

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Index

Page

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

ABEST 16
Monthly Investor Report

1. Portfolio Information

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period from	21/07/2022	to	22/08/2022	=	32 days
Collection Period from	01/07/2022	to	31/07/2022		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		124.174.949,30 €	135.880.156,76 €
Scheduled Principal Payments		5.571.459,46 €	6.253.540,82 €
Prepayment Principal		1.797.371,77 €	1.977.473,19 €
Others		3.977.781,98 €	3.320.847,04 €
Recoveries		51.421,07 €	61.657,14 €
Total Principal Collections		11.398.034,28 €	11.613.518,19 €
Total Interest Collections		450.137,68 €	539.312,61 €
Defaults		- 66.527,66	91.689,27
End of Period (after Payment Date)	15.339	112.843.442,68 €	124.174.949,30 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		17,37%	17,46%
New sale Offer		- €	-

ABEST 16
Monthly Investor Report

2. Reserve Accounts

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Notes Balance

Beginning of Period	133.212.334,04
End of Period	121.814.299,76

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	1.599.185,01 €	no
Cash Outflow	-€ 170.970,51		
Cash Inflow	€ -		
End of Period	1,5%	1.428.214,50 €	
Required Reserve Fund	-€ 170.970,51		

Commingling Reserve

Beginning of Period	7.500.000,00	no
Commingling Reserve Required Amount	7.500.000,00	
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)	6.800.000,00	

ABEST 16
Monthly Investor Report

3. Performance Data

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period from	21/07/2022	to	22/08/2022	=	32 days
Collection Period from	01/07/2022	to	31/07/2022		

Note Balance

Beginning of Period	133.212.334,04 €
End of Period	121.814.299,76 €

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	478.755,97 €

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	272.337,24 €

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	128.499,77 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,74%
Cumulative Default Level previous period	0,78%
Cumulative Default Level current period	0,75%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,16%
Delinquency Level current period	0,21%

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	61
Number of Contracts being 61-90 Days delinquent	42
Number of Contracts being 91-120 Days delinquent	19
Gross instalments being 31-60 days delinquent	16.022,68
Gross instalments being 61-90 days delinquent	8.141,98
Gross instalments being 91-120 days delinquent	5.042,27
Current Period Termination	25.054,92
Cumulative Termination	7.499.546,02
New number of Contracts being terminated	8,00
Total number of Contracts being terminated	819,00
Current Period Recoveries	51.421,07
Cumulative Recoveries	343.776,59

ABEST 16
Monthly Investor Report

4. Outstanding Notes

Reporting Date	03/08/2022					
Payment Date	22/08/2022					
Period No	44					
Monthly Period	01.07.2022 - 31.07.2022					
Interest Period from	21/07/2022	to	22/08/2022	=	=	32 days
Collection Period from	01/07/2022	to	31/07/2022			

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	41.612.334,04 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	11.398.034,28	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	30.214.299,76 €	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	0,0559524070	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	0,075	0,475	1,18	2,18	3,18		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	32 days	32 days	32 days	32 days	32 days		32 days
Principal Outstanding Beginning of Period	41.612.334,04 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	11.398.034,28 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	30.214.299,76 €	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	2.774,16 €	7.600,00 €	20.888,89 €	30.933,33 €	31.044,44 €		165.511,11 €
Interest Payment	2.774,16 €	7.600,00 €	20.888,89 €	30.933,33 €	31.044,44 €		165.511,11 €
Initial total CE (Subordination, Reserve)							
Current CE	63,81%	58,07%	40,67%	26,75%	17,19%		0,00%

**ABEST 16
Monthly Investor Report**

5. Original Principal Balance

as of ISSUE DATE

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

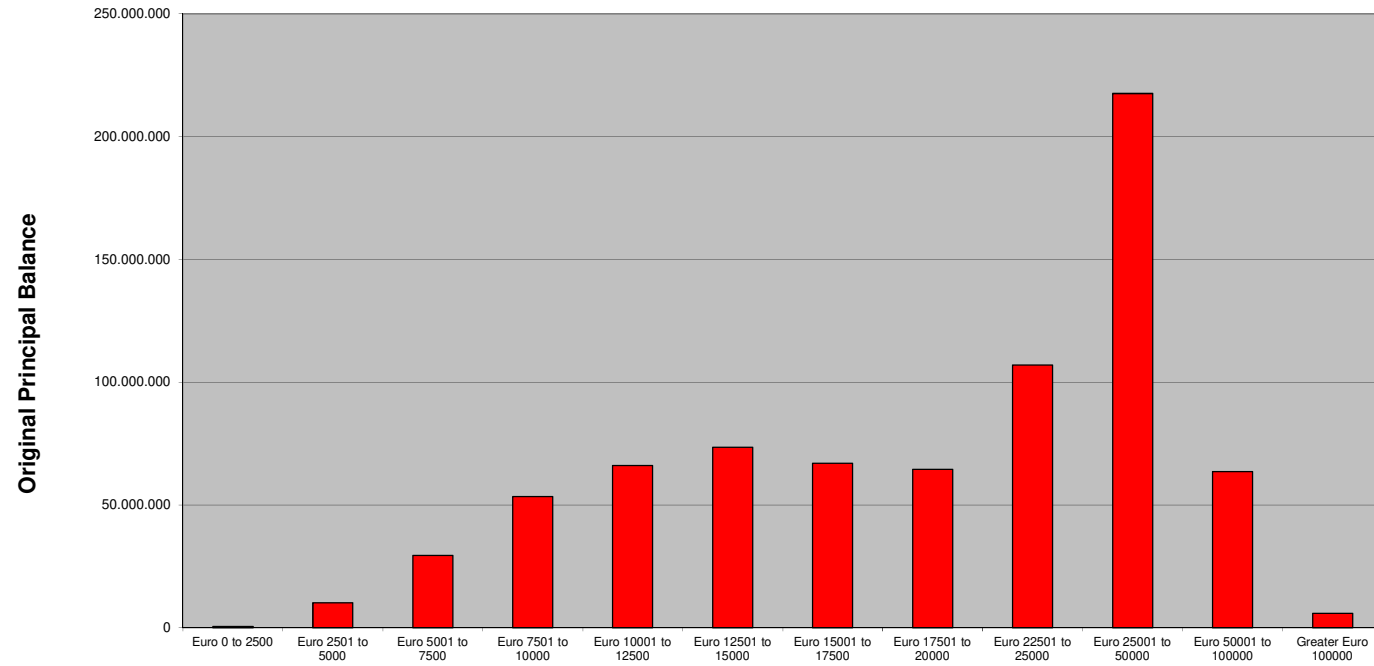
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00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

