

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/02/2020			
Payment Date	21/02/2020			
Period No	14			
Monthly Period	01.01.2020 - 31.01.2020			
Interest Period from	21/01/2020	to	21/02/2020	= 31 days
Collection Period from	01/01/2020	to	31/01/2020	

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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)		584.077.372,71 €	603.207.160,22
Scheduled Principal Payments		11.976.459,48 €	10.663.201,26
Prepayment Principal		6.513.535,26 €	5.588.201,70
Others		638.347,08 €	2.667.825,97
Recoveries		- €	-
Total Principal Collections		19.128.341,82 €	18.919.228,93
Total Interest Collections		2.789.300,18 €	1.878.261,39
Defaults		91.954,14	210.558,58
End of Period (after Payment Date)	47.528	564.857.076,75 €	584.077.372,71
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		13,38%	11,12%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	566.555.849,74
End of Period	547.335.553,78

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	8.498.337,75 €	no
Cash Outflow	-€ 288.304,44		
Cash Inflow	€ -		
End of Period	1,5%	8.210.033,31 €	
Required Reserve Fund	-€ 288.304,44		

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	566.555.849,74 €
End of Period	547.335.553,78 €

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	1.789.463,54 €

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	758.780,92 €

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	420.818,75 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,09%
Cumulative Default Level previous period	0,13%
Cumulative Default Level current period	0,14%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,15%
Delinquency Level current period	0,19%

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	131
Number of Contracts being 61-90 Days delinquent	48
Number of Contracts being 91-120 Days delinquent	34
Gross instalments being 31-60 days delinquent	45.755,61
Gross instalments being 61-90 days delinquent	16.528,83
Gross instalments being 91-120 days delinquent	9.184,15
Current Period Termination	156.047,29
Cumulative Termination	1.820.578,53
New number of Contracts being terminated	14,00
Total number of Contracts being terminated	248,00
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	501.555.849,74 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	19.220.295,96	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	482.335.553,78 €	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	0,89	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,338	1,04	2,04	3,04		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	31 days	31 days	31 days	31 days	31 days		31 days
Principal Outstanding Beginning of Period	501.555.849,74 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	19.220.295,96 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	482.335.553,78 €	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 €	5.239,00 €	17.876,67 €	28.079,11 €	28.776,61 €		160.338,89 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	12,59%	12,80%	9,31%	6,52%	4,61%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

