

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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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)		324.261.676,45 €	342.410.428,04
Scheduled Principal Payments		9.715.908,15 €	10.214.230,06
Prepayment Principal		3.262.430,25 €	3.624.142,99
Others		4.656.064,63 €	4.253.393,16
Recoveries		9.705,00 €	49.057,56
Total Principal Collections		17.644.108,03 €	18.140.823,77
Total Interest Collections		1.458.681,52 €	1.144.072,55
Defaults		30.546,83	7.927,82
End of Period (after Payment Date)	29.431	306.587.021,59 €	324.261.676,45
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,07%	12,70%
New sale Offer		- €	-

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2. Reserve Accounts

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Collection Period	from 01/11/2023	to 30/11/2023

Aggregate Rated Notes Balance

Beginning of Period	326.972.676,45
End of Period	309.298.021,59

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.536.863,38 €	no
Cash Outflow	-€ 88.373,27		
Cash Inflow	€ -		
End of Period	0,5%	1.448.490,11 €	
Required Reserve Fund	-€ 88.373,27		

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3. Performance Data

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Note Balance

Beginning of Period	326.972.676,45 €
End of Period	309.298.021,59 €

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	1.387.785,23 €

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	523.945,39 €

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	325.259,11 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,30%
Cumulative Default Level previous period	0,31%
Cumulative Default Level current period	0,57%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,12%
Delinquency Level current period	0,16%

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	122
Number of Contracts being 61-90 Days delinquent	49
Number of Contracts being 91-120 Days delinquent	35
Gross instalments being 31-60 days delinquent	35.126,51
Gross instalments being 61-90 days delinquent	14.072,97
Gross instalments being 91-120 days delinquent	6.750,84
Current Period Termination	141.832,00
Cumulative Termination	2.792.758,00
New number of Contracts being terminated	15,00
Total number of Contracts being terminated	320,00
Current Period Recoveries	9.705,00
Cumulative Recoveries	75.284,56

