

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from 21/01/2022	to 21/02/2022	=	31 days	
Collection Period	from 01/01/2022	to 31/01/2022			

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		558.955.799,63 €	558.974.036,20
Scheduled Principal Payments		10.621.644,59 €	10.795.144,43
Prepayment Principal		4.747.161,71 €	4.663.851,24
Others		1.423.629,63 €	2.165.173,49
Recoveries		- €	-
Total Principal Collections		16.792.435,93 €	17.624.169,16
Total Interest Collections		2.104.053,22 €	1.762.205,92
Defaults		- 6.313,75	49.416,60
End of Period (after Payment Date)	41.771	558.960.761,88 €	558.955.799,63
Balance of the Replenishment account (after Payment Date)		134.551,87 €	133.200,37
Current Prepayment Rate (annualised)		10,19%	10,01%
New sale Offer		16.791.084,43 €	17.655.349,19

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	561.800.000,00
End of Period	561.800.000,00

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.711.000,00 €	no
Cash Outflow	€ -		
Cash Inflow	€ -		
End of Period	0,5%	2.711.000,00 €	
Required Reserve Fund	€ -		

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3. Performance Data

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Note Balance

Beginning of Period	561.800.000,00 €
End of Period	561.800.000,00 €

Ratios

3-MRA* 31- 60 days past due

31- 60 days past due period before previous period	0,00%
31- 60 days past due previous period	0,00%
31- 60 days past due current period	766.631,66 €

3-MRA* 61-90 days past due

61- 90 days past due period before previous period	0,00%
61- 90 days past due previous period	0,00%
61- 90 days past due current period	251.913,57 €

3-MRA* 91-120 days past due

91- 120 days past due period before previous period	0,00%
91- 120 days past due previous period	0,00%
91- 120 days past due current period	266.677,53 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,04%
Cumulative Default Level previous period	0,05%
Cumulative Default Level current period	0,05%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,03%
Delinquency Level current period	0,04%

Trigger Breach (if higher than 0.80% for 2 consecutive Calculation Dates)

NO

Principal Deficiency Amount Shortfall

NO

Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero)

NO

Replenishment Amount

Trigger Breach (if Replenishment Amount is higher than 20% of the Aggregate Rated Notes Outstanding Amount on each of three consecutive Calculation Dates)

NO

Performance Data

Number of Contracts being 31-60 Days delinquent	64
Number of Contracts being 61-90 Days delinquent	17
Number of Contracts being 91-120 Days delinquent	16
Gross instalments being 31-60 days delinquent	17.764,92
Gross instalments being 61-90 days delinquent	5.786,57
Gross instalments being 91-120 days delinquent	5.132,00
Current Period Termination	109.359,42
Cumulative Termination	605.287,06
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	68,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
ISIN Code	XS2247538023	XS2247538452	XS2247538619	XS2247538882	XS2247539005	XS2247539344	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031
Expected Maturity							
Original Rating (Fitch/ Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(sf)		n/a
Current Rating (Fitch / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance							
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class	0	0	0	0	0	0	0
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation		n.a.	n.a.	n.a.	n.a.	n.a.	
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Current Tranching							
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread		0,137					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		31 days	31 days	31 days	31 days	31 days	31 days
Principal Outstanding Beginning of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Interest accrued for the period	57.039,57 €	10.914,58 €	19.590,28 €	17.561,50 €	32.246,11 €	109.705,56 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE		13,93%	10,46%	7,22%	5,39%	3,48%	0,00%

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5. Original Principal Balance

as of ISSUE DATE

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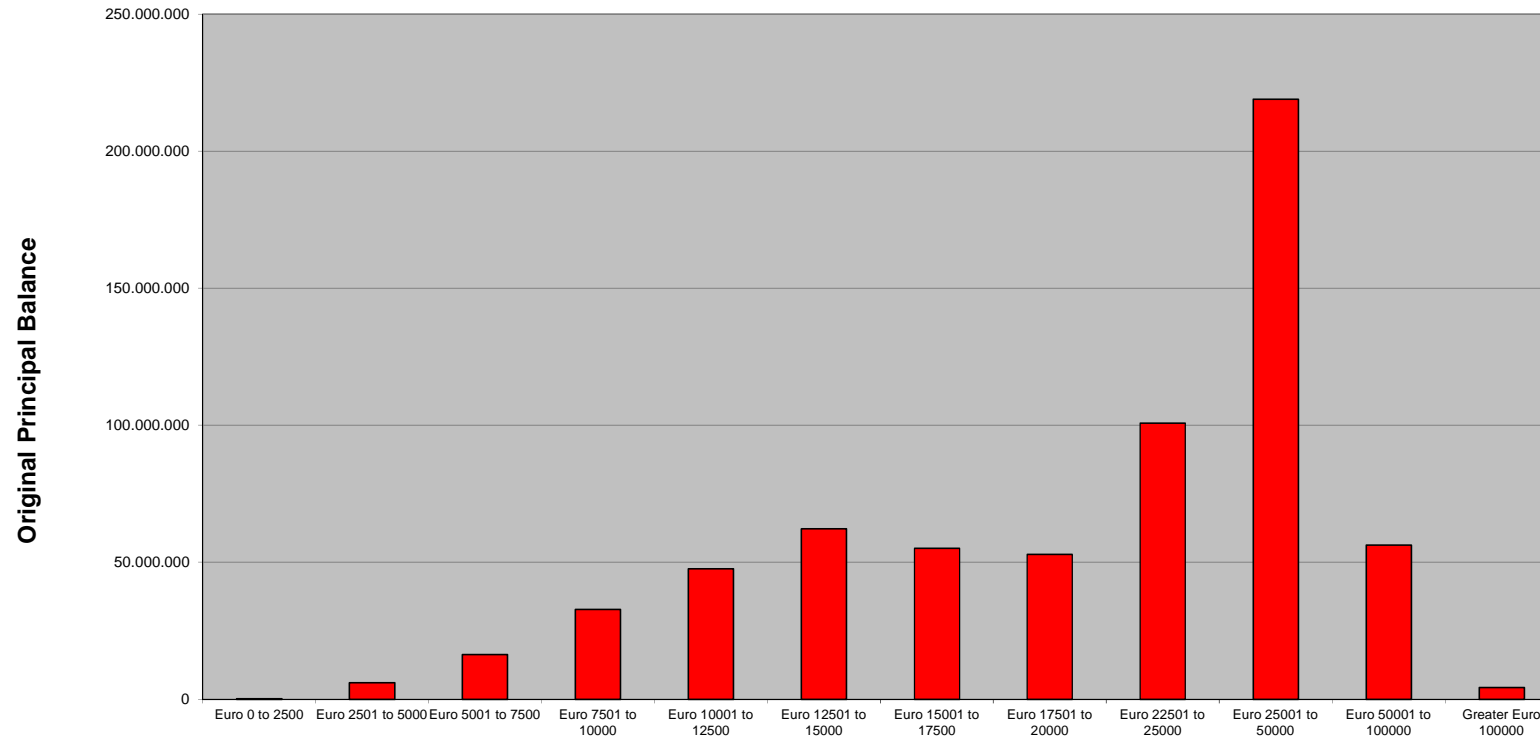
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	7,32%
Euro 7501 to 10000	32.807.091	5,0%	3.689,00	10,57%
Euro 10001 to 12500	47.586.015	7,3%	4.206,00	12,05%
Euro 12501 to 15000	62.140.313	9,5%	4.511,00	12,92%
Euro 15001 to 17500	55.046.450	8,4%	3.399,00	9,74%
Euro 17501 to 20000	52.817.087	8,1%	2.812,00	8,06%
Euro 22501 to 25000	100.690.819	15,4%	4.480,00	12,83%
Euro 25001 to 50000	219.004.473	33,5%	6.691,00	19,17%
Euro 50001 to 100000	56.254.715	8,6%	904,00	2,59%
Greater Euro 100000	4.289.009	0,7%	36,00	0,10%
Total	653.187.711,36	100,00%	34.909	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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6. Current Principal Balance

