

**ABEST 19**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	06/10/2022			
Payment Date	21/10/2022			
Period No	23			
Monthly Period	01.09.2022 - 30.09.2022			
Interest Period	from	21/09/2022	to	21/10/2022 = 30 days
Collection Period	from	01/09/2022	to	30/09/2022

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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
<b>Beginning of Period (collection period)</b>		<b>558.803.529,83 €</b>	<b>558.761.529,06</b>
Scheduled Principal Payments		11.720.872,27 €	11.925.404,39
Prepayment Principal		4.837.838,32 €	5.563.769,56
Others		2.255.170,24 €	2.241.459,55
Recoveries		16.621,85 €	12.436,97
<b>Total Principal Collections</b>		<b>18.830.502,68 €</b>	<b>19.743.070,47</b>
<b>Total Interest Collections</b>		<b>2.013.784,13 €</b>	<b>2.161.631,83</b>
<b>Defaults</b>		<b>61.361,00</b>	<b>3.396,20</b>
<b>End of Period (after Payment Date)</b>	<b>43.021</b>	<b>558.812.104,02 €</b>	<b>558.803.529,83</b>
Balance of the Replenishment account (after Payment Date)		276.895,98 €	291.783,91
Current Prepayment Rate (annualised)		10,39%	11,95%
<b>New sale Offer</b>		<b>18.900.437,87 €</b>	<b>19.788.467,44</b>

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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	1.100.299,81 €

**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	479.595,88 €

**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	222.265,35 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,11%
Cumulative Default Level previous period	0,11%
Cumulative Default Level current period	0,13%

**Trigger Breach (if higher than 4.60%)**

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,07%
Delinquency Level current period	0,07%

**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 )**

**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	94
Number of Contracts being 61-90 Days delinquent	35
Number of Contracts being 91-120 Days delinquent	21
Gross instalments being 31-60 days delinquent	26.495,33
Gross instalments being 61-90 days delinquent	12.259,04
Gross instalments being 91-120 days delinquent	4.868,34
Current Period Termination	68.765,88
Cumulative Termination	1.049.841,52
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	127,00
Current Period Recoveries	16.621,85
Cumulative Recoveries	93.426,95

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**4. Outstanding Notes**

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
<b>1. Note Balance</b>							
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
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.	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
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread		1,378					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		30 days	30 days	30 days	30 days	30 days	30 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		<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
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		<b>555.219,17 €</b>	<b>10.562,50 €</b>	<b>18.958,33 €</b>	<b>16.995,00 €</b>	<b>31.208,33 €</b>	<b>106.166,67 €</b>
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
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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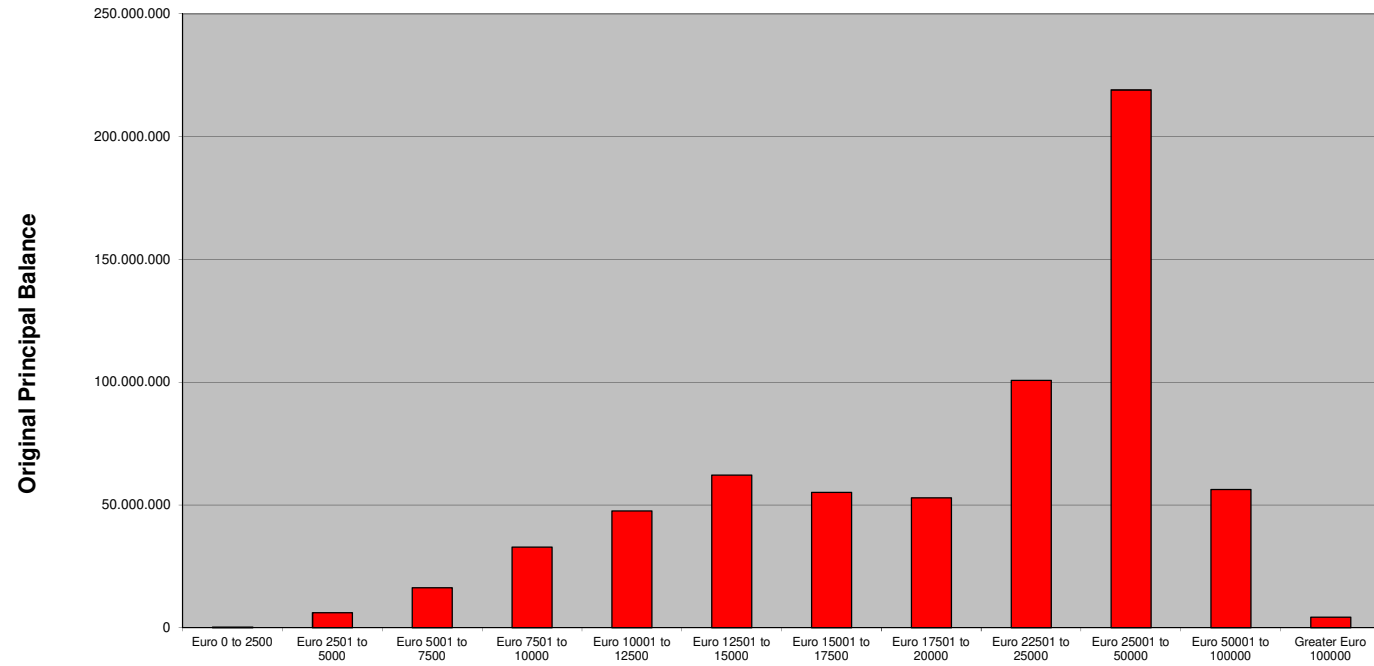
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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%
<b>Total</b>	<b>653.187.711,36</b>	<b>100,00%</b>	<b>34.909</b>	<b>100,00%</b>

