

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

**Cover Sheet Monthly Investor Report**

Reporting Date	06/05/2020			
Payment Date	22/05/2020			
Period No	17			
Monthly Period	01.04.2020 - 30.04.2020			
Interest Period from	21/04/2020	to	22/05/2020	= 31 days
Collection Period from	01/04/2020	to	30/04/2020	

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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>528.598.901,68 €</b>	<b>548.389.463,49</b>
Scheduled Principal Payments		10.608.640,50 €	11.811.758,08
Prepayment Principal		3.512.771,02 €	6.081.820,80
Others		2.133.933,19 €	1.636.070,55
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>16.255.344,71 €</b>	<b>19.529.649,43</b>
<b>Total Interest Collections</b>		<b>1.709.578,34 €</b>	<b>1.784.412,89</b>
<b>Defaults</b>		<b>377.415,80</b>	<b>260.912,38</b>
<b>End of Period (after Payment Date)</b>	<b>44.972</b>	<b>511.966.141,17 €</b>	<b>528.598.901,68</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		7,97%	13,31%
<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	511.077.378,71
End of Period	494.444.618,20

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	7.666.160,68 €	no
Cash Outflow	-€ 249.491,41		
Cash Inflow	€ -		
End of Period	1,5%	7.416.669,27 €	
Required Reserve Fund	-€ 249.491,41		

**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	511.077.378,71 €
End of Period	494.444.618,20 €

**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	2.082.261,51 €

**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	787.777,29 €

**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	731.102,45 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,17%
Cumulative Default Level previous period	0,21%
Cumulative Default Level current period	0,27%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,18%
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	160
Number of Contracts being 61-90 Days delinquent	58
Number of Contracts being 91-120 Days delinquent	65
Gross instalments being 31-60 days delinquent	56.111,99
Gross instalments being 61-90 days delinquent	19.573,89
Gross instalments being 91-120 days delinquent	14.796,00
Current Period Termination	258.186,19
Cumulative Termination	3.070.727,21
New number of Contracts being terminated	37,00
Total number of Contracts being terminated	392,00
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	446.077.378,71 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	16.632.760,51	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	429.444.618,20 €	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	0,80	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	-	0,366	1,07	2,07	3,07		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	446.077.378,71 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	16.632.760,51 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	429.444.618,20 €	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 €	5.673,00 €	18.358,89 €	28.464,89 €	29.041,83 €		16.338,89 €
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	14,31%	14,05%	10,21%	7,13%	5,02%		0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

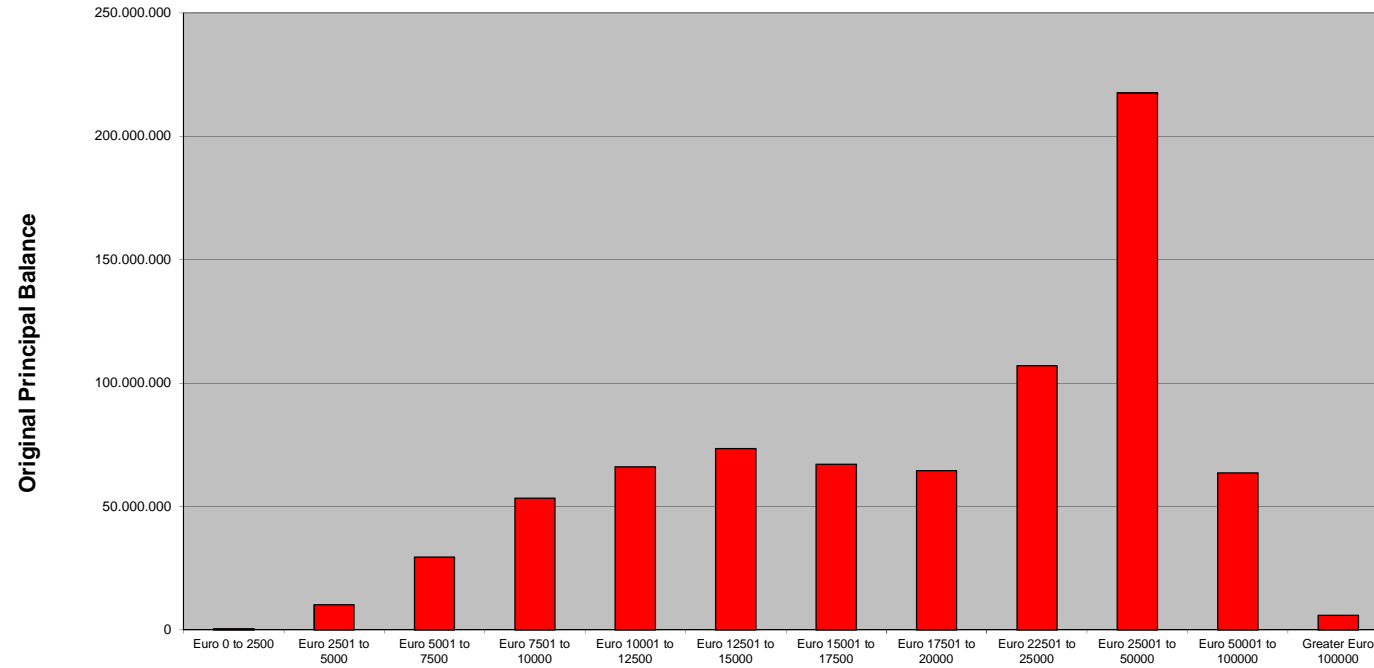
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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	5.944.641,93	1,2%	4.313	9,6%
Euro 2501 to 5000	24.381.654,66	4,8%	6.440	14,3%
Euro 5001 to 7500	45.479.222,82	8,9%	7.291	16,2%
Euro 7501 to 10000	58.688.511,64	11,4%	6.724	15,0%
Euro 10001 to 12500	62.735.479,44	12,2%	5.611	12,5%
Euro 12501 to 15000	53.841.971,83	10,5%	3.941	8,8%
Euro 15001 to 17500	42.251.055,94	8,2%	2.611	5,8%
Euro 17501 to 20000	36.969.487,93	7,2%	1.976	4,4%
Euro 22501 to 25000	57.224.461,43	11,2%	2.572	5,7%
Euro 25001 to 50000	102.423.412,45	20,0%	3.122	6,9%
Euro 50001 to 100000	22.243.888,60	4,3%	362	0,8%
Greater Euro 100000	986.325,42	0,2%	9	0,0%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,0%</b>	<b>44.972</b>	<b>100,0%</b>

