

**ABEST 19**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period from	21/12/2020	to	21/01/2021	=	31 days
Collection Period from	01/12/2020	to	31/12/2020		

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**1. Portfolio Information**

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		559.010.245,88 €	<b>559.067.796,08</b>
Scheduled Principal Payments		9.195.637,55 €	10.710.984,22
Prepayment Principal		3.159.071,89 €	4.884.871,60
Others		67.346,81 €	-
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>12.422.056,25 €</b>	<b>15.595.855,82</b>
<b>Total Interest Collections</b>		<b>1.834.685,03 €</b>	<b>2.217.950,87</b>
<b>Defaults</b>		-	-
<b>End of Period (after Payment Date)</b>	<b>35.605</b>	<b>559.017.566,43 €</b>	<b>559.010.245,88</b>
Balance of the Replenishment account (after Payment Date)		<b>71.433,57 €</b>	<b>78.754,12</b>
Current Prepayment Rate (annualised)		6,78%	10,49%
<b>New sale Offer</b>		<b>12.429.376,80 €</b>	<b>15.538.305,62</b>

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**2. Reserve Accounts**

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**Aggregate Rated Notes Balance**

Beginning of Period	561.800.000,00
End of Period	561.800.000,00

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.711.000,00 €	no
Cash Outflow	€ -		
Cash Inflow	€ -		
End of Period	0,5%	2.711.000,00 €	
Required Reserve Fund	€ -		

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**3. Performance Data**

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**Note Balance**

Beginning of Period	561.800.000,00 €
End of Period	561.800.000,00 €

**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	113.952,18 €

**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	30.213,78 €

**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	- €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,00%
Cumulative Default Level previous period	0,00%
Cumulative Default Level current period	0,00%

**Trigger Breach (if higher than 4.60%)**

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,00%
Delinquency Level current period	0,00%

**Trigger Breach (if higher than 0.80% for 2 consecutive Calculation Dates)**

**NO**

**Principal Deficiency Amount Shortfall**

**NO**

**Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero)**

**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	10
Number of Contracts being 61-90 Days delinquent	2
Number of Contracts being 91-120 Days delinquent	0
Gross instalments being 31-60 days delinquent	3.107,50
Gross instalments being 61-90 days delinquent	560,00
Gross instalments being 91-120 days delinquent	0,00
Current Period Termination	0,00
Cumulative Termination	0,00
New number of Contracts being terminated	0,00
Total number of Contracts being terminated	0,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

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**4. Outstanding Notes**

Reporting Date	07/01/2021							
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Collection Period from	01/12/2020	to	31/12/2020					

Principal Payable Amount (during Amortising Period)

<b>1. Note Balance</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
<b>General Note Information</b>							
ISIN Code	XS2247538023	XS2247538452	XS2247538619	XS2247538882	XS2247539005	XS2247539344	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031
Expected Maturity							
Original Rating (S&P / Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (S&P / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance							
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	0	0	0	0	0	0	0
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Current Tranching							
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>	
Interest Rate Basis: 1-M Euribor / Spread	0,118						
DayCount Convention	ACT/360	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	31 days
Principal Outstanding Beginning of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	19.600.000,00 €
> Principal Repayment	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Principal Outstanding End of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	19.600.000,00 €
> Interest accrued for the period	<b>49.128,97 €</b>	<b>10.914,58 €</b>	<b>19.590,28 €</b>	<b>17.561,50 €</b>	<b>32.245,11 €</b>	<b>109.705,56 €</b>	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	13,93%	10,45%	7,21%	5,38%	3,48%	0,00%	

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**5. Original Principal Balance**

as of ISSUE DATE

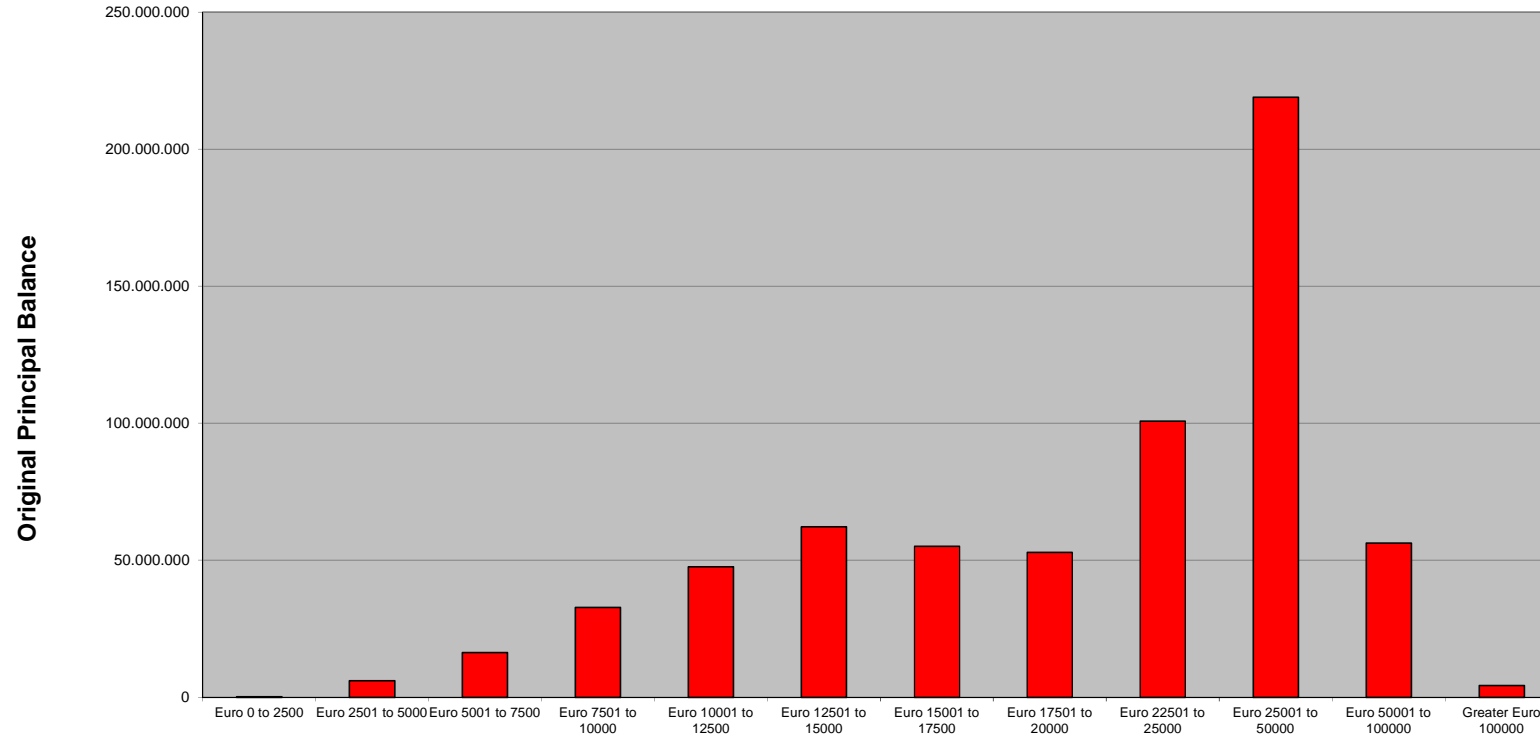
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	7,32%
Euro 7501 to 10000	32.807.091	5,0%	3.689,00	10,57%
Euro 10001 to 12500	47.586.015	7,3%	4.206,00	12,05%
Euro 12501 to 15000	62.140.313	9,5%	4.511,00	12,92%
Euro 15001 to 17500	55.046.450	8,4%	3.399,00	9,74%
Euro 17501 to 20000	52.817.087	8,1%	2.812,00	8,06%
Euro 22501 to 25000	100.690.819	15,4%	4.480,00	12,83%
Euro 25001 to 50000	219.004.473	33,5%	6.691,00	19,17%
Euro 50001 to 100000	56.254.715	8,6%	904,00	2,59%
Greater Euro 100000	4.289.009	0,7%	36,00	0,10%
<b>Total</b>	<b>653.187.711,36</b>	<b>100,00%</b>	<b>34.909</b>	<b>100,00%</b>

