

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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. Customer Yield	12
12.1 Customer Yield (Graph)	13
13. Seasoning	13
13.1 Seasoning (Graph)	14
14. Remaining Term	14.1
14.1 Remaining Term (Graph)	15
15. Original Term	15.1
15.1 Original Term (Graph)	16
16. Manufacturer	16
17. Priority of Payments	17
18. Transaction Costs	18
19. Swap Counterparty Data	19
20. Retention	20
21. Counterparties I	21
22. Counterparties II	22
23. Originator	23
24. Disclaimer	24

ABEST 21
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)		483.644.732,32 €	483.727.239,99
Scheduled Principal Payments		13.810.754,98 €	13.757.559,92
Prepayment Principal		2.846.553,92 €	2.540.808,56
Others		936.635,89 €	1.554.867,94
Recoveries		19.967,00 €	13.151,26
Total Principal Collections		17.613.911,79 €	17.866.387,68
Total Interest Collections		2.395.273,29 €	2.610.848,98
Defaults		95.151,09	81.872,16
End of Period (after Payment Date)	40.820	465.935.669,44 €	483.644.732,32
Balance of the Replenishment account (after Payment Date)		- €	555.267,68
Current Prepayment Rate (annualised)		7,06%	6,30%
New sale Offer		- €	17.865.752,17

ABEST 21
Monthly Investor Report

2. Reserve Accounts

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Notes Balance

Beginning of Period	486.600.000,00
End of Period	468.335.669,44

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.345.500,00 €	NO
Cash Outflow	€ 91.321,65		
Cash Inflow	€ -		
End of Period	0,5%	2.254.178,35 €	
Required Reserve Fund	€ 2.254.178,35		

ABEST 21
Monthly Investor Report

3. Performance Data

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Note Balance

Beginning of Period	486.600.000,00 €
End of Period	468.335.669,44 €

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	5.287.826,92 €

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	1.120.721,91 €

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	317.267,13 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,14%
Cumulative Default Level previous period	0,16%
Cumulative Default Level current period	0,18%

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	0,08%
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	365
Number of Contracts being 61-90 Days delinquent	88
Number of Contracts being 91-120 Days delinquent	36
Gross instalments being 31-60 days delinquent	30.334,43
Gross instalments being 61-90 days delinquent	10.500,08
Gross instalments being 91-120 days delinquent	6.900,30
Current Period Termination	197.803,73
Cumulative Termination	1.625.856,38
New number of Contracts being terminated	19,00
Total number of Contracts being terminated	274,00
Current Period Recoveries	19.967,00
Cumulative Recoveries	159.426,14

ABEST 21
Monthly Investor Report

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	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	18.264.330,56	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	381.735.669,44 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	81,5%	4,4%	4,3%	3,3%	2,7%	3,7%	
Current Pool Factor	0,95	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	4,155						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	
Interest Days	31 days	31 days	31 days	31 days	31 days	31 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	18.264.330,56 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	381.735.669,44 €	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	1.431.166,67 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE							
	18,97%	14,55%	10,24%	6,93%	4,22%	0,00%	

ABEST 21
Monthly Investor Report

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

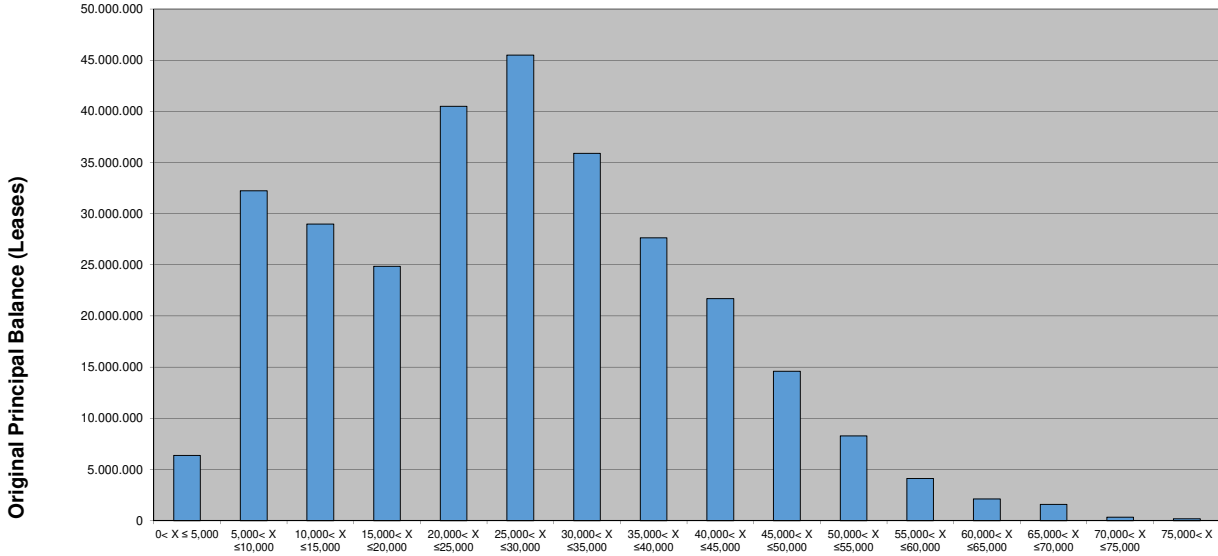
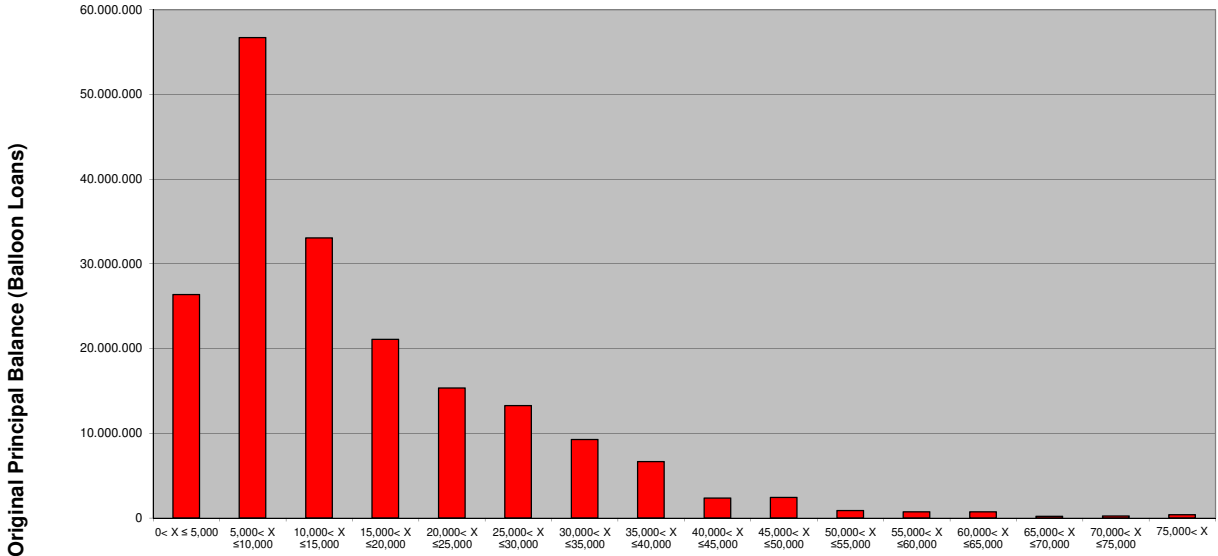
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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

