

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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

ABEST 19
Monthly Investor Report

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)		289.808.579,14 €	306.587.021,59
Scheduled Principal Payments		7.870.933,19 €	9.955.761,14
Prepayment Principal		2.487.209,54 €	3.058.268,44
Others		3.804.316,22 €	3.612.477,80
Recoveries		9.605,00 €	12.268,91
Total Principal Collections		14.172.063,95 €	16.638.776,29
Total Interest Collections		1.243.788,23 €	957.067,98
Defaults		183.237,50	139.666,16
End of Period (after Payment Date)	27.291	275.453.277,69 €	289.808.579,14
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		10,30%	11,97%
New sale Offer		- €	-

ABEST 19
Monthly Investor Report

2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	292.519.579,14
End of Period	278.164.277,69

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.364.597,90 €	no
Cash Outflow	-€ 71.776,51		
Cash Inflow	€ -		
End of Period	0,5%	1.292.821,39 €	
Required Reserve Fund	-€ 71.776,51		

ABEST 19
Monthly Investor Report

3. Performance Data

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Note Balance

Beginning of Period	292.519.579,14 €
End of Period	278.164.277,69 €

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	1.372.481,44 €

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	736.863,25 €

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	456.150,56 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,31%
Cumulative Default Level previous period	0,34%
Cumulative Default Level current period	0,75%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,18%
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	124
Number of Contracts being 61-90 Days delinquent	54
Number of Contracts being 91-120 Days delinquent	41
Gross instalments being 31-60 days delinquent	45.933,49
Gross instalments being 61-90 days delinquent	18.017,59
Gross instalments being 91-120 days delinquent	9.575,30
Current Period Termination	106.110,54
Cumulative Termination	3.174.258,30
New number of Contracts being terminated	12,00
Total number of Contracts being terminated	356,00
Current Period Recoveries	9.605,00
Cumulative Recoveries	97.158,47

**ABEST 19
Monthly Investor Report**

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	214.219.579,14 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	14.355.301,45	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	199.864.277,69 €	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	0,41	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	4,569						
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	214.219.579,14 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	14.355.301,45 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	199.864.277,69 €	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	815.641,05 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	22,76%	20,90%	14,34%	10,62%	6,77%	0,00%	

**ABEST 19
Monthly Investor Report**

5. Original Principal Balance

as of ISSUE DATE

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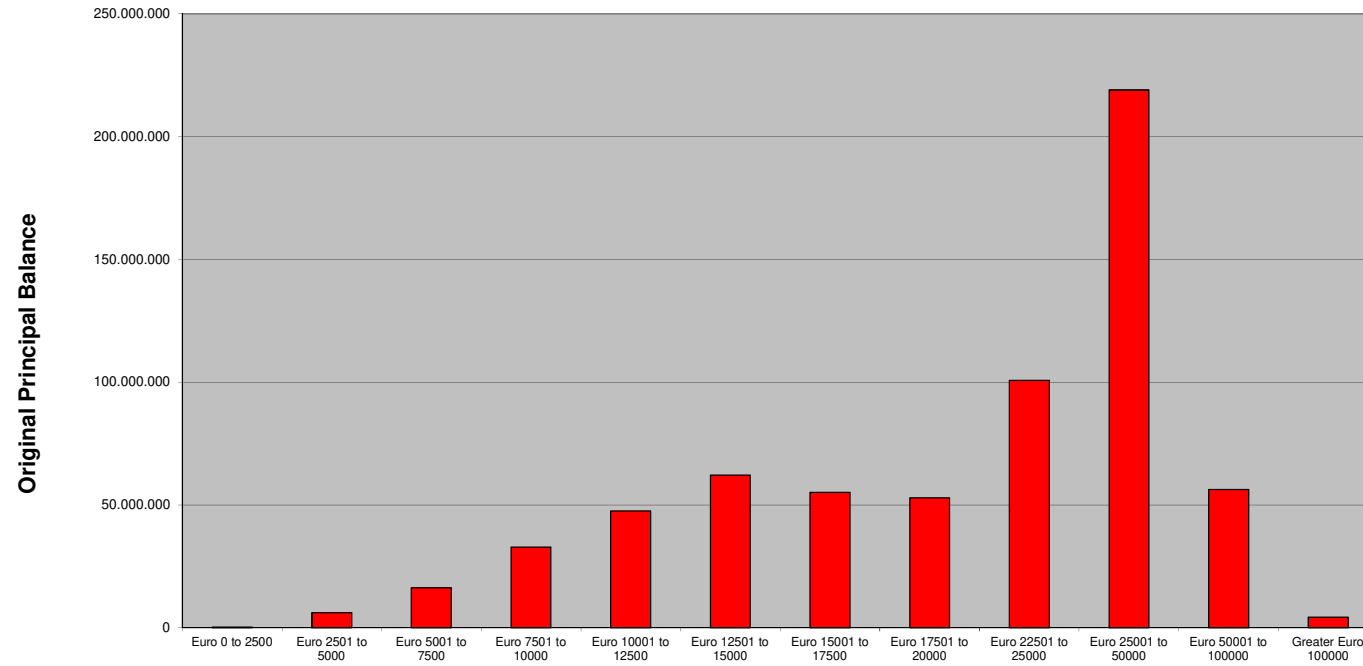
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Euro 0 to 2500	277.642	0,0%	131.00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495.00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555.00	7,32%
Euro 7501 to 10000	32.807.091	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