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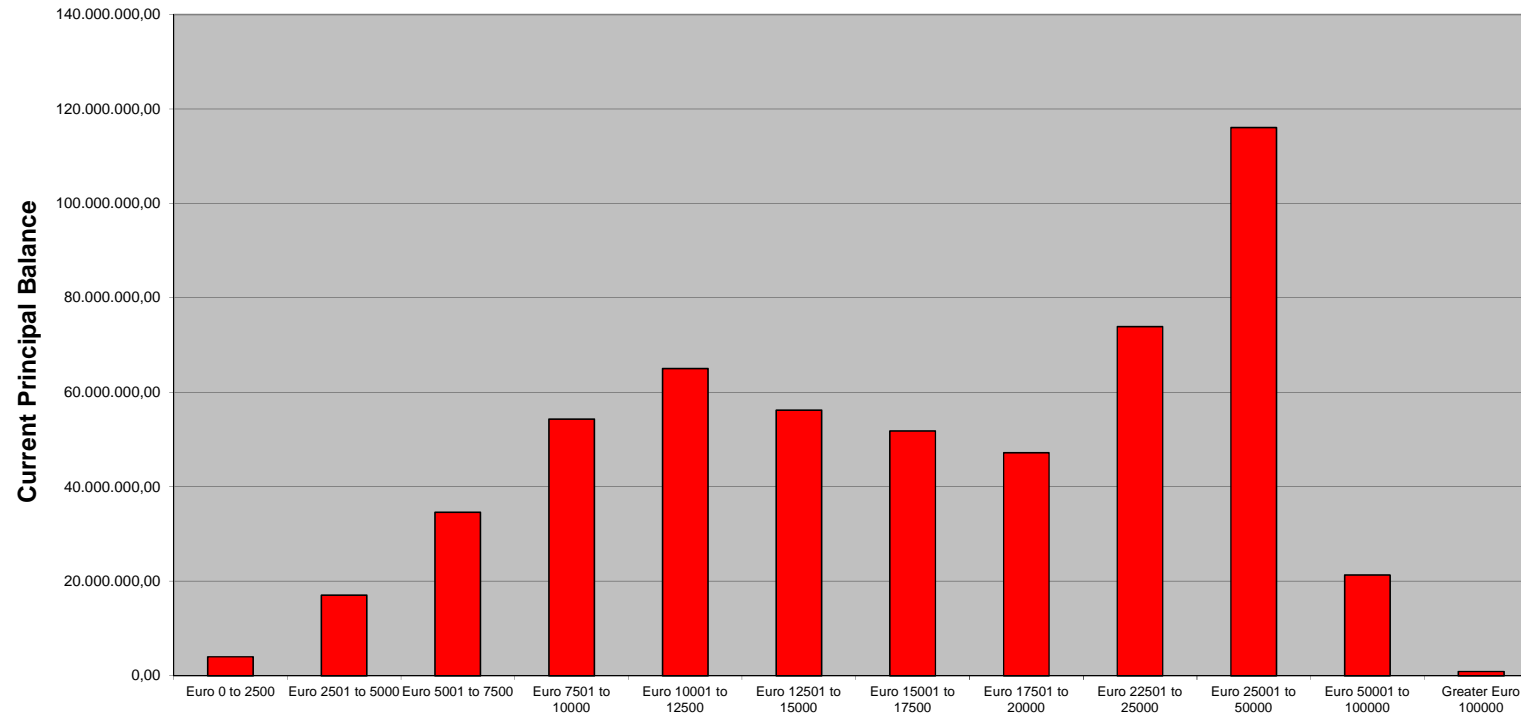
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	3.991.741,49	0,7%	2.744	6,6%
Euro 2501 to 5000	17.041.649,20	3,1%	4.476	10,7%
Euro 5001 to 7500	34.572.174,15	6,4%	5.506	13,2%
Euro 7501 to 10000	54.276.943,31	10,0%	6.186	14,8%
Euro 10001 to 12500	65.017.025,95	12,0%	5.806	13,9%
Euro 12501 to 15000	56.226.484,95	10,4%	4.102	9,8%
Euro 15001 to 17500	51.821.667,01	9,6%	3.197	7,7%
Euro 17501 to 20000	47.177.943,59	8,7%	2.526	6,0%
Euro 22501 to 25000	73.894.747,65	13,6%	3.328	8,0%
Euro 25001 to 50000	116.013.808,87	21,4%	3.541	8,5%
Euro 50001 to 100000	21.324.055,94	3,9%	351	0,8%
Greater Euro 100000	915.943,10	0,2%	8	0,0%
Total	542.274.185,21	100,0%	41.771	100,0%

