

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

**Cover Sheet Monthly Investor Report**

Reporting Date	05/10/2020			
Payment Date	21/10/2020			
Period No	22			
Monthly Period	01.09.2020 - 30.09.2020			
Interest Period	from	21/09/2020	to	21/10/2020 = 30 days
Collection Period	from	01/09/2020	to	30/09/2020

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**1. Portfolio Information**

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>441.562.366,82 €</b>	<b>458.480.440,89</b>
Scheduled Principal Payments		10.248.687,66 €	10.390.070,62
Prepayment Principal		4.449.677,91 €	5.252.764,37
Others		2.376.580,51 €	1.034.207,16
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>17.074.946,08 €</b>	<b>16.677.042,15</b>
<b>Total Interest Collections</b>		<b>1.448.615,47 €</b>	<b>1.807.824,82</b>
<b>Defaults</b>		<b>264.055,16</b>	<b>241.031,92</b>
<b>End of Period (after Payment Date)</b>	<b>39.846</b>	<b>424.223.365,58 €</b>	<b>441.562.366,82</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,09%	13,75%
<b>New sale Offer</b>		- €	-

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**2. Reserve Accounts**

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**Notes Balance**

Beginning of Period	424.016.397,64
End of Period	406.677.396,40

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	6.084.653,88 €	no
Cash Outflow	€ -		
Cash Inflow	€ 15.507,07		
End of Period	1,5%	6.100.160,95 €	
Required Reserve Fund	€ -		

**Commingling Reserve**

Beginning of Period	19.000.000,00	no
Commingling Reserve Required Amount	19.000.000,00	
Commingling Reserve Distribution Amount	1.000.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	1.000.000,00	
End of Period (rounded up to nearest 50.000)	18.000.000,00	

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**3. Performance Data**

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**Note Balance**

Beginning of Period	424.016.397,64 €
End of Period	406.677.396,40 €

**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	1.164.843,98 €

**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	370.112,25 €

**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	452.106,38 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,34%
Cumulative Default Level previous period	0,37%
Cumulative Default Level current period	0,41%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,24%
Delinquency Level current period	0,22%

**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	93
Number of Contracts being 61-90 Days delinquent	31
Number of Contracts being 91-120 Days delinquent	32
Gross instalments being 31-60 days delinquent	23.222,99
Gross instalments being 61-90 days delinquent	9.162,54
Gross instalments being 91-120 days delinquent	7.911,00
Current Period Termination	402.588,33
Cumulative Termination	4.318.772,40
New number of Contracts being terminated	31,00
Total number of Contracts being terminated	503,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

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**4. Outstanding Notes**

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Principal Payable Amount (during Amortising Period)

<b>1. Note Balance</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
<b>General Note Information</b>							
ISIN Code	XS1908341230	XS1908341586	XS1908342477	XS1908342717	XS1908344093	XS1908344333	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity							
Expected Maturity							
Original Rating (S&P / Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (S&P / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance	540.000.000,00 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €		100.000,00 €
Initial Number of Notes per Class	5.400	180	200	160	110		266
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	359.016.397,64 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	17.339.001,24	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	341.677.396,40 €	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	0,63	1,00	1,00	1,00	1,00		1,00
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	-	0,271	0,97	1,97	2,97		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	30 days	30 days	30 days	30 days	30 days		30 days
Principal Outstanding Beginning 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 €
> Principal Repayment	<b>17.339.001,24 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>		<b>0,00 €</b>
Principal Outstanding End of Period	341.677.396,40 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Interest accrued for the period	<b>0,00 €</b>	<b>4.065,00 €</b>	<b>16.183,33 €</b>	<b>26.280,00 €</b>	<b>27.234,17 €</b>		<b>15.166,67 €</b>
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	16,88%	16,73%	12,10%	8,39%	5,84%		0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

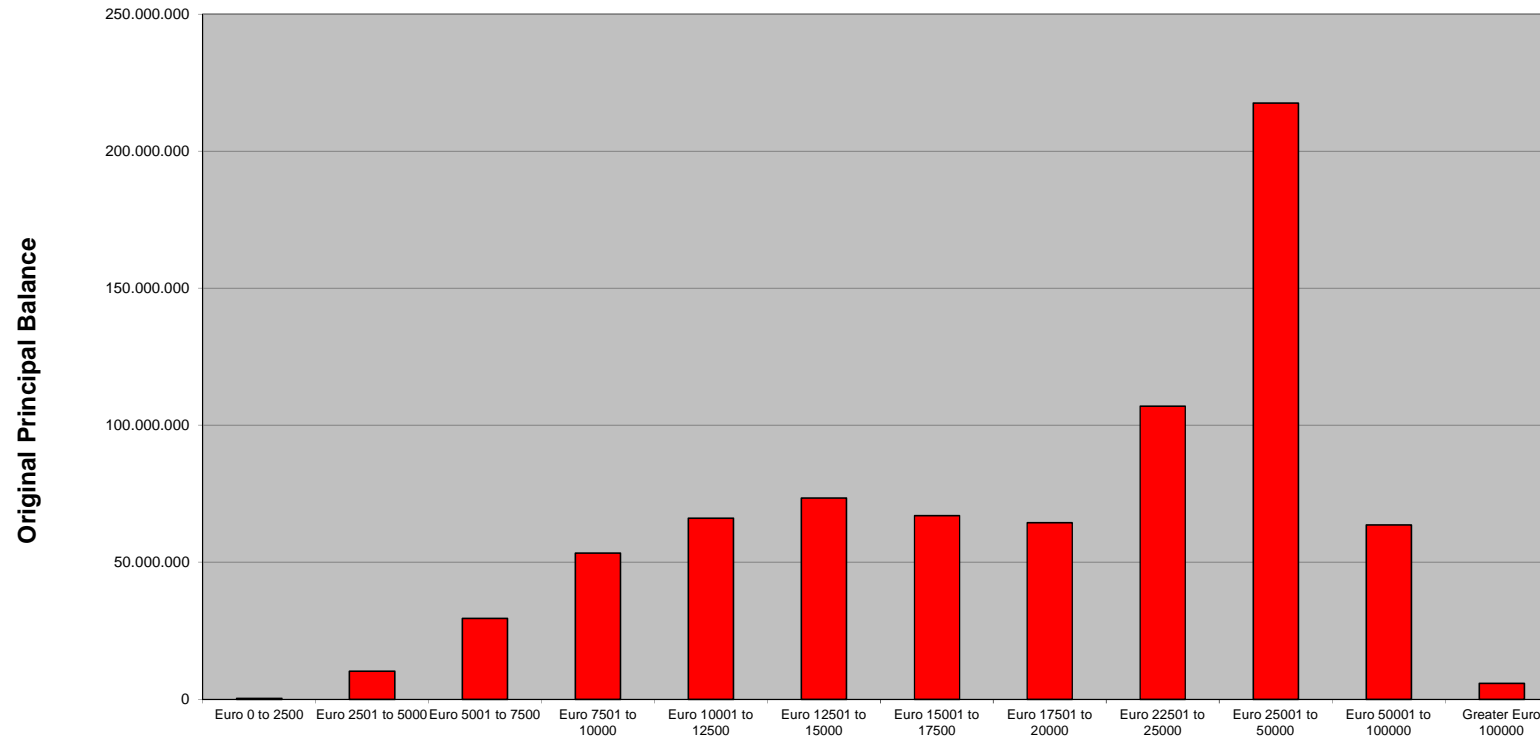
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00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

