

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

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

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. Customer Yield	12
12.1 Customer Yield (Graph)	13
13. Seasoning	13
13.1 Seasoning (Graph)	14
14. Remaining Term	14.1
14.1 Remaining Term (Graph)	15
15. Original Term	15.1
15.1 Original Term (Graph)	16
16. Manufacturer	16
17. Priority of Payments	17
18. Transaction Costs	18
19. Swap Counterparty Data	19
20. Retention	20
21. Counterparties I	21
22. Counterparties II	22
23. Originator	23
24. Disclaimer	24

ABEST 21
Monthly Investor Report

1. Portfolio Information

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

Outstanding Receivables	No. of Contracts	current period		previous period	
			Aggregate Outstanding Principal Amount		Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		€	484.026.896,40		484.116.007,57
Scheduled Principal Payments		€	15.683.380,25		15.816.733,04
Prepayment Principal		€	1.989.139,66		2.357.384,94
Others		€	1.594.554,19		1.441.151,94
Recoveries		€	15.700,00		-
Total Principal Collections		€	19.282.774,10		19.615.269,92
Total Interest Collections		€	2.128.497,29		2.346.133,53
Defaults			14.831,30		132.013,81
End of Period (after Payment Date)	44.614	€	484.015.661,45		484.026.896,40
Balance of the Replenishment account (after Payment Date)		€	184.338,55		173.103,60
Current Prepayment Rate (annualised)			4,93%		5,84%
New sale Offer		€	19.286.370,45		19.658.172,56

ABEST 21
Monthly Investor Report

2. Reserve Accounts

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

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		

ABEST 21
Monthly Investor Report

3. Performance Data

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

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	€	3.448.450,53

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	€	631.175,04

3-MRA* 91-120 days past due

91- 120 days past due period before previous period		0,00%
91- 120 days past due previous period		0,00%
91- 120 days past due current period	€	256.661,06

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period		0,00%
Cumulative Default Level previous period		0,03%
Cumulative Default Level current period		0,03%

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

Delinquency Level

Delinquency Level period before previous period		0,05%
Delinquency Level previous period		0,04%
Delinquency Level current period		0,04%

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	240
Number of Contracts being 61-90 Days delinquent	51
Number of Contracts being 91-120 Days delinquent	21
Gross instalments being 31-60 days delinquent	25.537,65
Gross instalments being 61-90 days delinquent	6.550,21
Gross instalments being 91-120 days delinquent	5.794,97
Current Period Termination	19.331,73
Cumulative Termination	301.957,76
New number of Contracts being terminated	6,00
Total number of Contracts being terminated	57,00
Current Period Recoveries	15.700,00
Cumulative Recoveries	57.006,72

ABEST 21
Monthly Investor Report

4. Outstanding Notes

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

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%	2,6%	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 €	
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	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 €	
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 €	
Current Tranching	82,2%	4,3%	4,2%	3,2%	2,6%	3,6%	
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread		0,213					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		30 days	30 days	30 days	30 days	30 days	30 days
Principal Outstanding Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Principal Repayment		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 €	
> Interest accrued for the period		71.000,00 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
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%

**ABEST 21
Monthly Investor Report**

5. Original Principal Balance

as of ISSUE DATE

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

<i>Balloon Loan</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
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

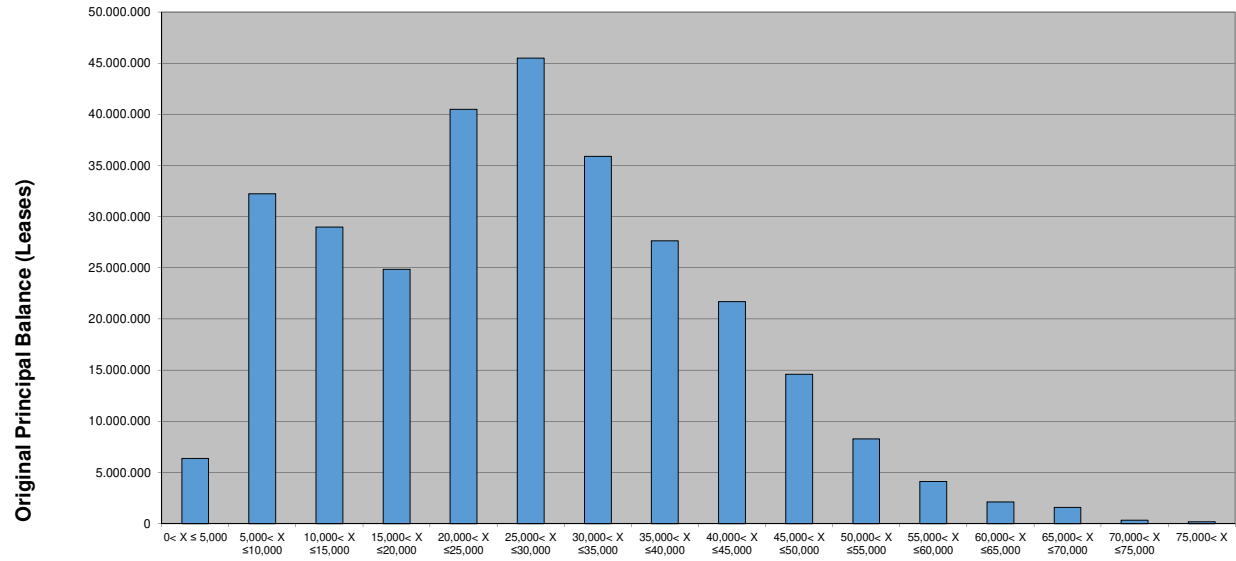
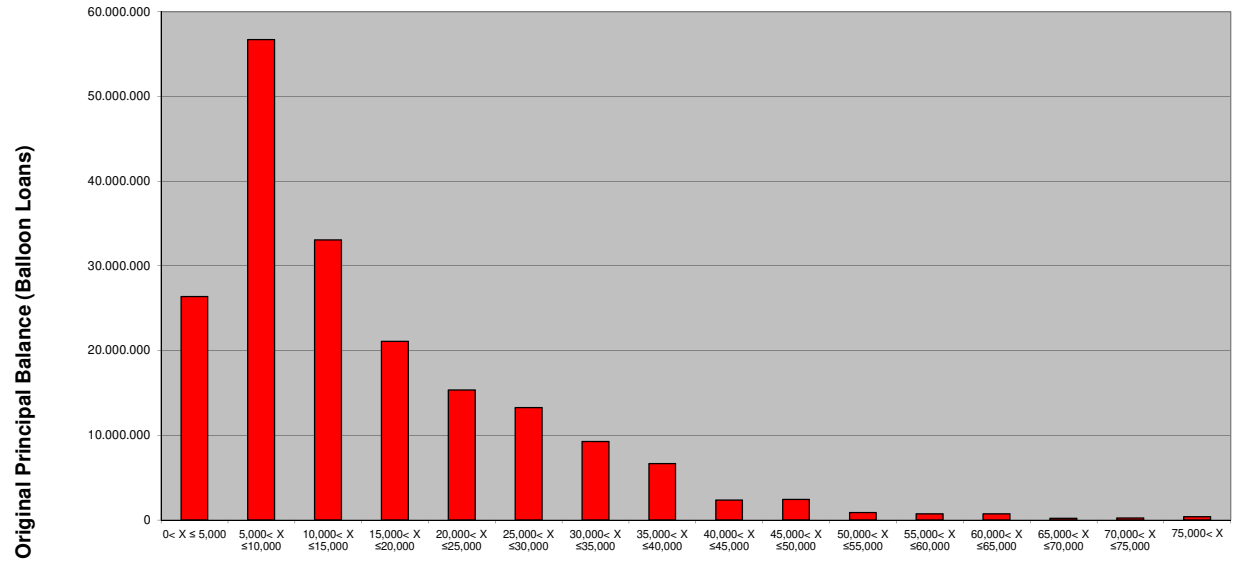
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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

