

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/08/2019			
Payment Date	21/08/2019			
Period No	8			
Monthly Period	01/07/2019 - 31/07/2019			
Interest Period from	22/07/2019	to	21/08/2019	= 30 days
Collection Period from	01/07/2019	to	31/07/2019	

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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
Beginning of Period (collection period)		622.338.956,94 €	622.386.433,58
Scheduled Principal Payments		11.763.606,06 €	10.954.513,54
Prepayment Principal		5.698.865,45 €	4.890.878,55
Others		1.925.709,63 €	1.311.625,68
Recoveries		- €	-
Total Principal Collections		19.388.181,14 €	17.157.017,77
Total Interest Collections		1.742.124,92 €	1.935.142,33
Defaults		6.555,87	46.522,97
End of Period (after Payment Date)	47.273	621.829.703,54 €	622.338.956,94
Balance of the Replenishment account (after Payment Date)		155.166,67 €	160.338,89
Current Prepayment Rate (annualised)		10,99%	9,43%
New sale Offer		18.885.483,61 €	17.156.064,10

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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	1.317.399,32 €

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	562.255,32 €

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	555.889,96 €

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	0,01%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,04%
Delinquency Level current period	0,10%

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	95
Number of Contracts being 61-90 Days delinquent	31
Number of Contracts being 91-120 Days delinquent	38
Gross instalments being 31-60 days delinquent	28.888,18
Gross instalments being 61-90 days delinquent	10.695,96
Gross instalments being 91-120 days delinquent	12.935,93
Current Period Termination	102.162,14
Cumulative Termination	382.131,68
New number of Contracts being terminated	10,00
Total number of Contracts being terminated	42,00
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 (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
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	0,001	0,401	1,10	2,10	3,10		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	30 days	30 days	30 days	30 days	30 days		30 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	450,00 €	6.015,00 €	18.350,00 €	28.013,33 €	28.425,83 €		155.166,67 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	14,49%	11,64%	8,47%	5,93%	4,19%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

