


RevoCar 2023-2 UG (haftungsbeschränkt)



Investor Report

Deal Name	RevoCar 2023-2 
Issuer	RevoCar 2023-2 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>	
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Originator / Servicer / Subordinated Lender	Bank11 für Privatkunden und Handel GmbH Hammer Landstrasse 91 41460 Neuss Germany	Malte Kemp abs@bank11.com Telephone: +49 2131 3877224	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	Boris Hirschel boris.hirschel@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	Citibank Europe PLC, Germany branch Reutenweg 16 60323 Frankfurt am Main Germany	abs.mbsadmin@citi.com Telephone: +44 (0)20 7500 0279	
Cash Administrator / Paying Agent	Citibank Europe PLC, Ireland 1 North Wall Quay Dublin 1 Ireland	abs.mbsadmin@citi.com Telephone: +44 (0)20 7500 0279	
Arranger / Lead Manager	UniCredit Bank GmbH Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de Telephone: +49 89 37812679	
Swap Counterparty	DZ Bank AG Platz der Republik 60265 Frankfurt am Main Germany	tom.oelrich@dzbank.de Telephone +49 69 7447 4341	
Trustee / Data Trustee	Intertrust Trustees GmbH Eschersheimer Landstr. 14 60322 Frankfurt am Main Germany	Boris Hirschel boris.hirschel@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	30.09.2023
Closing Date / Issue Date	19.10.2023
Interest Determination Date	19.08.2024
Investor Reporting Date	13.09.2024
Calculation Date	19.09.2024
Payment Date	23.09.2024

Days Accrued

Collection Period	from	01.08.2024	to	31.08.2024	31
Interest Period	from	21.08.2024	to	23.09.2024	33

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*	DZ Bank AG	AA (low)/R-1 (middle)	Aa2/P-1	AA (low)/R-1 (middle)	Aa2/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	Citibank Europe PLC, Ireland	AA (low)/R-1 (middle)	Aa3/P-1	AA (low)/R-1 (middle)	Aa3/P-1
Account Bank	Citibank Europe PLC, Germany 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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Sequential Payment Event	Trigger Value	Current Value	Trigger Breach
Cumulative Loss Ratio 0-12 month	0.50%	0.16%	no
Cumulative Loss Ratio 12+ month	1.00%	0.00%	no
Class E Principal Deficiency Event	2,500,000.00	0.00	no
Clean-up Call %	10.00%	79.12%	no
Occurrence of Servicer Termination Event			no
Occurrence of Issuer Event of Default			no

Principal Deficiency Event	Trigger Value	Current Value*	Trigger Breach
Class B Principal Deficiency Event	34,250,000.00	0.00	no
Class C Principal Deficiency Event	19,250,000.00	0.00	no
Class D Principal Deficiency Event	8,750,000.00	0.00	no
Class E Principal Deficiency Event	2,500,000.00	0.00	no

Account Bank Required Rating**	Trigger DBRS	Trigger Moody's	Trigger Breach
Long Term	A	A2	no
Short Term	-	P-1	no

Swap Rating Trigger	Trigger DBRS	Trigger Moody's	Trigger Breach
1st Rating Trigger (Long Term)	A	A3	no
2nd Rating Trigger (Long Term)	BBB	Baa3	no

Clean-up Call %	Trigger Value	Current Value	Trigger Breach
Clean-up Call %	10.00%	79.12%	no

Fulfillment of Enforcement Conditions no

*disregarding minor amounts due to the rounding of principal payments in accordance with the prospectus

**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(sf)/Aa2(sf)	BBB(sf)/A3(sf)	BB(sf)/Ba1(sf)	NR/NR	
Current Rating (DBRS / Moody's)	AAA (sf) / Aaa(sf)	A(sf)/Aa2(sf)	BBB(sf)/A3(sf)	BB(sf)/Ba1(sf)	NR/NR	
ISIN	XS2681037326	XS2681037599	XS2681038134	XS2681038308	XS2681038480	
Legal Maturity Date	Sep 2036	Sep 2036	Sep 2036	Sep 2036	Sep 2036	
Fixed / Floating	floating	floating	floating	floating	floating	
1M_EURIBOR	3.584%	3.584%	3.584%	3.584%	3.584%	
Spread	0.620%	2.750%	3.750%	6.500%	10.500%	
Interest Rate	4.204%	6.334%	7.334%	10.084%	14.084%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	4,410	330	90	110	60	
Notes Balance						
Aggregate Notes Principal Amount as of Cut-Off Date	441,000,000.00	33,000,000.00	9,000,000.00	11,000,000.00	6,000,000.00	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	359,219,107.80	26,880,341.40	7,331,002.20	8,960,113.80	2,177,404.20	404,567,969.40
Aggregate Notes Principal Amount (bop) per Note	81,455.58	81,455.58	81,455.58	81,455.58	36,290.07	
Available Distribution Amount						10,857,340.26
Principal Redemption Amount per Class	7,966,333.60	597,616.80	162,966.40	199,205.60	32,867.40	8,979,009.80
Principal Redemption Amount per Note	1,810.96	1,810.96	1,810.96	1,810.96	547.79	
Aggregate Notes Principal Amount (eop) per Class	351,232,774.20	26,282,724.60	7,168,015.80	8,760,908.20	2,144,536.80	395,588,959.60
Aggregate Notes Principal Amount (eop) per Note	79,644.62	79,644.62	79,644.62	79,644.62	35,742.28	
Current Tranching	88.79%	6.64%	1.81%	2.21%	0.54%	
Pro-Rata Tranching	89.27%	6.68%	1.82%	2.23%		
Payments of Interest						
Interest Amount	1,384,299.00	156,070.20	49,284.90	82,824.50	28,111.20	
Interest Amount per Note	313.90	472.94	547.61	752.95	468.52	
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)	11.80%	5.20%	3.40%	1.20%	0.00%	
Current Credit Enhancement (Subordination, Overcollateralization, incl. Excess Spread)	13.39%	6.74%	4.93%	2.72%	2.17%	
Current Credit Enhancement (Subordination, Overcollateralization, excl. Excess Spread)	12.19%	5.54%	3.73%	1.52%	0.97%	
Overcollateralization						3,855,448.30

