	0.00%
2018	0.00	0.00%	0	0.00%
2019	7,991.69	0.00%	1	0.00%
2020	640,096.12	0.16%	65	0.27%
2021	6,037,927.69	1.55%	489	2.00%
2022	272,089,684.26	69.72%	16,284	66.74%
2023	111,490,037.34	28.57%	7,560	30.98%
Total	390,269,874.63	100.00%	24,400	100.00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	10,396,260.94	2.66%	991	4.06%
2025	41,736,133.27	10.69%	3,141	12.87%
2026	91,356,483.69	23.41%	5,894	24.16%
2027	128,723,920.91	32.98%	7,501	30.74%
2028	61,394,085.55	15.73%	3,693	15.14%
2029	16,721,071.78	4.28%	1,116	4.57%
2030	22,080,829.02	5.66%	1,214	4.98%
2031	16,767,708.60	4.30%	818	3.35%
2032	99,289.78	0.03%	4	0.02%
2033	994,091.09	0.25%	28	0.11%
Total	390,269,874.63	100.00%	24,400	100.00%

Remaining Term

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	4,651,353.24	1.19%	392	1.61%
7:12	16,546,841.73	4.24%	1,493	6.12%
13:18	10,779,684.33	2.76%	788	3.23%
19:24	53,153,440.22	13.62%	3,675	15.06%
25:30	23,352,701.28	5.98%	1,415	5.80%
31:36	101,950,992.18	26.12%	6,149	25.20%
37:42	25,131,867.12	6.44%	1,452	5.95%
43:48	85,070,995.78	21.80%	4,961	20.33%
49:54	6,976,970.62	1.79%	430	1.76%
55:60	14,554,316.40	3.73%	1,055	4.32%
61:66	3,064,725.77	0.79%	191	0.78%
67:72	10,985,281.98	2.81%	681	2.79%
73:78	4,710,558.93	1.21%	259	1.06%
79:84	27,992,163.84	7.17%	1,417	5.81%
85:90	254,600.34	0.07%	10	0.04%
91:96	0.00	0.00%	0	0.00%
97:102	36,828.56	0.01%	1	0.00%
103:108	1,056,552.31	0.27%	31	0.13%
109:114	0.00	0.00%	0	0.00%
115:120	0.00	0.00%	0	0.00%
Total	390,269,874.63	100.00%	24,400	100.00%

WA Remaining Term (in months)

39.6

Original Term

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Original Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	474.71	0.00%	1	0.00%
13:18	1,654,269.17	0.42%	97	0.40%
19:24	5,402,262.55	1.38%	979	4.01%
25:30	14,935,415.53	3.83%	788	3.23%
31:36	15,401,155.57	3.95%	2,114	8.66%
37:42	53,843,639.90	13.80%	2,487	10.19%
43:48	25,476,961.48	6.53%	2,657	10.89%
49:54	99,466,324.95	25.49%	4,961	20.33%
55:60	30,689,895.25	7.86%	2,532	10.38%
61:66	77,818,545.64	19.94%	3,862	15.83%
67:72	16,455,780.09	4.22%	1,240	5.08%
73:78	782,585.74	0.20%	55	0.23%
79:84	13,349,384.33	3.42%	842	3.45%
85:90	590,849.68	0.15%	38	0.16%
91:96	33,271,640.72	8.53%	1,713	7.02%
97:102	0.00	0.00%	0	0.00%
103:108	9,343.80	0.00%	1	0.00%
109:114	0.00	0.00%	0	0.00%
115:120	1,121,345.52	0.29%	33	0.14%
Total	390,269,874.63	100.00%	24,400	100.00%

WA Original Term (in months)

55.2

Distribution by Loan to Value (LTV)

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 9.99%	1,087.65	0.00%	1	0.00%
10% - 19.99%	104,016.07	0.03%	37	0.15%
20% - 29.99%	724,122.47	0.19%	179	0.73%
30% - 39.99%	2,434,909.39	0.62%	432	1.77%
40% - 49.99%	6,107,900.14	1.57%	771	3.16%
50% - 59.99%	12,082,972.32	3.10%	1,205	4.94%
60% - 69.99%	26,558,454.65	6.81%	1,917	7.86%
70% - 79.99%	56,086,390.20	14.37%	3,230	13.24%
80% - 89.99%	93,459,223.72	23.95%	4,654	19.07%
90% - 99.99%	129,827,931.64	33.27%	7,870	32.25%
100% - 109.99%	52,841,173.81	13.54%	3,365	13.79%
110% - 115%	10,041,692.57	2.57%	739	3.03%
Total	390,269,874.63	100.00%	24,400	100.00%

Weighted Average LTV 88.04%
Maximum LTV 115.00%

Distribution by Manufacturer Brands

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	46,405,339.44	11.89%	3,089	12.66%
2	41,365,113.08	10.60%	1,980	8.11%
3	40,669,964.40	10.42%	2,600	10.66%
4	29,212,448.08	7.49%	1,518	6.22%
5	28,237,797.29	7.24%	1,558	6.39%
6	22,104,946.34	5.66%	1,960	8.03%
7	21,405,773.27	5.48%	1,338	5.48%
8	19,873,767.13	5.09%	1,311	5.37%
9	19,410,419.86	4.97%	1,099	4.50%
10	14,594,473.86	3.74%	1,036	4.25%
11	9,922,858.46	2.54%	783	3.21%
12	9,012,028.60	2.31%	645	2.64%
13	7,943,288.94	2.04%	669	2.74%
14	7,562,146.18	1.94%	531	2.18%
15	6,631,315.98	1.70%	533	2.18%
Other	65,918,193.72	16.89%	3,750	15.37%
TOTAL	390,269,874.63	100.00%	24,400	100.00%

