

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

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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)		483.998.898,53 €	484.015.661,45
Scheduled Principal Payments		15.683.536,04 €	15.436.241,97
Prepayment Principal		2.569.029,32 €	2.527.760,46
Others		1.321.326,65 €	1.813.548,81
Recoveries		- €	-
Total Principal Collections		19.573.892,01 €	19.777.551,24
Total Interest Collections		2.261.516,94 €	2.395.319,07
Defaults		3.206,29	32.098,08
End of Period (after Payment Date)	44.330	484.005.841,53 €	483.998.898,53
Balance of the Replenishment account (after Payment Date)		194.158,47 €	201.101,47
Current Prepayment Rate (annualised)		6,37%	6,27%
New sale Offer		19.584.041,30 €	19.792.886,40

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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	3.925.760,20 €

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	719.469,09 €

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	230.808,27 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,03%
Cumulative Default Level previous period	0,04%
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	0,07%

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	268
Number of Contracts being 61-90 Days delinquent	56
Number of Contracts being 91-120 Days delinquent	18
Gross instalments being 31-60 days delinquent	36.845,96
Gross instalments being 61-90 days delinquent	6.997,90
Gross instalments being 91-120 days delinquent	5.884,96
Current Period Termination	165.704,10
Cumulative Termination	553.315,50
New number of Contracts being terminated	18,00
Total number of Contracts being terminated	81,00
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		0,703					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		30 days	30 days	30 days	30 days	30 days	30 days
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 €
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		234.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
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

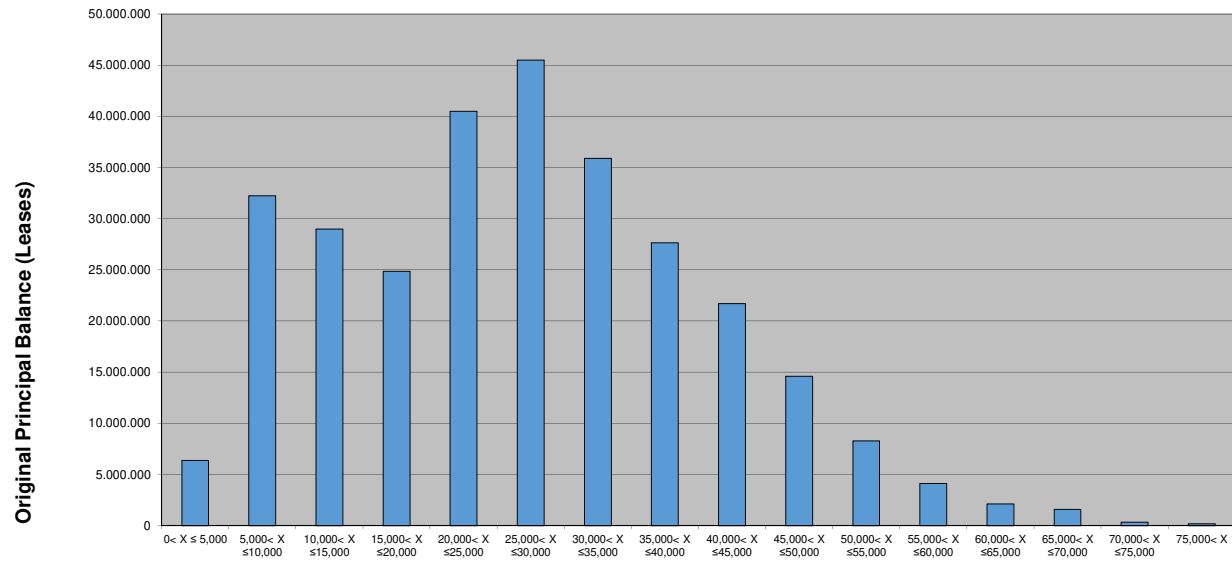
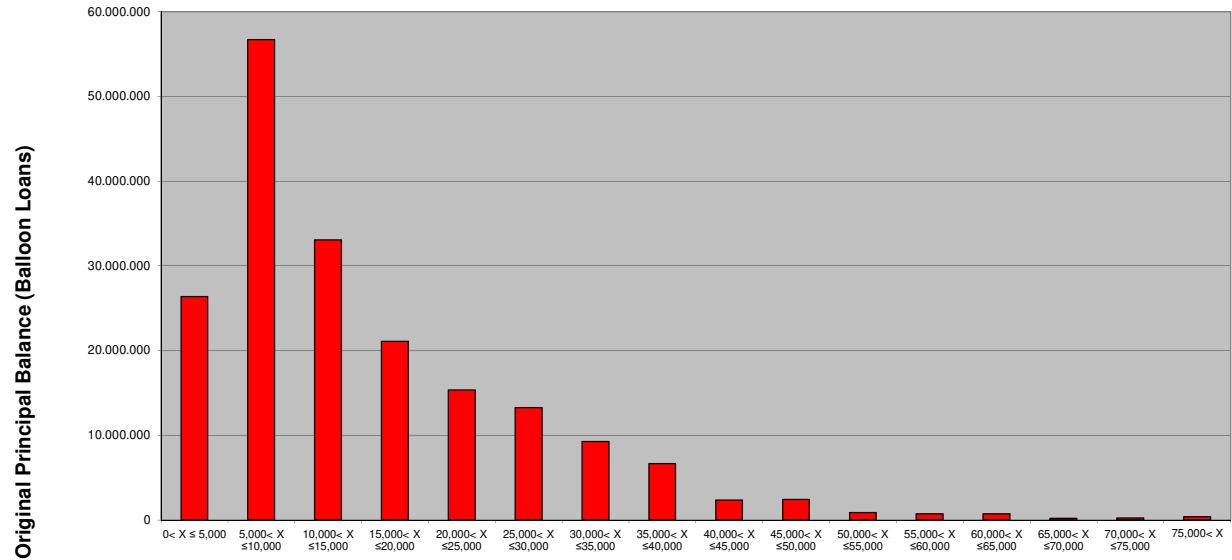
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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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Collection Period	from	01/08/2022	to 31/08/2022 = 30 days



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5. Original Principal Balance

as of ISSUE DATE

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			=	30 days

<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	24.273.839	10,9%	2.807,00	24,28%
5,000< X ≤10,000	61.521.979	27,6%	4.301,00	37,21%
10,000< X ≤15,000	44.519.909	20,0%	2.028,00	17,54%
15,000< X ≤20,000	27.745.261	12,5%	981,00	8,49%
20,000< X ≤25,000	17.892.402	8,0%	506,00	4,38%
25,000< X ≤30,000	15.494.764	7,0%	375,00	3,24%
30,000< X ≤35,000	10.478.269	4,7%	220,00	1,90%
35,000< X ≤40,000	8.970.516	4,0%	171,00	1,48%
40,000< X ≤45,000	3.273.518	1,5%	57,00	0,49%
45,000< X ≤50,000	3.231.438	1,5%	52,00	0,45%
50,000< X ≤55,000	1.494.703	0,7%	21,00	0,18%
55,000< X ≤60,000	1.709.765	0,8%	22,00	0,19%
60,000< X ≤65,000	582.866	0,3%	7,00	0,06%
65,000< X ≤70,000	289.550	0,1%	3,00	0,03%
70,000< X ≤75,000	200.776	0,1%	2,00	0,02%
75,000< X	875.480	0,4%	6,00	0,05%
Total	222.555.033,80	100,00%	11.559	100,00%

