

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

**Cover Sheet Monthly Investor Report**

Reporting Date	03/04/2020			
Payment Date	21/04/2020			
Period No	16			
Monthly Period	01.03.2020 - 31.03.2020			
Interest Period	from	23/03/2020	to	21/04/2020 = 29 days
Collection Period	from	01/03/2020	to	31/03/2020

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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
<b>Beginning of Period (collection period)</b>		<b>548.389.463,49 €</b>	<b>564.857.076,75</b>
Scheduled Principal Payments		11.811.758,08 €	10.891.117,45
Prepayment Principal		6.081.820,80 €	3.823.243,35
Others		1.636.070,55 €	1.569.009,12
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>19.529.649,43 €</b>	<b>16.283.369,92</b>
<b>Total Interest Collections</b>		<b>1.784.412,89 €</b>	<b>2.027.183,82</b>
<b>Defaults</b>		<b>260.912,38</b>	<b>184.243,34</b>
<b>End of Period (after Payment Date)</b>	<b>45.750</b>	<b>528.598.901,68 €</b>	<b>548.389.463,49</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		13,31%	8,12%
<b>New sale Offer</b>		<b>- €</b>	<b>-</b>

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**2. Reserve Accounts**

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**Notes Balance**

Beginning of Period	530.867.940,52
End of Period	511.077.378,71

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	7.963.019,11 €	no
Cash Outflow	-€ 296.858,43		
Cash Inflow	€ -		
End of Period	1,5%	7.666.160,68 €	
Required Reserve Fund	-€ 296.858,43		

**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	530.867.940,52 €
End of Period	511.077.378,71 €

**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	1.640.810,60 €

**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	1.053.538,59 €

**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	432.592,91 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,14%
Cumulative Default Level previous period	0,17%
Cumulative Default Level current period	0,21%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,22%
Delinquency Level current period	0,18%

**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	71
Number of Contracts being 91-120 Days delinquent	40
Gross instalments being 31-60 days delinquent	50.620,51
Gross instalments being 61-90 days delinquent	21.866,19
Gross instalments being 91-120 days delinquent	13.425,00
Current Period Termination	636.263,62
Cumulative Termination	2.812.541,02
New number of Contracts being terminated	70,00
Total number of Contracts being terminated	355,00
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)

<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	465.867.940,52 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	19.790.561,81	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	446.077.378,71 €	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	0,83	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	-	0,326	1,03	2,03	3,03		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	465.867.940,52 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	<b>19.790.561,81 €</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	446.077.378,71 €	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>4.727,00 €</b>	<b>16.530,00 €</b>	<b>26.112,89 €</b>	<b>26.813,72 €</b>		<b>94994,44 €</b>
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	13,28%	13,61%	9,89%	6,91%	4,86%		0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

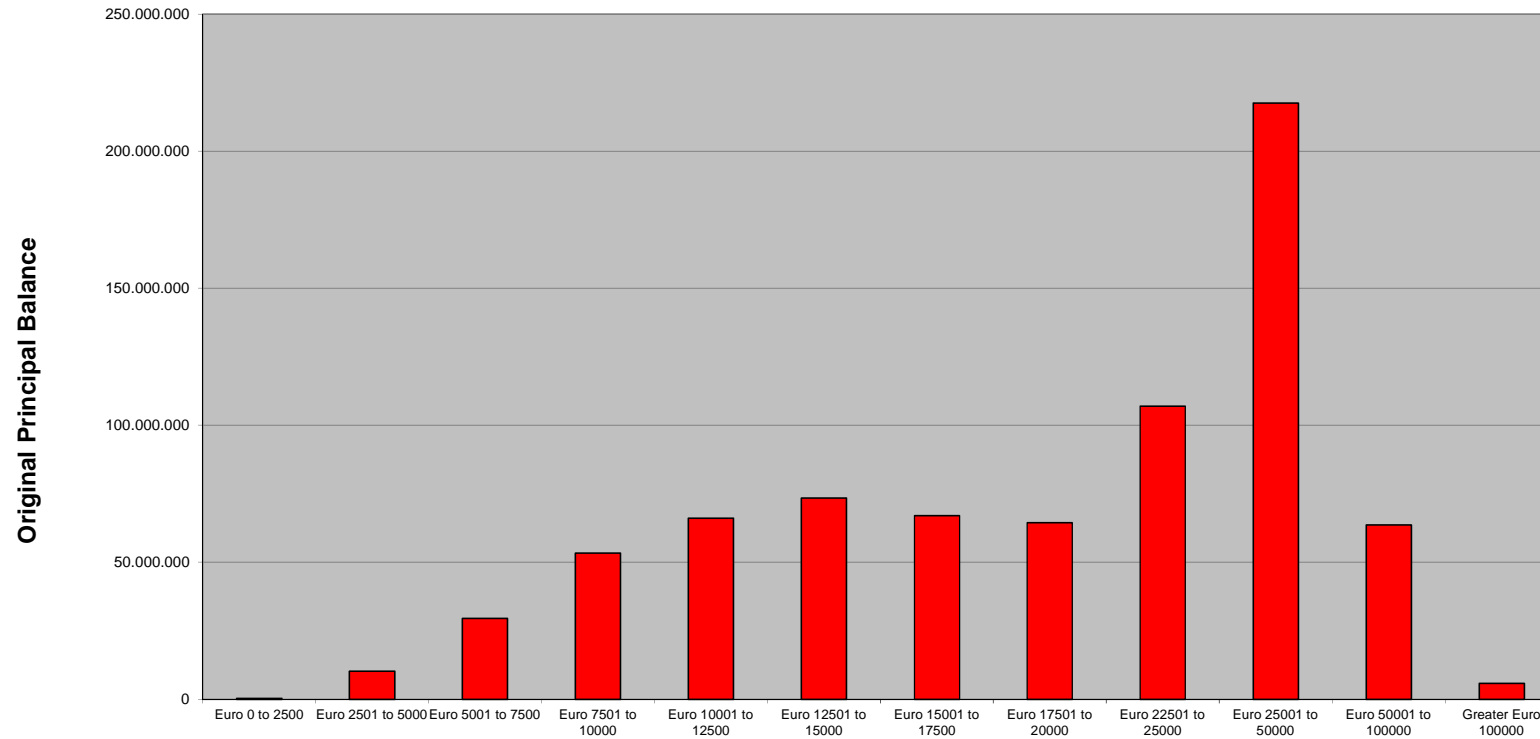
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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%
<b>Total</b>	<b>758.262.914,29</b>	<b>100,00%</b>	<b>44.623</b>	<b>100,00%</b>

