

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

**Cover Sheet Monthly Investor Report**

Reporting Date	03/12/2020		
Payment Date	21/12/2020		
Period No	24		
Monthly Period	01.11.2020 - 30.11.2020		
Interest Period from	23/11/2020	to	21/12/2020 = 28 days
Collection Period from	01/11/2020	to	30/11/2020

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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>407.106.025,82 €</b>	<b>424.223.365,58</b>
Scheduled Principal Payments		10.784.983,83 €	7.951.749,83
Prepayment Principal		4.388.184,07 €	5.499.579,54
Others		2.243.099,03 €	3.463.888,65
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>17.416.266,93 €</b>	<b>16.915.218,02</b>
<b>Total Interest Collections</b>		<b>1.638.608,62 €</b>	<b>1.602.821,00</b>
<b>Defaults</b>		<b>229.913,20</b>	<b>202.121,74</b>
<b>End of Period (after Payment Date)</b>	<b>37.719</b>	<b>389.459.845,69 €</b>	<b>407.106.025,82</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,93%	15,56%
<b>New sale Offer</b>		- €	-

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**2. Reserve Accounts**

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**Notes Balance**

Beginning of Period	389.560.056,64
End of Period	371.913.876,51

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	5.843.400,85 €	no
Cash Outflow	-€ 264.692,70		
Cash Inflow	€ -		
End of Period	1,5%	5.578.708,15 €	
Required Reserve Fund	-€ 264.692,70		

**Commingling Reserve**

Beginning of Period	18.100.000,00	no
Commingling Reserve Required Amount	18.100.000,00	
Commingling Reserve Distribution Amount	200.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	200.000,00	
End of Period (rounded up to nearest 50.000)	17.900.000,00	

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#### 3. Performance Data

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#### Note Balance

Beginning of Period	389.560.056,64 €
End of Period	371.913.876,51 €

#### 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	1.100.377,52 €

##### 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	450.813,06 €

##### 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	347.365,14 €

#### Early Amortisation Event

##### Cumulative Default Level

Cumulative Default Level period before previous period	0,41%
Cumulative Default Level previous period	0,45%
Cumulative Default Level current period	0,49%

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

NO

##### Delinquency Level

Delinquency Level period before previous period	0,20%
Delinquency Level current period	0,19%

##### 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	85
Number of Contracts being 61-90 Days delinquent	34
Number of Contracts being 91-120 Days delinquent	44
Gross instalments being 31-60 days delinquent	45.920,73
Gross instalments being 61-90 days delinquent	10.017,00
Gross instalments being 91-120 days delinquent	7.689,45
Current Period Termination	358.246,93
Cumulative Termination	5.314.263,92
New number of Contracts being terminated	38,00
Total number of Contracts being terminated	590,00
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
<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	324.560.056,64 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	17.646.180,13	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	306.913.876,51 €	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	0,57	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	-	0,244	0,94	1,94	2,94		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	28 days	28 days	28 days	28 days	28 days		28 days
Principal Outstanding Beginning 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 €
> Principal Repayment	17.646.180,13 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	306.913.876,51 €	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 €	3.416,00 €	14.684,44 €	24.192,00 €	25.187,56 €		14822,22 €
Interest Payment	0,00 €	3.416,00 €	14.684,44 €	24.192,00 €	25.187,56 €		14822,22 €
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	18,18%	18,09%	13,05%	9,01%	6,24%		0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