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**5.1 Original PB (Graph)**

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**6. Current Principal Balance**

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<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	2.006.243,70	0,4%	1.184	3,3%
Euro 2501 to 5000	10.448.053,49	1,9%	2.736	7,7%
Euro 5001 to 7500	23.843.375,48	4,4%	3.785	10,6%
Euro 7501 to 10000	40.301.523,98	7,4%	4.589	12,9%
Euro 10001 to 12500	56.463.229,63	10,3%	5.015	14,1%
Euro 12501 to 15000	56.399.973,85	10,3%	4.122	11,6%
Euro 15001 to 17500	48.736.819,48	8,9%	3.007	8,4%
Euro 17501 to 20000	48.047.938,90	8,8%	2.563	7,2%
Euro 22501 to 25000	80.687.849,64	14,8%	3.625	10,2%
Euro 25001 to 50000	144.726.908,10	26,5%	4.425	12,4%
Euro 50001 to 100000	32.646.643,29	6,0%	535	1,5%
Greater Euro 100000	2.279.630,09	0,4%	19	0,1%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,0%</b>	<b>35.605</b>	<b>100,0%</b>

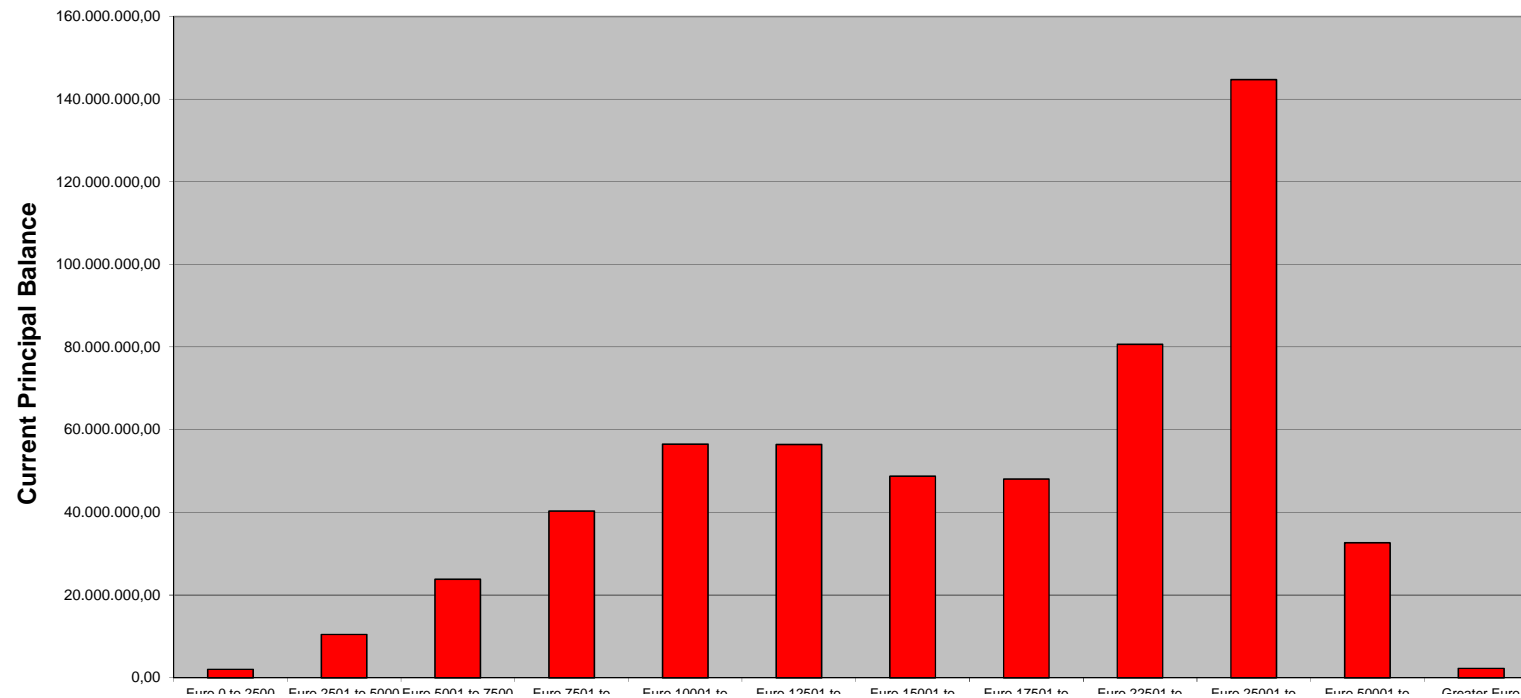
<b>Statistics in EUR</b>	
Average Amount	15.351,44



