

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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)		558.774.673,70 €	558.821.799,19
Scheduled Principal Payments		12.294.833,60 €	12.365.718,90
Prepayment Principal		6.517.692,60 €	5.034.614,70
Others		1.127.979,52 €	2.108.277,58
Recoveries		- €	23.856,37
Total Principal Collections		19.940.505,72 €	19.532.467,55
Total Interest Collections		1.660.328,36 €	1.696.058,31
Defaults		5.679,32	40.351,84
End of Period (after Payment Date)	42.797	558.761.529,06 €	558.774.673,70
Balance of the Replenishment account (after Payment Date)		333.784,68 €	320.640,04
Current Prepayment Rate (annualised)		14,00%	10,81%
New sale Offer		19.933.040,40 €	19.525.693,90

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	840.148,62 €

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	482.929,66 €

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	281.939,54 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,10%
Cumulative Default Level previous period	0,11%
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	0,05%

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	74
Number of Contracts being 61-90 Days delinquent	37
Number of Contracts being 91-120 Days delinquent	22
Gross instalments being 31-60 days delinquent	31.630,63
Gross instalments being 61-90 days delinquent	9.786,43
Gross instalments being 91-120 days delinquent	7.470,00
Current Period Termination	54.863,37
Cumulative Termination	944.512,71
New number of Contracts being terminated	6,00
Total number of Contracts being terminated	112,00
Current Period Recoveries	0,00
Cumulative Recoveries	64.368,13

ABEST 19
Monthly Investor Report

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							
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Interest Rate Basis: 1-M Euribor / Spread		0,375					
DayCount Convention		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
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		161.166,67 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	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

