

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from 21/12/2020	to 21/01/2021	=	31 days	
Collection Period	from 01/12/2020	to 31/12/2020			

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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)		389.459.845,69 €	407.106.025,82
Scheduled Principal Payments		10.386.394,42 €	10.784.983,83
Prepayment Principal		3.738.910,97 €	4.388.184,07
Others		2.159.605,34 €	2.243.099,03
Recoveries		- €	-
Total Principal Collections		16.284.910,73 €	17.416.266,93
Total Interest Collections		1.228.986,45 €	1.638.608,62
Defaults		160.132,37	229.913,20
End of Period (after Payment Date)	36.636	373.014.802,59 €	389.459.845,69
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		11,52%	12,93%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	371.913.876,51
End of Period	355.468.833,41

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	5.578.708,15 €	no
Cash Outflow	-€ 246.675,65		
Cash Inflow	€ -		
End of Period	1,5%	5.332.032,50 €	
Required Reserve Fund	-€ 246.675,65		
Commingling Reserve			
Beginning of Period	17.900.000,00		no
Commingling Reserve Required Amount	17.900.000,00		
Commingling Reserve Distribution Amount	100.000,00		
Commingling Reserve Aggregate Distribution Amount	-		
Commingling Reserve Increases Amount	-		
Commingling Reserve Release Amount	100.000,00		
End of Period (rounded up to nearest 50.000)	17.800.000,00		

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3. Performance Data

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Note Balance

Beginning of Period	371.913.876,51 €
End of Period	355.468.833,41 €

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	994.354,55 €

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	412.181,67 €

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	277.236,43 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,45%
Cumulative Default Level previous period	0,49%
Cumulative Default Level current period	0,51%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,19%
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	89
Number of Contracts being 61-90 Days delinquent	34
Number of Contracts being 91-120 Days delinquent	20
Gross instalments being 31-60 days delinquent	43.359,77
Gross instalments being 61-90 days delinquent	8.935,42
Gross instalments being 91-120 days delinquent	6.065,00
Current Period Termination	214.553,22
Cumulative Termination	5.528.817,14
New number of Contracts being terminated	17,00
Total number of Contracts being terminated	607,00
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	306.913.876,51 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	16.445.043,10	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	290.468.833,41 €	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	0,54	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,218	0,92	1,92	2,92		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	31 days	31 days	31 days	31 days	31 days		31 days
Principal Outstanding Beginning of Period	306.913.876,51 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	16.445.043,10 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	290.468.833,41 €	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 €	3.379,00 €	15.810,00 €	26.425,78 €	27.639,94 €		16.338,89 €
Interest Payment	0,00 €	3.379,00 €	15.810,00 €	26.425,78 €	27.639,94 €		16.338,89 €
Initial total CE (Subordination, Reserve)							
Current CE	19,23%	18,82%	13,56%	9,35%	6,45%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