Reserve Accounts

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	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	6,000,000.00
Liquidity Reserve Account (bop)	4,900,686.52
Amounts debited to Liquidity Reserve Account	107,353.63
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	4,793,332.89

	<u>Amount</u>
<u>Servicing Fee Reserve Account</u>	
Initial Balance of Servicing Fee Reserve Account	8,670,000.00
Servicing Fee Reserve Account (bop)	5,884,813.18
Amounts debited to Servicing Fee Reserve Account	256,179.24
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	5,628,633.94

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	4,083,905.43
Amounts debited to Commingling Reserve Account	89,461.35
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	3,994,444.08

	<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	499,999,692.80	94.3%	24,346	94.4%
Retained by Bank11	29,999,795.62	5.7%	1,434	5.6%
Total	529,999,488.42	100.0%	25,780	100.0%
<u>Current - As of Determination Date</u>				
Portfolio sold to SPV	399,444,407.90	94.3%	21,640	94.4%
Retained by Bank11	24,204,265.01	5.7%	1,276	5.6%
Total	423,648,672.91	100.0%	22,916	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	6,657,571.36
Remaining Collections	3,988,779.70

Calculation of the Available Distribution Amount

Total Collections	10,607,787.28
(a) - thereof Interest Collections	1,943,910.53
(b) - thereof Principal Collections	8,663,876.75
(c) Recovery Collections	38,563.78
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	141,592.05
(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)	69,390.05
+ plus surplus due to the rounding under the Notes in accordance with Condition 5.1 (c) T&C of the Notes from the last month	39.45
- less surplus due to the rounding under the Notes in accordance with Condition 5.1 (c) T&C of the Notes	32.35
Available Distribution Amount	10,857,340.26

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		10,857,340.26
(a) any due and payable Statutory Claims	221.67	10,857,118.59
(b) any due and payable Trustee Expenses	-	10,857,118.59
(c) any due and payable Administration Expenses	27,675.79	10,829,442.80
(d) any due and payable Servicing Fee to the Servicer	149,743.20	10,679,699.60
(e) any Amount payable to the Swap Counterparty	-	10,679,699.60
(f) Class A Notes Interest Amount	1,384,299.00	9,295,400.60
(g) Class B Notes Interest Amount	156,070.20	9,139,330.40
(h) Class C Notes Interest Amount	49,284.90	9,090,045.50
(i) Class D Notes Interest Amount	82,824.50	9,007,221.00
(j) Class E Notes Interest Amount	28,111.20	8,979,109.80
(k) <i>if no Sequential Payment Trigger Event occurred, to pay pari passu and on apro rata basis</i>		
(i) Class A Principal Redemption Amount	7,986,333.60	992,776.20
(ii) Class B Principal Redemption Amount	597,616.80	395,159.40
(iii) Class C Principal Redemption Amount	162,986.40	232,173.00
(iv) Class D Principal Redemption Amount	199,205.60	32,967.40
<i>after the occurrence of a Sequential Payment Trigger Event, each class is paid back sequentially</i>		
(l) Class A Principal Redemption Amount	0.00	32,967.40
(m) <i>if a Class B Principal Deficiency Event is occurring, Class B Notes Interest Amount</i>	0.00	32,967.40
(n) Class B Principal Redemption Amount	0.00	32,967.40
(o) <i>if a Class C Principal Deficiency Event is occurring, Class C Notes Interest Amount</i>	0.00	32,967.40
(p) Class C Principal Redemption Amount	0.00	32,967.40
(q) <i>if a Class D Principal Deficiency Event is occurring, Class D Notes Interest Amount</i>	0.00	32,967.40
(r) Class D Principal Redemption Amount	0.00	32,967.40
(s) <i>if a Class E Principal Deficiency Event is occurring, Class E Notes Interest Amount</i>	0.00	32,967.40
(t) Class E Principal Redemption Amount	0.00	32,967.40
<i>regardless of Sequential Payment Trigger Event</i>	0.00	32,967.40
(u) Commingling Reserve Adjustment Amount	0.00	32,967.40
(v) Subordinated Swap Amounts	0.00	32,967.40
(w) Class E Turbo Principal Redemption Amount	32,867.40	100.00
(x) Additional Servicer Fee to the Servicer	0.00	100.00
(y) Transaction Gain to the shareholders of the Issuer	100.00	0.00

Portfolio Information

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Current Period

	Outstanding Principal Balance	Number of Contracts
Beginning of Period	408,390,542.92	21,965
Scheduled Principal Payments	4,894,371.11	
Principal Payments End of Term	507,120.64	107
Principal Payments Early Settlement	3,262,385.00	209
Total Principal Collections	8,663,876.75	316
Defaulted Receivables	282,258.27	9
End of Period (As of Determination Date)	399,444,407.90	21,640

Swap Data

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Swap Counterparty Data

Swap Counterparty Provider	DZ Bank AG
Swap Termination Event	No

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	404,567,969.40
Fixed Rate	3.202%
Floating Rate (Euribor)	3.584%
Interest Days	33
Paying Leg	1,187,548.59
Receiving Leg	1,329,140.64
Net Swap Payments (- from SPV / + to SPV)	141,592.05
Swap Notional Amount after IPD	395,588,959.60

