

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/05/2022			
Payment Date	23/05/2022			
Period No	18			
Monthly Period	01.04.2022 - 30.04.2022			
Interest Period from	21/04/2022	to	23/05/2022	= 32 days
Collection Period from	01/04/2022	to	30/04/2022	

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

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period from	21/04/2022	to	23/05/2022	=	32 days
Collection Period from	01/04/2022	to	30/04/2022		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		558.801.095,01 €	558.926.419,96
Scheduled Principal Payments		11.895.229,15 €	11.734.661,28
Prepayment Principal		4.920.784,14 €	6.067.249,26
Others		1.697.678,26 €	1.883.695,06
Recoveries		- €	7.900,00
Total Principal Collections		18.513.691,55 €	19.693.505,60
Total Interest Collections		1.751.254,12 €	2.155.797,64
Defaults		75.837,36	142.349,39
End of Period (after Payment Date)	42.274	558.813.684,37 €	558.801.095,01
Balance of the Replenishment account (after Payment Date)		281.629,38 €	294.218,74
Current Prepayment Rate (annualised)		10,57%	13,03%
New sale Offer		18.602.118,27 €	19.710.530,04

ABEST 19
Monthly Investor Report

2. Reserve Accounts

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period from	21/04/2022	to	23/05/2022	=	32 days
Collection Period from	01/04/2022	to	30/04/2022		

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

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period from	21/04/2022	to	23/05/2022	=	32 days
Collection Period from	01/04/2022	to	30/04/2022		

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	1.038.868,75 €

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	352.700,07 €

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	168.154,97 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,06%
Cumulative Default Level previous period	0,08%
Cumulative Default Level current period	0,10%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,05%
Delinquency Level current period	0,05%

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	78
Number of Contracts being 61-90 Days delinquent	26
Number of Contracts being 91-120 Days delinquent	11
Gross instalments being 31-60 days delinquent	44.100,11
Gross instalments being 61-90 days delinquent	8.907,74
Gross instalments being 91-120 days delinquent	4.403,20
Current Period Termination	33.957,30
Cumulative Termination	743.121,17
New number of Contracts being terminated	5,00
Total number of Contracts being terminated	87,00
Current Period Recoveries	0,00
Cumulative Recoveries	7.900,00

ABEST 19
Monthly Investor Report

4. Outstanding Notes

Reporting Date	04/05/2022					
Payment Date	23/05/2022					
Period No	18					
Monthly Period	01.04.2022 - 30.04.2022					
Interest Period from	21/04/2022	to	23/05/2022	=	=	32 days
Collection Period from	01/04/2022	to	30/04/2022			

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	0,140						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	32 days	32 days	32 days	32 days	32 days	32 days	32 days
Principal Outstanding Beginning of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	0,00 €	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	60.168,89 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,99 €	113.244,44 €	
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

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

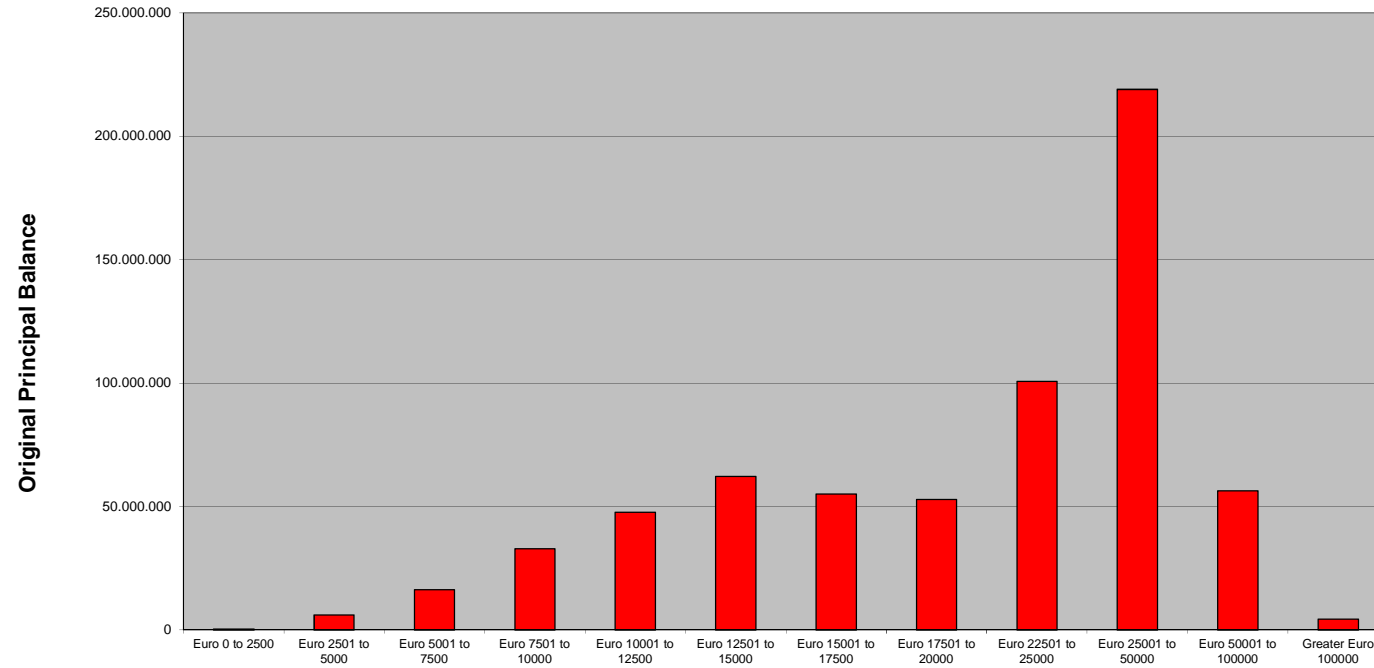
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131.00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495.00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555.00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