Statistics in EUR

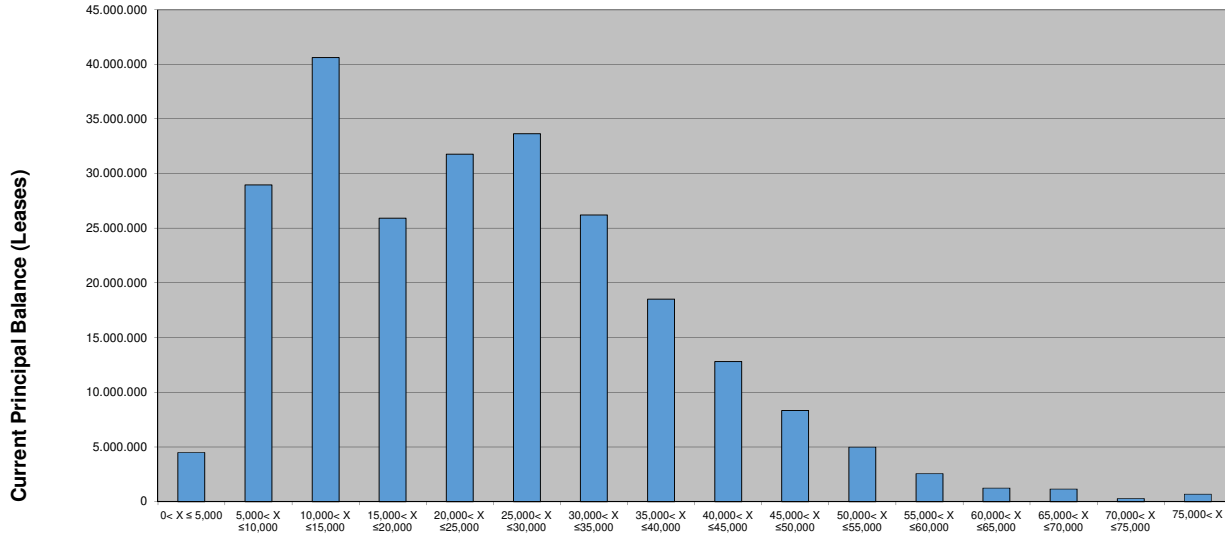
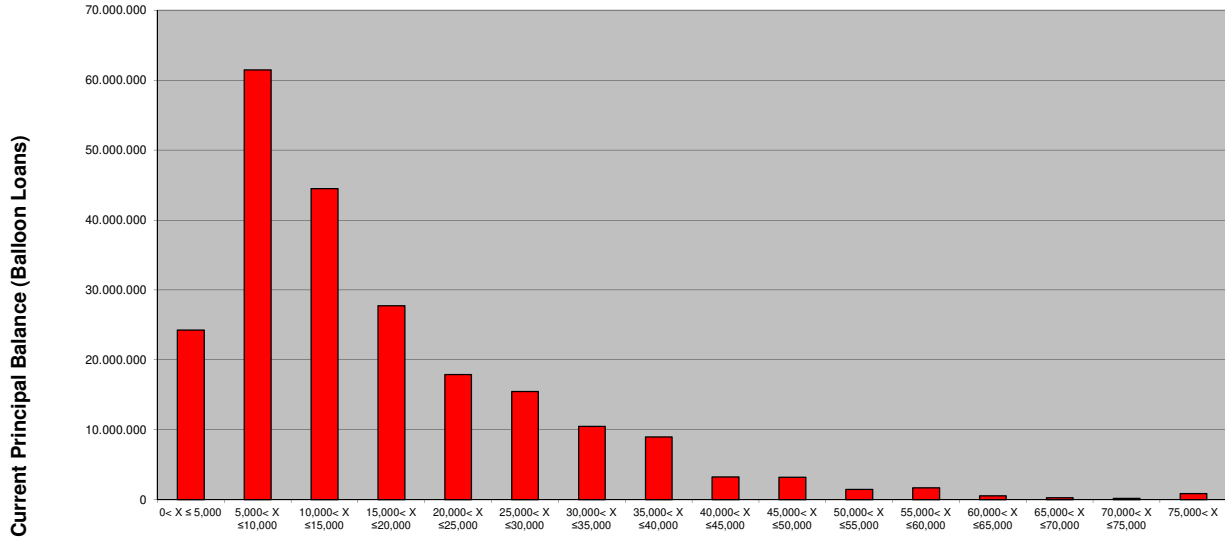
<i>Leases</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0< X ≤ 5,000	4.476.425	1,8%	918,00	2,80%
5,000< X ≤10,000	28.962.242	12,0%	7.553,00	23,05%
10,000< X ≤15,000	40.610.330	16,8%	6.039,00	18,43%
15,000< X ≤20,000	25.921.716	10,7%	3.230,00	9,86%
20,000< X ≤25,000	31.769.898	13,1%	4.208,00	12,84%
25,000< X ≤30,000	33.649.372	13,9%	4.008,00	12,23%
30,000< X ≤35,000	26.200.438	10,8%	2.684,00	8,19%
35,000< X ≤40,000	18.498.610	7,6%	1.689,00	5,16%
40,000< X ≤45,000	12.788.339	5,3%	1.140,00	3,48%
45,000< X ≤50,000	8.310.301	3,4%	655,00	2,00%
50,000< X ≤55,000	4.972.490	2,1%	349,00	1,07%
55,000< X ≤60,000	2.547.084	1,1%	140,00	0,43%
60,000< X ≤65,000	1.248.226	0,5%	69,00	0,21%
65,000< X ≤70,000	1.156.157	0,5%	57,00	0,17%
70,000< X ≤75,000	272.774	0,1%	13,00	0,04%
75,000< X	670.421	0,3%	11,00	0,03%
Total	242.054.823,00	100,00%	32.763	100,00%

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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	344.111,74	0,07%	54
2	261.609,11	0,06%	37
3	229.392,98	0,05%	29
4	217.423,92	0,05%	1
5	214.709,17	0,05%	2
6	211.441,83	0,05%	1
7	210.562,62	0,05%	23
8	208.563,29	0,04%	10
9	206.985,30	0,04%	27
10	206.511,31	0,04%	4
11	202.958,52	0,04%	1
12	173.772,35	0,04%	3
13	170.554,49	0,04%	6
14	161.315,85	0,03%	3
15	159.777,89	0,03%	11
16	149.864,19	0,03%	1
17	133.061,48	0,03%	3
18	120.778,82	0,03%	2
19	119.957,58	0,03%	4
20	117.717,80	0,03%	2
	3.821.070,24	0,82%	224

