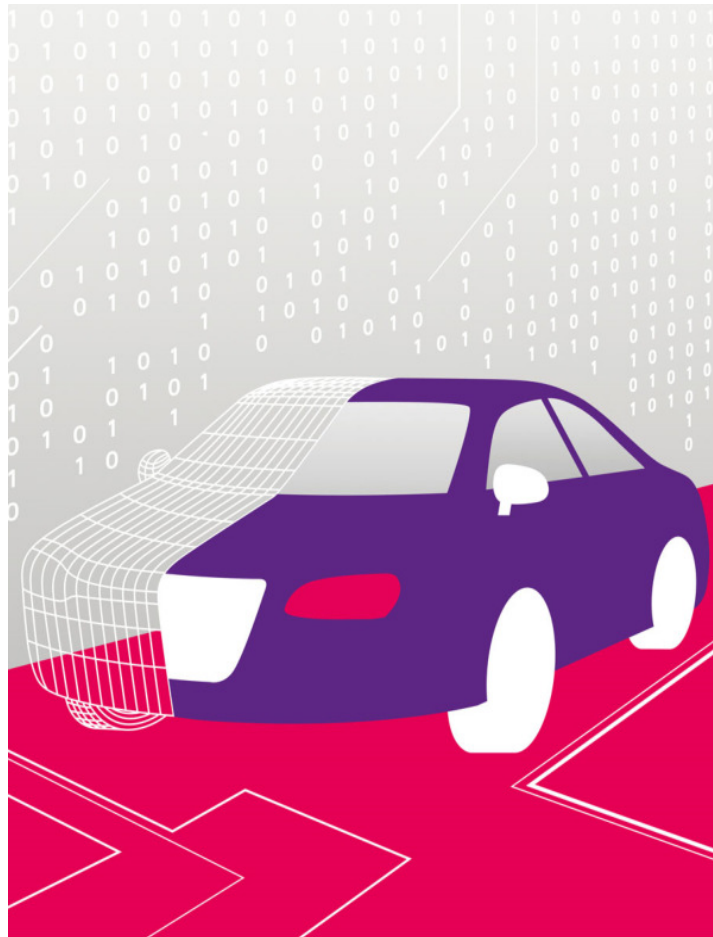



RevoCar 2023-1 UG (haftungsbeschränkt)



Investor Report

Deal Name RevoCar 2023-1 

Issuer RevoCar 2023-1 UG (haftungsbeschränkt)
Eschersheimer Landstr. 14
60322 Frankfurt am Main
Germany

Originator Bank11 für Privatkunden und Handel GmbH



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All amounts are presented in Euro.

Transaction Parties

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	<u>Address</u>	<u>Contact</u>	
Issuer	RevoCar 2023-1 UG (haftungsbeschränkt) Eschersheimer Landstr. 14 60322 Frankfurt am Main Germany	Boris Hirschel boris.hirschel@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	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	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	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	30.04.2023
Closing Date / Issue Date	17.05.2023
Interest Determination Date	17.10.2024
Investor Reporting Date	13.11.2024
Calculation Date	19.11.2024
Payment Date	21.11.2024

Days Accrued

Collection Period	from	01.10.2024	to	31.10.2024	31
Interest Period	from	21.10.2024	to	21.11.2024	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	213.804,52	No
Class C Principal Deficiency Event	20.300.000,00	213.804,52	No
Class D Principal Deficiency Event	13.000.000,00	213.804,52	No
Class E Principal Deficiency Event	2.700.000,00	213.804,52	No
Account Bank Required Rating*			
	Trigger DBRS	Trigger Moody's	Trigger Breach
Long Term	A	A2	No
Short Term	-	P-1	No
Swap Rating Trigger			
	Trigger DBRS	Trigger Moody's	Trigger Breach
1st Rating Trigger (Long Term)	A	Baa1	No
2nd Rating Trigger (Long Term)	BBB	Baa3	No
Clean-up Call %			
	Trigger Value	Current Value	Trigger Breach
	10,00%	64,54%	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	3,174%	NA	NA	NA	NA	
Spread	0,660%	NA	NA	NA	NA	
Interest Rate	3,834%	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	287.533.463,13	21.400.000,00	6.600.000,00	8.100.000,00	8.900.000,00	332.533.463,13
Aggregate Notes Principal Amount (bop) per Note	63.194,17	100.000,00	100.000,00	100.000,00	100.000,00	
Available Distribution Amount						11.147.162,49
Principal Redemption Amount per Class	9.852.794,84	0,00	0,00	0,00	0,00	9.852.794,84
Principal Redemption Amount per Note	2.165,45	0,00	0,00	0,00	0,00	
Aggregate Notes Principal Amount (eop) per Class	277.680.668,29	21.400.000,00	6.600.000,00	8.100.000,00	8.900.000,00	322.680.668,29
Aggregate Notes Principal Amount (eop) per Note	61.028,72	100.000,00	100.000,00	100.000,00	100.000,00	
Current Tranching	86,1%	6,6%	2,0%	2,5%	2,8%	
Payments of Interest						
Interest Amount	949.312,00	92.139,84	29.837,28	50.569,11	97.714,88	
Interest Amount per Note	208,64	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)	14,35%	7,72%	5,67%	3,16%	0,41%	
Current Credit Enhancement (excl. Excess Spread)	13,95%	7,31%	5,27%	2,76%	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)	3.321.553,02
Amounts debited to Liquidity Reserve Account	96.884,38
Amounts credited to Liquidity Reserve Account	0,00
Liquidity Reserve Account (eop)	3.224.668,64

	<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)	5.708.864,37
Amounts debited to Servicing Fee Reserve Account	299.945,24
Amounts credited to Servicing Fee Reserve Account	0,00
Servicing Fee Reserve Account (eop)	5.408.919,13

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	5.000.000,00
Commingling Reserve Account (bop)	3.321.553,02
Amounts debited to Commingling Reserve Account	96.884,38
Amounts credited to Commingling Reserve Account	0,00
Commingling Reserve Account (eop)	3.224.668,64

