

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

**Cover Sheet Monthly Investor Report**

Reporting Date	04/11/2021	
Payment Date	22/11/2021	
Period No	12	
Monthly Period	01.10.2021 - 31.10.2021	
Interest Period	from 21/10/2021	to 22/11/2021 = 32 days
Collection Period	from 01/10/2021	to 31/10/2021

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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>		€	<b>559.008.341,74</b>		<b>559.055.375,35</b>
Scheduled Principal Payments		€	9.782.426,74		9.383.205,85
Prepayment Principal		€	4.959.501,94		4.735.610,49
Others		€	2.128.354,87		1.768.561,61
Recoveries		€	-		-
<b>Total Principal Collections</b>		€	<b>16.870.283,55</b>		<b>15.887.377,95</b>
<b>Total Interest Collections</b>		€	<b>1.680.137,66</b>		<b>1.814.983,35</b>
<b>Defaults</b>			<b>80.399,12</b>		<b>49.733,55</b>
<b>End of Period (after Payment Date)</b>	<b>40.610</b>	€	<b>558.955.342,79</b>		<b>559.008.341,74</b>
Balance of the Replenishment account (after Payment Date)		€	<b>133.657,21</b>		<b>80.658,26</b>
Current Prepayment Rate (annualised)			10,65%		10,16%
<b>New sale Offer</b>		€	<b>16.897.683,72</b>		<b>15.890.077,89</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	€	967.715,90

**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	€	417.482,06

**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	€	139.337,65

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period		0,01%
Cumulative Default Level previous period		0,02%
Cumulative Default Level current period		0,03%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period		0,04%
Delinquency Level current period		0,02%

**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	63
Number of Contracts being 61-90 Days delinquent	26
Number of Contracts being 91-120 Days delinquent	15
Gross instalments being 31-60 days delinquent	19.728,22
Gross instalments being 61-90 days delinquent	8.139,17
Gross instalments being 91-120 days delinquent	2.789,04
Current Period Termination	44.068,31
Cumulative Termination	374.466,40
New number of Contracts being terminated	7,00
Total number of Contracts being terminated	47,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

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**4. Outstanding Notes**

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
<b>1. Note Balance</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 (Fitch/ Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(sf)		n/a
Current Rating (Fitch / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(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>							
Interest Rate Basis: 1-M Euribor / Spread		0,143					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		32 days	32 days	32 days	32 days	32 days	32 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 €	
> 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 €	
> Interest accrued for the period	<b>61.458,22 €</b>	<b>11.266,67 €</b>	<b>20.222,22 €</b>	<b>18.128,00 €</b>	<b>33.288,89 €</b>	<b>113.244,44 €</b>	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	13,93%	10,46%	7,22%	5,39%	3,48%	0,00%	

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**5. Original Principal Balance**

as of ISSUE DATE

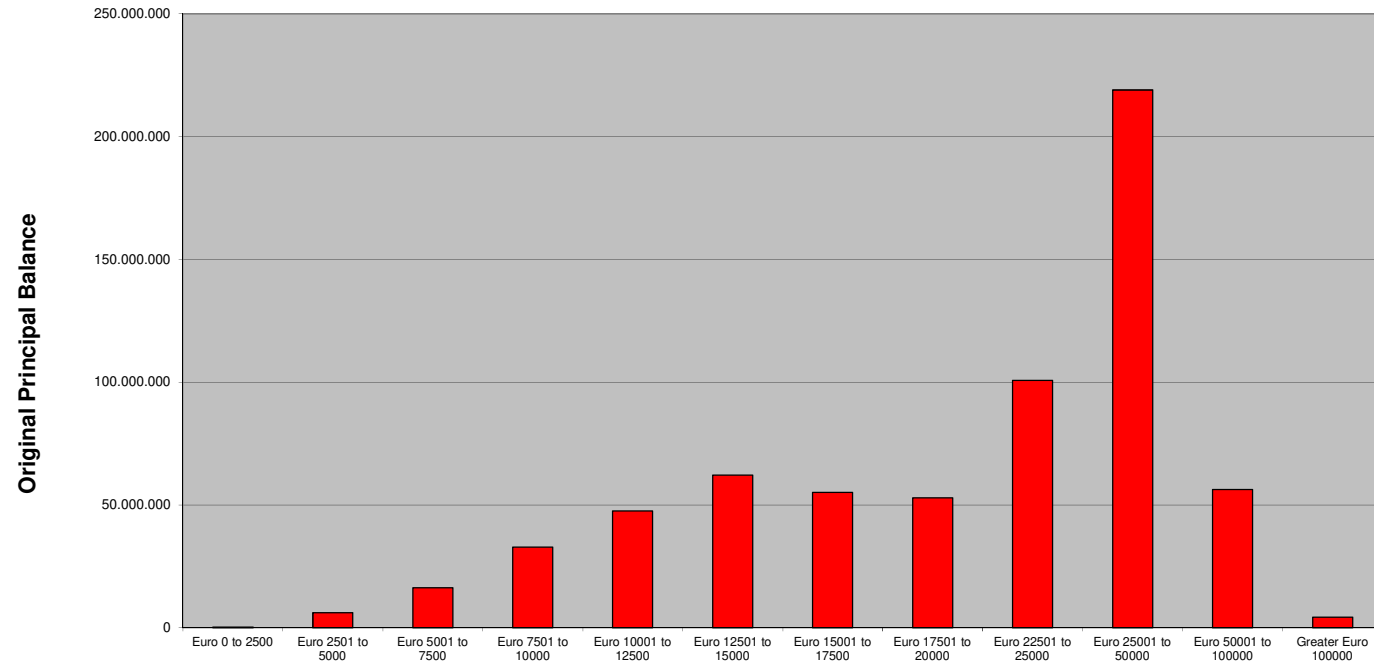
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131.00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495.00	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	3.600.718,78	0,7%	2.434	6,0%
Euro 2501 to 5000	15.566.682,64	2,9%	4.095	10,1%
Euro 5001 to 7500	32.596.204,15	6,0%	5.188	12,8%
Euro 7501 to 10000	51.576.680,07	9,5%	5.871	14,5%
Euro 10001 to 12500	64.596.316,26	11,9%	5.763	14,2%
Euro 12501 to 15000	56.345.120,60	10,4%	4.118	10,1%
Euro 15001 to 17500	51.310.756,70	9,5%	3.164	7,8%
Euro 17501 to 20000	47.261.644,52	8,7%	2.528	6,2%
Euro 22501 to 25000	76.423.897,72	14,1%	3.433	8,5%
Euro 25001 to 50000	119.938.433,88	22,1%	3.647	9,0%
Euro 50001 to 100000	21.789.972,88	4,0%	359	0,9%
Greater Euro 100000	1.152.068,59	0,2%	10	0,0%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,0%</b>	<b>40.610</b>	<b>100,0%</b>

