

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/06/2020			
Payment Date	22/06/2020			
Period No	18			
Monthly Period	01.05.2020 - 31.05.2020			
Interest Period from	22/05/2020	to	22/06/2020	= 31 days
Collection Period from	01/05/2020	to	31/05/2020	

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		511.966.141,17 €	528.598.901,68
Scheduled Principal Payments		10.617.679,19 €	10.608.640,50
Prepayment Principal		5.122.680,03 €	3.512.771,02
Others		1.308.715,62 €	2.133.933,19
Recoveries		- €	-
Total Principal Collections		17.049.074,84 €	16.255.344,71
Total Interest Collections		2.019.744,33 €	1.709.578,34
Defaults		234.586,50	377.415,80
End of Period (after Payment Date)	43.996	494.682.479,83 €	511.966.141,17
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,01%	7,97%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	494.444.618,20
End of Period	477.160.956,86

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	7.416.669,27 €	no
Cash Outflow	-€ 259.254,92		
Cash Inflow	€ -		
End of Period	1,5%	7.157.414,35 €	
Required Reserve Fund	-€ 259.254,92		

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	494.444.618,20 €
End of Period	477.160.956,86 €

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	5.826.965,06 €

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	914.736,84 €

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	718.030,80 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,21%
Cumulative Default Level previous period	0,27%
Cumulative Default Level current period	0,31%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,18%
Delinquency Level current period	0,20%

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	424
Number of Contracts being 61-90 Days delinquent	73
Number of Contracts being 91-120 Days delinquent	48
Gross instalments being 31-60 days delinquent	157.649,63
Gross instalments being 61-90 days delinquent	22.714,29
Gross instalments being 91-120 days delinquent	14.995,89
Current Period Termination	125.502,21
Cumulative Termination	3.196.229,42
New number of Contracts being terminated	11,00
Total number of Contracts being terminated	403,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

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4. Outstanding Notes

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Principal Payable Amount (during Amortising Period)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
ISIN Code	XS1908341230	XS1908341586	XS1908342477	XS1908342717	XS1908344093	XS1908344333	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity							
Expected Maturity							
Original Rating (S&P / Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (S&P / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance	540.000.000,00 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €		100.000,00 €
Initial Number of Notes per Class	5.400	180	200	160	110		266
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	429.444.618,20 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	17.283.661,34	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	412.160.956,86 €	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	0,76	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,346	1,05	2,05	3,05		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	429.444.618,20 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	17.283.661,34 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	412.160.956,86 €	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 €	5.363,00 €	18.014,44 €	28.189,33 €	28.852,39 €		16.338,89 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	14,67%	14,53%	10,55%	7,37%	5,19%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

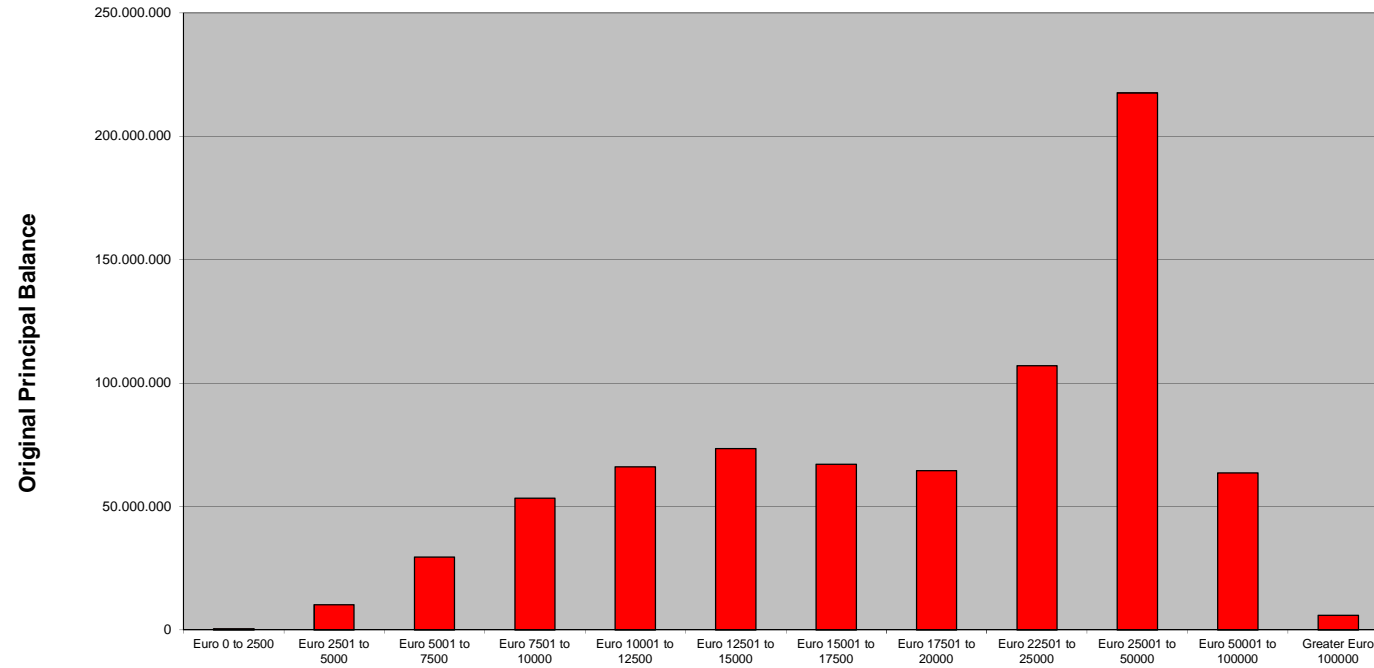
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	3,89%
Euro 7501 to 10000	53.350.685	13,5%	6.024,00	7,04%
Euro 10001 to 12500	65.994.470	13,1%	5.860,00	8,70%
Euro 12501 to 15000	73.439.922	11,9%	5.332,00	9,69%
Euro 15001 to 17500	67.003.737	9,3%	4.130,00	8,84%
Euro 17501 to 20000	64.413.924	7,7%	3.432,00	8,49%
Euro 22501 to 25000	106.929.830	10,7%	4.769,00	14,10%
Euro 25001 to 50000	217.611.163	14,8%	6.625,00	28,70%
Euro 50001 to 100000	63.611.843	2,3%	1.019,00	8,39%
Greater Euro 100000	5.823.398	0,1%	50,00	0,77%
Total	758.262.914,29	100,00%	44.623	100,00%

