

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/12/2020			
Payment Date	21/12/2020			
Period No	1			
Monthly Period	20.10.2020 - 30.11.2020			
Interest Period	from	17/11/2020	to	21/12/2020 = 34 days
Collection Period	from	20/10/2020	to	30/11/2020

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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)		559.067.796,08 €	-
Scheduled Principal Payments		10.710.984,22 €	-
Prepayment Principal		4.884.871,60 €	-
Others		- €	-
Recoveries		- €	-
Total Principal Collections		15.595.855,82 €	-
Total Interest Collections		2.217.950,87 €	-
Defaults		-	-
End of Period (after Payment Date)	34.909	559.010.245,88 €	-
Balance of the Replenishment account (after Payment Date)		78.754,12 €	-
Current Prepayment Rate (annualised)		10,49%	0,00%
New sale Offer		15.538.305,62 €	-

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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	85.495,87 €

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	- €

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	- €

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 4.60%)

NO

Delinquency Level

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

Trigger Breach (if higher than 0.60% 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	6
Number of Contracts being 61-90 Days delinquent	0
Number of Contracts being 91-120 Days delinquent	0
Gross instalments being 31-60 days delinquent	1.525,02
Gross instalments being 61-90 days delinquent	0,00
Gross instalments being 91-120 days delinquent	0,00
Current Period Termination	0,00
Cumulative Termination	0,00
New number of Contracts being terminated	0,00
Total number of Contracts being terminated	0,00
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	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 (S&P / Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (S&P / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(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.	
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Current Tranching							
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
All notes	Class A	Class B	Class C	Class D	Class E	Class M	
Interest Rate Basis: 1-M Euribor / Spread	0,168						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	34 days	34 days	34 days	34 days	34 days	34 days	34 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 €	19.600.000,00 €
> Principal Repayment	0,00 €	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 €	19.600.000,00 €
> Interest accrued for the period	76.715,33 €	11.970,83 €	21.486,11 €	19.261,00 €	35.369,4 €	120.322,22 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	13,93%	10,45%	7,21%	5,38%	3,48%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

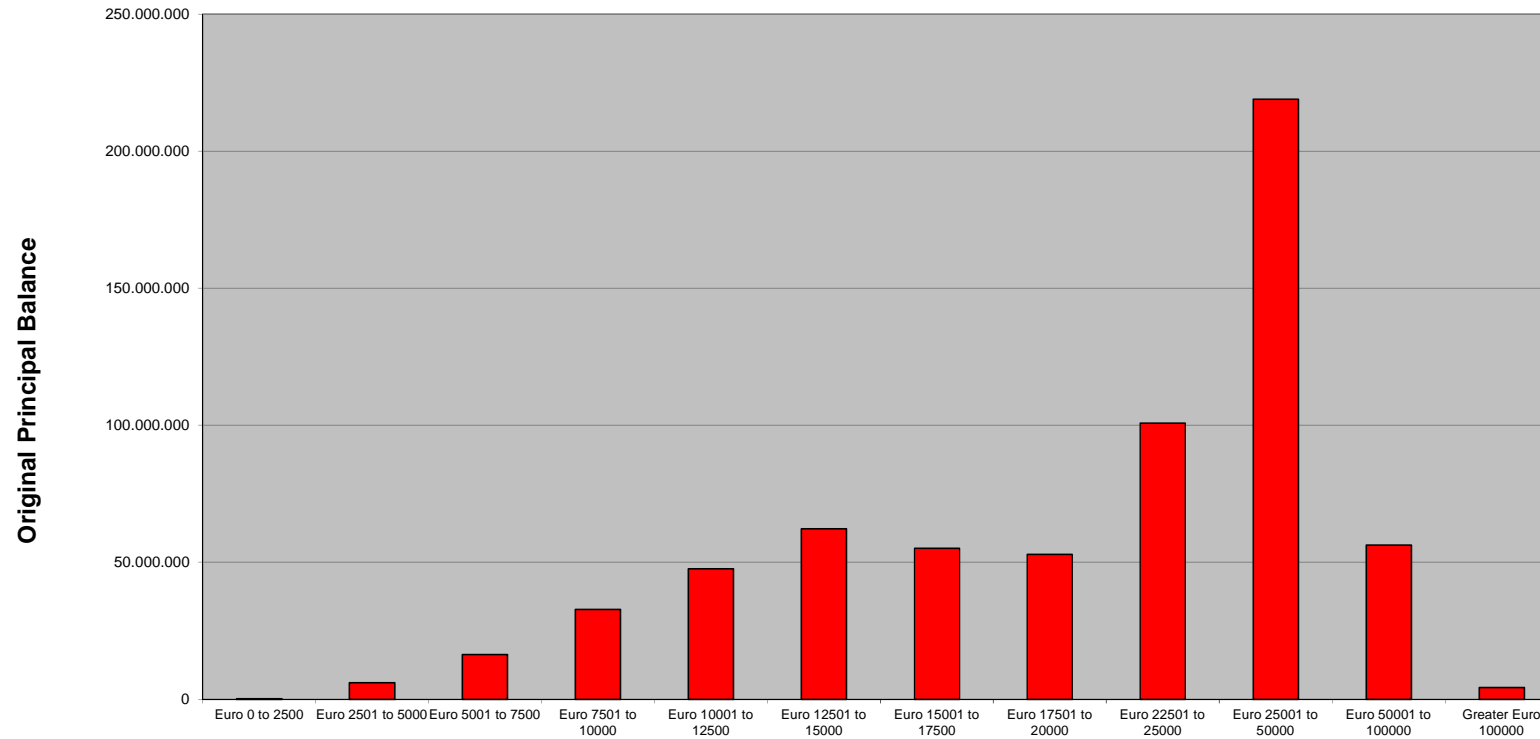
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	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%

