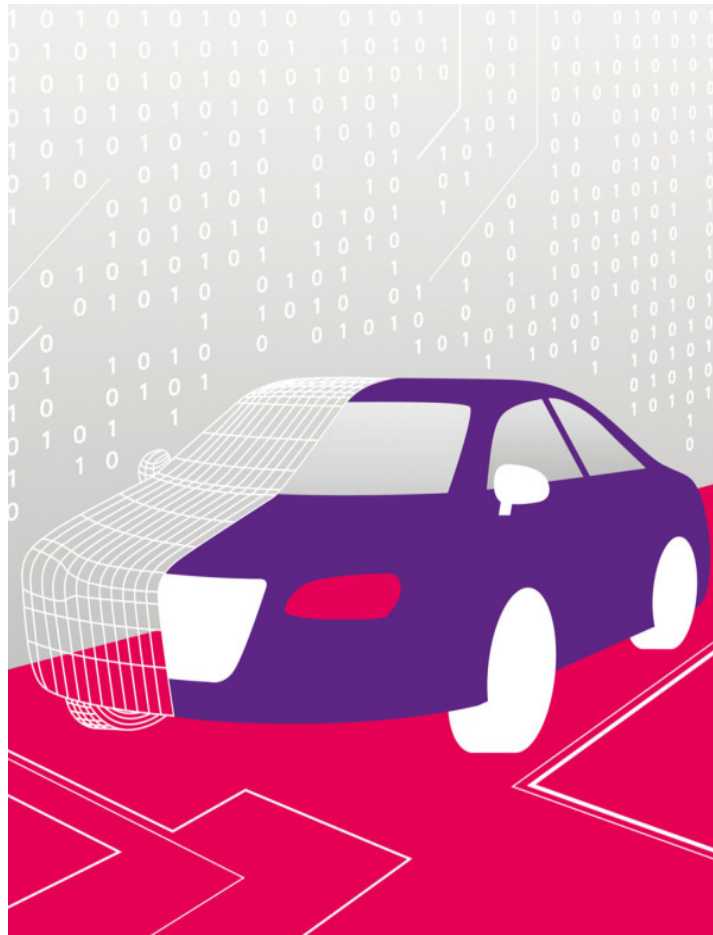



RevoCar 2023-1 UG (haftungsbeschränkt)



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>	
Issuer	RevoCar 2023-1 UG (haftungsbeschränkt) 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 6435089 DE-RevoCar@intertrustgroup.com
Originator / Servicer / Subordinated Lender	Bank11 für Privatkunden und Handel GmbH Hammer Landstrasse 91 41460 Neuss Germany	Malte Kemp abs@bank11.com Telephone: +49 2131 3877 224	Markus Kopetschke abs@bank11.com 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 GmbH 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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Reporting Details

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Cut-Off Date	30.04.2023
Closing Date / Issue Date	17.05.2023
Interest Determination Date	19.06.2024
Investor Reporting Date	12.07.2024
Calculation Date	18.07.2024
Payment Date	22.07.2024

Days Accrued

Collection Period	from	01.06.2024	to	30.06.2024	30
Interest Period	from	21.06.2024	to	22.07.2024	31

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 GmbH	private rating	A1/P-1	private rating	A1/P-1
Arranger / Lead Manager	Unicredit Bank GmbH	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	176,627.23	No
Class C Principal Deficiency Event	20,300,000.00	176,627.23	No
Class D Principal Deficiency Event	13,000,000.00	176,627.23	No
Class E Principal Deficiency Event	2,700,000.00	176,627.23	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
Clean-up Call %	10.00%	72.21%	No

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

Information regarding the Notes

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	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	<u>Class D</u>	<u>Class E</u>	<u>All Notes</u>
Notes Information						
Initial Rating (DBRS / Moody's)	AAA(sf)/Aaa(sf)	A(high)(sf)/Aa3(sf)	BBB(high)(sf)/Baa1(sf)	BB(high)(sf)/Ba2(sf)	NR/NR	
Current Rating (DBRS / Moody's)	AAA(sf)/Aaa(sf)	A(high)(sf)/Aa3(sf)	BBB(high)(sf)/Baa1(sf)	BB(high)(sf)/Ba2(sf)	NR/NR	
ISIN	XS2607739765	XS2607740425	XS2607740698	XS2607740771	XS2607740854	
Legal Maturity Date	April 2036	April 2036	April 2036	April 2036	April 2036	
Fixed / Floating	floating	fixed	fixed	fixed	fixed	
1M_EURIBOR	3.608%	NA	NA	NA	NA	
Spread	0.660%	NA	NA	NA	NA	
Interest Rate	4.268%	5.00%	5.25%	7.25%	12.75%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	4,550	214	66	81	89	
Notes Balance						
Aggregate Notes Principal Amount as of Cut-Off Date	455,000,000.00	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	500,000,000.00
Aggregate Notes Principal Amount as of Cut-Off Date per Note	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	
Aggregate Notes Principal Amount (bop) per Class	325,900,341.00	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	370,900,341.00
Aggregate Notes Principal Amount (bop) per Note	71,626.45	100,000.00	100,000.00	100,000.00	100,000.00	
Available Distribution Amount						11,410,335.05
Principal Redemption Amount per Class	9,872,211.44	0.00	0.00	0.00	0.00	9,872,211.44
Principal Redemption Amount per Note	2,169.72	0.00	0.00	0.00	0.00	
Aggregate Notes Principal Amount (eop) per Class	316,028,129.56	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	361,028,129.56
Aggregate Notes Principal Amount (eop) per Note	69,456.73	100,000.00	100,000.00	100,000.00	100,000.00	
Current Tranching	87.5%	5.9%	1.8%	2.2%	2.5%	
Payments of Interest						
Interest Amount	1,197,742.00	92,139.84	29,837.28	50,569.11	97,714.88	
Interest Amount per Note	263.24	430.56	452.08	624.31	1,097.92	
Unpaid Interest of Determination Date	0.00	0.00	0.00	0.00	0.00	
Cumulative Unpaid Interest	0.00	0.00	0.00	0.00	0.00	
Credit Enhancements						
Initial total Credit Enhancement (Subordination)	9.00%	4.72%	3.40%	1.78%	0.00%	
Current Credit Enhancement (incl. Excess Spread)	12.92%	6.99%	5.16%	2.92%	0.46%	
Current Credit Enhancement (excl. Excess Spread)	12.46%	6.54%	4.71%	2.47%	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)	3,709,003.41
Amounts debited to Liquidity Reserve Account	100,488.39
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	3,608,515.02

