

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	07/01/2022			
Payment Date	21/01/2022			
Period No	14			
Monthly Period	01.12.2021 - 31.12.2021			
Interest Period from	21/12/2021	to	21/01/2022	= 31 days
Collection Period from	01/12/2021	to	31/12/2021	

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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
Beginning of Period (collection period)		558.974.036,20 €	558.955.342,79
Scheduled Principal Payments		10.795.144,43 €	9.476.760,83
Prepayment Principal		4.663.851,24 €	5.090.367,23
Others		2.165.173,49 €	2.799.394,45
Recoveries		- €	-
Total Principal Collections		17.624.169,16 €	17.366.522,51
Total Interest Collections		1.762.205,92 €	2.257.487,48
Defaults		49.416,60	60.219,20
End of Period (after Payment Date)	41.376	558.955.799,63 €	558.974.036,20
Balance of the Replenishment account (after Payment Date)		133.200,37 €	114.963,80
Current Prepayment Rate (annualised)		10,01%	10,93%
New sale Offer		17.655.349,19 €	17.445.435,12

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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	773.987,45 €

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	348.483,41 €

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	336.898,24 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,03%
Cumulative Default Level previous period	0,04%
Cumulative Default Level current period	0,05%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,03%
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	54
Number of Contracts being 61-90 Days delinquent	18
Number of Contracts being 91-120 Days delinquent	16
Gross instalments being 31-60 days delinquent	15.028,82
Gross instalments being 61-90 days delinquent	6.661,36
Gross instalments being 91-120 days delinquent	7.071,67
Current Period Termination	56.086,16
Cumulative Termination	495.927,64
New number of Contracts being terminated	5,00
Total number of Contracts being terminated	59,00
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)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
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
Current Note Information							
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
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread		0,089					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		31 days	31 days	31 days	31 days	31 days	31 days
Principal Outstanding Beginning of Period	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		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
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		37.054,90 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,11 €	109.705,56 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
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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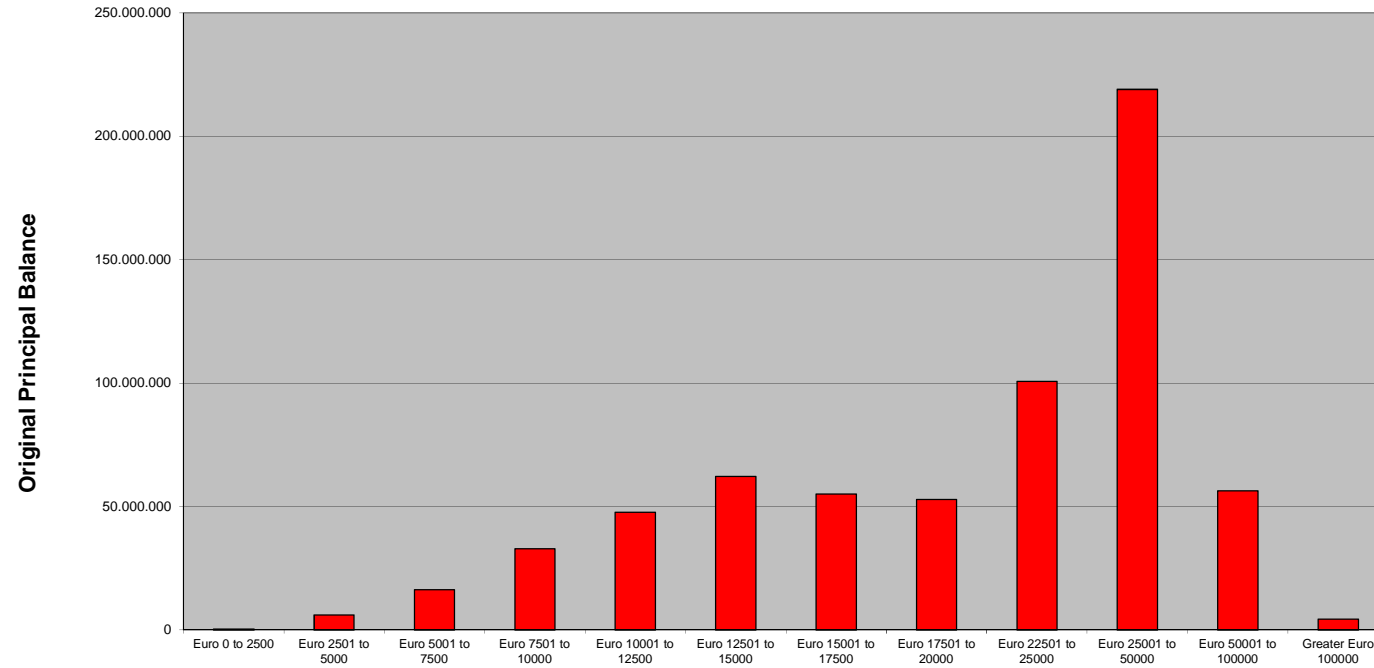
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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%
Total	653.187.711,36	100,00%	34.909	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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6. Current Principal Balance

