

**ABEST 19**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	08/06/2022			
Payment Date	21/06/2022			
Period No	19			
Monthly Period	01.05.2022 - 31.05.2022			
Interest Period	from	23/05/2022	to	21/06/2022 = 29 days
Collection Period	from	01/05/2022	to	31/05/2022

<b>Index</b>	<b>Page</b>
1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Performance Data	<a href="#">3</a>
4. Outstanding Notes	<a href="#">4</a>
5. Original Principal Balance	<a href="#">5</a>
5.1 Original PB (Graph)	<a href="#">5.1</a>
6. Current Principal Balance	<a href="#">6</a>
6.1 Current PB (Graph)	<a href="#">6.1</a>
7. Borrower Concentration	<a href="#">7</a>
8. Geographical Distribution	<a href="#">8</a>
8.1 Geographical (Graph)	<a href="#">8.1</a>
9. Object Type	<a href="#">9</a>
10. Insurance Coverage	<a href="#">10</a>
11. Contract Type	<a href="#">11</a>
12. Payment Methods	<a href="#">12</a>
13. Customer Yield	<a href="#">13</a>
13.1 Customer Yield (Graph)	<a href="#">13</a>
14. Seasoning	<a href="#">14</a>
14.1 Seasoning (Graph)	<a href="#">14.1</a>
15. Remaining Term	<a href="#">15</a>
15.1 Remaining Term (Graph)	<a href="#">15.1</a>
16. Original Term	<a href="#">16</a>
16.1 Original Term (Graph)	<a href="#">16</a>
17. Manufacturer	<a href="#">17</a>
18. Priority of Payments	<a href="#">18</a>
19. Transaction Costs	<a href="#">19</a>
20. Swap Counterparty Data	<a href="#">20</a>
21. Retention	<a href="#">21</a>
22. Counterparties I	<a href="#">22</a>
23. Counterparties II	<a href="#">23</a>
25. Originator	<a href="#">25</a>
26. Disclaimer	<a href="#">26</a>

**ABEST 19  
Monthly Investor Report**

**1. Portfolio Information**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period from	23/05/2022	to	21/06/2022	=	29 days
Collection Period from	01/05/2022	to	31/05/2022		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>558.813.684,37 €</b>	<b>558.801.095,01</b>
Scheduled Principal Payments		11.633.638,02 €	11.895.229,15
Prepayment Principal		5.020.820,05 €	4.920.784,14
Others		2.419.690,35 €	1.697.678,26
Recoveries		32.611,76 €	-
<b>Total Principal Collections</b>		<b>19.106.760,18 €</b>	<b>18.513.691,55</b>
<b>Total Interest Collections</b>		<b>2.074.921,57 €</b>	<b>1.751.254,12</b>
<b>Defaults</b>		<b>36.913,72</b>	<b>75.837,36</b>
<b>End of Period (after Payment Date)</b>	<b>42.366</b>	<b>558.821.799,19 €</b>	<b>558.813.684,37</b>
Balance of the Replenishment account (after Payment Date)		<b>273.514,56 €</b>	<b>281.629,38</b>
Current Prepayment Rate (annualised)		10,78%	10,57%
<b>New sale Offer</b>		<b>19.151.788,72 €</b>	<b>18.602.118,27</b>

**ABEST 19**  
**Monthly Investor Report**

**2. Reserve Accounts**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

**Aggregate Rated Notes Balance**

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

**Reserve Accounts**

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

**ABEST 19**  
**Monthly Investor Report**

**3. Performance Data**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period from	23/05/2022	to	21/06/2022	=	29 days
Collection Period from	01/05/2022	to	31/05/2022		

**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	937.059,56 €

**3-MRA\* 61-90 days past due**

61- 90 days past due period before previous period	0,00%
61- 90 days past due previous period	0,00%
61- 90 days past due current period	418.913,34 €

**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	240.800,82 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,08%
Cumulative Default Level previous period	0,10%
Cumulative Default Level current period	0,11%

**Trigger Breach (if higher than 4.60%)**

**NO**

**Delinquency Level**

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

**Trigger Breach (if higher than 0.80% for 2 consecutive Calculation Dates)**

**NO**

**Principal Deficiency Amount Shortfall**

**NO**

Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero )

**Replenishment Amount**

Trigger Breach (if Replenishment Amount is higher than 20% of the Aggregate Rated Notes Outstanding Amount on each of three consecutive Calculation Dates)

**NO**

**Performance Data**

Number of Contracts being 31-60 Days delinquent	79
Number of Contracts being 61-90 Days delinquent	26
Number of Contracts being 91-120 Days delinquent	19
Gross instalments being 31-60 days delinquent	22.111,35
Gross instalments being 61-90 days delinquent	9.731,31
Gross instalments being 91-120 days delinquent	6.825,14
Current Period Termination	85.673,31
Cumulative Termination	828.794,48
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	96,00
Current Period Recoveries	32.611,76
Cumulative Recoveries	40.511,76

**ABEST 19**  
**Monthly Investor Report**

**4. Outstanding Notes**

Reporting Date	08/06/2022					
Payment Date	21/06/2022					
Period No	19					
Monthly Period	01.05.2022 - 31.05.2022					
Interest Period from	23/05/2022	to	21/06/2022	=	=	29 days
Collection Period from	01/05/2022	to	31/05/2022			

Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
<b>1. Note Balance</b>							
<b>General Note Information</b>							
ISIN Code	XS2247538023	XS2247538452	XS2247538619	XS2247538882	XS2247539005	XS2247539344	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031
Expected Maturity							
Original Rating (Fitch/ Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(sf)		n/a
Current Rating (Fitch / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance							
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class	0	0	0	0	0	0	0
<b>Current Note Information</b>							
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
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread		0,158					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		29 days	29 days	29 days	29 days	29 days	29 days
Principal Outstanding Beginning of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Principal Outstanding End of Period	483.500.000,00 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Interest accrued for the period	<b>61.538,81 €</b>	<b>10.210,42 €</b>	<b>18.326,39 €</b>	<b>16.428,50 €</b>	<b>30.168,06 €</b>	<b>102.627,78 €</b>	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	13,93%	10,46%	7,22%	5,39%	3,49%	0,00%	

