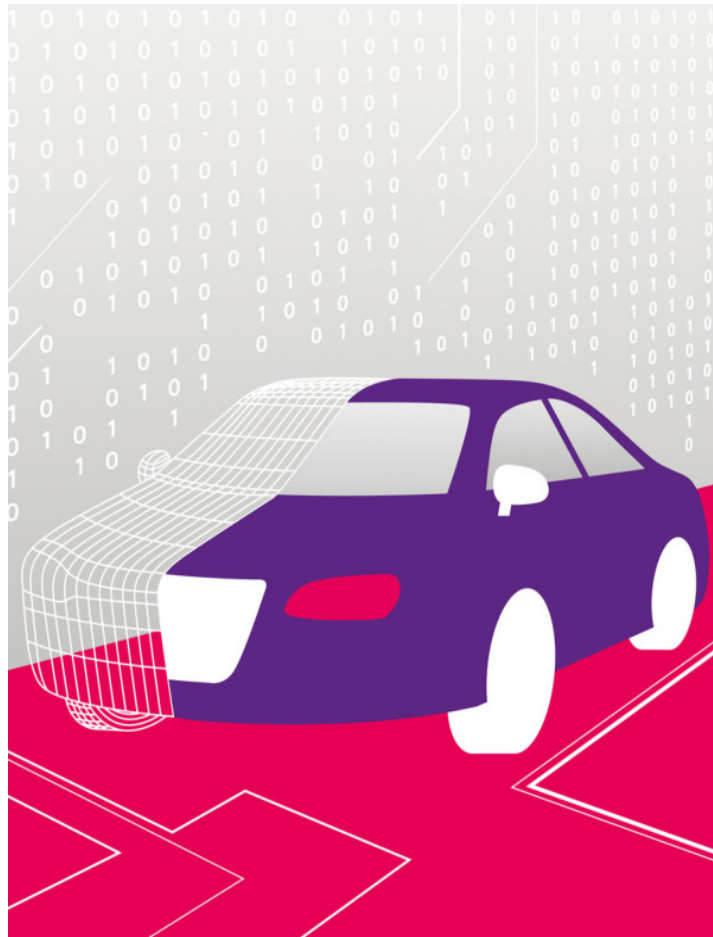



## RevoCar 2024-1 UG (haftungsbeschränkt)



### Investor Report

**Deal Name** RevoCar 2024-1 

**Issuer** RevoCar 2024-1 UG (haftungsbeschränkt)  
Eschersheimer Landstr. 14  
60322 Frankfurt am Main  
Germany

**Originator** Bank11 für Privatkunden und Handel GmbH



# Contents

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All amounts are presented in Euro.

## Transaction Parties

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	<u>Address</u>	<u>Contact</u>	
<b>Issuer</b>	<b>RevoCar 2024-1 UG (haftungsbeschränkt)</b> 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
<b>Originator / Servicer / Lender</b>	<b>Bank11 für Privatkunden und Handel GmbH</b> Hammer Landstrasse 91 41460 Neuss Germany	Malte Kemp abs@bank11.com Telephone: +49 2131 3877224	Markus Kopetschke abs@bank11.com Telephone: +49 2131 3877232
<b>Corporate Services Provider / Substitute Servicer Facilitator</b>	<b>Intertrust (Deutschland) GmbH</b> 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
<b>Account Bank</b>	<b>BNP Paribas, Germany branch</b> Senckenberganlage 19 60325 Frankfurt am Main Germany	Cash Department frankfurt.cash.services@bnpparibas.com Fax: +49 69 15205238	
<b>Cash Administrator / Paying Agent / Interest Determination Agent</b>	<b>BNP Paribas, Luxembourg branch</b> 60 avenue J.F. Kennedy L-1455 Luxembourg Luxembourg	Corporate Trust Services caroline.frere@bnpparibas.com Fax: +352 26969758 Telephone: +352 26962306	
<b>Arranger / Lead Manager</b>	<b>UniCredit Bank GmbH</b> Arabellastrasse 12 81925 Munich Germany	Deniz Stoltenberg deniz.stoltenberg@unicredit.de Telephone: +49 89 37812679	
<b>Swap Counterparty</b>	<b>DZ Bank AG</b> Platz der Republik 60265 Frankfurt am Main Germany	tom.oelrich@dzbank.de Telephone +49 69 7447 4341	
<b>Trustee / Data Trustee</b>	<b>Intertrust Trustees GmbH</b> 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	

### Legal Disclaimer

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## Reporting Contact

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**Contact Investor Report**      **Bank11 für Privatkunden und Handel GmbH**

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**BNP Paribas, Luxembourg Branch**

**60 avenue J.F. Kennedy**

**1455 Luxembourg**

Luxembourg

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## Reporting Details

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Investor Reporting Date: 13.02.2025  
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<b>Cut-Off Date</b>	31.03.2024
<b>Closing Date / Issue Date</b>	17.04.2024
<b>Interest Determination Date</b>	17.01.2025
<b>Investor Reporting Date</b>	13.02.2025
<b>Calculation Date</b>	19.02.2025
<b>Payment Date</b>	21.02.2025

### Days Accrued

<b>Collection Period</b>	from	01.01.2025	to	31.01.2025	31
<b>Interest Period</b>	from	21.01.2025	to	21.02.2025	31

## Ratings

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Transaction Party		Initial		Current	
		Fitch	Standard & Poor's	Fitch	Standard & Poor's
		(LT/ST)	(LT/ST)	(LT/ST)	(LT/ST)
Originator and Servicer	Bank11	NA	NA	NA	NA
Swap Counterparty	DZ Bank AG	AA-/F1+	A+/A-1	AA-/F1+	A+/A-1
Arranger / Lead Manager	Unicredit Bank GmbH	A-/F2	A-/A-2	A/F1	A-/A-2
Corporate Service Provider / Substitute Servicer Facilitator	Intertrust (Deutschland) GmbH	NA	NA	NA	NA
Trustee / Data Trustee	Intertrust Trustees GmbH	NA	NA	NA	NA
Cash Administrator / Paying Agent	BNP Paribas, Luxembourg branch	AA-/F1+	A+/A-1	AA-/F1+	A+/A-1
Account Bank	BNP Paribas, Germany branch	AA-/F1+	A+/A-1	AA-/F1+	A+/A-1

## 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%	0.14%	No
Cumulative Loss Ratio 12+ month	1.00%	0.00%	No
Class E Principal Deficiency Event	3,300,000.00	0.00	No
Clean-up Call %	10.00%	81.37%	No
Occurrence of Servicer Termination Event			No
Occurrence of Issuer Event of Default			No
Occurrence of a Regulatory Change Event			No

Principal Deficiency Event	Trigger Value	Current Value*	Trigger Breach
Class B Principal Deficiency Event	39,400,000.00	0.00	No
Class C Principal Deficiency Event	20,400,000.00	0.00	No
Class D Principal Deficiency Event	9,100,000.00	0.00	No
Class E Principal Deficiency Event	3,300,000.00	0.00	No

Account Bank Required Rating**	Trigger Fitch	Trigger S&P	Trigger Breach
Long Term	A	A	No
Short Term	F-1	A-1	No

Swap Rating Trigger	Trigger Fitch	Trigger S&P	Trigger Breach
1st Rating Trigger (Long Term)	A	A-	No
2nd Rating Trigger (Long Term)	BBB-	BBB+	No

Clean-up Call %	Trigger Value	Current Value	Trigger Breach
Clean-up Call %	10.00%	81.37%	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 60 calendar days upon receipt of such notice follow the instructions in The Account Bank Agreement.