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8. Geographical Distribution

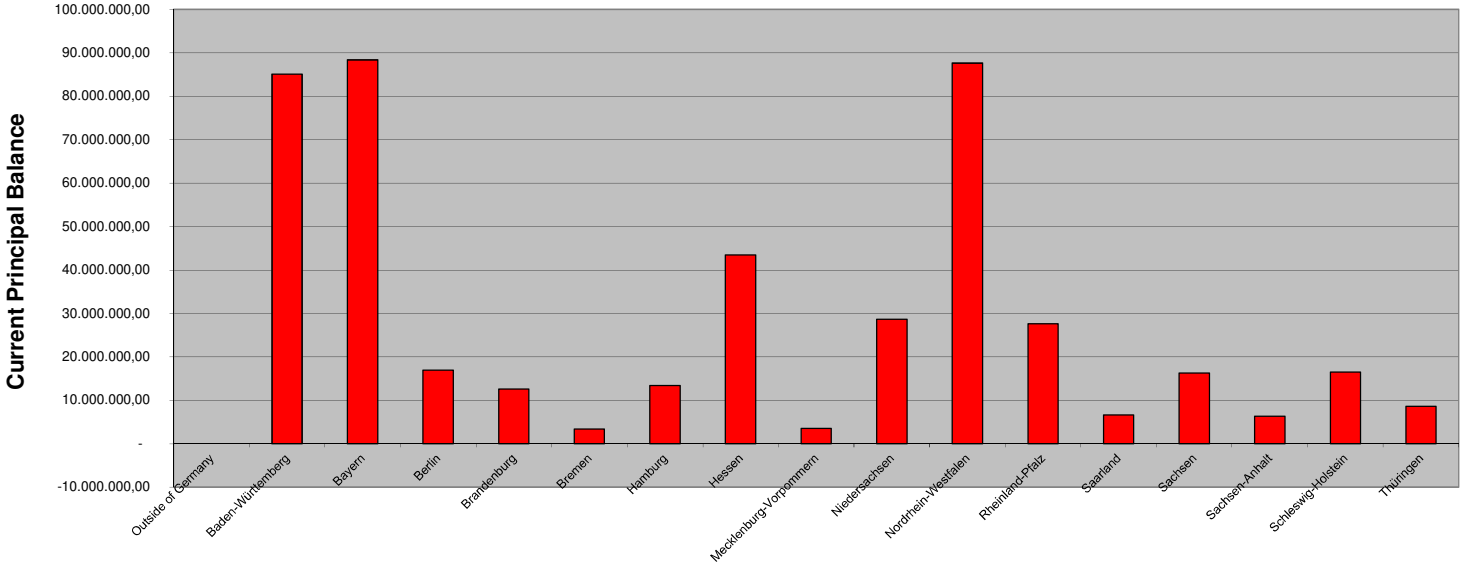
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	-	0,0%	-	0,0%
Baden-Württemberg	85.011.665,48	18,3%	7.706	17,4%
Bayern	88.349.237,96	19,0%	8.221	18,5%
Berlin	16.888.858,44	3,6%	2.120	4,8%
Brandenburg	12.577.238,08	2,7%	1.400	3,2%
Bremen	3.353.669,82	0,7%	281	0,6%
Hamburg	13.358.490,45	2,9%	1.308	3,0%
Hessen	43.418.147,60	9,3%	3.991	9,0%
Mecklenburg-Vorpomm	3.543.735,23	0,8%	317	0,7%
Niedersachsen	28.658.327,12	6,2%	2.731	6,2%
Nordrhein-Westfalen	87.616.394,81	18,9%	8.530	19,2%
Rheinland-Pfalz	27.615.550,63	5,9%	2.385	5,4%
Saarland	6.638.242,21	1,4%	553	1,2%
Sachsen	16.268.342,83	3,5%	1.637	3,7%
Sachsen-Anhalt	6.307.181,17	1,4%	649	1,5%
Schleswig-Holstein	16.447.727,03	3,5%	1.487	3,4%
Thüringen	8.557.047,94	1,8%	1.006	2,3%
Total	464.609.856,80	100,00%	44.322	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	198.870.808,41	89,4%	10.249	88,67%
LCV	23.684.225,39	10,6%	1.310	11,33%
Total	222.555.033,80	100%	11.559	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	213.471.570,92	88,19%	28.674	87,52%
LCV	28.583.252,08	11,81%	4.089	12,48%
Total	242.054.823,00	100%	32.763	100%

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10. Insurances

Reporting Date			05/08/2022		
Payment Date			21/09/2022		
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.466.472,93	2.498.528,83	222.555.033,80	1,8%
Leases	0,00	0,00	242.054.823,00	0,0%
Total	1.466.472,93	2.498.528,83	464.609.856,80	0,9%

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11. Type of Contract

Reporting Date			05/08/2022			
Payment Date			21/09/2022			
Period No						
Monthly Period			01/08/2022 - 31/08/2022			
Interest Period	from		22/08/2022	to	21/09/2022	= 30 days
Collection Period	from		01/08/2022	to	31/08/2022	

<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	7.277	16,4%	142.629.555	30,7%
Balloon Loans used cars	4.282	9,7%	79.925.479	17,2%
Leases new cars	32.763	73,9%	242.054.823	52,1%
Total	44.322	100%	464.609.856,80	100,0%

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Monthly Investor Report**

12. Customer Yield

Reporting Date	05/08/2022		
Payment Date	21/09/2022		
Period No			
Monthly Period	01/08/2022 - 31/08/2022		
Interest Period	from	22/08/2022	to 21/09/2022 = 30 days
Collection Period	from	01/08/2022	to 31/08/2022

<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%	60.513.354,37	27,19%	2.557	22,12%
1,01 to 2%	18.813.477,87	8,45%	828	7,16%
2,01 to 3%	62.831.649,58	28,23%	3.361	29,08%
3,01 to 4%	64.571.085,90	29,01%	3.738	32,34%
4,01 to 5%	13.861.727,88	6,23%	908	7,86%
5,01 to 6%	1.876.282,20	0,84%	157	1,36%
6,01 to 7%	87.456,00	0,04%	10	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	222.555.033,80	100%	11.559,00	100%

