

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

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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)		483.727.239,99 €	483.779.502,22
Scheduled Principal Payments		13.757.559,92 €	14.381.408,71
Prepayment Principal		2.540.808,56 €	1.954.882,74
Others		1.554.867,94 €	1.019.801,55
Recoveries		13.151,26 €	12.100,00
Total Principal Collections		17.866.387,68 €	17.368.193,00
Total Interest Collections		2.610.848,98 €	2.115.026,90
Defaults		81.872,16	50.258,74
End of Period (after Payment Date)	41.551	483.644.732,32 €	483.727.239,99
Balance of the Replenishment account (after Payment Date)		555.267,68 €	472.760,01
Current Prepayment Rate (annualised)		6,30%	4,85%
New sale Offer		17.865.752,17 €	17.366.189,51

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2. Reserve Accounts

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Notes Balance

Beginning of Period	486.600.000,00
End of Period	486.600.000,00

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.345.500,00 €	NO
Cash Outflow	-		
Cash Inflow	-		
End of Period	0,5%	2.345.500,00 €	
Required Reserve Fund		€ 2.345.500,00	

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3. Performance Data

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Note Balance

Beginning of Period	486.600.000,00 €
End of Period	486.600.000,00 €

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	5.072.392,19 €

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	895.750,04 €

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	340.881,64 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,14%
Cumulative Default Level previous period	0,14%
Cumulative Default Level current period	0,16%

Trigger Breach (if higher than 3.70% for 2 consecutive Calculation Dates)

NO

Delinquency Level

Delinquency Level period before previous period	0,07%
Delinquency Level previous period	0,07%
Delinquency Level current period	0,08%

Trigger Breach (if higher than 1% for 2 consecutive Calculation Dates)

NO

Principal Deficiency Amount Shortfall

Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero)

NO

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	362
Number of Contracts being 61-90 Days delinquent	80
Number of Contracts being 91-120 Days delinquent	35
Gross instalments being 31-60 days delinquent	55.833,19
Gross instalments being 61-90 days delinquent	18.731,14
Gross instalments being 91-120 days delinquent	6.575,08
Current Period Termination	47.555,83
Cumulative Termination	1.428.052,65
New number of Contracts being terminated	5,00
Total number of Contracts being terminated	255,00
Current Period Recoveries	13.151,26
Cumulative Recoveries	139.459,14

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4. Outstanding Notes

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	XS2367164493	XS2368146457	XS2368150210	XS2368152695	XS2368153156	XS2368153586	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching	82,2%	4,3%	4,2%	3,2%	2,6%	3,6%	
Legal Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Expected Maturity	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031	set 2031
Original Rating (Fitch / Moody's)	AAAsf/Aaa(sf)	AAAsf/Aa1(sf)	Asf/Aa3(sf)	BBBsf/A3(sf)	BBsf/Ba1(sf)	n/a	n/a
Current Rating (Fitch / Moody's)*	AAAsf/Aaa(sf)	AAAsf/Aaa(sf)	Asf/Aa1(sf)	BBBsf/A1(sf)	BBsf/Baa1(sf)	n/a	n/a
Initial Notes Aggregate Principal Outstanding Balance	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
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	4.000	207	202	155	127	175	
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	-	n.a.	n.a.	n.a.	n.a.	n.a.	
Redemption per Note	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	
Class Principal Outstanding Balance End of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	82,2%	4,3%	4,2%	3,2%	2,6%	3,6%	
Current Pool Factor	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	4,072						
DayCount Convention	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	
Principal Outstanding Beginning of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Principal Repayment	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	
> Principal Outstanding End of Period	400.000.000,00 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Interest accrued for the period	1.357.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €	
Interest Payment							
Initial total CE (Subordination, Reserve)	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE	18,28%	14,02%	9,87%	6,69%	4,08%	0,00%	

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5. Original Principal Balance

as of **ISSUE DATE**

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<i>Balloon Loan</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	26.340.921	13,9%	3.233,00	29,87%
5,000 < X ≤ 10,000	56.693.807	29,9%	4.181,00	38,63%
10,000 < X ≤ 15,000	33.058.163	17,5%	1.477,00	13,65%
15,000 < X ≤ 20,000	21.053.341	11,1%	736,00	6,80%
20,000 < X ≤ 25,000	15.307.390	8,1%	440,00	4,07%
25,000 < X ≤ 30,000	13.238.630	7,0%	327,00	3,02%
30,000 < X ≤ 35,000	9.237.765	4,9%	193,00	1,78%
35,000 < X ≤ 40,000	6.617.436	3,5%	123,00	1,14%
40,000 < X ≤ 45,000	2.335.891	1,2%	39,00	0,36%
45,000 < X ≤ 50,000	2.396.151	1,3%	36,00	0,33%
50,000 < X ≤ 55,000	863.796	0,5%	11,00	0,10%
55,000 < X ≤ 60,000	701.442	0,4%	9,00	0,08%
60,000 < X ≤ 65,000	709.680	0,4%	9,00	0,08%
65,000 < X ≤ 70,000	161.815	0,1%	2,00	0,02%
70,000 < X ≤ 75,000	225.158	0,1%	2,00	0,02%
75,000 < X	370.480	0,2%	4,00	0,04%
Total	189.311.865,23	100,00%	10.822	100,00%