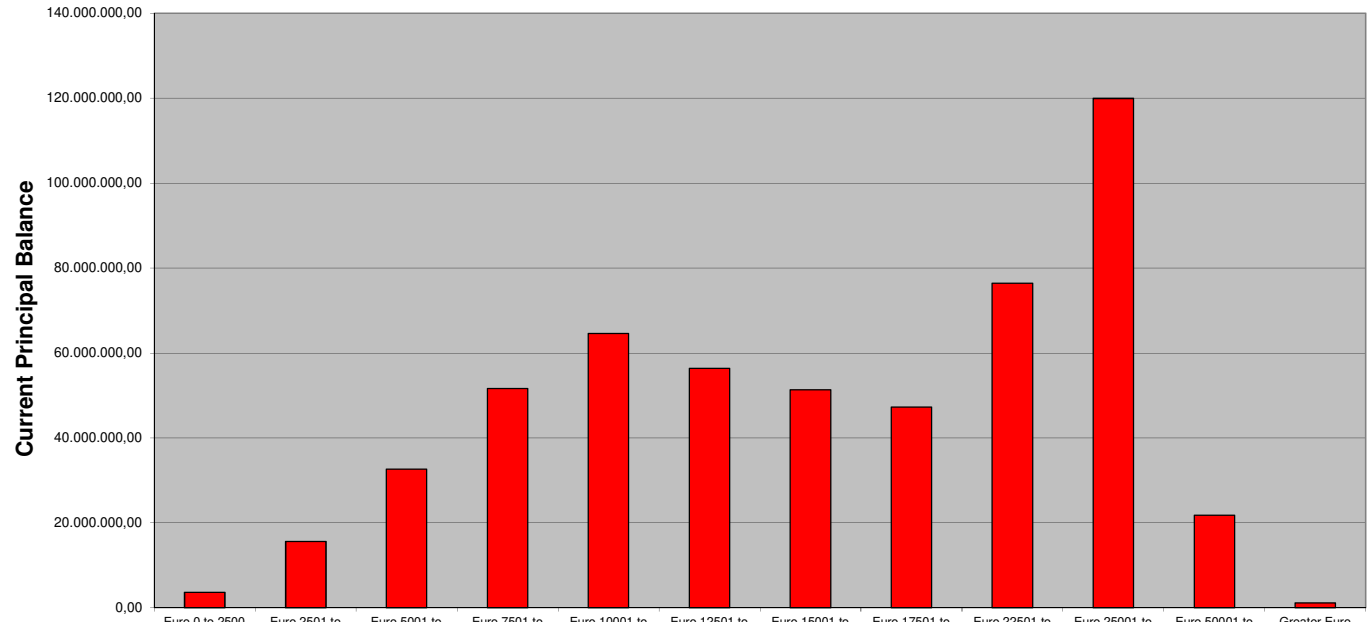
<b>Statistics</b>	<b>in EUR</b>
Average Amount	13.350,37