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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	248.672.676,45 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	17.674.654,86	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	230.998.021,59 €	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	0,48	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	4,519						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	30 days	30 days	30 days	30 days	30 days	30 days	30 days
Principal Outstanding Beginning 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 €	
> Principal Repayment	17.674.654,86 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	230.998.021,59 €	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	936.459,85 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	19,40%	18,81%	12,91%	9,57%	6,11%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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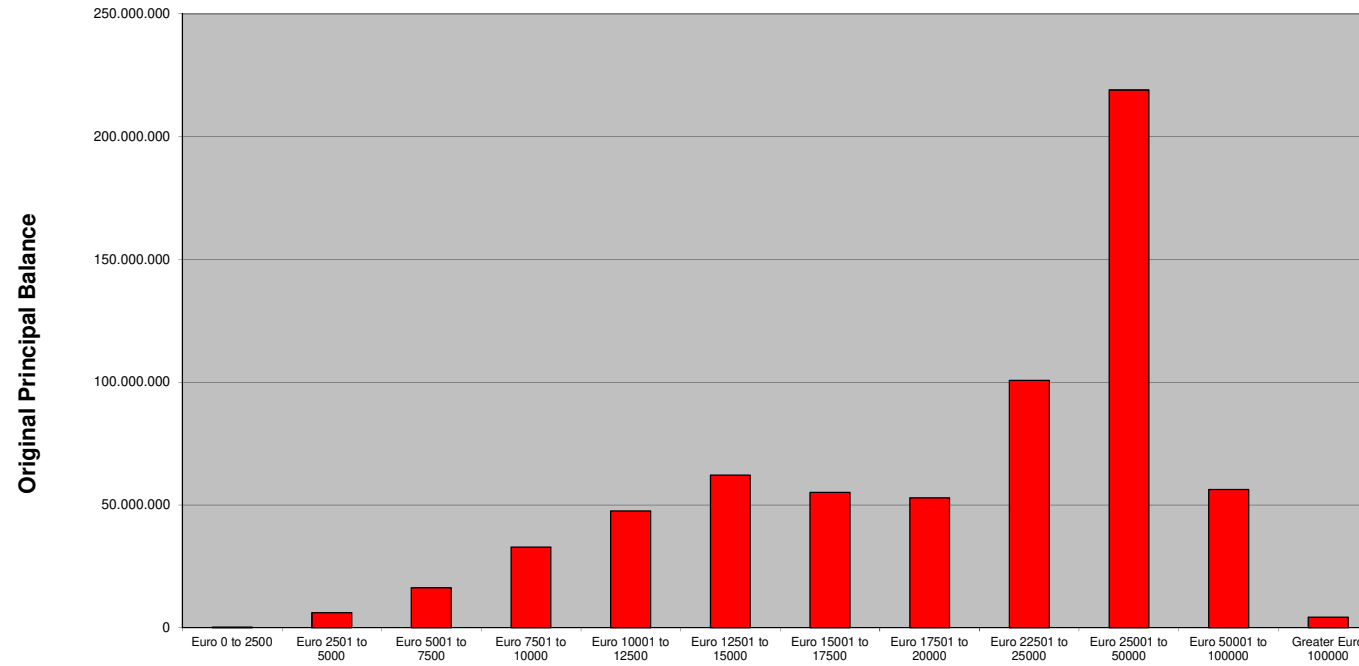
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	7,32%
Euro 7501 to 10000	32.807.091	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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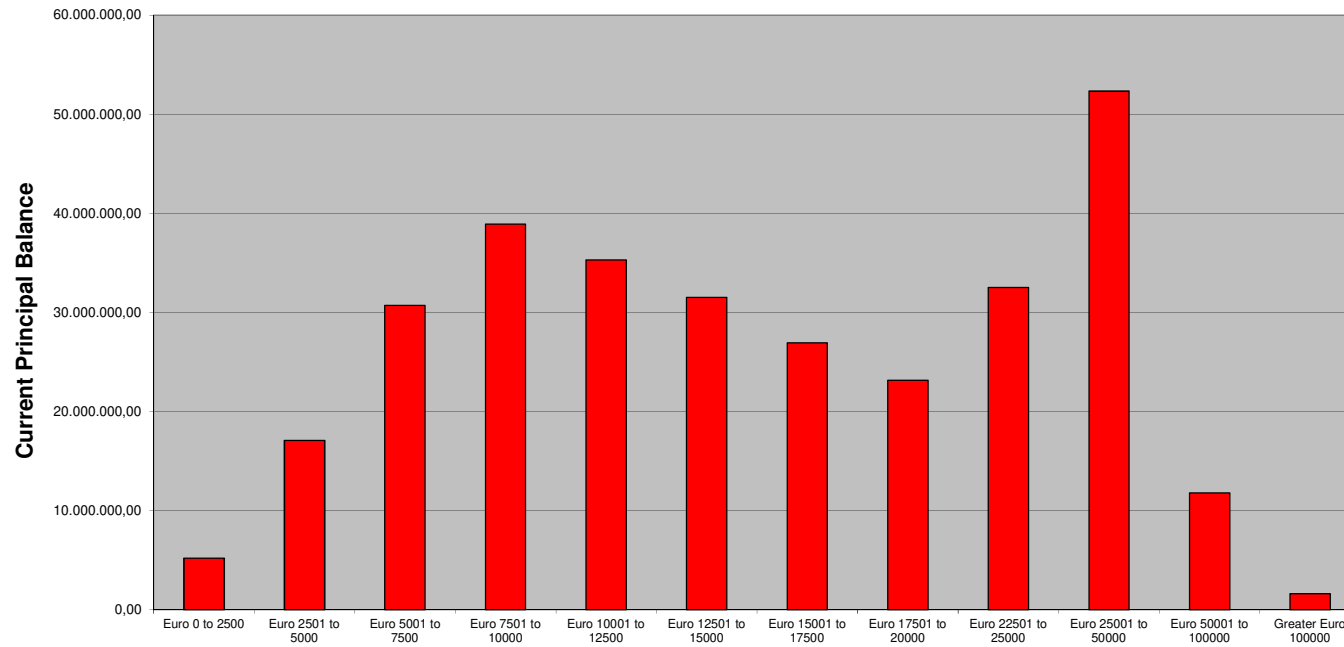
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.200.118,32	1,7%	3.888	13,2%
Euro 2501 to 5000	17.080.378,21	5,6%	4.537	15,4%
Euro 5001 to 7500	30.714.626,56	10,0%	4.902	16,7%
Euro 7501 to 10000	38.919.684,79	12,7%	4.487	15,2%
Euro 10001 to 12500	35.303.250,81	11,5%	3.155	10,7%
Euro 12501 to 15000	31.512.700,75	10,3%	2.299	7,8%
Euro 15001 to 17500	26.927.381,83	8,8%	1.663	5,7%
Euro 17501 to 20000	23.150.666,19	7,5%	1.238	4,2%
Euro 22501 to 25000	32.528.018,17	10,6%	1.465	5,0%
Euro 25001 to 50000	52.336.548,07	17,0%	1.598	5,4%
Euro 50001 to 100000	11.796.768,93	3,8%	194	0,7%
Greater Euro 100000	1.621.738,94	0,5%	5	0,0%
Total	307.091.881,57	100,0%	29.431	100,0%

