

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

**Cover Sheet Monthly Investor Report**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<b>Index</b>	<b>Page</b>
1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Performance Data	<a href="#">3</a>
4. Outstanding Notes	<a href="#">4</a>
5. Original Principal Balance	<a href="#">5</a>
5.1 Original PB (Graph)	<a href="#">5.1</a>
6. Current Principal Balance	<a href="#">6</a>
6.1 Current PB (Graph)	<a href="#">6.1</a>
7. Borrower Concentration	<a href="#">7</a>
8. Geographical Distribution	<a href="#">8</a>
8.1 Geographical (Graph)	<a href="#">8.1</a>
9. Object Type	<a href="#">9</a>
10. Insurance Coverage	<a href="#">10</a>
11. Contract Type	<a href="#">11</a>
12. Customer Yield	<a href="#">12</a>
12.1 Customer Yield (Graph)	<a href="#">13</a>
13. Seasoning	<a href="#">13</a>
13.1 Seasoning (Graph)	<a href="#">14</a>
14. Remaining Term	<a href="#">14.1</a>
14.1 Remaining Term (Graph)	<a href="#">15</a>
15. Original Term	<a href="#">15.1</a>
15.1 Original Term (Graph)	<a href="#">16</a>
16. Manufacturer	<a href="#">16</a>
17. Priority of Payments	<a href="#">17</a>
18. Transaction Costs	<a href="#">18</a>
19. Swap Counterparty Data	<a href="#">19</a>
20. Retention	<a href="#">20</a>
21. Counterparties I	<a href="#">21</a>
22. Counterparties II	<a href="#">22</a>
23. Originator	<a href="#">23</a>
24. Disclaimer	<a href="#">24</a>

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

**1. Portfolio Information**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period from	21/11/2022	to	21/12/2022	=	30 days
Collection Period from	01/11/2022	to	30/11/2022		

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>483.918.803,99 €</b>	<b>483.947.704,92</b>
Scheduled Principal Payments		12.329.611,35 €	14.900.313,21
Prepayment Principal		2.257.085,26 €	1.679.604,57
Others		4.194.089,65 €	2.195.123,53
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>18.780.786,26 €</b>	<b>18.775.041,31</b>
<b>Total Interest Collections</b>		<b>2.283.587,33 €</b>	<b>2.201.220,19</b>
<b>Defaults</b>		<b>65.590,20</b>	<b>54.107,77</b>
<b>End of Period (after Payment Date)</b>	<b>43.572</b>	<b>483.840.614,71 €</b>	<b>483.918.803,99</b>
Balance of the Replenishment account (after Payment Date)		<b>359.385,29 €</b>	<b>281.196,01</b>
Current Prepayment Rate (annualised)		5,60%	4,16%
<b>New sale Offer</b>		<b>18.768.187,18 €</b>	<b>18.800.248,15</b>

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

**2. Reserve Accounts**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period from	21/11/2022	to	21/12/2022	=	30 days
Collection Period from	01/11/2022	to	30/11/2022		

**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		

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

**3. Performance Data**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period from	21/11/2022	to	21/12/2022	=	30 days
Collection Period from	01/11/2022	to	30/11/2022		

**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	4.364.369,42 €

**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	994.038,20 €

**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	258.623,16 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,06%
Cumulative Default Level previous period	0,08%
Cumulative Default Level current period	0,09%

**Trigger Breach (if higher than 3.70% for 2 consecutive Calculation Dates)**

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,06%
Delinquency Level previous period	0,07%
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	316
Number of Contracts being 61-90 Days delinquent	64
Number of Contracts being 91-120 Days delinquent	23
Gross instalments being 31-60 days delinquent	23.887,35
Gross instalments being 61-90 days delinquent	6.846,47
Gross instalments being 91-120 days delinquent	6.669,09
Current Period Termination	97.458,44
Cumulative Termination	731.326,66
New number of Contracts being terminated	18,00
Total number of Contracts being terminated	131,00
Current Period Recoveries	0,00
Cumulative Recoveries	83.207,72

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

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period from	21/11/2022	to	21/12/2022	=	30 days
Collection Period from	01/11/2022	to	30/11/2022		

**4. Outstanding Notes**

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 €	
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.	
Redemption per Note	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	2,125						
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	708.333,33 €	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%	

**ABEST 21  
Monthly Investor Report**

**5. Original Principal Balance**

as of **ISSUE DATE**

Reporting Date	05/12/2022			
Payment Date	21/12/2022			
Period No				
Monthly Period	01/11/2022 - 30/11/2022			
Interest Period	from	21/11/2022	to	21/12/2022 = 30 days
Collection Period	from	01/11/2022	to	30/11/2022

<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

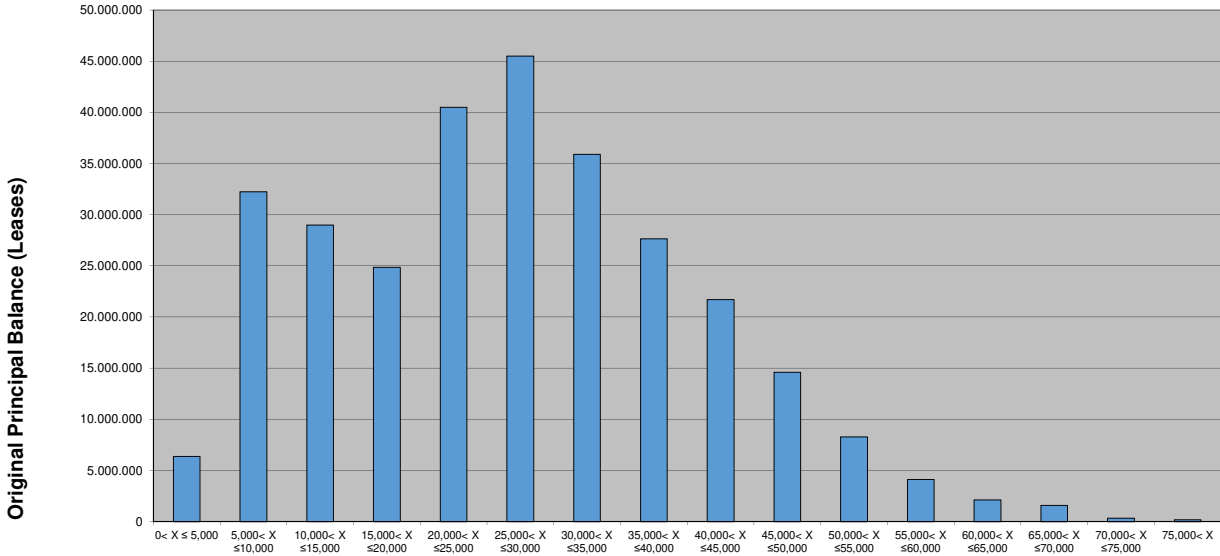
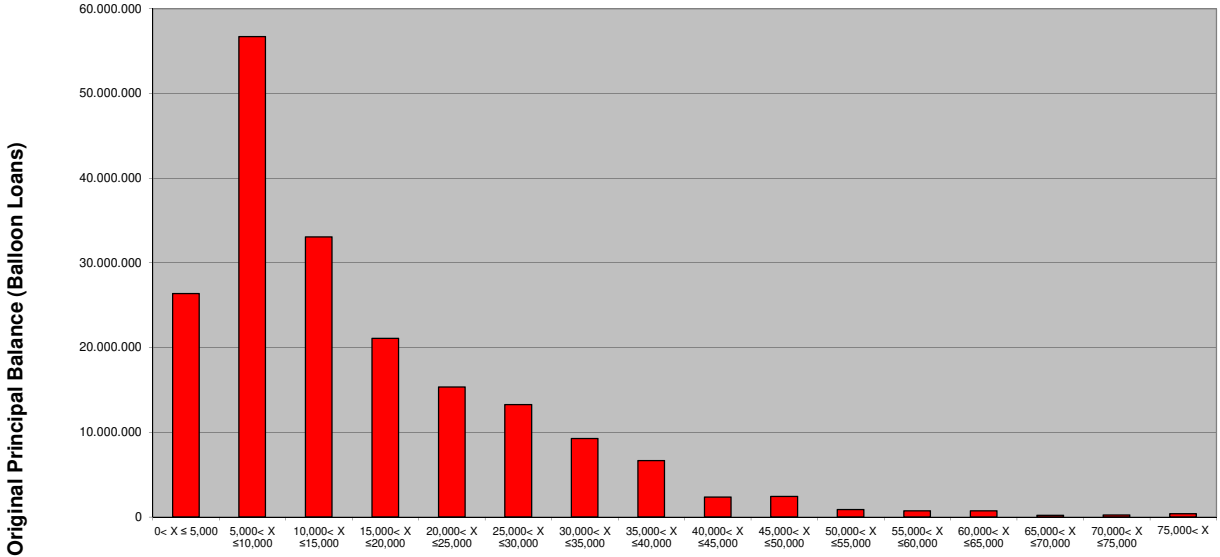
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000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

