

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		484.015.661,45 €	484.026.896,40
Scheduled Principal Payments		15.436.241,97 €	15.683.380,25
Prepayment Principal		2.527.760,46 €	1.989.139,66
Others		1.813.548,81 €	1.594.554,19
Recoveries		- €	15.700,00
Total Principal Collections		19.777.551,24 €	19.282.774,10
Total Interest Collections		2.395.319,07 €	2.128.497,29
Defaults		32.098,08	14.831,30
End of Period (after Payment Date)	44.392	483.998.898,53 €	484.015.661,45
Balance of the Replenishment account (after Payment Date)		201.101,47 €	184.338,55
Current Prepayment Rate (annualised)		6,27%	4,93%
New sale Offer		19.792.886,40 €	19.286.370,45

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2. Reserve Accounts

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Notes Balance

Beginning of Period	486.600.000,00
End of Period	486.600.000,00

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.345.500,00 €	NO
Cash Outflow	-		
Cash Inflow	-		
End of Period	0,5%	2.345.500,00 €	
Required Reserve Fund	€ 2.345.500,00		

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3. Performance Data

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Note Balance

Beginning of Period	486.600.000,00 €
End of Period	486.600.000,00 €

Ratios

3-MRA* 31- 60 days past due

31- 60 days past due period before previous period	0,00%
31- 60 days past due previous period	0,00%
31- 60 days past due current period	4.123.080,38 €

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	765.876,37 €

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	351.397,48 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,03%
Cumulative Default Level previous period	0,03%
Cumulative Default Level current period	0,04%

Trigger Breach (if higher than 3.70% for 2 consecutive Calculation Dates) **NO**

Delinquency Level

Delinquency Level period before previous period	0,04%
Delinquency Level previous period	0,04%
Delinquency Level current period	0,04%

Trigger Breach (if higher than 1% for 2 consecutive Calculation Dates) **NO**

Principal Deficiency Amount Shortfall

Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero) **NO**

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	301
Number of Contracts being 61-90 Days delinquent	53
Number of Contracts being 91-120 Days delinquent	27
Gross instalments being 31-60 days delinquent	20.605,38
Gross instalments being 61-90 days delinquent	8.228,40
Gross instalments being 91-120 days delinquent	18.544,10
Current Period Termination	85.653,64
Cumulative Termination	387.611,40
New number of Contracts being terminated	6,00
Total number of Contracts being terminated	63,00
Current Period Recoveries	0,00
Cumulative Recoveries	57.006,72

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
ISIN Code	XS2367164493		XS2368146457	XS2368150210	XS2368152695	XS2368153156	XS2368153586
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching	82,2%	4,3%	4,2%	3,2%	2,6%	3,6%	
Legal Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Expected Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Original Rating (Fitch / Moody's)	AAAsf/Aaa(sf)	AAAsf/Aa1(sf)	Asf/Aa3(sf)	BBBsf/A3(sf)	BBsf/Ba1(sf)	n/a	n/a
Current Rating (Fitch / Moody's)*	AAAsf/Aaa(sf)	AAAsf/Aa1(sf)	Asf/Aa3(sf)	BBBsf/A3(sf)	BBsf/Ba1(sf)	n/a	n/a
Initial Notes Aggregate Principal Outstanding Balance	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
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	4.000	207	202	155	127	175	
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	-	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	82,2%	4,3%	4,2%	3,2%	2,6%	3,6%	
Current Pool Factor	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		0,375					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		32 days	32 days	32 days	32 days	32 days	32 days
Principal Outstanding Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Principal Repayment	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
> Principal Outstanding End of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Interest accrued for the period	133.333,33 €	11.960,00 €	22.444,44 €	27.280,00 €	39.511,11 €	101.111,11 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE							
	18,28%	14,02%	9,87%	6,69%	4,08%	0,00%	

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5. Original Principal Balance

as of **ISSUE DATE**

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<i>Balloon Loan</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	26.340.921	13,9%	3.233,00	29,87%
5,000 < X ≤ 10,000	56.693.807	29,9%	4.181,00	38,63%
10,000 < X ≤ 15,000	33.058.163	17,5%	1.477,00	13,65%
15,000 < X ≤ 20,000	21.053.341	11,1%	736,00	6,80%
20,000 < X ≤ 25,000	15.307.390	8,1%	440,00	4,07%
25,000 < X ≤ 30,000	13.238.630	7,0%	327,00	3,02%
30,000 < X ≤ 35,000	9.237.765	4,9%	193,00	1,78%
35,000 < X ≤ 40,000	6.617.436	3,5%	123,00	1,14%
40,000 < X ≤ 45,000	2.335.891	1,2%	39,00	0,36%
45,000 < X ≤ 50,000	2.396.151	1,3%	36,00	0,33%
50,000 < X ≤ 55,000	863.796	0,5%	11,00	0,10%
55,000 < X ≤ 60,000	701.442	0,4%	9,00	0,08%
60,000 < X ≤ 65,000	709.680	0,4%	9,00	0,08%
65,000 < X ≤ 70,000	161.815	0,1%	2,00	0,02%
70,000 < X ≤ 75,000	225.158	0,1%	2,00	0,02%
75,000 < X	370.480	0,2%	4,00	0,04%
Total	189.311.865,23	100,00%	10.822	100,00%

