

**ABEST 16**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	04/03/2020			
Payment Date	23/03/2020			
Period No	15			
Monthly Period	01.02.2020 - 29.02.2020			
Interest Period from	21/02/2020	to	23/03/2020	= 31 days
Collection Period from	01/02/2020	to	29/02/2020	

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

**ABEST 16**  
**Monthly Investor Report**

**1. Portfolio Information**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period from	21/02/2020	to	23/03/2020	=	31 days
Collection Period from	01/02/2020	to	29/02/2020		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>564.857.076,75 €</b>	<b>584.077.372,71</b>
Scheduled Principal Payments		10.891.117,45 €	11.976.459,48
Prepayment Principal		3.823.243,35 €	6.513.535,26
Others		1.569.009,12 €	638.347,08
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>16.283.369,92 €</b>	<b>19.128.341,82</b>
<b>Total Interest Collections</b>		<b>2.027.183,82 €</b>	<b>2.789.300,18</b>
<b>Defaults</b>		<b>184.243,34</b>	<b>91.954,14</b>
<b>End of Period (after Payment Date)</b>	<b>46.791</b>	<b>548.389.463,49 €</b>	<b>564.857.076,75</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		8,12%	13,38%
<b>New sale Offer</b>		<b>- €</b>	<b>-</b>

**ABEST 16**  
**Monthly Investor Report**

**2. Reserve Accounts**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

**Notes Balance**

Beginning of Period	547.335.553,78
End of Period	530.867.940,52

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	8.210.033,31 €	no
Cash Outflow	-€ 247.014,20		
Cash Inflow	€ -		
End of Period	1,5%	7.963.019,11 €	
Required Reserve Fund	-€ 247.014,20		

**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	

**ABEST 16**  
**Monthly Investor Report**

**3. Performance Data**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period from	21/02/2020	to	23/03/2020	=	31 days
Collection Period from	01/02/2020	to	29/02/2020		

**Note Balance**

Beginning of Period	547.335.553,78 €
End of Period	530.867.940,52 €

**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	1.828.011,51 €

**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	762.755,00 €

**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	565.587,02 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,13%
Cumulative Default Level previous period	0,14%
Cumulative Default Level current period	0,17%

**Trigger Breach (if higher than 4.60%)**

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,19%
Delinquency Level current period	0,22%

**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	145
Number of Contracts being 61-90 Days delinquent	51
Number of Contracts being 91-120 Days delinquent	33
Gross instalments being 31-60 days delinquent	61.095,15
Gross instalments being 61-90 days delinquent	16.287,03
Gross instalments being 91-120 days delinquent	13.464,00
Current Period Termination	355.698,87
Cumulative Termination	2.176.277,40
New number of Contracts being terminated	37,00
Total number of Contracts being terminated	285,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

**ABEST 16**  
**Monthly Investor Report**

**4. Outstanding Notes**

Reporting Date	04/03/2020					
Payment Date	23/03/2020					
Period No	15					
Monthly Period	01.02.2020 - 29.02.2020					
Interest Period from	21/02/2020	to	23/03/2020	=	=	31 days
Collection Period from	01/02/2020	to	29/02/2020			

Principal Payable Amount (during Amortising Period)

<b>1. Note Balance</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning 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 €
Amortisation	16.467.613,26	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	465.867.940,52 €	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	0,86	1,00	1,00	1,00	1,00		1,00
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	-	0,333	1,03	2,03	3,03		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	482.335.553,78 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	<b>16.467.613,26 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>		<b>0,00 €</b>
Principal Outstanding End of Period	465.867.940,52 €	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	<b>0,00 €</b>	<b>5.161,50 €</b>	<b>17.790,56 €</b>	<b>28.010,22 €</b>	<b>28.729,25 €</b>		<b>160.338,89 €</b>
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	13,42%	13,14%	9,55%	6,68%	4,71%		0,00%

