

ABEST 21
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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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)		382.803.172,53 €	397.999.749,58
Scheduled Principal Payments		11.668.733,50 €	12.542.660,27
Prepayment Principal		1.903.971,36 €	2.023.340,65
Others		881.762,68 €	614.747,45
Recoveries		- €	20.705,04
Total Principal Collections		14.454.467,54 €	15.201.453,41
Total Interest Collections		1.811.654,80 €	1.884.251,54
Defaults		42.966,61	-
End of Period (after Payment Date)	34.206	368.305.738,38 €	382.803.172,53
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		5,97%	6,10%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	385.203.172,53
End of Period	370.705.738,38

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.838.515,86 €	NO
Cash Outflow	72.487,17		
Cash Inflow	-		
End of Period	0,5%	1.766.028,69 €	
Required Reserve Fund		€ 1.766.028,69	

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3. Performance Data

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Note Balance

Beginning of Period	385.203.172,53 €
End of Period	370.705.738,38 €

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	1.202.106,03 €

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	528.000,33 €

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	348.782,47 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,22%
Cumulative Default Level previous period	0,22%
Cumulative Default Level current period	0,23%

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

NO

Delinquency Level

Delinquency Level period before previous period	0,09%
Delinquency Level previous period	0,10%
Delinquency Level current period	0,14%

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	373
Number of Contracts being 61-90 Days delinquent	88
Number of Contracts being 91-120 Days delinquent	47
Gross instalments being 31-60 days delinquent	28.776,70
Gross instalments being 61-90 days delinquent	22.851,18
Gross instalments being 91-120 days delinquent	8.698,80
Current Period Termination	75.207,86
Cumulative Termination	2.256.722,04
New number of Contracts being terminated	10,00
Total number of Contracts being terminated	371,00
Current Period Recoveries	0,00
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	298.603.172,53 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	14.497.434,15	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	284.105.738,38 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	76,6%	5,6%	5,4%	4,2%	3,4%	4,7%	
Current Pool Factor	0,71	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	4,569						
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	298.603.172,53 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Principal Repayment	14.497.434,15 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
> Principal Outstanding End of Period	284.105.738,38 €	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	1.136.931,58 €	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							
	23,84%	18,25%	12,80%	8,62%	5,20%	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

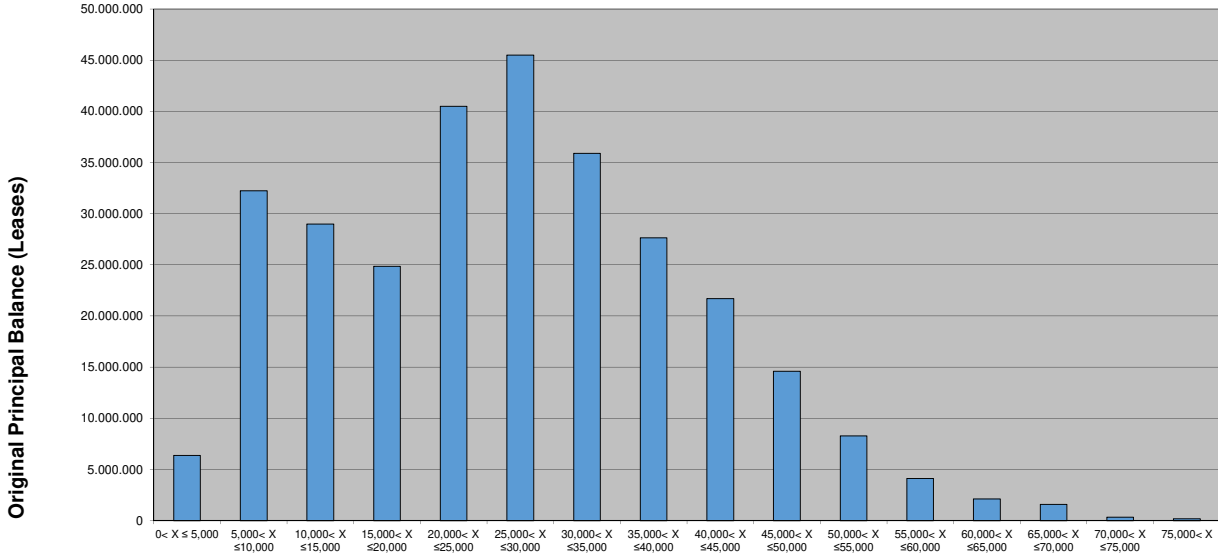
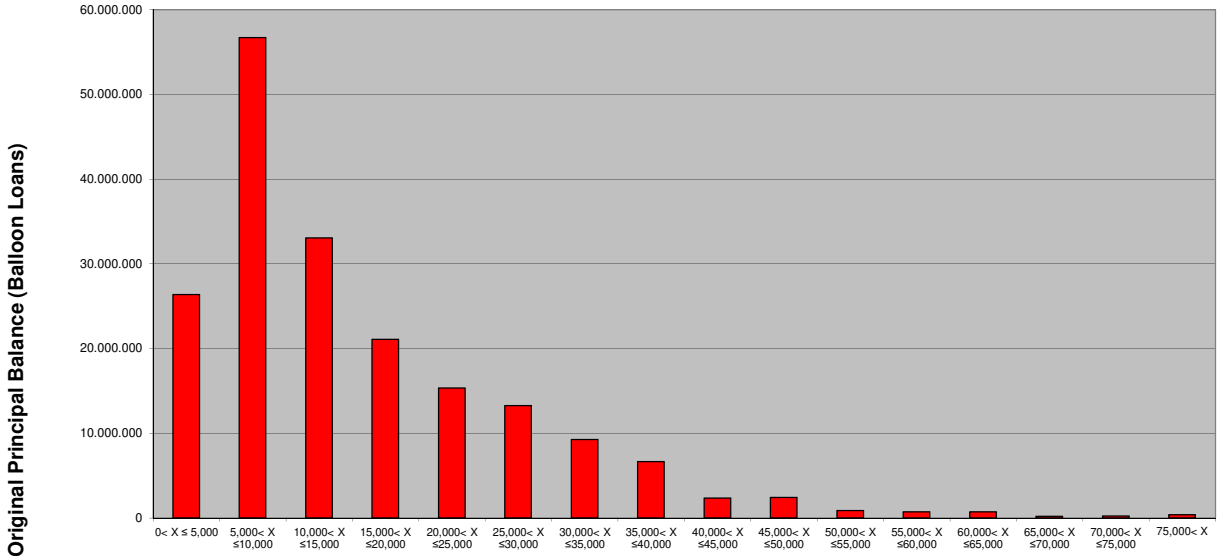
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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	16.266.882	7,2%	1.980,00	18,43%
5,000 < X ≤ 10,000	47.258.524	20,9%	3.615,00	33,65%
10,000 < X ≤ 15,000	40.007.425	17,7%	2.027,00	18,87%
15,000 < X ≤ 20,000	28.159.615	12,5%	1.086,00	10,11%
20,000 < X ≤ 25,000	18.630.160	8,2%	561,00	5,22%
25,000 < X ≤ 30,000	17.316.876	7,7%	455,00	4,24%
30,000 < X ≤ 35,000	14.529.108	6,4%	323,00	3,01%
35,000 < X ≤ 40,000	12.315.330	5,4%	250,00	2,33%
40,000 < X ≤ 45,000	7.392.844	3,3%	136,00	1,27%
45,000 < X ≤ 50,000	6.133.278	2,7%	102,00	0,95%
50,000 < X ≤ 55,000	4.140.422	1,8%	62,00	0,58%
55,000 < X ≤ 60,000	3.606.937	1,6%	49,00	0,46%
60,000 < X ≤ 65,000	2.005.187	0,9%	25,00	0,23%
65,000 < X ≤ 70,000	1.639.557	0,7%	18,00	0,17%
70,000 < X ≤ 75,000	1.269.267	0,6%	13,00	0,12%
75,000 < X	5.451.678	2,4%	41,00	0,38%
Total	226.123.092,52	100,00%	10.743	100,00%

