

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/01/2019		
Payment Date	21/01/2019		
Period No	1		
Monthly Period	07/11/2018 - 31/12/2018		
Interest Period from	03/12/2018	to	21/01/2019 = 49 days
Collection Period from	07/11/2018	to	31/12/2018

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		622.460.281,93 €	n.a.
Scheduled Principal Payments		16.906.995,84 €	n.a.
Prepayment Principal		3.109.701,66 €	n.a.
Others		3.686.501,19 €	n.a.
Recoveries		- €	n.a.
Total Principal Collections		23.703.198,69 €	n.a.
Total Interest Collections		3.215.818,69 €	n.a.
Defaults		-	n.a.
End of Period (after Payment Date)	44.623	621.079.137,61 €	- €
Balance of the Replenishment account (after Payment Date)		- €	- €
Current Prepayment Rate (annualised)		6,0%	- €
New sale Offer		22.322.054,37 €	

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2. Reserve Accounts

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Notes Balance

Beginning of Period	605.000.000,00
End of Period	605.000.000,00

Reserve Accounts

Reserve Account		in %	euro	Trigger Event y/n
Beginning of Period		1,5%	9.075.000,00 €	no
Cash Outflow	€	-		
Cash Inflow	€	-		
End of Period		1,5%	9.075.000,00 €	
Required Reserve Fund	€	-		

Commingling Reserve

Beginning of Period	19.000.000,00	no
Commingling Reserve Required Amount	-	
Commingling Reserve Distribution Amount	-	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	-	
End of Period (rounded up to nearest 50.000)	19.000.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	605.000.000,00 €
End of Period	605.000.000,00 €

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	378.898,57 €

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	- €

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	- €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,00%
Cumulative Default Level previous period	0,00%
Cumulative Default Level current period	0,00%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,00%
Delinquency Level current period	0,00%

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	26
Number of Contracts being 61-90 Days delinquent	0
Number of Contracts being 91-120 Days delinquent	0
Gross instalments being 31-60 days delinquent	9.337,91
Gross instalments being 61-90 days delinquent	0,00
Gross instalments being 91-120 days delinquent	0,00
Current Period Termination	0,00
Cumulative Termination	0,00
New number of Contracts being terminated	0,00
Total number of Contracts being terminated	0,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
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 (Moody's / S&P)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (Moody's / S&P)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(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	540.000.000,00 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	-	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	540.000.000,00 €	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	1,00	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	0,050	0,450	1,15	2,15	3,15		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	49 days	49 days	49 days	49 days	49 days		49 days
Principal Outstanding Beginning of Period	540.000.000,00 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	540.000.000,00 €	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	36.750,00 €	11.025,00 €	31.305,56 €	46.822,22 €	47.162,00 €		253.438,89 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	14,31%	11,45%	8,28%	5,74%	3,99%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

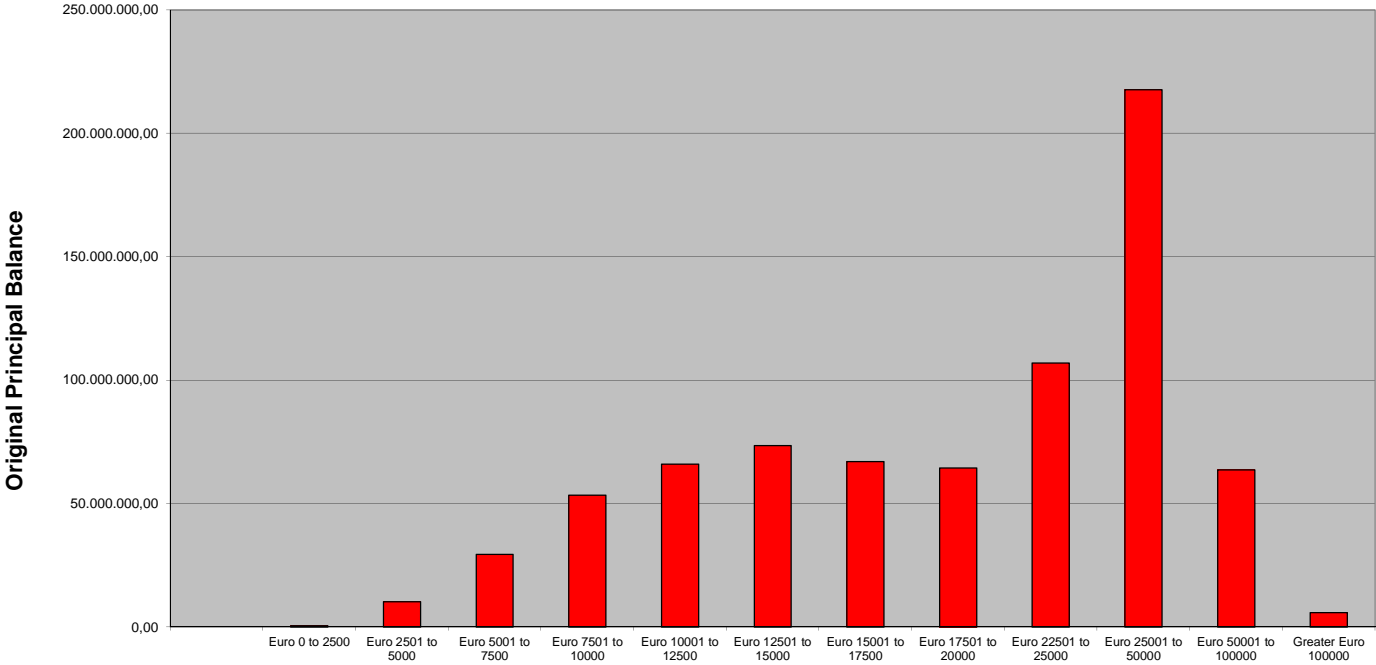
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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%

