

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from 21/10/2020	to 23/11/2020	=	33 days	
Collection Period	from 01/10/2020	to 31/10/2020			

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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)		424.223.365,58 €	441.562.366,82
Scheduled Principal Payments		7.951.749,83 €	10.248.687,66
Prepayment Principal		5.499.579,54 €	4.449.677,91
Others		3.463.888,65 €	2.376.580,51
Recoveries		- €	-
Total Principal Collections		16.915.218,02 €	17.074.946,08
Total Interest Collections		1.602.821,00 €	1.448.615,47
Defaults		202.121,74	264.055,16
End of Period (after Payment Date)	38.804	407.106.025,82 €	424.223.365,58
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		15,56%	12,09%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	406.677.396,40
End of Period	389.560.056,64

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	6.100.160,95 €	no
Cash Outflow	-€ 256.760,10		
Cash Inflow	€ -		
End of Period	1,5%	5.843.400,85 €	
Required Reserve Fund	-€ 256.760,10		
Commingling Reserve			
Beginning of Period	18.000.000,00		no
Commingling Reserve Required Amount	18.000.000,00		
Commingling Reserve Distribution Amount	-		
Commingling Reserve Aggregate Distribution Amount	-		
Commingling Reserve Increases Amount	100.000,00		
Commingling Reserve Release Amount	-		
End of Period (rounded up to nearest 50.000)	18.100.000,00		

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3. Performance Data

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Note Balance

Beginning of Period	406.677.396,40 €
End of Period	389.560.056,64 €

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	1.315.062,34 €

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	399.404,19 €

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	341.715,38 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,37%
Cumulative Default Level previous period	0,41%
Cumulative Default Level current period	0,45%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,22%
Delinquency Level current period	0,20%

Trigger Breach (if higher than 0.60% for 2 consecutive Calculation Dates)

NO

Principal Deficiency Amount Shortfall

NO

Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero)

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	107
Number of Contracts being 61-90 Days delinquent	39
Number of Contracts being 91-120 Days delinquent	24
Gross instalments being 31-60 days delinquent	29.168,40
Gross instalments being 61-90 days delinquent	7.742,18
Gross instalments being 91-120 days delinquent	7.178,00
Current Period Termination	637.244,59
Cumulative Termination	4.956.016,99
New number of Contracts being terminated	49,00
Total number of Contracts being terminated	552,00
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	341.677.396,40 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	17.117.339,76	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	324.560.056,64 €	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	0,60	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,262	0,96	1,96	2,96		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	33 days	33 days	33 days	33 days	33 days		33 days
Principal Outstanding Beginning 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 €
> Principal Repayment	17.117.339,76 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	324.560.056,64 €	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 €	4.323,00 €	17.636,67 €	28.776,00 €	29.866,83 €		17.683,33 €
Interest Payment	0,00 €	4.323,00 €	17.636,67 €	28.776,00 €	29.866,83 €		17.683,33 €
Initial total CE (Subordination, Reserve)							
Current CE	17,59%	17,38%	12,55%	8,69%	6,04%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

