

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

**Cover Sheet Monthly Investor Report**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

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**1. Portfolio Information**

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>360.035.739,77 €</b>	<b>379.069.038,44</b>
Scheduled Principal Payments		10.773.473,58 €	11.297.085,85
Prepayment Principal		3.804.116,47 €	3.668.614,65
Others		2.927.712,55 €	4.033.752,85
Recoveries		16.522,00 €	<b>14.211,00</b>
<b>Total Principal Collections</b>		<b>17.521.824,60 €</b>	<b>19.013.664,35</b>
<b>Total Interest Collections</b>		<b>1.317.706,40 €</b>	<b>1.087.843,14</b>
<b>Defaults</b>		<b>103.487,13</b>	<b>19.634,32</b>
<b>End of Period (after Payment Date)</b>	<b>32.013</b>	<b>342.410.428,04 €</b>	<b>360.035.739,77</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,68%	11,61%
<b>New sale Offer</b>		- €	-

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**2. Reserve Accounts**

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**Aggregate Rated Notes Balance**

Beginning of Period	362.746.739,77
End of Period	345.121.428,04

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.715.733,70 €	no
Cash Outflow	-€ 88.126,56		
Cash Inflow	€ -		
End of Period	0,5%	1.627.607,14 €	
Required Reserve Fund	-€ 88.126,56		

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**3. Performance Data**

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**Note Balance**

Beginning of Period	362.746.739,77 €
End of Period	345.121.428,04 €

**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	1.354.649,44 €

**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	680.451,05 €

**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	340.713,63 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,28%
Cumulative Default Level previous period	0,29%
Cumulative Default Level current period	0,50%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,07%
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	126
Number of Contracts being 61-90 Days delinquent	51
Number of Contracts being 91-120 Days delinquent	26
Gross instalments being 31-60 days delinquent	38.750,77
Gross instalments being 61-90 days delinquent	13.730,03
Gross instalments being 91-120 days delinquent	7.717,93
Current Period Termination	99.627,90
Cumulative Termination	2.573.972,57
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	295,00
Current Period Recoveries	16.522,00
Cumulative Recoveries	301.162,77

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**4. Outstanding Notes**

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
<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	284.446.739,77 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	17.625.311,73	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	266.821.428,04 €	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	0,55	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	4,591						
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	284.446.739,77 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	<b>17.625.311,73 €</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	266.821.428,04 €	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>1.160.795,54 €</b>	<b>11.266,67 €</b>	<b>20.222,22 €</b>	<b>18.128,00 €</b>	<b>33.288,89 €</b>	<b>113.244,44 €</b>	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	17,49%	16,94%	11,66%	8,67%	5,57%	0,00%	

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**5. Original Principal Balance**

as of ISSUE DATE

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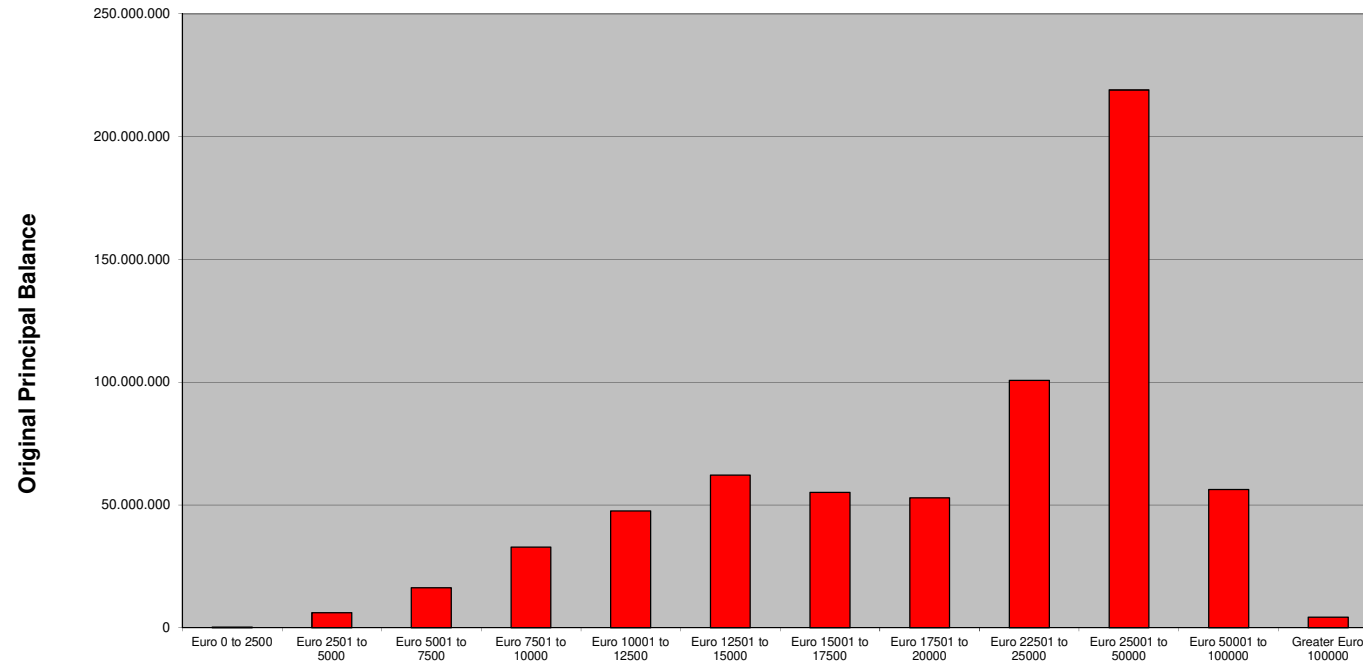
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131.00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495.00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555.00	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