**ABEST 19  
Monthly Investor Report**

**5. Original Principal Balance**

as of ISSUE DATE

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

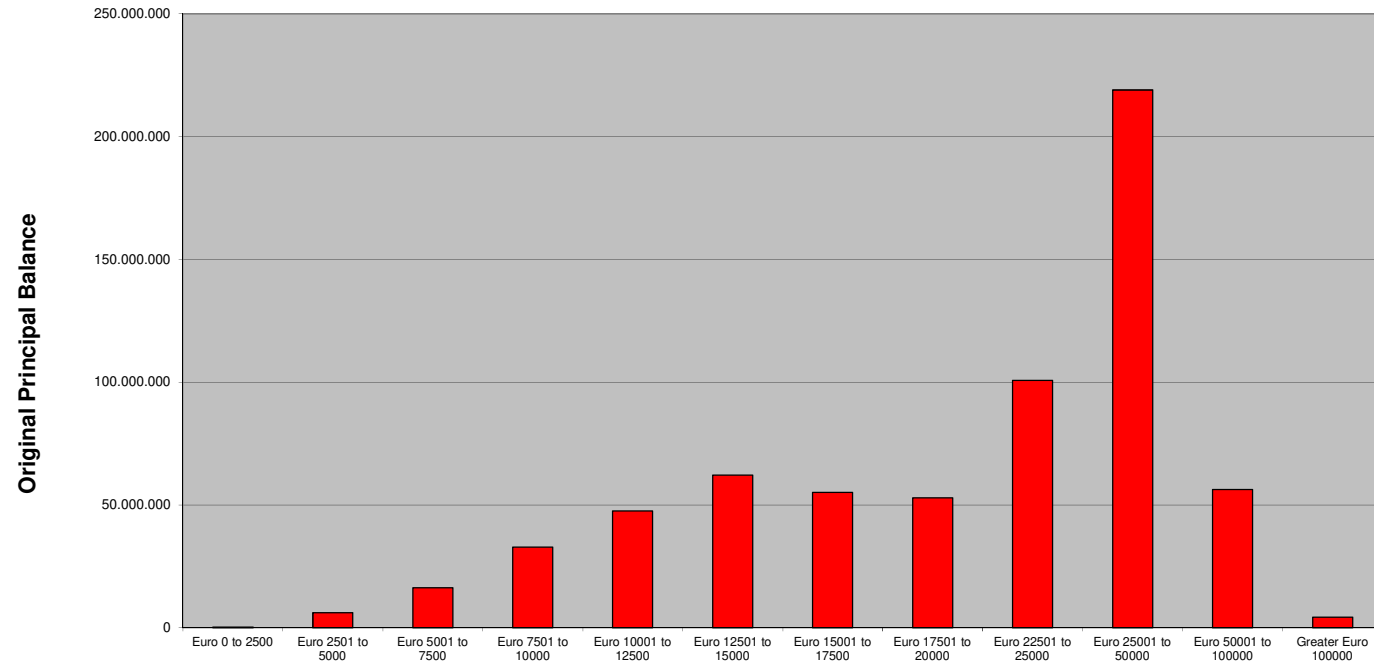
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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%
<b>Total</b>	<b>653.187.711,36</b>	<b>100,00%</b>	<b>34.909</b>	<b>100,00%</b>

Statistics in EUR

**ABEST 19  
Monthly Investor Report**

**5.1 Original PB (Graph)**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



**ABEST 19  
Monthly Investor Report**

**6. Current Principal Balance**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.508.719,37	0,8%	3.154	7,4%
Euro 2501 to 5000	18.202.233,74	3,4%	4.769	11,3%
Euro 5001 to 7500	35.947.190,87	6,7%	5.732	13,5%
Euro 7501 to 10000	56.478.356,46	10,5%	6.447	15,2%
Euro 10001 to 12500	62.242.107,14	11,5%	5.566	13,1%
Euro 12501 to 15000	54.755.352,47	10,1%	4.001	9,4%
Euro 15001 to 17500	52.318.438,79	9,7%	3.232	7,6%
Euro 17501 to 20000	45.247.487,64	8,4%	2.420	5,7%
Euro 22501 to 25000	69.511.003,44	12,9%	3.134	7,4%
Euro 25001 to 50000	114.040.351,36	21,1%	3.483	8,2%
Euro 50001 to 100000	25.446.666,72	4,7%	417	1,0%
Greater Euro 100000	1.217.790,62	0,2%	11	0,0%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,0%</b>	<b>42.366</b>	<b>100,0%</b>

