

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/11/2021	
Payment Date	22/11/2021	
Period No	35	
Monthly Period	01.10.2021 - 31.10.2021	
Interest Period	from 21/10/2021	to 22/11/2021 = 32 days
Collection Period	from 01/10/2021	to 31/10/2021

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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)		234.868.129,42 €	247.608.418,43 €
Scheduled Principal Payments		6.731.539,78 €	7.691.421,18 €
Prepayment Principal		3.156.023,11 €	2.967.217,70 €
Others		2.712.648,00 €	2.081.621,83 €
Recoveries		- €	-
Total Principal Collections		12.600.210,89 €	12.740.260,71 €
Total Interest Collections		1.051.003,49 €	820.298,17 €
Defaults		71.780,17	28,30
End of Period (after Payment Date)	25.281	222.196.138,36 €	234.868.129,42 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		16,12%	14,38%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	243.909.909,02
End of Period	231.237.917,96

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	3.259.648,64 €	no
Cash Outflow	-€ 190.079,87		
Cash Inflow	€ -		
End of Period	1,5%	3.069.568,77 €	
Required Reserve Fund	-€ 190.079,87		

Commingling Reserve

Beginning of Period	11.800.000,00	no
Commingling Reserve Required Amount	11.800.000,00	
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)	10.800.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	243.909.909,02 €
End of Period	231.237.917,96 €

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	783.538,32 €

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	390.242,40 €

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	66.177,29 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,67%
Cumulative Default Level previous period	0,67%
Cumulative Default Level current period	0,68%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,20%
Delinquency Level current period	0,18%

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	74
Number of Contracts being 61-90 Days delinquent	33
Number of Contracts being 91-120 Days delinquent	16
Gross instalments being 31-60 days delinquent	21.507,65
Gross instalments being 61-90 days delinquent	7.149,73
Gross instalments being 91-120 days delinquent	1.707,00
Current Period Termination	43.546,82
Cumulative Termination	6.907.490,23
New number of Contracts being terminated	7,00
Total number of Contracts being terminated	741,00
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)/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
Current Note Information							
Class Principal Outstanding Balance Beginning 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 €
Amortisation	12.671.991,06		n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	139.637.917,96 €		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	0,2585887370		1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-		0,243	0,94	1,94	2,94	7,00
DayCount Convention	ACT/360		ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	32 days		32 days	32 days	32 days	32 days	32 days
Principal Outstanding Beginning of Period	152.309.909,02 €		18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
> Principal Repayment	12.671.991,06 €		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	139.637.917,96 €		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 €		3.888,00 €	16.764,44 €	27.633,78 €	28.776,00 €	165.511,11 €
Interest Payment	0,00 €		3.888,00 €	16.764,44 €	27.633,78 €	28.776,00 €	165.511,11 €
Initial total CE (Subordination, Reserve)							
Current CE	32,81%		30,46%	21,64%	14,58%	9,73%	0,00%

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5. Original Principal Balance

