

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

Index

Page

1. Portfolio Information	1
2. Reserve Accounts	2
3. Performance Data	3
4. Outstanding Notes	4
5. Original Principal Balance	5
5.1 Original PB (Graph)	5.1
6. Current Principal Balance	6
6.1 Current PB (Graph)	6.1
7. Borrower Concentration	7
8. Geographical Distribution	8
8.1 Geographical (Graph)	8.1
9. Object Type	9
10. Insurance Coverage	10
11. Contract Type	11
12. Payment Methods	12
13. Customer Yield	13
13.1 Customer Yield (Graph)	13
14. Seasoning	14
14.1 Seasoning (Graph)	14.1
15. Remaining Term	15
15.1 Remaining Term (Graph)	15.1
16. Original Term	16
16.1 Original Term (Graph)	16
17. Manufacturer	17
18. Priority of Payments	18
19. Transaction Costs	19
20. Swap Counterparty Data	20
21. Retention	21
22. Counterparties I	22
23. Counterparties II	23
25. Originator	25
26. Disclaimer	26

ABEST 16
Monthly Investor Report

1. Portfolio Information

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		621.817.748,23 €	621.829.703,54
Scheduled Principal Payments		10.943.604,96 €	10.659.928,33
Prepayment Principal		5.115.099,41 €	4.987.917,09
Others		1.450.336,57 €	1.422.187,85
Recoveries		- €	-
Total Principal Collections		17.509.040,94 €	17.070.033,27
Total Interest Collections		2.130.094,45 €	2.083.633,54
Defaults		112.688,81	30.368,65
End of Period (after Payment Date)	47.922	621.796.969,78 €	621.817.748,23
Balance of the Replenishment account (after Payment Date)		724.553,19 €	703.774,74
Current Prepayment Rate (annualised)		9,87%	9,63%
New sale Offer		17.600.951,30 €	17.088.446,61

ABEST 16
Monthly Investor Report

2. Reserve Accounts

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

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	

ABEST 16
Monthly Investor Report

3. Performance Data

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period from	23/09/2019	to	21/10/2019	=	28 days
Collection Period from	01/09/2019	to	30/09/2019		

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	1.293.748,26 €

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	837.072,94 €

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	440.363,82 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,01%
Cumulative Default Level previous period	0,01%
Cumulative Default Level current period	0,04%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,13%
Delinquency Level current period	0,14%

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)

NO

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	128
Number of Contracts being 61-90 Days delinquent	66
Number of Contracts being 91-120 Days delinquent	32
Gross instalments being 31-60 days delinquent	30.369,07
Gross instalments being 61-90 days delinquent	19.466,90
Gross instalments being 91-120 days delinquent	8.667,00
Current Period Termination	372.861,38
Cumulative Termination	806.482,89
New number of Contracts being terminated	27,00
Total number of Contracts being terminated	75,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

ABEST 16
Monthly Investor Report

4. Outstanding Notes

Reporting Date	04/10/2019					
Payment Date	21/10/2019					
Period No	10					
Monthly Period	01.09.2019 - 30.09.2019					
Interest Period from	23/09/2019	to	21/10/2019	=	=	28 days
Collection Period from	01/09/2019	to	30/09/2019			

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	-	0,350	1,05	2,05	3,05		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	0,00 €	4.900,00 €	16.333,33 €	25.511,11 €	26.094,44 €		144.822,22 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	14,49%	11,64%	8,48%	5,94%	4,20%		0,00%

ABEST 16
Monthly Investor Report

5. Original Principal Balance

as of ISSUE DATE

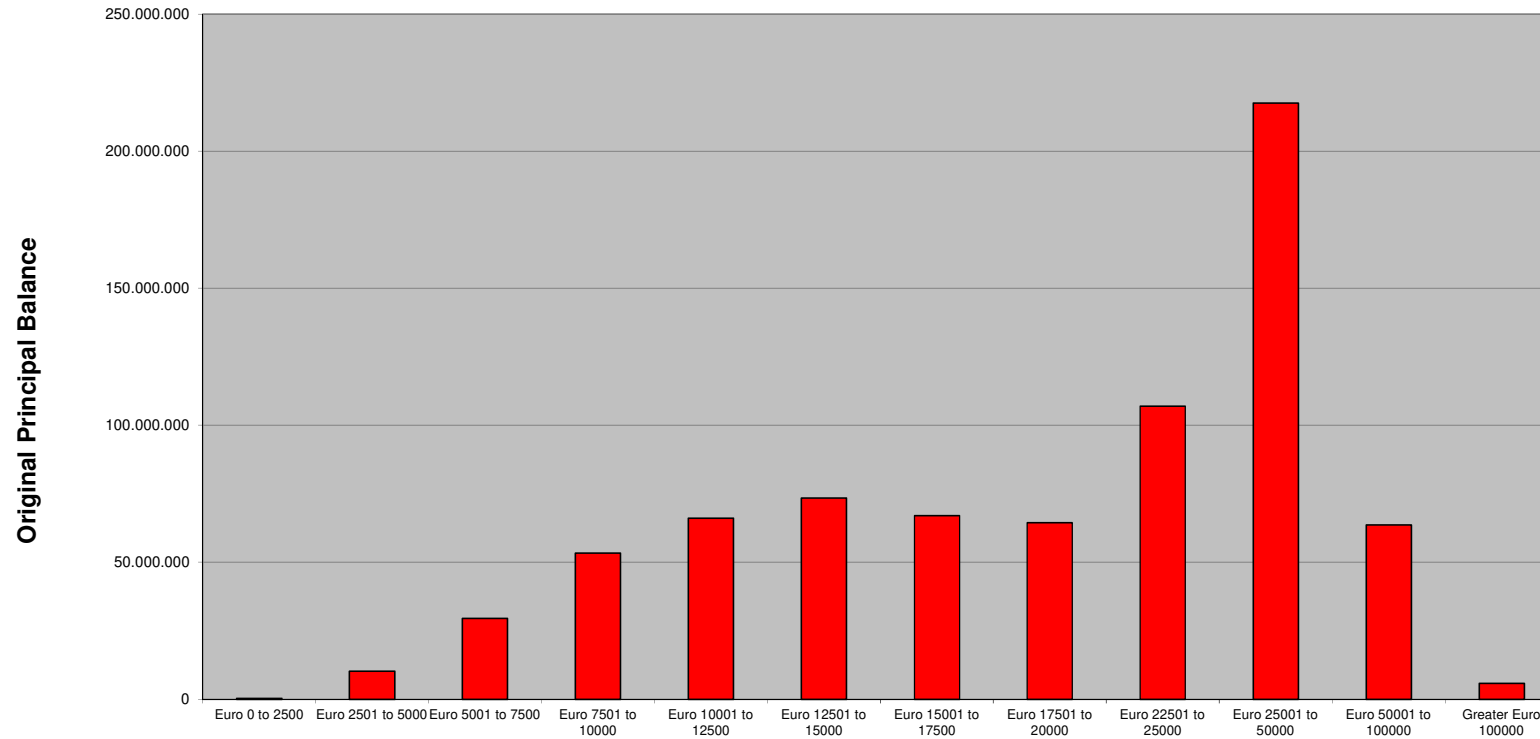
Reporting Date	04/10/2019			
Payment Date	21/10/2019			
Period No	10			
Monthly Period	01.09.2019 - 30.09.2019			
Interest Period	from	23/09/2019	to	21/10/2019 = 28 days
Collection Period	from	01/09/2019	to	30/09/2019