**ABEST 16**  
**Monthly Investor Report**

**5. Original Principal Balance**

as of ISSUE DATE

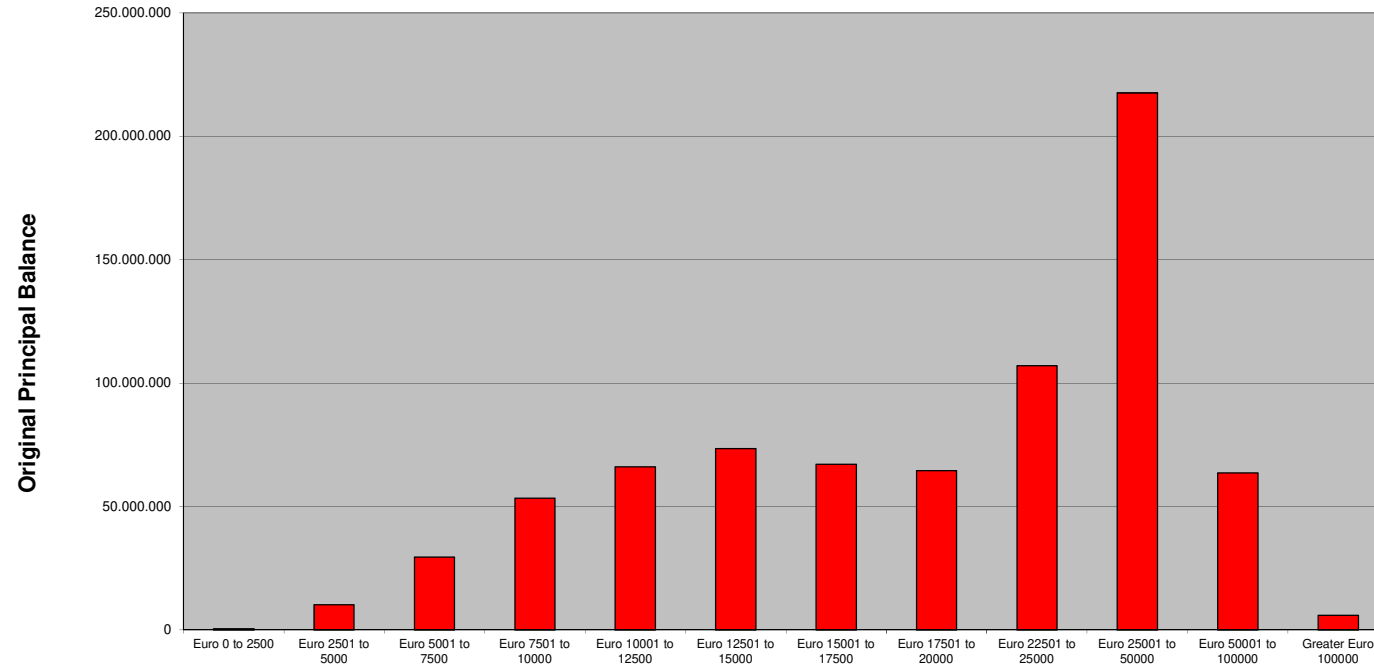
Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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%
<b>Total</b>	<b>758.262.914,29</b>	<b>100,00%</b>	<b>44.623</b>	<b>100,00%</b>

**ABEST 16**  
**Monthly Investor Report**

**5.1 Original PB (Graph)**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	



**ABEST 16**  
**Monthly Investor Report**

**6. Current Principal Balance**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	5.741.285,92	1,0%	4.103	8,8%
Euro 2501 to 5000	24.942.492,38	4,5%	6.555	14,0%
Euro 5001 to 7500	46.567.323,52	8,5%	7.437	15,9%
Euro 7501 to 10000	60.247.610,28	11,0%	6.904	14,8%
Euro 10001 to 12500	66.441.434,44	12,1%	5.938	12,7%
Euro 12501 to 15000	57.978.054,01	10,6%	4.238	9,1%
Euro 15001 to 17500	45.113.958,09	8,2%	2.791	6,0%
Euro 17501 to 20000	40.166.702,35	7,3%	2.148	4,6%
Euro 22501 to 25000	63.293.173,12	11,5%	2.842	6,1%
Euro 25001 to 50000	112.191.109,61	20,4%	3.414	7,3%
Euro 50001 to 100000	25.322.574,63	4,6%	411	0,9%
Greater Euro 100000	1.109.778,59	0,2%	10	0,0%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,0%</b>	<b>46.791</b>	<b>100,0%</b>

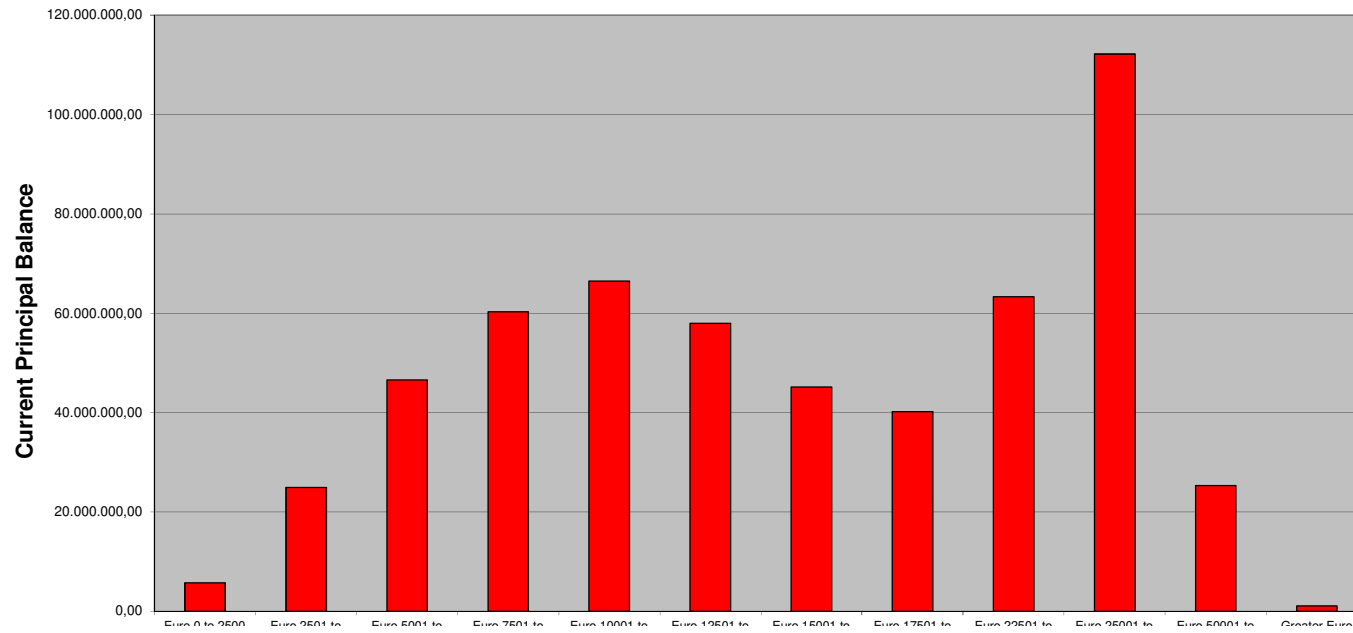
<b>Statistics</b>		<b>in EUR</b>
Average Amount		11.735,49



