

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from 21/08/2020	to 21/09/2020	=	31 days	
Collection Period	from 01/08/2020	to 31/08/2020			

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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)		458.480.440,89 €	476.853.246,54
Scheduled Principal Payments		10.390.070,62 €	10.854.693,72
Prepayment Principal		5.252.764,37 €	5.825.562,50
Others		1.034.207,16 €	1.513.789,14
Recoveries		- €	-
Total Principal Collections		16.677.042,15 €	18.194.045,36
Total Interest Collections		1.807.824,82 €	1.871.643,15
Defaults		241.031,92	178.760,29
End of Period (after Payment Date)	40.815	441.562.366,82 €	458.480.440,89
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		13,75%	14,66%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	440.934.471,71
End of Period	424.016.397,64

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	6.889.609,16 €	no
Cash Outflow	-€ 529.363,20		
Cash Inflow	€ -		
End of Period	1,5%	6.360.245,96 €	
Required Reserve Fund	-€ 529.363,20		
Commingling Reserve			
Beginning of Period	19.000.000,00		no
Commingling Reserve Required Amount	19.000.000,00		
Commingling Reserve Distribution Amount	-		
Commingling Reserve Aggregate Distribution Amount	-		
Commingling Reserve Increases Amount	-		
Commingling Reserve Release Amount	-		
End of Period (rounded up to nearest 50.000)	19.000.000,00		

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3. Performance Data

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Note Balance

Beginning of Period	440.934.471,71 €
End of Period	424.016.397,64 €

Ratios

3-MRA* 31- 60 days past due

31- 60 days past due period before previous period	0,00%
31- 60 days past due previous period	0,00%
31- 60 days past due current period	1.178.804,94 €

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	584.161,28 €

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	306.718,07 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,31%
Cumulative Default Level previous period	0,34%
Cumulative Default Level current period	0,37%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,23%
Delinquency Level current period	0,24%

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	95
Number of Contracts being 61-90 Days delinquent	41
Number of Contracts being 91-120 Days delinquent	26
Gross instalments being 31-60 days delinquent	26.192,62
Gross instalments being 61-90 days delinquent	22.218,81
Gross instalments being 91-120 days delinquent	5.138,00
Current Period Termination	253.531,42
Cumulative Termination	3.916.184,07
New number of Contracts being terminated	22,00
Total number of Contracts being terminated	472,00
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	375.934.471,71 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	16.918.074,07	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	359.016.397,64 €	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	0,66	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,281	0,98	1,98	2,98		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	375.934.471,71 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	16.918.074,07 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	359.016.397,64 €	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 €	4.355,50 €	16.895,00 €	27.293,78 €	28.236,69 €		16.338,89 €
Interest Payment							
Initial total CE (Subordination, Reserve)							
Current CE	16,33%	16,09%	11,64%	8,08%	5,63%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

