

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	07/01/2022			
Payment Date	21/01/2022			
Period No	37			
Monthly Period	01.12.2021 - 31.12.2021			
Interest Period from	21/12/2021	to	21/01/2022	= 31 days
Collection Period from	01/12/2021	to	31/12/2021	

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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)		210.038.793,04 €	222.196.138,36 €
Scheduled Principal Payments		7.060.300,52 €	6.670.410,20 €
Prepayment Principal		2.630.140,96 €	2.578.905,40 €
Others		2.670.009,32 €	2.876.092,29 €
Recoveries		- €	-
Total Principal Collections		12.360.450,80 €	12.125.407,89 €
Total Interest Collections		1.013.983,20 €	951.281,17 €
Defaults		179.803,98	31.937,43
End of Period (after Payment Date)	23.261	197.498.538,26 €	210.038.793,04 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		15,03%	13,93%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	219.080.572,64
End of Period	206.540.317,86

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	2.887.208,59 €	no
Cash Outflow	-€ 188.103,82		
Cash Inflow	€ -		
End of Period	1,5%	2.699.104,77 €	
Required Reserve Fund	-€ 188.103,82		

Commingling Reserve

Beginning of Period	10.400.000,00	no
Commingling Reserve Required Amount	10.400.000,00	
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)	9.400.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	219.080.572,64 €
End of Period	206.540.317,86 €

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	628.466,79 €

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	314.463,19 €

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	120.983,67 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,68%
Cumulative Default Level previous period	0,69%
Cumulative Default Level current period	0,72%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,16%
Delinquency Level current period	0,09%

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	62
Number of Contracts being 61-90 Days delinquent	27
Number of Contracts being 91-120 Days delinquent	12
Gross instalments being 31-60 days delinquent	18.016,97
Gross instalments being 61-90 days delinquent	6.691,54
Gross instalments being 91-120 days delinquent	3.274,30
Current Period Termination	81.711,34
Cumulative Termination	7.172.704,90
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	769,00
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)

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class M
General Note Information							
ISIN Code	XS1908341230	XS1908341586	XS1908342477	XS1908342717	XS1908344093	XS1908344333	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity							
Expected Maturity							
Original Rating (S&P / Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa2 (sf)	A(sf)/A1(sf)	BBB(sf)/Baa2(sf)	BB(sf)/Ba1(sf)		n/a
Current Rating (S&P / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aaa (sf)	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	127.480.572,64 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	12.540.254,78	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	114.940.317,86 €	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	0,2128524405	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,189	0,89	1,89	2,89		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	31 days	31 days	31 days	31 days	31 days		31 days
Principal Outstanding Beginning 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 €
> Principal Repayment	12.540.254,78 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	114.940.317,86 €	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 €	2.929,50 €	15.310,56 €	26.026,22 €	27.365,25 €		16.338,89 €
Interest Payment	0,00 €	2.929,50 €	15.310,56 €	26.026,22 €	27.365,25 €		16.338,89 €
Initial total CE (Subordination, Reserve)							
Current CE	36,65%	33,94%	24,00%	16,05%	10,59%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

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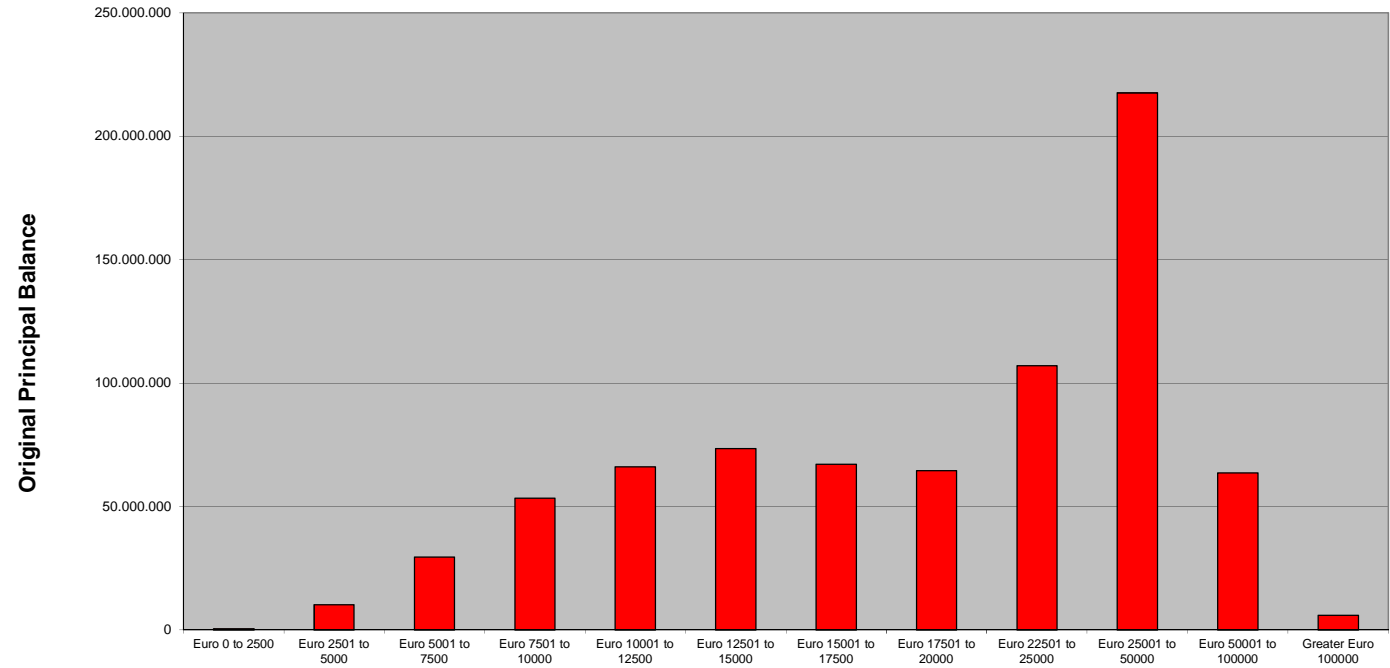
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	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%