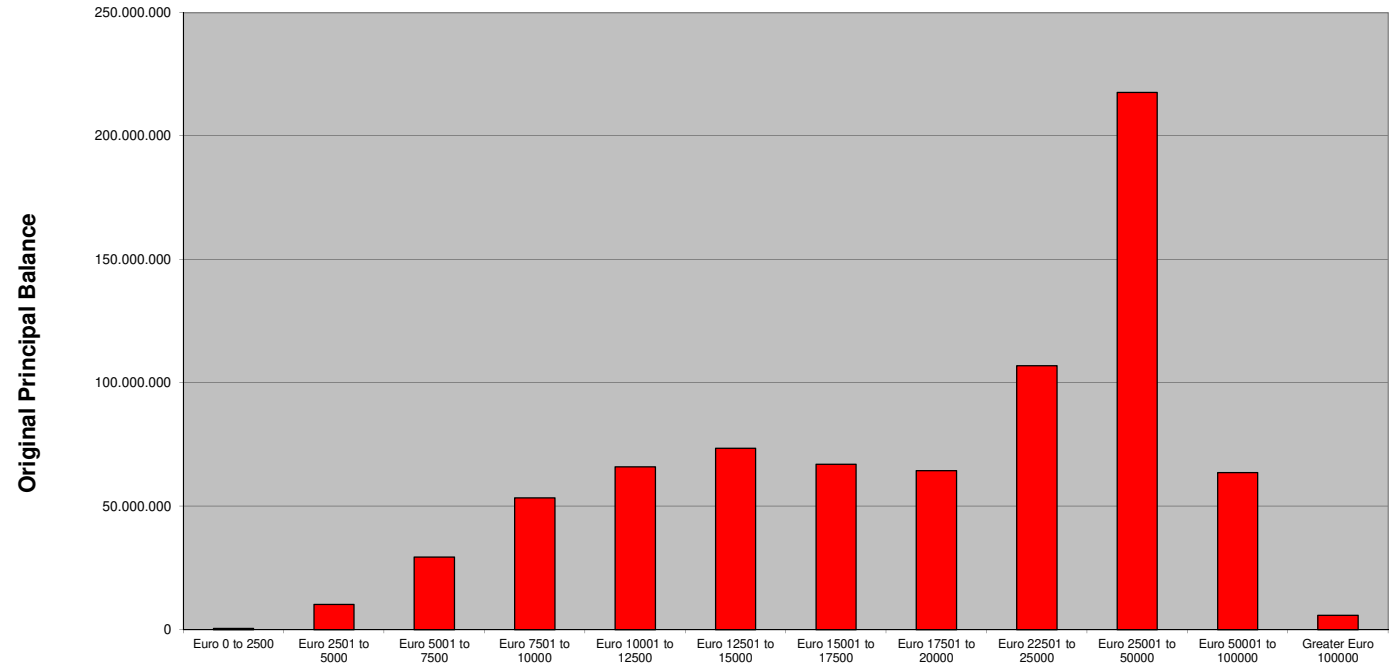
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212.00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505.00	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%
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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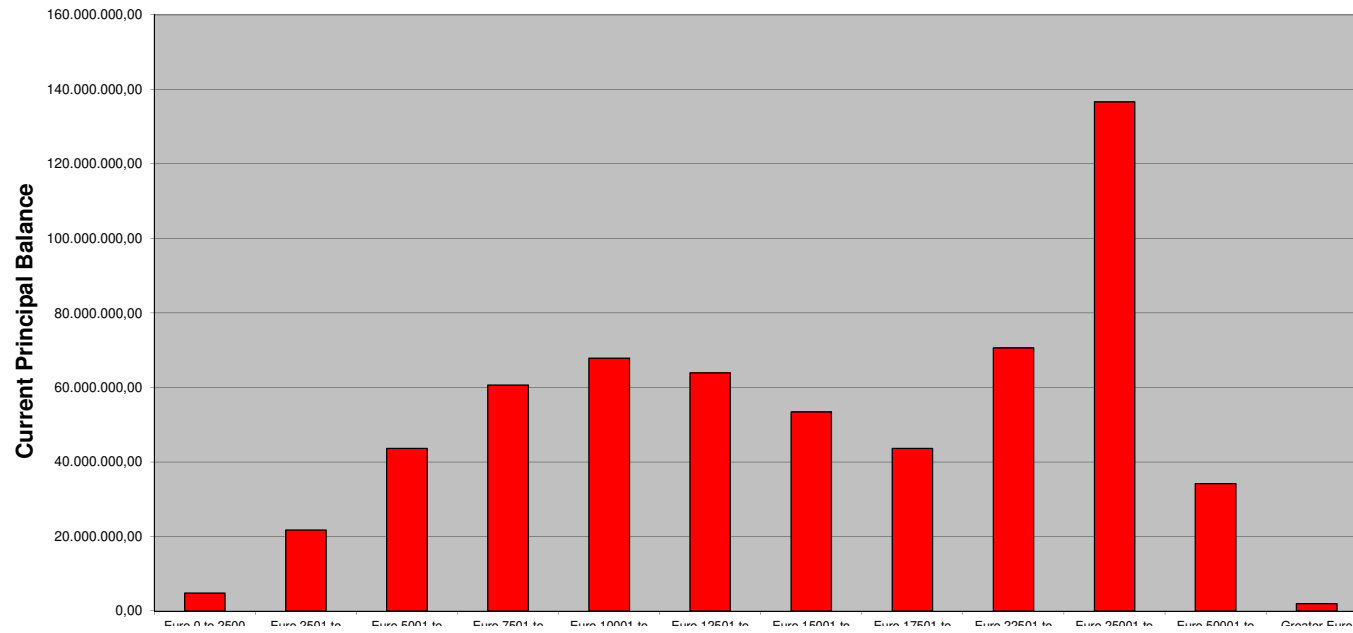
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.866.920,96	0,8%	3.397	7,2%
Euro 2501 to 5000	21.767.321,75	3,6%	5.682	12,0%
Euro 5001 to 7500	43.649.395,27	7,2%	6.973	14,8%
Euro 7501 to 10000	60.697.886,18	10,1%	6.948	14,7%
Euro 10001 to 12500	67.892.130,44	11,2%	6.061	12,8%
Euro 12501 to 15000	63.962.041,56	10,6%	4.676	9,9%
Euro 15001 to 17500	53.473.068,26	8,9%	3.310	7,0%
Euro 17501 to 20000	43.659.623,75	7,2%	2.336	4,9%
Euro 22501 to 25000	70.586.166,22	11,7%	3.172	6,7%
Euro 25001 to 50000	136.706.857,61	22,7%	4.151	8,8%
Euro 50001 to 100000	34.227.154,60	5,7%	549	1,2%
Greater Euro 100000	2.027.013,20	0,3%	18	0,0%
Total	603.515.579,80	100,0%	47.273	100,0%

