

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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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
Beginning of Period (collection period)		342.410.428,04 €	360.035.739,77
Scheduled Principal Payments		10.214.230,06 €	10.773.473,58
Prepayment Principal		3.624.142,99 €	3.804.116,47
Others		4.253.393,16 €	2.927.712,55
Recoveries		49.057,56 €	16.522,00
Total Principal Collections		18.140.823,77 €	17.521.824,60
Total Interest Collections		1.144.072,55 €	1.317.706,40
Defaults		7.927,82	103.487,13
End of Period (after Payment Date)	30.719	324.261.676,45 €	342.410.428,04
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,70%	12,68%
New sale Offer		- €	-

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	345.121.428,04
End of Period	326.972.676,45

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.627.607,14 €	no
Cash Outflow	-€ 90.743,76		
Cash Inflow	€ -		
End of Period	0,5%	1.536.863,38 €	
Required Reserve Fund	-€ 90.743,76		

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3. Performance Data

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Note Balance

Beginning of Period	345.121.428,04 €
End of Period	326.972.676,45 €

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	1.510.178,37 €

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	618.774,15 €

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	298.801,84 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,29%
Cumulative Default Level previous period	0,30%
Cumulative Default Level current period	0,53%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,08%
Delinquency Level current period	0,12%

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	136
Number of Contracts being 61-90 Days delinquent	50
Number of Contracts being 91-120 Days delinquent	34
Gross instalments being 31-60 days delinquent	79.263,17
Gross instalments being 61-90 days delinquent	12.791,53
Gross instalments being 91-120 days delinquent	5.593,26
Current Period Termination	76.953,43
Cumulative Termination	2.650.926,00
New number of Contracts being terminated	10,00
Total number of Contracts being terminated	305,00
Current Period Recoveries	49.057,56
Cumulative Recoveries	350.220,33

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
1. Note Balance							
General Note Information							
ISIN Code	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
Current Note Information							
Class Principal Outstanding Balance Beginning 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 €	
Amortisation	18.148.751,59	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	248.672.676,45 €	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	0,51	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	4,555						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	29 days	29 days	29 days	29 days	29 days	29 days	29 days
Principal Outstanding Beginning 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 €	
> Principal Repayment	18.148.751,59 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	248.672.676,45 €	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	979.049,35 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	18,25%	17,83%	12,26%	9,10%	5,82%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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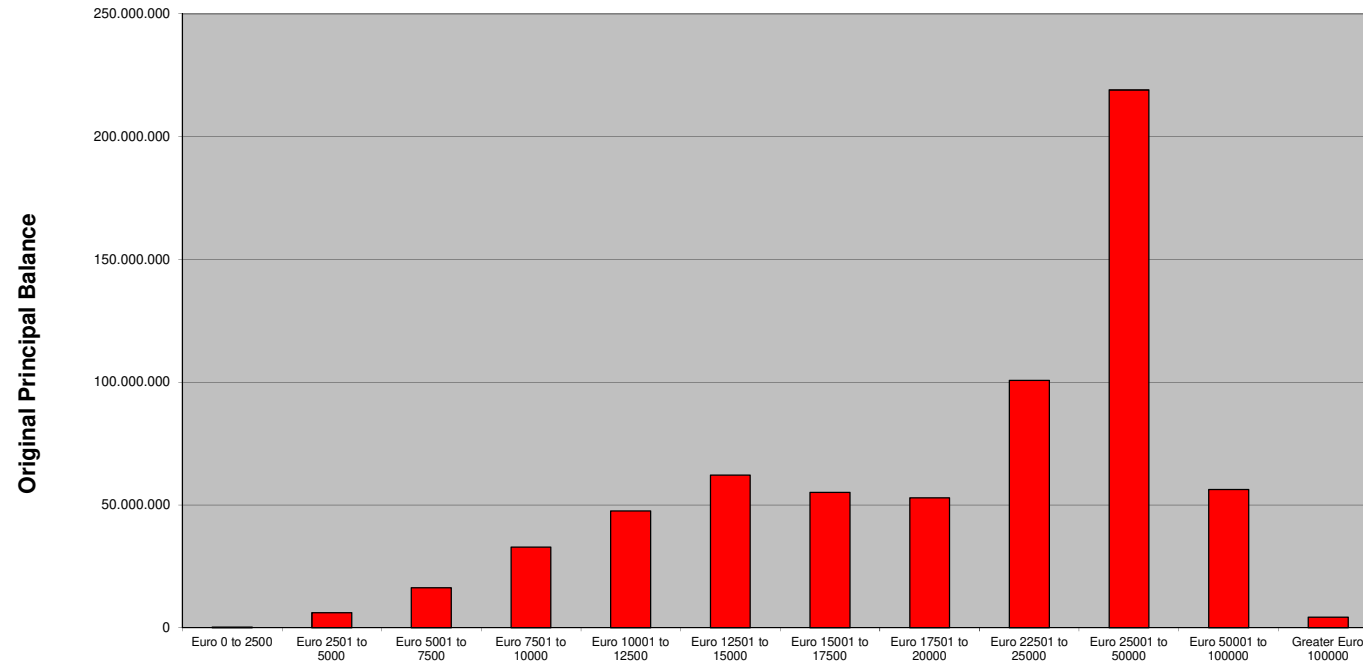
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	7,32%
Euro 7501 to 10000	32.807.091	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%
Total	653.187.711,36	100,00%	34.909	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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6. Current Principal Balance

