

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No					
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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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	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period (collection period)		430.868.562,85 €	448.548.263,86
Scheduled Principal Payments		13.092.568,00 €	13.466.614,10
Prepayment Principal		2.488.646,94 €	3.171.203,77
Others		942.020,20 €	986.043,68
Recoveries		24.117,65 €	20.043,00
Total Principal Collections		16.547.352,79 €	17.643.904,55
Total Interest Collections		2.139.378,73 €	2.438.960,39
Defaults		89.276,35	35.796,46
End of Period (after Payment Date)	37.250	414.231.933,71 €	430.868.562,85
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		6,93%	8,48%
New sale Offer		- €	-

ABEST 21
Monthly Investor Report

2. Reserve Accounts

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Notes Balance

Beginning of Period	433.268.562,85
End of Period	416.631.933,71

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.078.842,81 €	NO
Cash Outflow	€ 83.183,14		
Cash Inflow	€ -		
End of Period	0,5%	1.995.659,67 €	
Required Reserve Fund	€ 1.995.659,67		

ABEST 21
Monthly Investor Report

3. Performance Data

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Note Balance

Beginning of Period	433.268.562,85 €
End of Period	416.631.933,71 €

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	4.941.107,70 €

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	1.169.263,06 €

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	649.883,08 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,18%
Cumulative Default Level previous period	0,19%
Cumulative Default Level current period	0,21%

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

NO

Delinquency Level

Delinquency Level period before previous period	0,06%
Delinquency Level previous period	0,07%
Delinquency Level current period	0,06%

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	357
Number of Contracts being 61-90 Days delinquent	86
Number of Contracts being 91-120 Days delinquent	44
Gross instalments being 31-60 days delinquent	41.261,50
Gross instalments being 61-90 days delinquent	14.971,54
Gross instalments being 91-120 days delinquent	8.907,09
Current Period Termination	85.054,38
Cumulative Termination	1.935.444,00
New number of Contracts being terminated	12,00
Total number of Contracts being terminated	316,00
Current Period Recoveries	24.117,65
Cumulative Recoveries	288.264,10

ABEST 21
Monthly Investor Report

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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 €	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	346.668.562,85 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	16.636.629,14	n.a.	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 €	0,00 €
Class Principal Outstanding Balance End of Period	330.031.933,71 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	79,2%	5,0%	4,8%	3,7%	3,0%	4,2%	
Current Pool Factor	0,83	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	4,555						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	29 days	29 days	29 days	29 days	29 days	29 days	29 days
Principal Outstanding Beginning of Period	346.668.562,85 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Principal Repayment	16.636.629,14 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
> Principal Outstanding End of Period	330.031.933,71 €	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	1.272.032,88 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE	21,26%	16,30%	11,45%	7,73%	4,68%	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

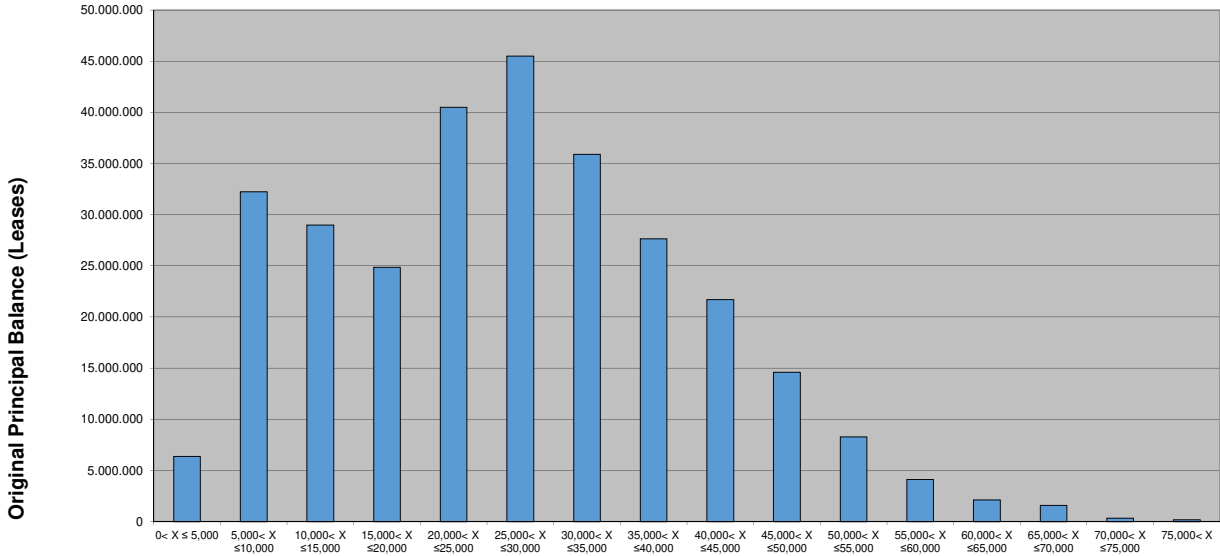
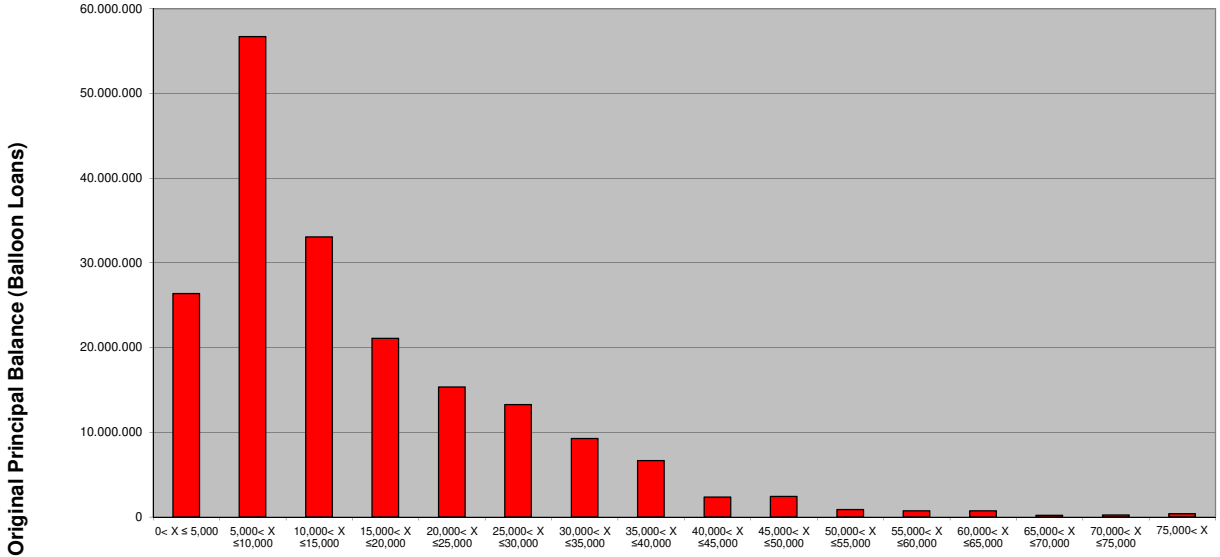
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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
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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	18.039.583	7,4%	2.148,00	18,81%
5,000 < X ≤ 10,000	51.763.571	21,1%	3.850,00	33,71%
10,000 < X ≤ 15,000	43.343.997	17,7%	2.137,00	18,71%
15,000 < X ≤ 20,000	30.619.921	12,5%	1.150,00	10,07%
20,000 < X ≤ 25,000	19.992.759	8,2%	588,00	5,15%
25,000 < X ≤ 30,000	18.622.344	7,6%	476,00	4,17%
30,000 < X ≤ 35,000	15.629.292	6,4%	342,00	2,99%
35,000 < X ≤ 40,000	13.262.773	5,4%	265,00	2,32%
40,000 < X ≤ 45,000	7.756.591	3,2%	140,00	1,23%
45,000 < X ≤ 50,000	6.667.725	2,7%	109,00	0,95%
50,000 < X ≤ 55,000	4.235.345	1,7%	62,00	0,54%
55,000 < X ≤ 60,000	3.731.628	1,5%	50,00	0,44%
60,000 < X ≤ 65,000	2.408.344	1,0%	30,00	0,26%
65,000 < X ≤ 70,000	1.678.146	0,7%	18,00	0,16%
70,000 < X ≤ 75,000	1.369.310	0,6%	14,00	0,12%
75,000 < X	5.783.866	2,4%	43,00	0,38%
Total	244.905.193,17	100,00%	11.422	100,00%