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**5.1 Original PB (Graph)**

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**6. Current Principal Balance**

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<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.285.122,07	1,5%	4.514	11,3%
Euro 2501 to 5000	23.845.604,76	5,6%	6.272	15,7%
Euro 5001 to 7500	41.002.549,51	9,6%	6.584	16,5%
Euro 7501 to 10000	53.563.537,21	12,6%	6.135	15,4%
Euro 10001 to 12500	53.607.741,24	12,6%	4.796	12,0%
Euro 12501 to 15000	42.651.230,17	10,0%	3.124	7,8%
Euro 15001 to 17500	34.271.712,23	8,0%	2.114	5,3%
Euro 17501 to 20000	29.597.676,50	7,0%	1.581	4,0%
Euro 22501 to 25000	44.946.390,55	10,6%	2.026	5,1%
Euro 25001 to 50000	79.686.363,74	18,7%	2.434	6,1%
Euro 50001 to 100000	16.019.763,17	3,8%	263	0,7%
Greater Euro 100000	344.378,23	0,1%	3	0,0%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,0%</b>	<b>39.846</b>	<b>100,0%</b>

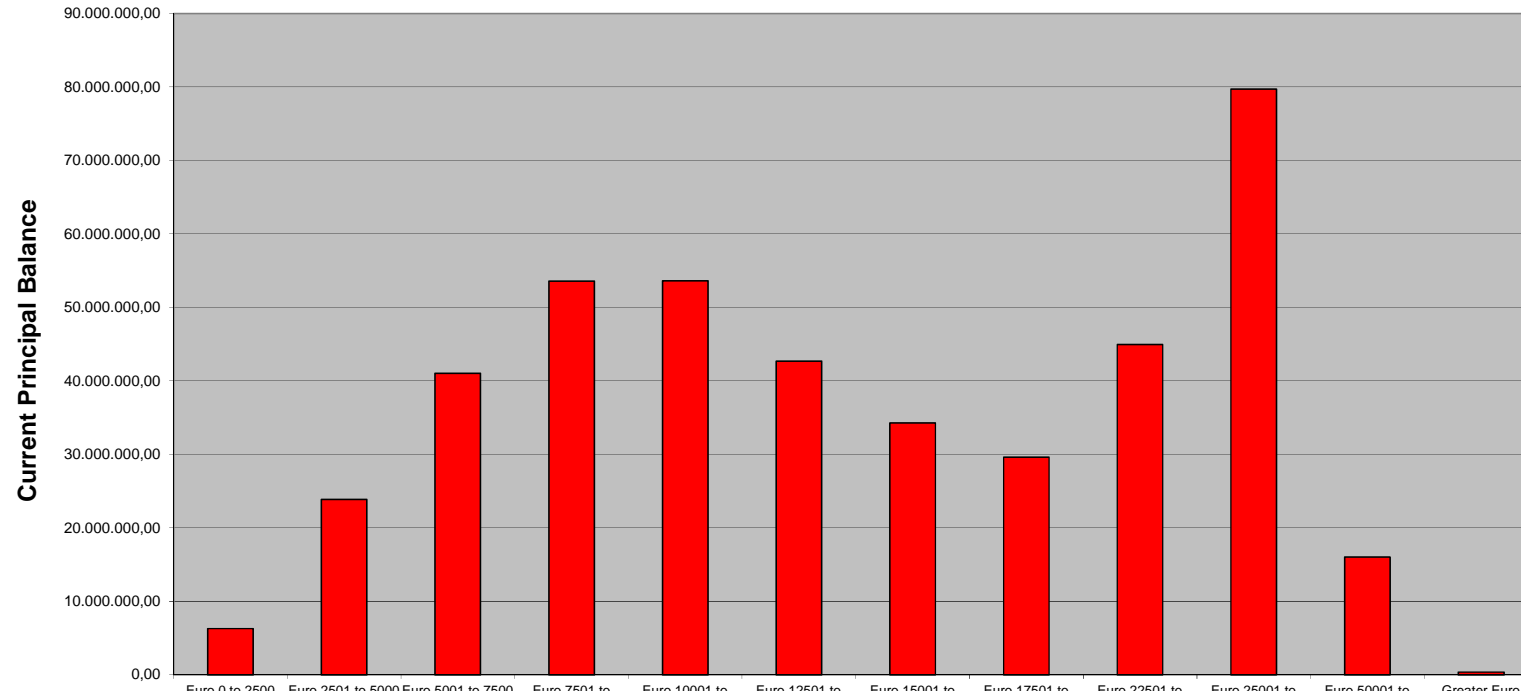
<b>Statistics</b>	<b>in EUR</b>
Average Amount	10.686,70



