

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

**Cover Sheet Monthly Investor Report**

Reporting Date	05/03/2019			
Payment Date	21/03/2019			
Period No	3			
Monthly Period	01/02/2019 - 28/02/2019			
Interest Period from	21/02/2019	to	21/03/2019	= 28 days
Collection Period from	01/02/2019	to	28/02/2019	

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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
<b>Beginning of Period (collection period)</b>		<b>622.452.355,55 €</b>	<b>621.079.137,61</b>
Scheduled Principal Payments		11.341.465,35 €	9.781.275,62
Prepayment Principal		5.447.023,71 €	4.428.990,86
Others		860.522,59 €	1.848.813,46
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>17.649.011,65 €</b>	<b>16.059.079,94</b>
<b>Total Interest Collections</b>		<b>2.056.415,67 €</b>	<b>2.312.210,62</b>
<b>Defaults</b>		<b>-</b>	<b>-</b>
<b>End of Period (after Payment Date)</b>	<b>45.850</b>	<b>621.871.842,58 €</b>	<b>622.452.355,55</b>
Balance of the Replenishment account (after Payment Date)		<b>603.157,42 €</b>	<b>22.644,45</b>
Current Prepayment Rate (annualised)		10,50%	8,56%
<b>New sale Offer</b>		<b>17.068.498,68 €</b>	<b>17.432.297,88</b>

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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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Collection Period from	01/02/2019	to	28/02/2019		

**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	1.152.357,13 €

**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	292.443,23 €

**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	659.126,53 €

**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	71
Number of Contracts being 61-90 Days delinquent	18
Number of Contracts being 91-120 Days delinquent	31
Gross instalments being 31-60 days delinquent	25.835,16
Gross instalments being 61-90 days delinquent	6.727,00
Gross instalments being 91-120 days delinquent	2.777,00
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)

<b>1. Note Balance</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
<b>General Note Information</b>							
ISIN Code	XS1908341230	XS1908341586	XS1908342477	XS1908342717	XS1908344093	XS1908344333	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity							
Expected Maturity							
Original Rating (S&P / Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (S&P / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/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
<b>Current Note Information</b>							
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
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	0,033	0,433	1,13	2,13	3,13		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	28 days	28 days	28 days	28 days	28 days		28 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	13.860,00 €	6.062,00 €	17.624,44 €	26.544,00 €	26.804,56 €		144.822,22 €
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	14,41%	11,56%	8,39%	5,86%	4,11%		0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

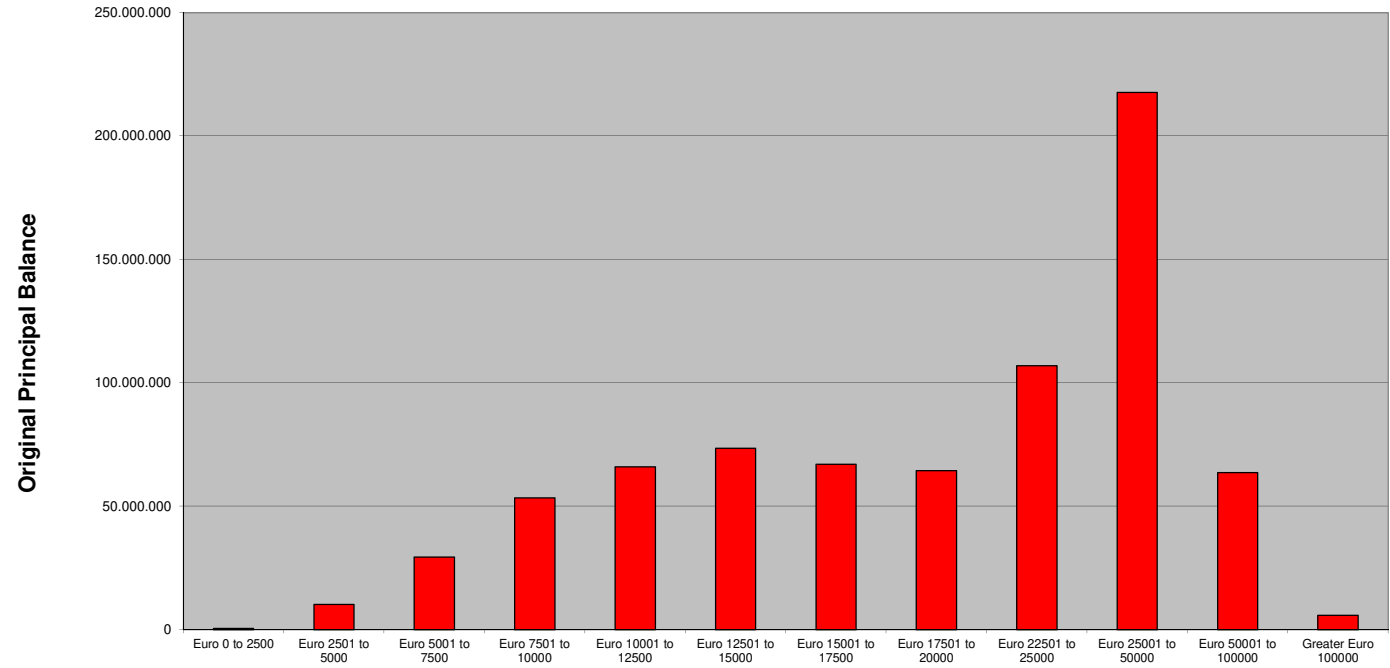
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212.00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505.00	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%
<b>Total</b>	<b>758.262.914,29</b>	<b>100,00%</b>	<b>44.623</b>	<b>100,00%</b>