Statistics	in EUR
Average Amount	12.982,07

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6.1 Current PB (Graph)

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7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	743.844,41	0,14%	20
2	423.998,60	0,08%	41
3	236.063,51	0,04%	11
4	231.983,97	0,04%	5
5	219.071,98	0,04%	8
6	210.587,30	0,04%	9
7	202.175,04	0,04%	10
8	201.648,95	0,04%	22
9	193.408,63	0,04%	14
10	189.323,62	0,03%	17
11	166.739,32	0,03%	1
12	166.363,35	0,03%	10
13	158.825,84	0,03%	8
14	158.495,39	0,03%	27
15	155.316,58	0,03%	9
16	154.988,52	0,03%	17
17	153.767,41	0,03%	5
18	148.914,02	0,03%	2
19	147.606,93	0,03%	13
20	146.985,91	0,03%	2
Total	4.410.109,28	0,81%	251

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8. Geographical Distribution

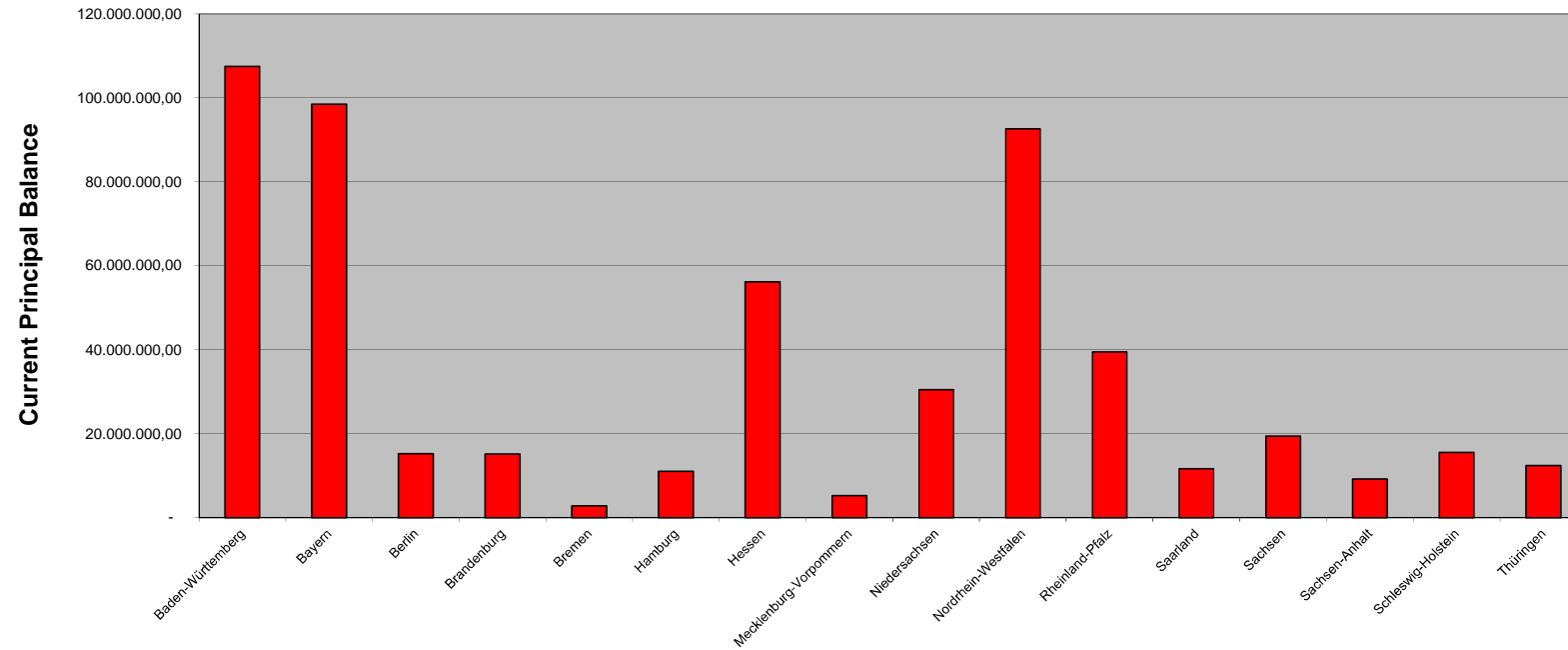
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	57.936,82	0,0%	3	0,0%
Baden-Württemberg	107.480.976,22	19,8%	8.558	20,5%
Bayern	98.458.934,17	18,2%	8.112	19,4%
Berlin	15.213.364,45	2,8%	1.005	2,4%
Brandenburg	15.166.933,54	2,8%	1.039	2,5%
Bremen	2.812.710,75	0,5%	254	0,6%
Hamburg	11.001.913,57	2,0%	769	1,8%
Hessen	56.170.598,97	10,4%	4.239	10,1%
Mecklenburg-Vorpomm	5.217.467,83	1,0%	410	1,0%
Niedersachsen	30.440.828,76	5,6%	2.207	5,3%
Nordrhein-Westfalen	92.623.052,76	17,1%	7.109	17,0%
Rheinland-Pfalz	39.480.698,18	7,3%	3.191	7,6%
Saarland	11.604.556,32	2,1%	820	2,0%
Sachsen	19.404.284,91	3,6%	1.384	3,3%
Sachsen-Anhalt	9.181.022,50	1,7%	647	1,5%
Schleswig-Holstein	15.552.014,08	2,9%	1.131	2,7%
Thüringen	12.406.891,38	2,3%	893	2,1%
Total	542.274.185,21	100,00%	41.771	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	342.139.966,54	63,1%	22.823	54,64%
Used	200.134.218,67	36,9%	18.948	45,36%
Total	542.274.185,21	100%	41.771	100%

