

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

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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)		103.077.609,80 €	112.843.442,68 €
Scheduled Principal Payments		4.775.784,04 €	5.144.379,31 €
Prepayment Principal		1.621.229,69 €	1.566.008,28 €
Others		2.851.025,58 €	3.035.117,78 €
Recoveries		63.089,84 €	14.585,56 €
Total Principal Collections		9.311.129,15 €	9.760.090,93 €
Total Interest Collections		556.878,82 €	507.168,17 €
Defaults		72.095,57	5.741,96
End of Period (after Payment Date)	13.365	93.694.385,07 €	103.077.609,80 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		18,87%	16,65%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	112.048.466,88
End of Period	102.665.242,16

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	1.281.727,00 €	no
Cash Outflow	-€ 140.748,37		
Cash Inflow	€ -		
End of Period	1,5%	1.140.978,63 €	
Required Reserve Fund	-€ 140.748,37		

Commingling Reserve

Beginning of Period	6.200.000,00	no
Commingling Reserve Required Amount	6.200.000,00	
Commingling Reserve Distribution Amount	700.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	700.000,00	
End of Period (rounded up to nearest 50.000)	5.500.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	112.048.466,88 €
End of Period	102.665.242,16 €

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	609.357,34 €

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	240.957,16 €

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	117.854,90 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,75%
Cumulative Default Level previous period	0,76%
Cumulative Default Level current period	0,77%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,21%
Delinquency Level current period	0,23%

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	65
Number of Contracts being 61-90 Days delinquent	25
Number of Contracts being 91-120 Days delinquent	14
Gross instalments being 31-60 days delinquent	13.411,47
Gross instalments being 61-90 days delinquent	4.890,06
Gross instalments being 91-120 days delinquent	3.503,00
Current Period Termination	63.581,98
Cumulative Termination	7.602.133,24
New number of Contracts being terminated	7,00
Total number of Contracts being terminated	831,00
Current Period Recoveries	63.089,84
Cumulative Recoveries	433.120,76

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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)	-AAA(sf)/Aaa (sf)	-AAA(sf)/Aa1(sf)	-AA(sf)/A2(sf)	-A(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	20.448.466,88 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	9.383.224,73	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	11.065.242,16 €	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	0,0204911892	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	1,092	1,492	2,19	3,19	4,19		7,00
DayCount Convention	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
Principal Outstanding Beginning of Period	20.448.466,88 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	9.383.224,73 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	11.065.242,16 €	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	18.608,10 €	22.380,00 €	36.533,33 €	42.560,00 €	38.426,67 €		155.166,67 €
Interest Payment	18.608,10 €	22.380,00 €	36.533,33 €	42.560,00 €	38.426,67 €		155.166,67 €
Initial total CE (Subordination, Reserve)							
Current CE	78,60%	69,58%	48,65%	31,91%	20,40%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

