

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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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)		478.779.637,54 €	498.407.427,17
Scheduled Principal Payments		12.067.421,69 €	13.060.918,58
Prepayment Principal		5.513.488,46 €	3.977.932,06
Others		3.723.754,27 €	2.469.157,63
Recoveries		- €	29.033,61
Total Principal Collections		21.304.664,42 €	19.537.041,88
Total Interest Collections		1.572.656,86 €	1.512.337,72
Defaults		138.022,51	90.747,75
End of Period (after Payment Date)	39.024	457.336.950,61 €	478.779.637,54
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		13,82%	9,58%
New sale Offer		- €	-

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	481.490.637,54
End of Period	460.047.950,61

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.309.453,19 €	no
Cash Outflow	-€ 107.213,43		
Cash Inflow	€ -		
End of Period	0,5%	2.202.239,75 €	
Required Reserve Fund	-€ 107.213,43		

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3. Performance Data

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Note Balance

Beginning of Period	481.490.637,54 €
End of Period	460.047.950,61 €

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	1.320.777,38 €

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	455.880,78 €

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	218.379,35 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,17%
Cumulative Default Level previous period	0,19%
Cumulative Default Level current period	0,26%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,09%
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	107
Number of Contracts being 61-90 Days delinquent	38
Number of Contracts being 91-120 Days delinquent	22
Gross instalments being 31-60 days delinquent	36.057,45
Gross instalments being 61-90 days delinquent	11.072,17
Gross instalments being 91-120 days delinquent	4.763,38
Current Period Termination	110.501,15
Cumulative Termination	1.929.986,80
New number of Contracts being terminated	18,00
Total number of Contracts being terminated	222,00
Current Period Recoveries	0,00
Cumulative Recoveries	166.872,74