Statistics in EUR

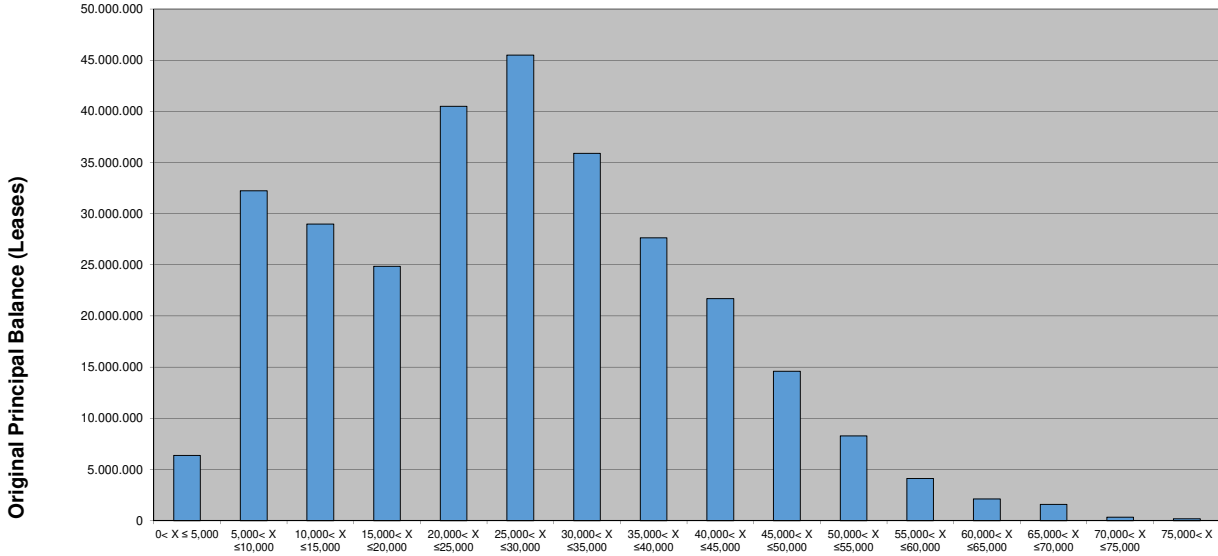
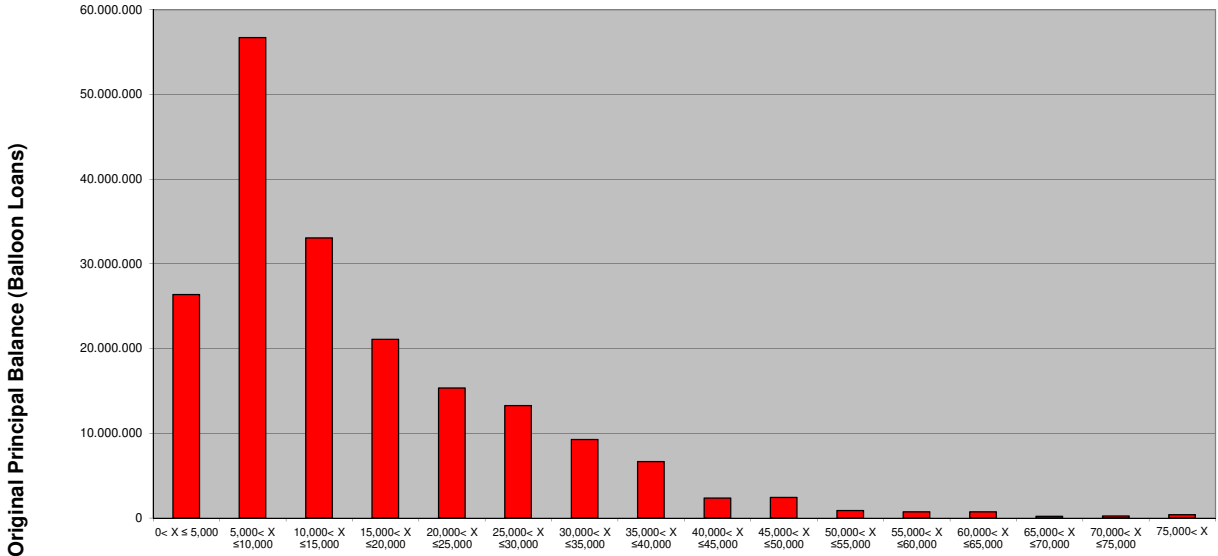
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	28.982.622	9,8%	3.774,00	11,41%
15,000 < X ≤ 20,000	24.848.871	8,4%	2.947,00	8,91%
20,000 < X ≤ 25,000	40.493.101	13,7%	4.783,00	14,47%
25,000 < X ≤ 30,000	45.502.809	15,4%	4.715,00	14,26%
30,000 < X ≤ 35,000	35.908.481	12,2%	3.186,00	9,64%
35,000 < X ≤ 40,000	27.656.559	9,4%	2.158,00	6,53%
40,000 < X ≤ 45,000	21.689.268	7,4%	1.583,00	4,79%
45,000 < X ≤ 50,000	14.601.687	5,0%	949,00	2,87%
50,000 < X ≤ 55,000	8.271.453	2,8%	489,00	1,48%
55,000 < X ≤ 60,000	4.119.527	1,4%	217,00	0,66%
60,000 < X ≤ 65,000	2.102.667	0,7%	101,00	0,31%
65,000 < X ≤ 70,000	1.582.360	0,5%	63,00	0,19%
70,000 < X ≤ 75,000	329.334	0,1%	18,00	0,05%
75,000 < X	185.588	0,1%	4,00	0,01%
Total	294.883.621,93	100,00%	33.064	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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5. Original Principal Balance

as of ISSUE DATE

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			=	30 days

Balloon Loan				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	20.754.539	8,0%	2.394,00	19,75%
5,000 < X ≤ 10,000	57.856.304	22,4%	4.162,00	34,34%
10,000 < X ≤ 15,000	48.139.732	18,6%	2.280,00	18,81%
15,000 < X ≤ 20,000	32.955.639	12,8%	1.201,00	9,91%
20,000 < X ≤ 25,000	21.554.251	8,3%	619,00	5,11%
25,000 < X ≤ 30,000	19.241.803	7,4%	478,00	3,94%
30,000 < X ≤ 35,000	15.682.962	6,1%	335,00	2,76%
35,000 < X ≤ 40,000	13.080.517	5,1%	258,00	2,13%
40,000 < X ≤ 45,000	6.835.749	2,6%	120,00	0,99%
45,000 < X ≤ 50,000	5.818.152	2,3%	92,00	0,76%
50,000 < X ≤ 55,000	3.539.503	1,4%	50,00	0,41%
55,000 < X ≤ 60,000	3.270.473	1,3%	43,00	0,35%
60,000 < X ≤ 65,000	2.206.195	0,9%	27,00	0,22%
65,000 < X ≤ 70,000	1.616.921	0,6%	17,00	0,14%
70,000 < X ≤ 75,000	1.037.169	0,4%	10,00	0,08%
75,000 < X	4.740.330	1,8%	33,00	0,27%
Total	258.330.241,11	100,00%	12.119	100,00%

Statistics in EUR

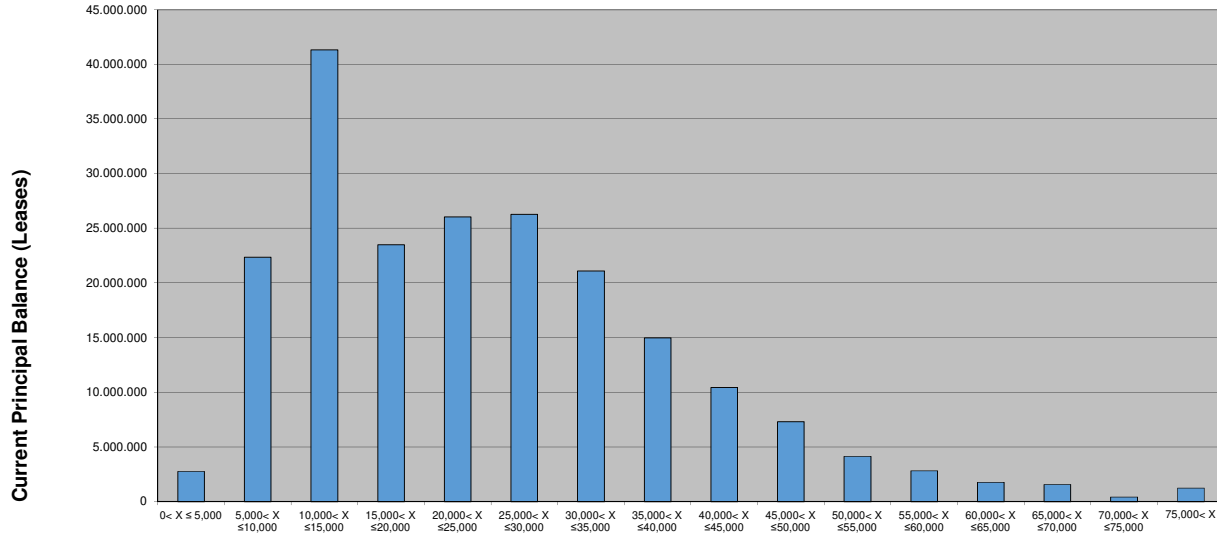
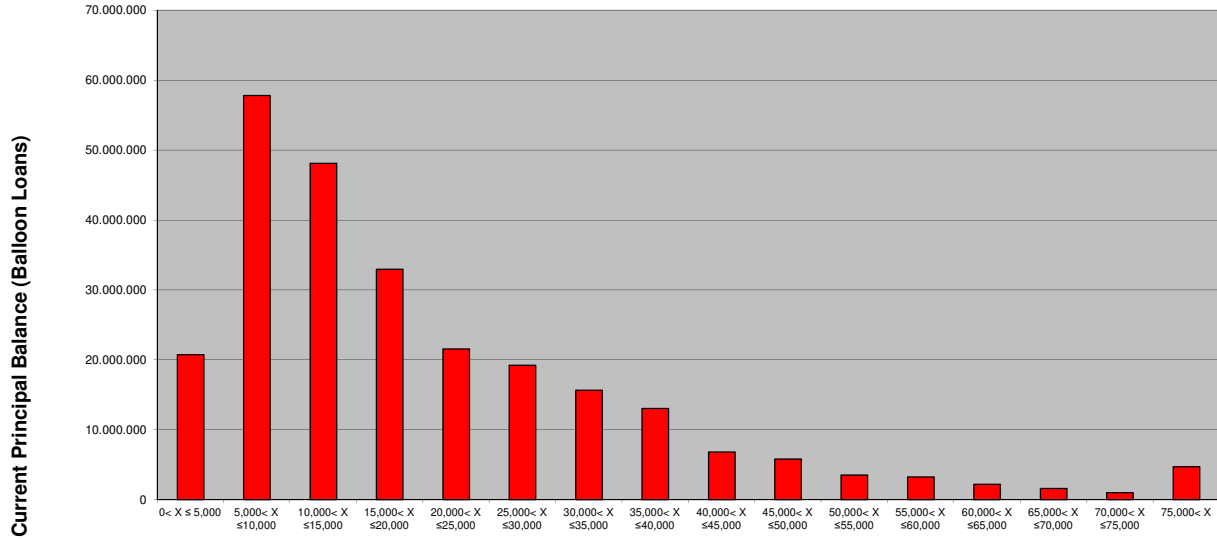
Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	2.758.117	1,3%	649,00	2,21%
5,000 < X ≤ 10,000	22.341.223	10,7%	6.662,00	22,67%
10,000 < X ≤ 15,000	41.312.092	19,9%	7.214,00	24,55%
15,000 < X ≤ 20,000	23.492.044	11,3%	3.292,00	11,20%
20,000 < X ≤ 25,000	26.018.870	12,5%	3.372,00	11,48%
25,000 < X ≤ 30,000	26.259.909	12,6%	3.070,00	10,45%
30,000 < X ≤ 35,000	21.078.048	10,1%	2.109,00	7,18%
35,000 < X ≤ 40,000	14.969.131	7,2%	1.251,00	4,26%
40,000 < X ≤ 45,000	10.442.784	5,0%	799,00	2,72%
45,000 < X ≤ 50,000	7.301.208	3,5%	477,00	1,62%
50,000 < X ≤ 55,000	4.130.678	2,0%	223,00	0,76%
55,000 < X ≤ 60,000	2.832.894	1,4%	116,00	0,39%
60,000 < X ≤ 65,000	1.779.075	0,9%	65,00	0,22%
65,000 < X ≤ 70,000	1.568.143	0,8%	54,00	0,18%
70,000 < X ≤ 75,000	415.565	0,2%	11,00	0,04%
75,000 < X	1.251.063	0,6%	21,00	0,07%
Total	207.950.843,09	100,00%	29.385	100,00%