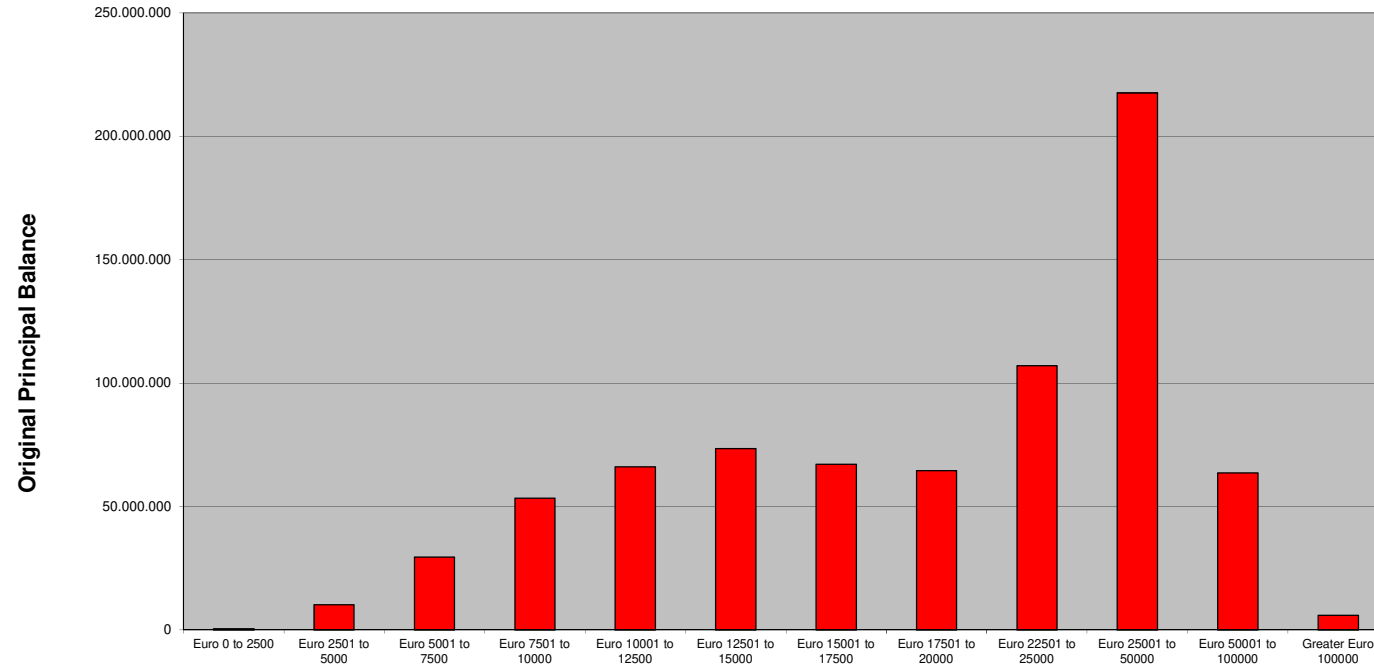
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212.00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505.00	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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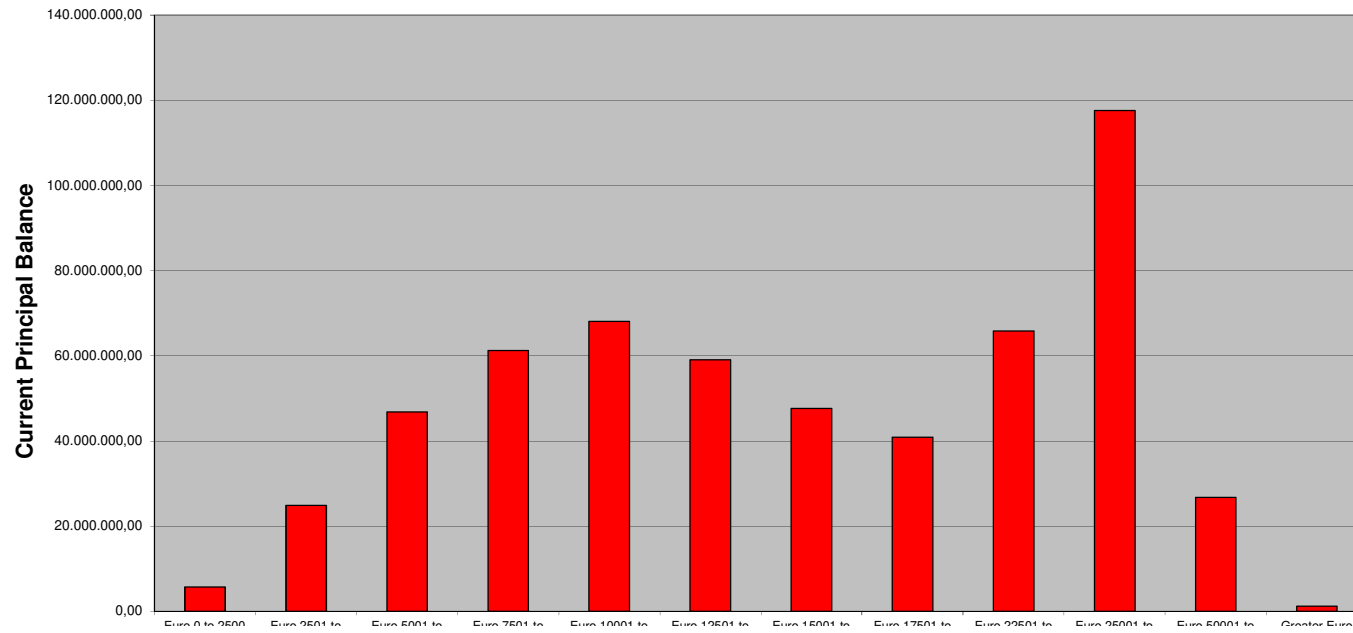
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.699.879,05	1,0%	4.036	8,5%
Euro 2501 to 5000	24.857.490,13	4,4%	6.514	13,7%
Euro 5001 to 7500	46.815.175,30	8,3%	7.470	15,7%
Euro 7501 to 10000	61.197.848,06	10,8%	7.010	14,7%
Euro 10001 to 12500	68.045.698,64	12,0%	6.072	12,8%
Euro 12501 to 15000	59.022.002,64	10,4%	4.313	9,1%
Euro 15001 to 17500	47.655.436,70	8,4%	2.948	6,2%
Euro 17501 to 20000	40.894.735,44	7,2%	2.185	4,6%
Euro 22501 to 25000	65.804.539,52	11,6%	2.955	6,2%
Euro 25001 to 50000	117.607.888,55	20,8%	3.581	7,5%
Euro 50001 to 100000	26.734.990,31	4,7%	433	0,9%
Greater Euro 100000	1.220.712,20	0,2%	11	0,0%
Total	565.556.396,54	100,0%	47.528	100,0%