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	457.986.011,73	84,46%	35.359	84,65%
LCV	84.288.173,48	15,54%	6.412	15,35%
Total	542.274.185,21	100%	41.771	100%

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10. Insurances

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Collection Period	from	01/01/2022	to	31/01/2022	

<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	98.339.585,37	18,1%	9.439	22,6%
Without CPI	443.934.599,84	81,9%	32.332	77,4%
Total	542.274.185,21	100,0%	41.771	100,0%

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11. Type of Contract

Reporting Date	03/02/2022				
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	199.715.041,46	36,8%	20.490	49,1%
Balloon Loans	273.615.911,00	50,5%	16.760	40,1%
- of which balloons	165.118.092,78	30,4%	n.a	n.a
- of which regular installments	108.497.818,22	20,0%	n.a	n.a
Formula	68.943.232,75	12,7%	4.521	10,8%
- of which balloons	39.737.495,70	7,3%	n.a	n.a
- of which regular installments	29.205.737,05	5,4%	n.a	n.a
Total	542.274.185,21	100%	41.771	100%

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	2	0,0%	56.381	95,5%
13 to 24 months	152	0,9%	1.984.644	80,7%
25 to 36 months	2.338	13,9%	31.905.009	80,7%
37 to 48 months	9.103	54,3%	148.058.669	66,8%
49 to 60 months	2.781	16,6%	49.076.344	49,9%
61 to 72 months	832	5,0%	15.858.773	39,0%
73 to 84 months	1.551	9,3%	26.648.025	36,5%
85 to 96 months	1	0,0%	28.067	0,0%
Total	16.759	100%	273.587.844,30	60,6%

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	2.871	17,1%	36.146.559,74	86,2%
13 to 24 months	5.955	35,5%	93.306.331,52	69,7%
25 to 36 months	4.600	27,4%	79.391.982,67	56,5%
37 to 48 months	2.184	13,0%	40.725.765,09	42,8%
49 to 60 months	1.119	6,7%	23.292.628,12	35,3%
61 to 72 months	31	0,2%	752.643,86	32,1%
Total	16.760	100%	273.615.911,00	60,6%

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	6	0,1%	26.815,54	81,5%
13 to 24 months	50	1,1%	788.631,14	83,1%
25 to 36 months	718	15,9%	9.911.196,83	75,5%
37 to 48 months	2.589	57,3%	39.495.475,29	61,3%
49 to 60 months	670	14,8%	10.709.313,12	45,4%
61 to 72 months	165	3,6%	3.004.166,87	36,1%
73 to 84 months	323	7,1%	5.007.633,96	33,6%
85 to 96 months	0	0,0%	0	0,0%
Total	4.521	100%	68.943.232,75	57,7%

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	596	13,2%	7.049.407	86,4%
13 to 24 months	1.253	27,7%	17.311.377	69,2%
25 to 36 months	1.455	32,2%	22.171.091	56,7%
37 to 48 months	805	17,8%	14.564.947	46,0%
49 to 60 months	324	7,2%	6.023.222	36,1%
61 to 72 months	88	1,9%	1.823.189	30,9%
Total	4.521	100%	68.943.232,75	57,7%

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12. Payment Methods

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<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	538.833.343,58	99,4%	41.512	99,4%
Other	3.440.841,63	0,6%	259	0,6%
Total	542.274.185,21	100,0%	41.771	100,0%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Monthly	542.274.185,21	100,0%	41.771	100,0%
Total	542.274.185,21	100,0%	41.771	100,0%

<i>Downpayment Yes/No</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
YES	480.058.827,42	88,5%	34.617	82,9%
NO	62.215.357,79	11,5%	7.154	17,1%
Total	542.274.185,21	100,0%	41.771	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	13.376,95	15.110,59
Average purchase price	27.566,41	30.719,05
Downpayment in %	48,5%	49,2%

ABEST 19
Monthly Investor Report

13. Customer Yield

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	84.827.285,27	15,64%	5.181	12,40%
1,01 to 2%	46.108.068,12	8,50%	3.313	7,93%
2,01 to 3%	148.311.327,56	27,35%	11.014	26,37%
3,01 to 4%	170.694.836,00	31,48%	12.501	29,93%
4,01 to 5%	63.121.298,52	11,64%	5.766	13,80%
5,01 to 6%	18.752.971,32	3,46%	2.522	6,04%
6,01 to 7%	10.199.349,72	1,88%	1.442	3,45%
7,01 to 8%	195.382,22	0,04%	25	0,06%
8,01 to 9%	39.157,67	0,01%	3	0,01%
9,01 to 10%	24.508,81	0,00%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	542.274.185,21	100%	41.771,00	100%

