

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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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)		558.821.799,19 €	558.813.684,37
Scheduled Principal Payments		12.365.718,90 €	11.633.638,02
Prepayment Principal		5.034.614,70 €	5.020.820,05
Others		2.108.277,58 €	2.419.690,35
Recoveries		23.856,37 €	32.611,76
Total Principal Collections		19.532.467,55 €	19.106.760,18
Total Interest Collections		1.696.058,31 €	2.074.921,57
Defaults		40.351,84	36.913,72
End of Period (after Payment Date)	42.532	558.774.673,70 €	558.821.799,19
Balance of the Replenishment account (after Payment Date)		320.640,04 €	273.514,56
Current Prepayment Rate (annualised)		10,81%	10,78%
New sale Offer		19.525.693,90 €	19.151.788,72

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2. Reserve Accounts

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Collection Period	from 01/06/2022	to 30/06/2022

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	€ -		

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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	1.081.818,04 €

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	369.193,04 €

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	272.182,28 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,10%
Cumulative Default Level previous period	0,10%
Cumulative Default Level current period	0,11%

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	78
Number of Contracts being 61-90 Days delinquent	28
Number of Contracts being 91-120 Days delinquent	20
Gross instalments being 31-60 days delinquent	23.455,07
Gross instalments being 61-90 days delinquent	10.067,21
Gross instalments being 91-120 days delinquent	4.483,31
Current Period Termination	60.854,86
Cumulative Termination	889.649,34
New number of Contracts being terminated	10,00
Total number of Contracts being terminated	106,00
Current Period Recoveries	23.856,37
Cumulative Recoveries	64.368,13

