

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from 21/01/2021	to 22/02/2021	=	32 days	
Collection Period	from 01/01/2021	to 31/01/2021			

Index

Page

1. Portfolio Information	1
2. Reserve Accounts	2
3. Performance Data	3
4. Outstanding Notes	4
5. Original Principal Balance	5
5.1 Original PB (Graph)	5.1
6. Current Principal Balance	6
6.1 Current PB (Graph)	6.1
7. Borrower Concentration	7
8. Geographical Distribution	8
8.1 Geographical (Graph)	8.1
9. Object Type	9
10. Insurance Coverage	10
11. Contract Type	11
12. Payment Methods	12
13. Customer Yield	13
13.1 Customer Yield (Graph)	13
14. Seasoning	14
14.1 Seasoning (Graph)	14.1
15. Remaining Term	15
15.1 Remaining Term (Graph)	15.1
16. Original Term	16
16.1 Original Term (Graph)	16
17. Manufacturer	17
18. Priority of Payments	18
19. Transaction Costs	19
20. Swap Counterparty Data	20
21. Retention	21
22. Counterparties I	22
23. Counterparties II	23
25. Originator	25
26. Disclaimer	26

ABEST 16
Monthly Investor Report

1. Portfolio Information

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period (collection period)		373.027.053,81 €	389.459.845,69
Scheduled Principal Payments		9.857.170,44 €	10.386.394,42
Prepayment Principal		3.555.940,16 €	3.738.910,97
Others		1.994.386,94 €	2.159.605,34
Recoveries		- €	-
Total Principal Collections		15.407.497,54 €	16.284.910,73
Total Interest Collections		1.352.248,11 €	1.228.986,45
Defaults		-	160.132,37
End of Period (after Payment Date)	35.606	357.619.556,27 €	373.014.802,59
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		11,44%	11,52%
New sale Offer		- €	-

ABEST 16
Monthly Investor Report

2. Reserve Accounts

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period from	21/01/2021	to	22/02/2021	=	32 days
Collection Period from	01/01/2021	to	31/01/2021		

Notes Balance

Beginning of Period	355.468.833,41
End of Period	340.061.335,87

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	5.332.032,50 €	no
Cash Outflow	-€ 231.112,46		
Cash Inflow	€ -		
End of Period	1,5%	5.100.920,04 €	
Required Reserve Fund	-€ 231.112,46		

Commingling Reserve

Beginning of Period	17.800.000,00	no
Commingling Reserve Required Amount	17.800.000,00	
Commingling Reserve Distribution Amount	500.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	500.000,00	
End of Period (rounded up to nearest 50.000)	17.300.000,00	

ABEST 16
Monthly Investor Report

3. Performance Data

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period from	21/01/2021	to	22/02/2021	=	32 days
Collection Period from	01/01/2021	to	31/01/2021		

Note Balance

Beginning of Period	355.468.833,41 €
End of Period	340.061.335,87 €

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	1.351.950,17 €

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	500.962,46 €

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	224.819,53 €

Early Amortisation Event

Cumulative Default Level

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

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,20%
Delinquency Level current period	0,24%

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

NO

Principal Deficiency Amount Shortfall

NO

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

NO

Replenishment Amount

Trigger Breach (if Replenishment Amount is higher than 20% of the Aggregate Rated Notes Outstanding Amount on each of three consecutive Calculation Dates)

NO

Performance Data

Number of Contracts being 31-60 Days delinquent	113
Number of Contracts being 61-90 Days delinquent	45
Number of Contracts being 91-120 Days delinquent	18
Gross instalments being 31-60 days delinquent	43.605,58
Gross instalments being 61-90 days delinquent	33.833,34
Gross instalments being 91-120 days delinquent	4.092,00
Current Period Termination	85.187,30
Cumulative Termination	5.614.004,44
New number of Contracts being terminated	10,00
Total number of Contracts being terminated	617,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

ABEST 16
Monthly Investor Report

4. Outstanding Notes

Reporting Date	03/02/2021					
Payment Date	22/02/2021					
Period No	26					
Monthly Period	01.01.2021 - 31.01.2021					
Interest Period from	21/01/2021	to	22/02/2021	=	=	32 days
Collection Period from	01/01/2021	to	31/01/2021			

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	290.468.833,41 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	15.407.497,54	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	275.061.335,87 €	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	0,5093728442	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,239	0,94	1,94	2,94		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	32 days	32 days	32 days	32 days	32 days		32 days
Principal Outstanding Beginning 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 €
> Principal Repayment	15.407.497,54 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	275.061.335,87 €	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 €	3.824,00 €	16.693,33 €	27.576,89 €	28.736,89 €		16.511,11 €
Interest Payment	0,00 €	3.824,00 €	16.693,33 €	27.576,89 €	28.736,89 €		16.511,11 €
Initial total CE (Subordination, Reserve)							
Current CE	20,26%	19,54%	14,05%	9,66%	6,64%		0,00%

