

**ABEST 21**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	07/01/2025				
Payment Date	21/01/2025				
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

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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
<b>Outstanding Receivables</b>			
<b>Beginning of Period (collection period)</b>		<b>233.424.189,20 €</b>	<b>246.204.360,40</b>
Scheduled Principal Payments		7.408.124,26 €	9.240.300,93
Prepayment Principal		1.755.078,24 €	1.618.059,29
Others		3.344.438,26 €	1.907.532,36
Recoveries		- €	<b>34.621,85</b>
<b>Total Principal Collections</b>		<b>12.507.640,76 €</b>	<b>12.800.514,43</b>
<b>Total Interest Collections</b>		<b>1.602.238,43 €</b>	<b>1.590.857,55</b>
<b>Defaults</b>		<b>227.598,87</b>	<b>-</b>
<b>End of Period (after Payment Date)</b>	<b>22.459</b>	<b>220.688.949,57 €</b>	<b>233.424.189,20</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		9,02%	7,89%
<b>New sale Offer</b>		<b>- €</b>	<b>-</b>

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**2. Reserve Accounts**

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**Notes Balance**

Beginning of Period	235.824.189,20
End of Period	223.088.949,57

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	1.091.620,95 €	NO
Cash Outflow	63.676,20		
Cash Inflow	-		
End of Period	0,5%	1.027.944,75 €	
Required Reserve Fund	€ 1.027.944,75		

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**3. Performance Data**

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**Note Balance**

Beginning of Period	235.824.189,20 €
End of Period	223.088.949,57 €

**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	960.840,55 €

**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	523.566,18 €

**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	658.053,66 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,41%
Cumulative Default Level previous period	0,46%
Cumulative Default Level current period	0,50%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,26%
Delinquency Level previous period	0,24%
Delinquency Level current period	0,24%

**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	291
Number of Contracts being 61-90 Days delinquent	64
Number of Contracts being 91-120 Days delinquent	33
Gross instalments being 31-60 days delinquent	52.211,49
Gross instalments being 61-90 days delinquent	12.400,42
Gross instalments being 91-120 days delinquent	36.767,01
Current Period Termination	147.814,65
Cumulative Termination	4.025.489,09
New number of Contracts being terminated	19,00
Total number of Contracts being terminated	608,00
Current Period Recoveries	0,00
Cumulative Recoveries	458.248,97

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Principal Payable Amount (during Amortising Period)

<b>1. Note Balance</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
<b>General Note Information</b>							
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	
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	149.224.189,20 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Amortisation	12.735.239,63	n.a.	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	136.488.949,57 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
Current Tranching	61,2%	9,3%	9,1%	6,9%	5,7%	7,8%	
Current Pool Factor	0,34	1,00	1,00	1,00	1,00	1,00	
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	3,495						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	29 days	29 days	29 days	29 days	29 days	29 days	29 days
Principal Outstanding Beginning of Period	149.224.189,20 €	20.700.000,00 €	20.200.000,00 €	15.500.000,00 €	12.700.000,00 €	17.500.000,00 €	
> Principal Repayment	12.735.239,63 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	136.488.949,57 €	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	420.128,27 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €	
Interest Payment							
Initial total CE (Subordination, Reserve)	18,30%	14,04%	9,89%	6,71%	4,10%	0,00%	
Current CE	39,28%	30,00%	20,95%	14,00%	8,31%	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%
<b>Total</b>	<b>189.311.865,23</b>	<b>100,00%</b>	<b>10.822</b>	<b>100,00%</b>

Statistics in EUR

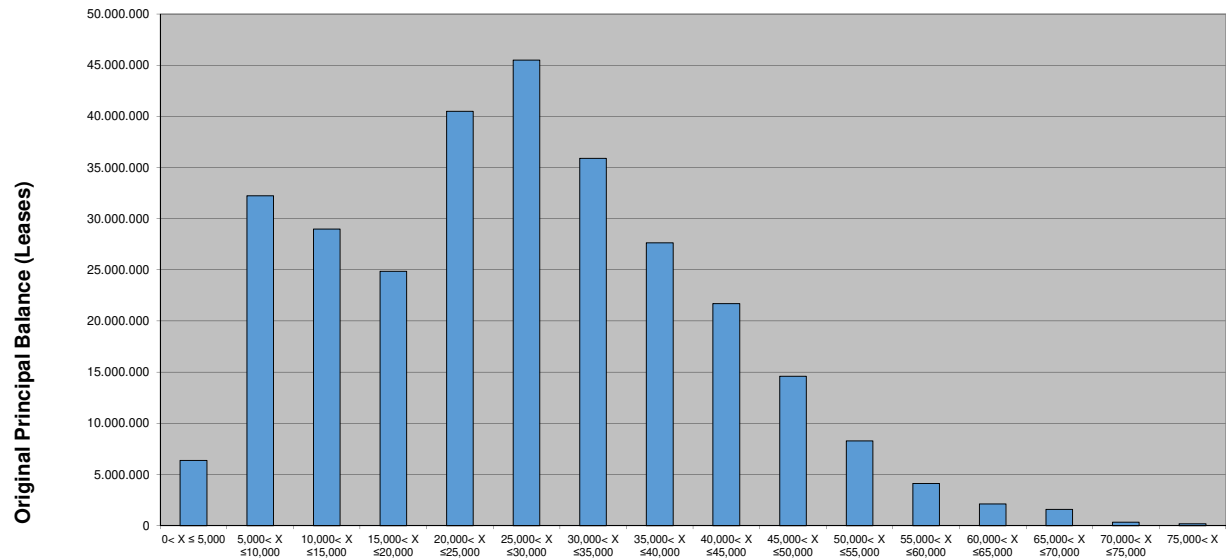
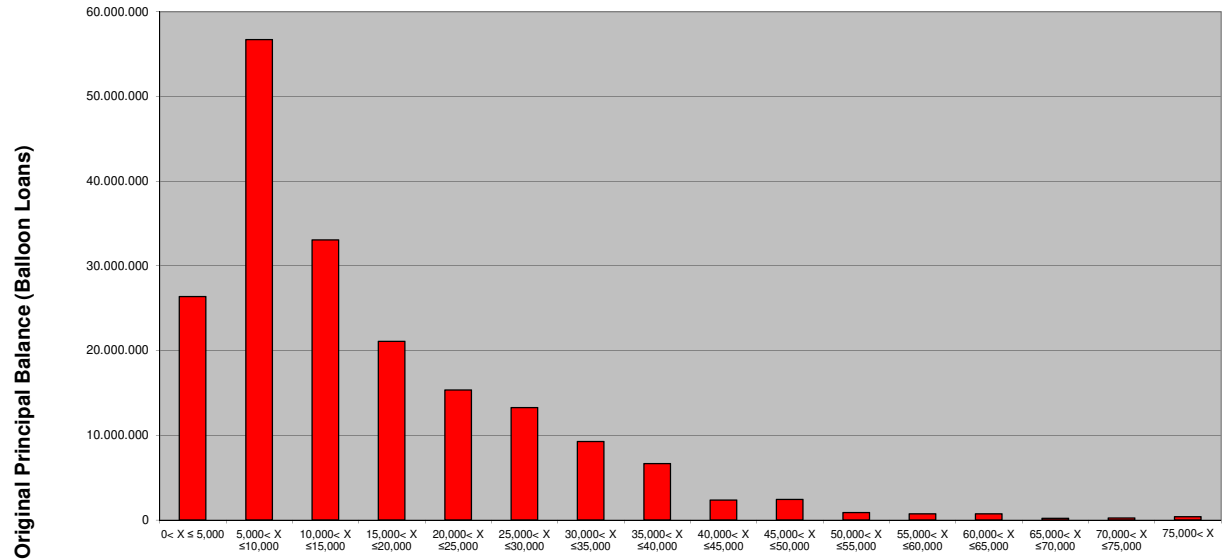
<i>Leases</i>				
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 < X ≤ 5,000	6.363.403	2,2%	1.063,00	3,21%
5,000 < X ≤ 10,000	32.245.892	10,9%	7.014,00	21,21%
10,000 < X ≤ 15,000	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%
<b>Total</b>	<b>294.883.621,93</b>	<b>100,00%</b>	<b>33.064</b>	<b>100,00%</b>

