

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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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) | | 483.718.745,68 € | 483.771.343,73 |
| Scheduled Principal Payments | | 14.840.055,84 € | 14.344.724,33 |
| Prepayment Principal | | 2.194.044,44 € | 2.055.428,58 |
| Others | | 1.115.103,11 € | 1.684.410,39 |
| Recoveries | | - € | 10.899,16 |
| Total Principal Collections | | 18.149.203,39 € | 18.095.462,46 |
| Total Interest Collections | | 2.190.089,62 € | 2.704.805,00 |
| Defaults | | 29.381,92 | 85.853,92 |
| End of Period (after Payment Date) | 44.122 | 483.708.211,11 € | 483.718.745,68 |
| Balance of the Replenishment account (after Payment Date) | | 491.788,89 € | 481.254,32 |
| Current Prepayment Rate (annualised) | | 5,44% | 5,10% |
| New sale Offer | | 18.168.050,74 € | 18.128.718,33 |

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2. Reserve Accounts

| | | | | | |
|------------------------|-------------------------|----|------------|---|---------|
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| Collection Period from | 01/02/2023 | to | 28/02/2023 | | |

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 | 4.518.205,95 € |

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 | 890.967,77 € |

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 | 379.846,17 € |

Early Amortisation Event

Cumulative Default Level

| | |
|--|-------|
| Cumulative Default Level period before previous period | 0,11% |
| Cumulative Default Level previous period | 0,13% |
| 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 | 0,04% |
| Delinquency Level previous period | 0,05% |
| 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 | 305 |
| Number of Contracts being 61-90 Days delinquent | 71 |
| Number of Contracts being 91-120 Days delinquent | 28 |
| Gross instalments being 31-60 days delinquent | 25.412,72 |
| Gross instalments being 61-90 days delinquent | 11.269,27 |
| Gross instalments being 91-120 days delinquent | 3.448,77 |
| Current Period Termination | 93.495,73 |
| Cumulative Termination | 1.034.111,94 |
| New number of Contracts being terminated | 21,00 |
| Total number of Contracts being terminated | 185,00 |
| Current Period Recoveries | 0,00 |
| 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/Aaa(sf) | Asf/Aa1(sf) | BBBsf/A1(sf) | BBsf/Baa1(sf) | n/a | n/a |
| Initial Notes Aggregate Principal Outstanding Balance | 400.000.000,00 € | 20.700.000,00 € | 20.200.000,00 € | 15.500.000,00 € | 12.700.000,00 € | 17.500.000,00 € | |
| Initial Nominal per Note | 100.000,00 € | 100.000,00 € | 100.000,00 € | 100.000,00 € | 100.000,00 € | 100.000,00 € | 100.000,00 € |
| Initial Number of Notes per Class | 4.000 | 207 | 202 | 155 | 127 | 175 | |
| Current Note Information | | | | | | | |
| Class Principal Outstanding Balance Beginning of Period | 400.000.000,00 € | 20.700.000,00 € | 20.200.000,00 € | 15.500.000,00 € | 12.700.000,00 € | 17.500.000,00 € | |
| Amortisation | - | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| Redemption per Note | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Class Principal Outstanding Balance End of Period | 400.000.000,00 € | 20.700.000,00 € | 20.200.000,00 € | 15.500.000,00 € | 12.700.000,00 € | 17.500.000,00 € | |
| Current Tranching | 82,2% | 4,3% | 4,2% | 3,2% | 2,6% | 3,6% | |
| Current Pool Factor | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | |
| 2. Payments to Investors per Note | | | | | | | |
| Interest Rate Basis: 1-M Euribor / Spread | 3,074 | | | | | | |
| DayCount Convention | ACT/360 | ACT/360 | ACT/360 | ACT/360 | ACT/360 | ACT/360 | ACT/360 |
| Interest Days | 28 days | 28 days | 28 days | 28 days | 28 days | 28 days | 28 days |
| Principal Outstanding Beginning of Period | 400.000.000,00 € | 20.700.000,00 € | 20.200.000,00 € | 15.500.000,00 € | 12.700.000,00 € | 17.500.000,00 € | |
| > Principal Repayment | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| > Principal Outstanding End of Period | 400.000.000,00 € | 20.700.000,00 € | 20.200.000,00 € | 15.500.000,00 € | 12.700.000,00 € | 17.500.000,00 € | |
| > Interest accrued for the period | 956.355,56 € | 10.465,00 € | 19.638,89 € | 23.870,00 € | 34.572,22 € | 88.472,22 € | |
| 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
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5. Original Principal Balance

as of **ISSUE DATE**

| | | | | |
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| Collection Period | from | 01/02/2023 | to | 28/02/2023 |

| <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

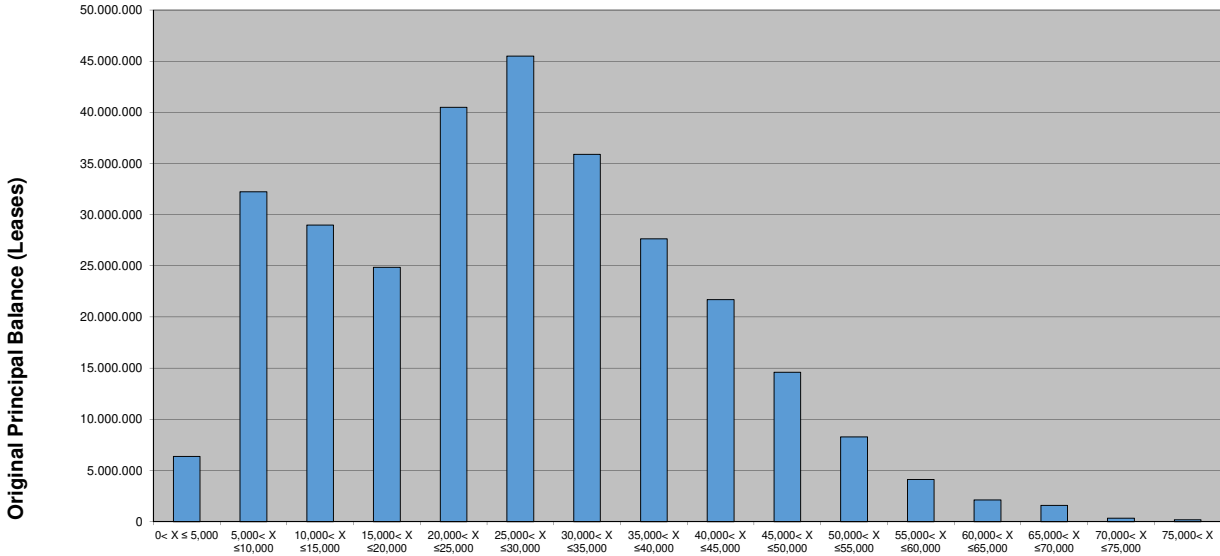
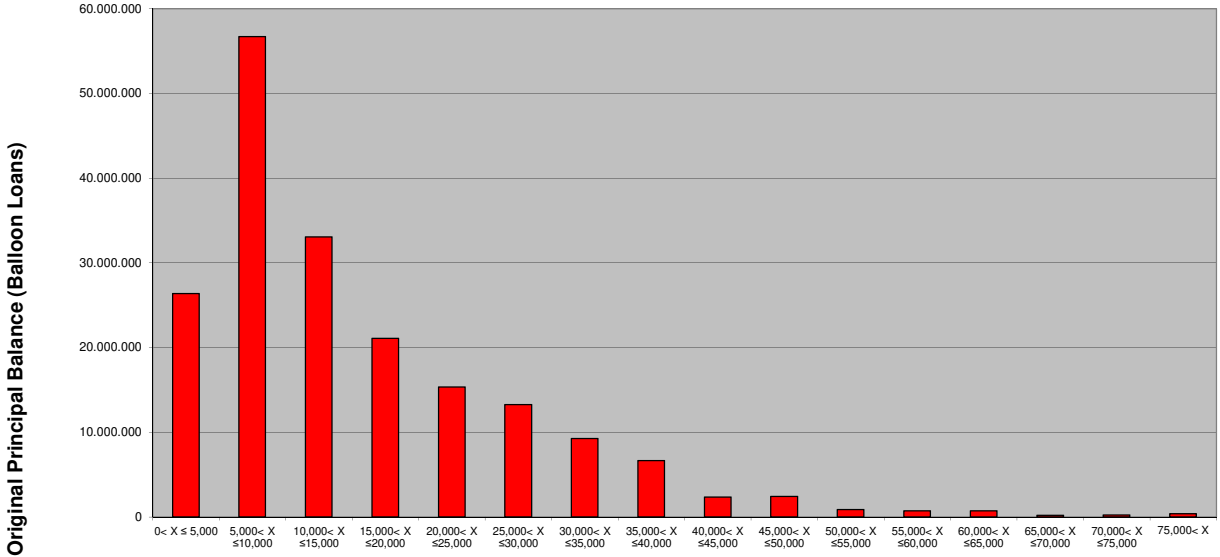
| <i>Leases</i> | | | | |
|---|--|------------------------------|------------------------|----------------------------|
| <i>Original Principal Balance (Ranges in EUR)</i> | <i>Original Principal Balance in EUR</i> | <i>Percentage of Balance</i> | <i>Number of Loans</i> | <i>Percentage of Loans</i> |
| 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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ABEST 21
Monthly Investor Report

