

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	4/12/19			
Payment Date	23/12/2019			
Period No	12			
Monthly Period	01.11.2019 - 30.11.2019			
Interest Period from	21/11/2019	to	23/12/2019	= 32 days
Collection Period from	01/11/19	to	30/11/19	

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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)		621.526.279,49 €	621.796.969,78
Scheduled Principal Payments		11.331.189,98 €	11.121.861,08
Prepayment Principal		5.140.414,40 €	5.377.016,44
Others		1.753.179,95 €	1.728.793,81
Recoveries		- €	-
Total Principal Collections		18.224.784,33 €	18.227.671,33
Total Interest Collections		2.119.678,90 €	2.171.729,78
Defaults		94.334,94	278.045,95
End of Period (after Payment Date)	49.446	603.207.160,22 €	621.526.279,49
Balance of the Replenishment account (after Payment Date)		- €	995.243,48
Current Prepayment Rate (annualised)		9,92%	10,38%
New sale Offer		- €	18.235.026,99

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2. Reserve Accounts

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Notes Balance

Beginning of Period	605.000.000,00
End of Period	585.685.637,25

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	9.075.000,00 €	no
Cash Outflow	-€ 289.715,44		
Cash Inflow	€ -		
End of Period	1,5%	8.785.284,56 €	
Required Reserve Fund	-€ 289.715,44		

Commingling Reserve

Beginning of Period	19.000.000,00	no
Commingling Reserve Required Amount	19.000.000,00	
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	585.685.637,25 €

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	1.731.417,69 €

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	514.330,17 €

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	630.784,17 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,03%
Cumulative Default Level previous period	0,08%
Cumulative Default Level current period	0,11%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,12%
Delinquency Level current period	0,13%

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	116
Number of Contracts being 61-90 Days delinquent	41
Number of Contracts being 91-120 Days delinquent	100
Gross instalments being 31-60 days delinquent	45.669,88
Gross instalments being 61-90 days delinquent	11.864,30
Gross instalments being 91-120 days delinquent	5.984,00
Current Period Termination	734.857,23
Cumulative Termination	1.381.038,80
New number of Contracts being terminated	112,00
Total number of Contracts being terminated	209,00
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	19.314.362,75	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	520.685.637,25 €	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	0,96	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,344	1,04	2,04	3,04		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	32 days	32 days	32 days	32 days	32 days		32 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	19.314.362,75 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	520.685.637,25 €	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 €	5.504,00 €	18.560,00 €	29.070,22 €	29.763,56 €		165.511,11 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	11,90%	12,11%	8,85%	6,24%	4,45%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