ABEST 16
Monthly Investor Report

5. Original Principal Balance

as of ISSUE DATE

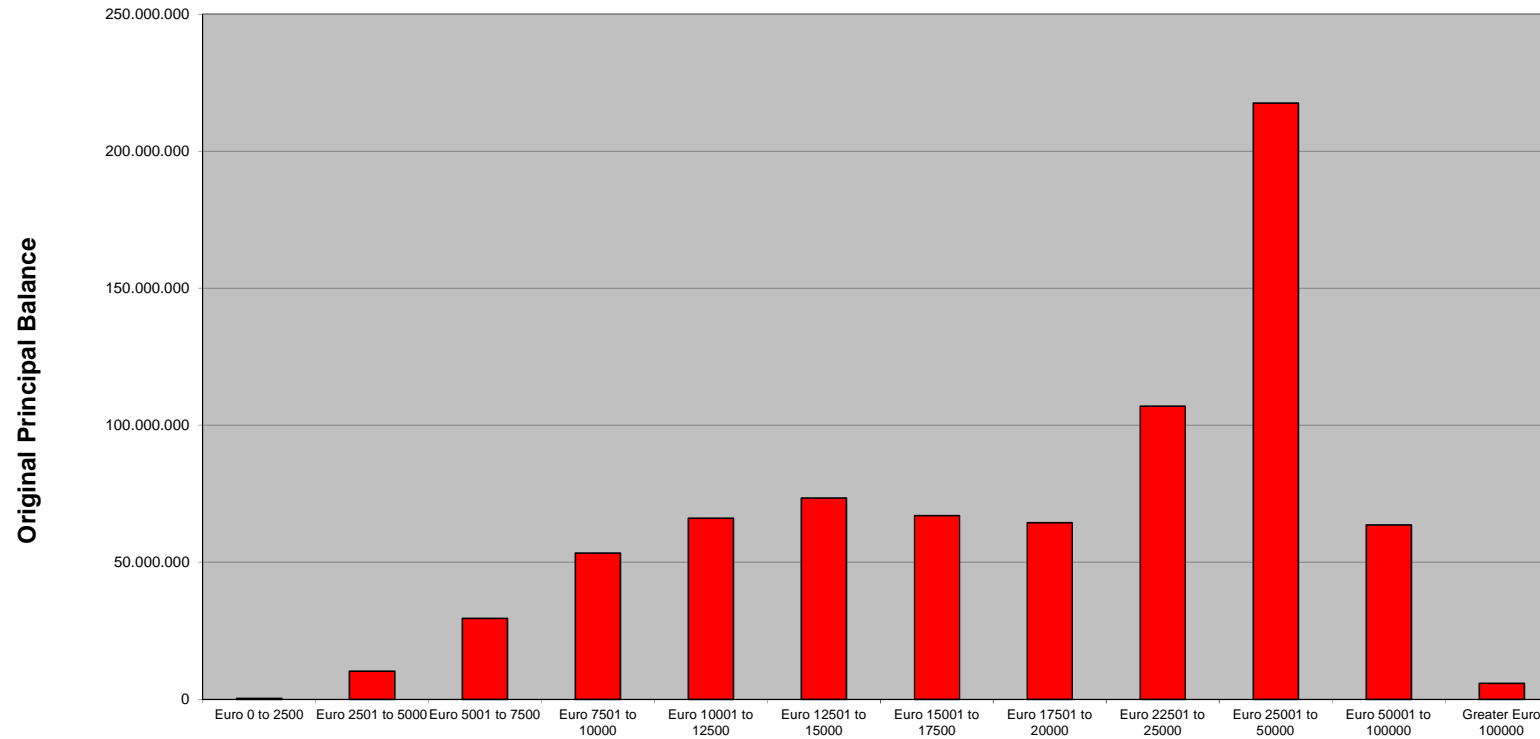
Reporting Date	03/02/2021	
Payment Date	22/02/2021	
Period No	26	
Monthly Period	01.01.2021 - 31.01.2021	
Interest Period	from 21/01/2021	to 22/02/2021 = 32 days
Collection Period	from 01/01/2021	to 31/01/2021

<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%

ABEST 16
Monthly Investor Report

5.1 Original PB (Graph)

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	



ABEST 16
Monthly Investor Report

6. Current Principal Balance

Reporting Date	03/02/2021	
Payment Date	22/02/2021	
Period No	26	
Monthly Period	01.01.2021 - 31.01.2021	
Interest Period	from 21/01/2021	to 22/02/2021 = 32 days
Collection Period	from 01/01/2021	to 31/01/2021

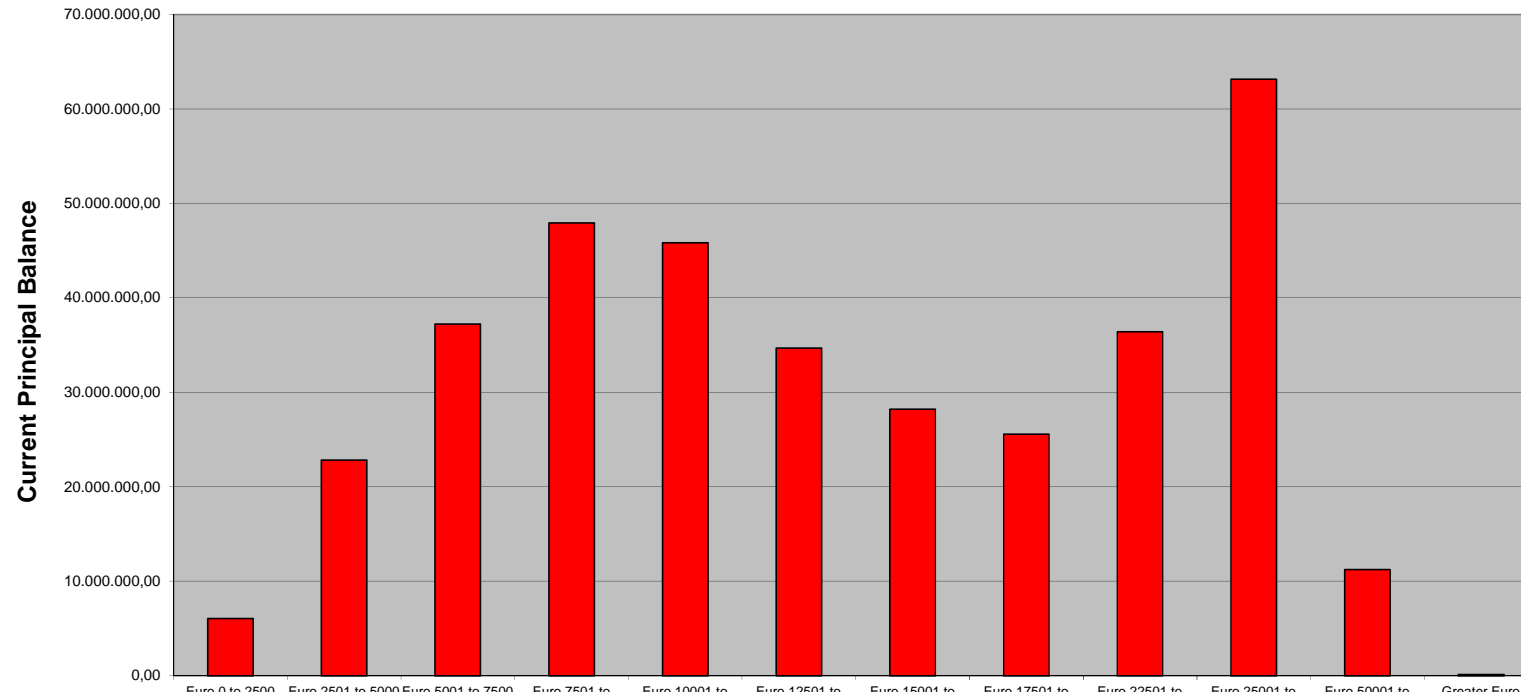
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.028.862,03	1,7%	4.563	12,8%
Euro 2501 to 5000	22.812.189,29	6,4%	6.044	17,0%
Euro 5001 to 7500	37.221.502,99	10,4%	5.982	16,8%
Euro 7501 to 10000	47.913.674,47	13,3%	5.499	15,4%
Euro 10001 to 12500	45.837.170,01	12,8%	4.111	11,5%
Euro 12501 to 15000	34.675.658,97	9,7%	2.542	7,1%
Euro 15001 to 17500	28.206.994,75	7,9%	1.743	4,9%
Euro 17501 to 20000	25.560.775,14	7,1%	1.369	3,8%
Euro 22501 to 25000	36.407.430,02	10,1%	1.638	4,6%
Euro 25001 to 50000	63.135.683,15	17,6%	1.930	5,4%
Euro 50001 to 100000	11.212.541,62	3,1%	184	0,5%
Greater Euro 100000	134.814,51	0,0%	1	0,0%
Total	359.147.296,95	100,0%	35.606	100,0%

