

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No					
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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1. Portfolio Information

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Collection Period from	01/12/2023	to	31/12/2023		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period (collection period)		397.999.749,58 €	414.231.933,71
Scheduled Principal Payments		12.542.660,27 €	12.589.873,59
Prepayment Principal		2.023.340,65 €	2.233.246,41
Others		614.747,45 €	1.339.350,44
Recoveries		20.705,04 €	19.957,98
Total Principal Collections		15.201.453,41 €	16.182.428,42
Total Interest Collections		1.884.251,54 €	2.214.801,68
Defaults		- 4.876,36	49.755,71
End of Period (after Payment Date)	35.149	382.803.172,53 €	397.999.749,58
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		6,10%	6,47%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	400.399.749,58
End of Period	385.203.172,53

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.914.498,75 €	NO
Cash Outflow	€ 75.982,89		
Cash Inflow	€ -		
End of Period	0,5%	1.838.515,86 €	
Required Reserve Fund	€ 1.838.515,86		

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3. Performance Data

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Note Balance

Beginning of Period	400.399.749,58 €
End of Period	385.203.172,53 €

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	990.776,99 €

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	378.815,79 €

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	819.211,59 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,21%
Cumulative Default Level previous period	0,22%
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	0,06%
Delinquency Level previous period	0,09%
Delinquency Level current period	0,10%

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	369
Number of Contracts being 61-90 Days delinquent	79
Number of Contracts being 91-120 Days delinquent	27
Gross instalments being 31-60 days delinquent	25.996,68
Gross instalments being 61-90 days delinquent	8.909,16
Gross instalments being 91-120 days delinquent	15.532,94
Current Period Termination	189.992,79
Cumulative Termination	2.181.514,18
New number of Contracts being terminated	28,00
Total number of Contracts being terminated	361,00
Current Period Recoveries	20.705,04
Cumulative Recoveries	328.927,12

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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	313.799.749,58 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	15.196.577,05	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	298.603.172,53 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	77,5%	5,4%	5,2%	4,0%	3,3%	4,5%	
Current Pool Factor	0,75	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	4,553						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	32 days	32 days	32 days	32 days	32 days	32 days	32 days
Principal Outstanding Beginning 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 €	
> Principal Repayment	15.196.577,05 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
> Principal Outstanding End of Period	298.603.172,53 €	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	1.269.982,45 €	11.960,00 €	22.444,44 €	27.280,00 €	39.511,11 €	101.111,11 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE							
	22,96%	17,59%	12,34%	8,32%	5,02%	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

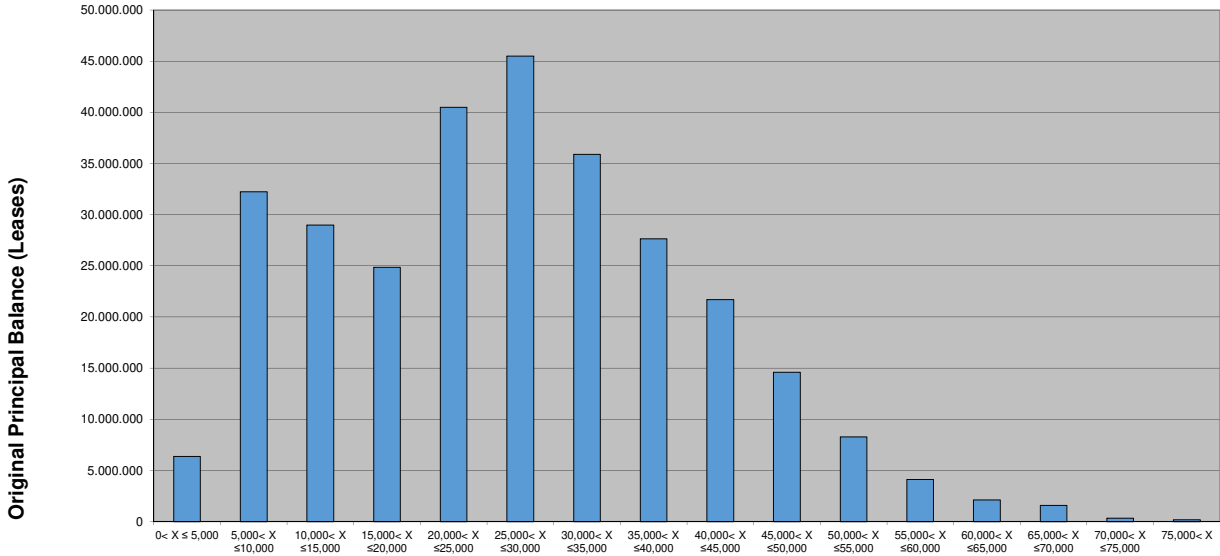
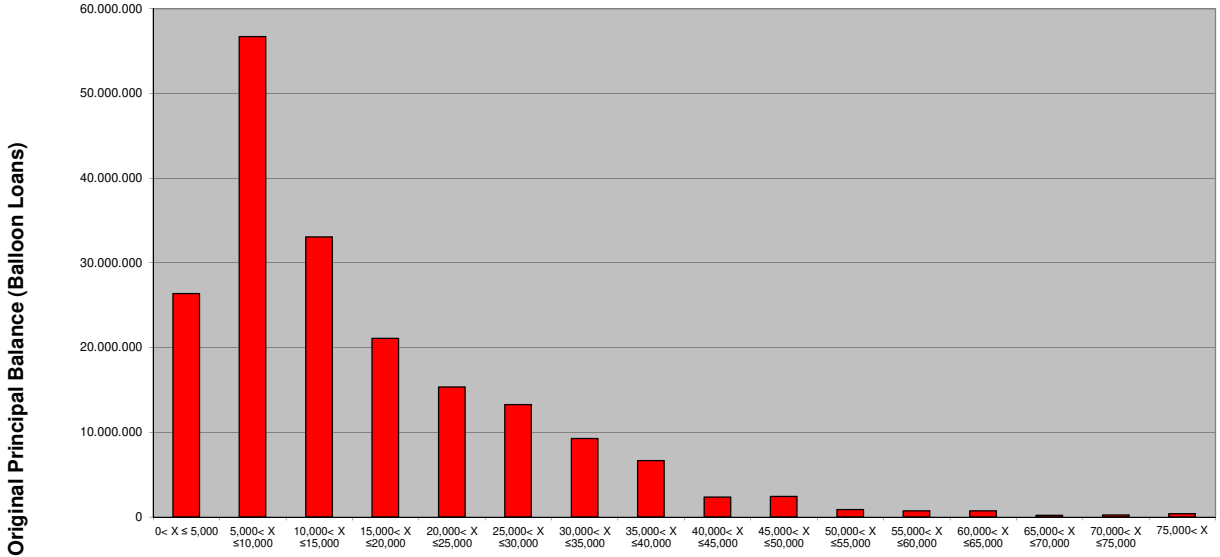
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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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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	16.902.490	7,3%	2.031,00	18,59%
5,000 < X ≤ 10,000	48.655.962	21,0%	3.676,00	33,64%
10,000 < X ≤ 15,000	40.975.741	17,7%	2.059,00	18,84%
15,000 < X ≤ 20,000	28.792.643	12,4%	1.099,00	10,06%
20,000 < X ≤ 25,000	18.999.640	8,2%	567,00	5,19%
25,000 < X ≤ 30,000	17.778.265	7,7%	463,00	4,24%
30,000 < X ≤ 35,000	14.904.186	6,4%	330,00	3,02%
35,000 < X ≤ 40,000	12.538.109	5,4%	252,00	2,31%
40,000 < X ≤ 45,000	7.451.876	3,2%	136,00	1,24%
45,000 < X ≤ 50,000	6.240.812	2,7%	103,00	0,94%
50,000 < X ≤ 55,000	4.171.764	1,8%	62,00	0,57%
55,000 < X ≤ 60,000	3.563.275	1,5%	48,00	0,44%
60,000 < X ≤ 65,000	2.158.456	0,9%	27,00	0,25%
65,000 < X ≤ 70,000	1.652.399	0,7%	18,00	0,16%
70,000 < X ≤ 75,000	1.279.619	0,6%	13,00	0,12%
75,000 < X	5.592.213	2,4%	42,00	0,38%
Total	231.657.449,08	100,00%	10.926	100,00%

