

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

**Cover Sheet Monthly Investor Report**

Reporting Date	05/06/2019			
Payment Date	21/06/2019			
Period No	6			
Monthly Period	01/05/2019 - 31/05/2019			
Interest Period from	21/05/2019	to	21/06/2019	= 31 days
Collection Period from	01/05/2019	to	31/05/2019	

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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>622.409.973,36 €</b>	<b>622.178.778,68</b>
Scheduled Principal Payments		10.990.433,38 €	10.976.277,90
Prepayment Principal		5.095.917,93 €	4.748.721,84
Others		1.619.715,94 €	1.306.480,42
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>17.706.067,25 €</b>	<b>17.031.480,16</b>
<b>Total Interest Collections</b>		<b>2.059.496,08 €</b>	<b>2.263.262,04</b>
<b>Defaults</b>		<b>-</b>	<b>-</b>
<b>End of Period (after Payment Date)</b>	<b>46.882</b>	<b>622.386.433,58 €</b>	<b>622.409.973,36</b>
Balance of the Replenishment account (after Payment Date)		<b>160.338,89 €</b>	<b>144.822,22</b>
Current Prepayment Rate (annualised)		9,82%	9,16%
<b>New sale Offer</b>		<b>17.682.527,47 €</b>	<b>17.262.674,84</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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**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	1.192.569,38 €

**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	544.083,39 €

**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	543.132,80 €

**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	0,02%
Delinquency Level current period	0,02%

**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	72
Number of Contracts being 61-90 Days delinquent	44
Number of Contracts being 91-120 Days delinquent	30
Gross instalments being 31-60 days delinquent	23.180,77
Gross instalments being 61-90 days delinquent	13.390,00
Gross instalments being 91-120 days delinquent	9.915,94
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	0,032	0,432	1,13	2,13	3,13		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	31 days	31 days	31 days	31 days	31 days		31 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	14.880,00 €	6.696,00 €	19.495,56 €	29.374,22 €	29.667,00 €		160.338,89 €
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	14,48%	11,63%	8,47%	5,93%	4,19%		0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

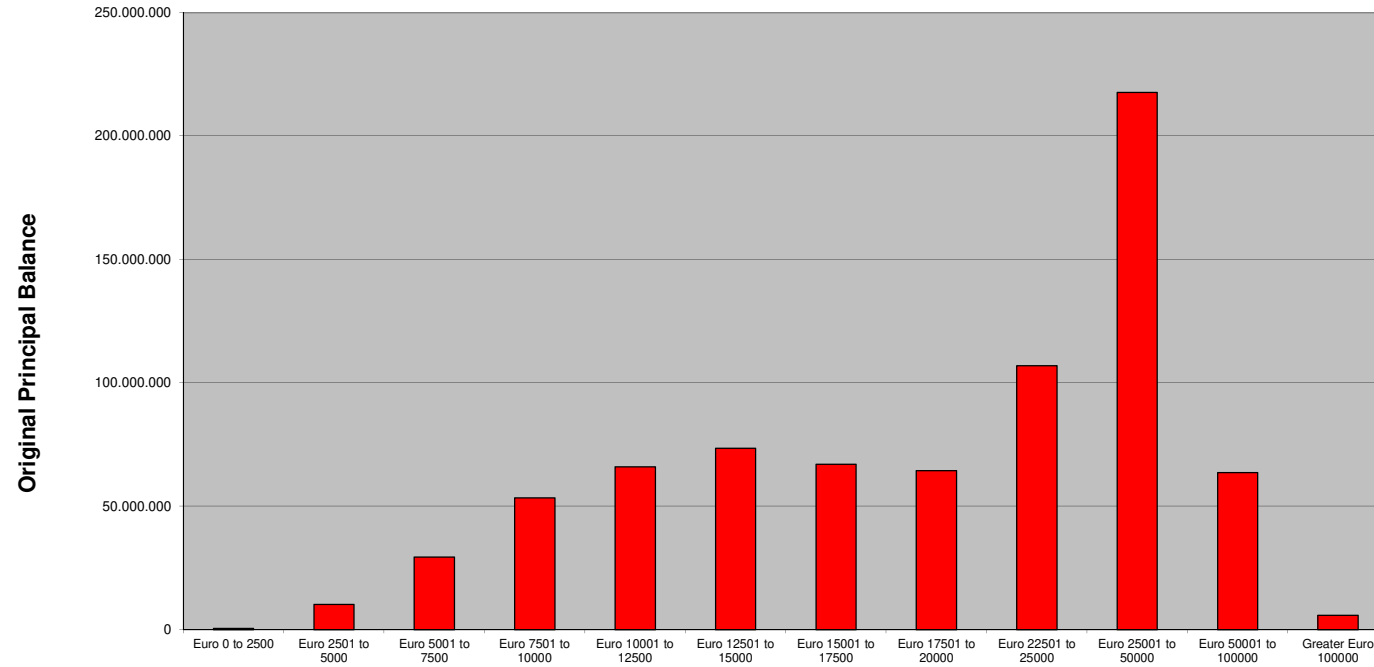
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212.00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505.00	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	4.717.337,77	0,8%	3.224	6,9%
Euro 2501 to 5000	21.019.401,29	3,5%	5.487	11,7%
Euro 5001 to 7500	43.299.932,95	7,2%	6.909	14,7%
Euro 7501 to 10000	59.851.447,14	9,9%	6.847	14,6%
Euro 10001 to 12500	67.776.893,50	11,2%	6.050	12,9%
Euro 12501 to 15000	64.515.619,08	10,7%	4.716	10,1%
Euro 15001 to 17500	54.931.777,42	9,1%	3.397	7,2%
Euro 17501 to 20000	43.898.527,94	7,3%	2.348	5,0%
Euro 22501 to 25000	70.436.289,97	11,6%	3.163	6,7%
Euro 25001 to 50000	136.561.982,98	22,6%	4.150	8,9%
Euro 50001 to 100000	35.321.957,40	5,8%	570	1,2%
Greater Euro 100000	2.372.738,67	0,4%	21	0,0%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,0%</b>	<b>46.882</b>	<b>100,0%</b>