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



ABEST 19
Monthly Investor Report

6. Current Principal Balance

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

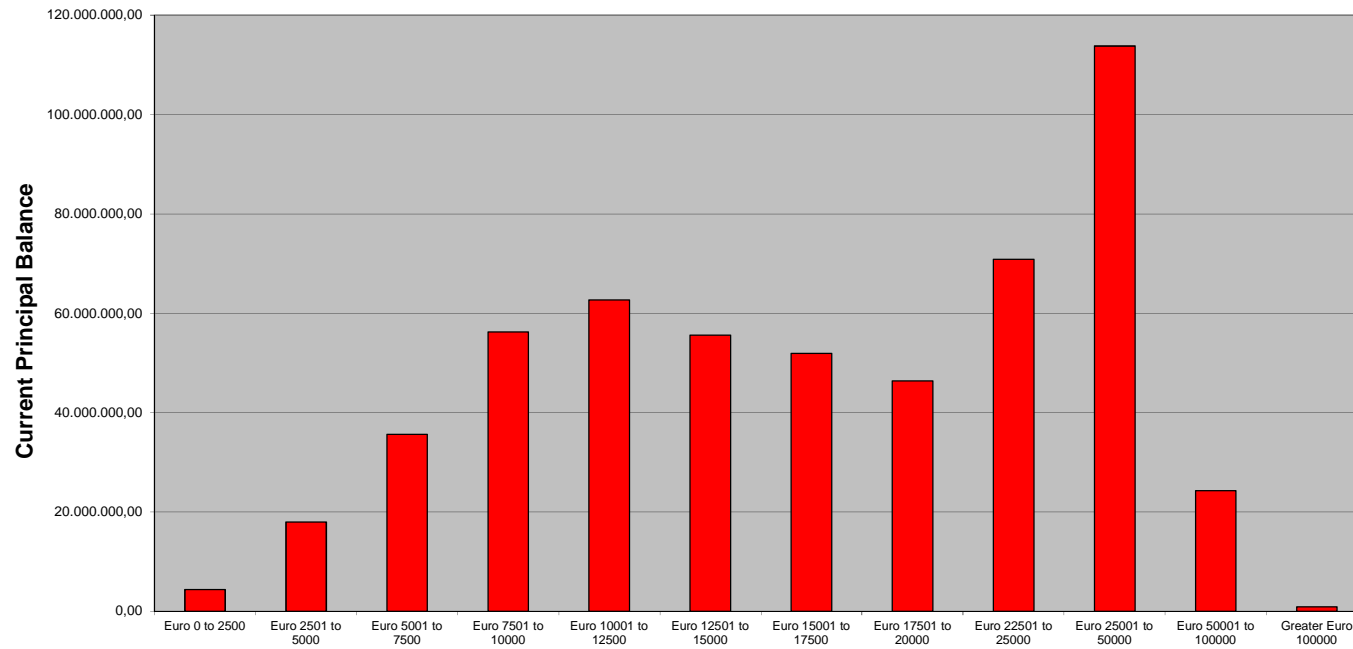
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.371.700,17	0,8%	3.058	7,2%
Euro 2501 to 5000	17.933.359,25	3,3%	4.705	11,1%
Euro 5001 to 7500	35.594.099,81	6,6%	5.677	13,4%
Euro 7501 to 10000	56.213.591,83	10,4%	6.415	15,2%
Euro 10001 to 12500	62.686.136,52	11,6%	5.607	13,3%
Euro 12501 to 15000	55.559.400,20	10,3%	4.058	9,6%
Euro 15001 to 17500	51.893.057,59	9,6%	3.203	7,6%
Euro 17501 to 20000	46.358.973,62	8,6%	2.481	5,9%
Euro 22501 to 25000	70.820.848,59	13,1%	3.188	7,5%
Euro 25001 to 50000	113.810.984,15	21,1%	3.477	8,2%
Euro 50001 to 100000	24.302.701,23	4,5%	397	0,9%
Greater Euro 100000	919.258,94	0,2%	8	0,0%
Total	540.464.111,90	100,0%	42.274	100,0%

