

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

**Cover Sheet Monthly Investor Report**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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

**ABEST 19  
Monthly Investor Report**

**1. Portfolio Information**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period from	21/07/2023	to	21/08/2023	=	31 days
Collection Period from	01/07/2023	to	31/07/2023		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>398.617.896,13 €</b>	<b>417.829.557,01</b>
Scheduled Principal Payments		11.583.265,06 €	11.777.848,67
Prepayment Principal		4.130.142,84 €	4.726.236,76
Others		3.622.820,91 €	2.625.230,50
Recoveries		43.496,63 €	20.064,71
<b>Total Principal Collections</b>		<b>19.379.725,44 €</b>	<b>19.149.380,64</b>
<b>Total Interest Collections</b>		<b>1.384.849,86 €</b>	<b>1.131.063,19</b>
<b>Defaults</b>		<b>169.132,25</b>	<b>62.280,24</b>
<b>End of Period (after Payment Date)</b>	<b>34.438</b>	<b>379.069.038,44 €</b>	<b>398.617.896,13</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,43%	13,57%
<b>New sale Offer</b>		<b>- €</b>	<b>-</b>

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

**2. Reserve Accounts**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

**Aggregate Rated Notes Balance**

Beginning of Period	401.328.896,13
End of Period	381.780.038,44

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.908.644,48 €	no
Cash Outflow	-€ 97.744,29		
Cash Inflow	€ -		
End of Period	0,5%	1.810.900,19 €	
Required Reserve Fund	-€ 97.744,29		

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

**3. Performance Data**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period from	21/07/2023	to	21/08/2023	=	31 days
Collection Period from	01/07/2023	to	31/07/2023		

**Note Balance**

Beginning of Period	401.328.896,13 €
End of Period	381.780.038,44 €

**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	1.403.665,65 €

**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	531.114,51 €

**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	459.990,22 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,24%
Cumulative Default Level previous period	0,25%
Cumulative Default Level current period	0,41%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,13%
Delinquency Level current period	0,08%

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

**NO**

**Principal Deficiency Amount Shortfall**

**NO**

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

**Replenishment Amount**

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

**NO**

**Performance Data**

Number of Contracts being 31-60 Days delinquent	109
Number of Contracts being 61-90 Days delinquent	43
Number of Contracts being 91-120 Days delinquent	31
Gross instalments being 31-60 days delinquent	74.911,31
Gross instalments being 61-90 days delinquent	11.560,83
Gross instalments being 91-120 days delinquent	8.675,44
Current Period Termination	150.396,86
Cumulative Termination	2.338.491,92
New number of Contracts being terminated	19,00
Total number of Contracts being terminated	269,00
Current Period Recoveries	43.496,63
Cumulative Recoveries	270.429,77

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

**4. Outstanding Notes**

Reporting Date	03/08/2023					
Payment Date	21/08/2023					
Period No	33					
Monthly Period	01.07.2023 - 31.07.2023					
Interest Period from	21/07/2023	to	21/08/2023	=	=	31 days
Collection Period from	01/07/2023	to	31/07/2023			

Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
<b>1. Note Balance</b>							
<b>General Note Information</b>							
ISIN Code	XS2247538023	XS2247538452	XS2247538619	XS2247538882	XS2247539005	XS2247539344	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031
Expected Maturity							
Original Rating (Fitch/ Moody's)	AAA(sf)/ Aaa (Sf)	AA+(sf)/Aa1 (sf)	A+(sf)/Aa2(sf)	A-(sf)/A2(sf)	BBB-(sf)/Baa2(sf)		n/a
Current Rating (Fitch / Moody's)*	AAA(sf)/ Aaa (Sf)	AA±(sf)/Aa1 (sf)	A±(sf)/Aa2(sf)	A-(sf)/A2(sf)	BBB-(sf)/Baa2(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance							
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class	0	0	0	0	0	0	0
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	323.028.896,13 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	19.548.857,69	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	303.480.038,44 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Current Tranching							
Current Pool Factor	0,63	1,00	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	4,155						
DayCount Convention	ACT/360	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	31 days
Principal Outstanding Beginning of Period	323.028.896,13 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	<b>19.548.857,69 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Principal Outstanding End of Period	303.480.038,44 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Interest accrued for the period	<b>1.155.770,47 €</b>	<b>10.914,58 €</b>	<b>19.590,28 €</b>	<b>17.561,50 €</b>	<b>32.248,61 €</b>	<b>109.705,56 €</b>	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	15,35%	15,36%	10,59%	7,89%	5,09%	0,00%	