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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)/Aa2(sf)	A-(sf)/A2(sf)	BBB-(sf)/Baa2(sf)		n/a
Current Rating (Fitch / Moody's)*	AAA(sf)/ Aaa (Sf)	AA±(sf)/Aa1 (sf)	A±(sf)/Aa2(sf)	A-(sf)/A2(sf)	BBB-(sf)/Baa2(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	403.190.637,54 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	21.442.686,93	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	381.747.950,61 €	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	0,79	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		3,348					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		31 days	31 days	31 days	31 days	31 days	31 days
Principal Outstanding Beginning of Period	403.190.637,54 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	21.442.686,93 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	381.747.950,61 €	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	1.162.398,61 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	12,37%	12,79%	8,83%	6,59%	4,27%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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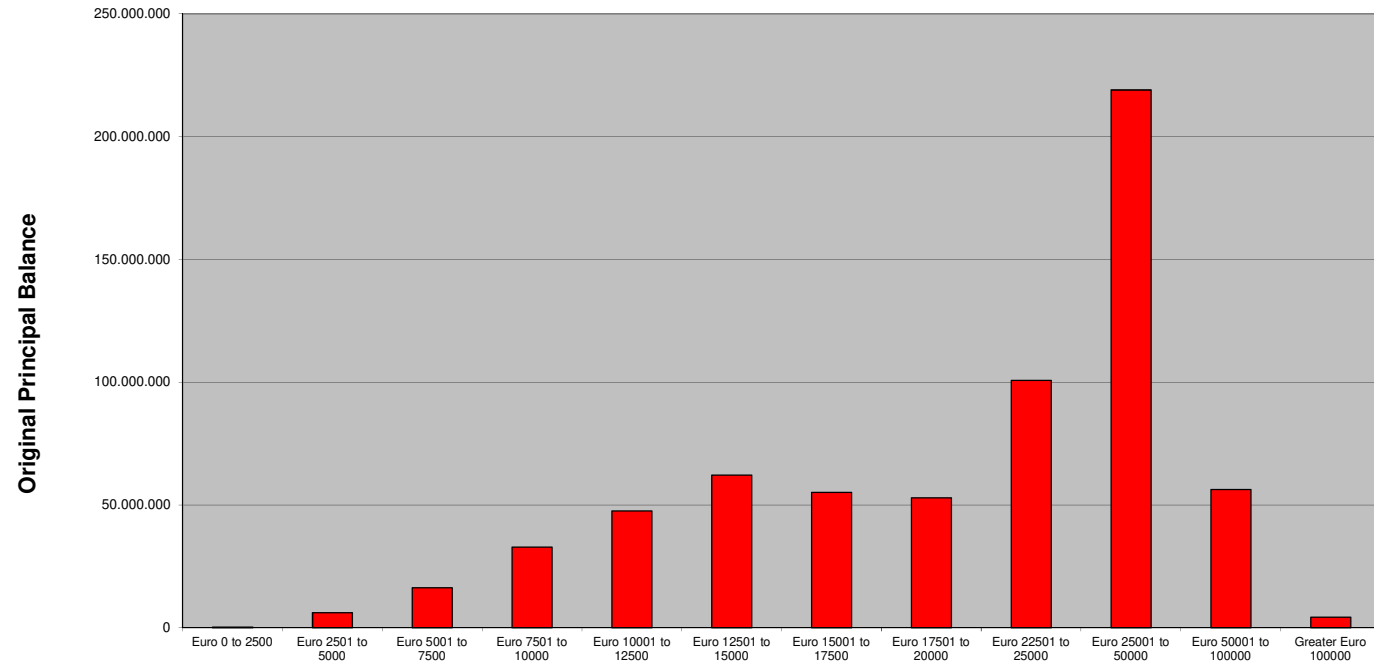
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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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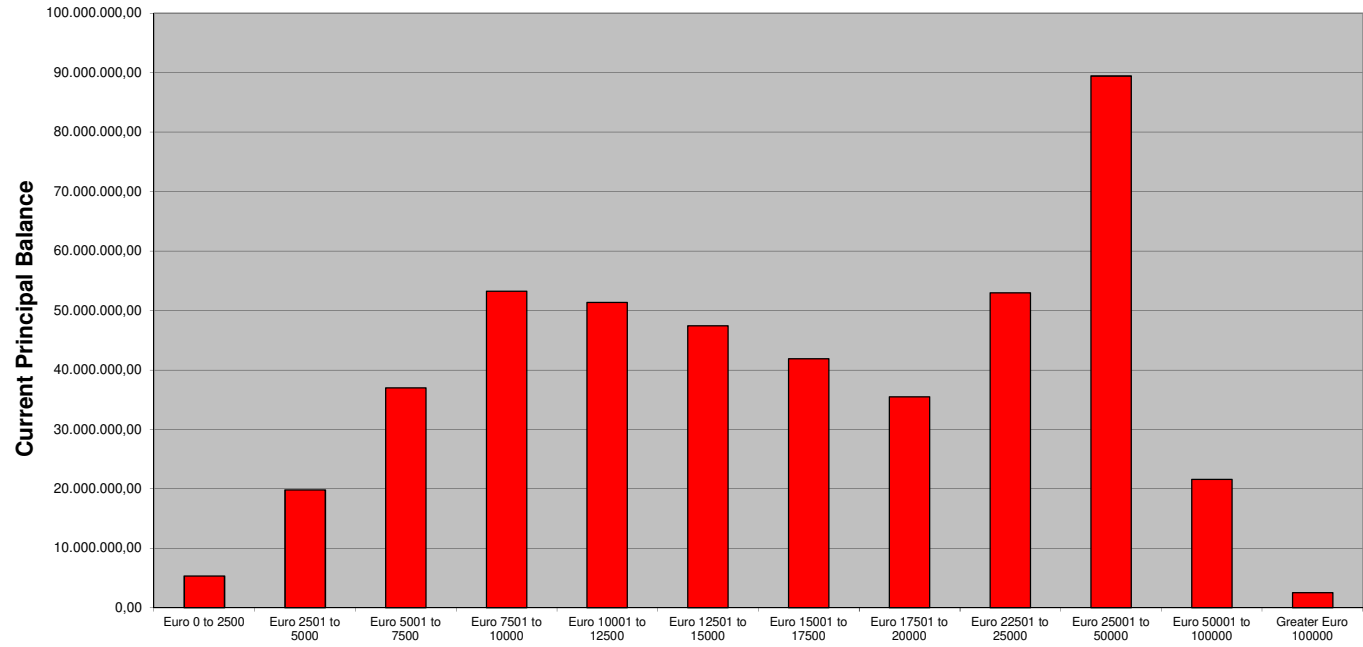
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.321.675,11	1,2%	3.807	9,8%
Euro 2501 to 5000	19.814.416,77	4,3%	5.214	13,4%
Euro 5001 to 7500	36.970.124,81	8,1%	5.887	15,1%
Euro 7501 to 10000	53.223.376,53	11,6%	6.096	15,6%
Euro 10001 to 12500	51.331.374,34	11,2%	4.589	11,8%
Euro 12501 to 15000	47.422.933,11	10,4%	3.463	8,9%
Euro 15001 to 17500	41.863.661,67	9,1%	2.583	6,6%
Euro 17501 to 20000	35.471.739,43	7,7%	1.898	4,9%
Euro 22501 to 25000	52.946.931,19	11,6%	2.380	6,1%
Euro 25001 to 50000	89.422.571,59	19,5%	2.745	7,0%
Euro 50001 to 100000	21.549.637,72	4,7%	349	0,9%
Greater Euro 100000	2.541.626,51	0,6%	13	0,0%
Total	457.880.068,78	100,0%	39.024	100,0%