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
39			1,108,646.64	1,110,733.33	295,112.34	815,620.99	73.4%					
1	2023-12	2022-07	67,148.39	66,727.79	50,659.06	16,068.73	24.1%	07987	NW	MERCEDES-BENZ	Loan Balloon	Commercial
2	2023-12	2023-06	31,091.44	31,449.84	17,867.56	13,582.28	43.2%	66636	NW	PEUGEOT	Loan Balloon	Commercial
3	2024-03	2022-08	18,532.08	19,218.71	5,693.26	13,525.45	70.4%	47589	GW	RENAULT	Loan Balloon	Private
4	2024-03	2022-11	19,295.53	19,780.01	19,780.01	0.00	0.0%	14059	GW	BMW	Loan Balloon	Private
5	2024-03	2023-03	23,441.27	23,670.61	-227.88	23,898.49	101.0%	41849	GW	VW	Loan Balloon	Private
6	2024-03	2023-05	7,322.40	8,342.42	4,631.97	3,710.45	44.5%	63486	GW	VW	Loan Amortising	Private
7	2024-03	2023-06	23,688.67	23,658.39	17,578.51	6,079.88	25.7%	87600	GW	HYUNDAI	Loan Balloon	Private
8	2024-04	2022-10	22,141.86	22,261.05	17,718.19	4,542.86	20.4%	58511	GW	RENAULT	Loan Balloon	Private
9	2024-04	2022-10	12,652.40	12,592.53	8,558.90	4,033.63	32.0%	83714	GW	BMW	Loan Balloon	Private
10	2024-04	2022-11	17,272.83	17,160.09	-73.98	17,234.07	100.4%	80997	GW	BMW	Loan Balloon	Private
11	2024-04	2023-06	11,878.77	11,200.66	5,242.14	5,958.52	53.2%	41836	GW	IVECO	Loan Amortising	Private
12	2024-04	2023-06	29,560.01	31,174.22	-254.04	31,428.26	100.8%	38112	GW	HYUNDAI	Loan Amortising	Private
13	2024-05	2023-02	49,293.66	47,582.35	31,917.29	15,665.06	32.9%	72760	NW	JEEP	Loan Balloon	Private
14	2024-05	2023-05	27,281.55	26,954.74	-1,688.08	28,642.82	106.3%	58095	GW	HARLEY-DAVIDSON	Loan Balloon	Private
15	2024-06	2022-09	26,281.84	27,268.73	11,371.41	15,897.32	58.3%	44263	NW	MG	Loan Balloon	Commercial
16	2024-06	2022-11	42,341.15	43,340.61	31,334.24	12,006.37	27.7%	51143	GW	AUDI	Loan Balloon	Private
17	2024-06	2023-03	11,797.49	12,303.11	3,416.19	8,886.92	72.2%	64367	GW	BMW	Loan Balloon	Private
18	2024-06	2023-05	35,850.27	36,386.33	-736.61	37,122.94	102.0%	89134	NW	FORD	Loan Balloon	Private
19	2024-06	2023-05	30,468.81	31,361.42	13,177.45	18,183.97	58.0%	33100	GW	VW	Loan Balloon	Private
20	2024-06	2023-05	19,969.10	20,065.86	6,662.88	13,402.98	66.8%	65931	GW	SKODA	Loan Balloon	Private
21	2024-06	2023-06	27,845.84	28,401.70	20,862.75	7,538.95	26.5%	20535	GW	ALFA ROMEO	Loan Balloon	Commercial
22	2024-07	2022-02	26,496.19	26,127.84	-793.36	26,921.20	103.0%	35792	GW	FORD	Loan Balloon	Private
23	2024-07	2023-02	18,978.42	19,109.20	-186.57	19,295.77	101.0%	73312	GW	BMW	Loan Balloon	Private
24	2024-07	2022-07	47,288.30	48,058.71	13,380.52	34,678.19	72.2%	46459	NW	VW	Loan Balloon	Private
25	2024-07	2022-08	61,773.70	61,088.66	-344.89	61,433.55	100.6%	40479	GW	MERCEDES-BENZ	Loan Balloon	Commercial
26	2024-07	2023-02	12,480.80	12,498.06	-629.12	13,127.18	105.0%	51147	GW	KIA	Loan Balloon	Commercial
27	2024-07	2023-02	23,610.93	23,365.07	-250.42	23,615.49	101.1%	81476	GW	OPEL	Loan Balloon	Commercial
28	2024-07	2023-02	17,583.84	17,693.34	17,693.34	0.00	0.0%	85293	GW	PEUGEOT	Loan Balloon	Private
29	2024-07	2023-07	29,240.74	30,237.85	-294.05	30,531.90	101.0%	27474	GW	MERCEDES-BENZ	Loan Balloon	Private
30	2024-07	2023-08	29,663.75	29,395.16	-197.24	29,592.40	100.7%	35759	GW	CORVETTE	Loan Amortising	Private

Defaults and Recoveries Loan Level Information

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
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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	2024-08	2022-10	41,369.16	41,227.21	0.00	41,227.21	100.0%	86156	GW	BMW	Loan Balloon	Private
32	2024-08	2022-10	25,854.89	26,327.74	-85.97	26,413.71	100.3%	56077	GW	BIMOBIL	Loan Amortising	Private
33	2024-08	2023-03	47,455.25	45,519.77	5,330.62	40,189.15	88.3%	83435	NW	FIAT	Loan Balloon	Commercial
34	2024-08	2023-03	35,882.08	35,216.79	-736.61	35,953.40	102.1%	72116	GW	MERCEDES-BENZ	Loan Balloon	Private
35	2024-08	2023-05	23,784.45	21,368.17	-129.92	21,498.09	100.6%	95496	GW	OPEL	Loan Balloon	Private
36	2024-08	2023-05	19,154.46	18,312.82	-1,086.10	19,398.92	105.9%	89368	GW	SKODA	Loan Balloon	Private
37	2024-08	2023-06	48,420.19	50,503.16	-218.91	50,722.07	100.4%	31134	NW	VW	Loan Balloon	Commercial
38	2024-08	2023-06	27,710.74	28,055.31	-136.30	28,191.61	100.5%	12057	GW	FIAT	Loan Balloon	Commercial
39	2024-08	2023-07	16,743.39	15,727.30	306.10	15,421.20	98.1%	41334	GW	CITROEN	Loan Amortising	Commercial

