

**ABEST 21**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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**1. Portfolio Information**

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>484.189.638,11 €</b>	<b>482.956.447,58</b>
Scheduled Principal Payments		16.545.823,69 €	17.099.777,64
Prepayment Principal		1.866.761,10 €	1.871.474,50
Others		2.302.742,89 €	2.210.373,03
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>20.715.327,68 €</b>	<b>21.181.625,17</b>
<b>Total Interest Collections</b>		<b>2.375.503,98 €</b>	<b>2.120.875,15</b>
<b>Defaults</b>		-	-
<b>End of Period (after Payment Date)</b>	<b>44.461</b>	<b>484.194.782,68 €</b>	<b>484.189.638,11</b>
Balance of the Replenishment account (after Payment Date)		<b>5.217,32 €</b>	<b>10.361,89</b>
Current Prepayment Rate (annualised)		4,63%	4,65%
<b>New sale Offer</b>		<b>20.720.472,25 €</b>	<b>22.414.815,70</b>

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**2. Reserve Accounts**

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**Notes Balance**

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

**Reserve Accounts**

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

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**3. Performance Data**

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**Note Balance**

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

**Ratios**

**3-MRA\* 31-60 days past due**

31- 60 days past due period before previous period	0,00%
31- 60 days past due previous period	0,00%
31- 60 days past due current period	469.983,15 €

**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	233.934,91 €

**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	141.624,22 €

**Early Amortisation Event**

**Cumulative Default Level**

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

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

**Delinquency Level**

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

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

**Principal Deficiency Amount Shortfall**

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

**Replenishment Amount**

**Trigger Breach (if Replenishment Amount is higher than 20% of the Aggregate Rated Notes Outstanding Amount on each of three consecutive Calculation Dates)** **NO**

**Performance Data**

Number of Contracts being 31-60 Days delinquent	29
Number of Contracts being 61-90 Days delinquent	18
Number of Contracts being 91-120 Days delinquent	9
Gross instalments being 31-60 days delinquent	11.842,43
Gross instalments being 61-90 days delinquent	8.376,18
Gross instalments being 91-120 days delinquent	3.768,94
Current Period Termination	3.997,23
Cumulative Termination	4.329,19
New number of Contracts being terminated	4,00
Total number of Contracts being terminated	5,00
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)

<b>1. Note Balance</b>	<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>
<b>General Note Information</b>							
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 €	100000,00 €	100.000,00 €	
Initial Number of Notes per Class	4.000	207	202	155	127	175	
<b>Current Note Information</b>							
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.	
Redemption per Note	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	
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	0,137						
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	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	44.144,44 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,4 €	91.631,94 €	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
<b>Current CE</b>							
	18,28%	14,02%	9,87%	6,69%	4,08%	0,00%	

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**5. Original Principal Balance**

as of ISSUE DATE

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

Statistics in EUR

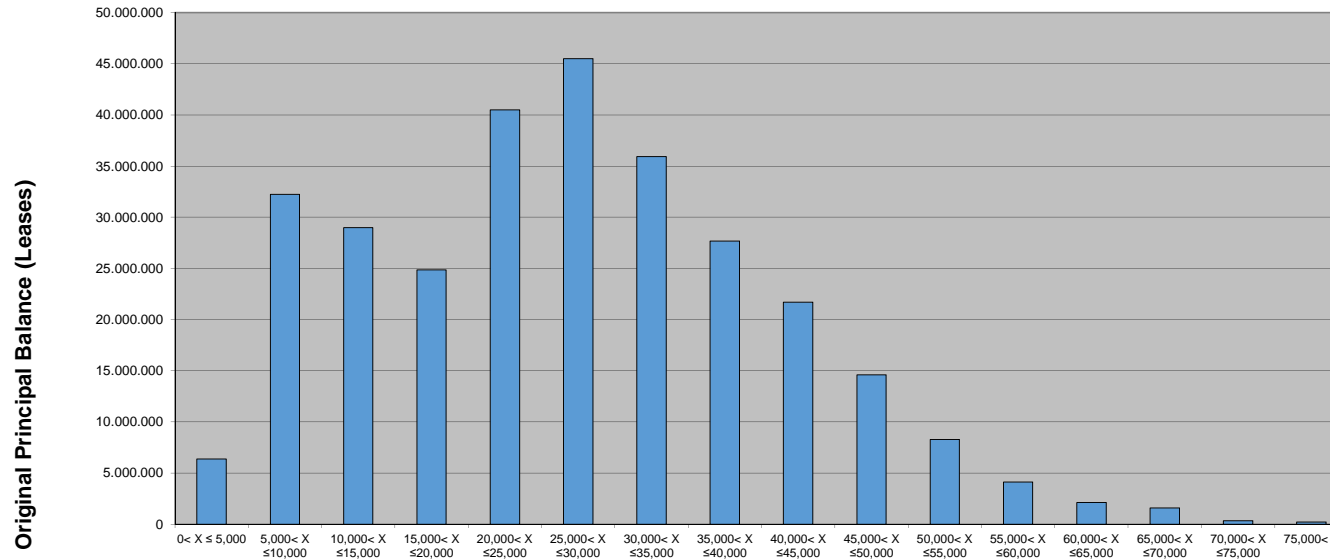
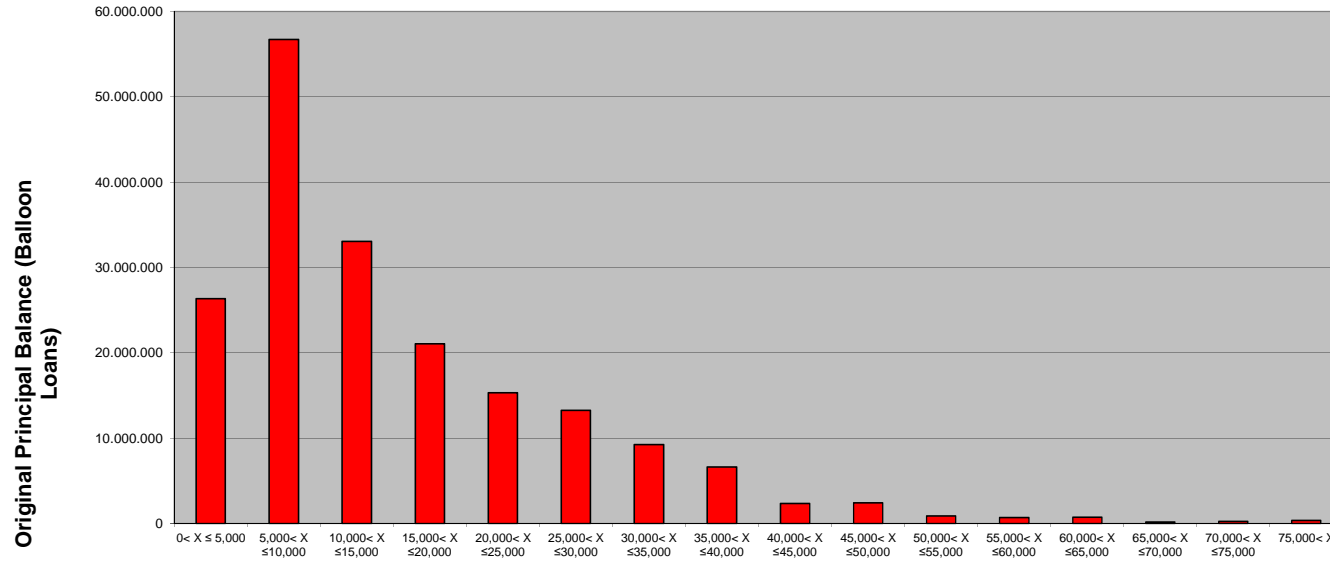
Leases				
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	28.982.622	9,8%	3.774,00	11,41%
15,000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

