

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/07/2020			
Payment Date	21/07/2020			
Period No	19			
Monthly Period	01.06.2020 - 30.06.2020			
Interest Period	from	22/06/2020	to	21/07/2020 = 29 days
Collection Period	from	01/06/2020	to	30/06/2020

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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)		494.682.479,83 €	511.966.141,17
Scheduled Principal Payments		10.688.542,18 €	10.617.679,19
Prepayment Principal		5.193.675,31 €	5.122.680,03
Others		1.971.462,01 €	1.308.715,62
Recoveries		- €	-
Total Principal Collections		17.853.679,50 €	17.049.074,84
Total Interest Collections		1.383.359,27 €	2.019.744,33
Defaults		- 24.446,21	234.586,50
End of Period (after Payment Date)	42.939	476.853.246,54 €	494.682.479,83
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,60%	12,01%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	477.160.956,86
End of Period	459.307.277,36

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	7.157.414,35 €	no
Cash Outflow	-€ 267.805,19		
Cash Inflow	€ -		
End of Period	1,5%	6.889.609,16 €	
Required Reserve Fund	-€ 267.805,19		

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	477.160.956,86 €
End of Period	459.307.277,36 €

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	2.752.591,77 €

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	873.465,84 €

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	645.719,22 €

Early Amortisation Event

Cumulative Default Level

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

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,20%
Delinquency Level current period	0,21%

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)

NO

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	204
Number of Contracts being 61-90 Days delinquent	72
Number of Contracts being 91-120 Days delinquent	43
Gross instalments being 31-60 days delinquent	63.164,44
Gross instalments being 61-90 days delinquent	25.638,59
Gross instalments being 91-120 days delinquent	15.141,80
Current Period Termination	186.775,25
Cumulative Termination	3.383.004,67
New number of Contracts being terminated	14,00
Total number of Contracts being terminated	417,00
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	412.160.956,86 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	17.853.679,50	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	394.307.277,36 €	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	0,73	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,297	1,00	2,00	3,00		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	412.160.956,86 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	17.853.679,50	0,00	0,00	0,00	0,00		0,00
Principal Outstanding End of Period	394.307.277,36 €	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	4.306,50	16.062,78	25.739,11	26.556,75		19.994,44
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	15,01%	14,98%	10,86%	7,56%	5,29%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

