

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	05/07/2021					
Payment Date	21/07/2021					
Period No	31					
Monthly Period	01.06.2021 - 30.06.2021					
Interest Period	from	21/06/2021	to	21/07/2021	=	30 days
Collection Period	from	01/06/2021	to	30/06/2021		

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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)		292.528.373,94 €	307.353.147,47 €
Scheduled Principal Payments		9.010.086,43 €	8.985.153,86 €
Prepayment Principal		3.757.953,94 €	3.625.023,11 €
Others		2.471.292,67 €	2.142.427,35 €
Recoveries		- €	-
Total Principal Collections		15.239.333,04 €	14.752.604,32 €
Total Interest Collections		1.080.858,05 €	1.230.923,79 €
Defaults		98.826,10	72.169,21
End of Period (after Payment Date)	29.639	277.190.214,80 €	292.528.373,94 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		15,42%	14,15%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	301.570.153,54
End of Period	286.231.994,40

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	4.124.552,30 €	no
Cash Outflow	-€ 230.072,38		
Cash Inflow	€ -		
End of Period	1,5%	3.894.479,92 €	
Required Reserve Fund	-€ 230.072,38		

Commingling Reserve

Beginning of Period	15.000.000,00	no
Commingling Reserve Required Amount	15.000.000,00	
Commingling Reserve Distribution Amount	700.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	700.000,00	
End of Period (rounded up to nearest 50.000)	14.300.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	301.570.153,54 €
End of Period	286.231.994,40 €

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	939.584,25 €

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	437.051,24 €

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	416.866,01 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,62%
Cumulative Default Level previous period	0,63%
Cumulative Default Level current period	0,65%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,17%
Delinquency Level current period	0,14%

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

NO

Principal Deficiency Amount Shortfall

NO

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

Replenishment Amount

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

NO

Performance Data

Number of Contracts being 31-60 Days delinquent	84
Number of Contracts being 61-90 Days delinquent	38
Number of Contracts being 91-120 Days delinquent	29
Gross instalments being 31-60 days delinquent	24.103,43
Gross instalments being 61-90 days delinquent	14.523,83
Gross instalments being 91-120 days delinquent	9.086,00
Current Period Termination	163.883,18
Cumulative Termination	6.605.175,96
New number of Contracts being terminated	12,00
Total number of Contracts being terminated	699,00
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)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
1. Note Balance							
General Note Information							
ISIN Code	XS1908341230		XS1908341586	XS1908342477	XS1908342717	XS1908344093	XS1908344333
Currency	EURO		EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity							
Expected Maturity							
Original 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
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	209.970.153,54 €		18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
Amortisation	15.338.159,14		n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	194.631.994,40 €		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	0,3604296193		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	209.970.153,54 €		18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
> Principal Repayment	15.338.159,14 €		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	194.631.994,40 €		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	25,70%		24,75%	17,68%	12,01%	8,12%	0,00%

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5. Original Principal Balance