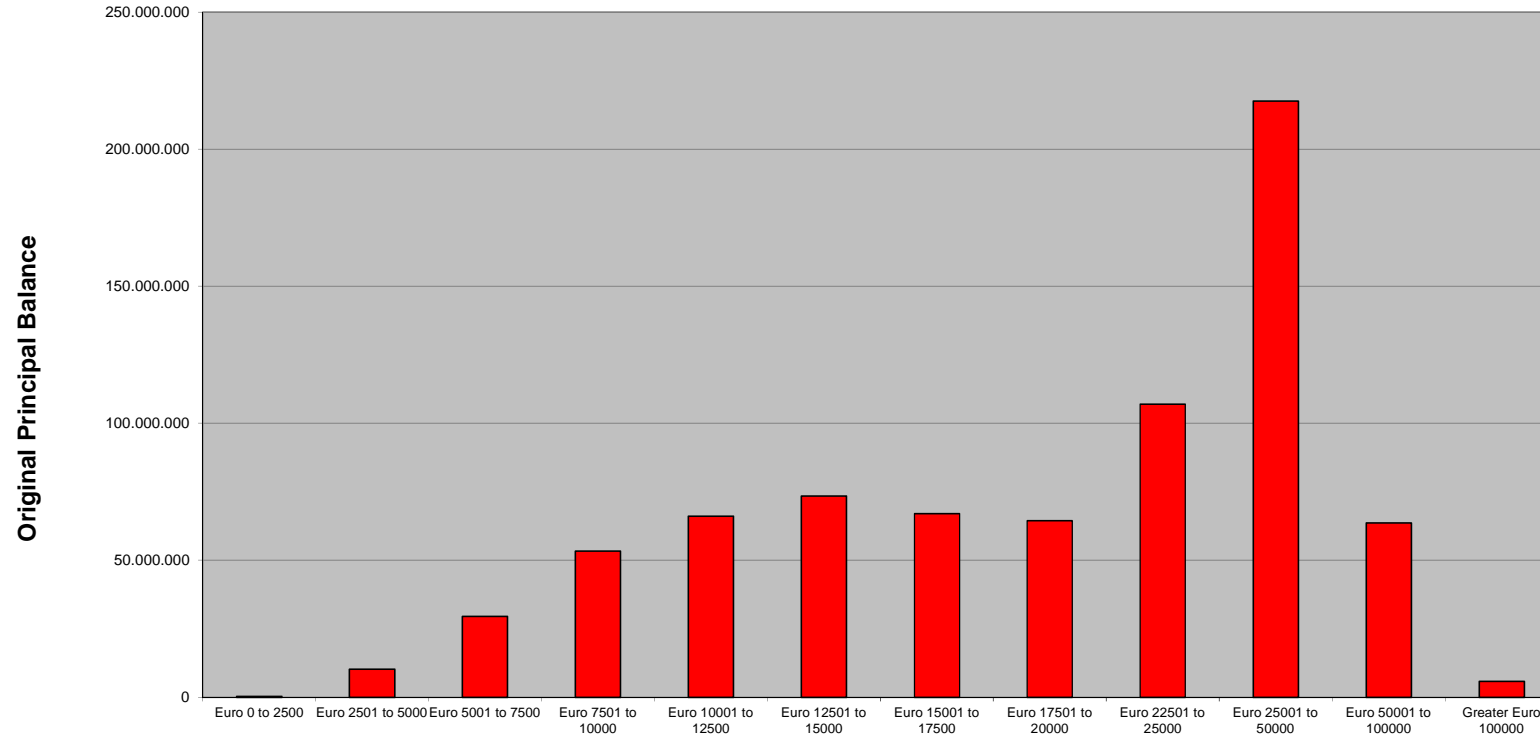
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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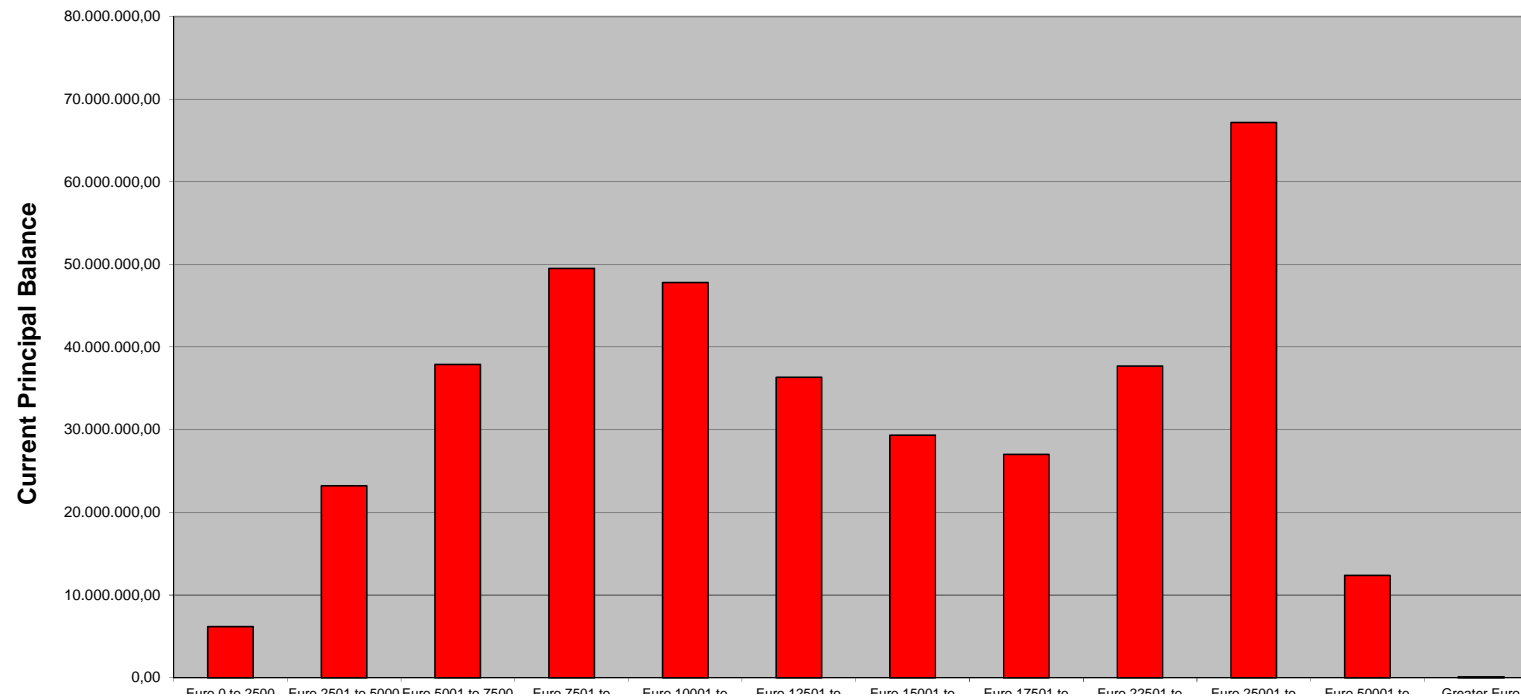
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.183.327,12	1,7%	4.601	12,6%
Euro 2501 to 5000	23.206.262,76	6,2%	6.118	16,7%
Euro 5001 to 7500	37.901.391,12	10,1%	6.086	16,6%
Euro 7501 to 10000	49.503.033,13	13,2%	5.679	15,5%
Euro 10001 to 12500	47.801.616,54	12,8%	4.280	11,7%
Euro 12501 to 15000	36.357.179,63	9,7%	2.663	7,3%
Euro 15001 to 17500	29.315.697,13	7,8%	1.811	4,9%
Euro 17501 to 20000	26.990.476,63	7,2%	1.443	3,9%
Euro 22501 to 25000	37.712.851,06	10,1%	1.696	4,6%
Euro 25001 to 50000	67.170.820,25	17,9%	2.055	5,6%
Euro 50001 to 100000	12.378.391,31	3,3%	203	0,6%
Greater Euro 100000	136.297,32	0,0%	1	0,0%
Total	374.657.344,00	100,0%	36.636	100,0%