Statistics		in EUR
Average Amount		11.899,44

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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	495.012,41	0,09%	16
2	394.754,17	0,07%	85
3	339.733,15	0,06%	17
4	275.584,85	0,05%	4
5	250.137,94	0,04%	13
6	223.751,53	0,04%	25
7	213.650,19	0,04%	19
8	180.203,67	0,03%	9
9	172.764,78	0,03%	14
10	166.738,02	0,03%	9
11	156.976,65	0,03%	2
12	152.833,53	0,03%	12
13	152.353,21	0,03%	1
14	151.234,78	0,03%	11
15	149.773,79	0,03%	8
16	143.830,78	0,03%	17
17	143.431,30	0,03%	13
18	142.654,89	0,03%	4
19	142.458,39	0,03%	13
20	136.261,69	0,02%	11
	4.184.139,72	0,74%	303

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8. Geographical Distribution

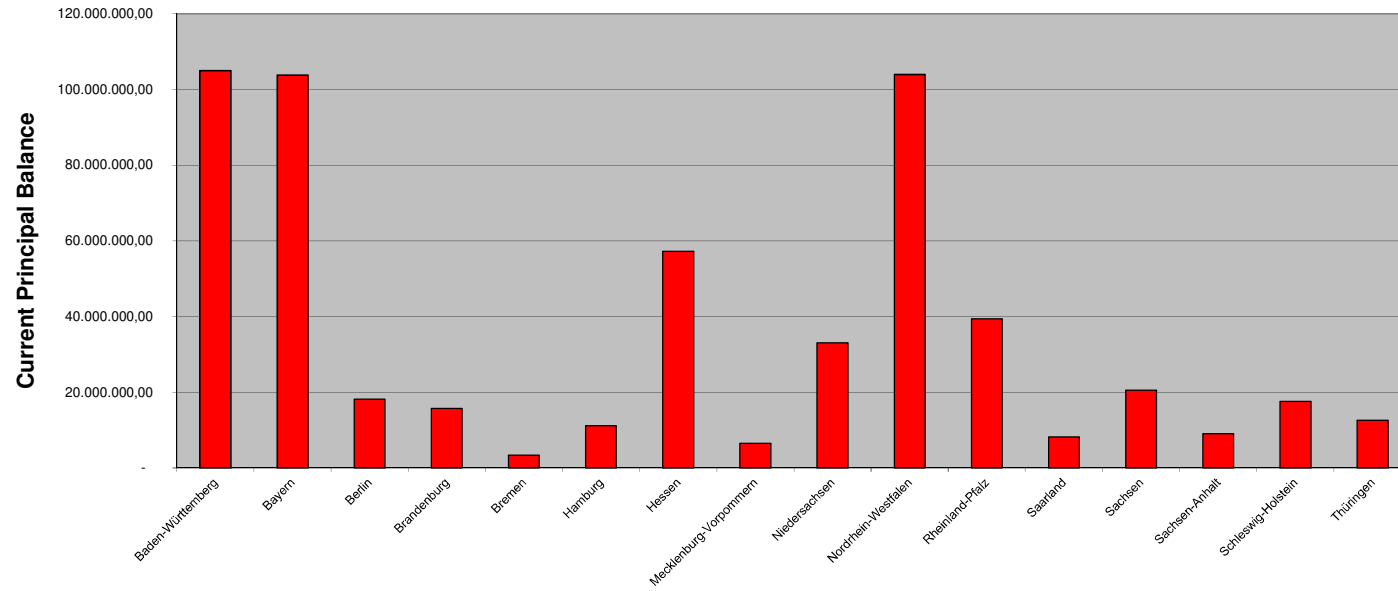
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	105.035.742,69	18,6%	9.340	19,7%
Bayern	103.836.217,88	18,4%	9.232	19,4%
Berlin	18.134.406,36	3,2%	1.299	2,7%
Brandenburg	15.676.117,34	2,8%	1.195	2,5%
Bremen	3.406.423,26	0,6%	336	0,7%
Hamburg	11.182.746,50	2,0%	829	1,7%
Hessen	57.260.766,51	10,1%	4.593	9,7%
Mecklenburg-Vorpomr	6.536.206,82	1,2%	587	1,2%
Niedersachsen	33.055.600,39	5,8%	2.680	5,6%
Nordrhein-Westfalen	103.982.851,41	18,4%	8.402	17,7%
Rheinland-Pfalz	39.412.494,73	7,0%	3.368	7,1%
Saarland	8.210.562,08	1,5%	706	1,5%
Sachsen	20.577.153,11	3,6%	1.586	3,3%
Sachsen-Anhalt	9.073.712,50	1,6%	807	1,7%
Schleswig-Holstein	17.568.194,41	3,1%	1.480	3,1%
Thüringen	12.607.200,55	2,2%	1.088	2,3%
Total	565.556.396,54	100,00%	47.528	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	382.850.722,97	67,7%	27.881	58,66%
Used	182.705.673,57	32,3%	19.647	41,34%
Total	565.556.396,54	100%	47.528	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	481.418.267,62	85,12%	40.196	84,57%
LCV	84.138.128,92	14,88%	7.332	15,43%
Total	565.556.396,54	100%	47.528	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	123.565.935,47	21,8%	13.023	27,4%
Without CPI	441.990.461,07	78,2%	34.505	72,6%
Total	565.556.396,54	100,0%	47.528	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	217.715.112,22	38,5%	26.459	55,7%
Yes	278.666.633,76	49,3%	16.094	33,9%
- of which balloon rates	156.873.699,63	27,7%	n.a	n.a
- of which regular installments	121.792.934,13	21,5%	n.a	n.a
PCP (Formula)	69.174.650,56	12,2%	4.975	10,5%
- of which balloons	39.979.396,96	7,1%	n.a	n.a
- of which regular installments	29.195.253,60	5,2%	n.a	n.a
	565.556.396,54	100%	47.528	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%	177.150	100,3%
13 to 24 months	292	1,8%	3.045.266	81,5%
25 to 36 months	2.829	17,6%	44.934.588	71,7%
37 to 48 months	7.766	48,3%	138.172.574	60,4%
49 to 60 months	3.106	19,3%	54.721.692	49,1%
61 to 72 months	970	6,0%	18.091.283	39,0%
73 to 96 months	1.114	6,9%	19.524.081	35,7%
Total	16.094	100%	278.666.633,76	56,9%