ABEST 19
Monthly Investor Report

5.1 Original PB (Graph)

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**ABEST 19
Monthly Investor Report**

6. Current Principal Balance

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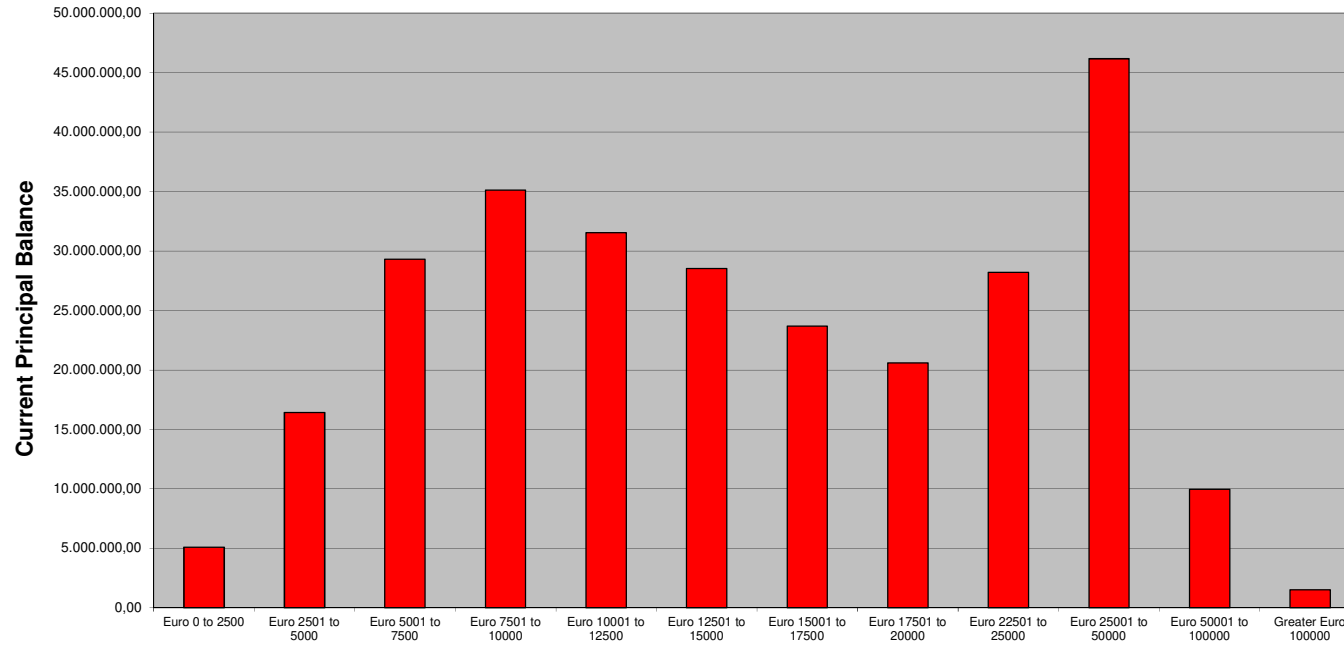
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.080.517,96	1,8%	3.871	14,2%
Euro 2501 to 5000	16.419.605,28	5,9%	4.375	16,0%
Euro 5001 to 7500	29.309.790,63	10,6%	4.686	17,2%
Euro 7501 to 10000	35.102.103,81	12,7%	4.048	14,8%
Euro 10001 to 12500	31.533.453,66	11,4%	2.819	10,3%
Euro 12501 to 15000	28.516.815,80	10,3%	2.082	7,6%
Euro 15001 to 17500	23.667.671,76	8,6%	1.463	5,4%
Euro 17501 to 20000	20.577.492,69	7,5%	1.102	4,0%
Euro 22501 to 25000	28.197.635,63	10,2%	1.270	4,7%
Euro 25001 to 50000	46.182.265,53	16,7%	1.407	5,2%
Euro 50001 to 100000	9.945.577,47	3,6%	164	0,6%
Greater Euro 100000	1.502.630,60	0,5%	4	0,0%
Total	276.035.560,82	100,0%	27.291	100,0%

Statistics in EUR	
Average Amount	10.114,53

**ABEST 19
Monthly Investor Report**

6.1 Current PB (Graph)

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**ABEST 19
Monthly Investor Report**