<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%

ABEST 16
Monthly Investor Report

5.1 Original PB (Graph)

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	



ABEST 16
Monthly Investor Report

6. Current Principal Balance

Reporting Date	04/10/2019			
Payment Date	21/10/2019			
Period No	10			
Monthly Period	01.09.2019 - 30.09.2019			
Interest Period	from	23/09/2019	to	21/10/2019 = 28 days
Collection Period	from	01/09/2019	to	30/09/2019

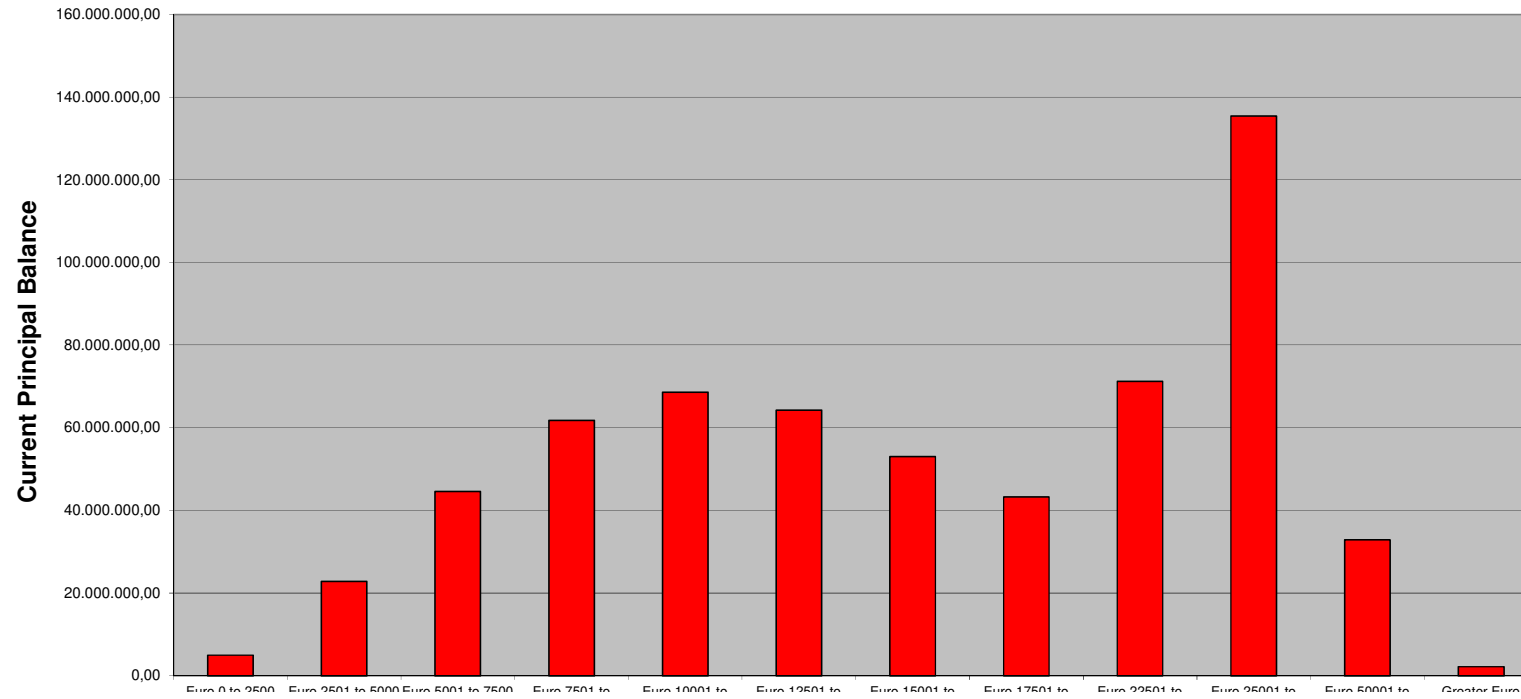
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.012.108,77	0,8%	3.542	7,4%
Euro 2501 to 5000	22.767.307,79	3,8%	5.948	12,4%
Euro 5001 to 7500	44.546.363,16	7,4%	7.105	14,8%
Euro 7501 to 10000	61.729.572,47	10,2%	7.060	14,7%
Euro 10001 to 12500	68.586.723,17	11,3%	6.114	12,8%
Euro 12501 to 15000	64.246.936,93	10,6%	4.696	9,8%
Euro 15001 to 17500	52.993.108,26	8,8%	3.276	6,8%
Euro 17501 to 20000	43.266.637,94	7,2%	2.314	4,8%
Euro 22501 to 25000	71.178.267,34	11,8%	3.195	6,7%
Euro 25001 to 50000	135.426.350,17	22,4%	4.120	8,6%
Euro 50001 to 100000	32.904.213,34	5,4%	532	1,1%
Greater Euro 100000	2.199.088,18	0,4%	20	0,0%
Total	604.856.677,52	100,1%	47.922	99,9%