**ABEST 21  
Monthly Investor Report**

**5.1 Original PB (Graph)**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No						
Monthly Period	01/11/2022 - 30/11/2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		



**ABEST 21  
Monthly Investor Report**

**5. Original Principal Balance**

as of **ISSUE DATE**

Reporting Date	05/12/2022			
Payment Date	21/12/2022			
Period No				
Monthly Period	01/11/2022 - 30/11/2022			
Interest Period	from	21/11/2022	to	21/12/2022 = 30 days
Collection Period	from	01/11/2022	to	30/11/2022

<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	23.160.377	10,1%	2.664,00	22,86%
5,000 < X ≤ 10,000	61.193.066	26,6%	4.281,00	36,74%
10,000 < X ≤ 15,000	46.029.091	20,0%	2.121,00	18,20%
15,000 < X ≤ 20,000	29.362.635	12,8%	1.049,00	9,00%
20,000 < X ≤ 25,000	18.518.359	8,1%	520,00	4,46%
25,000 < X ≤ 30,000	16.236.555	7,1%	393,00	3,37%
30,000 < X ≤ 35,000	11.463.809	5,0%	240,00	2,06%
35,000 < X ≤ 40,000	9.480.379	4,1%	184,00	1,58%
40,000 < X ≤ 45,000	4.095.485	1,8%	70,00	0,60%
45,000 < X ≤ 50,000	3.472.942	1,5%	55,00	0,47%
50,000 < X ≤ 55,000	1.757.804	0,8%	25,00	0,21%
55,000 < X ≤ 60,000	1.811.000	0,8%	24,00	0,21%
60,000 < X ≤ 65,000	758.108	0,3%	9,00	0,08%
65,000 < X ≤ 70,000	373.312	0,2%	4,00	0,03%
70,000 < X ≤ 75,000	194.893	0,1%	2,00	0,02%
75,000 < X	1.838.836	0,8%	12,00	0,10%
<b>Total</b>	<b>229.746.649,72</b>	<b>100,00%</b>	<b>11.653</b>	<b>100,00%</b>

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	3.995.434	1,7%	845,00	2,65%
5,000 < X ≤ 10,000	27.228.491	11,6%	7.305,00	22,91%
10,000 < X ≤ 15,000	42.321.135	18,0%	6.480,00	20,32%
15,000 < X ≤ 20,000	25.988.261	11,0%	3.306,00	10,37%
20,000 < X ≤ 25,000	30.375.175	12,9%	3.948,00	12,38%
25,000 < X ≤ 30,000	31.779.937	13,5%	3.710,00	11,63%
30,000 < X ≤ 35,000	25.048.854	10,6%	2.508,00	7,86%
35,000 < X ≤ 40,000	17.798.040	7,6%	1.570,00	4,92%
40,000 < X ≤ 45,000	11.832.470	5,0%	1.030,00	3,23%
45,000 < X ≤ 50,000	8.437.952	3,6%	613,00	1,92%
50,000 < X ≤ 55,000	4.567.838	1,9%	307,00	0,96%
55,000 < X ≤ 60,000	2.497.447	1,1%	129,00	0,40%
60,000 < X ≤ 65,000	1.352.330	0,6%	65,00	0,20%
65,000 < X ≤ 70,000	1.249.174	0,5%	55,00	0,17%
70,000 < X ≤ 75,000	329.104	0,1%	11,00	0,03%
75,000 < X	836.918	0,4%	10,00	0,03%
<b>Total</b>	<b>235.638.560,07</b>	<b>100,00%</b>	<b>31.892</b>	<b>100,00%</b>

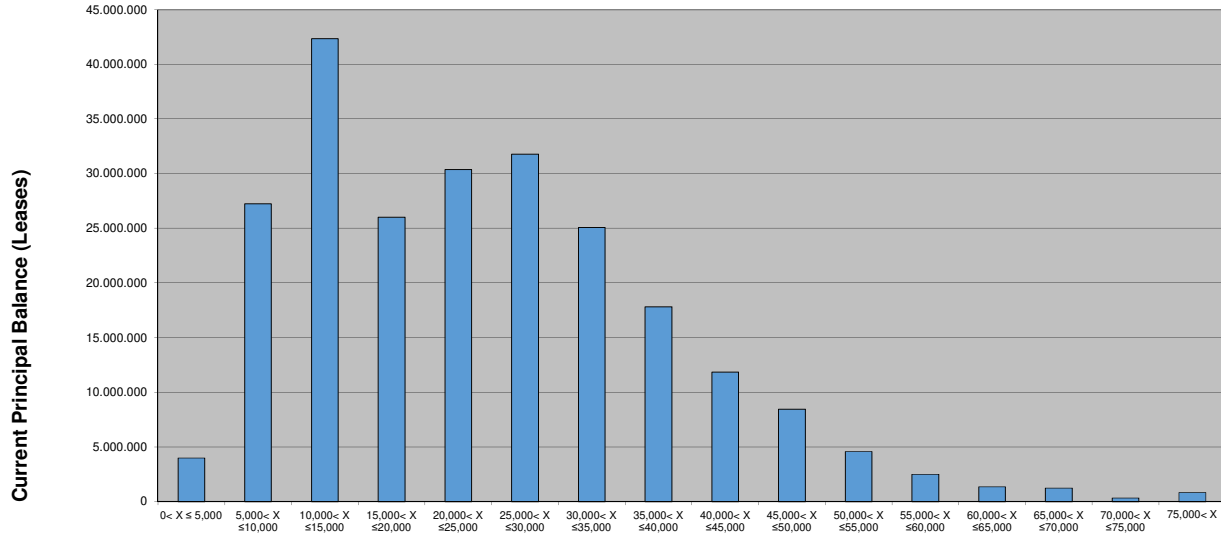
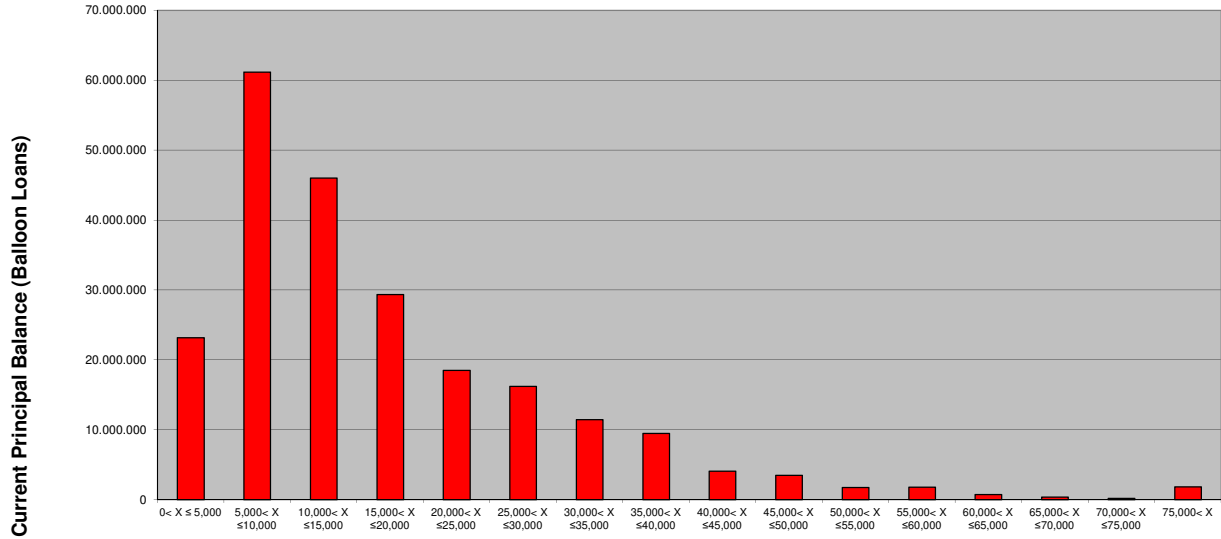
Statistics in EUR



