

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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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)		306.587.021,59 €	324.261.676,45
Scheduled Principal Payments		9.955.761,14 €	9.715.908,15
Prepayment Principal		3.058.268,44 €	3.262.430,25
Others		3.612.477,80 €	4.656.064,63
Recoveries		12.268,91 €	9.705,00
Total Principal Collections		16.638.776,29 €	17.644.108,03
Total Interest Collections		957.067,98 €	1.458.681,52
Defaults		139.666,16	30.546,83
End of Period (after Payment Date)	28.250	289.808.579,14 €	306.587.021,59
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		11,97%	12,07%
New sale Offer		- €	-

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	309.298.021,59
End of Period	292.519.579,14

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.448.490,11 €	no
Cash Outflow	-€ 83.892,21		
Cash Inflow	€ -		
End of Period	0,5%	1.364.597,90 €	
Required Reserve Fund	-€ 83.892,21		

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3. Performance Data

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Note Balance

Beginning of Period	309.298.021,59 €
End of Period	292.519.579,14 €

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	1.488.407,44 €

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	725.087,86 €

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	332.291,82 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,31%
Cumulative Default Level previous period	0,31%
Cumulative Default Level current period	0,65%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,16%
Delinquency Level current period	0,18%

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	123
Number of Contracts being 61-90 Days delinquent	61
Number of Contracts being 91-120 Days delinquent	30
Gross instalments being 31-60 days delinquent	38.951,26
Gross instalments being 61-90 days delinquent	15.558,99
Gross instalments being 91-120 days delinquent	6.240,49
Current Period Termination	275.389,76
Cumulative Termination	3.068.147,76
New number of Contracts being terminated	24,00
Total number of Contracts being terminated	344,00
Current Period Recoveries	12.268,91
Cumulative Recoveries	87.553,47

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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	230.998.021,59 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	16.778.442,45	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	214.219.579,14 €	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	0,44	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	4,553						
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	230.998.021,59 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	16.778.442,45 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	214.219.579,14 €	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	934.874,66 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	20,82%	19,89%	13,65%	10,12%	6,46%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