<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	1.749	10,9%	21.647.251,50	86,8%
bis 24	3.504	21,8%	55.639.553,32	67,4%
bis 36	6.130	38,1%	110.728.205,38	58,0%
bis 48	3.220	20,0%	60.405.094,98	47,0%
bis 60	1.122	7,0%	22.514.719,41	36,0%
bis 72	369	2,3%	7.731.809,17	31,2%
Total	16.094	100%	278.666.633,76	56,9%

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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	557.413.347,05	98,6%	46.865	98,6%
Other	8.143.049,49	1,4%	663	1,4%
Total	565.556.396,54	100,0%	47.528	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	565.556.396,54	100,0%	47.528	100,0%
Total	565.556.396,54	100,0%	47.528	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	510.520.069,73	90,3%	40.477	85,2%
NO	55.036.326,81	9,7%	7.051	14,8%
Total	565.556.396,54	100,0%	47.528	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.459,57	13.802,77
Average purchase price	25.908,06	28.330,95
Downpayment in %	48,09%	48,72%

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13. Customer Yield

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Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	48.876.582,26	8,64%	2.730	5,74%
1,01 to 2%	59.416.001,32	10,51%	5.219	10,98%
2,01 to 3%	132.731.519,59	23,47%	9.917	20,87%
3,01 to 4%	198.192.101,11	35,04%	15.804	33,25%
4,01 to 5%	92.307.790,93	16,32%	8.973	18,88%
5,01 to 6%	25.781.391,27	4,56%	3.495	7,35%
6,01 to 7%	7.498.349,10	1,33%	1.287	2,71%
7,01 to 8%	629.839,20	0,11%	83	0,17%
8,01 to 9%	87.084,70	0,02%	14	0,03%
9,01 to 10%	35.737,06	0,01%	6	0,01%
Greater 10%	0,00	0,00%	0	0,00%
Total	565.556.396,54	100%	47.528,00	100%