5. Original Principal Balance

as of ISSUE DATE

| | | | | |
|-------------------|-------------------------|------------|----|----------------------|
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| Collection Period | from | 01/02/2023 | to | 28/02/2023 |

| <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 | 21.407.791 | 9,5% | 2.487,00 | 21,91% |
| 5,000 < X ≤ 10,000 | 57.944.275 | 25,7% | 4.130,00 | 36,39% |
| 10,000 < X ≤ 15,000 | 44.446.774 | 19,7% | 2.094,00 | 18,45% |
| 15,000 < X ≤ 20,000 | 28.495.473 | 12,7% | 1.040,00 | 9,16% |
| 20,000 < X ≤ 25,000 | 18.251.152 | 8,1% | 518,00 | 4,56% |
| 25,000 < X ≤ 30,000 | 15.958.558 | 7,1% | 395,00 | 3,48% |
| 30,000 < X ≤ 35,000 | 11.986.424 | 5,3% | 256,00 | 2,26% |
| 35,000 < X ≤ 40,000 | 9.972.915 | 4,4% | 194,00 | 1,71% |
| 40,000 < X ≤ 45,000 | 4.263.857 | 1,9% | 75,00 | 0,66% |
| 45,000 < X ≤ 50,000 | 4.019.093 | 1,8% | 64,00 | 0,56% |
| 50,000 < X ≤ 55,000 | 2.207.881 | 1,0% | 32,00 | 0,28% |
| 55,000 < X ≤ 60,000 | 1.963.489 | 0,9% | 26,00 | 0,23% |
| 60,000 < X ≤ 65,000 | 1.220.205 | 0,5% | 15,00 | 0,13% |
| 65,000 < X ≤ 70,000 | 570.430 | 0,3% | 6,00 | 0,05% |
| 70,000 < X ≤ 75,000 | 320.218 | 0,1% | 3,00 | 0,03% |
| 75,000 < X | 2.029.285 | 0,9% | 14,00 | 0,12% |
| Total | 225.057.818,00 | 100,00% | 11.349 | 100,00% |

Statistics in EUR

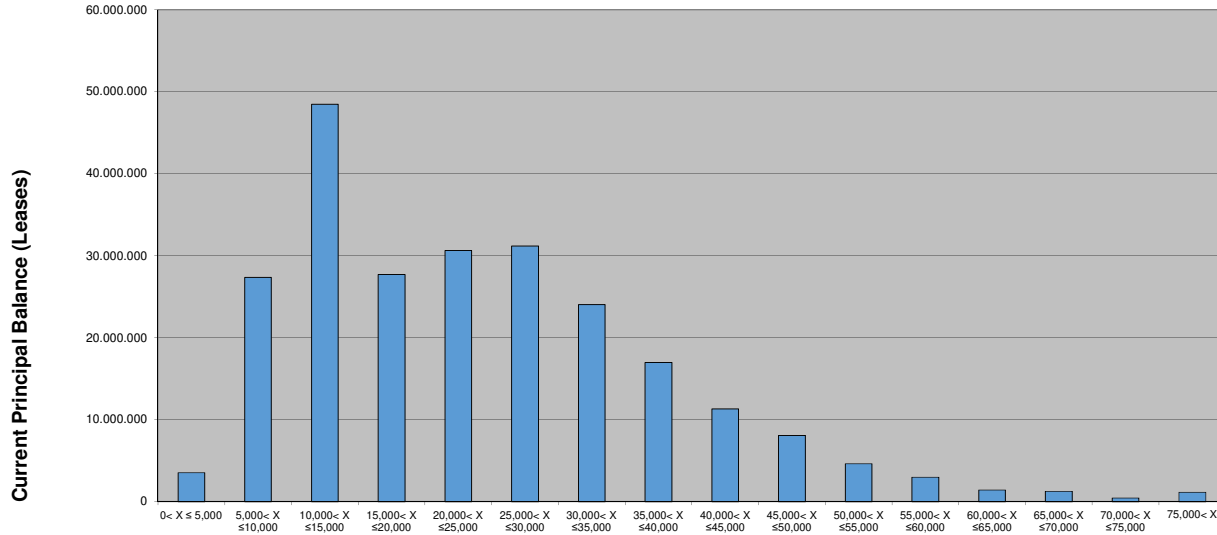
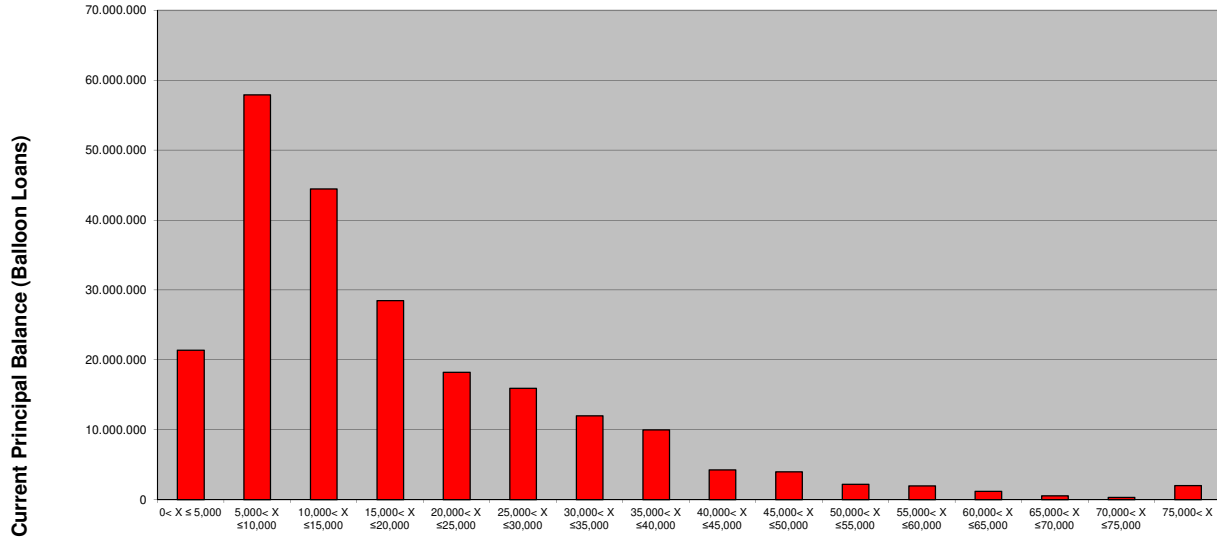
| <i>Leases</i> | | | | |
|--|--|------------------------------|------------------------|----------------------------|
| <i>Current Principal Balance (Ranges in EUR)</i> | <i>Original Principal Balance in EUR</i> | <i>Percentage of Balance</i> | <i>Number of Loans</i> | <i>Percentage of Loans</i> |
| 0 < X ≤ 5,000 | 3.508.183 | 1,5% | 758,00 | 2,32% |
| 5,000 < X ≤ 10,000 | 27.336.387 | 11,3% | 7.433,00 | 22,71% |
| 10,000 < X ≤ 15,000 | 48.447.431 | 20,1% | 7.667,00 | 23,42% |
| 15,000 < X ≤ 20,000 | 27.691.663 | 11,5% | 3.579,00 | 10,93% |
| 20,000 < X ≤ 25,000 | 30.622.780 | 12,7% | 3.845,00 | 11,75% |
| 25,000 < X ≤ 30,000 | 31.172.963 | 12,9% | 3.548,00 | 10,84% |
| 30,000 < X ≤ 35,000 | 24.014.491 | 10,0% | 2.376,00 | 7,26% |
| 35,000 < X ≤ 40,000 | 16.966.178 | 7,0% | 1.452,00 | 4,44% |
| 40,000 < X ≤ 45,000 | 11.304.300 | 4,7% | 962,00 | 2,94% |
| 45,000 < X ≤ 50,000 | 8.056.002 | 3,3% | 562,00 | 1,72% |
| 50,000 < X ≤ 55,000 | 4.614.182 | 1,9% | 273,00 | 0,83% |
| 55,000 < X ≤ 60,000 | 2.973.716 | 1,2% | 134,00 | 0,41% |
| 60,000 < X ≤ 65,000 | 1.407.197 | 0,6% | 62,00 | 0,19% |
| 65,000 < X ≤ 70,000 | 1.253.184 | 0,5% | 55,00 | 0,17% |
| 70,000 < X ≤ 75,000 | 424.394 | 0,2% | 12,00 | 0,04% |
| 75,000 < X | 1.150.197 | 0,5% | 17,00 | 0,05% |
| Total | 240.943.248,62 | 100,00% | 32.735 | 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 | 341.218,46 | 0,07% | 50 |
| 2 | 330.572,93 | 0,07% | 1 |
| 3 | 263.647,88 | 0,06% | 10 |
| 4 | 208.626,68 | 0,04% | 1 |
| 5 | 203.232,55 | 0,04% | 3 |
| 6 | 198.753,65 | 0,04% | 1 |
| 7 | 189.949,32 | 0,04% | 1 |
| 8 | 182.218,96 | 0,04% | 25 |
| 9 | 180.154,35 | 0,04% | 3 |
| 10 | 176.928,46 | 0,04% | 20 |
| 11 | 176.785,17 | 0,04% | 1 |
| 12 | 175.840,13 | 0,04% | 1 |
| 13 | 170.828,78 | 0,04% | 2 |
| 14 | 169.881,20 | 0,04% | 10 |
| 15 | 167.438,60 | 0,04% | 12 |
| 16 | 165.501,72 | 0,04% | 3 |
| 17 | 164.563,35 | 0,04% | 9 |
| 18 | 162.926,81 | 0,03% | 27 |
| 19 | 159.841,58 | 0,03% | 36 |
| 20 | 151.279,08 | 0,03% | 1 |
| | 3.940.189,66 | 0,85% | 217 |