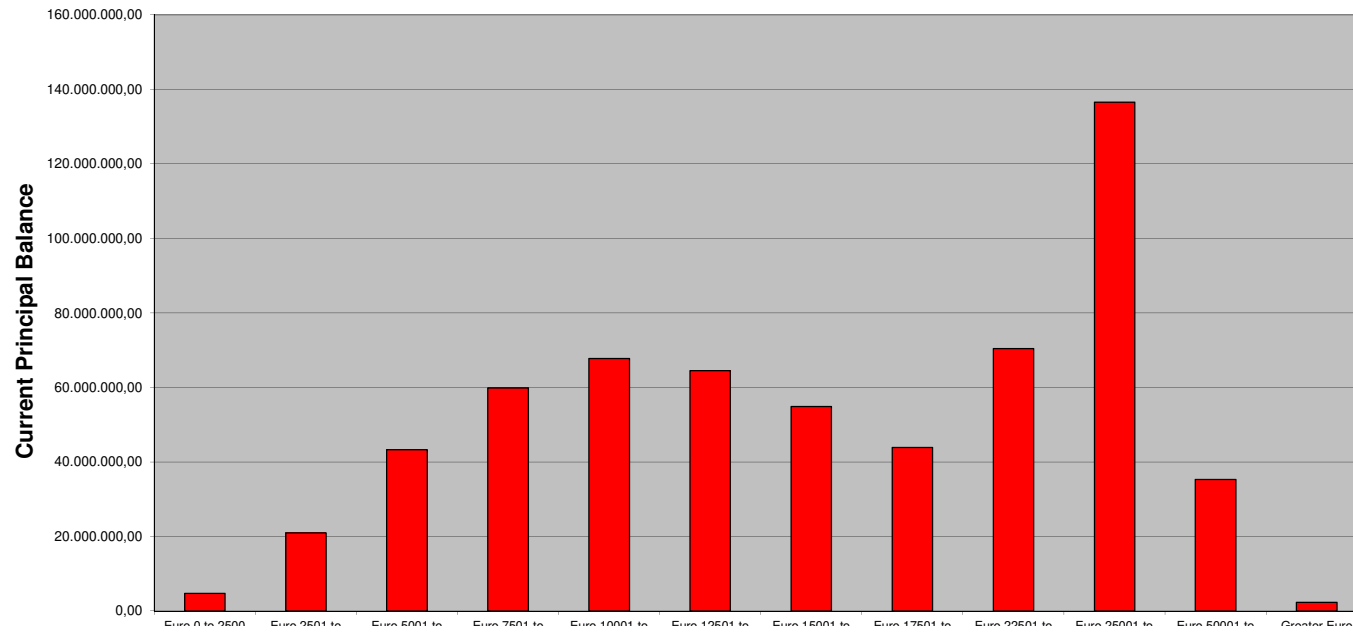
<b>Statistics</b>		<b>in EUR</b>
Average Amount		12.898,42