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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	4.318.131,92	0,7%	2.784	6,1%
Euro 2501 to 5000	19.909.962,91	3,3%	5.194	11,3%
Euro 5001 to 7500	42.191.717,33	7,0%	6.724	14,7%
Euro 7501 to 10000	58.510.330,56	9,7%	6.688	14,6%
Euro 10001 to 12500	67.018.870,71	11,1%	5.973	13,0%
Euro 12501 to 15000	63.485.417,04	10,5%	4.640	10,1%
Euro 15001 to 17500	55.428.831,02	9,2%	3.427	7,5%
Euro 17501 to 20000	45.091.505,60	7,5%	2.415	5,3%
Euro 22501 to 25000	71.521.762,28	11,8%	3.209	7,0%
Euro 25001 to 50000	137.887.378,25	22,8%	4.180	9,1%
Euro 50001 to 100000	36.844.905,25	6,1%	593	1,3%
Greater Euro 100000	2.594.531,03	0,4%	23	0,1%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,0%</b>	<b>45.850</b>	<b>100,0%</b>

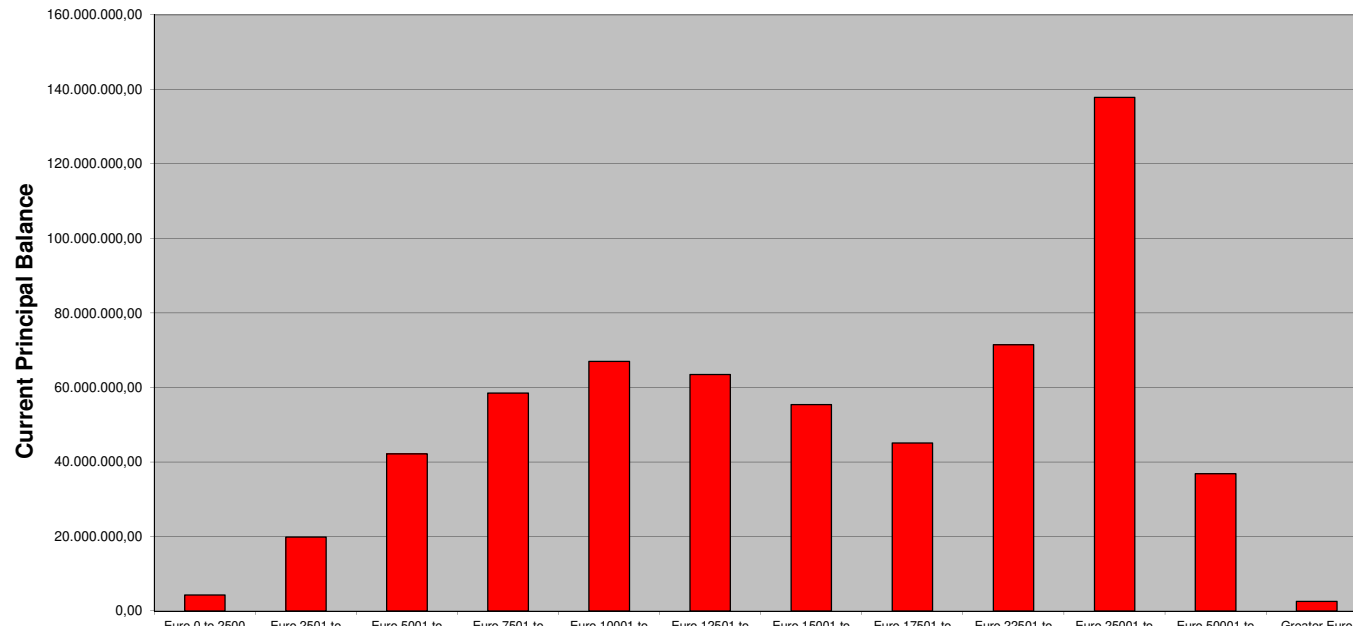
<b>Statistics</b>		<b>in EUR</b>
Average Amount		13.190,91