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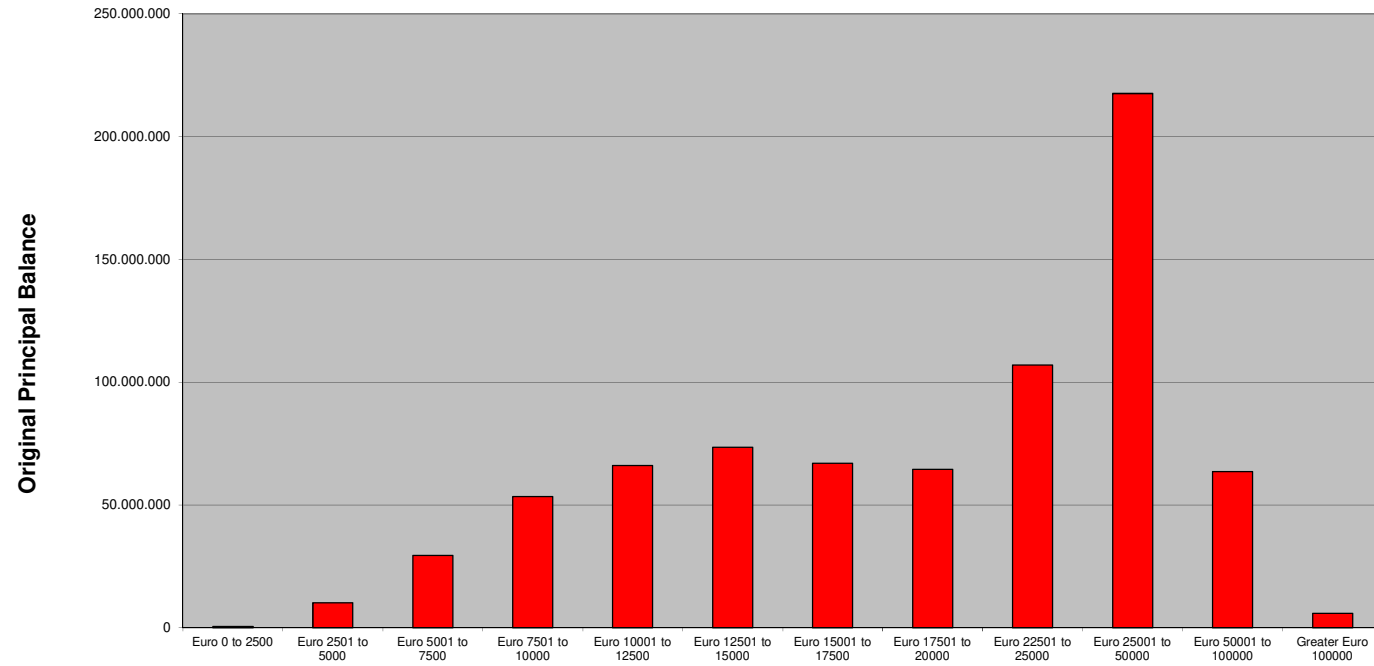
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	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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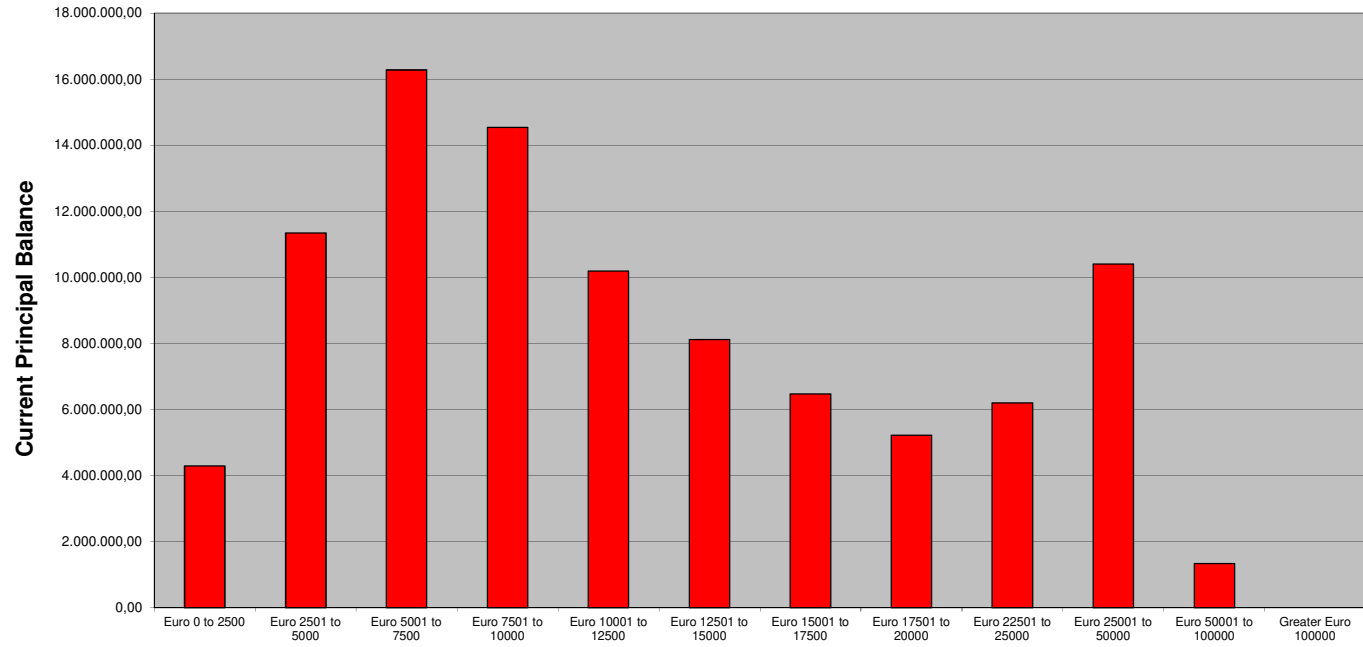
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.291.344,14	4,5%	3.185	23,8%
Euro 2501 to 5000	11.346.288,03	12,0%	3.044	22,8%
Euro 5001 to 7500	16.283.624,73	17,2%	2.625	19,6%
Euro 7501 to 10000	14.544.413,10	15,4%	1.681	12,6%
Euro 10001 to 12500	10.194.699,57	10,8%	916	6,9%
Euro 12501 to 15000	8.119.637,98	8,6%	595	4,5%
Euro 15001 to 17500	6.473.744,43	6,9%	401	3,0%
Euro 17501 to 20000	5.218.052,67	5,5%	281	2,1%
Euro 22501 to 25000	6.201.424,66	6,6%	282	2,1%
Euro 25001 to 50000	10.403.049,15	11,0%	332	2,5%
Euro 50001 to 100000	1.338.037,41	1,4%	23	0,2%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	94.414.315,87	100,0%	13.365	100,0%

