


RevoCar 2023-1 UG (haftungsbeschränkt)



Investor Report

Deal Name RevoCar 2023-1 

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

Originator Bank11 für Privatkunden und Handel GmbH



Contents

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Page Funding Reports Settlement

1	Cover
2	Contents
3	Transaction Parties
4	Reporting Contact
5	Reporting Details
6	Ratings
7	Trigger & Clean Up Call
8	Notes Information
9	Reserve Accounts
10	Risk Retention
11	Available Distribution Amount
12	Waterfall
13	Portfolio Information
14	Swap Data
15	Defaults and Recoveries Loan Level Information
22	Delinquency Analysis 1
23	Delinquency Analysis 2

Page Stratification Reports

24	Distribution by Federal State
25	Car Type, Customer Group, Object Type
26	Insurances and Contract Type
27	Payment Properties
28	Distribution by Downpayment and Contract
29	Interest Rate Range
30	Original Principal Balance
31	Outstanding Principal Balance
32	Scoring
33	Debtor Characteristics I
34	Debtor Characteristics II
35	Top 15 Debtors
36	Balloon Amount
37	Seasoning
38	Distribution by Origination and Maturity Year
39	Remaining Maturity
40	Original Maturity

Page Further Additional Reports

41	Loan to Value
42	Distribution by Manufacturer Brands
43	Drive Type & EU Emission
44	Energy and Co2 Performance
45	Contractual Amortisation Profile

All amounts are presented in Euro.

Transaction Parties

RevoCar 2023-1
Investor ReportDetermination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

	<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 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	Isabelle Valencius isabelle.valencius@cscglobal.com Telephone: +352 621 747 292 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

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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Reporting Details

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Cut-Off Date	30.04.2023
Closing Date / Issue Date	17.05.2023
Interest Determination Date	17.01.2025
Investor Reporting Date	13.02.2025
Calculation Date	19.02.2025
Payment Date	21.02.2025

Days Accrued

Collection Period	from	01.01.2025	to	31.01.2025	31
Interest Period	from	21.01.2025	to	21.02.2025	31

Ratings

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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)	A1/P-1
Account Bank	BNP Paribas, Frankfurt Branch	AA (low)/R-1 (middle)	Aa3/P-1	AA (low)/R-1 (middle)	A1/P-1

* according to Moody's Credit Risk Assessment

Trigger & Clean-Up Call

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

	Trigger Value	Current Value	Trigger Breach
Principal Deficiency Event			
Class B Principal Deficiency Event	34,300,000.00	764,053.36	No
Class C Principal Deficiency Event	20,300,000.00	764,053.36	No
Class D Principal Deficiency Event	13,000,000.00	764,053.36	No
Class E Principal Deficiency Event	2,700,000.00	764,053.36	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
	Trigger Value	Current Value	Trigger Breach
Clean-up Call %	10.00%	58.75%	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

RevoCar 2023-1
Investor ReportDetermination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

	<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)/Aa2(sf)	BBB(high)(sf)/A2(sf)	BB(high)(sf)/Ba1(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	2.798%	NA	NA	NA	NA	
Spread	0.660%	NA	NA	NA	NA	
Interest Rate	3.458%	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	259,429,424.53	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	304,429,424.53
Aggregate Notes Principal Amount (bop) per Note	57,017.46	100,000.00	100,000.00	100,000.00	100,000.00	
Available Distribution Amount						11,919,757.01
Principal Redemption Amount per Class	10,703,234.78	0.00	0.00	0.00	0.00	10,703,234.78
Principal Redemption Amount per Note	2,352.36	0.00	0.00	0.00	0.00	
Aggregate Notes Principal Amount (eop) per Class	248,726,189.75	21,400,000.00	6,600,000.00	8,100,000.00	8,900,000.00	293,726,189.75
Aggregate Notes Principal Amount (eop) per Note	54,665.10	100,000.00	100,000.00	100,000.00	100,000.00	
Current Tranching	84.7%	7.3%	2.2%	2.8%	3.0%	
Payments of Interest						
Interest Amount	772,499.00	92,139.84	29,837.28	50,569.11	97,714.88	
Interest Amount per Note	169.78	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)	15.68%	8.13%	5.89%	3.13%	0.10%	
Current Credit Enhancement (excl. Excess Spread)	15.06%	7.77%	5.53%	2.77%	-0.26%	

Reserve Accounts

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

	<u>Amount</u>
<u>Liquidity Reserve Account*</u>	
Initial Balance of Liquidity Reserve Account	5,000,000.00
Liquidity Reserve Account (bop)	3,036,609.65
Amounts debited to Liquidity Reserve Account	106,988.29
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	2,929,621.36

	<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)	4,847,879.13
Amounts debited to Servicing Fee Reserve Account	277,589.80
Amounts credited to Servicing Fee Reserve Account	0.00
Servicing Fee Reserve Account (eop)	4,570,289.33

	<u>Amount</u>
<u>Commingling Reserve Account</u>	
Initial Balance of Commingling Reserve Account	5,000,000.00
Commingling Reserve Account (bop)	3,036,609.65
Amounts debited to Commingling Reserve Account	106,988.29
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	2,929,621.36

	<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

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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	292,962,136.39	94.4%	20,615	94.4%
Retained by Bank11	17,324,758.57	5.6%	1,225	5.6%
Total	310,286,894.96	100.0%	21,840	100.0%

Available Distribution Amount

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Liquidity Reserve Transfer Event: No
Servicer Termination Event: No

Payment Collections

Collections received from the Servicer	5,918,943.39
Remaining Collections	5,958,042.92

