

**ABEST 21**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

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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
<b>Beginning of Period (collection period)</b>		<b>484.005.841,53 €</b>	<b>483.998.898,53</b>
Scheduled Principal Payments		16.262.912,01 €	15.683.536,04
Prepayment Principal		2.137.022,90 €	2.569.029,32
Others		1.030.564,40 €	1.321.326,65
Recoveries		26.201,00 €	-
<b>Total Principal Collections</b>		<b>19.456.700,31 €</b>	<b>19.573.892,01</b>
<b>Total Interest Collections</b>		<b>2.517.401,74 €</b>	<b>2.261.516,94</b>
<b>Defaults</b>		<b>109.270,19</b>	<b>3.206,29</b>
<b>End of Period (after Payment Date)</b>	<b>44.047</b>	<b>483.947.704,92 €</b>	<b>484.005.841,53</b>
Balance of the Replenishment account (after Payment Date)		<b>252.295,08 €</b>	<b>194.158,47</b>
Current Prepayment Rate (annualised)		5,30%	6,37%
<b>New sale Offer</b>		<b>19.507.833,89 €</b>	<b>19.584.041,30</b>

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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	4.445.262,31 €

**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	902.873,44 €

**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	192.658,18 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,04%
Cumulative Default Level previous period	0,04%
Cumulative Default Level current period	0,06%

**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	0,07%
Delinquency Level current period	0,06%

**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	313
Number of Contracts being 61-90 Days delinquent	64
Number of Contracts being 91-120 Days delinquent	19
Gross instalments being 31-60 days delinquent	22.473,76
Gross instalments being 61-90 days delinquent	5.614,00
Gross instalments being 91-120 days delinquent	5.537,12
Current Period Termination	9.606,87
Cumulative Termination	562.922,37
New number of Contracts being terminated	17,00
Total number of Contracts being terminated	98,00
Current Period Recoveries	26.201,00
Cumulative Recoveries	83.207,72

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**4. Outstanding Notes**

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Principal Payable Amount (during Amortising Period)

<b>1. Note Balance</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
<b>General Note Information</b>							
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	
<b>Current Note Information</b>							
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	
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread		1,378					
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	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
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	<b>459.333,33 €</b>	<b>11.212,50 €</b>	<b>21.041,67 €</b>	<b>25.575,00 €</b>	<b>37.041,67 €</b>	<b>94.791,67 €</b>	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
<b>Current CE</b>							
	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%
<b>Total</b>	<b>189.311.865,23</b>	<b>100,00%</b>	<b>10.822</b>	<b>100,00%</b>

Statistics in EUR

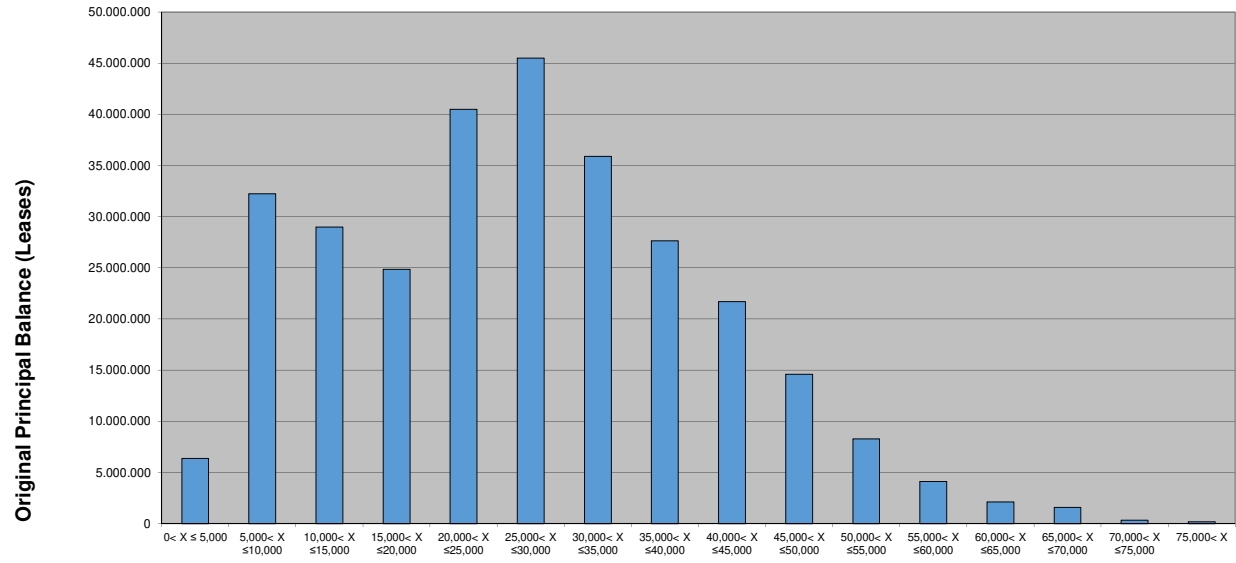
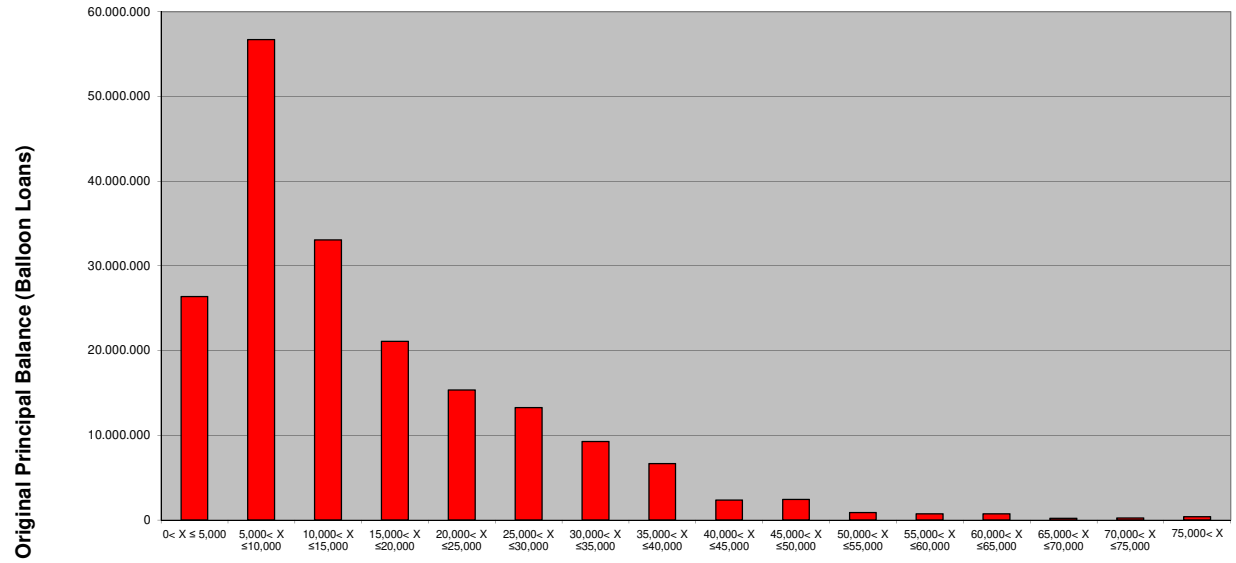
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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%
<b>Total</b>	<b>294.883.621,93</b>	<b>100,00%</b>	<b>33.064</b>	<b>100,00%</b>

