

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		186.236.861,80 €	197.498.538,26 €
Scheduled Principal Payments		7.728.116,75 €	6.883.135,75 €
Prepayment Principal		2.917.215,16 €	2.391.654,88 €
Others		2.327.335,20 €	1.963.134,26 €
Recoveries		51.269,51 €	-
Total Principal Collections		13.023.936,62 €	11.237.924,89 €
Total Interest Collections		512.483,79 €	982.573,35 €
Defaults		6.792,43	23.751,58
End of Period (after Payment Date)	21.246	173.206.132,75 €	186.236.861,80 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		18,80%	14,53%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	195.278.641,39
End of Period	182.247.912,34

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	2.530.179,62 €	no
Cash Outflow	-€ 195.460,93		
Cash Inflow	€ -		
End of Period	1,5%	2.334.718,69 €	
Required Reserve Fund	-€ 195.460,93		

Commingling Reserve

Beginning of Period	9.500.000,00	no
Commingling Reserve Required Amount	9.500.000,00	
Commingling Reserve Distribution Amount	800.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	800.000,00	
End of Period (rounded up to nearest 50.000)	8.700.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	195.278.641,39 €
End of Period	182.247.912,34 €

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	899.210,59 €

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	169.449,54 €

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	149.183,89 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,72%
Cumulative Default Level previous period	0,72%
Cumulative Default Level current period	0,72%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,12%
Delinquency Level current period	0,12%

Trigger Breach (if higher than 0.60% for 2 consecutive Calculation Dates)

NO

Principal Deficiency Amount Shortfall

NO

Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero)

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	94
Number of Contracts being 61-90 Days delinquent	23
Number of Contracts being 91-120 Days delinquent	20
Gross instalments being 31-60 days delinquent	30.908,14
Gross instalments being 61-90 days delinquent	5.246,05
Gross instalments being 91-120 days delinquent	3.558,45
Current Period Termination	32.416,21
Cumulative Termination	7.236.143,30
New number of Contracts being terminated	4,00
Total number of Contracts being terminated	783,00
Current Period Recoveries	51.269,51
Cumulative Recoveries	0,00

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
1. Note Balance							
General Note Information							
ISIN Code	XS1908341230	XS1908341586	XS1908342477	XS1908342717	XS1908344093	XS1908344333	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity							
Expected Maturity							
Original Rating (S&P / Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (S&P / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aaa (sf)	AA-(sf)/Aa1(sf)	A-(sf)/A2(sf)	BBB(sf)/Baa2(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance	540.000.000,00 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €		100.000,00 €
Initial Number of Notes per Class	5.400	180	200	160	110		266
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	103.678.641,39 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	13.030.729,05	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	90.647.912,34 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Current Tranching							
Current Pool Factor	0,1678665043	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,238	0,94	1,94	2,94		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	28 days	28 days	28 days	28 days	28 days		28 days
Principal Outstanding Beginning of Period	103.678.641,39 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	13.030.729,05 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	90.647.912,34 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Interest accrued for the period	0,00 €	3.332,00 €	14.591,11 €	24.117,33 €	25.136,22 €		144.822,22 €
Interest Payment	0,00 €	3.332,00 €	14.591,11 €	24.117,33 €	25.136,22 €		144.822,22 €
Initial total CE (Subordination, Reserve)							
Current CE	41,21%	38,40%	27,06%	17,99%	11,75%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

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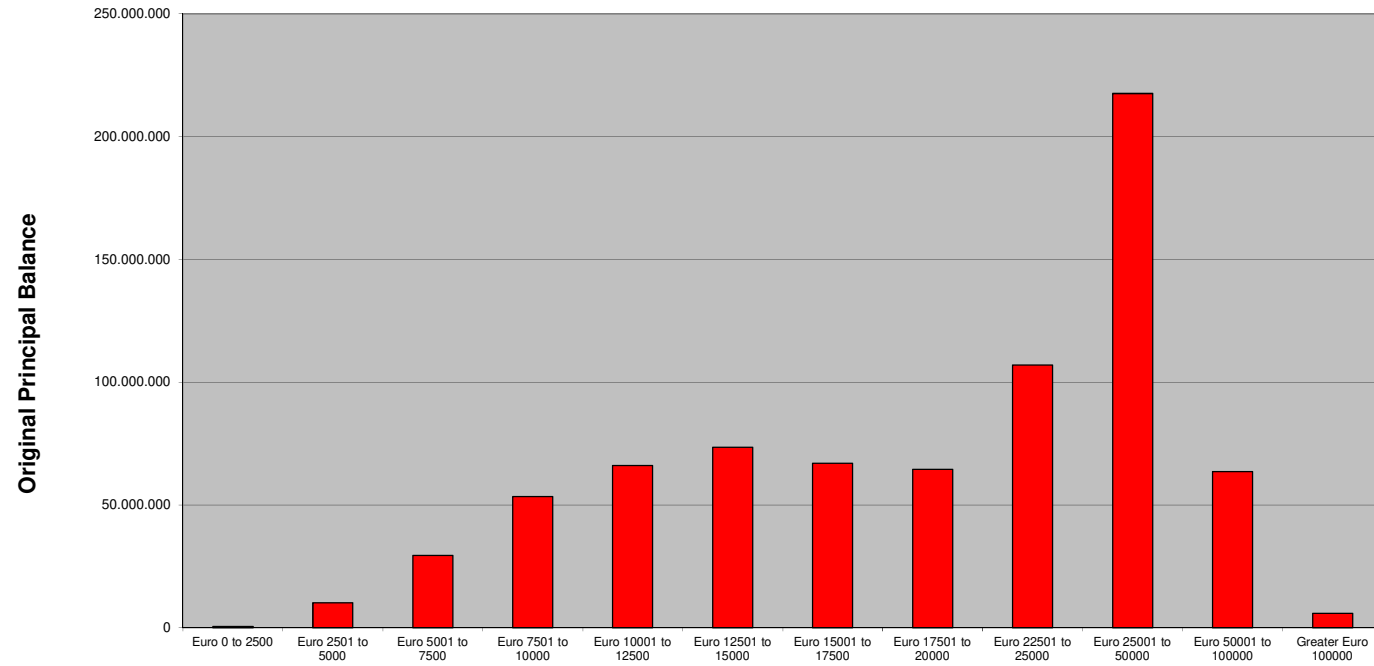
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	3,89%
Euro 7501 to 10000	53.350.685	13,5%	6.024,00	7,04%
Euro 10001 to 12500	65.994.470	13,1%	5.860,00	8,70%
Euro 12501 to 15000	73.439.922	11,9%	5.332,00	9,69%
Euro 15001 to 17500	67.003.737	9,3%	4.130,00	8,84%
Euro 17501 to 20000	64.413.924	7,7%	3.432,00	8,49%
Euro 22501 to 25000	106.929.830	10,7%	4.769,00	14,10%
Euro 25001 to 50000	217.611.163	14,8%	6.625,00	28,70%
Euro 50001 to 100000	63.611.843	2,3%	1.019,00	8,39%
Greater Euro 100000	5.823.398	0,1%	50,00	0,77%
Total	758.262.914,29	100,00%	44.623	100,00%