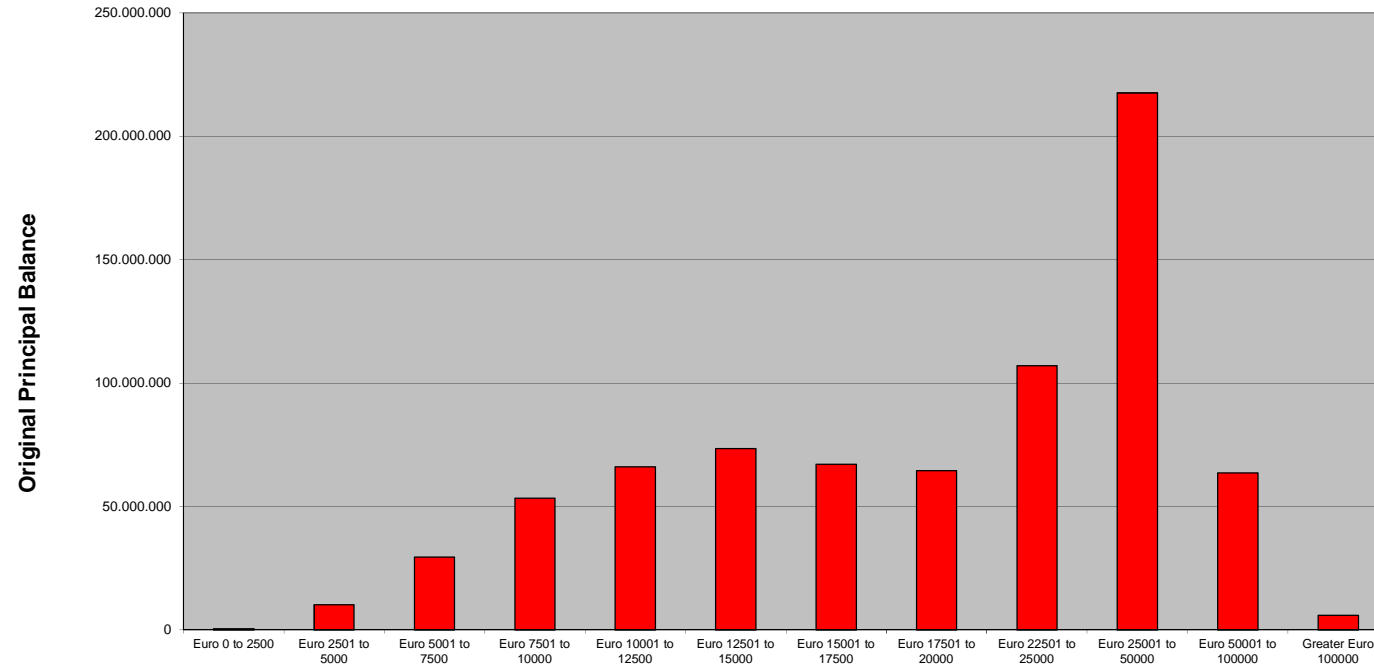
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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	6.260.530,09	1,6%	4.608	12,2%
Euro 2501 to 5000	23.405.024,62	6,0%	6.157	16,3%
Euro 5001 to 7500	39.193.936,11	10,0%	6.288	16,7%
Euro 7501 to 10000	50.741.762,20	13,0%	5.813	15,4%
Euro 10001 to 12500	49.821.848,16	12,7%	4.458	11,8%
Euro 12501 to 15000	38.509.527,10	9,8%	2.820	7,5%
Euro 15001 to 17500	30.719.046,59	7,9%	1.896	5,0%
Euro 17501 to 20000	27.572.266,15	7,1%	1.474	3,9%
Euro 22501 to 25000	39.842.535,40	10,2%	1.796	4,8%
Euro 25001 to 50000	71.365.117,85	18,2%	2.186	5,8%
Euro 50001 to 100000	13.525.028,32	3,5%	222	0,6%
Greater Euro 100000	137.774,65	0,0%	1	0,0%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,0%</b>	<b>37.719</b>	<b>100,0%</b>

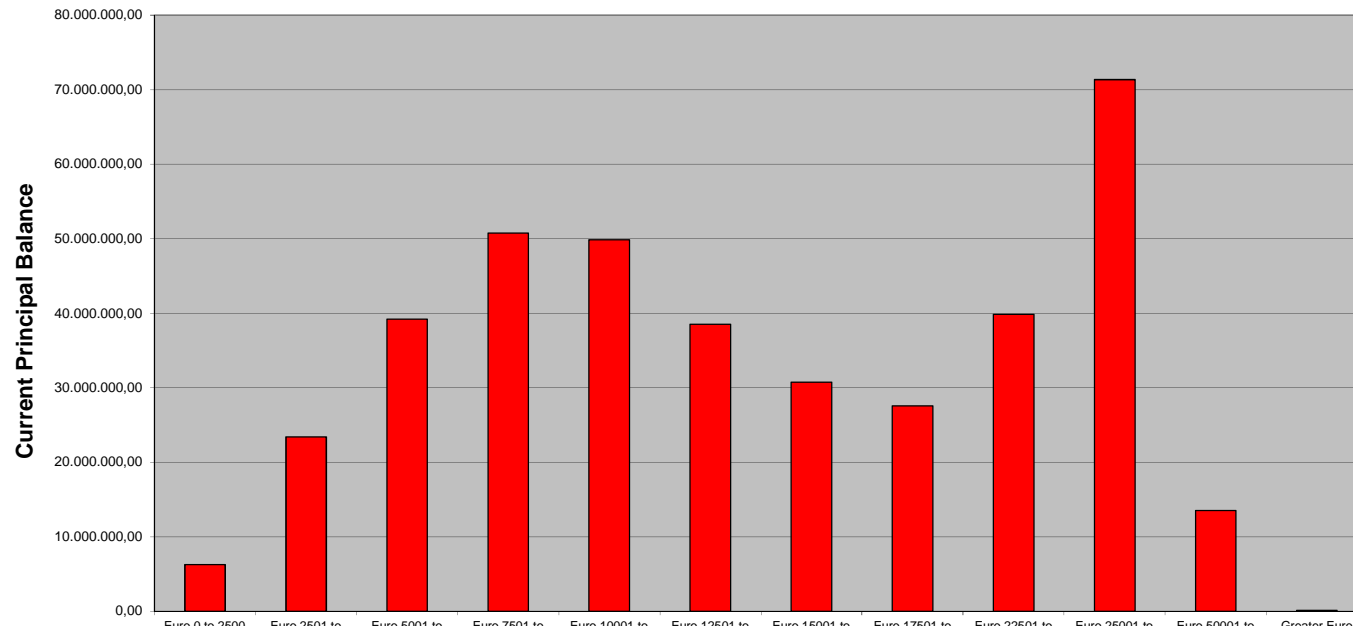
<b>Statistics</b>	<b>in EUR</b>
Average Amount	10.368,63