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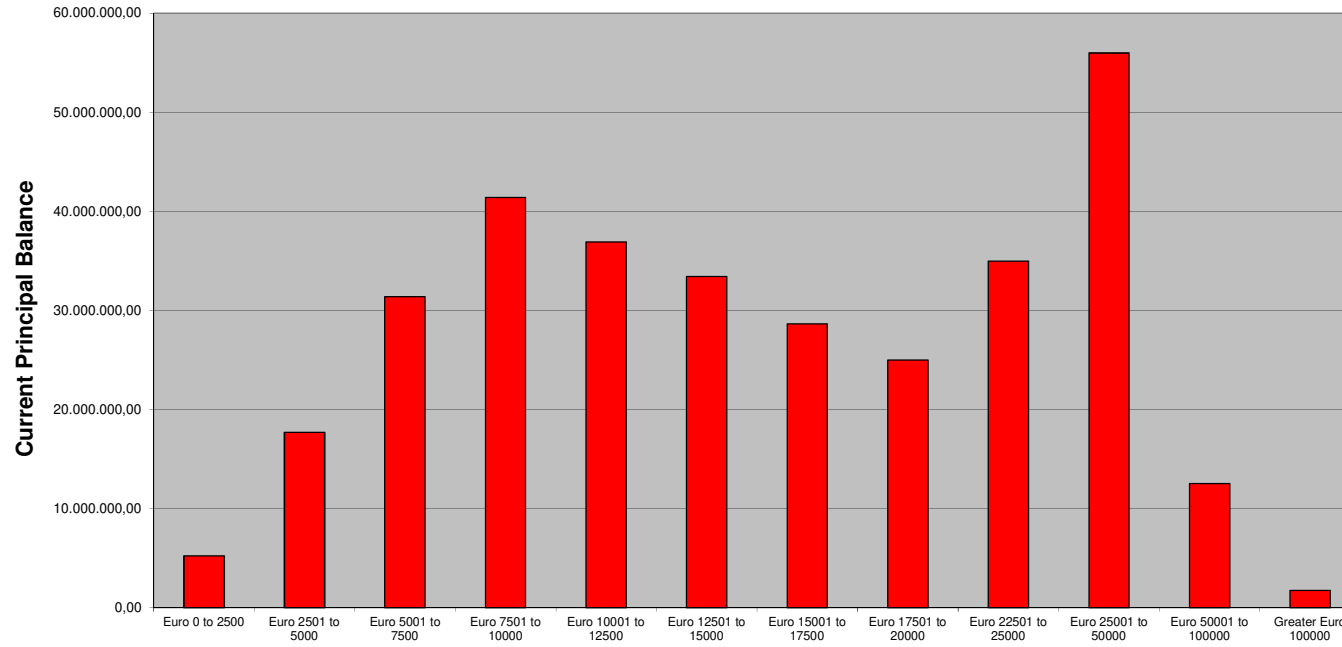
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.226.322,47	1,6%	3.922	12,8%
Euro 2501 to 5000	17.676.583,16	5,4%	4.694	15,3%
Euro 5001 to 7500	31.373.247,73	9,7%	5.001	16,3%
Euro 7501 to 10000	41.379.384,81	12,7%	4.767	15,5%
Euro 10001 to 12500	36.895.921,90	11,4%	3.296	10,7%
Euro 12501 to 15000	33.425.878,09	10,3%	2.438	7,9%
Euro 15001 to 17500	28.651.246,24	8,8%	1.771	5,8%
Euro 17501 to 20000	24.994.169,14	7,7%	1.337	4,4%
Euro 22501 to 25000	34.955.741,84	10,8%	1.572	5,1%
Euro 25001 to 50000	55.987.898,72	17,2%	1.709	5,6%
Euro 50001 to 100000	12.530.546,09	3,9%	206	0,7%
Greater Euro 100000	1.736.244,21	0,5%	6	0,0%
Total	324.833.184,40	100,0%	30.719	100,0%