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**6.1 Current 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	317.687,51	0,06%	24
2	289.412,39	0,05%	17
3	284.655,82	0,05%	21
4	249.534,03	0,05%	10
5	237.591,44	0,04%	17
6	215.280,78	0,04%	19
7	214.655,60	0,04%	29
8	211.070,03	0,04%	9
9	195.896,72	0,04%	1
10	179.018,43	0,03%	2
11	170.782,29	0,03%	12
12	162.804,96	0,03%	2
13	157.904,02	0,03%	7
14	155.123,64	0,03%	8
15	149.333,75	0,03%	6
16	147.662,94	0,03%	2
17	147.406,91	0,03%	7
18	146.422,81	0,03%	1
19	139.684,40	0,03%	1
20	139.548,01	0,03%	6
<b>Total</b>	<b>3.911.476,48</b>	<b>0,72%</b>	<b>201</b>

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**8. Geographical Distribution**

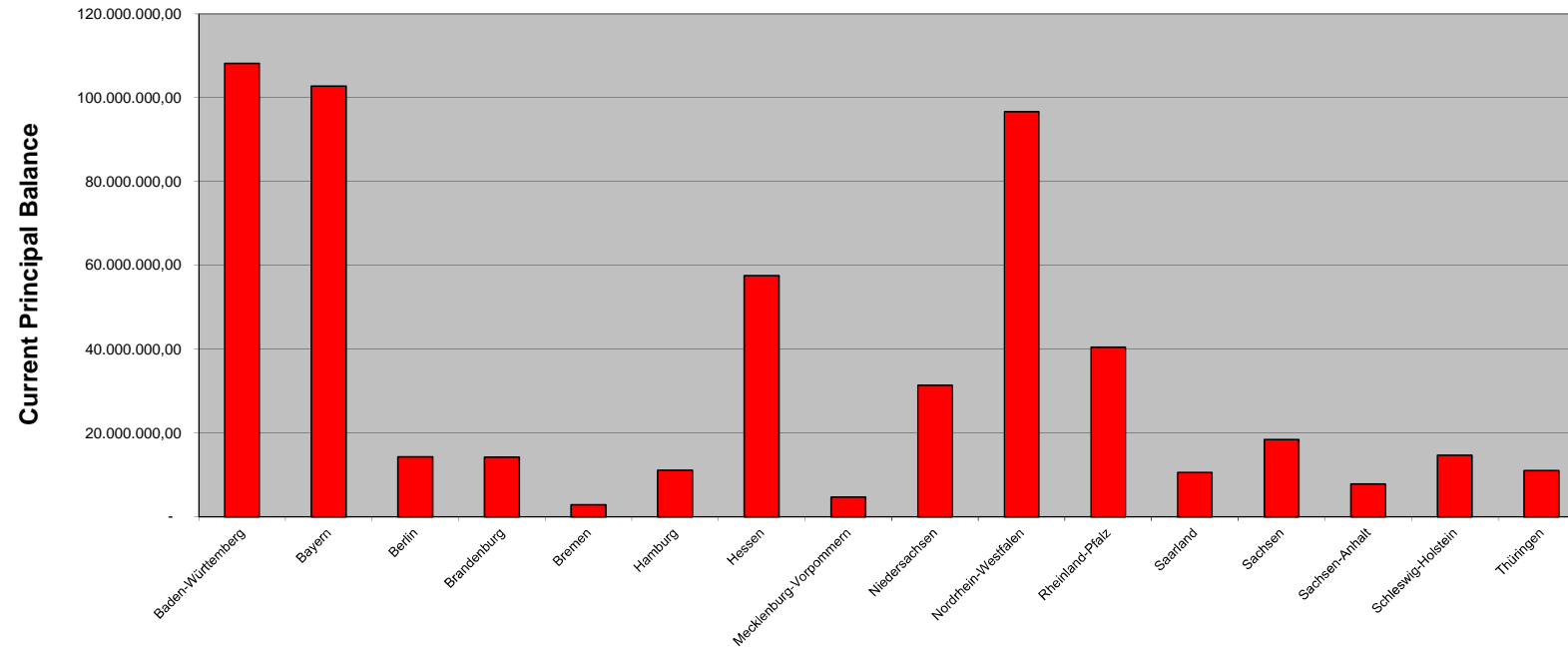
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Baden-Württemberg	108.197.547,60	19,8%	7.247	20,4%
Bayern	102.748.457,63	18,8%	7.155	20,1%
Berlin	14.307.169,35	2,6%	797	2,2%
Brandenburg	14.256.179,82	2,6%	822	2,3%
Bremen	2.835.461,07	0,5%	214	0,6%
Hamburg	11.108.427,46	2,0%	653	1,8%
Hessen	57.532.629,83	10,5%	3.648	10,2%
Mecklenburg-Vorpomm	4.674.264,43	0,9%	317	0,9%
Niedersachsen	31.349.520,43	5,7%	1.921	5,4%
Nordrhein-Westfalen	96.625.998,87	17,7%	6.248	17,5%
Rheinland-Pfalz	40.430.109,30	7,4%	2.740	7,7%
Saarland	10.560.262,79	1,9%	658	1,8%
Sachsen	18.441.604,73	3,4%	1.107	3,1%
Sachsen-Anhalt	7.840.888,31	1,4%	462	1,3%
Schleswig-Holstein	14.694.165,45	2,7%	927	2,6%
Thüringen	10.985.502,56	2,0%	689	1,9%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,00%</b>	<b>35.605</b>	<b>100,00%</b>