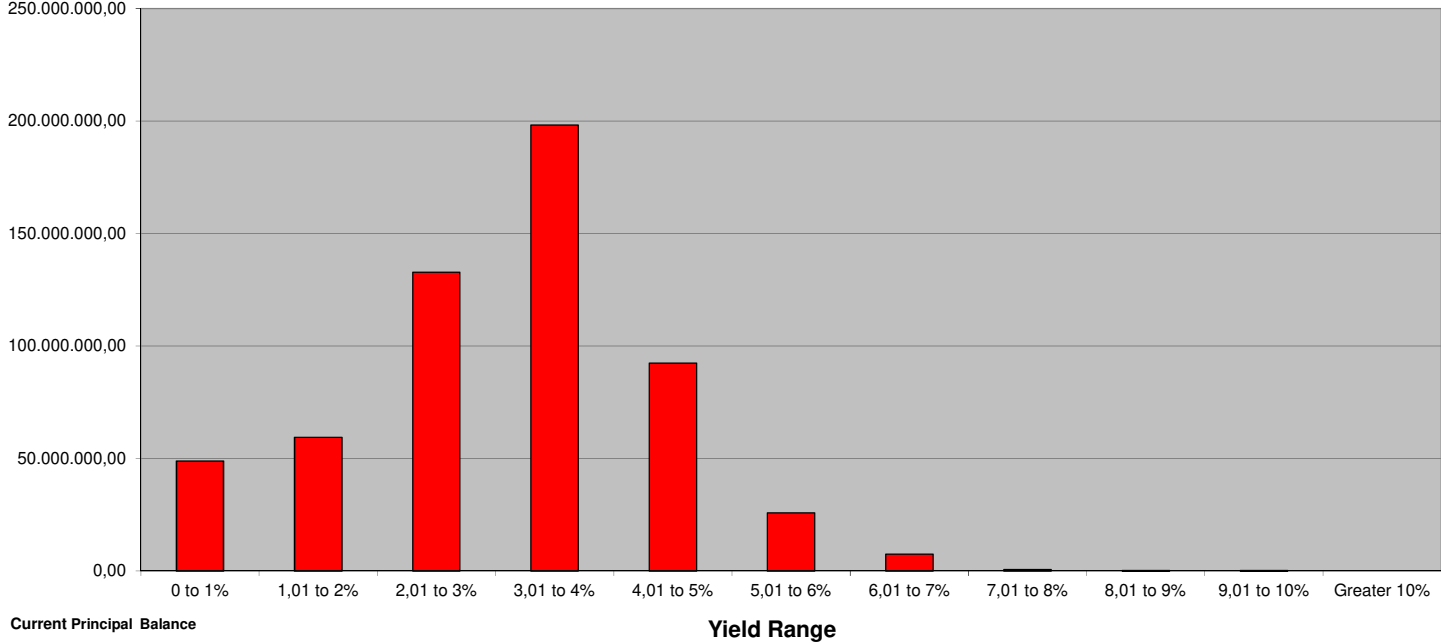
Statistics	in %
WA Interest	3,37

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	



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Monthly Investor Report

14. Seasoning

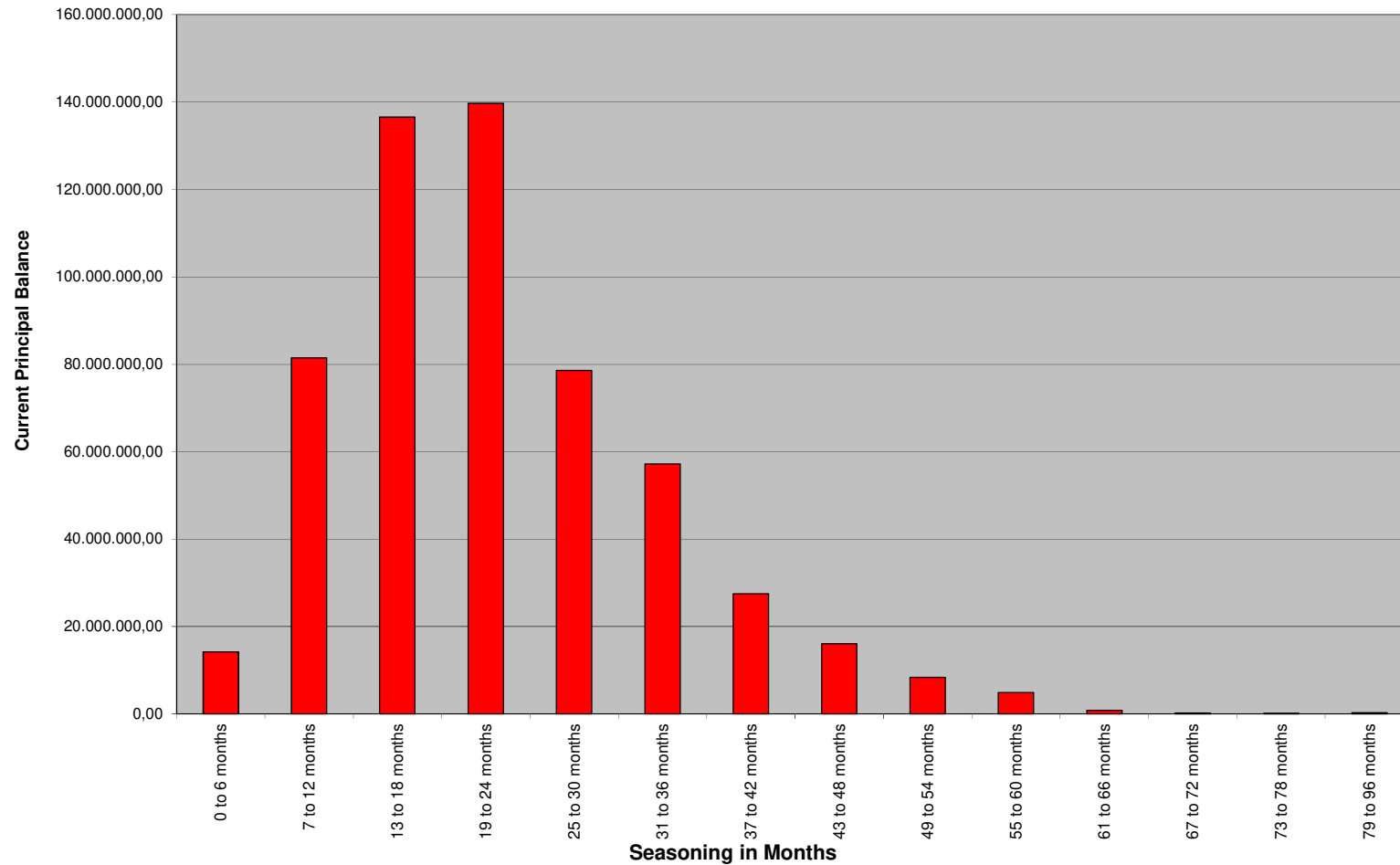
Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