Statistics in EUR	
Average Amount	10.574,34

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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	1.022.556,52	0,31%	1
2	264.644,17	0,08%	28
3	229.235,20	0,07%	10
4	191.884,11	0,06%	31
5	182.473,62	0,06%	12
6	179.865,97	0,06%	1
7	178.669,24	0,06%	10
8	170.346,94	0,05%	2
9	166.050,50	0,05%	1
10	149.410,13	0,05%	1
11	143.576,02	0,04%	12
12	126.775,63	0,04%	2
13	123.412,40	0,04%	11
14	119.921,64	0,04%	5
15	118.678,25	0,04%	22
16	117.312,88	0,04%	1
17	116.886,05	0,04%	8
18	114.960,92	0,04%	2
19	108.427,06	0,03%	23
20	106.231,11	0,03%	9
Total	3.931.318,36	1,21%	192

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8. Geographical Distribution

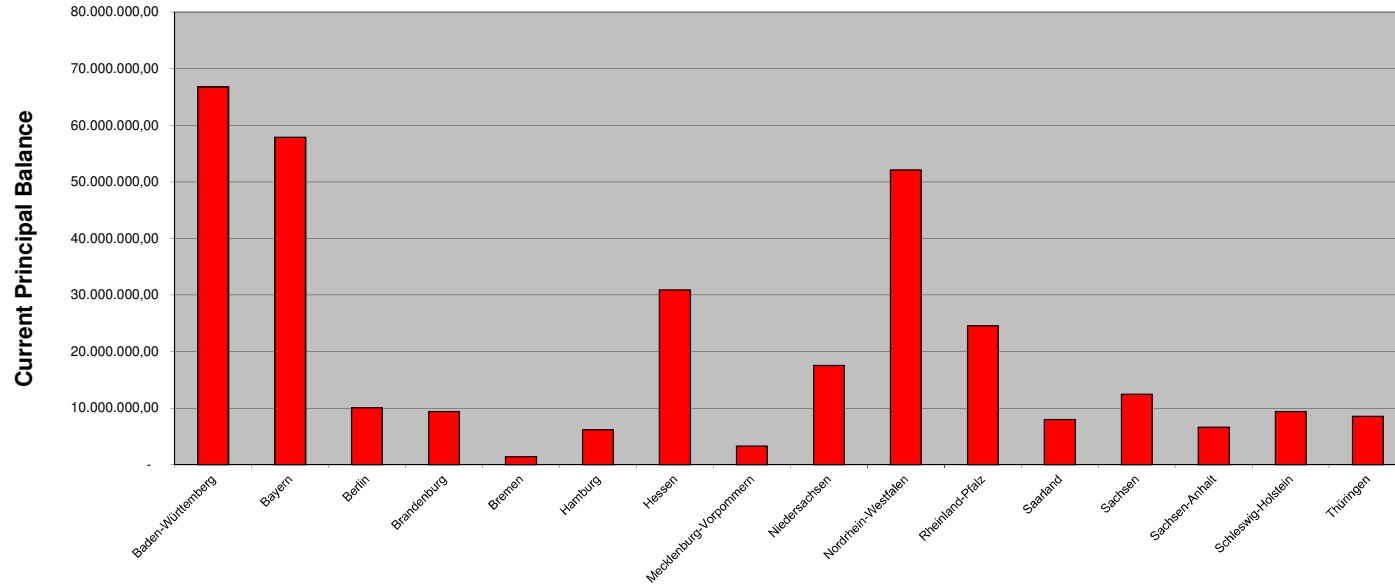
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				= 29 days

State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	58.431,31	0,0%	4	0,0%
Baden-Württemberg	66.773.439,41	20,6%	6.482	21,1%
Bayern	57.867.686,56	17,8%	5.693	18,5%
Berlin	10.052.554,65	3,1%	838	2,7%
Brandenburg	9.350.723,36	2,9%	840	2,7%
Bremen	1.380.908,88	0,4%	148	0,5%
Hamburg	6.128.172,69	1,9%	495	1,6%
Hessen	30.889.362,41	9,5%	2.902	9,4%
Mecklenburg-Vorpommern	3.257.267,29	1,0%	315	1,0%
Niedersachsen	17.536.006,96	5,4%	1.576	5,1%
Nordrhein-Westfalen	52.084.814,60	16,0%	5.033	16,4%
Rheinland-Pfalz	24.522.223,29	7,5%	2.384	7,8%
Saarland	7.936.909,79	2,4%	719	2,3%
Sachsen	12.449.134,32	3,8%	1.076	3,5%
Sachsen-Anhalt	6.601.958,56	2,0%	548	1,8%
Schleswig-Holstein	9.400.403,20	2,9%	845	2,8%
Thüringen	8.543.187,12	2,6%	821	2,7%
Total	324.833.184,40	100,00%	30.719	100,00%

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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	184.392.991,83	56,8%	14.755	48,03%
Used	140.440.192,57	43,2%	15.964	51,97%
Total	324.833.184,40	100%	30.719	100%

<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	274.611.316,45	84,54%	25.690	83,63%
LCV	50.221.867,95	15,46%	5.029	16,37%
Total	324.833.184,40	100%	30.719	100%