as of ISSUE DATE

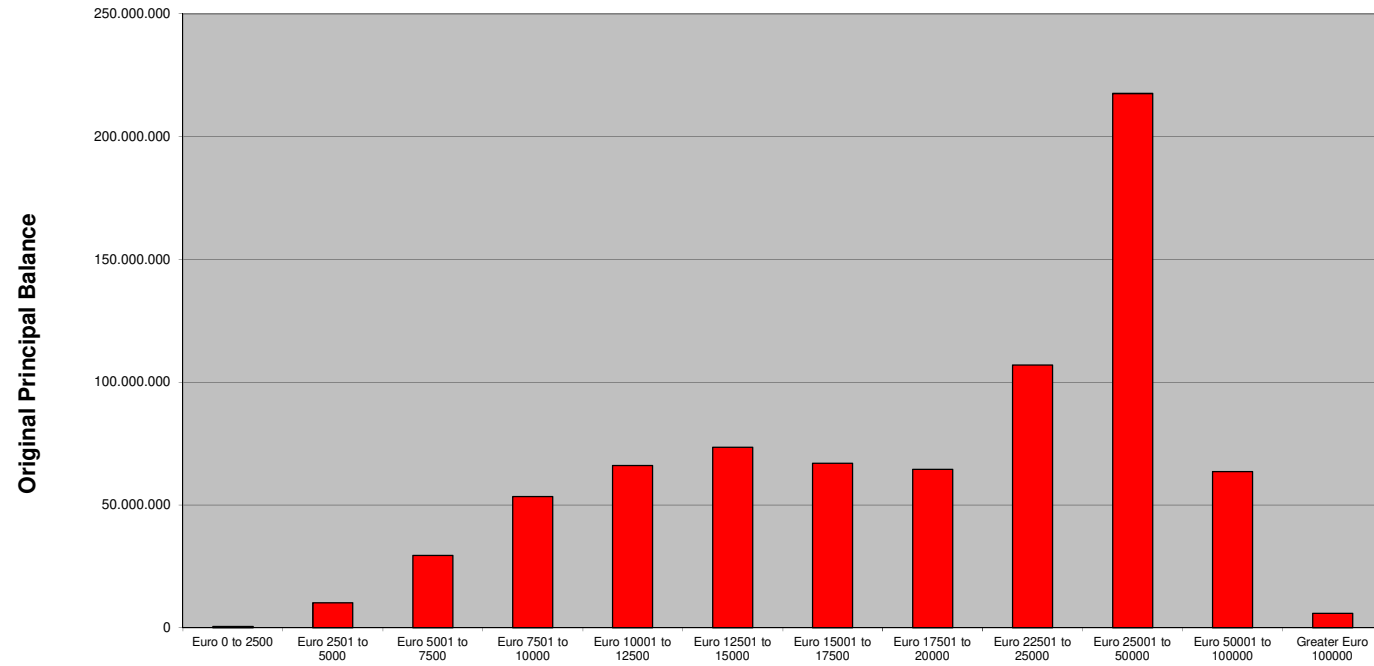
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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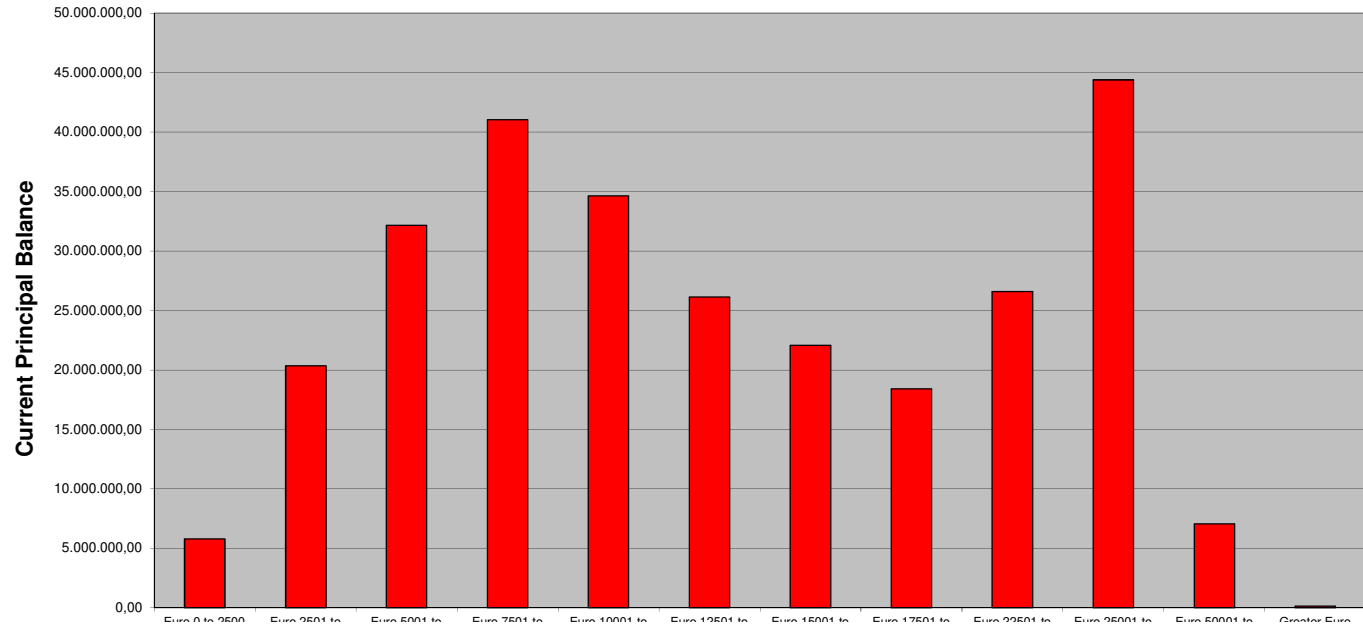
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.782.571,78	2,1%	4.320	14,6%
Euro 2501 to 5000	20.335.089,00	7,3%	5.398	18,2%
Euro 5001 to 7500	32.161.848,81	11,5%	5.158	17,4%
Euro 7501 to 10000	41.032.888,38	14,7%	4.709	15,9%
Euro 10001 to 12500	34.630.019,20	12,4%	3.107	10,5%
Euro 12501 to 15000	26.129.173,97	9,4%	1.912	6,5%
Euro 15001 to 17500	22.070.488,95	7,9%	1.362	4,6%
Euro 17501 to 20000	18.406.594,35	6,6%	987	3,3%
Euro 22501 to 25000	26.584.179,97	9,5%	1.201	4,1%
Euro 25001 to 50000	44.389.798,11	15,9%	1.368	4,6%
Euro 50001 to 100000	7.034.484,87	2,5%	116	0,4%
Greater Euro 100000	127.237,96	0,0%	1	0,0%
Total	278.684.375,35	100,0%	29.639	100,0%

