

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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1. Portfolio Information

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Collection Period from	01/02/2022	to	28/02/2022		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		484.189.665,78 €	484.186.286,00
Scheduled Principal Payments		16.678.454,18 €	16.368.842,97
Prepayment Principal		1.477.444,01 €	1.817.243,16
Others		1.604.296,37 €	1.231.862,84
Recoveries		- €	13.211,76
Total Principal Collections		19.760.194,56 €	19.431.160,73
Total Interest Collections		1.983.950,21 €	2.306.604,54
Defaults		334,45	634,35
End of Period (after Payment Date)	44.946	484.188.959,57 €	484.189.665,78
Balance of the Replenishment account (after Payment Date)		11.040,43 €	10.334,22
Current Prepayment Rate (annualised)		3,66%	4,50%
New sale Offer		19.759.822,80 €	19.435.174,86

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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	520.038,06 €

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	272.351,46 €

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	104.927,56 €

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	0,01%
Delinquency Level current period	0,04%

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

Principal Deficiency Amount Shortfall

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

Replenishment Amount

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

Performance Data

Number of Contracts being 31-60 Days delinquent	41
Number of Contracts being 61-90 Days delinquent	15
Number of Contracts being 91-120 Days delinquent	7
Gross instalments being 31-60 days delinquent	12.714,99
Gross instalments being 61-90 days delinquent	6.927,75
Gross instalments being 91-120 days delinquent	1.380,20
Current Period Termination	11.864,43
Cumulative Termination	50.788,12
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	28,00
Current Period Recoveries	0,00
Cumulative Recoveries	13.211,76

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
ISIN Code	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	
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.	
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	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	0,138						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	
Interest Days	28 days	28 days	28 days	28 days	28 days	28 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	42.933,33 €	10.465,00 €	19.638,89 €	23.870,00 €	34.572,22 €	88.472,22 €	
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

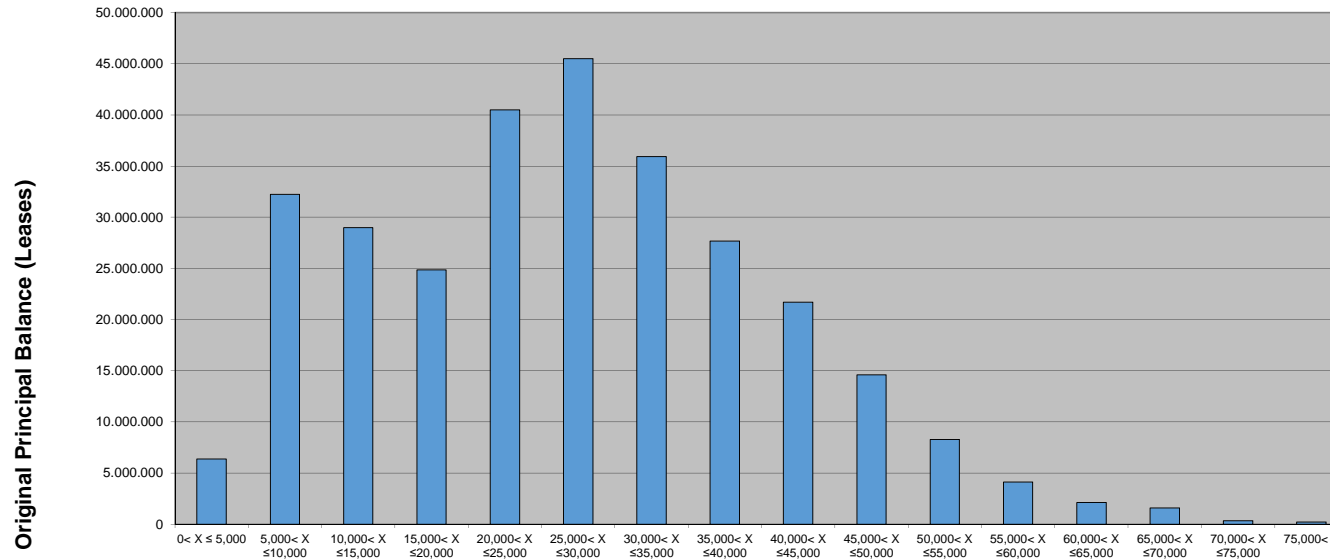
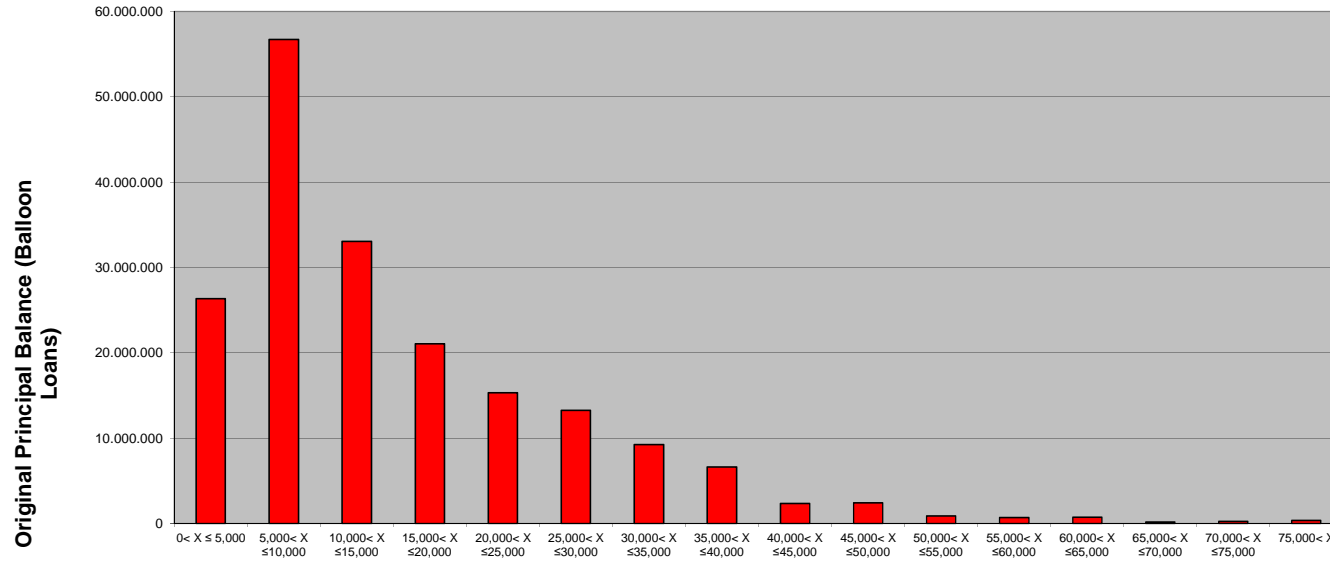
Leases				
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	28.982.622	9,8%	3.774,00	11,41%
15,000 < 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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			=	28 days

