

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/01/2023					
Payment Date	23/01/2023					
Period No	49					
Monthly Period	01.12.2022 - 31.12.2022					
Interest Period	from	21/12/2022	to	23/01/2023	=	33 days
Collection Period	from	01/12/2022	to	31/12/2022		

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	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period from	21/12/2022	to	23/01/2023	=	33 days
Collection Period from	01/12/2022	to	31/12/2022		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		78.469.045,17 €	86.413.682,64 €
Scheduled Principal Payments		4.453.278,51 €	4.374.750,75 €
Prepayment Principal		948.615,39 €	1.257.508,10 €
Others		1.586.848,31 €	2.242.046,95 €
Recoveries		91.049,30 €	48.927,36
Total Principal Collections		7.079.791,51 €	7.923.233,16 €
Total Interest Collections		101.470,82 €	103.261,15 €
Defaults		27.081,19	21.404,31
End of Period (after Payment Date)	11.218	71.362.172,47 €	78.469.045,17 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		14,51%	17,46%
New sale Offer		- €	-

ABEST 16
Monthly Investor Report

2. Reserve Accounts

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Notes Balance

Beginning of Period	87.490.922,13
End of Period	80.473.358,18

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	1.000.000,00 €	no
Cash Outflow	€ -		
Cash Inflow	€ -		
End of Period	1,5%	1.000.000,00 €	
Required Reserve Fund	€ -		

Commingling Reserve

Beginning of Period	6.400.000,00	no
Commingling Reserve Required Amount	6.400.000,00	
Commingling Reserve Distribution Amount	800.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	800.000,00	
End of Period (rounded up to nearest 50.000)	5.600.000,00	

ABEST 16
Monthly Investor Report

3. Performance Data

Reporting Date	05/01/2023			
Payment Date	23/01/2023			
Period No	49			
Monthly Period	01.12.2022 - 31.12.2022			
Interest Period from	21/12/2022	to	23/01/2023	= 33 days
Collection Period from	01/12/2022	to	31/12/2022	

Note Balance

Beginning of Period	87.490.922,13 €
End of Period	80.473.358,18 €

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	296.224,87 €

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	305.055,45 €

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	131.102,60 €

Early Amortisation Event

Cumulative Default Level

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

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,28%
Delinquency Level current period	0,31%

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	42
Number of Contracts being 61-90 Days delinquent	21
Number of Contracts being 91-120 Days delinquent	16
Gross instalments being 31-60 days delinquent	9.781,36
Gross instalments being 61-90 days delinquent	4.290,00
Gross instalments being 91-120 days delinquent	4.091,23
Current Period Termination	82.807,15
Cumulative Termination	7.920.957,23
New number of Contracts being terminated	15,00
Total number of Contracts being terminated	865,00
Current Period Recoveries	91.049,30
Cumulative Recoveries	643.513,80

ABEST 16
Monthly Investor Report

4. Outstanding Notes

Reporting Date	05/01/2023					
Payment Date	23/01/2023					
Period No	49					
Monthly Period	01.12.2022 - 31.12.2022					
Interest Period from	21/12/2022	to	23/01/2023	=	=	33 days
Collection Period from	01/12/2022	to	31/12/2022			

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)	-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	0,00 €	13.890.922,13 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	-	7.106.872,70	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	0,00 €	6.784.049,43 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Current Tranching							
Current Pool Factor	-	0,3768916350	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	2,197	2,597	3,30	4,30	5,30		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	33 days	33 days	33 days	33 days	33 days		33 days
Principal Outstanding Beginning of Period	0,00 €	13.890.922,13 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	0,00 €	7.017.563,95 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	0,00 €	6.873.358,18 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Interest accrued for the period	0,00 €	33.068,50 €	60.445,00 €	63.022,67 €	53.411,42 €		331.849,37 €
Interest Payment	0,00 €	33.068,50 €	60.445,00 €	63.022,67 €	53.411,42 €		0,00 €
Initial total CE (Subordination, Reserve)							
Current CE	100,00%	80,97%	63,18%	41,25%	26,18%		0,00%