Statistics in EUR

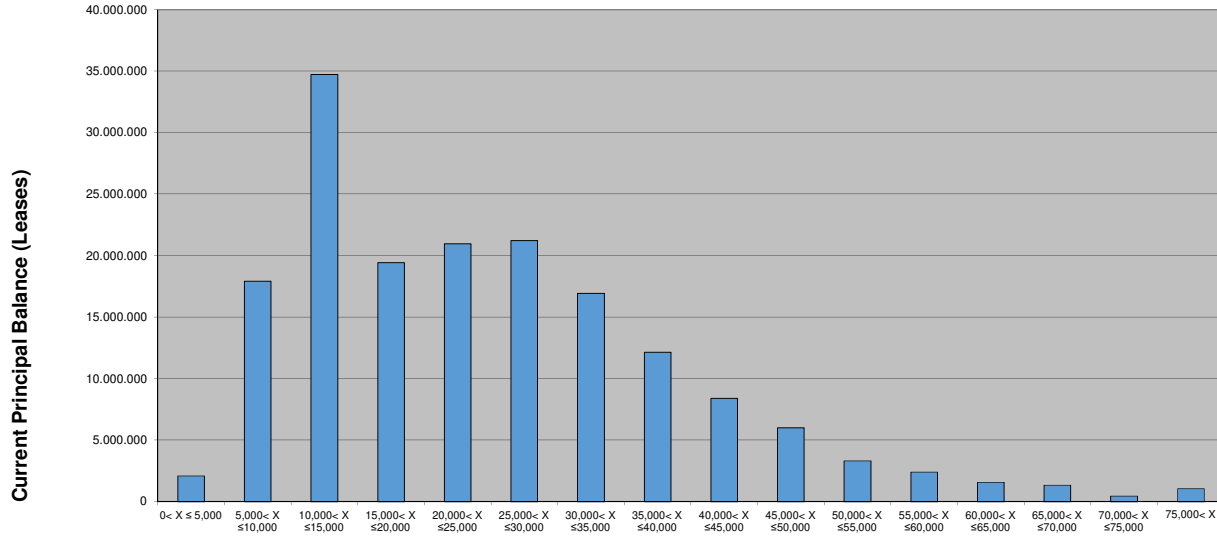
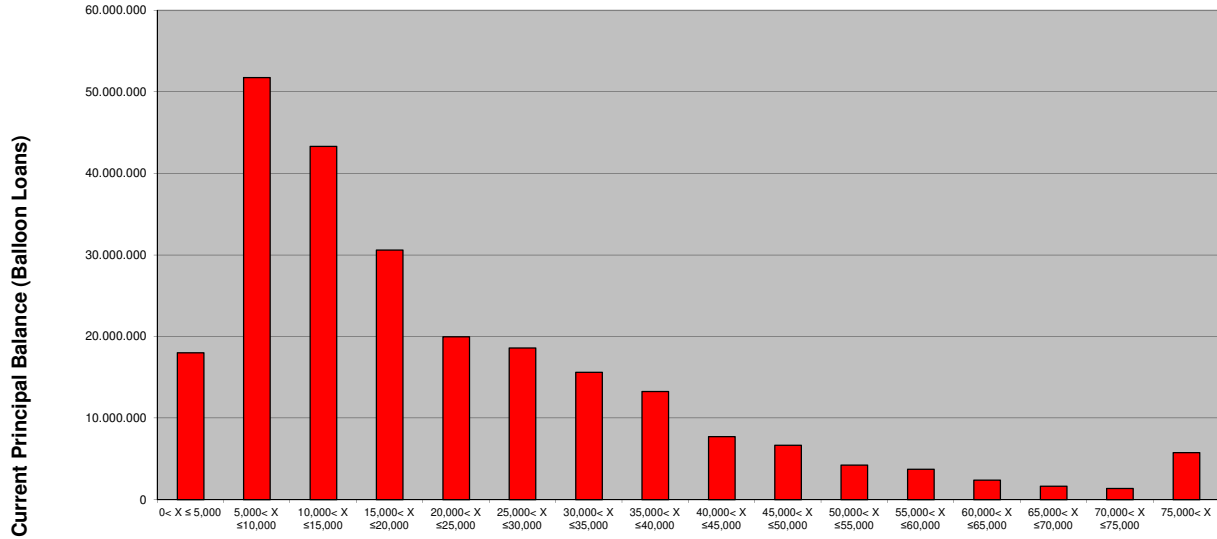
Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	2.092.865	1,2%	510,00	1,98%
5,000 < X ≤ 10,000	17.903.950	10,5%	5.816,00	22,58%
10,000 < X ≤ 15,000	34.710.989	20,4%	6.799,00	26,39%
15,000 < X ≤ 20,000	19.412.633	11,4%	2.979,00	11,56%
20,000 < X ≤ 25,000	20.957.384	12,3%	2.868,00	11,13%
25,000 < X ≤ 30,000	21.211.095	12,5%	2.578,00	10,01%
30,000 < X ≤ 35,000	16.927.644	10,0%	1.773,00	6,88%
35,000 < X ≤ 40,000	12.124.411	7,1%	1.051,00	4,08%
40,000 < X ≤ 45,000	8.380.987	4,9%	622,00	2,41%
45,000 < X ≤ 50,000	5.999.413	3,5%	362,00	1,41%
50,000 < X ≤ 55,000	3.299.916	1,9%	168,00	0,65%
55,000 < X ≤ 60,000	2.403.771	1,4%	101,00	0,39%
60,000 < X ≤ 65,000	1.574.213	0,9%	54,00	0,21%
65,000 < X ≤ 70,000	1.339.948	0,8%	47,00	0,18%
70,000 < X ≤ 75,000	453.056	0,3%	12,00	0,05%
75,000 < X	1.050.076	0,6%	21,00	0,08%
Total	169.842.351,86	100,00%	25.761	100,00%

