

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No					
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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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)		483.708.211,11 €	483.718.745,68
Scheduled Principal Payments		13.627.879,11 €	14.840.055,84
Prepayment Principal		2.109.425,45 €	2.194.044,44
Others		2.479.542,12 €	1.115.103,11
Recoveries		- €	-
Total Principal Collections		18.216.846,68 €	18.149.203,39
Total Interest Collections		2.416.939,42 €	2.190.089,62
Defaults		- 33.666,54	29.381,92
End of Period (after Payment Date)	43.577	483.653.629,77 €	483.708.211,11
Balance of the Replenishment account (after Payment Date)		546.370,23 €	491.788,89
Current Prepayment Rate (annualised)		5,23%	5,44%
New sale Offer		18.128.598,80 €	18.168.050,74

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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	4.179.171,32 €

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	920.683,99 €

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	419.792,29 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,13%
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	0,05%
Delinquency Level previous period	0,06%
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	303
Number of Contracts being 61-90 Days delinquent	71
Number of Contracts being 91-120 Days delinquent	35
Gross instalments being 31-60 days delinquent	26.810,59
Gross instalments being 61-90 days delinquent	11.535,70
Gross instalments being 91-120 days delinquent	5.414,01
Current Period Termination	175.167,13
Cumulative Termination	1.209.279,07
New number of Contracts being terminated	34,00
Total number of Contracts being terminated	219,00
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 €	
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	3,348						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	
Interest Days	31 days	31 days	31 days	31 days	31 days	31 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	1.153.200,00 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €	
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

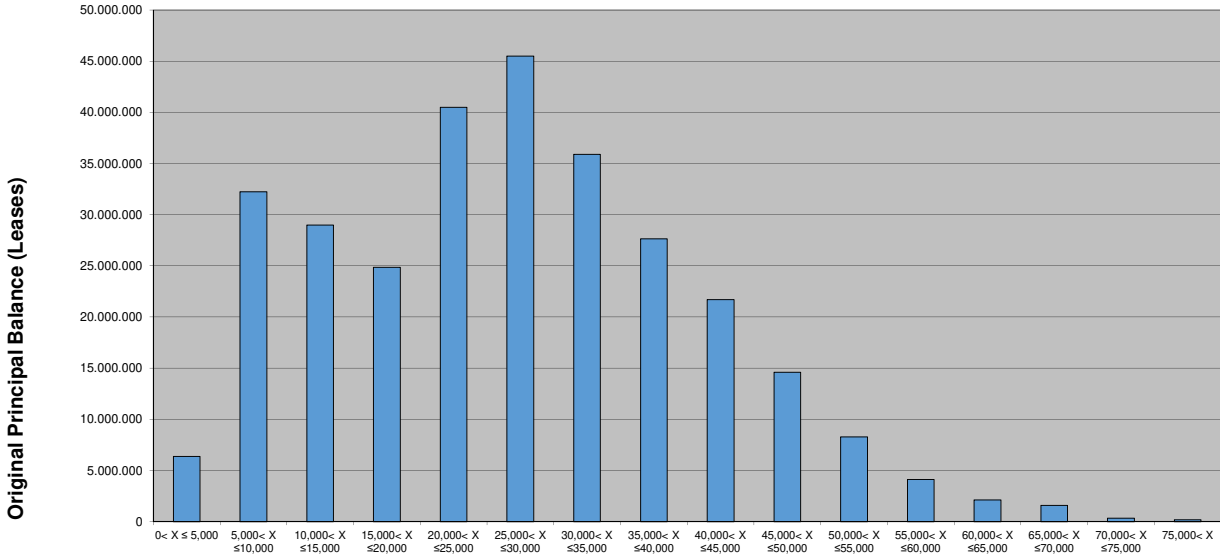
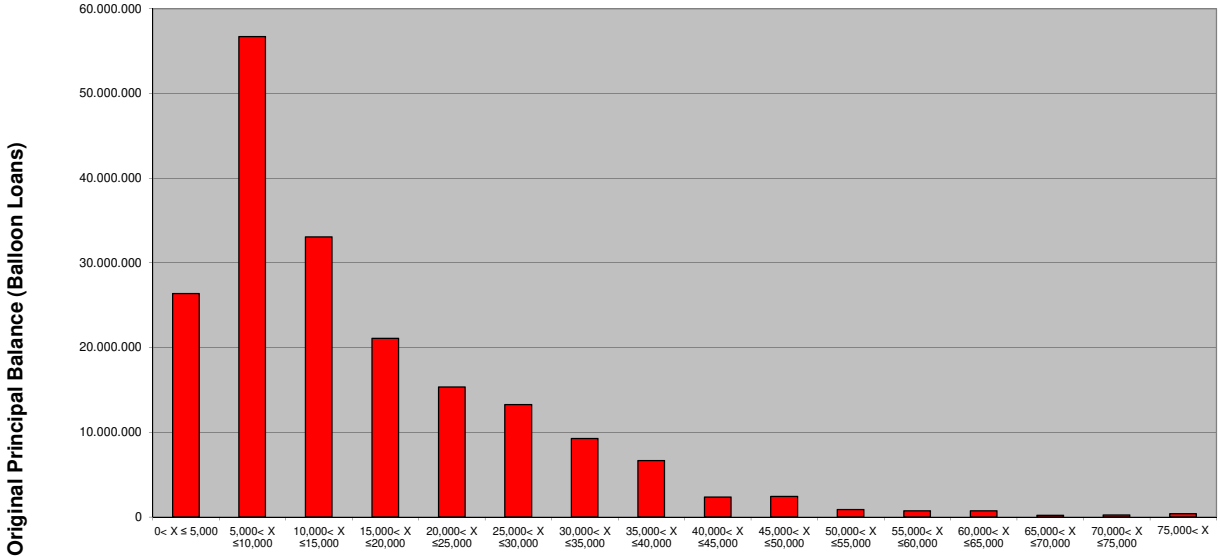
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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	21.741.125	9,3%	2.501,00	21,47%
5,000 < X ≤ 10,000	58.923.460	25,1%	4.193,00	36,00%
10,000 < X ≤ 15,000	46.126.832	19,7%	2.161,00	18,55%
15,000 < X ≤ 20,000	29.958.252	12,8%	1.090,00	9,36%
20,000 < X ≤ 25,000	19.208.584	8,2%	547,00	4,70%
25,000 < X ≤ 30,000	16.703.794	7,1%	414,00	3,55%
30,000 < X ≤ 35,000	12.621.313	5,4%	268,00	2,30%
35,000 < X ≤ 40,000	10.971.705	4,7%	216,00	1,85%
40,000 < X ≤ 45,000	5.082.700	2,2%	90,00	0,77%
45,000 < X ≤ 50,000	4.169.542	1,8%	66,00	0,57%
50,000 < X ≤ 55,000	2.311.154	1,0%	33,00	0,28%
55,000 < X ≤ 60,000	1.949.773	0,8%	26,00	0,22%
60,000 < X ≤ 65,000	1.212.132	0,5%	15,00	0,13%
65,000 < X ≤ 70,000	781.280	0,3%	8,00	0,07%
70,000 < X ≤ 75,000	317.166	0,1%	3,00	0,03%
75,000 < X	2.310.903	1,0%	16,00	0,14%
Total	234.389.716,92	100,00%	11.647	100,00%