Statistics in EUR

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5.1 Original PB (Graph)

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6. Current Principal Balance

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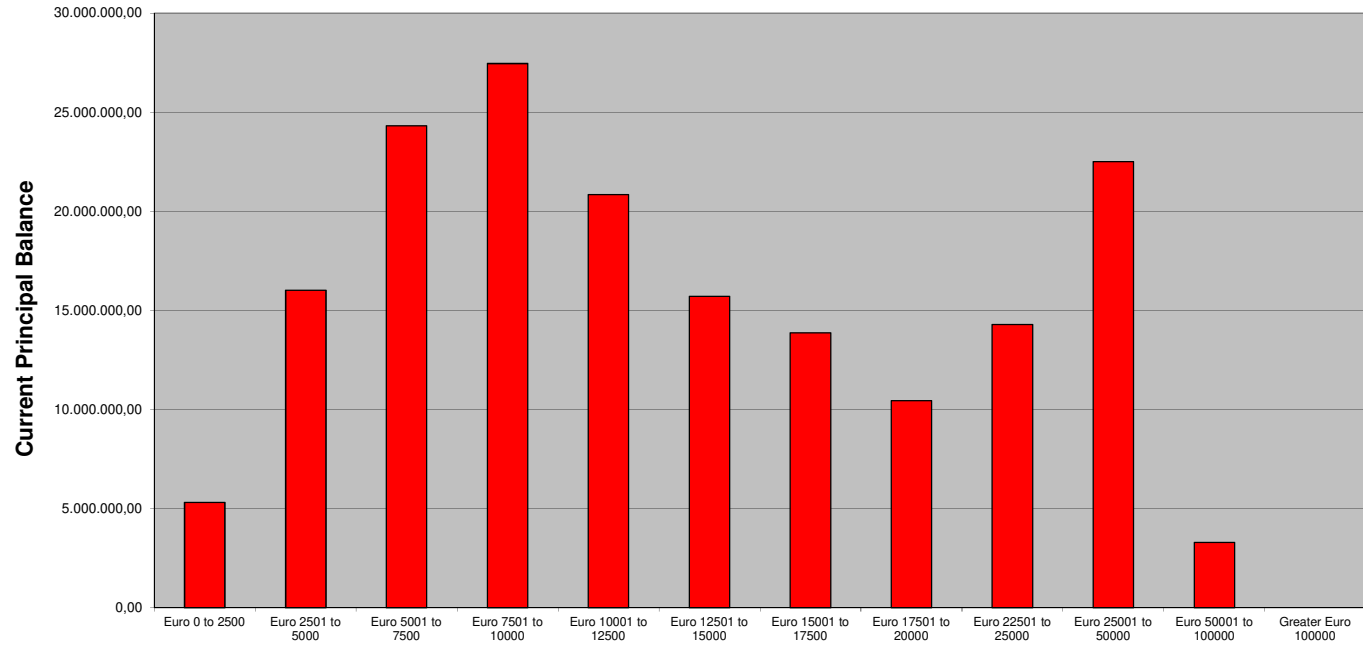
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.309.935,07	3,1%	4.047	19,0%
Euro 2501 to 5000	16.020.603,56	9,2%	4.274	20,1%
Euro 5001 to 7500	24.307.769,85	14,0%	3.901	18,4%
Euro 7501 to 10000	27.467.340,65	15,8%	3.177	15,0%
Euro 10001 to 12500	20.838.632,79	12,0%	1.876	8,8%
Euro 12501 to 15000	15.704.856,14	9,0%	1.149	5,4%
Euro 15001 to 17500	13.859.690,14	8,0%	857	4,0%
Euro 17501 to 20000	10.440.960,98	6,0%	560	2,6%
Euro 22501 to 25000	14.287.197,68	8,2%	649	3,1%
Euro 25001 to 50000	22.499.955,82	12,9%	701	3,3%
Euro 50001 to 100000	3.297.151,83	1,9%	55	0,3%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	174.034.094,51	100,0%	21.246	100,0%