Calculation of the Available Distribution Amount

Total Collections	11,756,038.75
(a) - thereof Interest Collections	1,247,795.48
(b) - thereof Principal Collections	10,508,243.27
(c) Recovery Collections	120,947.56
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	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)	42,770.70
Available Distribution Amount	11,919,757.01

Waterfall

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

	Payment	Remaining Amount
Available Distribution Amount		11,919,757.01
(i) any due and payable Statutory Claims	490.77	11,919,266.24
(ii) any due and payable Trustee Expenses	-	11,919,266.24
(iii) any due and payable Administration Expenses	21,902.90	11,897,363.34
(iv) any due and payable Servicing Fee to the Servicer	39,222.87	11,858,140.47
(v) any Amount payable to the Swap Counterparty	112,145.58	11,745,994.89
(vi) Class A Notes Interest Amount	772,499.00	10,973,495.89
(vii) Class B Notes Interest Amount	92,139.84	10,881,356.05
(viii) Class C Notes Interest Amount	29,837.28	10,851,518.77
(ix) Class D Notes Interest Amount	50,569.11	10,800,949.66
(x) Class E Notes Interest Amount	97,714.88	10,703,234.78
(xi) Class A Principal Redemption Amount	10,703,234.78	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

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

	<u>Current Period</u>	
	Outstanding Principal Balance	Number of Contracts
Beginning of Period	303,660,964.94	21,124
Scheduled Principal Payments	4,985,195.38	
Principal Payments End of Term	1,300,308.64	204
Principal Payments Early Settlement	4,222,739.25	298
Total Principal Collections	10,508,243.27	502
Defaulted Receivables	190,585.28	7
End of Period (As of Determination Date)	292,962,136.39	20,615

Swap Data

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Swap Counterparty Data

Swap Counterparty Provider	UniCredit Bank AG
Swap Termination Event	No

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	259,429,424.53
Fixed Rate	3.300%
Floating Rate (Euribor)	2.798%
Interest Days	31
Paying Leg	737,211.95
Receiving Leg	625,066.37
Net Swap Payments (- from SPV / + to SPV)	-112,145.58
Swap Notional Amount after IPD	248,726,189.75

Defaults and Recoveries Loan Level Information

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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
184			4,608,217.29	4,241,996.41	1,304,962.35	2,937,034.06	69.2%					
1	2023-06	2022-10	6,996.16	7,052.21	3,854.23	3,197.98	45.3%	40764	GW	RENAULT	Loan Amortising	Private
2	2023-07	2022-10	19,767.73	20,264.39	12,144.74	8,119.65	40.1%	70327	GW	BMW	Loan Balloon	Private
3	2023-07	2023-01	23,032.80	23,700.29	10,286.10	13,414.19	56.6%	48159	GW	OPEL	Loan Amortising	Private
4	2023-08	2022-10	31,901.38	31,388.46	8,734.68	22,653.78	72.2%	39110	GW	VW	Loan Amortising	Commercial
5	2023-08	2023-01	31,347.74	30,343.43	8,265.28	22,078.15	72.8%	39110	GW	VW	Loan Amortising	Commercial
6	2023-08	2022-12	43,485.42	44,801.00	28,400.65	16,400.35	36.6%	56470	NW	CITROEN	Loan Balloon	Private
7	2023-08	2023-01	46,450.56	47,668.32	3,534.67	44,133.65	92.6%	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

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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	5,396.68	9,456.06	63.7%	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	5,604.06	5,643.62	50.2%	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	5,798.62	1,659.35	22.2%	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	MINI	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	2,739.60	5,900.51	68.3%	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

Defaults and Recoveries Loan Level Information

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
61	2024-04	2022-09	13,383.26	13,589.14	-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	12,210.76	13,733.05	52.9%	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	17,137.16	27,967.25	62.0%	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	847.30	26,785.52	96.9%	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

Defaults and Recoveries Loan Level Information

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

No.	Month / Year of Default	Month / Year of Loan Origin	Outstanding Principal Balance (Cut-Off Date)	Default Amount	Recovery	Net Loss Amount	Net Loss Percentage on Default Amount	Post Code Area	Object Type (new/used)	Vehicle Brand	Contract Type	Customer Type
91	2024-06	2023-03	10,600.14	10,087.29	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	8,141.87	522.71	6.0%	49324	GW	CITROEN	Loan Amortising	Commercial
110	2024-07	2023-02	26,322.73	25,712.31	-1,439.39	27,151.70	105.6%	68169	NW	HYUNDAI	Loan Balloon	Private
111	2024-07	2023-02	36,049.77	29,776.63	19,150.73	10,625.90	35.7%	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	-1,421.93	15,979.69	109.8%	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	14,664.84	6,207.72	29.7%	68519	GW	RENAULT	Loan Amortising	Private
116	2024-08	2022-09	21,349.22	21,352.29	-296.50	21,648.79	101.4%	26721	GW	VW	Loan Balloon	Private
117	2024-08	2022-11	57,690.72	56,163.20	30,028.84	26,134.36	46.5%	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	-1,072.91	37,434.61	103.0%	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

