

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

**Cover Sheet Monthly Investor Report**

Reporting Date	03/12/2021			
Payment Date	21/12/2021			
Period No	13			
Monthly Period	01.11.2021 - 30.11.2021			
Interest Period	from	22/11/2021	to	21/12/2021 = 29 days
Collection Period	from	01/11/2021	to	30/11/2021

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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>558.955.342,79 €</b>	<b>559.008.341,74</b>
Scheduled Principal Payments		9.476.760,83 €	9.782.426,74
Prepayment Principal		5.090.367,23 €	4.959.501,94
Others		2.799.394,45 €	2.128.354,87
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>17.366.522,51 €</b>	<b>16.870.283,55</b>
<b>Total Interest Collections</b>		<b>2.257.487,48 €</b>	<b>1.680.137,66</b>
<b>Defaults</b>		<b>60.219,20</b>	<b>80.399,12</b>
<b>End of Period (after Payment Date)</b>	<b>40.863</b>	<b>558.974.036,20 €</b>	<b>558.955.342,79</b>
Balance of the Replenishment account (after Payment Date)		<b>114.963,80 €</b>	<b>133.657,21</b>
Current Prepayment Rate (annualised)		10,93%	10,65%
<b>New sale Offer</b>		<b>17.445.435,12 €</b>	<b>16.897.683,72</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	873.433,34 €

**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	397.811,05 €

**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	159.917,36 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,02%
Cumulative Default Level previous period	0,03%
Cumulative Default Level current period	0,04%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,02%
Delinquency Level current period	0,03%

**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	57
Number of Contracts being 61-90 Days delinquent	23
Number of Contracts being 91-120 Days delinquent	17
Gross instalments being 31-60 days delinquent	18.105,06
Gross instalments being 61-90 days delinquent	8.280,08
Gross instalments being 91-120 days delinquent	4.925,12
Current Period Termination	65.375,08
Cumulative Termination	439.841,48
New number of Contracts being terminated	7,00
Total number of Contracts being terminated	54,00
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.	
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		0,137					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		29 days	29 days	29 days	29 days	29 days	29 days
Principal Outstanding Beginning of Period	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>
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>53.359,60 €</b>	<b>10.210,42 €</b>	<b>18.326,39 €</b>	<b>16.428,50 €</b>	<b>30.168,06 €</b>	<b>102.627,78 €</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

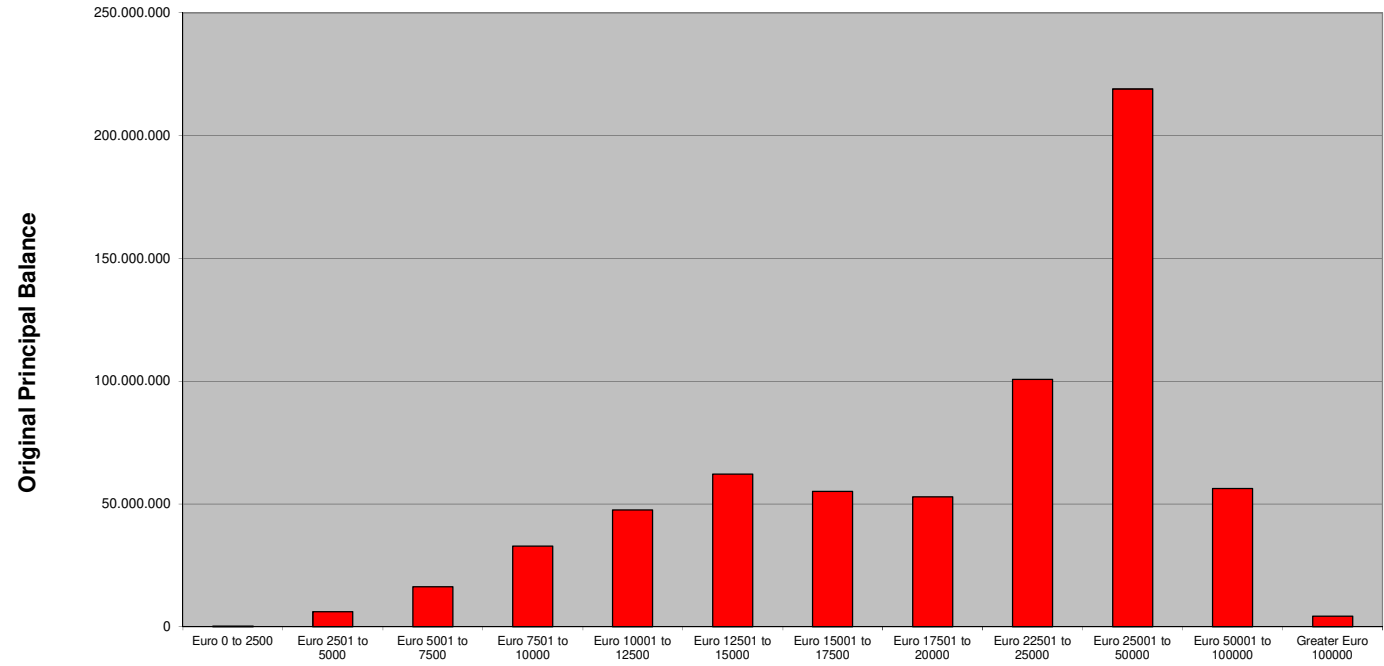
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	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	3.732.882,47	0,7%	2.515	6,2%
Euro 2501 to 5000	15.992.285,94	3,0%	4.198	10,3%
Euro 5001 to 7500	32.998.588,41	6,1%	5.251	12,9%
Euro 7501 to 10000	52.282.883,29	9,7%	5.951	14,6%
Euro 10001 to 12500	64.784.384,73	12,0%	5.778	14,1%
Euro 12501 to 15000	55.964.561,55	10,3%	4.087	10,0%
Euro 15001 to 17500	51.284.942,39	9,5%	3.164	7,7%
Euro 17501 to 20000	47.607.389,29	8,8%	2.548	6,2%
Euro 22501 to 25000	75.454.086,86	13,9%	3.390	8,3%
Euro 25001 to 50000	118.889.933,74	22,0%	3.618	8,9%
Euro 50001 to 100000	21.381.079,59	3,9%	352	0,9%
Greater Euro 100000	1.240.406,26	0,2%	11	0,0%
<b>Total</b>	<b>541.613.424,52</b>	<b>100,0%</b>	<b>40.863</b>	<b>100,0%</b>