Statistics in EUR

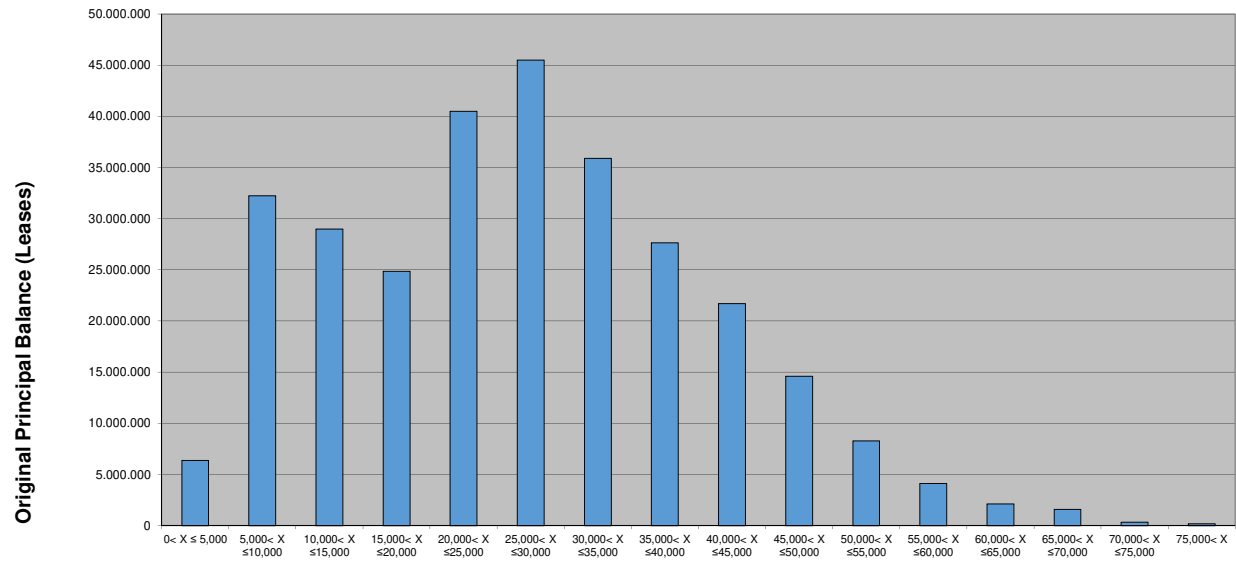
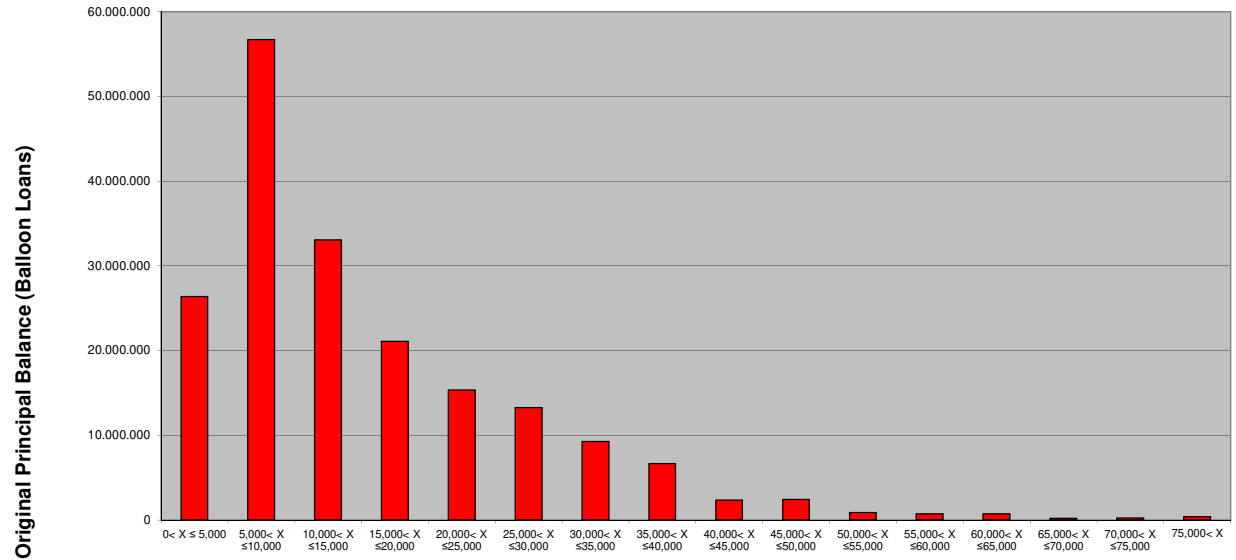
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	28.982.622	9,8%	3.774,00	11,41%
15,000 < X ≤ 20,000	24.848.871	8,4%	2.947,00	8,91%
20,000 < X ≤ 25,000	40.493.101	13,7%	4.783,00	14,47%
25,000 < X ≤ 30,000	45.502.809	15,4%	4.715,00	14,26%
30,000 < X ≤ 35,000	35.908.481	12,2%	3.186,00	9,64%
35,000 < X ≤ 40,000	27.656.559	9,4%	2.158,00	6,53%
40,000 < X ≤ 45,000	21.689.268	7,4%	1.583,00	4,79%
45,000 < X ≤ 50,000	14.601.687	5,0%	949,00	2,87%
50,000 < X ≤ 55,000	8.271.453	2,8%	489,00	1,48%
55,000 < X ≤ 60,000	4.119.527	1,4%	217,00	0,66%
60,000 < X ≤ 65,000	2.102.667	0,7%	101,00	0,31%
65,000 < X ≤ 70,000	1.582.360	0,5%	63,00	0,19%
70,000 < X ≤ 75,000	329.334	0,1%	18,00	0,05%
75,000 < X	185.588	0,1%	4,00	0,01%
Total	294.883.621,93	100,00%	33.064	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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5. Original Principal Balance

as of ISSUE DATE

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<i>Balloon Loan</i>				
<i>Current 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>
0 < X ≤ 5,000	24.798.902	11,2%	2.864,00	24,69%
5,000 < X ≤ 10,000	61.715.880	27,8%	4.327,00	37,30%
10,000 < X ≤ 15,000	44.182.057	19,9%	2.004,00	17,28%
15,000 < X ≤ 20,000	27.516.939	12,4%	967,00	8,34%
20,000 < X ≤ 25,000	18.103.870	8,1%	512,00	4,41%
25,000 < X ≤ 30,000	15.490.275	7,0%	374,00	3,22%
30,000 < X ≤ 35,000	10.389.830	4,7%	217,00	1,87%
35,000 < X ≤ 40,000	8.807.116	4,0%	166,00	1,43%
40,000 < X ≤ 45,000	3.245.085	1,5%	56,00	0,48%
45,000 < X ≤ 50,000	3.467.338	1,6%	55,00	0,47%
50,000 < X ≤ 55,000	1.524.136	0,7%	21,00	0,18%
55,000 < X ≤ 60,000	1.722.123	0,8%	22,00	0,19%
60,000 < X ≤ 65,000	586.228	0,3%	7,00	0,06%
65,000 < X ≤ 70,000	210.734	0,1%	2,00	0,02%
70,000 < X ≤ 75,000	202.703	0,1%	2,00	0,02%
75,000 < X	246.142	0,1%	3,00	0,03%
Total	222.209.358,14	100,00%	11.599	100,00%

Statistics in EUR

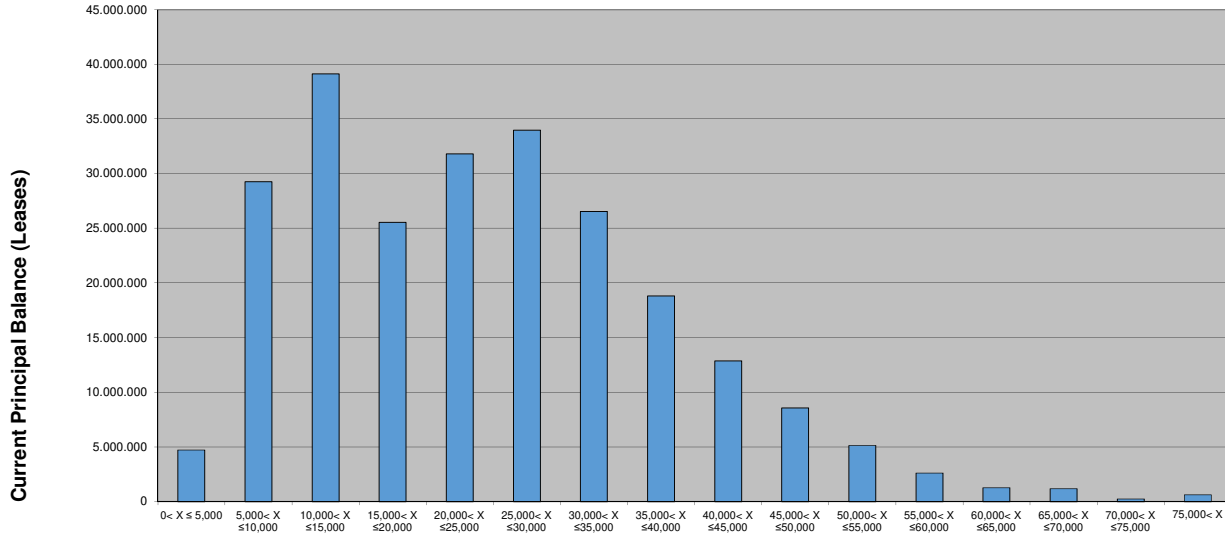
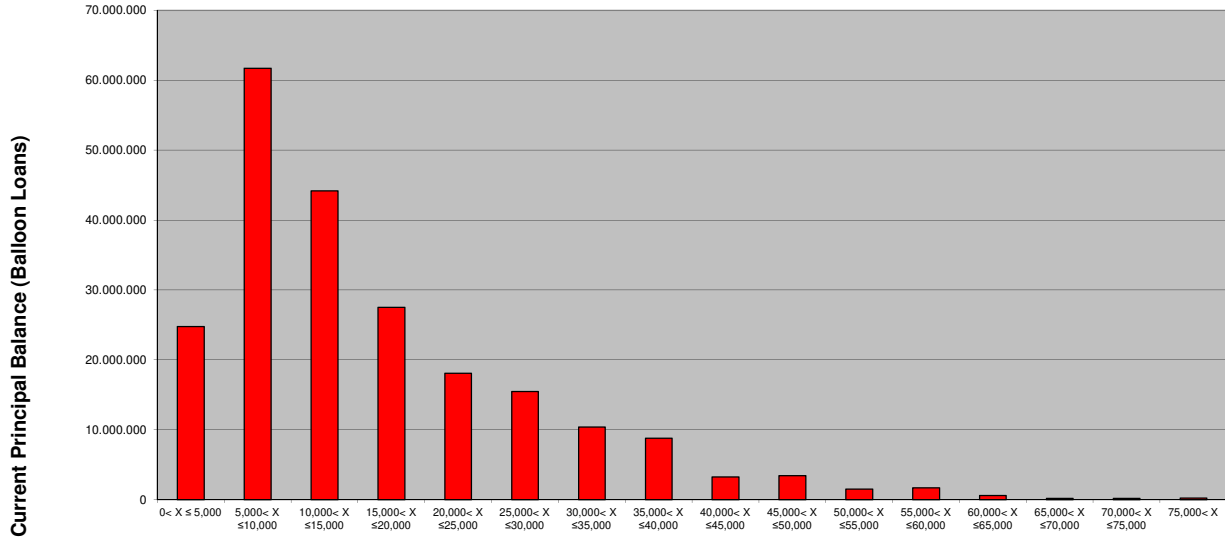
<i>Leases</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	4.735.418	2,0%	955,00	2,91%
5,000 < X ≤ 10,000	29.239.417	12,1%	7.672,00	23,40%
10,000 < X ≤ 15,000	39.107.786	16,1%	5.771,00	17,60%
15,000 < X ≤ 20,000	25.535.802	10,5%	3.183,00	9,71%
20,000 < X ≤ 25,000	31.797.506	13,1%	4.227,00	12,89%
25,000 < X ≤ 30,000	33.954.781	14,0%	4.052,00	12,36%
30,000 < X ≤ 35,000	26.522.451	11,0%	2.715,00	8,28%
35,000 < X ≤ 40,000	18.794.419	7,8%	1.706,00	5,20%
40,000 < X ≤ 45,000	12.845.483	5,3%	1.168,00	3,56%
45,000 < X ≤ 50,000	8.564.859	3,5%	676,00	2,06%
50,000 < X ≤ 55,000	5.140.447	2,1%	356,00	1,09%
55,000 < X ≤ 60,000	2.607.066	1,1%	152,00	0,46%
60,000 < X ≤ 65,000	1.276.490	0,5%	72,00	0,22%
65,000 < X ≤ 70,000	1.179.490	0,5%	58,00	0,18%
70,000 < X ≤ 75,000	246.966	0,1%	12,00	0,04%
75,000 < X	633.122	0,3%	10,00	0,03%
Total	242.181.504,27	100,00%	32.785	100,00%