**ABEST 16**  
**Monthly Investor Report**

**6.1 Current PB (Graph)**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	



**ABEST 16**  
**Monthly Investor Report**

**7. Borrower Concentration**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	470.804,34	0,09%	15
2	394.754,17	0,07%	85
3	331.802,76	0,06%	17
4	245.119,06	0,04%	13
5	213.231,94	0,04%	25
6	207.937,05	0,04%	19
7	188.376,36	0,03%	3
8	177.488,16	0,03%	9
9	160.963,54	0,03%	9
10	160.462,84	0,03%	14
11	155.008,30	0,03%	2
12	150.893,94	0,03%	1
13	148.525,56	0,03%	12
14	147.075,56	0,03%	11
15	146.518,76	0,03%	8
16	140.086,83	0,03%	17
17	139.164,48	0,03%	13
18	137.601,61	0,03%	13
19	133.658,66	0,02%	2
20	132.356,31	0,02%	11
	<b>3.982.430,23</b>	<b>0,73%</b>	<b>299</b>

**ABEST 16**  
**Monthly Investor Report**

**8. Geographical Distribution**

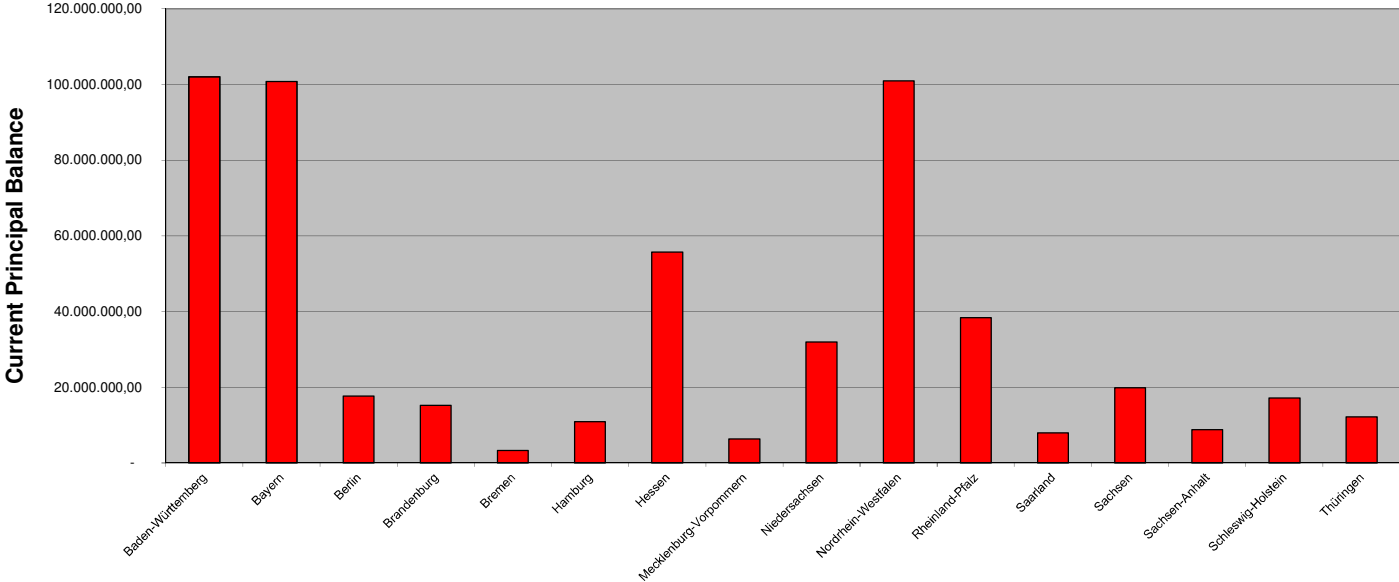
Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