Statistics in EUR	
Average Amount	10.434,30

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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	1.021.450,71	0,33%	1
2	255.907,93	0,08%	28
3	228.526,40	0,07%	10
4	182.328,95	0,06%	31
5	177.927,34	0,06%	1
6	174.253,67	0,06%	10
7	173.684,42	0,06%	12
8	165.453,05	0,05%	1
9	165.107,82	0,05%	2
10	147.905,72	0,05%	1
11	138.614,62	0,05%	12
12	124.201,33	0,04%	2
13	117.712,23	0,04%	5
14	116.323,68	0,04%	11
15	114.332,03	0,04%	22
16	111.855,46	0,04%	7
17	109.002,12	0,04%	1
18	103.921,28	0,03%	2
19	102.665,96	0,03%	3
20	102.373,98	0,03%	9
Total	3.831.548,70	1,25%	171

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8. Geographical Distribution

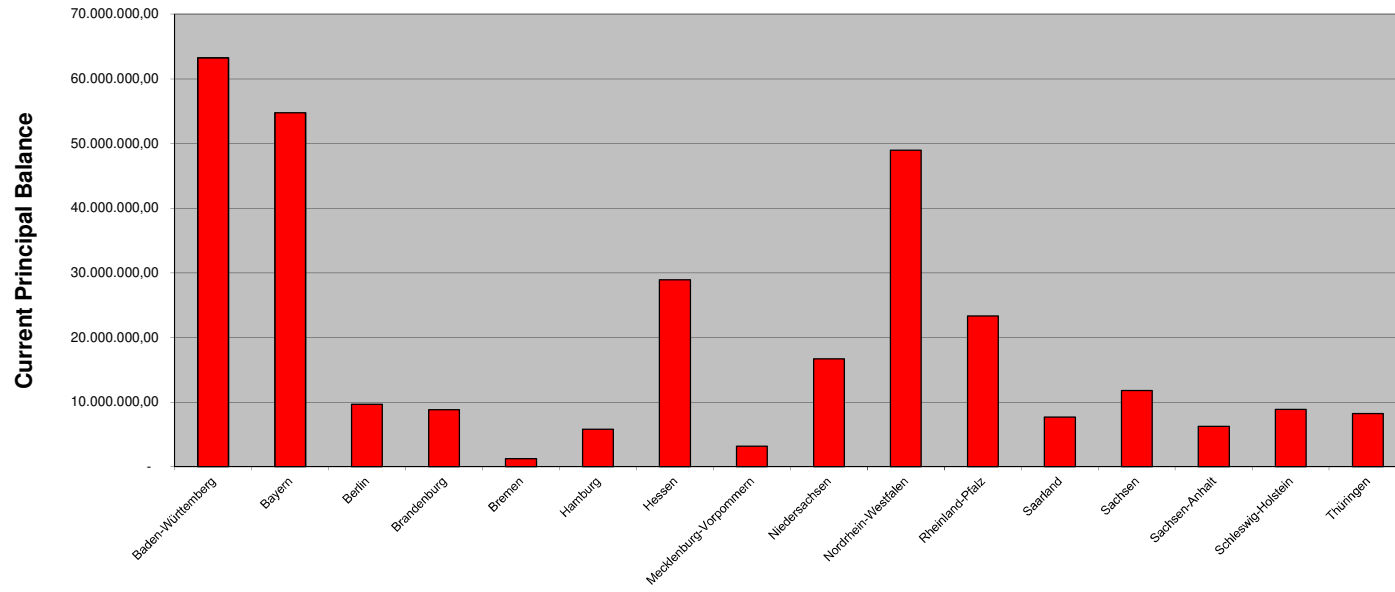
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	31.575,24	0,0%	3	0,0%
Baden-Württemberg	63.223.401,06	20,6%	6.222	21,1%
Bayern	54.715.449,05	17,8%	5.431	18,5%
Berlin	9.619.357,05	3,1%	816	2,8%
Brandenburg	8.820.268,99	2,9%	809	2,7%
Bremen	1.223.275,84	0,4%	138	0,5%
Hamburg	5.791.285,68	1,9%	469	1,6%
Hessen	28.906.750,13	9,4%	2.758	9,4%
Mecklenburg-Vorpom	3.135.112,74	1,0%	310	1,1%
Niedersachsen	16.668.640,16	5,4%	1.520	5,2%
Nordrhein-Westfalen	48.961.949,70	15,9%	4.812	16,4%
Rheinland-Pfalz	23.281.392,89	7,6%	2.292	7,8%
Saarland	7.646.329,06	2,5%	699	2,4%
Sachsen	11.766.930,28	3,8%	1.027	3,5%
Sachsen-Anhalt	6.242.506,95	2,0%	523	1,8%
Schleswig-Holstein	8.857.010,26	2,9%	810	2,8%
Thüringen	8.200.646,49	2,7%	792	2,7%
Total	307.091.881,57	100,00%	29.431	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	173.560.392,53	56,5%	14.036	47,69%
Used	133.531.489,04	43,5%	15.395	52,31%
Total	307.091.881,57	100%	29.431	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	259.545.958,64	84,52%	24.579	83,51%
LCV	47.545.922,93	15,48%	4.852	16,49%
Total	307.091.881,57	100%	29.431	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	54.150.640,07	17,6%	6.673	22,7%
Without CPI	252.941.241,50	82,4%	22.758	77,3%
Total	307.091.881,57	100,0%	29.431	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	135.859.429,38	44,2%	17.486	59,4%
Balloon Loans	128.134.307,69	41,7%	8.810	29,9%
- of which balloons	87.346.642,47	28,4%	n.a	n.a
- of which regular installments	40.787.665,22	13,3%	n.a	n.a
Formula	43.098.144,50	14,0%	3.135	10,7%
- of which balloons	29.645.779,81	9,7%	n.a	n.a
- of which regular installments	13.452.364,69	4,4%	n.a	n.a
Total	307.091.881,57	100%	29.431	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	43	0,5%	642.290	89,1%
25 to 36 months	292	3,3%	5.443.013	74,2%
37 to 48 months	3.907	44,3%	55.598.342	79,7%
49 to 60 months	2.524	28,6%	37.656.113	64,8%
61 to 72 months	792	9,0%	12.452.454	51,2%
73 to 84 months	1.236	14,0%	16.145.198	50,0%
85 to 96 months	16	0,2%	196.898	2,3%
Total	8.794	100%	127.937.409,21	68,3%