Statistics in EUR

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5.1 Original 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	277.775,16	0,06%	37
2	247.799,69	0,05%	45
3	222.045,28	0,05%	28
4	219.239,08	0,05%	2
5	214.201,28	0,05%	27
6	212.384,74	0,05%	10
7	209.725,73	0,05%	4
8	179.663,08	0,04%	19
9	175.111,83	0,04%	3
10	162.972,70	0,04%	3
11	157.243,39	0,03%	7
12	151.033,64	0,03%	1
13	137.001,98	0,03%	3
14	127.992,32	0,03%	10
15	121.695,74	0,03%	2
16	119.821,01	0,03%	4
17	118.579,08	0,03%	2
18	117.997,40	0,03%	2
19	117.526,83	0,03%	1
20	114.922,15	0,02%	2
	3.404.732,11	0,73%	212

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8. Geographical Distribution

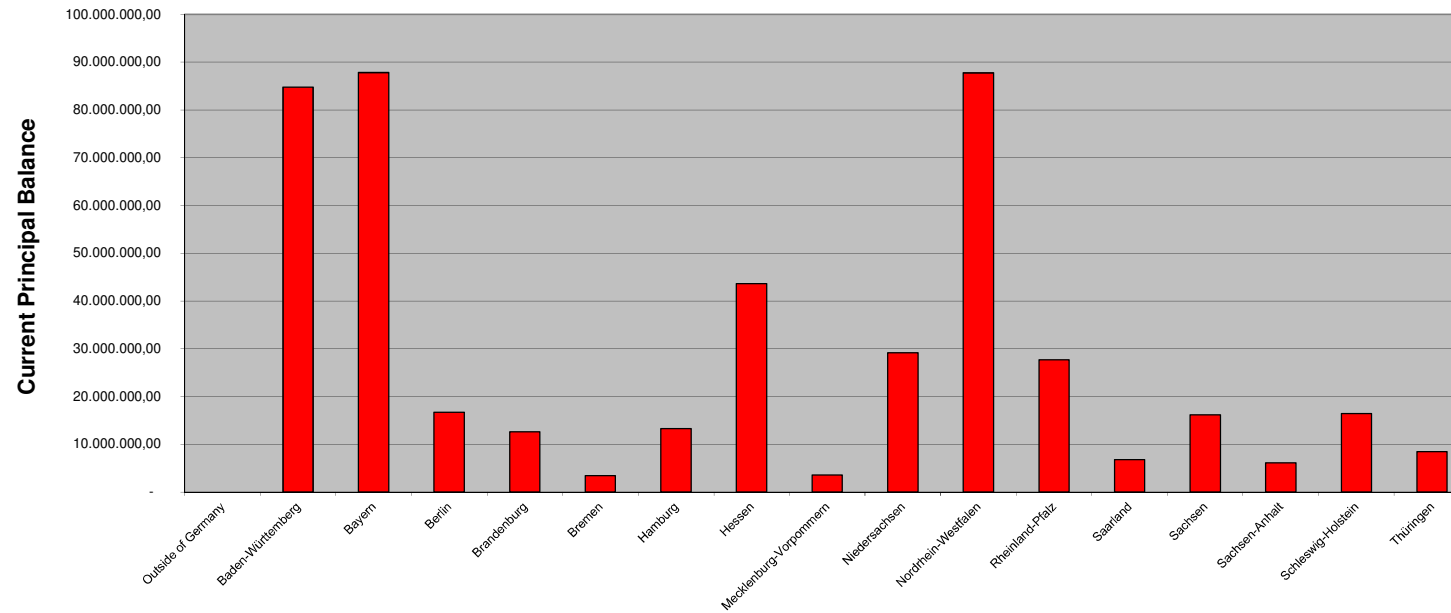
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	84.760.808,25	18,3%	7.682	17,3%
Bayern	87.809.439,05	18,9%	8.174	18,4%
Berlin	16.679.120,70	3,6%	2.141	4,8%
Brandenburg	12.589.682,80	2,7%	1.407	3,2%
Bremen	3.415.004,18	0,7%	279	0,6%
Hamburg	13.304.521,94	2,9%	1.321	3,0%
Hessen	43.624.431,94	9,4%	4.014	9,0%
Mecklenburg-Vorpomm	3.575.496,97	0,8%	318	0,7%
Niedersachsen	29.139.507,35	6,3%	2.745	6,2%
Nordrhein-Westfalen	87.746.178,37	18,9%	8.563	19,3%
Rheinland-Pfalz	27.712.492,19	6,0%	2.390	5,4%
Saarland	6.809.799,45	1,5%	564	1,3%
Sachsen	16.171.850,64	3,5%	1.651	3,7%
Sachsen-Anhalt	6.135.832,29	1,3%	650	1,5%
Schleswig-Holstein	16.446.774,68	3,5%	1.484	3,3%
Thüringen	8.469.921,61	1,8%	1.001	2,3%
Total	464.390.862,41	100,00%	44.384	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Balloon Loan</i>				
<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	198.624.658,00	89,4%	10.295	88,76%
LCV	23.584.700,14	10,6%	1.304	11,24%
Total	222.209.358,14	100%	11.599	100%

<i>Leases</i>				
<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	213.285.254,40	88,07%	28.686	87,50%
LCV	28.896.249,87	11,93%	4.099	12,50%
Total	242.181.504,27	100%	32.785	100%

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10. Insurances

Reporting Date			03/08/2022		
Payment Date			22/08/2022		
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.471.797,74	2.530.018,33	222.209.358,14	1,8%
Leases	0,00	0,00	242.181.504,27	0,0%
Total	1.471.797,74	2.530.018,33	464.390.862,41	0,9%