	<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)	6,996,534.59
Amounts debited to Servicing Fee Reserve Account	334,493.91
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	6,662,040.68

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	3,709,003.41
Amounts debited to Commingling Reserve Account	100,488.39
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	3,608,515.02

	<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	360,851,502.33	94.3%	23,436	94.4%
Retained by Bank11	21,749,960.37	5.7%	1,403	5.6%
Total	382,601,462.70	100.0%	24,839	100.0%

Available Distribution Amount

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

Payment Collections

Collections received from the Servicer	6,654,458.18
Remaining Collections	4,601,275.92

Calculation of the Available Distribution Amount

Total Collections	11,182,644.74
(a) - thereof Interest Collections	1,519,467.60
(b) - thereof Principal Collections	9,663,177.14
(c) Recovery Collections	73,089.36
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	86,436.01
(f) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0.00
(g) Amount on Servicing Fee Reserve Account (if Servicer Termination Event has occurred)	0.00
(h) Amount on Operating Account (incl. interest on Reserve Accounts)	68,164.94
Available Distribution Amount	11,410,335.05

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		11,410,335.05
(i) any due and payable Statutory Claims	221.54	11,410,113.51
(ii) any due and payable Trustee Expenses	-	11,410,113.51
(iii) any due and payable Administration Expenses	21,991.00	11,388,122.51
(iv) any due and payable Servicing Fee to the Servicer	47,907.96	11,340,214.55
(v) any Amount payable to the Swap Counterparty	-	11,340,214.55
(vi) Class A Notes Interest Amount	1,197,742.00	10,142,472.55
(vii) Class B Notes Interest Amount	92,139.84	10,050,332.71
(viii) Class C Notes Interest Amount	29,837.28	10,020,495.43
(ix) Class D Notes Interest Amount	50,569.11	9,969,926.32
(x) Class E Notes Interest Amount	97,714.88	9,872,211.44
(xi) Class A Principal Redemption Amount	9,872,211.44	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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Current Period

	Outstanding Principal Balance	Number of Contracts
Beginning of Period	370,900,341.00	23,782
Scheduled Principal Payments	5,428,826.17	
Principal Payments End of Term	528,577.67	55
Principal Payments Early Settlement	3,705,773.30	271
Total Principal Collections	9,663,177.14	326
Defaulted Receivables	385,661.53	20
End of Period (As of Determination Date)	360,851,502.33	23,436

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	325,900,341.00
Fixed Rate	3.300%
Floating Rate (Euribor)	3.608%
Interest Days	31
Paying Leg	926,100.14
Receiving Leg	1,012,536.15
Net Swap Payments (- from SPV / + to SPV)	86,436.01
Swap Notional Amount after IPD	316,028,129.56