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**8.1 Geographical Distribution (Graph)**

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**9. Object Type**

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<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	360.392.800,98	65,9%	20.792	58,40%
Used	186.195.388,65	34,1%	14.813	41,60%
<b>Total</b>	<b>546.588.189,63</b>	<b>100%</b>	<b>35.605</b>	<b>100%</b>

<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	477.380.922,69	87,34%	31.117	87,40%
LCV	69.207.266,94	12,66%	4.488	12,60%
<b>Total</b>	<b>546.588.189,63</b>	<b>100%</b>	<b>35.605</b>	<b>100%</b>

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**10. Insurances**

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<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	100.552.963,22	18,4%	8.128	22,8%
Without CPI	446.035.226,41	81,6%	27.477	77,2%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,0%</b>	<b>35.605</b>	<b>100,0%</b>

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**11. Type of Contract**

Reporting Date	07/01/2021	
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<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Retail	136.493.617,80	25,0%	13.449	37,8%
Balloon Loans	353.444.276,05	64,7%	18.661	52,4%
- of which balloons	179.346.355,87	32,8%	n.a	n.a
- of which regular installments	174.097.920,18	31,9%	n.a	n.a
Formula	56.650.295,78	10,4%	3.495	9,8%
- of which balloons	29.310.519,84	5,4%	n.a	n.a
- of which regular installments	27.339.775,94	5,0%	n.a	n.a
<b>Total</b>	<b>546.588.189,63</b>	<b>100%</b>	<b>35.605</b>	<b>100%</b>

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	36	0,2%	391.526	87,3%
13 to 24 months	314	1,7%	4.213.758	69,2%
25 to 36 months	2.896	15,5%	47.858.547	66,8%
37 to 48 months	9.818	52,6%	188.019.127	56,2%
49 to 60 months	2.963	15,9%	59.322.777	42,5%
61 to 72 months	881	4,7%	19.258.078	33,7%
73 to 84 months	1.753	9,4%	34.380.464	31,0%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>18.661</b>	<b>100%</b>	<b>353.444.276,05</b>	<b>51,6%</b>

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	485	2,6%	6.577.318,74	81,0%
13 to 24 months	3.046	16,3%	47.514.902,52	68,6%
25 to 36 months	6.522	34,9%	121.426.730,14	58,0%
37 to 48 months	5.095	27,3%	103.055.721,34	48,2%
49 to 60 months	2.335	12,5%	48.164.252,34	36,0%
61 to 72 months	1.178	6,3%	26.705.350,97	30,1%
<b>Total</b>	<b>18.661</b>	<b>100%</b>	<b>353.444.276,05</b>	<b>51,6%</b>

**ABEST 19**  
**Monthly Investor Report**

**12. Payment Methods**

Reporting Date	07/01/2021	
Payment Date	21/01/2021	
Period No	2	
Monthly Period	01.12.2020 - 31.12.2020	
Interest Period	from 21/12/2020	to 21/01/2021 = 31 days
Collection Period	from 01/12/2020	to 31/12/2020

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	546.268.362,53	99,9%	35.579	99,9%
Other	319.827,10	0,1%	26	0,1%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,0%</b>	<b>35.605</b>	<b>100,0%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Monthly	546.588.189,63	100,0%	35.605	100,0%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,0%</b>	<b>35.605</b>	<b>100,0%</b>

<i>Downpayment Yes/No</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
YES	492.391.412,67	90,1%	30.268	85,0%
NO	54.196.776,96	9,9%	5.337	15,0%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,0%</b>	<b>35.605</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	13.196,91	14.649,47
Average purchase price	27.940,33	30.651,43
<b>Downpayment in %</b>	<b>47,2%</b>	<b>47,8%</b>



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**Monthly Investor Report**

**13. Customer Yield**

Reporting Date	07/01/2021			
Payment Date	21/01/2021			
Period No	2			
Monthly Period	01.12.2020 - 31.12.2020			
Interest Period	from	21/12/2020	to	21/01/2021 = 31 days
Collection Period	from	01/12/2020	to	31/12/2020

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	55.274.972,98	10,11%	2.559	7,19%
1,01 to 2%	54.491.251,04	9,97%	3.563	10,01%
2,01 to 3%	161.530.281,51	29,55%	10.186	28,61%
3,01 to 4%	176.338.351,31	32,26%	10.682	30,00%
4,01 to 5%	72.182.524,19	13,21%	5.495	15,43%
5,01 to 6%	18.439.218,25	3,37%	2.035	5,72%
6,01 to 7%	8.099.988,26	1,48%	1.058	2,97%
7,01 to 8%	209.896,95	0,04%	23	0,06%
8,01 to 9%	12.278,26	0,00%	2	0,01%
9,01 to 10%	9.426,88	0,00%	2	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>546.588.189,63</b>	<b>100%</b>	<b>35.605,00</b>	<b>100%</b>