Statistics in EUR

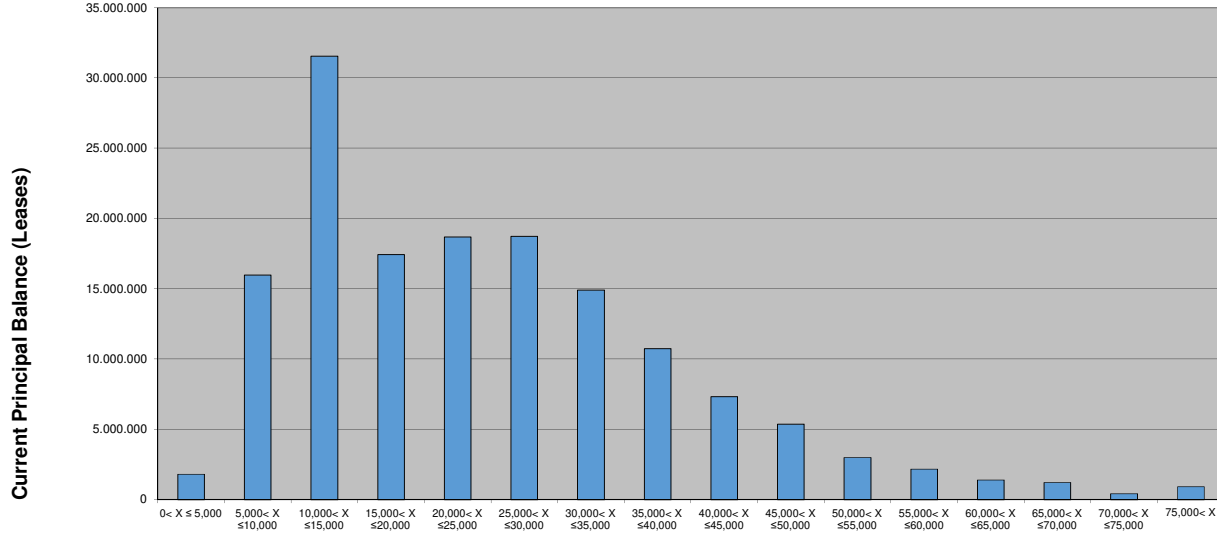
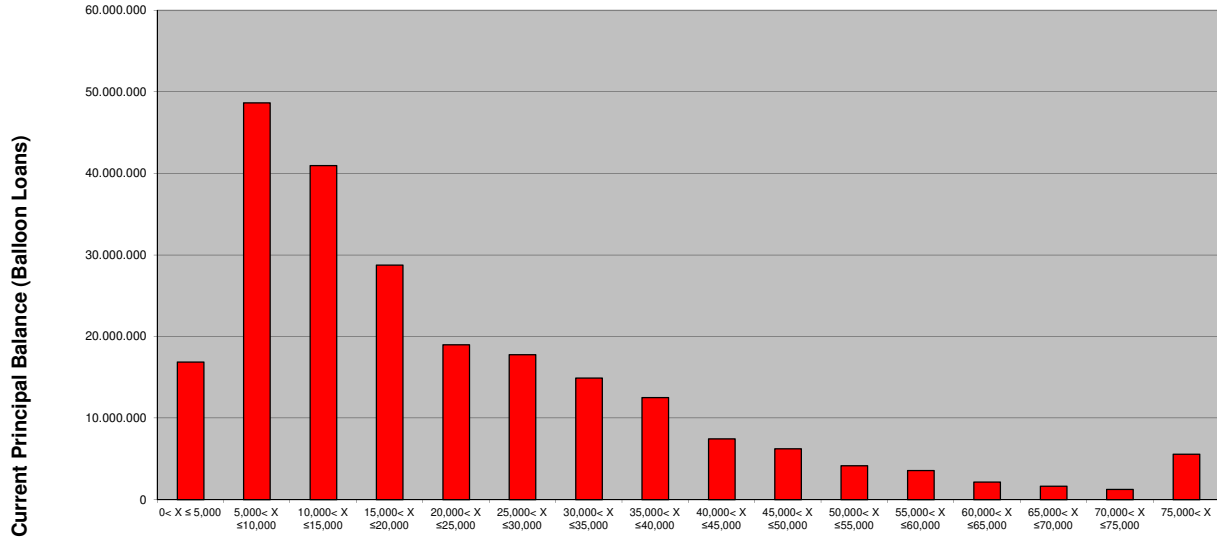
Leases				
Current Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 < X ≤ 5,000	1.816.371	1,2%	466,00	1,93%
5,000 < X ≤ 10,000	15.972.767	10,5%	5.397,00	22,36%
10,000 < X ≤ 15,000	31.528.775	20,8%	6.587,00	27,29%
15,000 < X ≤ 20,000	17.430.224	11,5%	2.836,00	11,75%
20,000 < X ≤ 25,000	18.677.742	12,3%	2.658,00	11,01%
25,000 < X ≤ 30,000	18.713.232	12,3%	2.375,00	9,84%
30,000 < X ≤ 35,000	14.893.929	9,8%	1.617,00	6,70%
35,000 < X ≤ 40,000	10.728.065	7,1%	937,00	3,88%
40,000 < X ≤ 45,000	7.319.583	4,8%	558,00	2,31%
45,000 < X ≤ 50,000	5.358.533	3,5%	328,00	1,36%
50,000 < X ≤ 55,000	2.984.086	2,0%	160,00	0,66%
55,000 < X ≤ 60,000	2.165.661	1,4%	94,00	0,39%
60,000 < X ≤ 65,000	1.390.468	0,9%	51,00	0,21%
65,000 < X ≤ 70,000	1.220.031	0,8%	42,00	0,17%
70,000 < X ≤ 75,000	422.184	0,3%	12,00	0,05%
75,000 < X	907.159	0,6%	20,00	0,08%
Total	151.528.808,25	100,00%	24.138	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	328.316,66	0,09%	1
2	305.266,71	0,08%	1
3	286.161,79	0,07%	13
4	282.103,29	0,07%	5
5	277.464,10	0,07%	2
6	246.908,83	0,06%	1
7	243.878,03	0,06%	10
8	216.569,79	0,06%	1
9	206.177,20	0,05%	2
10	196.440,86	0,05%	1
11	193.593,97	0,05%	1
12	188.690,10	0,05%	32
13	182.925,34	0,05%	4
14	177.251,45	0,05%	2
15	177.011,40	0,05%	1
16	167.601,24	0,04%	1
17	165.577,08	0,04%	5
18	164.538,20	0,04%	1
19	157.936,01	0,04%	1
20	155.117,65	0,04%	1
	4.319.529,70	1,13%	86