Statistics	in EUR
Average Amount	10.226,48

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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	170.574,56	0,05%	6
2	158.040,56	0,04%	9
3	153.425,01	0,04%	9
4	150.118,64	0,04%	19
5	136.297,32	0,04%	1
6	121.970,97	0,03%	19
7	121.624,26	0,03%	2
8	120.807,44	0,03%	11
9	120.579,79	0,03%	2
10	118.274,82	0,03%	2
11	113.856,15	0,03%	2
12	113.722,29	0,03%	8
13	113.104,31	0,03%	2
14	104.771,20	0,03%	12
15	104.481,46	0,03%	2
16	102.242,96	0,03%	17
17	99.507,87	0,03%	11
18	98.646,97	0,03%	8
19	97.951,02	0,03%	7
20	97.820,03	0,03%	1
	2.417.817,63	0,65%	150

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8. Geographical Distribution

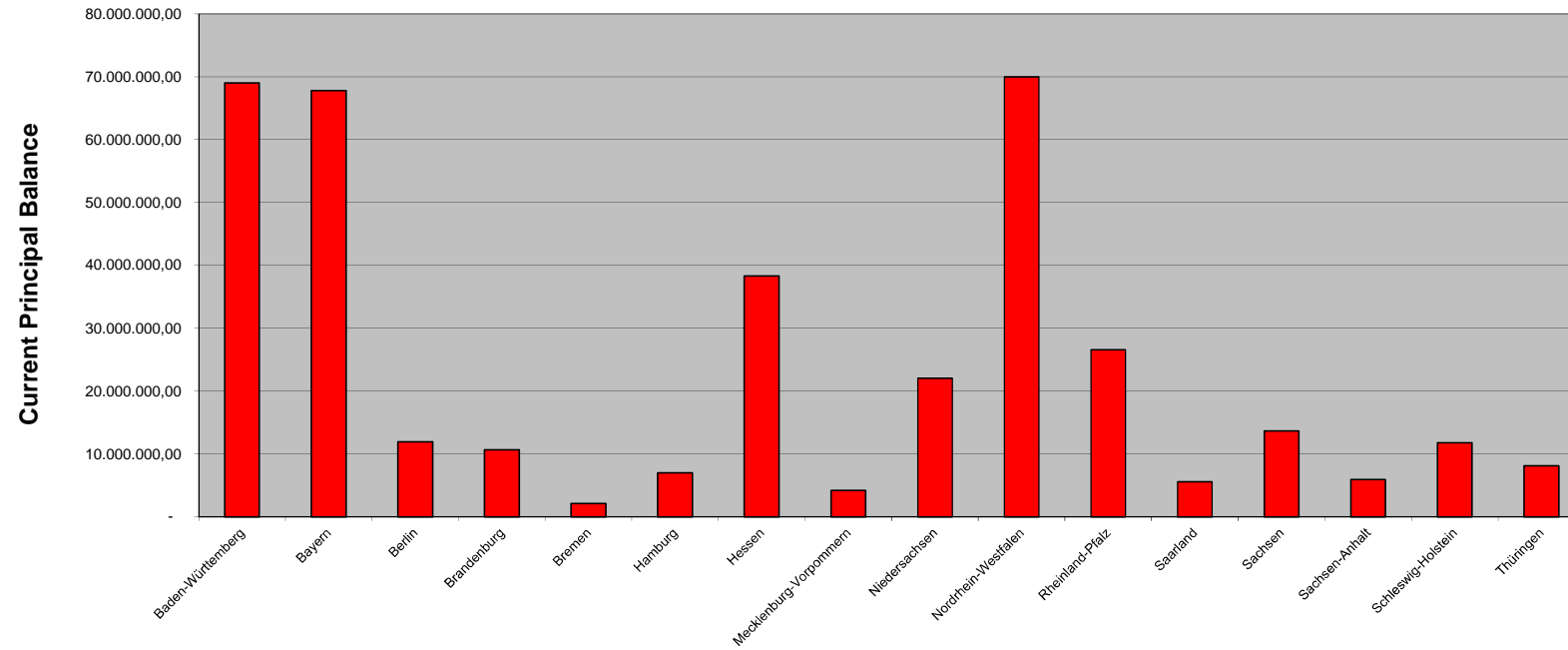
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	69.041.858,53	18,4%	7.141	19,5%
Bayern	67.775.093,79	18,1%	6.896	18,8%
Berlin	11.933.403,16	3,2%	1.003	2,7%
Brandenburg	10.672.801,87	2,8%	919	2,5%
Bremen	2.107.211,52	0,6%	253	0,7%
Hamburg	7.007.631,15	1,9%	628	1,7%
Hessen	38.330.384,31	10,2%	3.583	9,8%
Mecklenburg-Vorpomm	4.179.151,02	1,1%	444	1,2%
Niedersachsen	22.038.555,57	5,9%	2.083	5,7%
Nordrhein-Westfalen	69.999.682,32	18,7%	6.623	18,1%
Rheinland-Pfalz	26.550.912,52	7,1%	2.635	7,2%
Saarland	5.579.902,64	1,5%	560	1,5%
Sachsen	13.633.286,26	3,6%	1.213	3,3%
Sachsen-Anhalt	5.916.673,28	1,6%	639	1,7%
Schleswig-Holstein	11.763.062,93	3,1%	1.174	3,2%
Thüringen	8.127.733,13	2,2%	842	2,3%
Total	374.657.344,00	100,00%	36.636	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	262.129.361,41	70,0%	22.760	62,12%
Used	112.527.982,59	30,0%	13.876	37,88%
Total	374.657.344,00	100%	36.636	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	323.172.116,23	86,26%	31.130	84,97%
LCV	51.485.227,77	13,74%	5.506	15,03%
Total	374.657.344,00	100%	36.636	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	81.978.119,68	21,9%	9.940	27,1%
Without CPI	292.679.224,32	78,1%	26.696	72,9%
Total	374.657.344,00	100,0%	36.636	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	129.640.652,72	34,6%	19.736	53,9%
Yes	197.438.929,90	52,7%	12.970	35,4%
- of which balloon rates	129.286.297,17	34,5%	n.a	n.a
- of which regular installments	68.152.632,73	18,2%	n.a	n.a
PCP (Formula)	47.577.761,38	12,7%	3.930	10,7%
- of which balloons	31.816.083,19	8,5%	n.a	n.a
- of which regular installments	15.761.678,19	4,2%	n.a	n.a
	374.657.344,00	100%	36.636	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	4	0,0%	7.055	224,7%
13 to 24 months	50	0,4%	425.383	99,5%
25 to 36 months	2.061	15,9%	27.717.164	85,4%
37 to 48 months	6.512	50,2%	101.255.161	70,5%
49 to 60 months	2.603	20,1%	40.193.410	56,7%
61 to 72 months	826	6,4%	13.718.957	45,0%
73 to 96 months	914	7,0%	14.121.800	41,7%
Total	12.970	100%	197.438.929,90	65,7%