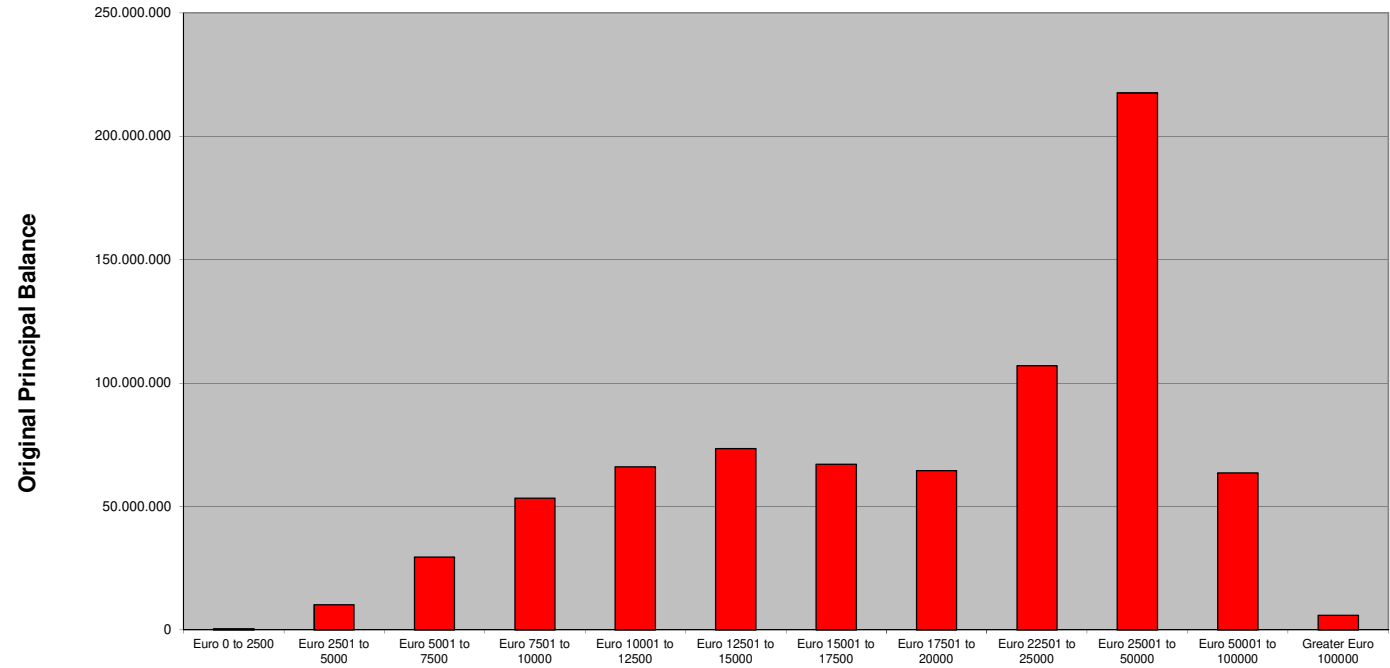
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212.00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505.00	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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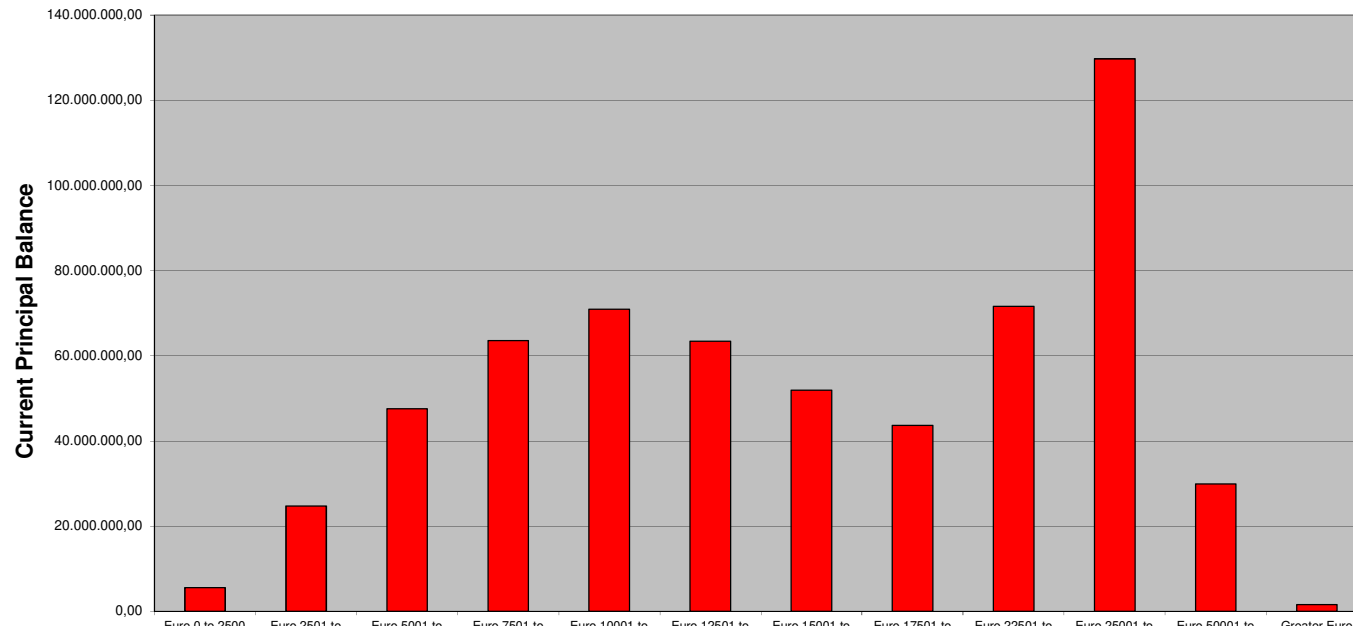
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.557.848,38	0,9%	3.930	7,9%
Euro 2501 to 5000	24.733.550,17	4,1%	6.465	13,1%
Euro 5001 to 7500	47.589.020,23	7,9%	7.601	15,4%
Euro 7501 to 10000	63.554.988,53	10,5%	7.282	14,7%
Euro 10001 to 12500	70.914.315,89	11,7%	6.324	12,8%
Euro 12501 to 15000	63.440.415,98	10,5%	4.635	9,4%
Euro 15001 to 17500	51.907.766,26	8,6%	3.209	6,5%
Euro 17501 to 20000	43.647.560,54	7,2%	2.334	4,7%
Euro 22501 to 25000	71.583.373,72	11,8%	3.216	6,5%
Euro 25001 to 50000	129.773.613,50	21,5%	3.954	8,0%
Euro 50001 to 100000	29.895.327,30	4,9%	482	1,0%
Greater Euro 100000	1.552.749,64	0,3%	14	0,0%
Total	604.150.530,14	100,0%	49.446	100,0%

