

ABEST 16
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

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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)		147.499.569,35 €	160.426.361,24 €
Scheduled Principal Payments		6.379.273,74 €	7.561.296,90 €
Prepayment Principal		2.016.890,23 €	2.677.518,61 €
Others		3.168.372,17 €	2.510.883,91 €
Recoveries		32.961,94 €	73.900,01 €
Total Principal Collections		11.597.498,08 €	12.823.599,43 €
Total Interest Collections		607.655,35 €	449.321,67 €
Defaults		21.914,51	103.192,46
End of Period (after Payment Date)	17.731	135.880.156,76 €	147.499.569,35 €
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		16,41%	20,03%
New sale Offer		- €	-

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2. Reserve Accounts

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Notes Balance

Beginning of Period	156.536.954,09
End of Period	144.917.541,50

Reserve Accounts

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	1.949.054,31 €	no
Cash Outflow	-€ 174.291,19		
Cash Inflow	€ -		
End of Period	1,5%	1.774.763,12 €	
Required Reserve Fund	-€ 174.291,19		

Commingling Reserve

Beginning of Period	7.900.000,00	no
Commingling Reserve Required Amount	7.900.000,00	
Commingling Reserve Distribution Amount	-	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	300.000,00	
Commingling Reserve Release Amount	-	
End of Period (rounded up to nearest 50.000)	8.200.000,00	

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3. Performance Data

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Note Balance

Beginning of Period	156.536.954,09 €
End of Period	144.917.541,50 €

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	426.478,98 €

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	320.556,48 €

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	172.562,68 €

Early Amortisation Event

Cumulative Default Level

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

Trigger Breach (if higher than 4.60%)

NO

Delinquency Level

Delinquency Level period before previous period	0,17%
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	55
Number of Contracts being 61-90 Days delinquent	39
Number of Contracts being 91-120 Days delinquent	22
Gross instalments being 31-60 days delinquent	14.182,60
Gross instalments being 61-90 days delinquent	8.258,49
Gross instalments being 91-120 days delinquent	4.331,02
Current Period Termination	61.676,47
Cumulative Termination	7.376.072,86
New number of Contracts being terminated	9,00
Total number of Contracts being terminated	804,00
Current Period Recoveries	32.961,94
Cumulative Recoveries	230.698,38

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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	64.936.954,09 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	11.619.412,59	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	53.317.541,50 €	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	0,0987361880	1,00	1,00	1,00	1,00		1,00
2. Payments to Investors per Note							
Interest Rate Basis: 1-M Euribor / Spread	-	0,258	0,96	1,96	2,96		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	64.936.954,09 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	11.619.412,59 €	0,00 €	0,00 €	0,00 €	0,00 €		0,00 €
Principal Outstanding End of Period	53.317.541,50 €	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 €	3.741,00 €	15.434,44 €	25.236,44 €	26.211,17 €		149.994,44 €
Interest Payment	0,00 €	3.741,00 €	15.434,44 €	25.236,44 €	26.211,17 €		149.994,44 €
Initial total CE (Subordination, Reserve)							
Current CE	53,10%	48,50%	34,05%	22,50%	14,55%		0,00%

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5. Original Principal Balance