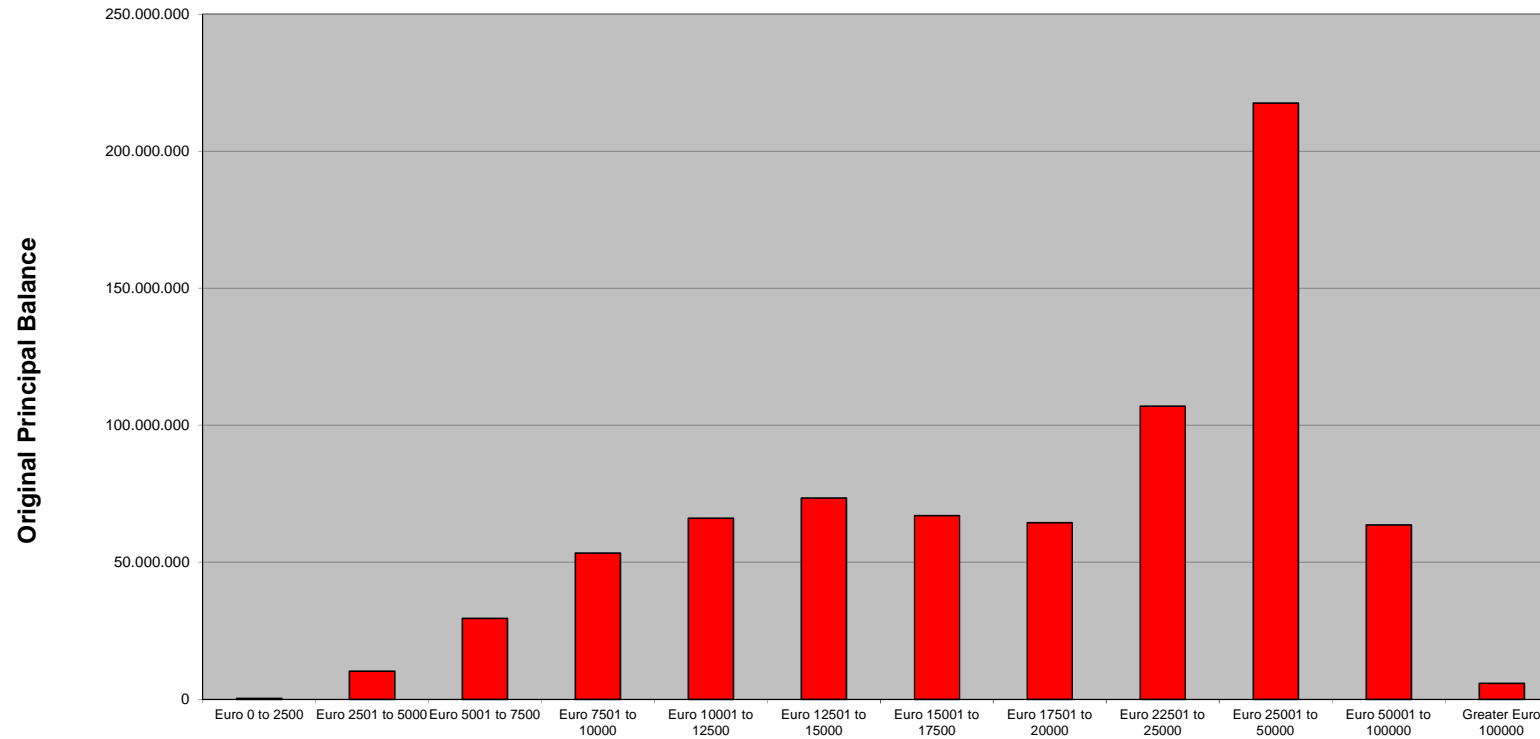
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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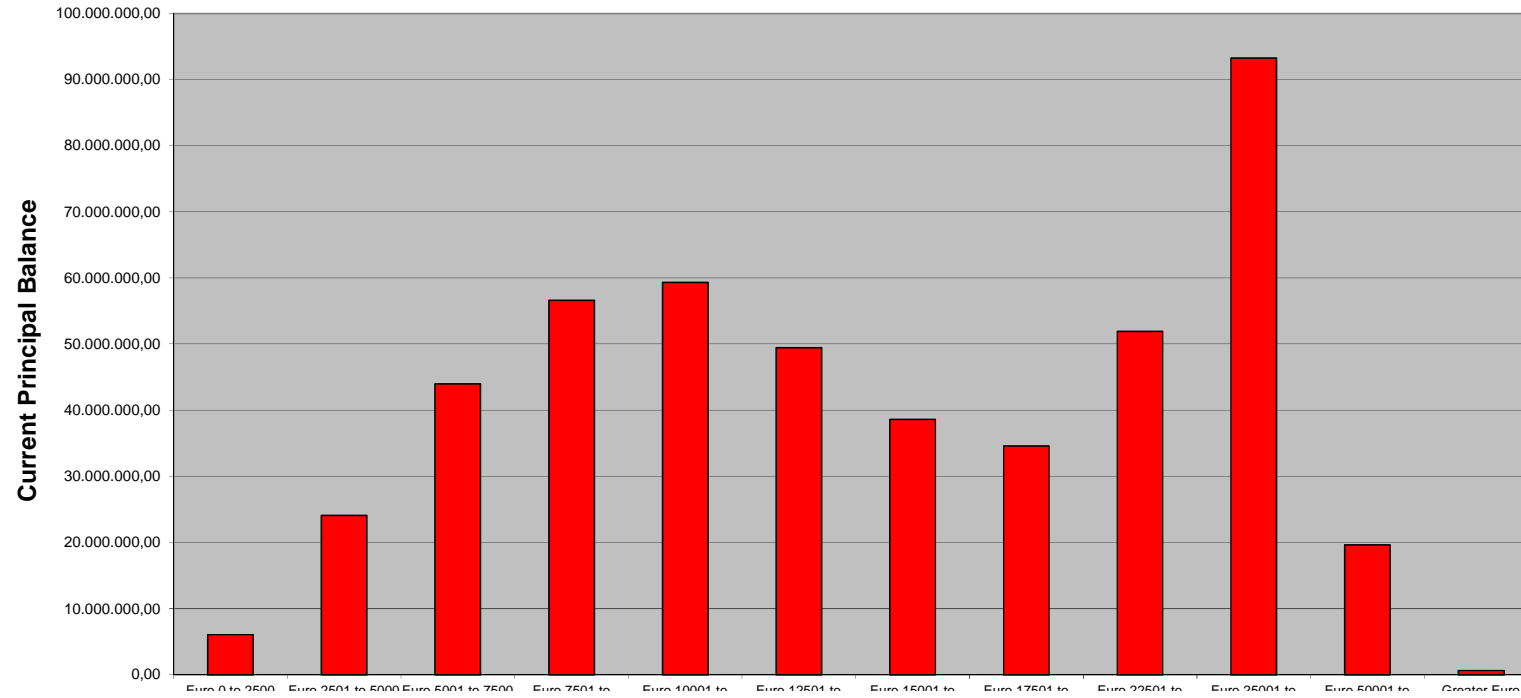
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.070.916,78	1,3%	4.336	10,1%
Euro 2501 to 5000	24.082.979,16	5,0%	6.369	14,8%
Euro 5001 to 7500	43.966.791,16	9,2%	7.070	16,5%
Euro 7501 to 10000	56.595.719,17	11,8%	6.486	15,1%
Euro 10001 to 12500	59.306.871,42	12,4%	5.310	12,4%
Euro 12501 to 15000	49.464.420,45	10,3%	3.625	8,4%
Euro 15001 to 17500	38.601.026,60	8,1%	2.386	5,6%
Euro 17501 to 20000	34.580.633,74	7,2%	1.850	4,3%
Euro 22501 to 25000	51.913.822,48	10,9%	2.337	5,4%
Euro 25001 to 50000	93.237.664,16	19,5%	2.845	6,6%
Euro 50001 to 100000	19.602.841,39	4,1%	319	0,7%
Greater Euro 100000	657.572,35	0,1%	6	0,0%
Total	478.081.258,86	100,0%	42.939	100,0%

Statistics	in EUR
Average Amount	11.133,96

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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	367.186,88	0,08%	12
2	248.229,58	0,05%	13
3	240.141,96	0,05%	57
4	191.342,26	0,04%	10
5	185.030,56	0,04%	19
6	182.593,00	0,04%	3
7	171.021,62	0,04%	21
8	170.910,92	0,04%	9
9	147.171,40	0,03%	2
10	145.112,48	0,03%	1
11	144.252,93	0,03%	11
12	133.485,77	0,03%	8
13	131.234,64	0,03%	12
14	130.965,98	0,03%	2
15	130.159,49	0,03%	8
16	127.551,22	0,03%	2
17	126.508,27	0,03%	2
18	125.087,48	0,03%	17
19	121.928,99	0,03%	2
20	119.710,04	0,03%	11
	3.339.625,47	0,70%	222

