

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

**Cover Sheet Monthly Investor Report**

Reporting Date	05/12/2022			
Payment Date	21/12/2022			
Period No	25			
Monthly Period	01.11.2022 - 30.11.2022			
Interest Period	from	21/11/2022	to	21/12/2022 = 30 days
Collection Period	from	01/11/2022	to	30/11/2022

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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>558.758.996,26 €</b>	<b>558.812.104,02</b>
Scheduled Principal Payments		13.005.441,68 €	13.121.954,30
Prepayment Principal		4.039.285,78 €	4.863.437,43
Others		3.738.400,23 €	2.439.786,91
Recoveries		25.462,18 €	-
<b>Total Principal Collections</b>		<b>20.808.589,87 €</b>	<b>20.425.178,64</b>
<b>Total Interest Collections</b>		<b>1.806.668,36 €</b>	<b>1.689.139,09</b>
<b>Defaults</b>		<b>18.234,29</b>	<b>71.390,47</b>
<b>End of Period (after Payment Date)</b>	<b>43.376</b>	<b>537.932.172,10 €</b>	<b>558.758.996,26</b>
Balance of the Replenishment account (after Payment Date)		- €	<b>330.003,74</b>
Current Prepayment Rate (annualised)		8,67%	10,44%
<b>New sale Offer</b>		- €	<b>20.443.461,35</b>

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**2. Reserve Accounts**

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Collection Period	from 01/11/2022	to 30/11/2022

**Aggregate Rated Notes Balance**

Beginning of Period	561.800.000,00
End of Period	540.643.172,10

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.711.000,00 €	no
Cash Outflow	-€ 105.784,14		
Cash Inflow	€ -		
End of Period	0,5%	2.605.215,86 €	
Required Reserve Fund	-€ 105.784,14		

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**3. Performance Data**

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**Note Balance**

Beginning of Period	561.800.000,00 €
End of Period	540.643.172,10 €

**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	1.437.745,84 €

**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	535.792,71 €

**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	247.463,54 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,12%
Cumulative Default Level previous period	0,14%
Cumulative Default Level current period	0,14%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,09%
Delinquency Level current period	0,08%

**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	103
Number of Contracts being 61-90 Days delinquent	41
Number of Contracts being 91-120 Days delinquent	19
Gross instalments being 31-60 days delinquent	33.632,70
Gross instalments being 61-90 days delinquent	12.598,18
Gross instalments being 91-120 days delinquent	5.189,05
Current Period Termination	226.158,79
Cumulative Termination	1.387.504,08
New number of Contracts being terminated	26,00
Total number of Contracts being terminated	162,00
Current Period Recoveries	25.462,18
Cumulative Recoveries	118.889,13

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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	21.156.827,90	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	462.343.172,10 €	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	0,96	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	2,125						
DayCount Convention	ACT/360	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	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>21.156.827,90 €</b>	<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	462.343.172,10 €	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>856.197,92 €</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	10,59%	10,90%	7,54%	5,63%	3,65%	0,00%	

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**5. Original Principal Balance**