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5.1 Original PB (Graph)

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6. Current Principal Balance

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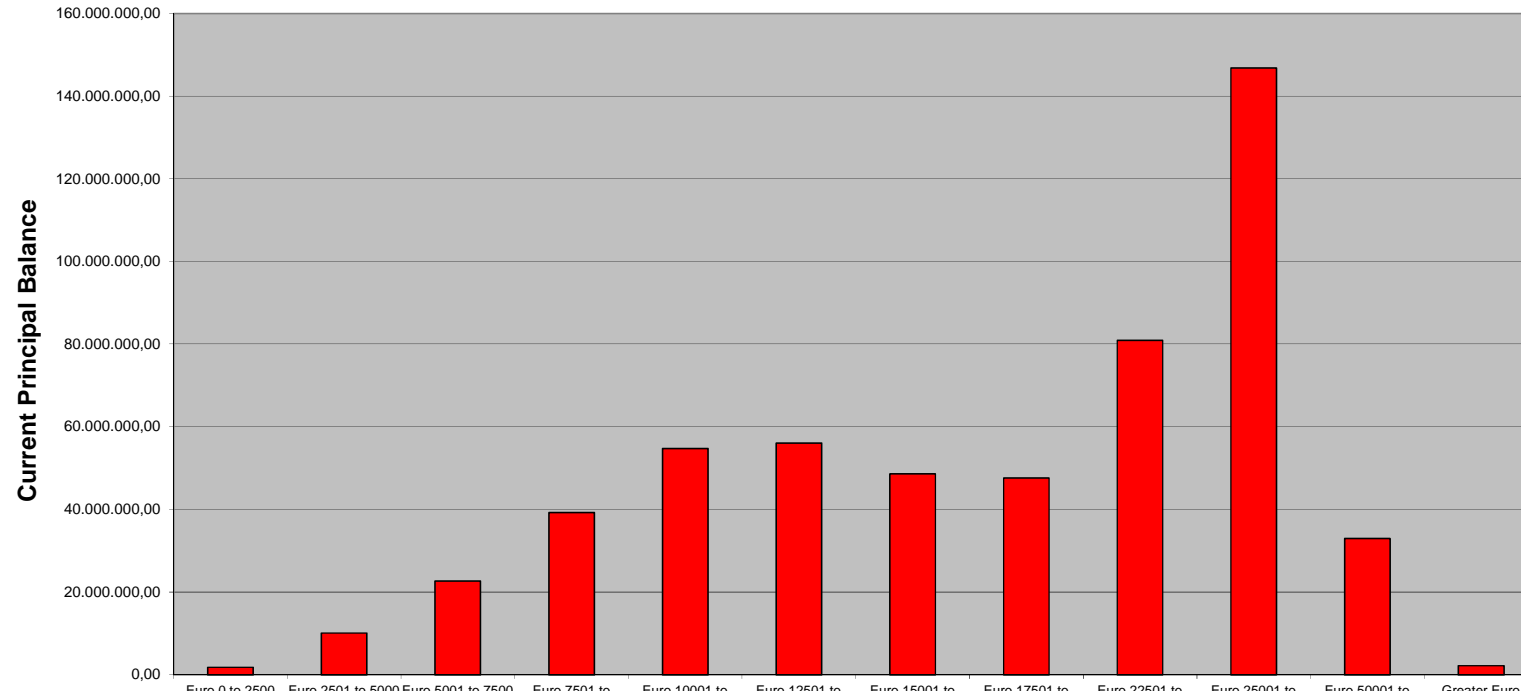
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	1.798.783,73	0,3%	1.030	3,0%
Euro 2501 to 5000	10.069.714,36	1,9%	2.644	7,6%
Euro 5001 to 7500	22.677.827,08	4,2%	3.600	10,3%
Euro 7501 to 10000	39.188.632,37	7,2%	4.460	12,8%
Euro 10001 to 12500	54.711.823,32	10,1%	4.859	13,9%
Euro 12501 to 15000	56.057.630,62	10,3%	4.100	11,7%
Euro 15001 to 17500	48.557.421,25	8,9%	3.000	8,6%
Euro 17501 to 20000	47.594.853,77	8,8%	2.541	7,3%
Euro 22501 to 25000	80.896.698,37	14,9%	3.636	10,4%
Euro 25001 to 50000	146.764.912,48	27,0%	4.483	12,8%
Euro 50001 to 100000	32.955.243,51	6,1%	538	1,5%
Greater Euro 100000	2.198.399,40	0,4%	18	0,1%
Total	543.471.940,26	100,0%	34.909	100,0%

