

**ABEST 21
Monthly Investor Report**

Cover Sheet Monthly Investor Report

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

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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	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		€	484.186.286,00	484.194.782,68
Scheduled Principal Payments		€	16.368.842,97	16.389.870,95
Prepayment Principal		€	1.817.243,16	2.181.520,21
Others		€	1.231.862,84	2.935.503,29
Recoveries		€	13.211,76	-
Total Principal Collections		€	19.431.160,73	21.506.894,45
Total Interest Collections		€	2.306.604,54	2.316.856,02
Defaults			634,35	-
End of Period (after Payment Date)	44.945	€	484.189.665,78	484.186.286,00
Balance of the Replenishment account (after Payment Date)		€	10.334,22	13.714,00
Current Prepayment Rate (annualised)			4,50%	5,41%
New sale Offer		€	19.435.174,86	21.498.397,77

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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	€	471.096,33

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	€	276.716,10

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	€	55.957,56

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		0,01%

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	35
Number of Contracts being 61-90 Days delinquent	14
Number of Contracts being 91-120 Days delinquent	8
Gross instalments being 31-60 days delinquent	13.898,58
Gross instalments being 61-90 days delinquent	5.999,37
Gross instalments being 91-120 days delinquent	1.121,39
Current Period Termination	24.755,20
Cumulative Termination	38.923,69
New number of Contracts being terminated	6,00
Total number of Contracts being terminated	19,00
Current Period Recoveries	13.211,76
Cumulative Recoveries	13.211,76

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
1. Note Balance							
General Note Information							
ISIN Code	XS2367164493	XS2368146457	XS2368150210	XS2368152695	XS2368153156	XS2368153586	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching	82,2%	4,3%	4,2%	3,2%	2,6%	3,6%	
Legal Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Expected Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Original Rating (Fitch / Moody's)	AAAsf/"Aaa(sf)	AAAsf/"Aa1(sf)	Asf/"Aa3(sf)	BBBsf/"A3(sf)	BBsf/"Ba1(sf)	n/a	n/a
Current Rating (Fitch/ Moody's)*	AAAsf/"Aaa(sf)	AAAsf/"Aa1(sf)	Asf/"Aa3(sf)	BBBsf/"A3(sf)	BBsf/"Ba1(sf)	n/a	n/a
Initial Notes Aggregate Principal Outstanding Balance	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class	4.000	207	202	155	127	175	
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	-	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	82,2%	4,3%	4,2%	3,2%	2,6%	3,6%	
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread		0,137					
DayCount Convention		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days		31 days	31 days	31 days	31 days	31 days	31 days
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 €	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	47.188,89 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €	
Interest Payment							
Initial total CE (Subordination, Reserve)	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE	18,28%	14,02%	9,87%	6,69%	4,08%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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

Statistics in EUR

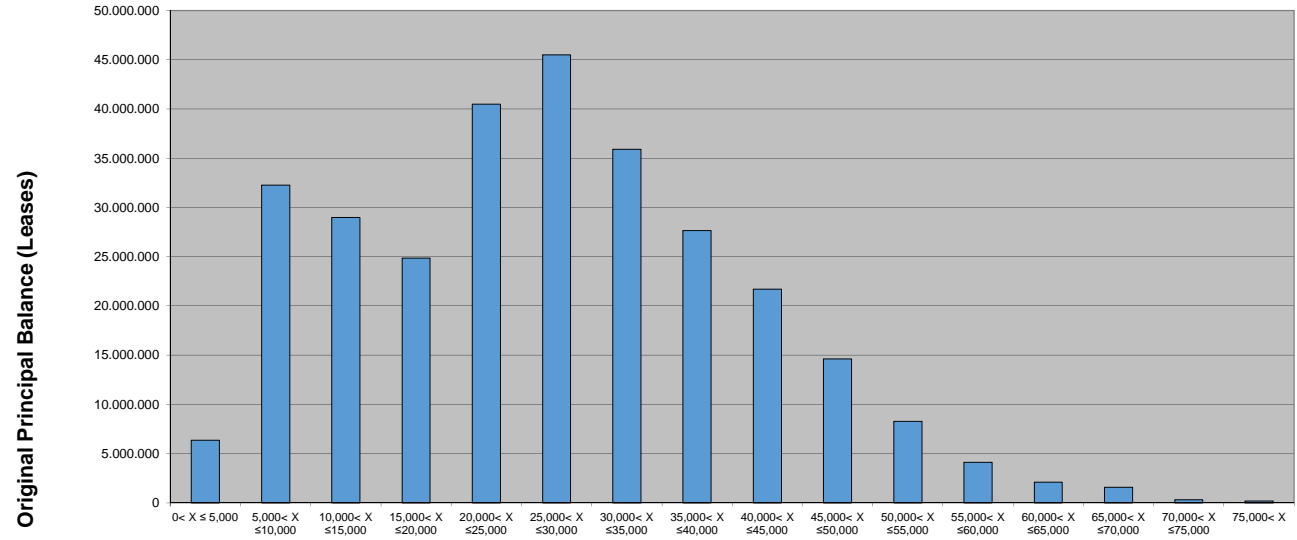
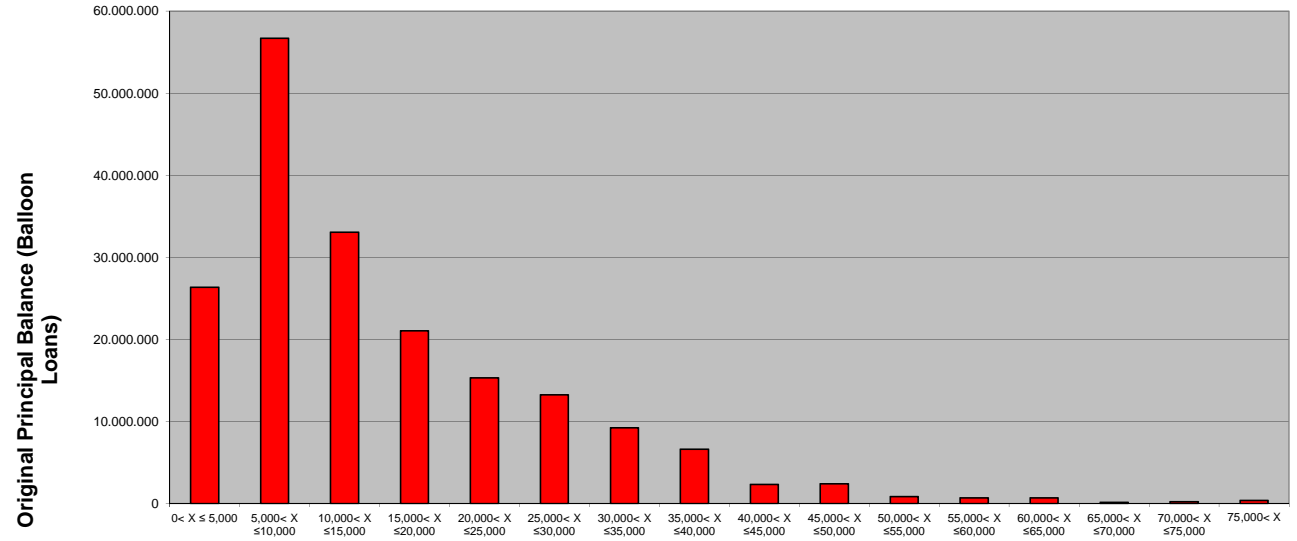
Leases				
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	28.982.622	9,8%	3.774,00	11,41%
15,000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