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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	530.532,94	0,09%	28
2	444.260,32	0,07%	95
3	401.808,96	0,07%	17
4	384.528,88	0,06%	13
5	305.003,06	0,05%	4
6	302.527,26	0,05%	14
7	267.836,33	0,04%	23
8	243.164,19	0,04%	17
9	202.254,89	0,03%	15
10	180.819,80	0,03%	9
11	175.921,88	0,03%	8
12	175.421,87	0,03%	8
13	173.159,66	0,03%	17
14	163.606,66	0,03%	1
15	162.110,57	0,03%	11
16	156.887,92	0,03%	2
17	150.587,95	0,02%	12
18	147.164,50	0,02%	2
19	145.699,49	0,02%	2
20	143.529,29	0,02%	9
	<b>4.856.826,42</b>	<b>0,80%</b>	<b>307</b>

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**8. Geographical Distribution**

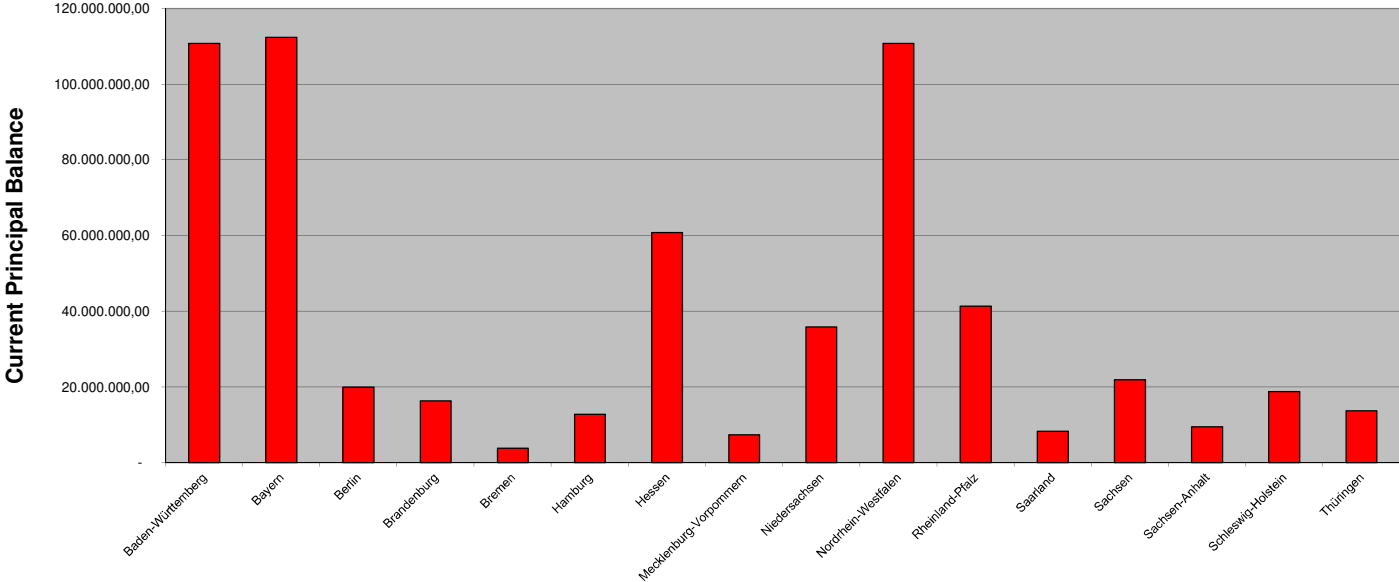
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	110.785.250,97	18,3%	9.196	19,6%
Bayern	112.438.217,71	18,6%	9.256	19,7%
Berlin	19.969.476,11	3,3%	1.320	2,8%
Brandenburg	16.394.637,02	2,7%	1.173	2,5%
Bremen	3.800.078,84	0,6%	340	0,7%
Hamburg	12.787.114,36	2,1%	846	1,8%
Hessen	60.812.220,85	10,1%	4.437	9,5%
Mecklenburg-Vorpomr	7.385.814,73	1,2%	584	1,2%
Niedersachsen	35.896.323,23	5,9%	2.658	5,7%
Nordrhein-Westfalen	110.777.535,00	18,3%	8.241	17,6%
Rheinland-Pfalz	41.376.781,27	6,8%	3.300	7,0%
Saarland	8.317.869,74	1,4%	666	1,4%
Sachsen	21.902.269,60	3,6%	1.558	3,3%
Sachsen-Anhalt	9.539.390,97	1,6%	772	1,6%
Schleswig-Holstein	18.769.377,77	3,1%	1.458	3,1%
Thüringen	13.751.547,94	2,3%	1.077	2,3%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,00%</b>	<b>46.882</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	404.849.167,77	66,9%	26.885	57,35%
Used	199.854.738,34	33,1%	19.997	42,65%
<b>Total</b>	<b>604.703.906,11</b>	<b>100%</b>	<b>46.882</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	514.731.585,14	85,12%	39.809	84,91%
LCV	89.972.320,97	14,88%	7.073	15,09%
<b>Total</b>	<b>604.703.906,11</b>	<b>100%</b>	<b>46.882</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	133.404.814,70	22,1%	13.123	28,0%
Without CPI	471.299.091,41	77,9%	33.759	72,0%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,0%</b>	<b>46.882</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	234.788.056,78	38,8%	26.007	55,5%
Yes	293.724.996,65	48,6%	15.828	33,8%
- of which balloon rates	148.972.363,37	24,6%	n.a	n.a
- of which regular installments	144.752.633,28	23,9%	n.a	n.a
PCP (Formula)	76.190.852,68	12,6%	5.047	10,8%
- of which balloons	39.102.134,89	6,5%	n.a	n.a
- of which regular installments	37.088.717,79	6,1%	n.a	n.a
	<b>604.703.906,11</b>	<b>100%</b>	<b>46.882</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	51	0,3%	620.687	90,8%
13 to 24 months	364	2,3%	4.272.585	71,5%
25 to 36 months	2.814	17,8%	49.242.571	65,7%
37 to 48 months	7.409	46,8%	141.747.306	55,4%
49 to 60 months	3.177	20,1%	59.452.999	45,0%
61 to 72 months	976	6,2%	19.251.894	36,0%
73 to 96 months	1.037	6,6%	19.136.956	33,0%
<b>Total</b>	<b>15.828</b>	<b>100%</b>	<b>293.724.996,65</b>	<b>52,4%</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	1.130	7,1%	13.609.344,38	83,8%
bis 24	2.476	15,6%	40.393.097,40	66,3%
bis 36	4.632	29,3%	86.267.806,02	55,6%
bis 48	5.163	32,6%	103.079.660,77	49,2%
bis 60	1.696	10,7%	34.708.893,89	37,2%
bis 72	731	4,6%	15.646.194,19	30,6%
<b>Total</b>	<b>15.828</b>	<b>100%</b>	<b>293.724.996,65</b>	<b>52,4%</b>