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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	741.758,48	0,12%	32
2	548.001,80	0,09%	20
3	536.033,06	0,09%	21
4	488.203,59	0,08%	99
5	427.422,90	0,07%	14
6	424.789,83	0,07%	5
7	295.691,88	0,05%	23
8	270.085,04	0,04%	12
9	263.228,09	0,04%	17
10	242.647,09	0,04%	8
11	194.519,67	0,03%	14
12	184.919,29	0,03%	8
13	183.756,29	0,03%	9
14	171.618,89	0,03%	11
15	167.739,74	0,03%	1
16	166.934,18	0,03%	2
17	162.903,48	0,03%	12
18	156.270,36	0,03%	9
19	151.584,60	0,03%	2
20	150.953,09	0,02%	8
	<b>5.929.061,35</b>	<b>0,98%</b>	<b>327</b>

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**8. Geographical Distribution**

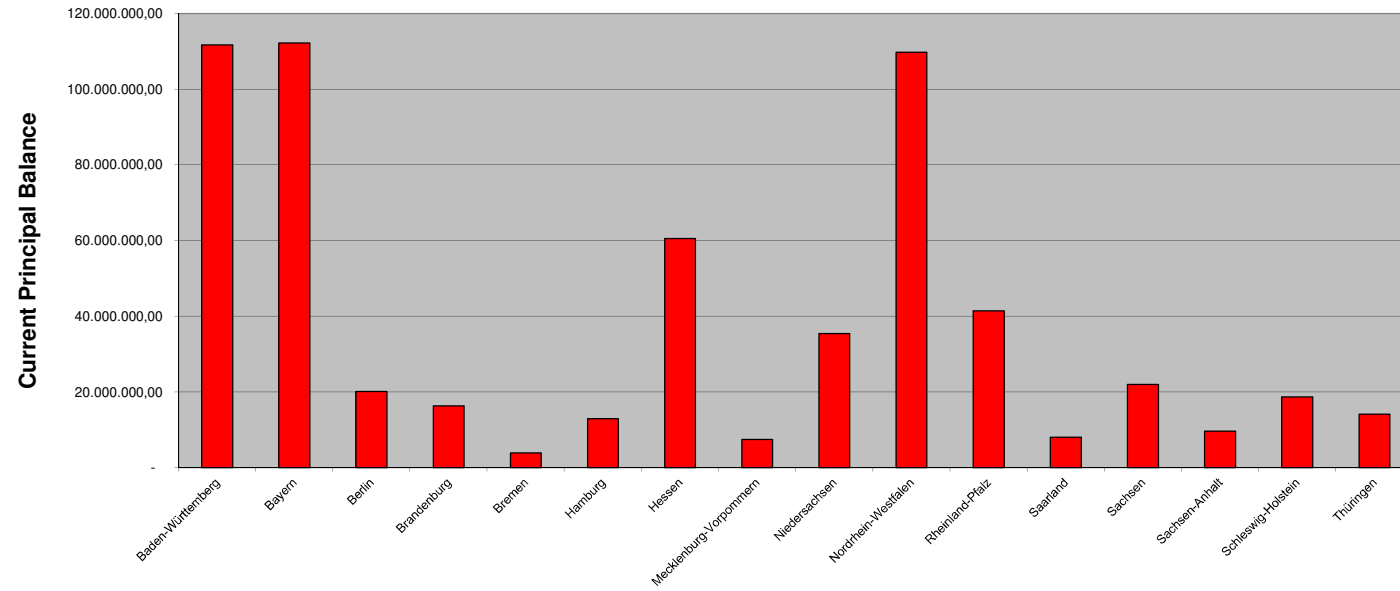
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	111.709.806,11	18,5%	9.060	19,8%
Bayern	112.263.641,17	18,6%	9.066	19,8%
Berlin	20.124.647,20	3,3%	1.305	2,8%
Brandenburg	16.335.113,63	2,7%	1.142	2,5%
Bremen	3.960.194,01	0,7%	337	0,7%
Hamburg	12.968.915,15	2,1%	831	1,8%
Hessen	60.595.278,09	10,0%	4.326	9,4%
Mecklenburg-Vorpomr	7.436.806,03	1,2%	570	1,2%
Niedersachsen	35.466.518,33	5,9%	2.569	5,6%
Nordrhein-Westfalen	109.832.122,43	18,2%	8.010	17,5%
Rheinland-Pfalz	41.463.210,13	6,9%	3.241	7,1%
Saarland	8.062.383,65	1,3%	628	1,4%
Sachsen	22.018.806,94	3,6%	1.523	3,3%
Sachsen-Anhalt	9.671.180,59	1,6%	756	1,6%
Schleswig-Holstein	18.751.861,18	3,1%	1.422	3,1%
Thüringen	14.142.859,26	2,3%	1.064	2,3%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,00%</b>	<b>45.850</b>	<b>100,00%</b>