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5.1 Original PB (Graph)

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6. Current Principal Balance

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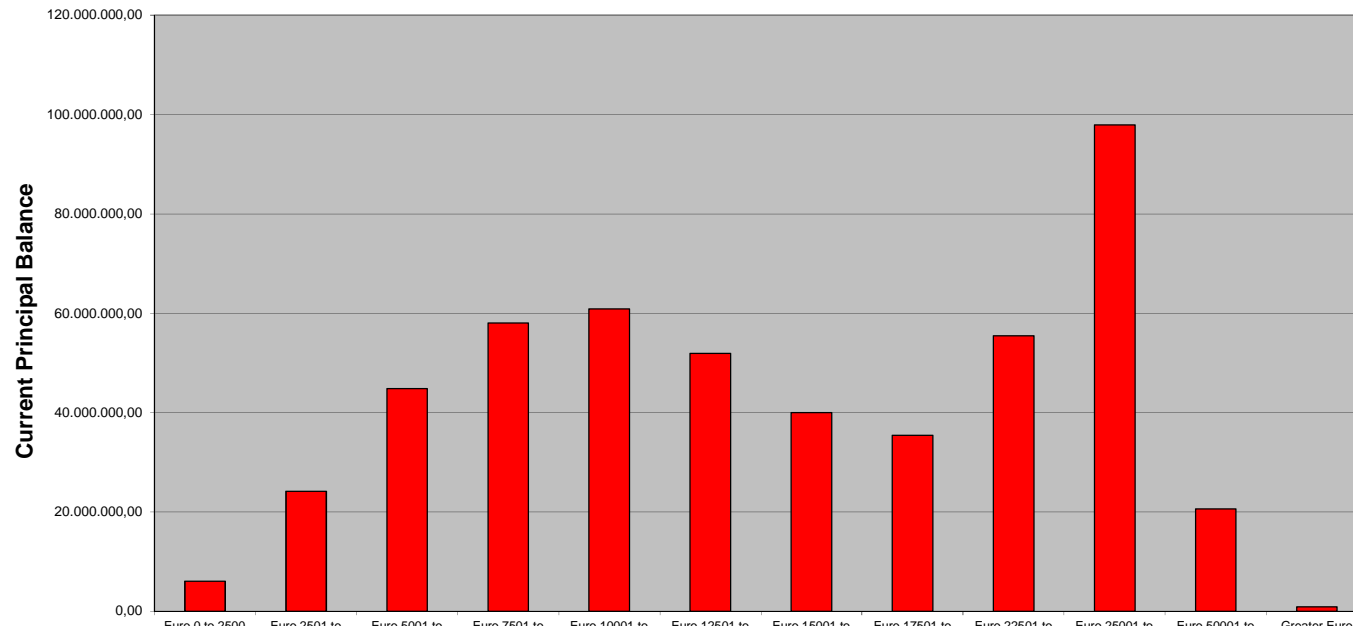
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.061.903,90	1,2%	4.353	9,9%
Euro 2501 to 5000	24.138.971,13	4,9%	6.376	14,5%
Euro 5001 to 7500	44.824.559,22	9,0%	7.199	16,4%
Euro 7501 to 10000	58.038.453,72	11,7%	6.646	15,1%
Euro 10001 to 12500	60.877.503,88	12,3%	5.443	12,4%
Euro 12501 to 15000	51.917.372,96	10,5%	3.798	8,6%
Euro 15001 to 17500	39.999.807,18	8,1%	2.470	5,6%
Euro 17501 to 20000	35.439.063,93	7,1%	1.896	4,3%
Euro 22501 to 25000	55.436.250,43	11,2%	2.494	5,7%
Euro 25001 to 50000	97.869.831,68	19,7%	2.978	6,8%
Euro 50001 to 100000	20.623.091,01	4,2%	335	0,8%
Greater Euro 100000	877.377,22	0,2%	8	0,0%
Total	496.104.186,26	100,0%	43.996	100,0%