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11. Type of Contract

Reporting Date			03/08/2022			
Payment Date			22/08/2022			
Period No						
Monthly Period	01/07/2022 - 31/07/2022					
Interest Period	from	21/07/2022	to	22/08/2022	=	32 days
Collection Period	from	01/07/2022	to	31/07/2022		

<i>Loan Type</i>	<i>Number of Loans</i>	<i>Percentage of Loans in %</i>	<i>Loan Principal in EUR</i>	<i>% of Current Outstanding</i>
Balloon Loans new cars	7.334	16,5%	142.847.729	30,8%
Balloon Loans used cars	4.265	9,6%	79.361.629	17,1%
Leases new cars	32.785	73,9%	242.181.504	52,2%
Total	44.384	100%	464.390.862,41	100,0%

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12. Customer Yield

Reporting Date	03/08/2022		
Payment Date	22/08/2022		
Period No			
Monthly Period	01/07/2022 - 31/07/2022		
Interest Period	from	21/07/2022	to 22/08/2022 = 32 days
Collection Period	from	01/07/2022	to 31/07/2022

<i>Balloon Loan</i>				
<i>Yield Range</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 1%	58.843.106,35	26,48%	2.472	21,31%
1,01 to 2%	19.042.242,20	8,57%	836	7,21%
2,01 to 3%	61.515.304,44	27,68%	3.328	28,69%
3,01 to 4%	66.351.887,59	29,86%	3.836	33,07%
4,01 to 5%	14.376.289,63	6,47%	946	8,16%
5,01 to 6%	1.986.767,57	0,89%	170	1,47%
6,01 to 7%	93.760,36	0,04%	11	0,09%
7,01 to 8%	0,00	0,00%	0	0,00%
8,01 to 9%	0,00	0,00%	0	0,00%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	222.209.358,14	100%	11.599,00	100%

Statistics	in %
WA Interest	2,46

*runs from .00 to .99

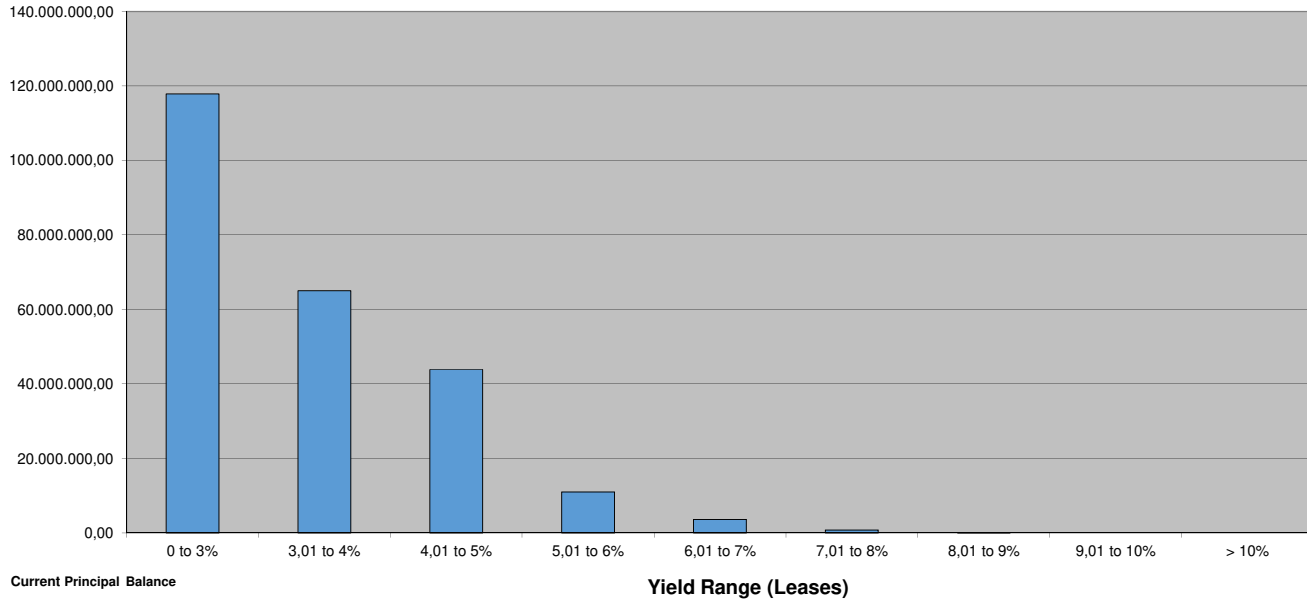
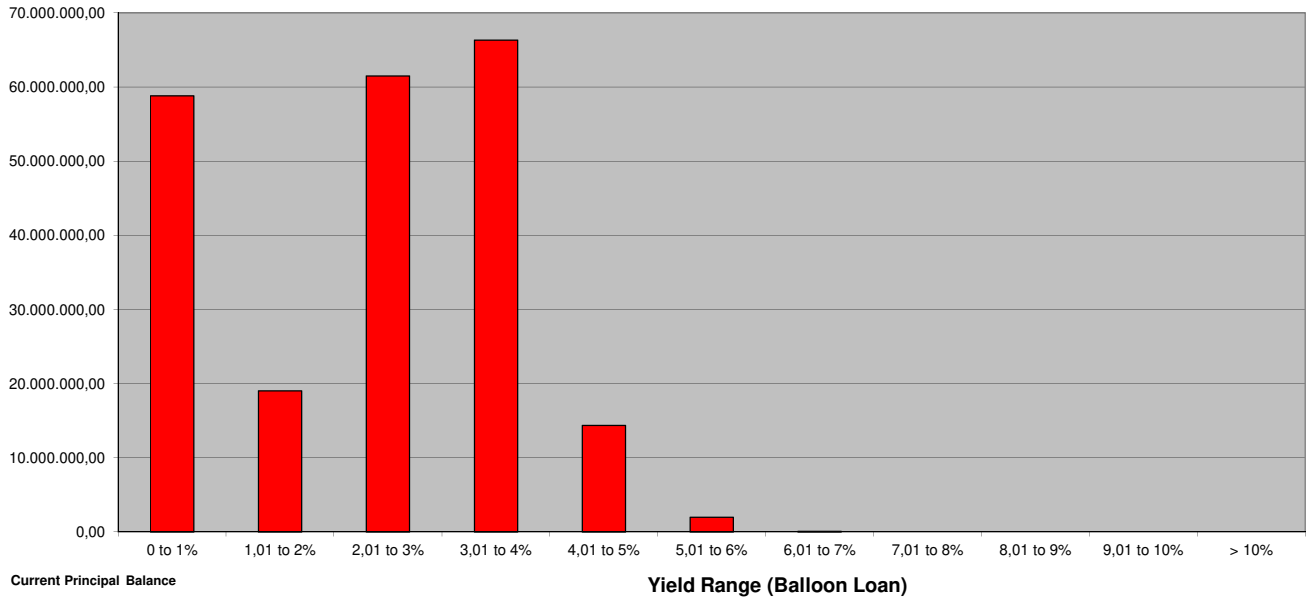
<i>Leases</i>				
<i>Yield Range</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	117.823.978,47	48,65%	13.968	42,60%
3,01 to 4%	64.983.700,01	26,83%	9.719	29,64%
4,01 to 5%	43.860.899,14	18,11%	6.614	20,17%
5,01 to 6%	11.014.673,56	4,55%	1.754	5,35%
6,01 to 7%	3.665.003,93	1,51%	578	1,76%
7,01 to 8%	786.365,36	0,32%	144	0,44%
8,01 to 9%	46.883,80	0,02%	8	0,02%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	242.181.504,27	100%	32.785,00	100%

Statistics	in %
WA Interest	3,33

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12.1 Customer Yield (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



