

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

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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)		457.336.950,61 €	478.779.637,54
Scheduled Principal Payments		13.087.569,61 €	12.067.421,69
Prepayment Principal		4.696.340,16 €	5.513.488,46
Others		2.382.847,27 €	3.723.754,27
Recoveries		9.444,69 €	-
Total Principal Collections		20.176.201,73 €	21.304.664,42
Total Interest Collections		1.141.259,26 €	1.572.656,86
Defaults		139.183,84	138.022,51
End of Period (after Payment Date)	37.947	437.021.565,04 €	457.336.950,61
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,32%	13,82%
New sale Offer		- €	-

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	460.047.950,61
End of Period	439.732.565,04

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.202.239,75 €	no
Cash Outflow	-€ 101.576,92		
Cash Inflow	€ -		
End of Period	0,5%	2.100.662,83 €	
Required Reserve Fund	-€ 101.576,92		

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3. Performance Data

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Note Balance

Beginning of Period	460.047.950,61 €
End of Period	439.732.565,04 €

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	1.418.044,52 €

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	440.492,75 €

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	251.774,63 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,19%
Cumulative Default Level previous period	0,22%
Cumulative Default Level current period	0,31%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,07%
Delinquency Level current period	0,12%

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	41
Number of Contracts being 91-120 Days delinquent	23
Gross instalments being 31-60 days delinquent	34.778,74
Gross instalments being 61-90 days delinquent	11.301,30
Gross instalments being 91-120 days delinquent	6.944,17
Current Period Termination	107.167,61
Cumulative Termination	2.037.154,41
New number of Contracts being terminated	13,00
Total number of Contracts being terminated	235,00
Current Period Recoveries	9.444,69
Cumulative Recoveries	176.317,43