as of ISSUE DATE

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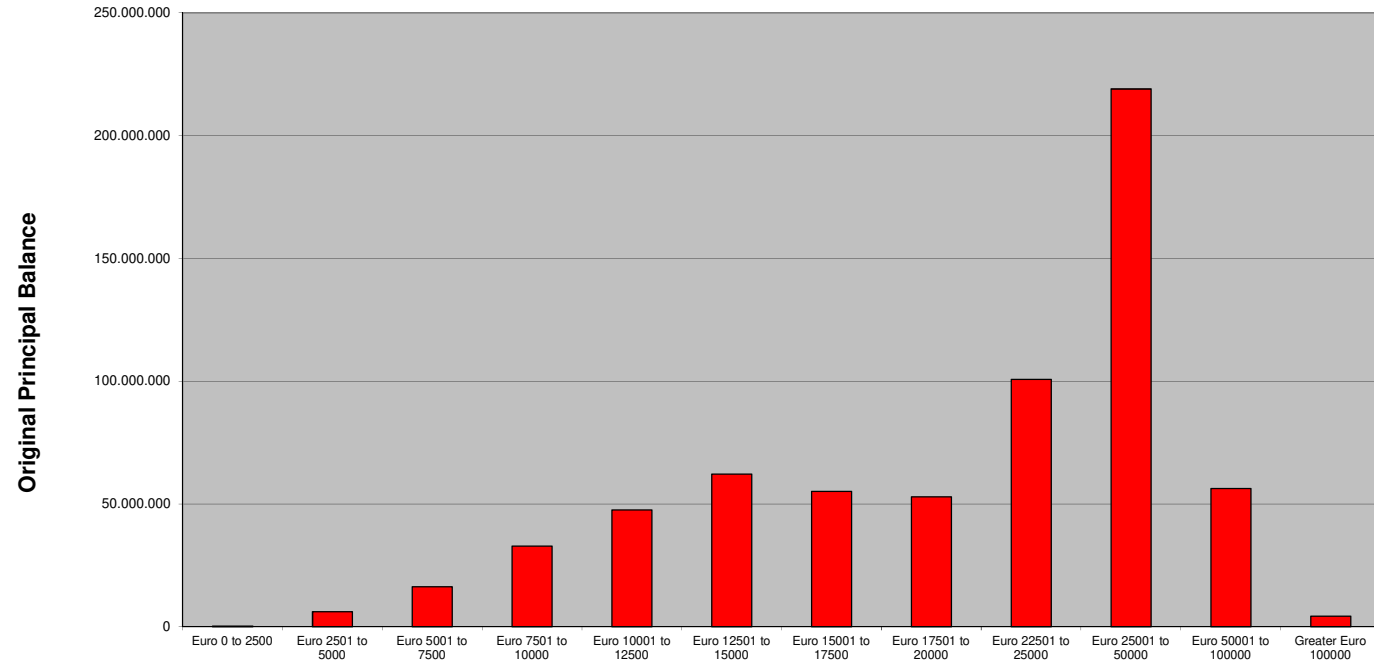
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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	5.101.977,98	0,9%	3.660	8,4%
Euro 2501 to 5000	20.349.905,21	3,8%	5.347	12,3%
Euro 5001 to 7500	39.155.921,88	7,3%	6.239	14,4%
Euro 7501 to 10000	57.811.653,20	10,7%	6.608	15,2%
Euro 10001 to 12500	58.639.670,91	10,9%	5.252	12,1%
Euro 12501 to 15000	55.129.029,30	10,2%	4.023	9,3%
Euro 15001 to 17500	49.006.429,52	9,1%	3.027	7,0%
Euro 17501 to 20000	44.309.216,18	8,2%	2.369	5,5%
Euro 22501 to 25000	64.149.054,83	11,9%	2.890	6,7%
Euro 25001 to 50000	113.572.811,24	21,1%	3.496	8,1%
Euro 50001 to 100000	27.558.621,68	5,1%	446	1,0%
Greater Euro 100000	3.406.469,06	0,6%	19	0,0%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,0%</b>	<b>43.376</b>	<b>100,0%</b>

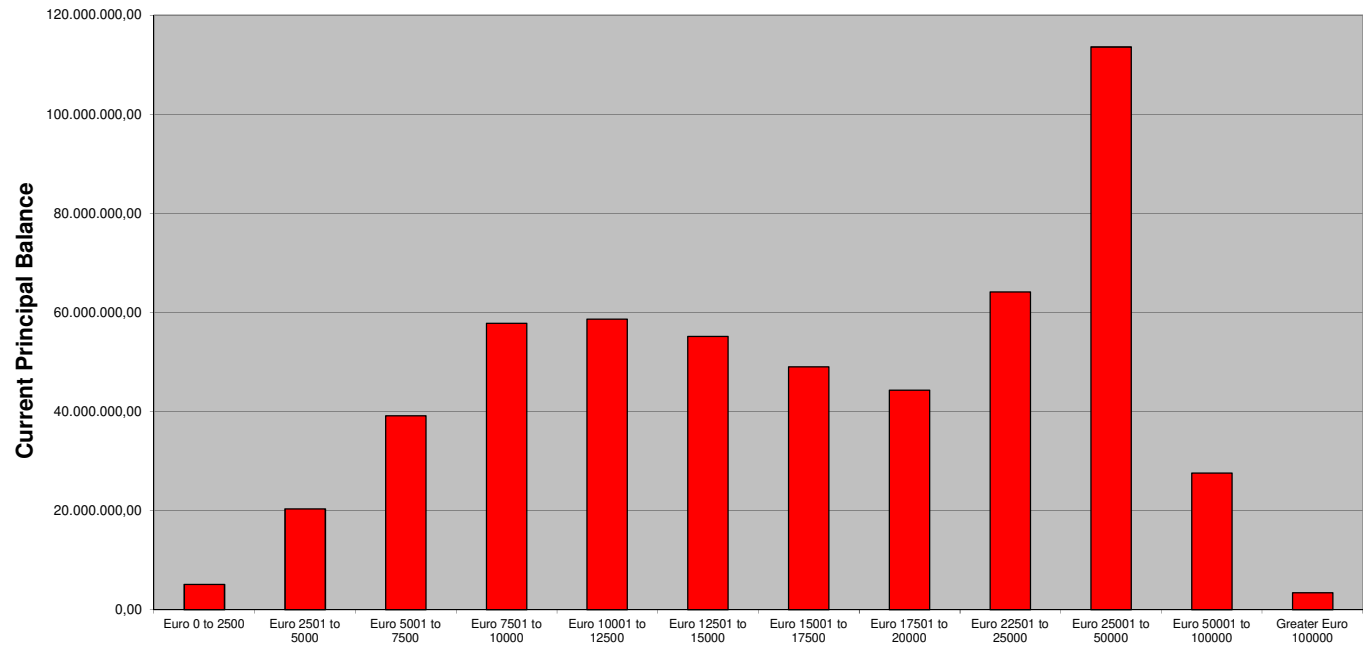
<b>Statistics</b>	<b>in EUR</b>
Average Amount	12.407,57