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	102.043.802,58	18,6%	9.206	19,7%
Bayern	100.736.580,19	18,3%	9.065	19,4%
Berlin	17.640.118,11	3,2%	1.284	2,7%
Brandenburg	15.251.032,91	2,8%	1.178	2,5%
Bremen	3.306.717,71	0,6%	330	0,7%
Hamburg	10.888.060,91	2,0%	814	1,7%
Hessen	55.667.087,39	10,1%	4.526	9,7%
Mecklenburg-Vorpomr	6.307.093,62	1,1%	579	1,2%
Niedersachsen	31.977.943,38	5,8%	2.635	5,6%
Nordrhein-Westfalen	100.972.320,58	18,4%	8.274	17,7%
Rheinland-Pfalz	38.357.704,72	7,0%	3.323	7,1%
Saarland	7.932.154,13	1,4%	690	1,5%
Sachsen	19.896.885,49	3,6%	1.564	3,3%
Sachsen-Anhalt	8.811.861,25	1,6%	795	1,7%
Schleswig-Holstein	17.112.847,93	3,1%	1.459	3,1%
Thüringen	12.193.286,04	2,2%	1.069	2,3%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,00%</b>	<b>46.791</b>	<b>100,00%</b>

**ABEST 16  
Monthly Investor Report**

**8.1 Geographical Distribution (Graph)**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	



**ABEST 16**  
**Monthly Investor Report**

**9. Object Type**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	372.783.641,14	67,9%	27.581	58,95%
Used	176.331.855,80	32,1%	19.210	41,05%
<b>Total</b>	<b>549.115.496,94</b>	<b>100%</b>	<b>46.791</b>	<b>100%</b>

<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	468.054.235,83	85,24%	39.581	84,59%
LCV	81.061.261,11	14,76%	7.210	15,41%
<b>Total</b>	<b>549.115.496,94</b>	<b>100%</b>	<b>46.791</b>	<b>100%</b>

**ABEST 16**  
**Monthly Investor Report**

**10. Insurances**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	119.983.881,08	21,9%	12.808	27,4%
Without CPI	429.131.615,86	78,1%	33.983	72,6%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,0%</b>	<b>46.791</b>	<b>100,0%</b>

**ABEST 16**  
**Monthly Investor Report**

**11. Type of Contract**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	209.144.166,31	38,1%	25.947	55,5%
Yes	272.447.531,32	49,6%	15.928	34,0%
- of which balloon rates	155.500.984,82	28,3%	n.a	n.a
- of which regular installments	116.946.546,50	21,3%	n.a	n.a
PCP (Formula)	67.523.799,31	12,3%	4.916	10,5%
- of which balloons	39.541.366,89	7,2%	n.a	n.a
- of which regular installments	27.982.432,42	5,1%	n.a	n.a
	<b>549.115.496,94</b>	<b>100%</b>	<b>46.791</b>	<b>100%</b>

<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	12	0,1%	114.979	103,3%
13 to 24 months	279	1,8%	2.854.246	83,1%
25 to 36 months	2.794	17,5%	43.622.486	72,9%
37 to 48 months	7.692	48,3%	135.219.075	61,2%
49 to 60 months	3.079	19,3%	53.701.422	49,8%
61 to 72 months	966	6,1%	17.836.796	39,6%
73 to 96 months	1.106	6,9%	19.098.526	35,9%
<b>Total</b>	<b>15.928</b>	<b>100%</b>	<b>272.447.531,32</b>	<b>57,6%</b>

<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	1.886	11,8%	23.828.701,91	86,4%
bis 24	3.712	23,3%	59.127.630,89	67,5%
bis 36	5.988	37,6%	106.652.150,99	58,1%
bis 48	2.962	18,6%	54.979.064,52	46,9%
bis 60	1.072	6,7%	21.319.181,95	36,0%
bis 72	308	1,9%	6.540.801,06	31,2%
<b>Total</b>	<b>15.928</b>	<b>100%</b>	<b>272.447.531,32</b>	<b>57,6%</b>

**ABEST 16**  
**Monthly Investor Report**

**12. Payment Methods**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	540.250.163,72	98,4%	46.063	98,4%
Other	8.865.333,22	1,6%	728	1,6%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,0%</b>	<b>46.791</b>	<b>100,0%</b>

<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	549.115.496,94	100,0%	46.791	100,0%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,0%</b>	<b>46.791</b>	<b>100,0%</b>

<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	496.282.491,98	90,4%	39.910	85,3%
NO	52.833.004,96	9,6%	6.881	14,7%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,0%</b>	<b>46.791</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.471,21	13.798,86
Average purchase price	25.968,23	28.367,67
<b>Downpayment in %</b>	<b>48,02%</b>	<b>48,64%</b>



**ABEST 16**  
**Monthly Investor Report**

**13. Customer Yield**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	47.683.019,63	8,68%	2.700	5,77%
1,01 to 2%	57.410.946,15	10,46%	5.137	10,98%
2,01 to 3%	129.660.009,60	23,61%	9.829	21,01%
3,01 to 4%	192.489.269,39	35,05%	15.575	33,29%
4,01 to 5%	89.252.746,23	16,25%	8.795	18,80%
5,01 to 6%	24.793.664,36	4,52%	3.406	7,28%
6,01 to 7%	7.094.412,12	1,29%	1.249	2,67%
7,01 to 8%	609.899,19	0,11%	80	0,17%
8,01 to 9%	84.026,93	0,02%	14	0,03%
9,01 to 10%	37.503,34	0,01%	6	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>549.115.496,94</b>	<b>100%</b>	<b>46.791,00</b>	<b>100%</b>

