

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

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

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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)		341.286.562,93 €	357.619.556,27 €
Scheduled Principal Payments		9.775.265,73 €	9.872.120,17 €
Prepayment Principal		4.216.314,03 €	3.808.822,54 €
Others		3.415.740,35 €	2.376.261,42 €
Recoveries		- €	- €
Total Principal Collections		17.407.320,11 €	16.057.204,13 €
Total Interest Collections		1.213.417,03 €	1.282.362,31 €
Defaults		176.425,48	275.789,21
End of Period (after Payment Date)	33.170	323.702.817,34 €	341.286.562,93 €
Balance of the Replenishment account (after Payment Date)		- €	- €
Current Prepayment Rate (annualised)		14,83%	12,78%
New sale Offer		- €	- €

ABEST 16
Monthly Investor Report

2. Reserve Accounts

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Notes Balance

Beginning of Period	323.728.342,53
End of Period	306.144.596,94

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	4.855.925,14 €	no
Cash Outflow	-€ 263.756,19		
Cash Inflow	€ -		
End of Period	1,5%	4.592.168,95 €	
Required Reserve Fund	-€ 263.756,19		
Commingling Reserve			
Beginning of Period	17.100.000,00		no
Commingling Reserve Required Amount	17.100.000,00		
Commingling Reserve Distribution Amount	800.000,00		
Commingling Reserve Aggregate Distribution Amount	-		
Commingling Reserve Increases Amount	-		
Commingling Reserve Release Amount	800.000,00		
End of Period (rounded up to nearest 50.000)	16.300.000,00		

ABEST 16
Monthly Investor Report

3. Performance Data

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Note Balance

Beginning of Period	323.728.342,53 €
End of Period	306.144.596,94 €

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	1.296.176,32 €

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	544.749,64 €

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	268.989,41 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,51%
Cumulative Default Level previous period	0,55%
Cumulative Default Level current period	0,58%

Trigger Breach (if higher than 4.60%) **NO**

Delinquency Level

Delinquency Level period before previous period	0,23%
Delinquency Level current period	0,22%

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	106
Number of Contracts being 61-90 Days delinquent	46
Number of Contracts being 91-120 Days delinquent	24
Gross instalments being 31-60 days delinquent	33.159,55
Gross instalments being 61-90 days delinquent	11.736,98
Gross instalments being 91-120 days delinquent	4.471,10
Current Period Termination	151.861,57
Cumulative Termination	6.064.293,99
New number of Contracts being terminated	13,00
Total number of Contracts being terminated	653,00
Current Period Recoveries	0,00
Cumulative Recoveries	0,00

ABEST 16
Monthly Investor Report

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)/Aaa (sf)	A(sf)/Aa1 (sf)	BBB(sf)/A2(sf)	BB+(sf)/Baa2(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	258.728.342,53 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	17.583.745,59	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	241.144.596,94 €	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	0,4465640684	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,245	0,95	1,95	2,95		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	30 days	30 days	30 days	30 days	30 days		30 days
Principal Outstanding Beginning 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 €
> Principal Repayment	17.583.745,59 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	241.144.596,94 €	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 €	3.675,00 €	15.750,00 €	25.933,33 €	26.995,83 €		155.166,67 €
Interest Payment	0,00 €	3.675,00 €	15.750,00 €	25.933,33 €	26.995,83 €		155.166,67 €
Initial total CE (Subordination, Reserve)							
Current CE	21,60%	21,47%	15,41%	10,56%	7,23%		0,00%

ABEST 16
Monthly Investor Report

5. Original Principal Balance

as of ISSUE DATE

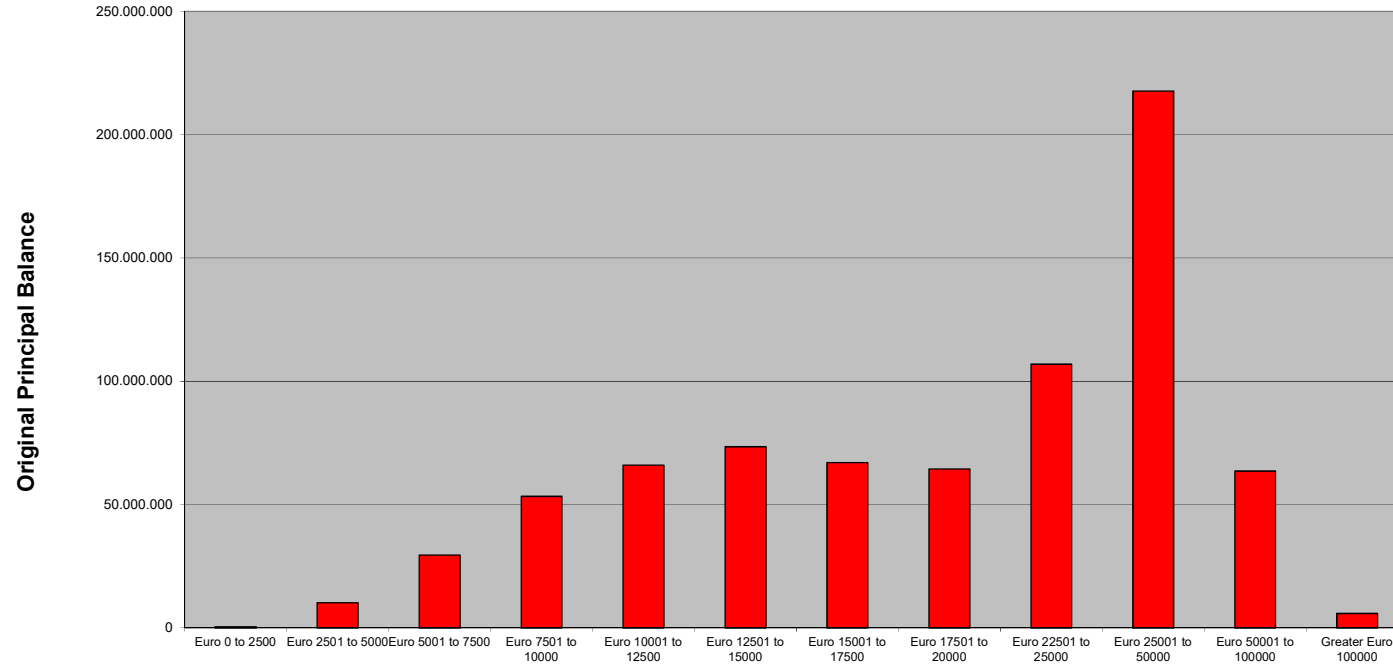
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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%