**ABEST 21
Monthly Investor Report**

5.1 Original PB (Graph)

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**ABEST 21
Monthly Investor Report**

5. Original Principal Balance

as of ISSUE DATE

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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	20.292.322	7,6%	2.357,00	19,36%
5,000 < X ≤ 10,000	56.533.752	21,3%	4.100,00	33,68%
10,000 < X ≤ 15,000	47.349.580	17,8%	2.260,00	18,57%
15,000 < X ≤ 20,000	33.046.094	12,4%	1.208,00	9,92%
20,000 < X ≤ 25,000	21.718.989	8,2%	627,00	5,15%
25,000 < X ≤ 30,000	19.793.927	7,4%	494,00	4,06%
30,000 < X ≤ 35,000	16.703.549	6,3%	358,00	2,94%
35,000 < X ≤ 40,000	14.282.017	5,4%	280,00	2,30%
40,000 < X ≤ 45,000	8.027.538	3,0%	142,00	1,17%
45,000 < X ≤ 50,000	6.929.825	2,6%	111,00	0,91%
50,000 < X ≤ 55,000	4.606.862	1,7%	65,00	0,53%
55,000 < X ≤ 60,000	4.414.358	1,7%	57,00	0,47%
60,000 < X ≤ 65,000	2.607.509	1,0%	32,00	0,26%
65,000 < X ≤ 70,000	2.006.308	0,8%	21,00	0,17%
70,000 < X ≤ 75,000	1.396.766	0,5%	14,00	0,12%
75,000 < X	6.171.467	2,3%	46,00	0,38%
Total	265.880.860,12	100,00%	12.172	100,00%

Statistics in EUR

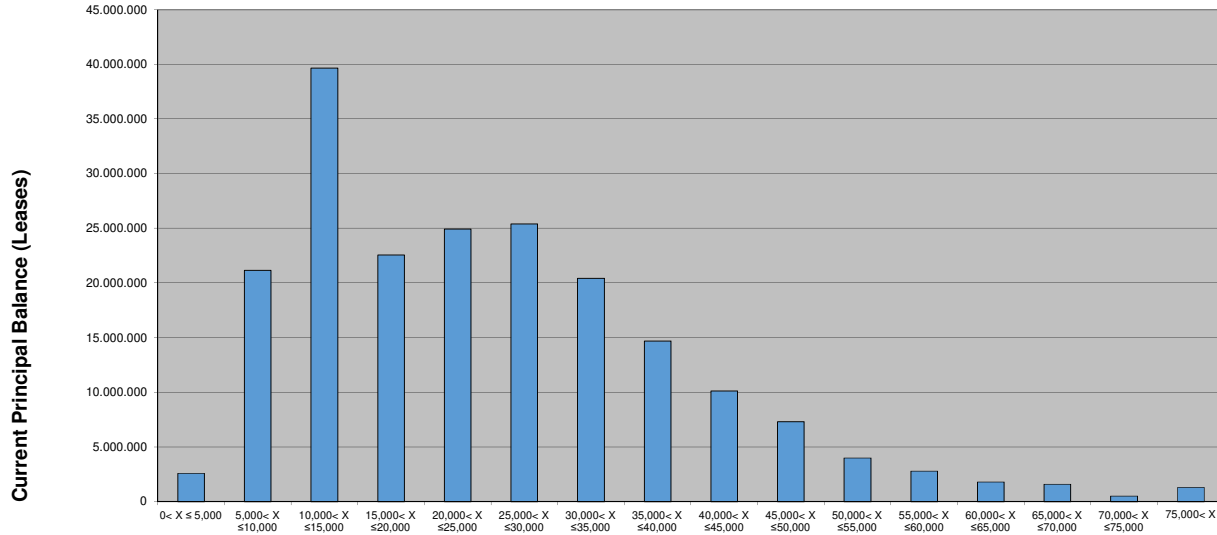
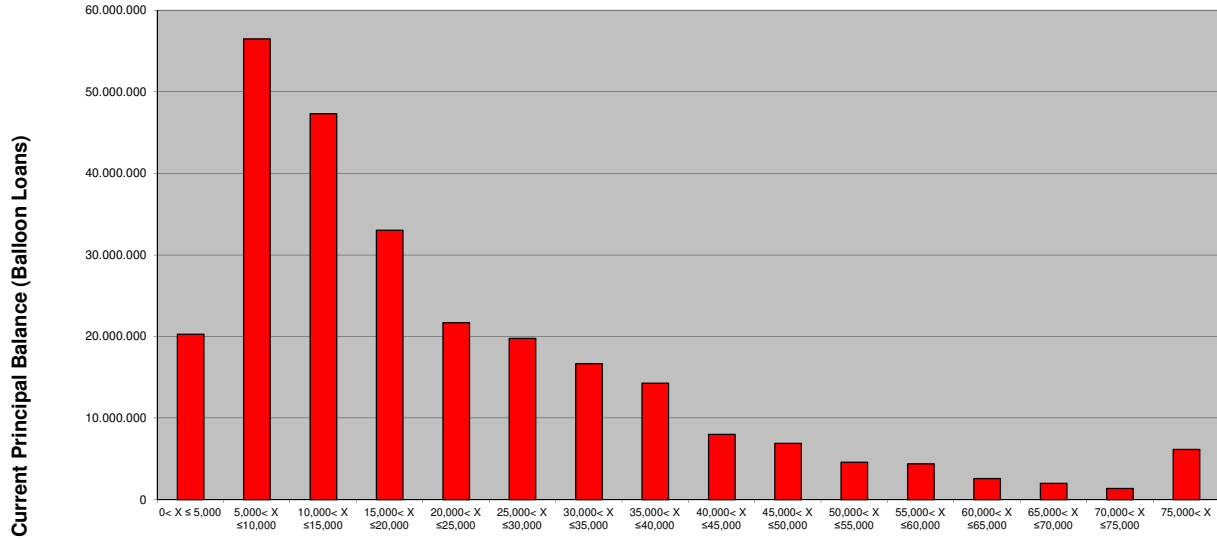
Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	2.584.292	1,3%	620,00	2,17%
5,000 < X ≤ 10,000	21.154.481	10,5%	6.436,00	22,51%
10,000 < X ≤ 15,000	39.625.154	19,7%	7.104,00	24,84%
15,000 < X ≤ 20,000	22.535.848	11,2%	3.203,00	11,20%
20,000 < X ≤ 25,000	24.903.911	12,4%	3.265,00	11,42%
25,000 < X ≤ 30,000	25.394.391	12,7%	2.969,00	10,38%
30,000 < X ≤ 35,000	20.414.742	10,2%	2.065,00	7,22%
35,000 < X ≤ 40,000	14.669.892	7,3%	1.223,00	4,28%
40,000 < X ≤ 45,000	10.097.163	5,0%	764,00	2,67%
45,000 < X ≤ 50,000	7.289.023	3,6%	463,00	1,62%
50,000 < X ≤ 55,000	3.997.673	2,0%	217,00	0,76%
55,000 < X ≤ 60,000	2.791.897	1,4%	116,00	0,41%
60,000 < X ≤ 65,000	1.801.992	0,9%	62,00	0,22%
65,000 < X ≤ 70,000	1.596.336	0,8%	54,00	0,19%
70,000 < X ≤ 75,000	498.653	0,2%	13,00	0,05%
75,000 < X	1.288.906	0,6%	23,00	0,08%
Total	200.644.354,68	100,00%	28.597	100,00%

