

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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1. Portfolio Information

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	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period (collection period)		414.231.933,71 €	430.868.562,85
Scheduled Principal Payments		12.589.873,59 €	13.092.568,00
Prepayment Principal		2.233.246,41 €	2.488.646,94
Others		1.339.350,44 €	942.020,20
Recoveries		19.957,98 €	24.117,65
Total Principal Collections		16.182.428,42 €	16.547.352,79
Total Interest Collections		2.214.801,68 €	2.139.378,73
Defaults		49.755,71	89.276,35
End of Period (after Payment Date)	36.061	397.999.749,58 €	414.231.933,71
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		6,47%	6,93%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	416.631.933,71
End of Period	400.399.749,58

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.995.659,67 €	NO
Cash Outflow	€ 81.160,92		
Cash Inflow	€ -		
End of Period	0,5%	1.914.498,75 €	
Required Reserve Fund	€ 1.914.498,75		

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3. Performance Data

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Note Balance

Beginning of Period	416.631.933,71 €
End of Period	400.399.749,58 €

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	5.148.576,58 €

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	981.736,73 €

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	743.115,21 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,19%
Cumulative Default Level previous period	0,21%
Cumulative Default Level current period	0,22%

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	0,06%
Delinquency Level current period	0,09%

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	348
Number of Contracts being 61-90 Days delinquent	78
Number of Contracts being 91-120 Days delinquent	53
Gross instalments being 31-60 days delinquent	28.341,38
Gross instalments being 61-90 days delinquent	17.481,20
Gross instalments being 91-120 days delinquent	8.179,74
Current Period Termination	56.077,39
Cumulative Termination	1.991.521,39
New number of Contracts being terminated	17,00
Total number of Contracts being terminated	333,00
Current Period Recoveries	19.957,98
Cumulative Recoveries	308.222,08

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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	330.031.933,71 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	16.232.184,13	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	313.799.749,58 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	78,4%	5,2%	5,0%	3,9%	3,2%	4,4%	
Current Pool Factor	0,78	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	4,519						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	30 days	30 days	30 days	30 days	30 days	30 days	30 days
Principal Outstanding Beginning of Period	330.031.933,71 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Principal Repayment	16.232.184,13 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
> Principal Outstanding End of Period	313.799.749,58 €	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	1.242.845,26 €	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							
	22,11%	16,94%	11,89%	8,02%	4,85%	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

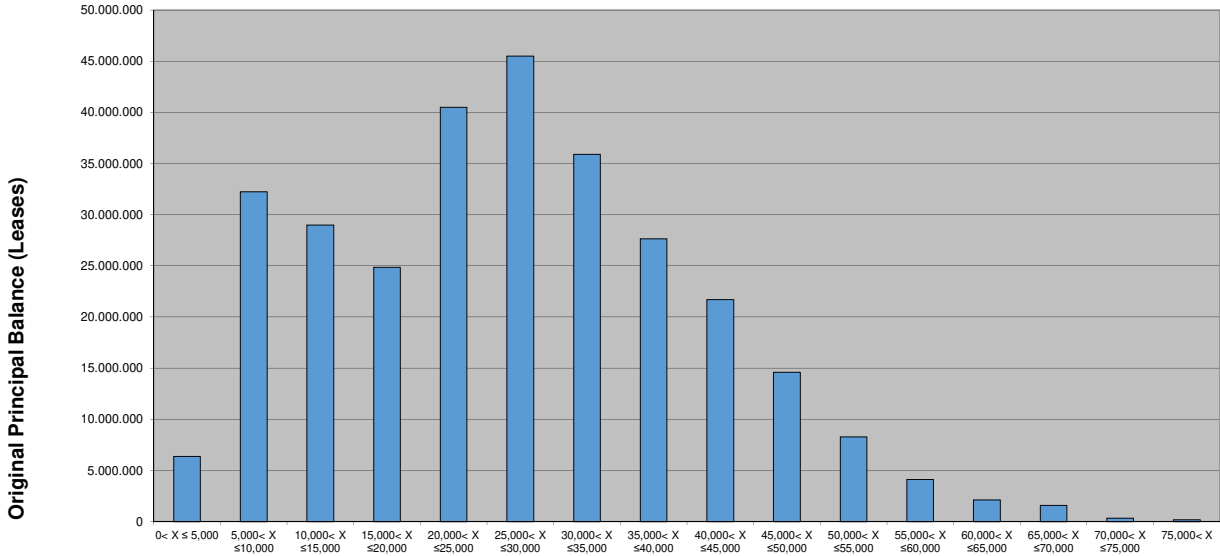
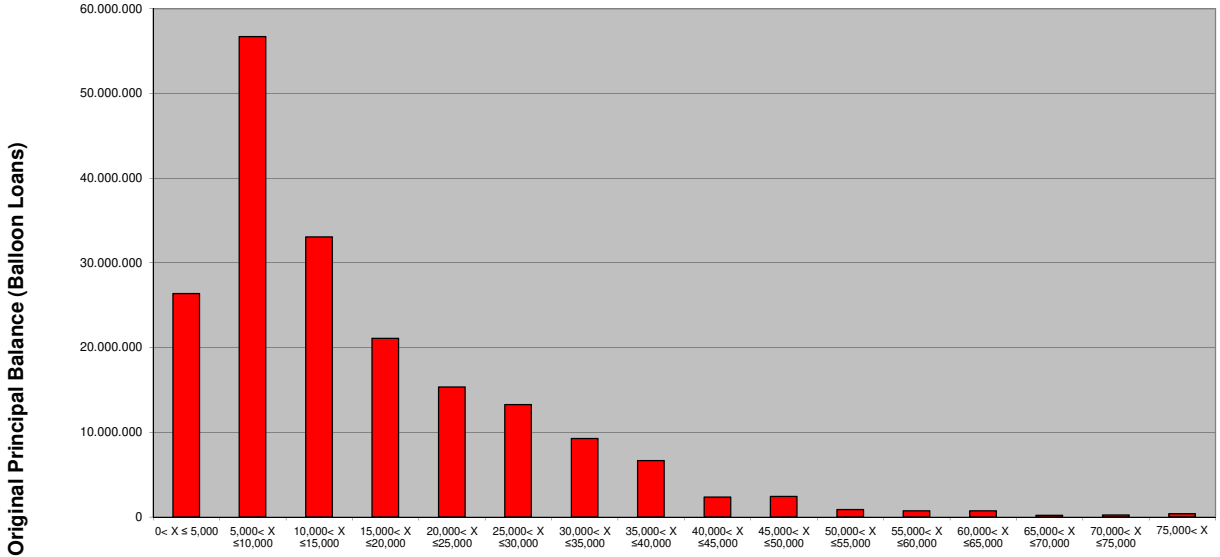
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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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<i>Balloon Loan</i>				
<i>Current 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	17.293.111	7,3%	2.074,00	18,60%
5,000 < X ≤ 10,000	50.164.505	21,1%	3.754,00	33,66%
10,000 < X ≤ 15,000	42.135.111	17,7%	2.102,00	18,85%
15,000 < X ≤ 20,000	29.726.470	12,5%	1.128,00	10,11%
20,000 < X ≤ 25,000	19.374.622	8,1%	573,00	5,14%
25,000 < X ≤ 30,000	18.240.478	7,7%	470,00	4,21%
30,000 < X ≤ 35,000	15.324.191	6,4%	337,00	3,02%
35,000 < X ≤ 40,000	12.834.054	5,4%	257,00	2,30%
40,000 < X ≤ 45,000	7.574.806	3,2%	138,00	1,24%
45,000 < X ≤ 50,000	6.454.993	2,7%	106,00	0,95%
50,000 < X ≤ 55,000	4.203.335	1,8%	62,00	0,56%
55,000 < X ≤ 60,000	3.702.925	1,6%	50,00	0,45%
60,000 < X ≤ 65,000	2.252.401	0,9%	28,00	0,25%
65,000 < X ≤ 70,000	1.665.185	0,7%	18,00	0,16%
70,000 < X ≤ 75,000	1.288.798	0,5%	13,00	0,12%
75,000 < X	5.737.955	2,4%	43,00	0,39%
Total	237.972.940,97	100,00%	11.153	100,00%