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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	353.249,34	0,08%	12
2	175.182,10	0,04%	3
3	169.536,20	0,04%	9
4	167.661,50	0,04%	19
5	162.213,75	0,04%	9
6	145.497,87	0,03%	21
7	141.231,68	0,03%	2
8	140.729,27	0,03%	1
9	133.428,38	0,03%	11
10	125.795,76	0,03%	2
11	124.075,12	0,03%	2
12	123.637,87	0,03%	8
13	122.932,23	0,03%	2
14	118.675,55	0,03%	8
15	118.085,78	0,03%	12
16	116.762,67	0,03%	2
17	114.480,88	0,03%	8
18	113.719,83	0,03%	17
19	109.661,48	0,03%	11
20	107.429,05	0,03%	2
	<b>2.883.986,31</b>	<b>0,68%</b>	<b>161</b>

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**8. Geographical Distribution**

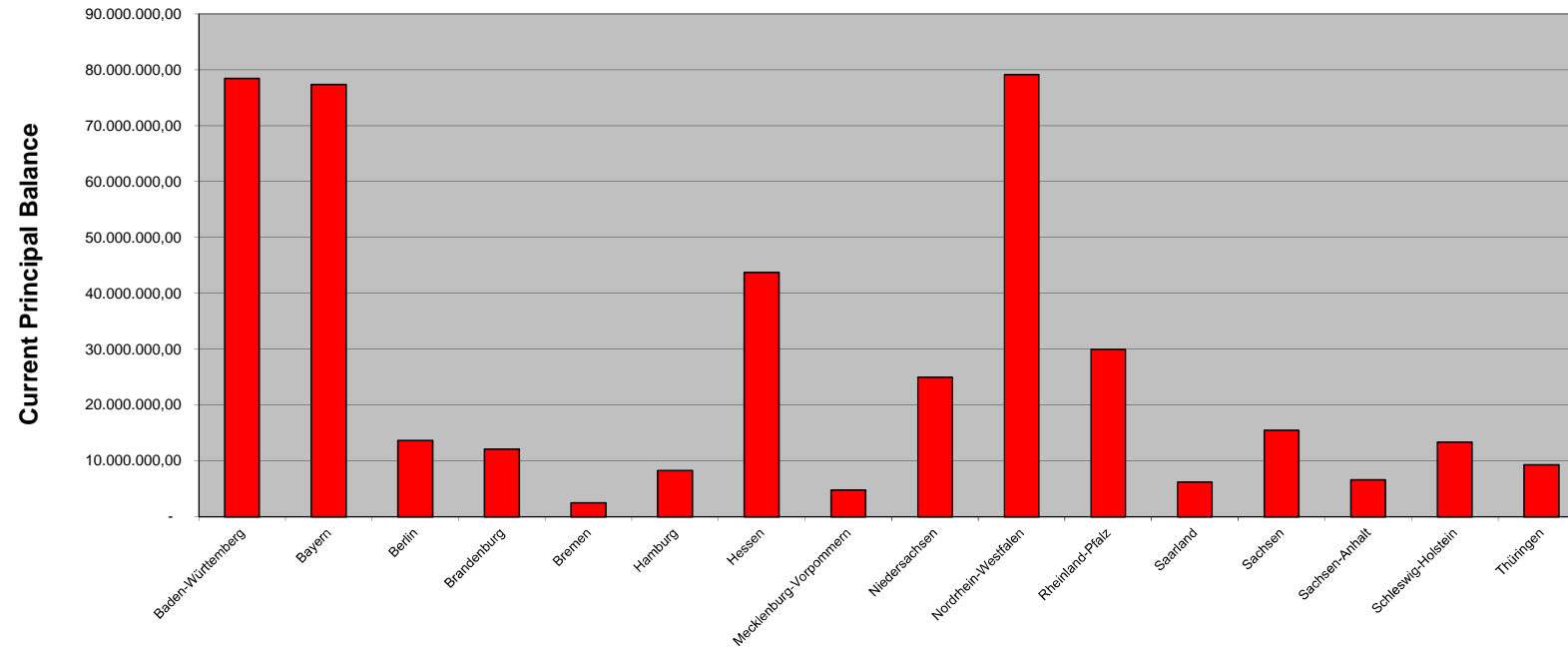
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	78.458.242,36	18,4%	7.790	19,6%
Bayern	77.368.749,25	18,2%	7.530	18,9%
Berlin	13.668.231,04	3,2%	1.085	2,7%
Brandenburg	12.098.353,34	2,8%	1.015	2,5%
Bremen	2.484.720,90	0,6%	279	0,7%
Hamburg	8.267.887,31	1,9%	691	1,7%
Hessen	43.718.700,12	10,3%	3.915	9,8%
Mecklenburg-Vorpomm	4.753.229,57	1,1%	491	1,2%
Niedersachsen	24.975.345,98	5,9%	2.251	5,6%
Nordrhein-Westfalen	79.138.163,41	18,6%	7.153	18,0%
Rheinland-Pfalz	29.926.665,46	7,0%	2.845	7,1%
Saarland	6.222.056,33	1,5%	604	1,5%
Sachsen	15.481.155,70	3,6%	1.330	3,3%
Sachsen-Anhalt	6.622.347,22	1,6%	682	1,7%
Schleswig-Holstein	13.352.317,55	3,1%	1.267	3,2%
Thüringen	9.285.903,84	2,2%	918	2,3%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,00%</b>	<b>39.846</b>	<b>100,00%</b>

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**8.1 Geographical Distribution (Graph)**

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**9. Object Type**

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<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	295.958.054,65	69,5%	24.462	61,39%
Used	129.864.014,73	30,5%	15.384	38,61%
<b>Total</b>	<b>425.822.069,38</b>	<b>100%</b>	<b>39.846</b>	<b>100%</b>

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	365.706.494,08	85,88%	33.771	84,75%
LCV	60.115.575,30	14,12%	6.075	15,25%
<b>Total</b>	<b>425.822.069,38</b>	<b>100%</b>	<b>39.846</b>	<b>100%</b>