as of ISSUE DATE

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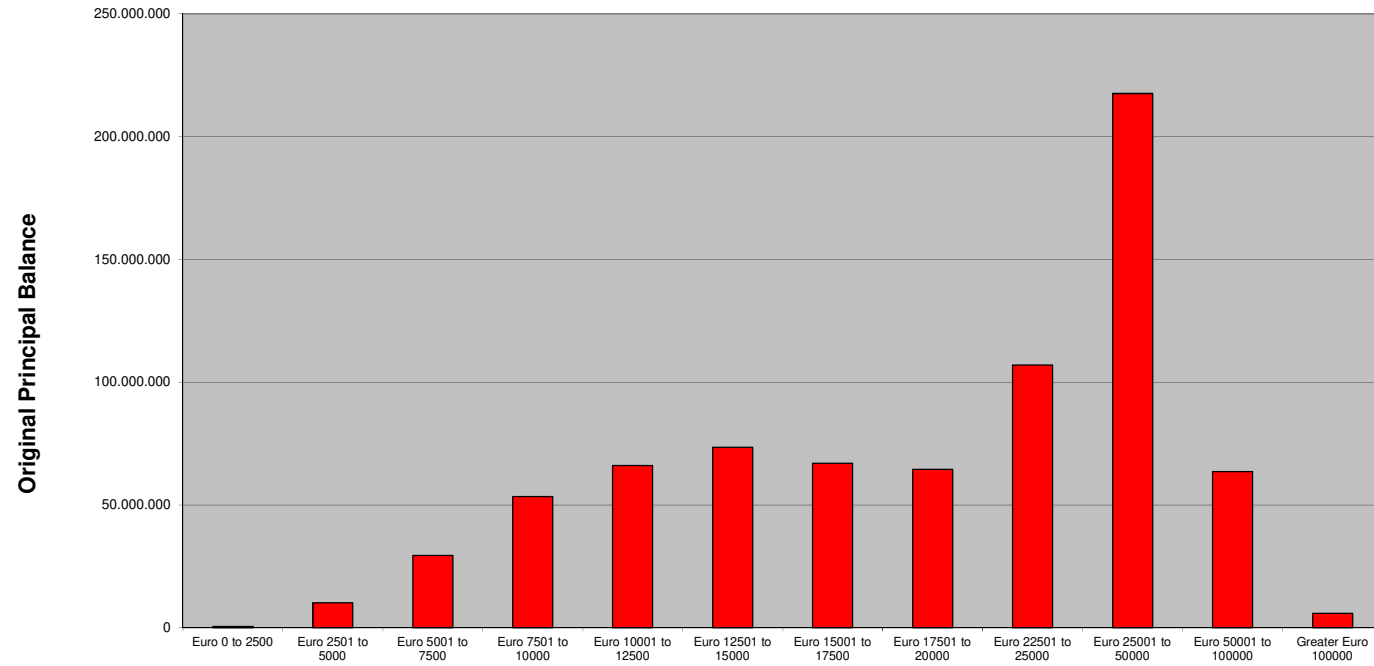
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	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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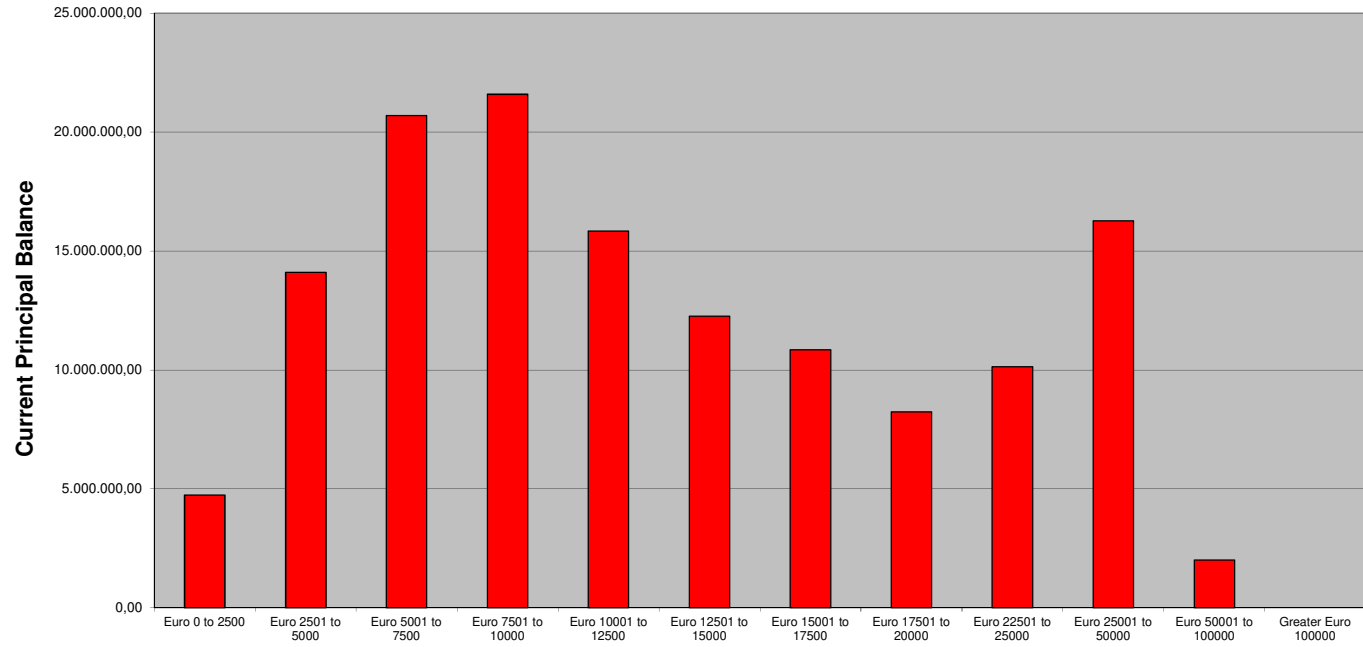
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	4.735.963,36	3,5%	3.702	20,9%
Euro 2501 to 5000	14.102.454,08	10,3%	3.769	21,3%
Euro 5001 to 7500	20.695.887,95	15,1%	3.321	18,7%
Euro 7501 to 10000	21.587.371,27	15,8%	2.501	14,1%
Euro 10001 to 12500	15.839.869,21	11,6%	1.427	8,0%
Euro 12501 to 15000	12.255.851,46	9,0%	896	5,1%
Euro 15001 to 17500	10.846.029,29	7,9%	672	3,8%
Euro 17501 to 20000	8.238.142,70	6,0%	440	2,5%
Euro 22501 to 25000	10.129.150,87	7,4%	458	2,6%
Euro 25001 to 50000	16.261.168,43	11,9%	512	2,9%
Euro 50001 to 100000	2.002.389,85	1,5%	33	0,2%
Greater Euro 100000	0,00	0,0%	0	0,0%
Total	136.694.278,47	100,0%	17.731	100,0%