Statistics		in EUR
Average Amount		12.766,60

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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	525.434,58	0,09%	24
2	415.243,63	0,07%	89
3	305.765,96	0,05%	10
4	298.408,32	0,05%	15
5	297.709,48	0,05%	4
6	292.417,06	0,05%	14
7	249.156,78	0,04%	23
8	235.975,24	0,04%	17
9	188.928,96	0,03%	14
10	182.900,20	0,03%	9
11	171.269,35	0,03%	8
12	169.050,30	0,03%	8
13	165.892,29	0,03%	17
14	160.819,33	0,03%	1
15	155.710,77	0,03%	11
16	150.134,93	0,02%	2
17	144.367,74	0,02%	4
18	144.193,02	0,02%	2
19	142.690,71	0,02%	2
20	142.299,11	0,02%	12
	4.538.367,76	0,75%	286

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8. Geographical Distribution

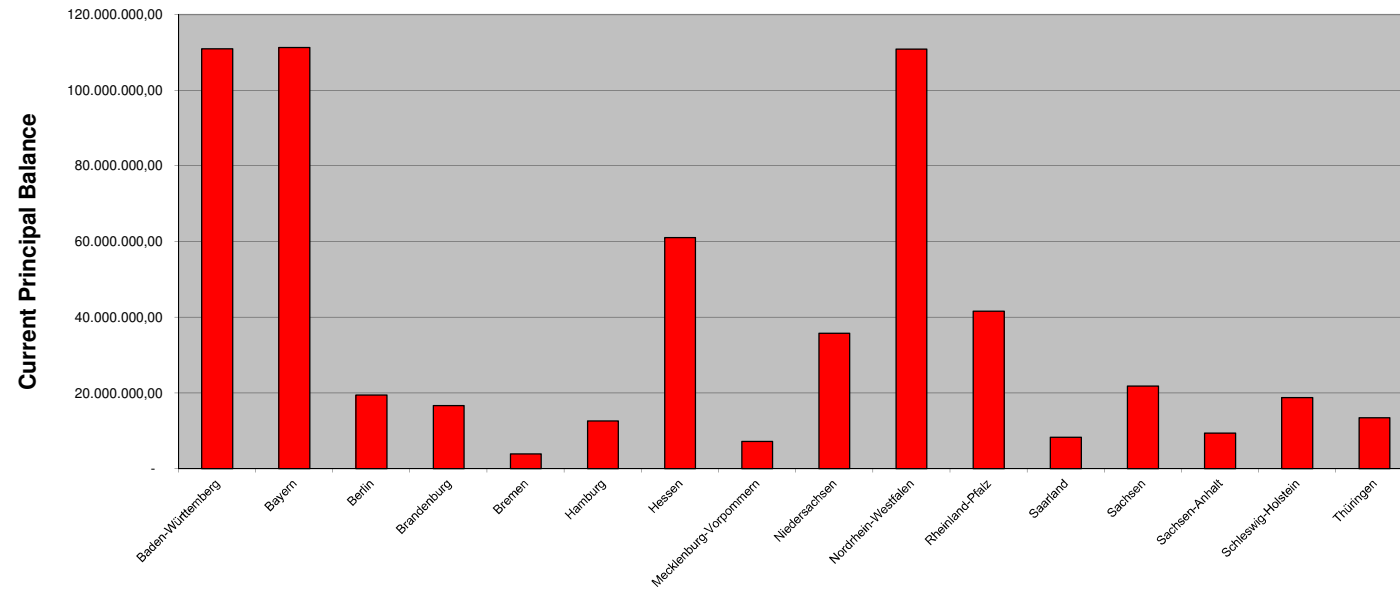
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	110.965.882,85	18,4%	9.245	19,6%
Bayern	111.354.092,55	18,5%	9.261	19,6%
Berlin	19.523.749,30	3,2%	1.310	2,8%
Brandenburg	16.686.794,70	2,8%	1.192	2,5%
Bremen	3.935.892,07	0,7%	347	0,7%
Hamburg	12.634.228,52	2,1%	848	1,8%
Hessen	61.080.269,17	10,1%	4.510	9,5%
Mecklenburg-Vorpomr	7.222.458,13	1,2%	587	1,2%
Niedersachsen	35.781.326,06	5,9%	2.684	5,7%
Nordrhein-Westfalen	110.851.825,85	18,4%	8.359	17,7%
Rheinland-Pfalz	41.634.026,57	6,9%	3.349	7,1%
Saarland	8.338.980,52	1,4%	670	1,4%
Sachsen	21.868.657,80	3,6%	1.576	3,3%
Sachsen-Anhalt	9.420.785,14	1,6%	777	1,6%
Schleswig-Holstein	18.765.402,26	3,1%	1.476	3,1%
Thüringen	13.451.208,31	2,2%	1.062	2,3%
Total	603.515.579,80	100,00%	47.273	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	407.461.019,36	67,5%	27.446	58,06%
Used	196.054.560,44	32,5%	19.827	41,94%
Total	603.515.579,80	100%	47.273	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	514.556.666,04	85,26%	40.133	84,90%
LCV	88.958.913,76	14,74%	7.140	15,10%
Total	603.515.579,80	100%	47.273	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	131.761.048,21	21,8%	13.064	27,6%
Without CPI	471.754.531,59	78,2%	34.209	72,4%
Total	603.515.579,80	100,0%	47.273	100,0%