<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	2.975	22,9%	38.203.262,39	88,7%
bis 24	5.481	42,3%	83.008.784,68	69,6%
bis 36	3.101	23,9%	50.866.790,68	56,3%
bis 48	1.038	8,0%	18.317.149,77	42,1%
bis 60	373	2,9%	7.010.878,47	35,4%
bis 72	1	0,0%	10.926,79	1,5%
Total	12.969	100%	197.417.792,78	65,7%

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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	366.757.269,01	97,9%	35.962	98,2%
Other	7.900.074,99	2,1%	674	1,8%
Total	374.657.344,00	100,0%	36.636	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	374.657.344,00	100,0%	36.636	100,0%
Total	374.657.344,00	100,0%	36.636	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	342.872.371,80	91,5%	31.990	87,3%
NO	31.784.972,20	8,5%	4.646	12,7%
Total	374.657.344,00	100,0%	36.636	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.578,49	13.744,54
Average purchase price	26.714,96	28.710,66
Downpayment in %	47,08%	47,87%

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13. Customer Yield

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Period No	25			
Monthly Period	01.12.2020 - 31.12.2020			
Interest Period	from	21/12/2020	to	21/01/2021 = 31 days
Collection Period	from	01/12/2020	to	31/12/2020

Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	33.878.421,90	9,04%	2.164	5,91%
1,01 to 2%	35.626.893,81	9,51%	3.776	10,31%
2,01 to 3%	96.824.859,14	25,84%	8.561	23,37%
3,01 to 4%	130.613.319,62	34,86%	12.272	33,50%
4,01 to 5%	58.537.287,58	15,62%	6.667	18,20%
5,01 to 6%	14.663.591,53	3,91%	2.348	6,41%
6,01 to 7%	3.962.551,32	1,06%	760	2,07%
7,01 to 8%	426.424,51	0,11%	63	0,17%
8,01 to 9%	57.454,24	0,02%	10	0,03%
9,01 to 10%	66.540,35	0,02%	15	0,04%
Greater 10%	0,00	0,00%	0	0,00%
Total	374.657.344,00	100%	36.636,00	100%