Statistics	in EUR
Average Amount	7.064,30

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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	71.501,11	0,08%	1
2	70.893,54	0,08%	1
3	69.297,37	0,07%	1
4	68.610,52	0,07%	1
5	67.593,12	0,07%	1
6	67.198,74	0,07%	1
7	66.814,04	0,07%	2
8	66.355,68	0,07%	1
9	65.399,46	0,07%	1
10	64.785,79	0,07%	1
11	64.649,12	0,07%	1
12	59.901,89	0,06%	1
13	58.976,55	0,06%	1
14	57.071,23	0,06%	1
15	55.798,89	0,06%	1
16	55.644,50	0,06%	1
17	54.616,65	0,06%	1
18	53.934,87	0,06%	2
19	53.741,39	0,06%	11
20	53.432,59	0,06%	1
	1.246.217,05	1,32%	32

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8. Geographical Distribution

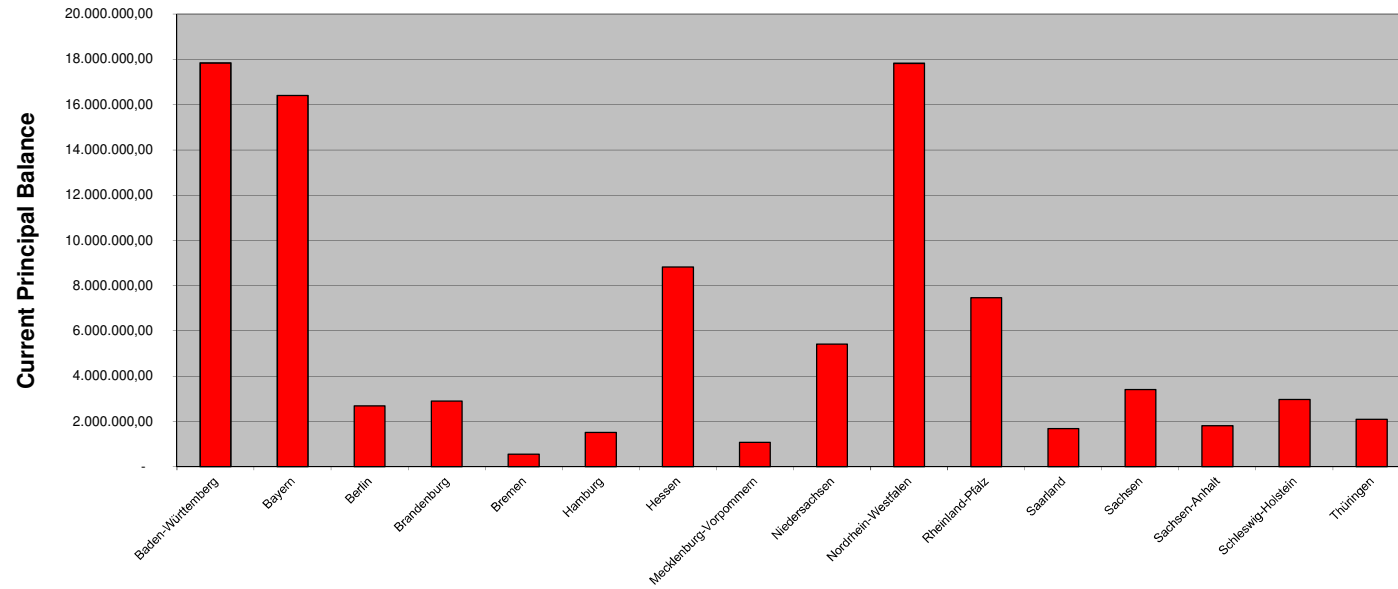
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	17.836.474,05	18,9%	2.637	19,7%
Bayern	16.398.841,73	17,4%	2.266	17,0%
Berlin	2.877.761,85	2,8%	332	2,5%
Brandenburg	2.891.666,30	3,1%	353	2,6%
Bremen	543.322,37	0,6%	78	0,6%
Hamburg	1.502.717,47	1,6%	196	1,5%
Hessen	8.824.433,24	9,3%	1.209	9,0%
Mecklenburg-Vorpomr	1.068.911,83	1,1%	199	1,5%
Niedersachsen	5.415.293,32	5,7%	771	5,8%
Nordrhein-Westfalen	17.835.217,71	18,9%	2.473	18,5%
Rheinland-Pfalz	7.465.156,89	7,9%	1.067	8,0%
Saarland	1.684.011,66	1,8%	256	1,9%
Sachsen	3.406.366,61	3,6%	447	3,3%
Sachsen-Anhalt	1.808.707,16	1,9%	274	2,1%
Schleswig-Holstein	2.966.105,34	3,1%	470	3,5%
Thüringen	2.089.328,34	2,2%	337	2,5%
Total	94.414.315,87	100,00%	13.365	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	65.828.341,35	69,7%	8.274	61,91%
Used	28.585.974,52	30,3%	5.091	38,09%
Total	94.414.315,87	100%	13.365	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	81.273.918,59	86,08%	11.341	84,86%
LCV	13.140.397,28	13,92%	2.024	15,14%
Total	94.414.315,87	100%	13.365	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	22.609.843,55	23,9%	3.922	29,3%
Without CPI	71.804.472,32	76,1%	9.443	70,7%
Total	94.414.315,87	100,0%	13.365	100,0%