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13. Seasoning

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

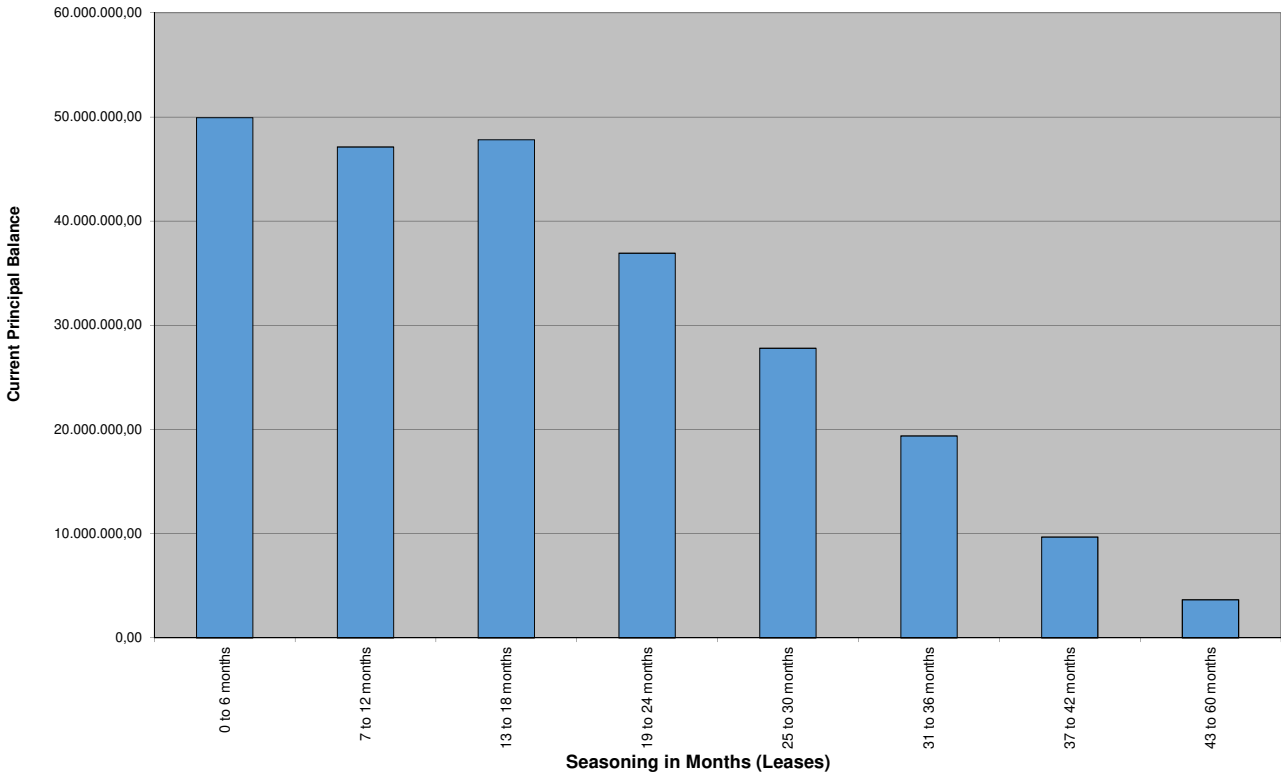
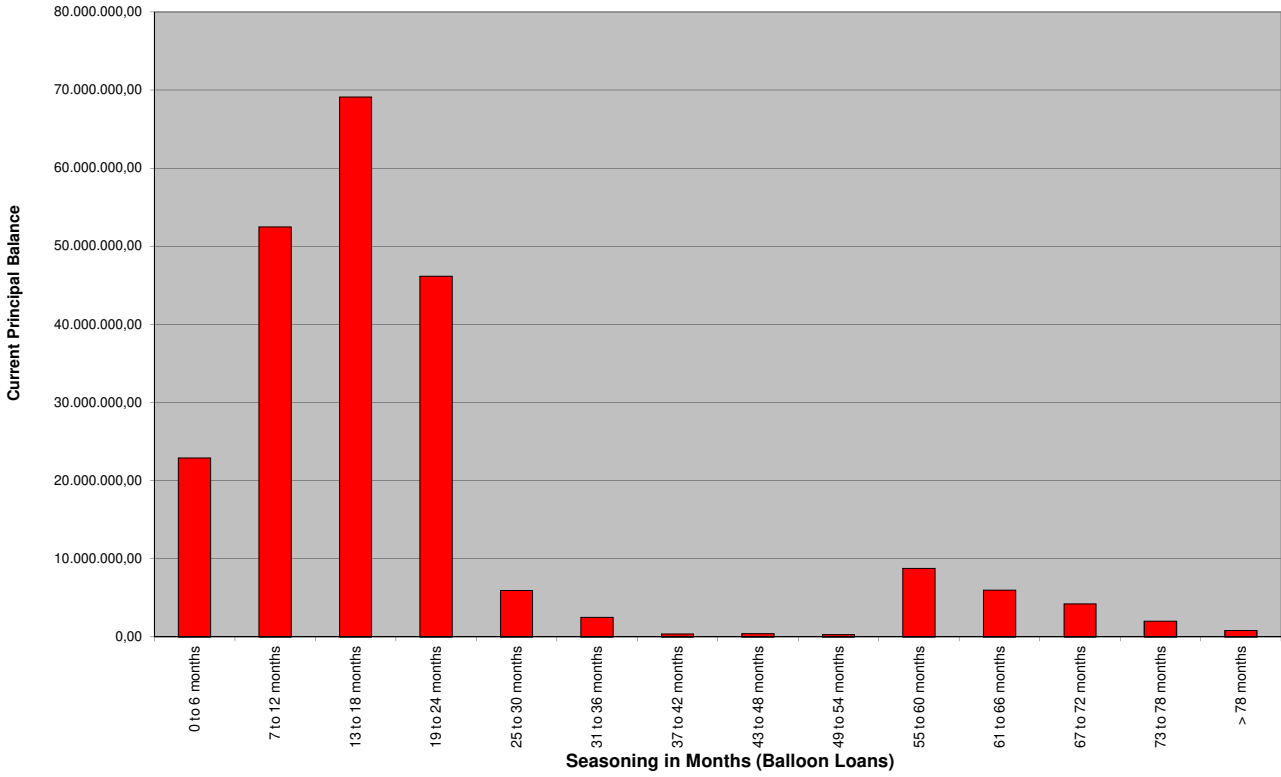
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	22.936.168,14	10,32%	853	7,35%
7 to 12 months	52.474.317,07	23,61%	2.189	18,87%
13 to 18 months	69.113.633,42	31,10%	3.150	27,16%
19 to 24 months	46.192.275,14	20,79%	2.519	21,72%
25 to 30 months	5.953.911,51	2,68%	299	2,58%
31 to 36 months	2.533.835,33	1,14%	147	1,27%
37 to 42 months	401.723,52	0,18%	29	0,25%
43 to 48 months	413.503,02	0,19%	27	0,23%
49 to 54 months	287.775,39	0,13%	22	0,19%
55 to 60 months	8.800.695,05	3,96%	838	7,22%
61 to 66 months	6.003.078,76	2,70%	620	5,35%
67 to 72 months	4.229.008,64	1,90%	487	4,20%
73 to 78 months	2.020.123,48	0,91%	281	2,42%
> 78 months	849.309,67	0,38%	138	1,19%
Total	222.209.358,14	100,00%	11.599	100,00%

<i>Leases</i>				
<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	49.941.148,66	20,62%	3.670	11,19%
7 to 12 months	47.089.817,24	19,44%	4.518	13,78%
13 to 18 months	47.802.361,67	19,74%	5.306	16,18%
19 to 24 months	36.894.865,87	15,23%	4.901	14,95%
25 to 30 months	27.791.333,26	11,48%	5.003	15,26%
31 to 36 months	19.362.234,87	7,99%	5.363	16,36%
37 to 42 months	9.666.053,37	3,99%	2.354	7,18%
43 to 60 months	3.633.689,33	1,50%	1.670	5,09%
Total	242.181.504,27	100,00%	32.785	100,00%

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13.1 Seasoning (Graph)

Reporting Date	03/08/2022		
Payment Date	22/08/2022		
Period No			
Monthly Period	01/07/2022 - 31/07/2022		
Interest Period	from	21/07/2022	to 22/08/2022 = 32 days
Collection Period	from	01/07/2022	to 31/07/2022