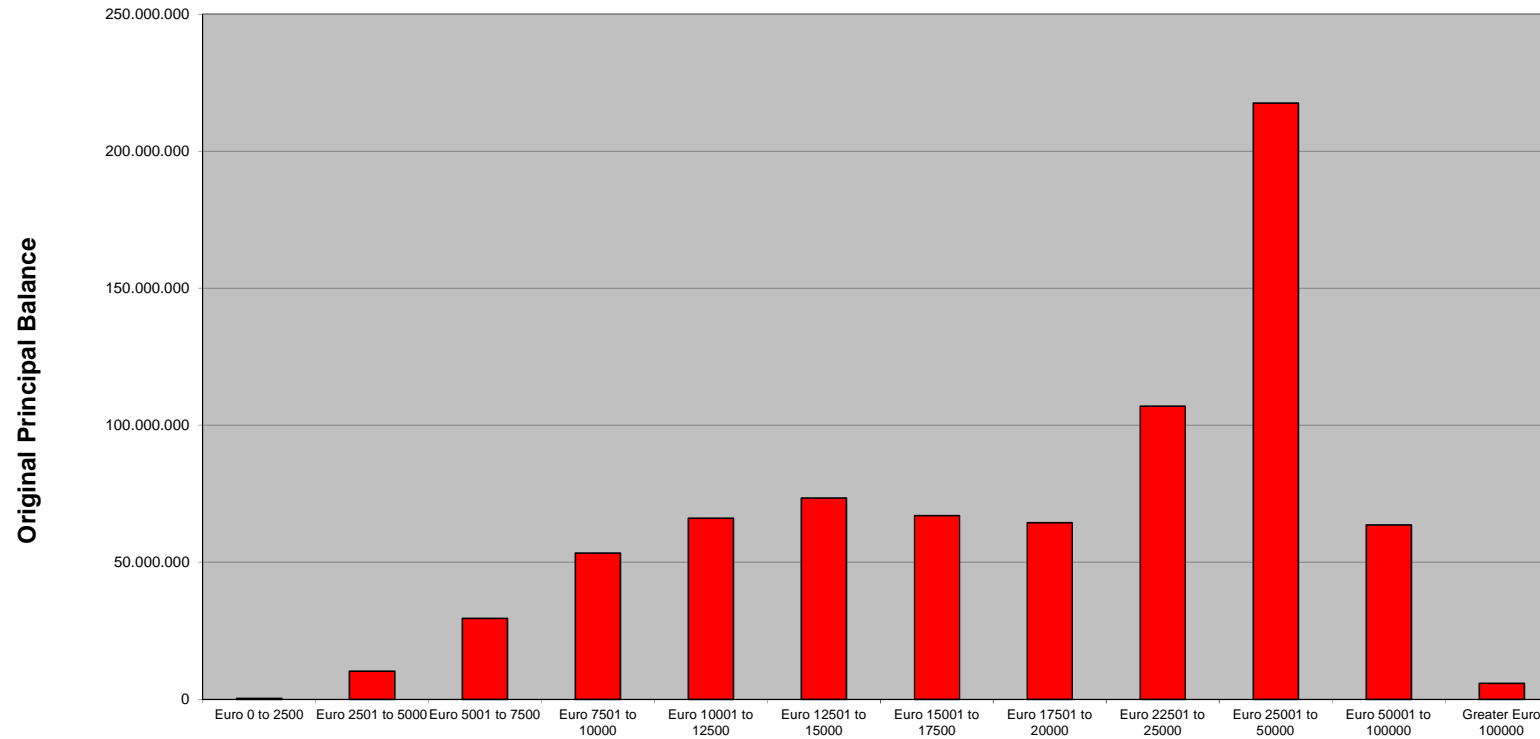
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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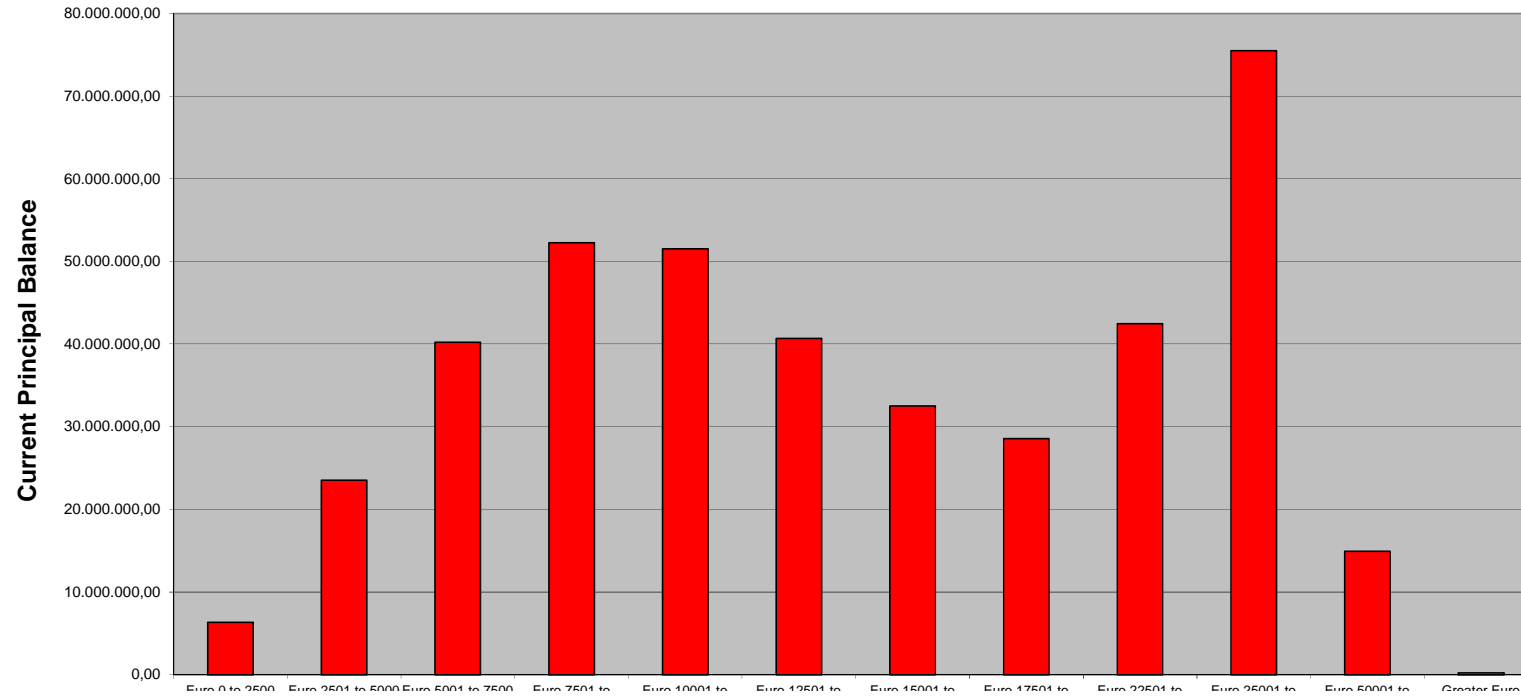
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.345.071,00	1,6%	4.587	11,8%
Euro 2501 to 5000	23.524.647,41	5,8%	6.183	15,9%
Euro 5001 to 7500	40.220.733,21	9,8%	6.461	16,7%
Euro 7501 to 10000	52.260.157,96	12,8%	5.984	15,4%
Euro 10001 to 12500	51.532.546,60	12,6%	4.610	11,9%
Euro 12501 to 15000	40.675.652,48	10,0%	2.978	7,7%
Euro 15001 to 17500	32.501.438,79	8,0%	2.005	5,2%
Euro 17501 to 20000	28.561.190,18	7,0%	1.525	3,9%
Euro 22501 to 25000	42.470.981,58	10,4%	1.914	4,9%
Euro 25001 to 50000	75.500.845,62	18,5%	2.309	6,0%
Euro 50001 to 100000	14.924.430,19	3,7%	246	0,6%
Greater Euro 100000	239.678,35	0,1%	2	0,0%
Total	408.757.373,37	100,0%	38.804	100,0%