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	4.182	47,5%	48.839.110,52	88,6%
13 to 24 months	2.245	25,5%	31.709.334,14	64,8%
25 to 36 months	1.698	19,3%	31.165.313,18	54,1%
37 to 48 months	522	5,9%	12.434.044,79	46,8%
49 to 60 months	156	1,8%	3.893.730,66	37,9%
61 to 72 months	7	0,1%	92.774,40	1,5%
Total	8.810	100%	128.134.307,69	68,3%

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	12	0,4%	1.123.314,49	98,0%
25 to 36 months	249	7,9%	3.894.633,23	83,3%
37 to 48 months	1.742	55,6%	22.871.418,04	75,2%
49 to 60 months	677	21,6%	9.266.911,90	60,2%
61 to 72 months	186	5,9%	2.647.547,17	47,6%
73 to 84 months	266	8,5%	3.250.026,17	45,1%
85 to 96 months	3	0,1%	44.294	1,5%
Total	3.132	100%	43.053.851,00	69,0%

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	1.226	39,1%	13.881.214	87,5%
13 to 24 months	1.030	32,9%	14.238.825	68,7%
25 to 36 months	616	19,6%	10.029.538	57,2%
37 to 48 months	214	6,8%	4.001.275	46,5%
49 to 60 months	47	1,5%	911.098	39,0%
61 to 72 months	2	0,1%	36.195	1,4%
Total	3.135	100%	43.098.144,50	69,0%

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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	300.295.341,98	97,8%	28.870	98,1%
Other	6.796.539,59	2,2%	561	1,9%
Total	307.091.881,57	100,0%	29.431	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	307.091.881,57	100,0%	29.431	100,0%
Total	307.091.881,57	100,0%	29.431	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	264.479.898,04	86,1%	23.451	79,7%
NO	42.611.983,53	13,9%	5.980	20,3%
Total	307.091.881,57	100,0%	29.431	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	15.662,12	18.185,54
Average purchase price	28.239,34	32.040,16
Downpayment in %	55,5%	56,8%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	05/12/2023	
Payment Date	21/12/2023	
Period No	37	
Monthly Period	01.11.2023 - 30.11.2023	
Interest Period	from 21/11/2023	to 21/12/2023 = 30 days
Collection Period	from 01/11/2023	to 30/11/2023

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	14.541.817,61	4,74%	758	2,58%
1,01 to 2%	23.679.600,53	7,71%	1.840	6,25%
2,01 to 3%	102.750.352,41	33,46%	8.774	29,81%
3,01 to 4%	110.816.033,01	36,09%	10.632	36,13%
4,01 to 5%	35.777.634,13	11,65%	4.054	13,77%
5,01 to 6%	11.398.357,94	3,71%	2.012	6,84%
6,01 to 7%	7.673.123,88	2,50%	1.300	4,42%
7,01 to 8%	378.974,30	0,12%	49	0,17%
8,01 to 9%	18.483,62	0,01%	4	0,01%
9,01 to 10%	57.504,14	0,02%	8	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	307.091.881,57	100%	29.431,00	100%