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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	226.881.821,97	37,6%	25.811	54,6%
Yes	300.534.854,10	49,8%	16.348	34,6%
- of which balloon rates	156.405.912,32	25,9%	n.a	n.a
- of which regular installments	144.128.941,78	23,9%	n.a	n.a
PCP (Formula)	76.098.903,73	12,6%	5.114	10,8%
- of which balloons	40.290.979,19	6,7%	n.a	n.a
- of which regular installments	35.807.924,54	5,9%	n.a	n.a
	603.515.579,80	100%	47.273	100%

<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	36	0,2%	395.950	90,3%
13 to 24 months	352	2,2%	4.056.603	72,8%
25 to 36 months	2.913	17,8%	50.169.247	66,5%
37 to 48 months	7.750	47,4%	146.283.403	56,3%
49 to 60 months	3.200	19,6%	59.800.428	45,5%
61 to 72 months	1.001	6,1%	19.659.849	36,5%
73 to 96 months	1.096	6,7%	20.169.374	33,5%
Total	16.348	100%	300.534.854,10	53,1%

<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	1.228	7,5%	14.736.771,20	83,6%
bis 24	2.845	17,4%	46.342.223,87	66,7%
bis 36	5.370	32,8%	100.256.176,06	55,6%
bis 48	4.727	28,9%	93.799.920,32	48,6%
bis 60	1.500	9,2%	30.826.557,76	36,6%
bis 72	678	4,1%	14.573.204,89	30,4%
Total	16.348	100%	300.534.854,10	53,1%

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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	598.166.246,78	99,1%	46.917	99,2%
Other	5.349.333,02	0,9%	356	0,8%
Total	603.515.579,80	100,0%	47.273	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	603.515.579,80	100,0%	47.273	100,0%
Total	603.515.579,80	100,0%	47.273	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	545.425.030,88	90,4%	40.145	84,9%
NO	58.090.548,92	9,6%	7.128	15,1%
Total	603.515.579,80	100,0%	47.273	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.455,40	13.781,96
Average purchase price	25.760,52	28.248,64
Downpayment in %	48,35%	48,79%

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13. Customer Yield

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Collection Period	from	01/07/2019	to	31/07/2019	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	49.018.155,44	8,12%	2.532	5,36%
1,01 to 2%	65.159.491,13	10,80%	5.195	10,99%
2,01 to 3%	139.885.717,35	23,18%	9.655	20,42%
3,01 to 4%	212.813.238,54	35,26%	15.765	33,35%
4,01 to 5%	99.864.999,33	16,55%	9.079	19,21%
5,01 to 6%	28.402.761,20	4,71%	3.613	7,64%
6,01 to 7%	7.541.501,34	1,25%	1.322	2,80%
7,01 to 8%	692.742,37	0,11%	90	0,19%
8,01 to 9%	111.310,63	0,02%	17	0,04%
9,01 to 10%	25.662,47	0,00%	5	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	603.515.579,80	100%	47.273,00	100%