Statistics	in EUR
Average Amount	10.533,90

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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	258.949,17	0,06%	9
2	165.728,36	0,04%	9
3	161.838,93	0,04%	19
4	159.299,86	0,04%	9
5	139.262,92	0,03%	1
6	136.952,99	0,03%	19
7	129.240,25	0,03%	11
8	124.066,07	0,03%	2
9	123.263,35	0,03%	2
10	121.387,65	0,03%	2
11	120.342,92	0,03%	8
12	116.949,16	0,03%	2
13	115.549,35	0,03%	2
14	114.853,56	0,03%	8
15	113.671,08	0,03%	12
16	109.910,51	0,03%	17
17	109.224,05	0,03%	8
18	106.450,08	0,03%	2
19	106.292,54	0,03%	11
20	100.415,43	0,02%	1
	2.633.648,23	0,64%	154

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8. Geographical Distribution

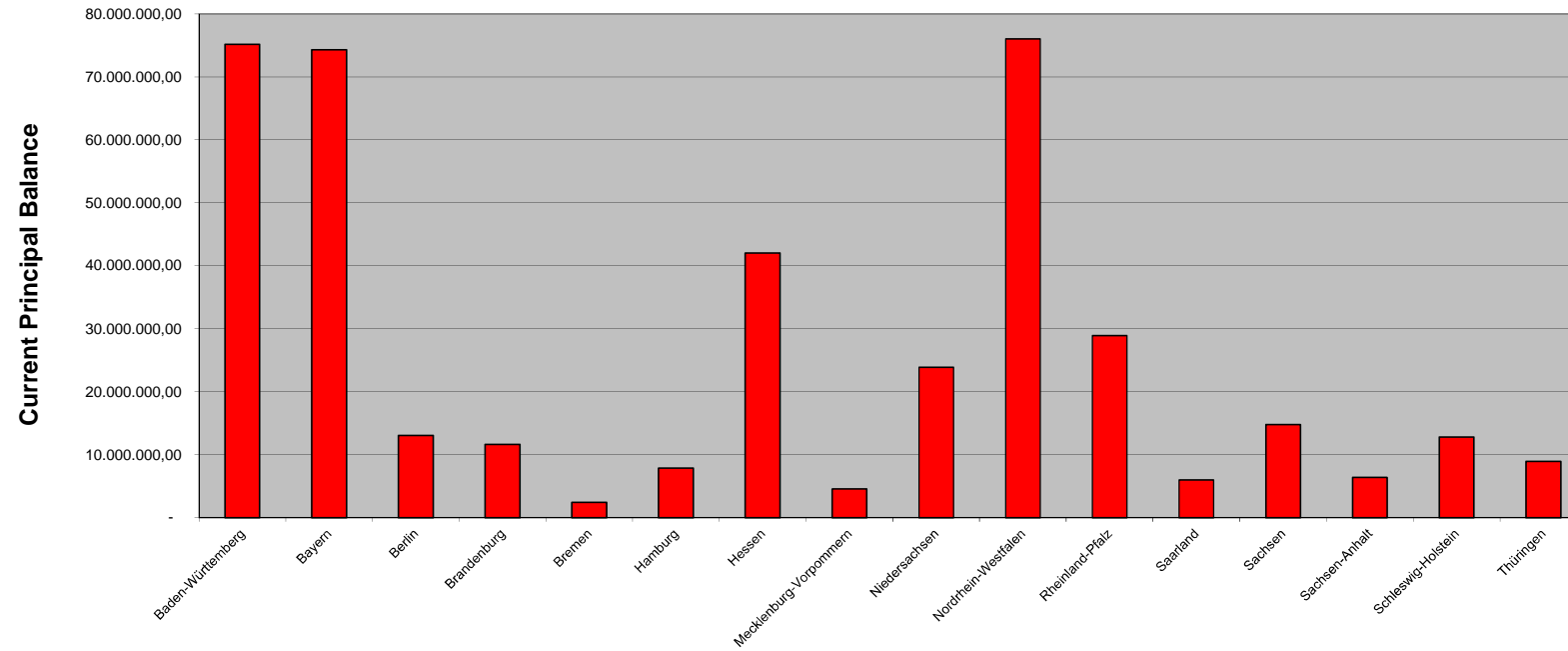
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	75.175.324,93	18,4%	7.577	19,5%
Bayern	74.324.594,73	18,2%	7.327	18,9%
Berlin	13.065.805,41	3,2%	1.061	2,7%
Brandenburg	11.642.257,76	2,8%	987	2,5%
Bremen	2.417.915,93	0,6%	271	0,7%
Hamburg	7.868.818,64	1,9%	671	1,7%
Hessen	41.998.189,45	10,3%	3.799	9,8%
Mecklenburg-Vorpomm	4.560.206,52	1,1%	473	1,2%
Niedersachsen	23.890.591,20	5,8%	2.197	5,7%
Nordrhein-Westfalen	76.045.827,66	18,6%	6.980	18,0%
Rheinland-Pfalz	28.907.208,14	7,1%	2.793	7,2%
Saarland	5.994.456,13	1,5%	585	1,5%
Sachsen	14.783.168,05	3,6%	1.289	3,3%
Sachsen-Anhalt	6.395.986,16	1,6%	668	1,7%
Schleswig-Holstein	12.782.886,71	3,1%	1.226	3,2%
Thüringen	8.904.135,95	2,2%	900	2,3%
Total	408.757.373,37	100,00%	38.804	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	284.974.525,92	69,7%	23.957	61,74%
Used	123.782.847,45	30,3%	14.847	38,26%
Total	408.757.373,37	100%	38.804	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	351.578.607,80	86,01%	32.903	84,79%
LCV	57.178.765,57	13,99%	5.901	15,21%
Total	408.757.373,37	100%	38.804	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	89.371.528,55	21,9%	10.559	27,2%
Without CPI	319.385.844,82	78,1%	28.245	72,8%
Total	408.757.373,37	100,0%	38.804	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	143.910.207,04	35,2%	20.986	54,1%
Yes	212.831.050,81	52,1%	13.626	35,1%
- of which balloon rates	135.482.202,27	33,1%	n.a	n.a
- of which regular installments	77.348.848,54	18,9%	n.a	n.a
PCP (Formula)	52.016.115,52	12,7%	4.192	10,8%
- of which balloons	34.013.216,36	8,3%	n.a	n.a
- of which regular installments	18.002.899,16	4,4%	n.a	n.a
	408.757.373,37	100%	38.804	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	65	0,5%	568.215	93,6%
25 to 36 months	2.304	16,9%	31.745.681	83,1%
37 to 48 months	6.756	49,6%	107.984.781	68,4%
49 to 60 months	2.697	19,8%	42.907.732	54,9%
61 to 72 months	849	6,2%	14.492.341	43,4%
73 to 96 months	950	7,0%	15.125.147	40,2%
Total	13.626	100%	212.831.050,81	63,9%