Statistics	in %
WA Interest	2,43

*runs from .00 to .99

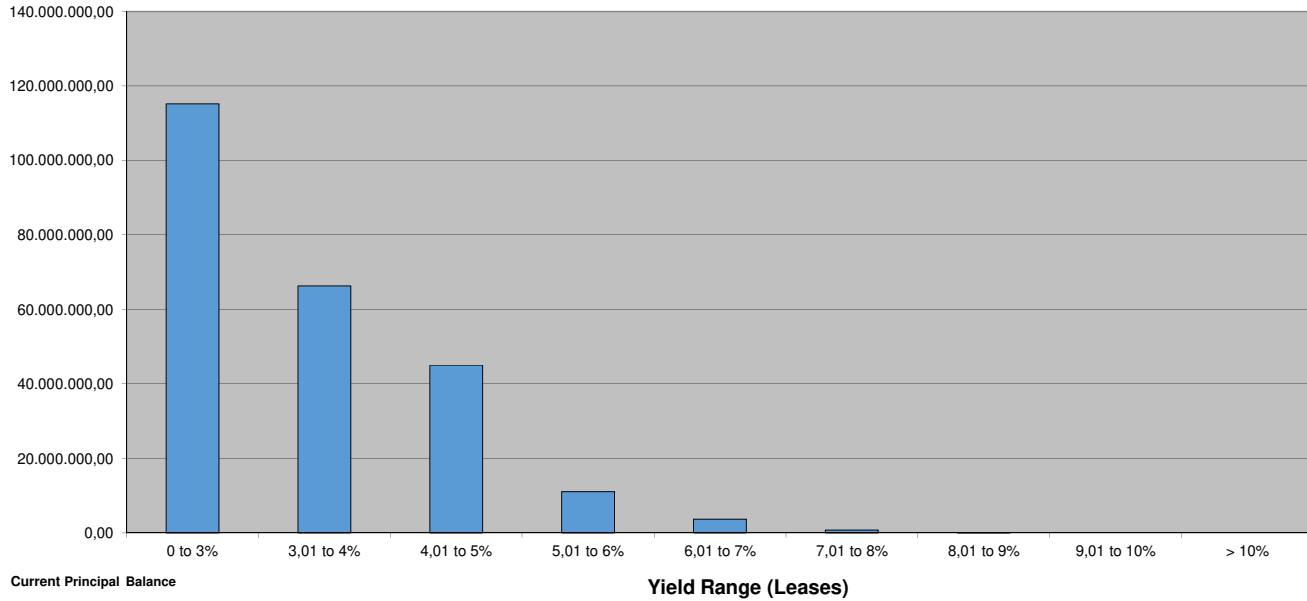
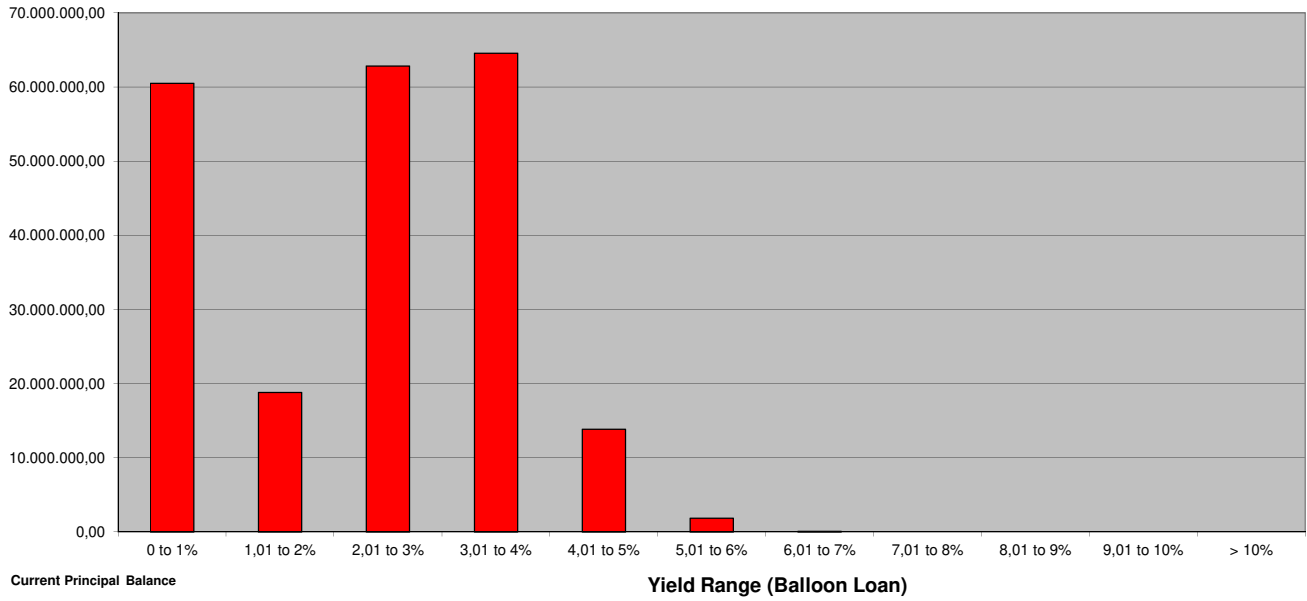
<i>Leases</i>				
<i>Yield Range</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	115.174.439,68	47,58%	13.871	42,34%
3,01 to 4%	66.266.048,28	27,38%	9.703	29,62%
4,01 to 5%	44.967.917,57	18,58%	6.697	20,44%
5,01 to 6%	11.120.590,18	4,59%	1.759	5,37%
6,01 to 7%	3.703.217,60	1,53%	587	1,79%
7,01 to 8%	778.005,17	0,32%	139	0,42%
8,01 to 9%	44.604,52	0,02%	7	0,02%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	242.054.823,00	100%	32.763,00	100%

Statistics	in %
WA Interest	3,35

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12.1 Customer Yield (Graph)