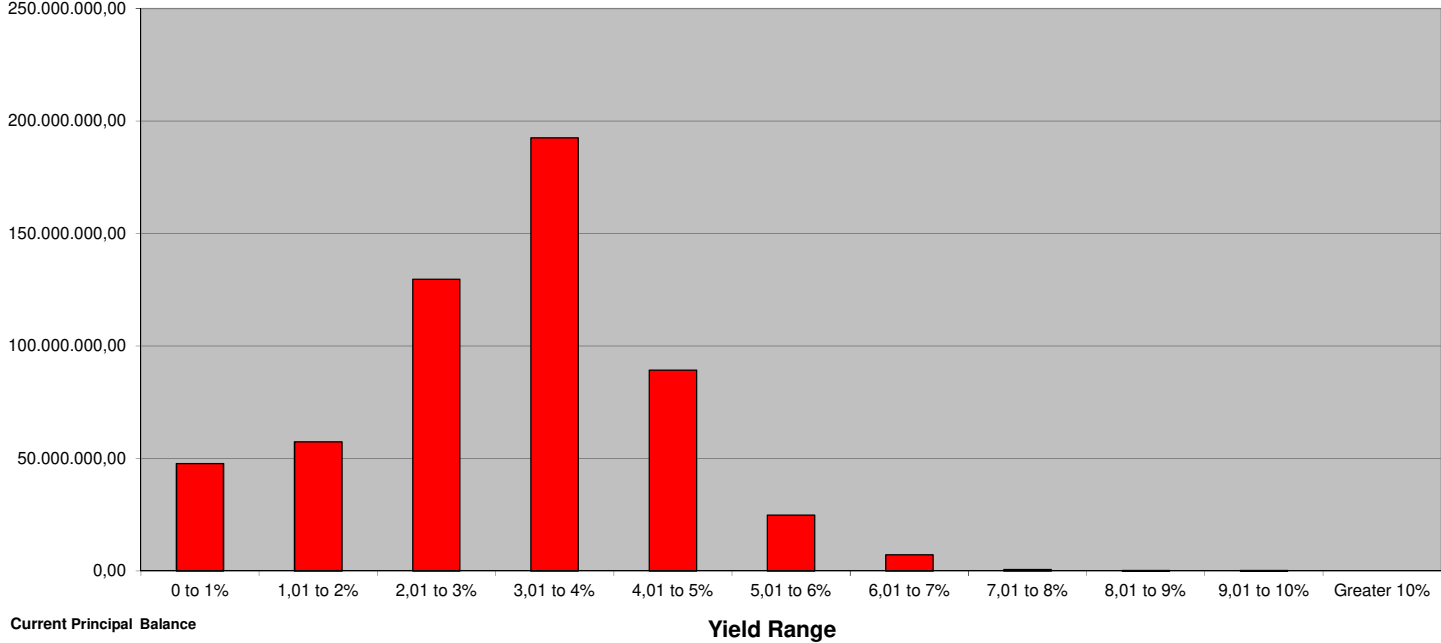
Statistics	in %
WA Interest	3,37

\* runs from .00 to .99

**ABEST 16  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	



**ABEST 16**  
**Monthly Investor Report**

**14. Seasoning**

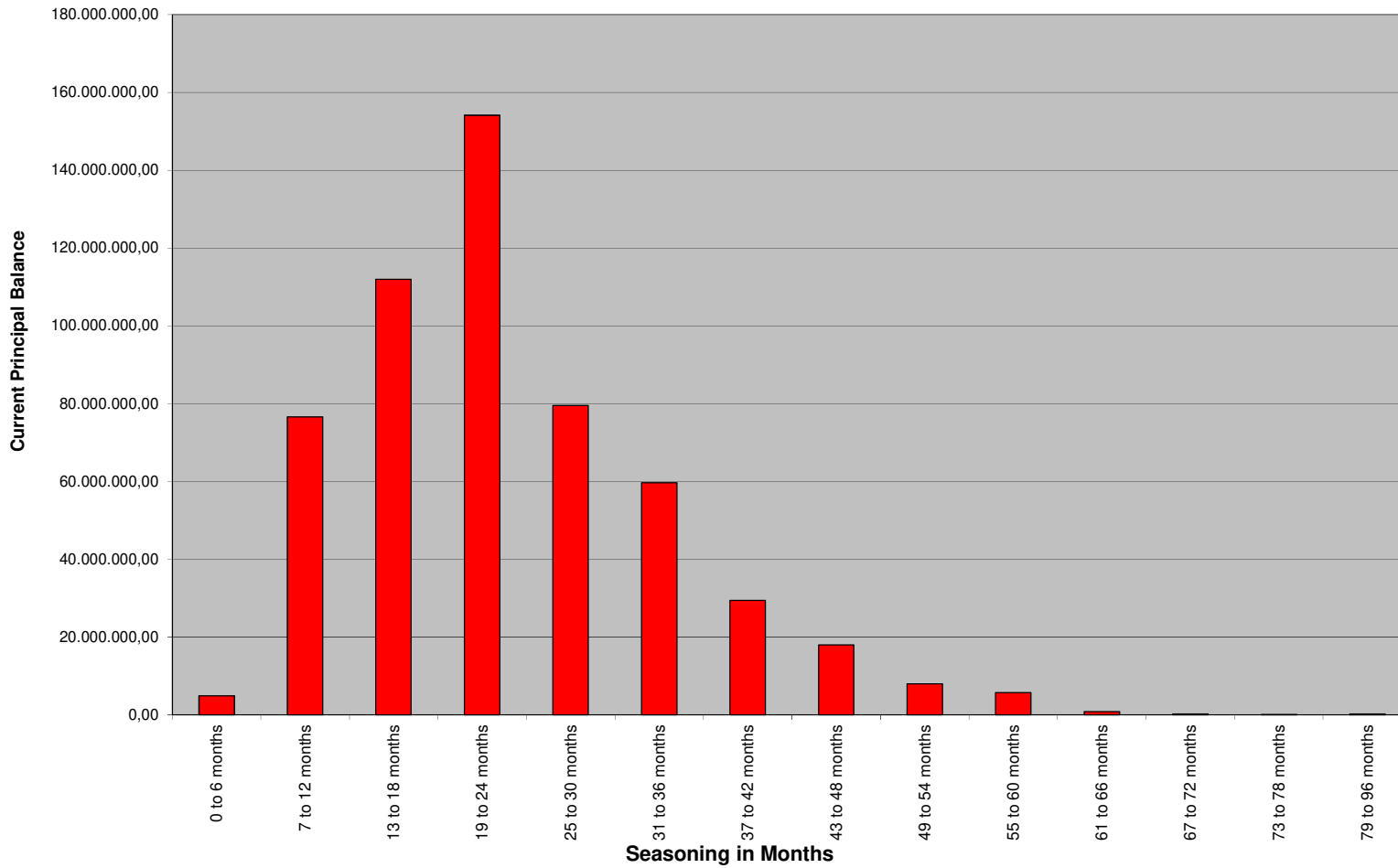
Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	4.861.601,93	0,89%	436	0,93%
7 to 12 months	76.548.549,91	13,94%	5.470	11,69%
13 to 18 months	111.931.674,67	20,38%	8.387	17,92%
19 to 24 months	154.146.915,54	28,07%	11.680	24,96%
25 to 30 months	79.508.852,65	14,48%	7.377	15,77%
31 to 36 months	59.673.818,63	10,87%	6.697	14,31%
37 to 42 months	29.408.527,18	5,36%	3.079	6,58%
43 to 48 months	17.977.882,20	3,27%	1.864	3,98%
49 to 54 months	7.996.568,79	1,46%	893	1,91%
55 to 60 months	5.687.294,52	1,04%	706	1,51%
61 to 66 months	848.413,95	0,15%	112	0,24%
67 to 72 months	227.527,91	0,04%	39	0,08%
73 to 78 months	95.559,10	0,02%	10	0,02%
79 to 96 months	202.309,96	0,04%	41	0,09%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,00%</b>	<b>46.791</b>	<b>100,00%</b>