	<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	322.466.863,77	94,3%	21.973	94,4%
Retained by Bank11	19.357.241,67	5,7%	1.306	5,6%
Total	341.824.105,44	100,0%	23.279	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	6.278.653,32
Remaining Collections	4.812.748,09

Calculation of the Available Distribution Amount

Total Collections	10.964.709,30
(a) - thereof Interest Collections	1.363.359,33
(b) - thereof Principal Collections	9.601.349,97
(c) Recovery Collections	126.692,11
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0,00
(e) Amount received by the Issuer under Swap Agreement	0,00
(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)	55.761,08
Available Distribution Amount	11.147.162,49

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		11.147.162,49
(i) any due and payable Statutory Claims	110,77	11.147.051,72
(ii) any due and payable Trustee Expenses	-	11.147.051,72
(iii) any due and payable Administration Expenses	583,00	11.146.468,72
(iv) any due and payable Servicing Fee to the Servicer	42.903,39	11.103.565,33
(v) any Amount payable to the Swap Counterparty	31.197,38	11.072.367,95
(vi) Class A Notes Interest Amount	949.312,00	10.123.055,95
(vii) Class B Notes Interest Amount	92.139,84	10.030.916,11
(viii) Class C Notes Interest Amount	29.837,28	10.001.078,83
(ix) Class D Notes Interest Amount	50.569,11	9.950.509,72
(x) Class E Notes Interest Amount	97.714,88	9.852.794,84
(xi) Class A Principal Redemption Amount	9.852.794,84	0,00
(xiii) Class B Principal Redemption Amount	-	0,00
(xv) Class C Principal Redemption Amount	-	0,00
(xvii) Class D Principal Redemption Amount	-	0,00
(xix) Class E Principal Redemption Amount	-	0,00
(xx) Commingling Reserve Adjustment Amount	-	0,00
(xxiii) Subordinated Swap Amounts	-	0,00
(xxiv) Additional Servicer Fee to the Servicer	-	0,00
(xxv) Transaction Gain to the shareholders of the Issuer	-	0,00

Portfolio Information

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	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
Beginning of Period	332.155.301,89	22.402
Scheduled Principal Payments	5.138.844,95	
Principal Payments End of Term	457.575,49	127
Principal Payments Early Settlement	4.004.929,53	299
Total Principal Collections	9.601.349,97	426
Defaulted Receivables	87.088,15	3
End of Period (As of Determination Date)	322.466.863,77	21.973

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	287.533.463,13
Fixed Rate	3,300%
Floating Rate (Euribor)	3,174%
Interest Days	31
Paying Leg	817.074,26
Receiving Leg	785.876,88
Net Swap Payments (- from SPV / + to SPV)	-31.197,38
Swap Notional Amount after IPD	277.680.668,29

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
136			3.355.287,23	3.131.769,86	1.068.439,44	2.063.330,42	65,9%					
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	4.487,86	43.180,46	90,6%	45881	GW	VW	Loan Balloon	Commercial
8	2023-08	2023-01	9.752,21	9.748,72	6.743,28	3.005,44	30,8%	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	8.359,15	4.460,10	34,8%	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	9.079,63	9.436,12	51,0%	48351	GW	FIAT	Loan Balloon	Private
35	2024-01	2022-08	22.382,81	22.589,57	8.791,98	13.797,59	61,1%	71579	GW	FORD	Loan Balloon	Private
36	2024-01	2022-11	15.909,78	14.852,74	4.235,68	10.617,06	71,5%	69427	GW	SEAT	Loan Amortising	Private
37	2024-01	2022-12	17.888,61	18.150,18	-130,72	18.280,90	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	2.272,18	8.975,50	79,8%	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	6.038,47	13.899,45	69,7%	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	19.028,29	14.795,73	43,7%	76530	GW	JAGUAR	Loan Amortising	Private
49	2024-03	2021-07	8.114,50	7.907,32	4.750,11	3.157,21	39,9%	34225	NW	MITSUBISHI	Loan Balloon	Private
50	2024-03	2022-05	63.164,92	61.629,66	43.157,94	18.471,72	30,0%	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	7.129,42	3.527,06	33,1%	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	24.567,84	8.122,61	24,8%	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	1.152,12	1.965,04	63,0%	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	39.770,43	16.107,67	28,8%	51371	GW	MERCEDES-BENZ	Loan Amortising	Private