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8. Geographical Distribution

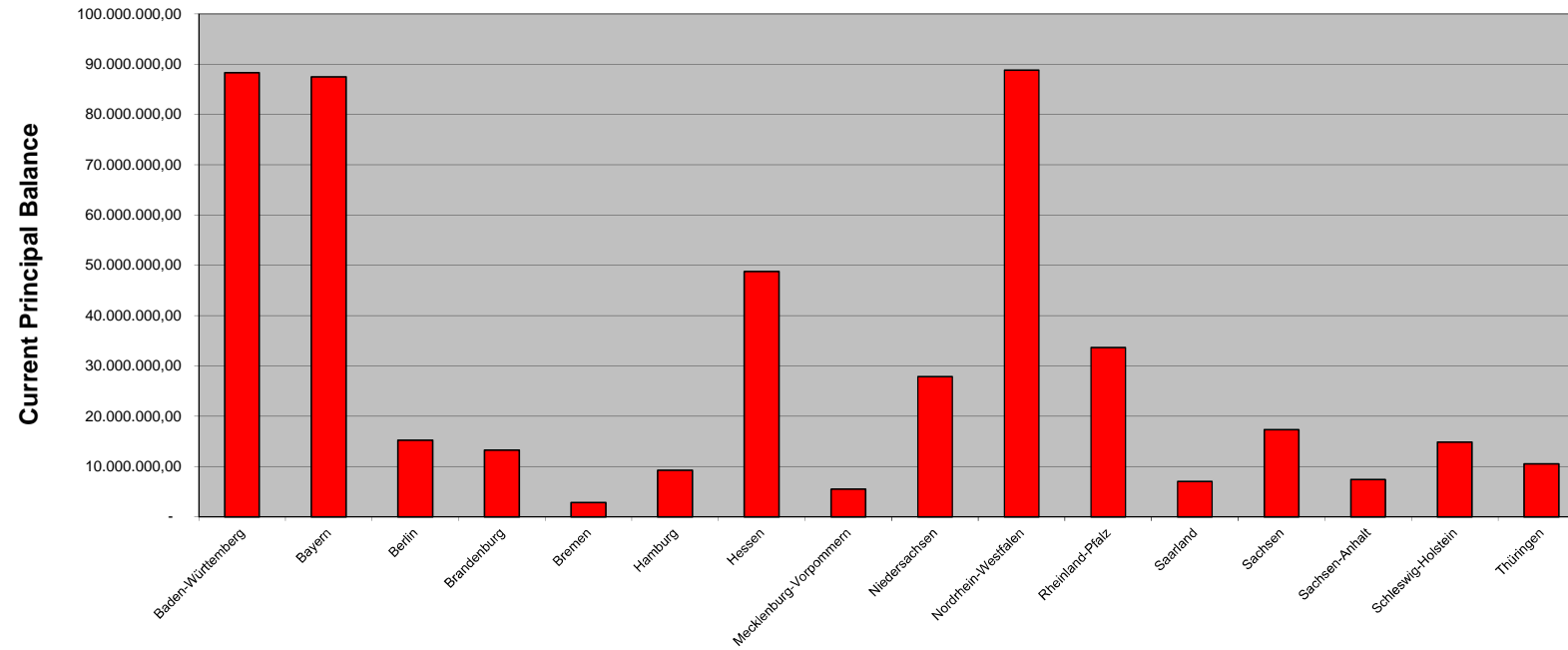
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	88.286.547,85	18,5%	8.422	19,6%
Bayern	87.473.745,28	18,3%	8.236	19,2%
Berlin	15.226.972,31	3,2%	1.165	2,7%
Brandenburg	13.258.939,23	2,8%	1.078	2,5%
Bremen	2.839.922,34	0,6%	296	0,7%
Hamburg	9.268.840,03	1,9%	747	1,7%
Hessen	48.802.116,46	10,2%	4.173	9,7%
Mecklenburg-Vorpomm	5.509.226,24	1,2%	529	1,2%
Niedersachsen	27.855.706,42	5,8%	2.413	5,6%
Nordrhein-Westfalen	88.787.485,51	18,6%	7.683	17,9%
Rheinland-Pfalz	33.668.366,16	7,0%	3.063	7,1%
Saarland	7.052.234,51	1,5%	650	1,5%
Sachsen	17.314.575,02	3,6%	1.435	3,3%
Sachsen-Anhalt	7.394.044,50	1,5%	719	1,7%
Schleswig-Holstein	14.837.444,91	3,1%	1.343	3,1%
Thüringen	10.505.092,09	2,2%	987	2,3%
Total	478.081.258,86	100,00%	42.939	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	328.890.786,73	68,8%	25.891	60,30%
Used	149.190.472,13	31,2%	17.048	39,70%
Total	478.081.258,86	100%	42.939	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	409.438.529,85	85,64%	36.384	84,73%
LCV	68.642.729,01	14,36%	6.555	15,27%
Total	478.081.258,86	100%	42.939	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	104.602.527,69	21,9%	11.712	27,3%
Without CPI	373.478.731,17	78,1%	31.227	72,7%
Total	478.081.258,86	100,0%	42.939	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	175.107.942,36	36,6%	23.490	54,7%
Yes	242.624.475,24	50,7%	14.827	34,5%
- of which balloon rates	145.960.487,61	30,5%	n.a	n.a
- of which regular installments	96.663.987,63	20,2%	n.a	n.a
PCP (Formula)	60.348.841,26	12,6%	4.622	10,8%
- of which balloons	37.608.477,36	7,9%	n.a	n.a
- of which regular installments	22.740.363,90	4,8%	n.a	n.a
	478.081.258,86	100%	42.939	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%	10.595	245,0%
13 to 24 months	167	1,1%	1.479.346	91,9%
25 to 36 months	2.562	17,3%	37.580.479	77,5%
37 to 48 months	7.259	49,0%	121.951.270	64,6%
49 to 60 months	2.897	19,5%	48.434.693	52,1%
61 to 72 months	912	6,2%	16.116.481	41,3%
73 to 96 months	1.024	6,9%	17.051.611	38,0%
Total	14.827	100%	242.624.475,24	60,6%