Statistics in EUR

**ABEST 21
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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	333.448,59	0,08%	1
2	310.420,78	0,07%	1
3	294.708,30	0,07%	17
4	294.021,98	0,07%	13
5	286.743,51	0,07%	5
6	280.972,51	0,07%	2
7	247.904,65	0,06%	10
8	246.652,10	0,06%	1
9	219.964,68	0,05%	1
10	213.135,43	0,05%	33
11	208.157,77	0,05%	2
12	200.687,65	0,05%	1
13	196.655,99	0,05%	1
14	187.546,92	0,05%	4
15	181.437,28	0,04%	1
16	180.338,26	0,04%	2
17	172.146,51	0,04%	1
18	170.024,70	0,04%	1
19	169.978,62	0,04%	5
20	162.568,86	0,04%	3
	4.557.515,09	1,10%	105

ABEST 21
Monthly Investor Report

8. Geographical Distribution

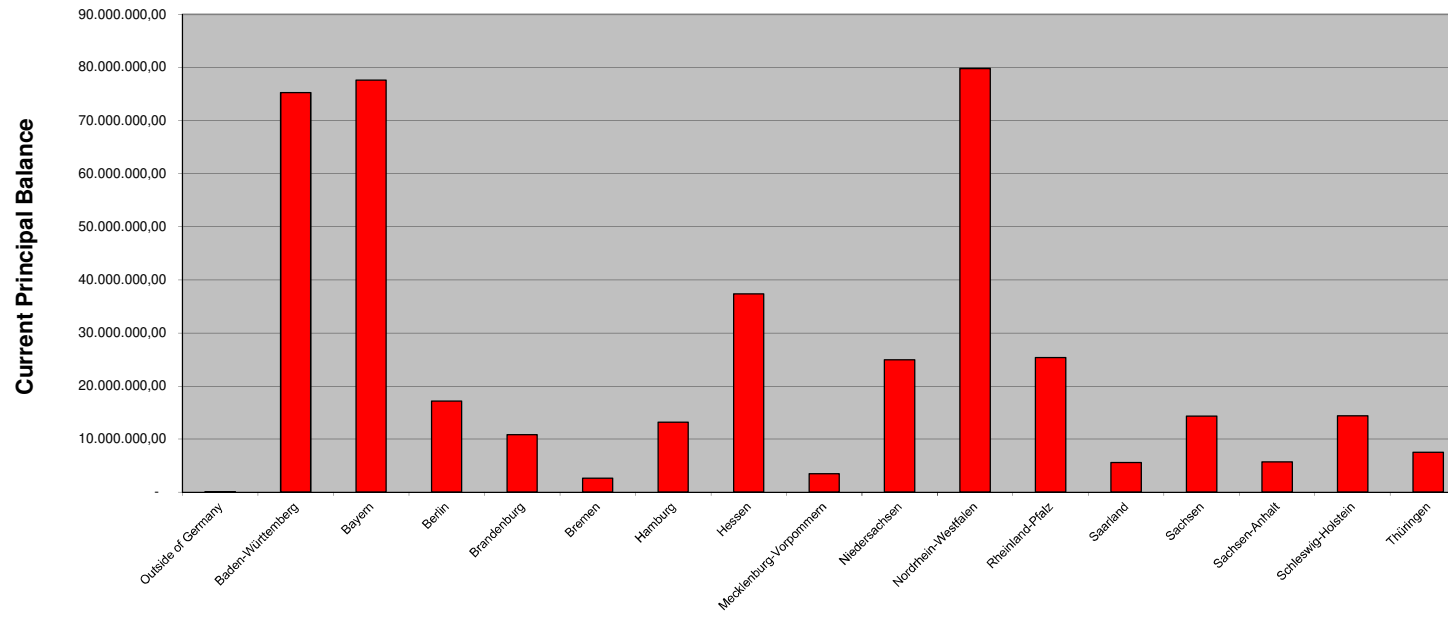
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	13.895,86	0,0%	1	0,0%
Baden-Württemberg	75.220.876,71	18,1%	6.810	18,3%
Bayern	77.607.243,76	18,7%	6.950	18,7%
Berlin	17.116.410,83	4,1%	1.775	4,8%
Brandenburg	10.793.516,39	2,6%	1.190	3,2%
Bremen	2.586.225,63	0,6%	212	0,6%
Hamburg	13.134.770,37	3,2%	1.046	2,8%
Hessen	37.331.208,85	9,0%	3.216	8,6%
Mecklenburg-Vorpomm	3.435.473,54	0,8%	274	0,7%
Niedersachsen	24.889.085,02	6,0%	2.295	6,2%
Nordrhein-Westfalen	79.798.102,15	19,2%	6.927	18,6%
Rheinland-Pfalz	25.348.462,91	6,1%	2.083	5,6%
Saarland	5.571.874,24	1,3%	440	1,2%
Sachsen	14.314.936,28	3,5%	1.332	3,6%
Sachsen-Anhalt	5.716.095,76	1,4%	578	1,6%
Schleswig-Holstein	14.389.010,06	3,5%	1.248	3,4%
Thüringen	7.480.356,67	1,8%	806	2,2%
Total	414.747.545,03	100,00%	37.183	100,00%

ABEST 21
Monthly Investor Report

8.1 Geographical Distribution (Graph)

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ABEST 21
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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	226.874.844,66	92,6%	10.280	90,00%
LCV	18.030.348,51	7,4%	1.142	10,00%
Total	244.905.193,17	100%	11.422	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	152.554.171,88	89,82%	22.923	88,98%
LCV	17.288.179,98	10,18%	2.838	11,02%
Total	169.842.351,86	100%	25.761	100%

ABEST 21
Monthly Investor Report

10. Insurances

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Payment Date	21/11/2023	
Period No		
Monthly Period	01/10/2023 - 31/10/2023	
Interest Period	from 23/10/2023	to 21/11/2023 = 29 days
Collection Period	from 01/10/2023	to 31/10/2023

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.230.460,91	1.864.418,73	244.905.193,17	1,3%
Leases	0,00	0,00	169.842.351,86	0,0%
Total	1.230.460,91	1.864.418,73	414.747.545,03	0,7%

ABEST 21
Monthly Investor Report

11. Type of Contract

Reporting Date			06/11/2023			
Payment Date			21/11/2023			
Period No						
Monthly Period			01/10/2023 - 31/10/2023			
Interest Period	from		23/10/2023	to	21/11/2023	= 29 days
Collection Period	from		01/10/2023	to	31/10/2023	

<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	6.743	18,1%	153.696.368	37,1%
Balloon Loans used cars	4.679	12,6%	91.208.826	22,0%
Leases new cars	25.761	69,3%	169.842.352	41,0%
Total	37.183	100%	414.747.545,03	100,0%

**ABEST 21
Monthly Investor Report**

12. Customer Yield

Reporting Date	06/11/2023			
Payment Date	21/11/2023			
Period No				
Monthly Period	01/10/2023 - 31/10/2023			
Interest Period	from	23/10/2023	to	21/11/2023 = 29 days
Collection Period	from	01/10/2023	to	31/10/2023

<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%	22.420.736,92	9,15%	653	5,72%
1,01 to 2%	23.851.997,16	9,74%	999	8,75%
2,01 to 3%	79.751.502,43	32,56%	4.003	35,05%
3,01 to 4%	77.354.810,19	31,59%	4.063	35,57%
4,01 to 5%	30.382.669,11	12,41%	1.286	11,26%
5,01 to 6%	9.386.393,18	3,83%	345	3,02%
6,01 to 7%	1.588.033,99	0,65%	58	0,51%
7,01 to 8%	169.050,19	0,07%	15	0,13%
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	244.905.193,17	100%	11.422,00	100%