**ABEST 16
Monthly Investor Report**

5. Original Principal Balance

as of ISSUE DATE

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

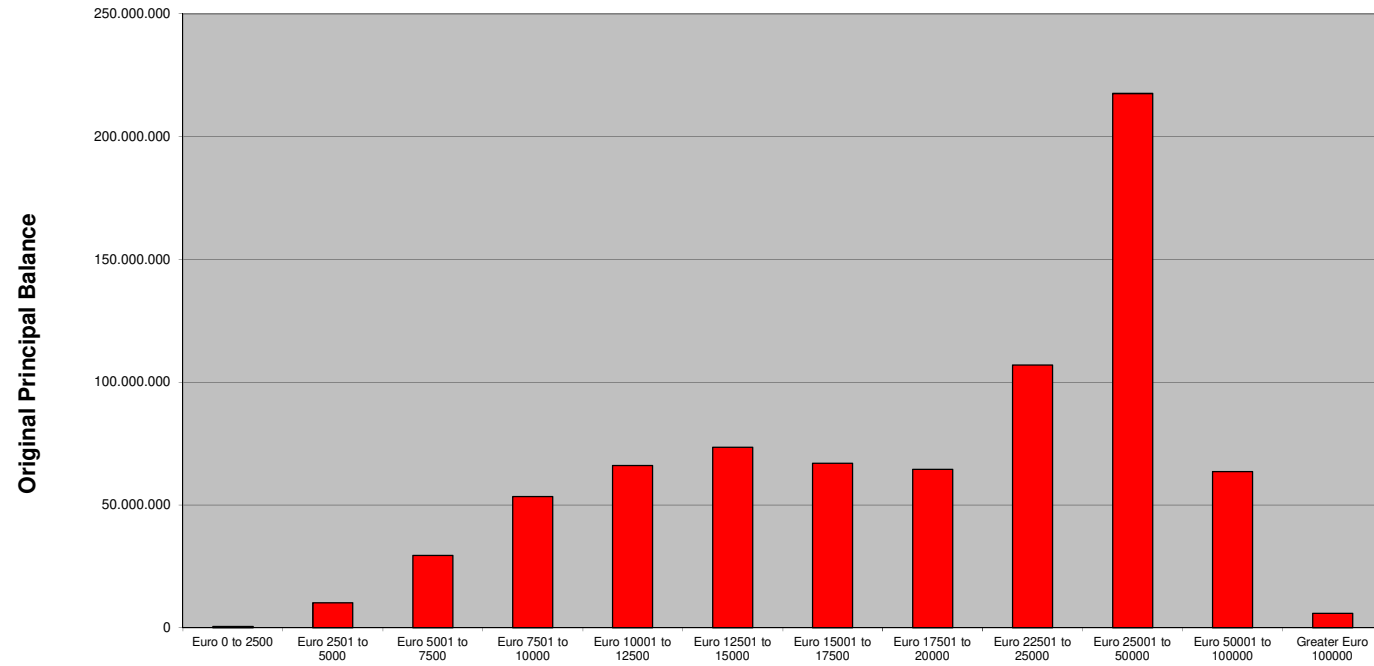
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	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	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 16
Monthly Investor Report**

6. Current Principal Balance

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

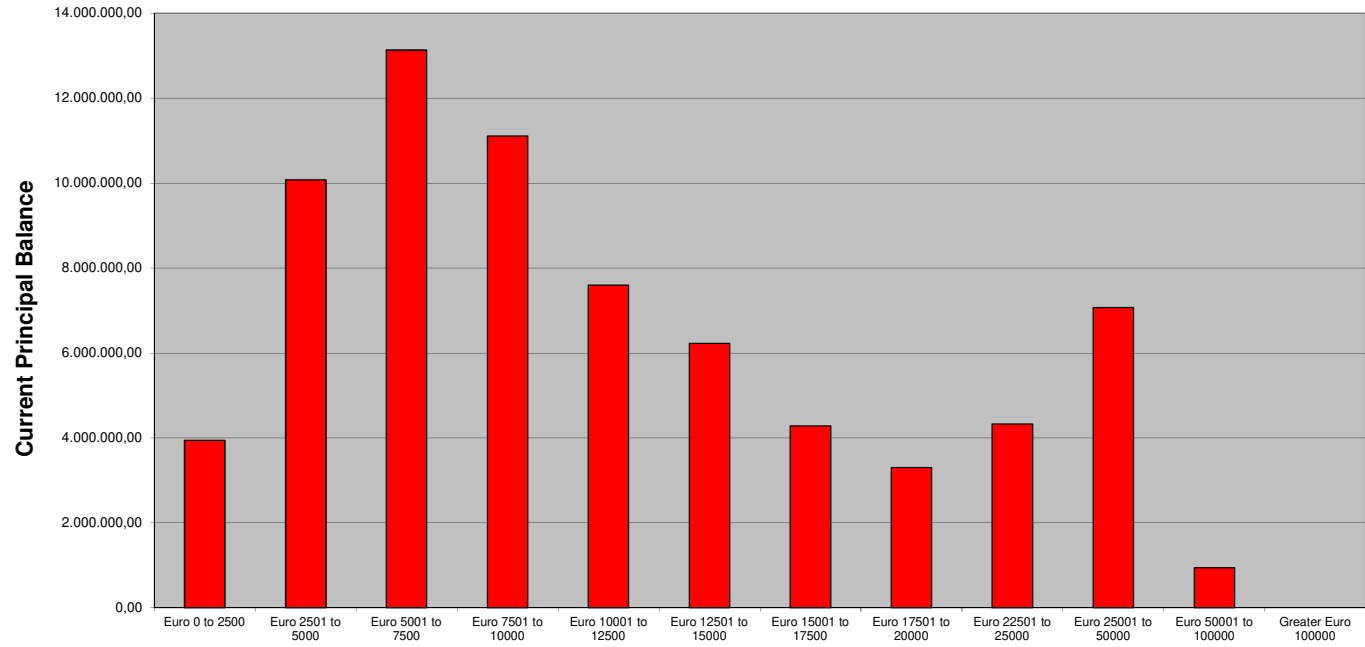
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	3.937.532,03	5,5%	3.068	27,3%
Euro 2501 to 5000	10.071.742,97	14,0%	2.714	24,2%
Euro 5001 to 7500	13.134.878,25	18,2%	2.127	19,0%
Euro 7501 to 10000	11.101.841,54	15,4%	1.288	11,5%
Euro 10001 to 12500	7.594.532,37	10,6%	683	6,1%
Euro 12501 to 15000	6.222.856,21	8,6%	457	4,1%
Euro 15001 to 17500	4.278.500,77	5,9%	265	2,4%
Euro 17501 to 20000	3.297.326,99	4,6%	177	1,6%
Euro 22501 to 25000	4.326.524,29	6,0%	195	1,7%
Euro 25001 to 50000	7.068.244,68	9,8%	228	2,0%
Euro 50001 to 100000	942.163,26	1,3%	16	0,1%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	71.976.143,36	100,0%	11.218	100,0%