Statistics in EUR

**ABEST 21
Monthly Investor Report**

5.1 Original PB (Graph)

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ABEST 21
Monthly Investor Report

7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	359.704,09	0,08%	21
2	341.044,39	0,07%	1
3	318.051,00	0,07%	1
4	313.410,80	0,07%	8
5	305.670,60	0,07%	13
6	293.589,59	0,06%	5
7	286.154,17	0,06%	2
8	256.139,48	0,05%	44
9	253.865,43	0,05%	10
10	246.254,31	0,05%	1
11	231.733,23	0,05%	2
12	224.984,84	0,05%	1
13	211.083,86	0,05%	2
14	206.978,43	0,04%	1
15	201.188,25	0,04%	1
16	194.394,97	0,04%	4
17	187.995,23	0,04%	1
18	184.908,42	0,04%	2
19	178.882,32	0,04%	1
20	178.157,91	0,04%	1
	4.974.191,32	1,07%	122

ABEST 21
Monthly Investor Report

8. Geographical Distribution

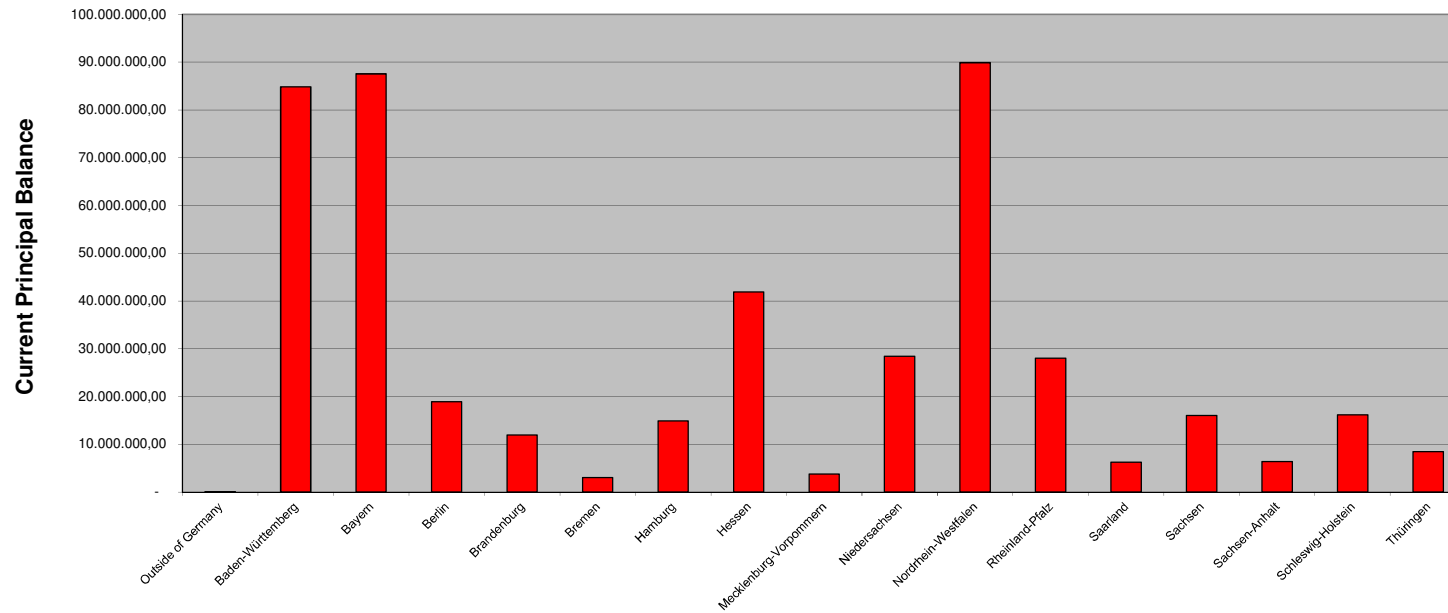
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	18.336,24	0,0%	2	0,0%
Baden-Württemberg	84.771.111,86	18,2%	7.387	18,1%
Bayern	87.569.844,70	18,8%	7.650	18,8%
Berlin	18.936.861,24	4,1%	1.960	4,8%
Brandenburg	11.977.133,48	2,6%	1.315	3,2%
Bremen	3.046.414,35	0,7%	234	0,6%
Hamburg	14.924.131,42	3,2%	1.166	2,9%
Hessen	41.885.944,80	9,0%	3.540	8,7%
Mecklenburg-Vorpomm	3.751.399,55	0,8%	285	0,7%
Niedersachsen	28.385.669,41	6,1%	2.520	6,2%
Nordrhein-Westfalen	89.854.361,41	19,3%	7.635	18,7%
Rheinland-Pfalz	28.026.331,50	6,0%	2.257	5,5%
Saarland	6.254.802,09	1,3%	488	1,2%
Sachsen	16.053.725,43	3,4%	1.464	3,6%
Sachsen-Anhalt	6.414.469,33	1,4%	636	1,6%
Schleswig-Holstein	16.175.247,22	3,5%	1.339	3,3%
Thüringen	8.479.430,77	1,8%	891	2,2%
Total	466.525.214,80	100,00%	40.769	100,00%

ABEST 21
Monthly Investor Report

8.1 Geographical Distribution (Graph)

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ABEST 21
Monthly Investor Report

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	246.171.108,87	92,6%	10.975	90,17%
LCV	19.709.751,25	7,4%	1.197	9,83%
Total	265.880.860,12	100%	12.172	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	180.273.828,87	89,85%	25.414	88,87%
LCV	20.370.525,81	10,15%	3.183	11,13%
Total	200.644.354,68	100%	28.597	100%

ABEST 21
Monthly Investor Report

10. Insurances

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Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.396.033,69	2.126.391,90	265.880.860,12	1,3%
Leases	0,00	0,00	200.644.354,68	0,0%
Total	1.396.033,69	2.126.391,90	466.525.214,80	0,8%

ABEST 21
Monthly Investor Report

11. Type of Contract

Reporting Date		03/08/2023			
Payment Date		21/08/2023			
Period No					
Monthly Period		01/07/2023 - 31/07/2023			
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<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	7.204	17,7%	166.639.380	35,7%
Balloon Loans used cars	4.968	12,2%	99.241.480	21,3%
Leases new cars	28.597	70,1%	200.644.355	43,0%
Total	40.769	100%	466.525.214,80	100,0%

**ABEST 21
Monthly Investor Report**

12. Customer Yield

Reporting Date	03/08/2023		
Payment Date	21/08/2023		
Period No			
Monthly Period	01/07/2023 - 31/07/2023		
Interest Period	from	21/07/2023	to 21/08/2023 = 31 days
Collection Period	from	01/07/2023	to 31/07/2023