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
91			2,194,771.57	2,094,973.41	701,735.28	1,393,238.13	66.5%					
1	2023-06	2022-10	6,996.16	7,052.21	3,854.23	3,197.98	45.3%	40764	GW	RENAULT	Loan Amortising	Private
2	2023-07	2022-10	19,767.73	20,264.39	12,144.74	8,119.65	40.1%	70327	GW	BMW	Loan Balloon	Private
3	2023-07	2023-01	23,032.80	23,700.29	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	6,599.02	3,149.70	32.3%	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	27,714.93	19,361.94	41.1%	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	1,240.73	2,118.96	63.1%	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	-1,337.81	33,932.51	104.1%	45739	GW	FIAT	Loan Balloon	Commercial
29	2023-12	2022-11	13,853.30	12,819.25	8,136.89	4,682.36	36.5%	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	16,725.56	27,438.72	62.1%	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	-729.75	19,245.50	103.9%	48351	GW	FIAT	Loan Balloon	Private
35	2024-01	2022-08	22,382.81	22,589.57	-704.35	23,293.92	103.1%	71579	GW	FORD	Loan Balloon	Private
36	2024-01	2022-11	15,909.78	14,852.74	2,679.68	12,173.06	82.0%	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	14,224.00	10,679.17	42.9%	24944	GW	BMW	Loan Amortising	Private
41	2024-02	2022-07	29,005.44	28,966.37	19,797.54	9,168.83	31.7%	67596	NW	FORD	Loan Balloon	Private
42	2024-02	2022-08	39,255.66	37,946.06	27,029.80	10,916.26	28.8%	36433	GW	AUDI	Loan Balloon	Private
43	2024-02	2022-08	14,082.79	11,247.68	2,027.64	9,220.04	82.0%	73434	GW	OPEL	Loan Amortising	Private
44	2024-02	2022-09	8,448.30	8,201.17	4,817.24	3,383.93	41.3%	58256	GW	FIAT	Loan Balloon	Private
45	2024-02	2022-10	19,576.73	19,937.92	557.76	19,380.16	97.2%	59368	GW	FORD	Loan Balloon	Private
46	2024-02	2022-10	8,396.19	7,457.97	6,049.07	1,408.90	18.9%	68309	GW	SKODA	Loan Balloon	Commercial
47	2024-02	2022-12	12,458.97	11,193.13	3,065.93	8,127.20	72.6%	88487	GW	KIA	Loan Amortising	Private
48	2024-03	2023-01	36,197.94	33,824.02	19,031.91	14,792.11	43.7%	76530	GW	JAGUAR	Loan Amortising	Private
49	2024-03	2021-07	8,114.50	7,907.32	4,598.57	3,308.75	41.8%	34225	NW	MITSUBISHI	Loan Balloon	Private
50	2024-03	2022-05	63,164.92	61,629.66	36,525.39	25,104.27	40.7%	22115	GW	LAND ROVER	Loan Balloon	Private
51	2024-03	2022-05	1,637.27	1,343.44	537.06	806.38	60.0%	67587	GW	LIGIER	Loan Balloon	Private
52	2024-03	2022-06	42,196.32	42,326.76	27,776.66	14,550.10	34.4%	53501	NW	VW	Loan Balloon	Private
53	2024-03	2022-09	19,019.50	19,087.42	-88.88	19,176.30	100.5%	57223	GW	KIA	Loan Balloon	Private
54	2024-03	2022-11	12,231.09	10,656.48	5,404.53	5,251.95	49.3%	55543	GW	PEUGEOT	Loan Amortising	Private
55	2024-03	2022-11	8,854.64	8,640.11	-154.81	8,794.92	101.8%	13409	GW	MERCEDES-BENZ	Loan Amortising	Private
56	2024-03	2022-12	34,012.93	32,690.45	21,380.78	11,309.67	34.6%	82279	GW	FORD	Loan Balloon	Private
57	2024-03	2023-01	46,486.13	47,799.92	18,427.14	29,372.78	61.4%	50676	NW	FIAT	Loan Balloon	Commercial
58	2024-04	2021-11	17,630.95	3,117.16	-21.88	3,139.04	100.7%	86450	GW	AUDI	Loan Balloon	Private
59	2024-04	2022-08	6,921.47	4,075.25	-16.43	4,091.68	100.4%	40699	GW	PEUGEOT	Loan Amortising	Private
60	2024-04	2022-09	57,713.99	55,878.10	-1,026.69	56,904.79	101.8%	51371	GW	MERCEDES-BENZ	Loan Amortising	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
61	2024-04	2022-09	13,383.26	13,589.14	-34.03	13,623.17	100.3%	32699	GW	SUBARU	Loan Balloon	Private
62	2024-04	2022-09	6,671.18	6,452.53	-46.01	6,498.54	100.7%	46149	GW	VW	Loan Amortising	Commercial
63	2024-04	2022-11	14,500.27	14,556.40	-140.14	14,696.54	101.0%	35781	GW	FORD	Loan Amortising	Private
64	2024-04	2022-11	14,398.18	14,300.77	14,300.77	0.00	0.0%	10713	GW	MAZDA	Loan Amortising	Private
65	2024-04	2022-11	26,874.82	25,943.81	-875.89	26,819.70	103.4%	45661	GW	FORD	Loan Balloon	Commercial
66	2024-04	2022-11	24,628.03	23,910.35	-747.33	24,657.68	103.1%	45661	GW	FORD	Loan Balloon	Commercial
67	2024-04	2022-11	48,291.19	44,734.79	20,448.44	24,286.35	54.3%	48624	GW	FORD	Loan Balloon	Commercial
68	2024-04	2022-12	19,178.28	19,060.31	-134.58	19,194.89	100.7%	37308	GW	OPEL	Loan Amortising	Private
69	2024-04	2022-12	19,548.68	19,099.43	-147.63	19,247.06	100.8%	48249	GW	FORD	Loan Balloon	Commercial
70	2024-04	2022-12	51,385.11	50,577.38	28,500.43	22,076.95	43.6%	35708	GW	BMW	Loan Amortising	Private
71	2024-04	2023-01	7,291.18	6,628.72	4,764.83	1,863.89	28.1%	32657	GW	CITROEN	Loan Amortising	Private
72	2024-06	2022-12	2,224.90	2,204.69	-13.46	2,218.15	100.6%	45881	GW	CITROEN	Loan Amortising	Commercial
73	2024-06	2023-02	25,769.36	23,306.46	-94.78	23,401.24	100.4%	63477	NW	OPEL	Loan Balloon	Private
74	2024-06	2021-11	33,552.38	34,087.23	15,274.48	18,812.75	55.2%	78224	NW	RENAULT	Loan Balloon	Private
75	2024-06	2022-01	11,899.62	9,014.88	369.56	8,645.32	95.9%	56410	GW	VW	Loan Amortising	Private
76	2024-06	2022-06	28,778.97	13,815.88	6.80	13,809.08	100.0%	38518	NW	VW	Loan Balloon	Private
77	2024-06	2022-06	7,850.75	6,579.28	-758.10	7,337.38	111.5%	73655	GW	KIA	Loan Balloon	Private
78	2024-06	2022-07	19,535.63	18,086.88	-66.32	18,153.20	100.4%	04838	GW	OPEL	Loan Amortising	Private
79	2024-06	2022-11	13,064.99	13,161.38	7,690.50	5,470.88	41.6%	87600	NW	RENAULT	Loan Balloon	Private
80	2024-06	2022-10	15,916.75	16,089.04	-672.10	16,761.14	104.2%	85614	GW	FORD	Loan Balloon	Private
81	2024-06	2022-10	27,727.49	24,604.55	-101.06	24,705.61	100.4%	19057	GW	FORD	Loan Amortising	Commercial
82	2024-06	2022-10	38,543.65	40,086.15	0.00	40,086.15	100.0%	33605	GW	BMW	Loan Balloon	Private
83	2024-06	2022-11	48,778.64	45,104.41	-228.03	45,332.44	100.5%	45896	GW	MERCEDES-BENZ	Loan Balloon	Private
84	2024-06	2022-11	14,875.23	14,766.47	-54.06	14,820.53	100.4%	26939	GW	VW	Loan Balloon	Private
85	2024-06	2022-11	14,570.54	13,742.70	-67.77	13,810.47	100.5%	10785	GW	FORD	Loan Balloon	Private
86	2024-06	2022-11	9,115.56	8,693.86	-43.24	8,737.10	100.5%	86316	GW	BMW	Loan Amortising	Private
87	2024-06	2022-12	26,981.91	27,632.82	-151.60	27,784.42	100.5%	18146	GW	MAZDA	Loan Balloon	Private
88	2024-06	2023-01	22,962.94	16,705.22	-109.42	16,814.64	100.7%	85290	NW	CITROEN	Loan Balloon	Private
89	2024-06	2023-01	31,223.24	29,268.15	15,121.41	14,146.74	48.3%	22305	GW	AUDI	Loan Amortising	Commercial
90	2024-06	2023-01	19,682.85	18,624.19	-97.78	18,721.97	100.5%	47559	GW	VW	Loan Amortising	Private