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14. Remaining Term

Reporting Date	03/08/2022			
Payment Date	22/08/2022			
Period No				
Monthly Period	01/07/2022 - 31/07/2022			
Interest Period	from	21/07/2022	to	22/08/2022 = 32 days
Collection Period	from	01/07/2022	to	31/07/2022

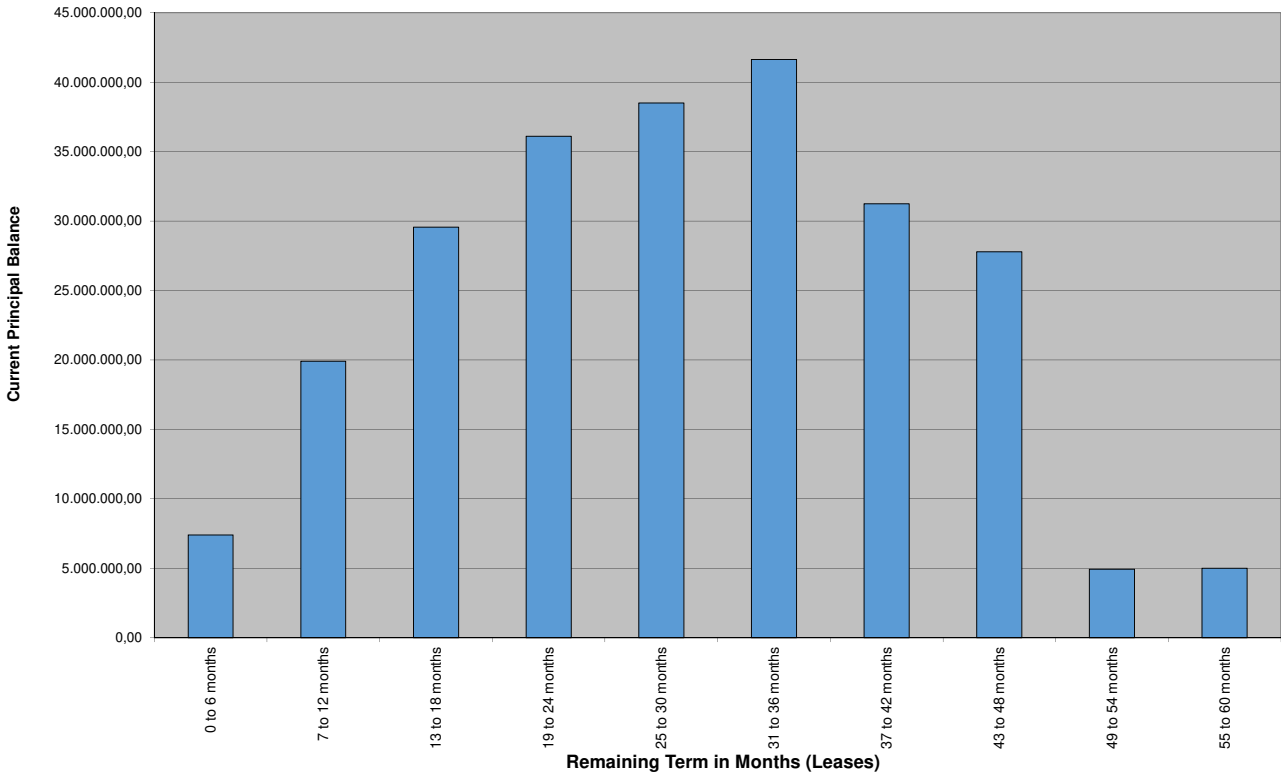
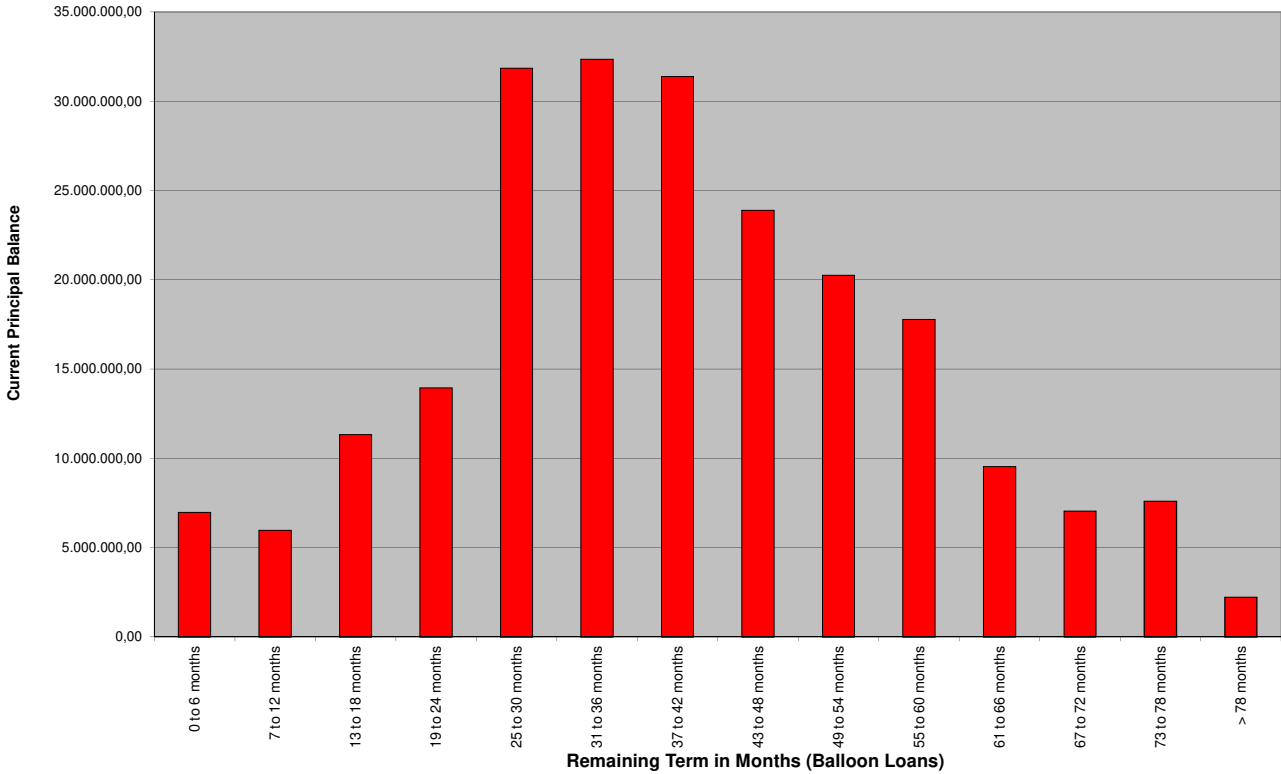
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	6.984.241,26	3,14%	853	7,35%
7 to 12 months	5.976.754,40	2,69%	2.189	18,87%
13 to 18 months	11.339.780,36	5,10%	3.150	27,16%
19 to 24 months	13.954.200,07	6,28%	2.519	21,72%
25 to 30 months	31.843.388,16	14,33%	299	2,58%
31 to 36 months	32.352.110,79	14,56%	147	1,27%
37 to 42 months	31.389.420,03	14,13%	29	0,25%
43 to 48 months	23.895.799,67	10,75%	27	0,23%
49 to 54 months	20.263.924,18	9,12%	22	0,19%
55 to 60 months	17.790.407,87	8,01%	838	7,22%
61 to 66 months	9.542.161,71	4,29%	620	5,35%
67 to 72 months	7.056.296,21	3,18%	487	4,20%
73 to 78 months	7.598.870,53	3,42%	281	2,42%
> 78 months	2.222.002,90	1,00%	138	1,19%
Total	222.209.358,14	100,00%	11.599	100,00%