Statistics	in EUR
Average Amount	15.568,25

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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	330.496,06	0,06%	24
2	296.830,63	0,05%	17
3	291.517,84	0,05%	21
4	252.936,81	0,05%	10
5	243.763,26	0,04%	17
6	227.616,46	0,04%	19
7	215.253,43	0,04%	9
8	198.077,43	0,04%	1
9	181.302,12	0,03%	2
10	171.537,87	0,03%	25
11	164.951,86	0,03%	2
12	160.056,20	0,03%	7
13	158.627,72	0,03%	8
14	151.185,97	0,03%	6
15	149.293,92	0,03%	2
16	148.366,75	0,03%	1
17	145.307,90	0,03%	10
18	141.866,36	0,03%	6
19	141.268,60	0,03%	1
20	140.322,92	0,03%	3
Total	3.910.580,11	0,72%	191

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8. Geographical Distribution

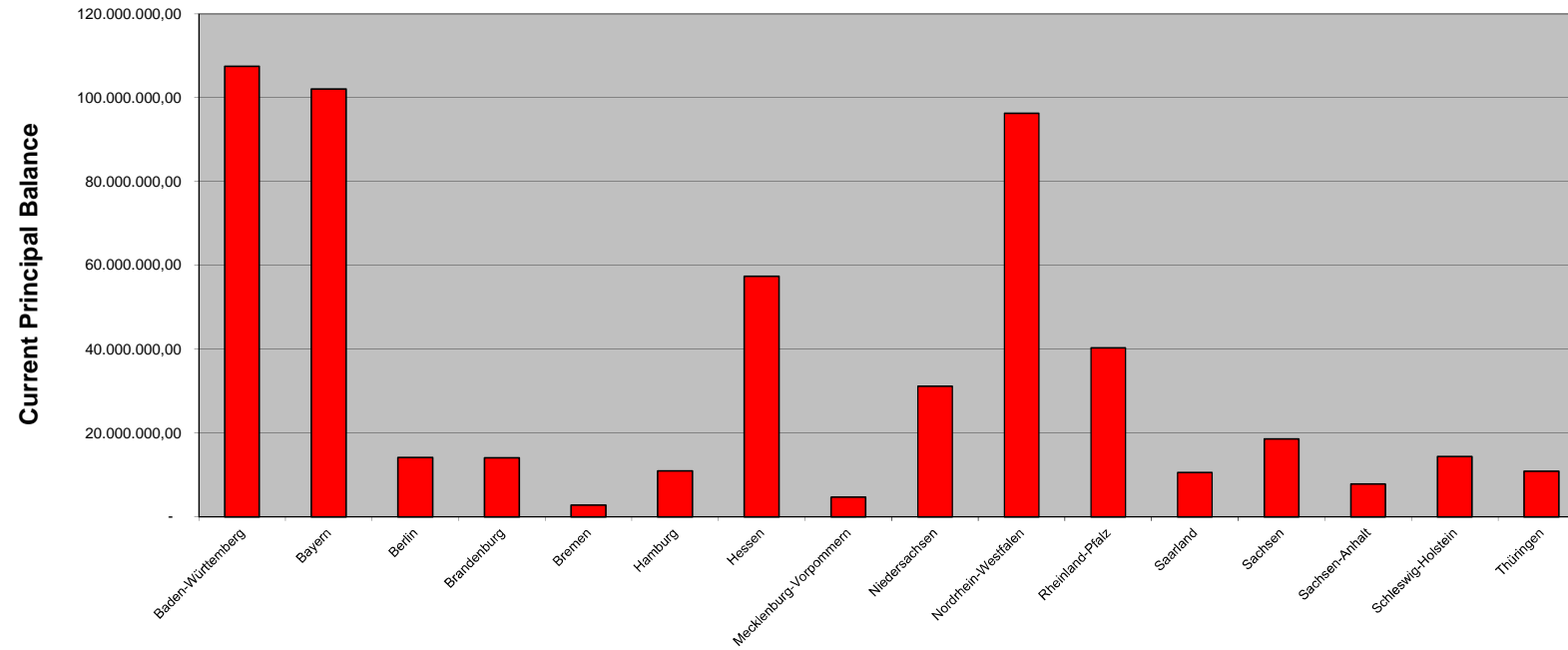
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Baden-Württemberg	107.496.703,04	19,8%	7.093	20,3%
Bayern	102.076.991,48	18,8%	7.009	20,1%
Berlin	14.183.250,70	2,6%	790	2,3%
Brandenburg	14.077.376,51	2,6%	805	2,3%
Bremen	2.762.006,67	0,5%	208	0,6%
Hamburg	10.958.511,58	2,0%	639	1,8%
Hessen	57.358.214,68	10,6%	3.575	10,2%
Mecklenburg-Vorpomm	4.673.365,53	0,9%	310	0,9%
Niedersachsen	31.149.880,28	5,7%	1.882	5,4%
Nordrhein-Westfalen	96.253.260,84	17,7%	6.149	17,6%
Rheinland-Pfalz	40.275.942,59	7,4%	2.687	7,7%
Saarland	10.568.380,65	1,9%	647	1,9%
Sachsen	18.600.290,67	3,4%	1.100	3,2%
Sachsen-Anhalt	7.820.789,86	1,4%	453	1,3%
Schleswig-Holstein	14.371.542,21	2,6%	894	2,6%
Thüringen	10.845.432,97	2,0%	668	1,9%
Total	543.471.940,26	100,00%	34.909	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	360.063.453,51	66,3%	20.541	58,84%
Used	183.408.486,75	33,7%	14.368	41,16%
Total	543.471.940,26	100%	34.909	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	475.541.411,70	87,50%	30.567	87,56%
LCV	67.930.528,56	12,50%	4.342	12,44%
Total	543.471.940,26	100%	34.909	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	100.233.926,30	18,4%	7.962	22,8%
Without CPI	443.238.013,96	81,6%	26.947	77,2%
Total	543.471.940,26	100,0%	34.909	100,0%

