

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/03/2021			
Payment Date	22/03/2021			
Period No	27			
Monthly Period	01.02.2021 - 28.02.2021			
Interest Period from	22/02/2021	to	22/03/2021	= 28 days
Collection Period from	01/02/2021	to	28/02/2021	

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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)		357.619.556,27 €	373.027.053,81
Scheduled Principal Payments		9.872.120,17 €	9.857.170,44
Prepayment Principal		3.808.822,54 €	3.555.940,16
Others		2.376.261,42 €	1.994.386,94
Recoveries		- €	-
Total Principal Collections		16.057.204,13 €	15.407.497,54
Total Interest Collections		1.282.362,31 €	1.352.248,11
Defaults		275.789,21	-
End of Period (after Payment Date)	34.368	341.286.562,93 €	357.619.556,27
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		12,78%	11,44%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	340.061.335,87
End of Period	323.728.342,53

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	5.100.920,04 €	no
Cash Outflow	-€ 244.994,90		
Cash Inflow	€ -		
End of Period	1,5%	4.855.925,14 €	
Required Reserve Fund	-€ 244.994,90		

Commingling Reserve

Beginning of Period	17.300.000,00	no
Commingling Reserve Required Amount	17.300.000,00	
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)	17.100.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	340.061.335,87 €
End of Period	323.728.342,53 €

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	1.501.028,24 €
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	601.112,42 €
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	332.988,35 €

Early Amortisation Event

Cumulative Default Level	
Cumulative Default Level period before previous period	0,51%
Cumulative Default Level previous period	0,51%
Cumulative Default Level current period	0,55%
Trigger Breach (if higher than 4.60%)	NO
Delinquency Level	
Delinquency Level period before previous period	0,24%
Delinquency Level current period	0,23%
Trigger Breach (if higher than 0.60% for 2 consecutive Calculation Dates)	NO
Principal Deficiency Amount Shortfall	
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	115
Number of Contracts being 61-90 Days delinquent	48
Number of Contracts being 91-120 Days delinquent	35
Gross instalments being 31-60 days delinquent	33.680,15
Gross instalments being 61-90 days delinquent	26.713,98
Gross instalments being 91-120 days delinquent	7.928,00
Current Period Termination	298.427,98
Cumulative Termination	5.912.432,42
New number of Contracts being terminated	23,00
Total number of Contracts being terminated	640,00
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	275.061.335,87 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	16.332.993,34	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	258.728.342,53 €	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	0,4791265602	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,252	0,95	1,95	2,95		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	275.061.335,87 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	16.332.993,34 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	258.728.342,53 €	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 €	3.528,00 €	14.808,89 €	24.291,56 €	25.256,00 €		14822,22 €
Interest Payment	0,00 €	3.528,00 €	14.808,89 €	24.291,56 €	25.256,00 €		14822,22 €
Initial total CE (Subordination, Reserve)							
Current CE	20,90%	20,42%	14,67%	10,07%	6,90%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