Statistics in EUR

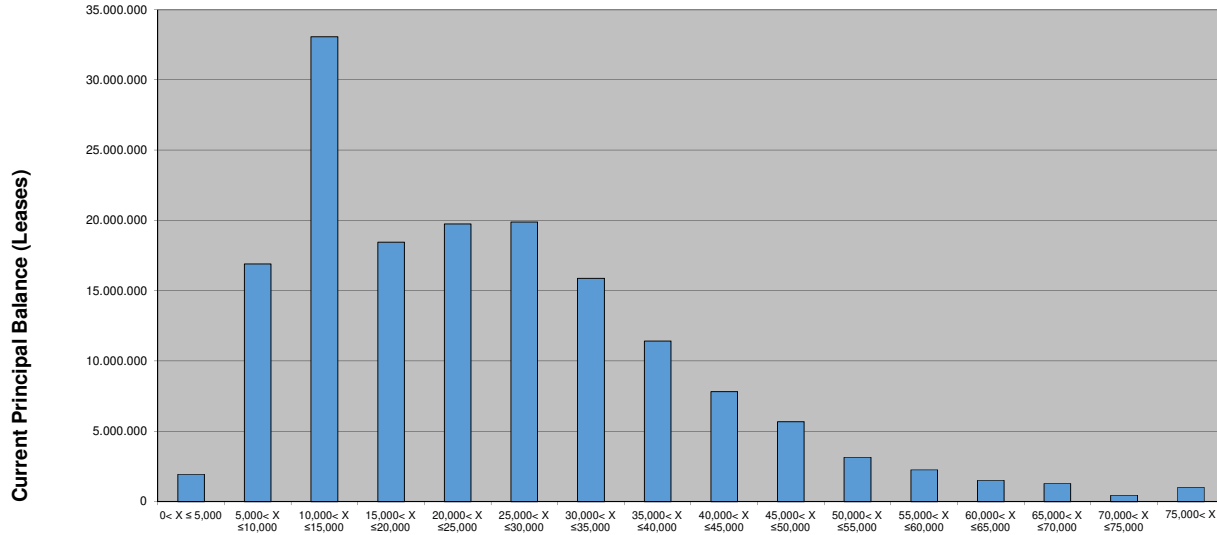
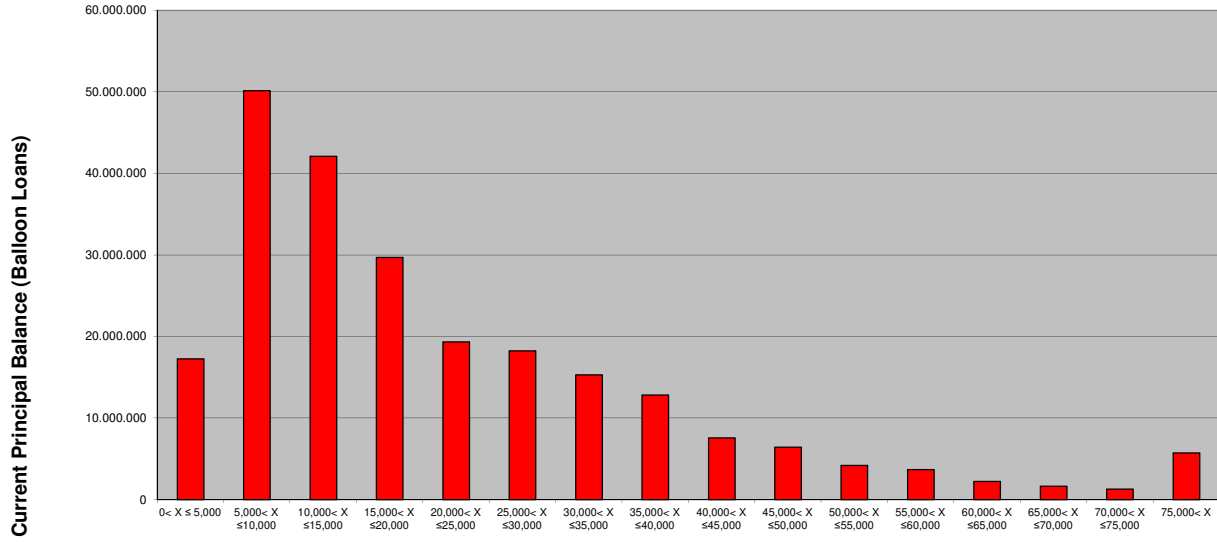
<i>Leases</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	1.951.005	1,2%	484,00	1,95%
5,000 < X ≤ 10,000	16.902.869	10,5%	5.570,00	22,44%
10,000 < X ≤ 15,000	33.072.002	20,6%	6.676,00	26,89%
15,000 < X ≤ 20,000	18.445.950	11,5%	2.914,00	11,74%
20,000 < X ≤ 25,000	19.747.656	12,3%	2.750,00	11,08%
25,000 < X ≤ 30,000	19.887.620	12,4%	2.465,00	9,93%
30,000 < X ≤ 35,000	15.884.483	9,9%	1.670,00	6,73%
35,000 < X ≤ 40,000	11.411.083	7,1%	981,00	3,95%
40,000 < X ≤ 45,000	7.811.617	4,9%	584,00	2,35%
45,000 < X ≤ 50,000	5.679.157	3,5%	340,00	1,37%
50,000 < X ≤ 55,000	3.143.099	2,0%	166,00	0,67%
55,000 < X ≤ 60,000	2.268.484	1,4%	95,00	0,38%
60,000 < X ≤ 65,000	1.506.153	0,9%	52,00	0,21%
65,000 < X ≤ 70,000	1.280.351	0,8%	44,00	0,18%
70,000 < X ≤ 75,000	437.622	0,3%	12,00	0,05%
75,000 < X	1.011.868	0,6%	21,00	0,08%
Total	160.441.019,67	100,00%	24.824	100,00%