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8. Geographical Distribution

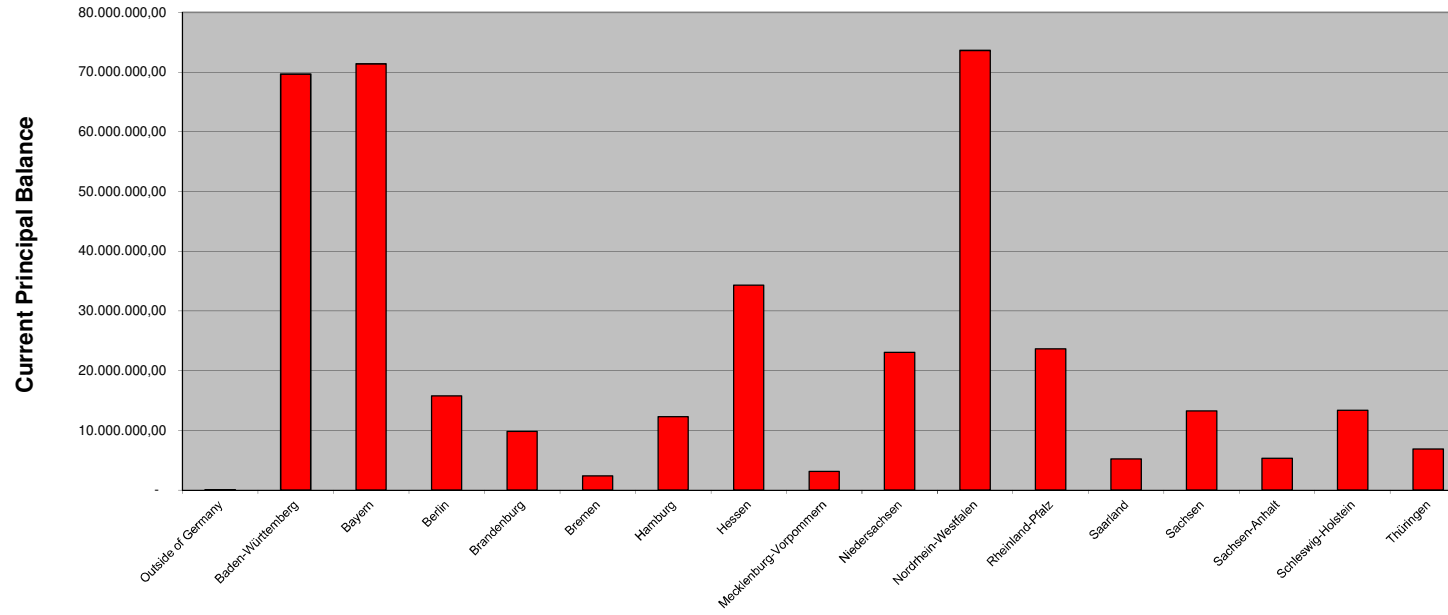
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	13.687,64	0,0%	1	0,0%
Baden-Württemberg	69.654.708,91	18,2%	6.484	18,5%
Bayern	71.381.690,97	18,6%	6.583	18,8%
Berlin	15.790.277,54	4,1%	1.627	4,6%
Brandenburg	9.823.827,40	2,6%	1.103	3,1%
Bremen	2.379.070,85	0,6%	205	0,6%
Hamburg	12.294.880,72	3,2%	987	2,8%
Hessen	34.301.690,67	9,0%	3.033	8,6%
Mecklenburg-Vorpomm	3.130.180,46	0,8%	256	0,7%
Niedersachsen	23.068.155,37	6,0%	2.163	6,2%
Nordrhein-Westfalen	73.638.196,42	19,2%	6.499	18,5%
Rheinland-Pfalz	23.640.242,29	6,2%	1.991	5,7%
Saarland	5.235.380,82	1,4%	421	1,2%
Sachsen	13.256.579,40	3,5%	1.244	3,5%
Sachsen-Anhalt	5.345.861,75	1,4%	544	1,6%
Schleswig-Holstein	13.336.618,21	3,5%	1.180	3,4%
Thüringen	6.895.207,91	1,8%	743	2,1%
Total	383.186.257,33	100,00%	35.064	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	214.602.422,01	92,6%	9.821	89,89%
LCV	17.055.027,07	7,4%	1.105	10,11%
Total	231.657.449,08	100%	10.926	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	136.090.177,43	89,81%	21.510	89,11%
LCV	15.438.630,82	10,19%	2.628	10,89%
Total	151.528.808,25	100%	24.138	100%

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10. Insurances

Reporting Date			04/01/2024		
Payment Date			22/01/2024		
Period No					
Monthly Period			01/12/2023 - 31/12/2023		
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.132.732,92	1.706.923,59	231.657.449,08	1,2%
Leases	0,00	0,00	151.528.808,25	0,0%
Total	1.132.732,92	1.706.923,59	383.186.257,33	0,7%

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11. Type of Contract

Reporting Date			04/01/2024			
Payment Date			22/01/2024			
Period No						
Monthly Period			01/12/2023 - 31/12/2023			
Interest Period	from		21/12/2023	to	22/01/2024	= 32 days
Collection Period	from		01/12/2023	to	31/12/2023	

<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	6.444	18,4%	145.756.798	38,0%
Balloon Loans used cars	4.482	12,8%	85.900.651	22,4%
Leases new cars	24.138	68,8%	151.528.808	39,5%
Total	35.064	100%	383.186.257,33	100,0%

**ABEST 21
Monthly Investor Report**

12. Customer Yield

Reporting Date	04/01/2024			
Payment Date	22/01/2024			
Period No				
Monthly Period	01/12/2023 - 31/12/2023			
Interest Period	from	21/12/2023	to	22/01/2024 = 32 days
Collection Period	from	01/12/2023	to	31/12/2023

<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%	21.443.575,36	9,26%	624	5,71%
1,01 to 2%	22.444.610,73	9,69%	947	8,67%
2,01 to 3%	75.447.625,09	32,57%	3.844	35,18%
3,01 to 4%	73.217.567,34	31,61%	3.898	35,68%
4,01 to 5%	28.510.802,20	12,31%	1.209	11,07%
5,01 to 6%	8.795.473,49	3,80%	325	2,97%
6,01 to 7%	1.570.928,92	0,68%	58	0,53%
7,01 to 8%	226.865,95	0,10%	21	0,19%
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	231.657.449,08	100%	10.926,00	100%