Statistics		in EUR
Average Amount		12.218,39

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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	506.192,29	0,08%	16
2	394.754,17	0,07%	85
3	386.958,58	0,06%	22
4	358.200,88	0,06%	17
5	282.987,44	0,05%	4
6	259.970,86	0,04%	13
7	244.652,87	0,04%	25
8	224.931,11	0,04%	19
9	220.993,83	0,04%	3
10	185.531,84	0,03%	9
11	178.165,30	0,03%	9
12	165.547,34	0,03%	17
13	162.457,97	0,03%	12
14	161.316,60	0,03%	12
15	160.824,98	0,03%	2
16	156.221,40	0,03%	8
17	155.183,76	0,03%	1
18	152.059,66	0,03%	13
19	151.820,59	0,03%	13
20	151.220,34	0,03%	17
	4.659.991,81	0,77%	317

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8. Geographical Distribution

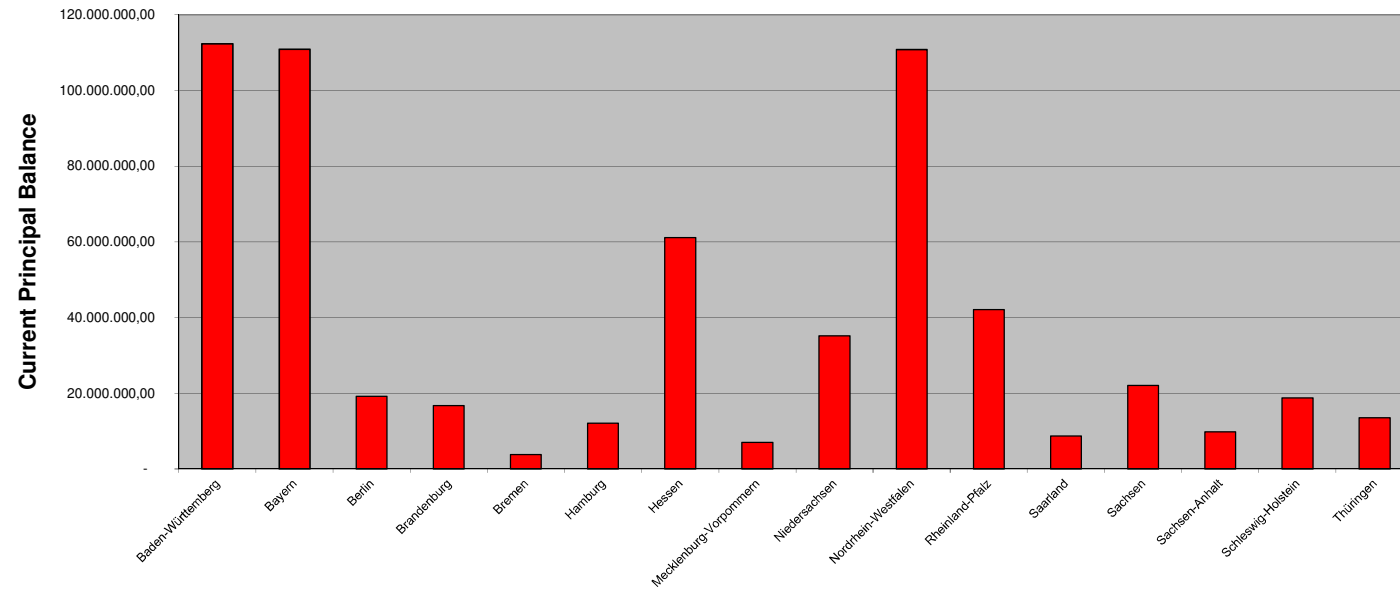
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Collection Period	from	#REF!	to	#REF!	