Statistics in EUR

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5.1 Original 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	398.619,80	0,09%	10
2	366.450,89	0,08%	21
3	343.540,01	0,07%	1
4	320.559,03	0,07%	1
5	295.831,44	0,06%	5
6	287.851,48	0,06%	2
7	271.595,70	0,06%	44
8	255.824,49	0,05%	10
9	246.111,73	0,05%	1
10	233.398,68	0,05%	2
11	226.632,59	0,05%	1
12	212.041,65	0,05%	2
13	209.048,68	0,04%	1
14	202.677,44	0,04%	1
15	190.154,65	0,04%	1
16	183.058,45	0,04%	3
17	181.100,94	0,04%	1
18	180.838,51	0,04%	1
19	178.602,05	0,04%	5
20	168.782,64	0,04%	3
	4.952.720,85	1,06%	116

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8. Geographical Distribution

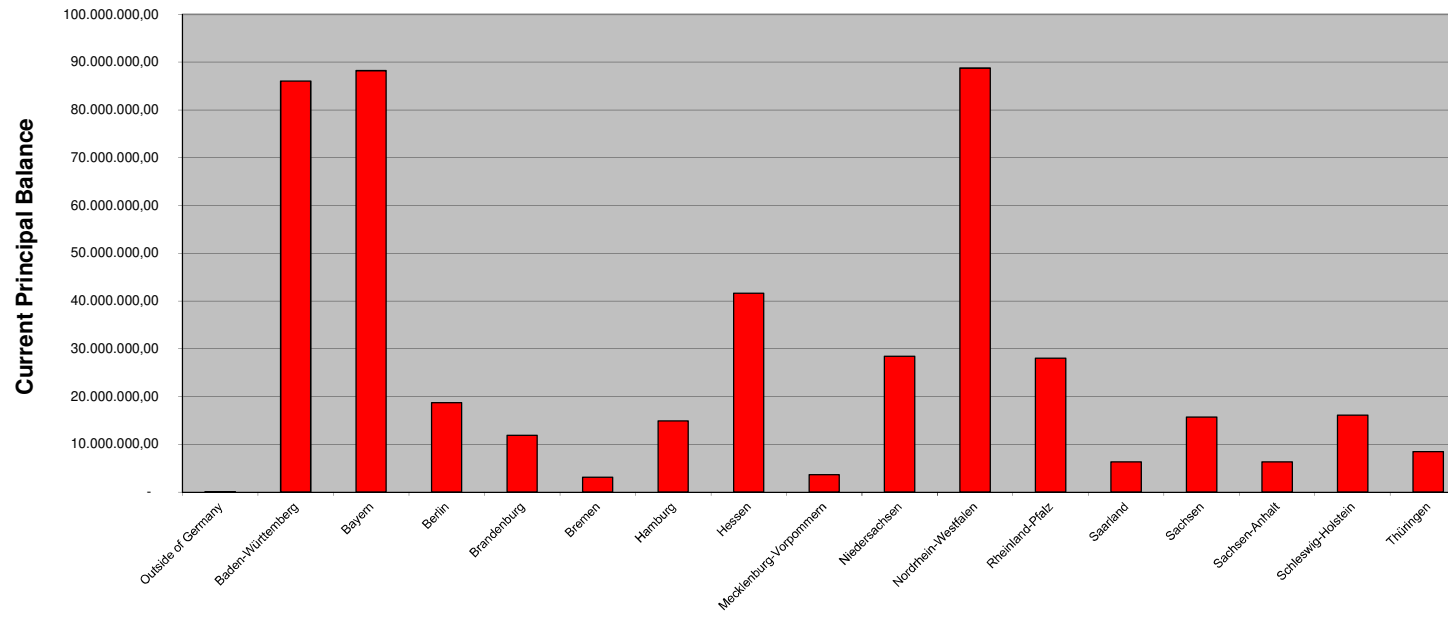
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	23.859,80	0,0%	3	0,0%
Baden-Württemberg	86.014.810,41	18,4%	7.528	18,1%
Bayern	88.218.332,00	18,9%	7.772	18,7%
Berlin	18.683.127,68	4,0%	2.015	4,9%
Brandenburg	11.906.503,56	2,6%	1.347	3,2%
Bremen	3.096.903,22	0,7%	242	0,6%
Hamburg	14.903.635,64	3,2%	1.193	2,9%
Hessen	41.584.514,90	8,9%	3.589	8,6%
Mecklenburg-Vorpomm	3.641.787,32	0,8%	290	0,7%
Niedersachsen	28.398.155,42	6,1%	2.560	6,2%
Nordrhein-Westfalen	88.768.120,87	19,0%	7.770	18,7%
Rheinland-Pfalz	28.047.154,27	6,0%	2.287	5,5%
Saarland	6.353.837,46	1,4%	497	1,2%
Sachsen	15.719.692,94	3,4%	1.478	3,6%
Sachsen-Anhalt	6.353.153,28	1,4%	647	1,6%
Schleswig-Holstein	16.113.094,81	3,5%	1.368	3,3%
Thüringen	8.454.400,62	1,8%	918	2,2%
Total	466.281.084,20	100,00%	41.504	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Balloon Loan</i>				
<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	238.150.771,11	92,2%	10.911	90,03%
LCV	20.179.470,00	7,8%	1.208	9,97%
Total	258.330.241,11	100%	12.119	100%

<i>Leases</i>				
<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	186.493.900,68	89,68%	26.078	88,75%
LCV	21.456.942,41	10,32%	3.307	11,25%
Total	207.950.843,09	100%	29.385	100%

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10. Insurances

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Monthly Period	01/06/2023 - 30/06/2023			
Interest Period	from	21/06/2023	to	21/07/2023
Collection Period	from	01/06/2023	to	30/06/2023
			=	30 days

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.448.727,73	2.199.380,40	258.330.241,11	1,4%
Leases	0,00	0,00	207.950.843,09	0,0%
Total	1.448.727,73	2.199.380,40	466.281.084,20	0,8%