**ABEST 16  
Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	



**ABEST 16**  
**Monthly Investor Report**

**15. Remaining Term**

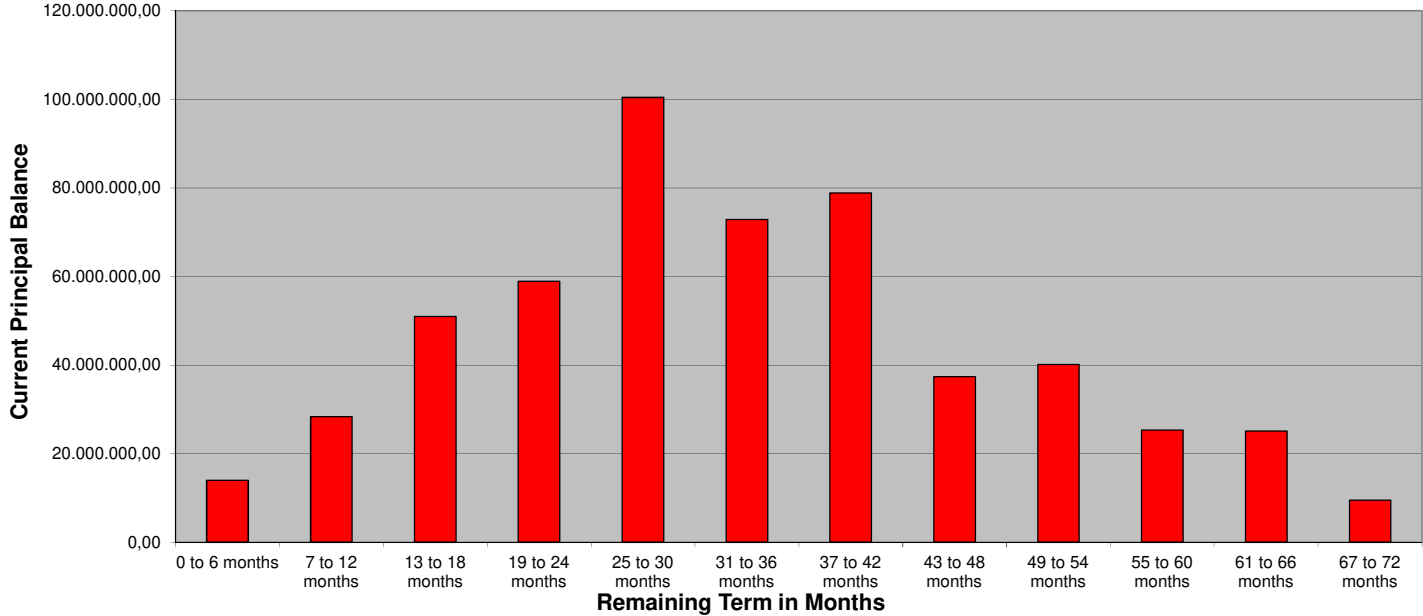
Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	13.946.663,96	2,54%	3.054	6,53%
7 to 12 months	28.309.143,47	5,16%	3.942	8,42%
13 to 18 months	50.968.075,48	9,28%	5.553	11,87%
19 to 24 months	58.929.198,57	10,73%	5.402	11,54%
25 to 30 months	100.452.843,94	18,29%	7.695	16,45%
31 to 36 months	72.855.752,96	13,27%	5.196	11,10%
37 to 42 months	78.813.261,95	14,35%	5.616	12,00%
43 to 48 months	37.362.460,27	6,80%	2.849	6,09%
49 to 54 months	40.113.944,29	7,31%	2.839	6,07%
55 to 60 months	25.300.457,68	4,61%	1.751	3,74%
61 to 66 months	25.080.562,02	4,57%	1.725	3,69%
67 to 72 months	9.452.169,65	1,72%	683	1,46%
73 to 96 months	7.530.962,70	1,37%	486	1,04%
<b>Total</b>	<b>549.115.496,94</b>	<b>100,00%</b>	<b>46.791</b>	<b>100,00%</b>