Statistics	in EUR
Average Amount	6.416,13

**ABEST 16
Monthly Investor Report**

6.1 Current PB (Graph)

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 16
Monthly Investor Report**

7. Borrower Concentration

Reporting Date	05/01/2023		
Payment Date	23/01/2023		
Period No	49		
Monthly Period	01.12.2022 - 31.12.2022		
Interest Period	from	21/12/2022	to 23/01/2023
Collection Period	from	01/12/2022	to 31/12/2022 = 33 days

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	68.403,62	0,10%	1
2	67.772,09	0,09%	1
3	66.814,04	0,09%	2
4	66.637,67	0,09%	1
5	65.400,78	0,09%	1
6	62.315,51	0,09%	1
7	61.679,84	0,09%	1
8	60.827,81	0,08%	1
9	60.195,42	0,08%	1
10	57.182,49	0,08%	1
11	55.452,61	0,08%	1
12	55.173,46	0,08%	1
13	53.872,01	0,07%	1
14	53.541,43	0,07%	1
15	53.305,49	0,07%	1
16	51.935,45	0,07%	2
17	51.504,29	0,07%	6
18	50.245,35	0,07%	1
19	50.157,68	0,07%	1
20	48.260,72	0,07%	1
	1.160.677,76	1,61%	27

**ABEST 16
Monthly Investor Report**

8. Geographical Distribution

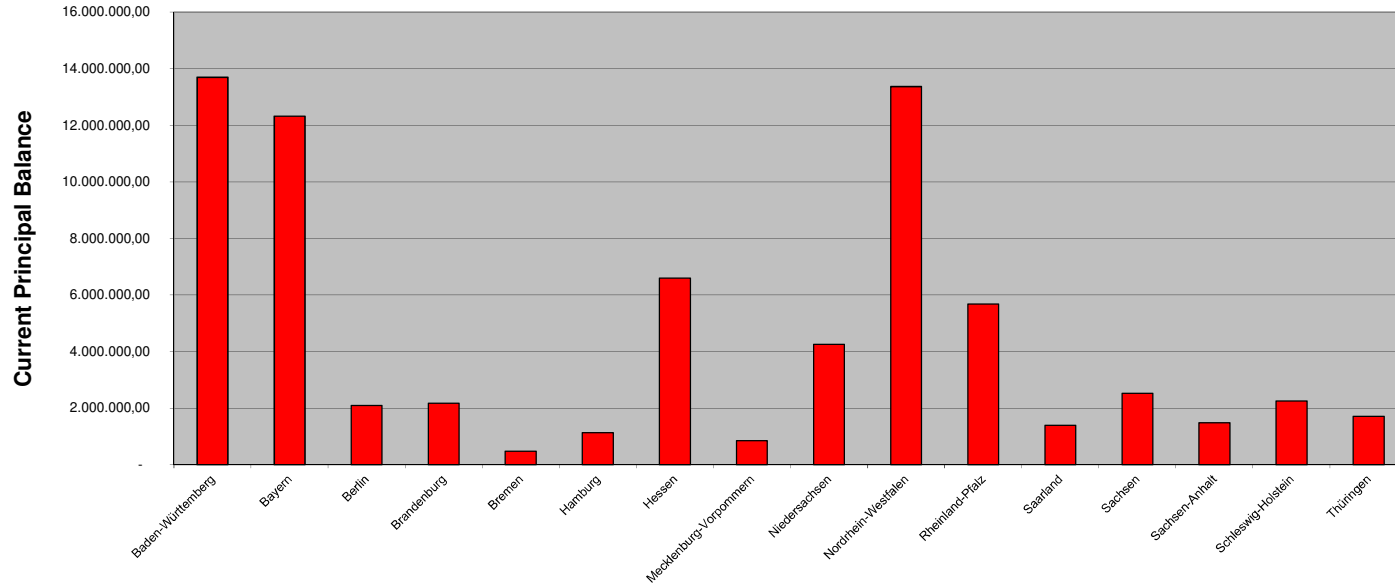
Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