Statistics in EUR	
Average Amount	12.784,79

ABEST 19
Monthly Investor Report

6.1 Current PB (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



**ABEST 19
Monthly Investor Report**

7. Borrower Concentration

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	471.280,16	0,09%	13
2	382.157,68	0,07%	41
3	235.076,51	0,04%	16
4	224.384,39	0,04%	10
5	222.477,30	0,04%	5
6	211.875,74	0,04%	24
7	206.500,12	0,04%	10
8	204.815,66	0,04%	8
9	180.804,62	0,03%	9
10	172.944,88	0,03%	9
11	165.263,20	0,03%	17
12	163.646,18	0,03%	12
13	159.792,71	0,03%	1
14	159.231,23	0,03%	30
15	158.375,86	0,03%	5
16	155.525,88	0,03%	12
17	146.428,12	0,03%	5
18	143.558,11	0,03%	7
19	142.089,31	0,03%	9
20	141.855,99	0,03%	2
Total	4.048.083,65	0,75%	245

ABEST 19
Monthly Investor Report

8. Geographical Distribution

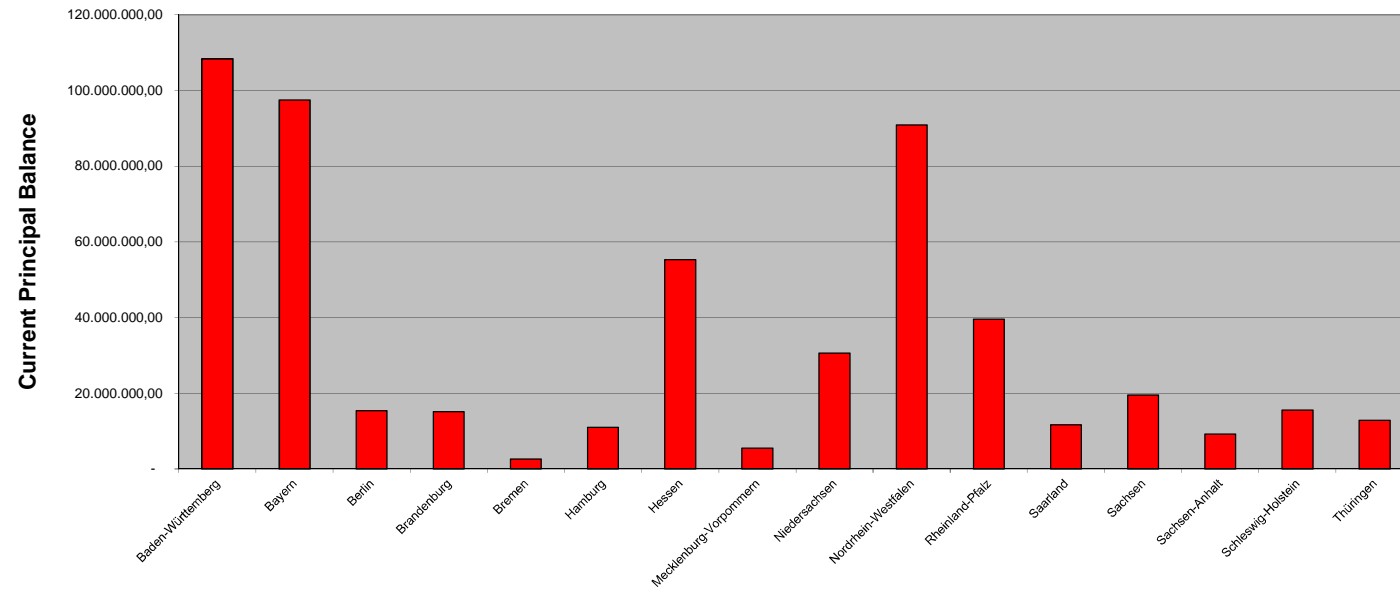
Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	33.383,92	0,0%	2	0,0%
Baden-Württemberg	108.400.318,35	20,1%	8.795	20,8%
Bayern	97.465.215,22	18,0%	8.115	19,2%
Berlin	15.342.264,56	2,8%	1.039	2,5%
Brandenburg	15.087.168,31	2,8%	1.063	2,5%
Bremen	2.634.973,24	0,5%	252	0,6%
Hamburg	10.963.365,71	2,0%	769	1,8%
Hessen	55.251.028,85	10,2%	4.233	10,0%
Mecklenburg-Vorpomr	5.507.990,63	1,0%	421	1,0%
Niedersachsen	30.601.453,54	5,7%	2.256	5,3%
Nordrhein-Westfalen	90.895.218,17	16,8%	7.140	16,9%
Rheinland-Pfalz	39.523.613,92	7,3%	3.212	7,6%
Saarland	11.617.585,22	2,1%	837	2,0%
Sachsen	19.533.335,73	3,6%	1.396	3,3%
Sachsen-Anhalt	9.242.293,40	1,7%	658	1,6%
Schleswig-Holstein	15.557.730,78	2,9%	1.148	2,7%
Thüringen	12.807.172,35	2,4%	938	2,2%
Total	540.464.111,90	100,00%	42.274	100,00%