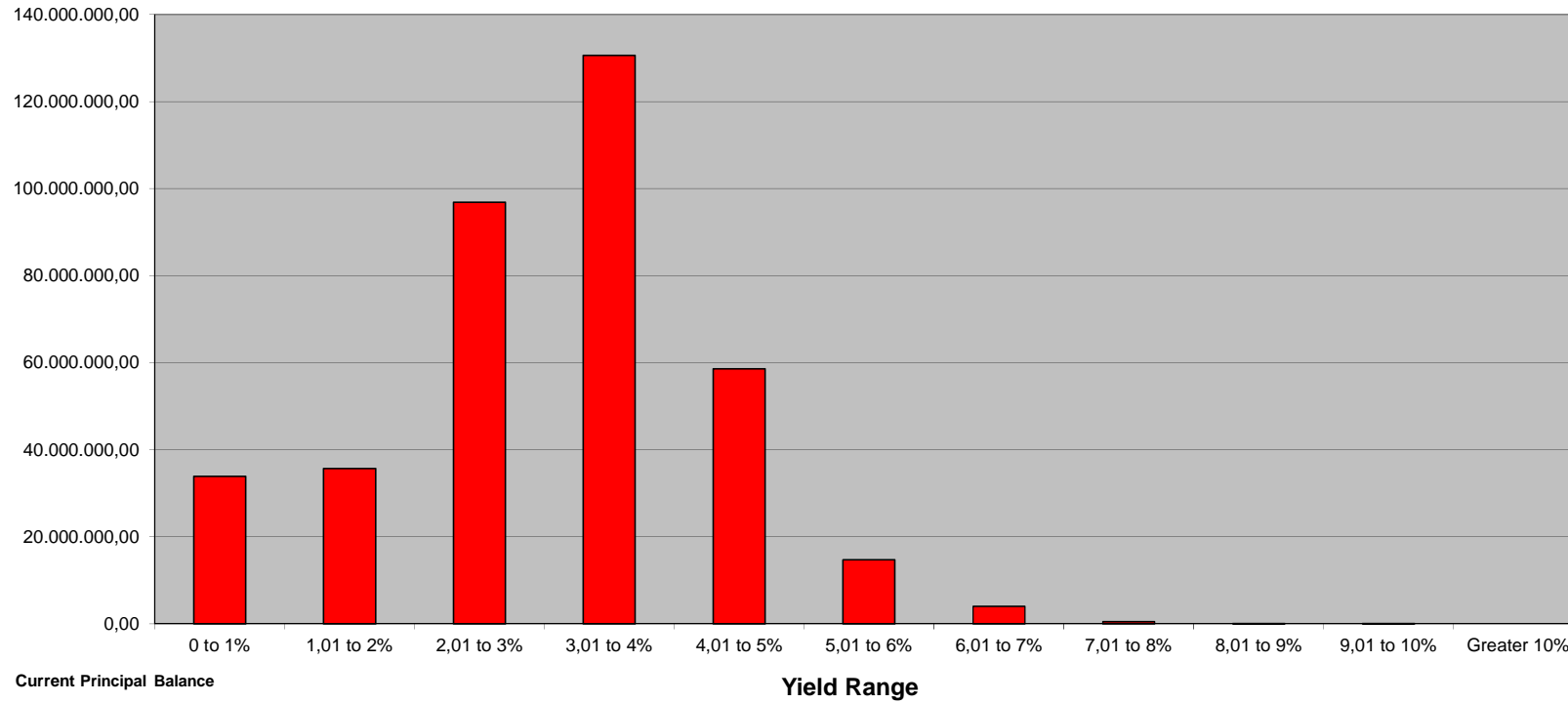
Statistics	in %
WA Interest	3,33

^{*} runs from .00 to .99

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Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	



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14. Seasoning

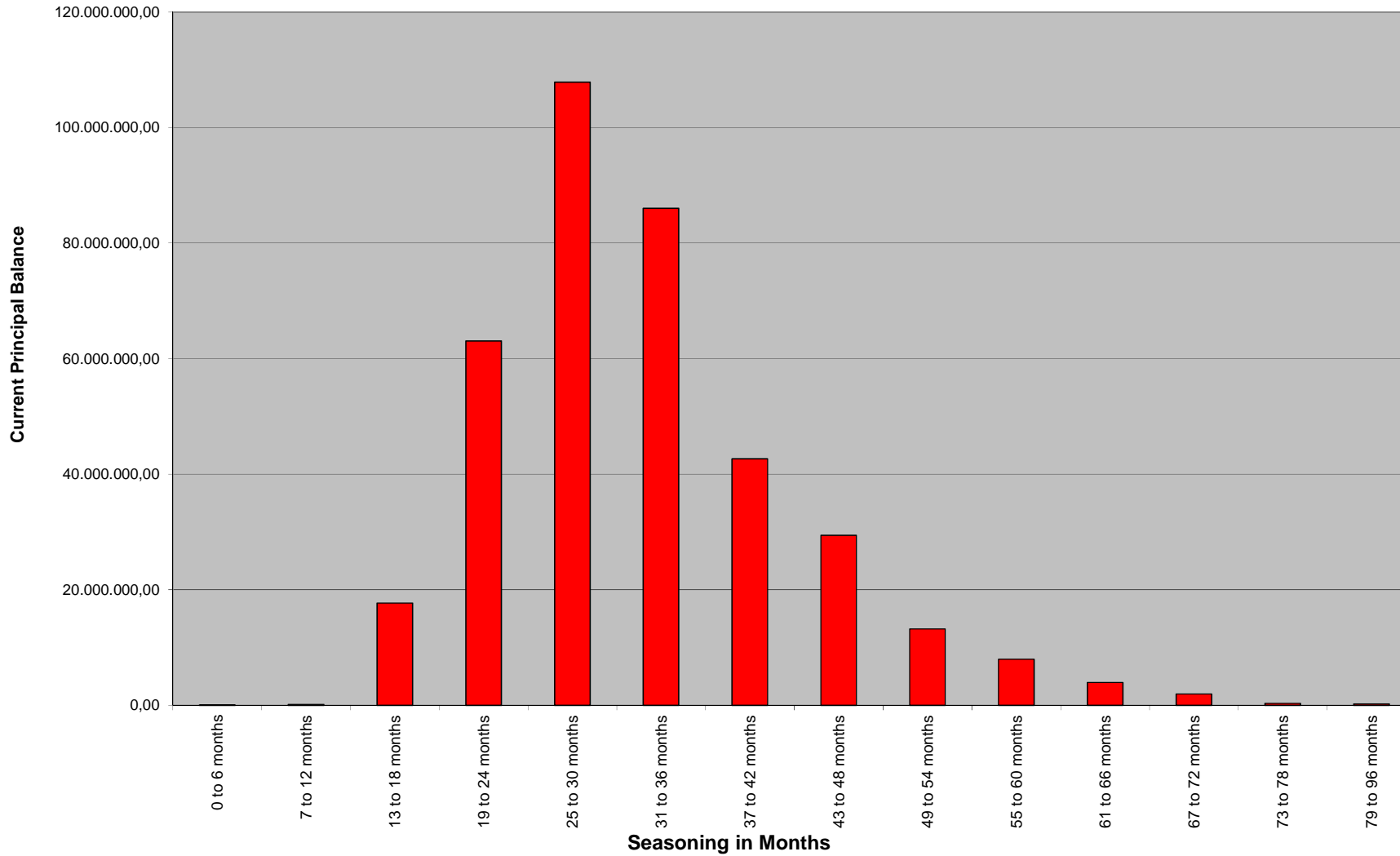
Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