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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	201.867,98	0,05%	7
2	161.881,82	0,04%	9
3	156.359,49	0,04%	9
4	155.980,28	0,04%	19
5	137.774,65	0,04%	1
6	129.466,12	0,03%	19
7	125.024,32	0,03%	11
8	122.440,01	0,03%	2
9	122.319,77	0,03%	2
10	119.828,04	0,03%	2
11	117.032,48	0,03%	8
12	115.399,50	0,03%	2
13	114.323,76	0,03%	2
14	111.007,05	0,03%	8
15	109.223,25	0,03%	12
16	106.076,79	0,03%	17
17	105.463,74	0,03%	2
18	103.938,72	0,03%	8
19	102.900,45	0,03%	11
20	99.115,38	0,03%	1
	<b>2.517.423,58</b>	<b>0,64%</b>	<b>152</b>

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**8. Geographical Distribution**

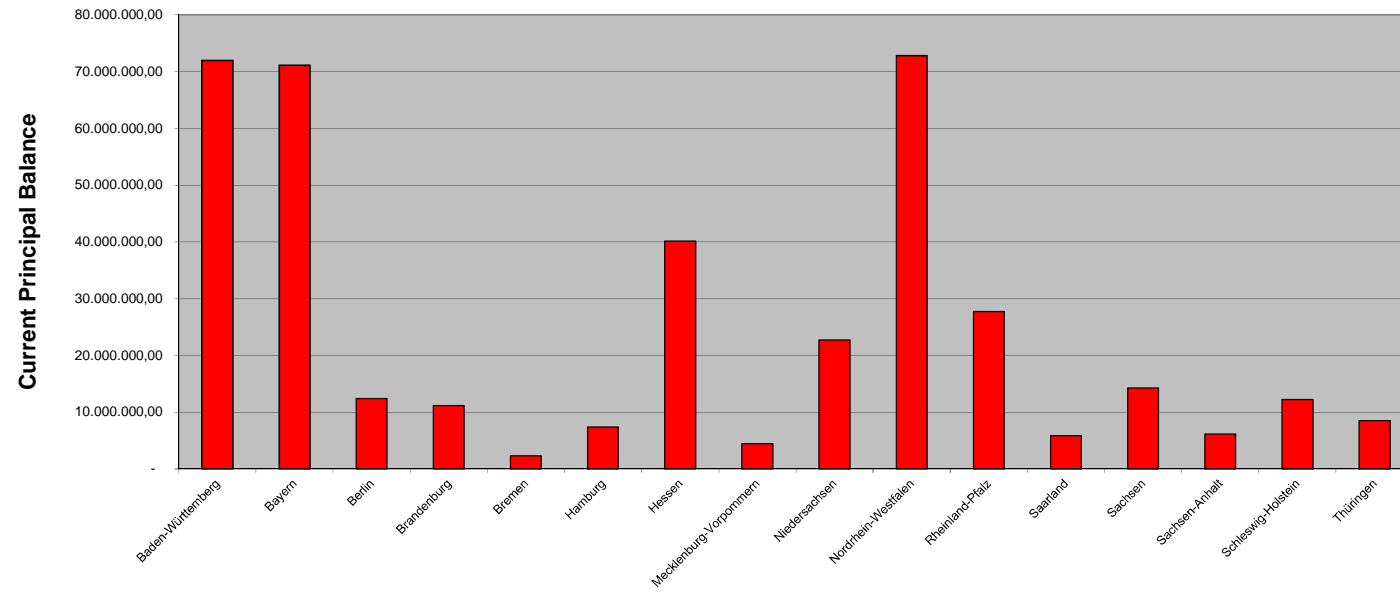
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	0,00	0,0%	-	0,0%
Baden-Württemberg	71.984.685,84	18,4%	7.355	19,5%
Bayern	71.097.990,74	18,2%	7.124	18,9%
Berlin	12.416.526,27	3,2%	1.035	2,7%
Brandenburg	11.146.901,76	2,9%	952	2,5%
Bremen	2.286.254,10	0,6%	261	0,7%
Hamburg	7.351.608,22	1,9%	649	1,7%
Hessen	40.151.675,36	10,3%	3.686	9,8%
Mecklenburg-Vorpomr	4.426.094,02	1,1%	461	1,2%
Niedersachsen	22.726.092,07	5,8%	2.130	5,6%
Nordrhein-Westfalen	72.840.417,22	18,6%	6.803	18,0%
Rheinland-Pfalz	27.725.405,60	7,1%	2.712	7,2%
Saarland	5.828.004,12	1,5%	573	1,5%
Sachsen	14.229.738,87	3,6%	1.249	3,3%
Sachsen-Anhalt	6.139.257,27	1,6%	656	1,7%
Schleswig-Holstein	12.240.727,97	3,1%	1.199	3,2%
Thüringen	8.503.017,81	2,2%	874	2,3%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,00%</b>	<b>37.719</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	273.127.558,54	69,8%	23.364	61,94%
Used	117.966.838,70	30,2%	14.355	38,06%
<b>Total</b>	<b>391.094.397,24</b>	<b>100%</b>	<b>37.719</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	336.850.232,66	86,13%	32.017	84,88%
LCV	54.244.164,58	13,87%	5.702	15,12%
<b>Total</b>	<b>391.094.397,24</b>	<b>100%</b>	<b>37.719</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	85.587.507,66	21,9%	10.254	27,2%
Without CPI	305.506.889,58	78,1%	27.465	72,8%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,0%</b>	<b>37.719</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	136.581.758,13	34,9%	20.360	54,0%
Yes	204.541.952,30	52,3%	13.287	35,2%
- of which balloon rates	132.185.236,95	33,8%	n.a	n.a
- of which regular installments	72.356.715,35	18,5%	n.a	n.a
PCP (Formula)	49.970.686,81	12,8%	4.072	10,8%
- of which balloons	33.120.917,02	8,5%	n.a	n.a
- of which regular installments	16.849.769,79	4,3%	n.a	n.a
	<b>391.094.397,24</b>	<b>100%</b>	<b>37.719</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	58	0,4%	499.323	96,3%
25 to 36 months	2.188	16,5%	29.684.747	84,5%
37 to 48 months	6.622	49,8%	104.345.671	69,4%
49 to 60 months	2.645	19,9%	41.268.172	55,8%
61 to 72 months	836	6,3%	14.093.636	44,2%
73 to 96 months	933	7,0%	14.643.249	41,0%
<b>Total</b>	<b>13.287</b>	<b>100%</b>	<b>204.541.952,30</b>	<b>64,9%</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	2.891	21,8%	37.318.744,80	88,4%
bis 24	5.469	41,2%	83.462.418,21	69,1%
bis 36	3.377	25,4%	55.795.921,55	56,5%
bis 48	1.111	8,4%	19.659.430,57	42,2%
bis 60	437	3,3%	8.273.482,68	35,4%
bis 72	1	0,0%	10.613,42	1,4%
<b>Total</b>	<b>13.286</b>	<b>100%</b>	<b>204.520.611,23</b>	<b>64,9%</b>

