

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	03/12/2021					
Payment Date	21/12/2021					
Period No	36					
Monthly Period	01.11.2021 - 30.11.2021					
Interest Period	from	22/11/2021	to	21/12/2021	=	29 days
Collection Period	from	01/11/2021	to	30/11/2021		

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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)		222.196.138,36 €	234.868.129,42 €
Scheduled Principal Payments		6.670.410,20 €	6.731.539,78 €
Prepayment Principal		2.578.905,40 €	3.156.023,11 €
Others		2.876.092,29 €	2.712.648,00 €
Recoveries		- €	-
Total Principal Collections		12.125.407,89 €	12.600.210,89 €
Total Interest Collections		951.281,17 €	1.051.003,49 €
Defaults		31.937,43	71.780,17
End of Period (after Payment Date)	24.309	210.038.793,04 €	222.196.138,36 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		13,93%	16,12%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	231.237.917,96
End of Period	219.080.572,64

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	3.069.568,77 €	no
Cash Outflow	-€ 182.360,18		
Cash Inflow	€ -		
End of Period	1,5%	2.887.208,59 €	
Required Reserve Fund	-€ 182.360,18		

Commingling Reserve

Beginning of Period	10.800.000,00	no
Commingling Reserve Required Amount	10.800.000,00	
Commingling Reserve Distribution Amount	400.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	400.000,00	
End of Period (rounded up to nearest 50.000)	10.400.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	231.237.917,96 €
End of Period	219.080.572,64 €

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	760.451,98 €

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	274.674,85 €

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	235.699,47 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,67%
Cumulative Default Level previous period	0,68%
Cumulative Default Level current period	0,69%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,18%
Delinquency Level current period	0,16%

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	72
Number of Contracts being 61-90 Days delinquent	24
Number of Contracts being 91-120 Days delinquent	20
Gross instalments being 31-60 days delinquent	45.496,87
Gross instalments being 61-90 days delinquent	7.076,51
Gross instalments being 91-120 days delinquent	2.162,00
Current Period Termination	183.503,33
Cumulative Termination	7.090.993,56
New number of Contracts being terminated	19,00
Total number of Contracts being terminated	760,00
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	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	139.637.917,96 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	12.157.345,32	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	127.480.572,64 €	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	0,2360751345	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,237	0,94	1,94	2,94		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	29 days	29 days	29 days	29 days	29 days		29 days
Principal Outstanding Beginning 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 €
> Principal Repayment	12.157.345,32 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	127.480.572,64 €	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 €	3.436,50 €	15.096,11 €	24.965,78 €	26.025,08 €		149.994,44 €
Interest Payment	0,00 €	3.436,50 €	15.096,11 €	24.965,78 €	26.025,08 €		149.994,44 €
Initial total CE (Subordination, Reserve)							
Current CE	34,79%	32,06%	22,72%	15,25%	10,11%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

