

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

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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)		558.812.104,02 €	558.803.529,83
Scheduled Principal Payments		13.121.954,30 €	11.720.872,27
Prepayment Principal		4.863.437,43 €	4.837.838,32
Others		2.439.786,91 €	2.255.170,24
Recoveries		- €	16.621,85
Total Principal Collections		20.425.178,64 €	18.830.502,68
Total Interest Collections		1.689.139,09 €	2.013.784,13
Defaults		71.390,47	61.361,00
End of Period (after Payment Date)	43.324	558.758.996,26 €	558.812.104,02
Balance of the Replenishment account (after Payment Date)		330.003,74 €	276.895,98
Current Prepayment Rate (annualised)		10,44%	10,39%
New sale Offer		20.443.461,35 €	18.900.437,87

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	561.800.000,00
End of Period	561.800.000,00

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.711.000,00 €	no
Cash Outflow	€ -		
Cash Inflow	€ -		
End of Period	0,5%	2.711.000,00 €	
Required Reserve Fund	€ -		

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3. Performance Data

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Note Balance

Beginning of Period	561.800.000,00 €
End of Period	561.800.000,00 €

Ratios

3-MRA* 31- 60 days past due

31- 60 days past due period before previous period	0,00%
31- 60 days past due previous period	0,00%
31- 60 days past due current period	1.054.852,56 €

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	500.639,40 €

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	405.471,55 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,11%
Cumulative Default Level previous period	0,12%
Cumulative Default Level current period	0,14%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,07%
Delinquency Level current period	0,09%

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	83
Number of Contracts being 61-90 Days delinquent	42
Number of Contracts being 91-120 Days delinquent	28
Gross instalments being 31-60 days delinquent	30.159,53
Gross instalments being 61-90 days delinquent	10.624,48
Gross instalments being 91-120 days delinquent	10.019,98
Current Period Termination	111.503,77
Cumulative Termination	1.161.345,29
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	136,00
Current Period Recoveries	0,00
Cumulative Recoveries	93.426,95

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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		1,638					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		31 days	31 days	31 days	31 days	31 days	31 days
Principal Outstanding Beginning of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Interest accrued for the period		681.976,75 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE		13,93%	10,46%	7,22%	5,39%	3,48%	0,00%

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5. Original Principal Balance

as of ISSUE DATE

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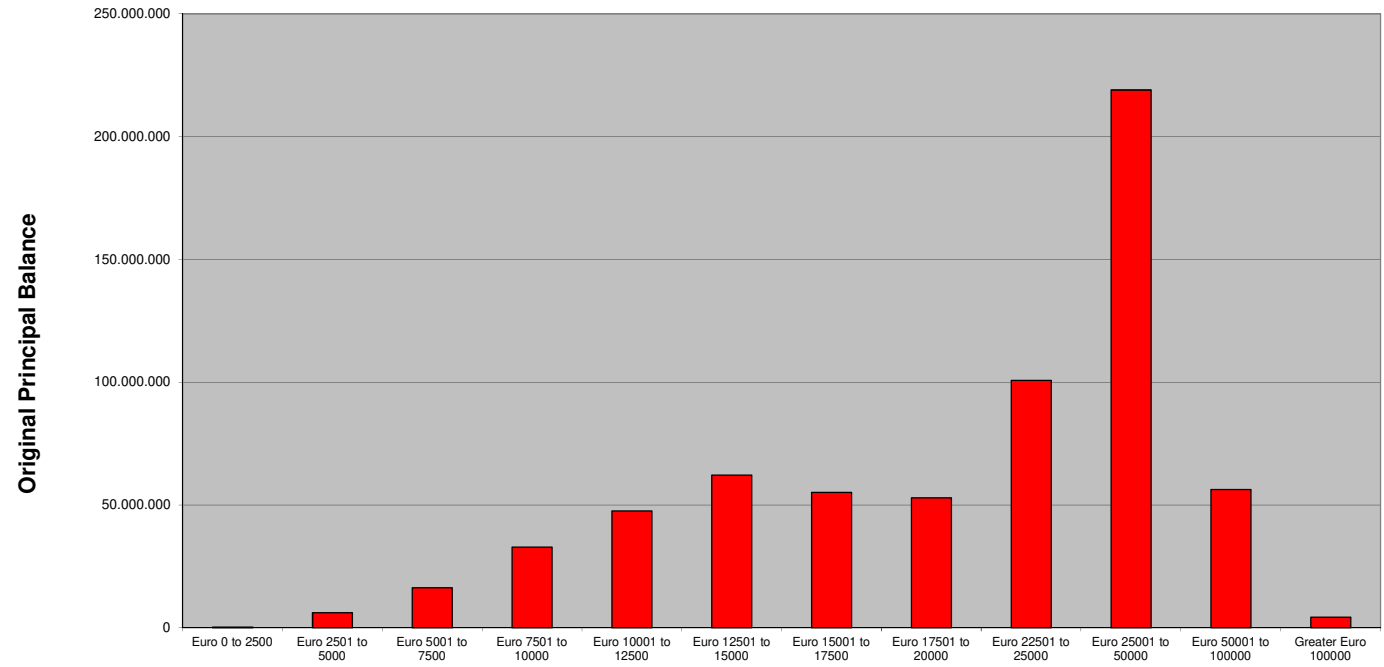
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	7,32%
Euro 7501 to 10000	32.807.091	5,0%	3.689,00	10,57%
Euro 10001 to 12500	47.586.015	7,3%	4.206,00	12,05%
Euro 12501 to 15000	62.140.313	9,5%	4.511,00	12,92%
Euro 15001 to 17500	55.046.450	8,4%	3.399,00	9,74%
Euro 17501 to 20000	52.817.087	8,1%	2.812,00	8,06%
Euro 22501 to 25000	100.690.819	15,4%	4.480,00	12,83%
Euro 25001 to 50000	219.004.473	33,5%	6.691,00	19,17%
Euro 50001 to 100000	56.254.715	8,6%	904,00	2,59%
Greater Euro 100000	4.289.009	0,7%	36,00	0,10%
Total	653.187.711,36	100,00%	34.909	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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6. Current Principal Balance

