


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
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Arranger / Lead Manager	UniCredit Bank GmbH Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de Telephone: +49 89 37812679	
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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	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*	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%	0.20%	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%	75.18%	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
	10.00%	75.18%	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	3.174%	3.174%	3.174%	3.174%	3.174%	
Spread	0.620%	2.750%	3.750%	6.500%	10.500%	
Interest Rate	3.794%	5.924%	6.924%	9.674%	13.674%	
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	343,128,870.00	25,676,310.00	7,002,630.00	8,558,770.00	1,717,425.60	386,084,005.60
Aggregate Notes Principal Amount (bop) per Note	77,807.00	77,807.00	77,807.00	77,807.00	28,623.76	
Available Distribution Amount						11,693,150.29
Principal Redemption Amount per Class	8,774,709.30	656,610.90	179,075.70	218,870.30	330,757.80	10,160,024.00
Principal Redemption Amount per Note	1,989.73	1,989.73	1,989.73	1,989.73	5,512.63	
Aggregate Notes Principal Amount (eop) per Class	334,354,160.70	25,019,699.10	6,823,554.30	8,339,899.70	1,386,667.80	375,923,981.60
Aggregate Notes Principal Amount (eop) per Note	75,817.27	75,817.27	75,817.27	75,817.27	23,111.13	
Current Tranching	88.94%	6.66%	1.82%	2.22%	0.37%	
Pro-Rata Tranching	89.27%	6.68%	1.82%	2.23%		
Payments of Interest						
Interest Amount	1,121,022.00	130,980.30	41,751.90	71,297.60	20,222.40	
Interest Amount per Note	254.20	396.91	463.91	648.16	337.04	
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)	13.50%	6.85%	5.03%	2.81%	2.44%	
Current Credit Enhancement (Subordination, Overcollateralization, excl. Excess Spread)	12.29%	5.63%	3.81%	1.60%	1.23%	
Overcollateralization						4,613,285.68

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)	4,684,398.70
Amounts debited to Liquidity Reserve Account	117,951.49
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	4,566,447.21

	<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)	5,377,768.96
Amounts debited to Servicing Fee Reserve Account	255,995.71
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	5,121,773.25

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	3,903,665.59
Amounts debited to Commingling Reserve Account	98,292.92
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	3,805,372.67

	<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	380,537,267.28	94.3%	21,081	94.4%
Retained by Bank11	22,989,952.56	5.7%	1,244	5.6%
Total	403,527,219.84	100.0%	22,325	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	6,478,267.86
Remaining Collections	5,154,450.18

Calculation of the Available Distribution Amount

Total Collections	11,607,147.81
(a) - thereof Interest Collections	1,865,804.68
(b) - thereof Principal Collections	9,741,343.13
(c) Recovery Collections	25,570.23
(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)	60,408.27
+ 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	38.87
- less surplus due to the rounding under the Notes in accordance with Condition 5.1 (c) T&C of the Notes	14.89
Available Distribution Amount	11,693,150.29

Waterfall

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	Payment	Remaining Amount
Available Distribution Amount		11,693,150.29
(a) any due and payable Statutory Claims	625.42	11,692,524.87
(b) any due and payable Trustee Expenses	-	11,692,524.87
(c) any due and payable Administration Expenses	3,291.67	11,689,233.20
(d) any due and payable Servicing Fee to the Servicer	134,459.59	11,554,773.61
(e) any Amount payable to the Swap Counterparty	9,375.41	11,545,398.20
(f) Class A Notes Interest Amount	1,121,022.00	10,424,376.20
(g) Class B Notes Interest Amount	130,980.30	10,293,395.90
(h) Class C Notes Interest Amount	41,751.90	10,251,644.00
(i) Class D Notes Interest Amount	71,297.60	10,180,346.40
(j) Class E Notes Interest Amount	20,222.40	10,160,124.00
(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	8,774,709.30	1,385,414.70
(ii) Class B Principal Redemption Amount	656,610.90	728,803.80
(iii) Class C Principal Redemption Amount	179,075.70	549,728.10
(iv) Class D Principal Redemption Amount	218,870.30	330,857.80
<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	330,857.80
(m) if a Class B Principal Deficiency Event is occurring, Class B Notes Interest Amount	0.00	330,857.80
(n) Class B Principal Redemption Amount	0.00	330,857.80
(o) if a Class C Principal Deficiency Event is occurring, Class C Notes Interest Amount	0.00	330,857.80
(p) Class C Principal Redemption Amount	0.00	330,857.80
(q) if a Class D Principal Deficiency Event is occurring, Class D Notes Interest Amount	0.00	330,857.80
(r) Class D Principal Redemption Amount	0.00	330,857.80
(s) if a Class E Principal Deficiency Event is occurring, Class E Notes Interest Amount	0.00	330,857.80
(t) Class E Principal Redemption Amount	0.00	330,857.80
regardless of Sequential Payment Trigger Event	0.00	330,857.80
(u) Commingling Reserve Adjustment Amount	0.00	330,857.80
(v) Subordinated Swap Amounts	0.00	330,857.80
(w) Class E Turbo Principal Redemption Amount	330,757.80	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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	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
Beginning of Period	390,366,558.58	21,383
Scheduled Principal Payments	4,933,175.08	
Principal Payments End of Term	435,992.92	43
Principal Payments Early Settlement	4,372,175.13	255
Total Principal Collections	9,741,343.13	298
Defaulted Receivables	87,948.17	4
End of Period (As of Determination Date)	380,537,267.28	21,081