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	10.613.079	6,8%	1.333,00	17,30%
5,000 < X ≤ 10,000	30.052.727	19,4%	2.481,00	32,20%
10,000 < X ≤ 15,000	27.242.663	17,6%	1.523,00	19,76%
15,000 < X ≤ 20,000	19.111.703	12,3%	796,00	10,33%
20,000 < X ≤ 25,000	13.008.602	8,4%	422,00	5,48%
25,000 < X ≤ 30,000	12.127.439	7,8%	343,00	4,45%
30,000 < X ≤ 35,000	10.737.157	6,9%	259,00	3,36%
35,000 < X ≤ 40,000	9.054.115	5,8%	197,00	2,56%
40,000 < X ≤ 45,000	5.780.732	3,7%	114,00	1,48%
45,000 < X ≤ 50,000	4.118.951	2,7%	72,00	0,93%
50,000 < X ≤ 55,000	3.355.000	2,2%	55,00	0,71%
55,000 < X ≤ 60,000	2.760.901	1,8%	40,00	0,52%
60,000 < X ≤ 65,000	1.351.822	0,9%	18,00	0,23%
65,000 < X ≤ 70,000	1.095.158	0,7%	13,00	0,17%
70,000 < X ≤ 75,000	896.872	0,6%	10,00	0,13%
75,000 < X	3.827.597	2,5%	30,00	0,39%
<b>Total</b>	<b>155.134.518,31</b>	<b>100,00%</b>	<b>7.706</b>	<b>100,00%</b>

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	636.127	1,0%	234,00	1,61%
5,000 < X ≤ 10,000	6.673.452	10,0%	3.076,00	21,12%
10,000 < X ≤ 15,000	14.961.964	22,5%	4.732,00	32,50%
15,000 < X ≤ 20,000	8.032.961	12,1%	1.862,00	12,79%
20,000 < X ≤ 25,000	8.170.349	12,3%	1.494,00	10,26%
25,000 < X ≤ 30,000	7.642.254	11,5%	1.179,00	8,10%
30,000 < X ≤ 35,000	6.010.419	9,0%	782,00	5,37%
35,000 < X ≤ 40,000	4.589.632	6,9%	493,00	3,39%
40,000 < X ≤ 45,000	3.280.788	4,9%	279,00	1,92%
45,000 < X ≤ 50,000	2.450.466	3,7%	190,00	1,30%
50,000 < X ≤ 55,000	1.225.869	1,8%	95,00	0,65%
55,000 < X ≤ 60,000	904.691	1,4%	56,00	0,38%
60,000 < X ≤ 65,000	714.421	1,1%	36,00	0,25%
65,000 < X ≤ 70,000	597.316	0,9%	28,00	0,19%
70,000 < X ≤ 75,000	210.427	0,3%	9,00	0,06%
75,000 < X	426.293	0,6%	16,00	0,11%
<b>Total</b>	<b>66.527.427,90</b>	<b>100,00%</b>	<b>14.561</b>	<b>100,00%</b>

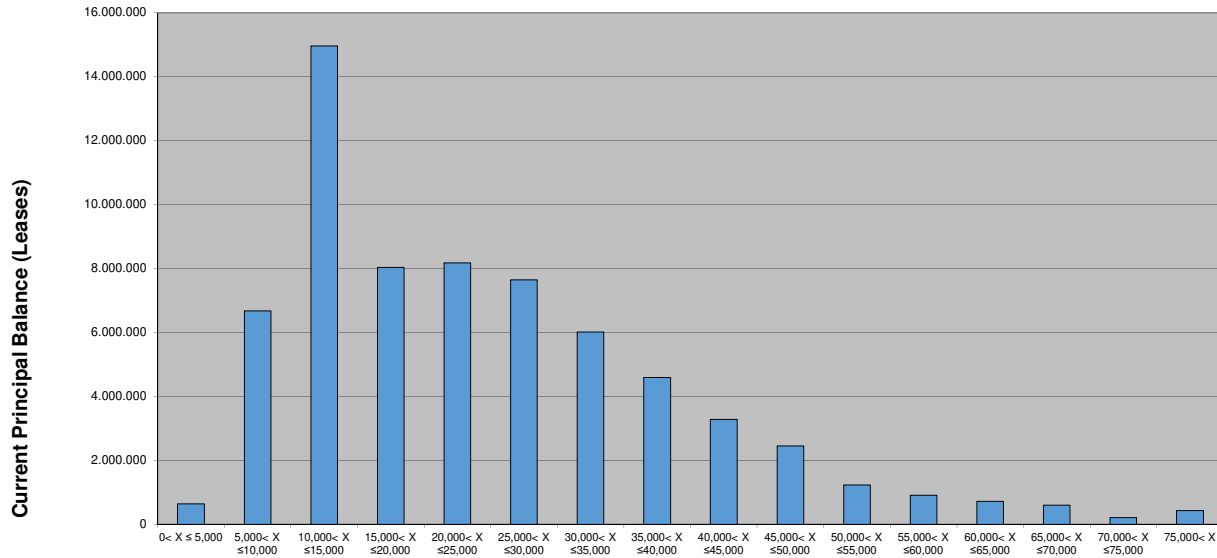
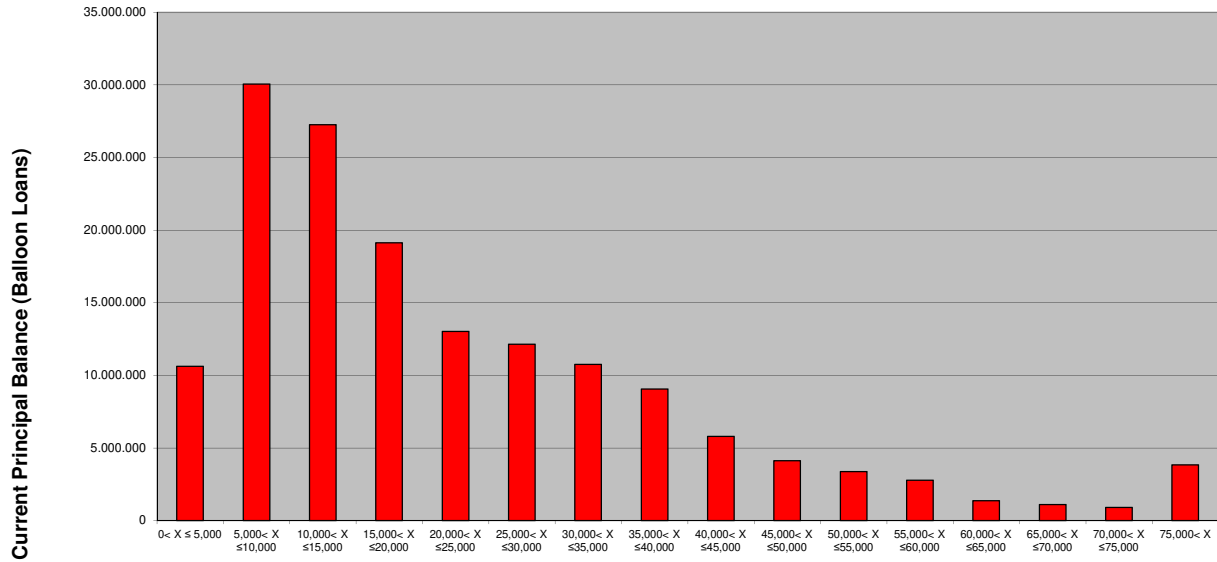
Statistics in EUR



