

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/02/2023					
Payment Date	21/02/2023					
Period No	27					
Monthly Period	01.01.2023 - 31.01.2023					
Interest Period	from	23/01/2023	to	21/02/2023	=	29 days
Collection Period	from	01/01/2023	to	31/01/2023		

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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)		517.424.497,54 €	537.932.172,10
Scheduled Principal Payments		11.091.088,93 €	13.662.122,32
Prepayment Principal		3.687.518,86 €	3.920.735,17
Others		4.091.041,71 €	2.851.487,53
Recoveries		18.950,00 €	-
Total Principal Collections		18.888.599,50 €	20.434.345,02
Total Interest Collections		2.588.263,00 €	1.161.138,28
Defaults		128.470,87	73.329,54
End of Period (after Payment Date)	41.310	498.407.427,17 €	517.424.497,54
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		8,55%	8,75%
New sale Offer		- €	-

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	520.135.497,54
End of Period	501.118.427,17

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.502.677,49 €	no
Cash Outflow	-€ 95.085,35		
Cash Inflow	€ -		
End of Period	0,5%	2.407.592,14 €	
Required Reserve Fund	-€ 95.085,35		

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3. Performance Data

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Note Balance

Beginning of Period	520.135.497,54 €
End of Period	501.118.427,17 €

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	1.236.921,89 €

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	735.974,77 €

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	360.457,75 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,14%
Cumulative Default Level previous period	0,15%
Cumulative Default Level current period	0,20%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,12%
Delinquency Level current period	0,10%

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	50
Number of Contracts being 91-120 Days delinquent	24
Gross instalments being 31-60 days delinquent	40.914,54
Gross instalments being 61-90 days delinquent	28.479,39
Gross instalments being 91-120 days delinquent	7.928,37
Current Period Termination	84.247,50
Cumulative Termination	1.680.210,96
New number of Contracts being terminated	11,00
Total number of Contracts being terminated	190,00
Current Period Recoveries	18.950,00
Cumulative Recoveries	137.839,13