Statistics in EUR

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**5.1 Original PB (Graph)**

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**5. Original Principal Balance**

as of ISSUE DATE

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Balloon Loan				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	26.096.049	13,2%	3.171,00	28,74%
5,000 < X ≤ 10,000	58.792.855	29,8%	4.239,00	38,42%
10,000 < X ≤ 15,000	36.239.298	18,3%	1.623,00	14,71%
15,000 < X ≤ 20,000	22.620.623	11,4%	786,00	7,12%
20,000 < X ≤ 25,000	15.392.522	7,8%	439,00	3,98%
25,000 < X ≤ 30,000	13.356.127	6,8%	326,00	2,95%
30,000 < X ≤ 35,000	8.987.417	4,5%	187,00	1,69%
35,000 < X ≤ 40,000	7.425.092	3,8%	137,00	1,24%
40,000 < X ≤ 45,000	2.321.337	1,2%	39,00	0,35%
45,000 < X ≤ 50,000	2.507.583	1,3%	39,00	0,35%
50,000 < X ≤ 55,000	1.236.781	0,6%	16,00	0,15%
55,000 < X ≤ 60,000	1.296.924	0,7%	16,00	0,15%
60,000 < X ≤ 65,000	693.642	0,4%	9,00	0,08%
65,000 < X ≤ 70,000	155.332	0,1%	2,00	0,02%
70,000 < X ≤ 75,000	217.970	0,1%	2,00	0,02%
75,000 < X	264.114	0,1%	3,00	0,03%
<b>Total</b>	<b>197.603.668,69</b>	<b>100,00%</b>	<b>11.034</b>	<b>100,00%</b>

Statistics in EUR

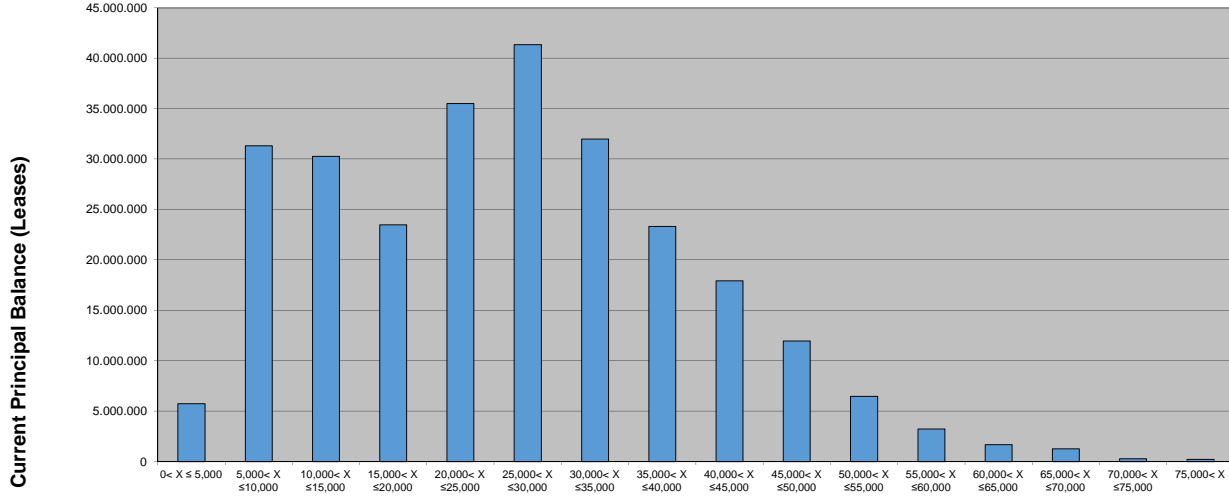
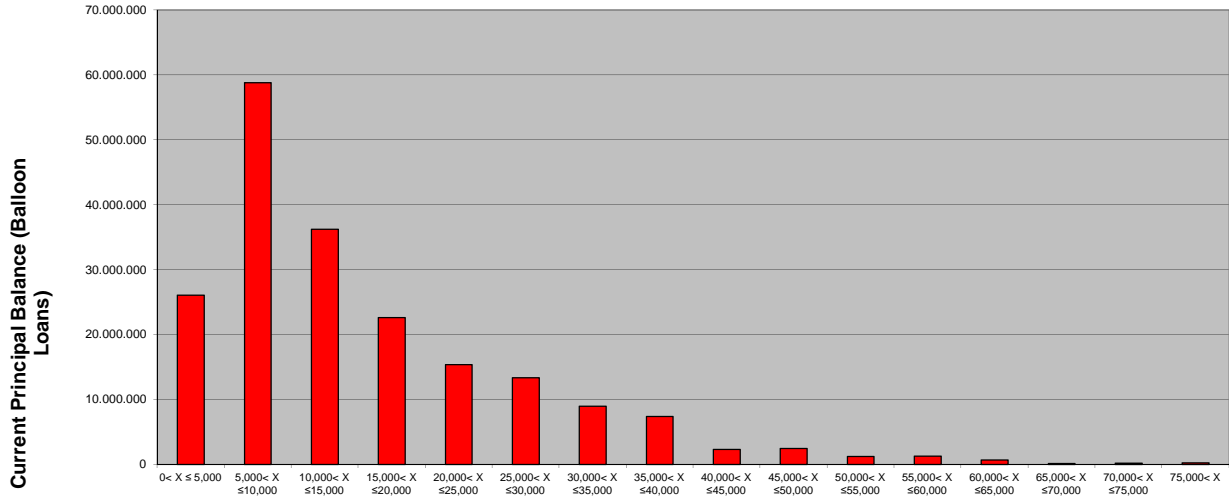
Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	5.719.474	2,2%	1.051,00	3,14%
5,000 < X ≤ 10,000	31.323.486	11,8%	7.418,00	22,19%
10,000 < X ≤ 15,000	30.264.456	11,4%	4.333,00	12,96%
15,000 < X ≤ 20,000	23.478.647	8,8%	2.999,00	8,97%
20,000 < X ≤ 25,000	35.501.851	13,4%	4.582,00	13,71%
25,000 < X ≤ 30,000	41.329.797	15,5%	4.652,00	13,92%
30,000 < X ≤ 35,000	31.974.084	12,0%	3.125,00	9,35%
35,000 < X ≤ 40,000	23.311.966	8,8%	2.058,00	6,16%
40,000 < X ≤ 45,000	17.922.119	6,7%	1.485,00	4,44%
45,000 < X ≤ 50,000	11.946.312	4,5%	893,00	2,67%
50,000 < X ≤ 55,000	6.447.129	2,4%	454,00	1,36%
55,000 < X ≤ 60,000	3.226.999	1,2%	198,00	0,59%
60,000 < X ≤ 65,000	1.675.721	0,6%	95,00	0,28%
65,000 < X ≤ 70,000	1.270.004	0,5%	61,00	0,18%
70,000 < X ≤ 75,000	272.367	0,1%	18,00	0,05%
75,000 < X	206.229	0,1%	5,00	0,01%
<b>Total</b>	<b>265.870.641,74</b>	<b>100,00%</b>	<b>33.427</b>	<b>100,00%</b>

Statistics in EUR



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**5.1 Original PB (Graph)**

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**7. Borrower Concentration**