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
1. Note Balance							
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.	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		0,213					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		30 days	30 days	30 days	30 days	30 days	30 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		85.821,25 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
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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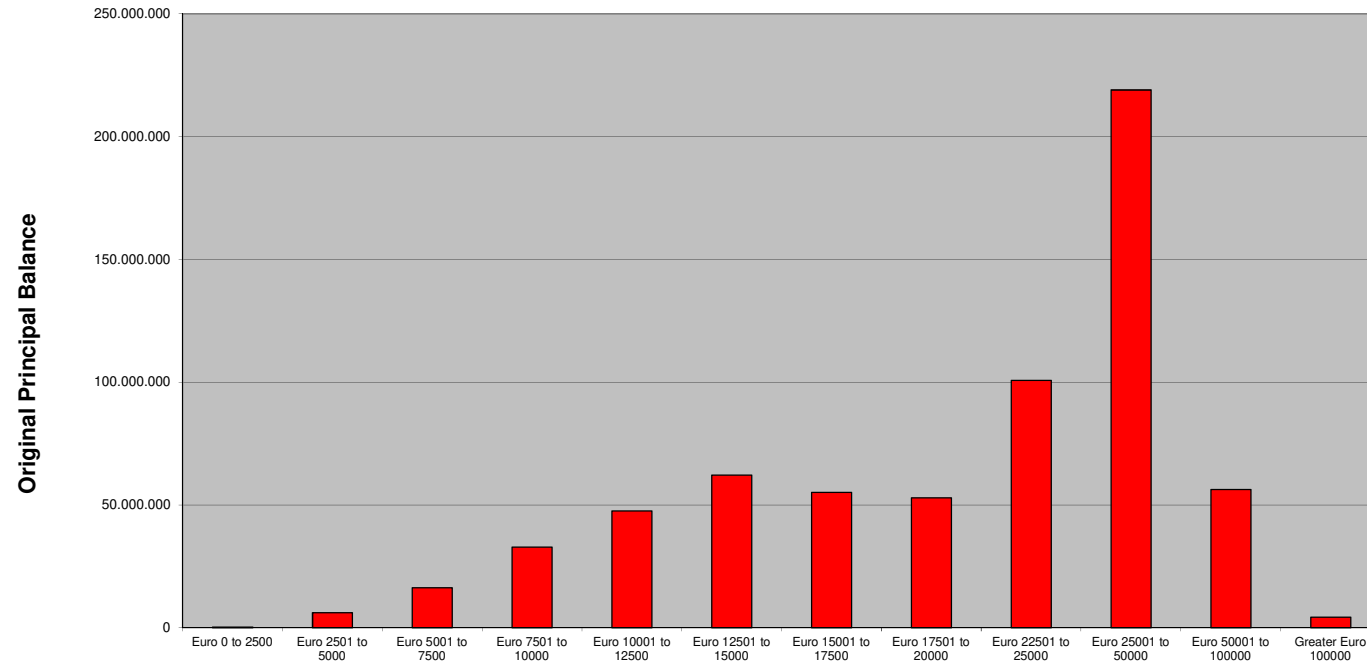
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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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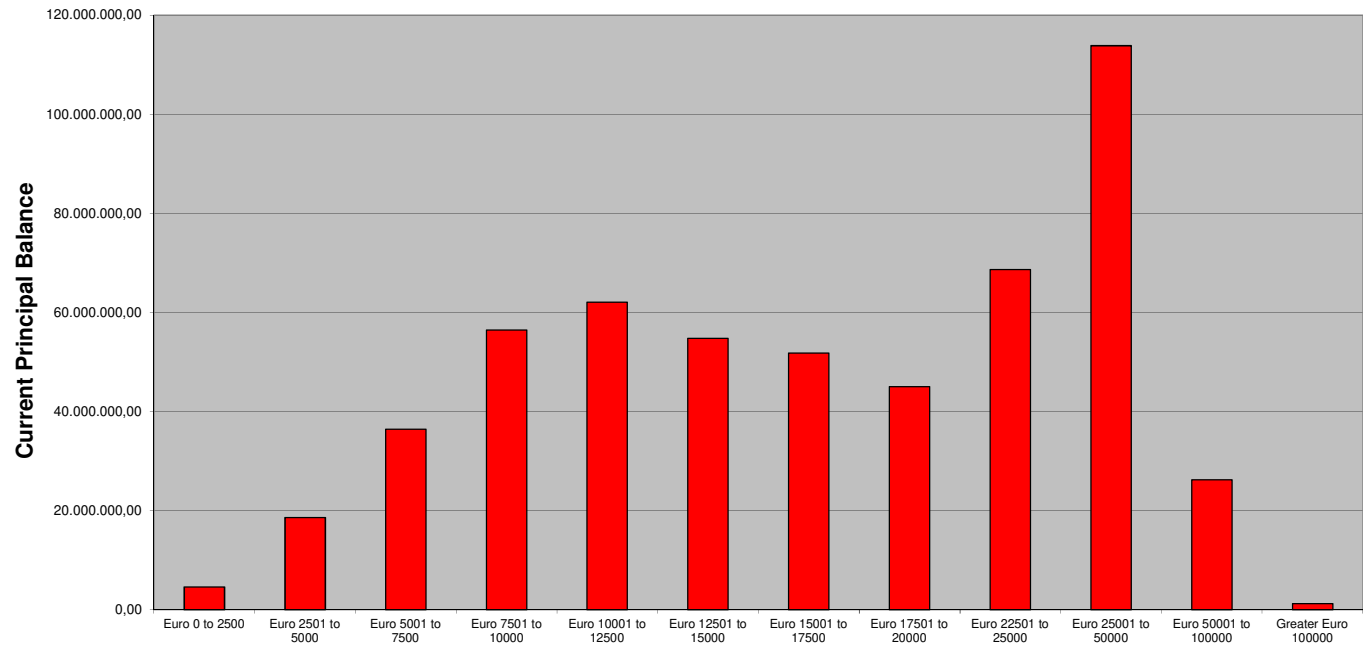
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.563.673,20	0,8%	3.214	7,6%
Euro 2501 to 5000	18.584.769,72	3,4%	4.887	11,5%
Euro 5001 to 7500	36.440.558,59	6,8%	5.817	13,7%
Euro 7501 to 10000	56.421.545,84	10,5%	6.446	15,2%
Euro 10001 to 12500	62.066.803,37	11,5%	5.555	13,1%
Euro 12501 to 15000	54.760.880,21	10,1%	3.996	9,4%
Euro 15001 to 17500	51.785.778,70	9,6%	3.198	7,5%
Euro 17501 to 20000	45.008.898,78	8,3%	2.406	5,7%
Euro 22501 to 25000	68.671.124,49	12,7%	3.096	7,3%
Euro 25001 to 50000	113.819.667,30	21,1%	3.477	8,2%
Euro 50001 to 100000	26.188.726,26	4,9%	429	1,0%
Greater Euro 100000	1.222.593,33	0,2%	11	0,0%
Total	539.535.019,79	100,0%	42.532	100,0%

Statistics	in EUR
Average Amount	12.685,39

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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	293.553,05	0,05%	33
2	272.005,23	0,05%	8
3	260.027,70	0,05%	19
4	210.336,81	0,04%	10
5	210.332,06	0,04%	16
6	202.820,52	0,04%	24
7	195.277,04	0,04%	8
8	191.536,60	0,04%	10
9	169.621,26	0,03%	9
10	165.769,40	0,03%	9
11	157.211,62	0,03%	2
12	155.153,25	0,03%	1
13	154.213,66	0,03%	5
14	149.077,56	0,03%	17
15	148.610,16	0,03%	12
16	145.771,70	0,03%	30
17	143.012,55	0,03%	3
18	141.522,38	0,03%	5
19	137.144,44	0,03%	2
20	136.875,19	0,03%	14
Total	3.639.672,18	0,67%	237

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8. Geographical Distribution