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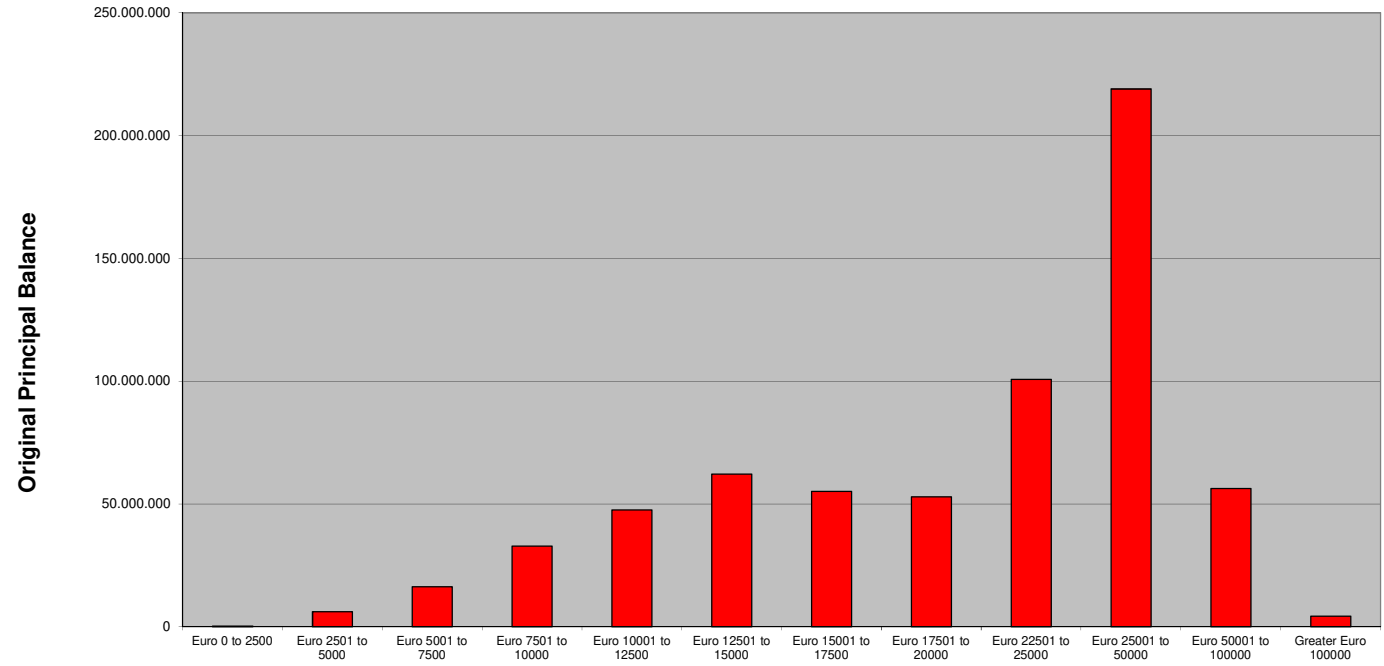
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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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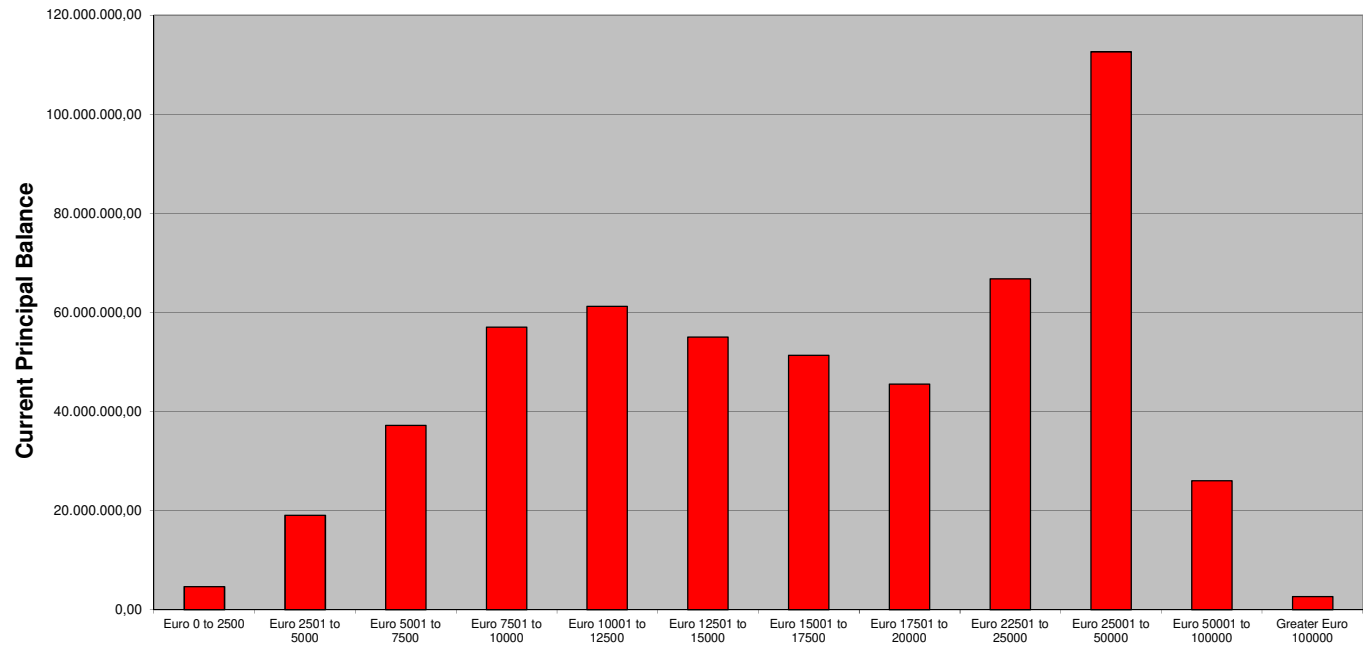
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.660.712,36	0,9%	3.315	7,7%
Euro 2501 to 5000	19.064.175,57	3,5%	5.020	11,7%
Euro 5001 to 7500	37.203.426,47	6,9%	5.938	13,9%
Euro 7501 to 10000	57.032.969,36	10,6%	6.517	15,2%
Euro 10001 to 12500	61.231.561,88	11,4%	5.483	12,8%
Euro 12501 to 15000	55.039.436,82	10,2%	4.016	9,4%
Euro 15001 to 17500	51.333.401,50	9,5%	3.171	7,4%
Euro 17501 to 20000	45.507.598,84	8,4%	2.432	5,7%
Euro 22501 to 25000	66.780.148,73	12,4%	3.012	7,0%
Euro 25001 to 50000	112.606.950,77	20,9%	3.451	8,1%
Euro 50001 to 100000	25.999.788,19	4,8%	427	1,0%
Greater Euro 100000	2.653.209,86	0,5%	15	0,0%
Total	539.113.380,35	100,0%	42.797	100,0%

Statistics	in EUR
Average Amount	12.596,99

**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	1.038.398,81	0,19%	1
2	283.836,92	0,05%	21
3	282.238,50	0,05%	33
4	262.342,75	0,05%	12
5	246.804,32	0,05%	2
6	235.703,65	0,04%	7
7	222.411,30	0,04%	21
8	215.801,59	0,04%	12
9	198.283,74	0,04%	24
10	197.909,50	0,04%	16
11	190.496,00	0,04%	8
12	184.028,05	0,03%	10
13	164.084,44	0,03%	2
14	164.010,43	0,03%	9
15	162.170,49	0,03%	9
16	155.378,10	0,03%	2
17	152.830,24	0,03%	1
18	152.130,43	0,03%	5
19	151.310,64	0,03%	6
20	146.967,88	0,03%	6
Total	4.807.137,78	0,89%	207