Statistics	in EUR
Average Amount	8.191,38

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6.1 Current 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	109.901,57	0,06%	2
2	95.622,94	0,05%	2
3	95.570,31	0,05%	2
4	81.482,63	0,05%	15
5	79.884,26	0,05%	6
6	79.269,00	0,05%	1
7	79.068,65	0,05%	1
8	78.603,12	0,05%	1
9	77.723,11	0,04%	6
10	77.140,47	0,04%	1
11	76.119,90	0,04%	1
12	76.088,84	0,04%	1
13	73.893,38	0,04%	1
14	71.338,30	0,04%	1
15	71.155,34	0,04%	1
16	70.119,49	0,04%	1
17	70.020,58	0,04%	1
18	69.297,37	0,04%	1
19	67.641,33	0,04%	1
20	67.393,58	0,04%	6
	1.567.334,17	0,90%	52

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8. Geographical Distribution

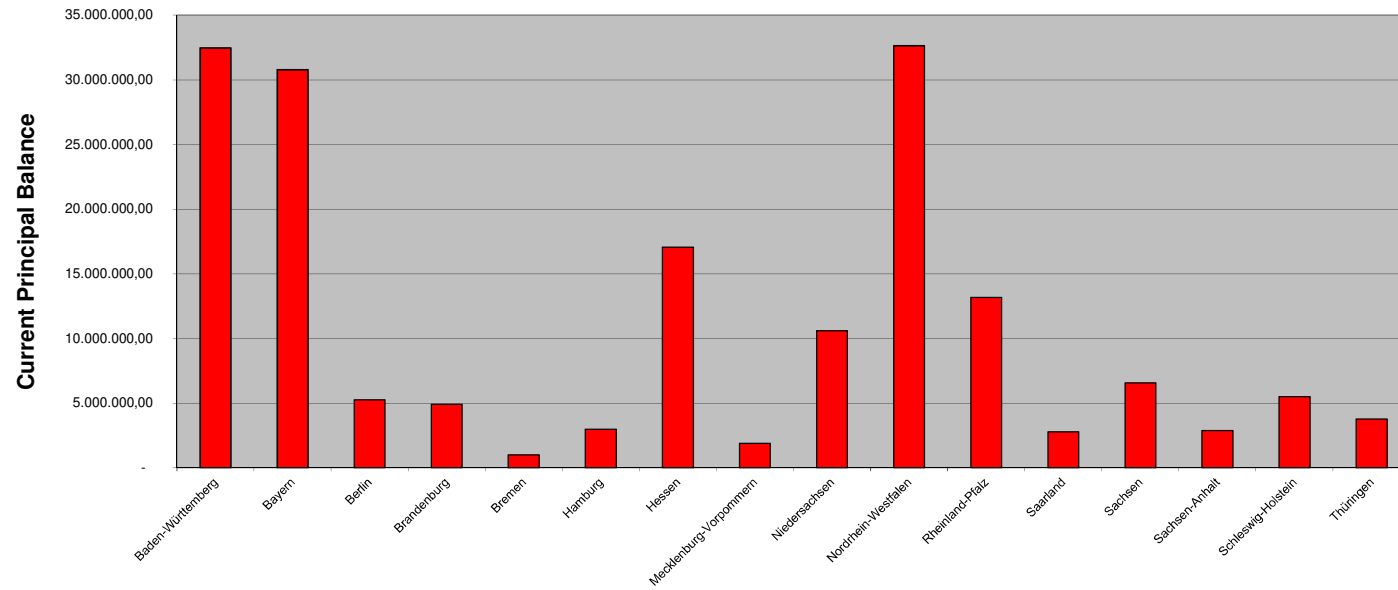
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	17.208.98	0,0%	1	0,0%
Baden-Württemberg	32.461.003,20	18,7%	4.202	19,8%
Bayern	30.787.176,56	17,7%	3.789	17,8%
Berlin	5.244.716,61	3,0%	554	2,6%
Brandenburg	4.888.246,06	2,8%	534	2,5%
Bremen	971.763,86	0,6%	132	0,6%
Hamburg	2.972.762,35	1,7%	327	1,5%
Hessen	17.039.431,83	9,8%	2.017	9,5%
Mecklenburg-Vorpomr	1.874.237,03	1,1%	283	1,3%
Niedersachsen	10.583.562,82	6,1%	1.246	5,9%
Nordrhein-Westfalen	32.629.865,35	18,7%	3.881	18,3%
Rheinland-Pfalz	13.153.157,93	7,6%	1.594	7,5%
Saarland	2.770.253,28	1,6%	364	1,7%
Sachsen	6.541.150,30	3,8%	723	3,4%
Sachsen-Anhalt	2.875.424,07	1,7%	387	1,8%
Schleswig-Holstein	5.478.968,30	3,1%	719	3,4%
Thüringen	3.745.165,98	2,2%	493	2,3%
Total	174.034.094,51	100,00%	21.246	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	123.998.737,77	71,2%	13.524	63,65%
Used	50.035.356,74	28,8%	7.722	36,35%
Total	174.034.094,51	100%	21.246	100%