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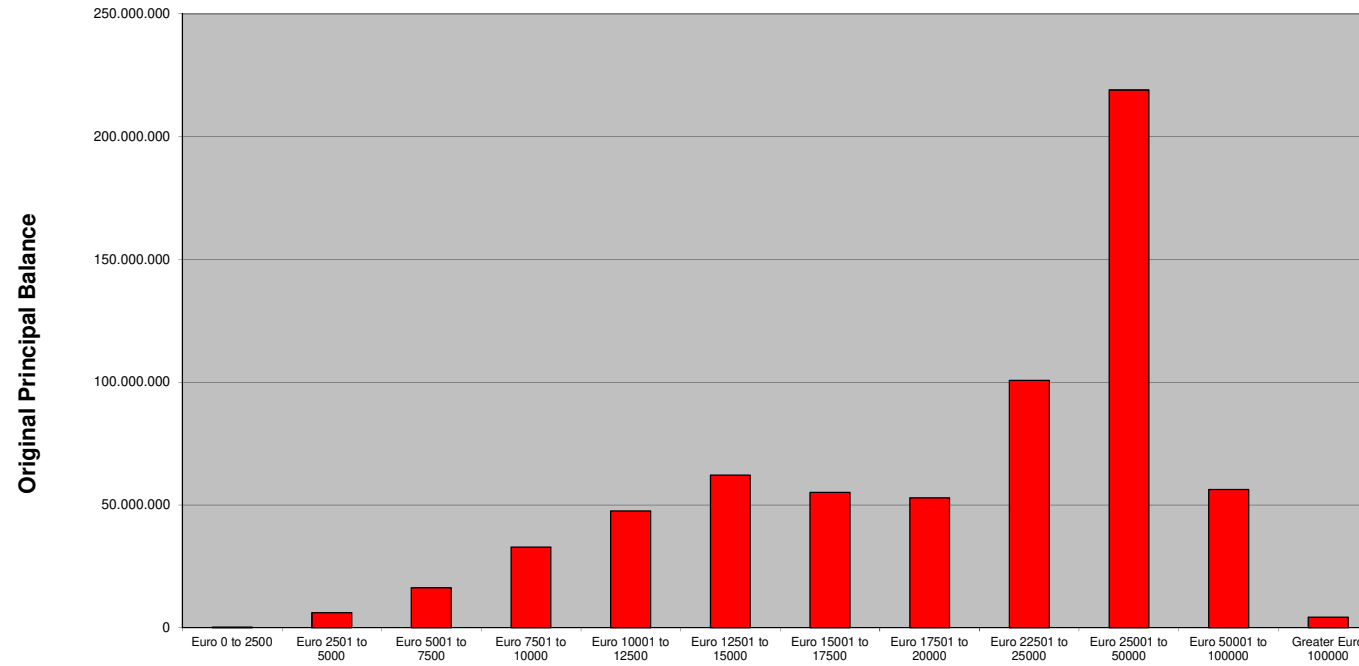
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131.00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495.00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555.00	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%
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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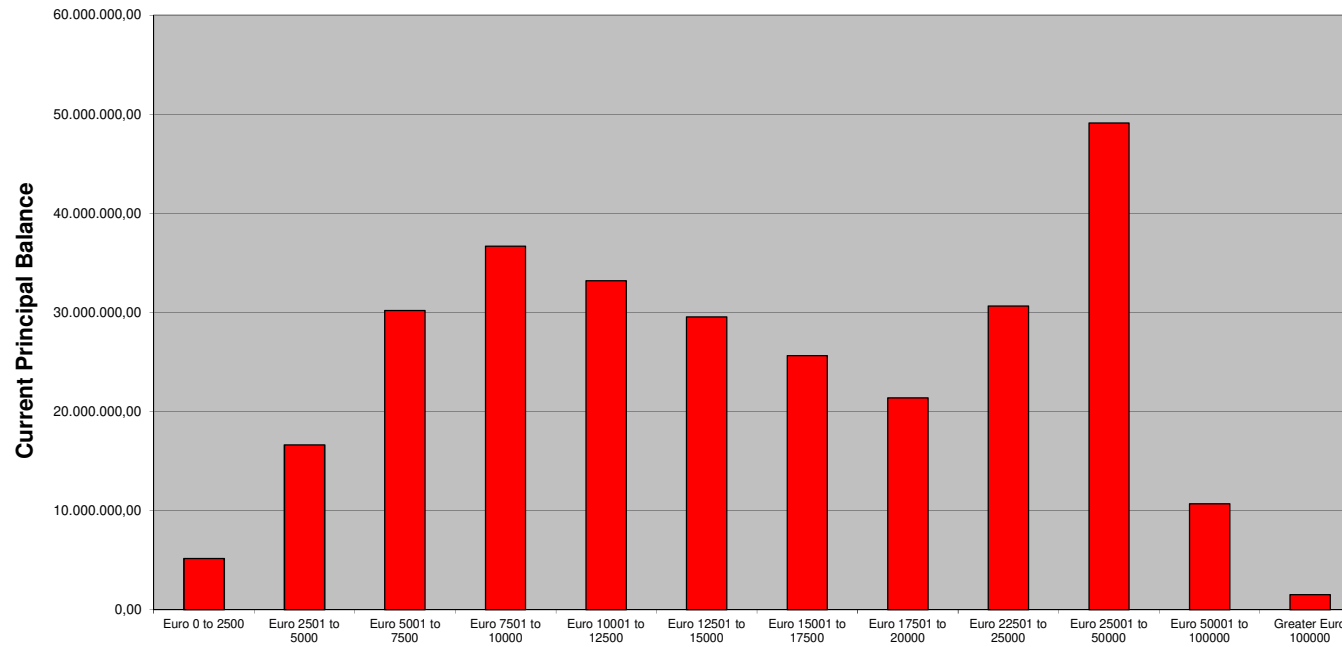
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.163.114,44	1,8%	3.860	13,7%
Euro 2501 to 5000	16.632.916,67	5,7%	4.426	15,7%
Euro 5001 to 7500	30.202.742,41	10,4%	4.822	17,1%
Euro 7501 to 10000	36.688.096,12	12,6%	4.228	15,0%
Euro 10001 to 12500	33.178.796,96	11,4%	2.966	10,5%
Euro 12501 to 15000	29.557.220,28	10,2%	2.160	7,6%
Euro 15001 to 17500	25.626.596,99	8,8%	1.586	5,6%
Euro 17501 to 20000	21.365.915,89	7,4%	1.144	4,0%
Euro 22501 to 25000	30.652.252,20	10,6%	1.381	4,9%
Euro 25001 to 50000	49.119.754,77	16,9%	1.497	5,3%
Euro 50001 to 100000	10.693.719,35	3,7%	176	0,6%
Greater Euro 100000	1.507.690,41	0,5%	4	0,0%
Total	290.388.816,49	100,0%	28.250	100,0%