<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	2.343	15,8%	30.538.975,09	86,3%
bis 24	4.673	31,5%	72.732.033,56	67,5%
bis 36	5.264	35,5%	91.842.283,16	57,9%
bis 48	1.682	11,3%	30.451.016,85	43,5%
bis 60	798	5,4%	15.793.651,19	35,3%
bis 72	66	0,4%	1.254.936,97	31,5%
Total	14.826	100%	242.612.896,82	60,6%

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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	468.909.851,73	98,1%	42.195	98,3%
Other	9.171.407,13	1,9%	744	1,7%
Total	478.081.258,86	100,0%	42.939	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	478.081.258,86	100,0%	42.939	100,0%
Total	478.081.258,86	100,0%	42.939	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	434.467.610,19	90,9%	36.954	86,1%
NO	43.613.648,67	9,1%	5.985	13,9%
Total	478.081.258,86	100,0%	42.939	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.545,47	13.804,84
Average purchase price	26.285,65	28.536,39
Downpayment in %	47,73%	48,38%

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13. Customer Yield

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Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	42.382.032,75	8,87%	2.532	5,90%
1,01 to 2%	48.932.998,12	10,24%	4.715	10,98%
2,01 to 3%	116.350.204,10	24,34%	9.350	21,78%
3,01 to 4%	167.608.780,65	35,06%	14.299	33,30%
4,01 to 5%	76.317.290,95	15,96%	7.934	18,48%
5,01 to 6%	20.226.419,28	4,23%	2.970	6,92%
6,01 to 7%	5.583.581,87	1,17%	1.044	2,43%
7,01 to 8%	549.564,82	0,11%	72	0,17%
8,01 to 9%	72.955,87	0,02%	12	0,03%
9,01 to 10%	57.430,45	0,01%	11	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	478.081.258,86	100%	42.939,00	100%

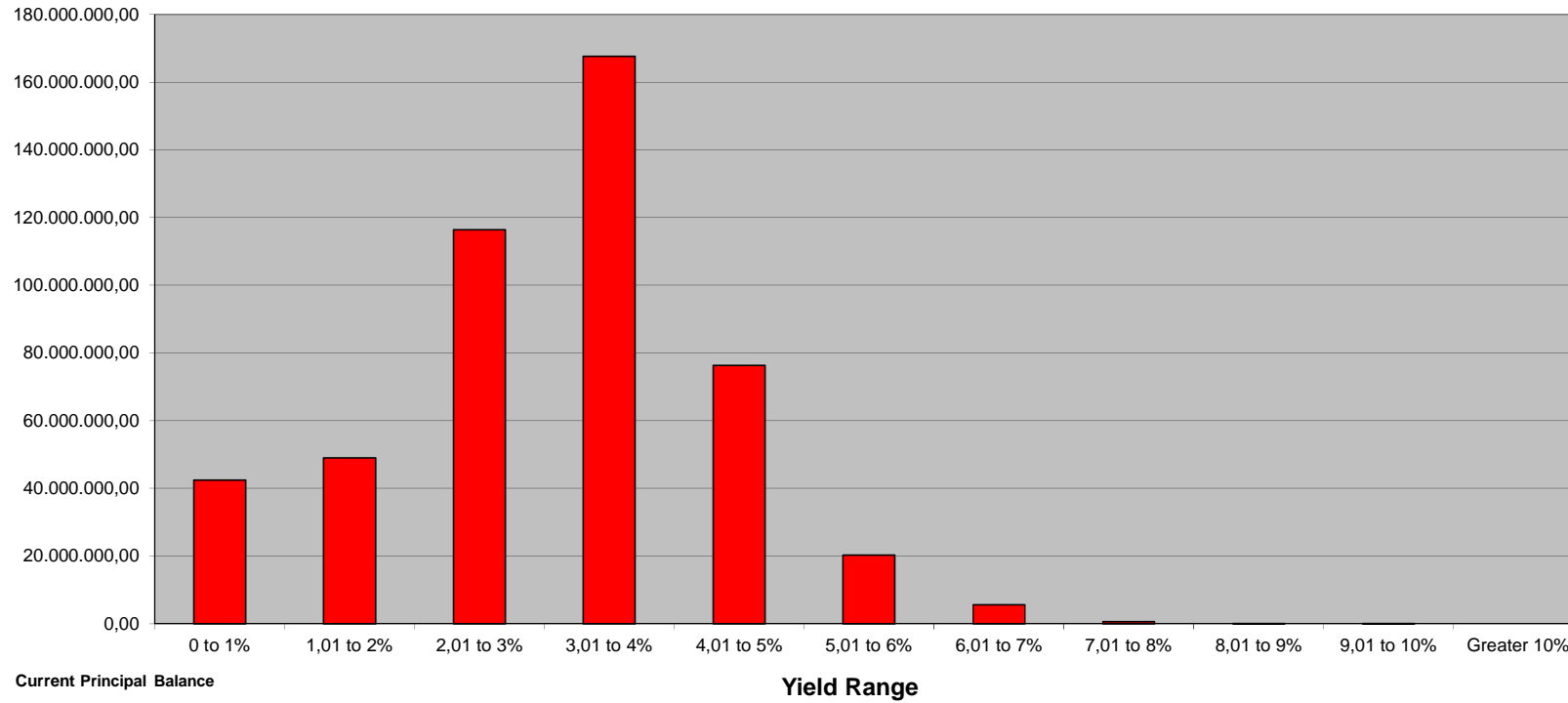
Statistics	in %
WA Interest	3,35

* runs from .00 to .99

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Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	