7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	1.019.370,31	0,37%	1
2	238.403,35	0,09%	28
3	221.125,09	0,08%	10
4	174.068,84	0,06%	1
5	165.416,20	0,06%	10
6	164.284,01	0,06%	1
7	160.030,54	0,06%	31
8	156.065,66	0,06%	12
9	154.612,74	0,06%	2
10	144.907,44	0,05%	1
11	128.669,97	0,05%	12
12	119.051,64	0,04%	2
13	113.296,56	0,04%	5
14	105.625,26	0,04%	22
15	103.141,60	0,04%	10
16	101.952,67	0,04%	2
17	100.034,23	0,04%	2
18	95.152,39	0,03%	2
19	94.639,25	0,03%	9
20	93.294,12	0,03%	5
Total	3.653.141,87	1,32%	168

**ABEST 19
Monthly Investor Report**

8. Geographical Distribution

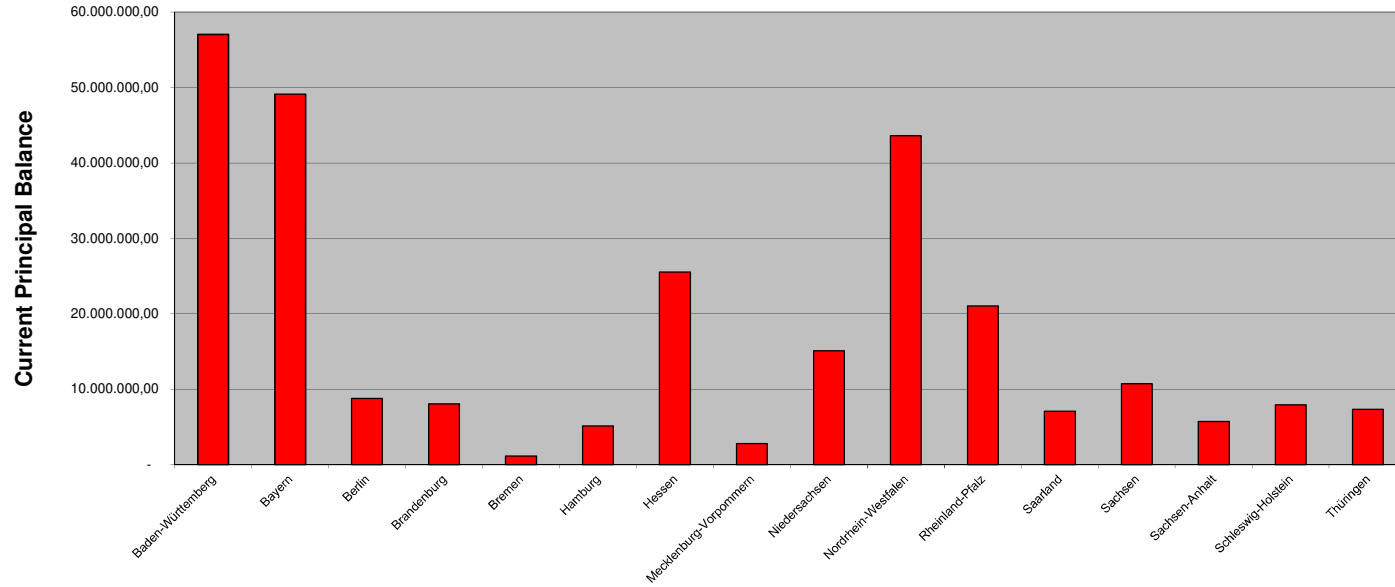
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	30.641,47	0,0%	2	0,0%
Baden-Württemberg	57.036.516,63	20,7%	5.764	21,1%
Bayern	49.106.269,95	17,8%	5.019	18,4%
Berlin	8.775.191,62	3,2%	767	2,8%
Brandenburg	8.051.116,94	2,9%	754	2,8%
Bremen	1.121.469,57	0,4%	132	0,5%
Hamburg	5.124.272,57	1,9%	421	1,5%
Hessen	25.512.891,11	9,2%	2.543	9,3%
Mecklenburg-Vorpom	2.777.662,78	1,0%	287	1,1%
Niedersachsen	15.090.734,60	5,5%	1.420	5,2%
Nordrhein-Westfalen	43.598.179,29	15,8%	4.426	16,2%
Rheinland-Pfalz	21.022.305,70	7,6%	2.139	7,8%
Saarland	7.079.814,81	2,6%	665	2,4%
Sachsen	10.725.992,54	3,9%	958	3,5%
Sachsen-Anhalt	5.729.764,34	2,1%	497	1,8%
Schleswig-Holstein	7.904.346,15	2,9%	757	2,8%
Thüringen	7.348.390,75	2,7%	740	2,7%
Total	276.035.560,82	100,00%	27.291	100,00%

**ABEST 19
Monthly Investor Report**

8.1 Geographical Distribution (Graph)

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ABEST 19
Monthly Investor Report