Statistics	in %
WA Interest	3,20

* runs from .00 to .99

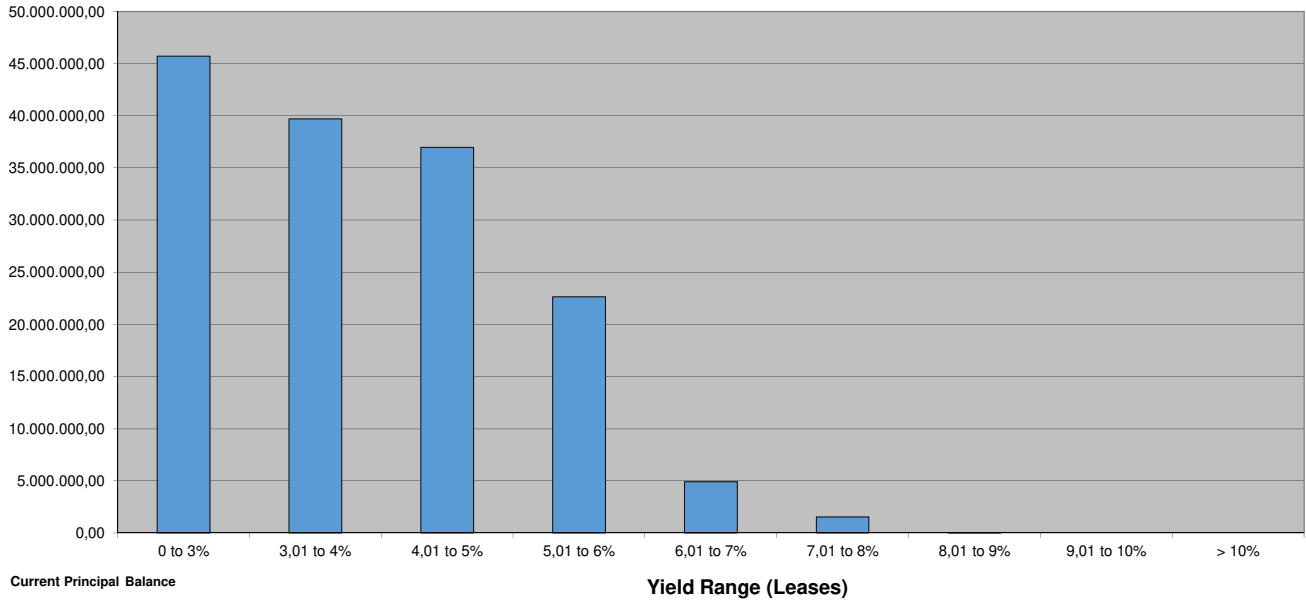
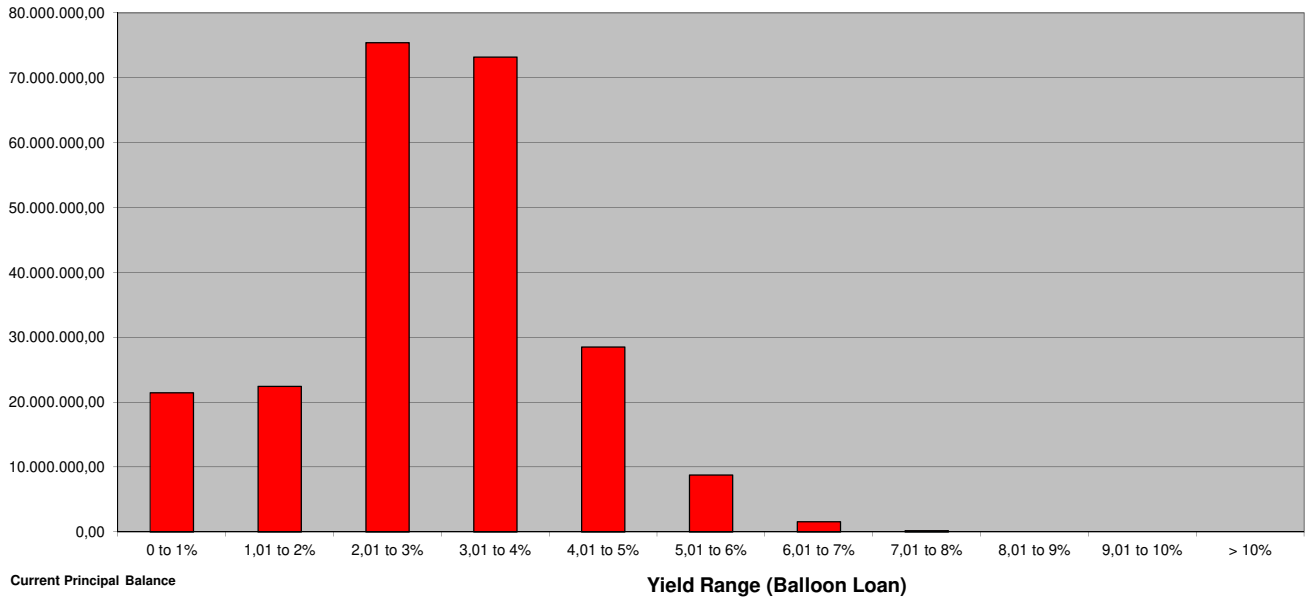
<i>Leases</i>				
<i>Yield Range</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	45.723.973,57	30,18%	7.827	32,43%
3,01 to 4%	39.702.119,18	26,20%	7.547	31,27%
4,01 to 5%	36.955.845,81	24,39%	5.812	24,08%
5,01 to 6%	22.633.797,46	14,94%	2.254	9,34%
6,01 to 7%	4.937.133,56	3,26%	550	2,28%
7,01 to 8%	1.537.406,66	1,01%	140	0,58%
8,01 to 9%	38.532,01	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	151.528.808,25	100%	24.138,00	100%

Statistics	in %
WA Interest	3,91

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Monthly Investor Report

12.1 Customer Yield (Graph)

Reporting Date	04/01/2024					
Payment Date	22/01/2024					
Period No						
Monthly Period	01/12/2023 - 31/12/2023					
Interest Period	from	21/12/2023	to	22/01/2024	=	32 days
Collection Period	from	01/12/2023	to	31/12/2023		



**ABEST 21
Monthly Investor Report**

13. Seasoning

Reporting Date	04/01/2024	
Payment Date	22/01/2024	
Period No		
Monthly Period	01/12/2023 - 31/12/2023	
Interest Period	from 21/12/2023 to	22/01/2024 = 32 days
Collection Period	from 01/12/2023 to	31/12/2023