Statistics in EUR

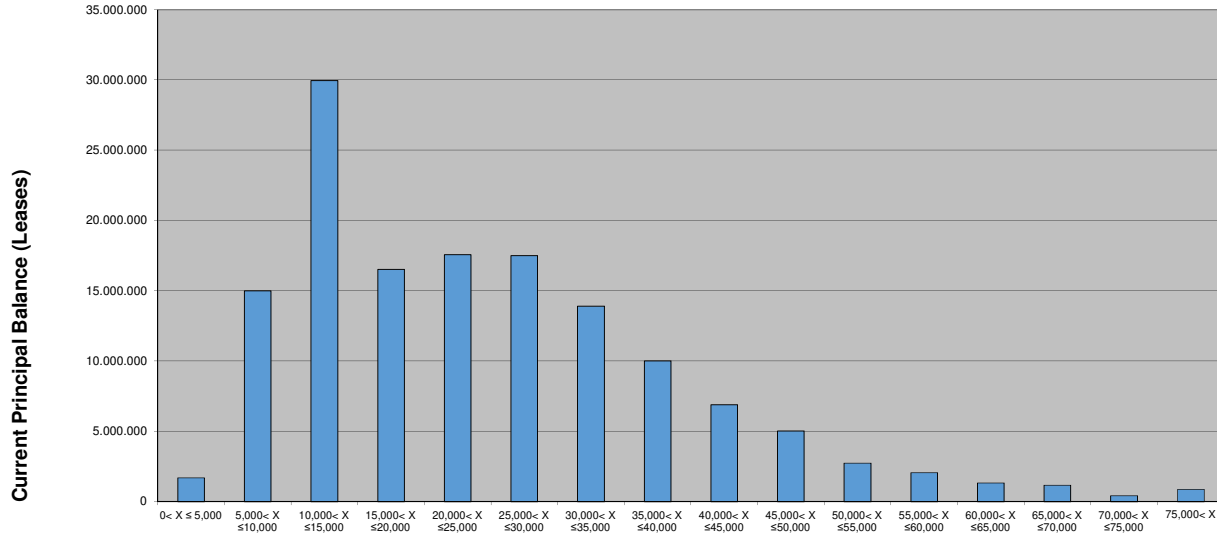
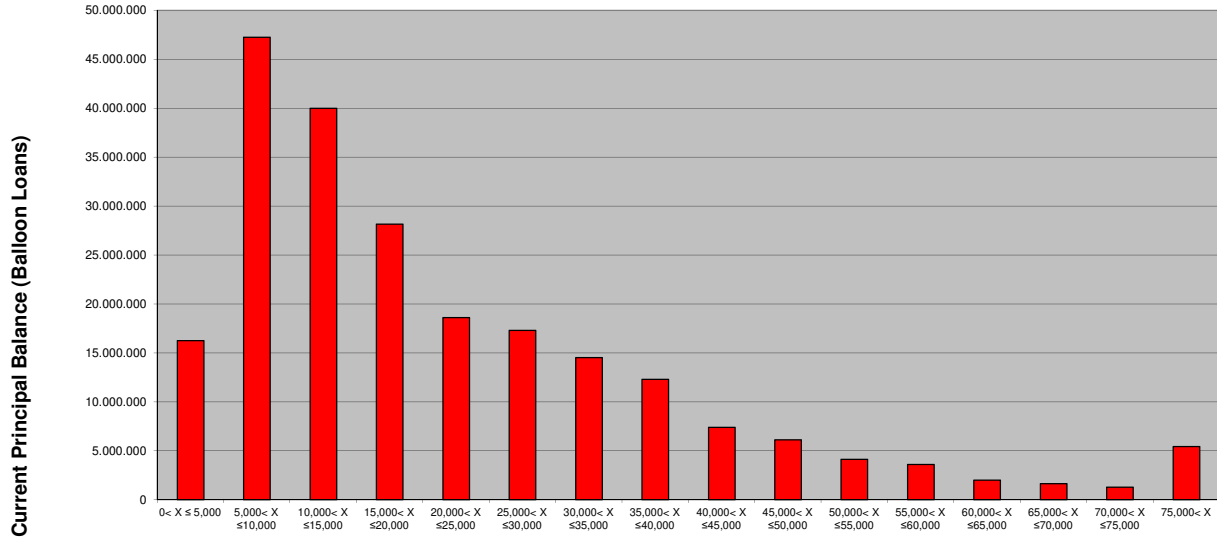
<i>Leases</i>				
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	1.690.346	1,2%	446,00	1,91%
5,000 < X ≤ 10,000	14.981.891	10,5%	5.224,00	22,35%
10,000 < X ≤ 15,000	29.939.468	21,0%	6.484,00	27,75%
15,000 < X ≤ 20,000	16.512.599	11,6%	2.756,00	11,79%
20,000 < X ≤ 25,000	17.555.814	12,3%	2.550,00	10,91%
25,000 < X ≤ 30,000	17.490.798	12,3%	2.260,00	9,67%
30,000 < X ≤ 35,000	13.896.793	9,8%	1.546,00	6,62%
35,000 < X ≤ 40,000	10.004.138	7,0%	894,00	3,83%
40,000 < X ≤ 45,000	6.890.882	4,8%	534,00	2,29%
45,000 < X ≤ 50,000	5.004.775	3,5%	309,00	1,32%
50,000 < X ≤ 55,000	2.748.453	1,9%	155,00	0,66%
55,000 < X ≤ 60,000	2.046.003	1,4%	88,00	0,38%
60,000 < X ≤ 65,000	1.326.685	0,9%	50,00	0,21%
65,000 < X ≤ 70,000	1.163.217	0,8%	41,00	0,18%
70,000 < X ≤ 75,000	406.583	0,3%	12,00	0,05%
75,000 < X	872.533	0,6%	20,00	0,09%
Total	142.530.978,30	100,00%	23.369	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	325.756,94	0,09%	1
2	302.694,30	0,08%	1
3	282.226,52	0,08%	13
4	279.789,02	0,08%	5
5	275.718,34	0,07%	2
6	247.054,76	0,07%	1
7	241.868,68	0,07%	10
8	214.876,73	0,06%	1
9	205.194,72	0,06%	2
10	194.317,54	0,05%	1
11	192.066,54	0,05%	1
12	180.612,53	0,05%	4
13	176.694,36	0,05%	32
14	175.710,44	0,05%	2
15	174.796,64	0,05%	1
16	165.325,79	0,04%	1
17	163.372,82	0,04%	5
18	161.788,98	0,04%	1
19	156.112,88	0,04%	1
20	153.419,45	0,04%	1
	4.269.397,98	1,16%	86