<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%	24.033.950,70	9,04%	697	5,73%
1,01 to 2%	26.022.775,70	9,79%	1.063	8,73%
2,01 to 3%	86.040.983,20	32,36%	4.233	34,78%
3,01 to 4%	84.523.229,58	31,79%	4.353	35,76%
4,01 to 5%	33.113.806,60	12,45%	1.382	11,35%
5,01 to 6%	10.393.372,44	3,91%	375	3,08%
6,01 to 7%	1.649.498,39	0,62%	60	0,49%
7,01 to 8%	103.243,51	0,04%	9	0,07%
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	265.880.860,12	100%	12.172,00	100%

Statistics	in %
WA Interest	3,21

* runs from .00 to .99

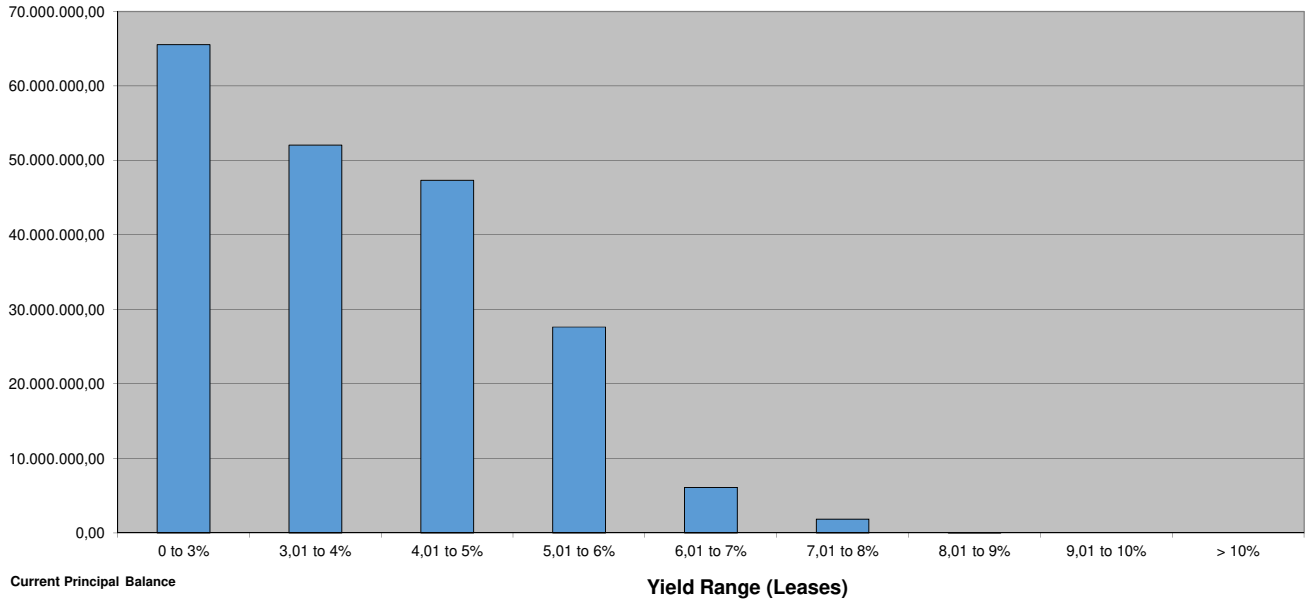
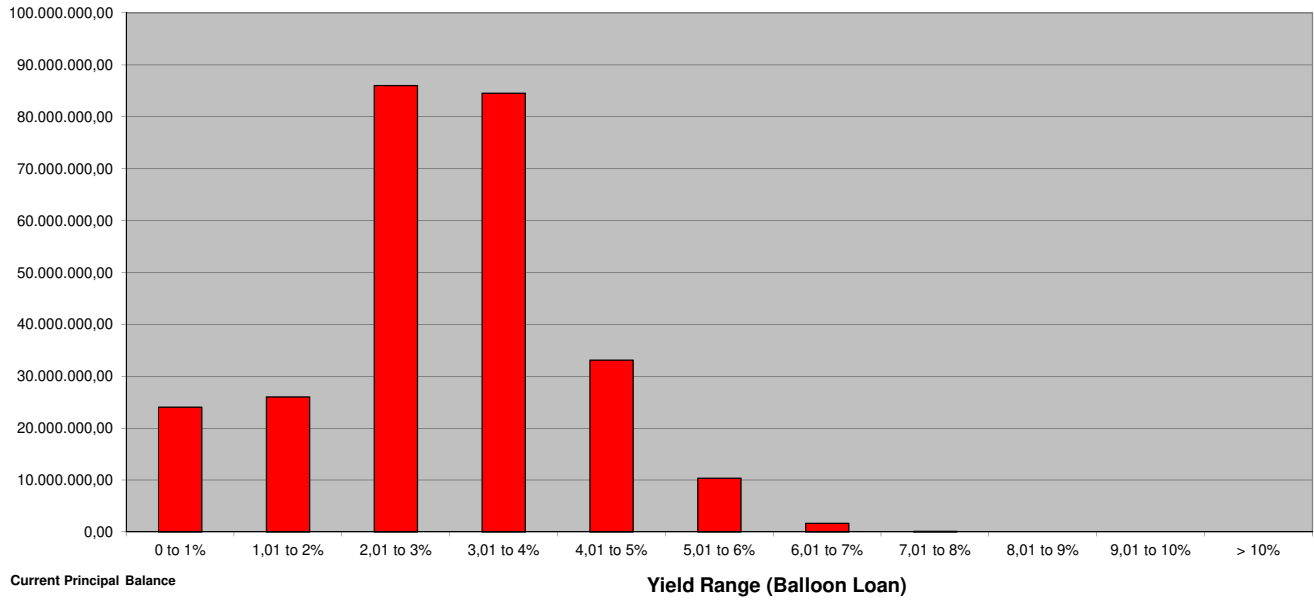
<i>Leases</i>				
<i>Yield Range *</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	65.552.791,96	32,67%	9.865	34,50%
3,01 to 4%	52.040.921,00	25,94%	8.732	30,53%
4,01 to 5%	47.338.574,75	23,59%	6.678	23,35%
5,01 to 6%	27.665.997,45	13,79%	2.513	8,79%
6,01 to 7%	6.129.127,46	3,05%	641	2,24%
7,01 to 8%	1.866.770,76	0,93%	160	0,56%
8,01 to 9%	50.171,30	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	200.644.354,68	100%	28.597,00	100%