as of ISSUE DATE

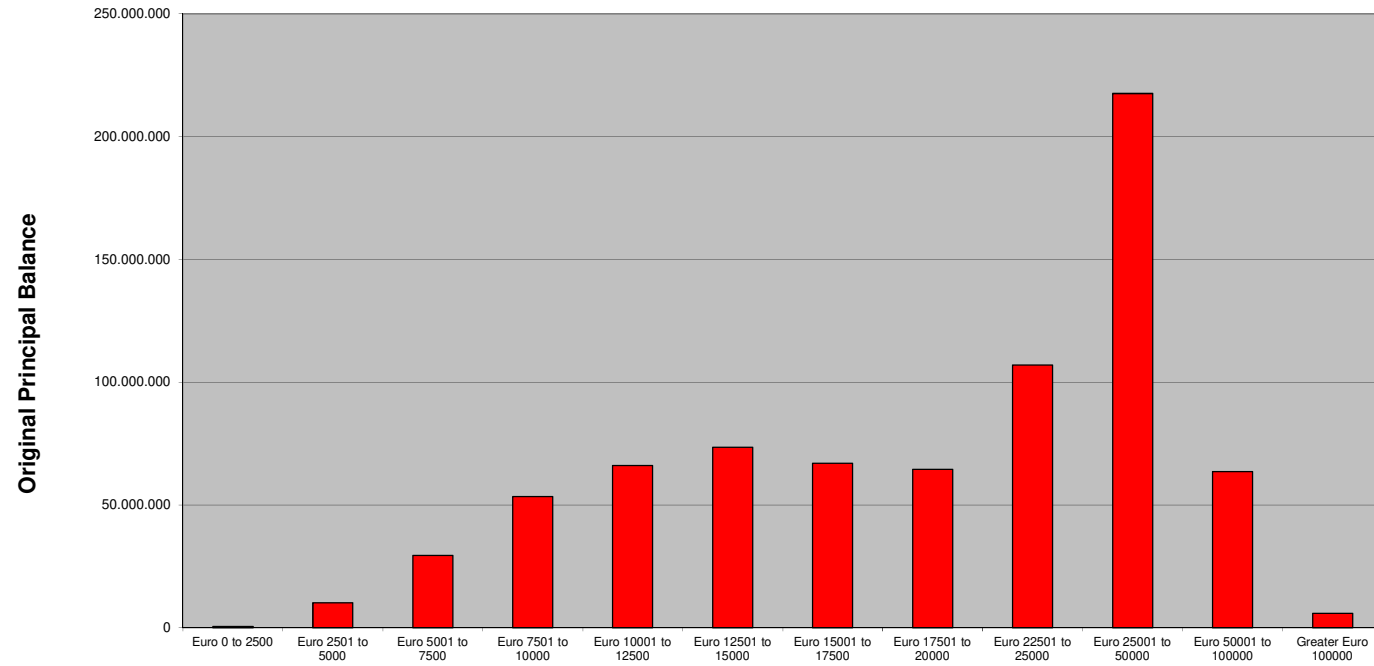
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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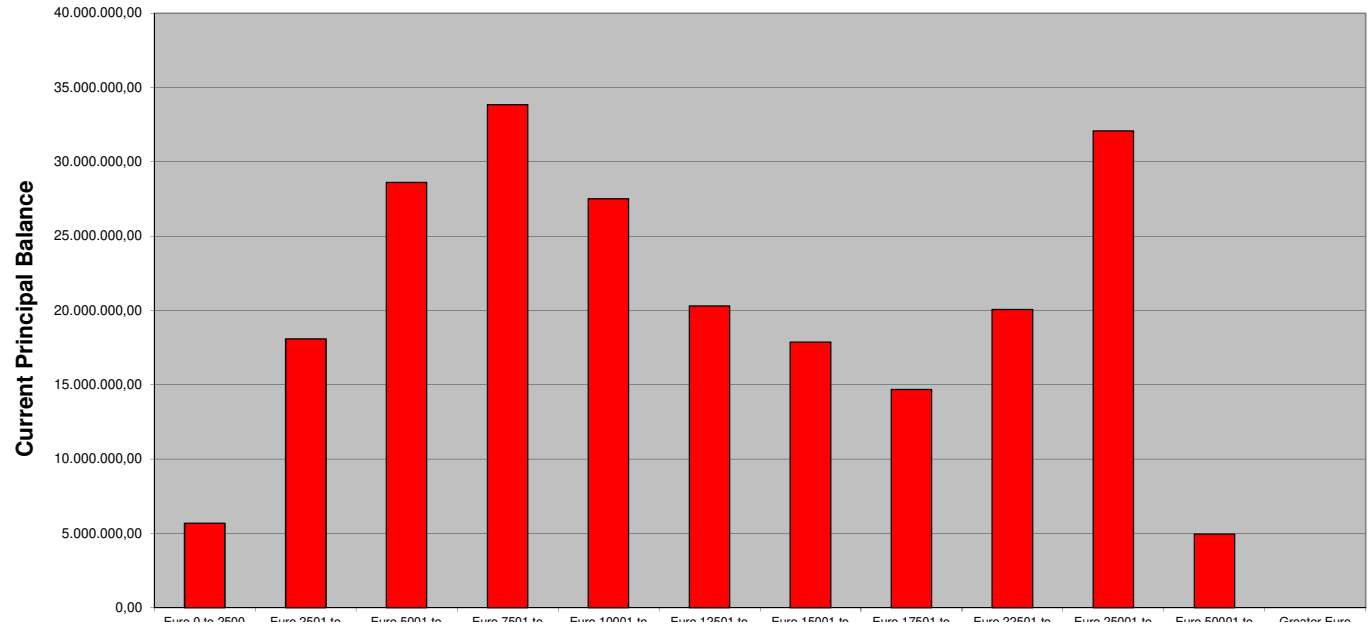
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.687.729,17	2,5%	4.155	16,4%
Euro 2501 to 5000	18.089.379,20	8,1%	4.821	19,1%
Euro 5001 to 7500	28.602.916,43	12,8%	4.582	18,1%
Euro 7501 to 10000	33.828.632,04	15,1%	3.891	15,4%
Euro 10001 to 12500	27.501.807,80	12,3%	2.470	9,8%
Euro 12501 to 15000	20.295.415,80	9,1%	1.485	5,9%
Euro 15001 to 17500	17.865.165,26	8,0%	1.106	4,4%
Euro 17501 to 20000	14.674.460,22	6,6%	787	3,1%
Euro 22501 to 25000	20.053.380,70	9,0%	905	3,6%
Euro 25001 to 50000	32.071.875,01	14,3%	996	3,9%
Euro 50001 to 100000	4.950.798,74	2,2%	83	0,3%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	223.621.560,37	100,0%	25.281	100,0%