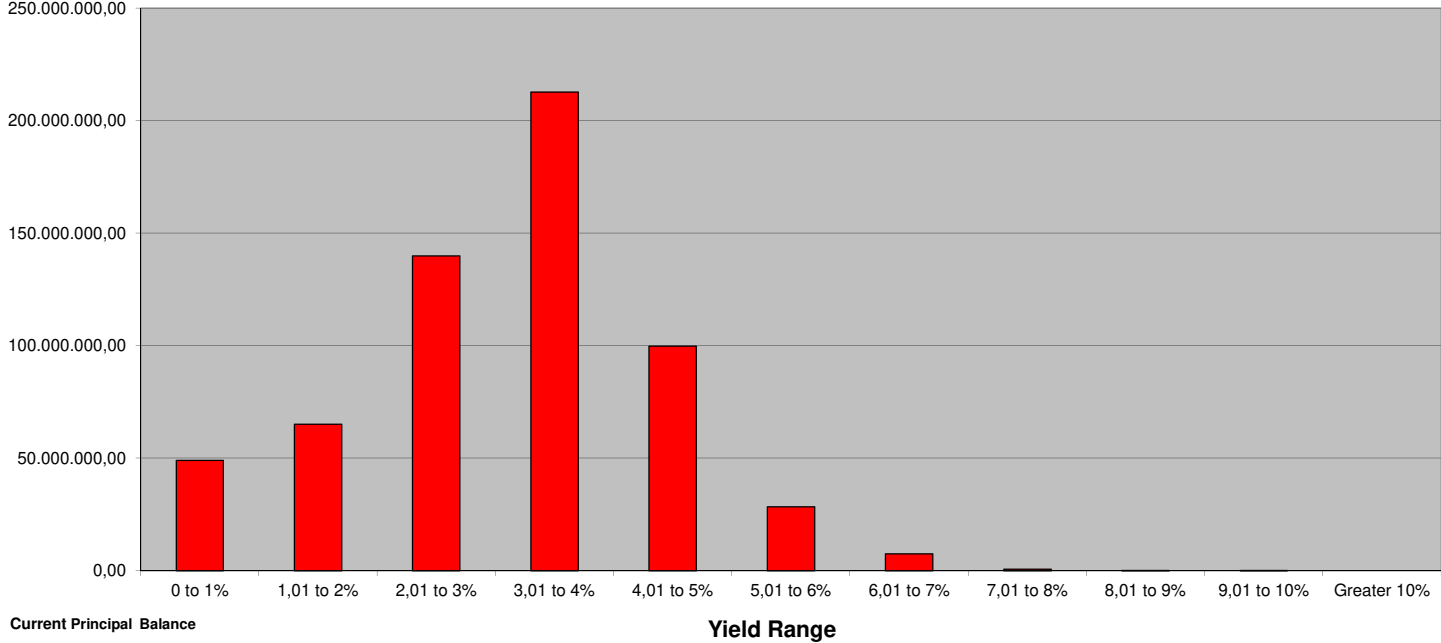
Statistics	in %
WA Interest	3,39

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	



ABEST 16
Monthly Investor Report

14. Seasoning

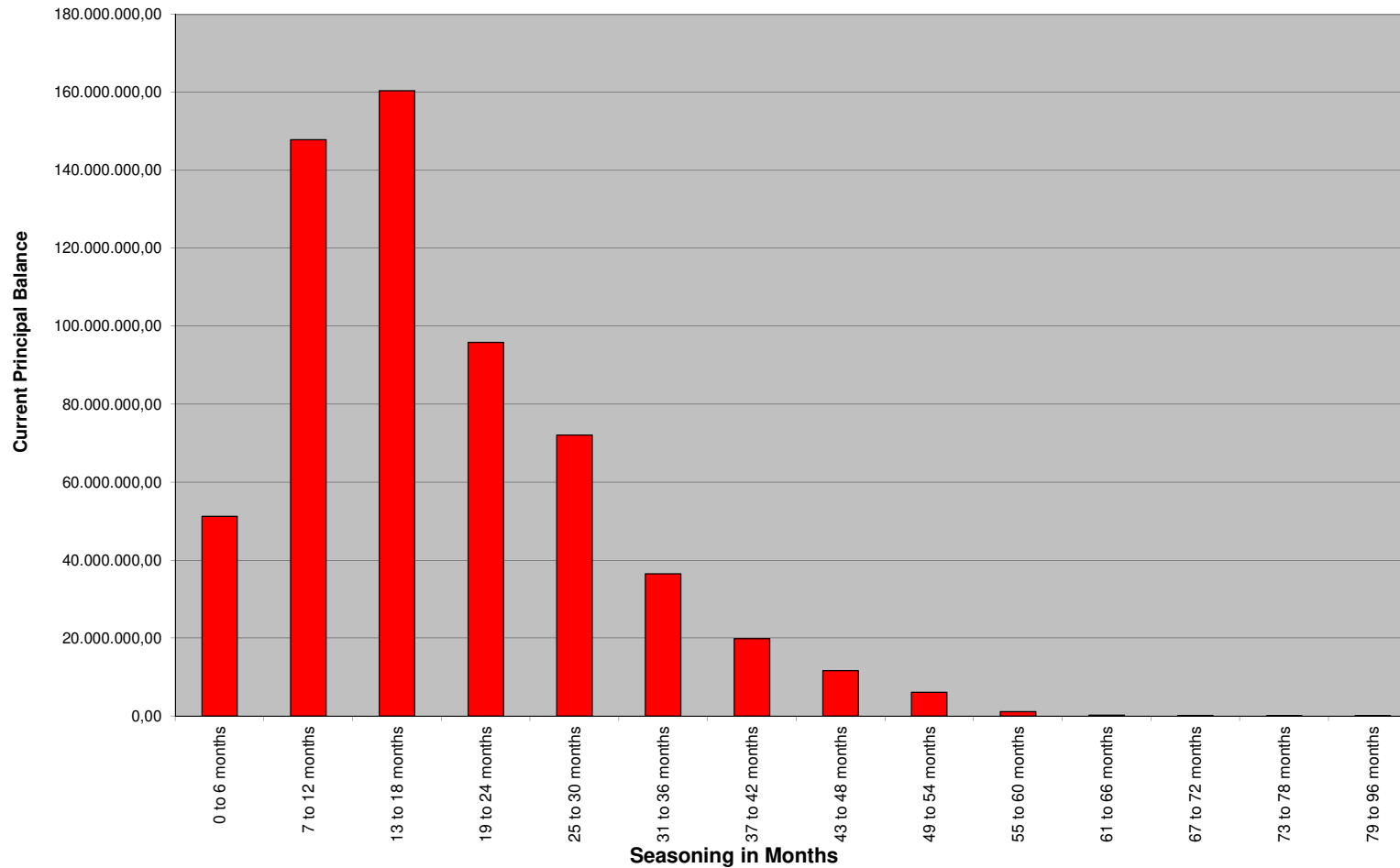
Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

