

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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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)		160.426.361,24 €	173.206.132,75 €
Scheduled Principal Payments		7.561.296,90 €	7.166.993,56 €
Prepayment Principal		2.677.518,61 €	2.827.216,67 €
Others		2.510.883,91 €	2.717.389,21 €
Recoveries		73.900,01 €	72.566,92
Total Principal Collections		12.823.599,43 €	12.784.166,36 €
Total Interest Collections		449.321,67 €	541.908,38 €
Defaults		103.192,46	4.394,85
End of Period (after Payment Date)	18.884	147.499.569,35 €	160.426.361,24 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		20,03%	19,59%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	169.463.745,98
End of Period	156.536.954,09

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	2.142.956,19 €	no
Cash Outflow	-€ 193.901,88		
Cash Inflow	€ -		
End of Period	1,5%	1.949.054,31 €	
Required Reserve Fund	-€ 193.901,88		

Commingling Reserve

Beginning of Period	8.400.000,00	no
Commingling Reserve Required Amount	8.400.000,00	
Commingling Reserve Distribution Amount	500.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	500.000,00	
End of Period (rounded up to nearest 50.000)	7.900.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	169.463.745,98 €
End of Period	156.536.954,09 €

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	699.343,92 €

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	240.208,79 €

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	155.099,24 €

Early Amortisation Event

Cumulative Default Level

Cumulative Default Level period before previous period	0,72%
Cumulative Default Level previous period	0,72%
Cumulative Default Level current period	0,74%

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,21%
Delinquency Level current period	0,17%

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	86
Number of Contracts being 61-90 Days delinquent	28
Number of Contracts being 91-120 Days delinquent	17
Gross instalments being 31-60 days delinquent	37.431,08
Gross instalments being 61-90 days delinquent	5.997,76
Gross instalments being 91-120 days delinquent	3.838,03
Current Period Termination	63.870,89
Cumulative Termination	7.314.396,39
New number of Contracts being terminated	7,00
Total number of Contracts being terminated	795,00
Current Period Recoveries	73.900,01
Cumulative Recoveries	197.736,44

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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	77.863.745,98 €		18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
Amortisation	12.926.791,89	n.a.		n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	64.936.954,09 €		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	0,1202536187		1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-		0,240	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	77.863.745,98 €		18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €	26.600.000,00 €
> Principal Repayment	12.926.791,89 €		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Principal Outstanding End of Period	64.936.954,09 €		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 €		3.840,00 €	16.711,11 €	27.591,11 €	28.746,67 €	165.511,11 €
Interest Payment	0,00 €		3.840,00 €	16.711,11 €	27.591,11 €	28.746,67 €	165.511,11 €
Initial total CE (Subordination, Reserve)							
Current CE	48,19%		44,81%	31,50%	20,86%	13,54%	0,00%

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5. Original Principal Balance