**ABEST 19  
Monthly Investor Report**

**5. Original Principal Balance**

as of ISSUE DATE

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

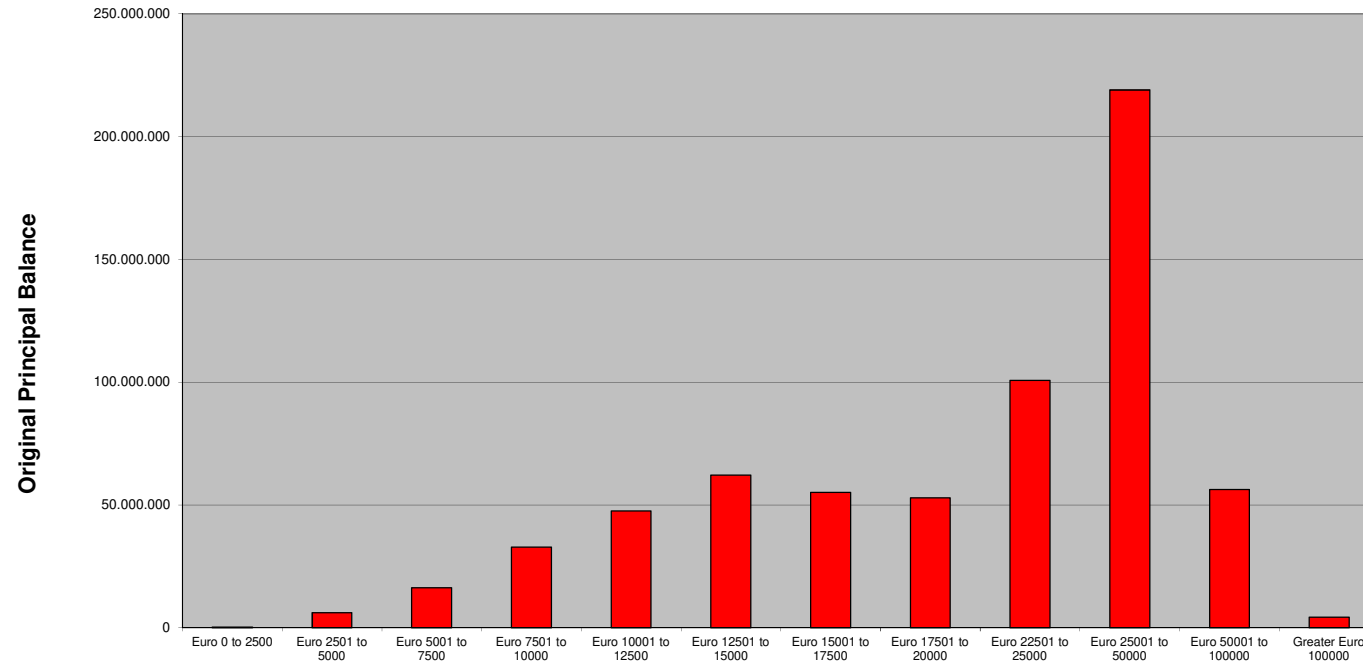
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131.00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495.00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555.00	7,32%
Euro 7501 to 10000	32.807.091	5,0%	3.689.00	10,57%
Euro 10001 to 12500	47.586.015	7,3%	4.206.00	12,05%
Euro 12501 to 15000	62.140.313	9,5%	4.511.00	12,92%
Euro 15001 to 17500	55.046.450	8,4%	3.399.00	9,74%
Euro 17501 to 20000	52.817.087	8,1%	2.812.00	8,06%
Euro 22501 to 25000	100.690.819	15,4%	4.480.00	12,83%
Euro 25001 to 50000	219.004.473	33,5%	6.691.00	19,17%
Euro 50001 to 100000	56.254.715	8,6%	904.00	2,59%
Greater Euro 100000	4.289.009	0,7%	36.00	0,10%
<b>Total</b>	<b>653.187.711,36</b>	<b>100,00%</b>	<b>34.909</b>	<b>100,00%</b>

Statistics in EUR

**ABEST 19  
Monthly Investor Report**

**5.1 Original PB (Graph)**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	



**ABEST 19  
Monthly Investor Report**

**6. Current Principal Balance**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.302.092,07	1,4%	3.957	11,5%
Euro 2501 to 5000	19.041.972,81	5,0%	5.024	14,6%
Euro 5001 to 7500	33.930.797,86	8,9%	5.410	15,7%
Euro 7501 to 10000	47.082.208,41	12,4%	5.411	15,7%
Euro 10001 to 12500	42.757.347,76	11,3%	3.821	11,1%
Euro 12501 to 15000	38.951.354,81	10,3%	2.846	8,3%
Euro 15001 to 17500	34.712.628,35	9,1%	2.145	6,2%
Euro 17501 to 20000	28.977.884,50	7,6%	1.549	4,5%
Euro 22501 to 25000	42.419.896,47	11,2%	1.906	5,5%
Euro 25001 to 50000	68.938.707,10	18,2%	2.105	6,1%
Euro 50001 to 100000	15.817.451,19	4,2%	257	0,7%
Greater Euro 100000	1.856.483,36	0,5%	7	0,0%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,0%</b>	<b>34.438</b>	<b>100,0%</b>

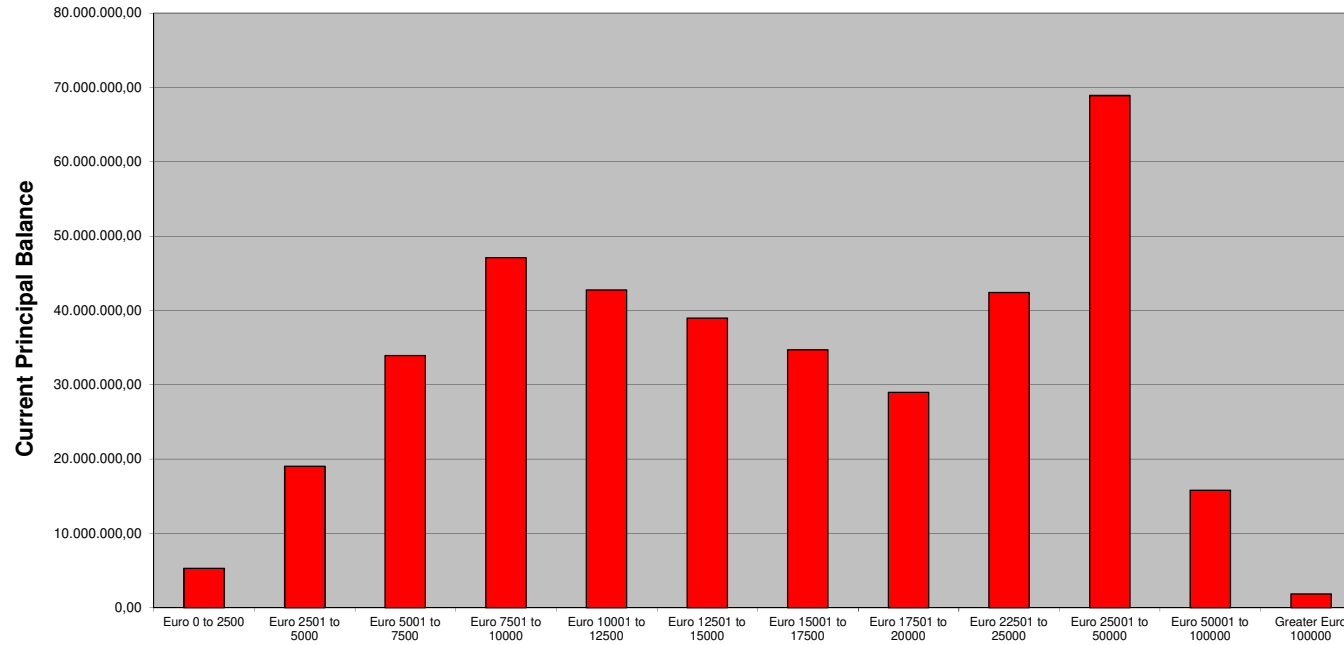
<b>Statistics in EUR</b>	
Average Amount	11.028,19



