

**ABEST 16**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

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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
<b>Beginning of Period (collection period)</b>		<b>247.608.418,43 €</b>	<b>262.065.394,54 €</b>
Scheduled Principal Payments		7.691.421,18 €	7.853.366,98 €
Prepayment Principal		2.967.217,70 €	3.312.872,88 €
Others		2.081.621,83 €	3.192.059,98 €
Recoveries		- €	-
<b>Total Principal Collections</b>		<b>12.740.260,71 €</b>	<b>14.358.299,84 €</b>
<b>Total Interest Collections</b>		<b>820.298,17 €</b>	<b>1.052.605,51 €</b>
<b>Defaults</b>		<b>28,30</b>	<b>98.676,27</b>
<b>End of Period (after Payment Date)</b>	<b>26.280</b>	<b>234.868.129,42 €</b>	<b>247.608.418,43 €</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		14,38%	15,17%
<b>New sale Offer</b>		<b>- €</b>	<b>-</b>

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**2. Reserve Accounts**

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**Notes Balance**

Beginning of Period	256.650.198,03
End of Period	243.909.909,02

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	3.450.752,97 €	no
Cash Outflow	-€ 191.104,33		
Cash Inflow	€ -		
End of Period	1,5%	3.259.648,64 €	
Required Reserve Fund	-€ 191.104,33		

**Commingling Reserve**

Beginning of Period	12.800.000,00	no
Commingling Reserve Required Amount	12.800.000,00	
Commingling Reserve Distribution Amount	1.000.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	1.000.000,00	
End of Period (rounded up to nearest 50.000)	11.800.000,00	

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**3. Performance Data**

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**Note Balance**

Beginning of Period	256.650.198,03 €
End of Period	243.909.909,02 €

**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	1.064.687,02 €

**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	296.637,58 €

**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	206.270,49 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,66%
Cumulative Default Level previous period	0,67%
Cumulative Default Level current period	0,67%

**Trigger Breach (if higher than 4.60%)**

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,17%
Delinquency Level current period	0,20%

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

**NO**

**Principal Deficiency Amount Shortfall**

**NO**

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

**Replenishment Amount**

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

**NO**

**Performance Data**

Number of Contracts being 31-60 Days delinquent	89
Number of Contracts being 61-90 Days delinquent	29
Number of Contracts being 91-120 Days delinquent	21
Gross instalments being 31-60 days delinquent	27.385,68
Gross instalments being 61-90 days delinquent	7.715,34
Gross instalments being 91-120 days delinquent	2.862,00
Current Period Termination	89.110,17
Cumulative Termination	6.863.943,41
New number of Contracts being terminated	12,00
Total number of Contracts being terminated	734,00
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
<b>1. Note Balance</b>							
<b>General Note Information</b>							
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)/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)	AA-(sf)/Aa1(sf)	A-(sf)/A2(sf)	BBB(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
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	165.050.198,03 €		18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
Amortisation	12.740.289,01		n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	152.309.909,02 €		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	0,2820553871		1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	-		0,238	0,94	1,94	2,94	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	165.050.198,03 €		18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
> Principal Repayment	<b>12.740.289,01 €</b>		<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Principal Outstanding End of Period	152.309.909,02 €		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	<b>0,00 €</b>		<b>3.570,00 €</b>	<b>15.633,33 €</b>	<b>25.840,00 €</b>	<b>26.931,67 €</b>	<b>155.166,67 €</b>
Interest Payment	<b>0,00 €</b>		<b>3.570,00 €</b>	<b>15.633,33 €</b>	<b>25.840,00 €</b>	<b>26.931,67 €</b>	<b>155.166,67 €</b>
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	31,12%		28,92%	20,58%	13,90%	9,31%	0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