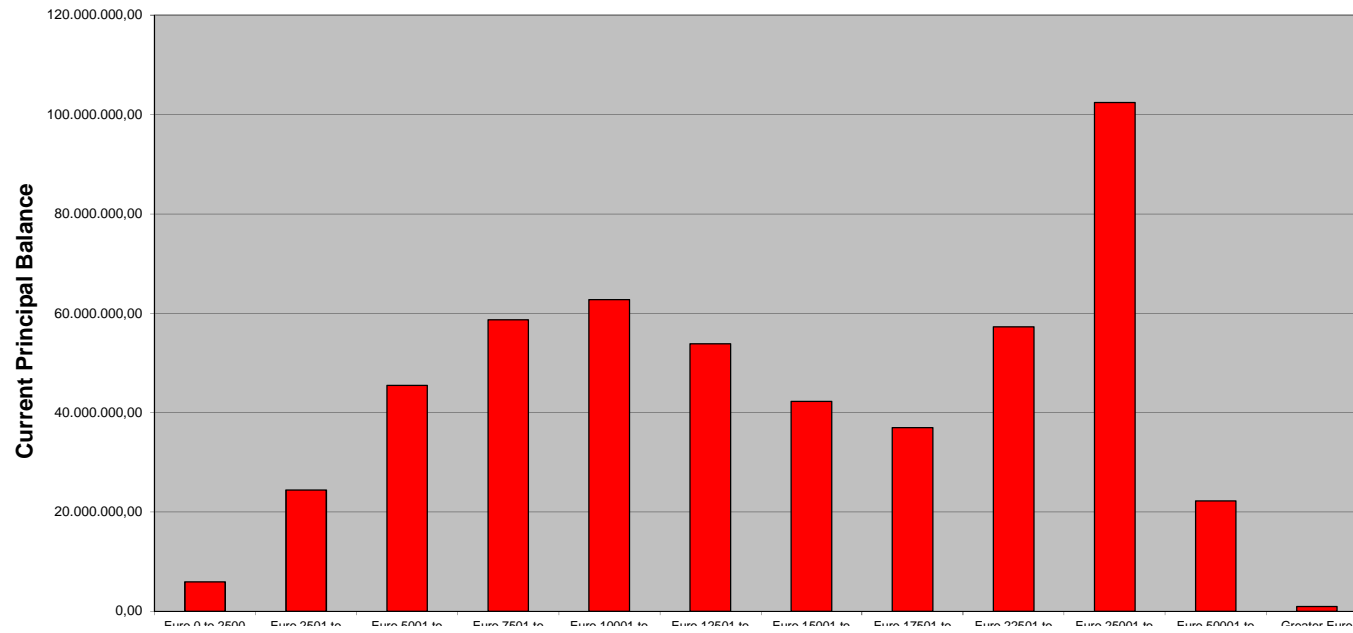
<b>Statistics</b>		<b>in EUR</b>
Average Amount		11.410,88