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	112.368.400,44	18,6%	9.739	19,7%
Bayern	110.914.478,56	18,4%	9.619	19,5%
Berlin	19.158.327,71	3,2%	1.343	2,7%
Brandenburg	16.772.025,88	2,8%	1.251	2,5%
Bremen	3.823.683,87	0,6%	358	0,7%
Hamburg	12.070.977,01	2,0%	876	1,8%
Hessen	61.086.813,99	10,1%	4.751	9,6%
Mecklenburg-Vorpomr	6.999.914,58	1,2%	613	1,2%
Niedersachsen	35.198.908,36	5,8%	2.770	5,6%
Nordrhein-Westfalen	110.812.044,90	18,3%	8.740	17,7%
Rheinland-Pfalz	42.116.229,59	7,0%	3.512	7,1%
Saarland	8.707.147,12	1,4%	728	1,5%
Sachsen	22.064.602,72	3,7%	1.643	3,3%
Sachsen-Anhalt	9.790.437,09	1,6%	836	1,7%
Schleswig-Holstein	18.756.101,17	3,1%	1.532	3,1%
Thüringen	13.510.437,15	2,2%	1.135	2,3%
Total	604.150.530,14	100,00%	49.446	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	406.140.951,58	67,2%	28.692	58,03%
Used	198.009.578,56	32,8%	20.754	41,97%
Total	604.150.530,14	100%	49.446	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	513.142.524,56	84,94%	41.808	84,55%
LCV	91.008.005,58	15,06%	7.638	15,45%
Total	604.150.530,14	100%	49.446	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	132.319.477,76	21,9%	13.596	27,5%
Without CPI	471.831.052,38	78,1%	35.850	72,5%
Total	604.150.530,14	100,0%	49.446	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	237.221.112,68	39,3%	27.742	56,1%
Yes	293.937.515,01	48,7%	16.592	33,6%
- of which balloon rates	160.595.525,21	26,6%	n.a	n.a
- of which regular installments	133.341.989,80	22,1%	n.a	n.a
PCP (Formula)	72.991.902,45	12,1%	5.112	10,3%
- of which balloons	41.040.464,05	6,8%	n.a	n.a
- of which regular installments	31.951.438,40	5,3%	n.a	n.a
	604.150.530,14	100%	49.446	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	22	0,1%	221.750	95,1%
13 to 24 months	323	1,9%	3.531.606	78,4%
25 to 36 months	2.939	17,7%	47.979.859	69,5%
37 to 48 months	7.962	48,0%	145.019.061	58,8%
49 to 60 months	3.193	19,2%	57.523.604	47,5%
61 to 72 months	1.005	6,1%	19.156.600	38,0%
73 to 96 months	1.148	6,9%	20.505.036	34,7%
Total	16.592	100%	293.937.515,01	55,3%

<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	1.535	9,3%	18.166.282,78	85,4%
bis 24	3.314	20,0%	53.816.485,50	67,1%
bis 36	6.202	37,4%	113.154.796,57	57,3%
bis 48	3.781	22,8%	72.665.335,13	47,5%
bis 60	1.253	7,6%	25.373.128,57	36,0%
bis 72	507	3,1%	10.761.484,46	31,0%
Total	16.592	100%	293.937.515,01	55,3%

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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	596.511.376,91	98,7%	48.845	98,8%
Other	7.639.153,23	1,3%	601	1,2%
Total	604.150.530,14	100,0%	49.446	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	604.150.530,14	100,0%	49.446	100,0%
Total	604.150.530,14	100,0%	49.446	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	543.889.868,40	90,0%	41.901	84,7%
NO	60.260.661,74	10,0%	7.545	15,3%
Total	604.150.530,14	100,0%	49.446	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.426,46	13.803,26
Average purchase price	25.752,69	28.265,00
Downpayment in %	48,25%	48,84%

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13. Customer Yield

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Collection Period	from	01/11/19	to	30/11/19	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	51.462.160,68	8,52%	2.789	5,64%
1,01 to 2%	63.721.637,45	10,55%	5.432	10,99%
2,01 to 3%	140.291.713,73	23,22%	10.183	20,59%
3,01 to 4%	211.656.701,48	35,03%	16.390	33,15%
4,01 to 5%	99.597.496,63	16,49%	9.397	19,00%
5,01 to 6%	28.304.168,83	4,68%	3.747	7,58%
6,01 to 7%	8.315.325,53	1,38%	1.400	2,83%
7,01 to 8%	681.303,32	0,11%	86	0,17%
8,01 to 9%	97.425,62	0,02%	17	0,03%
9,01 to 10%	22.596,87	0,00%	5	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	604.150.530,14	100%	49.446,00	100%