Statistics	in %
WA Interest	3,20

* runs from .00 to .99

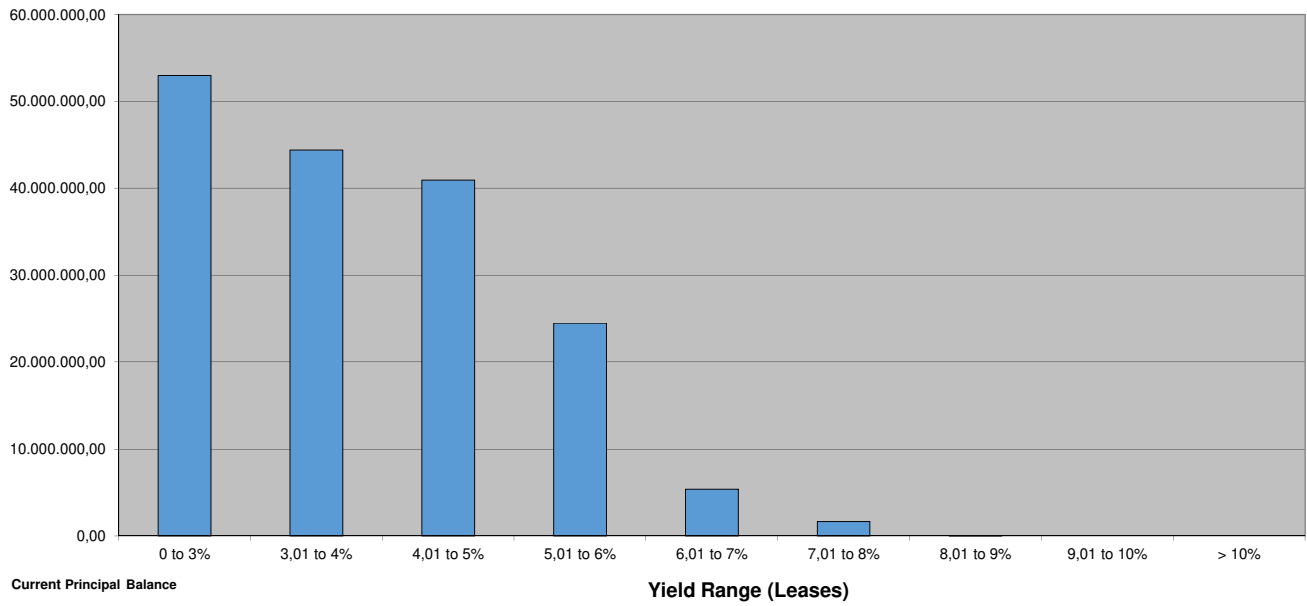
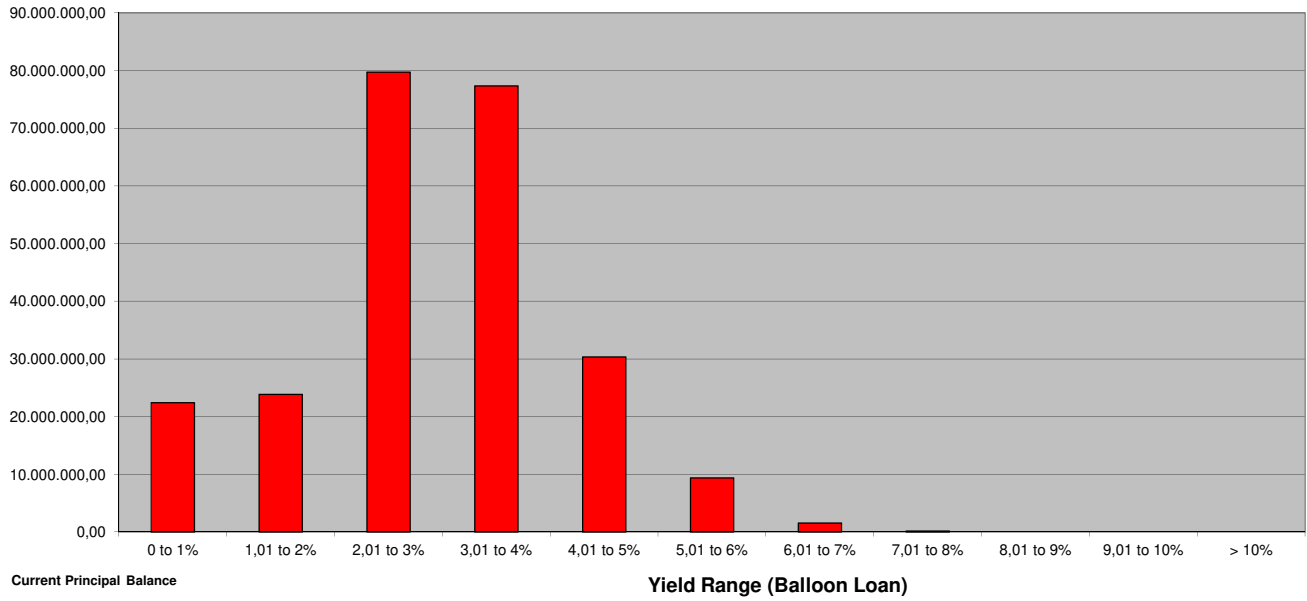
<i>Leases</i>				
<i>Yield Range *</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	52.964.867,38	31,18%	8.535	33,13%
3,01 to 4%	44.395.084,47	26,14%	8.038	31,20%
4,01 to 5%	40.942.046,06	24,11%	6.109	23,71%
5,01 to 6%	24.466.478,00	14,41%	2.346	9,11%
6,01 to 7%	5.373.236,60	3,16%	581	2,26%
7,01 to 8%	1.657.593,34	0,98%	144	0,56%
8,01 to 9%	43.046,01	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	169.842.351,86	100%	25.761,00	100%

Statistics	in %
WA Interest	3,88

**ABEST 21
Monthly Investor Report**

12.1 Customer Yield (Graph)

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No					
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	



**ABEST 21
Monthly Investor Report**

13. Seasoning

Reporting Date	06/11/2023	
Payment Date	21/11/2023	
Period No		
Monthly Period	01/10/2023 - 31/10/2023	
Interest Period	from 23/10/2023 to 21/11/2023	= 29 days
Collection Period	from 01/10/2023 to 31/10/2023	