## Information regarding the Notes

RevoCar 2024-1  
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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>
<b>Notes Information</b>						
Initial Rating (Fitch / Standard & Poor's)	AAAsf / AAA(sf)	AAAsf / A(sf)	Asf / BBB+(sf)	BBB+sf / BB+(sf)	NR / NR	
Current Rating (Fitch / Standard & Poor's)	AAAsf / AAA(sf)	AAAsf / A(sf)	Asf / BBB+(sf)	BBB+sf / BB+(sf)	NR / NR	
ISIN	XS2786908900	XS2786910989	XS2786911953	XS2786912688	XS2786912845	
Legal Maturity Date	Feb 2037	Feb 2037	Feb 2037	Feb 2037	Feb 2037	
Fixed / Floating	floating	floating	floating	floating	floating	
1M_EURIBOR	2.798%	2.798%	2.798%	2.798%	2.798%	
Spread	0.560%	1.300%	2.300%	4.100%	9.000%	
Interest Rate	3.358%	4.098%	5.098%	6.898%	11.798%	
Day Count Fraction	act/360	act/360	act/360	act/360	act/360	
Number of Notes	5,863	325	143	104	65	
<b>Notes Balance</b>						
Aggregate Notes Principal Amount as of Cut-Off Date	586,300,000.00	32,500,000.00	14,300,000.00	10,400,000.00	6,500,000.00	650,000,000.00
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	487,692,313.68	27,033,942.00	11,894,934.48	8,650,861.44	0.00	535,272,051.60
Aggregate Notes Principal Amount (bop) per Note	83,181.36	83,181.36	83,181.36	83,181.36	0.00	
Available Distribution Amount						15,649,172.58
Principal Redemption Amount per Class	11,743,061.33	650,945.75	286,416.13	208,302.64	0.00	12,888,725.85
Principal Redemption Amount per Note	2,002.91	2,002.91	2,002.91	2,002.91	0.00	
Aggregate Notes Principal Amount (eop) per Class	475,949,252.35	26,382,996.25	11,608,518.35	8,442,558.80	0.00	522,383,325.75
Aggregate Notes Principal Amount (eop) per Note	81,178.45	81,178.45	81,178.45	81,178.45	0.00	
Current Tranching	91.11%	5.05%	2.22%	1.62%	0.00%	
Pro-Rata Tranching	91.11%	5.05%	2.22%	1.62%		
<b>Payments of Interest</b>						
Interest Amount	1,410,227.39	95,397.25	52,217.88	51,385.36	0.00	
Interest Amount per Note	240.53	293.53	365.16	494.09	0.00	
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	
<b>Credit Enhancements</b>						
Initial total Credit Enhancement (Subordination)	9.80%	4.80%	2.60%	1.00%	0.00%	
Current Credit Enhancement (Subordination, Overcollateralization, incl. Excess Spread)	12.27%	7.22%	5.00%	3.38%	0.00%	
Current Credit Enhancement (Subordination, Overcollateralization, excl. Excess Spread)	10.13%	5.08%	2.86%	1.24%	0.00%	
Overcollateralization						6,500,000.00



## Reserve Accounts

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	<u>Amount</u>
<b><u>Liquidity Reserve Account*</u></b>	
Initial Balance of Liquidity Reserve Account	7,800,000.00
Liquidity Reserve Account (bop)	6,501,264.37
Amounts debited to Liquidity Reserve Account	154,664.96
Amounts credited to Liquidity Reserve Account	0.00
Liquidity Reserve Account (eop)	6,346,599.41

	<u>Amount</u>
<b><u>Commingling Reserve Account</u></b>	
Initial Balance of Commingling Reserve Account	6,500,000.00
Commingling Reserve Account (bop)	5,417,720.31
Amounts debited to Commingling Reserve Account	128,887.47
Amounts credited to Commingling Reserve Account	0.00
Commingling Reserve Account (eop)	5,288,832.84

	<u>Amount</u>
<b><u>Swap Collateral Account</u></b>	
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 covenant under the Trust Agreement to retain, on an on-going basis, a material net economic interest in form of randomly selected exposures, equivalent to no less than 5% of the nominal value of the securitised exposures set out in Article 405 Sec.1 (c) CRR, Article 51 Sec. 1 (c) AIFMR and article 254 Paragraph 2 (c) Solvency II Delegated Regulation."

	<b>Outstanding Principal Balance</b>	<b>% of Total Balance</b>	<b>No. of Contracts</b>	<b>% of No. of Contracts</b>
<b><u>Initial - As of Cut-Off Date</u></b>				
Portfolio sold to SPV	649,999,934.17	95.0%	32,427	95.0%
Retained by Bank11	34,249,101.00	5.0%	1,691	5.0%
Total	684,249,035.17	100.0%	34,118	100.0%
<b><u>Current - As of Determination Date</u></b>				
Portfolio sold to SPV	528,883,284.06	95.0%	29,006	95.1%
Retained by Bank11	27,889,932.35	5.0%	1,502	4.9%
Total	556,773,216.41	100.0%	30,508	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	9,014,984.82
Remaining Collections	6,554,730.06

### Calculation of the Available Distribution Amount

Total Collections	15,471,905.03
(a) - thereof Interest Collections	2,701,382.48
(b) - thereof Principal Collections	12,770,522.55
(c) Recovery Collections	97,809.85
(d) Amount on Liquidity Reserve Account (if Liquidity Reserve Transfer Event has occurred)	0.00
(e) Amount received by the Issuer under Swap Agreement	28,393.20
(g) Amount on Commingling Reserve Account (if Servicer Termination Event has occurred)	0.00
(h) Amount on Operating Account (incl. interest on Reserve Accounts)	51,085.75
(i) Mezzanine Loan Disbursement Amount (only on the Regulatory Change Event Redemption Date)	0.00
+ plus surplus due to the rounding under the Notes in accordance with Condition 5.1 (c) T&C of the Notes from last month	22.19
- less surplus due to the rounding under the Notes in accordance with Condition 5.1 (c) T&C of the Notes	43.44
<b>Available Distribution Amount</b>	<b>15,649,172.58</b>