Manufacturer brands in alphabetical order:

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

Drive Type & EU Emission Standard

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	144,345,976.86	36.99%	8,121	33.28%
Electric	9,845,352.12	2.52%	339	1.39%
Gas	988,122.92	0.25%	75	0.31%
Hybrid	15,091,351.94	3.87%	576	2.36%
Petrol	181,960,202.22	46.62%	12,990	53.24%
n/a	38,038,868.57	9.75%	2,299	9.42%
Total	390,269,874.63	100.00%	24,400	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	101,322,361.80	25.96%	4,407	18.06%
Euro 6d-temp	83,430,896.60	21.38%	4,506	18.47%
Euro 6	120,172,351.32	30.79%	8,224	33.70%
Euro 5	31,102,673.52	7.97%	3,496	14.33%
Euro 4	5,234,700.68	1.34%	941	3.86%
Euro 3	282,731.26	0.07%	43	0.18%
Euro 2	0.00	0.00%	0	0.00%
n/a - electric	9,845,352.12	2.52%	339	1.39%
n/a	38,878,807.33	9.96%	2,444	10.02%
Total	390,269,874.63	100.00%	24,400	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

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	39,295,680.67	10.07%	1,767	7.24%
A	66,990,425.28	17.17%	3,745	15.35%
B	86,245,566.78	22.10%	5,231	21.44%
C	40,168,618.38	10.29%	2,831	11.60%
D	21,691,859.70	5.56%	1,290	5.29%
E	7,632,276.99	1.96%	380	1.56%
F	5,418,801.86	1.39%	181	0.74%
G	3,160,887.86	0.81%	66	0.27%
n/a	119,665,757.11	30.66%	8,909	36.51%
Total	390,269,874.63	100.00%	24,400	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	19,495,039.52	5.00%	742	3.04%
50:99	12,084,244.95	3.10%	975	4.00%
100:149	170,234,958.95	43.62%	12,730	52.17%
150:199	107,275,037.77	27.49%	5,871	24.06%
200:249	28,413,702.13	7.28%	1,162	4.76%
250:299	5,655,640.14	1.45%	215	0.88%
300:349	1,436,747.89	0.37%	48	0.20%
350:399	176,552.54	0.05%	8	0.03%
>=400	71,512.33	0.02%	5	0.02%
n/a	45,426,438.41	11.64%	2,644	10.84%
Total	390,269,874.63	100.00%	24,400	100.00%

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

Contractual Amortisation Profile

RevoCar 2023-1
Investor Report

Determination Date: 31.03.2024
Investor Reporting Date: 12.04.2024
Payment Date: 22.04.2024
Period No.: 11

Assumptions for this simulation:

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

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2024-03	390,269,875	2027-02	107,756,429	2030-01	5,825,850	2032-12	28,620
2024-04	384,052,279	2027-03	95,058,817	2030-02	5,280,094	2033-01	14,078
2024-05	378,253,311	2027-04	88,128,419	2030-03	4,783,566	2033-02	2,332
2024-06	372,354,946	2027-05	84,777,480	2030-04	4,312,255	2033-03	0
2024-07	366,723,625	2027-06	81,857,865	2030-05	3,843,735		
2024-08	360,579,959	2027-07	78,541,586	2030-06	3,375,038		
2024-09	354,450,987	2027-08	74,319,403	2030-07	2,907,773		
2024-10	347,708,012	2027-09	68,456,106	2030-08	2,442,458		
2024-11	340,911,869	2027-10	62,190,026	2030-09	1,991,498		
2024-12	334,203,492	2027-11	55,114,864	2030-10	1,570,109		
2025-01	325,868,878	2027-12	47,303,109	2030-11	1,180,731		
2025-02	317,722,439	2028-01	38,696,585	2030-12	809,025		
2025-03	310,561,835	2028-02	31,954,638	2031-01	525,306		
2025-04	304,550,968	2028-03	25,135,078	2031-02	329,631		
2025-05	298,698,445	2028-04	22,295,240	2031-03	281,434		
2025-06	292,941,873	2028-05	21,304,026	2031-04	269,737		
2025-07	286,937,687	2028-06	20,335,427	2031-05	257,989		
2025-08	280,473,790	2028-07	19,370,066	2031-06	246,190		
2025-09	272,549,297	2028-08	18,401,415	2031-07	234,340		
2025-10	263,828,408	2028-09	17,444,819	2031-08	222,437		
2025-11	254,648,168	2028-10	16,503,650	2031-09	210,446		
2025-12	244,424,881	2028-11	15,581,372	2031-10	198,569		
2026-01	231,169,941	2028-12	14,688,384	2031-11	186,641		
2026-02	220,088,349	2029-01	13,850,908	2031-12	174,660		
2026-03	209,782,404	2029-02	13,051,964	2032-01	162,628		
2026-04	202,775,762	2029-03	12,323,443	2032-02	150,542		
2026-05	196,400,238	2029-04	11,650,116	2032-03	138,404		
2026-06	189,928,493	2029-05	10,978,366	2032-04	126,213		
2026-07	184,387,094	2029-06	10,304,749	2032-05	113,969		
2026-08	178,123,183	2029-07	9,631,177	2032-06	101,671		
2026-09	170,032,797	2029-08	8,959,734	2032-07	89,320		
2026-10	161,260,016	2029-09	8,285,225	2032-08	76,913		
2026-11	151,477,141	2029-10	7,643,017	2032-09	64,882		
2026-12	139,950,870	2029-11	7,014,580	2032-10	52,798		
2027-01	124,305,301	2029-12	6,400,837	2032-11	40,555		