

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/02/2023					
Payment Date	21/02/2023					
Period No	50					
Monthly Period	01.01.2023 - 31.01.2023					
Interest Period	from	23/01/2023	to	21/02/2023	=	29 days
Collection Period	from	01/01/2023	to	07/02/2023		

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1. Portfolio Information

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due to

Outstanding Receivables

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		71.362.172,47 €	78.469.045,17 €
Scheduled Principal Payments		2.872.369,44 €	4.453.278,51 €
Prepayment Principal		914.955,18 €	948.615,39 €
Others		2.081.929,28 €	1.586.848,31 €
Recoveries		57.618,39 €	91.049,30
Total Principal Collections		5.926.872,29 €	7.079.791,51 €
Total Interest Collections		696.267,60 €	101.470,82 €
Defaults		19.356,10	27.081,19
End of Period (after Payment Date) due to "Early Redemption Event"	0	- €	71.362.172,47 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		0,00%	14,51%
New sale Offer		- €	-

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2. Reserve Accounts

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Collection Period	from 01/01/2023	to 07/02/2023

Notes Balance

Beginning of Period	80.473.358,18
End of Period	73.600.000,00

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

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3. Performance Data

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Note Balance

Beginning of Period	80.473.358,18 €
End of Period	73.600.000,00 €

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	336.617,07 €

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	184.904,52 €

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	241.822,66 €

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	0,31%
Delinquency Level current period	0,38%

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	43
Number of Contracts being 61-90 Days delinquent	22
Number of Contracts being 91-120 Days delinquent	17
Gross instalments being 31-60 days delinquent	19.000,45
Gross instalments being 61-90 days delinquent	5.440,76
Gross instalments being 91-120 days delinquent	2.720,05
Current Period Termination	25.396,48
Cumulative Termination	7.946.353,71
New number of Contracts being terminated	4,00
Total number of Contracts being terminated	869,00
Current Period Recoveries	57.618,39
Cumulative Recoveries	667.701,28

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
1. Note Balance							
General Note Information							
ISIN Code	XS1908341230		XS1908341586	XS1908342477	XS1908342717	XS1908344093	XS1908344333
Currency	EURO		EURO	EURO	EURO	EURO	EURO
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 €		6.873.358,18 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
Amortisation	-		6.873.358,18 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	0,00 €		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Current Tranching							
Current Pool Factor	-		-	0	-	-	-
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	2,390		2,790	3,49	4,49	5,49	7,00
DayCount Convention	ACT/360		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	29 days		29 days	29 days	29 days	29 days	29 days
Principal Outstanding Beginning of Period	0,00 €		6.873.358,18 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
> Principal Repayment	0,00 €		6.873.358,18 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
Principal Outstanding End of Period	0,00 €		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
> Interest accrued for the period	0,00 €		15.447,87 €	56.227,78 €	57.871,11 €	48.647,50 €	481.843,81 €
Interest Payment	0,00 €		15.447,87 €	56.227,78 €	57.871,11 €	48.647,50 €	481.843,81 €
Initial total CE (Subordination, Reserve)							
Current CE	100,00%		89,59%	69,70%	75,76%	83,34%	0,00%

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5. Original Principal Balance

as of ISSUE DATE

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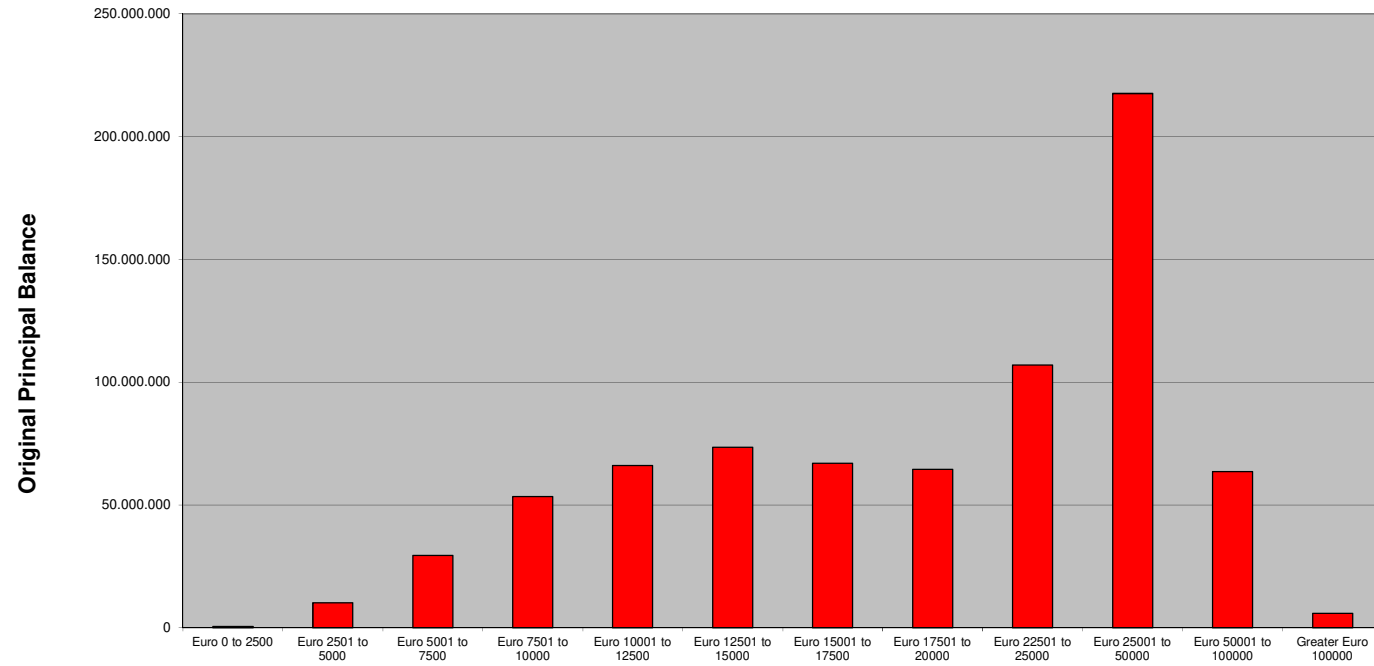
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00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