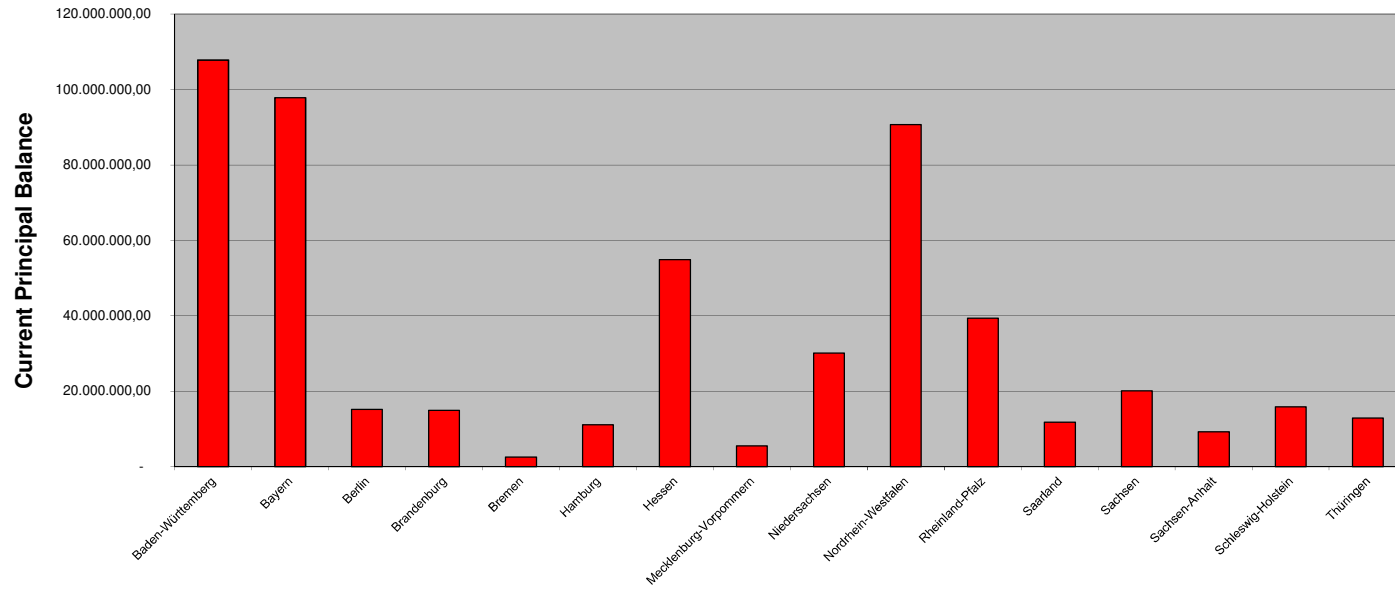
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	25.734.82	0,0%	1	0,0%
Baden-Württemberg	107.858.394,25	20,0%	8.847	20,8%
Bayern	97.786.419,83	18,1%	8.148	19,2%
Berlin	15.128.616,42	2,8%	1.045	2,5%
Brandenburg	14.868.655,23	2,8%	1.060	2,5%
Bremen	2.540.993,92	0,5%	251	0,6%
Hamburg	11.105.783,86	2,1%	759	1,8%
Hessen	54.862.070,66	10,2%	4.247	10,0%
Mecklenburg-Vorpomr	5.454.746,50	1,0%	425	1,0%
Niedersachsen	30.065.532,39	5,6%	2.240	5,3%
Nordrhein-Westfalen	90.692.392,14	16,8%	7.181	16,9%
Rheinland-Pfalz	39.362.712,94	7,3%	3.246	7,6%
Saarland	11.730.308,51	2,2%	861	2,0%
Sachsen	20.082.772,78	3,7%	1.425	3,4%
Sachsen-Anhalt	9.220.310,73	1,7%	668	1,6%
Schleswig-Holstein	15.873.661,54	2,9%	1.167	2,7%
Thüringen	12.875.913,27	2,4%	961	2,3%
Total	539.535.019,79	100,00%	42.532	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	329.183.534,80	61,0%	22.477	52,85%
Used	210.351.484,99	39,0%	20.055	47,15%
Total	539.535.019,79	100%	42.532	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	457.155.222,54	84,73%	35.918	84,45%
LCV	82.379.797,25	15,27%	6.614	15,55%
Total	539.535.019,79	100%	42.532	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	95.226.247,25	17,6%	9.450	22,2%
Without CPI	444.308.772,54	82,4%	33.082	77,8%
Total	539.535.019,79	100,0%	42.532	100,0%