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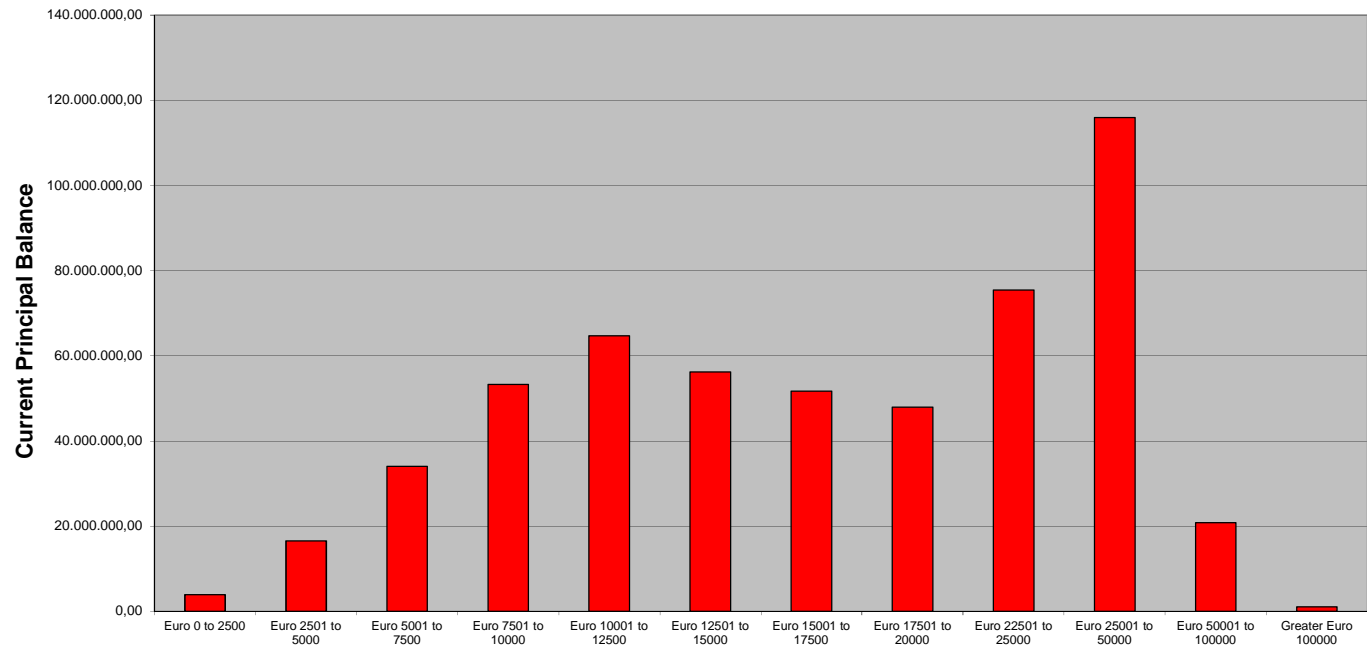
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	3.869.717,15	0,7%	2.624	6,3%
Euro 2501 to 5000	16.541.068,82	3,1%	4.341	10,5%
Euro 5001 to 7500	34.036.383,90	6,3%	5.417	13,1%
Euro 7501 to 10000	53.260.844,52	9,8%	6.065	14,7%
Euro 10001 to 12500	64.708.396,23	12,0%	5.779	14,0%
Euro 12501 to 15000	56.216.975,13	10,4%	4.109	9,9%
Euro 15001 to 17500	51.692.080,82	9,5%	3.193	7,7%
Euro 17501 to 20000	47.942.179,22	8,9%	2.569	6,2%
Euro 22501 to 25000	75.398.293,07	13,9%	3.392	8,2%
Euro 25001 to 50000	115.927.133,32	21,4%	3.535	8,5%
Euro 50001 to 100000	20.791.975,41	3,8%	343	0,8%
Greater Euro 100000	1.026.224,36	0,2%	9	0,0%
Total	541.411.271,95	100,0%	41.376	100,0%