Reporting Date	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	



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13. Seasoning

Reporting Date	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

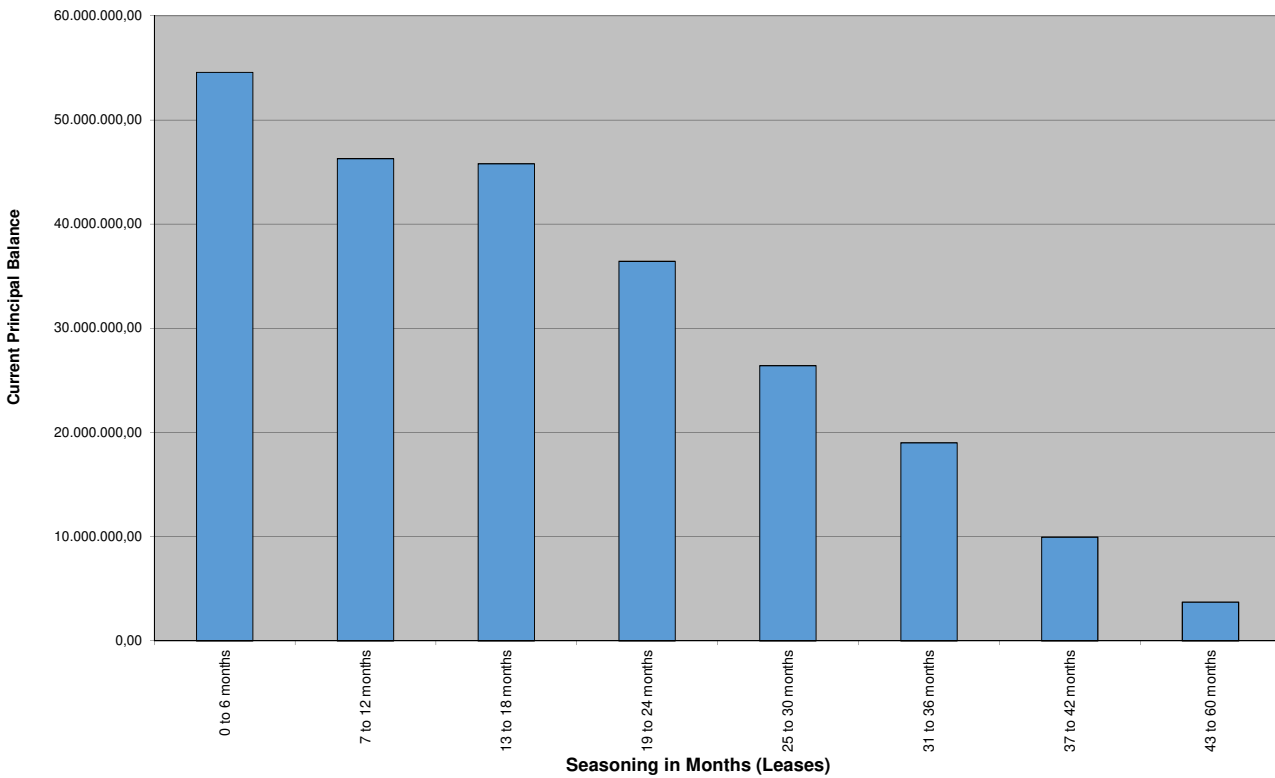
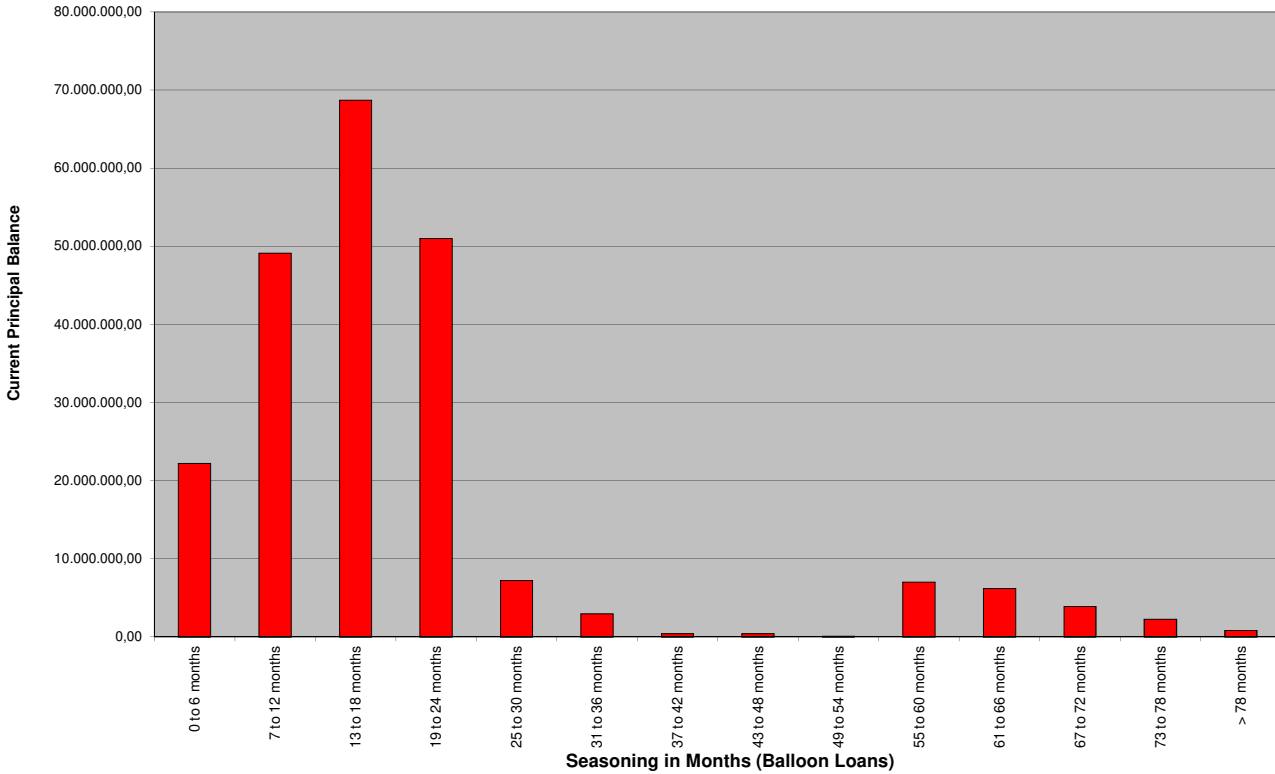
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	22.234.439,75	9,99%	830	7,18%
7 to 12 months	49.139.041,65	22,08%	2.020	17,48%
13 to 18 months	68.725.315,68	30,88%	3.149	27,24%
19 to 24 months	51.022.346,53	22,93%	2.774	24,00%
25 to 30 months	7.214.289,91	3,24%	350	3,03%
31 to 36 months	2.962.778,17	1,33%	172	1,49%
37 to 42 months	441.930,65	0,20%	33	0,29%
43 to 48 months	442.223,80	0,20%	30	0,26%
49 to 54 months	83.084,45	0,04%	9	0,08%
55 to 60 months	7.031.168,84	3,16%	642	5,55%
61 to 66 months	6.209.114,95	2,79%	639	5,53%
67 to 72 months	3.912.847,84	1,76%	461	3,99%
73 to 78 months	2.277.255,92	1,02%	305	2,64%
> 78 months	859.195,66	0,39%	145	1,25%
Total	222.555.033,80	100,00%	11.559	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	54.553.725,76	22,54%	3.956	12,07%
7 to 12 months	46.274.206,23	19,12%	4.428	13,52%
13 to 18 months	45.778.094,29	18,91%	5.138	15,68%
19 to 24 months	36.423.326,27	15,05%	4.843	14,78%
25 to 30 months	26.390.544,11	10,90%	4.766	14,55%
31 to 36 months	19.001.086,61	7,85%	5.372	16,40%
37 to 42 months	9.944.281,28	4,11%	2.527	7,71%
43 to 60 months	3.689.558,45	1,52%	1.733	5,29%
Total	242.054.823,00	100,00%	32.763	100,00%