Statistics	in EUR
Average Amount	11.733,29

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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	1.029.960,21	0,22%	1
2	324.900,85	0,07%	28
3	289.029,21	0,06%	15
4	263.373,70	0,06%	32
5	247.938,82	0,05%	10
6	219.694,77	0,05%	27
7	209.131,84	0,05%	10
8	206.477,50	0,05%	2
9	193.186,17	0,04%	1
10	177.750,01	0,04%	12
11	170.123,82	0,04%	1
12	161.495,20	0,04%	24
13	159.815,04	0,03%	1
14	155.237,83	0,03%	11
15	151.636,82	0,03%	8
16	144.451,80	0,03%	2
17	143.746,65	0,03%	2
18	138.967,42	0,03%	18
19	135.138,37	0,03%	5
20	133.891,36	0,03%	1
Total	4.655.947,39	1,02%	211

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8. Geographical Distribution

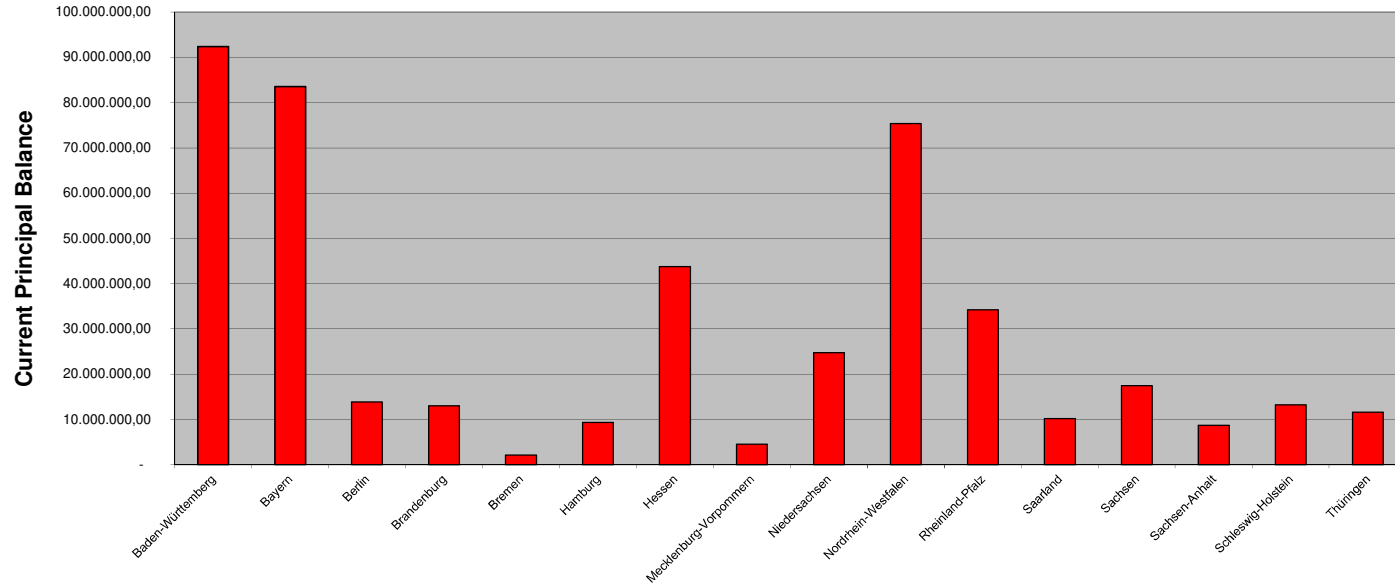
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	50.151,33	0,0%	2	0,0%
Baden-Württemberg	92.403.002,95	20,2%	8.117	20,8%
Bayern	83.527.404,28	18,2%	7.451	19,1%
Berlin	13.831.400,32	3,0%	1.035	2,7%
Brandenburg	12.985.483,10	2,8%	1.050	2,7%
Bremen	2.098.720,47	0,5%	207	0,5%
Hamburg	9.281.789,99	2,0%	673	1,7%
Hessen	43.743.469,64	9,6%	3.741	9,6%
Mecklenburg-Vorpomr	4.519.874,20	1,0%	390	1,0%
Niedersachsen	24.728.469,20	5,4%	1.999	5,1%
Nordrhein-Westfalen	75.371.828,71	16,5%	6.504	16,7%
Rheinland-Pfalz	34.229.434,10	7,5%	3.011	7,7%
Saarland	10.139.632,38	2,2%	816	2,1%
Sachsen	17.474.043,49	3,8%	1.343	3,4%
Sachsen-Anhalt	8.673.898,42	1,9%	661	1,7%
Schleswig-Holstein	13.225.922,87	2,9%	1.068	2,7%
Thüringen	11.595.543,33	2,5%	956	2,4%
Total	457.880.068,78	100,00%	39.024	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	264.939.840,68	57,9%	19.292	49,44%
Used	192.940.228,10	42,1%	19.732	50,56%
Total	457.880.068,78	100%	39.024	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	388.462.307,47	84,84%	32.884	84,27%
LCV	69.417.761,31	15,16%	6.140	15,73%
Total	457.880.068,78	100%	39.024	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	79.702.261,64	17,4%	8.666	22,2%
Without CPI	378.177.807,14	82,6%	30.358	77,8%
Total	457.880.068,78	100,0%	39.024	100,0%

