

**ABEST 16**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

**Index**

**Page**

1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Performance Data	<a href="#">3</a>
4. Outstanding Notes	<a href="#">4</a>
5. Original Principal Balance	<a href="#">5</a>
5.1 Original PB (Graph)	<a href="#">5.1</a>
6. Current Principal Balance	<a href="#">6</a>
6.1 Current PB (Graph)	<a href="#">6.1</a>
7. Borrower Concentration	<a href="#">7</a>
8. Geographical Distribution	<a href="#">8</a>
8.1 Geographical (Graph)	<a href="#">8.1</a>
9. Object Type	<a href="#">9</a>
10. Insurance Coverage	<a href="#">10</a>
11. Contract Type	<a href="#">11</a>
12. Payment Methods	<a href="#">12</a>
13. Customer Yield	<a href="#">13</a>
13.1 Customer Yield (Graph)	<a href="#">13</a>
14. Seasoning	<a href="#">14</a>
14.1 Seasoning (Graph)	<a href="#">14.1</a>
15. Remaining Term	<a href="#">15</a>
15.1 Remaining Term (Graph)	<a href="#">15.1</a>
16. Original Term	<a href="#">16</a>
16.1 Original Term (Graph)	<a href="#">16</a>
17. Manufacturer	<a href="#">17</a>
18. Priority of Payments	<a href="#">18</a>
19. Transaction Costs	<a href="#">19</a>
20. Swap Counterparty Data	<a href="#">20</a>
21. Retention	<a href="#">21</a>
22. Counterparties I	<a href="#">22</a>
23. Counterparties II	<a href="#">23</a>
25. Originator	<a href="#">25</a>
26. Disclaimer	<a href="#">26</a>

**ABEST 16**  
**Monthly Investor Report**

**1. Portfolio Information**

Reporting Date	03/02/2022	
Payment Date	21/02/2022	
Period No	38	
Monthly Period	01.01.2022 - 31.01.2022	
Interest Period from	21/01/2022	to 21/02/2022 = 31 days
Collection Period from	01/01/2022	to 31/01/2022

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>197.498.538,26 €</b>	<b>210.038.793,04 €</b>
Scheduled Principal Payments		6.883.135,75 €	7.060.300,52 €
Prepayment Principal		2.391.654,88 €	2.630.140,96 €
Others		1.963.134,26 €	2.670.009,32 €
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>11.237.924,89 €</b>	<b>12.360.450,80 €</b>
<b>Total Interest Collections</b>		<b>982.573,35 €</b>	<b>1.013.983,20 €</b>
<b>Defaults</b>		<b>23.751,58</b>	<b>179.803,98</b>
<b>End of Period (after Payment Date)</b>	<b>22.386</b>	<b>186.236.861,80 €</b>	<b>197.498.538,26 €</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		14,53%	15,03%
<b>New sale Offer</b>		- €	-

**ABEST 16**  
**Monthly Investor Report**

**2. Reserve Accounts**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period from	21/01/2022	to	21/02/2022	=	31 days
Collection Period from	01/01/2022	to	31/01/2022		

**Notes Balance**

Beginning of Period	206.540.317,86
End of Period	195.278.641,39

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	2.699.104,77 €	no
Cash Outflow	-€ 168.925,15		
Cash Inflow	€ -		
End of Period	1,5%	2.530.179,62 €	
Required Reserve Fund	-€ 168.925,15		

**Commingling Reserve**

Beginning of Period	9.400.000,00	no
Commingling Reserve Required Amount	9.400.000,00	
Commingling Reserve Distribution Amount	-	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	<b>100.000,00</b>	
Commingling Reserve Release Amount	-	
End of Period (rounded up to nearest 50.000)	9.500.000,00	

**ABEST 16**  
**Monthly Investor Report**

**3. Performance Data**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period from	21/01/2022	to	21/02/2022	=	31 days
Collection Period from	01/01/2022	to	31/01/2022		

**Note Balance**

Beginning of Period	206.540.317,86 €
End of Period	195.278.641,39 €

**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	587.198,73 €

**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	271.959,25 €

**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	251.174,32 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,69%
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	0,09%
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)**

**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	61
Number of Contracts being 61-90 Days delinquent	32
Number of Contracts being 91-120 Days delinquent	21
Gross instalments being 31-60 days delinquent	47.712,70
Gross instalments being 61-90 days delinquent	8.420,89
Gross instalments being 91-120 days delinquent	51.808,67
Current Period Termination	31.022,19
Cumulative Termination	7.203.727,09
New number of Contracts being terminated	10,00
Total number of Contracts being terminated	779,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

**ABEST 16**  
**Monthly Investor Report**

**4. Outstanding Notes**

Reporting Date	03/02/2022					
Payment Date	21/02/2022					
Period No	38					
Monthly Period	01.01.2022 - 31.01.2022					
Interest Period from	21/01/2022	to	21/02/2022	=	=	31 days
Collection Period from	01/01/2022	to	31/01/2022			

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	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
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	114.940.317,86 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	11.261.676,47	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End 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 €
Current Tranching							
Current Pool Factor	0,1919974841	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	-	0,237	0,94	1,94	2,94		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	31 days	31 days	31 days	31 days	31 days		31 days
Principal Outstanding Beginning of Period	114.940.317,86 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	<b>11.261.676,47 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>		<b>0,00 €</b>
Principal Outstanding End 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 €
> Interest accrued for the period	<b>0,00 €</b>	<b>3.673,50 €</b>	<b>16.137,22 €</b>	<b>26.687,56 €</b>	<b>27.819,92 €</b>		<b>16.338,89 €</b>
Interest Payment	<b>0,00 €</b>	<b>3.673,50 €</b>	<b>16.137,22 €</b>	<b>26.687,56 €</b>	<b>27.819,92 €</b>		<b>16.338,89 €</b>
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	39,40%	35,85%	25,30%	16,87%	11,07%		0,00%

**ABEST 16**  
**Monthly Investor Report**

**5. Original Principal Balance**

as of ISSUE DATE

Reporting Date	03/02/2022			
Payment Date	21/02/2022			
Period No	38			
Monthly Period	01.01.2022 - 31.01.2022			
Interest Period	from	21/01/2022	to	21/02/2022 = 31 days
Collection Period	from	01/01/2022	to	31/01/2022