Statistics in EUR	
Average Amount	10.279,25

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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	1.020.411,60	0,35%	1
2	247.170,14	0,09%	28
3	223.829,10	0,08%	10
4	176.001,28	0,06%	1
5	169.841,82	0,06%	10
6	169.623,68	0,06%	31
7	164.886,48	0,06%	12
8	164.869,38	0,06%	1
9	159.868,96	0,06%	2
10	146.408,15	0,05%	1
11	133.651,32	0,05%	12
12	121.631,71	0,04%	2
13	115.508,05	0,04%	5
14	109.984,14	0,04%	22
15	107.489,75	0,04%	10
16	103.168,67	0,04%	3
17	101.980,19	0,04%	2
18	98.514,56	0,03%	9
19	98.261,20	0,03%	2
20	95.902,76	0,03%	5
Total	3.729.002,94	1,28%	169

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8. Geographical Distribution

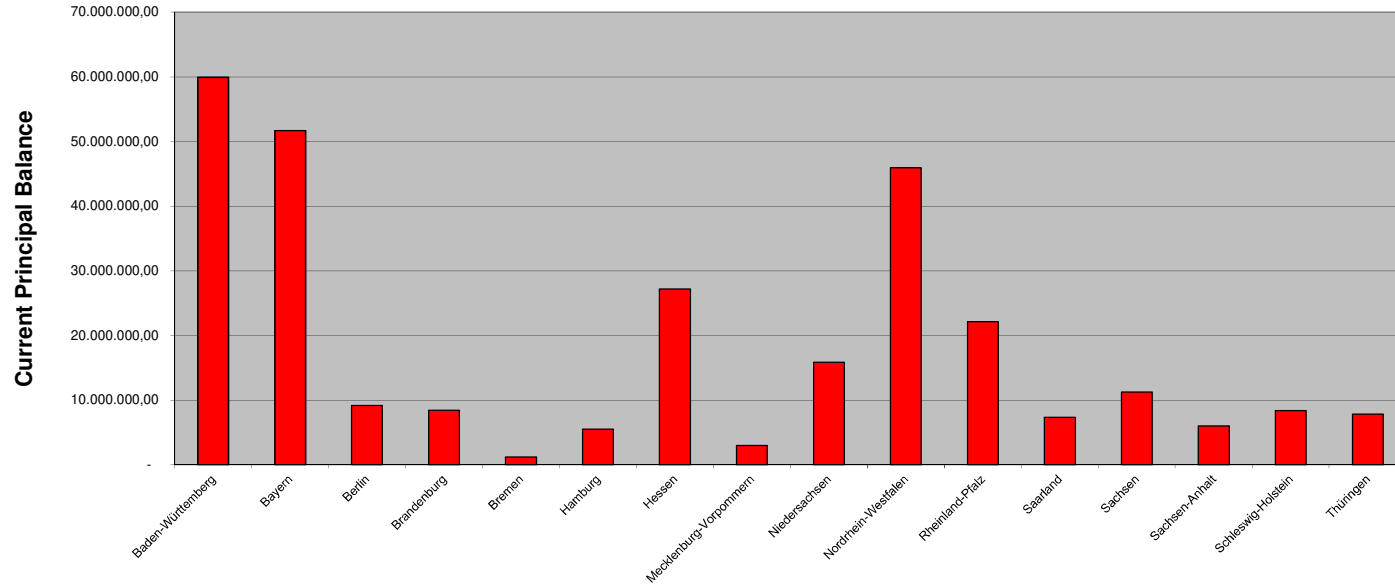
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	30.976,19	0,0%	3	0,0%
Baden-Württemberg	59.937.588,26	20,6%	5.985	21,2%
Bayern	51.654.970,36	17,8%	5.193	18,4%
Berlin	9.141.610,91	3,1%	787	2,8%
Brandenburg	8.411.652,66	2,9%	776	2,7%
Bremen	1.166.594,90	0,4%	134	0,5%
Hamburg	5.486.495,99	1,9%	444	1,6%
Hessen	27.137.381,56	9,3%	2.645	9,4%
Mecklenburg-Vorpommern	2.935.709,95	1,0%	296	1,0%
Niedersachsen	15.821.436,63	5,4%	1.466	5,2%
Nordrhein-Westfalen	45.910.733,70	15,8%	4.584	16,2%
Rheinland-Pfalz	22.110.736,14	7,6%	2.206	7,8%
Saarland	7.327.353,45	2,5%	679	2,4%
Sachsen	11.225.718,18	3,9%	991	3,5%
Sachsen-Anhalt	5.956.707,82	2,1%	506	1,8%
Schleswig-Holstein	8.347.298,97	2,9%	785	2,8%
Thüringen	7.785.850,82	2,7%	770	2,7%
Total	290.388.816,49	100,00%	28.250	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	163.062.536,08	56,2%	13.315	47,13%
Used	127.326.280,41	43,8%	14.935	52,87%
Total	290.388.816,49	100%	28.250	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	245.258.857,17	84,46%	23.587	83,49%
LCV	45.129.959,32	15,54%	4.663	16,51%
Total	290.388.816,49	100%	28.250	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	51.364.116,61	17,7%	6.432	22,8%
Without CPI	239.024.699,88	82,3%	21.818	77,2%
Total	290.388.816,49	100,0%	28.250	100,0%