Statistics in EUR

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5.1 Original PB (Graph)

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5. Original Principal Balance

as of ISSUE DATE

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<i>Balloon Loan</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	26.019.046	12,7%	3.119,00	27,71%
5,000 < X ≤ 10,000	60.685.525	29,7%	4.331,00	38,48%
10,000 < X ≤ 15,000	39.226.779	19,2%	1.753,00	15,58%
15,000 < X ≤ 20,000	23.203.418	11,3%	803,00	7,14%
20,000 < X ≤ 25,000	16.014.292	7,8%	454,00	4,03%
25,000 < X ≤ 30,000	13.752.153	6,7%	333,00	2,96%
30,000 < X ≤ 35,000	9.091.994	4,4%	188,00	1,67%
35,000 < X ≤ 40,000	7.643.018	3,7%	140,00	1,24%
40,000 < X ≤ 45,000	2.534.164	1,2%	43,00	0,38%
45,000 < X ≤ 50,000	2.737.217	1,3%	43,00	0,38%
50,000 < X ≤ 55,000	1.302.350	0,6%	17,00	0,15%
55,000 < X ≤ 60,000	1.362.574	0,7%	17,00	0,15%
60,000 < X ≤ 65,000	537.773	0,3%	7,00	0,06%
65,000 < X ≤ 70,000	86.748	0,0%	1,00	0,01%
70,000 < X ≤ 75,000	214.237	0,1%	2,00	0,02%
75,000 < X	259.924	0,1%	3,00	0,03%
Total	204.671.213,04	100,00%	11.254	100,00%

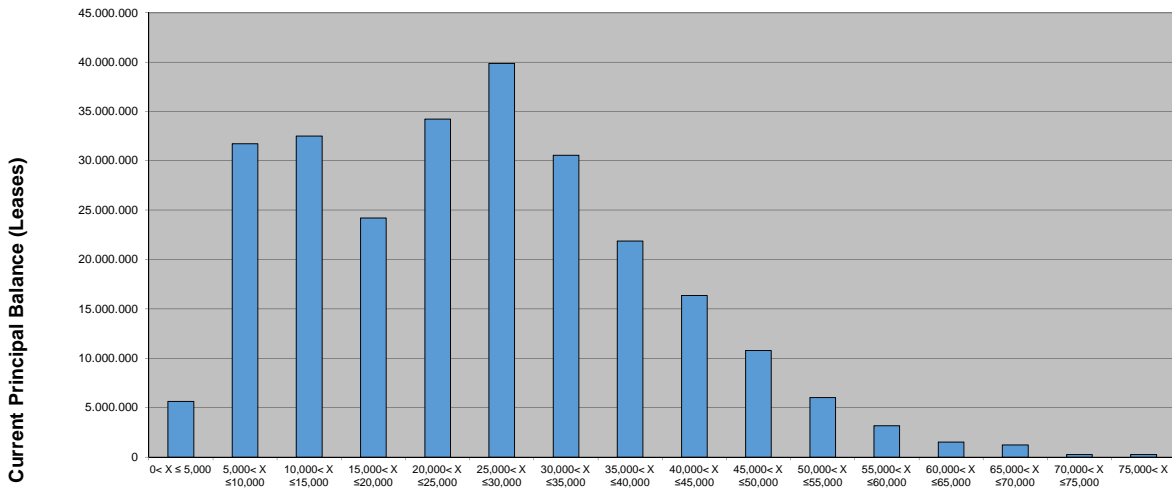
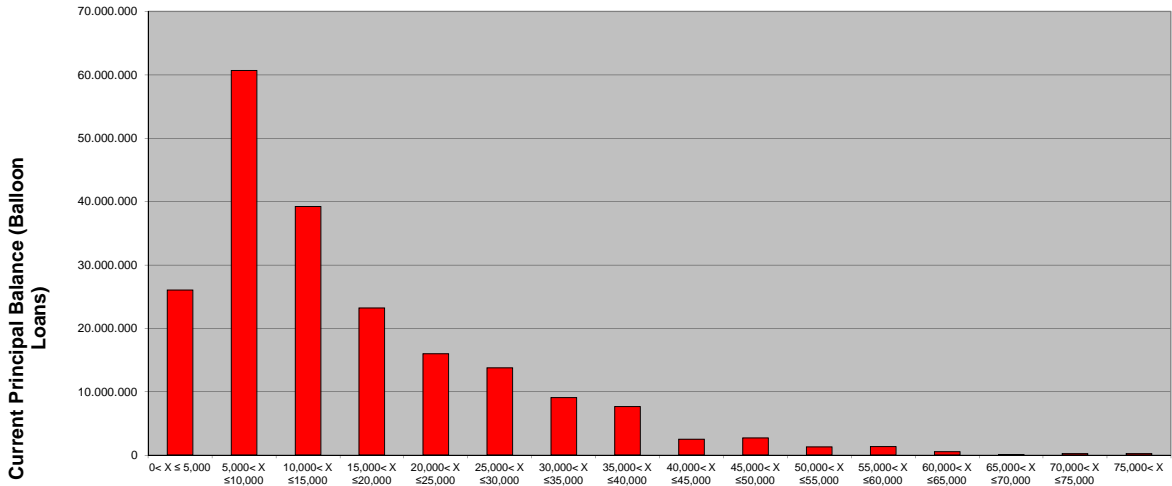
Statistics in EUR