ABEST 21
Monthly Investor Report

8. Geographical Distribution

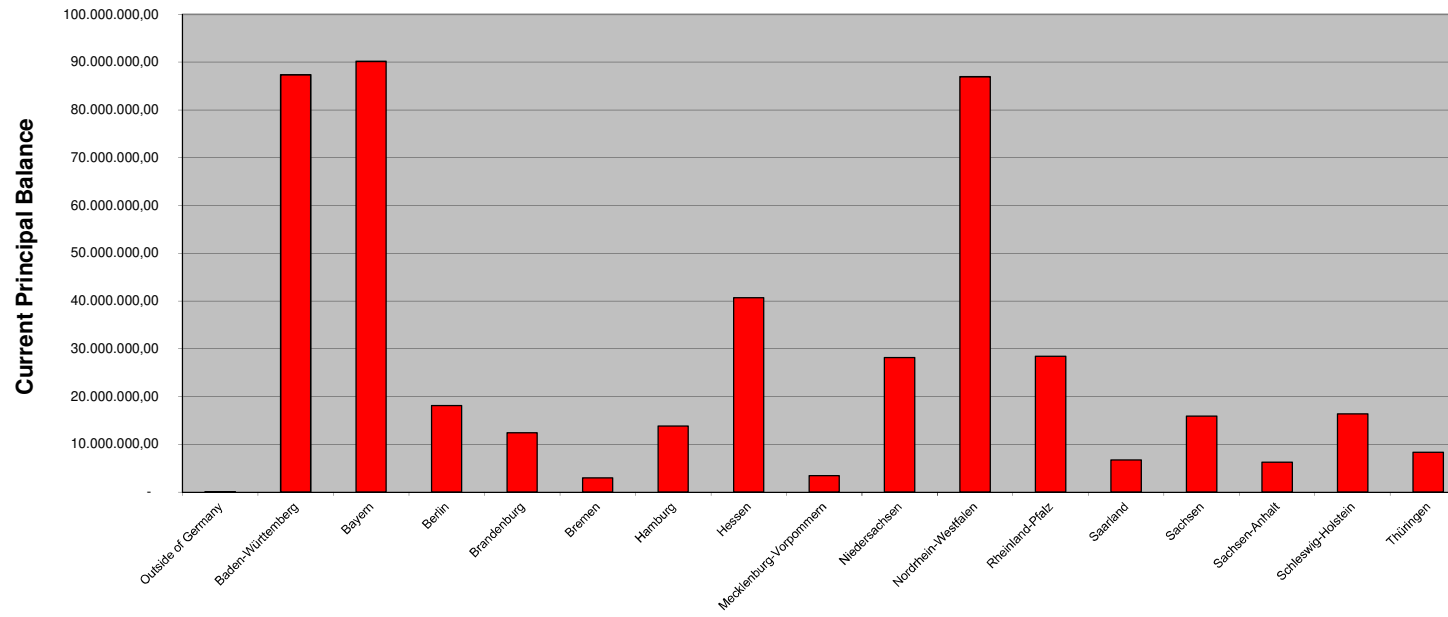
| | | | | | |
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| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

| State | Current Principal Balance in EUR | Percentage of Balance | Number of Loans | Percentage of Loans |
|---------------------|----------------------------------|-----------------------|-----------------|---------------------|
| Outside of Germany | 6.146,97 | 0,0% | 1 | 0,0% |
| Baden-Württemberg | 87.323.750,84 | 18,7% | 7.942 | 18,0% |
| Bayern | 90.156.120,25 | 19,3% | 8.297 | 18,8% |
| Berlin | 18.099.775,76 | 3,9% | 2.138 | 4,8% |
| Brandenburg | 12.389.897,80 | 2,7% | 1.419 | 3,2% |
| Bremen | 2.939.771,41 | 0,6% | 261 | 0,6% |
| Hamburg | 13.851.487,21 | 3,0% | 1.273 | 2,9% |
| Hessen | 40.680.581,12 | 8,7% | 3.799 | 8,6% |
| Mecklenburg-Vorpomm | 3.465.206,12 | 0,7% | 305 | 0,7% |
| Niedersachsen | 28.131.858,36 | 6,0% | 2.746 | 6,2% |
| Nordrhein-Westfalen | 86.925.855,71 | 18,7% | 8.229 | 18,7% |
| Rheinland-Pfalz | 28.433.621,00 | 6,1% | 2.403 | 5,5% |
| Saarland | 6.711.709,10 | 1,4% | 536 | 1,2% |
| Sachsen | 15.895.971,51 | 3,4% | 1.603 | 3,6% |
| Sachsen-Anhalt | 6.252.946,99 | 1,3% | 682 | 1,5% |
| Schleswig-Holstein | 16.375.846,55 | 3,5% | 1.455 | 3,3% |
| Thüringen | 8.360.519,92 | 1,8% | 995 | 2,3% |
| Total | 466.001.066,62 | 100,00% | 44.084 | 100,00% |

ABEST 21
Monthly Investor Report

8.1 Geographical Distribution (Graph)

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |



ABEST 21
Monthly Investor Report

9. Object Type

| | | |
|-------------------|-------------------------|----------------------|
| Reporting Date | 03/03/2023 | |
| Payment Date | 21/03/2023 | |
| Period No | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | |
| Interest Period | from 21/02/2023 to | 21/03/2023 = 28 days |
| Collection Period | from 01/02/2023 to | 28/02/2023 |

| <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 | 202.840.181,07 | 90,1% | 10.089 | 88,90% |
| LCV | 22.217.636,93 | 9,9% | 1.260 | 11,10% |
| Total | 225.057.818,00 | 100% | 11.349 | 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 | 214.678.815,71 | 89,10% | 29.004 | 88,60% |
| LCV | 26.264.432,91 | 10,90% | 3.731 | 11,40% |
| Total | 240.943.248,62 | 100% | 32.735 | 100% |