Statistics in EUR

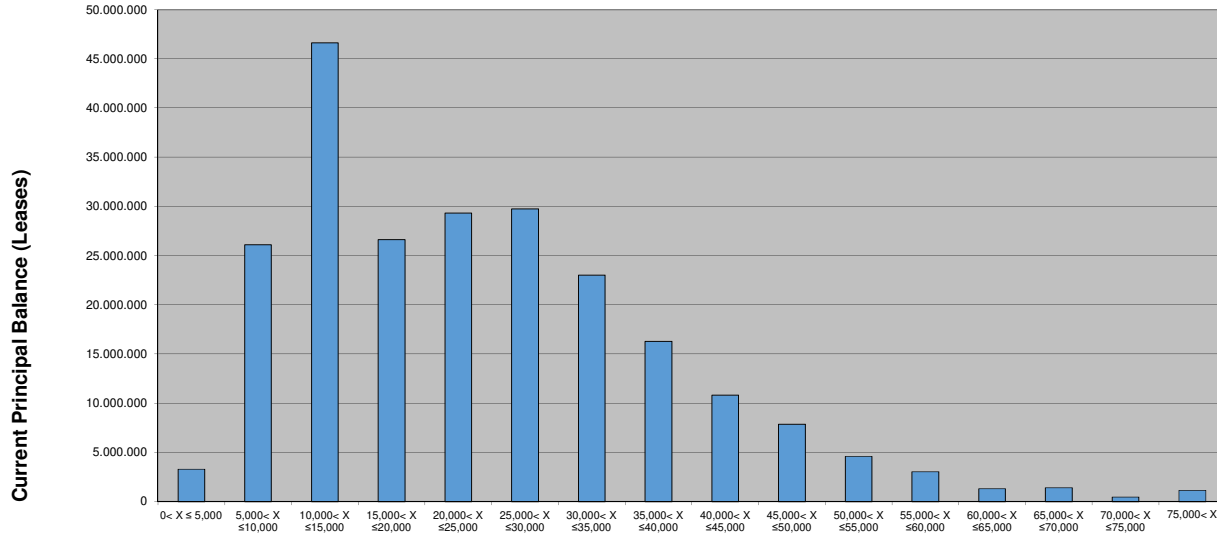
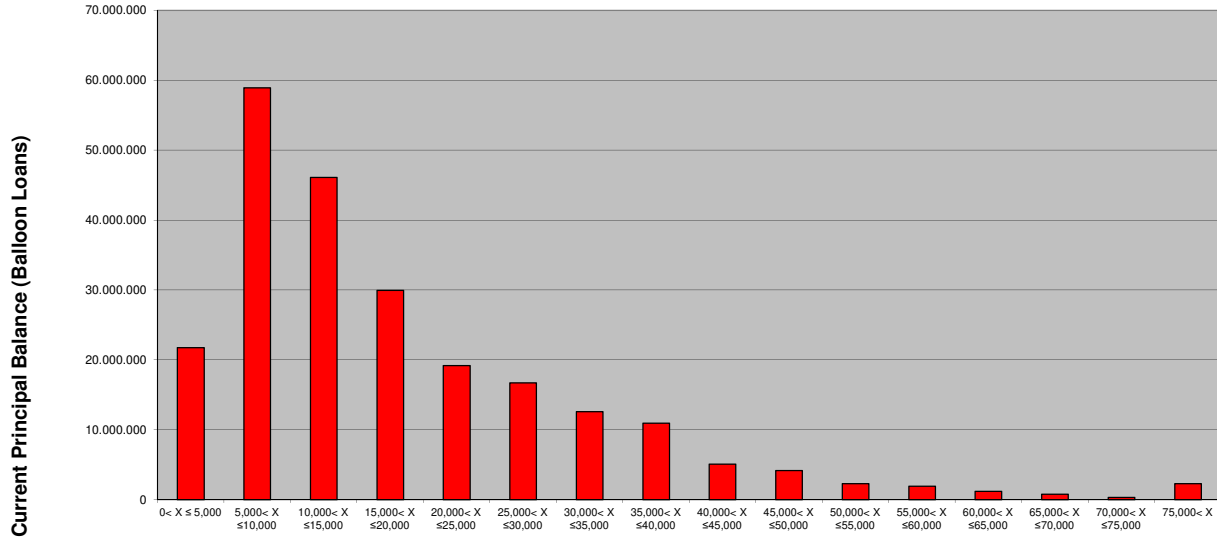
<i>Leases</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	3.304.488	1,4%	734,00	2,30%
5,000 < X ≤ 10,000	26.105.160	11,3%	7.267,00	22,79%
10,000 < X ≤ 15,000	46.620.677	20,1%	7.531,00	23,61%
15,000 < X ≤ 20,000	26.618.769	11,5%	3.510,00	11,01%
20,000 < X ≤ 25,000	29.314.464	12,7%	3.731,00	11,70%
25,000 < X ≤ 30,000	29.719.576	12,8%	3.431,00	10,76%
30,000 < X ≤ 35,000	22.990.471	9,9%	2.290,00	7,18%
35,000 < X ≤ 40,000	16.260.707	7,0%	1.393,00	4,37%
40,000 < X ≤ 45,000	10.806.209	4,7%	922,00	2,89%
45,000 < X ≤ 50,000	7.838.720	3,4%	538,00	1,69%
50,000 < X ≤ 55,000	4.587.977	2,0%	265,00	0,83%
55,000 < X ≤ 60,000	3.042.701	1,3%	130,00	0,41%
60,000 < X ≤ 65,000	1.315.919	0,6%	60,00	0,19%
65,000 < X ≤ 70,000	1.399.580	0,6%	57,00	0,18%
70,000 < X ≤ 75,000	462.073	0,2%	13,00	0,04%
75,000 < X	1.164.410	0,5%	19,00	0,06%
Total	231.551.901,13	100,00%	31.891	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	377.213,31	0,08%	9
2	328.107,06	0,07%	1
3	324.010,97	0,07%	48
4	261.721,79	0,06%	10
5	215.264,23	0,05%	1
6	207.162,54	0,04%	1
7	198.233,79	0,04%	3
8	196.630,44	0,04%	1
9	187.750,43	0,04%	1
10	177.340,92	0,04%	3
11	174.092,38	0,04%	1
12	172.859,44	0,04%	25
13	171.440,29	0,04%	1
14	169.799,51	0,04%	20
15	168.105,65	0,04%	2
16	167.200,65	0,04%	10
17	164.121,78	0,04%	3
18	162.541,55	0,03%	12
19	160.898,02	0,03%	9
20	155.494,96	0,03%	27
	4.139.989,71	0,89%	188