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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	429.515,78	0,08%	14
2	304.057,25	0,06%	16
3	236.585,37	0,05%	59
4	222.034,03	0,04%	12
5	196.521,43	0,04%	19
6	192.173,50	0,04%	25
7	186.795,96	0,04%	3
8	173.059,09	0,03%	9
9	151.103,12	0,03%	2
10	149.411,04	0,03%	9
11	148.013,75	0,03%	1
12	143.386,08	0,03%	11
13	140.016,96	0,03%	8
14	139.915,86	0,03%	12
15	132.610,83	0,03%	17
16	130.634,12	0,03%	13
17	130.613,29	0,03%	2
18	130.227,42	0,03%	2
19	128.123,98	0,02%	2
20	126.355,93	0,02%	11
	<b>3.591.154,79</b>	<b>0,70%</b>	<b>247</b>

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**8. Geographical Distribution**

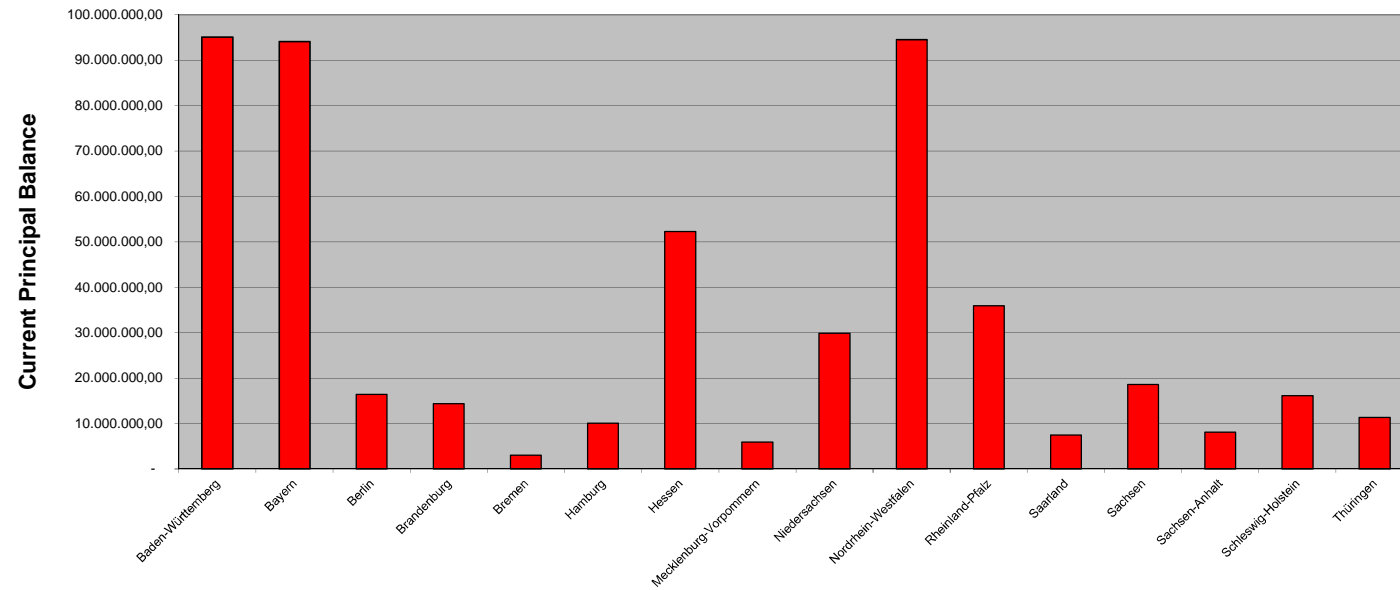
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	95.098.772,14	18,5%	8.828	19,6%
Bayern	94.148.242,58	18,3%	8.671	19,3%
Berlin	16.443.405,60	3,2%	1.229	2,7%
Brandenburg	14.339.693,59	2,8%	1.129	2,5%
Bremen	3.011.937,27	0,6%	311	0,7%
Hamburg	10.038.306,48	2,0%	774	1,7%
Hessen	52.269.701,94	10,2%	4.362	9,7%
Mecklenburg-Vorpomr	5.893.724,89	1,1%	557	1,2%
Niedersachsen	29.848.093,61	5,8%	2.529	5,6%
Nordrhein-Westfalen	94.564.995,17	18,4%	8.002	17,8%
Rheinland-Pfalz	35.908.743,32	7,0%	3.188	7,1%
Saarland	7.494.581,34	1,5%	674	1,5%
Sachsen	18.565.691,73	3,6%	1.505	3,3%
Sachsen-Anhalt	8.104.117,26	1,6%	760	1,7%
Schleswig-Holstein	16.120.717,98	3,1%	1.417	3,2%
Thüringen	11.319.389,19	2,2%	1.036	2,3%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,00%</b>	<b>44.972</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	350.633.637,95	68,3%	26.802	59,60%
Used	162.536.476,14	31,7%	18.170	40,40%
<b>Total</b>	<b>513.170.114,09</b>	<b>100%</b>	<b>44.972</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	438.584.605,02	85,47%	38.074	84,66%
LCV	74.585.509,07	14,53%	6.898	15,34%
<b>Total</b>	<b>513.170.114,09</b>	<b>100%</b>	<b>44.972</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	112.355.303,06	21,9%	12.291	27,3%
Without CPI	400.814.811,03	78,1%	32.681	72,7%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,0%</b>	<b>44.972</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	191.662.614,60	37,3%	24.795	55,1%
Yes	257.591.916,44	50,2%	15.406	34,3%
- of which balloon rates	151.157.856,29	29,5%	n.a	n.a
- of which regular installments	106.434.060,15	20,7%	n.a	n.a
PCP (Formula)	63.915.583,05	12,5%	4.771	10,6%
- of which balloons	38.545.189,62	7,5%	n.a	n.a
- of which regular installments	25.370.393,43	4,9%	n.a	n.a
	<b>513.170.114,09</b>	<b>100%</b>	<b>44.972</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	8	0,1%	34.403	131,6%
13 to 24 months	210	1,4%	2.061.541	90,6%
25 to 36 months	2.685	17,4%	40.604.954	75,2%
37 to 48 months	7.482	48,6%	128.463.083	63,0%
49 to 60 months	3.008	19,5%	51.289.813	51,2%
61 to 72 months	942	6,1%	17.067.926	40,6%
73 to 96 months	1.071	7,0%	18.070.196	36,9%
<b>Total</b>	<b>15.406</b>	<b>100%</b>	<b>257.591.916,44</b>	<b>59,2%</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	2.105	13,7%	27.035.819,74	87,2%
bis 24	4.161	27,0%	65.958.652,32	67,4%
bis 36	5.854	38,0%	102.744.799,93	58,0%
bis 48	2.191	14,2%	39.964.195,92	45,0%
bis 60	922	6,0%	18.272.348,42	35,6%
bis 72	173	1,1%	3.616.100,11	32,0%
<b>Total</b>	<b>15.406</b>	<b>100%</b>	<b>257.591.916,44</b>	<b>59,2%</b>