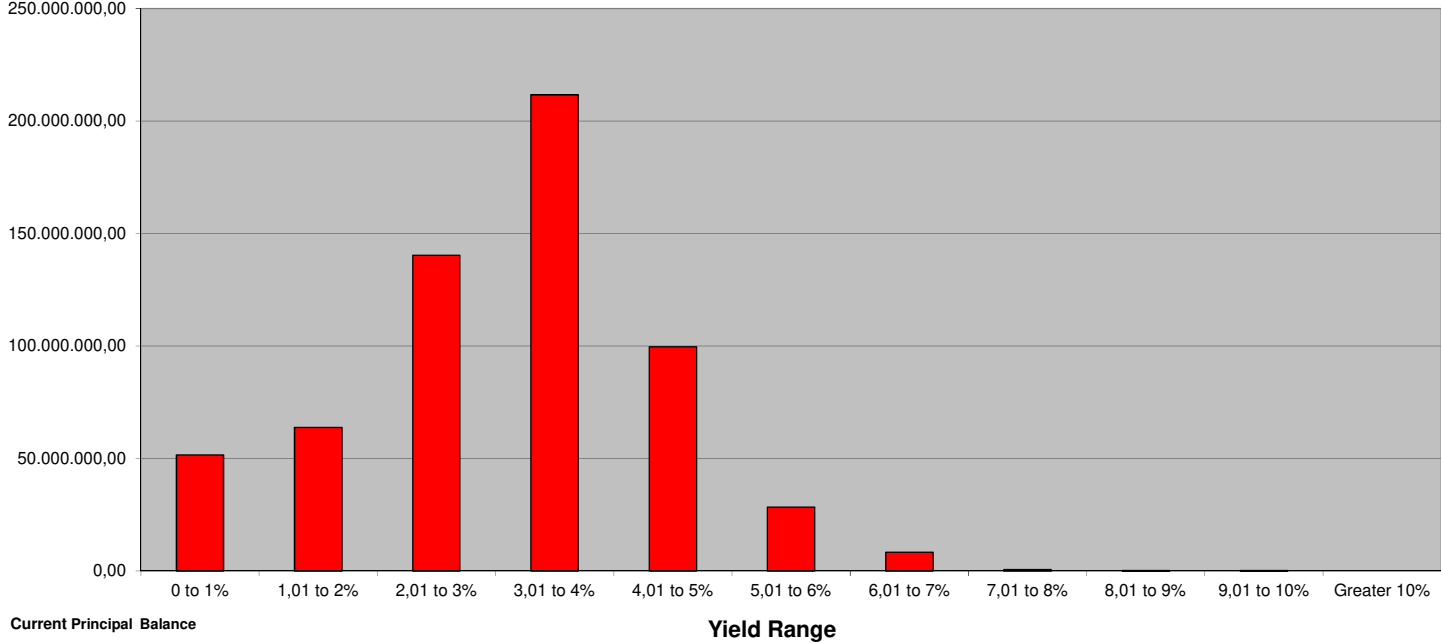
Statistics	in %
WA Interest	3,38

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	



ABEST 16
Monthly Investor Report

14. Seasoning

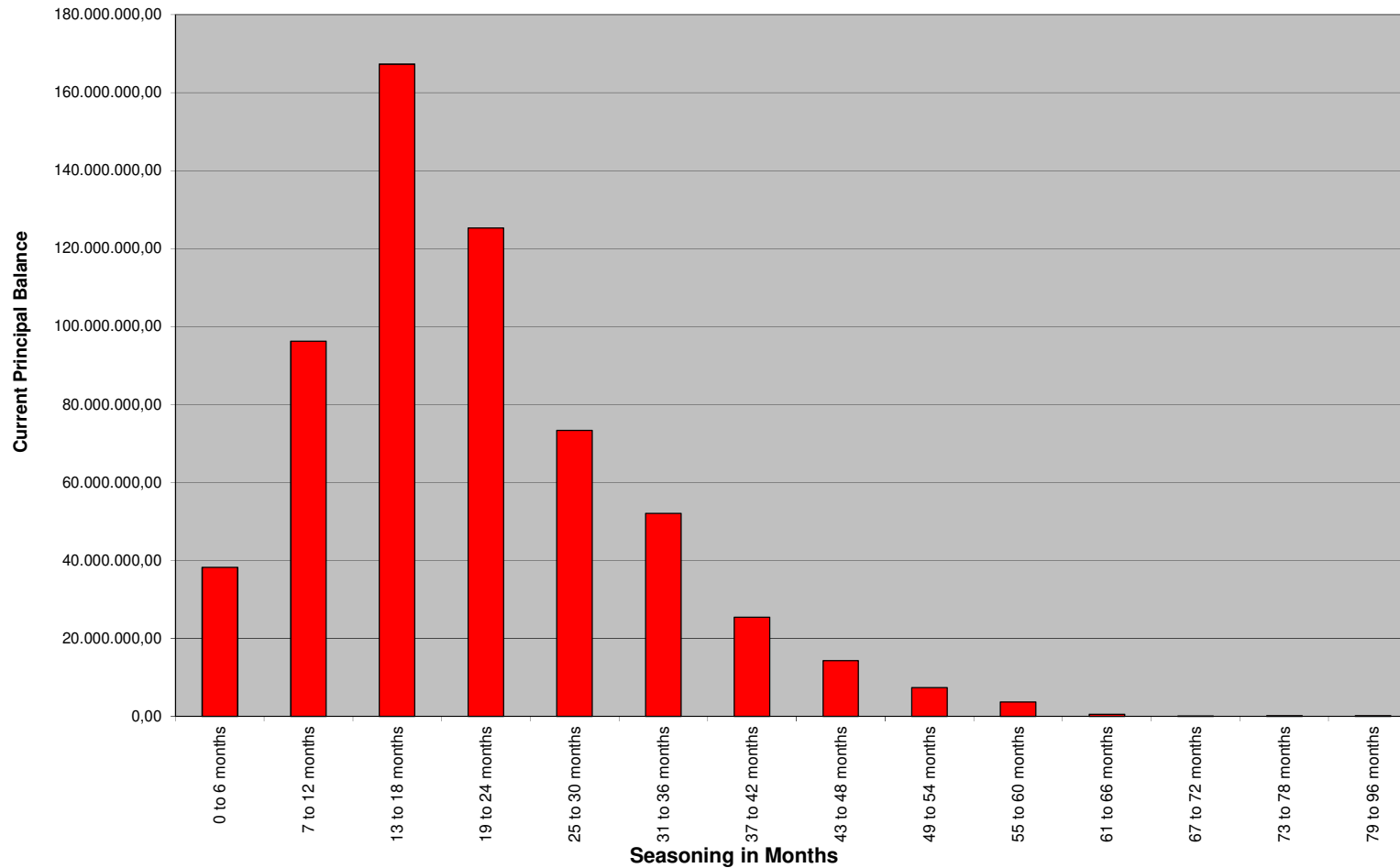
Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