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	154.533.957,50	56,0%	12.810	46,94%
Used	121.501.603,32	44,0%	14.481	53,06%
Total	276.035.560,82	100%	27.291	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	233.307.700,66	84,52%	22.780	83,47%
LCV	42.727.860,16	15,48%	4.511	16,53%
Total	276.035.560,82	100%	27.291	100%

**ABEST 19
Monthly Investor Report**

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	48.844.828,20	17,7%	6.208	22,7%
Without CPI	227.190.732,62	82,3%	21.083	77,3%
Total	276.035.560,82	100,0%	27.291	100,0%

ABEST 19
Monthly Investor Report

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	123.229.254,35	44,6%	16.489	60,4%
Balloon Loans	113.115.250,30	41,0%	7.883	28,9%
- of which balloons	77.219.822,33	28,0%	n.a	n.a
- of which regular installments	35.895.427,97	13,0%	n.a	n.a
Formula	39.691.056,17	14,4%	2.919	10,7%
- of which balloons	27.901.389,57	10,1%	n.a	n.a
- of which regular installments	11.789.666,60	4,3%	n.a	n.a
Total	276.035.560,82	100%	27.291	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	37	0,5%	539.320	94,3%
25 to 36 months	276	3,5%	4.949.991	76,6%
37 to 48 months	3.194	40,5%	45.527.728	79,5%
49 to 60 months	2.387	30,3%	34.869.929	66,0%
61 to 72 months	765	9,7%	11.711.545	52,8%
73 to 84 months	1.206	15,3%	15.272.011	51,7%
85 to 96 months	18	0,2%	244.727	2,4%
Total	7.865	100%	112.870.522,93	68,4%

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	3.666	46,5%	41.586.076,72	88,8%
13 to 24 months	2.142	27,2%	30.436.517,26	65,1%
25 to 36 months	1.504	19,1%	27.649.783,92	54,8%
37 to 48 months	441	5,6%	10.333.785,81	46,4%
49 to 60 months	121	1,5%	2.991.812,91	37,4%
61 to 72 months	9	0,1%	117.273,68	1,5%
Total	7.883	100%	113.115.250,30	68,4%

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	7	0,2%	1.075.551,37	98,8%
25 to 36 months	219	7,5%	3.433.231,11	85,0%
37 to 48 months	1.611	55,2%	20.934.329,79	76,8%
49 to 60 months	646	22,1%	8.711.667,00	61,8%
61 to 72 months	180	6,2%	2.482.652,63	49,1%
73 to 84 months	253	8,7%	3.012.748,07	46,5%
85 to 96 months	3	0,1%	40.876	1,6%
Total	2.916	100%	39.650.179,97	70,5%

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	1.219	41,8%	13.876.021	88,2%
13 to 24 months	953	32,6%	13.284.759	69,1%
25 to 36 months	525	18,0%	8.477.671	57,1%
37 to 48 months	184	6,3%	3.308.683	47,1%
49 to 60 months	36	1,2%	711.083	38,7%
61 to 72 months	2	0,1%	32.839	1,6%
Total	2.919	100%	39.691.056,17	70,5%

**ABEST 19
Monthly Investor Report**

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	269.588.960,53	97,7%	26.737	98,0%
Other	6.446.600,29	2,3%	554	2,0%
Total	276.035.560,82	100,0%	27.291	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	276.035.560,82	100,0%	27.291	100,0%
Total	276.035.560,82	100,0%	27.291	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	237.556.830,25	86,1%	21.723	79,6%
NO	38.478.730,57	13,9%	5.568	20,4%
Total	276.035.560,82	100,0%	27.291	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	15.896,81	18.471,72
Average purchase price	28.283,03	32.067,74
Downpayment in %	56,2%	57,6%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	11.876.432,12	4,30%	621	2,28%
1,01 to 2%	21.521.027,03	7,80%	1.729	6,34%
2,01 to 3%	91.647.270,58	33,20%	8.017	29,38%
3,01 to 4%	101.106.083,95	36,63%	9.996	36,63%
4,01 to 5%	32.408.777,16	11,74%	3.822	14,00%
5,01 to 6%	10.134.211,41	3,67%	1.849	6,78%
6,01 to 7%	6.767.364,39	2,45%	1.184	4,34%
7,01 to 8%	504.714,38	0,18%	62	0,23%
8,01 to 9%	15.511,55	0,01%	4	0,01%
9,01 to 10%	54.168,25	0,02%	7	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	276.035.560,82	100%	27.291,00	100%