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

**12. Payment Methods**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

<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	600.727.901,05	99,3%	46.612	99,4%
Other	3.976.005,06	0,7%	270	0,6%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,0%</b>	<b>46.882</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	604.703.906,11	100,0%	46.882	100,0%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,0%</b>	<b>46.882</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	544.521.538,06	90,0%	39.602	84,5%
NO	60.182.368,05	10,0%	7.280	15,5%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,0%</b>	<b>46.882</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	12.352,04	13.717,23
Average purchase price	25.504,21	28.051,26
<b>Downpayment in %</b>	<b>48,43%</b>	<b>48,90%</b>



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

**13. Customer Yield**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	46.668.698,51	7,72%	2.396	5,11%
1,01 to 2%	65.476.476,59	10,83%	5.121	10,92%
2,01 to 3%	138.752.298,42	22,95%	9.425	20,10%
3,01 to 4%	214.839.620,90	35,53%	15.708	33,51%
4,01 to 5%	100.926.523,32	16,69%	9.056	19,32%
5,01 to 6%	29.418.103,15	4,86%	3.714	7,92%
6,01 to 7%	7.692.434,28	1,27%	1.337	2,85%
7,01 to 8%	771.747,76	0,13%	100	0,21%
8,01 to 9%	130.717,13	0,02%	20	0,04%
9,01 to 10%	27.286,05	0,00%	5	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>604.703.906,11</b>	<b>100%</b>	<b>46.882,00</b>	<b>100%</b>