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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	296.616,84	0,13%	1
2	273.430,19	0,12%	1
3	253.228,43	0,11%	5
4	248.494,33	0,11%	1
5	237.609,69	0,11%	13
6	219.005,61	0,10%	10
7	195.557,15	0,09%	1
8	174.679,97	0,08%	1
9	158.184,36	0,07%	2
10	149.672,96	0,07%	1
11	146.333,79	0,07%	2
12	142.494,39	0,06%	1
13	138.099,35	0,06%	5
14	137.398,97	0,06%	3
15	134.139,35	0,06%	1
16	131.466,43	0,06%	1
17	130.648,45	0,06%	1
18	123.687,45	0,06%	2
19	118.706,26	0,05%	1
20	117.367,09	0,05%	3
	<b>3.526.821,06</b>	<b>1,59%</b>	<b>56</b>

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**8. Geographical Distribution**

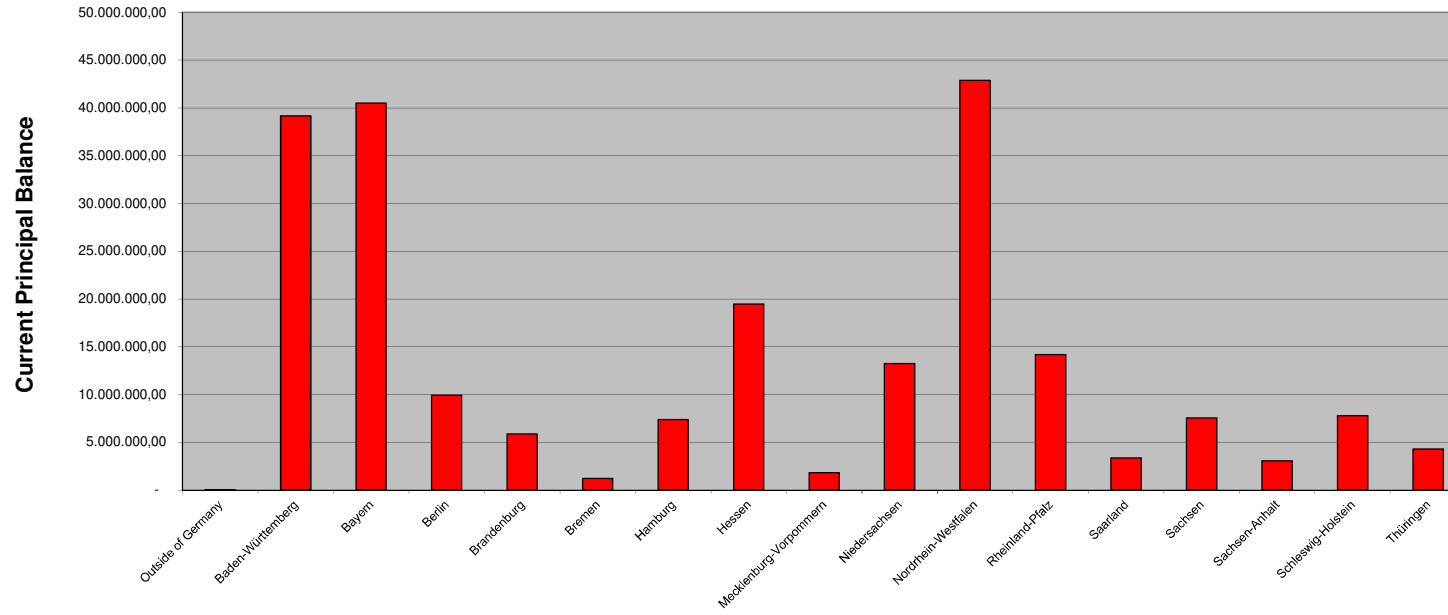
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	52.361,31	0,0%	5	0,0%
Baden-Württemberg	39.149.682,23	17,7%	4.267	19,2%
Bayern	40.475.894,43	18,3%	4.214	18,9%
Berlin	9.938.712,74	4,5%	976	4,4%
Brandenburg	5.877.192,65	2,7%	691	3,1%
Bremen	1.227.533,14	0,6%	114	0,5%
Hamburg	7.363.946,39	3,3%	642	2,9%
Hessen	19.453.788,63	8,8%	1.857	8,3%
Mecklenburg-Vorpomm	1.820.469,64	0,8%	158	0,7%
Niedersachsen	13.251.247,44	6,0%	1.343	6,0%
Nordrhein-Westfalen	42.862.348,89	19,3%	4.066	18,3%
Rheinland-Pfalz	14.160.665,71	6,4%	1.298	5,8%
Saarland	3.364.147,21	1,5%	299	1,3%
Sachsen	7.532.759,33	3,4%	766	3,4%
Sachsen-Anhalt	3.072.951,31	1,4%	335	1,5%
Schleswig-Holstein	7.767.191,07	3,5%	786	3,5%
Thüringen	4.291.054,09	1,9%	450	2,0%
<b>Total</b>	<b>221.661.946,21</b>	<b>100,00%</b>	<b>22.267</b>	<b>100,00%</b>

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**8.1 Geographical Distribution (Graph)**

Reporting Date	07/01/2025				
Payment Date	21/01/2025				
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	



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**9. Object Type**

Reporting Date	07/01/2025	
Payment Date	21/01/2025	
Period No		
Monthly Period	01/12/2024 - 31/12/2024	
Interest Period	from 23/12/2024 to	21/01/2025 = 29 days
Collection Period	from 01/12/2024 to	31/12/2024

<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	143.951.379,69	92,8%	6.878	89,26%
LCV	11.183.138,62	7,2%	828	10,74%
<b>Total</b>	<b>155.134.518,31</b>	<b>100%</b>	<b>7.706</b>	<b>100%</b>

<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	59.885.937,06	90,02%	13.064	89,72%
LCV	6.641.490,84	9,98%	1.497	10,28%
<b>Total</b>	<b>66.527.427,90</b>	<b>100%</b>	<b>14.561</b>	<b>100%</b>

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**10. Insurances**

Reporting Date			07/01/2025		
Payment Date			21/01/2025		
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

<i>Contract Type</i>	<i>CPI</i>	<i>GAP</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>
Balloon Loans	652.312,43	932.511,81	155.134.518,31	1,0%
Leases	0,00	0,00	66.527.427,90	0,0%
<b>Total</b>	<b>652.312,43</b>	<b>932.511,81</b>	<b>221.661.946,21</b>	<b>0,7%</b>

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**11. Type of Contract**

Reporting Date			07/01/2025			
Payment Date			21/01/2025			
Period No						
Monthly Period			01/12/2024 - 31/12/2024			
Interest Period	from		23/12/2024	to	21/01/2025	= 29 days
Collection Period	from		01/12/2024	to	31/12/2024	

<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	4.373	19,6%	97.797.439	44,1%
Balloon Loans used cars	3.333	15,0%	57.337.080	25,9%
Leases new cars	14.561	65,4%	66.527.428	30,0%
<b>Total</b>	<b>22.267</b>	<b>100%</b>	<b>221.661.946,21</b>	<b>100,0%</b>

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**12. Customer Yield**

Reporting Date	07/01/2025			
Payment Date	21/01/2025			
Period No				
Monthly Period	01/12/2024 - 31/12/2024			
Interest Period	from	23/12/2024	to	21/01/2025 = 29 days
Collection Period	from	01/12/2024	to	31/12/2024