ABEST 21
Monthly Investor Report

5.1 Original PB (Graph)

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



**ABEST 21
Monthly Investor Report**

5. Original Principal Balance

as of ISSUE DATE

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

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	24.957.131	11,3%	2.901,00	24,99%
5,000 < X ≤ 10,000	62.005.254	28,1%	4.381,00	37,73%
10,000 < X ≤ 15,000	43.928.469	19,9%	1.982,00	17,07%
15,000 < X ≤ 20,000	26.669.314	12,1%	933,00	8,04%
20,000 < X ≤ 25,000	18.065.210	8,2%	513,00	4,42%
25,000 < X ≤ 30,000	15.061.135	6,8%	363,00	3,13%
30,000 < X ≤ 35,000	10.087.062	4,6%	211,00	1,82%
35,000 < X ≤ 40,000	8.919.242	4,0%	167,00	1,44%
40,000 < X ≤ 45,000	2.979.488	1,4%	52,00	0,45%
45,000 < X ≤ 50,000	3.297.685	1,5%	52,00	0,45%
50,000 < X ≤ 55,000	1.534.984	0,7%	21,00	0,18%
55,000 < X ≤ 60,000	1.654.788	0,8%	21,00	0,18%
60,000 < X ≤ 65,000	592.366	0,3%	7,00	0,06%
65,000 < X ≤ 70,000	83.721	0,0%	1,00	0,01%
70,000 < X ≤ 75,000	204.622	0,1%	2,00	0,02%
75,000 < X	248.623	0,1%	3,00	0,03%
Total	220.289.092,77	100,00%	11.610	100,00%

Statistics in EUR

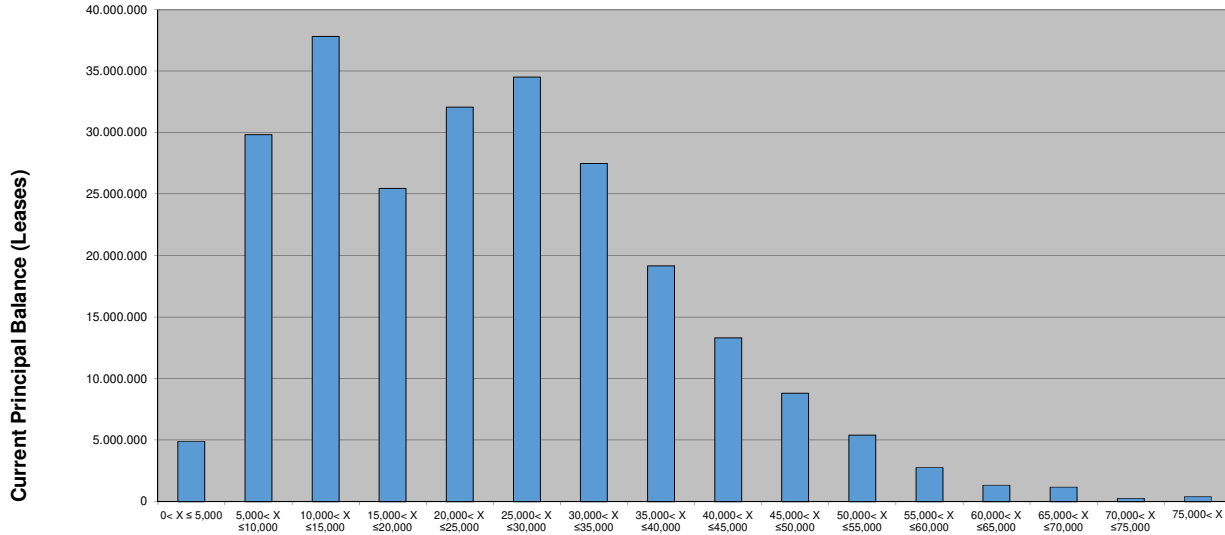
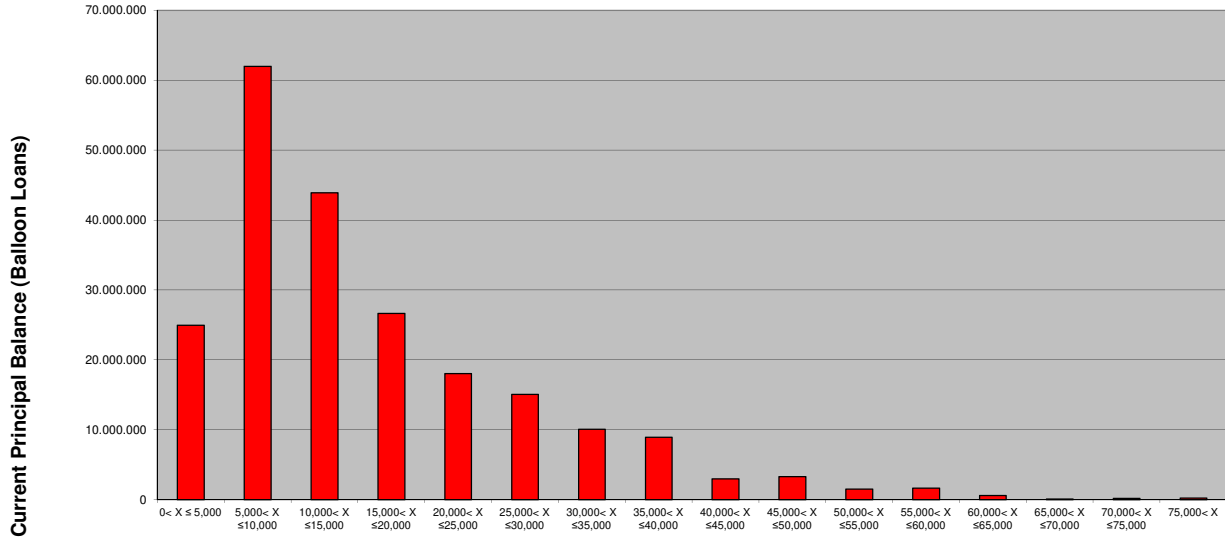
Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	4.902.620	2,0%	975,00	2,95%
5,000 < X ≤ 10,000	29.810.277	12,2%	7.758,00	23,51%
10,000 < X ≤ 15,000	37.803.452	15,5%	5.561,00	16,85%
15,000 < X ≤ 20,000	25.440.399	10,4%	3.162,00	9,58%
20,000 < X ≤ 25,000	32.057.672	13,1%	4.271,00	12,94%
25,000 < X ≤ 30,000	34.508.421	14,1%	4.137,00	12,54%
30,000 < X ≤ 35,000	27.471.197	11,2%	2.789,00	8,45%
35,000 < X ≤ 40,000	19.160.028	7,8%	1.740,00	5,27%
40,000 < X ≤ 45,000	13.312.304	5,4%	1.208,00	3,66%
45,000 < X ≤ 50,000	8.797.506	3,6%	705,00	2,14%
50,000 < X ≤ 55,000	5.400.566	2,2%	377,00	1,14%
55,000 < X ≤ 60,000	2.758.829	1,1%	160,00	0,48%
60,000 < X ≤ 65,000	1.329.297	0,5%	75,00	0,23%
65,000 < X ≤ 70,000	1.175.944	0,5%	60,00	0,18%
70,000 < X ≤ 75,000	263.208	0,1%	12,00	0,04%
75,000 < X	402.591	0,2%	8,00	0,02%
Total	244.594.310,87	100,00%	32.998	100,00%