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	4.848.282,00	0,9%	3.516	8,2%
Euro 2501 to 5000	19.640.331,85	3,6%	5.158	12,0%
Euro 5001 to 7500	37.888.581,11	7,0%	6.042	14,0%
Euro 7501 to 10000	57.512.958,28	10,6%	6.569	15,3%
Euro 10001 to 12500	58.958.556,77	10,9%	5.278	12,3%
Euro 12501 to 15000	55.219.509,75	10,2%	4.025	9,4%
Euro 15001 to 17500	50.298.410,47	9,3%	3.104	7,2%
Euro 17501 to 20000	44.721.900,73	8,3%	2.389	5,6%
Euro 22501 to 25000	65.419.609,08	12,1%	2.950	6,9%
Euro 25001 to 50000	114.355.670,07	21,2%	3.514	8,2%
Euro 50001 to 100000	27.970.854,20	5,2%	457	1,1%
Greater Euro 100000	3.329.320,78	0,6%	19	0,0%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,0%</b>	<b>43.021</b>	<b>100,0%</b>

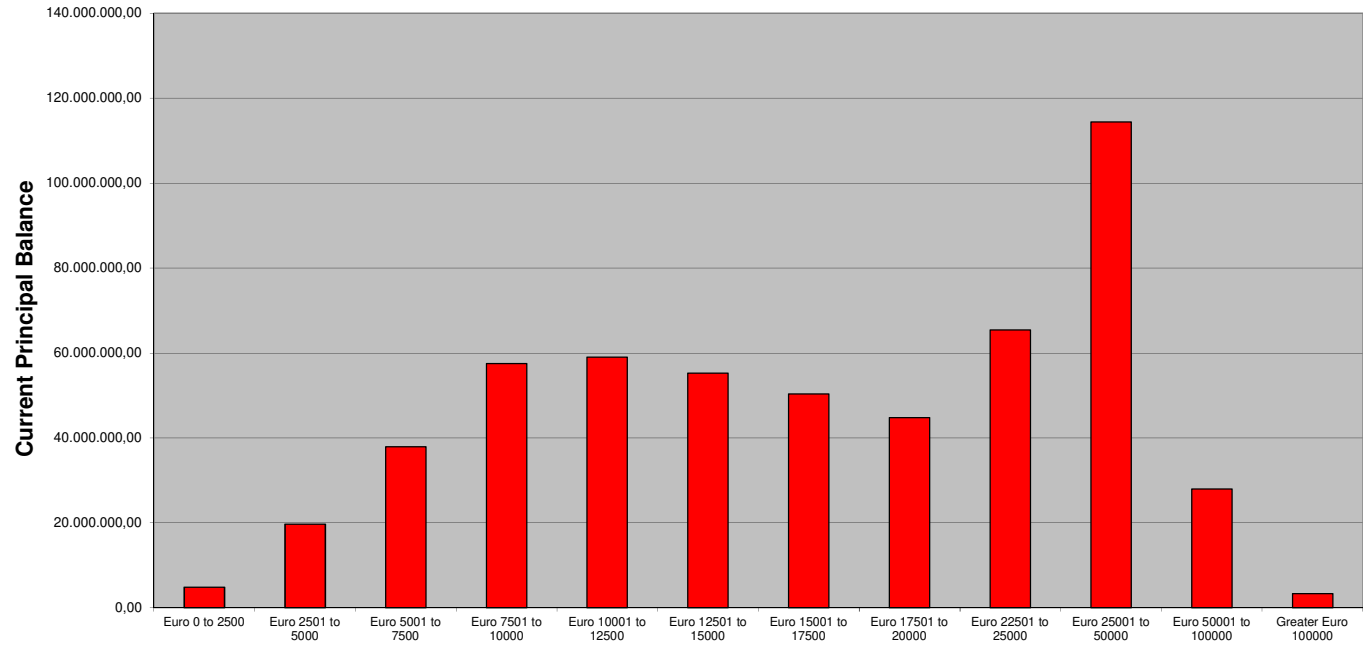
<b>Statistics</b>	<b>in EUR</b>
Average Amount	12.555,82