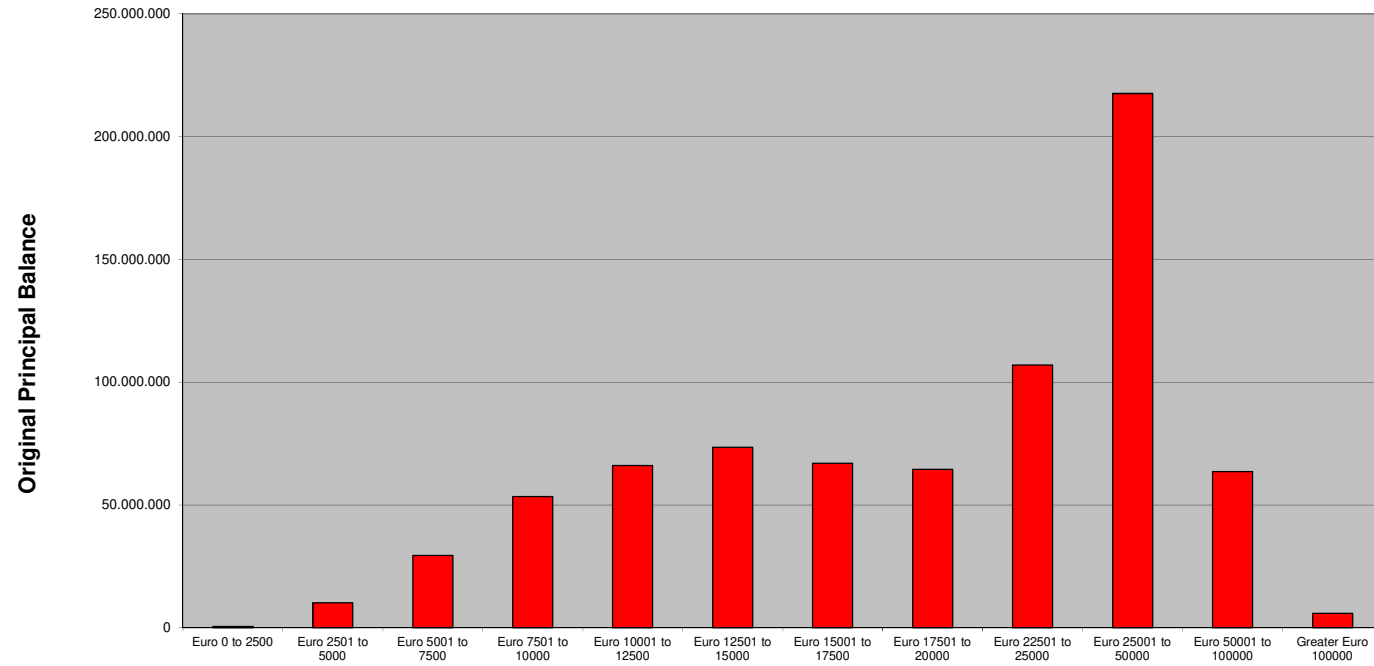
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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%
<b>Total</b>	<b>758.262.914,29</b>	<b>100,00%</b>	<b>44.623</b>	<b>100,00%</b>

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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	5.653.586,55	2,4%	4.152	15,8%
Euro 2501 to 5000	18.647.231,15	7,9%	4.973	18,9%
Euro 5001 to 7500	29.353.973,57	12,4%	4.709	17,9%
Euro 7501 to 10000	35.421.786,66	15,0%	4.076	15,5%
Euro 10001 to 12500	29.452.049,35	12,5%	2.643	10,1%
Euro 12501 to 15000	21.522.035,19	9,1%	1.574	6,0%
Euro 15001 to 17500	19.088.860,88	8,1%	1.180	4,5%
Euro 17501 to 20000	15.780.748,48	6,7%	844	3,2%
Euro 22501 to 25000	21.326.221,43	9,0%	960	3,7%
Euro 25001 to 50000	34.729.117,71	14,7%	1.079	4,1%
Euro 50001 to 100000	5.374.625,26	2,3%	90	0,3%
Greater Euro 100000	0,00	0,0%	0	0,0%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,0%</b>	<b>26.280</b>	<b>100,0%</b>

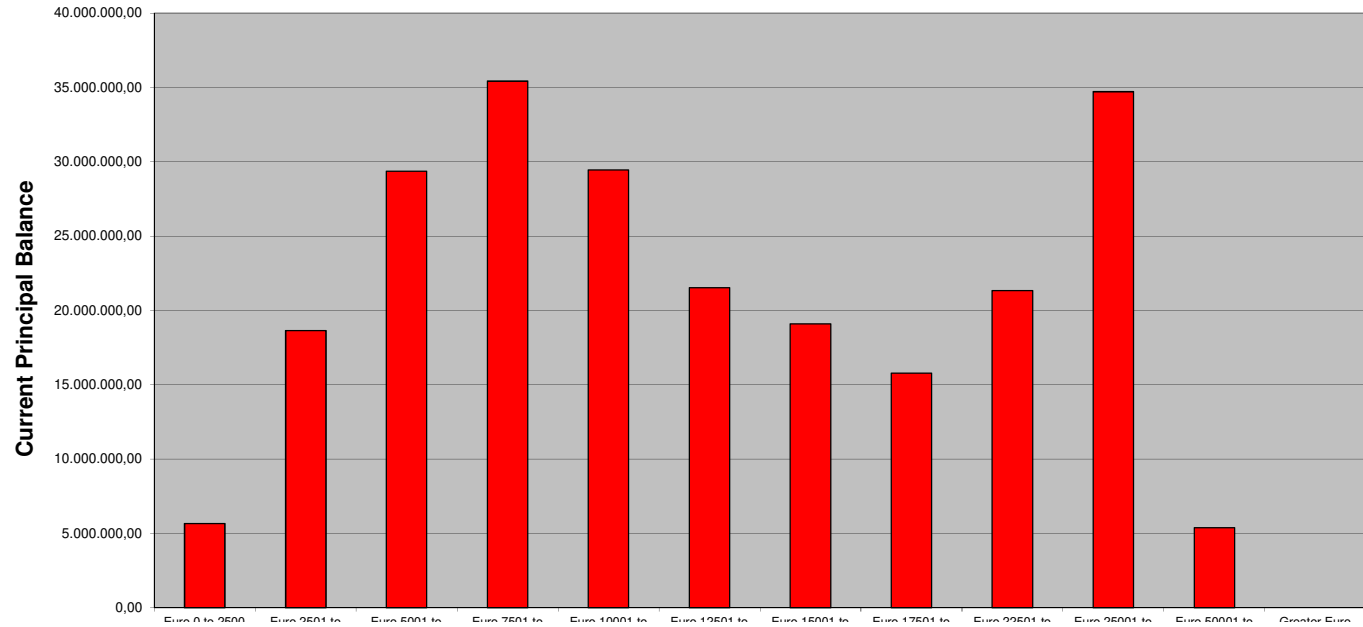
<b>Statistics</b>	<b>in EUR</b>
Average Amount	8.993,54