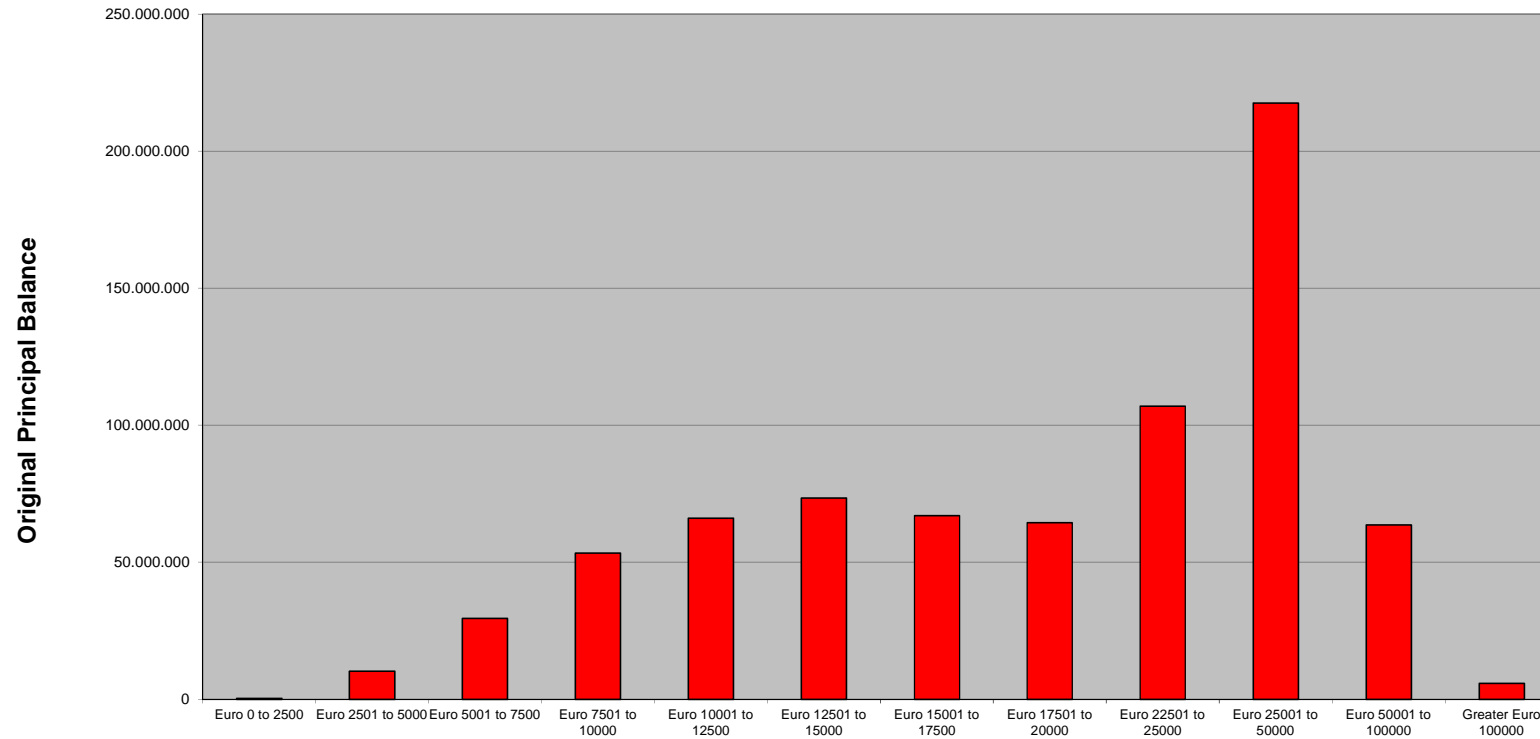
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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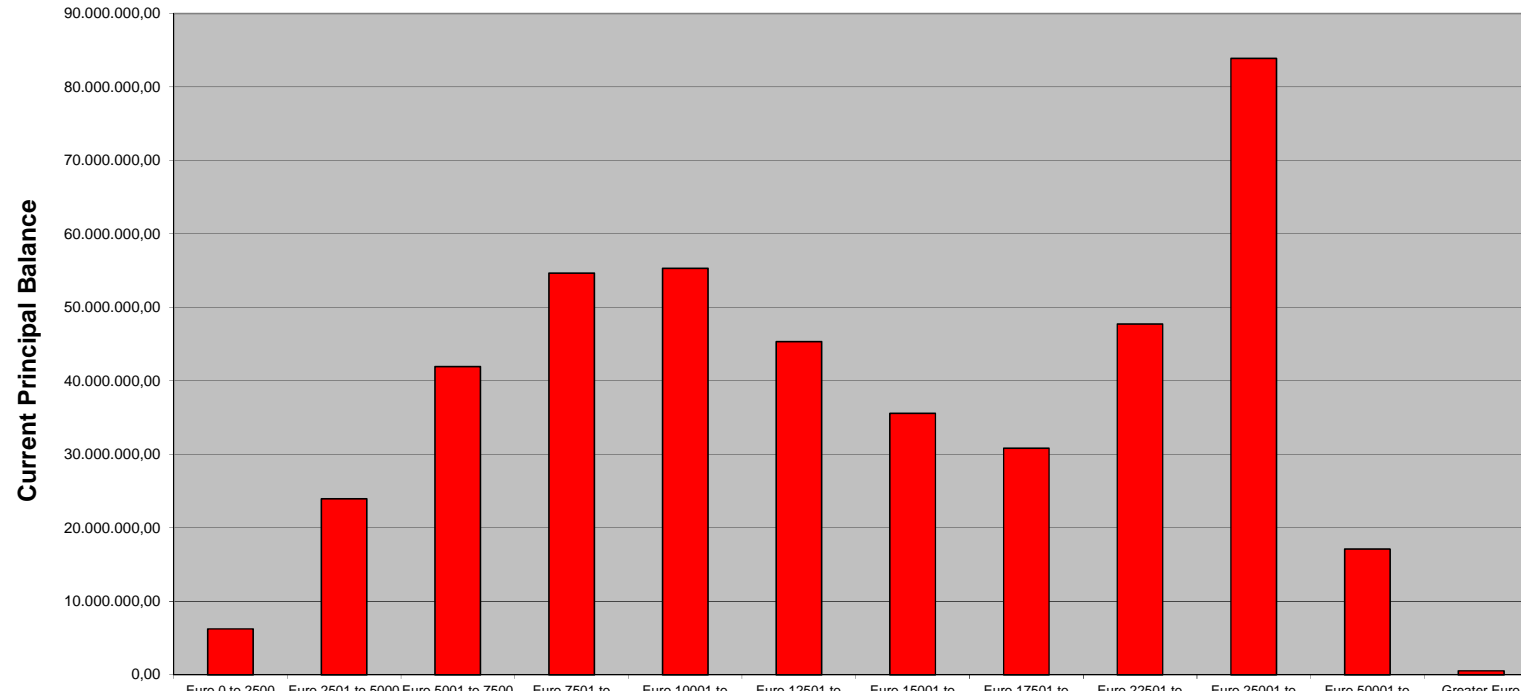
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.235.861,05	1,4%	4.425	10,8%
Euro 2501 to 5000	23.939.139,03	5,4%	6.289	15,4%
Euro 5001 to 7500	41.911.646,96	9,5%	6.733	16,5%
Euro 7501 to 10000	54.660.322,37	12,3%	6.257	15,3%
Euro 10001 to 12500	55.296.509,69	12,5%	4.948	12,1%
Euro 12501 to 15000	45.305.291,36	10,2%	3.321	8,1%
Euro 15001 to 17500	35.583.472,65	8,0%	2.196	5,4%
Euro 17501 to 20000	30.797.966,84	7,0%	1.648	4,0%
Euro 22501 to 25000	47.720.450,38	10,8%	2.152	5,3%
Euro 25001 to 50000	83.866.099,66	18,9%	2.560	6,3%
Euro 50001 to 100000	17.085.282,72	3,9%	281	0,7%
Greater Euro 100000	550.236,43	0,1%	5	0,0%
Total	442.952.279,14	100,0%	40.815	100,0%