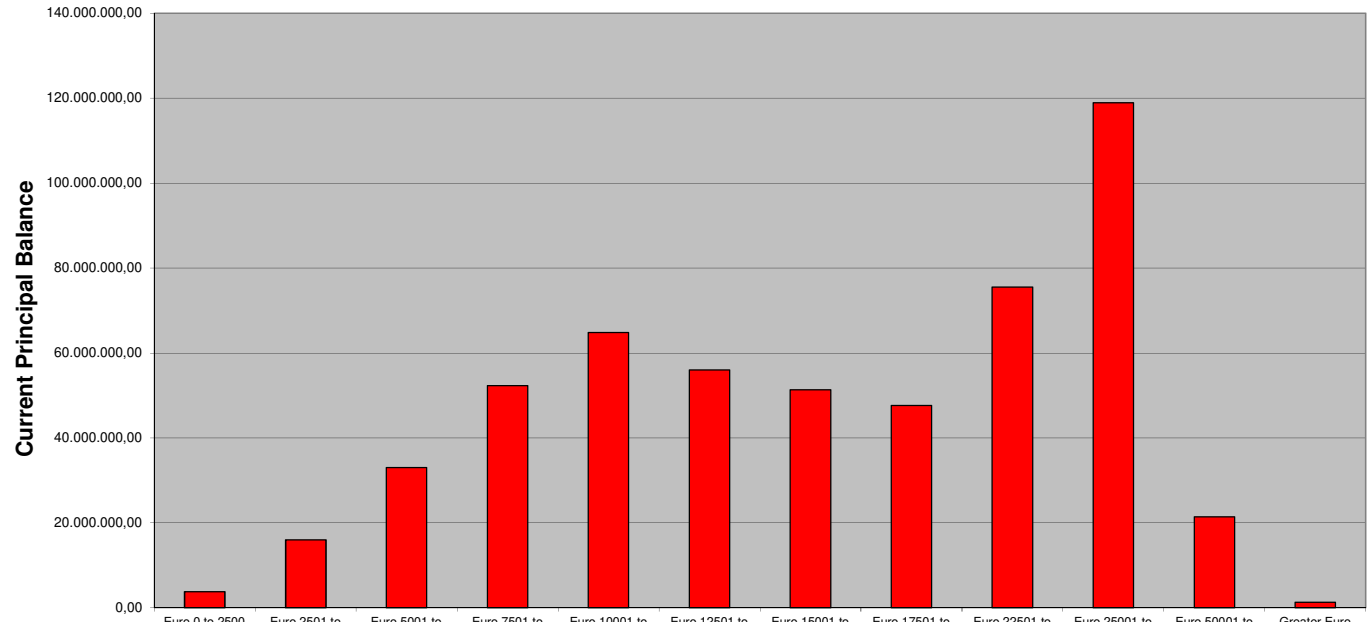
<b>Statistics</b>	<b>in EUR</b>
Average Amount	13.254,37