**ABEST 19
Monthly Investor Report**

8. Geographical Distribution

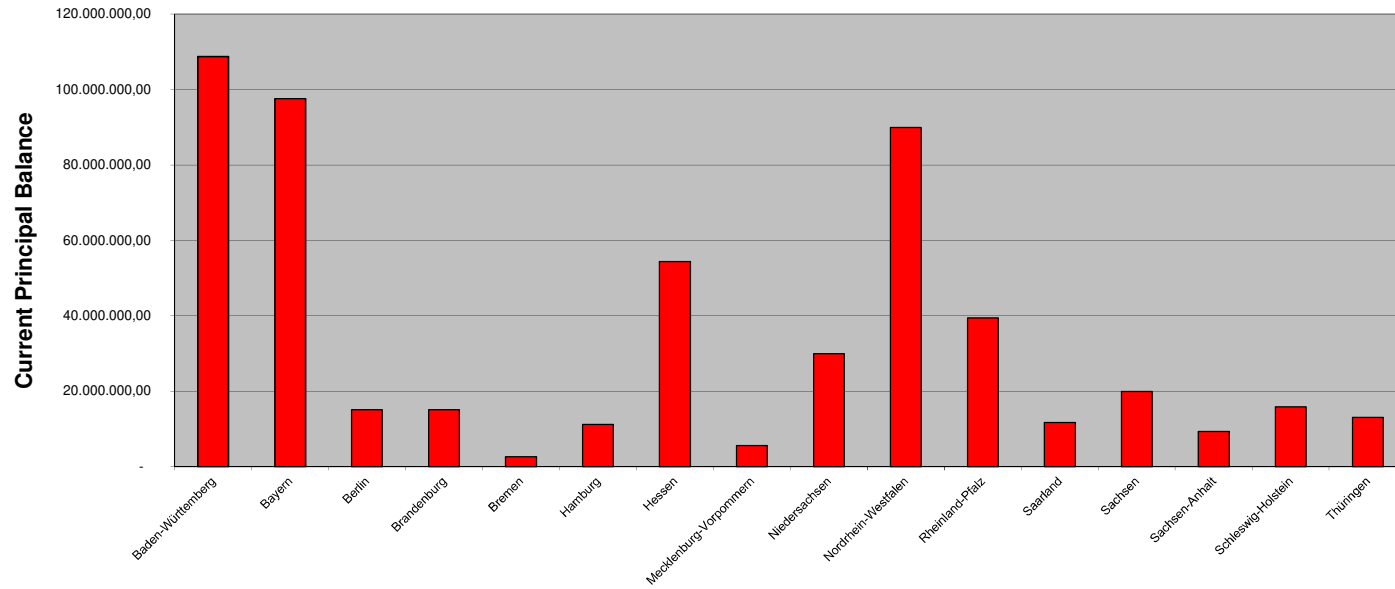
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	25.938,12	0,0%	1	0,0%
Baden-Württemberg	108.749.929,65	20,2%	8.906	20,8%
Bayern	97.534.277,65	18,1%	8.186	19,1%
Berlin	15.063.026,57	2,8%	1.052	2,5%
Brandenburg	15.061.184,34	2,8%	1.094	2,6%
Bremen	2.614.395,34	0,5%	247	0,6%
Hamburg	11.139.488,33	2,1%	765	1,8%
Hessen	54.401.647,39	10,1%	4.240	9,9%
Mecklenburg-Vorpomr	5.586.411,05	1,0%	432	1,0%
Niedersachsen	29.924.486,30	5,6%	2.246	5,2%
Nordrhein-Westfalen	89.916.223,00	16,7%	7.207	16,8%
Rheinland-Pfalz	39.391.043,32	7,3%	3.275	7,7%
Saarland	11.688.907,97	2,2%	871	2,0%
Sachsen	19.880.058,33	3,7%	1.430	3,3%
Sachsen-Anhalt	9.310.308,44	1,7%	680	1,6%
Schleswig-Holstein	15.801.399,94	2,9%	1.178	2,8%
Thüringen	13.024.654,61	2,4%	987	2,3%
Total	539.113.380,35	100,00%	42.797	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	326.552.337,88	60,6%	22.362	52,25%
Used	212.561.042,47	39,4%	20.435	47,75%
Total	539.113.380,35	100%	42.797	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	456.911.496,15	84,75%	36.128	84,42%
LCV	82.201.884,20	15,25%	6.669	15,58%
Total	539.113.380,35	100%	42.797	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	94.527.138,70	17,5%	9.497	22,2%
Without CPI	444.586.241,65	82,5%	33.300	77,8%
Total	539.113.380,35	100,0%	42.797	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	214.271.477,91	39,7%	22.390	52,3%
Balloon Loans	256.782.818,94	47,6%	15.904	37,2%
- of which balloons	160.635.796,71	29,8%	n.a	n.a
- of which regular installments	96.147.022,23	17,8%	n.a	n.a
Formula	68.059.083,50	12,6%	4.503	10,5%
- of which balloons	41.648.983,37	7,7%	n.a	n.a
- of which regular installments	26.410.100,13	4,9%	n.a	n.a
Total	539.113.380,35	100%	42.797	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	4	0,0%	139.811	84,6%
13 to 24 months	96	0,6%	1.476.359	74,6%
25 to 36 months	1.537	9,7%	21.715.958	79,3%
37 to 48 months	8.914	56,0%	138.901.538	71,0%
49 to 60 months	2.957	18,6%	52.714.570	51,9%
61 to 72 months	891	5,6%	16.873.724	41,1%
73 to 84 months	1.501	9,4%	24.889.254	38,7%
85 to 96 months	4	0,0%	71.605	1,9%
Total	15.900	100%	256.711.214,19	62,4%