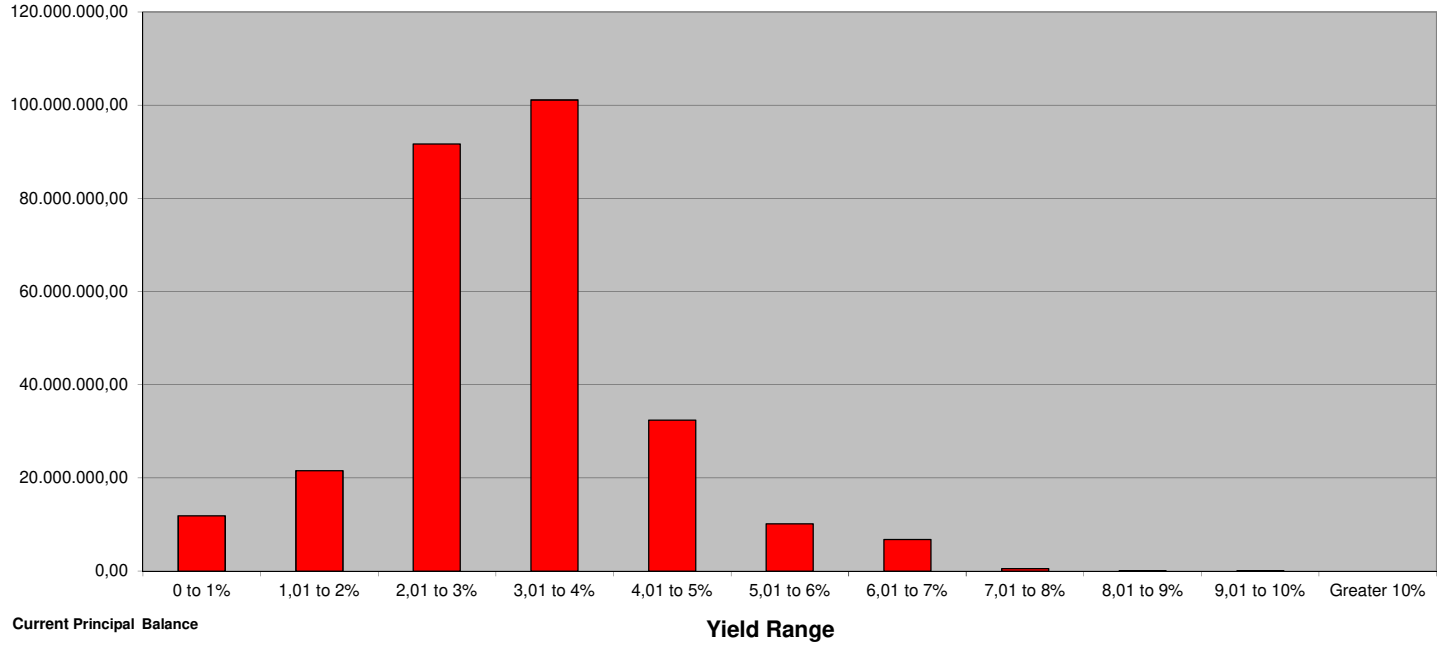
Statistics	in %
WA Interest	3,43

* runs from .00 to .99

**ABEST 19
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	05/02/2024					
Payment Date	21/02/2024					
Period No	39					
Monthly Period	01.01.2024 - 31.01.2024					
Interest Period	from	22/01/2024	to	21/02/2024	=	30 days
Collection Period	from	01/01/2024	to	31/01/2024		