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	13.697.390,52	19,0%	2.235	19,9%
Bayern	12.319.277,57	17,1%	1.867	16,6%
Berlin	2.095.001,92	2,9%	283	2,5%
Brandenburg	2.171.713,05	3,0%	298	2,7%
Bremen	471.288,26	0,7%	70	0,6%
Hamburg	1.126.318,58	1,6%	160	1,4%
Hessen	6.596.915,98	9,2%	994	8,9%
Mecklenburg-Vorpomr	845.000,91	1,2%	166	1,5%
Niedersachsen	4.250.848,34	5,9%	675	6,0%
Nordrhein-Westfalen	13.374.953,08	18,6%	2.044	18,2%
Rheinland-Pfalz	5.680.125,97	7,9%	904	8,1%
Saarland	1.389.980,36	1,9%	227	2,0%
Sachsen	2.521.365,17	3,5%	375	3,3%
Sachsen-Anhalt	1.484.089,86	2,1%	235	2,1%
Schleswig-Holstein	2.250.715,08	3,1%	393	3,5%
Thüringen	1.701.158,71	2,4%	292	2,6%
Total	71.976.143,36	100,00%	11.218	100,00%

**ABEST 16
Monthly Investor Report**

8.1 Geographical Distribution (Graph)

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 16
Monthly Investor Report**

9. Object Type

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<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	49.452.732,31	68,7%	6.850	61,06%
Used	22.523.411,05	31,3%	4.368	38,94%
Total	71.976.143,36	100%	11.218	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	51.800.508,71	71,97%	7.392	65,89%
LCV	20.175.634,65	28,03%	3.826	34,11%
Total	71.976.143,36	100%	11.218	100%

**ABEST 16
Monthly Investor Report**

10. Insurances

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<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	18.144.863,34	25,2%	3.421	30,5%
Without CPI	53.831.280,02	74,8%	7.797	69,5%
Total	71.976.143,36	100,0%	11.218	100,0%

ABEST 16
Monthly Investor Report

11. Type of Contract

Reporting Date	05/01/2023					
Payment Date	23/01/2023					
Period No	49					
Monthly Period	01.12.2022 - 31.12.2022					
Interest Period	from	21/12/2022	to	23/01/2023	=	33 days
Collection Period	from	01/12/2022	to	31/12/2022		

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	27.553.500,32	38,3%	7.044	62,8%
Yes	36.810.644,64	51,1%	3.292	29,3%
- of which ballon rates	28.954.574,95	40,2%	n.a	n.a
- of which regular installments	7.856.069,69	10,9%	n.a	n.a
PCP (Formula)	7.611.998,40	10,6%	882	7,9%
- of which ballons	5.900.236,88	8,2%	n.a	n.a
- of which regular installments	1.711.761,52	2,4%	n.a	n.a
Total	71.976.143,36	100%	11.218	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	7	0,2%	99.323	94,1%
37 to 48 months	973	29,6%	11.257.009	92,8%
49 to 60 months	1.310	39,8%	13.718.100	81,9%
61 to 72 months	514	15,6%	6.196.422	65,7%
73 to 96 months	488	14,8%	5.539.791	58,9%
Total	3.292	100%	36.810.644,64	78,4%

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	2.232	67,8%	23.587.470,22	90,8%
bis 24	752	22,8%	9.095.702,35	63,3%
bis 36	281	8,5%	3.729.655,06	48,7%
bis 48	11	0,3%	136.260,47	2,3%
bis 60	10	0,3%	173.864,20	1,8%
bis 72	6	0,2%	87.692,34	1,3%
Total	3.292	100%	36.810.644,64	78,4%

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	0	0,0%	-	0,0%
37 to 48 months	184	20,9%	1.842.436,96	97,0%
49 to 60 months	252	28,6%	2.142.030,96	81,3%
61 to 72 months	142	16,1%	1.171.111,96	69,5%
73 to 96 months	304	34,5%	2.456.418,52	64,3%
Total	882	100%	7.611.998,40	77,5%

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	591	67,0%	4.831.771	89,0%
bis 24	254	28,8%	2.312.248	60,5%
bis 36	36	4,1%	451.493	48,3%
bis 48	0	0,0%	0	0,0%
bis 60	0	0,0%	0	0,0%
bis 72	1	0,1%	16.486	1,5%
Total	882	100%	7.611.998,40	77,5%

ABEST 16
Monthly Investor Report

12. Payment Methods

Reporting Date	05/01/2023					
Payment Date	23/01/2023					
Period No	49					
Monthly Period	01.12.2022 - 31.12.2022					
Interest Period	from	21/12/2022	to	23/01/2023	=	33 days
Collection Period	from	01/12/2022	to	31/12/2022		

