

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/03/2022			
Payment Date	21/03/2022			
Period No	16			
Monthly Period	01.02.2022 - 28.02.2022			
Interest Period from	21/02/2022	to	21/03/2022	= 28 days
Collection Period from	01/02/2022	to	28/02/2022	

Index	Page
1. Portfolio Information	1
2. Reserve Accounts	2
3. Performance Data	3
4. Outstanding Notes	4
5. Original Principal Balance	5
5.1 Original PB (Graph)	5.1
6. Current Principal Balance	6
6.1 Current PB (Graph)	6.1
7. Borrower Concentration	7
8. Geographical Distribution	8
8.1 Geographical (Graph)	8.1
9. Object Type	9
10. Insurance Coverage	10
11. Contract Type	11
12. Payment Methods	12
13. Customer Yield	13
13.1 Customer Yield (Graph)	13
14. Seasoning	14
14.1 Seasoning (Graph)	14.1
15. Remaining Term	15
15.1 Remaining Term (Graph)	15.1
16. Original Term	16
16.1 Original Term (Graph)	16
17. Manufacturer	17
18. Priority of Payments	18
19. Transaction Costs	19
20. Swap Counterparty Data	20
21. Retention	21
22. Counterparties I	22
23. Counterparties II	23
25. Originator	25
26. Disclaimer	26

ABEST 19
Monthly Investor Report

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)		558.960.761,88 €	558.955.799,63
Scheduled Principal Payments		11.944.204,62 €	10.621.644,59
Prepayment Principal		5.646.242,75 €	4.747.161,71
Others		1.064.923,73 €	1.423.629,63
Recoveries		- €	-
Total Principal Collections		18.655.371,10 €	16.792.435,93
Total Interest Collections		1.398.189,45 €	2.104.053,22
Defaults		48.095,49	-
End of Period (after Payment Date)	41.951	558.926.419,96 €	558.960.761,88
Balance of the Replenishment account (after Payment Date)		168.893,79 €	134.551,87
Current Prepayment Rate (annualised)		12,12%	10,19%
New sale Offer		18.669.124,67 €	16.791.084,43

ABEST 19
Monthly Investor Report

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	€	-		

ABEST 19
Monthly Investor Report

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	1.044.456,87 €

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	170.813,39 €

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	264.111,79 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,05%
Cumulative Default Level previous period	0,05%
Cumulative Default Level current period	0,06%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

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

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	77
Number of Contracts being 61-90 Days delinquent	15
Number of Contracts being 91-120 Days delinquent	16
Gross instalments being 31-60 days delinquent	23.876,62
Gross instalments being 61-90 days delinquent	4.535,07
Gross instalments being 91-120 days delinquent	6.047,54
Current Period Termination	13.859,11
Cumulative Termination	619.146,17
New number of Contracts being terminated	4,00
Total number of Contracts being terminated	72,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

ABEST 19
Monthly Investor Report

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		0,138					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		28 days	28 days	28 days	28 days	28 days	28 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		51.895,67 €	9.858,33 €	17.694,44 €	15.862,00 €	29.127,8 €	99.088,89 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE		13,93%	10,46%	7,22%	5,39%	3,48%	0,00%

ABEST 19
Monthly Investor Report

5. Original Principal Balance

as of ISSUE DATE

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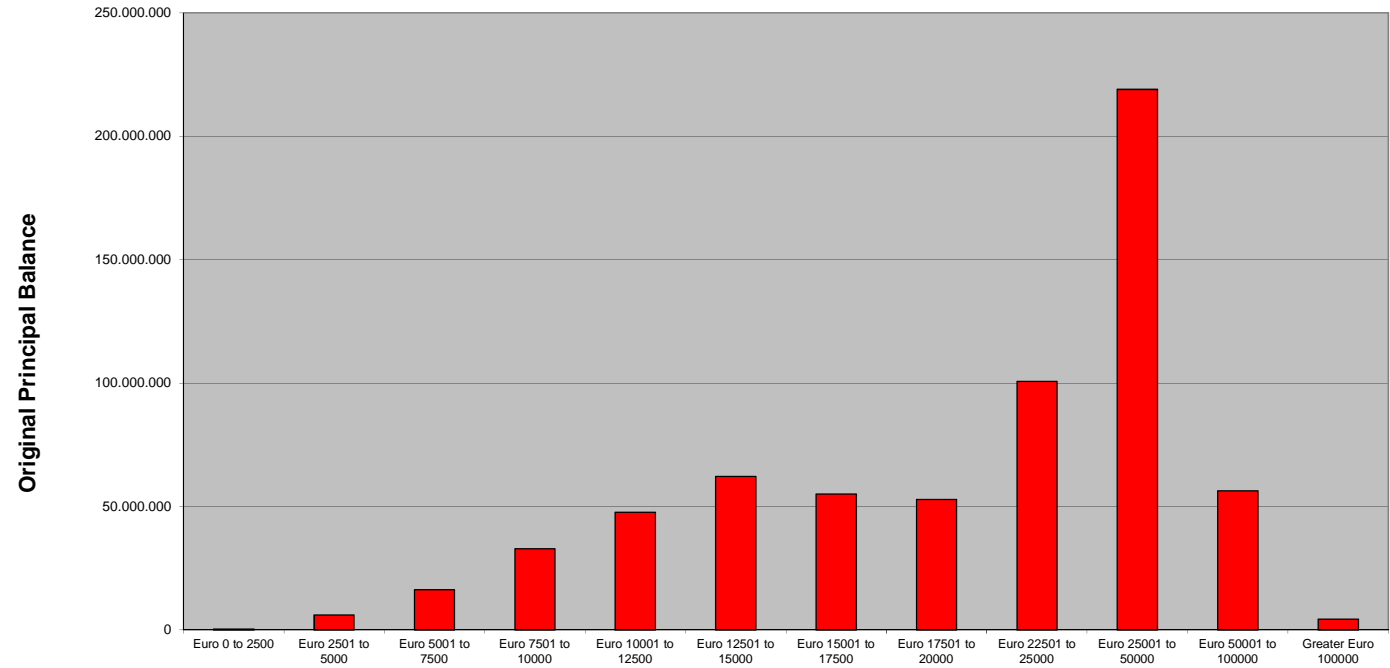
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131.00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495.00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555.00	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