ABEST 16
Monthly Investor Report

5.1 Original PB (Graph)

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ABEST 16
Monthly Investor Report

6. Current Principal Balance

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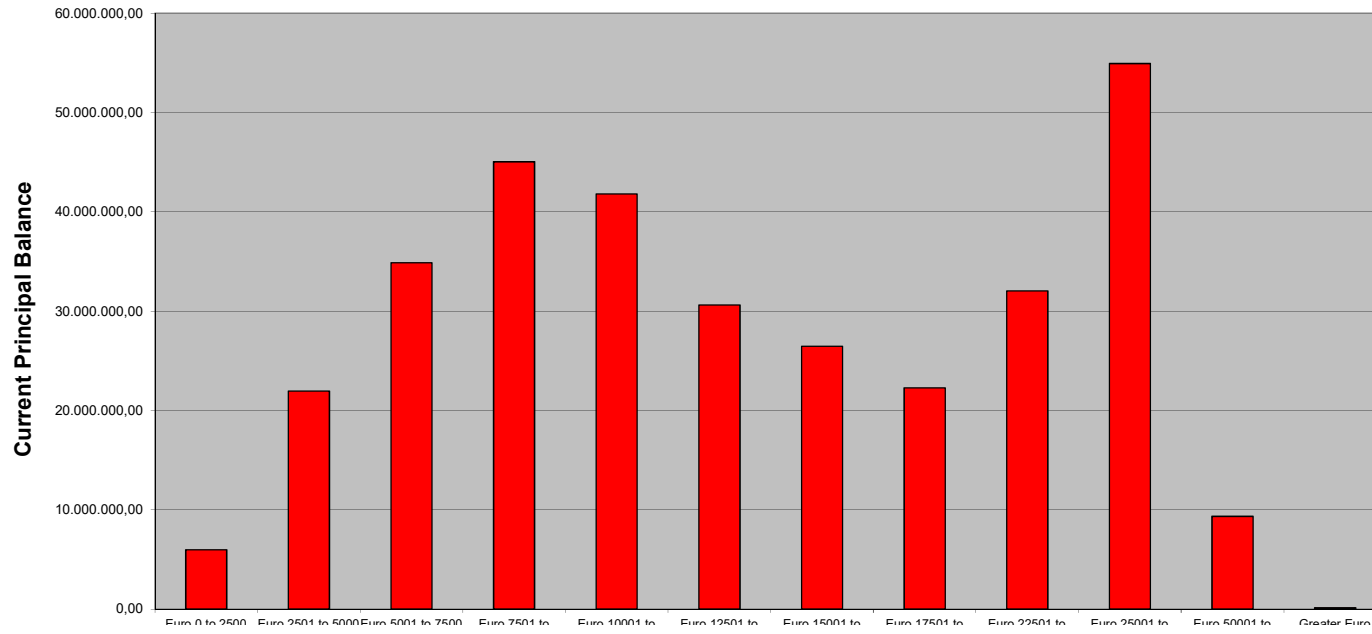
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.972.387,68	1,8%	4.487	13,5%
Euro 2501 to 5000	21.944.573,27	6,7%	5.806	17,5%
Euro 5001 to 7500	34.866.152,73	10,7%	5.598	16,9%
Euro 7501 to 10000	45.042.341,80	13,8%	5.173	15,6%
Euro 10001 to 12500	41.793.673,97	12,8%	3.752	11,3%
Euro 12501 to 15000	30.609.152,44	9,4%	2.245	6,8%
Euro 15001 to 17500	26.462.238,69	8,1%	1.635	4,9%
Euro 17501 to 20000	22.285.509,93	6,8%	1.193	3,6%
Euro 22501 to 25000	32.031.939,36	9,8%	1.442	4,3%
Euro 25001 to 50000	54.931.781,76	16,9%	1.685	5,1%
Euro 50001 to 100000	9.328.288,21	2,9%	153	0,5%
Greater Euro 100000	131.784,34	0,0%	1	0,0%
Total	325.399.824,18	100,0%	33.170	100,0%