<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%	15.315.860,78	9,87%	470	6,10%
1,01 to 2%	15.470.111,46	9,97%	705	9,15%
2,01 to 3%	47.738.213,92	30,77%	2.529	32,82%
3,01 to 4%	48.535.481,56	31,29%	2.741	35,57%
4,01 to 5%	19.659.958,29	12,67%	894	11,60%
5,01 to 6%	6.558.418,78	4,23%	254	3,30%
6,01 to 7%	1.160.288,62	0,75%	47	0,61%
7,01 to 8%	696.184,90	0,45%	66	0,86%
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%
<b>Total</b>	<b>155.134.518,31</b>	<b>100%</b>	<b>7.706,00</b>	<b>100%</b>

<b>Statistics</b>	<b>in %</b>
WA Interest	3,22

\* 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%	16.218.992,15	24,38%	3.832	26,32%
3,01 to 4%	17.235.608,30	25,91%	4.833	33,19%
4,01 to 5%	17.290.263,42	25,99%	3.863	26,53%
5,01 to 6%	12.335.908,81	18,54%	1.576	10,82%
6,01 to 7%	2.614.701,30	3,93%	369	2,53%
7,01 to 8%	824.374,21	1,24%	85	0,58%
8,01 to 9%	7.224,62	0,01%	2	0,01%
9,01 to 10%	355,09	0,00%	1	0,01%
> 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>66.527.427,90</b>	<b>100%</b>	<b>14.561,00</b>	<b>100%</b>

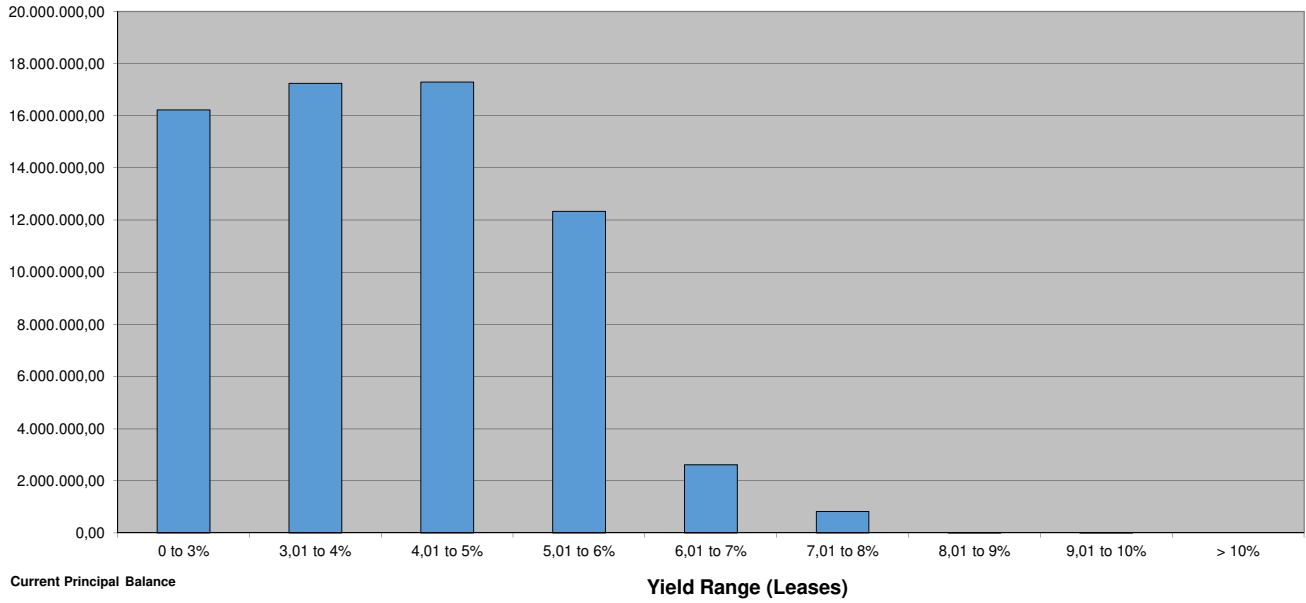
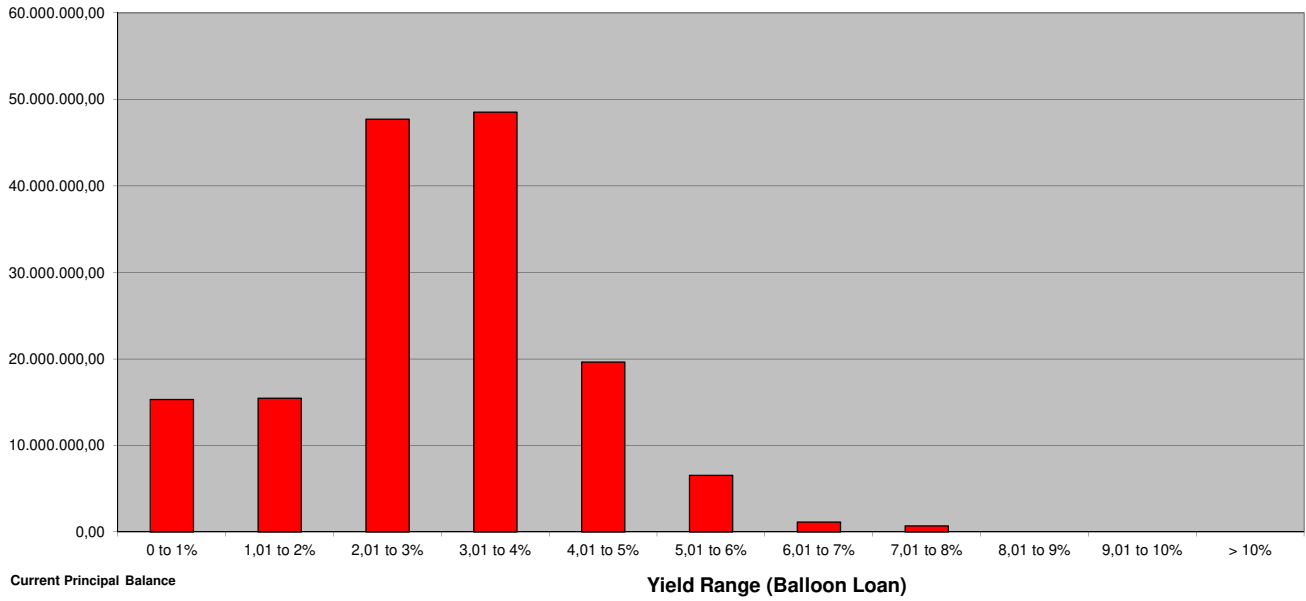
<b>Statistics</b>	<b>in %</b>
WA Interest	4,11



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**12.1 Customer Yield (Graph)**

Reporting Date	07/01/2025				
Payment Date	21/01/2025				
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	



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**13. Seasoning**

Reporting Date	07/01/2025	
Payment Date	21/01/2025	
Period No		
Monthly Period	01/12/2024 - 31/12/2024	
Interest Period	from 23/12/2024 to	21/01/2025 = 29 days
Collection Period	from 01/12/2024 to	31/12/2024