Statistics	in EUR
Average Amount	10.086,71

ABEST 16
Monthly Investor Report

6.1 Current PB (Graph)

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	



ABEST 16
Monthly Investor Report

7. Borrower Concentration

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	167.442,64	0,05%	6
2	154.182,51	0,04%	9
3	150.480,14	0,04%	9
4	144.237,30	0,04%	18
5	134.814,51	0,04%	1
6	120.806,53	0,03%	2
7	118.834,66	0,03%	2
8	117.130,10	0,03%	11
9	116.717,29	0,03%	2
10	114.457,04	0,03%	19
11	112.308,26	0,03%	2
12	111.881,82	0,03%	2
13	103.497,53	0,03%	2
14	100.300,37	0,03%	12
15	98.396,67	0,03%	17
16	96.521,46	0,03%	1
17	96.359,87	0,03%	2
18	96.308,74	0,03%	7
19	96.103,36	0,03%	11
20	94.426,30	0,03%	1
	2.345.207,10	0,65%	136

ABEST 16
Monthly Investor Report

8. Geographical Distribution

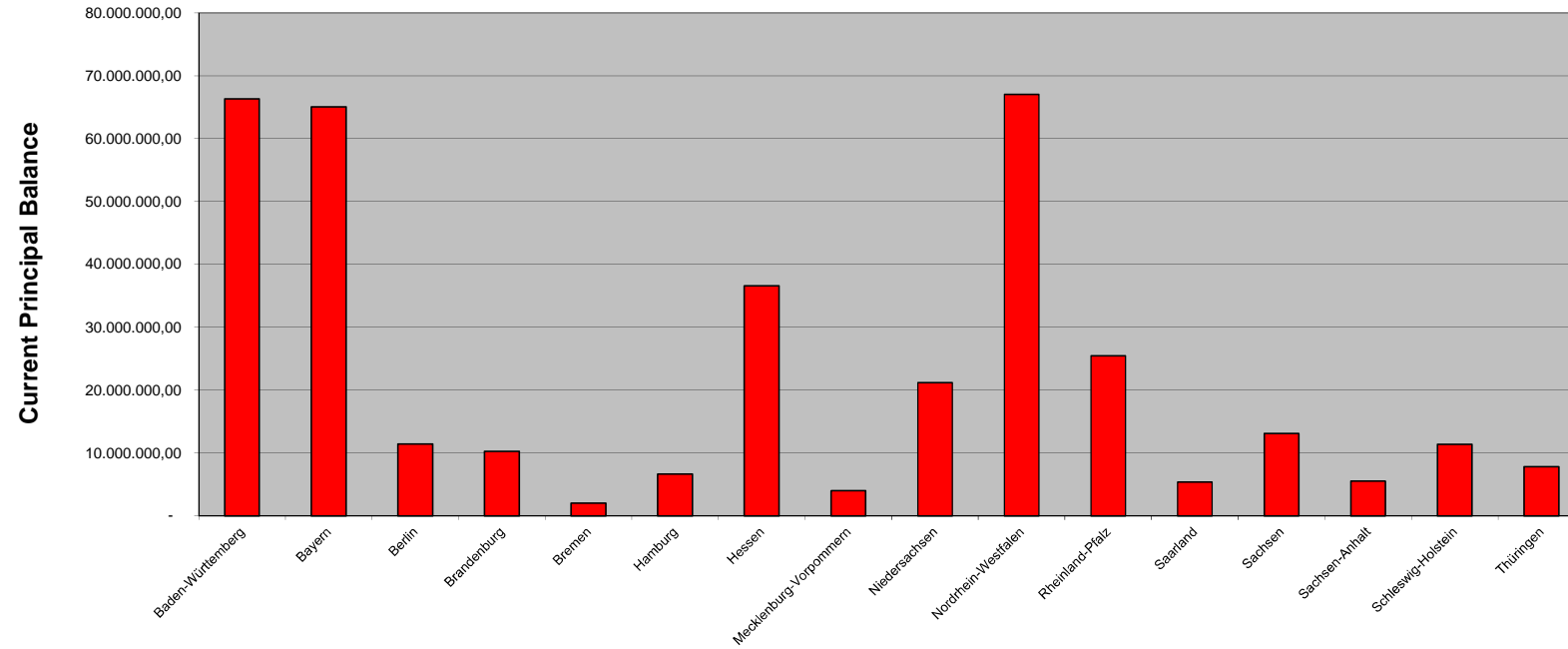
Reporting Date	03/02/2021			
Payment Date	22/02/2021			
Period No	26			
Monthly Period	01.01.2021 - 31.01.2021			
Interest Period	from	21/01/2021	to	22/02/2021 = 32 days
Collection Period	from	01/01/2021	to	31/01/2021