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**10. Insurances**

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<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	93.224.280,71	21,9%	10.855	27,2%
Without CPI	332.597.788,67	78,1%	28.991	72,8%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,0%</b>	<b>39.846</b>	<b>100,0%</b>

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**11. Type of Contract**

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<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
No	151.523.042,57	35,6%	21.622	54,3%
Yes	220.224.769,33	51,7%	13.923	34,9%
- of which balloon rates	138.227.580,58	32,5%	n.a	n.a
- of which regular installments	81.997.188,75	19,3%	n.a	n.a
PCP (Formula)	54.074.257,48	12,7%	4.301	10,8%
- of which balloons	34.970.172,80	8,2%	n.a	n.a
- of which regular installments	19.104.084,68	4,5%	n.a	n.a
	<b>425.822.069,38</b>	<b>100%</b>	<b>39.846</b>	<b>100%</b>

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
0 to 12 months	5	0,0%	7.154	314,9%
13 to 24 months	71	0,5%	636.665	91,0%
25 to 36 months	2.379	17,1%	33.320.532	81,8%
37 to 48 months	6.886	49,5%	111.547.892	67,4%
49 to 60 months	2.744	19,7%	44.189.573	54,2%
61 to 72 months	866	6,2%	14.899.074	42,9%
73 to 96 months	972	7,0%	15.623.880	39,5%
<b>Total</b>	<b>13.923</b>	<b>100%</b>	<b>220.224.769,33</b>	<b>63,1%</b>

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
bis 12	2.772	19,9%	36.100.992,37	87,1%
bis 24	5.368	38,6%	83.024.042,24	68,0%
bis 36	3.983	28,6%	68.166.470,93	56,8%
bis 48	1.236	8,9%	21.873.010,84	42,0%
bis 60	562	4,0%	11.027.587,70	35,2%
bis 72	1	0,0%	10.999,42	1,4%
<b>Total</b>	<b>13.922</b>	<b>100%</b>	<b>220.203.103,50</b>	<b>63,1%</b>

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

**12. Payment Methods**

Reporting Date	05/10/2020			
Payment Date	21/10/2020			
Period No	22			
Monthly Period	01.09.2020 - 30.09.2020			
Interest Period	from	21/09/2020	to	21/10/2020 = 30 days
Collection Period	from	01/09/2020	to	30/09/2020

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	416.758.576,99	97,9%	39.123	98,2%
Other	9.063.492,39	2,1%	723	1,8%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,0%</b>	<b>39.846</b>	<b>100,0%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Monthly	425.822.069,38	100,0%	39.846	100,0%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,0%</b>	<b>39.846</b>	<b>100,0%</b>

<i>Downpayment Yes/No</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
YES	388.547.346,31	91,2%	34.571	86,8%
NO	37.274.723,07	8,8%	5.275	13,2%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,0%</b>	<b>39.846</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.593,16	13.801,26
Average purchase price	26.545,88	28.666,44
<b>Downpayment in %</b>	<b>47,44%</b>	<b>48,14%</b>



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**13. Customer Yield**

Reporting Date	05/10/2020			
Payment Date	21/10/2020			
Period No	22			
Monthly Period	01.09.2020 - 30.09.2020			
Interest Period	from	21/09/2020	to	21/10/2020 = 30 days
Collection Period	from	01/09/2020	to	30/09/2020

Yield Range <sup>*</sup>	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	38.272.838,57	8,99%	2.351	5,90%
1,01 to 2%	42.604.798,78	10,01%	4.374	10,98%
2,01 to 3%	106.561.672,67	25,02%	8.960	22,49%
3,01 to 4%	148.393.348,97	34,85%	13.209	33,15%
4,01 to 5%	67.229.244,40	15,79%	7.309	18,34%
5,01 to 6%	17.449.467,10	4,10%	2.662	6,68%
6,01 to 7%	4.703.496,61	1,10%	890	2,23%
7,01 to 8%	490.512,20	0,12%	69	0,17%
8,01 to 9%	63.516,14	0,01%	11	0,03%
9,01 to 10%	53.173,94	0,01%	11	0,03%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>425.822.069,38</b>	<b>100%</b>	<b>39.846,00</b>	<b>100%</b>