## Waterfall

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	Payment	Remaining Amount
<b>Available Distribution Amount</b>		<b>15,649,172.58</b>
(a) any due and payable Statutory Claims	110.83	15,649,061.75
(b) any due and payable Trustee Expenses	-	15,649,061.75
(c) any due and payable Administration Expenses	666.63	15,648,395.12
(d) any due and payable Servicing Fee to the Servicer	233,262.96	15,415,132.16
(e) any Amount payable to the Swap Counterparty	-	15,415,132.16
(f) Class A Notes Interest Amount	1,410,227.39	14,004,904.77
(g) Class B Notes Interest Amount	95,397.25	13,909,507.52
(h) Class C Notes Interest Amount	52,217.88	13,857,289.64
(i) Class D Notes Interest Amount	51,385.36	13,805,904.28
(j) Class E Notes Interest Amount*	-	13,805,904.28
(k) <i>if no Sequential Payment Trigger Event occurred, to pay pari passu and on a pro rata basis</i>		
(i) Class A Principal Redemption Amount	11,743,061.33	2,062,842.95
(ii) Class B Principal Redemption Amount	650,945.75	1,411,897.20
(iii) Class C Principal Redemption Amount	286,416.13	1,125,481.07
(iv) Class D Principal Redemption Amount	208,302.64	917,178.43
<i>regardless of Sequential Payment Trigger Event and regardless of a Regulatory Change Event</i>		
(w) Commingling Reserve Adjustment Amount	0.00	917,178.43
(x) Subordinated Swap Amounts	0.00	917,178.43
(y) Class E Turbo Principal Redemption Amount	0.00	917,178.43
(z) Additional Servicer Fee to the Servicer	917,078.43	100.00
(aa) Transaction Gain to the shareholders of the Issuer	100.00	0.00

\*until occurrence of a regulatory change event

## Portfolio Information

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### Current Period

	Outstanding Principal Balance	Number of Contracts
<b>Beginning of Period</b>	<b>541,772,031.16</b>	<b>29,443</b>
Scheduled Principal Payments	6,801,917.43	
Principal Payments End of Term	306,182.40	84
Principal Payments Early Settlement	5,662,422.72	348
<b>Total Principal Collections</b>	<b>12,770,522.55</b>	<b>432</b>
Defaulted Receivables	118,224.55	5
<b>End of Period (As of Determination Date)</b>	<b>528,883,284.06</b>	<b>29,006</b>

## 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	535,272,051.60
Fixed Rate	2.736%
Floating Rate (Euribor)	2.798%
Interest Days	31
Paying Leg	1,261,285.33
Receiving Leg	1,289,678.53
Net Swap Payments (- from SPV / + to SPV)	28,393.20
Swap Notional Amount after IPD	522,383,325.75

## 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
47			1,187,961.78	1,185,071.05	273,825.08	911,245.97	76.9%					
1	2024-06	2023-03	46,939.63	47,540.26	-1,256.69	48,796.95	102.6%	01917	NW	FIAT	Loan Balloon	Commercial
2	2024-06	2023-08	31,997.86	31,553.78	-1,366.22	32,920.00	104.3%	78333	NW	PEUGEOT	Loan Balloon	Commercial
3	2024-07	2024-02	58,951.67	60,355.56	34,650.06	25,705.50	42.6%	41065	GW	AUDI	Loan Balloon	Private
4	2024-08	2023-09	21,051.36	20,523.03	-245.31	20,768.34	101.2%	04934	GW	HYUNDAI	Loan Balloon	Commercial
5	2024-08	2023-09	22,448.35	22,625.20	13,421.83	9,203.37	40.7%	07549	NW	RENAULT	Loan Balloon	Private
6	2024-09	2023-05	15,250.99	15,199.44	-184.55	15,383.99	101.2%	56751	GW	HYUNDAI	Loan Balloon	Private
7	2024-09	2023-06	12,544.14	12,340.43	3,754.33	8,586.10	69.6%	67547	GW	MERCEDES-BENZ	Loan Amortising	Private
8	2024-09	2023-09	24,808.97	25,224.16	-367.03	25,591.19	101.5%	32839	GW	MERCEDES-BENZ	Loan Balloon	Private
9	2024-09	2023-09	18,016.19	17,940.48	12,392.29	5,548.19	30.9%	50354	GW	KIA	Loan Balloon	Commercial
10	2024-09	2023-09	19,486.70	20,141.59	-252.97	20,394.56	101.3%	20097	GW	AUDI	Loan Amortising	Commercial
11	2024-09	2023-10	18,039.42	18,205.01	10,974.49	7,230.52	39.7%	63322	GW	HYUNDAI	Loan Balloon	Private
12	2024-09	2023-10	16,195.36	16,798.79	7,004.31	9,794.48	58.3%	79618	GW	NISSAN	Loan Balloon	Private
13	2024-09	2023-11	29,503.28	30,011.75	27,186.86	2,824.89	9.4%	95448	GW	FORD	Loan Balloon	Private
14	2024-10	2023-10	37,099.25	36,968.42	24,395.31	12,573.11	34.0%	34117	GW	MERCEDES-BENZ	Loan Amortising	Private
15	2024-10	2023-11	7,870.70	7,655.26	1,495.39	6,159.87	80.5%	86842	GW	SEAT	Loan Amortising	Private
16	2024-10	2023-11	10,875.39	11,290.70	4,771.48	6,519.22	57.7%	67273	GW	VW	Loan Balloon	Private
17	2024-10	2023-01	33,667.59	33,726.94	17,668.53	16,058.41	47.6%	66280	GW	HYUNDAI	Loan Balloon	Private
18	2024-10	2023-10	24,476.89	25,264.17	21,315.78	3,948.39	15.6%	71691	NW	VW	Loan Balloon	Private
19	2024-10	2023-12	34,662.05	34,657.77	18,873.76	15,784.01	45.5%	94474	NW	SKODA	Loan Balloon	Private
20	2024-11	2023-08	19,607.96	18,861.73	-1,212.26	20,073.99	106.4%	86356	GW	FORD	Loan Balloon	Private
21	2024-11	2022-06	10,153.01	9,401.63	0.00	9,401.63	100.0%	50769	GW	TOYOTA	Loan Balloon	Private
22	2024-11	2023-06	20,015.93	19,892.71	9,898.51	9,994.20	50.2%	86399	GW	HYUNDAI	Loan Balloon	Private
23	2024-11	2023-06	31,431.51	32,018.04	-433.97	32,452.01	101.4%	46284	GW	VW	Loan Balloon	Commercial
24	2024-11	2023-07	11,092.49	10,951.37	1,316.36	9,635.01	88.0%	86150	GW	RENAULT	Loan Balloon	Commercial
25	2024-11	2023-08	28,132.36	27,705.48	-1,026.59	28,732.07	103.7%	66482	NW	CITROEN	Loan Balloon	Commercial
26	2024-11	2023-08	33,496.55	32,455.12	-244.87	32,699.99	100.8%	13355	NW	MG	Loan Amortising	Private
27	2024-11	2023-09	42,483.38	43,704.47	16,226.44	27,478.03	62.9%	80995	GW	MERCEDES-BENZ	Loan Balloon	Private
28	2024-11	2023-09	62,005.13	62,894.12	40,508.81	22,385.31	35.6%	56220	GW	BMW	Loan Amortising	Private
29	2024-11	2023-10	27,950.22	29,323.69	-597.92	29,921.61	102.0%	59457	GW	AUDI	Loan Balloon	Private
30	2024-11	2023-11	18,995.68	16,915.36	-338.95	17,254.31	102.0%	45891	GW	SEAT	Loan Amortising	Commercial