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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	1.034.231,66	0,19%	1
2	358.764,18	0,07%	28
3	331.468,11	0,06%	15
4	314.926,32	0,06%	33
5	292.722,16	0,05%	30
6	261.488,96	0,05%	1
7	258.507,72	0,05%	10
8	226.783,48	0,04%	2
9	226.272,77	0,04%	10
10	200.688,15	0,04%	1
11	196.922,44	0,04%	12
12	196.633,58	0,04%	18
13	179.989,31	0,03%	24
14	173.085,73	0,03%	11
15	172.435,20	0,03%	1
16	171.190,19	0,03%	8
17	165.707,18	0,03%	1
18	154.355,19	0,03%	2
19	153.712,93	0,03%	10
20	151.236,39	0,03%	2
<b>Total</b>	<b>5.221.121,65</b>	<b>0,97%</b>	<b>220</b>

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**8. Geographical Distribution**

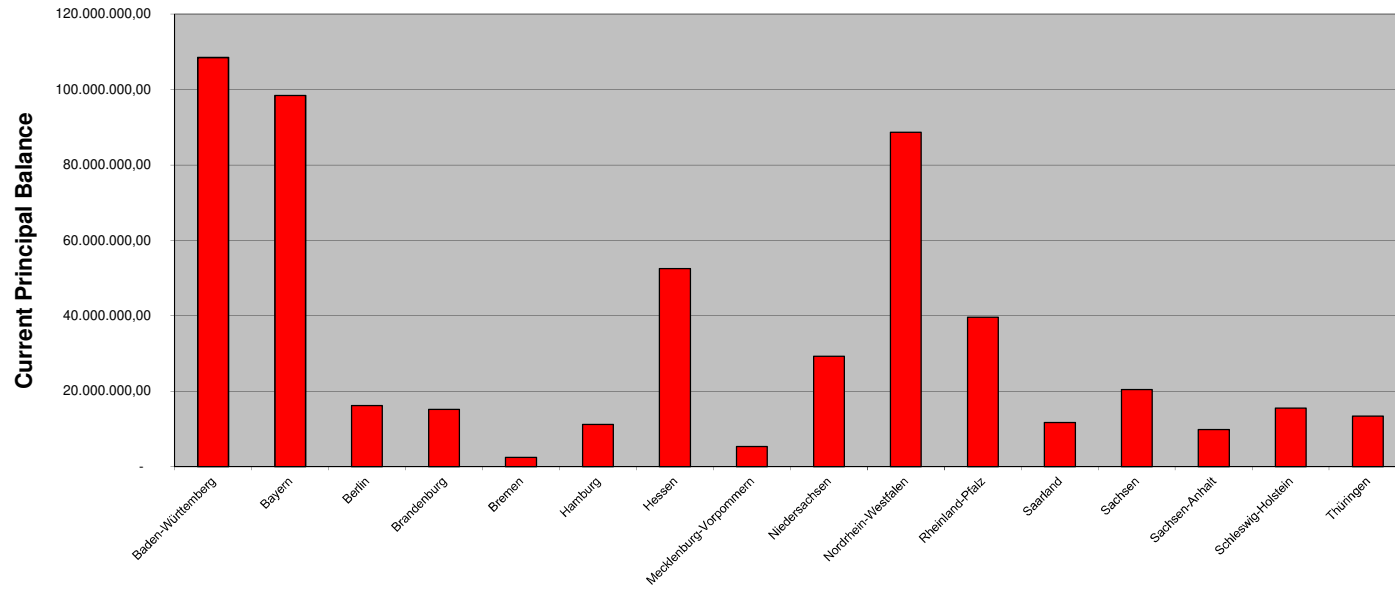
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	25.780,98	0,0%	2	0,0%
Baden-Württemberg	108.518.621,30	20,2%	9.041	20,8%
Bayern	98.414.159,94	18,3%	8.332	19,2%
Berlin	16.223.608,65	3,0%	1.151	2,7%
Brandenburg	15.185.736,03	2,8%	1.156	2,7%
Bremen	2.467.294,35	0,5%	228	0,5%
Hamburg	11.179.461,04	2,1%	769	1,8%
Hessen	52.522.919,65	9,8%	4.199	9,7%
Mecklenburg-Vorpomr	5.361.540,35	1,0%	428	1,0%
Niedersachsen	29.246.566,83	5,4%	2.243	5,2%
Nordrhein-Westfalen	88.648.846,45	16,5%	7.230	16,7%
Rheinland-Pfalz	39.582.828,08	7,4%	3.311	7,6%
Saarland	11.650.384,50	2,2%	893	2,1%
Sachsen	20.455.454,45	3,8%	1.473	3,4%
Sachsen-Anhalt	9.813.413,51	1,8%	715	1,6%
Schleswig-Holstein	15.491.678,76	2,9%	1.179	2,7%
Thüringen	13.402.466,12	2,5%	1.026	2,4%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,00%</b>	<b>43.376</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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Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
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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	312.252.460,66	58,0%	21.588	49,77%
Used	225.938.300,33	42,0%	21.788	50,23%
<b>Total</b>	<b>538.190.760,99</b>	<b>100%</b>	<b>43.376</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	457.019.873,22	84,92%	36.653	84,50%
LCV	81.170.887,77	15,08%	6.723	15,50%
<b>Total</b>	<b>538.190.760,99</b>	<b>100%</b>	<b>43.376</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	93.435.204,09	17,4%	9.623	22,2%
Without CPI	444.755.556,90	82,6%	33.753	77,8%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,0%</b>	<b>43.376</b>	<b>100,0%</b>