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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	451.536,45	0,08%	41
2	238.221,46	0,04%	5
3	223.020,49	0,04%	9
4	218.543,03	0,04%	10
5	209.939,34	0,04%	10
6	209.836,89	0,04%	22
7	206.227,30	0,04%	17
8	205.544,89	0,04%	15
9	193.599,76	0,04%	7
10	173.036,50	0,03%	24
11	171.285,89	0,03%	1
12	167.959,26	0,03%	17
13	164.199,88	0,03%	9
14	164.023,35	0,03%	9
15	159.731,26	0,03%	15
16	158.577,41	0,03%	5
17	156.354,66	0,03%	25
18	153.578,63	0,03%	2
19	152.078,90	0,03%	9
20	141.395,28	0,03%	6
<b>Total</b>	<b>3.918.690,61</b>	<b>0,72%</b>	<b>258</b>

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**8. Geographical Distribution**

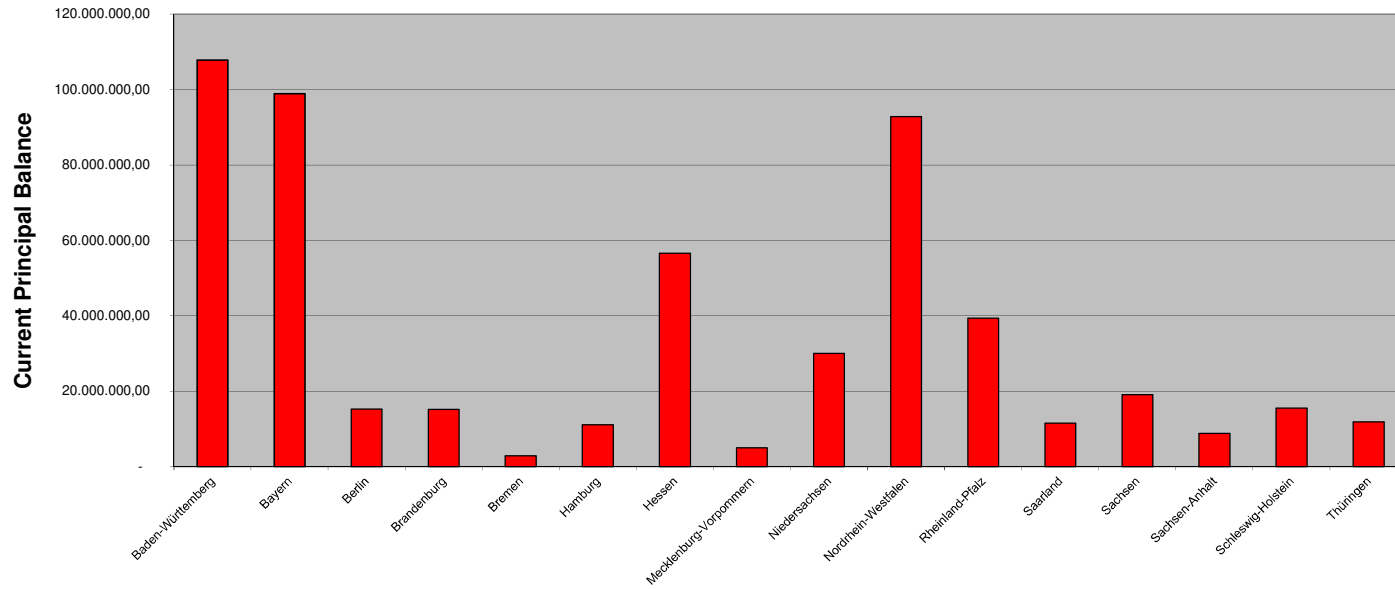
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	35.662.90	0,0%	2	0,0%
Baden-Württemberg	107.797.829.96	19,9%	8.367	20,5%
Bayern	98.949.227.50	18,3%	7.973	19,5%
Berlin	15.207.460.07	2,8%	988	2,4%
Brandenburg	15.165.818.02	2,8%	1.011	2,5%
Bremen	2.883.310.72	0,5%	256	0,6%
Hamburg	11.101.927.95	2,0%	750	1,8%
Hessen	56.572.652.44	10,4%	4.175	10,2%
Mecklenburg-Vorpomr	4.987.895.80	0,9%	388	0,9%
Niedersachsen	30.054.483.89	5,5%	2.161	5,3%
Nordrhein-Westfalen	92.795.506.10	17,1%	6.994	17,1%
Rheinland-Pfalz	39.346.769.31	7,3%	3.102	7,6%
Saarland	11.552.661.88	2,1%	795	1,9%
Sachsen	19.052.614.36	3,5%	1.340	3,3%
Sachsen-Anhalt	8.758.276.65	1,6%	611	1,5%
Schleswig-Holstein	15.507.956.25	2,9%	1.104	2,7%
Thüringen	11.843.370.72	2,2%	846	2,1%
<b>Total</b>	<b>541.613.424.52</b>	<b>100,00%</b>	<b>40.863</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	345.570.375,14	63,8%	22.629	55,38%
Used	196.043.049,38	36,2%	18.234	44,62%
<b>Total</b>	<b>541.613.424,52</b>	<b>100%</b>	<b>40.863</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	459.313.864,96	84,80%	34.720	84,97%
LCV	82.299.559,56	15,20%	6.143	15,03%
<b>Total</b>	<b>541.613.424,52</b>	<b>100%</b>	<b>40.863</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	98.164.018,88	18,1%	9.212	22,5%
Without CPI	443.449.405,64	81,9%	31.651	77,5%
<b>Total</b>	<b>541.613.424,52</b>	<b>100,0%</b>	<b>40.863</b>	<b>100,0%</b>