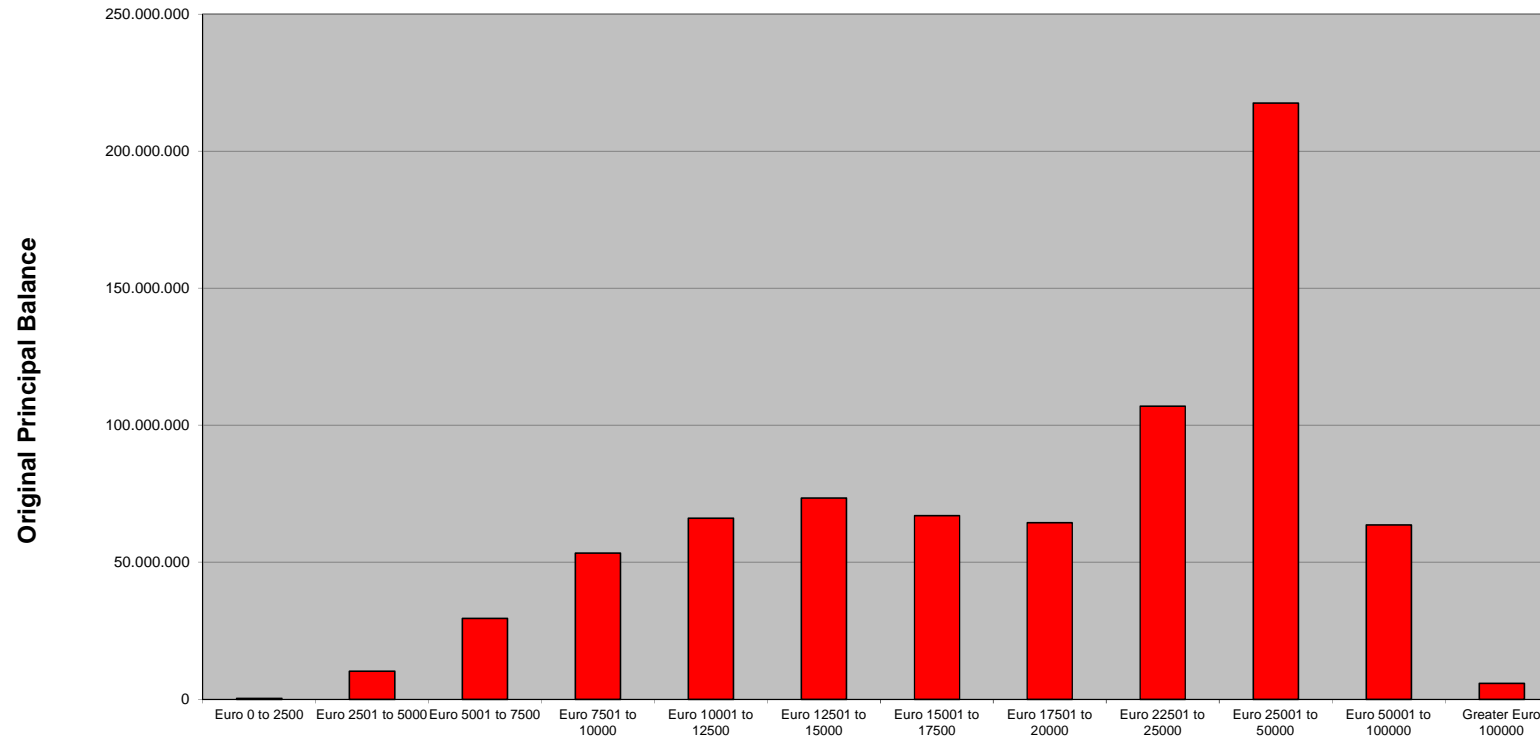
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	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%
<b>Total</b>	<b>758.262.914,29</b>	<b>100,00%</b>	<b>44.623</b>	<b>100,00%</b>

Statistics in EUR

**ABEST 16**  
**Monthly Investor Report**

**5.1 Original PB (Graph)**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



**ABEST 16**  
**Monthly Investor Report**

**6. Current Principal Balance**

Reporting Date	03/02/2022		
Payment Date	21/02/2022		
Period No	38		
Monthly Period	01.01.2022 - 31.01.2022		
Interest Period	from	21/01/2022	to 21/02/2022 = 31 days
Collection Period	from	01/01/2022	to 31/01/2022

<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	5.387.403,95	2,9%	4.104	18,3%
Euro 2501 to 5000	16.805.835,27	9,0%	4.481	20,0%
Euro 5001 to 7500	25.037.583,49	13,4%	4.020	18,0%
Euro 7501 to 10000	29.625.337,71	15,8%	3.422	15,3%
Euro 10001 to 12500	22.424.012,57	12,0%	2.017	9,0%
Euro 12501 to 15000	17.308.410,46	9,2%	1.265	5,7%
Euro 15001 to 17500	14.381.401,84	7,7%	890	4,0%
Euro 17501 to 20000	11.950.718,98	6,4%	642	2,9%
Euro 22501 to 25000	15.280.954,59	8,2%	693	3,1%
Euro 25001 to 50000	25.385.025,26	13,6%	793	3,5%
Euro 50001 to 100000	3.552.842,58	1,9%	59	0,3%
Greater Euro 100000	0,00	0,0%	0	0,0%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,0%</b>	<b>22.386</b>	<b>100,0%</b>