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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	381.747.950,61 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	20.315.385,57	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	361.432.565,04 €	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	0,75	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		3,687					
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	381.747.950,61 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	20.315.385,57 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	361.432.565,04 €	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	1.212.017,93 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	13,18%	13,37%	9,23%	6,89%	4,46%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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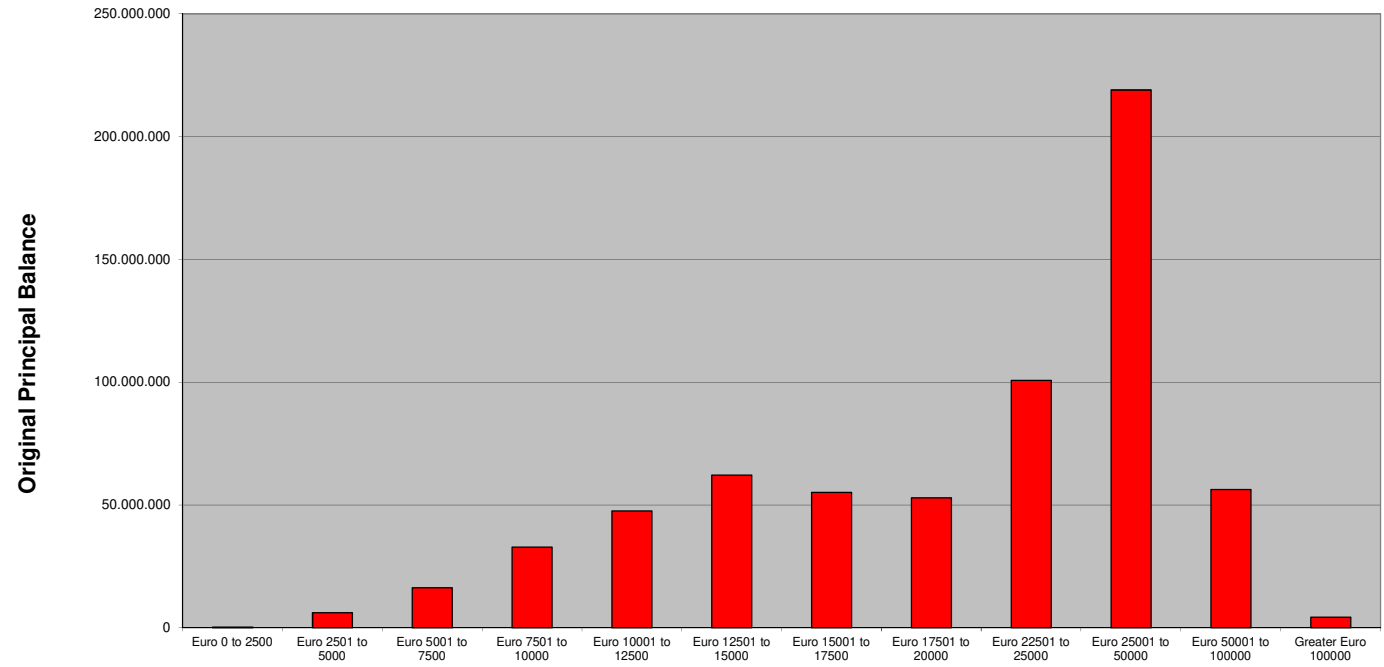
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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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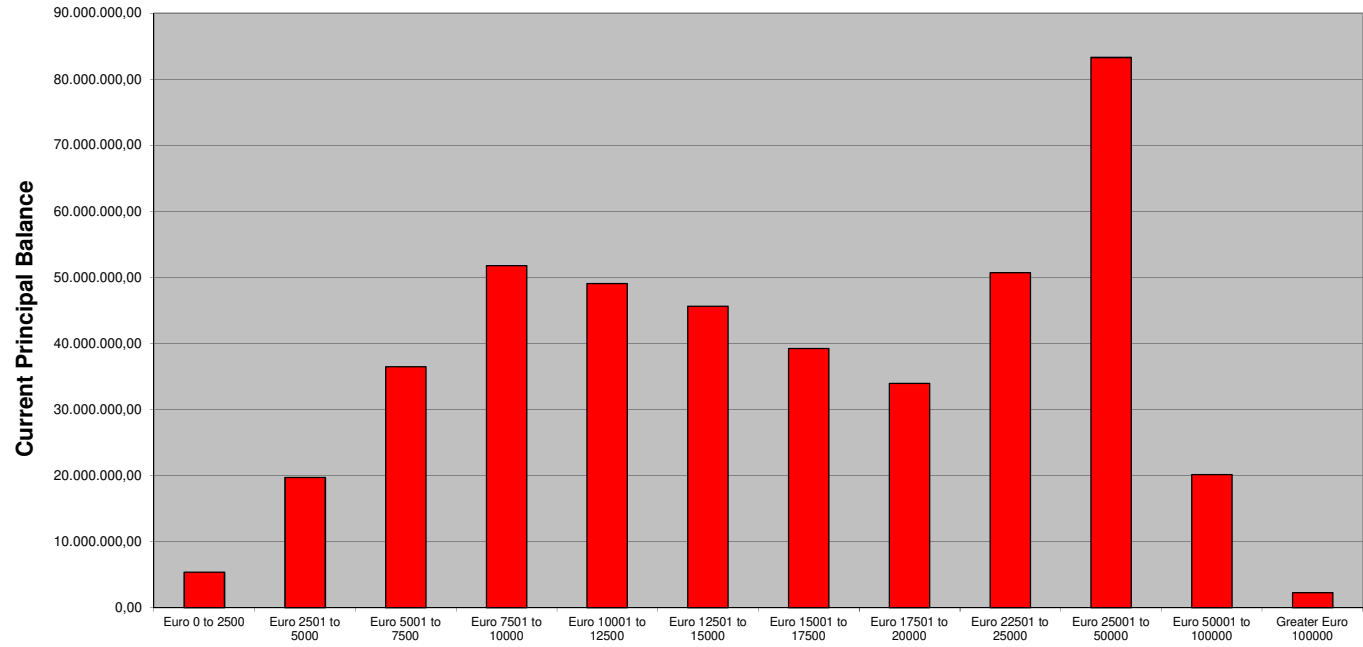
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.390.417,84	1,2%	3.900	10,3%
Euro 2501 to 5000	19.703.855,44	4,5%	5.185	13,7%
Euro 5001 to 7500	36.463.945,93	8,3%	5.799	15,3%
Euro 7501 to 10000	51.772.321,03	11,8%	5.928	15,6%
Euro 10001 to 12500	49.054.352,10	11,2%	4.387	11,6%
Euro 12501 to 15000	45.628.801,20	10,4%	3.333	8,8%
Euro 15001 to 17500	39.221.282,11	9,0%	2.422	6,4%
Euro 17501 to 20000	33.930.665,64	7,8%	1.818	4,8%
Euro 22501 to 25000	50.701.577,06	11,6%	2.279	6,0%
Euro 25001 to 50000	83.304.047,84	19,0%	2.556	6,7%
Euro 50001 to 100000	20.163.728,47	4,6%	329	0,9%
Greater Euro 100000	2.287.652,99	0,5%	11	0,0%
Total	437.622.647,65	100,0%	37.947	100,0%

Statistics	in EUR
Average Amount	11.532,47

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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	1.028.869,42	0,24%	1
2	316.357,76	0,07%	28
3	278.343,23	0,06%	15
4	253.712,80	0,06%	32
5	245.275,32	0,06%	10
6	204.808,50	0,05%	10
7	202.239,28	0,05%	27
8	201.354,29	0,05%	2
9	191.290,27	0,04%	1
10	172.908,98	0,04%	12
11	169.537,85	0,04%	1
12	158.331,74	0,04%	1
13	156.839,24	0,04%	24
14	150.730,70	0,03%	11
15	146.708,27	0,03%	8
16	144.020,99	0,03%	2
17	141.946,91	0,03%	2
18	132.977,75	0,03%	5
19	128.994,70	0,03%	9
20	124.427,18	0,03%	18
Total	4.549.675,18	1,04%	219

