

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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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)		484.194.782,68 €	484.189.638,11
Scheduled Principal Payments		16.389.870,95 €	16.545.823,69
Prepayment Principal		2.181.520,21 €	1.866.761,10
Others		2.935.503,29 €	2.302.742,89
Recoveries		- €	-
Total Principal Collections		21.506.894,45 €	20.715.327,68
Total Interest Collections		2.316.856,02 €	2.375.503,98
Defaults		-	-
End of Period (after Payment Date)	44.639	484.186.286,00 €	484.194.782,68
Balance of the Replenishment account (after Payment Date)		13.714,00 €	5.217,32
Current Prepayment Rate (annualised)		5,41%	4,63%
New sale Offer		21.498.397,77 €	20.720.472,25

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2. Reserve Accounts

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Notes Balance

Beginning of Period	486.600.000,00
End of Period	486.600.000,00

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.345.500,00 €	NO
Cash Outflow	€ -		
Cash Inflow	€ -		
End of Period	0,5%	2.345.500,00 €	
Required Reserve Fund	€ 2.345.500,00		

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3. Performance Data

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Note Balance

Beginning of Period	486.600.000,00 €
End of Period	486.600.000,00 €

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	446.921,29 €

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	104.627,29 €

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	99.837,40 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,00%
Cumulative Default Level previous period	0,00%
Cumulative Default Level current period	0,00%

Trigger Breach (if higher than 3.70% for 2 consecutive Calculation Dates) **NO**

Delinquency Level

Delinquency Level period before previous period	0,00%
Delinquency Level previous period	0,00%
Delinquency Level current period	0,00%

Trigger Breach (if higher than 1% for 2 consecutive Calculation Dates) **NO**

Principal Deficiency Amount Shortfall

Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero) **NO**

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	26
Number of Contracts being 61-90 Days delinquent	9
Number of Contracts being 91-120 Days delinquent	13
Gross instalments being 31-60 days delinquent	9.338,28
Gross instalments being 61-90 days delinquent	1.931,34
Gross instalments being 91-120 days delinquent	3.162,22
Current Period Termination	9.839,30
Cumulative Termination	14.168,49
New number of Contracts being terminated	8,00
Total number of Contracts being terminated	13,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
ISIN Code	XS2367164493	XS2368146457	XS2368150210	XS2368152695	XS2368153156	XS2368153586	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching	82,2%	4,3%	4,2%	3,2%	3,2%	3,6%	3,6%
Legal Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Expected Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Original Rating (Fitch / Moody's)	AAAsf / Aaa(sf)	AAAsf / Aa1(sf)	Asf / Aa3(sf)	BBBsf / A3(sf)	BBsf / Ba1(sf)	n/a	n/a
Current Rating (Fitch / Moody's)*	AAAsf / Aaa(sf)	AAAsf / Aa1(sf)	Asf / Aa3(sf)	BBBsf / A3(sf)	BBsf / Ba1(sf)	n/a	n/a
Initial Notes Aggregate Principal Outstanding Balance	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	17.500.000,00 €
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class	4.000	207	202	155	127	175	
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	17.500.000,00 €
Amortisation	-	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	17.500.000,00 €
Current Tranching	82,2%	4,3%	4,2%	3,2%	3,2%	3,6%	3,6%
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	0,089						
DayCount Convention	ACT/360	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	31 days
Principal Outstanding Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	17.500.000,00 €
> Principal Repayment	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	17.500.000,00 €
> Interest accrued for the period	30.655,56 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,9 €	97.951,39 €	
Interest Payment							
Initial total CE (Subordination, Reserve)	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE	18,28%	14,02%	9,87%	6,69%	4,08%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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Balloon Loan				
Original Principal Balance (Ranges in EUR)	Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	26.340.921	13,9%	3.233,00	29,87%
5,000 < X ≤ 10,000	56.693.807	29,9%	4.181,00	38,63%
10,000 < X ≤ 15,000	33.058.163	17,5%	1.477,00	13,65%
15,000 < X ≤ 20,000	21.053.341	11,1%	736,00	6,80%
20,000 < X ≤ 25,000	15.307.390	8,1%	440,00	4,07%
25,000 < X ≤ 30,000	13.238.630	7,0%	327,00	3,02%
30,000 < X ≤ 35,000	9.237.765	4,9%	193,00	1,78%
35,000 < X ≤ 40,000	6.617.436	3,5%	123,00	1,14%
40,000 < X ≤ 45,000	2.335.891	1,2%	39,00	0,36%
45,000 < X ≤ 50,000	2.396.151	1,3%	36,00	0,33%
50,000 < X ≤ 55,000	863.796	0,5%	11,00	0,10%
55,000 < X ≤ 60,000	701.442	0,4%	9,00	0,08%
60,000 < X ≤ 65,000	709.680	0,4%	9,00	0,08%
65,000 < X ≤ 70,000	161.815	0,1%	2,00	0,02%
70,000 < X ≤ 75,000	225.158	0,1%	2,00	0,02%
75,000 < X	370.480	0,2%	4,00	0,04%
Total	189.311.865,23	100,00%	10.822	100,00%