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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	330.865,64	0,08%	1
2	307.828,34	0,08%	1
3	290.080,53	0,07%	13
4	284.405,44	0,07%	5
5	279.201,75	0,07%	2
6	274.570,29	0,07%	16
7	246.763,50	0,06%	1
8	245.878,94	0,06%	10
9	218.255,27	0,05%	1
10	207.155,55	0,05%	2
11	200.928,19	0,05%	33
12	198.555,29	0,05%	1
13	195.115,00	0,05%	1
14	185.228,46	0,05%	4
15	179.216,87	0,04%	1
16	178.786,00	0,04%	2
17	169.867,16	0,04%	1
18	167.768,75	0,04%	5
19	167.275,90	0,04%	1
20	159.751,49	0,04%	1
	4.487.498,36	1,13%	102

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8. Geographical Distribution

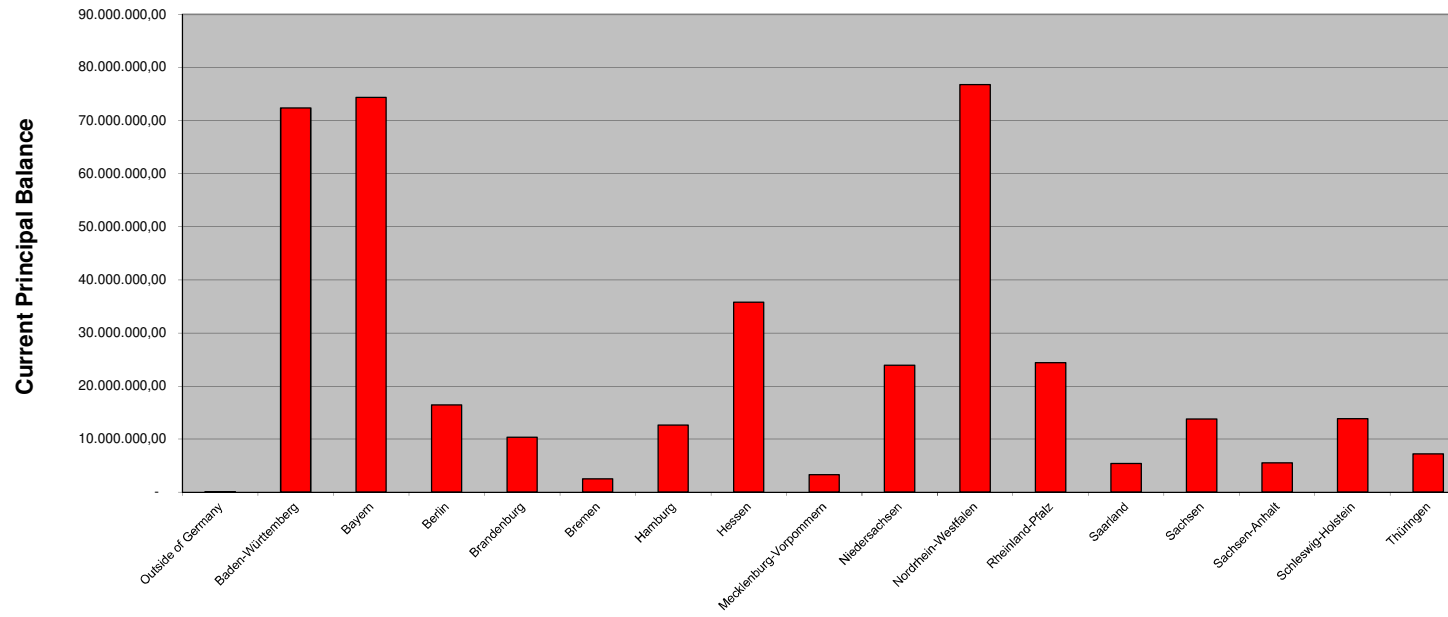
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	13.791,04	0,0%	1	0,0%
Baden-Württemberg	72.345.724,20	18,2%	6.620	18,4%
Bayern	74.315.368,32	18,7%	6.737	18,7%
Berlin	16.425.141,15	4,1%	1.689	4,7%
Brandenburg	10.353.969,59	2,6%	1.140	3,2%
Bremen	2.484.700,24	0,6%	208	0,6%
Hamburg	12.642.059,88	3,2%	1.007	2,8%
Hessen	35.768.359,57	9,0%	3.123	8,7%
Mecklenburg-Vorpomm	3.288.763,76	0,8%	265	0,7%
Niedersachsen	23.904.478,92	6,0%	2.214	6,2%
Nordrhein-Westfalen	76.749.852,63	19,3%	6.700	18,6%
Rheinland-Pfalz	24.386.024,31	6,1%	2.026	5,6%
Saarland	5.388.847,88	1,4%	429	1,2%
Sachsen	13.766.531,43	3,5%	1.279	3,6%
Sachsen-Anhalt	5.521.873,30	1,4%	560	1,6%
Schleswig-Holstein	13.854.518,40	3,5%	1.212	3,4%
Thüringen	7.203.956,02	1,8%	767	2,1%
Total	398.413.960,64	100,00%	35.977	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	220.413.309,02	92,6%	10.024	89,88%
LCV	17.559.631,95	7,4%	1.129	10,12%
Total	237.972.940,97	100%	11.153	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	144.117.321,65	89,83%	22.111	89,07%
LCV	16.323.698,02	10,17%	2.713	10,93%
Total	160.441.019,67	100%	24.824	100%

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10. Insurances

Reporting Date			05/12/2023		
Payment Date			21/12/2023		
Period No					
Monthly Period			01/11/2023 - 30/11/2023		
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.182.067,70	1.787.320,83	237.972.940,97	1,2%
Leases	0,00	0,00	160.441.019,67	0,0%
Total	1.182.067,70	1.787.320,83	398.413.960,64	0,7%

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11. Type of Contract

Reporting Date			05/12/2023			
Payment Date			21/12/2023			
Period No						
Monthly Period			01/11/2023 - 30/11/2023			
Interest Period	from		21/11/2023	to	21/12/2023	= 30 days
Collection Period	from		01/11/2023	to	30/11/2023	

<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	6.589	18,3%	149.512.421	37,5%
Balloon Loans used cars	4.564	12,7%	88.460.520	22,2%
Leases new cars	24.824	69,0%	160.441.020	40,3%
Total	35.977	100%	398.413.960,64	100,0%

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12. Customer Yield

Reporting Date	05/12/2023			
Payment Date	21/12/2023			
Period No				
Monthly Period	01/11/2023 - 30/11/2023			
Interest Period	from	21/11/2023	to	21/12/2023 = 30 days
Collection Period	from	01/11/2023	to	30/11/2023

<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%	21.945.539,08	9,22%	637	5,71%
1,01 to 2%	23.088.950,32	9,70%	971	8,71%
2,01 to 3%	77.566.089,96	32,59%	3.920	35,15%
3,01 to 4%	75.147.793,66	31,58%	3.969	35,59%
4,01 to 5%	29.443.454,21	12,37%	1.249	11,20%
5,01 to 6%	8.997.040,65	3,78%	331	2,97%
6,01 to 7%	1.587.810,86	0,67%	59	0,53%
7,01 to 8%	196.262,23	0,08%	17	0,15%
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	237.972.940,97	100%	11.153,00	100%