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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
1. Note Balance							
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	441.835.497,54 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	19.017.070,37	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	422.818.427,17 €	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	0,87	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	2,690						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	29 days	29 days	29 days	29 days	29 days	29 days	29 days
Principal Outstanding Beginning of Period	441.835.497,54 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	19.017.070,37 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	422.818.427,17 €	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	957.432,98 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	11,83%	11,74%	8,11%	6,05%	3,92%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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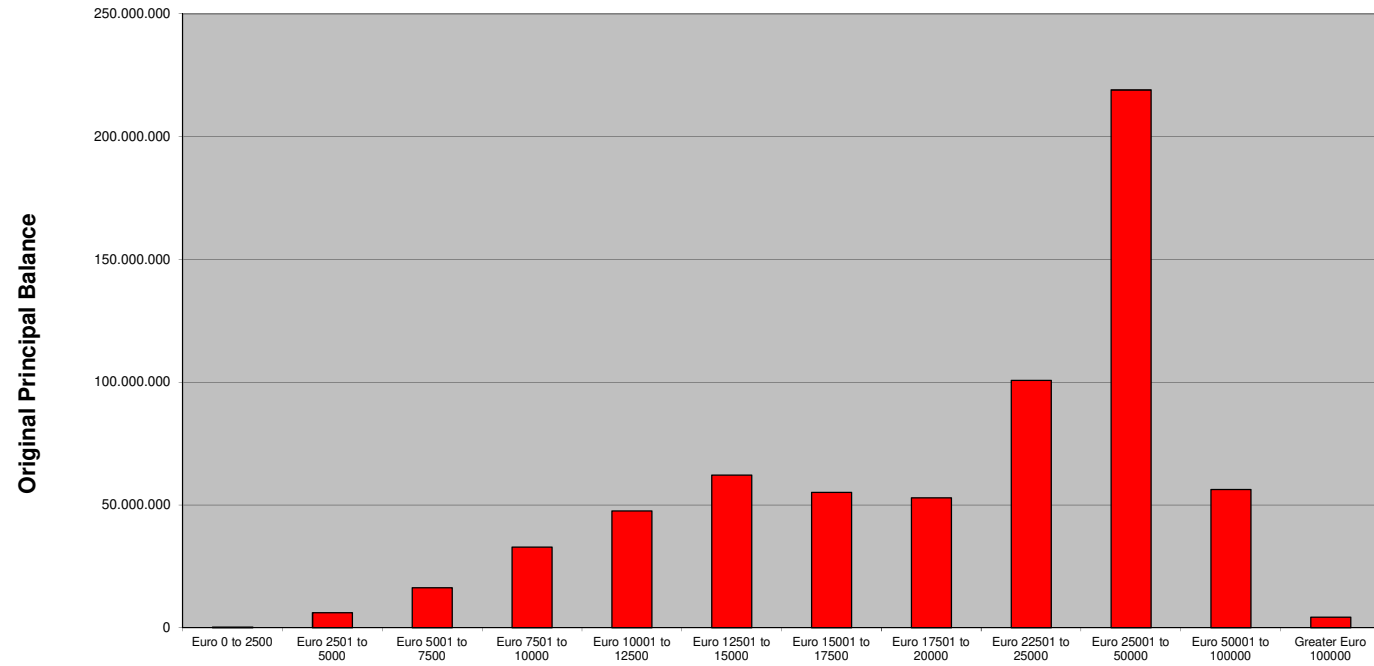
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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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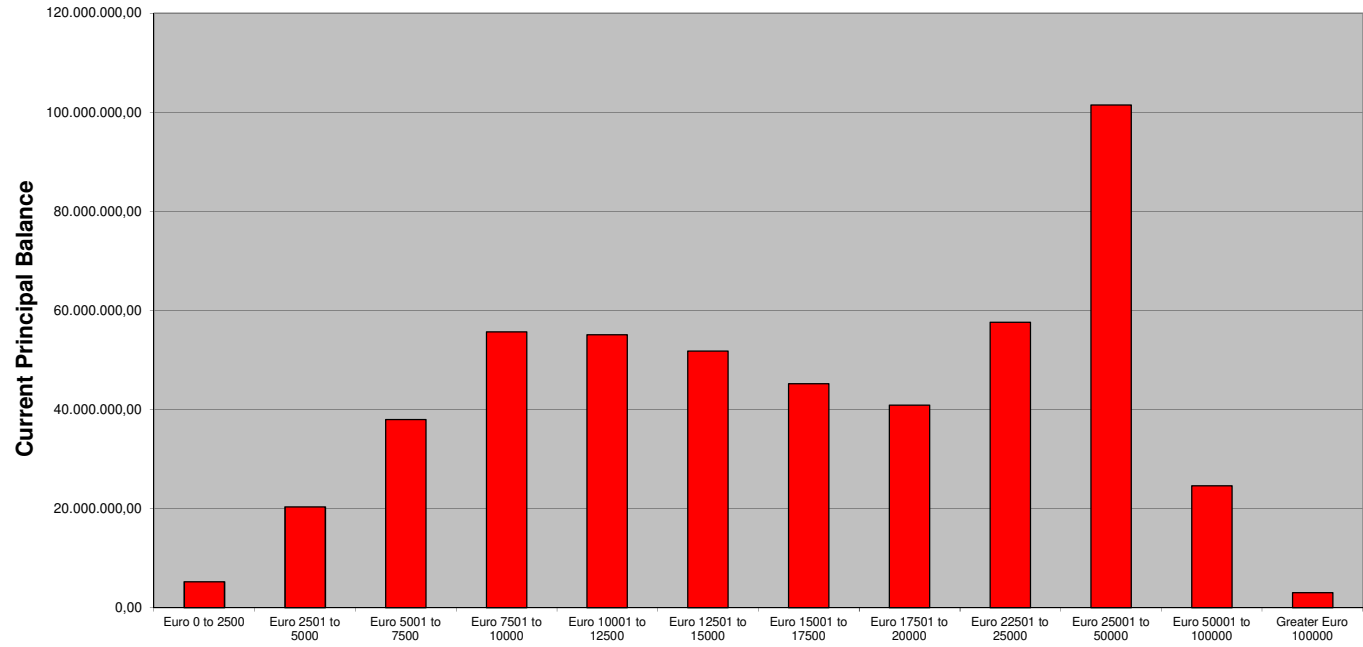
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.197.990,97	1,0%	3.721	9,0%
Euro 2501 to 5000	20.309.921,54	4,1%	5.344	12,9%
Euro 5001 to 7500	37.981.145,79	7,6%	6.051	14,6%
Euro 7501 to 10000	55.635.334,10	11,2%	6.368	15,4%
Euro 10001 to 12500	55.112.692,99	11,1%	4.934	11,9%
Euro 12501 to 15000	51.803.149,40	10,4%	3.784	9,2%
Euro 15001 to 17500	45.177.924,00	9,1%	2.792	6,8%
Euro 17501 to 20000	40.880.757,14	8,2%	2.187	5,3%
Euro 22501 to 25000	57.568.291,65	11,5%	2.590	6,3%
Euro 25001 to 50000	101.422.842,67	20,3%	3.125	7,6%
Euro 50001 to 100000	24.597.071,07	4,9%	398	1,0%
Greater Euro 100000	3.049.959,80	0,6%	16	0,0%
Total	498.737.081,12	100,0%	41.310	100,0%