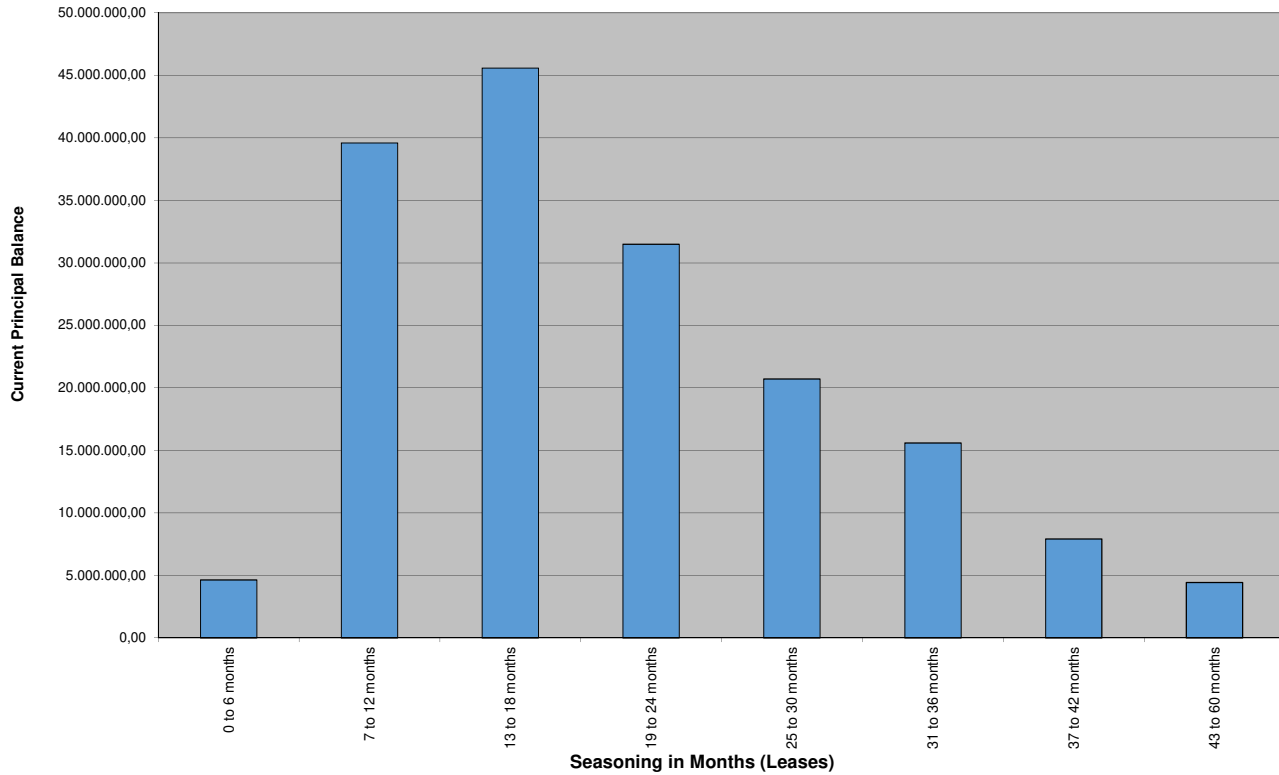
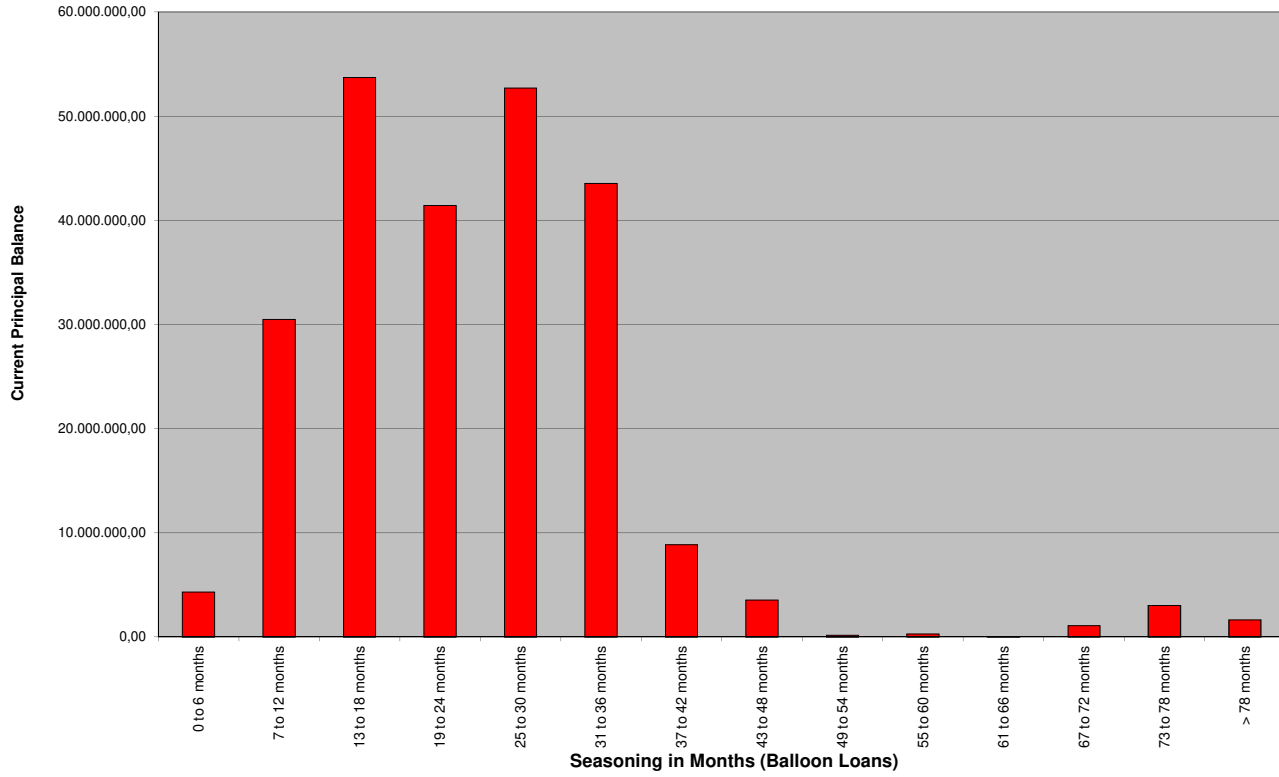
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	4.328.568,48	1,77%	67	0,59%
7 to 12 months	30.474.732,19	12,44%	794	6,95%
13 to 18 months	53.726.619,06	21,94%	1.799	15,75%
19 to 24 months	41.422.984,39	16,91%	1.803	15,79%
25 to 30 months	52.687.223,63	21,51%	2.698	23,62%
31 to 36 months	43.537.714,66	17,78%	2.674	23,41%
37 to 42 months	8.877.219,17	3,62%	562	4,92%
43 to 48 months	3.550.283,90	1,45%	231	2,02%
49 to 54 months	182.973,02	0,07%	16	0,14%
55 to 60 months	301.278,73	0,12%	24	0,21%
61 to 66 months	45.039,37	0,02%	8	0,07%
67 to 72 months	1.091.403,02	0,45%	104	0,91%
73 to 78 months	3.032.509,37	1,24%	389	3,41%
> 78 months	1.646.644,18	0,67%	253	2,22%
Total	244.905.193,17	100,00%	11.422	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	4.621.298,00	2,72%	195	0,76%
7 to 12 months	39.596.900,26	23,31%	3.710	14,40%
13 to 18 months	45.580.325,61	26,84%	4.673	18,14%
19 to 24 months	31.468.796,71	18,53%	4.233	16,43%
25 to 30 months	20.691.911,53	12,18%	3.852	14,95%
31 to 36 months	15.572.013,33	9,17%	4.094	15,89%
37 to 42 months	7.905.273,51	4,65%	2.431	9,44%
43 to 60 months	4.405.832,91	2,59%	2.573	9,99%
Total	169.842.351,86	100,00%	25.761	100,00%

**ABEST 21
Monthly Investor Report**

13.1 Seasoning (Graph)

Reporting Date	06/11/2023		
Payment Date	21/11/2023		
Period No			
Monthly Period	01/10/2023 - 31/10/2023		
Interest Period	from 23/10/2023	to 21/11/2023	= 29 days
Collection Period	from 01/10/2023	to 31/10/2023	