as of ISSUE DATE

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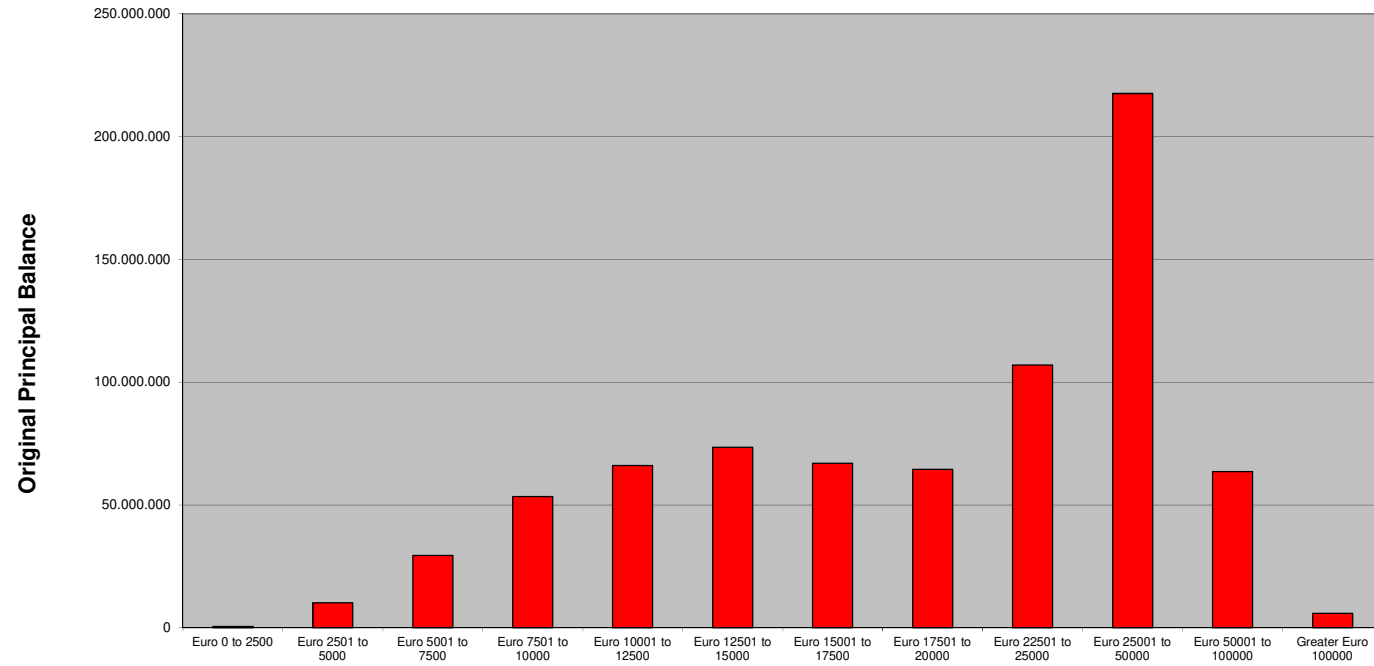
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	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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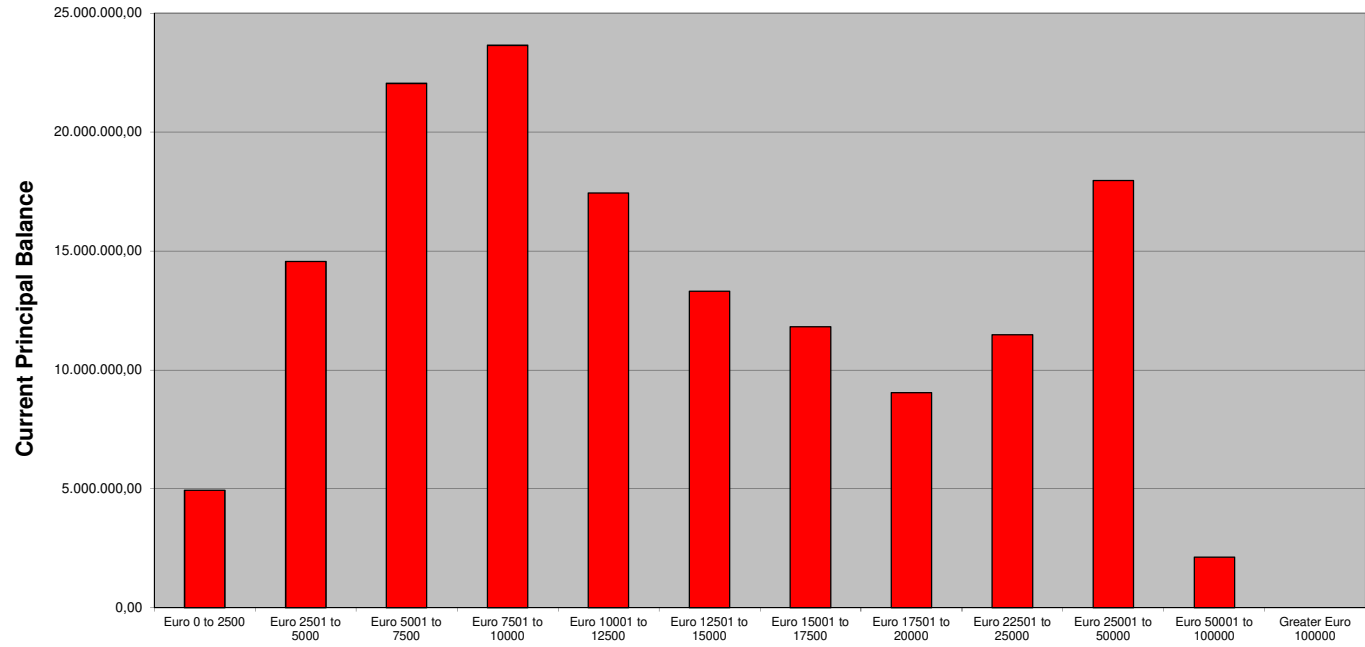
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.931.883,61	3,3%	3.834	20,3%
Euro 2501 to 5000	14.558.196,32	9,8%	3.896	20,6%
Euro 5001 to 7500	22.052.314,26	14,9%	3.543	18,8%
Euro 7501 to 10000	23.648.942,04	15,9%	2.737	14,5%
Euro 10001 to 12500	17.431.513,93	11,8%	1.569	8,3%
Euro 12501 to 15000	13.306.651,99	9,0%	971	5,1%
Euro 15001 to 17500	11.806.263,81	8,0%	731	3,9%
Euro 17501 to 20000	9.035.088,77	6,1%	484	2,6%
Euro 22501 to 25000	11.474.497,71	7,7%	520	2,8%
Euro 25001 to 50000	17.957.717,40	12,1%	564	3,0%
Euro 50001 to 100000	2.126.045,45	1,4%	35	0,2%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	148.329.115,29	100,0%	18.884	100,0%