<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	51.225.313,67	8,49%	3.014	6,38%
7 to 12 months	147.866.563,18	24,50%	10.005	21,16%
13 to 18 months	160.440.153,38	26,58%	11.202	23,70%
19 to 24 months	95.856.805,76	15,88%	8.456	17,89%
25 to 30 months	72.075.601,48	11,94%	7.239	15,31%
31 to 36 months	36.478.993,39	6,04%	3.361	7,11%
37 to 42 months	19.907.307,26	3,30%	1.840	3,89%
43 to 48 months	11.711.517,77	1,94%	1.221	2,58%
49 to 54 months	6.146.457,15	1,02%	690	1,46%
55 to 60 months	1.187.285,37	0,20%	154	0,33%
61 to 66 months	231.756,16	0,04%	32	0,07%
67 to 72 months	177.236,93	0,03%	16	0,03%
73 to 78 months	124.250,90	0,02%	23	0,05%
79 to 96 months	86.337,40	0,01%	20	0,04%
Total	603.515.579,80	100,00%	47.273	100,00%

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Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

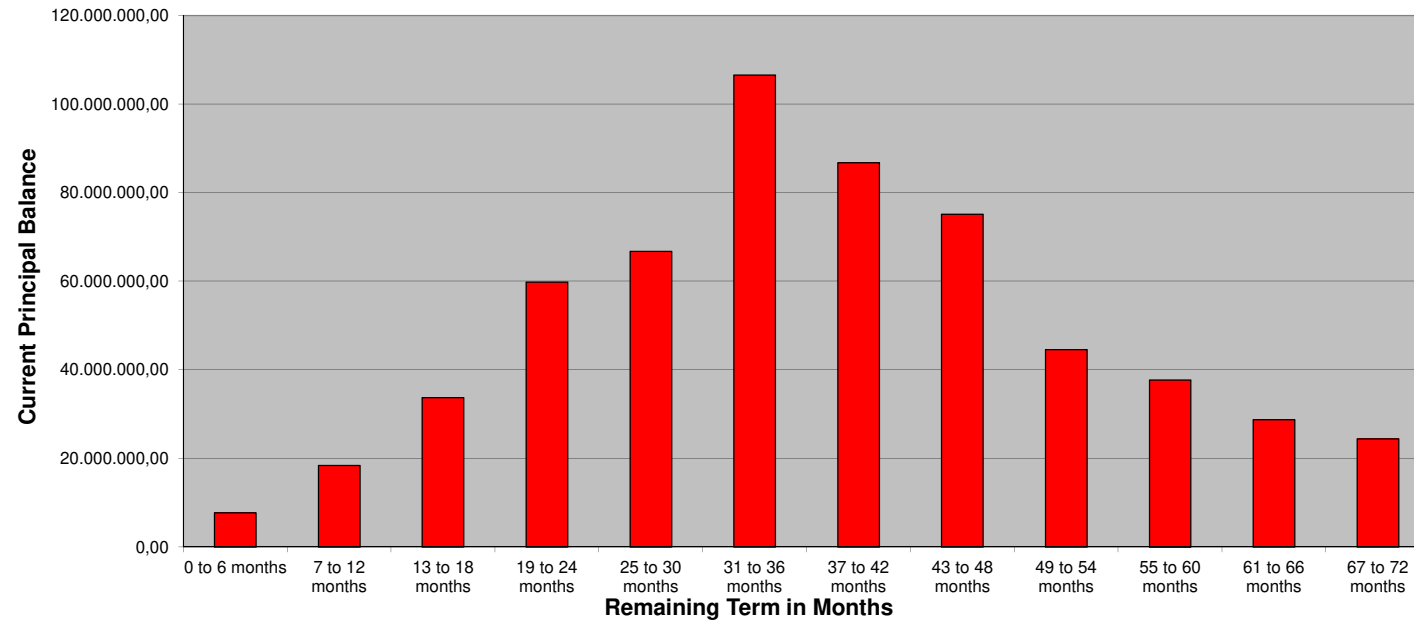
Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