Statistics	in EUR
Average Amount	7.709,34

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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	91.806,97	0,07%	2
2	75.584,21	0,06%	1
3	75.575,81	0,06%	1
4	73.906,97	0,05%	1
5	73.073,01	0,05%	1
6	70.315,45	0,05%	1
7	70.014,36	0,05%	1
8	69.576,23	0,05%	1
9	69.297,37	0,05%	1
10	68.810,41	0,05%	13
11	68.074,86	0,05%	1
12	67.967,79	0,05%	1
13	67.733,53	0,05%	1
14	66.814,04	0,05%	2
15	66.194,81	0,05%	5
16	65.771,07	0,05%	1
17	63.594,03	0,05%	1
18	62.646,60	0,05%	4
19	61.345,62	0,04%	1
20	59.594,38	0,04%	6
	1.387.697,52	1,02%	46

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8. Geographical Distribution

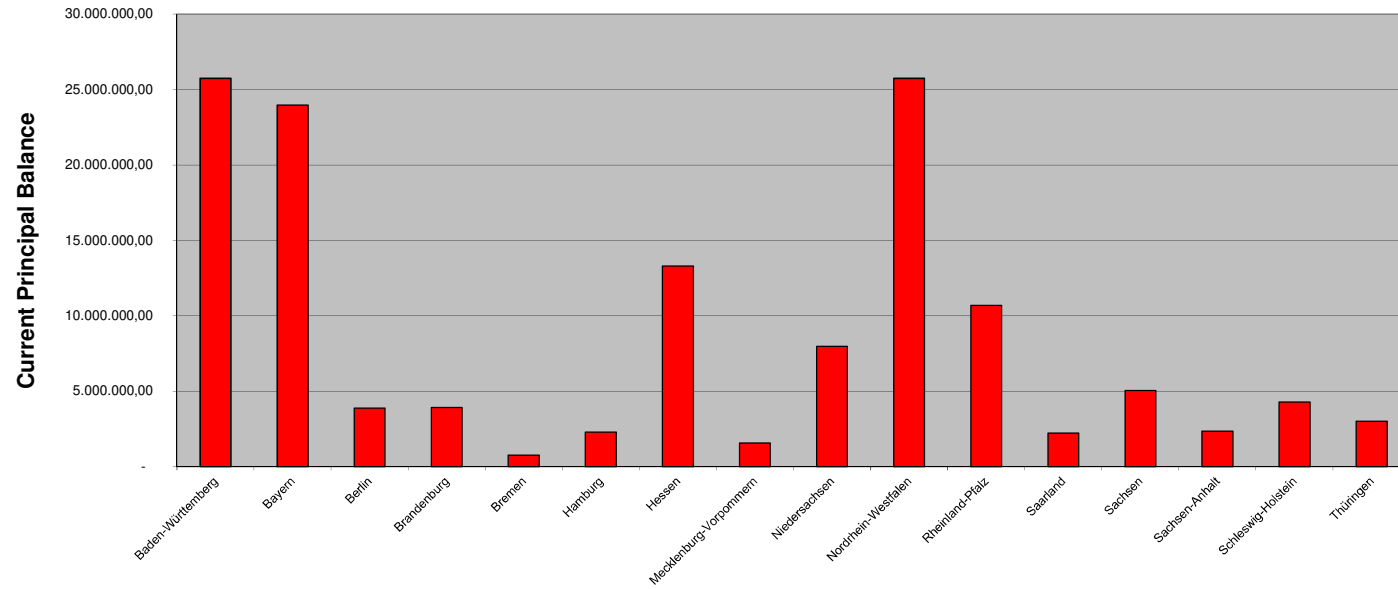
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	16.099,16	0,0%	1	0,0%
Baden-Württemberg	25.736.023,06	18,8%	3.493	19,7%
Bayern	23.955.836,73	17,5%	3.098	17,5%
Berlin	3.883.719,75	2,8%	455	2,6%
Brandenburg	3.911.011,15	2,9%	452	2,5%
Bremen	751.346,82	0,5%	106	0,6%
Hamburg	2.285.668,27	1,7%	272	1,5%
Hessen	13.287.958,70	9,7%	1.658	9,4%
Mecklenburg-Vorpomr	1.560.069,83	1,1%	250	1,4%
Niedersachsen	7.973.848,53	5,8%	1.014	5,7%
Nordrhein-Westfalen	25.739.412,38	18,8%	3.281	18,5%
Rheinland-Pfalz	10.678.665,46	7,8%	1.366	7,7%
Saarland	2.231.080,39	1,6%	311	1,8%
Sachsen	5.035.195,60	3,7%	598	3,4%
Sachsen-Anhalt	2.354.984,97	1,7%	339	1,9%
Schleswig-Holstein	4.280.942,51	3,1%	614	3,5%
Thüringen	3.012.415,16	2,2%	423	2,4%
Total	136.694.278,47	100,00%	17.731	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	96.952.882,83	70,9%	11.212	63,23%
Used	39.741.395,64	29,1%	6.519	36,77%
Total	136.694.278,47	100%	17.731	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	118.313.205,90	86,55%	15.073	85,01%
LCV	18.381.072,57	13,45%	2.658	14,99%
Total	136.694.278,47	100%	17.731	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	31.090.048,68	22,7%	4.948	27,9%
Without CPI	105.604.229,79	77,3%	12.783	72,1%
Total	136.694.278,47	100,0%	17.731	100,0%