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8. Geographical Distribution

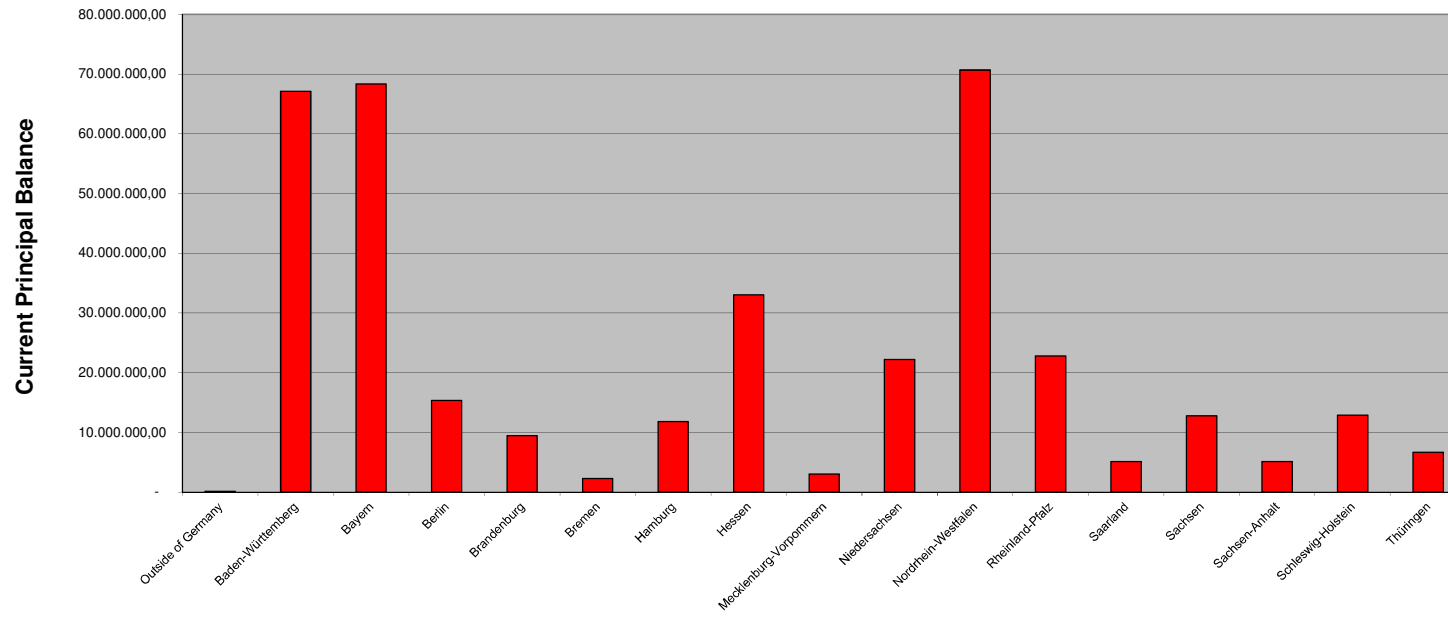
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	117.189,96	0,0%	11	0,0%
Baden-Württemberg	67.082.285,38	18,2%	6.349	18,6%
Bayern	68.327.014,57	18,5%	6.393	18,7%
Berlin	15.337.760,32	4,2%	1.579	4,6%
Brandenburg	9.453.276,33	2,6%	1.072	3,1%
Bremen	2.288.835,45	0,6%	200	0,6%
Hamburg	11.795.377,33	3,2%	961	2,8%
Hessen	33.035.665,94	9,0%	2.942	8,6%
Mecklenburg-Vorpomm	3.015.114,02	0,8%	244	0,7%
Niedersachsen	22.221.410,77	6,0%	2.109	6,2%
Nordrhein-Westfalen	70.685.400,92	19,2%	6.298	18,5%
Rheinland-Pfalz	22.797.244,58	6,2%	1.941	5,7%
Saarland	5.088.579,38	1,4%	412	1,2%
Sachsen	12.767.127,95	3,5%	1.203	3,5%
Sachsen-Anhalt	5.122.311,67	1,4%	519	1,5%
Schleswig-Holstein	12.877.015,74	3,5%	1.164	3,4%
Thüringen	6.642.460,51	1,8%	715	2,1%
Total	368.654.070,82	100,00%	34.112	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	209.402.960,34	92,6%	9.653	89,85%
LCV	16.720.132,18	7,4%	1.090	10,15%
Total	226.123.092,52	100%	10.743	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	128.057.205,00	89,85%	20.838	89,17%
LCV	14.473.773,30	10,15%	2.531	10,83%
Total	142.530.978,30	100%	23.369	100%

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10. Insurances

Reporting Date			05/02/2024		
Payment Date			21/02/2024		
Period No					
Monthly Period			01/01/2024 - 31/01/2024		
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	1.087.373,45	1.635.223,81	226.123.092,52	1,2%
Leases	0,00	0,00	142.530.978,30	0,0%
Total	1.087.373,45	1.635.223,81	368.654.070,82	0,7%

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Monthly Investor Report

11. Type of Contract

Reporting Date			05/02/2024			
Payment Date			21/02/2024			
Period No						
Monthly Period			01/01/2024 - 31/01/2024			
Interest Period	from		22/01/2024	to	21/02/2024	= 30 days
Collection Period	from		01/01/2024	to	31/01/2024	

<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	6.334	18,6%	142.649.948	38,7%
Balloon Loans used cars	4.409	12,9%	83.473.144	22,6%
Leases new cars	23.369	68,5%	142.530.978	38,7%
Total	34.112	100%	368.654.070,82	100,0%

**ABEST 21
Monthly Investor Report**

12. Customer Yield

Reporting Date	05/02/2024		
Payment Date	21/02/2024		
Period No			
Monthly Period	01/01/2024 - 31/01/2024		
Interest Period	from	22/01/2024	to 21/02/2024 = 30 days
Collection Period	from	01/01/2024	to 31/01/2024

<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%	21.047.173,33	9,31%	614	5,72%
1,01 to 2%	22.040.564,09	9,75%	935	8,70%
2,01 to 3%	73.685.915,11	32,59%	3.787	35,25%
3,01 to 4%	71.322.939,75	31,54%	3.826	35,61%
4,01 to 5%	27.734.738,80	12,27%	1.187	11,05%
5,01 to 6%	8.558.537,01	3,78%	317	2,95%
6,01 to 7%	1.484.463,03	0,66%	55	0,51%
7,01 to 8%	248.761,40	0,11%	22	0,20%
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	226.123.092,52	100%	10.743,00	100%