Statistics	in EUR
Average Amount	8.845,44

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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	124.576,18	0,06%	8
2	113.300,47	0,05%	2
3	108.102,41	0,05%	8
4	102.829,35	0,05%	2
5	100.775,98	0,05%	18
6	100.687,52	0,05%	2
7	85.833,60	0,04%	2
8	85.109,35	0,04%	1
9	84.641,45	0,04%	1
10	82.601,88	0,04%	1
11	82.530,20	0,04%	1
12	80.103,46	0,04%	1
13	79.495,64	0,04%	9
14	79.067,40	0,04%	1
15	79.032,01	0,04%	1
16	75.871,22	0,03%	1
17	73.940,34	0,03%	1
18	73.681,91	0,03%	1
19	73.056,86	0,03%	1
20	71.901,87	0,03%	4
	1.757.139,10	0,79%	66

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8. Geographical Distribution

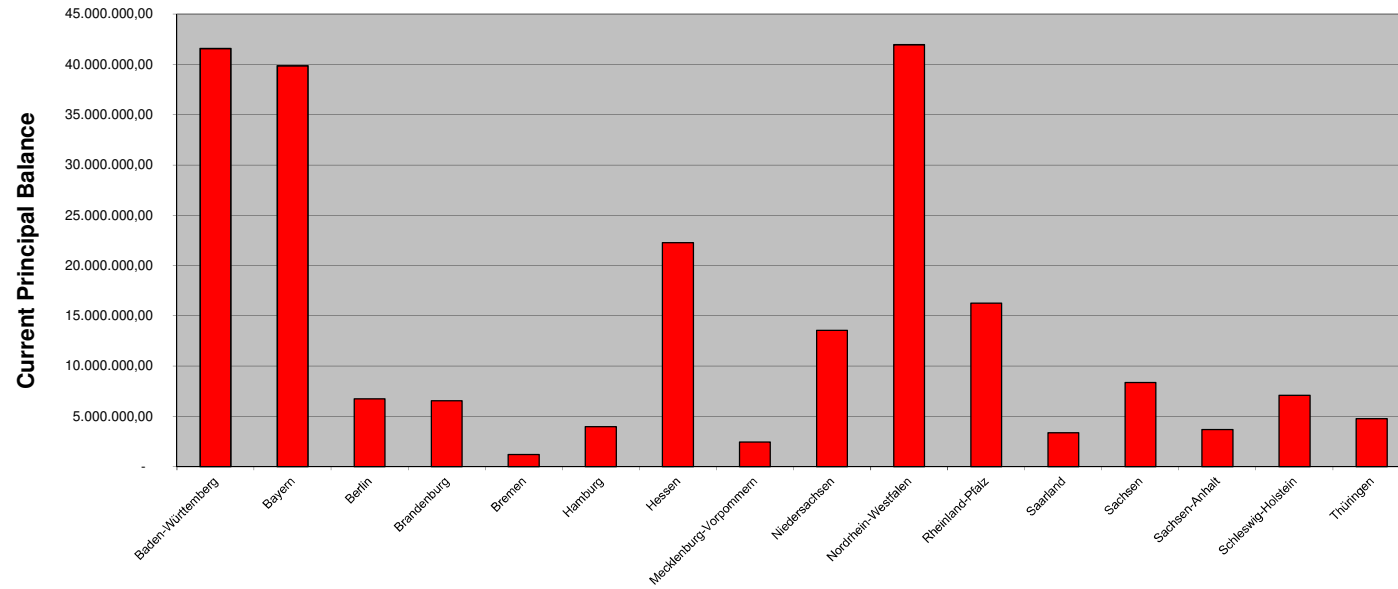
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	18.679,68	0,0%	1	0,0%
Baden-Württemberg	41.570.051,07	18,6%	4.983	19,7%
Bayern	39.855.565,47	17,8%	4.571	18,1%
Berlin	6.732.624,64	3,0%	663	2,6%
Brandenburg	6.542.824,22	2,9%	659	2,6%
Bremen	1.189.202,13	0,5%	158	0,6%
Hamburg	3.975.028,21	1,8%	413	1,6%
Hessen	22.271.725,28	10,0%	2.405	9,5%
Mecklenburg-Vorpomr	2.443.228,90	1,1%	328	1,3%
Niedersachsen	13.547.744,28	6,1%	1.469	5,8%
Nordrhein-Westfalen	41.959.273,52	18,8%	4.634	18,3%
Rheinland-Pfalz	16.257.266,76	7,3%	1.862	7,4%
Saarland	3.353.498,48	1,5%	404	1,6%
Sachsen	8.344.748,69	3,7%	837	3,3%
Sachsen-Anhalt	3.689.243,54	1,6%	463	1,8%
Schleswig-Holstein	7.092.530,41	3,2%	856	3,4%
Thüringen	4.778.325,09	2,1%	575	2,3%
Total	223.621.560,37	100,00%	25.281	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	158.556.311,05	70,9%	16.035	63,43%
Used	65.065.249,32	29,1%	9.246	36,57%
Total	223.621.560,37	100%	25.281	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	193.799.948,24	86,66%	21.542	85,21%
LCV	29.821.612,13	13,34%	3.739	14,79%
Total	223.621.560,37	100%	25.281	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	50.276.040,51	22,5%	7.011	27,7%
Without CPI	173.345.519,86	77,5%	18.270	72,3%
Total	223.621.560,37	100,0%	25.281	100,0%