**ABEST 16  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	



**ABEST 16**  
**Monthly Investor Report**

**16. Original Term**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

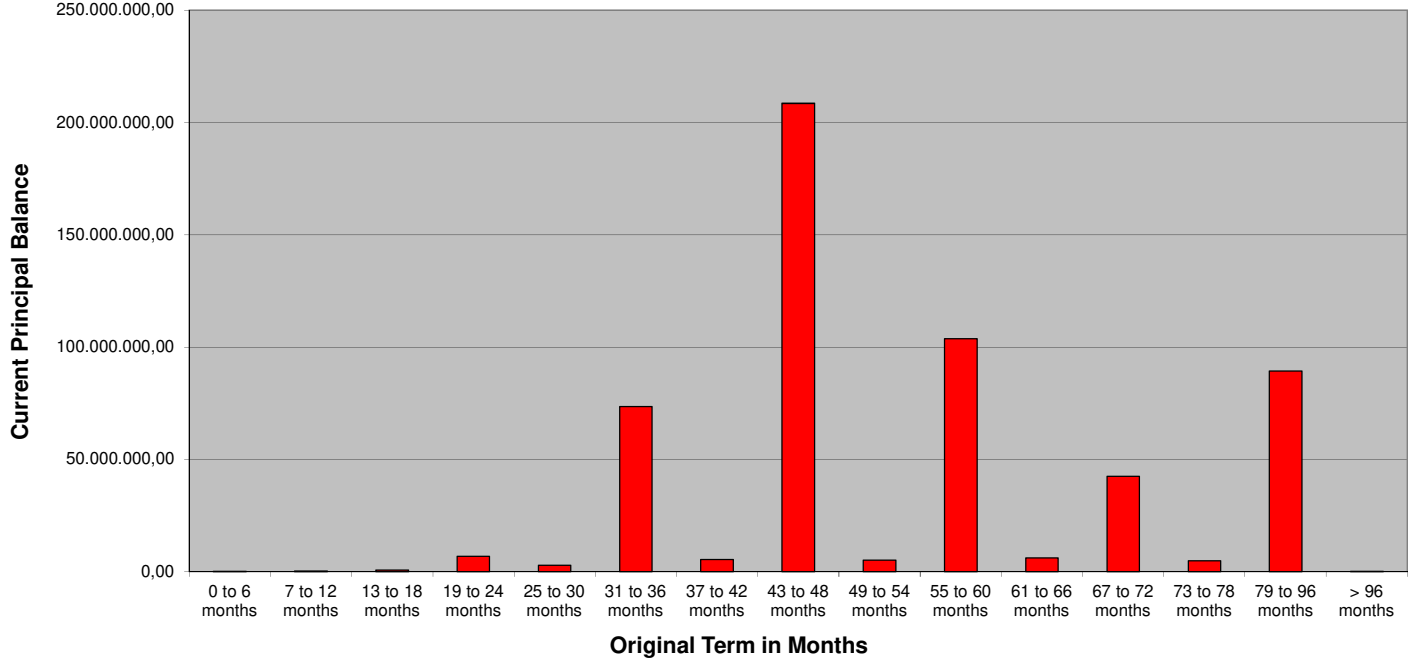
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	1.294,71	0,00%	1	0,00%
7 to 12 months	245.875,40	0,04%	83	0,18%
13 to 18 months	627.164,94	0,11%	215	0,46%
19 to 24 months	6.754.408,49	1,23%	1.394	2,98%
25 to 30 months	2.752.700,08	0,50%	714	1,53%
31 to 36 months	73.488.974,36	13,38%	7.601	16,24%
37 to 42 months	5.348.780,30	0,97%	887	1,90%
43 to 48 months	208.472.288,41	37,97%	15.979	34,15%
49 to 54 months	5.149.793,52	0,94%	600	1,28%
55 to 60 months	103.676.931,71	18,88%	8.064	17,23%
61 to 66 months	6.028.634,33	1,10%	550	1,18%
67 to 72 months	42.424.473,03	7,73%	3.119	6,67%
73 to 78 months	4.754.661,36	0,87%	372	0,80%
79 to 96 months	89.281.574,35	16,26%	7.206	15,40%
> 96 months	107.941,95	0,02%	6	0,01%
<b>Total</b>	<b>549.115.496,94</b>	<b>100%</b>	<b>46.791,00</b>	<b>100%</b>