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**5.1 Original PB (Graph)**

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**6. Current Principal Balance**

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<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	5.322.949,89	1,6%	3.979	12,4%
Euro 2501 to 5000	18.110.812,81	5,3%	4.800	15,0%
Euro 5001 to 7500	32.326.128,51	9,4%	5.157	16,1%
Euro 7501 to 10000	42.653.921,05	12,4%	4.917	15,4%
Euro 10001 to 12500	39.344.846,15	11,5%	3.522	11,0%
Euro 12501 to 15000	35.120.363,20	10,2%	2.565	8,0%
Euro 15001 to 17500	30.767.866,53	9,0%	1.903	5,9%
Euro 17501 to 20000	26.365.494,79	7,7%	1.410	4,4%
Euro 22501 to 25000	37.610.848,62	11,0%	1.692	5,3%
Euro 25001 to 50000	60.259.123,09	17,6%	1.841	5,8%
Euro 50001 to 100000	13.473.441,90	3,9%	221	0,7%
Greater Euro 100000	1.742.575,11	0,5%	6	0,0%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,0%</b>	<b>32.013</b>	<b>100,0%</b>

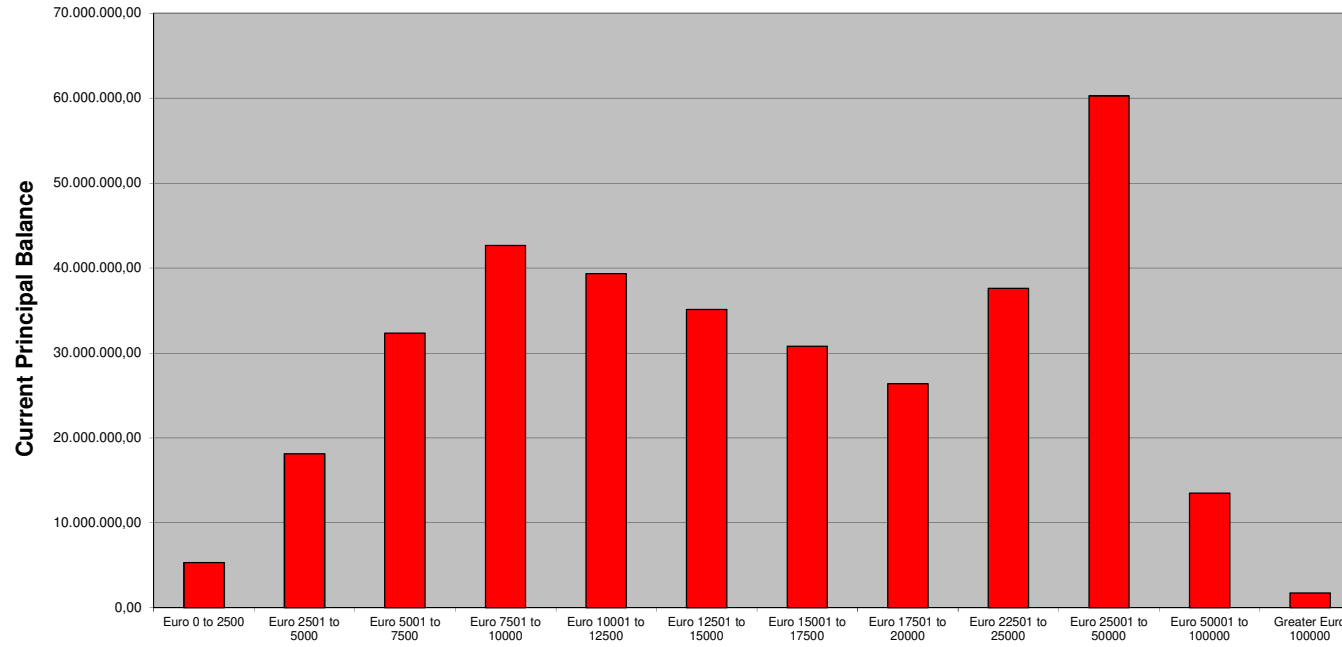
<b>Statistics in EUR</b>	
Average Amount	10.717,47