Statistics in EUR

**ABEST 16
Monthly Investor Report**

5.1 Original PB (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 16
Monthly Investor Report**

6. Current Principal Balance

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

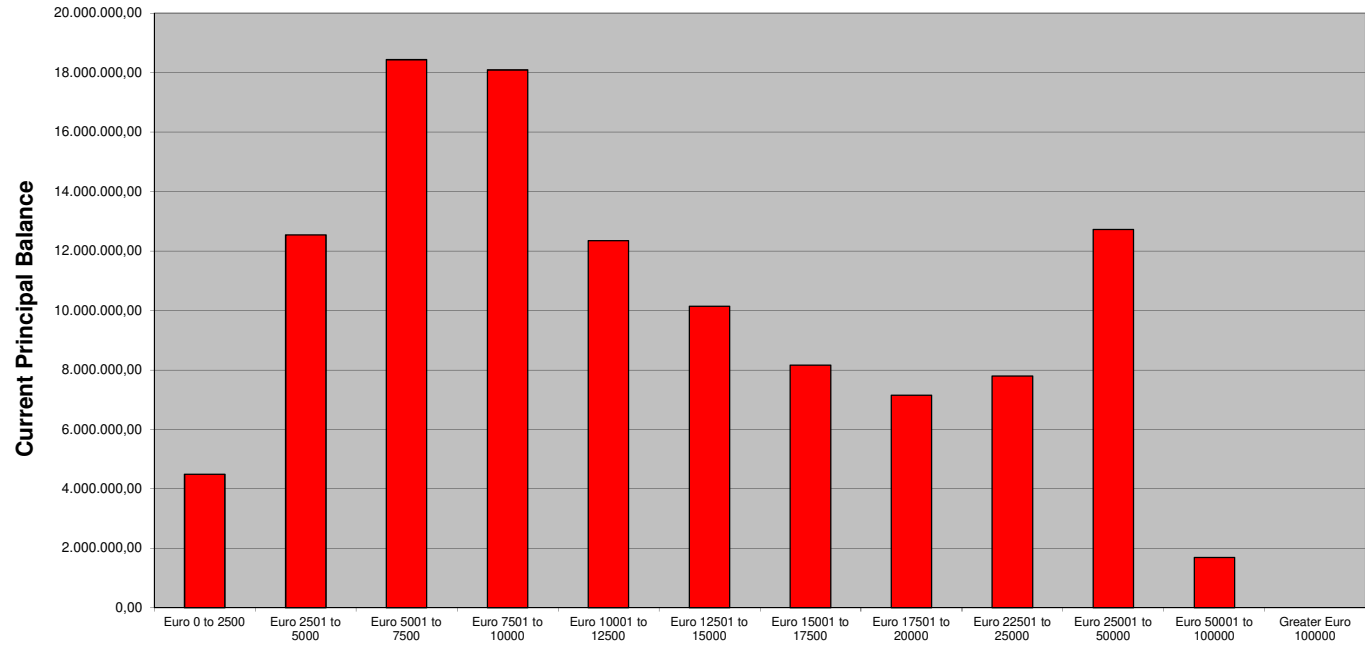
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Euro 0 to 2500	4.484.965,31	3,9%	3.399	22,2%
Euro 2501 to 5000	12.543.331,10	11,0%	3.368	22,0%
Euro 5001 to 7500	18.434.379,72	16,2%	2.960	19,3%
Euro 7501 to 10000	18.096.444,50	15,9%	2.091	13,6%
Euro 10001 to 12500	12.341.432,39	10,9%	1.108	7,2%
Euro 12501 to 15000	10.135.303,43	8,9%	740	4,8%
Euro 15001 to 17500	8.162.910,52	7,2%	507	3,3%
Euro 17501 to 20000	7.145.143,38	6,3%	383	2,5%
Euro 22501 to 25000	7.797.081,88	6,9%	352	2,3%
Euro 25001 to 50000	12.717.353,28	11,2%	402	2,6%
Euro 50001 to 100000	1.689.593,42	1,5%	29	0,2%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	113.547.938,93	100,0%	15.339	100,0%