<i>Leases</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	5.620.234	2,2%	1.040,00	3,09%
5,000 < X ≤ 10,000	31.721.084	12,2%	7.667,00	22,76%
10,000 < X ≤ 15,000	32.490.846	12,5%	4.685,00	13,91%
15,000 < X ≤ 20,000	24.190.648	9,3%	3.052,00	9,06%
20,000 < X ≤ 25,000	34.228.334	13,2%	4.504,00	13,37%
25,000 < X ≤ 30,000	39.872.742	15,3%	4.595,00	13,64%
30,000 < X ≤ 35,000	30.550.376	11,7%	3.093,00	9,18%
35,000 < X ≤ 40,000	21.858.010	8,4%	1.986,00	5,90%
40,000 < X ≤ 45,000	16.360.663	6,3%	1.424,00	4,23%
45,000 < X ≤ 50,000	10.775.982	4,1%	846,00	2,51%
50,000 < X ≤ 55,000	6.014.178	2,3%	428,00	1,27%
55,000 < X ≤ 60,000	3.153.768	1,2%	193,00	0,57%
60,000 < X ≤ 65,000	1.521.376	0,6%	90,00	0,27%
65,000 < X ≤ 70,000	1.230.803	0,5%	63,00	0,19%
70,000 < X ≤ 75,000	250.907	0,1%	17,00	0,05%
75,000 < X	243.328	0,1%	6,00	0,02%
Total	260.083.277,88	100,00%	33.689	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	373.584,97	0,08%	37
2	328.812,66	0,07%	13
3	279.469,12	0,06%	12
4	265.530,07	0,06%	28
5	260.763,35	0,06%	49
6	253.977,44	0,05%	27
7	183.152,62	0,04%	3
8	172.882,59	0,04%	3
9	162.889,31	0,04%	20
10	158.052,44	0,03%	1
11	149.318,94	0,03%	9
12	145.696,21	0,03%	11
13	124.933,28	0,03%	2
14	123.753,26	0,03%	2
15	121.218,33	0,03%	2
16	119.650,34	0,03%	9
17	116.136,54	0,02%	2
18	115.744,92	0,02%	4
19	111.473,70	0,02%	2
20	110.018,51	0,02%	1
	3.677.058,60	0,79%	237

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8. Geographical Distribution

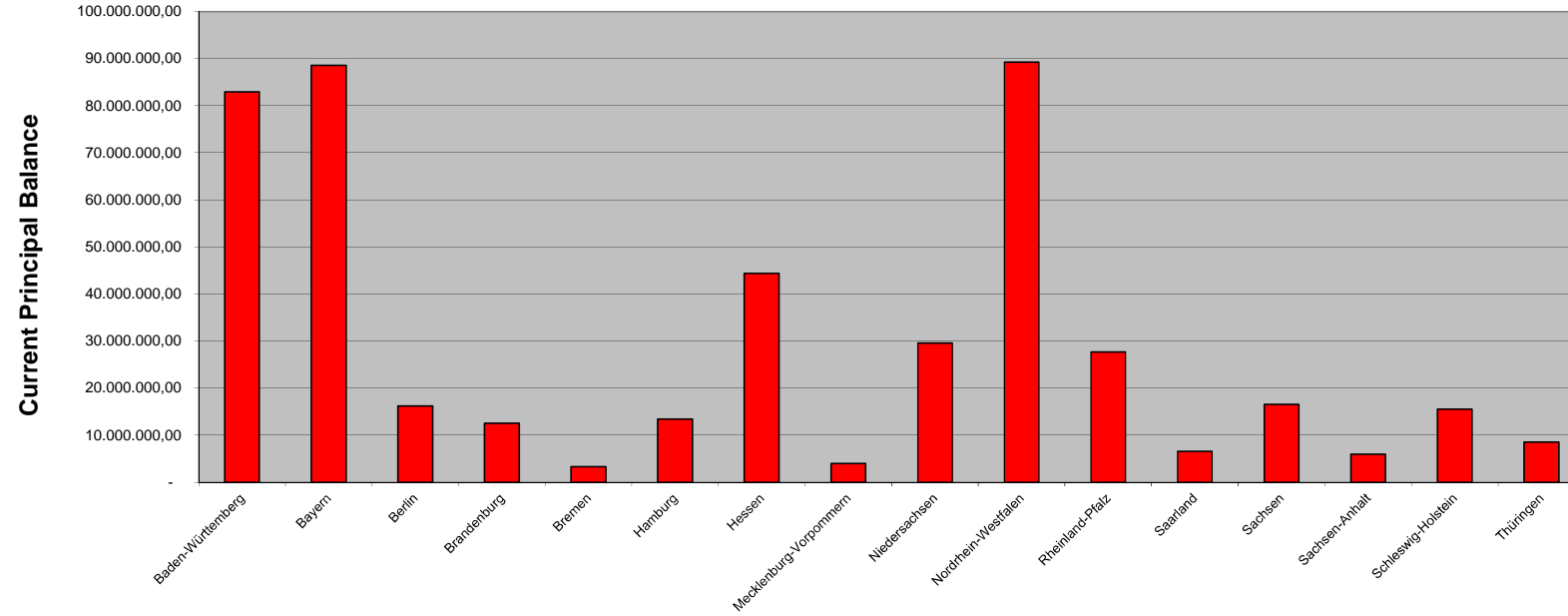
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	7.078,84	0,0%	1	0,0%
Baden-Württemberg	82.923.648,06	17,8%	7.574	16,9%
Bayern	88.583.665,16	19,1%	8.388	18,7%
Berlin	16.175.830,85	3,5%	2.119	4,7%
Brandenburg	12.525.508,37	2,7%	1.381	3,1%
Bremen	3.312.165,83	0,7%	295	0,7%
Hamburg	13.410.253,62	2,9%	1.379	3,1%
Hessen	44.388.897,72	9,6%	4.107	9,1%
Mecklenburg-Vorpomm	3.966.645,10	0,9%	341	0,8%
Niedersachsen	29.579.924,87	6,4%	2.747	6,1%
Nordrhein-Westfalen	89.277.488,48	19,2%	8.888	19,8%
Rheinland-Pfalz	27.644.602,34	5,9%	2.399	5,3%
Saarland	6.505.251,66	1,4%	555	1,2%
Sachsen	16.501.160,99	3,6%	1.695	3,8%
Sachsen-Anhalt	5.941.991,86	1,3%	641	1,4%
Schleswig-Holstein	15.500.504,61	3,3%	1.443	3,2%
Thüringen	8.509.872,56	1,8%	990	2,2%
Total	464.754.490,92	100,00%	44.943	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Balloon Loan</i>				
<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	183.026.227,59	89,4%	10.070	89,48%
LCV	21.644.985,45	10,6%	1.184	10,52%
Total	204.671.213,04	100%	11.254	100%