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	390.113,28	0,08%	36
2	353.738,23	0,08%	13
3	296.496,28	0,06%	51
4	288.396,57	0,06%	12
5	279.975,82	0,06%	28
6	273.399,25	0,06%	27
7	185.747,48	0,04%	3
8	176.092,56	0,04%	3
9	160.317,90	0,03%	1
10	155.252,98	0,03%	11
11	131.875,67	0,03%	9
12	125.421,70	0,03%	2
13	123.305,32	0,03%	2
14	119.464,41	0,03%	14
15	119.264,82	0,03%	4
16	118.961,27	0,03%	2
17	114.621,81	0,02%	2
18	112.312,80	0,02%	1
19	109.136,01	0,02%	5
20	108.125,94	0,02%	1
	<b>3.742.020,10</b>	<b>0,81%</b>	<b>227</b>

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**8. Geographical Distribution**

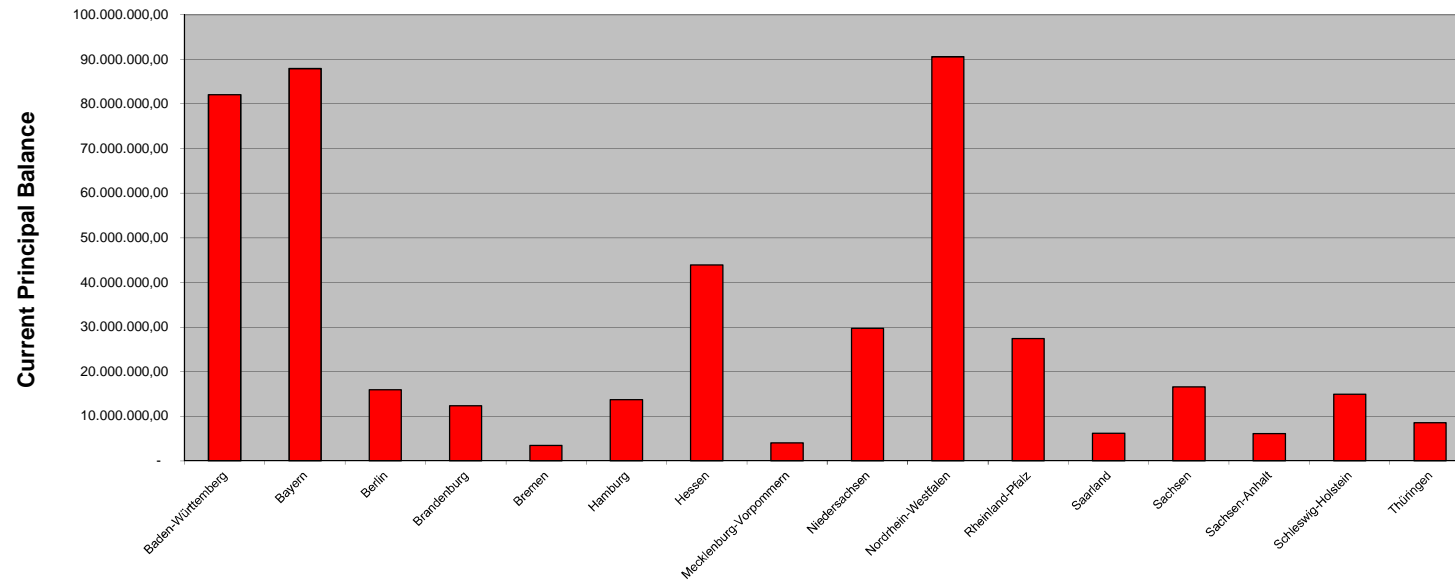
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	82.036.752,68	17,7%	7.458	16,8%
Bayern	87.912.967,22	19,0%	8.255	18,6%
Berlin	15.937.099,55	3,4%	2.085	4,7%
Brandenburg	12.334.452,47	2,7%	1.356	3,0%
Bremen	3.445.097,33	0,7%	292	0,7%
Hamburg	13.674.251,41	3,0%	1.370	3,1%
Hessen	43.914.963,03	9,5%	4.059	9,1%
Mecklenburg-Vorpomm	4.029.029,86	0,9%	337	0,8%
Niedersachsen	29.713.024,65	6,4%	2.757	6,2%
Nordrhein-Westfalen	90.602.333,32	19,5%	8.903	20,0%
Rheinland-Pfalz	27.427.017,78	5,9%	2.367	5,3%
Saarland	6.206.945,44	1,3%	539	1,2%
Sachsen	16.584.958,18	3,6%	1.665	3,7%
Sachsen-Anhalt	6.122.384,14	1,3%	648	1,5%
Schleswig-Holstein	14.955.314,94	3,2%	1.398	3,1%
Thüringen	8.577.718,43	1,9%	972	2,2%
<b>Total</b>	<b>463.474.310,43</b>	<b>100,00%</b>	<b>44.461</b>	<b>100,00%</b>

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**8.1 Geographical Distribution (Graph)**

Reporting Date	03/12/2021					
Payment Date	21/12/2021					
Period No						
Monthly Period	01/11/2021 - 30/11/2021					
Interest Period	from	22/11/2021	to	21/12/2021	=	29 days
Collection Period	from	01/11/2021	to	30/11/2021		



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**9. Object Type**

Reporting Date	03/12/2021					
Payment Date	21/12/2021					
Period No						
Monthly Period	01/11/2021 - 30/11/2021					
Interest Period	from	22/11/2021	to	21/12/2021	=	29 days
Collection Period	from	01/11/2021	to	30/11/2021		

<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	176.559.056,99	89,4%	9.883	89,57%
LCV	21.044.611,70	10,6%	1.151	10,43%
<b>Total</b>	<b>197.603.668,69</b>	<b>100%</b>	<b>11.034</b>	<b>100%</b>

<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	235.042.067,33	88,40%	29.242	87,48%
LCV	30.828.574,41	11,60%	4.185	12,52%
<b>Total</b>	<b>265.870.641,74</b>	<b>100%</b>	<b>33.427</b>	<b>100%</b>

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**10. Insurances**

Reporting Date			03/12/2021		
Payment Date			21/12/2021		
Period No					
Monthly Period			01/11/2021 - 30/11/2021		
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.466.898,33	2.251.437,90	197.603.668,69	1,9%
Leases	0,00	0,00	265.870.641,74	0,0%
<b>Total</b>	<b>1.466.898,33</b>	<b>2.251.437,90</b>	<b>463.474.310,43</b>	<b>0,8%</b>

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**11. Type of Contract**

Reporting Date	03/12/2021	
Payment Date	21/12/2021	
Period No		
Monthly Period	01/11/2021 - 30/11/2021	
Interest Period	from 22/11/2021	to 21/12/2021 = 29 days
Collection Period	from 01/11/2021	to 30/11/2021

<i>Loan Type</i>	<i>Number of Loans</i>	<i>Percentage of Loans in %</i>	<i>Loan Principal in EUR</i>	<i>% of Current Outstanding</i>
Balloon Loans new cars	7.358	16,5%	132.815.158	28,7%
Balloon Loans used cars	3.676	8,3%	64.788.510	14,0%
Leases new cars	33.427	75,2%	265.870.642	57,4%
<b>Total</b>	<b>44.461</b>	<b>100%</b>	<b>463.474.310,43</b>	<b>100,0%</b>

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**12. Customer Yield**

Reporting Date	03/12/2021		
Payment Date	21/12/2021		
Period No			
Monthly Period	01/11/2021 - 30/11/2021		
Interest Period	from	22/11/2021	to 21/12/2021 = 29 days
Collection Period	from	01/11/2021	to 30/11/2021