Statistics	in EUR
Average Amount	9.810,06

ABEST 16
Monthly Investor Report

6.1 Current PB (Graph)

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ABEST 16
Monthly Investor Report

7. Borrower Concentration

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	146.354,20	0,04%	9
2	144.513,49	0,04%	9
3	142.883,09	0,04%	5
4	134.666,17	0,04%	18
5	131.784,34	0,04%	1
6	119.136,82	0,04%	2
7	115.295,84	0,04%	2
8	113.558,14	0,03%	2
9	109.400,78	0,03%	2
10	109.167,50	0,03%	2
11	108.591,20	0,03%	11
12	101.507,99	0,03%	2
13	99.346,81	0,03%	19
14	94.454,34	0,03%	1
15	94.023,19	0,03%	2
16	93.891,42	0,03%	1
17	91.794,13	0,03%	1
18	90.634,06	0,03%	17
19	89.423,87	0,03%	1
20	89.227,98	0,03%	11
	2.219.655,36	0,68%	118

ABEST 16
Monthly Investor Report

8. Geographical Distribution

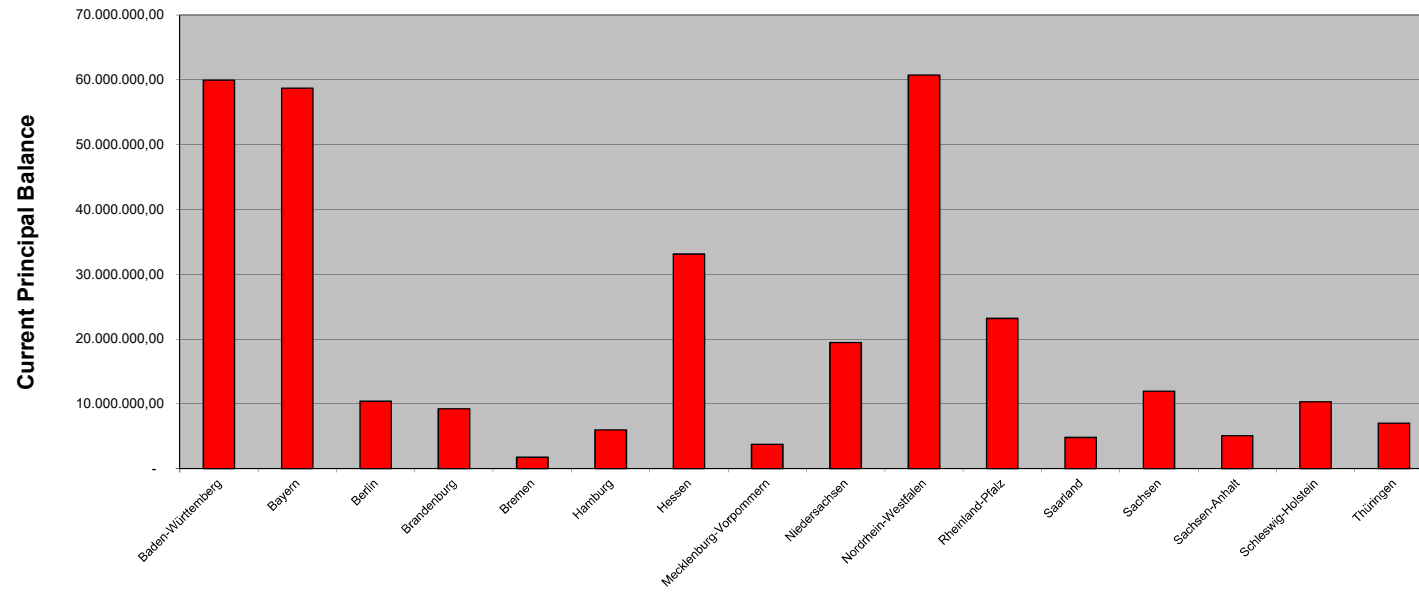
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	21.213,28	0,0%	1	0,0%
Baden-Württemberg	59.923.837,21	18,4%	6.491	19,6%
Bayern	58.701.854,98	18,0%	6.167	18,6%
Berlin	10.392.790,57	3,2%	903	2,7%
Brandenburg	9.248.588,90	2,8%	836	2,5%
Bremen	1.761.225,43	0,5%	222	0,7%
Hamburg	5.958.087,89	1,8%	571	1,7%
Hessen	33.111.440,01	10,2%	3.218	9,7%
Mecklenburg-Vorpomm	3.742.335,27	1,2%	409	1,2%
Niedersachsen	19.435.834,66	6,0%	1.913	5,8%
Nordrhein-Westfalen	60.744.481,20	18,7%	6.018	18,1%
Rheinland-Pfalz	23.196.829,25	7,1%	2.393	7,2%
Saarland	4.817.213,57	1,5%	513	1,5%
Sachsen	11.955.578,83	3,7%	1.096	3,3%
Sachsen-Anhalt	5.064.763,53	1,6%	578	1,7%
Schleswig-Holstein	10.304.769,86	3,2%	1.078	3,2%
Thüringen	7.018.979,74	2,2%	763	2,3%
Total	325.399.824,18	100,00%	33.170	100,00%