Statistics in EUR

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5.1 Original PB (Graph)

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6. Current Principal Balance

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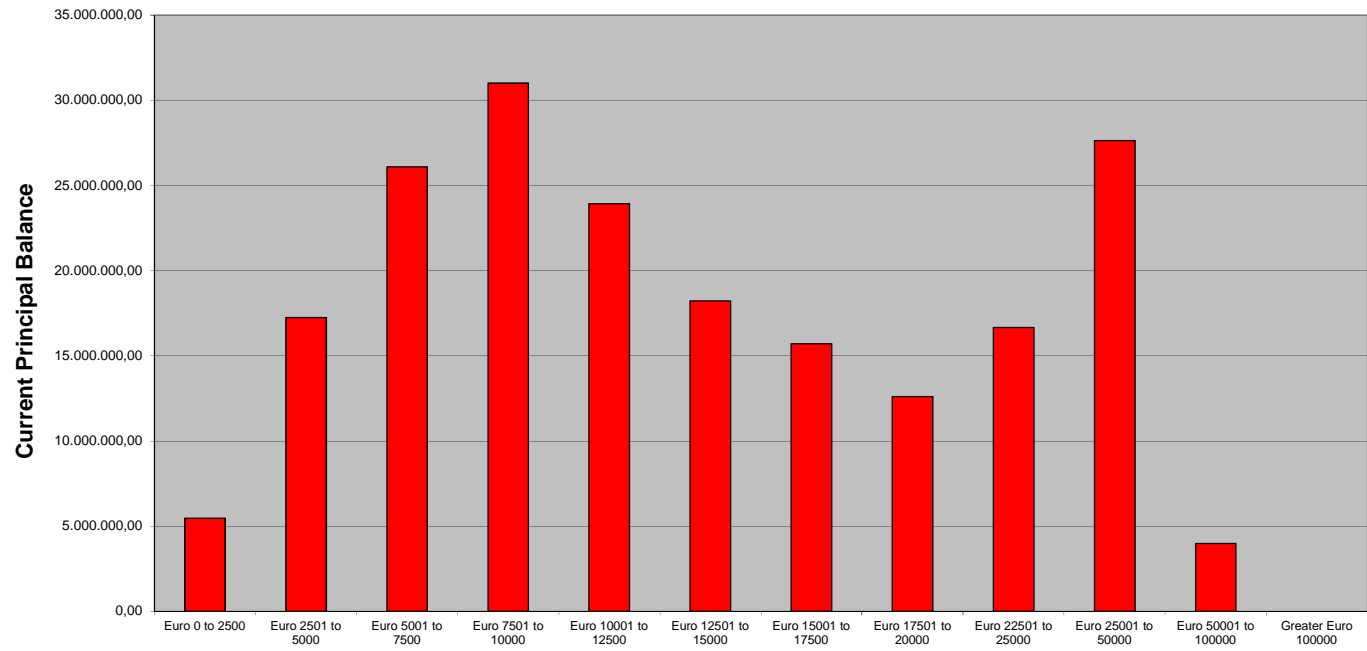
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.473.562,16	2,8%	4.106	17,7%
Euro 2501 to 5000	17.248.050,95	8,7%	4.594	19,7%
Euro 5001 to 7500	26.084.606,69	13,1%	4.179	18,0%
Euro 7501 to 10000	31.015.682,32	15,6%	3.571	15,4%
Euro 10001 to 12500	23.933.432,49	12,1%	2.152	9,3%
Euro 12501 to 15000	18.224.146,16	9,2%	1.333	5,7%
Euro 15001 to 17500	15.695.530,15	7,9%	971	4,2%
Euro 17501 to 20000	12.606.482,50	6,3%	676	2,9%
Euro 22501 to 25000	16.654.145,70	8,4%	754	3,2%
Euro 25001 to 50000	27.629.309,38	13,9%	859	3,7%
Euro 50001 to 100000	3.982.460,83	2,0%	66	0,3%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	198.547.409,33	100,0%	23.261	100,0%