## Defaults and Recoveries Loan Level Information

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

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	2024-11	2023-12	48,336.99	50,072.36	-736.37	50,808.73	101.5%	39175	GW	AUDI	Loan Balloon	Private
32	2024-11	2023-12	13,661.84	13,998.35	-362.67	14,361.02	102.6%	90616	GW	FORD	Loan Amortising	Private
33	2024-11	2024-01	9,180.46	9,499.41	-214.69	9,714.10	102.3%	06317	GW	NISSAN	Loan Amortising	Private
34	2024-12	2023-07	24,277.32	22,823.17	-232.74	23,055.91	101.0%	53937	GW	OPEL	Loan Balloon	Private
35	2024-12	2023-08	31,166.74	31,899.27	-261.98	32,161.25	100.8%	46284	GW	VW	Loan Balloon	Commercial
36	2024-12	2023-08	10,300.54	10,250.26	-142.10	10,392.36	101.4%	60437	GW	DACIA	Loan Balloon	Private
37	2024-12	2023-08	20,969.19	20,662.14	-200.83	20,862.97	101.0%	85283	GW	MERCEDES-BENZ	Loan Amortising	Private
38	2024-12	2023-09	42,942.12	43,649.99	-544.04	44,194.03	101.2%	44652	NW	MERCEDES-BENZ	Loan Balloon	Commercial
39	2024-12	2023-10	12,317.71	12,161.09	-154.66	12,315.75	101.3%	72270	GW	VW	Loan Balloon	Private
40	2024-12	2023-10	10,694.16	9,896.20	-141.68	10,037.88	101.4%	51105	GW	BMW	Loan Amortising	Private
41	2024-12	2023-10	39,385.46	38,106.75	23,608.49	14,498.26	38.0%	04328	GW	MERCEDES-BENZ	Loan Balloon	Private
42	2024-12	2023-12	11,945.22	11,681.05	-141.38	11,822.43	101.2%	46244	GW	RENAULT	Loan Amortising	Private
43	2025-01	2023-05	8,195.26	8,533.17	-51.83	8,585.00	100.6%	42929	GW	KIA	Loan Balloon	Private
44	2025-01	2023-06	57,576.72	54,446.78	-1,191.19	55,637.97	102.2%	49082	GW	AUDI	Loan Balloon	Private
45	2025-01	2023-08	16,940.74	15,544.00	-1,322.51	16,866.51	108.5%	64521	GW	DODGE	Loan Amortising	Private
46	2025-01	2023-10	10,305.31	9,183.51	-1,024.69	10,208.20	111.2%	97297	GW	BMW	Loan Amortising	Private
47	2025-01	2023-12	30,515.99	30,517.09	-1,387.26	31,904.35	104.5%	50735	NW	MG	Loan Balloon	Private



# Delinquency Analysis

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

## Delinquent Payments

	Performing Receivables	Delinquent Payment				Total
		1-30 days overdue	31-60 days overdue	61-90 days overdue	90+ days overdue	
1	635,237,347.85	23,324.92	12,825.49	0.00	0.00	36,150.41
2	622,494,506.64	66,244.17	31,633.62	11,484.39	0.00	109,362.18
3	609,354,336.88	194,123.02	73,846.48	32,131.47	8,775.68	308,876.65
4	596,520,768.09	9,218.98	265,213.46	13,613.37	39,384.66	327,430.47
5	584,002,165.81	263,476.90	25,959.12	90,198.51	60,648.00	440,282.53
6	571,493,195.31	120,255.68	48,919.80	144,780.32	199,866.61	513,822.41
7	558,139,765.54	171,806.42	121,417.99	11,006.30	310,706.83	614,937.54
8	546,159,461.00	65,350.81	89,888.93	32,827.11	211,980.62	400,047.47
9	534,820,813.33	190,966.03	106,468.03	18,706.34	261,129.82	577,270.22
10	521,220,160.43	169,992.53	19,654.01	129,054.33	219,564.80	538,265.67

# Delinquency Analysis

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

## 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	635,237,347.85	1,558,333.30	552,105.74	0.00	0.00	2,110,439.04
2	622,494,506.64	1,431,643.84	1,431,188.45	288,756.38	0.00	3,151,588.67
3	609,354,336.88	2,273,531.36	1,290,239.70	738,372.72	131,330.64	4,433,474.42
4	596,520,768.09	431,176.93	3,109,856.26	440,531.98	520,511.98	4,502,077.15
5	584,002,165.81	2,303,120.58	1,084,740.77	1,438,475.19	657,074.90	5,483,411.44
6	571,493,195.31	1,960,418.11	778,770.25	1,794,074.54	1,271,946.69	5,805,209.59
7	558,139,765.54	653,800.18	3,456,439.31	404,089.52	2,068,355.51	6,582,684.52
8	546,159,461.00	2,475,338.22	1,999,634.57	699,787.35	1,781,986.96	6,956,747.10
9	534,820,813.33	2,641,402.14	1,750,087.35	495,017.50	2,064,710.84	6,951,217.83
10	521,220,160.43	3,023,988.51	836,124.35	1,583,703.33	2,219,307.44	7,663,123.63