Balloon Loan				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	26.199.256	12,5%	3.102,00	27,17%
5,000 < X ≤ 10,000	61.964.413	29,5%	4.388,00	38,43%
10,000 < X ≤ 15,000	40.774.098	19,4%	1.825,00	15,98%
15,000 < X ≤ 20,000	23.971.331	11,4%	830,00	7,27%
20,000 < X ≤ 25,000	16.344.300	7,8%	463,00	4,06%
25,000 < X ≤ 30,000	13.570.341	6,5%	327,00	2,86%
30,000 < X ≤ 35,000	9.376.965	4,5%	194,00	1,70%
35,000 < X ≤ 40,000	7.877.780	3,8%	145,00	1,27%
40,000 < X ≤ 45,000	2.799.683	1,3%	48,00	0,42%
45,000 < X ≤ 50,000	2.769.796	1,3%	44,00	0,39%
50,000 < X ≤ 55,000	1.576.867	0,8%	20,00	0,18%
55,000 < X ≤ 60,000	1.433.158	0,7%	18,00	0,16%
60,000 < X ≤ 65,000	534.027	0,3%	7,00	0,06%
65,000 < X ≤ 70,000	86.124	0,0%	1,00	0,01%
70,000 < X ≤ 75,000	212.272	0,1%	2,00	0,02%
75,000 < X	257.711	0,1%	3,00	0,03%
Total	209.748.121,46	100,00%	11.417	100,00%

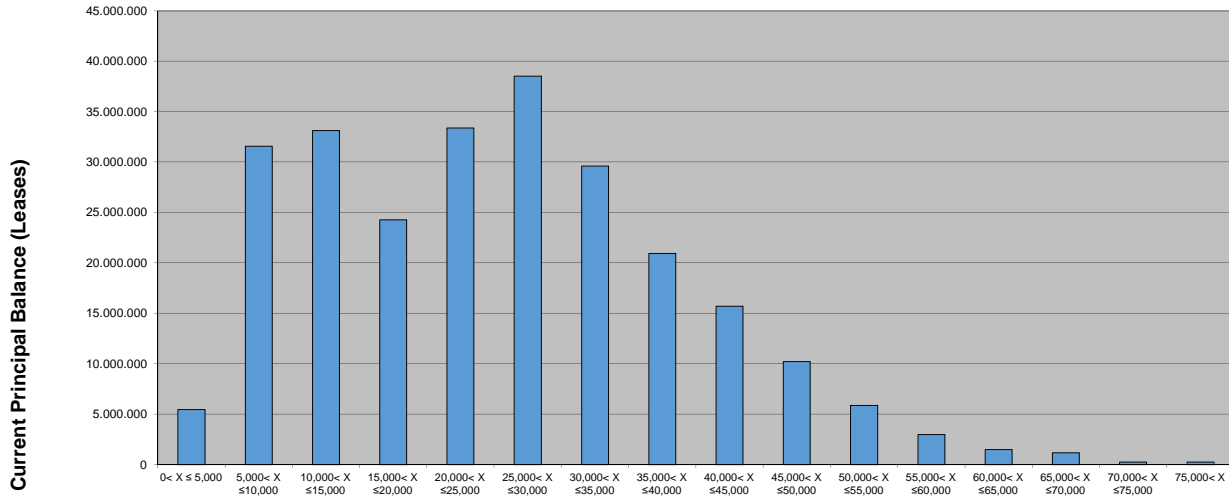
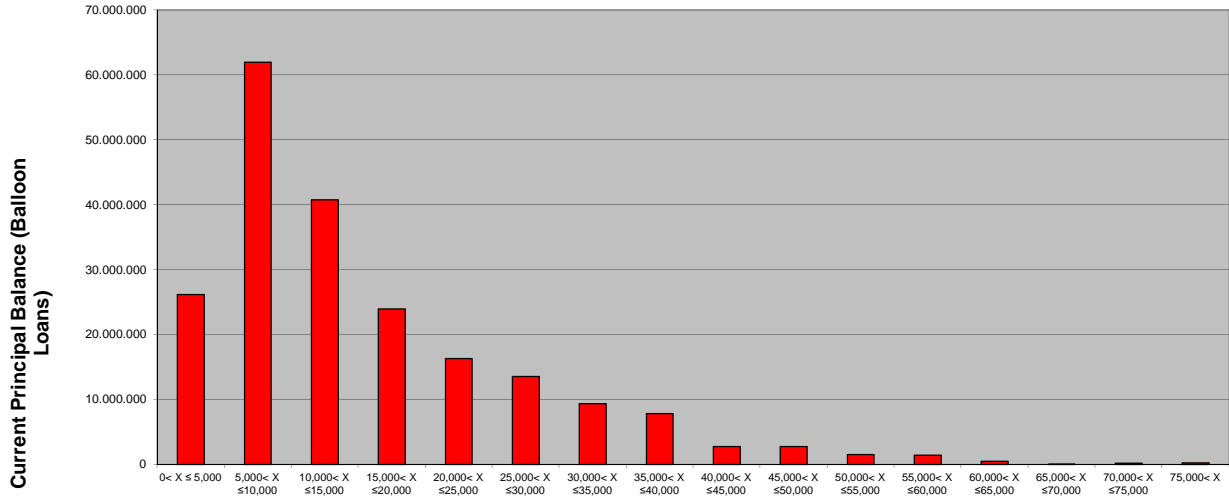
Statistics in EUR

Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	5.444.245	2,1%	1.024,00	3,05%
5,000 < X ≤ 10,000	31.571.846	12,4%	7.782,00	23,21%
10,000 < X ≤ 15,000	33.108.754	13,0%	4.807,00	14,34%
15,000 < X ≤ 20,000	24.260.729	9,5%	3.052,00	9,10%
20,000 < X ≤ 25,000	33.377.683	13,1%	4.432,00	13,22%
25,000 < X ≤ 30,000	38.513.875	15,1%	4.510,00	13,45%
30,000 < X ≤ 35,000	29.606.591	11,6%	3.024,00	9,02%
35,000 < X ≤ 40,000	20.947.238	8,2%	1.925,00	5,74%
40,000 < X ≤ 45,000	15.693.680	6,2%	1.377,00	4,11%
45,000 < X ≤ 50,000	10.206.297	4,0%	816,00	2,43%
50,000 < X ≤ 55,000	5.846.631	2,3%	423,00	1,26%
55,000 < X ≤ 60,000	2.970.902	1,2%	182,00	0,54%
60,000 < X ≤ 65,000	1.487.373	0,6%	88,00	0,26%
65,000 < X ≤ 70,000	1.167.775	0,5%	63,00	0,19%
70,000 < X ≤ 75,000	228.604	0,1%	16,00	0,05%
75,000 < X	249.126	0,1%	6,00	0,02%
Total	254.681.349,76	100,00%	33.527	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	357.676,87	0,08%	37
2	276.657,29	0,06%	49
3	274.865,42	0,06%	12
4	249.891,53	0,05%	27
5	244.101,34	0,05%	27
6	210.273,23	0,05%	8
7	192.778,16	0,04%	9
8	181.773,07	0,04%	3
9	171.197,84	0,04%	3
10	156.848,76	0,03%	1
11	154.078,47	0,03%	5
12	152.434,29	0,03%	17
13	144.690,59	0,03%	9
14	140.830,35	0,03%	11
15	132.368,89	0,03%	3
16	123.752,98	0,03%	2
17	122.863,80	0,03%	2
18	120.119,40	0,03%	2
19	114.668,62	0,02%	2
20	113.452,90	0,02%	9
	3.635.323,80	0,78%	238