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
bis 12	2.804	20,6%	36.510.624,85	87,8%
bis 24	5.425	39,8%	82.853.831,35	68,7%
bis 36	3.714	27,3%	62.965.639,94	56,8%
bis 48	1.174	8,6%	20.632.126,70	41,8%
bis 60	506	3,7%	9.794.473,82	35,6%
bis 72	1	0,0%	10.806,42	1,4%
Total	13.624	100%	212.767.503,08	63,9%

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12. Payment Methods

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<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	399.619.400,95	97,8%	38.087	98,2%
Other	9.137.972,42	2,2%	717	1,8%
Total	408.757.373,37	100,0%	38.804	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	408.757.373,37	100,0%	38.804	100,0%
Total	408.757.373,37	100,0%	38.804	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	373.399.403,93	91,3%	33.761	87,0%
NO	35.357.969,44	8,7%	5.043	13,0%
Total	408.757.373,37	100,0%	38.804	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.593,09	13.785,55
Average purchase price	26.615,62	28.681,38
Downpayment in %	47,31%	48,06%

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13. Customer Yield

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Interest Period	from	21/10/2020	to	23/11/2020 = 33 days
Collection Period	from	01/10/2020	to	31/10/2020

Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	36.876.355,94	9,02%	2.295	5,91%
1,01 to 2%	40.585.959,54	9,93%	4.220	10,88%
2,01 to 3%	102.955.138,09	25,19%	8.807	22,70%
3,01 to 4%	142.440.471,97	34,85%	12.908	33,26%
4,01 to 5%	64.342.961,52	15,74%	7.094	18,28%
5,01 to 6%	16.450.573,05	4,02%	2.544	6,56%
6,01 to 7%	4.526.105,62	1,11%	846	2,18%
7,01 to 8%	466.042,84	0,11%	68	0,18%
8,01 to 9%	61.514,34	0,02%	11	0,03%
9,01 to 10%	52.250,46	0,01%	11	0,03%
Greater 10%	0,00	0,00%	0	0,00%
Total	408.757.373,37	100%	38.804,00	100%