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8. Geographical Distribution

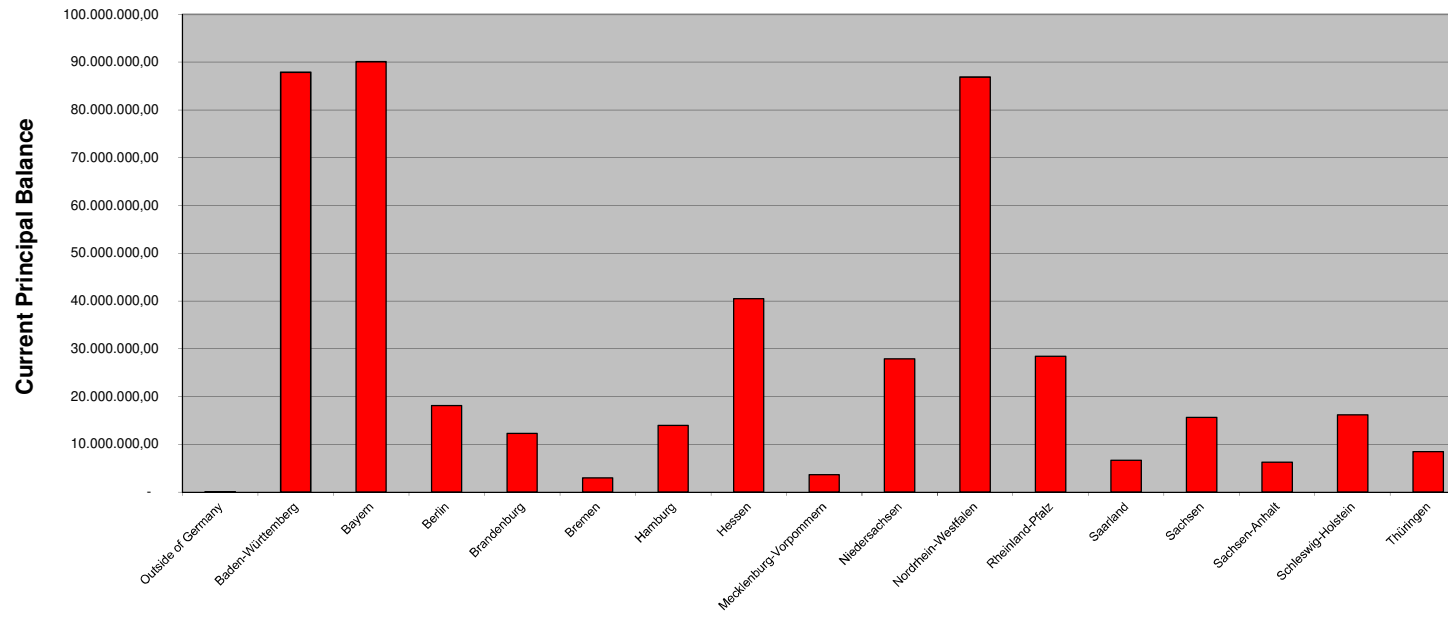
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	5.967,33	0,0%	1	0,0%
Baden-Württemberg	87.878.758,85	18,9%	7.844	18,0%
Bayern	90.068.621,21	19,3%	8.232	18,9%
Berlin	18.138.141,67	3,9%	2.121	4,9%
Brandenburg	12.291.957,47	2,6%	1.405	3,2%
Bremen	3.006.070,96	0,6%	256	0,6%
Hamburg	13.955.488,81	3,0%	1.251	2,9%
Hessen	40.475.182,57	8,7%	3.739	8,6%
Mecklenburg-Vorpomm	3.626.388,06	0,8%	308	0,7%
Niedersachsen	27.904.454,55	6,0%	2.697	6,2%
Nordrhein-Westfalen	86.906.377,01	18,7%	8.110	18,6%
Rheinland-Pfalz	28.442.720,50	6,1%	2.380	5,5%
Saarland	6.670.888,58	1,4%	527	1,2%
Sachsen	15.614.799,08	3,4%	1.570	3,6%
Sachsen-Anhalt	6.276.965,41	1,3%	672	1,5%
Schleswig-Holstein	16.191.998,90	3,5%	1.443	3,3%
Thüringen	8.486.837,09	1,8%	982	2,3%
Total	465.941.618,05	100,00%	43.538	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	212.760.477,57	90,8%	10.404	89,33%
LCV	21.629.239,35	9,2%	1.243	10,67%
Total	234.389.716,92	100%	11.647	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	206.566.850,76	89,21%	28.256	88,60%
LCV	24.985.050,37	10,79%	3.635	11,40%
Total	231.551.901,13	100%	31.891	100%

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10. Insurances

Reporting Date	03/04/2023			
Payment Date	21/04/2023			
Period No				
Monthly Period	01/03/2023 - 31/03/2023			
Interest Period	from	21/03/2023	to	21/04/2023 = 31 days
Collection Period	from	01/03/2023	to	31/03/2023

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.465.237,96	2.308.611,55	234.389.716,92	1,6%
Leases	0,00	0,00	231.551.901,13	0,0%
Total	1.465.237,96	2.308.611,55	465.941.618,05	0,8%

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11. Type of Contract

Reporting Date			03/04/2023			
Payment Date			21/04/2023			
Period No						
Monthly Period			01/03/2023 - 31/03/2023			
Interest Period	from		21/03/2023	to	21/04/2023	= 31 days
Collection Period	from		01/03/2023	to	31/03/2023	

<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	6.951	16,0%	142.267.549	30,5%
Balloon Loans used cars	4.696	10,8%	92.122.168	19,8%
Leases new cars	31.891	73,2%	231.551.901	49,7%
Total	43.538	100%	465.941.618,05	100,0%

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Monthly Investor Report**

12. Customer Yield

Reporting Date	03/04/2023		
Payment Date	21/04/2023		
Period No			
Monthly Period	01/03/2023 - 31/03/2023		
Interest Period	from	21/03/2023	to 21/04/2023 = 31 days
Collection Period	from	01/03/2023	to 31/03/2023

<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%	16.761.373,01	7,15%	550	4,72%
1,01 to 2%	23.993.667,83	10,24%	1.036	8,89%
2,01 to 3%	83.277.055,72	35,53%	4.210	36,15%
3,01 to 4%	82.232.286,03	35,08%	4.391	37,70%
4,01 to 5%	22.341.761,64	9,53%	1.175	10,09%
5,01 to 6%	5.205.373,98	2,22%	248	2,13%
6,01 to 7%	556.889,85	0,24%	36	0,31%
7,01 to 8%	21.308,86	0,01%	1	0,01%
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	234.389.716,92	100%	11.647,00	100%