<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	66.939,38	0,02%	4	0,01%
7 to 12 months	130.819,88	0,03%	14	0,04%
13 to 18 months	17.716.461,41	4,73%	1.613	4,40%
19 to 24 months	63.074.261,23	16,84%	5.197	14,19%
25 to 30 months	107.857.764,26	28,79%	9.295	25,37%
31 to 36 months	86.019.212,37	22,96%	7.828	21,37%
37 to 42 months	42.682.467,39	11,39%	4.992	13,63%
43 to 48 months	29.429.355,50	7,86%	4.174	11,39%
49 to 54 months	13.234.484,68	3,53%	1.489	4,06%
55 to 60 months	7.996.690,95	2,13%	1.015	2,77%
61 to 66 months	3.935.313,92	1,05%	565	1,54%
67 to 72 months	1.949.484,73	0,52%	338	0,92%
73 to 78 months	327.883,73	0,09%	58	0,16%
79 to 96 months	236.204,57	0,06%	54	0,15%
Total	374.657.344,00	100,00%	36.636	100,00%

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Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	



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15. Remaining Term

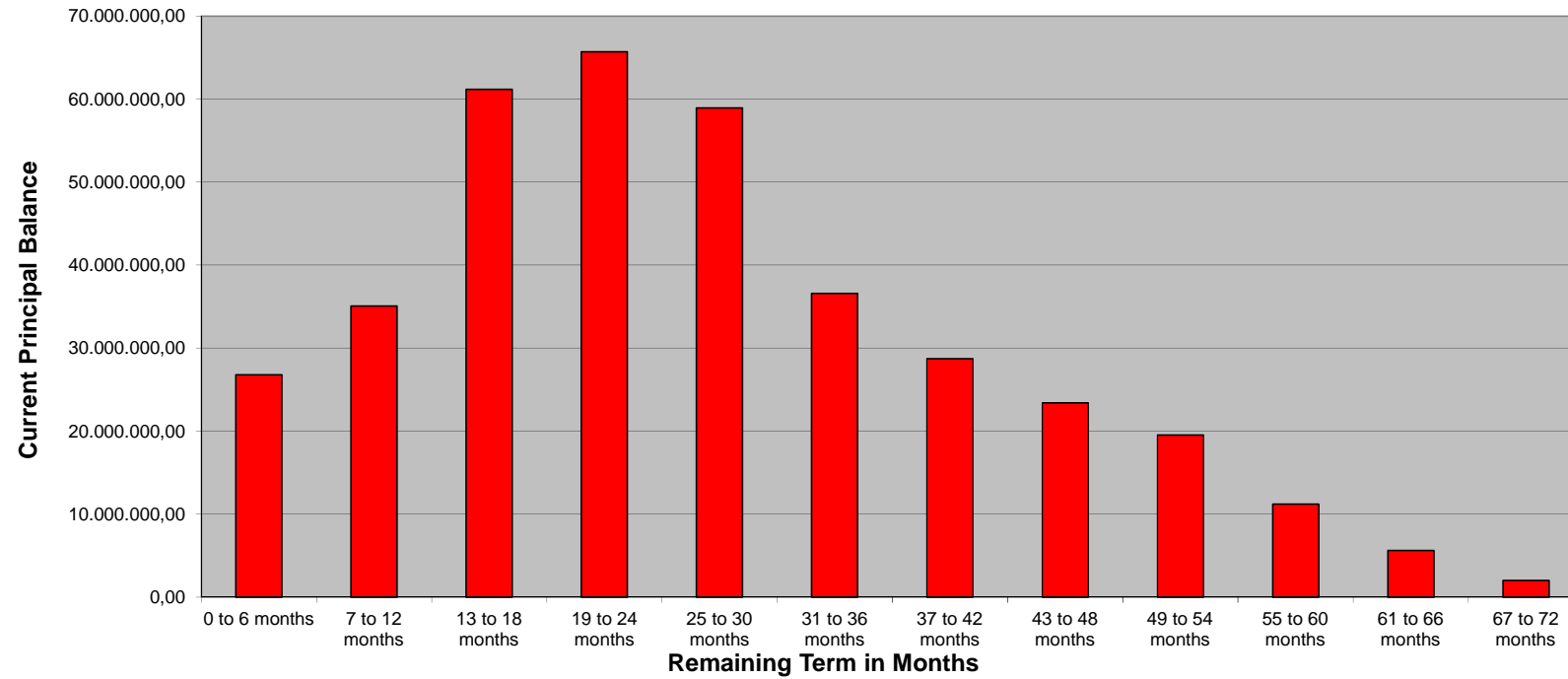
Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

<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	26.762.976,19	7,14%	4.482	12,23%
7 to 12 months	35.050.512,80	9,36%	4.693	12,81%
13 to 18 months	61.157.527,67	16,32%	6.133	16,74%
19 to 24 months	65.714.093,83	17,54%	5.738	15,66%
25 to 30 months	58.920.641,83	15,73%	4.982	13,60%
31 to 36 months	36.600.234,49	9,77%	3.261	8,90%
37 to 42 months	28.720.003,02	7,67%	2.412	6,58%
43 to 48 months	23.383.288,36	6,24%	1.904	5,20%
49 to 54 months	19.527.501,82	5,21%	1.545	4,22%
55 to 60 months	11.197.854,12	2,99%	911	2,49%
61 to 66 months	5.591.749,67	1,49%	416	1,14%
67 to 72 months	2.009.823,08	0,54%	158	0,43%
73 to 96 months	21.137,12	0,01%	1	0,00%
Total	374.657.344,00	100,00%	36.636	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	