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5.1 Original PB (Graph)

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6. Current Principal Balance

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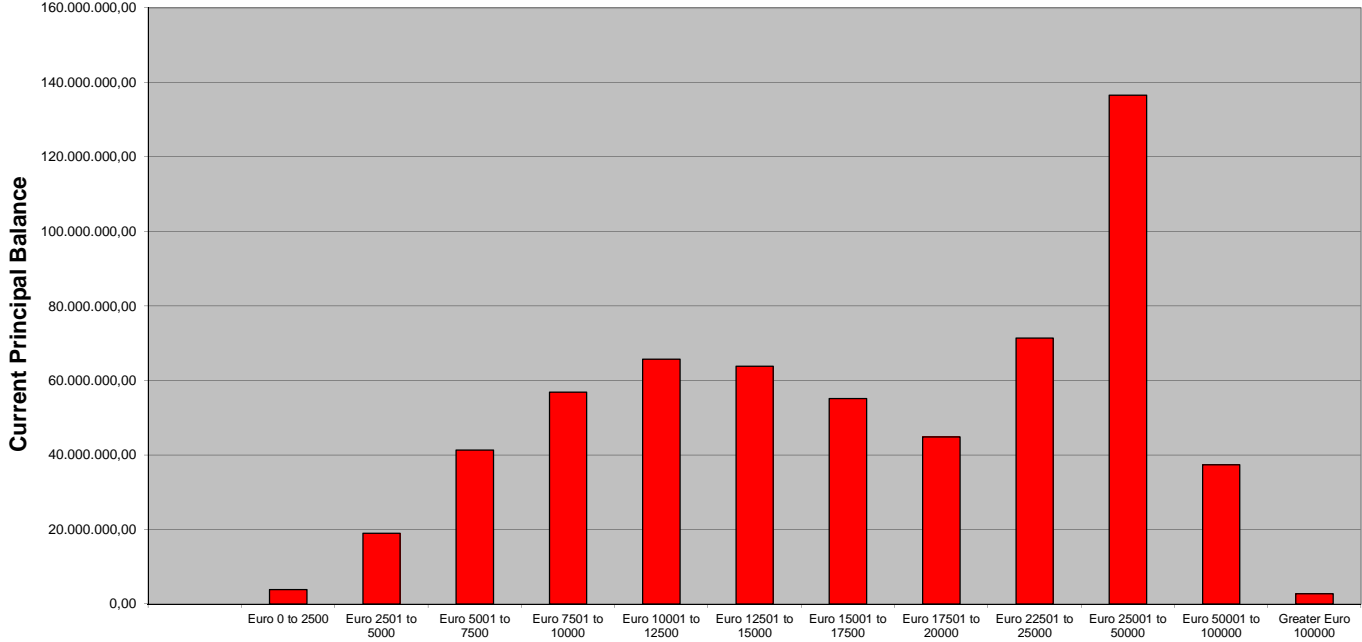
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	3.897.565,88	0,65%	2.335	5,23%
Euro 2501 to 5000	18.967.145,32	3,17%	4.958	11,11%
Euro 5001 to 7500	41.328.846,48	6,90%	6.571	14,73%
Euro 7501 to 10000	56.852.858,58	9,50%	6.497	14,56%
Euro 10001 to 12500	65.710.459,67	10,97%	5.852	13,11%
Euro 12501 to 15000	63.844.218,36	10,66%	4.657	10,44%
Euro 15001 to 17500	55.146.924,93	9,21%	3.401	7,62%
Euro 17501 to 20000	44.856.640,25	7,49%	2.397	5,37%
Euro 22501 to 25000	71.403.730,11	11,93%	3.202	7,18%
Euro 25001 to 50000	136.574.450,83	22,81%	4.130	9,26%
Euro 50001 to 100000	37.429.965,74	6,25%	599	1,34%
Greater Euro 100000	2.744.277,09	0,46%	24	0,05%
Total	598.757.083,24	100,00%	44.623	100,00%

Statistics		in EUR
Average Amount		13.418,13

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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	999.824,41	0,17%	43
2	607.763,33	0,10%	8
3	581.233,43	0,10%	21
4	578.530,97	0,10%	19
5	530.037,17	0,09%	100
6	371.512,91	0,06%	10
7	326.488,51	0,05%	23
8	293.002,60	0,05%	17
9	285.962,13	0,05%	12
10	263.629,18	0,04%	9
11	211.633,29	0,04%	14
12	200.616,97	0,03%	9
13	195.033,77	0,03%	8
14	186.930,62	0,03%	5
15	183.480,02	0,03%	11
16	182.969,11	0,03%	22
17	178.832,81	0,03%	12
18	176.527,04	0,03%	2
19	174.293,51	0,03%	22
20	171.394,88	0,03%	1
	6.699.716,66	1,12%	368