ABEST 19
Monthly Investor Report

8.1 Geographical Distribution (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



**ABEST 19
Monthly Investor Report**

9. Object Type

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	335.560.015,29	62,1%	22.733	53,78%
Used	204.904.096,61	37,9%	19.541	46,22%
Total	540.464.111,90	100%	42.274	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	456.905.373,54	84,54%	35.681	84,40%
LCV	83.558.738,36	15,46%	6.593	15,60%
Total	540.464.111,90	100%	42.274	100%

ABEST 19
Monthly Investor Report

10. Insurances

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	96.558.495,07	17,9%	9.480	22,4%
Without CPI	443.905.616,83	82,1%	32.794	77,6%
Total	540.464.111,90	100,0%	42.274	100,0%

ABEST 19
Monthly Investor Report

11. Type of Contract

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	204.169.567,20	37,8%	21.226	50,2%
Balloon Loans	266.526.624,31	49,3%	16.440	38,9%
- of which balloons	163.882.028,25	30,3%	n.a	n.a
- of which regular installments	102.644.596,06	19,0%	n.a	n.a
Formula	69.767.920,39	12,9%	4.608	10,9%
- of which balloons	41.207.234,64	7,6%	n.a	n.a
- of which regular installments	28.560.685,75	5,3%	n.a	n.a
Total	540.464.111,90	100%	42.274	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%	50.528	77,0%
13 to 24 months	126	0,8%	1.758.643	78,4%
25 to 36 months	1.995	12,1%	27.402.904	81,0%
37 to 48 months	9.022	54,9%	143.381.814	68,9%
49 to 60 months	2.885	17,5%	51.334.527	50,7%
61 to 72 months	870	5,3%	16.416.775	39,9%
73 to 84 months	1.535	9,3%	26.097.900	37,6%
85 to 96 months	4	0,0%	83.534	2,0%
Total	16.436	100%	266.443.089,93	61,5%

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	3.475	21,1%	44.134.323,57	86,4%
13 to 24 months	5.768	35,1%	87.974.912,58	69,9%
25 to 36 months	3.864	23,5%	65.367.883,35	56,3%
37 to 48 months	2.234	13,6%	43.501.526,96	44,2%
49 to 60 months	957	5,8%	21.624.497,00	37,6%
61 to 72 months	141	0,9%	3.912.106,15	32,7%
Total	16.439	100%	266.515.249,61	61,5%

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	5	0,1%	59.508,65	79,2%
13 to 24 months	55	1,2%	857.358,76	82,3%
25 to 36 months	660	14,3%	9.141.657,47	76,0%
37 to 48 months	2.653	58,2%	40.376.633,48	63,1%
49 to 60 months	698	15,1%	11.103.601,80	46,7%
61 to 72 months	180	3,9%	3.272.524,36	36,8%
73 to 84 months	327	7,1%	4.956.635,87	34,9%
85 to 96 months	0	0,0%	0	0,0%
Total	4.608	100%	69.767.920,39	58,9%

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	715	15,5%	8.537.251	86,6%
13 to 24 months	1.270	27,6%	16.815.044	69,5%
25 to 36 months	1.406	30,5%	21.911.330	57,2%
37 to 48 months	649	18,4%	15.274.999	46,8%
49 to 60 months	287	6,2%	5.543.529	37,2%
61 to 72 months	81	1,8%	1.685.767	32,3%
Total	4.608	100%	69.767.920,39	58,9%