<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	38.198.418,06	6,32%	2.737	5,54%
7 to 12 months	96.195.387,28	15,92%	6.565	13,28%
13 to 18 months	167.335.988,33	27,70%	12.187	24,65%
19 to 24 months	125.245.666,21	20,73%	9.714	19,65%
25 to 30 months	73.371.385,30	12,14%	7.318	14,80%
31 to 36 months	52.030.008,32	8,61%	5.613	11,35%
37 to 42 months	25.453.587,61	4,21%	2.434	4,92%
43 to 48 months	14.319.339,52	2,37%	1.436	2,90%
49 to 54 months	7.361.485,12	1,22%	845	1,71%
55 to 60 months	3.707.506,33	0,61%	458	0,93%
61 to 66 months	525.945,95	0,09%	66	0,13%
67 to 72 months	100.658,60	0,02%	21	0,04%
73 to 78 months	144.735,87	0,02%	19	0,04%
79 to 96 months	160.417,64	0,03%	33	0,07%
Total	604.150.530,14	100,00%	49.446	100,00%

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Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	



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Monthly Investor Report

15. Remaining Term

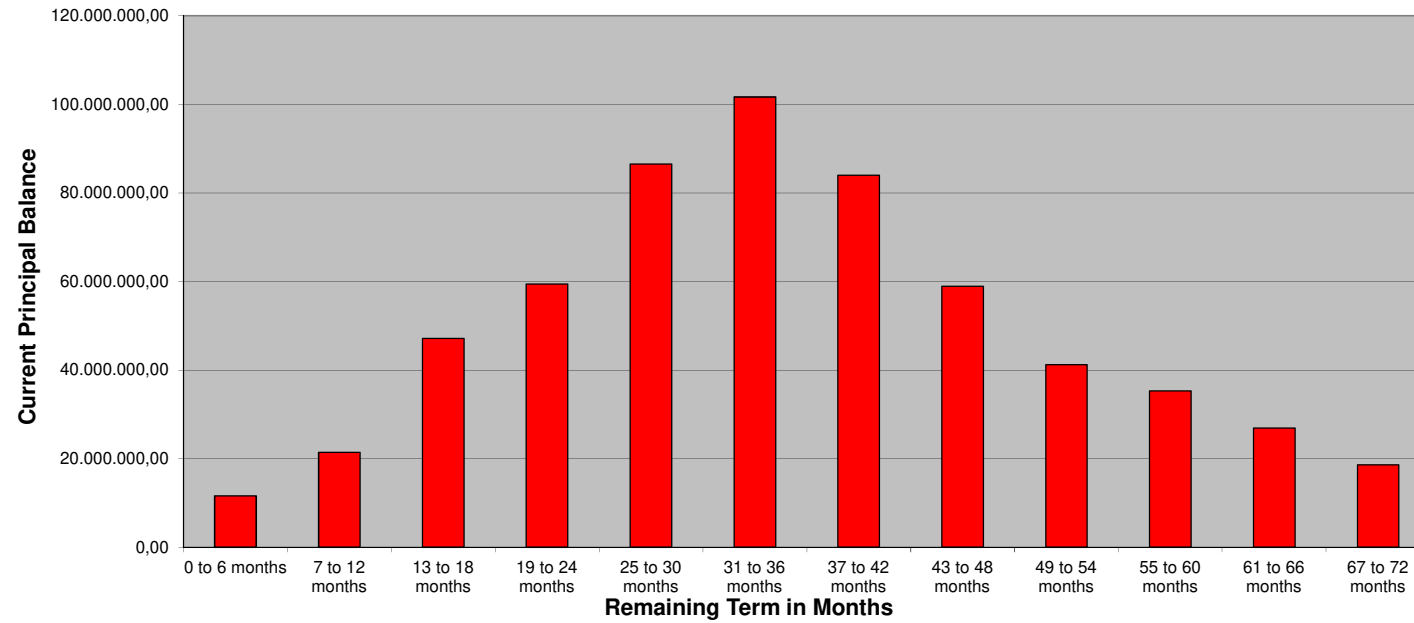
Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