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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	1.036.319,53	0,19%	1
2	321.339,50	0,06%	33
3	315.458,98	0,06%	24
4	280.033,17	0,05%	13
5	266.048,90	0,05%	1
6	263.743,30	0,05%	10
7	248.899,77	0,05%	25
8	236.826,49	0,04%	2
9	234.753,83	0,04%	10
10	206.395,75	0,04%	12
11	204.392,30	0,04%	1
12	189.159,60	0,04%	24
13	180.871,86	0,03%	8
14	173.882,15	0,03%	28
15	168.919,30	0,03%	10
16	166.698,98	0,03%	15
17	162.102,40	0,03%	5
18	159.239,14	0,03%	2
19	154.907,73	0,03%	9
20	152.716,46	0,03%	9
<b>Total</b>	<b>5.122.709,14</b>	<b>0,95%</b>	<b>242</b>

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**8. Geographical Distribution**

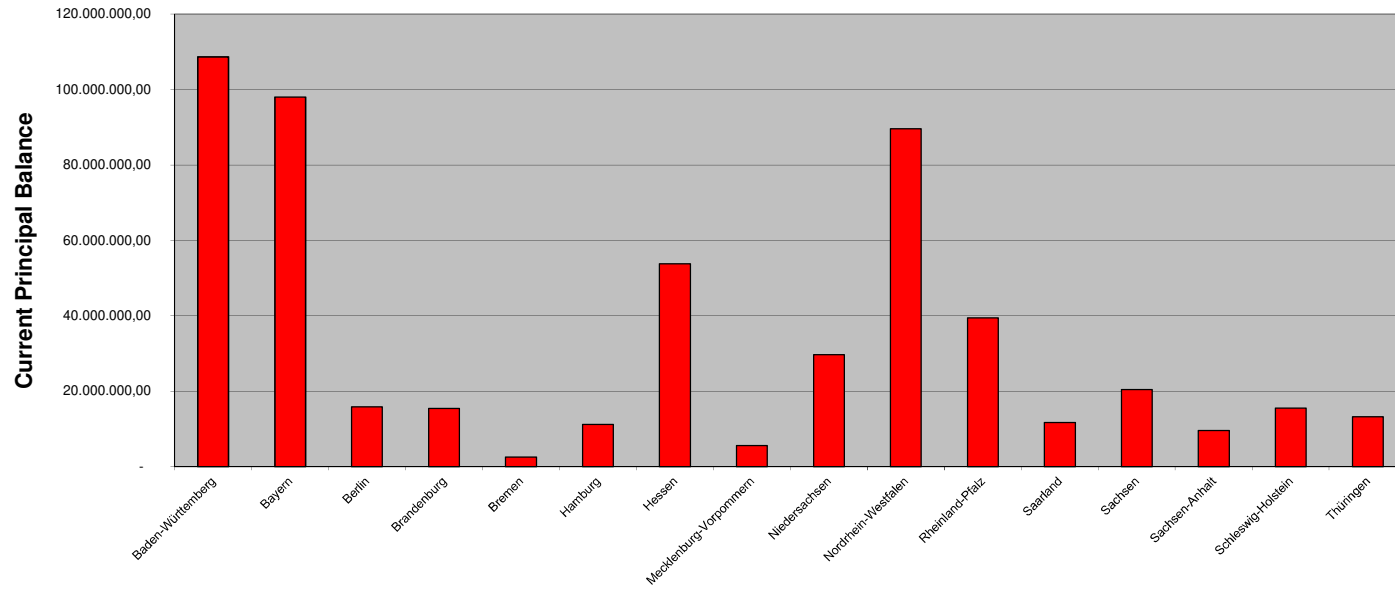
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	26.841.33	0,0%	2	0,0%
Baden-Württemberg	108.706.148,39	20,1%	8.948	20,8%
Bayern	98.009.591,14	18,1%	8.259	19,2%
Berlin	15.852.855,56	2,9%	1.113	2,6%
Brandenburg	15.453.000,01	2,9%	1.137	2,6%
Bremen	2.539.275,88	0,5%	232	0,5%
Hamburg	11.214.698,97	2,1%	772	1,8%
Hessen	53.740.085,34	9,9%	4.221	9,8%
Mecklenburg-Vorpomr	5.594.538,45	1,0%	435	1,0%
Niedersachsen	29.669.229,58	5,5%	2.244	5,2%
Nordrhein-Westfalen	89.604.608,57	16,6%	7.191	16,7%
Rheinland-Pfalz	39.404.471,67	7,3%	3.272	7,6%
Saarland	11.698.121,16	2,2%	861	2,0%
Sachsen	20.395.750,78	3,8%	1.450	3,4%
Sachsen-Anhalt	9.557.083,17	1,8%	697	1,6%
Schleswig-Holstein	15.478.875,94	2,9%	1.165	2,7%
Thüringen	13.218.809,15	2,4%	1.002	2,3%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,00%</b>	<b>43.021</b>	<b>100,00%</b>

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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	324.491.834,81	60,1%	22.202	51,61%
Used	215.672.150,28	39,9%	20.819	48,39%
<b>Total</b>	<b>540.163.985,09</b>	<b>100%</b>	<b>43.021</b>	<b>100%</b>

<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	458.120.460,46	84,81%	36.313	84,41%
LCV	82.043.524,63	15,19%	6.708	15,59%
<b>Total</b>	<b>540.163.985,09</b>	<b>100%</b>	<b>43.021</b>	<b>100%</b>

