

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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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)		€	484.176.708,08	484.188.959,57
Scheduled Principal Payments		€	16.268.011,37	16.323.901,17
Prepayment Principal		€	2.422.470,86	2.389.056,10
Others		€	1.183.012,25	1.535.331,51
Recoveries		€	-	28.094,96
Total Principal Collections		€	19.873.494,48	20.276.383,74
Total Interest Collections		€	2.476.875,19	2.410.805,59
Defaults			6.230,40	11.734,27
End of Period (after Payment Date)	44.928	€	484.116.007,57	484.176.708,08
Balance of the Replenishment account (after Payment Date)		€	83.992,43	23.291,92
Current Prepayment Rate (annualised)			6,00%	5,92%
New sale Offer		€	19.819.024,37	20.275.866,52

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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	€	3.467.533,71

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	€	565.289,91

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	€	279.696,41

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

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	247
Number of Contracts being 61-90 Days delinquent	38
Number of Contracts being 91-120 Days delinquent	23
Gross instalments being 31-60 days delinquent	16.189,41
Gross instalments being 61-90 days delinquent	9.442,59
Gross instalments being 91-120 days delinquent	2.440,55
Current Period Termination	7.392,12
Cumulative Termination	97.776,24
New number of Contracts being terminated	4,00
Total number of Contracts being terminated	38,00
Current Period Recoveries	0,00
Cumulative Recoveries	41.306,72

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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 €	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.	
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	0,140						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	32 days	32 days	32 days	32 days	32 days	32 days	32 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	49.777,78 €	11.960,00 €	22.444,44 €	27.280,00 €	39.511,1 €	101.111,11 €	
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

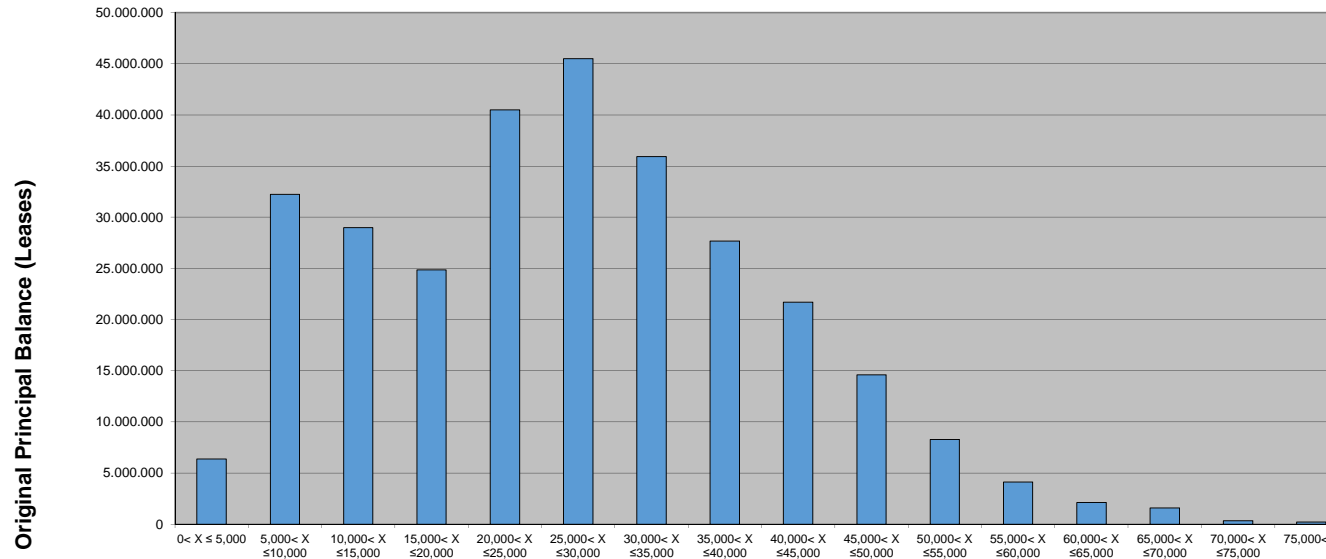
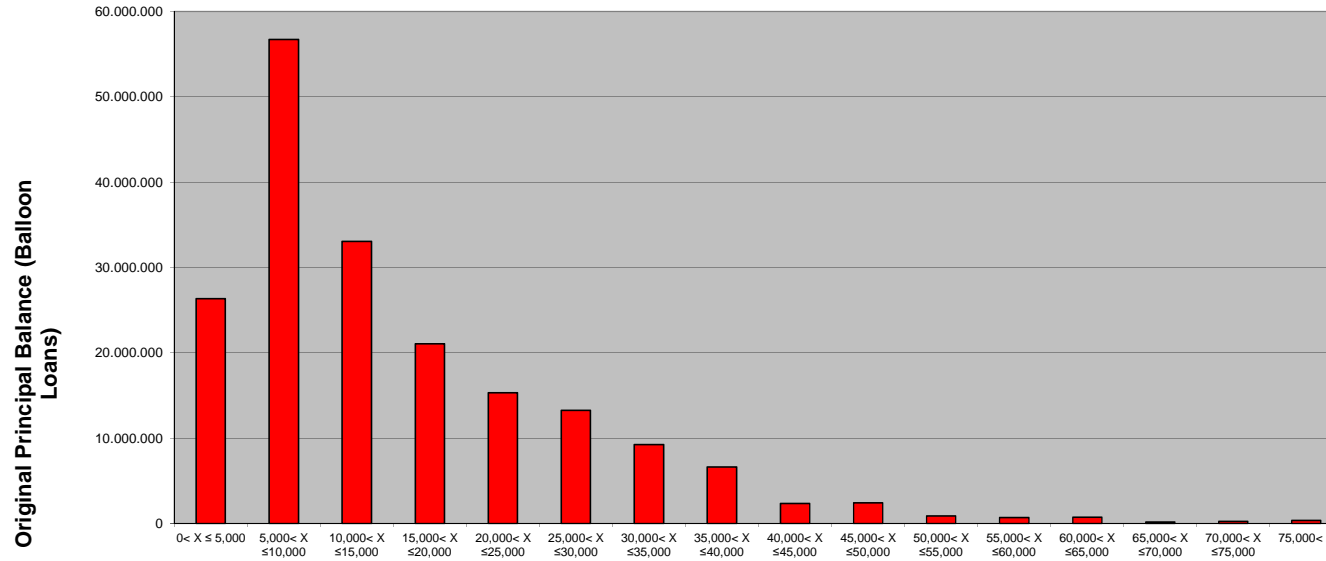
Leases				
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	28.982.622	9,8%	3.774,00	11,41%
15,000 < 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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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	25.874.126	11,8%	3.023,00	25,84%
5,000 < X ≤ 10,000	63.215.925	28,7%	4.450,00	38,04%
10,000 < X ≤ 15,000	43.369.835	19,7%	1.947,00	16,65%
15,000 < X ≤ 20,000	25.734.527	11,7%	898,00	7,68%
20,000 < X ≤ 25,000	17.770.536	8,1%	500,00	4,27%
25,000 < X ≤ 30,000	14.751.114	6,7%	355,00	3,03%
30,000 < X ≤ 35,000	10.052.902	4,6%	208,00	1,78%
35,000 < X ≤ 40,000	8.679.665	3,9%	160,00	1,37%
40,000 < X ≤ 45,000	2.901.920	1,3%	50,00	0,43%
45,000 < X ≤ 50,000	3.264.523	1,5%	51,00	0,44%
50,000 < X ≤ 55,000	1.558.146	0,7%	21,00	0,18%
55,000 < X ≤ 60,000	1.558.294	0,7%	20,00	0,17%
60,000 < X ≤ 65,000	633.524	0,3%	8,00	0,07%
65,000 < X ≤ 70,000	84.928	0,0%	1,00	0,01%
70,000 < X ≤ 75,000	208.463	0,1%	2,00	0,02%
75,000 < X	253.432	0,1%	3,00	0,03%
Total	219.911.859,88	100,00%	11.697	100,00%