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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	127.227,26	0,05%	8
2	114.136,42	0,05%	2
3	111.659,56	0,05%	8
4	105.660,93	0,04%	18
5	104.621,72	0,04%	2
6	101.938,00	0,04%	2
7	87.005,45	0,04%	2
8	86.238,49	0,04%	1
9	85.969,72	0,04%	1
10	83.861,32	0,04%	1
11	83.582,91	0,04%	1
12	83.132,21	0,04%	9
13	81.092,66	0,03%	1
14	80.300,36	0,03%	1
15	79.800,63	0,03%	1
16	77.289,73	0,03%	1
17	75.936,54	0,03%	1
18	74.256,87	0,03%	1
19	73.803,84	0,03%	1
20	73.201,56	0,03%	4
	<b>1.790.716,18</b>	<b>0,76%</b>	<b>66</b>

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**8. Geographical Distribution**

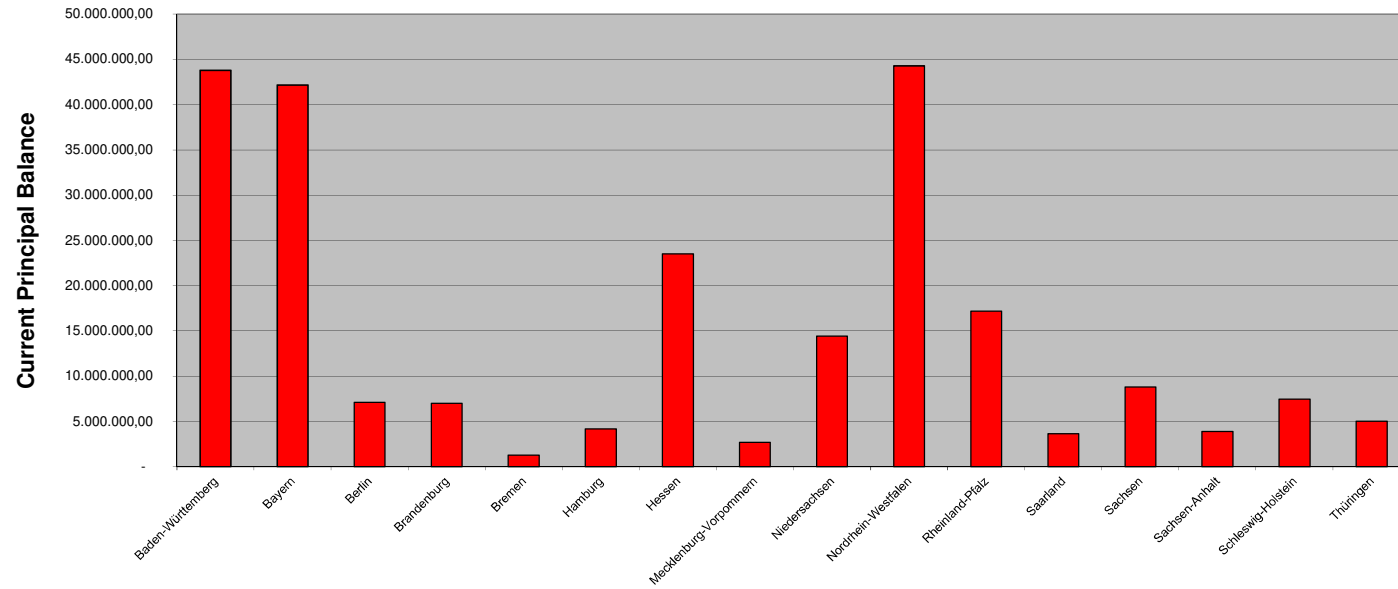
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	19,043,65	0,0%	1	0,0%
Baden-Württemberg	43,795,931,26	18,5%	5,158	19,6%
Bayern	42,153,108,61	17,8%	4,753	18,1%
Berlin	7,088,283,00	3,0%	691	2,6%
Brandenburg	6,983,303,78	3,0%	692	2,6%
Bremen	1,251,443,73	0,5%	164	0,6%
Hamburg	4,163,046,62	1,8%	427	1,6%
Hessen	23,513,600,56	9,9%	2,519	9,6%
Mecklenburg-Vorpomr	2,678,110,70	1,1%	342	1,3%
Niedersachsen	14,426,611,99	6,1%	1,543	5,9%
Nordrhein-Westfalen	44,305,292,97	18,7%	4,823	18,4%
Rheinland-Pfalz	17,181,092,61	7,3%	1,931	7,3%
Saarland	3,617,859,45	1,5%	422	1,6%
Sachsen	8,809,295,41	3,7%	871	3,3%
Sachsen-Anhalt	3,887,781,69	1,6%	475	1,8%
Schleswig-Holstein	7,453,770,73	3,2%	876	3,3%
Thüringen	5,022,659,47	2,1%	592	2,3%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,00%</b>	<b>26.280</b>	<b>100,00%</b>