Statistics	in %
WA Interest	3,20

* runs from .00 to .99

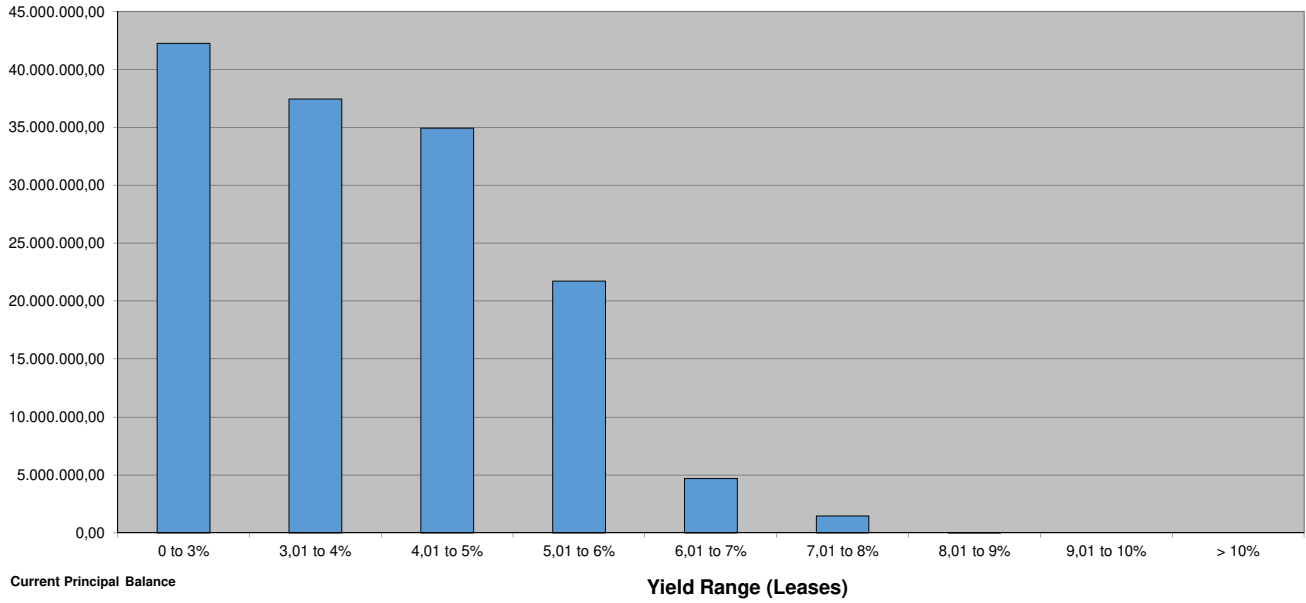
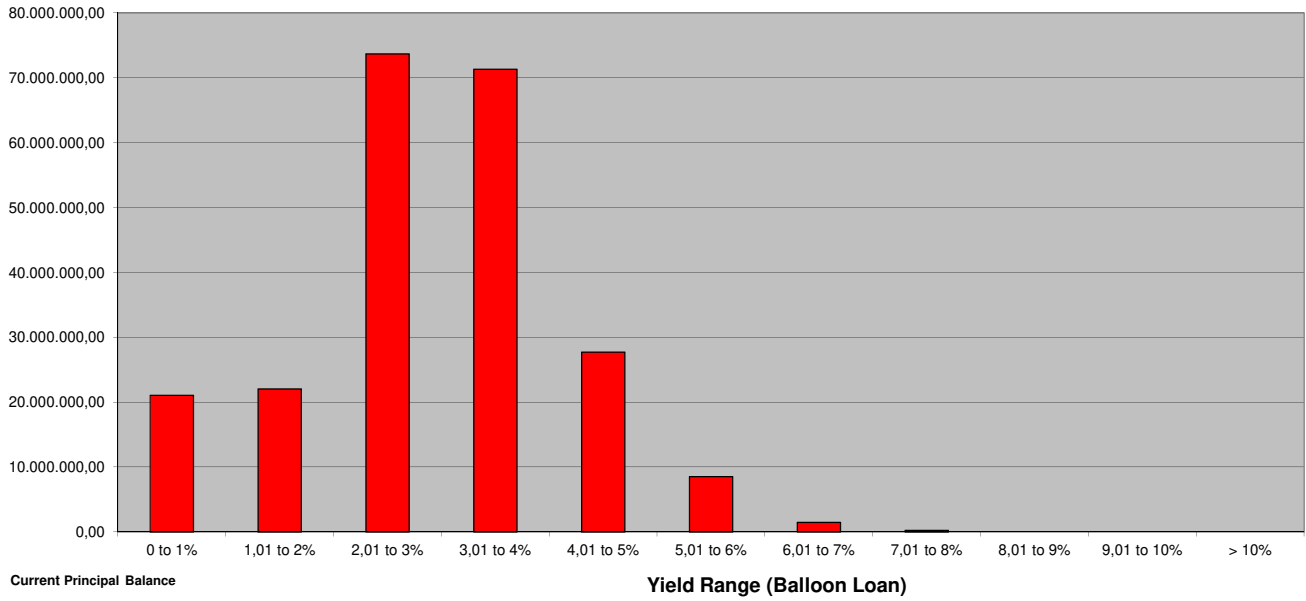
<i>Leases</i>				
<i>Yield Range *</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 3%	42.230.499,76	29,63%	7.472	31,97%
3,01 to 4%	37.433.582,15	26,26%	7.332	31,37%
4,01 to 5%	34.929.258,06	24,51%	5.667	24,25%
5,01 to 6%	21.710.018,90	15,23%	2.213	9,47%
6,01 to 7%	4.714.081,69	3,31%	543	2,32%
7,01 to 8%	1.477.128,90	1,04%	135	0,58%
8,01 to 9%	36.408,84	0,03%	7	0,03%
9,01 to 10%	0,00	0,00%	0	0,00%
> 10%	0,00	0,00%	0	0,00%
Total	142.530.978,30	100%	23.369,00	100%

Statistics	in %
WA Interest	3,93

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Monthly Investor Report

12.1 Customer Yield (Graph)

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	



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Monthly Investor Report**

13. Seasoning

Reporting Date	05/02/2024	
Payment Date	21/02/2024	
Period No		
Monthly Period	01/01/2024 - 31/01/2024	
Interest Period	from 22/01/2024 to 21/02/2024	= 30 days
Collection Period	from 01/01/2024 to 31/01/2024	