Statistics in EUR

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5.1 Original PB (Graph)

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6. Current Principal Balance

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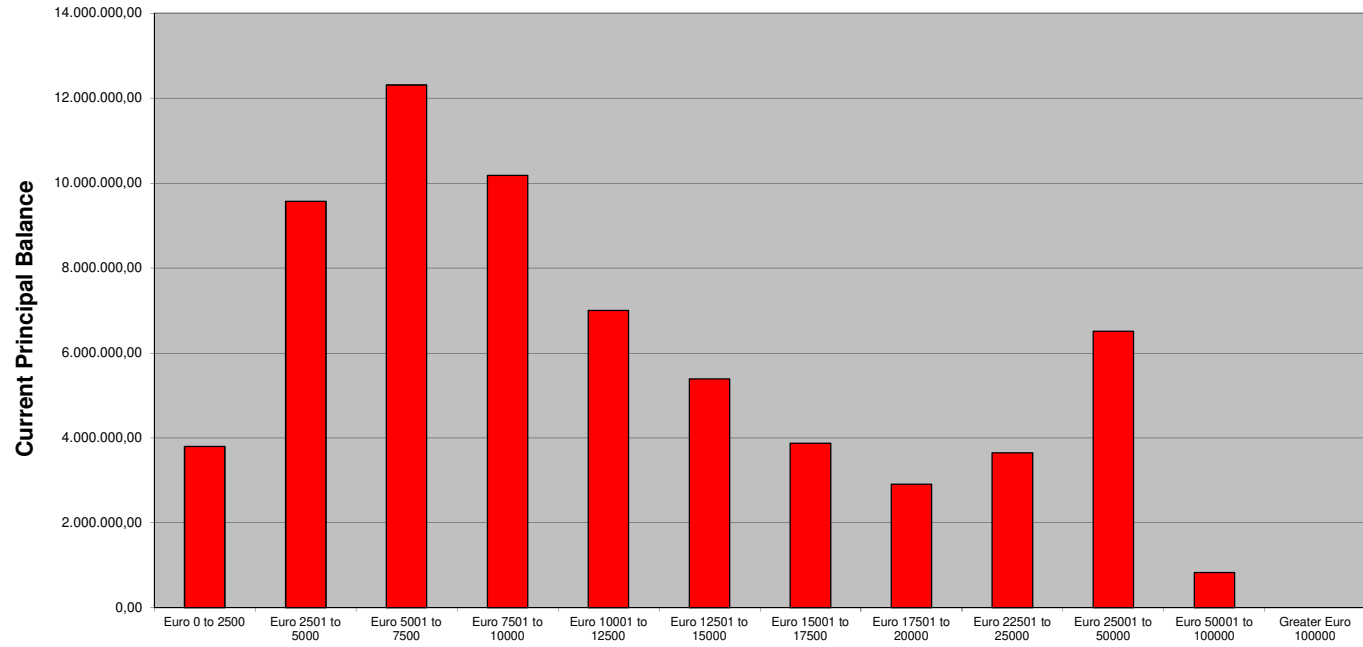
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	3.800.206,57	5,8%	3.058	28,8%
Euro 2501 to 5000	9.570.988,81	14,5%	2.587	24,3%
Euro 5001 to 7500	12.312.865,24	18,7%	2.001	18,8%
Euro 7501 to 10000	10.178.154,38	15,4%	1.180	11,1%
Euro 10001 to 12500	6.998.992,64	10,6%	629	5,9%
Euro 12501 to 15000	5.384.538,46	8,2%	396	3,7%
Euro 15001 to 17500	3.869.594,91	5,9%	240	2,3%
Euro 17501 to 20000	2.910.125,18	4,4%	156	1,5%
Euro 22501 to 25000	3.645.124,67	5,5%	165	1,6%
Euro 25001 to 50000	6.510.120,05	9,9%	210	2,0%
Euro 50001 to 100000	828.993,30	1,3%	14	0,1%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	66.009.704,21	100,0%	10.636	100,0%