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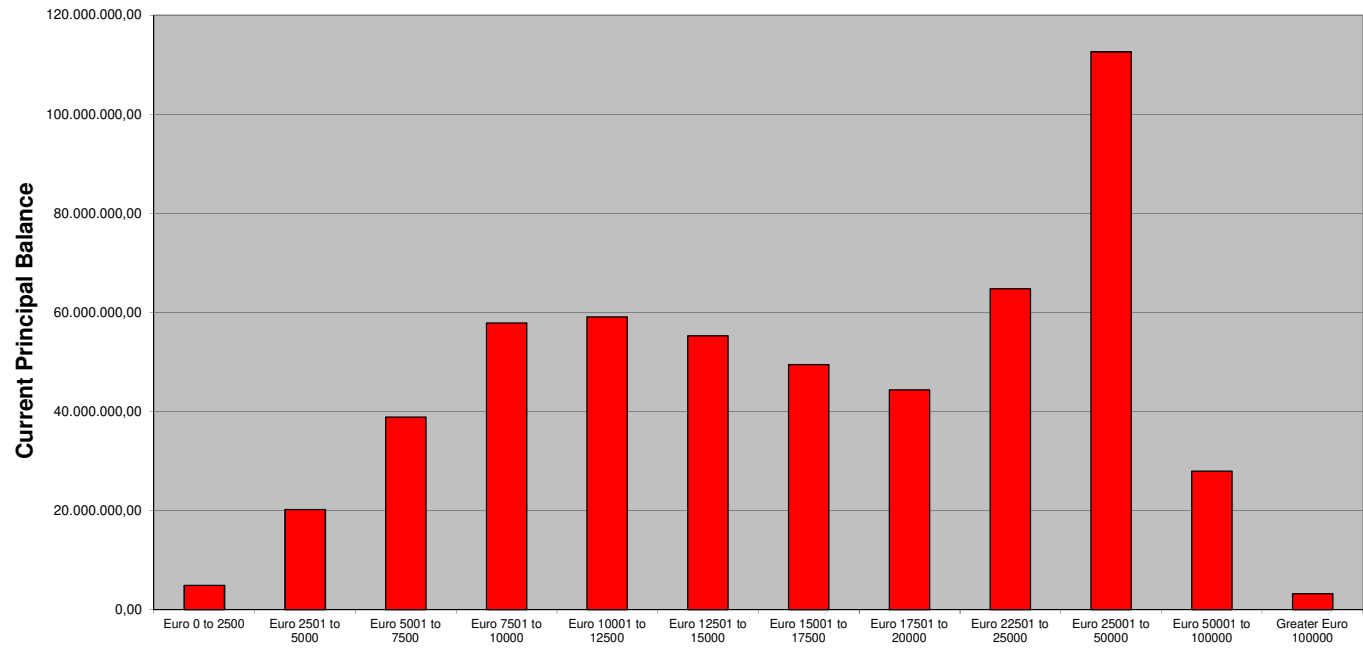
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.909.529,11	0,9%	3.591	8,3%
Euro 2501 to 5000	20.187.253,23	3,7%	5.316	12,3%
Euro 5001 to 7500	38.895.289,98	7,2%	6.197	14,3%
Euro 7501 to 10000	57.844.035,07	10,7%	6.610	15,3%
Euro 10001 to 12500	59.108.673,34	11,0%	5.293	12,2%
Euro 12501 to 15000	55.280.312,71	10,3%	4.030	9,3%
Euro 15001 to 17500	49.492.195,23	9,2%	3.056	7,1%
Euro 17501 to 20000	44.361.943,63	8,2%	2.371	5,5%
Euro 22501 to 25000	64.755.189,95	12,0%	2.919	6,7%
Euro 25001 to 50000	112.650.041,14	20,9%	3.468	8,0%
Euro 50001 to 100000	27.938.698,37	5,2%	455	1,1%
Greater Euro 100000	3.197.960,07	0,6%	18	0,0%
Total	538.621.121,83	100,0%	43.324	100,0%