Statistics		in EUR
Average Amount		13.085,15

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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	437.791,01	0,08%	41
2	235.107,19	0,04%	5
3	223.766,68	0,04%	8
4	216.812,75	0,04%	9
5	211.210,17	0,04%	10
6	206.065,16	0,04%	10
7	205.748,13	0,04%	22
8	199.243,93	0,04%	14
9	197.228,70	0,04%	17
10	177.220,10	0,03%	10
11	169.016,37	0,03%	1
12	163.559,64	0,03%	8
13	161.487,36	0,03%	17
14	159.676,89	0,03%	9
15	159.581,42	0,03%	24
16	156.176,38	0,03%	5
17	153.679,09	0,03%	15
18	151.248,29	0,03%	2
19	150.682,05	0,03%	25
20	149.069,49	0,03%	9
Total	3.884.370,80	0,72%	261

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8. Geographical Distribution

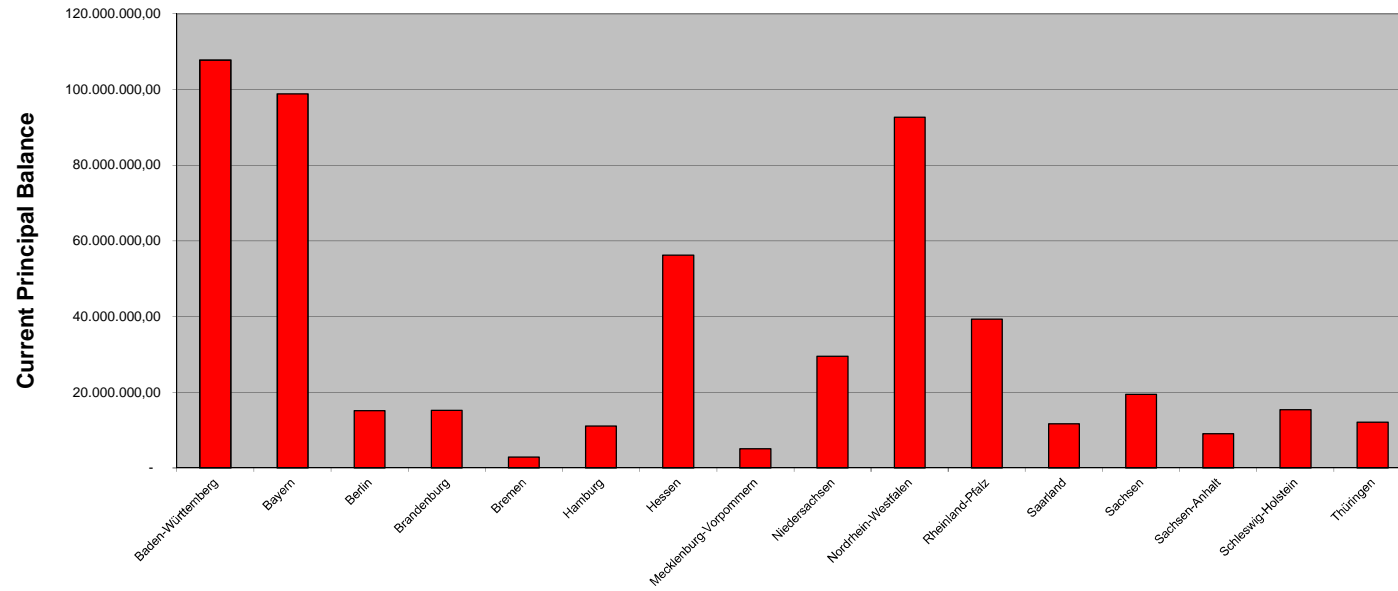
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	50.943,48	0,0%	2	0,0%
Baden-Württemberg	107.816.711,45	19,9%	8.483	20,5%
Bayern	98.845.475,32	18,3%	8.064	19,5%
Berlin	15.101.794,15	2,8%	994	2,4%
Brandenburg	15.223.595,47	2,8%	1.031	2,5%
Bremen	2.880.770,66	0,5%	259	0,6%
Hamburg	11.052.055,18	2,0%	763	1,8%
Hessen	56.226.830,13	10,4%	4.207	10,2%
Mecklenburg-Vorpomr	5.100.276,50	0,9%	399	1,0%
Niedersachsen	29.479.281,71	5,4%	2.157	5,2%
Nordrhein-Westfalen	92.681.571,23	17,1%	7.060	17,1%
Rheinland-Pfalz	39.304.662,02	7,3%	3.145	7,6%
Saarland	11.674.367,23	2,2%	816	2,0%
Sachsen	19.422.355,27	3,6%	1.373	3,3%
Sachsen-Anhalt	9.040.795,21	1,7%	635	1,5%
Schleswig-Holstein	15.413.440,62	2,8%	1.115	2,7%
Thüringen	12.096.346,32	2,2%	873	2,1%
Total	541.411.271,95	100,00%	41.376	100,00%