**ABEST 19
Monthly Investor Report**

14. Seasoning

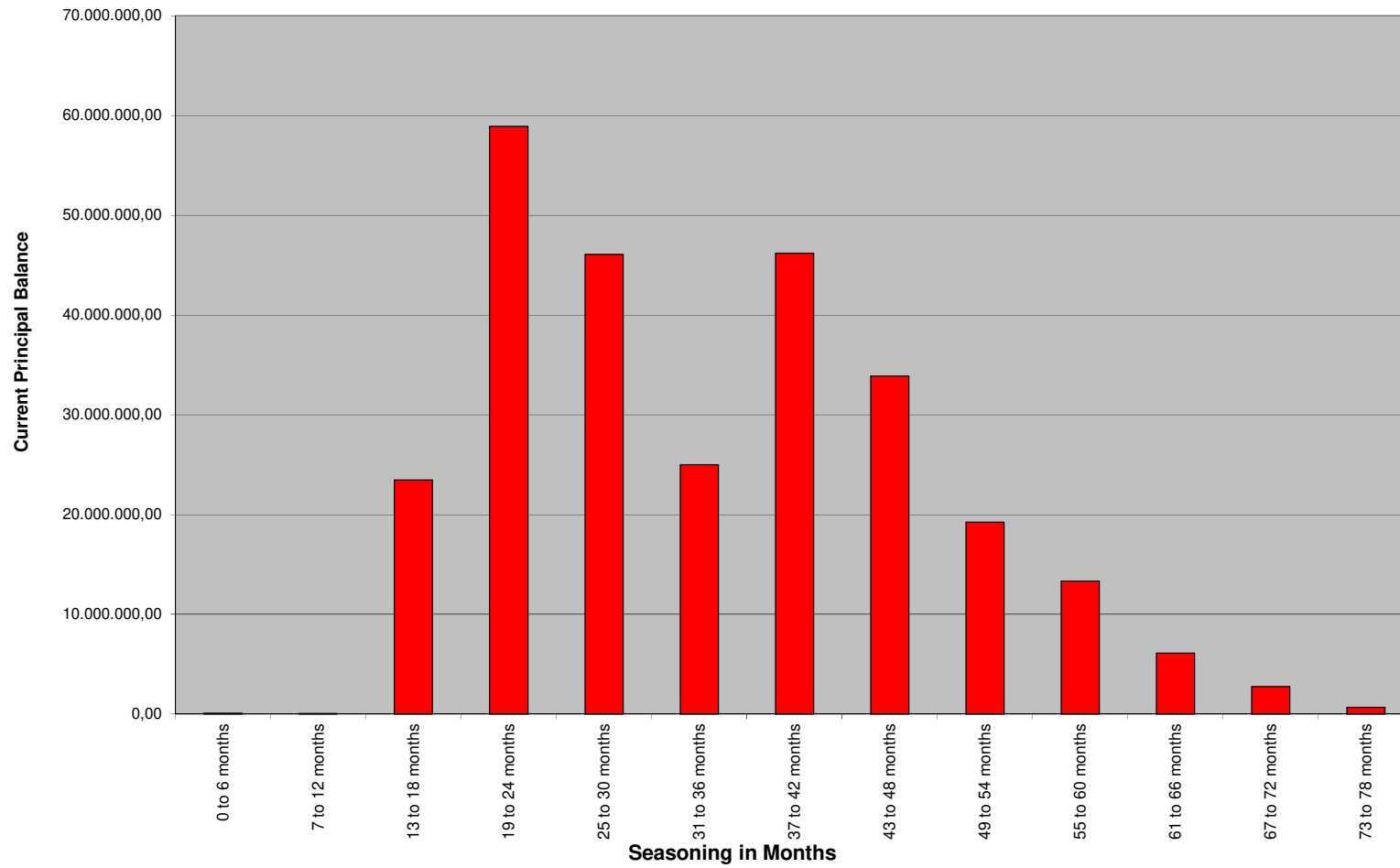
Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

<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	99.397,58	0,04%	9	0,03%
7 to 12 months	45.809,09	0,02%	6	0,02%
13 to 18 months	23.472.342,23	8,50%	2.113	7,74%
19 to 24 months	58.901.641,94	21,34%	4.642	17,01%
25 to 30 months	46.062.114,98	16,69%	4.009	14,69%
31 to 36 months	24.993.077,35	9,05%	2.845	10,42%
37 to 42 months	46.181.755,06	16,73%	4.840	17,73%
43 to 48 months	33.886.620,40	12,28%	3.777	13,84%
49 to 54 months	19.241.907,36	6,97%	2.155	7,90%
55 to 60 months	13.331.674,53	4,83%	1.601	5,87%
61 to 66 months	6.119.791,81	2,22%	738	2,70%
67 to 72 months	2.766.025,54	1,00%	377	1,38%
73 to 78 months	662.395,96	0,24%	103	0,38%
79 to 96 months	271.006,99	0,10%	76	0,28%
Total	276.035.560,82	100,00%	27.291	100,00%

**ABEST 19
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	



**ABEST 19
Monthly Investor Report**

15. Remaining Term

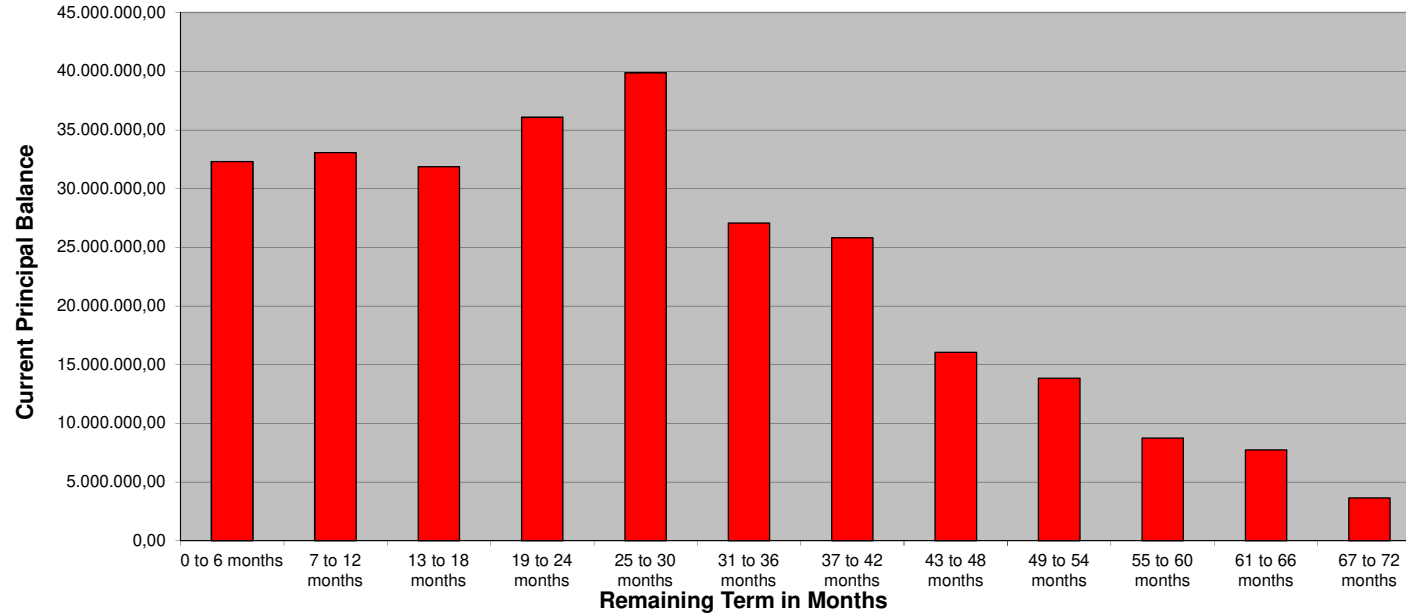
Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