**ABEST 21
Monthly Investor Report**

14. Remaining Term

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No					
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

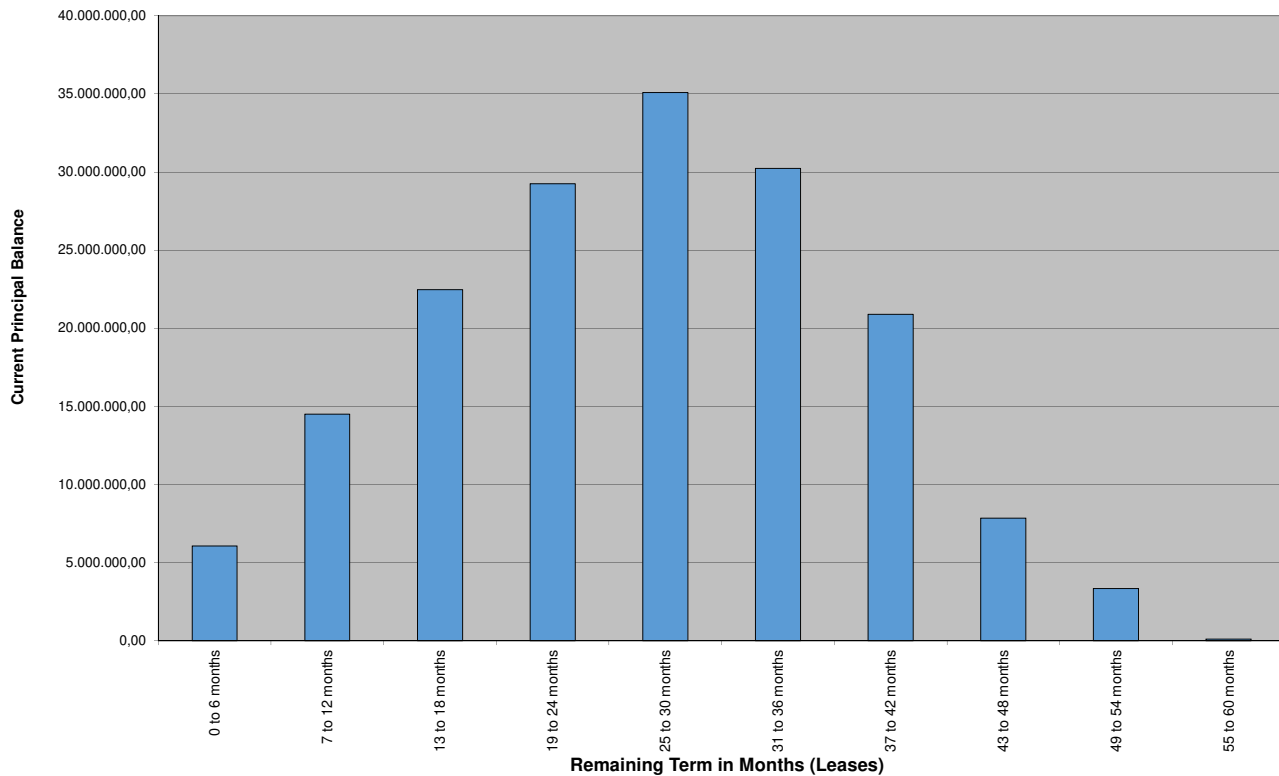
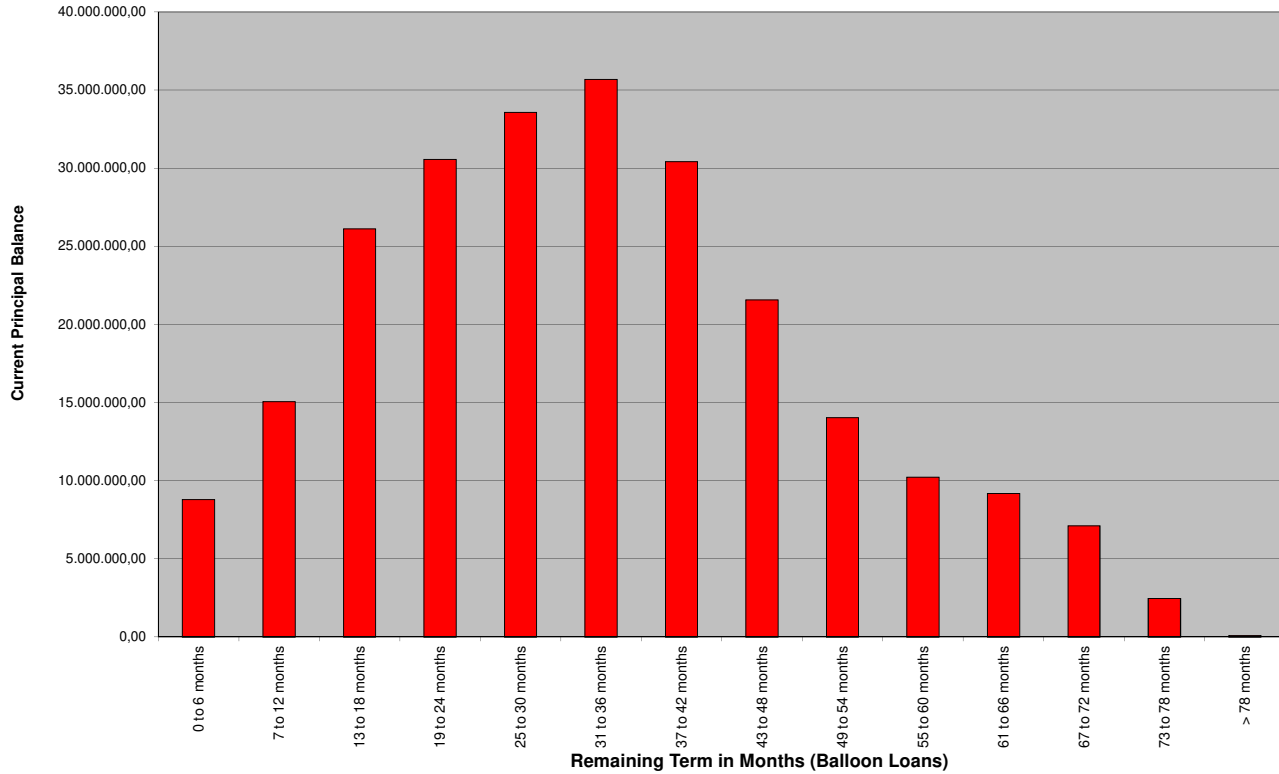
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.794.363,50	3,59%	67	0,59%
7 to 12 months	15.059.295,46	6,15%	794	6,95%
13 to 18 months	26.120.834,91	10,67%	1.799	15,75%
19 to 24 months	30.565.457,49	12,48%	1.803	15,79%
25 to 30 months	33.572.262,71	13,71%	2.698	23,62%
31 to 36 months	35.675.375,86	14,57%	2.674	23,41%
37 to 42 months	30.420.351,52	12,42%	562	4,92%
43 to 48 months	21.574.311,86	8,81%	231	2,02%
49 to 54 months	14.036.207,13	5,73%	16	0,14%
55 to 60 months	10.226.412,14	4,18%	24	0,21%
61 to 66 months	9.193.604,03	3,75%	8	0,07%
67 to 72 months	7.111.711,70	2,90%	104	0,91%
73 to 78 months	2.472.815,79	1,01%	389	3,41%
> 78 months	82.189,07	0,03%	253	2,22%
Total	244.905.193,17	100,00%	11.422	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	6.067.693,85	3,57%	4.431	17,20%
7 to 12 months	14.513.117,70	8,55%	4.466	17,34%
13 to 18 months	22.470.427,95	13,23%	4.314	16,75%
19 to 24 months	29.247.085,06	17,22%	3.853	14,96%
25 to 30 months	35.096.409,98	20,66%	3.606	14,00%
31 to 36 months	30.235.382,10	17,80%	2.913	11,31%
37 to 42 months	20.906.165,60	12,31%	1.577	6,12%
43 to 48 months	7.848.828,04	4,62%	434	1,68%
49 to 54 months	3.343.601,71	1,97%	164	0,64%
55 to 60 months	113.639,87	0,07%	3	0,01%
Total	169.842.351,86	100,00%	25.761	100,00%