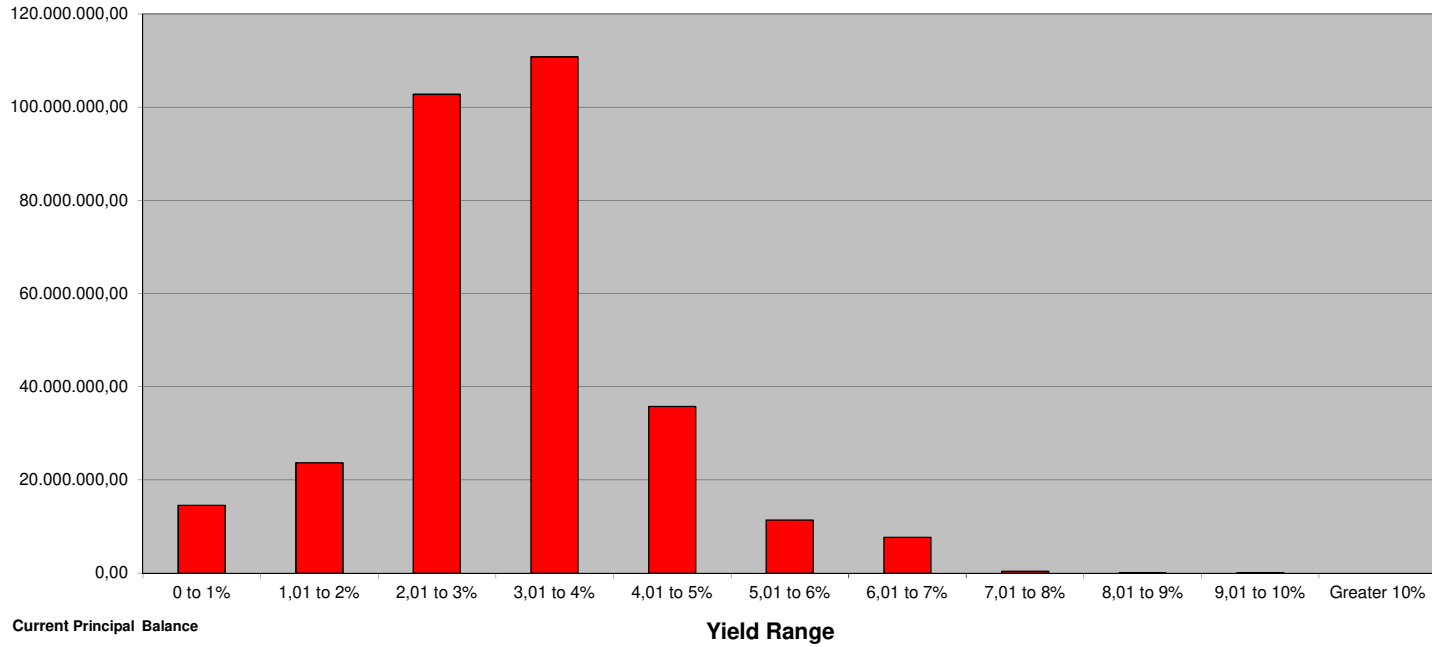
Statistics	in %
WA Interest	3,41

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	



**ABEST 19
Monthly Investor Report**

14. Seasoning

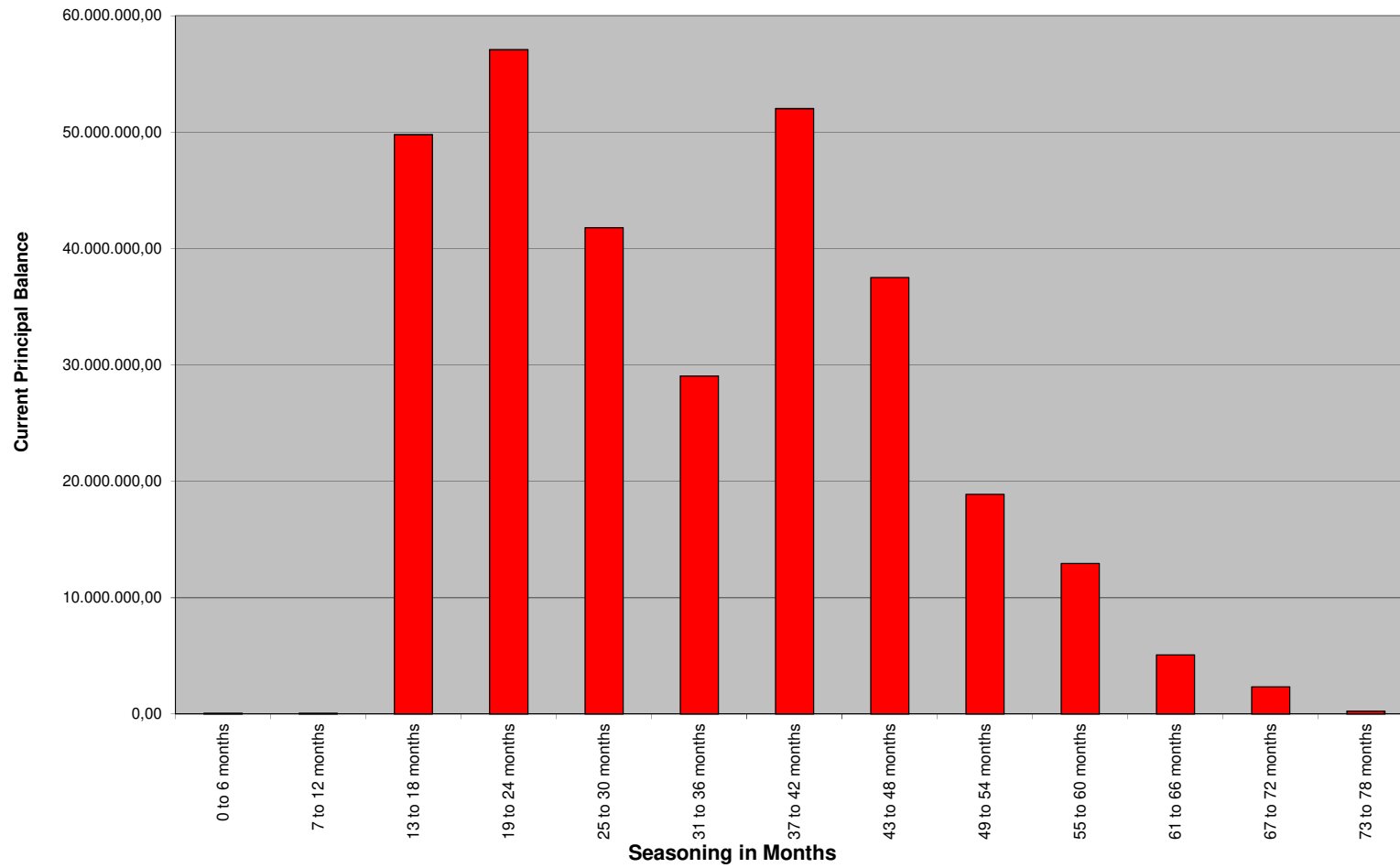
Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

<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	71.403,30	0,02%	6	0,02%
7 to 12 months	81.498,70	0,03%	9	0,03%
13 to 18 months	49.778.150,00	16,21%	3.949	13,42%
19 to 24 months	57.092.517,86	18,59%	4.481	15,23%
25 to 30 months	41.785.355,33	13,61%	3.839	13,04%
31 to 36 months	29.040.458,91	9,46%	3.239	11,01%