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**6.1 Current 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	1.023.591,15	0,30%	1
2	273.324,26	0,08%	28
3	231.919,00	0,07%	10
4	201.402,39	0,06%	31
5	191.976,47	0,06%	13
6	183.053,53	0,05%	10
7	181.779,26	0,05%	1
8	175.551,18	0,05%	2
9	166.630,73	0,05%	1
10	150.901,42	0,04%	1
11	148.503,35	0,04%	12
12	129.324,44	0,04%	2
13	128.002,24	0,04%	11
14	123.344,12	0,04%	23
15	123.004,13	0,04%	22
16	122.111,24	0,04%	5
17	121.889,65	0,04%	8
18	116.888,49	0,03%	1
19	116.152,77	0,03%	2
20	110.058,95	0,03%	9
<b>Total</b>	<b>4.019.408,77</b>	<b>1,17%</b>	<b>193</b>

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**8. Geographical Distribution**

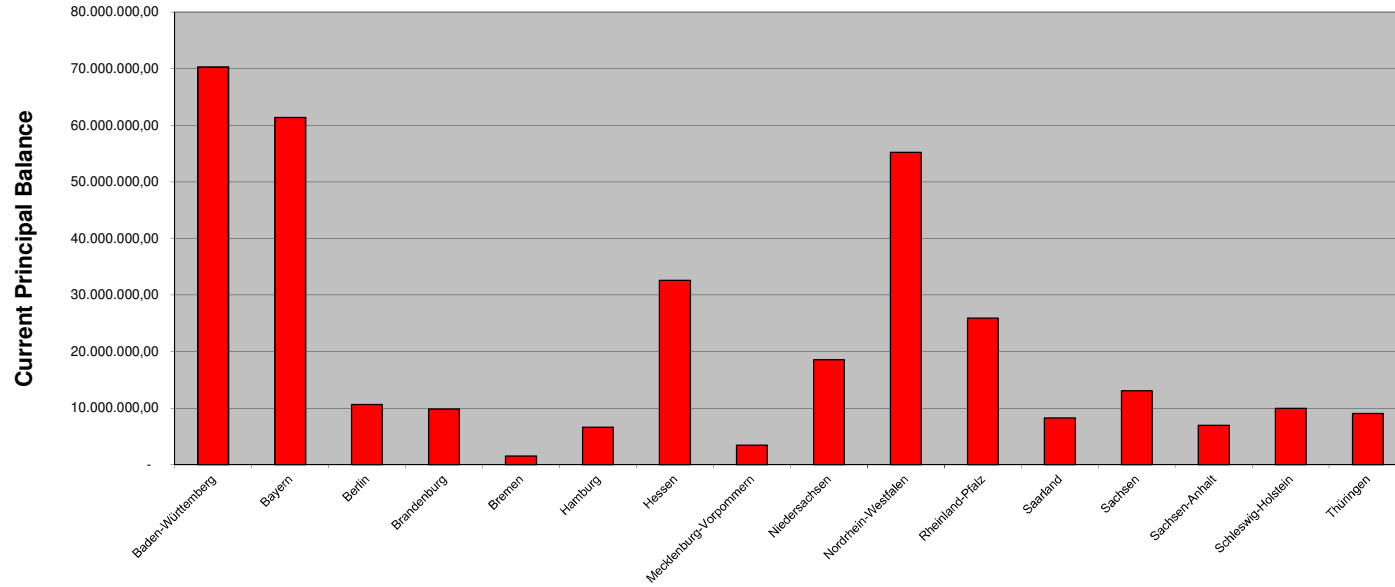
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	59.166,87	0,0%	4	0,0%
Baden-Württemberg	70.297.168,21	20,5%	6.734	21,0%
Bayern	61.347.386,36	17,9%	5.958	18,6%
Berlin	10.632.744,29	3,1%	871	2,7%
Brandenburg	9.825.828,62	2,9%	869	2,7%
Bremen	1.521.908,57	0,4%	160	0,5%
Hamburg	6.615.602,10	1,9%	523	1,6%
Hessen	32.544.365,36	9,5%	3.017	9,4%
Mecklenburg-Vorpomr	3.433.977,35	1,0%	331	1,0%
Niedersachsen	18.548.744,50	5,4%	1.646	5,1%
Nordrhein-Westfalen	55.174.762,70	16,1%	5.258	16,4%
Rheinland-Pfalz	25.912.234,76	7,6%	2.485	7,8%
Saarland	8.215.464,63	2,4%	738	2,3%
Sachsen	13.077.620,04	3,8%	1.117	3,5%
Sachsen-Anhalt	6.964.022,07	2,0%	572	1,8%
Schleswig-Holstein	9.915.274,60	2,9%	880	2,7%
Thüringen	9.012.100,62	2,6%	850	2,7%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,00%</b>	<b>32.013</b>	<b>100,00%</b>

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**8.1 Geographical Distribution (Graph)**

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**9. Object Type**

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<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	195.528.053,17	57,0%	15.469	48,32%
Used	147.570.318,48	43,0%	16.544	51,68%
<b>Total</b>	<b>343.098.371,65</b>	<b>100%</b>	<b>32.013</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	290.241.743,08	84,59%	26.795	83,70%
LCV	52.856.628,57	15,41%	5.218	16,30%
<b>Total</b>	<b>343.098.371,65</b>	<b>100%</b>	<b>32.013</b>	<b>100%</b>