Statistics	in EUR
Average Amount	7.854,75

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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	93.079,65	0,06%	2
2	76.741,09	0,05%	1
3	76.591,20	0,05%	1
4	74.644,56	0,05%	1
5	74.430,38	0,05%	1
6	72.975,55	0,05%	14
7	71.532,93	0,05%	1
8	71.308,91	0,05%	1
9	70.163,11	0,05%	1
10	69.297,37	0,05%	1
11	69.177,12	0,05%	1
12	68.751,18	0,05%	5
13	68.495,96	0,05%	1
14	67.974,62	0,05%	5
15	67.931,63	0,05%	1
16	67.222,95	0,05%	1
17	66.814,04	0,05%	2
18	64.390,26	0,04%	1
19	63.976,84	0,04%	4
20	62.207,44	0,04%	6
	1.417.706,79	0,96%	51

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8. Geographical Distribution

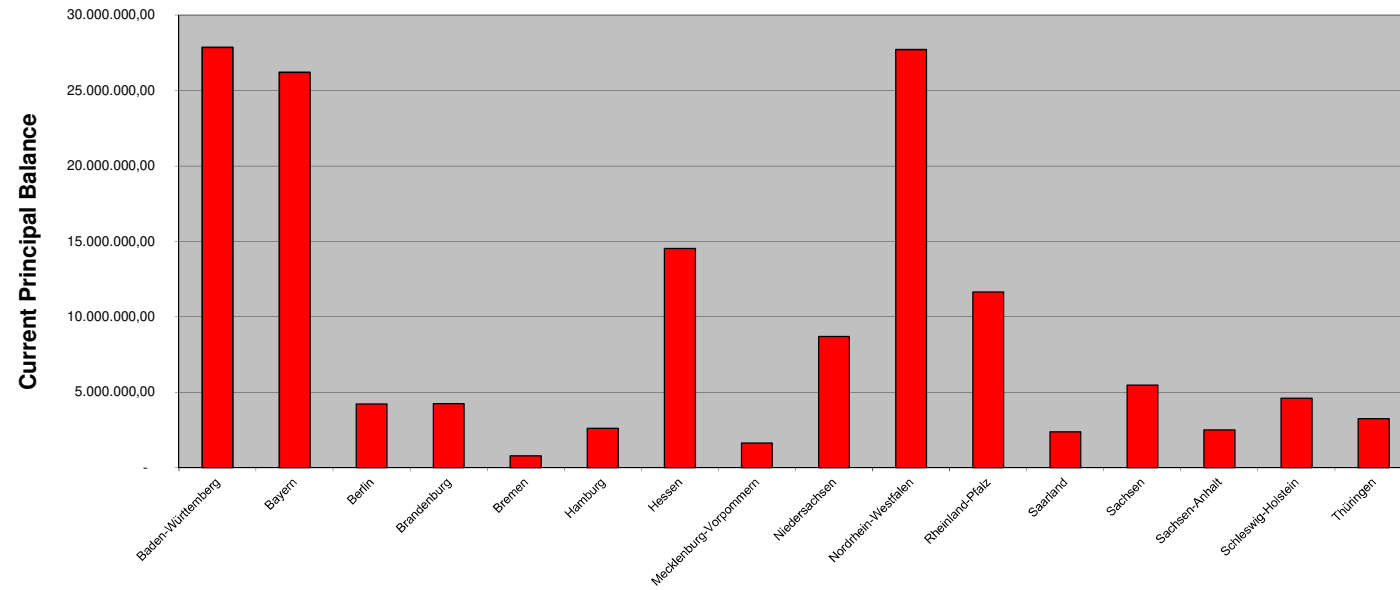
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	16.469,58	0,0%	1	0,0%
Baden-Württemberg	27.863.224,00	18,8%	3.731	19,8%
Bayern	26.219.821,55	17,7%	3.324	17,6%
Berlin	4.215.326,61	2,8%	488	2,6%
Brandenburg	4.238.121,06	2,9%	473	2,5%
Bremen	788.570,19	0,5%	112	0,6%
Hamburg	2.603.124,61	1,8%	299	1,6%
Hessen	14.518.139,46	9,8%	1.780	9,4%
Mecklenburg-Vorpomr	1.632.514,05	1,1%	257	1,4%
Niedersachsen	8.690.893,85	5,9%	1.076	5,7%
Nordrhein-Westfalen	27.719.601,53	18,7%	3.476	18,4%
Rheinland-Pfalz	11.645.965,33	7,9%	1.465	7,8%
Saarland	2.366.267,50	1,6%	323	1,7%
Sachsen	5.474.860,15	3,7%	638	3,4%
Sachsen-Anhalt	2.493.658,02	1,7%	352	1,9%
Schleswig-Holstein	4.600.168,95	3,1%	644	3,4%
Thüringen	3.242.388,85	2,2%	445	2,4%
Total	148.329.115,29	100,00%	18.884	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	105.698.304,77	71,3%	11.982	63,45%
Used	42.630.810,52	28,7%	6.902	36,55%
Total	148.329.115,29	100%	18.884	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	128.465.911,26	86,61%	16.070	85,10%
LCV	19.863.204,03	13,39%	2.814	14,90%
Total	148.329.115,29	100%	18.884	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	33.631.601,55	22,7%	5.275	27,9%
Without CPI	114.697.513,74	77,3%	13.609	72,1%
Total	148.329.115,29	100,0%	18.884	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	49.467.913,12	33,4%	10.515	55,7%
Yes	82.186.704,96	55,4%	6.686	35,4%
- of which balloon rates	63.765.361,71	43,0%	n.a	n.a
- of which regular installments	18.421.343,25	12,4%	n.a	n.a
PCP (Formula)	16.674.497,21	11,2%	1.683	8,9%
- of which balloons	12.610.814,30	8,5%	n.a	n.a
- of which regular installments	4.063.682,91	2,7%	n.a	n.a
Total	148.329.115,29	100%	18.884	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	0	0,0%	0	0,0%
13 to 24 months	0	0,0%	0	0,0%
25 to 36 months	137	2,0%	1.497.508	95,6%
37 to 48 months	3.540	52,9%	42.691.035	88,7%
49 to 60 months	1.788	26,7%	21.965.456	71,6%
61 to 72 months	611	9,1%	8.294.595	56,7%
73 to 96 months	610	9,1%	7.738.110	53,1%
Total	6.686	100%	82.186.704,96	77,3%