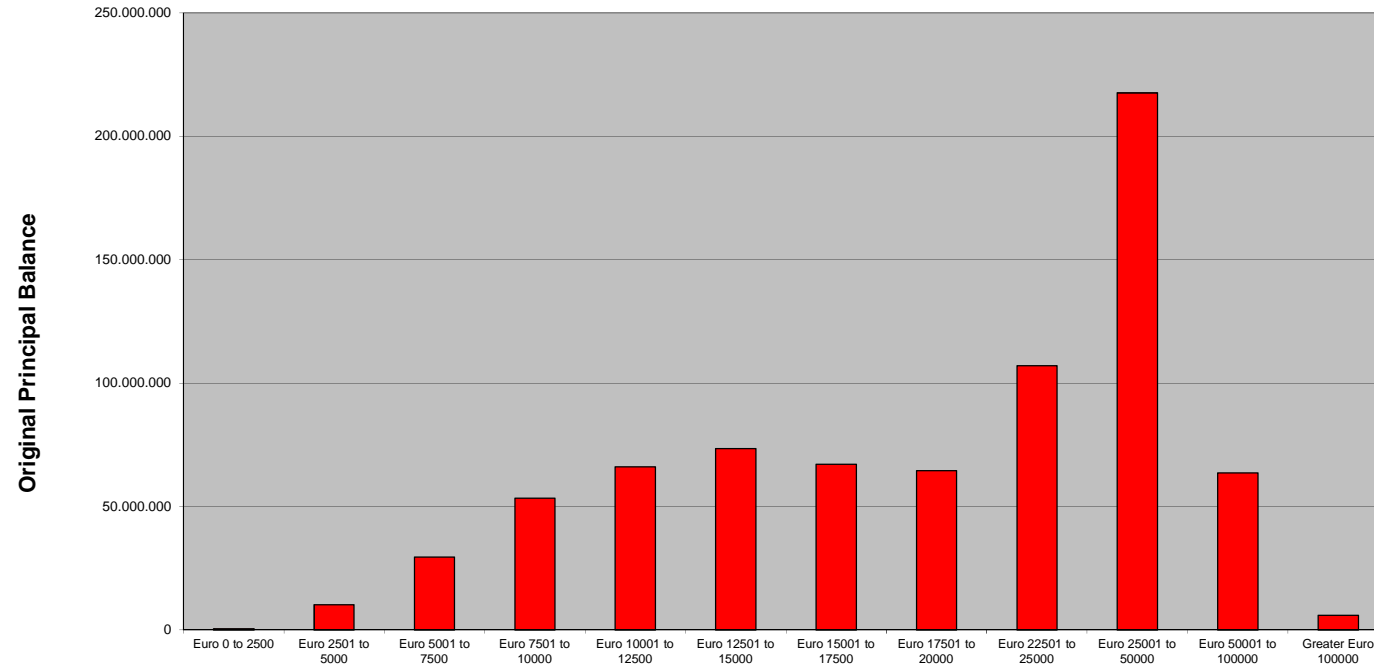
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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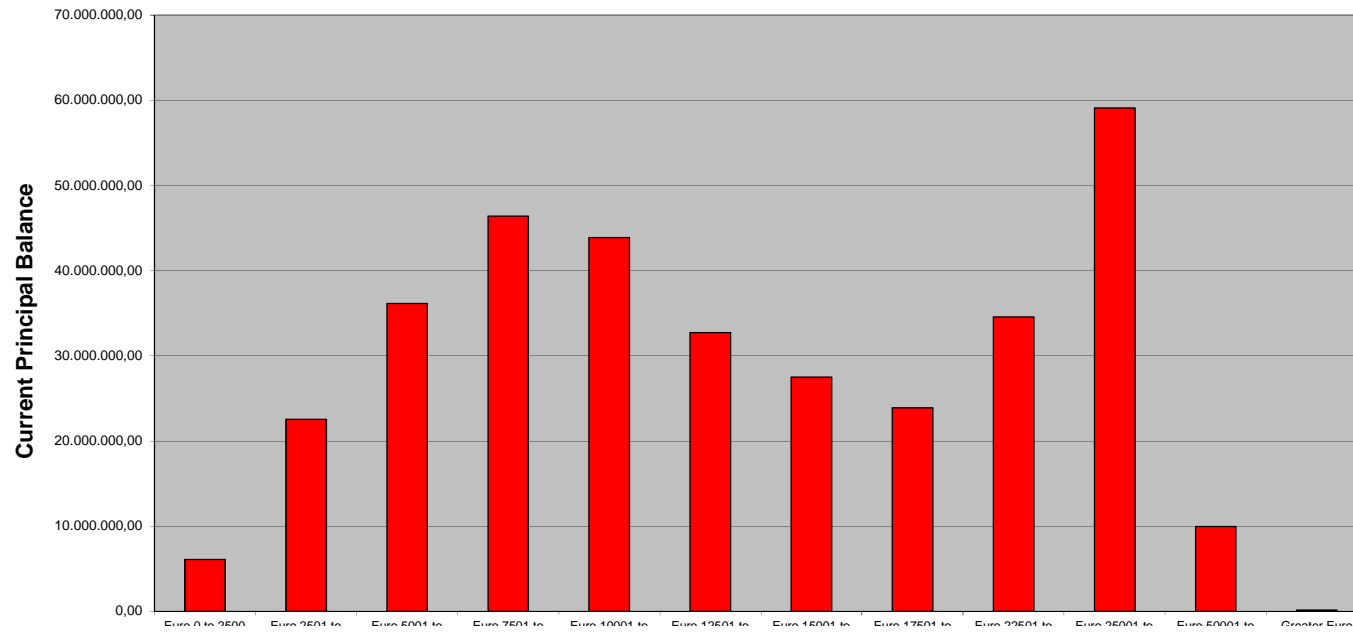
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	6.069.493,95	1,8%	4.455	13,0%
Euro 2501 to 5000	22.551.458,02	6,6%	5.950	17,3%
Euro 5001 to 7500	36.144.952,58	10,5%	5.795	16,9%
Euro 7501 to 10000	46.408.745,12	13,5%	5.324	15,5%
Euro 10001 to 12500	43.880.825,16	12,8%	3.939	11,5%
Euro 12501 to 15000	32.714.241,62	9,5%	2.401	7,0%
Euro 15001 to 17500	27.513.011,42	8,0%	1.701	4,9%
Euro 17501 to 20000	23.880.999,97	7,0%	1.280	3,7%
Euro 22501 to 25000	34.547.048,80	10,1%	1.555	4,5%
Euro 25001 to 50000	59.077.085,94	17,2%	1.804	5,2%
Euro 50001 to 100000	9.961.923,33	2,9%	163	0,5%
Greater Euro 100000	133.278,36	0,0%	1	0,0%
Total	342.883.064,27	100,0%	34.368	100,0%