Statistics	in %
WA Interest	3,15

* runs from .00 to .99

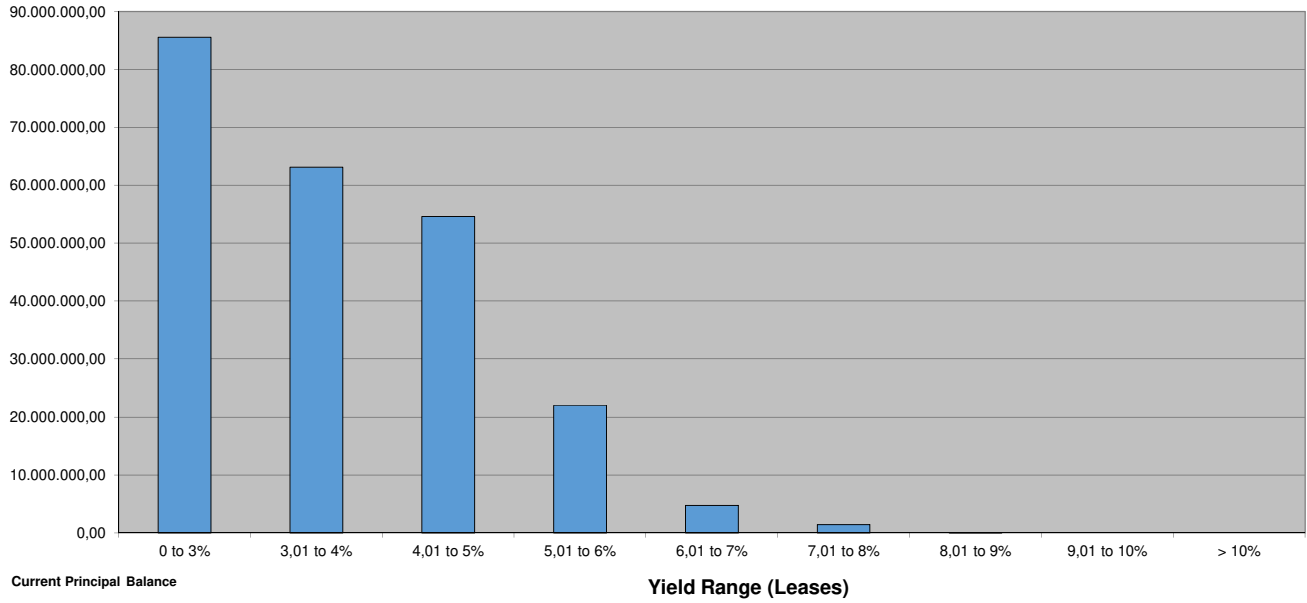
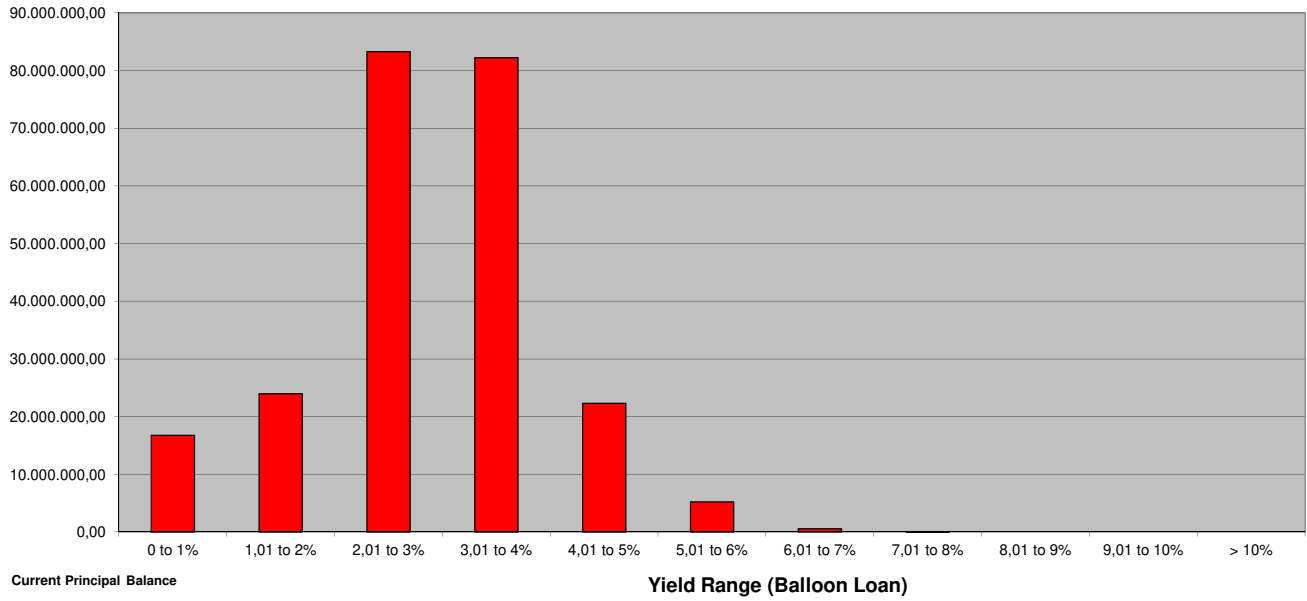
<i>Leases</i>				
<i>Yield Range</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	85.545.614,50	36,94%	11.714	36,73%
3,01 to 4%	63.091.620,43	27,25%	9.622	30,17%
4,01 to 5%	54.598.984,45	23,58%	7.393	23,18%
5,01 to 6%	21.986.375,52	9,50%	2.373	7,44%
6,01 to 7%	4.796.796,84	2,07%	624	1,96%
7,01 to 8%	1.471.270,83	0,64%	155	0,49%
8,01 to 9%	61.238,56	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	231.551.901,13	100%	31.891,00	100%

Statistics	in %
WA Interest	3,66

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Monthly Investor Report**

12.1 Customer Yield (Graph)

Reporting Date	03/04/2023					
Payment Date	21/04/2023					
Period No						
Monthly Period	01/03/2023 - 31/03/2023					
Interest Period	from	21/03/2023	to	21/04/2023	=	31 days
Collection Period	from	01/03/2023	to	31/03/2023		



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Monthly Investor Report**

13. Seasoning

Reporting Date	03/04/2023	
Payment Date	21/04/2023	
Period No		
Monthly Period	01/03/2023 - 31/03/2023	
Interest Period	from 21/03/2023 to	21/04/2023 = 31 days
Collection Period	from 01/03/2023 to	31/03/2023