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16. Original Term

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

<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	7.084,53	0,00%	5	0,01%
13 to 18 months	18.100,74	0,00%	24	0,07%
19 to 24 months	1.248.713,22	0,33%	374	1,02%
25 to 30 months	839.701,49	0,22%	334	0,91%
31 to 36 months	41.052.545,38	10,96%	4.786	13,06%
37 to 42 months	2.728.323,35	0,73%	574	1,57%
43 to 48 months	146.676.360,76	39,15%	13.321	36,36%
49 to 54 months	3.276.567,79	0,87%	487	1,33%
55 to 60 months	74.246.591,94	19,82%	6.972	19,03%
61 to 66 months	4.331.534,35	1,16%	474	1,29%
67 to 72 months	31.554.396,89	8,42%	2.751	7,51%
73 to 78 months	3.366.456,56	0,90%	312	0,85%
79 to 96 months	65.240.900,50	17,41%	6.217	16,97%
> 96 months	70.066,50	0,02%	5	0,01%
Total	374.657.344,00	100%	36.636,00	100%

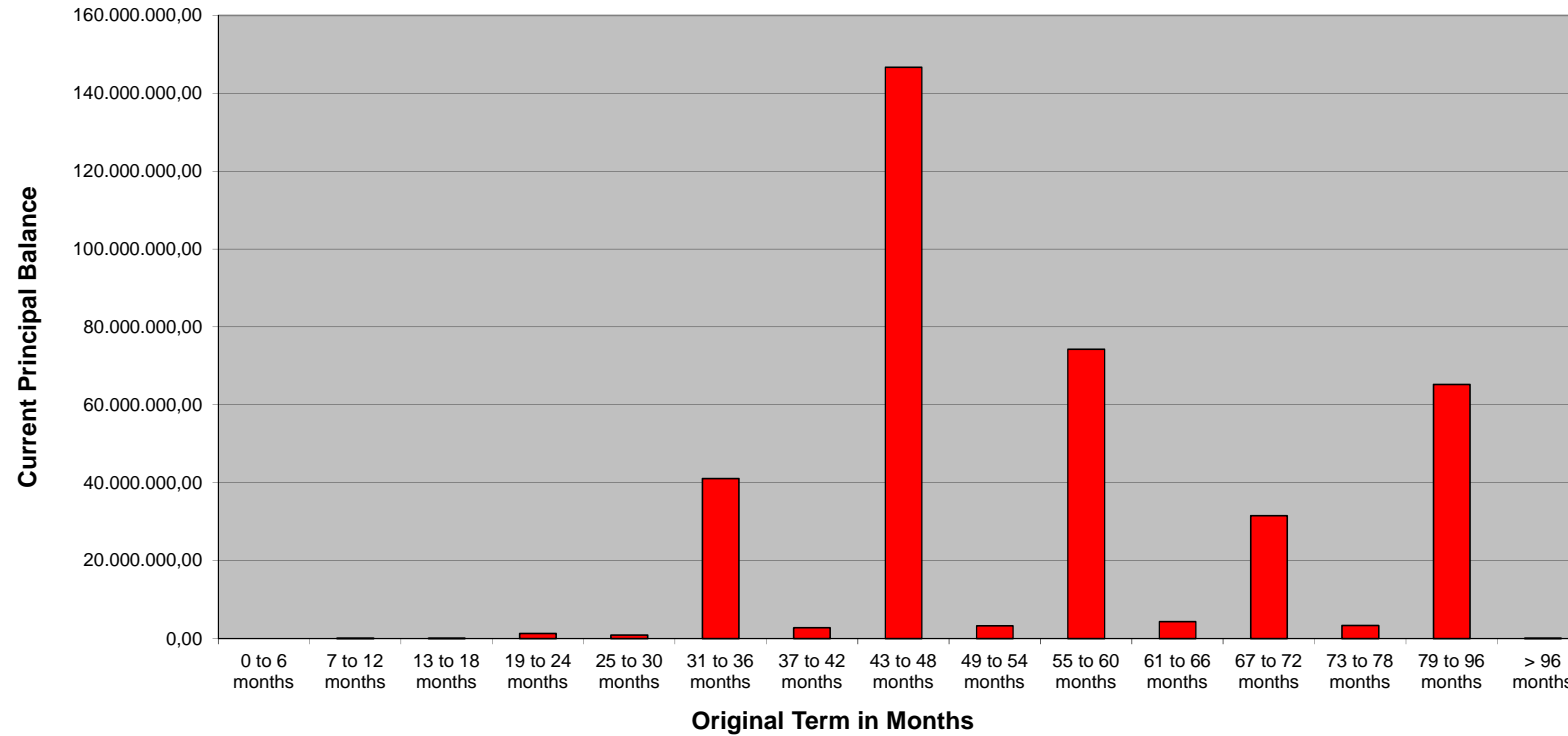
Statistics

WA Original Term	58,82
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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	



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17. Manufacturer

Reporting Date	07/01/2021			
Payment Date	21/01/2021			
Period No	25			
Monthly Period	01.12.2020 - 31.12.2020			
Interest Period	from	21/12/2020	to	21/01/2021 = 31 days
Collection Period	from	01/12/2020	to	31/12/2020