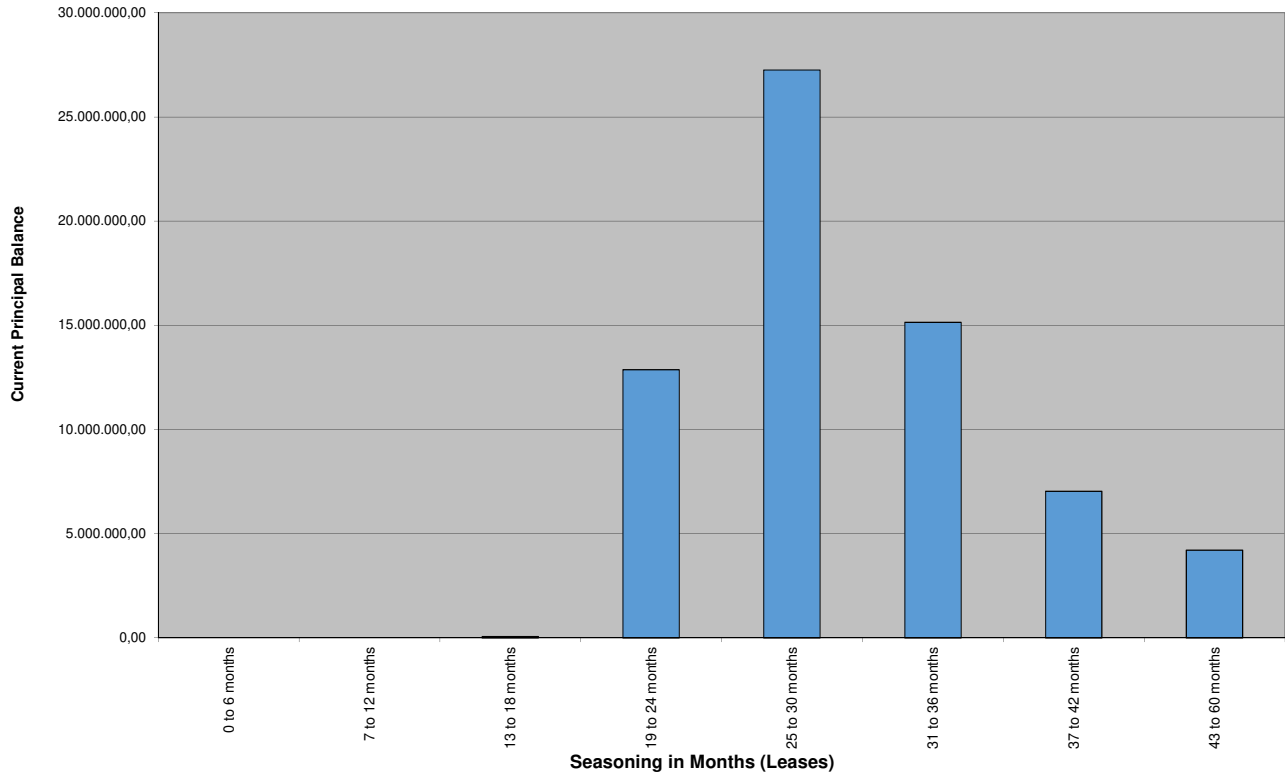
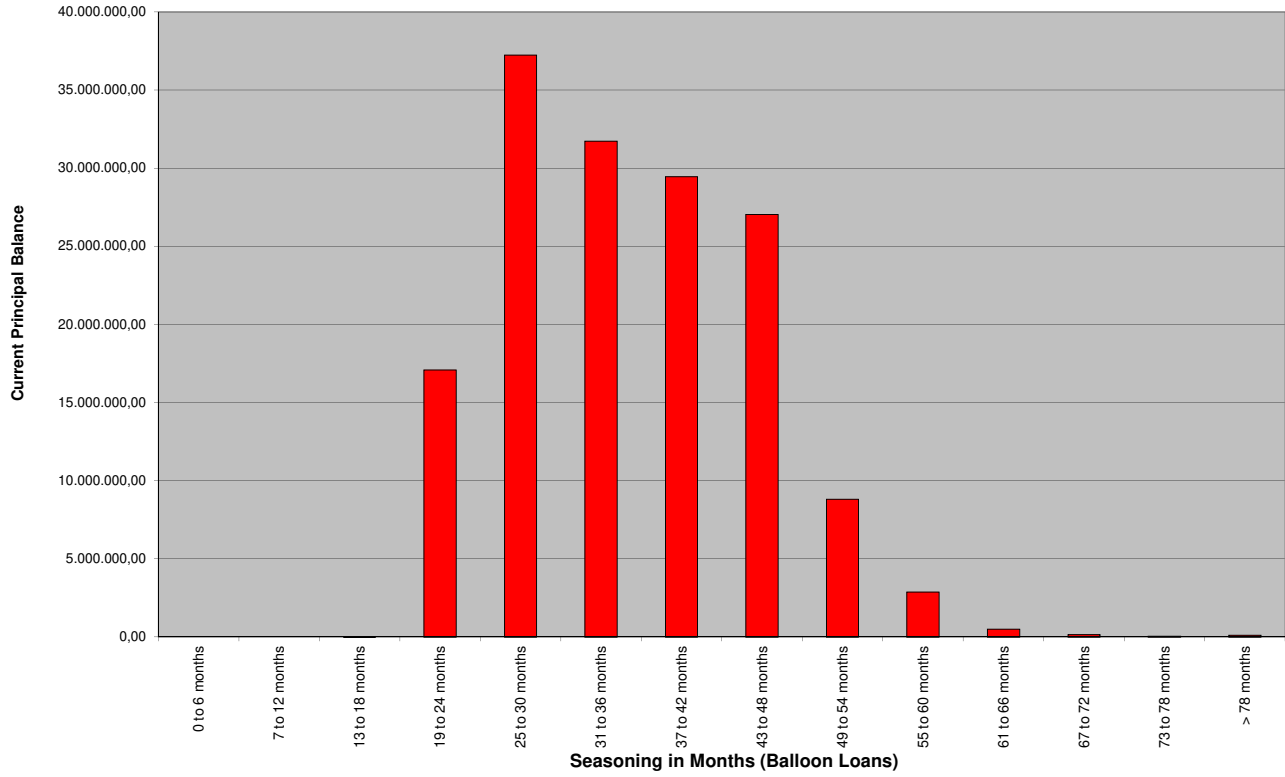
<i>Balloon Loan</i>				
<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	6.912,26	0,00%	1	0,01%
19 to 24 months	17.096.690,78	11,02%	437	5,67%
25 to 30 months	37.248.506,09	24,01%	1.336	17,34%
31 to 36 months	31.742.950,97	20,46%	1.500	19,47%
37 to 42 months	29.461.244,01	18,99%	1.739	22,57%
43 to 48 months	27.049.643,83	17,44%	1.777	23,06%
49 to 54 months	8.817.505,05	5,68%	618	8,02%
55 to 60 months	2.874.539,29	1,85%	200	2,60%
61 to 66 months	509.678,77	0,33%	51	0,66%
67 to 72 months	151.109,35	0,10%	18	0,23%
73 to 78 months	53.344,08	0,03%	9	0,12%
> 78 months	122.393,83	0,08%	20	0,26%
<b>Total</b>	<b>155.134.518,31</b>	<b>100,00%</b>	<b>7.706</b>	<b>100,00%</b>

<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	0,00	0,00%	0	0,00%
13 to 18 months	59.460,39	0,09%	4	0,03%
19 to 24 months	12.857.629,42	19,33%	1.242	8,53%
25 to 30 months	27.247.516,49	40,96%	4.750	32,62%
31 to 36 months	15.128.507,18	22,74%	3.707	25,46%
37 to 42 months	7.030.819,44	10,57%	2.236	15,36%
43 to 60 months	4.203.494,98	6,32%	2.622	18,01%
<b>Total</b>	<b>66.527.427,90</b>	<b>100,00%</b>	<b>14.561</b>	<b>100,00%</b>

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**13.1 Seasoning (Graph)**

Reporting Date	07/01/2025		
Payment Date	21/01/2025		
Period No			
Monthly Period	01/12/2024 - 31/12/2024		
Interest Period	from	23/12/2024	to 21/01/2025 =
Collection Period	from	01/12/2024	to 31/12/2024 = 29 days



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**14. Remaining Term**

Reporting Date	07/01/2025			
Payment Date	21/01/2025			
Period No				
Monthly Period	01/12/2024 - 31/12/2024			
Interest Period	from	23/12/2024	to	21/01/2025 = 29 days
Collection Period	from	01/12/2024	to	31/12/2024