ABEST 19
Monthly Investor Report

5.1 Original PB (Graph)

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ABEST 19
Monthly Investor Report

6. Current Principal Balance

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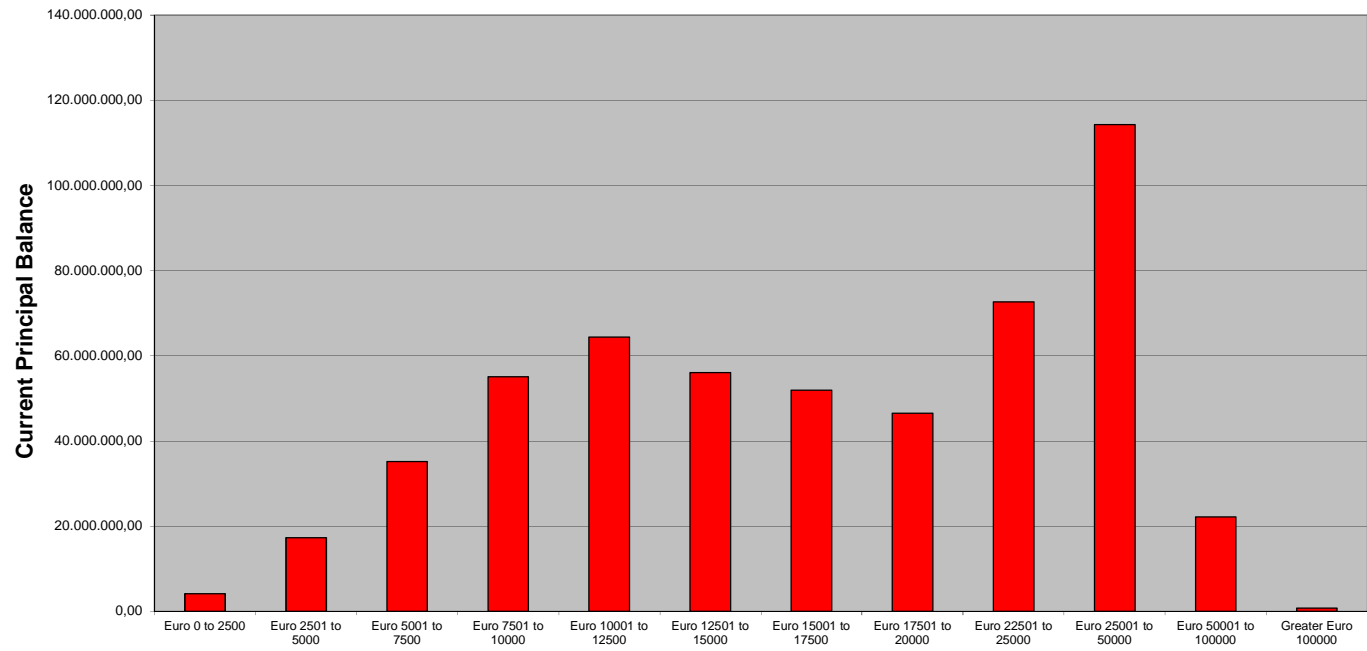
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.118.518,43	0,8%	2.848	6,8%
Euro 2501 to 5000	17.275.615,27	3,2%	4.547	10,8%
Euro 5001 to 7500	35.162.074,28	6,5%	5.607	13,4%
Euro 7501 to 10000	55.099.693,80	10,2%	6.278	15,0%
Euro 10001 to 12500	64.418.458,30	11,9%	5.756	13,7%
Euro 12501 to 15000	56.046.693,00	10,4%	4.089	9,7%
Euro 15001 to 17500	51.933.164,46	9,6%	3.203	7,6%
Euro 17501 to 20000	46.471.233,42	8,6%	2.487	5,9%
Euro 22501 to 25000	72.677.239,05	13,4%	3.274	7,8%
Euro 25001 to 50000	114.289.480,71	21,1%	3.491	8,3%
Euro 50001 to 100000	22.180.738,69	4,1%	365	0,9%
Greater Euro 100000	719.057,35	0,1%	6	0,0%
Total	540.391.966,76	100,0%	41.951	100,0%