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Monthly Investor Report

11. Type of Contract

Reporting Date			05/07/2023			
Payment Date			21/07/2023			
Period No						
Monthly Period			01/06/2023 - 30/06/2023			
Interest Period	from		21/06/2023	to	21/07/2023	= 30 days
Collection Period	from		01/06/2023	to	30/06/2023	

<i>Loan Type</i>	<i>Number of Loans</i>	<i>Percentage of Loans in %</i>	<i>Loan Principal in EUR</i>	<i>% of Current Outstanding</i>
Balloon Loans new cars	7.055	17,0%	155.928.216	33,4%
Balloon Loans used cars	5.064	12,2%	102.402.025	22,0%
Leases new cars	29.385	70,8%	207.950.843	44,6%
Total	41.504	100%	466.281.084,20	100,0%

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12. Customer Yield

Reporting Date	05/07/2023			
Payment Date	21/07/2023			
Period No				
Monthly Period	01/06/2023 - 30/06/2023			
Interest Period	from	21/06/2023	to	21/07/2023 = 30 days
Collection Period	from	01/06/2023	to	30/06/2023

<i>Balloon Loan</i>				
<i>Yield Range *</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 1%	21.522.926,54	8,33%	651	5,37%
1,01 to 2%	24.760.317,27	9,58%	1.046	8,63%
2,01 to 3%	85.758.053,32	33,20%	4.250	35,07%
3,01 to 4%	84.855.706,39	32,85%	4.386	36,19%
4,01 to 5%	30.234.385,43	11,70%	1.357	11,20%
5,01 to 6%	9.547.321,14	3,70%	363	3,00%
6,01 to 7%	1.569.861,09	0,61%	60	0,50%
7,01 to 8%	81.669,93	0,03%	6	0,05%
8,01 to 9%	0,00	0,00%	0	0,00%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	258.330.241,11	100%	12.119,00	100%

Statistics	in %
WA Interest	3,21

* runs from .00 to .99

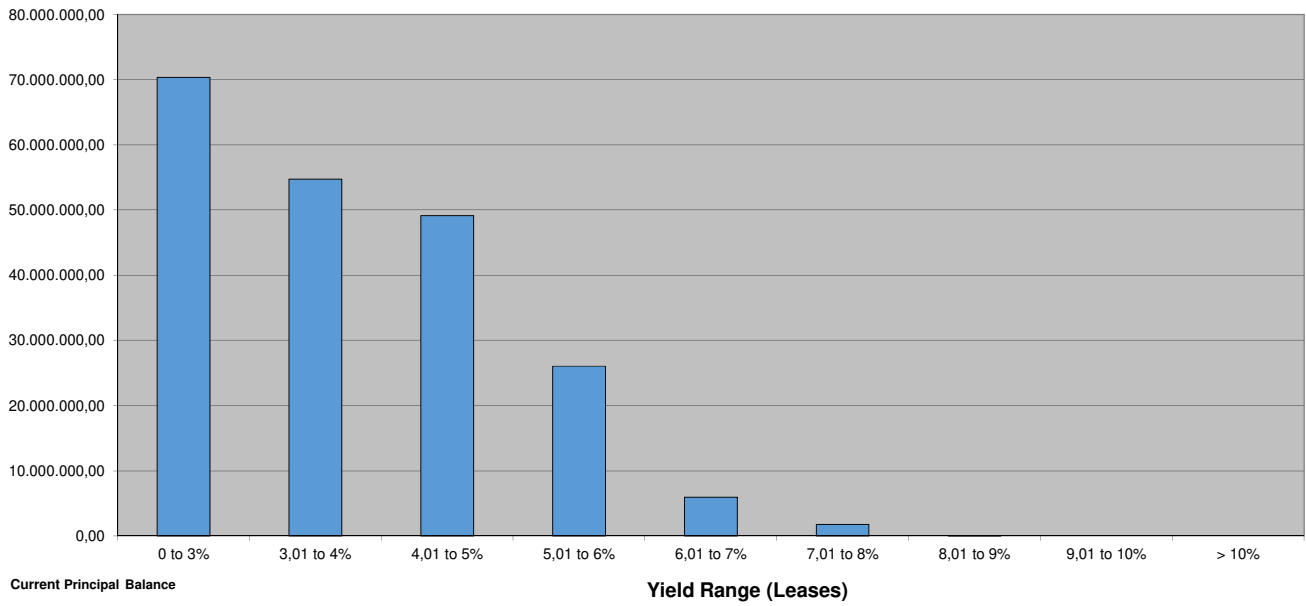
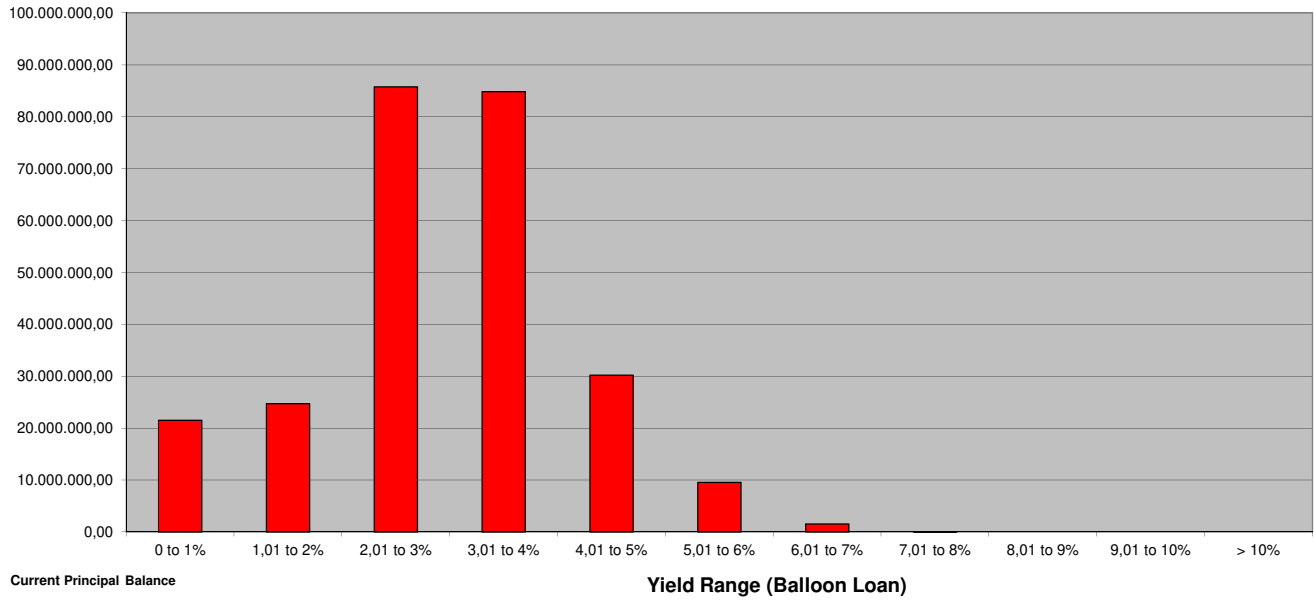
<i>Leases</i>				
<i>Yield Range *</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	70.321.582,92	33,82%	10.267	34,94%
3,01 to 4%	54.702.680,54	26,31%	8.981	30,56%
4,01 to 5%	49.123.676,09	23,62%	6.864	23,36%
5,01 to 6%	26.021.075,75	12,51%	2.459	8,37%
6,01 to 7%	5.952.575,40	2,86%	645	2,19%
7,01 to 8%	1.776.742,12	0,85%	161	0,55%
8,01 to 9%	52.510,27	0,03%	8	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	207.950.843,09	100%	29.385,00	100%