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8. Geographical Distribution

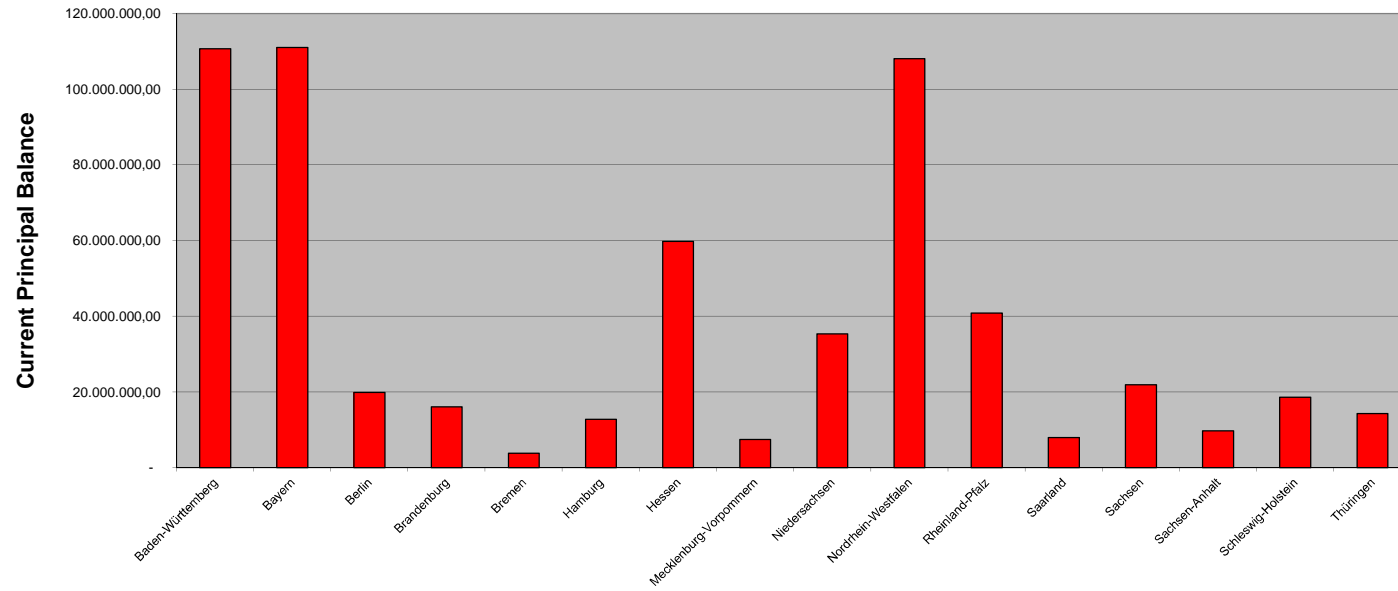
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	-	0,0%	-	0,0%
Baden-Württemberg	110.721.733,92	18,5%	8.820	19,8%
Bayern	111.103.581,34	18,6%	8.840	19,8%
Berlin	19.938.083,73	3,3%	1.272	2,9%
Brandenburg	16.129.668,12	2,7%	1.110	2,5%
Bremen	3.826.514,35	0,6%	326	0,7%
Hamburg	12.800.471,61	2,1%	800	1,8%
Hessen	59.826.647,47	10,0%	4.205	9,4%
Mecklenburg-Vorpomr	7.490.357,65	1,3%	560	1,3%
Niedersachsen	35.374.226,06	5,9%	2.499	5,6%
Nordrhein-Westfalen	108.087.375,67	18,1%	7.759	17,4%
Rheinland-Pfalz	40.862.578,94	6,8%	3.156	7,1%
Saarland	7.954.191,23	1,3%	612	1,4%
Sachsen	21.896.903,24	3,7%	1.486	3,3%
Sachsen-Anhalt	9.771.532,46	1,6%	738	1,7%
Schleswig-Holstein	18.614.337,09	3,1%	1.388	3,1%
Thüringen	14.358.880,36	2,4%	1.052	2,4%
Total	598.757.083,24	100,00%	44.623	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	392.755.627,88	65,6%	25.062	56,16%
Used	206.001.455,36	34,4%	19.561	43,84%
Total	598.757.083,24	100%	44.623	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	505.958.201,61	84,50%	37.804	84,72%
LCV	92.798.881,63	15,50%	6.819	15,28%
Total	598.757.083,24	100%	44.623	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	135.472.896,56	22,6%	12.680	28,4%
Without CPI	463.284.186,68	77,4%	31.943	71,6%
Total	598.757.083,24	100,0%	44.623	100,0%