Statistics	in EUR
Average Amount	10.852,68

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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	357.931,92	0,08%	12
2	177.319,92	0,04%	3
3	173.482,42	0,04%	19
4	173.350,50	0,04%	9
5	165.134,24	0,04%	9
6	154.033,93	0,03%	21
7	143.228,77	0,03%	2
8	142.206,96	0,03%	1
9	137.616,57	0,03%	11
10	127.532,13	0,03%	2
11	126.933,64	0,03%	8
12	124.894,61	0,03%	2
13	124.483,51	0,03%	2
14	122.497,63	0,03%	12
15	122.497,53	0,03%	8
16	119.732,52	0,03%	8
17	117.982,37	0,03%	2
18	117.529,86	0,03%	17
19	113.030,75	0,03%	11
20	108.412,20	0,02%	2
	2.949.831,98	0,67%	161

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8. Geographical Distribution

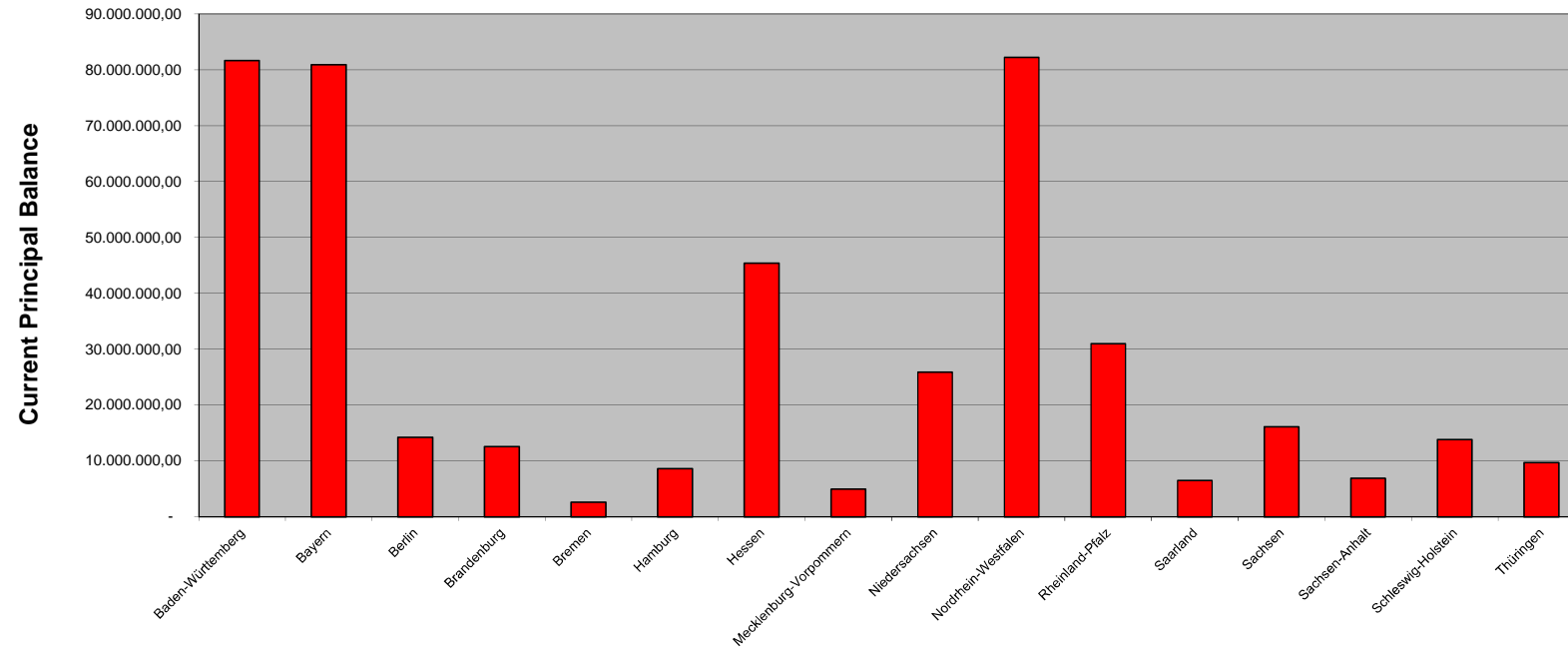
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	81.654.340,42	18,4%	7.996	19,6%
Bayern	80.877.467,36	18,3%	7.762	19,0%
Berlin	14.199.851,60	3,2%	1.115	2,7%
Brandenburg	12.542.057,49	2,8%	1.037	2,5%
Bremen	2.603.864,73	0,6%	285	0,7%
Hamburg	8.597.358,97	1,9%	706	1,7%
Hessen	45.392.715,11	10,2%	4.000	9,8%
Mecklenburg-Vorpomm	4.967.232,50	1,1%	504	1,2%
Niedersachsen	25.897.846,27	5,8%	2.306	5,6%
Nordrhein-Westfalen	82.247.007,91	18,6%	7.318	17,9%
Rheinland-Pfalz	30.993.369,31	7,0%	2.898	7,1%
Saarland	6.485.939,69	1,5%	614	1,5%
Sachsen	16.088.852,84	3,6%	1.361	3,3%
Sachsen-Anhalt	6.894.315,91	1,6%	696	1,7%
Schleswig-Holstein	13.837.726,11	3,1%	1.284	3,1%
Thüringen	9.672.332,92	2,2%	933	2,3%
Total	442.952.279,14	100,00%	40.815	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	306.611.154,81	69,2%	24.905	61,02%
Used	136.341.124,33	30,8%	15.910	38,98%
Total	442.952.279,14	100%	40.815	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	380.088.519,25	85,81%	34.590	84,75%
LCV	62.863.759,89	14,19%	6.225	15,25%
Total	442.952.279,14	100%	40.815	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	179.808.991,41	40,6%	13.942	34,2%
Without CPI	263.143.287,73	59,4%	26.873	65,8%
Total	442.952.279,14	100,0%	40.815	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	158.956.957,11	35,9%	22.174	54,3%
Yes	227.519.667,21	51,4%	14.206	34,8%
- of which balloon rates	140.699.153,52	31,8%	n.a	n.a
- of which regular installments	86.820.513,69	19,6%	n.a	n.a
PCP (Formula)	56.475.654,82	12,7%	4.435	10,9%
- of which balloons	36.105.884,45	8,2%	n.a	n.a
- of which regular installments	20.369.770,37	4,6%	n.a	n.a
	442.952.279,14	100%	40.815	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	5	0,0%	7.154	314,9%
13 to 24 months	90	0,6%	929.034	90,8%
25 to 36 months	2.448	17,2%	34.836.681	80,3%
37 to 48 months	7.003	49,3%	114.953.884	66,4%
49 to 60 months	2.785	19,6%	45.367.786	53,5%
61 to 72 months	886	6,2%	15.396.876	42,4%
73 to 96 months	989	7,0%	16.028.251	39,0%
Total	14.206	100%	227.519.667,21	62,2%