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13.1 Seasoning (Graph)

Reporting Date	05/08/2022		
Payment Date	21/09/2022		
Period No			
Monthly Period	01/08/2022 - 31/08/2022		
Interest Period	from	22/08/2022	to 21/09/2022 = 30 days
Collection Period	from	01/08/2022	to 31/08/2022



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14. Remaining Term

Reporting Date	05/08/2022			
Payment Date	21/09/2022			
Period No				
Monthly Period	01/08/2022 - 31/08/2022			
Interest Period	from	22/08/2022	to	21/09/2022 = 30 days
Collection Period	from	01/08/2022	to	31/08/2022

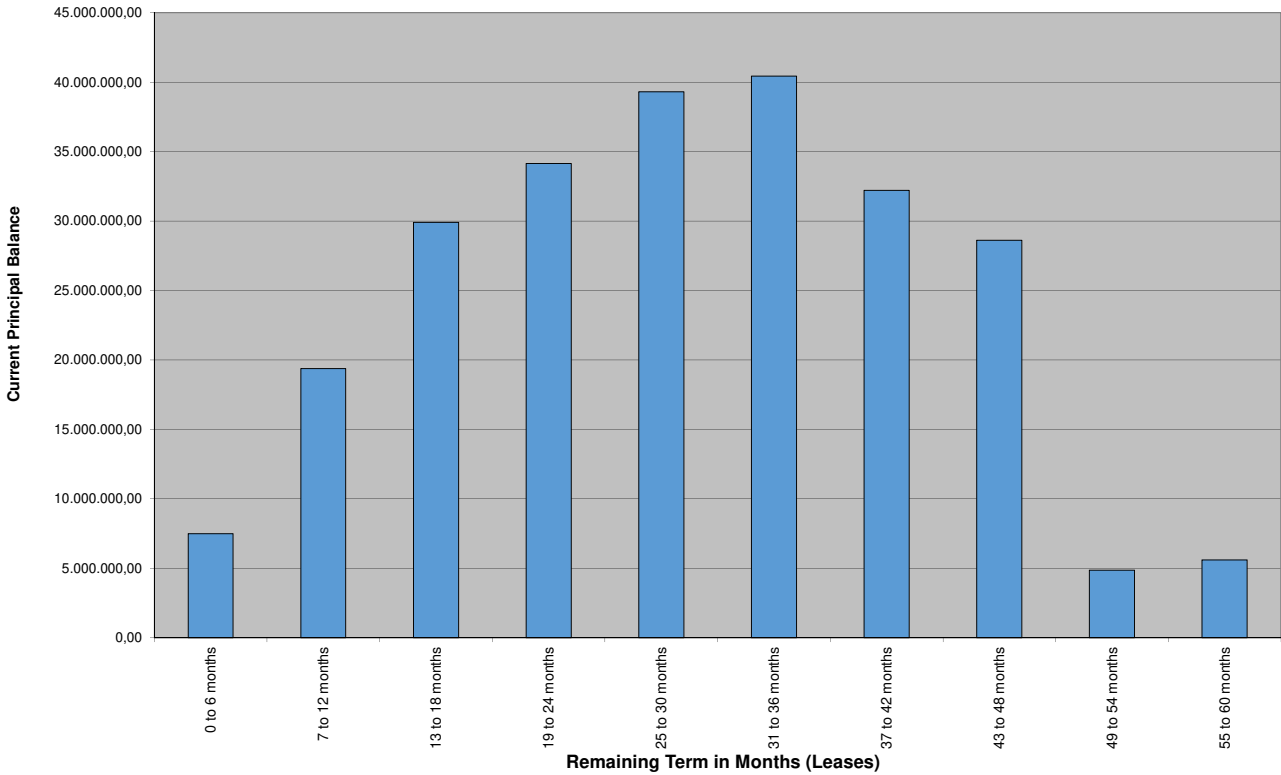
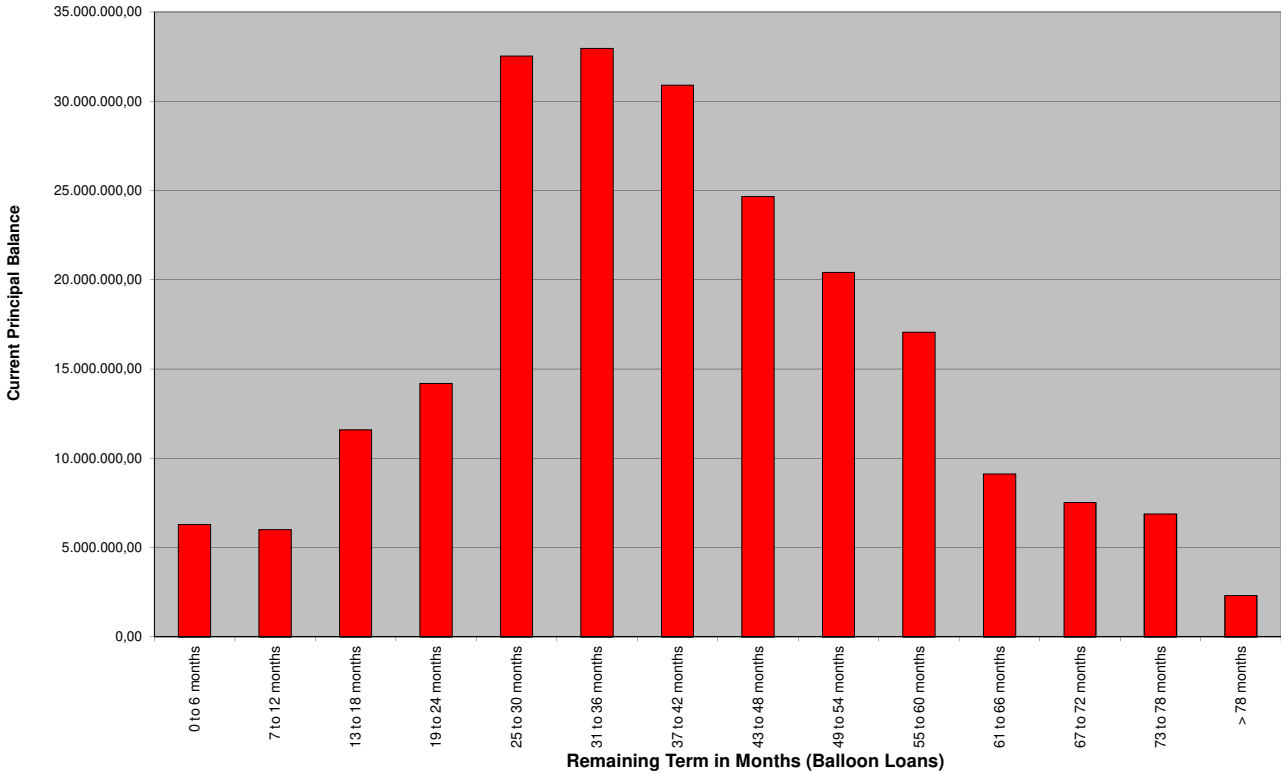
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	6.305.550,97	2,83%	830	7,18%
7 to 12 months	6.004.036,86	2,70%	2.020	17,48%
13 to 18 months	11.611.377,16	5,22%	3.149	27,24%
19 to 24 months	14.205.168,10	6,38%	2.774	24,00%
25 to 30 months	32.528.165,72	14,62%	350	3,03%
31 to 36 months	32.963.273,30	14,81%	172	1,49%
37 to 42 months	30.899.891,96	13,88%	33	0,29%
43 to 48 months	24.663.438,71	11,08%	30	0,26%
49 to 54 months	20.415.582,74	9,17%	9	0,08%
55 to 60 months	17.064.372,02	7,67%	642	5,55%
61 to 66 months	9.138.086,92	4,11%	639	5,53%
67 to 72 months	7.539.871,69	3,39%	461	3,99%
73 to 78 months	6.893.960,11	3,10%	305	2,64%
> 78 months	2.322.257,54	1,04%	145	1,25%
Total	222.555.033,80	100,00%	11.559	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	7.510.220,05	3,10%	5.103	15,58%
7 to 12 months	19.383.244,64	8,01%	5.130	15,66%
13 to 18 months	29.910.950,45	12,36%	5.029	15,35%
19 to 24 months	34.149.948,47	14,11%	4.419	13,49%
25 to 30 months	39.323.618,24	16,25%	4.266	13,02%
31 to 36 months	40.443.970,54	16,71%	3.599	10,98%
37 to 42 months	32.213.454,15	13,31%	2.676	8,17%
43 to 48 months	28.628.720,02	11,83%	1.992	6,08%
49 to 54 months	4.875.933,52	2,01%	286	0,87%
55 to 60 months	5.614.762,92	2,32%	263	0,80%
Total	242.054.823,00	100,00%	32.763	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	05/08/2022		
Payment Date	21/09/2022		
Period No			
Monthly Period	01/08/2022 - 31/08/2022		
Interest Period	from	22/08/2022	to 21/09/2022 = 30 days
Collection Period	from	01/08/2022	to 31/08/2022