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14. Seasoning

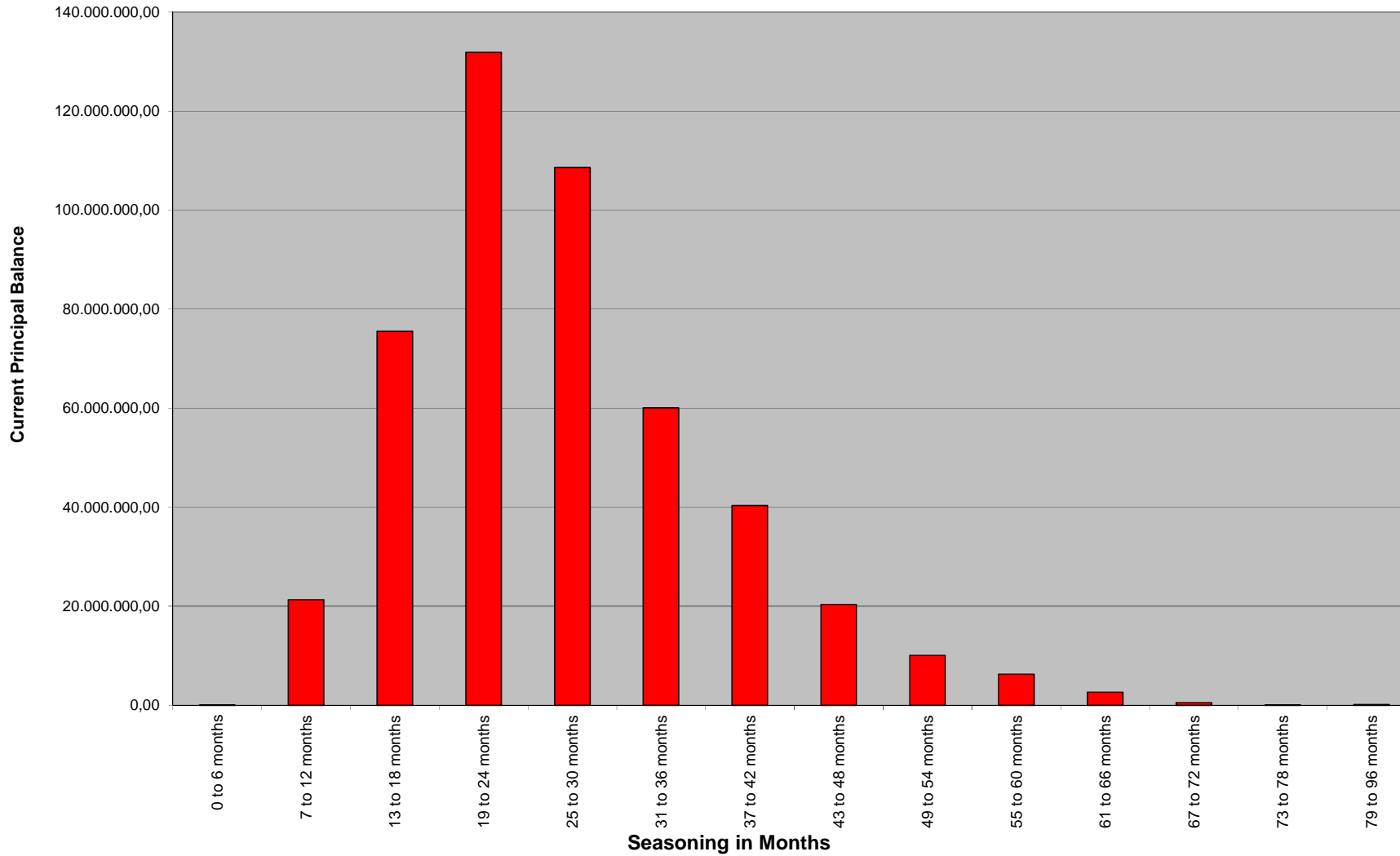
Reporting Date	03/07/2020			
Payment Date	21/07/2020			
Period No	19			
Monthly Period	01.06.2020 - 30.06.2020			
Interest Period	from	22/06/2020	to	21/07/2020 = 29 days
Collection Period	from	01/06/2020	to	30/06/2020

<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	78.764,99	0,02%	7	0,02%
7 to 12 months	21.314.440,90	4,46%	1.772	4,13%
13 to 18 months	75.509.465,45	15,79%	5.680	13,23%
19 to 24 months	131.862.734,26	27,58%	10.539	24,54%
25 to 30 months	108.601.099,05	22,72%	8.934	20,81%
31 to 36 months	60.078.696,47	12,57%	6.525	15,20%
37 to 42 months	40.308.593,54	8,43%	4.836	11,26%
43 to 48 months	20.407.754,28	4,27%	2.210	5,15%
49 to 54 months	10.109.167,41	2,11%	1.126	2,62%
55 to 60 months	6.311.783,04	1,32%	787	1,83%
61 to 66 months	2.681.123,07	0,56%	383	0,89%
67 to 72 months	570.209,59	0,12%	86	0,20%
73 to 78 months	92.136,17	0,02%	19	0,04%
79 to 96 months	155.290,64	0,03%	35	0,08%
Total	478.081.258,86	100,00%	42.939	100,00%