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**10. Insurances**

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<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	60.018.514,66	17,5%	7.198	22,5%
Without CPI	283.079.856,99	82,5%	24.815	77,5%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,0%</b>	<b>32.013</b>	<b>100,0%</b>

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**11. Type of Contract**

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	149.564.653,83	43,6%	18.644	58,2%
Balloon Loans	146.194.034,47	42,6%	9.940	31,0%
- of which balloons	99.310.180,92	28,9%	n.a	n.a
- of which regular installments	46.883.853,55	13,7%	n.a	n.a
Formula	47.339.683,35	13,8%	3.429	10,7%
- of which balloons	32.195.094,83	9,4%	n.a	n.a
- of which regular installments	15.144.588,52	4,4%	n.a	n.a
<b>Total</b>	<b>343.098.371,65</b>	<b>100%</b>	<b>32.013</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	53	0,5%	780.484	86,2%
25 to 36 months	348	3,5%	6.266.294	74,0%
37 to 48 months	4.739	47,7%	67.469.734	79,6%
49 to 60 months	2.712	27,3%	41.250.881	63,3%
61 to 72 months	813	8,2%	13.203.434	49,5%
73 to 84 months	1.260	12,7%	17.037.025	48,1%
85 to 96 months	15	0,2%	186.182	2,2%
<b>Total</b>	<b>9.925</b>	<b>100%</b>	<b>146.007.851,99</b>	<b>68,1%</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	4.690	47,2%	55.904.234,33	88,4%
13 to 24 months	2.433	24,5%	33.877.731,54	65,7%
25 to 36 months	1.928	19,4%	35.039.056,25	53,9%
37 to 48 months	676	6,8%	16.145.708,08	47,2%
49 to 60 months	203	2,0%	5.072.977,86	37,4%
61 to 72 months	10	0,1%	154.326,41	15,7%
<b>Total</b>	<b>9.940</b>	<b>100%</b>	<b>146.194.034,47</b>	<b>68,1%</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	16	0,5%	1.165.957,42	97,0%
25 to 36 months	309	9,0%	4.642.160,67	82,7%
37 to 48 months	1.921	56,0%	25.480.081,39	74,2%
49 to 60 months	712	20,8%	9.824.897,74	58,6%
61 to 72 months	189	5,5%	2.752.880,54	46,2%
73 to 84 months	280	8,2%	3.448.040,63	44,0%
85 to 96 months	2	0,1%	25.665	#DIV/0!
<b>Total</b>	<b>3.427</b>	<b>100%</b>	<b>47.314.018,39</b>	<b>68,3%</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	1.207	35,2%	13.625.834	88,7%
13 to 24 months	1.167	34,0%	15.699.034	69,0%
25 to 36 months	725	21,1%	11.771.870	57,5%
37 to 48 months	272	7,9%	5.143.402	46,1%
49 to 60 months	57	1,7%	1.062.424	38,6%
61 to 72 months	1	0,0%	17.120	1,4%
<b>Total</b>	<b>3.429</b>	<b>100%</b>	<b>47.339.683,35</b>	<b>68,3%</b>

**ABEST 19  
Monthly Investor Report**

**12. Payment Methods**

Reporting Date	05/10/2023	
Payment Date	23/10/2023	
Period No	35	
Monthly Period	01.09.2023 - 30.09.2023	
Interest Period	from 21/09/2023	to 23/10/2023 = 32 days
Collection Period	from 01/09/2023	to 30/09/2023

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	336.458.098,13	98,1%	31.467	98,3%
Other	6.640.273,52	1,9%	546	1,7%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,0%</b>	<b>32.013</b>	<b>100,0%</b>

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	343.098.371,65	100,0%	32.013	100,0%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,0%</b>	<b>32.013</b>	<b>100,0%</b>

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	296.057.552,58	86,3%	25.571	79,9%
NO	47.040.819,07	13,7%	6.442	20,1%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,0%</b>	<b>32.013</b>	<b>100,0%</b>

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	15.425,43	17.876,38
Average purchase price	28.195,93	31.984,03
<b>Downpayment in %</b>	<b>54,7%</b>	<b>55,9%</b>



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**13. Customer Yield**

Reporting Date	05/10/2023	
Payment Date	23/10/2023	
Period No	35	
Monthly Period	01.09.2023 - 30.09.2023	
Interest Period	from 21/09/2023	to 23/10/2023 = 32 days
Collection Period	from 01/09/2023	to 30/09/2023