Statistics in EUR	
Average Amount	8.535,64

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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	111.613,64	0,06%	2
2	99.219,20	0,05%	2
3	98.169,11	0,05%	2
4	96.994,55	0,05%	7
5	92.808,79	0,05%	7
6	90.946,44	0,05%	17
7	83.484,60	0,04%	2
8	82.795,69	0,04%	1
9	81.968,16	0,04%	1
10	80.619,09	0,04%	1
11	79.849,53	0,04%	1
12	78.108,95	0,04%	1
13	77.596,94	0,04%	1
14	76.476,89	0,04%	1
15	73.110,64	0,04%	1
16	73.012,09	0,04%	1
17	72.744,51	0,04%	7
18	72.520,10	0,04%	1
19	71.549,57	0,04%	1
20	69.282,00	0,03%	4
	1.662.870,49	0,84%	61

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8. Geographical Distribution

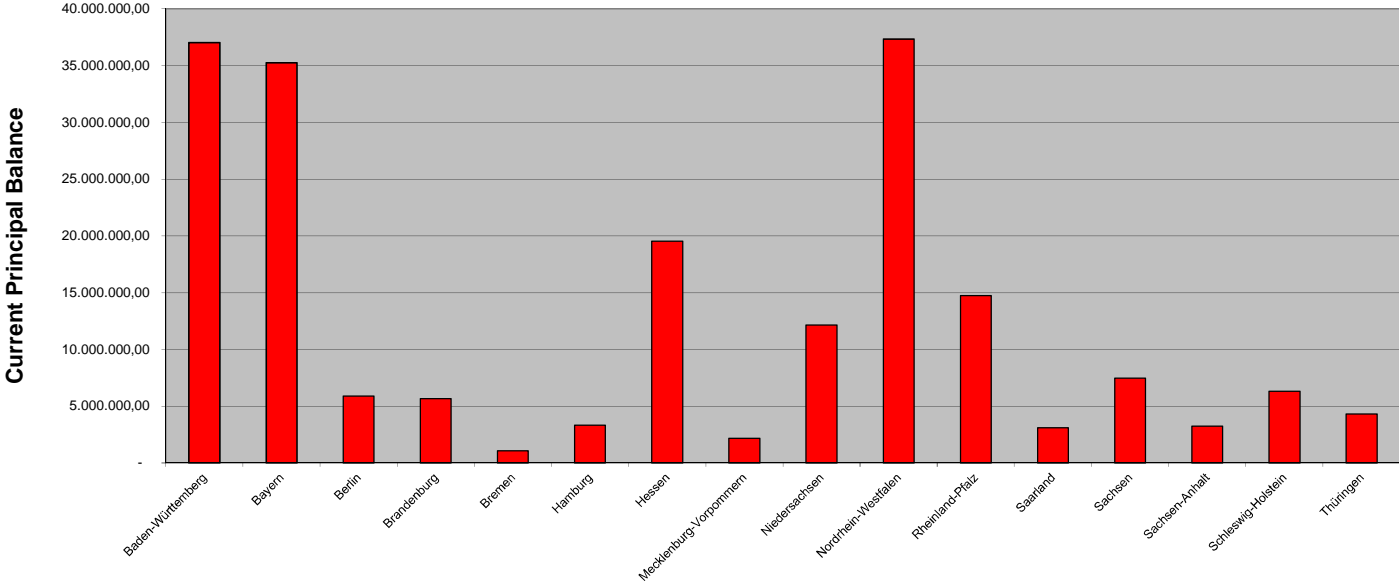
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	17.947,51	0,0%	1	0,0%
Baden-Württemberg	37.024.990,11	18,6%	4.602	19,8%
Bayern	35.240.299,72	17,7%	4.175	17,9%
Berlin	5.897.196,27	3,0%	605	2,6%
Brandenburg	5.669.729,91	2,9%	593	2,5%
Bremen	1.069.973,67	0,5%	144	0,6%
Hamburg	3.311.799,22	1,7%	360	1,5%
Hessen	19.514.274,09	9,8%	2.211	9,5%
Mecklenburg-Vorpomr	2.170.551,69	1,1%	308	1,3%
Niedersachsen	12.147.325,17	6,1%	1.359	5,8%
Nordrhein-Westfalen	37.325.505,26	18,8%	4.267	18,3%
Rheinland-Pfalz	14.742.893,81	7,4%	1.723	7,4%
Saarland	3.109.856,33	1,6%	385	1,7%
Sachsen	7.459.683,19	3,8%	781	3,4%
Sachsen-Anhalt	3.240.852,73	1,6%	421	1,8%
Schleswig-Holstein	6.306.228,01	3,2%	789	3,4%
Thüringen	4.298.302,64	2,2%	537	2,3%
Total	198.547.409,33	100,00%	23.261	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	141.234.423,88	71,1%	14.781	63,54%
Used	57.312.985,45	28,9%	8.480	36,46%
Total	198.547.409,33	100%	23.261	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	172.254.617,52	86,76%	19.846	85,32%
LCV	26.292.791,81	13,24%	3.415	14,68%
Total	198.547.409,33	100%	23.261	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	44.465.344,97	22,4%	6.476	27,8%
Without CPI	154.082.064,36	77,6%	16.785	72,2%
Total	198.547.409,33	100,0%	23.261	100,0%