<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	150.979.409,83	86,75%	18.130	85,33%
LCV	23.054.684,68	13,25%	3.116	14,67%
Total	174.034.094,51	100%	21.246	100%

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10. Insurances

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<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	38.922.097,34	22,4%	5.901	27,8%
Without CPI	135.111.997,17	77,6%	15.345	72,2%
Total	174.034.094,51	100,0%	21.246	100,0%

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11. Type of Contract

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			=	28 days

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	56.796.501,70	32,6%	11.576	54,5%
Yes	96.878.271,28	55,7%	7.661	36,1%
- of which ballon rates	74.261.914,22	42,7%	n.a	n.a
- of which regular installments	22.616.357,06	13,0%	n.a	n.a
PCP (Formula)	20.359.321,53	11,7%	2.009	9,5%
- of which ballons	15.325.962,99	8,8%	n.a	n.a
- of which regular installments	5.033.358,54	2,9%	n.a	n.a
Total	174.034.094,51	100%	21.246	100%

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	0	0,0%	0	0,0%
13 to 24 months	0	0,0%	0	0,0%
25 to 36 months	288	3,8%	3.308.283	96,7%
37 to 48 months	4.215	55,0%	52.469.895	86,7%
49 to 60 months	1.877	24,5%	23.792.669	69,3%
61 to 72 months	637	8,3%	8.922.973	54,9%
73 to 96 months	644	8,4%	8.384.450	51,5%
Total	7.661	100%	96.878.271,28	76,4%

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
bis 12	4.402	57,5%	52.446.790,76	89,4%
bis 24	2.226	29,1%	28.905.946,36	69,3%
bis 36	788	10,3%	11.610.613,45	50,7%
bis 48	230	3,0%	3.711.837,92	41,9%
bis 60	9	0,1%	116.663,54	1,8%
bis 72	4	0,1%	56.594,06	1,2%
Total	7.659	100%	96.848.446,09	76,4%

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	0	0,0%	-	0,0%
13 to 24 months	0	0,0%	-	0,0%
25 to 36 months	71	3,5%	681.445,95	96,9%
37 to 48 months	892	44,4%	9.442.944,40	87,3%
49 to 60 months	522	26,0%	5.037.939,78	73,3%
61 to 72 months	167	8,3%	1.714.888,89	55,3%
73 to 96 months	357	17,8%	3.482.102,51	51,5%
Total	2.009	100%	20.359.321,53	75,1%

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
bis 12	1.126	56,0%	10.851.339	89,6%
bis 24	601	29,9%	6.148.031	65,9%
bis 36	246	12,2%	2.854.523	48,2%
bis 48	36	1,8%	505.429	40,9%
bis 60	0	0,0%	0	0,0%
bis 72	0	0,0%	0	0,0%
Total	2.009	100%	20.359.321,53	75,1%

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12. Payment Methods

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<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	168.829.362,34	97,0%	20.726	97,6%
Other	5.204.732,17	3,0%	520	2,4%
Total	174.034.094,51	100,0%	21.246	100,0%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Monthly	174.034.094,51	100,0%	21.246	100,0%
Total	174.034.094,51	100,0%	21.246	100,0%

<i>Downpayment Yes/No</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
YES	160.074.266,04	92,0%	18.750	88,3%
NO	13.959.828,47	8,0%	2.496	11,7%
Total	174.034.094,51	100,0%	21.246	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.078,60	13.131,96
Average purchase price	26.956,34	28.667,73
Downpayment in %	44,81%	45,81%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/03/2022	
Payment Date	21/03/2022	
Period No	39	
Monthly Period	01.02.2022 - 28.02.2022	
Interest Period	from 21/02/2022	to 21/03/2022 = 28 days
Collection Period	from 01/02/2022	to 28/02/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	33.052.431,92	18,99%	2.988	14,06%
1,01 to 2%	8.342.563,04	4,79%	998	4,70%
2,01 to 3%	43.541.045,39	25,02%	5.064	23,84%
3,01 to 4%	57.114.752,49	32,82%	7.109	33,46%
4,01 to 5%	24.653.818,21	14,17%	3.626	17,07%
5,01 to 6%	5.587.826,42	3,21%	1.105	5,20%
6,01 to 7%	1.611.142,65	0,93%	323	1,52%
7,01 to 8%	82.570,98	0,05%	19	0,09%
8,01 to 9%	5.089,54	0,00%	3	0,01%
9,01 to 10%	42.853,87	0,02%	11	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	174.034.094,51	100%	21.246,00	100%