Delinquency Analysis

RevoCar 2023-2
Investor Report

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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	489,170,932.23	27,293.41	15,108.49	0.00	0.00	42,401.90
2	479,629,074.42	30,960.37	85,934.38	15,637.33	0.00	132,532.08
3	471,015,505.49	24,823.58	33,623.37	36,870.25	11,725.48	107,042.68
4	461,686,172.55	165,966.79	14,931.51	25,625.42	48,790.89	255,314.61
5	451,647,205.51	33,232.55	98,614.79	12,635.80	48,978.78	193,461.92
6	441,555,176.58	91,399.96	39,895.82	82,158.12	49,637.49	263,091.39
7	431,813,655.43	239,520.12	28,323.55	48,708.10	175,582.44	492,134.21
8	422,271,875.15	235,313.29	171,565.85	21,579.96	212,455.89	640,914.99
9	412,399,987.84	298,776.90	178,611.21	187,336.57	123,181.78	787,906.46
10	402,432,338.89	125,262.00	444,088.10	90,107.43	198,646.56	858,104.09
11	392,850,483.18	499,468.43	135,390.50	169,848.60	196,980.14	1,001,687.67

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	489,170,932.23	1,870,160.37	559,971.46	0.00	0.00	2,430,131.83
2	479,629,074.42	1,633,916.52	1,821,287.53	396,911.92	0.00	3,852,115.97
3	471,015,505.49	1,547,517.78	1,351,814.14	1,063,296.64	194,318.36	4,156,946.92
4	461,686,172.55	1,932,636.12	474,860.85	958,146.70	1,065,587.28	4,431,230.95
5	451,647,205.51	2,030,735.69	1,652,578.96	347,553.12	972,947.82	5,003,815.59
6	441,555,176.58	2,870,600.04	1,380,422.67	1,035,624.70	915,784.80	6,202,432.21
7	431,813,655.43	2,803,074.96	1,169,742.11	1,470,733.84	1,148,772.80	6,592,323.71
8	422,271,875.15	1,846,612.05	2,071,979.36	628,108.84	1,758,763.09	6,305,463.34
9	412,399,987.84	2,429,157.68	1,494,722.83	964,834.90	1,782,152.58	6,670,867.99
10	402,432,338.89	797,641.86	3,122,960.72	542,693.97	1,494,907.48	5,958,204.03
11	392,850,483.18	2,716,741.99	933,077.40	1,426,913.18	1,517,192.15	6,593,924.72

Distribution by Federal State

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Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	55,585,483.15	13.92%	2,910	13.45%
Bavaria	76,930,556.77	19.26%	3,977	18.38%
Berlin	9,493,614.90	2.38%	490	2.26%
Brandenburg	11,888,917.84	2.98%	645	2.98%
Bremen	1,751,262.60	0.44%	83	0.38%
Hamburg	4,934,336.46	1.24%	235	1.09%
Hesse	36,128,900.01	9.04%	1,857	8.58%
Mecklenburg-Vorpommern	7,170,268.64	1.80%	388	1.79%
Lower Saxony	31,596,776.99	7.91%	1,854	8.57%
North Rhine-Westphalia	82,694,829.89	20.70%	4,699	21.71%
Rhineland-Palatinate	22,160,958.26	5.55%	1,234	5.70%
Saarland	6,011,776.84	1.51%	325	1.50%
Saxony	17,157,320.98	4.30%	934	4.32%
Saxony-Anhalt	13,393,810.06	3.35%	741	3.42%
Schleswig-Holstein	11,150,101.88	2.79%	616	2.85%
Thuringia	11,395,492.63	2.85%	652	3.01%
Total	399,444,407.90	100.00%	21,640	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	127,670,969.92	31.96%	5,232	24.18%
Used vehicle	271,773,437.98	68.04%	16,408	75.82%
Total	399,444,407.90	100.00%	21,640	100.00%

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	376,305,700.07	94.21%	20,706	95.68%
Commercial client	23,138,707.83	5.79%	934	4.32%
Total	399,444,407.90	100.00%	21,640	100.00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	385,317,276.77	96.46%	20,875	96.46%
Motorbike	3,413,995.58	0.85%	418	1.93%
Leisure	10,713,135.55	2.68%	347	1.60%
Total	399,444,407.90	100.00%	21,640	100.00%

Insurances and Contract Type

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Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	70,070,672.24	17.54%	4,339	20.05%
No	329,373,735.66	82.46%	17,301	79.95%
Total	399,444,407.90	100.00%	21,640	100.00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	110,765,988.87	27.73%	5,442	25.15%
No	288,678,419.03	72.27%	16,198	74.85%
Total	399,444,407.90	100.00%	21,640	100.00%

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	76,679,531.38	19.20%	3,895	18.00%
No	322,764,876.52	80.80%	17,745	82.00%
Total	399,444,407.90	100.00%	21,640	100.00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	96,322,692.15	24.11%	7,976	36.86%
EvoSmart	303,121,715.75	75.89%	13,664	63.14%
Total	399,444,407.90	100.00%	21,640	100.00%

Payment Properties

RevoCar 2023-2
Investor Report

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Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	256,277,829.04	64.16%	13,822	63.87%
15th of month	143,166,578.86	35.84%	7,818	36.13%
Total	399,444,407.90	100.00%	21,640	100.00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	399,444,407.90	100.00%	21,640	100.00%
Other	0.00	0.00%	0	0.00%
Total	399,444,407.90	100.00%	21,640	100.00%