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11. Type of Contract

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<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Retail	132.575.491,94	24,4%	12.910	37,0%
Balloon Loans	354.098.664,83	65,2%	18.530	53,1%
- of which balloons	177.846.425,11	32,7%	n.a	n.a
- of which regular installments	176.252.239,72	32,4%	n.a	n.a
Formula	56.797.783,49	10,5%	3.469	9,9%
- of which balloons	29.044.333,81	5,3%	n.a	n.a
- of which regular installments	27.753.449,68	5,1%	n.a	n.a
Total	543.471.940,26	100%	34.909	100%

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	36	0,2%	384.180	84,5%
13 to 24 months	317	1,7%	4.407.033	67,8%
25 to 36 months	2.885	15,6%	47.999.493	66,0%
37 to 48 months	9.755	52,6%	188.807.172	55,6%
49 to 60 months	2.921	15,8%	58.919.547	42,2%
61 to 72 months	876	4,7%	19.226.183	33,4%
73 to 84 months	1.740	9,4%	34.355.056	30,7%
85 to 96 months	0	0,0%	0	0,0%
Total	18.530	100%	354.098.664,83	51,1%

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	399	2,2%	5.018.569,89	80,5%
13 to 24 months	2.696	14,5%	42.141.608,04	68,4%
25 to 36 months	6.344	34,2%	118.126.263,09	58,3%
37 to 48 months	5.439	29,4%	110.733.932,12	48,6%
49 to 60 months	2.392	12,9%	49.550.297,09	36,4%
61 to 72 months	1.260	6,8%	28.527.994,60	29,7%
Total	18.530	100%	354.098.664,83	51,1%

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12. Payment Methods

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<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	543.279.532,69	100,0%	34.892	100,0%
Other	192.407,57	0,0%	17	0,0%
Total	543.471.940,26	100,0%	34.909	100,0%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Monthly	543.471.940,26	100,0%	34.909	100,0%
Total	543.471.940,26	100,0%	34.909	100,0%

<i>Downpayment Yes/No</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
YES	490.071.581,71	90,2%	29.759	85,2%
NO	53.400.358,55	9,8%	5.150	14,8%
Total	543.471.940,26	100,0%	34.909	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	13.188,74	14.625,84
Average purchase price	28.007,95	30.666,54
Downpayment in %	47,1%	47,7%

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13. Customer Yield

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Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	55.711.718,04	10,25%	2.551	7,31%
1,01 to 2%	55.059.761,35	10,13%	3.562	10,20%
2,01 to 3%	160.356.924,16	29,51%	10.006	28,66%
3,01 to 4%	174.835.465,50	32,17%	10.448	29,93%
4,01 to 5%	71.502.701,26	13,16%	5.354	15,34%
5,01 to 6%	18.047.504,67	3,32%	1.969	5,64%
6,01 to 7%	7.723.306,09	1,42%	993	2,84%
7,01 to 8%	212.430,15	0,04%	22	0,06%
8,01 to 9%	12.545,32	0,00%	2	0,01%
9,01 to 10%	9.583,72	0,00%	2	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	543.471.940,26	100%	34.909,00	100%