<i>Balloon Loan</i>				
<i>Yield Range<sup>*</sup></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%	25.120.862,01	12,71%	1.035	9,38%
1,01 to 2%	19.756.375,87	10,00%	888	8,05%
2,01 to 3%	56.543.599,75	28,61%	3.246	29,42%
3,01 to 4%	76.089.645,62	38,51%	4.403	39,90%
4,01 to 5%	17.235.398,39	8,72%	1.200	10,88%
5,01 to 6%	2.691.811,79	1,36%	247	2,24%
6,01 to 7%	163.832,59	0,08%	14	0,13%
7,01 to 8%	2.142,67	0,00%	1	0,01%
8,01 to 9%	0,00	0,00%	0	0,00%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>197.603.668,69</b>	<b>100%</b>	<b>11.034,00</b>	<b>100%</b>

<b>Statistics</b>	<b>in %</b>
WA Interest	2,99

\* runs from .00 to .99

<i>Leases</i>				
<i>Yield Range<sup>*</sup></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%	147.066.088,07	55,31%	15.449	46,22%
3,01 to 4%	57.796.885,64	21,74%	9.009	26,95%
4,01 to 5%	42.984.116,42	16,17%	6.306	18,86%
5,01 to 6%	12.587.411,42	4,73%	1.850	5,53%
6,01 to 7%	4.219.013,87	1,59%	618	1,85%
7,01 to 8%	1.138.030,07	0,43%	184	0,55%
8,01 to 9%	79.096,25	0,03%	11	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>265.870.641,74</b>	<b>100%</b>	<b>33.427,00</b>	<b>100%</b>

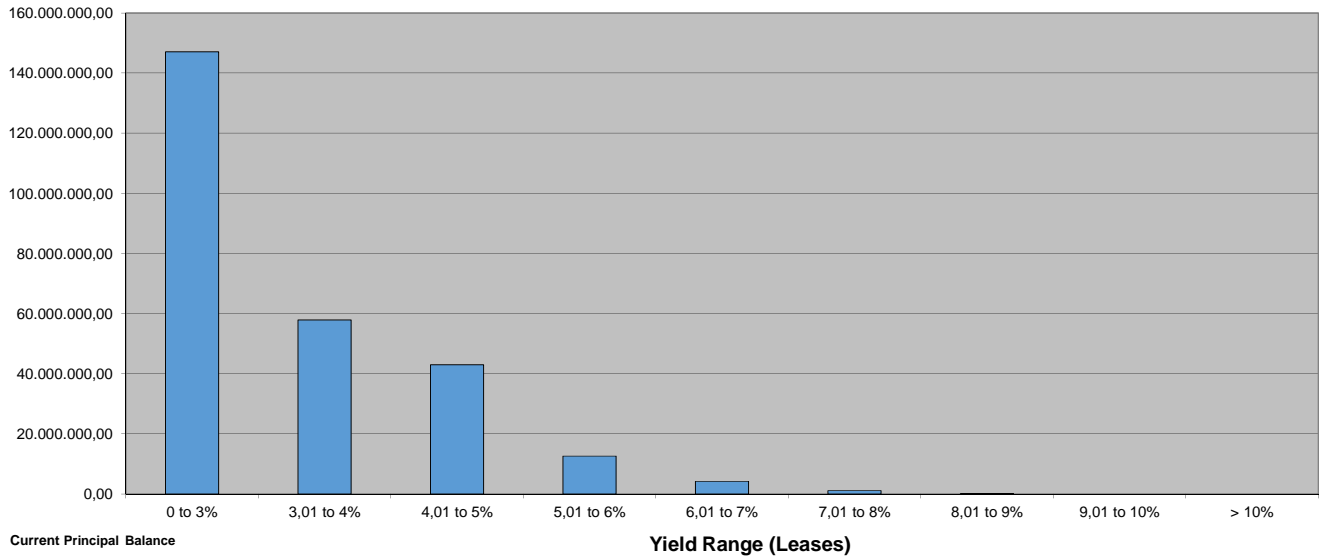
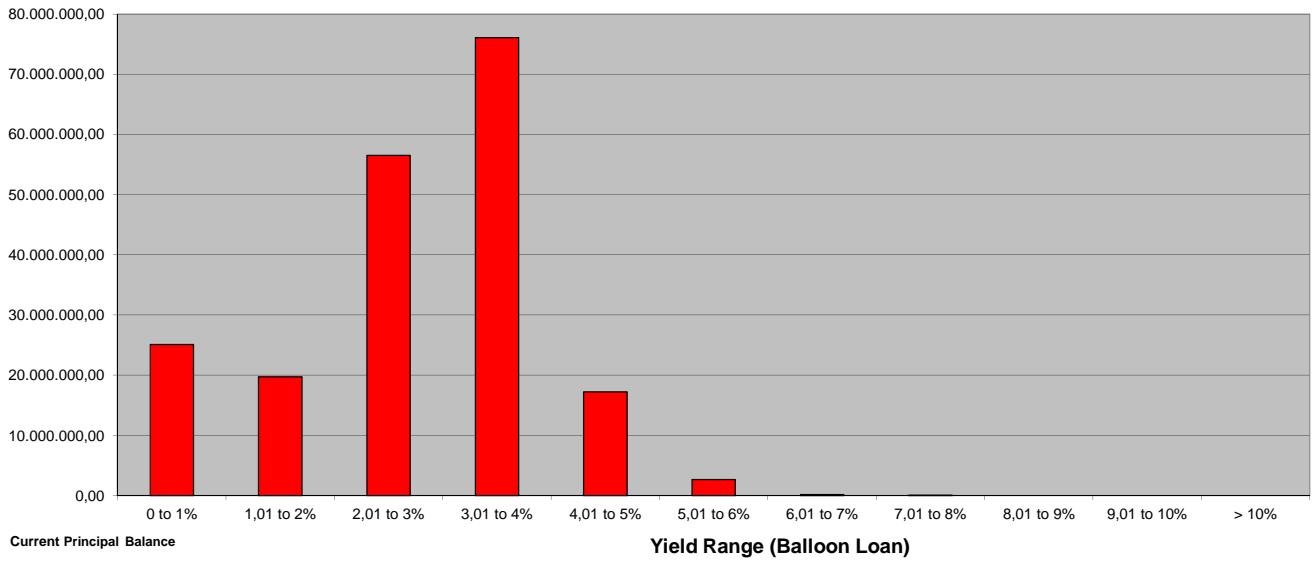
<b>Statistics</b>	<b>in %</b>
WA Interest	3,23



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**12.1 Customer Yield (Graph)**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



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**13. Seasoning**

Reporting Date	03/12/2021			
Payment Date	21/12/2021			
Period No				
Monthly Period	01/11/2021 - 30/11/2021			
Interest Period	from	22/11/2021	to	21/12/2021 = 29 days
Collection Period	from	01/11/2021	to	30/11/2021