ABEST 16
Monthly Investor Report

8.1 Geographical Distribution (Graph)

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ABEST 16
Monthly Investor Report

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	228.324.388,21	70,2%	20.748	62,55%
Used	97.075.435,97	29,8%	12.422	37,45%
Total	325.399.824,18	100%	33.170	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	281.272.408,05	86,44%	28.221	85,08%
LCV	44.127.416,13	13,56%	4.949	14,92%
Total	325.399.824,18	100%	33.170	100%

ABEST 16
Monthly Investor Report

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	71.583.829,27	22,0%	9.033	27,2%
Without CPI	253.815.994,91	78,0%	24.137	72,8%
Total	325.399.824,18	100,0%	33.170	100,0%

ABEST 16
Monthly Investor Report

11. Type of Contract

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			=	30 days

<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	110.312.004,21	33,9%	17.789	53,6%
Yes	174.174.599,41	53,5%	11.915	35,9%
- of which balloon rates	117.987.505,27	36,3%	n.a	n.a
- of which regular installments	56.187.094,14	17,3%	n.a	n.a
PCP (Formula)	40.913.220,56	12,6%	3.466	10,4%
- of which balloons	28.118.145,58	8,6%	n.a	n.a
- of which regular installments	12.795.074,98	3,9%	n.a	n.a
	325.399.824,18	100%	33.170	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	38	0,3%	321.832	103,6%
25 to 36 months	1.595	13,4%	20.166.695	88,3%
37 to 48 months	6.169	51,8%	91.524.337	73,7%
49 to 60 months	2.460	20,6%	36.758.712	59,1%
61 to 72 months	783	6,6%	12.574.813	46,9%
73 to 96 months	866	7,3%	12.821.156	43,5%
Total	11.915	100%	174.174.599,41	67,9%

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total Balloon Loans in %</i>	<i>Balloon Loan Principal in EUR</i>	<i>Balloon Rate in % of Current Outstanding</i>
bis 12	3.323	27,9%	42.232.758,14	88,0%
bis 24	5.217	43,8%	76.576.406,71	70,3%
bis 36	2.301	19,3%	36.601.342,01	55,3%
bis 48	861	7,2%	14.733.005,01	41,8%
bis 60	211	1,8%	4.000.056,49	36,8%
bis 72	1	0,0%	10.524,12	1,5%
Total	11.914	100%	174.154.092,48	67,9%

ABEST 16
Monthly Investor Report

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	317.698.928,30	97,6%	32.500	98,0%
Other	7.700.895,88	2,4%	670	2,0%
Total	325.399.824,18	100,0%	33.170	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	325.399.824,18	100,0%	33.170	100,0%
Total	325.399.824,18	100,0%	33.170	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	298.404.075,44	91,7%	29.071	87,6%
NO	26.995.748,74	8,3%	4.099	12,4%
Total	325.399.824,18	100,0%	33.170	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.524,75	13.657,83
Average purchase price	26.819,18	28.740,91
Downpayment in %	46,70%	47,52%

ABEST 16
Monthly Investor Report

13. Customer Yield

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	29.913.086,57	9,19%	1.976	5,96%
1,01 to 2%	27.700.069,43	8,51%	3.028	9,13%
2,01 to 3%	86.363.706,61	26,54%	8.103	24,43%
3,01 to 4%	114.379.257,76	35,15%	11.251	33,92%
4,01 to 5%	50.659.170,72	15,57%	6.027	18,17%
5,01 to 6%	12.522.266,55	3,85%	2.062	6,22%
6,01 to 7%	3.395.203,25	1,04%	642	1,94%
7,01 to 8%	358.787,67	0,11%	58	0,17%
8,01 to 9%	44.016,71	0,01%	8	0,02%
9,01 to 10%	64.258,91	0,02%	15	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	325.399.824,18	100%	33.170,00	100%