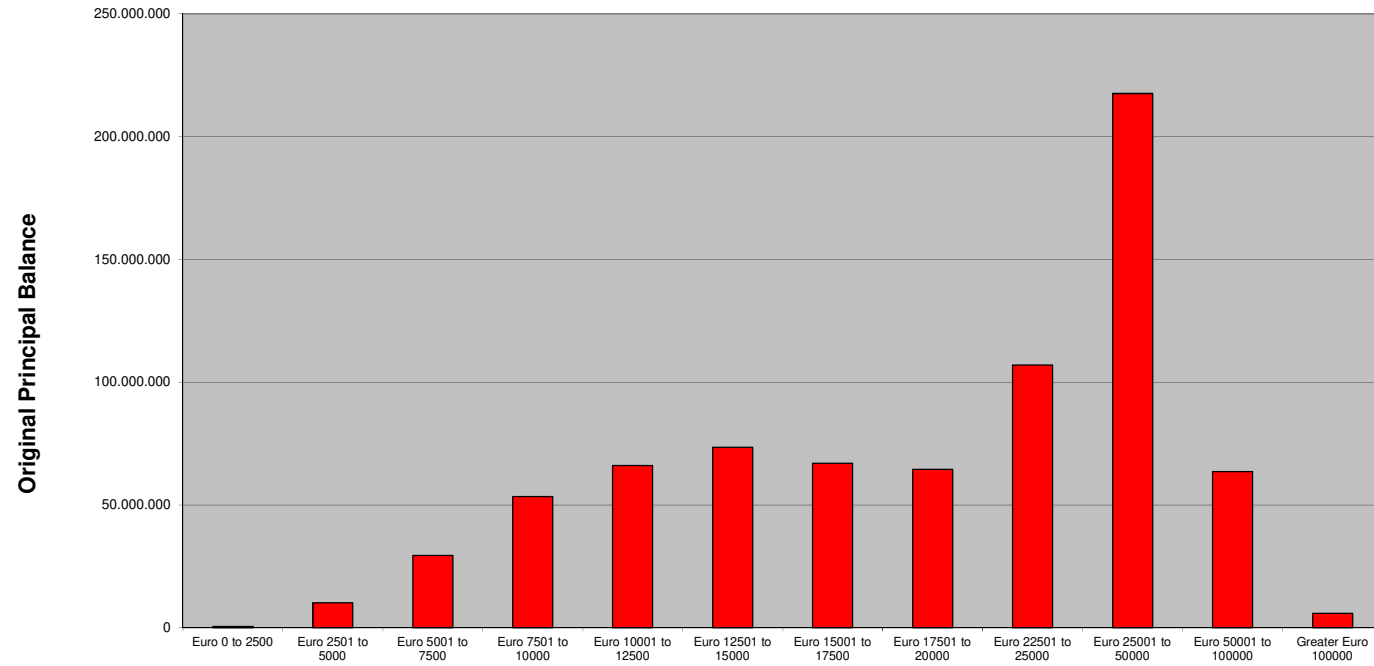
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<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	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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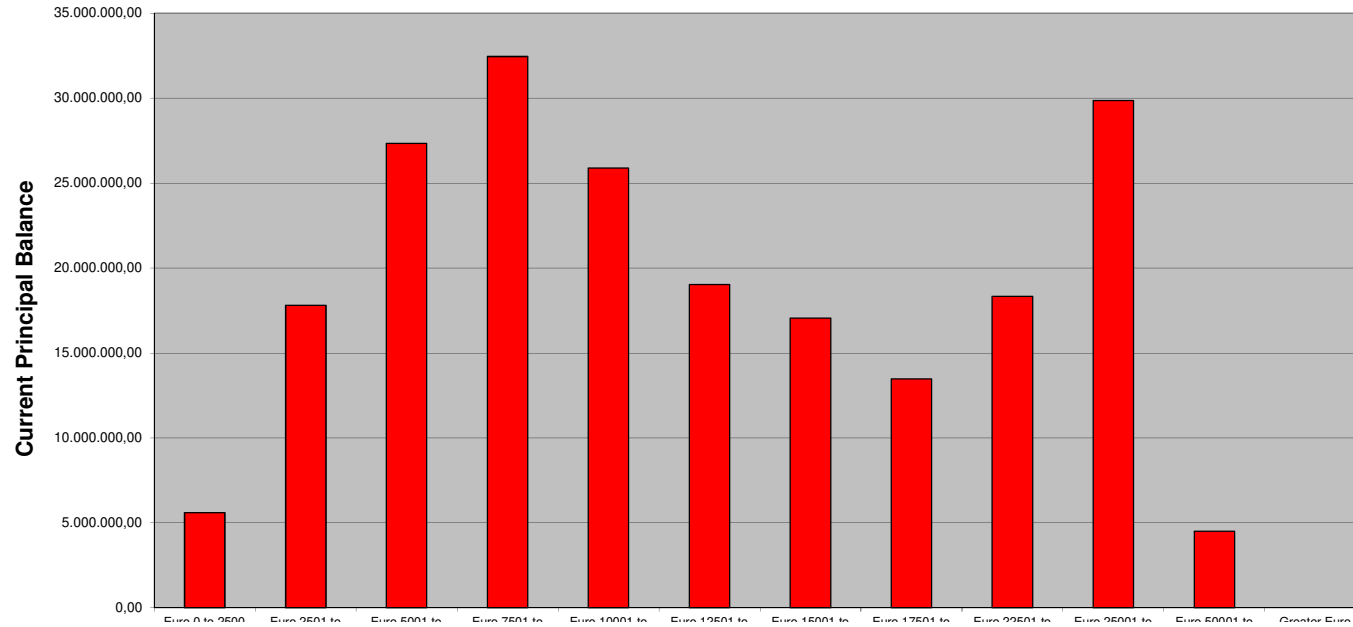
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.584.554,71	2,6%	4.146	17,1%
Euro 2501 to 5000	17.801.070,46	8,4%	4.733	19,5%
Euro 5001 to 7500	27.331.161,88	12,9%	4.374	18,0%
Euro 7501 to 10000	32.453.504,10	15,4%	3.733	15,4%
Euro 10001 to 12500	25.875.751,19	12,2%	2.325	9,6%
Euro 12501 to 15000	19.020.257,83	9,0%	1.391	5,7%
Euro 15001 to 17500	17.049.864,03	8,1%	1.054	4,3%
Euro 17501 to 20000	13.457.023,08	6,4%	720	3,0%
Euro 22501 to 25000	18.328.790,48	8,7%	829	3,4%
Euro 25001 to 50000	29.845.168,72	14,1%	929	3,8%
Euro 50001 to 100000	4.491.622,59	2,1%	75	0,3%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	211.238.769,07	100,0%	24.309	100,0%