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	386,084,005.60
Fixed Rate	3.202%
Floating Rate (Euribor)	3.174%
Interest Days	31
Paying Leg	1,064,607.34
Receiving Leg	1,055,231.93
Net Swap Payments (- from SPV / + to SPV)	-9,375.41
Swap Notional Amount after IPD	375,923,981.60

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
51			1,390,227.63	1,368,332.90	388,032.44	980,300.46	71.6%					
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	9,518.26	9,700.45	50.5%	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	6,019.68	2,322.74	27.8%	63486	GW	VW	Loan Amortising	Private
7	2024-03	2023-06	23,688.67	23,658.39	17,567.52	6,090.87	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	17,888.78	9,065.96	33.6%	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	25,319.10	11,067.23	30.4%	89134	NW	FORD	Loan Balloon	Private
19	2024-06	2023-05	30,468.81	31,361.42	18,319.88	13,041.54	41.6%	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	-971.32	27,099.16	103.7%	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	13,151.58	34,907.13	72.6%	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	5,058.61	7,439.45	59.5%	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: 31.10.2024
Investor Reporting Date: 13.11.2024
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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	-258.82	26,586.56	101.0%	56077	GW	BIMOBIL	Loan Amortising	Private
33	2024-08	2023-03	47,455.25	45,519.77	5,373.70	40,146.07	88.2%	83435	NW	FIAT	Loan Balloon	Commercial
34	2024-08	2023-03	35,882.08	35,216.79	10,325.39	24,891.40	70.7%	72116	GW	MERCEDES-BENZ	Loan Balloon	Private
35	2024-08	2023-05	23,784.45	21,368.17	-1,345.32	22,713.49	106.3%	95496	GW	OPEL	Loan Balloon	Private
36	2024-08	2023-05	19,154.46	18,312.82	10,353.03	7,959.79	43.5%	89368	GW	SKODA	Loan Balloon	Private
37	2024-08	2023-06	48,420.19	50,503.16	-634.27	51,137.43	101.3%	31134	NW	VW	Loan Balloon	Commercial
38	2024-08	2023-06	27,710.74	28,055.31	-410.89	28,466.20	101.5%	12057	GW	FIAT	Loan Balloon	Commercial
39	2024-08	2023-07	16,743.39	15,727.30	105.30	15,622.00	99.3%	41334	GW	CITROEN	Loan Amortising	Commercial
40	2024-09	2022-11	28,305.86	27,048.03	-206.65	27,254.68	100.8%	14167	NW	RENAULT	Loan Balloon	Private
41	2024-09	2023-02	29,765.22	26,495.49	-142.11	26,637.60	100.5%	60431	NW	VW	Loan Balloon	Private
42	2024-09	2023-03	11,459.20	9,752.64	-456.48	10,209.12	104.7%	90584	GW	VW	Loan Balloon	Commercial
43	2024-09	2023-04	8,111.86	7,412.37	-97.56	7,509.93	101.3%	49525	GW	DACIA	Loan Amortising	Commercial
44	2024-09	2023-05	31,510.39	31,550.49	-1,313.86	32,864.35	104.2%	67227	NW	KIA	Loan Balloon	Private
45	2024-09	2023-05	12,332.73	11,300.35	-156.59	11,456.94	101.4%	49525	GW	PEUGEOT	Loan Amortising	Commercial
46	2024-09	2023-07	20,572.98	18,338.78	-230.51	18,569.29	101.3%	59071	GW	AUDI	Loan Amortising	Private
47	2024-09	2023-07	43,374.68	37,753.25	3,871.56	33,881.69	89.7%	63773	GW	PORSCHE	Loan Amortising	Commercial
48	2024-10	2022-09	43,902.12	39,860.04	-968.05	40,828.09	102.4%	53840	GW	FORD	Loan Balloon	Private
49	2024-10	2023-01	10,730.42	8,968.39	-870.78	9,839.17	109.7%	83483	GW	FIAT	Loan Balloon	Private
50	2024-10	2023-02	22,149.22	20,596.16	12,887.83	7,708.33	37.4%	95168	GW	VW	Loan Balloon	Private
51	2024-10	2023-03	19,366.31	18,523.58	-919.46	19,443.04	105.0%	32130	GW	VW	Loan Balloon	Private