**ABEST 21
Monthly Investor Report**

14.1 Remaining Term (Graph)

Reporting Date	06/11/2023		
Payment Date	21/11/2023		
Period No			
Monthly Period	01/10/2023 - 31/10/2023		
Interest Period	from	23/10/2023	to 21/11/2023 =
Collection Period	from	01/10/2023	to 31/10/2023 = 29 days



**ABEST 21
Monthly Investor Report**

15. Original Term

Reporting Date	06/11/2023	
Payment Date	21/11/2023	
Period No		
Monthly Period	01/10/2023 - 31/10/2023	
Interest Period	from 23/10/2023 to 21/11/2023	= 29 days
Collection Period	from 01/10/2023 to 31/10/2023	

<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	384.274,43	0,16%	9	0,08%
13 to 18 months	24.119,12	0,01%	3	0,03%
19 to 24 months	2.954.651,93	1,21%	102	0,89%
25 to 30 months	253.097,22	0,10%	17	0,15%
31 to 36 months	23.870.311,58	9,75%	1.090	9,54%
37 to 42 months	916.783,99	0,37%	45	0,39%
43 to 48 months	96.797.717,93	39,52%	4.492	39,33%
49 to 54 months	1.392.006,32	0,57%	60	0,53%
55 to 60 months	55.953.446,99	22,85%	2.435	21,32%
61 to 66 months	1.178.154,41	0,48%	53	0,46%
67 to 72 months	17.987.773,59	7,34%	765	6,70%
73 to 78 months	1.489.580,71	0,61%	75	0,66%
> 78 months	41.703.274,95	17,03%	2.276	19,93%
Total	244.905.193,17	100,00%	11.422	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	7.926,54	0,00%	4	0,02%
19 to 24 months	1.960.809,40	1,15%	1.022	3,97%
25 to 30 months	158.270,31	0,09%	44	0,17%
31 to 36 months	42.423.536,80	24,98%	7.016	27,23%
37 to 42 months	2.213.525,82	1,30%	206	0,80%
43 to 48 months	96.868.467,85	57,03%	14.919	57,91%
49 to 54 months	1.538.232,67	0,91%	132	0,51%
55 to 60 months	24.671.582,47	14,53%	2.418	9,39%
Total	169.842.351,86	100,00%	25.761	100,00%

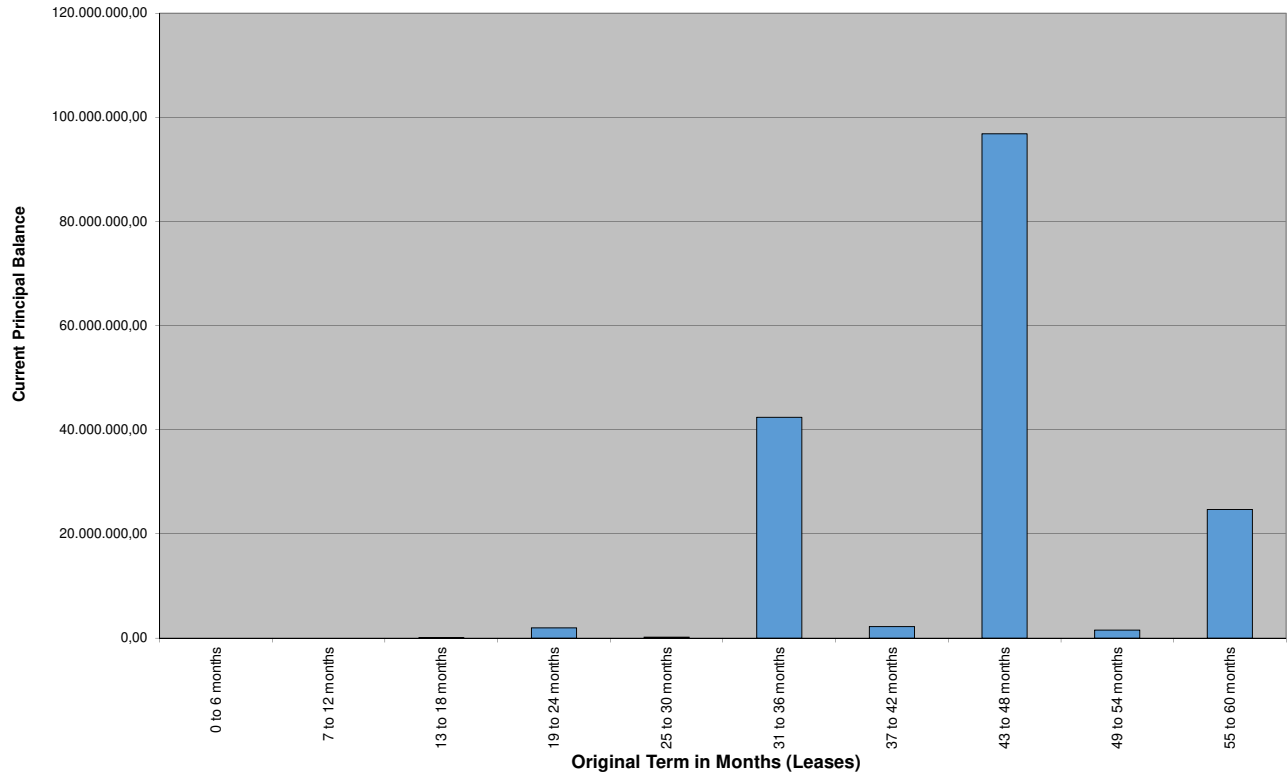
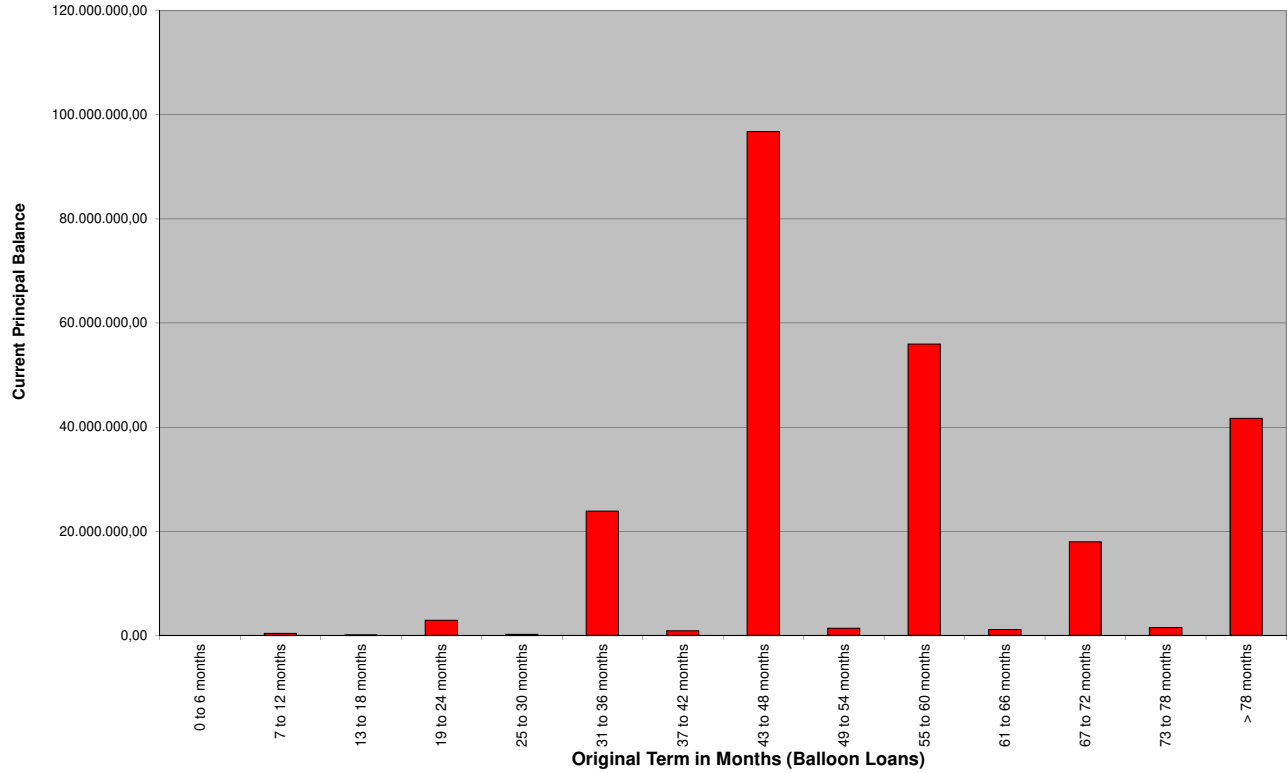
Statistics	
WA Original Term	46,41