<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	199.572.815,94	53,27%	25.463	69,50%
Lancia	489.616,45	0,13%	93	0,25%
Alfa Romeo	18.370.099,71	4,90%	1.327	3,62%
Maserati	3.556.404,25	0,95%	87	0,24%
Jeep	58.737.583,62	15,68%	3.483	9,51%
others	93.930.824,03	25,07%	6.183	16,88%
-> Ferrari	253.124,48	0,07%	3	0,01%
-> Jaguar	21.394.882,03	5,71%	974	2,66%
-> LandRover	50.375.998,62	13,45%	2.219	6,06%
-> Chrysler	37.628,91	0,01%	12	0,03%
-> Dodge	901.942,90	0,24%	47	0,13%
-> others	20.967.247,09	5,60%	2.928	7,99%
	374.657.344,00	100,00%	36.636,00	100,00%

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18. Priority of Payments

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

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	+	17.760.572,83
1. Payable Expenses	-	29.117,67
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	-	337.775,73
5. to pay pari passu and pro rata to the Swap Counterparty	-	113.692,01
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	3.379,00
8. Class C Interest Amount	-	15.810,00
9. Class D Interest Amount	-	26.425,78
10. Class E Interest Amount	-	27.639,94
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	16.445.043,10
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	-	160.338,89
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	-	601.250,71
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	07/01/2021	
Payment Date	21/01/2021	
Period No	25	
Monthly Period	01.12.2020 - 31.12.2020	
Interest Period	from 21/12/2020	to 21/01/2021 = 31 days
Collection Period	from 01/12/2020	to 31/12/2020

	382.068.833,4	290.468.833,4	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	29.117,67 €	<u>22.136,79</u>	<u>1.371,79</u>	<u>1.524,21</u>	<u>1.219,37</u>	<u>838,32</u>	<u>2.027,20</u>
Interest accrued for the Period	233.593,61 €	- €	3.379,00 €	15.810,00 €	26.425,78 €	27.639,94 €	2.027,20 €
Interest Payments	233.593,61 €	- €	3.379,00 €	15.810,00 €	26.425,78 €	27.639,94 €	2.027,20 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		371.913.876,51
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		105.685,53

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21. Retention

Reporting Date	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	306.913.876,51	81,92%
Class B Notes	18.000.000,00	4,80%
Class C Notes	20.000.000,00	5,34%
Class D Notes	16.000.000,00	4,27%
Class E Notes	11.000.000,00	2,94%
Class M Notes	26.600.000,00	7,10%

Retention Amount	EUR	%
Minimum Retention Class A	15.345.693,83	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	15.345.693,83	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	21/01/2021	=	31 days
Collection Period	31/12/2020		

		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	A2	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		07/01/2021				
Payment Date		21/01/2021				
Period No		25				
Monthly Period		01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	=	31 days
Collection Period	from	01/12/2020	to	31/12/2020		

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

Data Trustee: **TMF Administration Services Limited**

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

Corporate Administration: **TMF Deutschland AG**

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Monthly Investor Report

24. Issuer Information

Reporting Date		07/01/2021				
Payment Date		21/01/2021				
Period No		25				
Monthly Period		01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	=	31 days
Collection Period	from	01/12/2020	to	31/12/2020		

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	07/01/2021				
Payment Date	21/01/2021				
Period No	25				
Monthly Period	01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

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		07/01/2021				
Payment Date		21/01/2021				
Period No		25				
Monthly Period		01.12.2020 - 31.12.2020				
Interest Period	from	21/12/2020	to	21/01/2021	=	31 days
Collection Period	from	01/12/2020	to	31/12/2020		

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

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27. Portfolio Performance / Effects of COVID 19

Reporting Date			07/01/2021		
Payment Date			21/01/2021		
Period No			25		
Monthly Period			01.12.2020 - 31.12.2020		
Interest Period	from	21/12/2020	to	21/01/2021	= 31 days
Collection Period	from	01/12/2020	to	31/12/2020	

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	35.951	98,1%	366.541.581,19	97,8%
0 < Overdue <= 1 month	295	0,8%	3.710.598,60	1,0%
1 < Overdue <= 2 months	89	0,2%	994.354,55	0,3%
2 < Overdue <= 3 months	34	0,1%	412.181,67	0,1%
3 < Overdue <= 4 months	20	0,1%	277.236,43	0,1%
4 < Overdue <= 5 months	40	0,1%	312.803,06	0,1%
5 < Overdue <= 6 months	23	0,1%	356.605,25	0,1%
6 < Overdue <= 7 months	23	0,1%	326.920,72	0,1%
7 < Overdue <= 8 months	161	0,4%	1.725.062,53	0,5%
Total	36.636	100%	374.657.344	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	983	91,4%	13.876.806,37	90,9%
0 < Overdue <= 1 month	53	4,9%	777.453,31	5,1%
1 < Overdue <= 2 months	13	1,2%	163.825,04	1,1%
2 < Overdue <= 3 months	9	0,8%	203.561,65	1,3%
3 < Overdue <= 4 months	5	0,5%	99.898,80	0,7%
4 < Overdue <= 5 months	2	0,2%	29.627,00	0,2%
5 < Overdue <= 6 months	2	0,2%	9.607,01	0,1%
6 < Overdue <= 7 months	3	0,3%	40.642,45	0,3%
7 < Overdue <= 8 months	6	0,6%	64.803,30	0,4%
Total	1.076	100,0%	15.266.224,93	100,0%