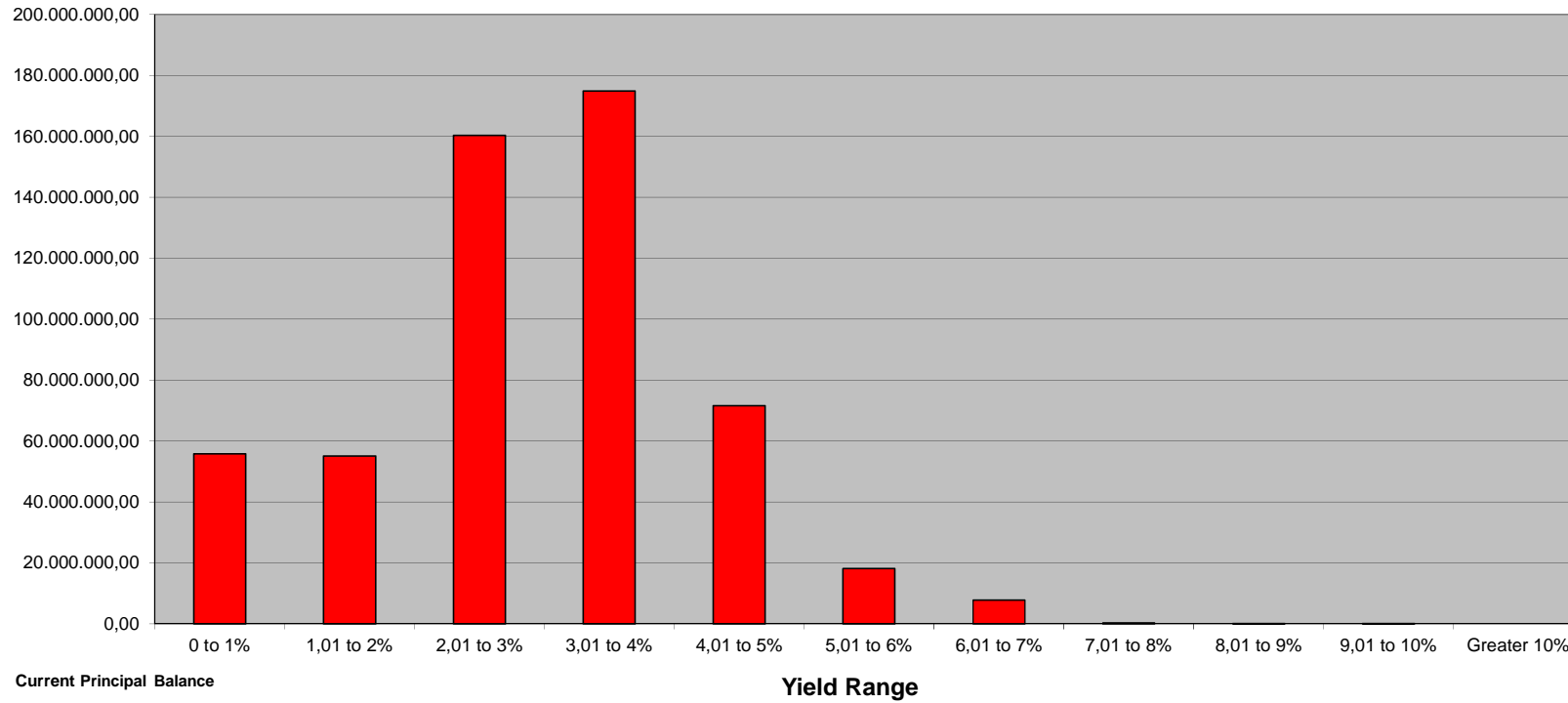
Statistics	in %
WA Interest	3,21

^{*} runs from .00 to .99

ABEST 19
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	



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14. Seasoning

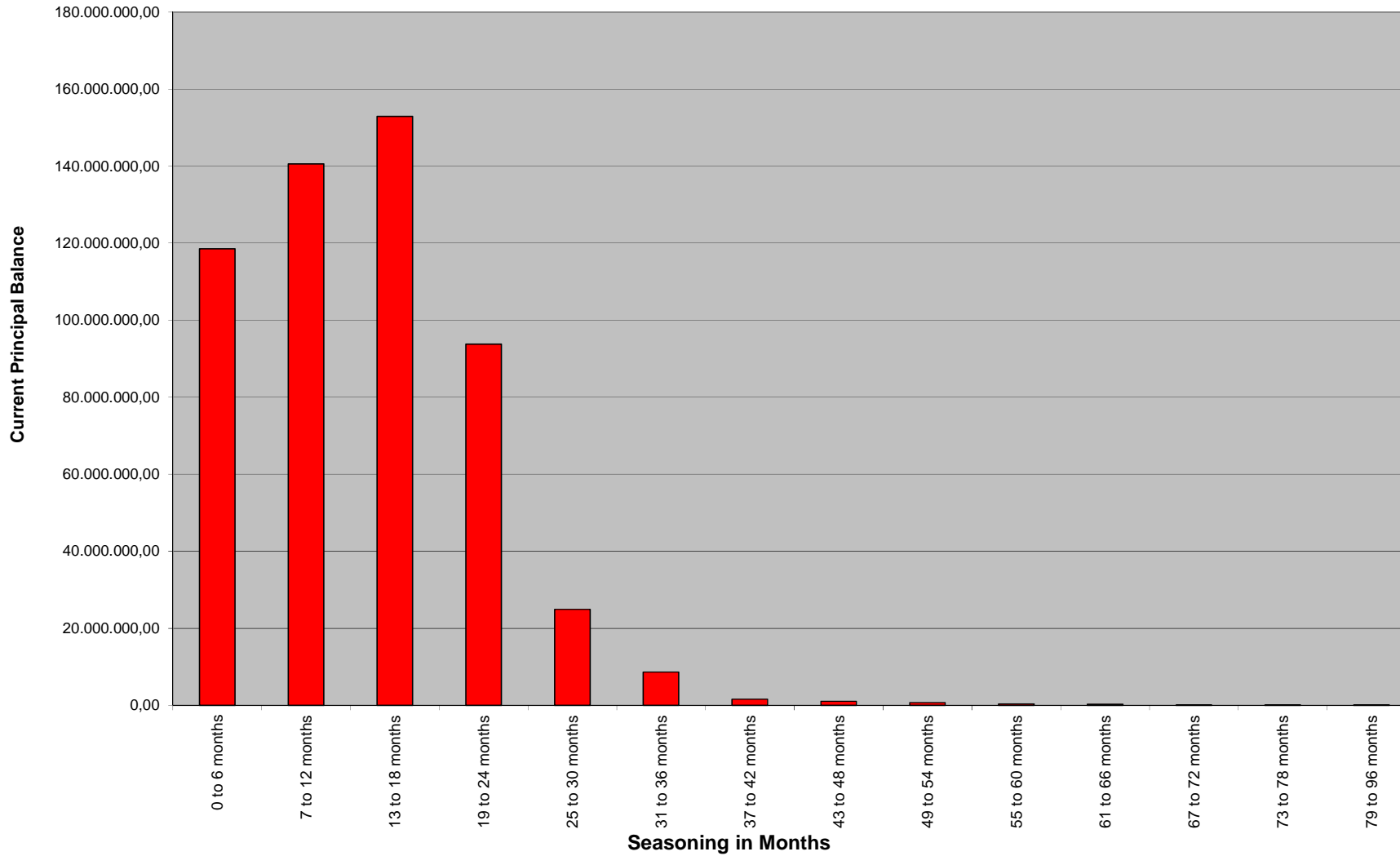
Reporting Date	03/12/2020			
Payment Date	21/12/2020			
Period No	1			
Monthly Period	20.10.2020 - 30.11.2020			
Interest Period	from	17/11/2020	to	21/12/2020 = 34 days
Collection Period	from	20/10/2020	to	30/11/2020