Statistics in EUR	
Average Amount	9.976,81

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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	164.256,94	0,05%	6
2	150.246,30	0,04%	9
3	147.479,26	0,04%	9
4	139.437,55	0,04%	18
5	133.278,36	0,04%	1
6	119.958,59	0,03%	2
7	117.051,41	0,03%	2
8	115.124,44	0,03%	2
9	112.849,81	0,03%	11
10	110.724,59	0,03%	2
11	110.629,46	0,03%	2
12	106.898,50	0,03%	19
13	102.495,26	0,03%	2
14	95.772,71	0,03%	10
15	95.196,57	0,03%	1
16	95.188,13	0,03%	2
17	94.505,21	0,03%	17
18	93.416,51	0,03%	7
19	93.099,54	0,03%	1
20	92.764,42	0,03%	1
	2.290.373,56	0,67%	124

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8. Geographical Distribution

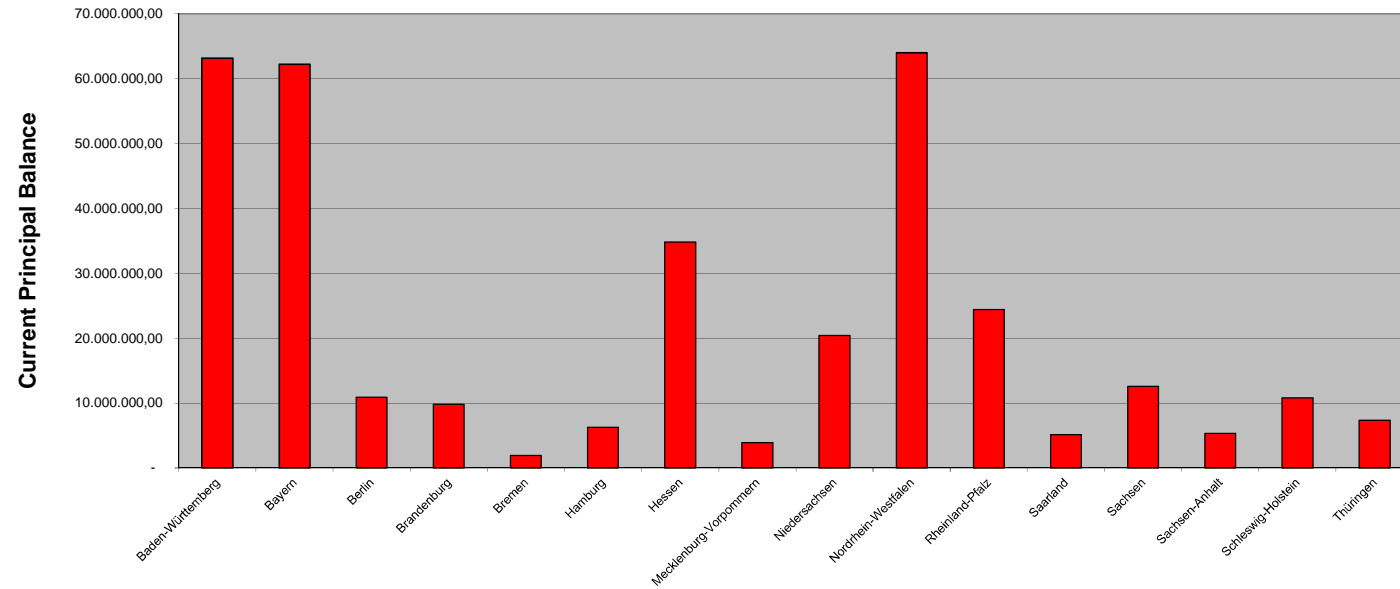
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	21.570,92	0,0%	1	0,0%
Baden-Württemberg	63.163.329,06	18,4%	6.713	19,5%
Bayern	62.226.842,31	18,1%	6.446	18,8%
Berlin	10.885.269,32	3,2%	932	2,7%
Brandenburg	9.801.944,68	2,9%	863	2,5%
Bremen	1.905.592,59	0,6%	232	0,7%
Hamburg	6.280.803,22	1,8%	585	1,7%
Hessen	34.822.748,77	10,2%	3.333	9,7%
Mecklenburg-Vorpomr	3.872.857,50	1,1%	420	1,2%
Niedersachsen	20.389.913,86	5,9%	1.975	5,7%
Nordrhein-Westfalen	64.020.243,95	18,7%	6.226	18,1%
Rheinland-Pfalz	24.396.925,99	7,1%	2.474	7,2%
Saarland	5.118.310,62	1,5%	533	1,6%
Sachsen	12.559.051,69	3,7%	1.133	3,3%
Sachsen-Anhalt	5.298.334,54	1,5%	599	1,7%
Schleswig-Holstein	10.793.604,06	3,1%	1.119	3,3%
Thüringen	7.325.721,19	2,1%	784	2,3%
Total	342.883.064,27	100,00%	34.368	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	240.654.443,58	70,2%	21.475	62,49%
Used	102.228.620,69	29,8%	12.893	37,51%
Total	342.883.064,27	100%	34.368	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	296.342.373,54	86,43%	29.251	85,11%
LCV	46.540.690,73	13,57%	5.117	14,89%
Total	342.883.064,27	100%	34.368	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	75.322.259,10	22,0%	9.342	27,2%
Without CPI	267.560.805,17	78,0%	25.026	72,8%
Total	342.883.064,27	100,0%	34.368	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	116.736.938,12	34,0%	18.372	53,5%
Yes	182.598.826,14	53,3%	12.330	35,9%
- of which balloon rates	122.363.107,23	35,7%	n.a	n.a
- of which regular installments	60.235.718,91	17,6%	n.a	n.a
PCP (Formula)	43.547.300,01	12,7%	3.666	10,7%
- of which balloons	29.715.045,52	8,7%	n.a	n.a
- of which regular installments	13.832.254,49	4,0%	n.a	n.a
	342.883.064,27	100%	34.368	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	42	0,3%	362.585	100,7%
25 to 36 months	1.773	14,4%	22.919.198	87,5%
37 to 48 months	6.314	51,2%	95.110.119	72,7%
49 to 60 months	2.514	20,4%	37.910.039	58,2%
61 to 72 months	798	6,5%	12.954.011	46,1%
73 to 96 months	885	7,2%	13.335.820	42,8%
Total	12.330	100%	182.598.826,14	67,2%