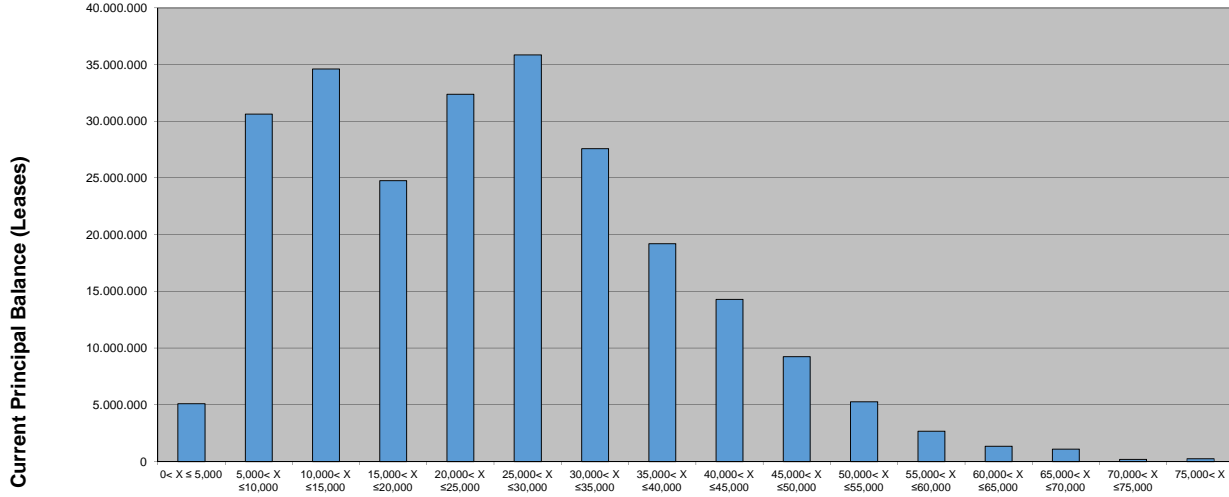
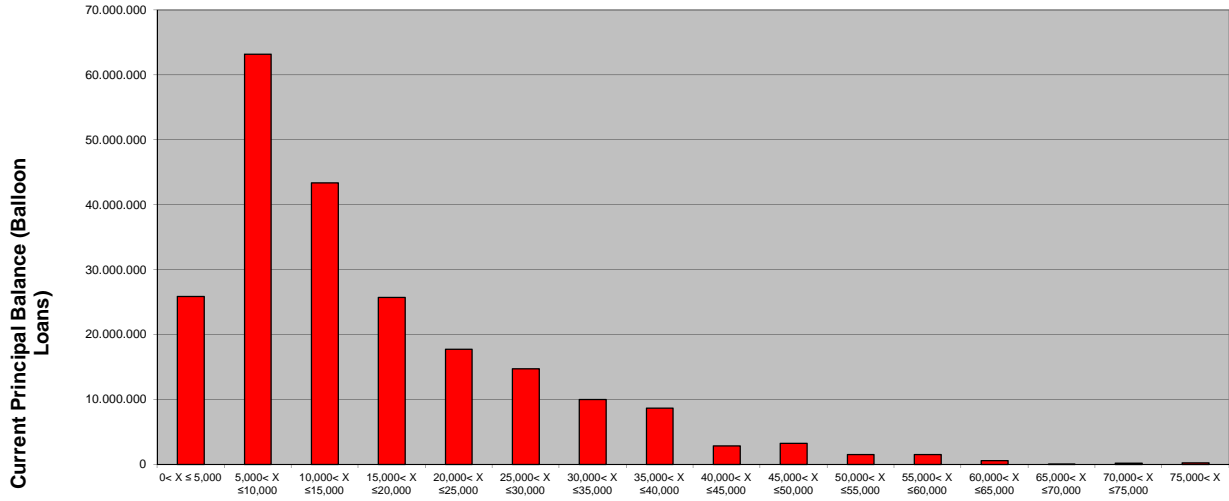
Statistics in EUR

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	5.098.435	2,1%	998,00	3,00%
5,000 < X ≤ 10,000	30.630.069	12,5%	7.823,00	23,54%
10,000 < X ≤ 15,000	34.612.458	14,2%	5.098,00	15,34%
15,000 < X ≤ 20,000	24.753.763	10,1%	3.115,00	9,38%
20,000 < X ≤ 25,000	32.381.937	13,2%	4.392,00	13,22%
25,000 < X ≤ 30,000	35.851.246	14,7%	4.333,00	13,04%
30,000 < X ≤ 35,000	27.567.888	11,3%	2.889,00	8,69%
35,000 < X ≤ 40,000	19.191.560	7,9%	1.800,00	5,42%
40,000 < X ≤ 45,000	14.290.885	5,8%	1.298,00	3,91%
45,000 < X ≤ 50,000	9.227.929	3,8%	759,00	2,28%
50,000 < X ≤ 55,000	5.276.214	2,2%	394,00	1,19%
55,000 < X ≤ 60,000	2.666.340	1,1%	168,00	0,51%
60,000 < X ≤ 65,000	1.352.547	0,6%	79,00	0,24%
65,000 < X ≤ 70,000	1.078.744	0,4%	61,00	0,18%
70,000 < X ≤ 75,000	189.134	0,1%	13,00	0,04%
75,000 < X	230.302	0,1%	6,00	0,02%
Total	244.399.448,88	100,00%	33.226	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	325.907,04	0,07%	37
2	259.272,86	0,06%	46
3	237.560,57	0,05%	28
4	235.698,36	0,05%	27
5	223.782,27	0,05%	10
6	179.120,40	0,04%	3
7	167.923,81	0,04%	3
8	167.698,54	0,04%	8
9	154.533,08	0,03%	1
10	152.554,30	0,03%	6
11	150.467,61	0,03%	16
12	146.650,64	0,03%	5
13	131.134,13	0,03%	11
14	124.440,01	0,03%	2
15	123.004,59	0,03%	3
16	121.461,85	0,03%	2
17	121.157,35	0,03%	2
18	118.489,65	0,03%	15
19	117.989,54	0,03%	2
20	111.792,53	0,02%	2
	3.370.639,13	0,73%	229