Statistics in EUR

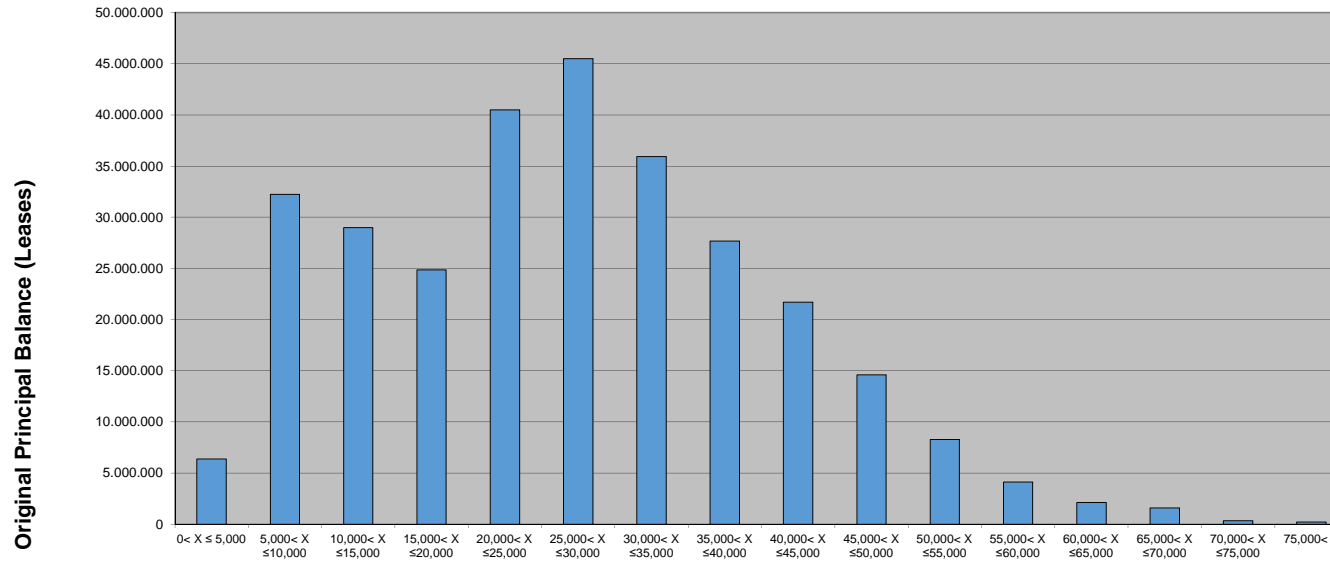
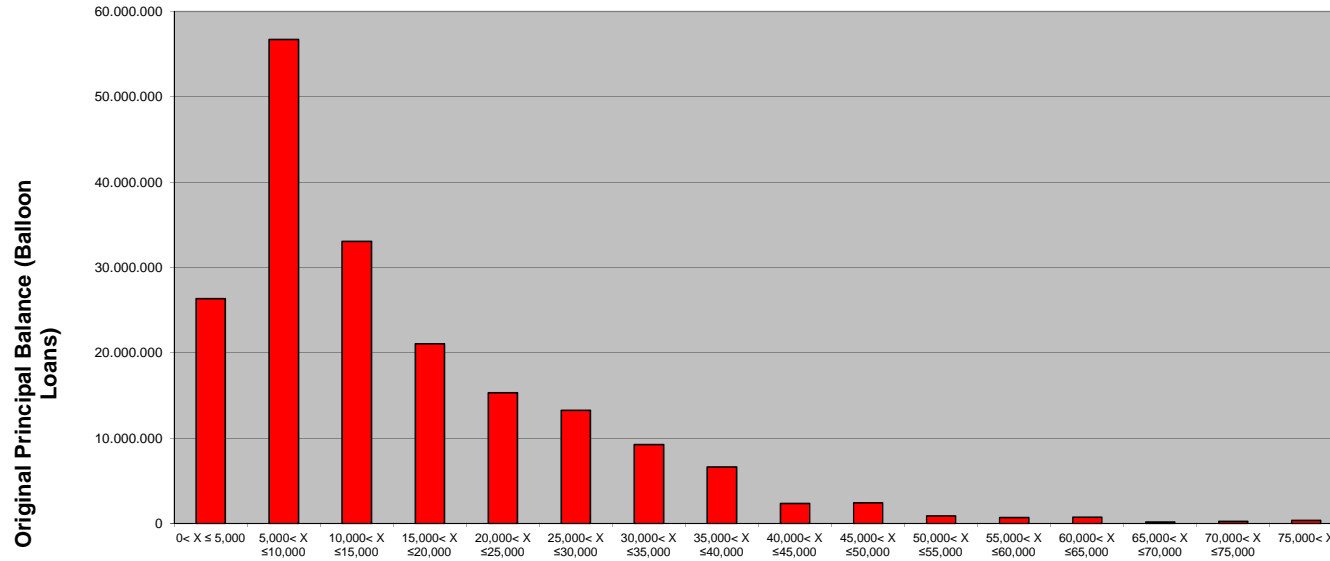
Leases				
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	28.982.622	9,8%	3.774,00	11,41%
15,000 < X ≤ 20,000	24.848.871	8,4%	2.947,00	8,91%
20,000 < X ≤ 25,000	40.493.101	13,7%	4.783,00	14,47%
25,000 < X ≤ 30,000	45.502.809	15,4%	4.715,00	14,26%
30,000 < X ≤ 35,000	35.908.481	12,2%	3.186,00	9,64%
35,000 < X ≤ 40,000	27.656.559	9,4%	2.158,00	6,53%
40,000 < X ≤ 45,000	21.689.268	7,4%	1.583,00	4,79%
45,000 < X ≤ 50,000	14.601.687	5,0%	949,00	2,87%
50,000 < X ≤ 55,000	8.271.453	2,8%	489,00	1,48%
55,000 < X ≤ 60,000	4.119.527	1,4%	217,00	0,66%
60,000 < X ≤ 65,000	2.102.667	0,7%	101,00	0,31%
65,000 < X ≤ 70,000	1.582.360	0,5%	63,00	0,19%
70,000 < X ≤ 75,000	329.334	0,1%	18,00	0,05%
75,000 < X	185.588	0,1%	4,00	0,01%
Total	294.883.621,93	100,00%	33.064	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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5. Original Principal Balance

as of ISSUE DATE

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			=	31 days

Balloon Loan				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	26.395.785	13,1%	3.159,00	28,35%
5,000 < X ≤ 10,000	59.825.913	29,7%	4.280,00	38,41%
10,000 < X ≤ 15,000	38.086.223	18,9%	1.696,00	15,22%
15,000 < X ≤ 20,000	22.680.773	11,3%	783,00	7,03%
20,000 < X ≤ 25,000	15.603.846	7,7%	442,00	3,97%
25,000 < X ≤ 30,000	13.502.003	6,7%	328,00	2,94%
30,000 < X ≤ 35,000	9.113.848	4,5%	188,00	1,69%
35,000 < X ≤ 40,000	7.600.880	3,8%	140,00	1,26%
40,000 < X ≤ 45,000	2.371.988	1,2%	40,00	0,36%
45,000 < X ≤ 50,000	2.553.889	1,3%	40,00	0,36%
50,000 < X ≤ 55,000	1.086.791	0,5%	14,00	0,13%
55,000 < X ≤ 60,000	1.370.065	0,7%	17,00	0,15%
60,000 < X ≤ 65,000	541.407	0,3%	7,00	0,06%
65,000 < X ≤ 70,000	240.995	0,1%	3,00	0,03%
70,000 < X ≤ 75,000	216.108	0,1%	2,00	0,02%
75,000 < X	262.024	0,1%	3,00	0,03%
Total	201.452.536,68	100,00%	11.142	100,00%

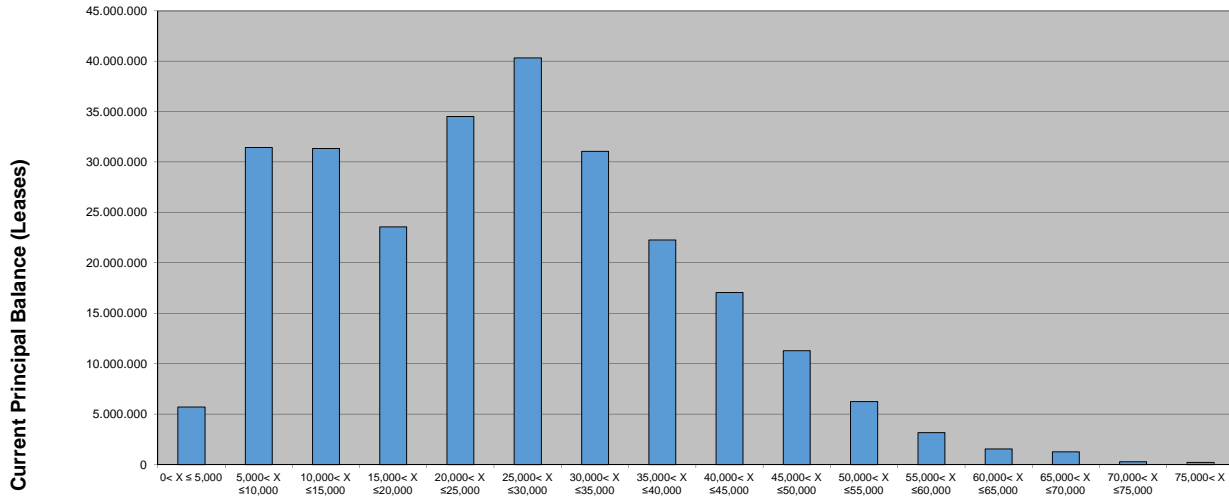
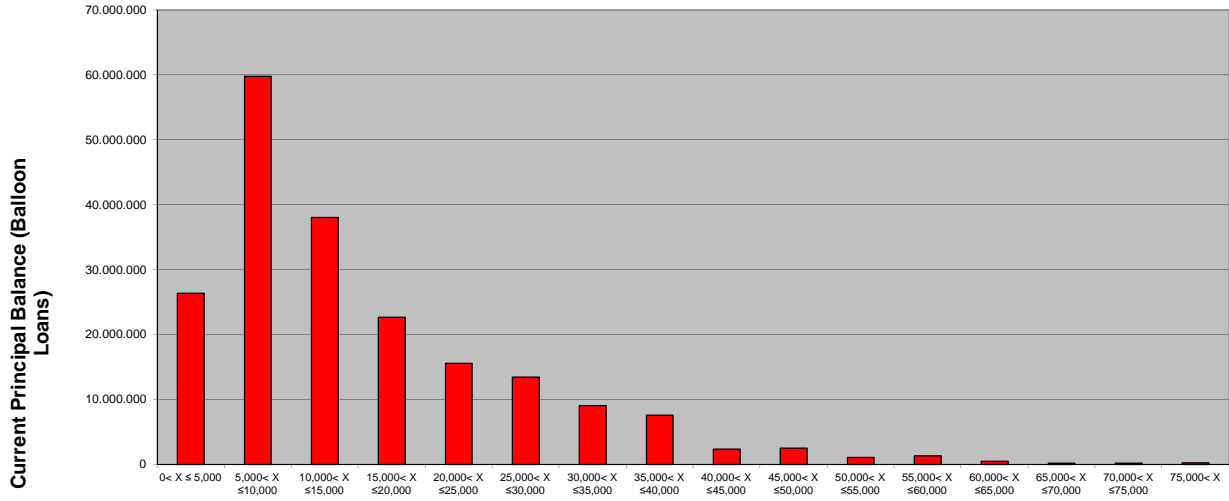
Statistics in EUR

Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	5.685.431	2,2%	1.043,00	3,11%
5,000 < X ≤ 10,000	31.433.889	12,0%	7.531,00	22,48%
10,000 < X ≤ 15,000	31.342.662	12,0%	4.518,00	13,49%
15,000 < X ≤ 20,000	23.558.730	9,0%	2.999,00	8,95%
20,000 < X ≤ 25,000	34.524.072	13,2%	4.535,00	13,54%
25,000 < X ≤ 30,000	40.338.933	15,4%	4.612,00	13,77%
30,000 < X ≤ 35,000	31.048.336	11,9%	3.109,00	9,28%
35,000 < X ≤ 40,000	22.272.104	8,5%	2.022,00	6,04%
40,000 < X ≤ 45,000	17.074.835	6,5%	1.453,00	4,34%
45,000 < X ≤ 50,000	11.297.107	4,3%	860,00	2,57%
50,000 < X ≤ 55,000	6.239.753	2,4%	442,00	1,32%
55,000 < X ≤ 60,000	3.165.876	1,2%	196,00	0,59%
60,000 < X ≤ 65,000	1.538.163	0,6%	91,00	0,27%
65,000 < X ≤ 70,000	1.244.607	0,5%	62,00	0,19%
70,000 < X ≤ 75,000	275.878	0,1%	19,00	0,06%
75,000 < X	194.977	0,1%	5,00	0,01%
Total	261.235.351,55	100,00%	33.497	100,00%

Statistics in EUR

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5.1 Original 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	389.281,50	0,08%	37
2	287.533,13	0,06%	11
3	283.942,21	0,06%	12
4	276.297,99	0,06%	49
5	272.768,03	0,06%	28
6	263.709,55	0,06%	27
7	184.452,77	0,04%	3
8	174.490,94	0,04%	3
9	161.486,08	0,03%	5
10	159.187,55	0,03%	1
11	153.869,30	0,03%	9
12	150.484,63	0,03%	11
13	141.691,68	0,03%	3
14	125.775,83	0,03%	9
15	125.539,57	0,03%	16
16	124.589,23	0,03%	2
17	122.264,02	0,03%	2
18	117.551,88	0,03%	2
19	117.508,56	0,03%	4
20	114.682,41	0,02%	14
	3.747.106,86	0,81%	248

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8. Geographical Distribution

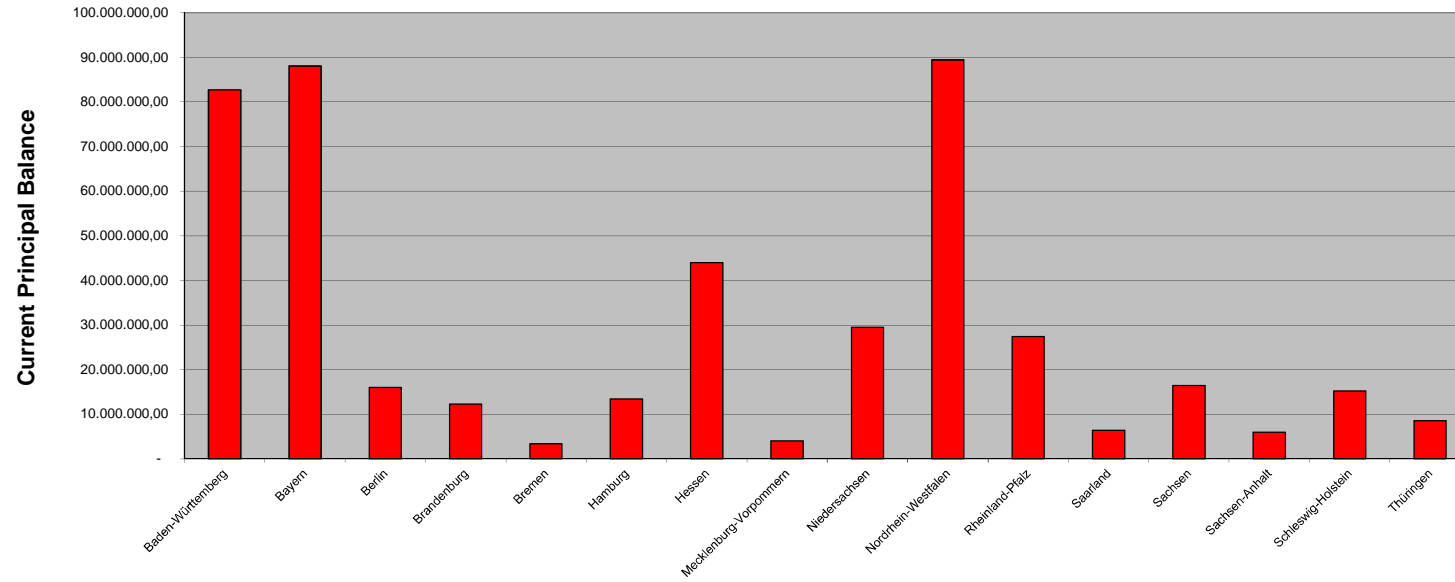
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	82.712.292,02	17,9%	7.537	16,9%
Bayern	88.053.022,32	19,0%	8.311	18,6%
Berlin	16.005.101,74	3,5%	2.099	4,7%
Brandenburg	12.268.152,78	2,7%	1.362	3,1%
Bremen	3.385.567,79	0,7%	292	0,7%
Hamburg	13.431.303,92	2,9%	1.368	3,1%
Hessen	43.930.282,04	9,5%	4.070	9,1%
Mecklenburg-Vorpomm	4.039.815,45	0,9%	340	0,8%
Niedersachsen	29.474.602,73	6,4%	2.744	6,1%
Nordrhein-Westfalen	89.422.533,59	19,3%	8.882	19,9%
Rheinland-Pfalz	27.405.670,12	5,9%	2.367	5,3%
Saarland	6.374.335,28	1,4%	550	1,2%
Sachsen	16.462.928,78	3,6%	1.675	3,8%
Sachsen-Anhalt	5.975.651,96	1,3%	642	1,4%
Schleswig-Holstein	15.211.502,29	3,3%	1.419	3,2%
Thüringen	8.535.125,42	1,8%	981	2,2%
Total	462.687.888,23	100,00%	44.639	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Balloon Loan</i>				
<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	180.273.225,16	89,5%	9.988	89,64%
LCV	21.179.311,52	10,5%	1.154	10,36%
Total	201.452.536,68	100%	11.142	100%