Statistics	in %
WA Interest	3,20

* runs from .00 to .99

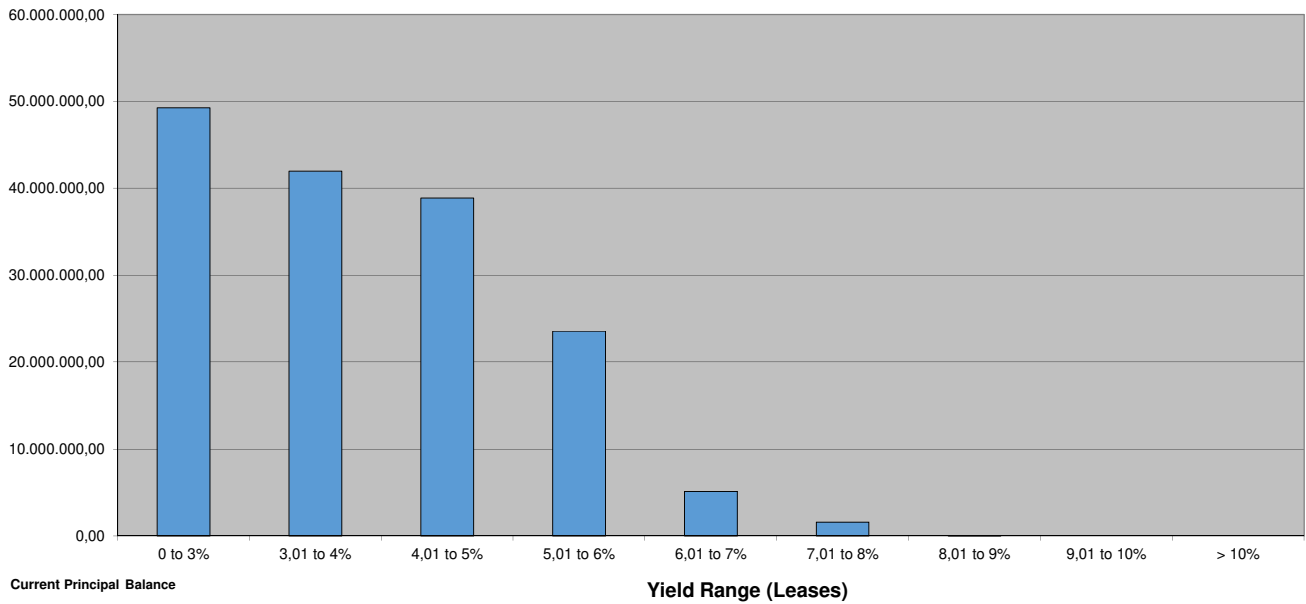
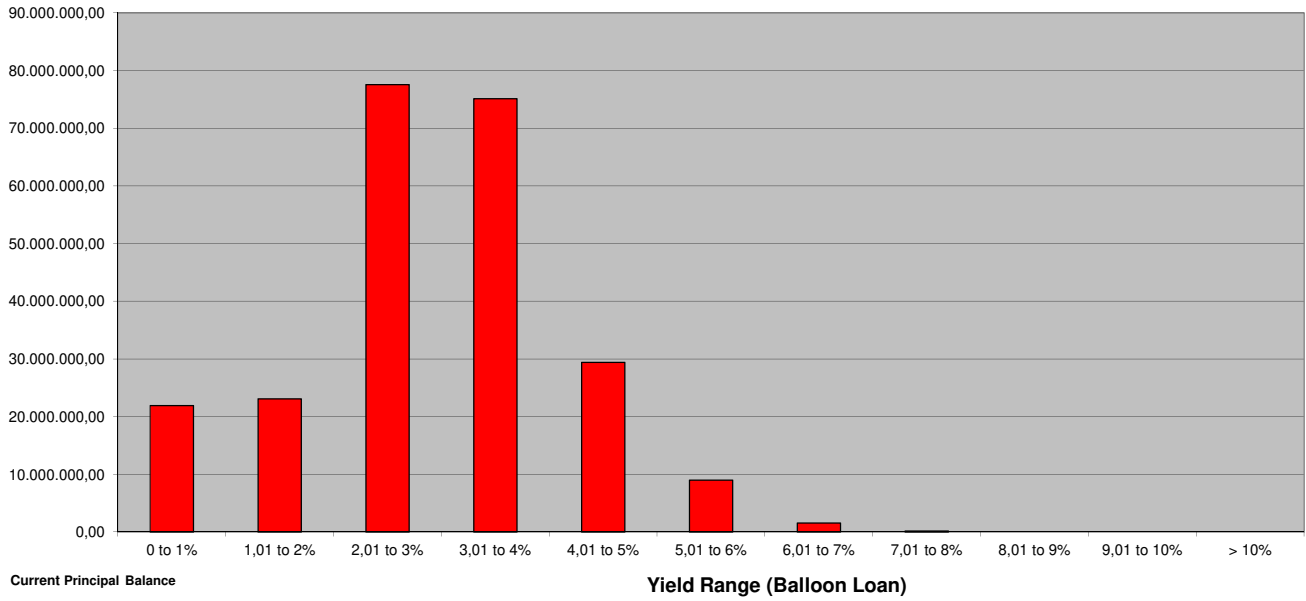
<i>Leases</i>				
<i>Yield Range *</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	49.264.251,13	30,71%	8.129	32,75%
3,01 to 4%	41.950.284,41	26,15%	7.742	31,19%
4,01 to 5%	38.887.173,72	24,24%	5.943	23,94%
5,01 to 6%	23.563.325,68	14,69%	2.296	9,25%
6,01 to 7%	5.137.998,46	3,20%	564	2,27%
7,01 to 8%	1.597.023,71	1,00%	141	0,57%
8,01 to 9%	40.962,56	0,03%	9	0,04%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	160.441.019,67	100%	24.824,00	100%

Statistics	in %
WA Interest	3,90

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12.1 Customer Yield (Graph)