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14.1 Seasoning (Graph)

Reporting Date	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	



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15. Remaining Term

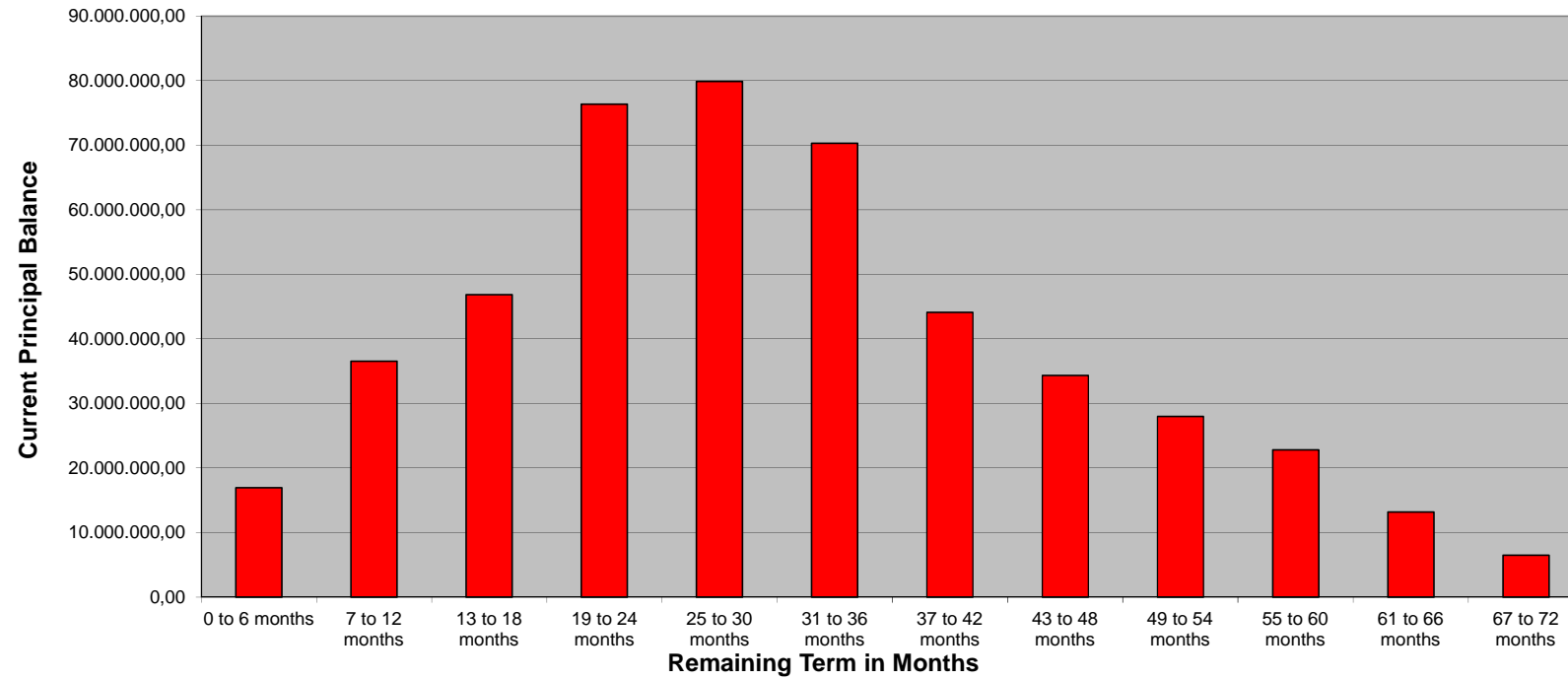
Reporting Date	03/07/2020	
Payment Date	21/07/2020	
Period No	19	
Monthly Period	01.06.2020 - 30.06.2020	
Interest Period	from 22/06/2020	to 21/07/2020 = 29 days
Collection Period	from 01/06/2020	to 30/06/2020

<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	16.910.494,02	3,54%	3.374	7,86%
7 to 12 months	36.530.940,99	7,64%	4.802	11,18%
13 to 18 months	46.853.431,38	9,80%	5.187	12,08%
19 to 24 months	76.344.580,26	15,97%	6.647	15,48%
25 to 30 months	79.868.887,84	16,71%	6.159	14,34%
31 to 36 months	70.287.673,43	14,70%	5.307	12,36%
37 to 42 months	44.102.141,77	9,22%	3.532	8,23%
43 to 48 months	34.336.781,44	7,18%	2.619	6,10%
49 to 54 months	27.973.390,88	5,85%	2.057	4,79%
55 to 60 months	22.797.118,46	4,77%	1.651	3,84%
61 to 66 months	13.149.682,77	2,75%	983	2,29%
67 to 72 months	6.490.692,49	1,36%	445	1,04%
73 to 96 months	2.435.443,13	0,51%	176	0,41%
Total	478.081.258,86	100,00%	42.939	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	