<i>Leases</i>				
<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	7.407.525,21	3,06%	4.980	15,19%
7 to 12 months	19.918.315,04	8,22%	5.251	16,02%
13 to 18 months	29.579.674,80	12,21%	4.965	15,14%
19 to 24 months	36.122.540,79	14,92%	4.572	13,95%
25 to 30 months	38.502.773,20	15,90%	4.211	12,84%
31 to 36 months	41.638.455,41	17,19%	3.700	11,29%
37 to 42 months	31.259.907,60	12,91%	2.638	8,05%
43 to 48 months	27.784.561,30	11,47%	1.935	5,90%
49 to 54 months	4.945.118,89	2,04%	285	0,87%
55 to 60 months	5.022.632,03	2,07%	248	0,76%
Total	242.181.504,27	100,00%	32.785	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	03/08/2022		
Payment Date	22/08/2022		
Period No			
Monthly Period	01/07/2022 - 31/07/2022		
Interest Period	from	21/07/2022	to 22/08/2022 = 32 days
Collection Period	from	01/07/2022	to 31/07/2022



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15. Original Term

Reporting Date	03/08/2022			
Payment Date	22/08/2022			
Period No				
Monthly Period	01/07/2022 - 31/07/2022			
Interest Period	from	21/07/2022	to	22/08/2022 = 32 days
Collection Period	from	01/07/2022	to	31/07/2022

<i>Balloon Loan</i>				
<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	23.420,35	0,01%	1	0,01%
7 to 12 months	175.768,61	0,08%	10	0,09%
13 to 18 months	342.657,73	0,15%	21	0,18%
19 to 24 months	2.624.482,10	1,18%	194	1,67%
25 to 30 months	370.310,18	0,17%	25	0,22%
31 to 36 months	20.729.229,02	9,33%	1.031	8,89%
37 to 42 months	643.110,07	0,29%	35	0,30%
43 to 48 months	79.868.403,20	35,94%	3.867	33,34%
49 to 54 months	1.102.030,40	0,50%	44	0,38%
55 to 60 months	49.217.962,60	22,15%	2.320	20,00%
61 to 66 months	1.343.401,24	0,60%	78	0,67%
67 to 72 months	19.806.345,90	8,91%	1.065	9,18%
73 to 78 months	1.565.516,08	0,70%	90	0,78%
> 78 months	44.396.720,66	19,98%	2.818	24,30%
Total	222.209.358,14	100,00%	11.599	100,00%

<i>Leases</i>				
<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	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	165.632,69	0,07%	442	1,35%
19 to 24 months	2.052.449,86	0,85%	789	2,41%
25 to 30 months	313.023,33	0,13%	58	0,18%
31 to 36 months	73.790.159,97	30,47%	11.655	35,55%
37 to 42 months	2.934.876,50	1,21%	248	0,76%
43 to 48 months	131.827.386,17	54,43%	16.912	51,58%
49 to 54 months	1.624.094,53	0,67%	149	0,45%
55 to 60 months	29.473.881,22	12,17%	2.532	7,72%
Total	242.181.504,27	100,00%	32.785	100,00%

Statistics

WA Original Term	45,50
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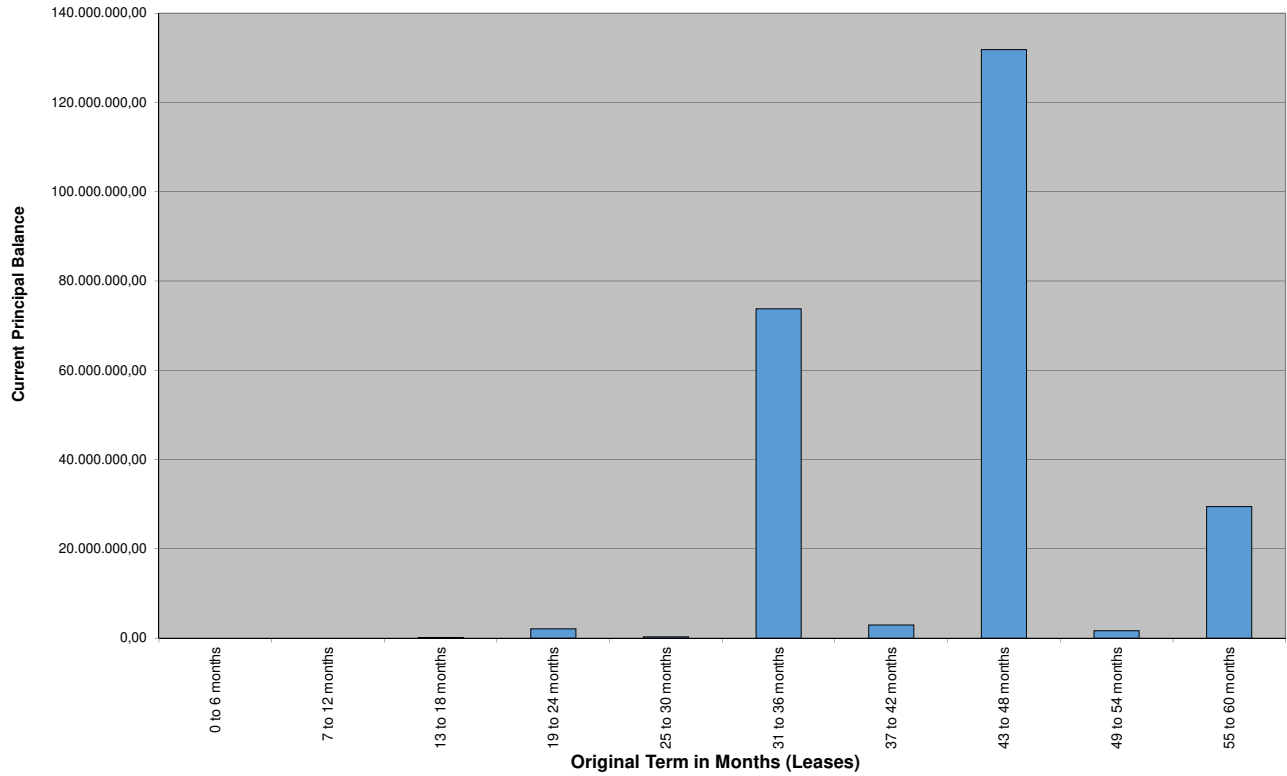
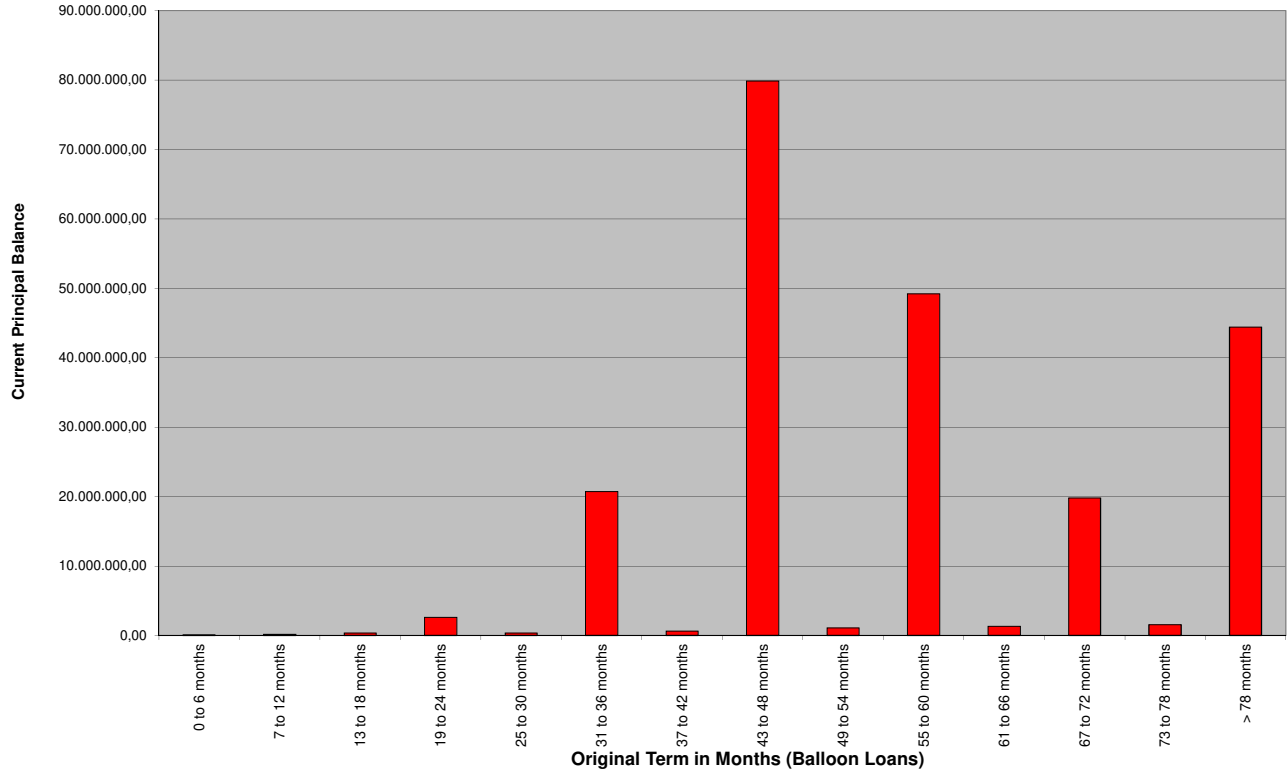
Statistics