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11. Type of Contract

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	64.615.016,59	32,5%	12.540	53,9%
Yes	110.295.178,16	55,6%	8.463	36,4%
- of which balloon rates	82.800.422,78	41,7%	n.a	n.a
- of which regular installments	27.494.755,38	13,8%	n.a	n.a
PCP (Formula)	23.637.214,58	11,9%	2.258	9,7%
- of which ballons	17.548.077,07	8,8%	n.a	n.a
- of which regular installments	6.089.137,51	3,1%	n.a	n.a
Total	198.547.409,33	100%	23.261	100%

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	1	0,0%	3.684	158,1%
13 to 24 months	0	0,0%	0	0,0%
25 to 36 months	389	4,6%	4.606.597	93,5%
37 to 48 months	4.770	56,4%	61.317.933	84,6%
49 to 60 months	1.955	23,1%	25.659.608	66,8%
61 to 72 months	661	7,8%	9.546.544	53,2%
73 to 96 months	687	8,1%	9.160.812	50,2%
Total	8.463	100%	110.295.178,16	74,9%

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	4.605	54,4%	56.001.430,51	88,3%
bis 24	2.646	31,3%	35.634.476,44	69,3%
bis 36	882	10,4%	13.315.915,36	50,5%
bis 48	317	3,7%	5.181.541,88	41,6%
bis 60	5	0,1%	51.031,43	1,8%
bis 72	5	0,1%	66.643,41	1,5%
Total	8.460	100%	110.251.039,03	74,9%

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	0	0,0%	-	0,0%
13 to 24 months	0	0,0%	-	0,0%
25 to 36 months	104	4,6%	1.154.328,06	96,7%
37 to 48 months	1.036	45,9%	11.169.255,63	85,1%
49 to 60 months	582	25,8%	5.791.262,46	72,0%
61 to 72 months	168	7,4%	1.792.735,71	53,2%
73 to 96 months	368	16,3%	3.729.632,72	49,6%
Total	2.258	100%	23.637.214,58	74,1%

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
bis 12	1.243	55,0%	12.380.519	88,8%
bis 24	677	30,0%	7.218.247	68,0%
bis 36	296	13,1%	3.419.014	47,1%
bis 48	42	1,9%	619.434	38,9%
bis 60	0	0,0%	0	0,0%
bis 72	0	0,0%	0	0,0%
Total	2.258	100%	23.637.214,58	74,1%

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12. Payment Methods

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<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Direct Debit	192.988.188,41	97,2%	22.738	97,8%
Other	5.559.220,92	2,8%	523	2,2%
Total	198.547.409,33	100,0%	23.261	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	198.547.409,33	100,0%	23.261	100,0%
Total	198.547.409,33	100,0%	23.261	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	182.701.463,49	92,0%	20.520	88,2%
NO	15.845.945,84	8,0%	2.741	11,8%
Total	198.547.409,33	100,0%	23.261	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	12.248,15	13.310,45
Average purchase price	27.036,59	28.783,73
Downpayment in %	45,30%	46,24%

ABEST 16
Monthly Investor Report

13. Customer Yield

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Yield Range *	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	31.918.511,60	16,08%	2.646	11,38%
1,01 to 2%	10.742.272,91	5,41%	1.245	5,35%
2,01 to 3%	53.042.144,51	26,72%	5.885	25,30%
3,01 to 4%	65.747.490,02	33,11%	7.825	33,64%
4,01 to 5%	28.583.129,53	14,40%	4.010	17,24%
5,01 to 6%	6.557.337,20	3,30%	1.246	5,36%
6,01 to 7%	1.785.828,15	0,90%	364	1,56%
7,01 to 8%	98.735,58	0,05%	24	0,10%
8,01 to 9%	20.284,34	0,01%	4	0,02%
9,01 to 10%	51.675,49	0,03%	12	0,05%
Greater 10%	0,00	0,00%	0	0,00%
Total	198.547.409,33	100%	23.261,00	100%