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

**12. Payment Methods**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

<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	504.479.442,21	98,3%	44.266	98,4%
Other	8.690.671,88	1,7%	706	1,6%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,0%</b>	<b>44.972</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	513.170.114,09	100,0%	44.972	100,0%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,0%</b>	<b>44.972</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	465.260.379,41	90,7%	38.527	85,7%
NO	47.909.734,68	9,3%	6.445	14,3%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,0%</b>	<b>44.972</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	12.505,76	13.793,53
Average purchase price	26.112,01	28.440,59
<b>Downpayment in %</b>	<b>47,89%</b>	<b>48,50%</b>



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Monthly Investor Report**

**13. Customer Yield**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	44.940.669,74	8,76%	2.616	5,82%
1,01 to 2%	53.008.514,43	10,33%	4.944	10,99%
2,01 to 3%	123.012.096,73	23,97%	9.623	21,40%
3,01 to 4%	180.012.104,12	35,08%	14.968	33,28%
4,01 to 5%	82.763.614,74	16,13%	8.378	18,63%
5,01 to 6%	22.462.495,92	4,38%	3.199	7,11%
6,01 to 7%	6.264.308,18	1,22%	1.148	2,55%
7,01 to 8%	579.689,43	0,11%	76	0,17%
8,01 to 9%	78.014,97	0,02%	12	0,03%
9,01 to 10%	48.605,83	0,01%	8	0,02%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>513.170.114,09</b>	<b>100%</b>	<b>44.972,00</b>	<b>100%</b>