Defaults and Recoveries Loan Level Information

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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
121	2024-09	2023-03	8,527.72	5,365.62	-84.69	5,450.31	101.6%	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	12,292.87	13,181.92	51.7%	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	-235.22	27,437.63	100.9%	55606	GW	MERCEDES-BENZ	Loan Balloon	Private
126	2024-09	2022-08	23,884.84	21,526.08	798.85	20,727.23	96.3%	49191	GW	KIA	Loan Balloon	Private
127	2024-09	2022-08	24,007.23	21,730.47	15,720.13	6,010.34	27.7%	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	6,110.41	7,238.98	54.2%	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	1,237.21	3,011.12	70.9%	85057	GW	BMW	Loan Amortising	Private
134	2024-10	2022-12	17,664.82	14,558.86	8,063.62	6,495.24	44.6%	35232	GW	MERCEDES-BENZ	Loan Balloon	Private
135	2024-10	2022-12	45,129.28	43,703.09	-1,588.87	45,291.96	103.6%	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
137	2024-11	2022-12	11,399.13	9,848.84	0.00	9,848.84	100.0%	99625	GW	RENAULT	Loan Balloon	Private
138	2024-11	2023-01	10,732.03	9,098.27	2,950.63	6,147.64	67.6%	86150	GW	FIAT	Loan Balloon	Commercial
139	2024-11	2023-01	12,627.26	6,163.57	1,953.85	4,209.72	68.3%	46535	GW	FORD	Loan Amortising	Commercial
140	2024-11	2023-02	43,889.59	36,131.42	1,091.42	35,040.00	97.0%	67059	NW	KIA	Loan Balloon	Private
141	2024-11	2023-02	9,037.37	7,247.55	-106.61	7,354.16	101.5%	38154	GW	VW	Loan Amortising	Private
142	2024-11	2023-02	56,313.79	48,949.27	22,248.57	26,700.70	54.5%	08393	GW	AUDI	Loan Balloon	Private
143	2024-11	2023-02	73,604.90	77,856.95	0.00	77,856.95	100.0%	07407	NW	VW	Loan Balloon	Commercial
144	2024-11	2022-06	14,784.77	11,146.38	-112.60	11,258.98	101.0%	91575	GW	BMW	Loan Amortising	Private
145	2024-11	2022-08	20,074.21	19,182.59	-214.80	19,397.39	101.1%	79286	GW	MERCEDES-BENZ	Loan Balloon	Private
146	2024-11	2022-09	40,618.00	35,523.86	16,660.27	18,863.59	53.1%	48249	GW	OPEL	Loan Balloon	Commercial
147	2024-11	2022-11	11,571.85	9,959.39	2,833.12	7,126.27	71.6%	86150	GW	FIAT	Loan Balloon	Commercial
148	2024-11	2023-01	24,797.76	21,767.05	-1,159.87	22,926.92	105.3%	69488	GW	FORD	Loan Balloon	Private
149	2024-11	2023-01	5,637.50	4,089.61	-55.05	4,144.66	101.3%	26632	GW	RENAULT	Loan Amortising	Private
150	2024-11	2022-11	50,676.44	46,327.85	-609.52	46,937.37	101.3%	63457	GW	BMW	Loan Balloon	Private

Defaults and Recoveries Loan Level Information

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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
151	2024-11	2022-12	21,937.38	22,329.20	-316.53	22,645.73	101.4%	82327	GW	MERCEDES-BENZ	Loan Balloon	Private
152	2024-11	2022-12	34,291.11	32,880.34	12,364.65	20,515.69	62.4%	90765	NW	FORD	Loan Balloon	Private
153	2024-11	2022-12	49,678.04	48,147.43	-937.04	49,084.47	101.9%	28307	GW	MERCEDES-BENZ	Loan Balloon	Private
154	2024-11	2023-01	22,897.11	19,462.35	-250.81	19,713.16	101.3%	06886	GW	SKODA	Loan Amortising	Private
155	2024-11	2023-01	9,349.33	9,471.85	-119.04	9,590.89	101.3%	80686	GW	BMW	Loan Amortising	Private
156	2024-11	2023-02	43,115.16	40,577.70	22,243.08	18,334.62	45.2%	91623	GW	VW	Loan Balloon	Private
157	2024-11	2023-02	16,279.54	14,453.92	-1,101.49	15,555.41	107.6%	63477	GW	VW	Loan Amortising	Private
158	2024-11	2023-02	18,017.04	6,425.96	-89.51	6,515.47	101.4%	60323	GW	FORD	Loan Amortising	Private
159	2024-11	2023-02	8,890.19	7,395.03	-118.32	7,513.35	101.6%	16766	GW	FIAT	Loan Amortising	Private
160	2024-11	2023-03	29,602.66	23,433.61	20,574.16	2,859.45	12.2%	44269	GW	LAND ROVER	Loan Amortising	Private
161	2024-12	2023-01	6,850.58	6,150.02	-65.95	6,215.97	101.1%	75031	GW	OPEL	Loan Balloon	Private
162	2024-12	2022-02	15,439.46	15,956.20	-182.70	16,138.90	101.1%	31008	GW	VW	Loan Balloon	Private
163	2024-12	2022-06	13,268.90	13,044.39	6,528.87	6,515.52	49.9%	60528	NW	RENAULT	Loan Balloon	Commercial
164	2024-12	2022-08	24,160.61	19,677.46	-147.90	19,825.36	100.8%	40547	NW	KIA	Loan Balloon	Commercial
165	2024-12	2022-08	6,913.17	4,669.74	-507.50	5,177.24	110.9%	96145	GW	RENAULT	Loan Amortising	Private
166	2024-12	2022-09	73,768.45	69,455.99	31,665.95	37,790.04	54.4%	12107	GW	VW	Loan Balloon	Commercial
167	2024-12	2022-11	37,111.30	30,219.90	-215.59	30,435.49	100.7%	85077	GW	FORD	Loan Balloon	Commercial
168	2024-12	2022-11	5,097.15	3,480.92	-71.84	3,552.76	102.1%	99734	GW	SKODA	Loan Amortising	Private
169	2024-12	2022-12	55,541.93	53,886.55	4,300.88	49,585.67	92.0%	99427	GW	BMW	Loan Balloon	Private
170	2024-12	2023-01	12,756.32	5,410.22	-62.23	5,472.45	101.2%	88487	GW	KIA	Loan Amortising	Private
171	2024-12	2023-01	6,293.62	6,521.52	-73.90	6,595.42	101.1%	21444	GW	SMART	Loan Amortising	Private
172	2024-12	2023-01	14,159.83	10,380.62	-1,000.63	11,381.25	109.6%	58453	GW	FORD	Loan Amortising	Private
173	2024-12	2023-01	28,024.23	25,940.65	-4,333.36	30,274.01	116.7%	60314	NW	MITSUBISHI	Loan Balloon	Commercial
174	2024-12	2023-01	10,302.89	9,758.42	6,185.38	3,573.04	36.6%	31241	GW	AUDI	Loan Balloon	Private
175	2024-12	2023-01	53,505.29	48,273.53	30,892.59	17,380.94	36.0%	26169	GW	DODGE	Loan Balloon	Private
176	2024-12	2023-02	21,822.87	17,777.58	8,681.24	9,096.34	51.2%	76891	GW	OPEL	Loan Amortising	Private
177	2024-12	2023-03	12,364.89	11,167.57	-128.56	11,296.13	101.2%	73728	GW	VW	Loan Amortising	Private
178	2025-01	2022-12	29,404.42	24,347.64	-942.29	25,289.93	103.9%	90562	GW	BMW	Loan Amortising	Private
179	2025-01	2022-07	35,361.17	32,852.71	-835.38	33,688.09	102.5%	72138	GW	VW	Loan Balloon	Private
180	2025-01	2022-09	34,271.03	31,865.09	-1,191.19	33,056.28	103.7%	45731	GW	AUDI	Loan Balloon	Private