Statistics	in EUR
Average Amount	8.689,74

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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	112.453,67	0,05%	2
2	104.515,49	0,05%	8
3	101.022,23	0,05%	2
4	99.425,88	0,05%	2
5	99.341,83	0,05%	7
6	95.864,42	0,05%	18
7	84.658,44	0,04%	2
8	83.303,12	0,04%	1
9	82.546,05	0,04%	1
10	81.607,45	0,04%	1
11	81.188,09	0,04%	1
12	79.103,95	0,04%	1
13	78.331,41	0,04%	1
14	77.752,67	0,04%	1
15	75.828,67	0,04%	8
16	74.440,05	0,04%	1
17	73.098,43	0,03%	1
18	73.075,32	0,03%	1
19	72.300,93	0,03%	1
20	70.590,35	0,03%	4
	1.700.448,45	0,80%	64

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8. Geographical Distribution

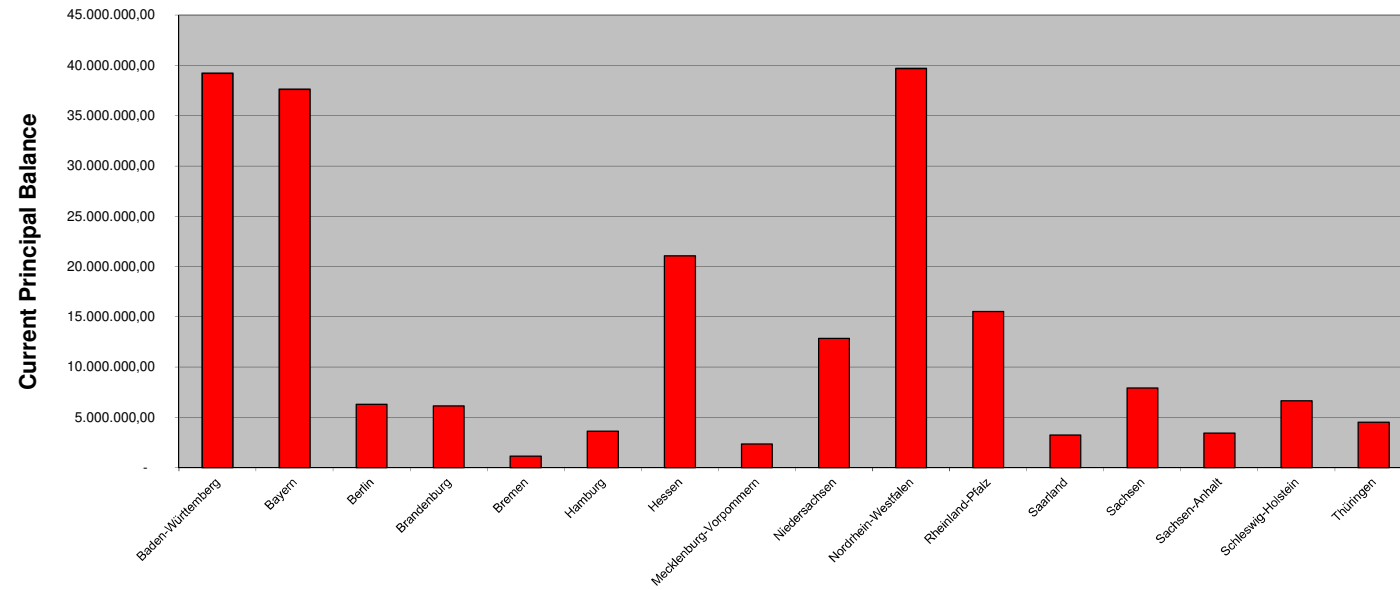
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	18.313,31	0,0%	1	0,0%
Baden-Württemberg	39.231.011,90	18,6%	4.790	19,7%
Bayern	37.621.129,51	17,8%	4.369	18,0%
Berlin	6.302.767,39	3,0%	634	2,6%
Brandenburg	6.141.413,79	2,9%	633	2,6%
Bremen	1.121.268,38	0,5%	149	0,6%
Hamburg	3.619.495,57	1,7%	383	1,6%
Hessen	21.045.653,86	10,0%	2.324	9,6%
Mecklenburg-Vorpomr	2.340.175,55	1,1%	318	1,3%
Niedersachsen	12.837.165,27	6,1%	1.418	5,8%
Nordrhein-Westfalen	39.688.080,56	18,8%	4.461	18,4%
Rheinland-Pfalz	15.509.170,68	7,3%	1.794	7,4%
Saarland	3.223.743,27	1,5%	393	1,6%
Sachsen	7.922.993,00	3,8%	811	3,3%
Sachsen-Anhalt	3.440.684,06	1,6%	443	1,8%
Schleswig-Holstein	6.654.835,90	3,2%	827	3,4%
Thüringen	4.520.867,07	2,1%	561	2,3%
Total	211.238.769,07	100,00%	24.309	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	150.104.814,94	71,1%	15.459	63,59%
Used	61.133.954,13	28,9%	8.850	36,41%
Total	211.238.769,07	100%	24.309	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	183.155.638,54	86,71%	20.731	85,28%
LCV	28.083.130,53	13,29%	3.578	14,72%
Total	211.238.769,07	100%	24.309	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	47.241.848,46	22,4%	6.745	27,7%
Without CPI	163.996.920,61	77,6%	17.564	72,3%
Total	211.238.769,07	100,0%	24.309	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	68.804.981,03	32,6%	13,040	53,6%
Yes	117.105.864,69	55,4%	8.888	36,6%
- of which balloon rates	87.160.807,44	41,3%	n.a	n.a
- of which regular installments	29.945.057,25	14,2%	n.a	n.a
PCP (Formula)	25.327.923,35	12,0%	2.381	9,8%
- of which ballons	18.657.117,69	8,8%	n.a	n.a
- of which regular installments	6.670.805,66	3,2%	n.a	n.a
	211.238.769,07	100%	24.309	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%	6.563	177,5%
13 to 24 months	4	0,0%	15.221	460,2%
25 to 36 months	442	5,0%	5.385.640	93,1%
37 to 48 months	5.049	56,8%	65.496.940	83,5%
49 to 60 months	2.008	22,6%	26.820.475	66,1%
61 to 72 months	676	7,6%	9.869.099	52,6%
73 to 96 months	707	8,0%	9.511.926	49,5%
Total	8.888	100%	117.105.864,69	74,3%