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61	2024-04	2022-09	13.383,26	13.589,14	-45,03	13.634,17	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	4.016,04	10.540,36	72,4%	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	-1.267,40	27.211,21	104,9%	45661	GW	FORD	Loan Balloon	Commercial
66	2024-04	2022-11	24.628,03	23.910,35	9.428,79	14.481,56	60,6%	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	5.293,73	13.766,58	72,2%	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	34.713,18	15.864,20	31,4%	35708	GW	BMW	Loan Amortising	Private
71	2024-04	2023-01	7.291,18	6.628,72	5.370,73	1.257,99	19,0%	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	23.306,46	0,00	0,0%	63477	NW	OPEL	Loan Balloon	Private
74	2024-06	2021-11	33.552,38	34.087,23	15.190,23	18.897,00	55,4%	78224	NW	RENAULT	Loan Balloon	Private
75	2024-06	2022-01	11.899,62	9.014,88	9.014,88	0,00	0,0%	56410	GW	VW	Loan Amortising	Private
76	2024-06	2022-06	28.778,97	13.815,88	-13,59	13.829,47	100,1%	38518	NW	VW	Loan Balloon	Private
77	2024-06	2022-06	7.850,75	6.579,28	3.657,56	2.921,72	44,4%	73655	GW	KIA	Loan Balloon	Private
78	2024-06	2022-07	19.535,63	18.086,88	5.054,67	13.032,21	72,1%	04838	GW	OPEL	Loan Amortising	Private
79	2024-06	2022-11	13.064,99	13.161,38	7.669,03	5.492,35	41,7%	87600	NW	RENAULT	Loan Balloon	Private
80	2024-06	2022-10	15.916,75	16.089,04	6.984,27	9.104,77	56,6%	85614	GW	FORD	Loan Balloon	Private
81	2024-06	2022-10	27.727,49	24.604,55	9.633,77	14.970,78	60,8%	19057	GW	FORD	Loan Amortising	Commercial
82	2024-06	2022-10	38.543,65	40.086,15	10.590,76	29.495,39	73,6%	33605	GW	BMW	Loan Balloon	Private
83	2024-06	2022-11	48.778,64	45.104,41	17.631,45	27.472,96	60,9%	45896	GW	MERCEDES-BENZ	Loan Balloon	Private
84	2024-06	2022-11	14.875,23	14.766,47	-68,55	14.835,02	100,5%	26939	GW	VW	Loan Balloon	Private
85	2024-06	2022-11	14.570,54	13.742,70	3.801,83	9.940,87	72,3%	10785	GW	FORD	Loan Balloon	Private
86	2024-06	2022-11	9.115,56	8.693,86	2.810,58	5.883,28	67,7%	86316	GW	BMW	Loan Amortising	Private
87	2024-06	2022-12	26.981,91	27.632,82	184,73	27.448,09	99,3%	18146	GW	MAZDA	Loan Balloon	Private
88	2024-06	2023-01	22.962,94	16.705,22	4.633,32	12.071,90	72,3%	85290	NW	CITROEN	Loan Balloon	Private
89	2024-06	2023-01	31.223,24	29.268,15	19.122,11	10.146,04	34,7%	22305	GW	AUDI	Loan Amortising	Commercial
90	2024-06	2023-01	19.682,85	18.624,19	5.178,00	13.446,19	72,2%	47559	GW	VW	Loan Amortising	Private

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91	2024-06	2023-03	10.600,14	10.087,29	10.087,29	0,00	0,0%	04932	GW	NISSAN	Loan Amortising	Private
92	2024-07	2021-01	18.443,99	16.084,91	0,00	16.084,91	100,0%	27239	GW	VW	Loan Balloon	Commercial
93	2024-07	2022-03	36.464,18	36.356,52	0,00	36.356,52	100,0%	66740	NW	HYUNDAI	Loan Balloon	Private
94	2024-07	2022-06	44.295,82	14.324,55	4.050,98	10.273,57	71,7%	70329	GW	MERCEDES-BENZ	Loan Balloon	Private
95	2024-07	2022-06	22.796,93	22.134,10	-157,28	22.291,38	100,7%	56291	GW	CITROEN	Loan Balloon	Commercial
96	2024-07	2022-08	59.431,75	55.877,06	-361,56	56.238,62	100,6%	82152	GW	AUDI	Loan Balloon	Private
97	2024-07	2022-08	14.774,95	14.308,90	3.972,42	10.336,48	72,2%	09130	GW	RENAULT	Loan Amortising	Private
98	2024-07	2022-09	8.696,53	8.413,59	2.917,92	5.495,67	65,3%	72461	GW	FORD	Loan Balloon	Private
99	2024-07	2022-10	34.254,68	33.506,96	6.927,47	26.579,49	79,3%	12099	NW	RENAULT	Loan Balloon	Commercial
100	2024-07	2022-11	9.341,31	7.636,94	-90,84	7.727,78	101,2%	63691	GW	PEUGEOT	Loan Amortising	Private
101	2024-07	2022-11	19.896,01	12.302,48	-89,80	12.392,28	100,7%	69469	GW	MERCEDES-BENZ	Loan Amortising	Private
102	2024-07	2022-11	9.099,61	5.044,87	1.660,27	3.384,60	67,1%	86735	GW	BMW	Loan Amortising	Private
103	2024-07	2022-11	23.091,29	22.416,80	-146,25	22.563,05	100,7%	63571	NW	TOYOTA	Loan Balloon	Private
104	2024-07	2022-12	19.478,75	19.769,04	-122,75	19.891,79	100,6%	73072	GW	SKODA	Loan Balloon	Private
105	2024-07	2022-12	15.632,10	15.278,55	-172,24	15.450,79	101,1%	50389	GW	FORD	Loan Amortising	Private
106	2024-07	2022-12	32.492,58	31.907,85	20.860,43	11.047,42	34,6%	40627	GW	MERCEDES-BENZ	Loan Balloon	Private
107	2024-07	2022-12	18.385,80	10.790,40	-82,16	10.872,56	100,8%	51147	GW	KIA	Loan Balloon	Commercial
108	2024-07	2023-01	6.947,76	6.115,49	1.976,43	4.139,06	67,7%	57290	GW	KAWASAKI	Loan Amortising	Private
109	2024-07	2023-01	10.164,22	8.664,58	8.153,60	510,98	5,9%	49324	GW	CITROEN	Loan Amortising	Commercial
110	2024-07	2023-02	26.322,73	25.712,31	-248,20	25.960,51	101,0%	68169	NW	HYUNDAI	Loan Balloon	Private
111	2024-07	2023-02	36.049,77	29.776,63	-414,27	30.190,90	101,4%	48336	GW	FORD	Loan Amortising	Private
112	2024-07	2023-02	6.296,08	4.942,29	-43,51	4.985,80	100,9%	26897	GW	VW	Loan Amortising	Private
113	2024-07	2023-02	16.786,92	14.557,76	-261,85	14.819,61	101,8%	44536	GW	AUDI	Loan Amortising	Private
114	2024-08	2022-06	47.381,78	45.853,07	-378,05	46.231,12	100,8%	10627	GW	PORSCHE	Loan Balloon	Private
115	2024-08	2022-08	23.368,21	20.872,56	14.748,83	6.123,73	29,3%	68519	GW	RENAULT	Loan Amortising	Private
116	2024-08	2022-09	21.349,22	21.352,29	-225,01	21.577,30	101,1%	26721	GW	VW	Loan Balloon	Private
117	2024-08	2022-11	57.690,72	56.163,20	30.435,33	25.727,87	45,8%	09113	NW	FORD	Loan Balloon	Commercial
118	2024-08	2023-01	19.432,74	18.554,74	8.298,32	10.256,42	55,3%	51147	NW	KIA	Loan Balloon	Commercial
119	2024-08	2023-01	35.866,45	36.361,70	-532,56	36.894,26	101,5%	09387	NW	KIA	Loan Balloon	Commercial
120	2024-09	2022-11	13.981,83	12.250,71	-119,34	12.370,05	101,0%	74906	GW	VW	Loan Balloon	Private