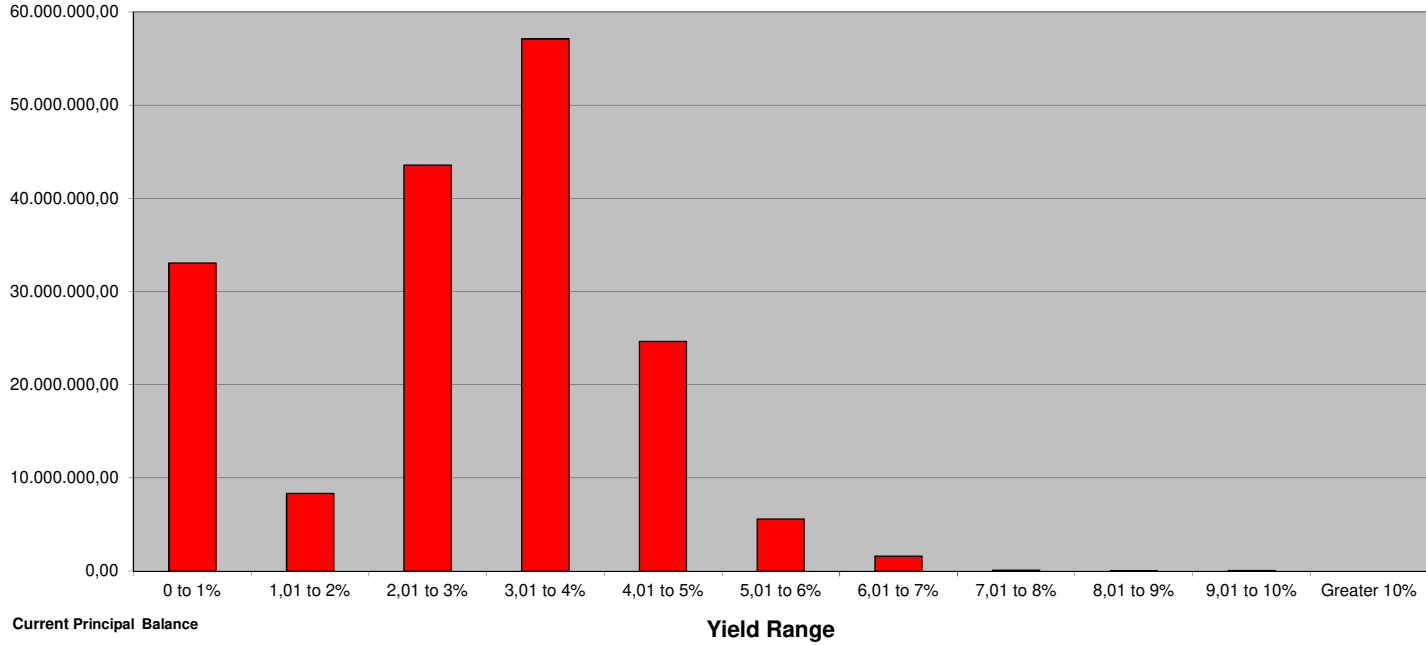
Statistics	in %
WA Interest	3,00

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



**ABEST 16
Monthly Investor Report**

14. Seasoning

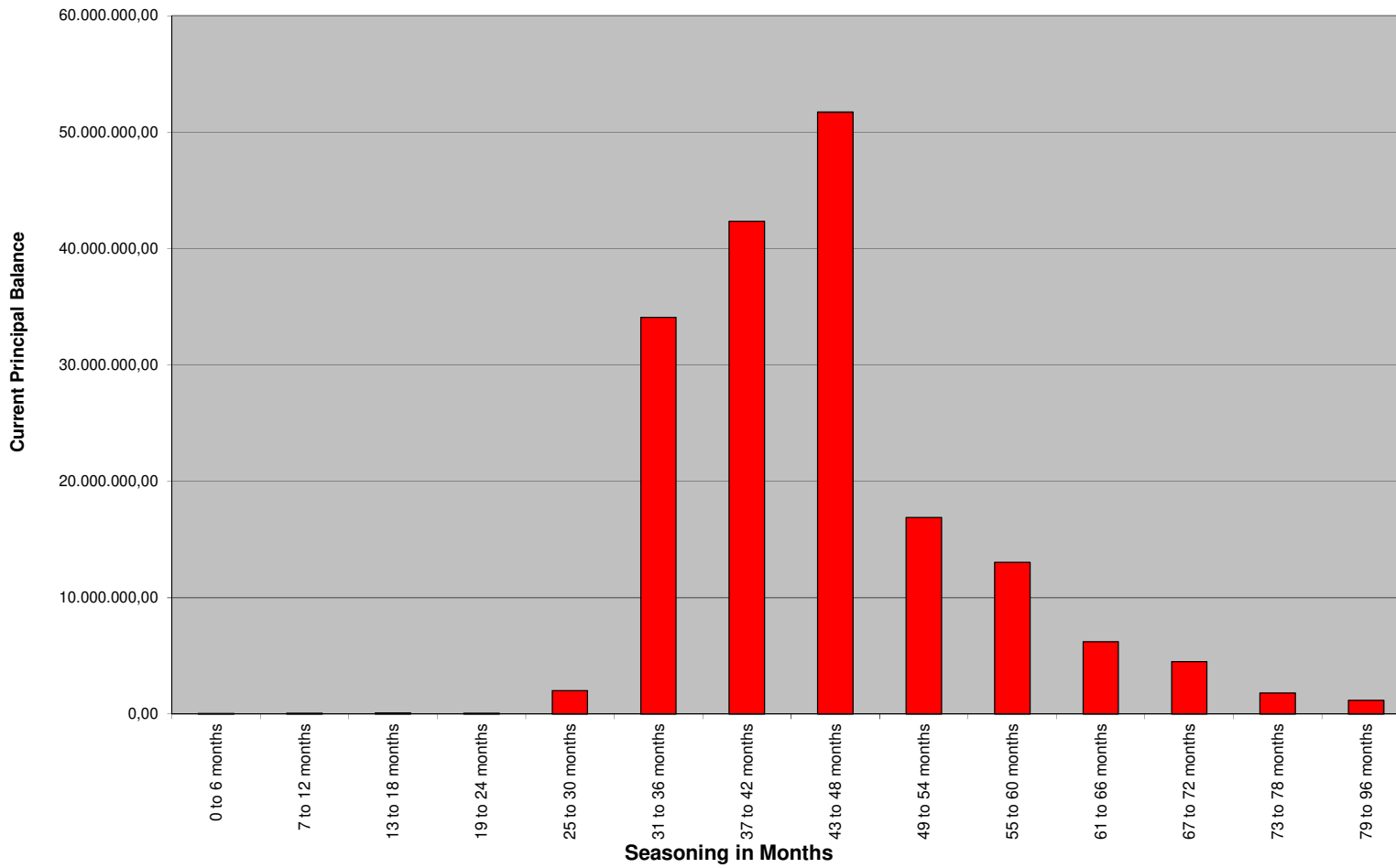
Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