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**11. Type of Contract**

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			=	29 days

<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	187.428.647,30	34,6%	19.264	47,1%
Balloon Loans	285.254.352,03	52,7%	17.127	41,9%
- of which balloons	167.643.881,03	31,0%	n.a	n.a
- of which regular installments	117.610.471,00	21,7%	n.a	n.a
Formula	68.930.425,19	12,7%	4.472	10,9%
- of which balloons	39.049.987,09	7,2%	n.a	n.a
- of which regular installments	29.880.438,10	5,5%	n.a	n.a
<b>Total</b>	<b>541.613.424,52</b>	<b>100%</b>	<b>40.863</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%	59.579	94,1%
13 to 24 months	166	1,0%	1.801.026	80,7%
25 to 36 months	2.484	14,5%	34.779.728	79,1%
37 to 48 months	9.234	53,9%	153.960.898	65,0%
49 to 60 months	2.806	16,4%	50.265.648	48,7%
61 to 72 months	836	4,9%	16.295.794	37,9%
73 to 84 months	1.598	9,3%	28.091.680	35,4%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>17.127</b>	<b>100%</b>	<b>285.254.352,03</b>	<b>59,2%</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	2.372	13,8%	29.815.247,60	85,5%
13 to 24 months	5.757	33,6%	90.813.575,95	69,6%
25 to 36 months	5.292	30,9%	93.051.668,99	56,9%
37 to 48 months	2.384	13,9%	44.239.513,09	42,8%
49 to 60 months	1.259	7,4%	25.833.902,30	34,3%
61 to 72 months	63	0,4%	1.500.444,10	32,9%
<b>Total</b>	<b>17.127</b>	<b>100%</b>	<b>285.254.352,03</b>	<b>59,2%</b>

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total PCP in %</i>	<i>PCP Loan Principal in EUR</i>	<i>PCP Rate in % of Current Outstanding</i>
0 to 12 months	7	0,2%	37.392,28	78,7%
13 to 24 months	54	1,2%	905.912,82	83,9%
25 to 36 months	734	16,4%	10.286.818,32	74,8%
37 to 48 months	2.531	56,6%	39.048.794,76	60,2%
49 to 60 months	654	14,6%	10.445.558,94	44,6%
61 to 72 months	167	3,7%	3.102.602,31	35,3%
73 to 84 months	325	7,3%	5.103.345,76	32,7%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>4.472</b>	<b>100%</b>	<b>68.930.425,19</b>	<b>56,9%</b>

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total PCP Loans in %</i>	<i>PCP Loan Principal in EUR</i>	<i>PCP Rate in % of Current Outstanding</i>
0 to 12 months	516	11,5%	6.033.356	86,5%
13 to 24 months	1.186	26,5%	16.798.182	69,1%
25 to 36 months	1.462	32,7%	22.331.880	56,8%
37 to 48 months	854	19,1%	15.283.852	46,4%
49 to 60 months	356	8,0%	6.454.796	35,3%
61 to 72 months	98	2,2%	2.028.359	29,6%
<b>Total</b>	<b>4.472</b>	<b>100%</b>	<b>68.930.425,19</b>	<b>56,9%</b>

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**12. Payment Methods**

Reporting Date	03/12/2021	
Payment Date	21/12/2021	
Period No	13	
Monthly Period	01.11.2021 - 30.11.2021	
Interest Period	from 22/11/2021	to 21/12/2021 = 29 days
Collection Period	from 01/11/2021	to 30/11/2021

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	538.776.210,66	99,5%	40.643	99,5%
Other	2.837.213,86	0,5%	220	0,5%
<b>Total</b>	<b>541.613.424,52</b>	<b>100,0%</b>	<b>40.863</b>	<b>100,0%</b>

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	541.613.424,52	100,0%	40.863	100,0%
<b>Total</b>	<b>541.613.424,52</b>	<b>100,0%</b>	<b>40.863</b>	<b>100,0%</b>

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	481.741.332,14	88,9%	34.036	83,3%
NO	59.872.092,38	11,1%	6.827	16,7%
<b>Total</b>	<b>541.613.424,52</b>	<b>100,0%</b>	<b>40.863</b>	<b>100,0%</b>

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	13.379,47	15.042,30
Average purchase price	27.609,42	30.683,46
<b>Downpayment in %</b>	<b>48,5%</b>	<b>49,0%</b>