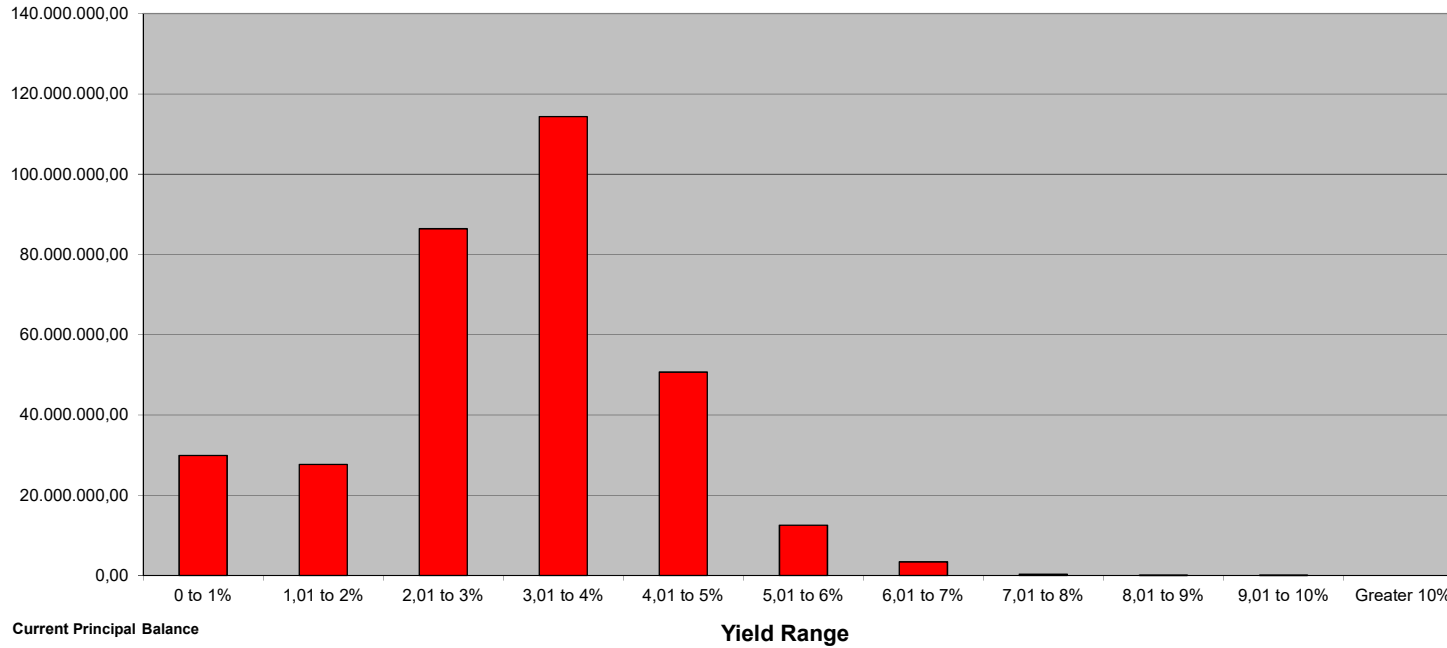
Statistics	in %
WA Interest	3,33

* runs from .00 to .99

ABEST 16
Monthly Investor Report

13.1 Customer Yield (Graph)

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	



ABEST 16
Monthly Investor Report

14. Seasoning

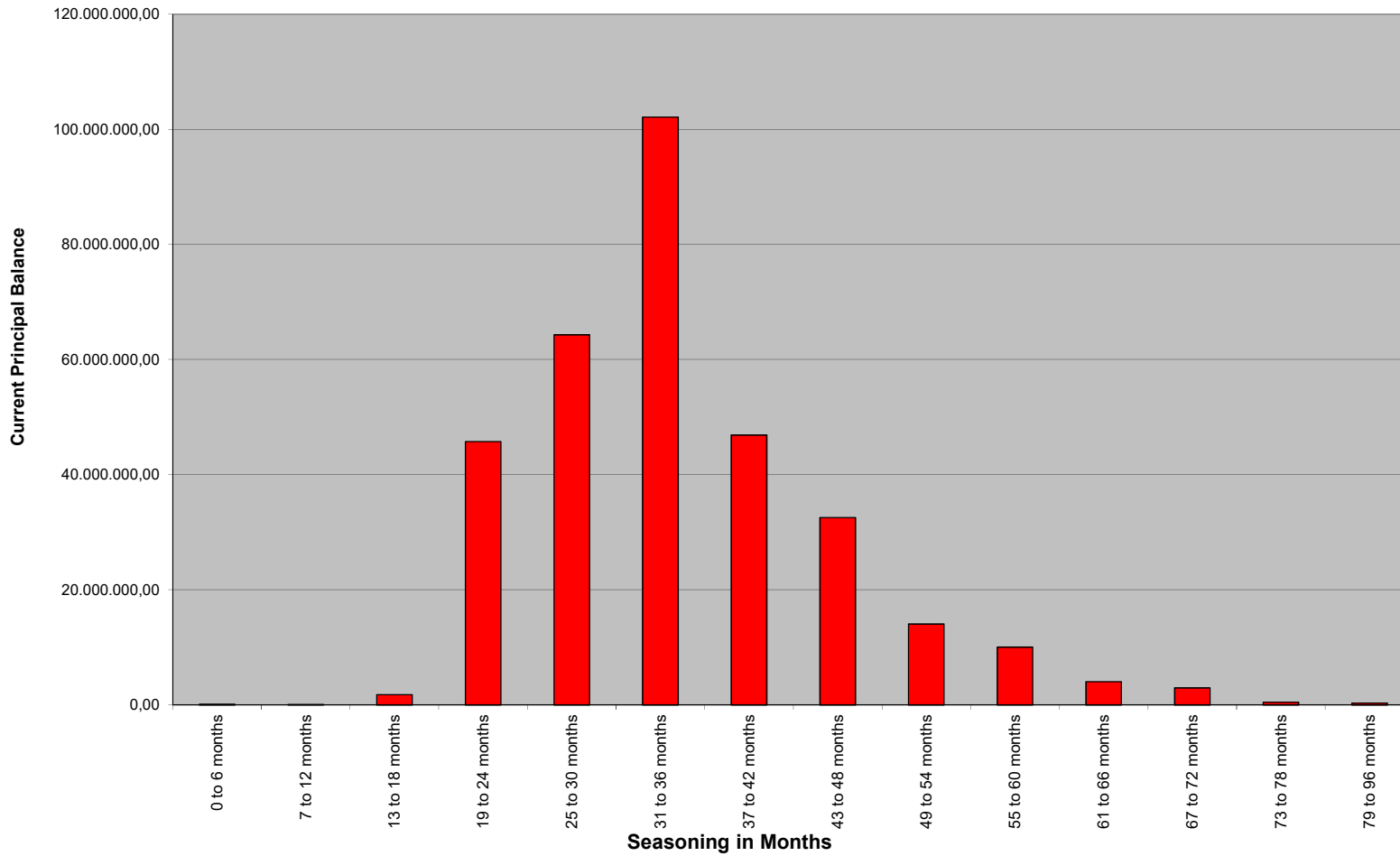
Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