Statistics	in EUR
Average Amount	9.402,62

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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	135.524,76	0,05%	9
2	134.537,82	0,05%	9
3	127.237,96	0,05%	1
4	120.228,91	0,04%	18
5	116.640,98	0,04%	2
6	109.976,85	0,04%	2
7	105.678,87	0,04%	2
8	103.929,08	0,04%	2
9	98.525,37	0,04%	2
10	95.659,10	0,03%	11
11	90.517,46	0,03%	2
12	89.941,54	0,03%	1
13	89.657,40	0,03%	1
14	87.840,02	0,03%	1
15	86.514,16	0,03%	1
16	84.090,83	0,03%	1
17	84.050,62	0,03%	1
18	81.998,79	0,03%	1
19	81.679,60	0,03%	2
20	81.525,38	0,03%	1
	2.005.755,50	0,72%	70

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8. Geographical Distribution

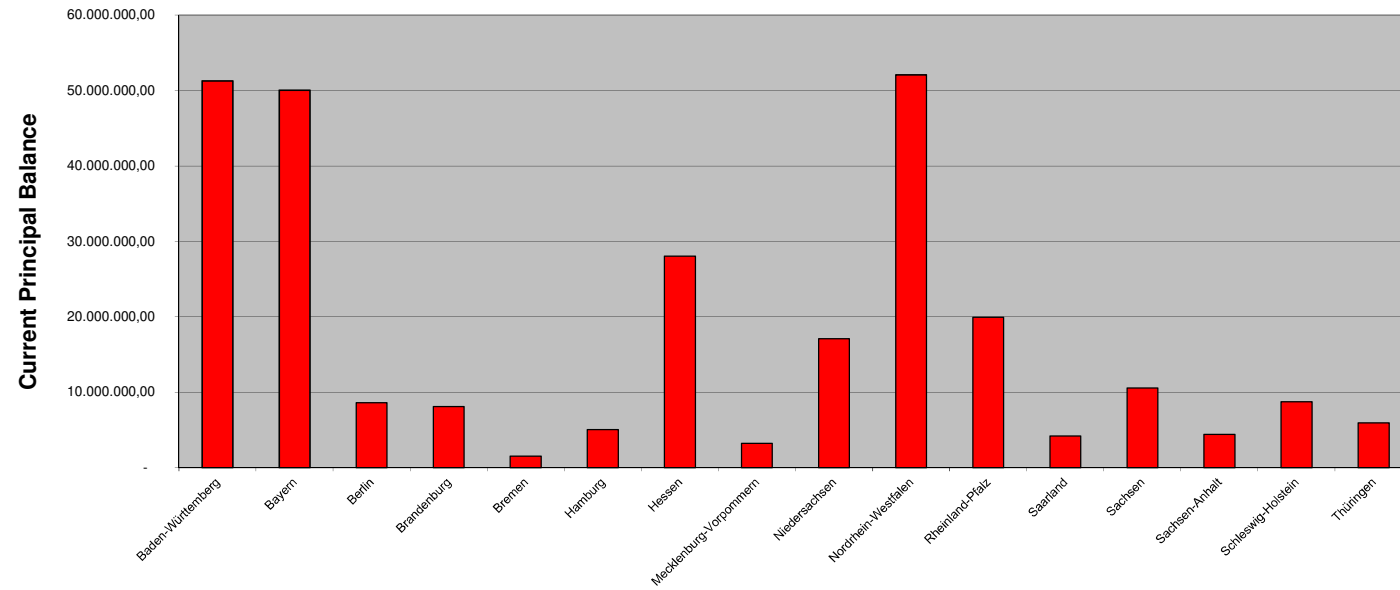
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	20.131.65	0,0%	1	0,0%
Baden-Württemberg	51.270.641.02	18,4%	5.755	19,4%
Bayern	50.033.316.51	18,0%	5.442	18,4%
Berlin	8.595.908.87	3,1%	793	2,7%
Brandenburg	8.081.526.20	2,9%	770	2,6%
Bremen	1.518.196.53	0,5%	197	0,7%
Hamburg	5.049.416.35	1,8%	501	1,7%
Hessen	28.024.543.59	10,1%	2.885	9,7%
Mecklenburg-Vorpomr	3.199.899.22	1,1%	379	1,3%
Niedersachsen	17.092.454.53	6,1%	1.750	5,9%
Nordrhein-Westfalen	52.077.110.31	18,7%	5.408	18,2%
Rheinland-Pfalz	19.948.956.16	7,2%	2.137	7,2%
Saarland	4.208.254.74	1,5%	470	1,6%
Sachsen	10.545.602.38	3,8%	990	3,3%
Sachsen-Anhalt	4.385.270.59	1,6%	522	1,8%
Schleswig-Holstein	8.709.536.26	3,1%	966	3,3%
Thüringen	5.923.610.44	2,1%	673	2,3%
Total	278.684.375,35	100,00%	29.639	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	196.205.588,23	70,4%	18.605	62,77%
Used	82.478.787,12	29,6%	11.034	37,23%
Total	278.684.375,35	100%	29.639	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	241.334.071,99	86,60%	25.257	85,22%
LCV	37.350.303,36	13,40%	4.382	14,78%
Total	278.684.375,35	100%	29.639	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	61.713.126,73	22,1%	8.132	27,4%
Without CPI	216.971.248,62	77,9%	21.507	72,6%
Total	278.684.375,35	100,0%	29.639	100,0%