<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	3.229	26,2%	41.491.352,61	88,2%
bis 24	5.270	42,7%	78.134.223,75	70,1%
bis 36	2.630	21,3%	41.879.908,81	56,0%
bis 48	933	7,6%	16.118.050,95	42,1%
bis 60	266	2,2%	4.943.918,43	35,9%
bis 72	1	0,0%	10.657,17	1,5%
Total	12.329	100%	182.578.111,72	67,2%

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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	335.112.663,74	97,7%	33.703	98,1%
Other	7.770.400,53	2,3%	665	1,9%
Total	342.883.064,27	100,0%	34.368	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	342.883.064,27	100,0%	34.368	100,0%
Total	342.883.064,27	100,0%	34.368	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	314.341.676,45	91,7%	30.108	87,6%
NO	28.541.387,82	8,3%	4.260	12,4%
Total	342.883.064,27	100,0%	34.368	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.538,99	13.677,49
Average purchase price	26.793,30	28.726,50
Downpayment in %	46,80%	47,61%

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Monthly Investor Report

13. Customer Yield

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	31.326.163,42	9,14%	2.047	5,96%
1,01 to 2%	30.500.103,37	8,90%	3.270	9,51%
2,01 to 3%	90.426.495,47	26,37%	8.301	24,15%
3,01 to 4%	119.945.464,18	34,98%	11.598	33,75%
4,01 to 5%	53.467.784,91	15,59%	6.244	18,17%
5,01 to 6%	13.184.969,70	3,85%	2.146	6,24%
6,01 to 7%	3.545.546,01	1,03%	678	1,97%
7,01 to 8%	371.907,82	0,11%	59	0,17%
8,01 to 9%	45.630,94	0,01%	9	0,03%
9,01 to 10%	68.998,45	0,02%	16	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	342.883.064,27	100%	34.368,00	100%