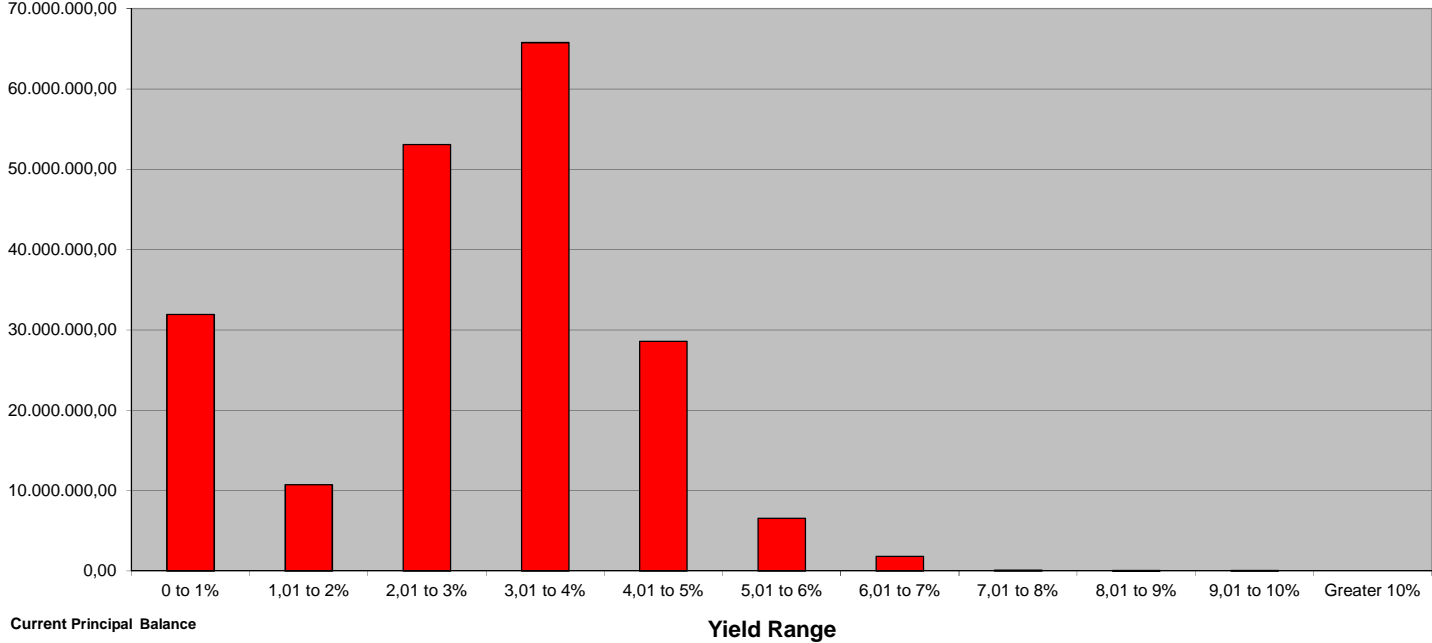
Statistics	in %
WA Interest	3,10

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



ABEST 16
Monthly Investor Report

14. Seasoning

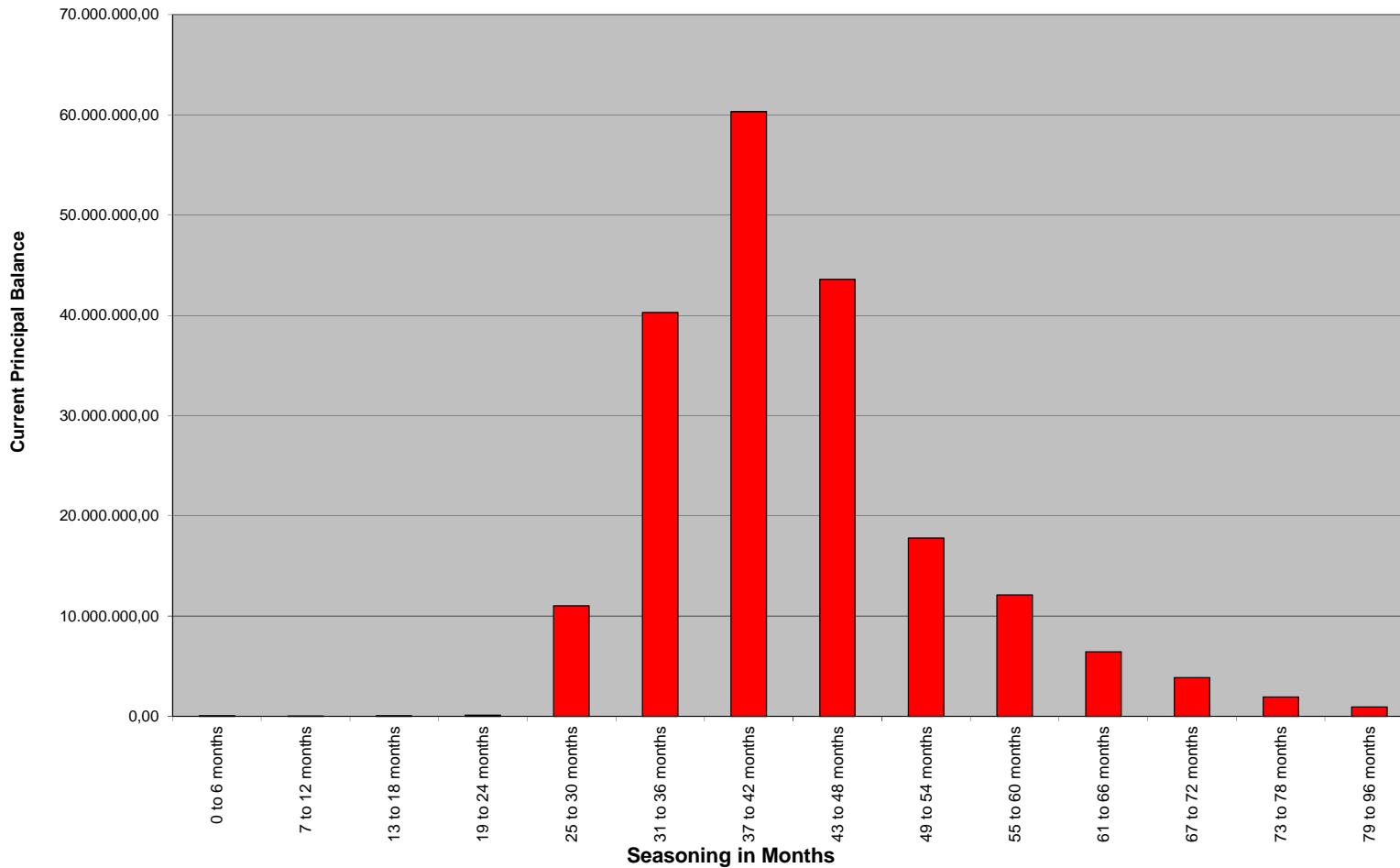
Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<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	67.274,69	0,03%	8	0,03%
7 to 12 months	23.264,53	0,01%	4	0,02%
13 to 18 months	62.892,01	0,03%	4	0,02%
19 to 24 months	104.579,68	0,05%	12	0,05%
25 to 30 months	11.017.054,81	5,55%	1.252	5,38%
31 to 36 months	40.292.883,42	20,29%	4.001	17,20%
37 to 42 months	60.332.041,90	30,39%	6.140	26,40%
43 to 48 months	43.589.531,33	21,95%	4.837	20,79%
49 to 54 months	17.797.458,54	8,96%	2.541	10,92%
55 to 60 months	12.097.027,62	6,09%	2.142	9,21%
61 to 66 months	6.427.597,35	3,24%	926	3,98%
67 to 72 months	3.864.182,54	1,95%	689	2,96%
73 to 78 months	1.932.334,90	0,97%	434	1,87%
79 to 96 months	939.286,01	0,47%	271	1,17%
Total	198.547.409,33	100,00%	23.261	100,00%