<i>Leases</i>				
<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	230.394.840,51	88,19%	29.305	87,49%
LCV	30.840.511,04	11,81%	4.192	12,51%
Total	261.235.351,55	100%	33.497	100%

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10. Insurances

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Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.505.239,78	2.369.511,77	201.452.536,68	1,9%
Leases	0,00	0,00	261.235.351,55	0,0%
Total	1.505.239,78	2.369.511,77	462.687.888,23	0,8%

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11. Type of Contract

Reporting Date			07/01/2022		
Payment Date			21/01/2022		
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<i>Loan Type</i>	<i>Number of Loans</i>	<i>Percentage of Loans in %</i>	<i>Loan Principal in EUR</i>	<i>% of Current Outstanding</i>
Balloon Loans new cars	7.362	16,5%	134.288.861	29,0%
Balloon Loans used cars	3.780	8,5%	67.163.676	14,5%
Leases new cars	33.497	75,0%	261.235.352	56,5%
Total	44.639	100%	462.687.888,23	100,0%

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12. Customer Yield

Reporting Date	07/01/2022		
Payment Date	21/01/2022		
Period No			
Monthly Period	01/12/2021 - 31/12/2021		
Interest Period	from	21/12/2021	to 21/01/2022 = 31 days
Collection Period	from	01/12/2021	to 31/12/2021

<i>Balloon Loan</i>				
<i>Yield Range[*]</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 1%	30.133.921,07	14,96%	1.249	11,21%
1,01 to 2%	19.761.460,29	9,81%	889	7,98%
2,01 to 3%	56.390.815,99	27,99%	3.226	28,95%
3,01 to 4%	75.067.596,71	37,26%	4.341	38,96%
4,01 to 5%	17.339.643,51	8,61%	1.185	10,64%
5,01 to 6%	2.639.992,45	1,31%	238	2,14%
6,01 to 7%	117.061,42	0,06%	13	0,12%
7,01 to 8%	2.045,24	0,00%	1	0,01%
8,01 to 9%	0,00	0,00%	0	0,00%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	201.452.536,68	100%	11.142,00	100%

Statistics	in %
WA Interest	2,91

* runs from .00 to .99

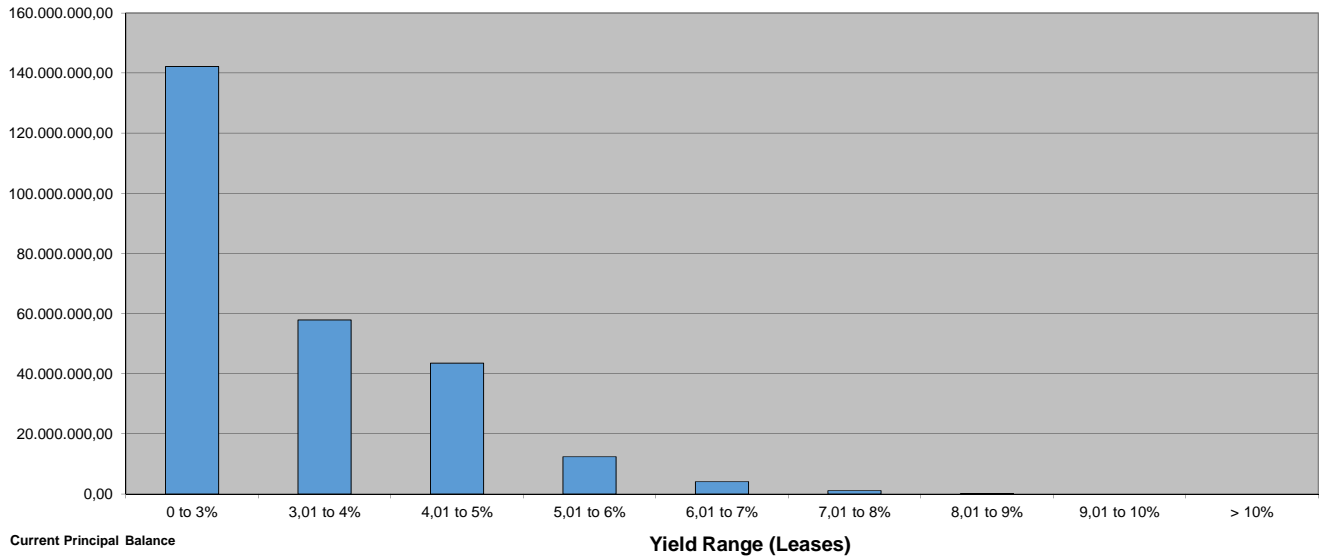
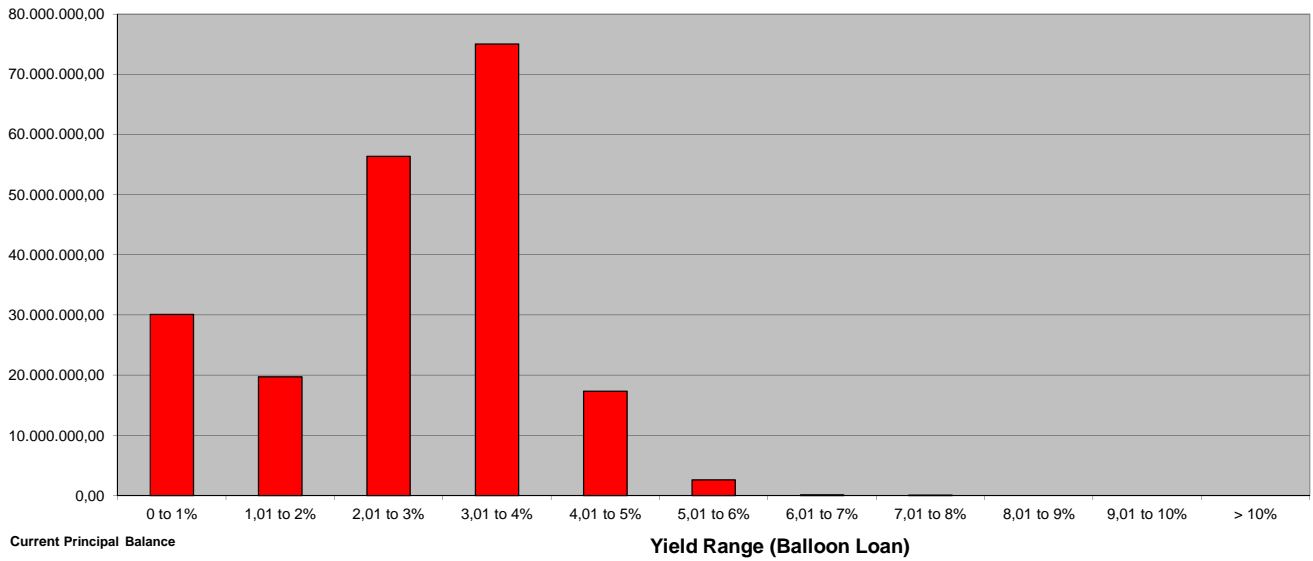
<i>Leases</i>				
<i>Yield Range[*]</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	142.220.379,38	54,44%	15.276	45,60%
3,01 to 4%	57.862.180,99	22,15%	9.151	27,32%
4,01 to 5%	43.453.445,09	16,63%	6.429	19,19%
5,01 to 6%	12.420.506,20	4,75%	1.845	5,51%
6,01 to 7%	4.119.573,06	1,58%	607	1,81%
7,01 to 8%	1.083.873,34	0,41%	178	0,53%
8,01 to 9%	75.393,49	0,03%	11	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	261.235.351,55	100%	33.497,00	100%

Statistics	in %
WA Interest	3,24

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12.1 Customer Yield (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