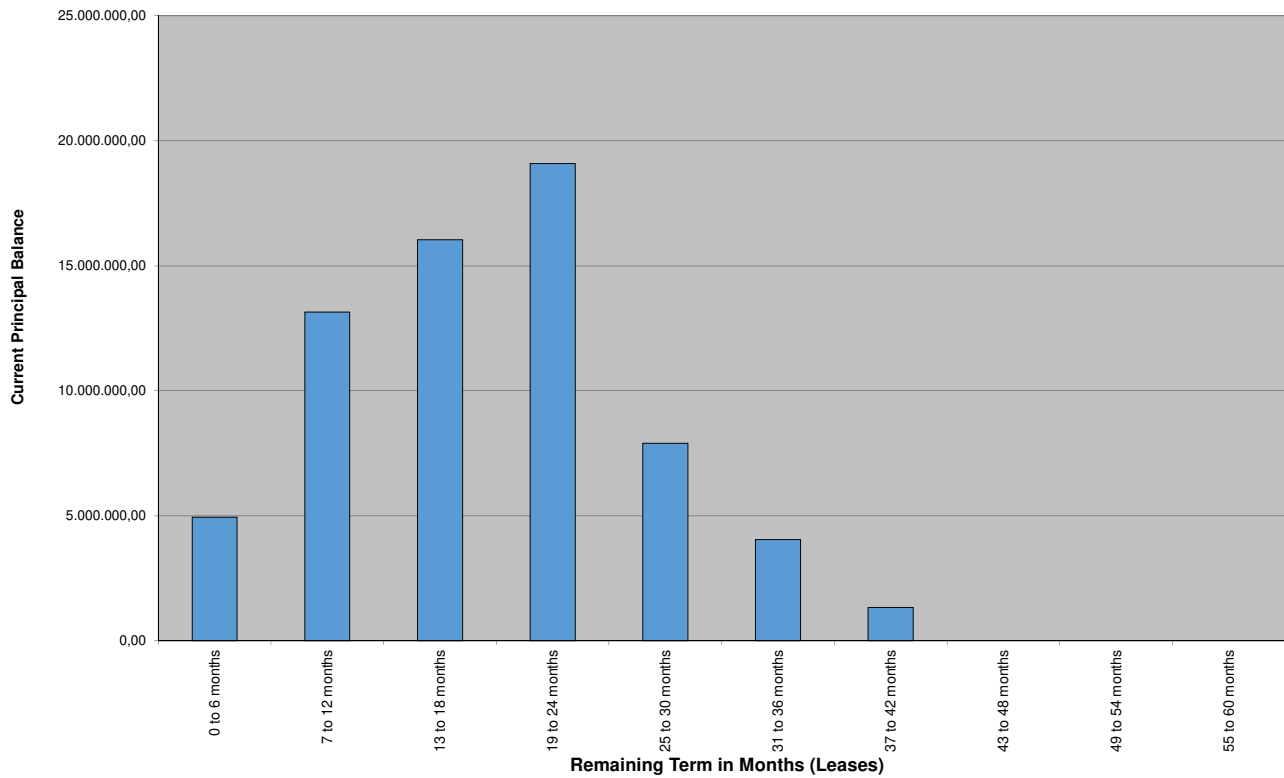
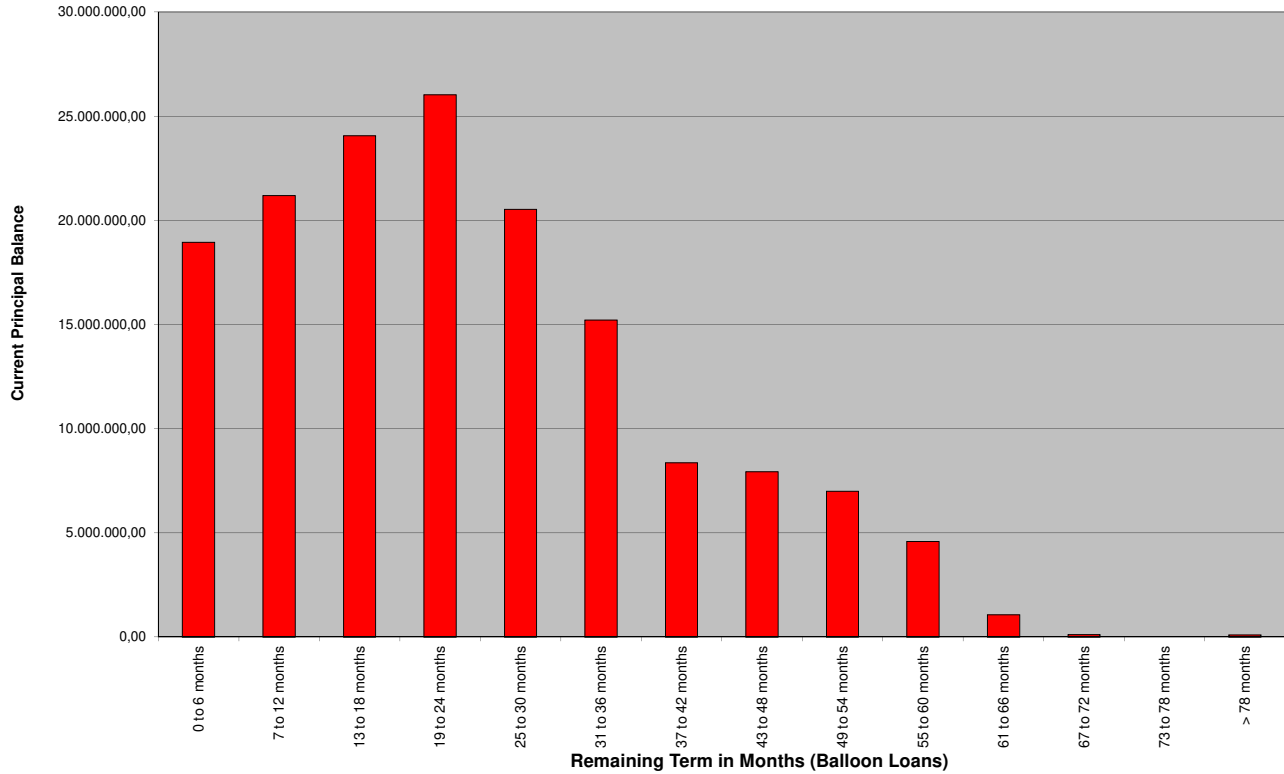
<i>Balloon Loan</i>				
<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	18.946.885,81	12,21%	0	0,00%
7 to 12 months	21.190.405,02	13,66%	0	0,00%
13 to 18 months	24.057.133,33	15,51%	1	0,01%
19 to 24 months	26.028.492,55	16,78%	437	5,67%
25 to 30 months	20.528.881,49	13,23%	1.336	17,34%
31 to 36 months	15.218.114,95	9,81%	1.500	19,47%
37 to 42 months	8.367.100,13	5,39%	1.739	22,57%
43 to 48 months	7.926.266,16	5,11%	1.777	23,06%
49 to 54 months	6.999.387,23	4,51%	618	8,02%
55 to 60 months	4.585.273,10	2,96%	200	2,60%
61 to 66 months	1.068.658,65	0,69%	51	0,66%
67 to 72 months	115.325,85	0,07%	18	0,23%
73 to 78 months	0,00	0,00%	9	0,12%
> 78 months	102.594,04	0,07%	20	0,26%
<b>Total</b>	<b>155.134.518,31</b>	<b>100,00%</b>	<b>7.706</b>	<b>100,00%</b>