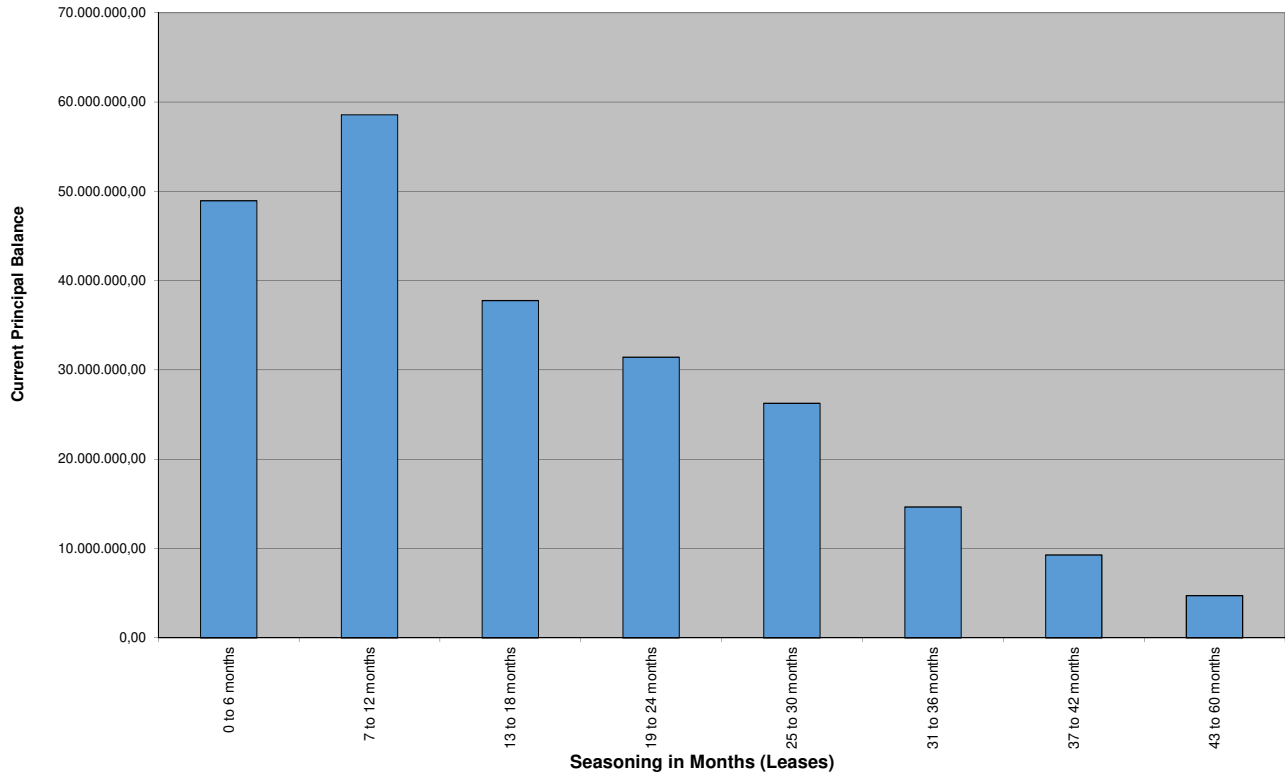
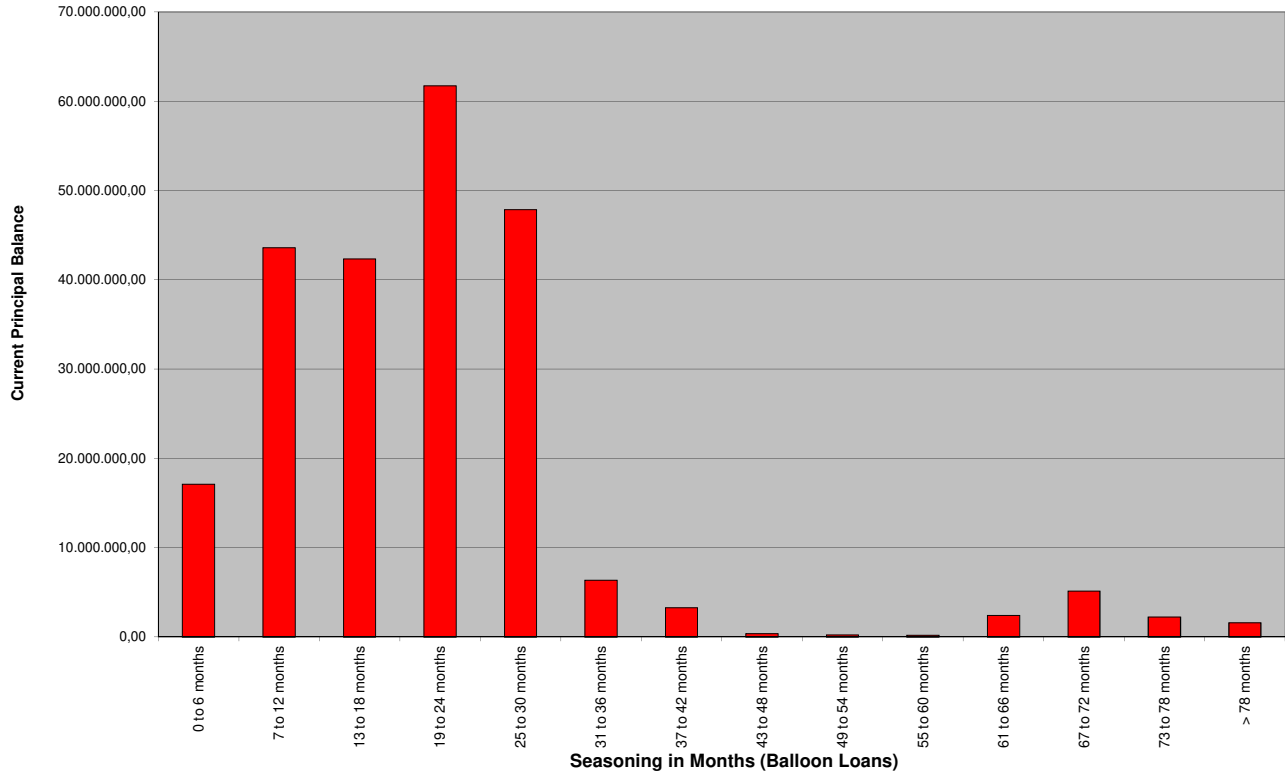
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	17.095.636,94	7,29%	516	4,43%
7 to 12 months	43.600.740,27	18,60%	1.559	13,39%
13 to 18 months	42.332.137,67	18,06%	1.834	15,75%
19 to 24 months	61.718.659,79	26,33%	3.000	25,76%
25 to 30 months	47.866.903,78	20,42%	2.788	23,94%
31 to 36 months	6.355.589,47	2,71%	335	2,88%
37 to 42 months	3.274.548,91	1,40%	198	1,70%
43 to 48 months	379.975,63	0,16%	29	0,25%
49 to 54 months	214.729,02	0,09%	16	0,14%
55 to 60 months	179.217,03	0,08%	20	0,17%
61 to 66 months	2.421.475,20	1,03%	223	1,91%
67 to 72 months	5.140.343,78	2,19%	585	5,02%
73 to 78 months	2.221.785,51	0,95%	303	2,60%
> 78 months	1.587.973,92	0,68%	241	2,07%
Total	234.389.716,92	100,00%	11.647	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	48.918.660,33	21,13%	4.291	13,46%
7 to 12 months	58.589.169,44	25,30%	4.798	15,04%
13 to 18 months	37.763.113,97	16,31%	4.267	13,38%
19 to 24 months	31.418.350,44	13,57%	4.444	13,93%
25 to 30 months	26.236.795,02	11,33%	4.673	14,65%
31 to 36 months	14.657.180,87	6,33%	4.137	12,97%
37 to 42 months	9.251.886,95	4,00%	2.743	8,60%
43 to 60 months	4.716.744,11	2,04%	2.538	7,96%
Total	231.551.901,13	100,00%	31.891	100,00%