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**10. Insurances**

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<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	93.072.164,63	17,2%	9.483	22,0%
Without CPI	447.091.820,46	82,8%	33.538	78,0%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,0%</b>	<b>43.021</b>	<b>100,0%</b>

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11. Type of Contract

Reporting Date	06/10/2022				
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	216.897.738,74	40,2%	22.801	53,0%
Balloon Loans	254.179.422,62	47,1%	15.679	36,4%
- of which balloons	160.815.300,25	29,8%	n.a	n.a
- of which regular installments	93.364.122,37	17,3%	n.a	n.a
Formula	69.086.823,73	12,8%	4.541	10,6%
- of which balloons	42.785.187,63	7,9%	n.a	n.a
- of which regular installments	26.301.636,10	4,9%	n.a	n.a
<b>Total</b>	<b>540.163.985,09</b>	<b>100%</b>	<b>43.021</b>	<b>100%</b>

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	7	0,0%	168.449	86,3%
13 to 24 months	83	0,5%	1.442.645	72,2%
25 to 36 months	1.284	8,2%	19.620.087	77,2%
37 to 48 months	8.897	56,7%	137.326.490	72,3%
49 to 60 months	3.042	19,4%	54.854.879	52,4%
61 to 72 months	904	5,8%	17.167.127	41,9%
73 to 84 months	1.458	9,3%	23.524.304	39,7%
85 to 96 months	4	0,0%	75.442	1,8%
<b>Total</b>	<b>15.675</b>	<b>100%</b>	<b>254.103.980,44</b>	<b>63,0%</b>

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	4.636	29,6%	58.616.961,34	87,2%
13 to 24 months	5.409	34,5%	81.406.576,41	69,2%
25 to 36 months	2.716	17,3%	46.007.609,80	53,1%
37 to 48 months	2.034	13,0%	43.476.093,86	45,4%
49 to 60 months	690	4,4%	19.035.787,30	40,7%
61 to 72 months	192	1,2%	5.606.461,04	33,6%
<b>Total</b>	<b>15.677</b>	<b>100%</b>	<b>254.149.489,75</b>	<b>63,0%</b>

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	3	0,1%	63.542,71	89,7%
13 to 24 months	45	1,0%	1.667.714,26	89,5%
25 to 36 months	524	11,5%	8.062.088,74	75,1%
37 to 48 months	2.704	59,5%	39.287.335,40	66,6%
49 to 60 months	748	16,5%	11.882.494,78	49,3%
61 to 72 months	196	4,3%	3.457.422,26	38,7%
73 to 84 months	321	7,1%	4.666.225,58	37,4%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>4.541</b>	<b>100%</b>	<b>69.086.823,73</b>	<b>61,5%</b>

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	930	20,5%	10.914.688	86,8%
13 to 24 months	1.366	30,1%	18.933.155	70,6%
25 to 36 months	1.249	27,5%	20.034.738	56,7%
37 to 48 months	689	15,2%	12.609.459	48,4%
49 to 60 months	255	5,6%	5.499.298	38,7%
61 to 72 months	52	1,1%	1.095.486	32,3%
<b>Total</b>	<b>4.541</b>	<b>100%</b>	<b>69.086.823,73</b>	<b>61,5%</b>

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**12. Payment Methods**

Reporting Date	06/10/2022	
Payment Date	21/10/2022	
Period No	23	
Monthly Period	01.09.2022 - 30.09.2022	
Interest Period	from 21/09/2022	to 21/10/2022 = 30 days
Collection Period	from 01/09/2022	to 30/09/2022

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	535.379.267,95	99,1%	42.632	99,1%
Other	4.784.717,14	0,9%	389	0,9%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,0%</b>	<b>43.021</b>	<b>100,0%</b>

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	540.163.985,09	100,0%	43.021	100,0%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,0%</b>	<b>43.021</b>	<b>100,0%</b>

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	471.391.342,58	87,3%	34.945	81,2%
NO	68.772.642,51	12,7%	8.076	18,8%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,0%</b>	<b>43.021</b>	<b>100,0%</b>

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.889,79	17.062,10
Average purchase price	28.036,89	31.623,39
<b>Downpayment in %</b>	<b>53,1%</b>	<b>54,0%</b>



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**13. Customer Yield**

Reporting Date	06/10/2022		
Payment Date	21/10/2022		
Period No	23		
Monthly Period	01.09.2022 - 30.09.2022		
Interest Period	from	21/09/2022	to 21/10/2022 = 30 days
Collection Period	from	01/09/2022	to 30/09/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	124.629.718,09	23,07%	7.737	17,98%
1,01 to 2%	35.044.040,88	6,49%	2.522	5,86%
2,01 to 3%	154.532.092,22	28,61%	11.886	27,63%
3,01 to 4%	148.649.947,09	27,52%	11.900	27,66%
4,01 to 5%	51.306.422,19	9,50%	5.058	11,76%
5,01 to 6%	16.849.126,17	3,12%	2.499	5,81%
6,01 to 7%	8.979.049,97	1,66%	1.392	3,24%
7,01 to 8%	122.152,52	0,02%	22	0,05%
8,01 to 9%	29.676,80	0,01%	2	0,00%
9,01 to 10%	21.759,16	0,00%	3	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>540.163.985,09</b>	<b>100%</b>	<b>43.021,00</b>	<b>100%</b>