Statistics	in EUR
Average Amount	6.206,25

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6.1 Current PB (Graph)

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7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	67.366,22	0,10%	1
2	66.814,04	0,10%	2
3	66.765,25	0,10%	1
4	66.637,67	0,10%	1
5	64.800,04	0,10%	1
6	61.535,07	0,09%	1
7	60.434,94	0,09%	1
8	59.502,74	0,09%	1
9	57.935,68	0,09%	1
10	56.582,55	0,09%	1
11	54.538,39	0,08%	1
12	53.961,70	0,08%	1
13	53.227,68	0,08%	1
14	53.182,80	0,08%	1
15	52.522,57	0,08%	1
16	51.267,05	0,08%	2
17	50.328,76	0,08%	6
18	49.455,85	0,07%	1
19	49.061,28	0,07%	1
20	47.204,09	0,07%	1
	1.143.124,37	1,73%	27

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8. Geographical Distribution

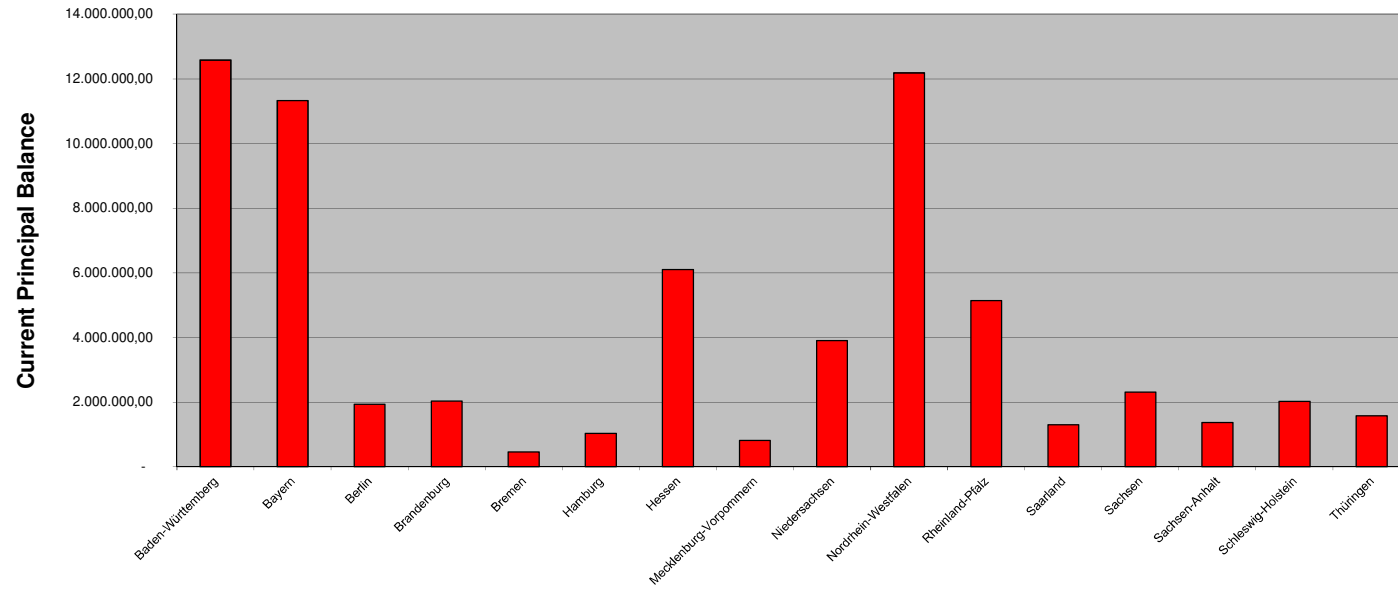
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	12.581.774,76	19,1%	2.129	20,0%
Bayern	11.325.428,48	17,2%	1.760	16,5%
Berlin	1.927.567,48	2,9%	260	2,4%
Brandenburg	2.025.136,68	3,1%	280	2,6%
Bremen	456.078,17	0,7%	69	0,6%
Hamburg	1.029.954,03	1,6%	152	1,4%
Hessen	6.095.316,05	9,2%	943	8,9%
Mecklenburg-Vorpomr	808.434,88	1,2%	161	1,5%
Niedersachsen	3.899.486,46	5,9%	640	6,0%
Nordrhein-Westfalen	12.178.825,38	18,5%	1.935	18,2%
Rheinland-Pfalz	5.134.997,22	7,8%	851	8,0%
Saarland	1.289.972,31	2,0%	218	2,0%
Sachsen	2.305.110,37	3,5%	357	3,4%
Sachsen-Anhalt	1.367.371,82	2,1%	226	2,1%
Schleswig-Holstein	2.016.818,87	3,1%	374	3,5%
Thüringen	1.567.431,25	2,4%	281	2,6%
Total	66.009.704,21	100,00%	10.636	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	45.208.972,50	68,5%	6.473	60,86%
Used	20.800.731,71	31,5%	4.163	39,14%
Total	66.009.704,21	100%	10.636	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	56.569.972,06	85,70%	9.045	85,04%
LCV	9.439.732,15	14,30%	1.591	14,96%
Total	66.009.704,21	100%	10.636	100%