ABEST 21
Monthly Investor Report

10. Insurances

| | | | | | |
|-------------------|------|------------|-------------------------|------------|-----------|
| Reporting Date | | | 03/03/2023 | | |
| Payment Date | | | 21/03/2023 | | |
| Period No | | | | | |
| Monthly Period | | | 01/02/2023 - 28/02/2023 | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

| <i>Contract Type</i> | <i>CPI</i> | <i>GAP</i> | <i>Current Principal Balance in EUR</i> | <i>Percentage of Balance</i> |
|----------------------|---------------------|---------------------|---|----------------------------------|
| Balloon Loans | 1.391.156,54 | 2.278.648,09 | 225.057.818,00 | 1,6% |
| Leases | 0,00 | 0,00 | 240.943.248,62 | 0,0% |
| Total | 1.391.156,54 | 2.278.648,09 | 466.001.066,62 | 0,8% |

ABEST 21
Monthly Investor Report

11. Type of Contract

| | | | | | | |
|-------------------|------|--|-------------------------|----|------------|-----------|
| Reporting Date | | | 03/03/2023 | | | |
| Payment Date | | | 21/03/2023 | | | |
| Period No | | | | | | |
| Monthly Period | | | 01/02/2023 - 28/02/2023 | | | |
| Interest Period | from | | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | | 01/02/2023 | to | 28/02/2023 | |

| <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 | 7.029 | 15,9% | 142.999.542 | 30,7% |
| Balloon Loans used cars | 4.320 | 9,8% | 82.058.276 | 17,6% |
| Leases new cars | 32.735 | 74,3% | 240.943.249 | 51,7% |
| Total | 44.084 | 100% | 466.001.066,62 | 100,0% |

**ABEST 21
Monthly Investor Report**

12. Customer Yield

| | | | |
|-------------------|-------------------------|------------|-------------------------|
| Reporting Date | 03/03/2023 | | |
| Payment Date | 21/03/2023 | | |
| Period No | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | |
| Interest Period | from | 21/02/2023 | to 21/03/2023 = 28 days |
| Collection Period | from | 01/02/2023 | to 28/02/2023 |

| <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% | 16.065.876,44 | 7,14% | 534 | 4,71% |
| 1,01 to 2% | 24.066.877,48 | 10,69% | 1.042 | 9,18% |
| 2,01 to 3% | 81.443.450,75 | 36,19% | 4.155 | 36,61% |
| 3,01 to 4% | 80.696.622,45 | 35,86% | 4.335 | 38,20% |
| 4,01 to 5% | 19.121.945,75 | 8,50% | 1.061 | 9,35% |
| 5,01 to 6% | 3.442.895,25 | 1,53% | 196 | 1,73% |
| 6,01 to 7% | 220.149,88 | 0,10% | 26 | 0,23% |
| 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 | 225.057.818,00 | 100% | 11.349,00 | 100% |

| Statistics | in % |
|-------------------|-------------|
| WA Interest | 3,11 |

* runs from .00 to .99

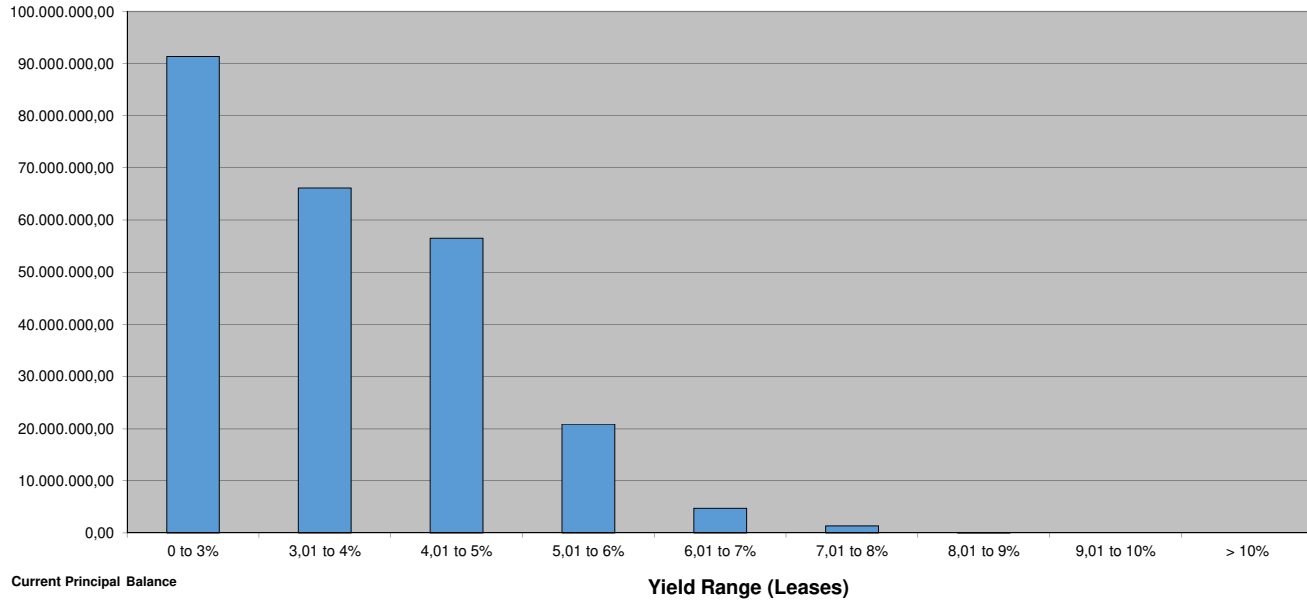
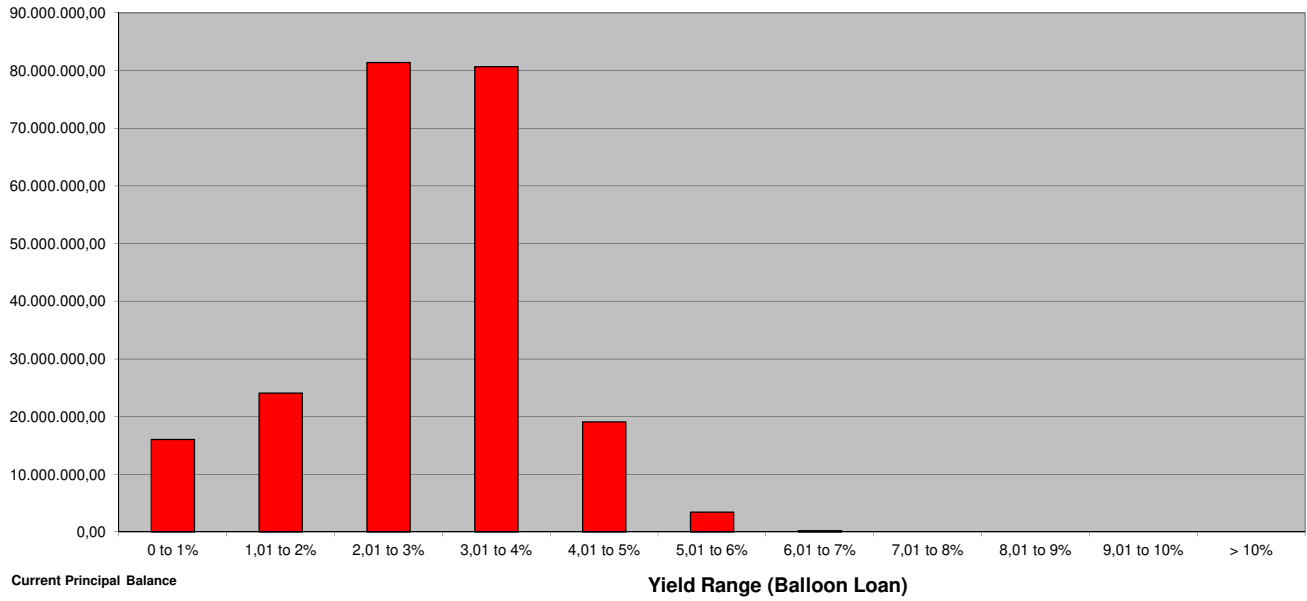
| <i>Leases</i> | | | | |
|----------------------|---|------------------------------|------------------------|----------------------------|
| <i>Yield Range *</i> | <i>Current Principal Balance in EUR</i> | <i>Percentage of Balance</i> | <i>Number of Loans</i> | <i>Percentage of Loans</i> |
| 0 to 3% | 91.351.370,72 | 37,91% | 12.173 | 37,19% |
| 3,01 to 4% | 66.125.520,54 | 27,44% | 9.828 | 30,02% |
| 4,01 to 5% | 56.481.175,77 | 23,44% | 7.571 | 23,13% |
| 5,01 to 6% | 20.816.710,62 | 8,64% | 2.358 | 7,20% |
| 6,01 to 7% | 4.740.293,54 | 1,97% | 640 | 1,96% |
| 7,01 to 8% | 1.363.801,26 | 0,57% | 155 | 0,47% |
| 8,01 to 9% | 64.376,17 | 0,03% | 10 | 0,03% |
| 9,01 to 10% | 0,00 | 0,00% | 0 | 0,00% |
| > 10% | 0,00 | 0,00% | 0 | 0,00% |
| Total | 240.943.248,62 | 100% | 32.735,00 | 100% |