Statistics	in %
WA Interest	3,84

ABEST 21
Monthly Investor Report

12.1 Customer Yield (Graph)

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	



ABEST 21
Monthly Investor Report

13. Seasoning

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

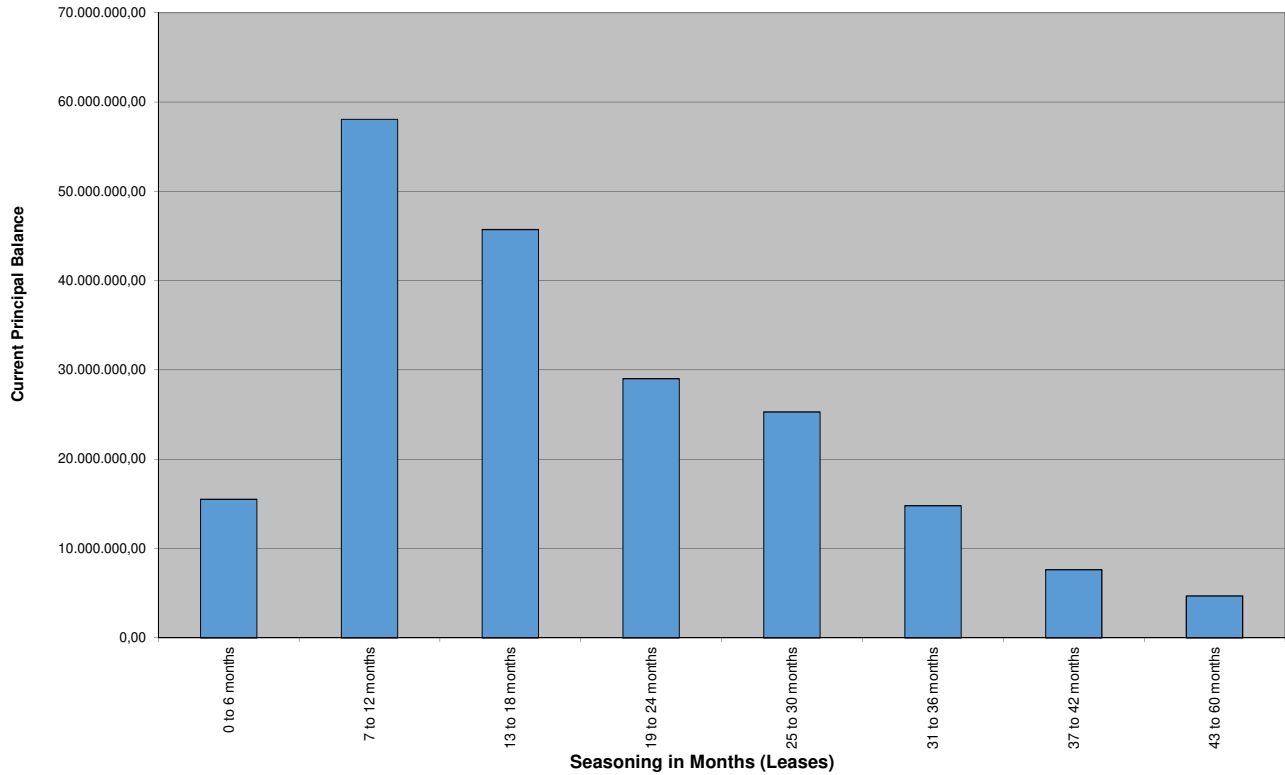
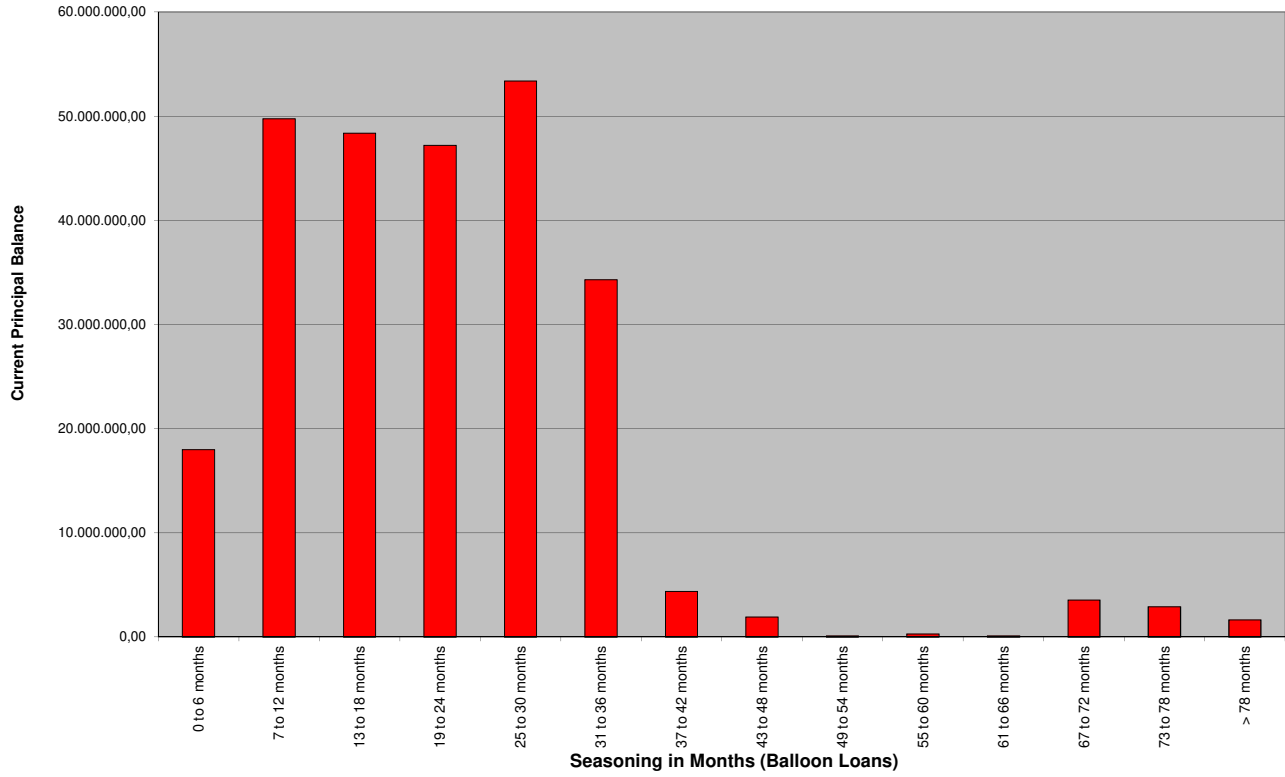
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	17.990.095,45	6,77%	345	2,83%
7 to 12 months	49.735.664,65	18,71%	1.467	12,05%
13 to 18 months	48.354.836,84	18,19%	1.815	14,91%
19 to 24 months	47.208.844,74	17,76%	2.165	17,79%
25 to 30 months	53.387.929,65	20,08%	2.765	22,72%
31 to 36 months	34.297.428,50	12,90%	2.187	17,97%
37 to 42 months	4.387.974,27	1,65%	252	2,07%
43 to 48 months	1.924.146,28	0,72%	134	1,10%
49 to 54 months	122.360,37	0,05%	12	0,10%
55 to 60 months	293.125,53	0,11%	24	0,20%
61 to 66 months	98.070,82	0,04%	10	0,08%
67 to 72 months	3.536.693,63	1,33%	372	3,06%
73 to 78 months	2.901.459,82	1,09%	368	3,02%
> 78 months	1.642.229,57	0,62%	256	2,10%
Total	265.880.860,12	100,00%	12.172	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	15.498.808,68	7,72%	630	2,20%
7 to 12 months	58.089.048,71	28,95%	5.570	19,48%
13 to 18 months	45.698.726,71	22,78%	4.621	16,16%
19 to 24 months	29.010.620,47	14,46%	4.078	14,26%
25 to 30 months	25.275.640,03	12,60%	4.489	15,70%
31 to 36 months	14.775.910,61	7,36%	4.239	14,82%
37 to 42 months	7.631.596,47	3,80%	2.323	8,12%
43 to 60 months	4.664.003,00	2,32%	2.647	9,26%
Total	200.644.354,68	100,00%	28.597	100,00%