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10. Insurances

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<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	16.893.729,50	25,6%	3.281	30,8%
Without CPI	49.115.974,71	74,4%	7.355	69,2%
Total	66.009.704,21	100,0%	10.636	100,0%

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11. Type of Contract

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	25.467.065,01	38,6%	6.755	63,5%
Yes	33.573.146,02	50,9%	3.058	28,8%
- of which ballon rates	26.476.754,38	40,1%	n.a	n.a
- of which regular installments	7.096.391,64	10,8%	n.a	n.a
PCP (Formula)	6.969.493,18	10,6%	823	7,7%
- of which ballons	5.470.839,70	8,3%	n.a	n.a
- of which regular installments	1.498.653,48	2,3%	n.a	n.a
Total	66.009.704,21	100%	10.636	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	6	0,2%	95.148	65,5%
37 to 48 months	837	27,4%	9.455.699	93,4%
49 to 60 months	1.232	40,3%	12.682.200	83,2%
61 to 72 months	504	16,5%	6.004.919	67,1%
73 to 96 months	479	15,7%	5.335.180	59,4%
Total	3.058	100%	33.573.146,02	78,6%

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
bis 12	2.068	67,6%	21.328.720,67	91,2%
bis 24	706	23,2%	8.511.185,74	63,8%
bis 36	253	8,3%	3.326.618,90	49,1%
bis 48	13	0,4%	146.292,19	2,3%
bis 60	11	0,4%	185.345,70	1,8%
bis 72	5	0,2%	75.002,82	1,5%
Total	3.058	100%	33.573.146,02	78,6%

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	0	0,0%	-	0,0%
13 to 24 months	0	0,0%	-	0,0%
25 to 36 months	0	0,0%	-	0,0%
37 to 48 months	152	18,5%	1.520.271,87	98,5%
49 to 60 months	238	28,9%	1.974.450,83	82,9%
61 to 72 months	135	16,4%	1.105.726,55	71,6%
73 to 96 months	298	36,2%	2.369.043,93	66,0%
Total	823	100%	6.969.493,18	78,4%

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	557	67,7%	4.439.396	89,9%
bis 24	232	28,2%	2.096.449	61,6%
bis 36	33	4,0%	417.056	48,8%
bis 48	0	0,0%	0	0,0%
bis 60	0	0,0%	0	0,0%
bis 72	1	0,1%	16.593	1,5%
Total	823	100%	6.969.493,18	78,4%

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12. Payment Methods

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<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	63.075.573,16	95,6%	10.290	96,7%
Other	2.934.131,05	4,4%	346	3,3%
Total	66.009.704,21	100,0%	10.636	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	66.009.704,21	100,0%	10.636	100,0%
Total	66.009.704,21	100,0%	10.636	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	59.943.152,47	90,8%	9.249	87,0%
NO	6.066.551,74	9,2%	1.387	13,0%
Total	66.009.704,21	100,0%	10.636	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	11.189,55	12.321,99
Average purchase price	26.384,27	28.151,31
Downpayment in %	42,41%	43,77%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/02/2023	
Payment Date	21/02/2023	
Period No	50	
Monthly Period	01.01.2023 - 31.01.2023	
Interest Period	from 23/01/2023	to 21/02/2023 = 29 days
Collection Period	from 01/01/2023	to 07/02/2023

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	2.966.750,89	4,49%	274	2,58%
1,01 to 2%	3.504.009,91	5,31%	542	5,10%
2,01 to 3%	13.672.516,10	20,71%	2.010	18,90%
3,01 to 4%	29.071.460,59	44,04%	4.577	43,03%
4,01 to 5%	12.914.565,40	19,56%	2.329	21,90%
5,01 to 6%	2.723.237,62	4,13%	661	6,21%
6,01 to 7%	1.098.245,20	1,66%	223	2,10%
7,01 to 8%	32.637,69	0,05%	11	0,10%
8,01 to 9%	1.783,83	0,00%	2	0,02%
9,01 to 10%	24.496,98	0,04%	7	0,07%
Greater 10%	0,00	0,00%	0	0,00%
Total	66.009.704,21	100%	10.636,00	100%