<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	118.502.721,31	21,80%	7.022	20,12%
7 to 12 months	140.560.993,12	25,86%	8.902	25,50%
13 to 18 months	152.897.391,55	28,13%	9.977	28,58%
19 to 24 months	93.795.710,95	17,26%	6.201	17,76%
25 to 30 months	24.903.531,30	4,58%	1.738	4,98%
31 to 36 months	8.661.390,55	1,59%	615	1,76%
37 to 42 months	1.557.669,64	0,29%	164	0,47%
43 to 48 months	1.058.967,93	0,19%	108	0,31%
49 to 54 months	698.062,66	0,13%	77	0,22%
55 to 60 months	380.630,97	0,07%	42	0,12%
61 to 66 months	326.164,79	0,06%	40	0,11%
67 to 72 months	90.518,26	0,02%	15	0,04%
73 to 78 months	26.700,92	0,00%	5	0,01%
79 to 96 months	11.486,31	0,00%	3	0,01%
Total	543.471.940,26	100,00%	34.909	100,00%

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14.1 Seasoning (Graph)

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	



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15. Remaining Term

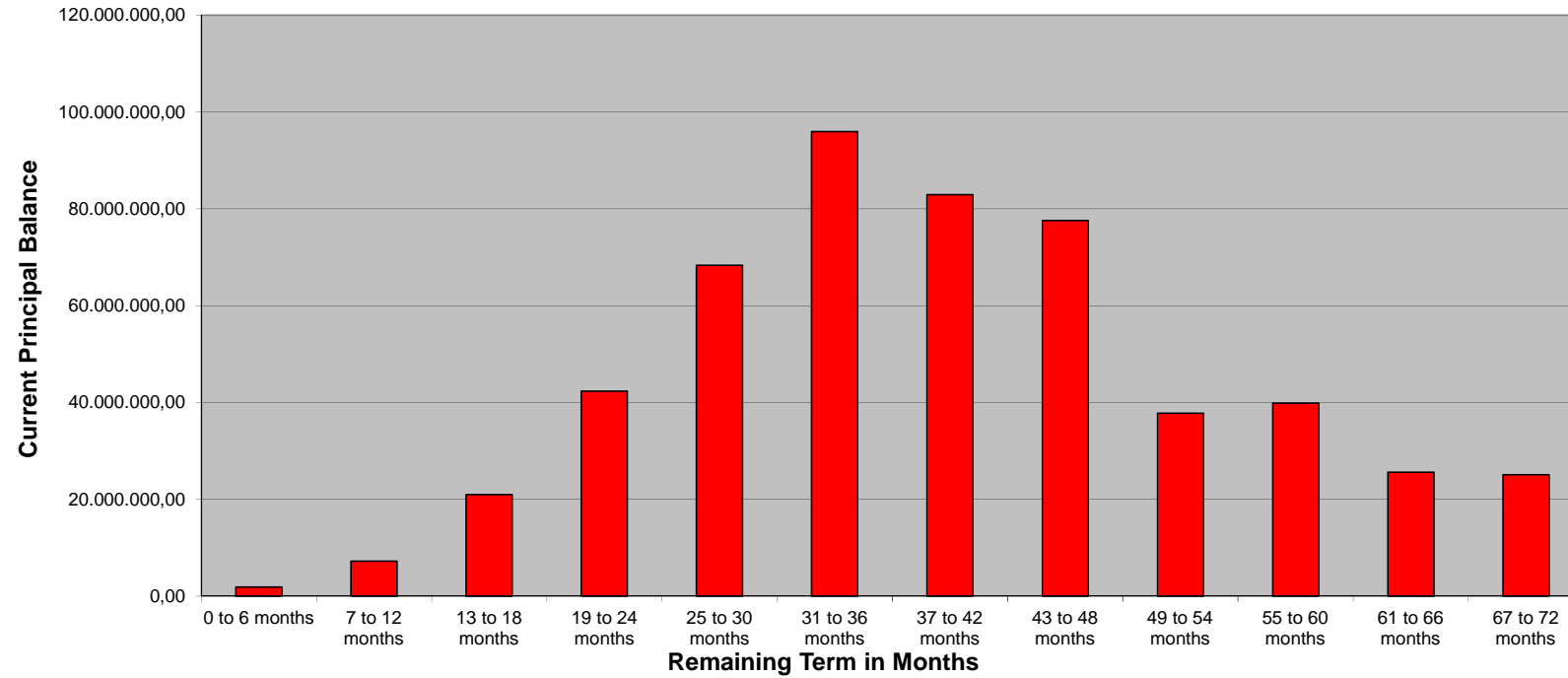
Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