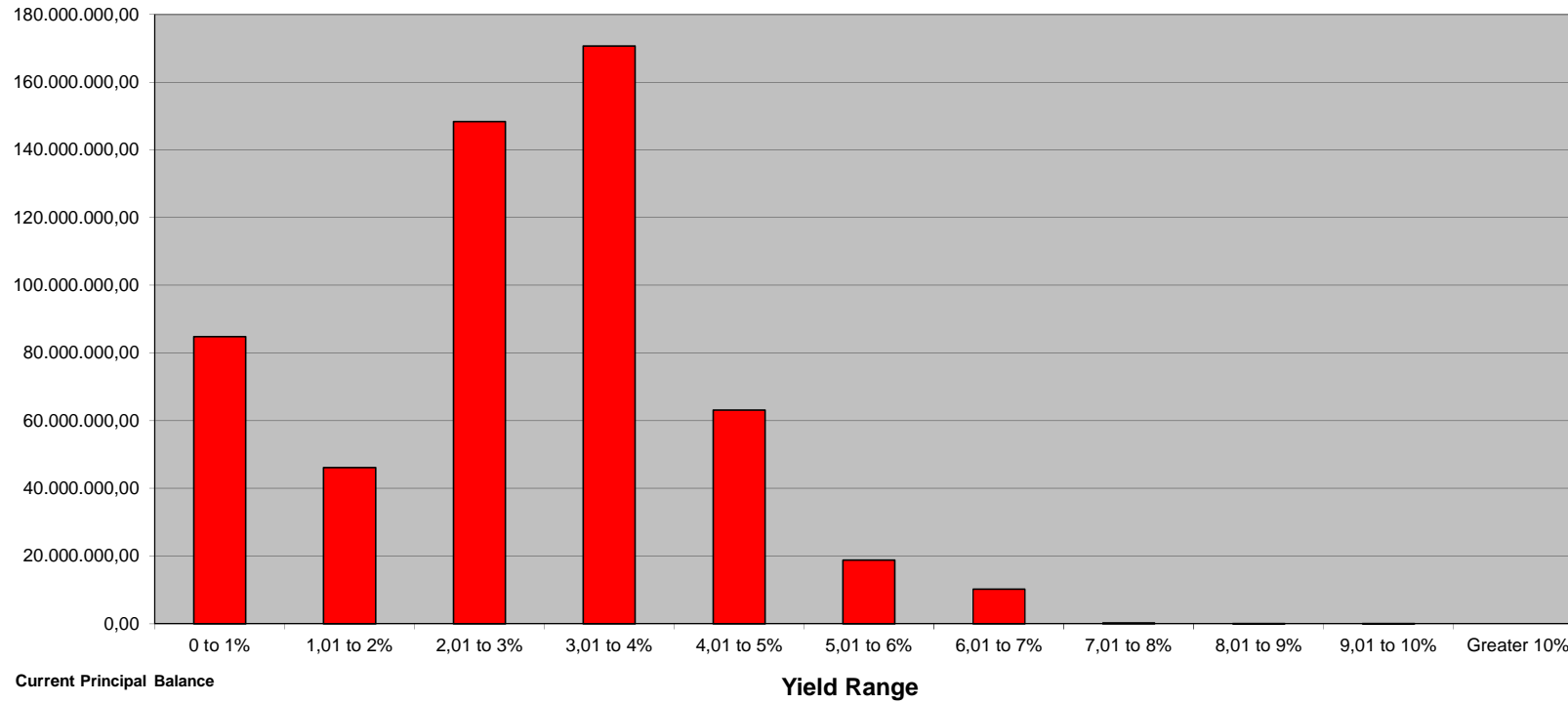
Statistics	in %
WA Interest	3,05

^{*} runs from .00 to .99

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Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



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14. Seasoning

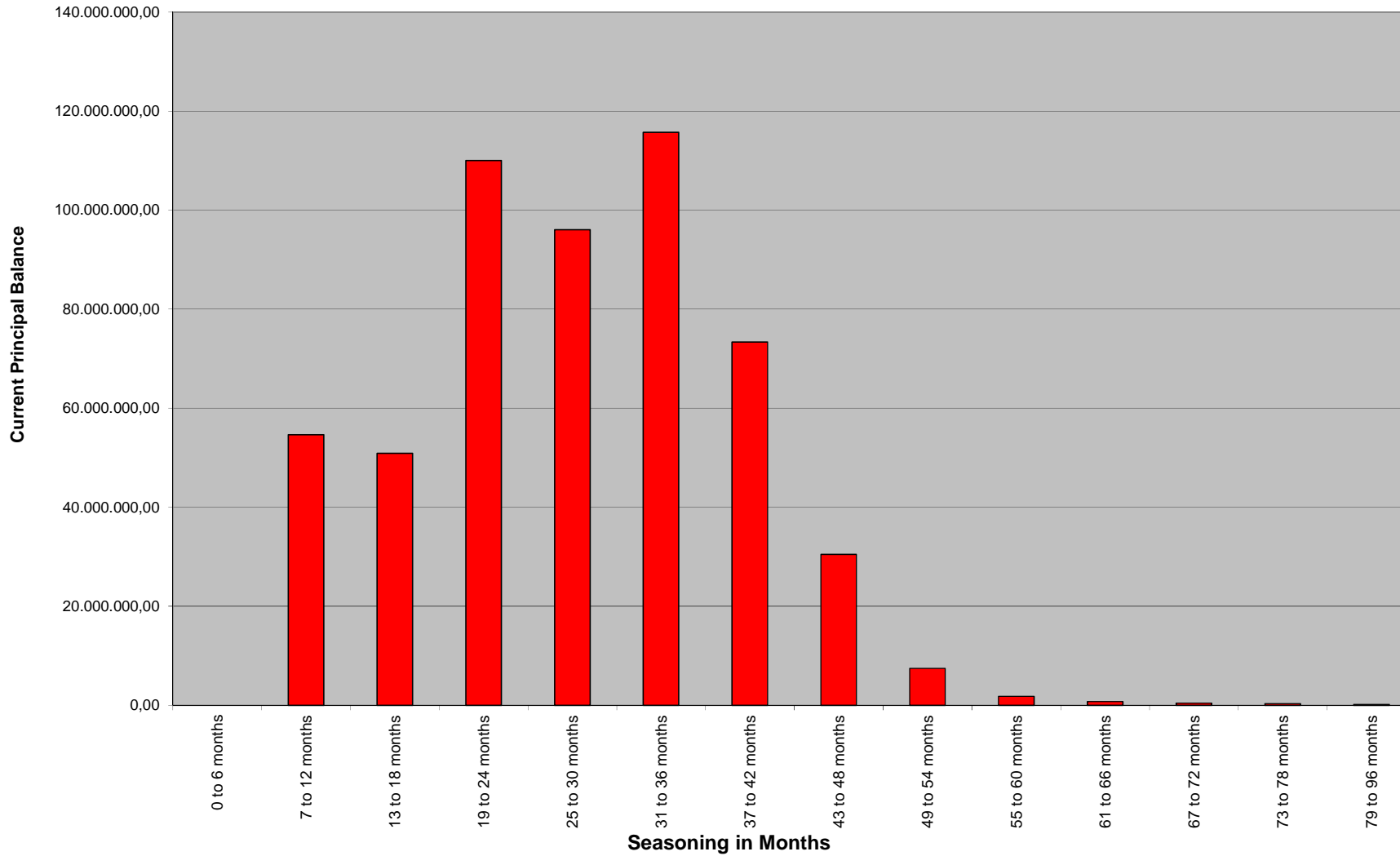
Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	Volume by NPV	% by NPV	Number of Contracts	% by Number
7 to 12 months	54.605.222,12	10,07%	3.756	8,99%
13 to 18 months	50.873.152,09	9,38%	4.053	9,70%
19 to 24 months	110.044.985,79	20,29%	8.240	19,73%
25 to 30 months	96.034.911,40	17,71%	7.232	17,31%
31 to 36 months	115.713.870,60	21,34%	8.975	21,49%
37 to 42 months	73.382.529,82	13,53%	5.903	14,13%
43 to 48 months	30.479.752,36	5,62%	2.489	5,96%
49 to 54 months	7.448.429,24	1,37%	643	1,54%
55 to 60 months	1.825.311,90	0,34%	187	0,45%
61 to 66 months	736.780,99	0,14%	103	0,25%
67 to 72 months	441.881,17	0,08%	66	0,16%
73 to 78 months	341.709,38	0,06%	52	0,12%
79 to 96 months	155.584,40	0,03%	34	0,08%
Total	542.084.121,26	99,96%	41.733	99,91%