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	17.613.212,40	5,13%	953	2,98%
1,01 to 2%	26.553.245,86	7,74%	2.001	6,25%
2,01 to 3%	115.509.155,03	33,67%	9.684	30,25%
3,01 to 4%	122.043.930,44	35,57%	11.336	35,41%
4,01 to 5%	39.644.715,21	11,55%	4.363	13,63%
5,01 to 6%	12.705.444,57	3,70%	2.206	6,89%
6,01 to 7%	8.637.768,75	2,52%	1.416	4,42%
7,01 to 8%	308.837,68	0,09%	42	0,13%
8,01 to 9%	21.255,12	0,01%	4	0,01%
9,01 to 10%	60.806,59	0,02%	8	0,02%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>343.098.371,65</b>	<b>100%</b>	<b>32.013,00</b>	<b>100%</b>

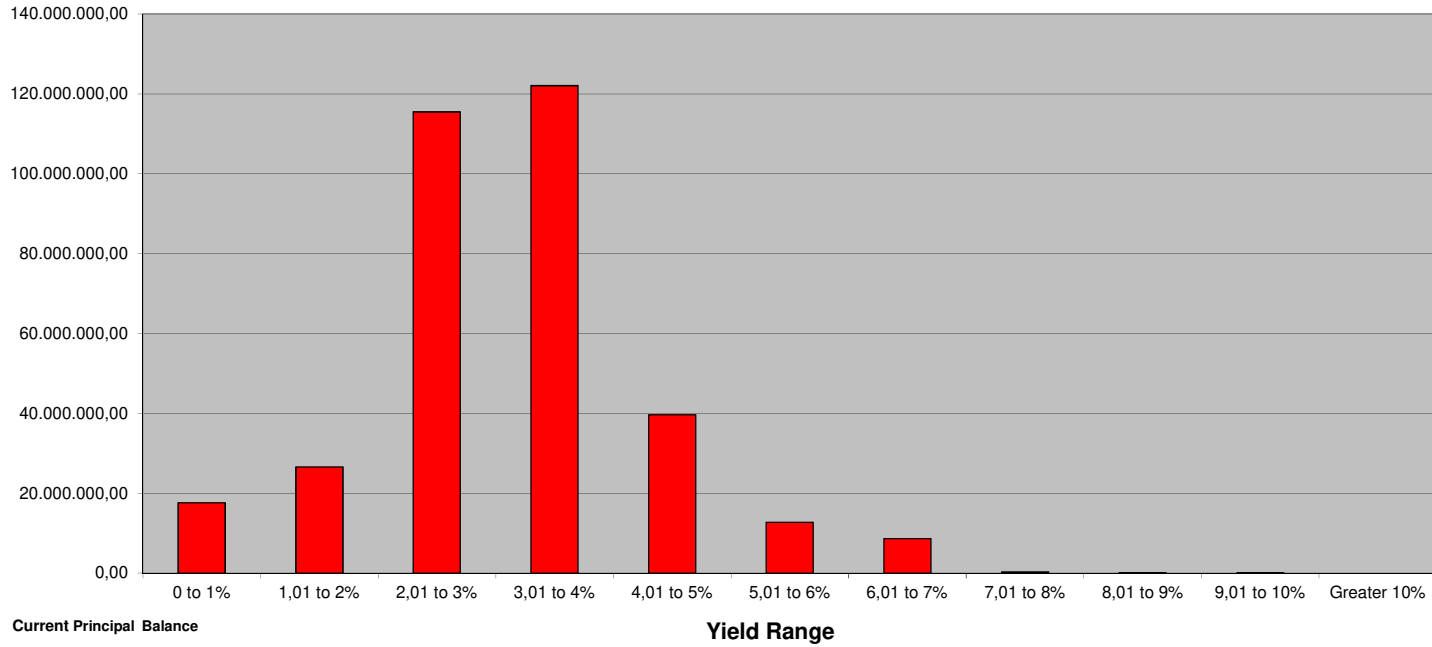
Statistics	in %
WA Interest	3,40

\* runs from .00 to .99

**ABEST 19  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	



**ABEST 19  
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**14. Seasoning**

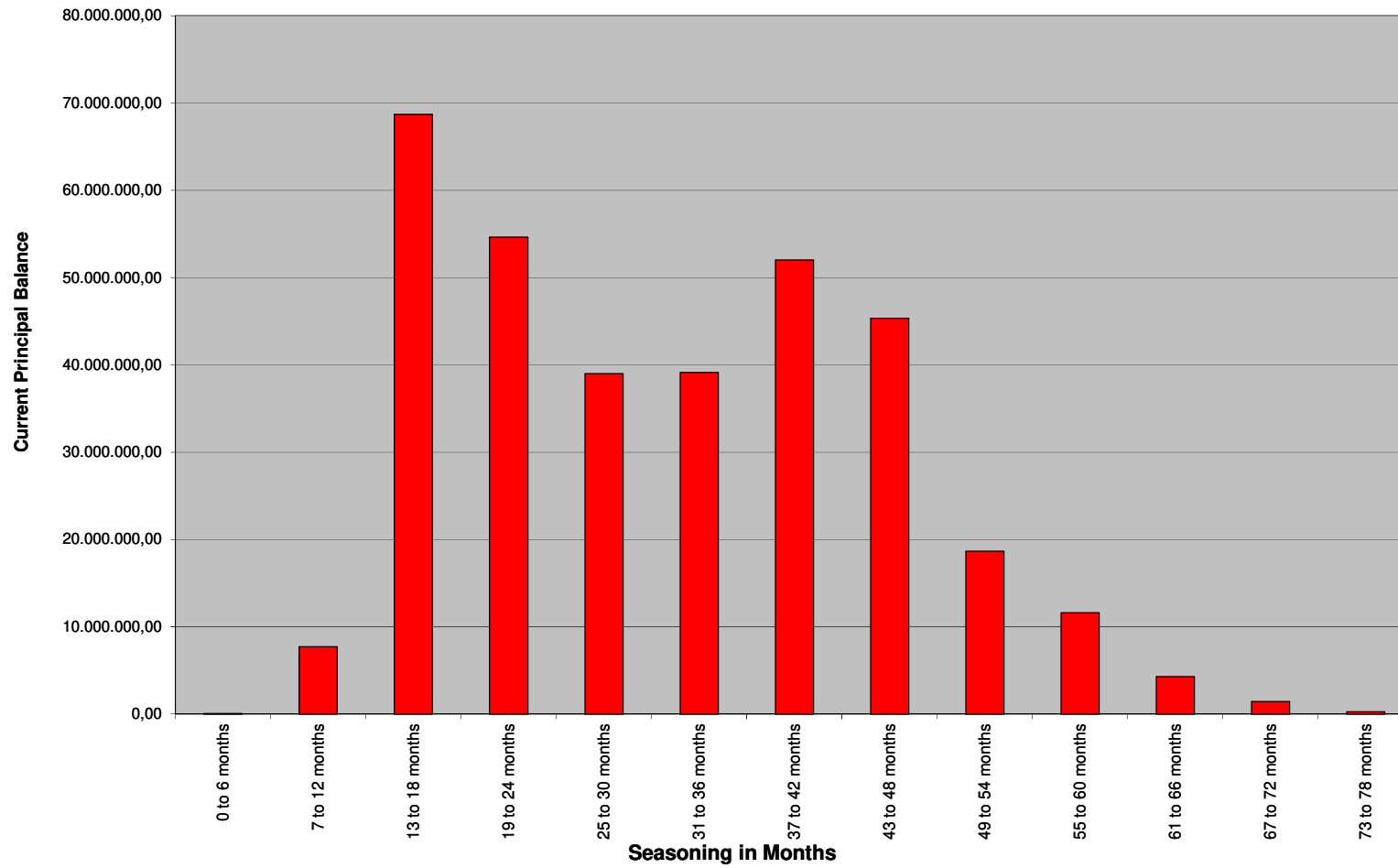
Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

<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	75.336,23	0,02%	5	0,02%
7 to 12 months	7.711.704,56	2,25%	648	2,02%
13 to 18 months	68.703.318,40	20,02%	5.147	16,08%
19 to 24 months	54.634.252,63	15,92%	4.305	13,45%
25 to 30 months	38.977.294,79	11,36%	3.779	11,80%
31 to 36 months	39.119.770,70	11,40%	4.170	13,03%
37 to 42 months	52.010.216,48	15,16%	5.026	15,70%
43 to 48 months	45.334.017,50	13,21%	4.743	14,82%
49 to 54 months	18.647.508,95	5,44%	1.979	6,18%
55 to 60 months	11.603.819,02	3,38%	1.383	4,32%
61 to 66 months	4.300.375,89	1,25%	499	1,56%
67 to 72 months	1.455.664,86	0,42%	208	0,65%
73 to 78 months	272.791,13	0,08%	50	0,16%
79 to 96 months	252.300,51	0,07%	71	0,22%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,00%</b>	<b>32.013</b>	<b>100,00%</b>

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Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	