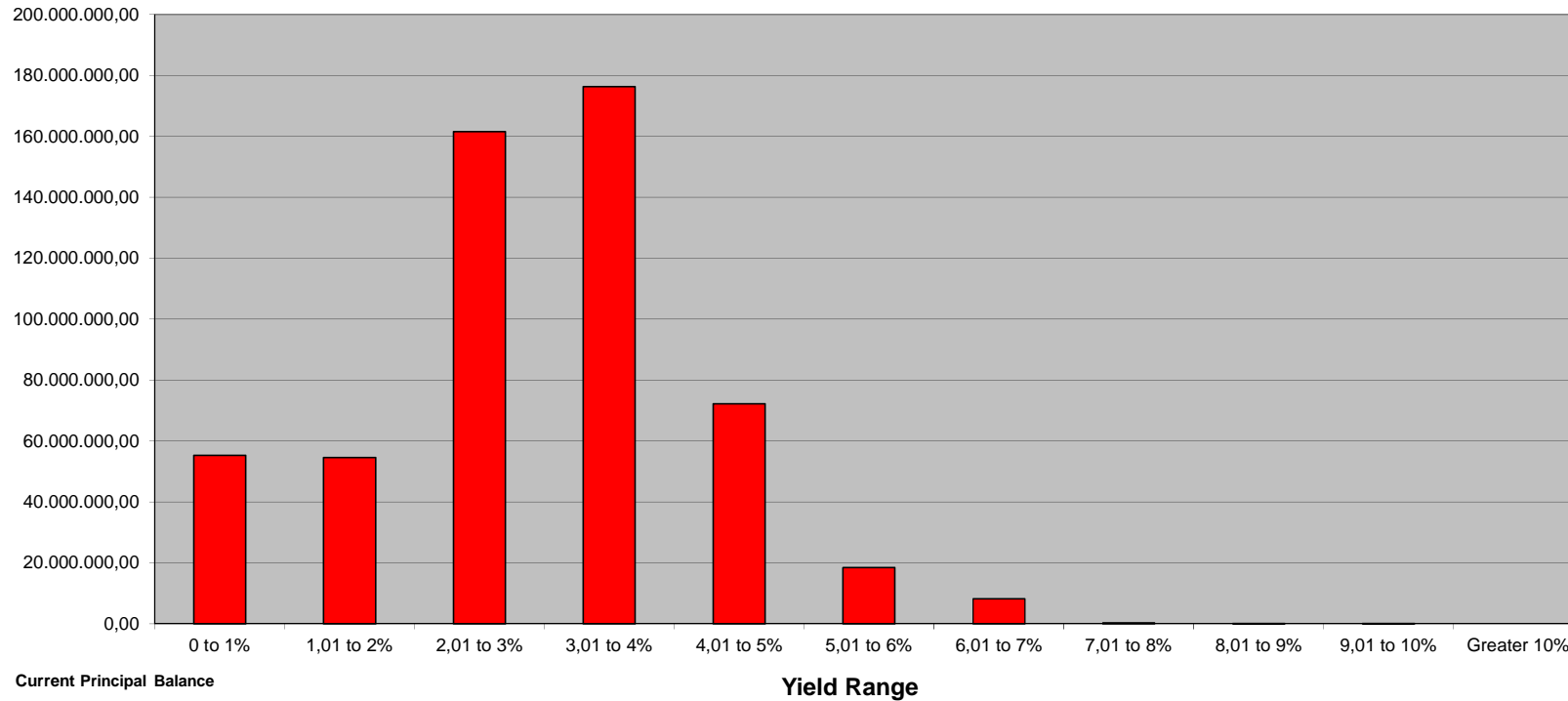
Statistics	in %
WA Interest	3,22

\* runs from .00 to .99

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**13.1 Customer Yield (Graph)**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	



**ABEST 19**  
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**14. Seasoning**

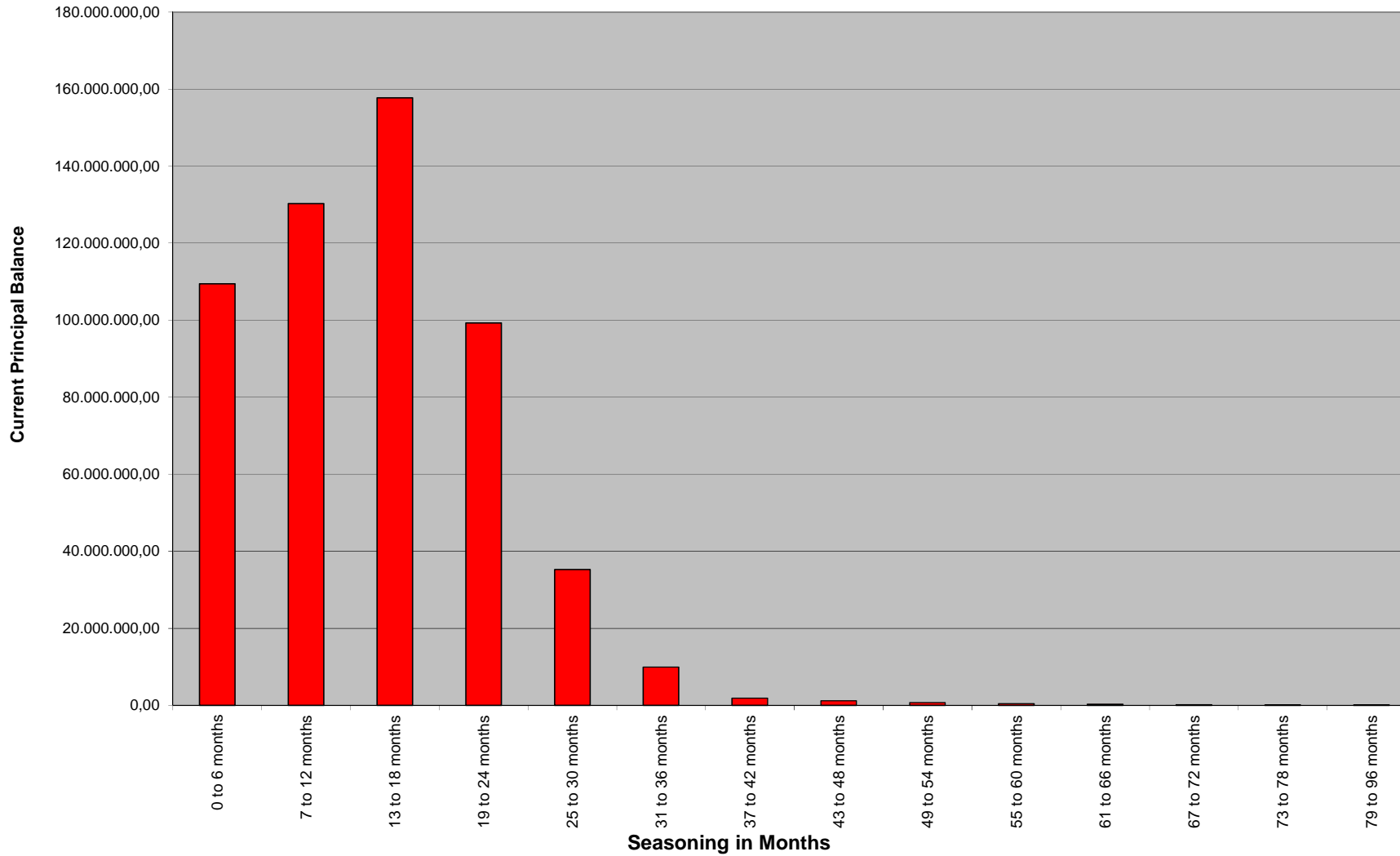
Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