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8. Geographical Distribution

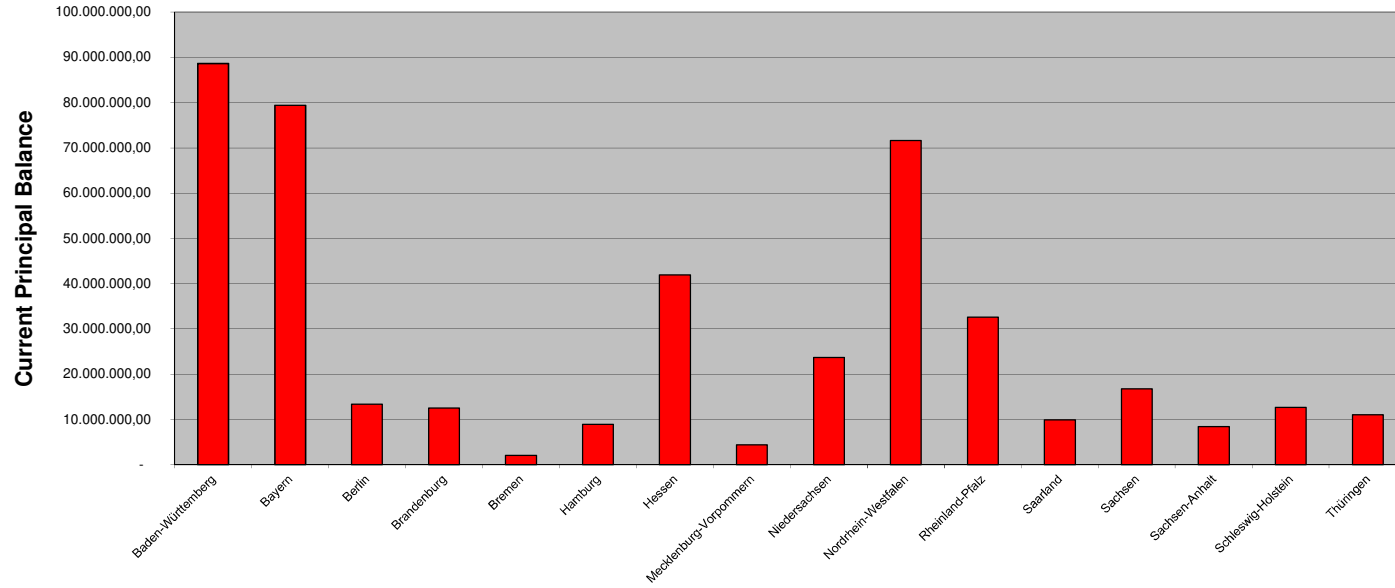
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	30.902.28	0,0%	2	0,0%
Baden-Württemberg	88.628.540,44	20,3%	7.913	20,9%
Bayern	79.417.768,53	18,1%	7.211	19,0%
Berlin	13.368.652,18	3,1%	1.010	2,7%
Brandenburg	12.514.082,41	2,9%	1.029	2,7%
Bremen	2.012.927,10	0,5%	202	0,5%
Hamburg	8.908.089,67	2,0%	648	1,7%
Hessen	41.881.487,61	9,6%	3.639	9,6%
Mecklenburg-Vorpomr	4.349.290,30	1,0%	383	1,0%
Niedersachsen	23.699.626,42	5,4%	1.952	5,1%
Nordrhein-Westfalen	71.580.153,18	16,4%	6.303	16,6%
Rheinland-Pfalz	32.591.100,09	7,4%	2.916	7,7%
Saarland	9.859.097,02	2,3%	806	2,1%
Sachsen	16.705.446,18	3,8%	1.307	3,4%
Sachsen-Anhalt	8.395.211,02	1,9%	647	1,7%
Schleswig-Holstein	12.650.282,69	2,9%	1.042	2,7%
Thüringen	11.029.990,53	2,5%	937	2,5%
Total	437.622.647,65	100,00%	37.947	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	252.833.753,31	57,8%	18.715	49,32%
Used	184.788.894,34	42,2%	19.232	50,68%
Total	437.622.647,65	100%	37.947	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	371.079.934,97	84,79%	31.942	84,18%
LCV	66.542.712,68	15,21%	6.005	15,82%
Total	437.622.647,65	100%	37.947	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	76.137.656,65	17,4%	8.416	22,2%
Without CPI	361.484.991,00	82,6%	29.531	77,8%
Total	437.622.647,65	100,0%	37.947	100,0%