Statistics in EUR	
Average Amount	12.881,50

ABEST 19
Monthly Investor Report

6.1 Current PB (Graph)

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ABEST 19
Monthly Investor Report

7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	735.333,40	0,14%	20
2	410.023,42	0,08%	41
3	238.355,36	0,04%	10
4	237.668,78	0,04%	15
5	228.789,24	0,04%	5
6	227.713,24	0,04%	11
7	220.885,34	0,04%	24
8	214.297,64	0,04%	8
9	198.190,26	0,04%	10
10	181.294,24	0,03%	17
11	174.266,50	0,03%	13
12	172.615,32	0,03%	30
13	164.402,06	0,03%	1
14	155.420,88	0,03%	10
15	154.025,86	0,03%	8
16	151.302,01	0,03%	5
17	150.894,80	0,03%	9
18	148.403,59	0,03%	17
19	146.551,97	0,03%	2
20	143.814,67	0,03%	2
Total	4.454.248,58	0,82%	258

ABEST 19
Monthly Investor Report

8. Geographical Distribution

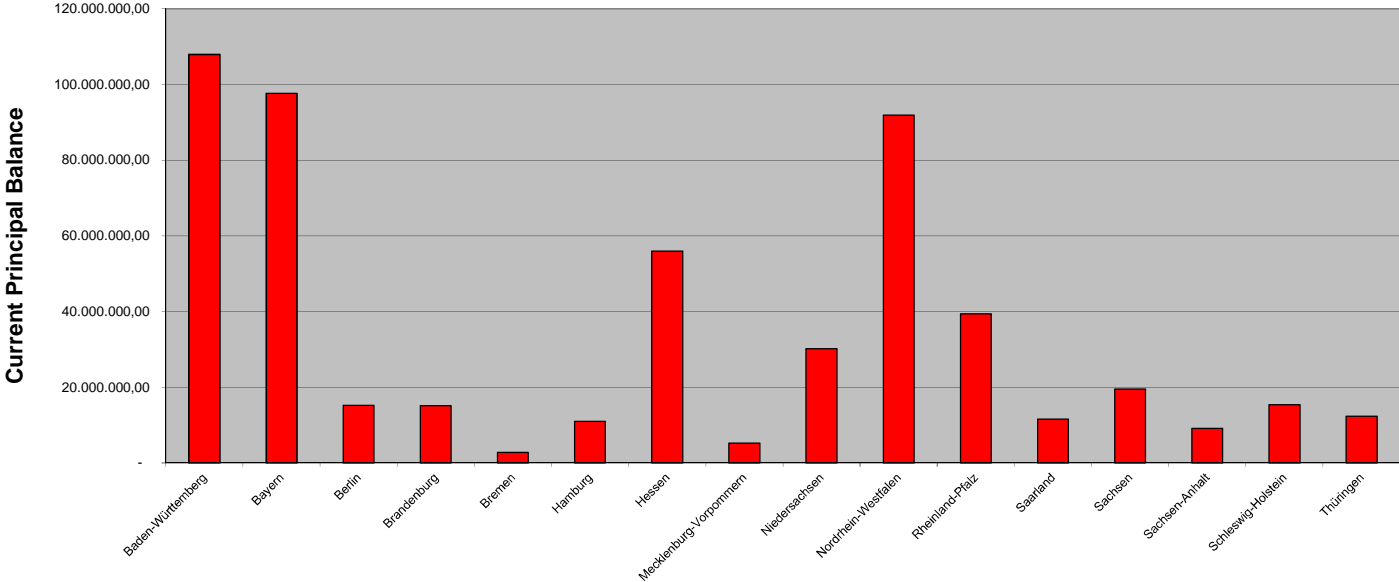
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	34.254,88	0,0%	2	0,0%
Baden-Württemberg	107.938.135,63	20,0%	8.666	20,7%
Bayern	97.675.403,81	18,1%	8.104	19,3%
Berlin	15.212.860,13	2,8%	1.015	2,4%
Brandenburg	15.117.984,41	2,8%	1.044	2,5%
Bremen	2.764.536,95	0,5%	253	0,6%
Hamburg	10.988.560,67	2,0%	768	1,8%
Hessen	55.999.158,53	10,4%	4.243	10,1%
Mecklenburg-Vorpomr	5.203.250,48	1,0%	407	1,0%
Niedersachsen	30.173.826,35	5,6%	2.212	5,3%
Nordrhein-Westfalen	91.917.713,52	17,0%	7.119	17,0%
Rheinland-Pfalz	39.419.008,64	7,3%	3.206	7,6%
Saarland	11.575.826,53	2,1%	829	2,0%
Sachsen	19.512.205,25	3,6%	1.398	3,3%
Sachsen-Anhalt	9.120.585,03	1,7%	648	1,5%
Schleswig-Holstein	15.370.525,37	2,8%	1.135	2,7%
Thüringen	12.368.130,58	2,3%	902	2,2%
Total	540.391.966,76	100,00%	41.951	100,00%