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11. Type of Contract

Reporting Date	04/01/2019			
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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	251.393.789,68	42,0%	25.567	57,3%
Yes	273.121.618,86	45,6%	14.322	32,1%
- of which ballon rates	135.682.536,00	22,5%	n.a	n.a
- of which regular installments	138.268.316,80	23,1%	n.a	n.a
PCP (Formula)	74.241.674,70	12,4%	4.734	0
- of which ballons	36.143.561,05	6,0%	n.a	n.a
- of which regular installments	38.183.517,82	6,4%	n.a	n.a
Total	598.757.083,24	100%	44.623	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	72	0,5%	940.677	85,2%
13 to 24 months	413	2,9%	5.891.578	69,7%
25 to 36 months	2.597	18,1%	47.956.749	63,0%
37 to 48 months	6.366	44,4%	125.330.776	52,8%
49 to 60 months	3.141	21,9%	59.122.298	43,9%
61 to 72 months	886	6,2%	17.957.523	34,5%
73 to 96 months	847	5,9%	15.922.019	32,0%
Total	14.322	100%	273.121.618,86	50,5%

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	1.055	7,4%	11.978.860,83	84,2%
bis 24	1.795	12,5%	27.974.903,60	64,4%
bis 36	3.443	24,0%	65.919.399,33	56,1%
bis 48	5.193	36,3%	107.419.842,57	48,8%
bis 60	2.129	14,9%	44.224.798,14	37,4%
bis 72	707	4,9%	15.603.814,39	29,9%
Total	14.322	100%	273.121.618,86	50,5%

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	8	0,2%	940.676,79	85,2%
13 to 24 months	69	1,5%	5.891.578,26	69,7%
25 to 36 months	973	20,6%	47.956.748,52	63,0%
37 to 48 months	2.118	44,7%	125.330.776,29	52,8%
49 to 60 months	797	16,8%	59.122.297,81	43,9%
61 to 72 months	210	4,4%	17.957.522,54	34,5%
73 to 96 months	559	11,8%	15.922.018,65	32,0%
Total	4.734	100%	273.121.618,86	50,5%

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	95	2,0%	1.125.667,37	82,4%
bis 24	630	13,3%	8.938.707,72	67,9%
bis 36	1.563	33,0%	23.467.517,10	57,2%
bis 48	1.423	30,1%	23.441.028,52	47,6%
bis 60	654	13,8%	10.859.596,83	33,8%
bis 72	389	7,8%	6.409.157,16	27,8%
Total	4.734	100%	74.241.674,70	49,5%

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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	597.572.288,79	99,8%	44.558	99,9%
Other	1.184.794,45	0,2%	65	0,1%
Total	598.757.083,24	100,0%	44.623	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	598.757.083,24	100,0%	44.623	100,0%
Total	598.757.083,24	100,0%	44.623	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	535.239.594,77	89,4%	37.415	83,8%
NO	63.517.488,47	10,6%	7.208	16,2%
Total	598.757.083,24	100,0%	44.623	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.197,74	13.645,26
Average purchase price	25.116,94	27.716,74
Downpayment in %	48,56%	49,23%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	40.901.902,10	6,83%	2.132	4,78%
1,01 to 2%	66.656.268,46	11,13%	4.850	10,87%
2,01 to 3%	129.569.248,96	21,64%	8.481	19,01%
3,01 to 4%	217.766.863,08	36,37%	15.177	34,01%
4,01 to 5%	103.379.932,25	17,27%	8.832	19,79%
5,01 to 6%	30.955.107,65	5,17%	3.671	8,23%
6,01 to 7%	8.480.468,69	1,42%	1.353	3,03%
7,01 to 8%	875.467,68	0,15%	103	0,23%
8,01 to 9%	146.062,29	0,02%	21	0,05%
9,01 to 10%	25.762,08	0,00%	3	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	598.757.083,24	100%	44.623,00	100%