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14.1 Seasoning (Graph)

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



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15. Remaining Term

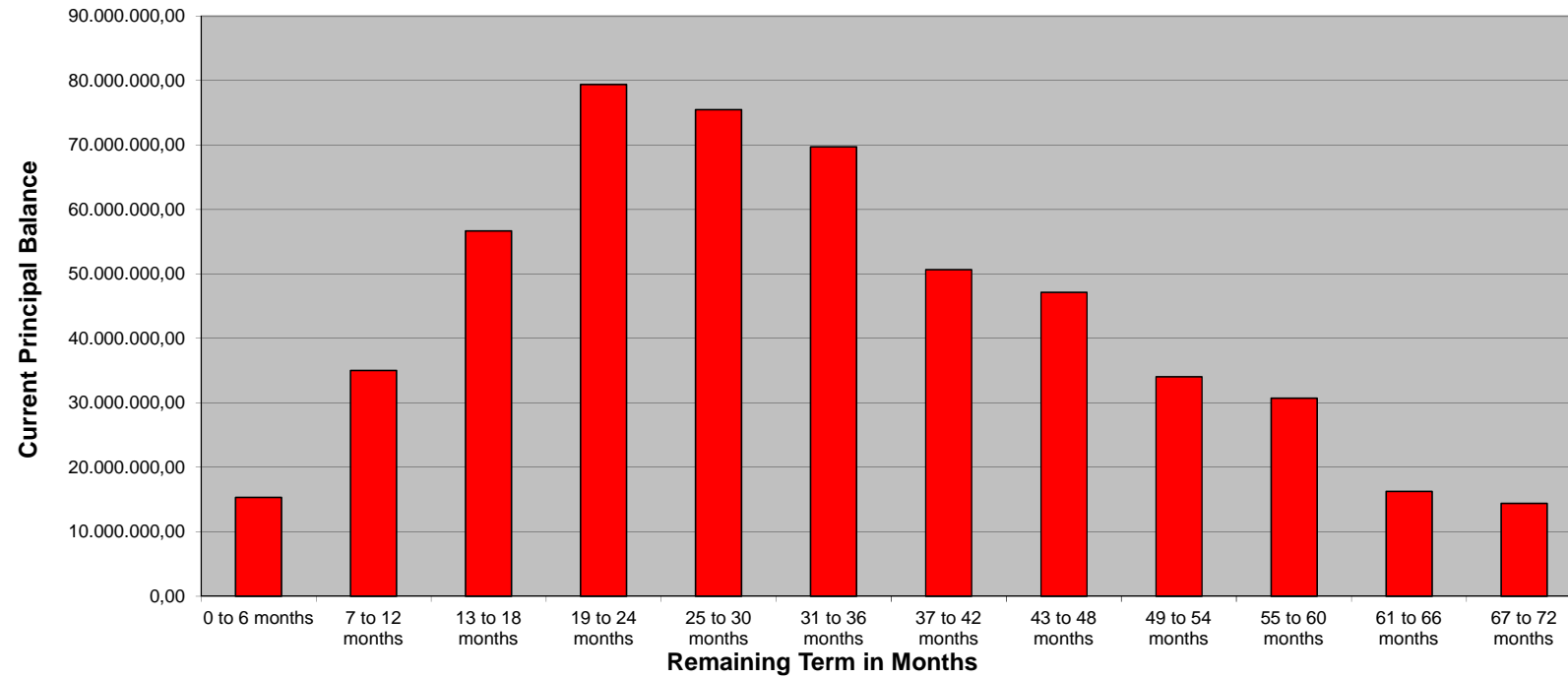
Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	15.337.961,16	2,83%	2.446	5,86%
7 to 12 months	35.023.748,86	6,46%	4.005	9,59%
13 to 18 months	56.651.768,77	10,45%	5.111	12,24%
19 to 24 months	79.382.840,84	14,64%	6.379	15,27%
25 to 30 months	75.489.979,24	13,92%	5.637	13,50%
31 to 36 months	69.697.942,36	12,85%	5.055	12,10%
37 to 42 months	50.668.166,11	9,34%	3.386	8,11%
43 to 48 months	47.120.972,27	8,69%	2.956	7,08%
49 to 54 months	34.051.413,63	6,28%	2.151	5,15%
55 to 60 months	30.710.392,14	5,66%	1.791	4,29%
61 to 66 months	16.242.223,75	3,00%	1.013	2,43%
67 to 72 months	14.373.628,17	2,65%	849	2,03%
73 to 84 months	17.508.828,40	3,23%	991	2,37%
Total	542.259.865,70	100,00%	41.770	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