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
12	383,587,098.83	139,986.90	114,657.37	294,037.84	226,578.28	775,260.39
13	373,888,750.91	104,548.19	206,387.39	65,607.30	322,712.43	699,255.31

Delinquency Analysis

RevoCar 2023-2
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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
12	383,587,098.83	2,437,883.61	795,776.95	1,704,326.93	1,841,472.26	6,779,459.75
13	373,888,750.91	883,755.63	2,942,876.87	401,384.87	2,420,499.00	6,648,516.37

Distribution by Federal State

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Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	52,723,758.61	13.86%	2,827	13.41%
Bavaria	73,153,336.01	19.22%	3,876	18.39%
Berlin	9,087,643.11	2.39%	479	2.27%
Brandenburg	11,361,297.14	2.99%	634	3.01%
Bremen	1,637,711.63	0.43%	79	0.37%
Hamburg	4,721,289.59	1.24%	230	1.09%
Hesse	34,435,864.05	9.05%	1,803	8.55%
Mecklenburg-Vorpommern	6,845,617.43	1.80%	382	1.81%
Lower Saxony	30,175,731.88	7.93%	1,802	8.55%
North Rhine-Westphalia	78,787,775.05	20.70%	4,575	21.70%
Rhineland-Palatinate	21,221,075.27	5.58%	1,210	5.74%
Saarland	5,664,497.12	1.49%	317	1.50%
Saxony	16,517,333.86	4.34%	913	4.33%
Saxony-Anhalt	12,780,636.32	3.36%	721	3.42%
Schleswig-Holstein	10,611,237.03	2.79%	600	2.85%
Thuringia	10,812,463.18	2.84%	633	3.00%
Total	380,537,267.28	100.00%	21,081	100.00%

Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2023-2
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Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	122,798,064.76	32.27%	5,117	24.27%
Used vehicle	257,739,202.52	67.73%	15,964	75.73%
Total	380,537,267.28	100.00%	21,081	100.00%

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	358,585,437.59	94.23%	20,171	95.68%
Commercial client	21,951,829.69	5.77%	910	4.32%
Total	380,537,267.28	100.00%	21,081	100.00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	367,444,463.26	96.56%	20,351	96.54%
Motorbike	3,108,232.22	0.82%	397	1.88%
Leisure	9,984,571.80	2.62%	333	1.58%
Total	380,537,267.28	100.00%	21,081	100.00%

Insurances and Contract Type

RevoCar 2023-2
Investor Report

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Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	66,595,534.52	17.50%	4,228	20.06%
No	313,941,732.76	82.50%	16,853	79.94%
Total	380,537,267.28	100.00%	21,081	100.00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	105,416,525.06	27.70%	5,293	25.11%
No	275,120,742.22	72.30%	15,788	74.89%
Total	380,537,267.28	100.00%	21,081	100.00%

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	73,262,136.87	19.25%	3,809	18.07%
No	307,275,130.41	80.75%	17,272	81.93%
Total	380,537,267.28	100.00%	21,081	100.00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	90,576,365.72	23.80%	7,772	36.87%
EvoSmart	289,960,901.56	76.20%	13,309	63.13%
Total	380,537,267.28	100.00%	21,081	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	244,058,365.32	64.14%	13,452	63.81%
15th of month	136,478,901.96	35.86%	7,629	36.19%
Total	380,537,267.28	100.00%	21,081	100.00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	380,537,267.28	100.00%	21,081	100.00%
Other	0.00	0.00%	0	0.00%
Total	380,537,267.28	100.00%	21,081	100.00%

