

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		483.771.343,73 €	483.840.614,71
Scheduled Principal Payments		14.344.724,33 €	15.238.011,01
Prepayment Principal		2.055.428,58 €	1.667.847,21
Others		1.684.410,39 €	1.386.932,78
Recoveries		10.899,16 €	20.101,00
Total Principal Collections		18.095.462,46 €	18.312.892,00
Total Interest Collections		2.704.805,00 €	1.977.794,31
Defaults		85.853,92	98.146,41
End of Period (after Payment Date)	43.865	483.718.745,68 €	483.771.343,73
Balance of the Replenishment account (after Payment Date)		481.254,32 €	428.656,27
Current Prepayment Rate (annualised)		5,10%	4,14%
New sale Offer		18.128.718,33 €	18.341.767,43

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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	4.724.816,82 €

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	1.002.959,79 €

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	230.444,85 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,09%
Cumulative Default Level previous period	0,11%
Cumulative Default Level current period	0,13%

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

NO

Delinquency Level

Delinquency Level period before previous period	0,07%
Delinquency Level previous period	0,04%
Delinquency Level current period	0,05%

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	328
Number of Contracts being 61-90 Days delinquent	71
Number of Contracts being 91-120 Days delinquent	23
Gross instalments being 31-60 days delinquent	24.692,67
Gross instalments being 61-90 days delinquent	6.928,95
Gross instalments being 91-120 days delinquent	6.583,27
Current Period Termination	61.708,78
Cumulative Termination	940.616,21
New number of Contracts being terminated	16,00
Total number of Contracts being terminated	164,00
Current Period Recoveries	10.899,16
Cumulative Recoveries	114.207,88

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4. Outstanding Notes

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 €	
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.	
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	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	2,690						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	
Interest Days	29 days	29 days	29 days	29 days	29 days	29 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	866.777,78 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €	
Interest Payment							
Initial total CE (Subordination, Reserve)	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE	18,28%	14,02%	9,87%	6,69%	4,08%	0,00%	

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5. Original Principal Balance

as of **ISSUE DATE**

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

Statistics in EUR

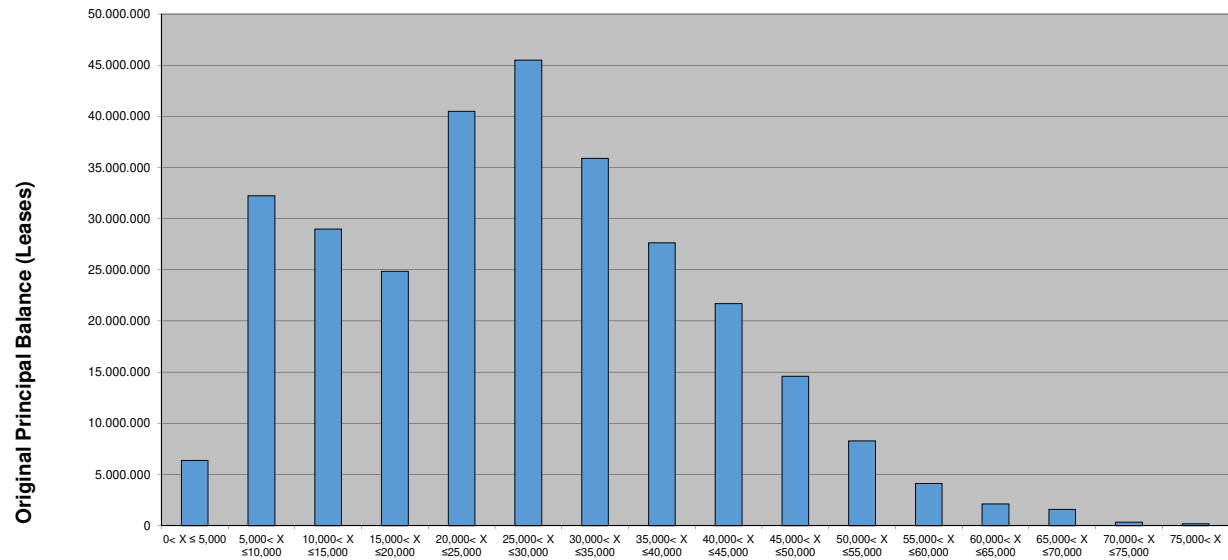
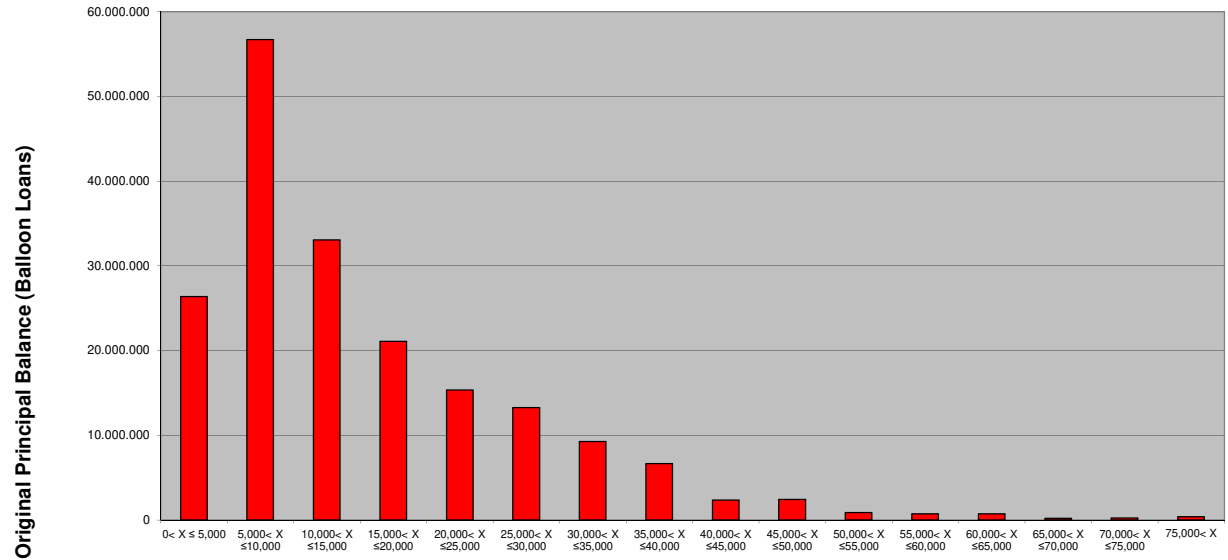
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000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

Statistics in EUR

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5.1 Original PB (Graph)