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16. Original Term

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	32.848,82	0,01%	11	0,03%
7 to 12 months	685.899,57	0,13%	210	0,50%
13 to 18 months	1.836.308,80	0,34%	383	0,92%
19 to 24 months	7.828.364,84	1,44%	1.444	3,46%
25 to 30 months	3.950.157,59	0,73%	897	2,15%
31 to 36 months	63.058.152,55	11,63%	6.501	15,56%
37 to 42 months	5.895.651,98	1,09%	854	2,04%
43 to 48 months	232.343.797,47	42,85%	16.344	39,13%
49 to 54 months	5.172.577,09	0,95%	527	1,26%
55 to 60 months	97.491.607,80	17,98%	6.511	15,59%
61 to 66 months	4.817.225,03	0,89%	355	0,85%
67 to 72 months	41.029.084,63	7,57%	2.608	6,24%
73 to 78 months	5.007.811,17	0,92%	304	0,73%
79 to 96 months	73.082.311,66	13,48%	4.820	11,54%
> 96 months	42.386,21	0,01%	2	0,00%
Total	542.274.185,21	100%	41.771,00	100%

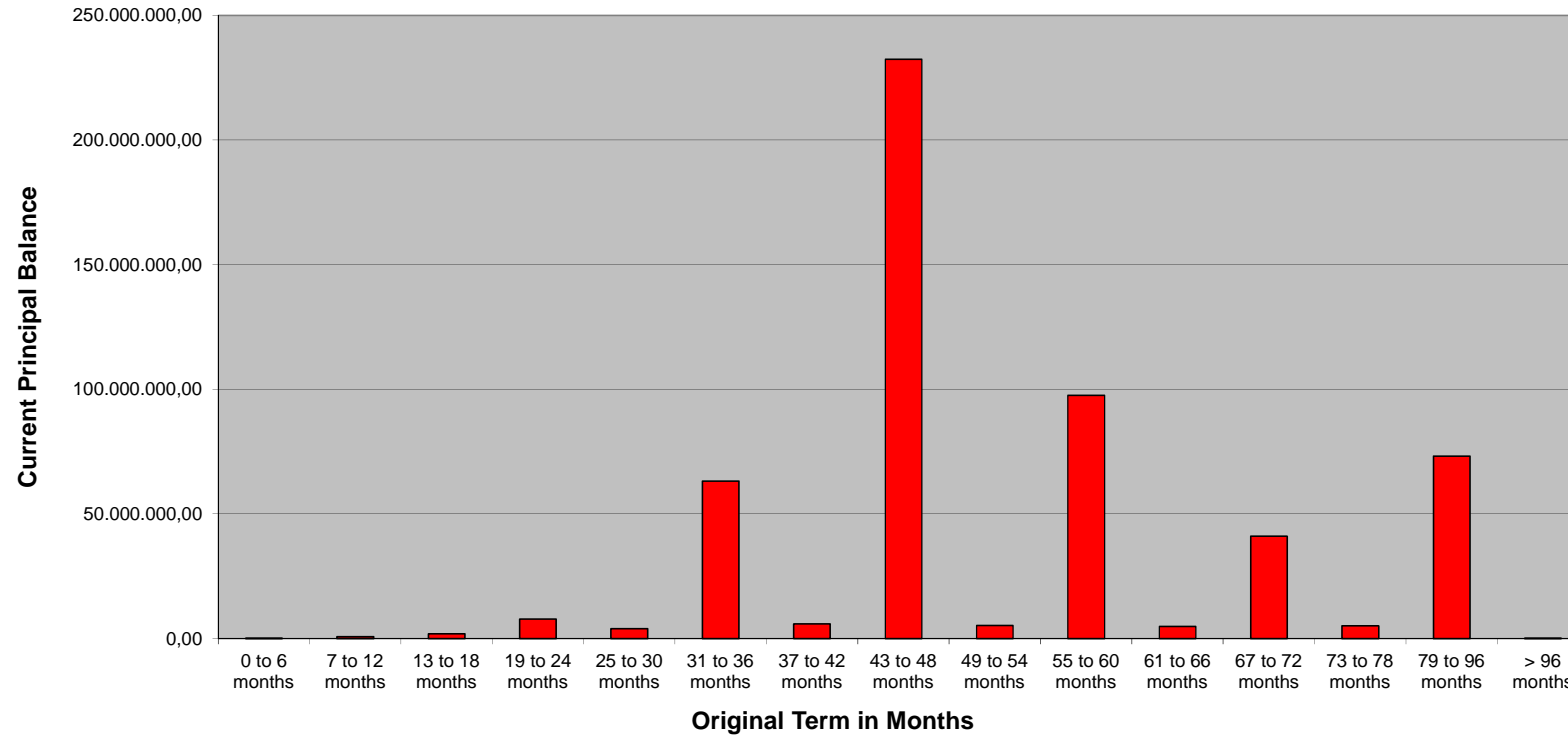
Statistics

WA Original Term	55,83
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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