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11. Type of Contract

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	92.902.562,24	33,3%	15.848	53,5%
Yes	151.374.706,03	54,3%	10.763	36,3%
- of which ballon rates	105.935.157,79	38,0%	n.a	n.a
- of which regular installments	45.439.548,24	16,3%	n.a	n.a
PCP (Formula)	34.407.107,08	12,3%	3.028	10,2%
- of which ballons	24.351.965,32	8,7%	n.a	n.a
- of which regular installments	10.055.141,76	3,6%	n.a	n.a
	278.684.375,35	100%	29.639	100%

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	4	0,0%	7.055	224,7%
13 to 24 months	14	0,1%	52.764	133,0%
25 to 36 months	1.100	10,2%	13.491.078	90,4%
37 to 48 months	5.799	53,9%	81.687.314	77,3%
49 to 60 months	2.292	21,3%	33.074.837	61,1%
61 to 72 months	746	6,9%	11.534.233	48,9%
73 to 96 months	808	7,5%	11.527.426	45,7%
Total	10.763	100%	151.374.706,03	70,1%

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
bis 12	3.956	36,8%	49.535.284,71	86,9%
bis 24	4.600	42,7%	66.446.858,54	70,1%
bis 36	1.471	13,7%	22.872.927,84	52,2%
bis 48	673	6,3%	11.491.889,52	40,9%
bis 60	60	0,6%	985.119,65	35,9%
bis 72	2	0,0%	22.755,77	1,6%
Total	10.762	100%	151.354.836,03	70,1%

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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	271.632.881,35	97,5%	29.020	97,9%
Other	7.051.494,00	2,5%	619	2,1%
Total	278.684.375,35	100,0%	29.639	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	278.684.375,35	100,0%	29.639	100,0%
Total	278.684.375,35	100,0%	29.639	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	255.733.953,65	91,8%	26.006	87,7%
NO	22.950.421,70	8,2%	3.633	12,3%
Total	278.684.375,35	100,0%	29.639	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.448,78	13.565,97
Average purchase price	26.926,02	28.804,76
Downpayment in %	46,23%	47,10%

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13. Customer Yield

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Payment Date	21/07/2021	
Period No	31	
Monthly Period	01.06.2021 - 30.06.2021	
Interest Period	from 21/06/2021	to 21/07/2021 = 30 days
Collection Period	from 01/06/2021	to 30/06/2021

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	26.355.958,18	9,46%	1.806	6,09%
1,01 to 2%	20.907.824,90	7,50%	2.302	7,77%
2,01 to 3%	75.971.122,65	27,26%	7.528	25,40%
3,01 to 4%	98.312.538,44	35,28%	10.188	34,37%
4,01 to 5%	43.400.453,66	15,57%	5.383	18,16%
5,01 to 6%	10.487.812,37	3,76%	1.795	6,06%
6,01 to 7%	2.871.003,34	1,03%	567	1,91%
7,01 to 8%	273.321,73	0,10%	48	0,16%
8,01 to 9%	36.233,07	0,01%	7	0,02%
9,01 to 10%	68.107,01	0,02%	15	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	278.684.375,35	100%	29.639,00	100%