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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
91	2024-06	2023-03	10,600.14	10,087.29	-57.99	10,145.28	100.6%	04932	GW	NISSAN	Loan Amortising	Private

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
12	371,996,740.14	163,477.93	152,192.47	130,576.51	312,254.15	758,501.06
13	362,901,494.95	235,027.10	130,232.50	83,283.28	437,627.69	886,170.57
14	352,759,409.97	297,982.80	61,323.06	32,172.30	432,022.57	823,500.73

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
12	371,996,740.14	2,851,784.06	1,249,225.70	1,670,971.91	2,093,414.70	7,865,396.37
13	362,901,494.95	2,903,109.66	1,750,677.89	836,985.29	2,508,073.21	7,998,846.05
14	352,759,409.97	3,194,582.98	1,831,248.61	774,528.65	2,291,732.12	8,092,092.36

Distribution by Federal State

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Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	49,100,240.99	13.61%	3,160	13.48%
Bavaria	63,851,067.52	17.69%	3,844	16.40%
Berlin	9,523,495.78	2.64%	529	2.26%
Brandenburg	10,856,637.46	3.01%	729	3.11%
Bremen	2,050,980.43	0.57%	114	0.49%
Hamburg	4,263,431.14	1.18%	251	1.07%
Hesse	30,882,329.97	8.56%	1,882	8.03%
Mecklenburg-Vorpommern	6,352,625.50	1.76%	454	1.94%
Lower Saxony	31,058,286.68	8.61%	2,109	9.00%
North Rhine-Westphalia	78,934,455.41	21.87%	5,495	23.45%
Rhineland-Palatinate	20,464,679.19	5.67%	1,306	5.57%
Saarland	5,786,274.95	1.60%	375	1.60%
Saxony	15,536,507.20	4.31%	1,033	4.41%
Saxony-Anhalt	12,682,741.57	3.51%	847	3.61%
Schleswig-Holstein	9,719,050.78	2.69%	642	2.74%
Thuringia	9,788,697.76	2.71%	666	2.84%
Total	360,851,502.33	100.00%	23,436	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	76,129,608.66	21.10%	3,190	13.61%
Used vehicle	284,721,893.67	78.90%	20,246	86.39%
Total	360,851,502.33	100.00%	23,436	100.00%

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	340,731,264.46	94.42%	22,521	96.10%
Commercial client	20,120,237.87	5.58%	915	3.90%
Total	360,851,502.33	100.00%	23,436	100.00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	355,995,728.43	98.65%	23,049	98.35%
Motorbike	2,588,861.70	0.72%	301	1.28%
Leisure	2,266,912.20	0.63%	86	0.37%
Total	360,851,502.33	100.00%	23,436	100.00%

Insurances and Contract Type

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Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	77,055,815.22	21.35%	5,728	24.44%
No	283,795,687.11	78.65%	17,708	75.56%
Total	360,851,502.33	100.00%	23,436	100.00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	100,955,155.27	27.98%	6,109	26.07%
No	259,896,347.06	72.02%	17,327	73.93%
Total	360,851,502.33	100.00%	23,436	100.00%

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	14,347,568.97	3.98%	972	4.15%
No	346,503,933.36	96.02%	22,464	95.85%
Total	360,851,502.33	100.00%	23,436	100.00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	114,319,977.49	31.68%	11,401	48.65%
EvoSmart	246,531,524.84	68.32%	12,035	51.35%
Total	360,851,502.33	100.00%	23,436	100.00%

Payment Properties

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Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	224,371,341.08	62.18%	14,597	62.28%
15th of month	136,480,161.25	37.82%	8,839	37.72%
Total	360,851,502.33	100.00%	23,436	100.00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	360,851,502.33	100.00%	23,436	100.00%
Other	0.00	0.00%	0	0.00%
Total	360,851,502.33	100.00%	23,436	100.00%