ABEST 19
Monthly Investor Report

12. Payment Methods

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	536.279.313,34	99,2%	41.948	99,2%
Other	4.184.798,56	0,8%	326	0,8%
Total	540.464.111,90	100,0%	42.274	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	540.464.111,90	100,0%	42.274	100,0%
Total	540.464.111,90	100,0%	42.274	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	476.746.780,07	88,2%	34.891	82,5%
NO	63.717.331,83	11,8%	7.383	17,5%
Total	540.464.111,90	100,0%	42.274	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	13.454,06	15.252,20
Average purchase price	27.759,16	30.995,30
Downpayment in %	48,5%	49,2%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	103.003.579,91	19,06%	6.318	14,95%
1,01 to 2%	42.155.957,45	7,80%	3.030	7,17%
2,01 to 3%	146.958.749,81	27,19%	11.154	26,39%
3,01 to 4%	162.171.521,80	30,01%	12.316	29,13%
4,01 to 5%	58.358.661,73	10,80%	5.518	13,05%
5,01 to 6%	17.801.808,00	3,29%	2.487	5,88%
6,01 to 7%	9.799.010,37	1,81%	1.419	3,36%
7,01 to 8%	156.866,17	0,03%	26	0,06%
8,01 to 9%	34.801,53	0,01%	2	0,00%
9,01 to 10%	23.155,13	0,00%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	540.464.111,90	100%	42.274,00	100%