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11. Type of Contract

Reporting Date	05/07/2022				
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	208.051.640,02	38,6%	21.784	51,2%
Balloon Loans	263.812.722,74	48,9%	16.217	38,1%
- of which balloons	163.508.072,28	30,3%	n.a	n.a
- of which regular installments	100.304.650,46	18,6%	n.a	n.a
Formula	67.670.657,03	12,5%	4.531	10,7%
- of which balloons	40.688.013,95	7,5%	n.a	n.a
- of which regular installments	26.982.643,08	5,0%	n.a	n.a
Total	539.535.019,79	100%	42.532	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	5	0,0%	158.707	84,0%
13 to 24 months	109	0,7%	1.600.472	76,1%
25 to 36 months	1.708	10,5%	24.136.275	79,4%
37 to 48 months	9.003	55,5%	141.746.540	70,1%
49 to 60 months	2.969	18,3%	53.512.683	51,3%
61 to 72 months	897	5,5%	17.076.632	40,6%
73 to 84 months	1.523	9,4%	25.529.680	38,2%
85 to 96 months	3	0,0%	51.734	2,0%
Total	16.214	100%	263.760.988,81	61,9%

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	3.808	23,5%	47.998.069,76	86,8%
13 to 24 months	5.725	35,3%	87.090.125,42	70,0%
25 to 36 months	3.340	20,6%	55.822.941,66	55,5%
37 to 48 months	2.252	13,9%	45.478.390,60	44,9%
49 to 60 months	887	5,5%	21.586.473,92	39,2%
61 to 72 months	204	1,3%	5.825.464,42	33,0%
Total	16.216	100%	263.801.465,78	61,9%

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	2	0,0%	41.061,64	79,7%
13 to 24 months	54	1,2%	795.249,84	82,2%
25 to 36 months	596	13,2%	8.341.443,24	76,5%
37 to 48 months	2.659	58,7%	39.205.659,22	64,6%
49 to 60 months	710	15,7%	11.133.752,24	48,0%
61 to 72 months	188	4,1%	3.375.809,56	37,4%
73 to 84 months	322	7,1%	4.777.681,29	35,9%
85 to 96 months	0	0,0%	0	0,0%
Total	4.531	100%	67.670.657,03	59,9%

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	777	17,1%	9.110.387	87,0%
13 to 24 months	1.293	28,5%	16.955.788	69,7%
25 to 36 months	1.349	29,8%	21.110.551	57,0%
37 to 48 months	775	17,1%	13.778.879	47,4%
49 to 60 months	273	6,0%	5.348.861	38,0%
61 to 72 months	64	1,4%	1.366.192	32,2%
Total	4.531	100%	67.670.657,03	59,9%

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12. Payment Methods

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Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	535.189.878,40	99,2%	42.179	99,2%
Other	4.345.141,39	0,8%	353	0,8%
Total	539.535.019,79	100,0%	42.532	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	539.535.019,79	100,0%	42.532	100,0%
Total	539.535.019,79	100,0%	42.532	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	473.537.921,43	87,8%	34.907	82,1%
NO	65.997.098,36	12,2%	7.625	17,9%
Total	539.535.019,79	100,0%	42.532	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	13.480,30	15.359,05
Average purchase price	27.888,44	31.234,84
Downpayment in %	48,3%	49,2%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	05/07/2022		
Payment Date	21/07/2022		
Period No	20		
Monthly Period	01.06.2022 - 30.06.2022		
Interest Period	from	21/06/2022	to 21/07/2022 = 30 days
Collection Period	from	01/06/2022	to 30/06/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	113.315.120,20	21,00%	6.935	16,31%
1,01 to 2%	99.278.981,25	7,28%	2.859	6,72%
2,01 to 3%	148.907.684,16	27,60%	11.393	26,79%
3,01 to 4%	156.469.969,17	29,00%	12.153	28,57%
4,01 to 5%	54.816.100,12	10,16%	5.285	12,43%
5,01 to 6%	17.147.733,29	3,18%	2.469	5,81%
6,01 to 7%	9.392.610,00	1,74%	1.407	3,31%
7,01 to 8%	151.827,56	0,03%	25	0,06%
8,01 to 9%	32.771,75	0,01%	2	0,00%
9,01 to 10%	22.222,29	0,00%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	539.535.019,79	100%	42.532,00	100%