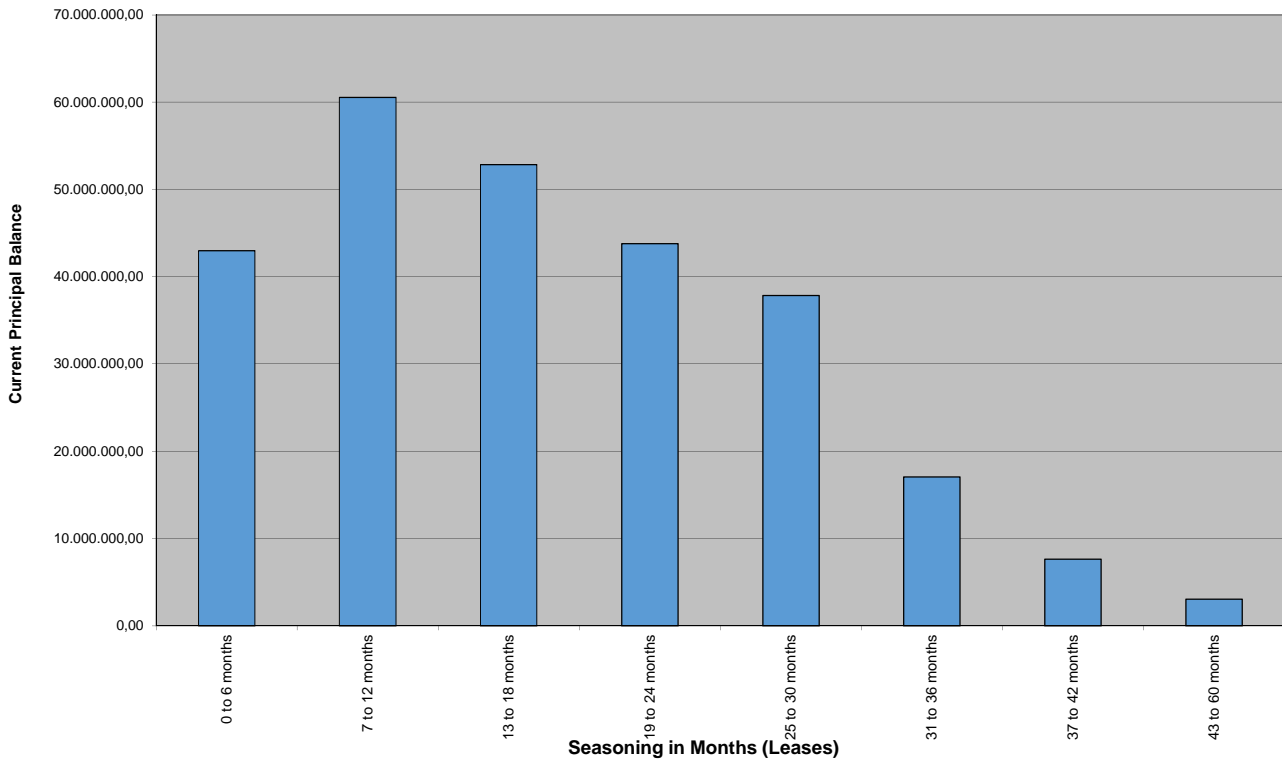
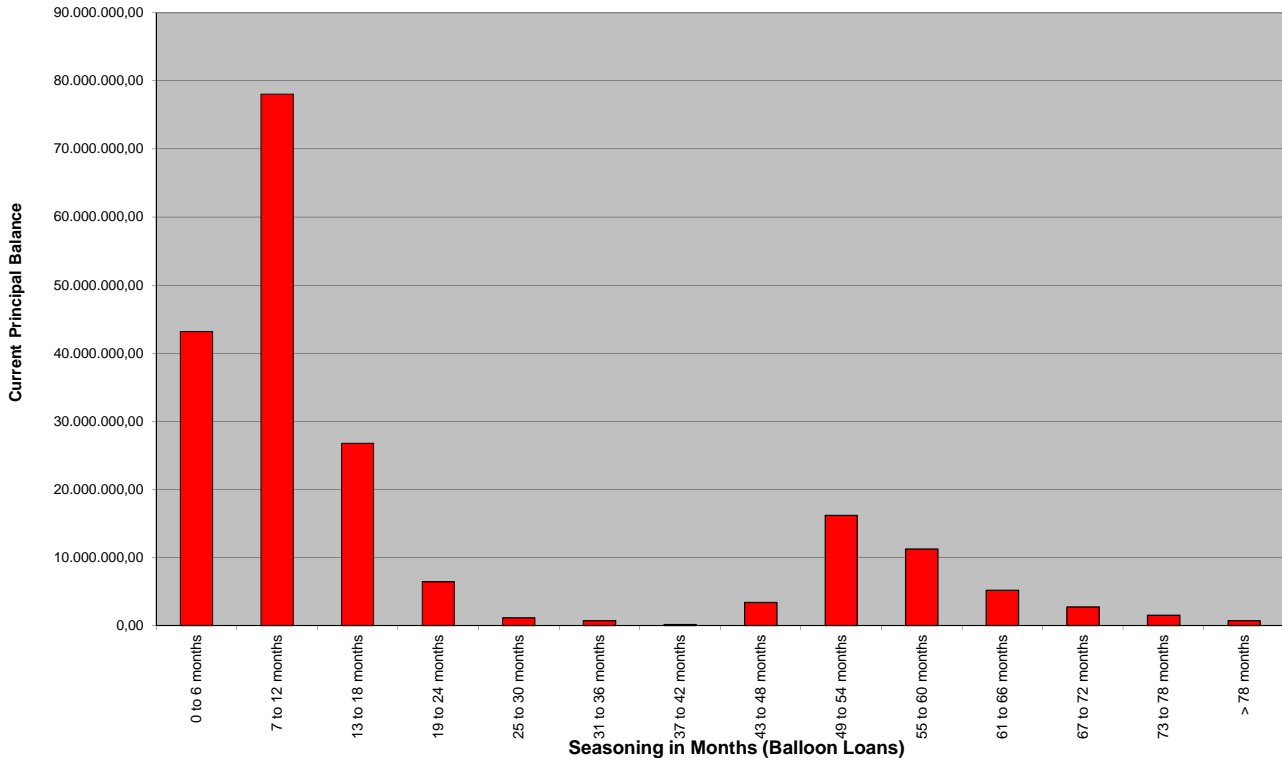
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	43.158.541,83	21,84%	1.773	16,07%
7 to 12 months	78.057.665,11	39,50%	3.466	31,41%
13 to 18 months	26.776.374,60	13,55%	1.373	12,44%
19 to 24 months	6.476.062,13	3,28%	316	2,86%
25 to 30 months	1.173.100,04	0,59%	64	0,58%
31 to 36 months	709.882,49	0,36%	44	0,40%
37 to 42 months	148.917,13	0,08%	11	0,10%
43 to 48 months	3.420.273,63	1,73%	225	2,04%
49 to 54 months	16.176.757,91	8,19%	1.439	13,04%
55 to 60 months	11.271.572,94	5,70%	1.059	9,60%
61 to 66 months	5.180.113,79	2,62%	544	4,93%
67 to 72 months	2.754.246,66	1,39%	356	3,23%
73 to 78 months	1.549.817,09	0,78%	218	1,98%
> 78 months	750.343,34	0,38%	146	1,32%
<b>Total</b>	<b>197.603.668,69</b>	<b>100,00%</b>	<b>11.034</b>	<b>100,00%</b>

<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	42.999.708,53	16,17%	3.701	11,07%
7 to 12 months	60.539.018,54	22,77%	5.298	15,85%
13 to 18 months	52.871.401,83	19,89%	5.336	15,96%
19 to 24 months	43.814.784,97	16,48%	5.659	16,93%
25 to 30 months	37.844.500,23	14,23%	6.305	18,86%
31 to 36 months	17.086.120,67	6,43%	3.924	11,74%
37 to 42 months	7.645.307,57	2,88%	1.753	5,24%
43 to 60 months	3.069.799,40	1,15%	1.451	4,34%
<b>Total</b>	<b>265.870.641,74</b>	<b>100,00%</b>	<b>33.427</b>	<b>100,00%</b>

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**13.1 Seasoning (Graph)**

Reporting Date	03/12/2021					
Payment Date	21/12/2021					
Period No						
Monthly Period	01/11/2021 - 30/11/2021					
Interest Period	from	22/11/2021	to	21/12/2021	=	29 days
Collection Period	from	01/11/2021	to	30/11/2021		