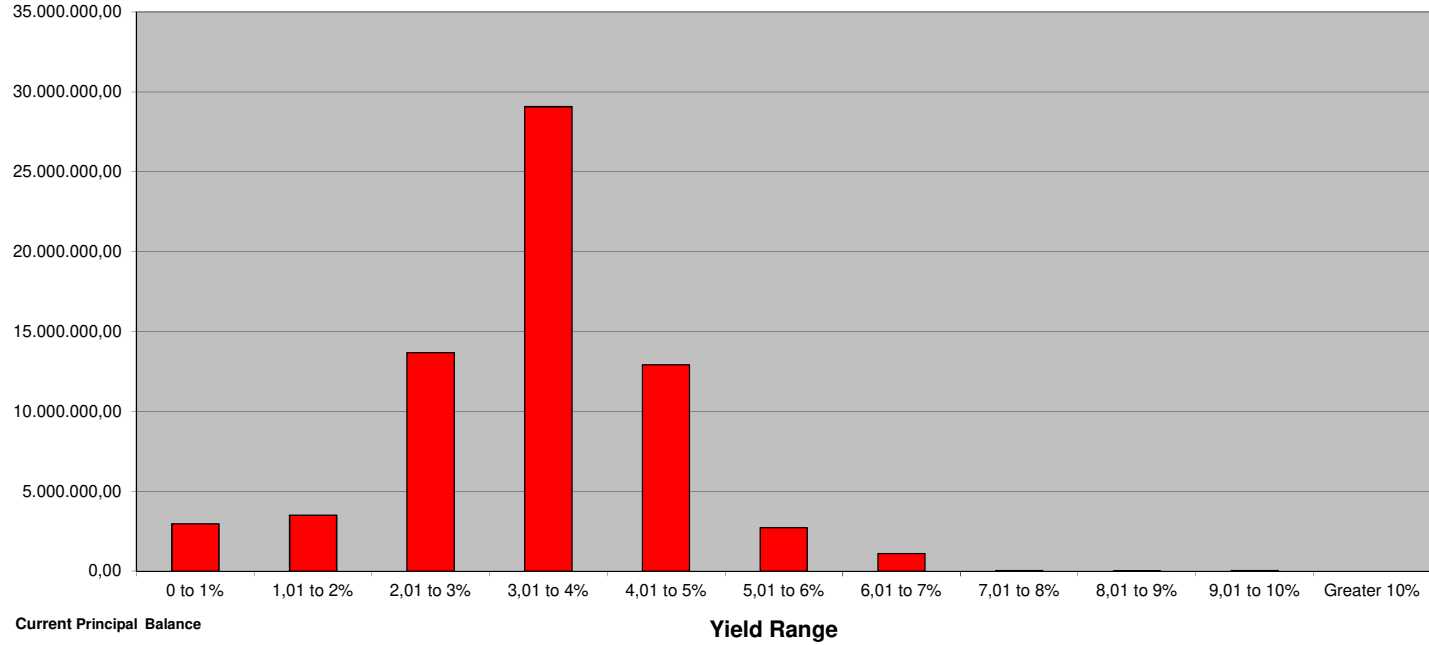
Statistics	in %
WA Interest	3,66

* runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	



**ABEST 16
Monthly Investor Report**

14. Seasoning

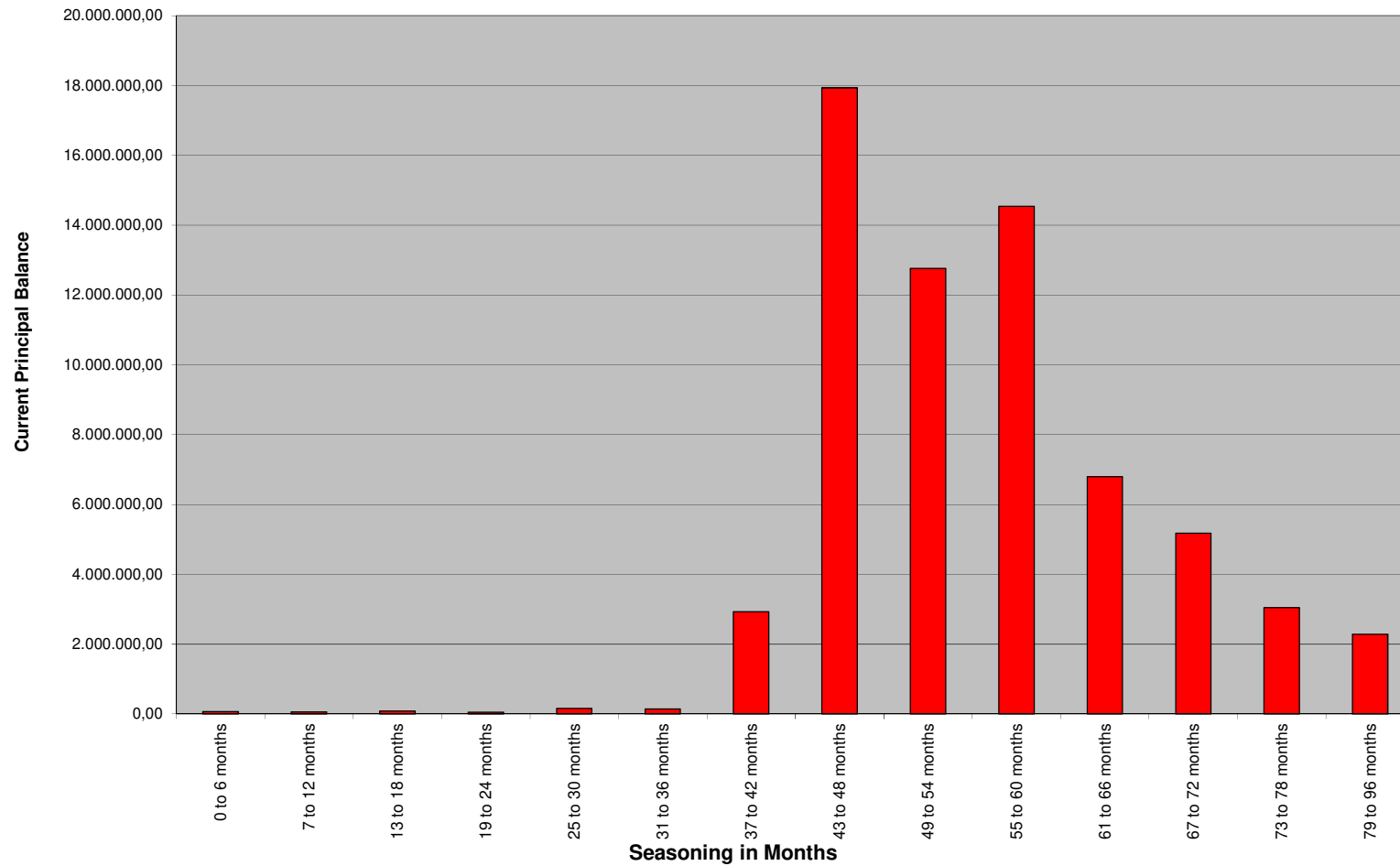
Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

<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	62.898,87	0,10%	3	0,03%
7 to 12 months	55.964,48	0,08%	7	0,07%
13 to 18 months	84.178,25	0,13%	12	0,11%
19 to 24 months	48.152,13	0,07%	8	0,08%
25 to 30 months	158.116,02	0,24%	15	0,14%
31 to 36 months	140.373,57	0,21%	16	0,15%