**ABEST 21
Monthly Investor Report**

13.1 Seasoning (Graph)

Reporting Date	03/08/2023		
Payment Date	21/08/2023		
Period No			
Monthly Period	01/07/2023 - 31/07/2023		
Interest Period	from	21/07/2023	to 21/08/2023
Collection Period	from	01/07/2023	to 31/07/2023 = 31 days



ABEST 21
Monthly Investor Report

14. Remaining Term

Reporting Date	03/08/2023			
Payment Date	21/08/2023			
Period No				
Monthly Period	01/07/2023 - 31/07/2023			
Interest Period	from	21/07/2023	to	21/08/2023 = 31 days
Collection Period	from	01/07/2023	to	31/07/2023

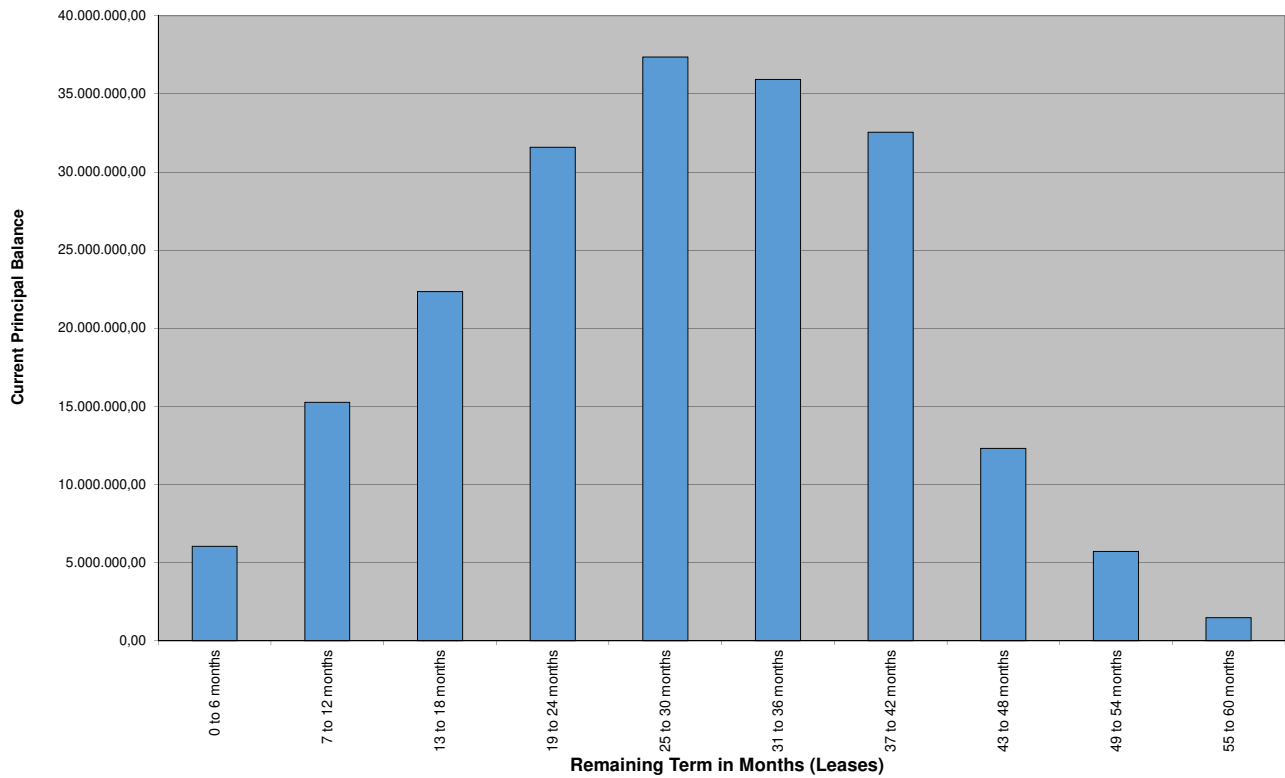
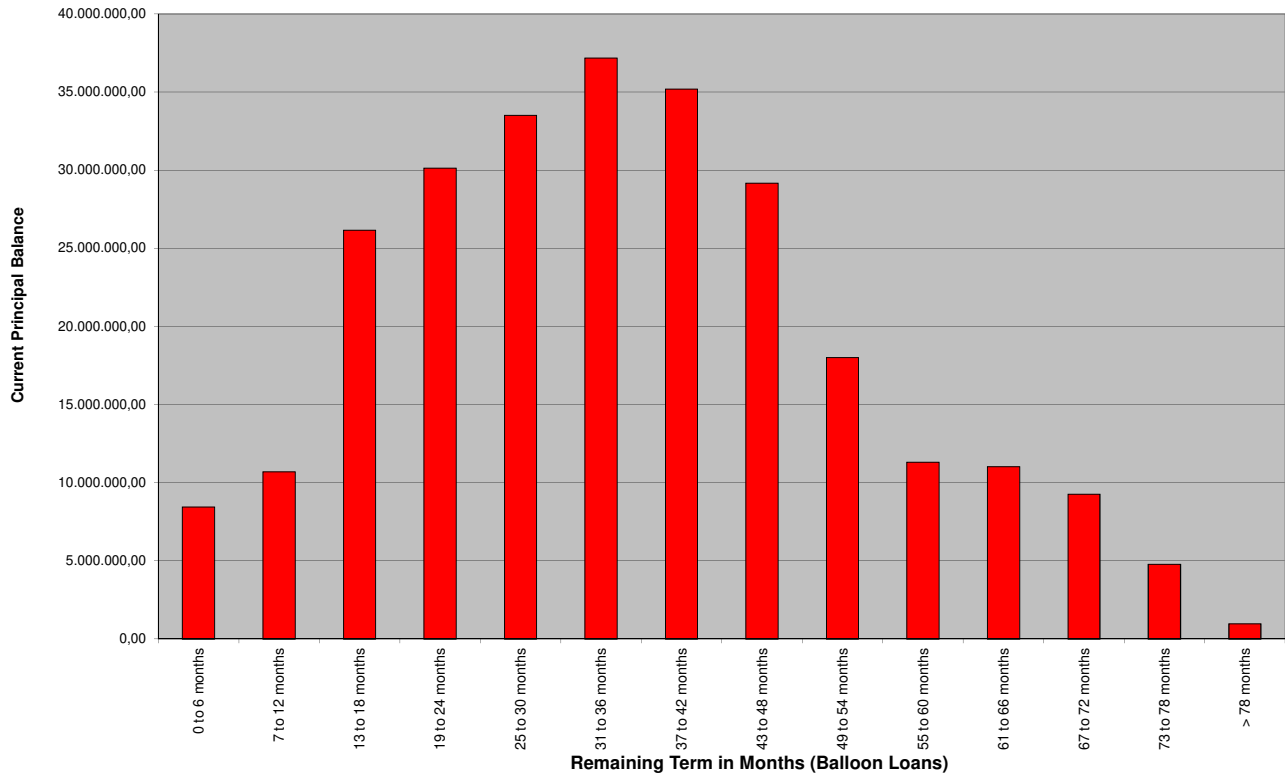
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.453.132,44	3,18%	345	2,83%
7 to 12 months	10.694.987,54	4,02%	1.467	12,05%
13 to 18 months	26.157.516,29	9,84%	1.815	14,91%
19 to 24 months	30.138.403,24	11,34%	2.165	17,79%
25 to 30 months	33.510.291,96	12,60%	2.765	22,72%
31 to 36 months	37.188.828,53	13,99%	2.187	17,97%
37 to 42 months	35.203.667,48	13,24%	252	2,07%
43 to 48 months	29.162.782,10	10,97%	134	1,10%
49 to 54 months	18.005.406,02	6,77%	12	0,10%
55 to 60 months	11.308.101,21	4,25%	24	0,20%
61 to 66 months	11.027.788,94	4,15%	10	0,08%
67 to 72 months	9.268.997,79	3,49%	372	3,06%
73 to 78 months	4.783.314,17	1,80%	368	3,02%
> 78 months	977.642,41	0,37%	256	2,10%
Total	265.880.860,12	100,00%	12.172	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	6.041.858,58	3,01%	4.648	16,25%
7 to 12 months	15.272.940,02	7,61%	4.399	15,38%
13 to 18 months	22.357.968,82	11,14%	4.623	16,17%
19 to 24 months	31.588.450,35	15,74%	4.136	14,46%
25 to 30 months	37.368.447,31	18,63%	4.007	14,01%
31 to 36 months	35.930.529,83	17,91%	3.029	10,59%
37 to 42 months	32.549.211,58	16,22%	2.802	9,80%
43 to 48 months	12.326.460,17	6,14%	593	2,07%
49 to 54 months	5.715.423,76	2,85%	320	1,12%
55 to 60 months	1.477.429,34	0,74%	40	0,14%
Total	200.628.719,76	100,00%	28.597	100,00%