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11. Type of Contract

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	34.411.774,23	36,4%	8.041	60,2%
Yes	49.923.921,17	52,9%	4.245	31,8%
- of which balloon rates	39.017.353,32	41,3%	n.a	n.a
- of which regular installments	10.906.567,85	11,6%	n.a	n.a
PCP (Formula)	10.078.620,47	10,7%	1.079	8,1%
- of which balloons	7.628.190,58	8,1%	n.a	n.a
- of which regular installments	2.450.429,89	2,6%	n.a	n.a
Total	94.414.315,87	100%	13.365	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	10	0,2%	129.685	81,3%
37 to 48 months	1.625	38,3%	19.554.164	91,2%
49 to 60 months	1.535	36,2%	17.060.300	78,0%
61 to 72 months	550	13,0%	6.971.059	61,7%
73 to 96 months	525	12,4%	6.208.712	56,4%
Total	4.245	100%	49.923.921,17	77,6%

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	2.924	68,9%	32.976.853,86	88,9%
bis 24	897	21,1%	11.047.692,17	63,0%
bis 36	394	9,3%	5.506.483,60	48,2%
bis 48	13	0,3%	126.657,03	2,4%
bis 60	12	0,3%	188.583,08	1,9%
bis 72	5	0,1%	77.651,43	1,2%
Total	4.245	100%	49.923.921,17	77,6%

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	1	0,1%	183,50	100,0%
37 to 48 months	304	28,2%	3.253.587,46	92,1%
49 to 60 months	310	28,7%	2.747.701,95	77,4%
61 to 72 months	151	14,0%	1.366.354,96	64,5%
73 to 96 months	313	29,0%	2.710.792,60	59,6%
Total	1.079	100%	10.078.620,47	75,3%

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	696	64,4%	6.255.381	87,0%
bis 24	323	29,9%	3.071.650	59,7%
bis 36	60	5,6%	734.821	46,6%
bis 48	0	0,0%	0	0,0%
bis 60	0	0,0%	0	0,0%
bis 72	1	0,1%	16.768	1,4%
Total	1.079	100%	10.078.620,47	75,3%

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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	90.745.320,19	96,1%	12.960	97,0%
Other	3.668.995,68	3,9%	405	3,0%
Total	94.414.315,87	100,0%	13.365	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	94.414.315,87	100,0%	13.365	100,0%
Total	94.414.315,87	100,0%	13.365	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	86.342.027,38	91,5%	11.687	87,4%
NO	8.072.288,49	8,5%	1.678	12,6%
Total	94.414.315,87	100,0%	13.365	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	11.588,28	12.671,69
Average purchase price	26.801,84	28.600,59
Downpayment in %	43,24%	44,31%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	06.10.2022	
Payment Date	21/10/2022	
Period No	46	
Monthly Period	01.09.2022 - 30.09.2022	
Interest Period	from 21/09/2022	to 21/10/2022 = 30 days
Collection Period	from 01/09/2022	to 30/09/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	20.325.400,12	21,53%	2.208	16,52%
1,01 to 2%	3.867.611,62	4,10%	514	3,85%
2,01 to 3%	18.311.515,69	19,39%	2.398	17,94%
3,01 to 4%	33.374.701,67	35,35%	4.878	36,50%
4,01 to 5%	14.358.160,68	15,21%	2.431	18,19%
5,01 to 6%	3.119.159,74	3,30%	701	5,25%
6,01 to 7%	997.867,83	1,06%	216	1,62%
7,01 to 8%	29.176,97	0,03%	10	0,07%
8,01 to 9%	2.897,13	0,00%	2	0,01%
9,01 to 10%	27.824,42	0,03%	7	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	94.414.315,87	100%	13.365,00	100%