**ABEST 19  
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**15. Remaining Term**

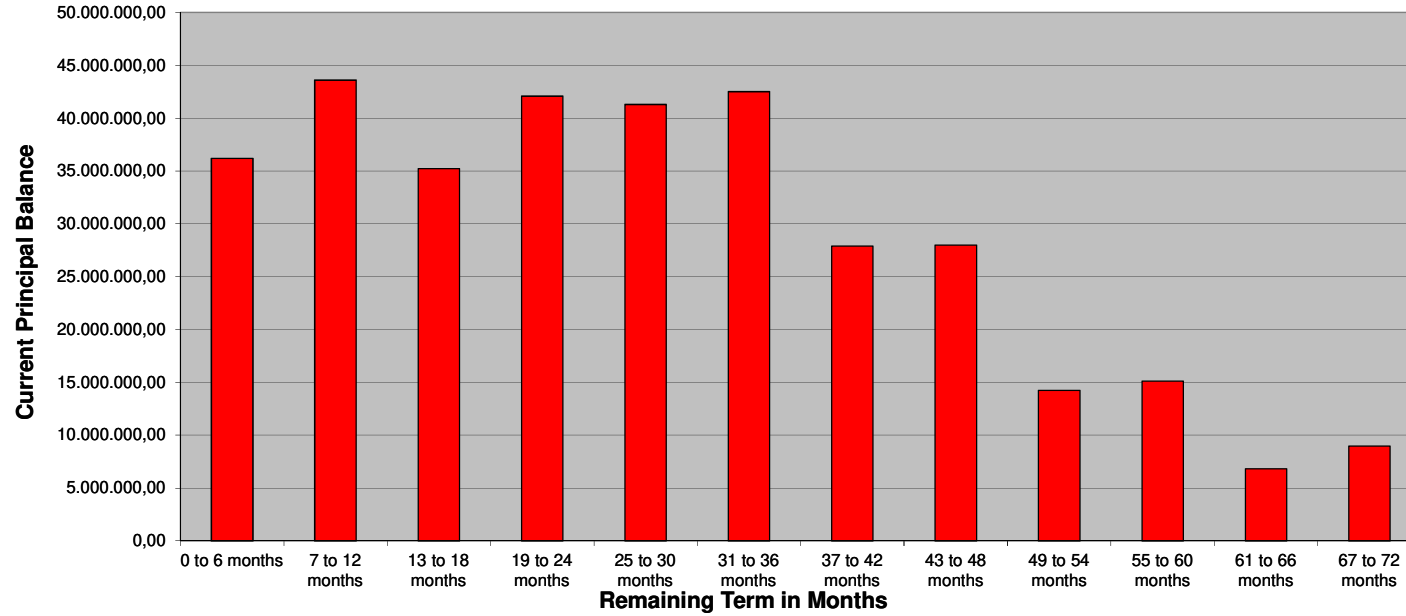
Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

<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	36.195.284,48	10,55%	5.269	16,46%
7 to 12 months	43.618.279,10	12,71%	5.239	16,37%
13 to 18 months	35.202.461,07	10,26%	4.174	13,04%
19 to 24 months	42.089.392,93	12,27%	4.028	12,58%
25 to 30 months	41.297.957,14	12,04%	3.316	10,36%
31 to 36 months	42.522.125,69	12,39%	3.215	10,04%
37 to 42 months	27.889.153,58	8,13%	1.949	6,09%
43 to 48 months	27.973.777,75	8,15%	1.831	5,72%
49 to 54 months	14.220.006,31	4,14%	967	3,02%
55 to 60 months	15.093.991,67	4,40%	941	2,94%
61 to 66 months	6.791.380,06	1,98%	465	1,45%
67 to 72 months	8.966.413,69	2,61%	540	1,69%
73 to 84 months	1.238.148,18	0,36%	79	0,25%
> 84 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>343.098.371,65</b>	<b>100,0%</b>	<b>32.013,00</b>	<b>100,0%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	



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**16. Original Term**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

<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	1.354,42	0,00%	3	0,01%
13 to 18 months	110.956,09	0,03%	93	0,29%
19 to 24 months	3.612.546,39	1,05%	728	2,27%
25 to 30 months	1.731.325,17	0,50%	602	1,88%
31 to 36 months	21.459.621,00	6,25%	2.945	9,20%
37 to 42 months	3.309.465,76	0,96%	717	2,24%
43 to 48 months	123.045.729,90	35,86%	11.126	34,75%
49 to 54 months	3.903.973,49	1,14%	562	1,76%
55 to 60 months	82.988.991,62	24,19%	6.941	21,68%
61 to 66 months	4.155.945,57	1,21%	407	1,27%
67 to 72 months	37.066.841,48	10,80%	2.881	9,00%
73 to 78 months	4.511.386,97	1,31%	337	1,05%
79 to 96 months	57.005.566,61	16,61%	4.655	14,54%
> 96 months	194.667,18	0,06%	16	0,05%
<b>Total</b>	<b>343.098.371,65</b>	<b>100%</b>	<b>32.013,00</b>	<b>100%</b>