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13.1 Seasoning (Graph)

Reporting Date	03/04/2023		
Payment Date	21/04/2023		
Period No			
Monthly Period	01/03/2023 - 31/03/2023		
Interest Period	from	21/03/2023	to 21/04/2023 = 31 days
Collection Period	from	01/03/2023	to 31/03/2023



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14. Remaining Term

Reporting Date	03/04/2023			
Payment Date	21/04/2023			
Period No				
Monthly Period	01/03/2023 - 31/03/2023			
Interest Period	from	21/03/2023	to	21/04/2023 = 31 days
Collection Period	from	01/03/2023	to	31/03/2023

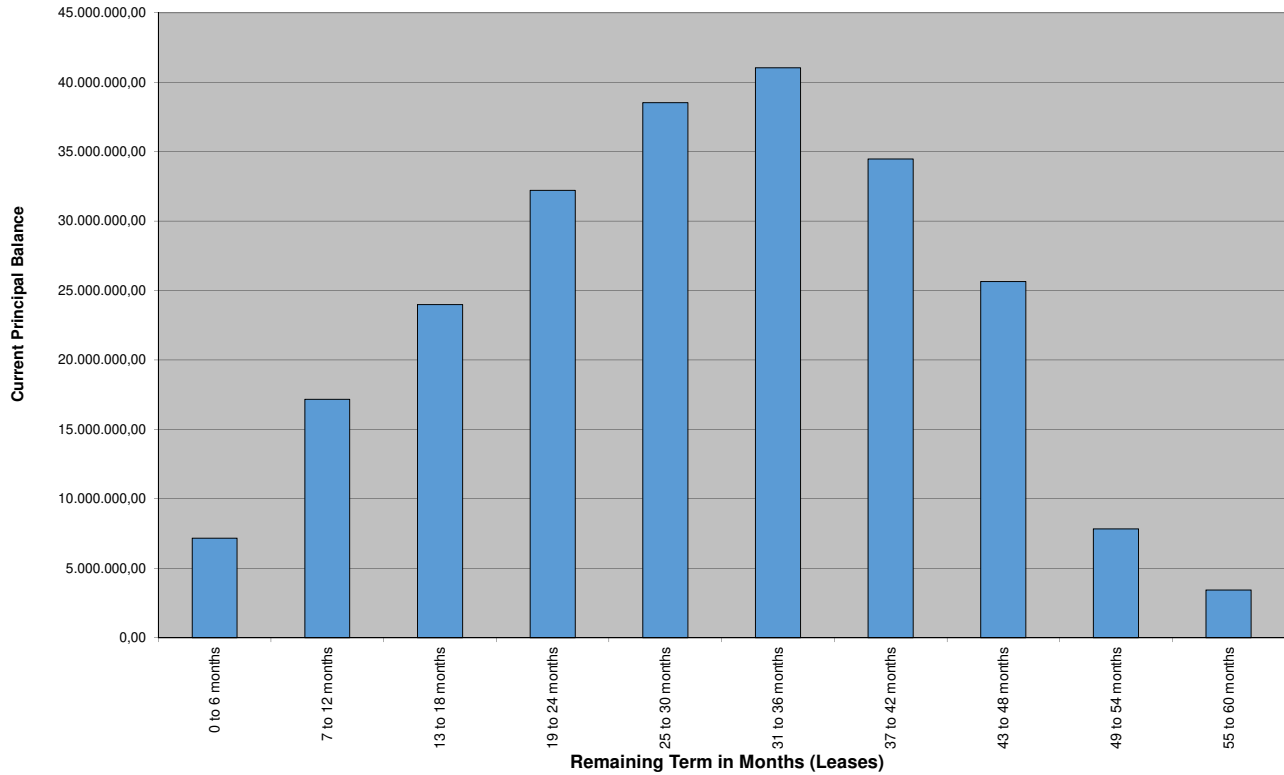
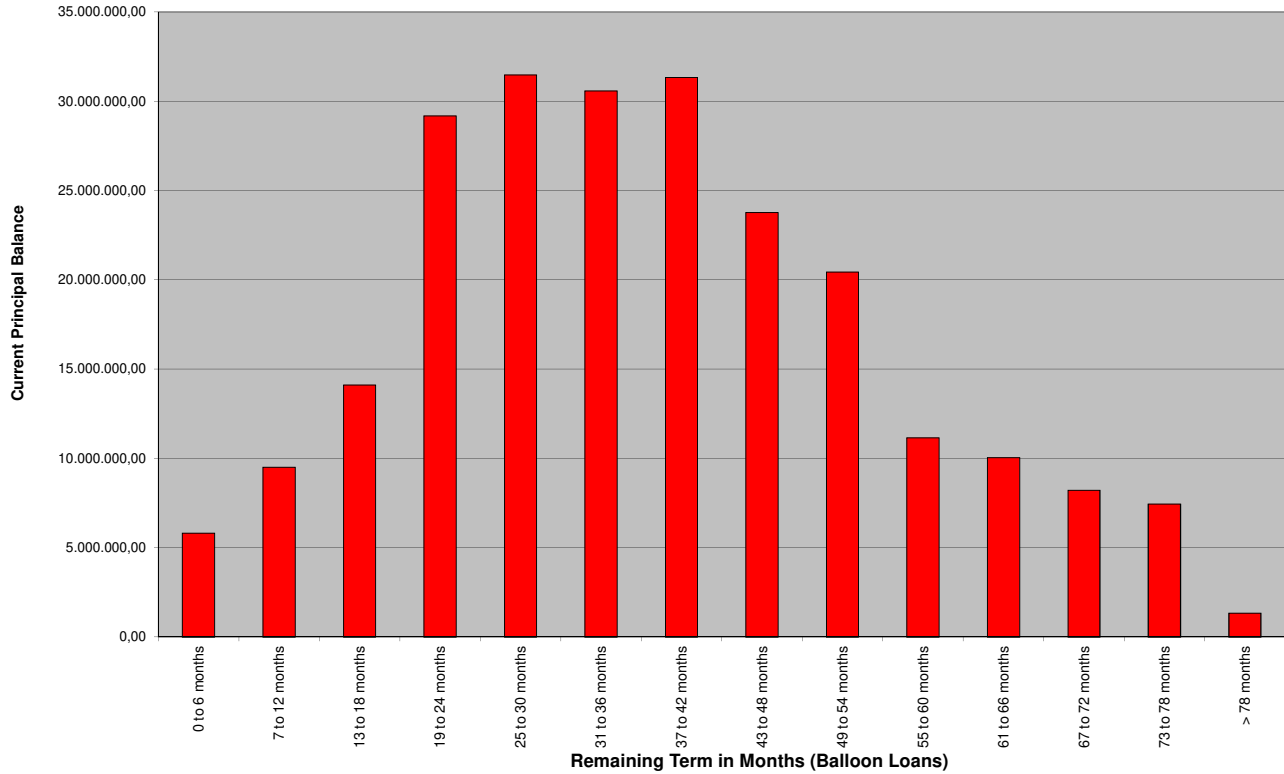
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	5.817.405,96	2,48%	516	4,43%
7 to 12 months	9.506.697,83	4,06%	1.559	13,39%
13 to 18 months	14.109.973,73	6,02%	1.834	15,75%
19 to 24 months	29.180.204,47	12,45%	3.000	25,76%
25 to 30 months	31.482.377,53	13,43%	2.788	23,94%
31 to 36 months	30.580.604,10	13,05%	335	2,88%
37 to 42 months	31.324.316,86	13,36%	198	1,70%
43 to 48 months	23.762.358,51	10,14%	29	0,25%
49 to 54 months	20.432.502,31	8,72%	16	0,14%
55 to 60 months	11.162.407,44	4,76%	20	0,17%
61 to 66 months	10.036.961,25	4,28%	223	1,91%
67 to 72 months	8.224.264,99	3,51%	585	5,02%
73 to 78 months	7.441.237,98	3,17%	303	2,60%
> 78 months	1.328.403,96	0,57%	241	2,07%
Total	234.389.716,92	100,00%	11.647	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	7.172.150,05	3,10%	5.073	15,91%
7 to 12 months	17.181.348,44	7,42%	4.662	14,62%
13 to 18 months	23.987.991,71	10,36%	4.466	14,00%
19 to 24 months	32.212.083,43	13,91%	4.626	14,51%
25 to 30 months	38.525.087,62	16,64%	3.956	12,40%
31 to 36 months	41.050.641,33	17,73%	3.728	11,69%
37 to 42 months	34.479.593,02	14,89%	2.795	8,76%
43 to 48 months	25.660.088,59	11,08%	1.994	6,25%
49 to 54 months	7.846.415,65	3,39%	393	1,23%
55 to 60 months	3.436.501,29	1,48%	198	0,62%
Total	231.551.901,13	100,00%	31.891	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	03/04/2023		
Payment Date	21/04/2023		
Period No			
Monthly Period	01/03/2023 - 31/03/2023		
Interest Period	from	21/03/2023	to 21/04/2023
Collection Period	from	01/03/2023	to 31/03/2023
			= 31 days