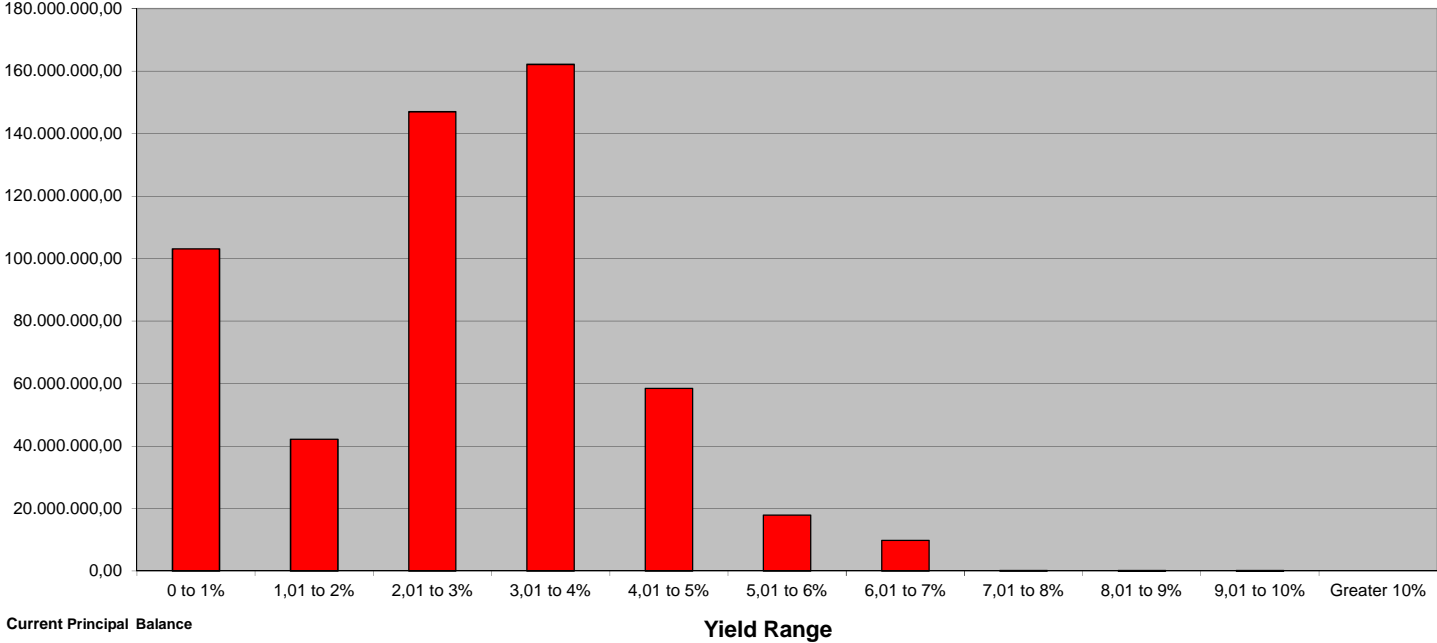
Statistics	in %
WA Interest	2,92

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



**ABEST 19
Monthly Investor Report**

14. Seasoning

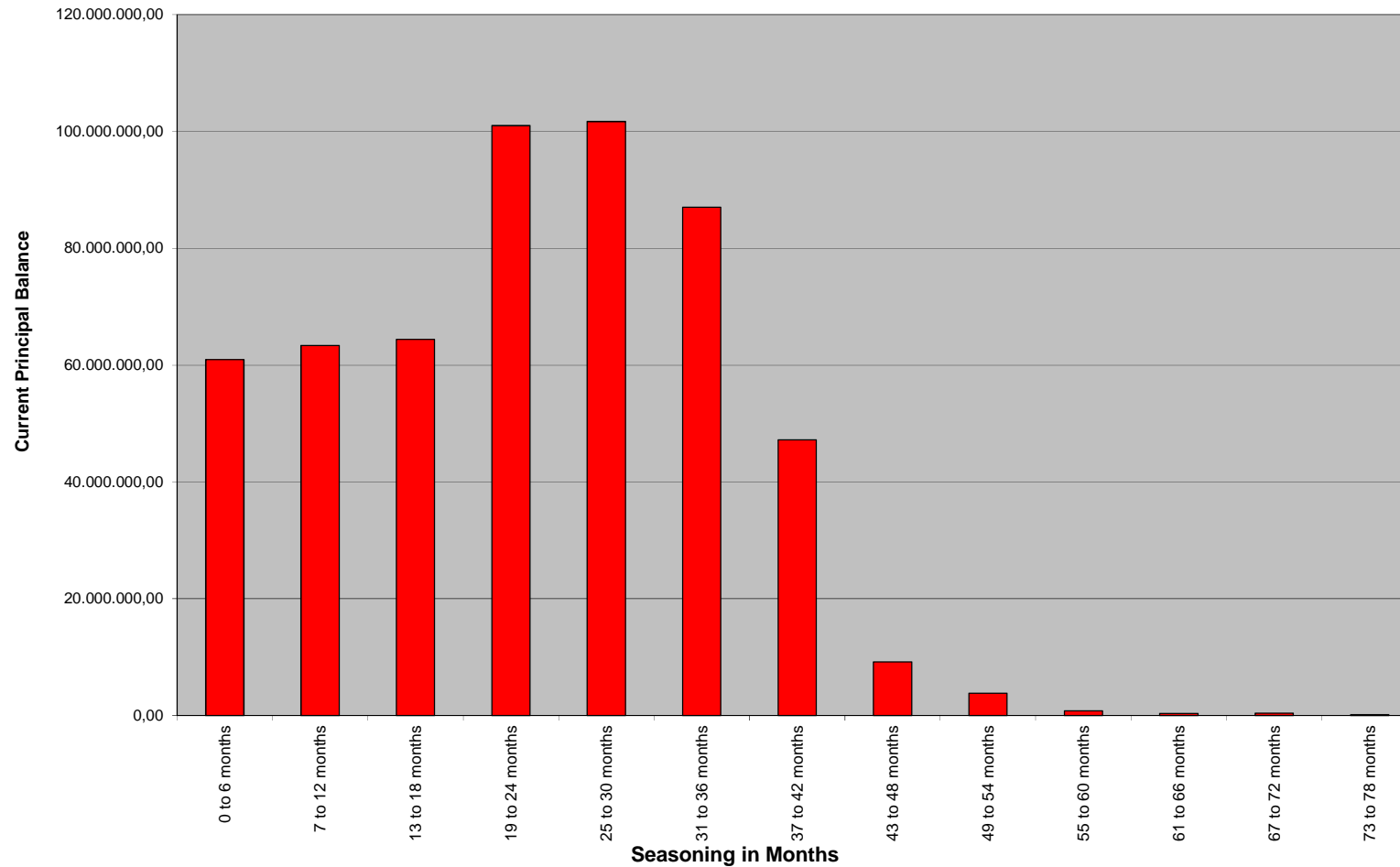
Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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>
0 to 6 months	60.952.978,19	11,28%	3.823	9,04%
7 to 12 months	63.316.711,09	11,72%	4.767	11,28%
13 to 18 months	64.387.697,87	11,91%	5.214	12,33%
19 to 24 months	101.019.480,73	18,69%	7.694	18,20%
25 to 30 months	101.716.270,89	18,82%	8.071	19,09%
31 to 36 months	87.025.517,41	16,10%	7.312	17,30%
37 to 42 months	47.187.584,99	8,73%	3.932	9,30%
43 to 48 months	9.186.954,94	1,70%	786	1,86%
49 to 54 months	3.786.039,41	0,70%	357	0,84%
55 to 60 months	808.089,69	0,15%	113	0,27%
61 to 66 months	334.637,77	0,06%	60	0,14%
67 to 72 months	416.802,57	0,08%	64	0,15%
73 to 78 months	167.084,46	0,03%	30	0,07%
79 to 96 months	158.261,89	0,03%	51	0,12%
Total	540.464.111,90	100,00%	42.274	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