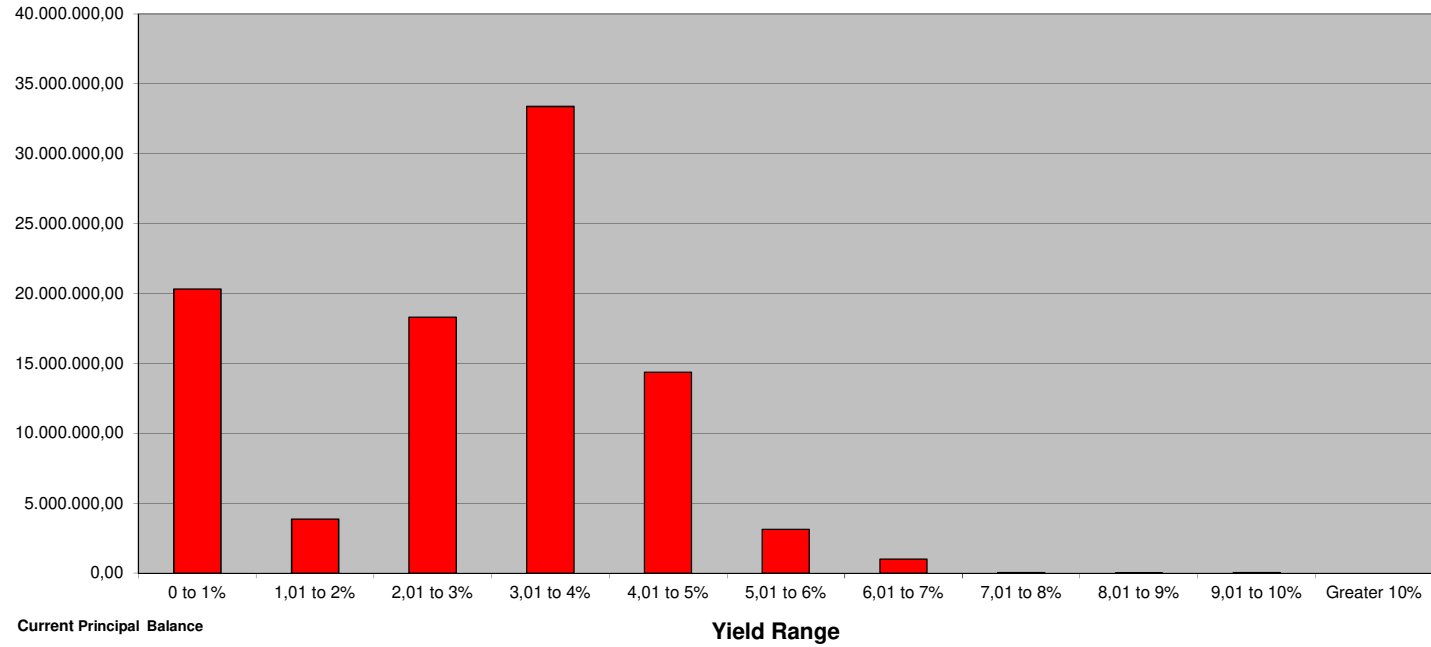
Statistics	in %
WA Interest	2,98

* runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	06.10.2022					
Payment Date	21/10/2022					
Period No	46					
Monthly Period	01.09.2022 - 30.09.2022					
Interest Period	from	21/09/2022	to	21/10/2022	=	30 days
Collection Period	from	01/09/2022	to	30/09/2022		