Statistics	in EUR
Average Amount	7.402,56

**ABEST 16
Monthly Investor Report**

6.1 Current PB (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 16
Monthly Investor Report**

7. Borrower Concentration

Reporting Date	03/08/2022		
Payment Date	22/08/2022		
Period No	44		
Monthly Period	01.07.2022 - 31.07.2022		
Interest Period	from	21/07/2022	to 22/08/2022 = 32 days
Collection Period	from	01/07/2022	to 31/07/2022

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	73.550,03	0,06%	1
2	73.244,62	0,06%	1
3	72.427,93	0,06%	1
4	70.340,48	0,06%	1
5	69.297,37	0,06%	1
6	68.390,85	0,06%	1
7	68.348,28	0,06%	1
8	67.864,11	0,06%	1
9	67.407,48	0,06%	1
10	66.814,04	0,06%	2
11	66.195,69	0,06%	1
12	66.067,18	0,06%	1
13	62.845,94	0,06%	1
14	62.610,61	0,06%	5
15	61.008,96	0,05%	11
16	60.313,41	0,05%	4
17	60.164,90	0,05%	1
18	58.327,08	0,05%	1
19	57.193,06	0,05%	1
20	57.075,98	0,05%	1
	1.309.488,00	1,15%	38

**ABEST 16
Monthly Investor Report**

8. Geographical Distribution

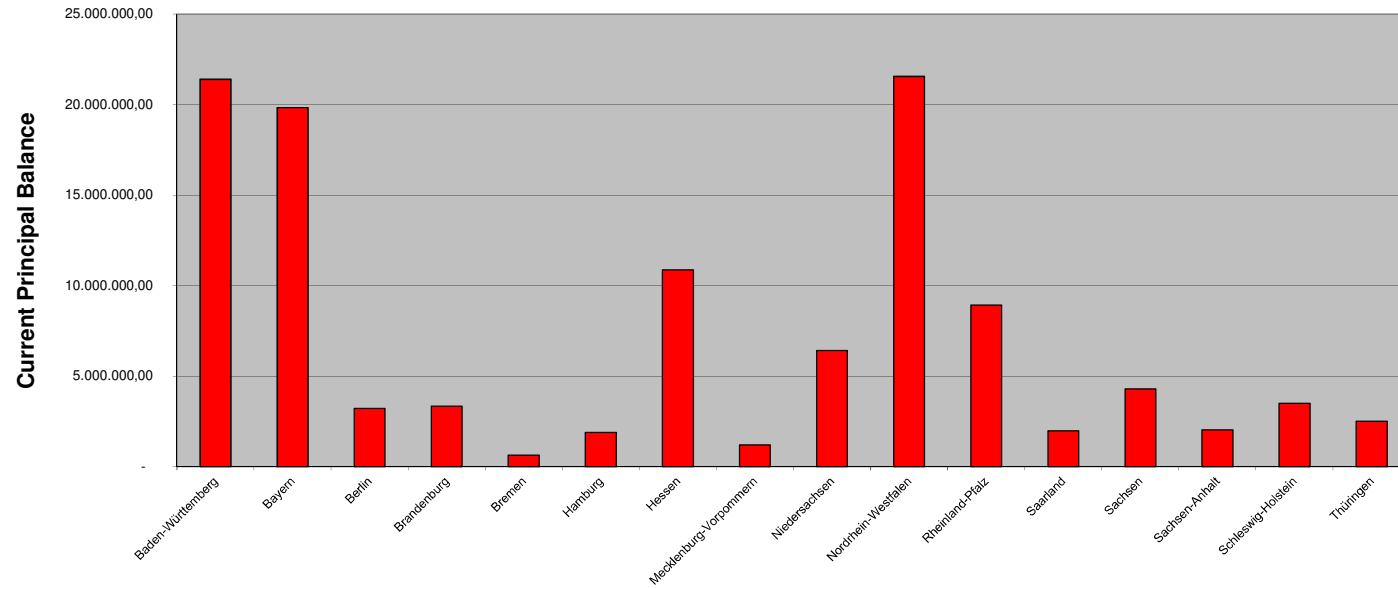
Reporting Date	03/08/2022					
Payment Date	22/08/2022					
Period No	44					
Monthly Period	01.07.2022 - 31.07.2022					
Interest Period	from	21/07/2022	to	22/08/2022	=	32 days
Collection Period	from	01/07/2022	to	31/07/2022		