<i>Leases</i>				
<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	229.151.060,42	88,11%	29.480	87,51%
LCV	30.932.217,46	11,89%	4.209	12,49%
Total	260.083.277,88	100%	33.689	100%

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10. Insurances

Reporting Date			03/02/2022		
Payment Date			21/02/2022		
Period No					
Monthly Period			01/01/2022 - 31/01/2022		
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.520.602,84	2.415.830,77	204.671.213,04	1,9%
Leases	0,00	0,00	260.083.277,88	0,0%
Total	1.520.602,84	2.415.830,77	464.754.490,92	0,8%

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11. Type of Contract

Reporting Date			03/02/2022		
Payment Date			21/02/2022		
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<i>Loan Type</i>	<i>Number of Loans</i>	<i>Percentage of Loans in %</i>	<i>Loan Principal in EUR</i>	<i>% of Current Outstanding</i>
Balloon Loans new cars	7.409	16,5%	135.791.855	29,2%
Balloon Loans used cars	3.845	8,6%	68.879.358	14,8%
Leases new cars	33.689	75,0%	260.083.278	56,0%
Total	44.943	100%	464.754.490,92	100,0%

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12. Customer Yield

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<i>Balloon Loan</i>				
<i>Yield Range</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 1%	34.545.264,46	16,88%	1.445	12,84%
1,01 to 2%	20.031.937,13	9,79%	896	7,96%
2,01 to 3%	56.603.137,89	27,66%	3.232	28,72%
3,01 to 4%	74.076.265,32	36,19%	4.287	38,09%
4,01 to 5%	16.829.609,44	8,22%	1.155	10,26%
5,01 to 6%	2.471.791,24	1,21%	226	2,01%
6,01 to 7%	111.260,37	0,05%	12	0,11%
7,01 to 8%	1.947,19	0,00%	1	0,01%
8,01 to 9%	0,00	0,00%	0	0,00%
9,01 to 10%	0,00	0,00%	0	0,00%
≥ 10%	0,00	0,00%	0	0,00%
Total	204.671.213,04	100%	11.254,00	100%

<i>Leases</i>				
<i>Yield Range</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	139.142.731,55	53,50%	15.172	45,04%
3,01 to 4%	58.637.214,81	22,55%	9.285	27,56%
4,01 to 5%	44.851.353,81	17,24%	6.605	19,61%
5,01 to 6%	12.261.393,28	4,71%	1.836	5,45%
6,01 to 7%	4.054.416,53	1,56%	606	1,80%
7,01 to 8%	1.064.503,12	0,41%	174	0,52%
8,01 to 9%	71.664,78	0,03%	11	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
≥ 10%	0,00	0,00%	0	0,00%
Total	260.083.277,88	100%	33.689,00	100%