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11. Type of Contract

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	228.876.027,37	42,5%	23.875	55,0%
Balloon Loans	240.659.678,02	44,7%	14.968	34,5%
- of which balloons	152.664.702,58	28,4%	n.a	n.a
- of which regular installments	87.994.975,44	16,4%	n.a	n.a
Formula	68.655.055,60	12,8%	4.533	10,5%
- of which balloons	42.490.468,30	7,9%	n.a	n.a
- of which regular installments	26.164.587,30	4,9%	n.a	n.a
<b>Total</b>	<b>538.190.760,99</b>	<b>100%</b>	<b>43.376</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	9	0,1%	162.511	86,5%
13 to 24 months	84	0,6%	1.541.447	71,9%
25 to 36 months	1.063	7,1%	17.213.420	75,7%
37 to 48 months	8.432	56,3%	128.162.273	73,6%
49 to 60 months	3.037	20,3%	53.933.852	53,4%
61 to 72 months	905	6,0%	16.877.397	43,4%
73 to 84 months	1.432	9,6%	22.659.231	40,9%
85 to 96 months	6	0,0%	109.547	1,9%
<b>Total</b>	<b>14.962</b>	<b>100%</b>	<b>240.550.131,20</b>	<b>63,7%</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	4.984	33,3%	63.503.508,55	87,2%
13 to 24 months	4.817	32,2%	71.265.747,25	68,9%
25 to 36 months	2.536	16,9%	44.059.952,73	52,7%
37 to 48 months	1.882	12,6%	40.606.931,54	45,5%
49 to 60 months	580	3,9%	16.299.349,08	40,7%
61 to 72 months	168	1,1%	4.913.308,56	33,5%
<b>Total</b>	<b>14.967</b>	<b>100%</b>	<b>240.648.797,71</b>	<b>63,7%</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%	60.233,09	95,2%
13 to 24 months	45	1,0%	1.630.772,12	90,7%
25 to 36 months	498	11,0%	7.832.225,80	75,4%
37 to 48 months	2.694	59,4%	38.972.832,83	67,3%
49 to 60 months	772	17,0%	12.153.587,28	50,3%
61 to 72 months	202	4,5%	3.472.596,13	40,6%
73 to 84 months	319	7,0%	4.532.808,35	38,3%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>4.533</b>	<b>100%</b>	<b>68.655.055,60</b>	<b>62,3%</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	1.060	23,4%	12.074.460	86,5%
13 to 24 months	1.395	30,8%	19.184.276	70,1%
25 to 36 months	1.132	25,0%	18.834.746	56,7%
37 to 48 months	662	14,6%	12.476.245	48,8%
49 to 60 months	232	5,1%	4.962.724	39,6%
61 to 72 months	52	1,1%	1.122.604	34,5%
<b>Total</b>	<b>4.533</b>	<b>100%</b>	<b>68.655.055,60</b>	<b>62,3%</b>

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**12. Payment Methods**

Reporting Date	05/12/2022	
Payment Date	21/12/2022	
Period No	25	
Monthly Period	01.11.2022 - 30.11.2022	
Interest Period	from 21/11/2022	to 21/12/2022 = 30 days
Collection Period	from 01/11/2022	to 30/11/2022

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	532.855.240,34	99,0%	42.933	99,0%
Other	5.335.520,65	1,0%	443	1,0%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,0%</b>	<b>43.376</b>	<b>100,0%</b>

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	538.190.760,99	100,0%	43.376	100,0%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,0%</b>	<b>43.376</b>	<b>100,0%</b>

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	463.989.923,76	86,2%	34.668	79,9%
NO	74.200.837,23	13,8%	8.708	20,1%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,0%</b>	<b>43.376</b>	<b>100,0%</b>

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.705,40	17.057,07
Average purchase price	27.833,77	31.699,33
<b>Downpayment in %</b>	<b>52,8%</b>	<b>53,8%</b>