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	66.304.429,94	18,5%	6.939	19,5%
Bayern	65.070.286,69	18,1%	6.688	18,8%
Berlin	11.425.528,90	3,2%	969	2,7%
Brandenburg	10.258.295,52	2,9%	894	2,5%
Bremen	1.984.343,32	0,6%	242	0,7%
Hamburg	6.611.670,49	1,8%	606	1,7%
Hessen	36.597.678,70	10,2%	3.472	9,8%
Mecklenburg-Vorpomm	4.009.555,60	1,1%	430	1,2%
Niedersachsen	21.188.742,46	5,9%	2.033	5,7%
Nordrhein-Westfalen	67.044.974,38	18,7%	6.450	18,1%
Rheinland-Pfalz	25.457.048,12	7,1%	2.554	7,2%
Saarland	5.361.992,76	1,5%	549	1,5%
Sachsen	13.111.842,76	3,7%	1.179	3,3%
Sachsen-Anhalt	5.539.638,26	1,5%	620	1,7%
Schleswig-Holstein	11.385.136,32	3,2%	1.161	3,3%
Thüringen	7.796.132,73	2,2%	820	2,3%
Total	359.147.296,95	100,00%	35.606	100,00%

ABEST 16
Monthly Investor Report

8.1 Geographical Distribution (Graph)

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	



ABEST 16
Monthly Investor Report

9. Object Type

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

<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	251.699.663,60	70,1%	22.175	62,28%
Used	107.447.633,35	29,9%	13.431	37,72%
Total	359.147.296,95	100%	35.606	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	310.124.165,58	86,35%	30.262	84,99%
LCV	49.023.131,37	13,65%	5.344	15,01%
Total	359.147.296,95	100%	35.606	100%

ABEST 16
Monthly Investor Report

10. Insurances

Reporting Date	03/02/2021	
Payment Date	22/02/2021	
Period No	26	
Monthly Period	01.01.2021 - 31.01.2021	
Interest Period	from 21/01/2021	to 22/02/2021 = 32 days
Collection Period	from 01/01/2021	to 31/01/2021

<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	78.721.385,44	21,9%	9.661	27,1%
Without CPI	280.425.911,51	78,1%	25.945	72,9%
Total	359.147.296,95	100,0%	35.606	100,0%

ABEST 16
Monthly Investor Report

11. Type of Contract

Reporting Date			03/02/2021			
Payment Date			22/02/2021			
Period No			26			
Monthly Period			01.01.2021 - 31.01.2021			
Interest Period	from	21/01/2021	to	22/02/2021	=	32 days
Collection Period	from	01/01/2021	to	31/01/2021		

<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	123.192.454,93	34,3%	19.138	53,7%
Yes	190.326.772,78	53,0%	12.668	35,6%
- of which balloon rates	126.325.043,95	35,2%	n.a	n.a
- of which regular installments	64.001.728,83	17,8%	n.a	n.a
PCP (Formula)	45.628.069,24	12,7%	3.800	10,7%
- of which balloons	30.835.382,87	8,6%	n.a	n.a
- of which regular installments	14.792.686,37	4,1%	n.a	n.a
	359.147.296,95	100%	35.606	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	46	0,4%	388.154	98,9%
25 to 36 months	1.926	15,2%	25.534.696	86,8%
37 to 48 months	6.424	50,7%	98.363.855	71,6%
49 to 60 months	2.556	20,2%	38.964.754	57,6%
61 to 72 months	811	6,4%	13.324.945	45,9%
73 to 96 months	901	7,1%	13.743.314	42,4%
Total	12.668	100%	190.326.772,78	66,6%

<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	3.088	24,4%	39.420.741,53	89,0%
bis 24	5.388	42,5%	81.238.237,99	70,0%
bis 36	2.887	22,8%	46.520.020,62	56,0%
bis 48	981	7,7%	17.144.686,80	42,3%
bis 60	322	2,5%	5.971.358,56	35,5%
bis 72	1	0,0%	10.795,27	1,5%
Total	12.667	100%	190.305.840,77	66,6%

ABEST 16
Monthly Investor Report

12. Payment Methods

Reporting Date	03/02/2021			
Payment Date	22/02/2021			
Period No	26			
Monthly Period	01.01.2021 - 31.01.2021			
Interest Period	from	21/01/2021	to	22/02/2021 = 32 days
Collection Period	from	01/01/2021	to	31/01/2021

<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	351.368.190,53	97,8%	34.933	98,1%
Other	7.779.106,42	2,2%	673	1,9%
Total	359.147.296,95	100,0%	35.606	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	359.147.296,95	100,0%	35.606	100,0%
Total	359.147.296,95	100,0%	35.606	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	329.061.029,68	91,6%	31.147	87,5%
NO	30.086.267,27	8,4%	4.459	12,5%
Total	359.147.296,95	100,0%	35.606	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.557,30	13.705,42
Average purchase price	26.767,67	28.736,09
Downpayment in %	46,91%	47,69%

ABEST 16
Monthly Investor Report

13. Customer Yield

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

Yield Range [*]	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	32.677.797,91	9,10%	2.108	5,92%
1,01 to 2%	33.068.286,35	9,21%	3.532	9,92%
2,01 to 3%	93.991.417,75	26,17%	8.455	23,75%
3,01 to 4%	125.236.023,67	34,87%	11.958	33,58%
4,01 to 5%	55.996.353,62	15,59%	6.487	18,22%
5,01 to 6%	13.946.534,49	3,88%	2.267	6,37%
6,01 to 7%	3.708.965,32	1,03%	713	2,00%
7,01 to 8%	410.701,24	0,11%	62	0,17%
8,01 to 9%	47.264,77	0,01%	9	0,03%
9,01 to 10%	63.951,83	0,02%	15	0,04%
Greater 10%	0,00	0,00%	0	0,00%
Total	359.147.296,95	100%	35.606,00	100%