Statistics	in %
WA Interest	3,79

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Monthly Investor Report

12.1 Customer Yield (Graph)

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	



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13. Seasoning

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

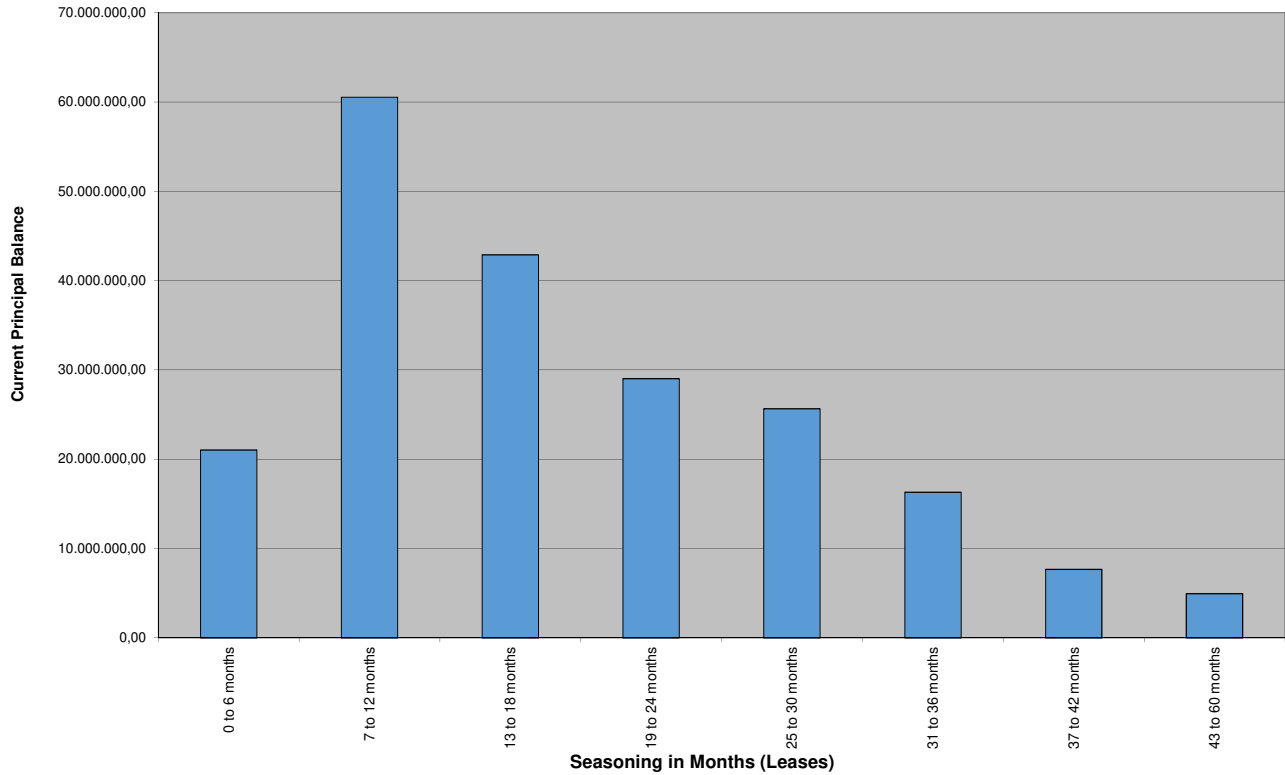
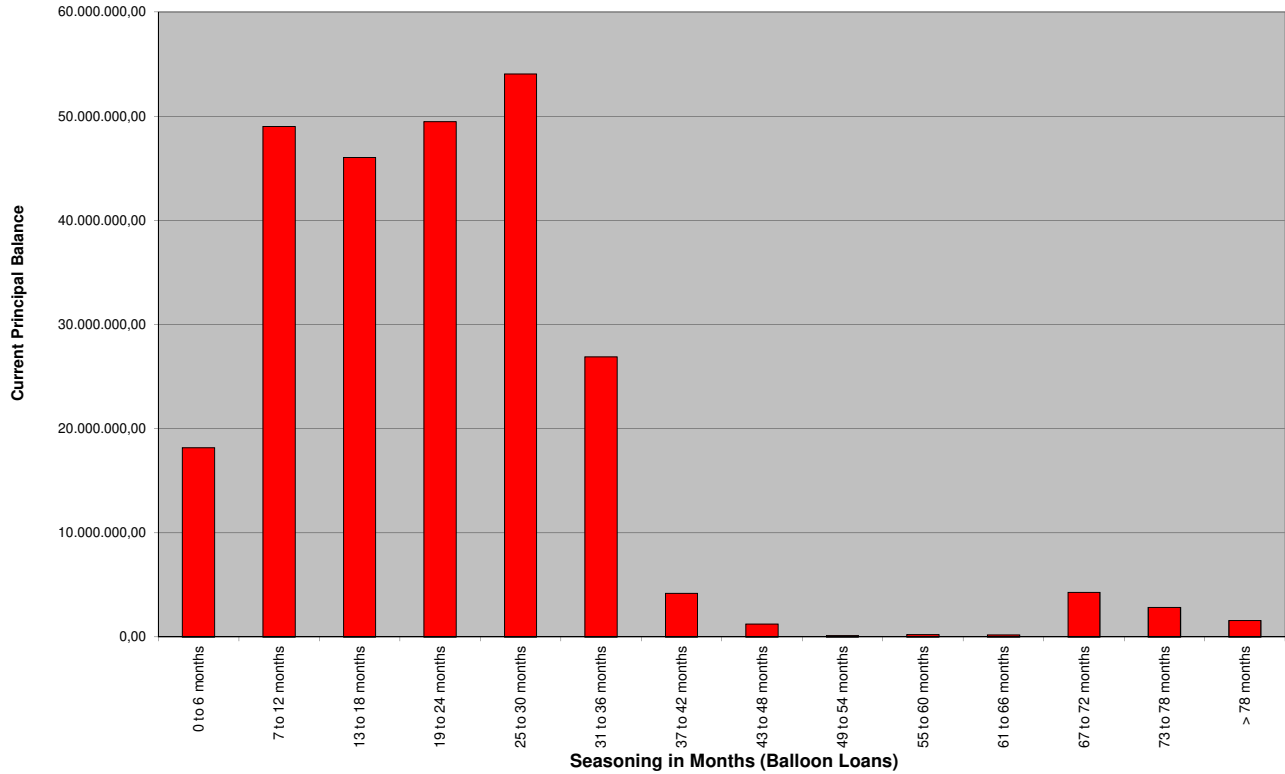
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	18.162.308,92	7,03%	423	3,49%
7 to 12 months	49.013.243,06	18,97%	1.513	12,48%
13 to 18 months	46.026.360,12	17,82%	1.820	15,02%
19 to 24 months	49.468.994,29	19,15%	2.357	19,45%
25 to 30 months	54.038.823,59	20,92%	2.835	23,39%
31 to 36 months	26.886.461,16	10,41%	1.716	14,16%
37 to 42 months	4.190.287,28	1,62%	248	2,05%
43 to 48 months	1.237.956,11	0,48%	88	0,73%
49 to 54 months	152.505,76	0,06%	15	0,12%
55 to 60 months	236.979,90	0,09%	18	0,15%
61 to 66 months	206.187,46	0,08%	18	0,15%
67 to 72 months	4.282.070,46	1,66%	462	3,81%
73 to 78 months	2.852.402,90	1,10%	360	2,97%
> 78 months	1.575.660,10	0,61%	246	2,03%
Total	258.330.241,11	100,00%	12.119	100,00%

<i>Leases</i>				
<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	21.023.934,06	10,11%	1.269	4,32%
7 to 12 months	60.543.271,46	29,11%	5.641	19,20%
13 to 18 months	42.864.435,96	20,61%	4.436	15,10%
19 to 24 months	29.026.295,80	13,96%	4.022	13,69%
25 to 30 months	25.651.819,34	12,34%	4.448	15,14%
31 to 36 months	16.276.712,99	7,83%	4.498	15,31%
37 to 42 months	7.636.066,25	3,67%	2.336	7,95%
43 to 60 months	4.928.307,23	2,37%	2.735	9,31%
Total	207.950.843,09	100,00%	29.385	100,00%

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13.1 Seasoning (Graph)

Reporting Date	05/07/2023		
Payment Date	21/07/2023		
Period No			
Monthly Period	01/06/2023 - 30/06/2023		
Interest Period	from	21/06/2023	to 21/07/2023
Collection Period	from	01/06/2023	to 30/06/2023
			= 30 days