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	21.403.999,99	18,9%	3.004	19,6%
Bayern	19.823.779,19	17,5%	2.651	17,3%
Berlin	3.221.029,52	2,8%	400	2,6%
Brandenburg	3.335.850,63	2,9%	386	2,5%
Bremen	630.074,42	0,6%	90	0,6%
Hamburg	1.880.420,27	1,7%	231	1,5%
Hessen	10.865.058,66	9,6%	1.421	9,3%
Mecklenburg-Vorpomr	1.201.175,48	1,1%	213	1,4%
Niedersachsen	6.411.072,18	5,6%	870	5,7%
Nordrhein-Westfalen	21.557.058,47	19,0%	2.866	18,7%
Rheinland-Pfalz	8.927.695,75	7,9%	1.200	7,8%
Saarland	1.967.986,57	1,7%	284	1,9%
Sachsen	4.283.809,14	3,8%	526	3,4%
Sachsen-Anhalt	2.031.324,57	1,8%	299	1,9%
Schleswig-Holstein	3.498.064,46	3,1%	523	3,4%
Thüringen	2.509.539,63	2,2%	375	2,4%
Total	113.547.938,93	100,00%	15.339	100,00%

**ABEST 16
Monthly Investor Report**

8.1 Geographical Distribution (Graph)

Reporting Date	03/08/2022					
Payment Date	22/08/2022					
Period No	44					
Monthly Period	01.07.2022 - 31.07.2022					
Interest Period	from	21/07/2022	to	22/08/2022	=	32 days
Collection Period	from	01/07/2022	to	31/07/2022		



**ABEST 16
Monthly Investor Report**

9. Object Type

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	80.297.192,14	70,7%	9.615	62,68%
Used	33.250.746,79	29,3%	5.724	37,32%
Total	113.547.938,93	100%	15.339	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	97.977.712,30	86,29%	13.038	85,00%
LCV	15.570.226,63	13,71%	2.301	15,00%
Total	113.547.938,93	100%	15.339	100%

**ABEST 16
Monthly Investor Report**

10. Insurances

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	26.487.752,66	23,3%	4.395	28,7%
Without CPI	87.060.186,27	76,7%	10.944	71,3%
Total	113.547.938,93	100,0%	15.339	100,0%

ABEST 16
Monthly Investor Report

11. Type of Contract

Reporting Date	03/08/2022			
Payment Date	22/08/2022			
Period No	44			
Monthly Period	01.07.2022 - 31.07.2022			
Interest Period	from	21/07/2022	to	22/08/2022
Collection Period	from	01/07/2022	to	31/07/2022
			=	32 days

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	39.819.866,07	35,1%	8.934	58,2%
Yes	61.347.372,63	54,0%	5.118	33,4%
- of which ballon rates	47.781.119,62	42,1%	n.a	n.a
- of which regular installments	13.566.253,01	11,9%	n.a	n.a
PCP (Formula)	12.380.700,23	10,9%	1.287	8,4%
- of which ballons	9.422.456,61	8,3%	n.a	n.a
- of which regular installments	2.958.243,62	2,6%	n.a	n.a
Total	113.547.938,93	100%	15.339	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	12	0,2%	158.171	73,5%
37 to 48 months	2.333	45,6%	27.944.858	90,5%
49 to 60 months	1.635	31,9%	18.873.117	75,2%
61 to 72 months	575	11,2%	7.533.869	59,2%
73 to 96 months	563	11,0%	6.837.357	55,0%
Total	5.118	100%	61.347.372,63	77,4%

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	3.478	68,0%	39.905.714,05	89,0%
bis 24	1.087	21,2%	13.686.723,65	63,7%
bis 36	502	9,8%	7.073.059,48	48,0%
bis 48	35	0,7%	432.922,17	27,4%
bis 60	10	0,2%	153.659,83	1,9%
bis 72	6	0,1%	95.293,45	1,3%
Total	5.118	100%	61.347.372,63	77,4%

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	1	0,1%	547,43	33,3%
37 to 48 months	444	34,5%	4.672.614,81	92,1%
49 to 60 months	364	28,3%	3.350.978,25	77,0%
61 to 72 months	153	11,9%	1.437.088,02	61,4%
73 to 96 months	325	25,3%	2.919.471,72	56,8%
Total	1.287	100%	12.380.700,23	75,8%

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	810	62,9%	7.594.489	88,2%
bis 24	361	28,0%	3.395.401	61,0%
bis 36	115	8,9%	1.373.762	47,4%
bis 48	0	0,0%	0	0,0%
bis 60	0	0,0%	0	0,0%
bis 72	1	0,1%	17.048	1,4%
Total	1.287	100%	12.380.700,23	75,8%

ABEST 16
Monthly Investor Report

12. Payment Methods

Reporting Date	03/08/2022	
Payment Date	22/08/2022	
Period No	44	
Monthly Period	01.07.2022 - 31.07.2022	
Interest Period	from 21/07/2022	to 22/08/2022 = 32 days
Collection Period	from 01/07/2022	to 31/07/2022

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	109.439.833,31	96,4%	14.896	97,1%
Other	4.108.105,62	3,6%	443	2,9%
Total	113.547.938,93	100,0%	15.339	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	113.547.938,93	100,0%	15.339	100,0%
Total	113.547.938,93	100,0%	15.339	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	104.112.913,24	91,7%	13.459	87,7%
NO	9.435.025,69	8,3%	1.880	12,3%
Total	113.547.938,93	100,0%	15.339	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	11.717,12	12.778,96
Average purchase price	26.846,51	28.612,16
Downpayment in %	43,64%	44,66%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/08/2022		
Payment Date	22/08/2022		
Period No	44		
Monthly Period	01.07.2022 - 31.07.2022		
Interest Period	from	21/07/2022	to 22/08/2022 = 32 days
Collection Period	from	01/07/2022	to 31/07/2022