<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	11.550.267,44	1,91%	2.660	5,38%
7 to 12 months	21.433.939,55	3,55%	3.360	6,80%
13 to 18 months	47.093.534,99	7,80%	5.163	10,44%
19 to 24 months	59.401.495,34	9,83%	5.599	11,32%
25 to 30 months	86.503.784,90	14,32%	6.722	13,59%
31 to 36 months	101.654.375,20	16,83%	7.044	14,25%
37 to 42 months	84.002.233,17	13,90%	5.719	11,57%
43 to 48 months	58.878.153,71	9,75%	4.163	8,42%
49 to 54 months	41.179.723,53	6,82%	2.833	5,73%
55 to 60 months	35.256.357,96	5,84%	2.392	4,84%
61 to 66 months	26.898.077,58	4,45%	1.779	3,60%
67 to 72 months	18.576.463,57	3,07%	1.252	2,53%
73 to 96 months	11.722.123,20	1,94%	760	1,54%
Total	604.150.530,14	100,00%	49.446	100,00%

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Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	



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Monthly Investor Report**

16. Original Term

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

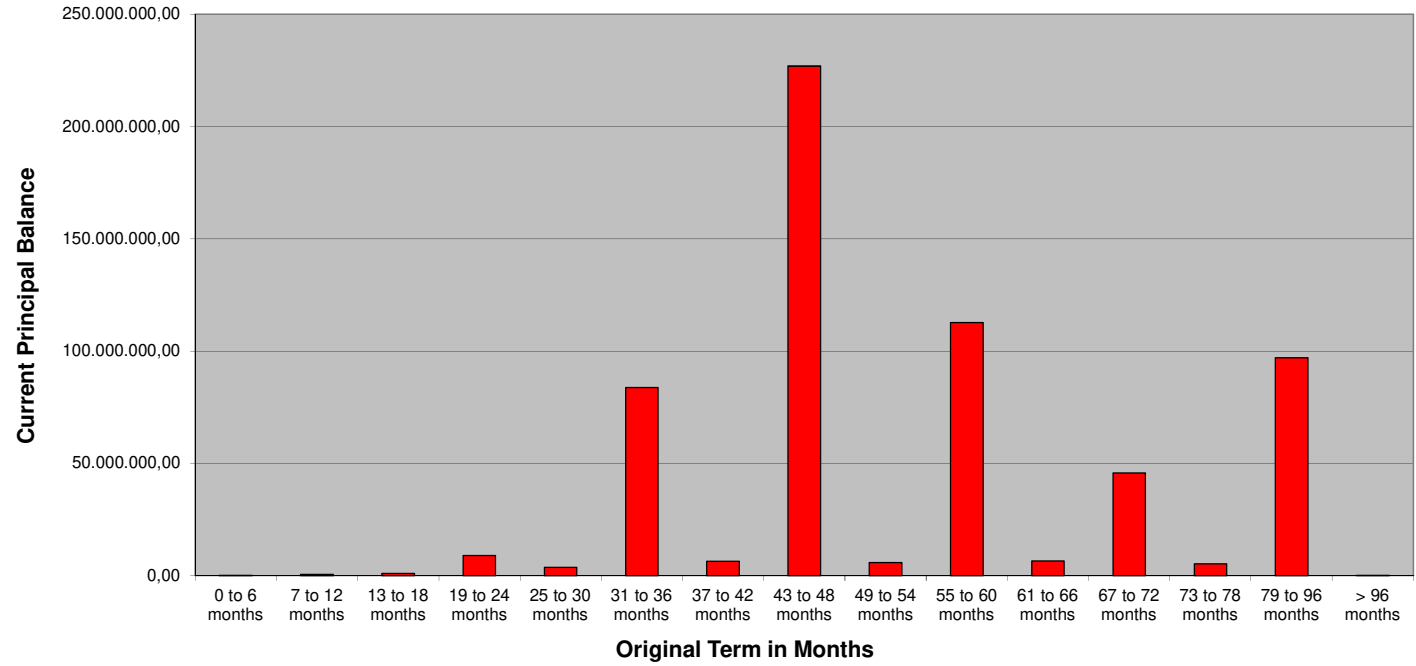
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	11.245,14	0,00%	5	0,01%
7 to 12 months	512.361,86	0,08%	141	0,29%
13 to 18 months	1.008.795,01	0,17%	316	0,64%
19 to 24 months	8.999.460,04	1,49%	1.702	3,44%
25 to 30 months	3.626.940,02	0,60%	864	1,75%
31 to 36 months	83.700.658,70	13,85%	8.265	16,72%
37 to 42 months	6.404.966,97	1,06%	975	1,97%
43 to 48 months	226.850.216,19	37,55%	16.547	33,46%
49 to 54 months	5.814.431,35	0,96%	629	1,27%
55 to 60 months	112.621.365,23	18,64%	8.329	16,84%
61 to 66 months	6.573.180,63	1,09%	567	1,15%
67 to 72 months	45.733.505,46	7,57%	3.217	6,51%
73 to 78 months	5.238.750,04	0,87%	393	0,79%
79 to 96 months	96.933.878,72	16,04%	7.490	15,15%
> 96 months	120.774,78	0,02%	6	0,01%
Total	604.150.530,14	100%	49.446,00	100%