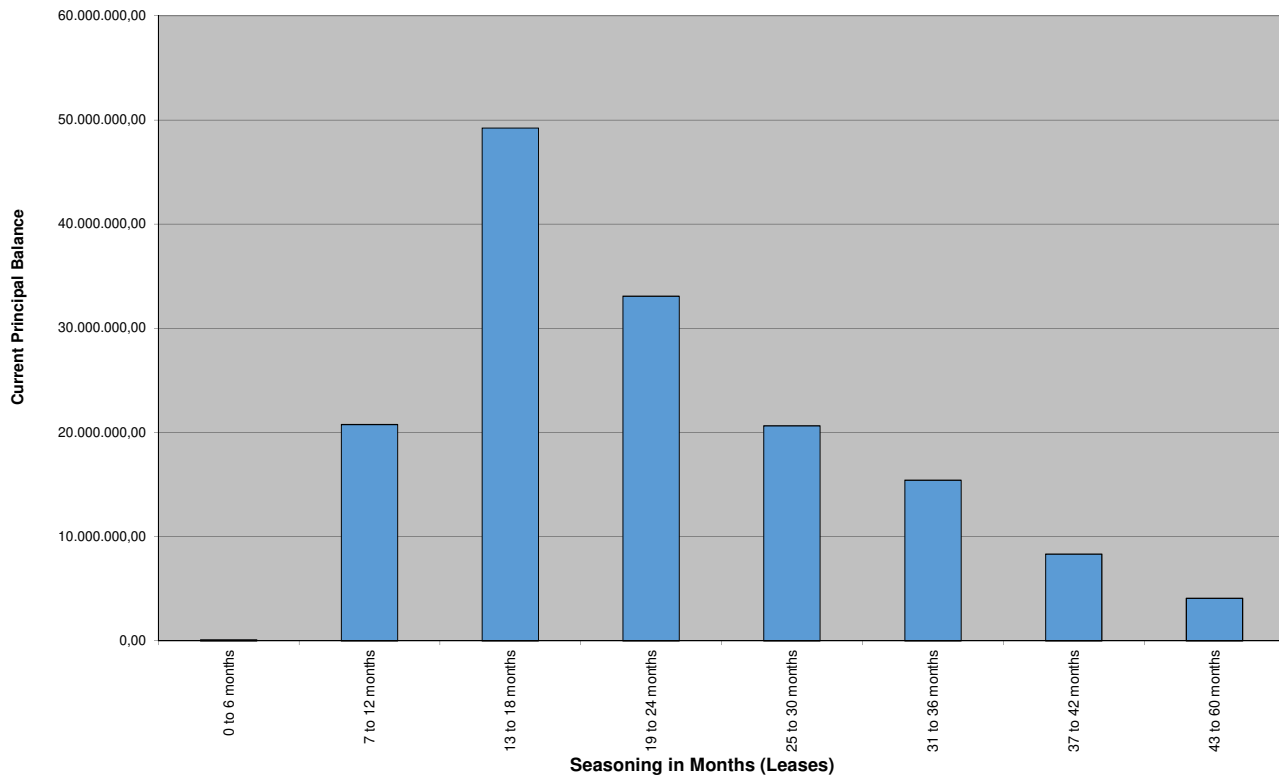
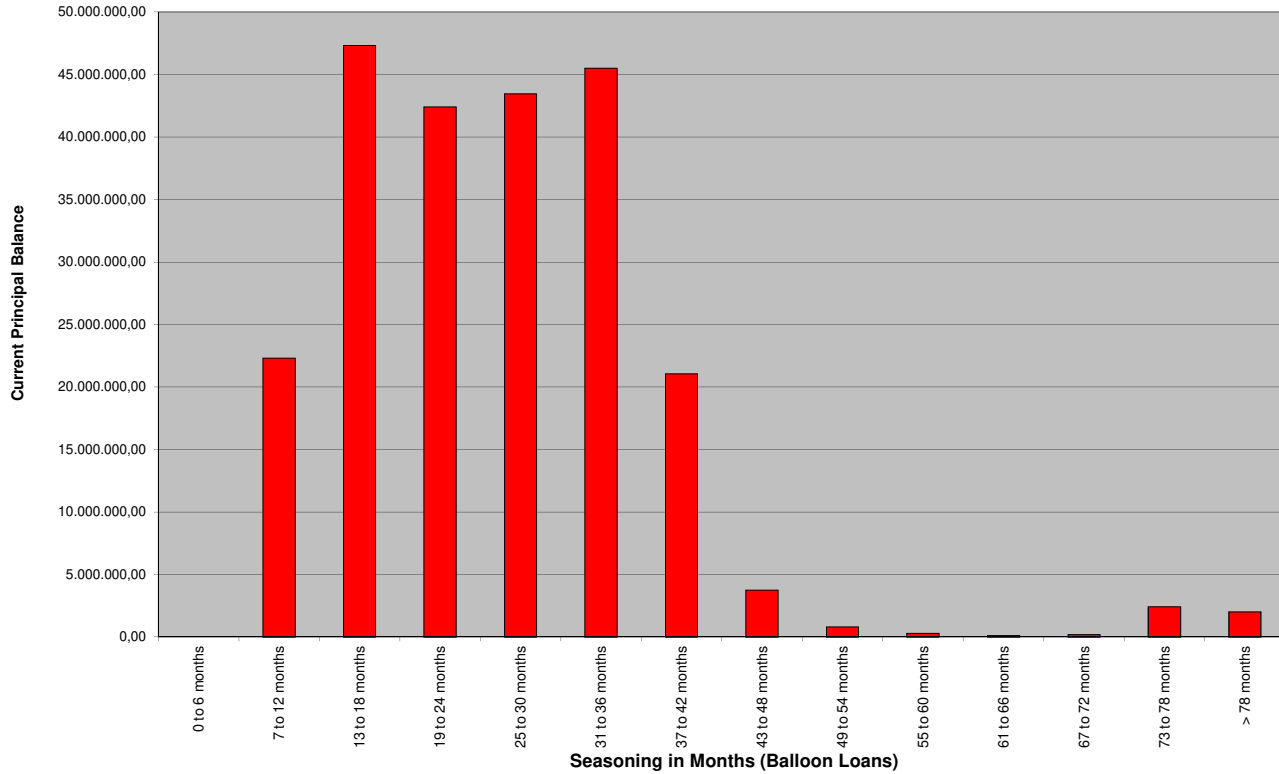
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	22.321.659,71	9,64%	501	4,59%
13 to 18 months	47.326.458,30	20,43%	1.501	13,74%
19 to 24 months	42.416.323,00	18,31%	1.756	16,07%
25 to 30 months	43.462.171,18	18,76%	2.207	20,20%
31 to 36 months	45.490.155,41	19,64%	2.567	23,49%
37 to 42 months	21.048.859,92	9,09%	1.448	13,25%
43 to 48 months	3.753.740,93	1,62%	240	2,20%
49 to 54 months	800.462,65	0,35%	62	0,57%
55 to 60 months	298.963,71	0,13%	28	0,26%
61 to 66 months	123.334,75	0,05%	11	0,10%
67 to 72 months	189.378,15	0,08%	19	0,17%
73 to 78 months	2.415.069,50	1,04%	303	2,77%
> 78 months	2.010.871,87	0,87%	283	2,59%
Total	231.657.449,08	100,00%	10.926	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	85.562,08	0,06%	4	0,02%
7 to 12 months	20.743.705,28	13,69%	1.391	5,76%
13 to 18 months	49.215.271,15	32,48%	5.558	23,03%
19 to 24 months	33.074.272,18	21,83%	4.306	17,84%
25 to 30 months	20.634.203,27	13,62%	3.691	15,29%
31 to 36 months	15.397.018,36	10,16%	4.135	17,13%
37 to 42 months	8.304.718,42	5,48%	2.640	10,94%
43 to 60 months	4.074.057,51	2,69%	2.413	10,00%
Total	151.528.808,25	100,00%	24.138	100,00%

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Monthly Investor Report**

13.1 Seasoning (Graph)

Reporting Date	04/01/2024		
Payment Date	22/01/2024		
Period No			
Monthly Period	01/12/2023 - 31/12/2023		
Interest Period	from	21/12/2023	to 22/01/2024 = 32 days
Collection Period	from	01/12/2023	to 31/12/2023