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**13. Customer Yield**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	71.759.924,72	13,25%	4.218	10,32%
1,01 to 2%	48.359.391,67	8,93%	3.425	8,38%
2,01 to 3%	151.923.562,24	28,05%	11.013	26,95%
3,01 to 4%	174.742.818,68	32,26%	12.448	30,46%
4,01 to 5%	65.446.088,04	12,08%	5.630	14,27%
5,01 to 6%	18.853.863,36	3,48%	2.457	6,01%
6,01 to 7%	10.265.351,25	1,90%	1.439	3,52%
7,01 to 8%	210.172,32	0,04%	27	0,07%
8,01 to 9%	41.479,93	0,01%	3	0,01%
9,01 to 10%	10.772,31	0,00%	3	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>541.613.424,52</b>	<b>100%</b>	<b>40.863,00</b>	<b>100%</b>

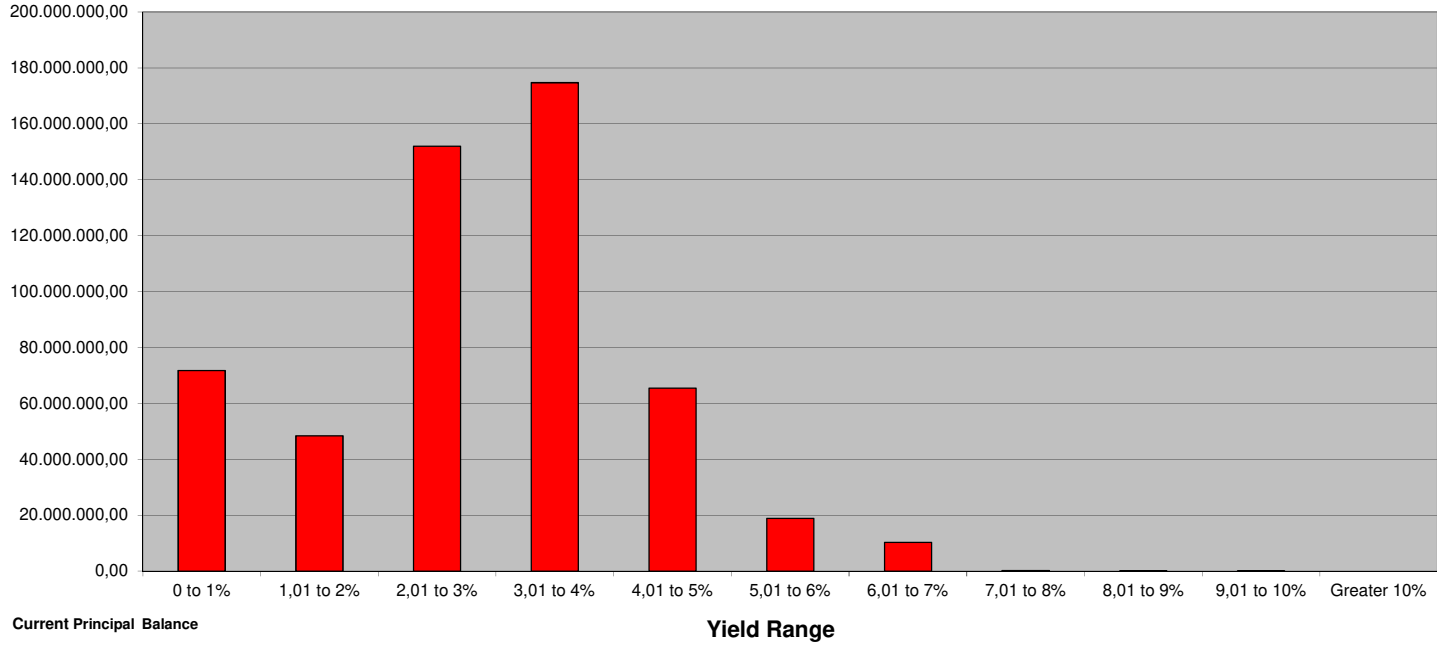
Statistics	in %
WA Interest	3,13

\* runs from .00 to .99

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**13.1 Customer Yield (Graph)**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