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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	465.284,12	0,09%	41
2	241.348,52	0,04%	5
3	225.874,32	0,04%	10
4	213.932,43	0,04%	22
5	213.825,34	0,04%	10
6	212.955,85	0,04%	17
7	207.681,49	0,04%	8
8	186.459,33	0,03%	24
9	174.992,11	0,03%	10
10	174.426,59	0,03%	17
11	173.566,14	0,03%	1
12	169.816,69	0,03%	12
13	168.373,18	0,03%	9
14	163.528,08	0,03%	6
15	162.025,71	0,03%	25
16	160.987,35	0,03%	5
17	155.913,38	0,03%	2
18	155.094,54	0,03%	9
19	142.966,90	0,03%	14
20	140.901,11	0,03%	2
<b>Total</b>	<b>3.909.953,18</b>	<b>0,72%</b>	<b>249</b>

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**8. Geographical Distribution**

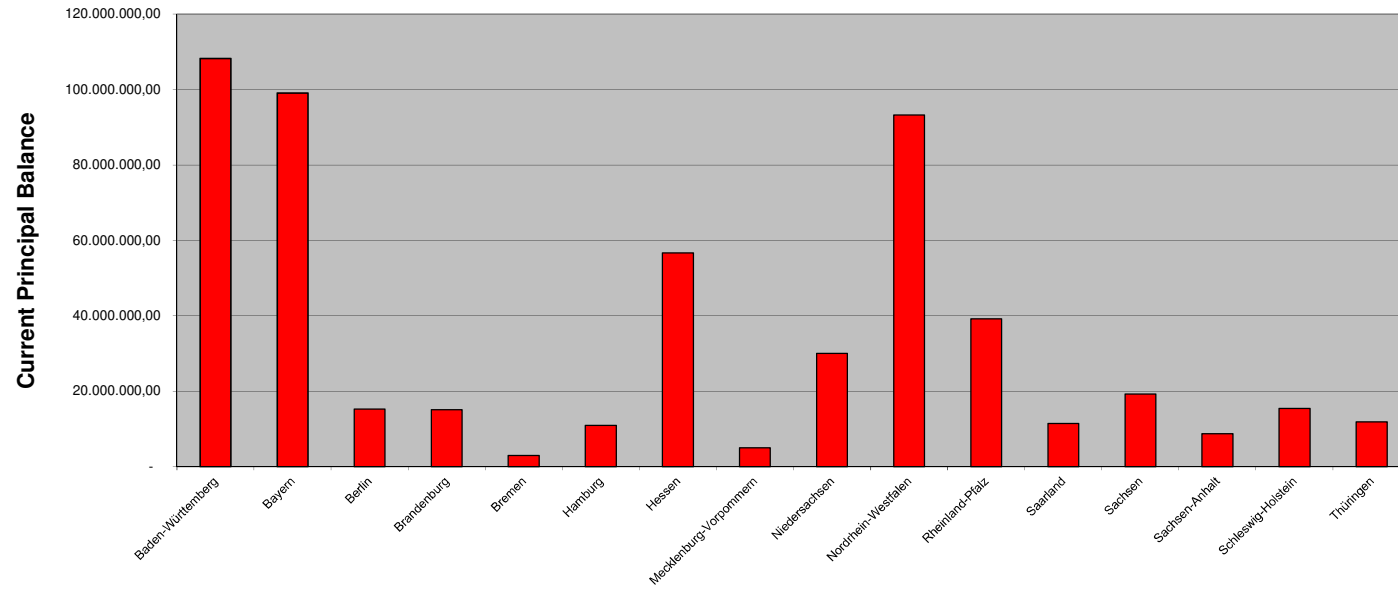
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	28.511,09	0,0%	1	0,0%
Baden-Württemberg	108.224.816,80	20,0%	8.324	20,5%
Bayern	99.094.316,91	18,3%	7.926	19,5%
Berlin	15.242.113,24	2,8%	983	2,4%
Brandenburg	15.086.789,40	2,8%	1.003	2,5%
Bremen	2.945.894,28	0,5%	258	0,6%
Hamburg	10.908.240,30	2,0%	743	1,8%
Hessen	56.627.326,13	10,4%	4.145	10,2%
Mecklenburg-Vorpomr	4.978.650,46	0,9%	386	1,0%
Niedersachsen	30.053.571,09	5,5%	2.151	5,3%
Nordrhein-Westfalen	93.187.277,40	17,2%	6.971	17,2%
Rheinland-Pfalz	39.141.228,86	7,2%	3.064	7,5%
Saarland	11.431.362,27	2,1%	782	1,9%
Sachsen	19.197.061,59	3,5%	1.341	3,3%
Sachsen-Anhalt	8.720.223,99	1,6%	598	1,5%
Schleswig-Holstein	15.439.821,41	2,8%	1.093	2,7%
Thüringen	11.851.291,57	2,2%	841	2,1%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,00%</b>	<b>40.610</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	347.199.451,13	64,0%	22.576	55,59%
Used	194.959.045,66	36,0%	18.034	44,41%
<b>Total</b>	<b>542.158.496,79</b>	<b>100%</b>	<b>40.610</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	460.091.426,84	84,86%	34.543	85,06%
LCV	82.067.069,95	15,14%	6.067	14,94%
<b>Total</b>	<b>542.158.496,79</b>	<b>100%</b>	<b>40.610</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	98.782.173,88	18,2%	9.192	22,6%
Without CPI	443.376.322,91	81,8%	31.418	77,4%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,0%</b>	<b>40.610</b>	<b>100,0%</b>