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11. Type of Contract

Reporting Date	04/01/2024				
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	129.523.002,76	44,6%	16.962	60,0%
Balloon Loans	119.607.094,29	41,2%	8.282	29,3%
- of which balloons	81.574.987,88	28,1%	n.a	n.a
- of which regular installments	38.032.106,41	13,1%	n.a	n.a
Formula	41.258.719,44	14,2%	3.006	10,6%
- of which balloons	28.610.368,51	9,9%	n.a	n.a
- of which regular installments	12.648.350,93	4,4%	n.a	n.a
Total	290.388.816,49	100%	28.250	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	41	0,5%	588.549	92,3%
25 to 36 months	280	3,4%	5.085.226	75,2%
37 to 48 months	3.498	42,2%	49.841.030	79,5%
49 to 60 months	2.454	29,6%	36.201.793	65,7%
61 to 72 months	775	9,4%	11.998.044	51,9%
73 to 84 months	1.217	14,7%	15.653.344	50,8%
85 to 96 months	17	0,2%	239.108	2,4%
Total	8.265	100%	119.367.986,37	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	3.905	47,2%	45.002.957,89	88,9%
13 to 24 months	2.177	26,3%	30.935.917,49	64,7%
25 to 36 months	1.586	19,1%	29.068.845,62	54,3%
37 to 48 months	474	5,7%	11.205.210,34	46,4%
49 to 60 months	131	1,6%	3.276.289,26	37,4%
61 to 72 months	9	0,1%	118.073,69	1,5%
Total	8.282	100%	119.607.094,29	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	8	0,3%	1.081.538,78	98,4%
25 to 36 months	231	7,7%	3.690.972,22	84,1%
37 to 48 months	1.660	55,2%	21.772.547,15	75,7%
49 to 60 months	661	22,0%	8.987.959,74	60,9%
61 to 72 months	184	6,1%	2.558.704,97	48,1%
73 to 84 months	258	8,6%	3.117.104,85	45,8%
85 to 96 months	4	0,1%	49.892	1,5%
Total	3.002	100%	41.208.827,71	69,6%

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	1.234	41,1%	14.125.893	87,4%
13 to 24 months	977	32,5%	13.714.194	68,5%
25 to 36 months	551	18,3%	8.924.621	56,7%
37 to 48 months	202	6,7%	3.707.290	47,2%
49 to 60 months	39	1,3%	744.991	38,0%
61 to 72 months	3	0,1%	41.729	1,4%
Total	3.006	100%	41.258.719,44	69,6%

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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	283.900.460,64	97,8%	27.695	98,0%
Other	6.488.355,85	2,2%	555	2,0%
Total	290.388.816,49	100,0%	28.250	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	290.388.816,49	100,0%	28.250	100,0%
Total	290.388.816,49	100,0%	28.250	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	249.946.615,45	86,1%	22.479	79,6%
NO	40.442.201,04	13,9%	5.771	20,4%
Total	290.388.816,49	100,0%	28.250	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	15.769,44	18.320,99
Average purchase price	28.243,09	32.052,02
Downpayment in %	55,8%	57,2%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	12.886.527,85	4,44%	667	2,36%
1,01 to 2%	22.447.367,36	7,73%	1.773	6,28%
2,01 to 3%	96.759.593,66	33,32%	8.359	29,59%
3,01 to 4%	105.674.778,44	36,39%	10.273	36,36%
4,01 to 5%	34.053.957,37	11,73%	3.927	13,90%
5,01 to 6%	10.814.502,37	3,72%	1.936	6,85%
6,01 to 7%	7.189.383,20	2,48%	1.242	4,40%
7,01 to 8%	490.016,96	0,17%	61	0,22%
8,01 to 9%	16.847,45	0,01%	4	0,01%
9,01 to 10%	55.841,83	0,02%	8	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	290.388.816,49	100%	28.250,00	100%