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14. Remaining Term

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

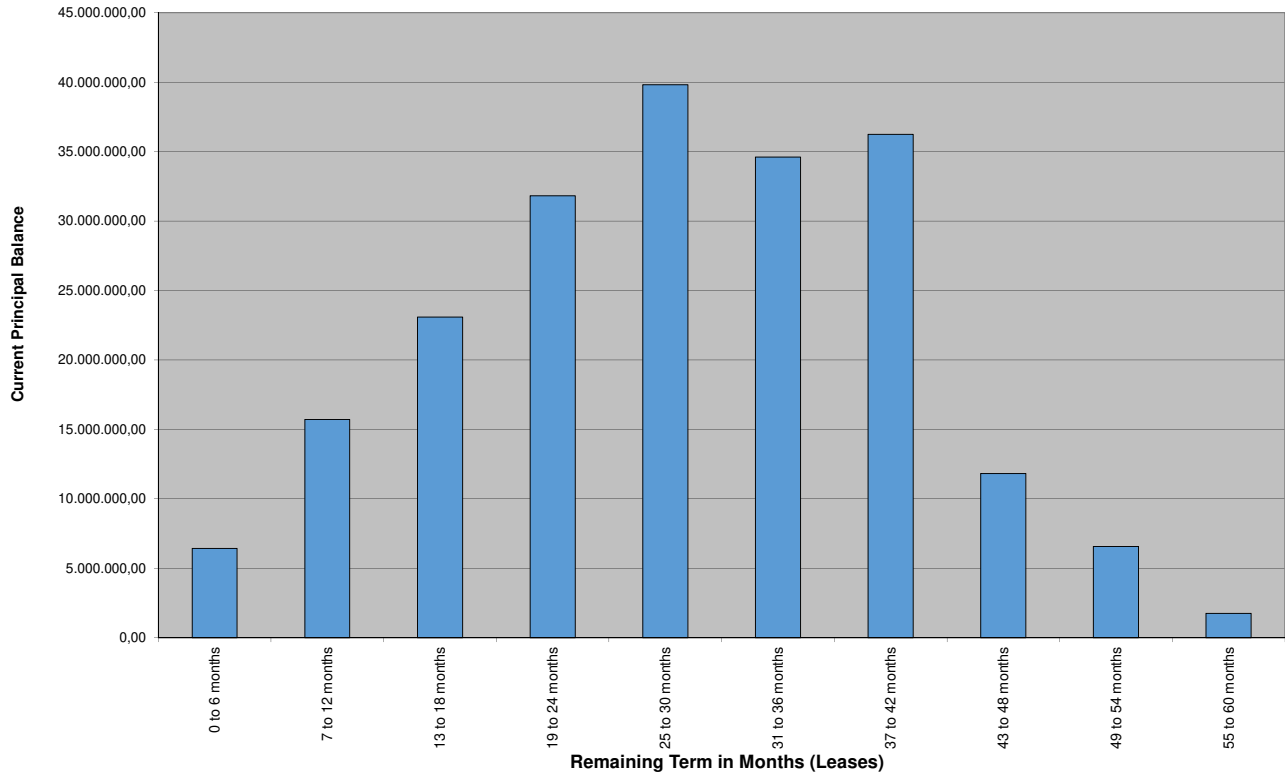
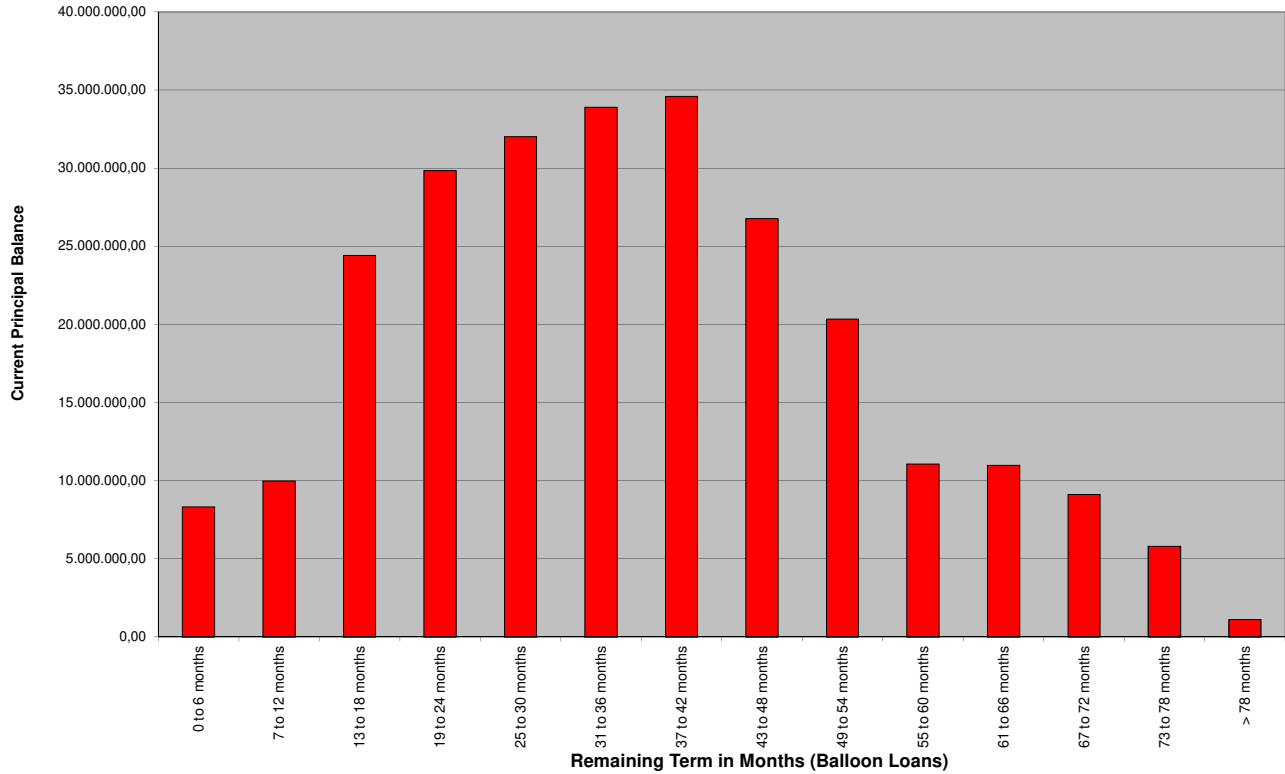
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.330.812,46	3,22%	423	3,49%
7 to 12 months	9.988.481,27	3,87%	1.513	12,48%
13 to 18 months	24.425.093,55	9,45%	1.820	15,02%
19 to 24 months	29.857.677,99	11,56%	2.357	19,45%
25 to 30 months	32.026.556,06	12,40%	2.835	23,39%
31 to 36 months	33.902.568,00	13,12%	1.716	14,16%
37 to 42 months	34.589.990,52	13,39%	248	2,05%
43 to 48 months	26.769.562,29	10,36%	88	0,73%
49 to 54 months	20.336.797,07	7,87%	15	0,12%
55 to 60 months	11.079.007,43	4,29%	18	0,15%
61 to 66 months	10.977.568,60	4,25%	18	0,15%
67 to 72 months	9.119.506,47	3,53%	462	3,81%
73 to 78 months	5.814.597,35	2,25%	360	2,97%
> 78 months	1.112.022,05	0,43%	246	2,03%
Total	258.330.241,11	100,00%	12.119	100,00%

<i>Leases</i>				
<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	6.447.602,80	3,10%	4.803	16,35%
7 to 12 months	15.724.812,44	7,56%	4.409	15,00%
13 to 18 months	23.105.518,48	11,11%	4.705	16,01%
19 to 24 months	31.823.269,83	15,30%	4.192	14,27%
25 to 30 months	39.827.935,11	19,15%	4.200	14,29%
31 to 36 months	34.617.851,64	16,65%	2.963	10,08%
37 to 42 months	36.243.731,34	17,43%	3.109	10,58%
43 to 48 months	11.824.914,90	5,69%	586	1,99%
49 to 54 months	6.568.158,01	3,16%	370	1,26%
55 to 60 months	1.767.048,54	0,85%	48	0,16%
Total	207.950.843,09	100,00%	29.385	100,00%