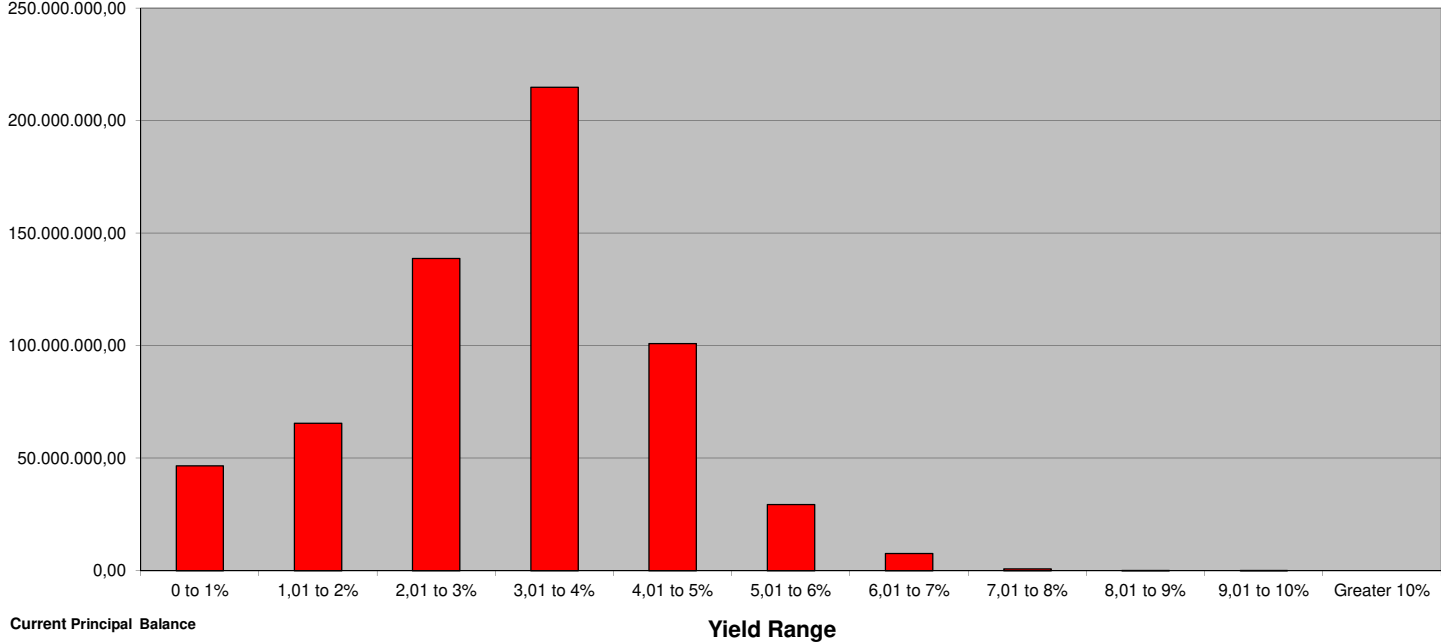
Statistics	in %
WA Interest	3,41

\* runs from .00 to .99

**ABEST 16  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	



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

**14. Seasoning**

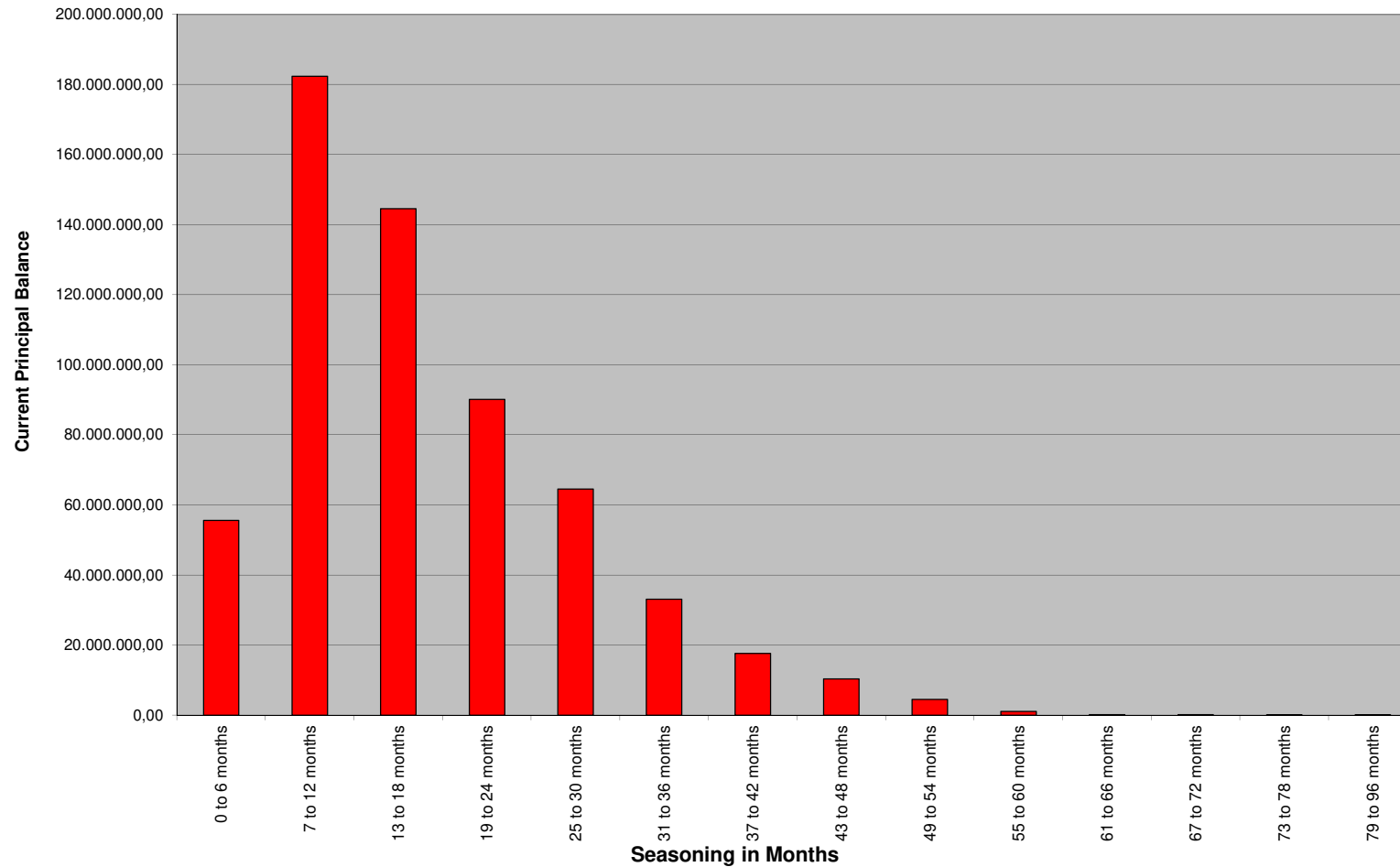
Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