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	4.259	63,7%	49.877.614,56	89,2%
bis 24	1.614	24,1%	20.323.502,98	66,8%
bis 36	656	9,8%	9.597.196,68	50,2%
bis 48	141	2,1%	2.196.247,65	40,9%
bis 60	8	0,1%	107.755,48	1,8%
bis 72	5	0,1%	61.568,90	1,3%
Total	6.685	100%	82.163.886,25	77,3%

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	25	1,5%	215.533,50	97,4%
37 to 48 months	701	41,7%	7.385.337,99	89,1%
49 to 60 months	456	27,1%	4.265.527,64	74,8%
61 to 72 months	161	9,6%	1.606.868,45	57,4%
73 to 96 months	340	20,2%	3.201.229,63	53,3%
Total	1.683	100%	16.674.497,21	75,4%

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	994	59,1%	9.559.342	89,0%
bis 24	481	28,6%	4.660.555	63,4%
bis 36	183	10,9%	2.117.145	48,6%
bis 48	25	1,5%	338.455	40,2%
bis 60	0	0,0%	0	0,0%
bis 72	0	0,0%	0	0,0%
Total	1.683	100%	16.674.497,21	75,4%

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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	143.537.502,78	96,8%	18.392	97,4%
Other	4.791.612,51	3,2%	492	2,6%
Total	148.329.115,29	100,0%	18.884	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	148.329.115,29	100,0%	18.884	100,0%
Total	148.329.115,29	100,0%	18.884	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	136.232.771,09	91,8%	16.623	88,0%
NO	12.096.344,20	8,2%	2.261	12,0%
Total	148.329.115,29	100,0%	18.884	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	11.835,22	12.886,09
Average purchase price	26.880,38	28.596,04
Downpayment in %	44,03%	45,06%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	31.361.663,59	21,14%	2.977	15,76%
1,01 to 2%	6.223.380,21	4,20%	770	4,08%
2,01 to 3%	34.341.813,67	23,15%	4.170	22,08%
3,01 to 4%	48.939.001,59	32,99%	6.420	34,00%
4,01 to 5%	21.146.844,22	14,26%	3.262	17,27%
5,01 to 6%	4.754.084,98	3,21%	960	5,08%
6,01 to 7%	1.460.104,33	0,98%	296	1,57%
7,01 to 8%	58.411,89	0,04%	16	0,08%
8,01 to 9%	4.245,89	0,00%	2	0,01%
9,01 to 10%	39.564,92	0,03%	11	0,06%
Greater 10%	0,00	0,00%	0	0,00%
Total	148.329.115,29	100%	18.884,00	100%