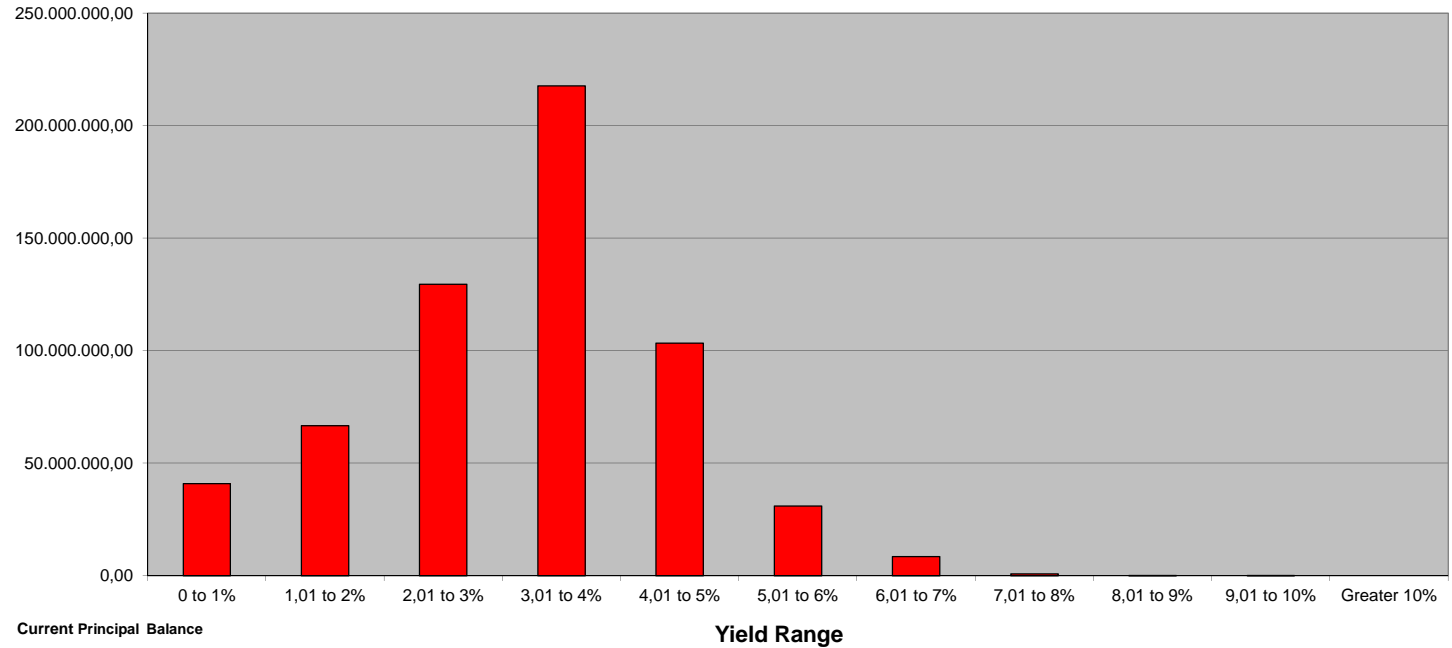
Statistics	in %
WA Interest	3,47

* runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	



ABEST 16
Monthly Investor Report

14. Seasoning

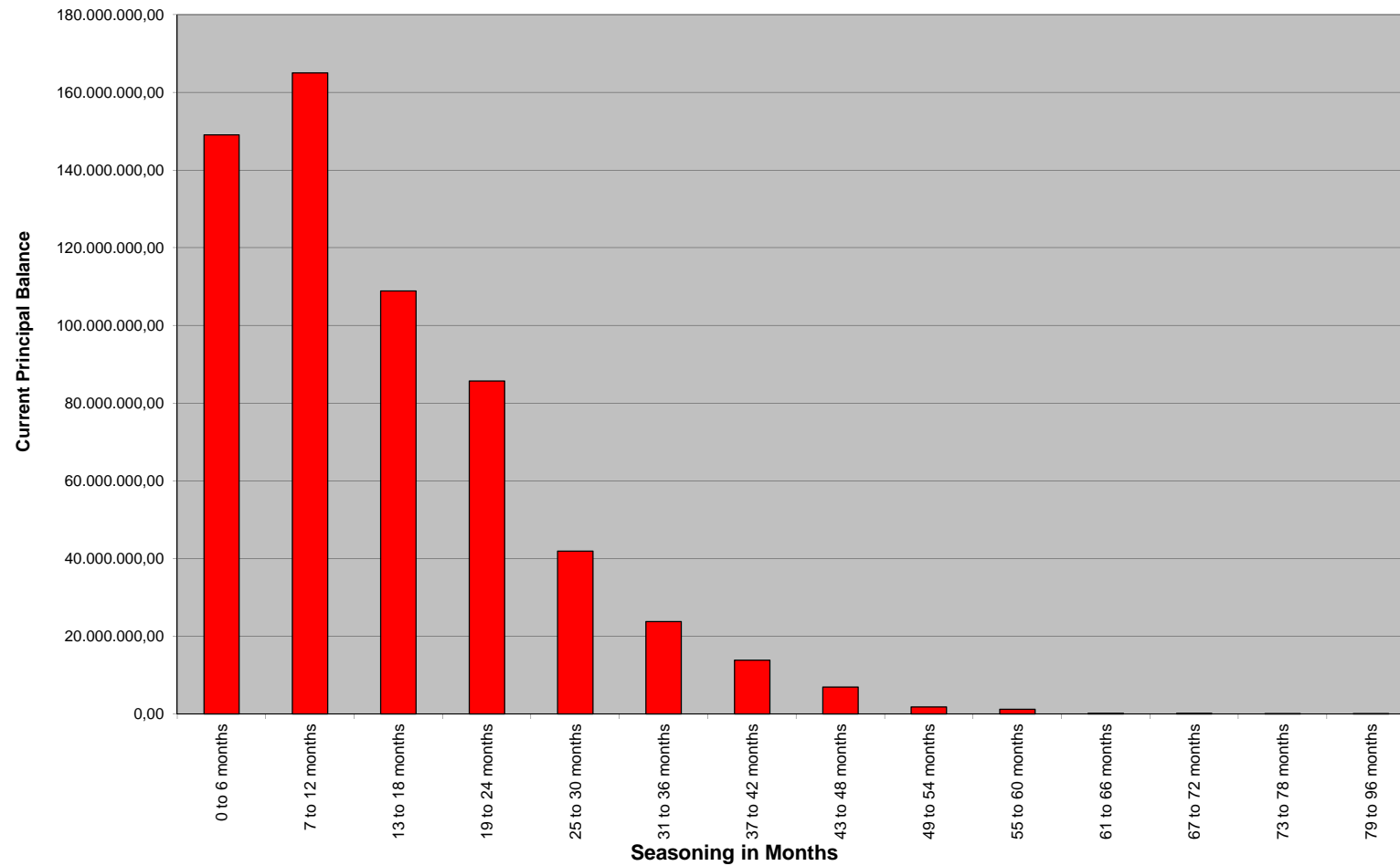
Reporting Date	04/01/2019			
Payment Date	21/01/2019			
Period No	1			
Monthly Period	07/11/2018 - 31/12/2018			
Interest Period	from	03/12/2018	to	21/01/2019 = 49 days
Collection Period	from	07/11/2018	to	31/12/2018