<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	41.958,73	0,02%	6	0,03%
7 to 12 months	64.082,98	0,04%	7	0,03%
13 to 18 months	91.654,88	0,05%	9	0,04%
19 to 24 months	82.289,86	0,05%	10	0,05%
25 to 30 months	2.003.367,37	1,15%	297	1,40%
31 to 36 months	34.087.875,29	19,59%	3.579	16,85%
37 to 42 months	42.333.140,64	24,32%	4.453	20,96%
43 to 48 months	51.719.105,51	29,72%	5.746	27,05%
49 to 54 months	16.885.353,70	9,70%	2.293	10,79%
55 to 60 months	13.032.316,03	7,49%	2.304	10,84%
61 to 66 months	6.202.821,30	3,56%	963	4,53%
67 to 72 months	4.509.775,90	2,59%	788	3,71%
73 to 78 months	1.803.115,32	1,04%	417	1,96%
79 to 96 months	1.177.237,00	0,68%	374	1,76%
Total	174.034.094,51	100,00%	21.246	100,00%

**ABEST 16
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

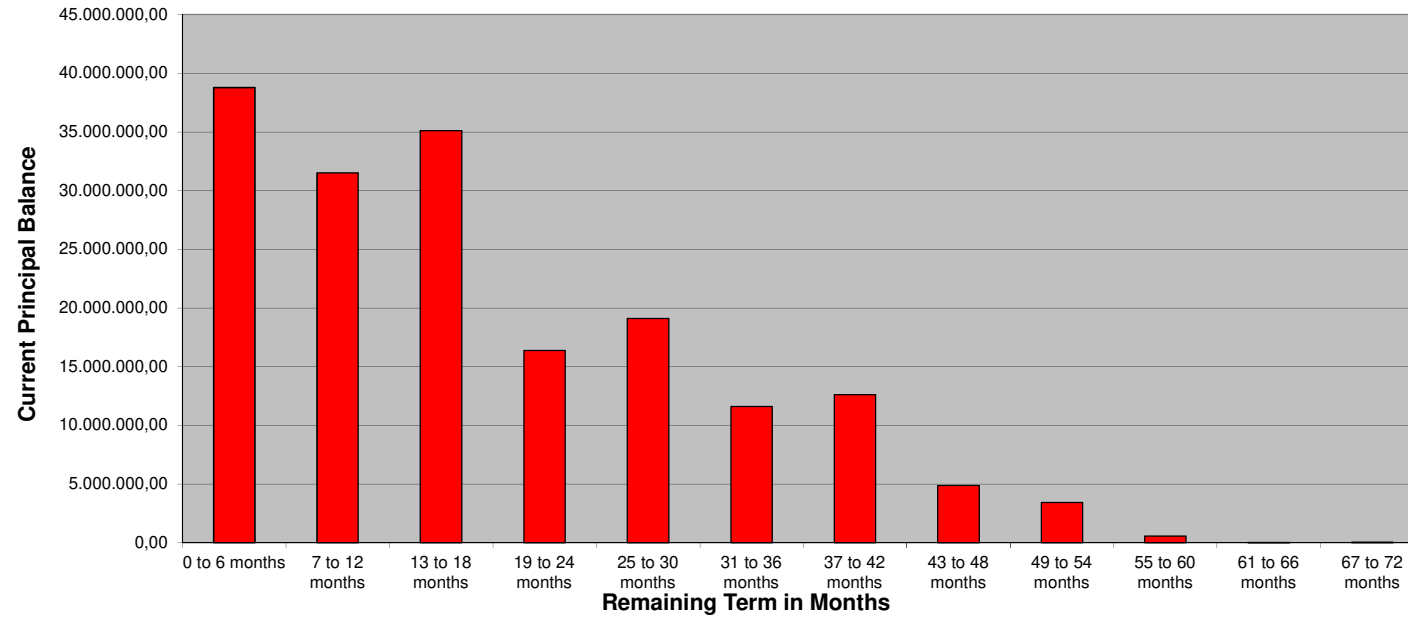
Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