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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	5.771.307,85	1,1%	4.152	9,1%
Euro 2501 to 5000	24.511.991,61	4,6%	6.488	14,2%
Euro 5001 to 7500	46.003.531,67	8,7%	7.364	16,1%
Euro 7501 to 10000	59.177.069,56	11,2%	6.784	14,8%
Euro 10001 to 12500	64.655.504,36	12,2%	5.784	12,6%
Euro 12501 to 15000	55.704.038,00	10,5%	4.076	8,9%
Euro 15001 to 17500	43.351.392,73	8,2%	2.681	5,9%
Euro 17501 to 20000	38.498.917,34	7,3%	2.060	4,5%
Euro 22501 to 25000	60.165.183,68	11,4%	2.705	5,9%
Euro 25001 to 50000	106.837.282,00	20,2%	3.258	7,1%
Euro 50001 to 100000	23.751.785,46	4,5%	388	0,8%
Greater Euro 100000	1.098.040,78	0,2%	10	0,0%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,0%</b>	<b>45.750</b>	<b>100,0%</b>

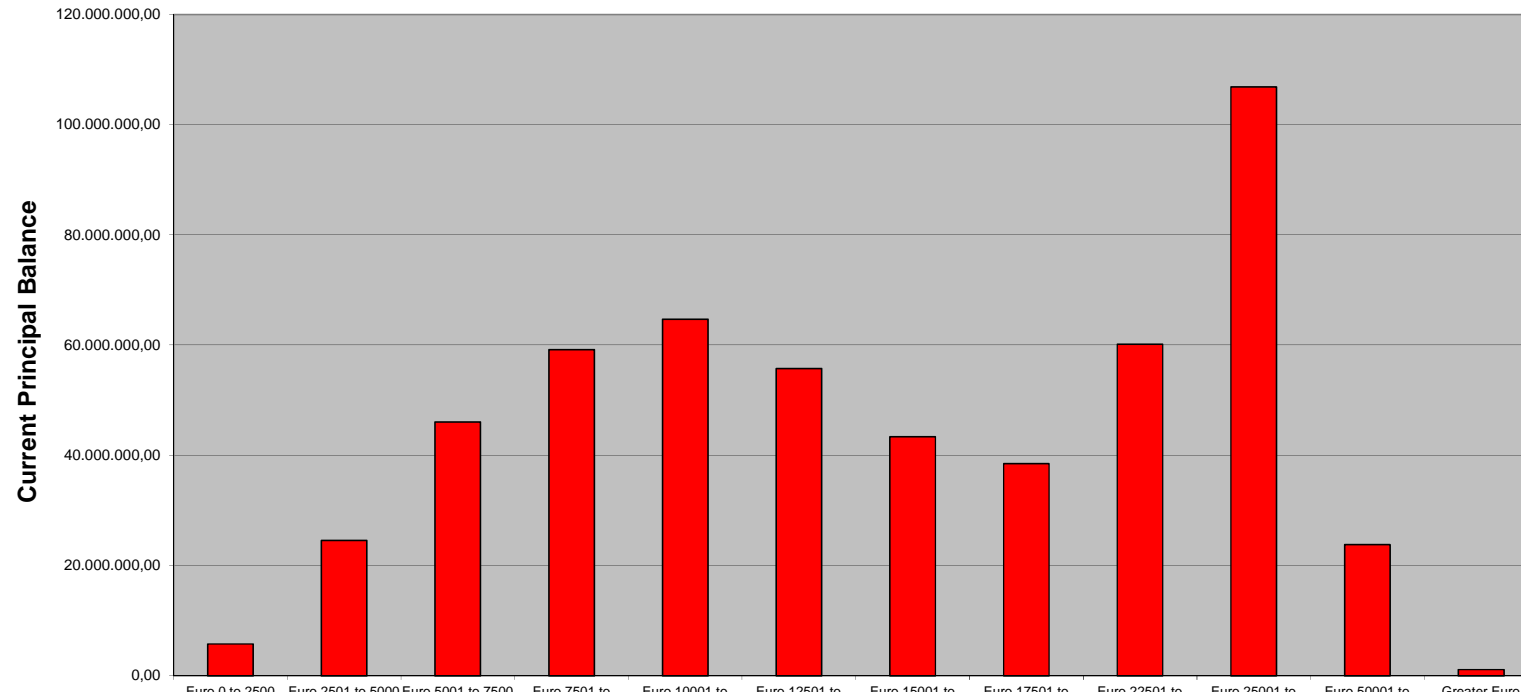
<b>Statistics</b>	<b>in EUR</b>
Average Amount	11.574,34