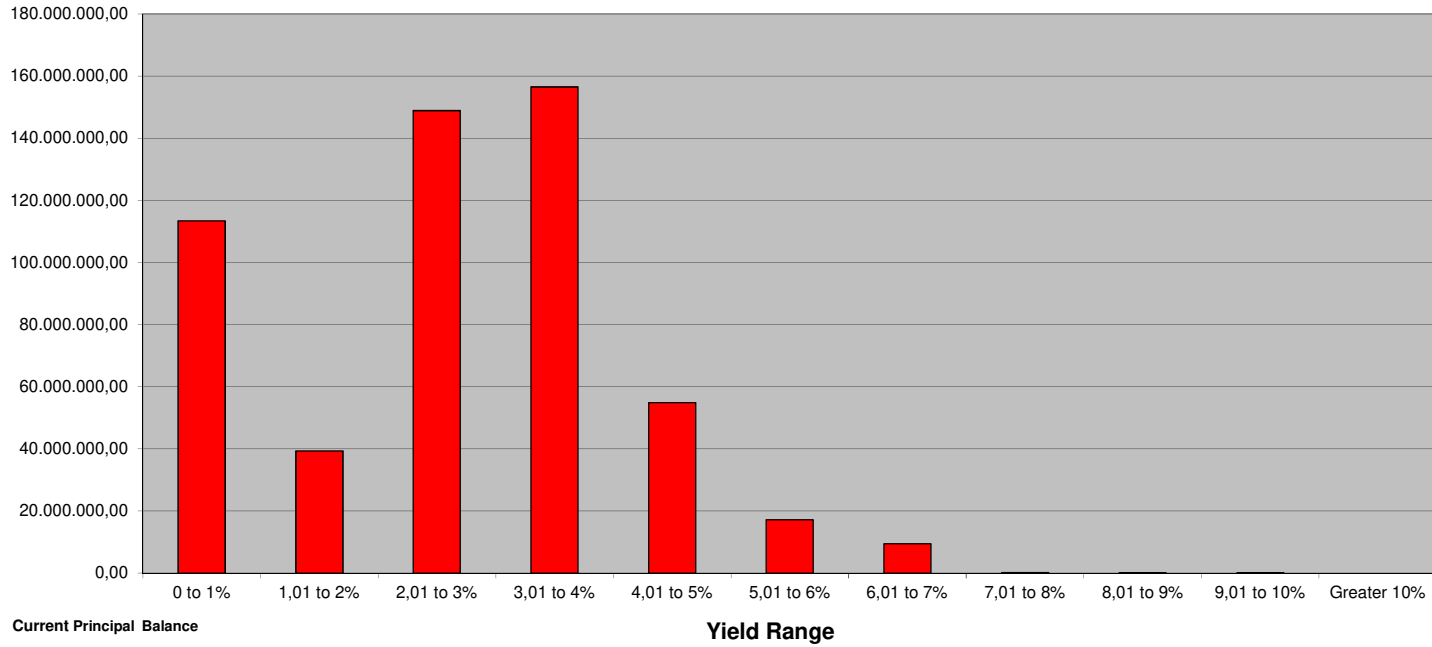
Statistics	in %
WA Interest	2,83

runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	



**ABEST 19
Monthly Investor Report**

14. Seasoning

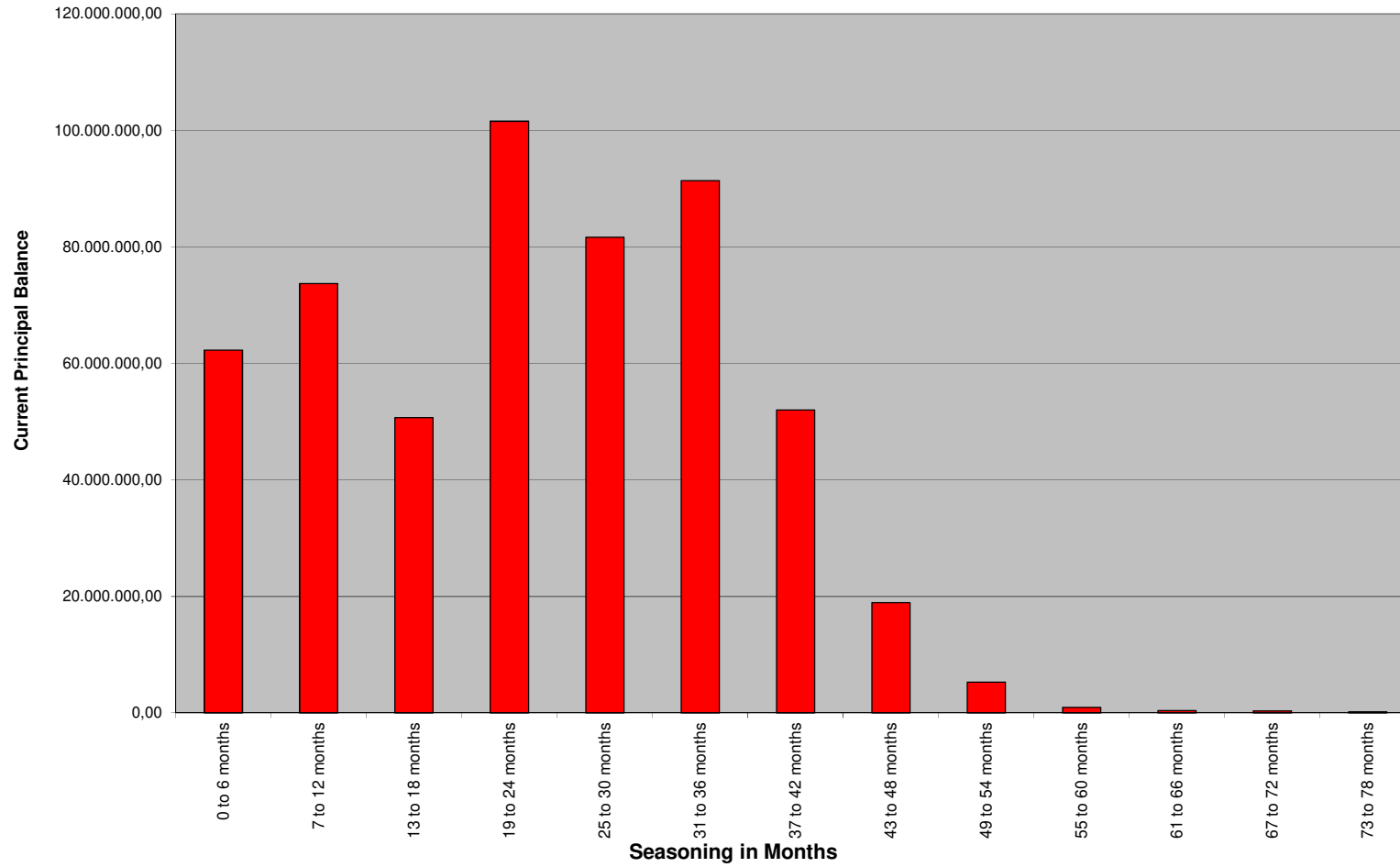
Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