<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	14.156.806,83	2,50%	1.121	2,36%
7 to 12 months	81.438.113,60	14,40%	5.670	11,93%
13 to 18 months	136.530.821,50	24,14%	10.123	21,30%
19 to 24 months	139.681.892,18	24,70%	10.590	22,28%
25 to 30 months	78.562.356,06	13,89%	7.493	15,77%
31 to 36 months	57.163.905,60	10,11%	6.428	13,52%
37 to 42 months	27.454.906,30	4,85%	2.726	5,74%
43 to 48 months	16.075.750,07	2,84%	1.665	3,50%
49 to 54 months	8.336.077,08	1,47%	922	1,94%
55 to 60 months	4.851.623,12	0,86%	606	1,28%
61 to 66 months	780.477,82	0,14%	101	0,21%
67 to 72 months	182.487,12	0,03%	29	0,06%
73 to 78 months	107.578,39	0,02%	12	0,03%
79 to 96 months	233.600,87	0,04%	42	0,09%
Total	565.556.396,54	100,00%	47.528	100,00%

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Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	



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15. Remaining Term

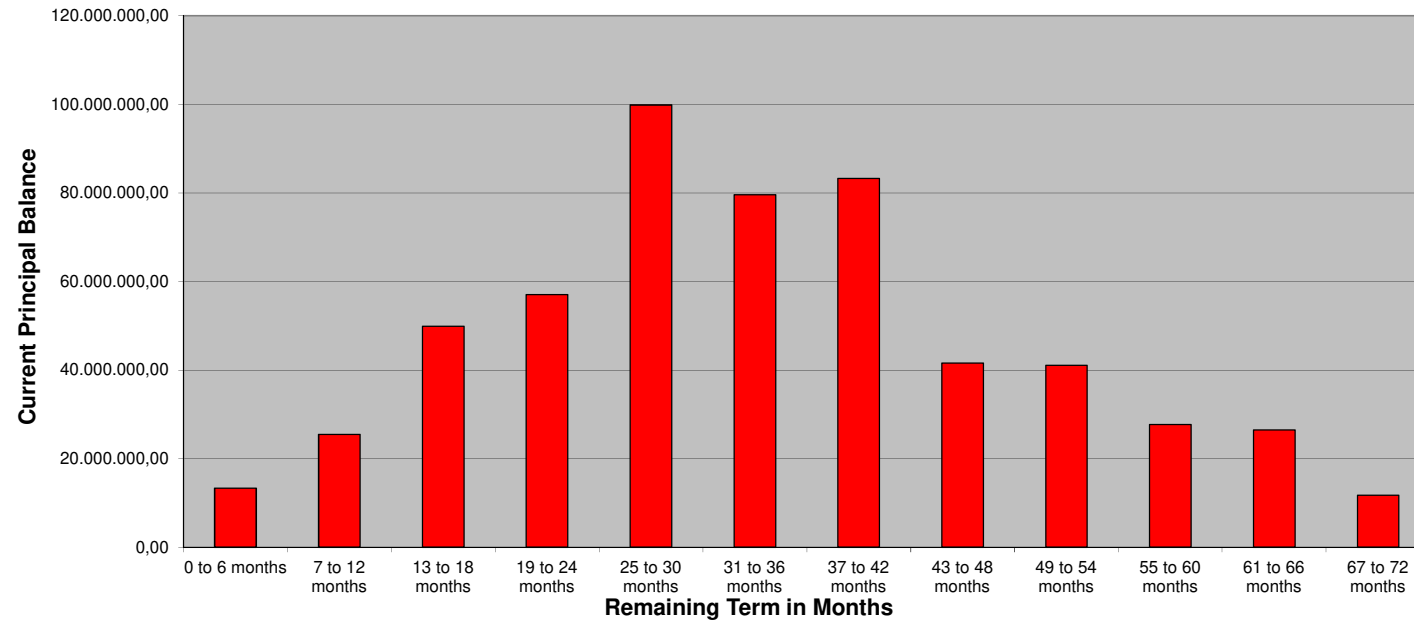
Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