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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	465.423,02	0,09%	15
2	310.517,33	0,06%	16
3	236.585,37	0,04%	59
4	226.649,19	0,04%	12
5	202.722,26	0,04%	25
6	202.249,27	0,04%	19
7	186.285,88	0,04%	3
8	174.800,37	0,03%	9
9	155.204,26	0,03%	9
10	153.067,39	0,03%	2
11	149.465,35	0,03%	1
12	149.104,34	0,03%	13
13	144.239,06	0,03%	12
14	143.276,38	0,03%	8
15	142.933,88	0,03%	11
16	136.362,28	0,03%	17
17	134.919,34	0,03%	13
18	132.143,94	0,02%	2
19	130.479,93	0,02%	2
20	129.668,87	0,02%	11
	<b>3.706.097,71</b>	<b>0,70%</b>	<b>259</b>

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**8. Geographical Distribution**

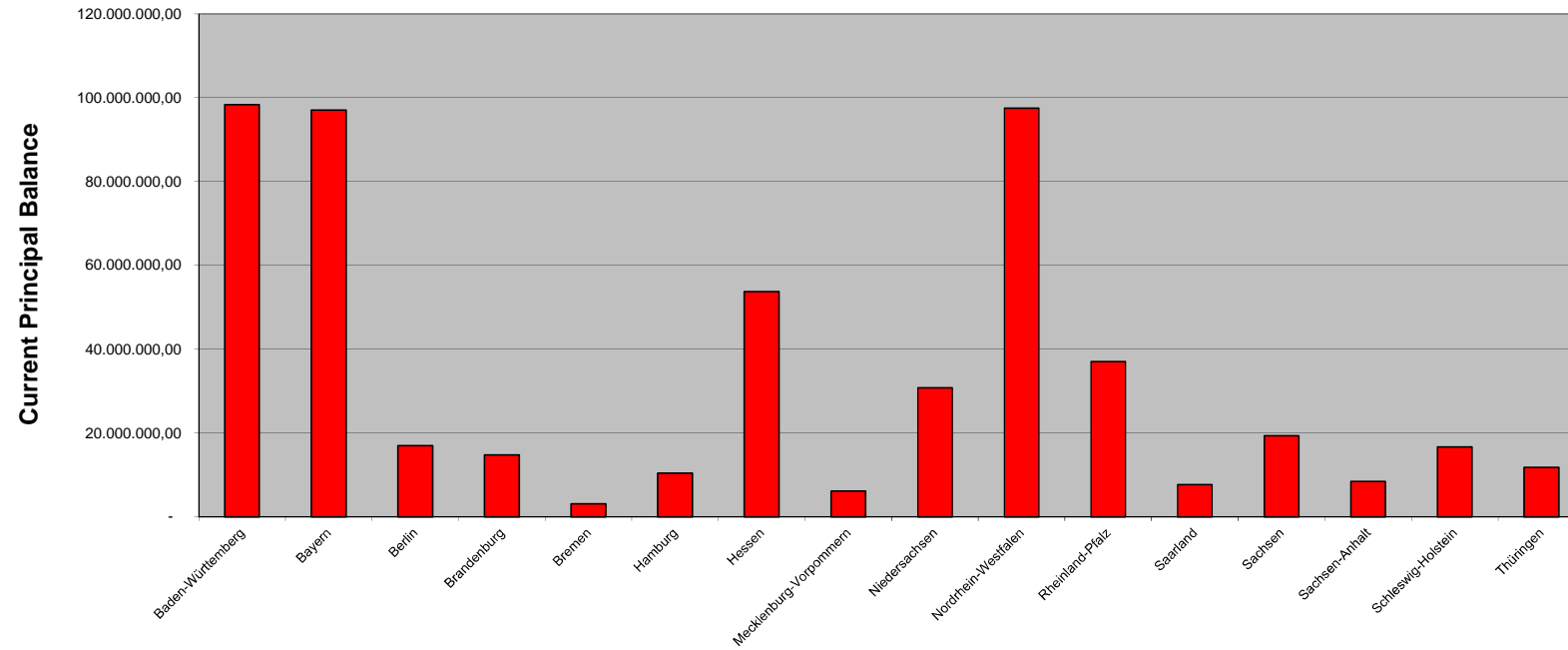
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	98.322.176,29	18,6%	8.994	19,7%
Bayern	97.008.882,35	18,3%	8.824	19,3%
Berlin	16.968.336,11	3,2%	1.252	2,7%
Brandenburg	14.787.638,57	2,8%	1.149	2,5%
Bremen	3.123.770,60	0,6%	318	0,7%
Hamburg	10.401.010,08	2,0%	792	1,7%
Hessen	53.723.633,61	10,1%	4.422	9,7%
Mecklenburg-Vorpomm	6.105.408,73	1,2%	568	1,2%
Niedersachsen	30.769.423,28	5,8%	2.572	5,6%
Nordrhein-Westfalen	97.478.949,08	18,4%	8.131	17,8%
Rheinland-Pfalz	37.014.425,45	7,0%	3.244	7,1%
Saarland	7.691.126,62	1,5%	680	1,5%
Sachsen	19.297.092,21	3,6%	1.537	3,4%
Sachsen-Anhalt	8.457.065,46	1,6%	776	1,7%
Schleswig-Holstein	16.628.627,30	3,1%	1.436	3,1%
Thüringen	11.748.479,30	2,2%	1.055	2,3%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,00%</b>	<b>45.750</b>	<b>100,00%</b>