<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	109.420.159,07	20,02%	6.573	18,46%
7 to 12 months	130.273.374,32	23,83%	8.335	23,41%
13 to 18 months	157.747.311,95	28,86%	10.341	29,04%
19 to 24 months	99.294.122,65	18,17%	6.632	18,63%
25 to 30 months	35.236.546,02	6,45%	2.518	7,07%
31 to 36 months	9.957.413,12	1,82%	697	1,96%
37 to 42 months	1.829.413,64	0,33%	185	0,52%
43 to 48 months	1.195.640,68	0,22%	126	0,35%
49 to 54 months	694.393,26	0,13%	75	0,21%
55 to 60 months	455.198,82	0,08%	51	0,14%
61 to 66 months	311.168,81	0,06%	39	0,11%
67 to 72 months	134.688,13	0,02%	24	0,07%
73 to 78 months	26.323,14	0,00%	6	0,02%
79 to 96 months	12.436,02	0,00%	3	0,01%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,00%</b>	<b>35.605</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	



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**15. Remaining Term**

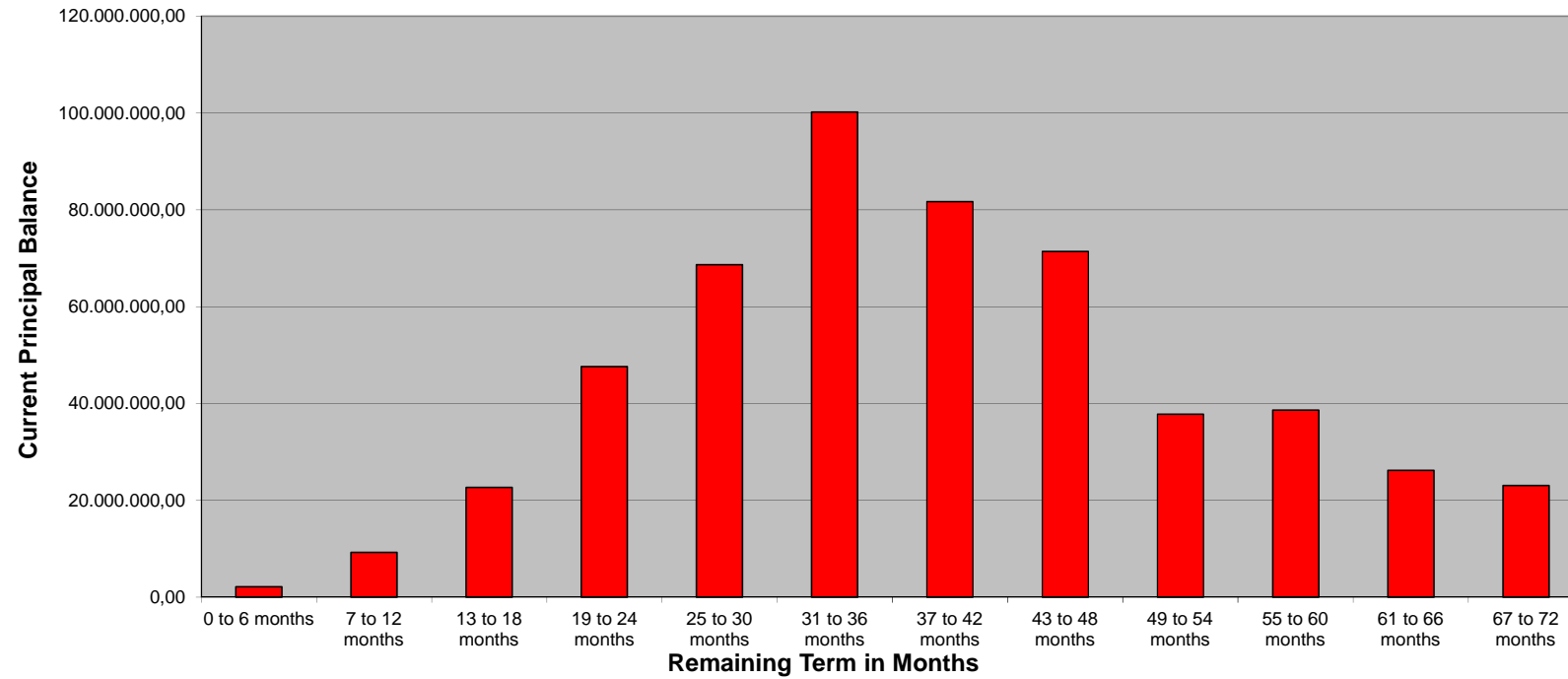
Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