**ABEST 21
Monthly Investor Report**

14.1 Remaining Term (Graph)

Reporting Date	03/08/2023		
Payment Date	21/08/2023		
Period No			
Monthly Period	01/07/2023 - 31/07/2023		
Interest Period	from	21/07/2023	to 21/08/2023
Collection Period	from	01/07/2023	to 31/07/2023
			= 31 days



**ABEST 21
Monthly Investor Report**

15. Original Term

Reporting Date	03/08/2023	
Payment Date	21/08/2023	
Period No		
Monthly Period	01/07/2023 - 31/07/2023	
Interest Period	from 21/07/2023 to 21/08/2023	= 31 days
Collection Period	from 01/07/2023 to 31/07/2023	

<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	673.557,76	0,25%	17	0,14%
13 to 18 months	48.147,99	0,02%	4	0,03%
19 to 24 months	3.807.005,78	1,43%	138	1,13%
25 to 30 months	312.574,69	0,12%	22	0,18%
31 to 36 months	27.186.462,42	10,23%	1.232	10,12%
37 to 42 months	1.022.100,62	0,38%	47	0,39%
43 to 48 months	103.637.138,00	38,98%	4.646	38,17%
49 to 54 months	1.479.934,16	0,56%	63	0,52%
55 to 60 months	59.342.809,95	22,32%	2.502	20,56%
61 to 66 months	1.214.712,21	0,46%	53	0,44%
67 to 72 months	19.829.031,91	7,46%	864	7,10%
73 to 78 months	1.573.045,59	0,59%	79	0,65%
> 78 months	45.754.339,04	17,21%	2.505	20,58%
Total	265.880.860,12	100,00%	12.172	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	11.696,05	0,01%	5	0,02%
19 to 24 months	2.621.261,29	1,31%	1.139	3,98%
25 to 30 months	224.867,10	0,11%	54	0,19%
31 to 36 months	52.949.590,04	26,39%	8.224	28,76%
37 to 42 months	2.575.932,77	1,28%	220	0,77%
43 to 48 months	112.737.026,91	56,19%	16.243	56,80%
49 to 54 months	1.740.848,33	0,87%	141	0,49%
55 to 60 months	27.783.132,19	13,85%	2.571	8,99%
Total	200.644.354,68	100,00%	28.597	100,00%

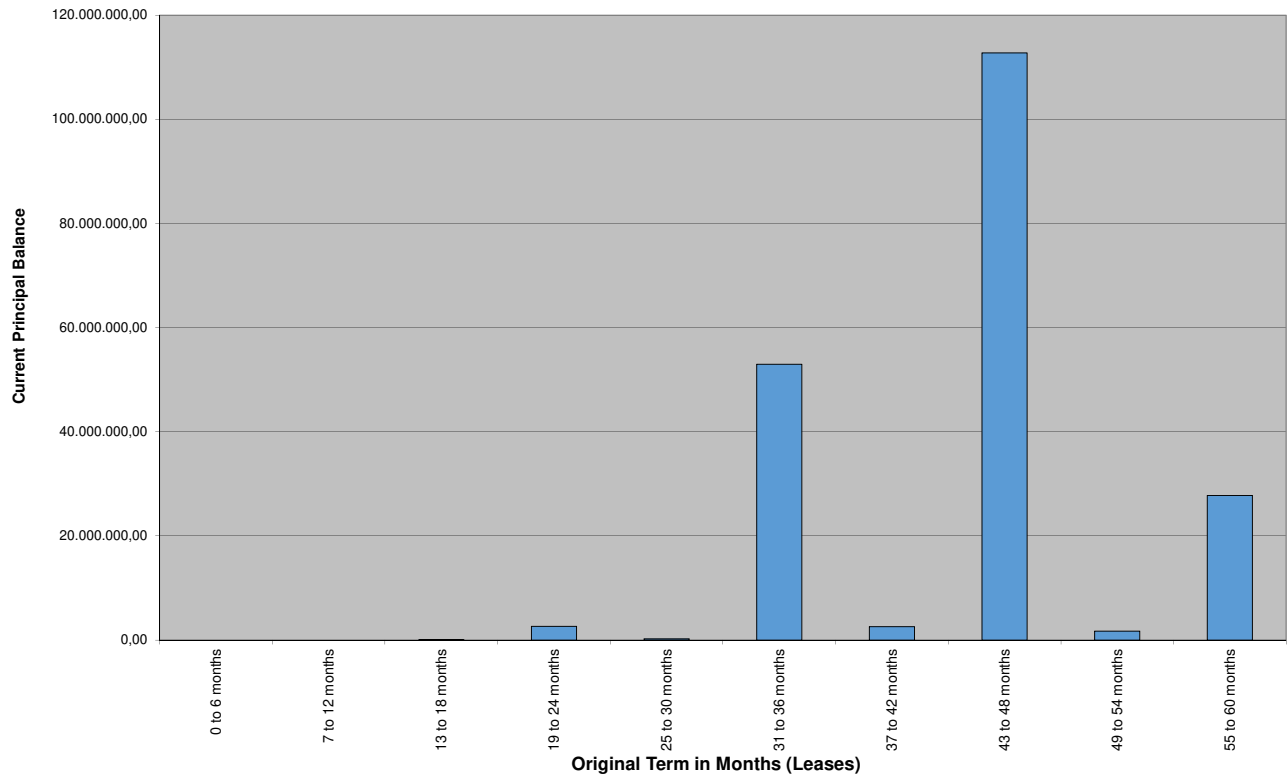
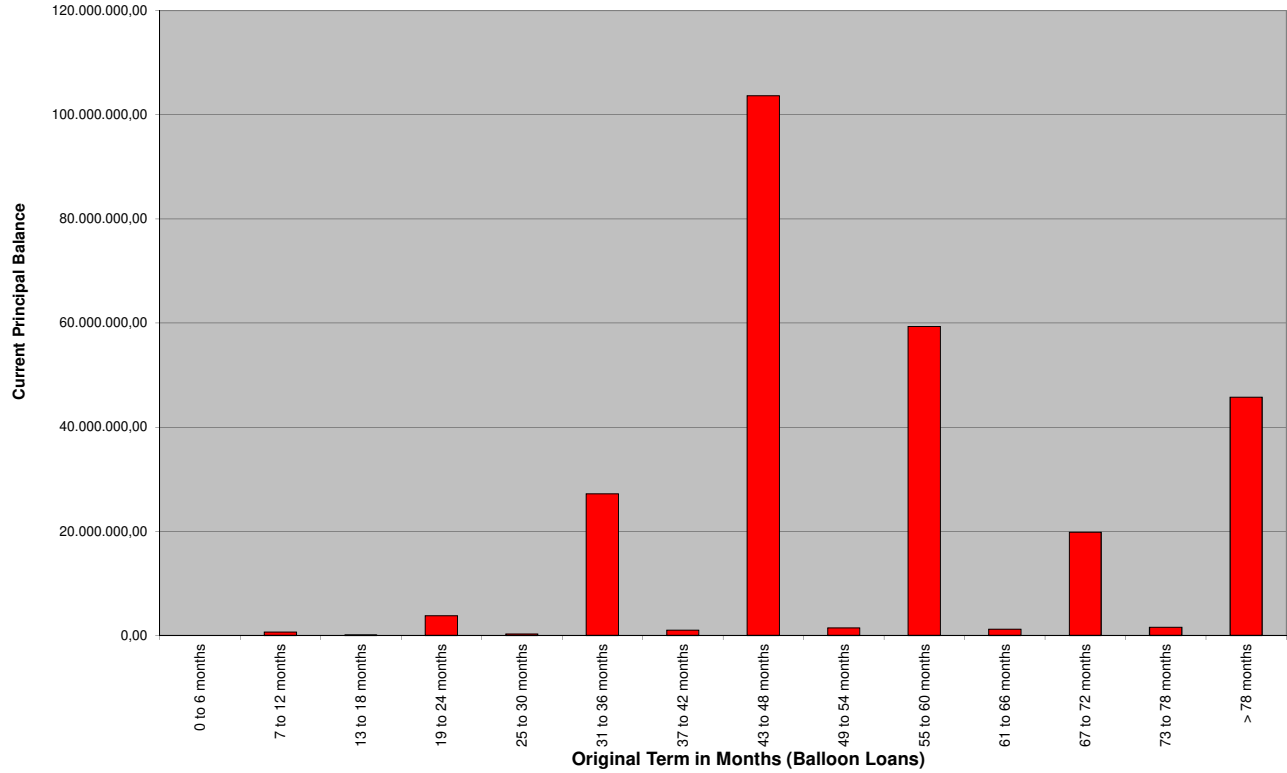
Statistics	
WA Original Term	46,11

