

ABEST 19
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

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1. Portfolio Information

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	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period (collection period)		158.329.427,46 €	168.920.516,03 €
Scheduled Principal Payments		6.503.733,17 €	6.651.582,14 €
Prepayment Principal		1.661.776,50 €	2.162.852,73 €
Others		1.308.669,06 €	1.628.515,66 €
Recoveries		20.271,43 €	29.602,10 €
Total Principal Collections		9.494.450,16 €	10.472.552,63 €
Total Interest Collections		452.023,82 €	802.350,25 €
Defaults		62.640,00	118.535,94
End of Period (after Payment Date)	17.024	148.772.337,30 €	158.329.427,46 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,59%	15,36%
New sale Offer		- €	-

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2. Reserve Accounts

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Aggregate Rated Notes Balance

Beginning of Period	161.040.427,46
End of Period	151.483.337,30

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	707.202,14 €	no
Cash Outflow	-€ 47.785,45		
Cash Inflow	€ -		
End of Period	0,5%	659.416,69 €	
Required Reserve Fund	-€ 47.785,45		

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3. Performance Data

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Note Balance

Beginning of Period	161.040.427,46 €
End of Period	151.483.337,30 €

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	1.007.178,44 €

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	434.422,03 €

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	475.313,37 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,55%
Cumulative Default Level previous period	0,57%
Cumulative Default Level current period	0,58%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,31%
Delinquency Level current period	0,36%

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	105
Number of Contracts being 61-90 Days delinquent	39
Number of Contracts being 91-120 Days delinquent	45
Gross instalments being 31-60 days delinquent	30.508,71
Gross instalments being 61-90 days delinquent	32.334,24
Gross instalments being 91-120 days delinquent	10.650,21
Current Period Termination	158.133,89
Cumulative Termination	4.884.484,17
New number of Contracts being terminated	21,00
Total number of Contracts being terminated	538,00
Current Period Recoveries	20.271,43
Cumulative Recoveries	499.526,76

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
ISIN Code	XS2247538023		XS2247538452	XS2247538619	XS2247538882	XS2247539005	XS2247539344
Currency	EURO		EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity	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 €
Initial Number of Notes per Class	0		0	0	0	0	0
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	82.740.427,46 €		19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €
Amortisation	9.557.090,16	n.a.		n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	73.183.337,30 €		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	0,15		1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Interest Rate Basis: 1-M Euribor / Spread		3,735					
DayCount Convention		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
Principal Outstanding Beginning of Period	82.740.427,46 €		19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €
> Principal Repayment	9.557.090,16 €		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	73.183.337,30 €		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	274.698,22 €		11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE		45,01%	38,41%	26,31%	19,47%	12,35%	0,00%

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5. Original Principal Balance