## Distribution by Federal State

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Federal State	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Baden-Württemberg	70,650,094.90	13.36%	3,728	12.85%
Bavaria	95,026,808.16	17.97%	4,930	17.00%
Berlin	13,810,253.53	2.61%	704	2.43%
Brandenburg	18,563,817.42	3.51%	1,089	3.75%
Bremen	1,624,496.82	0.31%	91	0.31%
Hamburg	5,142,051.14	0.97%	265	0.91%
Hesse	44,772,020.94	8.47%	2,428	8.37%
Mecklenburg-Vorpommern	9,658,037.51	1.83%	547	1.89%
Lower Saxony	43,814,979.42	8.28%	2,497	8.61%
North Rhine-Westphalia	108,855,763.91	20.58%	6,346	21.88%
Rhineland-Palatinate	31,974,851.83	6.05%	1,777	6.13%
Saarland	8,079,314.98	1.53%	423	1.46%
Saxony	25,797,682.82	4.88%	1,393	4.80%
Saxony-Anhalt	18,184,585.31	3.44%	987	3.40%
Schleswig-Holstein	13,600,122.36	2.57%	761	2.62%
Thuringia	19,328,403.01	3.65%	1,040	3.59%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Distribution by Vehicle Type, Debtor Group, Object Type

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Vehicle Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
New vehicle	190,552,656.07	36.03%	7,549	26.03%
Used vehicle	338,330,627.99	63.97%	21,457	73.97%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Debtor Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Private individual	499,159,843.30	94.38%	27,818	95.90%
Commercial client	29,723,440.76	5.62%	1,188	4.10%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Object Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Car	513,666,005.78	97.12%	28,150	97.05%
Motorbike	3,536,257.76	0.67%	464	1.60%
Leisure	11,681,020.52	2.21%	392	1.35%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Insurances and Contract Type

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Payment Protection Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	78,959,643.83	14.93%	4,966	17.12%
No	449,923,640.23	85.07%	24,040	82.88%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Gap Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	204,076,166.43	38.59%	9,574	33.01%
No	324,807,117.63	61.41%	19,432	66.99%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Repair Cost Insurance	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Yes	87,656,320.10	16.57%	4,478	15.44%
No	441,226,963.96	83.43%	24,528	84.56%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Contract Type	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
EvoClassic	145,213,678.54	27.46%	12,604	43.45%
EvoSmart	383,669,605.52	72.54%	16,402	56.55%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Payment Properties

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Payment Cycle	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1st of month	344,344,494.34	65.11%	18,826	64.90%
15th of month	184,538,789.72	34.89%	10,180	35.10%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Payment Method	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Direct Debit	528,883,284.06	100.00%	29,006	100.00%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Distribution by Downpayment and Contract

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

<b>Downpayment</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
with downpayment	372,697,062.70	70.47%	19,916	68.66%
without downpayment	156,186,221.36	29.53%	9,090	31.34%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Average Downpayment 5,269  
Maximum Downpayment 100,000

<b>Contracts w/Balloon Payments</b>	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
No	145,213,678.54	27.46%	12,604	43.45%
Yes	383,669,605.52	72.54%	16,402	56.55%
- of which balloon rates	54,072,926.33	14.09%		
- of which regular instalments	329,596,679.19	85.91%		
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Distribution by Loan Interest Rate Range

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Loan Interest Rate Range (p.a.)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0.30% - 0.99%	407,986.640	0.08%	21	0.07%
1.00% - 1.99%	2,939,588.070	0.56%	132	0.46%
2.00% - 2.99%	21,967,979.180	4.15%	1,035	3.57%
3.00% - 3.99%	40,990,209.200	7.75%	1,562	5.39%
4.00% - 4.99%	80,075,555.070	15.14%	3,273	11.28%
5.00% - 5.99%	139,900,588.370	26.45%	6,732	23.21%
6.00% - 6.99%	139,193,015.450	26.32%	8,177	28.19%
7.00% - 7.99%	87,506,457.960	16.55%	6,533	22.52%
8.00% - 8.99%	14,723,943.820	2.78%	1,418	4.89%
9.00% - 9.99%	970,766.020	0.18%	104	0.36%
10.00% - 10.99%	81,345.390	0.02%	10	0.03%
>=11.00%	125,848.890	0.02%	9	0.03%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

**WA Loan Interest Rate p.a.** **6.07%**



## Original Principal Balance

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Original Principal Balance (Ranges in € )	Original Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	4,453,106.86	0.72%	1,158	3.99%
5,000: 9,999	31,895,629.56	5.13%	4,173	14.39%
10,000: 14,999	65,921,647.64	10.60%	5,293	18.25%
15,000: 19,999	87,940,770.02	14.14%	5,057	17.43%
20,000: 24,999	94,100,656.10	15.13%	4,223	14.56%
25,000: 29,999	84,945,227.06	13.66%	3,105	10.70%
30,000: 34,999	66,594,456.33	10.71%	2,061	7.11%
35,000: 39,999	53,869,900.99	8.66%	1,443	4.97%
40,000: 44,999	36,152,211.80	5.81%	856	2.95%
45,000: 49,999	25,545,693.38	4.11%	541	1.87%
50,000: 54,999	18,748,162.61	3.01%	360	1.24%
55,000: 59,999	11,394,477.34	1.83%	199	0.69%
>=60,000	40,479,189.38	6.51%	537	1.85%
<b>Total</b>	<b>622,041,129.07</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Average Original Principal Balance 21,445  
Maximum Original Principal Balance 139,900

## Outstanding Principal Balance

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Outstanding Principal Balance (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 4,999	9,222,828.53	1.74%	2,932	10.11%
5,000: 9,999	39,848,908.60	7.53%	5,271	18.17%
10,000: 14,999	69,230,738.63	13.09%	5,547	19.12%
15,000: 19,999	84,236,783.52	15.93%	4,834	16.67%
20,000: 24,999	81,938,345.64	15.49%	3,661	12.62%
25,000: 29,999	67,376,173.94	12.74%	2,469	8.51%
30,000: 34,999	54,611,607.79	10.33%	1,687	5.82%
35,000: 39,999	35,210,516.25	6.66%	944	3.25%
40,000: 44,999	25,884,987.86	4.89%	612	2.11%
45,000: 49,999	15,960,716.07	3.02%	338	1.17%
50,000: 54,999	11,725,654.42	2.22%	224	0.77%
55,000: 59,999	8,359,913.80	1.58%	146	0.50%
>=60,000	25,276,109.01	4.78%	341	1.18%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Average Outstanding Principal Balance:  
Maximum Outstanding Principal Balance