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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	167.200.622,91	70,7%	16.626	63,26%
Used	69.149.613,32	29,3%	9.654	36,74%
<b>Total</b>	<b>236.350.236,23</b>	<b>100%</b>	<b>26.280</b>	<b>100%</b>

<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	204.725.173,68	86,62%	22.392	85,21%
LCV	31.625.062,55	13,38%	3.888	14,79%
<b>Total</b>	<b>236.350.236,23</b>	<b>100%</b>	<b>26.280</b>	<b>100%</b>

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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	52.972.882,06	22,4%	7.280	27,7%
Without CPI	183.377.354,17	77,6%	19.000	72,3%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,0%</b>	<b>26.280</b>	<b>100,0%</b>

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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	77.966.164,44	33,0%	14.093	53,6%
Yes	129.665.855,06	54,9%	9.581	36,5%
- of which ballon rates	93.901.826,69	39,7%	n.a	n.a
- of which regular installments	35.764.028,37	15,1%	n.a	n.a
PCP (Formula)	28.718.216,73	12,2%	2.606	9,9%
- of which ballons	20.822.549,20	8,8%	n.a	n.a
- of which regular installments	7.895.667,53	3,3%	n.a	n.a
	<b>236.350.236,23</b>	<b>100%</b>	<b>26.280</b>	<b>100%</b>

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	2	0,0%	6.277	185,8%
13 to 24 months	4	0,0%	24.423	286,9%
25 to 36 months	587	6,1%	7.208.967	91,0%
37 to 48 months	5.415	56,5%	72.438.456	81,0%
49 to 60 months	2.127	22,2%	29.217.893	63,9%
61 to 72 months	698	7,3%	10.468.685	51,3%
73 to 96 months	748	7,8%	10.301.154	48,4%
<b>Total</b>	<b>9.581</b>	<b>100%</b>	<b>129.665.855,06</b>	<b>72,4%</b>

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	4.596	48,0%	56.587.543,31	86,8%
bis 24	3.448	36,0%	48.936.556,23	69,2%
bis 36	1.060	11,1%	16.144.320,51	50,6%
bis 48	467	4,9%	7.855.405,72	40,7%
bis 60	2	0,0%	15.937,26	1,8%
bis 72	5	0,1%	65.720,34	1,5%
<b>Total</b>	<b>9.578</b>	<b>100%</b>	<b>129.605.483,37</b>	<b>72,4%</b>

**ABEST 16**  
**Monthly Investor Report**

**12. Payment Methods**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	229.872.485,40	97,3%	25.700	97,8%
Other	6.477.750,83	2,7%	580	2,2%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,0%</b>	<b>26.280</b>	<b>100,0%</b>

<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	236.350.236,23	100,0%	26.280	100,0%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,0%</b>	<b>26.280</b>	<b>100,0%</b>

<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	217.170.037,83	91,9%	23.135	88,0%
NO	19.180.198,40	8,1%	3.145	12,0%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,0%</b>	<b>26.280</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.306,04	13.392,90
Average purchase price	27.038,79	28.846,77
<b>Downpayment in %</b>	<b>45,51%</b>	<b>46,43%</b>



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**13. Customer Yield**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	25.287.263,63	10,70%	1.845	7,02%
1,01 to 2%	15.291.554,10	6,47%	1.677	6,38%
2,01 to 3%	66.454.517,80	28,12%	6.950	26,45%
3,01 to 4%	82.183.252,08	34,77%	9.042	34,41%
4,01 to 5%	35.908.975,93	15,19%	4.718	17,95%
5,01 to 6%	8.500.626,44	3,60%	1.527	5,81%
6,01 to 7%	2.409.389,73	1,02%	464	1,77%
7,01 to 8%	223.771,91	0,09%	38	0,14%
8,01 to 9%	30.158,88	0,01%	6	0,02%
9,01 to 10%	60.725,73	0,03%	13	0,05%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>236.350.236,23</b>	<b>100%</b>	<b>26.280,00</b>	<b>100%</b>