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	24.378.443,89	21,47%	2.494	16,26%
1,01 to 2%	4.626.371,25	4,07%	587	3,83%
2,01 to 3%	23.794.026,77	20,96%	3.019	19,68%
3,01 to 4%	38.944.439,96	34,30%	5.445	35,50%
4,01 to 5%	16.837.549,95	14,83%	2.733	17,82%
5,01 to 6%	3.629.060,24	3,20%	789	5,14%
6,01 to 7%	1.262.618,19	1,11%	250	1,63%
7,01 to 8%	42.323,28	0,04%	12	0,08%
8,01 to 9%	3.442,44	0,00%	2	0,01%
9,01 to 10%	29.662,96	0,03%	8	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	113.547.938,93	100%	15.339,00	100%

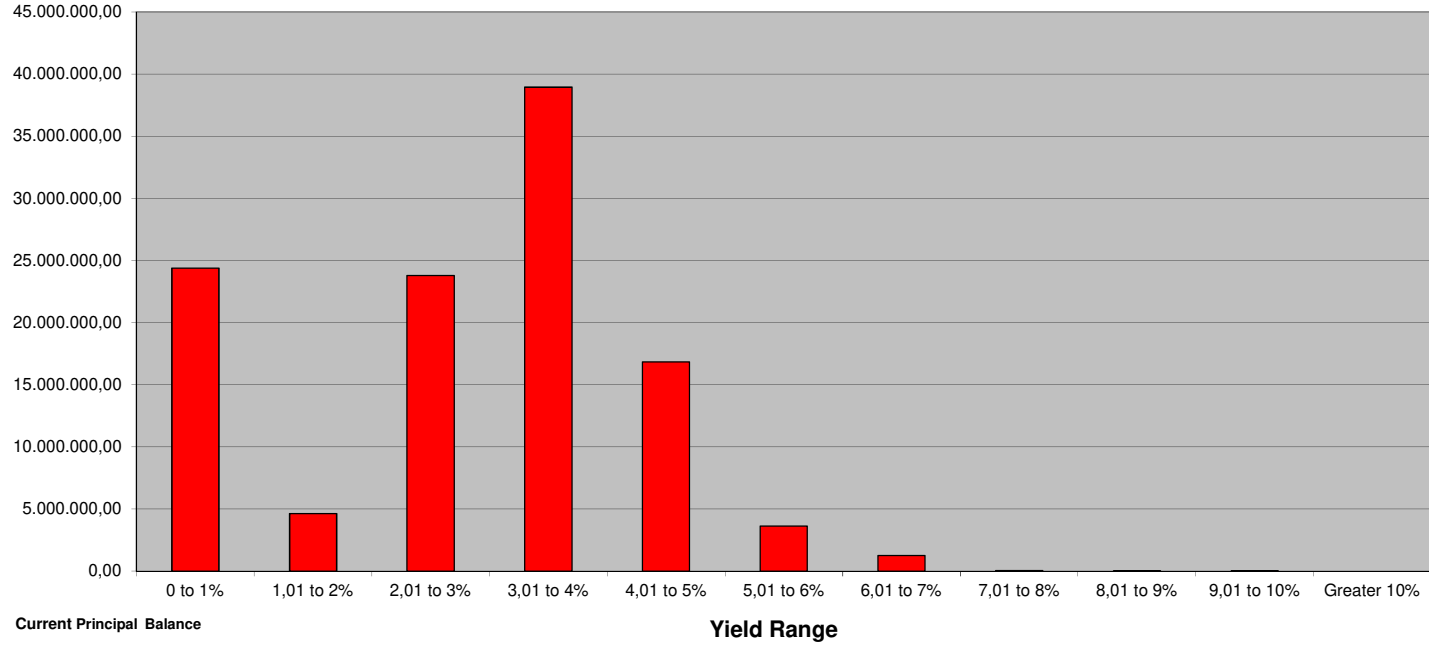
Statistics	in %
WA Interest	2,96

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 16
Monthly Investor Report**