Distribution by Downpayment and Contract

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Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	292,391,277.72	73.20%	15,177	70.13%
without downpayment	107,053,130.18	26.80%	6,463	29.87%
Total	399,444,407.90	100.00%	21,640	100.00%

Average Downpayment 5,346
Maximum Downpayment 100,000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	96,322,692.15	24.11%	7,976	36.86%
Yes	303,121,715.75	75.89%	13,664	63.14%
- of which balloon rates	210,752,703.95	69.53%		
- of which regular instalments	92,369,011.80	30.47%		
Total	399,444,407.90	100.00%	21,640	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%	68,914,437.70	17.25%	3,184	14.71%
4.00% - 4.99%	71,316,776.96	17.85%	3,079	14.23%
5.00% - 5.99%	115,302,543.40	28.87%	5,908	27.30%
6.00% - 6.99%	91,174,344.54	22.83%	5,365	24.79%
7.00% - 7.99%	47,507,022.80	11.89%	3,567	16.48%
8.00% - 8.99%	4,667,765.10	1.17%	470	2.17%
9.00% - 9.99%	561,517.40	0.14%	67	0.31%
10.00% - 10.99%	0.00	0.00%	0	0.00%
>=11.00%	0.00	0.00%	0	0.00%
Total	399,444,407.90	100.00%	21,640	100.00%
WA Loan Interest Rate p.a.	5.80%			

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	2,752,234.44	0.59%	719	3.32%
5,000: 9,999	21,361,940.30	4.55%	2,791	12.90%
10,000: 14,999	49,691,197.52	10.58%	3,963	18.31%
15,000: 19,999	69,190,754.74	14.74%	3,979	18.39%
20,000: 24,999	72,730,056.81	15.49%	3,259	15.06%
25,000: 29,999	64,463,925.87	13.73%	2,360	10.91%
30,000: 34,999	54,311,258.77	11.57%	1,682	7.77%
35,000: 39,999	40,268,207.52	8.58%	1,079	4.99%
40,000: 44,999	28,385,691.26	6.05%	673	3.11%
45,000: 49,999	18,515,495.89	3.94%	392	1.81%
50,000: 54,999	12,535,517.61	2.67%	240	1.11%
55,000: 59,999	7,371,944.72	1.57%	129	0.60%
>=60,000	27,932,812.01	5.95%	374	1.73%
Total	469,511,037.46	100.00%	21,640	100.00%

Average Original Principal Balance 21,696
Maximum Original Principal Balance 144,166

Outstanding Principal Balance

RevoCar 2023-2
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Outstanding Principal Balance (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	5,947,455.88	1.49%	1,863	8.61%
5,000: 9,999	28,079,653.64	7.03%	3,687	17.04%
10,000: 14,999	53,932,767.43	13.50%	4,308	19.91%
15,000: 19,999	67,420,987.53	16.88%	3,866	17.87%
20,000: 24,999	62,938,165.84	15.76%	2,814	13.00%
25,000: 29,999	54,149,809.36	13.56%	1,981	9.15%
30,000: 34,999	40,671,322.26	10.18%	1,258	5.81%
35,000: 39,999	28,220,804.74	7.07%	756	3.49%
40,000: 44,999	17,272,635.23	4.32%	409	1.89%
45,000: 49,999	11,129,530.05	2.79%	235	1.09%
50,000: 54,999	7,676,644.59	1.92%	147	0.68%
55,000: 59,999	5,000,371.60	1.25%	87	0.40%
>=60,000	17,004,259.75	4.26%	229	1.06%
Total	399,444,407.90	100.00%	21,640	100.00%

Average Outstanding Principal Balance: 18,459
Maximum Outstanding Principal Balance 123,095

Distribution by Scoring

RevoCar 2023-2
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Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	172,785,522.35	43.26%	9,537	44.07%
9,799: 9,600	122,910,655.73	30.77%	6,670	30.82%
9,599: 9,400	51,115,528.81	12.80%	2,755	12.73%
9,399: 9,200	18,634,098.84	4.67%	1,026	4.74%
9,199: 9,000	8,742,727.05	2.19%	483	2.23%
8,999: 8,800	4,141,409.55	1.04%	229	1.06%
8,799: 8,600	1,971,599.07	0.49%	110	0.51%
8,599: 8,400	1,026,973.87	0.26%	52	0.24%
8,399: 8,200	893,536.02	0.22%	49	0.23%
8,199: 8,000	571,609.68	0.14%	33	0.15%
<8,000:	507,683.58	0.13%	26	0.12%
n/a	16,143,063.35	4.04%	670	3.10%
Total	399,444,407.90	100.00%	21,640	100.00%

Average Scoring

9,691

Debtor Characteristics I

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Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	18,407,591.56	4.61%	939	4.34%
Public + Private Employee	247,248,007.91	61.90%	13,934	64.39%
Worker Private Sector	27,809,170.68	6.96%	1,782	8.23%
Self-Employed	60,022,758.52	15.03%	2,494	11.52%
Pensioners	18,353,813.02	4.59%	1,242	5.74%
Trainee/Intern	3,821,214.21	0.96%	275	1.27%
Homemaker	0.00	0.00%	0	0.00%
Unemployed	643,144.17	0.16%	40	0.18%
Craftsman	0.00	0.00%	0	0.00%
Commercial debtors & Others	23,138,707.83	5.79%	934	4.32%
Total	399,444,407.90	100.00%	21,640	100.00%