| Statistics | in % |
|-------------------|-------------|
| WA Interest | 3,63 |

**ABEST 21
Monthly Investor Report**

12.1 Customer Yield (Graph)

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |



**ABEST 21
Monthly Investor Report**

13. Seasoning

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

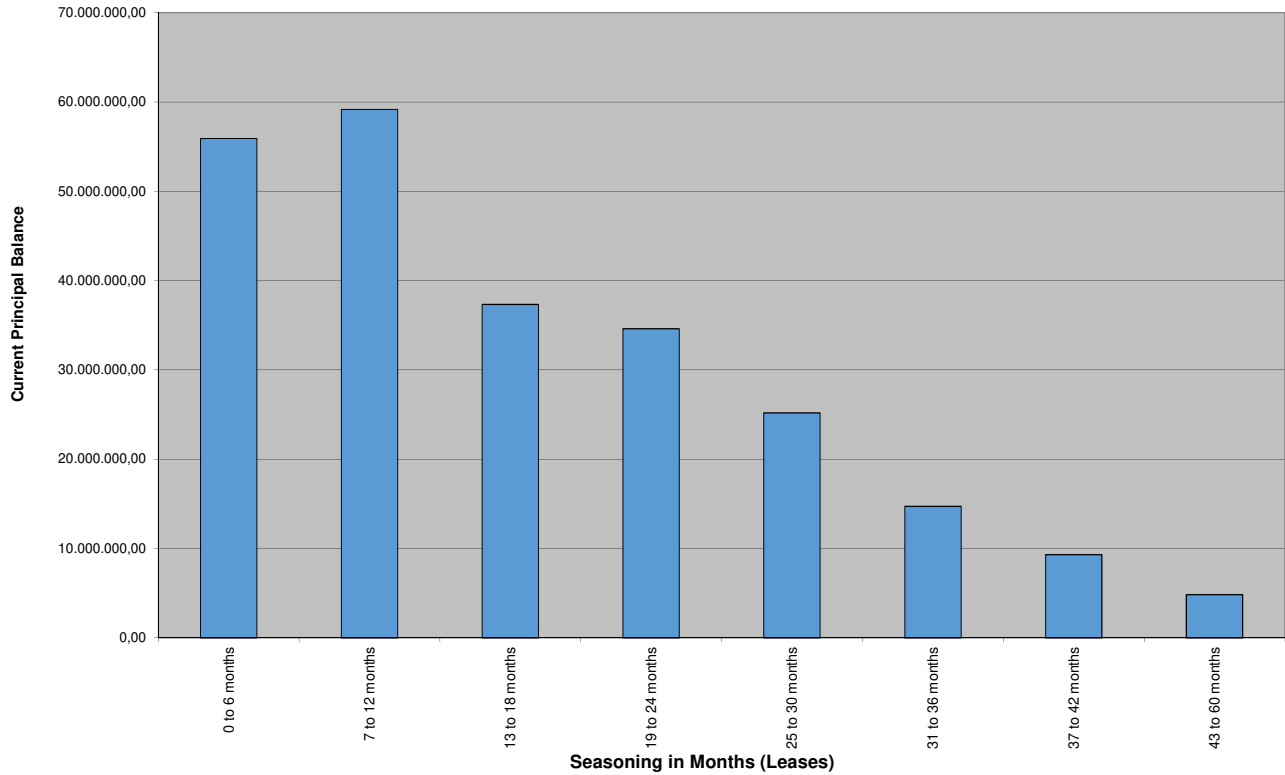
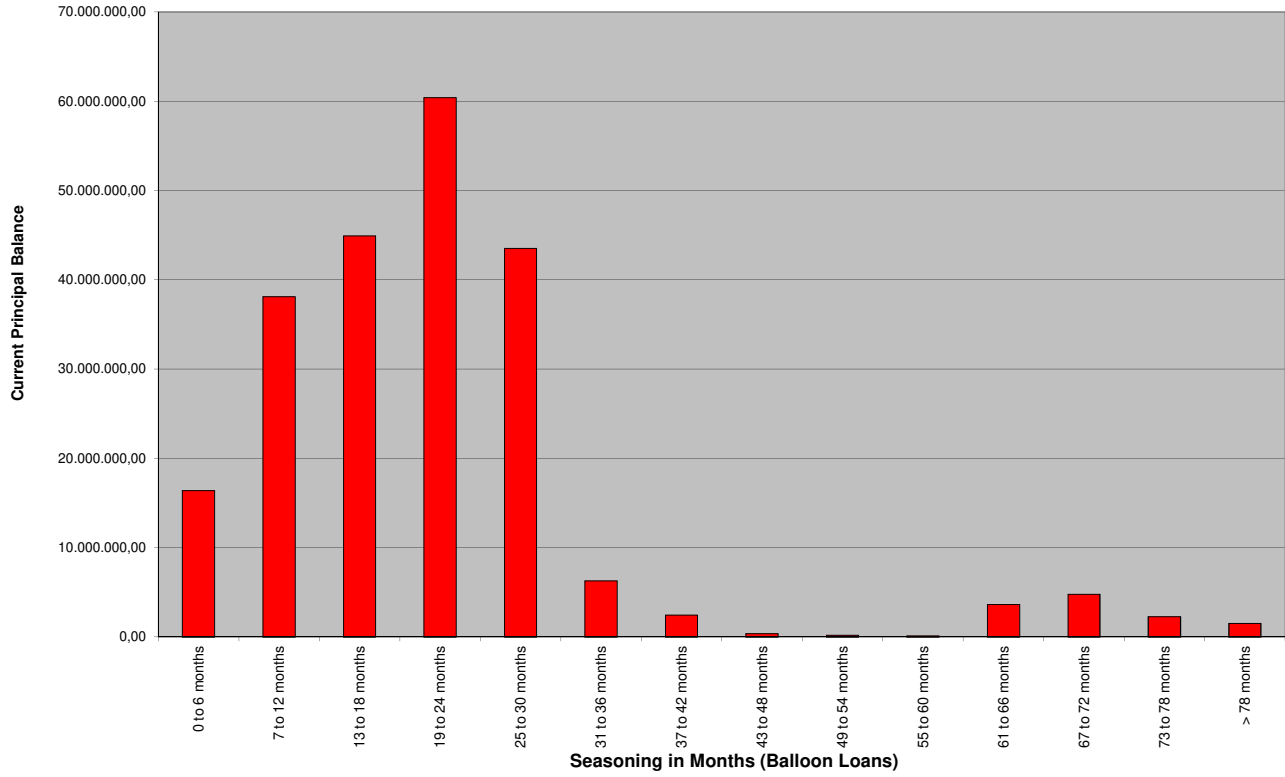
| <i>Balloon Loan</i> | | | | |
|----------------------------|---|------------------------------|------------------------|----------------------------|
| <i>Seasoning in Months</i> | <i>Current Principal Balance in EUR</i> | <i>Percentage of Balance</i> | <i>Number of Loans</i> | <i>Percentage of Loans</i> |
| 0 to 6 months | 16.388.303,33 | 7,28% | 482 | 4,25% |
| 7 to 12 months | 38.129.870,75 | 16,94% | 1.419 | 12,50% |
| 13 to 18 months | 44.915.971,98 | 19,96% | 1.952 | 17,20% |
| 19 to 24 months | 60.404.301,34 | 26,84% | 2.966 | 26,13% |
| 25 to 30 months | 43.529.899,39 | 19,34% | 2.539 | 22,37% |
| 31 to 36 months | 6.303.629,81 | 2,80% | 326 | 2,87% |
| 37 to 42 months | 2.455.044,89 | 1,09% | 155 | 1,37% |
| 43 to 48 months | 365.136,02 | 0,16% | 29 | 0,26% |
| 49 to 54 months | 194.815,75 | 0,09% | 14 | 0,12% |
| 55 to 60 months | 136.310,83 | 0,06% | 16 | 0,14% |
| 61 to 66 months | 3.628.584,91 | 1,61% | 346 | 3,05% |
| 67 to 72 months | 4.786.181,88 | 2,13% | 552 | 4,86% |
| 73 to 78 months | 2.286.594,43 | 1,02% | 315 | 2,78% |
| > 78 months | 1.533.172,69 | 0,68% | 238 | 2,10% |
| Total | 225.057.818,00 | 100,00% | 11.349 | 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 | 55.908.199,76 | 23,20% | 4.882 | 14,91% |
| 7 to 12 months | 59.180.153,67 | 24,56% | 4.873 | 14,89% |
| 13 to 18 months | 37.307.749,67 | 15,48% | 4.270 | 13,04% |
| 19 to 24 months | 34.582.867,50 | 14,35% | 4.763 | 14,55% |
| 25 to 30 months | 25.164.190,72 | 10,44% | 4.626 | 14,13% |
| 31 to 36 months | 14.699.261,79 | 6,10% | 4.154 | 12,69% |
| 37 to 42 months | 9.289.560,46 | 3,86% | 2.688 | 8,21% |
| 43 to 60 months | 4.811.265,05 | 2,00% | 2.479 | 7,57% |
| Total | 240.943.248,62 | 100,00% | 32.735 | 100,00% |