37 to 42 months	52.009.568,94	16,94%	5.210	17,70%
43 to 48 months	37.500.333,19	12,21%	4.095	13,91%
49 to 54 months	18.863.353,17	6,14%	2.067	7,02%
55 to 60 months	12.940.981,17	4,21%	1.497	5,09%
61 to 66 months	5.071.756,83	1,65%	596	2,03%
67 to 72 months	2.334.967,49	0,76%	322	1,09%
73 to 78 months	260.385,66	0,08%	50	0,17%
79 to 96 months	261.151,02	0,09%	71	0,24%
Total	307.091.881,57	100,00%	29.431	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

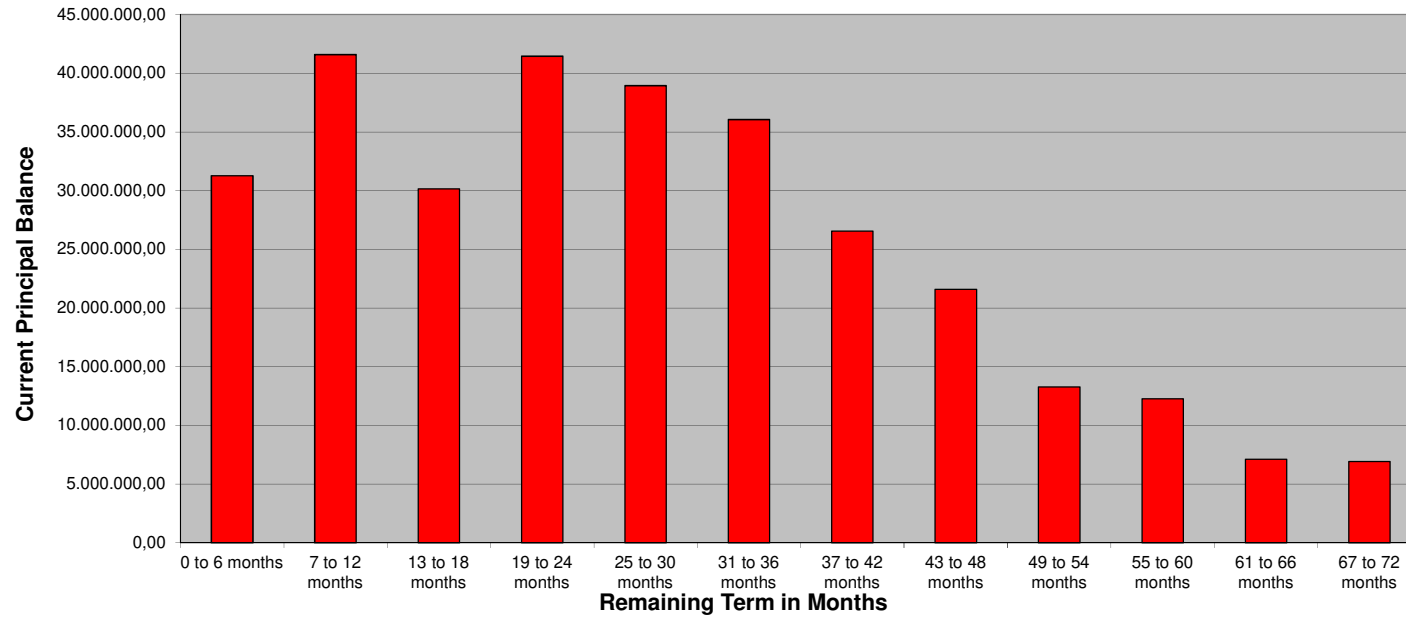
Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