<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	2.658	18,7%	35.073.392,65	86,5%
bis 24	5.151	36,3%	80.536.420,64	67,6%
bis 36	4.397	31,0%	75.150.378,74	57,1%
bis 48	1.364	9,6%	24.316.000,25	42,3%
bis 60	621	4,4%	12.176.090,59	35,1%
bis 72	15	0,1%	267.384,34	26,9%
Total	14.206	100%	227.519.667,21	62,2%

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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	433.782.897,69	97,9%	40.091	98,2%
Other	9.169.381,45	2,1%	724	1,8%
Total	442.952.279,14	100,0%	40.815	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	442.952.279,14	100,0%	40.815	100,0%
Total	442.952.279,14	100,0%	40.815	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	403.717.222,26	91,1%	35.316	86,5%
NO	39.235.056,88	8,9%	5.499	13,5%
Total	442.952.279,14	100,0%	40.815	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.578,46	13.800,90
Average purchase price	26.468,55	28.636,38
Downpayment in %	47,52%	48,19%

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13. Customer Yield

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Collection Period	from	01/08/2020	to 31/08/2020

Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	39.777.373,35	8,98%	2.415	5,92%
1,01 to 2%	44.986.293,28	10,16%	4.489	11,00%
2,01 to 3%	109.717.574,77	24,77%	9.083	22,25%
3,01 to 4%	154.353.492,60	34,85%	13.526	33,14%
4,01 to 5%	70.134.361,55	15,83%	7.506	18,39%
5,01 to 6%	18.391.695,06	4,15%	2.760	6,76%
6,01 to 7%	4.947.550,05	1,12%	944	2,31%
7,01 to 8%	523.490,87	0,12%	70	0,17%
8,01 to 9%	65.919,11	0,01%	11	0,03%
9,01 to 10%	54.528,50	0,01%	11	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	442.952.279,14	100%	40.815,00	100%