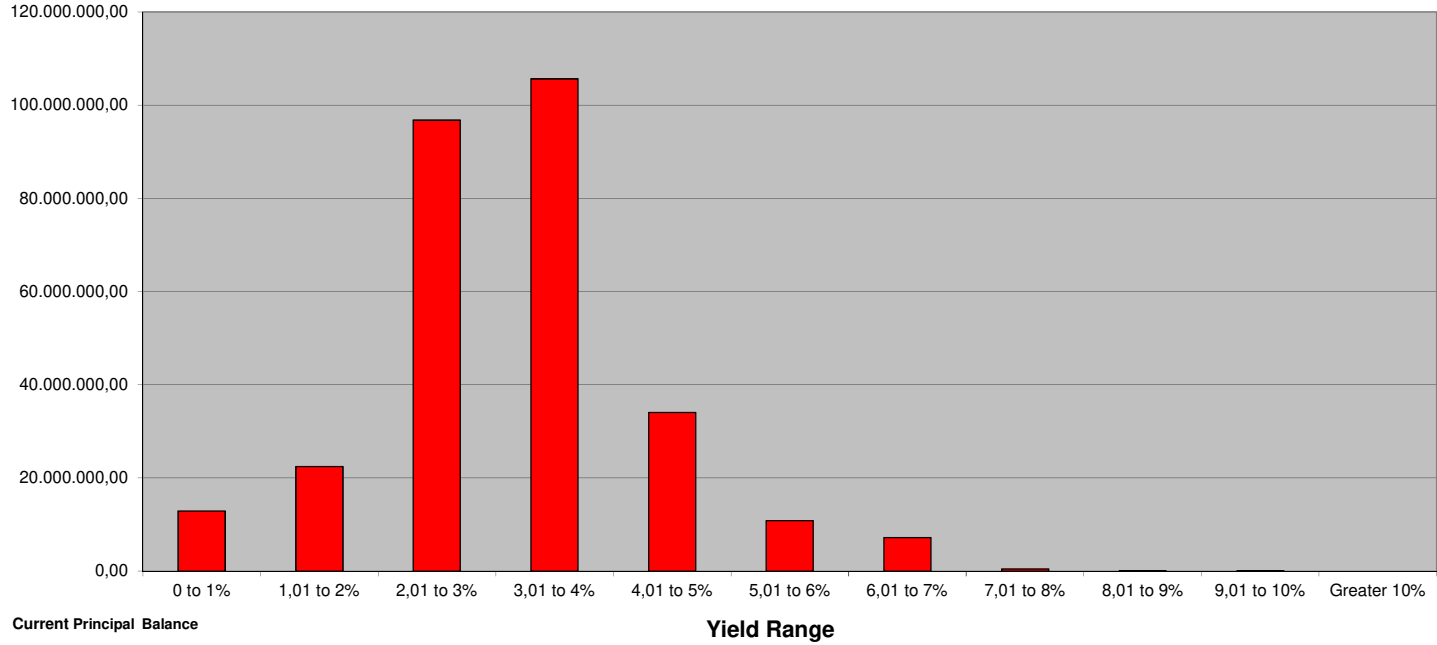
Statistics	in %
WA Interest	3,42

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	



**ABEST 19
Monthly Investor Report**

14. Seasoning

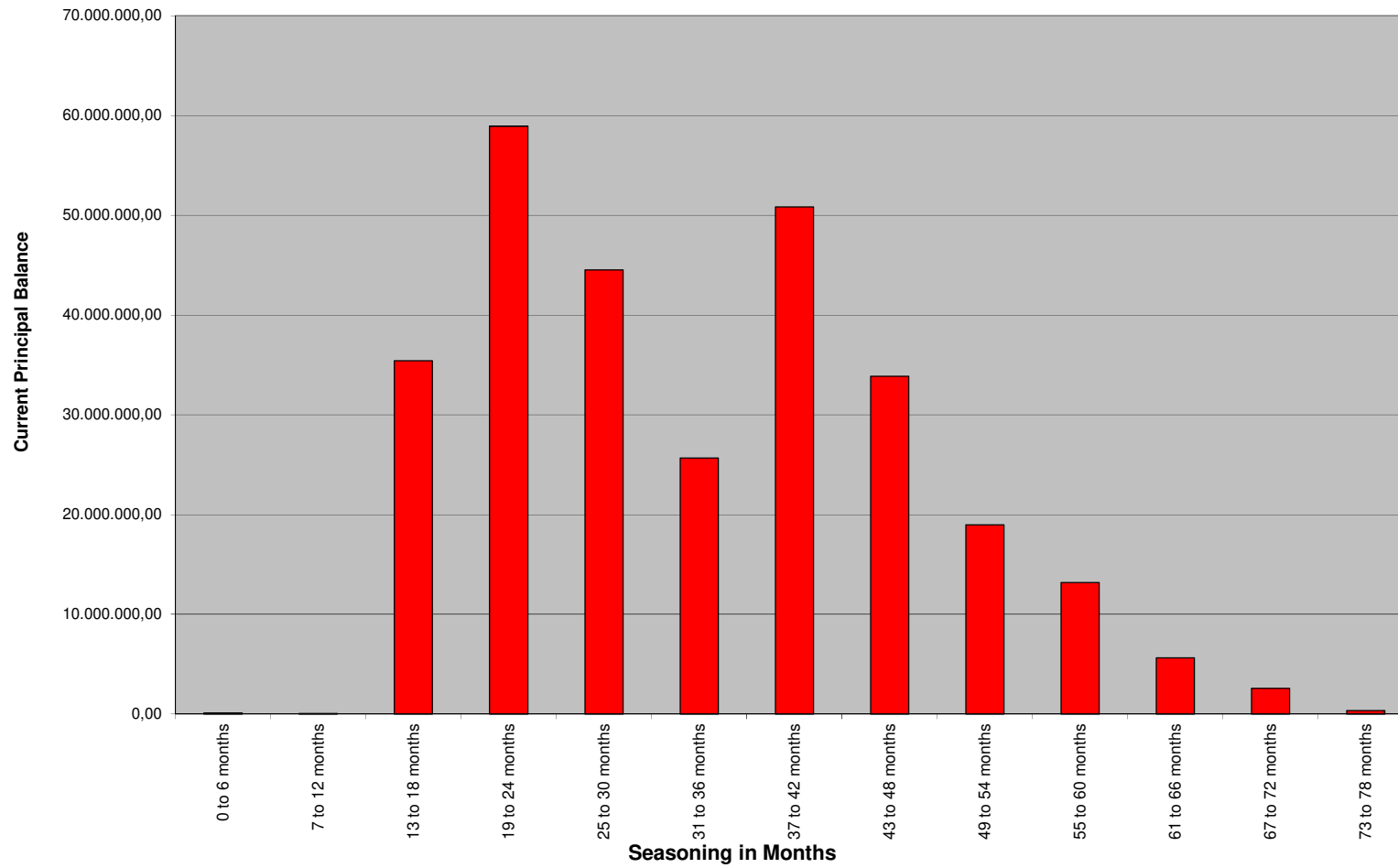
Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

<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	110.627,34	0,04%	10	0,04%
7 to 12 months	67.466,00	0,02%	8	0,03%
13 to 18 months	35.408.584,26	12,19%	3.000	10,62%
19 to 24 months	58.925.176,70	20,29%	4.580	16,21%
25 to 30 months	44.518.346,41	15,33%	3.973	14,06%
31 to 36 months	25.663.103,49	8,84%	2.913	10,31%