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**13. Customer Yield**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	35.674.128,76	6,63%	1.840	4,24%
1,01 to 2%	39.501.151,17	7,34%	2.676	6,17%
2,01 to 3%	184.300.665,20	34,24%	13.696	31,58%
3,01 to 4%	182.767.200,81	33,96%	14.288	32,94%
4,01 to 5%	60.124.206,73	11,17%	5.767	13,30%
5,01 to 6%	20.614.661,39	3,83%	2.976	6,86%
6,01 to 7%	14.889.341,65	2,77%	2.090	4,82%
7,01 to 8%	207.634,68	0,04%	33	0,08%
8,01 to 9%	35.157,99	0,01%	4	0,01%
9,01 to 10%	76.612,61	0,01%	6	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>538.190.760,99</b>	<b>100%</b>	<b>43.376,00</b>	<b>100%</b>

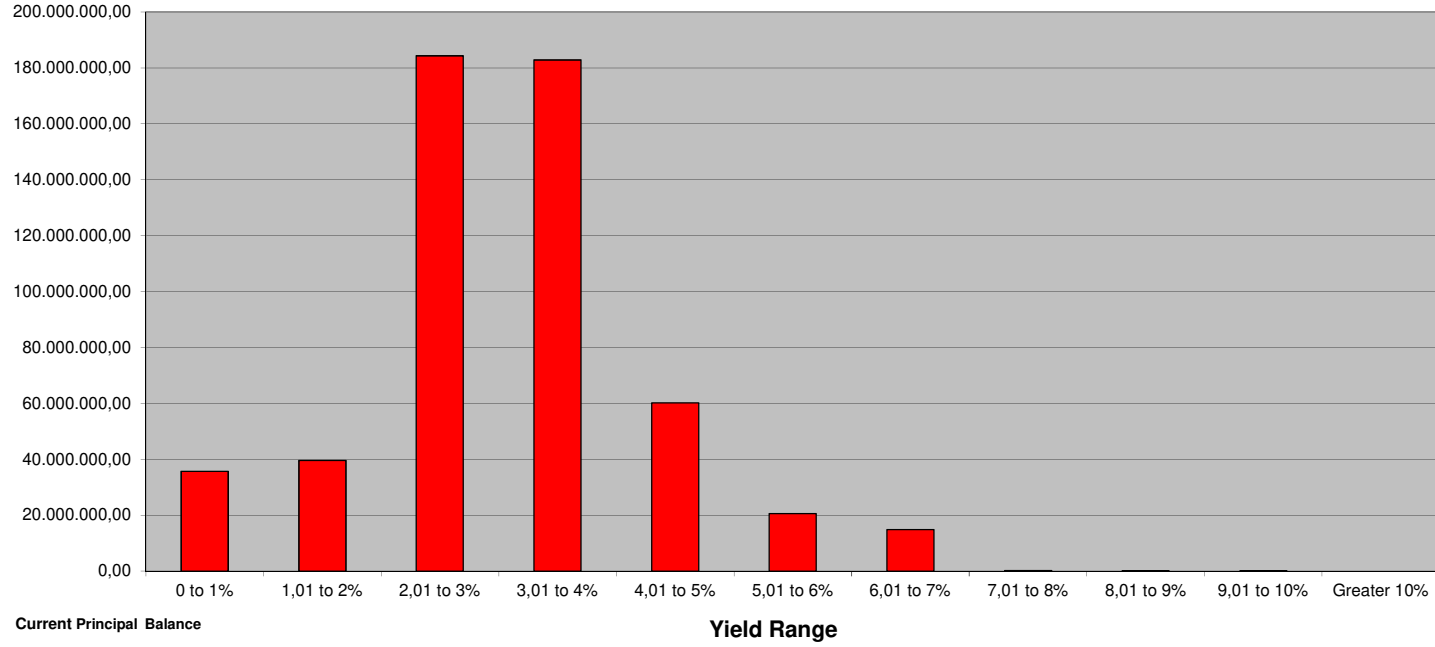
Statistics	in %
WA Interest	3,36

\* runs from .00 to .99

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**13.1 Customer Yield (Graph)**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No	25					
Monthly Period	01.11.2022 - 30.11.2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		