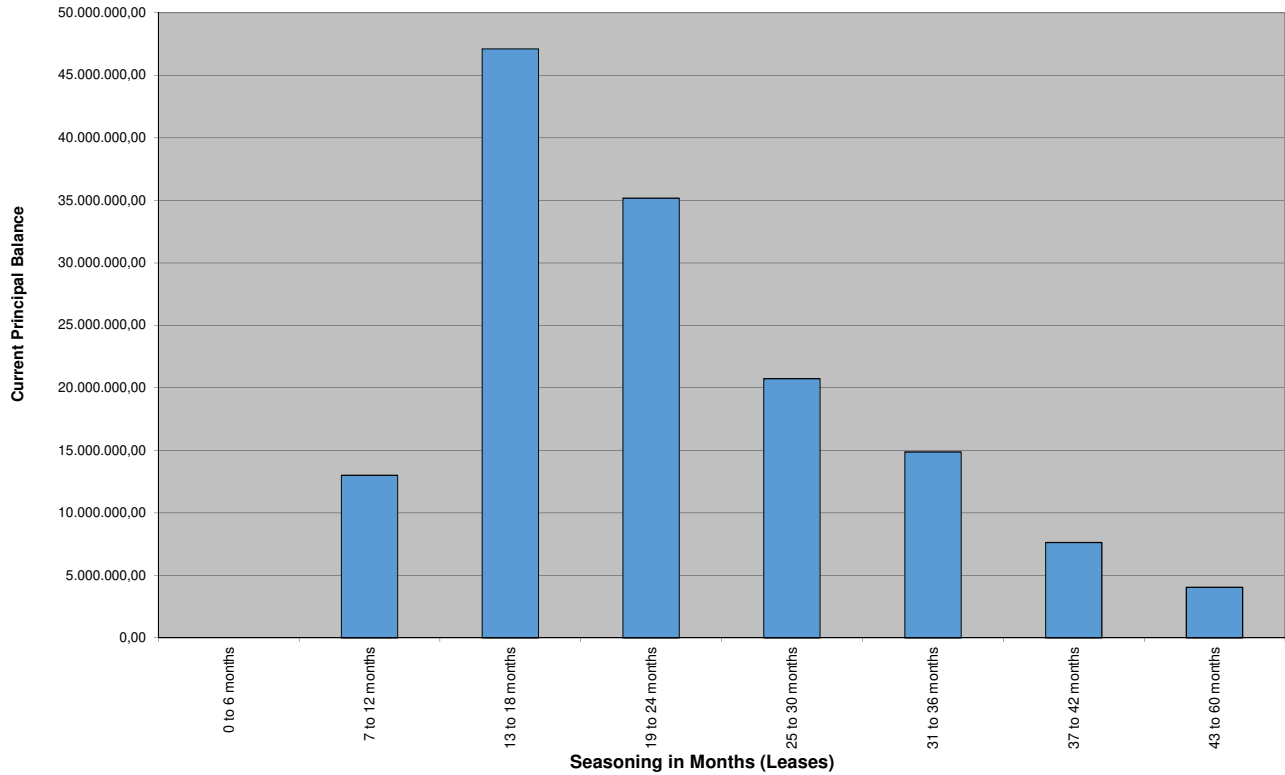
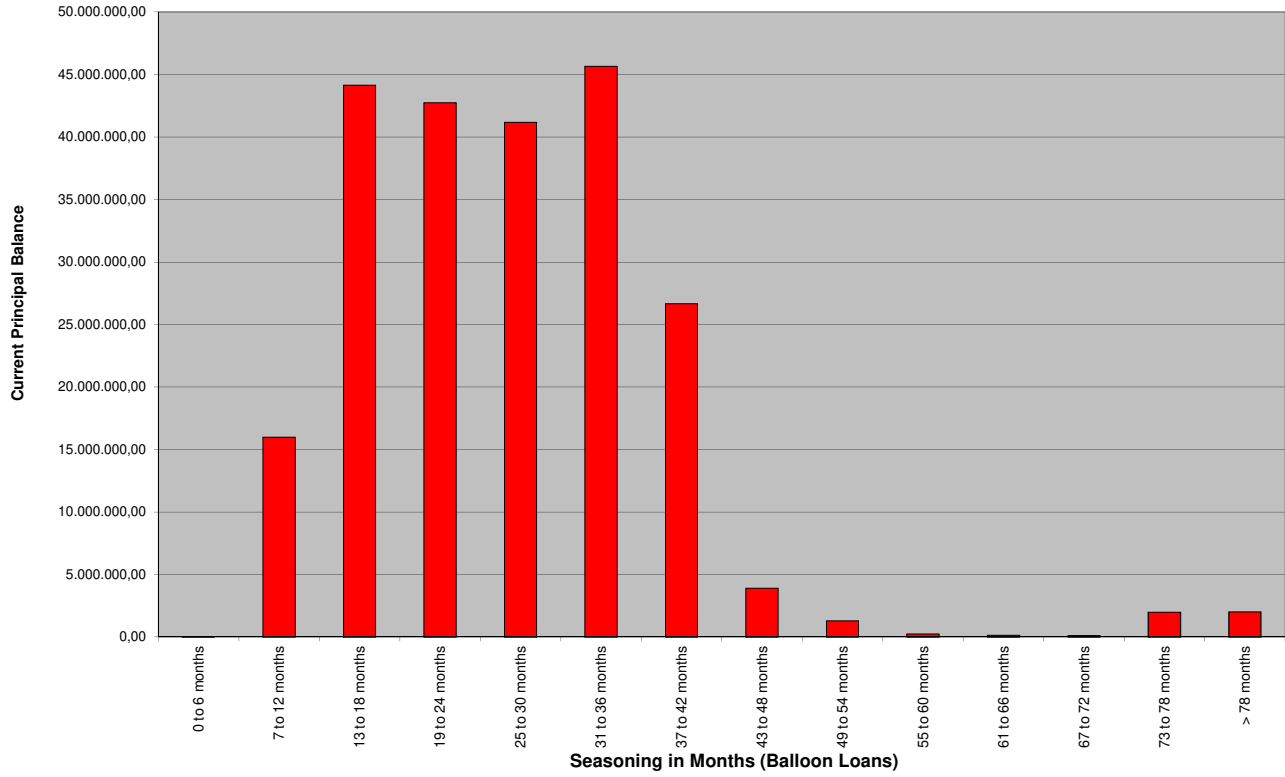
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	25.875,46	0,01%	1	0,01%
7 to 12 months	15.987.251,25	7,07%	328	3,05%
13 to 18 months	44.145.456,72	19,52%	1.380	12,85%
19 to 24 months	42.735.093,02	18,90%	1.718	15,99%
25 to 30 months	41.176.820,43	18,21%	2.018	18,78%
31 to 36 months	45.662.617,78	20,19%	2.553	23,76%
37 to 42 months	26.662.760,13	11,79%	1.823	16,97%
43 to 48 months	3.899.044,35	1,72%	240	2,23%
49 to 54 months	1.304.854,17	0,58%	98	0,91%
55 to 60 months	255.479,10	0,11%	20	0,19%
61 to 66 months	151.218,02	0,07%	13	0,12%
67 to 72 months	125.893,98	0,06%	14	0,13%
73 to 78 months	1.981.239,48	0,88%	249	2,32%
> 78 months	2.009.488,63	0,89%	288	2,68%
Total	226.123.092,52	100,00%	10.743	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	0,00	0,00%	0	0,00%
7 to 12 months	12.999.863,55	9,12%	618	2,64%
13 to 18 months	47.122.930,72	33,06%	5.490	23,49%
19 to 24 months	35.162.151,86	24,67%	4.489	19,21%
25 to 30 months	20.728.231,76	14,54%	3.766	16,12%
31 to 36 months	14.868.221,18	10,43%	4.082	17,47%
37 to 42 months	7.604.380,53	5,34%	2.531	10,83%
43 to 60 months	4.045.198,70	2,84%	2.393	10,24%
Total	142.530.978,30	100,00%	23.369	100,00%