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5. Original Principal Balance

as of **ISSUE DATE**

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<i>Balloon Loan</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	22.002.242	9,7%	2.547,00	22,22%
5,000 < X ≤ 10,000	59.176.140	26,0%	4.180,00	36,46%
10,000 < X ≤ 15,000	45.163.981	19,9%	2.107,00	18,38%
15,000 < X ≤ 20,000	28.817.411	12,7%	1.044,00	9,11%
20,000 < X ≤ 25,000	18.566.807	8,2%	523,00	4,56%
25,000 < X ≤ 30,000	16.046.930	7,1%	394,00	3,44%
30,000 < X ≤ 35,000	11.817.959	5,2%	252,00	2,20%
35,000 < X ≤ 40,000	9.930.858	4,4%	193,00	1,68%
40,000 < X ≤ 45,000	4.170.531	1,8%	73,00	0,64%
45,000 < X ≤ 50,000	3.732.726	1,6%	60,00	0,52%
50,000 < X ≤ 55,000	2.000.948	0,9%	29,00	0,25%
55,000 < X ≤ 60,000	1.978.766	0,9%	26,00	0,23%
60,000 < X ≤ 65,000	1.159.262	0,5%	14,00	0,12%
65,000 < X ≤ 70,000	467.584	0,2%	5,00	0,04%
70,000 < X ≤ 75,000	323.350	0,1%	3,00	0,03%
75,000 < X	2.047.148	0,9%	14,00	0,12%
Total	227.402.642,19	100,00%	11.464	100,00%

Statistics in EUR

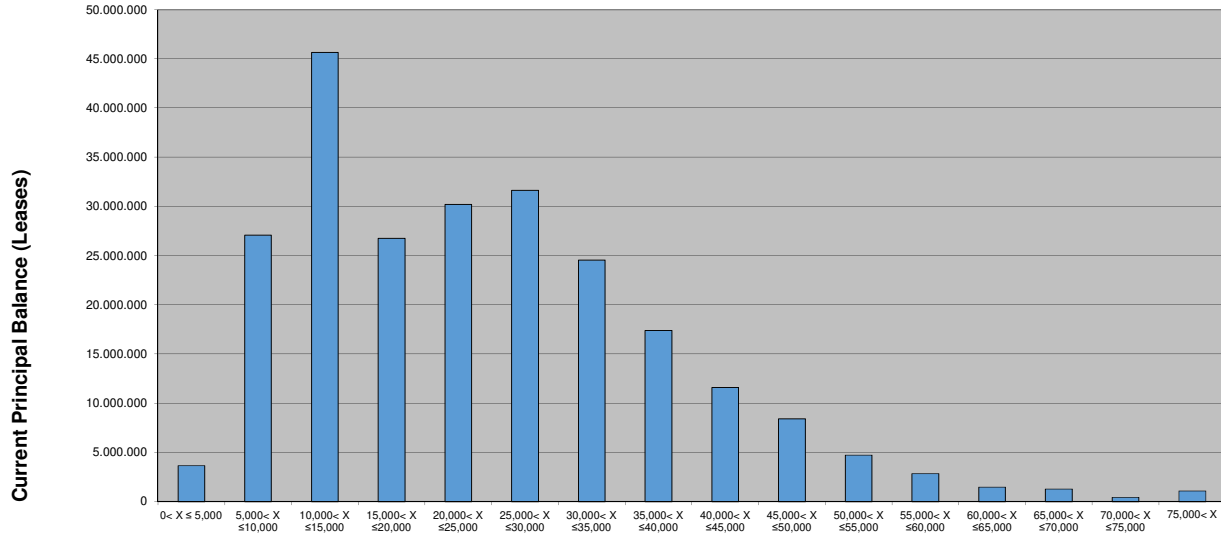
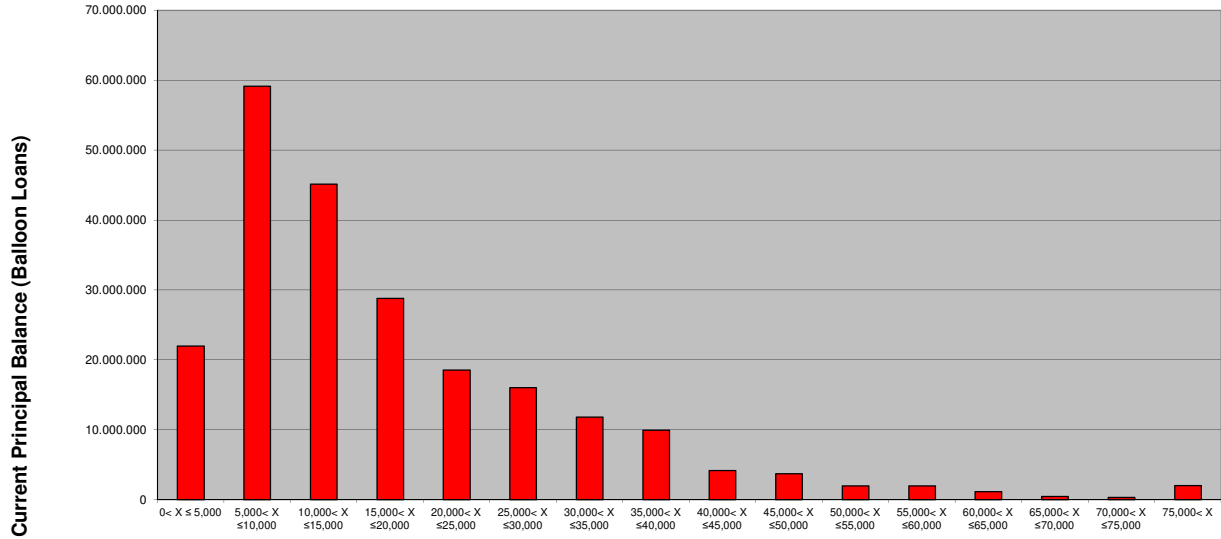
<i>Leases</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	3.642.530	1,5%	792,00	2,45%
5,000 < X ≤ 10,000	27.083.135	11,3%	7.402,00	22,87%
10,000 < X ≤ 15,000	45.629.697	19,1%	7.206,00	22,26%
15,000 < X ≤ 20,000	26.730.600	11,2%	3.456,00	10,68%
20,000 < X ≤ 25,000	30.195.849	12,7%	3.848,00	11,89%
25,000 < X ≤ 30,000	31.623.192	13,3%	3.581,00	11,06%
30,000 < X ≤ 35,000	24.537.706	10,3%	2.433,00	7,52%
35,000 < X ≤ 40,000	17.392.113	7,3%	1.495,00	4,62%
40,000 < X ≤ 45,000	11.600.324	4,9%	994,00	3,07%
45,000 < X ≤ 50,000	8.392.282	3,5%	588,00	1,82%
50,000 < X ≤ 55,000	4.720.520	2,0%	292,00	0,90%
55,000 < X ≤ 60,000	2.842.413	1,2%	133,00	0,41%
60,000 < X ≤ 65,000	1.460.716	0,6%	64,00	0,20%
65,000 < X ≤ 70,000	1.284.021	0,5%	54,00	0,17%
70,000 < X ≤ 75,000	441.538	0,2%	13,00	0,04%
75,000 < X	1.073.235	0,4%	15,00	0,05%
Total	238.649.871,35	100,00%	32.366	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	333.162,33	0,07%	1
2	329.000,03	0,07%	48
3	265.672,70	0,06%	10
4	210.169,17	0,05%	1
5	208.293,16	0,04%	3
6	200.948,45	0,04%	1
7	192.198,54	0,04%	1
8	185.322,68	0,04%	21
9	183.028,94	0,04%	3
10	182.179,22	0,04%	1
11	179.689,84	0,04%	37
12	178.633,76	0,04%	25
13	177.651,75	0,04%	1
14	173.612,07	0,04%	2
15	172.619,29	0,04%	10
16	172.382,94	0,04%	12
17	170.393,74	0,04%	27
18	168.279,97	0,04%	9
19	166.942,90	0,04%	3
20	152.883,02	0,03%	3
	4.003.064,50	0,86%	219