<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	62.267.769,65	11,54%	3.908	9,19%
7 to 12 months	73.667.801,67	13,65%	5.075	11,93%
13 to 18 months	50.691.634,44	9,40%	4.181	9,83%
19 to 24 months	101.568.465,00	18,83%	8.080	19,00%
25 to 30 months	81.667.334,71	15,14%	6.629	15,59%
31 to 36 months	91.376.138,49	16,94%	7.769	18,27%
37 to 42 months	51.985.635,37	9,64%	4.340	10,20%
43 to 48 months	18.939.716,45	3,51%	1.718	4,04%
49 to 54 months	5.288.840,97	0,98%	486	1,14%
55 to 60 months	943.663,17	0,17%	132	0,31%
61 to 66 months	405.728,53	0,08%	64	0,15%
67 to 72 months	359.917,61	0,07%	63	0,15%
73 to 78 months	220.370,45	0,04%	35	0,08%
79 to 96 months	152.003,28	0,03%	52	0,12%
Total	539.535.019,79	100,00%	42.532	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

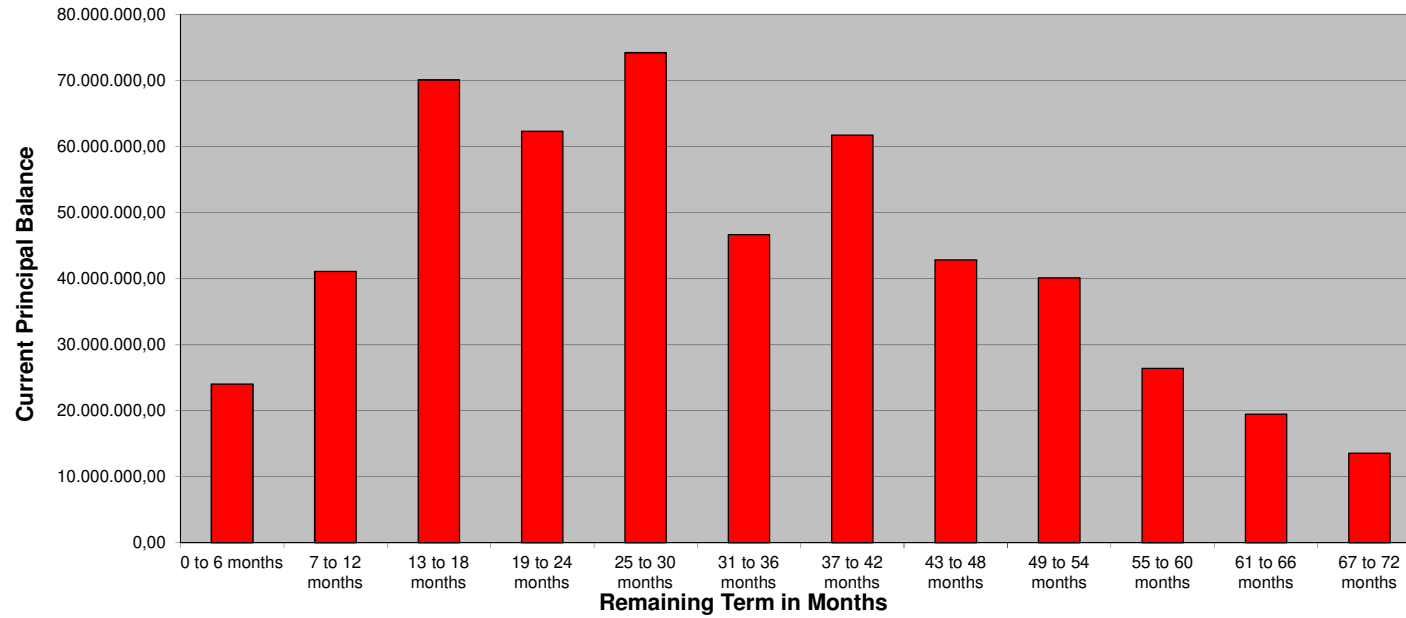
Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