Statistics in EUR

ABEST 21
Monthly Investor Report

5.1 Original PB (Graph)

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



ABEST 21
Monthly Investor Report

7. Borrower Concentration

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

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	293.873,34	0,06%	37
2	233.719,54	0,05%	43
3	232.366,83	0,05%	28
4	221.387,25	0,05%	27
5	216.190,17	0,05%	10
6	186.627,30	0,04%	19
7	176.445,69	0,04%	3
8	164.622,60	0,04%	3
9	161.573,33	0,03%	8
10	152.198,17	0,03%	1
11	140.925,95	0,03%	3
12	131.953,47	0,03%	10
13	124.353,26	0,03%	5
14	123.134,03	0,03%	4
15	122.608,83	0,03%	2
16	119.436,74	0,03%	2
17	119.151,71	0,03%	2
18	115.841,99	0,02%	2
19	115.811,54	0,02%	2
20	113.562,56	0,02%	3
	3.265.784,30	0,70%	214

ABEST 21
Monthly Investor Report

8. Geographical Distribution

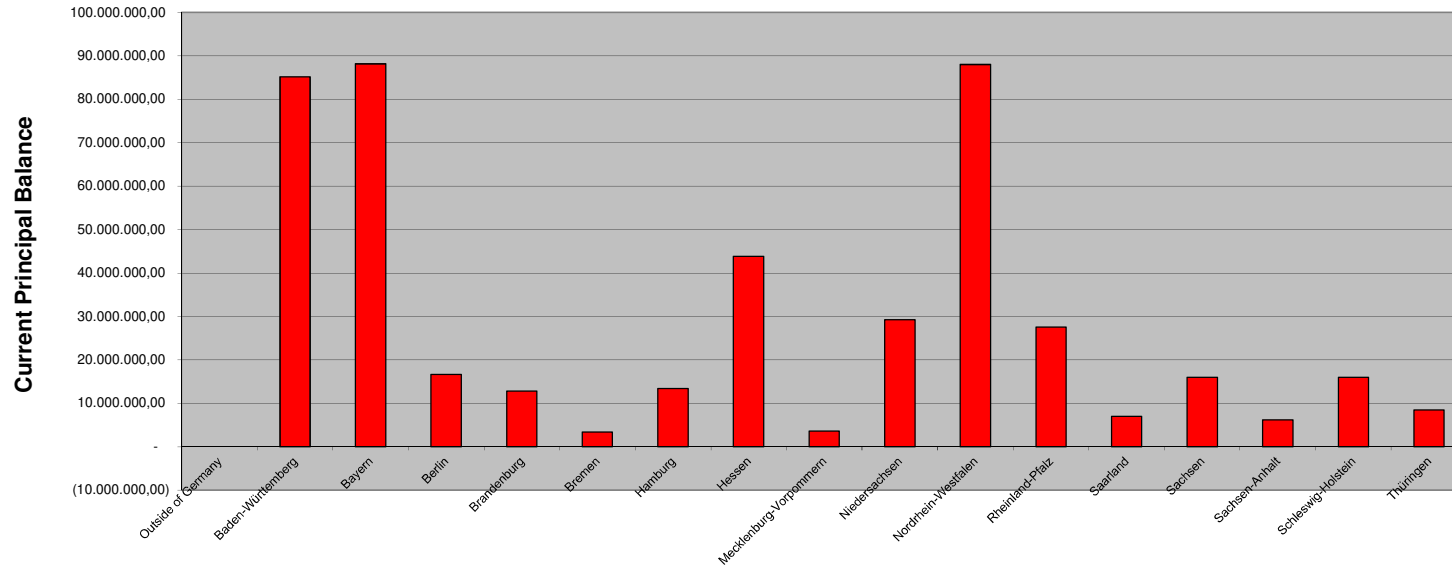
Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No					
Monthly Period	01/06/2022 - 30/06/2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

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	85.128.685,90	18,3%	7.709	17,3%
Bayern	88.133.733,72	19,0%	8.216	18,4%
Berlin	16.642.654,03	3,6%	2.160	4,8%
Brandenburg	12.780.901,04	2,7%	1.422	3,2%
Bremen	3.324.568,73	0,7%	278	0,6%
Hamburg	13.410.726,39	2,9%	1.331	3,0%
Hessen	43.827.292,15	9,4%	4.055	9,1%
Mecklenburg-Vorpomm	3.567.613,80	0,8%	323	0,7%
Niedersachsen	29.182.421,43	6,3%	2.753	6,2%
Nordrhein-Westfalen	87.977.524,48	18,9%	8.626	19,3%
Rheinland-Pfalz	27.505.761,17	5,9%	2.389	5,4%
Saarland	6.950.967,37	1,5%	573	1,3%
Sachsen	15.985.512,15	3,4%	1.671	3,7%
Sachsen-Anhalt	6.129.866,63	1,3%	644	1,4%
Schleswig-Holstein	15.921.403,17	3,4%	1.463	3,3%
Thüringen	8.413.771,48	1,8%	995	2,2%
Total	464.883.403,64	100,00%	44.608	100,00%

ABEST 21
Monthly Investor Report

8.1 Geographical Distribution (Graph)

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



ABEST 21
Monthly Investor Report

9. Object Type

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

<i>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	197.276.288,13	89,6%	10.340	89,06%
LCV	23.012.804,64	10,4%	1.270	10,94%
Total	220.289.092,77	100%	11.610	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	215.755.198,68	88,21%	28.890	87,55%
LCV	28.839.112,19	11,79%	4.108	12,45%
Total	244.594.310,87	100%	32.998	100%

ABEST 21
Monthly Investor Report

10. Insurances

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

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.487.684,85	2.537.232,01	220.289.092,77	1,8%
Leases	0,00	0,00	244.594.310,87	0,0%
Total	1.487.684,85	2.537.232,01	464.883.403,64	0,9%