as of ISSUE DATE

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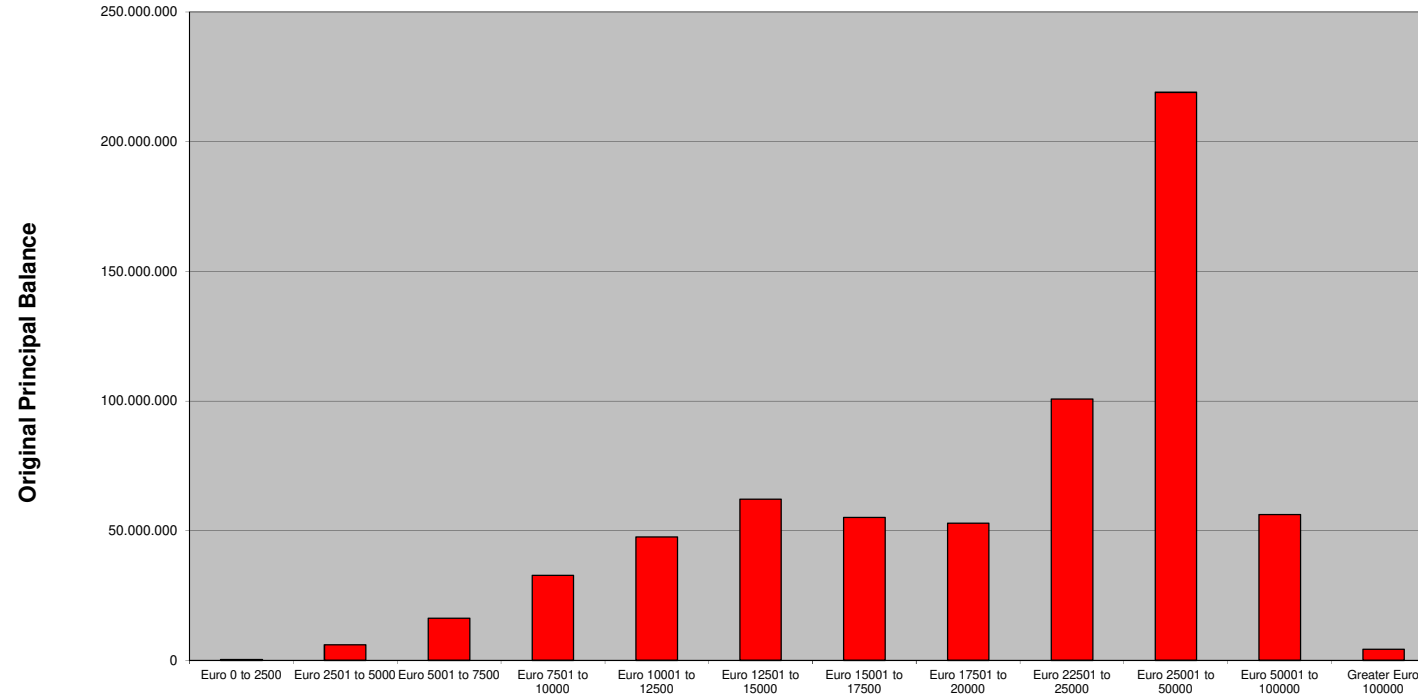
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	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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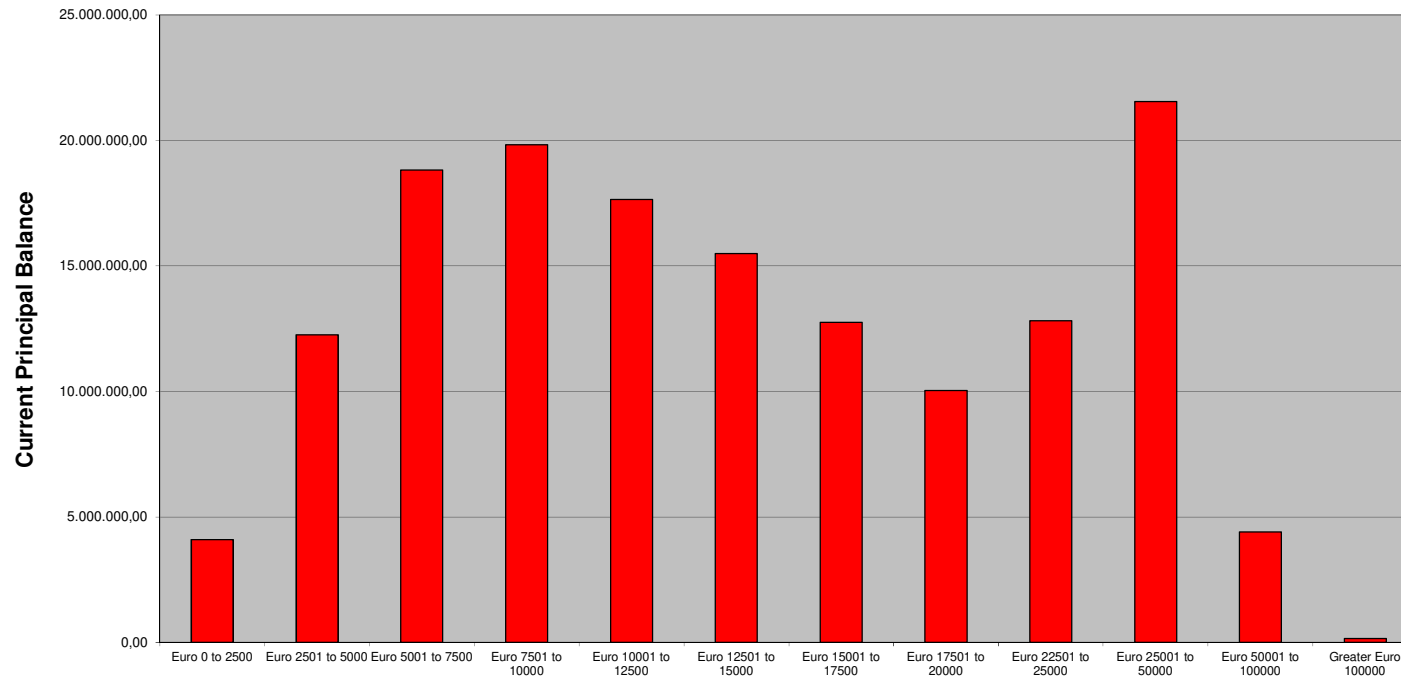
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.092.748,52	2,7%	3.090	18,2%
Euro 2501 to 5000	12.247.710,40	8,2%	3.275	19,2%
Euro 5001 to 7500	18.820.767,39	12,6%	3.029	17,8%
Euro 7501 to 10000	19.820.929,04	13,2%	2.287	13,4%
Euro 10001 to 12500	17.645.575,21	11,8%	1.580	9,3%
Euro 12501 to 15000	15.495.338,71	10,3%	1.135	6,7%
Euro 15001 to 17500	12.745.635,55	8,5%	787	4,6%
Euro 17501 to 20000	10.034.423,27	6,7%	538	3,2%
Euro 22501 to 25000	12.815.321,54	8,6%	582	3,4%
Euro 25001 to 50000	21.542.594,88	14,4%	645	3,8%
Euro 50001 to 100000	4.394.360,03	2,9%	75	0,4%
Greater Euro 100000	158.243,40	0,1%	1	0,0%
Total	149.813.647,94	100,0%	17.024	100,0%