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**11. Type of Contract**

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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	185.177.378,58	34,2%	18.977	46,7%
Balloon Loans	289.635.341,02	53,4%	17.255	42,5%
- of which balloons	168.385.093,56	31,1%	n.a	n.a
- of which regular installments	121.250.247,46	22,4%	n.a	n.a
Formula	67.345.777,19	12,4%	4.378	10,8%
- of which balloons	37.859.362,84	7,0%	n.a	n.a
- of which regular installments	29.486.414,35	5,4%	n.a	n.a
<b>Total</b>	<b>542.158.496,79</b>	<b>100%</b>	<b>40.610</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	3	0,0%	41.697	95,4%
13 to 24 months	174	1,0%	1.861.090	80,7%
25 to 36 months	2.548	14,8%	35.880.849	78,2%
37 to 48 months	9.294	53,9%	156.517.682	64,2%
49 to 60 months	2.798	16,2%	50.455.071	48,4%
61 to 72 months	832	4,8%	16.358.506	37,4%
73 to 84 months	1.606	9,3%	28.520.447	35,0%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>17.255</b>	<b>100%</b>	<b>289.635.341,02</b>	<b>58,6%</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	2.061	11,9%	25.529.978,14	86,0%
13 to 24 months	5.625	32,6%	88.390.423,48	69,7%
25 to 36 months	5.657	32,8%	100.577.145,86	57,2%
37 to 48 months	2.501	14,5%	46.318.160,19	43,0%
49 to 60 months	1.331	7,7%	26.946.771,70	34,1%
61 to 72 months	80	0,5%	1.872.861,65	33,1%
<b>Total</b>	<b>17.255</b>	<b>100%</b>	<b>289.635.341,02</b>	<b>58,6%</b>

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

**12. Payment Methods**

Reporting Date	04/11/2021	
Payment Date	22/11/2021	
Period No	12	
Monthly Period	01.10.2021 - 31.10.2021	
Interest Period	from 21/10/2021	to 22/11/2021 = 32 days
Collection Period	from 01/10/2021	to 31/10/2021

<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	539.407.152,64	99,5%	40.406	99,5%
Other	2.751.344,15	0,5%	204	0,5%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,0%</b>	<b>40.610</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	542.158.496,79	100,0%	40.610	100,0%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,0%</b>	<b>40.610</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	482.467.993,30	89,0%	33.816	83,3%
NO	59.690.503,49	11,0%	6.794	16,7%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,0%</b>	<b>40.610</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	13.348,36	14.999,80
Average purchase price	27.539,08	30.620,96
<b>Downpayment in %</b>	<b>48,5%</b>	<b>49,0%</b>



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**13. Customer Yield**

Reporting Date	04/11/2021	
Payment Date	22/11/2021	
Period No	12	
Monthly Period	01.10.2021 - 31.10.2021	
Interest Period	from 21/10/2021	to 22/11/2021 = 32 days
Collection Period	from 01/10/2021	to 31/10/2021

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	64.361.462,87	11,87%	3.715	9,15%
1,01 to 2%	49.190.669,17	9,07%	3.501	8,62%
2,01 to 3%	154.291.520,94	28,46%	11.059	27,23%
3,01 to 4%	177.502.924,23	32,74%	12.490	30,76%
4,01 to 5%	67.038.329,13	12,37%	5.905	14,54%
5,01 to 6%	19.010.856,18	3,51%	2.442	6,01%
6,01 to 7%	10.514.407,45	1,94%	1.465	3,61%
7,01 to 8%	194.625,87	0,04%	27	0,07%
8,01 to 9%	42.638,18	0,01%	3	0,01%
9,01 to 10%	11.062,77	0,00%	3	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>542.158.496,79</b>	<b>100%</b>	<b>40.610,00</b>	<b>100%</b>