Statistics	in EUR
Average Amount	12.432,40

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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	1.035.311,59	0,19%	1
2	367.171,89	0,07%	28
3	325.361,12	0,06%	33
4	305.757,69	0,06%	14
5	284.670,10	0,05%	29
6	263.782,33	0,05%	1
7	261.139,21	0,05%	10
8	231.825,38	0,04%	2
9	230.531,33	0,04%	10
10	202.553,99	0,04%	1
11	201.679,16	0,04%	12
12	184.587,79	0,03%	24
13	176.047,14	0,03%	8
14	161.336,62	0,03%	10
15	157.885,54	0,03%	28
16	156.811,62	0,03%	2
17	154.834,72	0,03%	15
18	151.326,78	0,03%	11
19	151.264,21	0,03%	9
20	150.927,30	0,03%	2
Total	5.154.805,51	0,96%	250

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8. Geographical Distribution

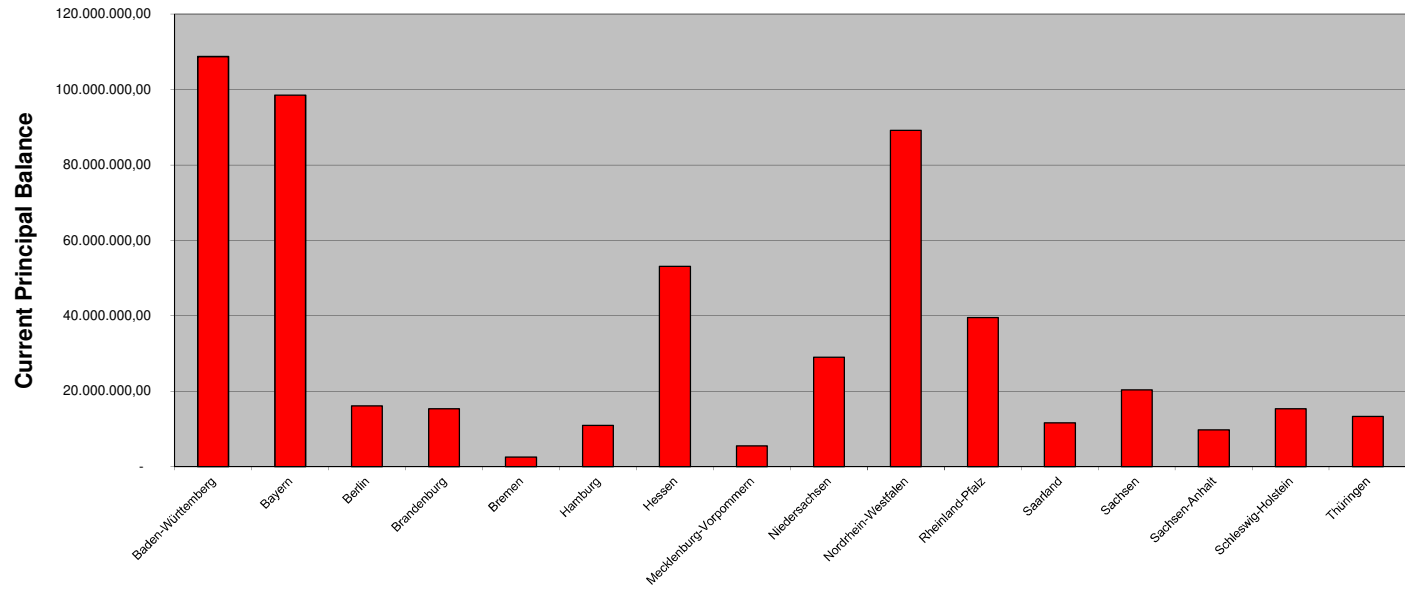
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	26.313,36	0,0%	2	0,0%
Baden-Württemberg	108.785.696,66	20,2%	9.034	20,9%
Bayern	98.493.193,11	18,3%	8.336	19,2%
Berlin	16.113.460,09	3,0%	1.141	2,6%
Brandenburg	15.354.546,22	2,9%	1.146	2,6%
Bremen	2.546.455,72	0,5%	231	0,5%
Hamburg	10.962.918,40	2,0%	766	1,8%
Hessen	53.081.079,93	9,9%	4.223	9,7%
Mecklenburg-Vorpomr	5.454.688,41	1,0%	432	1,0%
Niedersachsen	28.987.570,91	5,4%	2.238	5,2%
Nordrhein-Westfalen	89.122.361,62	16,5%	7.236	16,7%
Rheinland-Pfalz	39.492.501,40	7,3%	3.301	7,6%
Saarland	11.609.843,72	2,2%	884	2,0%
Sachsen	20.325.505,99	3,8%	1.455	3,4%
Sachsen-Anhalt	9.701.777,76	1,8%	714	1,6%
Schleswig-Holstein	15.299.127,61	2,8%	1.172	2,7%
Thüringen	13.264.080,92	2,5%	1.013	2,3%
Total	538.621.121,83	100,00%	43.324	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	319.085.201,74	59,2%	21.937	50,63%
Used	219.535.920,09	40,8%	21.387	49,37%
Total	538.621.121,83	100%	43.324	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	456.707.655,43	84,79%	36.583	84,44%
LCV	81.913.466,40	15,21%	6.741	15,56%
Total	538.621.121,83	100%	43.324	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	93.540.521,61	17,4%	9.603	22,2%
Without CPI	445.080.600,22	82,6%	33.721	77,8%
Total	538.621.121,83	100,0%	43.324	100,0%