<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	4.665	52,5%	56.977.148,84	88,1%
bis 24	2.895	32,6%	39.655.162,16	69,3%
bis 36	945	10,6%	14.200.323,82	50,6%
bis 48	371	4,2%	6.113.825,01	41,7%
bis 60	4	0,0%	47.341,18	1,7%
bis 72	5	0,1%	67.462,16	1,5%
Total	8.885	100%	117.061.263,17	74,3%

<i>Length of Original Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total PCP in %</i>	<i>PCP Loan Principal in EUR</i>	<i>PCP Rate in % of Current Outstanding</i>
0 to 12 months	0	0,0%	-	0,0%
13 to 24 months	0	0,0%	-	0,0%
25 to 36 months	129	5,4%	1.470.834,57	96,0%
37 to 48 months	1.117	46,9%	12.184.673,56	84,2%
49 to 60 months	595	25,0%	6.012.085,17	70,5%
61 to 72 months	169	7,1%	1.830.270,88	52,1%
73 to 96 months	371	15,6%	3.830.059,17	48,5%
Total	2.381	100%	25.327.923,35	73,6%

<i>Length of Remaining Term in months</i>	<i>Number of Loans</i>	<i>Percentage of Total PCP Loans in %</i>	<i>PCP Loan Principal in EUR</i>	<i>PCP Rate in % of Current Outstanding</i>
bis 12	1.302	54,7%	13.109.085	88,3%
bis 24	706	29,7%	7.699.029	66,2%
bis 36	324	13,6%	3.795.781	47,1%
bis 48	49	2,1%	724.028	38,0%
bis 60	0	0,0%	0	0,0%
bis 72	0	0,0%	0	0,0%
Total	2.381	100%	25.327.923,35	73,6%

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12. Payment Methods

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Period No	36	
Monthly Period	01.11.2021 - 30.11.2021	
Interest Period	from 22/11/2021	to 21/12/2021 = 29 days
Collection Period	from 01/11/2021	to 30/11/2021

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	205.191.933,07	97,1%	23.754	97,7%
Other	6.046.836,00	2,9%	555	2,3%
Total	211.238.769,07	100,0%	24.309	100,0%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	211.238.769,07	100,0%	24.309	100,0%
Total	211.238.769,07	100,0%	24.309	100,0%

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	194.318.540,75	92,0%	21.446	88,2%
NO	16.920.228,32	8,0%	2.863	11,8%
Total	211.238.769,07	100,0%	24.309	100,0%

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	12.250,52	13.317,23
Average purchase price	27.052,35	28.808,54
Downpayment in %	45,28%	46,23%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	31.805.515,88	15,06%	2.552	10,50%
1,01 to 2%	12.146.427,00	5,75%	1.387	5,71%
2,01 to 3%	57.006.490,54	26,99%	6.227	25,62%
3,01 to 4%	70.497.606,58	33,37%	8.195	33,71%
4,01 to 5%	30.590.769,35	14,48%	4.197	17,27%
5,01 to 6%	7.059.242,81	3,34%	1.318	5,42%
6,01 to 7%	1.930.907,64	0,91%	388	1,60%
7,01 to 8%	119.479,60	0,06%	27	0,11%
8,01 to 9%	25.161,72	0,01%	5	0,02%
9,01 to 10%	57.167,95	0,03%	13	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	211.238.769,07	100%	24.309,00	100%