37 to 42 months	50.831.609,86	17,50%	5.182	18,34%
43 to 48 months	33.846.025,54	11,66%	3.764	13,32%
49 to 54 months	18.959.359,63	6,53%	2.106	7,45%
55 to 60 months	13.176.273,51	4,54%	1.546	5,47%
61 to 66 months	5.646.723,14	1,94%	676	2,39%
67 to 72 months	2.596.122,34	0,89%	353	1,25%
73 to 78 months	360.844,27	0,12%	65	0,23%
79 to 96 months	278.554,00	0,10%	74	0,26%
Total	290.388.816,49	100,00%	28.250	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

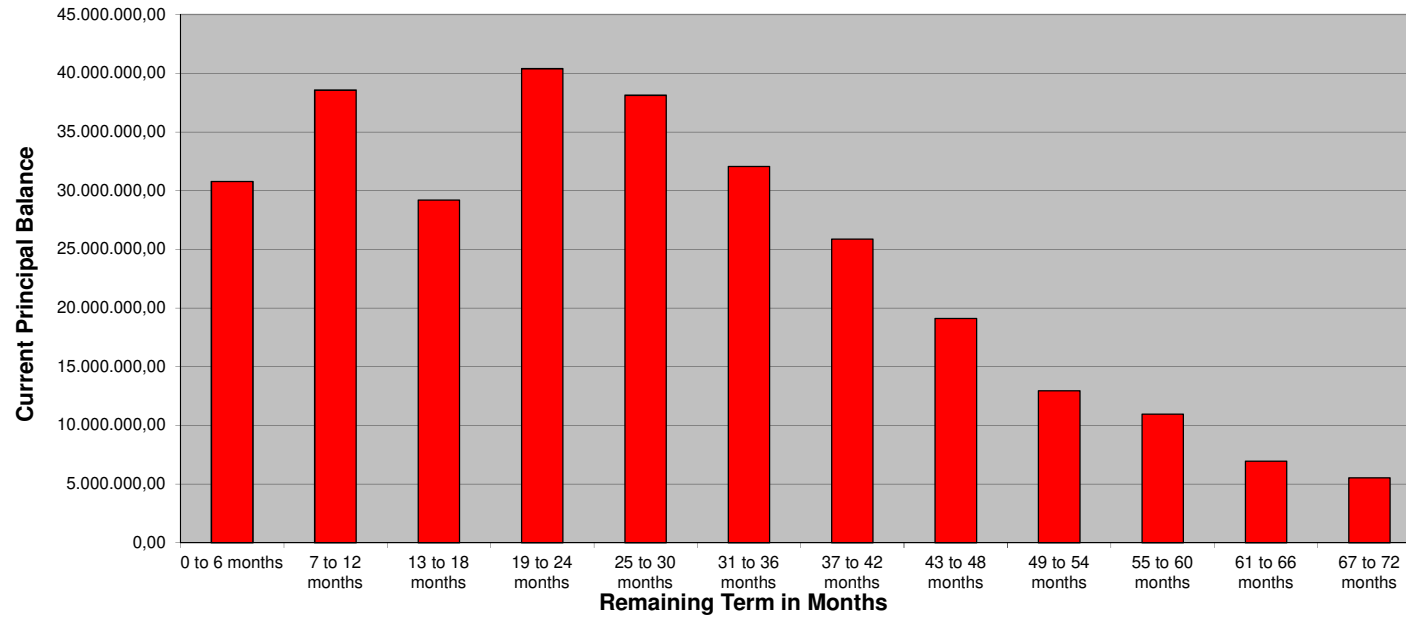
Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