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11. Type of Contract

Reporting Date	07/11/2022				
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	225.812.044,21	41,9%	23.589	54,4%
Balloon Loans	244.609.694,08	45,4%	15.230	35,2%
- of which balloons	156.381.820,98	29,0%	n.a	n.a
- of which regular installments	88.227.873,10	16,4%	n.a	n.a
Formula	68.199.383,54	12,7%	4.505	10,4%
- of which balloons	42.613.085,66	7,9%	n.a	n.a
- of which regular installments	25.586.297,88	4,8%	n.a	n.a
Total	538.621.121,83	100%	43.324	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	7	0,0%	163.395	89,0%
13 to 24 months	77	0,5%	1.345.067	72,6%
25 to 36 months	1.149	7,5%	17.884.724	77,3%
37 to 48 months	8.640	56,7%	131.813.049	73,2%
49 to 60 months	3.013	19,8%	53.610.548	53,1%
61 to 72 months	897	5,9%	16.790.907	42,9%
73 to 84 months	1.441	9,5%	22.894.265	40,3%
85 to 96 months	6	0,0%	107.738	1,9%
Total	15.224	100%	244.501.955,73	63,6%

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	4.821	31,7%	61.011.095,38	87,4%
13 to 24 months	5.125	33,7%	76.296.169,12	69,2%
25 to 36 months	2.587	17,0%	44.418.828,48	52,8%
37 to 48 months	1.924	12,6%	41.041.138,96	45,4%
49 to 60 months	595	3,9%	16.728.263,98	41,0%
61 to 72 months	176	1,2%	5.084.267,06	33,5%
Total	15.228	100%	244.579.762,98	63,6%

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	3	0,1%	61.893,32	92,4%
13 to 24 months	43	1,0%	1.628.313,66	90,0%
25 to 36 months	512	11,4%	7.940.715,09	75,4%
37 to 48 months	2.680	59,5%	38.778.898,25	67,1%
49 to 60 months	750	16,6%	11.757.115,57	50,0%
61 to 72 months	199	4,4%	3.499.698,63	39,2%
73 to 84 months	318	7,1%	4.532.749,02	37,9%
85 to 96 months	0	0,0%	0	0,0%
Total	4.505	100%	68.199.383,54	62,1%

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	1.002	22,2%	11.566.949	86,8%
13 to 24 months	1.379	30,6%	19.000.294	70,3%
25 to 36 months	1.190	26,4%	19.546.119	56,6%
37 to 48 months	651	14,5%	12.015.295	48,4%
49 to 60 months	236	5,2%	5.054.496	38,8%
61 to 72 months	47	1,0%	1.016.230	32,8%
Total	4.505	100%	68.199.383,54	62,1%

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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	533.463.344,60	99,0%	42.910	99,0%
Other	5.157.777,23	1,0%	414	1,0%
Total	538.621.121,83	100,0%	43.324	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	538.621.121,83	100,0%	43.324	100,0%
Total	538.621.121,83	100,0%	43.324	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	467.051.033,97	86,7%	34.854	80,4%
NO	71.570.087,86	13,3%	8.470	19,6%
Total	538.621.121,83	100,0%	43.324	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.798,73	17.066,46
Average purchase price	27.868,50	31.628,39
Downpayment in %	53,1%	54,0%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	07/11/2022	
Payment Date	21/11/2022	
Period No	24	
Monthly Period	01.10.2022 - 31.10.2022	
Interest Period	from 21/10/2022	to 21/11/2022 = 31 days
Collection Period	from 01/10/2022	to 31/10/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	128.220.828,77	23,81%	8.109	18,72%
1,01 to 2%	33.129.826,64	6,15%	2.373	5,48%
2,01 to 3%	152.420.584,86	28,30%	11.856	27,37%
3,01 to 4%	148.038.036,00	27,48%	11.980	27,65%
4,01 to 5%	50.149.794,53	9,31%	4.979	11,49%
5,01 to 6%	17.273.338,83	3,21%	2.575	5,94%
6,01 to 7%	9.125.620,11	1,69%	1.418	3,27%
7,01 to 8%	173.054,51	0,03%	27	0,06%
8,01 to 9%	32.803,71	0,01%	3	0,01%
9,01 to 10%	57.233,87	0,01%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	538.621.121,83	100%	43.324,00	100%