Distribution by Downpayment and Contract

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Investor Report

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Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	278,541,676.55	73.20%	14,775	70.09%
without downpayment	101,995,590.73	26.80%	6,306	29.91%
Total	380,537,267.28	100.00%	21,081	100.00%

Average Downpayment 5,343
Maximum Downpayment 100,000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	90,576,365.72	23.80%	7,772	36.87%
Yes	289,960,901.56	76.20%	13,309	63.13%
- of which balloon rates	204,683,157.29	70.59%		
- of which regular instalments	85,277,744.27	29.41%		
Total	380,537,267.28	100.00%	21,081	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%	65,118,498.96	17.11%	3,059	14.51%
4.00% - 4.99%	68,413,851.33	17.98%	3,015	14.30%
5.00% - 5.99%	110,199,678.68	28.96%	5,780	27.42%
6.00% - 6.99%	87,090,703.93	22.89%	5,243	24.87%
7.00% - 7.99%	44,794,328.41	11.77%	3,465	16.44%
8.00% - 8.99%	4,420,789.36	1.16%	456	2.16%
9.00% - 9.99%	499,416.61	0.13%	63	0.30%
10.00% - 10.99%	0.00	0.00%	0	0.00%
>=11.00%	0.00	0.00%	0	0.00%
Total	380,537,267.28	100.00%	21,081	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	2,612,321.53	0.57%	681	3.23%
5,000: 9,999	20,621,852.80	4.50%	2,690	12.76%
10,000: 14,999	48,474,850.89	10.59%	3,865	18.33%
15,000: 19,999	67,748,552.28	14.80%	3,895	18.48%
20,000: 24,999	71,264,794.99	15.57%	3,193	15.15%
25,000: 29,999	63,058,247.16	13.77%	2,309	10.95%
30,000: 34,999	53,091,145.87	11.60%	1,644	7.80%
35,000: 39,999	39,151,326.36	8.55%	1,049	4.98%
40,000: 44,999	27,706,471.94	6.05%	657	3.12%
45,000: 49,999	18,041,017.34	3.94%	382	1.81%
50,000: 54,999	12,069,329.78	2.64%	231	1.10%
55,000: 59,999	7,203,552.39	1.57%	126	0.60%
>=60,000	26,778,884.81	5.85%	359	1.70%
Total	457,822,348.14	100.00%	21,081	100.00%

Average Original Principal Balance 21,717
Maximum Original Principal Balance 144,166

Outstanding Principal Balance

RevoCar 2023-2
Investor Report

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Outstanding Principal Balance (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	6,102,491.40	1.60%	1,982	9.40%
5,000: 9,999	27,841,678.50	7.32%	3,662	17.37%
10,000: 14,999	53,422,501.53	14.04%	4,267	20.24%
15,000: 19,999	64,722,843.28	17.01%	3,711	17.60%
20,000: 24,999	60,593,528.71	15.92%	2,710	12.86%
25,000: 29,999	51,198,218.21	13.45%	1,873	8.88%
30,000: 34,999	37,921,562.02	9.97%	1,173	5.56%
35,000: 39,999	26,105,785.36	6.86%	699	3.32%
40,000: 44,999	15,572,839.11	4.09%	369	1.75%
45,000: 49,999	10,625,670.09	2.79%	224	1.06%
50,000: 54,999	6,113,864.62	1.61%	117	0.56%
55,000: 59,999	4,697,070.55	1.23%	82	0.39%
>=60,000	15,619,213.90	4.10%	212	1.01%
Total	380,537,267.28	100.00%	21,081	100.00%

Average Outstanding Principal Balance: 18,051
Maximum Outstanding Principal Balance 122,138