ABEST 21
Monthly Investor Report

11. Type of Contract

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

<i>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	7.375	16,5%	141.725.441	30,5%
Balloon Loans used cars	4.235	9,5%	78.563.652	16,9%
Leases new cars	32.998	74,0%	244.594.311	52,6%
Total	44.608	100%	464.883.403,64	100,0%

**ABEST 21
Monthly Investor Report**

12. Customer Yield

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

<i>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%	55.741.800,02	25,30%	2.348	20,22%
1,01 to 2%	19.154.108,34	8,69%	841	7,24%
2,01 to 3%	60.676.874,63	27,54%	3.323	28,62%
3,01 to 4%	67.794.400,23	30,78%	3.926	33,82%
4,01 to 5%	14.727.579,06	6,69%	982	8,46%
5,01 to 6%	2.082.968,15	0,95%	179	1,54%
6,01 to 7%	111.362,34	0,05%	11	0,09%
7,01 to 8%	0,00	0,00%	0	0,00%
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	220.289.092,77	100%	11.610,00	100%

Statistics	in %
WA Interest	2,51

*runs from .00 to .99

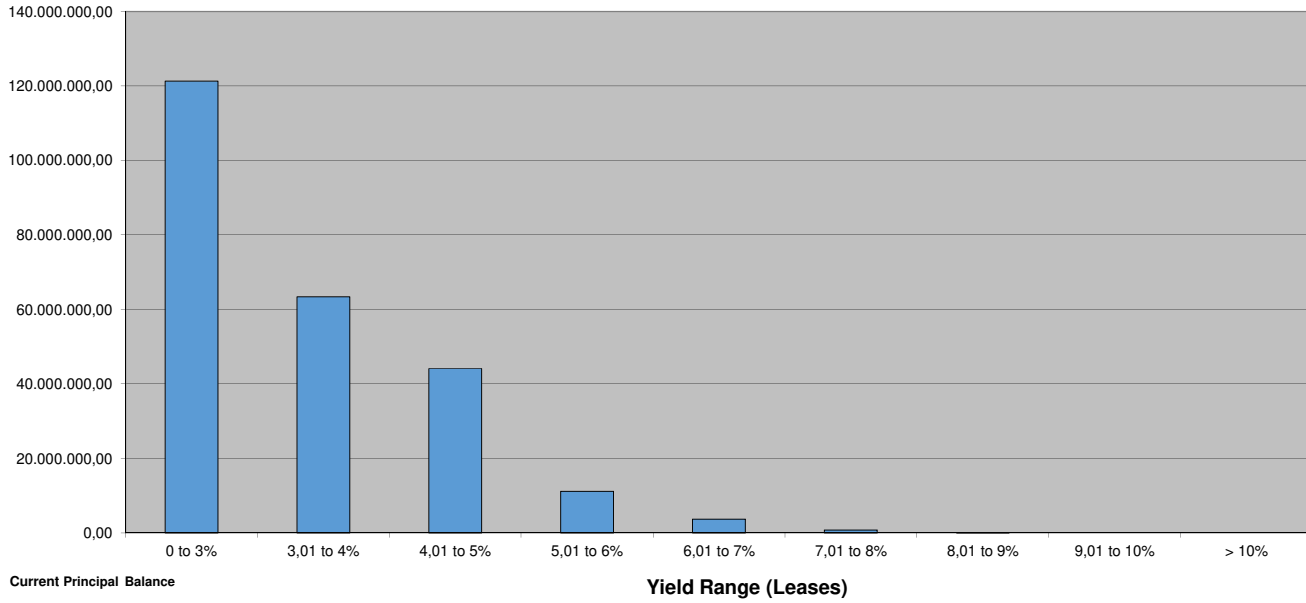
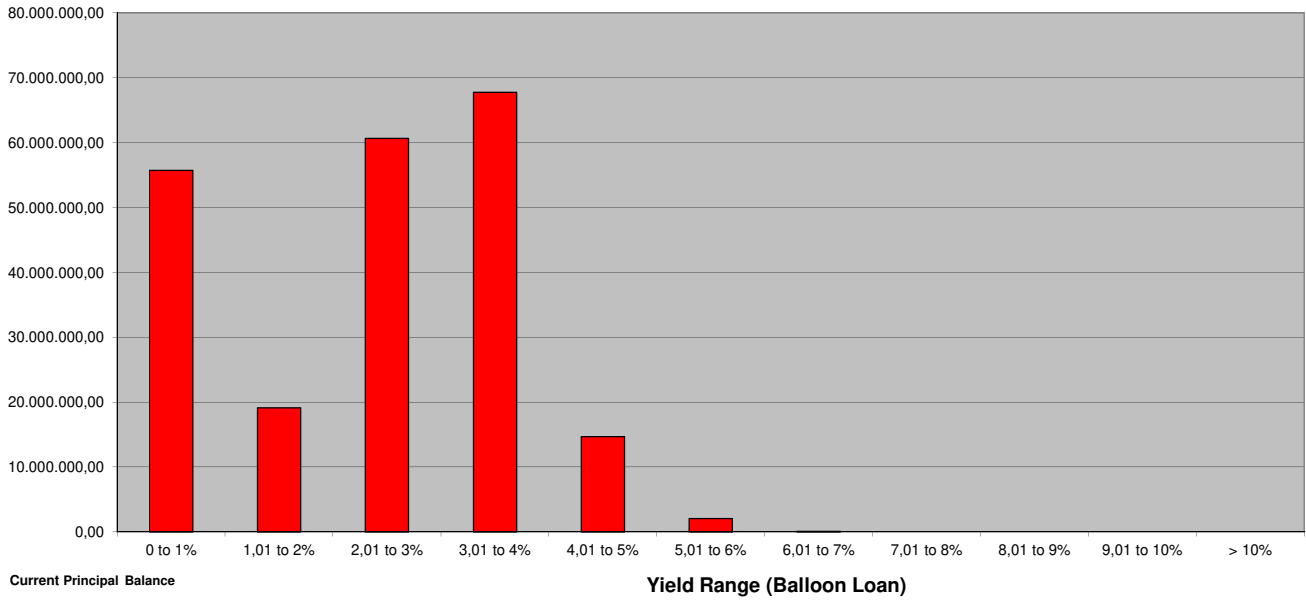
<i>Leases</i>				
<i>Yield Range</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	121.272.808,91	49,58%	14.143	42,86%
3,01 to 4%	63.377.572,07	25,91%	9.705	29,41%
4,01 to 5%	44.131.488,27	18,04%	6.639	20,12%
5,01 to 6%	11.187.287,17	4,57%	1.766	5,35%
6,01 to 7%	3.737.969,74	1,53%	588	1,78%
7,01 to 8%	836.542,58	0,34%	147	0,45%
8,01 to 9%	50.642,13	0,02%	10	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	244.594.310,87	100%	32.998,00	100%