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8. Geographical Distribution

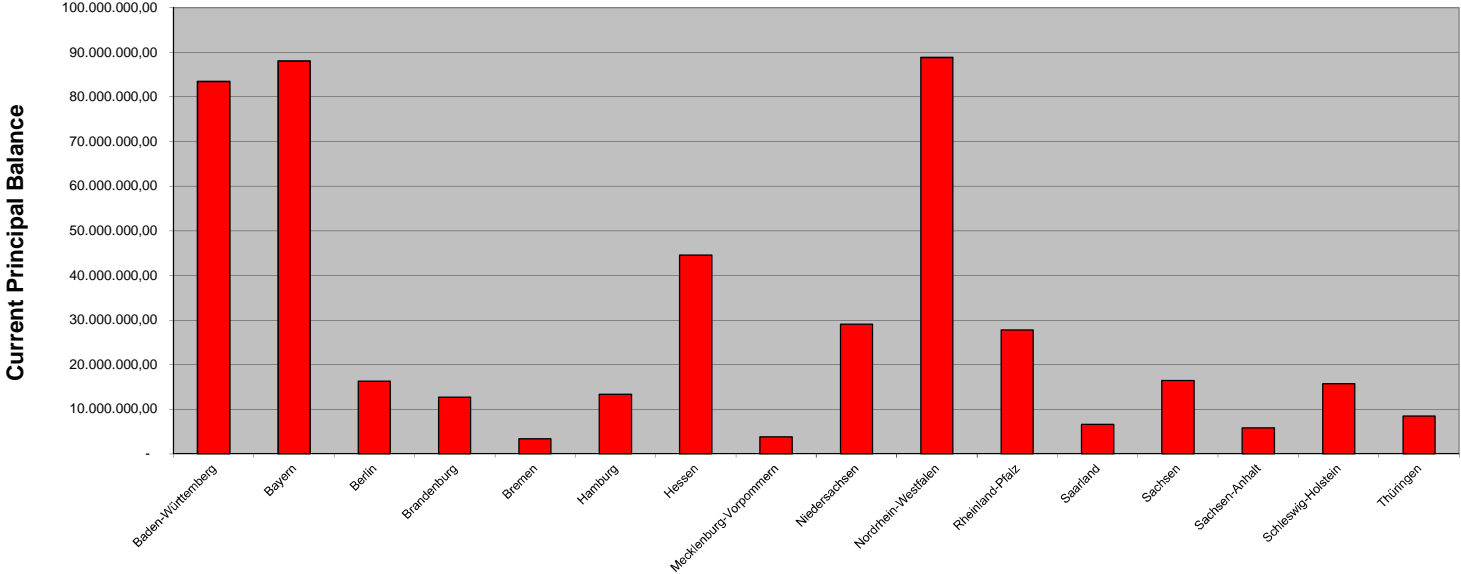
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	6.633,74	0,0%	1	0,0%
Baden-Württemberg	83.506.239,03	18,0%	7.603	16,9%
Bayern	88.081.524,75	19,0%	8.346	18,6%
Berlin	16.271.263,21	3,5%	2.142	4,8%
Brandenburg	12.725.906,11	2,7%	1.410	3,1%
Bremen	3.378.063,77	0,7%	300	0,7%
Hamburg	13.321.388,74	2,9%	1.375	3,1%
Hessen	44.521.083,75	9,6%	4.123	9,2%
Mecklenburg-Vorpomm	3.798.097,08	0,8%	336	0,7%
Niedersachsen	29.076.622,83	6,3%	2.739	6,1%
Nordrhein-Westfalen	88.879.297,67	19,1%	8.834	19,7%
Rheinland-Pfalz	27.792.067,18	6,0%	2.409	5,4%
Saarland	6.610.663,27	1,4%	559	1,2%
Sachsen	16.424.865,37	3,5%	1.683	3,7%
Sachsen-Anhalt	5.855.070,82	1,3%	644	1,4%
Schleswig-Holstein	15.683.969,25	3,4%	1.442	3,2%
Thüringen	8.496.714,65	1,8%	998	2,2%
Total	464.429.471,22	100,00%	44.944	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	186.895.107,45	89,1%	10.176	89,13%
LCV	22.853.014,01	10,9%	1.241	10,87%
Total	209.748.121,46	100%	11.417	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	224.259.082,13	88,05%	29.344	87,52%
LCV	30.422.267,63	11,95%	4.183	12,48%
Total	254.681.349,76	100%	33.527	100%

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10. Insurances

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Collection Period	from	01/02/2022	to	28/02/2022	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.543.386,83	2.461.410,17	209.748.121,46	1,9%
Leases	0,00	0,00	254.681.349,76	0,0%
Total	1.543.386,83	2.461.410,17	464.429.471,22	0,9%

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11. Type of Contract

Reporting Date	03/03/2022			
Payment Date	21/03/2022			
Period No				
Monthly Period	01/02/2022 - 28/02/2022			
Interest Period	from	21/02/2022	to	21/03/2022 = 28 days
Collection Period	from	01/02/2022	to	28/02/2022

<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	7.457	16,6%	137.970.453	29,7%
Balloon Loans used cars	3.960	8,8%	71.777.669	15,5%
Leases new cars	33.527	74,6%	254.681.350	54,8%
Total	44.944	100%	464.429.471,22	100,0%

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12. Customer Yield

Reporting Date	03/03/2022		
Payment Date	21/03/2022		
Period No			
Monthly Period	01/02/2022 - 28/02/2022		
Interest Period	from	21/02/2022	to 21/03/2022 = 28 days
Collection Period	from	01/02/2022	to 28/02/2022

<i>Balloon Loan</i>				
<i>Yield Range¹</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%	40.796.752,69	19,45%	1.698	14,87%
1,01 to 2%	19.895.889,80	9,49%	889	7,79%
2,01 to 3%	56.893.289,79	27,12%	3.237	28,35%
3,01 to 4%	73.154.384,85	34,88%	4.233	37,08%
4,01 to 5%	16.544.295,17	7,89%	1.127	9,87%
5,01 to 6%	2.342.468,14	1,12%	218	1,91%
6,01 to 7%	119.193,65	0,06%	14	0,12%
7,01 to 8%	1.847,37	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	209.748.121,46	100%	11.417,00	100%