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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	360.990.784,37	68,2%	27.150	59,34%
Used	168.535.260,67	31,8%	18.600	40,66%
<b>Total</b>	<b>529.526.045,04</b>	<b>100%</b>	<b>45.750</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	451.797.419,93	85,32%	38.705	84,60%
LCV	77.728.625,11	14,68%	7.045	15,40%
<b>Total</b>	<b>529.526.045,04</b>	<b>100%</b>	<b>45.750</b>	<b>100%</b>

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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	115.869.893,98	21,9%	12.514	27,4%
Without CPI	413.656.151,06	78,1%	33.236	72,6%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,0%</b>	<b>45.750</b>	<b>100,0%</b>

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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	199.648.468,70	37,7%	25.288	55,3%
Yes	264.255.589,79	49,9%	15.629	34,2%
- of which balloon rates	153.033.030,51	28,9%	n.a	n.a
- of which regular installments	111.222.559,28	21,0%	n.a	n.a
PCP (Formula)	65.621.986,55	12,4%	4.833	10,6%
- of which balloons	39.023.779,84	7,4%	n.a	n.a
- of which regular installments	26.598.206,71	5,0%	n.a	n.a
	<b>529.526.045,04</b>	<b>100%</b>	<b>45.750</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	11	0,1%	81.078	128,0%
13 to 24 months	239	1,5%	2.427.615	86,5%
25 to 36 months	2.732	17,5%	42.028.669	74,0%
37 to 48 months	7.575	48,5%	131.467.653	62,1%
49 to 60 months	3.037	19,4%	52.383.999	50,5%
61 to 72 months	953	6,1%	17.422.405	40,0%
73 to 96 months	1.082	6,9%	18.444.170	36,5%
<b>Total</b>	<b>15.629</b>	<b>100%</b>	<b>264.255.589,79</b>	<b>58,4%</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	1.970	12,6%	25.162.160,45	86,6%
bis 24	3.874	24,8%	61.431.296,07	67,5%
bis 36	5.937	38,0%	104.559.787,07	58,2%
bis 48	2.603	16,7%	48.148.812,36	46,3%
bis 60	1.002	6,4%	19.727.727,13	35,9%
bis 72	243	1,6%	5.225.806,71	32,4%
<b>Total</b>	<b>15.629</b>	<b>100%</b>	<b>264.255.589,79</b>	<b>58,4%</b>

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

**12. Payment Methods**

Reporting Date	03/04/2020			
Payment Date	21/04/2020			
Period No	16			
Monthly Period	01.03.2020 - 31.03.2020			
Interest Period	from	23/03/2020	to	21/04/2020 = 29 days
Collection Period	from	01/03/2020	to	31/03/2020

<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	521.208.551,60	98,4%	45.071	98,5%
Other	8.317.493,44	1,6%	679	1,5%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,0%</b>	<b>45.750</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	529.526.045,04	100,0%	45.750	100,0%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,0%</b>	<b>45.750</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	479.448.189,82	90,5%	39.125	85,5%
NO	50.077.855,22	9,5%	6.625	14,5%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,0%</b>	<b>45.750</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	12.499,86	13.805,45
Average purchase price	26.047,96	28.408,85
<b>Downpayment in %</b>	<b>47,99%</b>	<b>48,60%</b>



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

**13. Customer Yield**

Reporting Date	03/04/2020			
Payment Date	21/04/2020			
Period No	16			
Monthly Period	01.03.2020 - 31.03.2020			
Interest Period	from	23/03/2020	to	21/04/2020 = 29 days
Collection Period	from	01/03/2020	to	31/03/2020

Yield Range <sup>*</sup>	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	46.149.726,16	8,72%	2.649	5,79%
1,01 to 2%	55.205.893,95	10,43%	5.033	11,00%
2,01 to 3%	125.977.809,72	23,79%	9.710	21,22%
3,01 to 4%	185.576.677,57	35,05%	15.212	33,25%
4,01 to 5%	85.838.821,56	16,21%	8.571	18,73%
5,01 to 6%	23.393.822,81	4,42%	3.282	7,17%
6,01 to 7%	6.659.173,86	1,26%	1.193	2,61%
7,01 to 8%	593.554,49	0,11%	79	0,17%
8,01 to 9%	80.912,45	0,02%	13	0,03%
9,01 to 10%	49.652,47	0,01%	8	0,02%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>529.526.045,04</b>	<b>100%</b>	<b>45.750,00</b>	<b>100%</b>