14. Seasoning

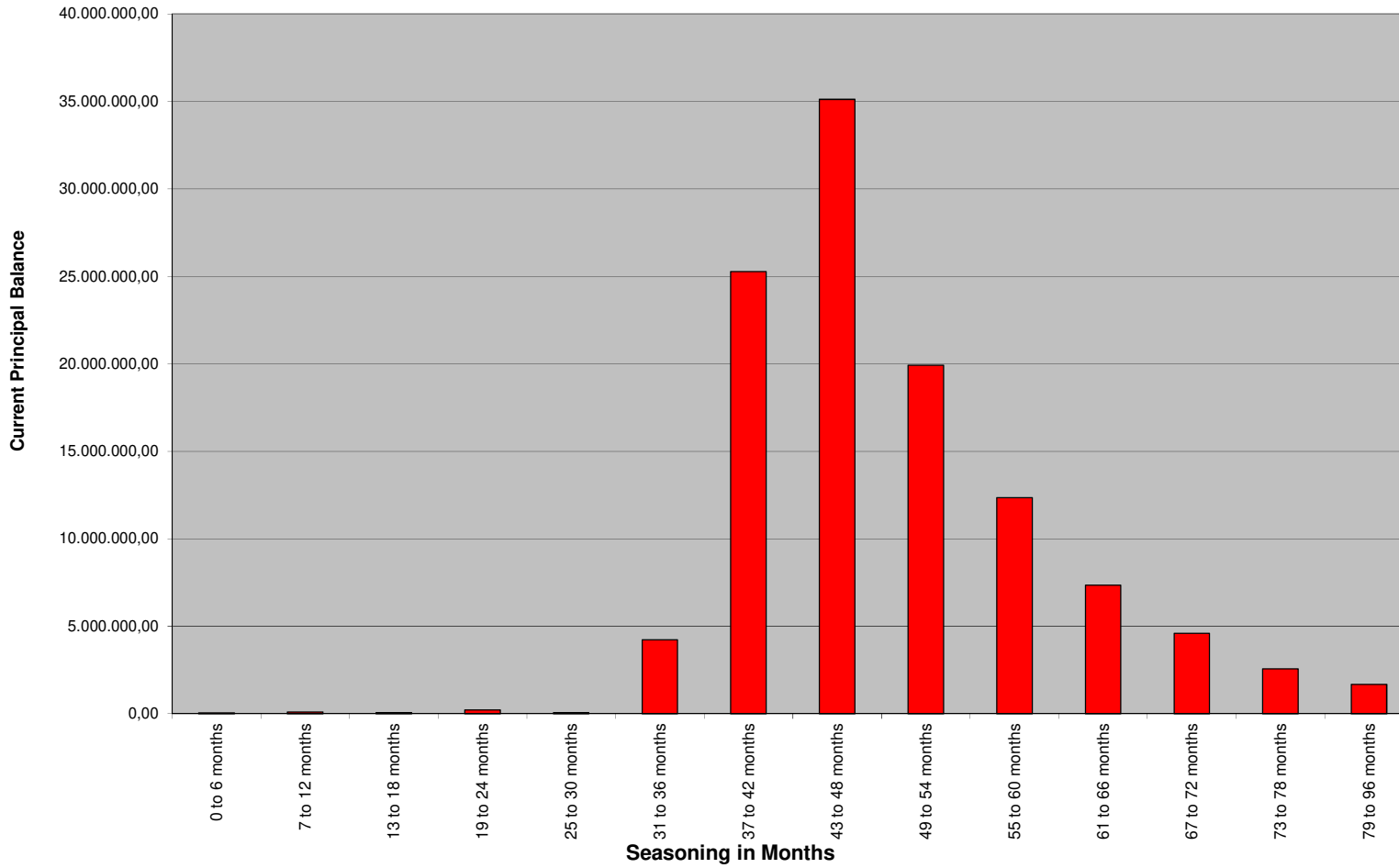
Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	48.940,22	0,04%	5	0,03%
7 to 12 months	93.583,18	0,08%	12	0,08%
13 to 18 months	72.384,57	0,06%	12	0,08%
19 to 24 months	210.280,76	0,19%	15	0,10%
25 to 30 months	72.476,83	0,06%	10	0,07%
31 to 36 months	4.226.478,93	3,72%	583	3,80%
37 to 42 months	25.269.027,23	22,25%	2.730	17,80%
43 to 48 months	35.115.132,04	30,93%	4.192	27,33%
49 to 54 months	19.922.371,08	17,55%	2.409	15,71%
55 to 60 months	12.340.679,78	10,87%	2.055	13,40%
61 to 66 months	7.345.122,30	6,47%	1.282	8,36%
67 to 72 months	4.593.376,87	4,05%	828	5,40%
73 to 78 months	2.560.886,55	2,26%	579	3,77%
79 to 96 months	1.677.198,59	1,48%	627	4,09%
Total	113.547.938,93	100,00%	15.339	100,00%