<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	121.219,69	0,04%	5	0,02%
7 to 12 months	71.207,45	0,02%	10	0,03%
13 to 18 months	1.789.221,91	0,55%	192	0,58%
19 to 24 months	45.757.431,46	14,06%	4.007	12,08%
25 to 30 months	64.287.872,65	19,76%	5.740	17,30%
31 to 36 months	102.114.566,58	31,38%	9.388	28,30%
37 to 42 months	46.865.528,11	14,40%	4.944	14,91%
43 to 48 months	32.527.768,92	10,00%	4.516	13,61%
49 to 54 months	14.040.712,21	4,31%	1.852	5,58%
55 to 60 months	10.026.900,95	3,08%	1.258	3,79%
61 to 66 months	4.048.250,62	1,24%	596	1,80%
67 to 72 months	2.943.200,52	0,90%	498	1,50%
73 to 78 months	484.759,89	0,15%	101	0,30%
79 to 96 months	321.183,22	0,10%	63	0,19%
Total	325.399.824,18	100,00%	33.170	100,00%

ABEST 16
Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	



ABEST 16
Monthly Investor Report

15. Remaining Term

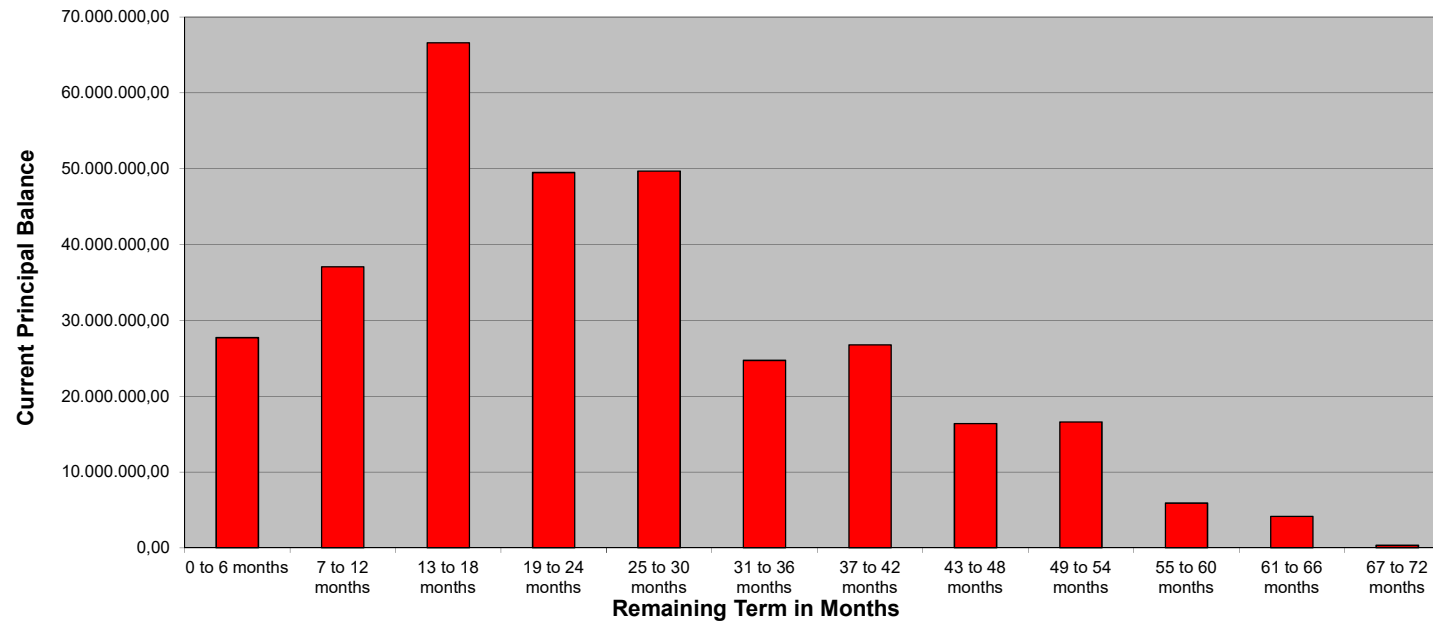
Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