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11. Type of Contract

Reporting Date	04/05/2023				
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	186.938.904,83	42,7%	21.294	56,1%
Balloon Loans	192.969.067,93	44,1%	12.634	33,3%
- of which balloons	127.373.069,00	29,1%	n.a	n.a
- of which regular installments	65.595.998,93	15,0%	n.a	n.a
Formula	57.714.674,89	13,2%	4.019	10,6%
- of which balloons	37.503.937,40	8,6%	n.a	n.a
- of which regular installments	20.210.737,49	4,6%	n.a	n.a
Total	437.622.647,65	100%	37.947	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	6	0,0%	41.975	95,4%
13 to 24 months	73	0,6%	1.196.606	78,4%
25 to 36 months	644	5,1%	10.599.586	75,6%
37 to 48 months	6.805	53,9%	98.415.566	77,2%
49 to 60 months	2.880	22,8%	47.423.558	57,8%
61 to 72 months	864	6,8%	15.170.921	46,3%
73 to 84 months	1.353	10,7%	19.983.409	44,0%
85 to 96 months	9	0,1%	137.447	2,1%
Total	12.625	100%	192.831.621,26	66,2%

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	5.010	39,7%	60.693.910,98	88,6%
13 to 24 months	3.547	28,1%	50.349.833,65	69,0%
25 to 36 months	2.387	18,9%	42.777.266,85	53,5%
37 to 48 months	1.268	10,0%	27.745.000,93	46,2%
49 to 60 months	363	2,9%	9.817.114,62	39,5%
61 to 72 months	59	0,5%	1.585.940,90	32,3%
Total	12.634	100%	192.969.067,93	66,2%

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	0	0,0%	-	0,0%
13 to 24 months	30	0,7%	1.410.051,86	94,2%
25 to 36 months	392	9,8%	6.060.122,46	78,8%
37 to 48 months	2.354	58,6%	32.203.561,16	70,9%
49 to 60 months	744	18,5%	10.977.521,86	54,2%
61 to 72 months	197	4,9%	3.057.296,31	42,6%
73 to 84 months	301	7,5%	3.997.221,51	40,9%
85 to 96 months	1	0,0%	8.900	0,0%
Total	4.018	100%	57.705.775,16	65,3%

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	1.130	28,1%	12.100.728	87,9%
13 to 24 months	1.317	32,8%	18.484.847	71,1%
25 to 36 months	966	24,0%	15.647.102	56,5%
37 to 48 months	439	10,9%	8.006.911	48,7%
49 to 60 months	144	3,6%	2.955.744	40,9%
61 to 72 months	23	0,6%	519.343	33,3%
Total	4.019	100%	57.714.674,89	65,3%

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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	431.263.708,49	98,5%	37.436	98,7%
Other	6.358.939,16	1,5%	511	1,3%
Total	437.622.647,65	100,0%	37.947	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	437.622.647,65	100,0%	37.947	100,0%
Total	437.622.647,65	100,0%	37.947	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	377.973.038,67	86,4%	30.363	80,0%
NO	59.649.608,98	13,6%	7.584	20,0%
Total	437.622.647,65	100,0%	37.947	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.987,63	17.352,89
Average purchase price	28.006,34	31.824,39
Downpayment in %	53,5%	54,5%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	04/05/2023	
Payment Date	22/05/2023	
Period No	30	
Monthly Period	01.04.2023 - 30.04.2023	
Interest Period	from 21/04/2023	to 22/05/2023 = 31 days
Collection Period	from 01/04/2023	to 30/04/2023

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	26.081.065,23	5,96%	1.416	3,73%
1,01 to 2%	32.232.969,93	7,37%	2.243	5,91%
2,01 to 3%	150.366.247,29	34,36%	11.923	31,42%
3,01 to 4%	151.537.606,79	34,63%	12.905	34,01%
4,01 to 5%	49.224.549,03	11,25%	5.062	13,34%
5,01 to 6%	16.483.690,14	3,77%	2.590	6,83%
6,01 to 7%	11.443.527,47	2,61%	1.767	4,66%
7,01 to 8%	169.275,35	0,04%	31	0,08%
8,01 to 9%	28.247,05	0,01%	4	0,01%
9,01 to 10%	55.469,37	0,01%	6	0,02%
Greater 10%	0,00	0,00%	0	0,00%
Total	437.622.647,65	100%	37.947,00	100%