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Monthly Investor Report

14.1 Seasoning (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



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Monthly Investor Report

15. Remaining Term

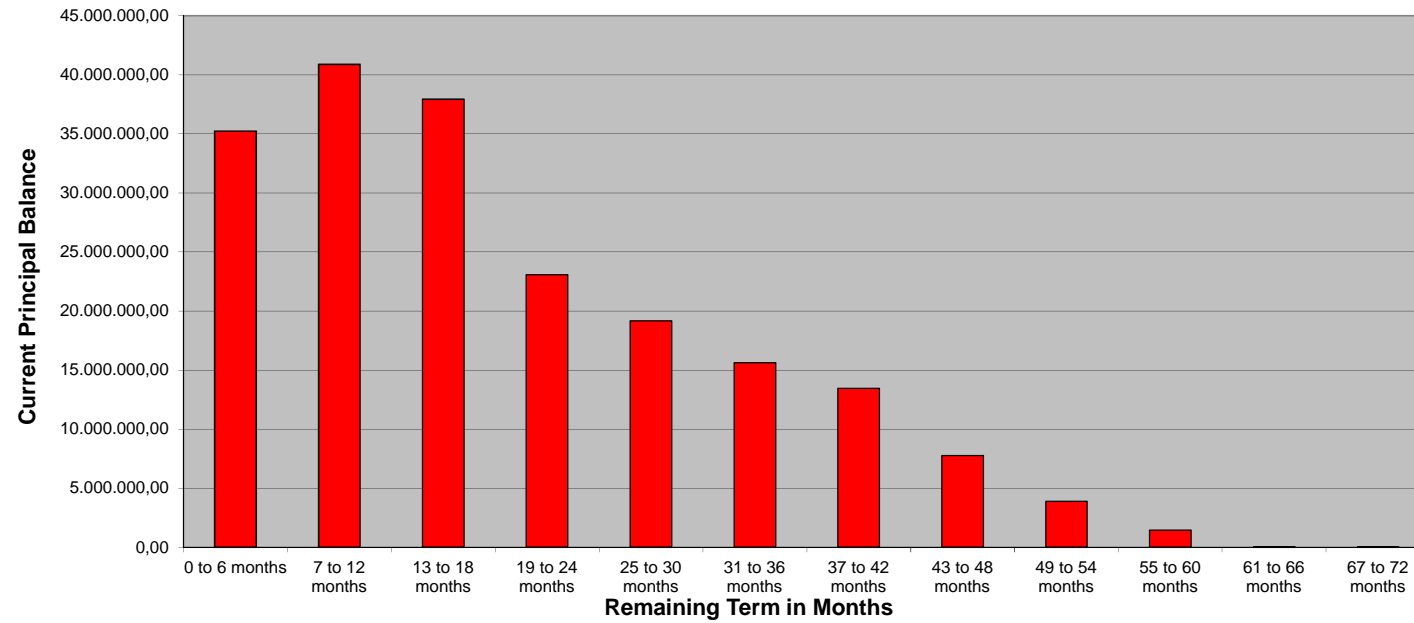
Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<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	35.229.110,90	17,74%	5.151	22,14%
7 to 12 months	40.902.130,36	20,60%	4.852	20,86%
13 to 18 months	37.933.560,02	19,11%	4.261	18,32%
19 to 24 months	23.064.644,15	11,62%	2.777	11,94%
25 to 30 months	19.170.377,20	9,66%	2.066	8,88%
31 to 36 months	15.604.902,15	7,86%	1.587	6,82%
37 to 42 months	13.435.601,39	6,77%	1.287	5,53%
43 to 48 months	7.759.419,19	3,91%	779	3,35%
49 to 54 months	3.887.544,79	1,96%	353	1,52%
55 to 60 months	1.449.336,64	0,73%	140	0,60%
61 to 66 months	27.866,86	0,01%	3	0,01%
67 to 72 months	38.776,55	0,02%	2	0,01%
73 to 96 months	44.139,13	0,02%	3	0,01%
Total	198.547.409,33	100,00%	23.261	100,00%