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121	2024-09	2023-03	8.527,72	5.365,62	-63,06	5.428,68	101,2%	85221	GW	VW	Loan Amortising	Private
122	2024-09	2021-01	20.166,70	10.639,04	-107,72	10.746,76	101,0%	41334	GW	RENAULT	Loan Balloon	Private
123	2024-09	2022-03	30.198,87	25.474,79	-1.146,53	26.621,32	104,5%	85521	GW	FORD	Loan Balloon	Commercial
124	2024-09	2022-06	6.488,97	5.048,51	-61,25	5.109,76	101,2%	91522	GW	OPEL	Loan Amortising	Private
125	2024-09	2022-06	30.134,96	27.202,41	-195,44	27.397,85	100,7%	55606	GW	MERCEDES-BENZ	Loan Balloon	Private
126	2024-09	2022-08	23.884,84	21.526,08	1.097,06	20.429,02	94,9%	49191	GW	KIA	Loan Balloon	Private
127	2024-09	2022-08	24.007,23	21.730,47	15.771,11	5.959,36	27,4%	80809	GW	AUDI	Loan Amortising	Private
128	2024-09	2022-09	93.048,80	91.265,43	-898,90	92.164,33	101,0%	36043	NW	VW	Loan Balloon	Commercial
129	2024-09	2022-10	29.097,23	26.087,02	-216,18	26.303,20	100,8%	60529	GW	AUDI	Loan Balloon	Private
130	2024-09	2022-11	14.832,13	13.349,39	-1.032,32	14.381,71	107,7%	28816	GW	VW	Loan Amortising	Private
131	2024-09	2022-11	24.525,68	21.459,41	21.459,41	0,00	0,0%	42277	GW	MERCEDES-BENZ	Loan Amortising	Private
132	2024-09	2022-11	49.733,97	48.980,95	-433,31	49.414,26	100,9%	19217	GW	AUDI	Loan Balloon	Private
133	2024-09	2022-11	5.120,54	4.248,33	1.345,46	2.902,87	68,3%	85057	GW	BMW	Loan Amortising	Private
134	2024-10	2022-12	17.664,82	14.558,86	-1.010,00	15.568,86	106,9%	35232	GW	MERCEDES-BENZ	Loan Balloon	Private
135	2024-10	2022-12	45.129,28	43.703,09	-690,20	44.393,29	101,6%	28259	GW	MERCEDES-BENZ	Loan Balloon	Private
136	2024-10	2022-12	29.739,21	28.826,20	5.867,63	22.958,57	79,6%	28259	GW	VW	Loan Balloon	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
15	343.886.036,24	120.620,36	219.739,98	15.926,04	335.757,17	692.043,55
16	334.025.901,16	387.432,99	57.805,68	146.432,29	329.937,52	921.608,48
17	323.834.219,08	295.212,50	127.622,01	156.883,09	526.022,50	1.105.740,10
18	314.280.520,97	155.503,48	440.944,00	126.945,29	499.516,44	1.222.909,21

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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
15	343.886.036,24	1.229.938,40	3.319.502,20	505.725,90	2.275.819,53	7.330.986,03
16	334.025.901,16	3.403.093,22	785.226,74	1.693.047,79	2.297.078,46	8.178.446,21
17	323.834.219,08	2.557.615,08	1.177.771,60	1.870.820,39	2.714.875,74	8.321.082,81
18	314.280.520,97	1.129.489,91	3.165.429,42	718.464,82	3.172.958,65	8.186.342,80

Distribution by Federal State

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	44.152.375,89	13,69%	2.971	13,52%
Bavaria	57.390.770,00	17,80%	3.614	16,45%
Berlin	8.348.936,73	2,59%	489	2,23%
Brandenburg	9.771.517,26	3,03%	698	3,18%
Bremen	1.778.705,25	0,55%	106	0,48%
Hamburg	3.544.923,16	1,10%	225	1,02%
Hesse	27.643.349,22	8,57%	1.775	8,08%
Mecklenburg-Vorpommern	5.607.317,09	1,74%	424	1,93%
Lower Saxony	27.547.198,57	8,54%	1.952	8,88%
North Rhine-Westphalia	70.621.344,00	21,90%	5.145	23,42%
Rhineland-Palatinate	18.300.404,31	5,68%	1.222	5,56%
Saarland	5.109.328,28	1,58%	352	1,60%
Saxony	13.765.958,67	4,27%	973	4,43%
Saxony-Anhalt	11.394.378,74	3,53%	800	3,64%
Schleswig-Holstein	8.780.404,68	2,72%	608	2,77%
Thuringia	8.709.951,92	2,70%	619	2,82%
Total	322.466.863,77	100,00%	21.973	100,00%

Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
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Period No.: 18

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	69.409.368,58	21,52%	3.029	13,79%
Used vehicle	253.057.495,19	78,48%	18.944	86,21%
Total	322.466.863,77	100,00%	21.973	100,00%

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	304.494.989,60	94,43%	21.108	96,06%
Commercial client	17.971.874,17	5,57%	865	3,94%
Total	322.466.863,77	100,00%	21.973	100,00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	318.199.589,21	98,68%	21.621	98,40%
Motorbike	2.193.668,27	0,68%	269	1,22%
Leisure	2.073.606,29	0,64%	83	0,38%
Total	322.466.863,77	100,00%	21.973	100,00%