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

**12. Payment Methods**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

<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	382.780.167,32	97,9%	37.027	98,2%
Other	8.314.229,92	2,1%	692	1,8%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,0%</b>	<b>37.719</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	391.094.397,24	100,0%	37.719	100,0%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,0%</b>	<b>37.719</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	357.602.403,09	91,4%	32.883	87,2%
NO	33.491.994,15	8,6%	4.836	12,8%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,0%</b>	<b>37.719</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	12.575,53	13.753,32
Average purchase price	26.667,49	28.698,15
<b>Downpayment in %</b>	<b>47,16%</b>	<b>47,92%</b>



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

**13. Customer Yield**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	35.288.149,41	9,02%	2.224	5,90%
1,01 to 2%	38.228.283,00	9,77%	4.033	10,69%
2,01 to 3%	99.752.924,84	25,51%	8.682	23,02%
3,01 to 4%	136.122.742,90	34,81%	12.562	33,30%
4,01 to 5%	61.387.527,46	15,70%	6.886	18,26%
5,01 to 6%	15.554.744,36	3,98%	2.452	6,50%
6,01 to 7%	4.210.427,21	1,08%	794	2,11%
7,01 to 8%	438.774,64	0,11%	64	0,17%
8,01 to 9%	59.484,70	0,02%	11	0,03%
9,01 to 10%	51.338,72	0,01%	11	0,03%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>391.094.397,24</b>	<b>100%</b>	<b>37.719,00</b>	<b>100%</b>