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15.1 Remaining Term (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



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16. Original Term

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

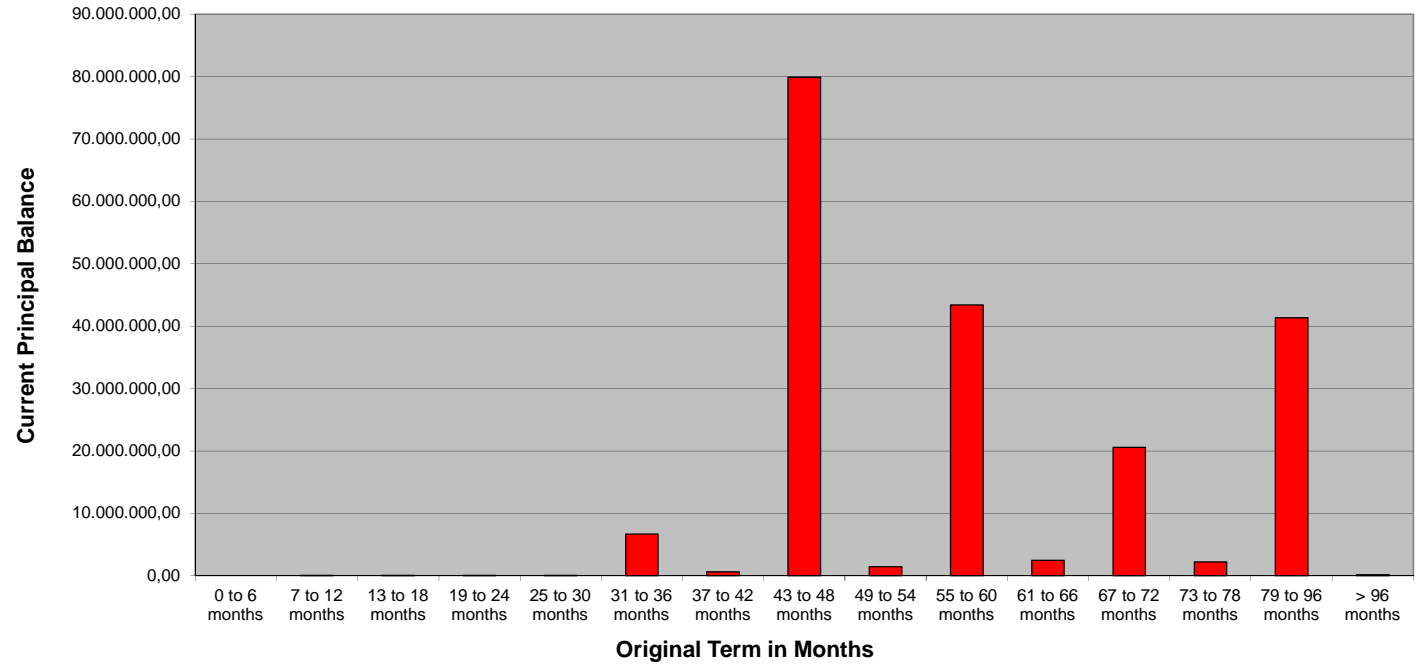
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	3.683,98	0,00%	1	0,00%
13 to 18 months	289,81	0,00%	1	0,00%
19 to 24 months	3.991,85	0,00%	2	0,01%
25 to 30 months	21.182,85	0,01%	21	0,09%
31 to 36 months	6.628.264,95	3,34%	1.050	4,51%
37 to 42 months	586.069,47	0,30%	225	0,97%
43 to 48 months	79.868.217,16	40,23%	8.243	35,44%
49 to 54 months	1.419.435,31	0,71%	306	1,32%
55 to 60 months	43.349.811,99	21,83%	5.428	23,34%
61 to 66 months	2.451.511,82	1,23%	379	1,63%
67 to 72 months	20.548.589,49	10,35%	2.277	9,79%
73 to 78 months	2.165.122,26	1,09%	261	1,12%
79 to 96 months	41.339.424,42	20,82%	5.054	21,73%
> 96 months	161.813,97	0,08%	13	0,06%
Total	198.547.409,33	100%	23.261,00	100%