Insurances and Contract Type

RevoCar 2023-1
Investor Report

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Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	68.419.999,32	21,22%	5.316	24,19%
No	254.046.864,45	78,78%	16.657	75,81%
Total	322.466.863,77	100,00%	21.973	100,00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	90.229.746,32	27,98%	5.711	25,99%
No	232.237.117,45	72,02%	16.262	74,01%
Total	322.466.863,77	100,00%	21.973	100,00%

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	12.798.172,55	3,97%	926	4,21%
No	309.668.691,22	96,03%	21.047	95,79%
Total	322.466.863,77	100,00%	21.973	100,00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	98.807.141,30	30,64%	10.605	48,26%
EvoSmart	223.659.722,47	69,36%	11.368	51,74%
Total	322.466.863,77	100,00%	21.973	100,00%

Payment Properties

RevoCar 2023-1
Investor Report

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Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	200.341.280,07	62,13%	13.672	62,22%
15th of month	122.125.583,70	37,87%	8.301	37,78%
Total	322.466.863,77	100,00%	21.973	100,00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	322.466.863,77	100,00%	21.973	100,00%
Other	0,00	0,00%	0	0,00%
Total	322.466.863,77	100,00%	21.973	100,00%

Distribution by Downpayment and Contract

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	219.876.496,42	68,19%	14.378	65,43%
without downpayment	102.590.367,35	31,81%	7.595	34,57%
Total	322.466.863,77	100,00%	21.973	100,00%

Average Downpayment 4.383
Maximum Downpayment 97.000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	98.807.141,30	30,64%	10.605	48,26%
Yes	223.659.722,47	69,36%	11.368	51,74%
- of which balloon rates	161.401.161,44	72,16%		
- of which regular instalments	62.258.561,03	27,84%		
Total	322.466.863,77	100,00%	21.973	100,00%

Interest Rate Range

RevoCar 2023-1
Investor Report

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Period No.: 18

Loan Interest Rate Range (p.a.)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
3.00% - 3.99%	108.263.643,19	33,57%	6.555	29,83%
4.00% - 4.99%	123.518.739,01	38,30%	7.914	36,02%
5.00% - 5.99%	56.073.638,18	17,39%	4.267	19,42%
6.00% - 6.99%	31.438.595,36	9,75%	2.782	12,66%
7.00% - 7.99%	2.576.058,02	0,80%	373	1,70%
8.00% - 8.99%	335.314,47	0,10%	54	0,25%
9.00% - 9.99%	260.875,54	0,08%	28	0,13%
10.00% - 10.99%	0,00	0,00%	0	0,00%
>=11.00%	0,00	0,00%	0	0,00%
Total	322.466.863,77	100,00%	21.973	100,00%
WA Loan Interest Rate p.a.	4,94%			

Original Principal Balance

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Original Principal Balance (Ranges in €)	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	3.573.504,35	0,84%	917	4,17%
5,000: 9,999	28.336.704,67	6,64%	3.699	16,83%
10,000: 14,999	58.791.007,19	13,77%	4.745	21,59%
15,000: 19,999	71.527.108,15	16,76%	4.125	18,77%
20,000: 24,999	68.195.638,05	15,98%	3.062	13,94%
25,000: 29,999	53.147.470,85	12,45%	1.945	8,85%
30,000: 34,999	41.500.383,96	9,72%	1.289	5,87%
35,000: 39,999	31.055.001,78	7,28%	833	3,79%
40,000: 44,999	21.516.860,26	5,04%	510	2,32%
45,000: 49,999	13.731.405,66	3,22%	289	1,32%
50,000: 54,999	9.742.379,50	2,28%	187	0,85%
55,000: 59,999	6.557.326,72	1,54%	114	0,52%
>=60,000	19.162.642,32	4,49%	258	1,17%
Total	426.837.433,46	100,00%	21.973	100,00%

Average Original Principal Balance 19.426
Maximum Original Principal Balance 139.970

Outstanding Principal Balance

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Outstanding Principal Balance (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	10.428.814,41	3,23%	3.689	16,79%
5,000: 9,999	37.656.660,16	11,68%	5.022	22,86%
10,000: 14,999	56.754.638,57	17,60%	4.561	20,76%
15,000: 19,999	59.016.552,50	18,30%	3.399	15,47%
20,000: 24,999	47.477.751,44	14,72%	2.128	9,68%
25,000: 29,999	34.936.608,90	10,83%	1.283	5,84%
30,000: 34,999	25.041.016,74	7,77%	777	3,54%
35,000: 39,999	16.552.344,12	5,13%	444	2,02%
40,000: 44,999	11.013.141,17	3,42%	260	1,18%
45,000: 49,999	6.081.233,57	1,89%	128	0,58%
50,000: 54,999	5.664.741,23	1,76%	108	0,49%
55,000: 59,999	2.938.122,34	0,91%	51	0,23%
>=60,000	8.905.238,62	2,76%	123	0,56%
Total	322.466.863,77	100,00%	21.973	100,00%

Average Outstanding Principal Balance: 14.676

Maximum Outstanding Principal Balance 108.934

Distribution by Scoring

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	130.329.941,87	40,42%	9.250	42,10%
9,799: 9,600	101.369.039,67	31,44%	6.819	31,03%
9,599: 9,400	43.237.184,79	13,41%	2.931	13,34%
9,399: 9,200	18.052.547,39	5,60%	1.205	5,48%
9,199: 9,000	7.908.861,72	2,45%	534	2,43%
8,999: 8,800	4.398.557,42	1,36%	287	1,31%
8,799: 8,600	1.885.607,43	0,58%	132	0,60%
8,599: 8,400	1.029.699,99	0,32%	64	0,29%
8,399: 8,200	512.681,60	0,16%	34	0,15%
8,199: 8,000	445.966,54	0,14%	28	0,13%
<8,000:	552.178,09	0,17%	42	0,19%
n/a	12.744.597,26	3,95%	647	2,94%
Total	322.466.863,77	100,00%	21.973	100,00%