**ABEST 21  
Monthly Investor Report**

**5.1 Original PB (Graph)**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No						
Monthly Period	01/11/2022 - 30/11/2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		



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

**7. Borrower Concentration**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	338.041,43	0,07%	1
2	331.944,03	0,07%	48
3	214.711,83	0,05%	8
4	213.066,16	0,05%	1
5	212.639,47	0,05%	37
6	205.149,85	0,04%	1
7	200.948,73	0,04%	2
8	197.376,57	0,04%	25
9	196.947,48	0,04%	10
10	196.732,17	0,04%	4
11	196.515,20	0,04%	1
12	192.756,71	0,04%	1
13	185.101,78	0,04%	27
14	184.505,26	0,04%	20
15	182.074,20	0,04%	12
16	181.110,14	0,04%	1
17	177.923,80	0,04%	10
18	169.673,40	0,04%	3
19	156.260,33	0,03%	3
20	146.286,10	0,03%	1
	<b>4.079.764,64</b>	<b>0,88%</b>	<b>216</b>

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

**8. Geographical Distribution**

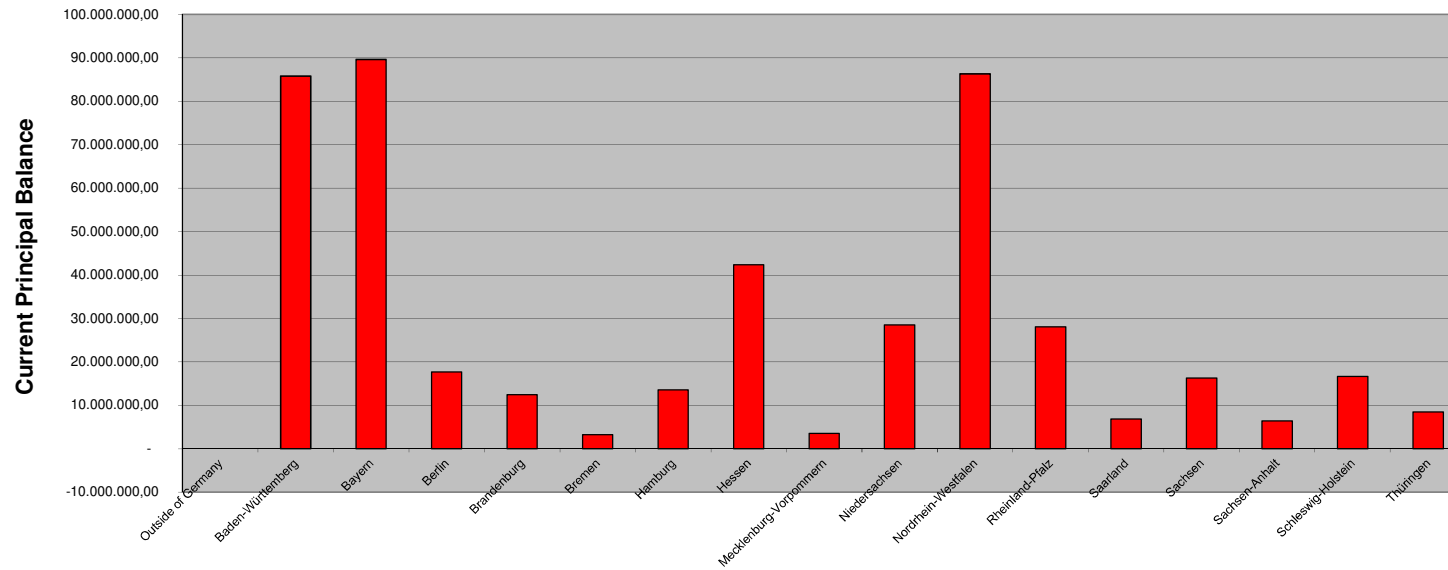
Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	-	0,0%	-	0,0%
Baden-Württemberg	85.788.931,68	18,4%	7.662	17,6%
Bayern	89.620.092,96	19,3%	8.175	18,8%
Berlin	17.619.652,64	3,8%	2.100	4,8%
Brandenburg	12.423.738,64	2,7%	1.406	3,2%
Bremen	3.183.255,08	0,7%	273	0,6%
Hamburg	13.493.153,00	2,9%	1.269	2,9%
Hessen	42.299.299,11	9,1%	3.881	8,9%
Mecklenburg-Vorpomm	3.529.549,85	0,8%	309	0,7%
Niedersachsen	28.463.034,48	6,1%	2.675	6,1%
Nordrhein-Westfalen	86.291.942,15	18,5%	8.151	18,7%
Rheinland-Pfalz	28.066.389,03	6,0%	2.369	5,4%
Saarland	6.854.238,84	1,5%	543	1,2%
Sachsen	16.262.115,99	3,5%	1.616	3,7%
Sachsen-Anhalt	6.389.502,83	1,4%	666	1,5%
Schleswig-Holstein	16.652.361,58	3,6%	1.463	3,4%
Thüringen	8.447.951,93	1,8%	987	2,3%
<b>Total</b>	<b>465.385.209,79</b>	<b>100,00%</b>	<b>43.545</b>	<b>100,00%</b>

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

**8.1 Geographical Distribution (Graph)**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No						
Monthly Period	01/11/2022 - 30/11/2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		



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

**9. Object Type**

Reporting Date	05/12/2022	
Payment Date	21/12/2022	
Period No		
Monthly Period	01/11/2022 - 30/11/2022	
Interest Period	from 21/11/2022 to	21/12/2022 = 30 days
Collection Period	from 01/11/2022 to	30/11/2022