**ABEST 21
Monthly Investor Report**

13.1 Seasoning (Graph)

Reporting Date	05/02/2024		
Payment Date	21/02/2024		
Period No			
Monthly Period	01/01/2024 - 31/01/2024		
Interest Period	from	22/01/2024	to 21/02/2024
Collection Period	from	01/01/2024	to 31/01/2024
			= 30 days



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Monthly Investor Report**

14. Remaining Term

Reporting Date	05/02/2024			
Payment Date	21/02/2024			
Period No				
Monthly Period	01/01/2024 - 31/01/2024			
Interest Period	from	22/01/2024	to	21/02/2024 = 30 days
Collection Period	from	01/01/2024	to	31/01/2024

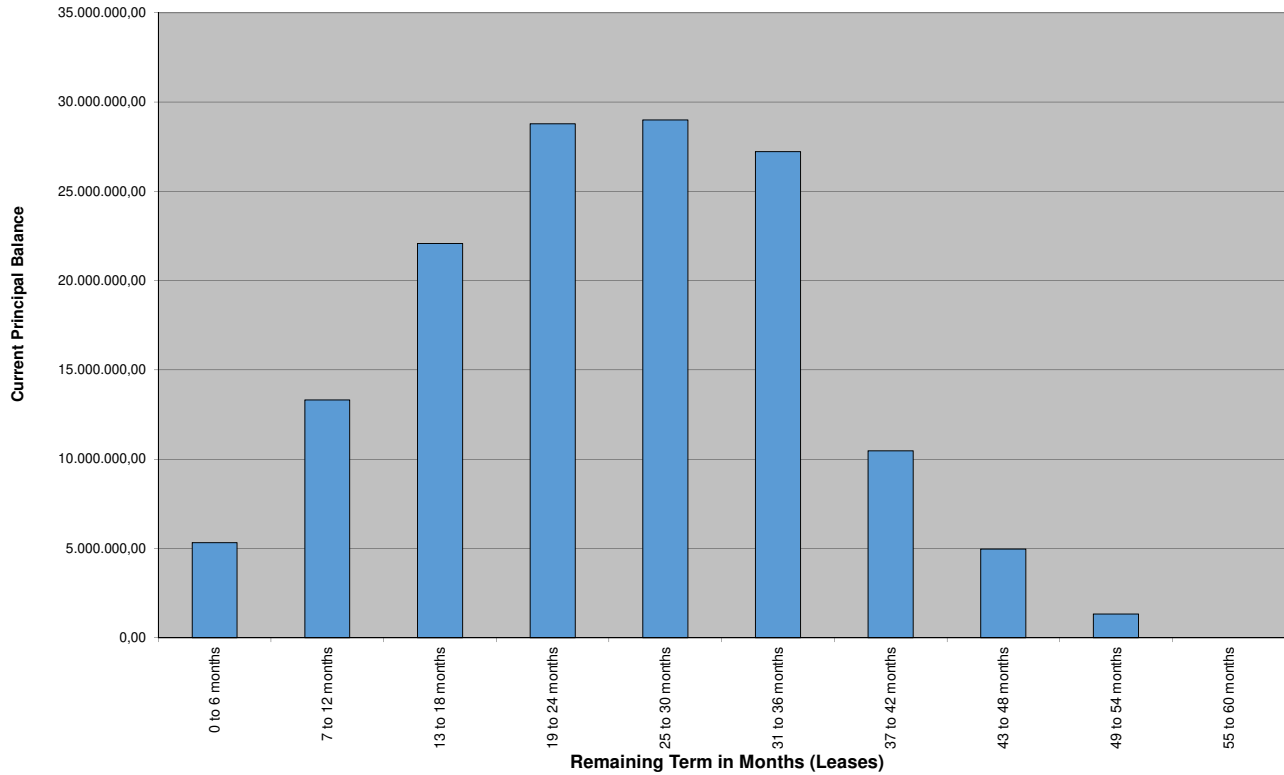
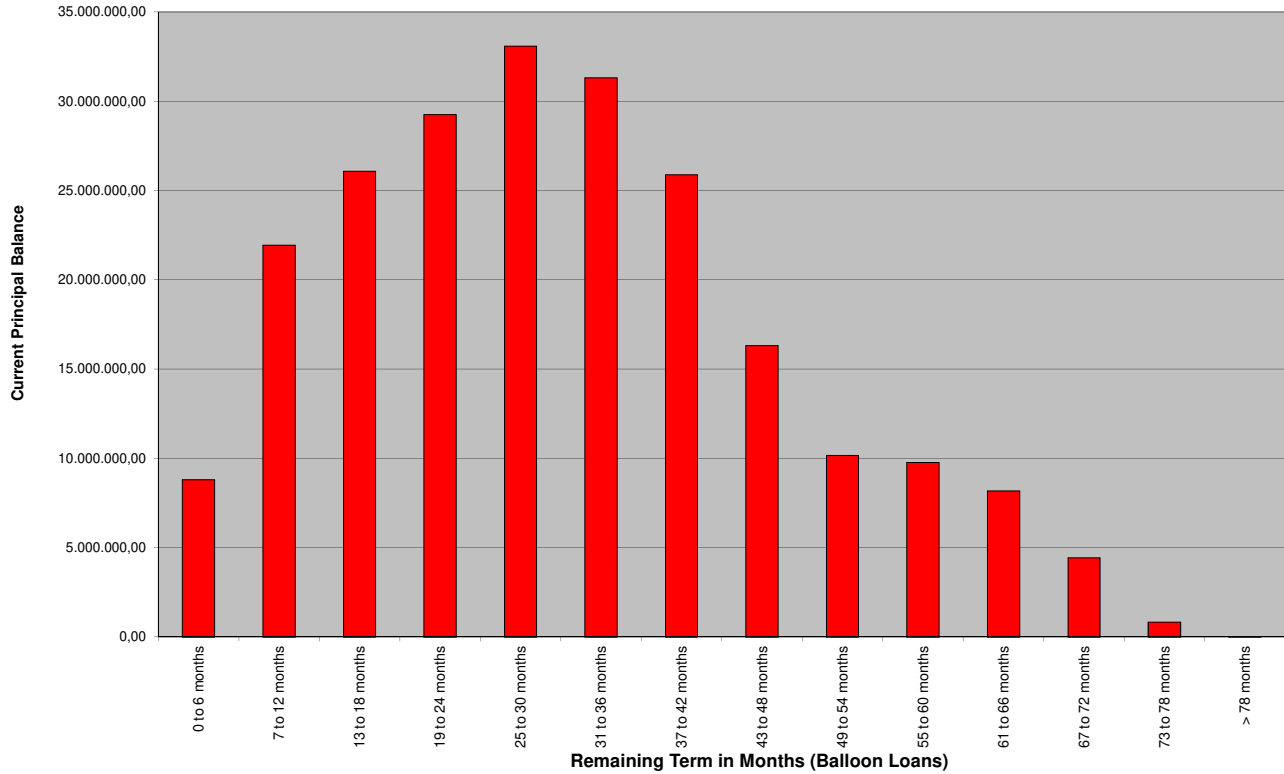
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	8.809.655,85	3,90%	1	0,01%
7 to 12 months	21.936.049,55	9,70%	328	3,05%
13 to 18 months	26.088.162,12	11,54%	1.380	12,85%
19 to 24 months	29.257.649,35	12,94%	1.718	15,99%
25 to 30 months	33.095.104,78	14,64%	2.018	18,78%
31 to 36 months	31.309.634,65	13,85%	2.553	23,76%
37 to 42 months	25.882.704,90	11,45%	1.823	16,97%
43 to 48 months	16.312.470,49	7,21%	240	2,23%
49 to 54 months	10.168.942,49	4,50%	98	0,91%
55 to 60 months	9.777.066,72	4,32%	20	0,19%
61 to 66 months	8.183.230,08	3,62%	13	0,12%
67 to 72 months	4.430.655,82	1,96%	14	0,13%
73 to 78 months	836.189,19	0,37%	249	2,32%
> 78 months	35.576,53	0,02%	288	2,68%
Total	226.123.092,52	100,00%	10.743	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	5.337.421,76	3,74%	4.290	18,36%
7 to 12 months	13.322.852,48	9,35%	4.493	19,23%
13 to 18 months	22.079.281,50	15,49%	4.021	17,21%
19 to 24 months	28.785.254,42	20,20%	3.923	16,79%
25 to 30 months	28.995.595,47	20,34%	2.954	12,64%
31 to 36 months	27.227.224,32	19,10%	2.757	11,80%
37 to 42 months	10.469.916,96	7,35%	576	2,46%
43 to 48 months	4.975.817,94	3,49%	315	1,35%
49 to 54 months	1.337.613,45	0,94%	40	0,17%
55 to 60 months	0,00	0,00%	0	0,00%
Total	142.530.978,30	100,00%	23.369	100,00%