Distribution by Downpayment and Contract

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Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	246,131,094.63	68.21%	15,345	65.48%
without downpayment	114,720,407.70	31.79%	8,091	34.52%
Total	360,851,502.33	100.00%	23,436	100.00%

Average Downpayment 4,382
Maximum Downpayment 97,000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	114,319,977.49	31.68%	11,401	48.65%
Yes	246,531,524.84	68.32%	12,035	51.35%
- of which balloon rates	172,012,904.05	69.77%		
- of which regular instalments	74,518,620.79	30.23%		
Total	360,851,502.33	100.00%	23,436	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%	120,808,106.35	33.48%	7,027	29.98%
4.00% - 4.99%	137,843,901.71	38.20%	8,426	35.95%
5.00% - 5.99%	62,987,164.68	17.46%	4,552	19.42%
6.00% - 6.99%	35,520,597.28	9.84%	2,946	12.57%
7.00% - 7.99%	3,014,915.12	0.84%	400	1.71%
8.00% - 8.99%	402,122.63	0.11%	57	0.24%
9.00% - 9.99%	274,694.56	0.08%	28	0.12%
10.00% - 10.99%	0.00	0.00%	0	0.00%
>=11.00%	0.00	0.00%	0	0.00%
Total	360,851,502.33	100.00%	23,436	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	4,086,819.64	0.90%	1,055	4.50%
5,000: 9,999	30,925,720.22	6.84%	4,055	17.30%
10,000: 14,999	62,322,451.78	13.78%	5,033	21.48%
15,000: 19,999	75,004,042.21	16.58%	4,326	18.46%
20,000: 24,999	71,823,858.33	15.88%	3,224	13.76%
25,000: 29,999	56,235,304.55	12.43%	2,059	8.79%
30,000: 34,999	43,455,108.75	9.61%	1,350	5.76%
35,000: 39,999	32,777,241.81	7.25%	879	3.75%
40,000: 44,999	22,862,358.80	5.05%	542	2.31%
45,000: 49,999	14,906,843.70	3.30%	314	1.34%
50,000: 54,999	10,475,081.69	2.32%	201	0.86%
55,000: 59,999	7,300,322.20	1.61%	127	0.54%
>=60,000	20,124,081.15	4.45%	271	1.16%
Total	452,299,234.83	100.00%	23,436	100.00%

Average Original Principal Balance 19,299
Maximum Original Principal Balance 139,970

Outstanding Principal Balance

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Outstanding Principal Balance (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	10,260,212.33	2.84%	3,447	14.71%
5,000: 9,999	39,500,575.68	10.95%	5,246	22.38%
10,000: 14,999	60,206,599.50	16.68%	4,840	20.65%
15,000: 19,999	64,158,083.57	17.78%	3,702	15.80%
20,000: 24,999	54,365,711.82	15.07%	2,443	10.42%
25,000: 29,999	41,135,012.48	11.40%	1,509	6.44%
30,000: 34,999	29,004,864.78	8.04%	897	3.83%
35,000: 39,999	19,874,644.76	5.51%	533	2.27%
40,000: 44,999	12,872,037.08	3.57%	304	1.30%
45,000: 49,999	7,965,860.93	2.21%	169	0.72%
50,000: 54,999	6,668,644.01	1.85%	127	0.54%
55,000: 59,999	4,071,857.79	1.13%	71	0.30%
>=60,000	10,767,397.60	2.98%	148	0.63%
Total	360,851,502.33	100.00%	23,436	100.00%

Average Outstanding Principal Balance: 15,397

Maximum Outstanding Principal Balance 114,861

Distribution by Scoring

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	145,058,552.85	40.20%	9,796	41.80%
9,799: 9,600	113,283,489.83	31.39%	7,302	31.16%
9,599: 9,400	48,370,108.67	13.40%	3,143	13.41%
9,399: 9,200	20,389,373.56	5.65%	1,288	5.50%
9,199: 9,000	9,189,616.65	2.55%	582	2.48%
8,999: 8,800	5,035,174.96	1.40%	311	1.33%
8,799: 8,600	2,263,633.73	0.63%	147	0.63%
8,599: 8,400	1,151,798.24	0.32%	71	0.30%
8,399: 8,200	572,088.29	0.16%	36	0.15%
8,199: 8,000	482,302.23	0.13%	30	0.13%
<8,000:	596,772.28	0.17%	43	0.18%
n/a	14,458,591.04	4.01%	687	2.93%
Total	360,851,502.33	100.00%	23,436	100.00%
Average Scoring	9,677			

Debtor Characteristics I

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	12,356,963.00	3.42%	745	3.18%
Public + Private Employee	222,084,716.07	61.54%	14,939	63.74%
Worker Private Sector	28,125,625.24	7.79%	2,176	9.28%
Self-Employed	55,150,403.67	15.28%	2,721	11.61%
Pensioners	15,781,698.37	4.37%	1,378	5.88%
Trainee/Intern	3,820,631.99	1.06%	338	1.44%
Homemaker	18,845.89	0.01%	1	0.00%
Unemployed	657,066.96	0.18%	54	0.23%
Commercial debtors & Others	22,855,551.14	6.33%	1,084	4.63%
Total	360,851,502.33	100.00%	23,436	100.00%