18,234  
121,998

## Distribution by Scoring

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Scoring	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
10,000: 9,800	239,275,267.57	45.24%	13,350	46.02%
9,799: 9,600	155,167,610.26	29.34%	8,587	29.60%
9,599: 9,400	59,634,696.86	11.28%	3,266	11.26%
9,399: 9,200	23,081,048.34	4.36%	1,337	4.61%
9,199: 9,000	9,237,028.36	1.75%	522	1.80%
8,999: 8,800	5,386,314.78	1.02%	301	1.04%
8,799: 8,600	2,212,465.50	0.42%	127	0.44%
8,599: 8,400	1,667,811.87	0.32%	98	0.34%
8,399: 8,200	1,366,175.69	0.26%	75	0.26%
8,199: 8,000	851,127.28	0.16%	51	0.18%
<8,000:	1,080,321.12	0.20%	61	0.21%
n/a	29,923,416.43	5.66%	1,231	4.24%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>
Average Scoring	9,709			

## Debtor Characteristics I

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Employment Type (Private Debtors)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Civil Servant	21,168,820.87	4.00%	1,086	3.74%
Public + Private Employee	333,315,174.49	63.02%	18,921	65.23%
Worker Private Sector	34,941,251.89	6.61%	2,220	7.65%
Self-Employed	74,625,936.00	14.11%	3,159	10.89%
Pensioners	25,408,317.18	4.80%	1,804	6.22%
Trainee/Intern	4,687,104.77	0.89%	355	1.22%
Homemaker	21,545.00	0.00%	1	0.00%
Unemployed	785,243.78	0.15%	48	0.17%
Craftsman	0.00	0.00%	0	0.00%
Commercial debtors & Others	33,929,890.08	6.42%	1,412	4.87%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Debtor Age (Ranges in Years)	Outstanding Principal Balance	% of Total Balance	Number of Loans	% of Loans
18: 20	5,511,939.52	1.04%	396	1.37%
21: 25	39,258,538.26	7.42%	2,291	7.90%
26: 30	48,569,476.84	9.18%	2,670	9.20%
31: 35	57,899,259.30	10.95%	3,099	10.68%
36: 40	64,113,164.16	12.12%	3,239	11.17%
41: 45	63,757,785.37	12.06%	3,330	11.48%
46: 50	53,976,965.25	10.21%	3,055	10.53%
51: 55	60,445,426.26	11.43%	3,357	11.57%
56: 60	53,564,089.16	10.13%	3,047	10.50%
61: 65	29,510,404.17	5.58%	1,819	6.27%
66: 70	13,345,031.74	2.52%	831	2.86%
71: 75	7,904,416.45	1.49%	520	1.79%
>=76	1,303,346.82	0.25%	164	0.57%
n/a	29,723,440.76	5.62%	1,188	4.10%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Debtor Characteristics II

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Debtor Monthly Net Income (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0: 1,000	10,744,732.04	2.03%	795	2.74%
1,001: 1,500	36,299,016.10	6.86%	2,613	9.01%
1,501: 2,000	94,277,513.80	17.83%	5,988	20.64%
2,001: 2,500	123,986,884.19	23.44%	7,168	24.71%
2,501: 3,000	85,589,684.95	16.18%	4,595	15.84%
3,001: 3,500	47,439,134.81	8.97%	2,363	8.15%
3,501: 4,000	31,126,389.70	5.89%	1,502	5.18%
4,001: 4,500	18,143,503.50	3.43%	808	2.79%
4,501: 5,000	19,015,140.30	3.60%	811	2.80%
5,001: 5,500	6,077,196.76	1.15%	262	0.90%
5,501: 6,000	7,889,346.74	1.49%	296	1.02%
>=6,001	28,413,577.82	5.37%	994	3.43%
n/a	19,881,163.35	3.76%	811	2.80%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Top 15 Debtors

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Debtor Concentration	Outstanding Principal Balance	% of Balance	Number of Loans
1	132,667.19	0.03%	2
2	131,938.39	0.02%	4
3	121,997.67	0.02%	1
4	121,981.53	0.02%	1
5	121,518.40	0.02%	2
6	117,816.69	0.02%	1
7	116,021.33	0.02%	1
8	115,653.29	0.02%	2
9	115,507.19	0.02%	1
10	115,008.54	0.02%	1
11	113,085.03	0.02%	1
12	110,635.78	0.02%	2
13	108,131.75	0.02%	1
14	107,614.01	0.02%	1
15	107,139.19	0.02%	1
<b>Total Top 15 Debtors</b>	<b>1,756,715.98</b>	<b>0.33%</b>	<b>22</b>
<b>Total Portfolio</b>	<b>528,883,284.06</b>		<b>29,006</b>

## Balloon Amount

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Balloon Amount (Ranges in € )	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0	145,213,678.54	27.46%	12,604	43.45%
1 : 1,999	444,897.79	0.08%	94	0.32%
2,000 : 3,999	6,305,004.50	1.19%	744	2.56%
4,000 : 5,999	15,533,788.19	2.94%	1,356	4.67%
6,000 : 7,999	20,784,307.25	3.93%	1,518	5.23%
8,000 : 9,999	24,428,693.22	4.62%	1,534	5.29%
10,000 : 11,999	30,579,196.21	5.78%	1,671	5.76%
12,000 : 13,999	32,620,410.44	6.17%	1,608	5.54%
14,000 : 15,999	34,718,073.14	6.56%	1,507	5.20%
16,000 : 17,999	28,127,646.40	5.32%	1,144	3.94%
18,000 : 19,999	25,944,375.05	4.91%	975	3.36%
20,000 : 21,999	23,704,880.45	4.48%	802	2.76%
22,000 : 23,999	21,356,232.35	4.04%	682	2.35%
24,000 : 25,999	17,813,407.13	3.37%	533	1.84%
26,000 : 27,999	15,079,635.98	2.85%	427	1.47%
28,000 : 29,999	11,956,810.94	2.26%	319	1.10%
30,000 : 31,999	11,101,852.24	2.10%	281	0.97%
32,000 : 33,999	9,058,026.38	1.71%	216	0.74%
34,000 : 35,999	8,073,188.12	1.53%	186	0.64%
36,000 : 37,999	5,810,365.27	1.10%	129	0.44%
38,000 : 39,999	5,843,563.51	1.10%	123	0.42%
>=40,000	34,385,250.96	6.50%	553	1.91%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Average Balloon Amount 15,880

Balloon Maturity Year	Outstanding Balloon Amount	% of Balance	Number of Loans	% of Loans
2024	0.00	0.00%	0	0.00%
2025	17,774,146.90	6.82%	802	4.89%
2026	42,817,979.77	16.44%	2,241	13.66%
2027	82,265,627.75	31.58%	5,109	31.15%
2028	65,504,927.96	25.15%	4,628	28.22%
2029	44,469,197.59	17.07%	3,066	18.69%
2030	7,635,373.79	2.93%	556	3.39%
<b>Total</b>	<b>260,467,253.76</b>	<b>100.00%</b>	<b>16,402</b>	<b>100.00%</b>