Statistics	in %
WA Interest	3,32

ABEST 21
Monthly Investor Report

12.1 Customer Yield (Graph)

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



**ABEST 21
Monthly Investor Report**

13. Seasoning

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

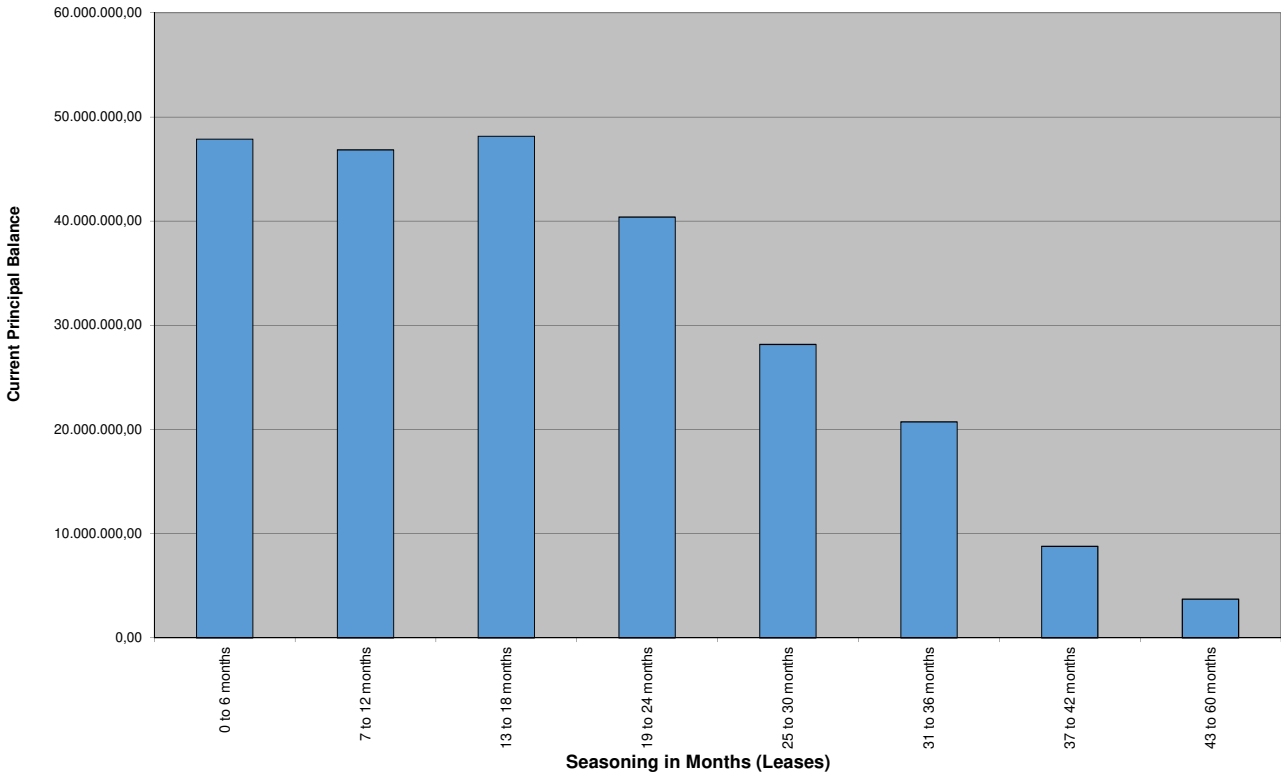
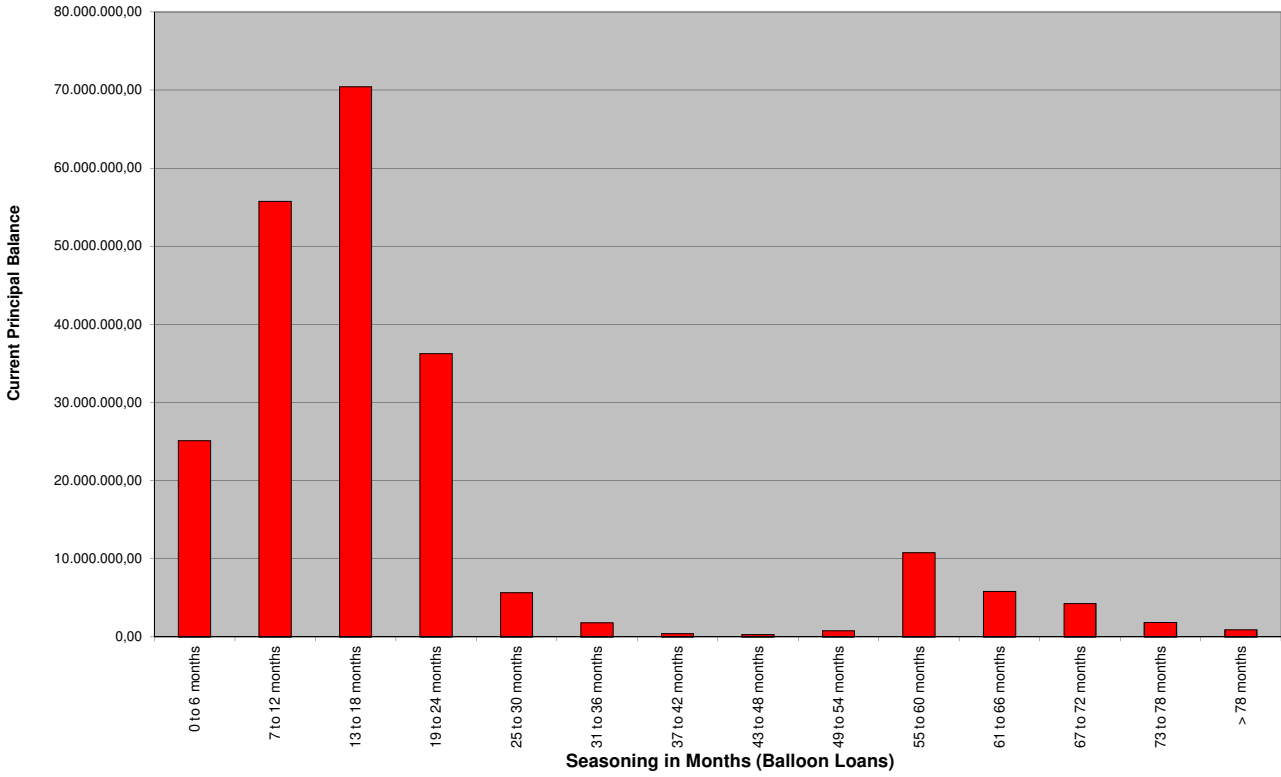
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	25.112.513,46	11,40%	935	8,05%
7 to 12 months	55.766.949,08	25,32%	2.382	20,52%
13 to 18 months	70.431.685,23	31,97%	3.249	27,98%
19 to 24 months	36.256.493,80	16,46%	1.972	16,99%
25 to 30 months	5.672.085,15	2,57%	293	2,52%
31 to 36 months	1.818.238,71	0,83%	110	0,95%
37 to 42 months	428.994,82	0,19%	35	0,30%
43 to 48 months	305.797,85	0,14%	19	0,16%
49 to 54 months	788.025,18	0,36%	64	0,55%
55 to 60 months	10.788.322,99	4,90%	1.042	8,98%
61 to 66 months	5.853.859,08	2,66%	599	5,16%
67 to 72 months	4.267.364,07	1,94%	497	4,28%
73 to 78 months	1.878.519,25	0,85%	265	2,28%
> 78 months	920.244,10	0,42%	148	1,27%
Total	220.289.092,77	100,00%	11.610	100,00%