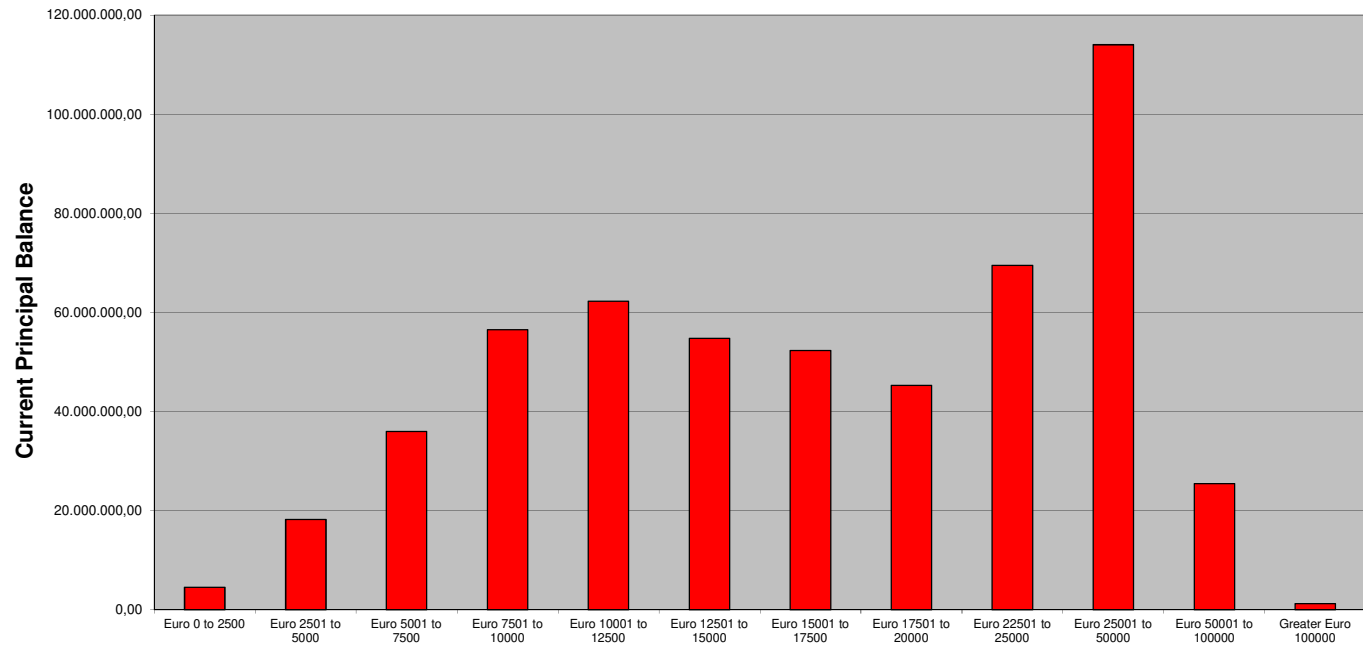
<b>Statistics</b>	<b>in EUR</b>
Average Amount	12.744,08



**ABEST 19  
Monthly Investor Report**

**6.1 Current PB (Graph)**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



**ABEST 19  
Monthly Investor Report**

**7. Borrower Concentration**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	392.154,62	0,07%	11
2	338.293,44	0,06%	37
3	222.735,98	0,04%	16
4	217.379,45	0,04%	10
5	207.362,26	0,04%	24
6	200.063,53	0,04%	8
7	199.040,64	0,04%	10
8	190.315,43	0,04%	14
9	175.231,18	0,03%	9
10	169.375,43	0,03%	9
11	157.485,09	0,03%	1
12	157.201,77	0,03%	17
13	156.306,43	0,03%	5
14	152.517,94	0,03%	30
15	150.404,24	0,03%	12
16	144.864,38	0,03%	3
17	143.986,86	0,03%	5
18	139.810,31	0,03%	7
19	139.505,91	0,03%	2
20	138.137,72	0,03%	2
<b>Total</b>	<b>3.792.172,61</b>	<b>0,70%</b>	<b>232</b>

**ABEST 19**  
**Monthly Investor Report**

**8. Geographical Distribution**

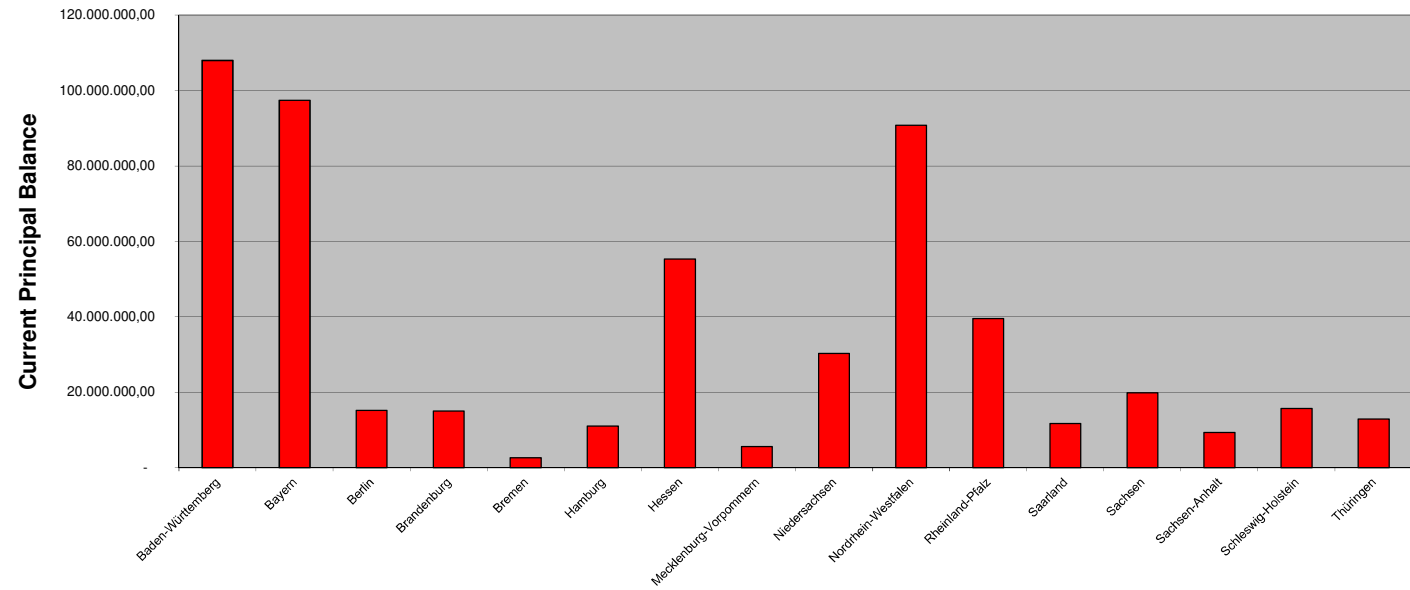
Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	32.948,09	0,0%	2	0,0%
Baden-Württemberg	107.982.202,49	20,0%	8.809	20,8%
Bayern	97.350.014,45	18,0%	8.092	19,1%
Berlin	15.170.229,41	2,8%	1.042	2,5%
Brandenburg	14.999.965,45	2,8%	1.065	2,5%
Bremen	2.568.237,09	0,5%	252	0,6%
Hamburg	11.035.868,61	2,0%	761	1,8%
Hessen	55.290.735,90	10,2%	4.243	10,0%
Mecklenburg-Vorpomr	5.538.769,46	1,0%	427	1,0%
Niedersachsen	30.245.561,30	5,6%	2.238	5,3%
Nordrhein-Westfalen	90.727.738,26	16,8%	7.174	16,9%
Rheinland-Pfalz	39.545.652,58	7,3%	3.228	7,6%
Saarland	11.699.344,16	2,2%	849	2,0%
Sachsen	19.838.806,03	3,7%	1.411	3,3%
Sachsen-Anhalt	9.335.202,12	1,7%	667	1,6%
Schleswig-Holstein	15.678.747,94	2,9%	1.155	2,7%
Thüringen	12.875.675,28	2,4%	951	2,2%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,00%</b>	<b>42.366</b>	<b>100,00%</b>