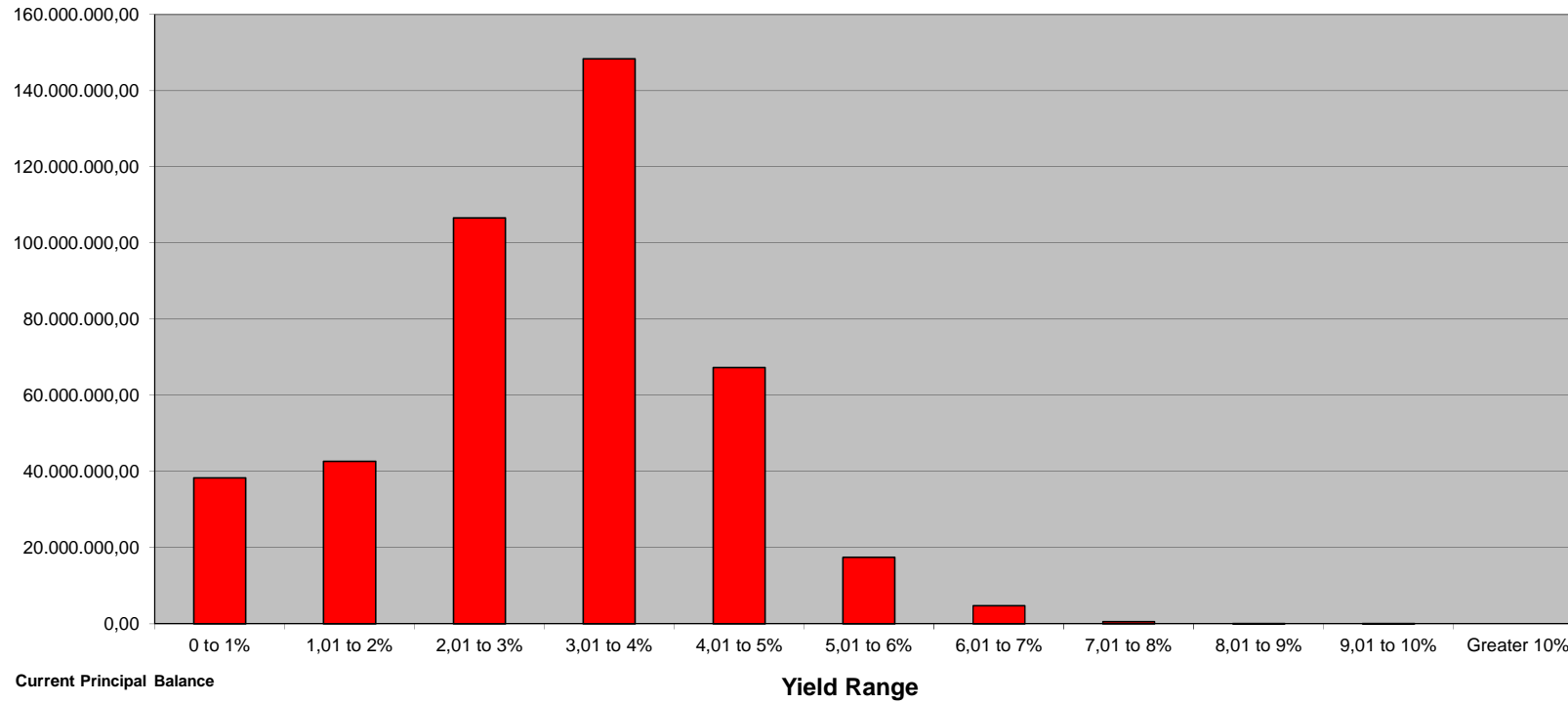
Statistics	in %
WA Interest	3,34

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

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

**13.1 Customer Yield (Graph)**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	



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**14. Seasoning**

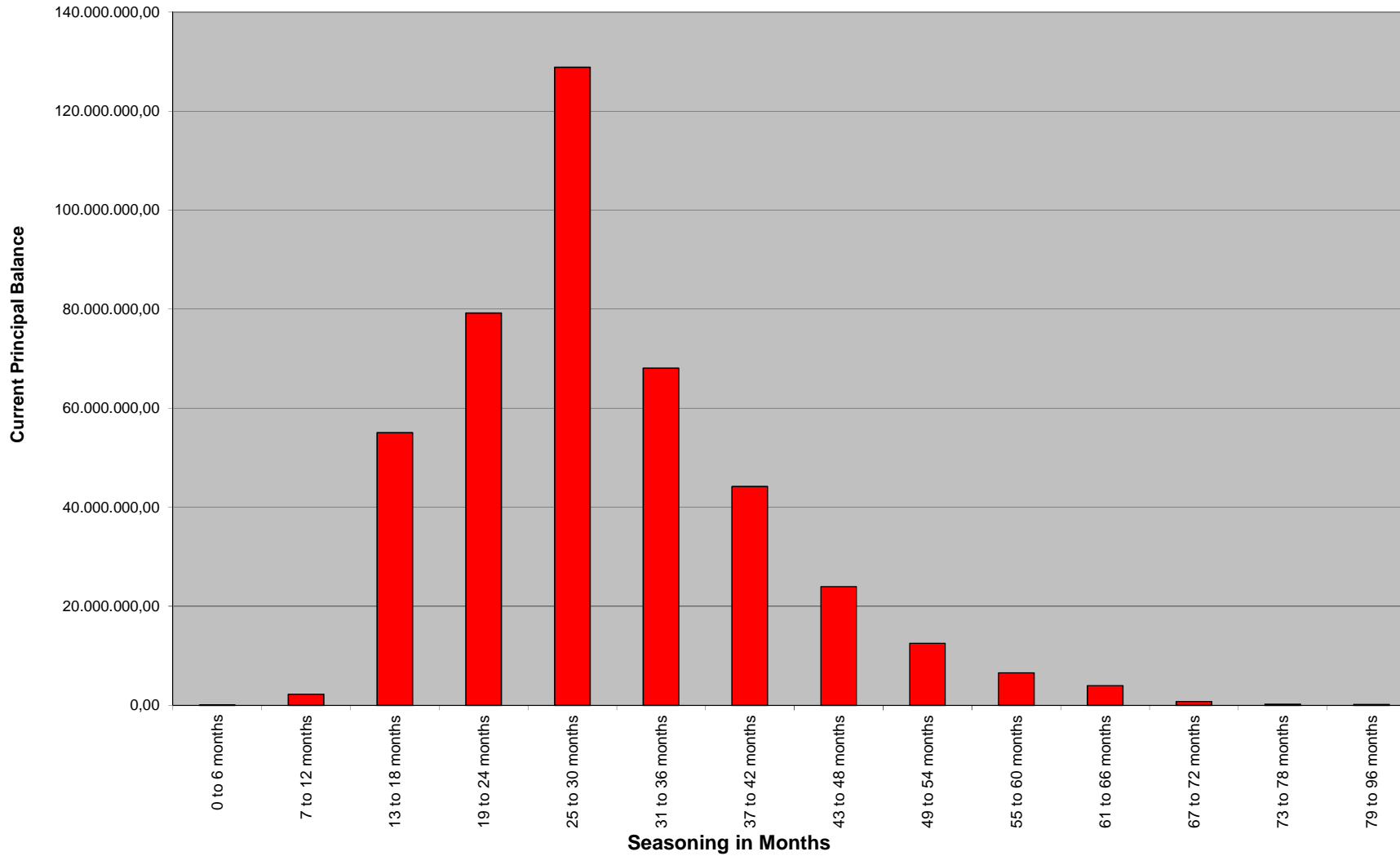
Reporting Date	05/10/2020	
Payment Date	21/10/2020	
Period No	22	
Monthly Period	01.09.2020 - 30.09.2020	
Interest Period	from 21/09/2020	to 21/10/2020 = 30 days
Collection Period	from 01/09/2020	to 30/09/2020