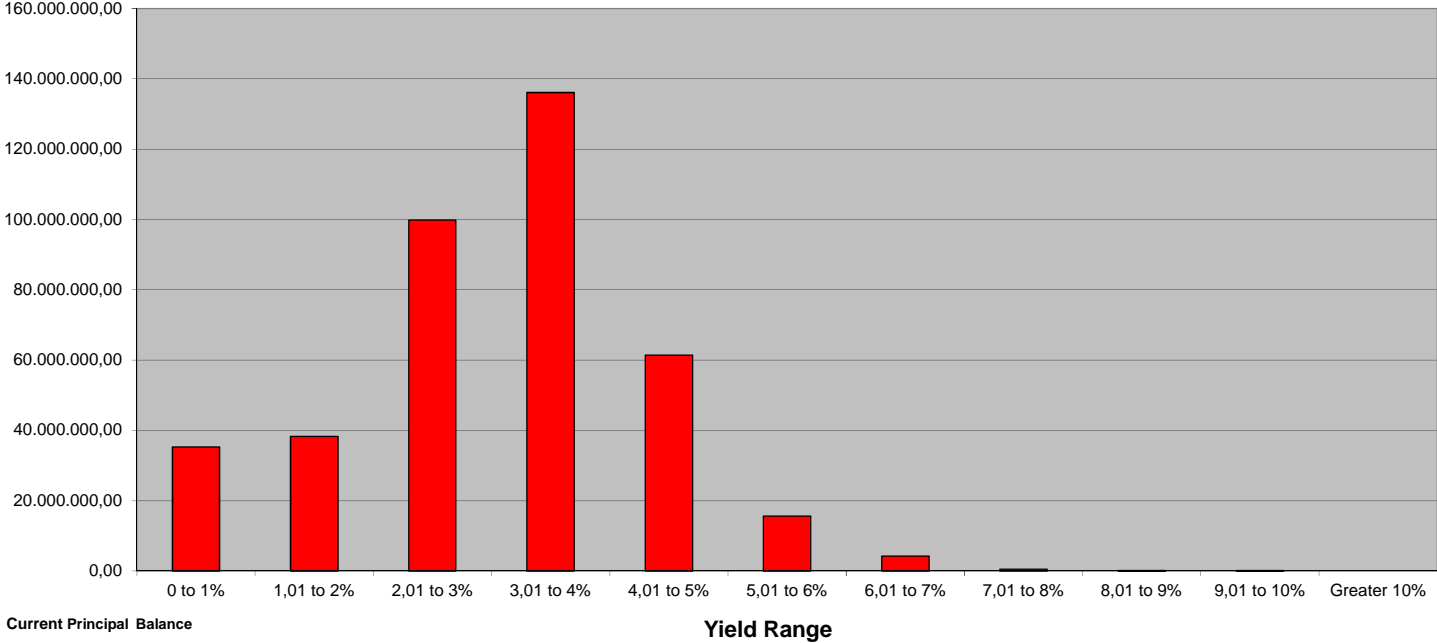
Statistics	in %
WA Interest	3,33

\* runs from .00 to .99

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Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	



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

**14. Seasoning**

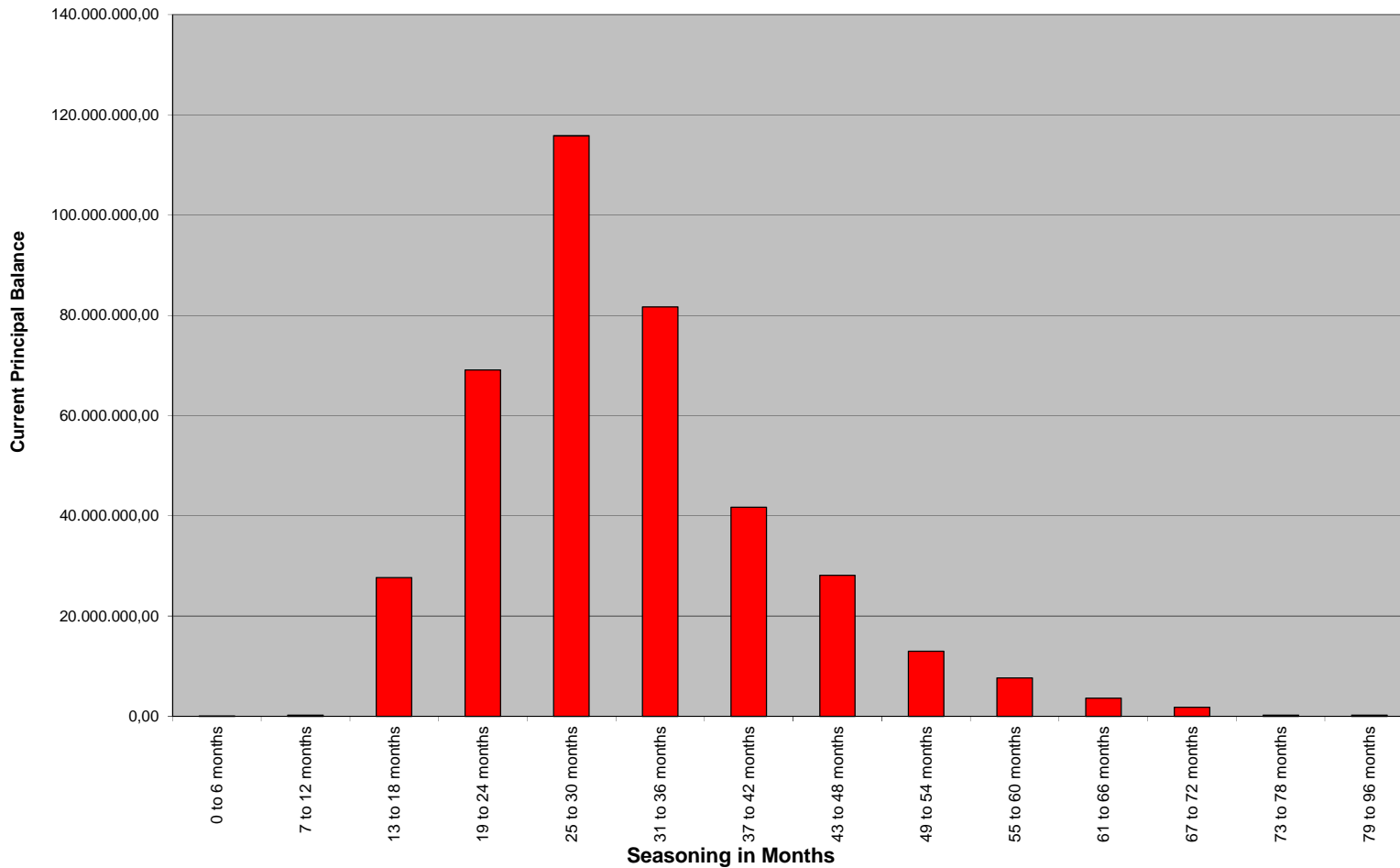
Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