ABEST 19
Monthly Investor Report

15. Remaining Term

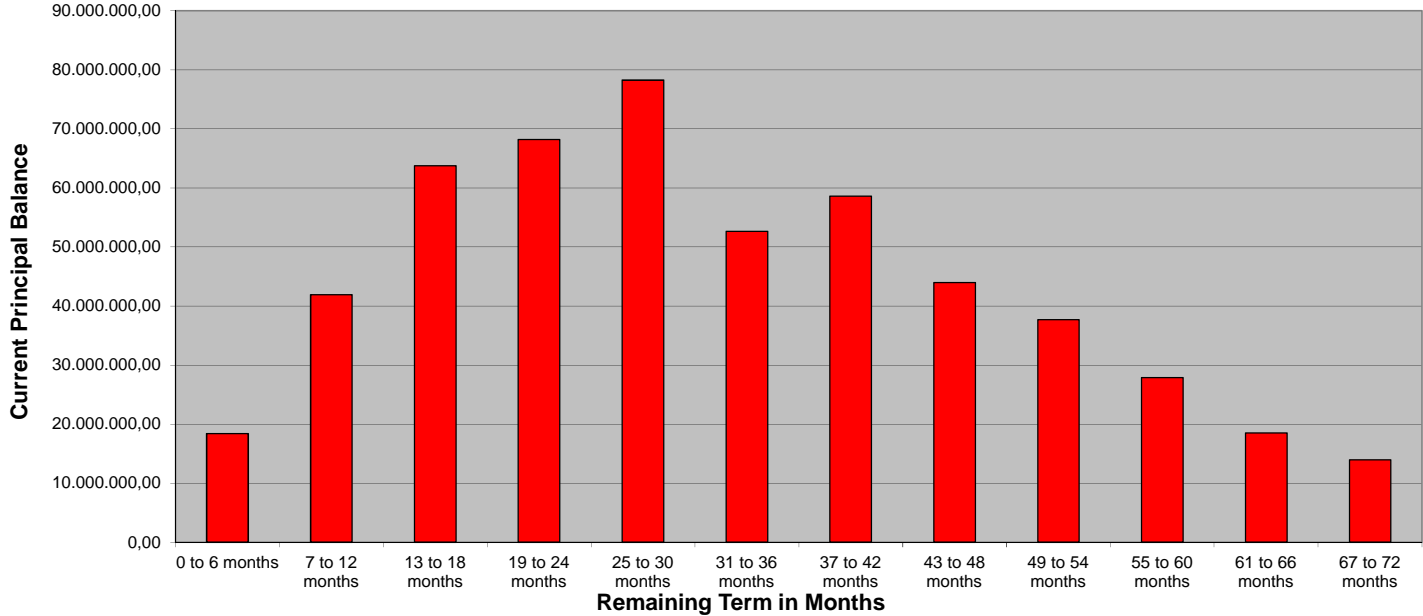
Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	18.364.161,01	3,40%	2.963	7,01%
7 to 12 months	41.907.342,98	7,75%	4.545	10,75%
13 to 18 months	63.720.373,77	11,79%	5.870	13,89%
19 to 24 months	68.158.872,62	12,61%	5.715	13,52%
25 to 30 months	78.259.396,57	14,48%	5.996	14,18%
31 to 36 months	52.605.087,76	9,73%	3.922	9,28%
37 to 42 months	58.567.379,01	10,84%	3.808	9,01%
43 to 48 months	43.956.355,77	8,13%	2.716	6,42%
49 to 54 months	37.692.640,90	6,97%	2.314	5,47%
55 to 60 months	27.870.011,34	5,16%	1.597	3,78%
61 to 66 months	18.491.855,87	3,42%	1.103	2,61%
67 to 72 months	13.931.789,63	2,58%	785	1,86%
73 to 84 months	16.938.844,67	3,13%	940	2,22%
> 84 months	0,00	0,00%	0	0,00%
Total	540.464.111,90	100,0%	42.274,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