# Seasoning

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

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	93,342,993.97	17.65%	6,149	21.20%
13:15	221,744,516.96	41.93%	12,416	42.80%
16:18	138,325,894.54	26.15%	6,851	23.62%
19:21	37,938,287.05	7.17%	1,746	6.02%
22:24	16,903,264.45	3.20%	732	2.52%
25:27	8,306,725.60	1.57%	384	1.32%
28:30	7,187,954.71	1.36%	356	1.23%
>=31	5,133,646.78	0.97%	372	1.28%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

WA Seasoning (in months) 15.6



## Distribution by Origination and Maturity Year

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Origination Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2019	8,477.44	0.00%	2	0.01%
2020	252,928.18	0.05%	23	0.08%
2021	2,085,806.05	0.39%	168	0.58%
2022	20,475,107.55	3.87%	1,010	3.48%
2023	466,408,491.10	88.19%	24,765	85.38%
2024	39,652,473.74	7.50%	3,038	10.47%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Maturity Year	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
2025	20,572,642.80	3.89%	1,580	5.45%
2026	60,510,238.86	11.44%	4,079	14.06%
2027	135,060,311.57	25.54%	7,579	26.13%
2028	134,670,760.47	25.46%	7,199	24.82%
2029	105,759,974.30	20.00%	4,963	17.11%
2030	30,967,516.49	5.86%	1,545	5.33%
2031	31,499,340.79	5.96%	1,638	5.65%
2032	6,491,100.60	1.23%	320	1.10%
2033	2,918,433.52	0.55%	88	0.30%
2034	432,964.66	0.08%	15	0.05%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Remaining Term

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Remaining Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0:6	4,653,575.17	0.88%	410	1.41%
7:12	19,832,231.21	3.75%	1,504	5.19%
13:18	14,393,177.16	2.72%	1,013	3.49%
19:24	54,604,742.67	10.32%	3,504	12.08%
25:30	31,118,164.87	5.88%	1,849	6.37%
31:36	113,656,668.89	21.49%	6,166	21.26%
37:42	36,538,211.26	6.91%	1,979	6.82%
43:48	95,422,022.32	18.04%	5,023	17.32%
49:54	37,554,938.65	7.10%	1,727	5.95%
55:60	60,156,737.03	11.37%	2,752	9.49%
61:66	10,529,078.48	1.99%	476	1.64%
67:72	11,388,806.52	2.15%	669	2.31%
73:78	3,534,060.79	0.67%	188	0.65%
79:84	31,032,347.70	5.87%	1,596	5.50%
85:90	904,988.95	0.17%	41	0.14%
91:96	245,582.40	0.05%	7	0.02%
97:102	311,227.31	0.06%	8	0.03%
103:108	2,982,476.54	0.56%	93	0.32%
109:114	24,246.14	0.00%	1	0.00%
115:120	0.00	0.00%	0	0.00%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

WA Remaining Term (in months)

42.0

# Original Term

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Original Term (in months)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
7:12	33,052.71	0.01%	50	0.17%
13:18	1,097,746.10	0.21%	122	0.42%
19:24	5,154,895.87	0.97%	999	3.44%
25:30	17,947,984.42	3.39%	906	3.12%
31:36	14,974,185.36	2.83%	2,060	7.10%
37:42	57,332,755.25	10.84%	2,577	8.88%
43:48	29,255,877.07	5.53%	2,723	9.39%
49:54	129,263,994.77	24.44%	5,881	20.28%
55:60	32,109,857.94	6.07%	2,563	8.84%
61:66	101,693,268.38	19.23%	4,474	15.42%
67:72	25,194,292.83	4.76%	1,543	5.32%
73:78	61,966,210.73	11.72%	2,356	8.12%
79:84	13,042,572.25	2.47%	776	2.68%
85:90	598,499.33	0.11%	35	0.12%
91:96	35,425,195.83	6.70%	1,824	6.29%
97:102	0.00	0.00%	0	0.00%
103:108	96,673.54	0.02%	3	0.01%
109:114	0.00	0.00%	0	0.00%
115:120	3,696,221.68	0.70%	114	0.39%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

WA Original Term (in months)

57.6

## Distribution by Loan to Value (LTV)

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Loan to Value (LTV)	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
0% - 10.00%	18,768.45	0.00%	7	0.02%
10.01% - 20.00%	234,902.18	0.04%	73	0.25%
20.01% - 30.00%	1,241,714.79	0.23%	257	0.89%
30.01% - 40.00%	3,687,787.13	0.70%	552	1.90%
40-01% - 50.00%	9,499,081.61	1.80%	1,071	3.69%
50.01% - 60.00%	18,251,647.94	3.45%	1,552	5.35%
60.01% - 70.00%	37,866,633.93	7.16%	2,454	8.46%
70.01% - 80.00%	69,819,686.26	13.20%	3,672	12.66%
80.01% - 90.00%	125,858,356.36	23.80%	5,592	19.28%
90.01% - 100.00%	155,954,743.13	29.49%	8,353	28.80%
100.01% - 110.00%	88,319,342.48	16.70%	4,484	15.46%
110.01% - 115.00%	18,130,619.80	3.43%	939	3.24%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

Weighted Average LTV 87.99%

Maximum LTV 114.99%

## Distribution by Manufacturer Brands

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Manufacturer Brands	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
1	60,465,880.87	11.43%	3,569	12.30%
2	49,124,019.31	9.29%	2,158	7.44%
3	47,426,980.00	8.97%	2,733	9.42%
4	35,647,198.97	6.74%	1,729	5.96%
5	33,581,365.59	6.35%	1,592	5.49%
6	33,444,113.55	6.32%	1,628	5.61%
7	32,929,561.67	6.23%	1,893	6.53%
8	30,596,618.18	5.79%	1,617	5.57%
9	26,172,234.58	4.95%	2,029	7.00%
10	18,882,683.15	3.57%	1,232	4.25%
11	12,888,692.19	2.44%	784	2.70%
12	12,585,502.85	2.38%	890	3.07%
13	11,851,009.28	2.24%	685	2.36%
14	10,984,481.22	2.08%	783	2.70%
15	9,489,765.53	1.79%	347	1.20%
Other	102,813,177.12	19.44%	5,337	18.40%
<b>TOTAL</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