**ABEST 19
Monthly Investor Report**

8.1 Geographical Distribution (Graph)

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**ABEST 19
Monthly Investor Report**

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	339.781.903,37	62,9%	22.859	54,49%
Used	200.610.063,39	37,1%	19.092	45,51%
Total	540.391.966,76	100%	41.951	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	456.314.229,96	84,44%	35.469	84,55%
LCV	84.077.736,80	15,56%	6.482	15,45%
Total	540.391.966,76	100%	41.951	100%

ABEST 19
Monthly Investor Report

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	97.124.408,16	18,0%	9.421	22,5%
Without CPI	443.267.558,60	82,0%	32.530	77,5%
Total	540.391.966,76	100,0%	41.951	100,0%

ABEST 19
Monthly Investor Report

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	199.603.386,95	36,9%	20.663	49,3%
Balloon Loans	269.499.849,79	49,9%	16.619	39,6%
- of which balloons	164.128.912,42	30,4%	n.a	n.a
- of which regular installments	105.370.937,37	19,5%	n.a	n.a
Formula	71.288.730,02	13,2%	4.669	11,1%
- of which balloons	41.269.116,08	7,6%	n.a	n.a
- of which regular installments	30.019.613,94	5,6%	n.a	n.a
Total	540.391.966,76	100%	41.951	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	3	0,0%	54.691	70,9%
13 to 24 months	144	0,9%	1.920.569	81,0%
25 to 36 months	2.263	13,6%	30.825.106	81,1%
37 to 48 months	9.040	54,4%	145.409.109	67,6%
49 to 60 months	2.803	16,9%	49.455.862	50,1%
61 to 72 months	837	5,0%	15.872.459	39,3%
73 to 84 months	1.528	9,2%	25.933.844	36,9%
85 to 96 months	1	0,0%	28.209	0,0%
Total	16.618	100%	269.471.640,49	61,1%

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	3.053	18,4%	38.051.405,56	86,7%
13 to 24 months	6.023	36,2%	93.743.645,35	69,8%
25 to 36 months	4.304	25,9%	73.677.153,99	56,4%
37 to 48 months	2.151	12,9%	40.694.181,63	43,1%
49 to 60 months	1.044	6,3%	22.184.504,11	35,5%
61 to 72 months	44	0,3%	1.148.959,15	32,5%
Total	16.619	100%	269.499.849,79	61,1%

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	4	0,1%	21.351,96	82,1%
13 to 24 months	56	1,2%	853.961,44	81,1%
25 to 36 months	723	15,5%	9.994.410,29	75,5%
37 to 48 months	2.677	57,3%	40.937.664,78	61,5%
49 to 60 months	698	14,9%	11.081.313,59	45,8%
61 to 72 months	181	3,9%	3.283.898,92	36,0%
73 to 84 months	330	7,1%	5.115.929,04	33,9%
85 to 96 months	0	0,0%	0	0,0%
Total	4.669	100%	71.288.730,02	57,9%

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	647	13,9%	7.620.251	86,6%
13 to 24 months	1.262	27,0%	17.265.285	69,1%
25 to 36 months	1.435	30,7%	21.845.107	57,0%
37 to 48 months	885	19,0%	16.237.259	46,8%
49 to 60 months	340	7,3%	6.268.776	37,2%
61 to 72 months	100	2,1%	2.052.052	30,6%
Total	4.669	100%	71.288.730,02	57,9%

ABEST 19
Monthly Investor Report

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	536.651.924,64	99,3%	41.668	99,3%
Other	3.740.042,12	0,7%	283	0,7%
Total	540.391.966,76	100,0%	41.951	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	540.391.966,76	100,0%	41.951	100,0%
Total	540.391.966,76	100,0%	41.951	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	477.929.050,07	88,4%	34.726	82,8%
NO	62.462.916,69	11,6%	7.225	17,2%
Total	540.391.966,76	100,0%	41.951	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	13.370,86	15.118,37
Average purchase price	27.586,91	30.754,26
Downpayment in %	48,5%	49,2%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	91.707.063,38	16,97%	5.632	13,43%
1,01 to 2%	44.821.351,77	8,29%	3.236	7,71%
2,01 to 3%	146.893.517,89	27,18%	11.032	26,30%
3,01 to 4%	167.152.411,92	30,93%	12.417	29,60%
4,01 to 5%	61.343.803,66	11,35%	5.684	13,55%
5,01 to 6%	18.168.363,75	3,36%	2.483	5,92%
6,01 to 7%	10.051.567,99	1,86%	1.434	3,42%
7,01 to 8%	191.847,97	0,04%	26	0,06%
8,01 to 9%	37.957,85	0,01%	3	0,01%
9,01 to 10%	24.080,58	0,00%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	540.391.966,76	100%	41.951,00	100%