Statistics	in %
WA Interest	2,74

¹runs from .00 to .99

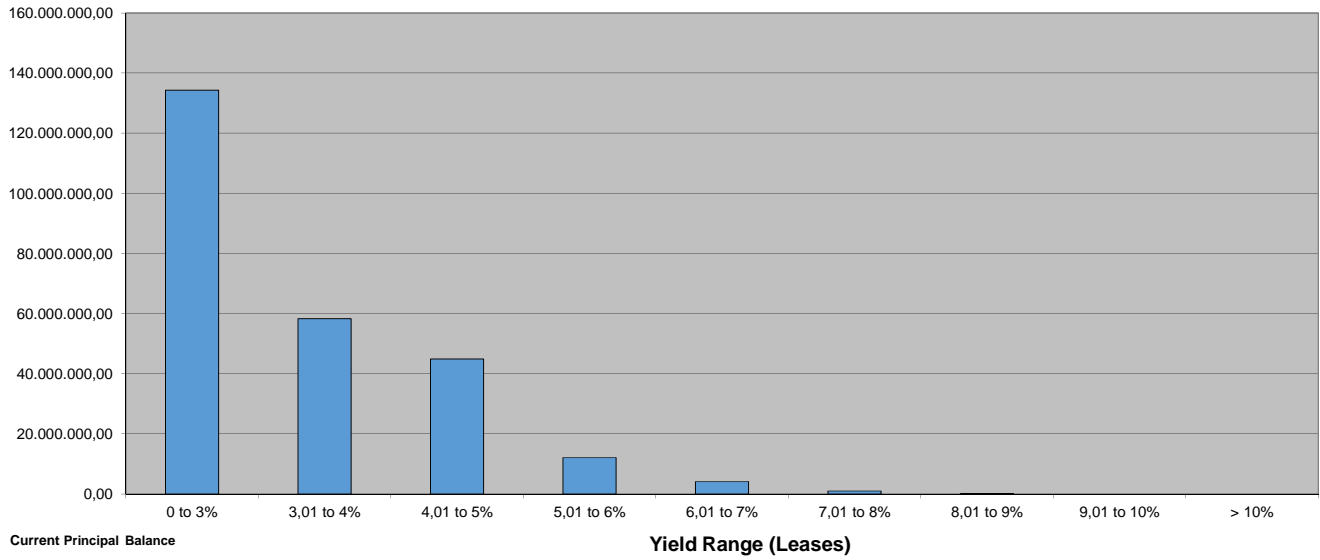
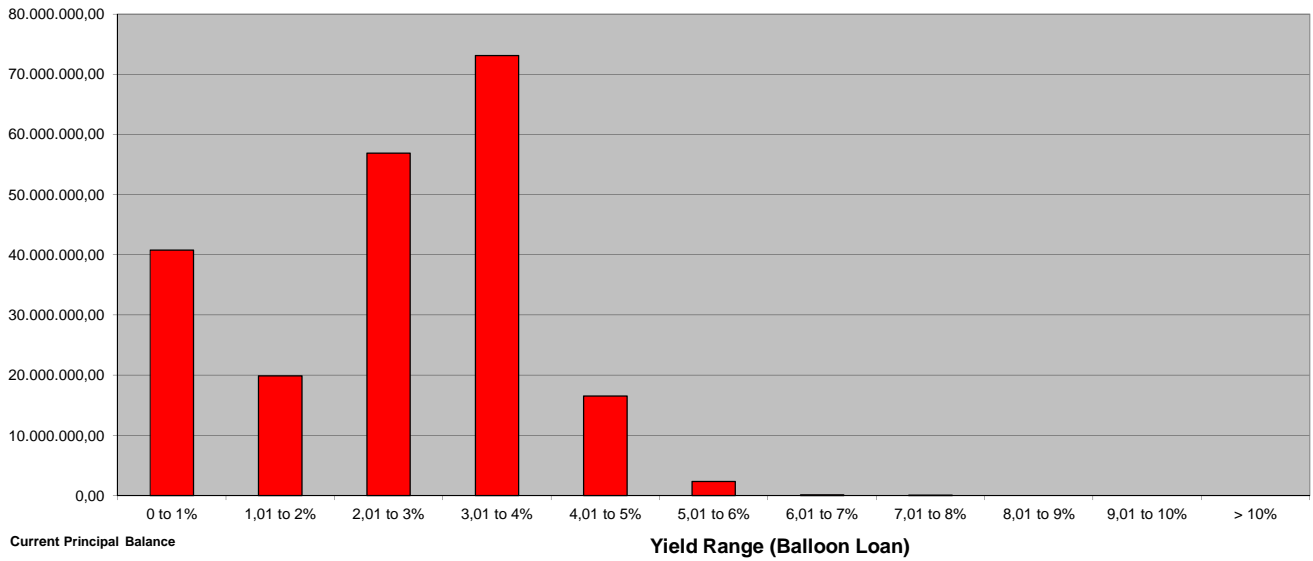
<i>Leases</i>				
<i>Yield Range¹</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	134.243.017,70	52,71%	14.888	44,41%
3,01 to 4%	58.302.157,38	22,89%	9.352	27,89%
4,01 to 5%	44.908.353,50	17,63%	6.676	19,91%
5,01 to 6%	12.081.286,53	4,74%	1.827	5,45%
6,01 to 7%	4.057.835,85	1,59%	605	1,80%
7,01 to 8%	1.023.259,68	0,40%	169	0,50%
8,01 to 9%	65.439,12	0,03%	10	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	254.681.349,76	100%	33.527,00	100%

Statistics	in %
WA Interest	3,27

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12.1 Customer Yield (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



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13. Seasoning

Reporting Date	03/03/2022	
Payment Date	21/03/2022	
Period No		
Monthly Period	01/02/2022 - 28/02/2022	
Interest Period	from 21/02/2022 to 21/03/2022	= 28 days
Collection Period	from 01/02/2022 to 28/02/2022	