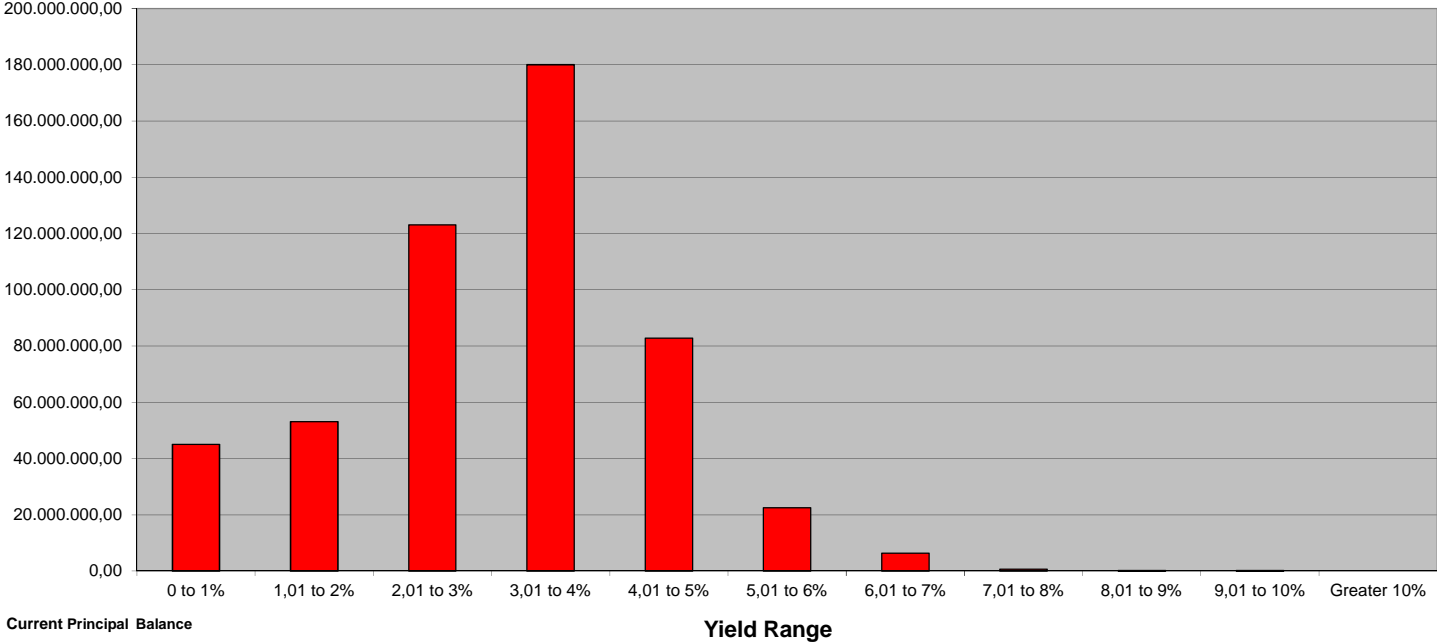
Statistics	in %
WA Interest	3,36

\* runs from .00 to .99

**ABEST 16  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	



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

**14. Seasoning**

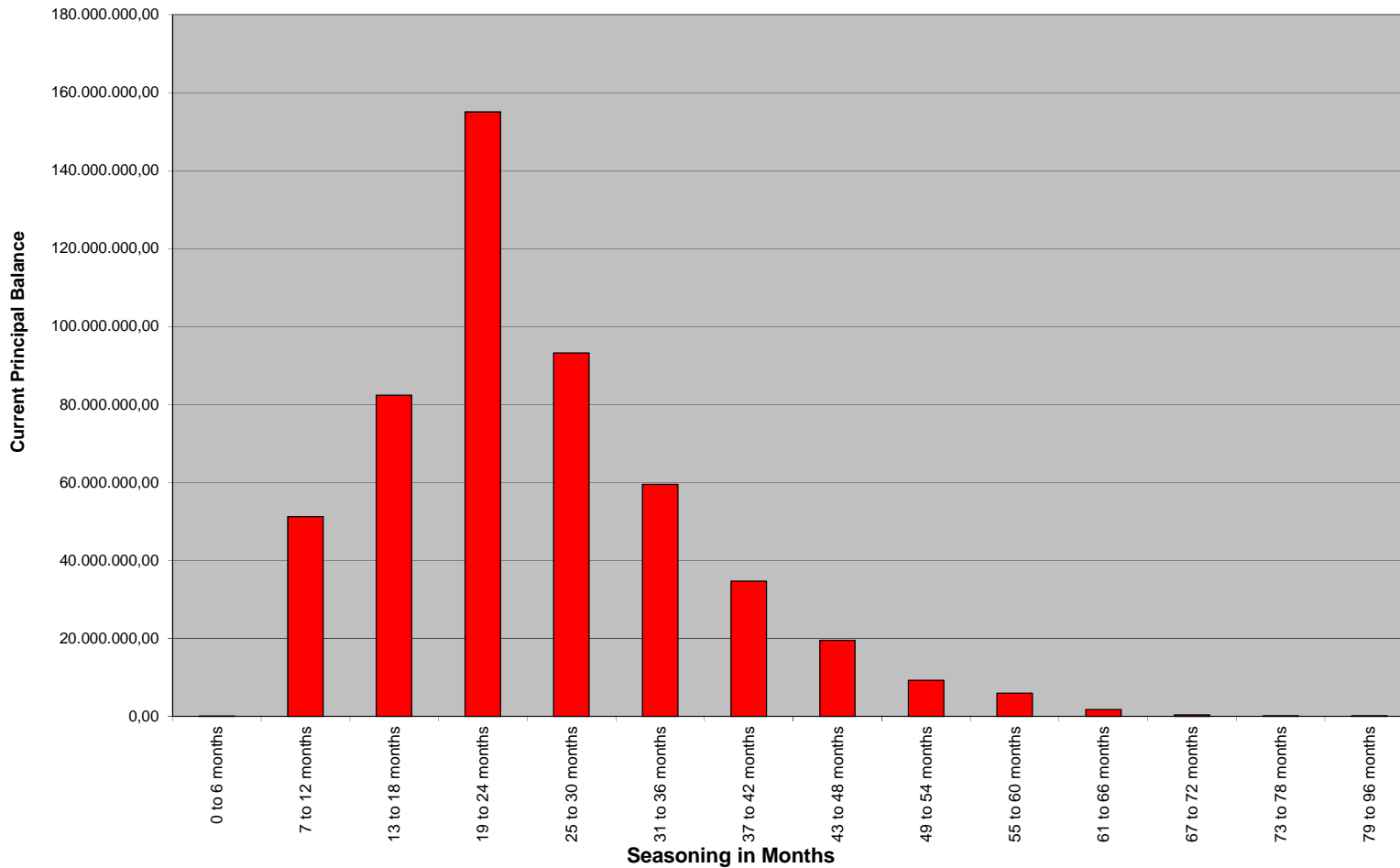
Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