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	4,640,598.87	1.29%	382	1.63%
21: 25	31,692,396.91	8.78%	2,115	9.02%
26: 30	35,472,876.05	9.83%	2,249	9.60%
31: 35	43,234,745.37	11.98%	2,649	11.30%
36: 40	40,962,433.22	11.35%	2,532	10.80%
41: 45	42,904,318.67	11.89%	2,725	11.63%
46: 50	38,082,077.60	10.55%	2,463	10.51%
51: 55	41,254,247.87	11.43%	2,736	11.67%
56: 60	32,452,866.28	8.99%	2,320	9.90%
61: 65	17,145,761.42	4.75%	1,231	5.25%
66: 70	7,798,862.71	2.16%	615	2.62%
71: 75	4,387,824.49	1.22%	403	1.72%
76: 92	692,746.37	0.19%	100	0.43%
n/a	20,129,746.50	5.58%	916	3.91%
Total	360,851,502.33	100.00%	23,436	100.00%

Debtor Characteristics II

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Debtor Monthly Net Income (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	10,356,196.96	2.87%	931	3.97%
1,001: 1,500	30,569,742.73	8.47%	2,570	10.97%
1,501: 2,000	73,796,099.34	20.45%	5,489	23.42%
2,001: 2,500	83,639,158.01	23.18%	5,623	23.99%
2,501: 3,000	53,242,660.40	14.75%	3,307	14.11%
3,001: 3,500	27,939,952.56	7.74%	1,627	6.94%
3,501: 4,000	18,210,818.52	5.05%	991	4.23%
4,001: 4,500	9,827,381.18	2.72%	523	2.23%
4,501: 5,000	13,419,397.86	3.72%	634	2.71%
5,001: 5,500	3,155,942.47	0.87%	154	0.66%
5,501: 6,000	5,007,231.05	1.39%	234	1.00%
>=6,001	17,634,869.28	4.89%	700	2.99%
n/a	14,052,051.97	3.89%	653	2.79%
Total	360,851,502.33	100.00%	23,436	100.00%

Top 15 Debtors

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	114,860.64	0.03%	1
2	114,811.46	0.03%	3
3	109,227.51	0.03%	1
4	106,884.36	0.03%	1
5	105,692.68	0.03%	1
6	104,847.05	0.03%	1
7	102,621.51	0.03%	1
8	100,677.50	0.03%	1
9	98,682.43	0.03%	1
10	95,803.35	0.03%	1
11	95,309.14	0.03%	1
12	94,883.78	0.03%	1
13	93,254.28	0.03%	1
14	92,642.05	0.03%	3
15	92,524.53	0.03%	1
Total Top 15 Debtors	1,522,722.27	0.42%	19
Total Portfolio	360,851,502.33		23,436

Balloon Amount

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	114,319,977.49	31.68%	11,401	48.65%
1: 1,999	397,953.60	0.11%	85	0.36%
2,000: 3,999	4,942,598.40	1.37%	672	2.87%
4,000: 5,999	12,618,472.27	3.50%	1,239	5.29%
6,000: 7,999	17,461,361.54	4.84%	1,389	5.93%
8,000: 9,999	21,623,445.78	5.99%	1,452	6.20%
10,000: 11,999	23,820,042.52	6.60%	1,356	5.79%
12,000: 13,999	22,605,268.94	6.26%	1,160	4.95%
14,000: 15,999	21,611,518.94	5.99%	979	4.18%
16,000: 17,999	16,697,565.80	4.63%	693	2.96%
18,000: 19,999	15,074,995.69	4.18%	576	2.46%
20,000: 21,999	12,097,147.31	3.35%	431	1.84%
22,000: 23,999	9,976,775.42	2.76%	344	1.47%
24,000: 25,999	9,979,513.72	2.77%	318	1.36%
26,000: 27,999	8,242,368.95	2.28%	244	1.04%
28,000: 29,999	6,801,065.91	1.88%	191	0.81%
30,000: 31,999	5,819,112.35	1.61%	159	0.68%
32,000: 33,999	5,173,695.94	1.43%	130	0.55%
34,000: 35,999	5,461,725.32	1.51%	133	0.57%
36,000: 37,999	4,223,789.43	1.17%	98	0.42%
38,000: 39,999	2,629,168.39	0.73%	58	0.25%
>=40,000	19,273,938.62	5.34%	328	1.40%
Total	360,851,502.33	100.00%	23,436	100.00%

Average Balloon Amount 14,293

Balloon Maturity Year	Outstanding Balloon Amount	% of Balance	Number of Loans	% of Loans
2024	6,856,047.48	3.99%	325	2.70%
2025	29,088,273.90	16.91%	1,520	12.63%
2026	54,402,981.43	31.63%	3,440	28.58%
2027	62,346,210.31	36.25%	4,939	41.04%
2028	19,319,390.93	11.23%	1,811	15.05%
Total	172,012,904.05	100.00%	12,035	100.00%

Seasoning

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

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	0.00	0.00%	0	0.00%
10:12	257,543.70	0.07%	17	0.07%
13:15	33,793,579.40	9.36%	2,858	12.19%
16:18	185,108,049.44	51.30%	11,423	48.74%
19:21	96,440,859.27	26.73%	6,161	26.29%
22:24	31,265,269.25	8.66%	1,830	7.81%
25:27	5,953,156.28	1.65%	386	1.65%
28:30	3,226,684.68	0.89%	245	1.05%
>=31	4,806,360.31	1.33%	516	2.20%
Total	360,851,502.33	100.00%	23,436	100.00%