<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	55.654.380,04	9,20%	3.363	7,17%
7 to 12 months	182.341.797,80	30,15%	12.414	26,48%
13 to 18 months	144.538.195,29	23,90%	10.274	21,91%
19 to 24 months	90.180.121,17	14,91%	8.236	17,57%
25 to 30 months	64.606.478,39	10,68%	6.222	13,27%
31 to 36 months	33.155.679,62	5,48%	2.920	6,23%
37 to 42 months	17.649.565,50	2,92%	1.596	3,40%
43 to 48 months	10.407.219,86	1,72%	1.116	2,38%
49 to 54 months	4.526.135,41	0,75%	503	1,07%
55 to 60 months	1.150.274,99	0,19%	156	0,33%
61 to 66 months	164.619,45	0,03%	26	0,06%
67 to 72 months	184.542,37	0,03%	23	0,05%
73 to 78 months	83.461,59	0,01%	17	0,04%
79 to 96 months	61.434,63	0,01%	16	0,03%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,00%</b>	<b>46.882</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	



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**15. Remaining Term**

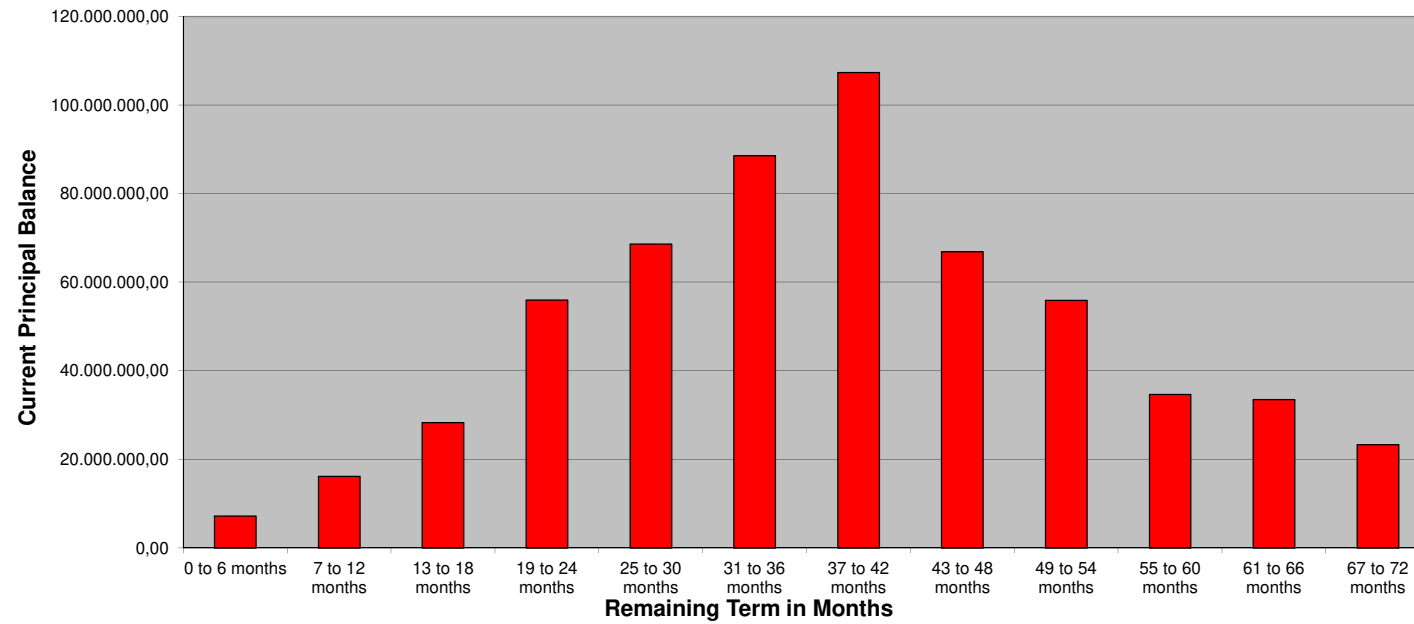
Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