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11. Type of Contract

Reporting Date	03/04/2023				
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	194.887.225,40	42,6%	21.767	55,8%
Balloon Loans	203.175.465,40	44,4%	13.151	33,7%
- of which balloons	133.289.106,18	29,1%	n.a	n.a
- of which regular installments	69.886.359,22	15,3%	n.a	n.a
Formula	59.817.377,98	13,1%	4.106	10,5%
- of which balloons	38.503.555,96	8,4%	n.a	n.a
- of which regular installments	21.313.822,02	4,7%	n.a	n.a
Total	457.880.068,78	100%	39.024	100%

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	7	0,1%	47.686	91,3%
13 to 24 months	74	0,6%	1.257.517	76,8%
25 to 36 months	693	5,3%	11.530.543	75,3%
37 to 48 months	7.201	54,8%	105.227.155	76,7%
49 to 60 months	2.923	22,2%	48.876.928	57,0%
61 to 72 months	876	6,7%	15.576.848	46,0%
73 to 84 months	1.368	10,4%	20.512.040	43,3%
85 to 96 months	9	0,1%	146.747	2,0%
Total	13.142	100%	203.028.718,12	65,8%

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	5.192	39,5%	63.902.938,23	88,1%
13 to 24 months	3.701	28,1%	53.105.167,26	68,7%
25 to 36 months	2.389	18,2%	42.779.475,69	53,4%
37 to 48 months	1.392	10,6%	30.145.437,78	46,0%
49 to 60 months	393	3,0%	10.887.746,25	39,7%
61 to 72 months	84	0,6%	2.354.700,19	33,1%
Total	13.151	100%	203.175.465,40	65,8%

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	1	0,0%	20.746,70	99,1%
13 to 24 months	32	0,8%	1.436.797,14	93,5%
25 to 36 months	405	9,9%	6.294.720,19	77,9%
37 to 48 months	2.414	58,8%	33.525.335,47	70,1%
49 to 60 months	748	18,2%	11.174.663,24	53,5%
61 to 72 months	201	4,9%	3.272.437,86	43,9%
73 to 84 months	305	7,4%	4.092.677,38	40,3%
85 to 96 months	0	0,0%	0	0,0%
Total	4.106	100%	59.817.377,98	64,7%

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	1.133	27,6%	12.305.742	87,9%
13 to 24 months	1.307	31,8%	18.331.818	70,5%
25 to 36 months	994	24,2%	16.371.115	56,7%
37 to 48 months	484	11,8%	8.936.089	48,7%
49 to 60 months	158	3,8%	3.226.492	41,2%
61 to 72 months	30	0,7%	646.122	32,5%
Total	4.106	100%	59.817.377,98	64,7%

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12. Payment Methods

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Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	451.501.321,42	98,6%	38.513	98,7%
Other	6.378.747,36	1,4%	511	1,3%
Total	457.880.068,78	100,0%	39.024	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	457.880.068,78	100,0%	39.024	100,0%
Total	457.880.068,78	100,0%	39.024	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	395.281.553,68	86,3%	31.208	80,0%
NO	62.598.515,10	13,7%	7.816	20,0%
Total	457.880.068,78	100,0%	39.024	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.900,81	17.260,57
Average purchase price	27.983,81	31.815,96
Downpayment in %	53,2%	54,3%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/04/2023	
Payment Date	21/04/2023	
Period No	29	
Monthly Period	01.03.2023 - 31.03.2023	
Interest Period	from 21/03/2023	to 21/04/2023 = 31 days
Collection Period	from 01/03/2023	to 31/03/2023

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	28.538.111,02	6,23%	1.539	3,94%
1.01 to 2%	33.445.859,95	7,30%	2.294	5,88%
2.01 to 3%	157.293.581,21	34,35%	12.295	31,51%
3.01 to 4%	157.832.295,71	34,47%	13.182	33,78%
4.01 to 5%	51.152.214,58	11,17%	5.180	13,27%
5.01 to 6%	17.278.360,53	3,77%	2.664	6,83%
6.01 to 7%	12.086.594,90	2,64%	1.829	4,69%
7.01 to 8%	166.685,79	0,04%	31	0,08%
8.01 to 9%	29.649,94	0,01%	4	0,01%
9.01 to 10%	56.715,15	0,01%	6	0,02%
Greater 10%	0,00	0,00%	0	0,00%
Total	457.880.068,78	100%	39.024,00	100%