<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	1.863.545,59	0,34%	384	1,10%
7 to 12 months	7.209.495,77	1,33%	1.162	3,33%
13 to 18 months	20.922.093,41	3,85%	2.053	5,88%
19 to 24 months	42.283.330,32	7,78%	3.530	10,11%
25 to 30 months	68.295.419,58	12,57%	4.643	13,30%
31 to 36 months	95.910.129,78	17,65%	5.856	16,78%
37 to 42 months	82.913.280,10	15,26%	4.846	13,88%
43 to 48 months	77.557.402,96	14,27%	4.307	12,34%
49 to 54 months	37.784.868,82	6,95%	2.151	6,16%
55 to 60 months	39.863.341,22	7,33%	2.159	6,18%
61 to 66 months	25.584.225,57	4,71%	1.391	3,98%
67 to 72 months	25.077.486,94	4,61%	1.337	3,83%
73 to 84 months	18.207.320,20	3,35%	1.090	3,12%
Total	543.471.940,26	100,00%	34.909	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	



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16. Original Term

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

<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	55.755,58	0,01%	10	0,03%
7 to 12 months	865.405,44	0,16%	198	0,57%
13 to 18 months	1.177.481,91	0,22%	266	0,76%
19 to 24 months	9.497.824,41	1,75%	1.338	3,83%
25 to 30 months	3.437.904,93	0,63%	613	1,76%
31 to 36 months	73.339.147,70	13,49%	5.757	16,49%
37 to 42 months	4.659.468,78	0,86%	529	1,52%
43 to 48 months	249.319.053,57	45,88%	14.407	41,27%
49 to 54 months	4.137.109,07	0,76%	346	0,99%
55 to 60 months	90.035.111,19	16,57%	5.196	14,88%
61 to 66 months	3.834.766,32	0,71%	249	0,71%
67 to 72 months	33.156.440,45	6,10%	1.874	5,37%
73 to 78 months	3.626.169,25	0,67%	211	0,60%
79 to 96 months	66.330.301,66	12,20%	3.915	11,21%
> 96 months	0,00	0,00%	0	0,00%
Total	543.471.940,26	100%	34.909,00	100%