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8. Geographical Distribution

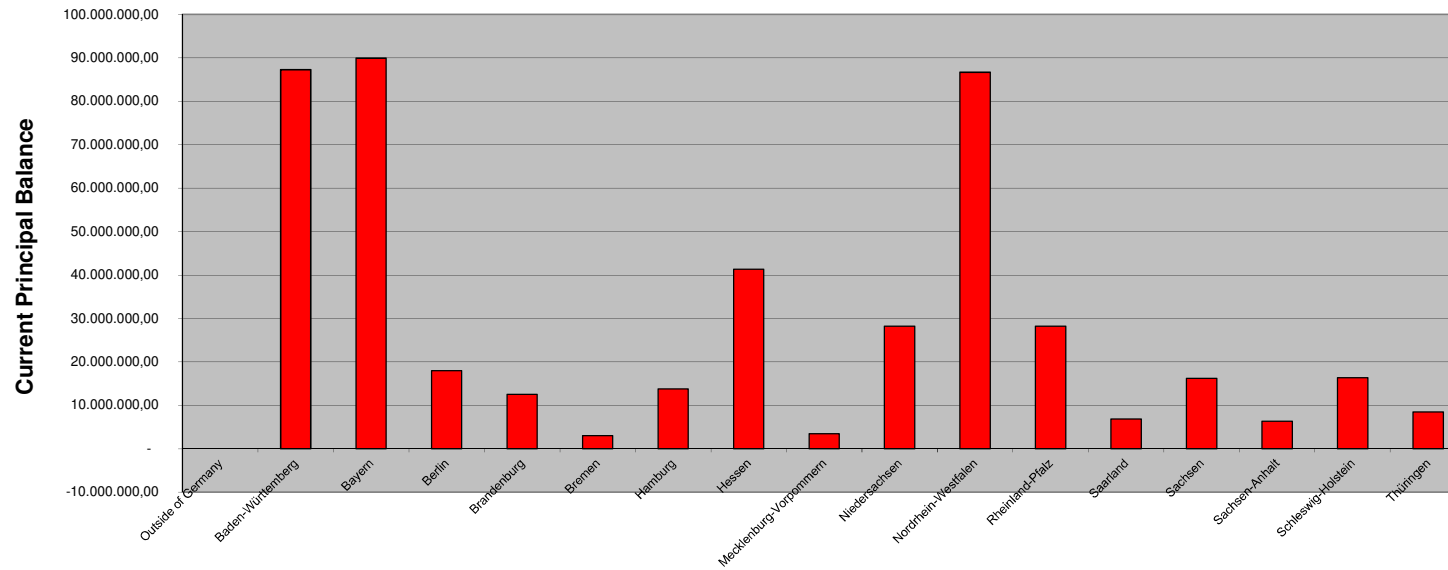
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	-	0,0%	-	0,0%
Baden-Württemberg	87.224.901,00	18,7%	7.843	17,9%
Bayern	89.931.362,92	19,3%	8.259	18,8%
Berlin	17.940.609,53	3,8%	2.137	4,9%
Brandenburg	12.472.947,83	2,7%	1.420	3,2%
Bremen	2.958.317,06	0,6%	261	0,6%
Hamburg	13.769.083,50	3,0%	1.267	2,9%
Hessen	41.317.144,63	8,9%	3.824	8,7%
Mecklenburg-Vorpomm	3.403.072,46	0,7%	303	0,7%
Niedersachsen	28.198.986,38	6,1%	2.693	6,1%
Nordrhein-Westfalen	86.643.709,59	18,6%	8.186	18,7%
Rheinland-Pfalz	28.180.846,12	6,0%	2.373	5,4%
Saarland	6.814.791,64	1,5%	543	1,2%
Sachsen	16.177.460,12	3,5%	1.606	3,7%
Sachsen-Anhalt	6.299.343,16	1,4%	679	1,5%
Schleswig-Holstein	16.308.131,91	3,5%	1.444	3,3%
Thüringen	8.411.805,69	1,8%	992	2,3%
Total	466.052.513,54	100,00%	43.830	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	190.535.844,06	82,6%	8.744	75,35%
LCV	40.020.738,51	17,4%	2.860	24,65%
Total	230.556.582,57	100%	11.604	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	212.460.492,30	89,03%	28.587	88,32%
LCV	26.189.379,05	10,97%	3.779	11,68%
Total	238.649.871,35	100%	32.366	100%

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10. Insurances

Reporting Date	03/02/2023			
Payment Date	21/02/2023			
Period No				
Monthly Period	01/01/2023 - 31/01/2023			
Interest Period	from	23/01/2023	to	21/02/2023 = 29 days
Collection Period	from	01/01/2023	to	31/01/2023

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.425.047,25	2.343.375,45	227.402.642,19	1,7%
Leases	0,00	0,00	238.649.871,35	0,0%
Total	1.425.047,25	2.343.375,45	466.052.513,54	0,8%

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11. Type of Contract

Reporting Date			03/02/2023			
Payment Date			21/02/2023			
Period No						
Monthly Period			01/01/2023 - 31/01/2023			
Interest Period	from		23/01/2023	to	21/02/2023	= 29 days
Collection Period	from		01/01/2023	to	31/01/2023	

<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	7.126	16,3%	145.162.994	31,1%
Balloon Loans used cars	4.338	9,9%	82.239.648	17,6%
Leases new cars	32.366	73,8%	238.649.871	51,2%
Total	43.830	100%	466.052.513,54	100,0%

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12. Customer Yield

Reporting Date	03/02/2023			
Payment Date	21/02/2023			
Period No				
Monthly Period	01/01/2023 - 31/01/2023			
Interest Period	from	23/01/2023	to	21/02/2023 = 29 days
Collection Period	from	01/01/2023	to	31/01/2023

<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%	16.112.240,33	7,09%	535	4,67%
1,01 to 2%	24.443.992,90	10,75%	1.057	9,22%
2,01 to 3%	82.952.189,57	36,48%	4.197	36,61%
3,01 to 4%	81.979.038,05	36,05%	4.396	38,35%
4,01 to 5%	18.587.974,58	8,17%	1.057	9,22%
5,01 to 6%	3.159.513,31	1,39%	199	1,74%
6,01 to 7%	167.693,45	0,07%	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%
Total	227.402.642,19	100%	11.464,00	100%