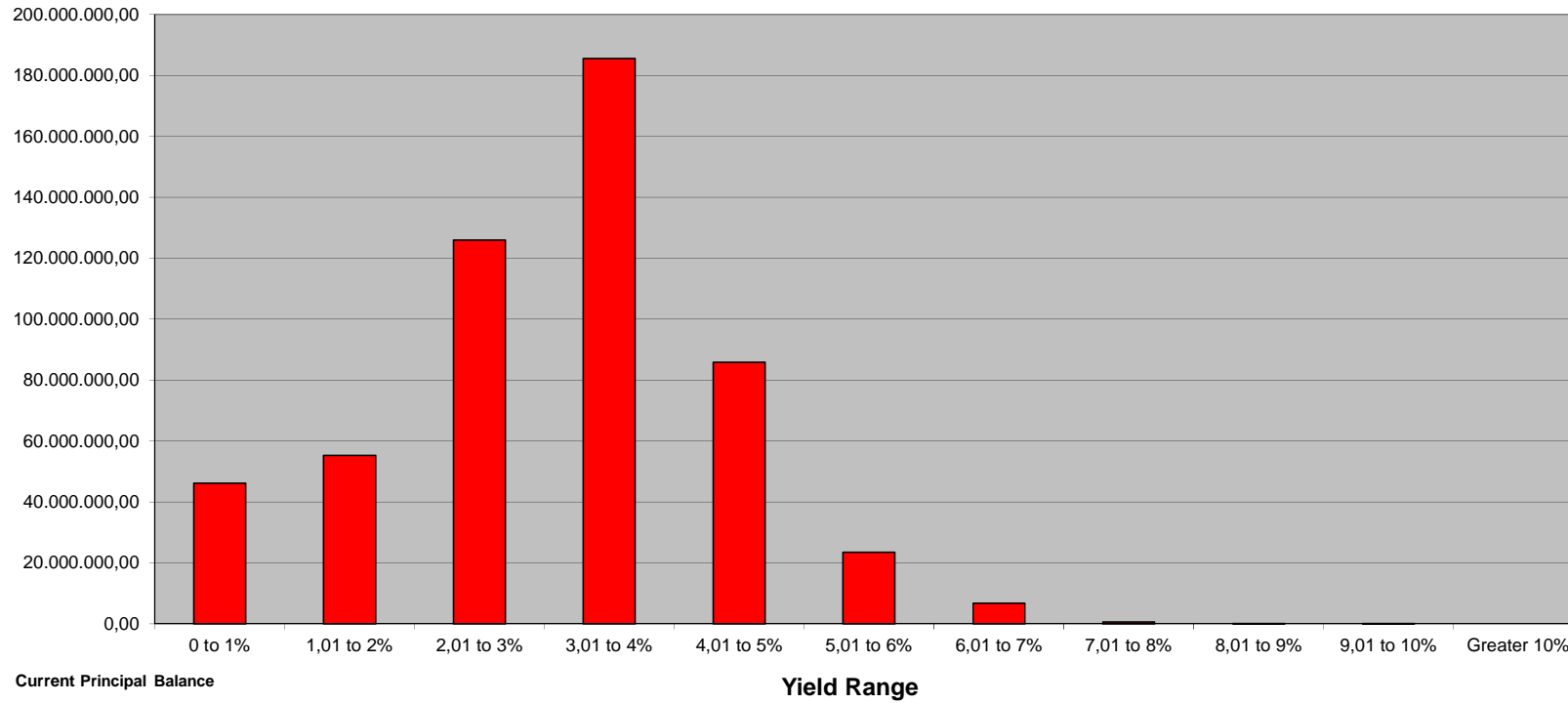
Statistics	in %
WA Interest	3,36

<sup>\*</sup> runs from .00 to .99

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

**13.1 Customer Yield (Graph)**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	



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

**14. Seasoning**

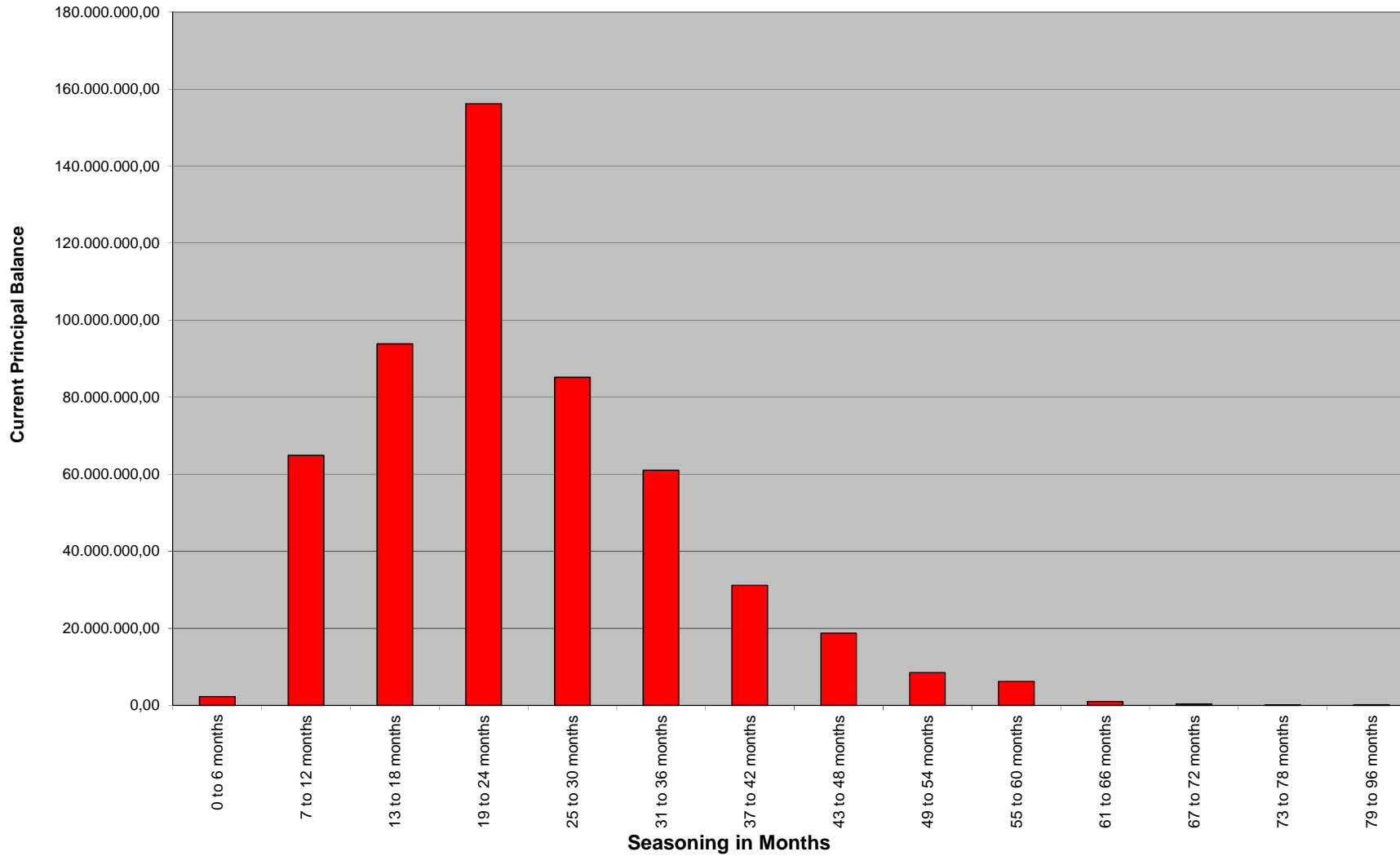
Reporting Date	03/04/2020			
Payment Date	21/04/2020			
Period No	16			
Monthly Period	01.03.2020 - 31.03.2020			
Interest Period	from	23/03/2020	to	21/04/2020 = 29 days
Collection Period	from	01/03/2020	to	31/03/2020