<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	7.723.807,92	1,28%	2.034	4,30%
7 to 12 months	18.382.806,98	3,05%	2.954	6,25%
13 to 18 months	33.706.919,37	5,59%	3.868	8,18%
19 to 24 months	59.840.380,44	9,92%	5.465	11,56%
25 to 30 months	66.773.684,80	11,06%	5.367	11,35%
31 to 36 months	106.538.725,21	17,65%	7.233	15,30%
37 to 42 months	86.747.533,74	14,37%	5.483	11,60%
43 to 48 months	75.163.732,82	12,45%	4.958	10,49%
49 to 54 months	44.584.382,74	7,39%	3.032	6,41%
55 to 60 months	37.696.967,15	6,25%	2.506	5,30%
61 to 66 months	28.734.193,50	4,76%	1.882	3,98%
67 to 72 months	24.400.601,02	4,04%	1.591	3,37%
73 to 96 months	13.221.844,11	2,19%	900	1,90%
Total	603.515.579,80	100,00%	47.273	100,00%

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Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	



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16. Original Term

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

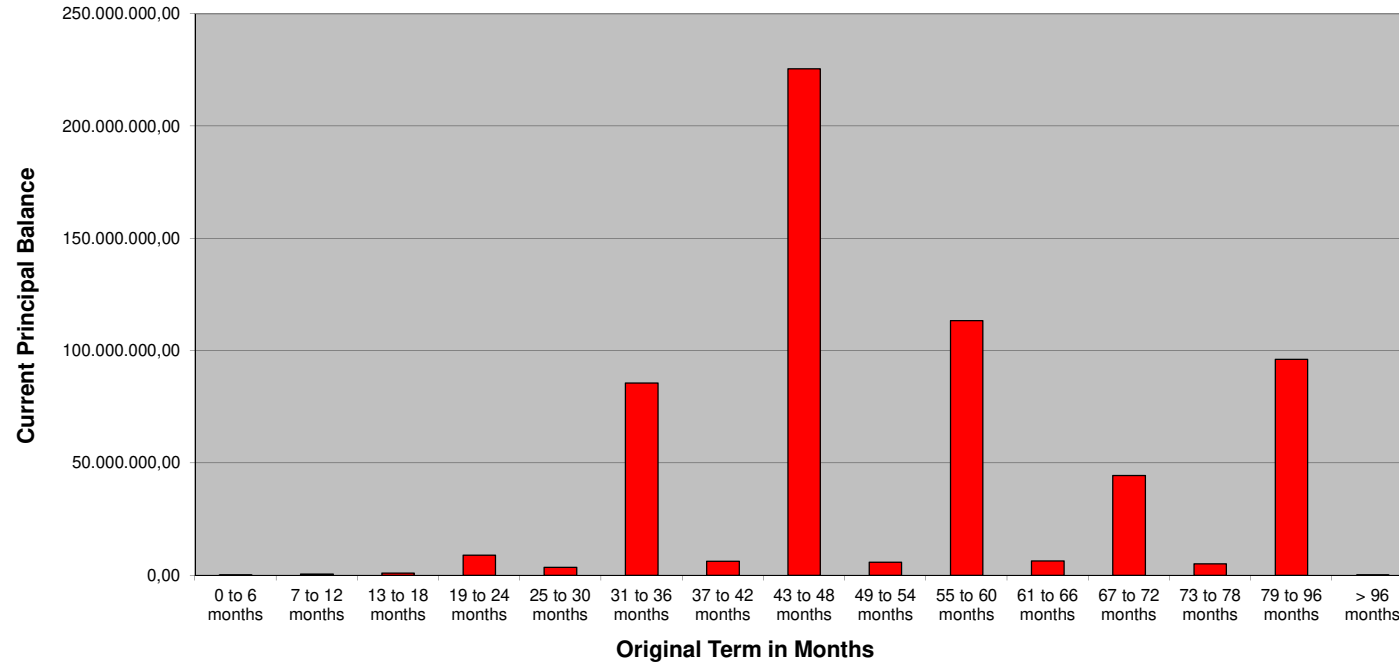
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	41.709,94	0,01%	7	0,01%
7 to 12 months	658.732,27	0,11%	186	0,39%
13 to 18 months	1.037.748,33	0,17%	298	0,63%
19 to 24 months	8.997.671,49	1,49%	1.691	3,58%
25 to 30 months	3.592.605,40	0,60%	863	1,83%
31 to 36 months	85.649.025,10	14,19%	7.895	16,70%
37 to 42 months	6.330.632,91	1,05%	905	1,91%
43 to 48 months	225.496.632,84	37,36%	15.686	33,18%
49 to 54 months	5.873.372,39	0,97%	605	1,28%
55 to 60 months	113.448.060,38	18,80%	7.989	16,90%
61 to 66 months	6.455.167,41	1,07%	538	1,14%
67 to 72 months	44.509.758,37	7,38%	3.013	6,37%
73 to 78 months	5.163.105,70	0,86%	372	0,79%
79 to 96 months	96.237.984,51	15,95%	7.224	15,28%
> 96 months	23.372,76	0,00%	1	0,00%
Total	603.515.579,80	100%	47.273,00	100%