Average Scoring

9.677

Debtor Characteristics I

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	11.098.183,36	3,44%	691	3,14%
Public + Private Employee	198.640.785,29	61,60%	13.988	63,66%
Worker Private Sector	24.934.434,69	7,73%	2.033	9,25%
Self-Employed	49.500.819,61	15,35%	2.580	11,74%
Pensioners	13.831.174,10	4,29%	1.287	5,86%
Trainee/Intern	3.476.825,83	1,08%	322	1,47%
Homemaker	18.543,39	0,01%	1	0,00%
Unemployed	595.128,05	0,18%	53	0,24%
Commercial debtors & Others	20.370.969,45	6,32%	1.018	4,63%
Total	322.466.863,77	100,00%	21.973	100,00%

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	4.153.869,22	1,29%	352	1,60%
21: 25	28.226.304,80	8,75%	1.970	8,97%
26: 30	31.397.940,92	9,74%	2.086	9,49%
31: 35	38.760.375,87	12,02%	2.487	11,32%
36: 40	36.600.990,39	11,35%	2.370	10,79%
41: 45	38.399.732,60	11,91%	2.552	11,61%
46: 50	34.240.475,86	10,62%	2.330	10,60%
51: 55	37.043.985,90	11,49%	2.587	11,77%
56: 60	29.161.294,27	9,04%	2.179	9,92%
61: 65	15.211.615,39	4,72%	1.152	5,24%
66: 70	6.928.252,72	2,15%	582	2,65%
71: 75	3.792.913,64	1,18%	372	1,69%
76: 92	568.931,20	0,18%	88	0,40%
n/a	17.980.180,99	5,58%	866	3,94%
Total	322.466.863,77	100,00%	21.973	100,00%

Debtor Characteristics II

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Debtor Monthly Net Income (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	9.253.522,38	2,87%	878	4,00%
1,001: 1,500	27.179.188,79	8,43%	2.413	10,98%
1,501: 2,000	65.865.152,00	20,43%	5.138	23,38%
2,001: 2,500	74.620.502,45	23,14%	5.247	23,88%
2,501: 3,000	47.682.089,46	14,79%	3.100	14,11%
3,001: 3,500	25.129.510,57	7,79%	1.542	7,02%
3,501: 4,000	16.479.937,00	5,11%	941	4,28%
4,001: 4,500	8.675.747,18	2,69%	481	2,19%
4,501: 5,000	12.119.176,78	3,76%	593	2,70%
5,001: 5,500	2.620.379,19	0,81%	139	0,63%
5,501: 6,000	4.472.892,41	1,39%	222	1,01%
>=6,001	15.917.395,65	4,94%	662	3,01%
n/a	12.451.369,91	3,86%	617	2,81%
Total	322.466.863,77	100,00%	21.973	100,00%

Top 15 Debtors

RevoCar 2023-1
Investor Report

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Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	113.843,02	0,04%	3
2	108.934,21	0,03%	1
3	104.959,32	0,03%	1
4	103.065,71	0,03%	1
5	101.390,78	0,03%	1
6	100.118,18	0,03%	1
7	98.268,36	0,03%	1
8	97.929,48	0,03%	1
9	96.832,75	0,03%	1
10	94.633,57	0,03%	1
11	94.109,16	0,03%	1
12	93.950,49	0,03%	1
13	91.743,56	0,03%	3
14	91.234,03	0,03%	1
15	90.628,71	0,03%	1
Total Top 15 Debtors	1.481.641,33	0,46%	19
Total Portfolio	322.466.863,77		21.973

Balloon Amount

RevoCar 2023-1
Investor Report

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Period No.: 18

Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	98.807.141,30	30,64%	10.605	48,26%
1: 1,999	340.551,68	0,11%	79	0,36%
2,000: 3,999	4.244.646,01	1,32%	622	2,83%
4,000: 5,999	11.308.524,89	3,51%	1.176	5,35%
6,000: 7,999	15.925.862,23	4,94%	1.336	6,08%
8,000: 9,999	19.599.588,31	6,08%	1.374	6,25%
10,000: 11,999	21.747.062,13	6,74%	1.292	5,88%
12,000: 13,999	20.620.906,65	6,39%	1.098	5,00%
14,000: 15,999	19.449.669,73	6,03%	919	4,18%
16,000: 17,999	15.483.977,84	4,80%	666	3,03%
18,000: 19,999	13.871.745,59	4,30%	546	2,48%
20,000: 21,999	11.139.002,49	3,45%	412	1,88%
22,000: 23,999	9.003.196,04	2,79%	319	1,45%
24,000: 25,999	9.118.156,06	2,83%	297	1,35%
26,000: 27,999	7.513.485,53	2,33%	229	1,04%
28,000: 29,999	6.206.805,53	1,92%	178	0,81%
30,000: 31,999	5.274.617,06	1,64%	146	0,66%
32,000: 33,999	4.663.905,72	1,45%	120	0,55%
34,000: 35,999	5.001.302,87	1,55%	125	0,57%
36,000: 37,999	3.757.886,12	1,17%	88	0,40%
38,000: 39,999	2.277.763,86	0,71%	51	0,23%
>=40,000	17.111.066,13	5,31%	295	1,34%
Total	322.466.863,77	100,00%	21.973	100,00%

Average Balloon Amount 14.198

Balloon Maturity Year	Outstanding Balloon Amount	% of Balance	Number of Loans	% of Loans
2024	2.930.246,51	1,82%	145	1,28%
2025	27.297.726,70	16,91%	1.425	12,54%
2026	52.663.712,73	32,63%	3.322	29,22%
2027	60.237.997,72	37,32%	4.764	41,91%
2028	18.271.477,78	11,32%	1.712	15,06%
Total	161.401.161,44	100,00%	11.368	100,00%