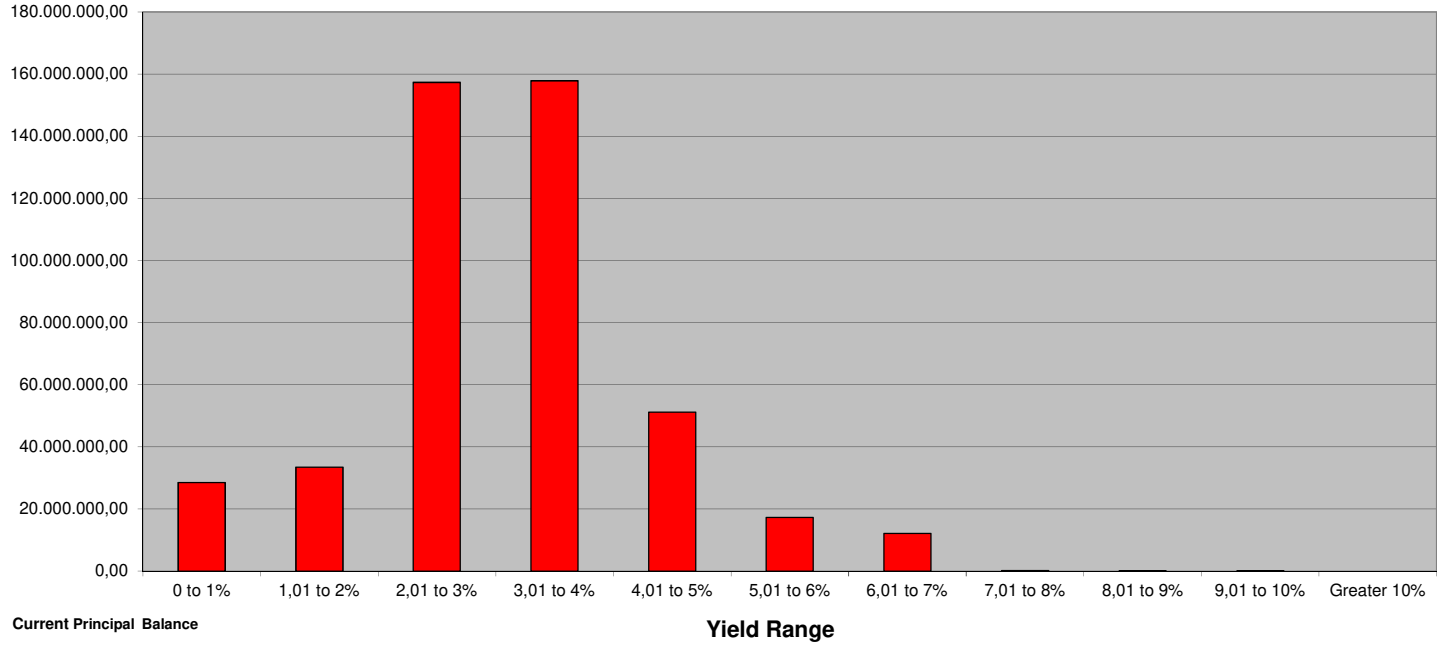
Statistics	in %
WA Interest	3,36

runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	



**ABEST 19
Monthly Investor Report**

14. Seasoning

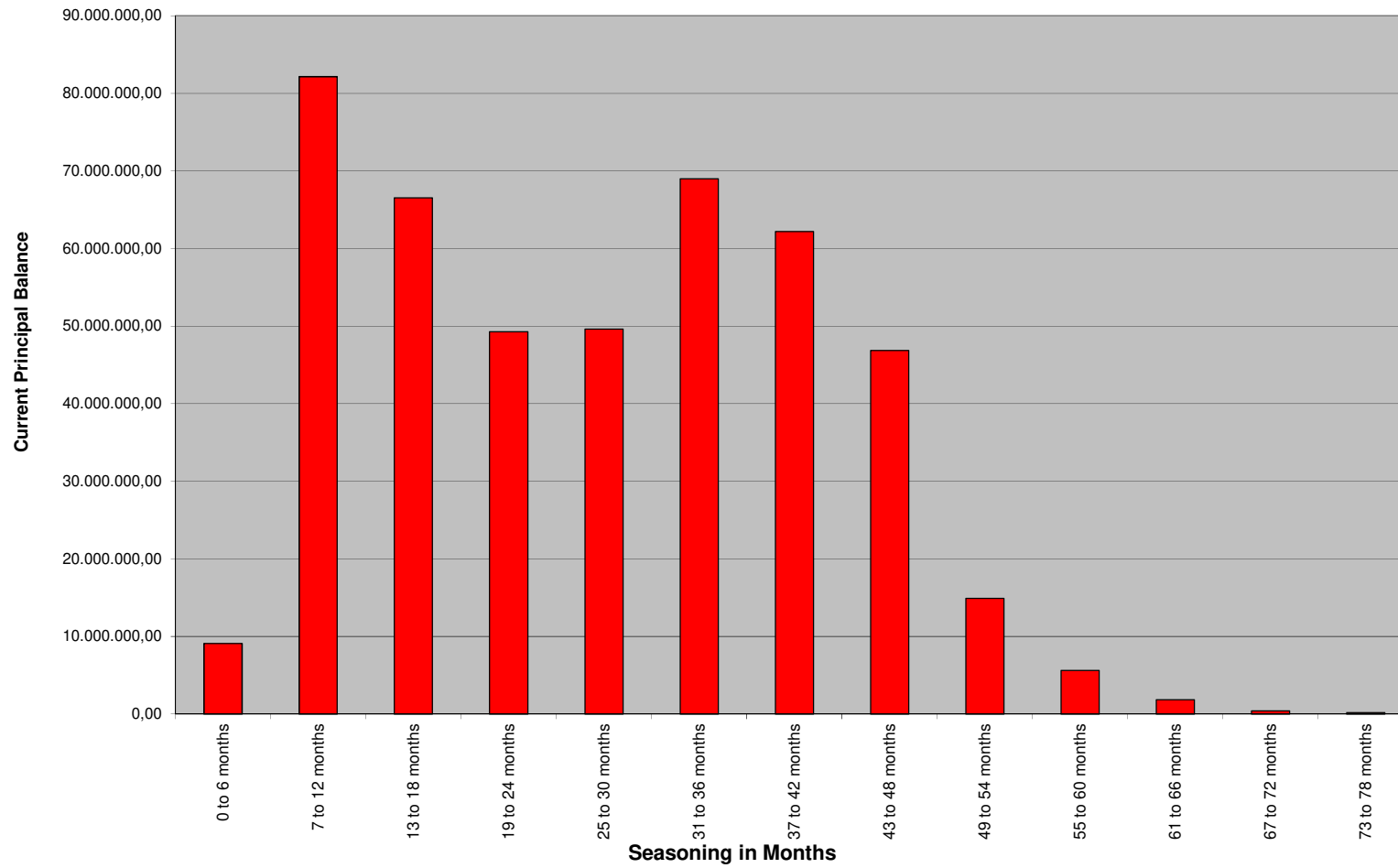
Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

<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	9.084.049,76	1,98%	688	1,76%
7 to 12 months	82.137.792,17	17,94%	5.616	14,39%
13 to 18 months	66.525.597,19	14,53%	4.687	12,01%
19 to 24 months	49.274.905,01	10,76%	4.385	11,24%
25 to 30 months	49.611.031,37	10,83%	4.724	12,11%
31 to 36 months	68.989.750,40	15,07%	6.198	15,88%
37 to 42 months	62.172.784,71	13,58%	5.681	14,56%
43 to 48 months	46.865.876,04	10,24%	4.540	11,63%