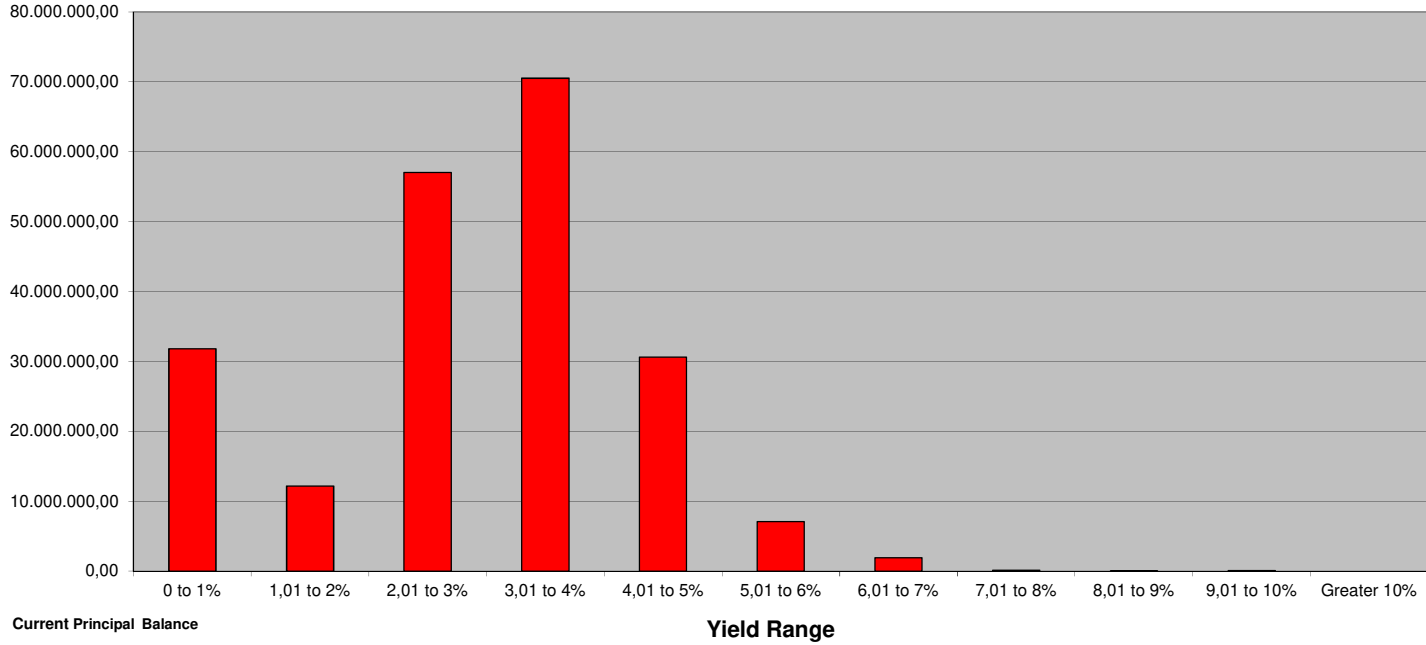
Statistics	in %
WA Interest	3,13

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



**ABEST 16
Monthly Investor Report**

14. Seasoning

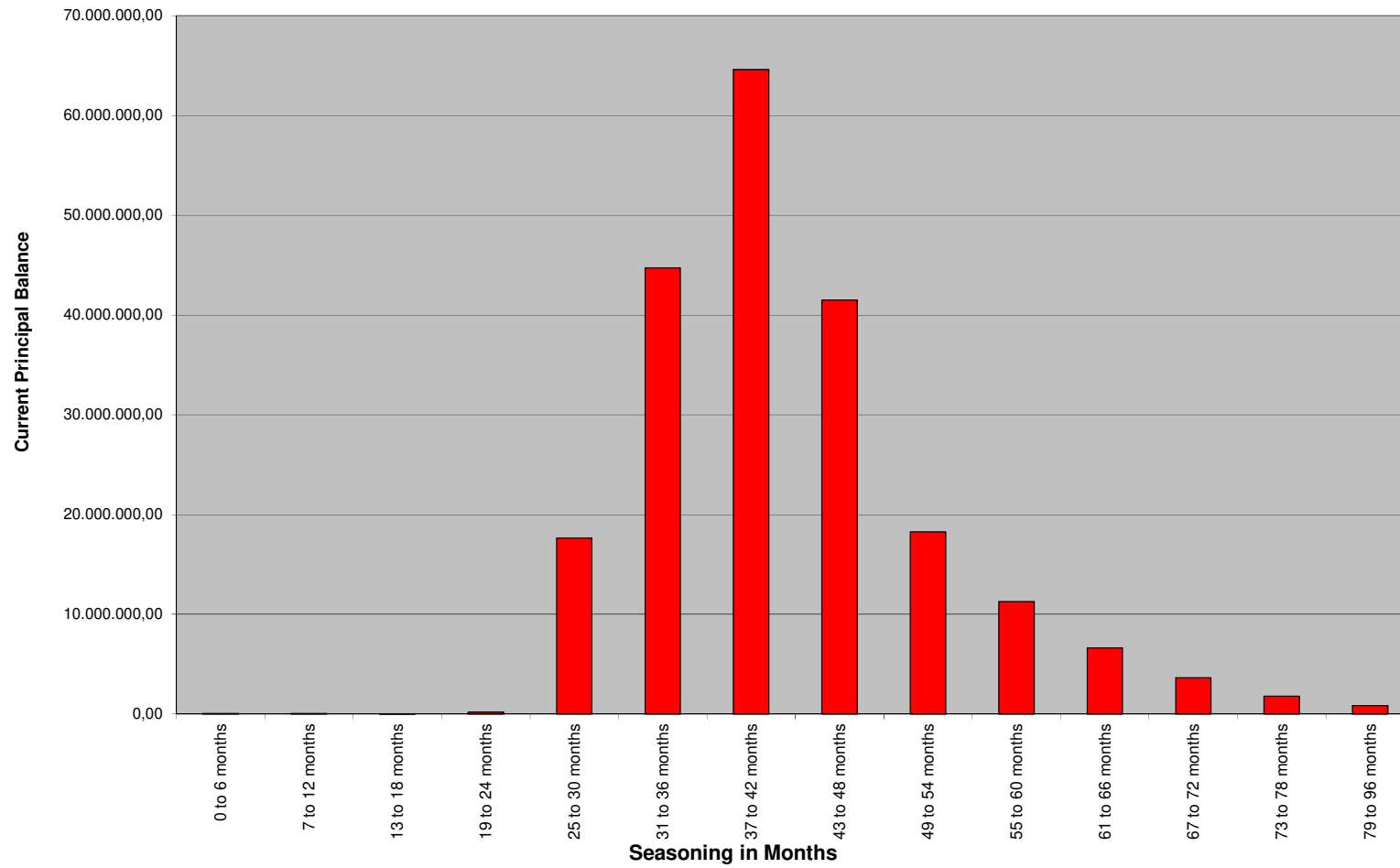
Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<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	60.030,95	0,03%	7	0,03%
7 to 12 months	66.601,09	0,03%	5	0,02%
13 to 18 months	20.632,61	0,01%	4	0,02%
19 to 24 months	198.254,01	0,09%	24	0,10%
25 to 30 months	17.633.874,97	8,35%	1.886	7,76%
31 to 36 months	44.717.285,16	21,17%	4.329	17,81%
37 to 42 months	64.592.647,71	30,58%	6.578	27,06%
43 to 48 months	41.502.114,38	19,65%	4.653	19,14%
49 to 54 months	18.272.893,51	8,65%	2.616	10,76%
55 to 60 months	11.269.784,94	5,34%	1.993	8,20%
61 to 66 months	6.624.479,89	3,14%	920	3,78%
67 to 72 months	3.636.367,58	1,72%	654	2,69%
73 to 78 months	1.780.400,73	0,84%	410	1,69%
79 to 96 months	863.401,54	0,41%	230	0,95%
Total	211.238.769,07	100,00%	24.309	100,00%