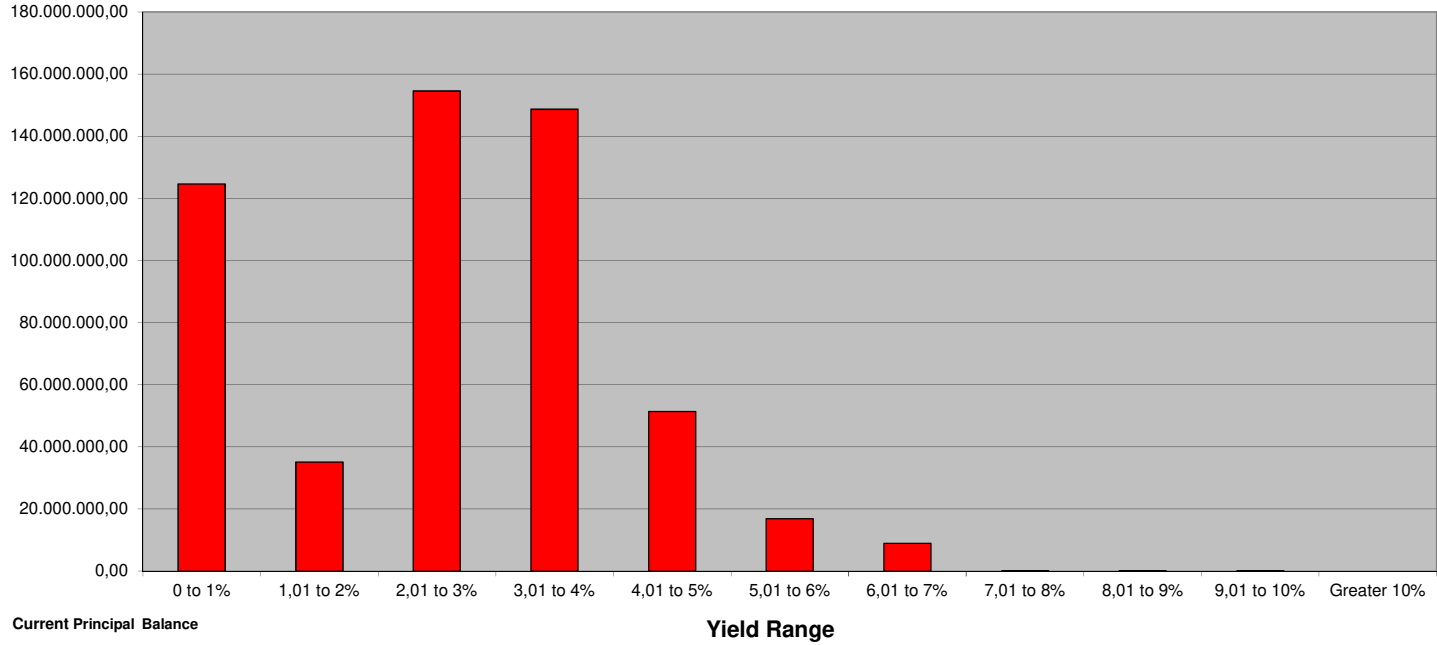
Statistics	in %
WA Interest	2,74

\* runs from .00 to .99

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**13.1 Customer Yield (Graph)**

Reporting Date	06/10/2022					
Payment Date	21/10/2022					
Period No	23					
Monthly Period	01.09.2022 - 30.09.2022					
Interest Period	from	21/09/2022	to	21/10/2022	=	30 days
Collection Period	from	01/09/2022	to	30/09/2022		