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Monthly Investor Report**

14.1 Remaining Term (Graph)

Reporting Date	05/02/2024		
Payment Date	21/02/2024		
Period No			
Monthly Period	01/01/2024 - 31/01/2024		
Interest Period	from	22/01/2024	to 21/02/2024
Collection Period	from	01/01/2024	to 31/01/2024
			= 30 days



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15. Original Term

Reporting Date	05/02/2024			
Payment Date	21/02/2024			
Period No				
Monthly Period	01/01/2024 - 31/01/2024			
Interest Period	from	22/01/2024	to	21/02/2024 = 30 days
Collection Period	from	01/01/2024	to	31/01/2024

<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	80.812,56	0,04%	1	0,01%
13 to 18 months	13.556,33	0,01%	2	0,02%
19 to 24 months	2.375.876,02	1,05%	74	0,69%
25 to 30 months	139.169,77	0,06%	8	0,07%
31 to 36 months	20.248.818,39	8,95%	906	8,43%
37 to 42 months	841.836,79	0,37%	43	0,40%
43 to 48 months	91.016.134,12	40,25%	4.371	40,69%
49 to 54 months	1.318.214,52	0,58%	59	0,55%
55 to 60 months	52.713.765,11	23,31%	2.377	22,13%
61 to 66 months	1.117.022,68	0,49%	52	0,48%
67 to 72 months	16.750.636,31	7,41%	728	6,78%
73 to 78 months	1.357.488,29	0,60%	67	0,62%
> 78 months	38.149.761,63	16,87%	2.055	19,13%
Total	226.123.092,52	100,00%	10.743	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	4.565,42	0,00%	4	0,02%
19 to 24 months	1.369.756,24	0,96%	895	3,83%
25 to 30 months	114.439,78	0,08%	36	0,15%
31 to 36 months	33.544.577,13	23,53%	6.198	26,52%
37 to 42 months	1.821.454,74	1,28%	190	0,81%
43 to 48 months	82.485.432,34	57,87%	13.630	58,33%
49 to 54 months	1.348.049,95	0,95%	121	0,52%
55 to 60 months	21.842.702,70	15,32%	2.295	9,82%
Total	142.530.978,30	100,00%	23.369	100,00%

Statistics

WA Original Term	46,73
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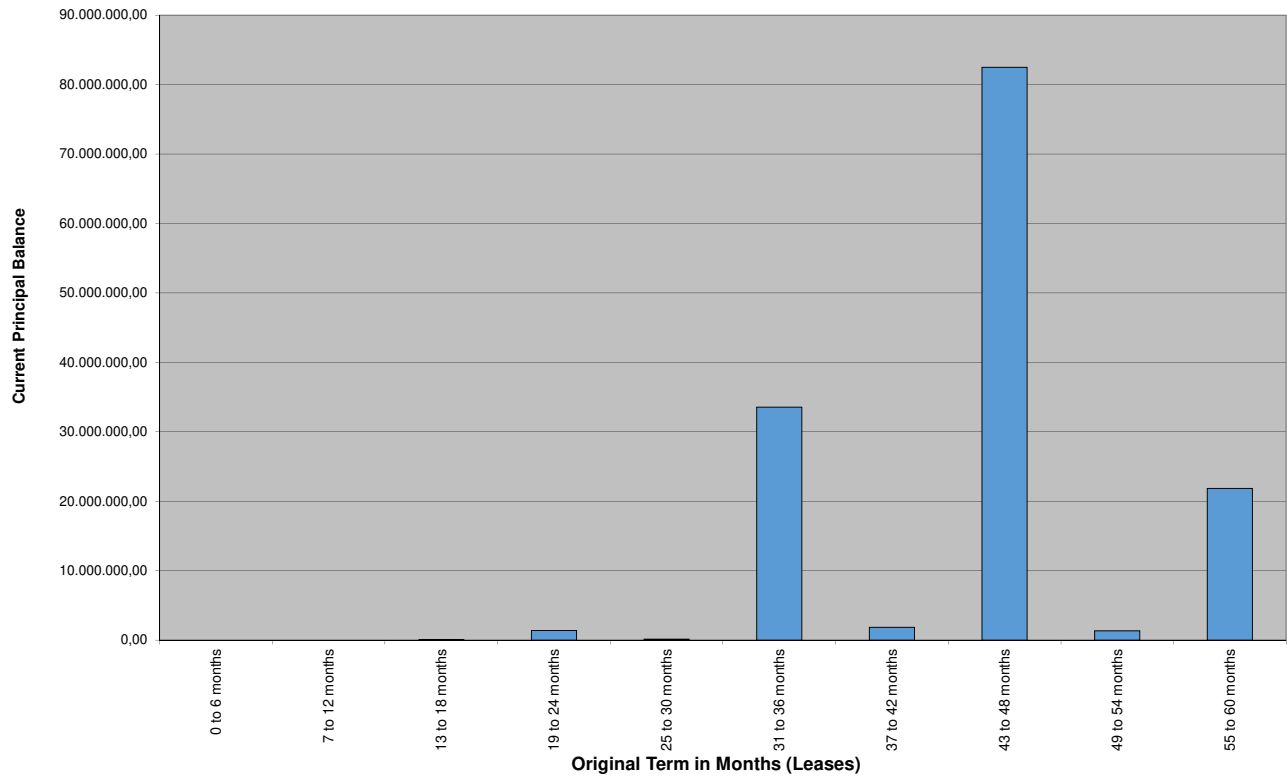
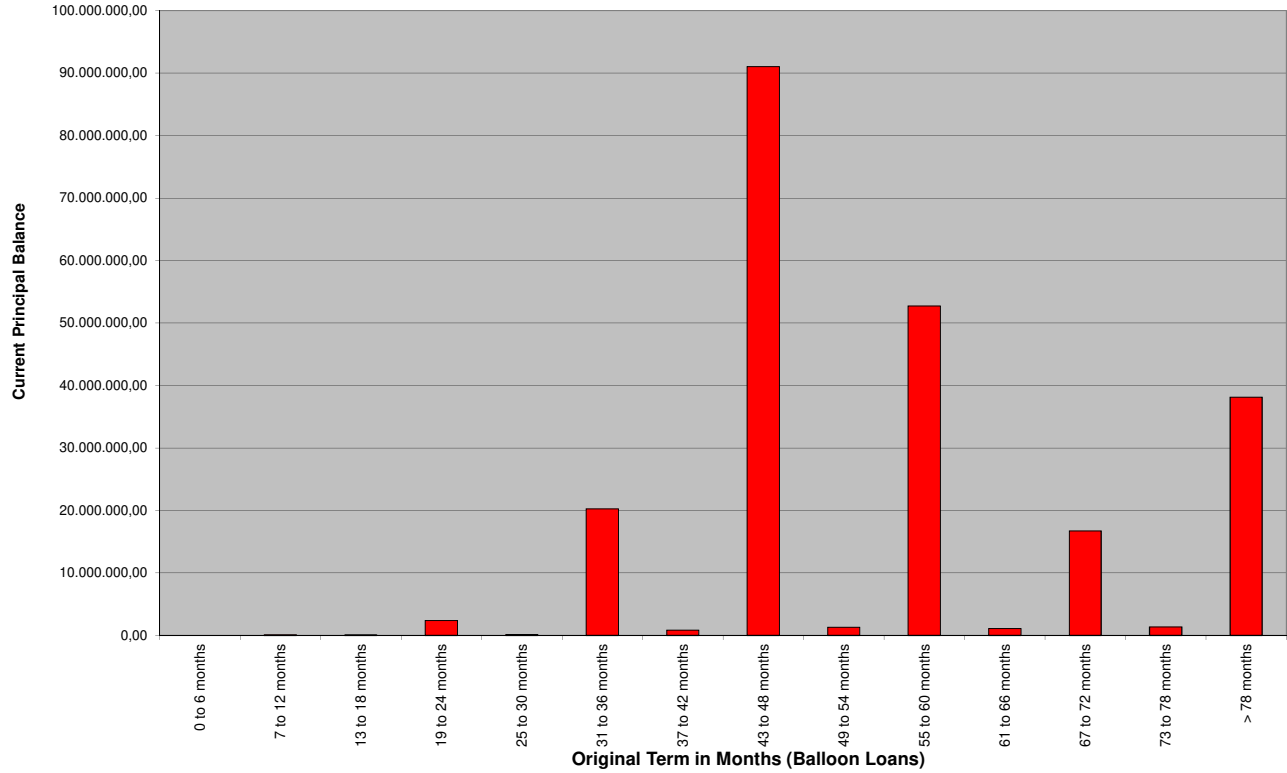
Statistics