<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	71.585,28	0,01%	4	0,01%
7 to 12 months	51.215.519,85	9,98%	3.868	8,60%
13 to 18 months	82.336.924,65	16,04%	6.171	13,72%
19 to 24 months	155.046.196,56	30,21%	12.113	26,93%
25 to 30 months	93.237.119,83	18,17%	8.007	17,80%
31 to 36 months	59.516.077,99	11,60%	6.622	14,72%
37 to 42 months	34.705.303,76	6,76%	3.989	8,87%
43 to 48 months	19.449.421,40	3,79%	2.065	4,59%
49 to 54 months	9.249.659,65	1,80%	1.002	2,23%
55 to 60 months	5.970.850,25	1,16%	779	1,73%
61 to 66 months	1.730.056,61	0,34%	245	0,54%
67 to 72 months	374.388,25	0,07%	56	0,12%
73 to 78 months	117.935,57	0,02%	16	0,04%
79 to 96 months	149.074,44	0,03%	35	0,08%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,00%</b>	<b>44.972</b>	<b>100,00%</b>

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**Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	



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**15. Remaining Term**

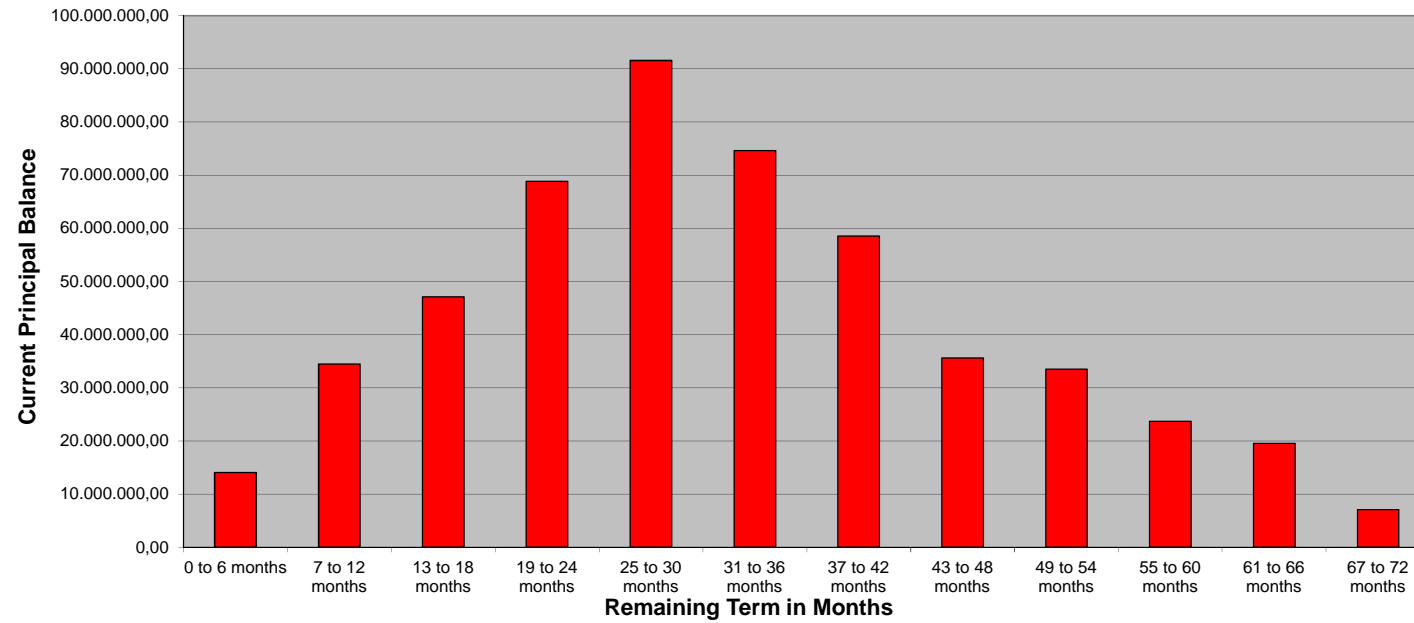
Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