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**14. Seasoning**

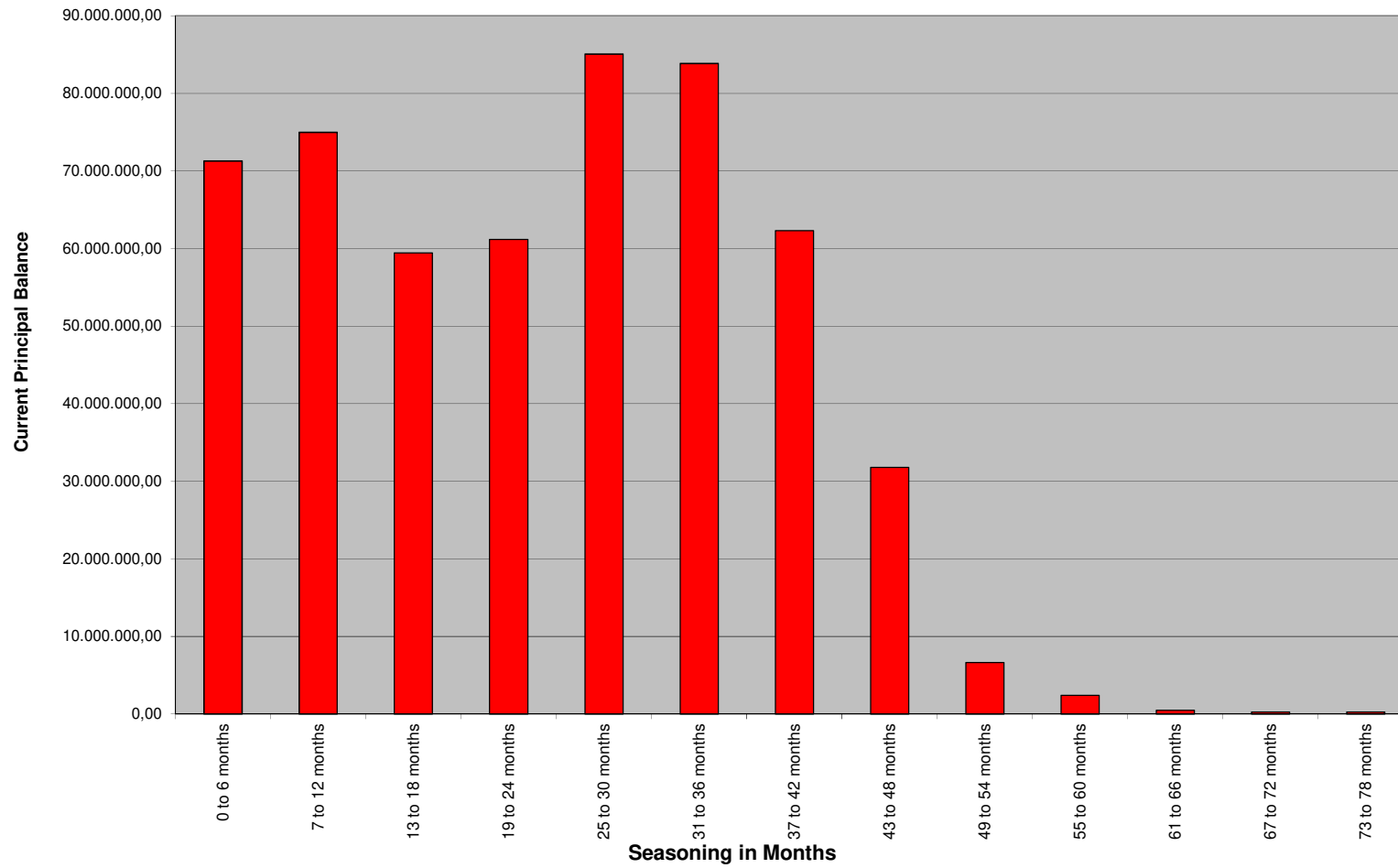
Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	71.278.723,32	13,20%	4.322	10,05%
7 to 12 months	74.980.530,19	13,88%	4.892	11,37%
13 to 18 months	59.432.943,94	11,00%	4.767	11,08%
19 to 24 months	61.155.009,91	11,32%	5.374	12,49%
25 to 30 months	85.053.673,39	15,75%	6.904	16,05%
31 to 36 months	83.864.493,84	15,53%	7.286	16,94%
37 to 42 months	62.307.981,63	11,54%	5.385	12,52%
43 to 48 months	31.796.303,84	5,89%	2.980	6,93%
49 to 54 months	6.625.719,91	1,23%	621	1,44%
55 to 60 months	2.423.307,84	0,45%	258	0,60%
61 to 66 months	475.904,13	0,09%	77	0,18%
67 to 72 months	275.193,25	0,05%	53	0,12%
73 to 78 months	277.114,31	0,05%	41	0,10%
79 to 96 months	217.085,59	0,04%	61	0,14%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,00%</b>	<b>43.021</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	