Defaults and Recoveries Loan Level Information

RevoCar 2023-1

Investor Report

Determination Date: 31.01.2025

Investor Reporting Date: 13.02.2025

Payment Date: 21.02.2025

Period No.: 21

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
181	2025-01	2022-10	15,155.56	12,781.14	-890.12	13,671.26	107.0%	50389	GW	MITSUBISHI	Loan Amortising	Private
182	2025-01	2022-10	35,434.06	29,607.62	-988.61	30,596.23	103.3%	41564	GW	FIAT	Loan Balloon	Commercial
183	2025-01	2022-12	26,182.99	21,958.92	-1,033.00	22,991.92	104.7%	95197	GW	AUDI	Loan Balloon	Private
184	2025-01	2022-12	39,917.18	37,172.16	-957.81	38,129.97	102.6%	60388	NW	VW	Loan Balloon	Private

Delinquency Analysis

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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
19	304,802,353.81	509,212.73	262,253.01	233,573.19	434,944.33	1,439,983.26
20	295,393,443.18	440,899.97	288,172.46	76,529.60	558,153.69	1,363,755.72
21	284,173,976.77	665,042.60	192,634.64	208,729.38	568,791.60	1,635,198.22

Delinquency Analysis

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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
19	304,802,353.81	2,575,464.60	1,982,574.19	967,250.63	2,768,833.23	8,294,122.65
20	295,393,443.18	3,016,849.24	1,609,671.70	687,114.11	2,953,886.71	8,267,521.76
21	284,173,976.77	3,236,773.05	879,480.77	1,573,625.96	3,098,279.84	8,788,159.62

Distribution by Federal State

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	39,966,877.04	13.64%	2,754	13.36%
Bavaria	52,405,318.53	17.89%	3,395	16.47%
Berlin	7,676,080.91	2.62%	456	2.21%
Brandenburg	9,013,836.78	3.08%	658	3.19%
Bremen	1,619,540.04	0.55%	101	0.49%
Hamburg	3,123,220.43	1.07%	209	1.01%
Hesse	24,893,976.35	8.50%	1,655	8.03%
Mecklenburg-Vorpommern	5,104,146.07	1.74%	399	1.94%
Lower Saxony	24,964,106.04	8.52%	1,839	8.92%
North Rhine-Westphalia	63,942,544.30	21.83%	4,824	23.40%
Rhineland-Palatinate	16,885,702.71	5.76%	1,156	5.61%
Saarland	4,812,383.02	1.64%	340	1.65%
Saxony	12,621,839.93	4.31%	924	4.48%
Saxony-Anhalt	10,359,045.11	3.54%	761	3.69%
Schleswig-Holstein	7,960,807.42	2.72%	569	2.76%
Thuringia	7,612,711.71	2.60%	575	2.79%
Total	292,962,136.39	100.00%	20,615	100.00%

Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	64,465,735.33	22.00%	2,896	14.05%
Used vehicle	228,496,401.06	78.00%	17,719	85.95%
Total	292,962,136.39	100.00%	20,615	100.00%

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	276,878,792.08	94.51%	19,810	96.10%
Commercial client	16,083,344.31	5.49%	805	3.90%
Total	292,962,136.39	100.00%	20,615	100.00%

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	289,010,397.04	98.65%	20,285	98.40%
Motorbike	1,978,504.93	0.68%	250	1.21%
Leisure	1,973,234.42	0.67%	80	0.39%
Total	292,962,136.39	100.00%	20,615	100.00%

Insurances and Contract Type

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	62,102,525.23	21.20%	4,948	24.00%
No	230,859,611.16	78.80%	15,667	76.00%
Total	292,962,136.39	100.00%	20,615	100.00%

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	81,948,214.89	27.97%	5,330	25.85%
No	211,013,921.50	72.03%	15,285	74.15%
Total	292,962,136.39	100.00%	20,615	100.00%