**ABEST 19  
Monthly Investor Report**

**6.1 Current PB (Graph)**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	



**ABEST 19  
Monthly Investor Report**

**7. Borrower Concentration**

Reporting Date	03/08/2023		
Payment Date	21/08/2023		
Period No	33		
Monthly Period	01.07.2023 - 31.07.2023		
Interest Period	from	21/07/2023	to 21/08/2023 = 31 days
Collection Period	from	01/07/2023	to 31/07/2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	1.025.722,78	0,27%	1
2	290.627,73	0,08%	28
3	237.285,02	0,06%	10
4	220.386,32	0,06%	31
5	210.920,57	0,06%	13
6	191.799,45	0,05%	10
7	185.926,75	0,05%	2
8	185.606,18	0,05%	1
9	167.801,70	0,04%	1
10	158.321,59	0,04%	12
11	153.884,80	0,04%	1
12	153.043,69	0,04%	23
13	145.582,10	0,04%	2
14	137.146,47	0,04%	11
15	134.406,86	0,04%	2
16	134.342,55	0,04%	23
17	131.864,17	0,03%	8
18	126.481,73	0,03%	5
19	118.537,00	0,03%	2
20	117.682,17	0,03%	9
<b>Total</b>	<b>4.227.369,63</b>	<b>1,11%</b>	<b>195</b>

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

**8. Geographical Distribution**

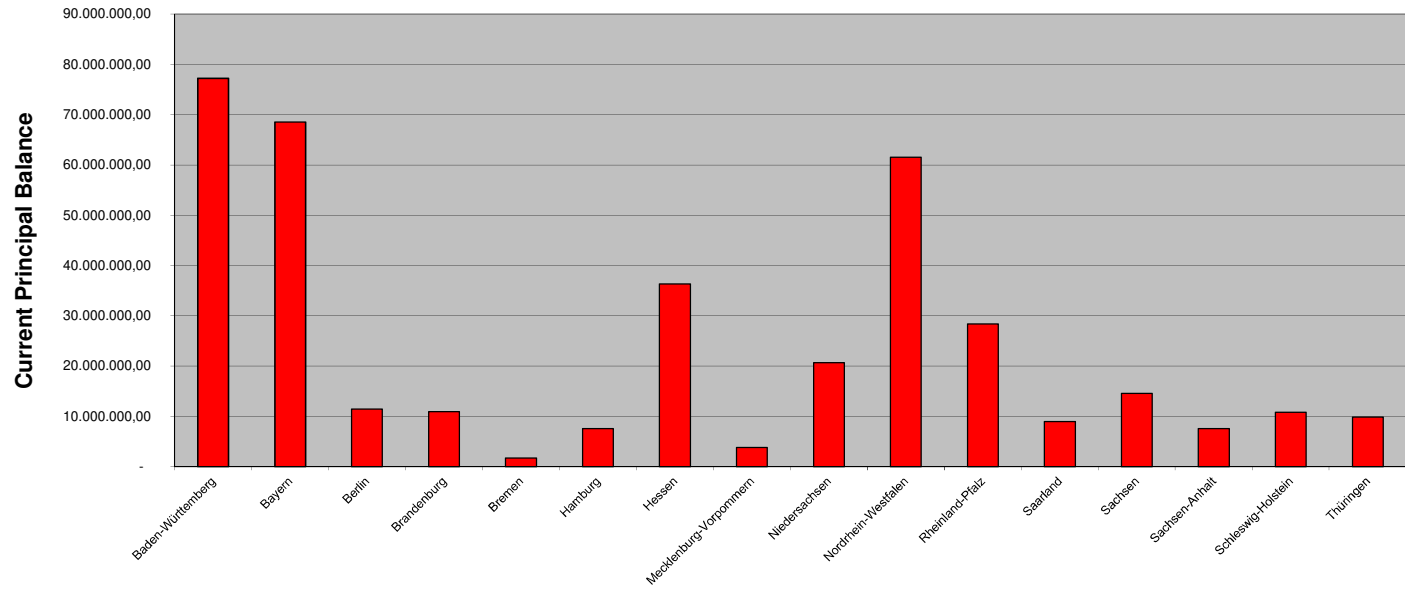
Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	21.093,09	0,0%	1	0,0%
Baden-Württemberg	77.231.929,29	20,3%	7.203	20,9%
Bayern	68.531.697,17	18,0%	6.466	18,8%
Berlin	11.426.270,31	3,0%	905	2,6%
Brandenburg	10.943.181,19	2,9%	934	2,7%
Bremen	1.714.530,82	0,5%	179	0,5%
Hamburg	7.536.301,88	2,0%	581	1,7%
Hessen	36.341.447,07	9,6%	3.276	9,5%
Mecklenburg-Vorpommern	3.824.935,94	1,0%	352	1,0%
Niedersachsen	20.644.424,51	5,4%	1.793	5,2%
Nordrhein-Westfalen	61.536.424,72	16,2%	5.692	16,5%
Rheinland-Pfalz	28.378.281,16	7,5%	2.666	7,7%
Saarland	8.950.155,86	2,4%	769	2,2%
Sachsen	14.576.623,50	3,8%	1.194	3,5%
Sachsen-Anhalt	7.538.275,04	2,0%	601	1,7%
Schleswig-Holstein	10.773.200,14	2,8%	944	2,7%
Thüringen	9.820.052,90	2,6%	882	2,6%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,00%</b>	<b>34.438</b>	<b>100,00%</b>