<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	2.114.428,44	0,39%	478	1,34%
7 to 12 months	9.234.833,25	1,69%	1.335	3,75%
13 to 18 months	22.629.985,15	4,14%	2.259	6,34%
19 to 24 months	47.624.173,48	8,71%	3.876	10,89%
25 to 30 months	68.656.750,63	12,56%	4.695	13,19%
31 to 36 months	100.160.021,54	18,32%	6.114	17,17%
37 to 42 months	81.697.657,51	14,95%	4.778	13,42%
43 to 48 months	71.346.307,50	13,05%	4.066	11,42%
49 to 54 months	37.757.085,37	6,91%	2.159	6,06%
55 to 60 months	38.623.267,39	7,07%	2.112	5,93%
61 to 66 months	26.162.297,04	4,79%	1.423	4,00%
67 to 72 months	23.047.754,51	4,22%	1.262	3,54%
73 to 84 months	17.533.627,82	3,21%	1.048	2,94%
<b>Total</b>	<b>546.588.189,63</b>	<b>100,00%</b>	<b>35.605</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	



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**16. Original Term**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

<i>Original 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	58.448,57	0,01%	11	0,03%
7 to 12 months	911.728,84	0,17%	211	0,59%
13 to 18 months	1.118.766,52	0,20%	274	0,77%
19 to 24 months	9.316.671,03	1,70%	1.366	3,84%
25 to 30 months	3.422.396,31	0,63%	636	1,79%
31 to 36 months	73.212.349,61	13,39%	5.840	16,40%
37 to 42 months	4.803.578,77	0,88%	552	1,55%
43 to 48 months	249.716.221,04	45,69%	14.622	41,07%
49 to 54 months	4.374.825,16	0,80%	371	1,04%
55 to 60 months	91.298.031,34	16,70%	5.328	14,96%
61 to 66 months	3.903.554,45	0,71%	255	0,72%
67 to 72 months	33.740.890,42	6,17%	1.931	5,42%
73 to 78 months	3.705.573,36	0,68%	217	0,61%
79 to 96 months	67.005.154,21	12,26%	3.991	11,21%
> 96 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>546.588.189,63</b>	<b>100%</b>	<b>35.605,00</b>	<b>100%</b>

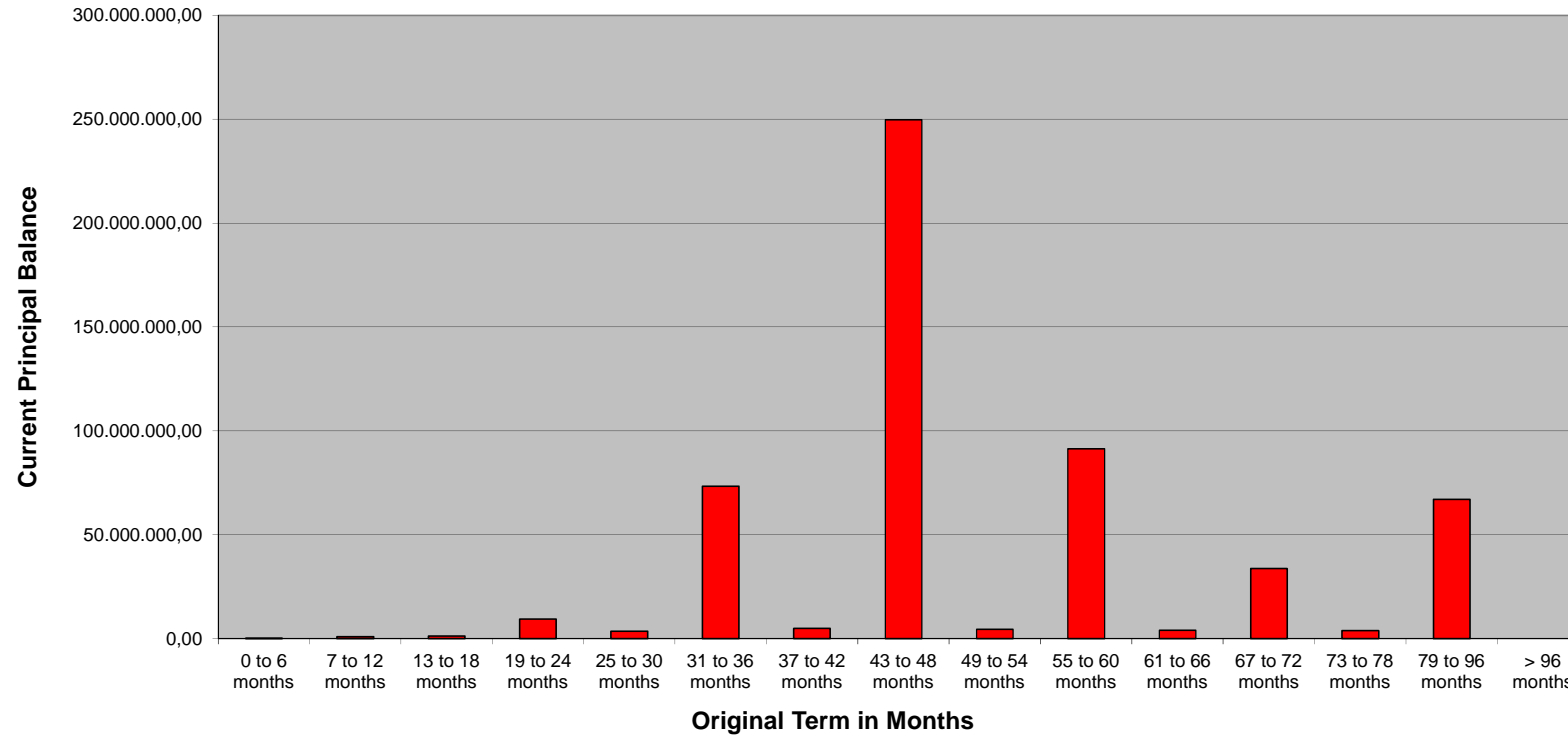
**Statistics**

WA Original Term	54,38
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**16.1 Original Term (Graph)**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	