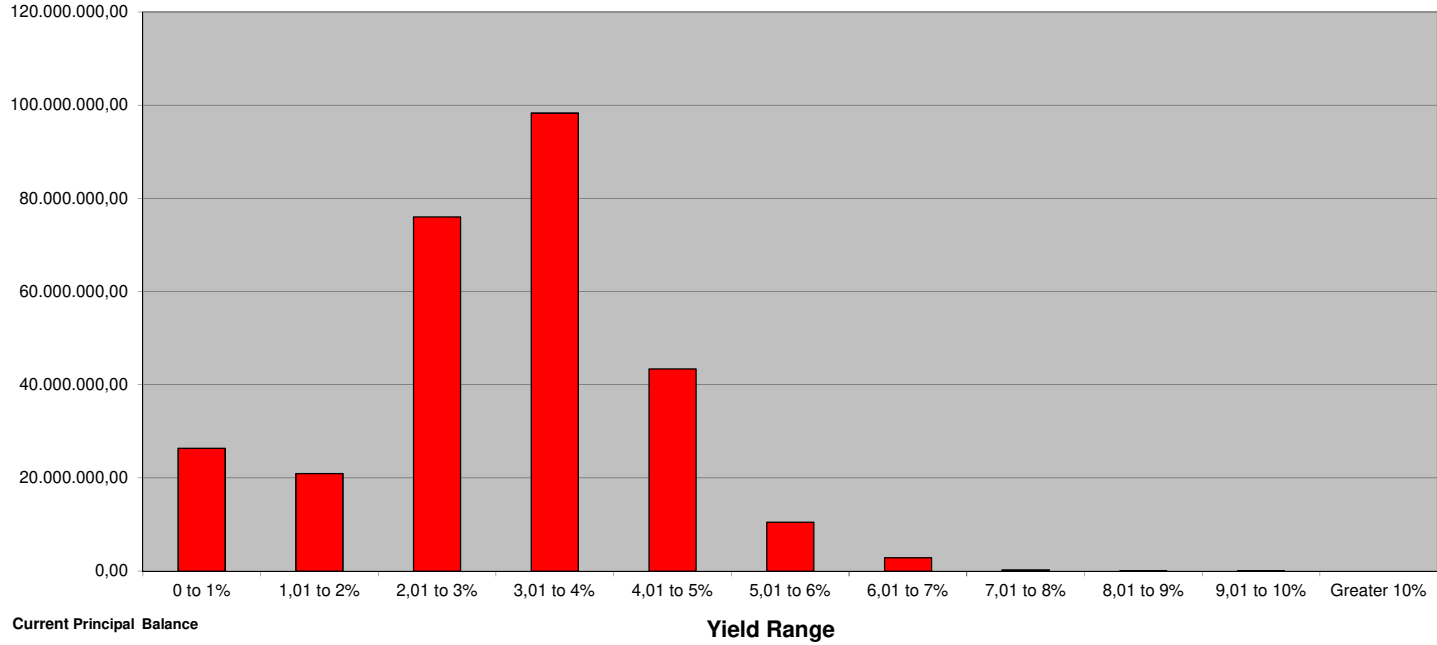
Statistics	in %
WA Interest	3,34

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	



**ABEST 16
Monthly Investor Report**

14. Seasoning

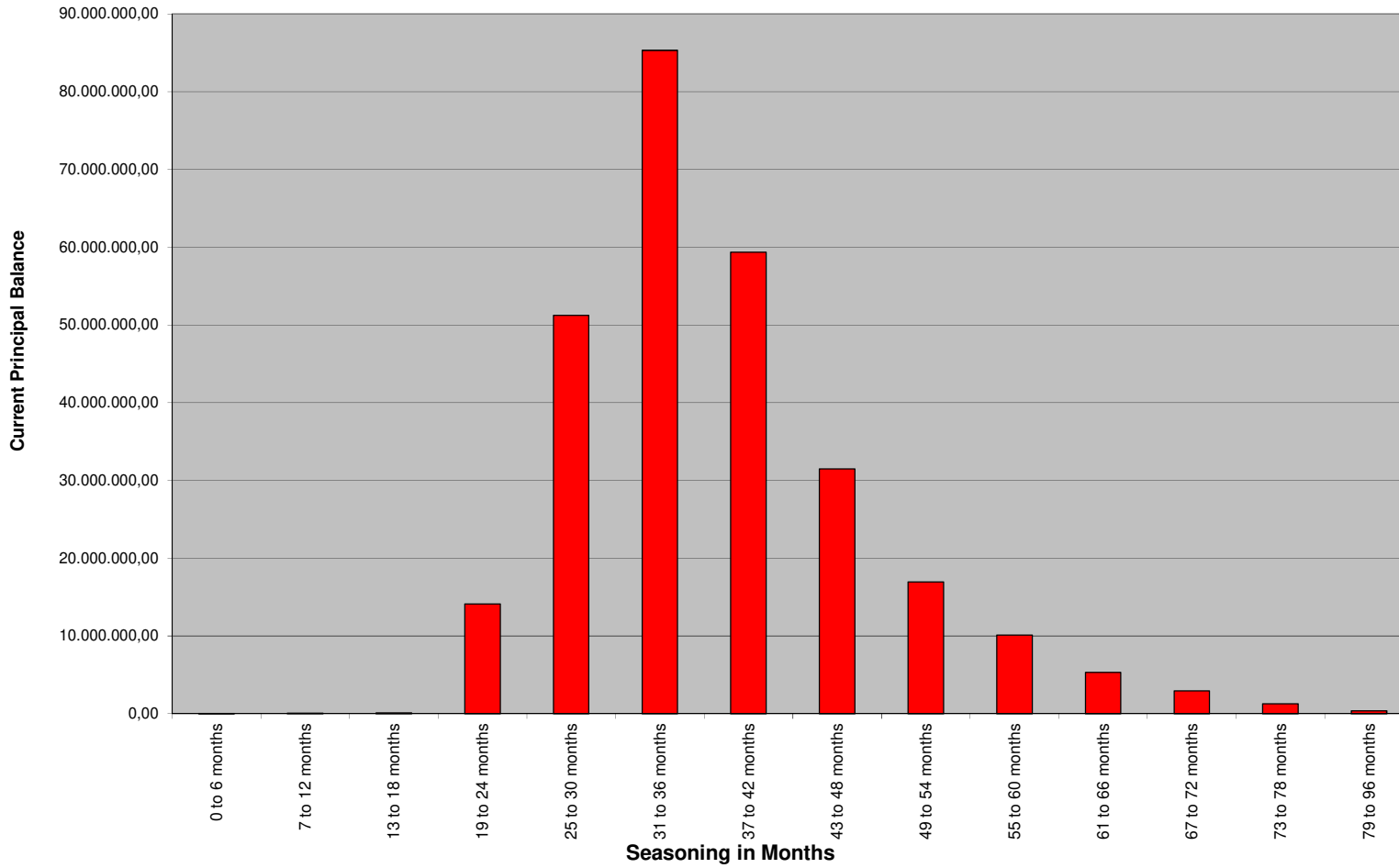
Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