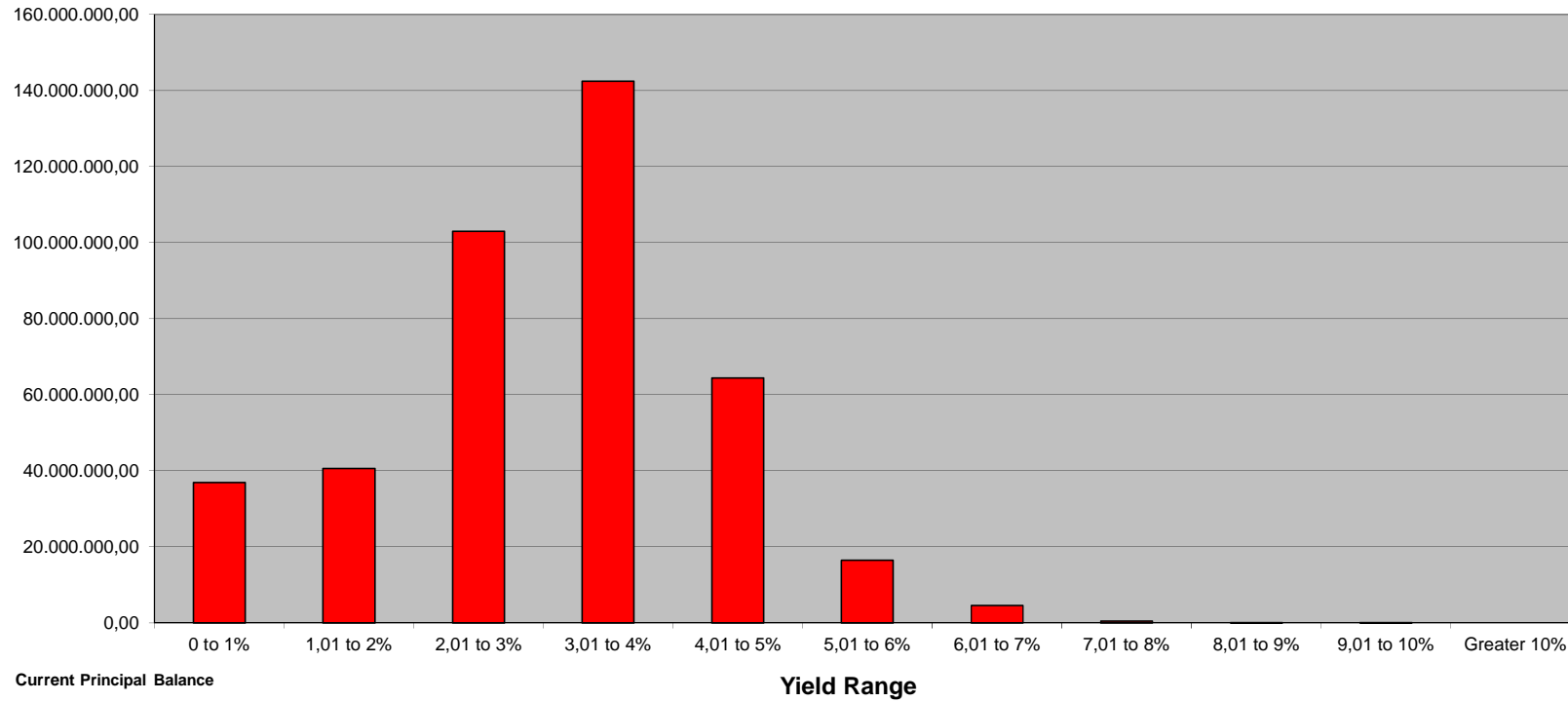
Statistics	in %
WA Interest	3,33

* runs from .00 to .99

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Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	



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Monthly Investor Report

14. Seasoning

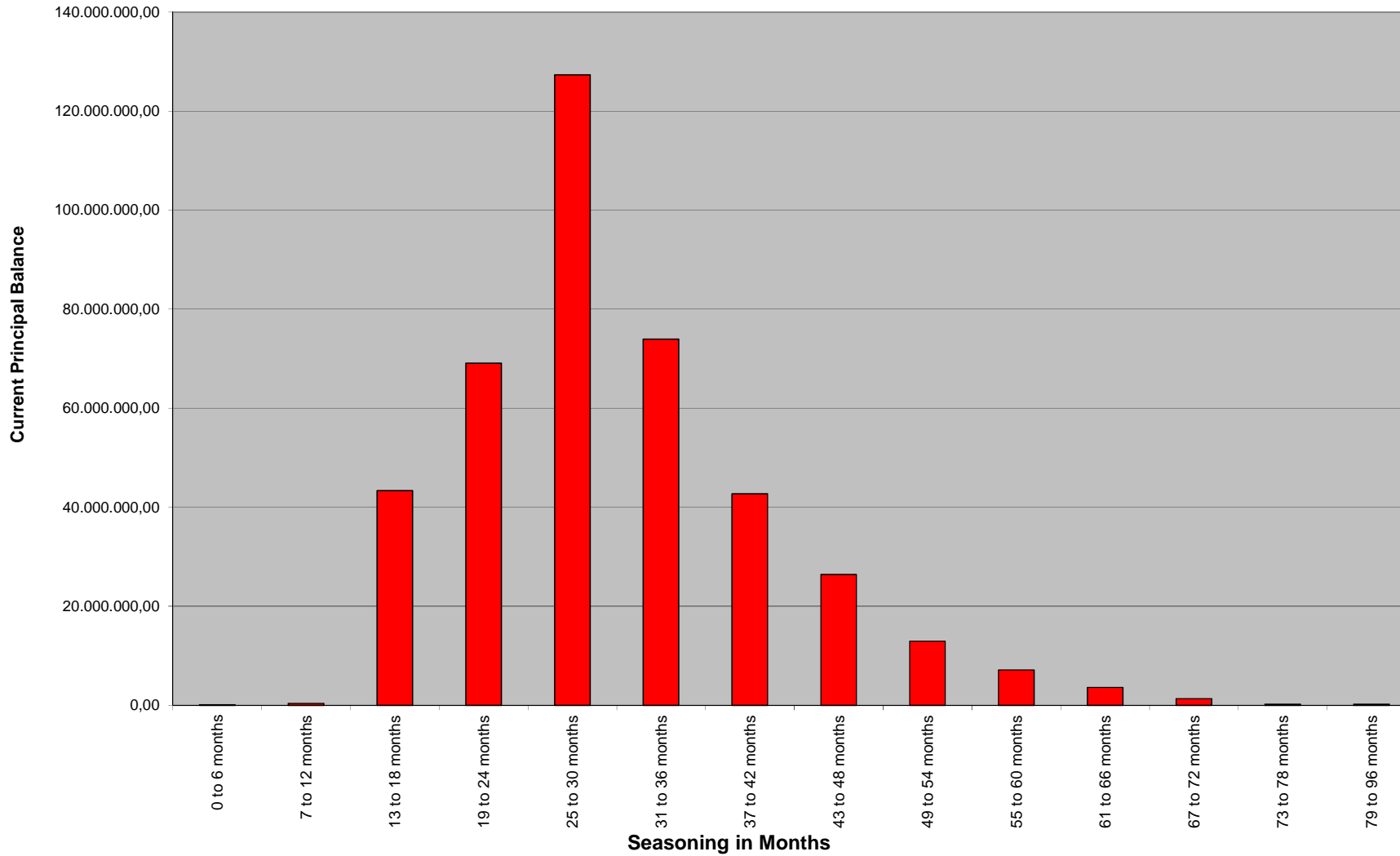
Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