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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	342.848.528,48	63,3%	22.703	54,87%
Used	198.562.743,47	36,7%	18.673	45,13%
Total	541.411.271,95	100%	41.376	100%

<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	457.526.910,07	84,51%	35.058	84,73%
LCV	83.884.361,88	15,49%	6.318	15,27%
Total	541.411.271,95	100%	41.376	100%

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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	98.631.864,01	18,2%	9.352	22,6%
Without CPI	442.779.407,94	81,8%	32.024	77,4%
Total	541.411.271,95	100,0%	41.376	100,0%

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11. Type of Contract

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	196.386.846,52	36,3%	20.057	48,5%
Balloon Loans	276.593.685,82	51,1%	16.844	40,7%
- of which balloons	164.725.665,03	30,4%	n.a	n.a
- of which regular installments	111.868.020,79	20,7%	n.a	n.a
Formula	68.430.739,61	12,6%	4.475	10,8%
- of which balloons	39.088.136,41	7,2%	n.a	n.a
- of which regular installments	29.342.603,20	5,4%	n.a	n.a
Total	541.411.271,95	100%	41.376	100%

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	2	0,0%	56.865	94,7%
13 to 24 months	144	0,9%	1.335.196	82,1%
25 to 36 months	2.395	14,2%	32.964.358	80,1%
37 to 48 months	9.131	54,2%	149.900.358	66,0%
49 to 60 months	2.774	16,5%	49.142.632	49,3%
61 to 72 months	827	4,9%	15.883.433	38,6%
73 to 84 months	1.570	9,3%	27.282.466	35,9%
85 to 96 months	1	0,0%	28.378	0,0%
Total	16.843	100%	276.565.307,38	59,9%

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	2.856	15,8%	33.446.654,29	85,6%
13 to 24 months	5.861	34,8%	91.924.164,34	69,4%
25 to 36 months	4.920	29,2%	85.806.822,46	56,6%
37 to 48 months	2.221	13,2%	41.038.099,33	42,5%
49 to 60 months	1.157	6,9%	23.792.350,80	34,6%
61 to 72 months	29	0,2%	585.594,60	30,3%
Total	16.844	100%	276.593.685,82	59,9%

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	7	0,2%	35.920,62	82,2%
13 to 24 months	49	1,1%	782.283,55	82,3%
25 to 36 months	718	16,0%	9.936.253,86	75,1%
37 to 48 months	2.556	57,1%	39.147.563,74	60,8%
49 to 60 months	659	14,7%	10.488.207,30	45,0%
61 to 72 months	162	3,6%	2.999.354,29	35,8%
73 to 84 months	324	7,2%	5.061.156,25	33,2%
85 to 96 months	0	0,0%	0	0,0%
Total	4.475	100%	68.430.739,61	57,3%

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	548	12,2%	6.483.882	85,8%
13 to 24 months	1.246	27,8%	17.329.299	69,1%
25 to 36 months	1.472	32,9%	22.549.669	56,4%
37 to 48 months	787	17,6%	14.074.272	45,9%
49 to 60 months	332	7,4%	6.111.950	35,7%
61 to 72 months	90	2,0%	1.881.668	30,4%
Total	4.475	100%	68.430.739,61	57,3%

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12. Payment Methods

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<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	538.348.329,30	99,4%	41.147	99,4%
Other	3.062.942,65	0,6%	229	0,6%
Total	541.411.271,95	100,0%	41.376	100,0%

<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	541.411.271,95	100,0%	41.376	100,0%
Total	541.411.271,95	100,0%	41.376	100,0%

<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	480.084.863,43	88,7%	34.352	83,0%
NO	61.326.408,52	11,3%	7.024	17,0%
Total	541.411.271,95	100,0%	41.376	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	13.350,01	15.055,35
Average purchase price	27.525,07	30.642,33
Downpayment in %	48,5%	49,1%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	77.758.395,13	14,36%	4.712	11,39%
1,01 to 2%	47.344.715,81	8,74%	3.359	8,12%
2,01 to 3%	149.756.515,55	27,66%	11.023	26,64%
3,01 to 4%	172.517.191,32	31,86%	12.494	30,20%
4,01 to 5%	64.519.749,72	11,92%	5.815	14,05%
5,01 to 6%	19.054.361,39	3,52%	2.501	6,04%
6,01 to 7%	10.208.678,08	1,89%	1.440	3,48%
7,01 to 8%	200.860,30	0,04%	26	0,06%
8,01 to 9%	40.322,94	0,01%	3	0,01%
9,01 to 10%	10.481,71	0,00%	3	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	541.411.271,95	100%	41.376,00	100%