WA Original Term	58,78
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15.1 Original Term (Graph)

Reporting Date	03/08/2022					
Payment Date	22/08/2022					
Period No						
Monthly Period	01/07/2022 - 31/07/2022					
Interest Period	from	21/07/2022	to	22/08/2022	=	32 days
Collection Period	from	01/07/2022	to	31/07/2022		



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16. Manufacturer

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Alfa Romeo	22.481.682,60	4,84%	1.592	3,59%
Chrysler	0,00	0,00%	0	0,00%
Dodge	110.489,50	0,02%	3	0,01%
Fiat	141.699.664,06	30,51%	19.524	43,99%
Jaguar	54.510.926,02	11,74%	5.374	12,11%
Jeep	70.071.517,72	15,09%	5.198	11,71%
Lancia	34.134,82	0,01%	6	0,01%
LandRover	146.749.618,61	31,60%	11.122	25,06%
Maserati	8.519.026,46	1,83%	305	0,69%
Others	20.213.802,62	4,35%	1.260	2,84%
	464.390.862,41	100,00%	44.384,00	100,00%

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17. Priority of Payments

Reporting Date	03/08/2022		
Payment Date	22/08/2022		
Period No			
Monthly Period	01/07/2022 - 31/07/2022		
Interest Period	from	21/07/2022	to 22/08/2022 = 32 days
Collection Period	from	01/07/2022	to 31/07/2022

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 22.390.986,64
1. Payable Expenses	- 13.570,74
2. To credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to the Account Bank, the Calculation Agent, the Data Trustee, the Principal Paying Agent, the Corporate Servicer, the Servicer, the Back-Up Servicer Facilitator, the Back-Up Servicer (once appointed) and any other invoiced costs	- 916,67
5. to pay pari passu and pro rata to the Swap Counterparty	- 4.444,44
6. Interest on Class A	- 133.333,33
7. Interest on Class B	- 11.960,00
8. Interest on Class C	- 22.444,44
9. Interest on Class D	- 27.280,00
10. Interest on Class E	- 39.511,11
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 19.792.886,40
13. To credit the Replenishment Amount to the Replenishment Account	- 201.101,47
14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
15. To pay to Originator and to Servicer any amount due and payable not already paid	-
16. Interest on Class M	- 101.111,11
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 2.042.426,93

Priority of Payments during the Amortisation Period

	Payment
Available Distribution Amount	+ -
1. Payable Expenses	- -
2. To credit into Expenses Account the Withholding Amount	- -
3. Remuneration to the Trustee (including costs and expenses)	- -
4. Remuneration to the Account Bank, the Calculation Agent, the Data Trustee, the Principal Paying Agent, the Corporate Servicer, the Servicer, the Back-Up Servicer Facilitator, the Back-Up Servicer (once appointed) and any other invoiced costs	- -
5. to pay pari passu and pro rata to the Swap Counterparty	- -
6. Class A Interest Amount	- -
7. Class B Interest Amount	- -
8. Class C Interest Amount	- -
9. Class D Interest Amount	- -
10. Class E Interest Amount	- -
11. to credit to the Reserve Account the Required Reserve Amount	- -
12. to pay pari passu and pro rata, the Class A Redemption Amount	- -
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	- -
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	- -
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	- -
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	- -
17. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	- -
18. to pay to Originator and to Servicer any amount due and payable not already paid	- -
19. Class M Interest Amount	- -
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	- -
21. to pay the Final Excess Spread (if any) to the Class M Noteholder	- -

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18. Transaction Costs

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

	486.600.000,0	400.000.000,0	20.700.000,0	20.200.000,0	15.500.000,0	12.700.000,0	17.500.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	13.570,74 €	<u>11.155,56</u>	<u>577,30</u>	<u>563,36</u>	<u>432,28</u>	<u>354,19</u>	<u>488,06</u>
Interest accrued for the Period	335.639,99 €	133.333,33 €	11.960,00 €	22.444,44 €	27.280,00 €	39.511,11 €	101.111,11 €
Interest Payments	335.639,99 €	133.333,33 €	11.960,00 €	22.444,44 €	27.280,00 €	39.511,11 €	101.111,11 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Swap Counterparty Data
Swap Counterparty Provider

FCM BANK S.P.A. Niederlassung
Deutschland

Swap Data

Swap Type		IRS
Notional Amount		400.000.000,00
Fixed Rate	-	0,42
Floating Rate (Euribor)	-	0,3250
Net Swap Payments		33.777,78

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20. Retention

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Retention according to Article 6 of Regulation (EU) No 2017/2402

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	400.000.000,00	86,13%
Class B Notes	20.700.000,00	4,46%
Class C Notes	20.200.000,00	4,35%
Class D Notes	15.500.000,00	3,34%
Class E Notes	12.700.000,00	2,73%
Class M Notes	17.500.000,00	3,77%

Retention Amount	EUR	%
Minimum Retention Class A	-	0,00%
Minimum Retention Class B	-	0,00%
Minimum Retention Class C	-	0,00%
Minimum Retention Class D	-	0,00%
Minimum Retention Class E	5.719.543,12	1,23%
Minimum Retention Class M	17.500.000,00	3,77%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,46%
Actual Retention Class C	20.200.000,00	4,35%
Actual Retention Class D	15.500.000,00	3,34%
Actual Retention Class E	12.700.000,00	2,73%
Actual Retention Class M	17.500.000,00	3,77%

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 6 of Regulation (EU) No 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No. 1060/2009 and (EU) No. 648/2012 (as amended) (the "European Securitisation Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of Commission Delegated Regulation 625/2014 (the "Retention RTS"). As of the Issue Date and thereafter on an on-going basis, the Originator will retain the Class M Notes (the "Retained Notes") representing not less than 5 per cent. of the nominal value of the securitised exposures, as set out in Article 6(3)(d) of the European Securitisation Regulation.

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21. Counterparties I

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Joint Lead Managers: CA-CIB
Unicredit Bank AG

Transaction Account: The Bank of New York Mellon, Frankfurt Branch

Paying Agent: The Bank of New York Mellon, London Branch

Swap Counterparty: FCA Bank S.p.A. Niederlassung Deutschland

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Aa3	P-1	STABLE	A+	F1	NEGATIVE
A2	P-1	NEGATIVE	BBB	F2	NEGATIVE
Aa1	P-1	STABLE	AA	F1+	STABLE
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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22. Counterparties II

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Transaction Security Trustee: STICHTING SECURITY TRUSTEE ABEST 21

Data Trustee: DATA CUSTODY AGENT SERVICES B.V.

Rating Agencies: Moody's Fitch Ratings GmbH

Corporate Administration: INTERTRUST MANAGEMENT B.V.

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23. Issuer Information

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No					
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Deal Name: ABEST 21

Issuer: ABEST 21

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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24. Originator. Servicer

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	0				
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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	03/08/2022				
Payment Date	22/08/2022				
Period No	0				
Monthly Period	01/07/2022 - 31/07/2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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