<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	31.269.626,25	10,18%	4.705	15,99%
7 to 12 months	41.575.017,73	13,54%	5.292	17,98%
13 to 18 months	30.140.992,54	9,81%	3.596	12,22%
19 to 24 months	41.455.578,51	13,50%	3.943	13,40%
25 to 30 months	38.951.648,05	12,68%	3.143	10,68%
31 to 36 months	36.049.758,00	11,74%	2.777	9,44%
37 to 42 months	26.548.311,16	8,65%	1.873	6,36%
43 to 48 months	21.571.280,39	7,02%	1.502	5,10%
49 to 54 months	13.272.162,43	4,32%	881	2,99%
55 to 60 months	12.247.945,18	3,99%	824	2,80%
61 to 66 months	7.093.876,93	2,31%	461	1,57%
67 to 72 months	6.915.684,40	2,25%	434	1,47%
73 to 84 months	0,00	0,00%	0	0,00%
> 84 months	0,00	0,00%	0	0,00%
Total	307.091.881,57	100,0%	29.431,00	100,0%

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Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

<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	626,26	0,00%	2	0,01%
13 to 18 months	53.851,74	0,02%	58	0,20%
19 to 24 months	2.875.687,47	0,94%	599	2,04%
25 to 30 months	1.362.702,36	0,44%	532	1,81%
31 to 36 months	18.125.854,02	5,90%	2.575	8,75%
37 to 42 months	2.806.508,79	0,91%	651	2,21%
43 to 48 months	105.005.297,94	34,19%	9.778	33,22%
49 to 54 months	3.346.754,13	1,09%	527	1,79%
55 to 60 months	76.180.811,66	24,81%	6.591	22,39%
61 to 66 months	3.885.398,50	1,27%	396	1,35%
67 to 72 months	34.958.021,99	11,38%	2.823	9,59%
73 to 78 months	4.311.154,90	1,40%	331	1,12%
79 to 96 months	53.960.785,92	17,57%	4.551	15,46%
> 96 months	218.425,89	0,07%	17	0,06%
Total	307.091.881,57	100%	29.431,00	100%