<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	38.792.850,88	22,29%	5.629	26,49%
7 to 12 months	31.492.038,01	18,10%	3.843	18,09%
13 to 18 months	35.113.129,70	20,18%	4.212	19,82%
19 to 24 months	16.381.900,02	9,41%	2.104	9,90%
25 to 30 months	19.096.552,72	10,97%	2.088	9,83%
31 to 36 months	11.599.961,96	6,67%	1.217	5,73%
37 to 42 months	12.624.802,84	7,25%	1.272	5,99%
43 to 48 months	4.870.686,26	2,80%	505	2,38%
49 to 54 months	3.414.534,77	1,96%	315	1,48%
55 to 60 months	561.218,10	0,32%	55	0,26%
61 to 66 months	5.400,27	0,00%	1	0,00%
67 to 72 months	51.193,79	0,03%	3	0,01%
73 to 96 months	29.825,19	0,02%	2	0,01%
Total	174.034.094,51	100,00%	21.246	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



**ABEST 16
Monthly Investor Report**

16. Original Term

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

<i>Original 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	229,81	0,00%	1	0,00%
19 to 24 months	3.691,85	0,00%	2	0,01%
25 to 30 months	12.224,56	0,01%	8	0,04%
31 to 36 months	4.494.587,56	2,58%	780	3,67%
37 to 42 months	410.215,14	0,24%	176	0,83%
43 to 48 months	67.762.488,26	38,94%	7.280	34,27%
49 to 54 months	1.147.001,01	0,66%	268	1,26%
55 to 60 months	38.981.495,86	22,40%	5.010	23,58%
61 to 66 months	2.231.374,51	1,28%	366	1,72%
67 to 72 months	18.960.372,18	10,89%	2.216	10,43%
73 to 78 months	1.963.011,41	1,14%	250	1,18%
79 to 96 months	37.844.319,57	21,75%	4.874	22,94%
> 96 months	203.082,79	0,12%	15	0,07%
Total	174.034.094,51	100%	21.246,00	100%

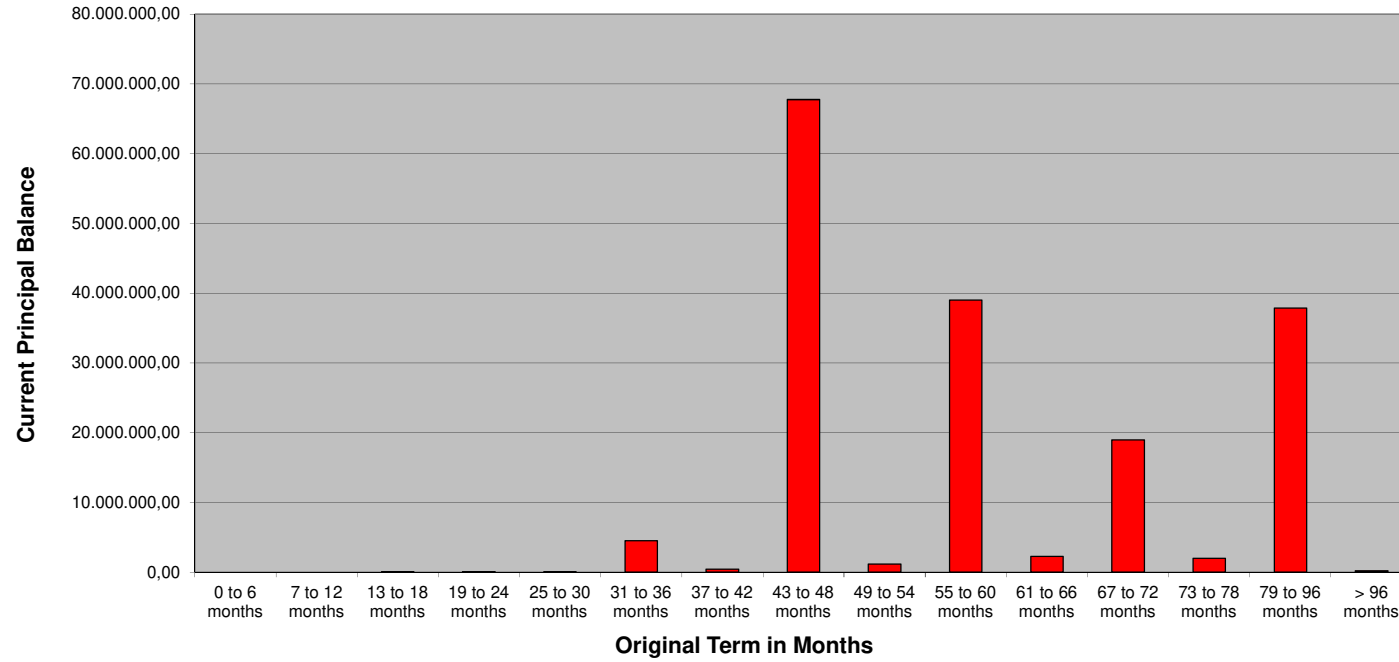
Statistics

WA Original Term	62,87
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**ABEST 16
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