Statistics	in EUR
Average Amount	12.621,69

ABEST 16
Monthly Investor Report

6.1 Current PB (Graph)

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	



ABEST 16
Monthly Investor Report

7. Borrower Concentration

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	517.356,66	0,09%	16
2	455.025,51	0,08%	24
3	447.106,02	0,07%	22
4	394.132,74	0,07%	85
5	290.371,19	0,05%	4
6	269.752,30	0,04%	13
7	237.369,62	0,04%	17
8	230.396,01	0,04%	23
9	230.075,40	0,04%	3
10	190.842,10	0,03%	9
11	180.376,47	0,03%	14
12	169.749,99	0,03%	12
13	167.643,18	0,03%	9
14	164.664,55	0,03%	2
15	162.650,30	0,03%	8
16	158.579,40	0,03%	17
17	158.011,83	0,03%	1
18	150.535,23	0,02%	2
19	149.267,19	0,02%	11
20	145.798,65	0,02%	3
	4.869.704,34	0,82%	295

ABEST 16
Monthly Investor Report

8. Geographical Distribution

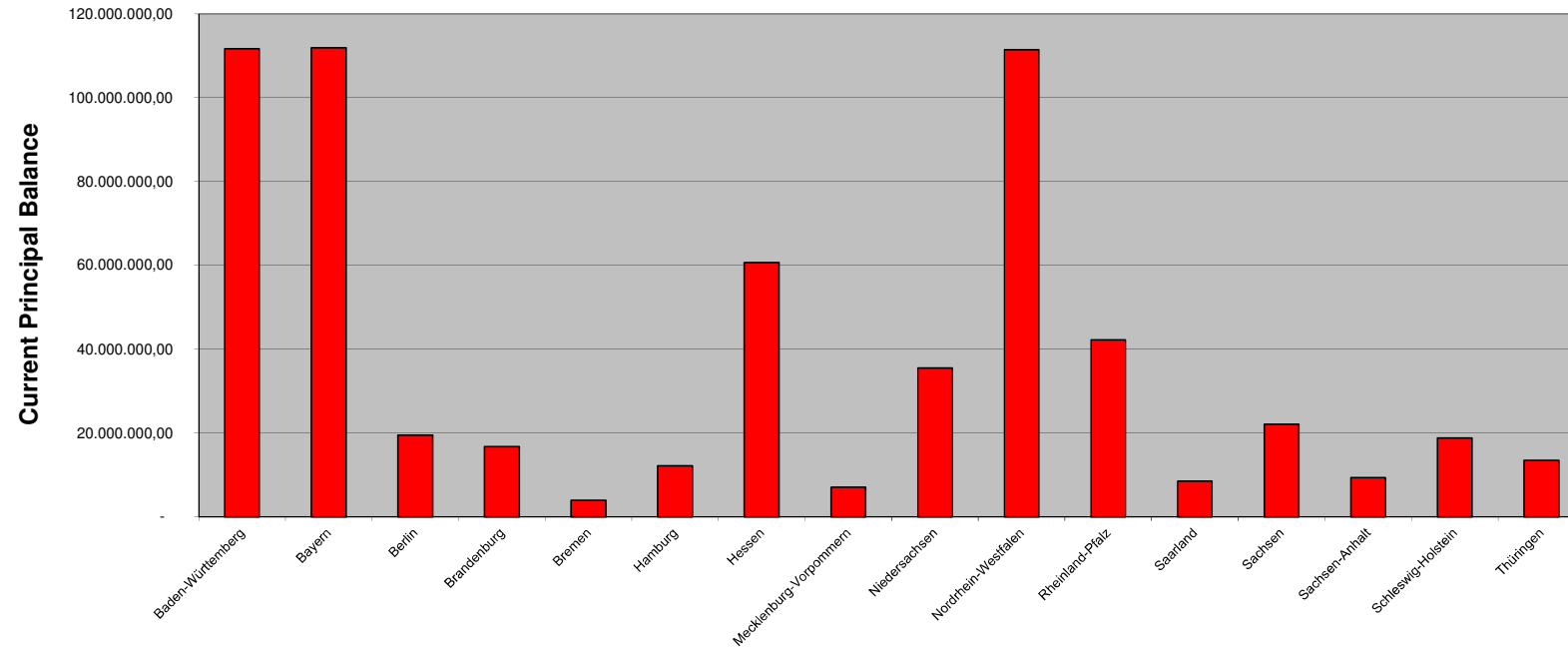
Reporting Date	04/10/2019	
Payment Date	21/10/2019	
Period No	10	
Monthly Period	01.09.2019 - 30.09.2019	
Interest Period	from 23/09/2019	to 21/10/2019 = 28 days
Collection Period	from 01/09/2019	to 30/09/2019