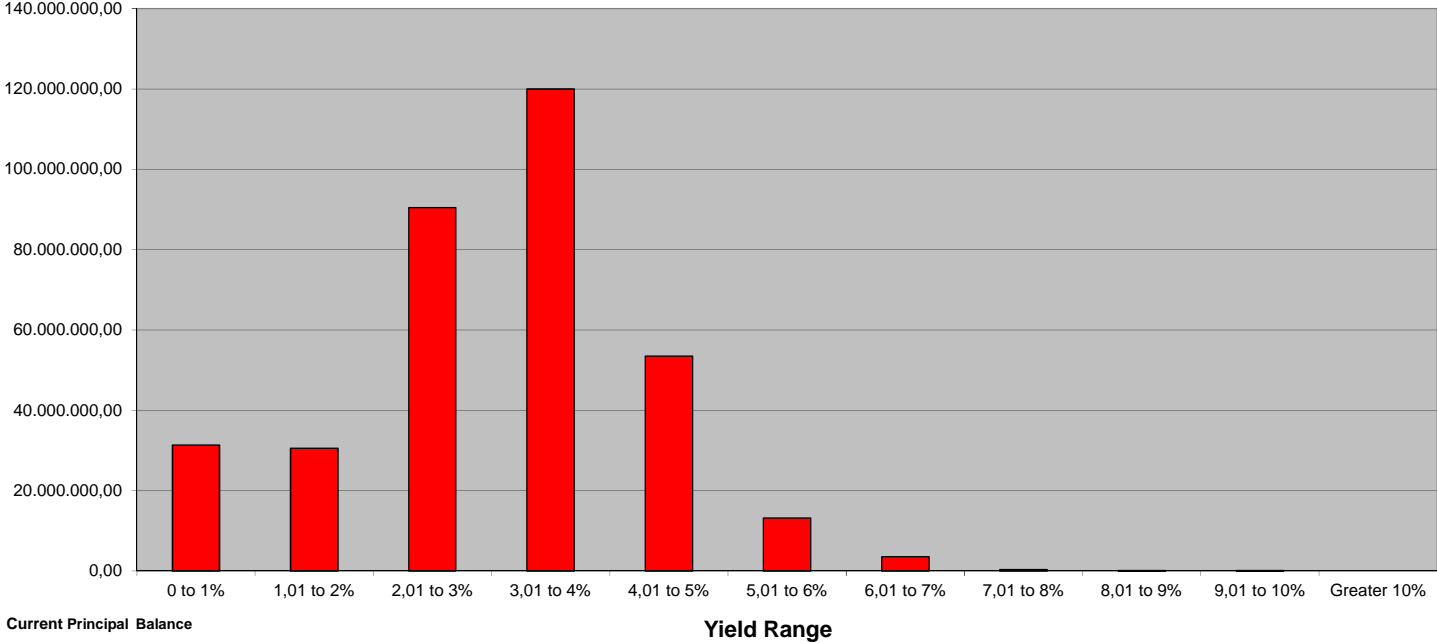
Statistics	in %
WA Interest	3,33

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	



ABEST 16
Monthly Investor Report

14. Seasoning

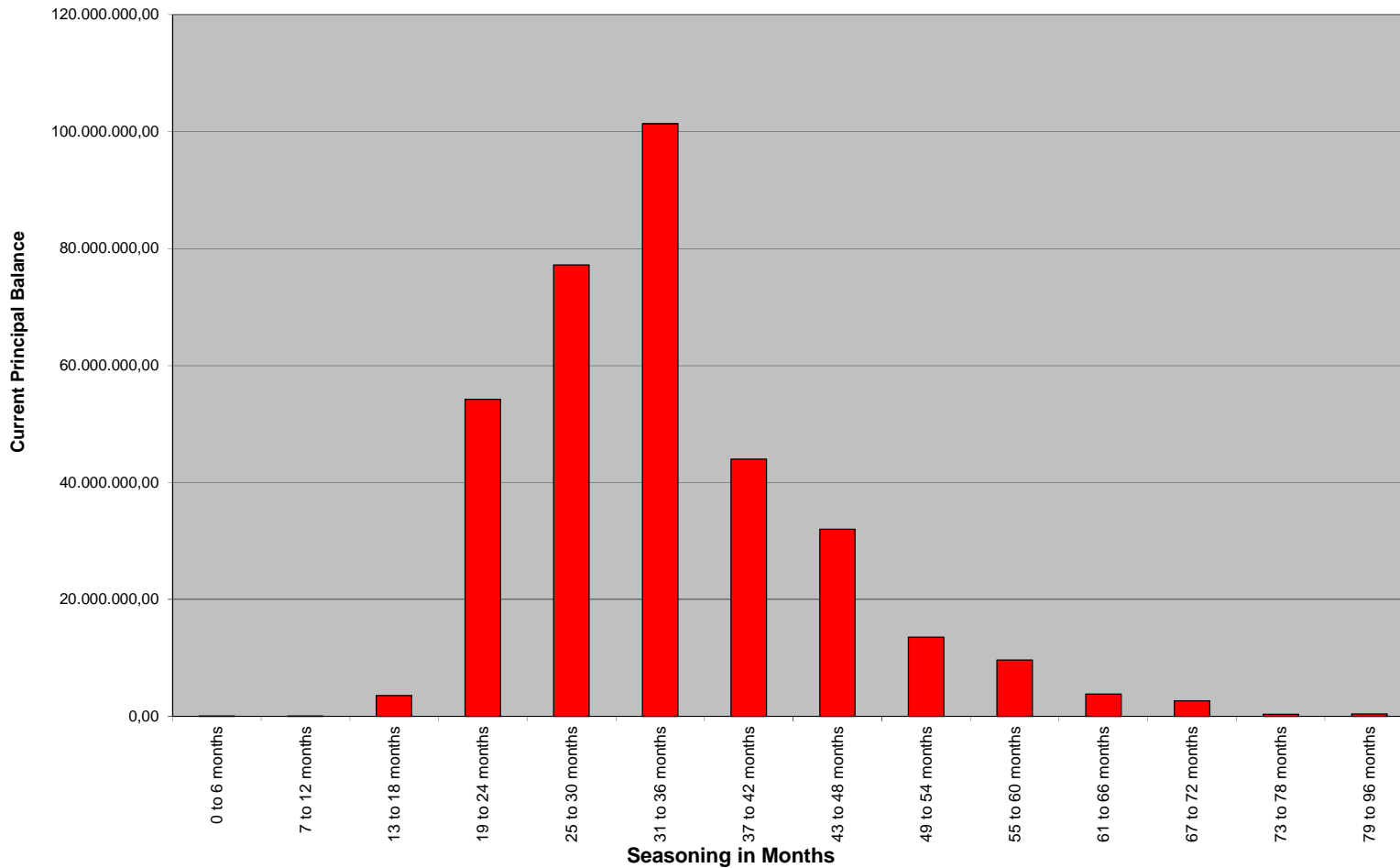
Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