<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	2.275.459,91	0,43%	196	0,43%
7 to 12 months	64.847.318,39	12,25%	4.731	10,34%
13 to 18 months	93.874.064,70	17,73%	7.085	15,49%
19 to 24 months	156.164.232,77	29,49%	12.036	26,31%
25 to 30 months	85.188.243,72	16,09%	7.549	16,50%
31 to 36 months	60.979.451,52	11,52%	6.779	14,82%
37 to 42 months	31.165.876,38	5,89%	3.419	7,47%
43 to 48 months	18.769.532,47	3,54%	1.996	4,36%
49 to 54 months	8.482.727,19	1,60%	931	2,03%
55 to 60 months	6.185.590,41	1,17%	776	1,70%
61 to 66 months	999.062,96	0,19%	148	0,32%
67 to 72 months	335.084,08	0,06%	53	0,12%
73 to 78 months	92.365,98	0,02%	12	0,03%
79 to 96 months	167.034,56	0,03%	39	0,09%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,00%</b>	<b>45.750</b>	<b>100,00%</b>

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**Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	



**ABEST 16**  
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**15. Remaining Term**

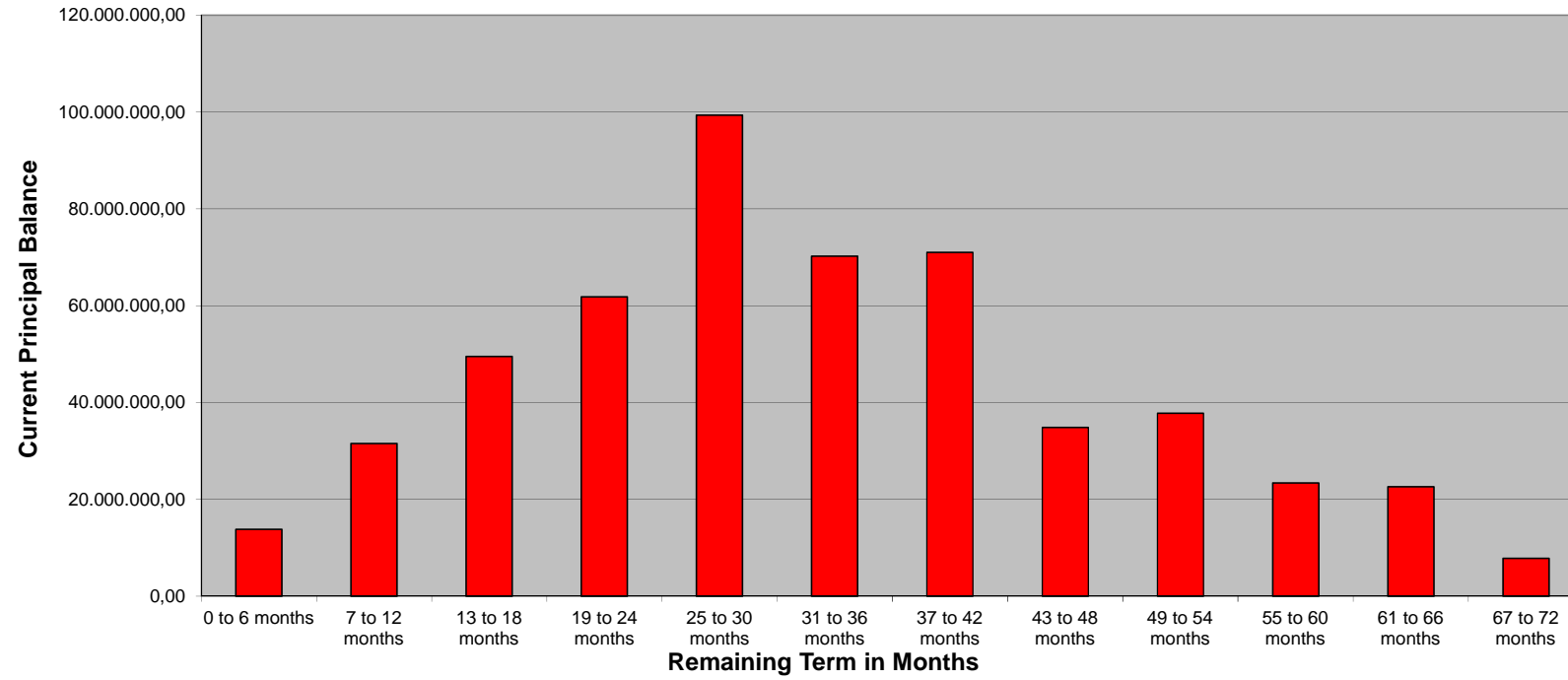
Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	