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15. Original Term

Reporting Date	03/04/2023	
Payment Date	21/04/2023	
Period No		
Monthly Period	01/03/2023 - 31/03/2023	
Interest Period	from 21/03/2023 to 21/04/2023	= 31 days
Collection Period	from 01/03/2023 to 31/03/2023	

<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	542.682,21	0,23%	19	0,16%
13 to 18 months	92.428,92	0,04%	7	0,06%
19 to 24 months	2.836.826,14	1,21%	139	1,19%
25 to 30 months	268.966,97	0,11%	22	0,19%
31 to 36 months	21.898.960,77	9,34%	1.117	9,59%
37 to 42 months	741.519,22	0,32%	41	0,35%
43 to 48 months	87.299.652,33	37,25%	4.254	36,52%
49 to 54 months	1.210.463,88	0,52%	54	0,46%
55 to 60 months	51.715.792,23	22,06%	2.257	19,38%
61 to 66 months	1.319.295,31	0,56%	57	0,49%
67 to 72 months	18.982.832,83	8,10%	928	7,97%
73 to 78 months	1.732.367,04	0,74%	87	0,75%
> 78 months	45.747.929,07	19,52%	2.665	22,88%
Total	234.389.716,92	100,00%	11.647	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	23.644,05	0,01%	35	0,11%
19 to 24 months	3.440.644,74	1,49%	1.362	4,27%
25 to 30 months	264.294,37	0,11%	61	0,19%
31 to 36 months	63.205.661,28	27,30%	9.525	29,87%
37 to 42 months	2.823.875,47	1,22%	240	0,75%
43 to 48 months	129.927.503,47	56,11%	17.816	55,87%
49 to 54 months	1.794.514,11	0,77%	147	0,46%
55 to 60 months	30.071.763,64	12,99%	2.705	8,48%
Total	231.551.901,13	100,00%	31.891	100,00%