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	4.096	25,8%	52.061.901,02	86,9%
13 to 24 months	5.891	35,8%	86.237.335,25	69,4%
25 to 36 months	3.043	19,1%	50.613.975,20	54,5%
37 to 48 months	2.114	13,3%	42.742.920,05	44,6%
49 to 60 months	761	4,8%	19.173.436,31	39,7%
61 to 72 months	198	1,2%	5.742.102,25	33,1%
Total	15.903	100%	256.771.670,08	62,4%

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%	39.590,51	82,9%
13 to 24 months	50	1,1%	1.741.674,76	88,7%
25 to 36 months	563	12,5%	8.153.552,56	76,2%
37 to 48 months	2.669	59,3%	38.993.162,88	65,3%
49 to 60 months	711	15,8%	11.062.121,51	48,6%
61 to 72 months	190	4,2%	3.411.042,86	37,9%
73 to 84 months	318	7,1%	4.657.938,42	36,3%
85 to 96 months	0	0,0%	0	0,0%
Total	4.503	100%	68.059.083,50	60,9%

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	826	18,3%	9.646.670	86,7%
13 to 24 months	1.313	29,2%	18.257.288	71,0%
25 to 36 months	1.332	29,6%	20.799.383	56,9%
37 to 48 months	723	16,1%	13.078.233	47,7%
49 to 60 months	251	5,6%	4.985.914	37,9%
61 to 72 months	58	1,3%	1.291.595	32,9%
Total	4.503	100%	68.059.083,50	60,9%

**ABEST 19
Monthly Investor Report**

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	534.530.640,12	99,1%	42.421	99,1%
Other	4.582.740,23	0,9%	376	0,9%
Total	539.113.380,35	100,0%	42.797	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	539.113.380,35	100,0%	42.797	100,0%
Total	539.113.380,35	100,0%	42.797	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	471.182.289,23	87,4%	34.932	81,6%
NO	67.931.091,12	12,6%	7.865	18,4%
Total	539.113.380,35	100,0%	42.797	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.817,30	16.953,53
Average purchase price	27.877,63	31.328,74
Downpayment in %	53,2%	54,1%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/08/2022	
Payment Date	22/08/2022	
Period No	21	
Monthly Period	01.07.2022 - 31.07.2022	
Interest Period	from 21/07/2022	to 22/08/2022 = 32 days
Collection Period	from 01/07/2022	to 31/07/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	116.314.867,02	21,58%	7.191	16,80%
1,01 to 2%	37.853.013,55	7,02%	2.766	6,46%
2,01 to 3%	150.974.988,50	28,00%	11.594	27,09%
3,01 to 4%	153.714.004,37	28,51%	12.089	28,25%
4,01 to 5%	53.251.508,13	9,88%	5.194	12,14%
5,01 to 6%	17.342.414,39	3,22%	2.519	5,89%
6,01 to 7%	9.465.325,91	1,76%	1.413	3,30%
7,01 to 8%	143.755,11	0,03%	25	0,06%
8,01 to 9%	31.749,71	0,01%	2	0,00%
9,01 to 10%	21.753,66	0,00%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	539.113.380,35	100%	42.797,00	100%