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**14. Remaining Term**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

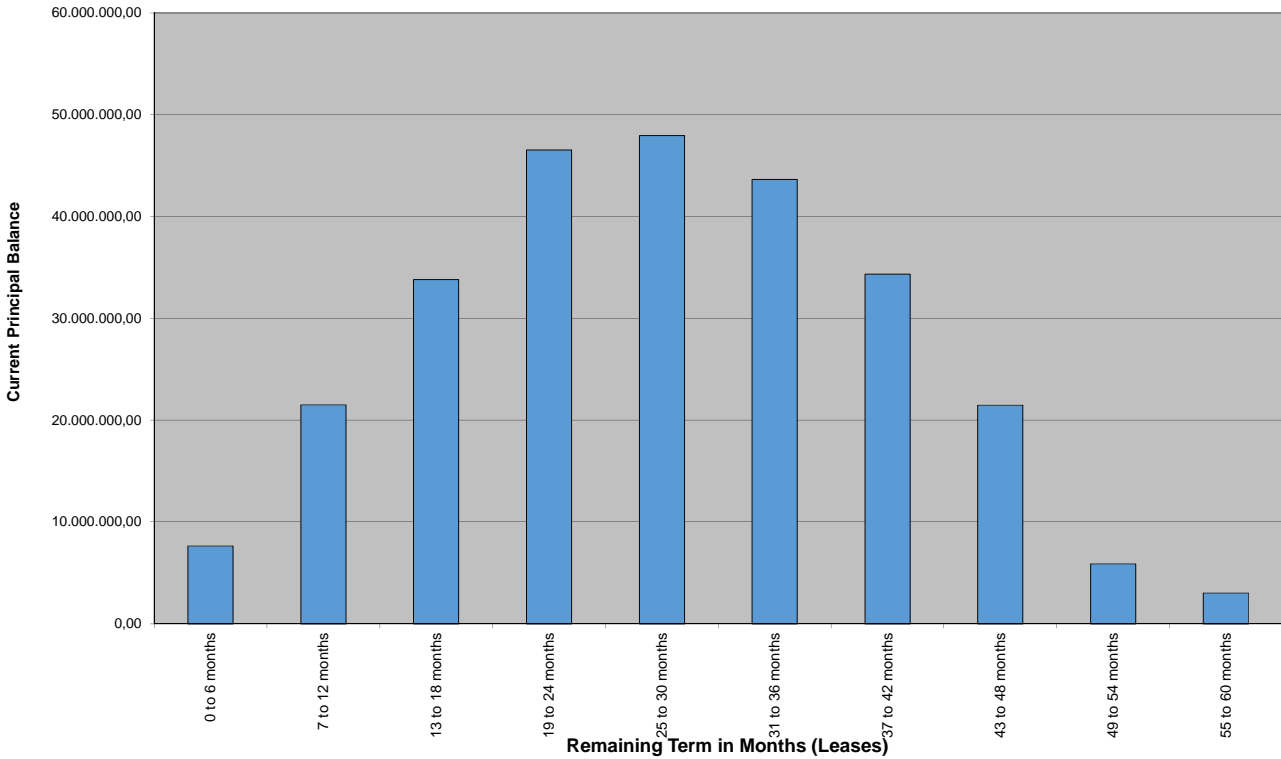
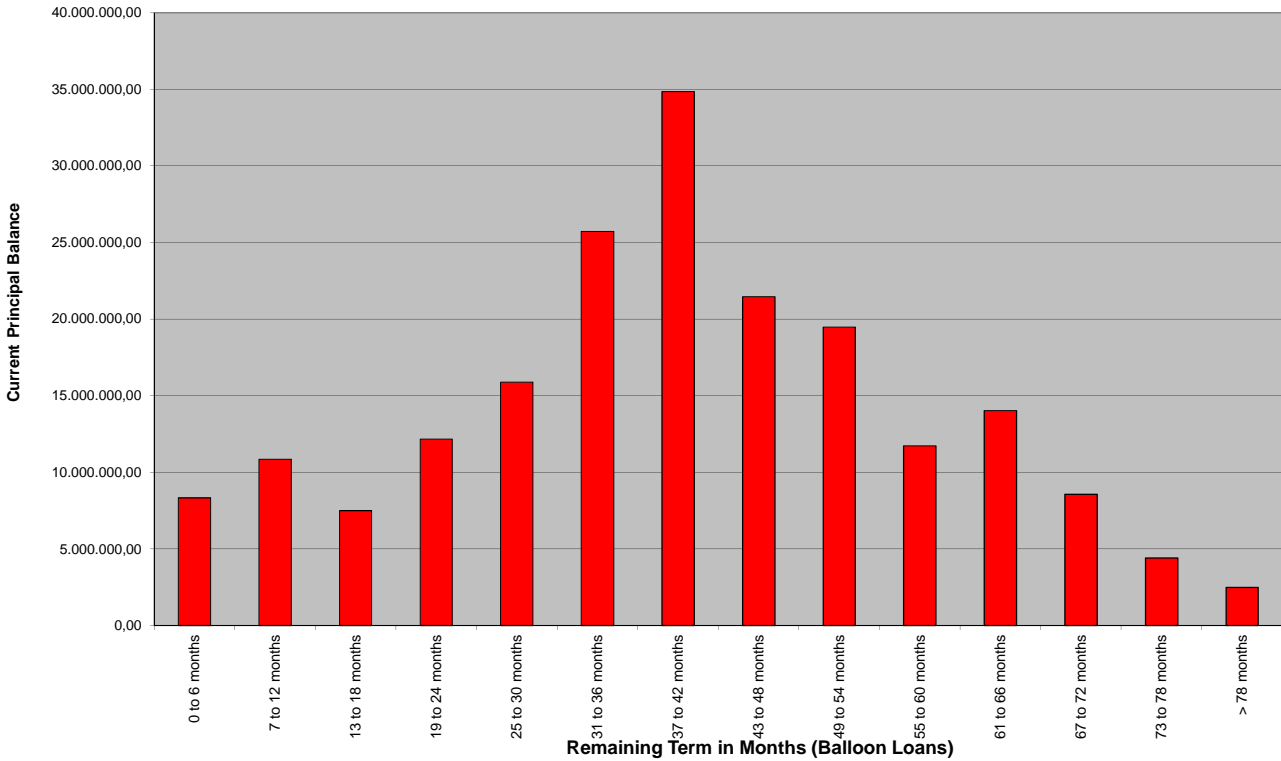
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.355.990,21	4,23%	1.773	16,07%
7 to 12 months	10.862.787,37	5,50%	3.466	31,41%
13 to 18 months	7.513.686,57	3,80%	1.373	12,44%
19 to 24 months	12.174.711,88	6,16%	316	2,86%
25 to 30 months	15.887.391,05	8,04%	64	0,58%
31 to 36 months	25.735.564,93	13,02%	44	0,40%
37 to 42 months	34.863.795,43	17,64%	11	0,10%
43 to 48 months	21.471.730,85	10,87%	225	2,04%
49 to 54 months	19.487.585,41	9,86%	1.439	13,04%
55 to 60 months	11.721.801,23	5,93%	1.059	9,60%
61 to 66 months	14.036.312,72	7,10%	544	4,93%
67 to 72 months	8.578.067,61	4,34%	356	3,23%
73 to 78 months	4.409.190,89	2,23%	218	1,98%
> 78 months	2.505.052,54	1,27%	146	1,32%
<b>Total</b>	<b>197.603.668,69</b>	<b>100,00%</b>	<b>11.034</b>	<b>100,00%</b>

