

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	

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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)		603.207.160,22 €	621.526.279,49
Scheduled Principal Payments		10.663.201,26 €	11.331.189,98
Prepayment Principal		5.588.201,70 €	5.140.414,40
Others		2.667.825,97 €	1.753.179,95
Recoveries		- €	-
Total Principal Collections		18.919.228,93 €	18.224.784,33
Total Interest Collections		1.878.261,39 €	2.119.678,90
Defaults		210.558,58	94.334,94
End of Period (after Payment Date)	48.531	584.077.372,71 €	603.207.160,22
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		11,12%	9,92%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	585.685.637,25
End of Period	566.555.849,74

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	8.785.284,56 €	no
Cash Outflow	-€ 286.946,81		
Cash Inflow	€ -		
End of Period	1,5%	8.498.337,75 €	
Required Reserve Fund	-€ 286.946,81		

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	585.685.637,25 €
End of Period	566.555.849,74 €

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	1.581.631,97 €

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	785.860,08 €

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	500.479,31 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,08%
Cumulative Default Level previous period	0,09%
Cumulative Default Level current period	0,13%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,13%
Delinquency Level current period	0,15%

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	119
Number of Contracts being 61-90 Days delinquent	53
Number of Contracts being 91-120 Days delinquent	43
Gross instalments being 31-60 days delinquent	35.617,17
Gross instalments being 61-90 days delinquent	21.125,22
Gross instalments being 91-120 days delinquent	6.627,04
Current Period Termination	283.492,44
Cumulative Termination	1.664.531,24
New number of Contracts being terminated	25,00
Total number of Contracts being terminated	234,00
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 €	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	520.685.637,25 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €	
Amortisation	19.129.787,51	n.a.	n.a.	n.a.	n.a.	n.a.	
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	501.555.849,74 €	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	0,93	1,00	1,00	1,00	1,00	1,00	
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,347	1,05	2,05	3,05	7,00	
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	
Interest Days	29 days	29 days	29 days	29 days	29 days	29 days	
Principal Outstanding Beginning 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 €	
> Principal Repayment	19.129.787,51 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	
Principal Outstanding End of Period	501.555.849,74 €	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 €	5.031,50 €	16.868,33 €	26.383,56 €	26.999,81 €	149.994,44 €	
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	12,30%	12,49%	9,12%	6,43%	4,57%	0,00%	

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5. Original Principal Balance