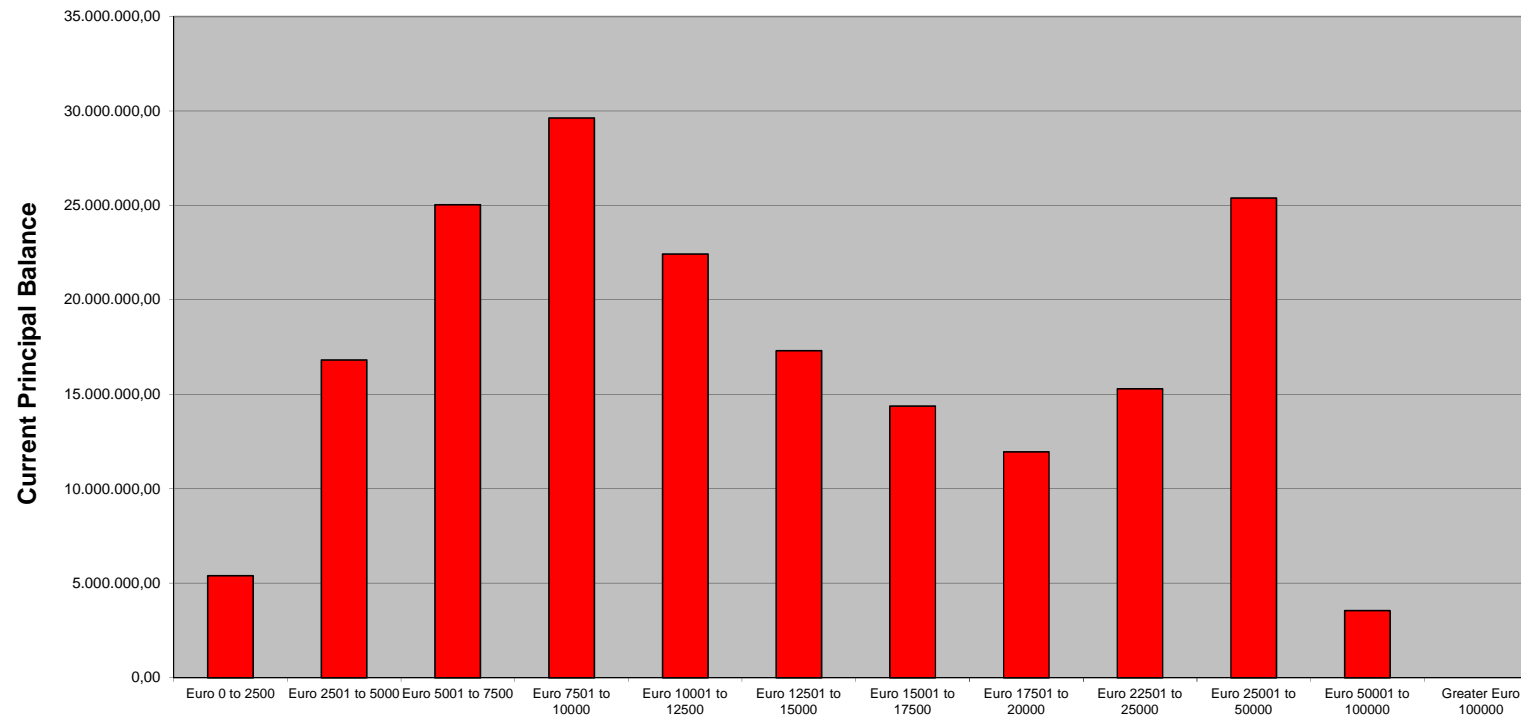
Statistics	in EUR
Average Amount	8.359,67



**ABEST 16**  
**Monthly Investor Report**

**6.1 Current PB (Graph)**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



**ABEST 16**  
**Monthly Investor Report**

**7. Borrower Concentration**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	110.771,55	0,06%	2
2	97.410,84	0,05%	2
3	96.909,19	0,05%	2
4	94.639,62	0,05%	7
5	86.235,25	0,05%	17
6	80.629,86	0,04%	1
7	80.245,97	0,04%	1
8	80.205,01	0,04%	6
9	79.627,05	0,04%	1
10	78.507,24	0,04%	1
11	77.111,06	0,04%	1
12	76.861,84	0,04%	1
13	75.197,40	0,04%	1
14	72.160,28	0,04%	1
15	71.940,08	0,04%	1
16	71.579,39	0,04%	1
17	70.796,03	0,04%	1
18	69.992,02	0,04%	6
19	69.241,73	0,04%	1
20	67.969,32	0,04%	4
	<b>1.608.030,73</b>	<b>0,86%</b>	<b>58</b>

**ABEST 16**  
**Monthly Investor Report**

**8. Geographical Distribution**

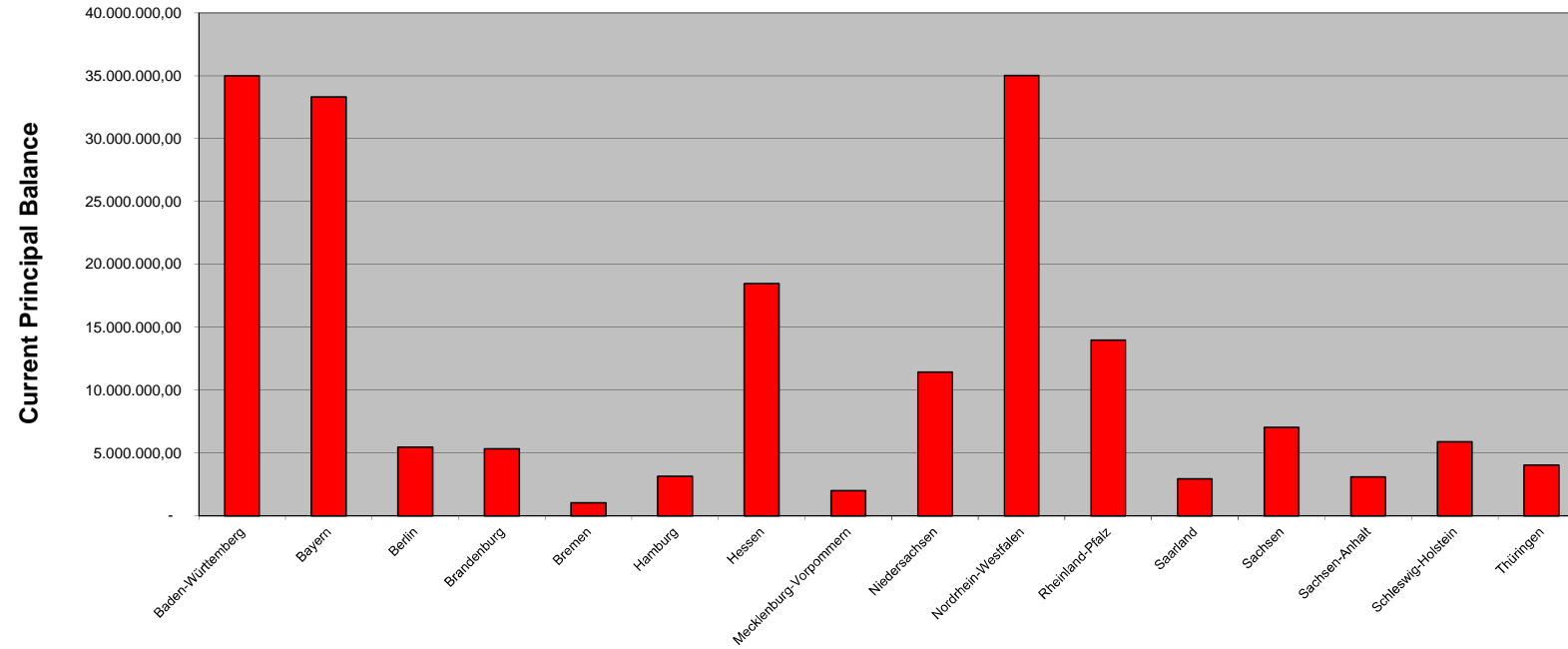
Reporting Date	03/02/2022			
Payment Date	21/02/2022			
Period No	38			
Monthly Period	01.01.2022 - 31.01.2022			
Interest Period	from	21/01/2022	to	21/02/2022 = 31 days
Collection Period	from	01/01/2022	to	31/01/2022