<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	14.037.978,15	2,74%	3.141	6,98%
7 to 12 months	34.428.827,63	6,71%	4.583	10,19%
13 to 18 months	47.082.226,37	9,17%	5.244	11,66%
19 to 24 months	68.814.484,50	13,41%	6.046	13,44%
25 to 30 months	91.597.482,48	17,85%	7.113	15,82%
31 to 36 months	74.587.548,20	14,53%	5.403	12,01%
37 to 42 months	58.540.936,71	11,41%	4.431	9,85%
43 to 48 months	35.608.474,20	6,94%	2.709	6,02%
49 to 54 months	33.491.027,81	6,53%	2.432	5,41%
55 to 60 months	23.680.725,33	4,61%	1.674	3,72%
61 to 66 months	19.528.065,38	3,81%	1.384	3,08%
67 to 72 months	7.062.445,45	1,38%	499	1,11%
73 to 96 months	4.709.891,88	0,92%	313	0,70%
<b>Total</b>	<b>513.170.114,09</b>	<b>100,00%</b>	<b>44.972</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	



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**16. Original Term**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

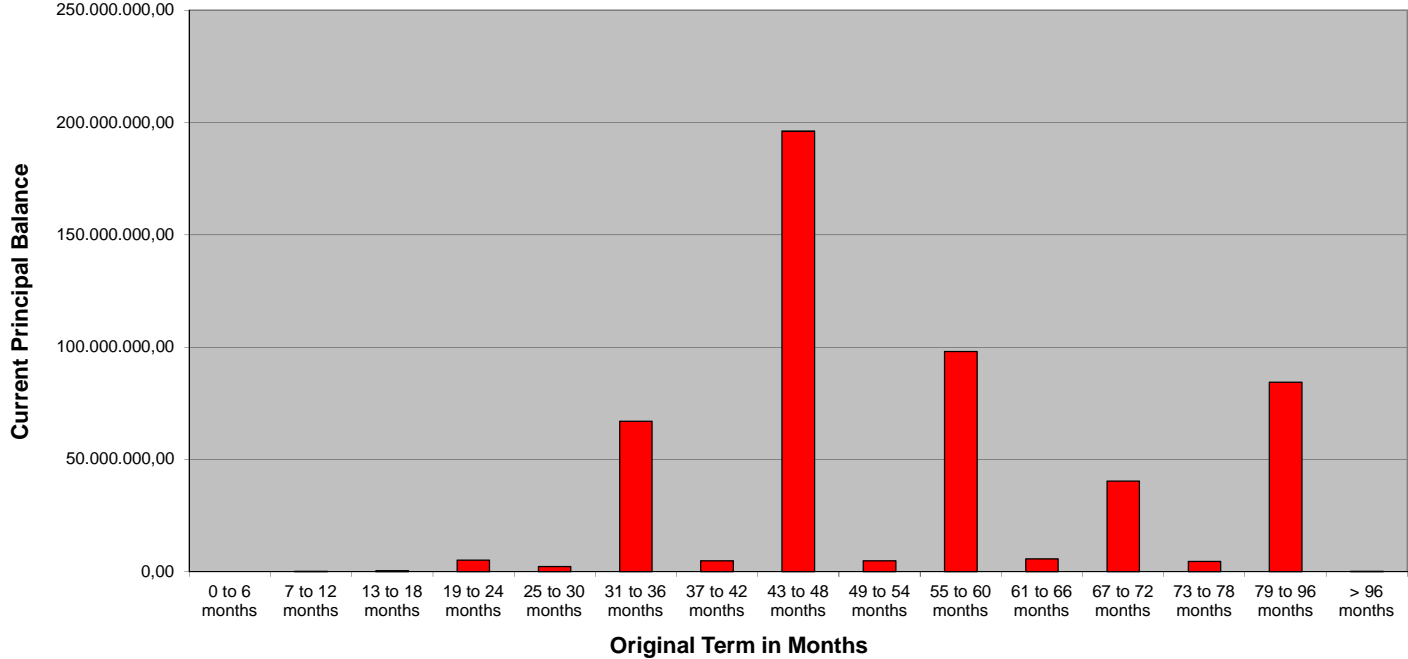
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	95.328,53	0,02%	52	0,12%
13 to 18 months	411.164,42	0,08%	167	0,37%
19 to 24 months	5.124.562,96	1,00%	1.170	2,60%
25 to 30 months	2.260.297,93	0,44%	632	1,41%
31 to 36 months	66.883.696,86	13,03%	7.121	15,83%
37 to 42 months	4.754.540,85	0,93%	835	1,86%
43 to 48 months	196.116.868,76	38,22%	15.551	34,58%
49 to 54 months	4.786.340,15	0,93%	585	1,30%
55 to 60 months	97.989.991,58	19,10%	7.893	17,55%
61 to 66 months	5.653.215,71	1,10%	535	1,19%
67 to 72 months	40.234.621,40	7,84%	3.046	6,77%
73 to 78 months	4.531.246,00	0,88%	365	0,81%
79 to 96 months	84.252.700,48	16,42%	7.015	15,60%
> 96 months	75.538,46	0,01%	5	0,01%
<b>Total</b>	<b>513.170.114,09</b>	<b>100%</b>	<b>44.972,00</b>	<b>100%</b>