**ABEST 21
Monthly Investor Report**

13.1 Seasoning (Graph)

| | | | |
|-------------------|-------------------------|------------|-------------------------|
| Reporting Date | 03/03/2023 | | |
| Payment Date | 21/03/2023 | | |
| Period No | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | |
| Interest Period | from | 21/02/2023 | to 21/03/2023 = 28 days |
| Collection Period | from | 01/02/2023 | to 28/02/2023 |



ABEST 21
Monthly Investor Report

14. Remaining Term

| | | | | |
|-------------------|-------------------------|------------|----|----------------------|
| Reporting Date | 03/03/2023 | | | |
| Payment Date | 21/03/2023 | | | |
| Period No | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 |

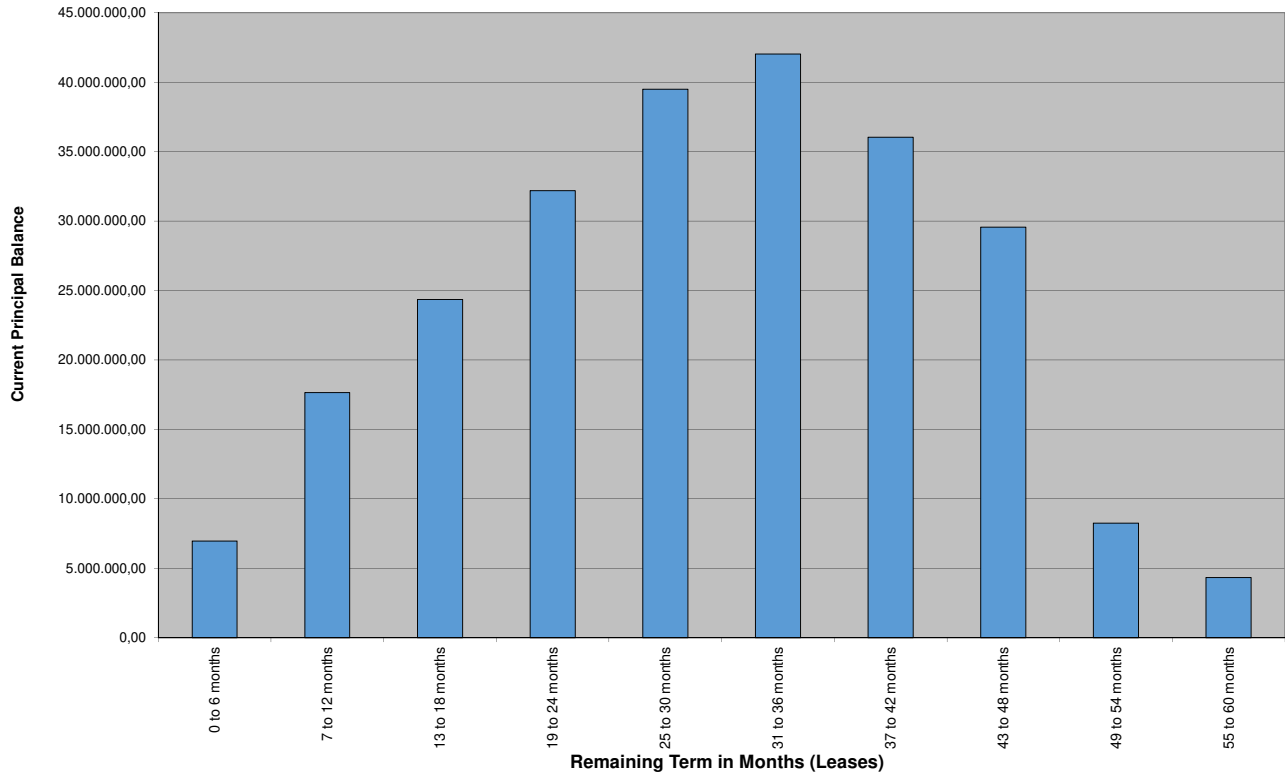
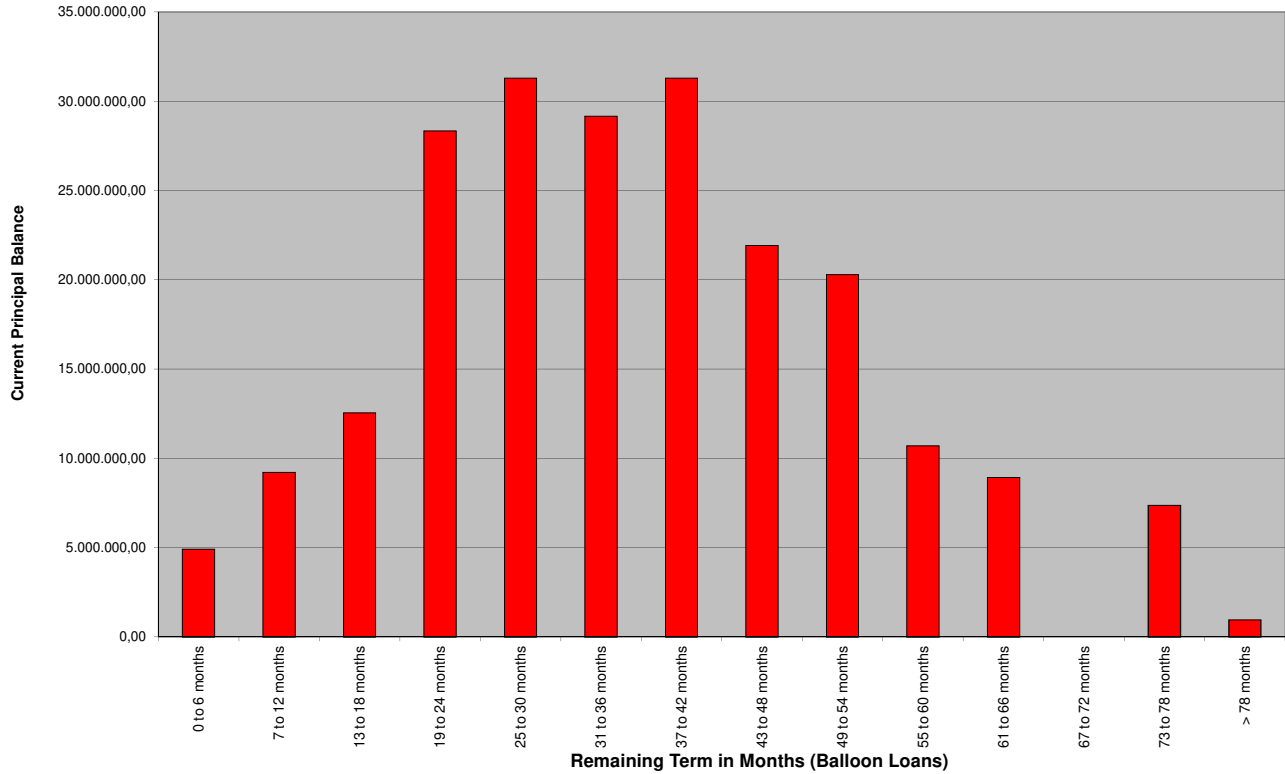
| <i>Balloon Loan</i> | | | | |
|---------------------------------|---|------------------------------|------------------------|----------------------------|
| <i>Remaining Term in Months</i> | <i>Current Principal Balance in EUR</i> | <i>Percentage of Balance</i> | <i>Number of Loans</i> | <i>Percentage of Loans</i> |
| 0 to 6 months | 4.922.825,56 | 2,19% | 482 | 4,25% |
| 7 to 12 months | 9.220.565,76 | 4,10% | 1.419 | 12,50% |
| 13 to 18 months | 12.555.325,48 | 5,58% | 1.952 | 17,20% |
| 19 to 24 months | 28.345.085,53 | 12,59% | 2.966 | 26,13% |
| 25 to 30 months | 31.297.889,00 | 13,91% | 2.539 | 22,37% |
| 31 to 36 months | 29.164.737,90 | 12,96% | 326 | 2,87% |
| 37 to 42 months | 31.298.712,32 | 13,91% | 155 | 1,37% |
| 43 to 48 months | 21.928.013,06 | 9,74% | 29 | 0,26% |
| 49 to 54 months | 20.285.537,30 | 9,01% | 14 | 0,12% |
| 55 to 60 months | 10.699.117,53 | 4,75% | 16 | 0,14% |
| 61 to 66 months | 8.938.348,84 | 3,97% | 346 | 3,05% |
| 67 to 72 months | | 3,59% | 552 | 4,86% |
| 73 to 78 months | 7.369.496,43 | 3,27% | 315 | 2,78% |
| > 78 months | 955.503,67 | 0,42% | 238 | 2,10% |
| Total | 225.057.818,00 | 100,00% | 11.349 | 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 | 6.973.541,36 | 2,89% | 4.961 | 15,16% |
| 7 to 12 months | 17.656.231,85 | 7,33% | 4.849 | 14,81% |
| 13 to 18 months | 24.359.946,93 | 10,11% | 4.376 | 13,37% |
| 19 to 24 months | 32.190.441,70 | 13,36% | 4.768 | 14,57% |
| 25 to 30 months | 39.507.075,07 | 16,40% | 4.062 | 12,41% |
| 31 to 36 months | 42.040.893,43 | 17,45% | 3.846 | 11,75% |
| 37 to 42 months | 36.035.222,48 | 14,96% | 2.823 | 8,62% |
| 43 to 48 months | 29.573.761,96 | 12,27% | 2.385 | 7,29% |
| 49 to 54 months | 8.270.176,29 | 3,43% | 418 | 1,28% |
| 55 to 60 months | 4.335.957,55 | 1,80% | 247 | 0,75% |
| Total | 240.943.248,62 | 100,00% | 32.735 | 100,00% |