<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	7.218.304,25	1,19%	1.865	3,98%
7 to 12 months	16.158.107,15	2,67%	2.659	5,67%
13 to 18 months	28.341.864,37	4,69%	3.469	7,40%
19 to 24 months	55.987.691,23	9,26%	5.113	10,91%
25 to 30 months	68.628.558,56	11,35%	5.543	11,82%
31 to 36 months	88.566.254,34	14,65%	6.170	13,16%
37 to 42 months	107.336.289,78	17,75%	6.706	14,30%
43 to 48 months	66.897.141,21	11,06%	4.403	9,39%
49 to 54 months	55.898.756,14	9,24%	3.700	7,89%
55 to 60 months	34.654.031,63	5,73%	2.327	4,96%
61 to 66 months	33.513.161,43	5,54%	2.167	4,62%
67 to 72 months	23.362.320,09	3,86%	1.518	3,24%
73 to 96 months	18.141.425,93	3,00%	1.242	2,65%
<b>Total</b>	<b>604.703.906,11</b>	<b>100,00%</b>	<b>46.882</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	



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**16. Original Term**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

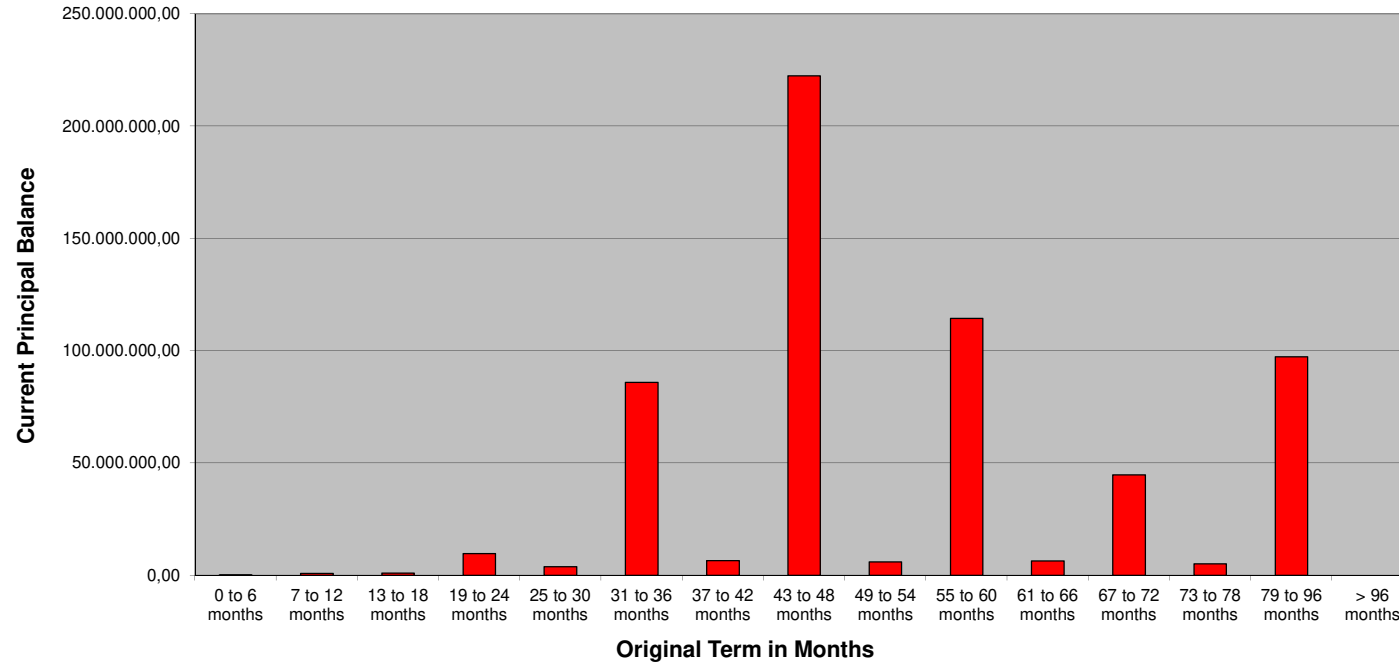
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	147.848,05	0,02%	12	0,03%
7 to 12 months	948.560,25	0,16%	250	0,53%
13 to 18 months	1.000.521,69	0,17%	328	0,70%
19 to 24 months	9.747.561,24	1,61%	1.787	3,81%
25 to 30 months	3.848.703,35	0,64%	915	1,95%
31 to 36 months	85.976.356,72	14,22%	7.794	16,62%
37 to 42 months	6.514.810,32	1,08%	904	1,93%
43 to 48 months	222.387.670,43	36,78%	15.261	32,55%
49 to 54 months	6.051.697,09	1,00%	598	1,28%
55 to 60 months	114.380.110,20	18,92%	7.945	16,95%
61 to 66 months	6.416.818,41	1,06%	534	1,14%
67 to 72 months	44.737.711,12	7,40%	2.978	6,35%
73 to 78 months	5.157.358,81	0,85%	371	0,79%
79 to 96 months	97.388.178,43	16,11%	7.205	15,37%
> 96 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>604.703.906,11</b>	<b>100%</b>	<b>46.882,00</b>	<b>100%</b>