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11. Type of Contract

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<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
No	73.131.615,16	32,7%	13.533	53,5%
Yes	123.607.618,04	55,3%	9.263	36,6%
- of which ballon rates	90.881.437,05	40,6%	n.a	n.a
- of which regular installments	32.726.180,99	14,6%	n.a	n.a
PCP (Formula)	26.882.327,17	12,0%	2.485	9,8%
- of which ballons	19.623.258,10	8,8%	n.a	n.a
- of which regular installments	7.259.069,07	3,2%	n.a	n.a
	223.621.560,37	100%	25.281	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	2	0,0%	6.277	185,8%
13 to 24 months	4	0,0%	24.423	286,9%
25 to 36 months	502	5,4%	6.172.007	92,0%
37 to 48 months	5.274	56,9%	69.306.753	82,4%
49 to 60 months	2.064	22,3%	27.968.271	64,9%
61 to 72 months	690	7,4%	10.222.984	51,9%
73 to 96 months	727	7,8%	9.906.905	49,5%
Total	9.263	100%	123.607.618,04	73,4%

<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	4.632	50,0%	56.402.998,59	87,8%
bis 24	3.188	34,4%	44.808.078,56	69,5%
bis 36	1.006	10,9%	15.132.120,84	50,5%
bis 48	423	4,6%	7.095.394,40	41,3%
bis 60	4	0,0%	58.828,95	1,7%
bis 72	5	0,1%	65.185,02	1,5%
Total	9.260	100%	123.562.606,36	73,4%

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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	217.333.466,06	97,2%	24.713	97,8%
Other	6.288.094,31	2,8%	568	2,2%
Total	223.621.560,37	100,0%	25.281	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	223.621.560,37	100,0%	25.281	100,0%
Total	223.621.560,37	100,0%	25.281	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	205.566.935,64	91,9%	22.278	88,1%
NO	18.054.624,73	8,1%	3.003	11,9%
Total	223.621.560,37	100,0%	25.281	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.254,88	13.331,21
Average purchase price	27.056,44	28.835,79
Downpayment in %	45,29%	46,23%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	04/11/2021	
Payment Date	22/11/2021	
Period No	35	
Monthly Period	01.10.2021 - 31.10.2021	
Interest Period	from 21/10/2021	to 22/11/2021 = 32 days
Collection Period	from 01/10/2021	to 31/10/2021

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	29.826.933,72	13,34%	2.350	9,30%
1,01 to 2%	13.594.818,83	6,08%	1.506	5,96%
2,01 to 3%	61.407.354,23	27,46%	6.558	25,94%
3,01 to 4%	75.740.032,61	33,87%	8.553	33,83%
4,01 to 5%	32.984.155,35	14,75%	4.447	17,59%
5,01 to 6%	7.669.760,13	3,43%	1.398	5,53%
6,01 to 7%	2.149.782,04	0,96%	419	1,66%
7,01 to 8%	160.572,32	0,07%	31	0,12%
8,01 to 9%	29.017,73	0,01%	6	0,02%
9,01 to 10%	59.133,41	0,03%	13	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	223.621.560,37	100%	25.281,00	100%