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17. Manufacturer

Reporting Date	03/02/2022			
Payment Date	21/02/2022			
Period No	15			
Monthly Period	01.01.2022 - 31.01.2022			
Interest Period	from	21/01/2022	to	21/02/2022 = 31 days
Collection Period	from	01/01/2022	to	31/01/2022

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Fiat	279.115.734,79	51,5%	27.964	66,9%
Alfa Romeo	27.398.295,86	5,1%	1.517	3,6%
Jeep	101.424.342,74	18,7%	5.116	12,2%
Jaguar	27.695.235,61	5,1%	1.211	2,9%
Land Rover	72.208.050,75	13,3%	2.904	7,0%
others	34.432.525,46	6,3%	3.059	7,3%
-> Ferrari	12.880,91	0,0%	1	0,0%
-> Maserati	3.622.665,68	0,7%	93	0,2%
-> Lancia	198.381,58	0,0%	33	0,1%
-> Chrysler	74.171,67	0,0%	8	0,0%
-> Dodge	1.667.397,88	0,3%	56	0,1%
-> others	28.857.027,74	5,3%	2.868	6,9%
	542.274.185,21	100,00%	41.771,00	100,00%

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18. Priority of Payments

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+
1. Payable Expenses	-
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-
6. Interest on Class A	-
7. Interest on Class B	-
8. Interest on Class C	-
9. Interest on Class D	-
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	-
12. Purchase of further receivables or to credit the replenishment account /Purchase New Portfolios/Redeemed Senior Notes	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-
14. Termination payments if the swap counterparty is the defaulting party	-
15. Any amount due and payable, but not already paid, to Originator and Sericer	-
16. Interest on Class M	-
16. Additional servicing fee	-
17. Transaction Gain payments to the shareholder of the issuer	-

Priority of Payments during the Amortisation Period

	Payment
Available Distribution Amount	+
1. Payable Expenses	-
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee (including costs and expenses)	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. to pay pari passu and pro rata to the Swap Counterparty	-
6. Class A Interest Amount	-
7. Class B Interest Amount	-
8. Class C Interest Amount	-
9. Class D Interest Amount	-
10. Class E Interest Amount	-
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
18. to pay to Originator and to Servicer any amount due and payable not already paid	-
19. Class M Interest Amount *	-
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-
21. Additional Servicing Fee	-
22. Transaction Gain to the shareholders	-

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19. Transaction Costs

Reporting Date	03/02/2022	
Payment Date	21/02/2022	
Period No	15	
Monthly Period	01.01.2022 - 31.01.2022	
Interest Period	from 21/01/2022	to 21/02/2022
Collection Period	from 01/01/2022	to 31/01/2022
	=	31 days

	561.800.000,0	483.500.000,0	19.500.000,0	18.200.000,0	10.300.000,0	10.700.000,0	19.600.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	15.139,15 €	<u>13.029,15</u>	<u>525,48</u>	<u>490,45</u>	<u>277,56</u>	<u>288,34</u>	<u>528,17</u>
Interest accrued for the Period	247.060,10 €	57.039,57 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payments	247.060,10 €	57.039,57 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		483.500.000,00
Fixed Rate	-	0,38
Floating Rate (Euribor)	-	0,5630
Net Swap Payments		76.191,55

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21. Retention

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	15				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	483.500.000,00	89,16%
Class B Notes	19.500.000,00	3,60%
Class C Notes	18.200.000,00	3,36%
Class D Notes	10.300.000,00	1,90%
Class E Notes	10.700.000,00	1,97%
Class M Notes	19.600.000,00	3,61%

Retention Amount	EUR	%
Minimum Retention Class A	24.175.000,00	5,00%
Minimum Retention Class B	975.000,00	5,00%
Minimum Retention Class C	910.000,00	5,00%
Minimum Retention Class D	515.000,00	5,00%
Minimum Retention Class E	535.000,00	5,00%
Minimum Retention Class M	980.000,00	5,00%

Actual Retention Class A	24.200.000,00	5,01%
Actual Retention Class B	19.500.000,00	100,00%
Actual Retention Class C	18.200.000,00	100,00%
Actual Retention Class D	10.300.000,00	100,00%
Actual Retention Class E	10.700.000,00	100,00%
Actual Retention Class M	19.600.000,00	100,00%

The Originator will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction in accordance with Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMR") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMR and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/02/2022	=	31 days
Collection Period	31/01/2022		

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Arrangers	CA-CIB	Aa3	P-1	STABLE	A+	F1	NEGATIVE
	Unicredit Bank AG	A2	P-1	NEGATIVE	BBB	F2	NEGATIVE
	Merril Lynch International	A2	P-1	STABLE	AA-	F1+	STABLE
Transaction Account:	The Bank of New York Mellon, Frankfurt Branch	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Paying Agent:	The Bank of New York Mellon, London Branch	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Swap Counterparty:	FCA BANK Deutschland GMBH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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23. Counterparties II

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No		15				
Monthly Period		01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

Transaction Security Trustee: **TMF Investments SA - Switzerland**

Data Trustee: **TMF Investments SA - Switzerland**

Rating Agencies: **Moody's** **Fitch Ratings GmbH**

Corporate Administration: **TMF Deutschland AG**

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Monthly Investor Report

24. Issuer Information

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No		15				
Monthly Period		01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

Deal Name: ABEST 19

Issuer: ABEST 19

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

Contact: Doriana Bettini
doriana.bettini@ca-cib.com

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25. Originator, Servicer

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No		15				
Monthly Period		01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Ba3

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25. Glossary

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No		15				
Monthly Period		01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

Ca-cib Milano
Calculation Agent
Doriana.bettini@ca-cib.com