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**14. Seasoning**

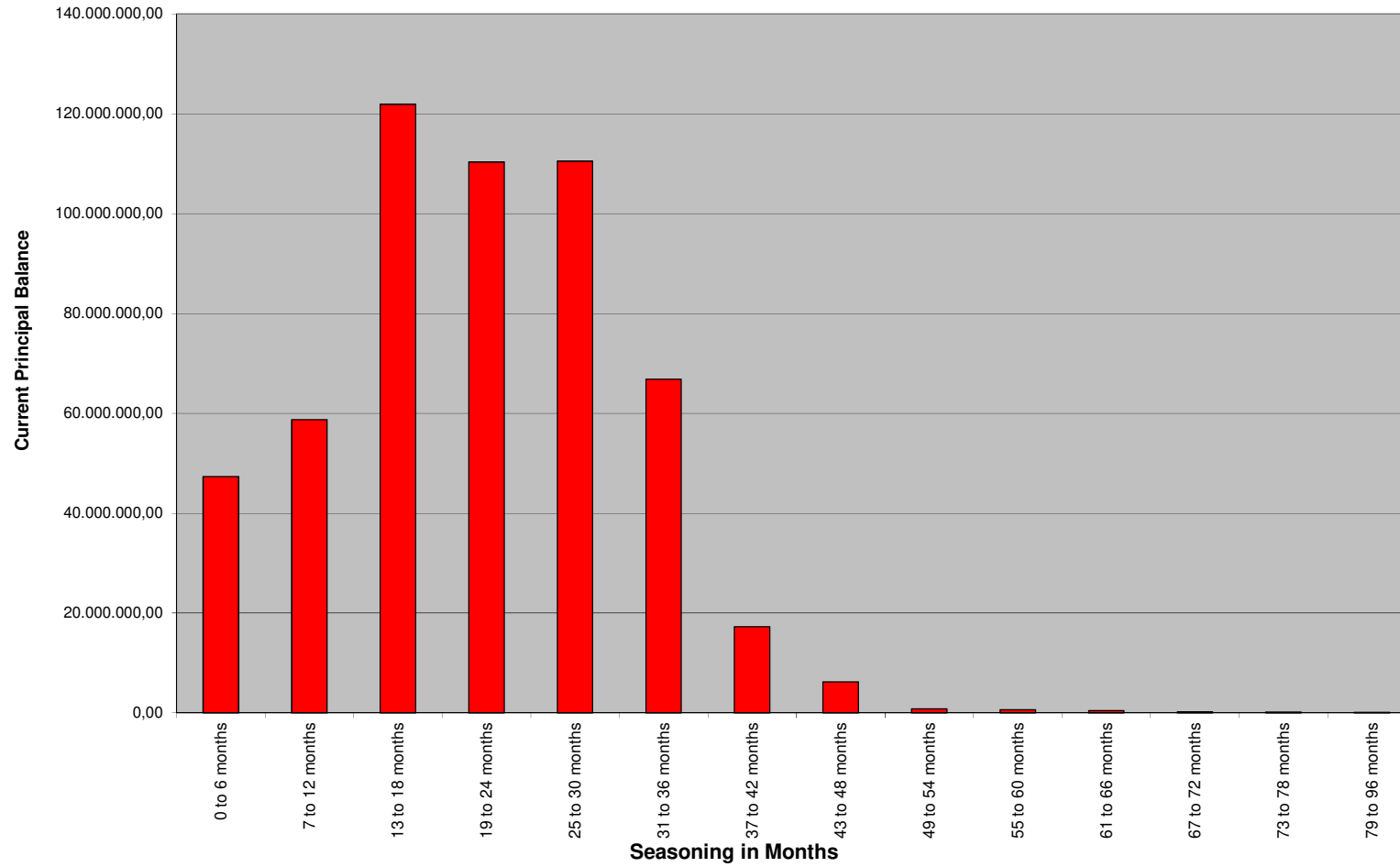
Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<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	47.329.563,73	8,74%	3.331	8,15%
7 to 12 months	58.732.416,08	10,84%	4.653	11,39%
13 to 18 months	121.887.549,95	22,50%	8.708	21,31%
19 to 24 months	110.354.349,60	20,38%	8.157	19,96%
25 to 30 months	110.533.054,23	20,41%	8.518	20,85%
31 to 36 months	66.846.280,71	12,34%	5.203	12,73%
37 to 42 months	17.254.571,49	3,19%	1.390	3,40%
43 to 48 months	6.194.444,44	1,14%	533	1,30%
49 to 54 months	843.400,61	0,16%	108	0,26%
55 to 60 months	642.563,53	0,12%	95	0,23%
61 to 66 months	492.425,18	0,09%	67	0,16%
67 to 72 months	245.175,08	0,05%	43	0,11%
73 to 78 months	154.154,50	0,03%	35	0,09%
79 to 96 months	103.475,39	0,02%	22	0,05%
<b>Total</b>	<b>541.613.424,52</b>	<b>100,00%</b>	<b>40.863</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