Statistics	in EUR
Average Amount	8.800,14

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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	193.607,28	0,13%	10
2	158.243,40	0,11%	1
3	148.994,88	0,10%	28
4	120.301,59	0,08%	10
5	100.997,84	0,07%	2
6	92.587,62	0,06%	2
7	84.077,94	0,06%	1
8	77.844,04	0,05%	1
9	77.773,00	0,05%	12
10	76.245,22	0,05%	1
11	74.221,60	0,05%	1
12	72.908,64	0,05%	1
13	72.369,19	0,05%	1
14	71.621,64	0,05%	1
15	71.194,41	0,05%	1
16	70.430,08	0,05%	1
17	70.242,95	0,05%	2
18	70.179,45	0,05%	1
19	69.635,49	0,05%	2
20	69.110,75	0,05%	5
Total	1.842.587,01	1,23%	84

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8. Geographical Distribution

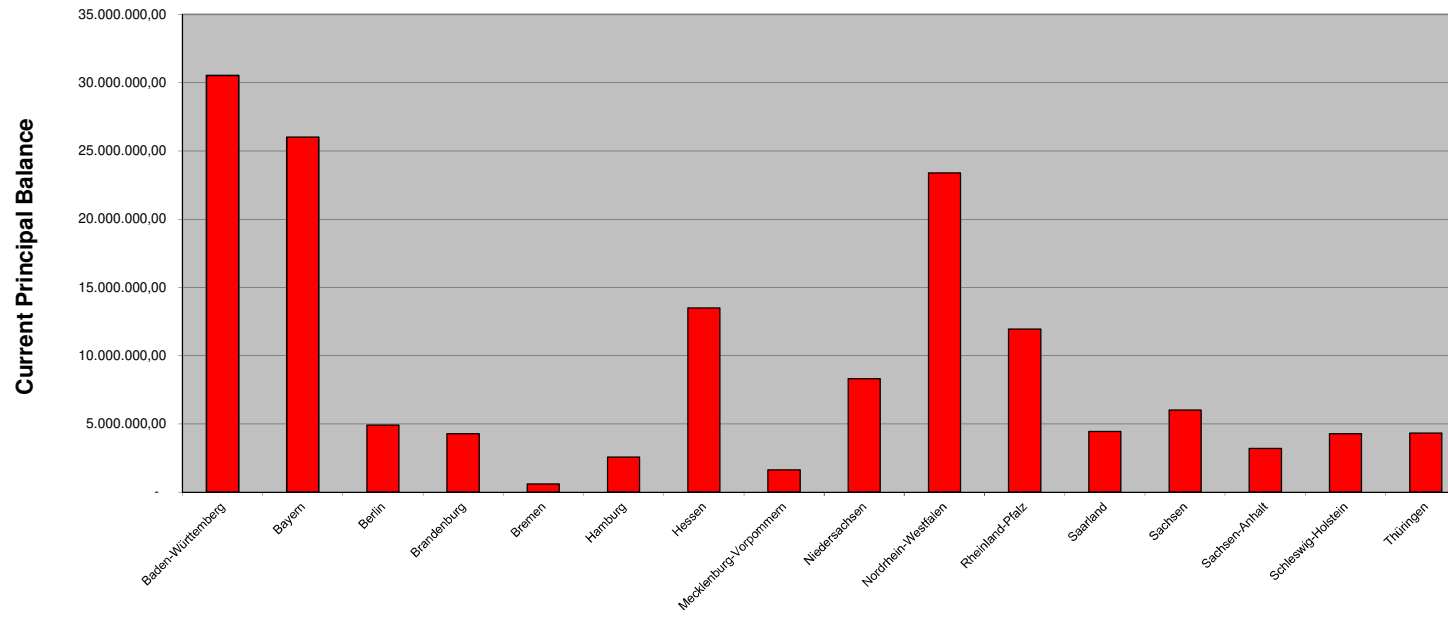
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	24.406,07	0,0%	2	0,0%
Baden-Württemberg	30.531.628,61	20,4%	3.603	21,2%
Bayern	25.997.005,42	17,4%	2.959	17,4%
Berlin	4.899.030,64	3,3%	508	3,0%
Brandenburg	4.279.549,58	2,9%	482	2,8%
Bremen	590.874,73	0,4%	81	0,5%
Hamburg	2.568.516,18	1,7%	245	1,4%
Hessen	13.485.296,94	9,0%	1.508	8,9%
Mecklenburg-Vorpommern	1.618.171,17	1,1%	186	1,1%
Niedersachsen	8.295.442,28	5,5%	905	5,3%
Nordrhein-Westfalen	23.372.105,06	15,6%	2.769	16,3%
Rheinland-Pfalz	11.933.084,77	8,0%	1.385	8,1%
Saarland	4.427.754,67	3,0%	481	2,8%
Sachsen	6.002.549,75	4,0%	596	3,5%
Sachsen-Anhalt	3.195.755,43	2,1%	359	2,1%
Schleswig-Holstein	4.278.576,52	2,9%	456	2,7%
Thüringen	4.313.900,12	2,9%	499	2,9%
Total	149.813.647,94	100,00%	17.024	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	80.415.876,73	53,7%	7.547	44,33%
Used	69.397.771,21	46,3%	9.477	55,67%
Total	149.813.647,94	100%	17.024	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	126.641.400,44	84,53%	14.160	83,18%
LCV	23.172.247,50	15,47%	2.864	16,82%
Total	149.813.647,94	100%	17.024	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	27.506.066,01	18,4%	3.997	23,5%
Without CPI	122.307.581,93	81,6%	13.027	76,5%
Total	149.813.647,94	100,0%	17.024	100,0%