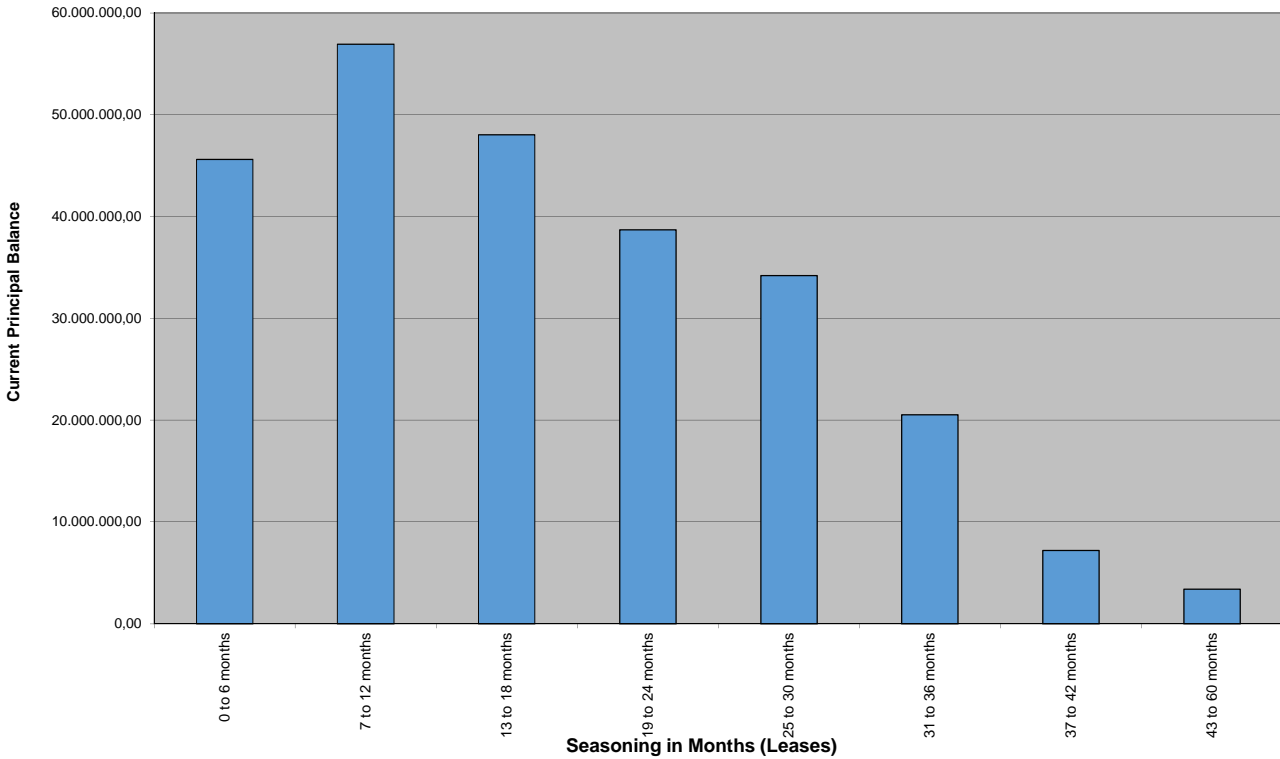
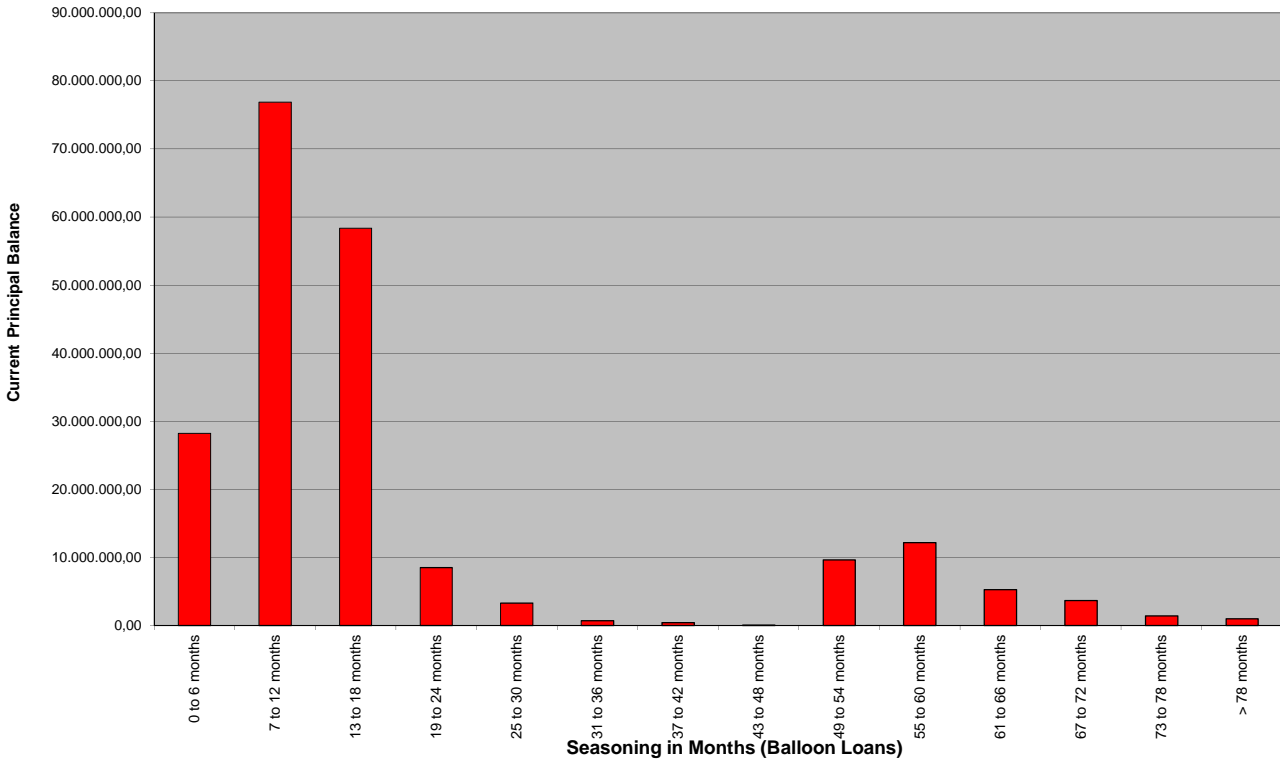
Balloon Loan				
Seasoning in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	28.213.784,24	13,45%	1.117	9,78%
7 to 12 months	76.882.418,85	36,65%	3.310	28,99%
13 to 18 months	58.331.405,99	27,81%	2.938	25,73%
19 to 24 months	8.515.859,51	4,06%	389	3,41%
25 to 30 months	3.292.227,32	1,57%	180	1,58%
31 to 36 months	729.012,81	0,35%	48	0,42%
37 to 42 months	428.311,07	0,20%	26	0,23%
43 to 48 months	91.377,17	0,04%	9	0,08%
49 to 54 months	9.657.354,15	4,60%	811	7,10%
55 to 60 months	12.179.467,09	5,81%	1.225	10,73%
61 to 66 months	5.283.168,37	2,52%	540	4,73%
67 to 72 months	3.702.149,82	1,77%	441	3,86%
73 to 78 months	1.415.500,57	0,67%	199	1,74%
> 78 months	1.026.084,50	0,49%	184	1,61%
Total	209.748.121,46	100,00%	11.417	100,00%