<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	205.866.442,91	89,6%	10.332	88,66%
LCV	23.880.206,81	10,4%	1.321	11,34%
<b>Total</b>	<b>229.746.649,72</b>	<b>100%</b>	<b>11.653</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	208.689.482,10	88,56%	27.989	87,76%
LCV	26.949.077,97	11,44%	3.903	12,24%
<b>Total</b>	<b>235.638.560,07</b>	<b>100%</b>	<b>31.892</b>	<b>100%</b>

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

**10. Insurances**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.463.311,71	2.507.077,57	229.746.649,72	1,7%
Leases	0,00	0,00	235.638.560,07	0,0%
<b>Total</b>	<b>1.463.311,71</b>	<b>2.507.077,57</b>	<b>465.385.209,79</b>	<b>0,9%</b>

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

**11. Type of Contract**

Reporting Date			05/12/2022			
Payment Date			21/12/2022			
Period No						
Monthly Period			01/11/2022 - 30/11/2022			
Interest Period	from		21/11/2022	to	21/12/2022	= 30 days
Collection Period	from		01/11/2022	to	30/11/2022	

<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	7.327	16,8%	148.269.875	31,9%
Balloon Loans used cars	4.326	9,9%	81.476.775	17,5%
Leases new cars	31.892	73,2%	235.638.560	50,6%
<b>Total</b>	<b>43.545</b>	<b>100%</b>	<b>465.385.209,79</b>	<b>100,0%</b>

**ABEST 21  
Monthly Investor Report**

**12. Customer Yield**

Reporting Date	05/12/2022		
Payment Date	21/12/2022		
Period No			
Monthly Period	01/11/2022 - 30/11/2022		
Interest Period	from	21/11/2022	to 21/12/2022 = 30 days
Collection Period	from	01/11/2022	to 30/11/2022

<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%	15.851.591,91	6,90%	530	4,55%
1,01 to 2%	24.843.121,30	10,81%	1.075	9,23%
2,01 to 3%	84.369.178,40	36,72%	4.257	36,53%
3,01 to 4%	83.576.651,98	36,38%	4.500	38,62%
4,01 to 5%	18.219.861,11	7,93%	1.076	9,23%
5,01 to 6%	2.700.446,61	1,18%	192	1,65%
6,01 to 7%	185.798,41	0,08%	23	0,20%
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>229.746.649,72</b>	<b>100%</b>	<b>11.653,00</b>	<b>100%</b>

<b>Statistics</b>	<b>in %</b>
WA Interest	3,10

\* 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%	102.967.419,67	43,70%	12.873	40,36%
3,01 to 4%	66.232.084,63	28,11%	9.579	30,04%
4,01 to 5%	49.807.979,50	21,14%	6.912	21,67%
5,01 to 6%	12.301.133,85	5,22%	1.834	5,75%
6,01 to 7%	3.564.899,69	1,51%	567	1,78%
7,01 to 8%	726.954,53	0,31%	120	0,38%
8,01 to 9%	38.088,20	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>235.638.560,07</b>	<b>100%</b>	<b>31.892,00</b>	<b>100%</b>

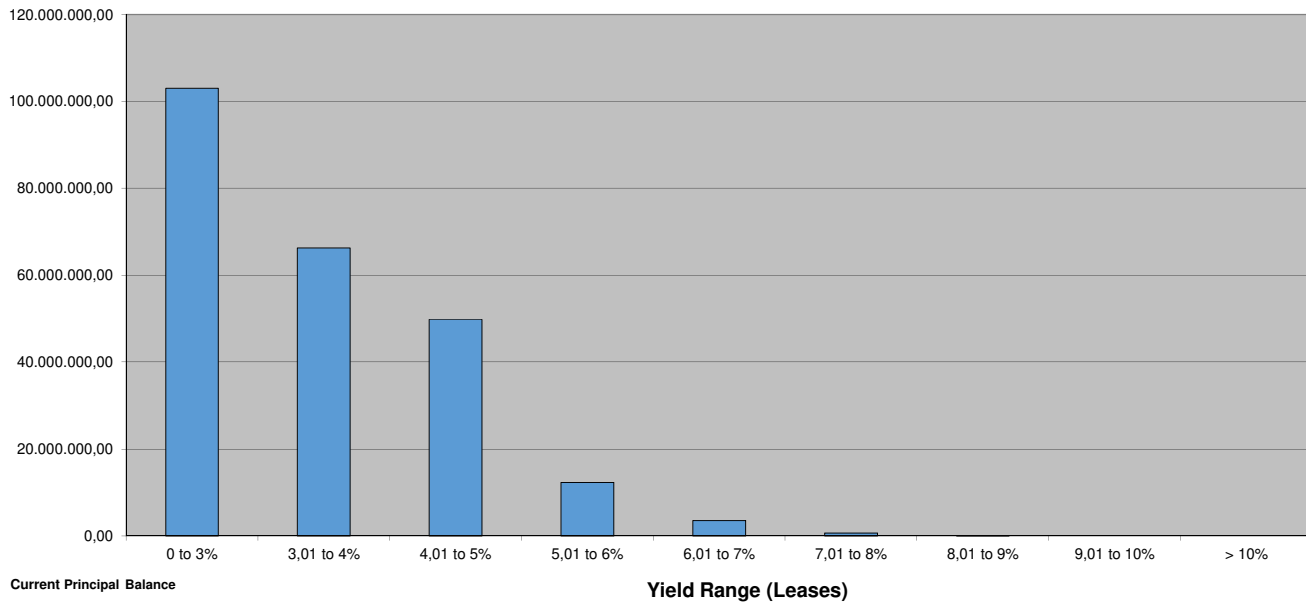
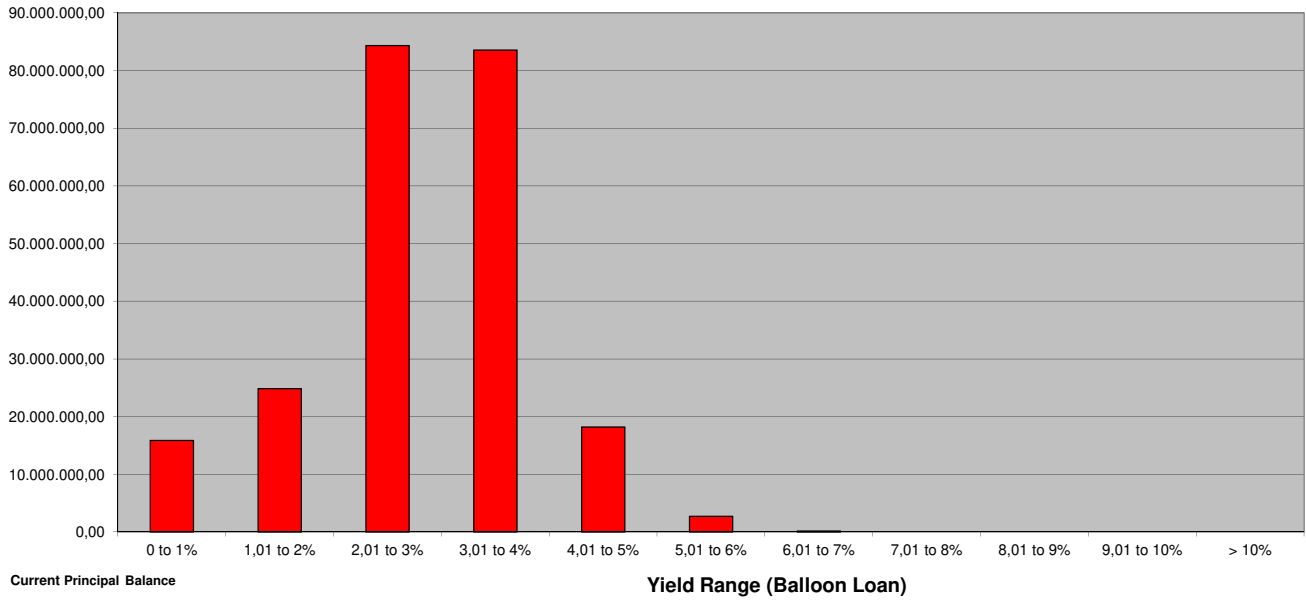
<b>Statistics</b>	<b>in %</b>
WA Interest	3,44