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**15. Remaining Term**

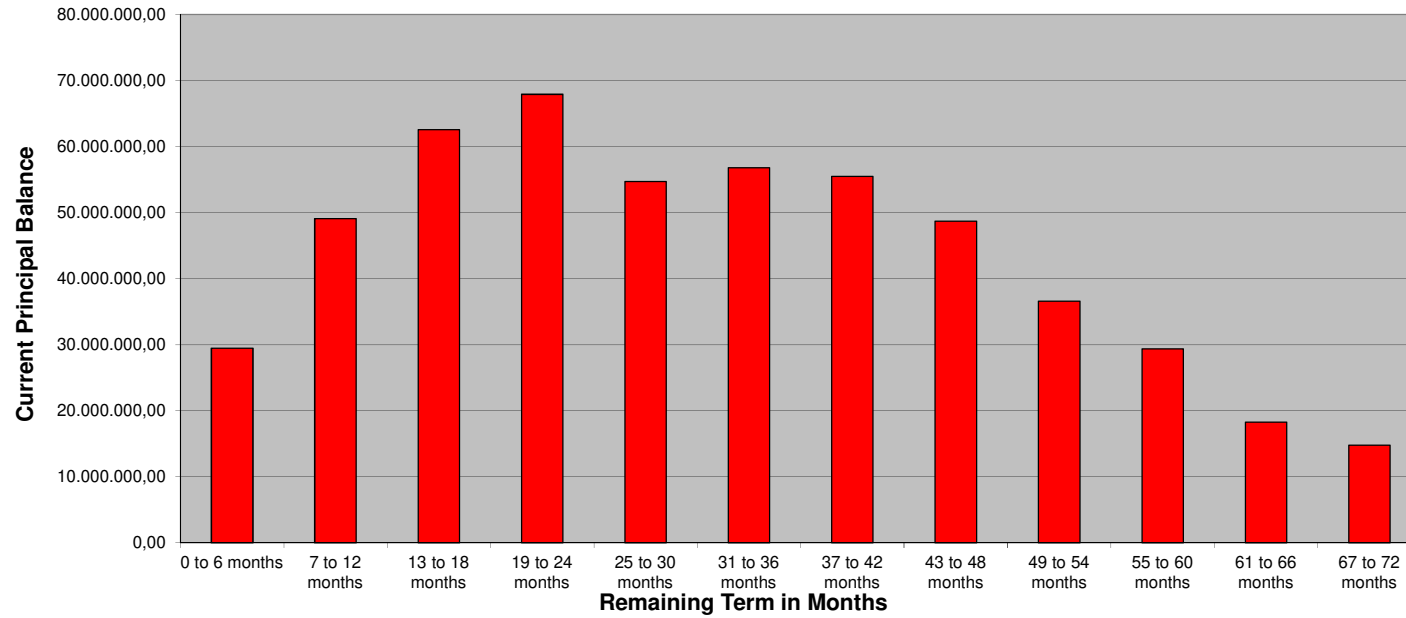
Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	29.437.380,94	5,45%	4.133	9,61%
7 to 12 months	49.084.163,01	9,09%	5.337	12,41%
13 to 18 months	62.556.385,07	11,58%	6.012	13,97%
19 to 24 months	67.903.361,48	12,57%	5.814	13,51%
25 to 30 months	54.710.939,98	10,13%	4.605	10,70%
31 to 36 months	56.762.930,00	10,51%	4.104	9,54%
37 to 42 months	55.454.628,89	10,27%	3.491	8,11%
43 to 48 months	48.699.430,96	9,02%	3.030	7,04%
49 to 54 months	36.549.158,29	6,77%	2.086	4,85%
55 to 60 months	29.336.658,72	5,43%	1.636	3,80%
61 to 66 months	18.230.731,32	3,38%	1.038	2,41%
67 to 72 months	14.758.161,18	2,73%	807	1,88%
73 to 84 months	16.680.055,25	3,09%	928	2,16%
> 84 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>540.163.985,09</b>	<b>100,0%</b>	<b>43.021,00</b>	<b>100,0%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	



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**16. Original Term**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	14.326,64	0,00%	6	0,01%
7 to 12 months	871.207,92	0,16%	234	0,54%
13 to 18 months	1.086.562,50	0,20%	309	0,72%
19 to 24 months	8.829.441,90	1,63%	1.390	3,23%
25 to 30 months	4.268.540,89	0,79%	965	2,24%
31 to 36 months	48.926.395,35	9,06%	5.324	12,38%
37 to 42 months	5.781.189,87	1,07%	933	2,17%
43 to 48 months	224.312.896,97	41,53%	16.957	39,42%
49 to 54 months	5.672.738,37	1,05%	623	1,45%
55 to 60 months	109.426.725,78	20,26%	7.400	17,20%
61 to 66 months	5.334.151,86	0,99%	423	0,98%
67 to 72 months	46.070.215,25	8,53%	2.991	6,95%
73 to 78 months	5.632.010,65	1,04%	355	0,83%
79 to 96 months	73.882.387,44	13,68%	5.108	11,87%
> 96 months	55.193,70	0,01%	3	0,01%
<b>Total</b>	<b>540.163.985,09</b>	<b>100%</b>	<b>43.021,00</b>	<b>100%</b>