<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	68.878.568,96	95,7%	10.860	96,8%
Other	3.097.574,40	4,3%	358	3,2%
Total	71.976.143,36	100,0%	11.218	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	71.976.143,36	100,0%	11.218	100,0%
Total	71.976.143,36	100,0%	11.218	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	65.433.692,63	90,9%	9.765	87,0%
NO	6.542.450,73	9,1%	1.453	13,0%
Total	71.976.143,36	100,0%	11.218	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	11.244,89	12.369,22
Average purchase price	26.470,84	28.247,50
Downpayment in %	42,48%	43,79%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	3.532.201,78	4,91%	306	2,73%
1,01 to 2%	3.790.317,54	5,27%	562	5,01%
2,01 to 3%	15.382.686,64	21,37%	2.174	19,38%
3,01 to 4%	31.409.089,87	43,64%	4.813	42,90%
4,01 to 5%	13.763.423,58	19,12%	2.429	21,65%
5,01 to 6%	2.924.401,60	4,06%	689	6,14%
6,01 to 7%	1.112.361,74	1,55%	224	2,00%
7,01 to 8%	34.224,99	0,05%	12	0,11%
8,01 to 9%	2.065,00	0,00%	2	0,02%
9,01 to 10%	25.370,62	0,04%	7	0,06%
Greater 10%	0,00	0,00%	0	0,00%
Total	71.976.143,36	100%	11.218,00	100%

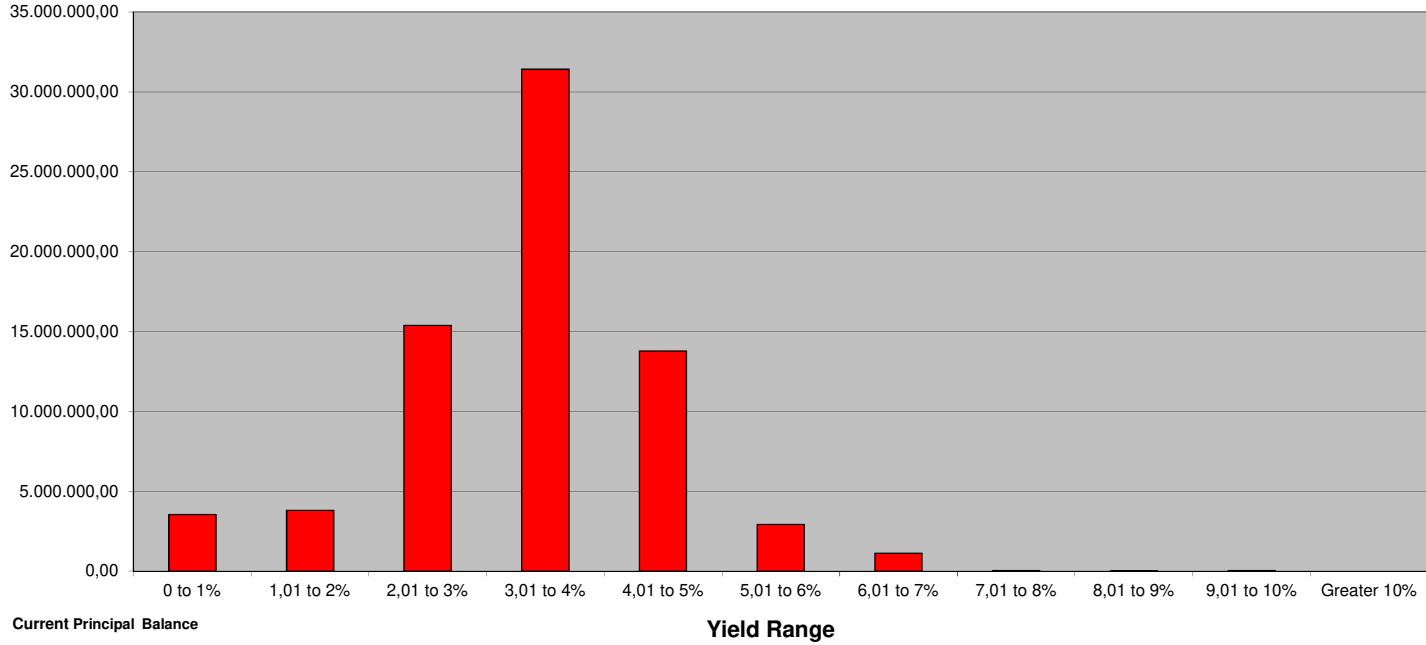
Statistics	in %
WA Interest	3,63

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 16
Monthly Investor Report**