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	



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13. Seasoning

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

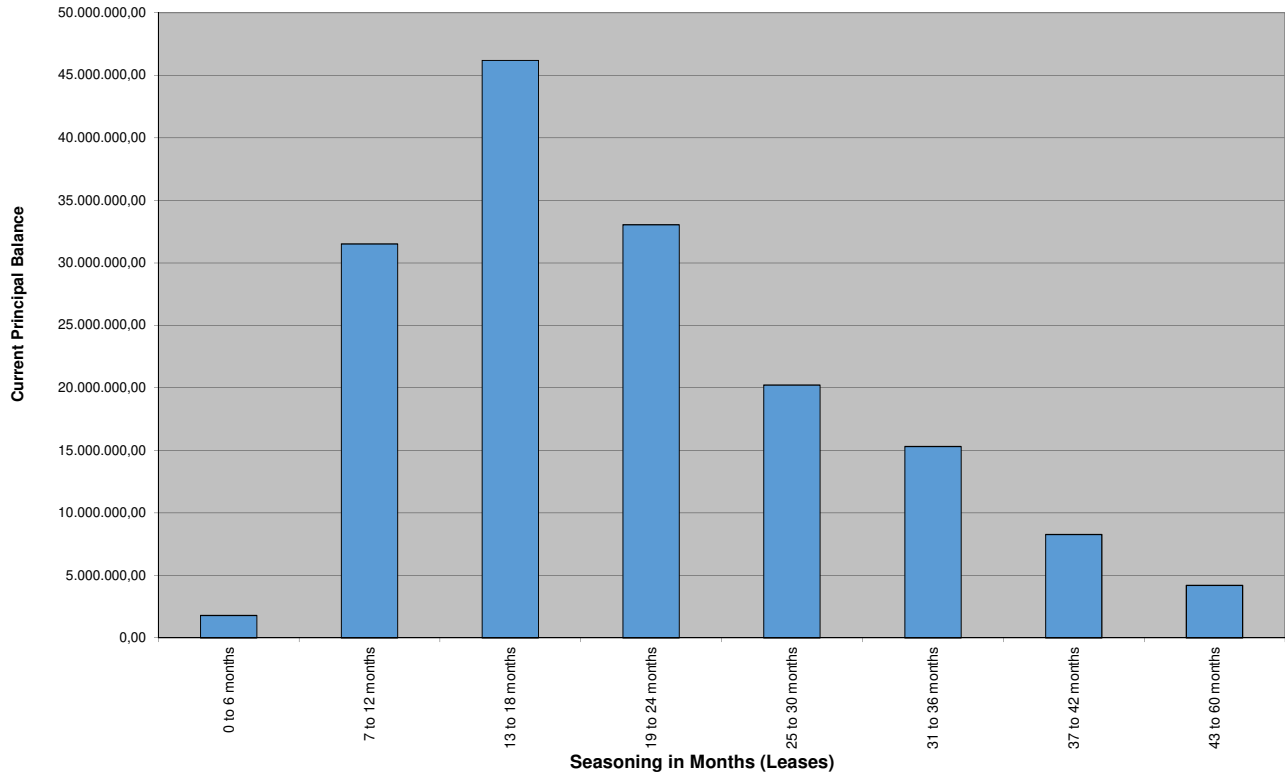
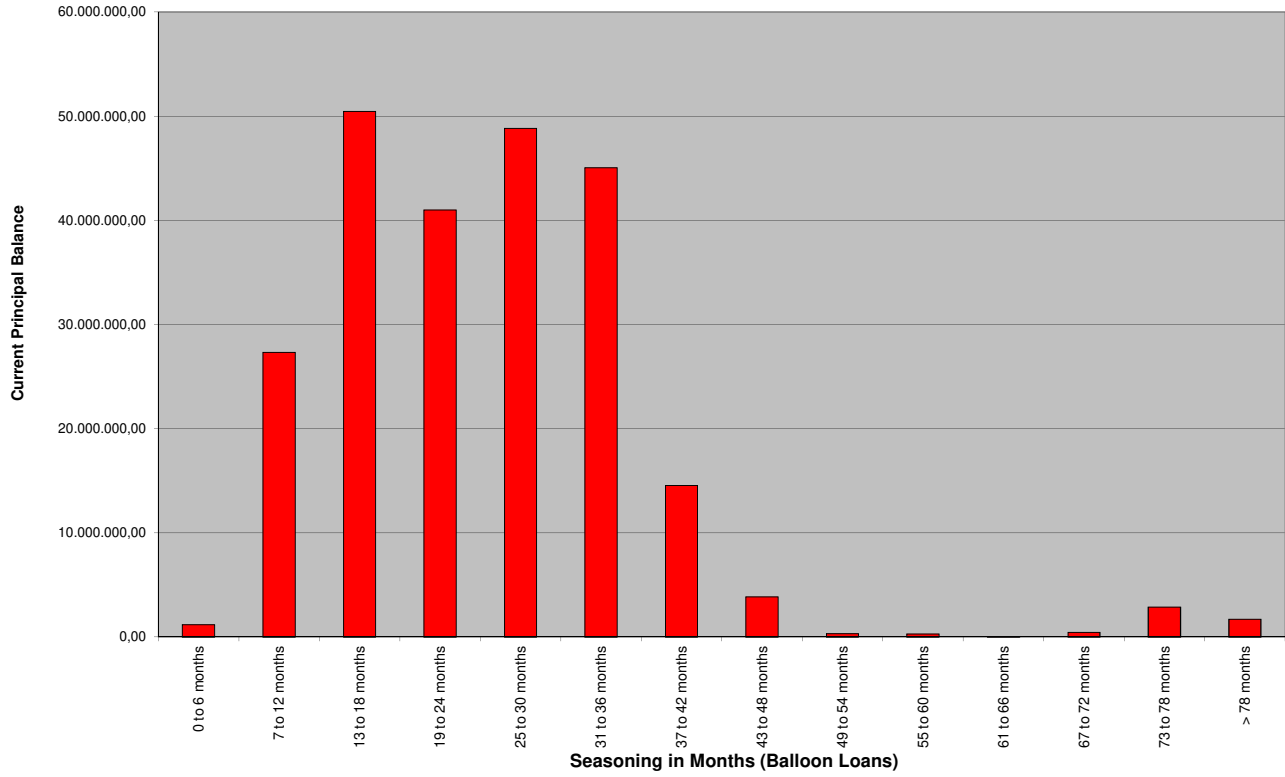
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	1.196.166,84	0,50%	18	0,16%
7 to 12 months	27.323.985,49	11,48%	671	6,02%
13 to 18 months	50.466.293,52	21,21%	1.631	14,62%
19 to 24 months	40.982.210,58	17,22%	1.740	15,60%
25 to 30 months	48.841.707,37	20,52%	2.486	22,29%
31 to 36 months	45.056.082,14	18,93%	2.655	23,81%
37 to 42 months	14.548.863,16	6,11%	988	8,86%
43 to 48 months	3.846.963,68	1,62%	247	2,21%
49 to 54 months	319.391,79	0,13%	27	0,24%
55 to 60 months	290.065,67	0,12%	23	0,21%
61 to 66 months	52.676,44	0,02%	8	0,07%
67 to 72 months	459.611,90	0,19%	43	0,39%
73 to 78 months	2.880.351,67	1,21%	353	3,17%
> 78 months	1.708.570,72	0,72%	263	2,36%
Total	237.972.940,97	100,00%	11.153	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	1.782.859,21	1,11%	75	0,30%
7 to 12 months	31.488.314,26	19,63%	2.695	10,86%
13 to 18 months	46.196.377,72	28,79%	4.978	20,05%
19 to 24 months	33.037.418,72	20,59%	4.321	17,41%
25 to 30 months	20.201.667,34	12,59%	3.716	14,97%
31 to 36 months	15.291.449,54	9,53%	4.030	16,23%
37 to 42 months	8.245.078,22	5,14%	2.561	10,32%
43 to 60 months	4.197.854,66	2,62%	2.448	9,86%
Total	160.441.019,67	100,00%	24.824	100,00%