<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	72.914,20	0,02%	5	0,01%
7 to 12 months	2.222.310,91	0,52%	218	0,55%
13 to 18 months	55.027.037,99	12,92%	4.404	11,05%
19 to 24 months	79.204.626,66	18,60%	6.516	16,35%
25 to 30 months	128.854.948,38	30,26%	10.644	26,71%
31 to 36 months	68.093.959,68	15,99%	6.728	16,89%
37 to 42 months	44.185.122,31	10,38%	5.308	13,32%
43 to 48 months	23.960.332,50	5,63%	3.033	7,61%
49 to 54 months	12.536.309,25	2,94%	1.394	3,50%
55 to 60 months	6.553.536,82	1,54%	818	2,05%
61 to 66 months	3.957.050,04	0,93%	570	1,43%
67 to 72 months	755.927,68	0,18%	131	0,33%
73 to 78 months	211.711,17	0,05%	38	0,10%
79 to 96 months	186.281,79	0,04%	39	0,10%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,00%</b>	<b>39.846</b>	<b>100,00%</b>

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**Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	



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**15. Remaining Term**

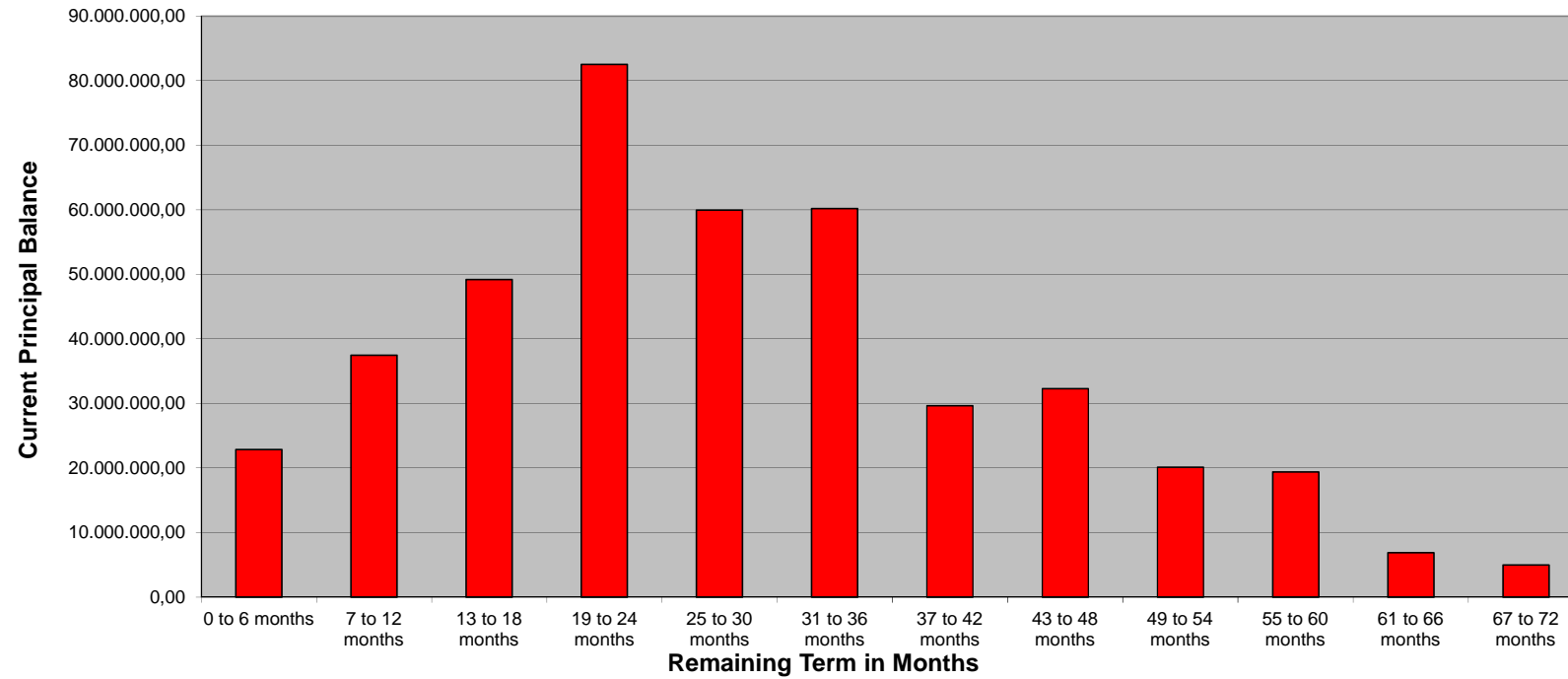
Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	

<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	22.866.497,18	5,37%	4.008	10,06%
7 to 12 months	37.467.819,66	8,80%	4.974	12,48%
13 to 18 months	49.205.225,02	11,56%	5.154	12,93%
19 to 24 months	82.520.121,90	19,38%	7.161	17,97%
25 to 30 months	59.943.843,99	14,08%	4.801	12,05%
31 to 36 months	60.164.522,06	14,13%	4.803	12,05%
37 to 42 months	29.629.618,92	6,96%	2.503	6,28%
43 to 48 months	32.293.485,65	7,58%	2.529	6,35%
49 to 54 months	20.129.479,55	4,73%	1.542	3,87%
55 to 60 months	19.394.941,42	4,55%	1.469	3,69%
61 to 66 months	6.868.236,02	1,61%	527	1,32%
67 to 72 months	4.941.072,95	1,16%	348	0,87%
73 to 96 months	397.205,06	0,09%	27	0,07%
<b>Total</b>	<b>425.822.069,38</b>	<b>100,00%</b>	<b>39.846</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	



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**16. Original Term**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	