Statistics	
WA Original Term	56,93

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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	



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17. Manufacturer

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

<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	321.273.551,27	53,23%	32.243	68,21%
Lancia	1.113.382,02	0,18%	175	0,37%
Alfa Romeo	29.002.362,09	4,81%	1.774	3,75%
Maserati	6.017.040,93	1,00%	124	0,26%
Jeep	85.708.296,86	14,20%	4.065	8,60%
others	160.400.946,63	26,58%	8.892	18,81%
-> Ferrari	430.914,94	0,07%	5	0,01%
-> Jaguar	34.756.418,23	5,76%	1.267	2,68%
-> LandRover	83.464.706,78	13,83%	2.935	6,21%
-> Chrysler	147.035,71	0,02%	23	0,05%
-> Dodge	1.730.380,37	0,29%	73	0,15%
-> others	39.871.490,60	6,61%	4.589	9,71%
	603.515.579,80	100,00%	47.273,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

Priority of Payments during the Revolving Period

N/A

Available Distribution Amount	+	21.266.349,12
1. Payable Expenses	-	28.568,86
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	-	522.169,77
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	178.475,00
6. Interest on Class A	-	450,00
7. Interest on Class B	-	6.015,00
8. Interest on Class C	-	18.350,00
9. Interest on Class D	-	28.013,33
10. Interest on Class E	-	28.425,83
11. Required Reserved Amount on the Reserve Account	-	-
Portfolios/Redeemed Senior Notes	-	18.885.483,61
13. Replenishment of the reserve fund up to the required principal reserve amount	-	691.819,43
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	-	155.166,67
16. Additional servicing fee	-	723.311,61
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	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	=
Collection Period	from	01/07/2019	to	31/07/2019	30 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
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	28.568,86 €	<u>24.425,6</u>	<u>814,2</u>	<u>904,7</u>	<u>723,7</u>	<u>497,6</u>	<u>1.203,2</u>
Interest accrued for the Period	386.470,00 €	178.475,00 €	450,00 €	6.015,00 €	18.350,00 €	28.013,33 €	155.166,67 €
Interest Payments	386.470,00 €	178.475,00 €	450,00 €	6.015,00 €	18.350,00 €	28.013,33 €	155.166,67 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

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)	-	0,3990
Net Swap Payments		165.870,83

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Monthly Investor Report

21. Retention

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

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	21/08/2019	=	30 days
Collection Period	31/07/2019		

		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.

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Monthly Investor Report

23. Counterparties II

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

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**

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Monthly Investor Report

24. Issuer Information

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

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

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Monthly Investor Report

25. Originator. Servicer

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

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 Baa3 by Moody's

Moody's
Long Term
Baa1

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Monthly Investor Report**

25. Glossary

Reporting Date	05/08/2019				
Payment Date	21/08/2019				
Period No	8				
Monthly Period	01/07/2019 - 31/07/2019				
Interest Period	from	22/07/2019	to	21/08/2019	= 30 days
Collection Period	from	01/07/2019	to	31/07/2019	

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