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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			=	30 days

Balloon Loan				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	23.800.102	10,7%	2.736,00	23,86%
5,000 < X ≤ 10,000	60.760.860	27,2%	4.240,00	36,98%
10,000 < X ≤ 15,000	44.473.758	19,9%	2.029,00	17,69%
15,000 < X ≤ 20,000	28.070.357	12,6%	995,00	8,68%
20,000 < X ≤ 25,000	18.148.085	8,1%	511,00	4,46%
25,000 < X ≤ 30,000	15.445.570	6,9%	376,00	3,28%
30,000 < X ≤ 35,000	10.960.203	4,9%	229,00	2,00%
35,000 < X ≤ 40,000	9.051.061	4,1%	173,00	1,51%
40,000 < X ≤ 45,000	3.456.736	1,6%	60,00	0,52%
45,000 < X ≤ 50,000	3.344.572	1,5%	54,00	0,47%
50,000 < X ≤ 55,000	1.483.926	0,7%	21,00	0,18%
55,000 < X ≤ 60,000	1.774.901	0,8%	23,00	0,20%
60,000 < X ≤ 65,000	673.952	0,3%	8,00	0,07%
65,000 < X ≤ 70,000	287.027	0,1%	3,00	0,03%
70,000 < X ≤ 75,000	198.814	0,1%	2,00	0,02%
75,000 < X	1.048.215	0,5%	7,00	0,06%
<b>Total</b>	<b>222.978.139,20</b>	<b>100,00%</b>	<b>11.467</b>	<b>100,00%</b>

Statistics in EUR

Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	4.322.032	1,8%	899,00	2,76%
5,000 < X ≤ 10,000	28.408.684	11,8%	7.471,00	22,94%
10,000 < X ≤ 15,000	41.388.604	17,1%	6.216,00	19,09%
15,000 < X ≤ 20,000	26.043.443	10,8%	3.272,00	10,05%
20,000 < X ≤ 25,000	31.654.559	13,1%	4.132,00	12,69%
25,000 < X ≤ 30,000	33.183.306	13,7%	3.923,00	12,05%
30,000 < X ≤ 35,000	26.081.829	10,8%	2.625,00	8,06%
35,000 < X ≤ 40,000	18.653.128	7,7%	1.656,00	5,09%
40,000 < X ≤ 45,000	12.787.594	5,3%	1.103,00	3,39%
45,000 < X ≤ 50,000	8.455.296	3,5%	646,00	1,98%
50,000 < X ≤ 55,000	4.827.008	2,0%	337,00	1,03%
55,000 < X ≤ 60,000	2.362.547	1,0%	133,00	0,41%
60,000 < X ≤ 65,000	1.426.805	0,6%	71,00	0,22%
65,000 < X ≤ 70,000	1.129.088	0,5%	54,00	0,17%
70,000 < X ≤ 75,000	369.150	0,2%	15,00	0,05%
75,000 < X	589.423	0,2%	10,00	0,03%
<b>Total</b>	<b>241.682.496,20</b>	<b>100,00%</b>	<b>32.563</b>	<b>100,00%</b>

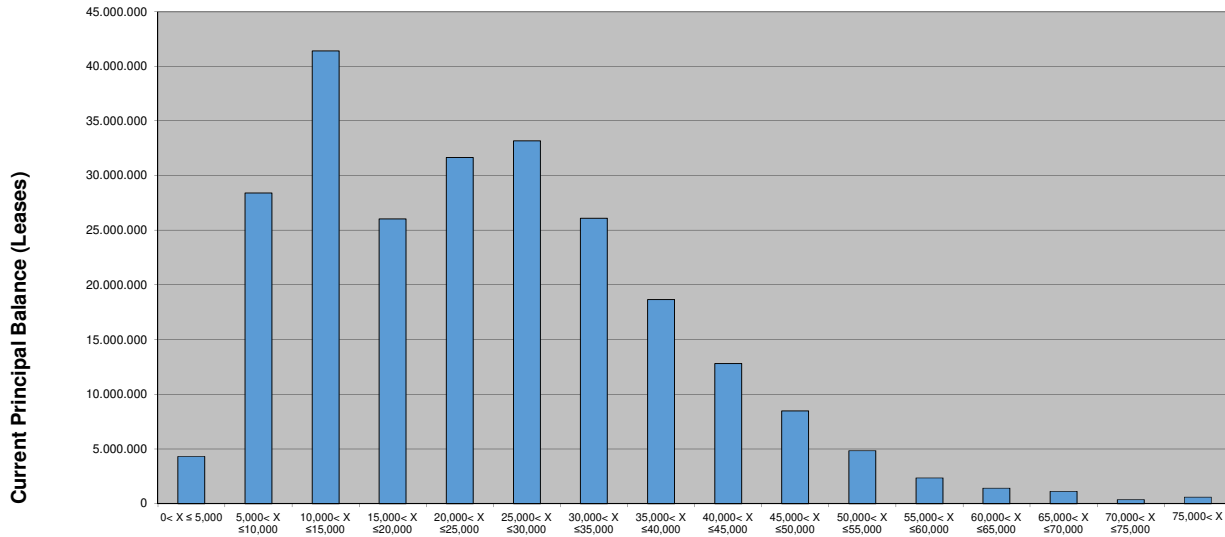
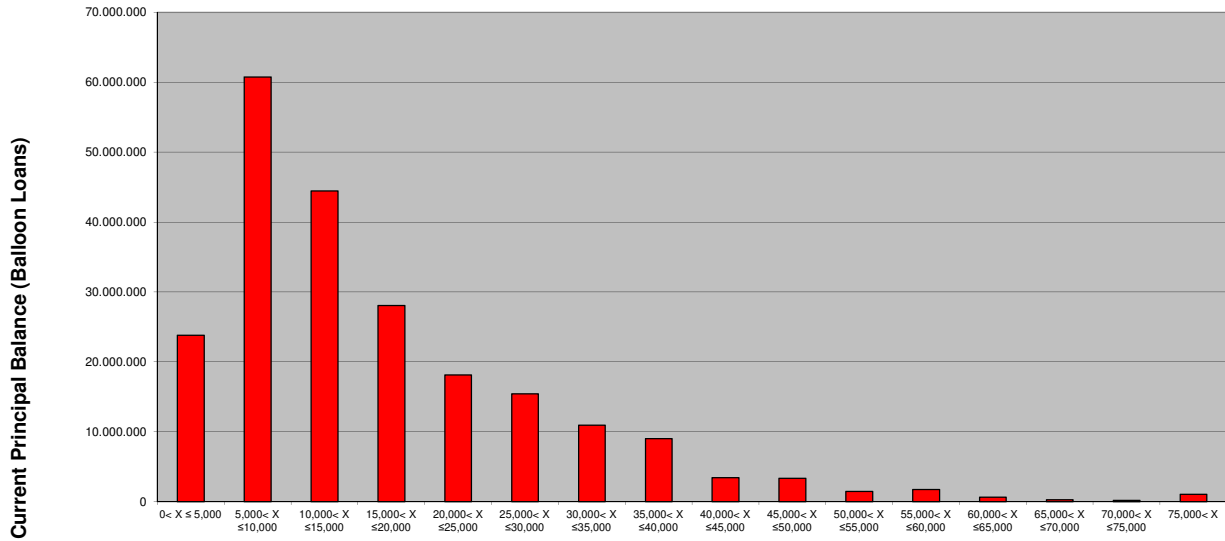
Statistics in EUR