Statistics		in EUR
Average Amount		11.276,12

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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	371.830,52	0,07%	12
2	298.362,24	0,06%	16
3	242.358,94	0,05%	59
4	195.356,38	0,04%	10
5	190.795,46	0,04%	19
6	184.718,76	0,04%	3
7	181.616,33	0,04%	25
8	172.851,25	0,03%	9
9	149.148,75	0,03%	2
10	146.574,47	0,03%	1
11	143.838,94	0,03%	11
12	143.615,00	0,03%	9
13	136.759,68	0,03%	8
14	135.593,11	0,03%	12
15	130.599,44	0,03%	2
16	129.090,09	0,03%	2
17	128.862,23	0,03%	17
18	127.322,06	0,03%	2
19	123.139,90	0,02%	2
20	123.045,40	0,02%	11
	3.455.478,95	0,70%	232

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8. Geographical Distribution

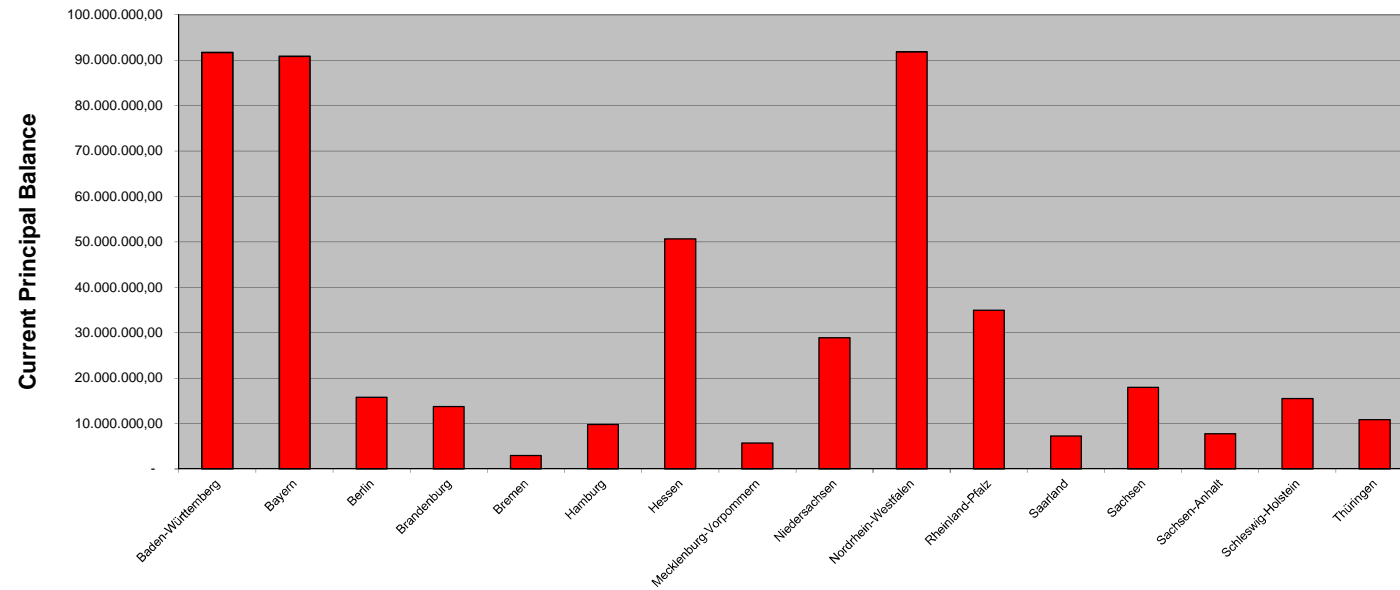
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	10.492,37	0,0%	1	0,0%
Baden-Württemberg	91.751.389,80	18,5%	8.622	19,6%
Bayern	90.877.164,36	18,3%	8.453	19,2%
Berlin	15.803.327,68	3,2%	1.197	2,7%
Brandenburg	13.727.380,26	2,8%	1.106	2,5%
Bremen	2.917.192,90	0,6%	302	0,7%
Hamburg	9.760.776,67	2,0%	762	1,7%
Hessen	50.650.997,00	10,2%	4.275	9,7%
Mecklenburg-Vorpomr	5.688.415,07	1,1%	545	1,2%
Niedersachsen	28.855.615,07	5,8%	2.473	5,6%
Nordrhein-Westfalen	91.859.767,90	18,5%	7.848	17,8%
Rheinland-Pfalz	34.920.314,87	7,0%	3.139	7,1%
Saarland	7.268.074,34	1,5%	660	1,5%
Sachsen	17.940.088,25	3,6%	1.479	3,4%
Sachsen-Anhalt	7.765.012,66	1,6%	745	1,7%
Schleswig-Holstein	15.457.117,15	3,1%	1.379	3,1%
Thüringen	10.851.059,91	2,2%	1.010	2,3%
Total	496.104.186,26	100,00%	43.996	100,00%