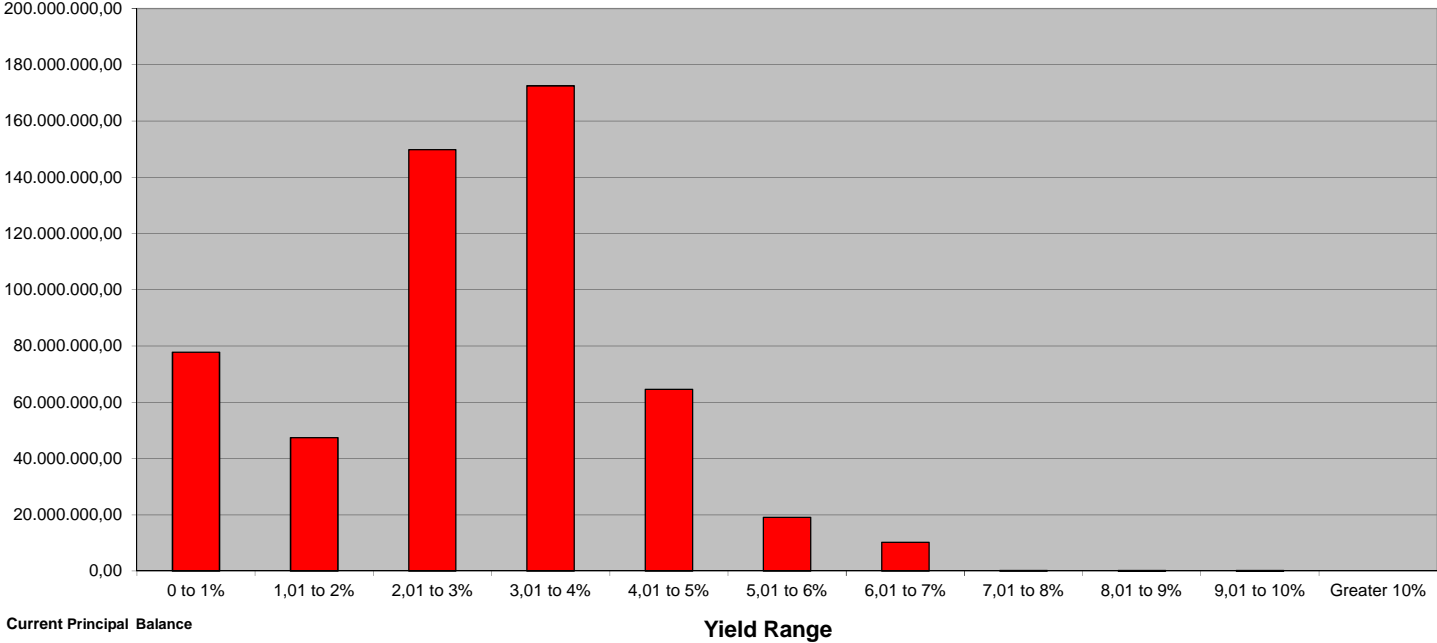
Statistics	in %
WA Interest	3,10

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



ABEST 19
Monthly Investor Report

14. Seasoning

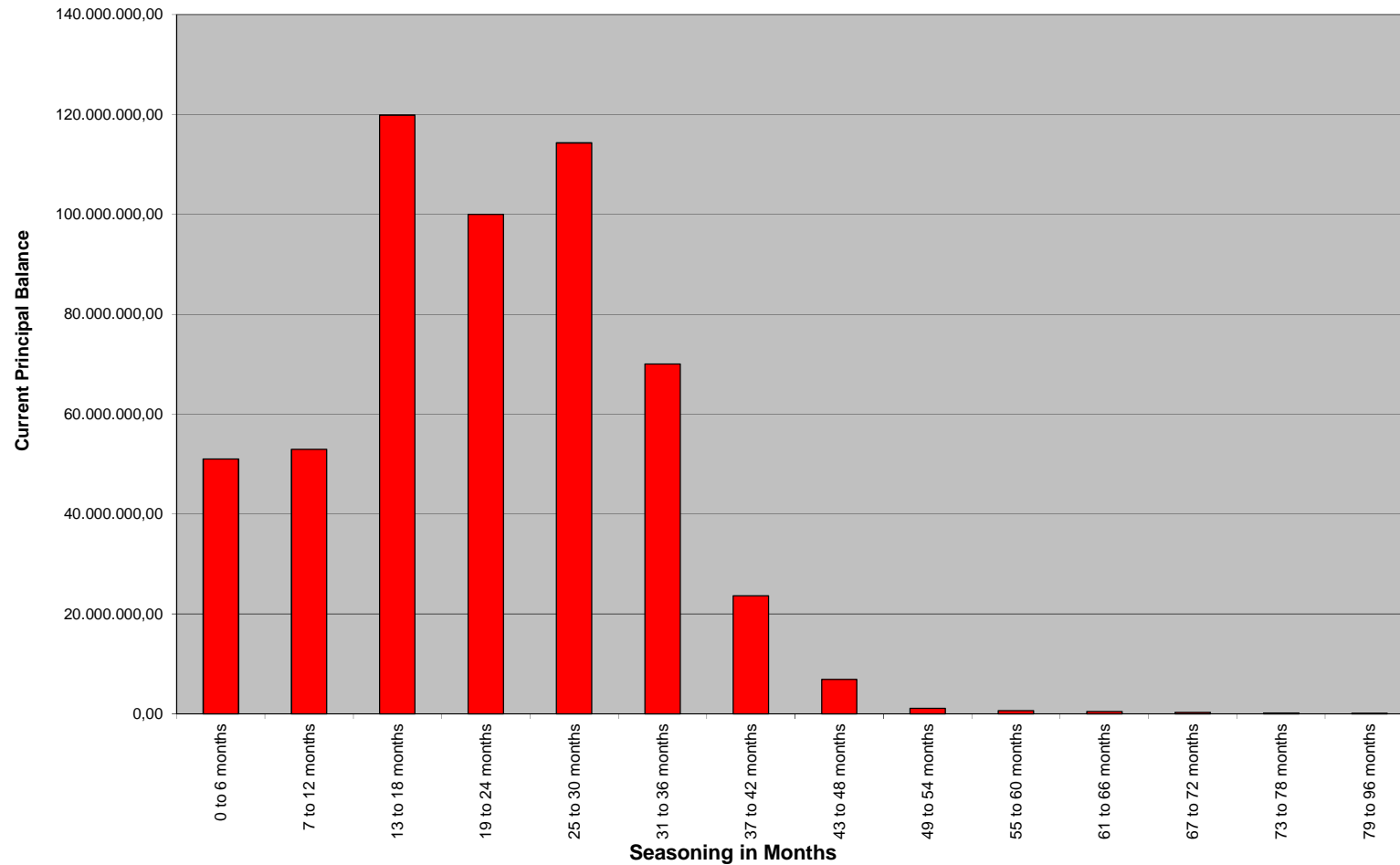
Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<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	51.000.252,06	9,42%	3.659	8,84%
7 to 12 months	52.960.221,33	9,78%	4.208	10,17%
13 to 18 months	119.859.089,02	22,14%	8.745	21,14%
19 to 24 months	99.976.239,06	18,47%	7.494	18,11%
25 to 30 months	114.311.843,77	21,11%	8.829	21,34%
31 to 36 months	70.013.390,23	12,93%	5.521	13,34%
37 to 42 months	23.635.606,90	4,37%	1.926	4,65%
43 to 48 months	6.908.838,43	1,28%	583	1,41%
49 to 54 months	1.087.356,36	0,20%	133	0,32%
55 to 60 months	614.703,68	0,11%	94	0,23%
61 to 66 months	468.640,47	0,09%	67	0,16%
67 to 72 months	305.520,80	0,06%	53	0,13%
73 to 78 months	157.431,78	0,03%	36	0,09%
79 to 96 months	112.138,06	0,02%	28	0,07%
Total	541.411.271,95	100,00%	41.376	100,00%

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Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