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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	57.139.219,41	17,6%	6.943	22,6%
Without CPI	267.693.964,99	82,4%	23.776	77,4%
Total	324.833.184,40	100,0%	30.719	100,0%

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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	142.667.856,59	43,9%	18.059	58,8%
Balloon Loans	136.966.381,91	42,2%	9.368	30,5%
- of which balloons	93.306.493,23	28,7%	n.a	n.a
- of which regular installments	43.659.888,68	13,4%	n.a	n.a
Formula	45.198.945,90	13,9%	3.292	10,7%
- of which balloons	30.941.431,92	9,5%	n.a	n.a
- of which regular installments	14.257.513,98	4,4%	n.a	n.a
Total	324.833.184,40	100%	30.719	100%

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	47	0,5%	679.278	87,0%
25 to 36 months	321	3,4%	5.835.439	74,4%
37 to 48 months	4.318	46,1%	61.433.486	79,8%
49 to 60 months	2.614	27,9%	39.378.221	64,1%
61 to 72 months	799	8,5%	12.767.004	50,4%
73 to 84 months	1.250	13,3%	16.630.369	48,9%
85 to 96 months	19	0,2%	242.587	2,1%
Total	9.349	100%	136.723.795,14	68,2%

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	4.439	47,4%	52.185.302,07	88,8%
13 to 24 months	2.313	24,7%	32.552.303,74	65,3%
25 to 36 months	1.830	19,5%	33.287.447,82	54,0%
37 to 48 months	586	6,3%	14.084.756,27	47,3%
49 to 60 months	191	2,0%	4.703.451,54	37,4%
61 to 72 months	9	0,1%	152.520,47	6,6%
Total	9.368	100%	136.966.381,91	68,2%

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	13	0,4%	1.136.462,24	97,5%
25 to 36 months	286	8,7%	4.264.593,66	83,1%
37 to 48 months	1.833	55,7%	24.152.653,22	74,7%
49 to 60 months	695	21,1%	9.552.056,76	59,4%
61 to 72 months	188	5,7%	2.702.649,58	47,0%
73 to 84 months	275	8,4%	3.365.374,34	44,6%
85 to 96 months	2	0,1%	25.156	1,6%
Total	3.290	100%	45.173.789,80	68,7%

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	1.230	37,4%	13.711.403	88,1%
13 to 24 months	1.100	33,4%	15.103.486	68,9%
25 to 36 months	665	20,2%	10.773.232	57,4%
37 to 48 months	247	7,5%	4.652.008	46,4%
49 to 60 months	49	1,5%	941.890	38,7%
61 to 72 months	1	0,0%	16.927	1,4%
Total	3.292	100%	45.198.945,90	68,7%

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12. Payment Methods

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Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	318.024.146,29	97,9%	30.162	98,2%
Other	6.809.038,11	2,1%	557	1,8%
Total	324.833.184,40	100,0%	30.719	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	324.833.184,40	100,0%	30.719	100,0%
Total	324.833.184,40	100,0%	30.719	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	280.151.544,93	86,2%	24.526	79,8%
NO	44.681.639,47	13,8%	6.193	20,2%
Total	324.833.184,40	100,0%	30.719	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	15.545,66	18.025,05
Average purchase price	28.238,68	32.025,66
Downpayment in %	55,1%	56,3%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	16.244.866,26	5,00%	869	2,83%
1,01 to 2%	25.169.641,04	7,75%	1.922	6,26%
2,01 to 3%	108.765.661,65	33,48%	9.219	30,01%
3,01 to 4%	116.237.788,03	35,78%	10.980	35,74%
4,01 to 5%	37.767.263,26	11,63%	4.206	13,69%
5,01 to 6%	12.021.283,22	3,70%	2.106	6,86%
6,01 to 7%	8.156.545,04	2,51%	1.356	4,41%
7,01 to 8%	391.166,26	0,12%	49	0,16%
8,01 to 9%	19.803,03	0,01%	4	0,01%
9,01 to 10%	59.166,61	0,02%	8	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	324.833.184,40	100%	30.719,00	100%