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11. Type of Contract

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			=	29 days

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	46.085.781,19	33,7%	9.995	56,4%
Yes	75.335.220,96	55,1%	6.186	34,9%
- of which balloon rates	58.807.950,00	43,0%	n.a	n.a
- of which regular installments	16.527.270,96	12,1%	n.a	n.a
PCP (Formula)	15.273.276,32	11,2%	1.550	8,7%
- of which balloons	11.627.507,80	8,5%	n.a	n.a
- of which regular installments	3.645.768,52	2,7%	n.a	n.a
Total	136.694.276,47	100%	17.731	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	81	1,3%	844.205	96,8%
37 to 48 months	3.184	51,5%	38.175.035	89,6%
49 to 60 months	1.726	27,9%	20.828.961	72,9%
61 to 72 months	597	9,7%	7.998.566	57,7%
73 to 96 months	598	9,7%	7.488.454	53,7%
Total	6.186	100%	75.335.220,96	77,7%

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	4.065	65,7%	47.148.185,70	89,5%
bis 24	1.404	22,7%	17.844.717,85	65,8%
bis 36	603	9,7%	8.661.831,81	49,6%
bis 48	101	1,6%	1.504.915,39	39,1%
bis 60	8	0,1%	97.584,64	1,8%
bis 72	4	0,1%	55.614,73	1,2%
Total	6.185	100%	75.312.650,12	77,7%

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	16	1,0%	132.510,96	98,2%
37 to 48 months	617	39,8%	6.557.305,44	90,4%
49 to 60 months	424	27,4%	3.926.069,16	75,4%
61 to 72 months	158	10,2%	1.552.299,03	58,6%
73 to 96 months	335	21,6%	3.105.091,73	54,5%
Total	1.550	100%	15.273.276,32	75,8%

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	942	60,8%	9.070.748	89,9%
bis 24	437	28,2%	4.173.930	62,3%
bis 36	155	10,0%	1.823.394	48,3%
bis 48	16	1,0%	205.204	40,9%
bis 60	0	0,0%	0	0,0%
bis 72	0	0,0%	0	0,0%
Total	1.550	100%	15.273.276,32	75,8%

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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	131.987.807,76	96,6%	17.247	97,3%
Other	4.706.470,71	3,4%	484	2,7%
Total	136.694.278,47	100,0%	17.731	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	136.694.278,47	100,0%	17.731	100,0%
Total	136.694.278,47	100,0%	17.731	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	125.489.245,66	91,8%	15.607	88,0%
NO	11.205.032,81	8,2%	2.124	12,0%
Total	136.694.278,47	100,0%	17.731	100,0%