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Outside of Germany	17.580,79	0,0%	1	0,0%
Baden-Württemberg	34.984.341,60	18,7%	4.428	19,8%
Bayern	33.316.805,03	17,8%	4.022	18,0%
Berlin	5.457.863,08	2,9%	575	2,6%
Brandenburg	5.318.555,27	2,8%	570	2,5%
Bremen	1.032.942,67	0,6%	138	0,6%
Hamburg	3.144.416,06	1,7%	342	1,5%
Hessen	18.459.998,50	9,9%	2.137	9,5%
Mecklenburg-Vorpomm	2.006.290,62	1,1%	294	1,3%
Niedersachsen	11.428.318,62	6,1%	1.310	5,9%
Nordrhein-Westfalen	35.016.400,44	18,7%	4.097	18,3%
Rheinland-Pfalz	13.969.113,17	7,5%	1.664	7,4%
Saarland	2.948.234,87	1,6%	373	1,7%
Sachsen	7.040.853,77	3,8%	760	3,4%
Sachsen-Anhalt	3.079.722,92	1,6%	408	1,8%
Schleswig-Holstein	5.891.900,63	3,1%	755	3,4%
Thüringen	4.026.188,66	2,2%	512	2,3%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,00%</b>	<b>22.386</b>	<b>100,00%</b>

**ABEST 16**  
**Monthly Investor Report**

**8.1 Geographical Distribution (Graph)**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



**ABEST 16**  
**Monthly Investor Report**

**9. Object Type**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<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	133.160.796,36	71,2%	14.237	63,60%
Used	53.978.730,34	28,8%	8.149	36,40%
<b>Total</b>	<b>187.139.526,70</b>	<b>100%</b>	<b>22.386</b>	<b>100%</b>

<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	162.415.657,50	86,79%	19.110	85,37%
LCV	24.723.869,20	13,21%	3.276	14,63%
<b>Total</b>	<b>187.139.526,70</b>	<b>100%</b>	<b>22.386</b>	<b>100%</b>

**ABEST 16**  
**Monthly Investor Report**

**10. Insurances**

Reporting Date	03/02/2022	
Payment Date	21/02/2022	
Period No	38	
Monthly Period	01.01.2022 - 31.01.2022	
Interest Period	from 21/01/2022	to 21/02/2022 = 31 days
Collection Period	from 01/01/2022	to 31/01/2022

<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	41.919.386,84	22,4%	6.228	27,8%
Without CPI	145.220.139,86	77,6%	16.158	72,2%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,0%</b>	<b>22.386</b>	<b>100,0%</b>

ABEST 16  
Monthly Investor Report

11. Type of Contract

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	60.768.972,07	32,5%	12.098	54,0%
Yes	104.186.679,11	55,7%	8.130	36,3%
- of which balloon rates	79.264.370,58	42,4%	n.a	n.a
- of which regular installments	24.922.308,53	13,3%	n.a	n.a
PCP (Formula)	22.183.875,52	11,9%	2.158	9,6%
- of which balloons	16.647.594,15	8,9%	n.a	n.a
- of which regular installments	5.536.281,37	3,0%	n.a	n.a
<b>Total</b>	<b>187.139.526,70</b>	<b>100%</b>	<b>22.386</b>	<b>100%</b>

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	346	4,3%	3.924.760	95,1%
37 to 48 months	4.553	56,0%	57.605.596	85,9%
49 to 60 months	1.919	23,6%	24.690.327	68,2%
61 to 72 months	650	8,0%	9.249.756	53,9%
73 to 96 months	662	8,1%	8.716.239	50,7%
<b>Total</b>	<b>8.130</b>	<b>100%</b>	<b>104.186.679,11</b>	<b>75,9%</b>

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	4.552	56,0%	54.715.252,27	89,2%
bis 24	2.458	30,2%	32.384.269,37	69,3%
bis 36	827	10,2%	12.435.786,68	51,0%
bis 48	279	3,4%	4.476.628,57	41,6%
bis 60	7	0,1%	72.689,70	1,8%
bis 72	5	0,1%	71.897,11	1,3%
<b>Total</b>	<b>8.128</b>	<b>100%</b>	<b>104.156.523,70</b>	<b>75,9%</b>

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	87	4,0%	887.176,20	95,7%
37 to 48 months	988	45,8%	10.517.932,37	86,5%
49 to 60 months	556	25,8%	5.446.442,97	72,9%
61 to 72 months	168	7,8%	1.759.445,08	54,3%
73 to 96 months	359	16,6%	3.572.878,90	50,5%
<b>Total</b>	<b>2.158</b>	<b>100%</b>	<b>22.183.875,52</b>	<b>74,9%</b>

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	1.204	55,8%	11.800.442	89,4%
bis 24	643	29,8%	6.703.931	66,1%
bis 36	272	12,6%	3.100.703	47,9%
bis 48	39	1,8%	578.799	39,2%
bis 60	0	0,0%	0	0,0%
bis 72	0	0,0%	0	0,0%
<b>Total</b>	<b>2.158</b>	<b>100%</b>	<b>22.183.875,52</b>	<b>74,9%</b>