Statistics	in %
WA Interest	2,83

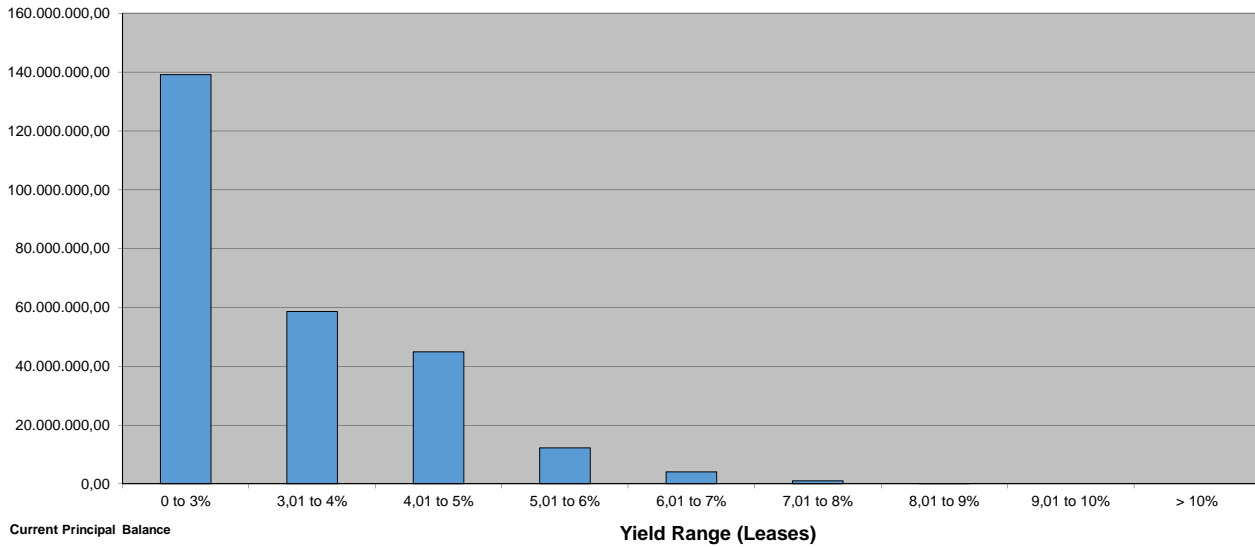
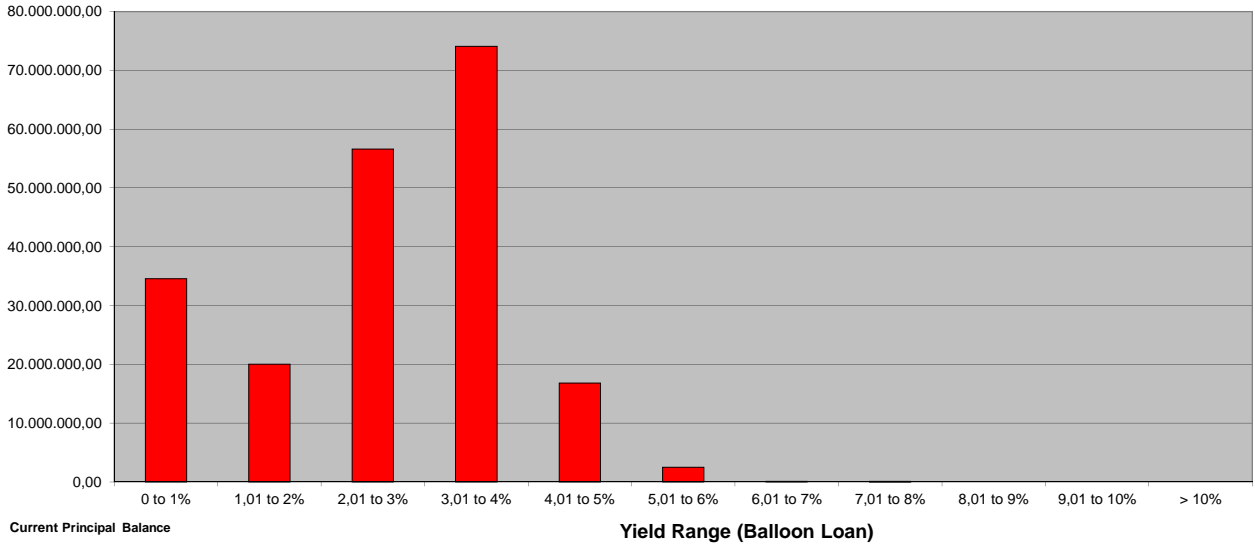
Statistics	in %
WA Interest	3,26

* runs from .00 to .99

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12.1 Customer Yield (Graph)

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



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13. Seasoning

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	29.630.180,58	14,48%	1.200	10,66%
7 to 12 months	76.439.081,43	37,35%	3.293	29,26%
13 to 18 months	52.112.498,41	25,46%	2.636	23,42%
19 to 24 months	6.877.734,99	3,36%	326	2,90%
25 to 30 months	2.830.281,86	1,38%	153	1,36%
31 to 36 months	679.146,24	0,33%	41	0,36%
37 to 42 months	362.295,44	0,18%	23	0,20%
43 to 48 months	502.881,68	0,25%	27	0,24%
49 to 54 months	11.996.312,33	5,86%	1.045	9,29%
55 to 60 months	11.957.484,77	5,84%	1.159	10,30%
61 to 66 months	5.553.886,31	2,71%	568	5,05%
67 to 72 months	3.260.839,77	1,59%	398	3,54%
73 to 78 months	1.569.429,11	0,77%	222	1,97%
> 78 months	899.160,12	0,44%	163	1,45%
Total	204.671.213,04	100,00%	11.254	100,00%

<i>Leases</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	45.647.858,87	17,55%	3.751	11,13%
7 to 12 months	59.448.322,28	22,86%	5.451	16,18%
13 to 18 months	48.766.684,32	18,75%	5.061	15,02%
19 to 24 months	40.804.112,72	15,69%	5.248	15,58%
25 to 30 months	35.028.166,56	13,47%	6.072	18,02%
31 to 36 months	19.972.352,36	7,68%	4.805	14,26%
37 to 42 months	6.933.323,15	2,67%	1.649	4,89%
43 to 60 months	3.482.457,62	1,34%	1.652	4,90%
Total	260.083.277,88	100,00%	33.689	100,00%