**ABEST 21
Monthly Investor Report**

14. Remaining Term

Reporting Date	04/01/2024			
Payment Date	22/01/2024			
Period No				
Monthly Period	01/12/2023 - 31/12/2023			
Interest Period	from	21/12/2023	to	22/01/2024 = 32 days
Collection Period	from	01/12/2023	to	31/12/2023

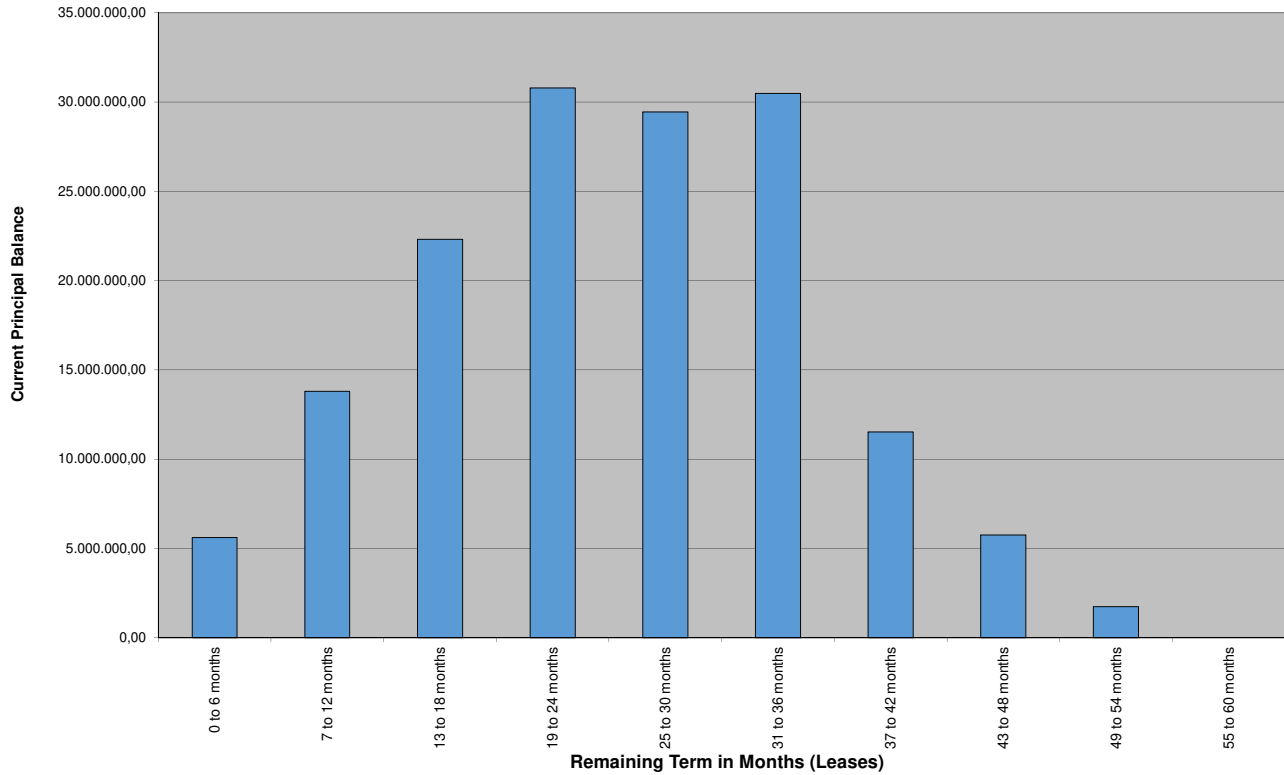
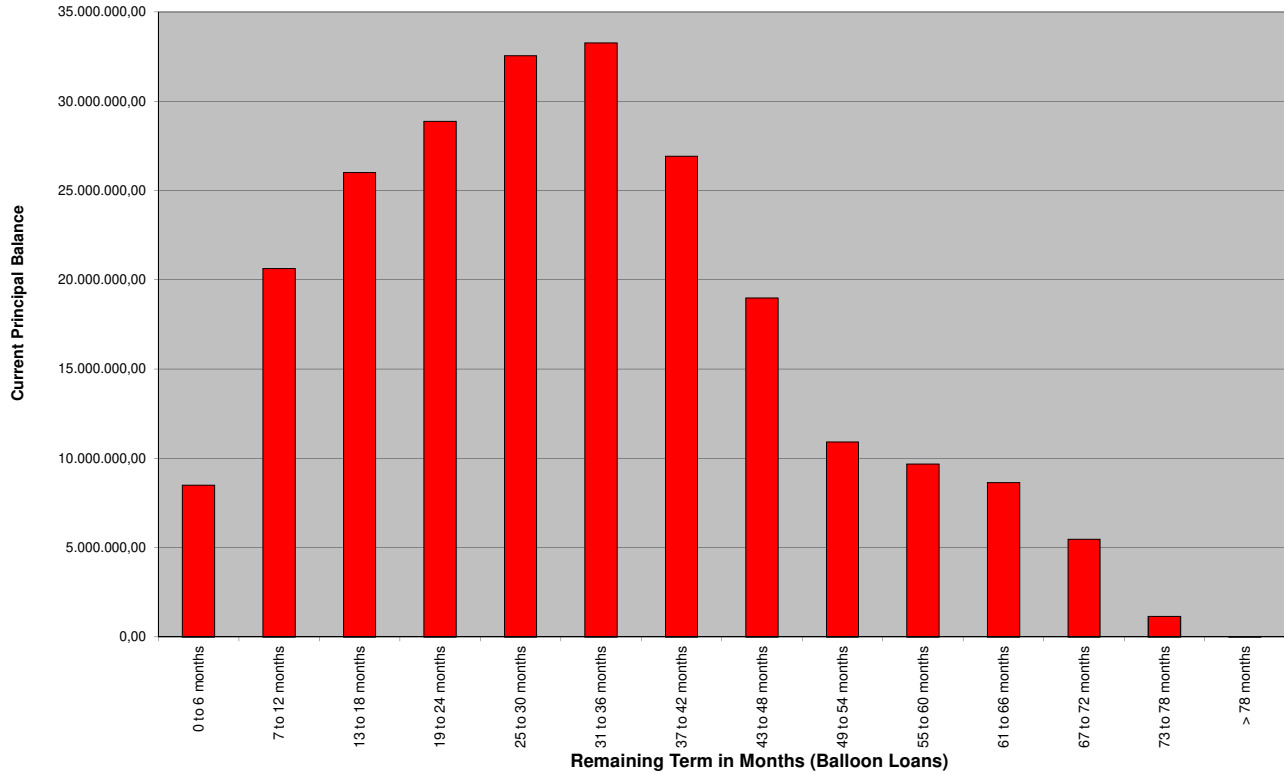
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.496.996,50	3,67%	0	0,00%
7 to 12 months	20.641.986,63	8,91%	501	4,59%
13 to 18 months	26.015.290,49	11,23%	1.501	13,74%
19 to 24 months	28.875.174,62	12,46%	1.756	16,07%
25 to 30 months	32.542.967,61	14,05%	2.207	20,20%
31 to 36 months	33.264.236,51	14,36%	2.567	23,49%
37 to 42 months	26.922.865,40	11,62%	1.448	13,25%
43 to 48 months	18.978.893,98	8,19%	240	2,20%
49 to 54 months	10.926.138,56	4,72%	62	0,57%
55 to 60 months	9.684.351,83	4,18%	28	0,26%
61 to 66 months	8.650.435,40	3,73%	11	0,10%
67 to 72 months	5.468.159,32	2,36%	19	0,17%
73 to 78 months	1.154.603,20	0,50%	303	2,77%
> 78 months	35.349,03	0,02%	283	2,59%
Total	231.657.449,08	100,00%	10.926	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	5.618.232,60	3,71%	4.302	17,82%
7 to 12 months	13.813.402,28	9,12%	4.566	18,92%
13 to 18 months	22.321.634,83	14,73%	4.073	16,87%
19 to 24 months	30.789.994,10	20,32%	4.117	17,06%
25 to 30 months	29.446.709,96	19,43%	2.974	12,32%
31 to 36 months	30.488.256,04	20,12%	3.057	12,66%
37 to 42 months	11.533.717,02	7,61%	629	2,61%
43 to 48 months	5.763.555,28	3,80%	366	1,52%
49 to 54 months	1.753.306,14	1,16%	54	0,22%
55 to 60 months	0,00	0,00%	0	0,00%
Total	151.528.808,25	100,00%	24.138	100,00%