<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	13.774.829,92	2,60%	3.053	6,67%
7 to 12 months	31.493.912,12	5,95%	4.286	9,37%
13 to 18 months	49.485.706,27	9,35%	5.429	11,87%
19 to 24 months	61.798.603,43	11,67%	5.585	12,21%
25 to 30 months	99.324.001,04	18,76%	7.639	16,70%
31 to 36 months	70.180.716,34	13,25%	5.070	11,08%
37 to 42 months	70.975.738,71	13,40%	5.135	11,22%
43 to 48 months	34.850.039,39	6,58%	2.665	5,83%
49 to 54 months	37.760.053,04	7,13%	2.702	5,91%
55 to 60 months	23.378.927,85	4,42%	1.655	3,62%
61 to 66 months	22.545.004,63	4,26%	1.571	3,43%
67 to 72 months	7.785.074,16	1,47%	559	1,22%
73 to 96 months	6.173.438,14	1,17%	401	0,88%
<b>Total</b>	<b>529.526.045,04</b>	<b>100,00%</b>	<b>45.750</b>	<b>100,00%</b>

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**Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	



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**16. Original Term**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	

<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	0,00	0,00%	0	0,00%
7 to 12 months	168.531,30	0,03%	65	0,14%
13 to 18 months	510.373,12	0,10%	182	0,40%
19 to 24 months	5.903.188,97	1,11%	1.276	2,79%
25 to 30 months	2.496.567,74	0,47%	677	1,48%
31 to 36 months	69.990.560,92	13,22%	7.323	16,01%
37 to 42 months	5.019.849,39	0,95%	857	1,87%
43 to 48 months	201.828.550,31	38,11%	15.749	34,42%
49 to 54 months	4.959.958,49	0,94%	592	1,29%
55 to 60 months	100.679.004,41	19,01%	7.970	17,42%
61 to 66 months	5.827.308,86	1,10%	539	1,18%
67 to 72 months	41.144.839,10	7,77%	3.070	6,71%
73 to 78 months	4.616.894,82	0,87%	366	0,80%
79 to 96 months	86.290.647,79	16,30%	7.078	15,47%
> 96 months	89.769,82	0,02%	6	0,01%
<b>Total</b>	<b>529.526.045,04</b>	<b>100%</b>	<b>45.750,00</b>	<b>100%</b>

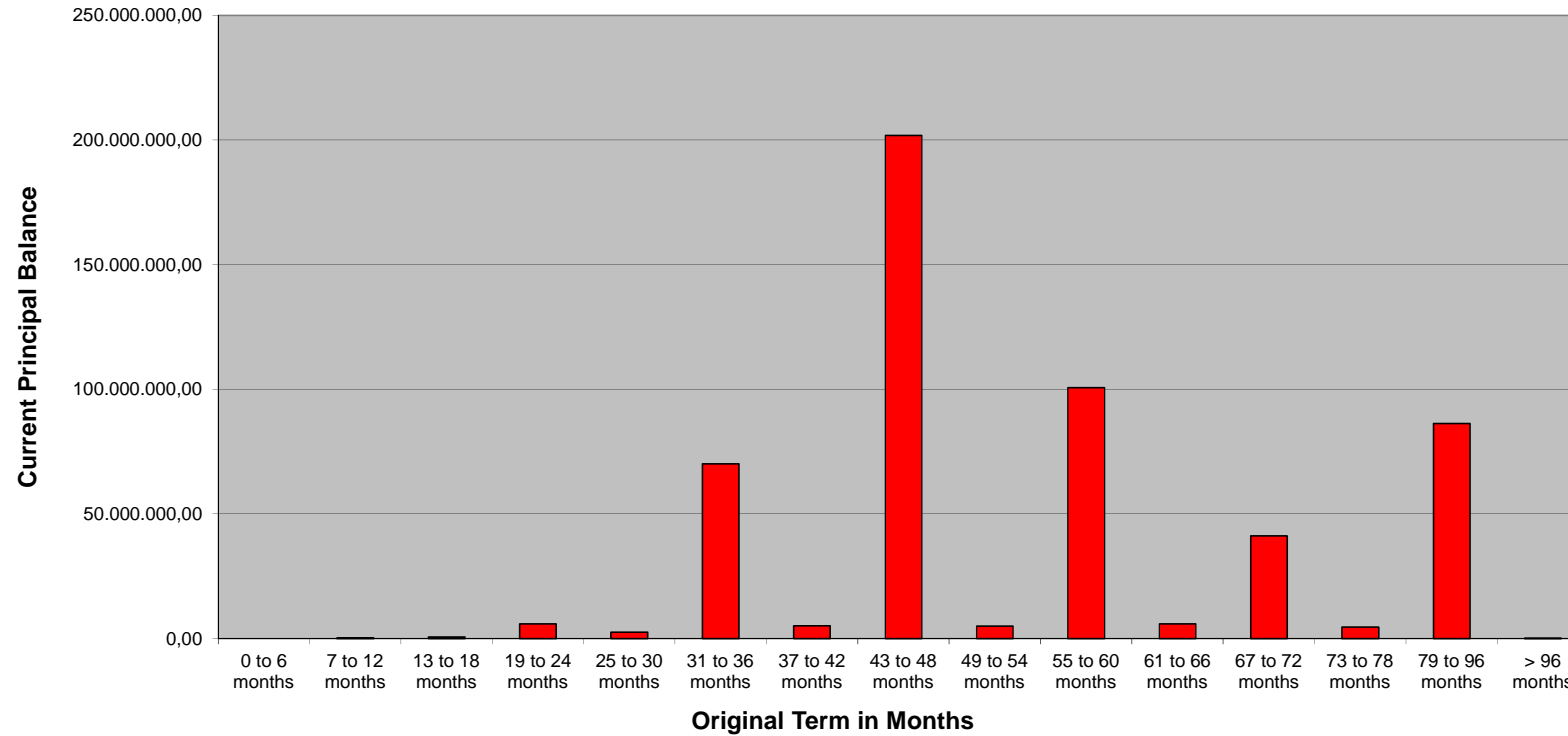
**Statistics**

WA Original Term	57,51
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**ABEST 16**  
**Monthly Investor Report**