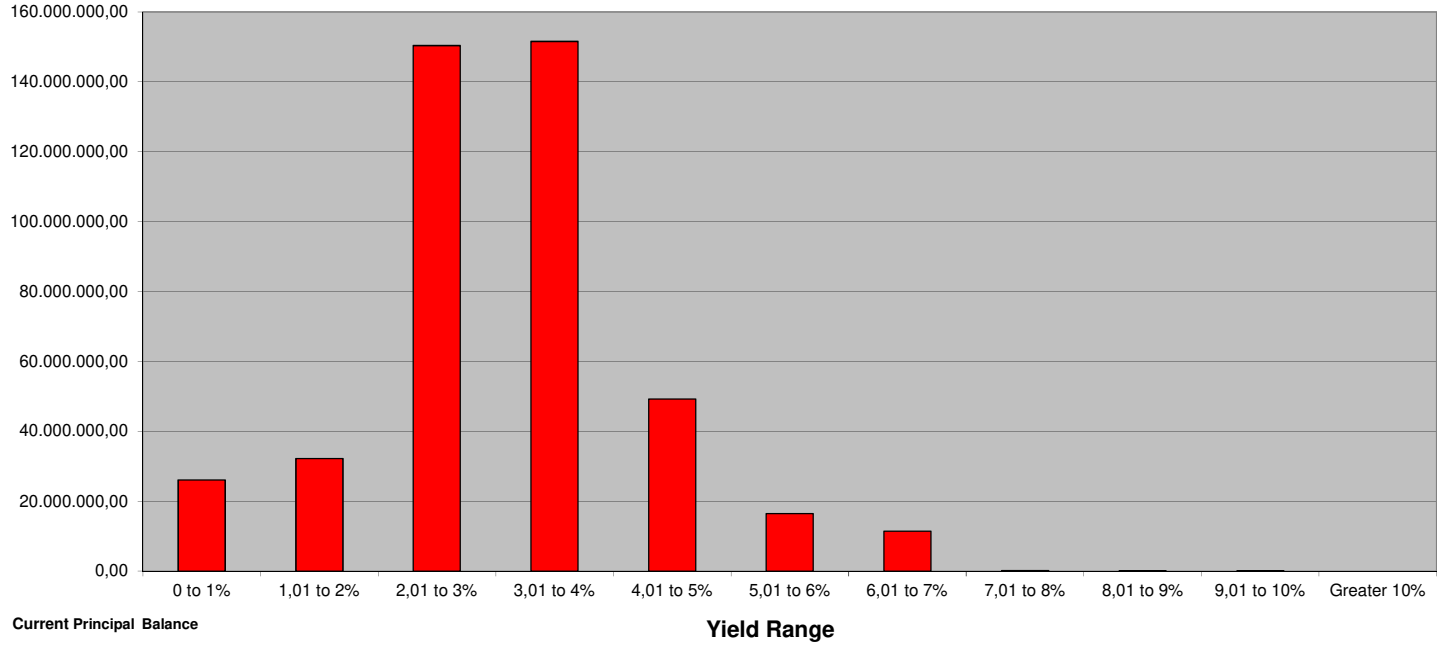
Statistics	in %
WA Interest	3,37

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	04/05/2023					
Payment Date	22/05/2023					
Period No	30					
Monthly Period	01.04.2023 - 30.04.2023					
Interest Period	from	21/04/2023	to	22/05/2023	=	31 days
Collection Period	from	01/04/2023	to	30/04/2023		