**ABEST 19**  
**Monthly Investor Report**

**8.1 Geographical Distribution (Graph)**

Reporting Date	08/06/2022					
Payment Date	21/06/2022					
Period No	19					
Monthly Period	01.05.2022 - 31.05.2022					
Interest Period	from	23/05/2022	to	21/06/2022	=	29 days
Collection Period	from	01/05/2022	to	31/05/2022		



**ABEST 19  
Monthly Investor Report**

**9. Object Type**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<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	332.825.317,44	61,6%	22.619	53,39%
Used	207.090.381,18	38,4%	19.747	46,61%
<b>Total</b>	<b>539.915.698,62</b>	<b>100%</b>	<b>42.366</b>	<b>100%</b>

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	456.988.970,62	84,64%	35.779	84,45%
LCV	82.926.728,00	15,36%	6.587	15,55%
<b>Total</b>	<b>539.915.698,62</b>	<b>100%</b>	<b>42.366</b>	<b>100%</b>

**ABEST 19  
Monthly Investor Report**

**10. Insurances**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<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	95.871.540,00	17,8%	9.460	22,3%
Without CPI	444.044.158,62	82,2%	32.906	77,7%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,0%</b>	<b>42.366</b>	<b>100,0%</b>

ABEST 19  
Monthly Investor Report

11. Type of Contract

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	205.115.438,24	38,0%	21.414	50,5%
Balloon Loans	265.118.733,08	49,1%	16.328	38,5%
- of which balloons	163.877.224,60	30,4%	n.a	n.a
- of which regular installments	101.241.508,48	18,8%	n.a	n.a
Formula	69.681.527,30	12,9%	4.624	10,9%
- of which balloons	41.462.138,01	7,7%	n.a	n.a
- of which regular installments	28.219.389,29	5,2%	n.a	n.a
<b>Total</b>	<b>539.915.698,62</b>	<b>100%</b>	<b>42.366</b>	<b>100%</b>

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	4	0,0%	156.499	82,8%
13 to 24 months	116	0,7%	1.664.303	77,8%
25 to 36 months	1.889	11,4%	26.057.333	80,5%
37 to 48 months	9.013	55,2%	142.531.977	69,5%
49 to 60 months	2.918	17,9%	52.240.122	51,1%
61 to 72 months	884	5,4%	16.867.501	40,1%
73 to 84 months	1.521	9,3%	25.549.050	38,0%
85 to 96 months	3	0,0%	51.948	2,0%
<b>Total</b>	<b>16.325</b>	<b>100%</b>	<b>265.066.785,49</b>	<b>61,8%</b>

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	3.652	22,4%	46.328.488,44	86,7%
13 to 24 months	5.686	34,8%	86.355.334,82	70,0%
25 to 36 months	3.642	22,3%	61.420.244,82	55,1%
37 to 48 months	2.265	13,9%	44.516.960,42	44,6%
49 to 60 months	912	5,6%	21.677.804,19	38,5%
61 to 72 months	170	1,0%	4.808.534,38	32,9%
<b>Total</b>	<b>16.327</b>	<b>100%</b>	<b>265.107.367,07</b>	<b>61,8%</b>

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	4	0,1%	52.251,18	81,0%
13 to 24 months	56	1,2%	824.262,33	81,0%
25 to 36 months	644	13,9%	8.937.333,38	76,2%
37 to 48 months	2.693	58,2%	40.244.038,80	63,7%
49 to 60 months	714	15,4%	11.328.699,63	47,3%
61 to 72 months	188	4,1%	3.416.311,23	36,9%
73 to 84 months	325	7,0%	4.878.630,75	35,4%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>4.624</b>	<b>100%</b>	<b>69.681.527,30</b>	<b>59,3%</b>

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	754	16,3%	8.915.568	86,7%
13 to 24 months	1.277	27,6%	16.707.364	69,7%
25 to 36 months	1.376	29,8%	21.571.675	57,3%
37 to 48 months	850	18,4%	15.229.171	47,2%
49 to 60 months	289	6,3%	5.600.098	38,0%
61 to 72 months	78	1,7%	1.657.651	32,3%
<b>Total</b>	<b>4.624</b>	<b>100%</b>	<b>69.681.527,30</b>	<b>59,3%</b>

**ABEST 19  
Monthly Investor Report**

**12. Payment Methods**

Reporting Date	08/06/2022	
Payment Date	21/06/2022	
Period No	19	
Monthly Period	01.05.2022 - 31.05.2022	
Interest Period	from 23/05/2022	to 21/06/2022 = 29 days
Collection Period	from 01/05/2022	to 31/05/2022