14. Seasoning

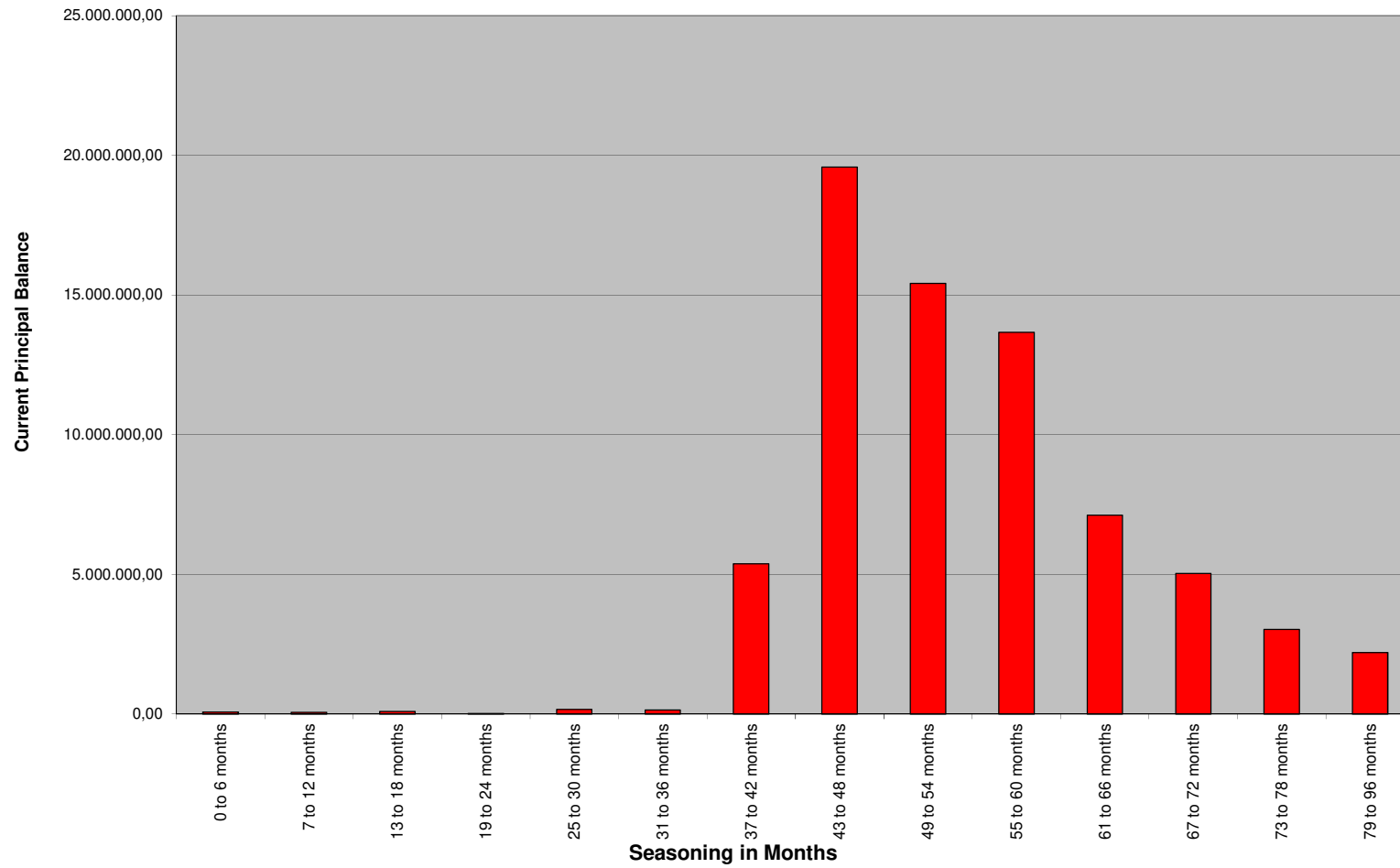
Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<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	72.028,84	0,10%	4	0,04%
7 to 12 months	60.790,59	0,08%	8	0,07%
13 to 18 months	93.833,30	0,13%	13	0,12%
19 to 24 months	24.687,33	0,03%	4	0,04%
25 to 30 months	164.815,78	0,23%	15	0,13%
31 to 36 months	148.559,81	0,21%	17	0,15%
37 to 42 months	5.376.230,93	7,47%	771	6,87%
43 to 48 months	19.583.476,80	27,21%	2.392	21,32%
49 to 54 months	15.410.886,59	21,41%	2.093	18,66%
55 to 60 months	13.659.708,72	18,98%	1.951	17,39%
61 to 66 months	7.123.745,51	9,90%	1.244	11,09%
67 to 72 months	5.027.973,61	6,99%	1.082	9,65%
73 to 78 months	3.029.553,83	4,21%	674	6,01%
79 to 96 months	2.199.851,72	3,06%	950	8,47%
Total	71.976.143,36	100,00%	11.218	100,00%