Seasoning

RevoCar 2023-1
Investor Report

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Payment Date: 21.11.2024
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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	0,00	0,00%	0	0,00%
13:15	0,00	0,00%	0	0,00%
16:18	12.612,54	0,00%	3	0,01%
19:21	138.576.902,28	42,97%	9.777	44,50%
22:24	121.611.774,00	37,71%	8.127	36,99%
25:27	48.328.689,82	14,99%	3.003	13,67%
28:30	6.269.857,08	1,94%	413	1,88%
>=31	7.667.028,05	2,38%	650	2,96%
Total	322.466.863,77	100,00%	21.973	100,00%

WA Seasoning (in months) 22,5

Distribution by Origination and Maturity Year

RevoCar 2023-1
Investor Report

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Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2017	2.303,48	0,00%	1	0,00%
2018	0,00	0,00%	0	0,00%
2019	6.752,86	0,00%	1	0,00%
2020	445.390,35	0,14%	52	0,24%
2021	4.736.043,25	1,47%	419	1,91%
2022	225.442.599,03	69,91%	14.597	66,43%
2023	91.833.774,80	28,48%	6.903	31,42%
Total	322.466.863,77	100,00%	21.973	100,00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	2.808.824,82	0,87%	383	1,74%
2025	33.024.612,18	10,24%	2.817	12,82%
2026	76.992.117,24	23,88%	5.428	24,70%
2027	110.309.403,95	34,21%	6.998	31,85%
2028	51.372.891,07	15,93%	3.414	15,54%
2029	13.843.812,75	4,29%	1.023	4,66%
2030	18.561.082,56	5,76%	1.112	5,06%
2031	14.672.370,78	4,55%	769	3,50%
2032	93.612,41	0,03%	4	0,02%
2033	788.136,01	0,24%	25	0,11%
Total	322.466.863,77	100,00%	21.973	100,00%

Remaining Term

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Investor Report

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Investor Reporting Date: 13.11.2024
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Period No.: 18

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	11.536.363,97	3,58%	1.236	5,63%
7:12	12.128.570,78	3,76%	972	4,42%
13:18	43.417.692,99	13,46%	3.257	14,82%
19:24	23.785.086,36	7,38%	1.615	7,35%
25:30	86.738.162,40	26,90%	5.603	25,50%
31:36	22.420.994,83	6,95%	1.472	6,70%
37:42	67.596.148,44	20,96%	4.268	19,42%
43:48	3.088.759,45	0,96%	289	1,32%
49:54	10.957.758,84	3,40%	874	3,98%
55:60	3.188.160,79	0,99%	228	1,04%
61:66	8.546.719,96	2,65%	572	2,60%
67:72	5.785.162,89	1,79%	350	1,59%
73:78	22.055.051,72	6,84%	1.195	5,44%
79:84	340.481,93	0,11%	13	0,06%
85:90	0,00	0,00%	0	0,00%
91:96	34.648,89	0,01%	1	0,00%
97:102	838.167,97	0,26%	27	0,12%
103:108	8.931,56	0,00%	1	0,00%
109:114	0,00	0,00%	0	0,00%
115:120	0,00	0,00%	0	0,00%
Total	322.466.863,77	100,00%	21.973	100,00%

WA Remaining Term (in months)

33,5

Original Term

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

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	36.929,26	0,01%	4	0,02%
19:24	1.802.185,05	0,56%	635	2,89%
25:30	9.616.348,00	2,98%	557	2,53%
31:36	10.594.039,62	3,29%	1.859	8,46%
37:42	47.005.587,48	14,58%	2.292	10,43%
43:48	19.621.860,16	6,08%	2.440	11,10%
49:54	86.852.103,37	26,93%	4.646	21,14%
55:60	25.190.586,91	7,81%	2.361	10,75%
61:66	66.797.152,36	20,71%	3.580	16,29%
67:72	13.309.018,78	4,13%	1.120	5,10%
73:78	596.375,00	0,18%	49	0,22%
79:84	11.054.432,28	3,43%	771	3,51%
85:90	533.680,25	0,17%	37	0,17%
91:96	28.540.280,36	8,85%	1.591	7,24%
97:102	0,00	0,00%	0	0,00%
103:108	8.766,47	0,00%	1	0,00%
109:114	0,00	0,00%	0	0,00%
115:120	907.518,42	0,28%	30	0,14%
Total	322.466.863,77	100,00%	21.973	100,00%

WA Original Term (in months)

56,0

Distribution by Loan to Value (LTV)

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 9.99%	930,30	0,00%	1	0,00%
10% - 19.99%	63.864,91	0,02%	30	0,14%
20% - 29.99%	452.373,45	0,14%	145	0,66%
30% - 39.99%	1.700.369,71	0,53%	368	1,67%
40% - 49.99%	4.543.092,52	1,41%	663	3,02%
50% - 59.99%	9.522.895,52	2,95%	1.070	4,87%
60% - 69.99%	21.876.543,25	6,78%	1.718	7,82%
70% - 79.99%	47.346.627,04	14,68%	2.949	13,42%
80% - 89.99%	77.435.202,42	24,01%	4.207	19,15%
90% - 99.99%	107.384.337,72	33,30%	7.111	32,36%
100% - 109.99%	43.758.338,76	13,57%	3.029	13,79%
110% - 115%	8.382.288,17	2,60%	682	3,10%
Total	322.466.863,77	100,00%	21.973	100,00%

Weighted Average LTV 88,20%
Maximum LTV 115,00%

Distribution by Manufacturer Brands

RevoCar 2023-1
Investor Report

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Payment Date: 21.11.2024
Period No.: 18