WA Seasoning (in months) 18.6

Distribution by Origination and Maturity Year

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2017	3,341.85	0.00%	1	0.00%
2018	0.00	0.00%	0	0.00%
2019	7,465.08	0.00%	1	0.00%
2020	584,331.40	0.16%	63	0.27%
2021	5,519,369.85	1.53%	460	1.96%
2022	251,746,299.09	69.76%	15,629	66.69%
2023	102,990,695.06	28.54%	7,282	31.07%
Total	360,851,502.33	100.00%	23,436	100.00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	7,362,854.02	2.04%	798	3.41%
2025	37,982,272.91	10.53%	3,015	12.86%
2026	84,965,738.19	23.55%	5,687	24.27%
2027	120,701,988.26	33.45%	7,282	31.07%
2028	57,006,061.14	15.80%	3,580	15.28%
2029	15,507,240.38	4.30%	1,078	4.60%
2030	20,394,100.07	5.65%	1,166	4.98%
2031	15,933,834.96	4.42%	799	3.41%
2032	96,873.17	0.03%	4	0.02%
2033	900,539.23	0.25%	27	0.12%
Total	360,851,502.33	100.00%	23,436	100.00%

Remaining Term

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	7,362,854.02	2.04%	798	3.41%
7:12	12,775,379.25	3.54%	1,084	4.63%
13:18	25,206,893.66	6.99%	1,931	8.24%
19:24	40,333,028.07	11.18%	2,672	11.40%
25:30	44,655,192.69	12.37%	3,016	12.87%
31:36	73,700,156.24	20.42%	4,397	18.76%
37:42	46,979,349.45	13.02%	2,884	12.31%
43:48	49,888,004.04	13.83%	2,976	12.70%
49:54	7,118,057.10	1.97%	604	2.58%
55:60	8,517,099.79	2.36%	609	2.60%
61:66	6,990,140.59	1.94%	469	2.00%
67:72	6,136,760.97	1.70%	372	1.59%
73:78	14,257,339.10	3.95%	794	3.39%
79:84	15,910,987.38	4.41%	797	3.40%
85:90	22,847.58	0.01%	2	0.01%
91:96	0.00	0.00%	0	0.00%
97:102	96,873.17	0.03%	4	0.02%
103:108	891,274.37	0.25%	26	0.11%
109:114	9,264.86	0.00%	1	0.00%
115:120	0.00	0.00%	0	0.00%
Total	360,851,502.33	100.00%	23,436	100.00%

WA Remaining Term (in months)

36.9

Original Term

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Original Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	0.00	0.00%	0	0.00%
13:18	379,111.70	0.11%	34	0.15%
19:24	4,044,777.76	1.12%	884	3.77%
25:30	13,360,892.52	3.70%	727	3.10%
31:36	13,144,404.77	3.64%	2,008	8.57%
37:42	50,781,561.55	14.07%	2,402	10.25%
43:48	22,982,058.06	6.37%	2,565	10.94%
49:54	94,064,881.74	26.07%	4,832	20.62%
55:60	28,279,002.93	7.84%	2,453	10.47%
61:66	73,012,148.91	20.23%	3,750	16.00%
67:72	15,107,281.27	4.19%	1,192	5.09%
73:78	696,468.53	0.19%	52	0.22%
79:84	12,285,043.74	3.40%	812	3.46%
85:90	562,375.31	0.16%	37	0.16%
91:96	31,117,951.22	8.62%	1,655	7.06%
97:102	0.00	0.00%	0	0.00%
103:108	9,098.96	0.00%	1	0.00%
109:114	0.00	0.00%	0	0.00%
115:120	1,024,443.36	0.28%	32	0.14%
Total	360,851,502.33	100.00%	23,436	100.00%

WA Original Term (in months)

55.5

Distribution by Loan to Value (LTV)

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 9.99%	1,020.71	0.00%	1	0.00%
10% - 19.99%	85,304.82	0.02%	34	0.15%
20% - 29.99%	601,779.41	0.17%	165	0.70%
30% - 39.99%	2,156,802.59	0.60%	415	1.77%
40% - 49.99%	5,385,542.55	1.49%	731	3.12%
50% - 59.99%	10,916,600.31	3.03%	1,150	4.91%
60% - 69.99%	24,453,206.29	6.78%	1,834	7.83%
70% - 79.99%	52,374,914.61	14.51%	3,123	13.33%
80% - 89.99%	87,135,296.91	24.15%	4,485	19.14%
90% - 99.99%	119,525,962.76	33.12%	7,540	32.17%
100% - 109.99%	48,951,252.23	13.57%	3,242	13.83%
110% - 115%	9,263,819.14	2.57%	716	3.06%
Total	360,851,502.33	100.00%	23,436	100.00%