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	11,453,691.41	3.91%	876	4.25%
No	281,508,444.98	96.09%	19,739	95.75%
Total	292,962,136.39	100.00%	20,615	100.00%

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	88,139,427.53	30.09%	9,866	47.86%
EvoSmart	204,822,708.86	69.91%	10,749	52.14%
Total	292,962,136.39	100.00%	20,615	100.00%

Payment Properties

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	181,668,742.91	62.01%	12,801	62.10%
15th of month	111,293,393.48	37.99%	7,814	37.90%
Total	292,962,136.39	100.00%	20,615	100.00%

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	292,962,136.39	100.00%	20,615	100.00%
Other	0.00	0.00%	0	0.00%
Total	292,962,136.39	100.00%	20,615	100.00%

Distribution by Downpayment and Contract

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Downpayment	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	199,356,047.80	68.05%	13,472	65.35%
without downpayment	93,606,088.59	31.95%	7,143	34.65%
Total	292,962,136.39	100.00%	20,615	100.00%

Average Downpayment 4,371
Maximum Downpayment 97,000

Contracts w/Balloon Payments	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	88,139,427.53	30.09%	9,866	47.86%
Yes	204,822,708.86	69.91%	10,749	52.14%
- of which balloon rates	151,299,723.98	73.87%		
- of which regular instalments	53,522,984.88	26.13%		
Total	292,962,136.39	100.00%	20,615	100.00%

Interest Rate Range

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Loan Interest Rate Range (p.a.)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
3.00% - 3.99%	98,779,610.31	33.72%	6,174	29.95%
4.00% - 4.99%	112,374,847.71	38.36%	7,429	36.04%
5.00% - 5.99%	50,544,863.36	17.25%	3,979	19.30%
6.00% - 6.99%	28,499,897.87	9.73%	2,612	12.67%
7.00% - 7.99%	2,240,899.68	0.76%	343	1.66%
8.00% - 8.99%	273,374.90	0.09%	50	0.24%
9.00% - 9.99%	248,642.56	0.08%	28	0.14%
10.00% - 10.99%	0.00	0.00%	0	0.00%
>=11.00%	0.00	0.00%	0	0.00%
Total	292,962,136.39	100.00%	20,615	100.00%
WA Loan Interest Rate p.a.	4.93%			

Original Principal Balance

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Original Principal Balance (Ranges in €)	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	2,993,651.13	0.74%	761	3.69%
5,000: 9,999	25,835,282.60	6.40%	3,357	16.28%
10,000: 14,999	55,440,676.89	13.73%	4,472	21.69%
15,000: 19,999	68,668,075.70	17.01%	3,959	19.20%
20,000: 24,999	65,229,018.09	16.16%	2,929	14.21%
25,000: 29,999	50,615,023.31	12.54%	1,852	8.98%
30,000: 34,999	39,447,830.74	9.77%	1,225	5.94%
35,000: 39,999	29,357,417.18	7.27%	787	3.82%
40,000: 44,999	20,207,505.25	5.01%	479	2.32%
45,000: 49,999	13,307,322.41	3.30%	280	1.36%
50,000: 54,999	9,066,206.78	2.25%	174	0.84%
55,000: 59,999	5,929,276.90	1.47%	103	0.50%
>=60,000	17,619,314.78	4.36%	237	1.15%
Total	403,716,601.76	100.00%	20,615	100.00%

Average Original Principal Balance 19,584
Maximum Original Principal Balance 139,970

Outstanding Principal Balance

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Outstanding Principal Balance (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	10,695,508.96	3.65%	3,731	18.10%
5,000: 9,999	35,465,723.94	12.11%	4,731	22.95%
10,000: 14,999	53,976,589.84	18.42%	4,348	21.09%
15,000: 19,999	54,696,794.87	18.67%	3,152	15.29%
20,000: 24,999	42,045,012.71	14.35%	1,887	9.15%
25,000: 29,999	31,249,240.55	10.67%	1,149	5.57%
30,000: 34,999	21,543,202.56	7.35%	669	3.25%
35,000: 39,999	15,034,698.39	5.13%	402	1.95%
40,000: 44,999	8,530,342.47	2.91%	201	0.98%
45,000: 49,999	5,268,154.85	1.80%	111	0.54%
50,000: 54,999	4,497,605.90	1.54%	86	0.42%
55,000: 59,999	2,465,963.34	0.84%	43	0.21%
>=60,000	7,493,298.01	2.56%	105	0.51%
Total	292,962,136.39	100.00%	20,615	100.00%

Average Outstanding Principal Balance: 14,211

Maximum Outstanding Principal Balance 104,426

Distribution by Scoring

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	118,960,774.21	40.61%	8,706	42.23%
9,799: 9,600	92,007,866.66	31.41%	6,379	30.94%
9,599: 9,400	39,201,258.16	13.38%	2,764	13.41%
9,399: 9,200	16,209,529.77	5.53%	1,127	5.47%
9,199: 9,000	7,138,627.54	2.44%	495	2.40%
8,999: 8,800	3,911,655.90	1.34%	261	1.27%
8,799: 8,600	1,677,401.80	0.57%	118	0.57%
8,599: 8,400	937,593.75	0.32%	61	0.30%
8,399: 8,200	456,502.01	0.16%	33	0.16%
8,199: 8,000	395,537.33	0.14%	25	0.12%
<8,000:	462,767.45	0.16%	38	0.18%
n/a	11,602,621.81	3.96%	608	2.95%
Total	292,962,136.39	100.00%	20,615	100.00%
Average Scoring	9,677			