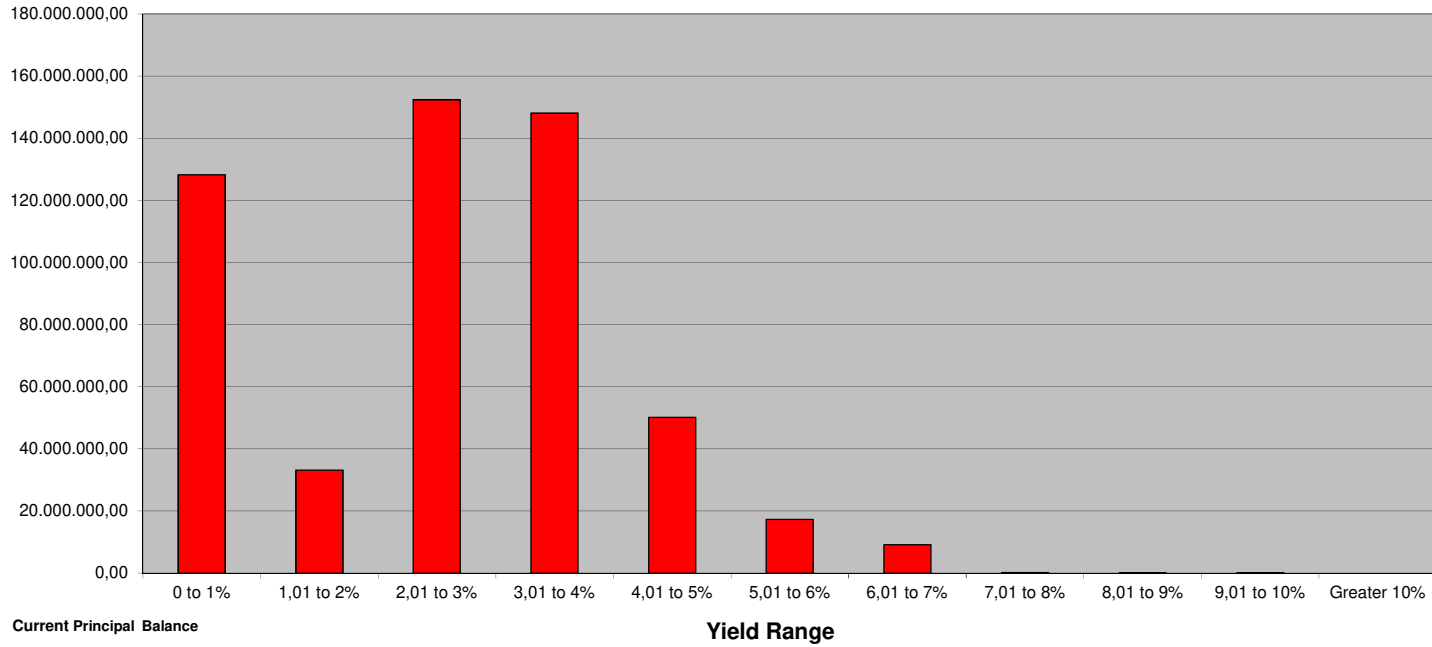
Statistics	in %
WA Interest	2,73

runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	



**ABEST 19
Monthly Investor Report**

14. Seasoning

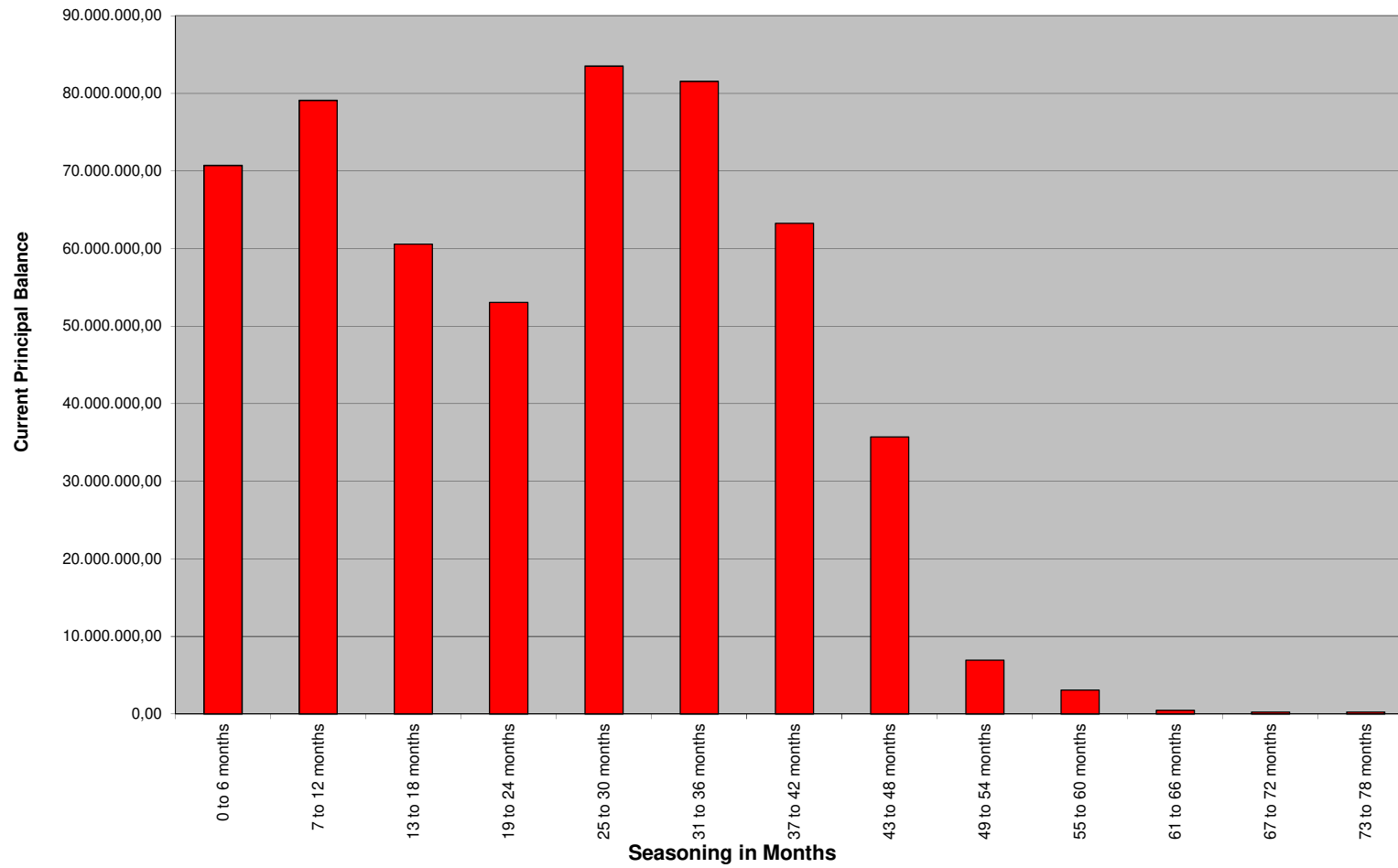
Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

<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	70.719.262,53	13,13%	4.546	10,49%
7 to 12 months	79.078.760,44	14,68%	5.120	11,82%
13 to 18 months	60.566.326,32	11,24%	4.774	11,02%
19 to 24 months	53.036.551,69	9,85%	4.740	10,94%
25 to 30 months	83.493.289,45	15,50%	6.851	15,81%
31 to 36 months	81.548.930,29	15,14%	7.170	16,55%
37 to 42 months	63.232.052,98	11,74%	5.570	12,86%
43 to 48 months	35.728.638,19	6,63%	3.337	7,70%
49 to 54 months	6.927.517,16	1,29%	643	1,48%
55 to 60 months	3.083.447,91	0,57%	341	0,79%
61 to 66 months	494.018,33	0,09%	74	0,17%
67 to 72 months	266.182,97	0,05%	55	0,13%
73 to 78 months	248.699,71	0,05%	42	0,10%
79 to 96 months	197.443,86	0,04%	61	0,14%
Total	538.621.121,83	100,00%	43.324	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