<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	149.076.514,69	24,90%	9.448	21,17%
7 to 12 months	165.020.298,69	27,56%	10.835	24,28%
13 to 18 months	108.895.447,67	18,19%	8.846	19,82%
19 to 24 months	85.722.606,88	14,32%	7.632	17,10%
25 to 30 months	41.952.002,29	7,01%	3.390	7,60%
31 to 36 months	23.833.133,29	3,98%	1.989	4,46%
37 to 42 months	13.855.224,69	2,31%	1.307	2,93%
43 to 48 months	6.957.254,58	1,16%	718	1,61%
49 to 54 months	1.828.290,30	0,31%	215	0,48%
55 to 60 months	1.224.622,57	0,20%	191	0,43%
61 to 66 months	207.564,06	0,03%	22	0,05%
67 to 72 months	145.648,66	0,02%	23	0,05%
73 to 78 months	20.552,60	0,00%	5	0,01%
79 to 96 months	17.922,27	0,00%	2	0,00%
Total	598.757.083,24	100,00%	44.623	100,00%

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Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	



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Monthly Investor Report

15. Remaining Term

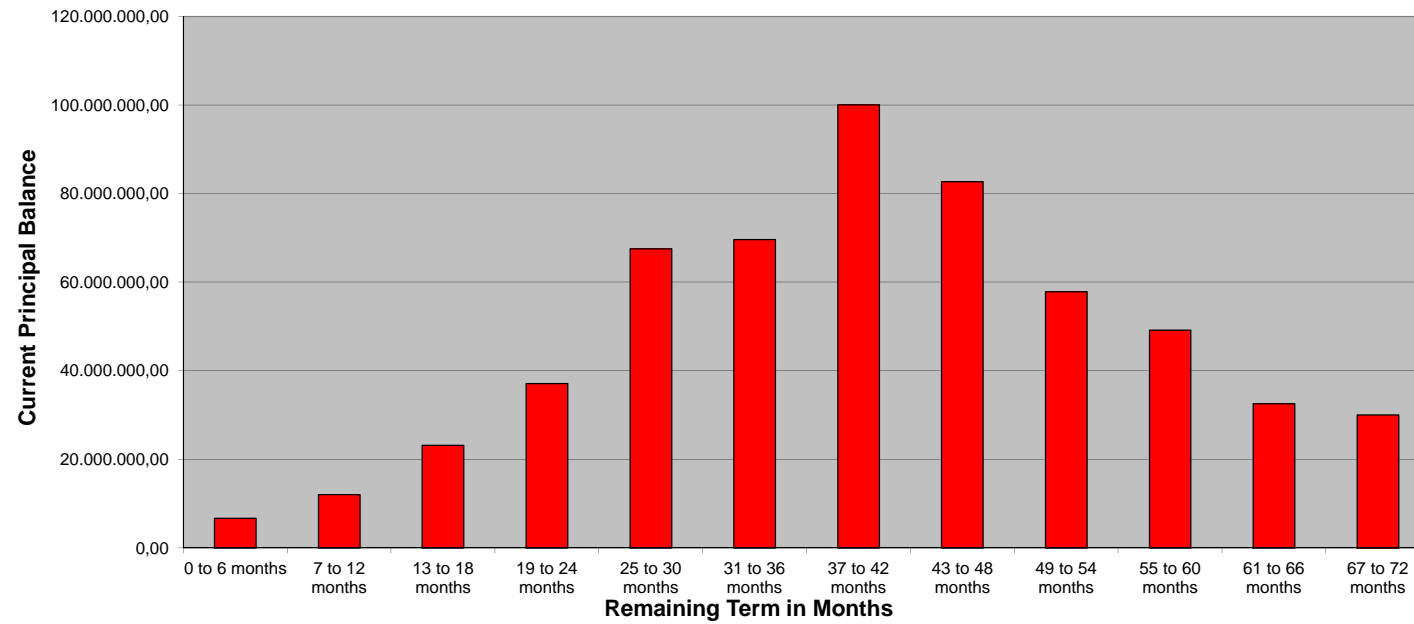
Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