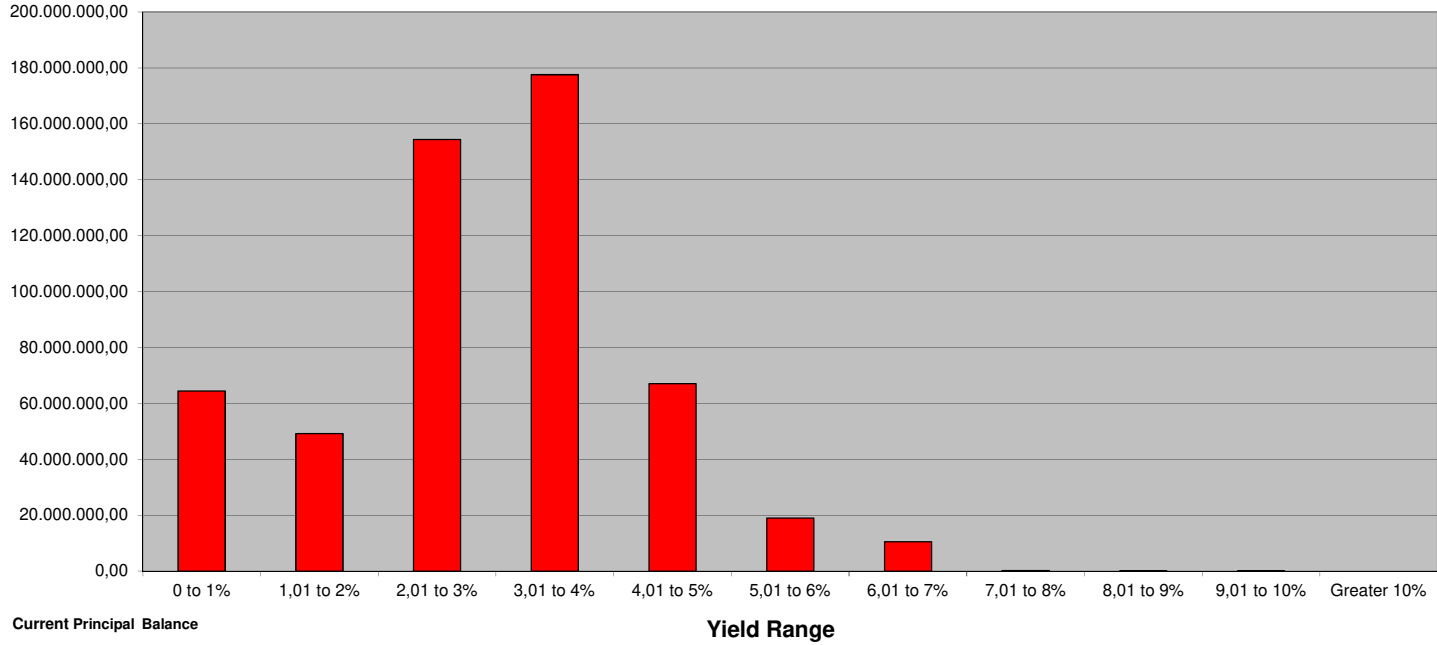
Statistics	in %
WA Interest	3,19

\* runs from .00 to .99

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Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	