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Monthly Investor Report**

14.1 Remaining Term (Graph)

Reporting Date	05/07/2023		
Payment Date	21/07/2023		
Period No			
Monthly Period	01/06/2023 - 30/06/2023		
Interest Period	from	21/06/2023	to 21/07/2023
Collection Period	from	01/06/2023	to 30/06/2023
			= 30 days



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15. Original Term

Reporting Date	05/07/2023			
Payment Date	21/07/2023			
Period No				
Monthly Period	01/06/2023 - 30/06/2023			
Interest Period	from	21/06/2023	to	21/07/2023 = 30 days
Collection Period	from	01/06/2023	to	30/06/2023

<i>Balloon Loan</i>				
<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	0,00	0,00%	0	0,00%
7 to 12 months	718.564,22	0,28%	20	0,17%
13 to 18 months	49.928,93	0,02%	4	0,03%
19 to 24 months	3.485.572,71	1,35%	137	1,13%
25 to 30 months	325.402,31	0,13%	23	0,19%
31 to 36 months	25.496.762,24	9,87%	1.216	10,03%
37 to 42 months	904.082,36	0,35%	46	0,38%
43 to 48 months	98.350.032,01	38,07%	4.549	37,54%
49 to 54 months	1.390.572,52	0,54%	59	0,49%
55 to 60 months	58.770.756,50	22,75%	2.489	20,54%
61 to 66 months	1.248.835,08	0,48%	55	0,45%
67 to 72 months	19.651.695,86	7,61%	881	7,27%
73 to 78 months	1.623.419,45	0,63%	83	0,68%
> 78 months	46.314.616,92	17,93%	2.557	21,10%
Total	258.330.241,11	100,00%	12.119	100,00%

<i>Leases</i>				
<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	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	13.785,08	0,01%	11	0,04%
19 to 24 months	2.798.449,98	1,35%	1.178	4,01%
25 to 30 months	246.754,02	0,12%	56	0,19%
31 to 36 months	55.131.893,76	26,51%	8.495	28,91%
37 to 42 months	2.612.799,41	1,26%	223	0,76%
43 to 48 months	116.755.148,88	56,15%	16.667	56,72%
49 to 54 months	1.804.955,36	0,87%	144	0,49%
55 to 60 months	28.587.056,60	13,75%	2.611	8,89%
Total	207.950.843,09	100,00%	29.385	100,00%

Statistics

WA Original Term	46,08
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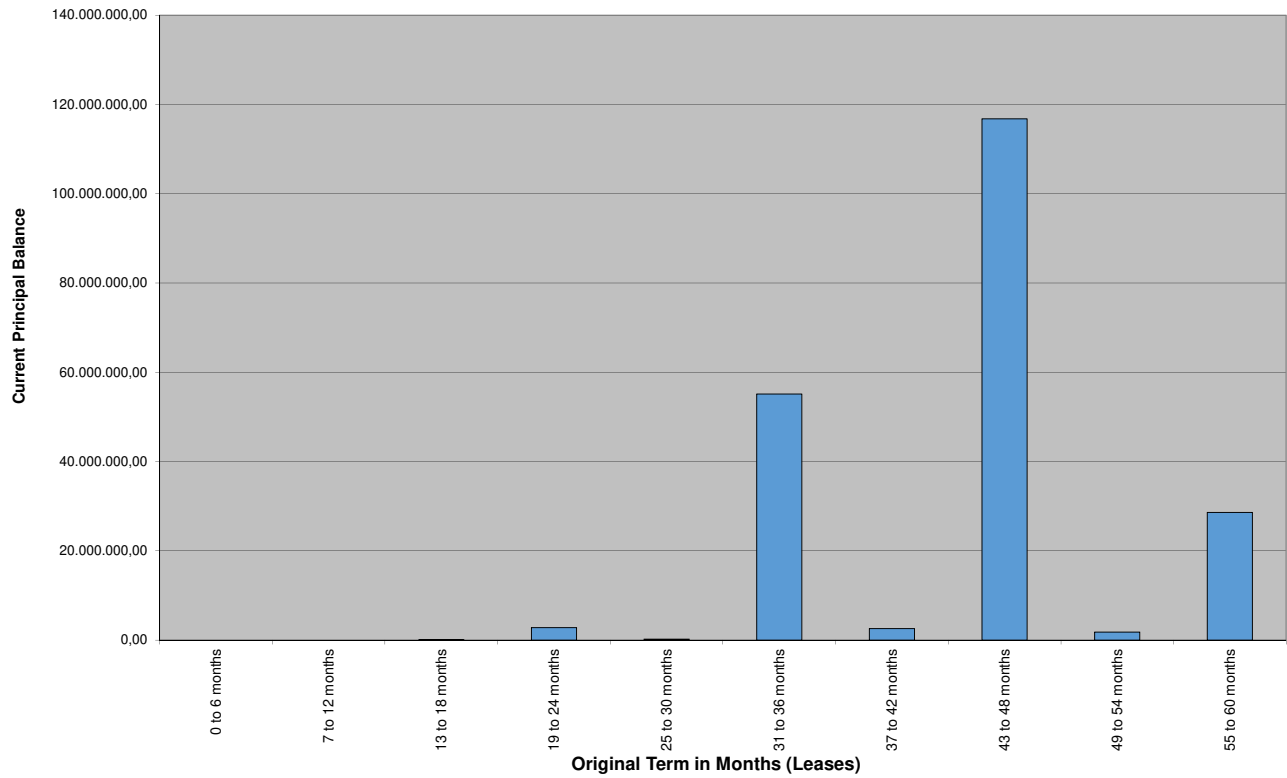
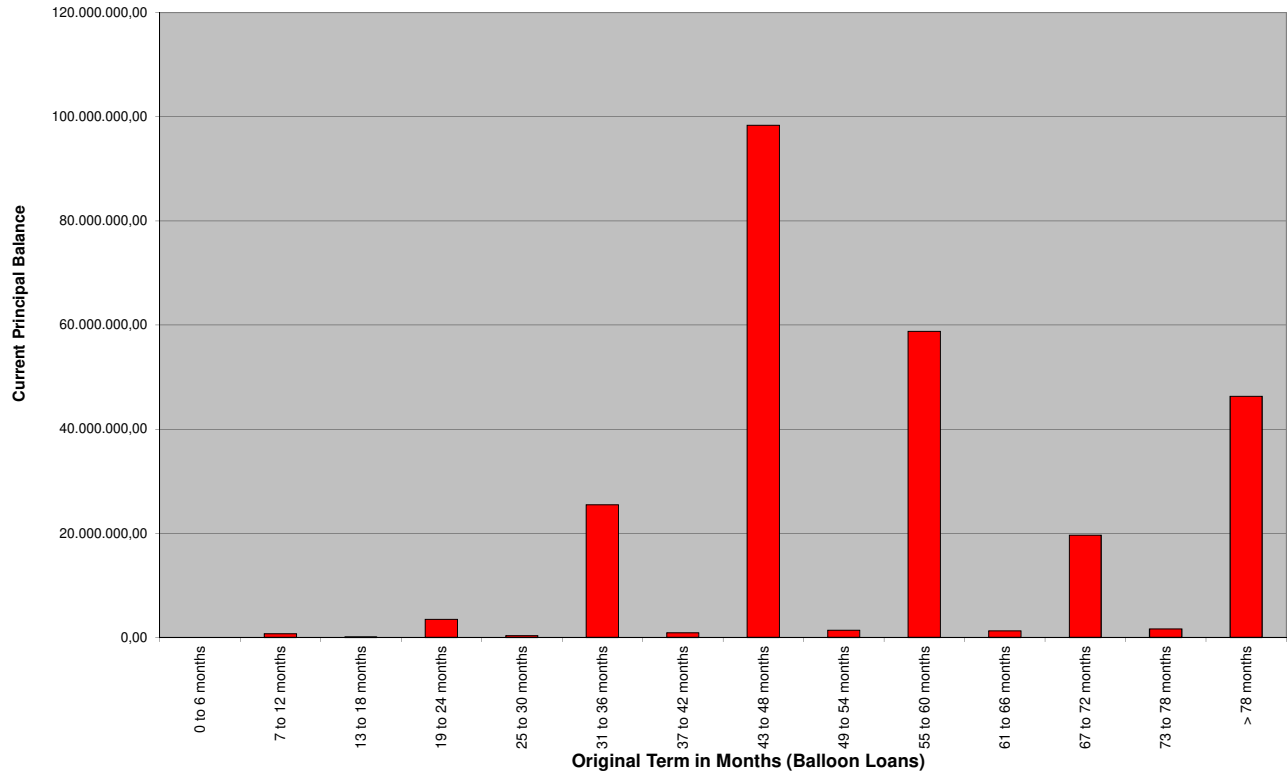
Statistics