**ABEST 16
Monthly Investor Report**

14. Seasoning

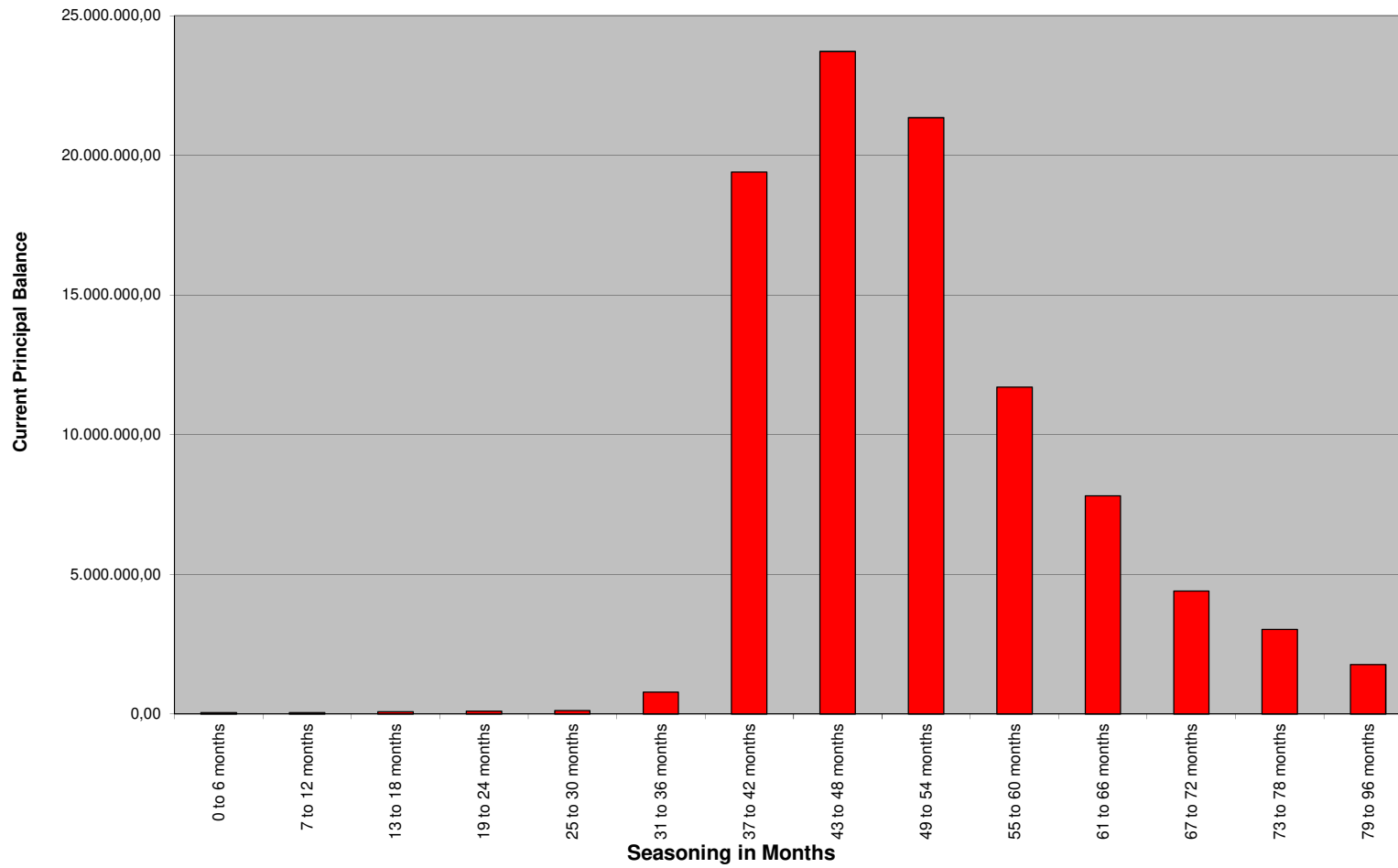
Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	46.960,51	0,05%	5	0,04%
7 to 12 months	54.997,74	0,06%	7	0,05%
13 to 18 months	88.236,48	0,09%	13	0,10%
19 to 24 months	105.652,85	0,11%	9	0,07%
25 to 30 months	129.453,73	0,14%	15	0,11%
31 to 36 months	786.520,33	0,83%	122	0,91%
37 to 42 months	19.396.395,34	20,54%	2.206	16,51%
43 to 48 months	23.723.646,50	25,13%	2.879	21,54%
49 to 54 months	21.353.735,83	22,62%	2.646	19,80%
55 to 60 months	11.704.570,34	12,40%	1.831	13,70%
61 to 66 months	7.811.071,49	8,27%	1.376	10,30%
67 to 72 months	4.408.886,59	4,67%	874	6,54%
73 to 78 months	3.030.878,94	3,21%	656	4,91%
79 to 96 months	1.773.309,20	1,88%	726	5,43%
Total	94.414.315,87	100,00%	13.365	100,00%