<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	13.314.399,04	2,35%	2.938	6,18%
7 to 12 months	25.477.240,35	4,50%	3.683	7,75%
13 to 18 months	49.858.692,54	8,82%	5.430	11,42%
19 to 24 months	57.011.150,89	10,08%	5.352	11,26%
25 to 30 months	99.869.017,51	17,66%	7.597	15,98%
31 to 36 months	79.592.847,84	14,07%	5.600	11,78%
37 to 42 months	83.263.444,52	14,72%	5.829	12,26%
43 to 48 months	41.572.630,54	7,35%	3.121	6,57%
49 to 54 months	41.060.696,03	7,26%	2.871	6,04%
55 to 60 months	27.662.612,03	4,89%	1.927	4,05%
61 to 66 months	26.475.173,14	4,68%	1.792	3,77%
67 to 72 months	11.694.935,23	2,07%	829	1,74%
73 to 96 months	8.703.556,88	1,54%	559	1,18%
Total	565.556.396,54	100,00%	47.528	100,00%

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Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	



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16. Original Term

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

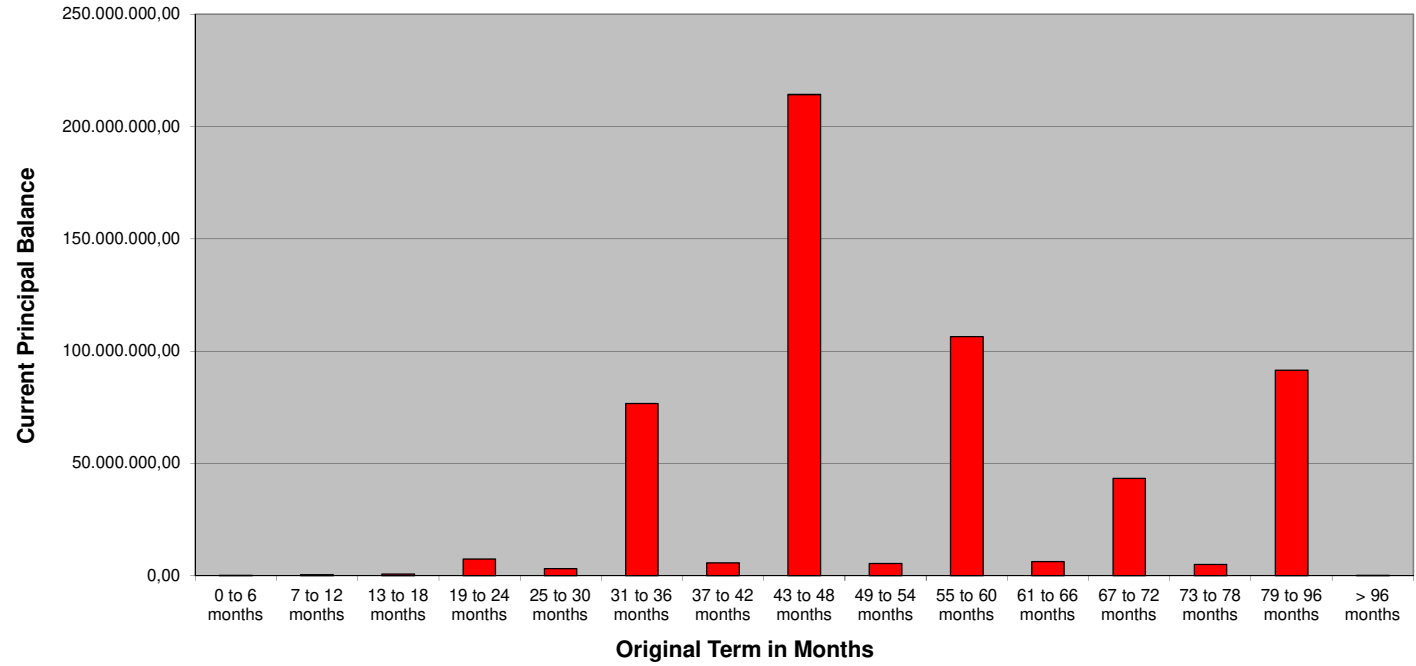
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	3.647,94	0,00%	2	0,00%
7 to 12 months	361.264,53	0,06%	102	0,21%
13 to 18 months	726.301,91	0,13%	239	0,50%
19 to 24 months	7.420.832,54	1,31%	1.494	3,14%
25 to 30 months	3.035.719,79	0,54%	753	1,58%
31 to 36 months	76.589.689,90	13,54%	7.798	16,41%
37 to 42 months	5.634.570,99	1,00%	908	1,91%
43 to 48 months	214.156.249,07	37,87%	16.145	33,97%
49 to 54 months	5.323.479,48	0,94%	608	1,28%
55 to 60 months	106.363.649,21	18,81%	8.138	17,12%
61 to 66 months	6.196.785,68	1,10%	555	1,17%
67 to 72 months	43.296.350,78	7,66%	3.138	6,60%
73 to 78 months	4.906.325,87	0,87%	379	0,80%
79 to 96 months	91.410.978,14	16,16%	7.264	15,28%
> 96 months	130.550,71	0,02%	5	0,01%
Total	565.556.396,54	100%	47.528,00	100%