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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	399.770.423,28	66,1%	25.935	56,56%
Used	205.032.920,62	33,9%	19.915	43,44%
<b>Total</b>	<b>604.803.343,90</b>	<b>100%</b>	<b>45.850</b>	<b>100%</b>

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	512.598.136,42	84,75%	38.878	84,79%
LCV	92.205.207,48	15,25%	6.972	15,21%
<b>Total</b>	<b>604.803.343,90</b>	<b>100%</b>	<b>45.850</b>	<b>100%</b>

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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	135.239.183,01	22,4%	12.946	28,2%
Without CPI	469.564.160,89	77,6%	32.904	71,8%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,0%</b>	<b>45.850</b>	<b>100,0%</b>

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**11. Type of Contract**

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<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
No	246.427.045,49	40,7%	25.967	56,6%
Yes	282.937.580,49	46,8%	15.003	32,7%
- of which balloon rates	142.249.558,64	23,5%	n.a	n.a
- of which regular installments	140.688.021,85	23,3%	n.a	n.a
PCP (Formula)	75.438.717,92	12,5%	4.880	10,6%
- of which balloons	37.644.711,19	6,2%	n.a	n.a
- of which regular installments	37.794.006,73	6,2%	n.a	n.a
	<b>604.803.343,90</b>	<b>100%</b>	<b>45.850</b>	<b>100%</b>

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	61	0,4%	922.920	86,9%
13 to 24 months	398	2,7%	5.349.259	73,7%
25 to 36 months	2.706	18,0%	49.039.861	64,2%
37 to 48 months	6.840	45,6%	132.414.119	54,0%
49 to 60 months	3.161	21,1%	59.377.299	44,6%
61 to 72 months	928	6,2%	18.673.558	35,2%
73 to 96 months	909	6,1%	17.160.564	32,9%
<b>Total</b>	<b>15.003</b>	<b>100%</b>	<b>282.937.580,49</b>	<b>51,5%</b>

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
bis 12	1.072	7,1%	12.434.055,06	85,5%
bis 24	2.078	13,9%	33.372.238,43	66,2%
bis 36	3.838	25,6%	72.911.904,81	56,0%
bis 48	5.273	35,1%	106.654.743,04	49,2%
bis 60	2.023	13,5%	41.639.172,41	37,7%
bis 72	719	4,8%	15.925.466,74	30,9%
<b>Total</b>	<b>15.003</b>	<b>100%</b>	<b>282.937.580,49</b>	<b>51,5%</b>

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

**12. Payment Methods**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

<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	602.681.116,97	99,6%	45.706	99,7%
Other	2.122.226,93	0,4%	144	0,3%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,0%</b>	<b>45.850</b>	<b>100,0%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Monthly	604.803.343,90	100,0%	45.850	100,0%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,0%</b>	<b>45.850</b>	<b>100,0%</b>

<i>Downpayment Yes/No</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
YES	541.965.232,36	89,6%	38.524	84,0%
NO	62.838.111,54	10,4%	7.326	16,0%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,0%</b>	<b>45.850</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.274,70	13.697,89
Average purchase price	25.265,47	27.856,17
<b>Downpayment in %</b>	<b>48,58%</b>	<b>49,17%</b>



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**Monthly Investor Report**

**13. Customer Yield**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	43.968.937,10	7,27%	2.275	4,96%
1,01 to 2%	66.541.991,08	11,00%	4.989	10,88%
2,01 to 3%	134.070.853,18	22,17%	8.923	19,46%
3,01 to 4%	217.539.143,40	35,97%	15.451	33,70%
4,01 to 5%	102.847.373,45	17,01%	8.988	19,60%
5,01 to 6%	30.433.187,99	5,03%	3.707	8,09%
6,01 to 7%	8.351.792,51	1,38%	1.389	3,03%
7,01 to 8%	883.295,19	0,15%	104	0,23%
8,01 to 9%	137.031,42	0,02%	20	0,04%
9,01 to 10%	29.738,58	0,00%	4	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>604.803.343,90</b>	<b>100%</b>	<b>45.850,00</b>	<b>100%</b>