ABEST 16
Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

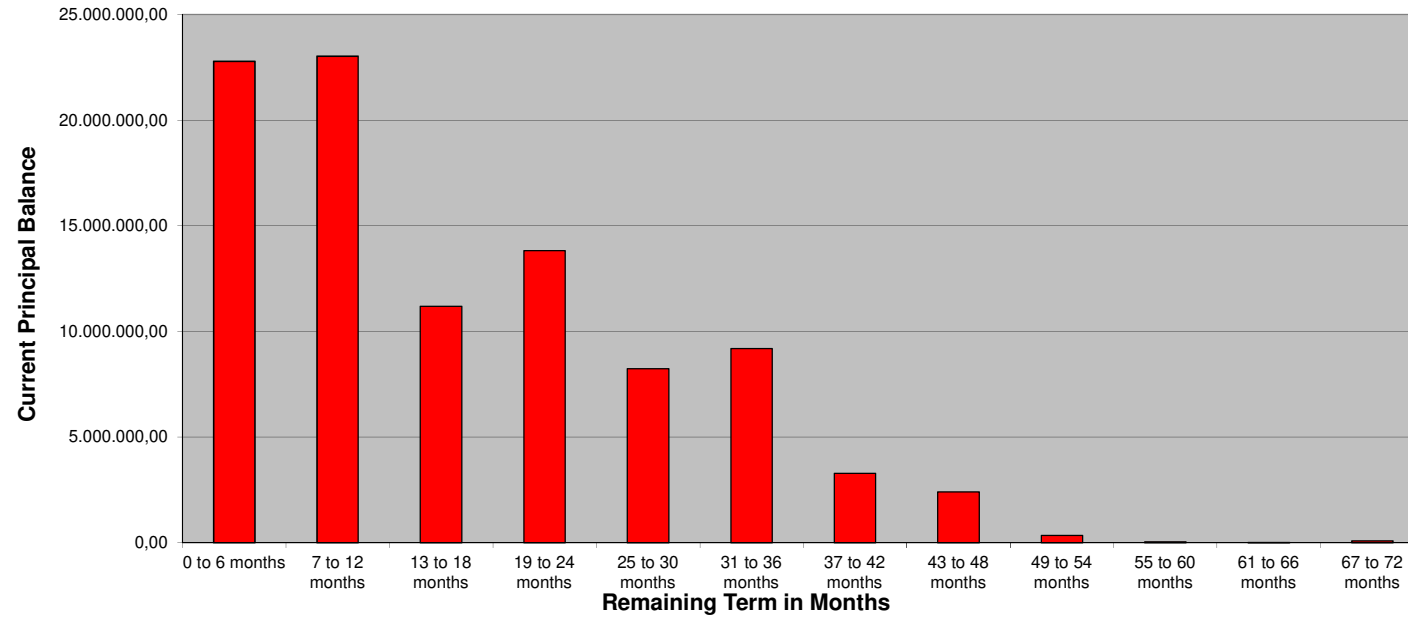
Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	22.793.012,94	24,14%	3.497	26,17%
7 to 12 months	23.027.990,68	24,39%	3.497	26,17%
13 to 18 months	11.186.424,63	11,85%	1.775	13,28%
19 to 24 months	13.825.024,26	14,64%	1.793	13,42%
25 to 30 months	8.228.764,45	8,72%	1.064	7,96%
31 to 36 months	9.194.486,36	9,74%	1.057	7,91%
37 to 42 months	3.274.426,91	3,47%	384	2,87%
43 to 48 months	2.401.527,97	2,54%	260	1,95%
49 to 54 months	341.648,57	0,36%	28	0,21%
55 to 60 months	46.589,95	0,05%	4	0,03%
61 to 66 months	12.259,68	0,01%	1	0,01%
67 to 72 months	82.159,47	0,09%	5	0,04%
73 to 96 months	0,00	0,00%	0	0,00%
Total	94.414.315,87	100,00%	13.365	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	



**ABEST 16
Monthly Investor Report**

16. Original Term

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	49,81	0,00%	1	0,01%
19 to 24 months	0,00	0,00%	0	0,00%
25 to 30 months	6.682,50	0,01%	2	0,01%
31 to 36 months	136.892,81	0,14%	16	0,12%
37 to 42 months	42.752,21	0,05%	44	0,33%
43 to 48 months	24.738.441,96	26,20%	2.913	21,80%
49 to 54 months	549.023,99	0,58%	164	1,23%
55 to 60 months	25.040.668,63	26,52%	3.488	26,10%
61 to 66 months	1.469.673,46	1,56%	303	2,27%
67 to 72 months	13.623.650,95	14,43%	1.949	14,58%
73 to 78 months	1.336.662,66	1,42%	214	1,60%
79 to 96 months	27.191.762,46	28,80%	4.253	31,82%
> 96 months	278.054,43	0,29%	18	0,13%
Total	94.414.315,87	100%	13.365,00	100%