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	4,383,283.09	1.10%	302	1.40%
21: 25	29,946,637.35	7.50%	1,672	7.73%
26: 30	38,499,204.47	9.64%	2,080	9.61%
31: 35	46,567,605.85	11.66%	2,418	11.17%
36: 40	47,850,548.09	11.98%	2,474	11.43%
41: 45	47,607,878.77	11.92%	2,506	11.58%
46: 50	43,216,314.23	10.82%	2,361	10.91%
51: 55	43,593,480.61	10.91%	2,473	11.43%
56: 60	39,035,677.09	9.77%	2,181	10.08%
61: 65	20,313,460.62	5.09%	1,203	5.56%
66: 70	9,104,506.11	2.28%	581	2.68%
71: 75	5,449,286.40	1.36%	371	1.71%
>=76	737,817.39	0.18%	84	0.39%
n/a	23,138,707.83	5.79%	934	4.32%
Total	399,444,407.90	100.00%	21,640	100.00%

Debtor Characteristics II

RevoCar 2023-2
Investor Report

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Debtor Monthly Net Income (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	9,187,724.56	2.30%	653	3.02%
1,001: 1,500	28,854,159.88	7.22%	2,046	9.45%
1,501: 2,000	73,803,436.60	18.48%	4,663	21.55%
2,001: 2,500	94,364,124.01	23.62%	5,342	24.69%
2,501: 3,000	62,669,028.02	15.69%	3,271	15.12%
3,001: 3,500	33,760,367.96	8.45%	1,625	7.51%
3,501: 4,000	22,472,347.27	5.63%	1,072	4.95%
4,001: 4,500	12,025,317.67	3.01%	535	2.47%
4,501: 5,000	14,937,193.13	3.74%	618	2.86%
5,001: 5,500	4,463,780.52	1.12%	169	0.78%
5,501: 6,000	6,420,616.69	1.61%	249	1.15%
>=6,001	20,408,916.76	5.11%	746	3.45%
n/a	16,077,394.83	4.02%	651	3.01%
Total	399,444,407.90	100.00%	21,640	100.00%

Top 15 Debtors

RevoCar 2023-2
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Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	123,094.96	0.03%	1
2	116,894.31	0.03%	1
3	116,382.81	0.03%	1
4	114,585.03	0.03%	1
5	112,901.39	0.03%	1
6	109,578.18	0.03%	1
7	109,410.05	0.03%	1
8	109,227.72	0.03%	1
9	105,601.40	0.03%	1
10	104,135.91	0.03%	1
11	102,846.11	0.03%	1
12	98,211.39	0.02%	1
13	97,983.51	0.02%	1
14	97,449.41	0.02%	1
15	96,843.54	0.02%	1
Total Top 15 Debtors	1,615,145.72	0.40%	15
Total Portfolio	399,444,407.90		21,640

Balloon Amount

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Payment Date: 23.09.2024
Period No.: 11

Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	96,322,692.15	24.11%	7,976	36.86%
1: 1,999	428,729.78	0.11%	95	0.44%
2,000: 3,999	5,171,745.85	1.29%	651	3.01%
4,000: 5,999	13,509,224.41	3.38%	1,231	5.69%
6,000: 7,999	17,877,001.62	4.48%	1,346	6.22%
8,000: 9,999	23,394,950.28	5.86%	1,507	6.96%
10,000: 11,999	26,628,632.18	6.67%	1,455	6.72%
12,000: 13,999	25,057,060.00	6.27%	1,254	5.79%
14,000: 15,999	25,503,855.00	6.38%	1,145	5.29%
16,000: 17,999	21,534,440.60	5.39%	889	4.11%
18,000: 19,999	19,831,110.71	4.96%	754	3.48%
20,000: 21,999	16,971,910.76	4.25%	593	2.74%
22,000: 23,999	16,058,114.38	4.02%	530	2.45%
24,000: 25,999	13,129,441.86	3.29%	410	1.89%
26,000: 27,999	11,641,951.91	2.91%	347	1.60%
28,000: 29,999	9,683,927.26	2.42%	270	1.25%
30,000: 31,999	8,565,031.14	2.14%	225	1.04%
32,000: 33,999	6,357,084.46	1.59%	162	0.75%
34,000: 35,999	6,170,051.99	1.54%	149	0.69%
36,000: 37,999	5,121,292.81	1.28%	120	0.55%
38,000: 39,999	4,191,467.35	1.05%	91	0.42%
>=40,000	26,294,691.40	6.58%	440	2.03%
Total	399,444,407.90	100.00%	21,640	100.00%

Average Balloon Amount 15,424

Balloon Maturity Year	Outstanding Balloon Amount	% of Balance	Number of Loans	% of Loans
2024	4,090,205.90	1.94%	179	1.31%
2025	22,554,741.68	10.70%	1,108	8.11%
2026	55,091,317.80	26.14%	2,944	21.55%
2027	87,297,595.20	41.42%	5,957	43.60%
2028	41,718,843.37	19.80%	3,476	25.44%
Total	210,752,703.95	100.00%	13,664	100.00%

Seasoning

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Seasoning (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:3	53,113.07	0.01%	5	0.02%
4:6	24,019.80	0.01%	2	0.01%
7:9	151,985.00	0.04%	12	0.06%
10:12	42,746,959.42	10.70%	3,127	14.45%
13:15	181,632,231.33	45.47%	10,118	46.76%
16:18	109,965,352.34	27.53%	5,184	23.96%
19:21	31,645,714.98	7.92%	1,436	6.64%
22:24	24,500,932.56	6.13%	1,221	5.64%
25:27	3,731,601.34	0.93%	185	0.85%
28:30	1,776,355.20	0.44%	94	0.43%
>=31	3,216,142.86	0.81%	256	1.18%
Total	399,444,407.90	100.00%	21,640	100.00%