<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	7.662.145,91	2,88%	4.017	12,02%
7 to 12 months	21.508.821,26	8,09%	5.211	15,59%
13 to 18 months	33.805.414,31	12,71%	5.267	15,76%
19 to 24 months	46.539.250,69	17,50%	5.529	16,54%
25 to 30 months	47.939.469,22	18,03%	4.534	13,56%
31 to 36 months	43.641.144,35	16,41%	3.935	11,77%
37 to 42 months	34.341.172,53	12,92%	2.805	8,39%
43 to 48 months	21.481.177,73	8,08%	1.621	4,85%
49 to 54 months	5.904.495,13	2,22%	338	1,01%
55 to 60 months	3.047.550,61	1,15%	170	0,51%
<b>Total</b>	<b>265.870.641,74</b>	<b>100,00%</b>	<b>33.427</b>	<b>100,00%</b>

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**14.1 Remaining Term (Graph)**

Reporting Date	03/12/2021		
Payment Date	21/12/2021		
Period No			
Monthly Period	01/11/2021 - 30/11/2021		
Interest Period	from	22/11/2021	to 21/12/2021 = 29 days
Collection Period	from	01/11/2021	to 30/11/2021



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**15. Original Term**

Reporting Date	03/12/2021			
Payment Date	21/12/2021			
Period No				
Monthly Period	01/11/2021 - 30/11/2021			
Interest Period	from	22/11/2021	to	21/12/2021 = 29 days
Collection Period	from	01/11/2021	to	30/11/2021

<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	27.519,52	0,01%	2	0,02%
7 to 12 months	307.219,40	0,16%	29	0,26%
13 to 18 months	445.862,06	0,23%	25	0,23%
19 to 24 months	2.613.277,32	1,32%	164	1,49%
25 to 30 months	402.079,58	0,20%	25	0,23%
31 to 36 months	17.410.583,96	8,81%	801	7,26%
37 to 42 months	578.716,50	0,29%	29	0,26%
43 to 48 months	65.000.938,23	32,89%	3.119	28,27%
49 to 54 months	965.114,73	0,49%	40	0,36%
55 to 60 months	46.560.178,02	23,56%	2.598	23,55%
61 to 66 months	1.332.679,47	0,67%	91	0,82%
67 to 72 months	19.102.076,90	9,67%	1.117	10,12%
73 to 78 months	1.644.829,93	0,83%	101	0,92%
> 78 months	41.212.593,07	20,86%	2.893	26,22%
<b>Total</b>	<b>197.603.668,69</b>	<b>100,00%</b>	<b>11.034</b>	<b>100,00%</b>

<b>Statistics</b>	
WA Original Term	59,47

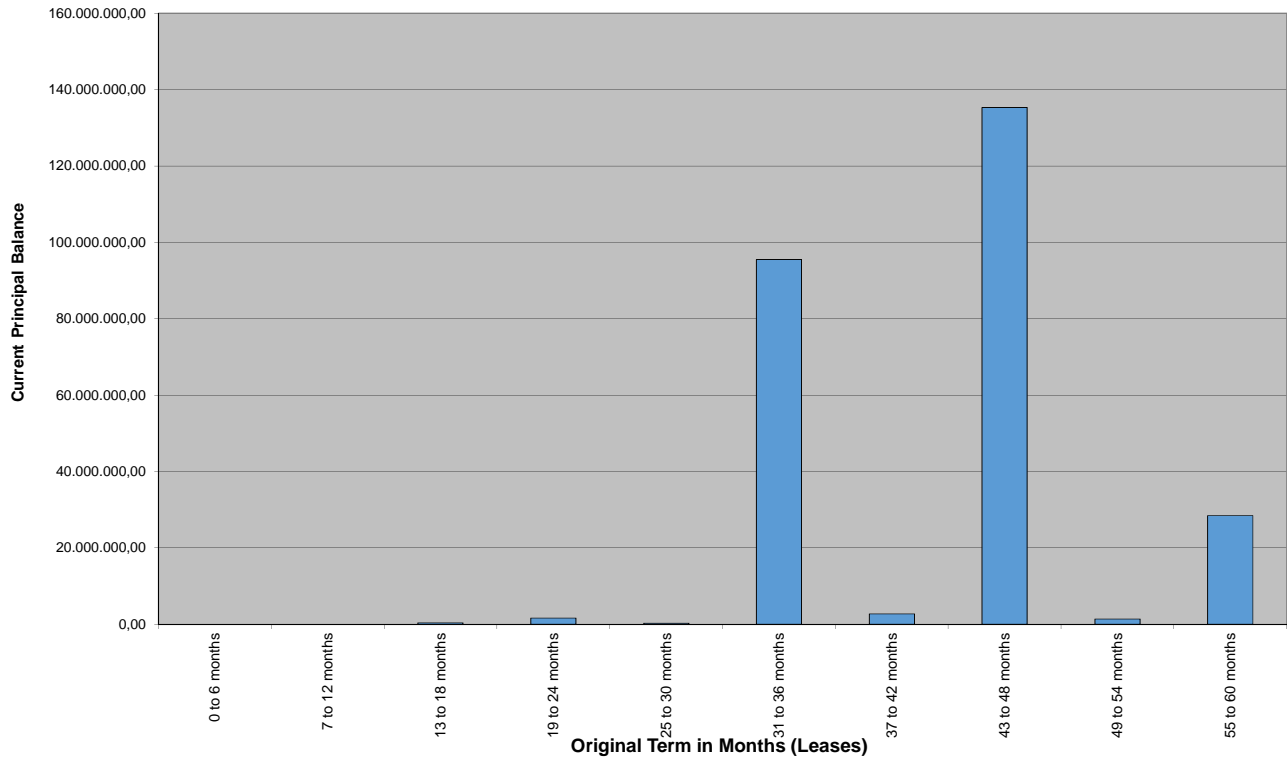
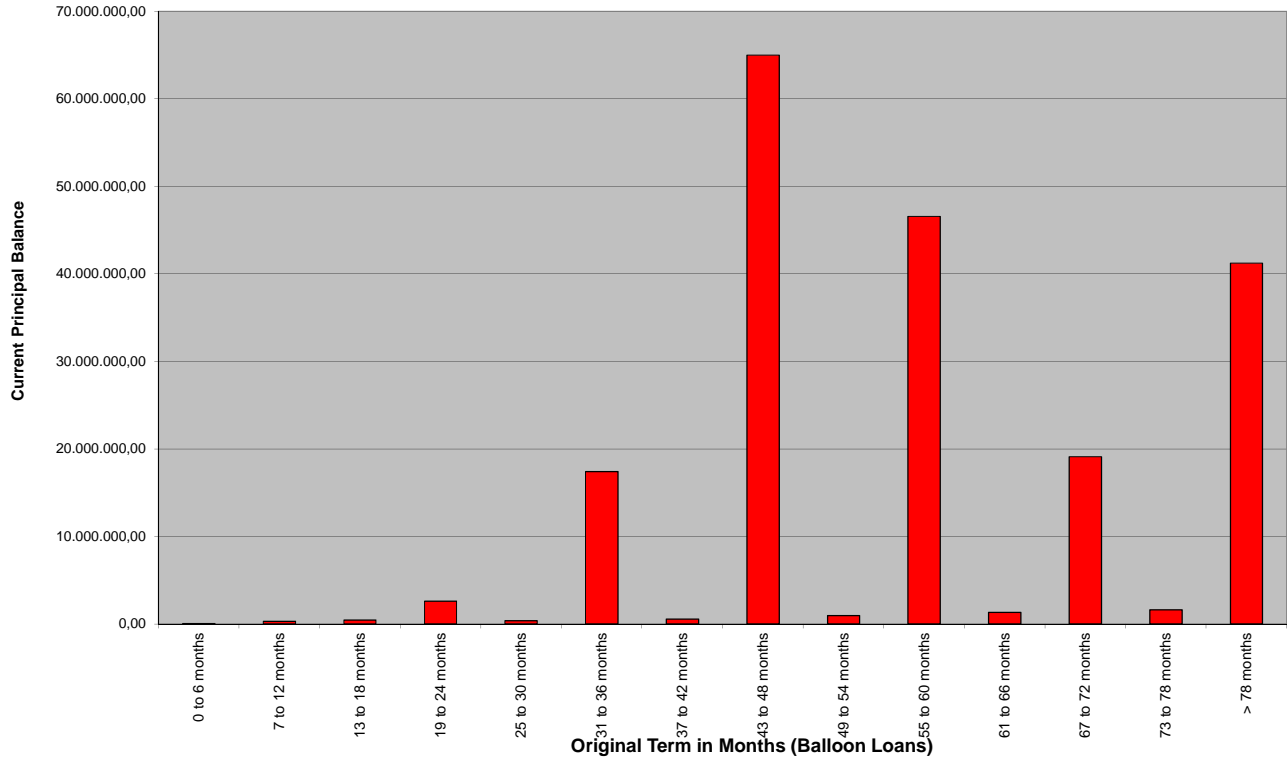
<i>Leases</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	365.132,72	0,14%	430	1,29%
19 to 24 months	1.617.182,55	0,61%	596	1,78%
25 to 30 months	348.562,27	0,13%	58	0,17%
31 to 36 months	95.548.290,33	35,94%	13.542	40,51%
37 to 42 months	2.759.794,98	1,04%	239	0,71%
43 to 48 months	135.308.136,27	50,89%	16.124	48,24%
49 to 54 months	1.426.902,16	0,54%	139	0,42%
55 to 60 months	28.496.640,46	10,72%	2.299	6,88%
<b>Total</b>	<b>265.870.641,74</b>	<b>100,00%</b>	<b>33.427</b>	<b>100,00%</b>