**ABEST 16**  
**Monthly Investor Report**

**12. Payment Methods**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<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	181.690.612,81	97,1%	21.863	97,7%
Other	5.448.913,89	2,9%	523	2,3%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,0%</b>	<b>22.386</b>	<b>100,0%</b>

<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	187.139.526,70	100,0%	22.386	100,0%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,0%</b>	<b>22.386</b>	<b>100,0%</b>

<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	172.133.938,21	92,0%	19.742	88,2%
NO	15.005.588,49	8,0%	2.644	11,8%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,0%</b>	<b>22.386</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.151,82	13.211,14
Average purchase price	26.997,79	28.727,73
<b>Downpayment in %</b>	<b>45,01%</b>	<b>45,99%</b>



**ABEST 16**  
**Monthly Investor Report**

**13. Customer Yield**

Reporting Date	03/02/2022			
Payment Date	21/02/2022			
Period No	38			
Monthly Period	01.01.2022 - 31.01.2022			
Interest Period	from	21/01/2022	to	21/02/2022 = 31 days
Collection Period	from	01/01/2022	to	31/01/2022

Yield Range <sup>*</sup>	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	32.358.936,92	17,29%	2.804	12,53%
1,01 to 2%	9.702.075,76	5,18%	1.129	5,04%
2,01 to 3%	48.893.220,06	26,13%	5.547	24,78%
3,01 to 4%	61.641.222,90	32,94%	7.500	33,50%
4,01 to 5%	26.605.297,21	14,22%	3.844	17,17%
5,01 to 6%	6.110.193,81	3,27%	1.186	5,30%
6,01 to 7%	1.686.763,55	0,90%	342	1,53%
7,01 to 8%	91.931,29	0,05%	20	0,09%
8,01 to 9%	5.509,89	0,00%	3	0,01%
9,01 to 10%	44.375,31	0,02%	11	0,05%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>187.139.526,70</b>	<b>100%</b>	<b>22.386,00</b>	<b>100%</b>