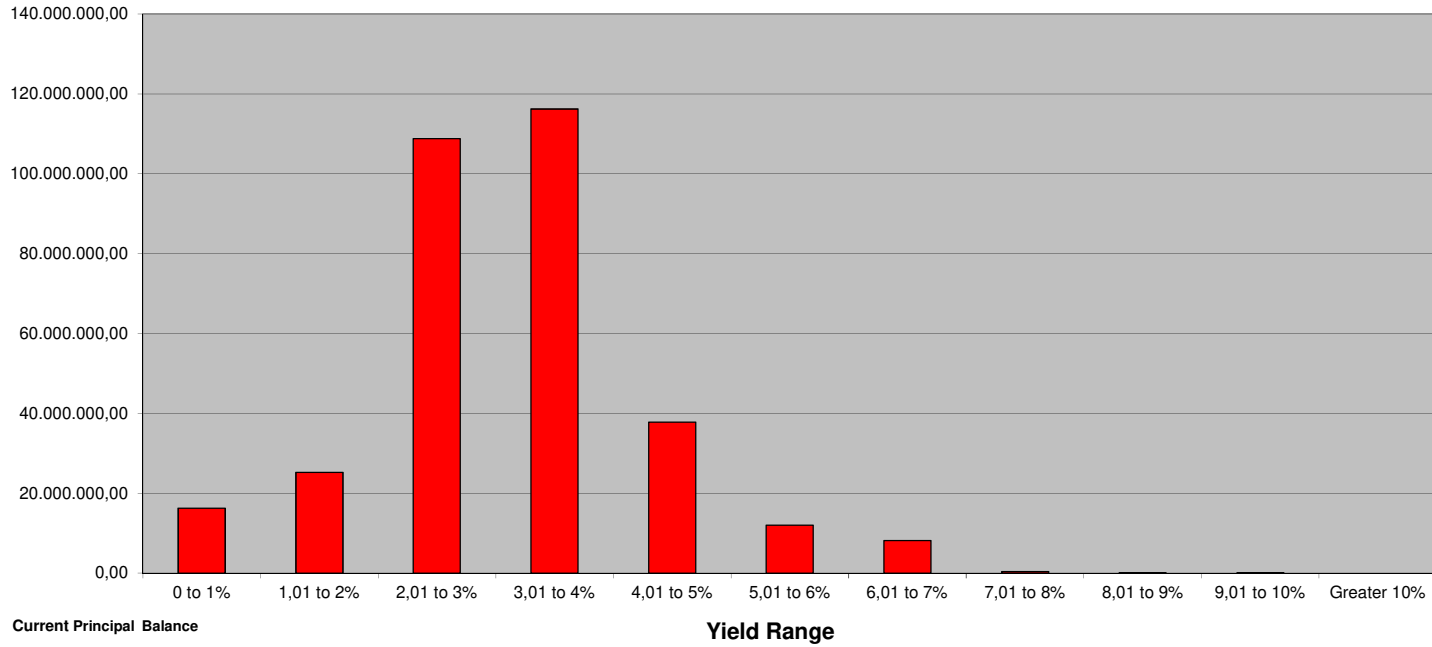
Statistics	in %
WA Interest	3,40

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	



**ABEST 19
Monthly Investor Report**

14. Seasoning

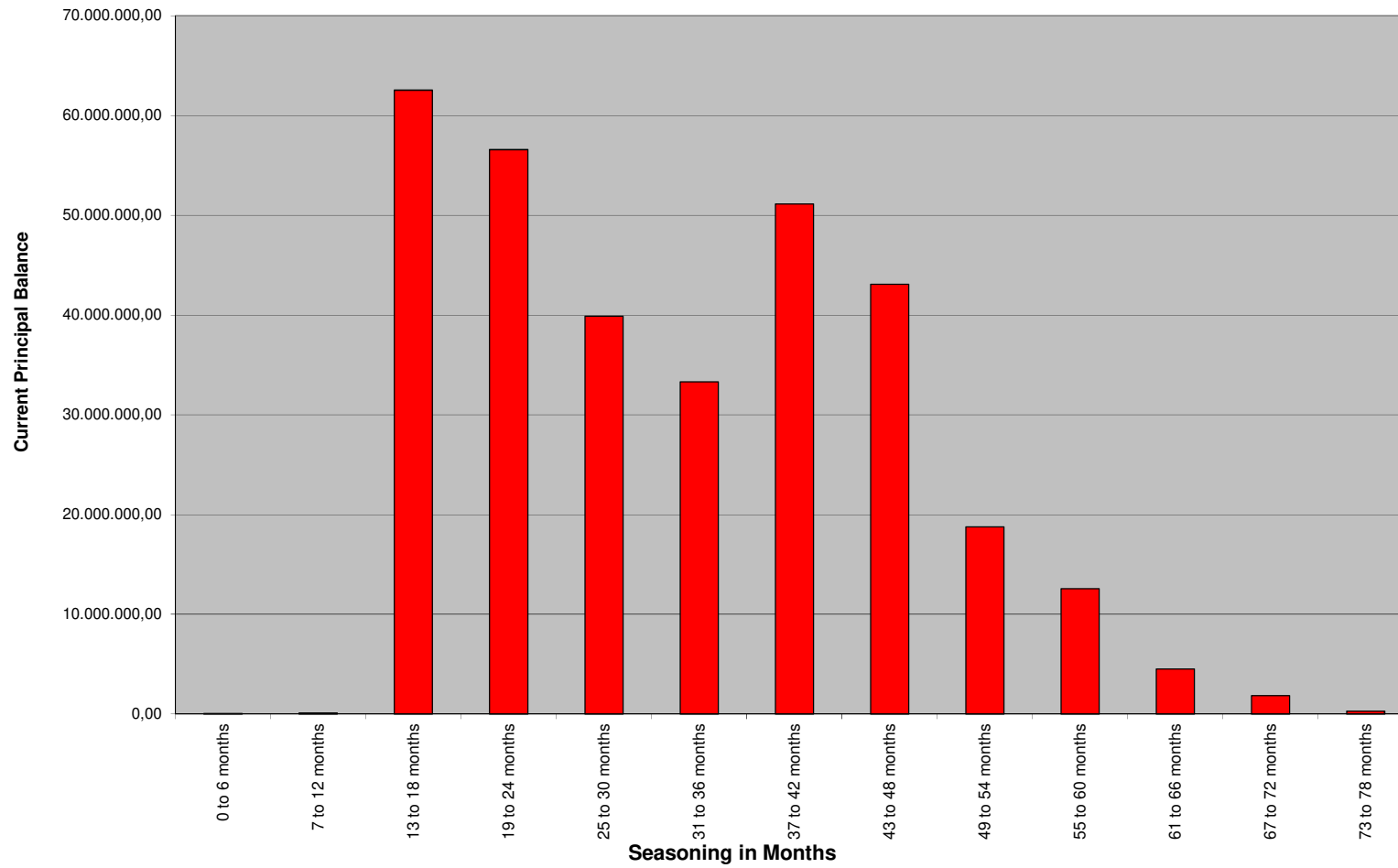
Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