<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	4.709,18	0,00%	1	0,00%
7 to 12 months	90.350,53	0,03%	9	0,03%
13 to 18 months	118.476,71	0,04%	13	0,04%
19 to 24 months	14.120.722,23	5,07%	1.449	4,89%
25 to 30 months	51.234.484,18	18,38%	4.564	15,40%
31 to 36 months	85.308.234,82	30,61%	8.138	27,46%
37 to 42 months	59.362.054,28	21,30%	5.807	19,59%
43 to 48 months	31.467.475,67	11,29%	4.217	14,23%
49 to 54 months	16.940.500,34	6,08%	2.498	8,43%
55 to 60 months	10.113.927,93	3,63%	1.302	4,39%
61 to 66 months	5.322.408,63	1,91%	777	2,62%
67 to 72 months	2.930.029,61	1,05%	510	1,72%
73 to 78 months	1.298.012,36	0,47%	277	0,93%
79 to 96 months	372.988,88	0,13%	77	0,26%
Total	278.684.375,35	100,00%	29.639	100,00%

ABEST 16
Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

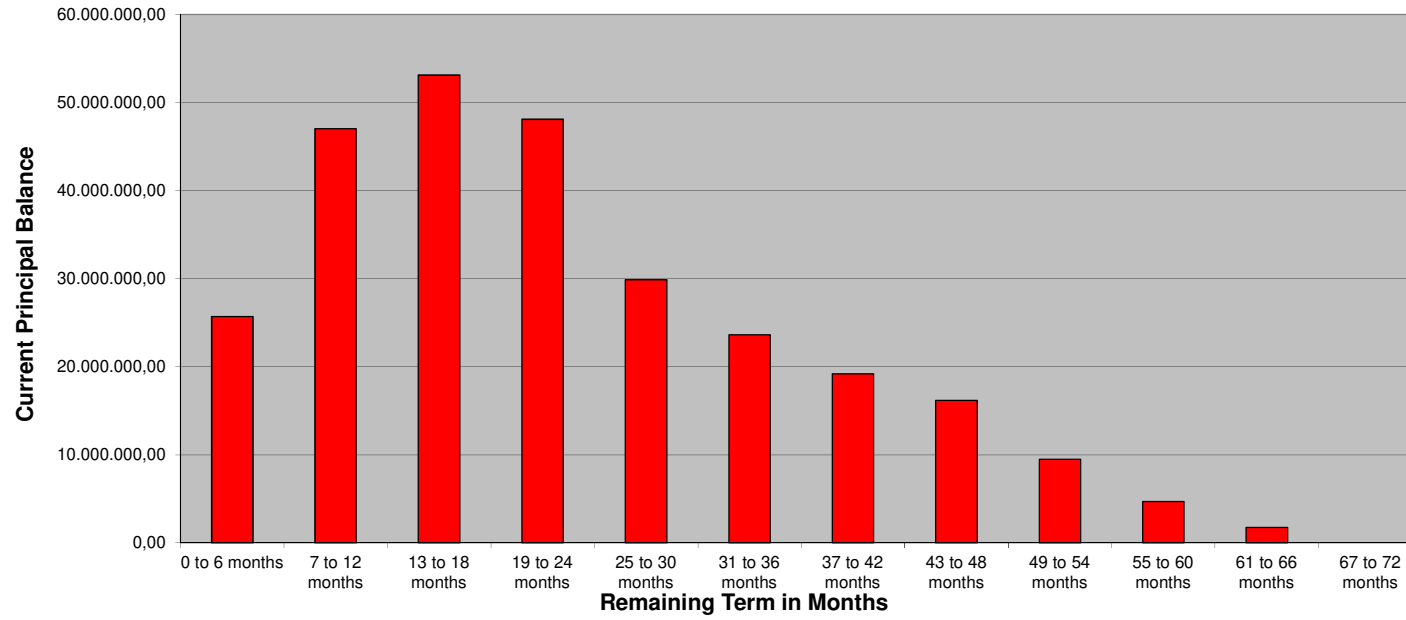
Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