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	38.385.953,38	11,90%	2.777	12,64%
2	34.049.925,03	10,56%	2.368	10,78%
3	33.805.229,82	10,48%	1.761	8,01%
4	24.095.768,81	7,47%	1.365	6,21%
5	22.129.856,31	6,86%	1.336	6,08%
6	18.148.918,81	5,63%	1.770	8,06%
7	17.778.736,82	5,51%	1.209	5,50%
8	16.964.441,58	5,26%	1.223	5,57%
9	16.498.095,82	5,12%	1.007	4,58%
10	12.420.955,56	3,85%	955	4,35%
11	8.017.688,31	2,49%	696	3,17%
12	7.435.632,44	2,31%	585	2,66%
13	6.701.162,10	2,08%	615	2,80%
14	6.164.938,69	1,91%	474	2,16%
15	5.590.768,41	1,73%	481	2,19%
Other	54.278.791,88	16,83%	3.351	15,25%
TOTAL	322.466.863,77	100,00%	21.973	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

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Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	118.092.511,09	36,62%	7.275	33,11%
Electric	8.128.824,15	2,52%	306	1,39%
Gas	867.036,69	0,27%	71	0,32%
Hybrid	13.228.069,70	4,10%	534	2,43%
Petrol	150.687.571,90	46,73%	11.744	53,45%
n/a	31.462.850,24	9,76%	2.043	9,30%
Total	322.466.863,77	100,00%	21.973	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	87.347.019,06	27,09%	4.087	18,60%
Euro 6d-temp	69.843.193,89	21,66%	4.129	18,79%
Euro 6	97.215.571,02	30,15%	7.426	33,80%
Euro 5	23.912.221,09	7,42%	3.063	13,94%
Euro 4	3.723.625,78	1,15%	770	3,50%
Euro 3	211.704,25	0,07%	34	0,15%
Euro 2	0,00	0,00%	0	0,00%
n/a - electric	8.128.824,15	2,52%	306	1,39%
n/a	32.084.704,53	9,95%	2.158	9,82%
Total	322.466.863,77	100,00%	21.973	100,00%

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

Energy Performance & Co2 Emission

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	33.211.010,77	10,30%	1.600	7,28%
A	55.311.208,88	17,15%	3.381	15,39%
B	72.220.683,92	22,40%	4.792	21,81%
C	33.625.002,30	10,43%	2.600	11,83%
D	18.147.652,47	5,63%	1.177	5,36%
E	6.159.749,67	1,91%	341	1,55%
F	4.127.564,38	1,28%	152	0,69%
G	2.677.622,03	0,83%	60	0,27%
n/a	96.986.369,35	30,08%	7.870	35,82%
Total	322.466.863,77	100,00%	21.973	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 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	16.675.355,39	5,17%	686	3,12%
50:99	10.029.206,78	3,11%	876	3,99%
100:149	140.800.217,12	43,66%	11.541	52,52%
150:199	88.172.738,51	27,34%	5.255	23,92%
200:249	23.070.458,50	7,15%	1.020	4,64%
250:299	4.862.769,75	1,51%	193	0,88%
300:349	1.150.522,72	0,36%	42	0,19%
350:399	160.662,74	0,05%	8	0,04%
>=400	61.721,25	0,02%	5	0,02%
n/a	37.483.211,01	11,62%	2.347	10,68%
Total	322.466.863,77	100,00%	21.973	100,00%

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

Contractual Amortisation Profile

RevoCar 2023-1
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 18

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 €)
2024-10	322.466.864	2027-09	63.228.606	2030-08	2.280.394
2024-11	316.002.014	2027-10	57.361.369	2030-09	1.862.681
2024-12	310.163.313	2027-11	50.723.077	2030-10	1.467.482
2025-01	302.983.652	2027-12	43.470.452	2030-11	1.103.195
2025-02	295.692.835	2028-01	35.540.495	2030-12	751.918
2025-03	289.121.404	2028-02	29.391.497	2031-01	484.212
2025-04	283.580.857	2028-03	23.095.743	2031-02	285.359
2025-05	278.214.090	2028-04	20.578.688	2031-03	236.323
2025-06	272.890.952	2028-05	19.669.555	2031-04	226.441
2025-07	267.338.984	2028-06	18.784.807	2031-05	216.517
2025-08	261.400.034	2028-07	17.901.570	2031-06	206.551
2025-09	253.982.653	2028-08	17.011.796	2031-07	196.543
2025-10	245.894.063	2028-09	16.133.831	2031-08	186.492
2025-11	237.367.860	2028-10	15.271.416	2031-09	176.363
2025-12	227.832.241	2028-11	14.420.496	2031-10	166.358
2026-01	215.446.105	2028-12	13.600.853	2031-11	156.310
2026-02	205.074.150	2029-01	12.826.673	2031-12	146.221
2026-03	195.585.299	2029-02	12.087.426	2032-01	136.089
2026-04	189.018.175	2029-03	11.410.931	2032-02	125.914
2026-05	183.066.176	2029-04	10.789.989	2032-03	115.696
2026-06	177.011.586	2029-05	10.170.424	2032-04	105.435
2026-07	171.865.328	2029-06	9.548.883	2032-05	95.132
2026-08	165.993.568	2029-07	8.926.919	2032-06	84.784
2026-09	158.446.971	2029-08	8.310.421	2032-07	74.393
2026-10	150.179.717	2029-09	7.687.108	2032-08	63.957
2026-11	141.078.208	2029-10	7.094.496	2032-09	53.907
2026-12	130.343.331	2029-11	6.510.133	2032-10	43.814
2027-01	115.642.301	2029-12	5.942.036	2032-11	33.572
2027-02	100.036.466	2030-01	5.417.936	2032-12	23.649
2027-03	88.192.866	2030-02	4.914.287	2033-01	13.525
2027-04	81.583.000	2030-03	4.454.838	2033-02	1.743
2027-05	78.454.102	2030-04	4.017.850	2033-03	0
2027-06	75.740.228	2030-05	3.583.008		
2027-07	72.651.689	2030-06	3.148.297		
2027-08	68.685.101	2030-07	2.715.762		