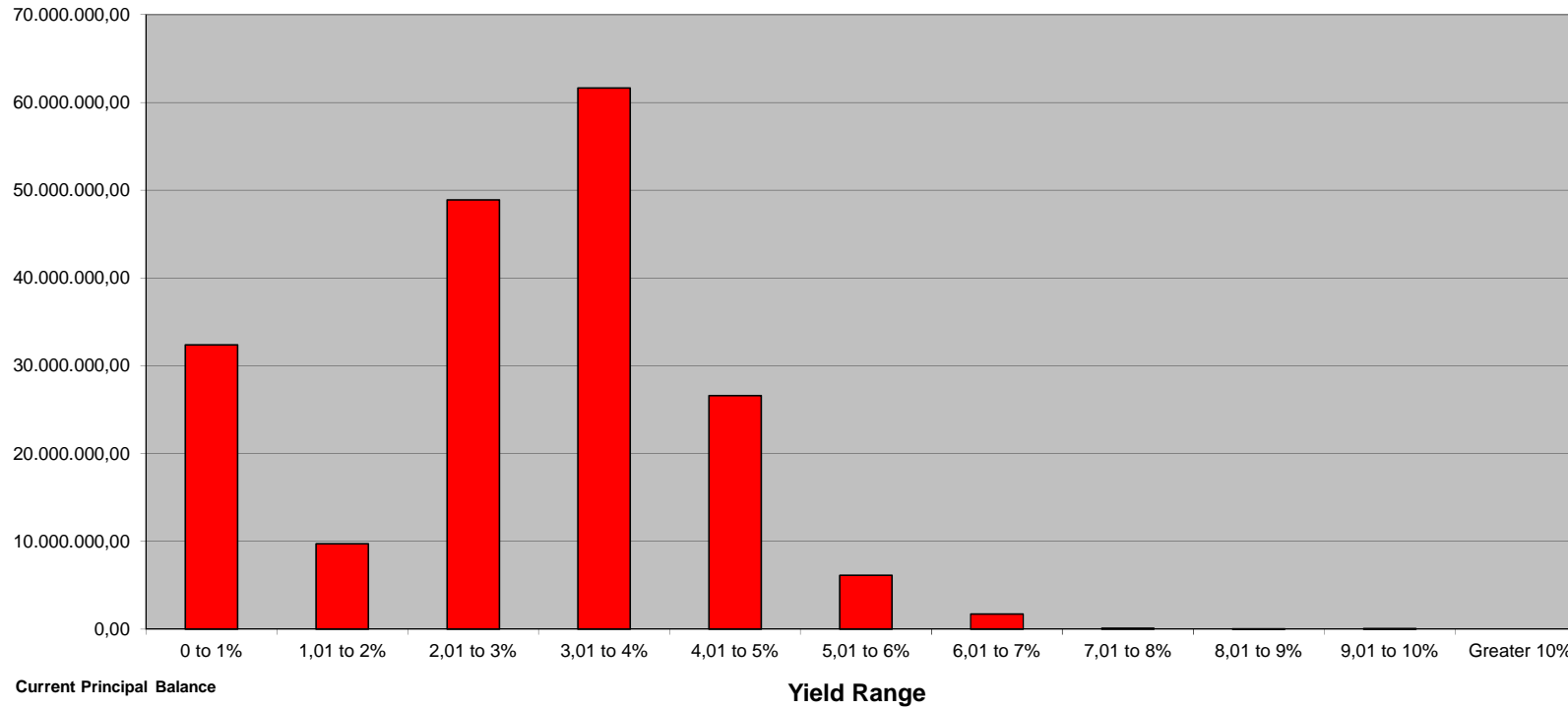
Statistics	in %
WA Interest	3,06

<sup>\*</sup> runs from .00 to .99

**ABEST 16**  
**Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



**ABEST 16**  
**Monthly Investor Report**

**14. Seasoning**

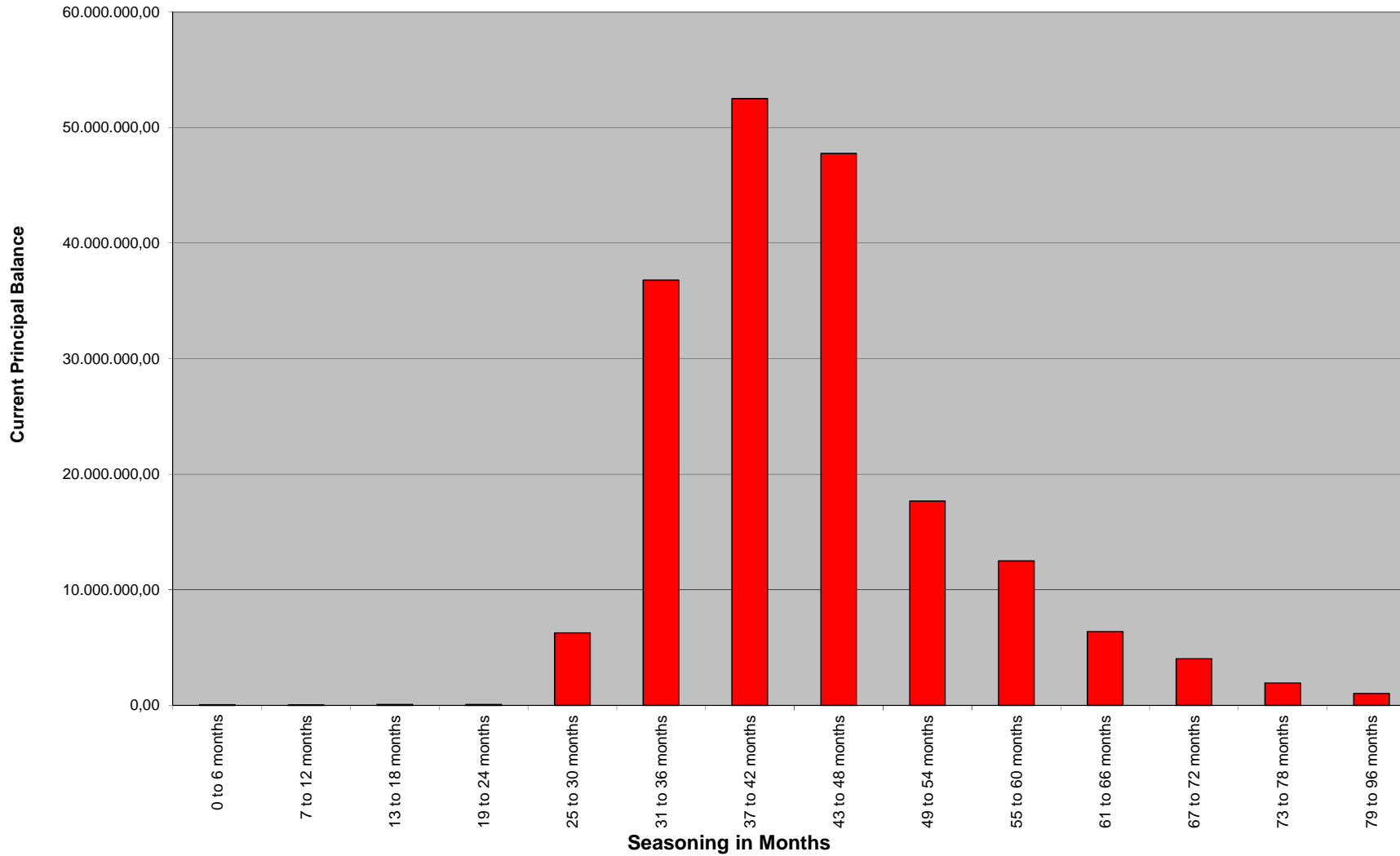
Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<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	61.789,58	0,03%	8	0,04%
7 to 12 months	26.083,04	0,01%	4	0,02%
13 to 18 months	77.527,93	0,04%	5	0,02%
19 to 24 months	74.218,23	0,04%	8	0,04%
25 to 30 months	6.268.755,19	3,35%	763	3,41%
31 to 36 months	36.794.052,57	19,66%	3.750	16,75%
37 to 42 months	52.507.503,20	28,06%	5.453	24,36%
43 to 48 months	47.771.214,99	25,53%	5.273	23,55%
49 to 54 months	17.677.610,78	9,45%	2.487	11,11%
55 to 60 months	12.496.879,41	6,68%	2.219	9,91%
61 to 66 months	6.389.544,73	3,41%	940	4,20%
67 to 72 months	4.028.513,78	2,15%	714	3,19%
73 to 78 months	1.929.846,85	1,03%	444	1,98%
79 to 96 months	1.035.986,42	0,55%	318	1,42%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,00%</b>	<b>22.386</b>	<b>100,00%</b>