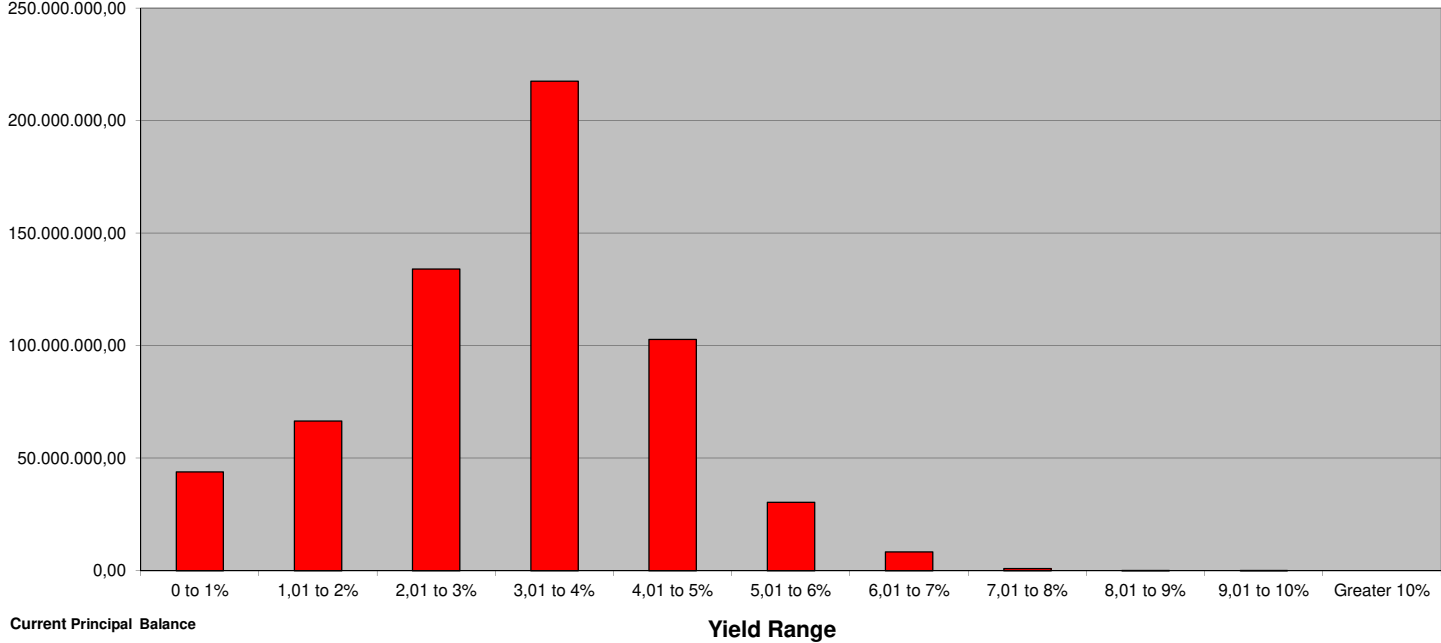
Statistics	in %
WA Interest	3,44

\* runs from .00 to .99

**ABEST 16  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	



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

**14. Seasoning**

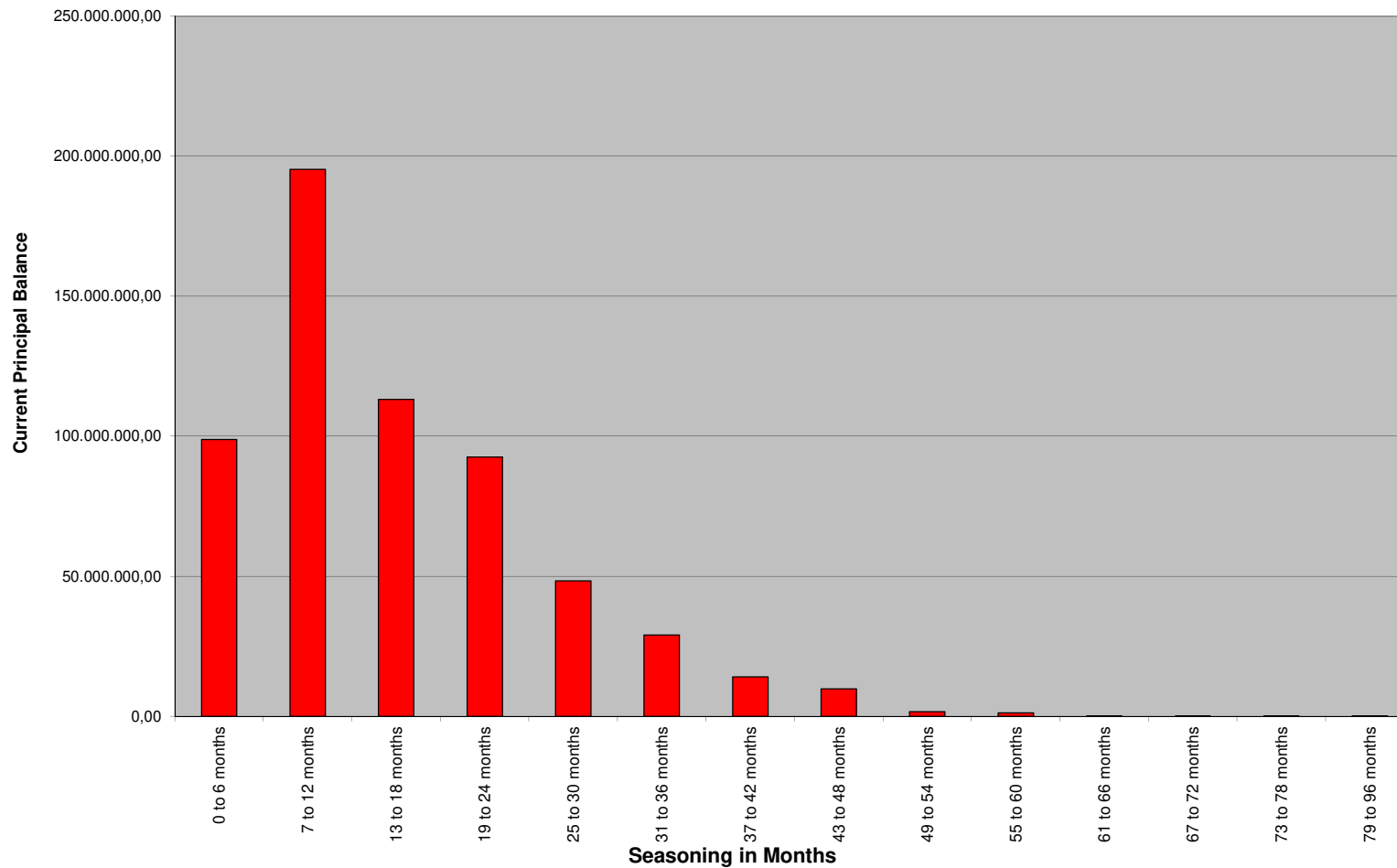
Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