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Outside of Germany	-	0,0%	-	0,0%
Baden-Württemberg	111.671.060,03	18,5%	9.397	19,6%
Bayern	111.908.839,94	18,5%	9.375	19,6%
Berlin	19.517.926,20	3,2%	1.325	2,8%
Brandenburg	16.751.351,39	2,8%	1.201	2,5%
Bremen	3.896.128,40	0,6%	351	0,7%
Hamburg	12.149.962,47	2,0%	842	1,8%
Hessen	60.678.840,53	10,0%	4.562	9,5%
Mecklenburg-Vorpomm	7.022.577,86	1,2%	590	1,2%
Niedersachsen	35.507.781,93	5,9%	2.705	5,6%
Nordrhein-Westfalen	111.445.432,68	18,4%	8.509	17,8%
Rheinland-Pfalz	42.230.629,04	7,0%	3.416	7,1%
Saarland	8.494.284,90	1,4%	681	1,4%
Sachsen	22.043.931,99	3,6%	1.598	3,3%
Sachsen-Anhalt	9.348.173,27	1,5%	782	1,6%
Schleswig-Holstein	18.766.636,68	3,1%	1.494	3,1%
Thüringen	13.423.120,21	2,2%	1.094	2,3%
Total	604.856.677,52	99,90%	47.922	99,90%

ABEST 16
Monthly Investor Report

8.1 Geographical Distribution (Graph)

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	



ABEST 16
Monthly Investor Report

9. Object Type

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

<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	410.895.127,18	67,9%	28.154	58,70%
Used	193.961.550,34	32,1%	19.768	41,30%
Total	604.856.677,52	100%	47.922	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	518.268.819,55	85,70%	40.779	85,10%
LCV	86.587.857,97	14,30%	7.143	14,90%
Total	604.856.677,52	100%	47.922	100%

ABEST 16
Monthly Investor Report

10. Insurances

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

<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	132.174.363,80	21,9%	13.190	27,5%
Without CPI	472.682.313,72	78,1%	34.732	72,5%
Total	604.856.677,52	100,0%	47.922	100,0%

ABEST 16
Monthly Investor Report

11. Type of Contract

Reporting Date	04/10/2019			
Payment Date	21/10/2019			
Period No	10			
Monthly Period	01.09.2019 - 30.09.2019			
Interest Period	from	23/09/2019	to	21/10/2019 = 28 days
Collection Period	from	01/09/2019	to	30/09/2019

<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	219.455.985,93	36,3%	25.655	53,5%
Yes	308.978.786,34	51,1%	17.048	35,6%
- of which balloon rates	164.235.614,18	27,2%	n.a	n.a
- of which regular installments	144.743.172,16	23,9%	n.a	n.a
PCP (Formula)	76.421.905,25	12,6%	5.219	10,9%
- of which balloons	41.641.634,86	6,9%	n.a	n.a
- of which regular installments	34.780.270,39	5,8%	n.a	n.a
	604.856.677,52	100%	47.922	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	27	0,2%	316.185	92,2%
13 to 24 months	354	2,1%	4.070.039	74,6%
25 to 36 months	3.046	17,9%	51.241.909	67,5%
37 to 48 months	8.142	47,8%	151.387.577	57,3%
49 to 60 months	3.278	19,2%	60.541.343	46,3%
61 to 72 months	1.027	6,0%	19.924.669	37,1%
73 to 96 months	1.174	6,9%	21.497.065	33,7%
Total	17.048	100%	308.978.786,34	53,9%

<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	1.385	8,1%	16.216.356,82	84,0%
bis 24	3.167	18,6%	52.092.015,47	66,9%
bis 36	6.043	35,4%	111.140.934,16	56,2%
bis 48	4.430	26,0%	87.530.818,49	48,0%
bis 60	1.374	8,1%	27.823.405,54	36,1%
bis 72	648	3,8%	14.117.677,26	30,9%
Total	17.047	100%	308.921.207,74	53,9%

ABEST 16
Monthly Investor Report

12. Payment Methods

Reporting Date	04/10/2019			
Payment Date	21/10/2019			
Period No	10			
Monthly Period	01.09.2019 - 30.09.2019			
Interest Period	from	23/09/2019	to	21/10/2019 = 28 days
Collection Period	from	01/09/2019	to	30/09/2019

<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	598.217.506,80	98,9%	47.471	99,1%
Other	6.639.170,72	1,1%	451	0,9%
Total	604.856.677,52	100,0%	47.922	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	604.856.677,52	100,0%	47.922	100,0%
Total	604.856.677,52	100,0%	47.922	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	547.322.755,36	90,5%	40.866	85,3%
NO	57.533.922,16	9,5%	7.056	14,7%
Total	604.856.677,52	100,0%	47.922	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.487,00	13.800,00
Average purchase price	25.950,00	28.368,00
Downpayment in %	48,10%	48,60%

ABEST 16
Monthly Investor Report

13. Customer Yield

Reporting Date	04/10/2019			
Payment Date	21/10/2019			
Period No	10			
Monthly Period	01.09.2019 - 30.09.2019			
Interest Period	from	23/09/2019	to	21/10/2019 = 28 days
Collection Period	from	01/09/2019	to	30/09/2019

Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	52.567.409,02	8,70%	2.757	5,80%
1,01 to 2%	65.188.725,17	10,80%	5.317	11,10%
2,01 to 3%	142.411.539,03	23,50%	9.998	20,90%
3,01 to 4%	211.105.594,23	34,90%	15.889	33,20%
4,01 to 5%	98.006.352,42	16,20%	9.060	18,90%
5,01 to 6%	27.427.511,63	4,50%	3.536	7,40%
6,01 to 7%	7.331.216,20	1,20%	1.255	2,60%
7,01 to 8%	689.135,02	0,10%	88	0,20%
8,01 to 9%	105.183,33	0,00%	17	0,00%
9,01 to 10%	24.011,47	0,00%	5	0,00%
Greater 10%	0,00	0,00%	0	0,00%
Total	604.856.677,52	100%	47.922,00	100%