Statistics	in %
WA Interest	3,10

* runs from .00 to .99

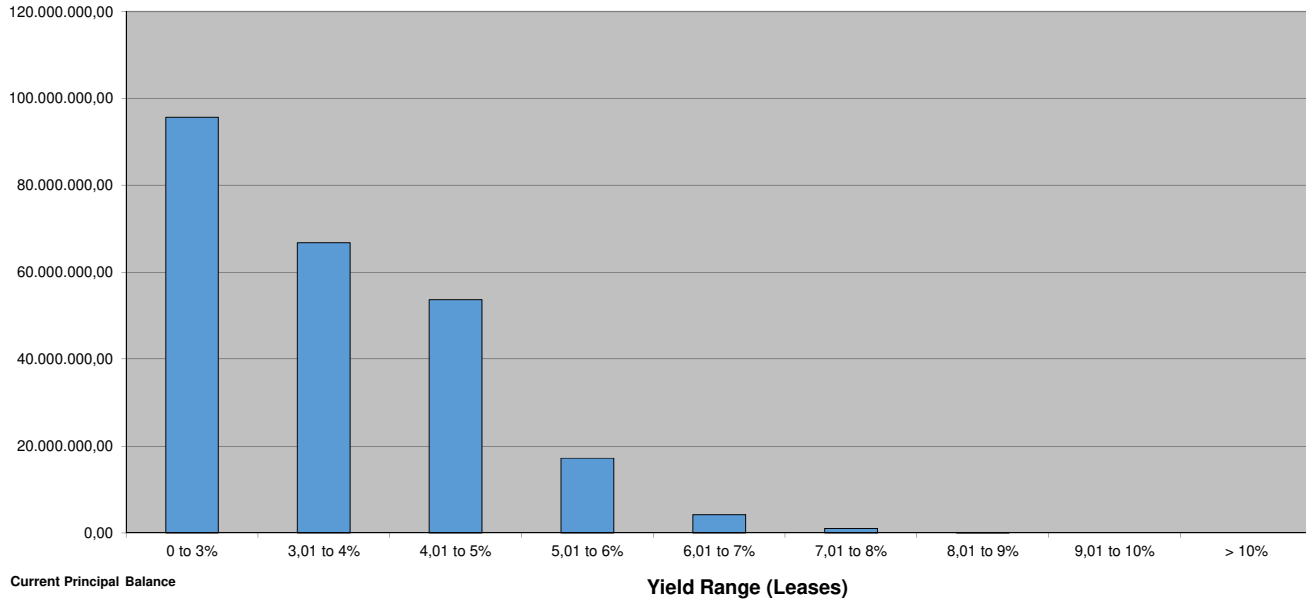
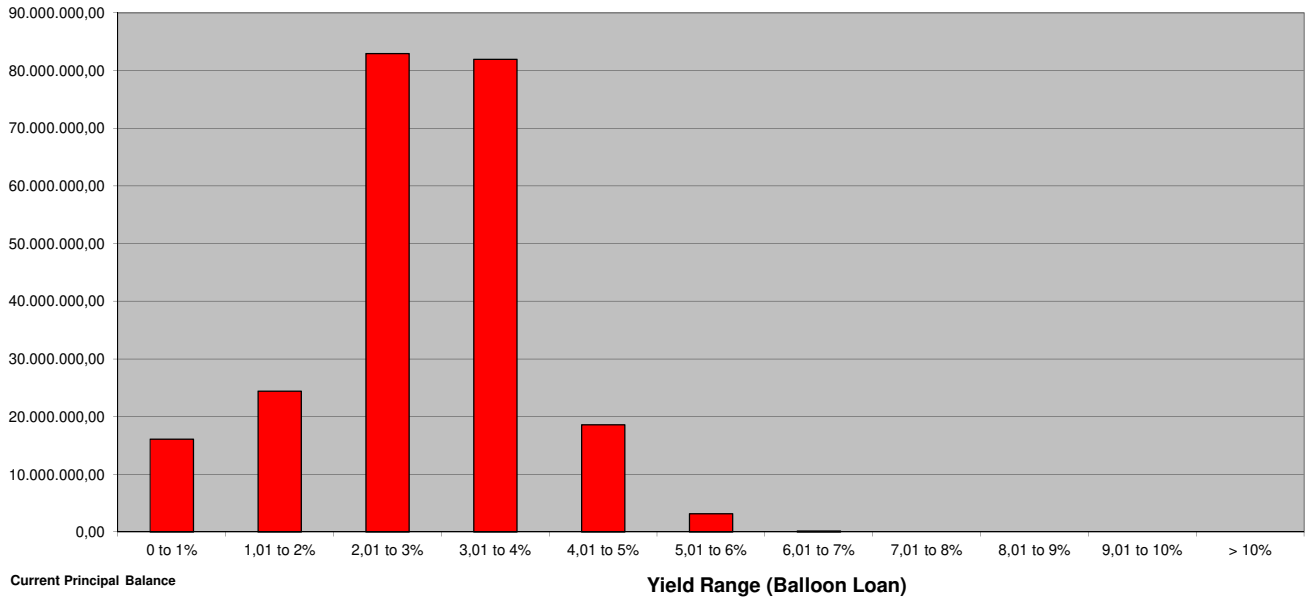
<i>Leases</i>				
<i>Yield Range *</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	95.671.300,35	40,09%	12.451	38,47%
3,01 to 4%	66.766.952,08	27,98%	9.843	30,41%
4,01 to 5%	53.655.260,09	22,48%	7.242	22,38%
5,01 to 6%	17.216.071,36	7,21%	2.094	6,47%
6,01 to 7%	4.229.049,18	1,77%	591	1,83%
7,01 to 8%	1.066.158,41	0,45%	137	0,42%
8,01 to 9%	45.079,88	0,02%	8	0,02%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	238.649.871,35	100%	32.366,00	100%

Statistics	in %
WA Interest	3,55

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12.1 Customer Yield (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	