<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	43.751,89	0,01%	5	0,01%
7 to 12 months	230.966,91	0,06%	23	0,06%
13 to 18 months	27.695.179,76	7,08%	2.418	6,41%
19 to 24 months	69.128.088,58	17,68%	5.585	14,81%
25 to 30 months	115.866.285,38	29,63%	9.946	26,37%
31 to 36 months	81.692.936,52	20,89%	7.539	19,99%
37 to 42 months	41.708.879,00	10,66%	4.981	13,21%
43 to 48 months	28.147.387,79	7,20%	3.888	10,31%
49 to 54 months	13.008.710,60	3,33%	1.430	3,79%
55 to 60 months	7.643.916,94	1,95%	969	2,57%
61 to 66 months	3.640.258,78	0,93%	542	1,44%
67 to 72 months	1.810.117,04	0,46%	293	0,78%
73 to 78 months	252.139,35	0,06%	49	0,13%
79 to 96 months	225.778,70	0,06%	51	0,14%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,00%</b>	<b>37.719</b>	<b>100,00%</b>

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

**14.1 Seasoning (Graph)**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	



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**15. Remaining Term**

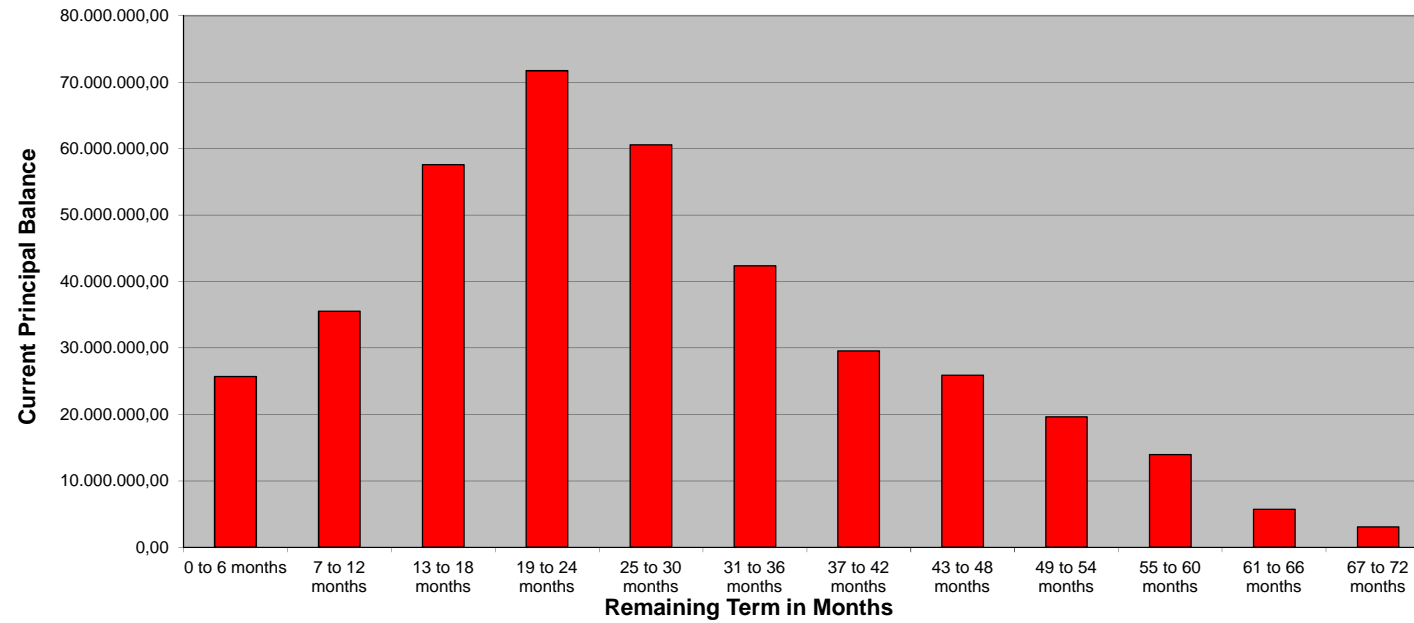
Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