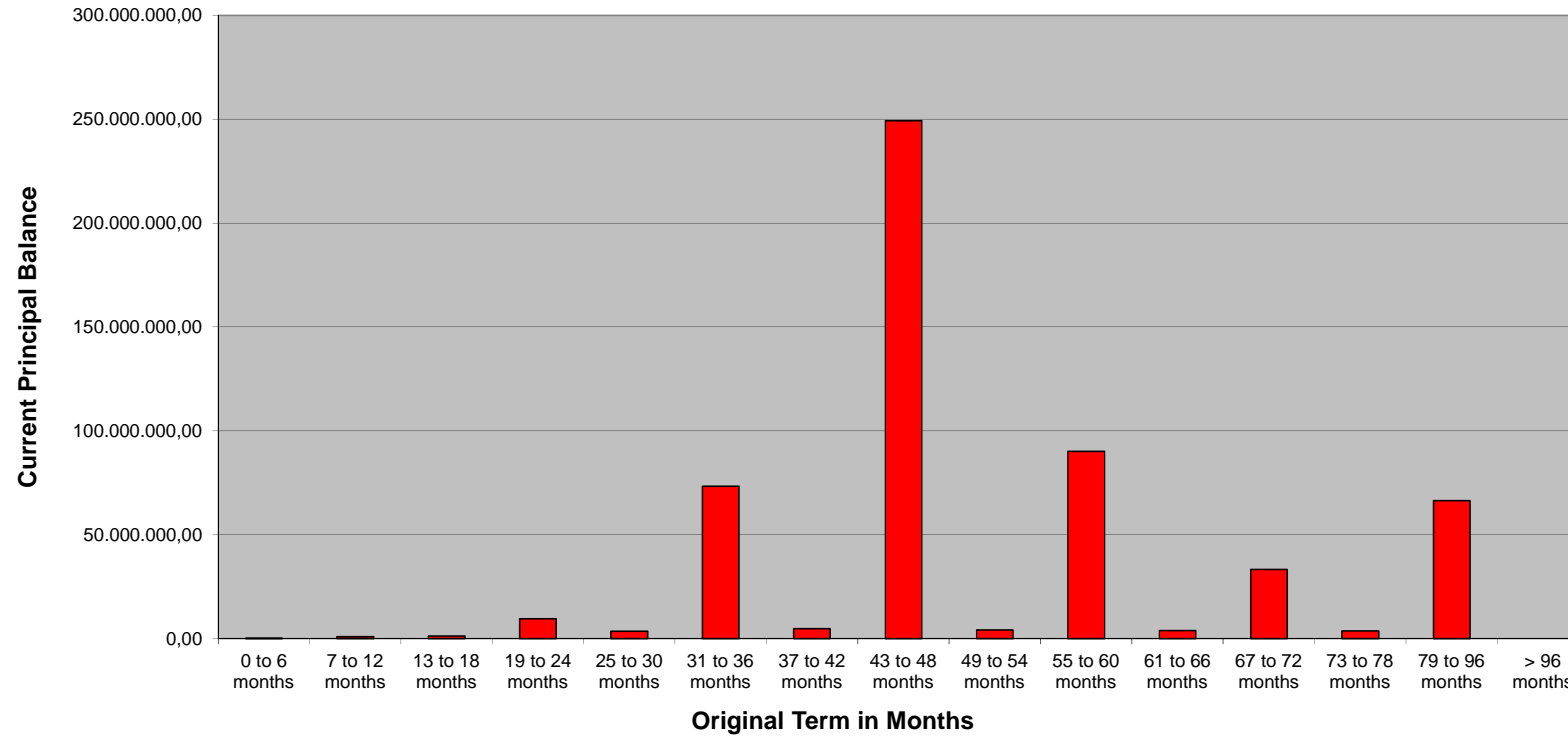
Statistics

WA Original Term	54,29
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16.1 Original Term (Graph)

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	



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17. Manufacturer

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

<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	273.776.045,03	50,4%	23.163	66,4%
Alfa Romeo	30.173.060,07	5,6%	1.382	4,0%
Jeep	106.825.708,45	19,7%	4.549	13,0%
Jaguar	28.168.936,06	5,2%	1.021	2,9%
Land Rover	72.322.245,08	13,3%	2.396	6,9%
others	32.205.945,57	5,9%	2.398	6,9%
-> Ferrari	18.769,23	0,0%	1	0,0%
-> Maserati	3.605.535,41	0,7%	78	0,2%
-> Lancia	260.034,09	0,0%	36	0,1%
-> Chrysler	89.620,91	0,0%	6	0,0%
-> Dodge	1.607.818,61	0,3%	44	0,1%
-> others	26.624.167,32	4,9%	2.233	6,4%
	543.471.940,26	100,00%	34.909,00	100,00%

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18. Priority of Payments

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

Priority of Payments during the Revolving Period

	N/A
Available Distribution Amount	+
1. Payable Expenses	-
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;	-
6. Interest on Class A	-
7. Interest on Class B	-
8. Interest on Class C	-
9. Interest on Class D	-
10. Interest on Class E	-
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	-
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	-
17. Transaction Gain payments to the shareholder of the issuer	-

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	03/12/2020	
Payment Date	21/12/2020	
Period No	1	
Monthly Period	20.10.2020 - 30.11.2020	
Interest Period	from 17/11/2020	to 21/12/2020
Collection Period	from 20/10/2020	to 30/11/2020
	=	34 days

	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
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	414,52 €	<u>356,75</u>	<u>14,39</u>	<u>13,43</u>	<u>7,60</u>	<u>7,89</u>	<u>14,46</u>
Interest accrued for the Period	285.124,94 €	76.715,33 €	11.970,83 €	21.486,11 €	19.261,00 €	35.369,44 €	120.322,22 €
Interest Payments	285.124,94 €	76.715,33 €	11.970,83 €	21.486,11 €	19.261,00 €	35.369,44 €	120.322,22 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		483.500.000,00
Fixed Rate	-	0,38
Floating Rate (Euribor)	-	0,5320
Net Swap Payments		69.409,11

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21. Retention

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

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	88,97%
Class B Notes	19.500.000,00	3,59%
Class C Notes	18.200.000,00	3,35%
Class D Notes	10.300.000,00	1,90%
Class E Notes	10.700.000,00	1,97%
Class M Notes	19.600.000,00	3,61%

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	483.500.000,00	100,00%
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.

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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/12/2020	=	34 days
Collection Period	30/11/2020		

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Joint Lead Managers:	CA-CIB	Aa3	P-1	STABLE	A+	F1	NEGATIVE
	Unicredit Bank AG	A2	P-1	NEGATIVE	BBB	F2	NEGATIVE
	Merril Lynch International	A2	P-1	STABLE	AA-	F1+	STABLE
Transaction Account:	The Bank of New York Mellon, Frankfurt Branch	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Paying Agent:	The Bank of New York Mellon, London Branch	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Swap Counterparty:	FCA BANK Deutschland GMBH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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23. Counterparties II

Reporting Date		03/12/2020			
Payment Date		21/12/2020			
Period No		1			
Monthly Period		20.10.2020 - 30.11.2020			
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

Transaction Security Trustee: **TMF Investments SA - Switzerland**

Data Trustee: **TMF Investments SA - Switzerland**

Rating Agencies: **Moody's** **Fitch Ratings GmbH**

Corporate Administration: **TMF Deutschland AG**

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24. Issuer Information

Reporting Date		03/12/2020				
Payment Date		21/12/2020				
Period No		1				
Monthly Period		20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	=	34 days
Collection Period	from	20/10/2020	to	30/11/2020		

Deal Name: ABEST 19

Issuer: ABEST 19

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

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

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25. Originator, Servicer

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	1				
Monthly Period	20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	= 34 days
Collection Period	from	20/10/2020	to	30/11/2020	

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		03/12/2020				
Payment Date		21/12/2020				
Period No		1				
Monthly Period		20.10.2020 - 30.11.2020				
Interest Period	from	17/11/2020	to	21/12/2020	=	34 days
Collection Period	from	20/10/2020	to	30/11/2020		

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