<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	25.676.196,75	9,21%	4.334	14,62%
7 to 12 months	47.034.277,12	16,88%	5.562	18,77%
13 to 18 months	53.132.173,21	19,07%	5.324	17,96%
19 to 24 months	48.124.645,80	17,27%	4.624	15,60%
25 to 30 months	29.871.430,87	10,72%	3.047	10,28%
31 to 36 months	23.627.921,53	8,48%	2.227	7,51%
37 to 42 months	19.167.539,64	6,88%	1.729	5,83%
43 to 48 months	16.153.535,89	5,80%	1.404	4,74%
49 to 54 months	9.456.726,19	3,39%	855	2,88%
55 to 60 months	4.682.173,23	1,68%	382	1,29%
61 to 66 months	1.737.885,12	0,62%	150	0,51%
67 to 72 months	0,00	0,00%	0	0,00%
73 to 96 months	19.870,00	0,01%	1	0,00%
Total	278.684.375,35	100,00%	29.639	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	



**ABEST 16
Monthly Investor Report**

16. Original Term

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

<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	697,55	0,00%	2	0,01%
19 to 24 months	127.549,03	0,05%	82	0,28%
25 to 30 months	280.519,13	0,10%	127	0,43%
31 to 36 months	19.792.349,84	7,10%	2.725	9,19%
37 to 42 months	1.619.877,73	0,58%	393	1,33%
43 to 48 months	111.736.101,29	40,09%	10.780	36,37%
49 to 54 months	2.277.173,45	0,82%	416	1,40%
55 to 60 months	58.433.321,41	20,97%	6.253	21,10%
61 to 66 months	3.408.425,52	1,22%	426	1,44%
67 to 72 months	25.579.173,39	9,18%	2.495	8,42%
73 to 78 months	2.699.100,39	0,97%	281	0,95%
79 to 96 months	52.639.307,93	18,89%	5.648	19,06%
> 96 months	83.524,16	0,03%	7	0,02%
Total	278.684.375,35	100%	29.639,00	100%

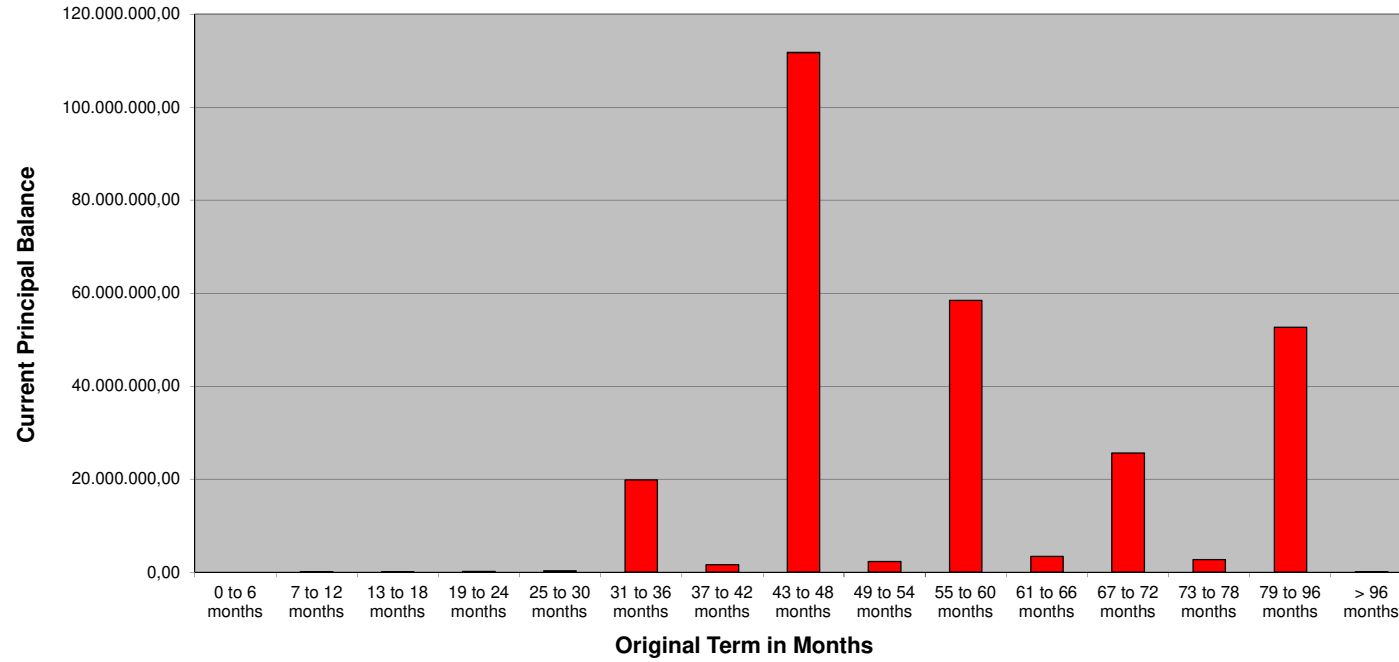
Statistics

WA Original Term	60,37
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**ABEST 16
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	