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11. Type of Contract

Reporting Date	04/12/2024			
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				= 32 days

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	71.438.958,71	47,7%	11.215	65,9%
Balloon Loans	56.765.553,90	37,9%	4.093	24,0%
- of which balloons	39.748.294,09	26,5%	n.a	n.a
- of which regular installments	17.017.259,81	11,4%	n.a	n.a
Formula	21.609.135,33	14,4%	1.716	10,1%
- of which balloons	16.132.439,31	10,8%	n.a	n.a
- of which regular installments	5.476.696,02	3,7%	n.a	n.a
Total	149.813.647,94	100%	17.024	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	1	0,0%	9.874	193,2%
25 to 36 months	171	4,2%	2.458.589	91,6%
37 to 48 months	899	22,0%	15.193.793	76,0%
49 to 60 months	1.373	33,5%	19.944.418	71,0%
61 to 72 months	632	15,4%	8.546.586	62,2%
73 to 84 months	997	24,4%	10.283.079	63,8%
85 to 96 months	20	0,5%	329.215	2,0%
Total	4.073	100%	56.436.338,70	70,1%

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	1.954	47,8%	21.220.648,08	86,3%
13 to 24 months	1.483	36,2%	22.469.279,26	66,8%
25 to 36 months	497	12,1%	9.949.129,80	54,5%
37 to 48 months	138	3,4%	2.781.010,01	44,2%
49 to 60 months	15	0,4%	215.607,64	1,8%
61 to 72 months	5	0,1%	115.625,06	1,6%
Total	4.092	100%	56.751.299,85	70,1%

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	0,0%
13 to 24 months	1	0,1%	13.602,41	104,2%
25 to 36 months	82	4,8%	1.232.934,21	94,0%
37 to 48 months	803	46,8%	10.627.096,21	82,7%
49 to 60 months	468	27,3%	5.826.789,16	69,4%
61 to 72 months	151	8,8%	1.798.191,33	56,9%
73 to 84 months	207	12,1%	2.067.232,44	56,3%
85 to 96 months	4	0,2%	43.290	1,9%
Total	1.712	100%	21.565.845,76	74,8%

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	917	53,4%	10.142.430	87,7%
13 to 24 months	561	32,7%	7.716.819	69,5%
25 to 36 months	189	11,0%	2.980.894	55,2%
37 to 48 months	45	2,6%	725.702	42,2%
49 to 60 months	4	0,2%	43.290	1,9%
61 to 72 months	0	0,0%	0	0,0%
Total	1.716	100%	21.609.135,33	74,8%

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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	143.823.135,47	96,0%	16.467	96,7%
Other	5.990.512,47	4,0%	557	3,3%
Total	149.813.647,94	100,0%	17.024	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	149.813.647,94	100,0%	17.024	100,0%
Total	149.813.647,94	100,0%	17.024	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	127.883.678,64	85,4%	13.507	79,3%
NO	21.929.969,30	14,6%	3.517	20,7%
Total	149.813.647,94	100,0%	17.024	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	13.093,46	15.338,77
Average purchase price	28.990,75	32.721,21
Downpayment in %	45,2%	46,9%

**ABEST 19
Monthly Investor Report**

13. Customer Yield

Reporting Date	04/12/2024	
Payment Date	23/12/2024	
Period No	49	
Monthly Period	01.11.2024 - 30.11.2024	
Interest Period	from 21/11/2024	to 23/12/2024 = 32 days
Collection Period	from 01/11/2024	to 30/11/2024

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	5.666.937,51	3,78%	301	1,77%
1,01 to 2%	12.265.854,22	8,19%	1.156	6,79%
2,01 to 3%	46.794.105,39	31,23%	4.628	27,19%
3,01 to 4%	56.094.772,04	37,44%	6.473	38,02%
4,01 to 5%	18.772.644,75	12,53%	2.528	14,85%
5,01 to 6%	5.579.234,82	3,72%	1.135	6,67%
6,01 to 7%	3.661.278,99	2,44%	681	4,00%
7,01 to 8%	927.512,57	0,62%	113	0,66%
8,01 to 9%	5.121,61	0,00%	2	0,01%
9,01 to 10%	46.186,04	0,03%	7	0,04%
Greater 10%	0,00	0,00%	0	0,00%
Total	149.813.647,94	100%	17.024,00	100%