<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	27.717.773.82	8,52%	4.637	13,98%
7 to 12 months	37.055.299.50	11,39%	4.659	14,05%
13 to 18 months	66.613.277.94	20,47%	6.645	20,03%
19 to 24 months	49.495.110.93	15,21%	4.489	13,53%
25 to 30 months	49.686.168.21	15,27%	4.479	13,50%
31 to 36 months	24.725.261.97	7,60%	2.323	7,00%
37 to 42 months	26.760.151.13	8,22%	2.319	6,99%
43 to 48 months	16.382.198.30	5,03%	1.396	4,21%
49 to 54 months	16.600.111.21	5,10%	1.385	4,18%
55 to 60 months	5.881.162.51	1,81%	493	1,49%
61 to 66 months	4.149.106.67	1,28%	320	0,96%
67 to 72 months	313.695.06	0,10%	24	0,07%
73 to 96 months	20.506.93	0,01%	1	0,00%
Total	325.399.824,18	100,00%	33.170	100,00%

ABEST 16
Monthly Investor Report

15.1 Remaining Term (Graph)

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	



ABEST 16
Monthly Investor Report

16. Original Term

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

<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	987,55	0,00%	2	0,01%
19 to 24 months	698.955,68	0,21%	224	0,68%
25 to 30 months	467.195,45	0,14%	210	0,63%
31 to 36 months	29.717.517,57	9,13%	3.784	11,41%
37 to 42 months	2.160.477,08	0,66%	479	1,44%
43 to 48 months	128.794.994,41	39,58%	12.049	36,32%
49 to 54 months	2.787.958,35	0,86%	453	1,37%
55 to 60 months	66.425.876,68	20,41%	6.641	20,02%
61 to 66 months	3.840.759,07	1,18%	451	1,36%
67 to 72 months	28.488.640,26	8,75%	2.622	7,90%
73 to 78 months	3.009.188,74	0,92%	296	0,89%
79 to 96 months	58.926.554,15	18,11%	5.949	17,93%
> 96 months	73.664,66	0,02%	6	0,02%
Total	325.399.824,18	100%	33.170,00	100%

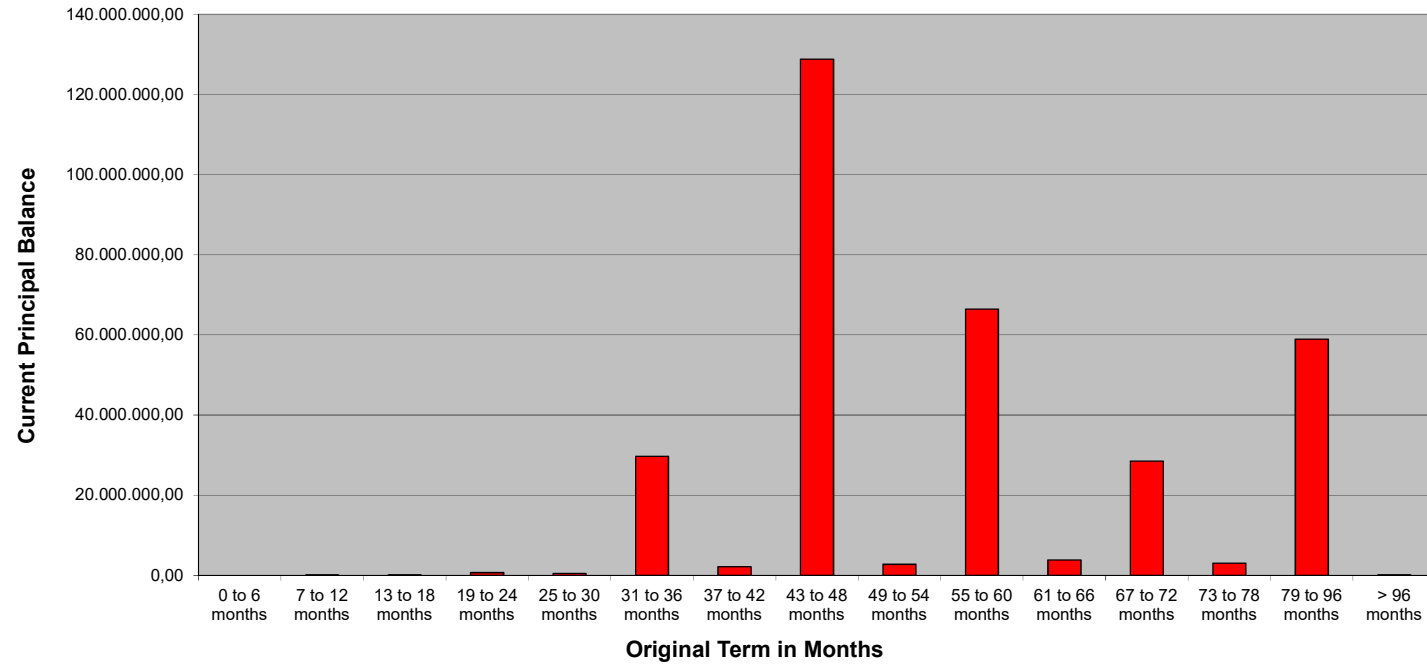
Statistics

WA Original Term	59,54
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ABEST 16
Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	