as of ISSUE DATE

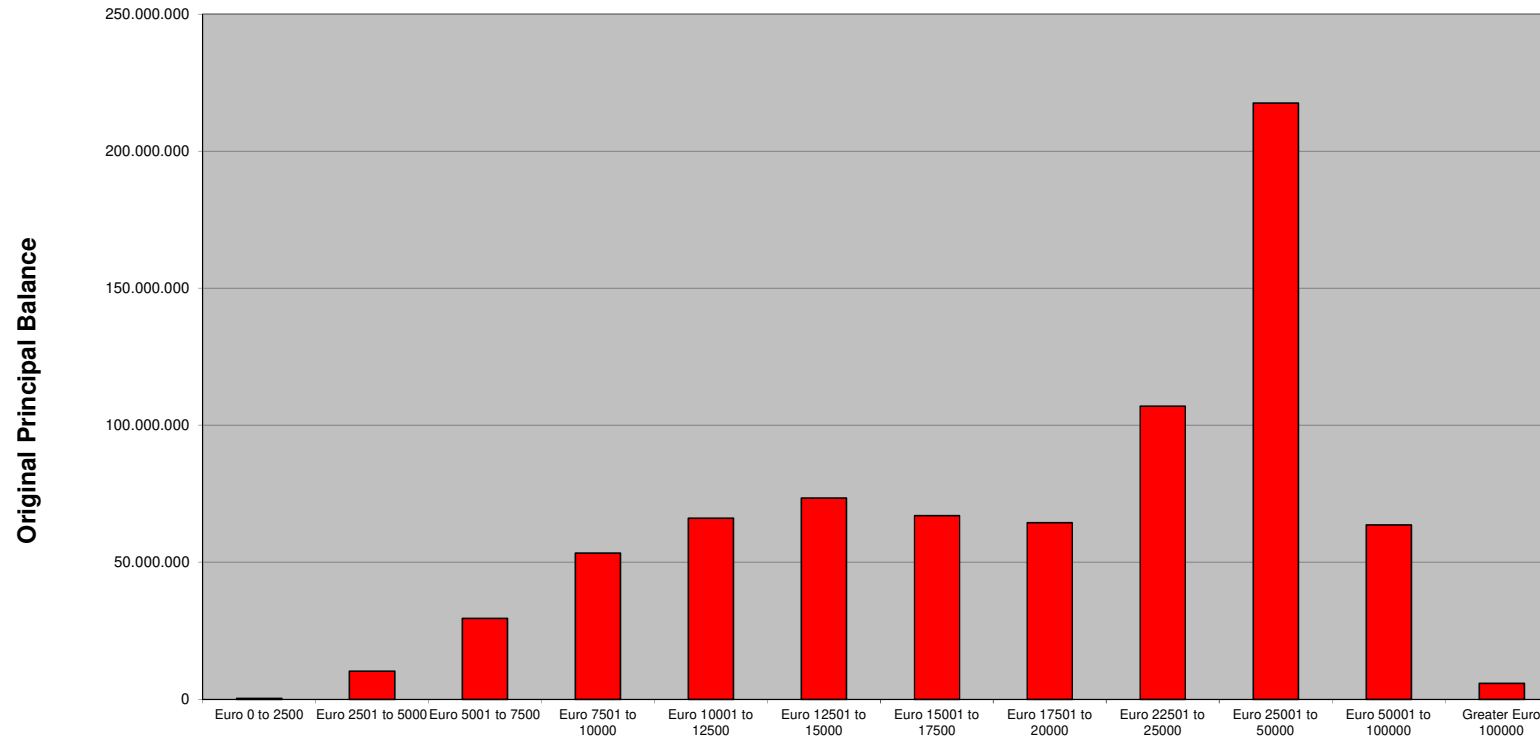
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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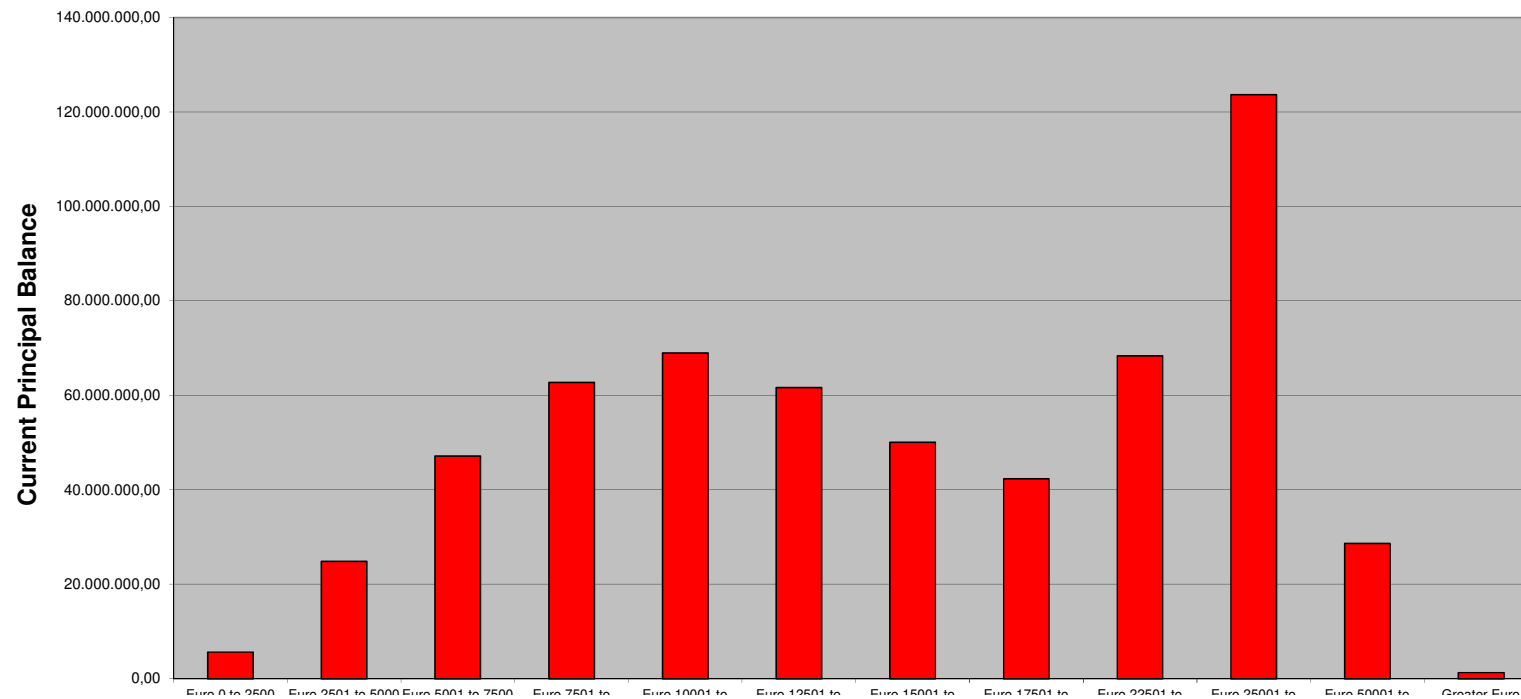
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.664.446,28	1,0%	4.007	8,3%
Euro 2501 to 5000	24.837.252,11	4,2%	6.496	13,4%
Euro 5001 to 7500	47.109.954,35	8,1%	7.520	15,5%
Euro 7501 to 10000	62.681.608,68	10,7%	7.180	14,8%
Euro 10001 to 12500	68.937.770,21	11,8%	6.149	12,7%
Euro 12501 to 15000	61.624.620,78	10,5%	4.505	9,3%
Euro 15001 to 17500	50.065.708,07	8,6%	3.095	6,4%
Euro 17501 to 20000	42.289.674,65	7,2%	2.259	4,7%
Euro 22501 to 25000	68.369.579,01	11,7%	3.073	6,3%
Euro 25001 to 50000	123.646.503,07	21,1%	3.772	7,8%
Euro 50001 to 100000	28.647.915,15	4,9%	463	1,0%
Greater Euro 100000	1.336.169,37	0,2%	12	0,0%
Total	585.211.201,73	100,0%	48.531	100,0%