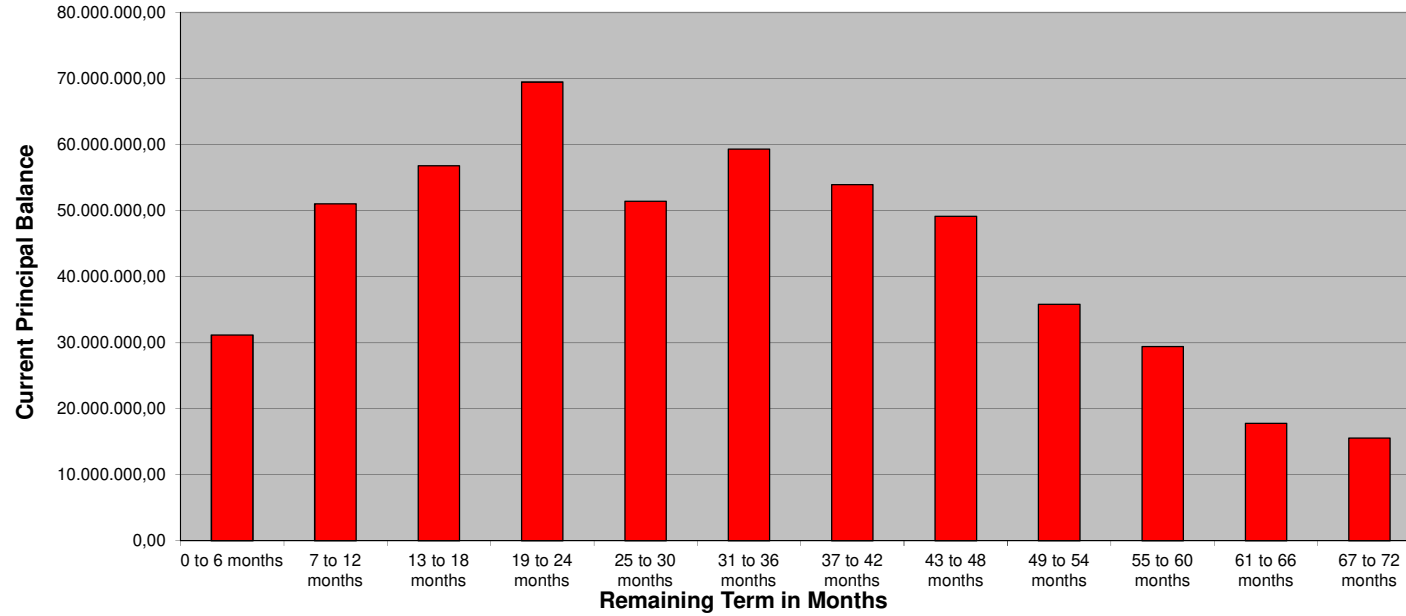
Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

<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	31.148.893,46	5,78%	4.255	9,82%
7 to 12 months	50.987.848,46	9,47%	5.657	13,06%
13 to 18 months	56.793.130,46	10,54%	5.601	12,93%
19 to 24 months	69.460.978,47	12,90%	6.065	14,00%
25 to 30 months	51.376.148,29	9,54%	4.328	9,99%
31 to 36 months	59.302.516,11	11,01%	4.310	9,95%
37 to 42 months	53.922.567,59	10,01%	3.431	7,92%
43 to 48 months	49.107.192,87	9,12%	3.079	7,11%
49 to 54 months	35.804.736,60	6,65%	2.048	4,73%
55 to 60 months	29.393.999,54	5,46%	1.681	3,88%
61 to 66 months	17.785.468,82	3,30%	1.000	2,31%
67 to 72 months	15.528.374,40	2,88%	878	2,03%
73 to 84 months	18.009.266,76	3,34%	991	2,29%
> 84 months	0,00	0,00%	0	0,00%
Total	538.621.121,83	100,0%	43.324,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	



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Monthly Investor Report**

16. Original Term

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

<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	26.816,67	0,00%	9	0,02%
7 to 12 months	899.714,83	0,17%	250	0,58%
13 to 18 months	1.137.309,53	0,21%	319	0,74%
19 to 24 months	8.989.534,72	1,67%	1.419	3,28%
25 to 30 months	4.428.815,49	0,82%	997	2,30%
31 to 36 months	47.794.918,10	8,87%	5.243	12,10%
37 to 42 months	6.088.608,66	1,13%	976	2,25%
43 to 48 months	219.868.036,09	40,82%	16.825	38,84%
49 to 54 months	5.896.311,82	1,09%	650	1,50%
55 to 60 months	109.897.699,19	20,40%	7.523	17,36%
61 to 66 months	5.540.880,20	1,03%	439	1,01%
67 to 72 months	47.315.065,69	8,78%	3.090	7,13%
73 to 78 months	5.623.332,01	1,04%	363	0,84%
79 to 96 months	75.026.270,04	13,93%	5.216	12,04%
> 96 months	87.808,79	0,02%	5	0,01%
Total	538.621.121,83	100%	43.324,00	100%