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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	336.834,97	0,07%	50
2	245.341,90	0,05%	37
3	218.601,99	0,05%	29
4	215.967,54	0,05%	1
5	210.131,71	0,05%	2
6	209.343,67	0,05%	1
7	204.698,00	0,04%	10
8	203.255,81	0,04%	4
9	202.485,62	0,04%	22
10	200.822,16	0,04%	1
11	199.711,78	0,04%	27
12	172.403,85	0,04%	3
13	159.630,39	0,03%	3
14	155.657,13	0,03%	11
15	148.669,68	0,03%	1
16	131.553,39	0,03%	14
17	130.944,78	0,03%	5
18	129.311,35	0,03%	1
19	129.086,90	0,03%	3
20	126.423,57	0,03%	1
	<b>3.730.876,19</b>	<b>0,80%</b>	<b>226</b>

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**8. Geographical Distribution**

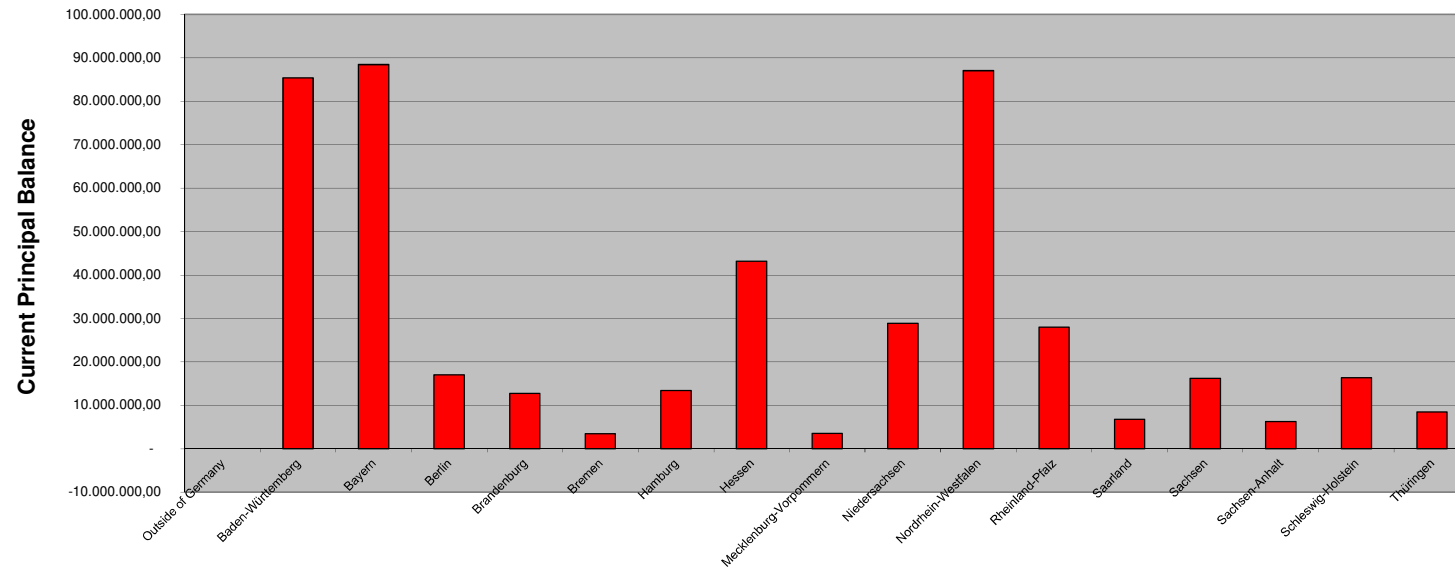
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	-	0,0%	-	0,0%
Baden-Württemberg	85.362.598,48	18,4%	7.706	17,5%
Bayern	88.465.251,44	19,0%	8.179	18,6%
Berlin	17.020.506,35	3,7%	2.109	4,8%
Brandenburg	12.693.093,89	2,7%	1.408	3,2%
Bremen	3.413.981,51	0,7%	285	0,6%
Hamburg	13.346.935,44	2,9%	1.285	2,9%
Hessen	43.110.890,79	9,3%	3.968	9,0%
Mecklenburg-Vorpomm	3.476.057,71	0,7%	309	0,7%
Niedersachsen	28.859.891,90	6,2%	2.718	6,2%
Nordrhein-Westfalen	87.043.126,13	18,7%	8.366	19,0%
Rheinland-Pfalz	27.950.617,29	6,0%	2.396	5,4%
Saarland	6.723.495,64	1,4%	555	1,3%
Sachsen	16.151.476,73	3,5%	1.624	3,7%
Sachsen-Anhalt	6.221.148,90	1,3%	646	1,5%
Schleswig-Holstein	16.354.741,55	3,5%	1.476	3,4%
Thüringen	8.466.821,65	1,8%	1.000	2,3%
<b>Total</b>	<b>464.660.635,40</b>	<b>100,00%</b>	<b>44.030</b>	<b>100,00%</b>

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**8.1 Geographical Distribution (Graph)**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	



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**9. Object Type**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	199.280.799,30	89,4%	10.157	88,58%
LCV	23.697.339,90	10,6%	1.310	11,42%
<b>Total</b>	<b>222.978.139,20</b>	<b>100%</b>	<b>11.467</b>	<b>100%</b>

<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	213.469.219,21	88,33%	28.514	87,57%
LCV	28.213.276,99	11,67%	4.049	12,43%
<b>Total</b>	<b>241.682.496,20</b>	<b>100%</b>	<b>32.563</b>	<b>100%</b>

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**10. Insurances**

Reporting Date			06/10/2022		
Payment Date			21/10/2022		
Period No					
Monthly Period			01/09/2022 - 30/09/2022		
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.454.179,11	2.495.092,36	222.978.139,20	1,8%
Leases	0,00	0,00	241.682.496,20	0,0%
<b>Total</b>	<b>1.454.179,11</b>	<b>2.495.092,36</b>	<b>464.660.635,40</b>	<b>0,8%</b>

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**11. Type of Contract**

Reporting Date			06/10/2022		
Payment Date			21/10/2022		
Period No					
Monthly Period			01/09/2022 - 30/09/2022		
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	7.177	16,3%	142.473.384	30,7%
Balloon Loans used cars	4.290	9,7%	80.504.755	17,3%
Leases new cars	32.563	74,0%	241.682.496	52,0%
<b>Total</b>	<b>44.030</b>	<b>100%</b>	<b>464.660.635,40</b>	<b>100,0%</b>

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**12. Customer Yield**

Reporting Date	06/10/2022		
Payment Date	21/10/2022		
Period No			
Monthly Period	01/09/2022 - 30/09/2022		
Interest Period	from	21/09/2022	to 21/10/2022 = 30 days
Collection Period	from	01/09/2022	to 30/09/2022