<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>
Fiat	95.325.439,55	54,77%	14.942	70,33%
Lancia	208.877,54	0,12%	50	0,24%
Alfa Romeo	8.681.370,47	4,99%	760	3,58%
Maserati	1.208.500,86	0,69%	37	0,17%
Jeep	28.984.630,21	16,65%	2.138	10,06%
others	39.625.275,88	22,77%	3.319	15,62%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	9.498.659,19	5,46%	519	2,44%
-> LandRover	20.833.792,08	11,97%	1.161	5,46%
-> Chrysler	10.800,26	0,01%	6	0,03%
-> Dodge	399.113,80	0,23%	21	0,10%
-> others	8.882.910,55	5,10%	1.612	7,59%
	174.034.094,51	100,00%	21.246,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Priority of Payments during the Revolving Period

		N/A
Available Distribution Amount	+	-
1. Payable Expenses	-	-
2. to credit into Expenses Account the Withholding Amount	-	-
3. Remuneration to the Trustee	-	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	-
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	-	-
Portfolios Redeemed Senior Notes	-	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-	-
14. Termination payments if the swap counterparty is the defaulting party	-	-
15. Any amount due and payable, but not already paid, to Originator and Sericer	-	-
16. Interest on Class M	-	-
16. Additional servicing fee	-	-
17. Transaction Gain payments to the shareholder of the issuer	-	-

Priority of Payments during the Amortisation Period

		Payment
Available Distribution Amount	+	13.731.881,34
1. Payable Expenses	-	16.983,76
2. to credit into Expenses Account the Withholding Amount	-	-
3. Remuneration to the Trustee (including costs and expenses)	-	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-	167.438,97
5. to pay pari passu and pro rata to the Swap Counterparty	-	46.574,05
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	3.332,00
8. Class C Interest Amount	-	14.591,11
9. Class D Interest Amount	-	24.117,33
10. Class E Interest Amount	-	25.136,22
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	13.030.729,05
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-	-
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-	-
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-	-
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-	-
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-	-
18. to pay to Originator and to Servicer any amount due and payable not already paid	-	-
19. Class M Interest Amount	-	144.822,22
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-	-
21. Additional Servicing Fee	-	258.056,63
22. Transaction Gain to the shareholders	-	100,00

**ABEST 16
Monthly Investor Report**

19. Transaction Costs

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	=
Collection Period	from	01/02/2022	to	28/02/2022	28 days

Transaction Costs	182.247.912,3	90.647.912,3	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	16.983,76 €	<u>8.447,52</u>	<u>1.677,43</u>	<u>1.863,81</u>	<u>1.491,05</u>	<u>1.025,09</u>	<u>2.478,87</u>
Interest accrued for the Period	211.998,88 €	- €	3.332,00 €	14.591,11 €	24.117,33 €	25.136,22 €	2.478,87 €
Interest Payments	211.998,88 €	- €	3.332,00 €	14.591,11 €	24.117,33 €	25.136,22 €	2.478,87 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		168.678.641,39
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		43.294,19

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21. Retention

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	103.678.641,39	59,57%
Class B Notes	18.000.000,00	10,34%
Class C Notes	20.000.000,00	11,49%
Class D Notes	16.000.000,00	9,19%
Class E Notes	11.000.000,00	6,32%
Class M Notes	26.600.000,00	15,28%

Retention Amount	EUR	%
Minimum Retention Class A	5.183.932,07	5,00%
Minimum Retention Class B	900.000,00	5,00%
Minimum Retention Class C	1.000.000,00	5,00%
Minimum Retention Class D	800.000,00	5,00%
Minimum Retention Class E	550.000,00	5,00%
Minimum Retention Class M	1.330.000,00	5,00%

Actual Retention Class A	5.183.932,07	5,00%
Actual Retention Class B	18.000.000,00	100,00%
Actual Retention Class C	20.000.000,00	100,00%
Actual Retention Class D	16.000.000,00	100,00%
Actual Retention Class E	11.000.000,00	100,00%
Actual Retention Class M	26.600.000,00	100,00%

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 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMD") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMD and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

**ABEST 16
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/03/2022	=	28 days
Collection Period	28/02/2022		

		Moody's			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Joint Lead Managers:	CA-CIB	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
	LBBW	A2	P-1	STABLE	NR	NR	NR
	Merril Lynch International						
Transaction Account:	BNP Paribas Securities Services, Luxembourg	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
Paying Agent:	BNP Paribas Securities Services, Luxembourg	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
Swap Counterparty:	FCA BANK Deutschland GMBH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

**ABEST 16
Monthly Investor Report**

23. Counterparties II

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Transaction Security Trustee: **BNP Paribas Trust Corporation UK Limited**

Data Trustee: **TMF Administration Services Limited**

Rating Agencies: **Moody's** **Standard & Poor's Ratings Services**

Corporate Administration: **TMF Deutschland AG**

ABEST 16
Monthly Investor Report

24. Issuer Information

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

Contact: Doriana Bettini
doriana.bettini@ca-cib.com

**ABEST 16
Monthly Investor Report**

25. Originator, Servicer

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Baa3 by Moody's

Moody's
Long Term
Baa1

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25. Glossary

Reporting Date	03/03/2022				
Payment Date	21/03/2022				
Period No	39				
Monthly Period	01.02.2022 - 28.02.2022				
Interest Period	from	21/02/2022	to	21/03/2022	= 28 days
Collection Period	from	01/02/2022	to	28/02/2022	

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