**ABEST 19  
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**14. Seasoning**

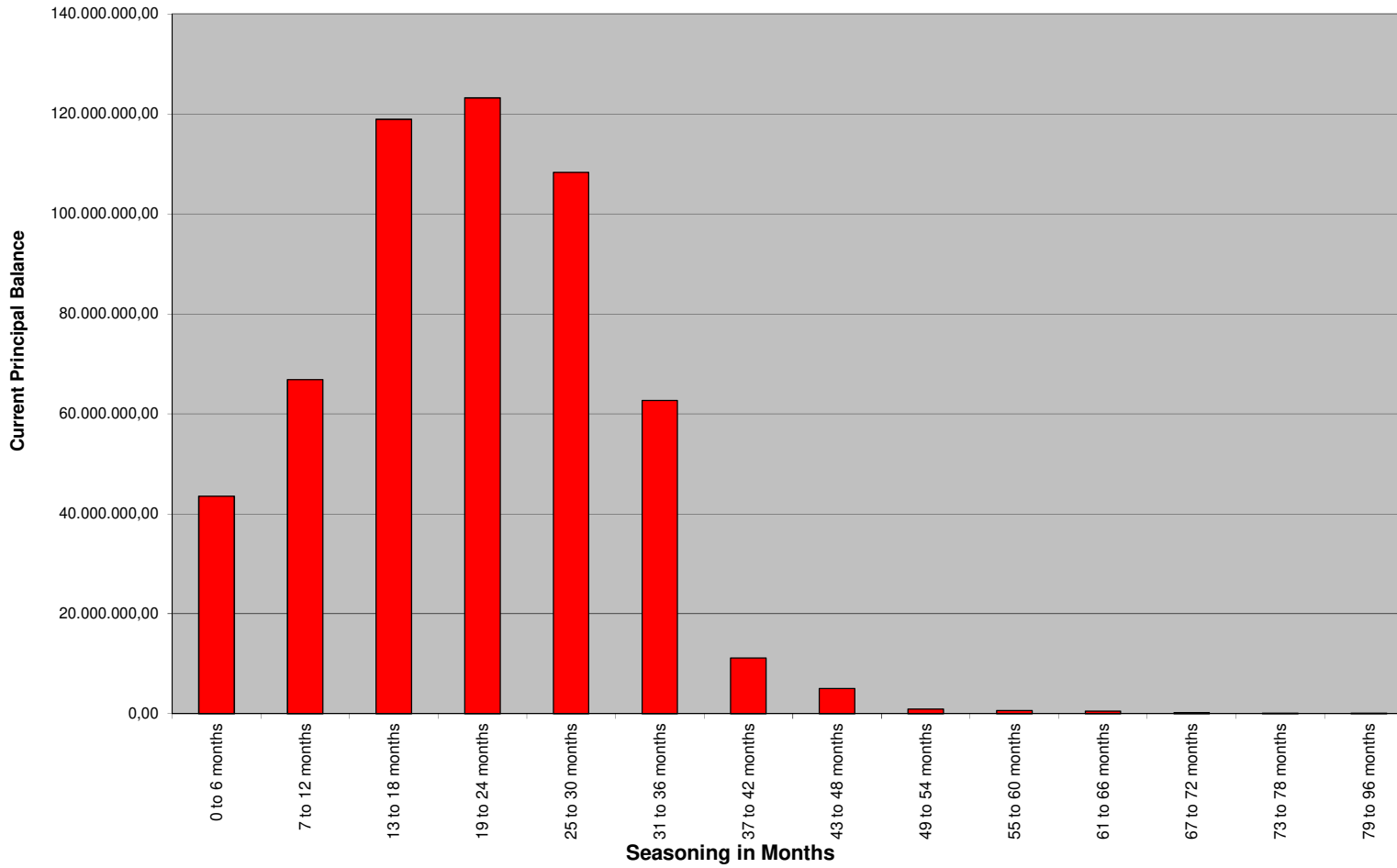
Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

<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	43.530.351,53	8,03%	3.273	8,06%
7 to 12 months	66.844.033,65	12,33%	5.175	12,74%
13 to 18 months	118.893.997,25	21,93%	8.317	20,48%
19 to 24 months	123.222.535,08	22,73%	9.007	22,18%
25 to 30 months	108.277.903,34	19,97%	8.248	20,31%
31 to 36 months	62.640.854,70	11,55%	4.899	12,06%
37 to 42 months	11.166.401,49	2,06%	868	2,14%
43 to 48 months	5.029.026,28	0,93%	441	1,09%
49 to 54 months	912.448,13	0,17%	118	0,29%
55 to 60 months	648.974,42	0,12%	100	0,25%
61 to 66 months	514.095,61	0,09%	67	0,16%
67 to 72 months	221.864,17	0,04%	41	0,10%
73 to 78 months	134.466,10	0,02%	34	0,08%
79 to 96 months	121.545,04	0,02%	22	0,05%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,00%</b>	<b>40.610</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	



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**15. Remaining Term**

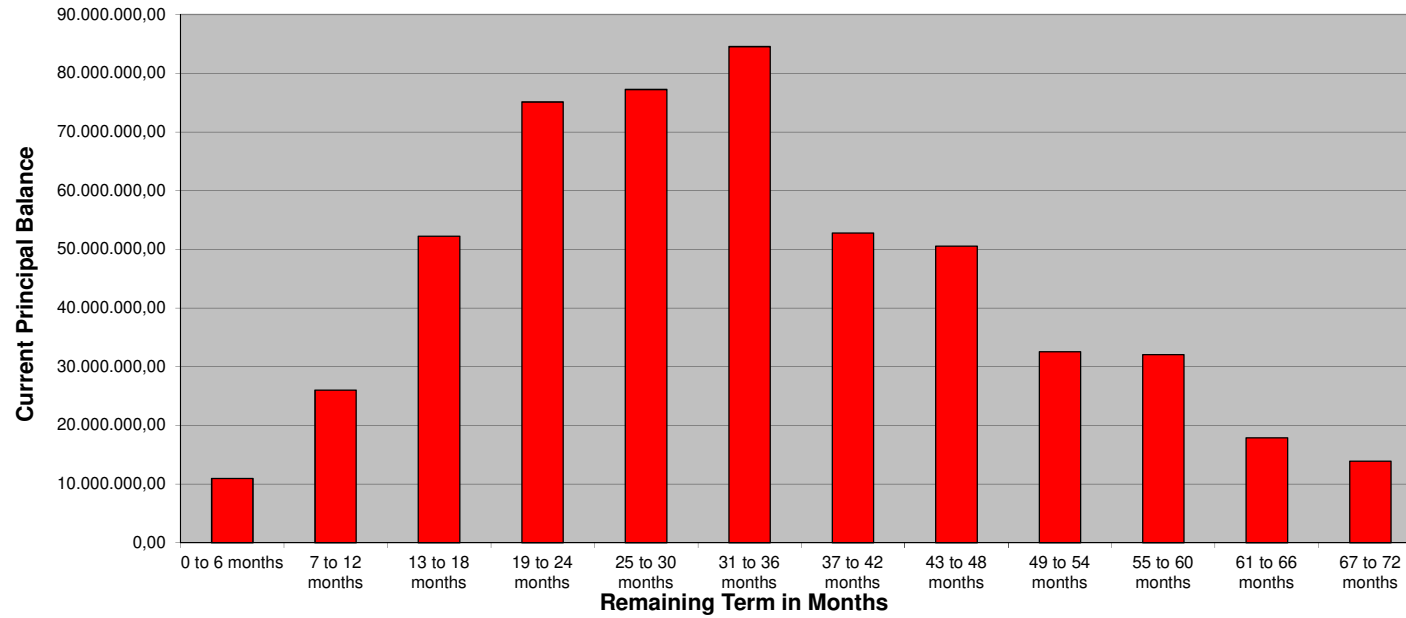
Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