Statistics	
WA Original Term	57,23

**ABEST 21
Monthly Investor Report**

15.1 Original Term (Graph)

Reporting Date	03/08/2023					
Payment Date	21/08/2023					
Period No						
Monthly Period	01/07/2023 - 31/07/2023					
Interest Period	from	21/07/2023	to	21/08/2023	=	31 days
Collection Period	from	01/07/2023	to	31/07/2023		



ABEST 21
Monthly Investor Report

16. Manufacturer

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

<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	19.452.760,47	4,17%	1.331	3,26%
Chrysler	0,00	0,00%	0	0,00%
Dodge	100.915,20	0,02%	3	0,01%
Fiat	124.208.431,52	26,62%	19.069	46,77%
Jaguar	49.290.339,15	10,57%	3.812	9,35%
Jeep	57.566.328,25	12,34%	4.717	11,57%
Lancia	20.806,53	0,00%	4	0,01%
LandRover	164.667.190,42	35,30%	9.369	22,98%
Maserati	9.957.665,82	2,13%	396	0,98%
Others	41.260.777,44	8,84%	2.066	5,07%
	466.525.214,80	100,00%	40.769,00	100,00%

ABEST 21
Monthly Investor Report

17. Priority of Payments

Reporting Date	03/08/2023		
Payment Date	21/08/2023		
Period No			
Monthly Period	01/07/2023 - 31/07/2023		
Interest Period	from	21/07/2023	to 21/08/2023 = 31 days
Collection Period	from	01/07/2023	to 31/07/2023

Priority of Payments during the Revolving Period

	Payment
Available Distribution Amount	+
1. Payable Expenses	-
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	-
5. to pay pari passu and pro rata to the Swap Counterparty	-
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 Price of Additional Portfolio	-
13. To credit the Replenishment Amount to the Replenishment Account	-
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	-
17. to pay the Final Excess Spread (if any) to the Class M Noteholder	-

Priority of Payments during the Amortisation Period

	Payment
Available Distribution Amount	+ 22.069.247,28
1. Payable Expenses	- 4.986,71
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	- 916,67
5. to pay pari passu and pro rata to the Swap Counterparty	- 4.305,56
6. Class A Interest Amount	- 1.431.166,67
7. Class B Interest Amount	- 11.586,25
8. Class C Interest Amount	- 21.743,06
9. Class D Interest Amount	- 26.427,50
10. Class E Interest Amount	- 38.276,39
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 18.264.330,56
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	- 97.951,39
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	- 2.167.556,52

ABEST 21
Monthly Investor Report

18. Transaction Costs

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

Transaction Costs	468.335.669,4	381.735.669,4	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	4.986,71 €	4.064,62	220,41	215,08	165,04	135,23	186,34
Interest accrued for the Period	1.627.151,26 €	1.431.166,67 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €
Interest Payments	1.627.151,26 €	1.431.166,67 €	11.586,25 €	21.743,06 €	26.427,50 €	38.276,39 €	97.951,39 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 21
Monthly Investor Report

19. Swap Counterparty Data

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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)	3,4550
Net Swap Payments	-1.334.722,23

ABEST 21
Monthly Investor Report

20. Retention

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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	85,74%
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	5.826.260,74	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.

**ABEST 21
Monthly Investor Report**

21. Counterparties I

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Joint Lead Managers:	CA-CIB	Aa3	P-1	STABLE	A+	F1	STABLE
	Unicredit Bank AG	A2	P-1	NEGATIVE	BBB+	F2	STABLE
Transaction Account:	The Bank of New York Mellon, Frankfurt Branch	Aa2	P-1	STABLE	AA	F1+	STABLE
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 21
Monthly Investor Report

22. Counterparties II

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No					
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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.

ABEST 21
Monthly Investor Report

23. Issuer Information

Reporting Date		03/08/2023			
Payment Date		21/08/2023			
Period No					
Monthly Period		01/07/2023 - 31/07/2023			
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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

**ABEST 21
Monthly Investor Report**

24. Originator. Servicer

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	0				
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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

ABEST 21
Monthly Investor Report

25. Glossary

Reporting Date	03/08/2023				
Payment Date	21/08/2023				
Period No	0				
Monthly Period	01/07/2023 - 31/07/2023				
Interest Period	from	21/07/2023	to	21/08/2023	= 31 days
Collection Period	from	01/07/2023	to	31/07/2023	

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