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13. Seasoning

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

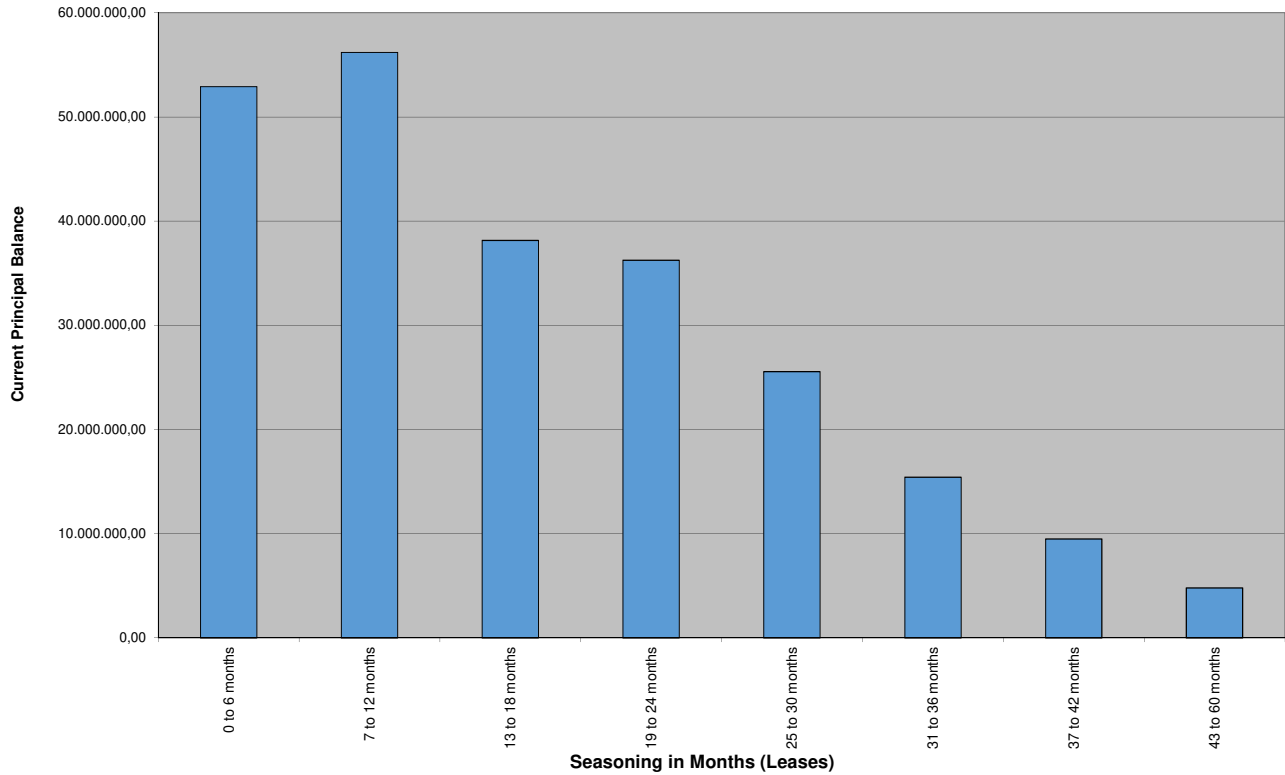
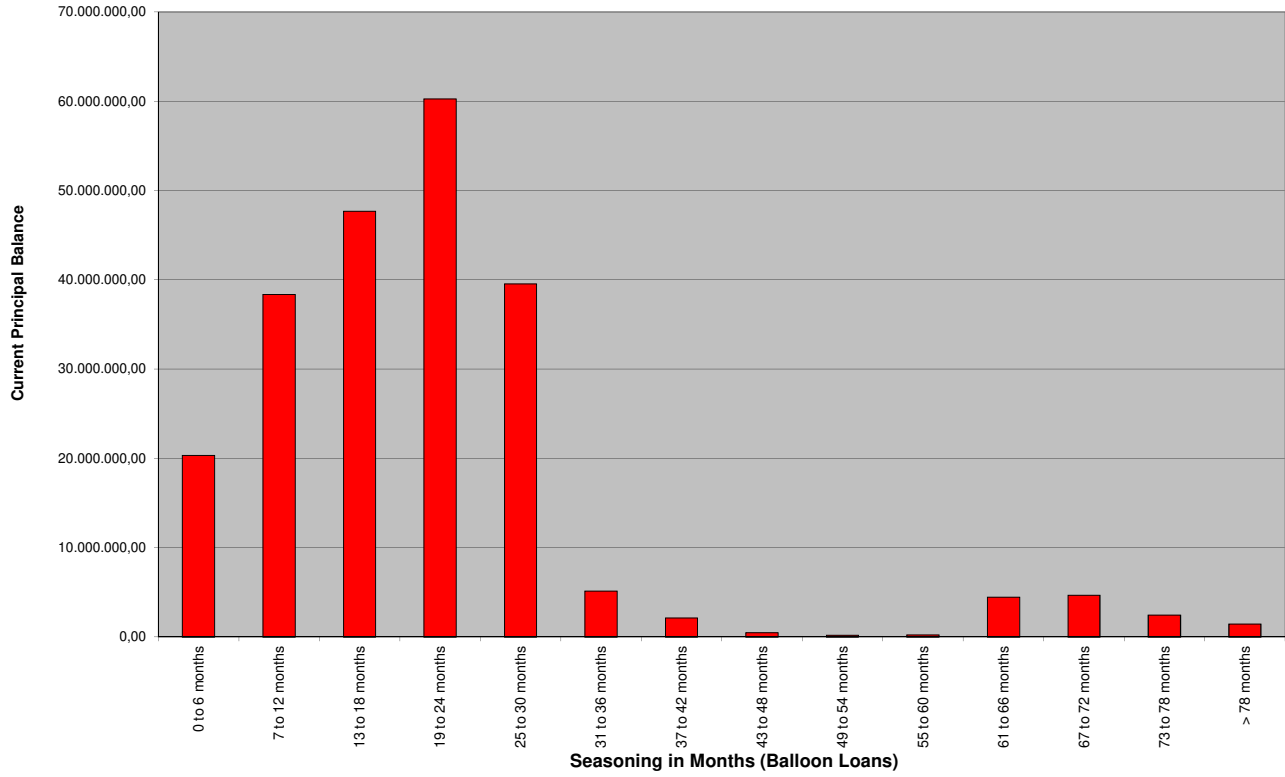
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	20.349.810,01	8,95%	636	5,55%
7 to 12 months	38.367.299,09	16,87%	1.463	12,76%
13 to 18 months	47.677.290,27	20,97%	2.111	18,41%
19 to 24 months	60.270.305,14	26,50%	2.937	25,62%
25 to 30 months	39.548.138,07	17,39%	2.313	20,18%
31 to 36 months	5.131.902,55	2,26%	271	2,36%
37 to 42 months	2.117.265,04	0,93%	133	1,16%
43 to 48 months	480.109,38	0,21%	37	0,32%
49 to 54 months	199.990,05	0,09%	13	0,11%
55 to 60 months	220.383,24	0,10%	20	0,17%
61 to 66 months	4.467.103,98	1,96%	445	3,88%
67 to 72 months	4.685.184,78	2,06%	531	4,63%
73 to 78 months	2.444.515,53	1,07%	335	2,92%
> 78 months	1.443.345,06	0,63%	219	1,91%
Total	227.402.642,19	100,00%	11.464	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	52.897.385,70	22,17%	4.224	13,05%
7 to 12 months	56.185.822,72	23,54%	4.720	14,58%
13 to 18 months	38.133.349,57	15,98%	4.395	13,58%
19 to 24 months	36.221.366,70	15,18%	4.893	15,12%
25 to 30 months	25.554.937,43	10,71%	4.688	14,48%
31 to 36 months	15.408.160,01	6,46%	4.356	13,46%
37 to 42 months	9.474.041,45	3,97%	2.717	8,39%
43 to 60 months	4.774.807,77	2,00%	2.373	7,33%
Total	238.649.871,35	100,00%	32.366	100,00%

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13.1 Seasoning (Graph)

Reporting Date	03/02/2023		
Payment Date	21/02/2023		
Period No			
Monthly Period	01/01/2023 - 31/01/2023		
Interest Period	from	23/01/2023	to 21/02/2023 =
Collection Period	from	01/01/2023	to 31/01/2023 = 29 days