<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	25.705.533,33	6,57%	4.413	11,70%
7 to 12 months	35.497.306,36	9,08%	4.718	12,51%
13 to 18 months	57.551.774,60	14,72%	5.834	15,47%
19 to 24 months	71.731.565,76	18,34%	6.230	16,52%
25 to 30 months	60.573.788,43	15,49%	5.044	13,37%
31 to 36 months	42.352.780,44	10,83%	3.652	9,68%
37 to 42 months	29.556.032,32	7,56%	2.458	6,52%
43 to 48 months	25.859.655,23	6,61%	2.093	5,55%
49 to 54 months	19.597.265,46	5,01%	1.520	4,03%
55 to 60 months	13.920.857,74	3,56%	1.094	2,90%
61 to 66 months	5.676.290,39	1,45%	436	1,16%
67 to 72 months	3.050.206,11	0,78%	226	0,60%
73 to 96 months	21.341,07	0,01%	1	0,00%
<b>Total</b>	<b>391.094.397,24</b>	<b>100,00%</b>	<b>37.719</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	



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**16. Original Term**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

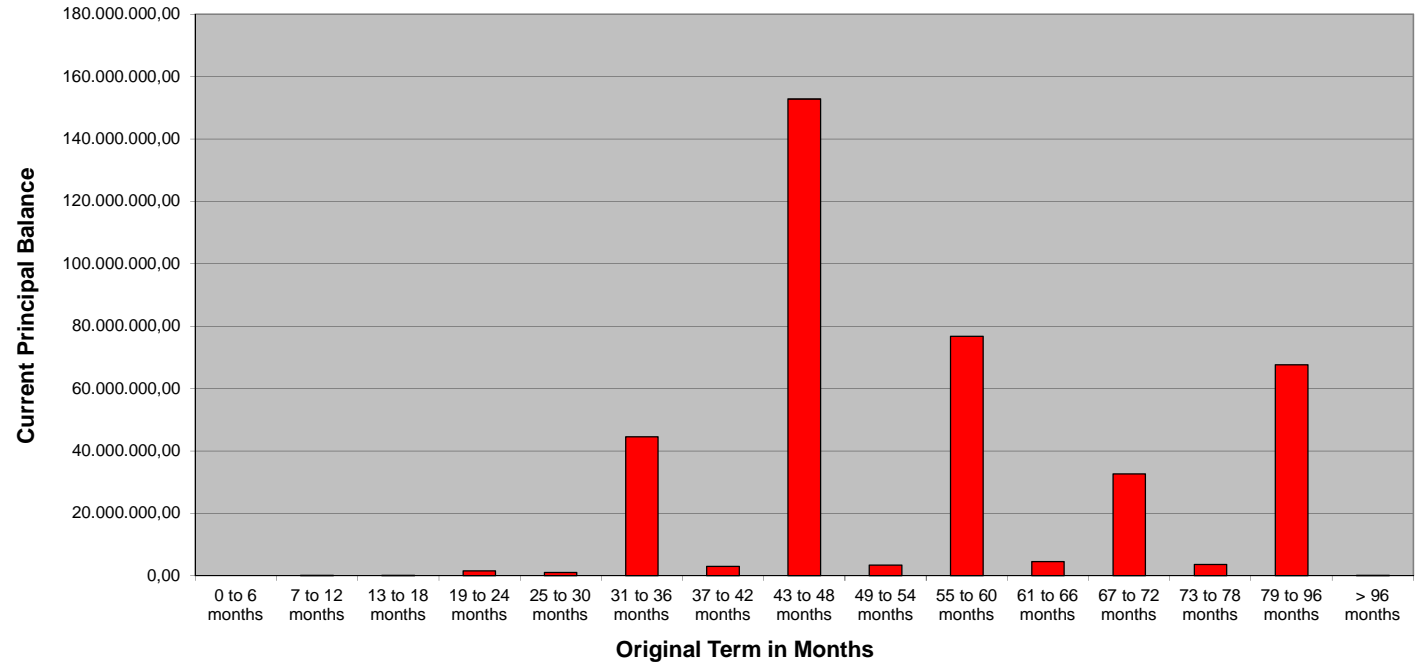
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	7.184,09	0,00%	6	0,02%
13 to 18 months	28.211,61	0,01%	32	0,08%
19 to 24 months	1.528.447,65	0,39%	433	1,15%
25 to 30 months	990.250,00	0,25%	376	1,00%
31 to 36 months	44.473.651,27	11,37%	5.133	13,61%
37 to 42 months	2.940.829,75	0,75%	603	1,60%
43 to 48 months	152.790.038,23	39,07%	13.675	36,25%
49 to 54 months	3.402.922,13	0,87%	491	1,30%
55 to 60 months	76.726.361,17	19,62%	7.067	18,74%
61 to 66 months	4.504.253,05	1,15%	485	1,29%
67 to 72 months	32.571.770,63	8,33%	2.782	7,38%
73 to 78 months	3.535.864,48	0,90%	321	0,85%
79 to 96 months	67.524.057,72	17,27%	6.310	16,73%
> 96 months	70.555,46	0,02%	5	0,01%
<b>Total</b>	<b>391.094.397,24</b>	<b>100%</b>	<b>37.719,00</b>	<b>100%</b>

Statistics	
WA Original Term	58,63

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**16.1 Original Term (Graph)**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	





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**17. Manufacturer**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