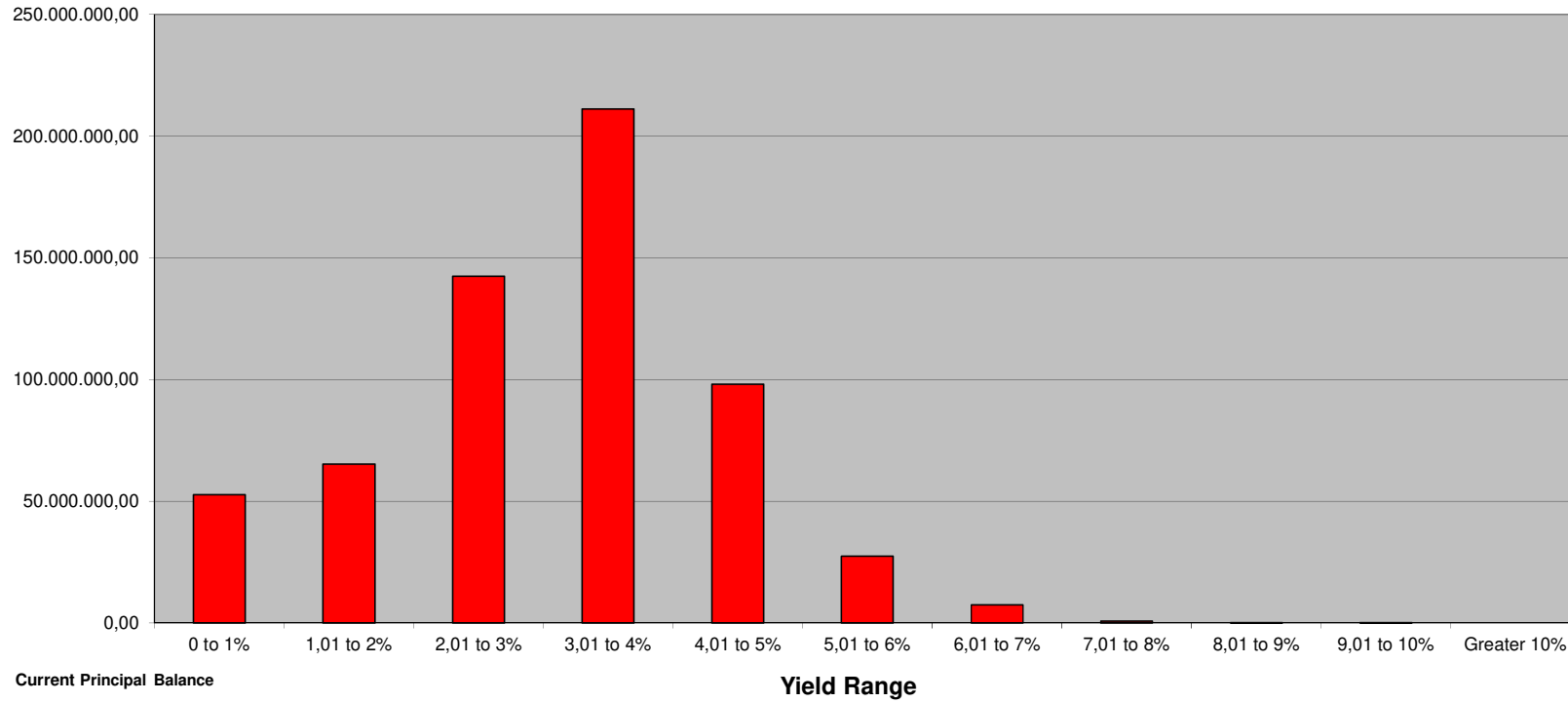
Statistics	in %
WA Interest	3,36

* runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	



ABEST 16
Monthly Investor Report

14. Seasoning

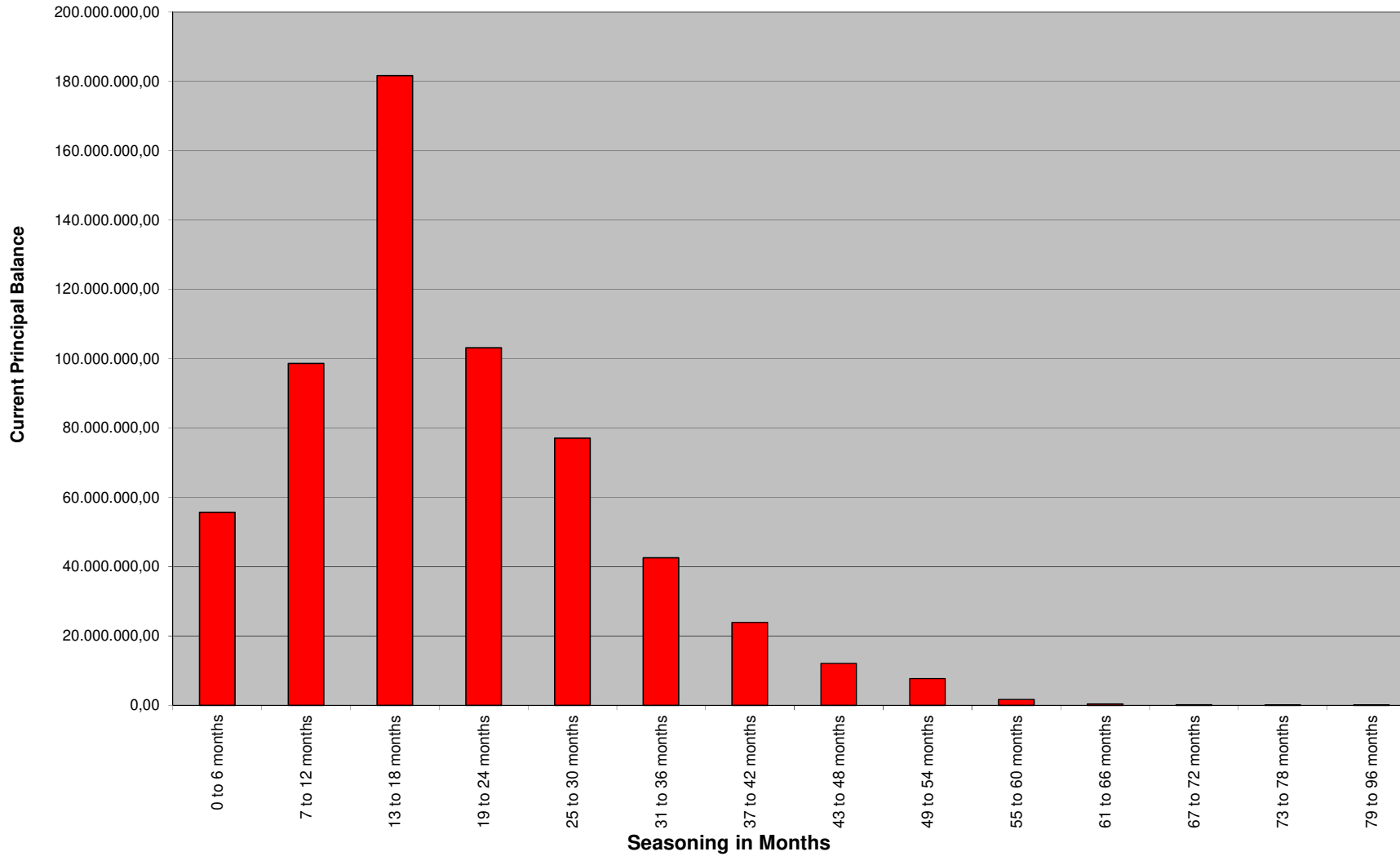
Reporting Date	04/10/2019			
Payment Date	21/10/2019			
Period No	10			
Monthly Period	01.09.2019 - 30.09.2019			
Interest Period	from	23/09/2019	to	21/10/2019 = 28 days
Collection Period	from	01/09/2019	to	30/09/2019

<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	55.674.938,35	9,20%	3.373	7,00%
7 to 12 months	98.600.295,19	16,30%	6.564	13,70%
13 to 18 months	181.641.446,19	30,00%	12.843	26,80%
19 to 24 months	103.137.225,98	17,10%	8.486	17,70%