<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	4.943.234,13	7,43%	3.887	26,69%
7 to 12 months	13.145.233,22	19,76%	3.893	26,74%
13 to 18 months	16.044.316,35	24,12%	2.828	19,42%
19 to 24 months	19.094.903,93	28,70%	2.951	20,27%
25 to 30 months	7.903.574,19	11,88%	602	4,13%
31 to 36 months	4.056.950,86	6,10%	348	2,39%
37 to 42 months	1.339.215,22	2,01%	52	0,36%
43 to 48 months	0,00	0,00%	0	0,00%
49 to 54 months	0,00	0,00%	0	0,00%
55 to 60 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>66.527.427,90</b>	<b>100,00%</b>	<b>14.561</b>	<b>100,00%</b>

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**14.1 Remaining Term (Graph)**

Reporting Date	07/01/2025		
Payment Date	21/01/2025		
Period No			
Monthly Period	01/12/2024 - 31/12/2024		
Interest Period	from	23/12/2024	to 21/01/2025 =
Collection Period	from	01/12/2024	to 31/12/2024 = 29 days



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**15. Original Term**

Reporting Date	07/01/2025			
Payment Date	21/01/2025			
Period No				
Monthly Period	01/12/2024 - 31/12/2024			
Interest Period	from	23/12/2024	to	21/01/2025 = 29 days
Collection Period	from	01/12/2024	to	31/12/2024

Balloon Loan				
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
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	0,00	0,00%	0	0,00%
19 to 24 months	445.000,65	0,29%	9	0,12%
25 to 30 months	28.846,64	0,02%	3	0,04%
31 to 36 months	9.270.990,46	5,98%	357	4,63%
37 to 42 months	400.925,15	0,26%	19	0,25%
43 to 48 months	60.317.091,05	38,88%	2.999	38,92%
49 to 54 months	1.009.670,41	0,65%	54	0,70%
55 to 60 months	40.335.241,45	26,00%	2.092	27,15%
61 to 66 months	918.466,85	0,59%	50	0,65%
67 to 72 months	13.293.451,37	8,57%	660	8,56%
73 to 78 months	1.032.530,88	0,67%	52	0,67%
> 78 months	28.082.303,40	18,10%	1.411	18,31%
<b>Total</b>	<b>155.134.518,31</b>	<b>100,00%</b>	<b>7.706</b>	<b>100,00%</b>

Leases				
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
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	0,00	0,00%	0	0,00%
19 to 24 months	31.640,98	0,05%	25	0,17%
25 to 30 months	18.723,80	0,03%	12	0,08%
31 to 36 months	11.182.093,90	16,81%	3.260	22,39%
37 to 42 months	721.466,21	1,08%	100	0,69%
43 to 48 months	40.688.109,05	61,16%	9.374	64,38%
49 to 54 months	791.066,30	1,19%	86	0,59%
55 to 60 months	13.094.327,66	19,68%	1.704	11,70%
<b>Total</b>	<b>66.527.427,90</b>	<b>100,00%</b>	<b>14.561</b>	<b>100,00%</b>

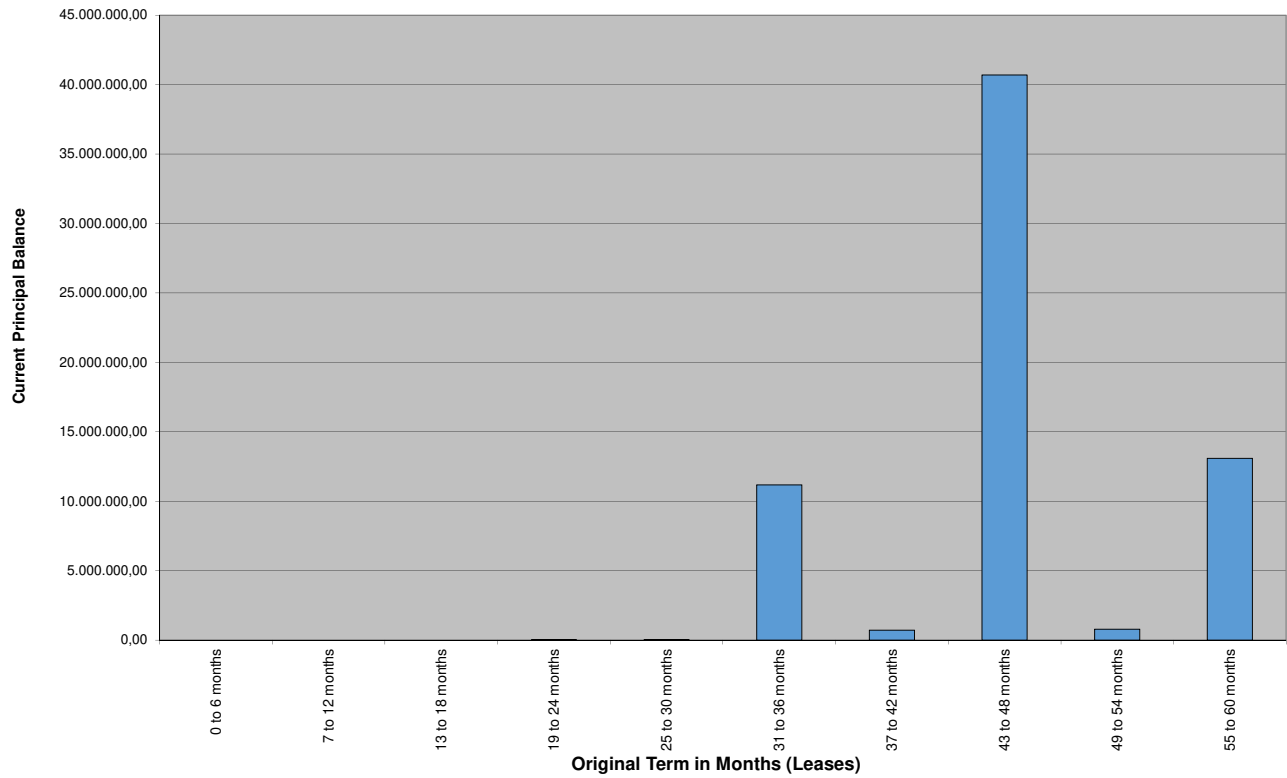
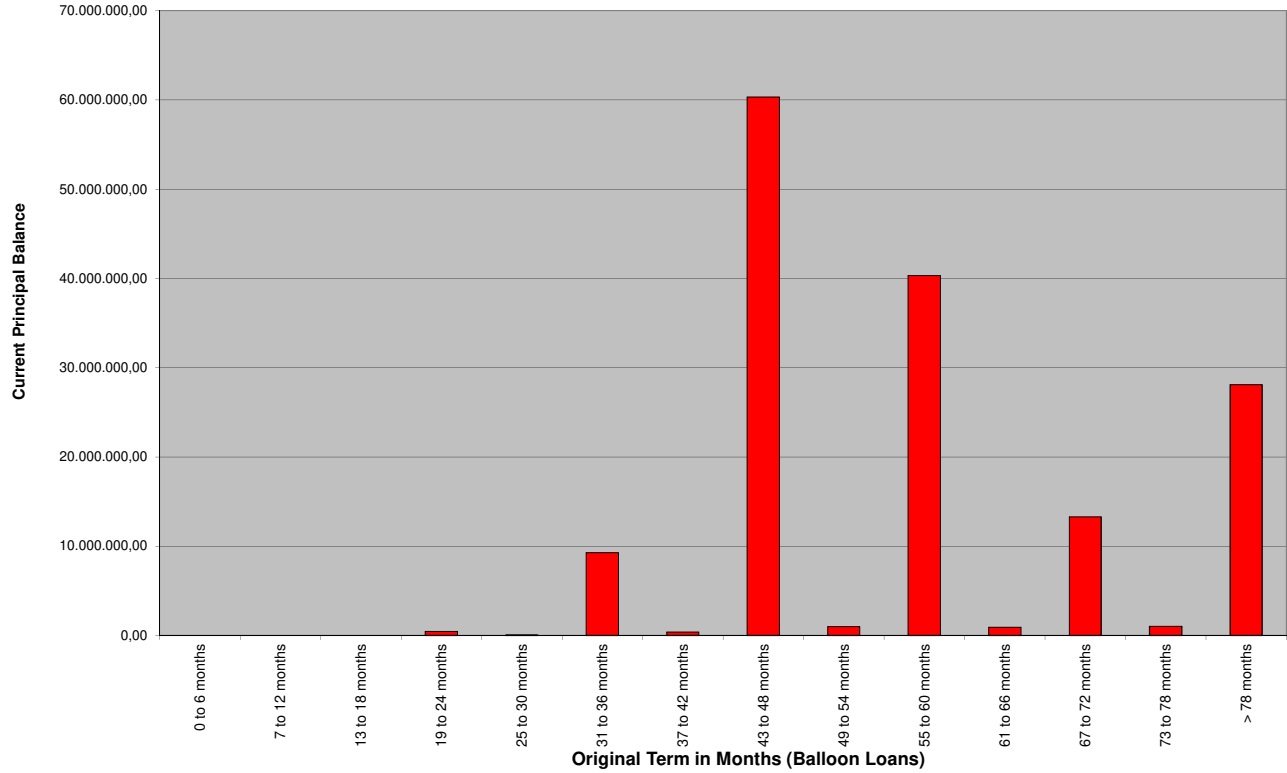
Statistics	
WA Original Term	48,31