<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	23.998.073,08	4,45%	3.551	8,35%
7 to 12 months	41.066.458,61	7,61%	4.505	10,59%
13 to 18 months	70.092.492,15	12,99%	6.449	15,16%
19 to 24 months	62.281.343,21	11,54%	5.351	12,58%
25 to 30 months	74.214.389,71	13,76%	5.858	13,77%
31 to 36 months	46.654.982,55	8,65%	3.510	8,25%
37 to 42 months	61.741.989,54	11,44%	3.942	9,27%
43 to 48 months	42.832.187,57	7,94%	2.684	6,31%
49 to 54 months	40.089.766,04	7,43%	2.343	5,51%
55 to 60 months	26.396.748,85	4,89%	1.517	3,57%
61 to 66 months	19.444.819,07	3,60%	1.126	2,65%
67 to 72 months	13.571.150,69	2,52%	748	1,76%
73 to 84 months	17.150.618,72	3,18%	948	2,23%
> 84 months	0,00	0,00%	0	0,00%
Total	539.535.019,79	100,0%	42.532,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	



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Monthly Investor Report**

16. Original Term

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

<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	32.039,30	0,01%	7	0,02%
7 to 12 months	754.325,45	0,14%	205	0,48%
13 to 18 months	1.229.438,90	0,23%	324	0,76%
19 to 24 months	8.065.692,77	1,49%	1.440	3,39%
25 to 30 months	3.947.962,18	0,73%	932	2,19%
31 to 36 months	53.030.855,29	9,83%	5.789	13,61%
37 to 42 months	5.712.170,93	1,06%	890	2,09%
43 to 48 months	227.609.452,31	42,19%	16.744	39,37%
49 to 54 months	5.346.669,24	0,99%	574	1,35%
55 to 60 months	104.613.097,34	19,39%	7.034	16,54%
61 to 66 months	5.307.019,25	0,98%	405	0,95%
67 to 72 months	44.537.778,77	8,25%	2.851	6,70%
73 to 78 months	5.498.622,10	1,02%	344	0,81%
79 to 96 months	73.798.576,14	13,68%	4.990	11,73%
> 96 months	51.319,82	0,01%	3	0,01%
Total	539.535.019,79	100%	42.532,00	100%