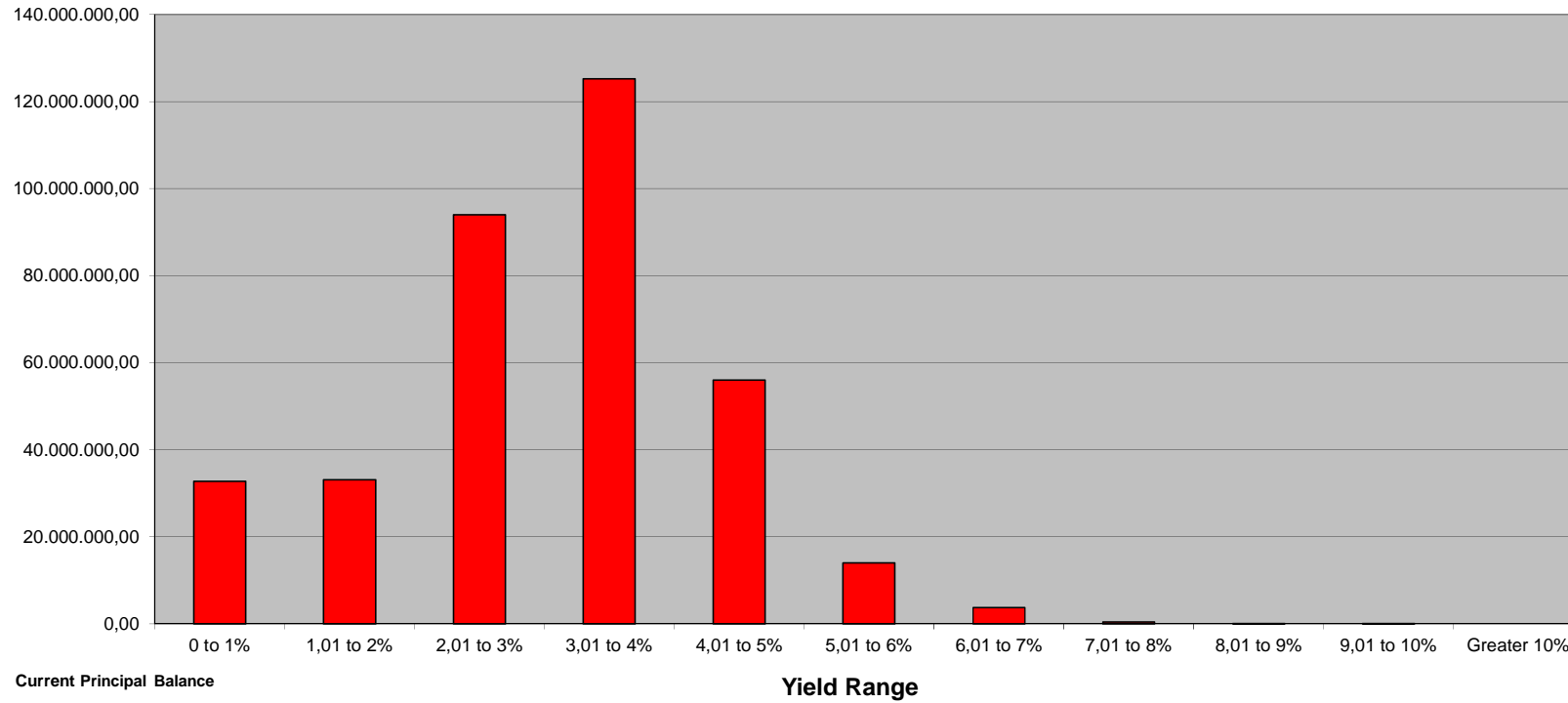
Statistics	in %
WA Interest	3,33

^{*} runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	



ABEST 16
Monthly Investor Report

14. Seasoning

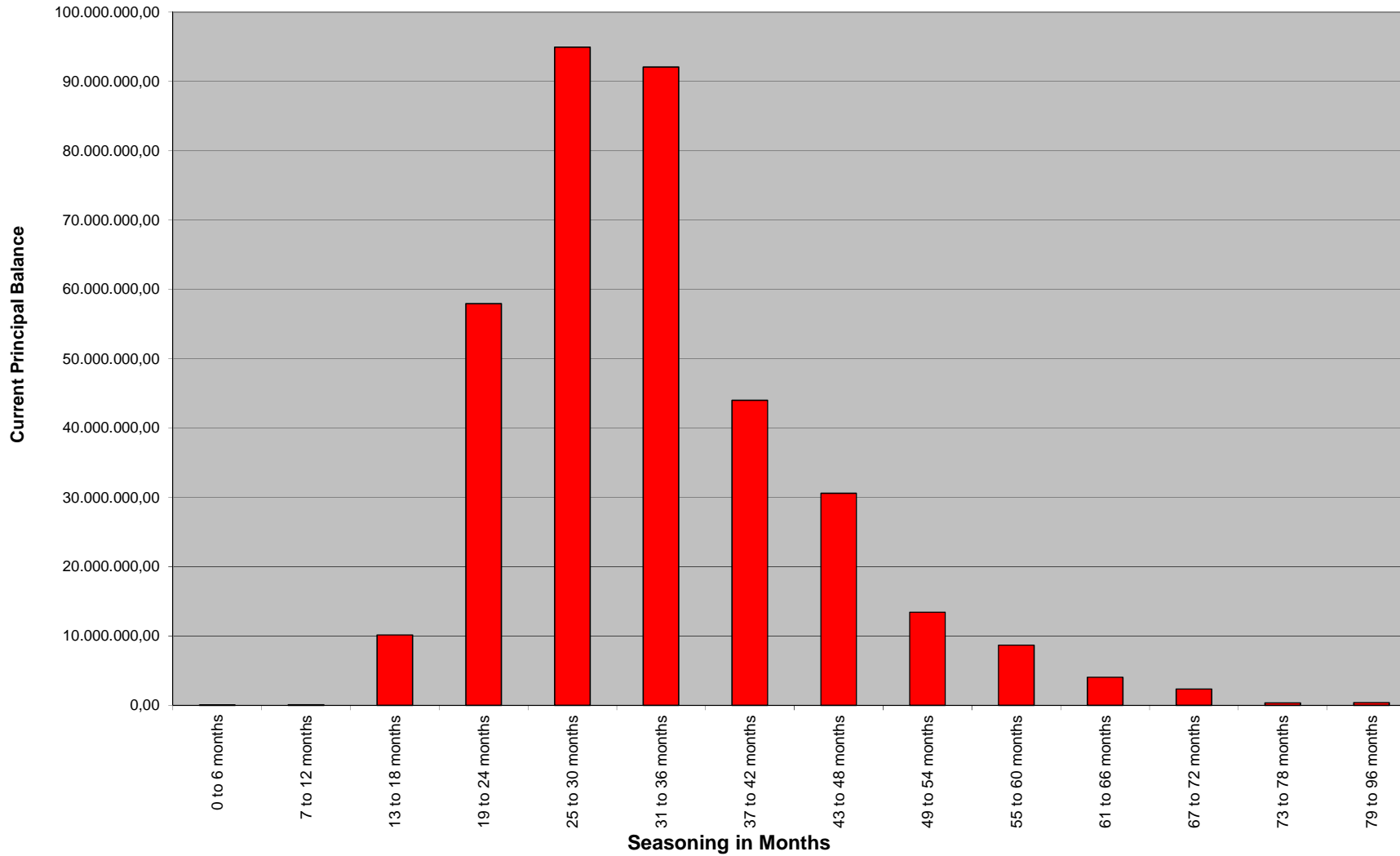
Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