WA Seasoning (in months) 15.8

Distribution by Origination and Maturity Year

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2019	8,459.48	0.00%	1	0.00%
2020	122,835.83	0.03%	13	0.06%
2021	2,472,785.68	0.62%	162	0.75%
2022	60,290,164.49	15.09%	2,846	13.15%
2023	336,550,162.42	84.25%	18,618	86.04%
Total	399,444,407.90	100.00%	21,640	100.00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	3,802,851.31	0.95%	228	1.05%
2025	27,064,377.56	6.78%	1,834	8.48%
2026	76,334,145.67	19.11%	4,296	19.85%
2027	145,763,767.34	36.49%	7,592	35.08%
2028	94,715,552.36	23.71%	4,933	22.80%
2029	13,211,300.27	3.31%	885	4.09%
2030	9,377,640.06	2.35%	537	2.48%
2031	24,607,044.12	6.16%	1,207	5.58%
2032	1,616,777.50	0.40%	47	0.22%
2033	2,950,951.71	0.74%	81	0.37%
Total	399,444,407.90	100.00%	21,640	100.00%

Remaining Term

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	5,369,749.92	1.34%	324	1.50%
7:12	17,475,207.59	4.37%	1,287	5.95%
13:18	13,281,200.96	3.32%	694	3.21%
19:24	53,097,381.12	13.29%	3,142	14.52%
25:30	26,814,671.42	6.71%	1,344	6.21%
31:36	114,847,414.37	28.75%	6,067	28.04%
37:42	27,833,455.37	6.97%	1,380	6.38%
43:48	82,625,695.95	20.69%	4,346	20.08%
49:54	6,845,798.92	1.71%	333	1.54%
55:60	11,584,677.40	2.90%	781	3.61%
61:66	1,444,419.30	0.36%	90	0.42%
67:72	7,460,771.56	1.87%	446	2.06%
73:78	2,312,625.17	0.58%	97	0.45%
79:84	23,546,621.84	5.89%	1,166	5.39%
85:90	422,940.06	0.11%	18	0.08%
91:96	662,825.49	0.17%	20	0.09%
97:102	1,279,398.47	0.32%	33	0.15%
103:108	2,507,899.72	0.63%	71	0.33%
109:114	31,653.27	0.01%	1	0.00%
115:120	0.00	0.00%	0	0.00%
Total	399,444,407.90	100.00%	21,640	100.00%

WA Remaining Term (in months)

38.4

Original Term

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Original Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	904.38	0.00%	1	0.00%
13:18	1,611,479.96	0.40%	98	0.45%
19:24	3,511,236.18	0.88%	649	3.00%
25:30	17,668,789.63	4.42%	865	4.00%
31:36	11,179,296.39	2.80%	1,371	6.34%
37:42	58,415,134.97	14.62%	2,563	11.84%
43:48	21,103,356.37	5.28%	1,817	8.40%
49:54	123,886,990.78	31.01%	5,747	26.56%
55:60	20,904,812.63	5.23%	1,598	7.38%
61:66	88,588,695.94	22.18%	4,115	19.02%
67:72	12,277,388.13	3.07%	833	3.85%
73:78	793,869.98	0.20%	51	0.24%
79:84	7,927,449.98	1.98%	473	2.19%
85:90	377,037.28	0.09%	25	0.12%
91:96	26,299,236.29	6.58%	1,294	5.98%
97:102	26,717.18	0.01%	1	0.00%
103:108	155,003.45	0.04%	6	0.03%
109:114	62,526.40	0.02%	2	0.01%
115:120	4,654,481.98	1.17%	131	0.61%
Total	399,444,407.90	100.00%	21,640	100.00%

WA Original Term (in months)

54.2

Distribution by Loan to Value (LTV)

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 10.00%	7,517.49	0.00%	3	0.01%
10.01% - 20.00%	94,306.98	0.02%	33	0.15%
20.01% - 30.00%	800,802.58	0.20%	151	0.70%
30.01% - 40.00%	2,598,158.05	0.65%	382	1.77%
40.01% - 50.00%	6,656,966.39	1.67%	693	3.20%
50.01% - 60.00%	14,324,660.86	3.59%	1,126	5.20%
60.01% - 70.00%	28,852,375.35	7.22%	1,728	7.99%
70.01% - 80.00%	61,118,073.26	15.30%	3,047	14.08%
80.01% - 90.00%	105,446,107.88	26.40%	4,680	21.63%
90.01% - 100.00%	116,215,110.77	29.09%	6,261	28.93%
100.01% - 110.00%	53,679,573.24	13.44%	2,958	13.67%
110.01% - 115.00%	9,650,755.05	2.42%	578	2.67%
Total	399,444,407.90	100.00%	21,640	100.00%

Weighted Average LTV 86.84%
Maximum LTV 114.97%

Distribution by Manufacturer Brands

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	45,777,941.58	11.46%	2,614	12.08%
2	38,960,472.13	9.75%	2,211	10.22%
3	37,977,084.70	9.51%	1,623	7.50%
4	27,575,301.17	6.90%	1,281	5.92%
5	25,960,865.20	6.50%	1,283	5.93%
6	24,025,003.24	6.01%	1,351	6.24%
7	23,350,181.13	5.85%	1,215	5.61%
8	21,772,439.72	5.45%	1,127	5.21%
9	19,713,836.12	4.94%	1,488	6.88%
10	14,268,313.27	3.57%	951	4.39%
11	9,311,047.46	2.33%	547	2.53%
12	9,224,533.40	2.31%	584	2.70%
13	8,532,589.50	2.14%	506	2.34%
14	8,181,248.45	2.05%	568	2.62%
15	6,853,181.34	1.72%	156	0.72%
Other	77,960,369.49	19.52%	4,135	19.11%
TOTAL	399,444,407.90	100.00%	21,640	100.00%

Manufacturer brands in alphabetical order:

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

Drive Type & EU Emission Standard

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	137,894,543.13	34.52%	6,949	32.11%
Electric	14,568,616.76	3.65%	551	2.55%
Gas	638,254.92	0.16%	54	0.25%
Hybrid	21,174,275.81	5.30%	784	3.62%
Petrol	174,320,742.12	43.64%	10,711	49.50%
n/a	50,847,975.16	12.73%	2,591	11.97%
Total	399,444,407.90	100.00%	21,640	100.00%

* Mild hybrid variants are part of petrol/diesel.