25 to 30 months	77.061.657,19	12,70%	7.648	16,00%
31 to 36 months	42.508.419,73	7,00%	4.322	9,00%
37 to 42 months	23.893.541,62	4,00%	2.257	4,70%
43 to 48 months	12.103.639,73	2,00%	1.227	2,60%
49 to 54 months	7.735.578,06	1,30%	866	1,80%
55 to 60 months	1.654.006,90	0,30%	218	0,50%
61 to 66 months	401.395,49	0,10%	50	0,10%
67 to 72 months	192.518,37	0,00%	18	0,00%
73 to 78 months	126.725,73	0,00%	25	0,10%
79 to 96 months	125.288,99	0,00%	25	0,10%
Total	604.856.677,52	100,00%	47.922	100,10%

ABEST 16
Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	



ABEST 16
Monthly Investor Report

15. Remaining Term

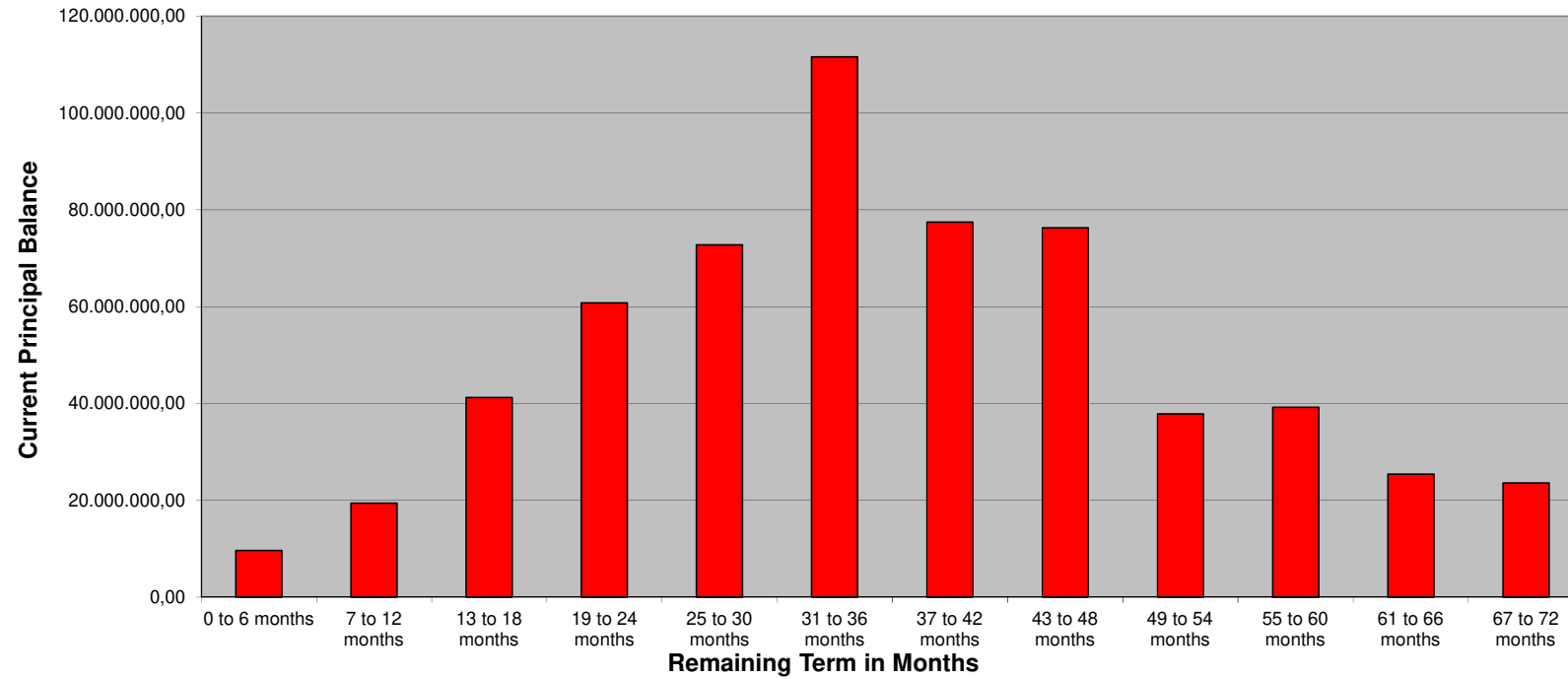
Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