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**15. Remaining Term**

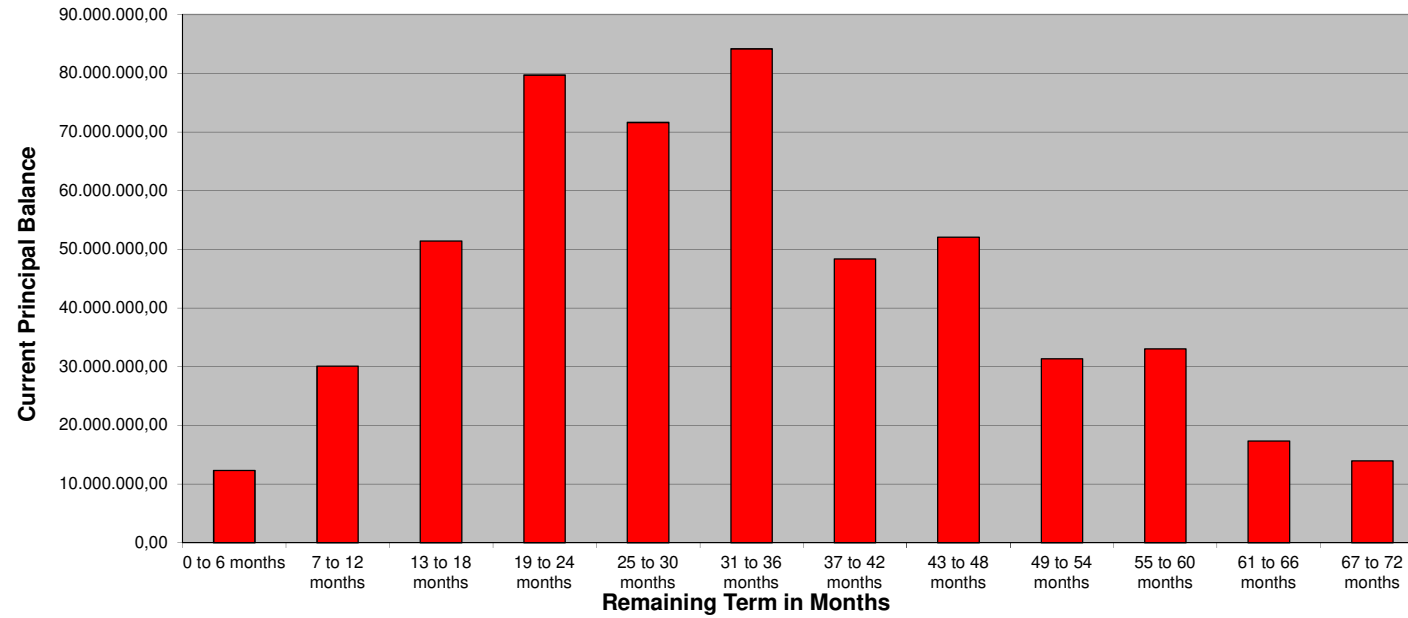
Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<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	12.319.102,44	2,27%	2.007	4,91%
7 to 12 months	30.048.922,08	5,55%	3.563	8,72%
13 to 18 months	51.401.574,57	9,49%	4.667	11,42%
19 to 24 months	79.665.768,78	14,71%	6.305	15,43%
25 to 30 months	71.601.714,18	13,22%	5.314	13,00%
31 to 36 months	84.151.375,36	15,54%	5.786	14,16%
37 to 42 months	48.321.111,38	8,92%	3.254	7,96%
43 to 48 months	52.059.137,00	9,61%	3.226	7,89%
49 to 54 months	31.336.600,65	5,79%	1.956	4,79%
55 to 60 months	33.024.340,25	6,10%	1.950	4,77%
61 to 66 months	17.301.314,49	3,19%	1.053	2,58%
67 to 72 months	13.947.959,28	2,58%	841	2,06%
73 to 84 months	16.434.504,06	3,03%	941	2,30%
<b>Total</b>	<b>541.613.424,52</b>	<b>100,00%</b>	<b>40.863</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



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**16. Original Term**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