**ABEST 19
Monthly Investor Report**

14. Seasoning

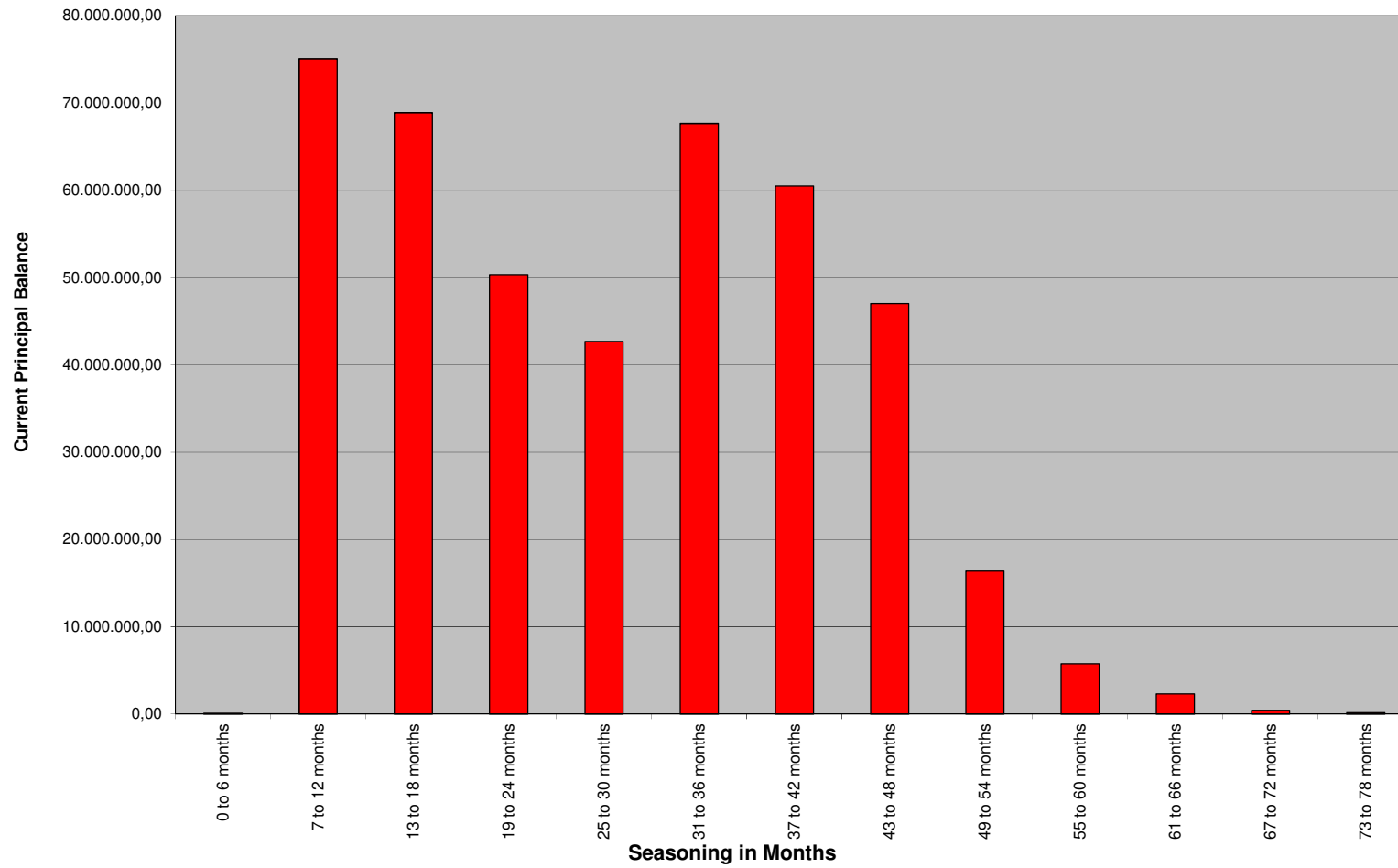
Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

<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	82.580,17	0,02%	4	0,01%
7 to 12 months	75.090.454,58	17,16%	5.310	13,99%
13 to 18 months	68.937.522,87	15,75%	4.848	12,78%
19 to 24 months	50.320.942,96	11,50%	4.394	11,58%
25 to 30 months	42.680.957,32	9,75%	4.163	10,97%
31 to 36 months	67.688.992,68	15,47%	6.202	16,34%
37 to 42 months	60.502.642,50	13,83%	5.605	14,77%
43 to 48 months	47.001.429,11	10,74%	4.682	12,34%
49 to 54 months	16.383.742,33	3,74%	1.687	4,45%
55 to 60 months	5.757.961,34	1,32%	592	1,56%
61 to 66 months	2.320.830,74	0,53%	281	0,74%
67 to 72 months	427.630,87	0,10%	70	0,18%
73 to 78 months	170.233,71	0,04%	36	0,09%
79 to 96 months	256.726,47	0,06%	73	0,19%
Total	437.622.647,65	100,00%	37.947	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

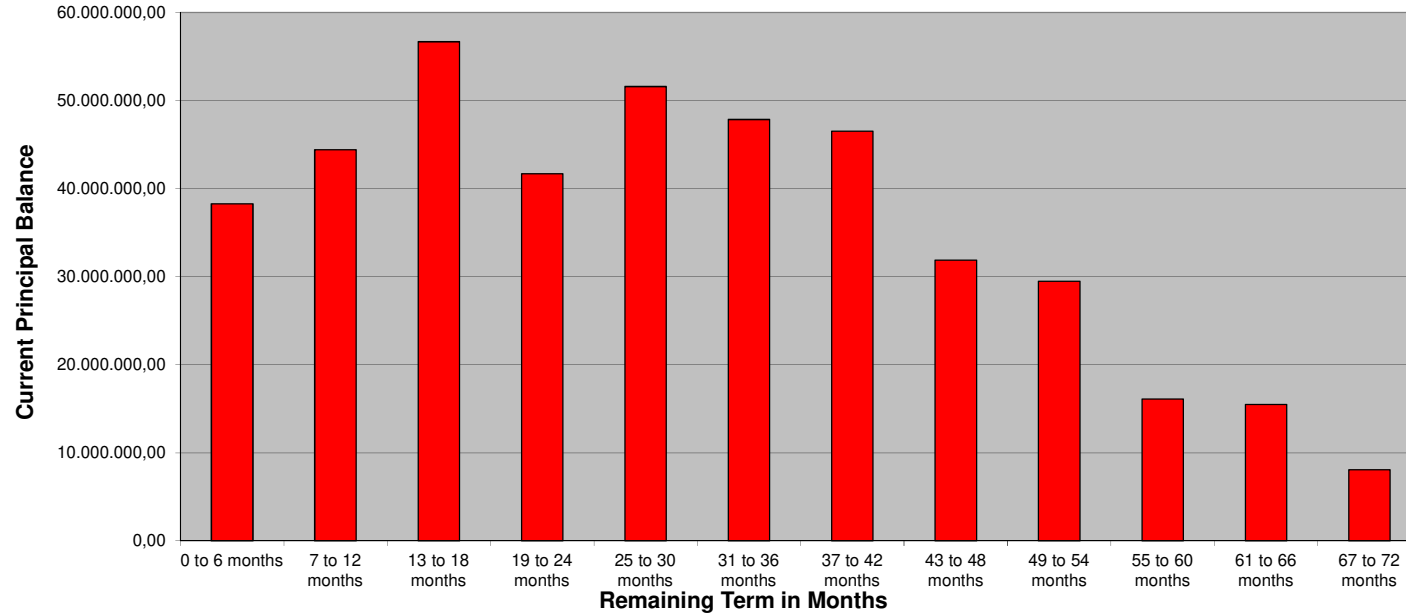
Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