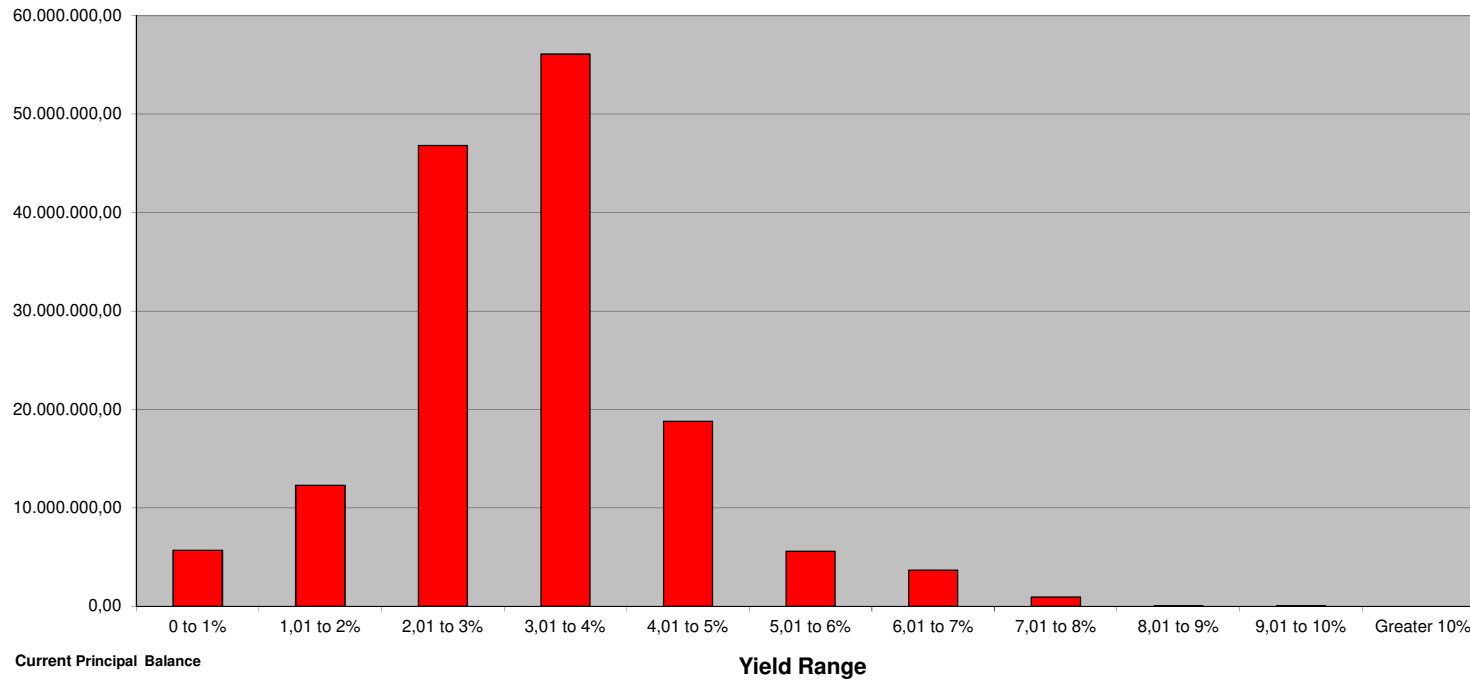
Statistics	in %
WA Interest	3,46

runs from .00 to .99

ABEST 19
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	



**ABEST 19
Monthly Investor Report**

14. Seasoning

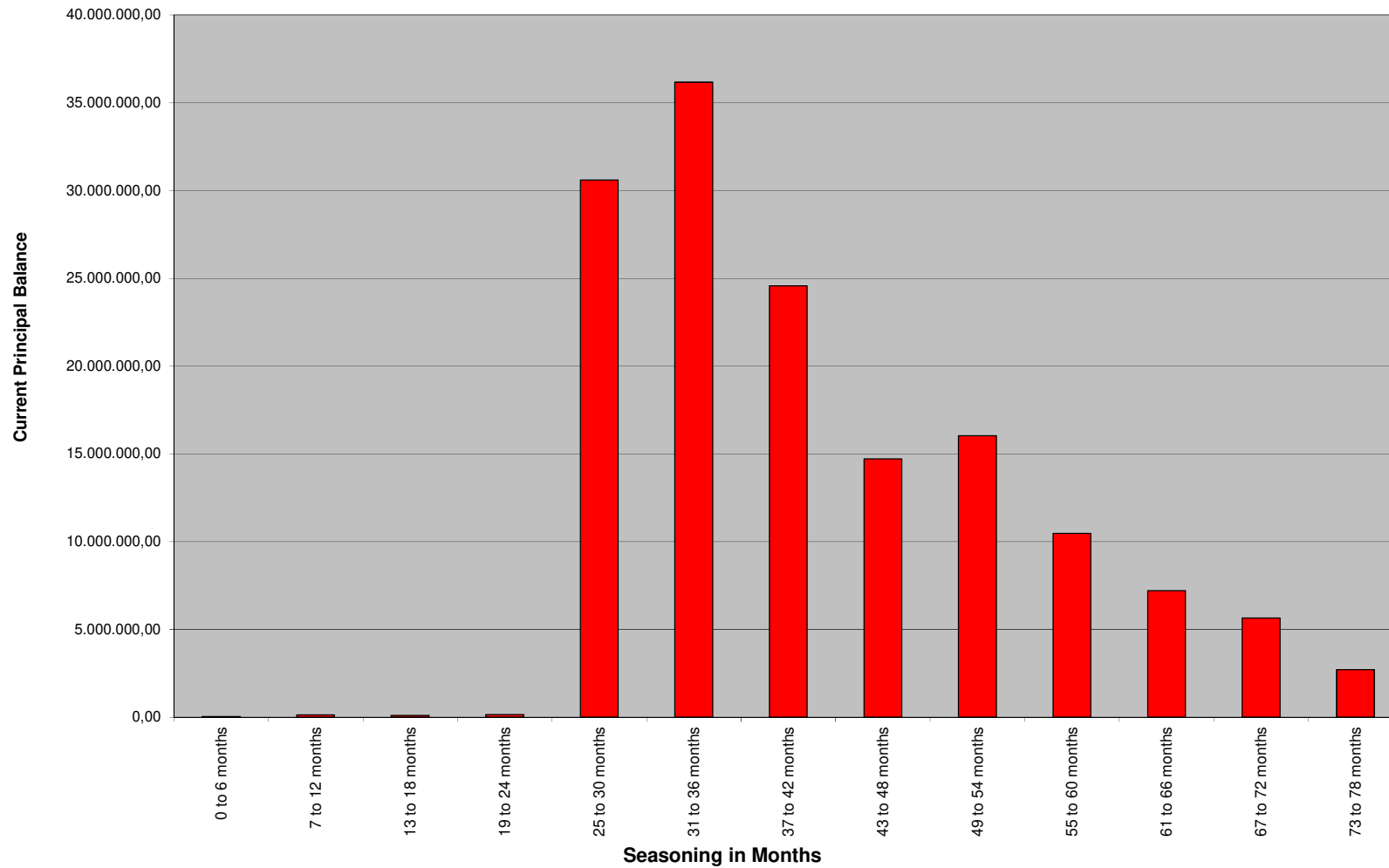
Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

<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	44.463,89	0,03%	5	0,03%
7 to 12 months	142.180,76	0,09%	13	0,08%
13 to 18 months	102.131,93	0,07%	11	0,06%
19 to 24 months	151.187,92	0,10%	18	0,11%
25 to 30 months	30.593.141,25	20,42%	3.019	17,73%
31 to 36 months	36.165.613,51	24,14%	3.388	19,90%
37 to 42 months	24.565.752,54	16,40%	2.657	15,61%
43 to 48 months	14.713.396,59	9,82%	2.052	12,05%
49 to 54 months	16.034.478,43	10,70%	1.954	11,48%
55 to 60 months	10.473.155,65	6,99%	1.497	8,79%
61 to 66 months	7.208.148,96	4,81%	917	5,39%
67 to 72 months	5.646.076,49	3,77%	784	4,61%
73 to 78 months	2.717.202,25	1,81%	441	2,59%
79 to 96 months	1.256.717,77	0,84%	268	1,57%
Total	149.813.647,94	100,00%	17.024	100,00%

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Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	