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8.1 Geographical Distribution (Graph)

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9. Object Type

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<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	340.007.416,25	68,5%	26.366	59,93%
Used	156.096.770,01	31,5%	17.630	40,07%
Total	496.104.186,26	100%	43.996	100%

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	424.532.050,35	85,57%	37.268	84,71%
LCV	71.572.135,91	14,43%	6.728	15,29%
Total	496.104.186,26	100%	43.996	100%

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10. Insurances

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<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	108.496.340,79	21,9%	12.023	27,3%
Without CPI	387.607.845,47	78,1%	31.973	72,7%
Total	496.104.186,26	100,0%	43.996	100,0%

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11. Type of Contract

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<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
No	183.505.002,82	37,0%	24.155	54,9%
Yes	250.341.541,07	50,5%	15.138	34,4%
- of which balloon rates	148.698.705,58	30,0%	n.a	n.a
- of which regular installments	101.642.835,49	20,5%	n.a	n.a
PCP (Formula)	62.257.642,37	12,5%	4.703	10,7%
- of which balloons	38.121.476,70	7,7%	n.a	n.a
- of which regular installments	24.136.165,67	4,9%	n.a	n.a
	496.104.186,26	100%	43.996	100%

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	6	0,0%	11.630	222,9%
13 to 24 months	189	1,2%	1.699.841	89,9%
25 to 36 months	2.624	17,3%	39.020.509	76,2%
37 to 48 months	7.374	48,7%	125.271.099	63,8%
49 to 60 months	2.965	19,6%	50.065.090	51,8%
61 to 72 months	929	6,1%	16.648.690	41,0%
73 to 96 months	1.051	6,9%	17.624.683	37,5%
Total	15.138	100%	250.341.541,07	59,9%

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
bis 12	2.195	14,5%	28.393.425,66	86,8%
bis 24	4.458	29,5%	69.780.086,21	67,4%
bis 36	5.579	36,9%	97.450.523,54	58,1%
bis 48	1.937	12,8%	35.511.049,98	44,3%
bis 60	855	5,6%	16.862.152,31	35,3%
bis 72	113	0,7%	2.332.403,37	32,1%
Total	15.137	100%	250.329.641,07	59,9%

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12. Payment Methods

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<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	487.010.027,78	98,2%	43.254	98,3%
Other	9.094.158,48	1,8%	742	1,7%
Total	496.104.186,26	100,0%	43.996	100,0%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Monthly	496.104.186,26	100,0%	43.996	100,0%
Total	496.104.186,26	100,0%	43.996	100,0%

<i>Downpayment Yes/No</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
YES	450.264.600,53	90,8%	37.792	85,9%
NO	45.839.585,73	9,2%	6.204	14,1%
Total	496.104.186,26	100,0%	43.996	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.517,61	13.791,97
Average purchase price	26.208,27	28.488,68
Downpayment in %	47,76%	48,41%

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13. Customer Yield

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Collection Period	from	01/05/2020	to	31/05/2020	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	43.636.105,71	8,80%	2.577	5,86%
1,01 to 2%	50.941.318,48	10,27%	4.829	10,98%
2,01 to 3%	119.728.811,27	24,13%	9.493	21,58%
3,01 to 4%	174.123.565,83	35,10%	14.667	33,34%
4,01 to 5%	79.746.364,08	16,07%	8.157	18,54%
5,01 to 6%	21.249.614,91	4,28%	3.079	7,00%
6,01 to 7%	5.978.623,46	1,21%	1.097	2,49%
7,01 to 8%	564.506,34	0,11%	74	0,17%
8,01 to 9%	75.346,39	0,02%	12	0,03%
9,01 to 10%	59.929,79	0,01%	11	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	496.104.186,26	100%	43.996,00	100%