<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%	63.406.946,81	28,44%	2.643	23,05%
1,01 to 2%	18.662.936,84	8,37%	813	7,09%
2,01 to 3%	62.246.062,17	27,92%	3.334	29,07%
3,01 to 4%	63.307.255,21	28,39%	3.635	31,70%
4,01 to 5%	13.393.037,64	6,01%	875	7,63%
5,01 to 6%	1.870.158,51	0,84%	155	1,35%
6,01 to 7%	91.742,02	0,04%	12	0,10%
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%
<b>Total</b>	<b>222.978.139,20</b>	<b>100%</b>	<b>11.467,00</b>	<b>100%</b>

<b>Statistics</b>	<b>in %</b>
WA Interest	2,38

\*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%	112.138.018,08	46,40%	13.607	41,79%
3,01 to 4%	66.995.406,68	27,72%	9.709	29,82%
4,01 to 5%	46.576.990,57	19,27%	6.756	20,75%
5,01 to 6%	11.493.835,56	4,76%	1.768	5,43%
6,01 to 7%	3.698.130,27	1,53%	583	1,79%
7,01 to 8%	737.671,06	0,31%	133	0,41%
8,01 to 9%	42.443,98	0,02%	7	0,02%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>241.682.496,20</b>	<b>100%</b>	<b>32.563,00</b>	<b>100%</b>

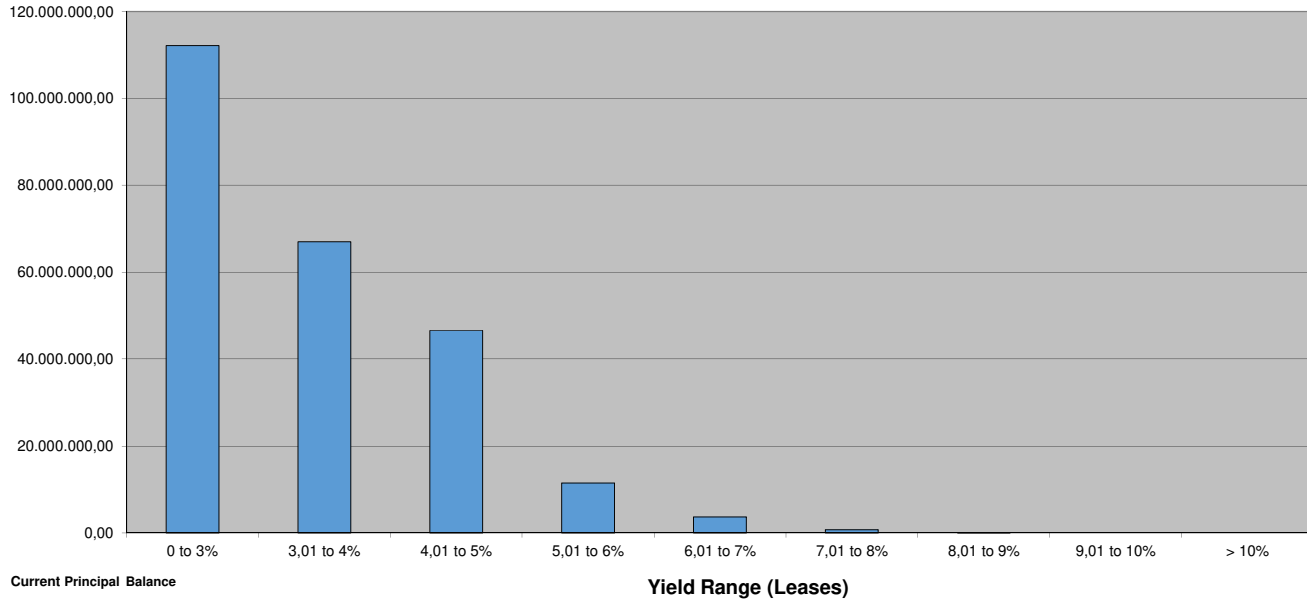
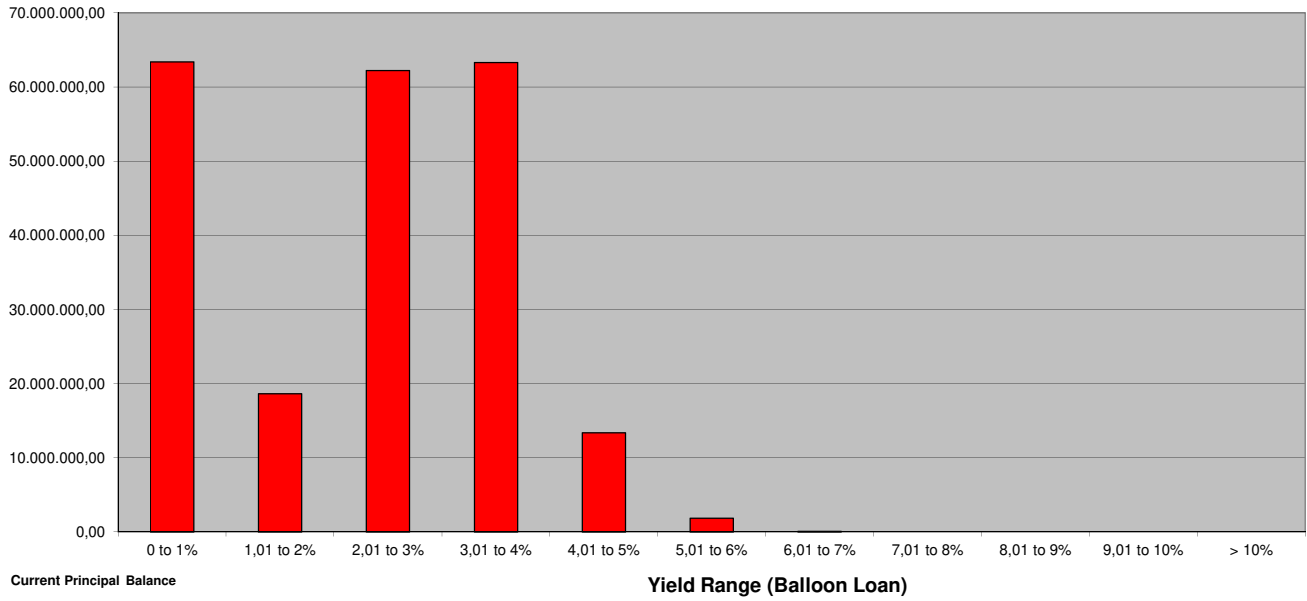
<b>Statistics</b>	<b>in %</b>
WA Interest	3,38



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**12.1 Customer Yield (Graph)**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	



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**13. Seasoning**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