<b>Statistics</b>	
WA Original Term	57,66

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**16.1 Original Term (Graph)**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	





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**17. Manufacturer**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

<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	274.456.655,28	53,48%	31.037	69,01%
Lancia	822.055,65	0,16%	144	0,32%
Alfa Romeo	24.822.087,83	4,84%	1.657	3,68%
Maserati	4.852.783,56	0,95%	110	0,24%
Jeep	76.114.390,70	14,83%	4.036	8,97%
others	132.102.141,07	25,74%	7.988	17,76%
-> Ferrari	384.093,69	0,07%	5	0,01%
-> Jaguar	29.350.099,04	5,72%	1.200	2,67%
-> LandRover	69.425.199,67	13,53%	2.752	6,12%
-> Chrysler	87.757,51	0,02%	18	0,04%
-> Dodge	1.339.161,18	0,26%	61	0,14%
-> others	31.515.829,98	6,14%	3.952	8,79%
	<b>513.170.114,09</b>	<b>100,00%</b>	<b>44.972,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

**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	+	18.214.414,46	
1. Payable Expenses	-	30.251,35	18.214.414,46
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	-	462.482,23	
5. to pay pari passu and pro rata to the Swap Counterparty	-	156.233,52	
6. Class A Interest Amount	-	-	
7. Class B Interest Amount	-	5.673,00	
8. Class C Interest Amount	-	18.358,89	
9. Class D Interest Amount	-	28.464,89	
10. Class E Interest Amount	-	29.041,83	
11. to credit to the Reserve Account the Required Reserve Amount	-	-	
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	16.632.760,51	
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-	-	
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class M Notes have been redeemed in full)	-	-	
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-	-	
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-	-	
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-	-	
18. to pay to Originator and to Servicer any amount due and payable not already paid	-	-	
19. Class M Interest Amount *	-	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	-	690.709,35	
22. Transaction Gain to the shareholders	-	100,00	

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**19. Transaction Costs**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	=
Collection Period	from	01/04/2020	to	30/04/2020	31 days

	521.044.618,2	429.444.618,2	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	30.251,35 €	<u>24.933,14</u>	<u>1.045,06</u>	<u>1.161,18</u>	<u>928,94</u>	<u>638,65</u>	<u>1.544,37</u>
Interest accrued for the Period	241.877,50 €	- €	5.673,00 €	18.358,89 €	28.464,89 €	29.041,83 €	1.544,37 €
Interest Payments	241.877,50 €	- €	5.673,00 €	18.358,89 €	28.464,89 €	29.041,83 €	1.544,37 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		511.077.378,71
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		145.231,16

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**21. Retention**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	446.077.378,71	86,93%
Class B Notes	18.000.000,00	3,51%
Class C Notes	20.000.000,00	3,90%
Class D Notes	16.000.000,00	3,12%
Class E Notes	11.000.000,00	2,14%
Class M Notes	26.600.000,00	5,18%

Retention Amount	EUR	%
Minimum Retention Class A	22.303.868,94	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	22.303.868,94	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	22/05/2020	=	31 days
Collection Period	30/04/2020		

		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.

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**23. Counterparties II**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

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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**Monthly Investor Report**

**24. Issuer Information**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

**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)



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**25. Originator, Servicer**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

**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 Ba3 by Moody's

Moody's
Long Term
Baa1

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

**25. Glossary**

Reporting Date	06/05/2020				
Payment Date	22/05/2020				
Period No	17				
Monthly Period	01.04.2020 - 30.04.2020				
Interest Period	from	21/04/2020	to	22/05/2020	= 31 days
Collection Period	from	01/04/2020	to	30/04/2020	

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