<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	38.245.652,62	8,74%	5.265	13,87%
7 to 12 months	44.415.063,45	10,15%	5.253	13,84%
13 to 18 months	56.681.744,42	12,95%	5.785	15,24%
19 to 24 months	41.667.489,13	9,52%	4.108	10,83%
25 to 30 months	51.596.165,35	11,79%	4.242	11,18%
31 to 36 months	47.869.375,82	10,94%	3.379	8,90%
37 to 42 months	46.520.797,48	10,63%	3.182	8,39%
43 to 48 months	31.849.112,04	7,28%	1.997	5,26%
49 to 54 months	29.453.927,83	6,73%	1.788	4,71%
55 to 60 months	16.093.196,25	3,68%	972	2,56%
61 to 66 months	15.487.765,08	3,54%	930	2,45%
67 to 72 months	8.053.208,95	1,84%	490	1,29%
73 to 84 months	9.689.149,23	2,21%	556	1,47%
> 84 months	0,00	0,00%	0	0,00%
Total	437.622.647,65	100,0%	37.947,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	04/05/2023					
Payment Date	22/05/2023					
Period No	30					
Monthly Period	01.04.2023 - 30.04.2023					
Interest Period	from	21/04/2023	to	22/05/2023	=	31 days
Collection Period	from	01/04/2023	to	30/04/2023		



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

<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	199.466,39	0,05%	128	0,34%
13 to 18 months	445.976,24	0,10%	197	0,52%
19 to 24 months	6.120.659,58	1,40%	1.109	2,92%
25 to 30 months	2.856.902,73	0,65%	783	2,06%
31 to 36 months	32.503.383,91	7,43%	3.937	10,37%
37 to 42 months	4.719.452,69	1,08%	845	2,23%
43 to 48 months	169.976.757,17	38,84%	14.239	37,52%
49 to 54 months	4.940.075,71	1,13%	624	1,64%
55 to 60 months	97.002.187,74	22,17%	7.301	19,24%
61 to 66 months	4.986.185,79	1,14%	430	1,13%
67 to 72 months	42.539.705,63	9,72%	3.022	7,96%
73 to 78 months	5.154.769,00	1,18%	354	0,93%
79 to 96 months	66.048.772,03	15,09%	4.969	13,09%
> 96 months	128.353,04	0,03%	9	0,02%
Total	437.622.647,65	100%	37.947,00	100%