<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	65.827,44	0,02%	4	0,01%
7 to 12 months	100.645,61	0,03%	11	0,03%
13 to 18 months	10.153.646,52	2,83%	985	2,77%
19 to 24 months	57.947.211,49	16,13%	4.831	13,57%
25 to 30 months	94.947.910,13	26,44%	8.313	23,35%
31 to 36 months	92.100.128,34	25,64%	8.306	23,33%
37 to 42 months	44.004.558,49	12,25%	5.032	14,13%
43 to 48 months	30.594.806,86	8,52%	4.340	12,19%
49 to 54 months	13.436.882,46	3,74%	1.574	4,42%
55 to 60 months	8.685.990,13	2,42%	1.095	3,08%
61 to 66 months	4.036.673,35	1,12%	584	1,64%
67 to 72 months	2.335.085,29	0,65%	398	1,12%
73 to 78 months	338.336,97	0,09%	63	0,18%
79 to 96 months	399.593,87	0,11%	70	0,20%
Total	359.147.296,95	100,00%	35.606	100,00%

ABEST 16
Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	



ABEST 16
Monthly Investor Report

15. Remaining Term

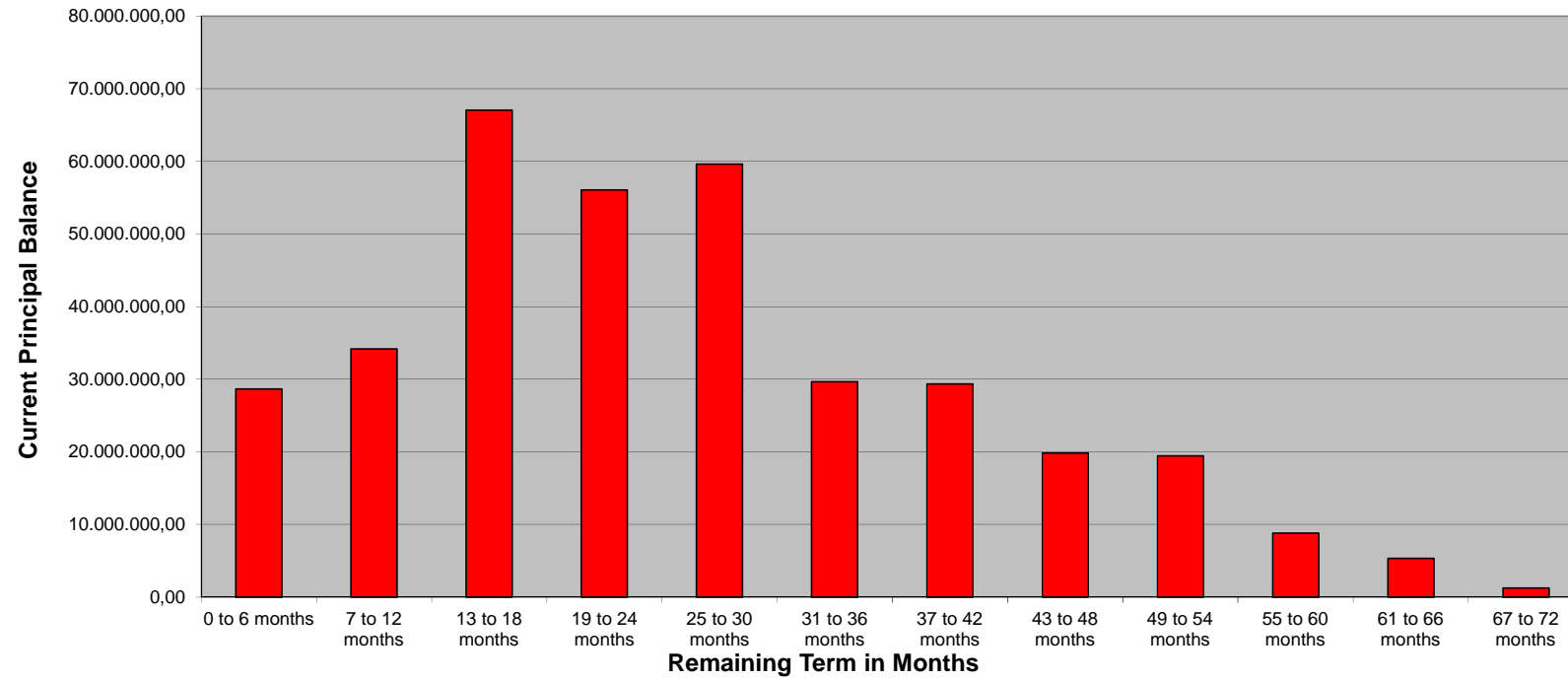
Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