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	165,440,211.75	43.48%	9,333	44.27%
9,799: 9,600	116,889,630.05	30.72%	6,488	30.78%
9,599: 9,400	48,504,275.08	12.75%	2,677	12.70%
9,399: 9,200	17,635,318.74	4.63%	987	4.68%
9,199: 9,000	8,127,659.31	2.14%	461	2.19%
8,999: 8,800	3,951,501.85	1.04%	222	1.05%
8,799: 8,600	1,830,779.37	0.48%	105	0.50%
8,599: 8,400	955,986.66	0.25%	50	0.24%
8,399: 8,200	872,261.11	0.23%	49	0.23%
8,199: 8,000	537,107.67	0.14%	31	0.15%
<8,000:	482,956.06	0.13%	25	0.12%
n/a	15,309,579.63	4.02%	653	3.10%
Total	380,537,267.28	100.00%	21,081	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	17,719,544.32	4.66%	918	4.35%
Public + Private Employee	235,651,923.82	61.93%	13,580	64.42%
Worker Private Sector	26,209,952.12	6.89%	1,721	8.16%
Self-Employed	57,453,860.21	15.10%	2,441	11.58%
Pensioners	17,443,509.47	4.58%	1,211	5.74%
Trainee/Intern	3,478,050.33	0.91%	260	1.23%
Homemaker	0.00	0.00%	0	0.00%
Unemployed	628,597.32	0.17%	40	0.19%
Craftsman	0.00	0.00%	0	0.00%
Commercial debtors & Others	21,951,829.69	5.77%	910	4.32%
Total	380,537,267.28	100.00%	21,081	100.00%

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	4,157,234.55	1.09%	297	1.41%
21: 25	28,409,537.72	7.47%	1,621	7.69%
26: 30	36,540,062.27	9.60%	2,016	9.56%
31: 35	44,459,367.58	11.68%	2,352	11.16%
36: 40	45,692,920.15	12.01%	2,416	11.46%
41: 45	45,442,800.03	11.94%	2,442	11.58%
46: 50	41,308,275.15	10.86%	2,301	10.92%
51: 55	41,433,853.94	10.89%	2,411	11.44%
56: 60	37,323,865.73	9.81%	2,135	10.13%
61: 65	19,203,444.20	5.05%	1,171	5.55%
66: 70	8,682,032.58	2.28%	561	2.66%
71: 75	5,233,478.28	1.38%	365	1.73%
>=76	698,565.41	0.18%	83	0.39%
n/a	21,951,829.69	5.77%	910	4.32%
Total	380,537,267.28	100.00%	21,081	100.00%

Debtor Characteristics II

RevoCar 2023-2
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Debtor Monthly Net Income (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	8,689,082.71	2.28%	629	2.98%
1,001: 1,500	27,430,754.19	7.21%	1,997	9.47%
1,501: 2,000	70,571,751.58	18.55%	4,556	21.61%
2,001: 2,500	90,180,059.67	23.70%	5,213	24.73%
2,501: 3,000	59,553,452.75	15.65%	3,172	15.05%
3,001: 3,500	32,007,618.06	8.41%	1,578	7.49%
3,501: 4,000	21,507,482.42	5.65%	1,049	4.98%
4,001: 4,500	11,452,379.83	3.01%	519	2.46%
4,501: 5,000	14,278,510.08	3.75%	605	2.87%
5,001: 5,500	4,267,018.71	1.12%	162	0.77%
5,501: 6,000	6,191,977.31	1.63%	245	1.16%
>=6,001	19,105,660.56	5.02%	719	3.41%
n/a	15,301,519.41	4.02%	637	3.02%
Total	380,537,267.28	100.00%	21,081	100.00%

Top 15 Debtors

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	122,137.86	0.03%	1
2	115,772.23	0.03%	1
3	114,441.23	0.03%	1
4	113,912.02	0.03%	1
5	111,798.66	0.03%	1
6	107,896.64	0.03%	1
7	107,392.41	0.03%	1
8	104,135.91	0.03%	1
9	104,098.62	0.03%	1
10	103,439.57	0.03%	1
11	101,734.17	0.03%	1
12	97,811.81	0.03%	1
13	97,449.41	0.03%	1
14	96,906.45	0.03%	1
15	96,330.16	0.03%	1
Total Top 15 Debtors	1,595,257.15	0.42%	15
Total Portfolio	380,537,267.28		21,081