<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	110.766,45	0,03%	7	0,02%
7 to 12 months	372.262,84	0,09%	38	0,10%
13 to 18 months	43.329.601,36	10,60%	3.574	9,21%
19 to 24 months	69.061.026,13	16,90%	5.649	14,56%
25 to 30 months	127.340.781,68	31,15%	10.687	27,54%
31 to 36 months	73.918.829,53	18,08%	7.055	18,18%
37 to 42 months	42.697.932,98	10,45%	5.130	13,22%
43 to 48 months	26.389.586,31	6,46%	3.510	9,05%
49 to 54 months	12.957.278,37	3,17%	1.420	3,66%
55 to 60 months	7.163.708,70	1,75%	897	2,31%
61 to 66 months	3.620.662,93	0,89%	540	1,39%
67 to 72 months	1.343.988,38	0,33%	214	0,55%
73 to 78 months	221.355,35	0,05%	42	0,11%
79 to 96 months	229.592,36	0,06%	41	0,11%
Total	408.757.373,37	100,00%	38.804	100,00%

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14.1 Seasoning (Graph)

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	



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Monthly Investor Report

15. Remaining Term

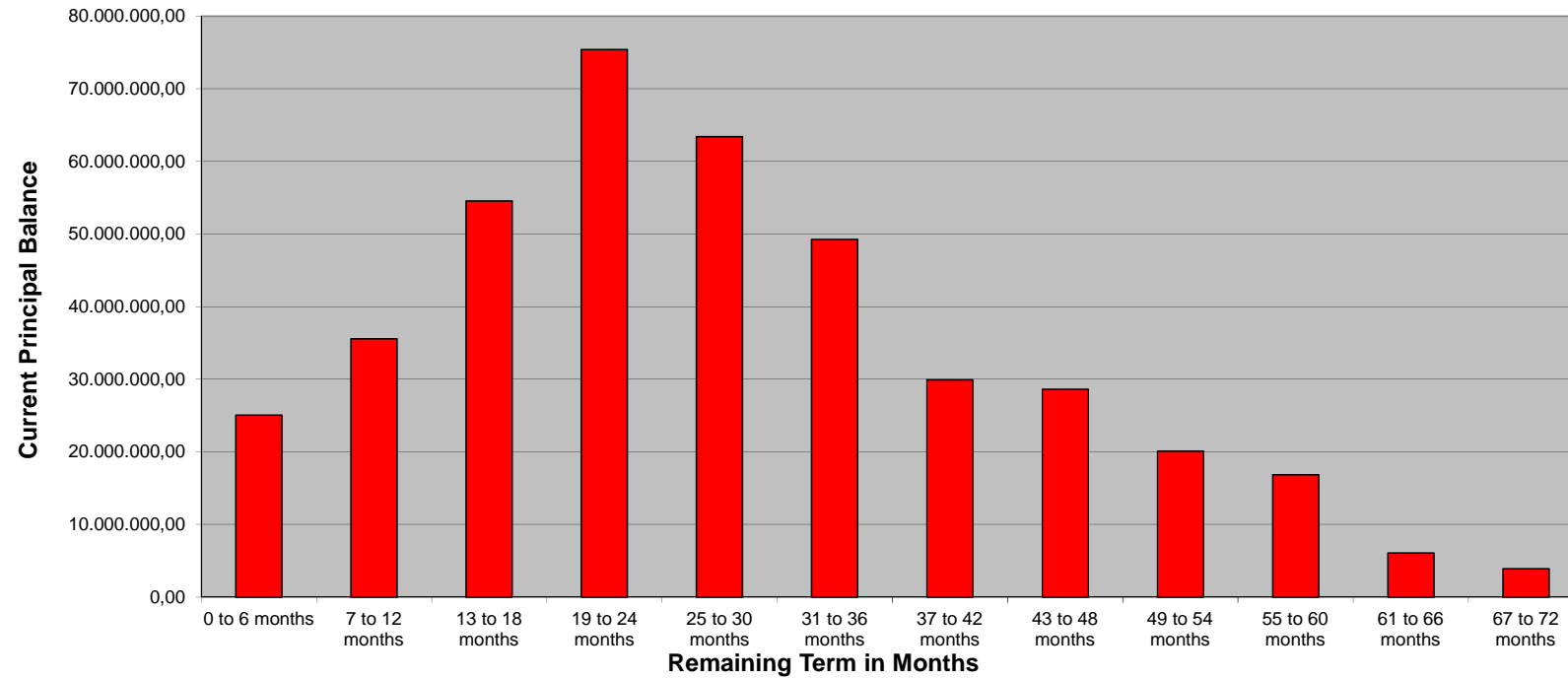
Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

<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	25.054.971,12	6,13%	4.265	10,99%
7 to 12 months	35.564.937,87	8,70%	4.768	12,29%
13 to 18 months	54.520.196,80	13,34%	5.559	14,33%
19 to 24 months	75.385.756,59	18,44%	6.609	17,03%
25 to 30 months	63.396.309,33	15,51%	5.085	13,10%
31 to 36 months	49.240.277,86	12,05%	4.128	10,64%
37 to 42 months	29.922.690,12	7,32%	2.525	6,51%
43 to 48 months	28.594.876,67	7,00%	2.267	5,84%
49 to 54 months	20.073.452,96	4,91%	1.544	3,98%
55 to 60 months	16.843.223,74	4,12%	1.298	3,35%
61 to 66 months	6.077.184,19	1,49%	463	1,19%
67 to 72 months	3.888.384,70	0,95%	281	0,72%
73 to 96 months	195.111,42	0,05%	12	0,03%
Total	408.757.373,37	100,00%	38.804	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	