37 to 42 months	2.929.960,74	4,44%	466	4,38%
43 to 48 months	17.938.663,09	27,18%	2.265	21,30%
49 to 54 months	12.758.136,13	19,33%	1.801	16,93%
55 to 60 months	14.536.815,18	22,02%	2.072	19,48%
61 to 66 months	6.792.026,33	10,29%	1.162	10,93%
67 to 72 months	5.174.044,07	7,84%	1.098	10,32%
73 to 78 months	3.045.226,87	4,61%	682	6,41%
79 to 96 months	2.285.148,48	3,46%	1.029	9,67%
Total	66.009.704,21	100,00%	10.636	100,00%

**ABEST 16
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

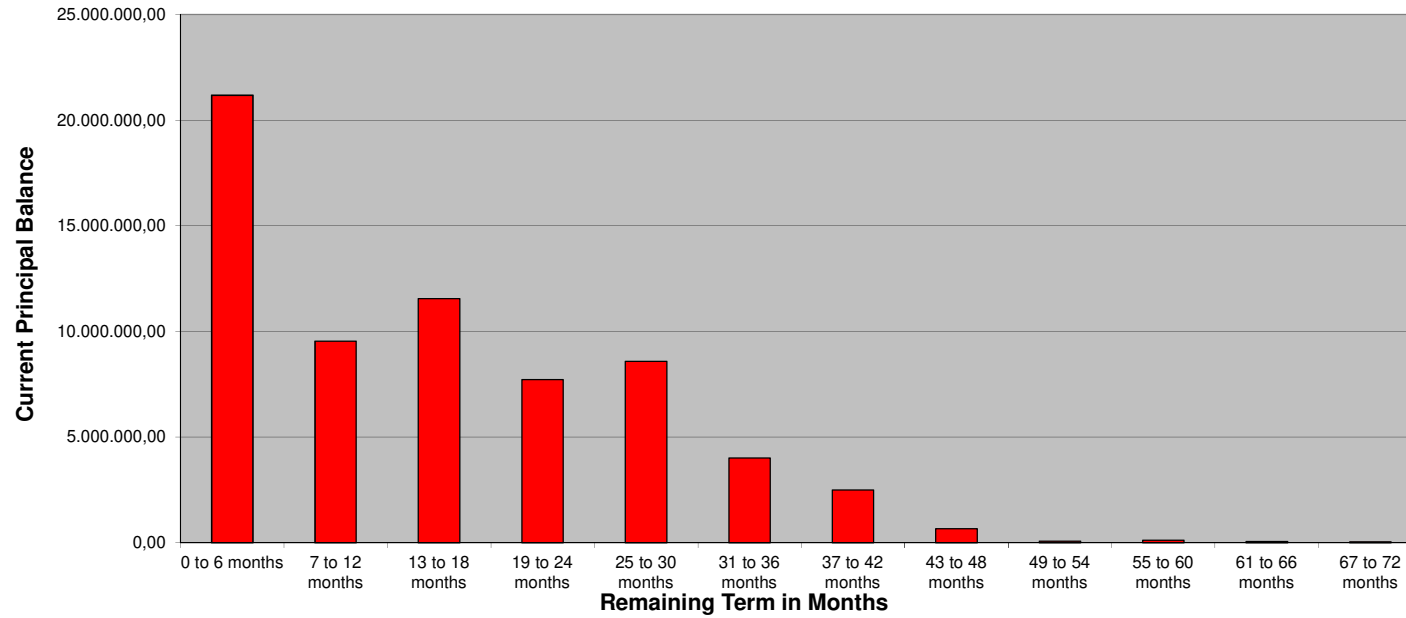
Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