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14. Remaining Term

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

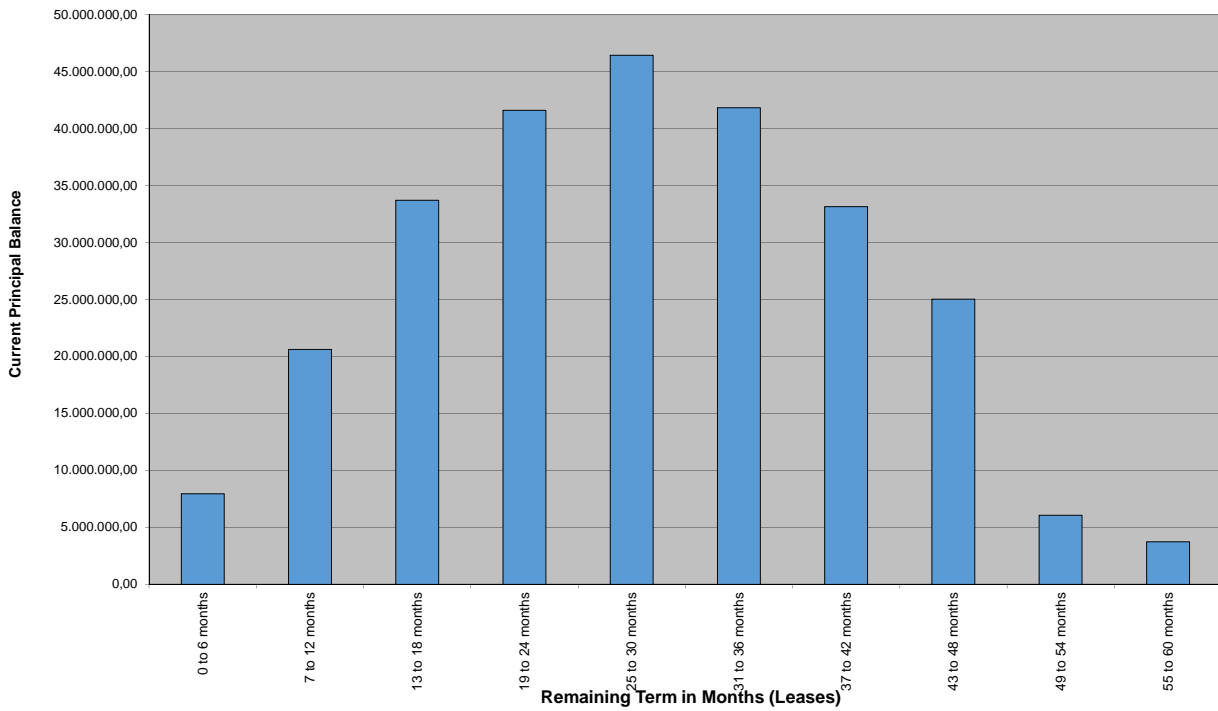
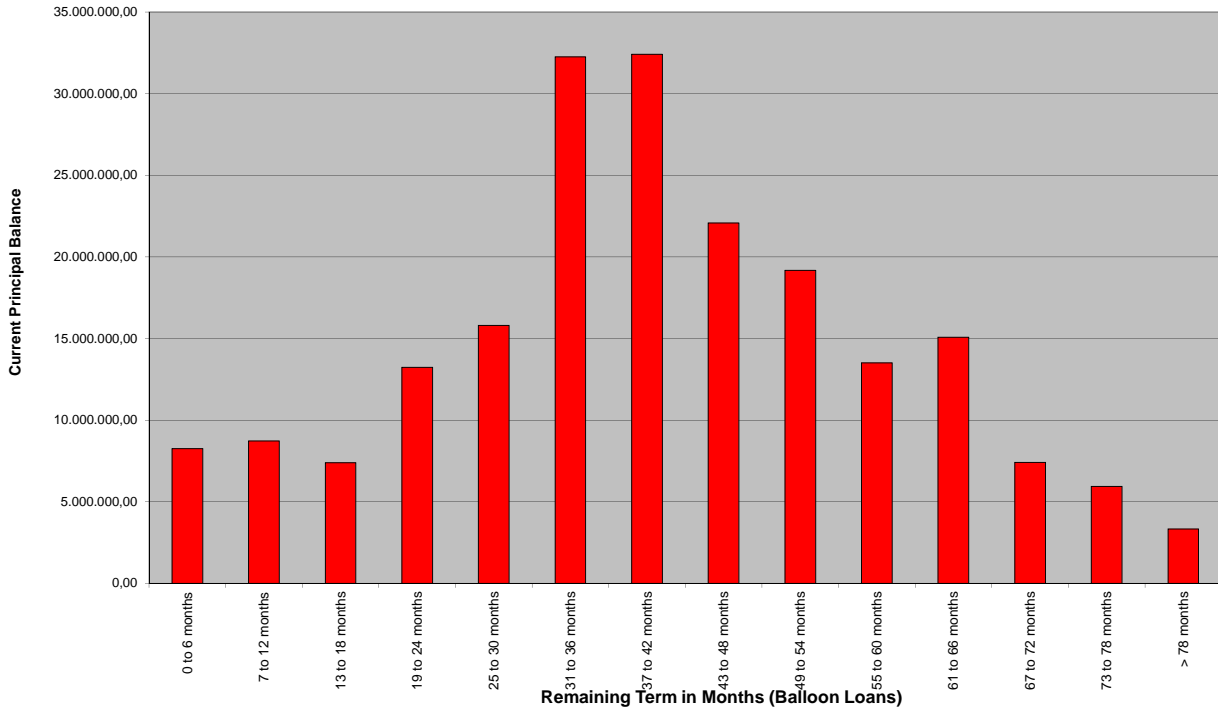
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.268.319,68	4,04%	1.200	10,66%
7 to 12 months	8.728.774,67	4,26%	3.293	29,26%
13 to 18 months	7.402.701,36	3,62%	2.636	23,42%
19 to 24 months	13.234.212,84	6,47%	326	2,90%
25 to 30 months	15.802.763,66	7,72%	153	1,36%
31 to 36 months	32.261.002,16	15,76%	41	0,36%
37 to 42 months	32.417.310,33	15,84%	23	0,20%
43 to 48 months	22.075.320,84	10,79%	27	0,24%
49 to 54 months	19.186.824,49	9,37%	1.045	9,29%
55 to 60 months	13.517.510,48	6,60%	1.159	10,30%
61 to 66 months	15.079.638,57	7,37%	568	5,05%
67 to 72 months	7.408.461,42	3,62%	398	3,54%
73 to 78 months	5.942.075,44	2,90%	222	1,97%
> 78 months	3.346.297,10	1,63%	163	1,45%
Total	204.671.213,04	100,00%	11.254	100,00%

<i>Leases</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	7.946.401,94	3,06%	4.555	13,52%
7 to 12 months	20.606.318,62	7,92%	5.143	15,27%
13 to 18 months	33.710.738,44	12,96%	5.449	16,17%
19 to 24 months	41.586.675,21	15,99%	5.020	14,90%
25 to 30 months	46.440.283,01	17,86%	4.550	13,51%
31 to 36 months	41.828.108,49	16,08%	3.838	11,39%
37 to 42 months	33.147.722,87	12,75%	2.722	8,08%
43 to 48 months	25.029.766,25	9,62%	1.859	5,52%
49 to 54 months	6.059.622,10	2,33%	357	1,06%
55 to 60 months	3.727.640,95	1,43%	196	0,58%
Total	260.083.277,88	100,00%	33.689	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	03/02/2022					
Payment Date	21/02/2022					
Period No						
Monthly Period	01/01/2022 - 31/01/2022					
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		