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**17. Manufacturer**

Reporting Date	07/01/2021			
Payment Date	21/01/2021			
Period No	2			
Monthly Period	01.12.2020 - 31.12.2020			
Interest Period	from	21/12/2020	to	21/01/2021 = 31 days
Collection Period	from	01/12/2020	to	31/12/2020

<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>
Fiat	275.200.848,83	50,3%	23.631	66,4%
Alfa Romeo	30.217.958,33	5,5%	1.409	4,0%
Jeep	107.096.946,08	19,6%	4.608	12,9%
Jaguar	28.335.613,33	5,2%	1.033	2,9%
Land Rover	73.090.545,33	13,4%	2.455	6,9%
others	32.646.277,73	6,0%	2.469	6,9%
-> Ferrari	18.361,44	0,0%	1	0,0%
-> Maserati	3.564.063,05	0,7%	78	0,2%
-> Lancia	252.735,05	0,0%	36	0,1%
-> Chrysler	92.250,18	0,0%	7	0,0%
-> Dodge	1.624.469,25	0,3%	46	0,1%
-> others	27.094.398,76	5,0%	2.301	6,5%
	<b>546.588.189,63</b>	<b>100,00%</b>	<b>35.605,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

**Priority of Payments during the Revolving Period**

	N/A
Available Distribution Amount	+
1. Payable Expenses	-
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-
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 of further receivables or to credit the replenishment account /Purchase New Portfolios/Redeemed Senior Notes	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-
14. Termination payments if the swap counterparty is the defaulting party	-
15. Any amount due and payable, but not already paid, to Originator and Sericer	-
16. Interest on Class M	-
16. Additional servicing fee	-
17. Transaction Gain payments to the shareholder of the issuer	-

**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 Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator 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. Additional Servicing Fee	-
22. Transaction Gain to the shareholders	-

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**19. Transaction Costs**

Reporting Date	07/01/2021	
Payment Date	21/01/2021	
Period No	2	
Monthly Period	01.12.2020 - 31.12.2020	
Interest Period	from 21/12/2020	to 21/01/2021 = 31 days
Collection Period	from 01/12/2020	to 31/12/2020

	561.800.000,0	483.500.000,0	19.500.000,0	18.200.000,0	10.300.000,0	10.700.000,0	19.600.000,0
<b>Transaction Costs</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	- €	-	-	-	-	-	-
Interest accrued for the Period	239.149,50 €	49.128,97 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payments	239.149,50 €	49.128,97 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		483.500.000,00
Fixed Rate	-	0,38
Floating Rate (Euribor)	-	0,5820
Net Swap Payments		84.102,14

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**21. Retention**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	483.500.000,00	88,46%
Class B Notes	19.500.000,00	3,57%
Class C Notes	18.200.000,00	3,33%
Class D Notes	10.300.000,00	1,88%
Class E Notes	10.700.000,00	1,96%
Class M Notes	19.600.000,00	3,59%

Retention Amount	EUR	%
Minimum Retention Class A	24.175.000,00	5,00%
Minimum Retention Class B	975.000,00	5,00%
Minimum Retention Class C	910.000,00	5,00%
Minimum Retention Class D	515.000,00	5,00%
Minimum Retention Class E	535.000,00	5,00%
Minimum Retention Class M	980.000,00	5,00%

Actual Retention Class A	483.500.000,00	100,00%
Actual Retention Class B	19.500.000,00	100,00%
Actual Retention Class C	18.200.000,00	100,00%
Actual Retention Class D	10.300.000,00	100,00%
Actual Retention Class E	10.700.000,00	100,00%
Actual Retention Class M	19.600.000,00	100,00%

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 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMR") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMR and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

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**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/01/2021	=	31 days
Collection Period	31/12/2020		

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Joint Lead Managers:</b>	<b>CA-CIB</b>	Aa3	P-1	STABLE	A+	F1	NEGATIVE
	<b>Unicredit Bank AG</b>	A2	P-1	NEGATIVE	BBB	F2	NEGATIVE
	<b>Merril Lynch International</b>	A2	P-1	STABLE	AA-	F1+	STABLE
<b>Transaction Account:</b>	<b>The Bank of New York Mellon, Frankfurt Branch</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Paying Agent:</b>	<b>The Bank of New York Mellon, London Branch</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Swap Counterparty:</b>	<b>FCA BANK Deutschland GMBH</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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**23. Counterparties II**

Reporting Date		07/01/2021				
Payment Date		21/01/2021				
Period No		2				
Monthly Period		01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	=	31 days
Collection Period	from	01/12/2020	to	31/12/2020		

Transaction Security Trustee: **TMF Investments SA - Switzerland**

Data Trustee: **TMF Investments SA - Switzerland**

Rating Agencies: **Moody's** **Fitch Ratings GmbH**

Corporate Administration: **TMF Deutschland AG**

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**24. Issuer Information**

Reporting Date		07/01/2021				
Payment Date		21/01/2021				
Period No		2				
Monthly Period		01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	=	31 days
Collection Period	from	01/12/2020	to	31/12/2020		

**Deal Name:** ABEST 19

**Issuer:** ABEST 19

**Seller of the Receivables:** FCA Bank Deutschland GmbH

**Servicer Name:** FCA Bank Deutschland GmbH

**Reporting Entity:** Ca-cib Milan

**Contact:** Doriana Bettini  
[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)



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**25. Originator, Servicer**

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	2				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

**Contact Details**

FCA Bank Deutschland GmbH

[heike.simon@fcagroup.com](mailto:heike.simon@fcagroup.com)

**Ratings FCA Bank SpA**

(Downgrade Event)

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

Moody's
Ba3

**ABEST 19**  
**Monthly Investor Report**

**25. Glossary**

Reporting Date		07/01/2021				
Payment Date		21/01/2021				
Period No		2				
Monthly Period		01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	=	31 days
Collection Period	from	01/12/2020	to	31/12/2020		

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