<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	21.175.195,50	32,08%	3.757	35,32%
7 to 12 months	9.534.201,10	14,44%	1.909	17,95%
13 to 18 months	11.555.935,83	17,51%	1.792	16,85%
19 to 24 months	7.719.092,39	11,69%	1.142	10,74%
25 to 30 months	8.585.875,20	13,01%	1.110	10,44%
31 to 36 months	4.010.156,56	6,08%	540	5,08%
37 to 42 months	2.493.228,62	3,78%	288	2,71%
43 to 48 months	659.077,91	1,00%	81	0,76%
49 to 54 months	65.782,11	0,10%	6	0,06%
55 to 60 months	119.563,59	0,18%	5	0,05%
61 to 66 months	55.428,77	0,08%	4	0,04%
67 to 72 months	36.166,63	0,05%	2	0,02%
73 to 96 months	0,00	0,00%	0	0,00%
Total	66.009.704,21	100,00%	10.636	100,00%

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Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	



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Monthly Investor Report**

16. Original Term

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

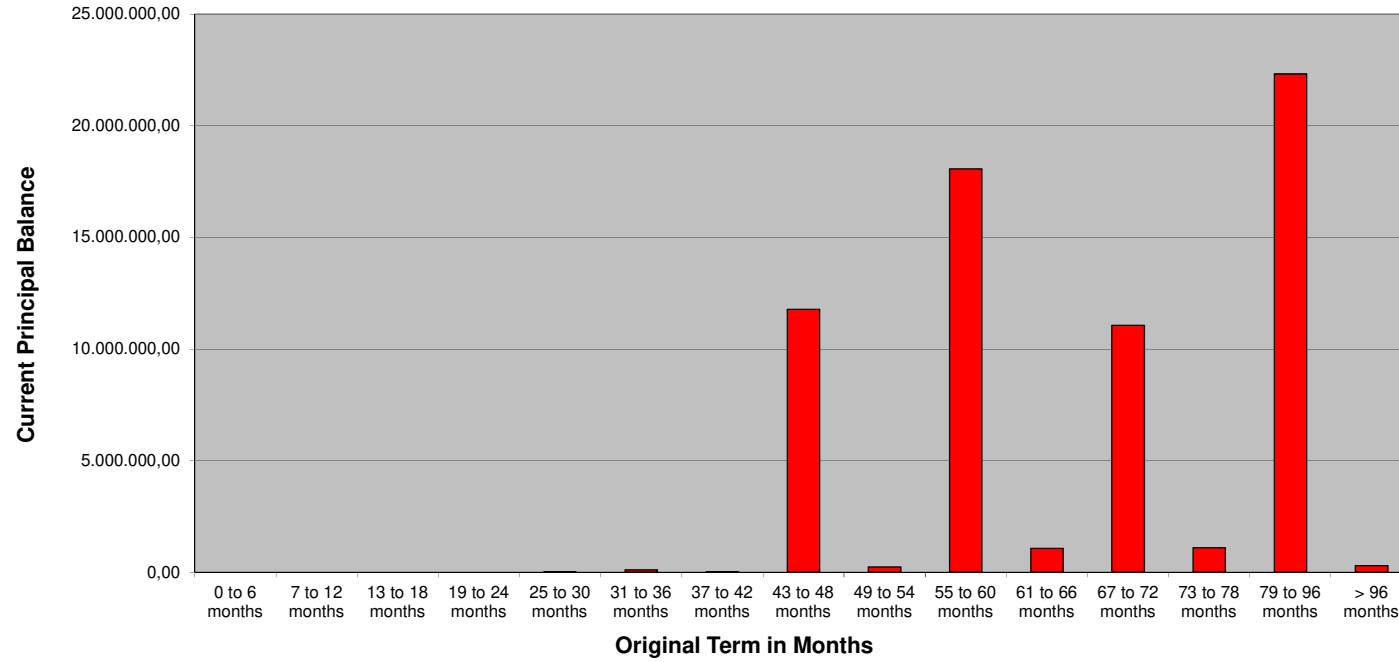
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	0,00	0,00%	0	0,00%
19 to 24 months	0,00	0,00%	0	0,00%
25 to 30 months	5.006,56	0,01%	1	0,01%
31 to 36 months	97.857,40	0,15%	9	0,08%
37 to 42 months	4.268,66	0,01%	8	0,08%
43 to 48 months	11.774.157,72	17,84%	1.560	14,67%
49 to 54 months	233.748,45	0,35%	99	0,93%
55 to 60 months	18.065.885,09	27,37%	2.748	25,84%
61 to 66 months	1.068.954,27	1,62%	244	2,29%
67 to 72 months	11.054.353,30	16,75%	1.767	16,61%
73 to 78 months	1.097.976,32	1,66%	202	1,90%
79 to 96 months	22.315.148,22	33,81%	3.979	37,41%
> 96 months	292.348,22	0,44%	19	0,18%
Total	66.009.704,21	100%	10.636,00	100%