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13. Seasoning

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

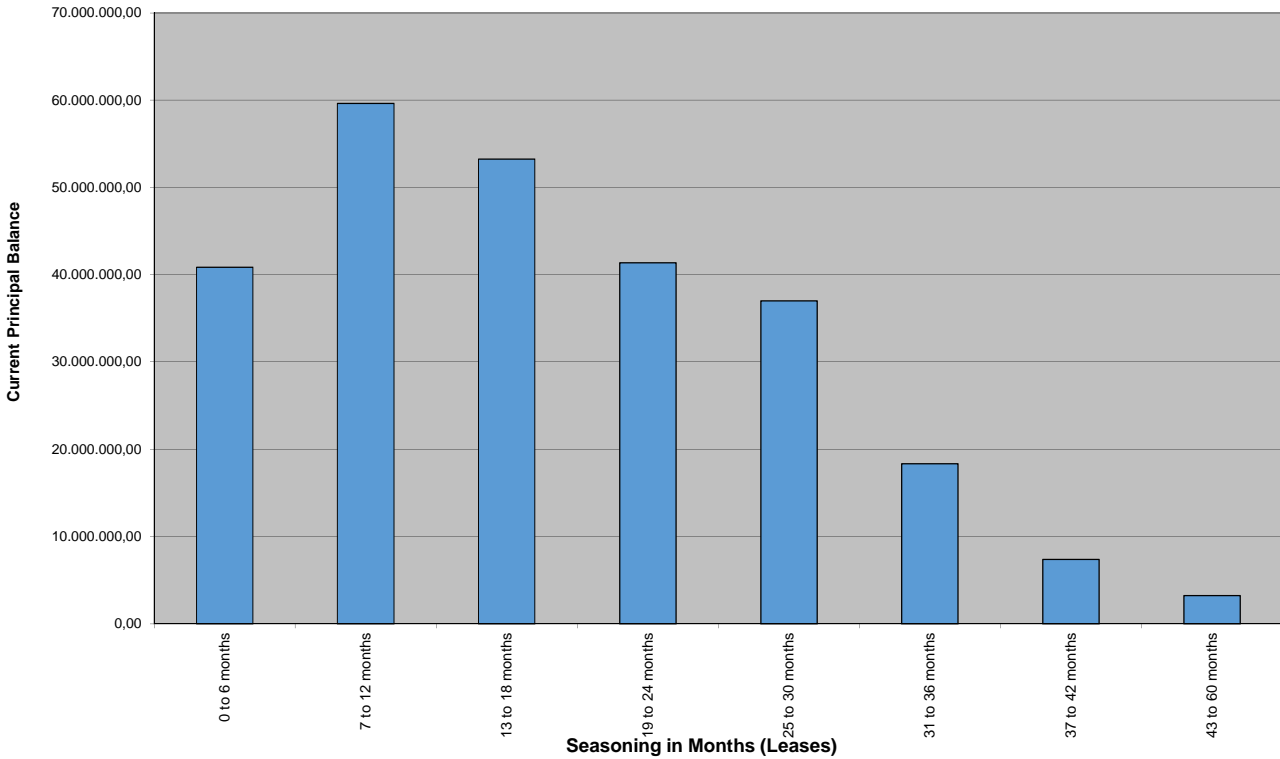
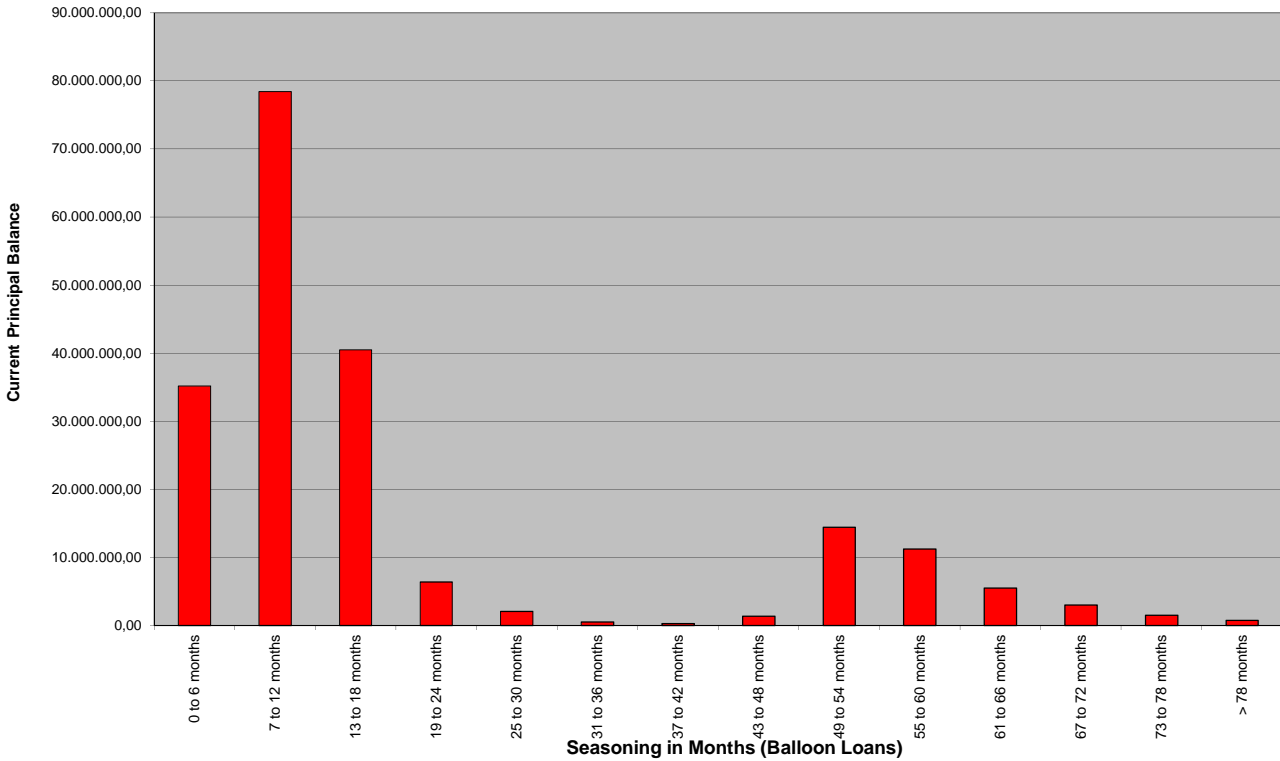
Balloon Loan				
Seasoning in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	35.187.940,62	17,47%	1.461	13,11%
7 to 12 months	78.433.424,54	38,93%	3.413	30,63%
13 to 18 months	40.472.280,41	20,09%	2.047	18,37%
19 to 24 months	6.410.831,33	3,18%	313	2,81%
25 to 30 months	2.088.086,99	1,04%	112	1,01%
31 to 36 months	562.262,38	0,28%	43	0,39%
37 to 42 months	299.738,22	0,15%	16	0,14%
43 to 48 months	1.371.182,54	0,68%	88	0,79%
49 to 54 months	14.468.253,68	7,18%	1.267	11,37%
55 to 60 months	11.278.340,57	5,60%	1.075	9,65%
61 to 66 months	5.533.785,24	2,75%	566	5,08%
67 to 72 months	3.034.401,60	1,51%	377	3,38%
73 to 78 months	1.517.648,34	0,75%	215	1,93%
> 78 months	794.360,22	0,39%	149	1,34%
Total	201.452.536,68	100,00%	11.142	100,00%

Leases				
Seasoning in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	40.868.552,38	15,64%	3.465	10,34%
7 to 12 months	59.655.803,76	22,84%	5.349	15,97%
13 to 18 months	53.273.262,89	20,39%	5.418	16,17%
19 to 24 months	41.383.616,63	15,84%	5.350	15,97%
25 to 30 months	37.018.680,73	14,17%	6.274	18,73%
31 to 36 months	18.362.769,15	7,03%	4.346	12,97%
37 to 42 months	7.409.261,18	2,84%	1.720	5,13%
43 to 60 months	3.263.404,83	1,25%	1.575	4,70%
Total	261.235.351,55	100,00%	33.497	100,00%