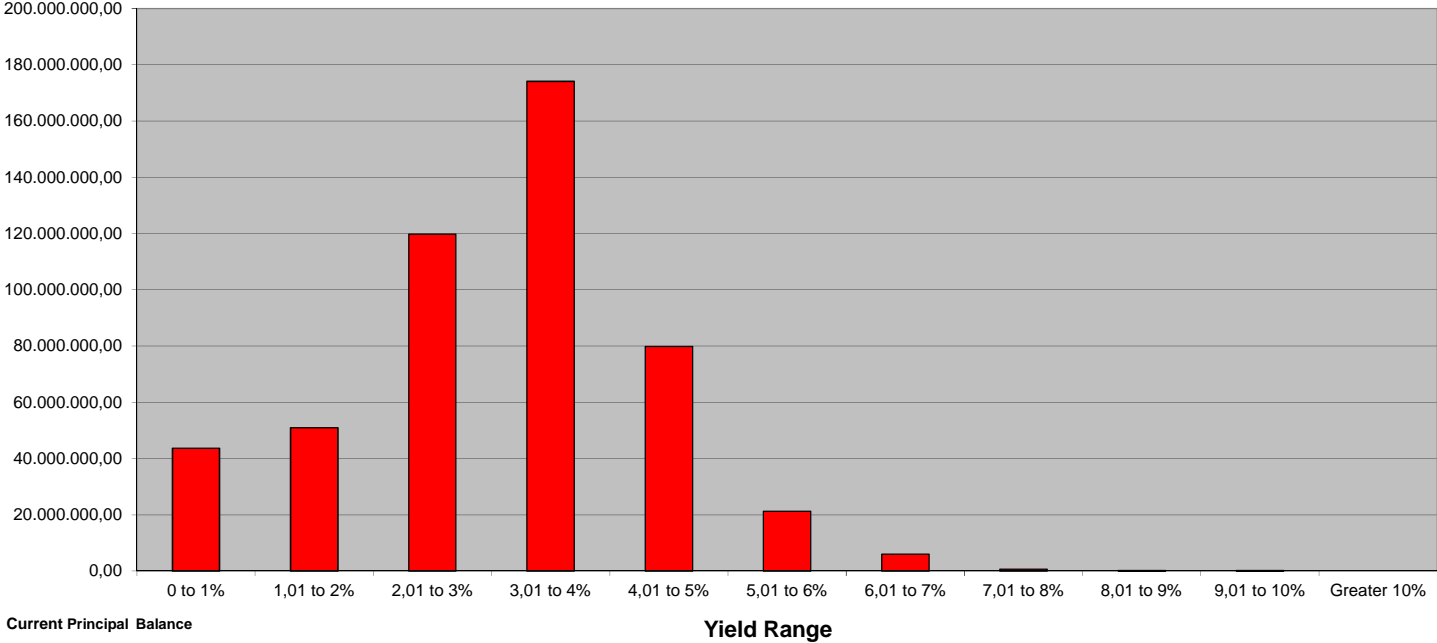
Statistics	in %
WA Interest	3,35

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	



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Monthly Investor Report

14. Seasoning

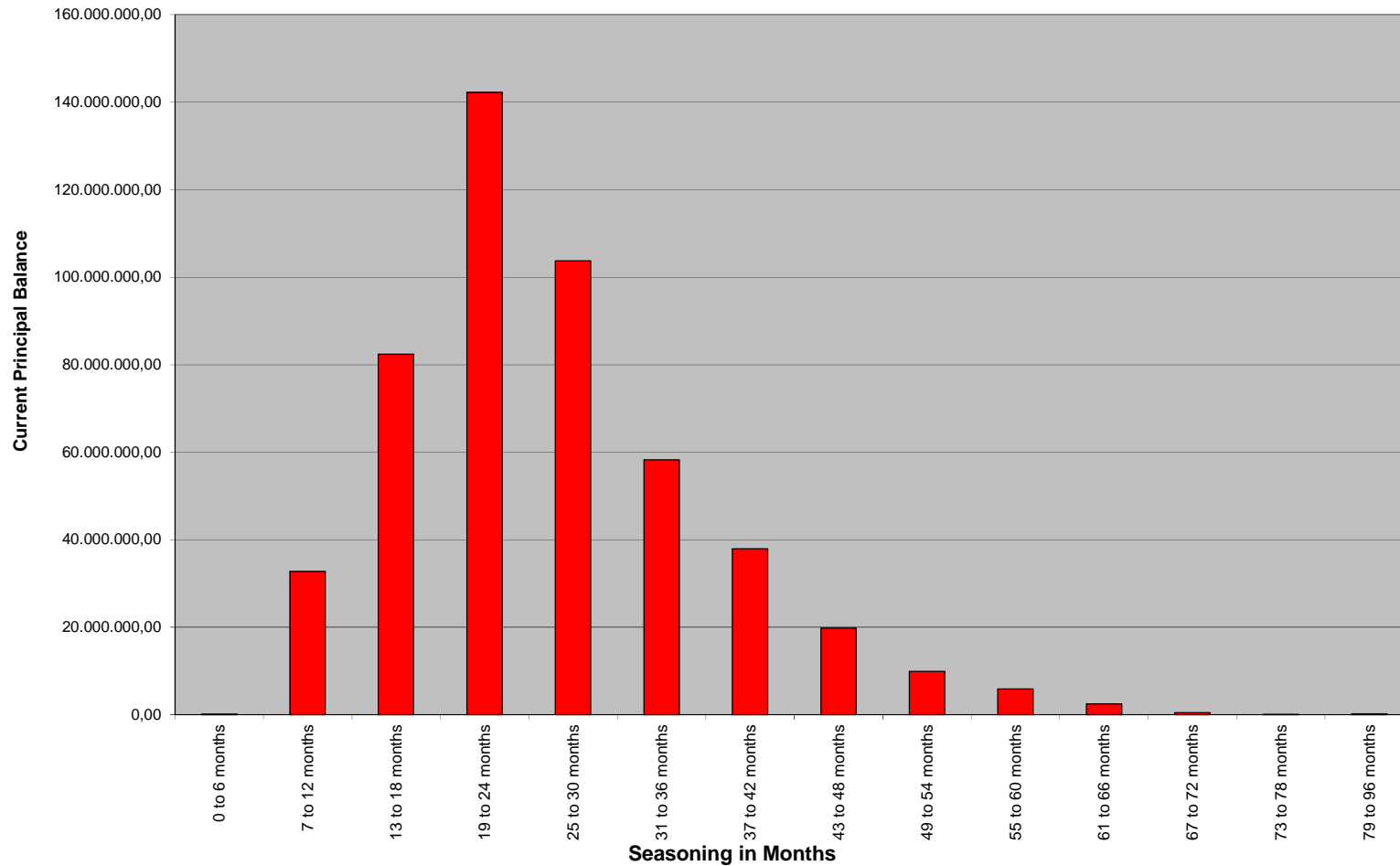
Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