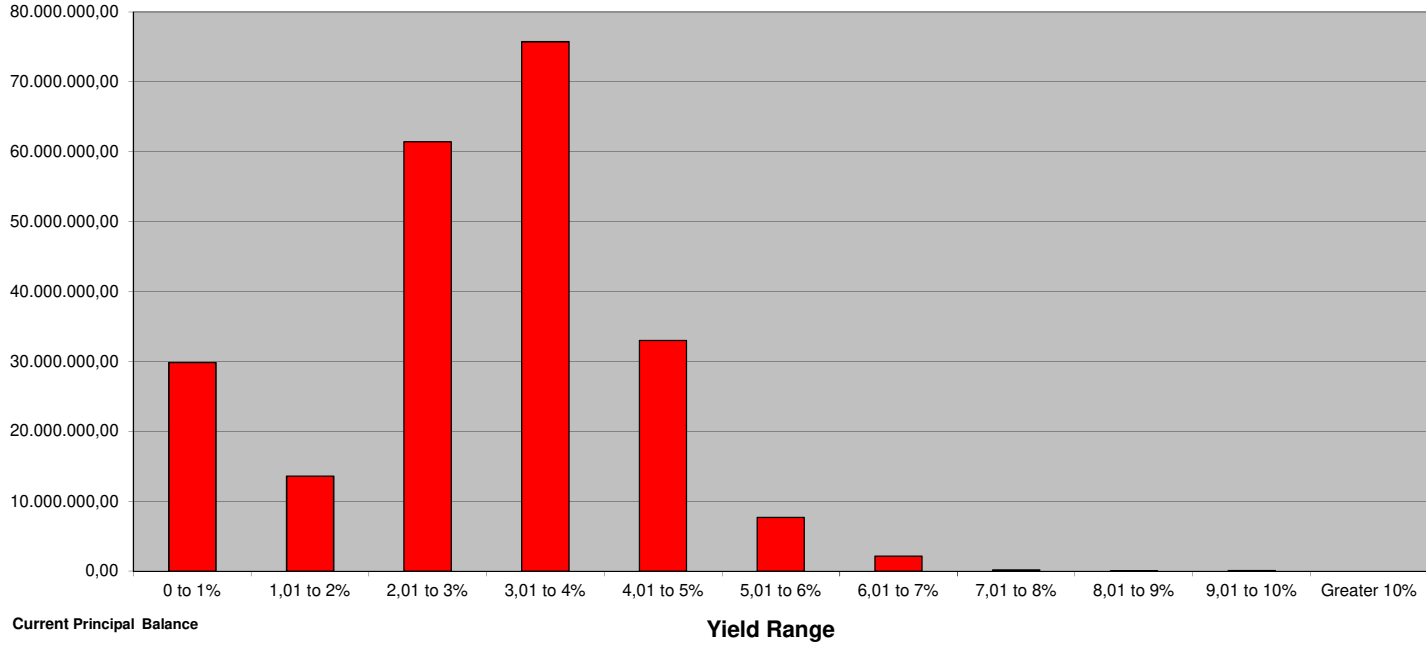
Statistics	in %
WA Interest	3,20

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	



**ABEST 16
Monthly Investor Report**

14. Seasoning

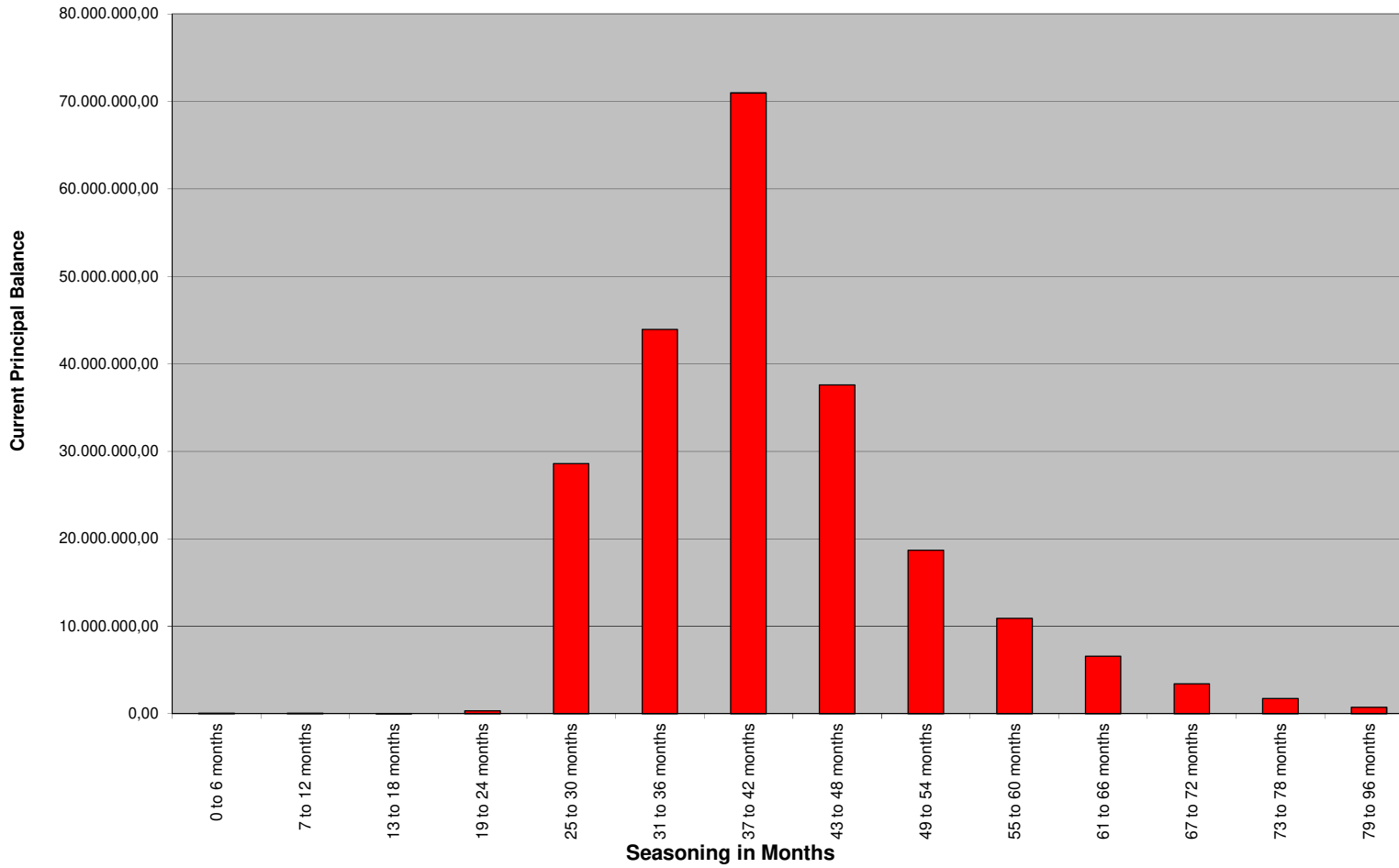
Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