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13.1 Seasoning (Graph)

Reporting Date	07/01/2022					
Payment Date	21/01/2022					
Period No						
Monthly Period	01/12/2021 - 31/12/2021					
Interest Period	from	21/12/2021	to	21/01/2022	=	31 days
Collection Period	from	01/12/2021	to	31/12/2021		



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14. Remaining Term

Reporting Date	07/01/2022			
Payment Date	21/01/2022			
Period No				
Monthly Period	01/12/2021 - 31/12/2021			
Interest Period	from	21/12/2021	to	21/01/2022 = 31 days
Collection Period	from	01/12/2021	to	31/12/2021

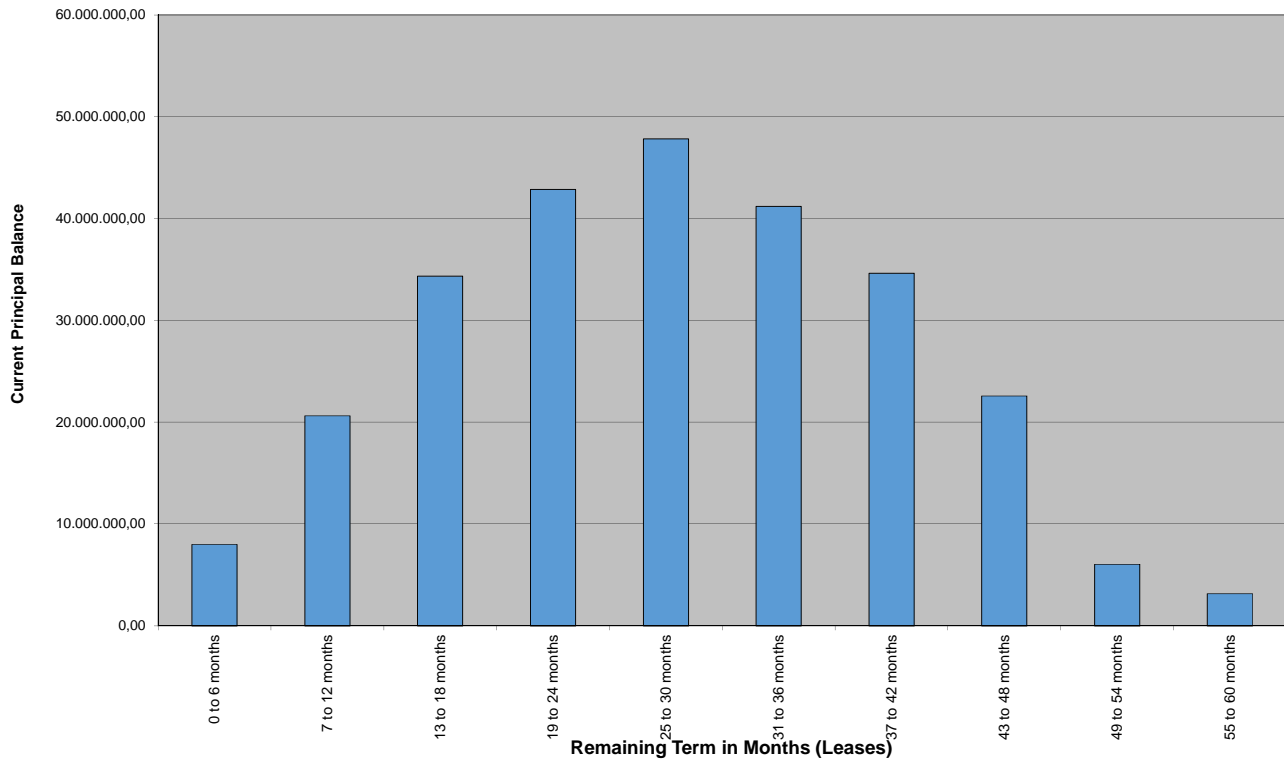
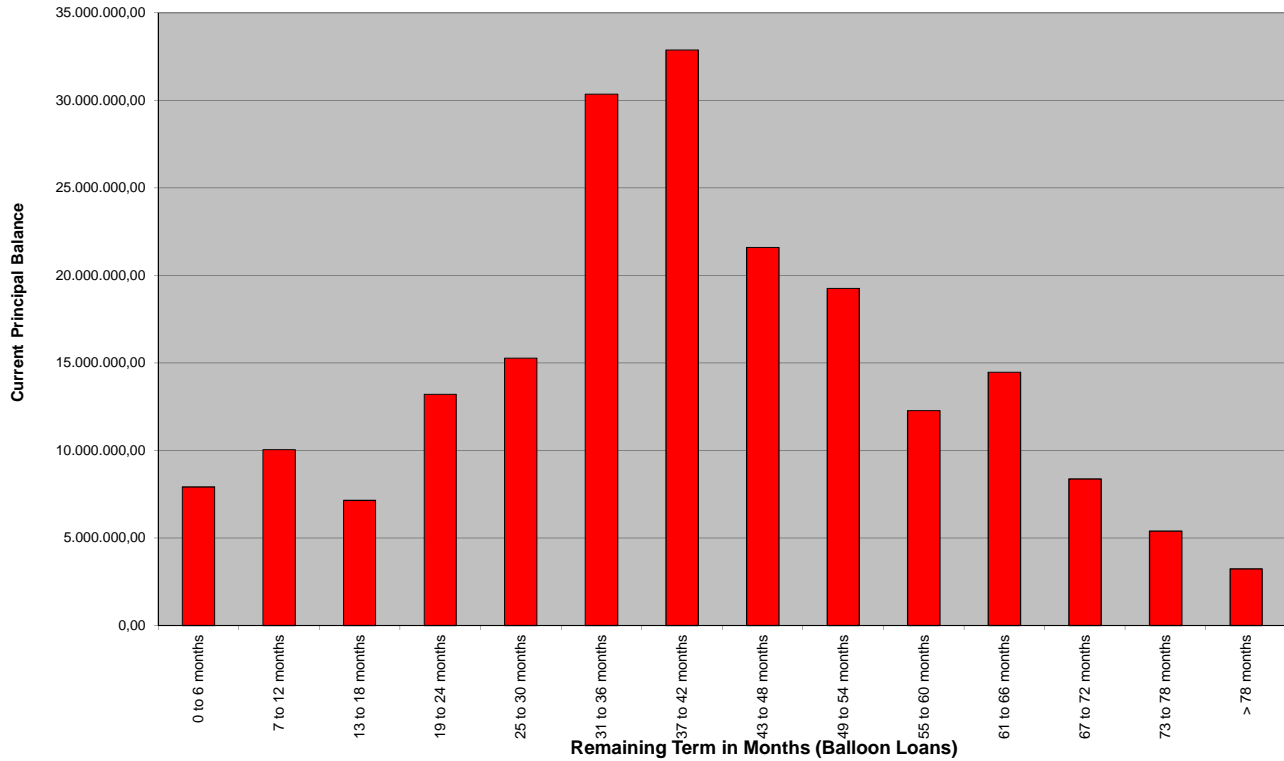
Balloon Loan				
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	7.924.397,07	3,93%	1.461	13,11%
7 to 12 months	10.039.352,09	4,98%	3.413	30,63%
13 to 18 months	7.157.027,50	3,55%	2.047	18,37%
19 to 24 months	13.210.045,97	6,56%	313	2,81%
25 to 30 months	15.280.787,46	7,59%	112	1,01%
31 to 36 months	30.346.372,85	15,06%	43	0,39%
37 to 42 months	32.872.466,10	16,32%	16	0,14%
43 to 48 months	21.600.430,43	10,72%	88	0,79%
49 to 54 months	19.250.390,83	9,56%	1.267	11,37%
55 to 60 months	12.283.248,08	6,10%	1.075	9,65%
61 to 66 months	14.459.664,91	7,18%	566	5,08%
67 to 72 months	8.385.418,32	4,16%	377	3,38%
73 to 78 months	5.397.031,73	2,68%	215	1,93%
> 78 months	3.245.903,34	1,61%	149	1,34%
Total	201.452.536,68	100,00%	11.142	100,00%