Statistics	in EUR
Average Amount	12.073,04

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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	1.032.204,90	0,21%	1
2	341.941,85	0,07%	28
3	310.343,53	0,06%	15
4	294.027,70	0,06%	33
5	256.927,25	0,05%	1
6	255.239,93	0,05%	28
7	253.266,82	0,05%	10
8	217.761,38	0,04%	10
9	216.697,98	0,04%	2
10	196.980,82	0,04%	1
11	187.402,99	0,04%	12
12	171.306,90	0,03%	1
13	170.786,53	0,03%	24
14	167.923,87	0,03%	18
15	164.223,56	0,03%	11
16	162.783,63	0,03%	1
17	161.467,37	0,03%	8
18	151.835,26	0,03%	2
19	149.450,67	0,03%	2
20	140.223,80	0,03%	9
Total	5.002.796,74	1,00%	217

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8. Geographical Distribution

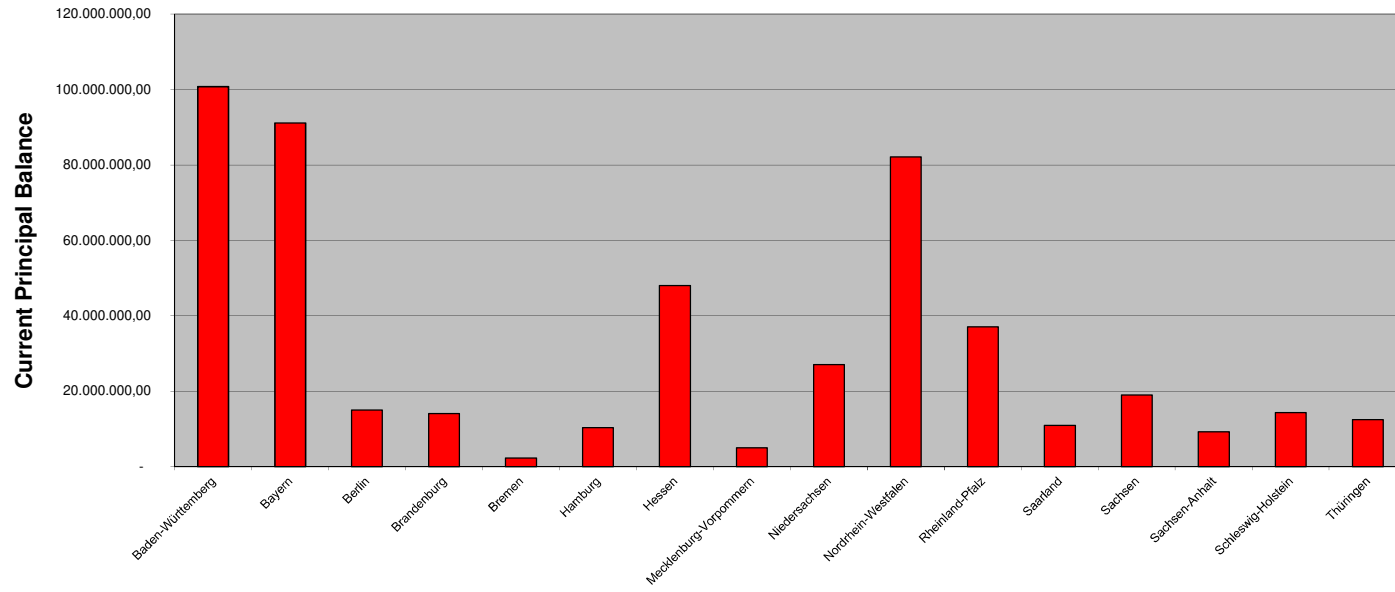
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	24.715,57	0,0%	2	0,0%
Baden-Württemberg	100.818.263,37	20,2%	8.619	20,9%
Bayern	91.130.137,90	18,3%	7.910	19,1%
Berlin	14.979.675,89	3,0%	1.090	2,6%
Brandenburg	14.081.992,86	2,8%	1.107	2,7%
Bremen	2.272.410,40	0,5%	212	0,5%
Hamburg	10.293.505,00	2,1%	724	1,8%
Hessen	47.984.519,46	9,6%	3.972	9,6%
Mecklenburg-Vorpomr	4.940.342,32	1,0%	411	1,0%
Niedersachsen	27.024.237,25	5,4%	2.129	5,2%
Nordrhein-Westfalen	82.130.668,45	16,5%	6.884	16,7%
Rheinland-Pfalz	37.096.216,68	7,4%	3.191	7,7%
Saarland	10.881.978,31	2,2%	850	2,1%
Sachsen	18.987.539,62	3,8%	1.411	3,4%
Sachsen-Anhalt	9.264.830,74	1,9%	686	1,7%
Schleswig-Holstein	14.346.502,36	2,9%	1.126	2,7%
Thüringen	12.479.544,94	2,5%	986	2,4%
Total	498.737.081,12	100,00%	41.310	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	289.104.589,38	58,0%	20.503	49,63%
Used	209.632.491,74	42,0%	20.807	50,37%
Total	498.737.081,12	100%	41.310	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	423.531.329,40	84,92%	34.890	84,46%
LCV	75.205.751,72	15,08%	6.420	15,54%
Total	498.737.081,12	100%	41.310	100%