<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	98.900.209,50	16,35%	6.329	13,80%
7 to 12 months	195.384.667,04	32,31%	12.719	27,74%
13 to 18 months	113.156.942,69	18,71%	8.846	19,29%
19 to 24 months	92.570.590,30	15,31%	8.435	18,40%
25 to 30 months	48.416.071,79	8,01%	4.262	9,30%
31 to 36 months	29.031.352,62	4,80%	2.477	5,40%
37 to 42 months	14.145.612,54	2,34%	1.327	2,89%
43 to 48 months	9.843.648,69	1,63%	1.005	2,19%
49 to 54 months	1.698.348,54	0,28%	197	0,43%
55 to 60 months	1.293.720,61	0,21%	199	0,43%
61 to 66 months	155.351,40	0,03%	17	0,04%
67 to 72 months	172.103,20	0,03%	27	0,06%
73 to 78 months	30.094,80	0,00%	8	0,02%
79 to 96 months	4.630,18	0,00%	2	0,00%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,00%</b>	<b>45.850</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	



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

**15. Remaining Term**

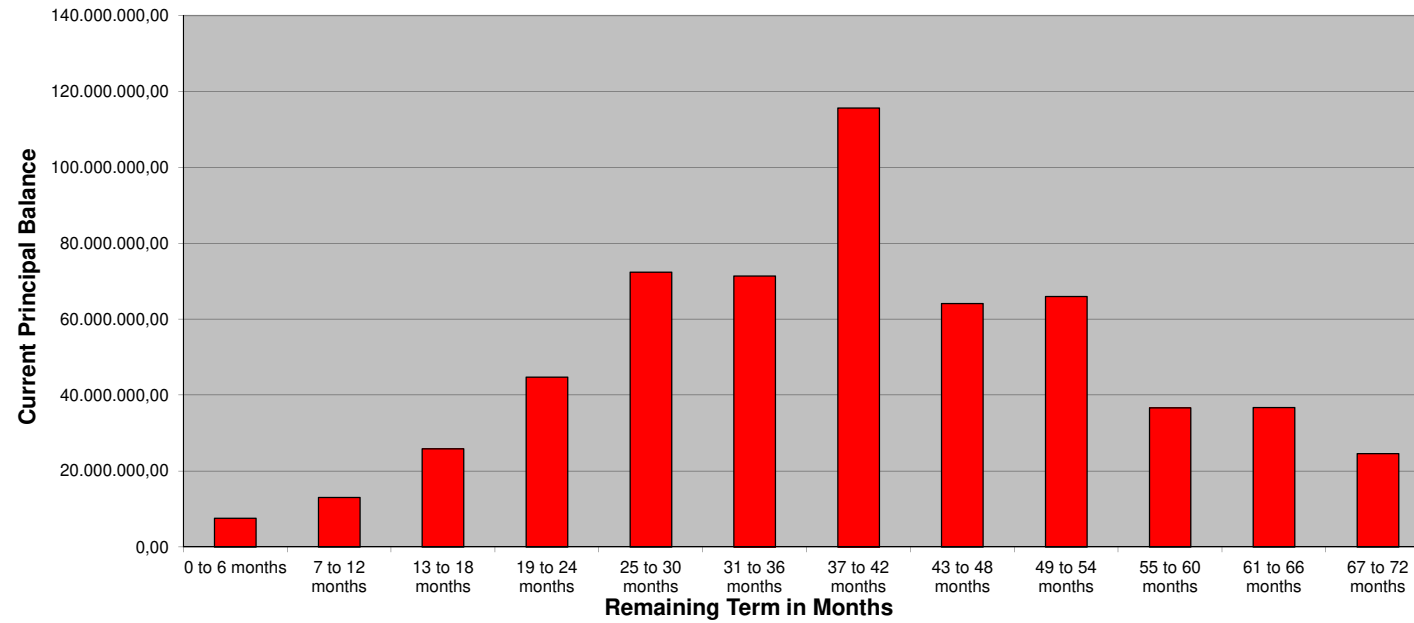
Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