**ABEST 21  
Monthly Investor Report**

**12.1 Customer Yield (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



**ABEST 21  
Monthly Investor Report**

**13. Seasoning**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

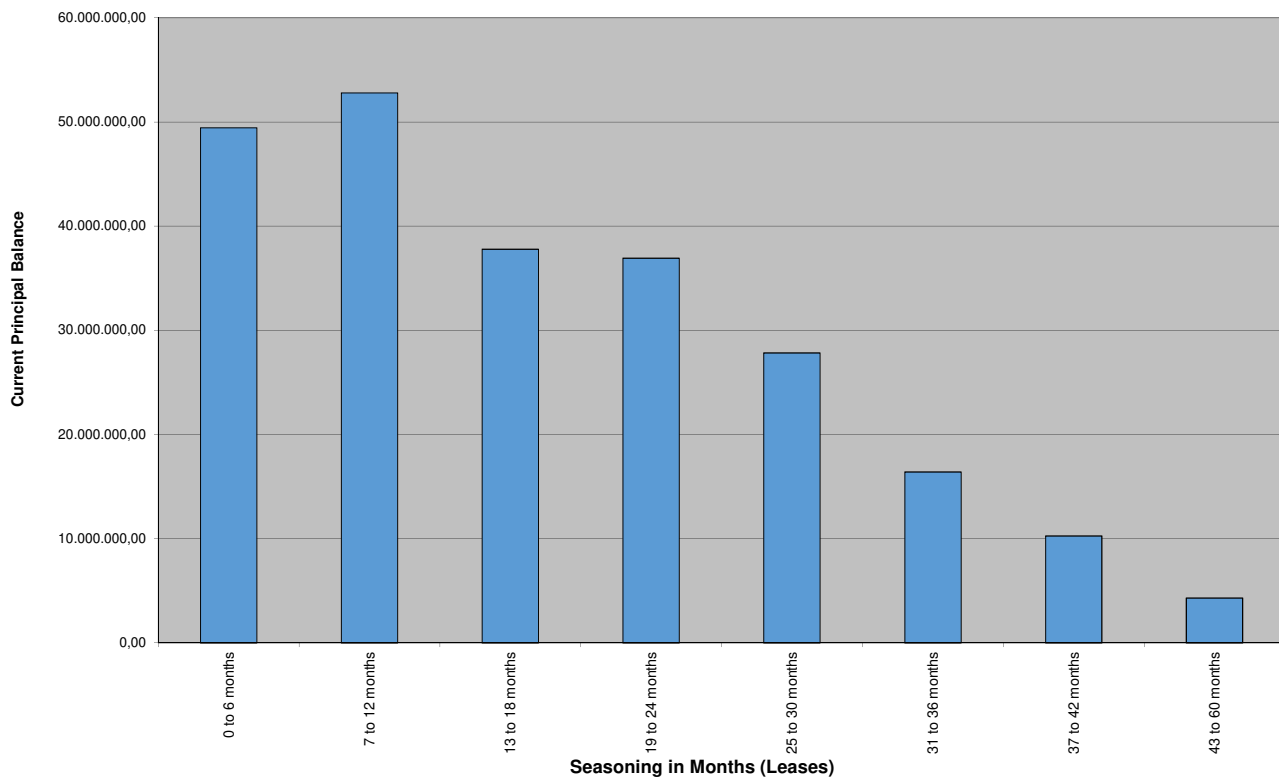
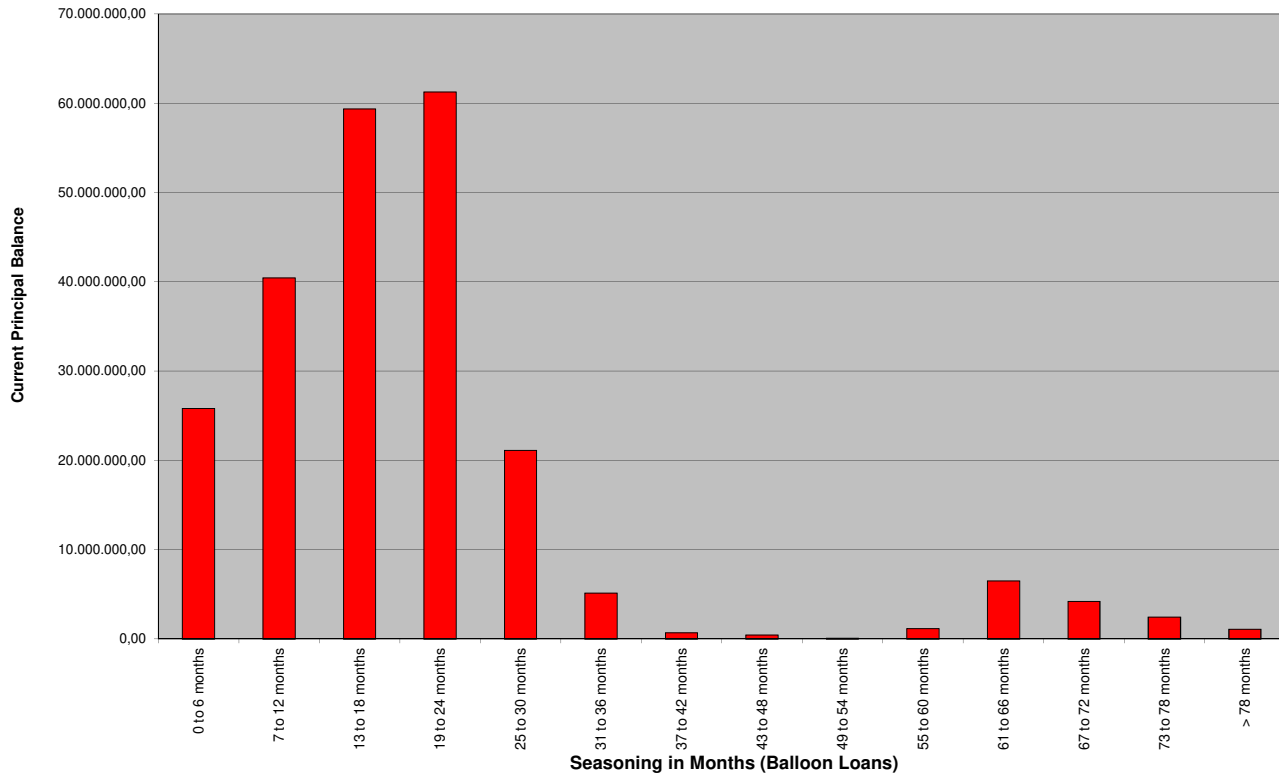
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	25.804.631,19	11,23%	868	7,45%
7 to 12 months	40.443.689,10	17,60%	1.608	13,80%
13 to 18 months	59.375.211,67	25,84%	2.699	23,16%
19 to 24 months	61.257.183,57	26,66%	3.115	26,73%
25 to 30 months	21.116.312,08	9,19%	1.235	10,60%
31 to 36 months	5.131.670,36	2,23%	281	2,41%
37 to 42 months	684.694,95	0,30%	49	0,42%
43 to 48 months	439.548,89	0,19%	38	0,33%
49 to 54 months	83.382,48	0,04%	10	0,09%
55 to 60 months	1.163.969,78	0,51%	99	0,85%
61 to 66 months	6.492.210,23	2,83%	643	5,52%
67 to 72 months	4.202.720,22	1,83%	491	4,21%
73 to 78 months	2.471.289,83	1,08%	331	2,84%
> 78 months	1.080.135,37	0,47%	186	1,60%
<b>Total</b>	<b>229.746.649,72</b>	<b>100,00%</b>	<b>11.653</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	49.435.161,07	20,98%	3.616	11,34%
7 to 12 months	52.790.813,60	22,40%	4.596	14,41%
13 to 18 months	37.762.449,88	16,03%	4.430	13,89%
19 to 24 months	36.915.061,75	15,67%	4.800	15,05%
25 to 30 months	27.824.643,17	11,81%	4.933	15,47%
31 to 36 months	16.374.994,81	6,95%	4.745	14,88%
37 to 42 months	10.252.320,67	4,35%	2.820	8,84%
43 to 60 months	4.283.115,12	1,82%	1.952	6,12%
<b>Total</b>	<b>235.638.560,07</b>	<b>100,00%</b>	<b>31.892</b>	<b>100,00%</b>