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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	86.510.700,84	17,3%	9.157	22,2%
Without CPI	412.226.380,28	82,7%	32.153	77,8%
Total	498.737.081,12	100,0%	41.310	100,0%

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11. Type of Contract

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<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Retail	211.765.641,08	42,5%	22.851	55,3%
Balloon Loans	222.552.392,58	44,6%	14.124	34,2%
- of which balloons	143.737.110,54	28,8%	n.a	n.a
- of which regular installments	78.815.282,04	15,8%	n.a	n.a
Formula	64.419.047,46	12,9%	4.335	10,5%
- of which balloons	40.704.229,60	8,2%	n.a	n.a
- of which regular installments	23.714.817,86	4,8%	n.a	n.a
Total	498.737.081,12	100%	41.310	100%

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	8	0,1%	145.118	92,3%
13 to 24 months	77	0,5%	1.361.578	73,3%
25 to 36 months	855	6,1%	14.094.844	75,2%
37 to 48 months	7.900	55,9%	117.624.829	75,2%
49 to 60 months	2.986	21,1%	51.418.427	55,1%
61 to 72 months	891	6,3%	16.223.028	44,7%
73 to 84 months	1.401	9,9%	21.576.994	42,0%
85 to 96 months	6	0,0%	107.575	1,9%
Total	14.118	100%	222.444.817,96	64,8%

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	5.188	36,7%	65.253.362,30	87,6%
13 to 24 months	4.237	30,0%	61.536.092,67	68,8%
25 to 36 months	2.407	17,0%	42.209.696,92	52,9%
37 to 48 months	1.681	11,9%	36.312.654,21	46,1%
49 to 60 months	479	3,4%	13.386.143,92	40,6%
61 to 72 months	132	0,9%	3.854.442,56	33,7%
Total	14.124	100%	222.552.392,58	64,8%

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total PCP in %</i>	<i>PCP Loan Principal in EUR</i>	<i>PCP Rate in % of Current Outstanding</i>
0 to 12 months	1	0,0%	20.746,70	99,1%
13 to 24 months	38	0,9%	1.507.420,30	92,1%
25 to 36 months	451	10,4%	7.075.854,42	76,7%
37 to 48 months	2.568	59,2%	36.481.019,15	68,7%
49 to 60 months	762	17,6%	11.657.664,35	51,9%
61 to 72 months	201	4,6%	3.358.532,54	42,8%
73 to 84 months	314	7,2%	4.317.810,00	39,5%
85 to 96 months	0	0,0%	0	0,0%
Total	4.335	100%	64.419.047,46	63,6%

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total PCP Loans in %</i>	<i>PCP Loan Principal in EUR</i>	<i>PCP Rate in % of Current Outstanding</i>
0 to 12 months	1.111	25,6%	12.374.853	87,4%
13 to 24 months	1.376	31,7%	18.945.581	70,2%
25 to 36 months	1.039	24,0%	17.560.961	56,9%
37 to 48 months	566	13,1%	10.508.102	48,7%
49 to 60 months	201	4,6%	4.092.740	39,9%
61 to 72 months	42	1,0%	936.810	35,1%
Total	4.335	100%	64.419.047,46	63,6%

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12. Payment Methods

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Interest Period	from 23/01/2023	to 21/02/2023 = 29 days
Collection Period	from 01/01/2023	to 31/01/2023

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	492.725.825,39	98,8%	40.842	98,9%
Other	6.011.255,73	1,2%	468	1,1%
Total	498.737.081,12	100,0%	41.310	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	498.737.081,12	100,0%	41.310	100,0%
Total	498.737.081,12	100,0%	41.310	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	430.494.819,99	86,3%	33.044	80,0%
NO	68.242.261,13	13,7%	8.266	20,0%
Total	498.737.081,12	100,0%	41.310	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.818,03	17.166,99
Average purchase price	27.922,91	31.765,87
Downpayment in %	53,1%	54,0%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/02/2023		
Payment Date	21/02/2023		
Period No	27		
Monthly Period	01.01.2023 - 31.01.2023		
Interest Period	from	23/01/2023	to 21/02/2023 = 29 days
Collection Period	from	01/01/2023	to 31/01/2023

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	32.511.015,61	6,52%	1.728	4,18%
1,01 to 2%	36.083.860,49	7,24%	2.439	5,90%
2,01 to 3%	171.835.242,59	34,45%	13.086	31,68%
3,01 to 4%	170.040.952,56	34,09%	13.737	33,25%
4,01 to 5%	55.783.533,44	11,18%	5.510	13,34%
5,01 to 6%	18.905.347,93	3,79%	2.815	6,81%
6,01 to 7%	13.318.647,48	2,67%	1.954	4,73%
7,01 to 8%	186.638,57	0,04%	32	0,08%
8,01 to 9%	32.434,30	0,01%	4	0,01%
9,01 to 10%	39.408,15	0,01%	5	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	498.737.081,12	100%	41.310,00	100%