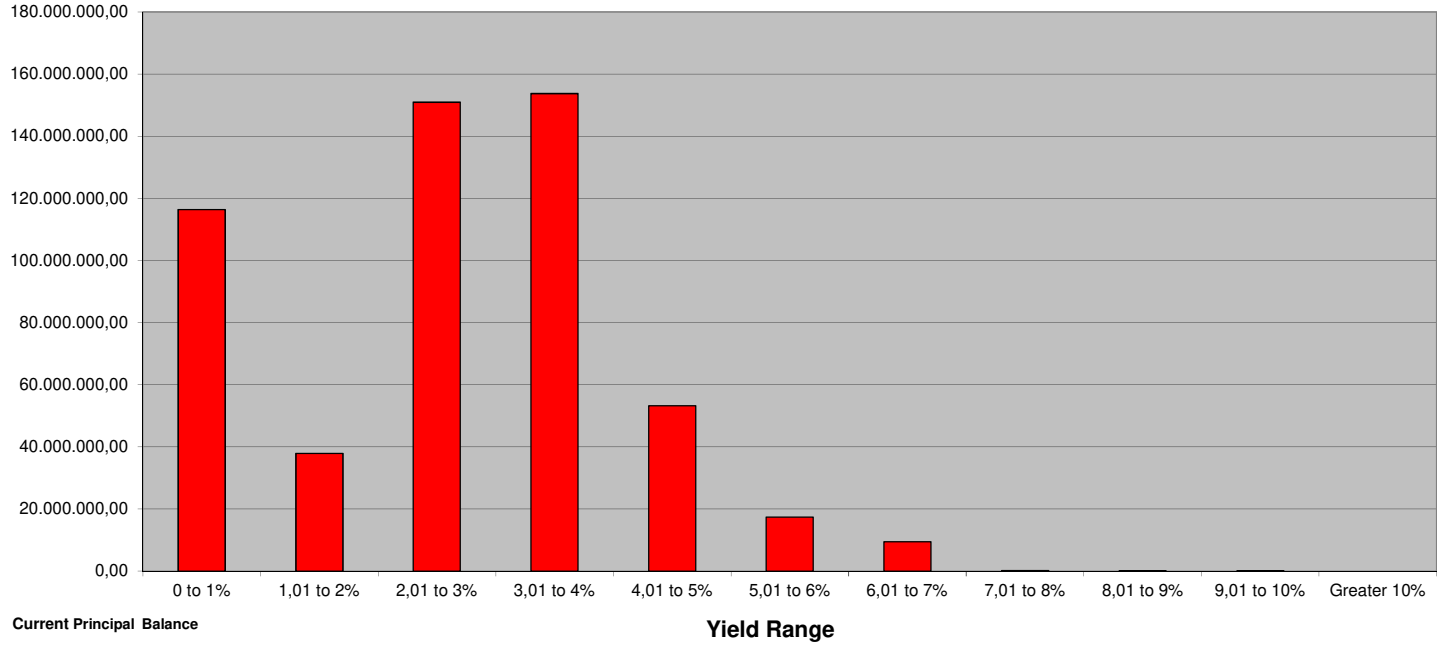
Statistics	in %
WA Interest	2,81

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/08/2022					
Payment Date	22/08/2022					
Period No	21					
Monthly Period	01.07.2022 - 31.07.2022					
Interest Period	from	21/07/2022	to	22/08/2022	=	32 days
Collection Period	from	01/07/2022	to	31/07/2022		