<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	8.135,85	0,00%	7	0,02%
13 to 18 months	107.862,87	0,03%	72	0,18%
19 to 24 months	2.166.606,02	0,51%	581	1,46%
25 to 30 months	1.322.748,27	0,31%	458	1,15%
31 to 36 months	51.099.692,59	12,00%	5.767	14,47%
37 to 42 months	3.400.101,21	0,80%	670	1,68%
43 to 48 months	165.375.353,66	38,84%	14.256	35,78%
49 to 54 months	3.792.341,61	0,89%	518	1,30%
55 to 60 months	82.792.270,11	19,44%	7.295	18,31%
61 to 66 months	4.773.518,19	1,12%	496	1,24%
67 to 72 months	34.791.593,68	8,17%	2.868	7,20%
73 to 78 months	3.783.866,88	0,89%	332	0,83%
79 to 96 months	72.312.486,51	16,98%	6.520	16,36%
> 96 months	95.491,93	0,02%	6	0,02%
<b>Total</b>	<b>425.822.069,38</b>	<b>100%</b>	<b>39.846,00</b>	<b>100%</b>

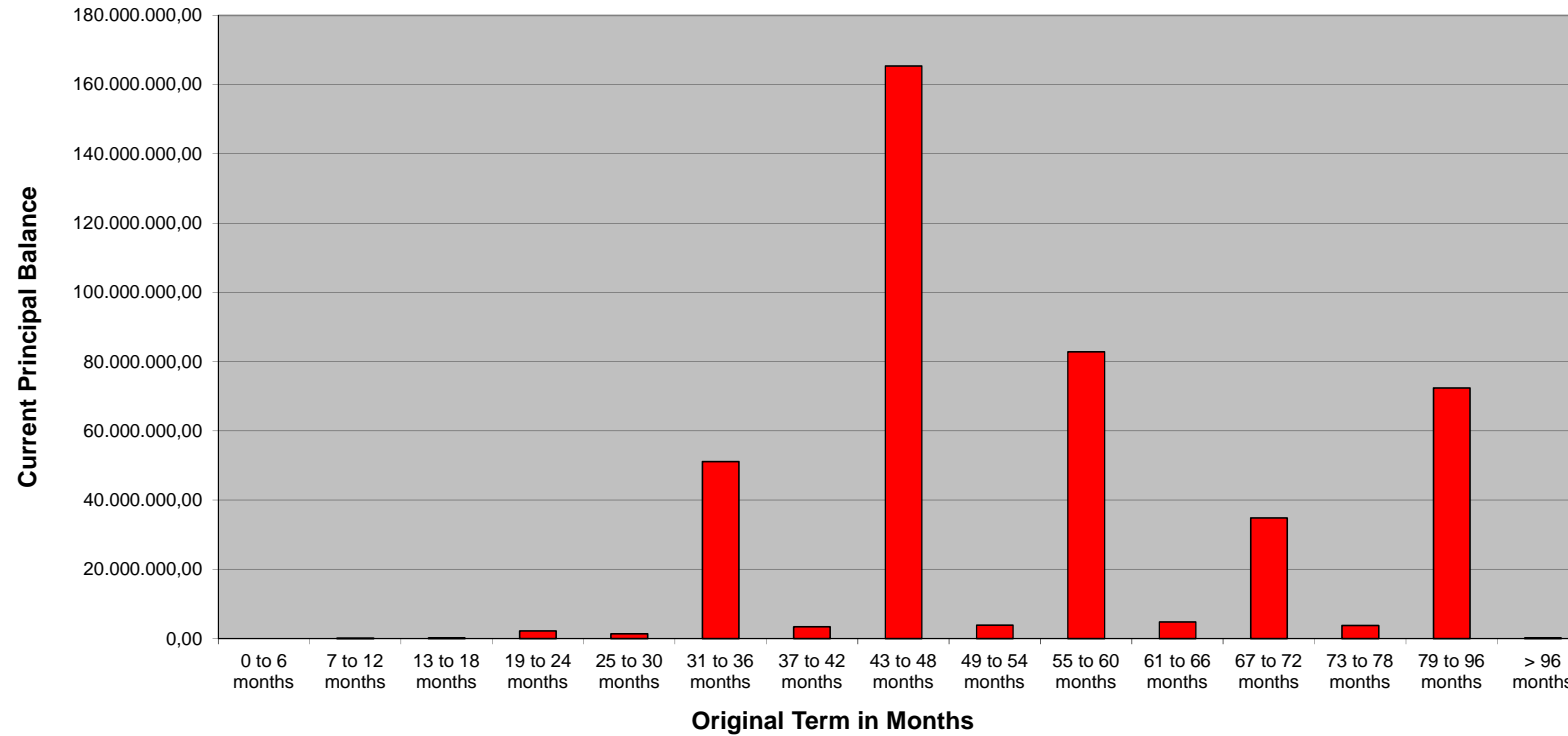
**Statistics**

WA Original Term	58,32
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**16.1 Original Term (Graph)**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	





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**17. Manufacturer**

Reporting Date	05/10/2020			
Payment Date	21/10/2020			
Period No	22			
Monthly Period	01.09.2020 - 30.09.2020			
Interest Period	from	21/09/2020	to	21/10/2020 = 30 days
Collection Period	from	01/09/2020	to	30/09/2020

<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	226.981.119,10	53,30%	27.651	69,39%
Lancia	598.127,08	0,14%	115	0,29%
Alfa Romeo	20.700.844,82	4,86%	1.437	3,61%
Maserati	4.146.659,98	0,97%	99	0,25%
Jeep	65.376.230,57	15,35%	3.716	9,33%
others	108.019.087,83	25,37%	6.828	17,14%
-> Ferrari	262.009,16	0,06%	3	0,01%
-> Jaguar	24.551.555,03	5,77%	1.064	2,67%
-> LandRover	57.632.771,98	13,53%	2.433	6,11%
-> Chrysler	61.183,44	0,01%	15	0,04%
-> Dodge	1.094.745,19	0,26%	52	0,13%
-> others	24.416.823,03	5,73%	3.261	8,18%
	<b>425.822.069,38</b>	<b>100,00%</b>	<b>39.846,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	