<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	103.081,54	0,02%	8	0,02%
7 to 12 months	32.741.028,97	6,60%	2.609	5,93%
13 to 18 months	82.359.669,57	16,60%	6.123	13,92%
19 to 24 months	142.206.312,52	28,66%	11.304	25,69%
25 to 30 months	103.679.828,55	20,90%	8.630	19,62%
31 to 36 months	58.269.213,56	11,75%	6.454	14,67%
37 to 42 months	37.938.546,51	7,65%	4.442	10,10%
43 to 48 months	19.801.709,78	3,99%	2.116	4,81%
49 to 54 months	9.924.441,55	2,00%	1.077	2,45%
55 to 60 months	5.917.127,11	1,19%	770	1,75%
61 to 66 months	2.454.842,77	0,49%	337	0,77%
67 to 72 months	438.905,87	0,09%	70	0,16%
73 to 78 months	85.591,68	0,02%	18	0,04%
79 to 96 months	183.886,28	0,04%	38	0,09%
Total	496.104.186,26	100,00%	43.996	100,00%

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Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	



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15. Remaining Term

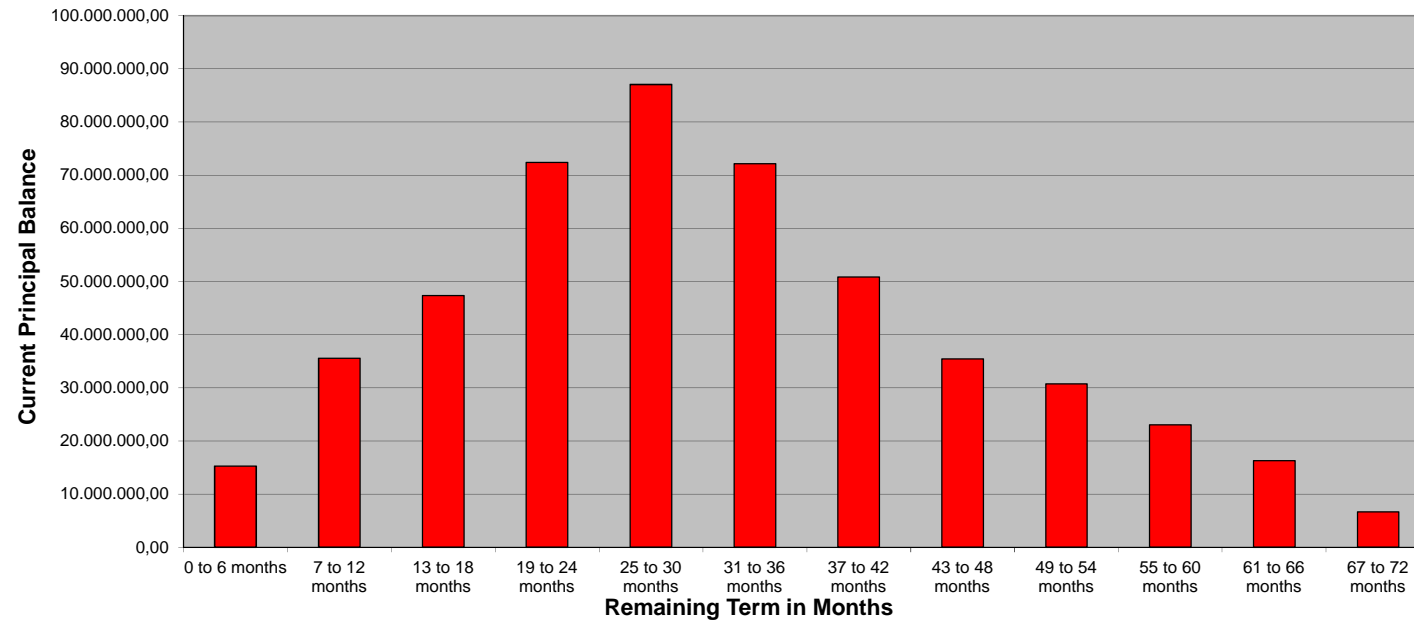
Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