<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	70.379,76	0,02%	5	0,01%
7 to 12 months	65.308,75	0,02%	10	0,03%
13 to 18 months	3.555.840,87	1,04%	402	1,17%
19 to 24 months	54.236.241,14	15,82%	4.635	13,49%
25 to 30 months	77.203.673,66	22,52%	6.841	19,91%
31 to 36 months	101.344.490,58	29,56%	9.112	26,51%
37 to 42 months	44.006.055,03	12,83%	4.889	14,23%
43 to 48 months	32.002.440,81	9,33%	4.424	12,87%
49 to 54 months	13.549.313,11	3,95%	1.705	4,96%
55 to 60 months	9.642.808,83	2,81%	1.202	3,50%
61 to 66 months	3.806.803,91	1,11%	557	1,62%
67 to 72 months	2.654.245,23	0,77%	452	1,32%
73 to 78 months	367.694,54	0,11%	70	0,20%
79 to 96 months	377.768,05	0,11%	64	0,19%
Total	342.883.064,27	100,00%	34.368	100,00%

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Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	



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Monthly Investor Report

15. Remaining Term

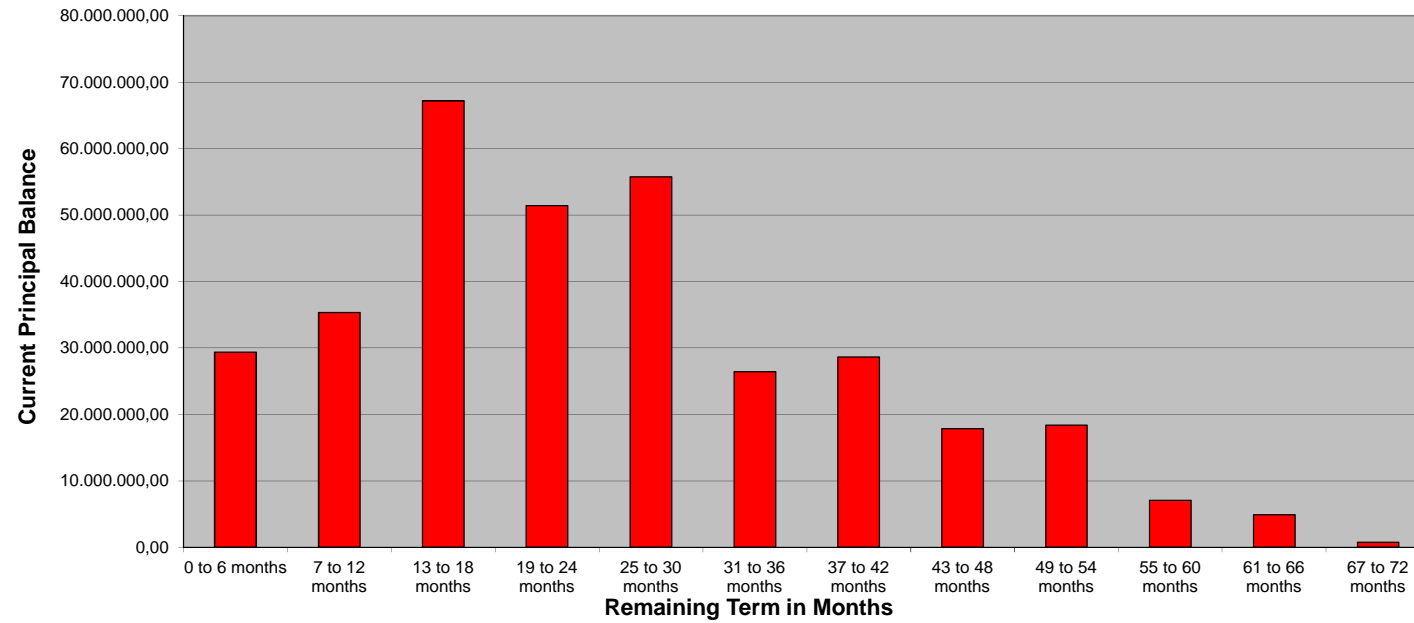
Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