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13.1 Seasoning (Graph)

Reporting Date	05/12/2023		
Payment Date	21/12/2023		
Period No			
Monthly Period	01/11/2023 - 30/11/2023		
Interest Period	from	21/11/2023	to 21/12/2023
Collection Period	from	01/11/2023	to 30/11/2023 = 30 days



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14. Remaining Term

Reporting Date	05/12/2023			
Payment Date	21/12/2023			
Period No				
Monthly Period	01/11/2023 - 30/11/2023			
Interest Period	from	21/11/2023	to	21/12/2023 = 30 days
Collection Period	from	01/11/2023	to	30/11/2023

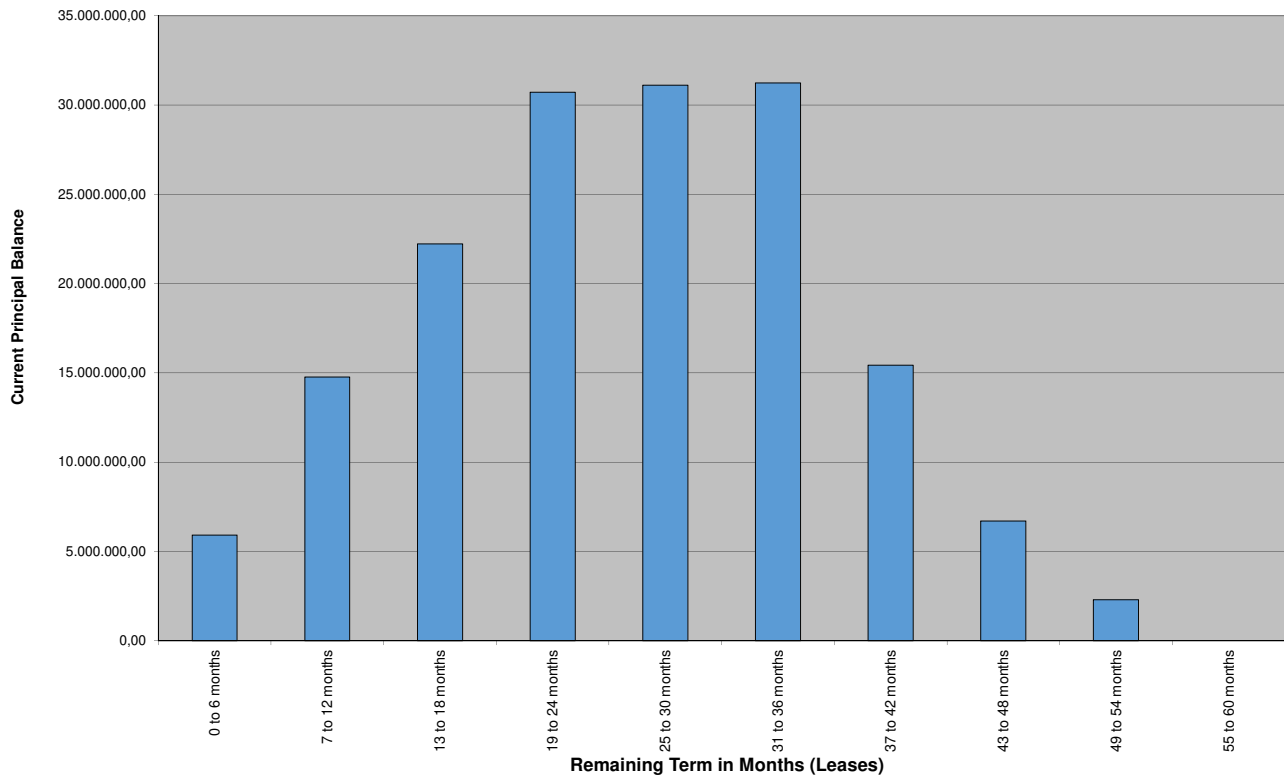
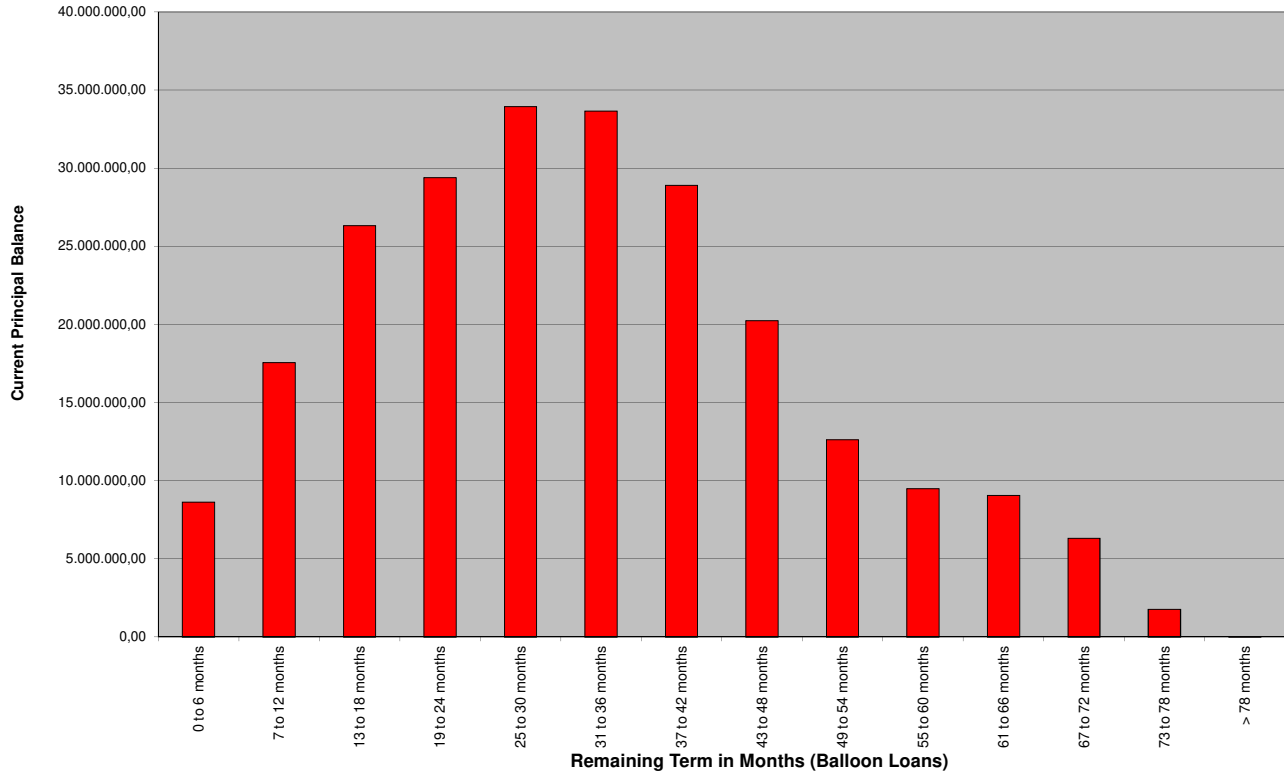
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.621.788,71	3,62%	18	0,16%
7 to 12 months	17.557.949,80	7,38%	671	6,02%
13 to 18 months	26.322.704,89	11,06%	1.631	14,62%
19 to 24 months	29.392.856,96	12,35%	1.740	15,60%
25 to 30 months	33.945.180,83	14,26%	2.486	22,29%
31 to 36 months	33.667.881,31	14,15%	2.655	23,81%
37 to 42 months	28.915.614,74	12,15%	988	8,86%
43 to 48 months	20.240.380,50	8,51%	247	2,21%
49 to 54 months	12.620.099,51	5,30%	27	0,24%
55 to 60 months	9.482.519,03	3,98%	23	0,21%
61 to 66 months	9.070.764,93	3,81%	8	0,07%
67 to 72 months	6.324.236,50	2,66%	43	0,39%
73 to 78 months	1.775.273,57	0,75%	353	3,17%
> 78 months	35.689,69	0,01%	263	2,36%
Total	237.972.940,97	100,00%	11.153	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	5.925.145,72	3,69%	4.283	17,25%
7 to 12 months	14.777.916,42	9,21%	4.636	18,68%
13 to 18 months	22.219.919,28	13,85%	4.113	16,57%
19 to 24 months	30.723.297,45	19,15%	4.046	16,30%
25 to 30 months	31.119.745,10	19,40%	3.161	12,73%
31 to 36 months	31.237.260,80	19,47%	3.124	12,58%
37 to 42 months	15.434.415,79	9,62%	973	3,92%
43 to 48 months	6.707.490,58	4,18%	401	1,62%
49 to 54 months	2.295.828,53	1,43%	87	0,35%
55 to 60 months	0,00	0,00%	0	0,00%
Total	160.441.019,67	100,00%	24.824	100,00%