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15. Original Term

Reporting Date	05/08/2022			
Payment Date	21/09/2022			
Period No				
Monthly Period	01/08/2022 - 31/08/2022			
Interest Period	from	22/08/2022	to	21/09/2022 = 30 days
Collection Period	from	01/08/2022	to	31/08/2022

<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	0,00	0,00%	0	0,00%
7 to 12 months	141.660,11	0,06%	8	0,07%
13 to 18 months	324.546,06	0,15%	20	0,17%
19 to 24 months	2.630.556,71	1,18%	196	1,70%
25 to 30 months	375.366,03	0,17%	26	0,22%
31 to 36 months	20.888.837,29	9,39%	1.035	8,95%
37 to 42 months	633.280,35	0,28%	35	0,30%
43 to 48 months	80.451.082,07	36,15%	3.934	34,03%
49 to 54 months	1.089.101,25	0,49%	45	0,39%
55 to 60 months	49.221.308,17	22,12%	2.256	19,52%
61 to 66 months	1.307.793,26	0,59%	75	0,65%
67 to 72 months	19.746.150,37	8,87%	1.046	9,05%
73 to 78 months	1.543.931,74	0,69%	88	0,76%
> 78 months	44.201.420,39	19,86%	2.795	24,18%
Total	222.555.033,80	100,00%	11.559	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	132.374,83	0,05%	337	1,03%
19 to 24 months	2.138.141,09	0,88%	823	2,51%
25 to 30 months	336.483,79	0,14%	61	0,19%
31 to 36 months	72.239.468,74	29,84%	11.465	34,99%
37 to 42 months	2.949.788,04	1,22%	252	0,77%
43 to 48 months	132.622.070,83	54,79%	17.100	52,19%
49 to 54 months	1.729.741,49	0,71%	154	0,47%
55 to 60 months	29.906.754,19	12,36%	2.571	7,85%
Total	242.054.823,00	100,00%	32.763	100,00%