Statistics	
WA Original Term	62,14

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Monthly Investor Report

16.1 Original Term (Graph)

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	



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17. Manufacturer

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

<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	107.355.104,65	54,07%	16.270	69,95%
Lancia	238.241,77	0,12%	56	0,24%
Alfa Romeo	9.929.516,93	5,00%	826	3,55%
Maserati	1.305.823,20	0,66%	40	0,17%
Jeep	33.246.433,43	16,74%	2.353	10,12%
others	46.472.289,35	23,41%	3.716	15,98%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	10.856.778,19	5,47%	578	2,48%
-> LandRover	25.002.222,16	12,59%	1.340	5,76%
-> Chrysler	12.838,41	0,01%	7	0,03%
-> Dodge	446.603,84	0,22%	25	0,11%
-> others	10.153.846,75	5,11%	1.766	7,59%
	198.547.409,33	100,00%	23.261,00	100,00%

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18. Priority of Payments

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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 Servicer	- -
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	+ 13.562.537,82
1. Payable Expenses	- 19.289,13
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	- 182.900,05
5. to pay pari passu and pro rata to the Swap Counterparty	- 58.840,24
6. Class A Interest Amount	- -
7. Class B Interest Amount	- 2.929,50
8. Class C Interest Amount	- 15.310,56
9. Class D Interest Amount	- 26.026,22
10. Class E Interest Amount	- 27.365,25
11. to credit to the Reserve Account the Required Reserve Amount	- -
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 12.540.254,78
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	160.338,89
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	529.183,20
22. Transaction Gain to the shareholders	100,00

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19. Transaction Costs

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	=
Collection Period	from	01/12/2021	to	31/12/2021	31 days

	206.540.317,9	114.940.317,9	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class M
Senior Expenses	19.289,13 €	<u>10.734,46</u>	<u>1.681,05</u>	<u>1.867,83</u>	<u>1.494,27</u>	<u>1.027,31</u>	<u>2.484,22</u>
Interest accrued for the Period	231.970,42 €	- €	2.929,50 €	15.310,56 €	26.026,22 €	27.365,25 €	2.484,22 €
Interest Payments	231.970,42 €	- €	2.929,50 €	15.310,56 €	26.026,22 €	27.365,25 €	2.484,22 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		192.480.572,64
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		54.696,56

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21. Retention

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	127.480.572,64	64,21%
Class B Notes	18.000.000,00	9,07%
Class C Notes	20.000.000,00	10,07%
Class D Notes	16.000.000,00	8,06%
Class E Notes	11.000.000,00	5,54%
Class M Notes	26.600.000,00	13,40%

Retention Amount	EUR	%
Minimum Retention Class A	6.374.028,63	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	6.374.028,63	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.

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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/01/2022	=	31 days
Collection Period	31/12/2021		

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

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23. Counterparties II

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Transaction Security Trustee: **BNP Paribas Trust Corporation UK Limited**

Data Trustee: **TMF Administration Services Limited**

Rating Agencies: **Moody's** **Standard & Poor's Ratings Services**

Corporate Administration: **TMF Deutschland AG**

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Monthly Investor Report

24. Issuer Information

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

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

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25. Originator, Servicer

Reporting Date	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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	07/01/2022				
Payment Date	21/01/2022				
Period No	37				
Monthly Period	01.12.2021 - 31.12.2021				
Interest Period	from	21/12/2021	to	21/01/2022	= 31 days
Collection Period	from	01/12/2021	to	31/12/2021	

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