**ABEST 19  
Monthly Investor Report**

**8.1 Geographical Distribution (Graph)**

Reporting Date	03/08/2023					
Payment Date	21/08/2023					
Period No	33					
Monthly Period	01.07.2023 - 31.07.2023					
Interest Period	from	21/07/2023	to	21/08/2023	=	31 days
Collection Period	from	01/07/2023	to	31/07/2023		



**ABEST 19  
Monthly Investor Report**

**9. Object Type**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	218.343.982,65	57,5%	16.817	48,83%
Used	161.444.842,04	42,5%	17.621	51,17%
<b>Total</b>	<b>379.788.824,69</b>	<b>100%</b>	<b>34.438</b>	<b>100%</b>

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	321.574.616,11	84,67%	28.897	83,91%
LCV	58.214.208,58	15,33%	5.541	16,09%
<b>Total</b>	<b>379.788.824,69</b>	<b>100%</b>	<b>34.438</b>	<b>100%</b>

**ABEST 19  
Monthly Investor Report**

**10. Insurances**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	66.375.817,28	17,5%	7.699	22,4%
Without CPI	313.413.007,41	82,5%	26.739	77,6%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,0%</b>	<b>34.438</b>	<b>100,0%</b>

ABEST 19  
Monthly Investor Report

11. Type of Contract

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	163.860.000,93	43,1%	19.714	57,2%
Balloon Loans	164.421.758,96	43,3%	11.053	32,1%
- of which balloons	110.875.211,84	29,2%	n.a	n.a
- of which regular installments	53.546.547,12	14,1%	n.a	n.a
Formula	51.507.064,80	13,6%	3.671	10,7%
- of which balloons	34.440.369,25	9,1%	n.a	n.a
- of which regular installments	17.066.695,55	4,5%	n.a	n.a
<b>Total</b>	<b>379.788.824,69</b>	<b>100%</b>	<b>34.438</b>	<b>100%</b>

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	0	0,0%	0	0,0%
13 to 24 months	66	0,6%	1.029.368	83,6%
25 to 36 months	466	4,2%	8.005.838	76,3%
37 to 48 months	5.605	50,7%	79.473.406	78,8%
49 to 60 months	2.788	25,2%	43.796.381	61,1%
61 to 72 months	826	7,5%	13.849.847	48,5%
73 to 84 months	1.290	11,7%	18.101.063	46,5%
85 to 96 months	12	0,1%	166.056	2,2%
<b>Total</b>	<b>11.041</b>	<b>100%</b>	<b>164.255.702,80</b>	<b>67,6%</b>

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	4.978	45,0%	59.650.240,60	88,5%
13 to 24 months	2.769	25,1%	38.802.180,18	67,5%
25 to 36 months	2.163	19,6%	39.149.578,32	53,8%
37 to 48 months	881	8,0%	20.137.930,11	45,9%
49 to 60 months	249	2,3%	6.452.775,11	38,6%
61 to 72 months	13	0,1%	229.054,64	15,0%
<b>Total</b>	<b>11.053</b>	<b>100%</b>	<b>164.421.758,96</b>	<b>67,6%</b>

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	0	0,0%	-	0,0%
13 to 24 months	22	0,6%	1.257.150,02	96,0%
25 to 36 months	353	9,6%	5.396.933,12	81,8%
37 to 48 months	2.092	57,0%	28.047.185,83	72,8%
49 to 60 months	723	19,7%	10.289.334,29	56,6%
61 to 72 months	191	5,2%	2.847.108,72	44,9%
73 to 84 months	289	7,9%	3.660.740,27	42,5%
85 to 96 months	1	0,0%	8.613	0,0%
<b>Total</b>	<b>3.670</b>	<b>100%</b>	<b>51.498.452,25</b>	<b>67,1%</b>

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	1.152	31,4%	13.117.289	89,1%
13 to 24 months	1.264	34,4%	16.718.819	69,5%
25 to 36 months	840	22,9%	13.850.922	57,6%
37 to 48 months	323	8,8%	5.968.731	46,5%
49 to 60 months	86	2,3%	1.744.841	33,3%
61 to 72 months	6	0,2%	106.462	32,0%
<b>Total</b>	<b>3.671</b>	<b>100%</b>	<b>51.507.064,80</b>	<b>67,1%</b>

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

**12. Payment Methods**

Reporting Date	03/08/2023	
Payment Date	21/08/2023	
Period No	33	
Monthly Period	01.07.2023 - 31.07.2023	
Interest Period	from 21/07/2023	to 21/08/2023 = 31 days
Collection Period	from 01/07/2023	to 31/07/2023

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	372.912.289,41	98,2%	33.893	98,4%
Other	6.876.535,28	1,8%	545	1,6%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,0%</b>	<b>34.438</b>	<b>100,0%</b>

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	379.788.824,69	100,0%	34.438	100,0%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,0%</b>	<b>34.438</b>	<b>100,0%</b>

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	328.133.152,84	86,4%	27.560	80,0%
NO	51.655.671,85	13,6%	6.878	20,0%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,0%</b>	<b>34.438</b>	<b>100,0%</b>

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	15.227,83	17.625,04
Average purchase price	28.107,71	31.886,07
<b>Downpayment in %</b>	<b>54,2%</b>	<b>55,3%</b>



**ABEST 19  
Monthly Investor Report**

**13. Customer Yield**

Reporting Date	03/08/2023		
Payment Date	21/08/2023		
Period No	33		
Monthly Period	01.07.2023 - 31.07.2023		
Interest Period	from	21/07/2023	to 21/08/2023 = 31 days
Collection Period	from	01/07/2023	to 31/07/2023