**ABEST 21
Monthly Investor Report**

14.1 Remaining Term (Graph)

| | | | |
|-------------------|-------------------------|------------|-------------------------|
| Reporting Date | 03/03/2023 | | |
| Payment Date | 21/03/2023 | | |
| Period No | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | |
| Interest Period | from | 21/02/2023 | to 21/03/2023 = |
| Collection Period | from | 01/02/2023 | to 28/02/2023 = 28 days |



**ABEST 21
Monthly Investor Report**

15. Original Term

| | | | | |
|-------------------|-------------------------|------------|----|----------------------|
| Reporting Date | 03/03/2023 | | | |
| Payment Date | 21/03/2023 | | | |
| Period No | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 |

| <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 | 163.944,91 | 0,07% | 9 | 0,08% |
| 13 to 18 months | 142.903,67 | 0,06% | 9 | 0,08% |
| 19 to 24 months | 2.404.685,69 | 1,07% | 133 | 1,17% |
| 25 to 30 months | 254.688,95 | 0,11% | 20 | 0,18% |
| 31 to 36 months | 20.683.836,27 | 9,19% | 1.058 | 9,32% |
| 37 to 42 months | 608.300,81 | 0,27% | 37 | 0,33% |
| 43 to 48 months | 84.466.459,35 | 37,53% | 4.145 | 36,52% |
| 49 to 54 months | 1.143.849,54 | 0,51% | 51 | 0,45% |
| 55 to 60 months | 49.066.478,29 | 21,80% | 2.148 | 18,93% |
| 61 to 66 months | 1.197.778,41 | 0,53% | 56 | 0,49% |
| 67 to 72 months | 18.301.172,64 | 8,13% | 924 | 8,14% |
| 73 to 78 months | 1.666.146,69 | 0,74% | 84 | 0,74% |
| > 78 months | 44.957.572,78 | 19,98% | 2.675 | 23,57% |
| Total | 225.057.818,00 | 100,00% | 11.349 | 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 | 32.314,58 | 0,01% | 92 | 0,28% |
| 19 to 24 months | 3.698.743,35 | 1,54% | 1.393 | 4,26% |
| 25 to 30 months | 283.356,67 | 0,12% | 61 | 0,19% |
| 31 to 36 months | 66.496.900,07 | 27,60% | 9.907 | 30,26% |
| 37 to 42 months | 2.936.067,86 | 1,22% | 248 | 0,76% |
| 43 to 48 months | 134.629.216,73 | 55,88% | 18.125 | 55,37% |
| 49 to 54 months | 1.856.913,50 | 0,77% | 149 | 0,46% |
| 55 to 60 months | 31.009.735,86 | 12,87% | 2.760 | 8,43% |
| Total | 240.943.248,62 | 100,00% | 32.735 | 100,00% |

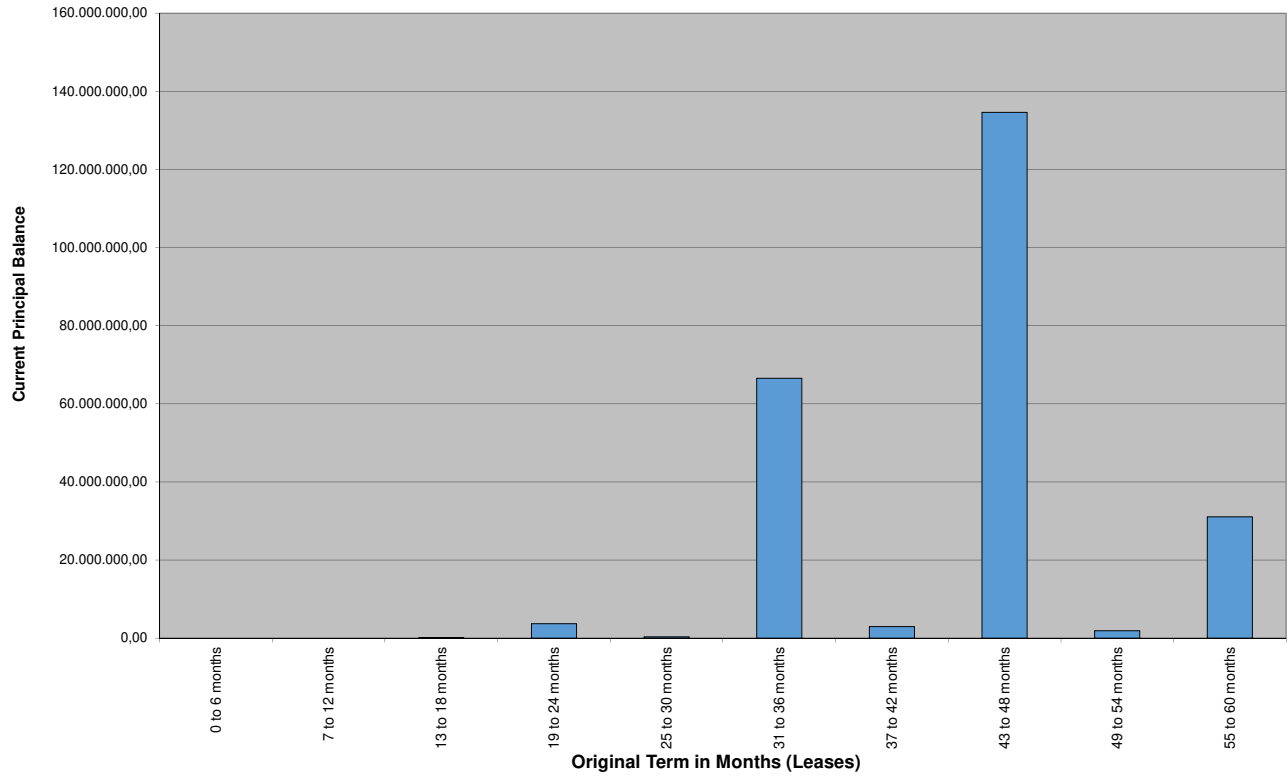
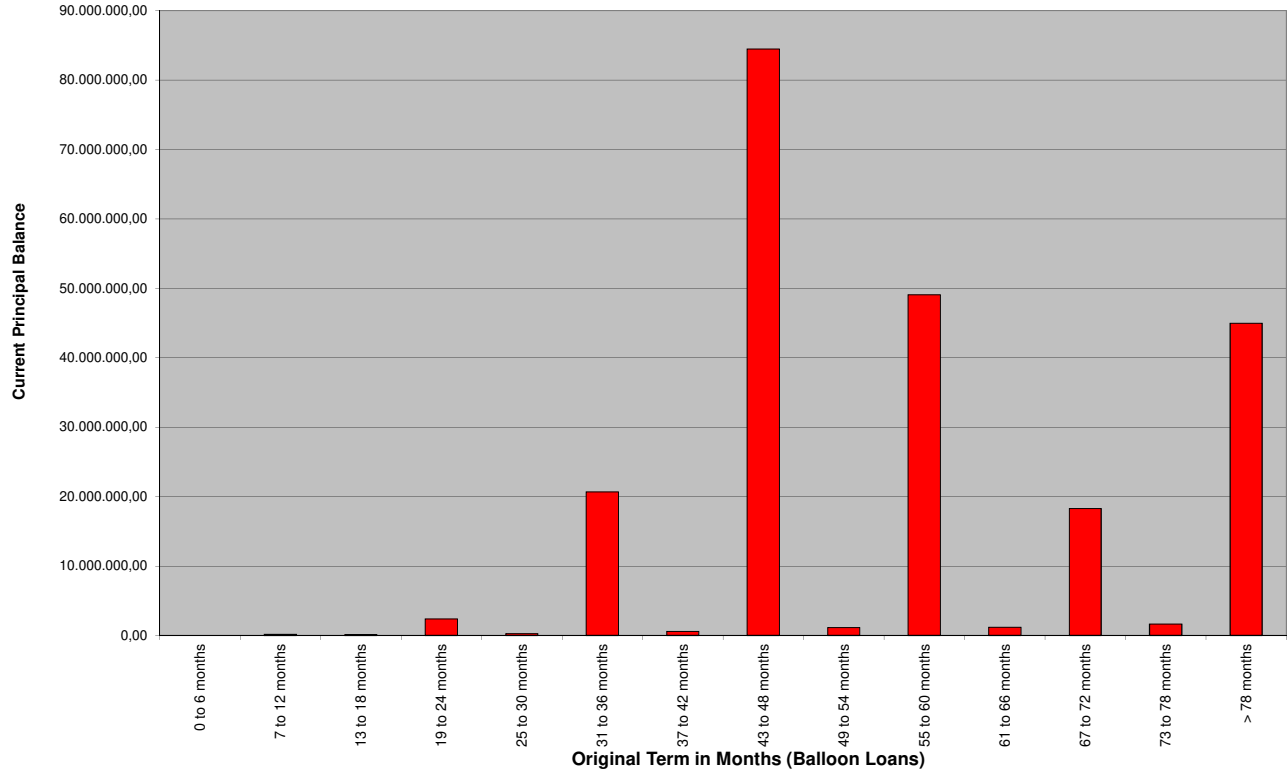
| Statistics | |
|-------------------|-------|
| WA Original Term | 45,79 |