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16. Original Term

Reporting Date	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	

<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	33.491,76	0,01%	36	0,08%
13 to 18 months	273.946,98	0,06%	134	0,31%
19 to 24 months	3.765.034,34	0,79%	914	2,13%
25 to 30 months	1.833.797,39	0,38%	562	1,31%
31 to 36 months	60.719.054,06	12,70%	6.575	15,31%
37 to 42 months	4.203.456,47	0,88%	772	1,80%
43 to 48 months	184.051.847,97	38,50%	15.075	35,11%
49 to 54 months	4.390.436,10	0,92%	561	1,31%
55 to 60 months	91.843.850,50	19,21%	7.643	17,80%
61 to 66 months	5.351.814,50	1,12%	523	1,22%
67 to 72 months	37.908.764,65	7,93%	2.976	6,93%
73 to 78 months	4.191.891,64	0,88%	349	0,81%
79 to 96 months	79.438.198,99	16,62%	6.814	15,87%
> 96 months	75.673,51	0,02%	5	0,01%
Total	478.081.258,86	100%	42.939,00	100%

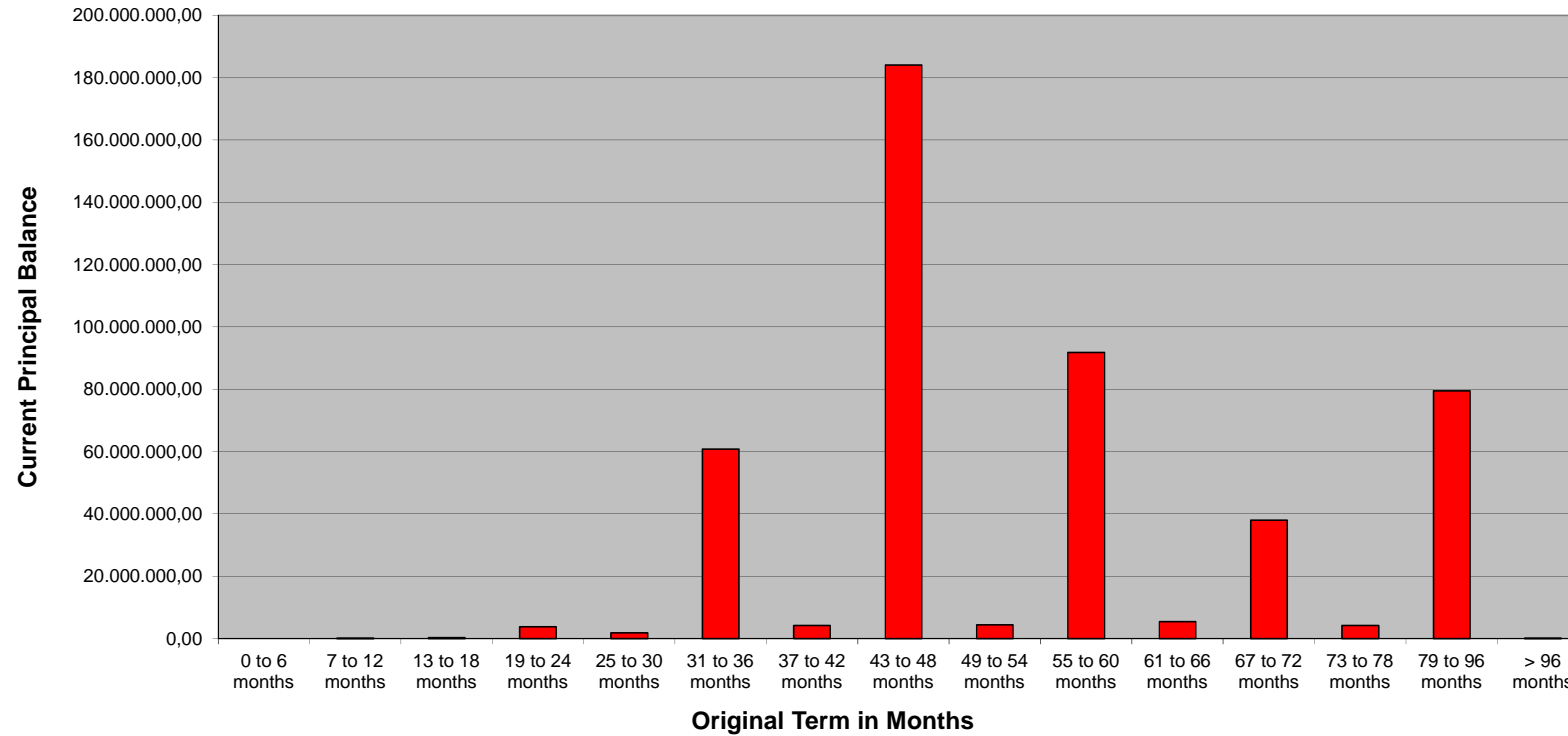
Statistics

WA Original Term	57,90
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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	



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17. Manufacturer

Reporting Date	03/07/2020			
Payment Date	21/07/2020			
Period No	19			
Monthly Period	01.06.2020 - 30.06.2020			
Interest Period	from	22/06/2020	to	21/07/2020 = 29 days
Collection Period	from	01/06/2020	to	30/06/2020

<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	255.348.691,13	53,41%	29.686	69,14%
Lancia	737.288,89	0,15%	133	0,31%
Alfa Romeo	23.253.054,49	4,86%	1.573	3,66%
Maserati	4.587.345,21	0,96%	104	0,24%
Jeep	71.759.024,09	15,01%	3.915	9,12%
others	122.395.855,05	25,60%	7.528	17,53%
-> Ferrari	346.540,51	0,07%	4	0,01%
-> Jaguar	27.625.816,13	5,78%	1.157	2,69%
-> LandRover	64.392.109,79	13,47%	2.614	6,09%
-> Chrysler	76.509,37	0,02%	17	0,04%
-> Dodge	1.206.896,70	0,25%	55	0,13%
-> others	28.747.982,55	6,01%	3.681	8,57%
	478.081.258,86	100,00%	42.939,00	100,00%