<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	46.478,96	0,01%	3	0,01%
7 to 12 months	110.584,90	0,03%	12	0,04%
13 to 18 months	62.528.076,84	19,25%	4.875	15,87%
19 to 24 months	56.576.970,99	17,42%	4.408	14,35%
25 to 30 months	39.867.864,23	12,27%	3.766	12,26%
31 to 36 months	33.296.656,37	10,25%	3.673	11,96%
37 to 42 months	51.112.834,32	15,74%	4.968	16,17%
43 to 48 months	43.085.125,71	13,26%	4.605	14,99%
49 to 54 months	18.771.727,08	5,78%	2.036	6,63%
55 to 60 months	12.554.224,45	3,86%	1.468	4,78%
61 to 66 months	4.515.384,43	1,39%	521	1,70%
67 to 72 months	1.852.209,25	0,57%	264	0,86%
73 to 78 months	287.909,76	0,09%	51	0,17%
79 to 96 months	227.137,11	0,07%	69	0,22%
Total	324.833.184,40	100,00%	30.719	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	06/11/2023		
Payment Date	21/11/2023		
Period No	36		
Monthly Period	01.10.2023 - 31.10.2023		
Interest Period	from	23/10/2023	to 21/11/2023 = 29 days
Collection Period	from	01/10/2023	to 31/10/2023



**ABEST 19
Monthly Investor Report**

15. Remaining Term

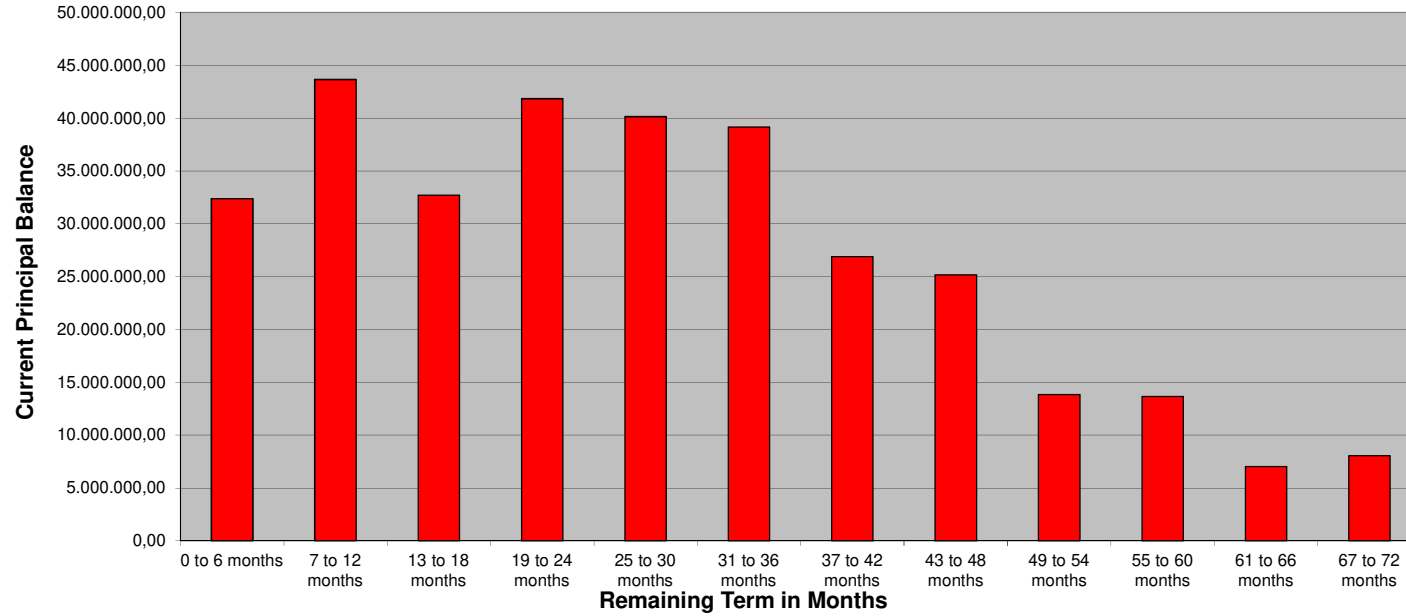
Reporting Date	06/11/2023			
Payment Date	21/11/2023			
Period No	36			
Monthly Period	01.10.2023 - 31.10.2023			
Interest Period	from	23/10/2023	to	21/11/2023
Collection Period	from	01/10/2023	to	31/10/2023
			=	29 days