<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	9.604.817,49	1,60%	2.266	4,70%
7 to 12 months	19.368.799,36	3,20%	3.152	6,60%
13 to 18 months	41.206.627,03	6,80%	4.462	9,30%
19 to 24 months	60.748.154,38	10,00%	5.591	11,70%
25 to 30 months	72.739.259,92	12,00%	5.644	11,80%
31 to 36 months	111.553.090,81	18,40%	7.675	16,00%
37 to 42 months	77.462.518,06	12,80%	5.017	10,50%
43 to 48 months	76.286.627,02	12,60%	5.021	10,50%
49 to 54 months	37.788.328,90	6,20%	2.638	5,50%
55 to 60 months	39.176.108,78	6,50%	2.589	5,40%
61 to 66 months	25.392.307,25	4,20%	1.667	3,50%
67 to 72 months	23.525.485,38	3,90%	1.541	3,20%
73 to 96 months	10.004.553,14	1,70%	659	1,40%
Total	604.856.677,52	99,90%	47.922	100,10%

ABEST 16
Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	



ABEST 16
Monthly Investor Report

16. Original Term

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

<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	11.996.87	0,00%	6	0,00%
7 to 12 months	528.758.05	0,10%	132	0,30%
13 to 18 months	900.420.03	0,10%	273	0,60%
19 to 24 months	8.813.418.62	1,50%	1.633	3,40%
25 to 30 months	3.308.067.62	0,50%	794	1,70%
31 to 36 months	85.180.290.51	14,10%	8.021	16,70%
37 to 42 months	6.167.884.05	1,00%	904	1,90%
43 to 48 months	229.601.276.29	38,00%	16.182	33,80%
49 to 54 months	5.640.046.03	0,90%	598	1,20%
55 to 60 months	112.806.574.28	18,70%	8.089	16,90%
61 to 66 months	6.405.516.38	1,10%	546	1,10%
67 to 72 months	44.515.801.83	7,40%	3.076	6,40%
73 to 78 months	5.144.700.89	0,90%	380	0,80%
79 to 96 months	95.727.400.52	15,80%	7.285	15,20%
> 96 months	104.525.55	0,00%	3	0,00%
Total	604.856.677,52	100%	47.922,00	100%