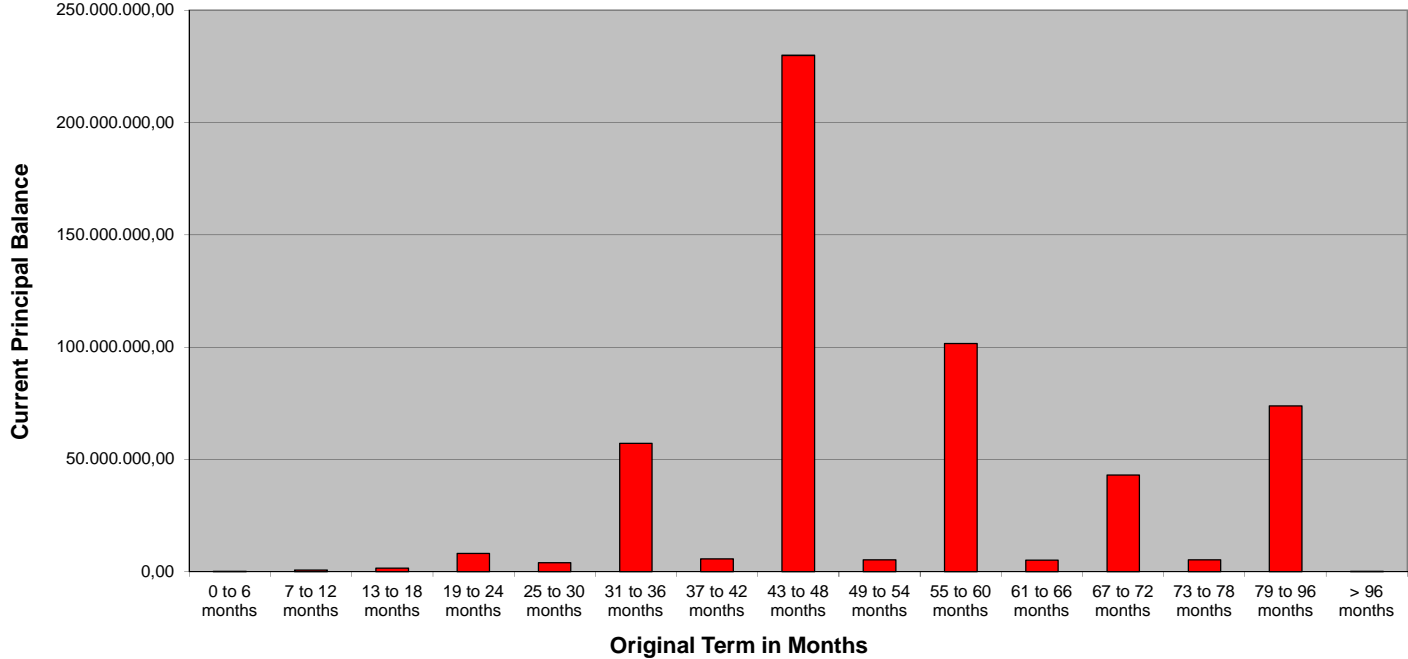
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	70.027,62	0,01%	12	0,03%
7 to 12 months	620.973,22	0,11%	207	0,49%
13 to 18 months	1.466.465,01	0,27%	349	0,83%
19 to 24 months	8.099.425,91	1,50%	1.441	3,41%
25 to 30 months	3.888.660,84	0,72%	908	2,15%
31 to 36 months	57.019.014,87	10,55%	6.113	14,48%
37 to 42 months	5.601.849,23	1,04%	872	2,06%
43 to 48 months	229.813.960,53	42,52%	16.614	39,30%
49 to 54 months	5.200.142,90	0,96%	553	1,31%
55 to 60 months	101.487.582,67	18,78%	6.816	16,12%
61 to 66 months	5.155.975,75	0,95%	388	0,92%
67 to 72 months	42.918.327,40	7,94%	2.741	6,48%
73 to 78 months	5.279.046,82	0,98%	329	0,78%
79 to 96 months	73.759.643,14	13,65%	4.927	11,65%
> 96 months	83.015,99	0,02%	4	0,01%
Total	540.464.111,90	100%	42.274,00	100%

Statistics	
WA Original Term	56,27

**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



ABEST 19
Monthly Investor Report

17. Manufacturer

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	273.641.427,90	50,6%	28.117	66,5%
Alfa Romeo	27.316.664,32	5,1%	1.529	3,6%
Jeep	100.668.900,60	18,6%	5.168	12,2%
Jaguar	28.034.759,15	5,2%	1.238	2,9%
Land Rover	74.539.827,87	13,8%	3.015	7,1%
others	36.262.532,06	6,7%	3.207	7,6%
-> Ferrari	11.568,89	0,0%	1	0,0%
-> Maserati	3.629.927,51	0,7%	96	0,2%
-> Lancia	180.072,99	0,0%	30	0,1%
-> Chrysler	68.603,71	0,0%	8	0,0%
-> Dodge	1.802.278,25	0,3%	60	0,1%
-> others	30.570.080,71	5,7%	3.012	7,1%
	540.464.111,90	100,00%	42.274,00	100,00%

ABEST 19
Monthly Investor Report

18. Priority of Payments

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+
1. Payable Expenses	20.559.164,41
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	452.279,20
6. Interest on Class A	-
7. Interest on Class B	88.061,47
8. Interest on Class C	60.168,89
9. Interest on Class D	11.266,67
10. Interest on Class E	20.222,22
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	18.128,00
13. Replenishment of the reserve fund up to the required principal reserve amount	33.288,89
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	113.244,44
16. Additional servicing fee	857.845,65
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	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	=
Collection Period	from	01/04/2022	to	30/04/2022	32 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	20.811,33 €	<u>17.910,78</u>	<u>722,36</u>	<u>674,20</u>	<u>381,55</u>	<u>396,37</u>	<u>726,06</u>
Interest accrued for the Period	256.319,11 €	60.168,89 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Interest Payments	256.319,11 €	60.168,89 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 19
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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)	-	0,5600
Net Swap Payments		77.360,00

ABEST 19
Monthly Investor Report

21. Retention

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	89,46%
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	23/05/2022	=	32 days
Collection Period	30/04/2022		

		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	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No	18				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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