Statistics	in EUR
Average Amount	12.058,50

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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	500.610,48	0,09%	16
2	394.754,17	0,07%	85
3	348.982,32	0,06%	17
4	285.041,39	0,05%	18
5	279.291,96	0,05%	4
6	255.065,43	0,04%	13
7	234.213,88	0,04%	25
8	219.300,07	0,04%	19
9	216.330,32	0,04%	3
10	182.872,45	0,03%	9
11	172.460,74	0,03%	9
12	158.904,13	0,03%	2
13	157.083,97	0,03%	12
14	155.348,20	0,03%	11
15	153.771,11	0,03%	1
16	153.001,29	0,03%	8
17	147.635,96	0,03%	13
18	147.531,46	0,03%	17
19	147.267,52	0,03%	13
20	146.596,32	0,03%	17
	4.456.063,17	0,76%	312

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8. Geographical Distribution

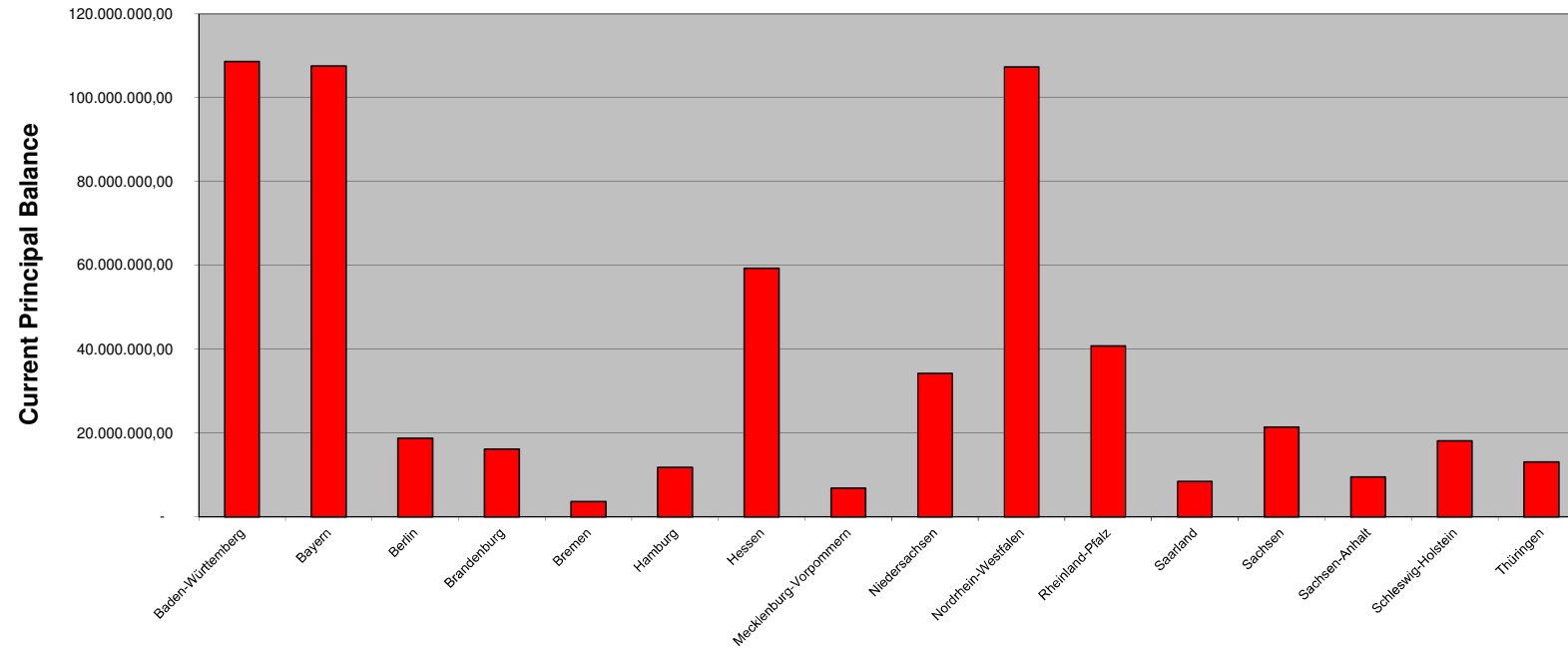
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	108.599.303,82	18,6%	9.548	19,7%
Bayern	107.583.641,07	18,4%	9.431	19,4%
Berlin	18.690.300,31	3,2%	1.327	2,7%
Brandenburg	16.164.995,60	2,8%	1.225	2,5%
Bremen	3.597.802,60	0,6%	345	0,7%
Hamburg	11.744.798,66	2,0%	858	1,8%
Hessen	59.273.918,32	10,1%	4.674	9,6%
Mecklenburg-Vorpomm	6.794.431,63	1,2%	601	1,2%
Niedersachsen	34.198.038,95	5,8%	2.725	5,6%
Nordrhein-Westfalen	107.348.019,80	18,3%	8.568	17,7%
Rheinland-Pfalz	40.745.150,70	7,0%	3.448	7,1%
Saarland	8.422.850,45	1,4%	719	1,5%
Sachsen	21.355.286,93	3,6%	1.623	3,3%
Sachsen-Anhalt	9.485.245,56	1,6%	823	1,7%
Schleswig-Holstein	18.102.841,25	3,1%	1.502	3,1%
Thüringen	13.104.576,08	2,2%	1.114	2,3%
Total	585.211.201,73	100,00%	48.531	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	394.701.697,99	67,4%	28.300	58,31%
Used	190.509.503,74	32,6%	20.231	41,69%
Total	585.211.201,73	100%	48.531	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	497.625.780,03	85,03%	41.041	84,57%
LCV	87.585.421,70	14,97%	7.490	15,43%
Total	585.211.201,73	100%	48.531	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	128.058.070,23	21,9%	13.320	27,4%
Without CPI	457.153.131,50	78,1%	35.211	72,6%
Total	585.211.201,73	100,0%	48.531	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	227.538.211,32	38,9%	27.127	55,9%
Yes	286.572.289,38	49,0%	16.355	33,7%
- of which balloon rates	159.057.455,80	27,2%	n.a	n.a
- of which regular installments	127.514.833,58	21,8%	n.a	n.a
PCP (Formula)	71.100.701,03	12,1%	5.049	10,4%
- of which balloons	40.549.780,23	6,9%	n.a	n.a
- of which regular installments	30.550.920,80	5,2%	n.a	n.a
	585.211.201,73	100%	48.531	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	17	0,1%	182.072	97,4%
13 to 24 months	309	1,9%	3.285.505	80,3%
25 to 36 months	2.889	17,7%	46.535.676	70,6%
37 to 48 months	7.875	48,2%	141.872.213	59,6%
49 to 60 months	3.153	19,3%	56.205.032	48,4%
61 to 72 months	986	6,0%	18.615.314	38,5%
73 to 96 months	1.126	6,9%	19.876.476	35,2%
Total	16.355	100%	286.572.289,38	56,1%