<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	7.603.135,74	1,26%	1.669	3,64%
7 to 12 months	13.021.624,54	2,15%	2.214	4,83%
13 to 18 months	25.887.055,80	4,28%	3.287	7,17%
19 to 24 months	44.742.224,04	7,40%	4.156	9,06%
25 to 30 months	72.378.457,69	11,97%	5.754	12,55%
31 to 36 months	71.414.876,99	11,81%	5.091	11,10%
37 to 42 months	115.651.439,23	19,12%	7.260	15,83%
43 to 48 months	64.168.990,90	10,61%	4.011	8,75%
49 to 54 months	65.983.315,65	10,91%	4.297	9,37%
55 to 60 months	36.679.170,09	6,06%	2.460	5,37%
61 to 66 months	36.701.714,71	6,07%	2.358	5,14%
67 to 72 months	24.594.588,29	4,07%	1.549	3,38%
73 to 96 months	25.976.750,23	4,30%	1.744	3,80%
<b>Total</b>	<b>604.803.343,90</b>	<b>100,00%</b>	<b>45.850</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	



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**16. Original Term**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

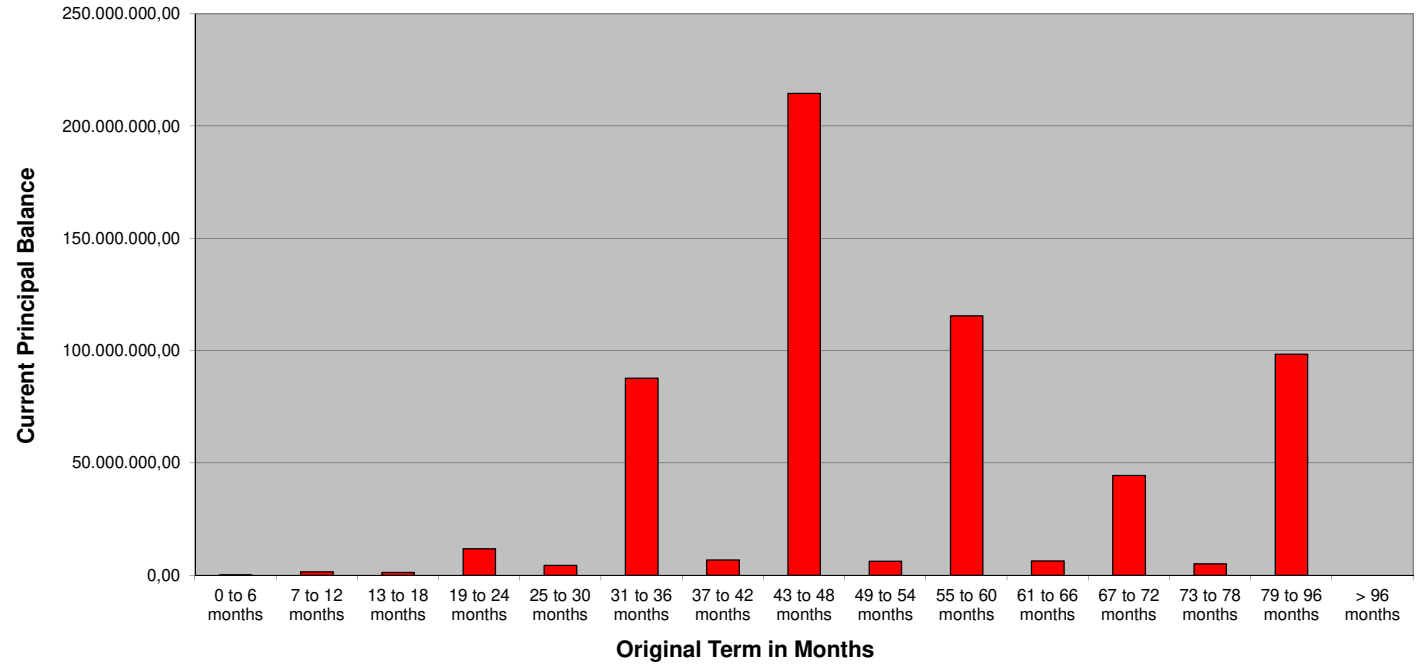
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	9.946,49	0,00%	6	0,01%
7 to 12 months	1.554.402,89	0,26%	306	0,67%
13 to 18 months	1.261.413,63	0,21%	352	0,77%
19 to 24 months	11.926.694,72	1,97%	1.964	4,28%
25 to 30 months	4.392.088,82	0,73%	937	2,04%
31 to 36 months	87.786.622,47	14,51%	7.654	16,69%
37 to 42 months	6.858.084,03	1,13%	889	1,94%
43 to 48 months	214.634.601,48	35,49%	14.461	31,54%
49 to 54 months	6.254.640,31	1,03%	586	1,28%
55 to 60 months	115.519.764,80	19,10%	7.831	17,08%
61 to 66 months	6.405.423,61	1,06%	519	1,13%
67 to 72 months	44.439.129,21	7,35%	2.881	6,28%
73 to 78 months	5.218.053,05	0,86%	366	0,80%
79 to 96 months	98.542.478,39	16,29%	7.098	15,48%
> 96 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>604.803.343,90</b>	<b>100%</b>	<b>45.850,00</b>	<b>100%</b>