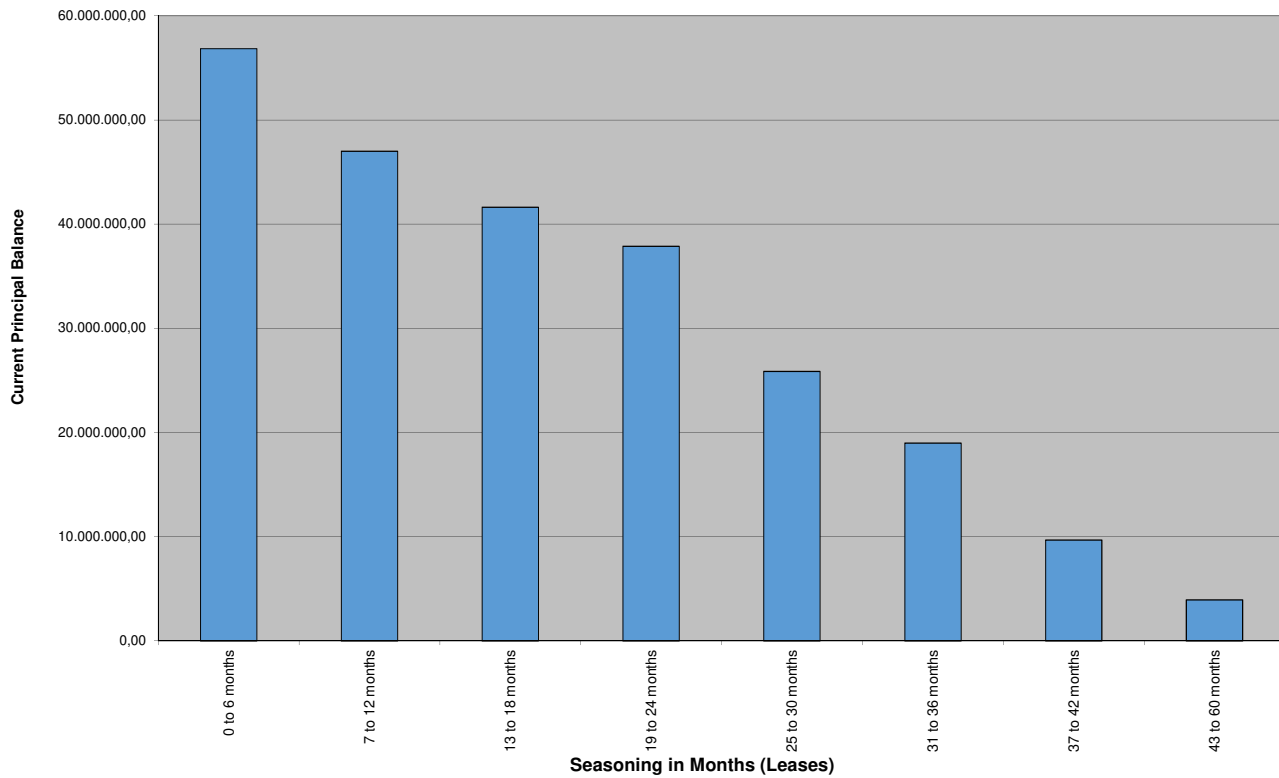
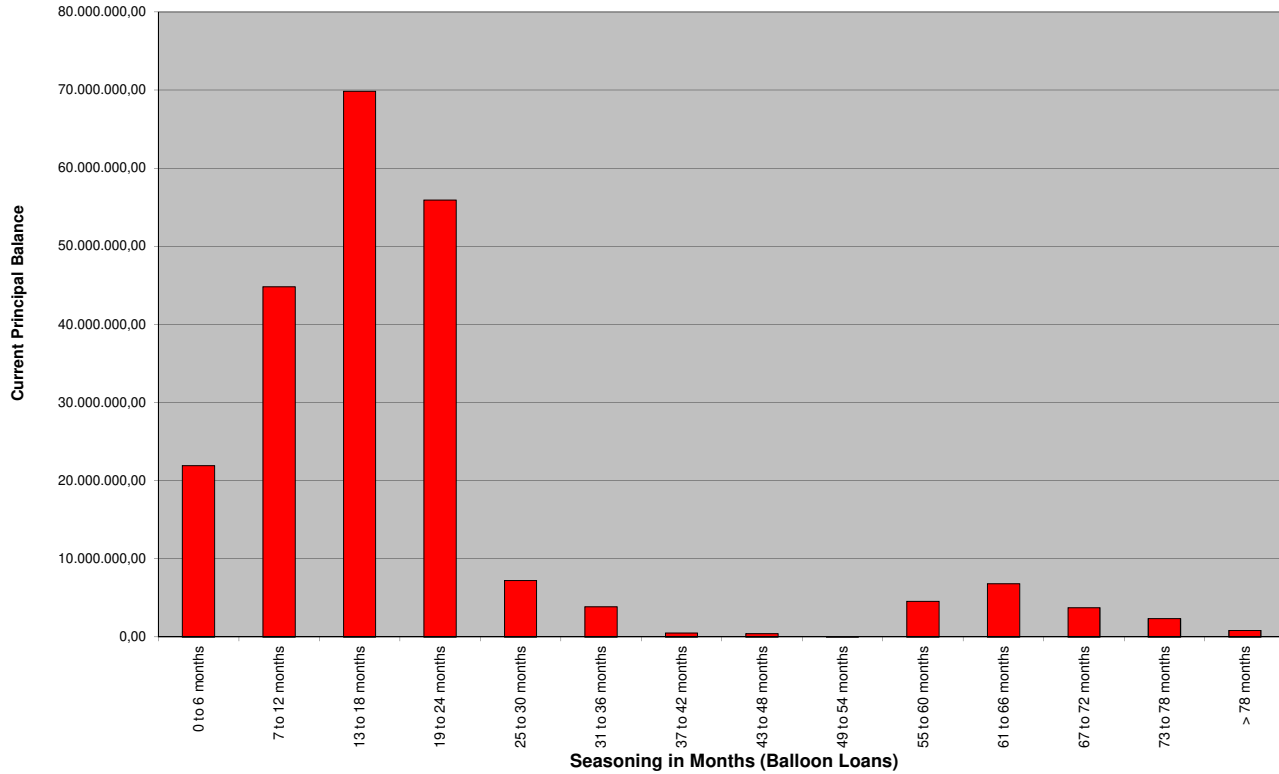
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	21.922.681,91	9,83%	770	6,71%
7 to 12 months	44.821.784,11	20,10%	1.846	16,10%
13 to 18 months	69.848.979,26	31,33%	3.176	27,70%
19 to 24 months	55.917.035,79	25,08%	3.023	26,36%
25 to 30 months	7.248.797,27	3,25%	358	3,12%
31 to 36 months	3.869.645,62	1,74%	220	1,92%
37 to 42 months	499.446,80	0,22%	37	0,32%
43 to 48 months	427.534,39	0,19%	30	0,26%
49 to 54 months	73.821,05	0,03%	9	0,08%
55 to 60 months	4.571.037,48	2,05%	403	3,51%
61 to 66 months	6.810.318,79	3,05%	694	6,05%
67 to 72 months	3.745.147,37	1,68%	435	3,79%
73 to 78 months	2.367.554,36	1,06%	319	2,78%
> 78 months	854.355,00	0,38%	147	1,28%
<b>Total</b>	<b>222.978.139,20</b>	<b>100,00%</b>	<b>11.467</b>	<b>100,00%</b>