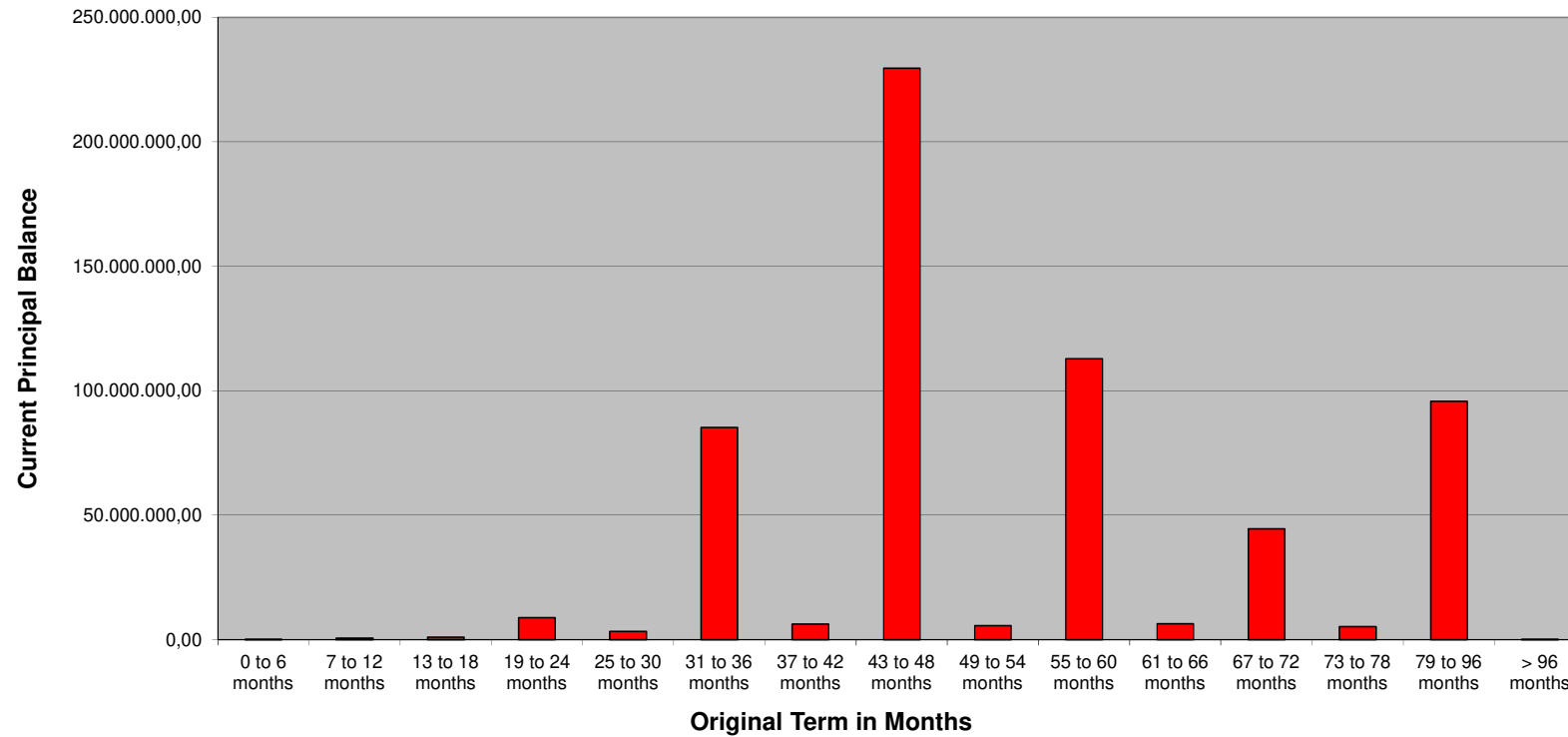
Statistics

WA Original Term	56,89
------------------	-------

ABEST 16
Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	



ABEST 16
Monthly Investor Report

17. Manufacturer

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

<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	321.999.433,61	53,24%	32.770	68,40%
Lancia	1.064.347,51	0,18%	170	0,40%
Alfa Romeo	29.217.108,74	4,83%	1.797	3,70%
Maserati	6.031.837,43	1,00%	126	0,30%
Jeep	87.655.559,97	14,49%	4.225	8,80%
others	158.888.390,26	26,27%	8.834	18,40%
-> Ferrari	420.649,11	0,07%	5	0,00%
-> Jaguar	35.112.634,66	5,81%	1.298	2,70%
-> LandRover	83.077.477,64	13,74%	2.977	6,20%
-> Chrysler	119.397,60	0,02%	20	0,00%
-> Dodge	1.622.344,12	0,27%	71	0,10%
-> others	38.535.887,13	6,37%	4.463	9,30%
	604.856.677,52	100,00%	47.922,00	100,00%

ABEST 16
Monthly Investor Report

18. Priority of Payments

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

Priority of Payments during the Revolving Period

N/A

Available Distribution Amount	+	20.342.910,13
1. Payable Expenses	-	29.384,61
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	-	505.442,53
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	167.047,22
6. Interest on Class A	-	-
7. Interest on Class B	-	4.900,00
8. Interest on Class C	-	16.333,33
9. Interest on Class D	-	25.511,11
10. Interest on Class E	-	26.094,44
11. Required Reserved Amount on the Reserve Account	-	-
Portfolios/ Redeemed Senior Notes	-	17.600.951,30
13. Replenishment of the reserve fund up to the required principal reserve amount	-	724.553,19
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 Servicer	-	0
16. Interest on Class M	-	144.822,22
16. Additional servicing fee	-	1.097.770,17
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	-	-

ABEST 16
Monthly Investor Report

19. Transaction Costs

Reporting Date	04/10/2019	
Payment Date	21/10/2019	
Period No	10	
Monthly Period	01.09.2019 - 30.09.2019	
Interest Period	from 23/09/2019	to 21/10/2019 =
Collection Period	from 01/09/2019	to 30/09/2019 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
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	29.384,61 €	<u>25.123,0</u>	<u>837,4</u>	<u>930,5</u>	<u>744,4</u>	<u>511,8</u>	<u>1.237,5</u>
Interest accrued for the Period	358.613,89 €	167.047,22 €	- €	4.900,00 €	16.333,33 €	25.511,11 €	144.822,22 €
Interest Payments	358.613,89 €	167.047,22 €	- €	4.900,00 €	16.333,33 €	25.511,11 €	144.822,22 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 16
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

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)	-	0,4000
Net Swap Payments		155.283,33

ABEST 16
Monthly Investor Report

21. Retention

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

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.

**ABEST 11
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/10/2019	=	28 days
Collection Period	30/09/2019		

		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.

ABEST 11
Monthly Investor Report

23. Counterparties II

Reporting Date		04/10/2019				
Payment Date		21/10/2019				
Period No		10				
Monthly Period		01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	=	28 days
Collection Period	from	01/09/2019	to	30/09/2019		

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		04/10/2019				
Payment Date		21/10/2019				
Period No		10				
Monthly Period		01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	=	28 days
Collection Period	from	01/09/2019	to	30/09/2019		

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

ABEST 16
Monthly Investor Report

25. Originator, Servicer

Reporting Date	04/10/2019				
Payment Date	21/10/2019				
Period No	10				
Monthly Period	01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	= 28 days
Collection Period	from	01/09/2019	to	30/09/2019	

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 Ba3 by Moody's

Moody's
Long Term
Baa1

ABEST 16
Monthly Investor Report

25. Glossary

Reporting Date		04/10/2019				
Payment Date		21/10/2019				
Period No		10				
Monthly Period		01.09.2019 - 30.09.2019				
Interest Period	from	23/09/2019	to	21/10/2019	=	28 days
Collection Period	from	01/09/2019	to	30/09/2019		

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