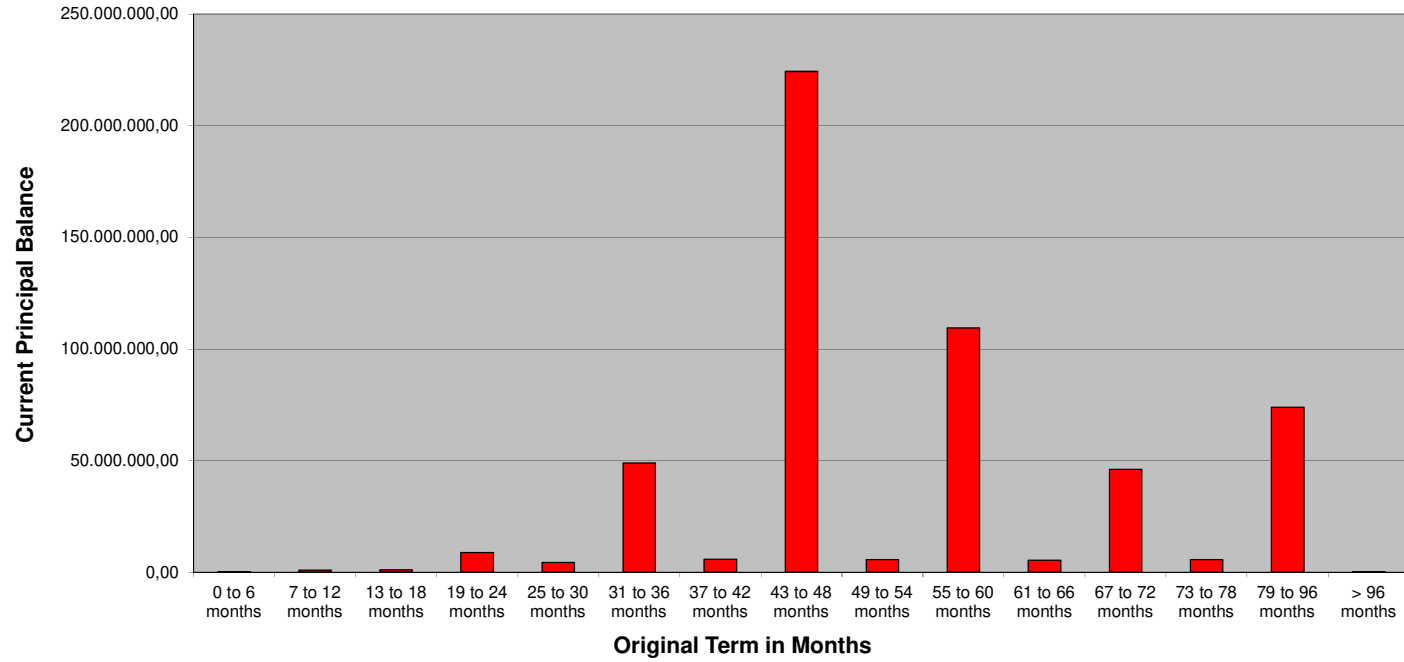
**Statistics**

WA Original Term	56,78
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**16.1 Original Term (Graph)**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	





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**17. Manufacturer**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	266.595.454,83	49,4%	28.203	65,6%
Alfa Romeo	26.301.636,06	4,9%	1.530	3,6%
Jeep	97.768.238,66	18,1%	5.263	12,2%
Jaguar	27.604.444,20	5,1%	1.267	2,9%
Land Rover	78.146.407,51	14,5%	3.169	7,4%
others	43.747.803,83	8,1%	3.589	8,3%
-> Ferrari	9.352,82	0,0%	1	0,0%
-> Maserati	3.925.475,14	0,7%	100	0,2%
-> Lancia	165.891,06	0,0%	31	0,1%
-> Chrysler	54.514,82	0,0%	5	0,0%
-> Dodge	2.122.422,96	0,4%	67	0,2%
-> others	37.470.147,03	6,9%	3.385	7,9%
	<b>540.163.985,09</b>	<b>100,00%</b>	<b>43.021,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**Priority of Payments during the Revolving Period**

	N/A
Available Distribution Amount	+
1. Payable Expenses	21.569.911,97
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;	450.845,10
6. Interest on Class A	-
7. Interest on Class B	10.032,63
8. Interest on Class C	555.219,17
9. Interest on Class D	-
10. Interest on Class E	10.562,50
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	18.958,33
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	16.995,00
17. Transaction Gain payments to the shareholder of the issuer	-
	31.208,33
	-
	18.900.437,87
	-
	276.895,98
	-
	-
	-
	106.166,67
	-
	1.184.120,07
	-
	100,00

**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	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	=
Collection Period	from	01/09/2022	to	30/09/2022	30 days

<b>Transaction Costs</b>	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
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	8.370,32 €	<u>7.203,72</u>	<u>290,53</u>	<u>271,16</u>	<u>153,46</u>	<u>159,42</u>	<u>292,02</u>
Interest accrued for the Period	739.110,00 €	555.219,17 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Interest Payments	739.110,00 €	555.219,17 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung

**Swap Data**

Swap Type	IRS
Notional Amount	483.500.000,00
Fixed Rate	0,38
Floating Rate (Euribor)	0,6780
Net Swap Payments	-426.285,83

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**21. Retention**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

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	89,51%
Class B Notes	19.500.000,00	3,61%
Class C Notes	18.200.000,00	3,37%
Class D Notes	10.300.000,00	1,91%
Class E Notes	10.700.000,00	1,98%
Class M Notes	19.600.000,00	3,63%

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	21/10/2022	=	30 days
Collection Period	30/09/2022		

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

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**23. Counterparties II**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**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**

**ABEST 19**  
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**24. Issuer Information**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**Deal Name:** ABEST 19

**Issuer:** ABEST 19

**Seller of the Receivables:** FCA Bank S.p.A. Niederlassung Deutschland

**Servicer Name:** FCA Bank S.p.A. Niederlassung Deutschland

**Reporting Entity:** Ca-cib Milan

**Contact:** Doriana Bettini  
[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)



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**25. Originator, Servicer**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**Contact Details**

FCA Bank S.p.A. Niederlassung Deutschland

[heike.simon@fcagroup.com](mailto: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	06/10/2022				
Payment Date	21/10/2022				
Period No	23				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

Ca-cib Milano  
Calculation Agent  
[Doriana.bettini@ca-cib.com](mailto:Doriana.bettini@ca-cib.com)