**16.1 Original Term (Graph)**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	





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**Monthly Investor Report**

**17. Manufacturer**

Reporting Date	03/04/2020			
Payment Date	21/04/2020			
Period No	16			
Monthly Period	01.03.2020 - 31.03.2020			
Interest Period	from	23/03/2020	to	21/04/2020 = 29 days
Collection Period	from	01/03/2020	to	31/03/2020

<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	283.628.173,00	53,56%	31.558	68,98%
Lancia	859.714,73	0,16%	150	0,33%
Alfa Romeo	25.465.894,98	4,81%	1.682	3,68%
Maserati	4.925.322,03	0,93%	111	0,24%
Jeep	78.094.259,59	14,75%	4.086	8,93%
others	136.552.680,71	25,79%	8.163	17,84%
-> Ferrari	389.393,32	0,07%	5	0,01%
-> Jaguar	30.183.155,08	5,70%	1.214	2,65%
-> LandRover	71.770.558,74	13,55%	2.799	6,12%
-> Chrysler	97.069,90	0,02%	20	0,04%
-> Dodge	1.393.083,05	0,26%	62	0,14%
-> others	32.719.420,62	6,18%	4.063	8,88%
	<b>529.526.045,04</b>	<b>100,00%</b>	<b>45.750,00</b>	<b>100,00%</b>

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**Monthly Investor Report**

**18. Priority of Payments**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	

**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	+	21.610.920,75	
1. Payable Expenses	-	34.096,73	21.610.920,75
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	-	473.849,46	
5. to pay pari passu and pro rata to the Swap Counterparty	-	151.813,48	
6. Class A Interest Amount	-	-	
7. Class B Interest Amount	-	4.727,00	
8. Class C Interest Amount	-	16.530,00	
9. Class D Interest Amount	-	26.112,89	
10. Class E Interest Amount	-	26.813,72	
11. to credit to the Reserve Account the Required Reserve Amount	-	-	
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	19.790.561,81	
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	-	936.321,21	
22. Transaction Gain to the shareholders	-	100,00	

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**Monthly Investor Report**

**19. Transaction Costs**

Reporting Date	03/04/2020	
Payment Date	21/04/2020	
Period No	16	
Monthly Period	01.03.2020 - 31.03.2020	
Interest Period	from 23/03/2020	to 21/04/2020 = 29 days
Collection Period	from 01/03/2020	to 31/03/2020

	537.677.378,7	446.077.378,7	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	34.096,73 €	<u>28.287,93</u>	<u>1.141,47</u>	<u>1.268,30</u>	<u>1.014,64</u>	<u>697,56</u>	<u>1.686,83</u>
Interest accrued for the Period	224.178,06 €	- €	4.727,00 €	16.530,00 €	26.112,89 €	26.813,72 €	1.686,83 €
Interest Payments	224.178,06 €	- €	4.727,00 €	16.530,00 €	26.112,89 €	26.813,72 €	1.686,83 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**Monthly Investor Report**

**20. Swap Counterparty Data**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		530.867.940,52
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		141.122,39

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**21. Retention**

Reporting Date	03/04/2020			
Payment Date	21/04/2020			
Period No	16			
Monthly Period	01.03.2020 - 31.03.2020			
Interest Period	from	23/03/2020	to	21/04/2020 = 29 days
Collection Period	from	01/03/2020	to	31/03/2020

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 16**  
**Monthly Investor Report**

**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/04/2020	=	29 days
Collection Period	31/03/2020		

		Moody's			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Joint Lead Managers:</b>	<b>CA-CIB</b>	Aa2	P-1	STABLE	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	NR	NR	NR
<b>Paying Agent:</b>	<b>BNP Paribas Securities Services, Luxembourg</b>	Aa3	P-1	STABLE	NR	NR	NR
<b>Swap Counterparty:</b>	<b>FCA BANK Deutschland GMBH</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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

**23. Counterparties II**

Reporting Date		03/04/2020				
Payment Date		21/04/2020				
Period No		16				
Monthly Period		01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	=	29 days
Collection Period	from	01/03/2020	to	31/03/2020		

**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		03/04/2020			
Payment Date		21/04/2020			
Period No		16			
Monthly Period		01.03.2020 - 31.03.2020			
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	

**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**  
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**25. Originator, Servicer**

Reporting Date	03/04/2020				
Payment Date	21/04/2020				
Period No	16				
Monthly Period	01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	= 29 days
Collection Period	from	01/03/2020	to	31/03/2020	

**Contact Details**

FCA Bank Deutschland GmbH

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**Ratings FCA Bank SpA**

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Long Term
Baa1

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

**25. Glossary**

Reporting Date		03/04/2020				
Payment Date		21/04/2020				
Period No		16				
Monthly Period		01.03.2020 - 31.03.2020				
Interest Period	from	23/03/2020	to	21/04/2020	=	29 days
Collection Period	from	01/03/2020	to	31/03/2020		

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