Statistics	
WA Original Term	57,28

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16.1 Original Term (Graph)

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	



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17. Manufacturer

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

<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	303.311.317,16	53,63%	32.717	68,84%
Lancia	934.999,65	0,17%	159	0,33%
Alfa Romeo	27.039.920,60	4,78%	1.746	3,67%
Maserati	5.234.967,05	0,93%	116	0,24%
Jeep	82.550.301,40	14,60%	4.209	8,86%
others	146.484.890,68	25,90%	8.581	18,05%
-> Ferrari	399.935,86	0,07%	5	0,01%
-> Jaguar	32.328.876,96	5,72%	1.270	2,67%
-> LandRover	76.602.410,04	13,54%	2.909	6,12%
-> Chrysler	109.653,99	0,02%	21	0,04%
-> Dodge	1.474.579,05	0,26%	65	0,14%
-> others	35.569.434,78	6,29%	4.311	9,07%
	565.556.396,54	100,00%	47.528,00	100,00%

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18. Priority of Payments

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

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	+	22.205.946,44
1. Payable Expenses	-	53.700,49
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	-	512.931,87
5. to pay pari passu and pro rata to the Swap Counterparty	-	173.192,98
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	5.239,00
8. Class C Interest Amount	-	17.876,67
9. Class D Interest Amount	-	28.079,11
10. Class E Interest Amount	-	28.776,61
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	19.220.295,96
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 *	-	160.338,89
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	-	2.005.414,87
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	=
Collection Period	from	01/01/2020	to	31/01/2020	31 days

	573.935.553,8	482.335.553,8	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	53.700,49 €	<u>45.129,90</u>	<u>1.684,18</u>	<u>1.871,31</u>	<u>1.497,05</u>	<u>1.029,22</u>	<u>2.488,84</u>
Interest accrued for the Period	240.310,28 €	- €	5.239,00 €	17.876,67 €	28.079,11 €	28.776,61 €	2.488,84 €
Interest Payments	240.310,28 €	- €	5.239,00 €	17.876,67 €	28.079,11 €	28.776,61 €	2.488,84 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		566.555.849,74
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		160.996,29

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21. Retention

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

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	21/02/2020	=	31 days
Collection Period	31/01/2020		

		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	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

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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24. Issuer Information

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

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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25. Originator. Servicer

Reporting Date	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

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	05/02/2020				
Payment Date	21/02/2020				
Period No	14				
Monthly Period	01.01.2020 - 31.01.2020				
Interest Period	from	21/01/2020	to	21/02/2020	= 31 days
Collection Period	from	01/01/2020	to	31/01/2020	

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