<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	1.659	10,1%	19.953.724,33	86,1%
bis 24	3.389	20,7%	54.734.092,77	67,3%
bis 36	6.233	38,1%	113.159.904,08	57,6%
bis 48	3.467	21,2%	65.837.260,27	47,4%
bis 60	1.177	7,2%	23.847.816,48	35,9%
bis 72	430	2,6%	9.039.491,45	31,0%
Total	16.355	100%	286.572.289,38	56,1%

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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	577.669.865,55	98,7%	47.923	98,7%
Other	7.541.336,18	1,3%	608	1,3%
Total	585.211.201,73	100,0%	48.531	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	585.211.201,73	100,0%	48.531	100,0%
Total	585.211.201,73	100,0%	48.531	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	527.478.108,61	90,1%	41.221	84,9%
NO	57.733.093,12	9,9%	7.310	15,1%
Total	585.211.201,73	100,0%	48.531	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.453,58	13.816,64
Average purchase price	25.828,46	28.298,35
Downpayment in %	48,22%	48,82%

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13. Customer Yield

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Interest Period	from	23/12/2019	to	21/01/2020 = 29 days
Collection Period	from	01/12/2019	to	31/12/2019

Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	50.131.064,45	8,57%	2.754	5,67%
1,01 to 2%	61.593.821,52	10,53%	5.326	10,97%
2,01 to 3%	136.733.714,16	23,36%	10.065	20,74%
3,01 to 4%	205.018.750,58	35,03%	16.108	33,19%
4,01 to 5%	96.148.916,64	16,43%	9.205	18,97%
5,01 to 6%	26.964.124,85	4,61%	3.623	7,47%
6,01 to 7%	7.862.289,74	1,34%	1.348	2,78%
7,01 to 8%	647.189,01	0,11%	83	0,17%
8,01 to 9%	89.850,16	0,02%	14	0,03%
9,01 to 10%	21.480,62	0,00%	5	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	585.211.201,73	100%	48.531,00	100%