**ABEST 16
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

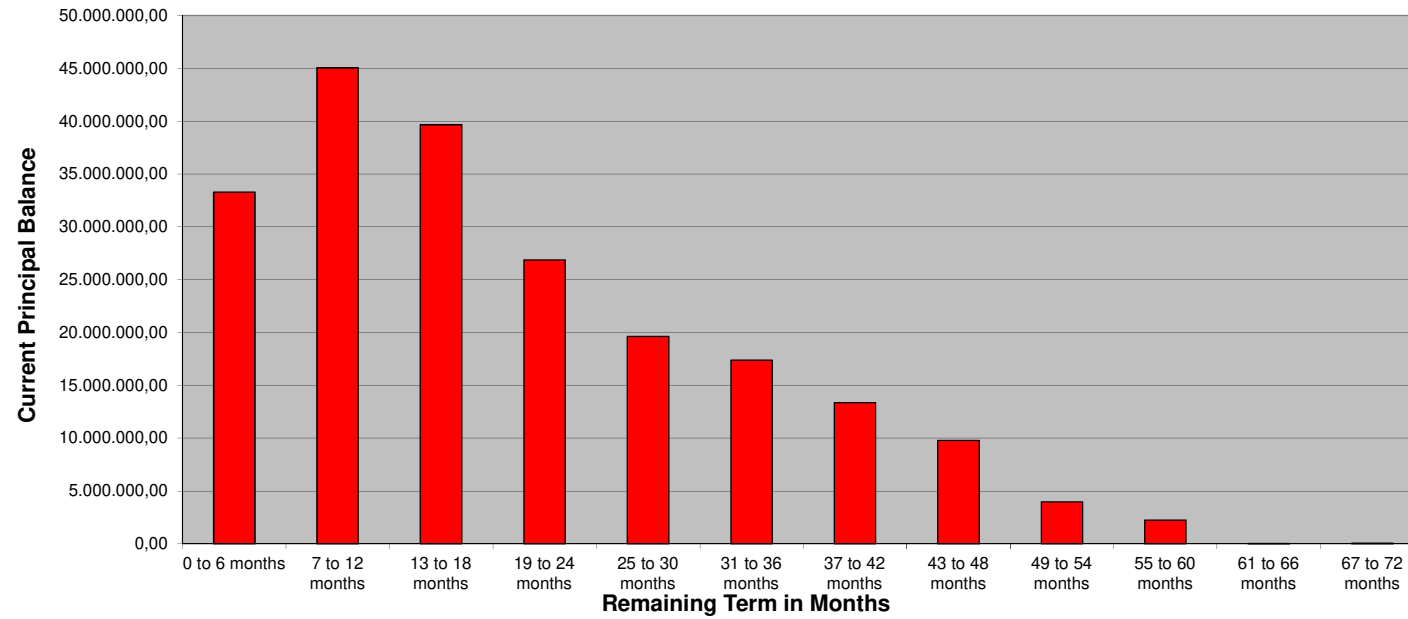
Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<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	33.274.686,65	15,75%	4.949	20,36%
7 to 12 months	45.046.583,41	21,32%	5.295	21,78%
13 to 18 months	39.656.355,21	18,77%	4.331	17,82%
19 to 24 months	26.863.137,20	12,72%	3.108	12,79%
25 to 30 months	19.627.833,25	9,29%	2.094	8,61%
31 to 36 months	17.361.756,38	8,22%	1.750	7,20%
37 to 42 months	13.343.877,14	6,32%	1.263	5,20%
43 to 48 months	9.772.205,50	4,63%	941	3,87%
49 to 54 months	3.959.711,48	1,87%	371	1,53%
55 to 60 months	2.220.559,17	1,05%	199	0,82%
61 to 66 months	28.229,60	0,01%	3	0,01%
67 to 72 months	39.232,56	0,02%	2	0,01%
73 to 96 months	44.601,52	0,02%	3	0,01%
Total	211.238.769,07	100,00%	24.309	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



**ABEST 16
Monthly Investor Report**

16. Original Term

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<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	6.563,30	0,00%	2	0,01%
13 to 18 months	319,81	0,00%	1	0,00%
19 to 24 months	19.362,42	0,01%	6	0,02%
25 to 30 months	40.805,96	0,02%	31	0,13%
31 to 36 months	7.938.912,29	3,76%	1.226	5,04%
37 to 42 months	748.683,81	0,35%	245	1,01%
43 to 48 months	85.866.759,66	40,65%	8.767	36,06%
49 to 54 months	1.533.859,21	0,73%	324	1,33%
55 to 60 months	45.674.631,57	21,62%	5.593	23,01%
61 to 66 months	2.577.171,37	1,22%	389	1,60%
67 to 72 months	21.387.606,54	10,12%	2.313	9,51%
73 to 78 months	2.261.456,65	1,08%	267	1,10%
79 to 96 months	43.003.231,62	20,36%	5.133	21,12%
> 96 months	159.404,86	0,08%	12	0,05%
Total	211.238.769,07	100%	24.309,00	100%