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14.1 Remaining Term (Graph)

Reporting Date	05/12/2023		
Payment Date	21/12/2023		
Period No			
Monthly Period	01/11/2023 - 30/11/2023		
Interest Period	from	21/11/2023	to 21/12/2023
Collection Period	from	01/11/2023	to 30/11/2023
			= 30 days



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15. Original Term

Reporting Date	05/12/2023	
Payment Date	21/12/2023	
Period No		
Monthly Period	01/11/2023 - 30/11/2023	
Interest Period	from 21/11/2023 to 21/12/2023	= 30 days
Collection Period	from 01/11/2023 to 30/11/2023	

<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	156.492,31	0,07%	3	0,03%
13 to 18 months	22.914,97	0,01%	3	0,03%
19 to 24 months	2.844.922,81	1,20%	97	0,87%
25 to 30 months	180.720,10	0,08%	11	0,10%
31 to 36 months	22.470.202,35	9,44%	1.021	9,15%
37 to 42 months	879.005,63	0,37%	43	0,39%
43 to 48 months	94.872.657,54	39,87%	4.451	39,91%
49 to 54 months	1.373.499,85	0,58%	60	0,54%
55 to 60 months	54.685.662,56	22,98%	2.409	21,60%
61 to 66 months	1.165.844,17	0,49%	53	0,48%
67 to 72 months	17.505.524,17	7,36%	747	6,70%
73 to 78 months	1.458.015,12	0,61%	72	0,65%
> 78 months	40.357.479,39	16,96%	2.183	19,57%
Total	237.972.940,97	100,00%	11.153	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	6.810,52	0,00%	4	0,02%
19 to 24 months	1.760.667,17	1,10%	971	3,91%
25 to 30 months	142.829,49	0,09%	42	0,17%
31 to 36 months	39.367.962,53	24,54%	6.657	26,82%
37 to 42 months	2.072.718,93	1,29%	201	0,81%
43 to 48 months	91.974.475,51	57,33%	14.442	58,18%
49 to 54 months	1.461.682,28	0,91%	129	0,52%
55 to 60 months	23.653.873,24	14,74%	2.378	9,58%
Total	160.441.019,67	100,00%	24.824	100,00%