Leases				
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	8.008.376,38	3,07%	4.346	12,97%
7 to 12 months	20.635.593,91	7,90%	5.120	15,28%
13 to 18 months	34.322.977,23	13,14%	5.449	16,27%
19 to 24 months	42.851.271,19	16,40%	5.137	15,34%
25 to 30 months	47.833.851,68	18,31%	4.578	13,67%
31 to 36 months	41.176.572,35	15,76%	3.804	11,36%
37 to 42 months	34.609.784,09	13,25%	2.822	8,42%
43 to 48 months	22.597.697,34	8,65%	1.716	5,12%
49 to 54 months	6.051.008,79	2,32%	348	1,04%
55 to 60 months	3.148.218,59	1,21%	177	0,53%
Total	261.235.351,55	100,00%	33.497	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	07/01/2022					
Payment Date	21/01/2022					
Period No						
Monthly Period	01/12/2021 - 31/12/2021					
Interest Period	from	21/12/2021	to	21/01/2022	=	31 days
Collection Period	from	01/12/2021	to	31/12/2021		



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15. Original Term

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<i>Balloon Loan</i>				
<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	14.797,42	0,01%	1	0,01%
7 to 12 months	197.949,94	0,10%	23	0,21%
13 to 18 months	376.855,79	0,19%	23	0,21%
19 to 24 months	2.524.170,81	1,25%	166	1,49%
25 to 30 months	391.421,25	0,19%	24	0,22%
31 to 36 months	17.723.802,02	8,80%	832	7,47%
37 to 42 months	616.657,20	0,31%	31	0,28%
43 to 48 months	66.153.105,01	32,84%	3.170	28,45%
49 to 54 months	935.572,77	0,46%	37	0,33%
55 to 60 months	46.655.290,27	23,16%	2.565	23,02%
61 to 66 months	1.297.350,58	0,64%	88	0,79%
67 to 72 months	19.212.008,42	9,54%	1.114	10,00%
73 to 78 months	1.631.435,18	0,81%	100	0,90%
> 78 months	43.722.120,02	21,70%	2.968	26,64%
Total	201.452.536,68	100,00%	11.142	100,00%

Statistics	
WA Original Term	59,74

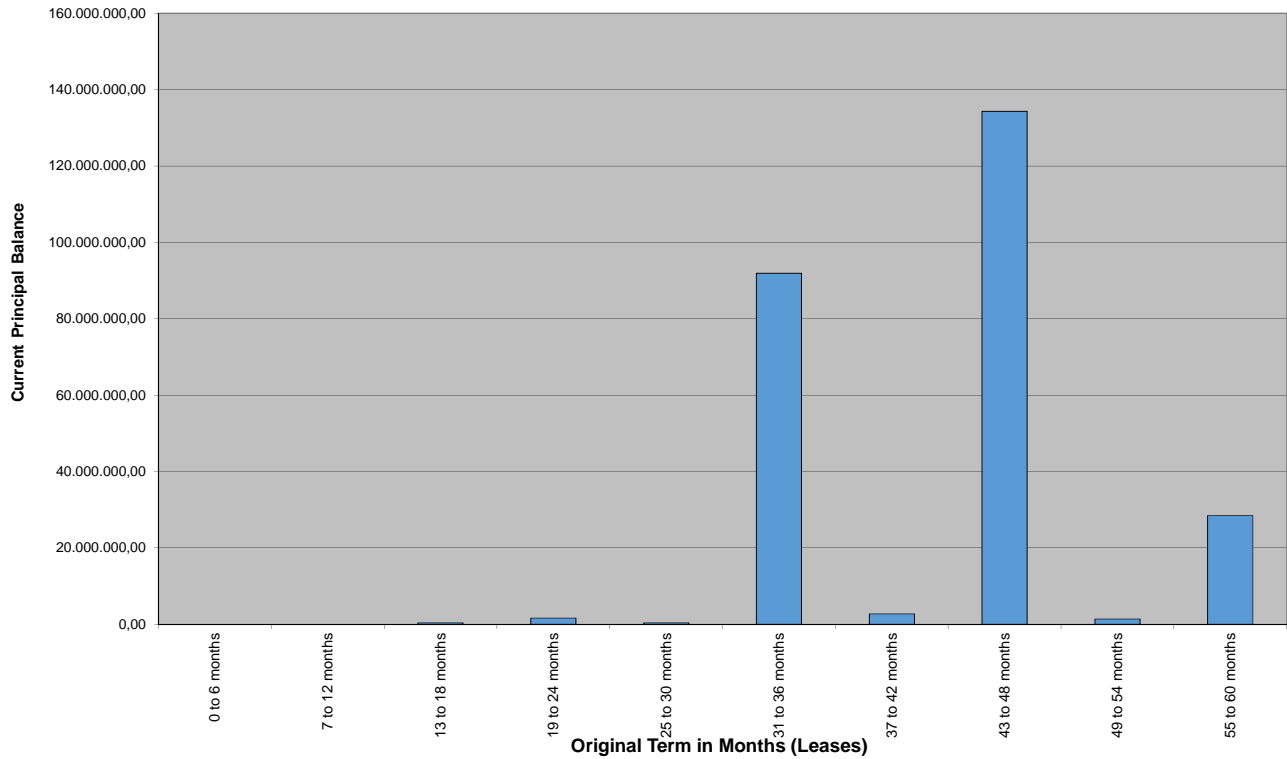
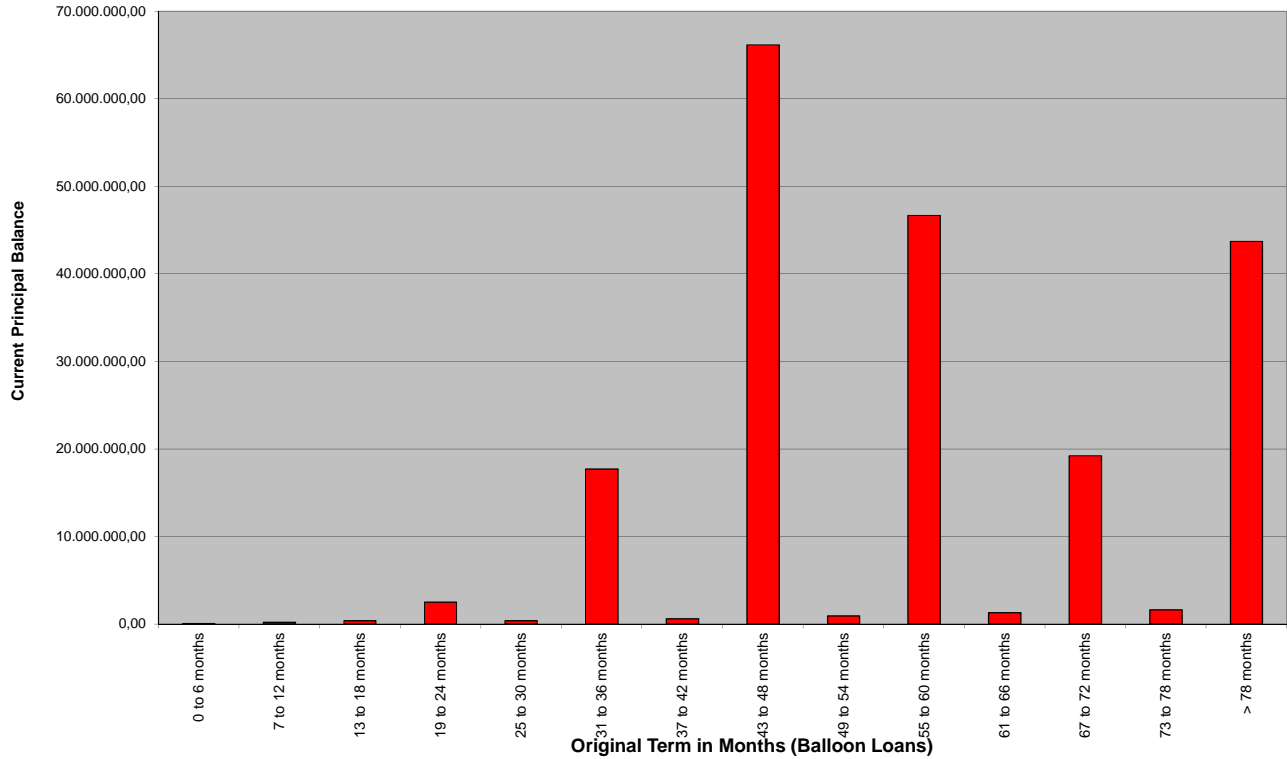
<i>Leases</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	374.931,04	0,14%	454	1,36%
19 to 24 months	1.647.980,56	0,63%	602	1,80%
25 to 30 months	355.257,04	0,14%	60	0,18%
31 to 36 months	91.872.195,22	35,17%	13.418	40,06%
37 to 42 months	2.752.104,39	1,05%	242	0,72%
43 to 48 months	134.316.239,93	51,42%	16.248	48,51%
49 to 54 months	1.438.594,10	0,55%	140	0,42%
55 to 60 months	28.478.049,27	10,90%	2.333	6,96%
Total	261.235.351,55	100,00%	33.497	100,00%