**ABEST 16
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

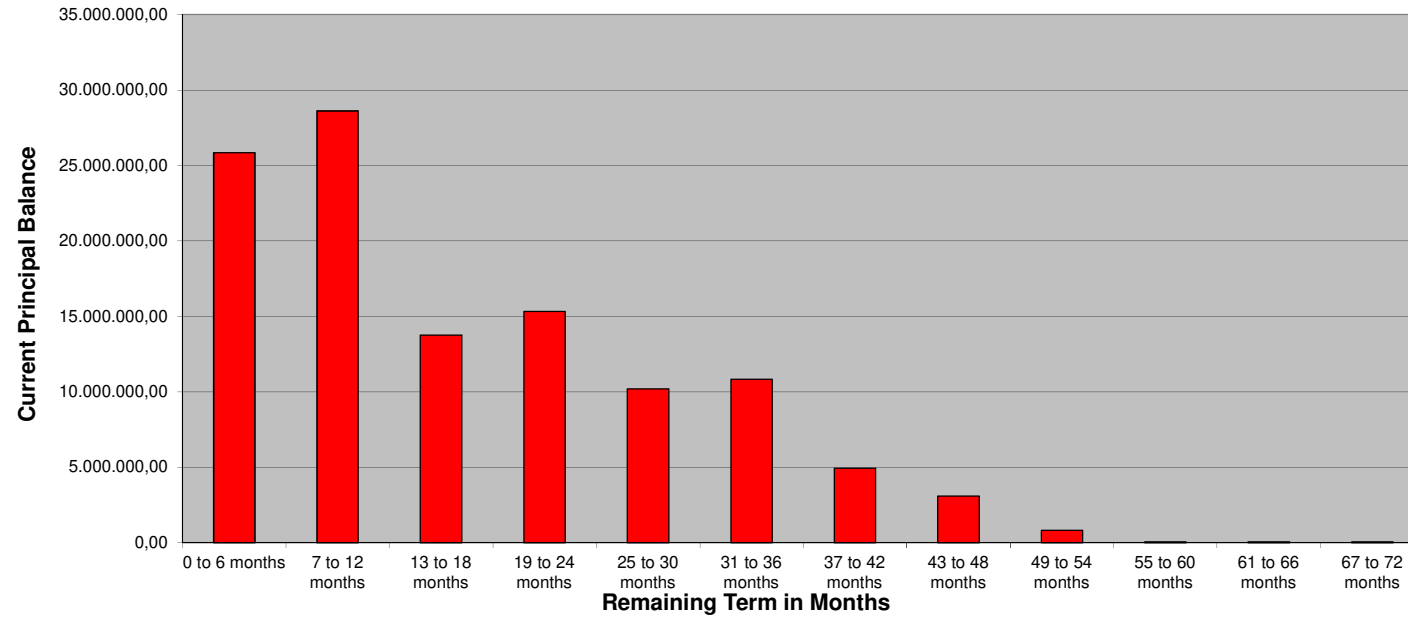
Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	25.831.227,51	22,75%	3.858	25,15%
7 to 12 months	28.624.697,24	25,21%	4.016	26,18%
13 to 18 months	13.743.172,23	12,10%	2.091	13,63%
19 to 24 months	15.314.875,35	13,49%	1.935	12,61%
25 to 30 months	10.192.150,48	8,98%	1.253	8,17%
31 to 36 months	10.820.778,95	9,53%	1.204	7,85%
37 to 42 months	4.935.849,98	4,35%	571	3,72%
43 to 48 months	3.093.527,95	2,72%	311	2,03%
49 to 54 months	812.944,72	0,72%	88	0,57%
55 to 60 months	66.372,91	0,06%	5	0,03%
61 to 66 months	48.047,66	0,04%	3	0,02%
67 to 72 months	64.293,95	0,06%	4	0,03%
73 to 96 months	0,00	0,00%	0	0,00%
Total	113.547.938,93	100,00%	15.339	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 16
Monthly Investor Report**

16. Original Term

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	109,81	0,00%	1	0,01%
19 to 24 months	2.941,85	0,00%	2	0,01%
25 to 30 months	7.055,65	0,01%	2	0,01%
31 to 36 months	190.934,18	0,17%	70	0,46%
37 to 42 months	105.637,86	0,09%	76	0,50%
43 to 48 months	35.382.747,59	31,16%	4.095	26,70%
49 to 54 months	679.733,61	0,60%	187	1,22%
55 to 60 months	28.647.841,85	25,23%	3.905	25,46%
61 to 66 months	1.640.570,68	1,44%	323	2,11%
67 to 72 months	15.034.242,07	13,24%	2.016	13,14%
73 to 78 months	1.516.119,29	1,34%	226	1,47%
79 to 96 months	30.074.003,05	26,49%	4.419	28,81%
> 96 months	266.001,44	0,23%	17	0,11%
Total	113.547.938,93	100%	15.339,00	100%