<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	28.638.177,99	7,97%	4.717	13,25%
7 to 12 months	34.140.707,15	9,51%	4.499	12,64%
13 to 18 months	67.061.058,60	18,67%	6.643	18,66%
19 to 24 months	56.071.470,92	15,61%	4.937	13,87%
25 to 30 months	59.608.973,26	16,60%	5.154	14,48%
31 to 36 months	29.655.354,73	8,26%	2.727	7,66%
37 to 42 months	29.331.081,16	8,17%	2.484	6,98%
43 to 48 months	19.821.799,26	5,52%	1.663	4,67%
49 to 54 months	19.442.164,14	5,41%	1.560	4,38%
55 to 60 months	8.813.104,41	2,45%	730	2,05%
61 to 66 months	5.321.888,80	1,48%	389	1,09%
67 to 72 months	1.220.584,52	0,34%	102	0,29%
73 to 96 months	20.932,01	0,01%	1	0,00%
Total	359.147.296,95	100,00%	35.606	100,00%

ABEST 16
Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	



ABEST 16
Monthly Investor Report

16. Original Term

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

<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	9.258,54	0,00%	16	0,04%
19 to 24 months	1.061.517,48	0,30%	327	0,92%
25 to 30 months	708.702,13	0,20%	287	0,81%
31 to 36 months	37.716.778,48	10,50%	4.489	12,61%
37 to 42 months	2.515.307,34	0,70%	536	1,51%
43 to 48 months	141.099.092,47	39,29%	12.963	36,41%
49 to 54 months	3.111.066,21	0,87%	475	1,33%
55 to 60 months	71.607.992,21	19,94%	6.872	19,30%
61 to 66 months	4.145.090,98	1,15%	462	1,30%
67 to 72 months	30.593.338,29	8,52%	2.714	7,62%
73 to 78 months	3.204.306,61	0,89%	305	0,86%
79 to 96 months	63.298.633,45	17,62%	6.150	17,27%
> 96 months	69.128,23	0,02%	5	0,01%
Total	359.147.296,95	100%	35.606,00	100%

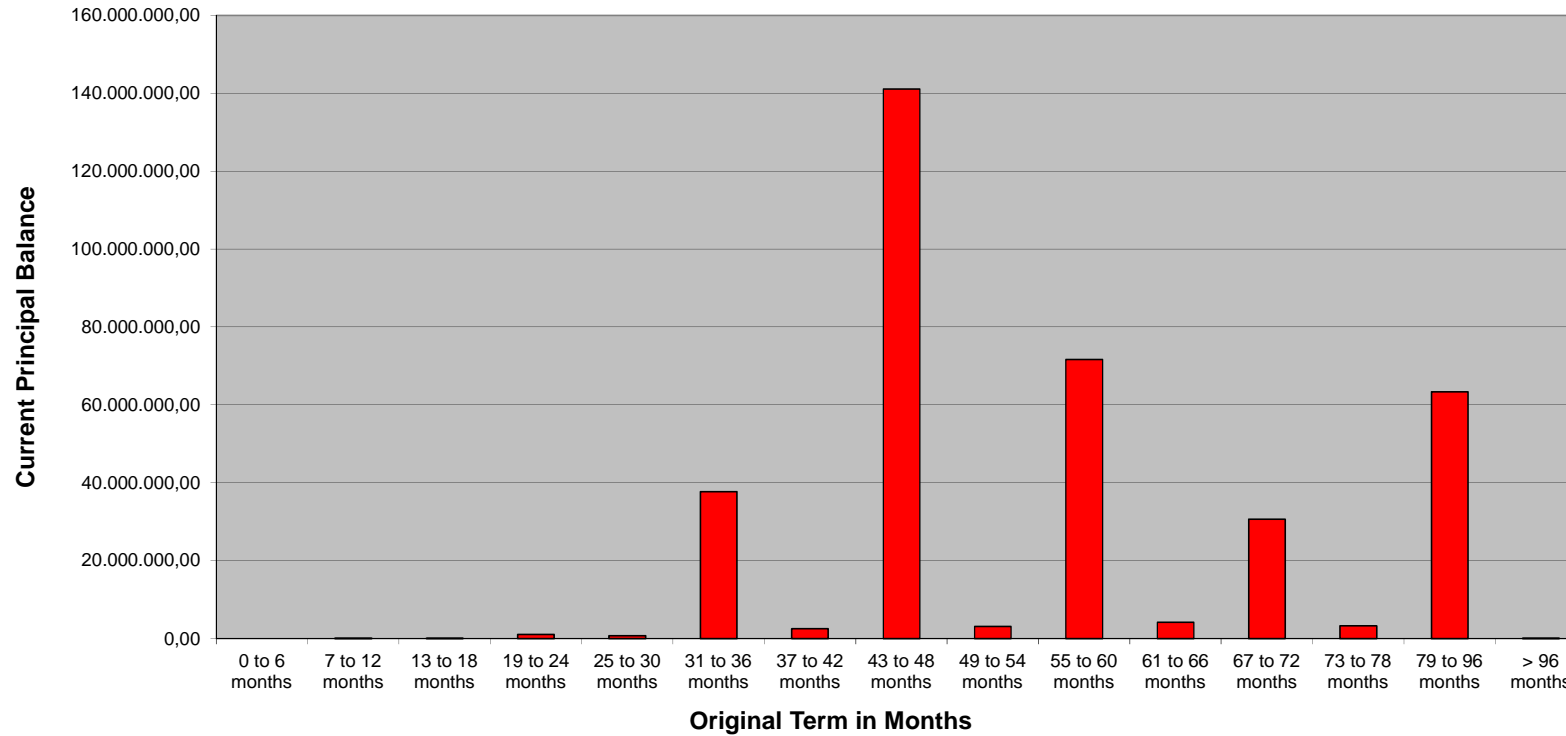
Statistics

WA Original Term	59,01
------------------	-------

ABEST 16
Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	



ABEST 16
Monthly Investor Report

17. Manufacturer

Reporting Date	03/02/2021			
Payment Date	22/02/2021			
Period No	26			
Monthly Period	01.01.2021 - 31.01.2021			
Interest Period	from	21/01/2021	to	22/02/2021 = 32 days
Collection Period	from	01/01/2021	to	31/01/2021