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15. Original Term

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Balloon Loan				
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	175.305,99	0,09%	20	0,18%
13 to 18 months	428.520,87	0,21%	25	0,22%
19 to 24 months	2.564.738,32	1,25%	170	1,51%
25 to 30 months	383.998,07	0,19%	24	0,21%
31 to 36 months	18.034.041,34	8,81%	856	7,61%
37 to 42 months	656.802,10	0,32%	33	0,29%
43 to 48 months	67.576.581,99	33,02%	3.246	28,84%
49 to 54 months	1.009.756,40	0,49%	39	0,35%
55 to 60 months	47.116.274,64	23,02%	2.559	22,74%
61 to 66 months	1.224.447,31	0,60%	84	0,75%
67 to 72 months	19.358.834,73	9,46%	1.111	9,87%
73 to 78 months	1.658.706,50	0,81%	101	0,90%
> 78 months	44.483.204,78	21,73%	2.986	26,53%
Total	204.671.213,04	100,00%	11.254	100,00%

Leases				
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	350.998,76	0,13%	461	1,37%
19 to 24 months	1.752.614,95	0,67%	652	1,94%
25 to 30 months	334.872,44	0,13%	59	0,18%
31 to 36 months	89.585.057,83	34,44%	13.315	39,52%
37 to 42 months	2.797.440,95	1,08%	245	0,73%
43 to 48 months	134.925.695,97	51,88%	16.433	48,78%
49 to 54 months	1.483.706,16	0,57%	142	0,42%
55 to 60 months	28.852.890,82	11,09%	2.382	7,07%
Total	260.083.277,88	100,00%	33.689	100,00%

Statistics

WA Original Term	44,92
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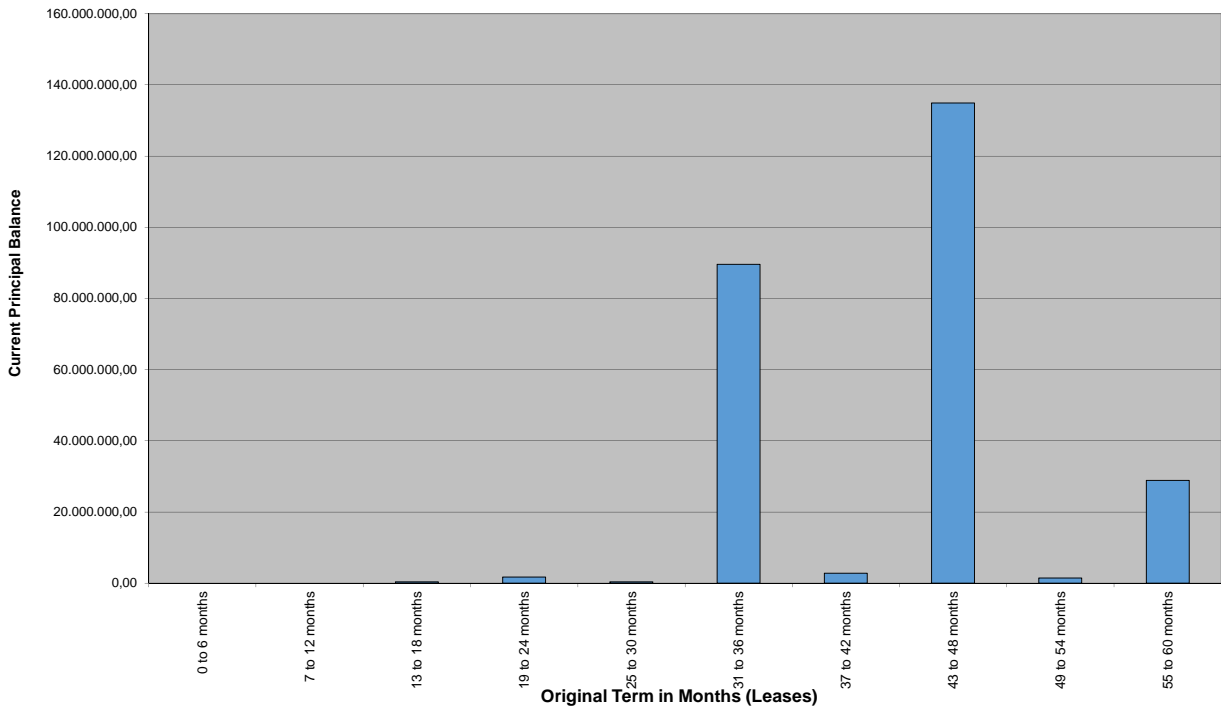
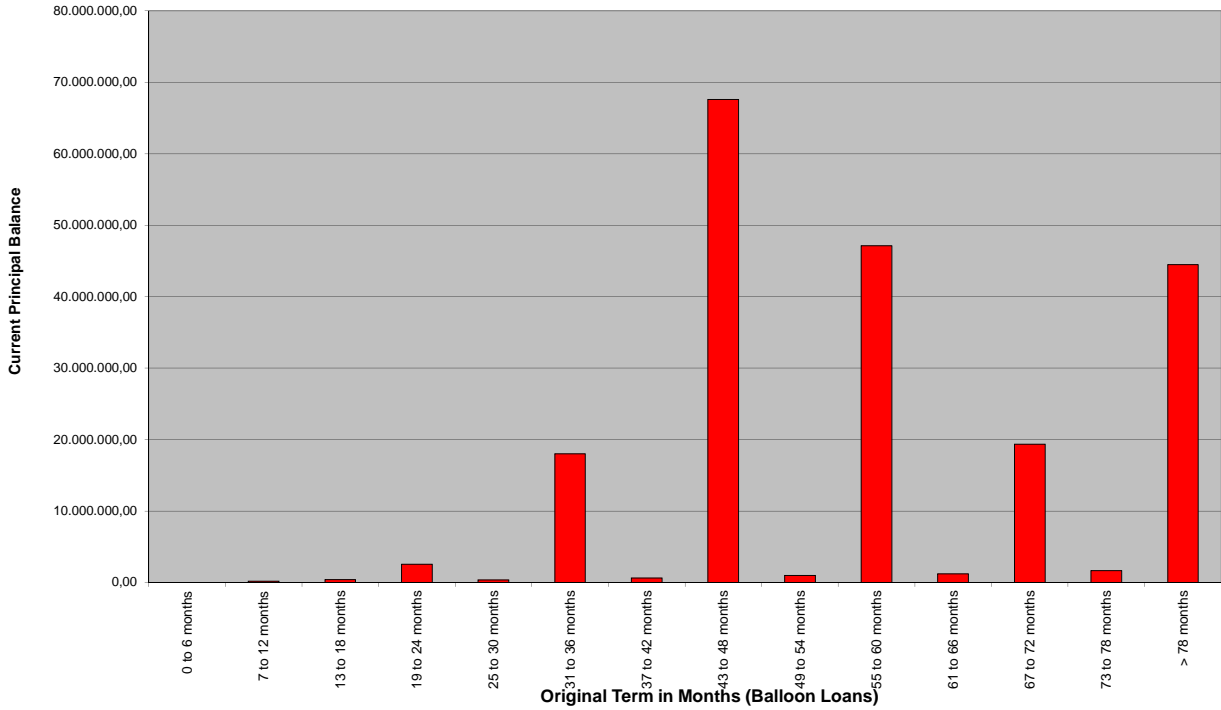
Statistics