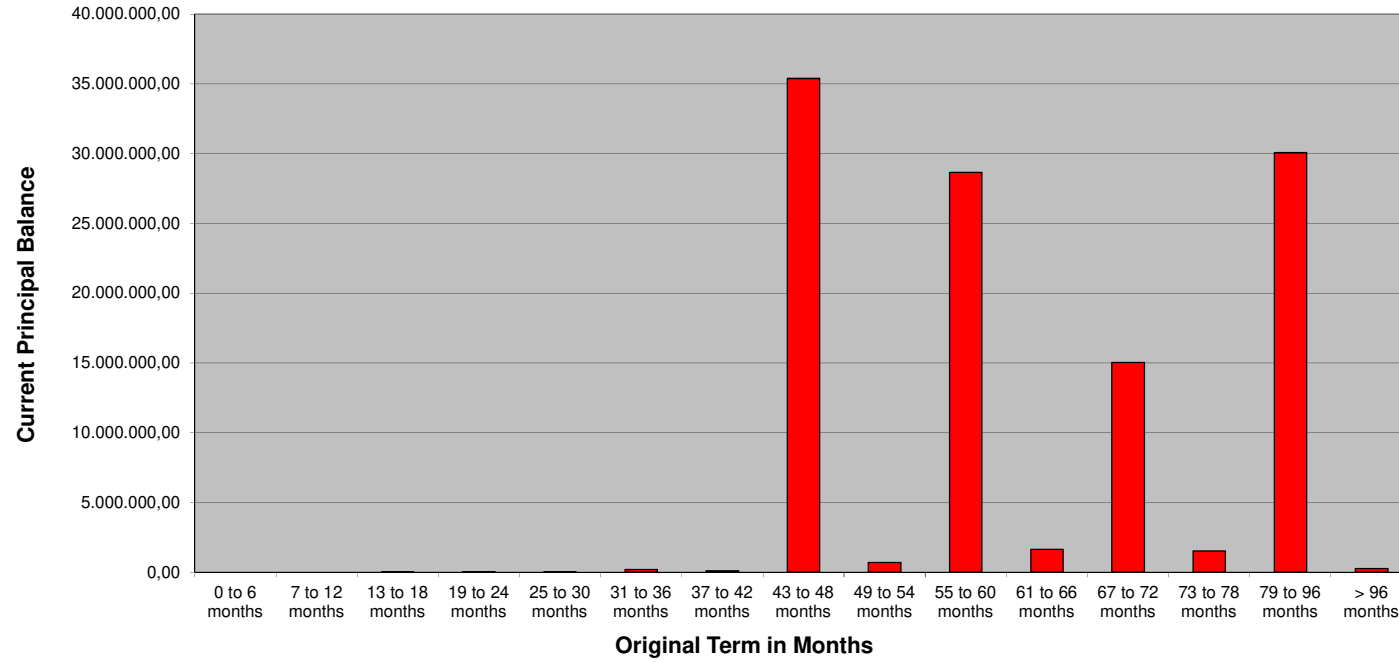
Statistics

WA Original Term	66,24
------------------	-------

**ABEST 16
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	



**ABEST 16
Monthly Investor Report**

17. Manufacturer

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

<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	63.816.439,83	56,20%	10.904	71,09%
Lancia	125.595,41	0,11%	33	0,22%
Alfa Romeo	5.586.677,89	4,92%	536	3,49%
Maserati	675.290,16	0,59%	23	0,15%
Jeep	18.438.251,97	16,24%	1.482	9,66%
others	24.905.683,67	21,93%	2.361	15,39%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	5.819.282,74	5,12%	351	2,29%
-> LandRover	12.643.592,16	11,14%	787	5,13%
-> Chrysler	7.478,81	0,01%	4	0,03%
-> Dodge	277.068,18	0,24%	14	0,09%
-> others	6.158.261,78	5,42%	1.205	7,86%
	113.547.938,93	100,00%	15.339,00	100,00%

ABEST 16
Monthly Investor Report

18. Priority of Payments

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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	+	12.019.142,47
1. Payable Expenses	-	14.463,55
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	-	108.629,12
5. to pay pari passu and pro rata to the Swap Counterparty	-	26.534,62
6. Class A Interest Amount	-	2.774,16
7. Class B Interest Amount	-	7.600,00
8. Class C Interest Amount	-	20.888,89
9. Class D Interest Amount	-	30.933,33
10. Class E Interest Amount	-	31.044,44
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	11.398.034,28
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	-	165.511,11
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	-	212.628,97
22. Transaction Gain to the shareholders	-	100,00

ABEST 16
Monthly Investor Report

19. Transaction Costs

Reporting Date	03/08/2022					
Payment Date	22/08/2022					
Period No	44					
Monthly Period	01.07.2022 - 31.07.2022					
Interest Period	from	21/07/2022	to	22/08/2022	=	32 days
Collection Period	from	01/07/2022	to	31/07/2022		

Transaction Costs	121.814.299,8	30.214.299,8	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	14.463,55 €	<u>3.587,48</u>	<u>2.137,22</u>	<u>2.374,69</u>	<u>1.899,75</u>	<u>1.306,08</u>	<u>3.158,34</u>
Interest accrued for the Period	258.751,93 €	2.774,16 €	7.600,00 €	20.888,89 €	30.933,33 €	31.044,44 €	3.158,34 €
Interest Payments	258.751,93 €	2.774,16 €	7.600,00 €	20.888,89 €	30.933,33 €	31.044,44 €	3.158,34 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 16
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung Deutschland

Swap Data

Swap Type		IRS
Notional Amount		106.612.334,04
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,3250
Net Swap Payments		24.165,46

**ABEST 16
Monthly Investor Report**

21. Retention

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	41.612.334,04	36,65%
Class B Notes	18.000.000,00	15,85%
Class C Notes	20.000.000,00	17,61%
Class D Notes	16.000.000,00	14,09%
Class E Notes	11.000.000,00	9,69%
Class M Notes	26.600.000,00	23,43%

Retention Amount	EUR	%
Minimum Retention Class A	2.080.616,70	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	2.080.616,70	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	22/08/2022	= 32 days
Collection Period	31/07/2022	

		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.

**ABEST 16
Monthly Investor Report**

23. Counterparties II

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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

ABEST 16
Monthly Investor Report
25. Originator, Servicer

Reporting Date	03/08/2022				
Payment Date	22/08/2022				
Period No	44				
Monthly Period	01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	= 32 days
Collection Period	from	01/07/2022	to	31/07/2022	

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

ABEST 16
Monthly Investor Report

25. Glossary

Reporting Date		03/08/2022				
Payment Date		22/08/2022				
Period No		44				
Monthly Period		01.07.2022 - 31.07.2022				
Interest Period	from	21/07/2022	to	22/08/2022	=	32 days
Collection Period	from	01/07/2022	to	31/07/2022		

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