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	20.405.737,45	5,37%	1.106	3,21%
1,01 to 2%	28.956.463,82	7,62%	2.108	6,12%
2,01 to 3%	129.799.412,52	34,18%	10.631	30,87%
3,01 to 4%	133.132.249,69	35,05%	11.988	34,81%
4,01 to 5%	43.319.530,17	11,41%	4.637	13,46%
5,01 to 6%	14.153.616,72	3,73%	2.363	6,86%
6,01 to 7%	9.702.643,55	2,55%	1.557	4,52%
7,01 to 8%	243.473,34	0,06%	38	0,11%
8,01 to 9%	23.991,65	0,01%	4	0,01%
9,01 to 10%	51.705,78	0,01%	6	0,02%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>379.788.824,69</b>	<b>100%</b>	<b>34.438,00</b>	<b>100%</b>

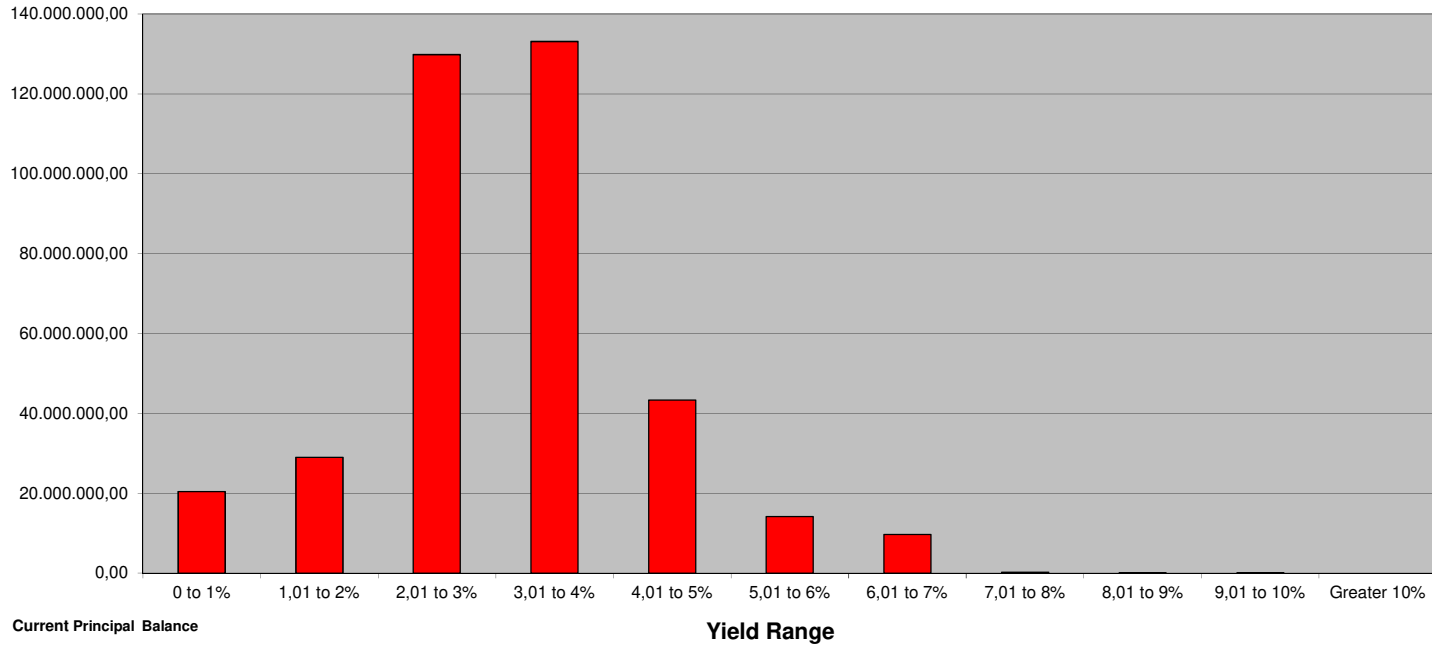
Statistics	in %
WA Interest	3,39

\* runs from .00 to .99

**ABEST 19  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	



**ABEST 19  
Monthly Investor Report**

**14. Seasoning**

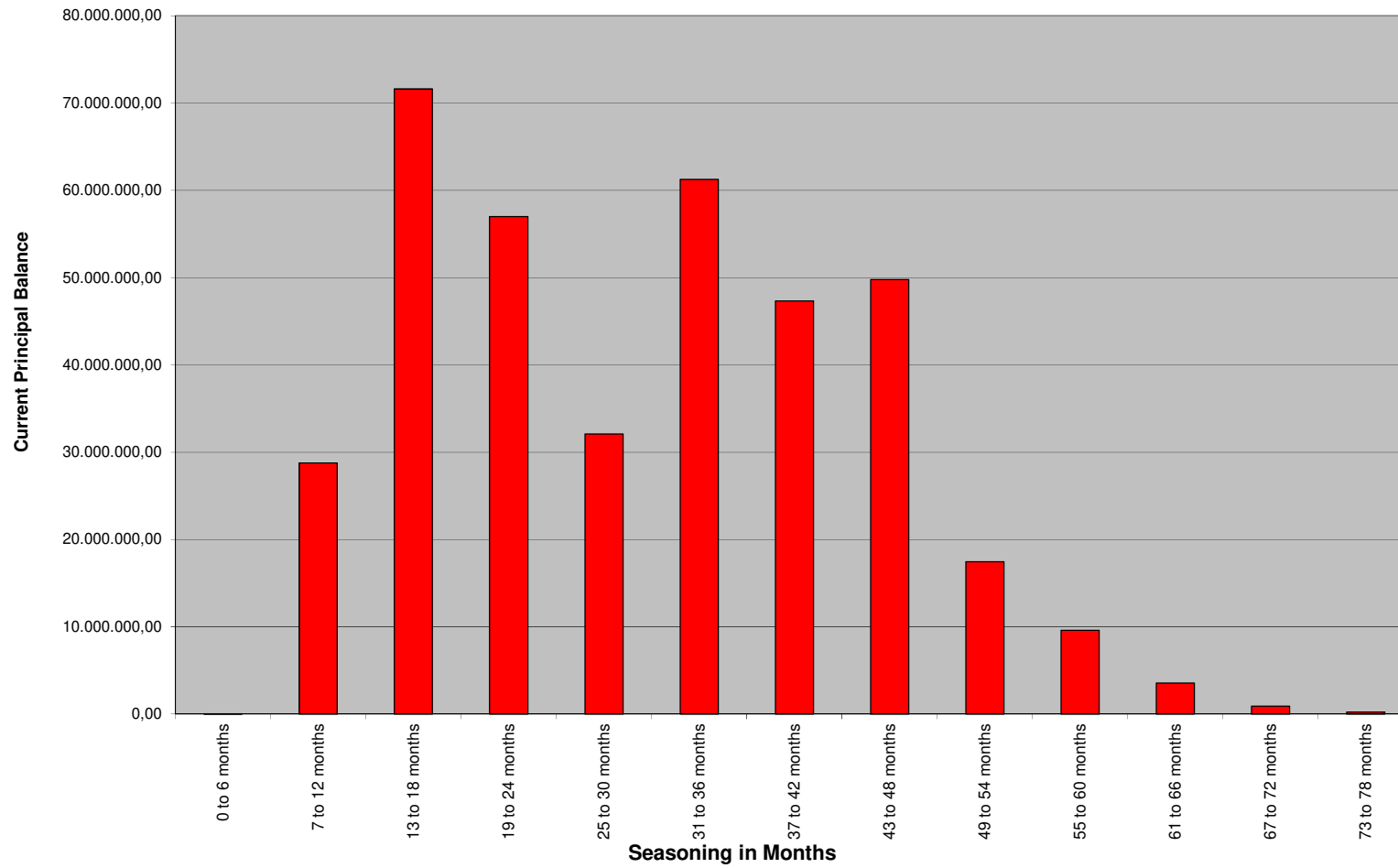
Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<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	38.834,62	0,01%	3	0,01%
7 to 12 months	28.767.860,41	7,57%	2.316	6,73%
13 to 18 months	71.618.134,80	18,86%	5.081	14,75%
19 to 24 months	56.987.041,32	15,00%	4.576	13,29%
25 to 30 months	32.089.554,94	8,45%	3.200	9,29%
31 to 36 months	61.244.984,87	16,13%	6.035	17,52%
37 to 42 months	47.314.860,69	12,46%	4.549	13,21%
43 to 48 months	49.775.944,09	13,11%	5.091	14,78%
49 to 54 months	17.439.783,28	4,59%	1.808	5,25%
55 to 60 months	9.593.558,53	2,53%	1.121	3,26%
61 to 66 months	3.542.028,64	0,93%	413	1,20%