Debtor Characteristics I

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	10,060,349.88	3.43%	654	3.17%
Public + Private Employee	180,869,331.16	61.74%	13,140	63.74%
Worker Private Sector	22,702,052.05	7.75%	1,913	9.28%
Self-Employed	44,921,762.29	15.33%	2,423	11.75%
Pensioners	12,523,959.12	4.27%	1,190	5.77%
Trainee/Intern	3,109,491.63	1.06%	299	1.45%
Homemaker	18,313.43	0.01%	1	0.00%
Unemployed	539,198.91	0.18%	48	0.23%
Commercial debtors & Others	18,217,677.92	6.22%	947	4.59%
Total	292,962,136.39	100.00%	20,615	100.00%

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	3,695,914.24	1.26%	331	1.61%
21: 25	25,179,238.29	8.59%	1,827	8.86%
26: 30	28,200,951.91	9.63%	1,950	9.46%
31: 35	35,352,294.47	12.07%	2,342	11.36%
36: 40	33,405,827.05	11.40%	2,225	10.79%
41: 45	34,893,169.15	11.91%	2,390	11.59%
46: 50	31,466,573.44	10.74%	2,204	10.69%
51: 55	33,920,572.31	11.58%	2,451	11.89%
56: 60	26,643,105.69	9.09%	2,055	9.97%
61: 65	13,964,594.18	4.77%	1,080	5.24%
66: 70	6,257,791.25	2.14%	541	2.62%
71: 75	3,413,976.23	1.17%	337	1.63%
76: 92	477,390.02	0.16%	76	0.37%
n/a	16,090,738.16	5.49%	806	3.91%
Total	292,962,136.39	100.00%	20,615	100.00%

Debtor Characteristics II

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Debtor Monthly Net Income (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	8,392,372.32	2.86%	814	3.95%
1,001: 1,500	24,887,628.56	8.50%	2,279	11.06%
1,501: 2,000	59,955,074.37	20.47%	4,834	23.45%
2,001: 2,500	67,711,169.13	23.11%	4,917	23.85%
2,501: 3,000	43,146,655.11	14.73%	2,899	14.06%
3,001: 3,500	23,083,395.17	7.88%	1,451	7.04%
3,501: 4,000	14,791,125.99	5.05%	881	4.27%
4,001: 4,500	7,892,349.55	2.69%	456	2.21%
4,501: 5,000	11,184,851.83	3.82%	554	2.69%
5,001: 5,500	2,314,109.27	0.79%	128	0.62%
5,501: 6,000	4,145,206.09	1.41%	214	1.04%
>=6,001	14,169,055.35	4.84%	610	2.96%
n/a	11,289,143.65	3.85%	578	2.80%
Total	292,962,136.39	100.00%	20,615	100.00%

Top 15 Debtors

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	113,701.07	0.04%	3
2	104,425.82	0.04%	1
3	103,779.19	0.04%	1
4	100,160.76	0.03%	1
5	98,049.72	0.03%	1
6	96,530.82	0.03%	1
7	95,844.80	0.03%	1
8	95,681.38	0.03%	1
9	95,022.44	0.03%	1
10	94,956.79	0.03%	1
11	93,193.79	0.03%	1
12	91,060.07	0.03%	3
13	90,956.14	0.03%	1
14	89,262.41	0.03%	1
15	88,197.32	0.03%	1
Total Top 15 Debtors	1,450,822.52	0.50%	19
Total Portfolio	292,962,136.39		20,615

Balloon Amount

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Balloon Amount (Ranges in €)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	88,139,427.53	30.09%	9,866	47.86%
1: 1,999	300,757.26	0.10%	74	0.36%
2,000: 3,999	3,761,542.65	1.28%	577	2.80%
4,000: 5,999	10,257,020.37	3.50%	1,107	5.37%
6,000: 7,999	14,645,646.17	5.00%	1,275	6.18%
8,000: 9,999	18,250,572.74	6.23%	1,319	6.40%
10,000: 11,999	20,145,554.23	6.88%	1,241	6.02%
12,000: 13,999	19,040,374.32	6.50%	1,042	5.05%
14,000: 15,999	18,095,212.15	6.18%	875	4.24%
16,000: 17,999	14,425,305.21	4.92%	642	3.11%
18,000: 19,999	12,867,945.98	4.39%	519	2.52%
20,000: 21,999	10,120,793.90	3.45%	383	1.86%
22,000: 23,999	8,060,365.29	2.75%	289	1.40%
24,000: 25,999	8,364,948.23	2.86%	279	1.35%
26,000: 27,999	6,799,208.17	2.32%	211	1.02%
28,000: 29,999	5,676,358.86	1.94%	165	0.80%
30,000: 31,999	4,673,876.01	1.60%	132	0.64%
32,000: 33,999	4,342,460.37	1.48%	113	0.55%
34,000: 35,999	4,575,725.71	1.56%	117	0.57%
36,000: 37,999	3,447,412.75	1.18%	82	0.40%
38,000: 39,999	2,000,012.49	0.68%	45	0.22%
>=40,000	14,971,616.00	5.11%	262	1.27%
Total	292,962,136.39	100.00%	20,615	100.00%

Average Balloon Amount 14,076

Balloon Maturity Year	Outstanding Balloon Amount	% of Balance	Number of Loans	% of Loans
2024	0.00	0.00%	0	0.00%
2025	24,166,133.18	15.97%	1,254	11.67%
2026	51,136,266.03	33.80%	3,212	29.88%
2027	58,336,827.57	38.56%	4,622	43.00%
2028	17,660,497.20	11.67%	1,661	15.45%
Total	151,299,723.98	100.00%	10,749	100.00%