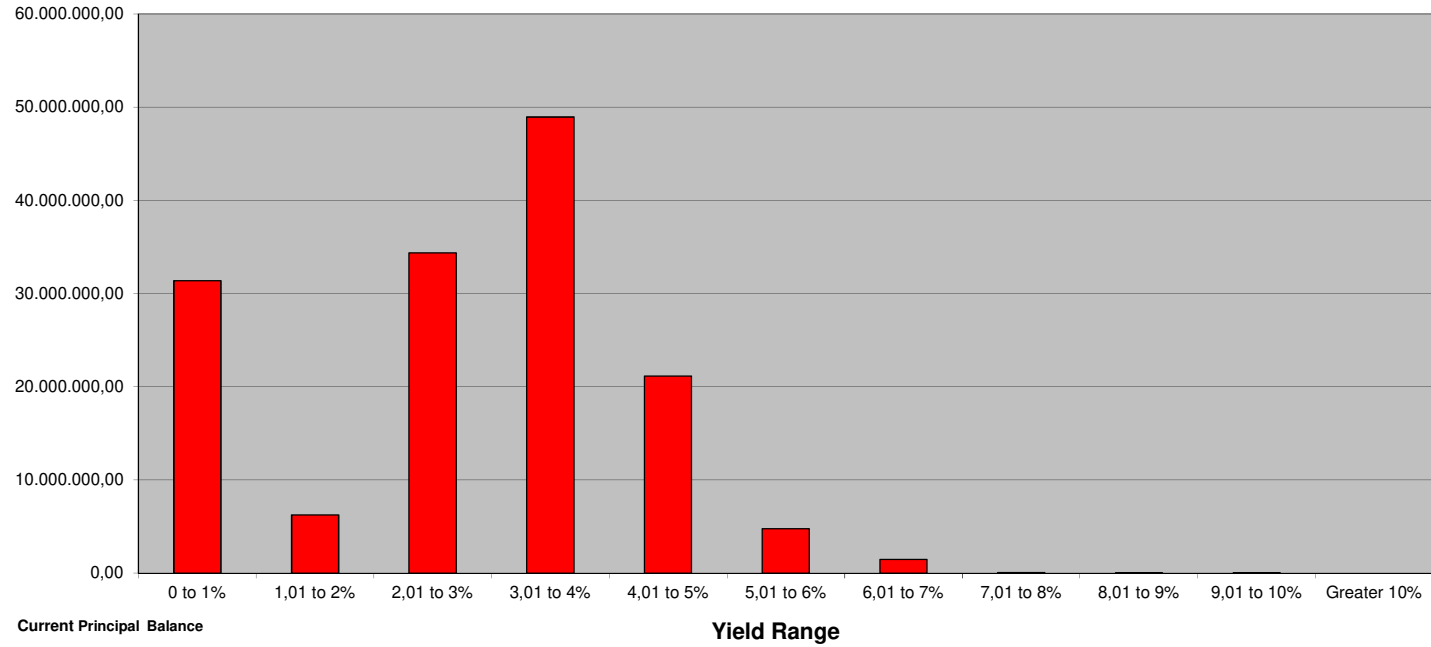
Statistics	in %
WA Interest	2,95

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



**ABEST 16
Monthly Investor Report**

14. Seasoning

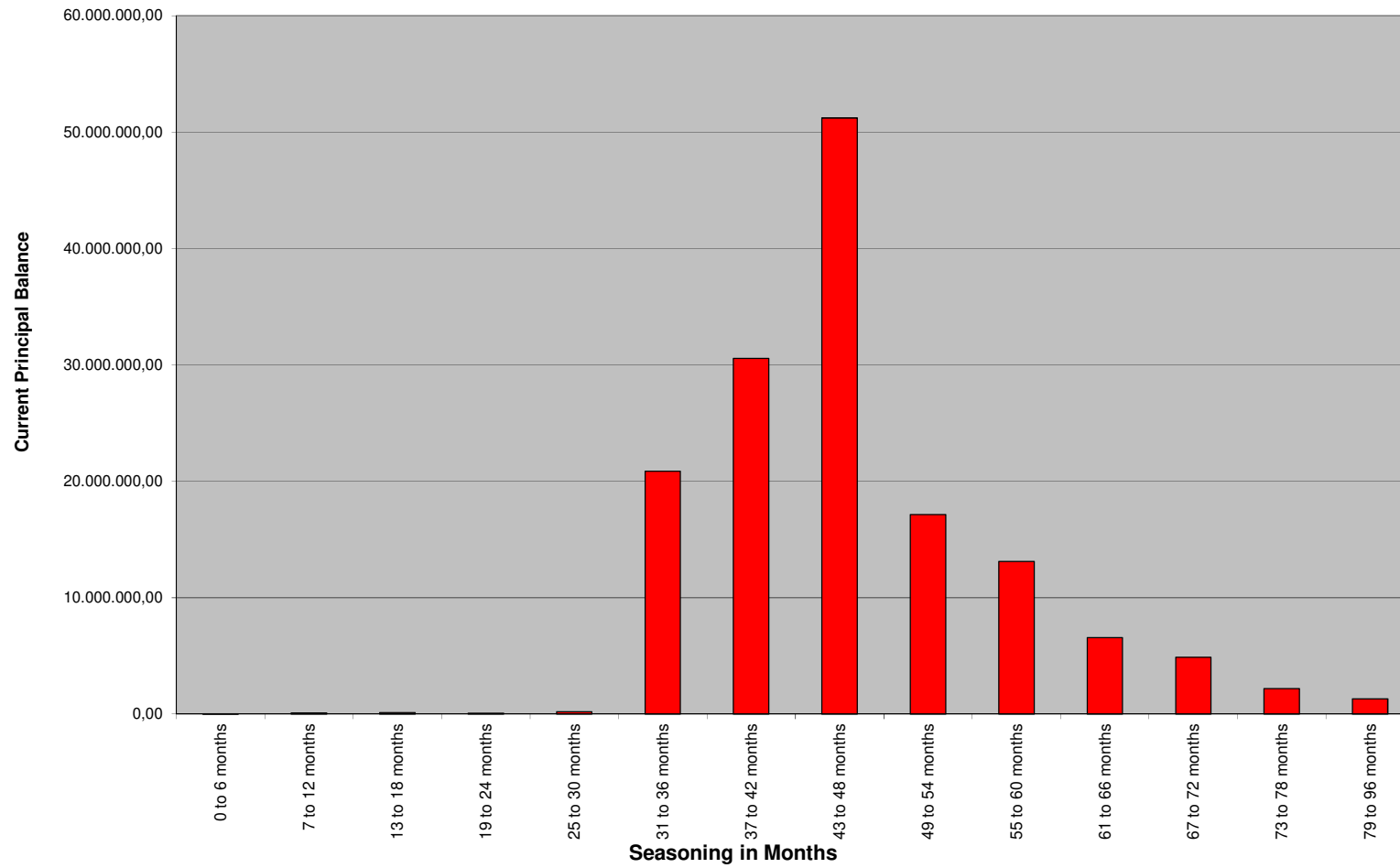
Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	30.665,81	0,02%	5	0,03%
7 to 12 months	88.315,58	0,06%	10	0,05%
13 to 18 months	113.275,27	0,08%	8	0,04%
19 to 24 months	86.219,79	0,06%	12	0,06%
25 to 30 months	212.054,71	0,14%	31	0,16%
31 to 36 months	20.864.028,70	14,07%	2.365	12,52%
37 to 42 months	30.550.140,39	20,60%	3.243	17,17%
43 to 48 months	51.206.171,88	34,52%	5.894	31,21%
49 to 54 months	17.127.054,26	11,55%	2.195	11,62%
55 to 60 months	13.107.104,55	8,84%	2.258	11,96%
61 to 66 months	6.564.835,74	4,43%	1.090	5,77%
67 to 72 months	4.875.433,87	3,29%	817	4,33%
73 to 78 months	2.187.318,15	1,47%	495	2,62%
79 to 96 months	1.316.496,59	0,89%	461	2,44%
Total	148.329.115,29	100,00%	18.884	100,00%