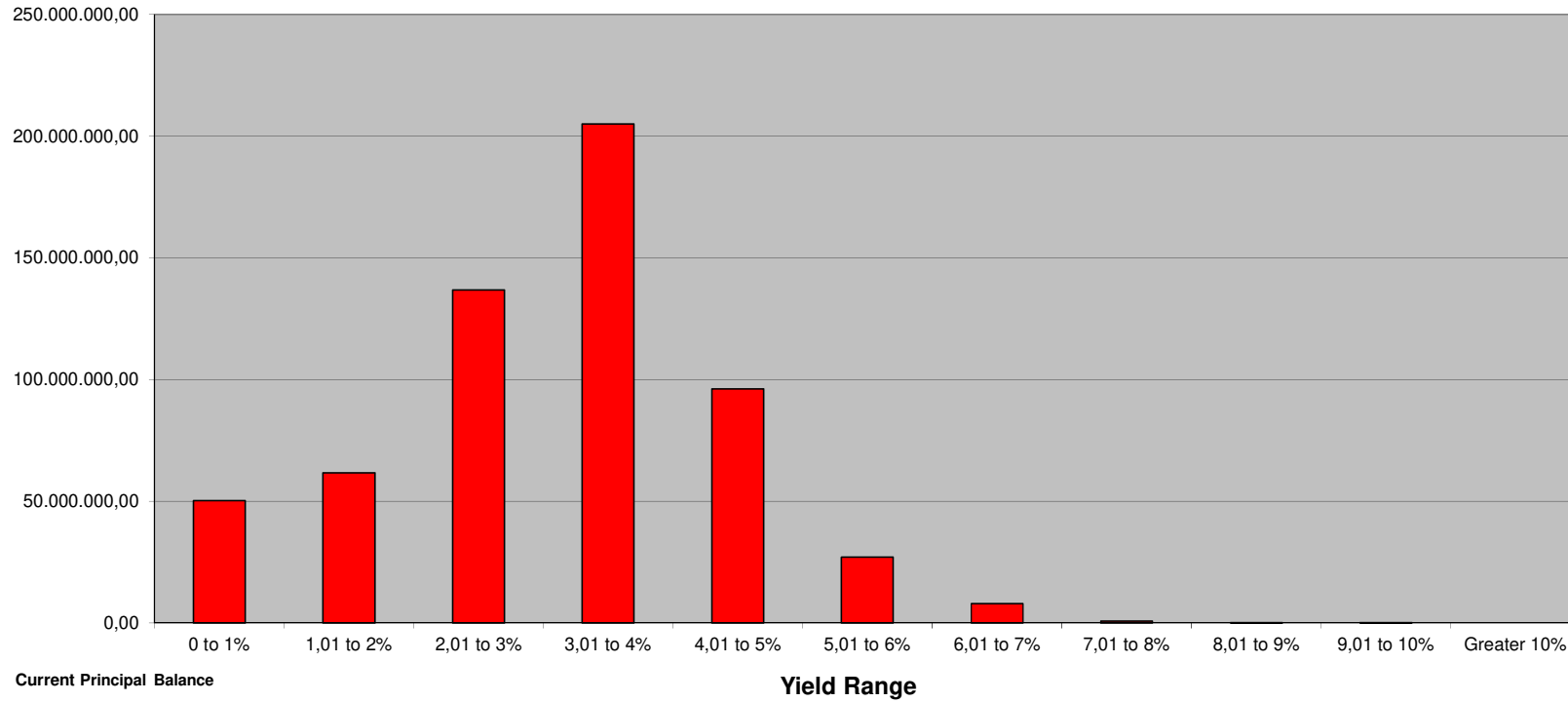
Statistics	in %
WA Interest	3,38

* runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	



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Monthly Investor Report

14. Seasoning

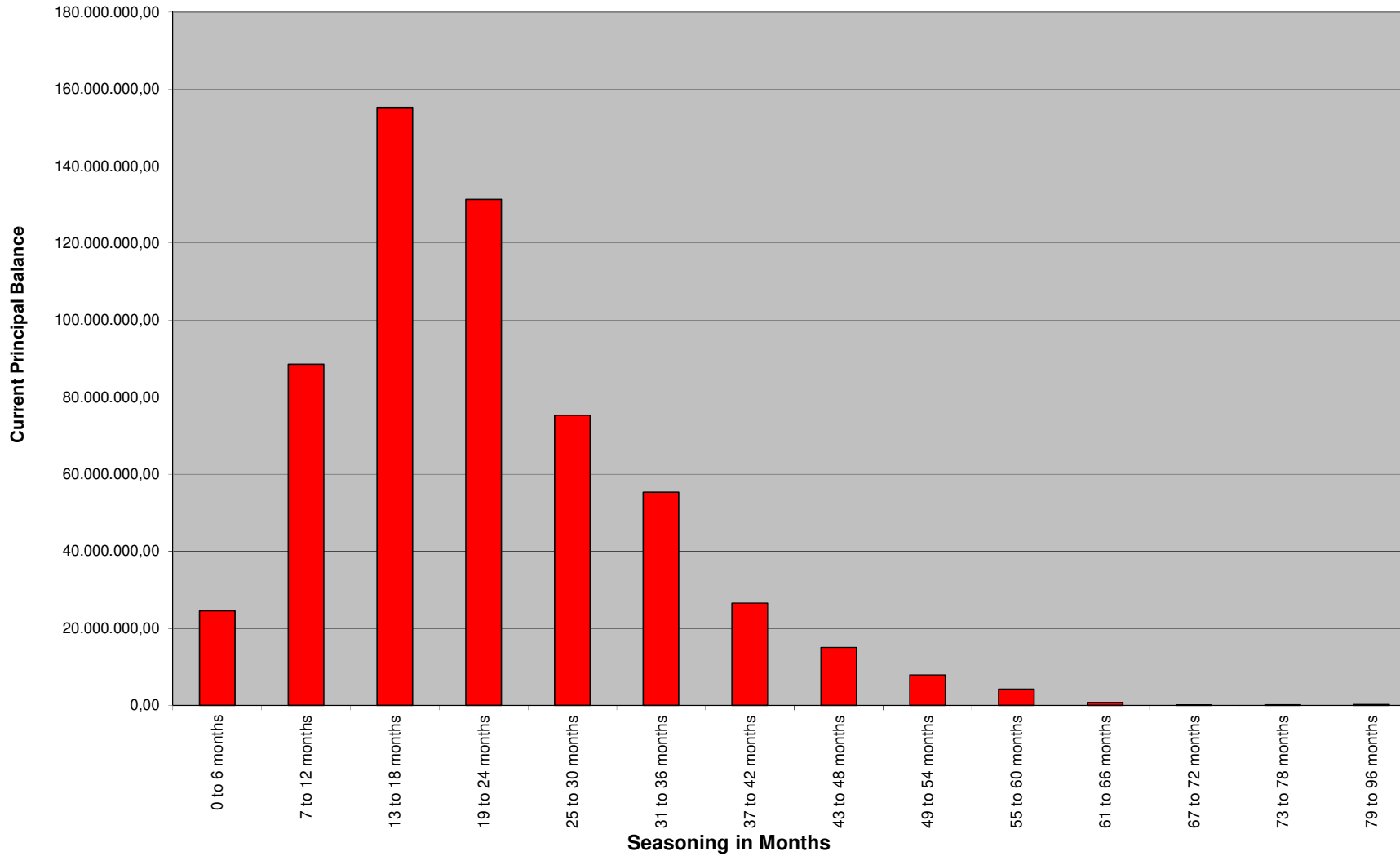
Reporting Date	07/01/2020	
Payment Date	21/01/2020	
Period No	13	
Monthly Period	01.12.2019 - 31.12.2019	
Interest Period	from 23/12/2019	to 21/01/2020 = 29 days
Collection Period	from 01/12/2019	to 31/12/2019