<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	29.324.633,08	8,55%	4.683	13,63%
7 to 12 months	35.304.618,49	10,30%	4.516	13,14%
13 to 18 months	67.190.110,51	19,60%	6.699	19,49%
19 to 24 months	51.397.708,73	14,99%	4.596	13,37%
25 to 30 months	55.756.291,69	16,26%	4.925	14,33%
31 to 36 months	26.412.187,95	7,70%	2.483	7,22%
37 to 42 months	28.618.090,88	8,35%	2.450	7,13%
43 to 48 months	17.853.769,01	5,21%	1.490	4,34%
49 to 54 months	18.360.532,14	5,35%	1.505	4,38%
55 to 60 months	7.063.823,81	2,06%	596	1,73%
61 to 66 months	4.859.898,53	1,42%	364	1,06%
67 to 72 months	720.685,03	0,21%	60	0,17%
73 to 96 months	20.714,42	0,01%	1	0,00%
Total	342.883.064,27	100,00%	34.368	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	



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16. Original Term

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

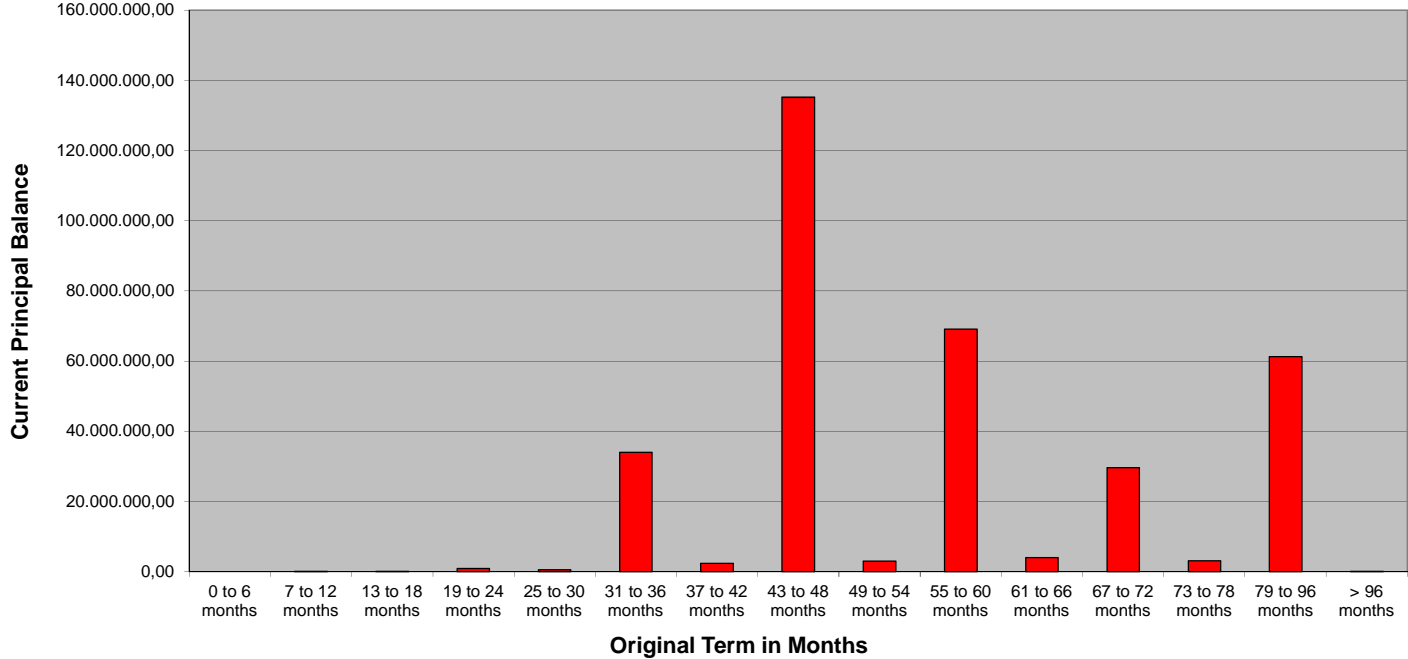
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	7.054,53	0,00%	4	0,01%
13 to 18 months	2.919,46	0,00%	8	0,02%
19 to 24 months	888.908,18	0,26%	278	0,81%
25 to 30 months	544.672,89	0,16%	237	0,69%
31 to 36 months	34.000.628,81	9,92%	4.128	12,01%
37 to 42 months	2.325.362,49	0,68%	499	1,45%
43 to 48 months	135.147.353,52	39,41%	12.494	36,35%
49 to 54 months	2.945.869,92	0,86%	466	1,36%
55 to 60 months	69.053.360,51	20,14%	6.763	19,68%
61 to 66 months	3.972.821,67	1,16%	456	1,33%
67 to 72 months	29.578.745,68	8,63%	2.670	7,77%
73 to 78 months	3.114.306,16	0,91%	300	0,87%
79 to 96 months	61.233.194,63	17,86%	6.060	17,63%
> 96 months	67.865,82	0,02%	5	0,01%
Total	342.883.064,27	100%	34.368,00	100%