| Statistics | |
|-------------------|-------|
| WA Original Term | 58,64 |

**ABEST 21
Monthly Investor Report**

15.1 Original Term (Graph)

| | | | |
|-------------------|-------------------------|------------|-------------------------|
| Reporting Date | 03/03/2023 | | |
| Payment Date | 21/03/2023 | | |
| Period No | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | |
| Interest Period | from | 21/02/2023 | to 21/03/2023 = 28 days |
| Collection Period | from | 01/02/2023 | to 28/02/2023 |



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16. Manufacturer

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

| <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 | 23.263.348,12 | 4,99% | 1.589 | 3,60% |
| Chrysler | 0,00 | 0,00% | 0 | 0,00% |
| Dodge | 104.949,64 | 0,02% | 3 | 0,01% |
| Fiat | 148.477.205,36 | 31,86% | 21.174 | 48,03% |
| Jaguar | 48.215.610,11 | 10,35% | 4.402 | 9,99% |
| Jeep | 68.742.811,94 | 14,75% | 5.363 | 12,17% |
| Lancia | 26.048,33 | 0,01% | 5 | 0,01% |
| LandRover | 138.236.397,10 | 29,66% | 9.642 | 21,87% |
| Maserati | 12.141.037,94 | 2,61% | 431 | 0,98% |
| Others | 26.793.658,08 | 5,75% | 1.475 | 3,35% |
| | 466.001.066,62 | 100,00% | 44.084,00 | 100,00% |

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Monthly Investor Report

17. Priority of Payments

| | | | |
|-------------------|-------------------------|------------|-------------------------|
| Reporting Date | 03/03/2023 | | |
| Payment Date | 21/03/2023 | | |
| Period No | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | |
| Interest Period | from | 21/02/2023 | to 21/03/2023 = 28 days |
| Collection Period | from | 01/02/2023 | to 28/02/2023 |

Priority of Payments during the Revolving Period

| | Payment |
|--|-----------------|
| Available Distribution Amount | + 21.725.588,69 |
| 1. Payable Expenses | - 7.713,75 |
| 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 | - 18.142,53 |
| 6. Interest on Class A | - 3.888,89 |
| 7. Interest on Class B | - 956.355,56 |
| 8. Interest on Class C | - 10.465,00 |
| 9. Interest on Class D | - 19.638,89 |
| 10. Interest on Class E | - 23.870,00 |
| 11. Required Reserved Amount on the Reserve Account | - 34.572,22 |
| 12. Purchase Price of Additional Portfolio | - |
| 13. To credit the Replenishment Amount to the Replenishment Account | - 18.168.050,74 |
| 14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default | - 491.788,89 |
| 15. To pay to Originator and to Servicer any amount due and payable not already paid | - |
| 16. Interest on Class M | - 88.472,22 |
| 17. to pay the Final Excess Spread (if any) to the Class M Noteholder | - 1.902.630,00 |

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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Monthly Investor Report

18. Transaction Costs

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

| | 486.600.000,0 | 400.000.000,0 | 20.700.000,0 | 20.200.000,0 | 15.500.000,0 | 12.700.000,0 | 17.500.000,0 |
|---------------------------------|------------------|-----------------|----------------|----------------|----------------|----------------|----------------|
| Transaction Costs | All notes | Class A | Class B | Class C | Class D | Class E | Class M |
| Senior Expenses | 7.713,75 € | <u>6.340,94</u> | <u>328,14</u> | <u>320,22</u> | <u>245,71</u> | <u>201,32</u> | <u>277,42</u> |
| Interest accrued for the Period | 1.133.373,89 € | 956.355,56 € | 10.465,00 € | 19.638,89 € | 23.870,00 € | 34.572,22 € | 88.472,22 € |
| Interest Payments | 1.133.373,89 € | 956.355,56 € | 10.465,00 € | 19.638,89 € | 23.870,00 € | 34.572,22 € | 88.472,22 € |
| Unpaid Interest for the Period | | | | | | | |
| Cumulative Unpaid Interest | | | | | | | |

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19. Swap Counterparty Data

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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) | 2,3740 |
| Net Swap Payments | 869.244,45 |

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20. Retention

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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 | 85,84% |
| 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 | 3,76% |

| 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 | 5.800.053,33 | 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 | 4,44% |
| 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 | 3,76% |

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.

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Monthly Investor Report**

21. Counterparties I

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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. |

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Monthly Investor Report

22. Counterparties II

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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.

ABEST 21
Monthly Investor Report

23. Issuer Information

| | | | | | |
|-------------------|------|-------------------------|----|------------|-----------|
| Reporting Date | | 03/03/2023 | | | |
| Payment Date | | 21/03/2023 | | | |
| Period No | | | | | |
| Monthly Period | | 01/02/2023 - 28/02/2023 | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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

ABEST 21
Monthly Investor Report

24. Originator, Servicer

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | 0 | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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 |
| |

ABEST 21
Monthly Investor Report

25. Glossary

| | | | | | |
|-------------------|-------------------------|------------|----|------------|-----------|
| Reporting Date | 03/03/2023 | | | | |
| Payment Date | 21/03/2023 | | | | |
| Period No | 0 | | | | |
| Monthly Period | 01/02/2023 - 28/02/2023 | | | | |
| Interest Period | from | 21/02/2023 | to | 21/03/2023 | = 28 days |
| Collection Period | from | 01/02/2023 | to | 28/02/2023 | |

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