Seasoning

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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	0.00	0.00%	0	0.00%
19:21	10,115.81	0.00%	3	0.01%
22:24	125,942,857.64	42.99%	9,262	44.93%
25:27	109,894,006.54	37.51%	7,474	36.26%
28:30	44,684,123.47	15.25%	2,895	14.04%
>=31	12,431,032.93	4.24%	981	4.76%
Total	292,962,136.39	100.00%	20,615	100.00%

WA Seasoning (in months) 25.5

Distribution by Origination and Maturity Year

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2017	1,915.86	0.00%	1	0.00%
2018	0.00	0.00%	0	0.00%
2019	0.00	0.00%	0	0.00%
2020	315,442.20	0.11%	41	0.20%
2021	4,080,817.92	1.39%	378	1.83%
2022	204,913,877.04	69.95%	13,584	65.89%
2023	83,650,083.37	28.55%	6,611	32.07%
Total	292,962,136.39	100.00%	20,615	100.00%

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2025	27,614,560.71	9.43%	2,464	11.95%
2026	71,040,429.43	24.25%	5,234	25.39%
2027	102,270,739.26	34.91%	6,781	32.89%
2028	47,477,816.82	16.21%	3,301	16.01%
2029	12,669,779.07	4.32%	988	4.79%
2030	17,278,311.88	5.90%	1,076	5.22%
2031	13,753,265.44	4.69%	742	3.60%
2032	91,137.56	0.03%	4	0.02%
2033	766,096.22	0.26%	25	0.12%
Total	292,962,136.39	100.00%	20,615	100.00%

Remaining Term

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	7,766,417.45	2.65%	773	3.75%
7:12	29,411,307.52	10.04%	2,348	11.39%
13:18	25,857,025.12	8.83%	1,911	9.27%
19:24	53,125,511.53	18.13%	3,793	18.40%
25:30	46,425,360.40	15.85%	3,082	14.95%
31:36	51,995,385.23	17.75%	3,437	16.67%
37:42	28,261,736.64	9.65%	1,906	9.25%
43:48	7,391,992.25	2.52%	680	3.30%
49:54	5,311,523.04	1.81%	424	2.06%
55:60	7,116,569.24	2.43%	519	2.52%
61:66	3,948,442.45	1.35%	267	1.30%
67:72	17,099,261.95	5.84%	980	4.75%
73:78	8,359,578.04	2.85%	465	2.26%
79:84	34,791.75	0.01%	1	0.00%
85:90	0.00	0.00%	0	0.00%
91:96	246,839.30	0.08%	10	0.05%
97:102	572,281.77	0.20%	18	0.09%
103:108	38,112.71	0.01%	1	0.00%
109:114	0.00	0.00%	0	0.00%
115:120	0.00	0.00%	0	0.00%
Total	292,962,136.39	100.00%	20,615	100.00%

WA Remaining Term (in months)

31.1

Original Term

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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	35,616.73	0.01%	3	0.01%
19:24	449,556.42	0.15%	261	1.27%
25:30	5,185,848.32	1.77%	328	1.59%
31:36	8,789,669.72	3.00%	1,764	8.56%
37:42	43,950,859.70	15.00%	2,197	10.66%
43:48	17,234,740.70	5.88%	2,344	11.37%
49:54	81,115,915.36	27.69%	4,491	21.79%
55:60	23,006,606.45	7.85%	2,292	11.12%
61:66	62,356,659.45	21.28%	3,460	16.78%
67:72	12,059,077.36	4.12%	1,077	5.22%
73:78	566,206.16	0.19%	49	0.24%
79:84	10,129,007.43	3.46%	743	3.60%
85:90	503,355.52	0.17%	36	0.17%
91:96	26,696,971.20	9.11%	1,540	7.47%
97:102	0.00	0.00%	0	0.00%
103:108	0.00	0.00%	0	0.00%
109:114	0.00	0.00%	0	0.00%
115:120	882,045.87	0.30%	30	0.15%
Total	292,962,136.39	100.00%	20,615	100.00%

WA Original Term (in months)

56.6

Distribution by Loan to Value (LTV)

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 9.99%	861.62	0.00%	1	0.00%
10% - 19.99%	47,535.77	0.02%	21	0.10%
20% - 29.99%	374,379.08	0.13%	126	0.61%
30% - 39.99%	1,421,628.54	0.49%	312	1.51%
40% - 49.99%	3,995,392.22	1.36%	600	2.91%
50% - 59.99%	8,448,763.52	2.88%	985	4.78%
60% - 69.99%	19,885,030.35	6.79%	1,598	7.75%
70% - 79.99%	43,497,860.57	14.85%	2,794	13.55%
80% - 89.99%	69,466,788.61	23.71%	3,959	19.20%
90% - 99.99%	98,058,095.98	33.47%	6,731	32.65%
100% - 109.99%	40,201,091.66	13.72%	2,837	13.76%
110% - 115%	7,564,708.47	2.58%	651	3.16%
Total	292,962,136.39	100.00%	20,615	100.00%

Weighted Average LTV 88.30%
Maximum LTV 115.00%

Distribution by Manufacturer Brands

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	34,933,688.84	11.92%	2,602	12.62%
2	30,889,194.89	10.54%	2,222	10.78%
3	30,172,659.66	10.30%	1,630	7.91%
4	21,803,277.49	7.44%	1,281	6.21%
5	19,802,277.33	6.76%	1,231	5.97%
6	16,410,942.62	5.60%	1,149	5.57%
7	16,407,526.59	5.60%	1,648	7.99%
8	15,631,702.58	5.34%	1,152	5.59%
9	15,031,565.83	5.13%	954	4.63%
10	11,260,750.36	3.84%	898	4.36%
11	7,411,977.73	2.53%	658	3.19%
12	6,643,535.12	2.27%	550	2.67%
13	6,206,007.31	2.12%	580	2.81%
14	5,753,238.99	1.96%	453	2.20%
15	5,126,365.16	1.75%	457	2.22%
Other	49,477,425.89	16.89%	3,150	15.28%
TOTAL	292,962,136.39	100.00%	20,615	100.00%