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**14. Seasoning**

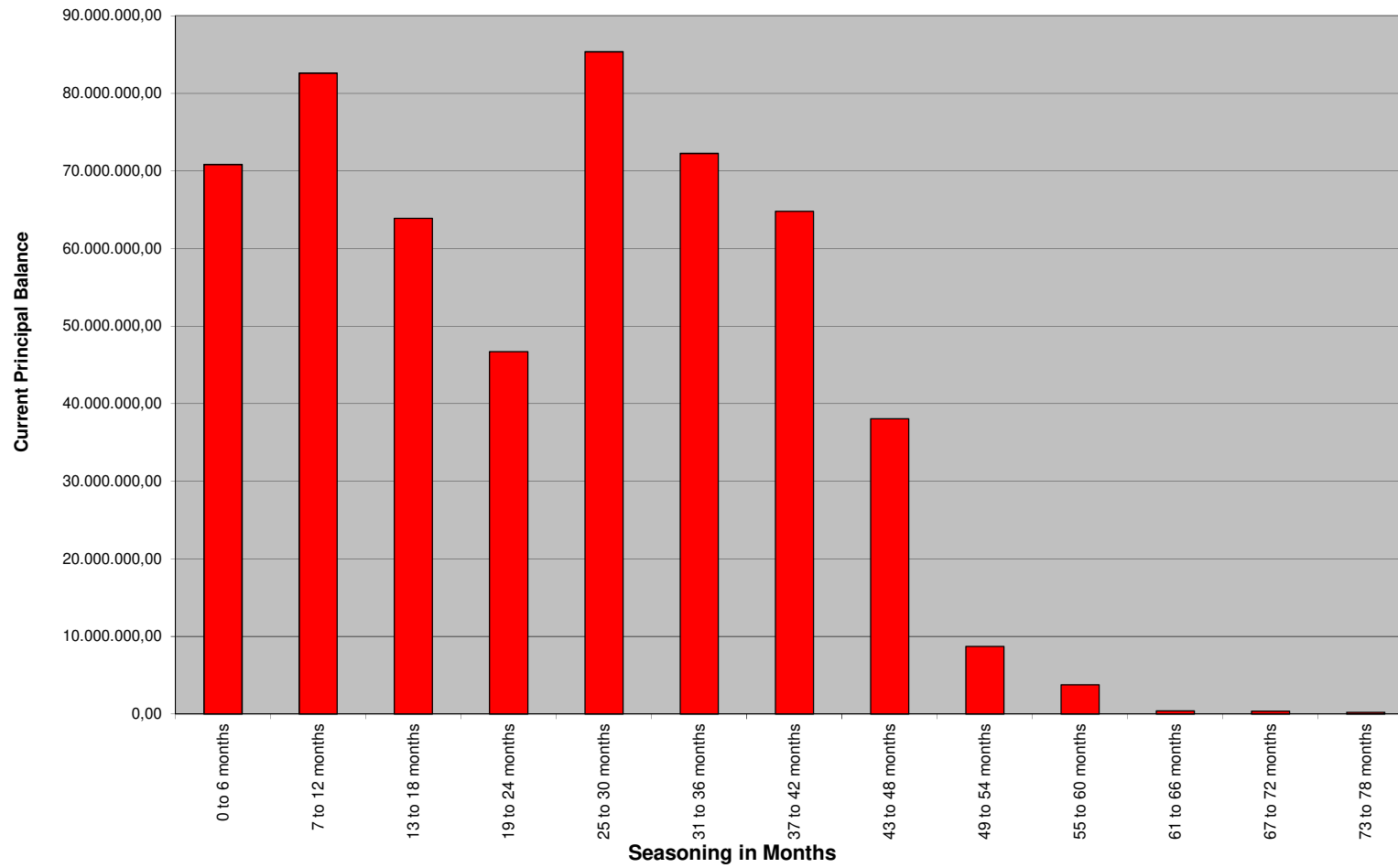
Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	70.814.693,73	13,16%	4.555	10,50%
7 to 12 months	82.610.812,73	15,35%	5.327	12,28%
13 to 18 months	63.862.887,77	11,87%	4.873	11,23%
19 to 24 months	46.679.388,37	8,67%	4.229	9,75%
25 to 30 months	85.372.094,52	15,86%	7.204	16,61%
31 to 36 months	72.267.901,80	13,43%	6.397	14,75%
37 to 42 months	64.766.262,06	12,03%	5.778	13,32%
43 to 48 months	38.052.274,80	7,07%	3.525	8,13%
49 to 54 months	8.721.170,14	1,62%	845	1,95%
55 to 60 months	3.785.398,41	0,70%	409	0,94%
61 to 66 months	409.351,68	0,08%	64	0,15%
67 to 72 months	374.156,40	0,07%	59	0,14%
73 to 78 months	226.873,66	0,04%	43	0,10%
79 to 96 months	247.494,92	0,05%	68	0,16%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,00%</b>	<b>43.376</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