WA Original Term	57,64
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**ABEST 21
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15.1 Original Term (Graph)

Reporting Date	05/07/2023		
Payment Date	21/07/2023		
Period No			
Monthly Period	01/06/2023 - 30/06/2023		
Interest Period	from	21/06/2023	to 21/07/2023 = 30 days
Collection Period	from	01/06/2023	to 30/06/2023



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16. Manufacturer

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

<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>
Alfa Romeo	20.100.537,28	4,31%	1.384	3,33%
Chrysler	0,00	0,00%	0	0,00%
Dodge	101.723,34	0,02%	3	0,01%
Fiat	128.876.792,85	27,64%	19.508	47,00%
Jaguar	49.602.729,46	10,64%	3.938	9,49%
Jeep	59.620.521,84	12,79%	4.853	11,69%
Lancia	21.374,19	0,00%	4	0,01%
LandRover	157.011.756,50	33,67%	9.367	22,57%
Maserati	10.367.603,14	2,22%	406	0,98%
Others	40.578.045,60	8,70%	2.039	4,91%
	466.281.084,20	100,00%	41.504,00	100,00%

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17. Priority of Payments

Reporting Date	05/07/2023		
Payment Date	21/07/2023		
Period No			
Monthly Period	01/06/2023 - 30/06/2023		
Interest Period	from	21/06/2023	to 21/07/2023 = 30 days
Collection Period	from	01/06/2023	to 30/06/2023

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+ 22.287.236,64
1. Payable Expenses	- 5.279,57
2. To credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to the Account Bank, the Calculation Agent, the Data Trustee, the Principal Paying Agent, the Corporate Servicer, the Servicer, the Back-Up Servicer Facilitator, the Back-Up Servicer (once appointed) and any other invoiced costs	- 916,67
5. to pay pari passu and pro rata to the Swap Counterparty	- 4.166,67
6. Interest on Class A	- 1.357.333,33
7. Interest on Class B	- 11.212,50
8. Interest on Class C	- 21.041,67
9. Interest on Class D	- 25.575,00
10. Interest on Class E	- 37.041,67
11. Required Reserved Amount on the Reserve Account	-
12. Purchase Price of Additional Portfolio	- 17.865.752,17
13. To credit the Replenishment Amount to the Replenishment Account	- 555.267,68
14. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
15. To pay to Originator and to Servicer any amount due and payable not already paid	-
16. Interest on Class M	- 94.791,67
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 2.308.858,04

Priority of Payments during the Amortisation Period

	Payment
Available Distribution Amount	+
1. Payable Expenses	-
2. To credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee (including costs and expenses)	-
4. Remuneration to the Account Bank, the Calculation Agent, the Data Trustee, the Principal Paying Agent, the Corporate Servicer, the Servicer, the Back-Up Servicer Facilitator, the Back-Up Servicer (once appointed) and any other invoiced costs	-
5. to pay pari passu and pro rata to the Swap Counterparty	-
6. Class A Interest Amount	-
7. Class B Interest Amount	-
8. Class C Interest Amount	-
9. Class D Interest Amount	-
10. Class E Interest Amount	-
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-
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	-
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-
21. to pay the Final Excess Spread (if any) to the Class M Noteholder	-

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18. Transaction Costs

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

Transaction Costs	486.600.000,0	400.000.000,0	20.700.000,0	20.200.000,0	15.500.000,0	12.700.000,0	17.500.000,0
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	5.279,57 €	<u>4.339,97</u>	<u>224,59</u>	<u>219,17</u>	<u>168,17</u>	<u>137,79</u>	<u>189,87</u>
Interest accrued for the Period	1.546.995,84 €	1.357.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Interest Payments	1.546.995,84 €	1.357.333,33 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

Swap Counterparty Data
Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung
Deutschland

Swap Data

Swap Type	IRS
Notional Amount	400.000.000,00
Fixed Rate	0,42
Floating Rate (Euribor)	3,3720
Net Swap Payments	-1.264.000,00

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20. Retention

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

Retention according to Article 6 of Regulation (EU) No 2017/2402

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	400.000.000,00	85,79%
Class B Notes	20.700.000,00	4,44%
Class C Notes	20.200.000,00	4,33%
Class D Notes	15.500.000,00	3,32%
Class E Notes	12.700.000,00	2,72%
Class M Notes	17.500.000,00	3,75%

Retention Amount	EUR	%
Minimum Retention Class A	-	0,00%
Minimum Retention Class B	-	0,00%
Minimum Retention Class C	-	0,00%
Minimum Retention Class D	-	0,00%
Minimum Retention Class E	5.814.054,21	1,25%
Minimum Retention Class M	17.500.000,00	3,75%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,44%
Actual Retention Class C	20.200.000,00	4,33%
Actual Retention Class D	15.500.000,00	3,32%
Actual Retention Class E	12.700.000,00	2,72%
Actual Retention Class M	17.500.000,00	3,75%

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 6 of Regulation (EU) No 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No. 1060/2009 and (EU) No. 648/2012 (as amended) (the "European Securitisation Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of Commission Delegated Regulation 625/2014 (the "Retention RTS"). As of the Issue Date and thereafter on an on-going basis, the Originator will retain the Class M Notes (the "Retained Notes") representing not less than 5 per cent. of the nominal value of the securitised exposures, as set out in Article 6(3)(d) of the European Securitisation Regulation.

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21. Counterparties I

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

Joint Lead Managers: CA-CIB
Unicredit Bank AG

Transaction Account: The Bank of New York Mellon, Frankfurt Branch

Paying Agent: The Bank of New York Mellon, London Branch

Swap Counterparty: CA Auto Bank S.p.A. Niederlassung Deutschland

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Aa3	P-1	STABLE	A+	F1	STABLE
A2	P-1	NEGATIVE	BBB+	F2	STABLE
Aa2	P-1	STABLE	AA	F1+	STABLE
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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22. Counterparties II

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

Transaction Security Trustee: STICHTING SECURITY TRUSTEE ABEST 21

Data Trustee: DATA CUSTODY AGENT SERVICES B.V.

Rating Agencies: Moody's Fitch Ratings GmbH

Corporate Administration: INTERTRUST MANAGEMENT B.V.

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23. Issuer Information

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No					
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

Deal Name: ABEST 21

Issuer: ABEST 21

Seller of the Receivables: CA Auto Bank S.p.A. Niederlassung Deutschland

Servicer Name: CA Auto Bank S.p.A. Niederlassung Deutschland

Reporting Entity: Ca-cib Milan

Contact: Doriana Bettini
doriana.bettini@ca-cib.com

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24. Originator. Servicer

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No	0				
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

Contact Details

CA Auto Bank S.p.A. Niederlassung Deutschland

heike.simon@ca-autobank.com

Ratings CA Auto Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of CA Auto Bank Spa unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Ba3

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25. Glossary

Reporting Date	05/07/2023				
Payment Date	21/07/2023				
Period No	0				
Monthly Period	01/06/2023 - 30/06/2023				
Interest Period	from	21/06/2023	to	21/07/2023	= 30 days
Collection Period	from	01/06/2023	to	30/06/2023	

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