<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	56.853.881,37	23,52%	4.005	12,30%
7 to 12 months	46.979.031,33	19,44%	4.431	13,61%
13 to 18 months	41.595.590,62	17,21%	4.818	14,80%
19 to 24 months	37.868.776,34	15,67%	4.925	15,12%
25 to 30 months	25.853.213,76	10,70%	4.656	14,30%
31 to 36 months	18.961.968,60	7,85%	5.340	16,40%
37 to 42 months	9.659.276,67	4,00%	2.557	7,85%
43 to 60 months	3.910.757,51	1,62%	1.831	5,62%
<b>Total</b>	<b>241.682.496,20</b>	<b>100,00%</b>	<b>32.563</b>	<b>100,00%</b>

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**13.1 Seasoning (Graph)**

Reporting Date	06/10/2022		
Payment Date	21/10/2022		
Period No			
Monthly Period	01/09/2022 - 30/09/2022		
Interest Period	from	21/09/2022	to 21/10/2022 = 30 days
Collection Period	from	01/09/2022	to 30/09/2022



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**14. Remaining Term**

Reporting Date	06/10/2022			
Payment Date	21/10/2022			
Period No				
Monthly Period	01/09/2022 - 30/09/2022			
Interest Period	from	21/09/2022	to	21/10/2022 = 30 days
Collection Period	from	01/09/2022	to	30/09/2022

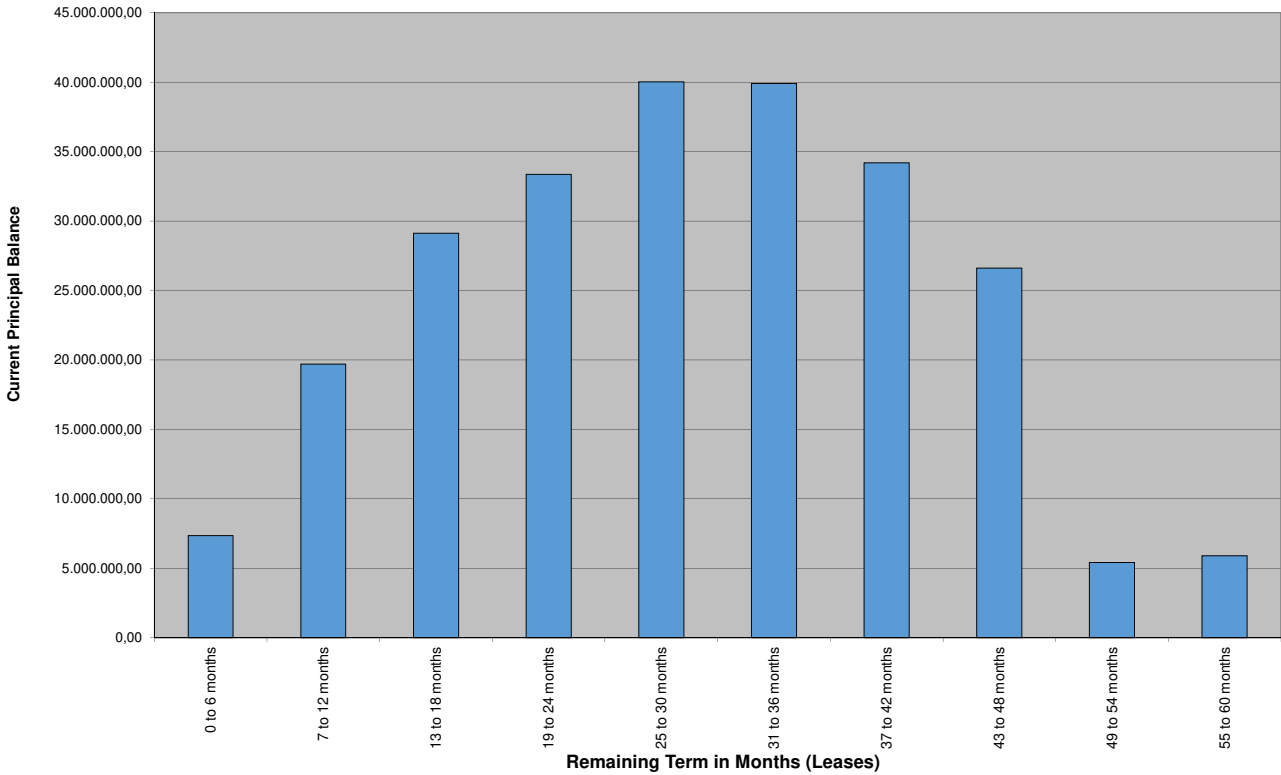
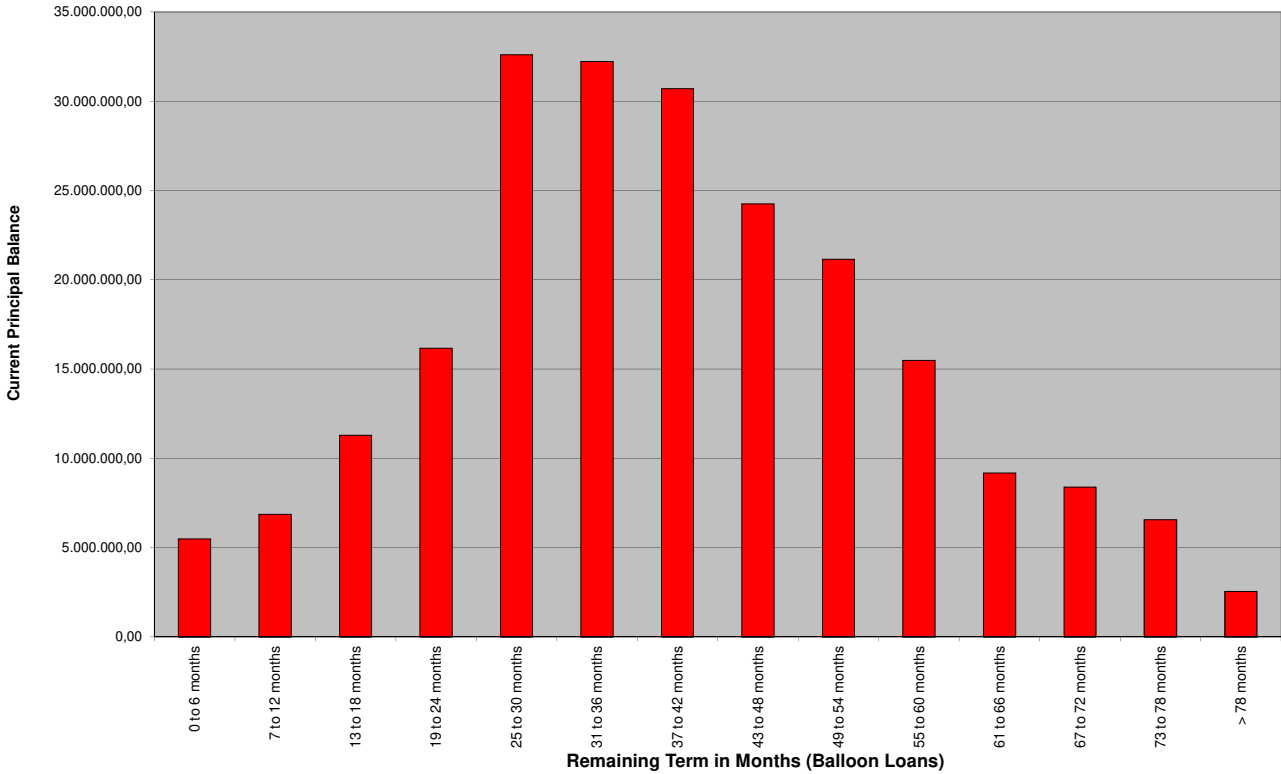
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	5.497.890,69	2,47%	770	6,71%
7 to 12 months	6.874.653,69	3,08%	1.846	16,10%
13 to 18 months	11.292.284,03	5,06%	3.176	27,70%
19 to 24 months	16.177.569,81	7,26%	3.023	26,36%
25 to 30 months	32.606.112,21	14,62%	358	3,12%
31 to 36 months	32.225.684,78	14,45%	220	1,92%
37 to 42 months	30.705.334,99	13,77%	37	0,32%
43 to 48 months	24.250.934,62	10,88%	30	0,26%
49 to 54 months	21.151.830,20	9,49%	9	0,08%
55 to 60 months	15.494.336,61	6,95%	403	3,51%
61 to 66 months	9.185.957,20	4,12%	694	6,05%
67 to 72 months	8.396.221,12	3,77%	435	3,79%
73 to 78 months	6.561.702,20	2,94%	319	2,78%
> 78 months	2.557.627,05	1,15%	147	1,28%
<b>Total</b>	<b>222.978.139,20</b>	<b>100,00%</b>	<b>11.467</b>	<b>100,00%</b>