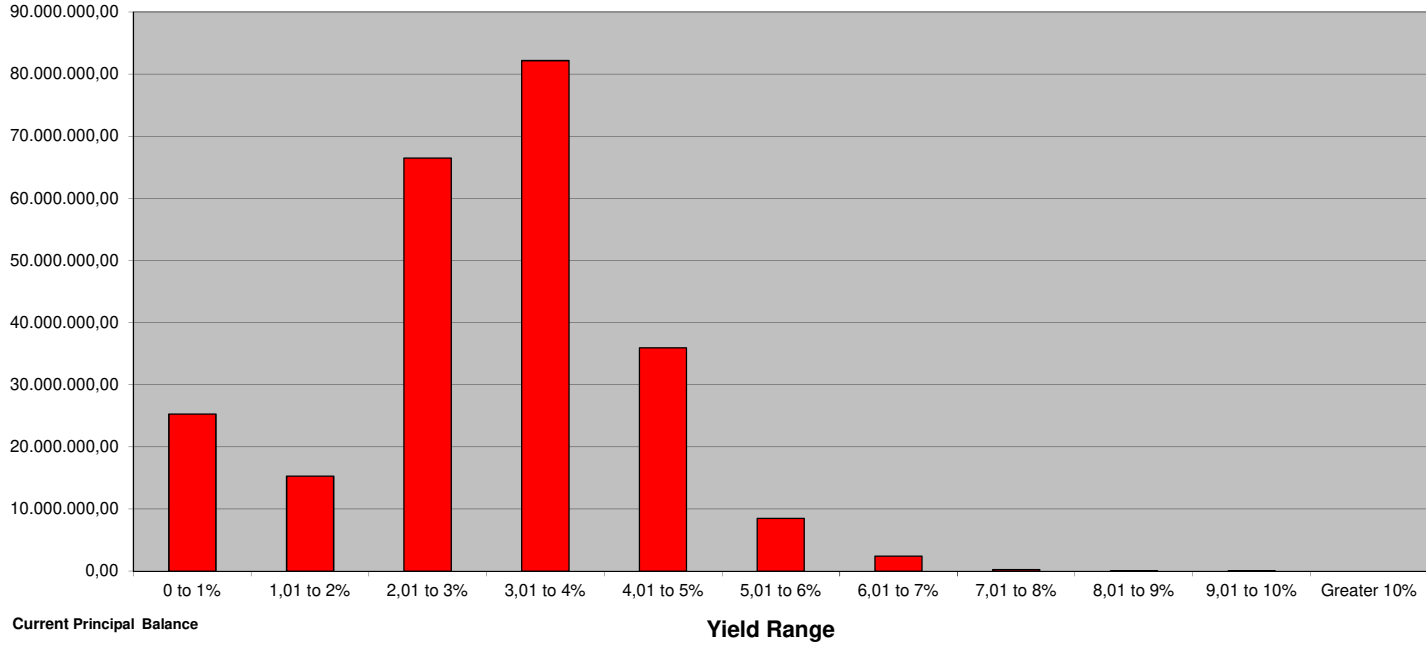
Statistics	in %
WA Interest	3,29

\* runs from .00 to .99

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Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	05/10/2021					
Payment Date	21/10/2021					
Period No	34					
Monthly Period	01.09.2021 - 30.09.2021					
Interest Period	from	21/09/2021	to	21/10/2021	=	30 days
Collection Period	from	01/09/2021	to	30/09/2021		



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**14. Seasoning**

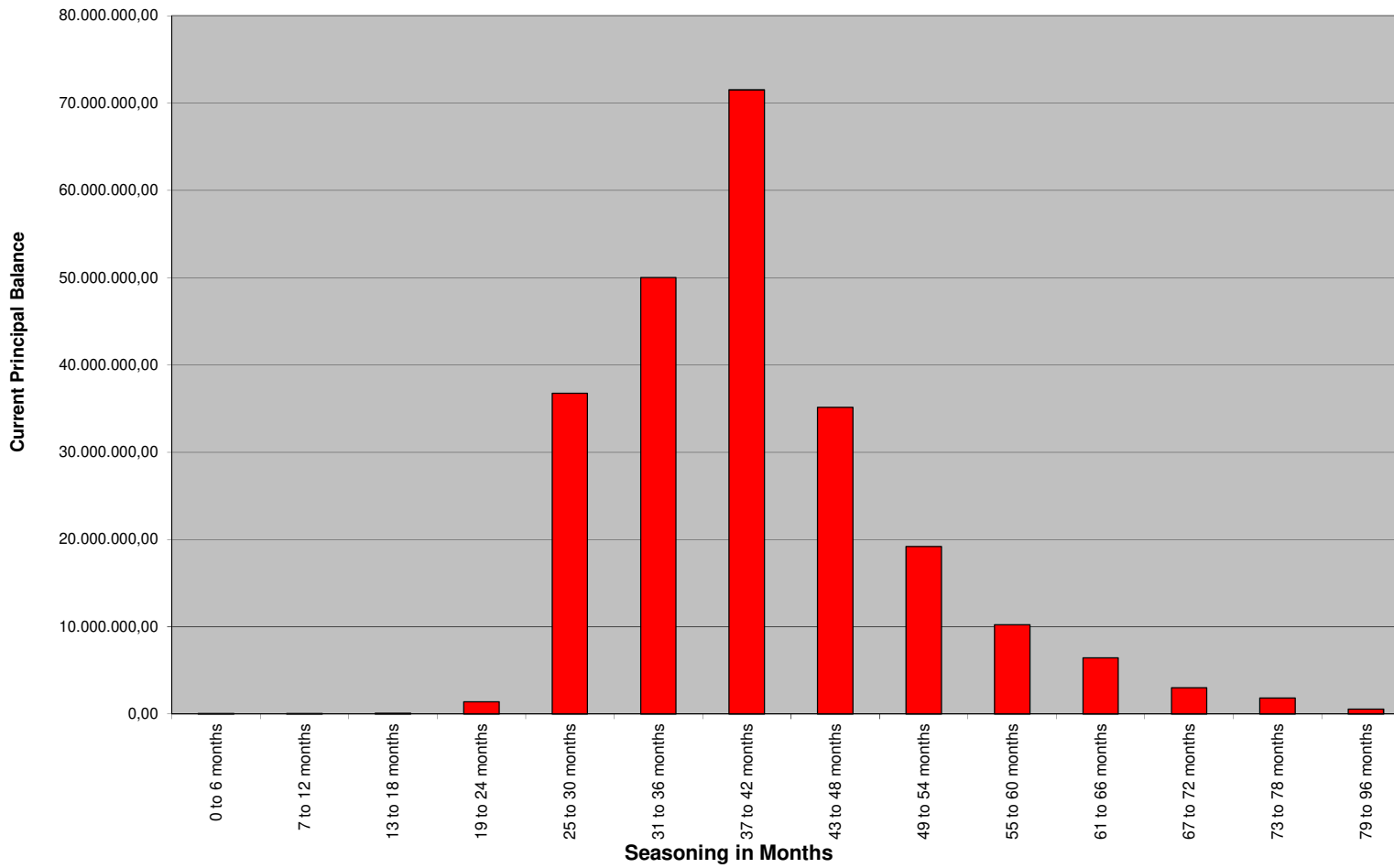
Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