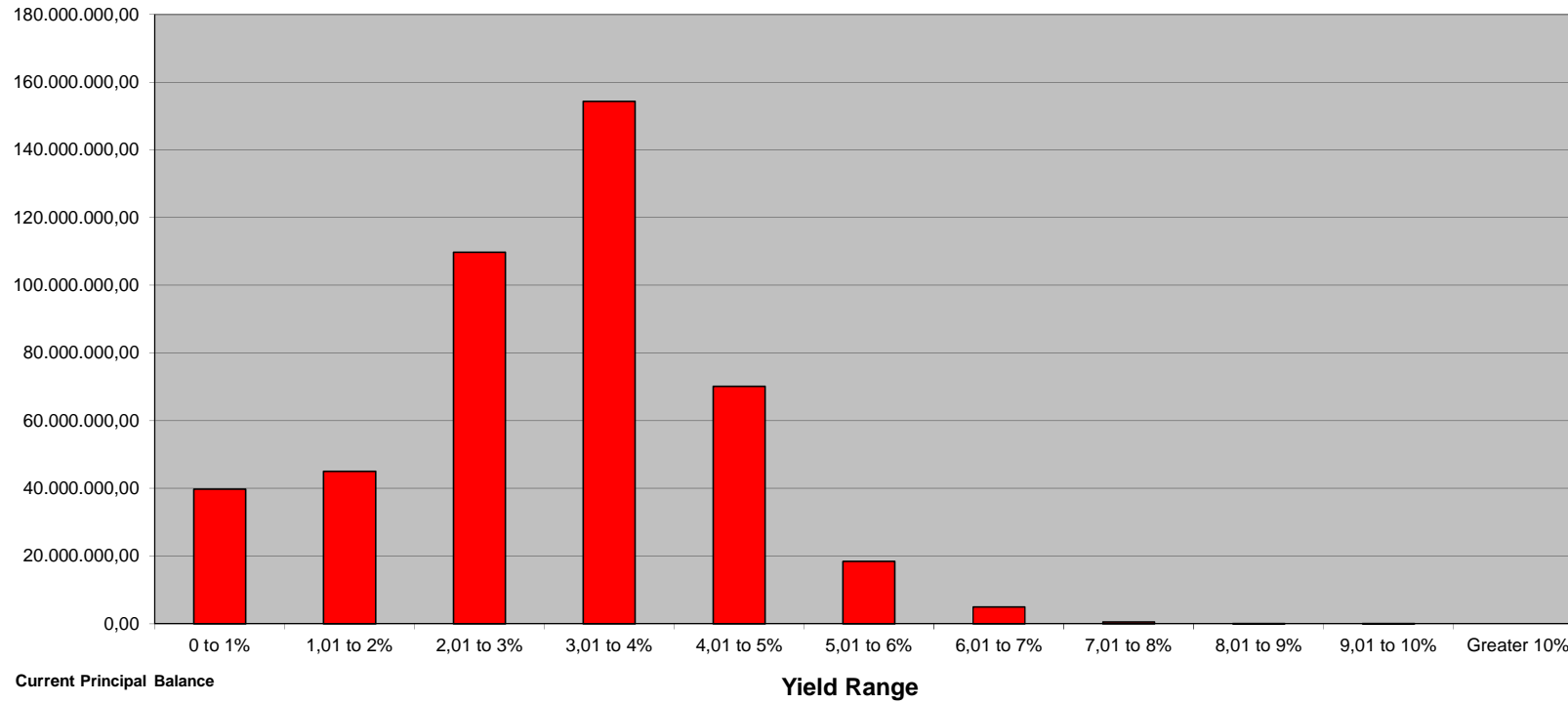
Statistics	in %
WA Interest	3,34

^{*} runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	



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14. Seasoning

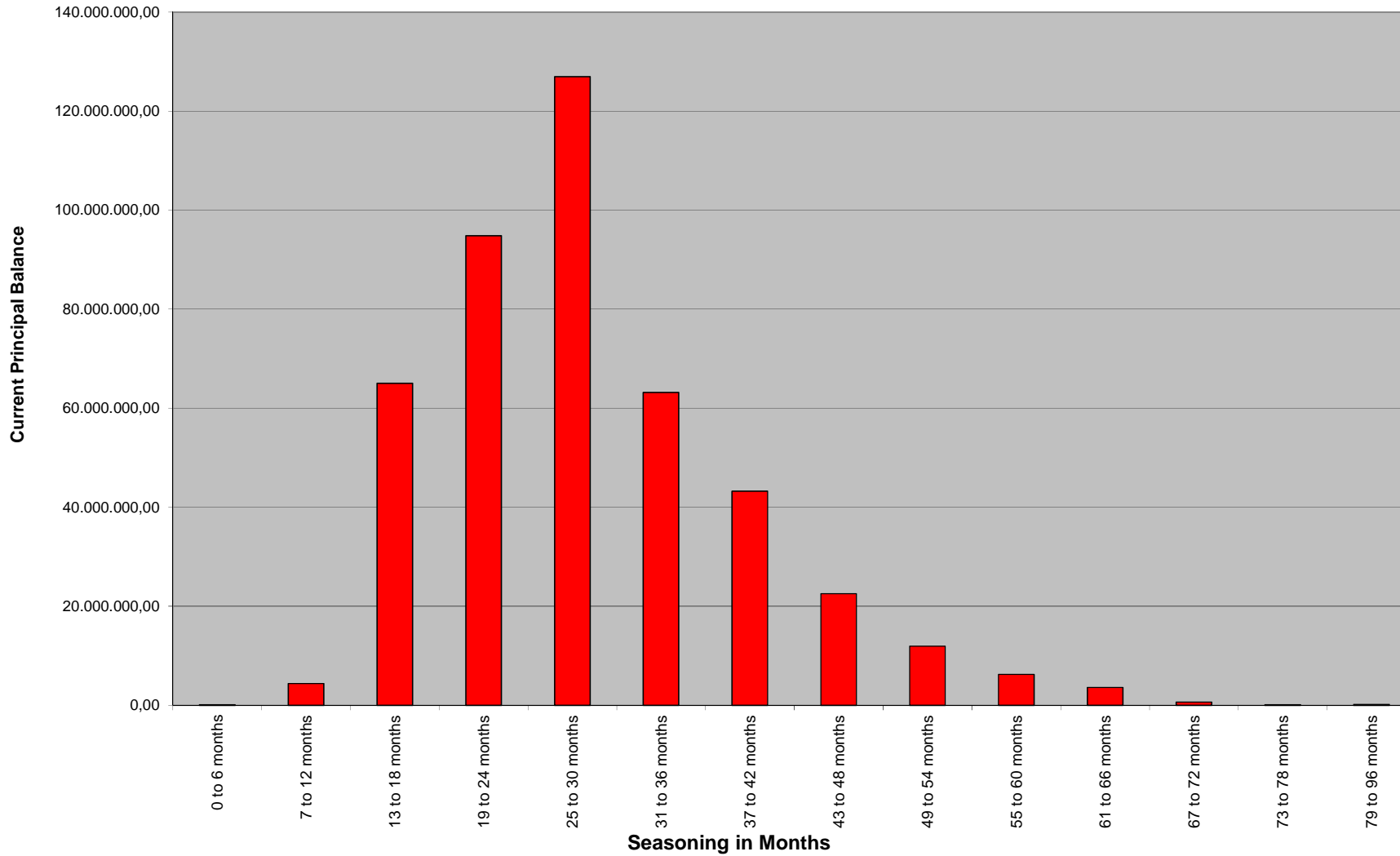
Reporting Date	03/09/2020			
Payment Date	21/09/2020			
Period No	21			
Monthly Period	01.08.2020 - 31.08.2020			
Interest Period	from	21/08/2020	to	21/09/2020 = 31 days
Collection Period	from	01/08/2020	to	31/08/2020