Statistics	
WA Original Term	57,40

**ABEST 16  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	





**ABEST 16  
Monthly Investor Report**

**17. Manufacturer**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

<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	294.171.289,47	53,57%	32.227	68,87%
Lancia	901.813,82	0,16%	157	0,34%
Alfa Romeo	26.306.248,11	4,79%	1.718	3,67%
Maserati	5.089.191,74	0,93%	114	0,24%
Jeep	80.562.315,08	14,67%	4.161	8,89%
others	142.084.638,72	25,88%	8.414	17,98%
-> Ferrari	394.628,20	0,07%	5	0,01%
-> Jaguar	31.322.449,94	5,70%	1.244	2,66%
-> LandRover	74.476.556,87	13,56%	2.866	6,13%
-> Chrysler	102.067,86	0,02%	20	0,04%
-> Dodge	1.442.413,59	0,26%	64	0,14%
-> others	34.346.522,26	6,25%	4.215	9,01%
	<b>549.115.496,94</b>	<b>100,00%</b>	<b>46.791,00</b>	<b>100,00%</b>

**ABEST 16**  
**Monthly Investor Report**

**18. Priority of Payments**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

**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	+	18.557.567,94	
1. Payable Expenses	-	33.467,67	18.557.567,94
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	-	456.587,10	
5. to pay pari passu and pro rata to the Swap Counterparty	-	167.317,44	
6. Class A Interest Amount	-	-	
7. Class B Interest Amount	-	5.161,50	
8. Class C Interest Amount	-	17.790,56	
9. Class D Interest Amount	-	28.010,22	
10. Class E Interest Amount	-	28.729,25	
11. to credit to the Reserve Account the Required Reserve Amount	-	-	
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	16.467.613,26	
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	-	1.192.452,06	
22. Transaction Gain to the shareholders	-	100,00	

**ABEST 16**  
**Monthly Investor Report**

**19. Transaction Costs**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	=
Collection Period	from	01/02/2020	to	29/02/2020	31 days

	557.467.940,5	465.867.940,5	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
<b>Transaction Costs</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	33.467,67 €	<u>27.968,45</u>	<u>1.080,63</u>	<u>1.200,70</u>	<u>960,56</u>	<u>660,39</u>	<u>1.596,93</u>
Interest accrued for the Period	240.030,42 €	- €	5.161,50 €	17.790,56 €	28.010,22 €	28.729,25 €	1.596,93 €
Interest Payments	240.030,42 €	- €	5.161,50 €	17.790,56 €	28.010,22 €	28.729,25 €	1.596,93 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

**ABEST 16**  
**Monthly Investor Report**

**20. Swap Counterparty Data**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		547.335.553,78
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		155.534,52

**ABEST 16**  
**Monthly Investor Report**

**21. Retention**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

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.

**ABEST 11  
Monthly Investor Report**

**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	23/03/2020	=	31 days
Collection Period	29/02/2020		

		Moody's			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Joint Lead Managers:</b>	<b>CA-CIB</b>	A1	P-1	POSITIVE	A+	A-1	STABLE
	<b>LBBW</b>	Aa3	P-1	STABLE	NR	NR	NR
	<b>Merril Lynch International</b>						
<b>Transaction Account:</b>	<b>BNP Paribas Securities Services, Luxembourg</b>	Aa3	P-1	STABLE	A	A-1	POSITIVE
<b>Paying Agent:</b>	<b>BNP Paribas Securities Services, Luxembourg</b>	Aa3	P-1	STABLE	A	A-1	POSITIVE
<b>Swap Counterparty:</b>	<b>FCA BANK Deutschland GMBH</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

**ABEST 11**  
**Monthly Investor Report**

**23. Counterparties II**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

**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**

**ABEST 16**  
**Monthly Investor Report**

**24. Issuer Information**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

**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](mailto:doriana.bettini@ca-cib.com)



**ABEST 16**  
**Monthly Investor Report**

**25. Originator. Servicer**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

**Contact Details**

FCA Bank Deutschland GmbH

[heike.simon@fcagroup.com](mailto: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

**ABEST 16  
Monthly Investor Report**

**25. Glossary**

Reporting Date	04/03/2020				
Payment Date	23/03/2020				
Period No	15				
Monthly Period	01.02.2020 - 29.02.2020				
Interest Period	from	21/02/2020	to	23/03/2020	= 31 days
Collection Period	from	01/02/2020	to	29/02/2020	

Ca-cib Milano  
Calculation Agent  
[Deriana.bettini@ca-cib.com](mailto:Deriana.bettini@ca-cib.com)