Leases				
Seasoning in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	45.632.601,18	17,92%	3.757	11,21%
7 to 12 months	56.932.877,72	22,35%	5.352	15,96%
13 to 18 months	48.051.626,61	18,87%	5.015	14,96%
19 to 24 months	38.701.833,18	15,20%	5.008	14,94%
25 to 30 months	34.212.774,02	13,43%	6.010	17,93%
31 to 36 months	20.540.536,55	8,07%	5.076	15,14%
37 to 42 months	7.202.033,31	2,83%	1.710	5,10%
43 to 60 months	3.407.067,19	1,34%	1.599	4,77%
Total	254.681.349,76	100,00%	33.527	100,00%

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13.1 Seasoning (Graph)

Reporting Date	03/03/2022					
Payment Date	21/03/2022					
Period No						
Monthly Period	01/02/2022 - 28/02/2022					
Interest Period	from	21/02/2022	to	21/03/2022	=	28 days
Collection Period	from	01/02/2022	to	28/02/2022		



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14. Remaining Term

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

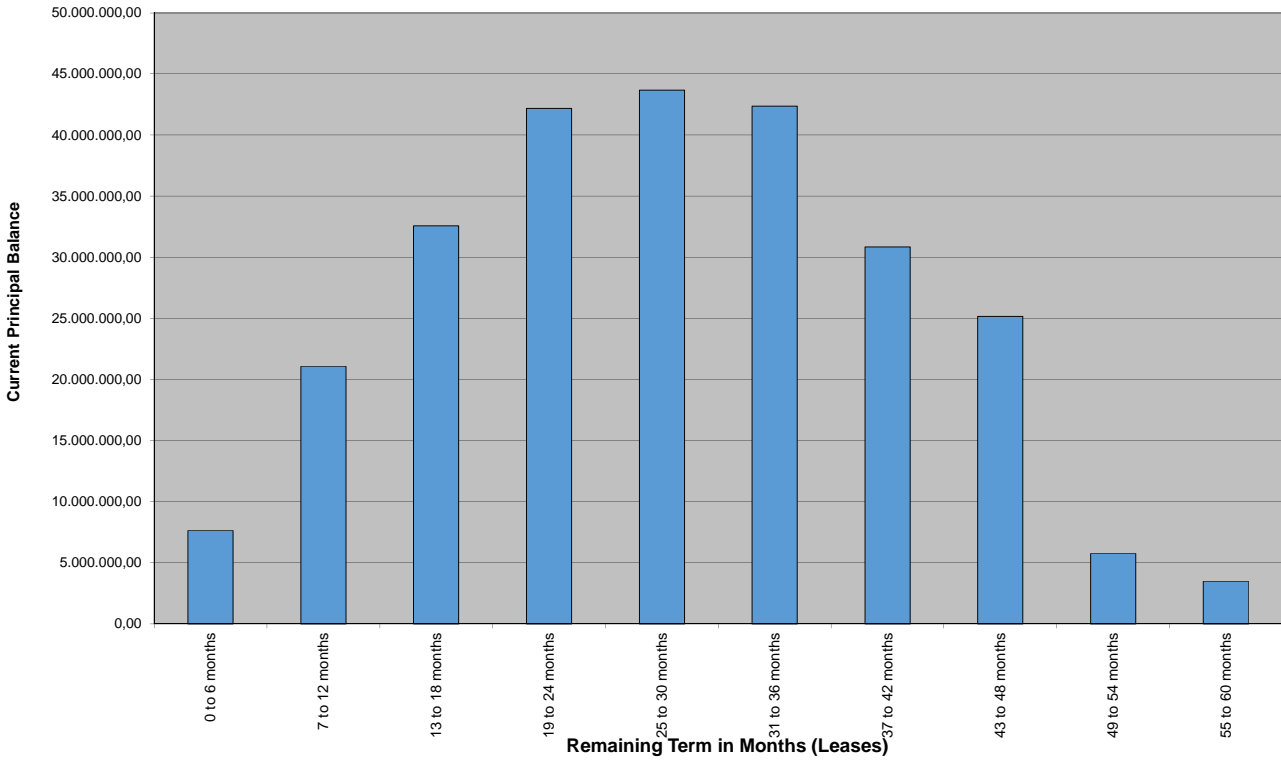
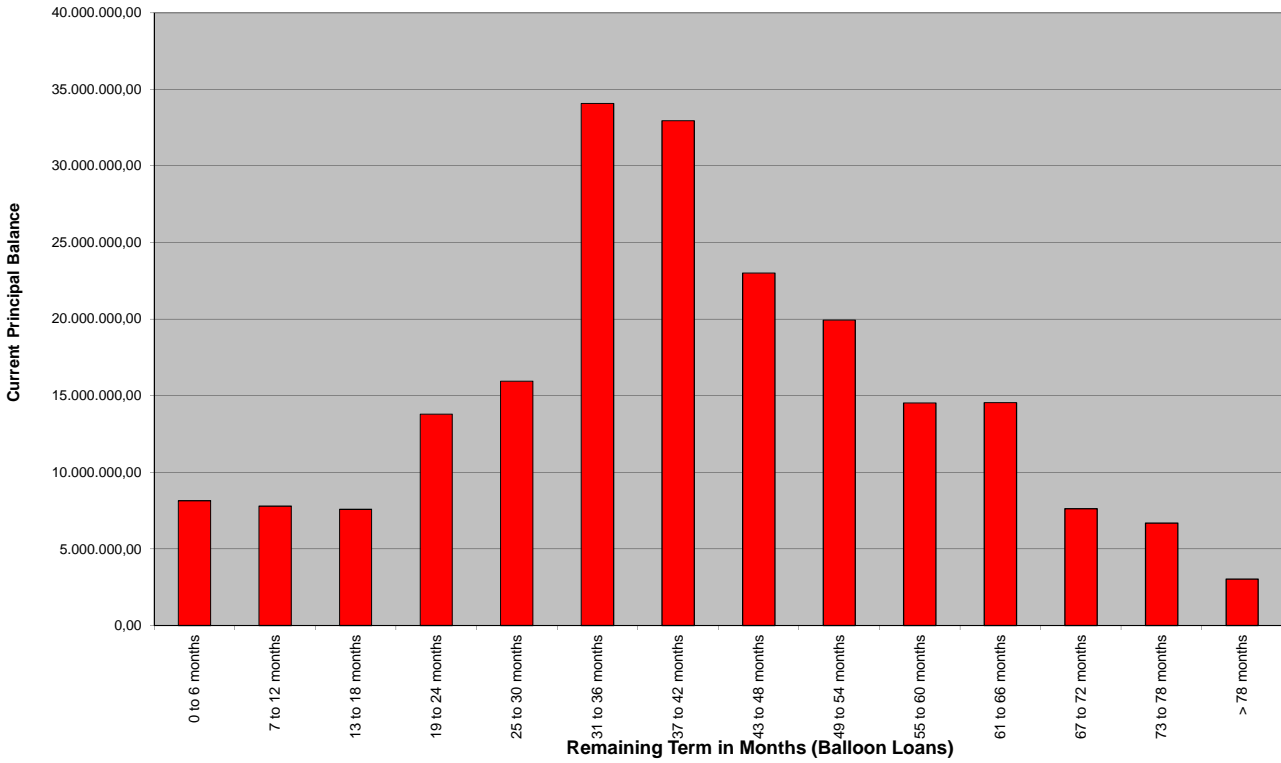
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.161.523,26	3,89%	1.117	9,78%
7 to 12 months	7.799.514,77	3,72%	3.310	28,99%
13 to 18 months	7.590.877,47	3,62%	2.938	25,73%
19 to 24 months	13.800.417,92	6,58%	389	3,41%
25 to 30 months	15.958.884,61	7,61%	180	1,58%
31 to 36 months	34.077.451,90	16,25%	48	0,42%
37 to 42 months	32.959.763,00	15,71%	26	0,23%
43 to 48 months	23.002.337,20	10,97%	9	0,08%
49 to 54 months	19.944.486,04	9,51%	811	7,10%
55 to 60 months	14.519.757,25	6,92%	1.225	10,73%
61 to 66 months	14.556.700,24	6,94%	540	4,73%
67 to 72 months	7.633.777,89	3,64%	441	3,86%
73 to 78 months	6.693.311,76	3,19%	199	1,74%
> 78 months	3.049.318,15	1,45%	184	1,61%
Total	209.748.121,46	100,00%	11.417	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	7.641.145,83	3,00%	4.629	13,81%
7 to 12 months	21.070.835,10	8,27%	5.276	15,74%
13 to 18 months	32.563.031,23	12,79%	5.306	15,83%
19 to 24 months	42.168.439,61	16,56%	5.091	15,18%
25 to 30 months	43.665.810,54	17,15%	4.382	13,07%
31 to 36 months	42.366.156,05	16,63%	3.870	11,54%
37 to 42 months	30.840.416,43	12,11%	2.579	7,69%
43 to 48 months	25.152.750,29	9,88%	1.865	5,56%
49 to 54 months	5.747.135,10	2,26%	344	1,03%
55 to 60 months	3.465.629,58	1,36%	185	0,55%
Total	254.681.349,76	100,00%	33.527	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	03/03/2022		
Payment Date	21/03/2022		
Period No			
Monthly Period	01/02/2022 - 28/02/2022		
Interest Period	from	21/02/2022	to 21/03/2022 = 28 days
Collection Period	from	01/02/2022	to 28/02/2022