<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	10.960.115,66	2,02%	1.858	4,58%
7 to 12 months	25.999.618,42	4,80%	3.206	7,89%
13 to 18 months	52.208.190,67	9,63%	4.732	11,65%
19 to 24 months	75.130.698,55	13,86%	5.972	14,71%
25 to 30 months	77.241.978,30	14,25%	5.620	13,84%
31 to 36 months	84.514.525,92	15,59%	5.744	14,14%
37 to 42 months	52.778.911,16	9,73%	3.549	8,74%
43 to 48 months	50.526.897,36	9,32%	3.137	7,72%
49 to 54 months	32.523.225,65	6,00%	1.999	4,92%
55 to 60 months	32.020.282,96	5,91%	1.928	4,75%
61 to 66 months	17.848.025,15	3,29%	1.088	2,68%
67 to 72 months	13.888.491,18	2,56%	832	2,05%
73 to 84 months	16.517.535,81	3,05%	945	2,33%
<b>Total</b>	<b>542.158.496,79</b>	<b>100,00%</b>	<b>40.610</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	



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**16. Original Term**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

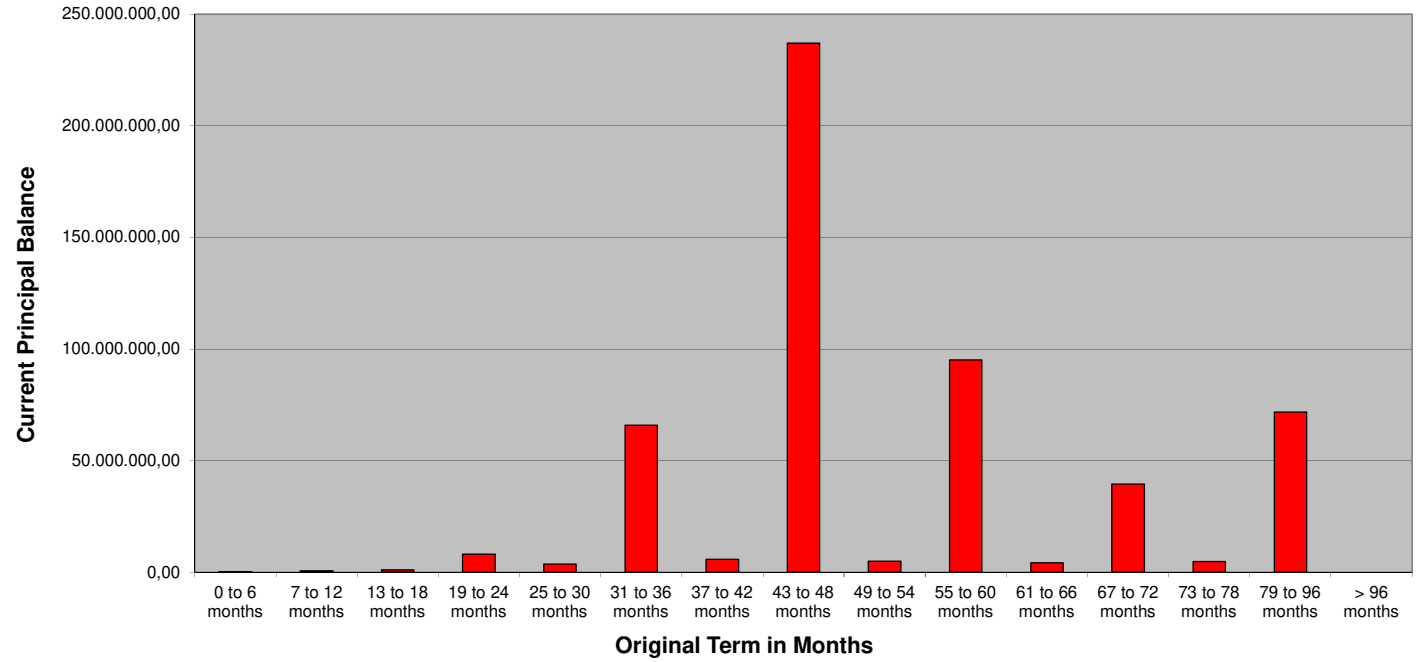
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	49.265,67	0,01%	12	0,03%
7 to 12 months	611.643,53	0,11%	194	0,48%
13 to 18 months	1.069.174,63	0,20%	353	0,87%
19 to 24 months	8.026.367,80	1,48%	1.458	3,59%
25 to 30 months	3.669.077,16	0,68%	840	2,07%
31 to 36 months	65.844.842,40	12,14%	6.519	16,05%
37 to 42 months	5.790.932,17	1,07%	795	1,96%
43 to 48 months	236.976.906,51	43,71%	16.053	39,53%
49 to 54 months	4.957.645,44	0,91%	482	1,19%
55 to 60 months	95.034.856,46	17,53%	6.221	15,32%
61 to 66 months	4.200.096,85	0,77%	315	0,78%
67 to 72 months	39.427.282,95	7,27%	2.456	6,05%
73 to 78 months	4.761.209,81	0,88%	267	0,71%
79 to 96 months	71.719.195,41	13,23%	4.625	11,39%
> 96 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>542.158.496,79</b>	<b>100%</b>	<b>40.610,00</b>	<b>100%</b>