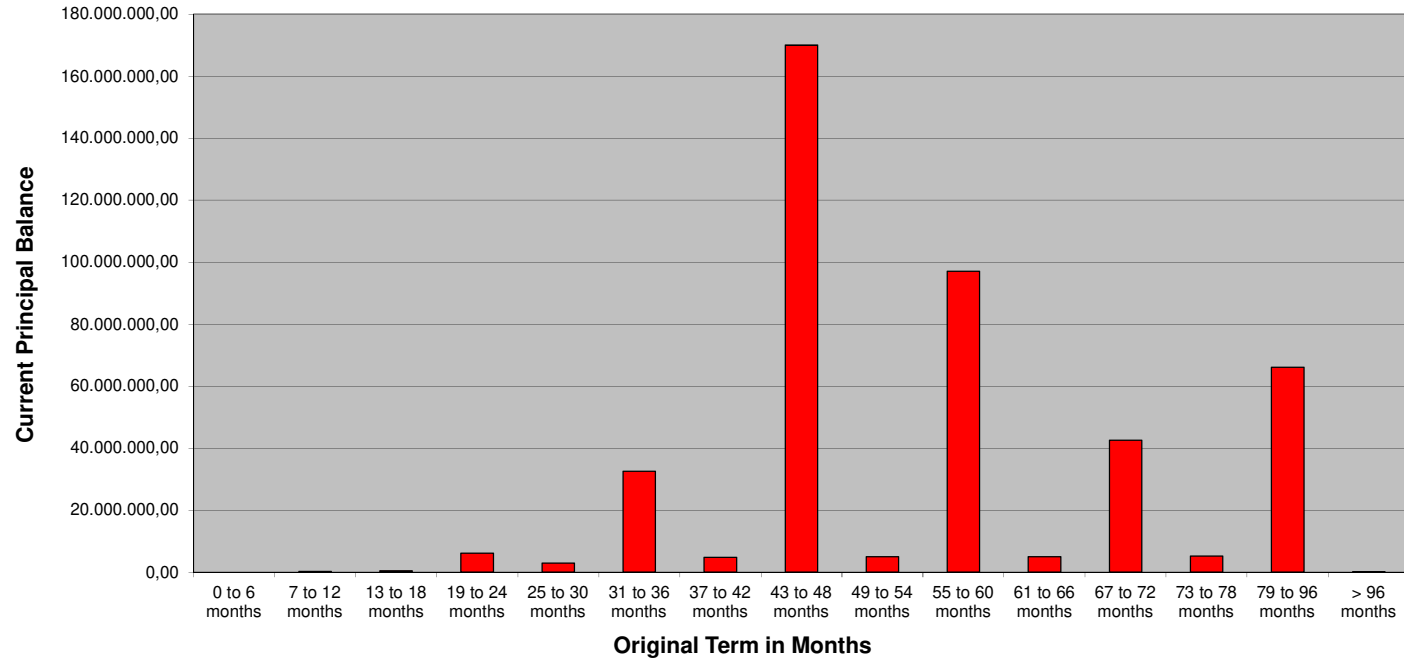
Statistics

WA Original Term	58,32
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	



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17. Manufacturer

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

<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	214.413.077,02	49,0%	24.705	65,1%
Alfa Romeo	20.639.318,32	4,7%	1.328	3,5%
Jeep	77.756.625,69	17,8%	4.546	12,0%
Jaguar	22.023.241,19	5,0%	1.102	2,9%
Land Rover	63.220.821,67	14,4%	2.790	7,4%
others	39.569.563,76	9,0%	3.476	9,2%
-> Ferrari	6.168,03	0,0%	1	0,0%
-> Maserati	3.186.316,80	0,7%	89	0,2%
-> Lancia	163.771,09	0,0%	29	0,1%
-> Chrysler	43.358,61	0,0%	4	0,0%
-> Dodge	1.862.929,73	0,4%	64	0,2%
-> others	34.307.019,50	7,8%	3.289	8,7%
	437.622.647,65	100,00%	37.947,00	100,00%

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18. Priority of Payments

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

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	+	22.577.680,66
1. Payable Expenses	-	180,00
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	-	382.483,39
5. to pay pari passu and pro rata to the Swap Counterparty	-	8.706,18
6. Class A Interest Amount	-	1.212.017,93
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	-	20.315.385,57
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	-	468.787,06
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	=
Collection Period	from	01/04/2023	to	30/04/2023	31 days

Transaction Costs	460.047.950,6	381.747.950,6	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	180,00 €	<u>149,36</u>	<u>7,63</u>	<u>7,12</u>	<u>4,03</u>	<u>4,19</u>	<u>7,67</u>
Interest accrued for the Period	1.402.038,46 €	1.212.017,93 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payments	1.402.038,46 €	1.212.017,93 €	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	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung

Swap Data

Swap Type	IRS
Notional Amount	381.747.950,61
Fixed Rate	0,38
Floating Rate (Euribor)	2,9870
Net Swap Payments	-1.106.825,16

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21. Retention

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	381.747.950,61	87,23%
Class B Notes	19.500.000,00	4,46%
Class C Notes	18.200.000,00	4,16%
Class D Notes	10.300.000,00	2,35%
Class E Notes	10.700.000,00	2,45%
Class M Notes	19.600.000,00	4,48%

Retention Amount	EUR	%
Minimum Retention Class A	19.087.397,53	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	19.107.136,31	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
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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	22/05/2023	=	31 days
Collection Period	30/04/2023		

		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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23. Counterparties II

Reporting Date	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

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	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

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	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

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	04/05/2023				
Payment Date	22/05/2023				
Period No	30				
Monthly Period	01.04.2023 - 30.04.2023				
Interest Period	from	21/04/2023	to	22/05/2023	= 31 days
Collection Period	from	01/04/2023	to	30/04/2023	

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