<i>Leases</i>				
<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	47.875.873,64	19,57%	3.613	10,95%
7 to 12 months	46.836.542,21	19,15%	4.463	13,53%
13 to 18 months	48.143.422,43	19,68%	5.237	15,87%
19 to 24 months	40.392.761,39	16,51%	5.248	15,90%
25 to 30 months	28.150.107,70	11,51%	5.117	15,51%
31 to 36 months	20.709.255,39	8,47%	5.572	16,89%
37 to 42 months	8.777.196,41	3,59%	2.086	6,32%
43 to 60 months	3.709.151,70	1,52%	1.662	5,04%
Total	244.594.310,87	100,00%	32.998	100,00%

**ABEST 21
Monthly Investor Report**

13.1 Seasoning (Graph)

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



ABEST 21
Monthly Investor Report

14. Remaining Term

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

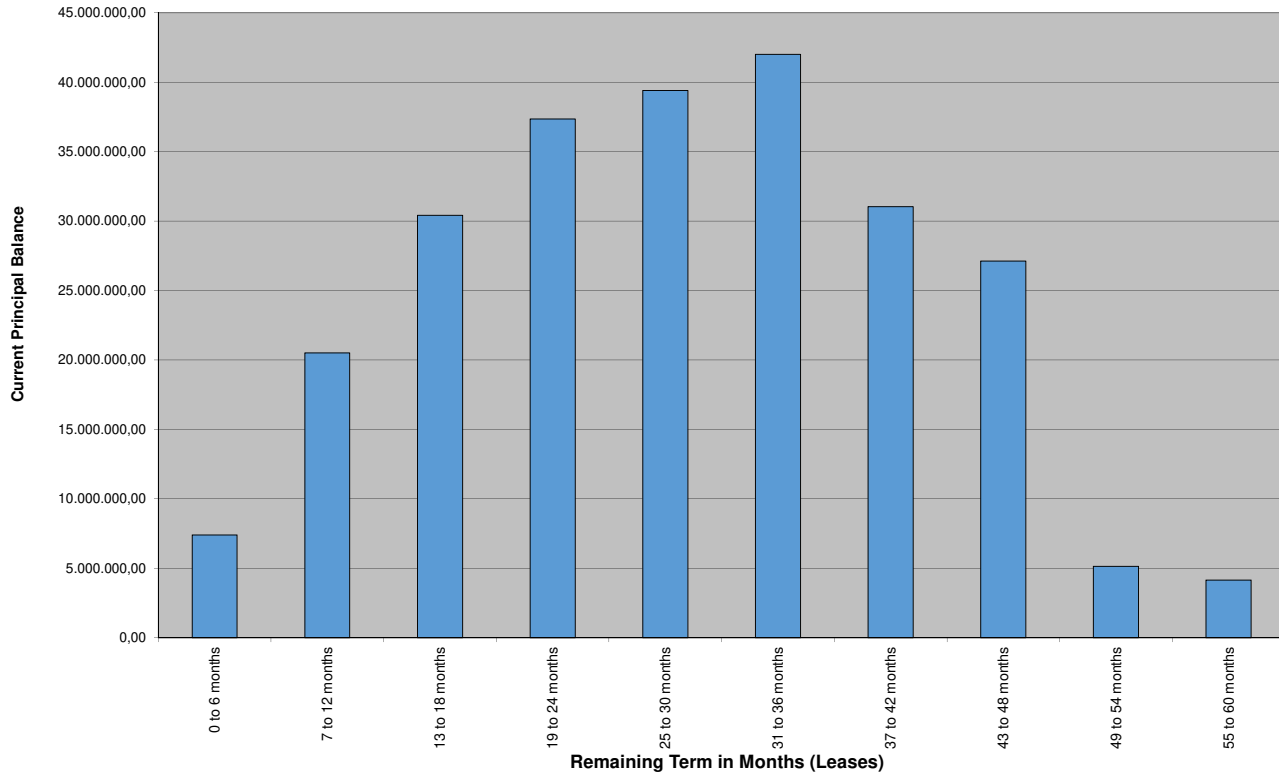
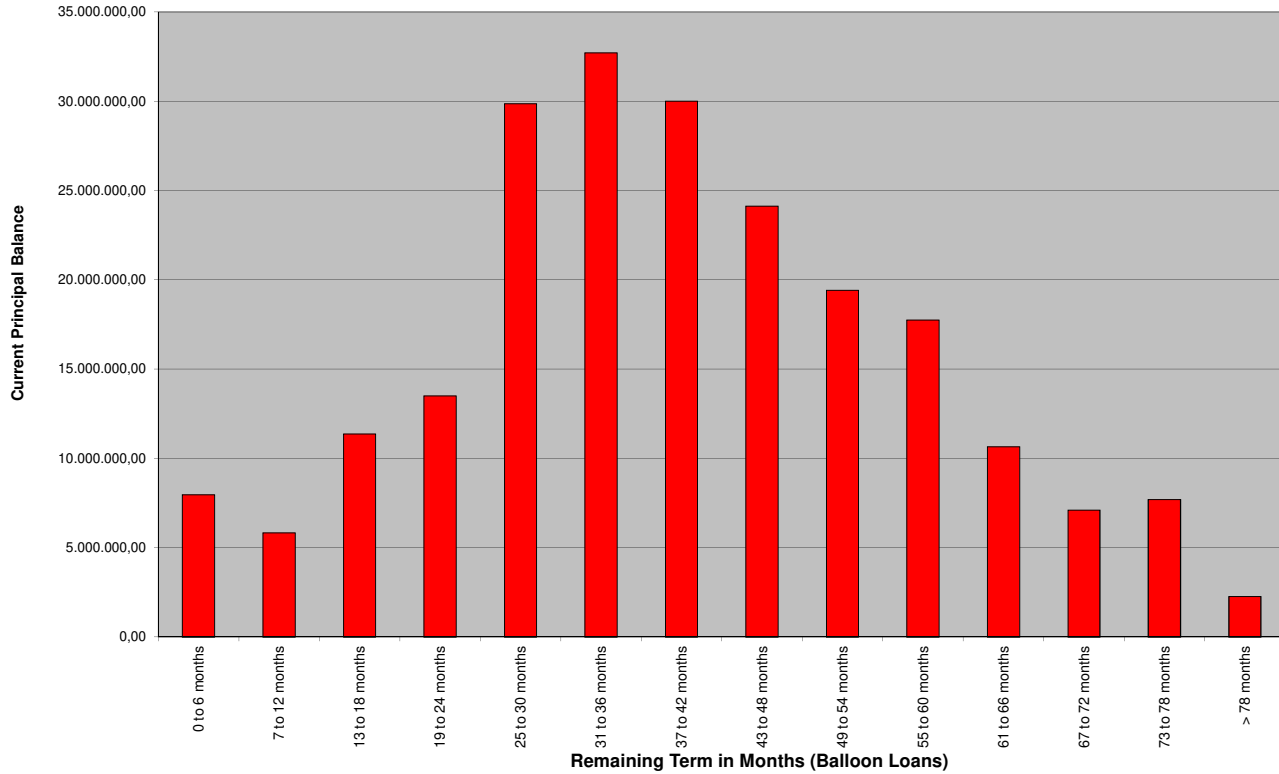
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	7.969.331,03	3,62%	935	8,05%
7 to 12 months	5.830.077,41	2,65%	2.382	20,52%
13 to 18 months	11.372.670,55	5,16%	3.249	27,98%
19 to 24 months	13.502.724,98	6,13%	1.972	16,99%
25 to 30 months	29.871.050,50	13,56%	293	2,52%
31 to 36 months	32.720.040,63	14,85%	110	0,95%
37 to 42 months	30.005.378,92	13,62%	35	0,30%
43 to 48 months	24.127.087,19	10,95%	19	0,16%
49 to 54 months	19.415.888,17	8,81%	64	0,55%
55 to 60 months	17.746.135,11	8,06%	1.042	8,98%
61 to 66 months	10.646.137,93	4,83%	599	5,16%
67 to 72 months	7.107.776,82	3,23%	497	4,28%
73 to 78 months	7.703.782,35	3,50%	265	2,28%
> 78 months	2.271.011,18	1,03%	148	1,27%
Total	220.289.092,77	100,00%	11.610	100,00%