<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	191.274.645,17	53,26%	24.750	69,51%
Lancia	462.757,28	0,13%	89	0,25%
Alfa Romeo	17.729.707,21	4,94%	1.296	3,64%
Maserati	3.161.911,78	0,88%	78	0,22%
Jeep	56.856.342,50	15,83%	3.415	9,59%
others	89.661.933,01	24,97%	5.978	16,79%
-> Ferrari	251.010,90	0,07%	3	0,01%
-> Jaguar	20.658.606,96	5,75%	952	2,67%
-> LandRover	47.919.757,38	13,34%	2.139	6,01%
-> Chrysler	34.207,88	0,01%	11	0,03%
-> Dodge	842.695,96	0,23%	45	0,13%
-> others	19.955.653,93	5,56%	2.828	7,94%
	359.147.296,95	100,00%	35.606,00	100,00%

ABEST 16
Monthly Investor Report

18. Priority of Payments

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

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	+	16.990.858,12
1. Payable Expenses	-	31.502,80
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	-	323.621,60
5. to pay pari passu and pro rata to the Swap Counterparty	-	112.170,17
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	3.824,00
8. Class C Interest Amount	-	16.693,33
9. Class D Interest Amount	-	27.576,89
10. Class E Interest Amount	-	28.736,89
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	15.407.497,54
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	-	165.511,11
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	-	873.623,78
22. Transaction Gain to the shareholders	-	100,00

ABEST 16
Monthly Investor Report

19. Transaction Costs

Reporting Date	03/02/2021	
Payment Date	22/02/2021	
Period No	26	
Monthly Period	01.01.2021 - 31.01.2021	
Interest Period	from 21/01/2021	to 22/02/2021 = 32 days
Collection Period	from 01/01/2021	to 31/01/2021

	366.661.335,9	275.061.335,9	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	31.502,80 €	<u>23.632,71</u>	<u>1.546,52</u>	<u>1.718,36</u>	<u>1.374,69</u>	<u>945,10</u>	<u>2.285,42</u>
Interest accrued for the Period	242.342,22 €	- €	3.824,00 €	16.693,33 €	27.576,89 €	28.736,89 €	2.285,42 €
Interest Payments	242.342,22 €	- €	3.824,00 €	16.693,33 €	27.576,89 €	28.736,89 €	2.285,42 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 16
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		355.468.833,41
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		104.270,86

ABEST 16
Monthly Investor Report

21. Retention

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	290.468.833,41	80,88%
Class B Notes	18.000.000,00	5,01%
Class C Notes	20.000.000,00	5,57%
Class D Notes	16.000.000,00	4,45%
Class E Notes	11.000.000,00	3,06%
Class M Notes	26.600.000,00	7,41%

Retention Amount	EUR	%
Minimum Retention Class A	14.523.441,67	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	14.523.441,67	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.

ABEST 16
Monthly Investor Report

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	22/02/2021	=	32 days
Collection Period	31/01/2021		

		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.

ABEST 16
Monthly Investor Report

23. Counterparties II

Reporting Date		03/02/2021				
Payment Date		22/02/2021				
Period No		26				
Monthly Period		01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	=	32 days
Collection Period	from	01/01/2021	to	31/01/2021		

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**

ABEST 16
Monthly Investor Report

24. Issuer Information

Reporting Date		03/02/2021				
Payment Date		22/02/2021				
Period No		26				
Monthly Period		01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	=	32 days
Collection Period	from	01/01/2021	to	31/01/2021		

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

ABEST 16
Monthly Investor Report

25. Originator, Servicer

Reporting Date	03/02/2021				
Payment Date	22/02/2021				
Period No	26				
Monthly Period	01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	= 32 days
Collection Period	from	01/01/2021	to	31/01/2021	

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

ABEST 16
Monthly Investor Report

25. Glossary

Reporting Date		03/02/2021				
Payment Date		22/02/2021				
Period No		26				
Monthly Period		01.01.2021 - 31.01.2021				
Interest Period	from	21/01/2021	to	22/02/2021	=	32 days
Collection Period	from	01/01/2021	to	31/01/2021		

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

ABEST 16
Monthly Investor Report

27. Portfolio Performance / Effects of COVID 19

Reporting Date			03/02/2021			
Payment Date			22/02/2021			
Period No			26			
Monthly Period			01.01.2021 - 31.01.2021			
Interest Period	from	21/01/2021	to	22/02/2021	=	32 days
Collection Period	from	01/01/2021	to	31/01/2021		

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	34.812	97,8%	349.419.693,27	97,3%
0 < Overdue <= 1 month	372	1,0%	4.971.580,39	1,4%
1 < Overdue <= 2 months	113	0,3%	1.351.950,17	0,4%
2 < Overdue <= 3 months	45	0,1%	500.962,46	0,1%
3 < Overdue <= 4 months	18	0,1%	224.819,53	0,1%
4 < Overdue <= 5 months	18	0,1%	276.114,22	0,1%
5 < Overdue <= 6 months	39	0,1%	313.166,11	0,1%
6 < Overdue <= 7 months	19	0,1%	308.242,03	0,1%
7 < Overdue <= 8 months	170	0,5%	1.780.768,77	0,5%
Total	35.606	100%	359.147.297	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	916	87,7%	12.765.754,48	87,1%
0 < Overdue <= 1 month	66	6,3%	1.006.998,51	6,9%
1 < Overdue <= 2 months	30	2,9%	410.114,49	2,8%
2 < Overdue <= 3 months	11	1,1%	158.153,28	1,1%
3 < Overdue <= 4 months	5	0,5%	144.669,86	1,0%
4 < Overdue <= 5 months	4	0,4%	79.343,65	0,5%
5 < Overdue <= 6 months	1	0,1%	11.592,52	0,1%
6 < Overdue <= 7 months	2	0,2%	8.527,67	0,1%
7 < Overdue <= 8 months	9	0,9%	77.000,09	0,5%
Total	1.044	100,0%	14.662.154,55	100,0%