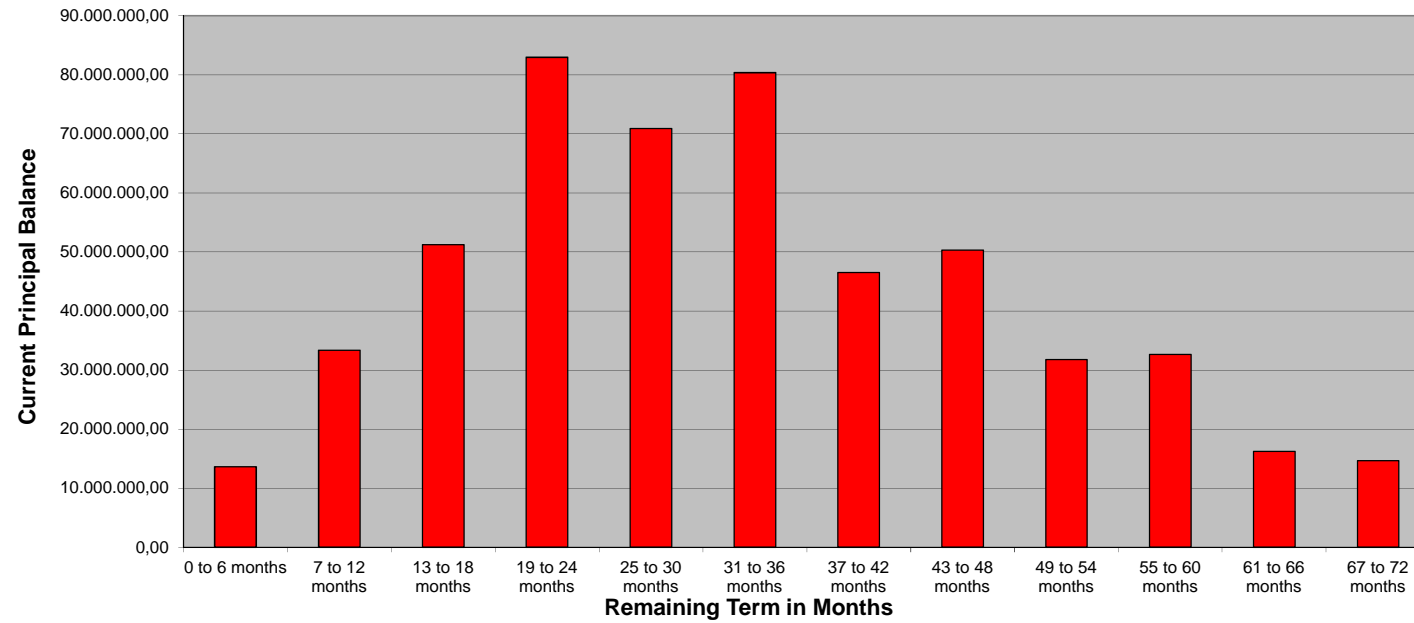
Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<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	13.616.324,34	2,51%	2.195	5,31%
7 to 12 months	33.316.181,43	6,15%	3.866	9,34%
13 to 18 months	51.198.261,54	9,46%	4.718	11,40%
19 to 24 months	82.973.151,18	15,33%	6.575	15,89%
25 to 30 months	70.907.364,18	13,10%	5.269	12,73%
31 to 36 months	80.378.155,45	14,85%	5.686	13,74%
37 to 42 months	46.482.474,98	8,59%	3.120	7,54%
43 to 48 months	50.290.943,98	9,29%	3.180	7,69%
49 to 54 months	31.775.932,58	5,87%	1.994	4,82%
55 to 60 months	32.617.560,88	6,02%	1.922	4,65%
61 to 66 months	16.240.435,86	3,00%	1.008	2,44%
67 to 72 months	14.657.205,55	2,71%	879	2,12%
73 to 84 months	16.957.280,00	3,13%	964	2,33%
Total	541.411.271,95	100,00%	41.376	100,00%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