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15. Original Term

Reporting Date	03/03/2022			
Payment Date	21/03/2022			
Period No				
Monthly Period	01/02/2022 - 28/02/2022			
Interest Period	from	21/02/2022	to	21/03/2022 = 28 days
Collection Period	from	01/02/2022	to	28/02/2022

<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	0,00	0,00%	0	0,00%
7 to 12 months	153.476,85	0,07%	17	0,15%
13 to 18 months	414.304,93	0,20%	25	0,22%
19 to 24 months	2.531.756,33	1,21%	169	1,48%
25 to 30 months	390.268,84	0,19%	25	0,22%
31 to 36 months	18.949.220,11	9,03%	902	7,90%
37 to 42 months	689.300,05	0,33%	35	0,31%
43 to 48 months	69.989.396,44	33,37%	3.363	29,46%
49 to 54 months	973.658,88	0,46%	37	0,32%
55 to 60 months	47.723.642,64	22,75%	2.543	22,27%
61 to 66 months	1.203.810,47	0,57%	83	0,73%
67 to 72 months	19.763.973,95	9,42%	1.119	9,80%
73 to 78 months	1.646.991,36	0,79%	100	0,88%
> 78 months	45.318.320,61	21,61%	2.999	26,27%
Total	209.748.121,46	100,00%	11.417	100,00%