ABEST 16
Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

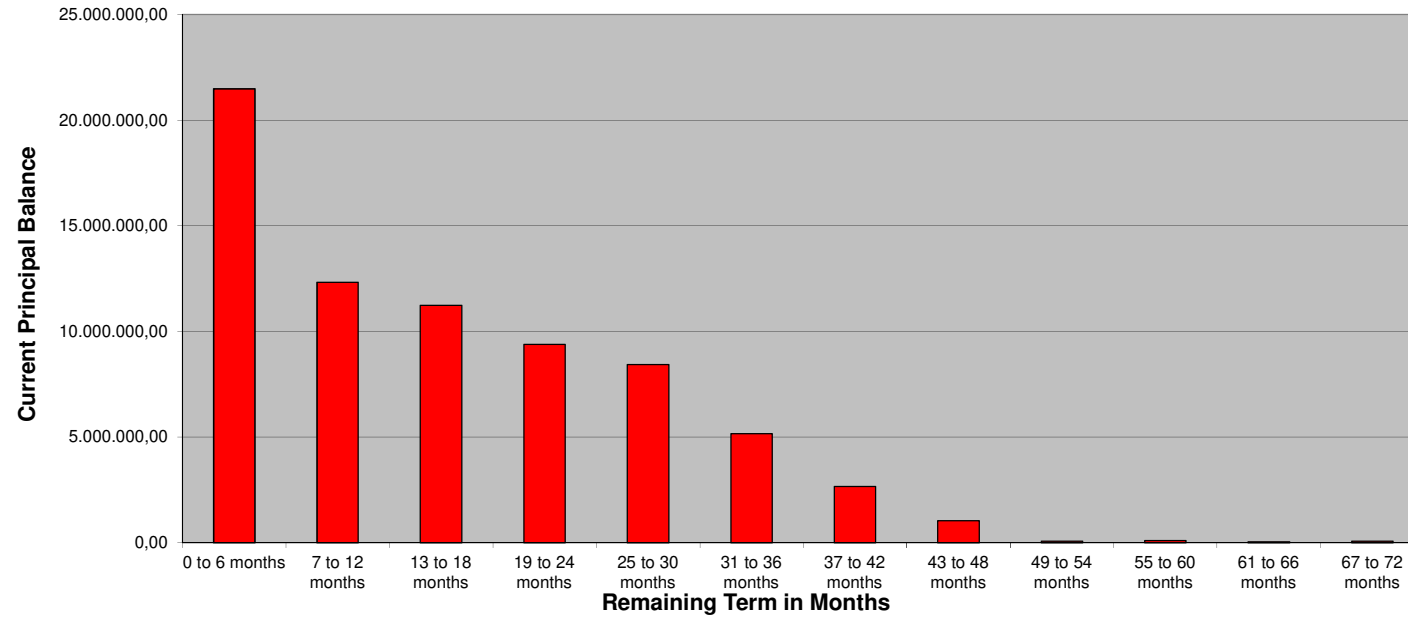
Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<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	21.479.018,65	29,84%	3.642	32,47%
7 to 12 months	12.314.717,20	17,11%	2.313	20,62%
13 to 18 months	11.238.160,24	15,61%	1.741	15,52%
19 to 24 months	9.377.898,47	13,03%	1.328	11,84%
25 to 30 months	8.431.107,62	11,71%	1.074	9,57%
31 to 36 months	5.162.356,44	7,17%	674	6,01%
37 to 42 months	2.660.361,64	3,70%	309	2,75%
43 to 48 months	1.034.480,44	1,44%	120	1,07%
49 to 54 months	73.041,50	0,10%	7	0,06%
55 to 60 months	100.822,70	0,14%	3	0,03%
61 to 66 months	38.326,68	0,05%	3	0,03%
67 to 72 months	65.851,78	0,09%	4	0,04%
73 to 96 months	0,00	0,00%	0	0,00%
Total	71.976.143,36	100,00%	11.218	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 16
Monthly Investor Report**

16. Original Term

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<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	0,00	0,00%	0	0,00%
19 to 24 months	0,00	0,00%	0	0,00%
25 to 30 months	5.006,56	0,01%	1	0,01%
31 to 36 months	102.237,78	0,14%	10	0,09%
37 to 42 months	7.825,46	0,01%	14	0,12%
43 to 48 months	14.144.065,10	19,65%	1.803	16,07%
49 to 54 months	286.945,72	0,40%	113	1,01%
55 to 60 months	19.687.131,40	27,35%	2.912	25,96%
61 to 66 months	1.154.837,17	1,60%	264	2,35%
67 to 72 months	11.647.861,34	16,18%	1.839	16,39%
73 to 78 months	1.142.883,36	1,59%	202	1,80%
79 to 96 months	23.509.723,04	32,66%	4.042	36,03%
> 96 months	287.626,43	0,40%	18	0,16%
Total	71.976.143,36	100%	11.218,00	100%