<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	30.756.921,31	10,59%	4.665	16,51%
7 to 12 months	38.551.677,88	13,28%	5.064	17,93%
13 to 18 months	29.187.489,59	10,05%	3.468	12,28%
19 to 24 months	40.387.855,21	13,91%	3.826	13,54%
25 to 30 months	38.114.900,82	13,13%	3.071	10,87%
31 to 36 months	32.043.225,33	11,03%	2.534	8,97%
37 to 42 months	25.861.673,11	8,91%	1.832	6,48%
43 to 48 months	19.108.769,48	6,58%	1.367	4,84%
49 to 54 months	12.944.431,36	4,46%	866	3,07%
55 to 60 months	10.945.376,70	3,77%	744	2,63%
61 to 66 months	6.951.546,98	2,39%	464	1,64%
67 to 72 months	5.534.948,72	1,91%	349	1,24%
73 to 84 months	0,00	0,00%	0	0,00%
> 84 months	0,00	0,00%	0	0,00%
Total	290.388.816,49	100,0%	28.250,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

<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	15,23	0,00%	1	0,00%
13 to 18 months	34.754,48	0,01%	43	0,15%
19 to 24 months	2.541.454,53	0,88%	522	1,85%
25 to 30 months	1.202.427,74	0,41%	501	1,77%
31 to 36 months	16.787.682,16	5,78%	2.442	8,64%
37 to 42 months	2.601.982,89	0,90%	630	2,23%
43 to 48 months	96.468.616,13	33,22%	9.132	32,33%
49 to 54 months	3.170.535,22	1,09%	516	1,83%
55 to 60 months	73.109.643,04	25,18%	6.440	22,80%
61 to 66 months	3.736.073,55	1,29%	389	1,38%
67 to 72 months	33.825.537,45	11,65%	2.789	9,87%
73 to 78 months	4.219.249,74	1,45%	330	1,17%
79 to 96 months	52.424.147,74	18,05%	4.496	15,92%
> 96 months	266.696,59	0,09%	19	0,07%
Total	290.388.816,49	100%	28.250,00	100%