<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	208.547.923,10	53,32%	26.218	69,51%
Lancia	541.299,29	0,14%	101	0,27%
Alfa Romeo	19.190.260,89	4,91%	1.371	3,63%
Maserati	3.750.462,75	0,96%	91	0,24%
Jeep	60.848.160,85	15,56%	3.551	9,41%
others	98.216.290,36	25,11%	6.387	16,93%
-> Ferrari	256.086,81	0,07%	3	0,01%
-> Jaguar	22.332.267,30	5,71%	998	2,65%
-> LandRover	52.591.482,52	13,45%	2.286	6,06%
-> Chrysler	47.278,04	0,01%	14	0,04%
-> Dodge	949.385,85	0,24%	47	0,12%
-> others	22.039.789,84	5,64%	3.039	8,06%
	<b>391.094.397,24</b>	<b>100,00%</b>	<b>37.719,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

**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	+ 19.319.568,25
1. Payable Expenses	- 29.461,68
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	- 341.631,14
5. to pay pari passu and pro rata to the Swap Counterparty	- 107.561,86
6. Class A Interest Amount	- -
7. Class B Interest Amount	- 3.416,00
8. Class C Interest Amount	- 14.684,44
9. Class D Interest Amount	- 24.192,00
10. Class E Interest Amount	- 25.187,56
11. to credit to the Reserve Account the Required Reserve Amount	- -
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 17.646.180,13
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	144.822,22
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	982.331,22
22. Transaction Gain to the shareholders	100,00

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**19. Transaction Costs**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	=
Collection Period	from	01/11/2020	to	30/11/2020	28 days

	398.513.876,5	306.913.876,5	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	29.461,68 €	<u>22.689,80</u>	<u>1.330,72</u>	<u>1.478,58</u>	<u>1.182,86</u>	<u>813,22</u>	<u>1.966,51</u>
Interest accrued for the Period	212.302,22 €	- €	3.416,00 €	14.684,44 €	24.192,00 €	25.187,56 €	1.966,51 €
Interest Payments	212.302,22 €	- €	3.416,00 €	14.684,44 €	24.192,00 €	25.187,56 €	1.966,51 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		389.560.056,64
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		99.987,08

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**21. Retention**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	324.560.056,64	82,99%
Class B Notes	18.000.000,00	4,60%
Class C Notes	20.000.000,00	5,11%
Class D Notes	16.000.000,00	4,09%
Class E Notes	11.000.000,00	2,81%
Class M Notes	26.600.000,00	6,80%

Retention Amount	EUR	%
Minimum Retention Class A	16.228.002,83	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	16.228.002,83	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	21/12/2020	=	28 days
Collection Period	30/11/2020		

		Moody's			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Joint Lead Managers:</b>	<b>CA-CIB</b>	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
	<b>LBBW</b>	A2	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	NEGATIVE
<b>Paying Agent:</b>	<b>BNP Paribas Securities Services, Luxembourg</b>	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
<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	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

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	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

**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	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

**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

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Monthly Investor Report**

**25. Glossary**

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

Ca-cib Milano  
Calculation Agent  
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**ABEST 16**  
**Monthly Investor Report**

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

Reporting Date	03/12/2020				
Payment Date	21/12/2020				
Period No	24				
Monthly Period	01.11.2020 - 30.11.2020				
Interest Period	from	23/11/2020	to	21/12/2020	= 28 days
Collection Period	from	01/11/2020	to	30/11/2020	

**Total overview**

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	36.989	98,1%	382.135.922,16	97,7%
0 < Overdue <= 1 month	326	0,9%	4.335.273,20	1,1%
1 < Overdue <= 2 months	85	0,2%	1.100.377,52	0,3%
2 < Overdue <= 3 months	34	0,1%	450.813,06	0,1%
3 < Overdue <= 4 months	44	0,1%	347.365,14	0,1%
4 < Overdue <= 5 months	21	0,1%	335.267,73	0,1%
5 < Overdue <= 6 months	23	0,1%	354.845,15	0,1%
6 < Overdue <= 7 months	12	0,0%	137.247,05	0,0%
7 < Overdue <= 8 months	185	0,5%	1.897.286,23	0,5%
<b>Total</b>	<b>37.719</b>	<b>100%</b>	<b>391.094.397</b>	<b>100%</b>

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

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	1.015	92,3%	14.488.563,08	91,3%
0 < Overdue <= 1 month	48	4,4%	728.469,62	4,6%
1 < Overdue <= 2 months	18	1,6%	342.482,67	2,2%
2 < Overdue <= 3 months	6	0,5%	150.723,03	0,9%
3 < Overdue <= 4 months	2	0,2%	29.411,66	0,2%
4 < Overdue <= 5 months	2	0,2%	16.030,01	0,1%
5 < Overdue <= 6 months	3	0,3%	45.718,38	0,3%
6 < Overdue <= 7 months	1	0,1%	6.675,46	0,0%
7 < Overdue <= 8 months	5	0,5%	57.560,55	0,4%
<b>Total</b>	<b>1.100</b>	<b>100,0%</b>	<b>15.865.634,46</b>	<b>100,0%</b>