<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	15.216.297,37	3,07%	3.225	7,33%
7 to 12 months	35.521.271,63	7,16%	4.736	10,76%
13 to 18 months	47.310.753,22	9,54%	5.226	11,88%
19 to 24 months	72.366.386,44	14,59%	6.350	14,43%
25 to 30 months	87.091.508,13	17,56%	6.687	15,20%
31 to 36 months	72.130.436,81	14,54%	5.380	12,23%
37 to 42 months	50.848.190,73	10,25%	3.932	8,94%
43 to 48 months	35.424.979,28	7,14%	2.667	6,06%
49 to 54 months	30.701.236,26	6,19%	2.260	5,14%
55 to 60 months	22.993.473,52	4,63%	1.644	3,74%
61 to 66 months	16.239.104,37	3,27%	1.171	2,66%
67 to 72 months	6.625.357,91	1,34%	472	1,07%
73 to 96 months	3.635.190,59	0,73%	246	0,56%
Total	496.104.186,26	100,00%	43.996	100,00%

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Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	



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16. Original Term

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

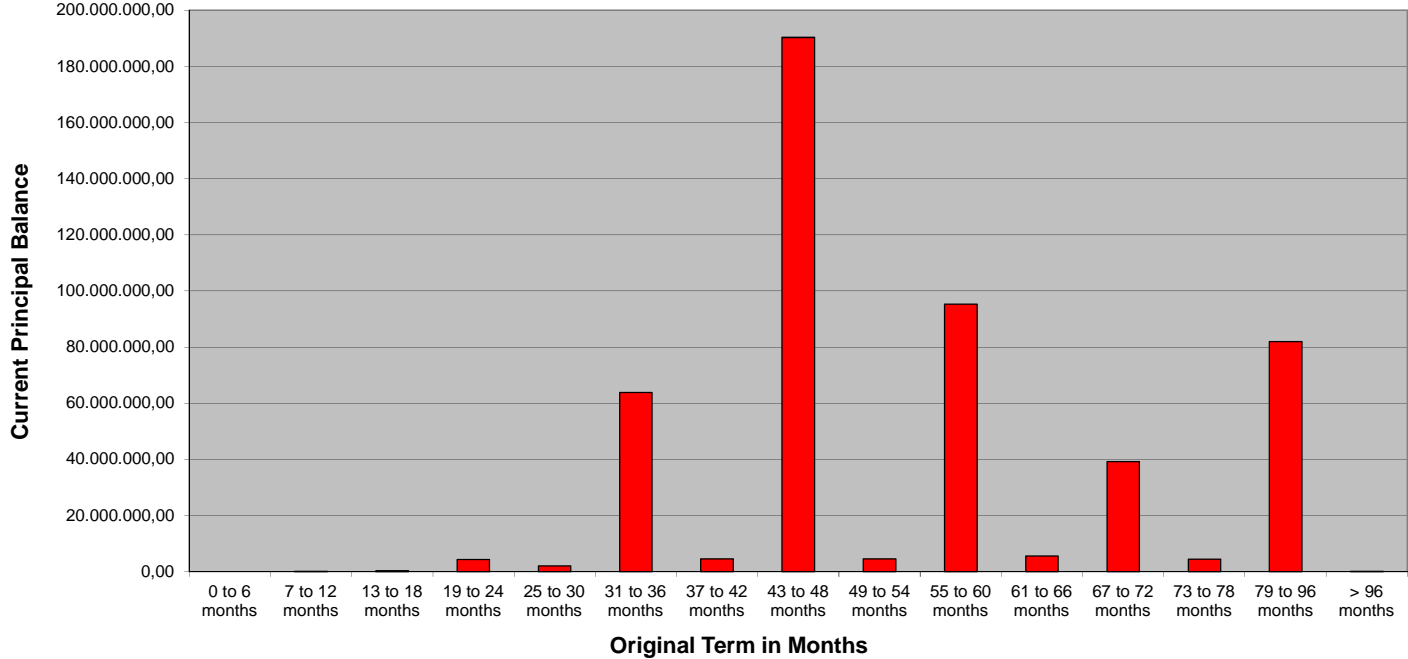
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	49.169,08	0,01%	40	0,09%
13 to 18 months	340.886,45	0,07%	155	0,35%
19 to 24 months	4.347.136,43	0,88%	1.043	2,37%
25 to 30 months	2.046.714,98	0,41%	596	1,35%
31 to 36 months	63.748.412,29	12,85%	6.844	15,56%
37 to 42 months	4.470.295,35	0,90%	806	1,83%
43 to 48 months	190.241.134,80	38,35%	15.328	34,84%
49 to 54 months	4.558.848,11	0,92%	569	1,29%
55 to 60 months	95.239.065,02	19,20%	7.786	17,70%
61 to 66 months	5.517.566,29	1,11%	530	1,20%
67 to 72 months	39.128.669,35	7,89%	3.014	6,85%
73 to 78 months	4.377.528,82	0,88%	357	0,81%
79 to 96 months	81.940.743,23	16,52%	6.921	15,73%
> 96 months	98.016,06	0,02%	7	0,02%
Total	496.104.186,26	100%	43.996,00	100%