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14. Remaining Term

Reporting Date	03/02/2023			
Payment Date	21/02/2023			
Period No				
Monthly Period	01/01/2023 - 31/01/2023			
Interest Period	from	23/01/2023	to	21/02/2023 = 29 days
Collection Period	from	01/01/2023	to	31/01/2023

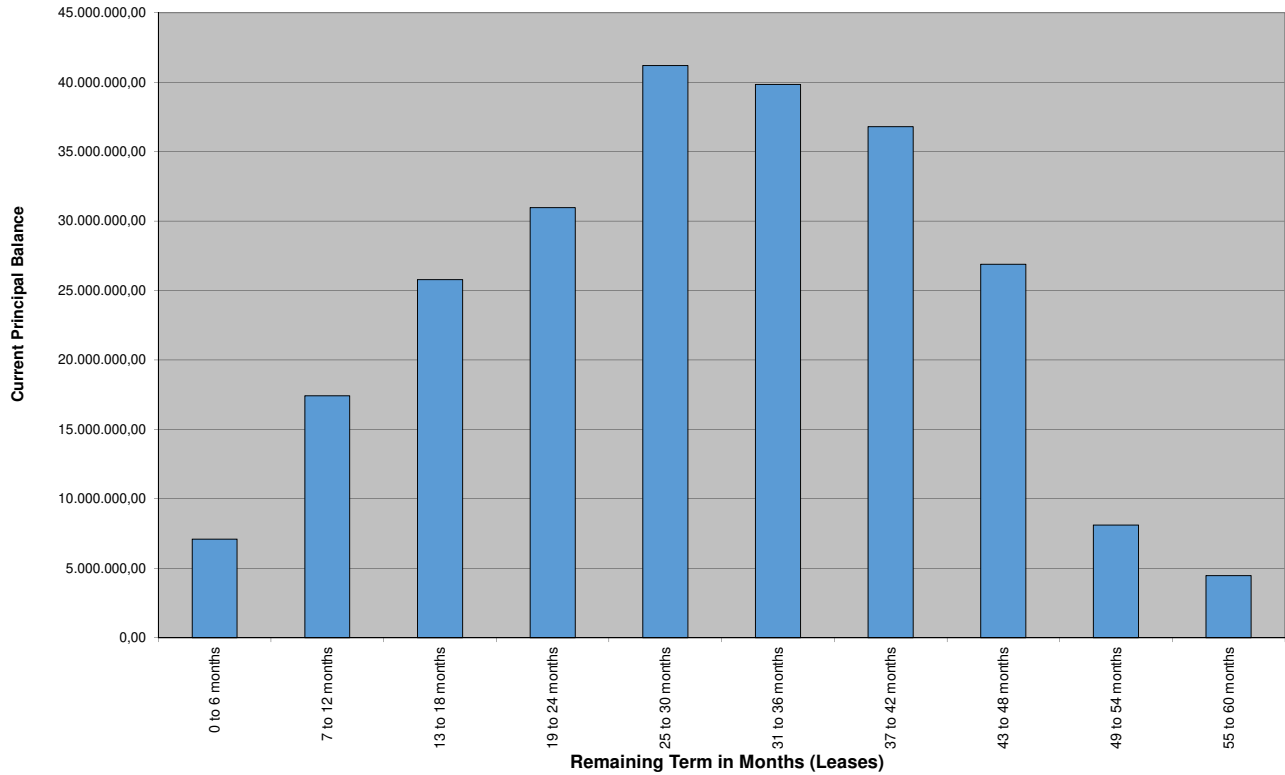
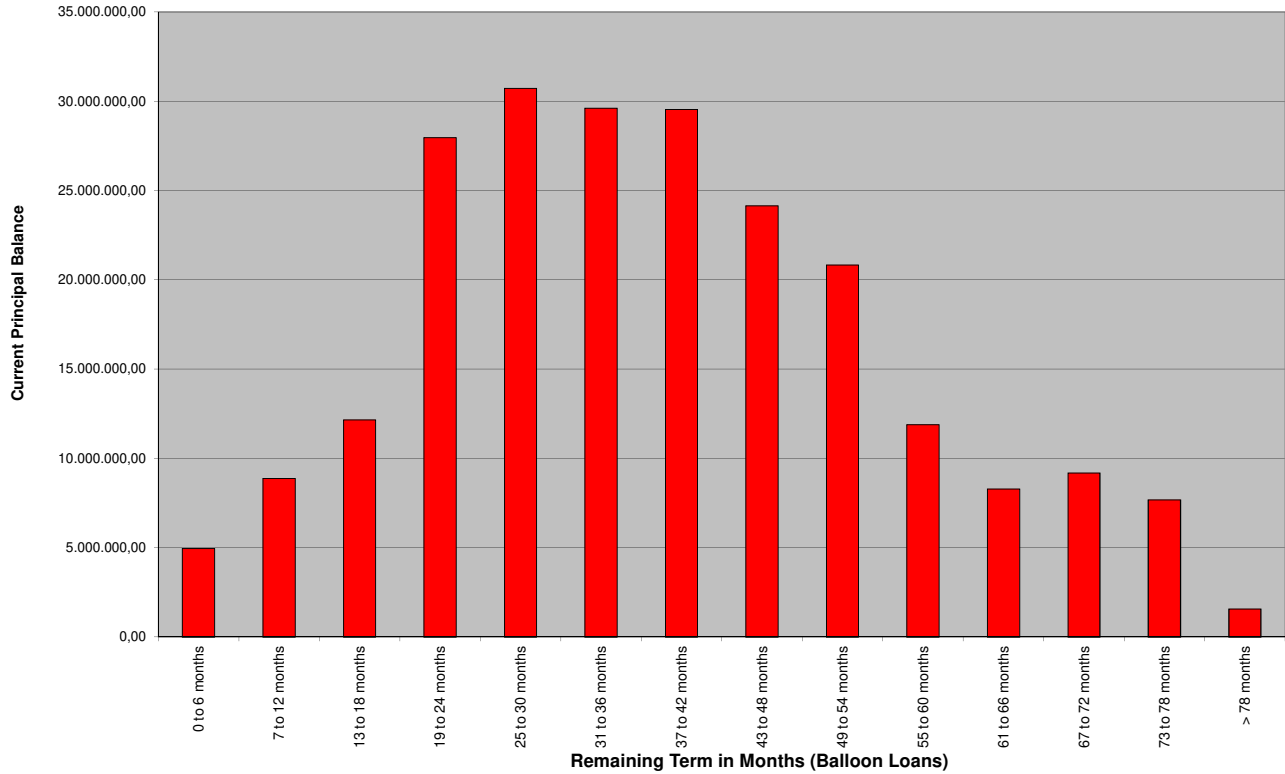
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	4.951.162,73	2,18%	636	5,55%
7 to 12 months	8.873.807,25	3,90%	1.463	12,76%
13 to 18 months	12.150.693,80	5,34%	2.111	18,41%
19 to 24 months	27.961.854,31	12,30%	2.937	25,62%
25 to 30 months	30.719.847,75	13,51%	2.313	20,18%
31 to 36 months	29.608.848,22	13,02%	271	2,36%
37 to 42 months	29.536.214,43	12,99%	133	1,16%
43 to 48 months	24.142.450,14	10,62%	37	0,32%
49 to 54 months	20.838.826,52	9,16%	13	0,11%
55 to 60 months	11.892.572,05	5,23%	20	0,17%
61 to 66 months	8.292.524,92	3,65%	445	3,88%
67 to 72 months	9.177.052,21	4,04%	531	4,63%
73 to 78 months	7.682.983,14	3,38%	335	2,92%
> 78 months	1.573.804,72	0,69%	219	1,91%
Total	227.402.642,19	100,00%	11.464	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	7.113.680,44	2,98%	5.080	15,70%
7 to 12 months	17.427.416,85	7,30%	4.790	14,80%
13 to 18 months	25.793.758,63	10,81%	4.542	14,03%
19 to 24 months	30.975.001,87	12,98%	4.525	13,98%
25 to 30 months	41.211.710,33	17,27%	4.244	13,11%
31 to 36 months	39.850.323,50	16,70%	3.598	11,12%
37 to 42 months	36.795.421,95	15,42%	2.858	8,83%
43 to 48 months	26.888.042,26	11,27%	2.090	6,46%
49 to 54 months	8.120.027,34	3,40%	409	1,26%
55 to 60 months	4.474.488,18	1,87%	230	0,71%
Total	238.649.871,35	100,00%	32.366	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	03/02/2023		
Payment Date	21/02/2023		
Period No			
Monthly Period	01/01/2023 - 31/01/2023		
Interest Period	from	23/01/2023	to 21/02/2023 =
Collection Period	from	01/01/2023	to 31/01/2023 = 29 days