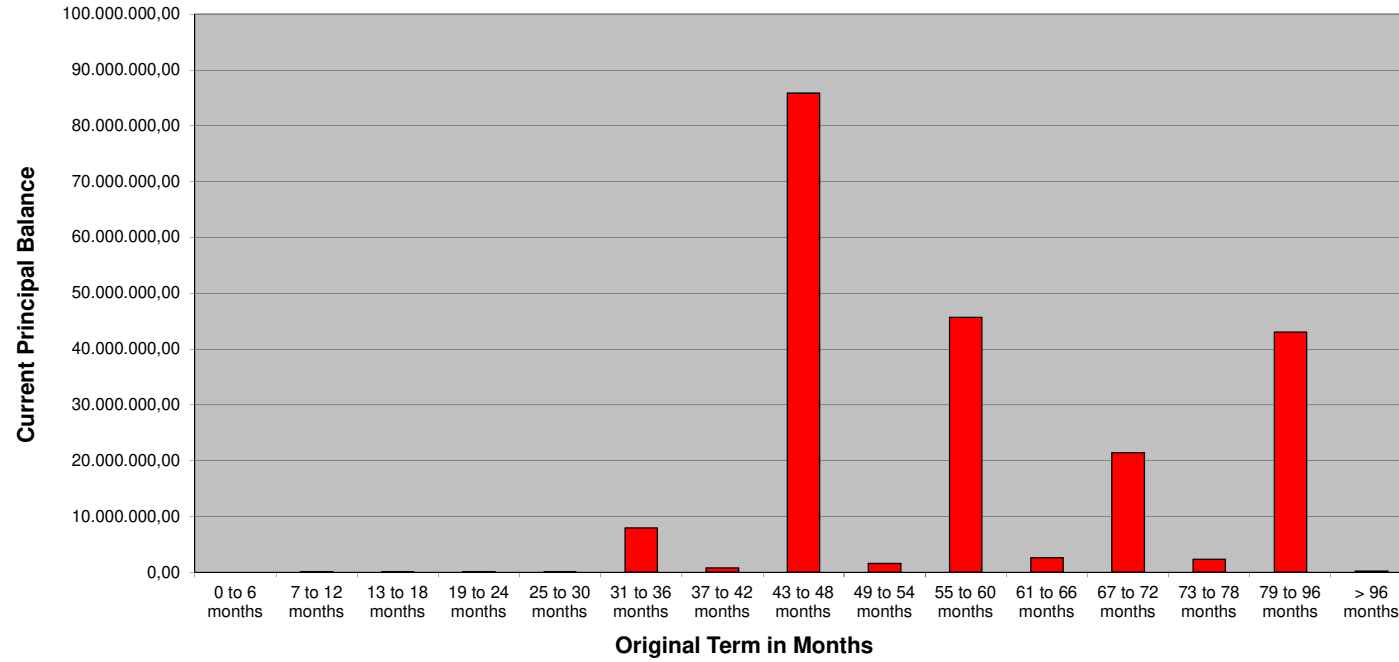
Statistics

WA Original Term	61,80
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**ABEST 16
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

<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	113.799.917,12	53,87%	16.976	69,83%
Lancia	265.081,47	0,13%	59	0,24%
Alfa Romeo	10.518.983,97	4,98%	856	3,52%
Maserati	1.346.863,13	0,64%	43	0,18%
Jeep	35.364.637,58	16,74%	2.468	10,15%
others	49.943.285,80	23,64%	3.907	16,07%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	11.466.061,69	5,43%	601	2,47%
-> LandRover	27.119.862,36	12,84%	1.432	5,89%
-> Chrysler	13.966,09	0,01%	7	0,03%
-> Dodge	459.657,94	0,22%	25	0,10%
-> others	10.883.737,72	5,15%	1.842	7,58%
	211.238.769,07	100,00%	24.309,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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	+ 13.259.049,24
1. Payable Expenses	- 49.685,17
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	- 187.351,30
5. to pay pari passu and pro rata to the Swap Counterparty	- 58.520,76
6. Class A Interest Amount	- -
7. Class B Interest Amount	- 3.436,50
8. Class C Interest Amount	- 15.096,11
9. Class D Interest Amount	- 24.965,78
10. Class E Interest Amount	- 26.025,08
11. to credit to the Reserve Account the Required Reserve Amount	- -
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 12.157.345,32
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	149.994,44
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	586.528,78
22. Transaction Gain to the shareholders	100,00

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Monthly Investor Report

19. Transaction Costs

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	=
Collection Period	from	01/11/2021	to	30/11/2021	29 days

Transaction Costs	219.080.572,6	127.480.572,6	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	49.685,17 €	<u>28.911,25</u>	<u>4.082,21</u>	<u>4.535,79</u>	<u>3.628,63</u>	<u>2.494,68</u>	<u>6.032,60</u>
Interest accrued for the Period	219.517,91 €	- €	3.436,50 €	15.096,11 €	24.965,78 €	26.025,08 €	6.032,60 €
Interest Payments	219.517,91 €	- €	3.436,50 €	15.096,11 €	24.965,78 €	26.025,08 €	6.032,60 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		204.637.917,96
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		54.399,58

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21. Retention

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	139.637.917,96	66,10%
Class B Notes	18.000.000,00	8,52%
Class C Notes	20.000.000,00	9,47%
Class D Notes	16.000.000,00	7,57%
Class E Notes	11.000.000,00	5,21%
Class M Notes	26.600.000,00	12,59%

Retention Amount	EUR	%
Minimum Retention Class A	6.981.895,90	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	6.981.895,90	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.

**ABEST 16
Monthly Investor Report**

22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/12/2021	=	29 days
Collection Period	30/11/2021		

		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	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

Contact: Doriana Bettini
doriana.bettini@ca-cib.com

**ABEST 16
Monthly Investor Report**

25. Originator, Servicer

Reporting Date	03/12/2021				
Payment Date	21/12/2021				
Period No	36				
Monthly Period	01.11.2021 - 30.11.2021				
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

Contact Details

FCA Bank Deutschland GmbH

heike.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Long Term
Baa1

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25. Glossary

Reporting Date			03/12/2021		
Payment Date			21/12/2021		
Period No			36		
Monthly Period			01.11.2021 - 30.11.2021		
Interest Period	from	22/11/2021	to	21/12/2021	= 29 days
Collection Period	from	01/11/2021	to	30/11/2021	

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