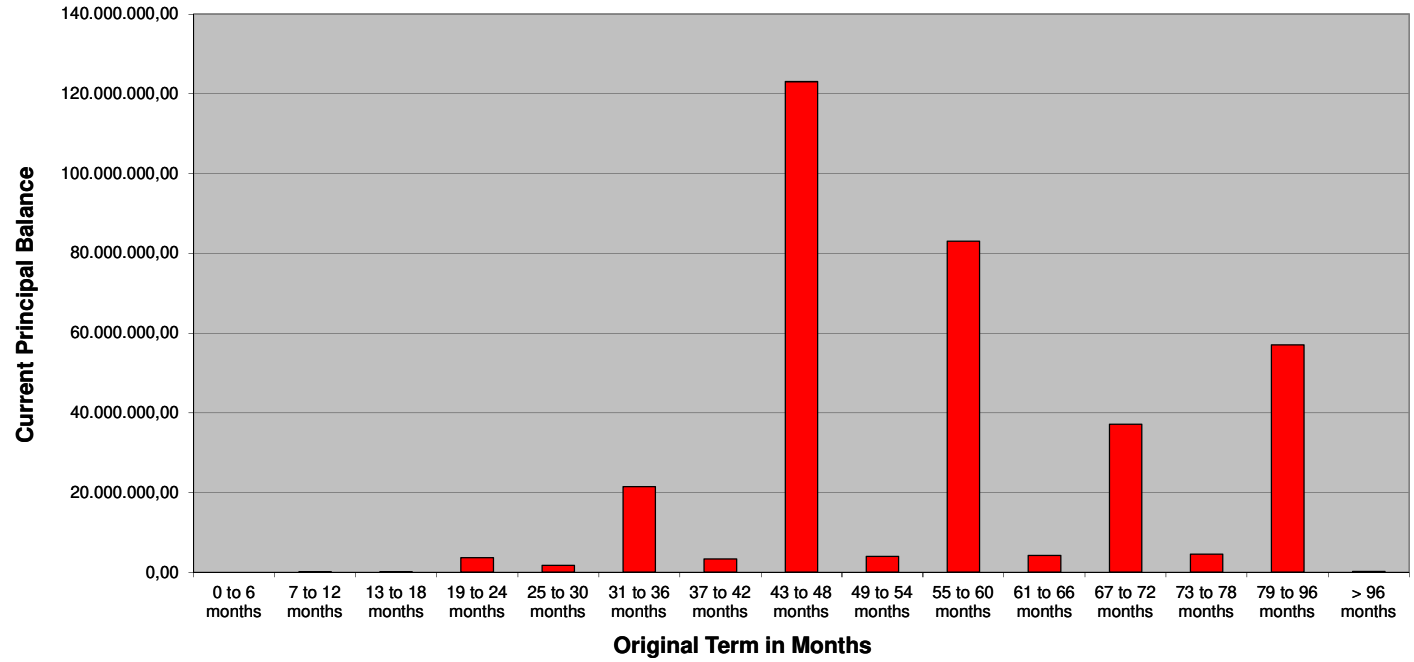
**Statistics**

WA Original Term	59,83
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**16.1 Original Term (Graph)**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	





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**17. Manufacturer**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

<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	167.715.187,81	48,9%	20.878	65,2%
Alfa Romeo	16.074.905,76	4,7%	1.098	3,4%
Jeep	60.314.508,77	17,6%	3.729	11,6%
Jaguar	17.086.204,74	5,0%	921	2,9%
Land Rover	49.571.932,85	14,4%	2.352	7,3%
others	32.335.631,72	9,4%	3.035	9,5%
-> Ferrari	3.836,02	0,0%	1	0,0%
-> Maserati	2.454.345,17	0,7%	73	0,2%
-> Lancia	137.646,50	0,0%	27	0,1%
-> Chrysler	38.230,77	0,0%	2	0,0%
-> Dodge	1.418.459,47	0,4%	57	0,2%
-> others	28.283.113,79	8,2%	2.875	9,0%
	<b>343.098.371,65</b>	<b>100,00%</b>	<b>32.013,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

**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	+	20.059.695,77
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	-	301.548,74
5. to pay pari passu and pro rata to the Swap Counterparty	-	7.309,84
6. Class A Interest Amount	-	1.160.795,54
7. Class B Interest Amount	-	11.266,67
8. Class C Interest Amount	-	20.222,22
9. Class D Interest Amount	-	18.128,00
10. Class E Interest Amount	-	33.288,89
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	17.625.311,73
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	-	113.244,44
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	-	768.479,70
22. Transaction Gain to the shareholders	-	100,00

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**19. Transaction Costs**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	=
Collection Period	from	01/09/2023	to	30/09/2023	32 days

<b>Transaction Costs</b>	362.746.739,8	284.446.739,8	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	1.356.945,76 €	1.160.795,54 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Interest Payments	1.356.945,76 €	1.160.795,54 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

**Swap Counterparty Data**

Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung

**Swap Data**

Swap Type	IRS
Notional Amount	284.446.739,77
Fixed Rate	0,38
Floating Rate (Euribor)	3,8910
Net Swap Payments	-1.079.886,25

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**21. Retention**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	284.446.739,77	82,91%
Class B Notes	19.500.000,00	5,68%
Class C Notes	18.200.000,00	5,30%
Class D Notes	10.300.000,00	3,00%
Class E Notes	10.700.000,00	3,12%
Class M Notes	19.600.000,00	5,71%

Retention Amount	EUR	%
Minimum Retention Class A	14.222.336,99	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	14.237.044,68	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

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**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	23/10/2023	=	32 days
Collection Period	30/09/2023		

		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.

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**23. Counterparties II**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

**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**

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**24. Issuer Information**

Reporting Date	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

**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	05/10/2023				
Payment Date	23/10/2023				
Period No	35				
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

**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			05/10/2023		
Payment Date			23/10/2023		
Period No			35		
Monthly Period	01.09.2023 - 30.09.2023				
Interest Period	from	21/09/2023	to	23/10/2023	= 32 days
Collection Period	from	01/09/2023	to	30/09/2023	

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