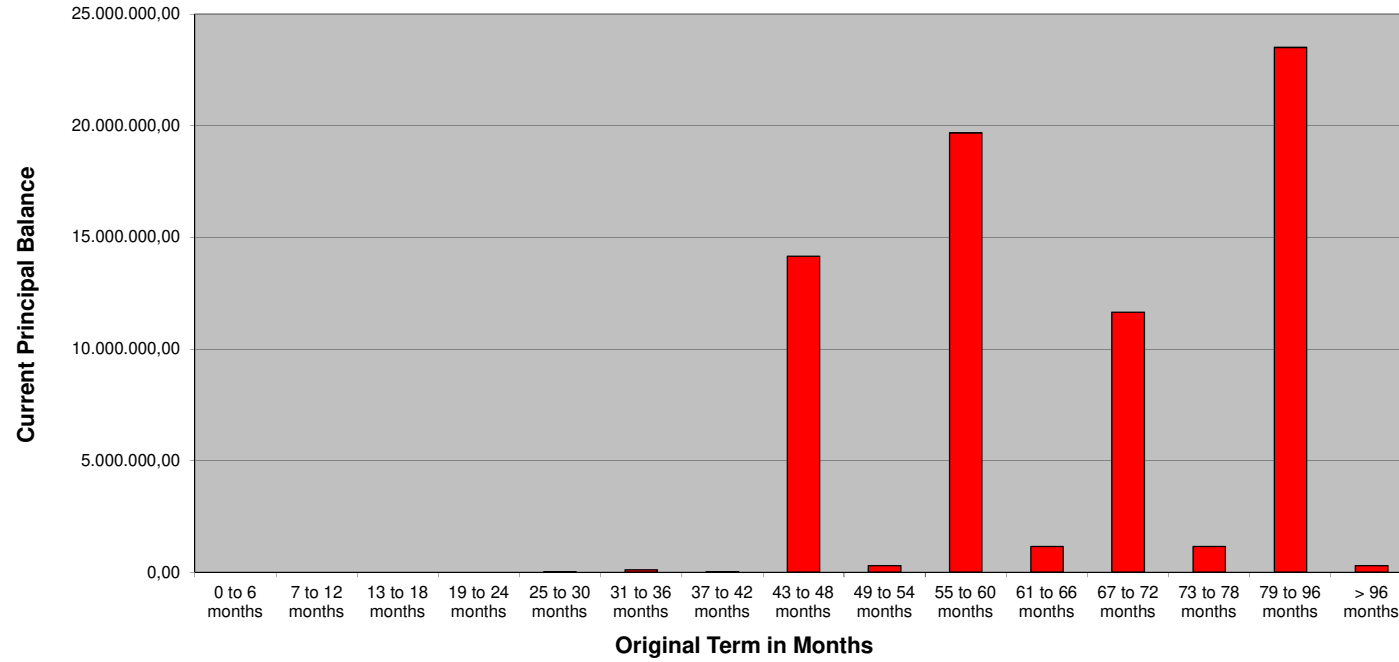
Statistics

WA Original Term	70,01
------------------	-------

**ABEST 16
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 16
Monthly Investor Report**

17. Manufacturer

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<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	40.483.228,64	56,25%	8.014	71,44%
Lancia	92.977,09	0,13%	25	0,22%
Alfa Romeo	3.431.891,17	4,77%	383	3,41%
Maserati	448.257,51	0,62%	17	0,15%
Jeep	11.361.730,13	15,79%	1.040	9,27%
others	16.158.058,82	22,45%	1.739	15,50%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	3.570.962,19	4,96%	250	2,23%
-> LandRover	8.114.029,25	11,27%	562	5,01%
-> Chrysler	4.638,53	0,01%	3	0,03%
-> Dodge	181.646,64	0,25%	12	0,11%
-> others	4.286.782,21	5,96%	912	8,13%
	71.976.143,36	100,00%	11.218,00	100,00%

ABEST 16
Monthly Investor Report

18. Priority of Payments

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

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	+ 7.299.506,30
1. Payable Expenses	- 1.387,00
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	- 69.212,34
5. to pay pari passu and pro rata to the Swap Counterparty	- 1.395,42
6. Class A Interest Amount	-
7. Class B Interest Amount	- 33.068,50
8. Class C Interest Amount	- 60.445,00
9. Class D Interest Amount	- 63.022,67
10. Class E Interest Amount	- 53.411,42
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	- 7.017.563,95
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	-
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	-
22. Transaction Gain to the shareholders	-

ABEST 16
Monthly Investor Report

19. Transaction Costs

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	=
Collection Period	from	01/12/2022	to	31/12/2022	33 days

Transaction Costs	87.490.922,1	-	13.890.922,1	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	1.387,00 €	-	<u>220,21</u>	<u>317,06</u>	<u>253,65</u>	<u>174,38</u>	<u>421,69</u>
Interest accrued for the Period	209.947,59 €	- €	33.068,50 €	60.445,00 €	63.022,67 €	53.411,42 €	421,69 €
Interest Payments	209.947,59 €	- €	33.068,50 €	60.445,00 €	63.022,67 €	53.411,42 €	421,69 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 16
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung Deutschland

Swap Data

Swap Type	IRS
Notional Amount	60.890.922,13
Fixed Rate	- 0,07
Floating Rate (Euribor)	1,7970
Net Swap Payments	-104.209,74

**ABEST 16
Monthly Investor Report**

21. Retention

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	-	0,00%
Class B Notes	13.890.922,13	19,30%
Class C Notes	20.000.000,00	27,79%
Class D Notes	16.000.000,00	22,23%
Class E Notes	11.000.000,00	15,28%
Class M Notes	26.600.000,00	36,96%

Retention Amount	EUR	%
Minimum Retention Class A	-	5,00%
Minimum Retention Class B	694.546,11	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	-	0,00%
Actual Retention Class B	694.546,11	5,00%
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	23/01/2023	= 33 days
Collection Period	31/12/2022	

		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	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

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	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

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	05/01/2023				
Payment Date	23/01/2023				
Period No	49				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

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 Baa3 by Moody's

Moody's
Long Term
Baa1

ABEST 16
Monthly Investor Report

25. Glossary

Reporting Date			05/01/2023		
Payment Date			23/01/2023		
Period No			49		
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

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