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8. Geographical Distribution

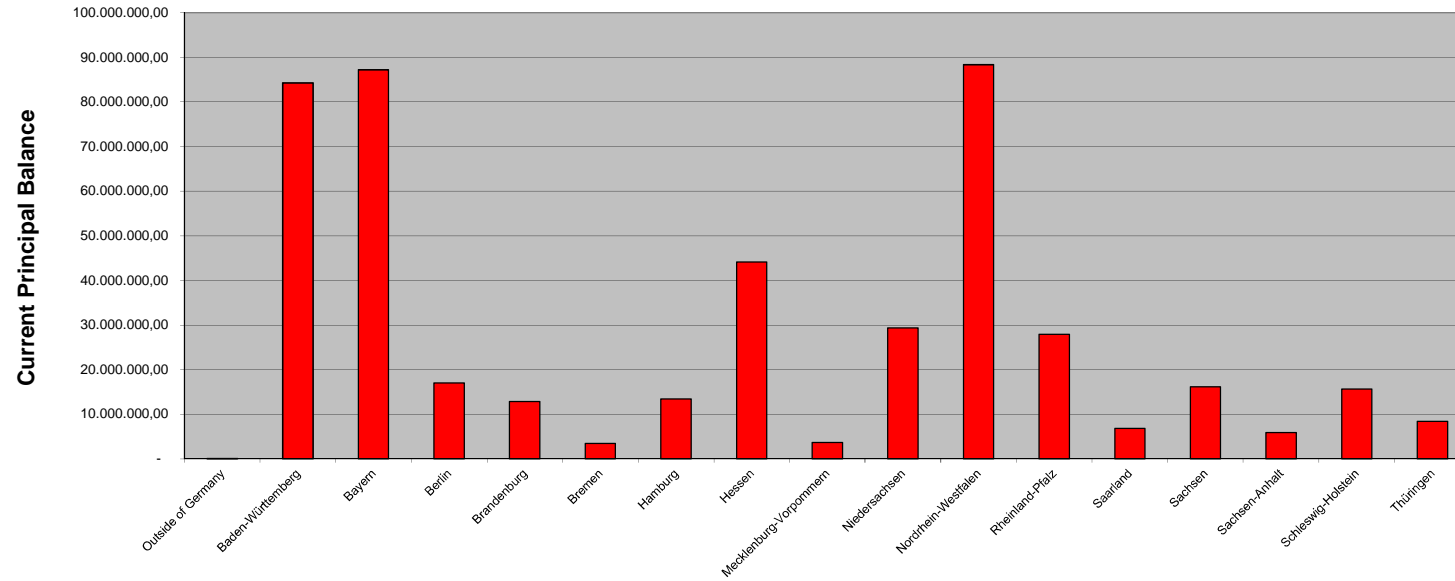
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Outside of Germany	5.745,31	0,0%	1	0,0%
Baden-Württemberg	84.239.867,72	18,1%	7.683	17,1%
Bayern	87.198.873,58	18,8%	8.263	18,4%
Berlin	16.987.186,56	3,7%	2.181	4,9%
Brandenburg	12.816.614,04	2,8%	1.416	3,2%
Bremen	3.433.609,81	0,7%	296	0,7%
Hamburg	13.410.707,60	2,9%	1.363	3,0%
Hessen	44.086.109,93	9,5%	4.094	9,1%
Mecklenburg-Vorpomm	3.644.027,52	0,8%	330	0,7%
Niedersachsen	29.342.967,61	6,3%	2.768	6,2%
Nordrhein-Westfalen	88.342.667,01	19,0%	8.755	19,5%
Rheinland-Pfalz	27.917.366,50	6,0%	2.423	5,4%
Saarland	6.818.207,52	1,5%	569	1,3%
Sachsen	16.125.860,66	3,5%	1.680	3,7%
Sachsen-Anhalt	5.879.312,99	1,3%	642	1,4%
Schleswig-Holstein	15.668.562,44	3,4%	1.451	3,2%
Thüringen	8.393.621,96	1,8%	1.008	2,2%
Total	464.311.308,76	100,00%	44.923	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	196.514.692,33	89,4%	10.420	89,08%
LCV	23.397.167,55	10,6%	1.277	10,92%
Total	219.911.859,88	100%	11.697	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	215.430.837,36	88,15%	29.115	87,63%
LCV	28.968.611,52	11,85%	4.111	12,37%
Total	244.399.448,88	100%	33.226	100%

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10. Insurances

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Period No					
Monthly Period			01/04/2022 - 30/04/2022		
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.551.046,48	2.566.800,32	219.911.859,88	1,9%
Leases	0,00	0,00	244.399.448,88	0,0%
Total	1.551.046,48	2.566.800,32	464.311.308,76	0,9%

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11. Type of Contract

Reporting Date			04/05/2022		
Payment Date			23/05/2022		
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	7.548	16,8%	143.477.646	30,9%
Balloon Loans used cars	4.149	9,2%	76.434.214	16,5%
Leases new cars	33.226	74,0%	244.399.449	52,6%
Total	44.923	100%	464.311.308,76	100,0%

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12. Customer Yield

Reporting Date	04/05/2022		
Payment Date	23/05/2022		
Period No			
Monthly Period	01/04/2022 - 30/04/2022		
Interest Period	from	21/04/2022	to 23/05/2022 = 32 days
Collection Period	from	01/04/2022	to 30/04/2022

<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%	50.186.577,13	22,82%	2.100	17,95%
1,01 to 2%	20.124.545,47	9,15%	887	7,58%
2,01 to 3%	59.455.069,37	27,04%	3.305	28,26%
3,01 to 4%	71.721.537,38	32,61%	4.125	35,27%
4,01 to 5%	15.958.048,81	7,26%	1.065	9,10%
5,01 to 6%	2.382.367,41	1,08%	204	1,74%
6,01 to 7%	83.714,31	0,04%	11	0,09%
7,01 to 8%	0,00	0,00%	0	0,00%
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	219.911.859,88	100%	11.697,00	100%