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

Reporting Date	05/02/2024					
Payment Date	21/02/2024					
Period No						
Monthly Period	01/01/2024 - 31/01/2024					
Interest Period	from	22/01/2024	to	21/02/2024	=	30 days
Collection Period	from	01/01/2024	to	31/01/2024		



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16. Manufacturer

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

<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	15.327.726,14	4,16%	1.079	3,16%
Chrysler	0,00	0,00%	0	0,00%
Dodge	95.967,31	0,03%	3	0,01%
Fiat	97.632.818,69	26,48%	16.537	48,48%
Jaguar	37.859.055,52	10,27%	2.983	8,74%
Jeep	46.023.664,60	12,48%	4.024	11,80%
Lancia	17.095,22	0,00%	3	0,01%
LandRover	129.082.558,17	35,01%	7.273	21,32%
Maserati	7.618.115,83	2,07%	367	1,08%
Others	34.997.069,34	9,49%	1.843	5,40%
	368.654.070,82	100,00%	34.112,00	100,00%

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17. Priority of Payments

Reporting Date	05/02/2024		
Payment Date	21/02/2024		
Period No			
Monthly Period	01/01/2024 - 31/01/2024		
Interest Period	from	22/01/2024	to 21/02/2024 = 30 days
Collection Period	from	01/01/2024	to 31/01/2024

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	+ 17.485.010,26
a 1. Payable Expenses	- 8.015,00
b 2. To credit into Expenses Account the Withholding Amount	- 0,00
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	- 4.006,37
e 5. to pay pari passu and pro rata to the Swap Counterparty	- 3.110,45
f 6. Class A Interest Amount	- 1.136.931,58
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	- 14.497.434,15
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	- 1.645.850,20
v	

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18. Transaction Costs

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

Transaction Costs	370.705.738,4	284.105.738,4	20.700.000,0	20.200.000,0	15.500.000,0	12.700.000,0	17.500.000,0
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	- €	-	-	-	-	-	-
Interest accrued for the Period	1.326.594,09 €	1.136.931,58 €	11.212,50 €	21.041,67 €	25.575,00 €	37.041,67 €	94.791,67 €
Interest Payments	1.326.594,09 €	1.136.931,58 €	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	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

Swap Counterparty Data
Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung
Deutschland

Swap Data

Swap Type	IRS
Notional Amount	298.603.172,53
Fixed Rate	0,42
Floating Rate (Euribor)	3,8690
Net Swap Payments	-1.067.257,51

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20. Retention

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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	298.603.172,53	81,00%
Class B Notes	20.700.000,00	5,62%
Class C Notes	20.200.000,00	5,48%
Class D Notes	15.500.000,00	4,20%
Class E Notes	12.700.000,00	3,44%
Class M Notes	17.500.000,00	4,75%

Retention Amount	EUR	%
Minimum Retention Class A	-	0,00%
Minimum Retention Class B	-	0,00%
Minimum Retention Class C	-	0,00%
Minimum Retention Class D	-	0,00%
Minimum Retention Class E	932.703,54	0,25%
Minimum Retention Class M	17.500.000,00	4,75%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	5,62%
Actual Retention Class C	20.200.000,00	5,48%
Actual Retention Class D	15.500.000,00	4,20%
Actual Retention Class E	12.700.000,00	3,44%
Actual Retention Class M	17.500.000,00	4,75%

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

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21. Counterparties I

Reporting Date	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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	05/02/2024					
Payment Date	21/02/2024					
Period No						
Monthly Period	01/01/2024 - 31/01/2024					
Interest Period	from	22/01/2024	to	21/02/2024	=	30 days
Collection Period	from	01/01/2024	to	31/01/2024		

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	05/02/2024				
Payment Date	21/02/2024				
Period No					
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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	05/02/2024				
Payment Date	21/02/2024				
Period No	0				
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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	05/02/2024				
Payment Date	21/02/2024				
Period No	0				
Monthly Period	01/01/2024 - 31/01/2024				
Interest Period	from	22/01/2024	to	21/02/2024	= 30 days
Collection Period	from	01/01/2024	to	31/01/2024	

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