**ABEST 19
Monthly Investor Report**

14. Seasoning

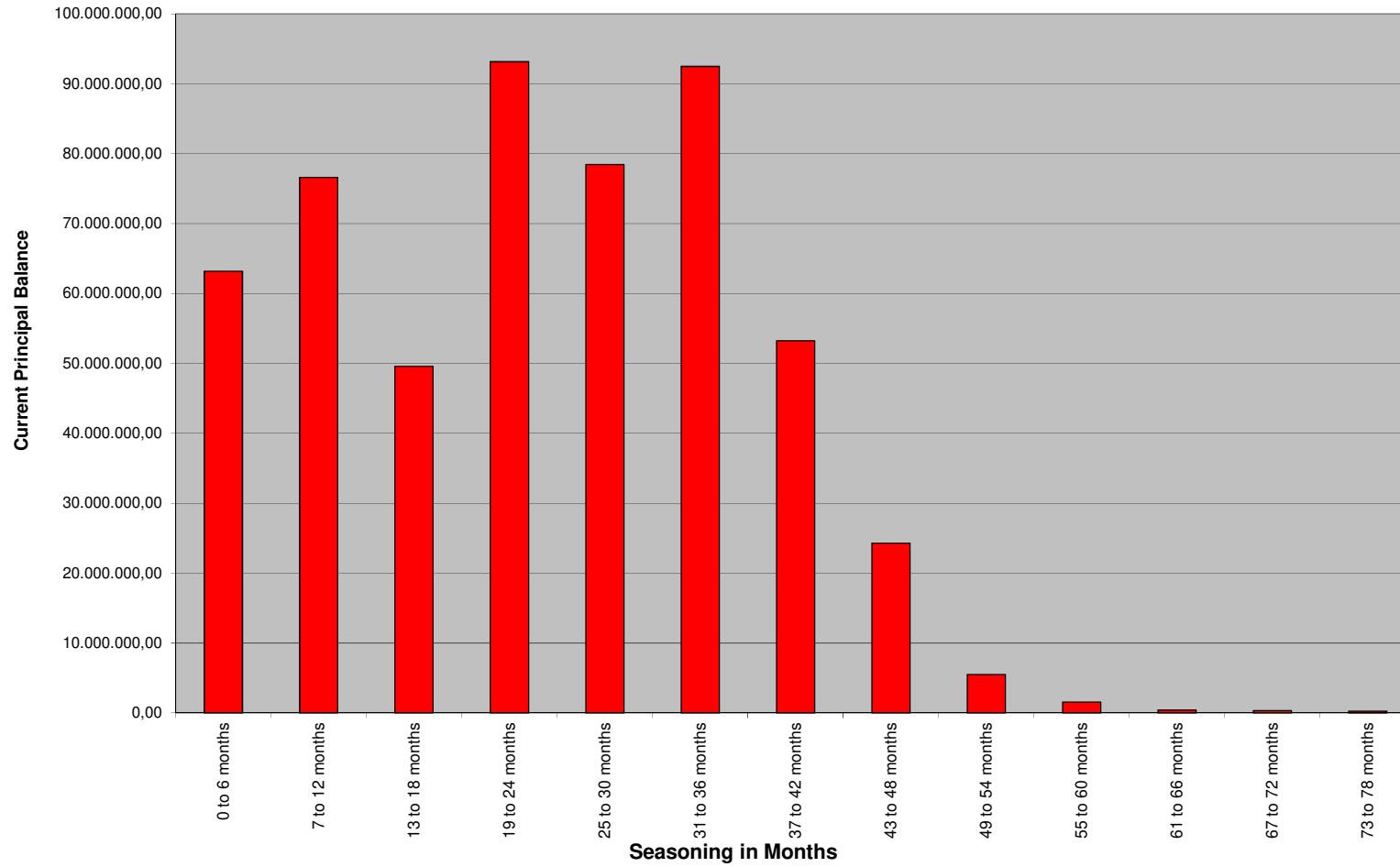
Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	63.157.962,93	11,72%	4.037	9,43%
7 to 12 months	76.592.596,38	14,21%	5.148	12,03%
13 to 18 months	49.560.704,62	9,19%	4.068	9,51%
19 to 24 months	93.182.059,22	17,28%	7.601	17,76%
25 to 30 months	78.430.710,06	14,55%	6.395	14,94%
31 to 36 months	92.494.638,88	17,16%	7.902	18,46%
37 to 42 months	53.209.554,46	9,87%	4.513	10,55%
43 to 48 months	24.285.522,37	4,50%	2.211	5,17%
49 to 54 months	5.508.432,57	1,02%	523	1,22%
55 to 60 months	1.560.358,81	0,29%	174	0,41%
61 to 66 months	409.602,76	0,08%	68	0,16%
67 to 72 months	328.704,85	0,06%	64	0,15%
73 to 78 months	234.064,66	0,04%	36	0,08%
79 to 96 months	158.467,78	0,03%	57	0,13%
Total	539.113.380,35	100,00%	42.797	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