Statistics	in %
WA Interest	2,61

¹ runs from .00 to .99

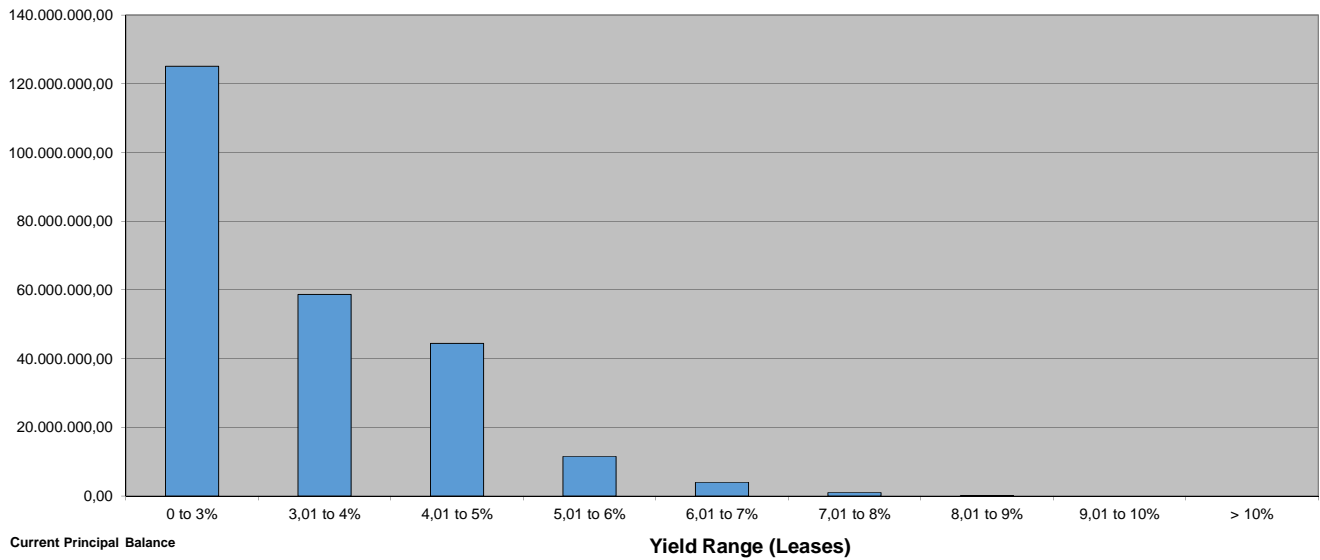
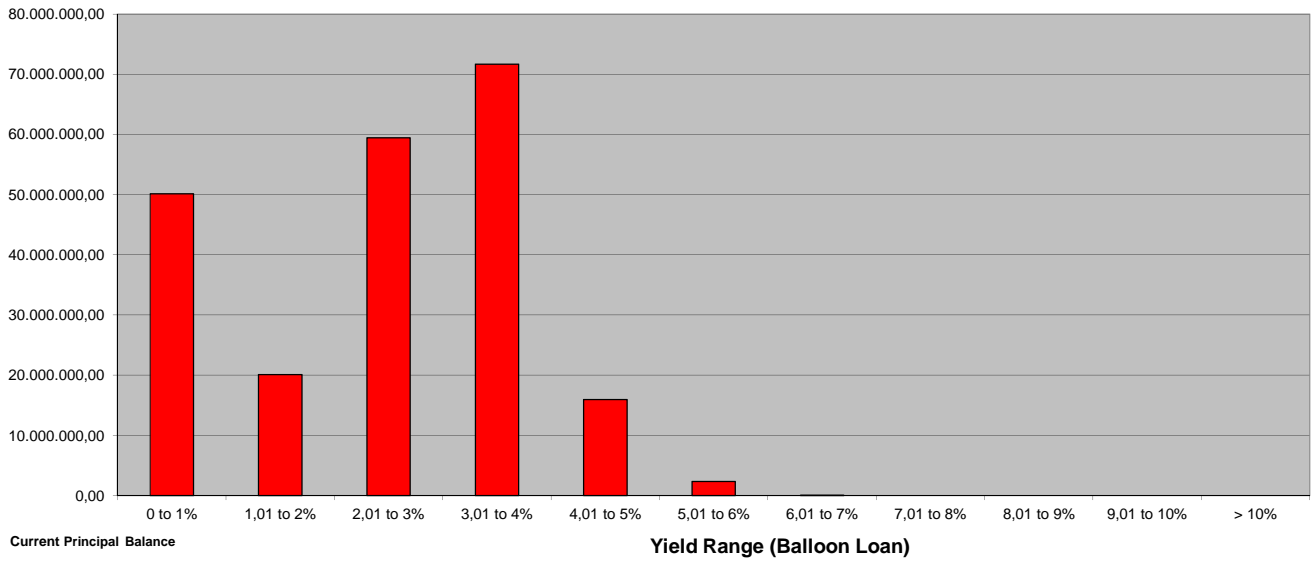
<i>Leases</i>				
<i>Yield Range¹</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	125.018.946,08	51,15%	14.440	43,46%
3,01 to 4%	58.584.960,80	23,97%	9.506	28,61%
4,01 to 5%	44.385.247,60	18,16%	6.716	20,21%
5,01 to 6%	11.509.006,55	4,71%	1.798	5,41%
6,01 to 7%	3.912.797,37	1,60%	599	1,80%
7,01 to 8%	930.398,92	0,38%	157	0,47%
8,01 to 9%	58.091,56	0,02%	10	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	244.399.448,88	100%	33.226,00	100%

Statistics	in %
WA Interest	3,30

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12.1 Customer Yield (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



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13. Seasoning

Reporting Date	04/05/2022	
Payment Date	23/05/2022	
Period No		
Monthly Period	01/04/2022 - 30/04/2022	
Interest Period	from 21/04/2022 to 23/05/2022	= 32 days
Collection Period	from 01/04/2022 to 30/04/2022	