ABEST 16
Monthly Investor Report

17. Manufacturer

Reporting Date	07/04/2021					
Payment Date	21/04/2021					
Period No	28					
Monthly Period	01.03.2021 - 31.03.2021					
Interest Period	from	22/03/2021	to	21/04/2021	=	30 days
Collection Period	from	01/03/2021	to	31/03/2021		

<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	173.887.230,98	53,44%	23.091	69,61%
Lancia	417.901,35	0,13%	81	0,24%
Alfa Romeo	15.977.772,24	4,91%	1.195	3,60%
Maserati	2.850.646,57	0,88%	72	0,22%
Jeep	51.996.141,90	15,98%	3.223	9,72%
others	80.270.131,14	24,67%	5.508	16,61%
-> Ferrari	245.672,77	0,08%	3	0,01%
-> Jaguar	18.572.806,71	5,71%	878	2,65%
-> LandRover	42.805.947,17	13,15%	1.960	5,91%
-> Chrysler	28.891,86	0,01%	11	0,03%
-> Dodge	766.597,58	0,24%	40	0,12%
-> others	17.850.215,05	5,49%	2.616	7,89%
	325.399.824,18	100,00%	33.170,00	100,00%

ABEST 16
Monthly Investor Report

18. Priority of Payments

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

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 Sericer	-	-
16. Interest on Class M	-	-
16. Additional servicing fee	-	-
17. Transaction Gain payments to the shareholder of the issuer	-	-

Priority of Payments during the Amortisation Period

	Payment	
Available Distribution Amount	+	18.884.493,33
1. Payable Expenses	-	51.976,12
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	-	296.260,42
5. to pay pari passu and pro rata to the Swap Counterparty	-	95.769,63
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	3.675,00
8. Class C Interest Amount	-	15.750,00
9. Class D Interest Amount	-	25.933,33
10. Class E Interest Amount	-	26.995,83
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	17.583.745,59
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	-	155.166,67
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	-	629.120,73
22. Transaction Gain to the shareholders	-	100,00

ABEST 16
Monthly Investor Report

19. Transaction Costs

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	=
Collection Period	from	01/03/2021	to	31/03/2021	30 days

Transaction Costs	332.744.596,9	241.144.596,9	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	51.976,12 €	<u>37.667,81</u>	<u>2.811,68</u>	<u>3.124,08</u>	<u>2.499,27</u>	<u>1.718,25</u>	<u>4.155,03</u>
Interest accrued for the Period	227.520,83 €	- €	3.675,00 €	15.750,00 €	25.933,33 €	26.995,83 €	4.155,03 €
Interest Payments	227.520,83 €	- €	3.675,00 €	15.750,00 €	25.933,33 €	26.995,83 €	4.155,03 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

ABEST 16
Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		323.728.342,53
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		89.025,29

ABEST 16
Monthly Investor Report

21. Retention

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	258.728.342,53	79,51%
Class B Notes	18.000.000,00	5,53%
Class C Notes	20.000.000,00	6,15%
Class D Notes	16.000.000,00	4,92%
Class E Notes	11.000.000,00	3,38%
Class M Notes	26.600.000,00	8,17%

Retention Amount	EUR	%
Minimum Retention Class A	12.936.417,13	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	12.936.417,13	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	21/04/2021	=	30 days
Collection Period	31/03/2021		

		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	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

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	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

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	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

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		07/04/2021				
Payment Date		21/04/2021				
Period No		28				
Monthly Period		01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	=	30 days
Collection Period	from	01/03/2021	to	31/03/2021		

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

ABEST 16
Monthly Investor Report

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

Reporting Date	07/04/2021				
Payment Date	21/04/2021				
Period No	28				
Monthly Period	01.03.2021 - 31.03.2021				
Interest Period	from	22/03/2021	to	21/04/2021	= 30 days
Collection Period	from	01/03/2021	to	31/03/2021	

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	32.469	97,9%	316.904.736,58	97,4%
0 < Overdue <= 1 month	292	0,9%	3.678.606,89	1,1%
1 < Overdue <= 2 months	106	0,3%	1.296.176,32	0,4%
2 < Overdue <= 3 months	46	0,1%	544.749,64	0,2%
3 < Overdue <= 4 months	24	0,1%	268.989,41	0,1%
4 < Overdue <= 5 months	31	0,1%	294.079,84	0,1%
5 < Overdue <= 6 months	12	0,0%	168.569,24	0,1%
6 < Overdue <= 7 months	15	0,0%	273.054,37	0,1%
7 < Overdue <= 8 months	175	0,5%	1.970.861,89	0,6%
Total	33.170	100%	325.399.824	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV
0	850	87,2%	11.570.241,54	86,7%
0 < Overdue <= 1 month	56	5,7%	745.100,29	5,6%
1 < Overdue <= 2 months	24	2,5%	369.912,27	2,8%
2 < Overdue <= 3 months	13	1,3%	224.696,04	1,7%
3 < Overdue <= 4 months	4	0,4%	37.964,27	0,3%
4 < Overdue <= 5 months	10	1,0%	126.266,28	0,9%
5 < Overdue <= 6 months	3	0,3%	69.955,05	0,5%
6 < Overdue <= 7 months	5	0,5%	111.086,89	0,8%
7 < Overdue <= 8 months	10	1,0%	86.728,41	0,7%
Total	975	100,0%	13.341.951,04	100,0%