Statistics	
WA Original Term	56,91

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**16.1 Original Term (Graph)**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	





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**17. Manufacturer**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

<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	323.069.455,80	53,42%	31.124	67,88%
Lancia	1.338.417,73	0,22%	193	0,42%
Alfa Romeo	28.729.725,09	4,75%	1.772	3,86%
Maserati	6.256.642,64	1,03%	120	0,26%
Jeep	80.137.447,94	13,25%	3.688	8,04%
others	165.271.654,70	27,33%	8.953	19,53%
-> Ferrari	456.226,01	0,08%	5	0,01%
-> Jaguar	35.030.977,36	5,79%	1.223	2,67%
-> LandRover	83.891.396,55	13,87%	2.834	6,18%
-> Chrysler	209.523,80	0,03%	34	0,07%
-> Dodge	1.625.528,96	0,27%	72	0,16%
-> others	44.058.002,02	7,28%	4.785	10,44%
	<b>604.803.343,90</b>	<b>100,00%</b>	<b>45.850,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

**Priority of Payments during the Revolving Period**

N/A

Available Distribution Amount	+	19.728.071,77
1. Payable Expenses	-	25.509,35
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	-	528.989,79
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	151.518,89
6. Interest on Class A	-	13.860,00
7. Interest on Class B	-	6.062,00
8. Interest on Class C	-	17.624,44
9. Interest on Class D	-	26.544,00
10. Interest on Class E	-	26.804,56
11. Required Reserved Amount on the Reserve Account	-	-
Portfolios/Redeemed Senior Notes	-	17.068.498,68
13. Replenishment of the reserve fund up to the required principal reserve amount	-	603.157,42
14. Termination payments if the swap counterparty is the defaulting party	-	0
15. Any amount due and payable, but not already paid, to Originator and Sericer	-	0
16. Interest on Class M	-	144.822,22
16. Additional servicing fee	-	1.114.580,42
17. 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	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	=
Collection Period	from	01/02/2019	to	28/02/2019	28 days

	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
<b>Transaction Costs</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	25.509,35 €	<u>21.809,8</u>	<u>727,0</u>	<u>807,8</u>	<u>646,2</u>	<u>444,3</u>	<u>1.074,3</u>
Interest accrued for the Period	360.431,56 €	151.518,89 €	13.860,00 €	6.062,00 €	17.624,44 €	26.544,00 €	144.822,22 €
Interest Payments	360.431,56 €	151.518,89 €	13.860,00 €	6.062,00 €	17.624,44 €	26.544,00 €	144.822,22 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

**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)	-	0,3670
Net Swap Payments		139.755,00

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**21. Retention**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

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 "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.

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Monthly Investor Report**

**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/03/2019	=	28 days
Collection Period	28/02/2019		

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

**ABEST 11  
Monthly Investor Report**

**23. Counterparties II**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

**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	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

**Deal Name:** ABEST 16

**Issuer:** ABEST 16

**Seller of the Receivables:** FCA Bank Deutschland GmbH

**Servicer Name:** FCA Bank Deutschland GmbH

**Reporting Entity:** Ca-cib Milan

**Contact:** Doriana Bettini  
[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)



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

**25. Originator. Servicer**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

**Contact Details**

FCA Bank Deutschland GmbH

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

**Ratings FCA Bank SpA**

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Baa3 by Moody's

Moody's
Long Term
Baa1

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Monthly Investor Report**

**25. Glossary**

Reporting Date	05/03/2019				
Payment Date	21/03/2019				
Period No	3				
Monthly Period	01/02/2019 - 28/02/2019				
Interest Period	from	21/02/2019	to	21/03/2019	= 28 days
Collection Period	from	01/02/2019	to	28/02/2019	

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