Statistics	
WA Original Term	59,25

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Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	



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17. Manufacturer

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

<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	183.087.507,54	53,40%	23.914	69,58%
Lancia	435.691,31	0,13%	85	0,25%
Alfa Romeo	16.923.735,77	4,94%	1.245	3,62%
Maserati	3.019.482,85	0,88%	75	0,22%
Jeep	54.514.439,18	15,90%	3.323	9,67%
others	84.902.207,62	24,76%	5.726	16,66%
-> Ferrari	248.804,28	0,07%	3	0,01%
-> Jaguar	19.596.708,15	5,72%	910	2,65%
-> LandRover	45.339.508,79	13,22%	2.046	5,95%
-> Chrysler	31.281,63	0,01%	11	0,03%
-> Dodge	804.395,59	0,23%	41	0,12%
-> others	18.881.509,18	5,51%	2.715	7,90%
	342.883.064,27	100,00%	34.368,00	100,00%

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18. Priority of Payments

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

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	+ 17.584.561,34
1. Payable Expenses	- 26.374,88
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee (including costs and expenses)	- 8.000,00
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	- 280.336,79
5. to pay pari passu and pro rata to the Swap Counterparty	- 93.894,71
6. Class A Interest Amount	-
7. Class B Interest Amount	- 3.528,00
8. Class C Interest Amount	- 14.808,89
9. Class D Interest Amount	- 24.291,56
10. Class E Interest Amount	- 25.256,00
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 16.332.993,34
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	630.154,96
22. Transaction Gain to the shareholders	100,00

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19. Transaction Costs

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	=
Collection Period	from	01/02/2021	to	28/02/2021	28 days

	350.328.342,5	258.728.342,5	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	26.374,88 €	<u>19.478,67</u>	<u>1.355,15</u>	<u>1.505,72</u>	<u>1.204,58</u>	<u>828,15</u>	<u>2.002,61</u>
Interest accrued for the Period	212.706,67 €	- €	3.528,00 €	14.808,89 €	24.291,56 €	25.256,00 €	2.002,61 €
Interest Payments	212.706,67 €	- €	3.528,00 €	14.808,89 €	24.291,56 €	25.256,00 €	2.002,61 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		340.061.335,87
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		87.282,41

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21. Retention

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	275.061.335,87	80,22%
Class B Notes	18.000.000,00	5,25%
Class C Notes	20.000.000,00	5,83%
Class D Notes	16.000.000,00	4,67%
Class E Notes	11.000.000,00	3,21%
Class M Notes	26.600.000,00	7,76%

Retention Amount	EUR	%
Minimum Retention Class A	13.753.066,79	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	13.753.066,79	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	22/03/2021	=	28 days
Collection Period	28/02/2021		

		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.

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23. Counterparties II

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

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**

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Monthly Investor Report

24. Issuer Information

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

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

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25. Originator, Servicer

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

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

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25. Glossary

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

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

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27. Portfolio Performance / Effects of COVID 19

Reporting Date	03/03/2021				
Payment Date	22/03/2021				
Period No	27				
Monthly Period	01.02.2021 - 28.02.2021				
Interest Period	from	22/02/2021	to	22/03/2021	= 28 days
Collection Period	from	01/02/2021	to	28/02/2021	

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV [%]
0	33.545	97,6%	332.838.192,58	97,1%
0 < Overdue <= 1 month	406	1,2%	5.098.108,33	1,5%
1 < Overdue <= 2 months	115	0,3%	1.501.028,24	0,4%
2 < Overdue <= 3 months	48	0,1%	601.112,42	0,2%
3 < Overdue <= 4 months	35	0,1%	332.988,35	0,1%
4 < Overdue <= 5 months	13	0,0%	123.925,52	0,0%
5 < Overdue <= 6 months	16	0,0%	256.594,24	0,1%
6 < Overdue <= 7 months	32	0,1%	324.163,33	0,1%
7 < Overdue <= 8 months	158	0,5%	1.806.951,26	0,5%
Total	34.368	100%	342.883.064	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV [%]
0	865	85,6%	11.874.603,48	84,7%
0 < Overdue <= 1 month	70	6,9%	982.676,66	7,0%
1 < Overdue <= 2 months	34	3,4%	614.059,64	4,4%
2 < Overdue <= 3 months	16	1,6%	189.331,74	1,4%
3 < Overdue <= 4 months	9	0,9%	95.398,23	0,7%
4 < Overdue <= 5 months	2	0,2%	61.994,74	0,4%
5 < Overdue <= 6 months	5	0,5%	107.174,76	0,8%
6 < Overdue <= 7 months	1	0,1%	11.592,52	0,1%
7 < Overdue <= 8 months	9	0,9%	78.600,45	0,6%
Total	1.011	100,0%	14.015.432,22	100,0%