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Monthly Investor Report**

14.1 Remaining Term (Graph)

Reporting Date	04/01/2024		
Payment Date	22/01/2024		
Period No			
Monthly Period	01/12/2023 - 31/12/2023		
Interest Period	from 21/12/2023	to 22/01/2024	= 32 days
Collection Period	from 01/12/2023	to 31/12/2023	



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15. Original Term

Reporting Date	04/01/2024			
Payment Date	22/01/2024			
Period No				
Monthly Period	01/12/2023 - 31/12/2023			
Interest Period	from	21/12/2023	to	22/01/2024 = 32 days
Collection Period	from	01/12/2023	to	31/12/2023

<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	111.394,69	0,05%	2	0,02%
13 to 18 months	21.708,86	0,01%	3	0,03%
19 to 24 months	2.539.651,37	1,10%	79	0,72%
25 to 30 months	149.816,91	0,06%	9	0,08%
31 to 36 months	21.078.121,24	9,10%	943	8,63%
37 to 42 months	860.040,20	0,37%	43	0,39%
43 to 48 months	92.937.625,15	40,12%	4.411	40,37%
49 to 54 months	1.355.001,72	0,58%	60	0,55%
55 to 60 months	53.690.838,36	23,18%	2.397	21,94%
61 to 66 months	1.153.641,43	0,50%	53	0,49%
67 to 72 months	17.101.600,35	7,38%	737	6,75%
73 to 78 months	1.372.449,82	0,59%	68	0,62%
> 78 months	39.285.558,98	16,96%	2.121	19,41%
Total	231.657.449,08	100,00%	10.926	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	5.690,49	0,00%	4	0,02%
19 to 24 months	1.559.793,91	1,03%	931	3,86%
25 to 30 months	127.918,15	0,08%	37	0,15%
31 to 36 months	36.396.599,31	24,02%	6.468	26,80%
37 to 42 months	1.961.621,38	1,29%	195	0,81%
43 to 48 months	87.314.317,47	57,62%	14.044	58,18%
49 to 54 months	1.410.968,83	0,93%	126	0,52%
55 to 60 months	22.751.898,71	15,01%	2.333	9,67%
Total	151.528.808,25	100,00%	24.138	100,00%

Statistics

WA Original Term	46,61
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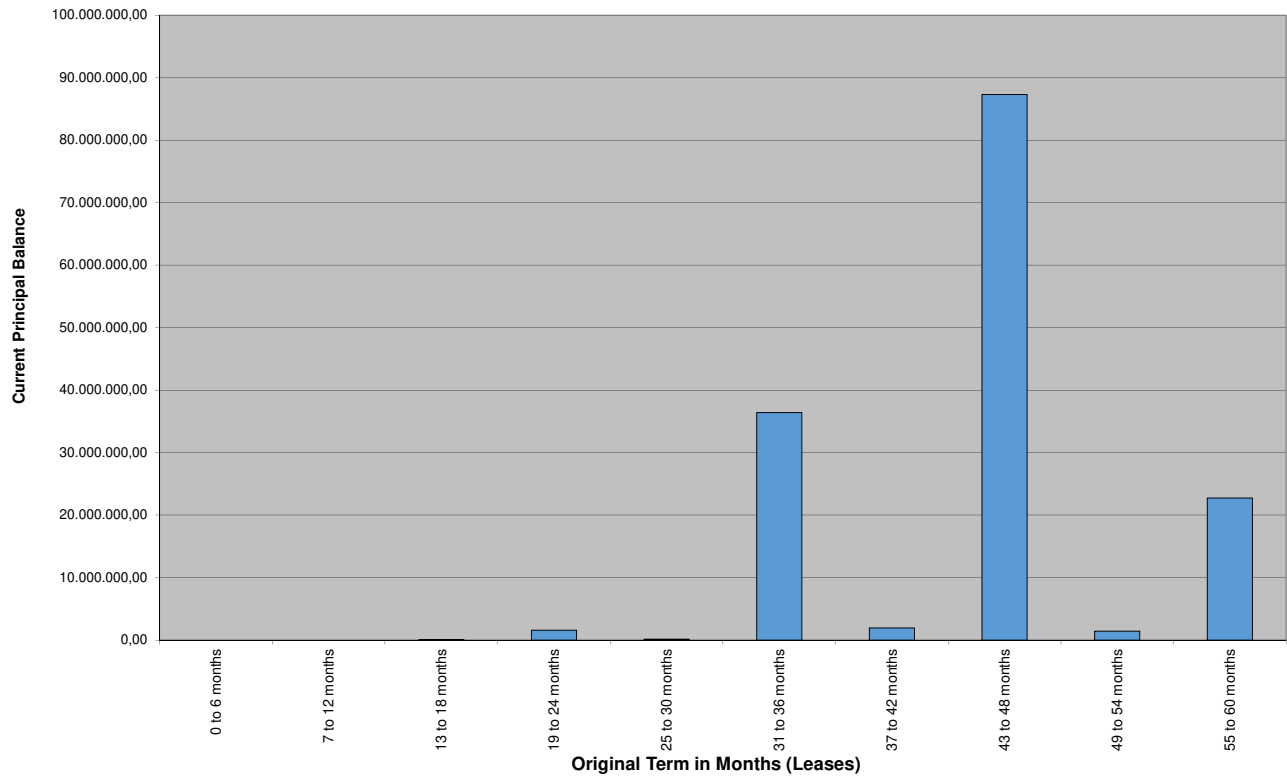
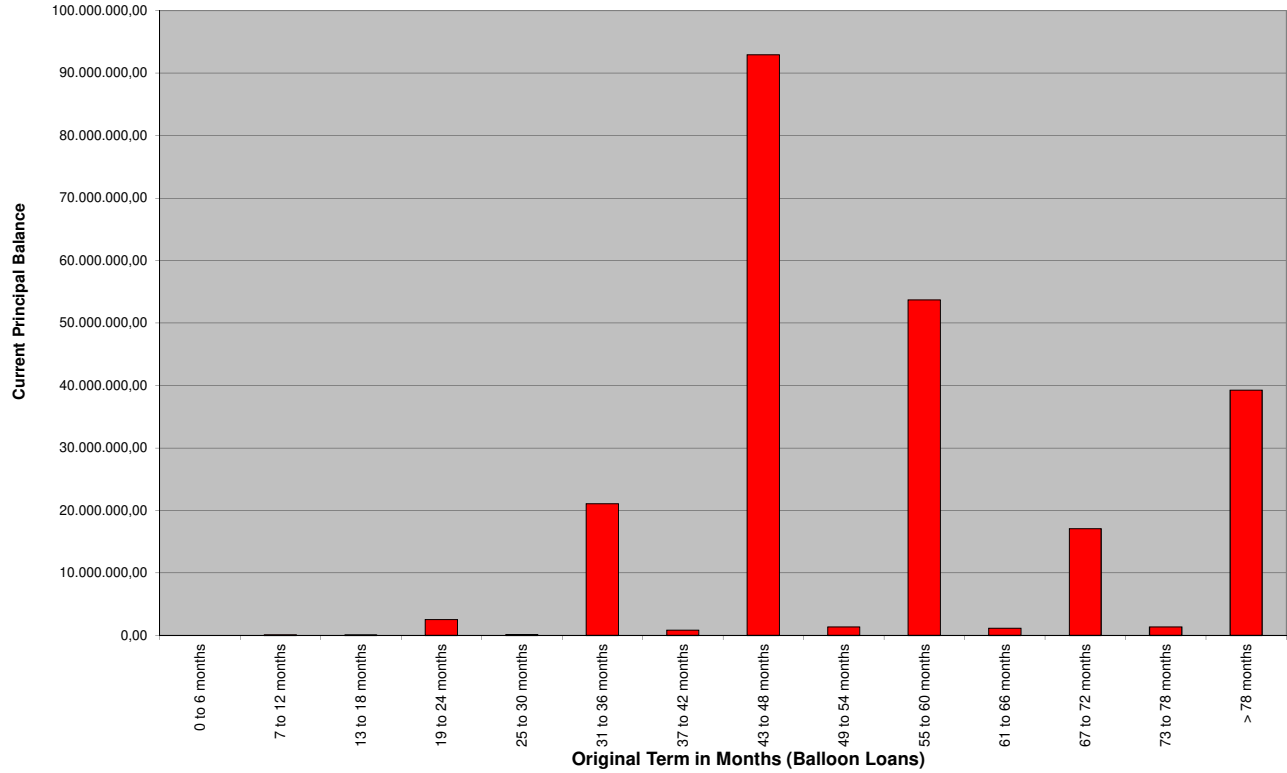
Statistics