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17. Manufacturer

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

<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	148.926.476,89	53,44%	20.622	69,58%
Lancia	340.304,98	0,12%	70	0,24%
Alfa Romeo	13.766.626,52	4,94%	1.066	3,60%
Maserati	2.105.246,36	0,76%	56	0,19%
Jeep	45.240.363,05	16,23%	2.929	9,88%
others	68.305.337,55	24,51%	4.896	16,52%
-> Ferrari	208.116,20	0,07%	2	0,01%
-> Jaguar	15.580.791,30	5,59%	768	2,59%
-> LandRover	36.826.416,93	13,21%	1.779	6,00%
-> Chrysler	20.299,97	0,01%	8	0,03%
-> Dodge	626.111,49	0,22%	33	0,11%
-> others	15.043.601,66	5,40%	2.306	7,78%
	278.684.375,35	100,00%	29.639,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

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	+	16.550.263,47
1. Payable Expenses	-	26.974,66
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	-	246.090,46
5. to pay pari passu and pro rata to the Swap Counterparty	-	81.345,34
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	-	15.338.159,14
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	-	630.073,05
22. Transaction Gain to the shareholders	-	100,00

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19. Transaction Costs

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	=
Collection Period	from	01/06/2021	to	30/06/2021	30 days

Transaction Costs	286.231.994,4	194.631.994,4	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	26.974,66 €	<u>18.342,23</u>	<u>1.696,33</u>	<u>1.884,81</u>	<u>1.507,85</u>	<u>1.036,65</u>	<u>2.506,80</u>
Interest accrued for the Period	227.520,83 €	- €	3.675,00 €	15.750,00 €	25.933,33 €	26.995,83 €	2.506,80 €
Interest Payments	227.520,83 €	- €	3.675,00 €	15.750,00 €	25.933,33 €	26.995,83 €	2.506,80 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		274.970.153,54
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		75.616,79

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21. Retention

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	209.970.153,54	75,34%
Class B Notes	18.000.000,00	6,46%
Class C Notes	20.000.000,00	7,18%
Class D Notes	16.000.000,00	5,74%
Class E Notes	11.000.000,00	3,95%
Class M Notes	26.600.000,00	9,54%

Retention Amount	EUR	%
Minimum Retention Class A	10.498.507,68	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	10.498.507,68	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 "AIFMD") 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) AIFMD and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

**ABEST 16
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22. Counterparties I

Reporting Date		
Payment Date		
Period No		
Monthly Period		
Interest Period	21/07/2021	= 30 days
Collection Period	30/06/2021	

		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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Monthly Investor Report

23. Counterparties II

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

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	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

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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Monthly Investor Report**

25. Originator, Servicer

Reporting Date	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

Contact Details

FCA Bank Deutschland GmbH

helke.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	05/07/2021				
Payment Date	21/07/2021				
Period No	31				
Monthly Period	01.06.2021 - 30.06.2021				
Interest Period	from	21/06/2021	to	21/07/2021	= 30 days
Collection Period	from	01/06/2021	to	30/06/2021	

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

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Monthly Investor Report

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

Reporting Date	05/07/2021	
Payment Date	21/07/2021	
Period No	31	
Monthly Period	01.06.2021 - 30.06.2021	
Interest Period	from 21/06/2021	to 21/07/2021 = 30 days
Collection Period	from 01/06/2021	to 30/06/2021

Total overview

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV [%]
0	28.976	97,8%	270.992.110,12	97,2%
0 < Overdue <= 1 month	315	1,1%	3.671.442,41	1,3%
1 < Overdue <= 2 months	84	0,3%	939.584,25	0,3%
2 < Overdue <= 3 months	38	0,1%	437.051,24	0,2%
3 < Overdue <= 4 months	29	0,1%	416.866,01	0,1%
4 < Overdue <= 5 months	30	0,1%	334.292,70	0,1%
5 < Overdue <= 6 months	20	0,1%	122.844,70	0,0%
6 < Overdue <= 7 months	18	0,1%	132.710,51	0,0%
7 < Overdue <= 8 months	129	0,4%	1.637.473,41	0,6%
Total	29.639	100%	278.684.375	100%

-> Thereof requests for COVID 19 deferrals

Status	No of Contracts	No of Contracts [%]	Outstanding NPV	Outstanding NPV [%]
0	754	85,9%	9.837.296,34	85,0%
0 < Overdue <= 1 month	51	5,8%	734.841,11	6,3%
1 < Overdue <= 2 months	26	3,0%	346.003,13	3,0%
2 < Overdue <= 3 months	11	1,3%	142.096,34	1,2%
3 < Overdue <= 4 months	9	1,0%	121.326,72	1,0%
4 < Overdue <= 5 months	6	0,7%	119.330,79	1,0%
5 < Overdue <= 6 months	1	0,1%	21.906,66	0,2%
6 < Overdue <= 7 months	3	0,3%	28.756,13	0,2%
7 < Overdue <= 8 months	17	1,9%	225.540,57	1,9%
Total	878	100,0%	11.577.097,79	100,0%