<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	76.851,97	0,03%	8	0,03%
7 to 12 months	68.539,29	0,03%	5	0,02%
13 to 18 months	28.420,58	0,01%	6	0,02%
19 to 24 months	325.607,61	0,15%	38	0,15%
25 to 30 months	28.597.687,70	12,79%	2.827	11,18%
31 to 36 months	43.909.362,56	19,64%	4.317	17,08%
37 to 42 months	70.986.006,64	31,74%	7.052	27,89%
43 to 48 months	37.571.232,40	16,80%	4.363	17,26%
49 to 54 months	18.678.113,05	8,35%	2.713	10,73%
55 to 60 months	10.907.799,35	4,88%	1.844	7,29%
61 to 66 months	6.570.837,94	2,94%	925	3,66%
67 to 72 months	3.419.657,86	1,53%	606	2,40%
73 to 78 months	1.737.696,24	0,78%	401	1,59%
79 to 96 months	743.747,18	0,33%	176	0,70%
Total	223.621.560,37	100,00%	25.281	100,00%

**ABEST 16
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

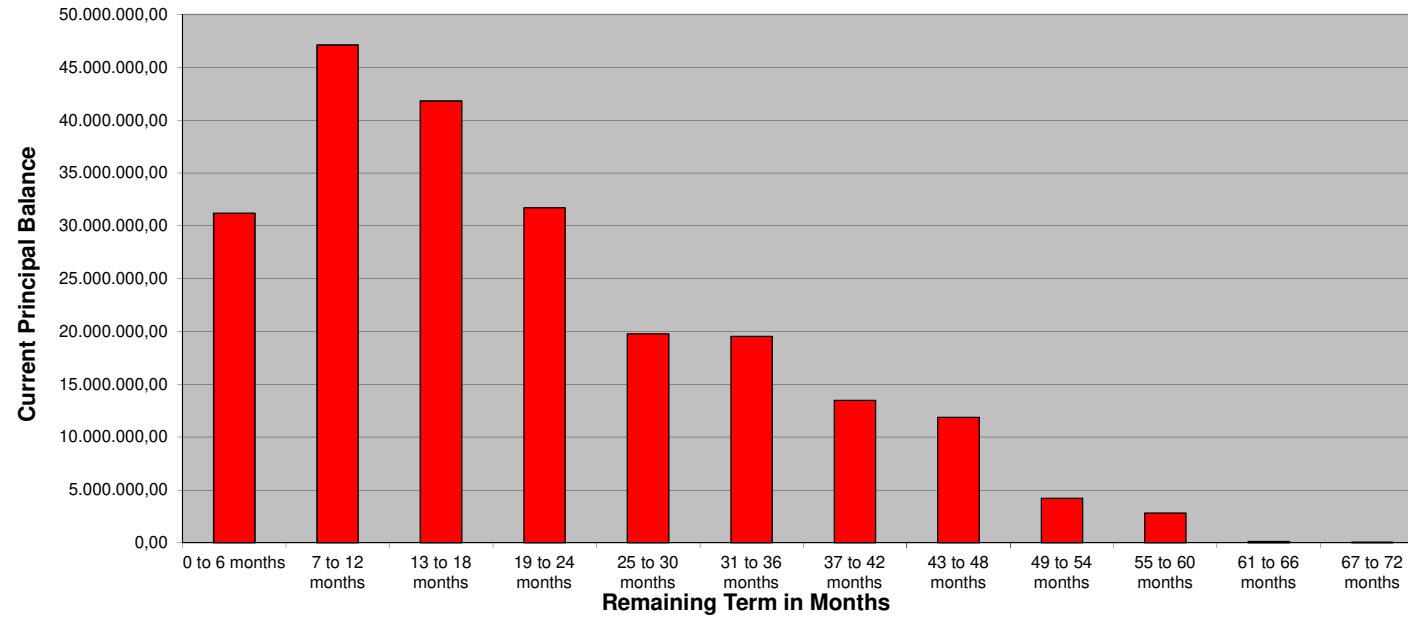
Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