Statistics	
WA Original Term	56,97

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**16.1 Original Term (Graph)**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	





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**17. Manufacturer**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

<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	322.620.018,70	53,35%	31.931	68,11%
Lancia	1.215.821,05	0,20%	182	0,39%
Alfa Romeo	29.037.240,89	4,80%	1.780	3,80%
Maserati	5.988.792,71	0,99%	120	0,26%
Jeep	83.187.834,39	13,76%	3.901	8,32%
others	162.654.198,37	26,90%	8.968	19,13%
-> Ferrari	441.106,13	0,07%	5	0,01%
-> Jaguar	35.227.765,75	5,83%	1.259	2,69%
-> LandRover	83.409.079,10	13,79%	2.896	6,18%
-> Chrysler	165.720,15	0,03%	27	0,06%
-> Dodge	1.636.290,43	0,27%	70	0,15%
-> others	41.774.236,81	6,91%	4.711	10,05%
	<b>604.703.906,11</b>	<b>100,00%</b>	<b>46.882,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

**Priority of Payments during the Revolving Period**

N/A

Available Distribution Amount	+	19.830.589,97
1. Payable Expenses	-	27.467,23
2. to credit into Expenses Account the Withholding Amount	-	87,40
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	-	522.099,06
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	168.274,03
6. Interest on Class A	-	14.880,00
7. Interest on Class B	-	6.696,00
8. Interest on Class C	-	19.495,56
9. Interest on Class D	-	29.374,22
10. Interest on Class E	-	29.667,00
11. Required Reserved Amount on the Reserve Account	-	-
Portfolios/Redeemed Senior Notes	-	17.682.527,47
13. Replenishment of the reserve fund up to the required principal reserve amount	-	88.566,42
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	-	160.338,89
16. Additional servicing fee	-	1.081.016,69
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	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	=
Collection Period	from	01/05/2019	to	31/05/2019	31 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	27.467,23 €	<u>23.483,7</u>	<u>782,8</u>	<u>869,8</u>	<u>695,8</u>	<u>478,4</u>	<u>1.156,8</u>
Interest accrued for the Period	399.058,69 €	168.274,03 €	14.880,00 €	6.696,00 €	19.495,56 €	29.374,22 €	160.338,89 €
Interest Payments	399.058,69 €	168.274,03 €	14.880,00 €	6.696,00 €	19.495,56 €	29.374,22 €	160.338,89 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

**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)	-	0,3680
Net Swap Payments		155.249,72

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**21. Retention**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

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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**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/06/2019	=	31 days
Collection Period	31/05/2019		

		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.

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**23. Counterparties II**

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

**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	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

**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	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

**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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25. Glossary

Reporting Date	05/06/2019				
Payment Date	21/06/2019				
Period No	6				
Monthly Period	01/05/2019 - 31/05/2019				
Interest Period	from	21/05/2019	to	21/06/2019	= 31 days
Collection Period	from	01/05/2019	to	31/05/2019	

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