<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	32.352.315,94	9,96%	4.910	15,98%
7 to 12 months	43.650.752,89	13,44%	5.332	17,36%
13 to 18 months	32.712.640,52	10,07%	3.875	12,61%
19 to 24 months	41.842.480,70	12,88%	4.007	13,04%
25 to 30 months	40.157.328,34	12,36%	3.219	10,48%
31 to 36 months	39.143.763,28	12,05%	2.996	9,75%
37 to 42 months	26.895.269,53	8,28%	1.897	6,18%
43 to 48 months	25.172.314,52	7,75%	1.691	5,50%
49 to 54 months	13.823.564,62	4,26%	918	2,99%
55 to 60 months	13.641.006,96	4,20%	891	2,90%
61 to 66 months	7.023.864,24	2,16%	467	1,52%
67 to 72 months	8.055.231,19	2,48%	492	1,60%
73 to 84 months	362.651,67	0,11%	24	0,08%
> 84 months	0,00	0,00%	0	0,00%
Total	324.833.184,40	100,0%	30.719,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

<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	1.364,22	0,00%	3	0,01%
13 to 18 months	78.648,94	0,02%	75	0,24%
19 to 24 months	3.180.821,07	0,98%	653	2,13%
25 to 30 months	1.537.698,15	0,47%	565	1,84%
31 to 36 months	19.750.956,60	6,08%	2.764	9,00%
37 to 42 months	3.058.412,04	0,94%	687	2,24%
43 to 48 months	113.902.605,85	35,06%	10.442	33,99%
49 to 54 months	3.607.129,44	1,11%	545	1,77%
55 to 60 months	79.538.463,53	24,49%	6.768	22,03%
61 to 66 months	4.027.461,94	1,24%	405	1,32%
67 to 72 months	35.909.952,55	11,05%	2.848	9,27%
73 to 78 months	4.398.928,00	1,35%	333	1,08%
79 to 96 months	55.613.371,11	17,12%	4.614	15,02%
> 96 months	227.370,96	0,07%	17	0,06%
Total	324.833.184,40	100%	30.719,00	100%