<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	32.302.495,97	11,70%	4.934	18,08%
7 to 12 months	33.046.440,48	11,97%	4.498	16,48%
13 to 18 months	31.856.171,32	11,54%	3.708	13,59%
19 to 24 months	36.082.236,04	13,07%	3.445	12,62%
25 to 30 months	39.869.678,94	14,44%	3.226	11,82%
31 to 36 months	27.061.296,40	9,80%	2.174	7,97%
37 to 42 months	25.809.421,97	9,35%	1.849	6,78%
43 to 48 months	16.047.926,43	5,81%	1.170	4,29%
49 to 54 months	13.830.549,89	5,01%	919	3,37%
55 to 60 months	8.745.877,70	3,17%	617	2,26%
61 to 66 months	7.729.382,58	2,80%	518	1,90%
67 to 72 months	3.654.083,10	1,32%	233	0,85%
73 to 84 months	0,00	0,00%	0	0,00%
> 84 months	0,00	0,00%	0	0,00%
Total	276.035.560,82	100,0%	27.291,00	100,0%

**ABEST 19
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

<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	16.952,74	0,01%	27	0,10%
19 to 24 months	2.308.081,46	0,84%	476	1,74%
25 to 30 months	1.051.298,76	0,38%	467	1,71%
31 to 36 months	15.609.602,06	5,65%	2.343	8,59%
37 to 42 months	2.375.977,30	0,86%	591	2,17%
43 to 48 months	89.779.961,77	32,52%	8.658	31,72%
49 to 54 months	3.029.375,88	1,10%	502	1,84%
55 to 60 months	70.171.883,21	25,42%	6.300	23,08%
61 to 66 months	3.610.364,69	1,31%	385	1,41%
67 to 72 months	32.821.046,04	11,89%	2.756	10,10%
73 to 78 months	4.071.188,03	1,47%	323	1,18%
79 to 96 months	50.926.047,40	18,45%	4.443	16,28%
> 96 months	263.766,25	0,10%	19	0,07%
Total	276.035.560,82	100%	27.291,00	100%