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**15. Remaining Term**

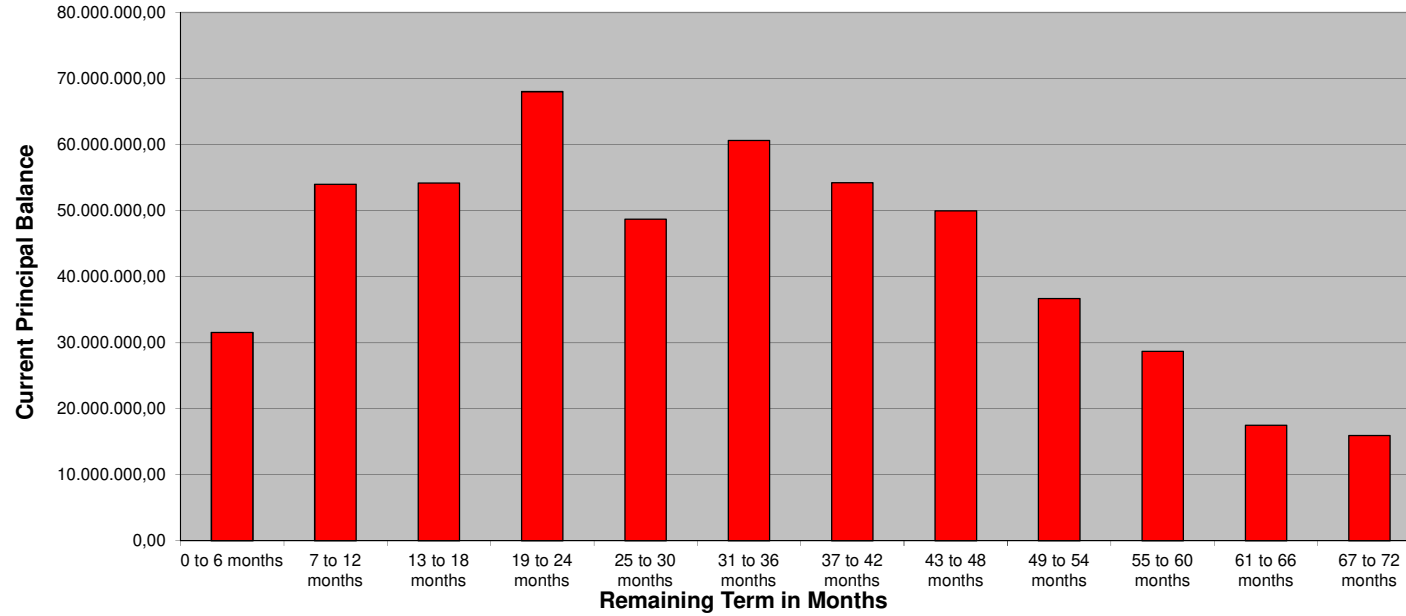
Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	31.555.355,79	5,86%	4.288	9,89%
7 to 12 months	53.971.249,81	10,03%	5.944	13,70%
13 to 18 months	54.175.311,04	10,07%	5.390	12,43%
19 to 24 months	68.030.336,14	12,64%	6.112	14,09%
25 to 30 months	48.694.921,41	9,05%	4.068	9,38%
31 to 36 months	60.593.069,70	11,26%	4.378	10,09%
37 to 42 months	54.219.676,55	10,07%	3.461	7,98%
43 to 48 months	49.923.173,91	9,28%	3.105	7,16%
49 to 54 months	36.664.294,73	6,81%	2.082	4,80%
55 to 60 months	28.695.922,78	5,33%	1.658	3,82%
61 to 66 months	17.499.042,41	3,25%	982	2,26%
67 to 72 months	15.933.554,21	2,96%	907	2,09%
73 to 84 months	18.234.852,51	3,39%	1.001	2,31%
> 84 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>538.190.760,99</b>	<b>100,0%</b>	<b>43.376,00</b>	<b>100,0%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



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**16. Original Term**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	51.157,67	0,01%	10	0,02%
7 to 12 months	872.027,22	0,16%	254	0,59%
13 to 18 months	1.137.389,12	0,21%	322	0,74%
19 to 24 months	9.132.647,53	1,70%	1.433	3,30%
25 to 30 months	4.475.117,72	0,83%	1.002	2,31%
31 to 36 months	47.074.707,59	8,75%	5.100	11,76%
37 to 42 months	6.273.242,79	1,17%	996	2,30%
43 to 48 months	216.753.804,56	40,27%	16.700	38,50%
49 to 54 months	6.006.271,31	1,12%	664	1,53%
55 to 60 months	111.630.002,67	20,74%	7.655	17,65%
61 to 66 months	5.740.292,73	1,07%	452	1,04%
67 to 72 months	47.939.653,00	8,91%	3.152	7,27%
73 to 78 months	5.862.565,28	1,09%	372	0,86%
79 to 96 months	75.151.950,81	13,96%	5.259	12,12%
> 96 months	89.930,99	0,02%	5	0,01%
<b>Total</b>	<b>538.190.760,99</b>	<b>100%</b>	<b>43.376,00</b>	<b>100%</b>