49 to 54 months	14.916.623,68	3,26%	1.527	3,91%
55 to 60 months	5.604.124,12	1,22%	580	1,49%
61 to 66 months	1.834.785,48	0,40%	221	0,57%
67 to 72 months	422.269,52	0,09%	70	0,18%
73 to 78 months	185.718,41	0,04%	36	0,09%
79 to 96 months	254.760,92	0,06%	71	0,18%
Total	457.880.068,78	100,00%	39.024	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	03/04/2023		
Payment Date	21/04/2023		
Period No	29		
Monthly Period	01.03.2023 - 31.03.2023		
Interest Period	from	21/03/2023	to 21/04/2023 = 31 days
Collection Period	from	01/03/2023	to 31/03/2023



**ABEST 19
Monthly Investor Report**

15. Remaining Term

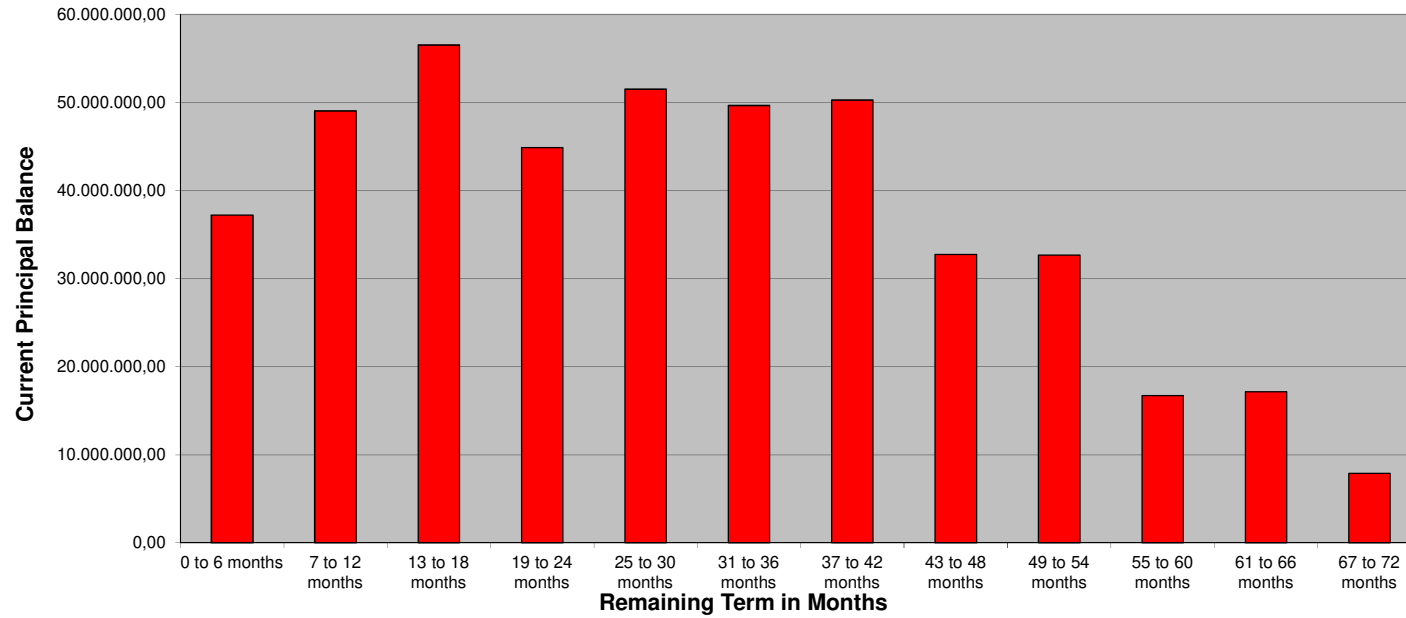
Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