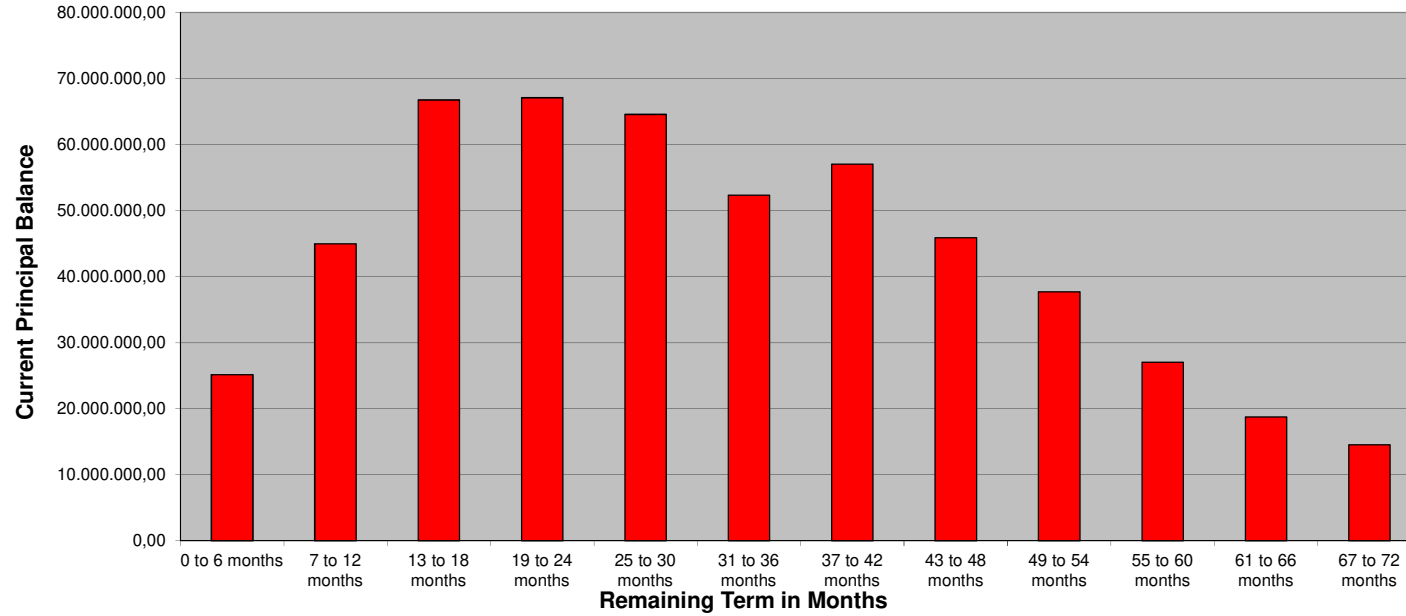
Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	25.113.652,49	4,66%	3.669	8,57%
7 to 12 months	44.977.793,49	8,34%	4.886	11,42%
13 to 18 months	66.737.712,78	12,38%	6.227	14,55%
19 to 24 months	67.094.545,08	12,45%	5.717	13,36%
25 to 30 months	64.559.641,71	11,98%	5.253	12,27%
31 to 36 months	52.332.626,89	9,71%	3.894	9,10%
37 to 42 months	57.043.430,15	10,58%	3.635	8,49%
43 to 48 months	45.855.777,31	8,51%	2.905	6,79%
49 to 54 months	37.674.899,87	6,99%	2.192	5,12%
55 to 60 months	27.016.097,59	5,01%	1.573	3,68%
61 to 66 months	18.733.103,97	3,47%	1.075	2,51%
67 to 72 months	14.533.692,85	2,70%	803	1,88%
73 to 84 months	17.440.406,17	3,24%	968	2,26%
> 84 months	0,00	0,00%	0	0,00%
Total	539.113.380,35	100,0%	42.797,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	14.903,12	0,00%	5	0,01%
7 to 12 months	827.346,13	0,15%	219	0,51%
13 to 18 months	1.306.856,20	0,24%	331	0,77%
19 to 24 months	8.932.252,18	1,66%	1.427	3,33%
25 to 30 months	4.180.647,82	0,78%	963	2,25%
31 to 36 months	51.173.368,76	9,49%	5.654	13,21%
37 to 42 months	5.868.851,04	1,09%	924	2,16%
43 to 48 months	225.675.903,61	41,86%	16.808	39,27%
49 to 54 months	5.481.835,59	1,02%	595	1,39%
55 to 60 months	105.370.320,86	19,55%	7.145	16,70%
61 to 66 months	5.396.981,00	1,00%	415	0,97%
67 to 72 months	45.050.139,85	8,36%	2.904	6,79%
73 to 78 months	5.531.513,88	1,03%	347	0,81%
79 to 96 months	74.252.399,72	13,77%	5.057	11,82%
> 96 months	50.060,59	0,01%	3	0,01%
Total	539.113.380,35	100%	42.797,00	100%