<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	535.716.332,48	99,2%	42.030	99,2%
Other	4.199.366,14	0,8%	336	0,8%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,0%</b>	<b>42.366</b>	<b>100,0%</b>

<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	539.915.698,62	100,0%	42.366	100,0%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,0%</b>	<b>42.366</b>	<b>100,0%</b>

<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	475.458.297,52	88,1%	34.905	82,4%
NO	64.457.401,10	11,9%	7.461	17,6%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,0%</b>	<b>42.366</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	13.524,09	15.357,53
Average purchase price	27.861,35	31.134,96
<b>Downpayment in %</b>	<b>48,5%</b>	<b>49,3%</b>



**ABEST 19  
Monthly Investor Report**

**13. Customer Yield**

Reporting Date	08/06/2022		
Payment Date	21/06/2022		
Period No	19		
Monthly Period	01.05.2022 - 31.05.2022		
Interest Period	from	23/05/2022	to 21/06/2022 = 29 days
Collection Period	from	01/05/2022	to 31/05/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	109.339.993,07	20,25%	6.721	15,86%
1,01 to 2%	40.799.185,31	7,56%	2.946	6,95%
2,01 to 3%	146.844.171,35	27,20%	11.200	26,44%
3,01 to 4%	159.416.648,71	29,53%	12.225	28,86%
4,01 to 5%	56.511.153,10	10,47%	5.382	12,70%
5,01 to 6%	17.341.498,60	3,21%	2.460	5,81%
6,01 to 7%	9.446.404,18	1,75%	1.400	3,30%
7,01 to 8%	160.160,01	0,03%	26	0,06%
8,01 to 9%	33.794,02	0,01%	2	0,00%
9,01 to 10%	22.690,27	0,00%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>539.915.698,62</b>	<b>100%</b>	<b>42.366,00</b>	<b>100%</b>