Statistics	
WA Original Term	59,60

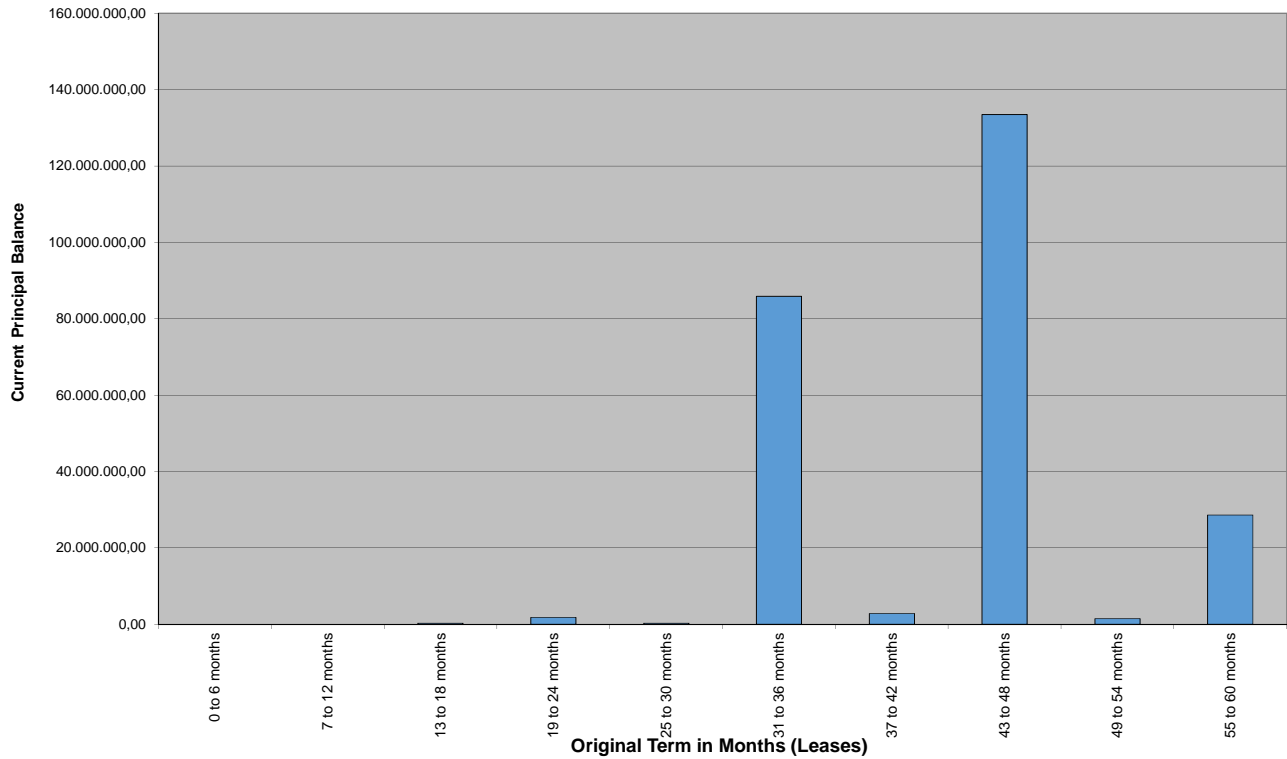
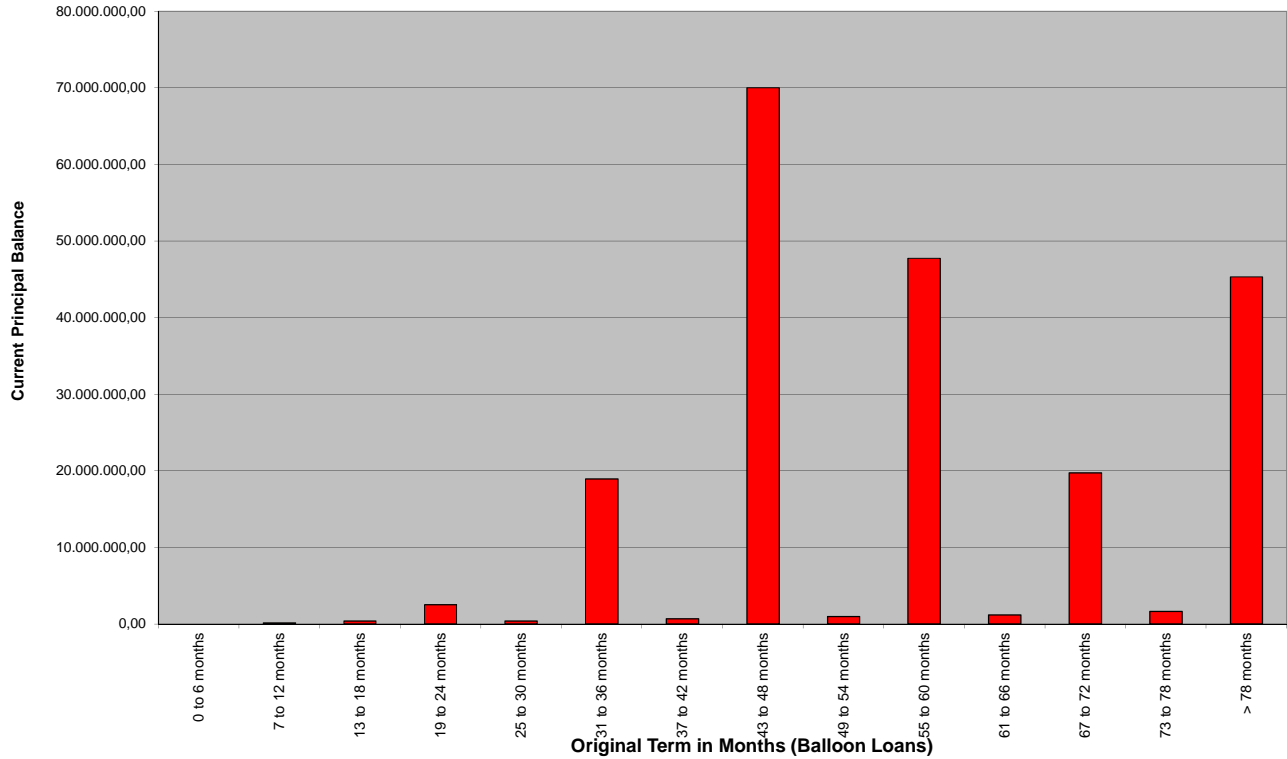
<i>Leases</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	319.400,72	0,13%	469	1,40%
19 to 24 months	1.802.561,26	0,71%	679	2,03%
25 to 30 months	331.391,58	0,13%	57	0,17%
31 to 36 months	85.868.228,82	33,72%	13.071	38,99%
37 to 42 months	2.807.532,02	1,10%	247	0,74%
43 to 48 months	133.477.520,58	52,41%	16.455	49,08%
49 to 54 months	1.443.226,93	0,57%	143	0,43%
55 to 60 months	28.631.487,85	11,24%	2.406	7,18%
Total	254.681.349,76	100,00%	33.527	100,00%

Statistics	
WA Original Term	45,02

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15.1 Original Term (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



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16. Manufacturer

Reporting Date	03/03/2022					
Payment Date	21/03/2022					
Period No						
Monthly Period	01/02/2022 - 28/02/2022					
Interest Period	from	21/02/2022	to	21/03/2022	=	28 days
Collection Period	from	01/02/2022	to	28/02/2022		

<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	22.531.804,59	4,85%	1.776	3,95%
Chrysler	0,00	0,00%	0	0,00%
Dodge	55.104,78	0,01%	2	0,00%
Fiat	137.741.990,44	29,66%	18.770	41,76%
Jaquar	58.692.176,13	12,64%	6.050	13,46%
Jeep	63.981.879,04	13,78%	4.903	10,91%
Lancia	55.732,57	0,01%	9	0,02%
LandRover	156.053.549,67	33,60%	11.973	26,64%
Maserati	7.066.728,70	1,52%	266	0,59%
Others	18.250.505,30	3,93%	1.195	2,66%
	464.429.471,22	100,00%	44.944,00	100,00%

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17. Priority of Payments

Reporting Date	03/03/2022		
Payment Date	21/03/2022		
Period No			
Monthly Period	01/02/2022 - 28/02/2022		
Interest Period	from	21/02/2022	to 21/03/2022 = 28 days
Collection Period	from	01/02/2022	to 28/02/2022

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 21.754.478,99
1. Payable Expenses	- 14.067,22
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	- 48.066,66
6. Interest on Class A	- 42.933,33
7. Interest on Class B	- 10.465,00
8. Interest on Class C	- 19.638,89
9. Interest on Class D	- 23.870,00
10. Interest on Class E	- 34.572,22
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 19.759.822,80
13. To credit the Replenishment Amount to the Replenishment Account	- 11.040,43
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	- 88.472,22
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 1.700.613,55

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	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

	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	14.067,22 €	<u>11.563,68</u>	<u>598,42</u>	<u>583,97</u>	<u>448,09</u>	<u>367,15</u>	<u>505,91</u>
Interest accrued for the Period	219.951,66 €	42.933,33 €	10.465,00 €	19.638,89 €	23.870,00 €	34.572,22 €	88.472,22 €
Interest Payments	219.951,66 €	42.933,33 €	10.465,00 €	19.638,89 €	23.870,00 €	34.572,22 €	88.472,22 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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)	-	0,5620
Net Swap Payments		-44.177,77

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20. Retention

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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	86,13%
Class B Notes	20.700.000,00	4,46%
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	5.721.473,56	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	4,46%
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	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Joint Lead Managers: CA-CIB
Unicredit Bank AG

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

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

Swap Counterparty: FCA BANK Deutschland GMBH

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

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22. Counterparties II

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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	03/03/2022				
Payment Date	21/03/2022				
Period No					
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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	03/03/2022				
Payment Date	21/03/2022				
Period No	0				
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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	03/03/2022				
Payment Date	21/03/2022				
Period No	0				
Monthly Period	01/02/2022 - 28/02/2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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