67 to 72 months	900.736,41	0,24%	128	0,37%
73 to 78 months	226.241,14	0,06%	42	0,12%
79 to 96 months	249.260,95	0,07%	75	0,22%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,00%</b>	<b>34.438</b>	<b>100,00%</b>

**ABEST 19  
Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	03/08/2023		
Payment Date	21/08/2023		
Period No	33		
Monthly Period	01.07.2023 - 31.07.2023		
Interest Period	from	21/07/2023	to 21/08/2023 = 31 days
Collection Period	from	01/07/2023	to 31/07/2023



**ABEST 19  
Monthly Investor Report**

**15. Remaining Term**

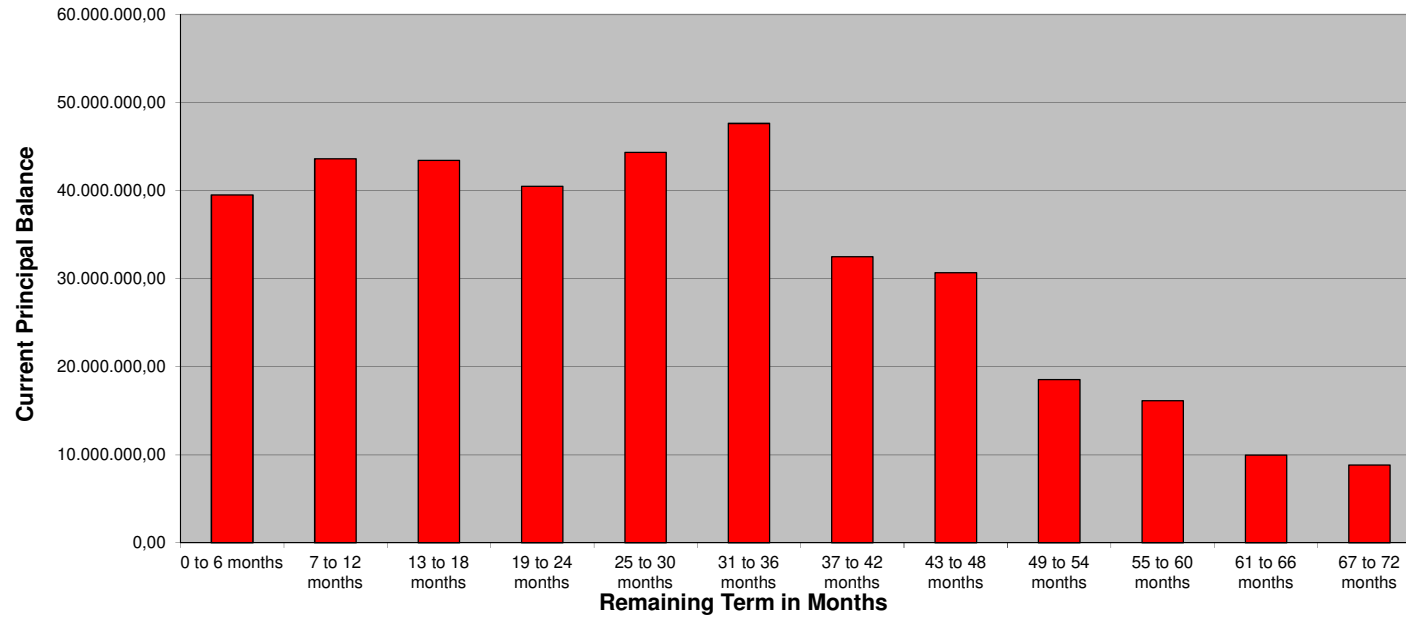
Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<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	39.482.149,47	10,40%	5.463	15,86%
7 to 12 months	43.600.502,83	11,48%	5.255	15,26%
13 to 18 months	43.412.819,40	11,43%	4.838	14,05%
19 to 24 months	40.493.709,94	10,66%	3.938	11,44%
25 to 30 months	44.329.098,77	11,67%	3.637	10,56%
31 to 36 months	47.641.385,37	12,54%	3.423	9,94%
37 to 42 months	32.494.822,06	8,56%	2.304	6,69%
43 to 48 months	30.656.123,11	8,07%	1.946	5,65%
49 to 54 months	18.535.200,56	4,88%	1.221	3,55%
55 to 60 months	16.133.502,75	4,25%	977	2,84%
61 to 66 months	9.931.677,83	2,62%	642	1,86%
67 to 72 months	8.808.340,24	2,32%	545	1,58%
73 to 84 months	4.269.492,36	1,12%	249	0,72%
> 84 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>379.788.824,69</b>	<b>100,0%</b>	<b>34.438,00</b>	<b>100,0%</b>