**ABEST 16
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

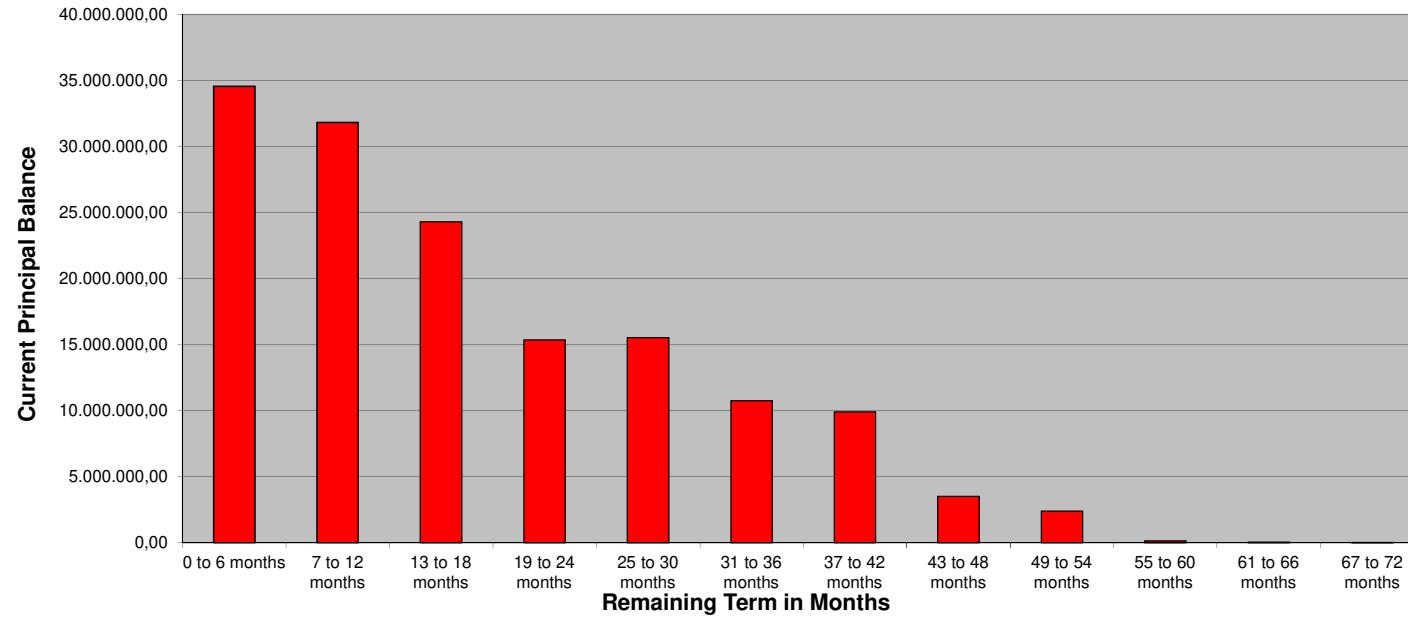
Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	34.559.866,60	23,30%	5.138	27,21%
7 to 12 months	31.834.788,24	21,46%	3.965	21,00%
13 to 18 months	24.284.824,66	16,37%	3.252	17,22%
19 to 24 months	15.348.768,48	10,35%	1.964	10,40%
25 to 30 months	15.533.387,41	10,47%	1.761	9,33%
31 to 36 months	10.746.793,84	7,25%	1.160	6,14%
37 to 42 months	9.897.885,50	6,67%	1.031	5,46%
43 to 48 months	3.500.570,34	2,36%	360	1,91%
49 to 54 months	2.399.657,08	1,62%	235	1,24%
55 to 60 months	138.185,53	0,09%	12	0,06%
61 to 66 months	42.155,92	0,03%	3	0,02%
67 to 72 months	19.412,98	0,01%	2	0,01%
73 to 96 months	22.818,71	0,02%	1	0,01%
Total	148.329.115,29	100,00%	18.884	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



**ABEST 16
Monthly Investor Report**

16. Original Term

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	0,00	0,00%	0	0,00%
13 to 18 months	199,81	0,00%	1	0,01%
19 to 24 months	3.391,85	0,00%	2	0,01%
25 to 30 months	8.767,24	0,01%	4	0,02%
31 to 36 months	1.943.552,34	1,31%	430	2,28%
37 to 42 months	283.789,36	0,19%	135	0,71%
43 to 48 months	54.517.581,49	36,75%	6.127	32,45%
49 to 54 months	976.682,66	0,66%	234	1,24%
55 to 60 months	34.665.533,24	23,37%	4.523	23,95%
61 to 66 months	1.940.029,16	1,31%	349	1,85%
67 to 72 months	17.329.085,09	11,65%	2.143	11,35%
73 to 78 months	1.790.068,44	1,21%	240	1,27%
79 to 96 months	34.678.291,52	23,38%	4.682	24,79%
> 96 months	192.143,09	0,13%	14	0,07%
Total	148.329.115,29	100%	18.884,00	100%