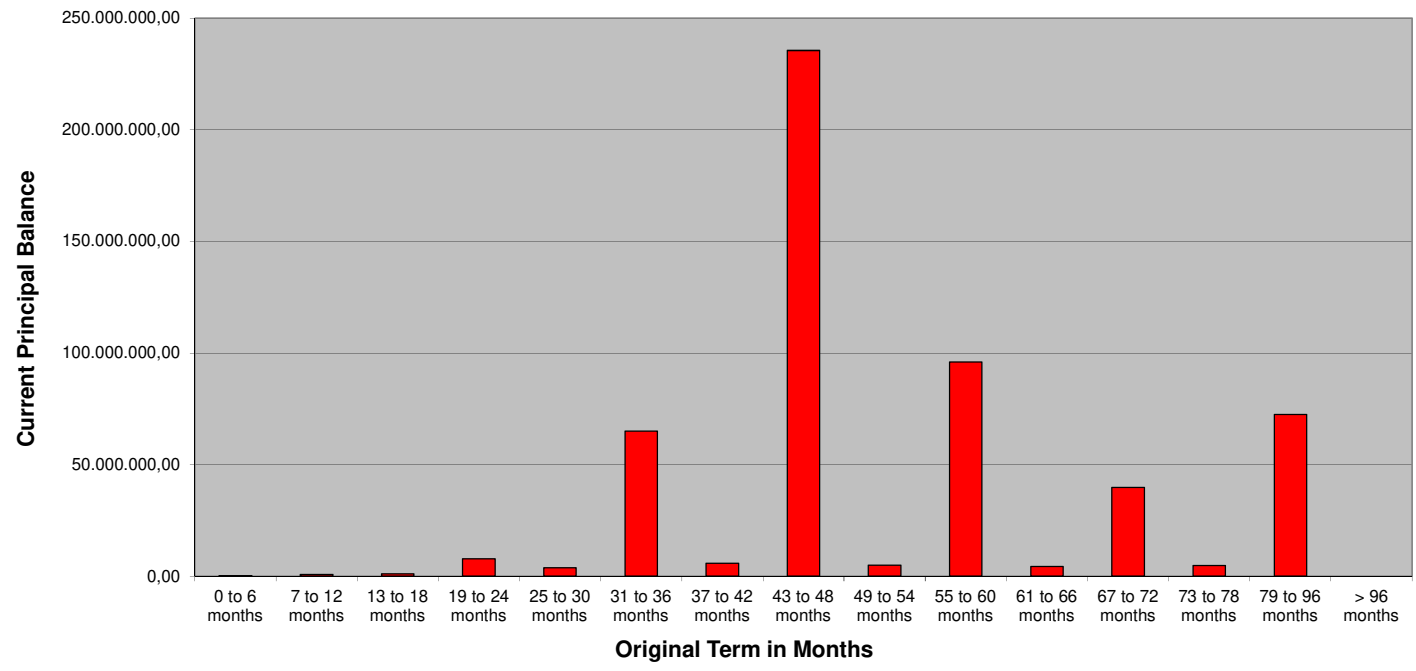
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	43.037,16	0,01%	12	0,03%
7 to 12 months	675.164,12	0,12%	198	0,48%
13 to 18 months	1.041.605,49	0,19%	336	0,82%
19 to 24 months	7.824.974,41	1,44%	1.441	3,53%
25 to 30 months	3.678.214,73	0,68%	843	2,06%
31 to 36 months	64.981.388,09	12,00%	6.481	15,86%
37 to 42 months	5.683.911,01	1,05%	806	1,97%
43 to 48 months	235.602.923,08	43,50%	16.132	39,48%
49 to 54 months	4.916.494,14	0,91%	488	1,19%
55 to 60 months	95.918.332,10	17,71%	6.322	15,47%
61 to 66 months	4.338.952,07	0,80%	329	0,81%
67 to 72 months	39.771.662,45	7,34%	2.494	6,10%
73 to 78 months	4.745.110,61	0,88%	287	0,70%
79 to 96 months	72.391.655,06	13,37%	4.694	11,49%
> 96 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>541.613.424,52</b>	<b>100%</b>	<b>40.863,00</b>	<b>100%</b>

<b>Statistics</b>	
WA Original Term	55,65

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**16.1 Original Term (Graph)**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	





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**17. Manufacturer**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<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	279.079.769,72	51,5%	27.409	67,1%
Alfa Romeo	27.609.940,63	5,1%	1.494	3,7%
Jeep	101.777.622,51	18,8%	5.029	12,3%
Jaguar	27.662.210,40	5,1%	1.178	2,9%
Land Rover	72.090.331,12	13,3%	2.830	6,9%
others	33.393.550,14	6,2%	2.923	7,2%
-> Ferrari	13.741,72	0,0%	1	0,0%
-> Maserati	3.549.580,82	0,7%	88	0,2%
-> Lancia	196.773,78	0,0%	33	0,1%
-> Chrysler	96.294,24	0,0%	9	0,0%
-> Dodge	1.638.333,63	0,3%	55	0,1%
-> others	27.898.825,95	5,2%	2.737	6,7%
	<b>541.613.424,52</b>	<b>100,00%</b>	<b>40.863,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**Priority of Payments during the Revolving Period**

	N/A
Available Distribution Amount	+ 19.757.667,20
1. Payable Expenses	- 14.950,10
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	- 452.715,42
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	- 80.974,16
6. Interest on Class A	- 53.359,60
7. Interest on Class B	- 10.210,42
8. Interest on Class C	- 18.326,39
9. Interest on Class D	- 16.428,50
10. Interest on Class E	- 30.168,06
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	- 17.445.435,12
13. Replenishment of the reserve fund up to the required principal reserve amount	- 114.963,80
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	- 102.627,78
16. Additional servicing fee	- 1.417.407,85
17. Transaction Gain payments to the shareholder of the issuer	- 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	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	=
Collection Period	from	01/11/2021	to	30/11/2021	29 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	14.950,10 €	<u>12.866,45</u>	<u>518,92</u>	<u>484,32</u>	<u>274,09</u>	<u>284,74</u>	<u>521,58</u>
Interest accrued for the Period	231.120,75 €	53.359,60 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Interest Payments	231.120,75 €	53.359,60 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**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)	-	0,5630
Net Swap Payments		71.275,96

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**21. Retention**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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	89,27%
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	1,98%
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 "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	21/12/2021	=	29 days
Collection Period	30/11/2021		

		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	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**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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**24. Issuer Information**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**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)



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**25. Originator, Servicer**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**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

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**25. Glossary**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	13				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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