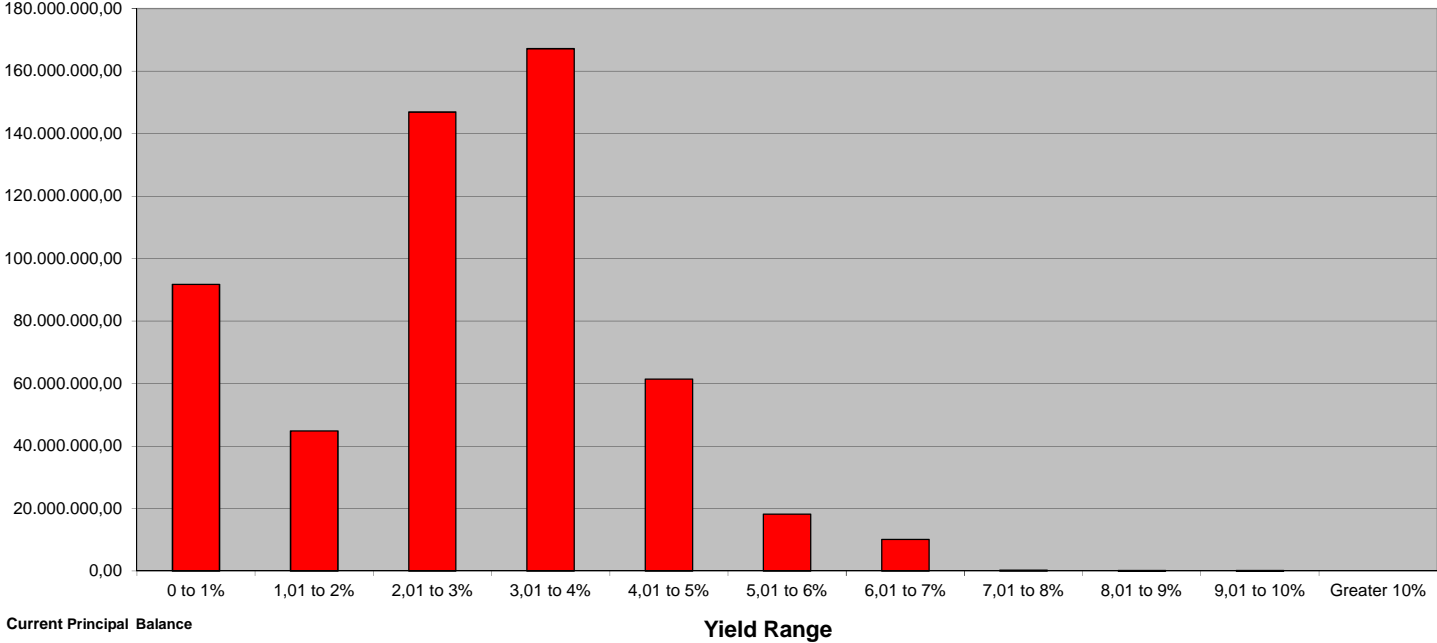
Statistics	in %
WA Interest	3,00

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



ABEST 19
Monthly Investor Report

14. Seasoning

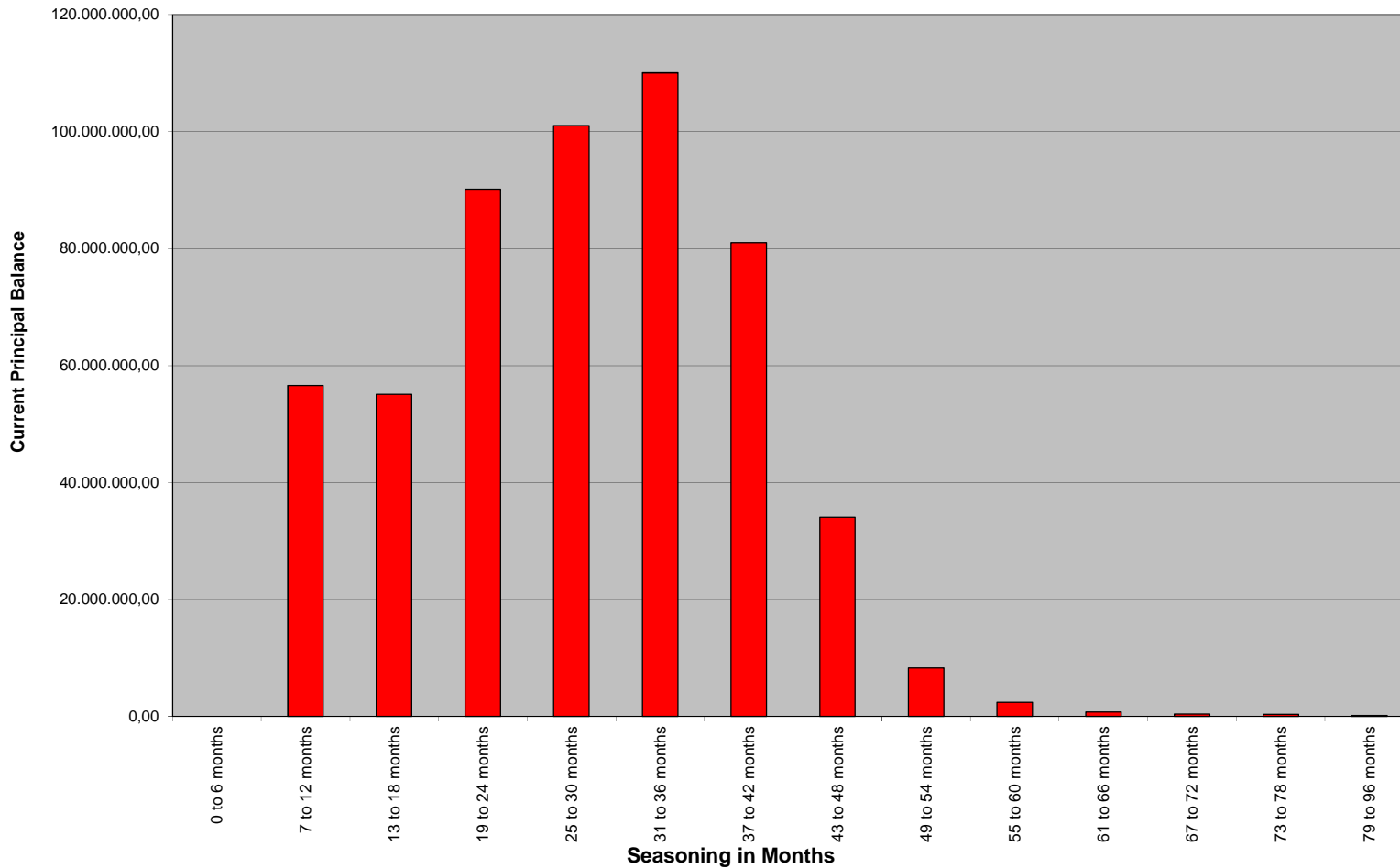
Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

<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>
	Volume by NPV	% by NPV	Number of Contracts	% by Number
0 to 6 months				
7 to 12 months	56.551.971,52	10,46%	3.726	8,88%
13 to 18 months	55.070.476,22	10,19%	4.378	10,44%
19 to 24 months	90.142.186,10	16,68%	6.974	16,62%
25 to 30 months	101.019.533,08	18,69%	7.615	18,15%
31 to 36 months	110.047.237,93	20,36%	8.606	20,51%
37 to 42 months	80.983.322,25	14,99%	6.574	15,67%
43 to 48 months	34.037.190,34	6,30%	2.810	6,70%
49 to 54 months	8.265.627,75	1,53%	730	1,74%
55 to 60 months	2.423.000,26	0,45%	223	0,53%
61 to 66 months	767.548,45	0,14%	119	0,28%
67 to 72 months	423.172,98	0,08%	66	0,16%
73 to 78 months	356.935,57	0,07%	57	0,14%
79 to 96 months	127.929,74	0,02%	31	0,07%
Total	540.216.132,19	99,97%	41.909	99,90%