Statistics	
WA Original Term	70,68

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Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

<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	37.158.776,75	56,29%	7.602	71,47%
Lancia	81.384,29	0,12%	23	0,22%
Alfa Romeo	3.226.594,04	4,89%	368	3,46%
Maserati	400.840,73	0,61%	15	0,14%
Jeep	10.275.730,12	15,57%	973	9,15%
others	14.866.378,28	22,52%	1.655	15,56%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	3.297.803,36	5,00%	238	2,24%
-> LandRover	7.424.862,10	11,25%	528	4,96%
-> Chrysler	4.302,51	0,01%	3	0,03%
-> Dodge	136.320,23	0,21%	10	0,09%
-> others	4.003.090,08	6,06%	876	8,24%
	66.009.704,21	100,00%	10.636,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

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	+	73.901.792,86
1. Payable Expenses	-	6.393,33
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	-	62.979,46
5. to pay pari passu and pro rata to the Swap Counterparty	-	1.084,95
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	15.447,87
8. Class C Interest Amount	-	56.227,78
9. Class D Interest Amount	-	57.871,11
10. Class E Interest Amount	-	48.647,50
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)	-	6.873.358,18
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-	20.000.000,00
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-	16.000.000,00
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-	11.000.000,00
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	-	481.843,81
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-	19.297.538,87
21. Additional Servicing Fee	-	-
22. Transaction Gain to the shareholders	-	400,00

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19. Transaction Costs

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	=
Collection Period	from	01/01/2023	to	07/02/2023	29 days

Transaction Costs	80.473.358,2	-	6.873.358,2	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	6.393,33 €	-	<u>546,06</u>	<u>1.588,93</u>	<u>1.271,14</u>	<u>873,91</u>	<u>2.113,28</u>
Interest accrued for the Period	660.038,07 €	- €	15.447,87 €	56.227,78 €	57.871,11 €	48.647,50 €	2.113,28 €
Interest Payments	660.038,07 €	- €	15.447,87 €	56.227,78 €	57.871,11 €	48.647,50 €	2.113,28 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

Swap Counterparty Data

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung Deutschland

Swap Data

Swap Type	IRS
Notional Amount	53.873.358,18
Fixed Rate	0,07
Floating Rate (Euribor)	1,9900
Net Swap Payments	-89.399,85

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21. Retention

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

Retention according to 405a CRR

due to "Early Redemption Event"

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	-	0,00%
Class B Notes	-	0,00%
Class C Notes	-	0,00%
Class D Notes	-	0,00%
Class E Notes	-	0,00%
Class M Notes	-	0,00%

Retention Amount	EUR	%
Minimum Retention Class A	-	0,00%
Minimum Retention Class B	-	0,00%
Minimum Retention Class C	-	0,00%
Minimum Retention Class D	-	0,00%
Minimum Retention Class E	-	0,00%
Minimum Retention Class M	-	0,00%

Actual Retention Class A	-	0,00%
Actual Retention Class B	-	0,00%
Actual Retention Class C	-	0,00%
Actual Retention Class D	-	0,00%
Actual Retention Class E	-	0,00%
Actual Retention Class M	-	0,00%

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

**ABEST 16
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/02/2023	=	29 days
Collection Period	07/02/2023		

		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	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

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	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

Deal Name: ABEST 16

Issuer: ABEST 16

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

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

Reporting Entity: Ca-cib Milan

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

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Monthly Investor Report
25. Originator, Servicer

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

Contact Details

FCA Bank S.p.A. Niederlassung Deutschland

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Long Term
Baa1

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25. Glossary

Reporting Date	03/02/2023				
Payment Date	21/02/2023				
Period No	50				
Monthly Period	01.01.2023 - 31.01.2023				
Interest Period	from	23/01/2023	to	21/02/2023	= 29 days
Collection Period	from	01/01/2023	to	07/02/2023	

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