Manufacturer brands in alphabetical order:

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

Drive Type & EU Emission Standard

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	106,865,715.56	36.48%	6,825	33.11%
Electric	7,530,969.32	2.57%	295	1.43%
Gas	790,405.61	0.27%	67	0.33%
Hybrid	12,119,147.58	4.14%	501	2.43%
Petrol	136,759,517.42	46.68%	11,005	53.38%
n/a	28,896,380.90	9.86%	1,922	9.32%
Total	292,962,136.39	100.00%	20,615	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	80,661,770.62	27.53%	3,909	18.96%
Euro 6d-temp	63,242,983.65	21.59%	3,889	18.86%
Euro 6	87,396,463.69	29.83%	6,948	33.70%
Euro 5	21,252,448.65	7.25%	2,832	13.74%
Euro 4	3,225,533.11	1.10%	688	3.34%
Euro 3	198,034.83	0.07%	33	0.16%
Euro 2	0.00	0.00%	0	0.00%
n/a - electric	7,530,969.32	2.57%	295	1.43%
n/a	29,453,932.52	10.05%	2,021	9.80%
Total	292,962,136.39	100.00%	20,615	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: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	30,175,401.47	10.30%	1,503	7.29%
A	50,253,747.72	17.15%	3,180	15.43%
B	65,831,740.59	22.47%	4,531	21.98%
C	30,660,405.49	10.47%	2,448	11.87%
D	16,394,313.50	5.60%	1,101	5.34%
E	5,427,320.91	1.85%	315	1.53%
F	3,624,360.47	1.24%	139	0.67%
G	2,426,361.10	0.83%	57	0.28%
n/a	88,168,485.14	30.10%	7,341	35.61%
Total	292,962,136.39	100.00%	20,615	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	15,339,669.26	5.24%	652	3.16%
50:99	9,122,991.92	3.11%	818	3.97%
100:149	127,862,515.61	43.64%	10,828	52.52%
150:199	79,762,206.96	27.23%	4,922	23.88%
200:249	20,735,209.96	7.08%	949	4.60%
250:299	4,290,904.12	1.46%	179	0.87%
300:349	1,112,460.10	0.38%	42	0.20%
350:399	153,720.69	0.05%	8	0.04%
>=400	57,430.64	0.02%	5	0.02%
n/a	34,525,027.13	11.78%	2,212	10.73%
Total	292,962,136.39	100.00%	20,615	100.00%

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

Contractual Amortisation Profile

RevoCar 2023-1
Investor Report

Determination Date: 31.01.2025
Investor Reporting Date: 13.02.2025
Payment Date: 21.02.2025
Period No.: 21

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 €)
2025-01	292,962,136	2027-12	42,021,614	2030-11	1,103,477
2025-02	285,646,193	2028-01	34,276,775	2030-12	762,977
2025-03	279,564,804	2028-02	28,440,353	2031-01	494,108
2025-04	274,293,261	2028-03	22,289,534	2031-02	290,973
2025-05	269,202,438	2028-04	19,921,953	2031-03	236,964
2025-06	264,096,277	2028-05	19,045,795	2031-04	227,214
2025-07	258,734,625	2028-06	18,192,555	2031-05	217,423
2025-08	252,956,841	2028-07	17,341,603	2031-06	207,591
2025-09	245,753,152	2028-08	16,485,399	2031-07	197,717
2025-10	237,883,801	2028-09	15,639,340	2031-08	187,802
2025-11	229,669,937	2028-10	14,807,745	2031-09	177,845
2025-12	220,440,664	2028-11	13,988,080	2031-10	167,846
2026-01	208,526,041	2028-12	13,197,062	2031-11	157,806
2026-02	198,489,025	2029-01	12,449,392	2031-12	147,723
2026-03	189,377,924	2029-02	11,734,157	2032-01	137,597
2026-04	182,981,825	2029-03	11,082,353	2032-02	127,429
2026-05	177,173,642	2029-04	10,482,456	2032-03	117,218
2026-06	171,278,180	2029-05	9,883,959	2032-04	106,964
2026-07	166,295,286	2029-06	9,283,574	2032-05	96,667
2026-08	160,653,373	2029-07	8,682,240	2032-06	86,326
2026-09	153,331,322	2029-08	8,085,481	2032-07	75,942
2026-10	145,319,539	2029-09	7,478,075	2032-08	65,513
2026-11	136,524,598	2029-10	6,906,188	2032-09	55,470
2026-12	126,068,114	2029-11	6,341,352	2032-10	45,384
2027-01	111,773,870	2029-12	5,787,261	2032-11	35,149
2027-02	96,743,625	2030-01	5,278,140	2032-12	25,232
2027-03	85,282,774	2030-02	4,789,854	2033-01	15,115
2027-04	78,915,058	2030-03	4,346,518	2033-02	1,743
2027-05	75,873,523	2030-04	3,923,461	2033-03	0
2027-06	73,251,929	2030-05	3,503,027		
2027-07	70,244,870	2030-06	3,082,909		
2027-08	66,412,689	2030-07	2,664,497		
2027-09	61,119,372	2030-08	2,242,730		
2027-10	55,394,458	2030-09	1,839,188		
2027-11	49,011,599	2030-10	1,455,790		