ABEST 19
Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

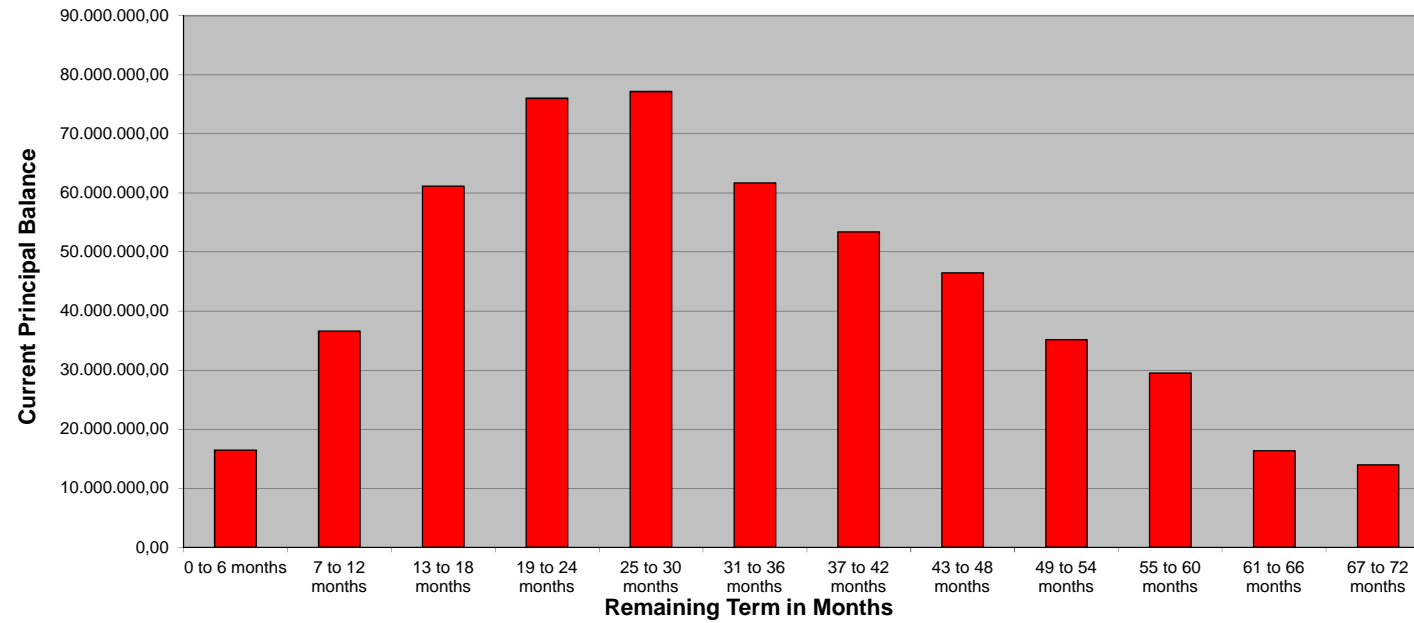
Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

<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	16.418.210,70	3,04%	2.629	6,27%
7 to 12 months	36.595.746,92	6,77%	4.195	10,00%
13 to 18 months	61.106.753,81	11,31%	5.457	13,01%
19 to 24 months	76.032.937,98	14,07%	6.182	14,74%
25 to 30 months	77.167.633,12	14,28%	5.792	13,81%
31 to 36 months	61.691.742,09	11,42%	4.580	10,92%
37 to 42 months	53.360.040,52	9,87%	3.528	8,41%
43 to 48 months	46.436.587,45	8,59%	2.876	6,86%
49 to 54 months	35.100.370,29	6,50%	2.223	5,30%
55 to 60 months	29.507.986,06	5,46%	1.709	4,07%
61 to 66 months	16.338.564,07	3,02%	1.018	2,43%
67 to 72 months	13.918.319,01	2,58%	821	1,96%
73 to 84 months	16.702.884,74	3,09%	940	2,24%
Total	540.377.776,76	100,00%	41.950	100,00%