<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	6.704.382,81	1,12%	1.238	2,77%
7 to 12 months	12.018.996,60	2,01%	2.086	4,67%
13 to 18 months	23.214.898,49	3,88%	2.964	6,64%
19 to 24 months	37.137.286,07	6,20%	3.663	8,21%
25 to 30 months	67.553.789,09	11,28%	5.362	12,02%
31 to 36 months	69.643.107,56	11,63%	5.077	11,38%
37 to 42 months	100.066.653,17	16,71%	6.324	14,17%
43 to 48 months	82.719.751,80	13,82%	4.979	11,16%
49 to 54 months	57.853.872,03	9,66%	3.821	8,56%
55 to 60 months	49.186.700,24	8,21%	3.128	7,01%
61 to 66 months	32.551.146,72	5,44%	2.108	4,72%
67 to 72 months	30.048.876,35	5,02%	1.878	4,21%
73 to 96 months	30.057.622,31	5,02%	1.995	4,47%
Total	598.757.083,24	100,00%	44.623	100,00%

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Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	



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16. Original Term

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

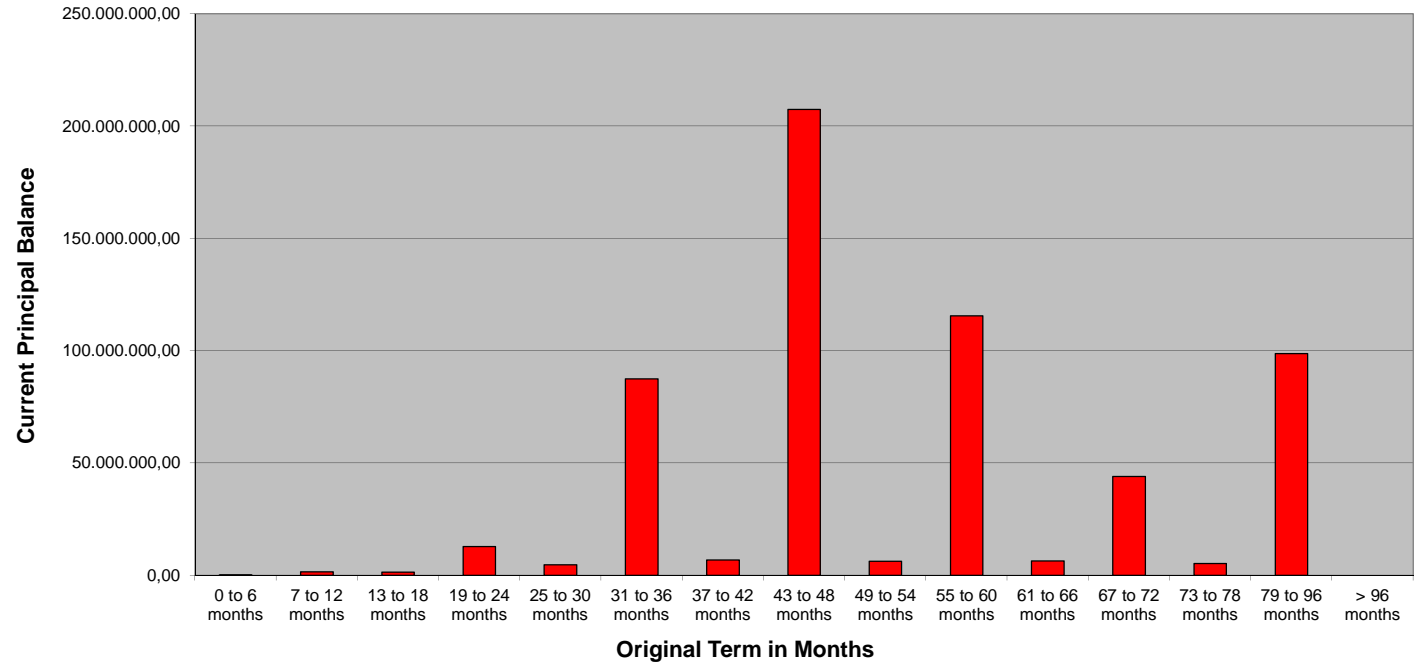
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	54.534,58	0,01%	10	0,02%
7 to 12 months	1.600.444,58	0,27%	306	0,69%
13 to 18 months	1.393.539,00	0,23%	367	0,82%
19 to 24 months	12.793.730,08	2,14%	1.952	4,37%
25 to 30 months	4.727.275,69	0,79%	944	2,12%
31 to 36 months	87.507.748,20	14,61%	7.427	16,64%
37 to 42 months	6.862.882,63	1,15%	858	1,92%
43 to 48 months	207.477.772,22	34,65%	13.770	30,86%
49 to 54 months	6.343.299,75	1,06%	579	1,30%
55 to 60 months	115.582.947,44	19,30%	7.717	17,29%
61 to 66 months	6.416.151,78	1,07%	509	1,14%
67 to 72 months	44.029.108,29	7,35%	2.811	6,30%
73 to 78 months	5.264.316,15	0,88%	357	0,80%
79 to 96 months	98.703.332,85	16,48%	7.016	15,72%
> 96 months	0,00	0,00%	0	0,00%
Total	598.757.083,24	100%	44.623,00	100%

Statistics	
WA Original Term	56,96

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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	