<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	102.178,63	0,02%	6	0,01%
7 to 12 months	4.370.623,01	0,99%	438	1,07%
13 to 18 months	64.996.254,31	14,67%	5.077	12,44%
19 to 24 months	94.813.455,17	21,40%	7.713	18,90%
25 to 30 months	126.948.598,19	28,66%	10.309	25,26%
31 to 36 months	63.196.336,06	14,27%	6.558	16,07%
37 to 42 months	43.212.900,46	9,76%	5.234	12,82%
43 to 48 months	22.521.353,12	5,08%	2.690	6,59%
49 to 54 months	11.963.375,87	2,70%	1.322	3,24%
55 to 60 months	6.264.045,36	1,41%	791	1,94%
61 to 66 months	3.607.360,07	0,81%	517	1,27%
67 to 72 months	640.940,12	0,14%	101	0,25%
73 to 78 months	142.424,68	0,03%	26	0,06%
79 to 96 months	172.434,09	0,04%	33	0,08%
Total	442.952.279,14	100,00%	40.815	100,00%

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14.1 Seasoning (Graph)

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	



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15. Remaining Term

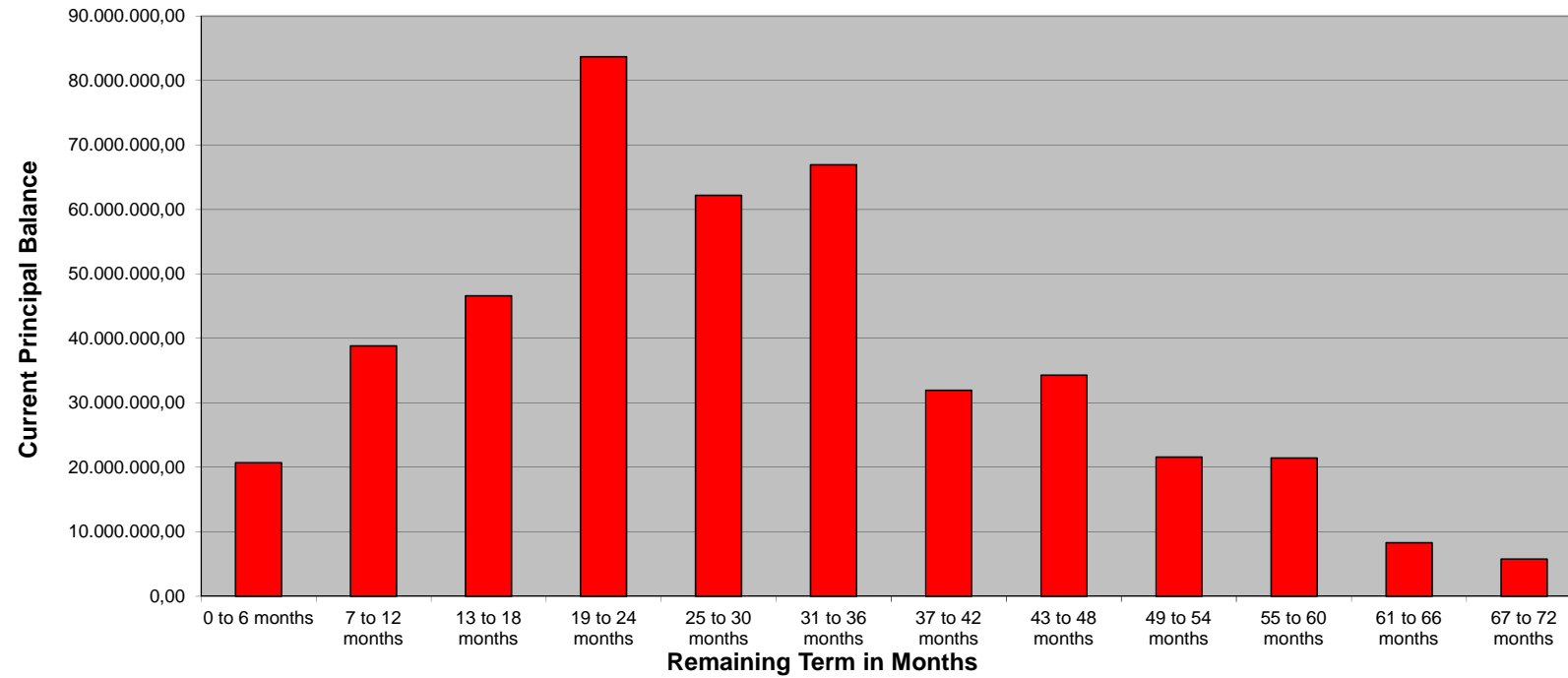
Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	

<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	20.716.091,30	4,68%	3.724	9,12%
7 to 12 months	38.828.443,71	8,77%	5.082	12,45%
13 to 18 months	46.586.751,54	10,52%	4.968	12,17%
19 to 24 months	83.662.389,92	18,89%	7.226	17,70%
25 to 30 months	62.185.711,17	14,04%	4.904	12,02%
31 to 36 months	66.909.198,58	15,11%	5.260	12,89%
37 to 42 months	31.934.929,06	7,21%	2.676	6,56%
43 to 48 months	34.276.681,55	7,74%	2.656	6,51%
49 to 54 months	21.590.659,00	4,87%	1.618	3,96%
55 to 60 months	21.439.980,76	4,84%	1.604	3,93%
61 to 66 months	8.258.591,99	1,86%	639	1,57%
67 to 72 months	5.740.566,68	1,30%	395	0,97%
73 to 96 months	822.283,88	0,19%	63	0,15%
Total	442.952.279,14	100,00%	40.815	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	