<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	70.612,75	0,03%	7	0,03%
7 to 12 months	78.057,10	0,03%	6	0,02%
13 to 18 months	81.696,32	0,03%	9	0,03%
19 to 24 months	1.395.436,31	0,59%	174	0,66%
25 to 30 months	36.743.414,34	15,55%	3.488	13,27%
31 to 36 months	49.993.385,37	21,15%	4.945	18,82%
37 to 42 months	71.518.367,73	30,26%	7.014	26,69%
43 to 48 months	35.144.521,07	14,87%	4.222	16,07%
49 to 54 months	19.191.091,81	8,12%	2.810	10,69%
55 to 60 months	10.243.879,92	4,33%	1.610	6,13%
61 to 66 months	6.455.991,82	2,73%	919	3,50%
67 to 72 months	3.006.828,17	1,27%	535	2,04%
73 to 78 months	1.848.663,95	0,78%	420	1,60%
79 to 96 months	578.289,57	0,24%	121	0,46%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,00%</b>	<b>26.280</b>	<b>100,00%</b>

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Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	



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**15. Remaining Term**

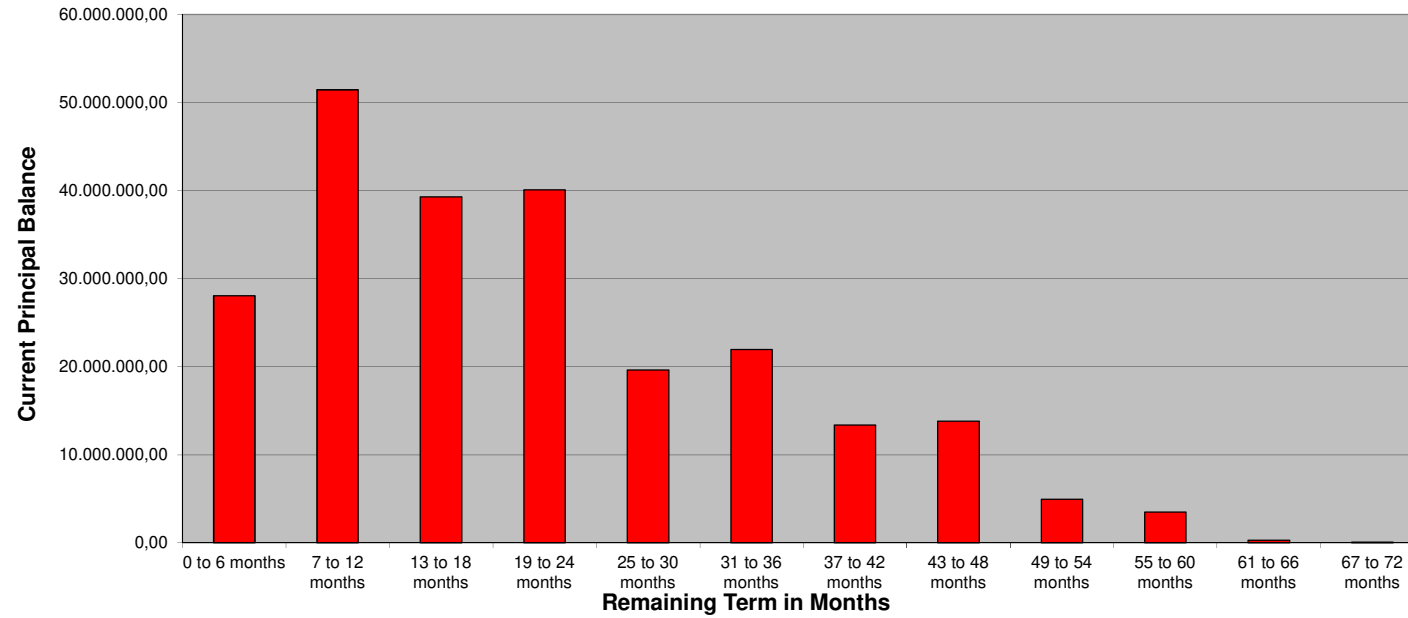
Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	28.044.731,34	11,87%	4.379	16,66%
7 to 12 months	51.450.355,91	21,77%	6.060	23,06%
13 to 18 months	39.276.183,02	16,62%	4.107	15,63%
19 to 24 months	40.074.702,44	16,96%	4.156	15,81%
25 to 30 months	19.618.265,80	8,30%	2.137	8,13%
31 to 36 months	21.956.005,89	9,29%	2.119	8,06%
37 to 42 months	13.349.764,24	5,65%	1.270	4,83%
43 to 48 months	13.784.818,51	5,83%	1.268	4,82%
49 to 54 months	4.919.896,54	2,08%	456	1,74%
55 to 60 months	3.484.077,73	1,47%	298	1,13%
61 to 66 months	285.165,68	0,12%	24	0,09%
67 to 72 months	45.897,44	0,02%	3	0,01%
73 to 96 months	60.371,69	0,03%	3	0,01%
<b>Total</b>	<b>236.350.236,23</b>	<b>100,00%</b>	<b>26.280</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	