<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	7.406.192,71	3,03%	4.954	15,01%
7 to 12 months	20.506.547,41	8,38%	5.287	16,02%
13 to 18 months	30.432.302,09	12,44%	5.097	15,45%
19 to 24 months	37.345.936,05	15,27%	4.608	13,96%
25 to 30 months	39.403.287,36	16,11%	4.267	12,93%
31 to 36 months	42.013.571,28	17,18%	3.760	11,39%
37 to 42 months	31.037.078,55	12,69%	2.626	7,96%
43 to 48 months	27.132.071,07	11,09%	1.891	5,73%
49 to 54 months	5.151.630,28	2,11%	298	0,90%
55 to 60 months	4.165.694,07	1,70%	210	0,64%
Total	244.594.310,87	100,00%	32.998	100,00%

**ABEST 21
Monthly Investor Report**

14.1 Remaining Term (Graph)

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



**ABEST 21
Monthly Investor Report**

15. Original Term

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

<i>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	23.471,75	0,01%	1	0,01%
7 to 12 months	153.655,89	0,07%	10	0,09%
13 to 18 months	298.746,29	0,14%	19	0,16%
19 to 24 months	2.500.268,75	1,13%	183	1,58%
25 to 30 months	378.511,61	0,17%	25	0,22%
31 to 36 months	20.640.157,18	9,37%	1.020	8,79%
37 to 42 months	653.287,83	0,30%	35	0,30%
43 to 48 months	77.569.858,86	35,21%	3.762	32,40%
49 to 54 months	1.036.879,57	0,47%	42	0,36%
55 to 60 months	49.323.631,16	22,39%	2.386	20,55%
61 to 66 months	1.331.122,52	0,60%	80	0,69%
67 to 72 months	19.873.802,39	9,02%	1.083	9,33%
73 to 78 months	1.596.720,59	0,72%	93	0,80%
> 78 months	44.908.978,38	20,39%	2.871	24,73%
Total	220.289.092,77	100,00%	11.610	100,00%

<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	200.903,86	0,08%	473	1,43%
19 to 24 months	1.994.552,78	0,82%	760	2,30%
25 to 30 months	319.059,86	0,13%	57	0,17%
31 to 36 months	75.782.285,83	30,98%	11.984	36,32%
37 to 42 months	2.734.176,63	1,12%	241	0,73%
43 to 48 months	132.868.337,23	54,32%	16.828	51,00%
49 to 54 months	1.646.640,49	0,67%	150	0,45%
55 to 60 months	29.048.354,19	11,88%	2.505	7,59%
Total	244.594.310,87	100,00%	32.998	100,00%

Statistics

WA Original Term	45,41
------------------	-------

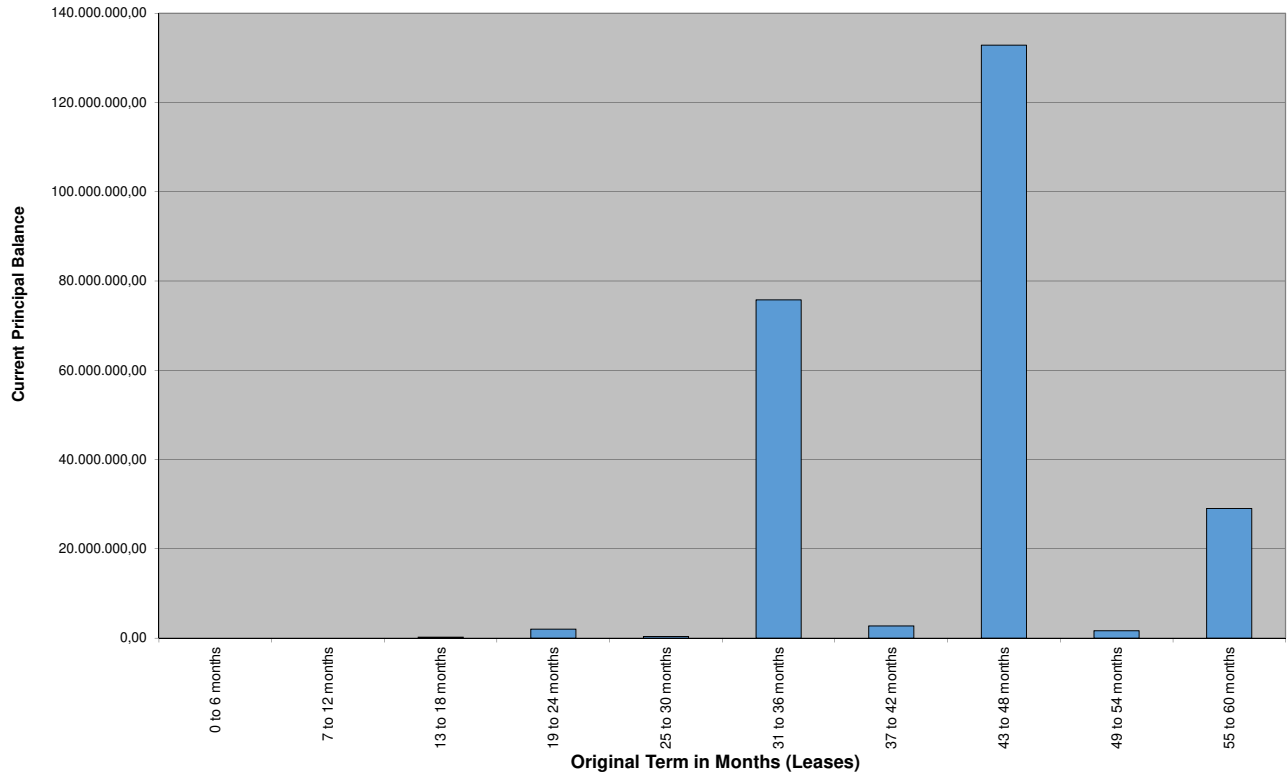
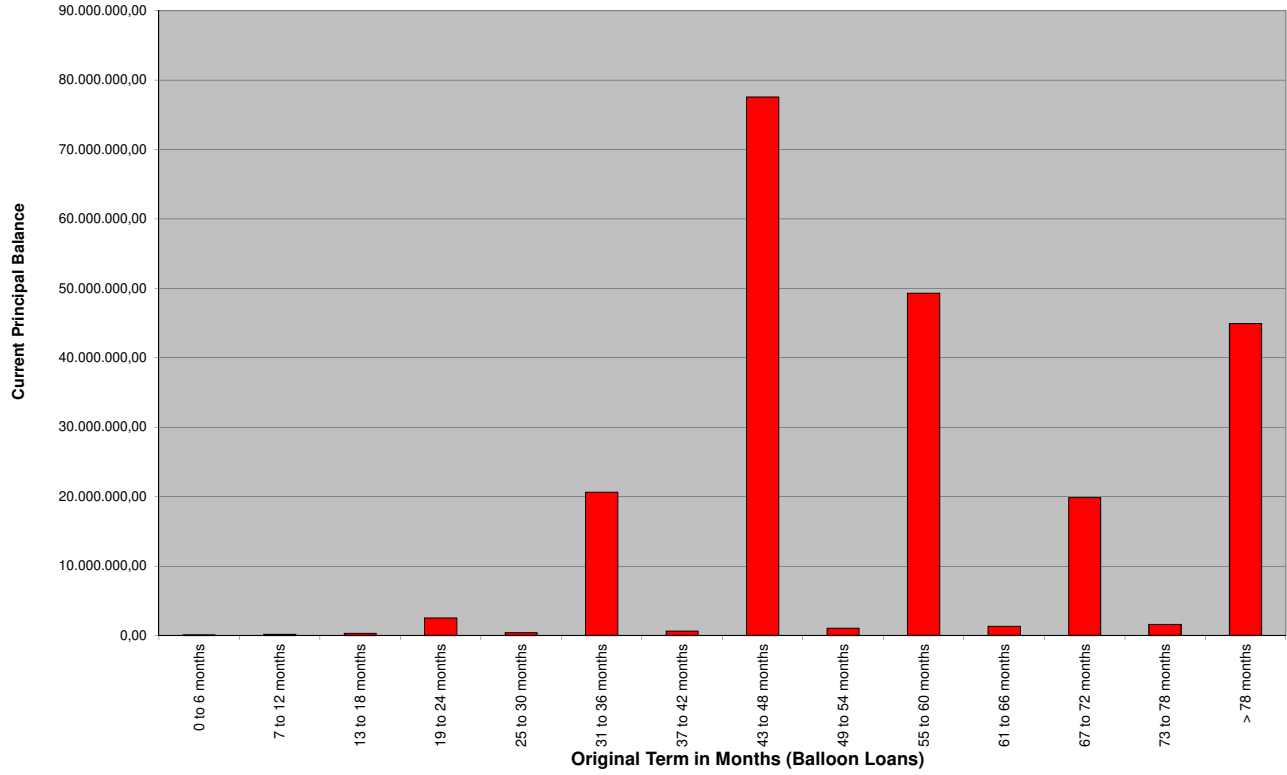
Statistics