Statistics	
WA Original Term	44,81

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15.1 Original Term (Graph)

Reporting Date	07/01/2022					
Payment Date	21/01/2022					
Period No						
Monthly Period	01/12/2021 - 31/12/2021					
Interest Period	from	21/12/2021	to	21/01/2022	=	31 days
Collection Period	from	01/12/2021	to	31/12/2021		



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16. Manufacturer

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<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>
Alfa Romeo	22.734.673,04	4,91%	1.828	4,10%
Chrysler	0,00	0,00%	0	0,00%
Dodge	56.014,32	0,01%	2	0,00%
Fiat	134.396.733,77	29,05%	18.195	40,76%
Jaquar	60.848.834,51	13,15%	6.182	13,85%
Jeep	61.493.459,87	13,29%	4.801	10,76%
Lancia	61.263,86	0,01%	10	0,02%
LandRover	159.330.295,00	34,44%	12.214	27,36%
Maserati	6.569.400,55	1,42%	257	0,58%
Others	17.197.213,31	3,72%	1.150	2,58%
	462.687.888,23	100,00%	44.639,00	100,00%

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17. Priority of Payments

Reporting Date	07/01/2022		
Payment Date	21/01/2022		
Period No			
Monthly Period	01/12/2021 - 31/12/2021		
Interest Period	from	21/12/2021	to 21/01/2022 = 31 days
Collection Period	from	01/12/2021	to 31/12/2021

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 23.828.967,79
1. Payable Expenses	- 16.296,46
2. To credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to the Account Bank, the Calculation Agent, the Data Trustee, the Principal Paying Agent, the Corporate Servicer, the Servicer, the Back-Up Servicer Facilitator, the Back-Up Servicer (once appointed) and any other invoiced costs	- 916,67
5. to pay pari passu and pro rata to the Swap Counterparty	- 70.094,45
6. Interest on Class A	- 30.655,56
7. Interest on Class B	- 11.586,25
8. Interest on Class C	- 21.743,06
9. Interest on Class D	- 26.427,50
10. Interest on Class E	- 38.276,39
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 21.498.397,77
13. To credit the Replenishment Amount to the Replenishment Account	- 13.714,00
14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
15. To pay to Originator and to Servicer any amount due and payable not already paid	-
16. Interest on Class M	- 97.951,39
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 2.002.908,29

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 the Account Bank, the Calculation Agent, the Data Trustee, the Principal Paying Agent, the Corporate Servicer, the Servicer, the Back-Up Servicer Facilitator, the Back-Up Servicer (once appointed) 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. to pay the Final Excess Spread (if any) to the Class M Noteholder	-

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18. Transaction Costs

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

	486.600.000,0	400.000.000,0	20.700.000,0	20.200.000,0	15.500.000,0	12.700.000,0	17.500.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	16.296,46 €	<u>13.396,19</u>	<u>693,25</u>	<u>676,51</u>	<u>519,10</u>	<u>425,33</u>	<u>586,08</u>
Interest accrued for the Period	226.640,15 €	30.655,56 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €
Interest Payments	226.640,15 €	30.655,56 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		400.000.000,00
Fixed Rate	-	0,42
Floating Rate (Euribor)	-	0,6110
Net Swap Payments		-65.788,89

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20. Retention

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Retention according to Article 6 of Regulation (EU) No 2017/2402

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	400.000.000,00	86,45%
Class B Notes	20.700.000,00	4,47%
Class C Notes	20.200.000,00	4,37%
Class D Notes	15.500.000,00	3,35%
Class E Notes	12.700.000,00	2,74%
Class M Notes	17.500.000,00	3,78%

Retention Amount	EUR	%
Minimum Retention Class A	-	0,00%
Minimum Retention Class B	-	0,00%
Minimum Retention Class C	-	0,00%
Minimum Retention Class D	-	0,00%
Minimum Retention Class E	5.634.394,41	1,22%
Minimum Retention Class M	17.500.000,00	3,78%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,47%
Actual Retention Class C	20.200.000,00	4,37%
Actual Retention Class D	15.500.000,00	3,35%
Actual Retention Class E	12.700.000,00	2,74%
Actual Retention Class M	17.500.000,00	3,78%

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 6 of Regulation (EU) No 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No. 1060/2009 and (EU) No. 648/2012 (as amended) (the "European Securitisation Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of Commission Delegated Regulation 625/2014 (the "Retention RTS"). As of the Issue Date and thereafter on an on-going basis, the Originator will retain the Class M Notes (the "Retained Notes") representing not less than 5 per cent. of the nominal value of the securitised exposures, as set out in Article 6(3)(d) of the European Securitisation Regulation.

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21. Counterparties I

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Joint Lead Managers: CA-CIB
Unicredit Bank AG

Transaction Account: The Bank of New York Mellon, Frankfurt Branch

Paying Agent: The Bank of New York Mellon, London Branch

Swap Counterparty: FCA BANK Deutschland GMBH

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Aa3	P-1	STABLE	A+	F1	NEGATIVE
A2	P-1	NEGATIVE	BBB	F2	NEGATIVE
Aa1	P-1	STABLE	AA	F1+	STABLE
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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22. Counterparties II

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Transaction Security Trustee: STICHTING SECURITY TRUSTEE ABEST 21

Data Trustee: DATA CUSTODY AGENT SERVICES B.V.

Rating Agencies: Moody's Fitch Ratings GmbH

Corporate Administration: INTERTRUST MANAGEMENT B.V.

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23. Issuer Information

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No					
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Deal Name: ABEST 21

Issuer: ABEST 21

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

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24. Originator, Servicer

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	0				
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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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25. Glossary

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	0				
Monthly Period	01/12/2021 - 31/12/2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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