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Monthly Investor Report

15. Remaining Term

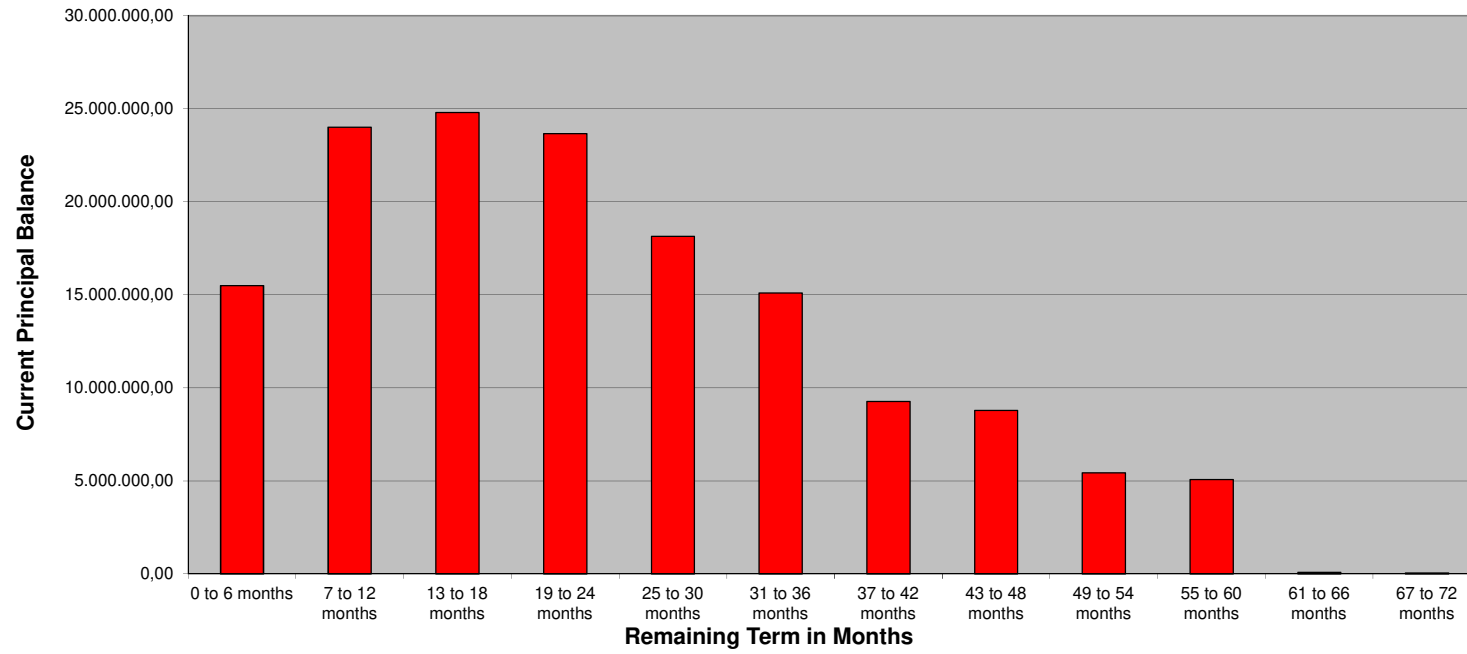
Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 6 months	15.488.397,78	10,34%	3.163	18,58%
7 to 12 months	23.996.393,74	16,02%	3.378	19,84%
13 to 18 months	24.788.407,51	16,55%	2.755	16,18%
19 to 24 months	23.656.228,02	15,79%	2.424	14,24%
25 to 30 months	18.140.719,37	12,11%	1.658	9,74%
31 to 36 months	15.089.691,25	10,07%	1.333	7,83%
37 to 42 months	9.259.733,92	6,18%	775	4,55%
43 to 48 months	8.783.825,65	5,86%	730	4,29%
49 to 54 months	5.415.024,27	3,61%	424	2,49%
55 to 60 months	5.065.347,32	3,38%	378	2,22%
61 to 66 months	80.566,21	0,05%	4	0,02%
67 to 72 months	35.058,85	0,02%	1	0,01%
73 to 84 months	0,00	0,00%	0	0,00%
> 84 months	14.254,05	0,01%	1	0,01%
Total	149.813.647,94	100,0%	17.024,00	100,0%

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Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	



**ABEST 19
Monthly Investor Report**

16. Original Term

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

<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	0,00	0,00%	0	0,00%
13 to 18 months	0,00	0,00%	0	0,00%
19 to 24 months	25.033,29	0,02%	4	0,02%
25 to 30 months	79.484,91	0,05%	89	0,52%
31 to 36 months	5.473.398,67	3,65%	1.091	6,41%
37 to 42 months	891.267,43	0,59%	335	1,97%
43 to 48 months	36.362.132,43	24,27%	4.041	23,74%
49 to 54 months	1.526.465,25	1,02%	337	1,98%
55 to 60 months	41.097.743,98	27,43%	4.312	25,33%
61 to 66 months	2.305.348,03	1,54%	314	1,84%
67 to 72 months	23.009.434,37	15,36%	2.374	13,95%
73 to 78 months	2.669.999,65	1,78%	274	1,61%
79 to 96 months	36.013.808,32	24,04%	3.830	22,50%
> 96 months	359.531,61	0,24%	23	0,14%
Total	149.813.647,94	100%	17.024,00	100%