**ABEST 19  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	



**ABEST 19  
Monthly Investor Report**

**16. Original Term**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	30.745,08	0,01%	48	0,14%
13 to 18 months	197.783,24	0,05%	131	0,38%
19 to 24 months	4.582.687,66	1,21%	875	2,54%
25 to 30 months	2.152.296,43	0,57%	673	1,95%
31 to 36 months	25.883.333,84	6,82%	3.375	9,80%
37 to 42 months	3.845.184,64	1,01%	765	2,22%
43 to 48 months	141.057.272,84	37,14%	12.414	36,05%
49 to 54 months	4.322.969,92	1,14%	582	1,69%
55 to 60 months	88.684.785,27	23,35%	7.097	20,61%
61 to 66 months	4.495.954,21	1,18%	417	1,21%
67 to 72 months	39.072.736,06	10,29%	2.926	8,50%
73 to 78 months	4.740.991,62	1,25%	343	1,00%
79 to 96 months	60.564.420,10	15,95%	4.780	13,88%
> 96 months	157.663,78	0,04%	12	0,03%
<b>Total</b>	<b>379.788.824,69</b>	<b>100%</b>	<b>34.438,00</b>	<b>100%</b>

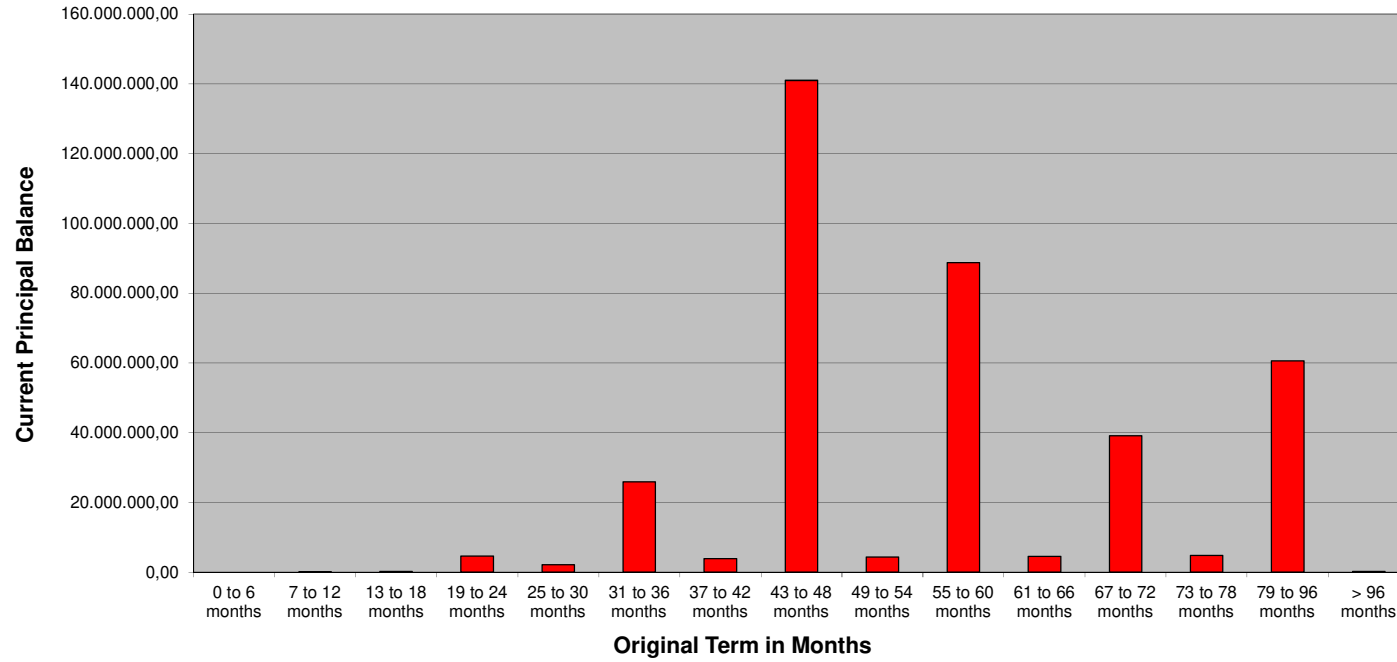
**Statistics**

WA Original Term	59,17
------------------	-------

**ABEST 19  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	





**ABEST 19  
Monthly Investor Report**

**17. Manufacturer**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Fiat	185.876.478,78	48,9%	22.447	65,2%
Alfa Romeo	17.821.854,52	4,7%	1.193	3,5%
Jeep	67.122.471,72	17,7%	4.071	11,8%
Jaguar	18.789.761,38	4,9%	991	2,9%
Land Rover	54.987.260,53	14,5%	2.525	7,3%
others	35.190.997,76	9,3%	3.211	9,3%
-> Ferrari	4.774,88	0,0%	1	0,0%
-> Maserati	2.719.889,39	0,7%	79	0,2%
-> Lancia	148.074,42	0,0%	29	0,1%
-> Chrysler	40.064,72	0,0%	3	0,0%
-> Dodge	1.648.887,63	0,4%	61	0,2%
-> others	30.629.306,72	8,1%	3.038	8,8%
	<b>379.788.824,69</b>	<b>100,00%</b>	<b>34.438,00</b>	<b>100,00%</b>

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

**18. Priority of Payments**

Reporting Date	03/08/2023					
Payment Date	21/08/2023					
Period No	33					
Monthly Period	01.07.2023 - 31.07.2023					
Interest Period	from	21/07/2023	to	21/08/2023	=	31 days
Collection Period	from	01/07/2023	to	31/07/2023		

**Priority of Payments during the Revolving Period**

N/A

Available Distribution Amount	+
1. Payable Expenses	-
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-
6. Interest on Class A	-
7. Interest on Class B	-
8. Interest on Class C	-
9. Interest on Class D	-
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	-
12. Purchase of further receivables or to credit the replenishment account /Purchase New Portfolios/Redeemed Senior Notes	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-
14. Termination payments if the swap counterparty is the defaulting party	-
15. Any amount due and payable, but not already paid, to Originator and Sericer	-
16. Interest on Class M	-
16. Additional servicing fee	-
17. Transaction Gain payments to the shareholder of the issuer	-

**Priority of Payments during the Amortisation Period**

**Payment**

Available Distribution Amount	+	22.005.665,15
1. Payable Expenses	-	-
2. to credit into Expenses Account the Withholding Amount	-	-
3. Remuneration to the Trustee (including costs and expenses)	-	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-	344.665,71
5. to pay pari passu and pro rata to the Swap Counterparty	-	7.707,66
6. Class A Interest Amount	-	1.155.770,47
7. Class B Interest Amount	-	10.914,58
8. Class C Interest Amount	-	19.590,28
9. Class D Interest Amount	-	17.561,50
10. Class E Interest Amount	-	32.248,61
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	19.548.857,69
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	-	109.705,56
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-	-
21. Additional Servicing Fee	-	758.543,09