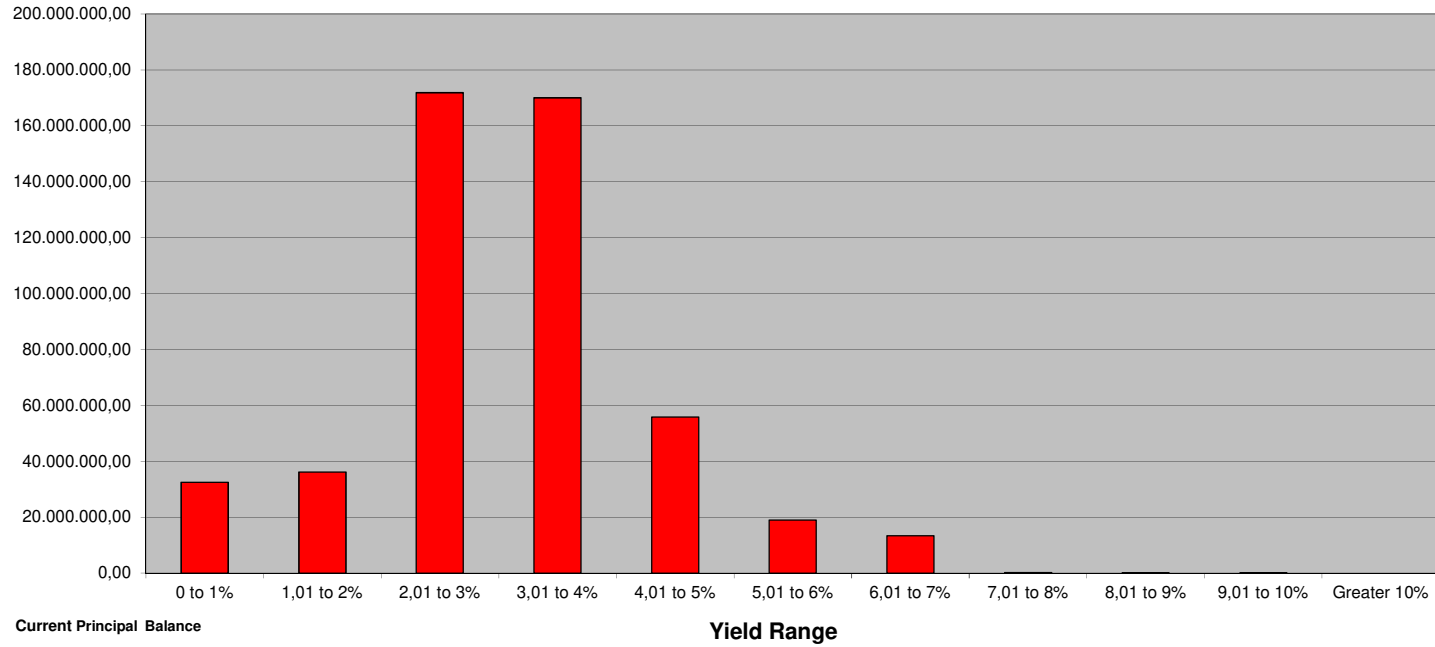
Statistics	in %
WA Interest	3,36

runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	



**ABEST 19
Monthly Investor Report**

14. Seasoning

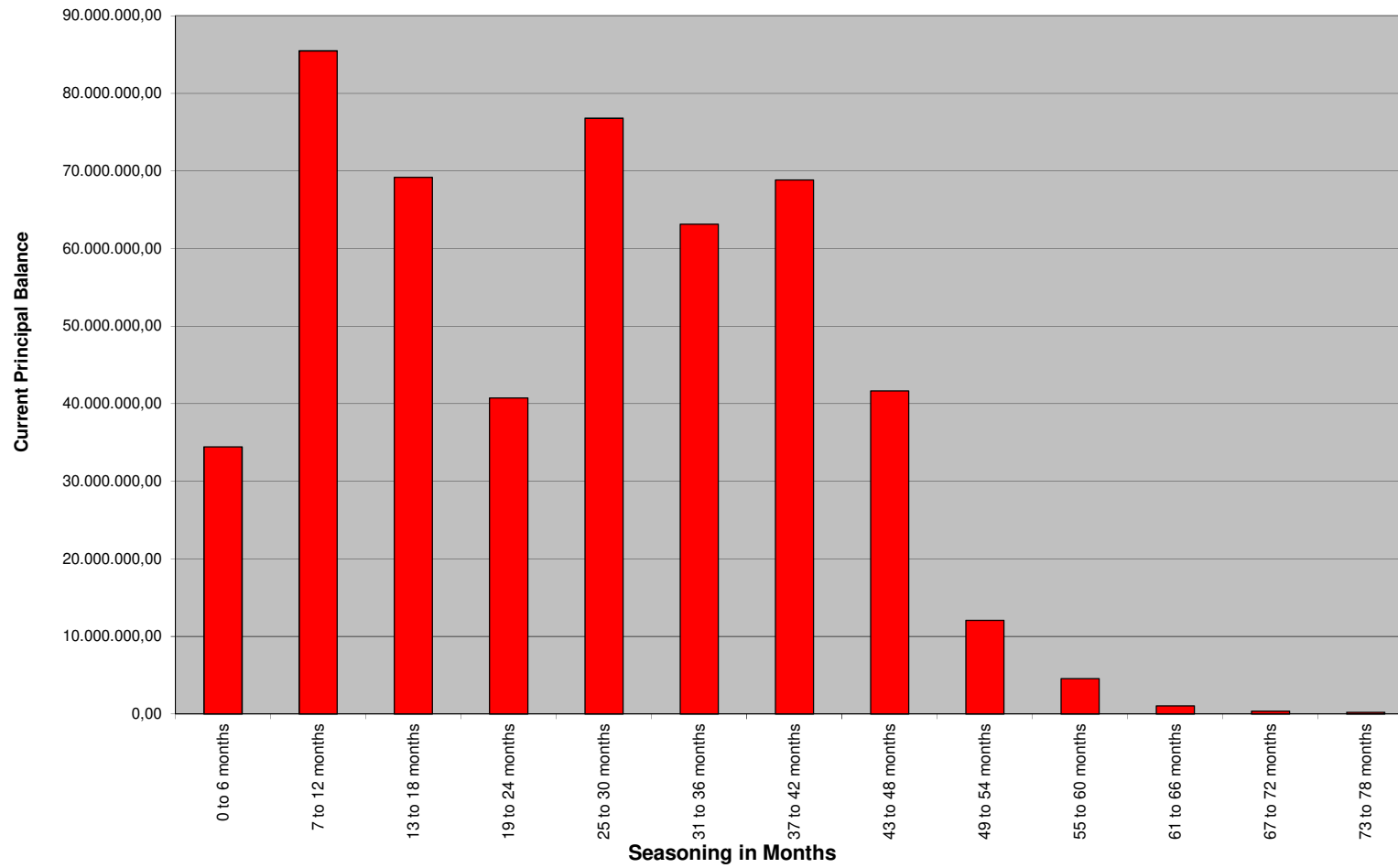
Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

<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	34.422.559,46	6,90%	2.455	5,94%
7 to 12 months	85.486.042,43	17,14%	5.528	13,38%
13 to 18 months	69.154.038,29	13,87%	5.013	12,14%
19 to 24 months	40.738.572,33	8,17%	3.725	9,02%
25 to 30 months	76.787.294,71	15,40%	6.776	16,40%
31 to 36 months	63.122.988,36	12,66%	5.681	13,75%
37 to 42 months	68.839.559,78	13,80%	6.172	14,94%
43 to 48 months	41.626.404,24	8,35%	3.945	9,55%
49 to 54 months	12.095.589,74	2,43%	1.226	2,97%
55 to 60 months	4.549.852,37	0,91%	487	1,18%
61 to 66 months	1.038.087,33	0,21%	129	0,31%
67 to 72 months	371.898,97	0,07%	65	0,16%
73 to 78 months	224.733,75	0,05%	40	0,10%
79 to 96 months	279.459,36	0,06%	68	0,16%
Total	498.737.081,12	100,00%	41.310	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	03/02/2023		
Payment Date	21/02/2023		
Period No	27		
Monthly Period	01.01.2023 - 31.01.2023		
Interest Period	from	23/01/2023	to 21/02/2023 = 29 days
Collection Period	from	01/01/2023	to 31/01/2023