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17. Manufacturer

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

<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	320.049.611,53	53,45%	30.222	67,73%
Lancia	1.404.763,64	0,23%	193	0,43%
Alfa Romeo	28.274.130,24	4,72%	1.731	3,88%
Maserati	6.426.055,54	1,07%	119	0,27%
Jeep	77.877.457,88	13,01%	3.532	7,92%
others	164.725.064,41	27,51%	8.826	19,78%
-> Ferrari	466.337,29	0,08%	5	0,01%
-> Jaguar	34.525.410,90	5,77%	1.183	2,65%
-> LandRover	82.238.356,02	13,73%	2.729	6,12%
-> Chrysler	234.552,49	0,04%	34	0,08%
-> Dodge	1.610.037,95	0,27%	71	0,16%
-> others	45.650.369,76	7,62%	4.804	10,77%
	598.757.083,24	100,00%	44.623,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

Priority of Payments during the Revolving Period

N/A

Available Distribution Amount	+	26.933.735,45
1. Senior expenses;	-	957.814,49
2. to credit into Expenses Account the Withholding Amount	-	20.991,47
3. Remuneration to the Trustee	-	-
2. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	251.159,03
3. Interest on Class A	-	36.750,00
4. Interest on Class B	-	11.025,00
5. Interest on Class C	-	31.305,56
6. Interest on Class D	-	46.822,22
7. Interest on Class E	-	47.162,50
8. Replenishment of the reserve fund up to the required principal reserve amount	-	1.395.862,39
9. Purchase of further receivables or to credit the replenishment account /Purchase New Portfolios/ Redeemed Senior Notes	-	22.322.054,37
10. Termination payments if the swap counterparty is the defaulting party	-	-
11. Residual payments due to the servicer or the originator	-	-
12. Interest on Class M	-	253.438,89
13. Additional servicing fee	-	1.559.249,53
14. Transaction Gain payments to the shareholder of the issuer	-	100,00

Priority of Payments during the Amortisation Period

Payment

Available Distribution Amount	+	-
1. Senior expenses;	-	-
2. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	-
3. Interest on Class A	-	-
4. Interest on Class B	-	-
5. Interest on Class C	-	-
6. Interest on Class D	-	-
7. Replenishment of the reserve fund up to the required principal reserve amount	-	-
8. Principal payments to Class A up to the targeted amount	-	-
9. Principal payments to Class B up to the targeted amount	-	-
10. Principal payments to Class C up to the targeted amount	-	-
11. Principal payments to Class D up to the targeted amount	-	-
12. Termination payments if the swap counterparty is the defaulting party	-	-
13. Residual payments due to the servicer or the originator	-	-
14. Interest on Class M	-	-
15. Additional servicing fee	-	-
16. Transaction gain to the shareholder of the issuer	-	-

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19. Transaction Costs

Reporting Date	04/01/2019					
Payment Date	21/01/2019					
Period No	1					
Monthly Period	07/11/2018 - 31/12/2018					
Interest Period	from	03/12/2018	to	21/01/2019	=	49 days
Collection Period	from	07/11/2018	to	31/12/2018		

	631.600.000,0	540.000.000,0	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	957.814,49 €	<u>818.904,1</u>	<u>27.296,8</u>	<u>30.329,8</u>	<u>24.263,8</u>	<u>16.681,4</u>	<u>40.338,6</u>
Interest accrued for the Period	426.504,17 €	36.750,00 €	11.025,00 €	31.305,56 €	46.822,22 €	47.162,50 €	253.438,89 €
Interest Payments	426.504,17 €	36.750,00 €	11.025,00 €	31.305,56 €	46.822,22 €	47.162,50 €	253.438,89 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		605.000.000,00
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,3500
Net Swap Payments		230.572,22

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21. Retention

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	540.000.000,00	90,19%
Class B Notes	18.000.000,00	3,01%
Class C Notes	20.000.000,00	3,34%
Class D Notes	16.000.000,00	2,67%
Class E Notes	11.000.000,00	1,84%
Class M Notes	26.600.000,00	4,44%

Retention Amount	EUR	%
Minimum Retention Class A	27.000.000,00	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	27.000.000,00	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.

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Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/01/2019	=	49 days
Collection Period	31/12/2018		

		Moody's			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Joint Lead Managers:	CA-CIB	A1	P-1	POSITIVE	A+	A-1	STABLE
	LBBW	Aa3	P-1	STABLE	NR	NR	NR
	Merril Lynch International						
Transaction Account:	BNP Paribas Securities Services, Luxembourg	Aa3	P-1	STABLE	A	A-1	POSITIVE
Paying Agent:	BNP Paribas Securities Services, Luxembourg	Aa3	P-1	STABLE	A	A-1	POSITIVE
Swap Counterparty:	FCA BANK Deutschland GMBH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

**ABEST 11
Monthly Investor Report**

23. Counterparties II

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

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**

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Monthly Investor Report

24. Issuer Information

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

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

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Monthly Investor Report

25. Originator, Servicer

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

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

Moody's
Long Term
Baa1

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Monthly Investor Report

25. Glossary

Reporting Date	04/01/2019				
Payment Date	21/01/2019				
Period No	1				
Monthly Period	07/11/2018 - 31/12/2018				
Interest Period	from	03/12/2018	to	21/01/2019	= 49 days
Collection Period	from	07/11/2018	to	31/12/2018	

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