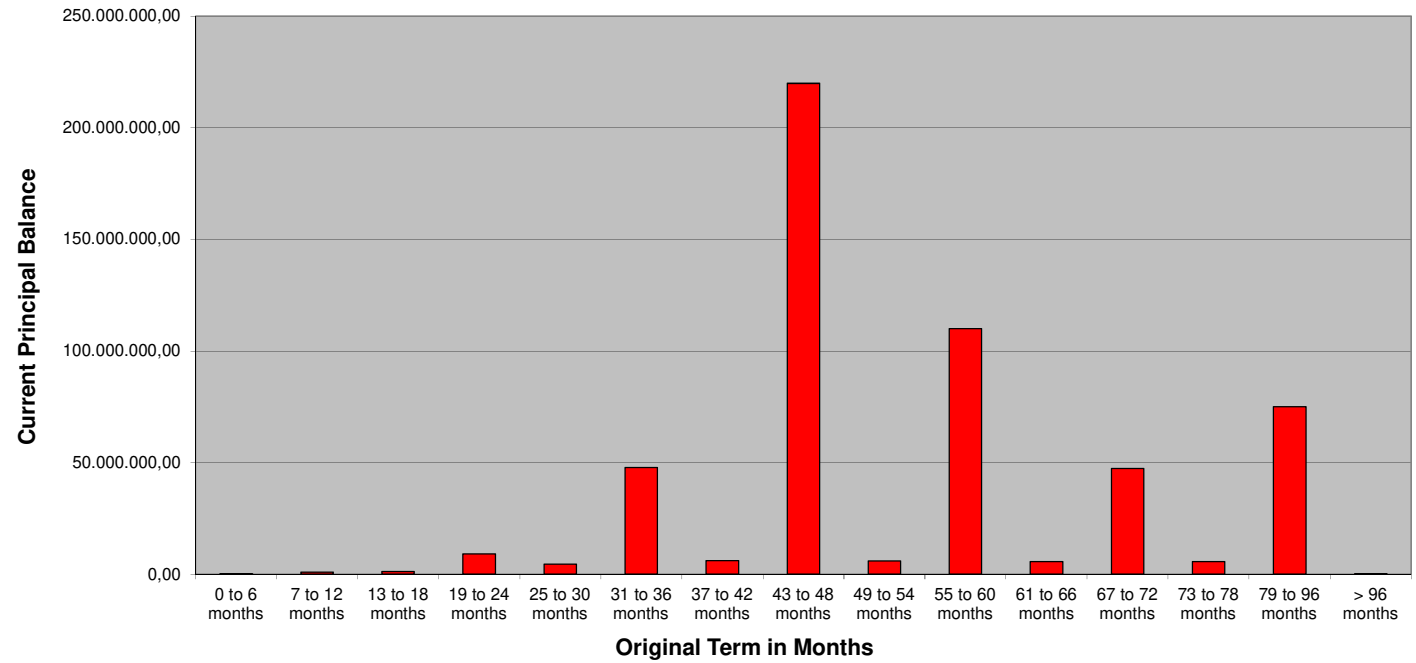
Statistics

WA Original Term	56,98
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Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

<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	266.029.847,67	49,4%	28.330	65,4%
Alfa Romeo	26.039.065,69	4,8%	1.538	3,5%
Jeep	96.227.392,04	17,9%	5.247	12,1%
Jaguar	27.341.662,84	5,1%	1.278	2,9%
Land Rover	77.343.211,17	14,4%	3.166	7,3%
others	45.639.942,42	8,5%	3.765	8,7%
-> Ferrari	8.904,42	0,0%	1	0,0%
-> Maserati	4.024.328,95	0,7%	106	0,2%
-> Lancia	200.867,36	0,0%	35	0,1%
-> Chrysler	53.259,98	0,0%	5	0,0%
-> Dodge	2.100.983,45	0,4%	67	0,2%
-> others	39.251.598,26	7,3%	3.551	8,2%
	538.621.121,83	100,00%	43.324,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+
1. Payable Expenses	22.953.992,70
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;	466.057,88
6. Interest on Class A	-
7. Interest on Class B	10.367,05
8. Interest on Class C	681.976,75
9. Interest on Class D	10.914,58
10. Interest on Class E	19.590,28
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	-
13. Replenishment of the reserve fund up to the required principal reserve amount	20.443.461,35
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. Additional servicing fee	109.705,56
17. Transaction Gain payments to the shareholder of the issuer	-
	826.992,19
	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	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	=
Collection Period	from	01/10/2022	to	31/10/2022	31 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	5.013,21 €	<u>4.314,50</u>	<u>174,01</u>	<u>162,41</u>	<u>91,91</u>	<u>95,48</u>	<u>174,90</u>
Interest accrued for the Period	871.997,28 €	681.976,75 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payments	871.997,28 €	681.976,75 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

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)	0,9380
Net Swap Payments	-548.745,63

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21. Retention

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

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	89,77%
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	1,99%
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	21/11/2022	=	31 days
Collection Period	31/10/2022		

		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.

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Monthly Investor Report

23. Counterparties II

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

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	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

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

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25. Originator, Servicer

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

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

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25. Glossary

Reporting Date	07/11/2022				
Payment Date	21/11/2022				
Period No	24				
Monthly Period	01.10.2022 - 31.10.2022				
Interest Period	from	21/10/2022	to	21/11/2022	= 31 days
Collection Period	from	01/10/2022	to	31/10/2022	

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