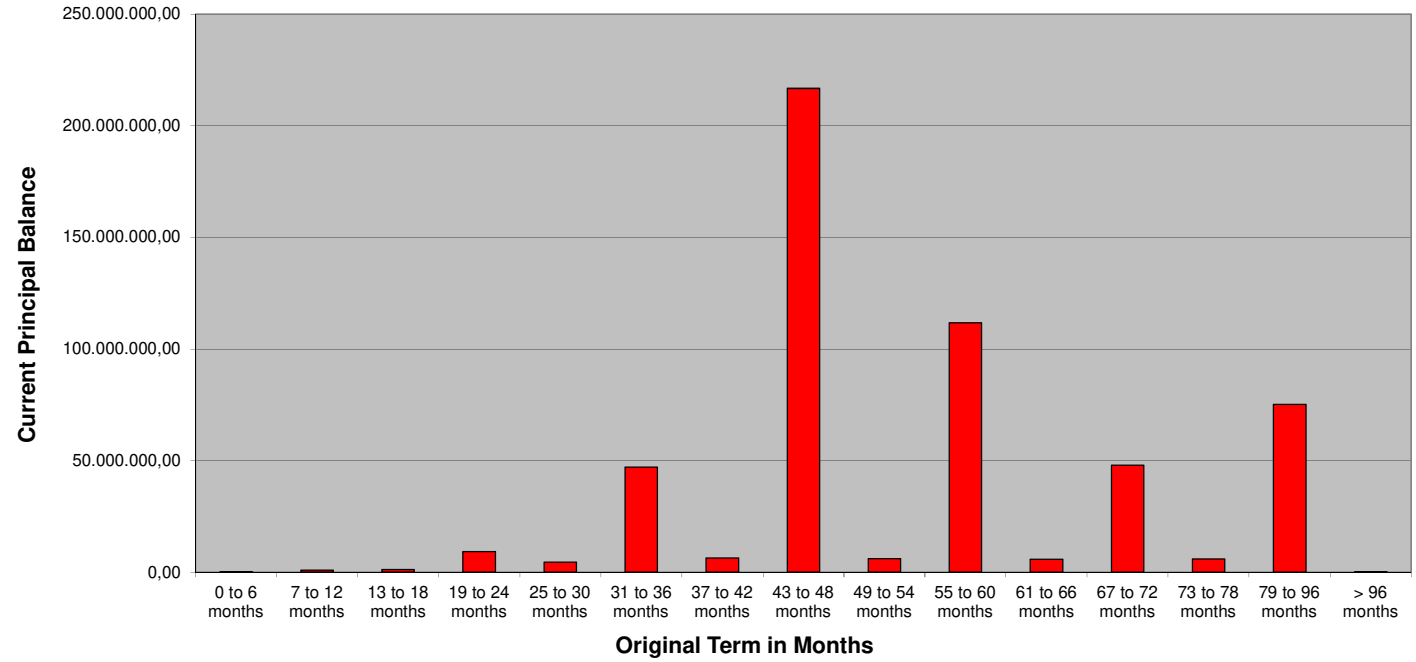
**Statistics**

WA Original Term	57,09
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**16.1 Original Term (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	





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**17. Manufacturer**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	264.337.705,80	49,1%	28.263	65,2%
Alfa Romeo	25.848.390,09	4,8%	1.542	3,6%
Jeep	95.830.609,53	17,8%	5.251	12,1%
Jaguar	27.416.624,65	5,1%	1.280	3,0%
Land Rover	77.327.326,01	14,4%	3.174	7,3%
others	47.430.104,91	8,8%	3.866	8,9%
-> Ferrari	8.452,90	0,0%	1	0,0%
-> Maserati	3.912.119,18	0,7%	106	0,2%
-> Lancia	194.509,81	0,0%	34	0,1%
-> Chrysler	52.009,22	0,0%	5	0,0%
-> Dodge	2.113.682,33	0,4%	69	0,2%
-> others	41.149.331,47	7,6%	3.651	8,4%
	<b>538.190.760,99</b>	<b>100,00%</b>	<b>43.376,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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	+	23.806.782,89
1. Payable Expenses	-	19,90
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	-	451.767,60
5. to pay pari passu and pro rata to the Swap Counterparty	-	10.032,63
6. Class A Interest Amount	-	856.197,92
7. Class B Interest Amount	-	10.562,50
8. Class C Interest Amount	-	18.958,33
9. Class D Interest Amount	-	16.995,00
10. Class E Interest Amount	-	31.208,33
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	21.156.827,90
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	-	106.166,67
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class ENotes have been redeemed in full)	-	-
21. Additional Servicing Fee	-	1.147.946,11
22. Transaction Gain to the shareholders	-	100,00

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**19. Transaction Costs**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No	25					
Monthly Period	01.11.2022 - 30.11.2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		

<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	19,90 €	<u>17,13</u>	<u>0,69</u>	<u>0,64</u>	<u>0,36</u>	<u>0,38</u>	<u>0,69</u>
Interest accrued for the Period	1.040.088,75 €	856.197,92 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Interest Payments	1.040.088,75 €	856.197,92 €	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	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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)	1,4250
Net Swap Payments	-727.264,58

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**21. Retention**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

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	89,84%
Class B Notes	19.500.000,00	3,62%
Class C Notes	18.200.000,00	3,38%
Class D Notes	10.300.000,00	1,91%
Class E Notes	10.700.000,00	1,99%
Class M Notes	19.600.000,00	3,64%

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	21/12/2022	=	30 days
Collection Period	30/11/2022		

		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	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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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**24. Issuer Information**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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	05/12/2022				
Payment Date	21/12/2022				
Period No	25				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

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