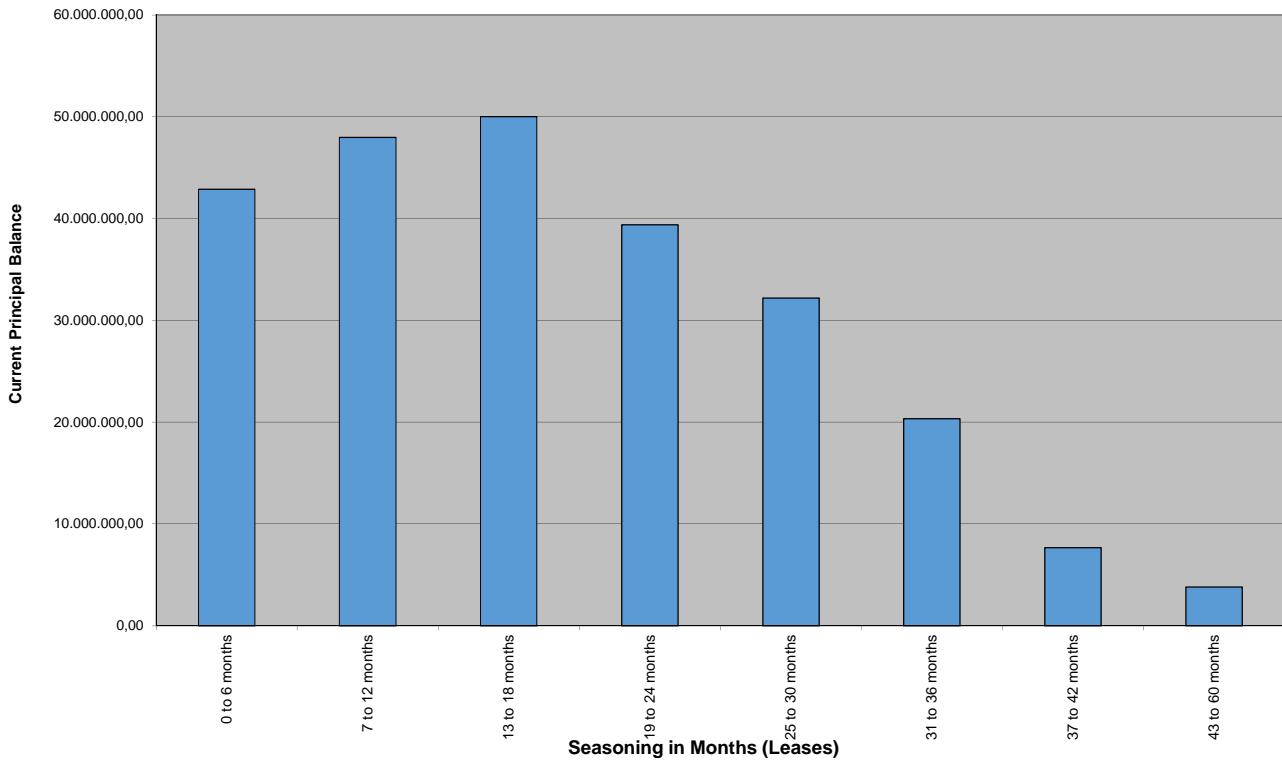
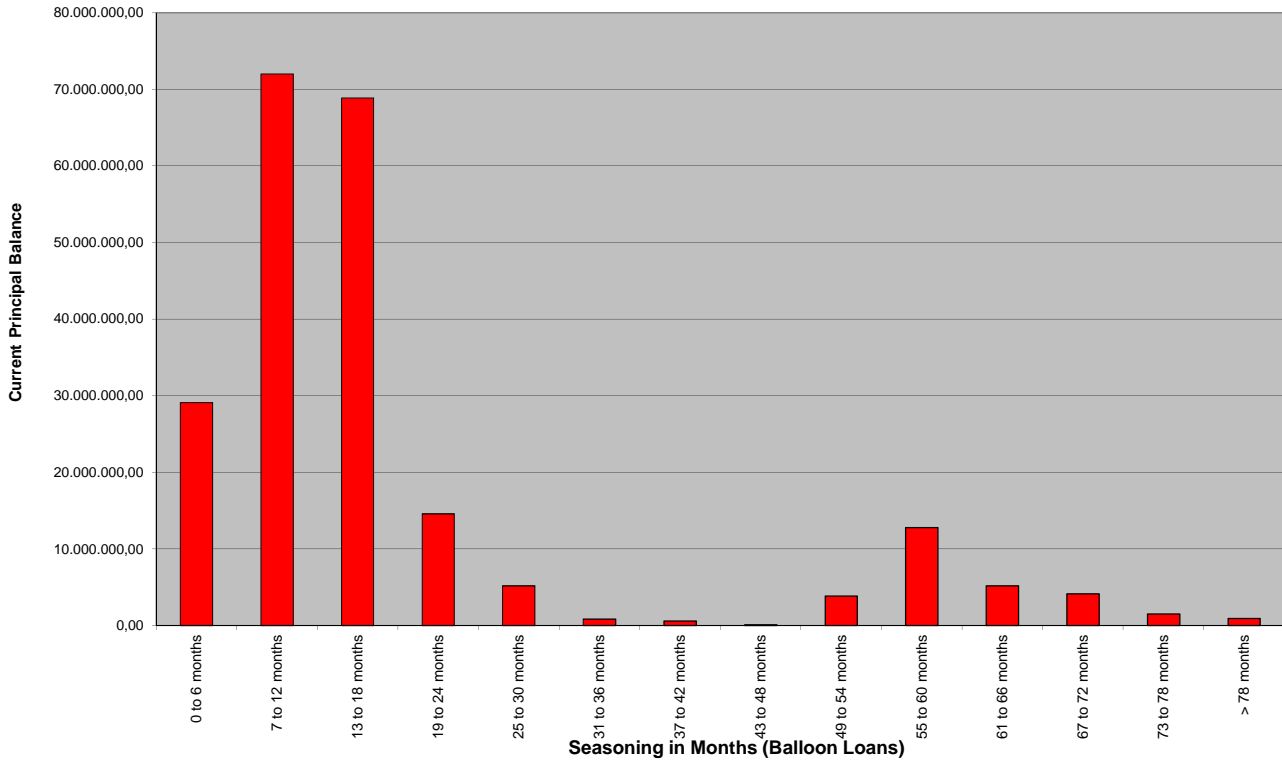
Balloon Loan				
Seasoning in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	29.106.280,97	13,24%	1.125	9,62%
7 to 12 months	71.996.518,30	32,74%	3.088	26,40%
13 to 18 months	68.888.974,84	31,33%	3.381	28,90%
19 to 24 months	14.606.429,70	6,64%	745	6,37%
25 to 30 months	5.200.580,18	2,36%	269	2,30%
31 to 36 months	856.810,61	0,39%	52	0,44%
37 to 42 months	614.918,31	0,28%	38	0,32%
43 to 48 months	122.508,50	0,06%	15	0,13%
49 to 54 months	3.885.850,64	1,77%	313	2,68%
55 to 60 months	12.806.784,13	5,82%	1.263	10,80%
61 to 66 months	5.222.940,03	2,38%	538	4,60%
67 to 72 months	4.160.318,68	1,89%	483	4,13%
73 to 78 months	1.505.965,68	0,68%	226	1,93%
> 78 months	936.979,31	0,43%	161	1,38%
Total	219.911.859,88	100,00%	11.697	100,00%