EU Emission Standard*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Euro 6e	383,363.28	0.10%	19	0.09%
Euro 6d	136,971,164.82	34.29%	5,742	26.53%
Euro 6d-temp	84,464,406.54	21.15%	4,375	20.22%
Euro 6	87,781,136.24	21.98%	5,602	25.89%
Euro 5	19,971,001.71	5.00%	2,099	9.70%
Euro 4	3,302,808.69	0.83%	547	2.53%
Euro 3	266,701.72	0.07%	28	0.13%
Euro 2	3,184.57	0.00%	2	0.01%
n/a - electric	14,568,616.76	3.65%	551	2.55%
n/a	51,732,023.57	12.95%	2,675	12.36%
Total	399,444,407.90	100.00%	21,640	100.00%

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

Energy Performance & Co2 Emission

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
Period No.: 11

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	47,759,490.32	11.96%	2,043	9.44%
A	67,265,083.19	16.84%	3,543	16.37%
B	85,619,672.06	21.43%	4,735	21.88%
C	36,562,649.50	9.15%	2,169	10.02%
D	20,155,044.55	5.05%	1,080	4.99%
E	7,894,095.12	1.98%	345	1.59%
F	6,289,372.21	1.57%	200	0.92%
G	3,618,856.38	0.91%	78	0.36%
n/a	124,280,144.57	31.11%	7,447	34.41%
Total	399,444,407.90	100.00%	21,640	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	27,679,763.95	6.93%	1,069	4.94%
50:99	10,479,576.68	2.62%	752	3.48%
100:149	159,710,394.23	39.98%	10,556	48.78%
150:199	104,856,931.09	26.25%	5,009	23.15%
200:249	27,664,206.72	6.93%	980	4.53%
250:299	5,174,541.63	1.30%	169	0.78%
300:349	997,811.08	0.25%	36	0.17%
350:399	293,974.73	0.07%	11	0.05%
>=400	16,678.11	0.00%	1	0.00%
n/a	62,570,529.68	15.66%	3,057	14.13%
Total	399,444,407.90	100.00%	21,640	100.00%

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

Contractual Amortisation Profile

RevoCar 2023-2
Investor Report

Determination Date: 31.08.2024
Investor Reporting Date: 13.09.2024
Payment Date: 23.09.2024
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 paid

Remaining Weighted Average Life
2.35

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2024-08	399,444,408	2027-07	110,516,930	2030-06	6,286,469	2033-05	53,295
2024-09	393,615,861	2027-08	95,104,840	2030-07	5,799,591	2033-06	28,807
2024-10	388,440,650	2027-09	87,006,125	2030-08	5,351,085	2033-07	4,625
2024-11	382,895,015	2027-10	83,283,843	2030-09	4,928,597	2033-08	0
2024-12	377,068,787	2027-11	79,119,163	2030-10	4,507,168		
2025-01	371,750,163	2027-12	74,865,579	2030-11	4,093,271		
2025-02	366,250,080	2028-01	71,086,182	2030-12	3,680,006		
2025-03	360,564,625	2028-02	67,989,040	2031-01	3,270,082		
2025-04	353,883,621	2028-03	64,864,508	2031-02	2,862,576		
2025-05	346,115,011	2028-04	56,275,465	2031-03	2,450,557		
2025-06	338,362,774	2028-05	47,079,915	2031-04	2,049,595		
2025-07	330,733,859	2028-06	40,114,413	2031-05	1,681,716		
2025-08	324,016,604	2028-07	31,577,157	2031-06	1,369,212		
2025-09	317,614,726	2028-08	23,053,711	2031-07	1,092,370		
2025-10	312,048,877	2028-09	19,667,796	2031-08	986,459		
2025-11	305,955,494	2028-10	18,898,802	2031-09	933,918		
2025-12	299,506,643	2028-11	18,141,182	2031-10	881,572		
2026-01	292,728,055	2028-12	17,386,161	2031-11	828,813		
2026-02	286,158,259	2029-01	16,631,654	2031-12	776,802		
2026-03	278,465,154	2029-02	15,877,514	2032-01	725,836		
2026-04	267,055,565	2029-03	15,124,418	2032-02	675,506		
2026-05	254,823,844	2029-04	14,375,171	2032-03	624,953		
2026-06	244,731,353	2029-05	13,641,468	2032-04	574,452		
2026-07	234,202,088	2029-06	12,918,813	2032-05	523,898		
2026-08	223,306,756	2029-07	12,235,725	2032-06	473,576		
2026-09	215,060,807	2029-08	11,624,237	2032-07	425,034		
2026-10	209,051,826	2029-09	11,082,171	2032-08	377,498		
2026-11	202,566,967	2029-10	10,541,366	2032-09	333,015		
2026-12	195,614,754	2029-11	10,000,463	2032-10	290,225		
2027-01	188,870,484	2029-12	9,464,395	2032-11	250,991		
2027-02	182,339,027	2030-01	8,930,839	2032-12	212,953		
2027-03	175,254,637	2030-02	8,391,803	2033-01	177,676		
2027-04	159,813,003	2030-03	7,853,290	2033-02	145,177		
2027-05	141,375,931	2030-04	7,320,619	2033-03	114,527		
2027-06	126,178,925	2030-05	6,797,665	2033-04	82,476		