WA Original Term	59,00
------------------	-------

**ABEST 21
Monthly Investor Report**

15.1 Original Term (Graph)

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



**ABEST 21
Monthly Investor Report**

16. Manufacturer

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

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Alfa Romeo	22.676.127,27	4,88%	1.645	3,69%
Chrysler	0,00	0,00%	0	0,00%
Dodge	111.257,51	0,02%	3	0,01%
Fiat	140.482.674,31	30,22%	19.402	43,49%
Jaguar	55.425.340,07	11,92%	5.537	12,41%
Jeep	69.196.324,94	14,88%	5.163	11,57%
Lancia	35.351,00	0,01%	6	0,01%
LandRover	148.853.289,14	32,02%	11.295	25,32%
Maserati	8.290.348,02	1,78%	295	0,66%
Others	19.812.691,38	4,26%	1.262	2,83%
	464.883.403,64	100,00%	44.608,00	100,00%

ABEST 21
Monthly Investor Report

17. Priority of Payments

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

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 21.584.374,99
1. Payable Expenses	- 77.647,72
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	- 7.592,96
5. to pay pari passu and pro rata to the Swap Counterparty	- 26.500,00
6. Interest on Class A	- 71.000,00
7. Interest on Class B	- 11.212,50
8. Interest on Class C	- 21.041,67
9. Interest on Class D	- 25.575,00
10. Interest on Class E	- 37.041,67
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 19.286.370,45
13. To credit the Replenishment Amount to the Replenishment Account	- 184.338,55
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	- 94.791,67
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 1.741.262,80

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	-

ABEST 21
Monthly Investor Report

18. Transaction Costs

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

	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	€ 77.647,72	<u>63.828,79</u>	<u>3.303,14</u>	<u>3.223,35</u>	<u>2.473,37</u>	<u>2.026,56</u>	<u>2.792,51</u>
Interest accrued for the Period	€ 260.662,51	€ 71.000,00	€ 11.212,50	€ 21.041,67	€ 25.575,00	€ 37.041,67	€ 94.791,67
Interest Payments	€ 260.662,51	€ 71.000,00	€ 11.212,50	€ 21.041,67	€ 25.575,00	€ 37.041,67	€ 94.791,67
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 21
Monthly Investor Report

19. Swap Counterparty Data

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

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type	IRS
Notional Amount	400.000.000,00
Fixed Rate	(0,42)
Floating Rate (Euribor)	0,4870
Net Swap Payments	-22.333,33

ABEST 21
Monthly Investor Report

20. Retention

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

Retention according to 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	86,04%
Class B Notes	20.700.000,00	4,45%
Class C Notes	20.200.000,00	4,35%
Class D Notes	15.500.000,00	3,33%
Class E Notes	12.700.000,00	2,73%
Class M Notes	17.500.000,00	3,76%

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	5.744.170,18	1,24%
Minimum Retention Class M	17.500.000,00	3,76%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,45%
Actual Retention Class C	20.200.000,00	4,35%
Actual Retention Class D	15.500.000,00	3,33%
Actual Retention Class E	12.700.000,00	2,73%
Actual Retention Class M	17.500.000,00	3,76%

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.

**ABEST 21
Monthly Investor Report**

21. Counterparties I

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

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.

ABEST 21
Monthly Investor Report

22. Counterparties II

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

Transaction Security Trustee: **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.**

ABEST 21
Monthly Investor Report

23. Issuer Information

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

Deal Name: ABEST 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

**ABEST 21
Monthly Investor Report**

24. Originator. Servicer

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	0				
Monthly Period	01/06/2022 - 30/06/2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Ba3

ABEST 21
Monthly Investor Report

25. Glossary

Reporting Date		05/07/2022				
Payment Date		21/07/2022				
Period No		0				
Monthly Period		01/06/2022 - 30/06/2022				
Interest Period	from	21/06/2022	to	21/07/2022	=	30 days
Collection Period	from	01/06/2022	to	30/06/2022		

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