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16. Original Term

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

<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	7.660,75	0,00%	7	0,02%
13 to 18 months	54.372,66	0,01%	44	0,11%
19 to 24 months	1.822.307,22	0,45%	512	1,32%
25 to 30 months	1.136.565,51	0,28%	412	1,06%
31 to 36 months	47.921.647,41	11,72%	5.477	14,11%
37 to 42 months	3.152.813,75	0,77%	637	1,64%
43 to 48 months	159.147.969,19	38,93%	13.964	35,99%
49 to 54 months	3.653.113,03	0,89%	508	1,31%
55 to 60 months	79.879.196,70	19,54%	7.183	18,51%
61 to 66 months	4.632.740,15	1,13%	491	1,27%
67 to 72 months	33.733.116,29	8,25%	2.832	7,30%
73 to 78 months	3.665.073,24	0,90%	326	0,84%
79 to 96 months	69.837.600,25	17,09%	6.405	16,51%
> 96 months	113.197,22	0,03%	6	0,02%
Total	408.757.373,37	100%	38.804,00	100%

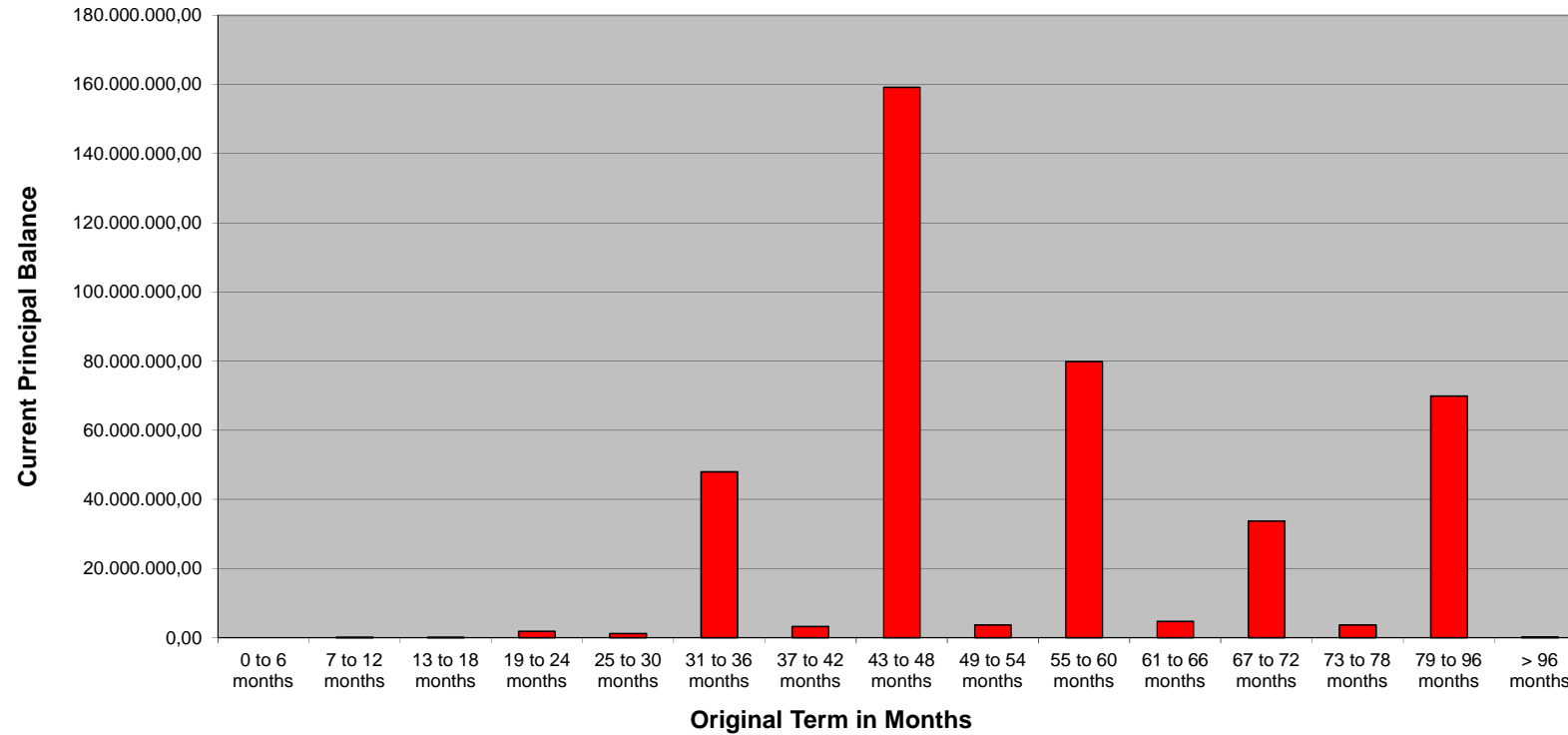
Statistics

WA Original Term	58,47
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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	



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17. Manufacturer

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

<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	217.802.951,95	53,28%	26.947	69,44%
Lancia	572.623,86	0,14%	109	0,28%
Alfa Romeo	19.907.085,46	4,87%	1.403	3,62%
Maserati	4.039.291,01	0,99%	97	0,25%
Jeep	63.113.438,68	15,44%	3.636	9,37%
others	103.321.982,41	25,28%	6.612	17,04%
-> Ferrari	259.067,37	0,06%	3	0,01%
-> Jaguar	23.454.266,45	5,74%	1.026	2,64%
-> LandRover	55.371.641,54	13,55%	2.373	6,12%
-> Chrysler	51.249,62	0,01%	14	0,04%
-> Dodge	993.623,73	0,24%	49	0,13%
-> others	23.192.133,70	5,67%	3.147	8,11%
	408.757.373,37	100,00%	38.804,00	100,00%