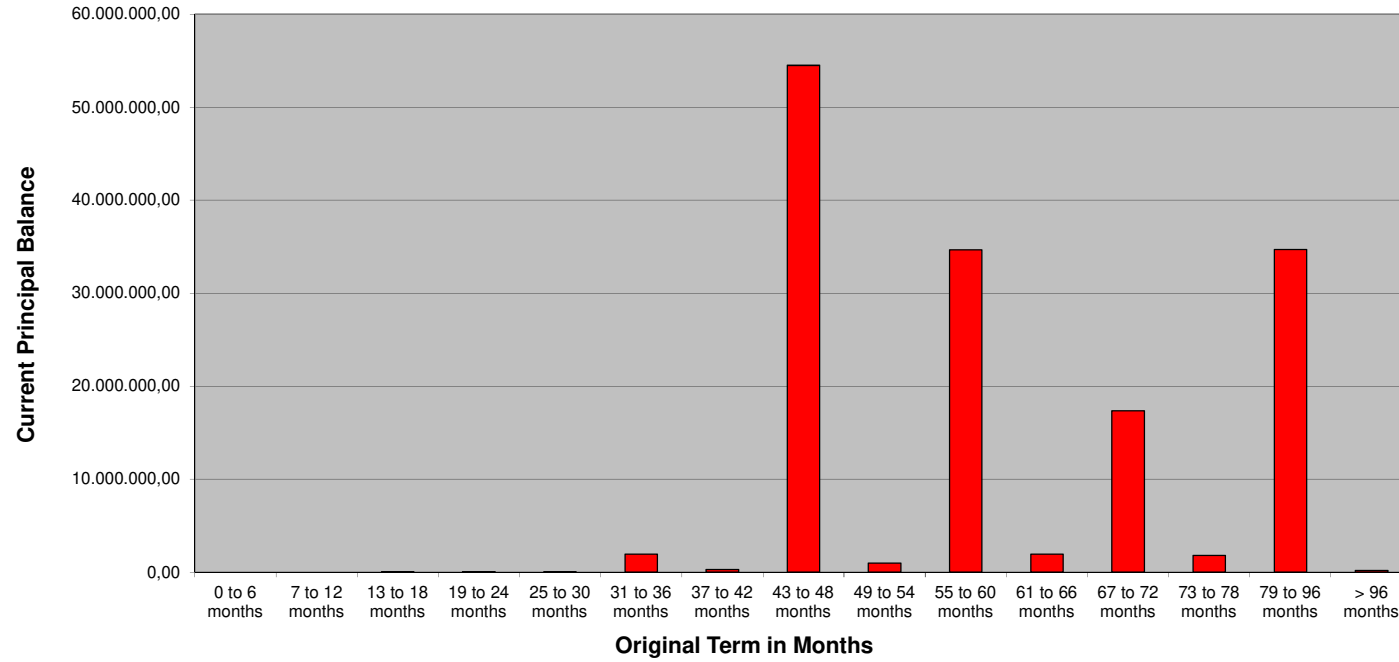
Statistics

WA Original Term	64,06
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**ABEST 16
Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	



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Monthly Investor Report**

17. Manufacturer

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

<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	82.331.492,28	55,51%	13.341	70,65%
Lancia	173.228,82	0,12%	43	0,23%
Alfa Romeo	7.243.691,69	4,88%	667	3,53%
Maserati	943.238,18	0,64%	30	0,16%
Jeep	24.680.227,72	16,64%	1.886	9,99%
others	32.957.236,60	22,22%	2.917	15,45%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	7.864.780,89	5,30%	452	2,39%
-> LandRover	17.090.334,10	11,52%	1.004	5,32%
-> Chrysler	9.154,70	0,01%	4	0,02%
-> Dodge	326.020,19	0,22%	17	0,09%
-> others	7.666.946,72	5,17%	1.440	7,63%
	148.329.115,29	100,00%	18.884,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	+ 13.466.822,98
1. Payable Expenses	- 16.989,08
2. to credit into Expenses Account the Withholding Amount	- -
3. Remuneration to the Trustee (including costs and expenses)	- 8.000,00
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	- 135.308,08
5. to pay pari passu and pro rata to the Swap Counterparty	- 45.081,45
6. Class A Interest Amount	- -
7. Class B Interest Amount	- 3.840,00
8. Class C Interest Amount	- 16.711,11
9. Class D Interest Amount	- 27.591,11
10. Class E Interest Amount	- 28.746,67
11. to credit to the Reserve Account the Required Reserve Amount	- -
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 12.926.791,89
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	92.152,48
22. Transaction Gain to the shareholders	100,00

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Monthly Investor Report

19. Transaction Costs

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	=
Collection Period	from	01/04/2022	to	30/04/2022	32 days

Transaction Costs	156.536.954,1	64.936.954,1	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	16.989,08 €	<u>7.047,66</u>	<u>1.953,55</u>	<u>2.170,62</u>	<u>1.736,49</u>	<u>1.193,84</u>	<u>2.886,92</u>
Interest accrued for the Period	242.400,00 €	- €	3.840,00 €	16.711,11 €	27.591,11 €	28.746,67 €	2.886,92 €
Interest Payments	242.400,00 €	- €	3.840,00 €	16.711,11 €	27.591,11 €	28.746,67 €	2.886,92 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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Monthly Investor Report

20. Swap Counterparty Data

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		142.863.745,98
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		41.906,70

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21. Retention

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	77.863.745,98	52,49%
Class B Notes	18.000.000,00	12,14%
Class C Notes	20.000.000,00	13,48%
Class D Notes	16.000.000,00	10,79%
Class E Notes	11.000.000,00	7,42%
Class M Notes	26.600.000,00	17,93%

Retention Amount	EUR	%
Minimum Retention Class A	3.893.187,30	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	3.893.187,30	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	23/05/2022	= 32 days
Collection Period	30/04/2022	

		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	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

Deal Name: ABEST 16

Issuer: ABEST 16

Seller of the Receivables: FCA Bank Deutschland GmbH

Servicer Name: FCA Bank Deutschland GmbH

Reporting Entity: Ca-cib Milan

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

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Monthly Investor Report**

25. Originator, Servicer

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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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Monthly Investor Report

25. Glossary

Reporting Date	04/05/2022				
Payment Date	23/05/2022				
Period No	41				
Monthly Period	01.04.2022 - 30.04.2022				
Interest Period	from	21/04/2022	to	23/05/2022	= 32 days
Collection Period	from	01/04/2022	to	30/04/2022	

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