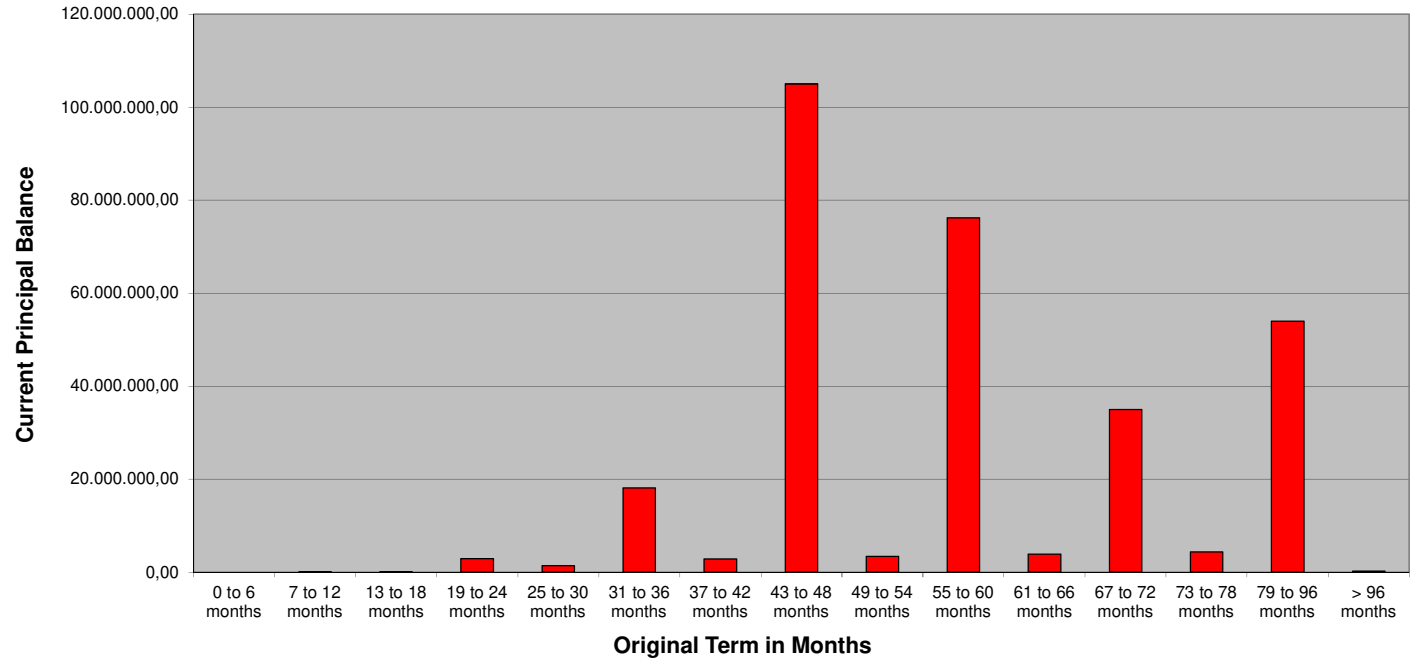
Statistics

WA Original Term	60,57
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	



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17. Manufacturer

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

<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	150.417.603,79	49,0%	19.241	65,4%
Alfa Romeo	14.346.246,91	4,7%	1.002	3,4%
Jeep	53.202.849,49	17,3%	3.364	11,4%
Jaguar	15.254.935,29	5,0%	828	2,8%
Land Rover	44.152.752,28	14,4%	2.136	7,3%
others	29.717.493,81	9,7%	2.860	9,7%
-> Ferrari	2.889,18	0,0%	1	0,0%
-> Maserati	2.257.236,88	0,7%	69	0,2%
-> Lancia	128.104,70	0,0%	25	0,1%
-> Chrysler	36.520,35	0,0%	2	0,0%
-> Dodge	1.288.217,11	0,4%	53	0,2%
-> others	26.004.525,59	8,5%	2.710	9,2%
	307.091.881,57	100,00%	29.431,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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	+	20.117.159,91
1. Payable Expenses	-	1.140,00
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	-	273.610,99
5. to pay pari passu and pro rata to the Swap Counterparty	-	6.278,18
6. Class A Interest Amount	-	936.459,85
7. Class B Interest Amount	-	10.562,50
8. Class C Interest Amount	-	18.958,33
9. Class D Interest Amount	-	16.995,00
10. Class E Interest Amount	-	31.208,33
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	17.674.654,86
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	-	106.166,67
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	-	1.041.025,20
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	=
Collection Period	from	01/11/2023	to	30/11/2023	30 days

Transaction Costs	326.972.676,5	248.672.676,5	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	1.140,00 €	<u>867,00</u>	<u>67,99</u>	<u>63,45</u>	<u>35,91</u>	<u>37,31</u>	<u>68,34</u>
Interest accrued for the Period	1.120.350,68 €	936.459,85 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Interest Payments	1.120.350,68 €	936.459,85 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

Swap Counterparty Data

Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung

Swap Data

Swap Type	IRS
Notional Amount	248.672.676,45
Fixed Rate	0,38
Floating Rate (Euribor)	3,8190
Net Swap Payments	-870.147,14

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21. Retention

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	248.672.676,45	80,98%
Class B Notes	19.500.000,00	6,35%
Class C Notes	18.200.000,00	5,93%
Class D Notes	10.300.000,00	3,35%
Class E Notes	10.700.000,00	3,48%
Class M Notes	19.600.000,00	6,38%

Retention Amount	EUR	%
Minimum Retention Class A	12.433.633,82	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	12.446.491,77	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	21/12/2023	=	30 days
Collection Period	30/11/2023		

		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.

**ABEST 19
Monthly Investor Report**

23. Counterparties II

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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	05/12/2023				
Payment Date	21/12/2023				
Period No	37				
Monthly Period	01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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		05/12/2023				
Payment Date		21/12/2023				
Period No		37				
Monthly Period		01.11.2023 - 30.11.2023				
Interest Period	from	21/11/2023	to	21/12/2023	=	30 days
Collection Period	from	01/11/2023	to	30/11/2023		

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