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**16. Original Term**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

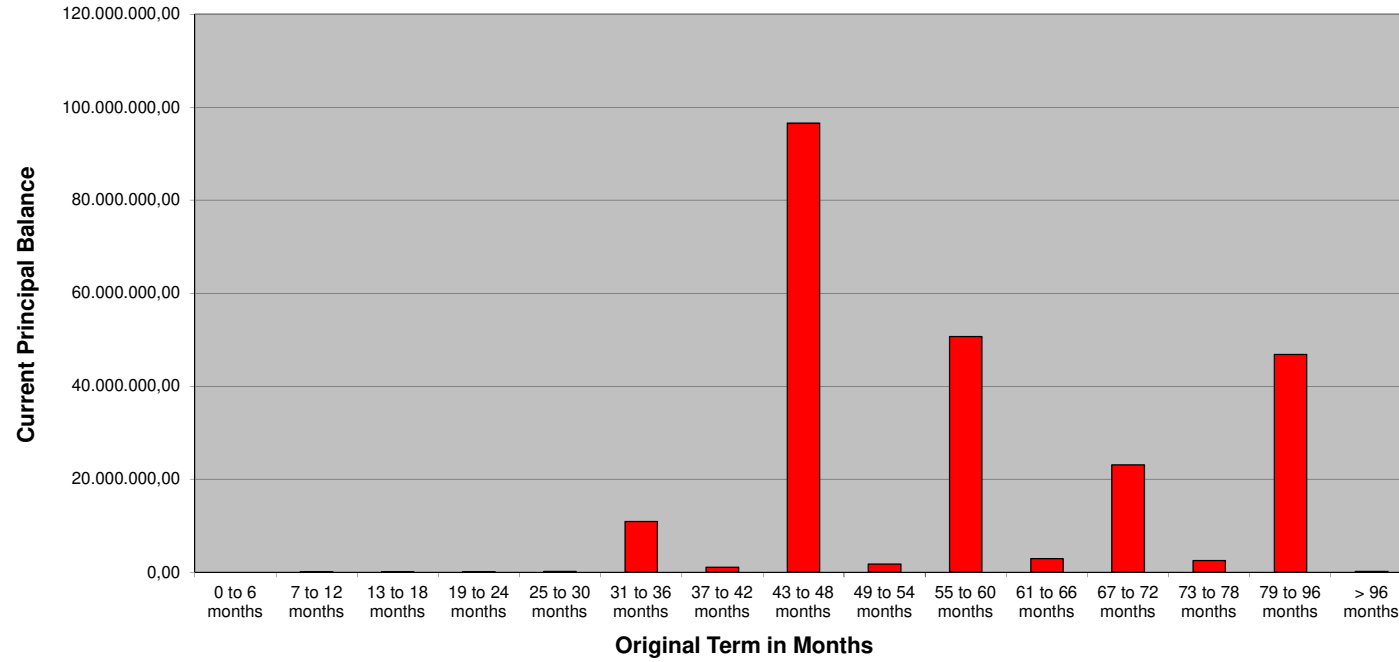
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	6.276,63	0,00%	2	0,01%
13 to 18 months	677,66	0,00%	2	0,01%
19 to 24 months	30.748,42	0,01%	8	0,03%
25 to 30 months	127.447,74	0,05%	60	0,23%
31 to 36 months	10.902.265,94	4,61%	1.629	6,20%
37 to 42 months	1.054.693,61	0,45%	295	1,12%
43 to 48 months	96.545.747,85	40,85%	9.627	36,63%
49 to 54 months	1.745.870,36	0,74%	367	1,40%
55 to 60 months	50.629.946,22	21,42%	5.871	22,34%
61 to 66 months	2.866.473,00	1,21%	402	1,53%
67 to 72 months	23.057.528,82	9,76%	2.385	9,08%
73 to 78 months	2.475.000,00	1,05%	276	1,05%
79 to 96 months	46.765.530,69	19,79%	5.346	20,34%
> 96 months	142.029,29	0,06%	10	0,04%
<b>Total</b>	<b>236.350.236,23</b>	<b>100%</b>	<b>26.280,00</b>	<b>100%</b>