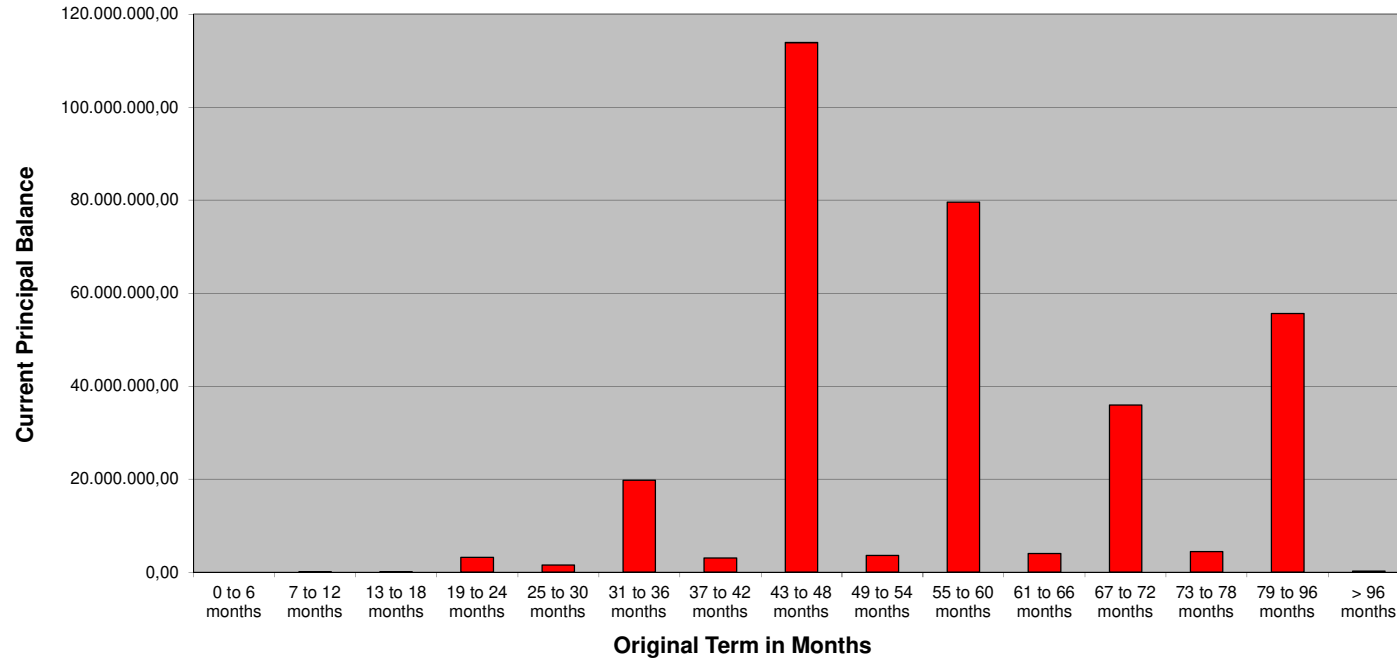
Statistics

WA Original Term	60,21
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

<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	159.002.580,40	48,9%	20.055	65,3%
Alfa Romeo	15.186.396,46	4,7%	1.048	3,4%
Jeep	56.715.344,43	17,5%	3.556	11,6%
Jaguar	16.201.514,70	5,0%	883	2,9%
Land Rover	46.834.106,10	14,4%	2.248	7,3%
others	30.893.242,31	9,5%	2.929	9,5%
-> Ferrari	3.363,82	0,0%	1	0,0%
-> Maserati	2.371.398,63	0,7%	71	0,2%
-> Lancia	132.584,06	0,0%	26	0,1%
-> Chrysler	37.379,46	0,0%	2	0,0%
-> Dodge	1.340.653,49	0,4%	55	0,2%
-> others	27.007.862,85	8,3%	2.774	9,0%
	324.833.184,40	100,00%	30.719,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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	+	20.346.373,49
1. Payable Expenses	-	2.868,74
2. to credit into Expenses Account the Withholding Amount	-	-
3. Remuneration to the Trustee (including costs and expenses)	-	6.000,00
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	-	318.640,19
5. to pay pari passu and pro rata to the Swap Counterparty	-	6.342,19
6. Class A Interest Amount	-	979.049,35
7. Class B Interest Amount	-	10.210,42
8. Class C Interest Amount	-	18.326,39
9. Class D Interest Amount	-	16.428,50
10. Class E Interest Amount	-	30.168,06
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	18.148.751,59
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	-	102.627,78
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	-	706.860,28
22. Transaction Gain to the shareholders	-	100,00

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Monthly Investor Report

19. Transaction Costs

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	=
Collection Period	from	01/10/2023	to	31/10/2023	29 days

Transaction Costs	345.121.428,0	266.821.428,0	19.500.000,0	18.200.000,0	10.300.000,0	10.700.000,0	19.600.000,0
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	2.868,74 €	<u>2.217,89</u>	<u>162,09</u>	<u>151,28</u>	<u>85,62</u>	<u>88,94</u>	<u>162,92</u>
Interest accrued for the Period	1.156.810,50 €	979.049,35 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Interest Payments	1.156.810,50 €	979.049,35 €	10.210,42 €	18.326,39 €	16.428,50 €	30.168,06 €	102.627,78 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

Swap Counterparty Data

Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung

Swap Data

Swap Type	IRS
Notional Amount	266.821.428,04
Fixed Rate	0,38
Floating Rate (Euribor)	3,8550
Net Swap Payments	-910.268,71

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21. Retention

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	266.821.428,04	82,14%
Class B Notes	19.500.000,00	6,00%
Class C Notes	18.200.000,00	5,60%
Class D Notes	10.300.000,00	3,17%
Class E Notes	10.700.000,00	3,29%
Class M Notes	19.600.000,00	6,03%

Retention Amount	EUR	%
Minimum Retention Class A	13.341.071,40	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	13.354.867,75	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
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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/11/2023	=	29 days
Collection Period	31/10/2023		

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

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Monthly Investor Report

23. Counterparties II

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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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Monthly Investor Report

24. Issuer Information

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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

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25. Originator, Servicer

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No	36				
Monthly Period	01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

Contact Details

CA Auto Bank S.p.A. Niederlassung Deutschland

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

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25. Glossary

Reporting Date		06/11/2023				
Payment Date		21/11/2023				
Period No		36				
Monthly Period		01.10.2023 - 31.10.2023				
Interest Period	from	23/10/2023	to	21/11/2023	=	29 days
Collection Period	from	01/10/2023	to	31/10/2023		

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