WA Original Term	57,55
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15.1 Original Term (Graph)

Reporting Date	04/01/2024		
Payment Date	22/01/2024		
Period No			
Monthly Period	01/12/2023 - 31/12/2023		
Interest Period	from	21/12/2023	to 22/01/2024 = 32 days
Collection Period	from	01/12/2023	to 31/12/2023



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16. Manufacturer

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No					
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

<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	15.912.952,77	4,15%	1.109	3,16%
Chrysler	0,00	0,00%	0	0,00%
Dodge	96.796,21	0,03%	3	0,01%
Fiat	101.638.120,74	26,52%	16.902	48,20%
Jaguar	39.578.737,35	10,33%	3.106	8,86%
Jeep	47.667.571,31	12,44%	4.118	11,74%
Lancia	17.576,34	0,00%	3	0,01%
LandRover	134.273.254,35	35,04%	7.577	21,61%
Maserati	8.051.517,28	2,10%	371	1,06%
Others	35.949.730,98	9,38%	1.875	5,35%
	383.186.257,33	100,00%	35.064,00	100,00%

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17. Priority of Payments

Reporting Date	04/01/2024		
Payment Date	22/01/2024		
Period No			
Monthly Period	01/12/2023 - 31/12/2023		
Interest Period	from	21/12/2023	to 22/01/2024 = 32 days
Collection Period	from	01/12/2023	to 31/12/2023

Priority of Payments during the Revolving Period

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	-

Payment

Priority of Payments during the Amortisation Period

Available Distribution Amount	+	18.426.964,23
a 1. Payable Expenses	-	-
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	-	1.539,86
e 5. to pay pari passu and pro rata to the Swap Counterparty	-	3.486,66
f 6. Class A Interest Amount	-	1.269.982,45
g 7. Class B Interest Amount	-	11.960,00
h 8. Class C Interest Amount	-	22.444,44
i 9. Class D Interest Amount	-	27.280,00
j 10. Class E Interest Amount	-	39.511,11
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	-	15.196.577,05
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	-	101.111,11
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	-	1.753.071,55
v		

Payment

ABEST 21
Monthly Investor Report

18. Transaction Costs

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No					
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

Transaction Costs	385.203.172,5	298.603.172,5	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	1.472.289,11 €	1.269.982,45 €	11.960,00 €	22.444,44 €	27.280,00 €	39.511,11 €	101.111,11 €
Interest Payments	1.472.289,11 €	1.269.982,45 €	11.960,00 €	22.444,44 €	27.280,00 €	39.511,11 €	101.111,11 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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19. Swap Counterparty Data

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No					
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

Swap Counterparty Data
Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung
Deutschland

Swap Data

Swap Type	IRS
Notional Amount	313.799.749,58
Fixed Rate	- 0,42
Floating Rate (Euribor)	3,8530
Net Swap Payments	-1.191.881,19

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20. Retention

Reporting Date	04/01/2024				
Payment Date	22/01/2024				
Period No					
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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	313.799.749,58	81,89%
Class B Notes	20.700.000,00	5,40%
Class C Notes	20.200.000,00	5,27%
Class D Notes	15.500.000,00	4,05%
Class E Notes	12.700.000,00	3,31%
Class M Notes	17.500.000,00	4,57%

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	1.659.312,87	0,43%
Minimum Retention Class M	17.500.000,00	4,57%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	5,40%
Actual Retention Class C	20.200.000,00	5,27%
Actual Retention Class D	15.500.000,00	4,05%
Actual Retention Class E	12.700.000,00	3,31%
Actual Retention Class M	17.500.000,00	4,57%

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	04/01/2024				
Payment Date	22/01/2024				
Period No					
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

		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.

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22. Counterparties II

Reporting Date	04/01/2024					
Payment Date	22/01/2024					
Period No						
Monthly Period	01/12/2023 - 31/12/2023					
Interest Period	from	21/12/2023	to	22/01/2024	=	32 days
Collection Period	from	01/12/2023	to	31/12/2023		

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		04/01/2024			
Payment Date		22/01/2024			
Period No					
Monthly Period		01/12/2023 - 31/12/2023			
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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	04/01/2024				
Payment Date	22/01/2024				
Period No	0				
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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	04/01/2024				
Payment Date	22/01/2024				
Period No	0				
Monthly Period	01/12/2023 - 31/12/2023				
Interest Period	from	21/12/2023	to	22/01/2024	= 32 days
Collection Period	from	01/12/2023	to	31/12/2023	

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