Balloon Amount

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	90,576,365.72	23.80%	7,772	36.87%
1: 1,999	395,059.02	0.10%	92	0.44%
2,000: 3,999	4,807,435.34	1.26%	625	2.96%
4,000: 5,999	12,767,372.43	3.36%	1,194	5.66%
6,000: 7,999	17,039,273.80	4.48%	1,314	6.23%
8,000: 9,999	22,374,169.92	5.88%	1,474	6.99%
10,000: 11,999	25,463,255.46	6.69%	1,423	6.75%
12,000: 13,999	24,102,676.12	6.33%	1,230	5.83%
14,000: 15,999	24,471,278.74	6.43%	1,116	5.29%
16,000: 17,999	20,787,964.14	5.46%	870	4.13%
18,000: 19,999	18,837,114.41	4.95%	729	3.46%
20,000: 21,999	16,392,530.45	4.31%	584	2.77%
22,000: 23,999	15,636,813.89	4.11%	522	2.48%
24,000: 25,999	12,648,817.84	3.32%	400	1.90%
26,000: 27,999	11,144,709.71	2.93%	337	1.60%
28,000: 29,999	9,307,138.87	2.45%	262	1.24%
30,000: 31,999	8,182,875.59	2.15%	217	1.03%
32,000: 33,999	6,104,237.81	1.60%	156	0.74%
34,000: 35,999	5,905,308.87	1.55%	144	0.68%
36,000: 37,999	4,947,391.40	1.30%	116	0.55%
38,000: 39,999	4,011,979.44	1.05%	88	0.42%
>=40,000	24,633,498.31	6.47%	416	1.97%
Total	380,537,267.28	100.00%	21,081	100.00%

Average Balloon Amount 15,379

Balloon Maturity Year	Outstanding Balloon Amount	% of Balance	Number of Loans	% of Loans
2024	2,147,034.71	1.05%	85	0.64%
2025	21,941,597.07	10.72%	1,084	8.14%
2026	53,921,862.69	26.34%	2,890	21.71%
2027	85,864,843.55	41.95%	5,848	43.94%
2028	40,807,819.27	19.94%	3,402	25.56%
Total	204,683,157.29	100.00%	13,309	100.00%

Seasoning

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

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	108,347,605.14	28.47%	7,053	33.46%
16:18	160,652,286.71	42.22%	8,770	41.60%
19:21	60,390,953.32	15.87%	2,707	12.84%
22:24	30,609,651.80	8.04%	1,481	7.03%
25:27	15,339,116.66	4.03%	765	3.63%
28:30	2,194,984.64	0.58%	113	0.54%
>=31	3,002,669.01	0.79%	192	0.91%
Total	380,537,267.28	100.00%	21,081	100.00%

WA Seasoning (in months) 17.7

Distribution by Origination and Maturity Year

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2019	0.00	0.00%	0	0.00%
2020	93,379.66	0.02%	10	0.05%
2021	2,174,542.71	0.57%	145	0.69%
2022	56,883,106.24	14.95%	2,737	12.98%
2023	321,386,238.67	84.46%	18,189	86.28%
Total	380,537,267.28	100.00%	21,081	100.00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2024	1,917,028.81	0.50%	119	0.56%
2025	25,325,801.14	6.66%	1,783	8.46%
2026	72,842,611.62	19.14%	4,200	19.92%
2027	140,037,960.33	36.80%	7,439	35.29%
2028	90,954,167.89	23.90%	4,843	22.97%
2029	12,632,916.89	3.32%	872	4.14%
2030	8,982,042.32	2.36%	526	2.50%
2031	23,483,622.02	6.17%	1,175	5.57%
2032	1,515,966.41	0.40%	45	0.21%
2033	2,845,149.85	0.75%	79	0.37%
Total	380,537,267.28	100.00%	21,081	100.00%

Remaining Term

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	6,385,326.91	1.68%	397	1.88%
7:12	16,786,135.06	4.41%	1,287	6.11%
13:18	21,063,816.49	5.54%	1,039	4.93%
19:24	47,709,794.54	12.54%	2,963	14.06%
25:30	38,339,131.21	10.08%	1,904	9.03%
31:36	101,865,885.60	26.77%	5,546	26.31%
37:42	28,333,576.74	7.45%	1,479	7.02%
43:48	70,130,103.92	18.43%	3,737	17.73%
49:54	2,504,949.69	0.66%	181	0.86%
55:60	9,980,395.19	2.62%	686	3.25%
61:66	2,076,824.92	0.55%	132	0.63%
67:72	6,786,808.17	1.78%	398	1.89%
73:78	5,193,553.01	1.36%	258	1.22%
79:84	18,860,715.59	4.96%	944	4.48%
85:90	265,639.69	0.07%	10	0.05%
91:96	1,064,115.89	0.28%	31	0.15%
97:102	1,014,723.55	0.27%	29	0.14%
103:108	2,175,771.11	0.57%	60	0.28%
109:114	0.00	0.00%	0	0.00%
115:120	0.00	0.00%	0	0.00%
Total	380,537,267.28	100.00%	21,081	100.00%

WA Remaining Term (in months)