Leases				
Seasoning in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	42.873.402,14	17,54%	3.484	10,49%
7 to 12 months	47.990.614,03	19,64%	4.771	14,36%
13 to 18 months	50.022.714,56	20,47%	5.179	15,59%
19 to 24 months	39.409.913,14	16,13%	5.089	15,32%
25 to 30 months	32.215.145,67	13,18%	5.790	17,43%
31 to 36 months	20.360.304,43	8,33%	5.374	16,17%
37 to 42 months	7.698.509,13	3,15%	1.865	5,61%
43 to 60 months	3.828.845,78	1,57%	1.674	5,04%
Total	244.399.448,88	100,00%	33.226	100,00%

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13.1 Seasoning (Graph)

Reporting Date	04/05/2022					
Payment Date	23/05/2022					
Period No						
Monthly Period	01/04/2022 - 30/04/2022					
Interest Period	from	21/04/2022	to	23/05/2022	=	32 days
Collection Period	from	01/04/2022	to	30/04/2022		



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14. Remaining Term

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

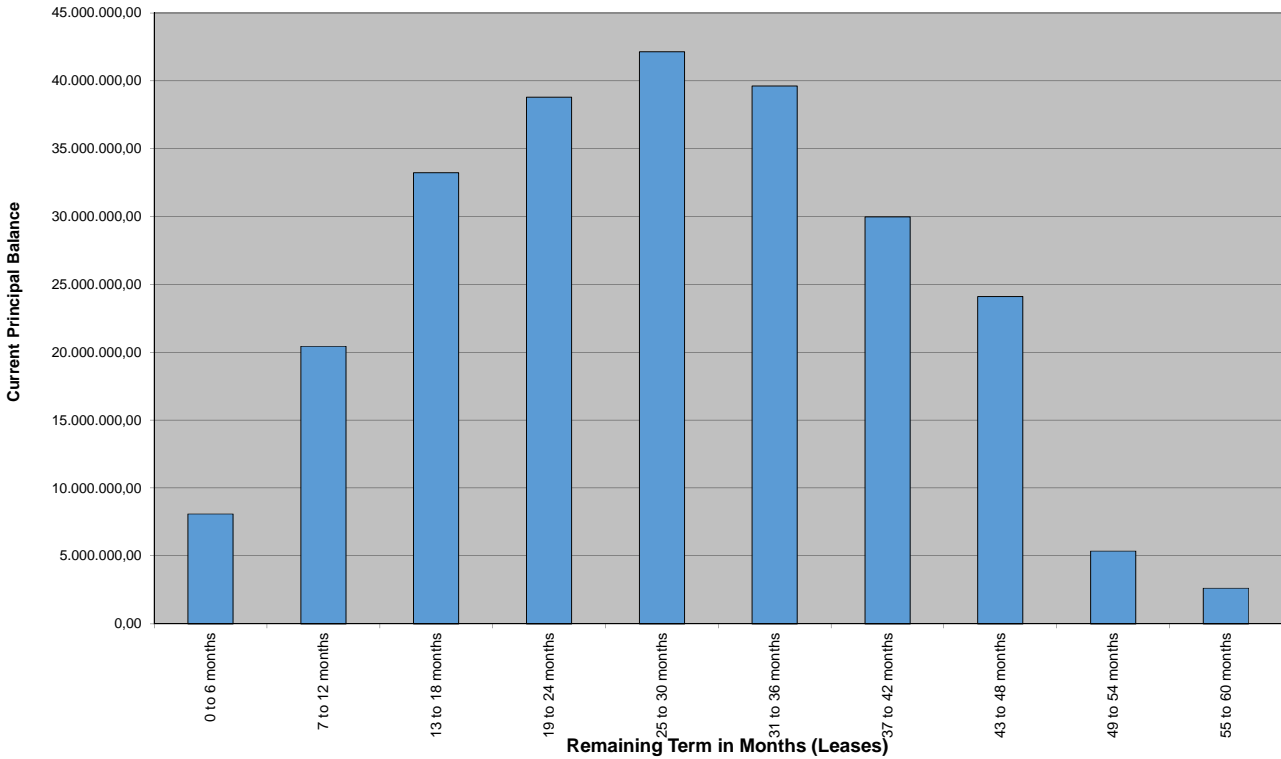
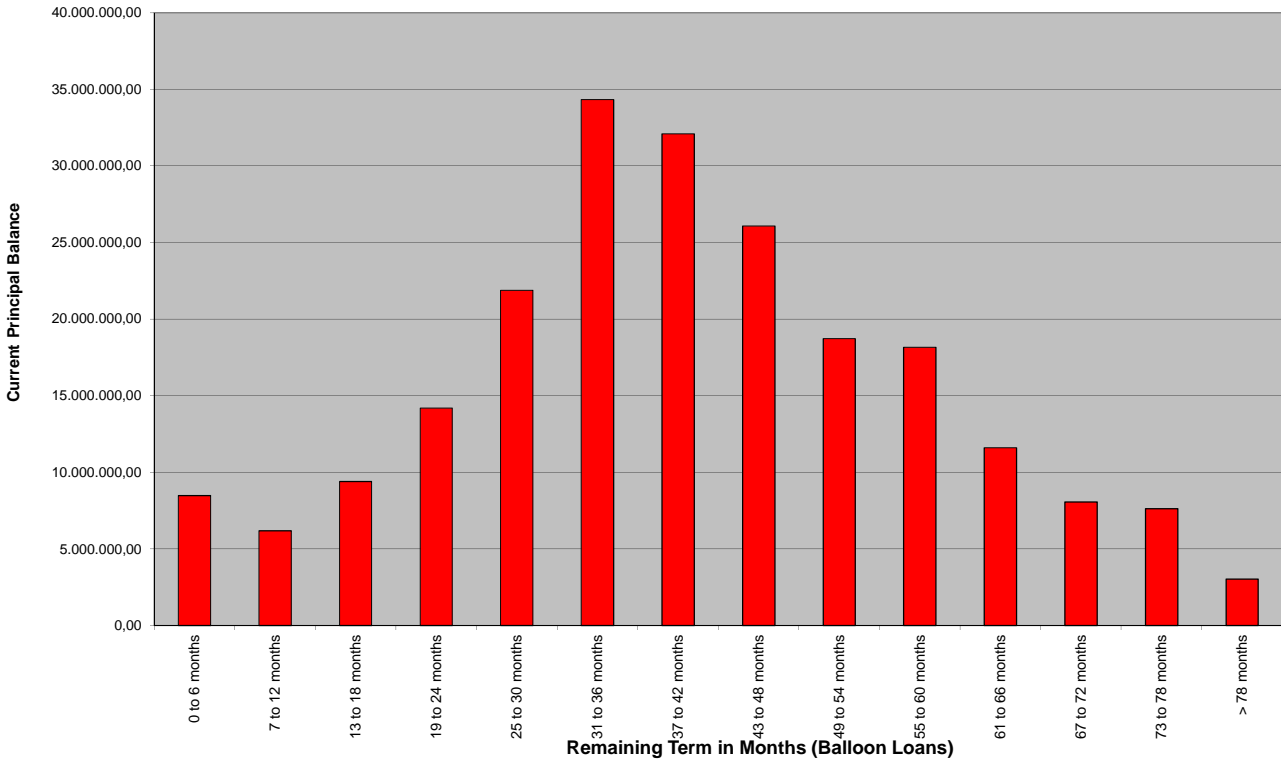
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.483.532,26	3,86%	1.125	9,62%
7 to 12 months	6.183.896,46	2,81%	3.088	26,40%
13 to 18 months	9.407.849,63	4,28%	3.381	28,90%
19 to 24 months	14.201.404,63	6,46%	745	6,37%
25 to 30 months	21.876.607,27	9,95%	269	2,30%
31 to 36 months	34.325.971,76	15,61%	52	0,44%
37 to 42 months	32.093.801,97	14,59%	38	0,32%
43 to 48 months	26.090.283,20	11,86%	15	0,13%
49 to 54 months	18.725.449,16	8,51%	313	2,68%
55 to 60 months	18.162.059,19	8,26%	1.263	10,80%
61 to 66 months	11.601.886,87	5,28%	538	4,60%
67 to 72 months	8.075.439,67	3,67%	483	4,13%
73 to 78 months	7.636.400,58	3,47%	226	1,93%
> 78 months	3.047.277,23	1,39%	161	1,38%
Total	219.911.859,88	100,00%	11.697	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	8.093.398,44	3,31%	5.078	15,28%
7 to 12 months	20.461.443,34	8,37%	5.096	15,34%
13 to 18 months	33.230.789,29	13,60%	5.474	16,48%
19 to 24 months	38.777.189,44	15,87%	4.717	14,20%
25 to 30 months	42.138.078,83	17,24%	4.396	13,23%
31 to 36 months	39.613.670,75	16,21%	3.678	11,07%
37 to 42 months	29.972.452,36	12,26%	2.514	7,57%
43 to 48 months	24.108.427,73	9,86%	1.808	5,44%
49 to 54 months	5.367.553,63	2,20%	318	0,96%
55 to 60 months	2.636.445,07	1,08%	147	0,44%
Total	244.399.448,88	100,00%	33.226	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	04/05/2022		
Payment Date	23/05/2022		
Period No			
Monthly Period	01/04/2022 - 30/04/2022		
Interest Period	from	21/04/2022	to 23/05/2022 = 32 days
Collection Period	from	01/04/2022	to 30/04/2022