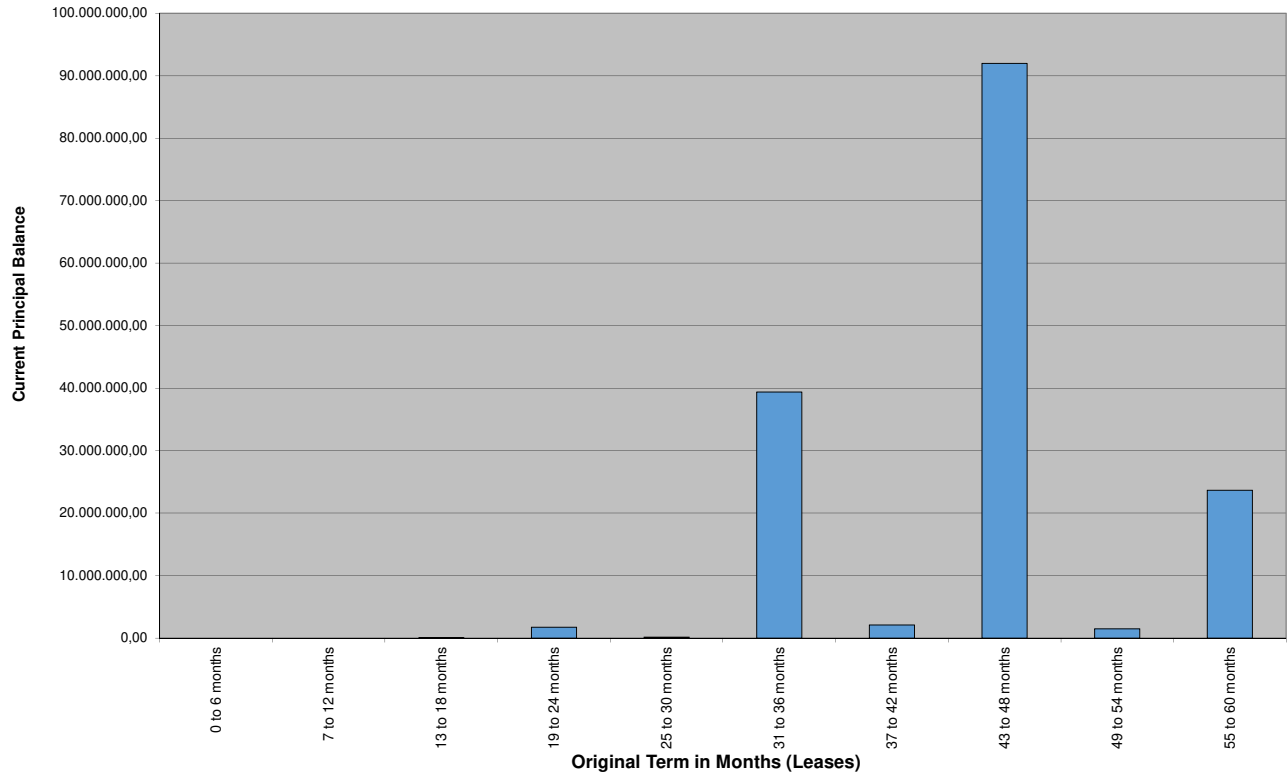
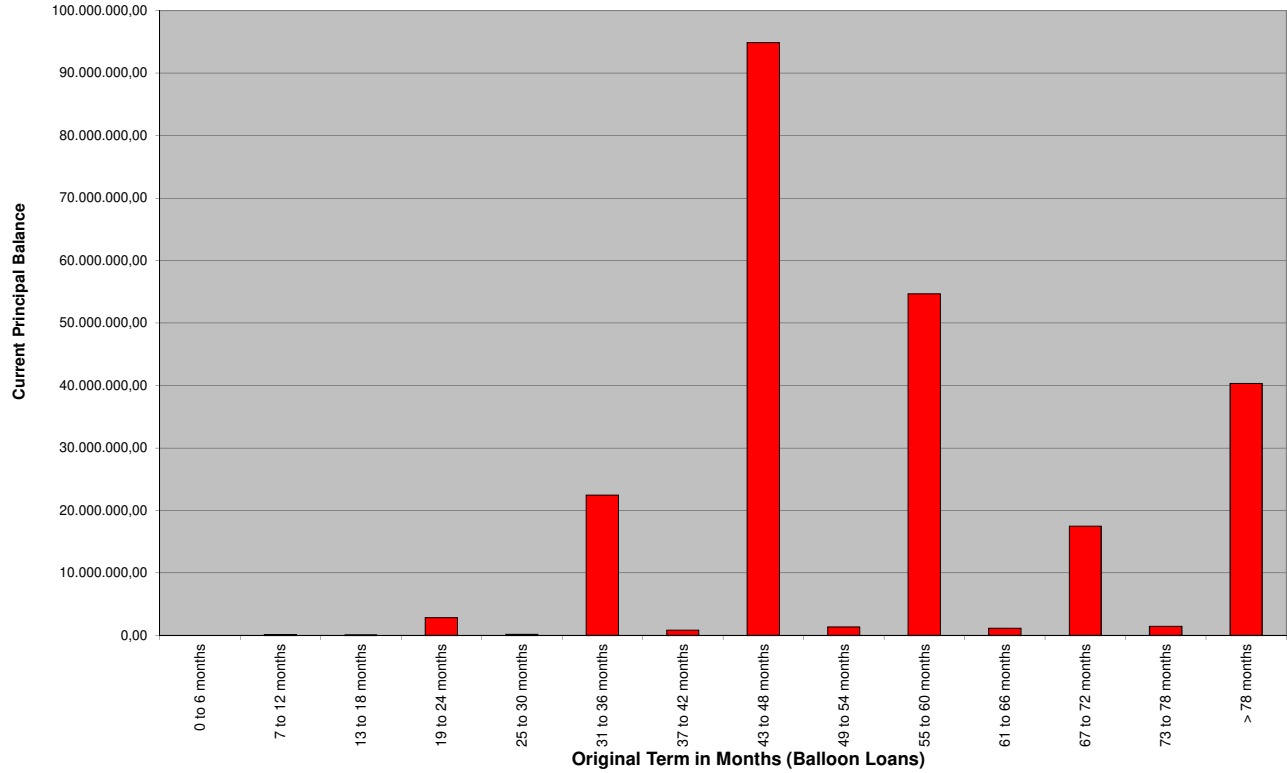
Statistics	
WA Original Term	46,50

Statistics	
WA Original Term	57,44

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15.1 Original Term (Graph)

Reporting Date	05/12/2023					
Payment Date	21/12/2023					
Period No						
Monthly Period	01/11/2023 - 30/11/2023					
Interest Period	from	21/11/2023	to	21/12/2023	=	30 days
Collection Period	from	01/11/2023	to	30/11/2023		



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16. Manufacturer

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

<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	16.513.728,21	4,14%	1.134	3,15%
Chrysler	0,00	0,00%	0	0,00%
Dodge	97.621,62	0,02%	3	0,01%
Fiat	105.793.426,52	26,55%	17.268	48,00%
Jaguar	41.426.691,08	10,40%	3.220	8,95%
Jeep	49.514.052,33	12,43%	4.225	11,74%
Lancia	18.506,64	0,00%	4	0,01%
LandRover	139.656.055,80	35,05%	7.836	21,78%
Maserati	8.418.154,38	2,11%	377	1,05%
Others	36.975.724,06	9,28%	1.910	5,31%
	398.413.960,64	100,00%	35.977,00	100,00%

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17. Priority of Payments

Reporting Date	05/12/2023		
Payment Date	21/12/2023		
Period No			
Monthly Period	01/11/2023 - 30/11/2023		
Interest Period	from	21/11/2023	to 21/12/2023 = 30 days
Collection Period	from	01/11/2023	to 30/11/2023

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	+ 19.725.217,49
a 1. Payable Expenses	- 160,33
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	- 916,67
e 5. to pay pari passu and pro rata to the Swap Counterparty	- 3.437,83
f 6. Class A Interest Amount	- 1.242.845,26
g 7. Class B Interest Amount	- 11.212,50
h 8. Class C Interest Amount	- 21.041,67
i 9. Class D Interest Amount	- 25.575,00
j 10. Class E Interest Amount	- 37.041,67
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	- 16.232.184,13
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	- 94.791,67
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	- 2.056.010,76
v	

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18. Transaction Costs

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

Transaction Costs	400.399.749,6	313.799.749,6	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	1.432.507,77 €	1.242.845,26 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Interest Payments	1.432.507,77 €	1.242.845,26 €	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	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

Swap Counterparty Data
Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung
Deutschland

Swap Data

Swap Type	IRS
Notional Amount	330.031.933,71
Fixed Rate	0,42
Floating Rate (Euribor)	3,8190
Net Swap Payments	-1.165.837,81

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20. Retention

Reporting Date	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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	330.031.933,71	82,84%
Class B Notes	20.700.000,00	5,20%
Class C Notes	20.200.000,00	5,07%
Class D Notes	15.500.000,00	3,89%
Class E Notes	12.700.000,00	3,19%
Class M Notes	17.500.000,00	4,39%

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	2.420.698,03	0,61%
Minimum Retention Class M	17.500.000,00	4,39%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	5,20%
Actual Retention Class C	20.200.000,00	5,07%
Actual Retention Class D	15.500.000,00	3,89%
Actual Retention Class E	12.700.000,00	3,19%
Actual Retention Class M	17.500.000,00	4,39%

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	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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	05/12/2023				
Payment Date	21/12/2023				
Period No					
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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		05/12/2023			
Payment Date		21/12/2023			
Period No					
Monthly Period		01/11/2023 - 30/11/2023			
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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	05/12/2023				
Payment Date	21/12/2023				
Period No	0				
Monthly Period	01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	= 30 days
Collection Period	from	01/11/2023	to	30/11/2023	

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		05/12/2023				
Payment Date		21/12/2023				
Period No		0				
Monthly Period		01/11/2023 - 30/11/2023				
Interest Period	from	21/11/2023	to	21/12/2023	=	30 days
Collection Period	from	01/11/2023	to	30/11/2023		

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