Statistics

WA Original Term	45,59
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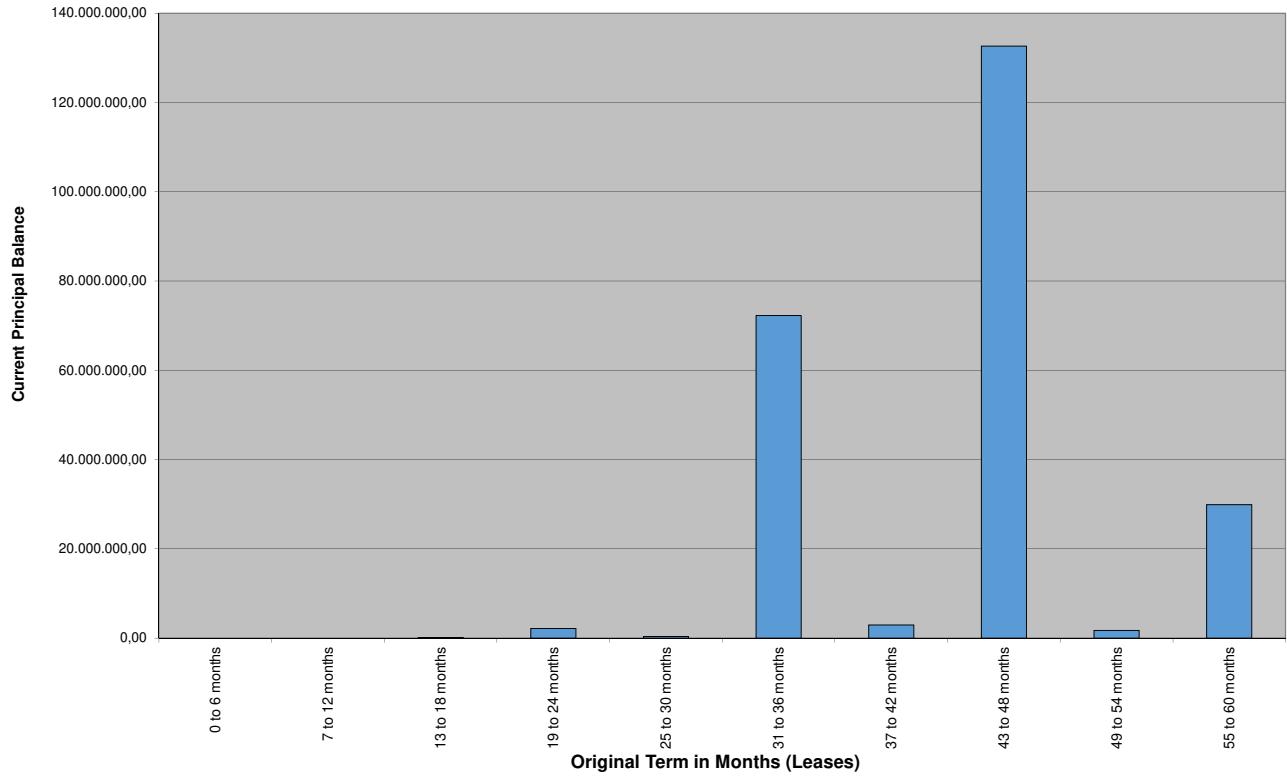
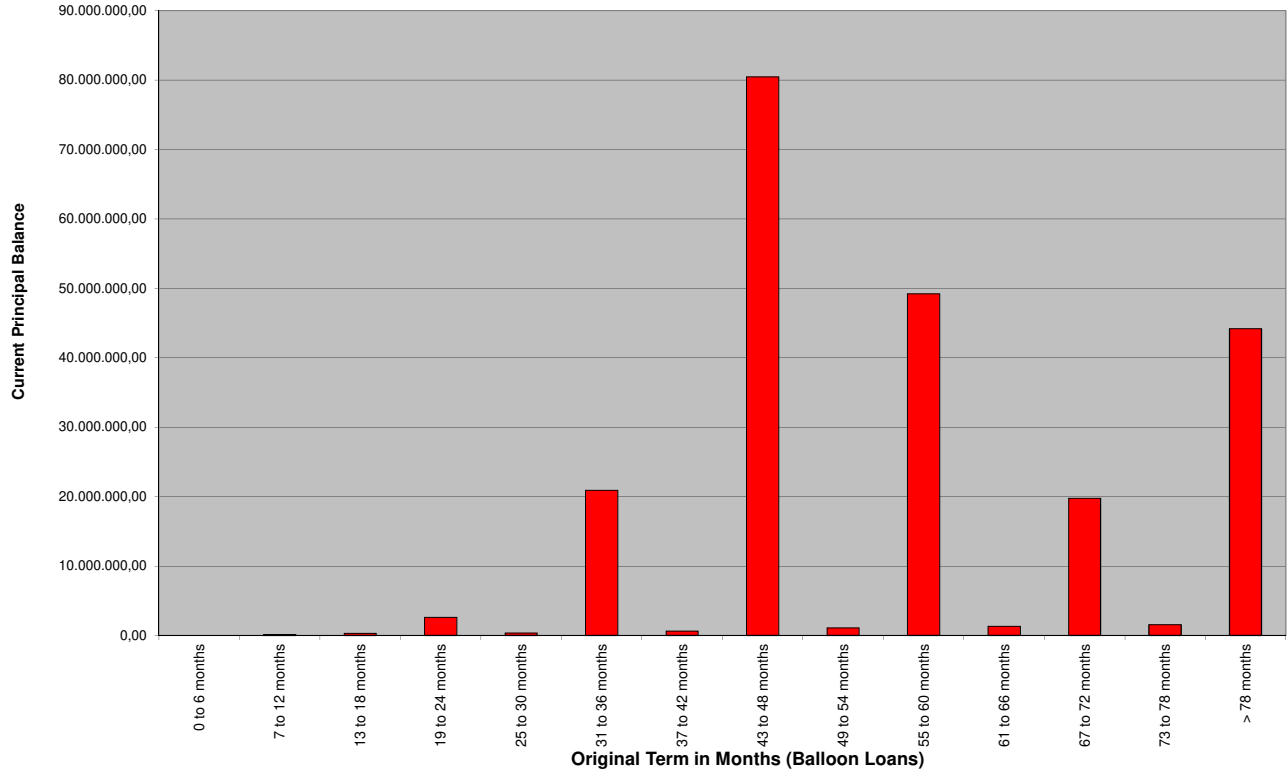
Statistics

WA Original Term	58,72
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15.1 Original Term (Graph)

Reporting Date	05/08/2022					
Payment Date	21/09/2022					
Period No						
Monthly Period	01/08/2022 - 31/08/2022					
Interest Period	from	22/08/2022	to	21/09/2022	=	30 days
Collection Period	from	01/08/2022	to	31/08/2022		



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16. Manufacturer

Reporting Date	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

<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	22.705.412,10	4,89%	1.588	3,58%
Chrysler	0,00	0,00%	0	0,00%
Dodge	109.718,26	0,02%	3	0,01%
Fiat	143.090.691,57	30,80%	19.654	44,34%
Jaguar	53.949.407,07	11,61%	5.288	11,93%
Jeep	70.273.260,84	15,13%	5.220	11,78%
Lancia	33.384,43	0,01%	6	0,01%
LandRover	144.377.989,92	31,08%	10.969	24,75%
Maserati	8.782.867,03	1,89%	315	0,71%
Others	21.287.125,58	4,58%	1.279	2,89%
	464.609.856,80	100,00%	44.322,00	100,00%

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17. Priority of Payments

Reporting Date	05/08/2022		
Payment Date	21/09/2022		
Period No			
Monthly Period	01/08/2022 - 31/08/2022		
Interest Period	from	22/08/2022	to 21/09/2022 = 30 days
Collection Period	from	01/08/2022	to 31/08/2022

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 22.177.510,42
1. Payable Expenses	- 3.008,13
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	- 3.409,19
5. to pay pari passu and pro rata to the Swap Counterparty	- 4.166,67
6. Interest on Class A	- 234.333,33
7. Interest on Class B	- 11.212,50
8. Interest on Class C	- 21.041,67
9. Interest on Class D	- 25.575,00
10. Interest on Class E	- 37.041,67
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 19.584.041,30
13. To credit the Replenishment Amount to the Replenishment Account	- 194.158,47
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	- 94.791,67
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 1.964.730,82

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	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

Transaction Costs	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
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	3.008,13 €	<u>2.472,77</u>	<u>127,97</u>	<u>124,88</u>	<u>95,82</u>	<u>78,51</u>	<u>108,18</u>
Interest accrued for the Period	423.995,84 €	234.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Interest Payments	423.995,84 €	234.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

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)	0,0030
Net Swap Payments	141.000,00

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20. Retention

Reporting Date	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

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	86,09%
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	5.730.492,84	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	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

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	05/08/2022				
Payment Date	21/09/2022				
Period No					
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

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		05/08/2022			
Payment Date		21/09/2022			
Period No					
Monthly Period		01/08/2022 - 31/08/2022			
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

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	05/08/2022				
Payment Date	21/09/2022				
Period No	0				
Monthly Period	01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	= 30 days
Collection Period	from	01/08/2022	to	31/08/2022	

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		05/08/2022				
Payment Date		21/09/2022				
Period No		0				
Monthly Period		01/08/2022 - 31/08/2022				
Interest Period	from	22/08/2022	to	21/09/2022	=	30 days
Collection Period	from	01/08/2022	to	31/08/2022		

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