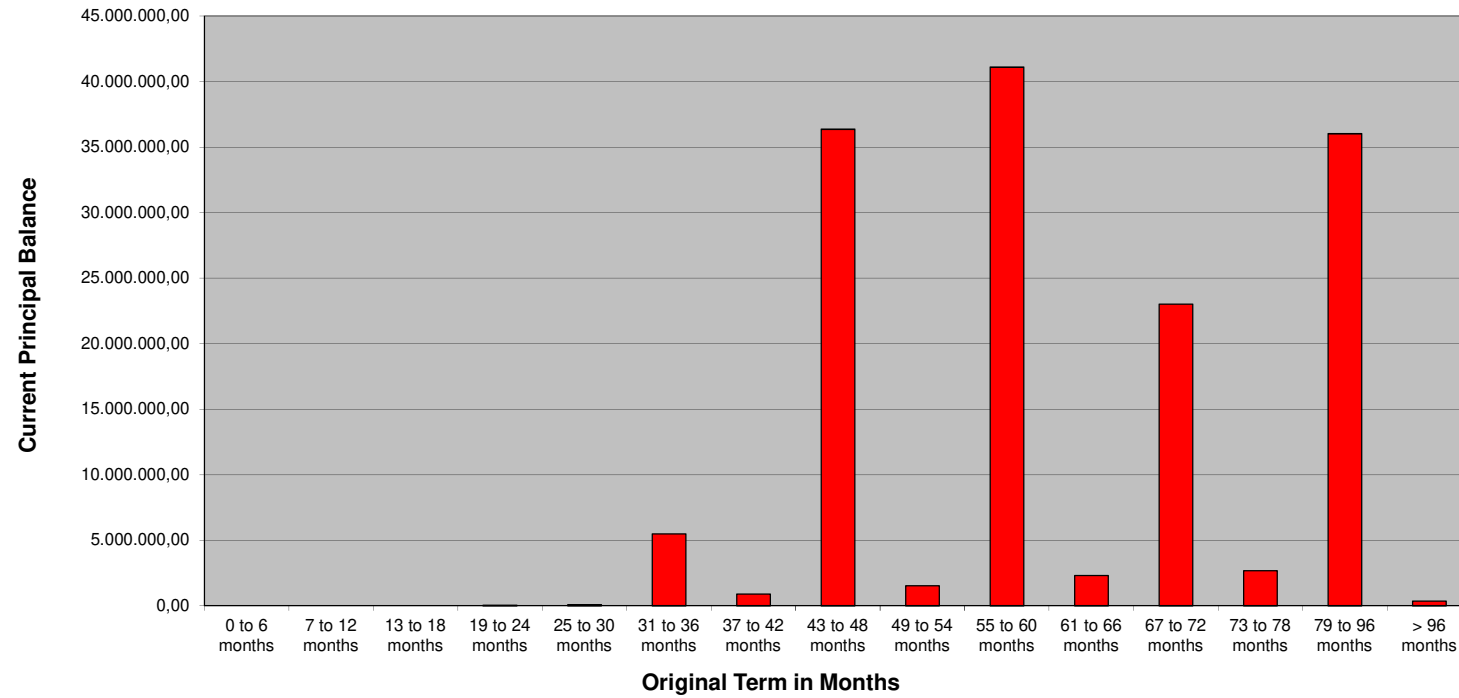
Statistics

WA Original Term	65,41
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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	



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17. Manufacturer

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

<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	72.829.463,17	48,6%	10.952	64,3%
Alfa Romeo	6.655.478,74	4,4%	540	3,2%
Jeep	24.902.100,93	16,6%	1.884	11,1%
Jaguar	7.211.769,78	4,8%	479	2,8%
Land Rover	22.186.290,35	14,8%	1.262	7,4%
others	16.028.544,97	10,7%	1.907	11,2%
-> Ferrari	0,00	0,0%	0	0,0%
-> Maserati	1.182.131,68	0,8%	39	0,2%
-> Lancia	51.618,94	0,0%	12	0,1%
-> Chrysler	26.058,27	0,0%	1	0,0%
-> Dodge	762.209,11	0,5%	39	0,2%
-> others	14.006.526,97	9,3%	1.816	10,7%
	149.813.647,94	100,00%	17.024,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	04/12/2024					
Payment Date	23/12/2024					
Period No	49					
Monthly Period	01.11.2024 - 30.11.2024					
Interest Period	from	21/11/2024	to	23/12/2024	=	32 days
Collection Period	from	01/11/2024	to	30/11/2024		

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	+	10.279.351,09
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	-	135.789,34
5. to pay pari passu and pro rata to the Swap Counterparty	-	2.837,90
6. Class A Interest Amount	-	274.698,22
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	-	9.557.090,16
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	-	112.685,25
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	=
Collection Period	from	01/11/2024	to	30/11/2024	32 days

Transaction Costs	161.040.427,5	82.740.427,5	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	- €	-	-	-	-	-	-
Interest accrued for the Period	470.848,44 €	274.698,22 €	11.266,67 €	20.222,22 €	18.128,00 €	33.288,89 €	113.244,44 €
Interest Payments	470.848,44 €	274.698,22 €	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	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

Swap Counterparty Data
Swap Counterparty Provider

CA AUTO BANK S.P.A. RIEVERASSUNG
Deutschland

Swap Data

Swap Type	IRS
Notional Amount	82.740.427,46
Fixed Rate	0,38
Floating Rate (Euribor)	3,0350
Net Swap Payments	-251.163,17

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21. Retention

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	82.740.427,46	55,23%
Class B Notes	19.500.000,00	13,02%
Class C Notes	18.200.000,00	12,15%
Class D Notes	10.300.000,00	6,88%
Class E Notes	10.700.000,00	7,14%
Class M Notes	19.600.000,00	13,08%

Retention Amount	EUR	%
Minimum Retention Class A	4.137.021,37	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	4.141.299,58	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	23/12/2024	=	32 days
Collection Period	30/11/2024		

		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.

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23. Counterparties II

Reporting Date			04/12/2024			
Payment Date			23/12/2024			
Period No			49			
Monthly Period			01.11.2024 - 30.11.2024			
Interest Period	from	21/11/2024	to	23/12/2024	=	32 days
Collection Period	from	01/11/2024	to	30/11/2024		

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		04/12/2024				
Payment Date		23/12/2024				
Period No		49				
Monthly Period		01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	=	32 days
Collection Period	from	01/11/2024	to	30/11/2024		

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	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

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

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25. Glossary

Reporting Date	04/12/2024				
Payment Date	23/12/2024				
Period No	49				
Monthly Period	01.11.2024 - 30.11.2024				
Interest Period	from	21/11/2024	to	23/12/2024	= 32 days
Collection Period	from	01/11/2024	to	30/11/2024	

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