<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	7.369.426,91	3,05%	5.040	15,48%
7 to 12 months	19.704.734,83	8,15%	5.228	16,06%
13 to 18 months	29.137.529,20	12,06%	4.845	14,88%
19 to 24 months	33.369.484,61	13,81%	4.438	13,63%
25 to 30 months	40.033.022,10	16,56%	4.261	13,09%
31 to 36 months	39.916.170,46	16,52%	3.543	10,88%
37 to 42 months	34.196.819,34	14,15%	2.748	8,44%
43 to 48 months	26.617.577,04	11,01%	1.880	5,77%
49 to 54 months	5.428.258,56	2,25%	311	0,96%
55 to 60 months	5.909.473,15	2,45%	269	0,83%
<b>Total</b>	<b>241.682.496,20</b>	<b>100,00%</b>	<b>32.563</b>	<b>100,00%</b>

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**14.1 Remaining Term (Graph)**

Reporting Date	06/10/2022		
Payment Date	21/10/2022		
Period No			
Monthly Period	01/09/2022 - 30/09/2022		
Interest Period	from	21/09/2022	to 21/10/2022
Collection Period	from	01/09/2022	to 30/09/2022
			= 30 days



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**15. Original Term**

Reporting Date	06/10/2022			
Payment Date	21/10/2022			
Period No				
Monthly Period	01/09/2022 - 30/09/2022			
Interest Period	from	21/09/2022	to	21/10/2022 = 30 days
Collection Period	from	01/09/2022	to	30/09/2022

<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	161.524,60	0,07%	9	0,08%
13 to 18 months	297.610,67	0,13%	19	0,17%
19 to 24 months	2.650.807,28	1,19%	187	1,63%
25 to 30 months	353.056,07	0,16%	25	0,22%
31 to 36 months	20.823.494,92	9,34%	1.041	9,08%
37 to 42 months	655.302,10	0,29%	36	0,31%
43 to 48 months	80.915.232,71	36,29%	3.954	34,48%
49 to 54 months	1.105.400,04	0,50%	46	0,40%
55 to 60 months	48.890.675,53	21,93%	2.187	19,07%
61 to 66 months	1.256.051,60	0,56%	72	0,63%
67 to 72 months	19.435.000,63	8,72%	1.014	8,84%
73 to 78 months	1.515.477,81	0,68%	85	0,74%
> 78 months	44.918.505,24	20,14%	2.792	24,35%
<b>Total</b>	<b>222.978.139,20</b>	<b>100,00%</b>	<b>11.467</b>	<b>100,00%</b>