<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	31.196.222,59	13,95%	4.698	18,58%
7 to 12 months	47.115.989,59	21,07%	5.594	22,13%
13 to 18 months	41.812.440,79	18,70%	4.368	17,28%
19 to 24 months	31.692.225,49	14,17%	3.529	13,96%
25 to 30 months	19.762.139,98	8,84%	2.149	8,50%
31 to 36 months	19.531.080,74	8,73%	1.912	7,56%
37 to 42 months	13.469.896,82	6,02%	1.270	5,02%
43 to 48 months	11.853.288,10	5,30%	1.112	4,40%
49 to 54 months	4.187.552,65	1,87%	387	1,53%
55 to 60 months	2.801.212,30	1,25%	246	0,97%
61 to 66 months	109.026,70	0,05%	10	0,04%
67 to 72 months	45.472,94	0,02%	3	0,01%
73 to 96 months	45.011,68	0,02%	3	0,01%
Total	223.621.560,37	100,00%	25.281	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	



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Monthly Investor Report**

16. Original Term

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

<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	647,66	0,00%	2	0,01%
19 to 24 months	29.657,88	0,01%	8	0,03%
25 to 30 months	112.282,93	0,05%	43	0,17%
31 to 36 months	9.181.820,04	4,11%	1.405	5,56%
37 to 42 months	934.317,17	0,42%	268	1,06%
43 to 48 months	91.436.122,50	40,89%	9.220	36,47%
49 to 54 months	1.634.641,19	0,73%	342	1,35%
55 to 60 months	48.092.901,32	21,51%	5.738	22,70%
61 to 66 months	2.700.895,54	1,21%	393	1,55%
67 to 72 months	22.259.832,97	9,95%	2.350	9,30%
73 to 78 months	2.371.366,65	1,06%	272	1,08%
79 to 96 months	44.691.772,24	19,99%	5.226	20,67%
> 96 months	169.025,65	0,08%	12	0,05%
Total	223.621.560,37	100%	25.281,00	100%