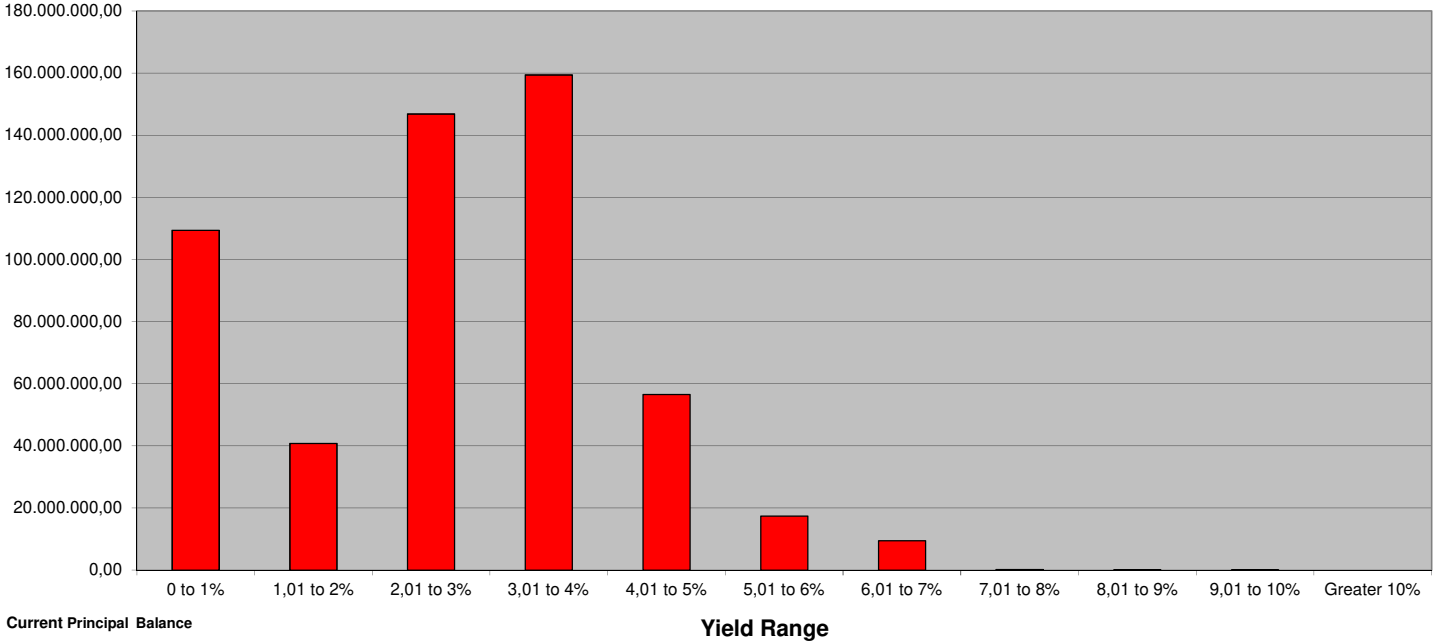
Statistics	in %
WA Interest	2,87

\* runs from .00 to .99

**ABEST 19  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



**ABEST 19  
Monthly Investor Report**

**14. Seasoning**

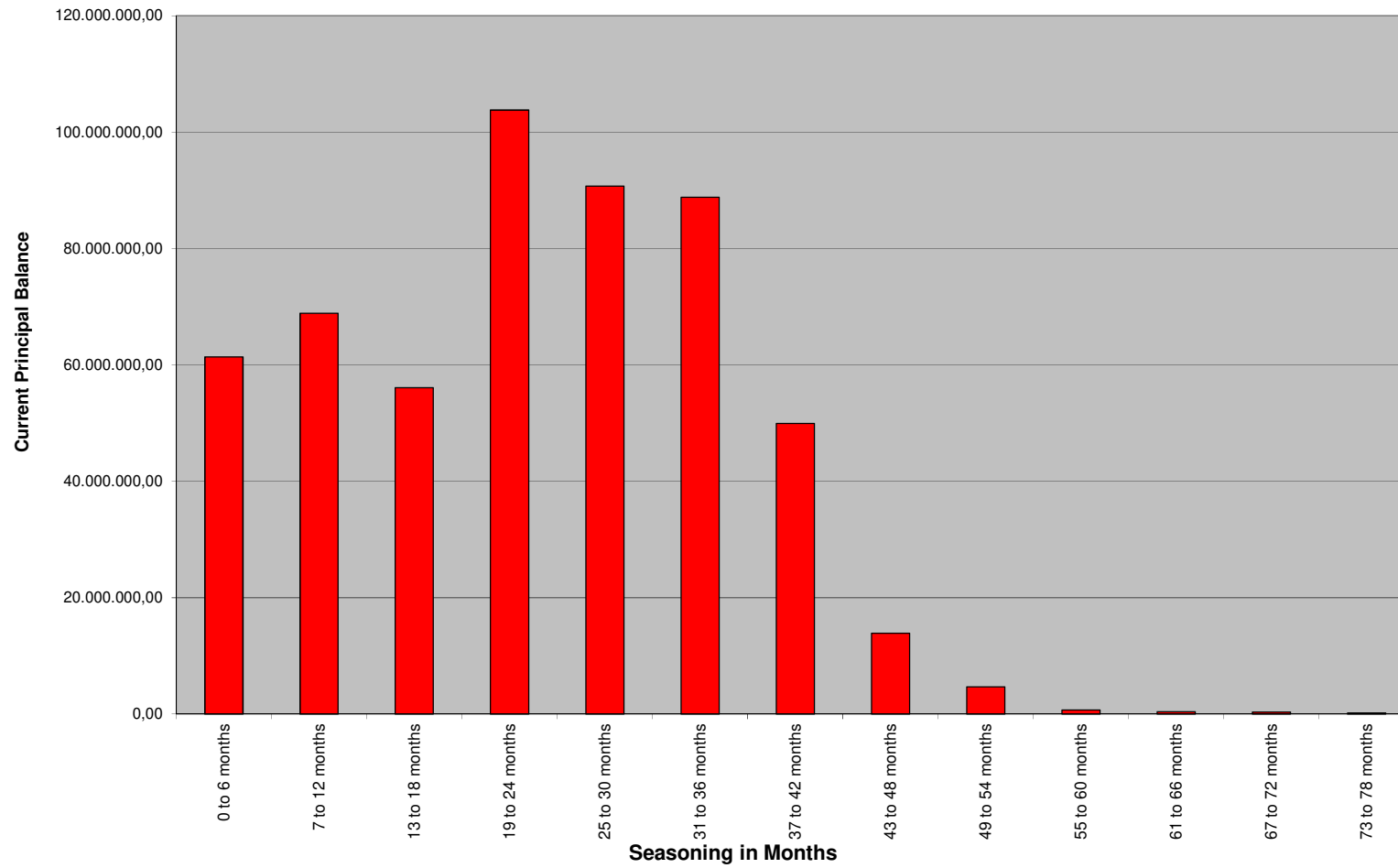
Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	61.351.448,69	11,36%	3.795	8,96%
7 to 12 months	68.838.610,76	12,75%	4.910	11,59%
13 to 18 months	56.057.552,72	10,38%	4.628	10,92%
19 to 24 months	103.802.516,48	19,23%	8.084	19,08%
25 to 30 months	90.692.768,70	16,80%	7.263	17,14%
31 to 36 months	88.782.192,13	16,44%	7.552	17,83%
37 to 42 months	49.931.764,34	9,25%	4.134	9,76%
43 to 48 months	13.910.045,88	2,58%	1.246	2,94%
49 to 54 months	4.702.851,66	0,87%	441	1,04%
55 to 60 months	706.075,74	0,13%	104	0,25%
61 to 66 months	416.968,35	0,08%	60	0,14%
67 to 72 months	371.227,37	0,07%	65	0,15%
73 to 78 months	203.428,52	0,04%	34	0,08%
79 to 96 months	148.247,28	0,03%	50	0,12%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,00%</b>	<b>42.366</b>	<b>100,00%</b>