**ABEST 16**  
**Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



**ABEST 16**  
**Monthly Investor Report**

**15. Remaining Term**

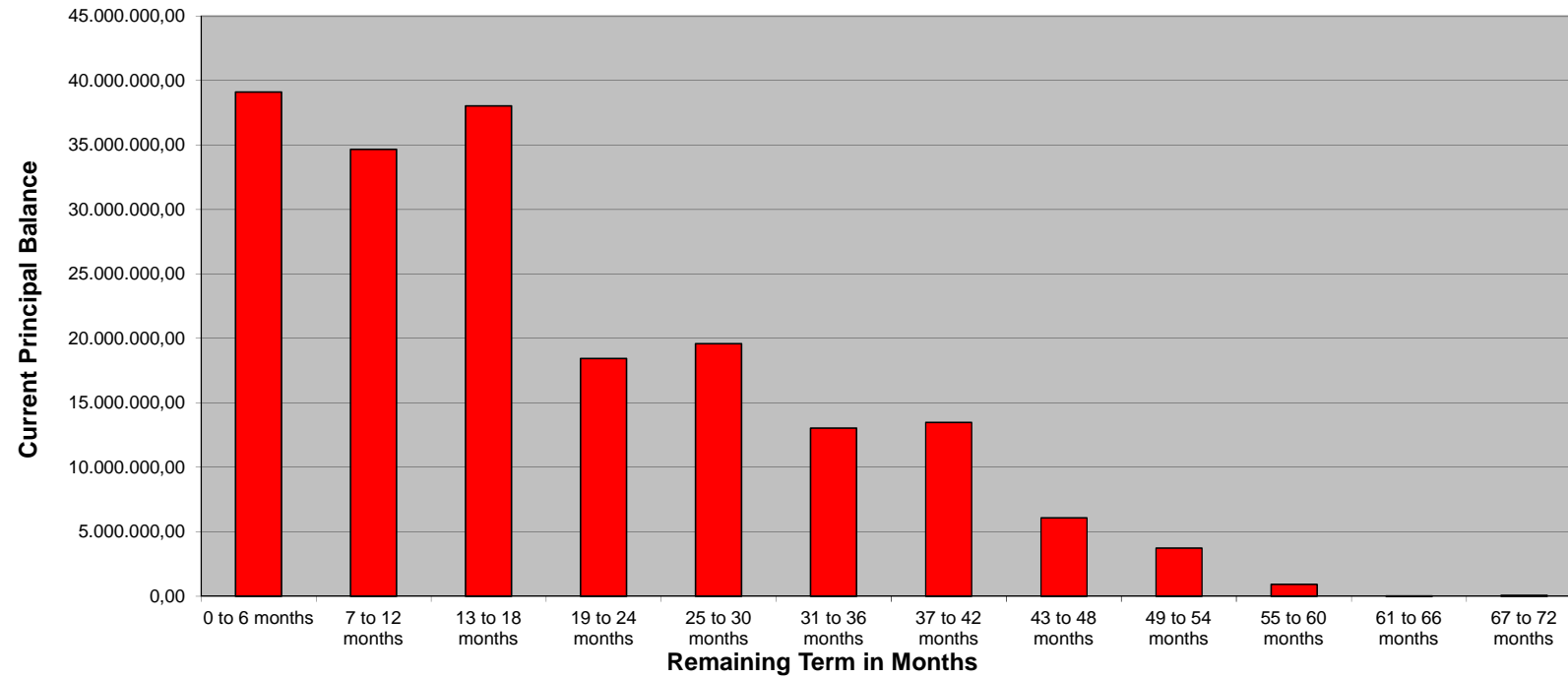
Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<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	39.108.374,68	20,90%	5.636	25,18%
7 to 12 months	34.667.067,63	18,52%	4.161	18,59%
13 to 18 months	38.029.748,17	20,32%	4.423	19,76%
19 to 24 months	18.422.091,58	9,84%	2.300	10,27%
25 to 30 months	19.590.617,19	10,47%	2.122	9,48%
31 to 36 months	13.040.400,29	6,97%	1.369	6,12%
37 to 42 months	13.478.103,97	7,20%	1.320	5,90%
43 to 48 months	6.071.034,86	3,24%	621	2,77%
49 to 54 months	3.714.836,09	1,99%	334	1,49%
55 to 60 months	915.199,72	0,49%	93	0,42%
61 to 66 months	20.060,43	0,01%	2	0,01%
67 to 72 months	51.836,68	0,03%	3	0,01%
73 to 96 months	30.155,41	0,02%	2	0,01%
<b>Total</b>	<b>187.139.526,70</b>	<b>100,00%</b>	<b>22.386</b>	<b>100,00%</b>

**ABEST 16**  
**Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	



**ABEST 16**  
**Monthly Investor Report**

**16. Original Term**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

<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	259,81	0,00%	1	0,00%
19 to 24 months	3.841,85	0,00%	2	0,01%
25 to 30 months	15.613,36	0,01%	15	0,07%
31 to 36 months	5.486.962,48	2,93%	924	4,13%
37 to 42 months	484.594,31	0,26%	202	0,90%
43 to 48 months	74.728.516,68	39,93%	7.851	35,07%
49 to 54 months	1.285.132,49	0,69%	288	1,29%
55 to 60 months	41.137.045,38	21,98%	5.241	23,41%
61 to 66 months	2.331.923,62	1,25%	372	1,66%
67 to 72 months	19.833.016,67	10,60%	2.255	10,07%
73 to 78 months	2.086.767,82	1,12%	258	1,15%
79 to 96 months	39.571.110,01	21,15%	4.963	22,17%
> 96 months	174.742,22	0,09%	14	0,06%
<b>Total</b>	<b>187.139.526,70</b>	<b>100%</b>	<b>22.386,00</b>	<b>100%</b>