<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	24.499.156,19	4,19%	1.820	3,75%
7 to 12 months	88.572.957,83	15,14%	6.130	12,63%
13 to 18 months	155.260.065,57	26,53%	11.341	23,37%
19 to 24 months	131.375.424,01	22,45%	10.078	20,77%
25 to 30 months	75.350.832,10	12,88%	7.332	15,11%
31 to 36 months	55.277.988,51	9,45%	6.155	12,68%
37 to 42 months	26.523.859,71	4,53%	2.548	5,25%
43 to 48 months	15.024.102,31	2,57%	1.547	3,19%
49 to 54 months	7.866.885,18	1,34%	878	1,81%
55 to 60 months	4.253.172,05	0,73%	535	1,10%
61 to 66 months	739.587,00	0,13%	93	0,19%
67 to 72 months	118.875,22	0,02%	23	0,05%
73 to 78 months	127.534,71	0,02%	16	0,03%
79 to 96 months	220.761,34	0,04%	35	0,07%
Total	585.211.201,73	100,00%	48.531	100,00%

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14.1 Seasoning (Graph)

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	



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Monthly Investor Report

15. Remaining Term

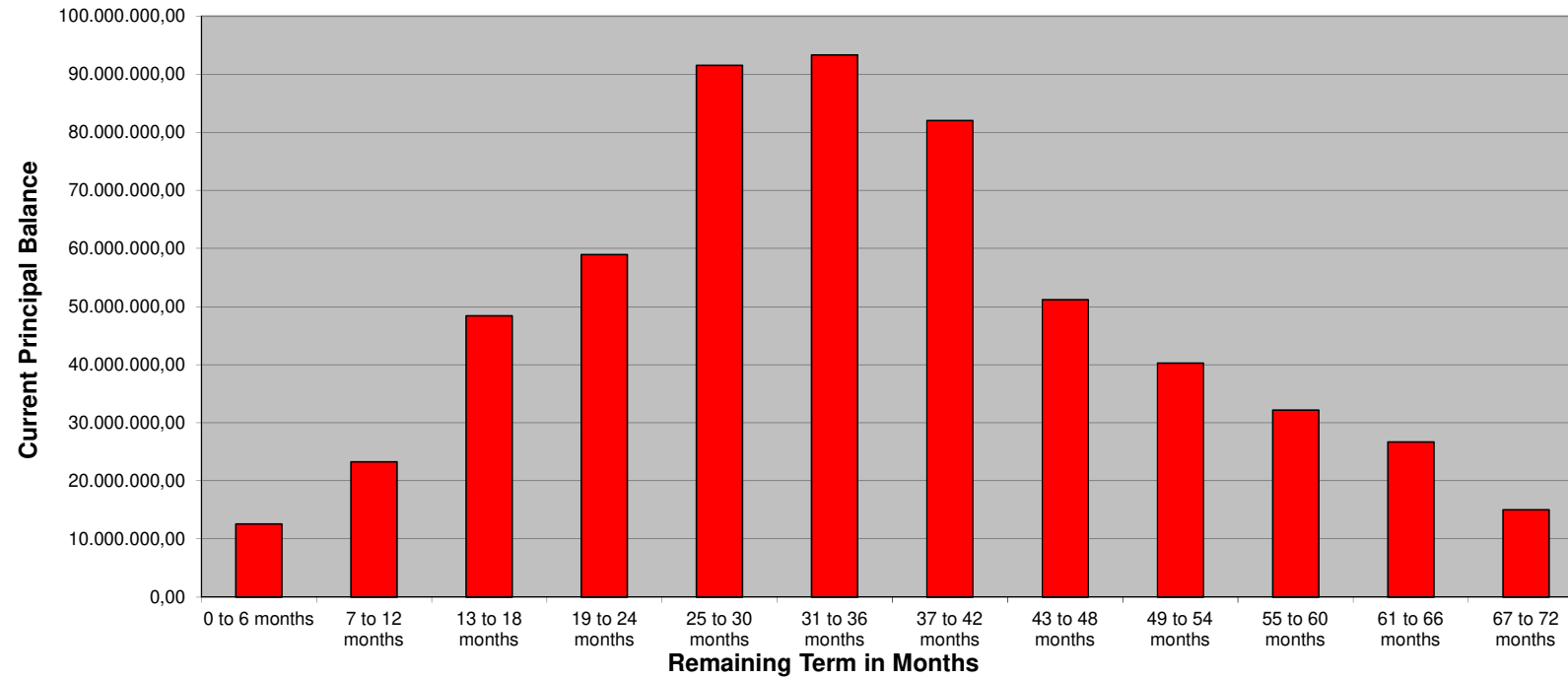
Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	