<b>Statistics</b>	
WA Original Term	44,71

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**15.1 Original Term (Graph)**

Reporting Date	03/12/2021					
Payment Date	21/12/2021					
Period No						
Monthly Period	01/11/2021 - 30/11/2021					
Interest Period	from	22/11/2021	to	21/12/2021	=	29 days
Collection Period	from	01/11/2021	to	30/11/2021		



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**16. Manufacturer**

Reporting Date	03/12/2021					
Payment Date	21/12/2021					
Period No						
Monthly Period	01/11/2021 - 30/11/2021					
Interest Period	from	22/11/2021	to	21/12/2021	=	29 days
Collection Period	from	01/11/2021	to	30/11/2021		

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Alfa Romeo	22.263.742,05	4,80%	1.816	4,08%
Chrysler	0,00	0,00%	0	0,00%
Dodge	56.455,11	0,01%	2	0,00%
Fiat	132.169.342,58	28,52%	17.892	40,24%
Jaquar	62.023.780,75	13,38%	6.219	13,99%
Jeep	61.440.871,71	13,26%	4.787	10,77%
Lancia	68.485,64	0,01%	11	0,02%
LandRover	162.396.529,94	35,04%	12.350	27,78%
Maserati	6.299.174,86	1,36%	250	0,56%
Others	16.755.927,79	3,62%	1.134	2,55%
	<b>463.474.310,43</b>	<b>100,00%</b>	<b>44.461,00</b>	<b>100,00%</b>



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**17. Priority of Payments**

Reporting Date	03/12/2021		
Payment Date	21/12/2021		
Period No			
Monthly Period	01/11/2021 - 30/11/2021		
Interest Period	from	22/11/2021	to 21/12/2021 = 29 days
Collection Period	from	01/11/2021	to 30/11/2021

**Priority of Payments during the Revolving Period**

	Payment
Available Distribution Amount	+ 23.101.193,55
1. Payable Expenses	- 16.311,87
2. To credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to the Account Bank, the Calculation Agent, the Data Trustee, the Principal Paying Agent, the Corporate Servicer, the Servicer, the Back-Up Servicer Facilitator, the Back-Up Servicer (once appointed) and any other invoiced costs	- 916,67
5. to pay pari passu and pro rata to the Swap Counterparty	- 50.105,56
6. Interest on Class A	- 44.144,44
7. Interest on Class B	- 10.838,75
8. Interest on Class C	- 20.340,28
9. Interest on Class D	- 24.722,50
10. Interest on Class E	- 35.806,94
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 20.720.472,25
13. To credit the Replenishment Amount to the Replenishment Account	- 5.217,32
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	- 91.631,94
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 2.080.685,03

**Priority of Payments during the Amortisation Period**

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

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**18. Transaction Costs**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

	486.600.000,0	400.000.000,0	20.700.000,0	20.200.000,0	15.500.000,0	12.700.000,0	17.500.000,0
<b>Transaction Costs</b>	<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	16.311,87 €	<u>13.408,85</u>	<u>693,91</u>	<u>677,15</u>	<u>519,59</u>	<u>425,73</u>	<u>586,64</u>
Interest accrued for the Period	227.484,85 €	44.144,44 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Interest Payments	227.484,85 €	44.144,44 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**19. Swap Counterparty Data**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount	400.000.000,00	
Fixed Rate	-	0,42
Floating Rate (Euribor)	-	0,5630
Net Swap Payments		-46.077,76

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**20. Retention**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	400.000.000,00	86,30%
Class B Notes	20.700.000,00	4,47%
Class C Notes	20.200.000,00	4,36%
Class D Notes	15.500.000,00	3,34%
Class E Notes	12.700.000,00	2,74%
Class M Notes	17.500.000,00	3,78%

Retention Amount	EUR	%
Minimum Retention Class A	-	0,00%
Minimum Retention Class B	-	0,00%
Minimum Retention Class C	-	0,00%
Minimum Retention Class D	-	0,00%
Minimum Retention Class E	5.588.800,00	1,21%
Minimum Retention Class M	17.500.000,00	3,78%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,47%
Actual Retention Class C	20.200.000,00	4,36%
Actual Retention Class D	15.500.000,00	3,34%
Actual Retention Class E	12.700.000,00	2,74%
Actual Retention Class M	17.500.000,00	3,78%

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

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**21. Counterparties I**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**Joint Lead Managers:** CA-CIB  
Unicredit Bank AG

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

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

**Swap Counterparty:** FCA BANK Deutschland GMBH

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

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**22. Counterparties II**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

Transaction Security Trustee: STICHTING SECURITY TRUSTEE ABEST 21

Data Trustee: DATA CUSTODY AGENT SERVICES B.V.

Rating Agencies: Moody's Fitch Ratings GmbH

Corporate Administration: INTERTRUST MANAGEMENT B.V.

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**23. Issuer Information**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No					
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**Deal Name:** ABEST 21

**Issuer:** ABEST 21

**Seller of the Receivables:** FCA Bank Deutschland GmbH

**Servicer Name:** FCA Bank Deutschland GmbH

**Reporting Entity:** Ca-cib Milan

**Contact:** Doriana Bettini  
[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)

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**24. Originator, Servicer**

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	0				
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

**Contact Details**

FCA Bank Deutschland GmbH

[heike.simon@fcagroup.com](mailto: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	03/12/2021				
Payment Date	21/12/2021				
Period No	0				
Monthly Period	01/11/2021 - 30/11/2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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