<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	37.217.839,63	8,13%	5,010	12,84%
7 to 12 months	49.064.264,15	10,72%	5,643	14,46%
13 to 18 months	56.552.666,18	12,35%	5,663	14,51%
19 to 24 months	44.856.473,99	9,80%	4,419	11,32%
25 to 30 months	51.534.827,45	11,26%	4,244	10,88%
31 to 36 months	49.659.801,42	10,85%	3,487	8,94%
37 to 42 months	50.280.023,79	10,98%	3,402	8,72%
43 to 48 months	32.730.063,89	7,15%	2,058	5,27%
49 to 54 months	32.652.298,71	7,13%	1,933	4,95%
55 to 60 months	16.698.477,33	3,65%	1,030	2,64%
61 to 66 months	17.132.573,17	3,74%	984	2,52%
67 to 72 months	7.890.675,04	1,72%	494	1,27%
73 to 84 months	11.610.084,03	2,54%	657	1,68%
> 84 months	0,00	0,00%	0	0,00%
Total	457.880.068,78	100,0%	39.024,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

<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	0,00	0,00%	0	0,00%
7 to 12 months	291.313,01	0,06%	152	0,39%
13 to 18 months	565.942,40	0,12%	218	0,56%
19 to 24 months	6.623.223,29	1,45%	1.164	2,98%
25 to 30 months	3.107.731,16	0,68%	825	2,11%
31 to 36 months	34.826.191,47	7,61%	4.091	10,48%
37 to 42 months	5.024.270,34	1,10%	879	2,25%
43 to 48 months	180.059.846,03	39,32%	14.791	37,90%
49 to 54 months	5.198.086,98	1,14%	635	1,63%
55 to 60 months	99.971.838,68	21,83%	7.382	18,92%
61 to 66 months	5.183.158,89	1,13%	439	1,12%
67 to 72 months	43.741.937,58	9,55%	3.050	7,82%
73 to 78 months	5.249.919,64	1,15%	356	0,91%
79 to 96 months	67.908.182,65	14,83%	5.034	12,90%
> 96 months	128.426,66	0,03%	8	0,02%
Total	457.880.068,78	100%	39.024,00	100%