<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	12.568.128,60	2,15%	2.818	5,81%
7 to 12 months	23.269.492,97	3,98%	3.517	7,25%
13 to 18 months	48.384.888,06	8,27%	5.250	10,82%
19 to 24 months	58.915.130,21	10,07%	5.563	11,46%
25 to 30 months	91.496.985,75	15,63%	7.045	14,52%
31 to 36 months	93.297.997,04	15,94%	6.483	13,36%
37 to 42 months	82.002.885,44	14,01%	5.659	11,66%
43 to 48 months	51.153.267,65	8,74%	3.735	7,70%
49 to 54 months	40.258.521,39	6,88%	2.802	5,77%
55 to 60 months	32.160.607,87	5,50%	2.180	4,49%
61 to 66 months	26.670.612,45	4,56%	1.785	3,68%
67 to 72 months	14.993.231,55	2,56%	1.044	2,15%
73 to 96 months	10.039.452,75	1,72%	650	1,34%
Total	585.211.201,73	100,00%	48.531	100,00%

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Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	



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16. Original Term

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	

<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	7.065,28	0,00%	3	0,01%
7 to 12 months	413.444,32	0,07%	121	0,25%
13 to 18 months	870.485,06	0,15%	273	0,56%
19 to 24 months	8.182.864,84	1,40%	1.593	3,28%
25 to 30 months	3.328.023,94	0,57%	811	1,67%
31 to 36 months	80.248.331,50	13,71%	8.061	16,61%
37 to 42 months	6.047.042,40	1,03%	947	1,95%
43 to 48 months	220.834.132,44	37,74%	16.358	33,71%
49 to 54 months	5.556.294,53	0,95%	617	1,27%
55 to 60 months	109.494.907,44	18,71%	8.234	16,97%
61 to 66 months	6.410.902,33	1,10%	562	1,16%
67 to 72 months	44.528.679,38	7,61%	3.178	6,55%
73 to 78 months	5.065.687,68	0,87%	386	0,80%
79 to 96 months	94.151.239,97	16,09%	7.383	15,21%
> 96 months	72.100,62	0,01%	4	0,01%
Total	585.211.201,73	100%	48.531,00	100%

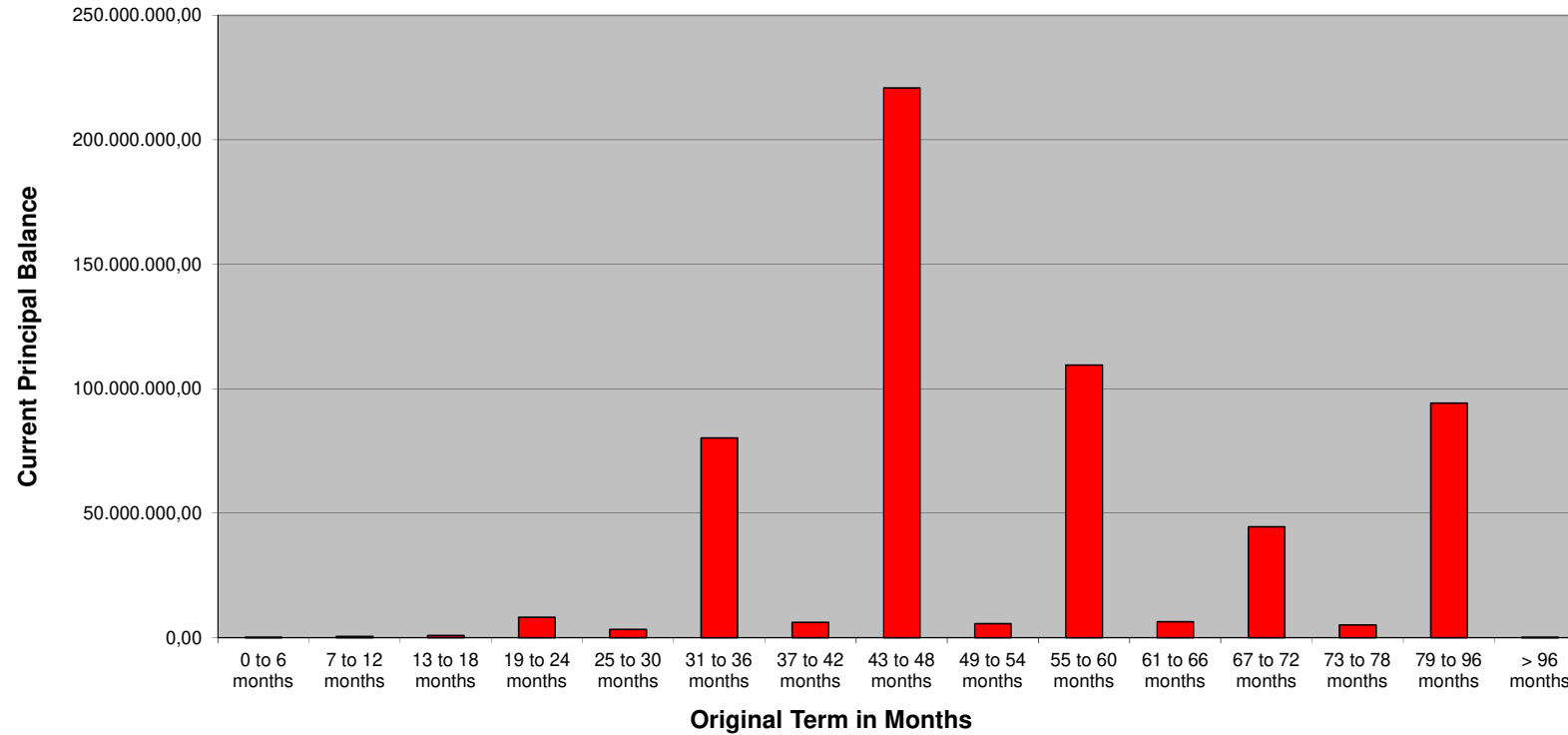
Statistics

WA Original Term	57,16
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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	