22. Transaction Gain to the shareholders	-	100,00

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

**19. Transaction Costs**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	=
Collection Period	from	01/07/2023	to	31/07/2023	31 days

<b>Transaction Costs</b>	401.328.896,1	323.028.896,1	19.500.000,0	18.200.000,0	10.300.000,0	10.700.000,0	19.600.000,0
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	- €	-	-	-	-	-	-
Interest accrued for the Period	1.345.791,00 €	1.155.770,47 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Interest Payments	1.345.791,00 €	1.155.770,47 €	10.914,58 €	19.590,28 €	17.561,50 €	32.248,61 €	109.705,56 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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

**20. Swap Counterparty Data**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

**Swap Counterparty Data**

Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung

**Swap Data**

Swap Type	IRS
Notional Amount	323.028.896,13
Fixed Rate	0,38
Floating Rate (Euribor)	3,4550
Net Swap Payments	-1.066.758,06

**ABEST 19  
Monthly Investor Report**

**21. Retention**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	323.028.896,13	85,05%
Class B Notes	19.500.000,00	5,13%
Class C Notes	18.200.000,00	4,79%
Class D Notes	10.300.000,00	2,71%
Class E Notes	10.700.000,00	2,82%
Class M Notes	19.600.000,00	5,16%

Retention Amount	EUR	%
Minimum Retention Class A	16.151.444,81	5,00%
Minimum Retention Class B	975.000,00	5,00%
Minimum Retention Class C	910.000,00	5,00%
Minimum Retention Class D	515.000,00	5,00%
Minimum Retention Class E	535.000,00	5,00%
Minimum Retention Class M	980.000,00	5,00%

Actual Retention Class A	16.168.147,44	5,01%
Actual Retention Class B	19.500.000,00	100,00%
Actual Retention Class C	18.200.000,00	100,00%
Actual Retention Class D	10.300.000,00	100,00%
Actual Retention Class E	10.700.000,00	100,00%
Actual Retention Class M	19.600.000,00	100,00%

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

**ABEST 19  
Monthly Investor Report**

**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/08/2023	=	31 days
Collection Period	31/07/2023		

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

**ABEST 19  
Monthly Investor Report**

**23. Counterparties II**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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

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

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

**Corporate Administration:** TMF Deutschland AG

**ABEST 19  
Monthly Investor Report**

**24. Issuer Information**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

**Deal Name:** ABEST 19

**Issuer:** ABEST 19

**Seller of the Receivables:** CA Auto Bank S.p.A. Niederlassung Deutschland

**Servicer Name:** CA Auto Bank S.p.A. Niederlassung Deutschland

**Reporting Entity:** Ca-cib Milan

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



**ABEST 19  
Monthly Investor Report**

**25. Originator, Servicer**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

**Contact Details**

CA Auto Bank S.p.A. Niederlassung Deutschland

[heike.simon@ca-autobank.com](mailto:heike.simon@ca-autobank.com)

**Ratings CA Auto Bank S.p.A.**

(Downgrade Event)

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

Moody's
Ba3

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

**25. Glossary**

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	33				
Monthly Period	01.07.2023 - 31.07.2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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