Statistics	
WA Original Term	57,37

**ABEST 21
Monthly Investor Report**

15.1 Original Term (Graph)

Reporting Date	06/11/2023					
Payment Date	21/11/2023					
Period No						
Monthly Period	01/10/2023 - 31/10/2023					
Interest Period	from	23/10/2023	to	21/11/2023	=	29 days
Collection Period	from	01/10/2023	to	31/10/2023		



ABEST 21
Monthly Investor Report

16. Manufacturer

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No					
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

<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	17.150.410,65	4,14%	1.166	3,14%
Chrysler	0,00	0,00%	0	0,00%
Dodge	98.456,75	0,02%	3	0,01%
Fiat	110.201.296,27	26,57%	17.753	47,74%
Jaguar	43.257.945,47	10,43%	3.346	9,00%
Jeep	51.617.933,98	12,45%	4.378	11,77%
Lancia	19.086,46	0,00%	4	0,01%
LandRover	145.367.112,05	35,05%	8.190	22,03%
Maserati	8.837.038,66	2,13%	384	1,03%
Others	38.198.264,74	9,21%	1.959	5,27%
	414.747.545,03	100,00%	37.183,00	100,00%

ABEST 21
Monthly Investor Report

17. Priority of Payments

Reporting Date	06/11/2023		
Payment Date	21/11/2023		
Period No			
Monthly Period	01/10/2023 - 31/10/2023		
Interest Period	from	23/10/2023	to 21/11/2023 = 29 days
Collection Period	from	01/10/2023	to 31/10/2023

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	+ 20.054.952,68
a 1. Payable Expenses	- 40.535,00
b 2. To credit into Expenses Account the Withholding Amount	-
c 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	- 5.903,38
e 5. to pay pari passu and pro rata to the Swap Counterparty	- 3.490,76
f 6. Class A Interest Amount	- 1.272.032,88
g 7. Class B Interest Amount	- 10.838,75
h 8. Class C Interest Amount	- 20.340,28
i 9. Class D Interest Amount	- 24.722,50
j 10. Class E Interest Amount	- 35.806,94
k 11. to credit to the Reserve Account the Required Reserve Amount	-
l 12. to pay pari passu and pro rata, the Class A Redemption Amount	- 16.636.629,14
m 13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-
n 14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-
o 15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-
p 16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-
q 17. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
r 18. to pay to Originator and to Servicer any amount due and payable not already paid	-
s 19. Class M Interest Amount	- 91.631,94
t 20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-
u 21. to pay the Final Excess Spread (if any) to the Class M Noteholder	- 1.913.021,11
v	

ABEST 21
Monthly Investor Report

18. Transaction Costs

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No					
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

Transaction Costs	416.631.933,7	330.031.933,7	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	- €	-	-	-	-	-	-
Interest accrued for the Period	1.455.373,29 €	1.272.032,88 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Interest Payments	1.455.373,29 €	1.272.032,88 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 21
Monthly Investor Report

19. Swap Counterparty Data

Reporting Date	06/11/2023				
Payment Date	21/11/2023				
Period No					
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

Swap Counterparty Data
Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung
Deutschland

Swap Data

Swap Type	IRS
Notional Amount	346.668.562,85
Fixed Rate	0,42
Floating Rate (Euribor)	3,8550
Net Swap Payments	-1.193.839,86

ABEST 21
Monthly Investor Report

20. Retention

Reporting Date	06/11/2023		
Payment Date	21/11/2023		
Period No			
Monthly Period	01/10/2023 - 31/10/2023		
Interest Period	from	23/10/2023	to 21/11/2023 = 29 days
Collection Period	from	01/10/2023	to 31/10/2023

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	346.668.562,85	83,59%
Class B Notes	20.700.000,00	4,99%
Class C Notes	20.200.000,00	4,87%
Class D Notes	15.500.000,00	3,74%
Class E Notes	12.700.000,00	3,06%
Class M Notes	17.500.000,00	4,22%

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	3.237.377,25	0,78%
Minimum Retention Class M	17.500.000,00	4,22%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	4,99%
Actual Retention Class C	20.200.000,00	4,87%
Actual Retention Class D	15.500.000,00	3,74%
Actual Retention Class E	12.700.000,00	3,06%
Actual Retention Class M	17.500.000,00	4,22%

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	06/11/2023				
Payment Date	21/11/2023				
Period No					
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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.

ABEST 21
Monthly Investor Report

22. Counterparties II

Reporting Date	06/11/2023					
Payment Date	21/11/2023					
Period No						
Monthly Period	01/10/2023 - 31/10/2023					
Interest Period	from	23/10/2023	to	21/11/2023	=	29 days
Collection Period	from	01/10/2023	to	31/10/2023		

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		06/11/2023			
Payment Date		21/11/2023			
Period No					
Monthly Period		01/10/2023 - 31/10/2023			
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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	06/11/2023				
Payment Date	21/11/2023				
Period No	0				
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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	06/11/2023				
Payment Date	21/11/2023				
Period No	0				
Monthly Period	01/10/2023 - 31/10/2023				
Interest Period	from	23/10/2023	to	21/11/2023	= 29 days
Collection Period	from	01/10/2023	to	31/10/2023	

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