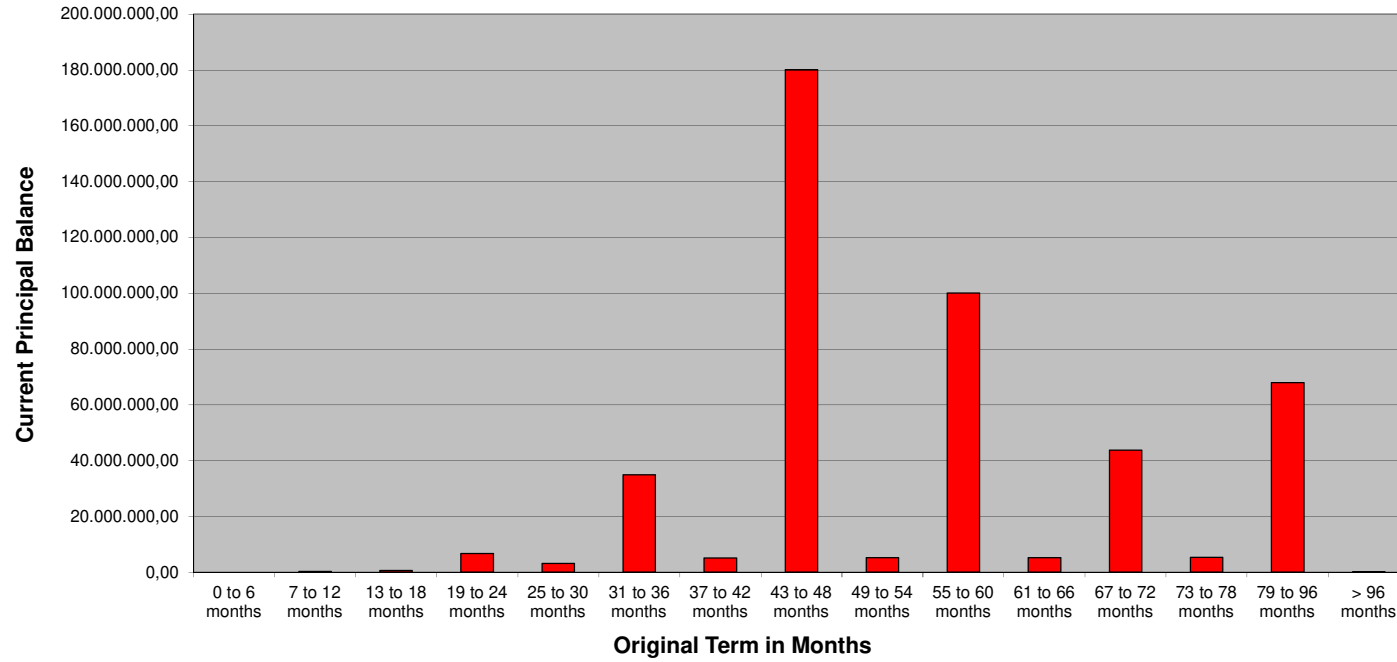
Statistics

WA Original Term	58,07
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

<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	224.396.496,27	49,0%	25.430	65,2%
Alfa Romeo	21.676.584,80	4,7%	1.365	3,5%
Jeep	81.394.446,63	17,8%	4.690	12,0%
Jaguar	23.254.494,79	5,1%	1.142	2,9%
Land Rover	66.183.465,04	14,5%	2.864	7,3%
others	40.974.581,25	8,9%	3.533	9,1%
-> Ferrari	6.629,04	0,0%	1	0,0%
-> Maserati	3.294.303,95	0,7%	91	0,2%
-> Lancia	169.128,37	0,0%	30	0,1%
-> Chrysler	44.513,54	0,0%	4	0,0%
-> Dodge	1.936.083,10	0,4%	66	0,2%
-> others	35.523.923,25	7,8%	3.341	8,6%
	457.880.068,78	100,00%	39.024,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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	+	24.085.189,60
1. Payable Expenses	-	32.580,65
2. to credit into Expenses Account the Withholding Amount	-	1.640,51
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	-	419.547,97
5. to pay pari passu and pro rata to the Swap Counterparty	-	9.054,85
6. Class A Interest Amount	-	1.162.398,61
7. Class B Interest Amount	-	10.914,58
8. Class C Interest Amount	-	19.590,28
9. Class D Interest Amount	-	17.561,50
10. Class E Interest Amount	-	32.248,61
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	21.442.686,93
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	-	109.705,56
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	-	827.159,55
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	=
Collection Period	from	01/03/2023	to	31/03/2023	31 days

Transaction Costs	481.490.637,5	403.190.637,5	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	32.580,65 €	<u>27.282,39</u>	<u>1.319,49</u>	<u>1.231,53</u>	<u>696,96</u>	<u>724,03</u>	<u>1.326,26</u>
Interest accrued for the Period	1.352.419,14 €	1.162.398,61 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payments	1.352.419,14 €	1.162.398,61 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung

Swap Data

Swap Type	IRS
Notional Amount	403.190.637,54
Fixed Rate	0,38
Floating Rate (Euribor)	2,6480
Net Swap Payments	-1.051.297,19

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21. Retention

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	403.190.637,54	88,06%
Class B Notes	19.500.000,00	4,26%
Class C Notes	18.200.000,00	3,97%
Class D Notes	10.300.000,00	2,25%
Class E Notes	10.700.000,00	2,34%
Class M Notes	19.600.000,00	4,28%

Retention Amount	EUR	%
Minimum Retention Class A	20.159.531,88	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	20.180.379,38	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.

**ABEST 19
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/04/2023	=	31 days
Collection Period	31/03/2023		

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Arrangers	CA-CIB	Aa3	P-1	STABLE	A+	F1	STABLE
	Unicredit Bank AG	A2	P-1	NEGATIVE	BBB+	F2	STABLE
	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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Monthly Investor Report

23. Counterparties II

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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**

ABEST 19
Monthly Investor Report

24. Issuer Information

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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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25. Originator, Servicer

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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

**ABEST 19
Monthly Investor Report**

25. Glossary

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	29				
Monthly Period	01.03.2023 - 31.03.2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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