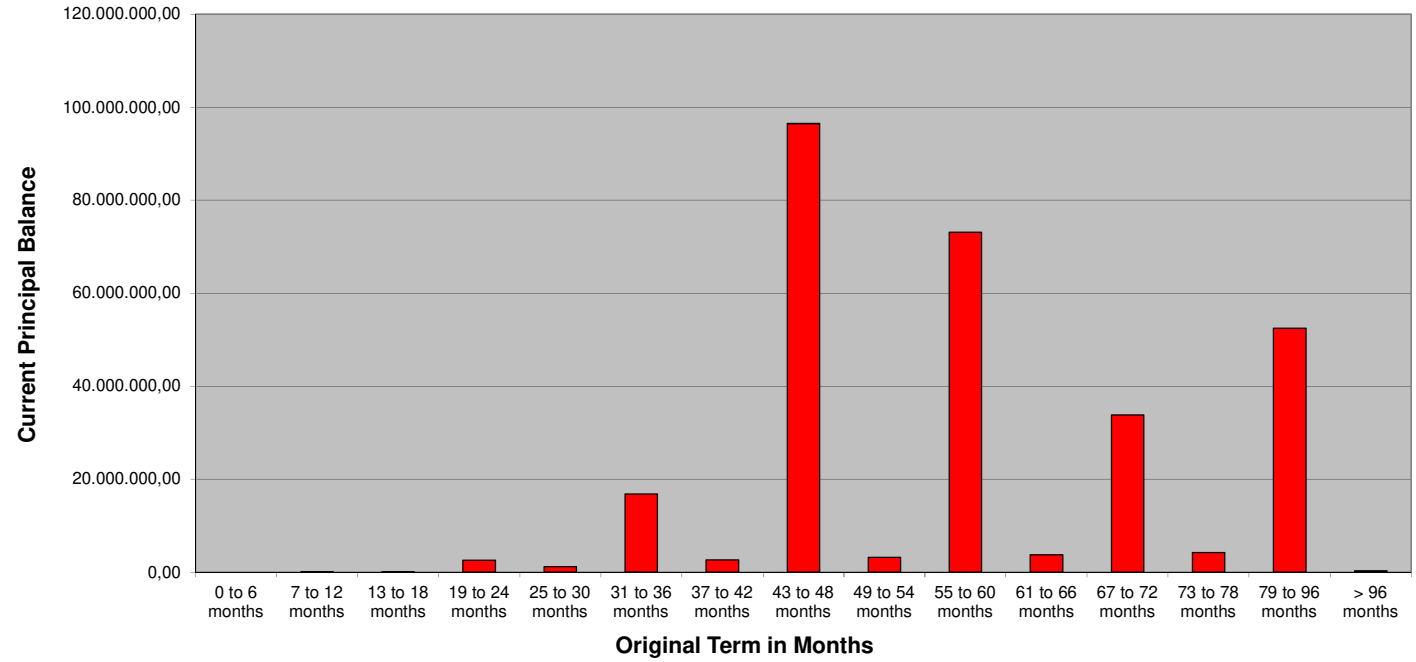
Statistics

WA Original Term	60,96
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

<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	142.657.369,33	49,1%	18.476	65,4%
Alfa Romeo	13.456.115,71	4,6%	962	3,4%
Jeep	49.847.834,18	17,2%	3.182	11,3%
Jaguar	14.416.035,80	5,0%	796	2,8%
Land Rover	41.465.561,21	14,3%	2.043	7,2%
others	28.545.900,26	9,8%	2.791	9,9%
-> Ferrari	2.412,89	0,0%	1	0,0%
-> Maserati	2.184.558,25	0,8%	68	0,2%
-> Lancia	107.082,16	0,0%	23	0,1%
-> Chrysler	35.662,75	0,0%	2	0,0%
-> Dodge	1.249.039,58	0,4%	52	0,2%
-> others	24.967.144,63	8,6%	2.645	9,4%
	290.388.816,49	100,00%	28.250,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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	+	18.601.655,61
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	-	265.356,90
5. to pay pari passu and pro rata to the Swap Counterparty	-	6.387,91
6. Class A Interest Amount	-	934.874,66
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	-	16.778.442,45
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	-	420.343,47
22. Transaction Gain to the shareholders	-	100,00

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Monthly Investor Report

19. Transaction Costs

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	=
Collection Period	from	01/12/2023	to	31/12/2023	32 days

Transaction Costs	309.298.021,6	230.998.021,6	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	- €	-	-	-	-	-	-
Interest accrued for the Period	1.131.024,88 €	934.874,66 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Interest Payments	1.131.024,88 €	934.874,66 €	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	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

Swap Counterparty Data

Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung

Swap Data

Swap Type	IRS
Notional Amount	230.998.021,59
Fixed Rate	0,38
Floating Rate (Euribor)	3,8530
Net Swap Payments	-869.168,56

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21. Retention

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	230.998.021,59	79,55%
Class B Notes	19.500.000,00	6,72%
Class C Notes	18.200.000,00	6,27%
Class D Notes	10.300.000,00	3,55%
Class E Notes	10.700.000,00	3,68%
Class M Notes	19.600.000,00	6,75%

Retention Amount	EUR	%
Minimum Retention Class A	11.549.901,08	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	11.561.845,13	5,01%
Actual Retention Class B	19.500.000,00	100,00%
Actual Retention Class C	18.200.000,00	100,00%
Actual Retention Class D	10.300.000,00	100,00%
Actual Retention Class E	10.700.000,00	100,00%
Actual Retention Class M	19.600.000,00	100,00%

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

**ABEST 19
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	22/01/2024	=	32 days
Collection Period	31/12/2023		

		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	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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

**ABEST 19
Monthly Investor Report**

25. Originator, Servicer

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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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Monthly Investor Report**

25. Glossary

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No	38				
Monthly Period	01.12.2023 - 31.12.2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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