<b>Statistics</b>	
WA Original Term	58,77

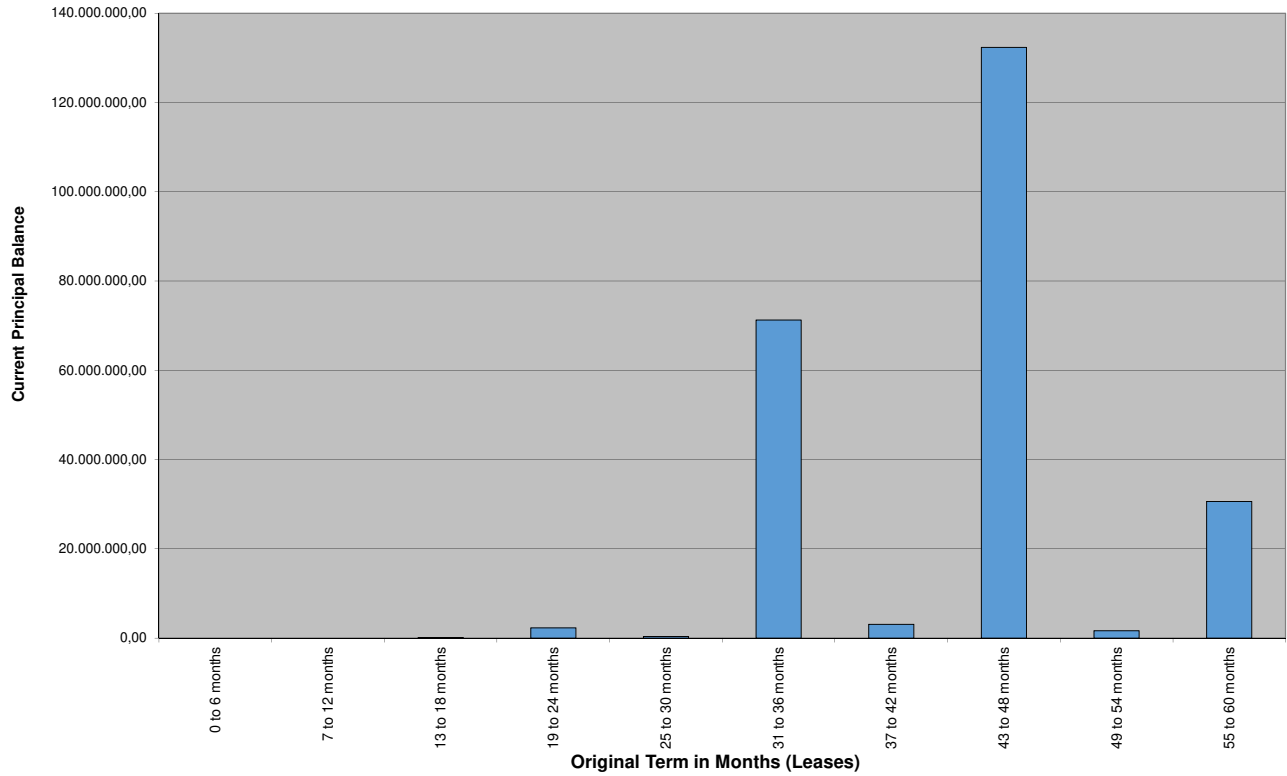
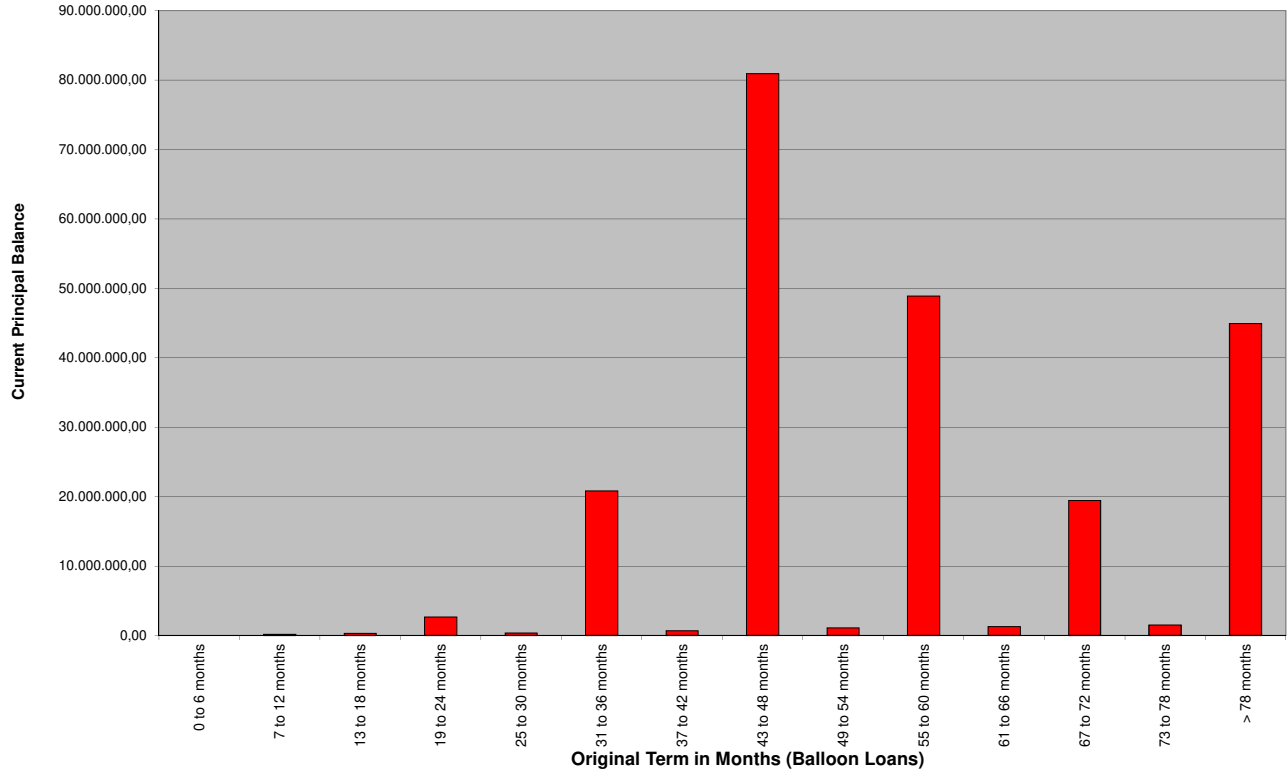
<i>Leases</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	105.308,20	0,04%	289	0,89%
19 to 24 months	2.307.177,03	0,95%	855	2,63%
25 to 30 months	323.310,75	0,13%	60	0,18%
31 to 36 months	71.250.180,79	29,48%	11.155	34,26%
37 to 42 months	3.082.925,44	1,28%	255	0,78%
43 to 48 months	132.339.787,24	54,76%	17.162	52,70%
49 to 54 months	1.658.036,99	0,69%	150	0,46%
55 to 60 months	30.615.769,76	12,67%	2.637	8,10%
<b>Total</b>	<b>241.682.496,20</b>	<b>100,00%</b>	<b>32.563</b>	<b>100,00%</b>

<b>Statistics</b>	
WA Original Term	45,66

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**15.1 Original Term (Graph)**

Reporting Date	06/10/2022					
Payment Date	21/10/2022					
Period No						
Monthly Period	01/09/2022 - 30/09/2022					
Interest Period	from	21/09/2022	to	21/10/2022	=	30 days
Collection Period	from	01/09/2022	to	30/09/2022		



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**16. Manufacturer**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	22.812.214,08	4,91%	1.575	3,58%
Chrysler	0,00	0,00%	0	0,00%
Dodge	108.929,01	0,02%	3	0,01%
Fiat	143.178.403,74	30,81%	19.698	44,74%
Jaguar	53.055.016,36	11,42%	5.135	11,66%
Jeep	69.952.163,92	15,05%	5.225	11,87%
Lancia	32.631,46	0,01%	6	0,01%
LandRover	143.930.907,75	30,98%	10.743	24,40%
Maserati	9.277.845,64	2,00%	332	0,75%
Others	22.312.523,44	4,80%	1.313	2,98%
	<b>464.660.635,40</b>	<b>100,00%</b>	<b>44.030,00</b>	<b>100,00%</b>



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**17. Priority of Payments**

Reporting Date	06/10/2022		
Payment Date	21/10/2022		
Period No			
Monthly Period	01/09/2022 - 30/09/2022		
Interest Period	from	21/09/2022	to 21/10/2022 = 30 days
Collection Period	from	01/09/2022	to 30/09/2022

**Priority of Payments during the Revolving Period**

	Payment
Available Distribution Amount	+ 22.539.703,34
1. Payable Expenses	- 1.207,35
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	- 4.166,67
6. Interest on Class A	- 459.333,33
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	- 19.507.833,89
13. To credit the Replenishment Amount to the Replenishment Account	- 252.295,08
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	- 2.124.287,84

**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	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<b>Transaction Costs</b>	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
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	1.207,35 €	<u>992,48</u>	<u>51,36</u>	<u>50,12</u>	<u>38,46</u>	<u>31,51</u>	<u>43,42</u>
Interest accrued for the Period	648.995,84 €	459.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Interest Payments	648.995,84 €	459.333,33 €	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	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**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)	0,6780
Net Swap Payments	366.000,00

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**20. Retention**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

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	86,08%
Class B Notes	20.700.000,00	4,45%
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	5.733.031,77	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	4,45%
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	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**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	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**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	06/10/2022				
Payment Date	21/10/2022				
Period No					
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**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](mailto:doriana.bettini@ca-cib.com)

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**24. Originator. Servicer**

Reporting Date	06/10/2022				
Payment Date	21/10/2022				
Period No	0				
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

**Contact Details**

FCA Bank S.p.A. Niederlassung Deutschland

[heike.simon@fcagroup.com](mailto: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	06/10/2022				
Payment Date	21/10/2022				
Period No	0				
Monthly Period	01/09/2022 - 30/09/2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

Ca-cib Milano  
Calculation Agent  
[Doriana.bettini@ca-cib.com](mailto:Doriana.bettini@ca-cib.com)