Statistics	
WA Original Term	57,79

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Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	



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17. Manufacturer

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

<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	264.851.581,22	53,39%	30.373	69,04%
Lancia	788.840,27	0,16%	140	0,32%
Alfa Romeo	24.041.358,10	4,85%	1.614	3,67%
Maserati	4.783.231,49	0,96%	109	0,25%
Jeep	74.249.089,87	14,97%	3.988	9,06%
others	127.390.085,31	25,68%	7.772	17,67%
-> Ferrari	379.760,40	0,08%	5	0,01%
-> Jaguar	28.471.718,65	5,74%	1.178	2,68%
-> LandRover	66.973.773,50	13,50%	2.687	6,11%
-> Chrysler	82.958,09	0,02%	18	0,04%
-> Dodge	1.269.265,59	0,26%	60	0,14%
-> others	30.212.609,08	6,09%	3.824	8,69%
	496.104.186,26	100,00%	43.996,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

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	+	19.328.074,09
1. Payable Expenses	-	30.190,07
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	-	442.896,49
5. to pay pari passu and pro rata to the Swap Counterparty	-	151.148,97
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	5.363,00
8. Class C Interest Amount	-	18.014,44
9. Class D Interest Amount	-	28.189,33
10. Class E Interest Amount	-	28.852,39
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	17.283.661,34
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	-	1.179.319,16
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	=
Collection Period	from	01/05/2020	to	31/05/2020	31 days

Transaction Costs	503.760.956,9	412.160.956,9	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	30.190,07 €	<u>24.700,54</u>	<u>1.078,73</u>	<u>1.198,59</u>	<u>958,87</u>	<u>659,22</u>	<u>1.594,12</u>
Interest accrued for the Period	240.758,06 €	- €	5.363,00 €	18.014,44 €	28.189,33 €	28.852,39 €	1.594,12 €
Interest Payments	240.758,06 €	- €	5.363,00 €	18.014,44 €	28.189,33 €	28.852,39 €	1.594,12 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		494.444.618,20
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		140.504,68

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21. Retention

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	429.444.618,20	86,56%
Class B Notes	18.000.000,00	3,63%
Class C Notes	20.000.000,00	4,03%
Class D Notes	16.000.000,00	3,23%
Class E Notes	11.000.000,00	2,22%
Class M Notes	26.600.000,00	5,36%

Retention Amount	EUR	%
Minimum Retention Class A	21.472.230,91	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	21.472.230,91	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	22/06/2020	=	31 days
Collection Period	31/05/2020		

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

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23. Counterparties II

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

Transaction Security Trustee: **BNP Paribas Trust Corporation UK Limited**

Data Trustee: **TMF Administration Services Limited**

Rating Agencies: **Moody's** **Standard & Poor's Ratings Services**

Corporate Administration: **TMF Deutschland AG**

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24. Issuer Information

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

Contact: Doriana Bettini
doriana.bettini@ca-cib.com

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25. Originator, Servicer

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

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

Moody's
Long Term
Baa1

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25. Glossary

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

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

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27. Portfolio Performance / Effects of COVID 19

Reporting Date	04/06/2020				
Payment Date	22/06/2020				
Period No	18				
Monthly Period	01.05.2020 - 31.05.2020				
Interest Period	from	22/05/2020	to	22/06/2020	= 31 days
Collection Period	from	01/05/2020	to	31/05/2020	

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	42.326	96,2%	470.843.417,14	94,9%
0 < Overdue <= 1 month	1.000	2,3%	16.338.321,05	3,3%
1 < Overdue <= 2 months	424	1,0%	5.826.965,06	1,2%
2 < Overdue <= 3 months	73	0,2%	914.736,84	0,2%
3 < Overdue <= 4 months	48	0,1%	718.030,80	0,1%
4 < Overdue <= 5 months	48	0,1%	463.966,48	0,1%
5 < Overdue <= 6 months	35	0,1%	529.274,36	0,1%
6 < Overdue <= 7 months	22	0,1%	295.515,36	0,1%
7 < Overdue <= 8 months	20	0,0%	173.959,17	0,0%
Total	43.996	100%	496.104.186	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	207	0,5%	3.014.450,40	0,6%
0 < Overdue <= 1 month	628	1,4%	11.275.763,39	2,3%
1 < Overdue <= 2 months	331	0,8%	4.654.927,35	0,9%
2 < Overdue <= 3 months	27	0,1%	356.585,41	0,1%
3 < Overdue <= 4 months	4	0,0%	12.561,96	0,0%
4 < Overdue <= 5 months	1	0,0%	6.354,41	0,0%
5 < Overdue <= 6 months	1	0,0%	20.980,31	0,0%
6 < Overdue <= 7 months	0	0,0%	-	0,0%
7 < Overdue <= 8 months	0	0,0%	-	0,0%
Total	1.199	2,7%	19.341.623,23	3,9%