<b>Statistics</b>	
WA Original Term	61,31

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**16.1 Original Term (Graph)**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	





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**17. Manufacturer**

Reporting Date	05/10/2021					
Payment Date	21/10/2021					
Period No	34					
Monthly Period	01.09.2021 - 30.09.2021					
Interest Period	from	21/09/2021	to	21/10/2021	=	30 days
Collection Period	from	01/09/2021	to	30/09/2021		

<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	126.649.669,61	53,59%	18.306	69,66%
Lancia	293.231,83	0,12%	63	0,24%
Alfa Romeo	11.789.175,01	4,99%	925	3,52%
Maserati	1.489.581,18	0,63%	45	0,17%
Jeep	39.243.766,21	16,60%	2.654	10,10%
others	56.884.812,39	24,07%	4.287	16,31%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	13.142.681,02	5,56%	674	2,56%
-> LandRover	30.826.025,30	13,04%	1.566	5,96%
-> Chrysler	16.209,32	0,01%	7	0,03%
-> Dodge	514.515,66	0,22%	29	0,11%
-> others	12.385.381,09	5,24%	2.011	7,65%
	<b>236.350.236,23</b>	<b>100,00%</b>	<b>26.280,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

**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	+ 13.751.663,21
1. Payable Expenses	- 21.682,19
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	- 208.661,55
5. to pay pari passu and pro rata to the Swap Counterparty	- 68.056,52
6. Class A Interest Amount	-
7. Class B Interest Amount	- 3.570,00
8. Class C Interest Amount	- 15.633,33
9. Class D Interest Amount	- 25.840,00
10. Class E Interest Amount	- 26.931,67
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 12.740.289,01
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	485.732,28
22. Transaction Gain to the shareholders	100,00

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**19. Transaction Costs**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	=
Collection Period	from	01/09/2021	to	30/09/2021	30 days

<b>Transaction Costs</b>	243.909.909,0	152.309.909,0	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	21.682,19 €	<u>13.539,48</u>	<u>1.600,10</u>	<u>1.777,89</u>	<u>1.422,31</u>	<u>977,84</u>	<u>2.364,59</u>
Interest accrued for the Period	227.141,67 €	- €	3.570,00 €	15.633,33 €	25.840,00 €	26.931,67 €	2.364,59 €
Interest Payments	227.141,67 €	- €	3.570,00 €	15.633,33 €	25.840,00 €	26.931,67 €	2.364,59 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		230.050.198,03
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		63.263,81

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**21. Retention**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	165.050.198,03	69,83%
Class B Notes	18.000.000,00	7,62%
Class C Notes	20.000.000,00	8,46%
Class D Notes	16.000.000,00	6,77%
Class E Notes	11.000.000,00	4,65%
Class M Notes	26.600.000,00	11,25%

Retention Amount	EUR	%
Minimum Retention Class A	8.252.509,90	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	8.252.509,90	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.

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**22. Counterparties I**

Reporting Date		
Payment Date		
Period No		
Monthly Period		
Interest Period	21/10/2021	= 30 days
Collection Period	30/09/2021	

		Moody's			S & P		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Joint Lead Managers:</b>	<b>CA-CIB</b>	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
	<b>LBBW</b>	A2	P-1	STABLE	NR	NR	NR
	<b>Merril Lynch International</b>						
<b>Transaction Account:</b>	<b>BNP Paribas Securities Services, Luxembourg</b>	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
<b>Paying Agent:</b>	<b>BNP Paribas Securities Services, Luxembourg</b>	Aa3	P-1	STABLE	A+	A-1	NEGATIVE
<b>Swap Counterparty:</b>	<b>FCA BANK Deutschland GMBH</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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**23. Counterparties II**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

**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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**24. Issuer Information**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

**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](mailto:doriana.bettini@ca-cib.com)



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**25. Originator, Servicer**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
Interest Period	from	21/09/2021	to	21/10/2021	= 30 days
Collection Period	from	01/09/2021	to	30/09/2021	

**Contact Details**

FCA Bank Deutschland GmbH

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**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 Baa3 by Moody's

Moody's
Long Term
Baa1

**ABEST 16  
Monthly Investor Report**

**25. Glossary**

Reporting Date	05/10/2021				
Payment Date	21/10/2021				
Period No	34				
Monthly Period	01.09.2021 - 30.09.2021				
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