Statistics

WA Original Term	45,85
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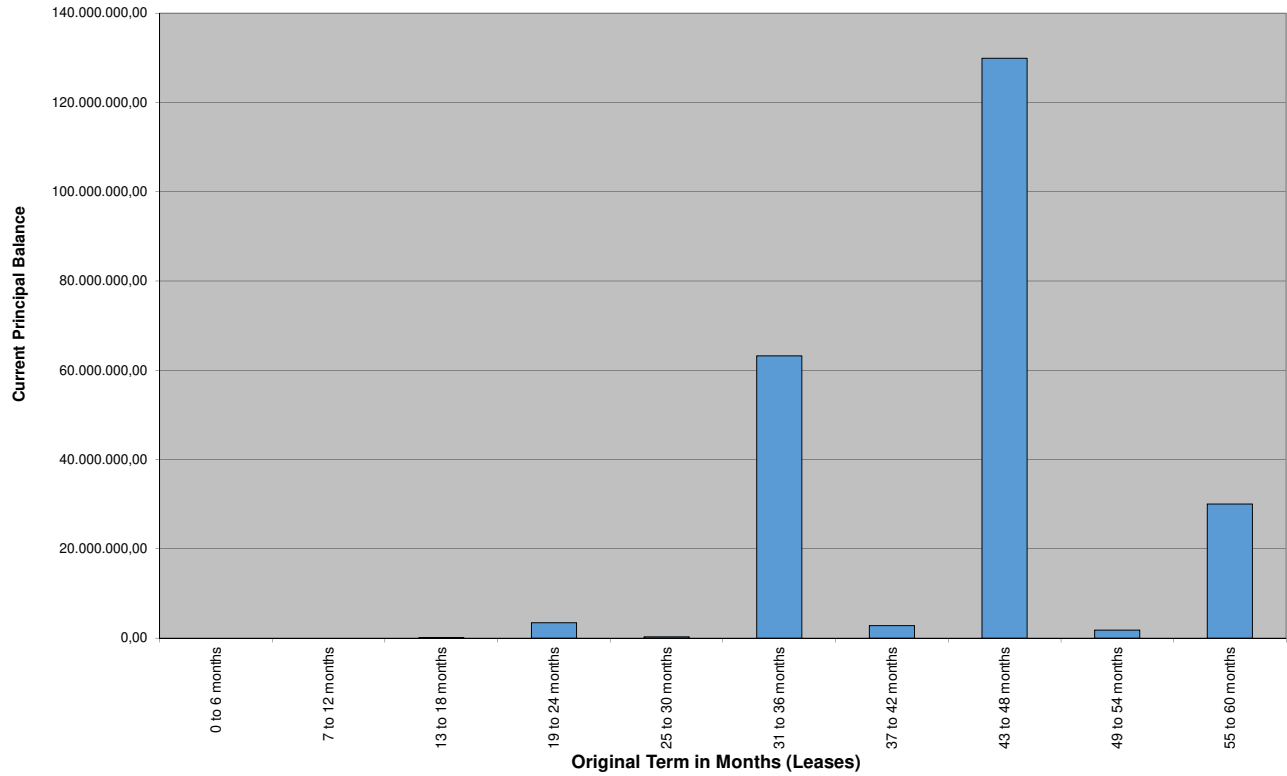
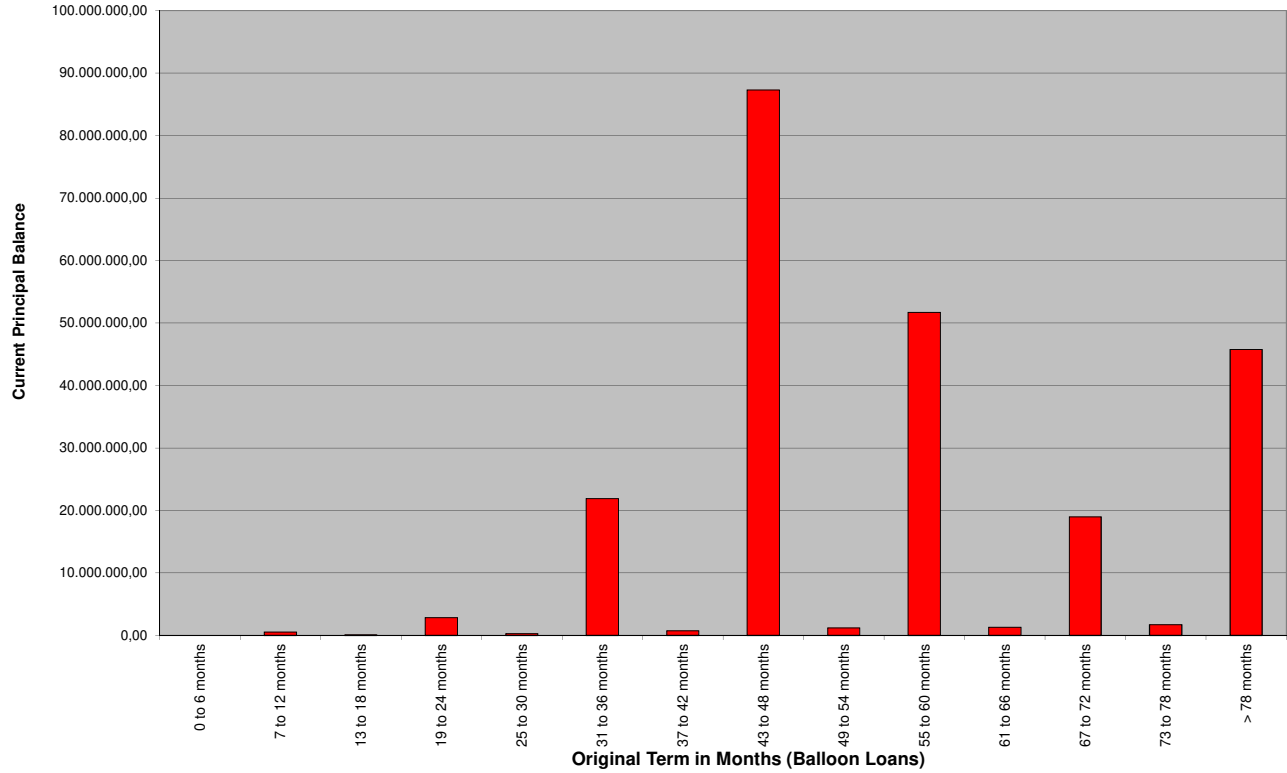
Statistics

WA Original Term	58,40
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15.1 Original Term (Graph)

Reporting Date	03/04/2023					
Payment Date	21/04/2023					
Period No						
Monthly Period	01/03/2023 - 31/03/2023					
Interest Period	from	21/03/2023	to	21/04/2023	=	31 days
Collection Period	from	01/03/2023	to	31/03/2023		



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16. Manufacturer

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No					
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

<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	22.492.394,29	4,83%	1.535	3,53%
Chrysler	0,00	0,00%	0	0,00%
Dodge	104.155,08	0,02%	3	0,01%
Fiat	143.264.680,17	30,75%	20.755	47,67%
Jaguar	48.048.146,39	10,31%	4.292	9,86%
Jeep	66.182.645,59	14,20%	5.222	11,99%
Lancia	25.395,18	0,01%	5	0,01%
LandRover	141.243.041,50	30,31%	9.548	21,93%
Maserati	11.661.939,59	2,50%	423	0,97%
Others	32.919.220,26	7,07%	1.755	4,03%
	465.941.618,05	100,00%	43.538,00	100,00%

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17. Priority of Payments

Reporting Date	03/04/2023		
Payment Date	21/04/2023		
Period No			
Monthly Period	01/03/2023 - 31/03/2023		
Interest Period	from	21/03/2023	to 21/04/2023 = 31 days
Collection Period	from	01/03/2023	to 31/03/2023

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 22.224.979,63
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	4.111,07
6. Interest on Class A	-
7. Interest on Class B	-
8. Interest on Class C	-
9. Interest on Class D	-
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	-
13. To credit the Replenishment Amount to the Replenishment Account	-
14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
15. To pay to Originator and to Servicer any amount due and payable not already paid	-
16. Interest on Class M	-
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	-

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	03/04/2023				
Payment Date	21/04/2023				
Period No					
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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	1.349.184,59 €	1.153.200,00 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €
Interest Payments	1.349.184,59 €	1.153.200,00 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No					
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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)	2,6480
Net Swap Payments	-1.056.755,56

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20. Retention

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No					
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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	85,85%
Class B Notes	20.700.000,00	4,44%
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	5.797.080,90	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	4,34%
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.

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21. Counterparties I

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No					
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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	STABLE
A2	P-1	NEGATIVE	BBB+	F2	STABLE
Aa2	P-1	STABLE	AA	F1+	STABLE
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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22. Counterparties II

Reporting Date	03/04/2023					
Payment Date	21/04/2023					
Period No						
Monthly Period	01/03/2023 - 31/03/2023					
Interest Period	from	21/03/2023	to	21/04/2023	=	31 days
Collection Period	from	01/03/2023	to	31/03/2023		

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		03/04/2023			
Payment Date		21/04/2023			
Period No					
Monthly Period		01/03/2023 - 31/03/2023			
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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	03/04/2023				
Payment Date	21/04/2023				
Period No	0				
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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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25. Glossary

Reporting Date	03/04/2023				
Payment Date	21/04/2023				
Period No	0				
Monthly Period	01/03/2023 - 31/03/2023				
Interest Period	from	21/03/2023	to	21/04/2023	= 31 days
Collection Period	from	01/03/2023	to	31/03/2023	

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