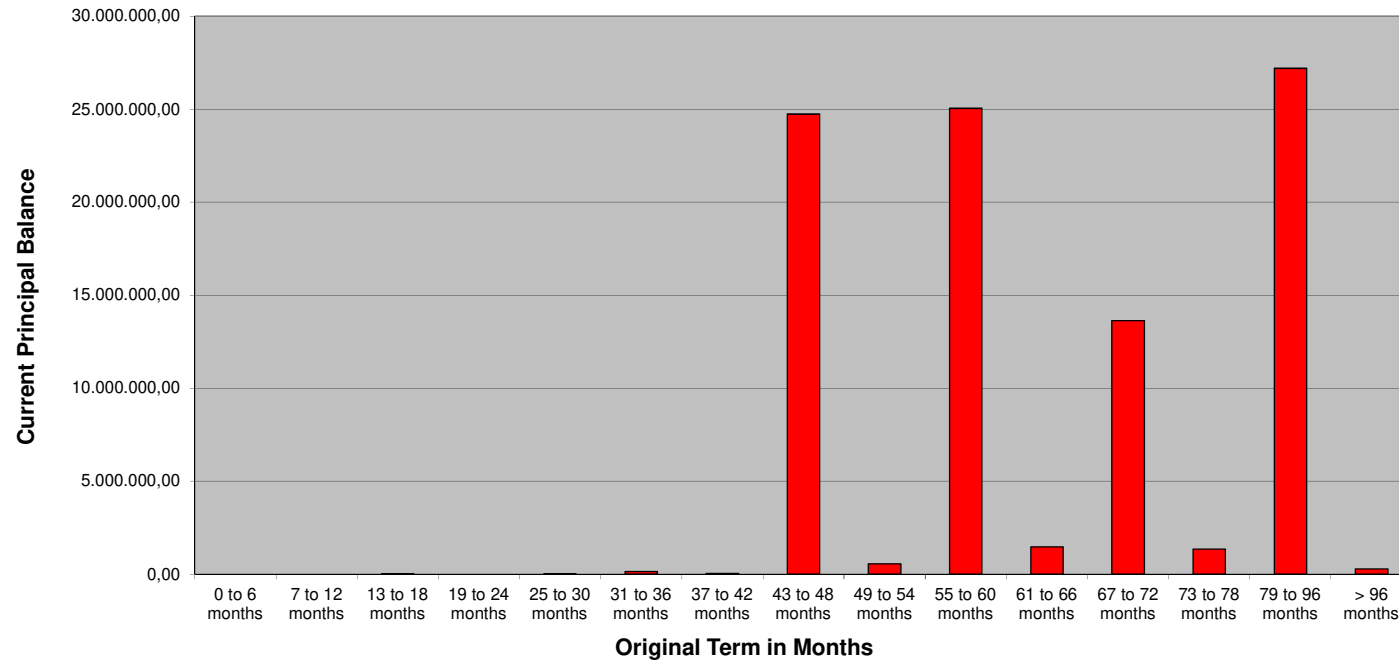
Statistics

WA Original Term	67,75
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Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

<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	52.820.425,94	55,95%	9.492	71,02%
Lancia	111.213,38	0,12%	30	0,22%
Alfa Romeo	4.480.022,61	4,75%	455	3,40%
Maserati	572.852,92	0,61%	19	0,14%
Jeep	15.254.923,61	16,16%	1.279	9,57%
others	21.174.877,41	22,43%	2.090	15,64%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	4.707.144,97	4,99%	305	2,28%
-> LandRover	10.949.478,13	11,60%	702	5,25%
-> Chrysler	6.348,59	0,01%	4	0,03%
-> Dodge	233.488,22	0,25%	13	0,10%
-> others	5.278.417,50	5,59%	1.066	7,98%
	94.414.315,87	100,00%	13.365,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

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	+	10.063.914,96
1. Payable Expenses	-	1.251,10
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	-	87.480,14
5. to pay pari passu and pro rata to the Swap Counterparty	-	1.780,18
6. Class A Interest Amount	-	18.608,10
7. Class B Interest Amount	-	22.380,00
8. Class C Interest Amount	-	36.533,33
9. Class D Interest Amount	-	42.560,00
10. Class E Interest Amount	-	38.426,67
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	9.383.224,73
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	-	155.166,67
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	-	276.404,05
22. Transaction Gain to the shareholders	-	100,00

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Monthly Investor Report

19. Transaction Costs

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	=
Collection Period	from	01/09/2022	to	30/09/2022	30 days

Transaction Costs	102.665.242,2	11.065.242,2	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	1.251,10 €	<u>134,84</u>	<u>219,35</u>	<u>243,72</u>	<u>194,98</u>	<u>134,05</u>	<u>324,15</u>
Interest accrued for the Period	313.674,77 €	18.608,10 €	22.380,00 €	36.533,33 €	42.560,00 €	38.426,67 €	324,15 €
Interest Payments	313.674,77 €	18.608,10 €	22.380,00 €	36.533,33 €	42.560,00 €	38.426,67 €	324,15 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung Deutschland

Swap Data

Swap Type	IRS
Notional Amount	85.448.466,88
Fixed Rate	0,07
Floating Rate (Euribor)	0,6920
Net Swap Payments	-54.259,77

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21. Retention

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	20.448.466,88	21,66%
Class B Notes	18.000.000,00	19,06%
Class C Notes	20.000.000,00	21,18%
Class D Notes	16.000.000,00	16,95%
Class E Notes	11.000.000,00	11,65%
Class M Notes	26.600.000,00	28,17%

Retention Amount	EUR	%
Minimum Retention Class A	1.022.423,34	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	1.022.423,34	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	21/10/2022	=	30 days
Collection Period	30/09/2022		

		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 S.p.A. Niederlassung Deutschland	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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Monthly Investor Report

23. Counterparties II

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

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	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank S.p.A. Niederlassung Deutschland

Servicer Name: FCA Bank S.p.A. Niederlassung Deutschland

Reporting Entity: Ca-cib Milan

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

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Monthly Investor Report**

25. Originator, Servicer

Reporting Date	06.10.2022				
Payment Date	21/10/2022				
Period No	46				
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

Contact Details

FCA Bank S.p.A. Niederlassung Deutschland

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 Ba3 by Moody's

Moody's
Long Term
Baa1

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Monthly Investor Report

25. Glossary

Reporting Date			06.10.2022		
Payment Date			21/10/2022		
Period No			46		
Monthly Period	01.09.2022 - 30.09.2022				
Interest Period	from	21/09/2022	to	21/10/2022	= 30 days
Collection Period	from	01/09/2022	to	30/09/2022	

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