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15. Original Term

Reporting Date	04/05/2022			
Payment Date	23/05/2022			
Period No				
Monthly Period	01/04/2022 - 30/04/2022			
Interest Period	from	21/04/2022	to	23/05/2022 = 32 days
Collection Period	from	01/04/2022	to	30/04/2022

<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	138.792,22	0,06%	13	0,11%
13 to 18 months	398.021,07	0,18%	23	0,20%
19 to 24 months	2.576.338,74	1,17%	176	1,50%
25 to 30 months	430.425,53	0,20%	27	0,23%
31 to 36 months	20.509.187,89	9,33%	993	8,49%
37 to 42 months	761.953,34	0,35%	38	0,32%
43 to 48 months	75.846.092,02	34,49%	3.646	31,17%
49 to 54 months	1.022.371,97	0,46%	40	0,34%
55 to 60 months	49.400.358,14	22,46%	2.493	21,31%
61 to 66 months	1.253.829,18	0,57%	81	0,69%
67 to 72 months	20.043.244,80	9,11%	1.109	9,48%
73 to 78 months	1.610.055,35	0,73%	97	0,83%
> 78 months	45.921.189,63	20,88%	2.961	25,31%
Total	219.911.859,88	100,00%	11.697	100,00%

Statistics	
WA Original Term	59,19

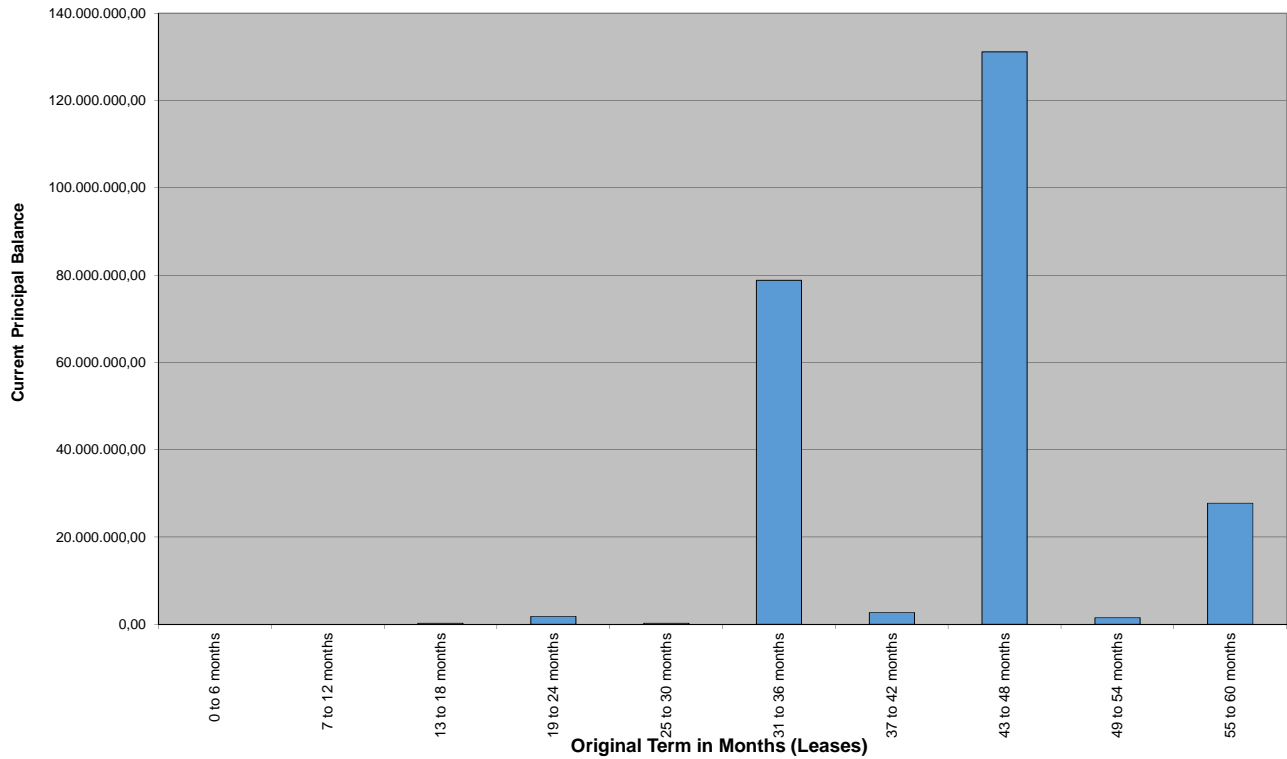
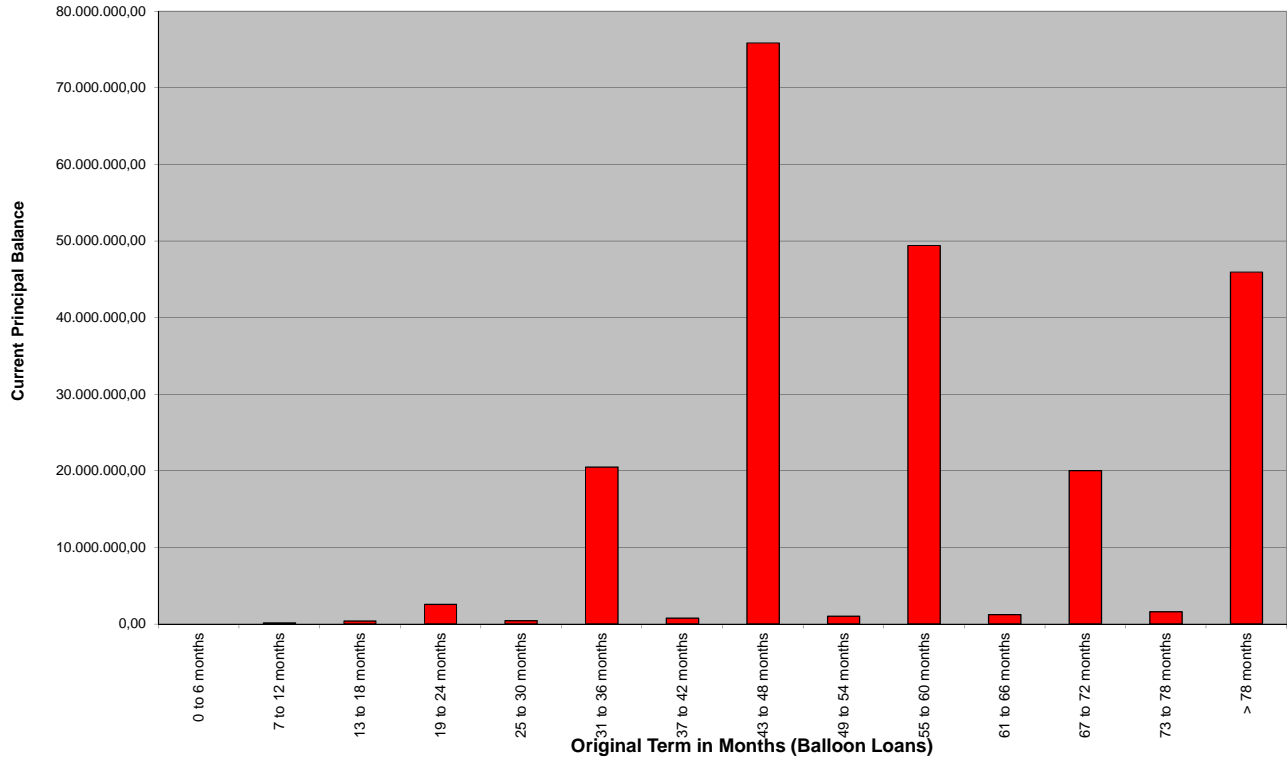
<i>Leases</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	260.269,08	0,11%	473	1,42%
19 to 24 months	1.843.680,63	0,75%	711	2,14%
25 to 30 months	303.504,19	0,12%	54	0,16%
31 to 36 months	78.817.238,34	32,25%	12.562	37,81%
37 to 42 months	2.700.444,02	1,10%	240	0,72%
43 to 48 months	131.195.247,08	53,68%	16.599	49,96%
49 to 54 months	1.493.668,31	0,61%	145	0,44%
55 to 60 months	27.785.397,23	11,37%	2.442	7,35%
Total	244.399.448,88	100,00%	33.226	100,00%

Statistics	
WA Original Term	45,21

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15.1 Original Term (Graph)

Reporting Date	04/05/2022					
Payment Date	23/05/2022					
Period No						
Monthly Period	01/04/2022 - 30/04/2022					
Interest Period	from	21/04/2022	to	23/05/2022	=	32 days
Collection Period	from	01/04/2022	to	30/04/2022		



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16. Manufacturer

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	22.222.440,61	4,79%	1.720	3,83%
Chrysler	0,00	0,00%	0	0,00%
Dodge	78.239,39	0,02%	3	0,01%
Fiat	139.571.708,01	30,06%	19.109	42,54%
Jaquar	56.523.177,15	12,17%	5.854	13,03%
Jeep	67.791.069,91	14,60%	5.089	11,33%
Lancia	43.922,84	0,01%	7	0,02%
LandRover	151.102.231,65	32,54%	11.615	25,86%