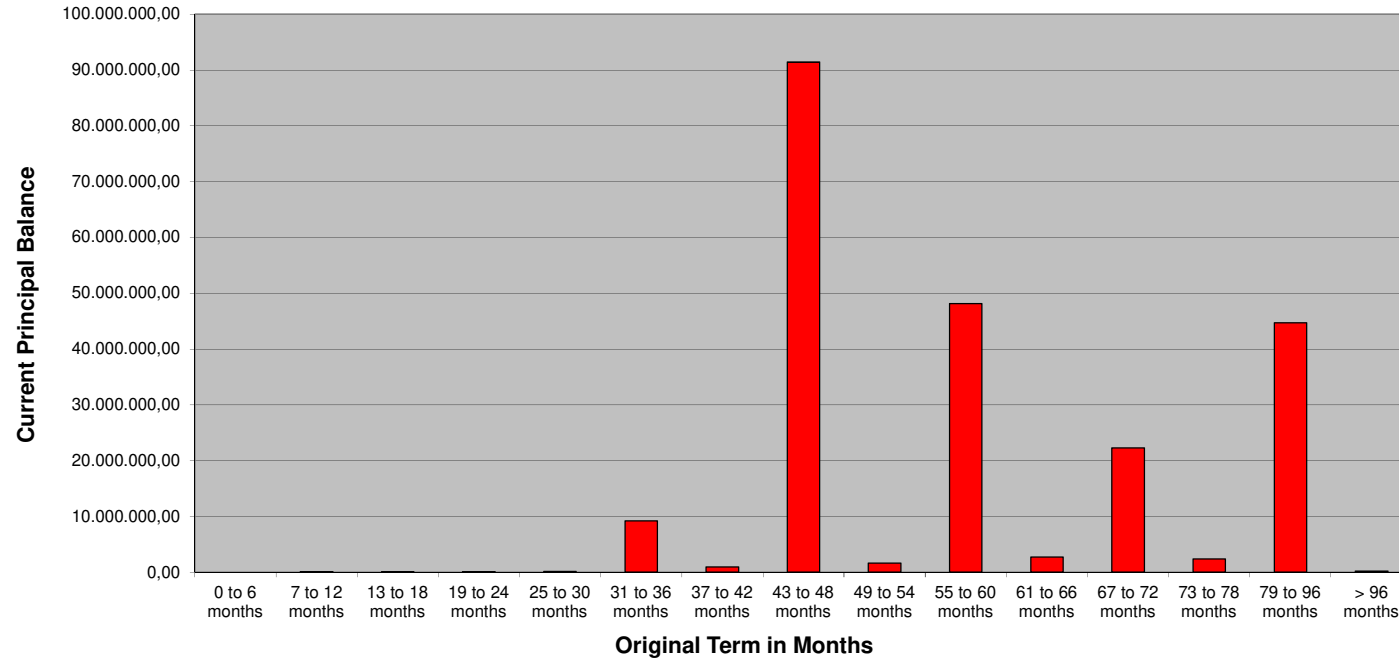
Statistics

WA Original Term	61,53
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**ABEST 16
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	



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17. Manufacturer

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

<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	120.164.558,65	53,74%	17.628	69,73%
Lancia	278.304,56	0,12%	62	0,25%
Alfa Romeo	11.063.053,29	4,95%	890	3,52%
Maserati	1.426.767,62	0,64%	44	0,17%
Jeep	37.131.420,95	16,60%	2.548	10,08%
others	53.557.455,30	23,95%	4.109	16,25%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	12.354.971,06	5,52%	645	2,55%
-> LandRover	29.078.254,83	13,00%	1.505	5,95%
-> Chrysler	15.090,97	0,01%	7	0,03%
-> Dodge	499.898,64	0,22%	29	0,11%
-> others	11.609.239,80	5,19%	1.923	7,61%
	223.621.560,37	100,00%	25.281,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

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	+ 13.841.294,25
1. Payable Expenses	- 22.247,57
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	- 204.523,81
5. to pay pari passu and pro rata to the Swap Counterparty	- 68.573,35
6. Class A Interest Amount	- -
7. Class B Interest Amount	- 3.888,00
8. Class C Interest Amount	- 16.764,44
9. Class D Interest Amount	- 27.633,78
10. Class E Interest Amount	- 28.776,00
11. to credit to the Reserve Account the Required Reserve Amount	- -
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 12.671.991,06
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	- -
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	- -
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	- -
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	- -
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	- -
18. to pay to Originator and to Servicer any amount due and payable not already paid	- -
19. Class M Interest Amount	165.511,11
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	- -
21. Additional Servicing Fee	631.285,13
22. Transaction Gain to the shareholders	100,00

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Monthly Investor Report

19. Transaction Costs

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	=
Collection Period	from	01/10/2021	to	31/10/2021	32 days

Transaction Costs	231.237.918,0	139.637.918,0	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	22.247,57 €	<u>13.434,67</u>	<u>1.731,79</u>	<u>1.924,21</u>	<u>1.539,37</u>	<u>1.058,32</u>	<u>2.559,21</u>
Interest accrued for the Period	242.573,33 €	- €	3.888,00 €	16.764,44 €	27.633,78 €	28.776,00 €	2.559,21 €
Interest Payments	242.573,33 €	- €	3.888,00 €	16.764,44 €	27.633,78 €	28.776,00 €	2.559,21 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		217.309.909,02
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		63.744,24

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21. Retention

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	152.309.909,02	68,11%
Class B Notes	18.000.000,00	8,05%
Class C Notes	20.000.000,00	8,94%
Class D Notes	16.000.000,00	7,15%
Class E Notes	11.000.000,00	4,92%
Class M Notes	26.600.000,00	11,90%

Retention Amount	EUR	%
Minimum Retention Class A	7.615.495,45	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	7.615.495,45	5,00%
Actual Retention Class B	18.000.000,00	100,00%
Actual Retention Class C	20.000.000,00	100,00%
Actual Retention Class D	16.000.000,00	100,00%
Actual Retention Class E	11.000.000,00	100,00%
Actual Retention Class M	26.600.000,00	100,00%

The Originator will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction in accordance with Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMR") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMR and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

**ABEST 16
Monthly Investor Report**

22. Counterparties I

Reporting Date		
Payment Date		
Period No		
Monthly Period		
Interest Period	22/11/2021	= 32 days
Collection Period	31/10/2021	

		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	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

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	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

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
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25. Originator, Servicer

Reporting Date	04/11/2021				
Payment Date	22/11/2021				
Period No	35				
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

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 Baa3 by Moody's

Moody's
Long Term
Baa1

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25. Glossary

Reporting Date			04/11/2021		
Payment Date			22/11/2021		
Period No			35		
Monthly Period	01.10.2021 - 31.10.2021				
Interest Period	from	21/10/2021	to	22/11/2021	= 32 days
Collection Period	from	01/10/2021	to	31/10/2021	

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