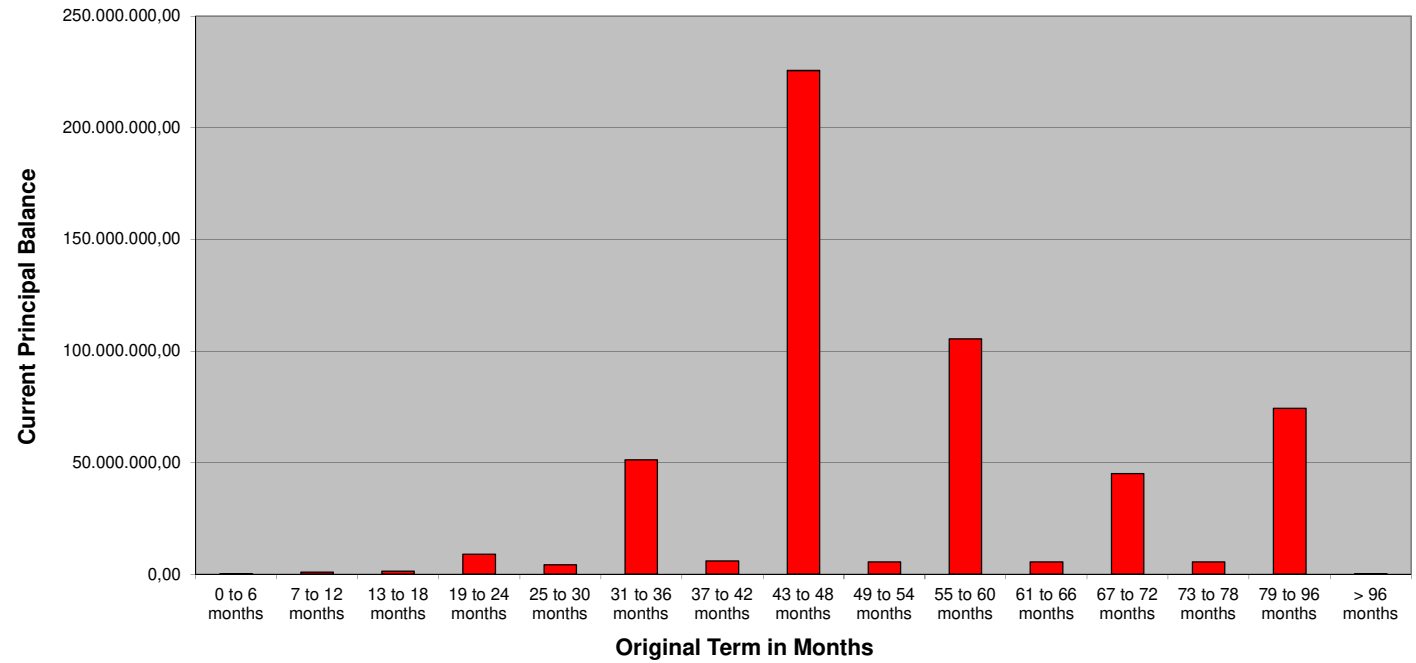
Statistics

WA Original Term	56,62
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 19
Monthly Investor Report**

17. Manufacturer

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	267.717.449,70	49,7%	28.164	65,8%
Alfa Romeo	27.152.865,24	5,0%	1.558	3,6%
Jeep	98.999.921,85	18,4%	5.245	12,3%
Jaguar	27.821.866,95	5,2%	1.260	2,9%
Land Rover	76.211.585,41	14,1%	3.116	7,3%
others	41.209.691,20	7,6%	3.454	8,1%
-> Ferrari	10.245,16	0,0%	1	0,0%
-> Maserati	3.781.505,31	0,7%	99	0,2%
-> Lancia	179.341,27	0,0%	32	0,1%
-> Chrysler	57.694,10	0,0%	6	0,0%
-> Dodge	2.084.558,22	0,4%	67	0,2%
-> others	35.096.347,14	6,5%	3.249	7,6%
	539.113.360,35	100,00%	42.797,00	100,00%

ABEST 19
Monthly Investor Report

18. Priority of Payments

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+
1. Payable Expenses	21.945.111,90
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;	465.516,27
6. Interest on Class A	-
7. Interest on Class B	10.701,47
8. Interest on Class C	-
9. Interest on Class D	161.166,67
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	11.266,67
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	20.222,22
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	18.128,00
17. Transaction Gain payments to the shareholder of the issuer	-
	33.288,89
	-
	19.933.040,40
	-
	333.784,68
	-
	-
	-
	113.244,44
	-
	823.014,29
	-
	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	-

ABEST 19
Monthly Investor Report

19. Transaction Costs

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	=
Collection Period	from	01/07/2022	to	31/07/2022	32 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	21.637,90 €	<u>18.622,15</u>	<u>751,05</u>	<u>700,98</u>	<u>396,71</u>	<u>412,11</u>	<u>754,90</u>
Interest accrued for the Period	357.316,89 €	161.166,67 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Interest Payments	357.316,89 €	161.166,67 €	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	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung

Swap Data

Swap Type		IRS
Notional Amount		483.500.000,00
Fixed Rate	-	0,38
Floating Rate (Euribor)	-	0,3250
Net Swap Payments		-23.637,78

**ABEST 19
Monthly Investor Report**

21. Retention

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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	89,68%
Class B Notes	19.500.000,00	3,62%
Class C Notes	18.200.000,00	3,38%
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	3,64%

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	22/08/2022	=	32 days
Collection Period	31/07/2022		

		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 S.p.A. Niederlassung Deutschland	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

**ABEST 19
Monthly Investor Report**

23. Counterparties II

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Deal Name: ABEST 19

Issuer: ABEST 19

Seller of the Receivables: FCA Bank S.p.A. Niederlassung Deutschland

Servicer Name: FCA Bank S.p.A. Niederlassung Deutschland

Reporting Entity: Ca-cib Milan

Contact: Doriana Bettini
doriana.bettini@ca-cib.com

**ABEST 19
Monthly Investor Report**

25. Originator, Servicer

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Contact Details

FCA Bank S.p.A. Niederlassung Deutschland

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	03/08/2022				
Payment Date	22/08/2022				
Period No	21				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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