**ABEST 19
Monthly Investor Report**

15. Remaining Term

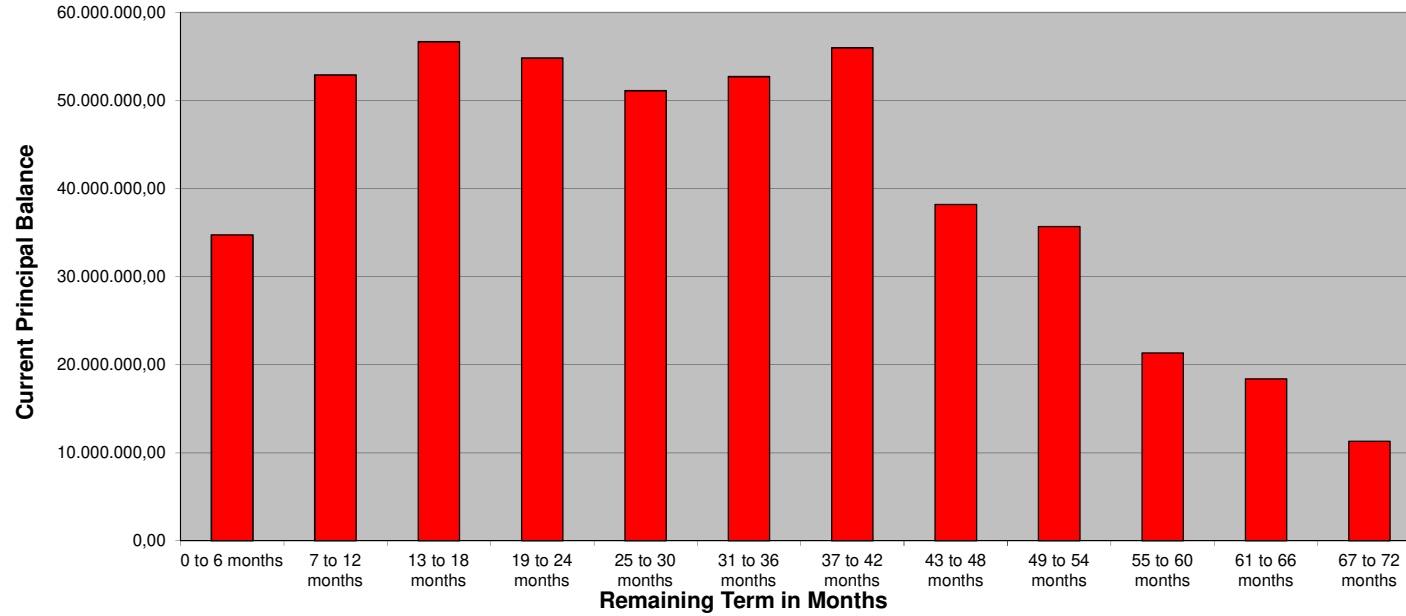
Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

<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	34.737.076,12	6,97%	4.632	11,21%
7 to 12 months	52.898.667,43	10,61%	5.913	14,31%
13 to 18 months	56.701.484,47	11,37%	5.645	13,66%
19 to 24 months	54.830.180,99	10,99%	5.182	12,54%
25 to 30 months	51.123.808,95	10,25%	4.206	10,18%
31 to 36 months	52.723.495,23	10,57%	3.790	9,17%
37 to 42 months	55.997.484,90	11,23%	3.614	8,75%
43 to 48 months	38.169.834,18	7,65%	2.447	5,92%
49 to 54 months	35.662.204,94	7,15%	2.057	4,98%
55 to 60 months	21.326.139,79	4,28%	1.287	3,12%
61 to 66 months	18.363.702,00	3,68%	1.024	2,48%
67 to 72 months	11.299.459,27	2,27%	671	1,62%
73 to 84 months	14.903.542,85	2,99%	842	2,04%
> 84 months	0,00	0,00%	0	0,00%
Total	498.737.081,12	100,0%	41.310,00	100,0%

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Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	



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Monthly Investor Report**

16. Original Term

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

<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	18.026,74	0,00%	4	0,01%
7 to 12 months	577.616,89	0,12%	197	0,48%
13 to 18 months	802.171,32	0,16%	267	0,65%
19 to 24 months	7.781.225,84	1,56%	1.298	3,14%
25 to 30 months	3.742.775,21	0,75%	911	2,21%
31 to 36 months	40.553.423,02	8,13%	4.554	11,02%
37 to 42 months	5.578.926,80	1,12%	935	2,26%
43 to 48 months	199.636.549,65	40,03%	15.879	38,44%
49 to 54 months	5.629.968,10	1,13%	654	1,58%
55 to 60 months	105.929.031,84	21,24%	7.543	18,26%
61 to 66 months	5.454.376,42	1,09%	446	1,08%
67 to 72 months	45.848.264,36	9,19%	3.107	7,52%
73 to 78 months	5.579.331,11	1,12%	365	0,88%
79 to 96 months	71.517.226,08	14,34%	5.145	12,45%
> 96 months	88.167,74	0,02%	5	0,01%
Total	498.737.081,12	100%	41.310,00	100%