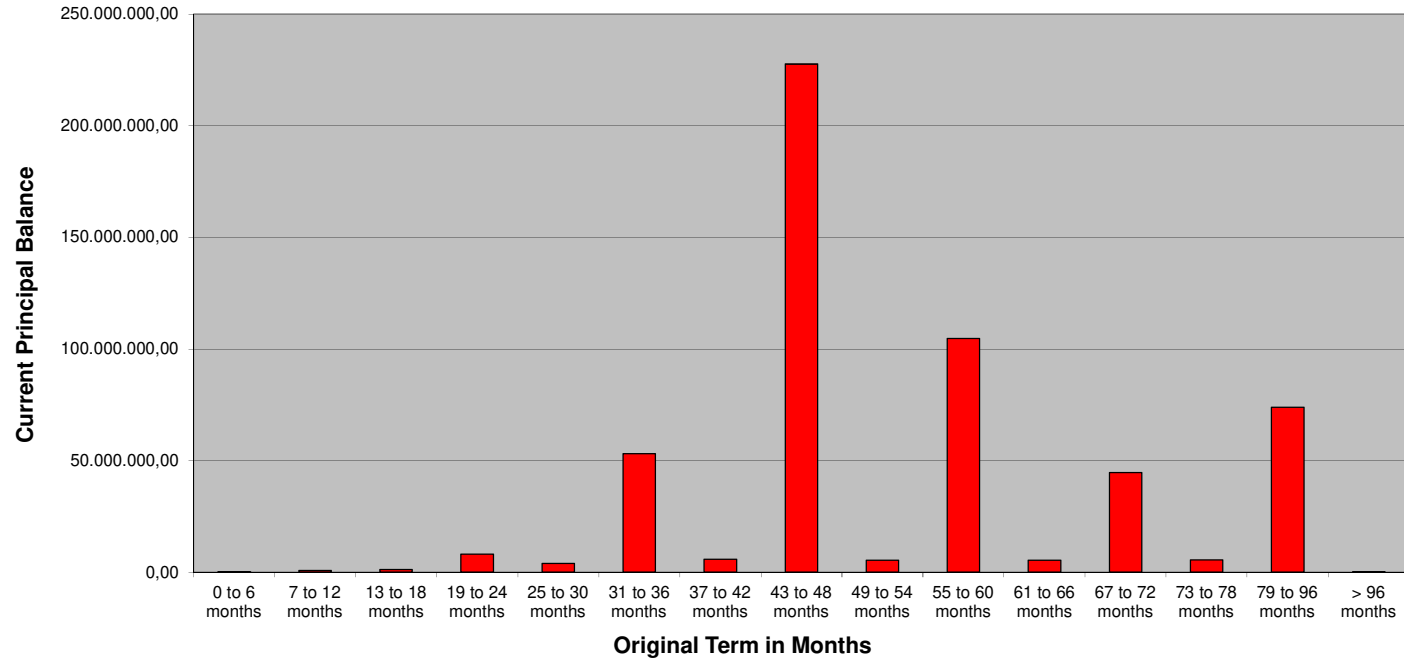
Statistics

WA Original Term	56,54
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

<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	269.192.855,84	49,9%	28.068	66,0%
Alfa Romeo	27.073.461,29	5,0%	1.550	3,6%
Jeep	99.590.735,25	18,5%	5.209	12,2%
Jaguar	27.920.794,31	5,2%	1.253	2,9%
Land Rover	77.235.906,02	14,3%	3.112	7,3%
others	38.521.267,08	7,1%	3.340	7,9%
-> Ferrari	10.687,81	0,0%	1	0,0%
-> Maserati	3.702.982,46	0,7%	98	0,2%
-> Lancia	170.555,48	0,0%	29	0,1%
-> Chrysler	64.882,02	0,0%	7	0,0%
-> Dodge	2.093.126,77	0,4%	68	0,2%
-> others	32.479.032,54	6,0%	3.137	7,4%
	539.535.019,79	100,00%	42.532,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+
1. Payable Expenses	21.502.040,41
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;	450.846,42
6. Interest on Class A	-
7. Interest on Class B	53.144,72
8. Interest on Class C	-
9. Interest on Class D	85.821,25
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	10.562,50
12. Purchase of further receivables or to credit the replenishment account /Purchase New Portfolios/Redeemed Senior Notes	-
13. Replenishment of the reserve fund up to the required principal reserve amount	18.958,33
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	16.995,00
17. Transaction Gain payments to the shareholder of the issuer	-
18. Additional servicing fee	31.208,33
19. Purchase of further receivables or to credit the replenishment account /Purchase New Portfolios/Redeemed Senior Notes	-
20. Replenishment of the reserve fund up to the required principal reserve amount	-
21. Termination payments if the swap counterparty is the defaulting party	19.525.693,90
22. Any amount due and payable, but not already paid, to Originator and Sericer	-
23. Interest on Class M	-
24. Additional servicing fee	320.640,04
25. Transaction Gain payments to the shareholder of the issuer	-
26. Interest on Class M	106.166,67
27. Additional servicing fee	858.610,21
28. Transaction Gain payments to the shareholder of the issuer	100,00

Priority of Payments during the Amortisation Period

	Payment
Available Distribution Amount	+
1. Payable Expenses	-
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee (including costs and expenses)	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. to pay pari passu and pro rata to the Swap Counterparty	-
6. Class A Interest Amount	-
7. Class B Interest Amount	-
8. Class C Interest Amount	-
9. Class D Interest Amount	-
10. Class E Interest Amount	-
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
18. to pay to Originator and to Servicer any amount due and payable not already paid	-
19. Class M Interest Amount	-
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-
21. Additional Servicing Fee	-
22. Transaction Gain to the shareholders	-

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19. Transaction Costs

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	=
Collection Period	from	01/06/2022	to	30/06/2022	30 days

Transaction Costs	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
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	23.293,04 €	<u>20.046,61</u>	<u>808,50</u>	<u>754,60</u>	<u>427,05</u>	<u>443,64</u>	<u>812,64</u>
Interest accrued for the Period	269.712,08 €	85.821,25 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Interest Payments	269.712,08 €	85.821,25 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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)	-	0,4870
Net Swap Payments		43.112,09

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21. Retention

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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	89,61%
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
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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/07/2022	=	30 days
Collection Period	30/06/2022		

		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.

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Monthly Investor Report

23. Counterparties II

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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**

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Monthly Investor Report

24. Issuer Information

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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

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Monthly Investor Report

25. Glossary

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	20				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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