WA Original Term	59,71
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Monthly Investor Report**

15.1 Original Term (Graph)

Reporting Date	03/02/2022					
Payment Date	21/02/2022					
Period No						
Monthly Period	01/01/2022 - 31/01/2022					
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		



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16. Manufacturer

Reporting Date	03/02/2022	
Payment Date	21/02/2022	
Period No		
Monthly Period	01/01/2022 - 31/01/2022	
Interest Period	from 21/01/2022 to 21/02/2022	= 31 days
Collection Period	from 01/01/2022 to 31/01/2022	

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Alfa Romeo	22.763.525,48	4,90%	1.817	4,04%
Chrysler	0,00	0,00%	0	0,00%
Dodge	55.571,69	0,01%	2	0,00%
Fiat	136.400.059,15	29,35%	18.524	41,22%
Jaguar	59.938.442,51	12,90%	6.154	13,69%
Jeep	62.927.110,32	13,54%	4.850	10,79%
Lancia	57.077,98	0,01%	9	0,02%
LandRover	158.246.458,87	34,05%	12.157	27,05%
Maserati	6.804.735,40	1,46%	262	0,58%
Others	17.561.509,52	3,78%	1.168	2,60%
	464.754.490,92	100,00%	44.943,00	100,00%

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17. Priority of Payments

Reporting Date	03/02/2022		
Payment Date	21/02/2022		
Period No			
Monthly Period	01/01/2022 - 31/01/2022		
Interest Period	from	21/01/2022	to 21/02/2022 = 31 days
Collection Period	from	01/01/2022	to 31/01/2022

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 21.751.479,27
1. Payable Expenses	- 28.739,50
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	- 11.106,56
5. to pay pari passu and pro rata to the Swap Counterparty	- 53.561,11
6. Interest on Class A	- 47.188,89
7. Interest on Class B	- 11.586,25
8. Interest on Class C	- 21.743,06
9. Interest on Class D	- 26.427,50
10. Interest on Class E	- 38.276,39
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 19.435.174,86
13. To credit the Replenishment Amount to the Replenishment Account	- 10.334,22
14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
15. To pay to Originator and to Servicer any amount due and payable not already paid	-
16. Interest on Class M	- 97.951,39
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 1.969.389,54

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	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

	486.600.000,0	400.000.000,0	20.700.000,0	20.200.000,0	15.500.000,0	12.700.000,0	17.500.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	€ 28.739,50	<u>23.624,74</u>	<u>1.222,58</u>	<u>1.193,05</u>	<u>915,46</u>	<u>750,09</u>	<u>1.033,58</u>
Interest accrued for the Period	€ 243.173,48	€ 47.188,89	€ 11.586,25	€ 21.743,06	€ 26.427,50	€ 38.276,39	€ 97.951,39
Interest Payments	€ 243.173,48	€ 47.188,89	€ 11.586,25	€ 21.743,06	€ 26.427,50	€ 38.276,39	€ 97.951,39
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		400.000.000,00
Fixed Rate		(0,42)
Floating Rate (Euribor)	-	0,5630
Net Swap Payments		-49.255,55

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20. Retention

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

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

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	400.000.000,00	86,07%
Class B Notes	20.700.000,00	4,45%
Class C Notes	20.200.000,00	4,35%
Class D Notes	15.500.000,00	3,34%
Class E Notes	12.700.000,00	2,73%
Class M Notes	17.500.000,00	3,77%

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	5.737.724,55	1,23%
Minimum Retention Class M	17.500.000,00	3,77%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,45%
Actual Retention Class C	20.200.000,00	4,35%
Actual Retention Class D	15.500.000,00	3,34%
Actual Retention Class E	12.700.000,00	2,73%
Actual Retention Class M	17.500.000,00	3,77%

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	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

		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
Transaction Account:	The Bank of New York Mellon, Frankfurt Branch	Aa1	P-1	STABLE	AA	F1+	STABLE
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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22. Counterparties II

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No						
Monthly Period		01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

Transaction Security Trustee: **STICHTING SECURITY TRUSTEE ABEST 21**

Data Trustee: **DATA CUSTODY AGENT SERVICES B.V.**

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

Corporate Administration: **INTERTRUST MANAGEMENT B.V.**

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23. Issuer Information

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No					
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Deal Name: ABEST 21

Issuer: ABEST 21

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

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

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24. Originator, Servicer

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	0				
Monthly Period	01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

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

Moody's
Ba3

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25. Glossary

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No		0				
Monthly Period		01/01/2022 - 31/01/2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

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