**ABEST 21  
Monthly Investor Report**

**13.1 Seasoning (Graph)**

Reporting Date	05/12/2022		
Payment Date	21/12/2022		
Period No			
Monthly Period	01/11/2022 - 30/11/2022		
Interest Period	from	21/11/2022	to 21/12/2022
Collection Period	from	01/11/2022	to 30/11/2022
			= 30 days



**ABEST 21  
Monthly Investor Report**

**14. Remaining Term**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

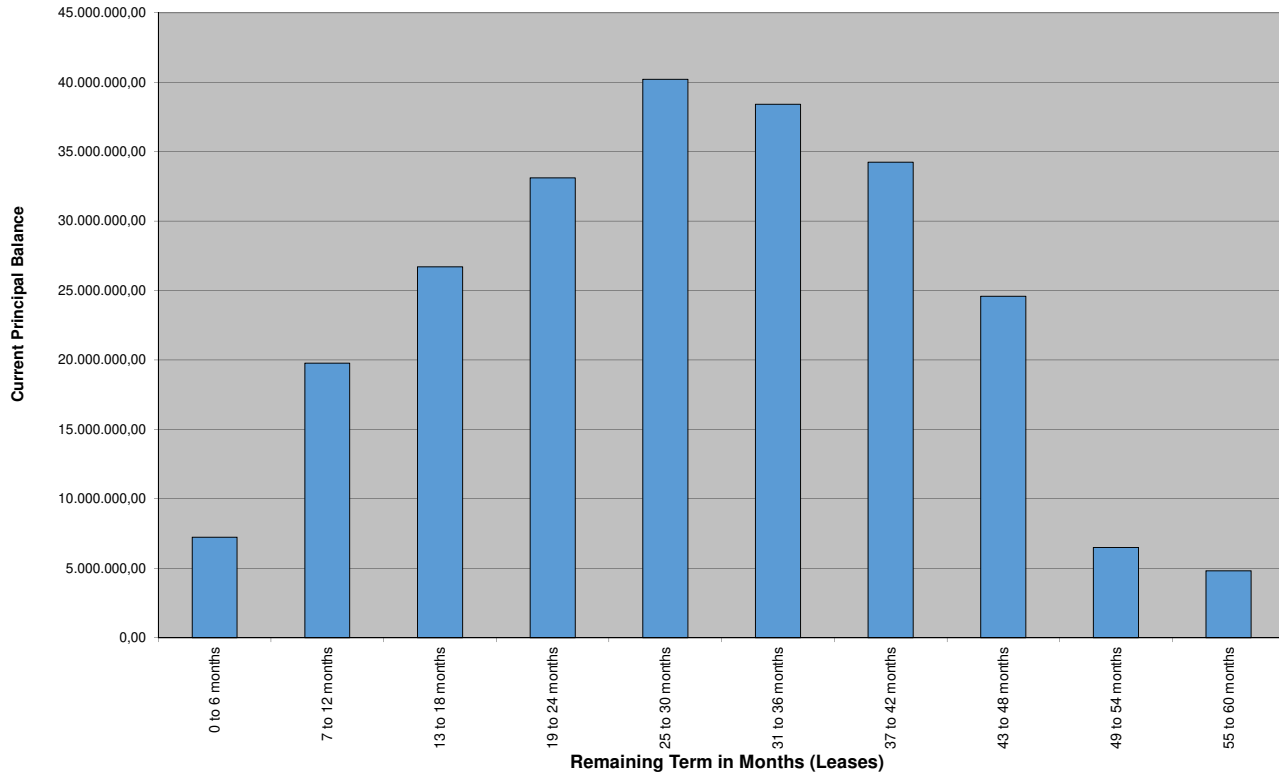
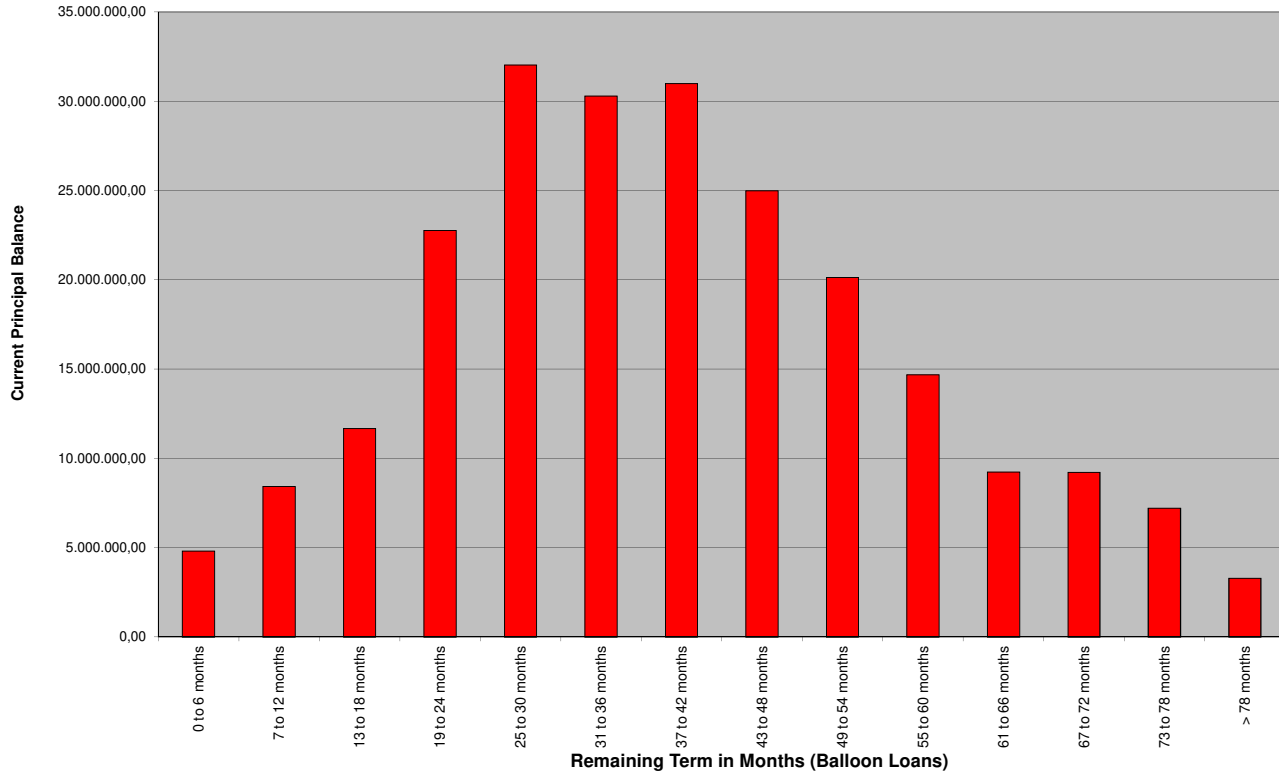
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	4.808.396,14	2,09%	868	7,45%
7 to 12 months	8.426.362,16	3,67%	1.608	13,80%
13 to 18 months	11.665.478,73	5,08%	2.699	23,16%
19 to 24 months	22.762.078,55	9,91%	3.115	26,73%
25 to 30 months	32.027.391,21	13,94%	1.235	10,60%
31 to 36 months	30.301.416,89	13,19%	281	2,41%
37 to 42 months	30.984.556,17	13,49%	49	0,42%
43 to 48 months	24.997.083,14	10,88%	38	0,33%
49 to 54 months	20.128.023,01	8,76%	10	0,09%
55 to 60 months	14.682.795,15	6,39%	99	0,85%
61 to 66 months	9.236.676,36	4,02%	643	5,52%
67 to 72 months	9.228.052,95	4,02%	491	4,21%
73 to 78 months	7.203.987,53	3,14%	331	2,84%
> 78 months	3.294.351,73	1,43%	186	1,60%
<b>Total</b>	<b>229.746.649,72</b>	<b>100,00%</b>	<b>11.653</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	7.245.473,94	3,07%	4.905	15,38%
7 to 12 months	19.767.315,74	8,39%	5.285	16,57%
13 to 18 months	26.705.935,20	11,33%	4.526	14,19%
19 to 24 months	33.112.063,54	14,05%	4.479	14,04%
25 to 30 months	40.222.392,74	17,07%	4.207	13,19%
31 to 36 months	38.421.914,65	16,31%	3.412	10,70%
37 to 42 months	34.255.468,48	14,54%	2.738	8,59%
43 to 48 months	24.581.835,58	10,43%	1.763	5,53%
49 to 54 months	6.504.908,48	2,76%	353	1,11%
55 to 60 months	4.821.251,72	2,05%	224	0,70%
<b>Total</b>	<b>235.638.560,07</b>	<b>100,00%</b>	<b>31.892</b>	<b>100,00%</b>