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17. Manufacturer

Reporting Date	07/01/2020	
Payment Date	21/01/2020	
Period No	13	
Monthly Period	01.12.2019 - 31.12.2019	
Interest Period	from 23/12/2019	to 21/01/2020 = 29 days
Collection Period	from 01/12/2019	to 31/12/2019

<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	314.152.775,37	53,68%	33.368	68,76%
Lancia	986.874,31	0,17%	169	0,35%
Alfa Romeo	27.784.913,74	4,75%	1.780	3,67%
Maserati	5.540.821,80	0,95%	121	0,25%
Jeep	85.075.546,41	14,54%	4.284	8,83%
others	151.670.270,10	25,92%	8.809	18,15%
-> Ferrari	405.131,29	0,07%	5	0,01%
-> Jaguar	33.424.963,53	5,71%	1.299	2,68%
-> LandRover	79.072.539,46	13,51%	2.969	6,12%
-> Chrysler	114.642,81	0,02%	21	0,04%
-> Dodge	1.499.535,93	0,26%	68	0,14%
-> others	37.153.457,08	6,35%	4.447	9,16%
	585.211.201,73	100,00%	48.531,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	

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 Servicer	-	-
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	+	21.084.437,13
1. Payable Expenses	-	33.795,40
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	-	521.240,73
5. to pay pari passu and pro rata to the Swap Counterparty	-	167.489,82
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	5.031,50
8. Class C Interest Amount	-	16.868,33
9. Class D Interest Amount	-	26.383,56
10. Class E Interest Amount	-	26.999,81
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	19.129.787,51
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	-	-
19. Class M Interest Amount *	-	149.994,44
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class D Notes have been redeemed in full)	-	-
21. Additional Servicing Fee	-	1.006.746,03
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	07/01/2020	
Payment Date	21/01/2020	
Period No	13	
Monthly Period	01.12.2019 - 31.12.2019	
Interest Period	from 23/12/2019	to 21/01/2020 =
Collection Period	from 01/12/2019	to 31/12/2019 29 days

	593.155.849,7	501.555.849,7	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	33.795,40 €	<u>28.576,44</u>	<u>1.025,56</u>	<u>1.139,51</u>	<u>911,61</u>	<u>626,73</u>	<u>1.515,55</u>
Interest accrued for the Period	225.277,64 €	- €	5.031,50 €	16.868,33 €	26.383,56 €	26.999,81 €	1.515,55 €
Interest Payments	225.277,64 €	- €	5.031,50 €	16.868,33 €	26.383,56 €	26.999,81 €	1.515,55 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		585.685.637,25
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		155.694,77

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21. Retention

Reporting Date	07/01/2020			
Payment Date	21/01/2020			
Period No	13			
Monthly Period	01.12.2019 - 31.12.2019			
Interest Period	from	23/12/2019	to	21/01/2020 = 29 days
Collection Period	from	01/12/2019	to	31/12/2019

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	540.000.000,00	90,19%
Class B Notes	18.000.000,00	3,01%
Class C Notes	20.000.000,00	3,34%
Class D Notes	16.000.000,00	2,67%
Class E Notes	11.000.000,00	1,84%
Class M Notes	26.600.000,00	4,44%

Retention Amount	EUR	%
Minimum Retention Class A	27.000.000,00	5,00%
Minimum Retention Class B	900.000,00	5,00%
Minimum Retention Class C	1.000.000,00	5,00%
Minimum Retention Class D	800.000,00	5,00%
Minimum Retention Class E	550.000,00	5,00%
Minimum Retention Class M	1.330.000,00	5,00%

Actual Retention Class A	27.000.000,00	5,00%
Actual Retention Class B	18.000.000,00	100,00%
Actual Retention Class C	20.000.000,00	100,00%
Actual Retention Class D	16.000.000,00	100,00%
Actual Retention Class E	11.000.000,00	100,00%
Actual Retention Class M	26.600.000,00	100,00%

The Originator will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction in accordance with Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMR") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMR and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/01/2020	=	29 days
Collection Period	31/12/2019		

		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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23. Counterparties II

Reporting Date		07/01/2020			
Payment Date		21/01/2020			
Period No		13			
Monthly Period		01.12.2019 - 31.12.2019			
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	

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		07/01/2020				
Payment Date		21/01/2020				
Period No		13				
Monthly Period		01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	=	29 days
Collection Period	from	01/12/2019	to	31/12/2019		

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	07/01/2020				
Payment Date	21/01/2020				
Period No	13				
Monthly Period	01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	= 29 days
Collection Period	from	01/12/2019	to	31/12/2019	

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

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25. Glossary

Reporting Date		07/01/2020				
Payment Date		21/01/2020				
Period No		13				
Monthly Period		01.12.2019 - 31.12.2019				
Interest Period	from	23/12/2019	to	21/01/2020	=	29 days
Collection Period	from	01/12/2019	to	31/12/2019		

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