ABEST 19
Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

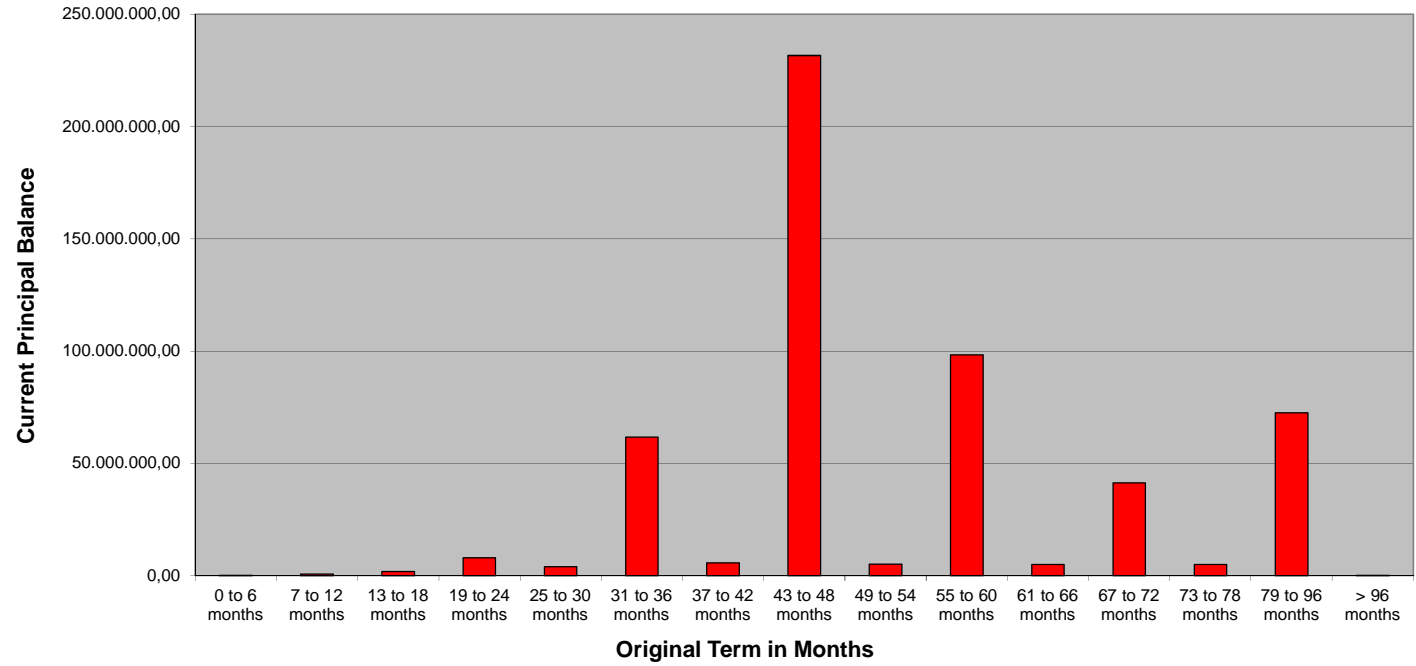
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	21.850,77	0,00%	11	0,03%
7 to 12 months	660.127,06	0,12%	207	0,49%
13 to 18 months	1.795.870,60	0,33%	374	0,89%
19 to 24 months	7.896.978,25	1,46%	1.444	3,44%
25 to 30 months	3.948.468,64	0,73%	893	2,13%
31 to 36 months	61.666.791,16	11,41%	6.439	15,35%
37 to 42 months	5.693.067,55	1,05%	854	2,04%
43 to 48 months	231.603.010,39	42,86%	16.460	39,24%
49 to 54 months	5.126.170,15	0,95%	534	1,27%
55 to 60 months	98.259.097,82	18,18%	6.600	15,73%
61 to 66 months	4.985.092,71	0,92%	369	0,88%
67 to 72 months	41.227.358,57	7,63%	2.634	6,28%
73 to 78 months	4.982.106,05	0,92%	308	0,73%
79 to 96 months	72.483.577,74	13,41%	4.822	11,49%
> 96 months	42.399,30	0,01%	2	0,00%
Total	540.391.966,76	100%	41.951,00	100%