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16. Original Term

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	

<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	10.818,37	0,00%	13	0,03%
13 to 18 months	150.823,85	0,03%	93	0,23%
19 to 24 months	2.684.422,38	0,61%	660	1,62%
25 to 30 months	1.479.588,61	0,33%	491	1,20%
31 to 36 months	54.412.153,68	12,28%	6.031	14,78%
37 to 42 months	3.687.752,55	0,83%	712	1,74%
43 to 48 months	171.531.677,49	38,72%	14.521	35,58%
49 to 54 months	3.937.164,94	0,99%	528	1,29%
55 to 60 months	85.630.606,86	19,33%	7.401	18,13%
61 to 66 months	5.013.664,53	1,13%	507	1,24%
67 to 72 months	35.881.017,95	8,10%	2.903	7,11%
73 to 78 months	3.907.742,92	0,88%	335	0,82%
79 to 96 months	74.540.374,46	16,83%	6.614	16,20%
> 96 months	84.470,55	0,02%	6	0,01%
Total	442.952.279,14	100%	40.815,00	100%

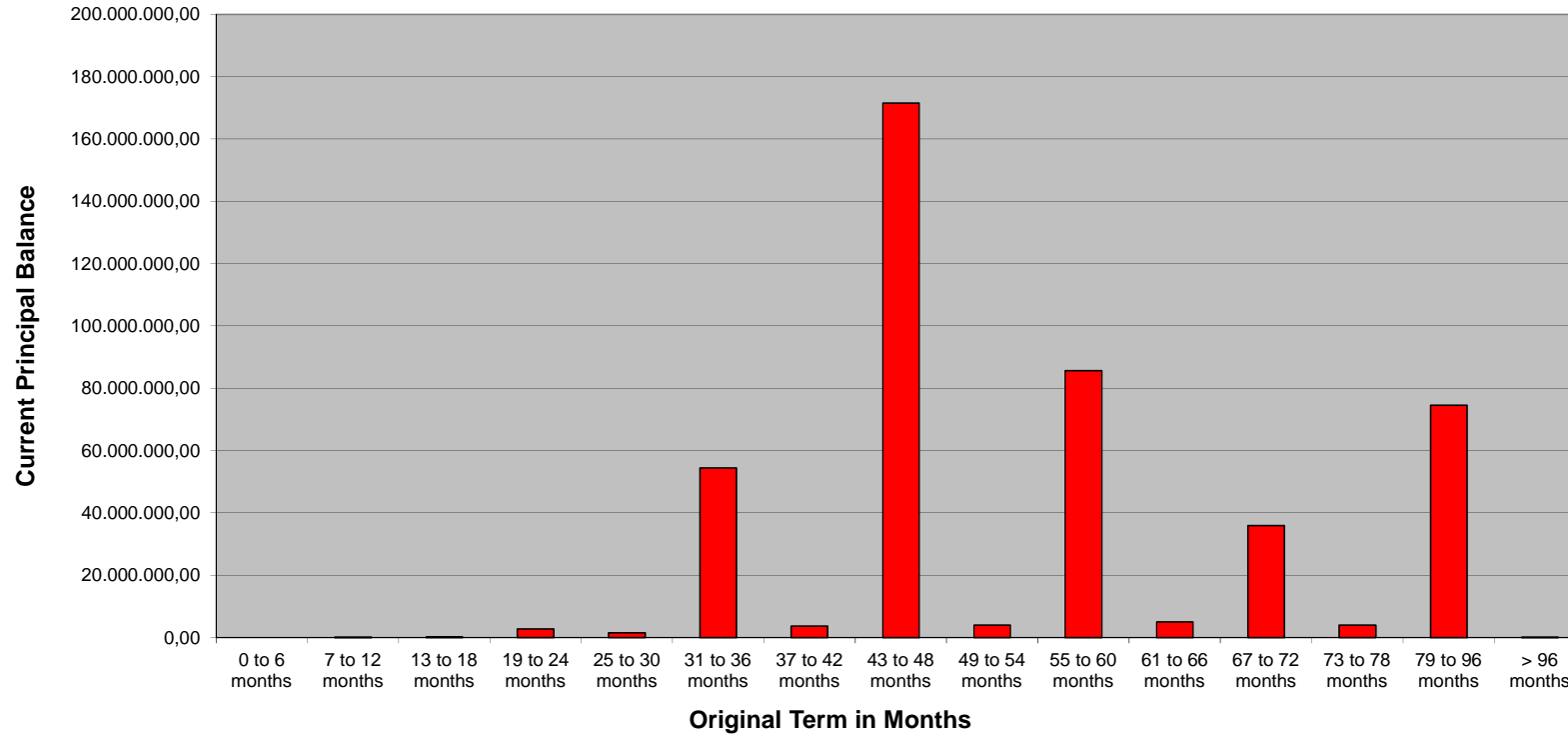
Statistics

WA Original Term	58,16
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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	



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17. Manufacturer

Reporting Date	03/09/2020			
Payment Date	21/09/2020			
Period No	21			
Monthly Period	01.08.2020 - 31.08.2020			
Interest Period	from	21/08/2020	to	21/09/2020 = 31 days
Collection Period	from	01/08/2020	to	31/08/2020