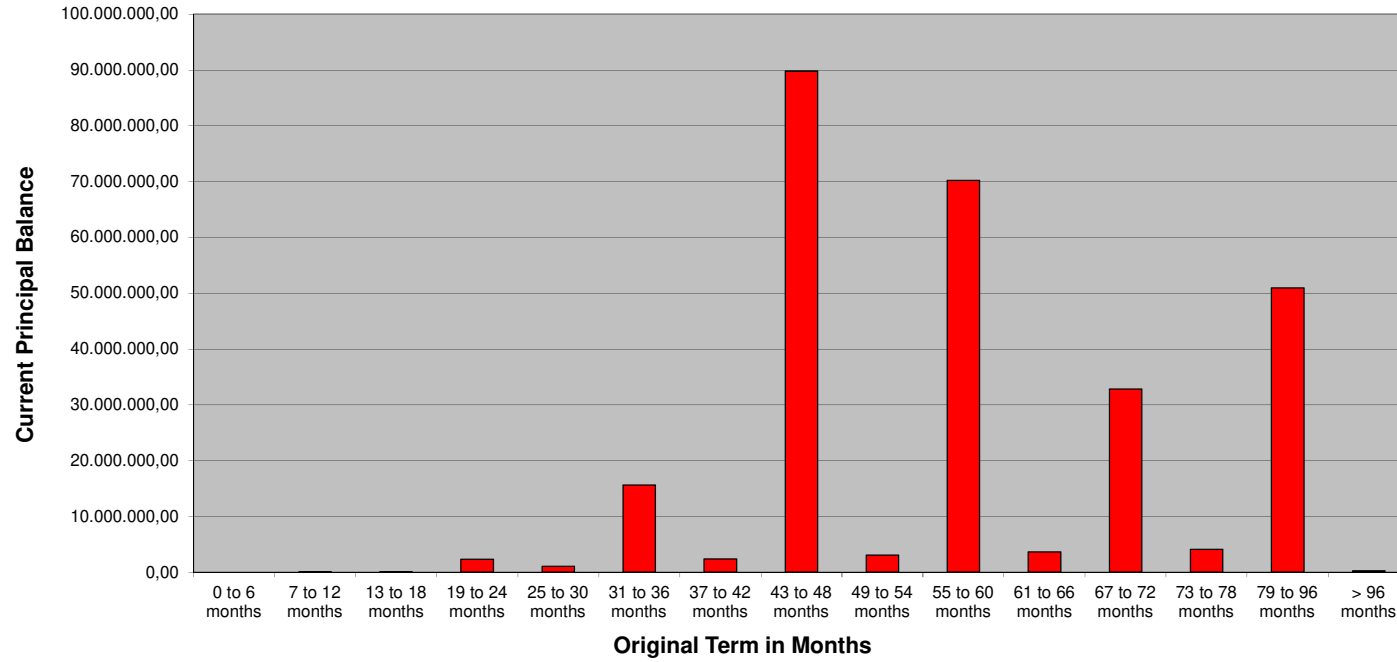
Statistics

WA Original Term	61,26
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**ABEST 19
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	



**ABEST 19
Monthly Investor Report**

17. Manufacturer

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

Manufacturer	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Fiat	135.288.823,23	49,0%	17.849	65,4%
Alfa Romeo	12.817.240,67	4,6%	928	3,4%
Jeep	47.430.963,50	17,2%	3.065	11,2%
Jaguar	13.654.380,72	4,9%	770	2,8%
Land Rover	39.412.913,53	14,3%	1.969	7,2%
others	27.431.239,17	9,9%	2.710	9,9%
-> Ferrari	1.934,55	0,0%	1	0,0%
-> Maserati	2.073.626,36	0,8%	65	0,2%
-> Lancia	102.111,50	0,0%	23	0,1%
-> Chrysler	34.802,00	0,0%	2	0,0%
-> Dodge	1.202.037,62	0,4%	51	0,2%
-> others	24.016.727,14	8,7%	2.568	9,4%
	276.035.560,82	100,00%	27.291,00	100,00%

ABEST 19
Monthly Investor Report

18. Priority of Payments

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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	+	16.299.060,51
1. Payable Expenses	-	30,00
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	-	250.973,71
5. to pay pari passu and pro rata to the Swap Counterparty	-	5.706,80
6. Class A Interest Amount	-	815.641,05
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	-	14.355.301,45
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	-	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	-	687.416,67
22. Transaction Gain to the shareholders	-	100,00

ABEST 19
Monthly Investor Report

19. Transaction Costs

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	=
Collection Period	from	01/01/2024	to	31/01/2024	30 days

Transaction Costs	292.519.579,1 All notes	214.219.579,1 Class A	19.500.000,0 Class B	18.200.000,0 Class C	10.300.000,0 Class D	10.700.000,0 Class E	19.600.000,0 Class M
Senior Expenses	30,00 €	<u>21,97</u>	<u>2,00</u>	<u>1,87</u>	<u>1,06</u>	<u>1,10</u>	<u>2,01</u>
Interest accrued for the Period	999.531,88 €	815.641,05 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Interest Payments	999.531,88 €	815.641,05 €	10.562,50 €	18.958,33 €	16.995,00 €	31.208,33 €	106.166,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 19
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

Swap Counterparty Data

Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung

Swap Data

Swap Type	IRS
Notional Amount	214.219.579,14
Fixed Rate	0,38
Floating Rate (Euribor)	3,8690
Net Swap Payments	-758.515,83

**ABEST 19
Monthly Investor Report**

21. Retention

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	214.919.579,14	77,86%
Class B Notes	19.500.000,00	7,06%
Class C Notes	18.200.000,00	6,59%
Class D Notes	10.300.000,00	3,73%
Class E Notes	10.700.000,00	3,88%
Class M Notes	19.600.000,00	7,10%

Retention Amount	EUR	%
Minimum Retention Class A	10.745.978,96	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	10.757.091,65	5,01%
Actual Retention Class B	19.500.000,00	100,00%
Actual Retention Class C	18.200.000,00	100,00%
Actual Retention Class D	10.300.000,00	100,00%
Actual Retention Class E	10.700.000,00	100,00%
Actual Retention Class M	19.600.000,00	100,00%

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

**ABEST 19
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/02/2024	=	30 days
Collection Period	31/01/2024		

		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	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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	05/02/2024				
Payment Date	21/02/2024				
Period No	39				
Monthly Period	01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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

**ABEST 19
Monthly Investor Report**

25. Glossary

Reporting Date		05/02/2024				
Payment Date		21/02/2024				
Period No		39				
Monthly Period		01.01.2024 - 31.01.2024				
Interest Period	from	22/01/2024	to	21/02/2024	=	30 days
Collection Period	from	01/01/2024	to	31/01/2024		

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