**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	-	-
12. Purchase of further receivables or to credit the replenishment account /Purchase New Portfolios/Redeemed Senior Notes	-	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-	-
14. Termination payments if the swap counterparty is the defaulting party	-	-
15. Any amount due and payable, but not already paid, to Originator and Servicer	-	-
16. Interest on Class M	-	-
16. Additional servicing fee	-	-
17. Transaction Gain payments to the shareholder of the issuer	-	-

**Priority of Payments during the Amortisation Period**

Payment

Available Distribution Amount	+	18.523.561,55
1. Payable Expenses	-	29.122,35
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	-	370.126,90
5. to pay pari passu and pro rata to the Swap Counterparty	-	125.438,18
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	4.065,00
8. Class C Interest Amount	-	16.183,33
9. Class D Interest Amount	-	26.280,00
10. Class E Interest Amount	-	27.234,17
11. to credit to the Reserve Account the Required Reserve Amount	-	15.507,07
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	17.339.001,24
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 *	-	155.166,67
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	-	415.336,64
22. Transaction Gain to the shareholders	-	100,00

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**19. Transaction Costs**

Reporting Date	05/10/2020	
Payment Date	21/10/2020	
Period No	22	
Monthly Period	01.09.2020 - 30.09.2020	
Interest Period	from 21/09/2020	to 21/10/2020
Collection Period	from 01/09/2020	to 30/09/2020
	=	30 days

	433.277.396,4	341.677.396,4	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
<b>Transaction Costs</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	29.122,35 €	<u>22.965,54</u>	<u>1.209,85</u>	<u>1.344,28</u>	<u>1.075,43</u>	<u>739,36</u>	<u>1.787,90</u>
Interest accrued for the Period	228.929,17 €	- €	4.065,00 €	16.183,33 €	26.280,00 €	27.234,17 €	1.787,90 €
Interest Payments	228.929,17 €	- €	4.065,00 €	16.183,33 €	26.280,00 €	27.234,17 €	1.787,90 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		424.016.397,64
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		116.604,51

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**21. Retention**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	359.016.397,64	84,31%
Class B Notes	18.000.000,00	4,23%
Class C Notes	20.000.000,00	4,70%
Class D Notes	16.000.000,00	3,76%
Class E Notes	11.000.000,00	2,58%
Class M Notes	26.600.000,00	6,25%

Retention Amount	EUR	%
Minimum Retention Class A	17.950.819,88	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	17.950.819,88	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	21/10/2020	=	30 days
Collection Period	30/09/2020		

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

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**23. Counterparties II**

Reporting Date		05/10/2020				
Payment Date		21/10/2020				
Period No		22				
Monthly Period		01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	=	30 days
Collection Period	from	01/09/2020	to	30/09/2020		

**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		05/10/2020				
Payment Date		21/10/2020				
Period No		22				
Monthly Period		01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	=	30 days
Collection Period	from	01/09/2020	to	30/09/2020		

**Deal Name:** ABEST 16

**Issuer:** ABEST 16

**Seller of the Receivables:** FCA Bank Deutschland GmbH

**Servicer Name:** FCA Bank Deutschland GmbH

**Reporting Entity:** Ca-cib Milan

**Contact:** Doriana Bettini  
[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)



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**25. Originator, Servicer**

Reporting Date	05/10/2020				
Payment Date	21/10/2020				
Period No	22				
Monthly Period	01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	= 30 days
Collection Period	from	01/09/2020	to	30/09/2020	

**Contact Details**

FCA Bank Deutschland GmbH

[heike.simon@fcagroup.com](mailto:heike.simon@fcagroup.com)

**Ratings FCA Bank SpA**

(Downgrade Event)

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

Moody's
Long Term
Baa1

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

**25. Glossary**

Reporting Date		05/10/2020				
Payment Date		21/10/2020				
Period No		22				
Monthly Period		01.09.2020 - 30.09.2020				
Interest Period	from	21/09/2020	to	21/10/2020	=	30 days
Collection Period	from	01/09/2020	to	30/09/2020		

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

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

**27. Portfolio Performance / Effects of COVID 19**

Reporting Date	05/10/2020	
Payment Date	21/10/2020	
Period No	22	
Monthly Period	01.09.2020 - 30.09.2020	
Interest Period	from 21/09/2020	to 21/10/2020 = 30 days
Collection Period	from 01/09/2020	to 30/09/2020

**Total overview**

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	39.231	98,5%	417.915.820,51	98,1%
0 < Overdue <= 1 month	359	0,9%	4.660.331,02	1,1%
1 < Overdue <= 2 months	93	0,2%	1.164.843,98	0,3%
2 < Overdue <= 3 months	31	0,1%	370.112,25	0,1%
3 < Overdue <= 4 months	32	0,1%	452.106,38	0,1%
4 < Overdue <= 5 months	18	0,0%	306.178,05	0,1%
5 < Overdue <= 6 months	36	0,1%	328.078,54	0,1%
6 < Overdue <= 7 months	26	0,1%	298.803,41	0,1%
7 < Overdue <= 8 months	20	0,1%	325.795,24	0,1%
<b>Total</b>	<b>39.846</b>	<b>100%</b>	<b>425.822.069</b>	<b>100%</b>

**-> Thereof requests for COVID 19 deferrals**

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	1.069	92,6%	16.053.455,41	92,5%
0 < Overdue <= 1 month	57	4,9%	892.643,11	5,1%
1 < Overdue <= 2 months	15	1,3%	264.795,36	1,5%
2 < Overdue <= 3 months	5	0,4%	73.766,14	0,4%
3 < Overdue <= 4 months	2	0,2%	34.465,55	0,2%
4 < Overdue <= 5 months	1	0,1%	6.613,54	0,0%
5 < Overdue <= 6 months	3	0,3%	12.424,33	0,1%
6 < Overdue <= 7 months	1	0,1%	2.705,29	0,0%
7 < Overdue <= 8 months	1	0,1%	21.384,93	0,1%
<b>Total</b>	<b>1.154</b>	<b>100,0%</b>	<b>17.362.253,66</b>	<b>100,0%</b>