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18. Priority of Payments

Reporting Date	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	

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	+	19.504.843,96	
1. Payable Expenses	-	30.213,74	19.504.843,96
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	-	414.420,16	
5. to pay pari passu and pro rata to the Swap Counterparty	-	136.454,78	
6. Class A Interest Amount	-	-	
7. Class B Interest Amount	-	4.306,50	
8. Class C Interest Amount	-	16.062,78	
9. Class D Interest Amount	-	25.739,11	
10. Class E Interest Amount	-	26.556,75	
11. to credit to the Reserve Account the Required Reserve Amount	-	-	
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	17.853.679,50	
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	-	847.316,20	
22. Transaction Gain to the shareholders	-	100,00	

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19. Transaction Costs

Reporting Date	03/07/2020	
Payment Date	21/07/2020	
Period No	19	
Monthly Period	01.06.2020 - 30.06.2020	
Interest Period	from 22/06/2020	to 21/07/2020 = 29 days
Collection Period	from 01/06/2020	to 30/06/2020

	485.907.277,4	394.307.277,4	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	30.213,74 €	<u>24.518,05</u>	<u>1.119,24</u>	<u>1.243,60</u>	<u>994,88</u>	<u>683,98</u>	<u>1.653,99</u>
Interest accrued for the Period	222.659,58 €	- €	4.306,50 €	16.062,78 €	25.739,11 €	26.556,75 €	1.653,99 €
Interest Payments	222.659,58 €	- €	4.306,50 €	16.062,78 €	25.739,11 €	26.556,75 €	1.653,99 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		477.160.956,86
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		126.845,29

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21. Retention

Reporting Date	03/07/2020			
Payment Date	21/07/2020			
Period No	19			
Monthly Period	01.06.2020 - 30.06.2020			
Interest Period	from	22/06/2020	to	21/07/2020 = 29 days
Collection Period	from	01/06/2020	to	30/06/2020

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	412.160.956,86	86,21%
Class B Notes	18.000.000,00	3,77%
Class C Notes	20.000.000,00	4,18%
Class D Notes	16.000.000,00	3,35%
Class E Notes	11.000.000,00	2,30%
Class M Notes	26.600.000,00	5,56%

Retention Amount	EUR	%
Minimum Retention Class A	20.608.047,84	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	20.608.047,84	5,00%
Actual Retention Class B	18.000.000,00	100,00%
Actual Retention Class C	20.000.000,00	100,00%
Actual Retention Class D	16.000.000,00	100,00%
Actual Retention Class E	11.000.000,00	100,00%
Actual Retention Class M	26.600.000,00	100,00%

The Originator will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction in accordance with Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMR") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMR and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/07/2020	=	29 days
Collection Period	30/06/2020		

		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		03/07/2020			
Payment Date		21/07/2020			
Period No		19			
Monthly Period		01.06.2020 - 30.06.2020			
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	

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		03/07/2020				
Payment Date		21/07/2020				
Period No		19				
Monthly Period		01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	=	29 days
Collection Period	from	01/06/2020	to	30/06/2020		

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	03/07/2020				
Payment Date	21/07/2020				
Period No	19				
Monthly Period	01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	= 29 days
Collection Period	from	01/06/2020	to	30/06/2020	

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		03/07/2020				
Payment Date		21/07/2020				
Period No		19				
Monthly Period		01.06.2020 - 30.06.2020				
Interest Period	from	22/06/2020	to	21/07/2020	=	29 days
Collection Period	from	01/06/2020	to	30/06/2020		

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

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27. Portfolio Performance / Effects of COVID 19

Reporting Date			03/07/2020			
Payment Date			21/07/2020			
Period No			19			
Monthly Period			01.06.2020 - 30.06.2020			
Interest Period	from	22/06/2020	to	21/07/2020	=	29 days
Collection Period	from	01/06/2020	to	30/06/2020		

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	42.090	98,0%	466.533.532,76	97,6%
0 < Overdue <= 1 month	407	0,9%	5.768.098,14	1,2%
1 < Overdue <= 2 months	204	0,5%	2.752.591,77	0,6%
2 < Overdue <= 3 months	72	0,2%	873.465,84	0,2%
3 < Overdue <= 4 months	43	0,1%	645.719,22	0,1%
4 < Overdue <= 5 months	35	0,1%	526.060,63	0,1%
5 < Overdue <= 6 months	44	0,1%	403.824,36	0,1%
6 < Overdue <= 7 months	25	0,1%	364.611,69	0,1%
7 < Overdue <= 8 months	19	0,0%	213.354,45	0,0%
Total	42.939	100%	478.081.259	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	995	80,4%	15.931.443,70	81,5%
0 < Overdue <= 1 month	89	7,2%	1.547.954,06	7,9%
1 < Overdue <= 2 months	104	8,4%	1.463.407,52	7,5%
2 < Overdue <= 3 months	40	3,2%	493.409,56	2,5%
3 < Overdue <= 4 months	7	0,6%	76.353,59	0,4%
4 < Overdue <= 5 months	2	0,2%	10.603,43	0,1%
5 < Overdue <= 6 months	1	0,1%	20.986,07	0,1%
6 < Overdue <= 7 months	0	0,0%	-	0,0%
7 < Overdue <= 8 months	0	0,0%	-	0,0%
Total	1.238	100,0%	19.544.157,93	100,0%