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15. Original Term

Reporting Date	03/02/2023			
Payment Date	21/02/2023			
Period No				
Monthly Period	01/01/2023 - 31/01/2023			
Interest Period	from	23/01/2023	to	21/02/2023 = 29 days
Collection Period	from	01/01/2023	to	31/01/2023

<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	178.913,19	0,08%	10	0,09%
13 to 18 months	158.778,32	0,07%	9	0,08%
19 to 24 months	2.497.190,63	1,10%	143	1,25%
25 to 30 months	272.949,44	0,12%	22	0,19%
31 to 36 months	20.709.525,03	9,11%	1.055	9,20%
37 to 42 months	673.068,62	0,30%	40	0,35%
43 to 48 months	84.912.376,25	37,34%	4.154	36,24%
49 to 54 months	1.193.886,12	0,53%	52	0,45%
55 to 60 months	49.063.200,35	21,58%	2.146	18,72%
61 to 66 months	1.229.902,16	0,54%	60	0,52%
67 to 72 months	18.746.985,80	8,24%	952	8,30%
73 to 78 months	1.704.313,66	0,75%	89	0,78%
> 78 months	46.061.552,62	20,26%	2.732	23,83%
Total	227.402.642,19	100,00%	11.464	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	41.626,78	0,02%	149	0,46%
19 to 24 months	3.058.452,43	1,28%	1.208	3,73%
25 to 30 months	297.408,64	0,12%	62	0,19%
31 to 36 months	66.546.836,04	27,88%	9.990	30,87%
37 to 42 months	3.021.388,75	1,27%	250	0,77%
43 to 48 months	132.754.504,64	55,63%	17.824	55,07%
49 to 54 months	1.914.683,85	0,80%	150	0,46%
55 to 60 months	31.014.970,22	13,00%	2.733	8,44%
Total	238.649.871,35	100,00%	32.366	100,00%

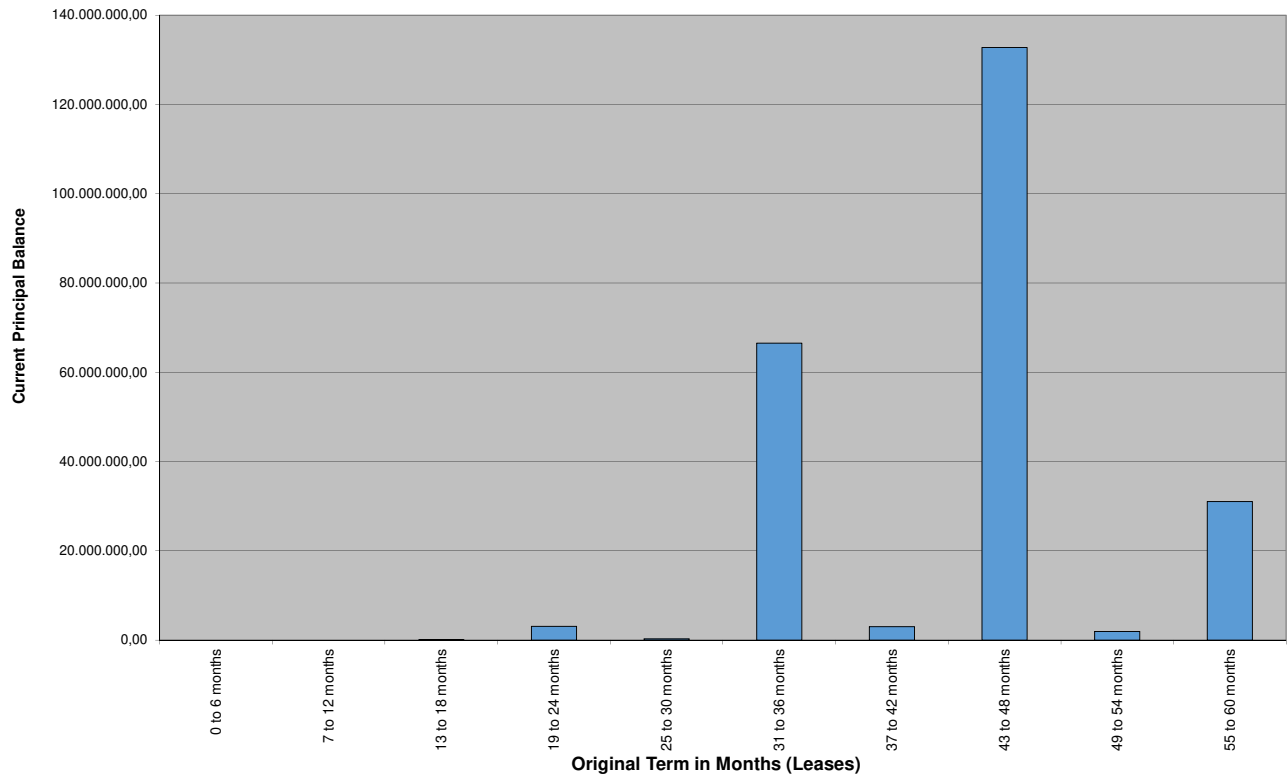
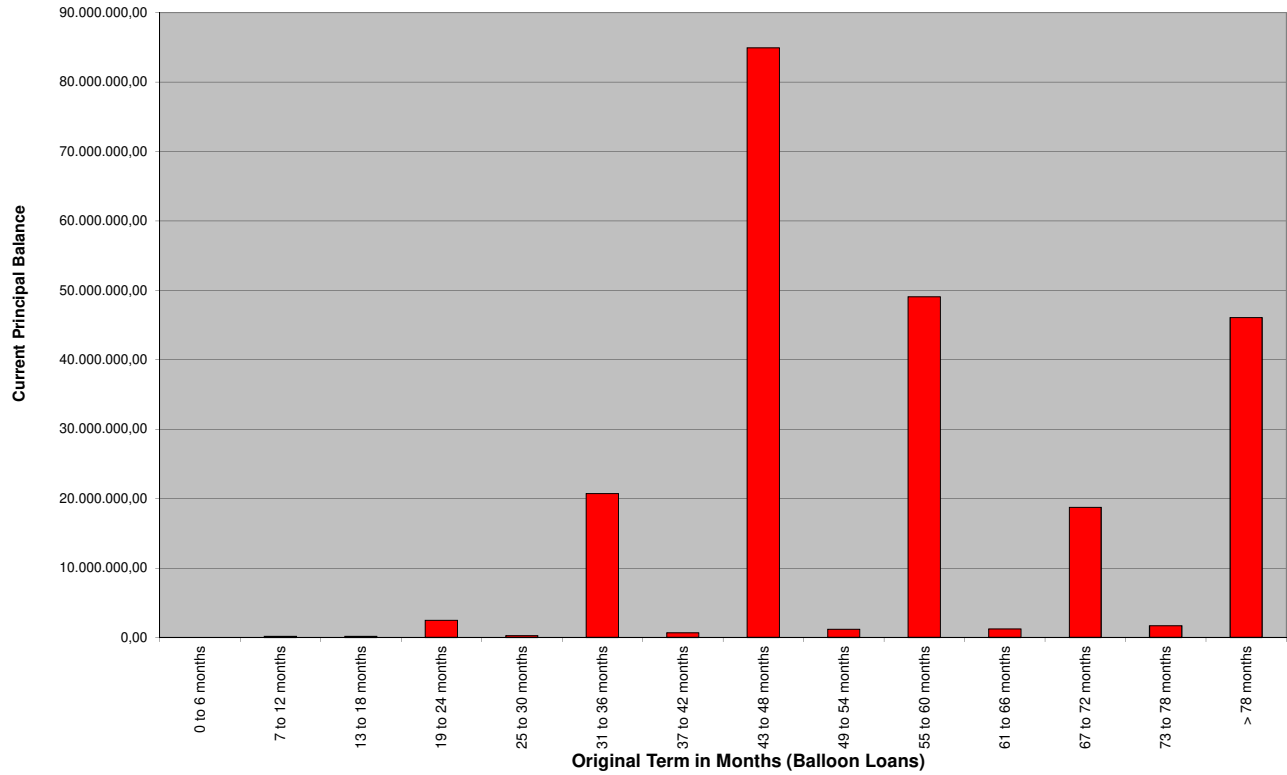
Statistics	
WA Original Term	45,83