**ABEST 21  
Monthly Investor Report**

**14.1 Remaining Term (Graph)**

Reporting Date	05/12/2022		
Payment Date	21/12/2022		
Period No			
Monthly Period	01/11/2022 - 30/11/2022		
Interest Period	from	21/11/2022	to 21/12/2022
Collection Period	from	01/11/2022	to 30/11/2022
			= 30 days



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

**15. Original Term**

Reporting Date	05/12/2022	
Payment Date	21/12/2022	
Period No		
Monthly Period	01/11/2022 - 30/11/2022	
Interest Period	from 21/11/2022 to 21/12/2022	= 30 days
Collection Period	from 01/11/2022 to 30/11/2022	

<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	156.339,13	0,07%	10	0,09%
13 to 18 months	248.806,21	0,11%	17	0,15%
19 to 24 months	2.761.782,06	1,20%	167	1,43%
25 to 30 months	309.285,33	0,13%	24	0,21%
31 to 36 months	20.458.581,94	8,90%	1.049	9,00%
37 to 42 months	746.453,60	0,32%	39	0,33%
43 to 48 months	85.027.461,73	37,01%	4.150	35,61%
49 to 54 months	1.184.698,56	0,52%	51	0,44%
55 to 60 months	48.999.047,23	21,33%	2.156	18,50%
61 to 66 months	1.292.486,36	0,56%	68	0,58%
67 to 72 months	19.505.771,29	8,49%	1.000	8,58%
73 to 78 months	1.652.512,89	0,72%	88	0,76%
> 78 months	47.403.423,39	20,63%	2.834	24,32%
<b>Total</b>	<b>229.746.649,72</b>	<b>100,00%</b>	<b>11.653</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	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	58.314,38	0,02%	190	0,60%
19 to 24 months	2.339.170,27	0,99%	919	2,88%
25 to 30 months	321.435,87	0,14%	60	0,19%
31 to 36 months	67.377.295,51	28,59%	10.390	32,58%
37 to 42 months	3.052.614,85	1,30%	254	0,80%
43 to 48 months	130.249.265,89	55,28%	17.245	54,07%
49 to 54 months	1.679.055,70	0,71%	142	0,45%
55 to 60 months	30.561.407,60	12,97%	2.692	8,44%
<b>Total</b>	<b>235.638.560,07</b>	<b>100,00%</b>	<b>31.892</b>	<b>100,00%</b>