**ABEST 19**  
**Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



**ABEST 19  
Monthly Investor Report**

**15. Remaining Term**

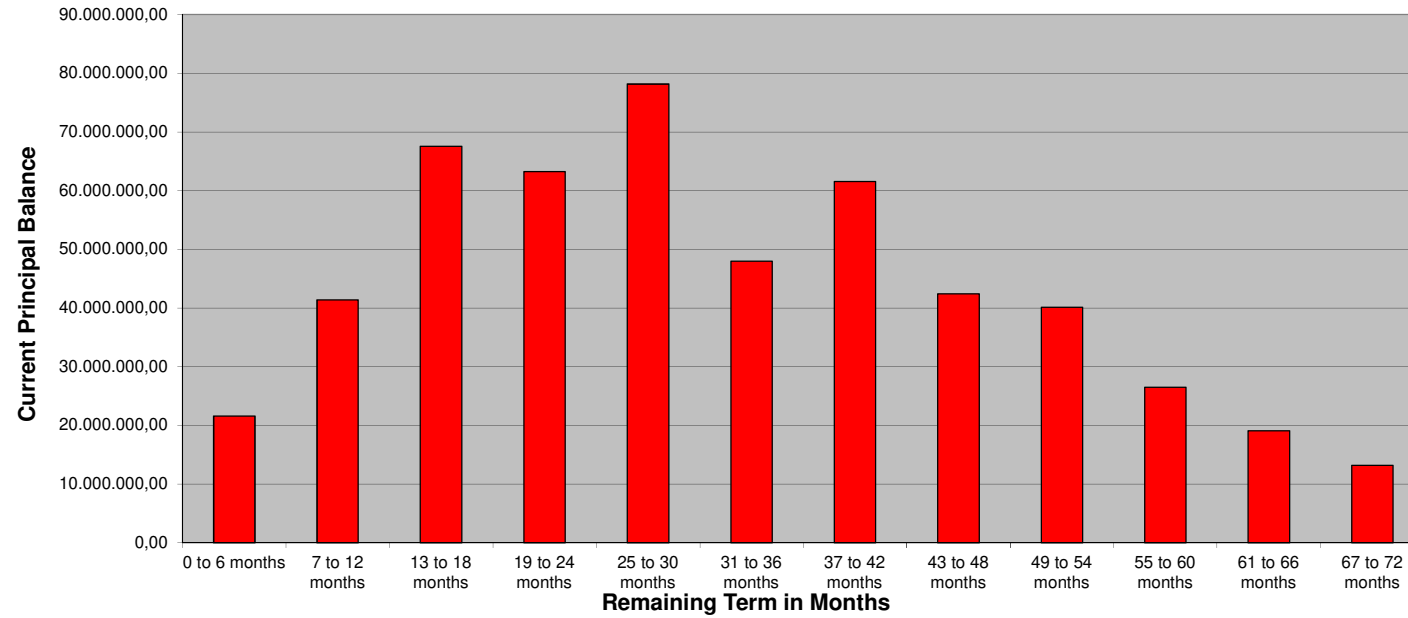
Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	21.549.840,76	3,99%	3.294	7,78%
7 to 12 months	41.352.535,75	7,66%	4.487	10,59%
13 to 18 months	67.537.659,50	12,51%	6.199	14,63%
19 to 24 months	63.245.841,06	11,71%	5.424	12,80%
25 to 30 months	78.148.580,07	14,47%	6.038	14,25%
31 to 36 months	47.957.566,34	8,88%	3.600	8,50%
37 to 42 months	61.536.063,58	11,40%	3.959	9,34%
43 to 48 months	42.374.671,67	7,85%	2.650	6,26%
49 to 54 months	40.094.081,70	7,43%	2.369	5,59%
55 to 60 months	26.470.267,23	4,90%	1.535	3,62%
61 to 66 months	19.068.399,17	3,53%	1.120	2,64%
67 to 72 months	13.179.199,73	2,44%	734	1,73%
73 to 84 months	17.400.992,06	3,22%	957	2,26%
> 84 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>539.915.698,62</b>	<b>100,0%</b>	<b>42.366,00</b>	<b>100,0%</b>

**ABEST 19  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



**ABEST 19  
Monthly Investor Report**

**16. Original Term**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	53.124,79	0,01%	8	0,02%
7 to 12 months	745.752,92	0,14%	209	0,49%
13 to 18 months	1.340.440,24	0,25%	329	0,78%
19 to 24 months	7.968.428,31	1,48%	1.431	3,38%
25 to 30 months	3.876.428,17	0,72%	909	2,15%
31 to 36 months	55.160.636,14	10,22%	5.968	14,09%
37 to 42 months	5.596.196,07	1,04%	875	2,07%
43 to 48 months	228.738.149,51	42,37%	16.675	39,36%
49 to 54 months	5.297.088,56	0,98%	565	1,33%
55 to 60 months	102.866.184,14	19,05%	6.913	16,32%
61 to 66 months	5.172.549,32	0,96%	392	0,93%
67 to 72 months	43.878.080,51	8,13%	2.795	6,60%
73 to 78 months	5.451.561,82	1,01%	336	0,79%
79 to 96 months	73.719.627,78	13,65%	4.958	11,70%
> 96 months	51.450,34	0,01%	3	0,01%
<b>Total</b>	<b>539.915.698,62</b>	<b>100%</b>	<b>42.366,00</b>	<b>100%</b>