Statistics	
WA Original Term	59,28

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**15.1 Original Term (Graph)**

Reporting Date	07/01/2025					
Payment Date	21/01/2025					
Period No						
Monthly Period	01/12/2024 - 31/12/2024					
Interest Period	from	23/12/2024	to	21/01/2025	=	29 days
Collection Period	from	01/12/2024	to	31/12/2024		



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**16. Manufacturer**

Reporting Date	07/01/2025				
Payment Date	21/01/2025				
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

<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	9.030.990,97	4,07%	748	3,36%
Chrysler	0,00	0,00%	0	0,00%
Dodge	86.539,02	0,04%	3	0,01%
Fiat	54.671.952,44	24,66%	10.979	49,31%
Jaguar	21.873.787,13	9,87%	1.700	7,63%
Jeep	27.015.310,16	12,19%	2.698	12,12%
Lancia	7.730,68	0,00%	1	0,00%
LandRover	80.344.040,60	36,25%	4.429	19,89%
Maserati	3.711.808,07	1,67%	270	1,21%
Others	24.919.787,14	11,24%	1.439	6,46%
	<b>221.661.946,21</b>	<b>100,00%</b>	<b>22.267,00</b>	<b>100,00%</b>



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**17. Priority of Payments**

Reporting Date	07/01/2025		
Payment Date	21/01/2025		
Period No			
Monthly Period	01/12/2024 - 31/12/2024		
Interest Period	from	23/12/2024	to 21/01/2025 = 29 days
Collection Period	from	01/12/2024	to 31/12/2024

**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	+ <b>14.612.378,55</b>
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	-
e 5. to pay pari passu and pro rata to the Swap Counterparty	1.502,60
f 6. Class A Interest Amount	420.128,27
g 7. Class B Interest Amount	10.838,75
h 8. Class C Interest Amount	20.340,28
i 9. Class D Interest Amount	24.722,50
j 10. Class E Interest Amount	35.806,94
k 11. to credit to the Reserve Account the Required Reserve Amount	-
l 12. to pay pari passu and pro rata, the Class A Redemption Amount	12.735.239,63
m 13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-
n 14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-
o 15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-
p 16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-
q 17. To pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-
r 18. to pay to Originator and to Servicer any amount due and payable not already paid	-
s 19. Class M Interest Amount	91.631,94
t 20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-
u 21. to pay the Final Excess Spread (if any) to the Class M Noteholder	1.271.250,97
v	

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**18. Transaction Costs**

Reporting Date	07/01/2025				
Payment Date	21/01/2025				
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

<b>Transaction Costs</b>	223.088.949,6	136.488.949,6	20.700.000,0	20.200.000,0	15.500.000,0	12.700.000,0	17.500.000,0
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	- €	-	-	-	-	-	-
Interest accrued for the Period	603.468,68 €	420.128,27 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Interest Payments	603.468,68 €	420.128,27 €	10.838,75 €	20.340,28 €	24.722,50 €	35.806,94 €	91.631,94 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**19. Swap Counterparty Data**

Reporting Date	07/01/2025				
Payment Date	21/01/2025				
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

**Swap Counterparty Data**  
Swap Counterparty Provider

CA Auto Bank S.p.A. Niederlassung  
Deutschland

**Swap Data**

Swap Type	IRS
Notional Amount	149.224.189,20
Fixed Rate	0,42
Floating Rate (Euribor)	2,7950
Net Swap Payments	-386.469,93

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**20. Retention**

Reporting Date	07/01/2025			
Payment Date	21/01/2025			
Period No				
Monthly Period	01/12/2024 - 31/12/2024			
Interest Period	from	23/12/2024	to	21/01/2025 = 29 days
Collection Period	from	01/12/2024	to	31/12/2024

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	149.224.189,20	67,32%
Class B Notes	20.700.000,00	9,34%
Class C Notes	20.200.000,00	9,11%
Class D Notes	15.500.000,00	6,99%
Class E Notes	12.700.000,00	5,73%
Class M Notes	17.500.000,00	7,89%

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	-	0,00%
Minimum Retention Class M	-	0,00%

Actual Retention Class A	-	0,00%
Actual Retention Class B	20.700.000,00	9,34%
Actual Retention Class C	20.200.000,00	9,11%
Actual Retention Class D	15.500.000,00	6,99%
Actual Retention Class E	12.700.000,00	5,73%
Actual Retention Class M	17.500.000,00	7,89%

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	07/01/2025				
Payment Date	21/01/2025				
Period No					
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Joint Lead Managers:</b>	<b>CA-CIB</b>	Aa3	P-1	STABLE	A+	F1	STABLE
	<b>Unicredit Bank AG</b>	A2	P-1	NEGATIVE	BBB+	F2	STABLE
<b>Transaction Account:</b>	<b>The Bank of New York Mellon, Frankfurt Branch</b>	Aa2	P-1	STABLE	AA	F1+	STABLE
<b>Paying Agent:</b>	<b>The Bank of New York Mellon, London Branch</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Swap Counterparty:</b>	<b>CA Auto Bank S.p.A. Niederlassung Deutschland</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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**22. Counterparties II**

Reporting Date	07/01/2025					
Payment Date	21/01/2025					
Period No						
Monthly Period	01/12/2024 - 31/12/2024					
Interest Period	from	23/12/2024	to	21/01/2025	=	29 days
Collection Period	from	01/12/2024	to	31/12/2024		

**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		07/01/2025			
Payment Date		21/01/2025			
Period No					
Monthly Period		01/12/2024 - 31/12/2024			
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

**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:** Dariana Bettini  
[dariana.bettini@ca-cib.com](mailto:dariana.bettini@ca-cib.com)

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**24. Originator. Servicer**

Reporting Date	07/01/2025				
Payment Date	21/01/2025				
Period No	0				
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

**Contact Details**

CA Auto Bank S.p.A. Niederlassung Deutschland

[heike.simon@ca-autobank.com](mailto: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	07/01/2025				
Payment Date	21/01/2025				
Period No	0				
Monthly Period	01/12/2024 - 31/12/2024				
Interest Period	from	23/12/2024	to	21/01/2025	= 29 days
Collection Period	from	01/12/2024	to	31/12/2024	

Ca-cib Milano  
Calculation Agent  
[Doriana.bettini@ca-cib.com](mailto:Doriana.bettini@ca-cib.com)