**Statistics**

WA Original Term	45,80
------------------	-------

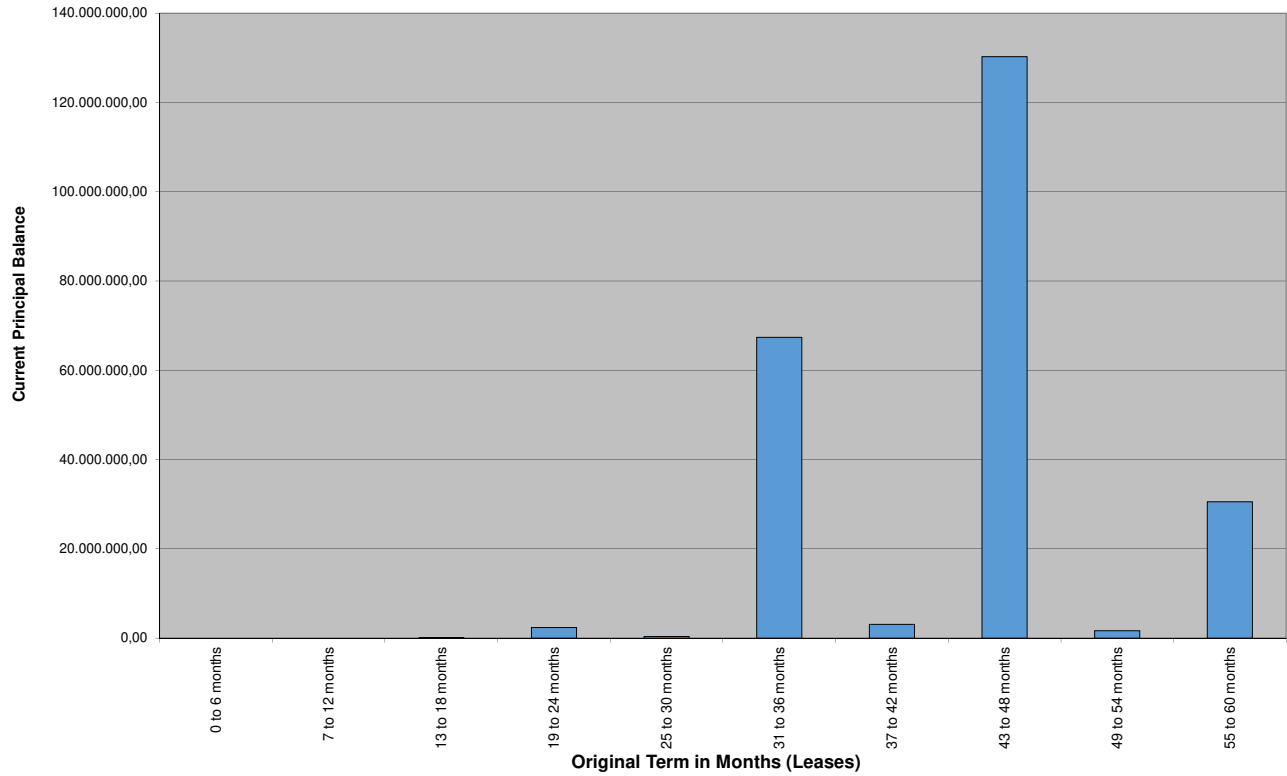
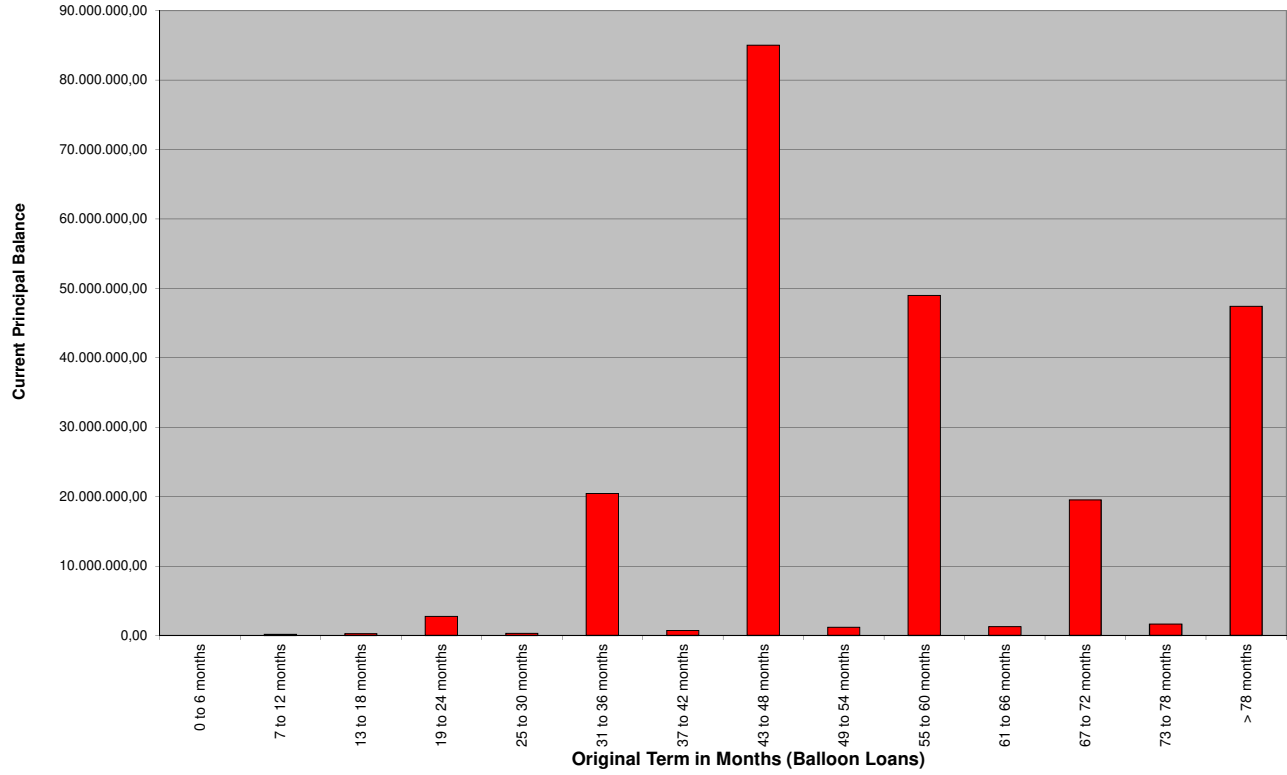
**Statistics**

WA Original Term	58,89
------------------	-------

**ABEST 21  
Monthly Investor Report**

**15.1 Original Term (Graph)**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No						
Monthly Period	01/11/2022 - 30/11/2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		



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

**16. Manufacturer**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	23.662.499,93	5,08%	1.589	3,65%
Chrysler	0,00	0,00%	0	0,00%
Dodge	107.355,56	0,02%	3	0,01%
Fiat	145.584.270,21	31,28%	19.933	45,78%
Jaguar	50.728.742,10	10,90%	4.843	11,12%
Jeep	69.977.052,81	15,04%	5.196	11,93%
Lancia	31.120,66	0,01%	6	0,01%
LandRover	141.194.007,98	30,34%	10.254	23,55%
Maserati	9.785.353,98	2,10%	353	0,81%
Others	24.314.806,56	5,22%	1.368	3,14%
	<b>465.385.209,79</b>	<b>100,00%</b>	<b>43.545,00</b>	<b>100,00%</b>



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

**17. Priority of Payments**

Reporting Date	05/12/2022		
Payment Date	21/12/2022		
Period No			
Monthly Period	01/11/2022 - 30/11/2022		
Interest Period	from	21/11/2022	to 21/12/2022 = 30 days
Collection Period	from	01/11/2022	to 30/11/2022

**Priority of Payments during the Revolving Period**

	Payment
Available Distribution Amount	+ 21.982.983,22
1. Payable Expenses	-
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	-
5. to pay pari passu and pro rata to the Swap Counterparty	916,67
6. Interest on Class A	4.166,67
7. Interest on Class B	708.333,33
8. Interest on Class C	11.212,50
9. Interest on Class D	21.041,67
10. Interest on Class E	25.575,00
11. Required Reserved Amount on the Reserve Account	37.041,67
12. Purchase Price of Additional Portfolio	-
13. To credit the Replenishment Amount to the Replenishment Account	18.768.187,18
14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	359.385,29
15. To pay to Originator and to Servicer any amount due and payable not already paid	-
16. Interest on Class M	-
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	94.791,67
	1.952.331,57

**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	-

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

**18. Transaction Costs**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	- €	-	-	-	-	-	-
Interest accrued for the Period	897.995,84 €	708.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Interest Payments	897.995,84 €	708.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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

**19. Swap Counterparty Data**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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)	1,4250
Net Swap Payments	615.000,00

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

**20. Retention**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

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	85,95%
Class B Notes	20.700.000,00	4,45%
Class C Notes	20.200.000,00	4,34%
Class D Notes	15.500.000,00	3,33%
Class E Notes	12.700.000,00	2,73%
Class M Notes	17.500.000,00	3,76%

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	5.769.260,49	1,24%
Minimum Retention Class M	17.500.000,00	3,76%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,45%
Actual Retention Class C	20.200.000,00	4,34%
Actual Retention Class D	15.500.000,00	3,33%
Actual Retention Class E	12.700.000,00	2,73%
Actual Retention Class M	17.500.000,00	3,76%

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.

**ABEST 21  
Monthly Investor Report**

**21. Counterparties I**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No					
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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.

**ABEST 21  
Monthly Investor Report**

**22. Counterparties II**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No						
Monthly Period	01/11/2022 - 30/11/2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		

**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.

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

**23. Issuer Information**

Reporting Date		05/12/2022			
Payment Date		21/12/2022			
Period No					
Monthly Period		01/11/2022 - 30/11/2022			
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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)

**ABEST 21  
Monthly Investor Report**

**24. Originator, Servicer**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	0				
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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



**ABEST 21  
Monthly Investor Report**

**25. Glossary**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	0				
Monthly Period	01/11/2022 - 30/11/2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

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