Statistics	
WA Original Term	57,07

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Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	



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17. Manufacturer

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

<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	324.796.878,53	53,76%	33.987	68,74%
Lancia	1.031.423,92	0,17%	173	0,35%
Alfa Romeo	28.677.160,14	4,75%	1.814	3,67%
Maserati	5.786.752,71	0,96%	124	0,25%
Jeep	87.430.061,83	14,47%	4.346	8,79%
others	156.428.253,01	25,89%	9.002	18,21%
-> Ferrari	410.307,26	0,07%	5	0,01%
-> Jaguar	34.457.374,23	5,70%	1.325	2,68%
-> LandRover	81.227.419,04	13,44%	3.018	6,10%
-> Chrysler	119.591,97	0,02%	21	0,04%
-> Dodge	1.584.880,09	0,26%	70	0,14%
-> others	38.628.680,42	6,39%	4.563	9,23%
	604.150.530,14	100,00%	49.446,00	100,00%

ABEST 16**Monthly Investor Report****18. Priority of Payments**

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

Priority of Payments during the Revolving Period

N/A

Available Distribution Amount	+	-
1. Payable Expenses	-	-
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	-	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	-
6. Interest on Class A	-	-
7. Interest on Class B	-	-
8. Interest on Class C	-	-
9. Interest on Class D	-	-
10. Interest on Class E	-	-
11. Required Reserved Amount on the Reserve Account	-	-
Portfolios/Redeemed Senior Notes	-	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-	-
14. Termination payments if the swap counterparty is the defaulting party	-	-
15. Any amount due and payable, but not already paid, to Originator and Sericer	-	-
16. Interest on Class M	-	-
16. Additional servicing fee	-	-
17. Transaction Gain payments to the shareholder of the issuer	-	-

Priority of Payments during the Amortisation Period

Payment

Available Distribution Amount	+	21.629.422,15	
1. Payable Expenses	-	31.456,64	21.629.422,15
2. to credit into Expenses Account the Withholding Amount	-	-	
3. Remuneration to the Trustee (including costs and expenses)	-	-	
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	-	504.499,67	
5. to pay pari passu and pro rata to the Swap Counterparty	-	190.911,11	
6. Class A Interest Amount	-	-	
7. Class B Interest Amount	-	5.504,00	
8. Class C Interest Amount	-	18.560,00	
9. Class D Interest Amount	-	29.070,22	
10. Class E Interest Amount	-	29.763,56	
11. to credit to the Reserve Account the Required Reserve Amount	-	-	
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	19.314.362,75	
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-	-	

14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class M Notes have been redeemed in full)	-	-
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-	-
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-	-
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-	-
18. to pay to Originator and to Servicer any amount due and payable not already paid	-	-

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19. Transaction Costs

Reporting Date	4/12/19					
Payment Date	23/12/2019					
Period No	12					
Monthly Period	01.11.2019 - 30.11.2019					
Interest Period	from	21/11/2019	to	23/12/2019	=	32 days
Collection Period	from	01/11/19	to	30/11/19		

	612.285.637,3	520.685.637,3	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	31.456,64 €	<u>26.750,62</u>	<u>924,76</u>	<u>1.027,52</u>	<u>822,01</u>	<u>565,13</u>	<u>1.366,60</u>
Interest accrued for the Period	248.408,89 €	- €	5.504,00 €	18.560,00 €	29.070,22 €	29.763,56 €	1.366,60 €
Interest Payments	248.408,89 €	- €	5.504,00 €	18.560,00 €	29.070,22 €	29.763,56 €	1.366,60 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

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		177.466,67

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21. Retention

Reporting Date	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

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	23/12/2019	=	32 days		
Collection Period	from 01/11/19	to	30/11/19		

		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	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

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	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	

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	4/12/19				
Payment Date	23/12/2019				
Period No	12				
Monthly Period	01.11.2019 - 30.11.2019				
Interest Period	from	21/11/2019	to	23/12/2019	= 32 days
Collection Period	from	01/11/19	to	30/11/19	to 30/11/19

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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25. Glossary

	Reporting Date	4/12/19					
	Payment Date	23/12/2019					
	Period No	12					
	Monthly Period	01.11.2019 - 30.11.2019					
	Interest Period	from	21/11/2019	to	23/12/2019	=	32 days
Collection Period	from	01/11/19	to	30/11/19	30/11/19		

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