36.6

Original Term

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

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	730,669.60	0.19%	46	0.22%
19:24	2,809,213.97	0.74%	612	2.90%
25:30	16,113,487.88	4.23%	803	3.81%
31:36	10,300,634.39	2.71%	1,330	6.31%
37:42	55,945,004.67	14.70%	2,504	11.88%
43:48	19,849,138.60	5.22%	1,779	8.44%
49:54	119,602,158.60	31.43%	5,645	26.78%
55:60	19,976,504.98	5.25%	1,581	7.50%
61:66	84,987,776.10	22.33%	4,026	19.10%
67:72	11,741,840.51	3.09%	821	3.89%
73:78	750,439.46	0.20%	49	0.23%
79:84	7,616,068.81	2.00%	467	2.22%
85:90	368,468.55	0.10%	25	0.12%
91:96	25,127,228.17	6.60%	1,260	5.98%
97:102	26,257.51	0.01%	1	0.00%
103:108	126,162.68	0.03%	5	0.02%
109:114	61,451.72	0.02%	2	0.01%
115:120	4,404,761.08	1.16%	125	0.59%
Total	380,537,267.28	100.00%	21,081	100.00%

WA Original Term (in months)

54.4

Distribution by Loan to Value (LTV)

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 10.00%	6,622.33	0.00%	3	0.01%
10.01% - 20.00%	73,630.32	0.02%	30	0.14%
20.01% - 30.00%	710,448.93	0.19%	145	0.69%
30.01% - 40.00%	2,394,934.59	0.63%	370	1.76%
40.01% - 50.00%	6,208,720.31	1.63%	667	3.16%
50.01% - 60.00%	13,592,303.14	3.57%	1,097	5.20%
60.01% - 70.00%	27,341,957.15	7.19%	1,675	7.95%
70.01% - 80.00%	58,668,478.59	15.42%	2,983	14.15%
80.01% - 90.00%	100,345,630.67	26.37%	4,555	21.61%
90.01% - 100.00%	110,622,588.08	29.07%	6,092	28.90%
100.01% - 110.00%	51,419,055.39	13.51%	2,900	13.76%
110.01% - 115.00%	9,152,897.78	2.41%	564	2.68%
Total	380,537,267.28	100.00%	21,081	100.00%

Weighted Average LTV 86.88%
Maximum LTV 114.97%

Distribution by Manufacturer Brands

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	43,365,908.44	11.40%	2,536	12.03%
2	37,242,453.12	9.79%	2,163	10.26%
3	36,011,656.71	9.46%	1,567	7.43%
4	25,977,865.85	6.83%	1,235	5.86%
5	24,538,854.74	6.45%	1,243	5.90%
6	23,131,226.48	6.08%	1,329	6.30%
7	22,556,258.98	5.93%	1,196	5.67%
8	20,937,231.12	5.50%	1,108	5.26%
9	18,927,548.85	4.97%	1,461	6.93%
10	13,615,568.60	3.58%	931	4.42%
11	8,925,609.91	2.35%	537	2.55%
12	8,781,278.96	2.31%	567	2.69%
13	8,144,438.64	2.14%	492	2.33%
14	7,786,984.50	2.05%	551	2.61%
15	6,342,278.38	1.67%	148	0.70%
Other	74,252,104.00	19.51%	4,017	19.06%
TOTAL	380,537,267.28	100.00%	21,081	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: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	131,188,220.52	34.47%	6,763	32.08%
Electric	14,121,124.04	3.71%	542	2.57%
Gas	614,029.66	0.16%	52	0.25%
Hybrid	20,494,583.83	5.39%	772	3.66%
Petrol	166,131,488.07	43.66%	10,457	49.60%
n/a	47,987,821.16	12.61%	2,495	11.84%
Total	380,537,267.28	100.00%	21,081	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	373,557.11	0.10%	19	0.09%
Euro 6d	131,592,310.89	34.58%	5,629	26.70%
Euro 6d-temp	80,554,838.60	21.17%	4,273	20.27%
Euro 6	83,111,924.00	21.84%	5,459	25.90%
Euro 5	18,637,908.41	4.90%	2,032	9.64%
Euro 4	3,046,547.18	0.80%	519	2.46%
Euro 3	258,645.97	0.07%	28	0.13%
Euro 2	2,670.11	0.00%	2	0.01%
n/a - electric	14,039,264.20	3.69%	540	2.56%
n/a	48,919,600.81	12.86%	2,580	12.24%
Total	380,537,267.28	100.00%	21,081	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: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	45,740,972.35	12.02%	1,990	9.44%
A	64,039,471.72	16.83%	3,460	16.41%
B	82,168,509.49	21.59%	4,643	22.02%
C	34,915,789.93	9.18%	2,120	10.06%
D	19,330,028.03	5.08%	1,061	5.03%
E	7,233,759.51	1.90%	335	1.59%
F	5,836,666.54	1.53%	189	0.90%
G	3,427,648.08	0.90%	76	0.36%
n/a	117,844,421.63	30.97%	7,207	34.19%
Total	380,537,267.28	100.00%	21,081	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	26,698,931.68	7.02%	1,050	4.98%
50:99	9,777,971.37	2.57%	722	3.42%
100:149	152,629,041.85	40.11%	10,321	48.96%
150:199	99,815,802.11	26.23%	4,878	23.14%
200:249	26,091,664.46	6.86%	947	4.49%
250:299	4,924,212.86	1.29%	162	0.77%
300:349	976,348.19	0.26%	36	0.17%
350:399	285,827.25	0.08%	11	0.05%
>=400	16,334.12	0.00%	1	0.00%
n/a	59,321,133.39	15.59%	2,953	14.01%
Total	380,537,267.28	100.00%	21,081	100.00%