Weighted Average LTV 88.09%
Maximum LTV 115.00%

Distribution by Manufacturer Brands

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	42,878,033.65	11.88%	2,965	12.65%
2	38,208,673.91	10.59%	1,906	8.13%
3	37,691,441.32	10.45%	2,502	10.68%
4	27,138,026.36	7.52%	1,463	6.24%
5	25,439,380.94	7.05%	1,461	6.23%
6	20,360,149.48	5.64%	1,885	8.04%
7	19,888,200.21	5.51%	1,289	5.50%
8	18,600,710.03	5.15%	1,273	5.43%
9	18,266,581.05	5.06%	1,070	4.57%
10	13,683,544.80	3.79%	1,008	4.30%
11	9,124,296.27	2.53%	743	3.17%
12	8,337,840.70	2.31%	621	2.65%
13	7,395,029.96	2.05%	650	2.77%
14	7,016,495.77	1.94%	509	2.17%
15	6,188,712.25	1.72%	514	2.19%
Other	60,634,385.63	16.80%	3,577	15.26%
TOTAL	360,851,502.33	100.00%	23,436	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: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	132,991,650.31	36.85%	7,779	33.19%
Electric	9,033,376.23	2.50%	326	1.39%
Gas	930,652.32	0.26%	74	0.32%
Hybrid	14,217,421.13	3.94%	554	2.36%
Petrol	168,601,581.98	46.72%	12,515	53.40%
n/a	35,076,820.36	9.72%	2,188	9.34%
Total	360,851,502.33	100.00%	23,436	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	95,650,142.77	26.51%	4,287	18.29%
Euro 6d-temp	77,430,905.15	21.46%	4,359	18.60%
Euro 6	110,396,447.59	30.59%	7,911	33.76%
Euro 5	27,748,103.26	7.69%	3,320	14.17%
Euro 4	4,519,877.27	1.25%	869	3.71%
Euro 3	239,419.29	0.07%	39	0.17%
Euro 2	0.00	0.00%	0	0.00%
n/a - electric	9,033,376.23	2.50%	326	1.39%
n/a	35,833,230.77	9.93%	2,325	9.92%
Total	360,851,502.33	100.00%	23,436	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: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	36,686,490.50	10.17%	1,707	7.28%
A	62,280,286.73	17.26%	3,617	15.43%
B	80,269,725.54	22.24%	5,052	21.56%
C	37,395,405.95	10.36%	2,744	11.71%
D	20,113,321.95	5.57%	1,246	5.32%
E	6,959,655.20	1.93%	364	1.55%
F	4,840,422.19	1.34%	168	0.72%
G	2,837,583.17	0.79%	61	0.26%
n/a	109,468,611.10	30.34%	8,477	36.17%
Total	360,851,502.33	100.00%	23,436	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	18,194,214.39	5.04%	717	3.06%
50:99	11,145,861.59	3.09%	938	4.00%
100:149	157,876,444.43	43.75%	12,287	52.43%
150:199	99,118,655.59	27.47%	5,610	23.94%
200:249	25,678,586.72	7.12%	1,097	4.68%
250:299	5,359,298.55	1.49%	210	0.90%
300:349	1,278,693.39	0.35%	46	0.20%
350:399	169,795.00	0.05%	8	0.03%
>=400	67,353.51	0.02%	5	0.02%
n/a	41,962,599.16	11.63%	2,518	10.74%
Total	360,851,502.33	100.00%	23,436	100.00%

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

Contractual Amortisation Profile

RevoCar 2023-1
Investor Report

Determination Date: 30.06.2024
Investor Reporting Date: 12.07.2024
Payment Date: 22.07.2024
Period No.: 14

Assumptions for this simulation:

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

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2024-06	360,851,502	2027-05	81,976,321	2030-04	4,168,023	2033-03	0
2024-07	354,936,649	2027-06	79,157,553	2030-05	3,714,096		
2024-08	349,162,037	2027-07	75,925,732	2030-06	3,260,261		
2024-09	343,338,886	2027-08	71,796,743	2030-07	2,808,963		
2024-10	336,825,069	2027-09	66,151,260	2030-08	2,356,593		
2024-11	330,299,798	2027-10	60,075,555	2030-09	1,920,041		
2024-12	323,850,779	2027-11	53,196,468	2030-10	1,511,782		
2025-01	315,838,190	2027-12	45,673,483	2030-11	1,134,218		
2025-02	308,071,076	2028-01	37,315,010	2030-12	778,550		
2025-03	301,110,026	2028-02	30,838,487	2031-01	500,131		
2025-04	295,264,463	2028-03	24,216,531	2031-02	306,567		
2025-05	289,603,782	2028-04	21,508,475	2031-03	258,543		
2025-06	284,068,057	2028-05	20,554,145	2031-04	247,680		
2025-07	278,243,899	2028-06	19,622,775	2031-05	236,772		
2025-08	272,038,938	2028-07	18,693,464	2031-06	225,816		
2025-09	264,299,699	2028-08	17,760,367	2031-07	214,813		
2025-10	255,905,153	2028-09	16,839,142	2031-08	203,763		
2025-11	247,008,226	2028-10	15,931,948	2031-09	192,629		
2025-12	237,158,379	2028-11	15,041,191	2031-10	181,615		
2026-01	224,378,281	2028-12	14,180,074	2031-11	170,553		
2026-02	213,575,420	2029-01	13,371,552	2031-12	159,443		
2026-03	203,695,628	2029-02	12,596,089	2032-01	148,286		
2026-04	196,892,725	2029-03	11,891,077	2032-02	137,082		
2026-05	190,657,080	2029-04	11,240,949	2032-03	125,829		
2026-06	184,365,210	2029-05	10,592,594	2032-04	114,528		
2026-07	178,988,478	2029-06	9,942,185	2032-05	103,179		
2026-08	172,897,380	2029-07	9,291,058	2032-06	91,781		
2026-09	165,018,793	2029-08	8,644,191	2032-07	80,334		
2026-10	156,429,029	2029-09	7,998,507	2032-08	68,837		
2026-11	146,961,315	2029-10	7,378,359	2032-09	57,720		
2026-12	135,792,051	2029-11	6,770,348	2032-10	46,556		
2027-01	120,556,029	2029-12	6,179,023	2032-11	35,237		
2027-02	104,443,240	2030-01	5,630,776	2032-12	24,231		
2027-03	92,046,828	2030-02	5,103,687	2033-01	12,870		
2027-04	85,234,005	2030-03	4,624,350	2033-02	1,744		