<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	236.554.386,00	53,40%	28.308	69,36%
Lancia	636.462,90	0,14%	120	0,29%
Alfa Romeo	21.479.497,04	4,85%	1.481	3,63%
Maserati	4.220.145,28	0,95%	99	0,24%
Jeep	67.313.910,51	15,20%	3.770	9,24%
others	112.747.877,41	25,45%	7.037	17,24%
-> Ferrari	264.969,92	0,06%	3	0,01%
-> Jaguar	25.652.524,77	5,79%	1.098	2,69%
-> LandRover	59.857.855,97	13,51%	2.488	6,10%
-> Chrysler	67.058,63	0,02%	17	0,04%
-> Dodge	1.119.883,17	0,25%	53	0,13%
-> others	25.785.584,95	5,82%	3.378	8,28%
	442.952.279,14	100,00%	40.815,00	100,00%

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18. Priority of Payments

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	

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	+	19.014.230,17
1. Payable Expenses	-	30.626,17
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	-	397.076,83
5. to pay pari passu and pro rata to the Swap Counterparty	-	134.791,22
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	4.355,50
8. Class C Interest Amount	-	16.895,00
9. Class D Interest Amount	-	27.293,78
10. Class E Interest Amount	-	28.236,69
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	16.918.074,07
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	-	1.296.442,02
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	03/09/2020	
Payment Date	21/09/2020	
Period No	21	
Monthly Period	01.08.2020 - 31.08.2020	
Interest Period	from 21/08/2020	to 21/09/2020
Collection Period	from 01/08/2020	to 31/08/2020
	=	31 days

	450.616.397,6	359.016.397,6	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	30.626,17 €	<u>24.400,57</u>	<u>1.223,37</u>	<u>1.359,30</u>	<u>1.087,44</u>	<u>747,62</u>	<u>1.807,87</u>
Interest accrued for the Period	237.119,86 €	- €	4.355,50 €	16.895,00 €	27.293,78 €	28.236,69 €	1.807,87 €
Interest Payments	237.119,86 €	- €	4.355,50 €	16.895,00 €	27.293,78 €	28.236,69 €	1.807,87 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		440.934.471,71
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		125.298,88

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21. Retention

Reporting Date	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	375.934.471,71	84,87%
Class B Notes	18.000.000,00	4,06%
Class C Notes	20.000.000,00	4,52%
Class D Notes	16.000.000,00	3,61%
Class E Notes	11.000.000,00	2,48%
Class M Notes	26.600.000,00	6,01%

Retention Amount	EUR	%
Minimum Retention Class A	18.796.723,59	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	18.796.723,59	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	21/09/2020	=	31 days
Collection Period	31/08/2020		

		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		03/09/2020				
Payment Date		21/09/2020				
Period No		21				
Monthly Period		01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	=	31 days
Collection Period	from	01/08/2020	to	31/08/2020		

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		03/09/2020				
Payment Date		21/09/2020				
Period No		21				
Monthly Period		01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	=	31 days
Collection Period	from	01/08/2020	to	31/08/2020		

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	03/09/2020				
Payment Date	21/09/2020				
Period No	21				
Monthly Period	01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	= 31 days
Collection Period	from	01/08/2020	to	31/08/2020	

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		03/09/2020				
Payment Date		21/09/2020				
Period No		21				
Monthly Period		01.08.2020 - 31.08.2020				
Interest Period	from	21/08/2020	to	21/09/2020	=	31 days
Collection Period	from	01/08/2020	to	31/08/2020		

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

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Monthly Investor Report

27. Portfolio Performance / Effects of COVID 19

Reporting Date	03/09/2020	
Payment Date	21/09/2020	
Period No	21	
Monthly Period	01.08.2020 - 31.08.2020	
Interest Period	from 21/08/2020	to 21/09/2020 = 31 days
Collection Period	from 01/08/2020	to 31/08/2020

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	40.166	98,4%	434.754.877,88	98,1%
0 < Overdue <= 1 month	356	0,9%	4.606.935,30	1,0%
1 < Overdue <= 2 months	95	0,2%	1.178.804,94	0,3%
2 < Overdue <= 3 months	41	0,1%	584.161,28	0,1%
3 < Overdue <= 4 months	26	0,1%	306.718,07	0,1%
4 < Overdue <= 5 months	40	0,1%	437.459,79	0,1%
5 < Overdue <= 6 months	29	0,1%	320.898,15	0,1%
6 < Overdue <= 7 months	23	0,1%	360.359,46	0,1%
7 < Overdue <= 8 months	39	0,1%	402.064,27	0,1%
Total	40.815	100%	442.952.279	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	1.095	93,0%	16.845.267,39	93,3%
0 < Overdue <= 1 month	56	4,8%	928.004,11	5,1%
1 < Overdue <= 2 months	15	1,3%	160.404,86	0,9%
2 < Overdue <= 3 months	5	0,4%	71.026,93	0,4%
3 < Overdue <= 4 months	1	0,1%	6.582,19	0,0%
4 < Overdue <= 5 months	4	0,3%	26.082,46	0,1%
5 < Overdue <= 6 months	1	0,1%	5.705,29	0,0%
6 < Overdue <= 7 months	0	0,0%	-	0,0%
7 < Overdue <= 8 months	1	0,1%	21.094,71	0,1%
Total	1.178	100,0%	18.064.167,94	100,0%