Statistics	
WA Original Term	55,88

ABEST 19
Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



ABEST 19
Monthly Investor Report

17. Manufacturer

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

<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	277.693.310,52	51,4%	28.081	66,9%
Alfa Romeo	27.241.959,16	5,0%	1.520	3,6%
Jeep	101.025.082,68	18,7%	5.130	12,2%
Jaguar	27.344.295,31	5,1%	1.210	2,9%
Land Rover	72.469.804,15	13,4%	2.926	7,0%
others	34.617.514,94	6,4%	3.084	7,4%
-> Ferrari	12.442,54	0,0%	1	0,0%
-> Maserati	3.545.061,07	0,7%	92	0,2%
-> Lancia	208.711,55	0,0%	35	0,1%
-> Chrysler	72.297,48	0,0%	8	0,0%
-> Dodge	1.709.825,75	0,3%	57	0,1%
-> others	29.069.176,55	5,4%	2.891	6,9%
	540.391.966,76	100,00%	41.951,00	100,00%

ABEST 19
Monthly Investor Report

18. Priority of Payments

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+
1. Payable Expenses	- 20.188.112,42
2. to credit into Expenses Account the Withholding Amount	- 16.211,95
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	- 443.477,41
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	- 77.805,89
6. Interest on Class A	- 51.895,67
7. Interest on Class B	- 9.858,33
8. Interest on Class C	- 17.694,44
9. Interest on Class D	- 15.862,00
10. Interest on Class E	- 29.127,78
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	- 18.669.124,67
13. Replenishment of the reserve fund up to the required principal reserve amount	- 168.893,79
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	- 99.088,89
16. Additional servicing fee	- 588.971,60
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	-

ABEST 19
Monthly Investor Report

19. Transaction Costs

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	=
Collection Period	from	01/02/2022	to	28/02/2022	28 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	16.211,95 €	<u>13.952,43</u>	<u>562,71</u>	<u>525,20</u>	<u>297,23</u>	<u>308,77</u>	<u>565,60</u>
Interest accrued for the Period	223.527,11 €	51.895,67 €	9.858,33 €	17.694,44 €	15.862,00 €	29.127,78 €	99.088,89 €
Interest Payments	223.527,11 €	51.895,67 €	9.858,33 €	17.694,44 €	15.862,00 €	29.127,78 €	99.088,89 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 19
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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)	-	0,5620
Net Swap Payments		68.442,11

ABEST 19
Monthly Investor Report

21. Retention

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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	89,47%
Class B Notes	19.500.000,00	3,61%
Class C Notes	18.200.000,00	3,37%
Class D Notes	10.300.000,00	1,91%
Class E Notes	10.700.000,00	1,98%
Class M Notes	19.600.000,00	3,63%

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.

**ABEST 19
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/03/2022	=	28 days
Collection Period	28/02/2022		

		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.

ABEST 19
Monthly Investor Report

23. Counterparties II

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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**

ABEST 19
Monthly Investor Report

24. Issuer Information

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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

ABEST 19
Monthly Investor Report

25. Originator, Servicer

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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

ABEST 19
Monthly Investor Report

25. Glossary

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	16				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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