Maserati	7.455.772,96	1,61%	275	0,61%
Others	19.522.746,24	4,20%	1.251	2,78%
	464.311.308,76	100,00%	44.923,00	100,00%

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17. Priority of Payments

Reporting Date	04/05/2022		
Payment Date	23/05/2022		
Period No			
Monthly Period	01/04/2022 - 30/04/2022		
Interest Period	from	21/04/2022	to 23/05/2022 = 32 days
Collection Period	from	01/04/2022	to 30/04/2022

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 22.373.661,59
1. Payable Expenses	- 14.920,54
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	- 54.222,22
6. Interest on Class A	- 49.777,78
7. Interest on Class B	- 11.960,00
8. Interest on Class C	- 22.444,44
9. Interest on Class D	- 27.280,00
10. Interest on Class E	- 39.511,11
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 19.819.024,37
13. To credit the Replenishment Amount to the Replenishment Account	- 83.992,43
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	- 101.111,11
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 2.148.500,92

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	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

	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	€ 14.920,54	€ 12.265,14	€ 634,72	€ 619,39	€ 475,27	€ 389,42	€ 536,60
Interest accrued for the Period	€ 252.084,44	€ 49.777,78	€ 11.960,00	€ 22.444,44	€ 27.280,00	€ 39.511,11	€ 101.111,11
Interest Payments	€ 252.084,44	€ 49.777,78	€ 11.960,00	€ 22.444,44	€ 27.280,00	€ 39.511,11	€ 101.111,11
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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)	0,5600
Net Swap Payments	-49.777,76

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20. Retention

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	86,15%
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	2,74%
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	5.715.565,44	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	2,74%
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	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No					
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No	0				
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No	0				
Monthly Period	01/04/2022 - 30/04/2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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