**Manufacturer brands in alphabetical order:**

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

## Distribution by Year of Vehicle Registration

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Year of Vehicle Registration	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
<=2010	9,129,618.54	1.73%	1,308	4.51%
2011	3,594,455.03	0.68%	465	1.60%
2012	5,444,975.76	1.03%	581	2.00%
2013	6,193,644.63	1.17%	691	2.38%
2014	10,316,086.06	1.95%	924	3.19%
2015	13,415,289.34	2.54%	1,116	3.85%
2016	19,813,320.74	3.75%	1,419	4.89%
2017	26,114,755.80	4.94%	1,667	5.75%
2018	48,246,533.52	9.12%	3,037	10.47%
2019	70,828,819.95	13.39%	4,130	14.24%
2020	52,627,129.46	9.95%	2,769	9.55%
2021	43,416,491.28	8.21%	2,088	7.20%
2022	71,909,254.23	13.60%	3,035	10.46%
2023	143,214,338.16	27.08%	5,565	19.19%
2024	4,618,571.56	0.87%	211	0.73%
<b>TOTAL</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

## Drive Type & EU Emission Standard

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Drive Type*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Diesel	177,302,240.42	33.52%	9,023	31.11%
Electric	23,149,254.23	4.38%	881	3.04%
Gas	1,171,600.10	0.22%	100	0.34%
Hybrid	29,765,019.60	5.63%	1,141	3.93%
Petrol	234,777,888.28	44.39%	14,747	50.84%
n/a	62,717,281.43	11.86%	3,114	10.74%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

\* Mild hybrid variants are part of petrol/diesel.

EU Emission Standard*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
Euro 6e	2,202,322.58	0.42%	101	0.35%
Euro 6d	200,786,563.98	37.96%	8,513	29.35%
Euro 6d-temp	111,729,339.90	21.13%	6,097	21.02%
Euro 6	99,136,836.15	18.74%	6,684	23.04%
Euro 5	24,136,175.60	4.56%	2,765	9.53%
Euro 4	3,866,110.10	0.73%	672	2.32%
Euro 3	271,349.85	0.05%	39	0.13%
Euro 2	23,829.40	0.00%	3	0.01%
n/a - electric	23,117,214.38	4.37%	880	3.03%
n/a	63,613,542.12	12.03%	3,252	11.21%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

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

## Energy Performance & Co2 Emission

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

Energy Performance Certificate Value*	Outstanding Principal Balance	% of Balance	Number of Loans	% of Loans
A+	58,670,473.33	11.09%	2,641	9.11%
A	92,710,434.23	17.53%	5,003	17.25%
B	107,246,860.54	20.28%	6,133	21.14%
C	46,604,662.23	8.81%	2,850	9.83%
D	25,295,123.75	4.78%	1,357	4.68%
E	10,604,564.43	2.01%	438	1.51%
F	8,509,497.79	1.61%	264	0.91%
G	4,263,630.04	0.81%	87	0.30%
n/a	174,978,037.72	33.08%	10,233	35.28%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

\* 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	39,698,989.82	7.51%	1,563	5.39%
50:99	13,852,803.58	2.62%	1,040	3.59%
100:149	207,425,629.21	39.22%	14,141	48.75%
150:199	132,249,150.05	25.01%	6,512	22.45%
200:249	42,583,089.66	8.05%	1,486	5.12%
250:299	7,932,757.33	1.50%	242	0.83%
300:349	1,218,605.00	0.23%	35	0.12%
350:399	366,046.99	0.07%	14	0.05%
>=400	18,016.85	0.00%	2	0.01%
n/a	83,538,195.57	15.80%	3,971	13.69%
<b>Total</b>	<b>528,883,284.06</b>	<b>100.00%</b>	<b>29,006</b>	<b>100.00%</b>

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



## Contractual Amortisation Profile

RevoCar 2024-1  
Investor Report

Determination Date: 31.01.2025  
Investor Reporting Date: 13.02.2025  
Payment Date: 21.02.2025  
Period No.: 10

**Assumptions for this simulation:**

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

Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)	Period	Outstanding Principal Balance (in €)
2025-01	528,883,284	2027-12	188,562,204	2030-11	7,587,020	2033-10	46,296
2025-02	521,827,602	2028-01	172,273,546	2030-12	6,948,535	2033-11	24,119
2025-03	515,014,168	2028-02	158,918,314	2031-01	6,352,896	2033-12	8,586
2025-04	508,333,756	2028-03	152,998,635	2031-02	5,803,310	2034-01	305
2025-05	501,377,349	2028-04	148,125,954	2031-03	5,264,313	2034-02	0
2025-06	494,232,488	2028-05	143,093,044	2031-04	4,726,899		
2025-07	487,025,984	2028-06	138,424,012	2031-05	4,191,173		
2025-08	479,476,165	2028-07	133,696,437	2031-06	3,656,120		
2025-09	470,412,504	2028-08	128,277,739	2031-07	3,128,647		
2025-10	461,361,731	2028-09	118,114,518	2031-08	2,598,069		
2025-11	451,727,381	2028-10	106,547,538	2031-09	2,102,287		
2025-12	442,541,001	2028-11	95,877,216	2031-10	1,682,278		
2026-01	433,533,660	2028-12	86,099,758	2031-11	1,320,307		
2026-02	424,899,855	2029-01	75,960,016	2031-12	1,053,466		
2026-03	417,644,510	2029-02	67,881,925	2032-01	870,996		
2026-04	410,156,678	2029-03	64,027,743	2032-02	818,287		
2026-05	402,336,434	2029-04	60,164,103	2032-03	777,731		
2026-06	394,826,779	2029-05	55,410,962	2032-04	737,429		
2026-07	386,528,524	2029-06	52,162,142	2032-05	697,655		
2026-08	377,567,974	2029-07	49,114,187	2032-06	657,673		
2026-09	365,427,126	2029-08	45,505,457	2032-07	617,481		
2026-10	353,196,661	2029-09	39,698,510	2032-08	576,397		
2026-11	341,152,192	2029-10	34,189,775	2032-09	536,909		
2026-12	328,822,074	2029-11	28,804,496	2032-10	498,040		
2027-01	315,408,291	2029-12	23,304,805	2032-11	458,665		
2027-02	304,452,662	2030-01	18,148,913	2032-12	420,063		
2027-03	297,225,138	2030-02	14,509,093	2033-01	381,176		
2027-04	289,397,746	2030-03	13,314,752	2033-02	342,586		
2027-05	281,078,191	2030-04	12,582,563	2033-03	303,791		
2027-06	273,398,698	2030-05	11,854,834	2033-04	264,479		
2027-07	265,220,410	2030-06	11,125,575	2033-05	225,718		
2027-08	255,536,173	2030-07	10,397,691	2033-06	187,119		
2027-09	239,838,491	2030-08	9,668,021	2033-07	147,546		
2027-10	222,020,886	2030-09	8,948,175	2033-08	109,770		
2027-11	204,673,466	2030-10	8,259,243	2033-09	74,656		