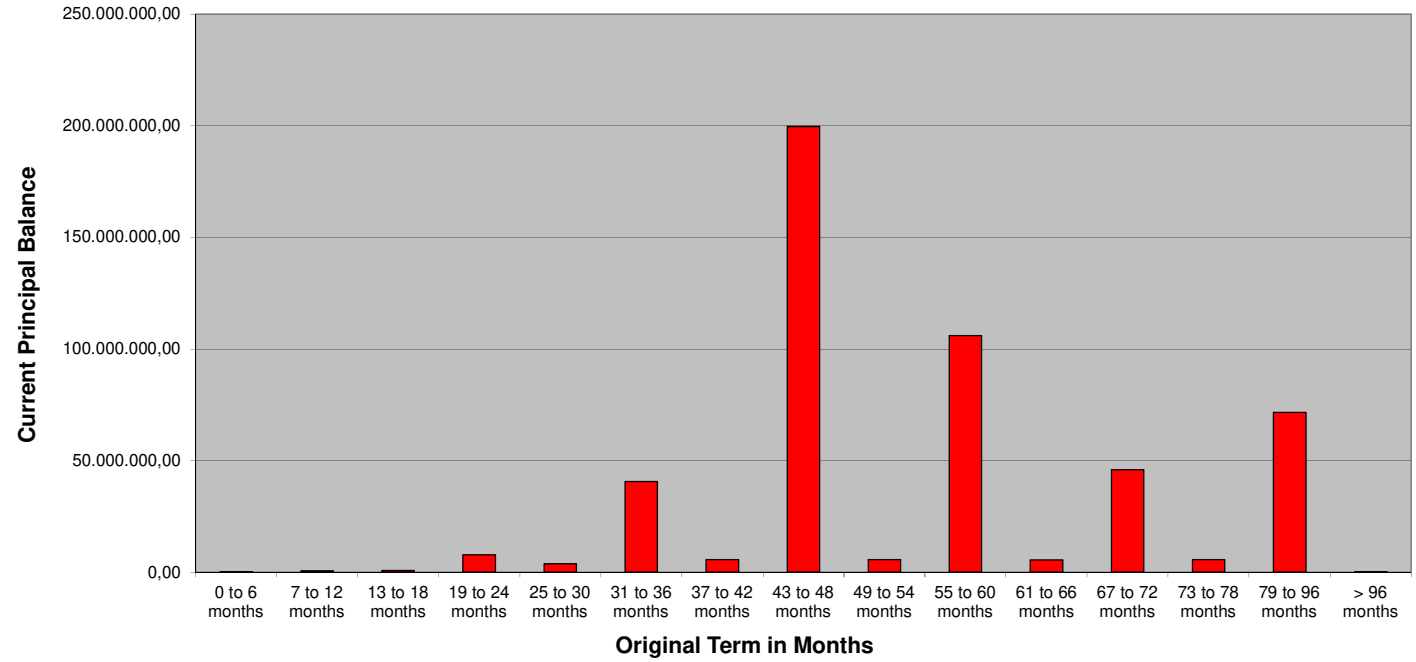
Statistics

WA Original Term	57,55
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	



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17. Manufacturer

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

<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	244.289.755,18	49,0%	26.891	65,1%
Alfa Romeo	24.083.158,81	4,8%	1.474	3,6%
Jeep	89.029.701,38	17,9%	5.002	12,1%
Jaguar	25.393.751,96	5,1%	1.216	2,9%
Land Rover	71.590.182,89	14,4%	3.021	7,3%
others	44.350.530,90	8,9%	3.706	9,0%
-> Ferrari	7.546,37	0,0%	1	0,0%
-> Maserati	3.519.168,77	0,7%	96	0,2%
-> Lancia	180.639,67	0,0%	31	0,1%
-> Chrysler	49.507,10	0,0%	5	0,0%
-> Dodge	2.009.725,82	0,4%	66	0,2%
-> others	38.583.943,17	7,7%	3.507	8,5%
	498.737.081,12	100,00%	41.310,00	100,00%

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18. Priority of Payments

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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	+	22.456.115,63
1. Payable Expenses	-	164,86
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	-	446.680,48
5. to pay pari passu and pro rata to the Swap Counterparty	-	9.148,56
6. Class A Interest Amount	-	957.432,98
7. Class B Interest Amount	-	10.210,42
8. Class C Interest Amount	-	18.326,39
9. Class D Interest Amount	-	16.428,50
10. Class E Interest Amount	-	30.168,06
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	19.017.070,37
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	-	102.627,78
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	-	1.847.757,24
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	=
Collection Period	from	01/01/2023	to	31/01/2023	29 days

Transaction Costs	520.135.497,5	441.835.497,5	19.500.000,0	18.200.000,0	10.300.000,0	10.700.000,0	19.600.000,0
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	164,86 €	<u>140,04</u>	<u>6,18</u>	<u>5,77</u>	<u>3,26</u>	<u>3,39</u>	<u>6,21</u>
Interest accrued for the Period	1.135.194,13 €	957.432,98 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Interest Payments	1.135.194,13 €	957.432,98 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung

Swap Data

Swap Type	IRS
Notional Amount	441.835.497,54
Fixed Rate	0,38
Floating Rate (Euribor)	1,9900
Net Swap Payments	-843.537,61

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21. Retention

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	441.835.497,54	88,59%
Class B Notes	19.500.000,00	3,91%
Class C Notes	18.200.000,00	3,65%
Class D Notes	10.300.000,00	2,07%
Class E Notes	10.700.000,00	2,15%
Class M Notes	19.600.000,00	3,93%

Retention Amount	EUR	%
Minimum Retention Class A	22.091.774,88	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	22.114.620,56	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	21/02/2023	=	29 days
Collection Period	31/01/2023		

		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 S.p.A. Niederlassung Deutschland	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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23. Counterparties II

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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

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Monthly Investor Report**

25. Originator, Servicer

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

Contact Details

FCA Bank S.p.A. Niederlassung Deutschland

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	03/02/2023				
Payment Date	21/02/2023				
Period No	27				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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