<b>Statistics</b>	
WA Original Term	55,51

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**16.1 Original Term (Graph)**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	





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**17. Manufacturer**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

<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	280.226.593,93	51,7%	27.305	67,2%
Alfa Romeo	27.586.679,02	5,1%	1.484	3,7%
Jeep	102.221.462,00	18,9%	4.995	12,3%
Jaguar	27.138.748,15	5,0%	1.152	2,8%
Land Rover	71.652.780,05	13,2%	2.787	6,9%
others	33.332.233,64	6,1%	2.887	7,1%
-> Ferrari	14.171,26	0,0%	1	0,0%
-> Maserati	3.608.838,45	0,7%	88	0,2%
-> Lancia	183.826,29	0,0%	34	0,1%
-> Chrysler	99.077,74	0,0%	9	0,0%
-> Dodge	1.581.237,96	0,3%	52	0,1%
-> others	27.845.081,94	5,1%	2.703	6,7%
	<b>542.158.496,79</b>	<b>100,00%</b>	<b>40.610,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

**Priority of Payments during the Revolving Period**

	N/A
Available Distribution Amount	+
1. Payable Expenses	18.631.079,47
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;	468.650,64
6. Interest on Class A	-
7. Interest on Class B	86.772,13
8. Interest on Class C	-
9. Interest on Class D	61.458,22
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	11.266,67
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	20.222,22
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	18.128,00
17. Transaction Gain payments to the shareholder of the issuer	-
16. Additional servicing fee	33.288,89
	-
	16.897.683,72
	-
	133.657,21
	-
	-
	-
	113.244,44
	-
	770.630,11
	-
	100,00

**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 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	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	=
Collection Period	from	01/10/2021	to	31/10/2021	32 days

<b>Transaction Costs</b>	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>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	€ 15.977,22	€ 13.750,42	€ 554,57	€ 517,60	€ 292,93	€ 304,30	€ 557,41
Interest accrued for the Period	€ 257.608,44	€ 61.458,22	€ 11.266,67	€ 20.222,22	€ 18.128,00	€ 33.288,89	€ 113.244,44
Interest Payments	€ 257.608,44	€ 61.458,22	€ 11.266,67	€ 20.222,22	€ 18.128,00	€ 33.288,89	€ 113.244,44
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

**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)	0,5570
Net Swap Payments	76.070,66

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**21. Retention**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

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	89,18%
Class B Notes	19.500.000,00	3,60%
Class C Notes	18.200.000,00	3,36%
Class D Notes	10.300.000,00	1,90%
Class E Notes	10.700.000,00	1,97%
Class M Notes	19.600.000,00	3,62%

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	24.200.000,00	5,01%
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 "AIFMD") 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) AIFMD 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	22/11/2021	=	32 days
Collection Period	31/10/2021		

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Arrangers</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	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

**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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**Monthly Investor Report**

**24. Issuer Information**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

**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)



**ABEST 19**  
**Monthly Investor Report**  
**25. Originator, Servicer**

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	12				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

**Contact Details**

FCA Bank Deutschland GmbH

[helke.simon@fcagroup.com](mailto:helke.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		04/11/2021				
Payment Date		22/11/2021				
Period No		12				
Monthly Period		01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	=	32 days
Collection Period	from	01/10/2021	to	31/10/2021		

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