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Monthly Investor Report**

16. Original Term

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

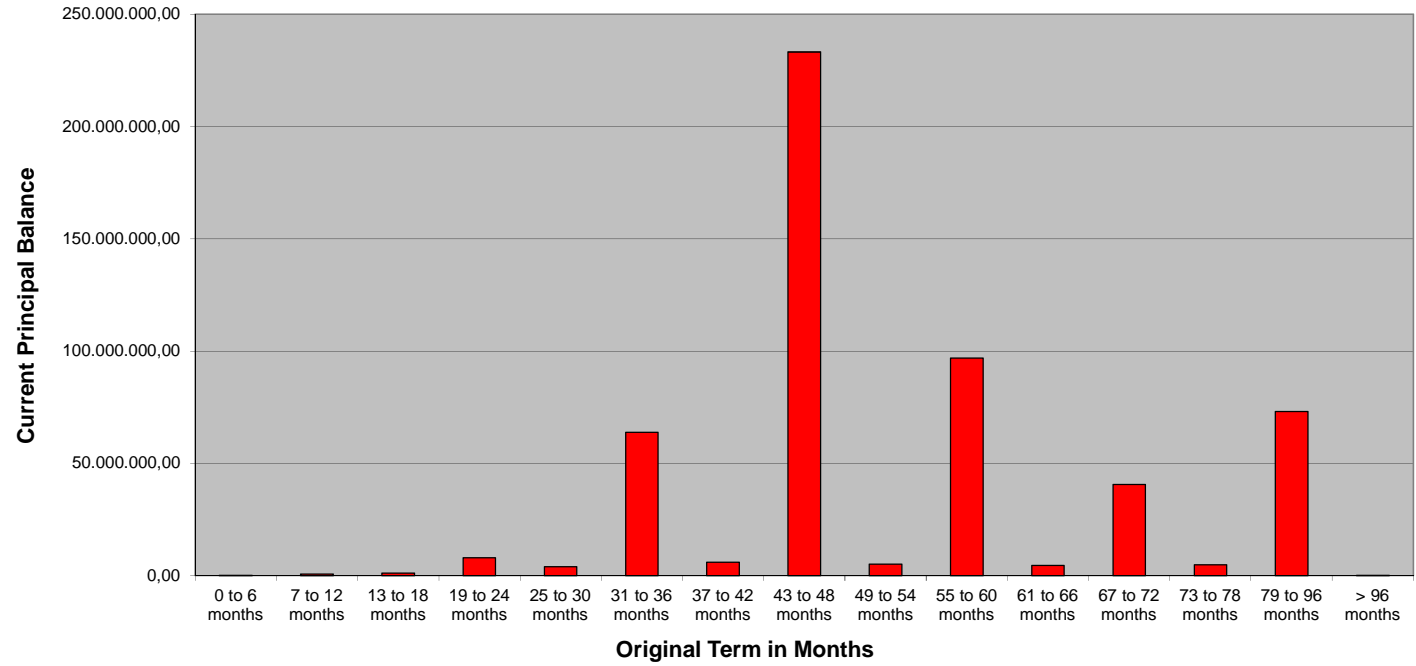
Original Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	28.843,27	0,01%	10	0,02%
7 to 12 months	719.888,36	0,13%	205	0,50%
13 to 18 months	1.103.710,68	0,20%	356	0,86%
19 to 24 months	7.942.826,52	1,47%	1.453	3,51%
25 to 30 months	3.887.564,74	0,72%	879	2,12%
31 to 36 months	63.722.436,50	11,77%	6.495	15,70%
37 to 42 months	5.937.079,64	1,10%	842	2,03%
43 to 48 months	233.186.439,84	43,07%	16.221	39,20%
49 to 54 months	5.089.221,23	0,94%	509	1,23%
55 to 60 months	96.855.749,06	17,89%	6.432	15,55%
61 to 66 months	4.516.007,96	0,83%	339	0,82%
67 to 72 months	40.555.664,68	7,49%	2.558	6,18%
73 to 78 months	4.835.650,80	0,89%	293	0,71%
79 to 96 months	73.001.810,23	13,48%	4.783	11,56%
> 96 months	28.378,44	0,01%	1	0,00%
Total	541.411.271,95	100%	41.376,00	100%

Statistics	
WA Original Term	55,79

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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



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17. Manufacturer

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<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	279.794.702,42	51,7%	27.741	67,0%
Alfa Romeo	27.489.298,12	5,1%	1.508	3,6%
Jeep	100.797.487,45	18,6%	5.051	12,2%
Jaguar	27.491.936,62	5,1%	1.190	2,9%
Land Rover	71.788.916,58	13,3%	2.865	6,9%
others	34.048.930,76	6,3%	3.021	7,3%
-> Ferrari	13.312,24	0,0%	1	0,0%
-> Maserati	3.571.101,48	0,7%	92	0,2%
-> Lancia	203.560,25	0,0%	35	0,1%
-> Chrysler	75.996,67	0,0%	8	0,0%
-> Dodge	1.610.950,78	0,3%	55	0,1%
-> others	28.574.009,34	5,3%	2.830	6,8%
	541.411.271,95	100,00%	41.376,00	100,00%

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18. Priority of Payments

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+ 19.501.338,88
1. Payable Expenses	- 14.931,47
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	- 467.306,01
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	- 106.543,26
6. Interest on Class A	- 37.054,90
7. Interest on Class B	- 10.914,58
8. Interest on Class C	- 19.590,28
9. Interest on Class D	- 17.561,50
10. Interest on Class E	- 32.248,61
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	- 17.655.349,19
13. Replenishment of the reserve fund up to the required principal reserve amount	- 133.200,37
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	- 109.705,56
16. Additional servicing fee	- 896.833,15
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 ENotes have been redeemed in full)	-
21. Additional Servicing Fee	-
22. Transaction Gain to the shareholders	-

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19. Transaction Costs

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	=
Collection Period	from	01/12/2021	to	31/12/2021	31 days

	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
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	14.931,47 €	<u>12.850,42</u>	<u>518,27</u>	<u>483,72</u>	<u>273,75</u>	<u>284,38</u>	<u>520,93</u>
Interest accrued for the Period	227.075,43 €	37.054,90 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payments	227.075,43 €	37.054,90 €	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	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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)	-	0,6110
Net Swap Payments		96.176,21

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21. Retention

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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	89,30%
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	21/01/2022	=	31 days
Collection Period	31/12/2021		

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

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23. Counterparties II

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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

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Monthly Investor Report

25. Originator, Servicer

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

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

Moody's
Ba3

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25. Glossary

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	14				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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