Statistics	
WA Original Term	58,74

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15.1 Original Term (Graph)

Reporting Date	03/02/2023					
Payment Date	21/02/2023					
Period No						
Monthly Period	01/01/2023 - 31/01/2023					
Interest Period	from	23/01/2023	to	21/02/2023	=	29 days
Collection Period	from	01/01/2023	to	31/01/2023		



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16. Manufacturer

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Alfa Romeo	23.260.808,18	4,99%	1.584	3,61%
Chrysler	0,00	0,00%	0	0,00%
Dodge	105.783,39	0,02%	3	0,01%
Fiat	146.100.070,76	31,35%	20.650	47,11%
Jaguar	49.788.143,36	10,68%	4.592	10,48%
Jeep	68.427.274,42	14,68%	5.226	11,92%
Lancia	26.714,28	0,01%	5	0,01%
LandRover	140.309.860,54	30,11%	9.909	22,61%
Maserati	11.759.559,19	2,52%	412	0,94%
Others	26.274.299,42	5,64%	1.449	3,31%
	466.052.513,54	100,00%	43.830,00	100,00%

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17. Priority of Payments

Reporting Date	03/02/2023		
Payment Date	21/02/2023		
Period No			
Monthly Period	01/01/2023 - 31/01/2023		
Interest Period	from	23/01/2023	to 21/02/2023 = 29 days
Collection Period	from	01/01/2023	to 31/01/2023

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 22.039.856,09
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	4.027,78
7. Interest on Class B	866.777,78
8. Interest on Class C	10.838,75
9. Interest on Class D	20.340,28
10. Interest on Class E	24.722,50
11. Required Reserved Amount on the Reserve Account	35.806,94
12. Purchase Price of Additional Portfolio	-
13. To credit the Replenishment Amount to the Replenishment Account	18.128.718,33
14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	481.254,32
15. To pay to Originator and to Servicer any amount due and payable not already paid	-
16. Interest on Class M	91.631,94
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	2.374.820,80

Priority of Payments during the Amortisation Period

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

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18. Transaction Costs

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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	- €	-	-	-	-	-	-
Interest accrued for the Period	1.050.118,19 €	866.777,78 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Interest Payments	1.050.118,19 €	866.777,78 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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)	1,9900
Net Swap Payments	776.555,55

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20. Retention

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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	85,83%
Class B Notes	20.700.000,00	4,44%
Class C Notes	20.200.000,00	4,33%
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	3,75%

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	5.802.625,68	1,25%
Minimum Retention Class M	17.500.000,00	3,75%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,44%
Actual Retention Class C	20.200.000,00	4,33%
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	3,75%

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

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21. Counterparties I

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No					
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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	03/02/2023					
Payment Date	21/02/2023					
Period No						
Monthly Period	01/01/2023 - 31/01/2023					
Interest Period	from	23/01/2023	to	21/02/2023	=	29 days
Collection Period	from	01/01/2023	to	31/01/2023		

Transaction Security Trustee: STICHTING SECURITY TRUSTEE ABEST 21

Data Trustee: DATA CUSTODY AGENT SERVICES B.V.

Rating Agencies: Moody's Fitch Ratings GmbH

Corporate Administration: INTERTRUST MANAGEMENT B.V.

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23. Issuer Information

Reporting Date		03/02/2023			
Payment Date		21/02/2023			
Period No					
Monthly Period		01/01/2023 - 31/01/2023			
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

Deal Name: ABEST 21

Issuer: ABEST 21

Seller of the Receivables: FCA Bank S.p.A. Niederlassung Deutschland

Servicer Name: FCA Bank S.p.A. Niederlassung Deutschland

Reporting Entity: Ca-cib Milan

Contact: Doriana Bettini
doriana.bettini@ca-cib.com

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24. Originator, Servicer

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	0				
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

Contact Details

FCA Bank S.p.A. Niederlassung Deutschland

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Ba3

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Monthly Investor Report

25. Glossary

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	0				
Monthly Period	01/01/2023 - 31/01/2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	31/01/2023	

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