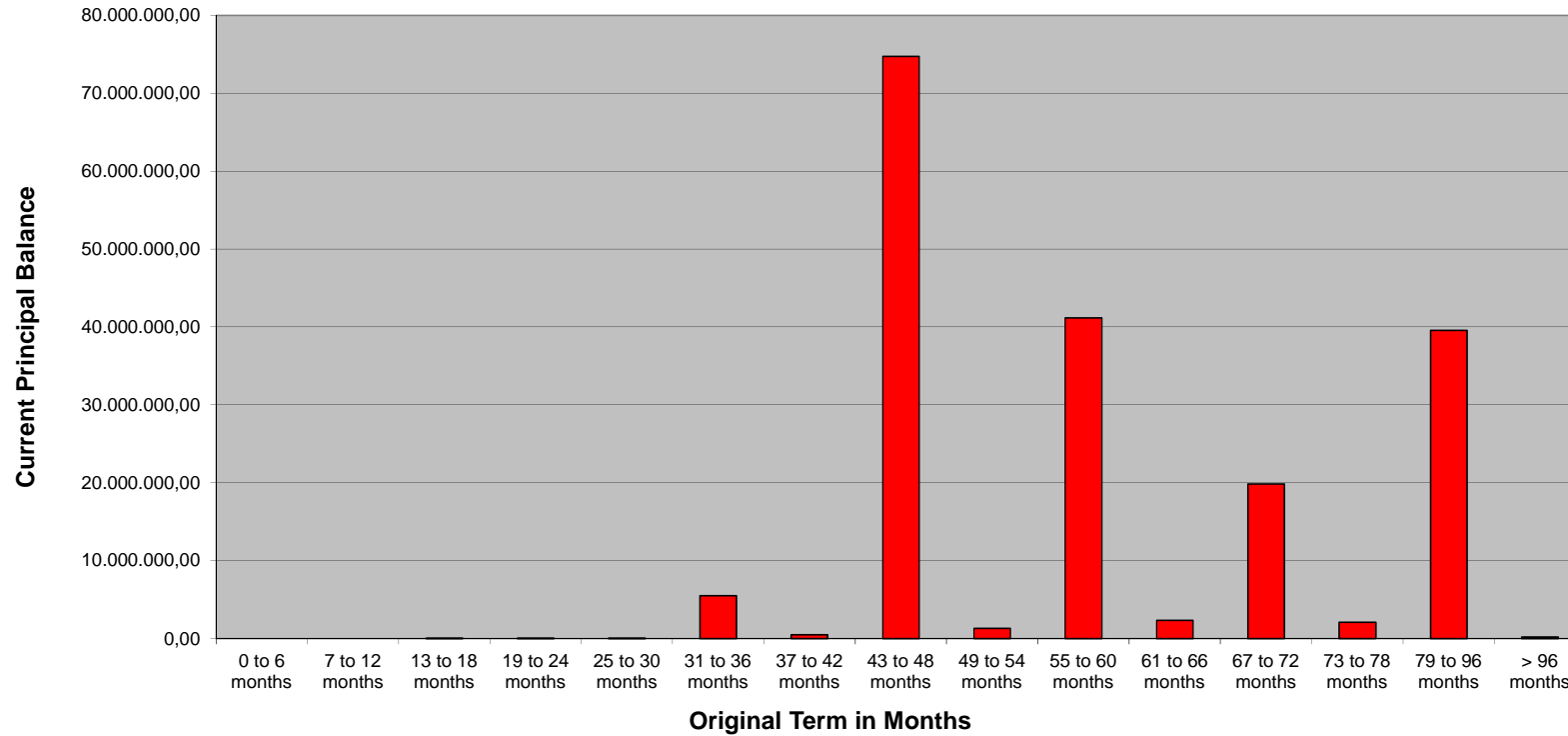
**Statistics**

WA Original Term	62,43
------------------	-------

**ABEST 16**  
**Monthly Investor Report**

**16.1 Original Term (Graph)**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	





**ABEST 16**  
**Monthly Investor Report**

**17. Manufacturer**

Reporting Date	03/02/2022	
Payment Date	21/02/2022	
Period No	38	
Monthly Period	01.01.2022 - 31.01.2022	
Interest Period	from 21/01/2022	to 21/02/2022 = 31 days
Collection Period	from 01/01/2022	to 31/01/2022

<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	101.692.768,42	54,34%	15.682	70,05%
Lancia	220.866,21	0,12%	52	0,23%
Alfa Romeo	9.377.821,59	5,01%	798	3,56%
Maserati	1.256.870,10	0,67%	39	0,17%
Jeep	31.327.743,35	16,74%	2.266	10,12%
others	43.263.457,03	23,12%	3.549	15,85%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	10.325.779,02	5,52%	558	2,49%
-> LandRover	22.972.093,85	12,28%	1.266	5,66%
-> Chrysler	11.706,03	0,01%	6	0,03%
-> Dodge	433.993,17	0,23%	25	0,11%
-> others	9.519.884,96	5,09%	1.694	7,57%
	<b>187.139.526,70</b>	<b>100,00%</b>	<b>22.386,00</b>	<b>100,00%</b>

**ABEST 16**  
**Monthly Investor Report**

**18. Priority of Payments**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

**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 Servicer	-	-
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	+	12.389.423,39
1. Payable Expenses	-	19.643,19
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	-	171.971,38
5. to pay pari passu and pro rata to the Swap Counterparty	-	55.006,76
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	3.673,50
8. Class C Interest Amount	-	16.137,22
9. Class D Interest Amount	-	26.687,56
10. Class E Interest Amount	-	27.819,92
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	11.261.676,47
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	-	160.338,89
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	-	646.368,50
22. Transaction Gain to the shareholders	-	100,00

**ABEST 16**  
**Monthly Investor Report**

**19. Transaction Costs**

Reporting Date	03/02/2022	
Payment Date	21/02/2022	
Period No	38	
Monthly Period	01.01.2022 - 31.01.2022	
Interest Period	from 21/01/2022	to 21/02/2022
Collection Period	from 01/01/2022	to 31/01/2022
	=	31 days

	195.278.641,4	103.678.641,4	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
<b>Transaction Costs</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>
Senior Expenses	19.643,19 €	<u>10.429,09</u>	<u>1.810,63</u>	<u>2.011,81</u>	<u>1.609,45</u>	<u>1.106,50</u>	<u>2.675,71</u>
Interest accrued for the Period	234.657,09 €	- €	3.673,50 €	16.137,22 €	26.687,56 €	27.819,92 €	2.675,71 €
Interest Payments	234.657,09 €	- €	3.673,50 €	16.137,22 €	26.687,56 €	27.819,92 €	2.675,71 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

**ABEST 16**  
**Monthly Investor Report**

**20. Swap Counterparty Data**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		179.940.317,86
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		51.133,04

**ABEST 16**  
**Monthly Investor Report**

**21. Retention**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	114.940.317,86	61,42%
Class B Notes	18.000.000,00	9,62%
Class C Notes	20.000.000,00	10,69%
Class D Notes	16.000.000,00	8,55%
Class E Notes	11.000.000,00	5,88%
Class M Notes	26.600.000,00	14,21%

Retention Amount	EUR	%
Minimum Retention Class A	5.747.015,89	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	5.747.015,89	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 "AIFMR") 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) AIFMR 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	21/02/2022	=	31 days
Collection Period	31/01/2022		

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

**ABEST 16**  
**Monthly Investor Report**

**23. Counterparties II**

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No		38				
Monthly Period		01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

**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		03/02/2022				
Payment Date		21/02/2022				
Period No		38				
Monthly Period		01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

**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](mailto:doriana.bettini@ca-cib.com)



**ABEST 16**  
**Monthly Investor Report**

**25. Originator, Servicer**

Reporting Date	03/02/2022				
Payment Date	21/02/2022				
Period No	38				
Monthly Period	01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	= 31 days
Collection Period	from	01/01/2022	to	31/01/2022	

**Contact Details**

FCA Bank Deutschland GmbH

[heike.simon@fcagroup.com](mailto: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

**ABEST 16**  
**Monthly Investor Report**

**25. Glossary**

Reporting Date		03/02/2022				
Payment Date		21/02/2022				
Period No		38				
Monthly Period		01.01.2022 - 31.01.2022				
Interest Period	from	21/01/2022	to	21/02/2022	=	31 days
Collection Period	from	01/01/2022	to	31/01/2022		

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