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18. Priority of Payments

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

Priority of Payments during the Revolving Period

N/A

Available Distribution Amount	+	-
1. Payable Expenses	-	-
2. to credit into Expenses Account the Withholding Amount	-	-
3. Remuneration to the Trustee	-	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-	-
6. Interest on Class A	-	-
7. Interest on Class B	-	-
8. Interest on Class C	-	-
9. Interest on Class D	-	-
10. Interest on Class E	-	-
11. Required Reserved Amount on the Reserve Account	-	-
Portfolios/Redeemed Senior Notes	-	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-	-
14. Termination payments if the swap counterparty is the defaulting party	-	-
15. Any amount due and payable, but not already paid, to Originator and Servicer	-	-
16. Interest on Class M	-	-
16. Additional servicing fee	-	-
17. Transaction Gain payments to the shareholder of the issuer	-	-

Priority of Payments during the Amortisation Period

Payment

Available Distribution Amount	+	18.774.799,12
1. Payable Expenses	-	57.252,52
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	-	367.680,12
5. to pay pari passu and pro rata to the Swap Counterparty	-	132.339,60
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	4.323,00
8. Class C Interest Amount	-	17.636,67
9. Class D Interest Amount	-	28.776,00
10. Class E Interest Amount	-	29.866,83
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	17.117.339,76
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 B 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	-	170.683,33
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-	-
21. Additional Servicing Fee	-	848.801,29
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	04/11/2020	
Payment Date	23/11/2020	
Period No	23	
Monthly Period	01.10.2020 - 31.10.2020	
Interest Period	from 21/10/2020	to 23/11/2020 = 33 days
Collection Period	from 01/10/2020	to 31/10/2020

	416.160.056,6	324.560.056,6	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	57.252,52 €	<u>44.650,80</u>	<u>2.476,32</u>	<u>2.751,47</u>	<u>2.201,17</u>	<u>1.513,31</u>	<u>3.659,45</u>
Interest accrued for the Period	251.285,83 €	- €	4.323,00 €	17.636,67 €	28.776,00 €	29.866,83 €	3.659,45 €
Interest Payments	251.285,83 €	- €	4.323,00 €	17.636,67 €	28.776,00 €	29.866,83 €	3.659,45 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		406.677.396,40
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		123.019,91

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21. Retention

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	341.677.396,40	83,59%
Class B Notes	18.000.000,00	4,40%
Class C Notes	20.000.000,00	4,89%
Class D Notes	16.000.000,00	3,91%
Class E Notes	11.000.000,00	2,69%
Class M Notes	26.600.000,00	6,51%

Retention Amount	EUR	%
Minimum Retention Class A	17.083.869,82	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	17.083.869,82	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 "AIFMD") 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) AIFMD 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	23/11/2020	=	33 days
Collection Period	31/10/2020		

		Moody's			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Joint Lead Managers:	CA-CIB	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
	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	NEGATIVE
Paying Agent:	BNP Paribas Securities Services, Luxembourg	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
Swap Counterparty:	FCA BANK Deutschland GMBH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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23. Counterparties II

Reporting Date		04/11/2020				
Payment Date		23/11/2020				
Period No		23				
Monthly Period		01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	=	33 days
Collection Period	from	01/10/2020	to	31/10/2020		

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

Data Trustee: **TMF Administration Services Limited**

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

Corporate Administration: **TMF Deutschland AG**

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24. Issuer Information

Reporting Date		04/11/2020				
Payment Date		23/11/2020				
Period No		23				
Monthly Period		01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	=	33 days
Collection Period	from	01/10/2020	to	31/10/2020		

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

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

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25. Originator, Servicer

Reporting Date	04/11/2020				
Payment Date	23/11/2020				
Period No	23				
Monthly Period	01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

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

Moody's
Long Term
Baa1

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25. Glossary

Reporting Date		04/11/2020				
Payment Date		23/11/2020				
Period No		23				
Monthly Period		01.10.2020 - 31.10.2020				
Interest Period	from	21/10/2020	to	23/11/2020	=	33 days
Collection Period	from	01/10/2020	to	31/10/2020		

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

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27. Portfolio Performance / Effects of COVID 19

Reporting Date			04/11/2020		
Payment Date			23/11/2020		
Period No			23		
Monthly Period			01.10.2020 - 31.10.2020		
Interest Period	from	21/10/2020	to	23/11/2020	= 33 days
Collection Period	from	01/10/2020	to	31/10/2020	

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	38.061	98,1%	399.347.781,69	97,7%
0 < Overdue <= 1 month	316	0,8%	4.377.198,54	1,1%
1 < Overdue <= 2 months	107	0,3%	1.315.062,34	0,3%
2 < Overdue <= 3 months	39	0,1%	399.404,19	0,1%
3 < Overdue <= 4 months	24	0,1%	341.715,38	0,1%
4 < Overdue <= 5 months	31	0,1%	492.070,80	0,1%
5 < Overdue <= 6 months	16	0,0%	276.857,39	0,1%
6 < Overdue <= 7 months	33	0,1%	264.482,54	0,1%
7 < Overdue <= 8 months	177	0,5%	1.942.800,50	0,5%
Total	38.804	100%	408.757.373	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	1.041	92,5%	15.192.811,81	91,6%
0 < Overdue <= 1 month	53	4,7%	891.733,56	5,4%
1 < Overdue <= 2 months	17	1,5%	339.376,33	2,0%
2 < Overdue <= 3 months	4	0,4%	60.623,13	0,4%
3 < Overdue <= 4 months	1	0,1%	12.528,00	0,1%
4 < Overdue <= 5 months	3	0,3%	54.081,75	0,3%
5 < Overdue <= 6 months	1	0,1%	6.645,09	0,0%
6 < Overdue <= 7 months	3	0,3%	12.419,33	0,1%
7 < Overdue <= 8 months	2	0,2%	24.500,49	0,1%
Total	1.125	100,0%	16.594.719,49	100,0%