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

Contractual Amortisation Profile

RevoCar 2023-2
Investor Report

Determination Date: 31.10.2024
Investor Reporting Date: 13.11.2024
Payment Date: 21.11.2024
Period No.: 13

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
2.24

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2024-10	380,537,267	2027-09	85,163,136	2030-08	5,218,795	2033-07	4,626
2024-11	375,078,386	2027-10	81,508,535	2030-09	4,807,491	2033-08	0
2024-12	369,461,004	2027-11	77,458,913	2030-10	4,397,399		
2025-01	364,374,471	2027-12	73,283,196	2030-11	3,994,890		
2025-02	358,976,829	2028-01	69,563,045	2030-12	3,592,586		
2025-03	353,405,629	2028-02	66,525,950	2031-01	3,193,949		
2025-04	346,876,012	2028-03	63,469,009	2031-02	2,797,051		
2025-05	339,298,984	2028-04	55,068,710	2031-03	2,396,092		
2025-06	331,752,224	2028-05	46,053,675	2031-04	2,006,532		
2025-07	324,327,254	2028-06	39,280,898	2031-05	1,641,352		
2025-08	317,760,938	2028-07	30,917,807	2031-06	1,337,061		
2025-09	311,462,893	2028-08	22,551,453	2031-07	1,062,160		
2025-10	305,982,519	2028-09	19,205,332	2031-08	958,622		
2025-11	300,073,297	2028-10	18,453,017	2031-09	908,250		
2025-12	293,749,641	2028-11	17,712,616	2031-10	858,083		
2026-01	287,101,572	2028-12	16,974,905	2031-11	807,514		
2026-02	280,656,474	2029-01	16,237,132	2031-12	757,424		
2026-03	273,084,755	2029-02	15,499,815	2032-01	708,068		
2026-04	261,926,703	2029-03	14,763,424	2032-02	659,358		
2026-05	249,920,924	2029-04	14,031,640	2032-03	610,431		
2026-06	240,111,562	2029-05	13,313,653	2032-04	561,565		
2026-07	229,866,654	2029-06	12,606,503	2032-05	512,653		
2026-08	219,148,698	2029-07	11,935,328	2032-06	464,087		
2026-09	211,101,301	2029-08	11,338,881	2032-07	416,929		
2026-10	205,197,072	2029-09	10,810,380	2032-08	370,763		
2026-11	198,788,665	2029-10	10,283,208	2032-09	327,677		
2026-12	191,979,771	2029-11	9,756,137	2032-10	286,640		
2027-01	185,374,767	2029-12	9,232,797	2032-11	248,222		
2027-02	178,926,677	2030-01	8,712,465	2032-12	211,006		
2027-03	171,921,417	2030-02	8,185,573	2033-01	176,557		
2027-04	156,817,449	2030-03	7,659,730	2033-02	144,867		
2027-05	138,638,628	2030-04	7,140,998	2033-03	112,963		
2027-06	123,689,799	2030-05	6,630,192	2033-04	80,603		
2027-07	108,255,746	2030-06	6,129,029	2033-05	52,254		
2027-08	93,080,191	2030-07	5,655,345	2033-06	28,137		