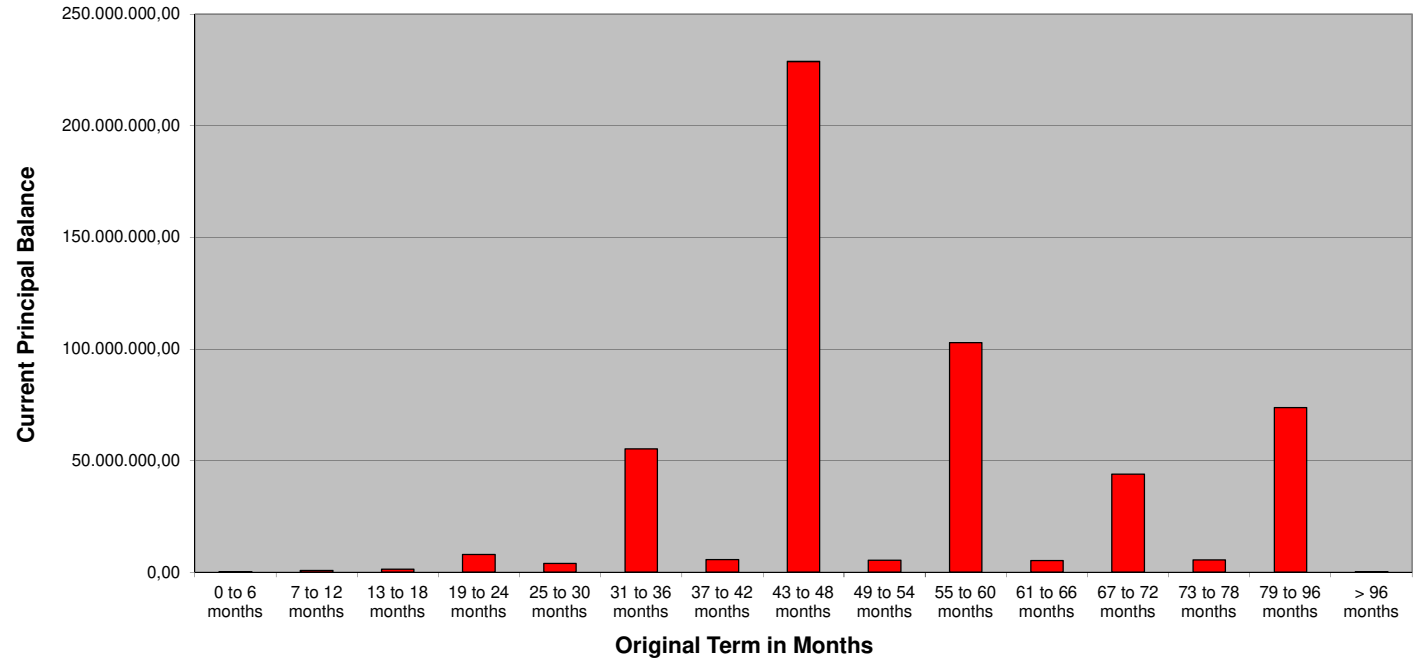
**Statistics**

WA Original Term	56,41
------------------	-------

**ABEST 19  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	





**ABEST 19  
Monthly Investor Report**

**17. Manufacturer**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Fiat	271.028.658,60	50,2%	28.053	66,2%
Alfa Romeo	27.162.508,76	5,0%	1.538	3,6%
Jeep	100.429.335,60	18,6%	5.198	12,3%
Jaguar	27.872.221,15	5,2%	1.242	2,9%
Land Rover	76.031.813,53	14,1%	3.066	7,2%
others	37.391.160,98	6,9%	3.269	7,7%
-> Ferrari	11.130,04	0,0%	1	0,0%
-> Maserati	3.698.377,18	0,7%	97	0,2%
-> Lancia	176.313,68	0,0%	29	0,1%
-> Chrysler	66.750,42	0,0%	8	0,0%
-> Dodge	1.977.796,18	0,4%	66	0,2%
-> others	31.460.793,48	5,8%	3.068	7,2%
	<b>539.915.698,62</b>	<b>100,00%</b>	<b>42.366,00</b>	<b>100,00%</b>

**ABEST 19**  
**Monthly Investor Report**

**18. Priority of Payments**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

**Priority of Payments during the Revolving Period**

	N/A
Available Distribution Amount	+
1. Payable Expenses	21.463.311,13
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	466.316,32
6. Interest on Class A	-
7. Interest on Class B	72.794,95
8. Interest on Class C	-
9. Interest on Class D	61.538,81
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	10.210,42
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	18.326,39
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	16.428,50
16. Additional servicing fee	-
17. Transaction Gain payments to the shareholder of the issuer	30.168,06
	-
	19.151.788,72
	-
	273.514,56
	-
	-
	102.627,78
	-
	1.236.087,93
	-
	100,00

**Priority of Payments during the Amortisation Period**

	Payment
Available Distribution Amount	+
1. Payable Expenses	-
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee (including costs and expenses)	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. to pay pari passu and pro rata to the Swap Counterparty	-
6. Class A Interest Amount	-
7. Class B Interest Amount	-
8. Class C Interest Amount	-
9. Class D Interest Amount	-
10. Class E Interest Amount	-
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
18. to pay to Originator and to Servicer any amount due and payable not already paid	-
19. Class M Interest Amount	-
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-
21. Additional Servicing Fee	-
22. Transaction Gain to the shareholders	-

**ABEST 19**  
**Monthly Investor Report**

**19. Transaction Costs**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	=
Collection Period	from	01/05/2022	to	31/05/2022	29 days

<b>Transaction Costs</b>	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
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	23.408,69 €	<u>20.146,14</u>	<u>812,51</u>	<u>758,34</u>	<u>429,17</u>	<u>445,84</u>	<u>816,68</u>
Interest accrued for the Period	239.299,96 €	61.538,81 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Interest Payments	239.299,96 €	61.538,81 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

**ABEST 19**  
**Monthly Investor Report**

**20. Swap Counterparty Data**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

**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)	-	0,5420
Net Swap Payments		63.096,75

**ABEST 19**  
**Monthly Investor Report**

**21. Retention**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	483.500.000,00	89,55%
Class B Notes	19.500.000,00	3,61%
Class C Notes	18.200.000,00	3,37%
Class D Notes	10.300.000,00	1,91%
Class E Notes	10.700.000,00	1,98%
Class M Notes	19.600.000,00	3,63%

Retention Amount	EUR	%
Minimum Retention Class A	24.175.000,00	5,00%
Minimum Retention Class B	975.000,00	5,00%
Minimum Retention Class C	910.000,00	5,00%
Minimum Retention Class D	515.000,00	5,00%
Minimum Retention Class E	535.000,00	5,00%
Minimum Retention Class M	980.000,00	5,00%

Actual Retention Class A	24.200.000,00	5,01%
Actual Retention Class B	19.500.000,00	100,00%
Actual Retention Class C	18.200.000,00	100,00%
Actual Retention Class D	10.300.000,00	100,00%
Actual Retention Class E	10.700.000,00	100,00%
Actual Retention Class M	19.600.000,00	100,00%

The Originator will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction in accordance with Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMR") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMR and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

**ABEST 19  
Monthly Investor Report**

**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/06/2022	=	29 days
Collection Period	31/05/2022		

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

**ABEST 19**  
**Monthly Investor Report**

**23. Counterparties II**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

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

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

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

**Corporate Administration:** **TMF Deutschland AG**

**ABEST 19**  
**Monthly Investor Report**

**24. Issuer Information**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

**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](mailto:doriana.bettini@ca-cib.com)



**ABEST 19  
Monthly Investor Report**

**25. Originator, Servicer**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

**Contact Details**

FCA Bank Deutschland GmbH

[helke.simon@fcagroup.com](mailto:helke.simon@fcagroup.com)

**Ratings FCA Bank SpA**

(Downgrade Event)

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

Moody's
Ba3

**ABEST 19**  
**Monthly Investor Report**

**25. Glossary**

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	19				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

Ca-cib Milano  
Calculation Agent  
[Doriana.bettini@ca-cib.com](mailto:Doriana.bettini@ca-cib.com)