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	11.793,43	12.846,48
Average purchase price	26.916,43	28.638,94
Downpayment in %	43,82%	44,86%

**ABEST 16
Monthly Investor Report**

13. Customer Yield

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	29.765.153,22	21,77%	2.890	16,30%
1,01 to 2%	5.597.903,90	4,10%	702	3,96%
2,01 to 3%	30.496.363,35	22,31%	3.769	21,26%
3,01 to 4%	45.308.234,76	33,15%	6.075	34,26%
4,01 to 5%	19.673.538,47	14,39%	3.082	17,38%
5,01 to 6%	4.369.079,22	3,20%	901	5,08%
6,01 to 7%	1.388.321,29	1,02%	284	1,60%
7,01 to 8%	53.663,26	0,04%	15	0,08%
8,01 to 9%	3.980,25	0,00%	2	0,01%
9,01 to 10%	38.040,75	0,03%	11	0,06%
Greater 10%	0,00	0,00%	0	0,00%
Total	136.694.278,47	100%	17.731,00	100%

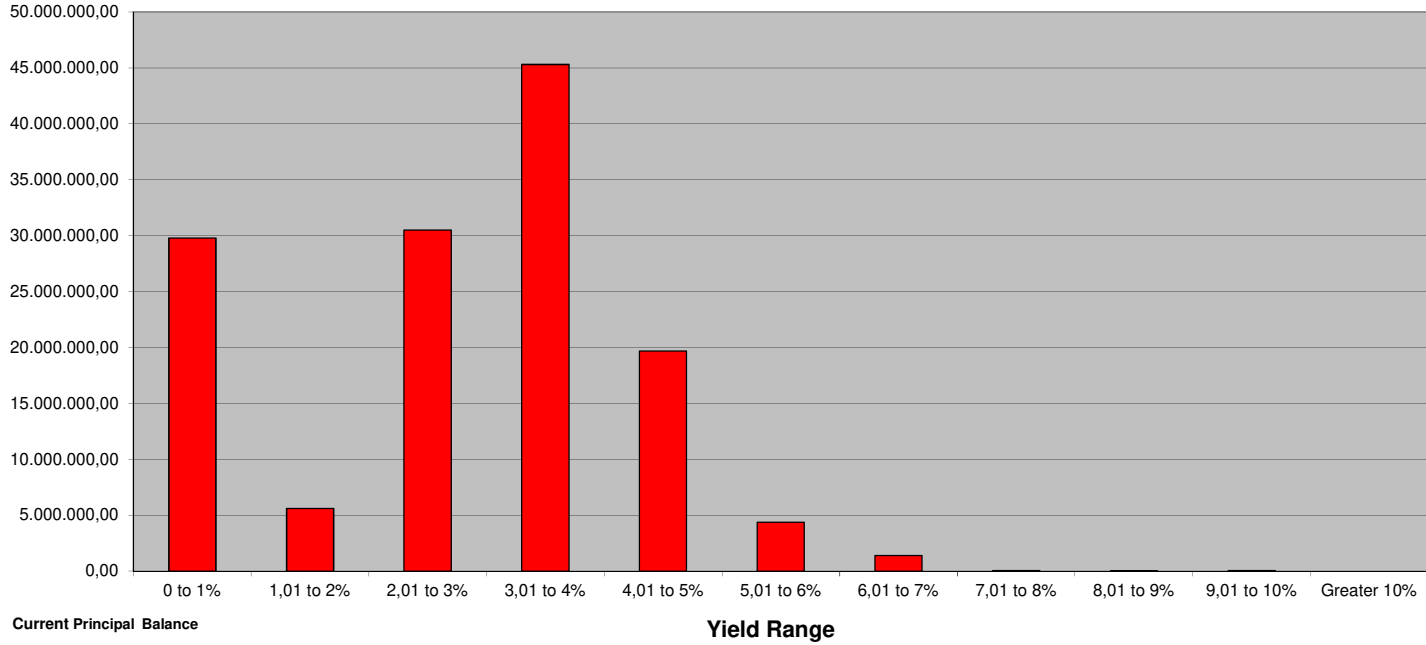
Statistics	in %
WA Interest	2,94

* runs from .00 to .99

**ABEST 16
Monthly Investor Report**

13.1 Customer Yield (Graph)

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



**ABEST 16
Monthly Investor Report**

14. Seasoning

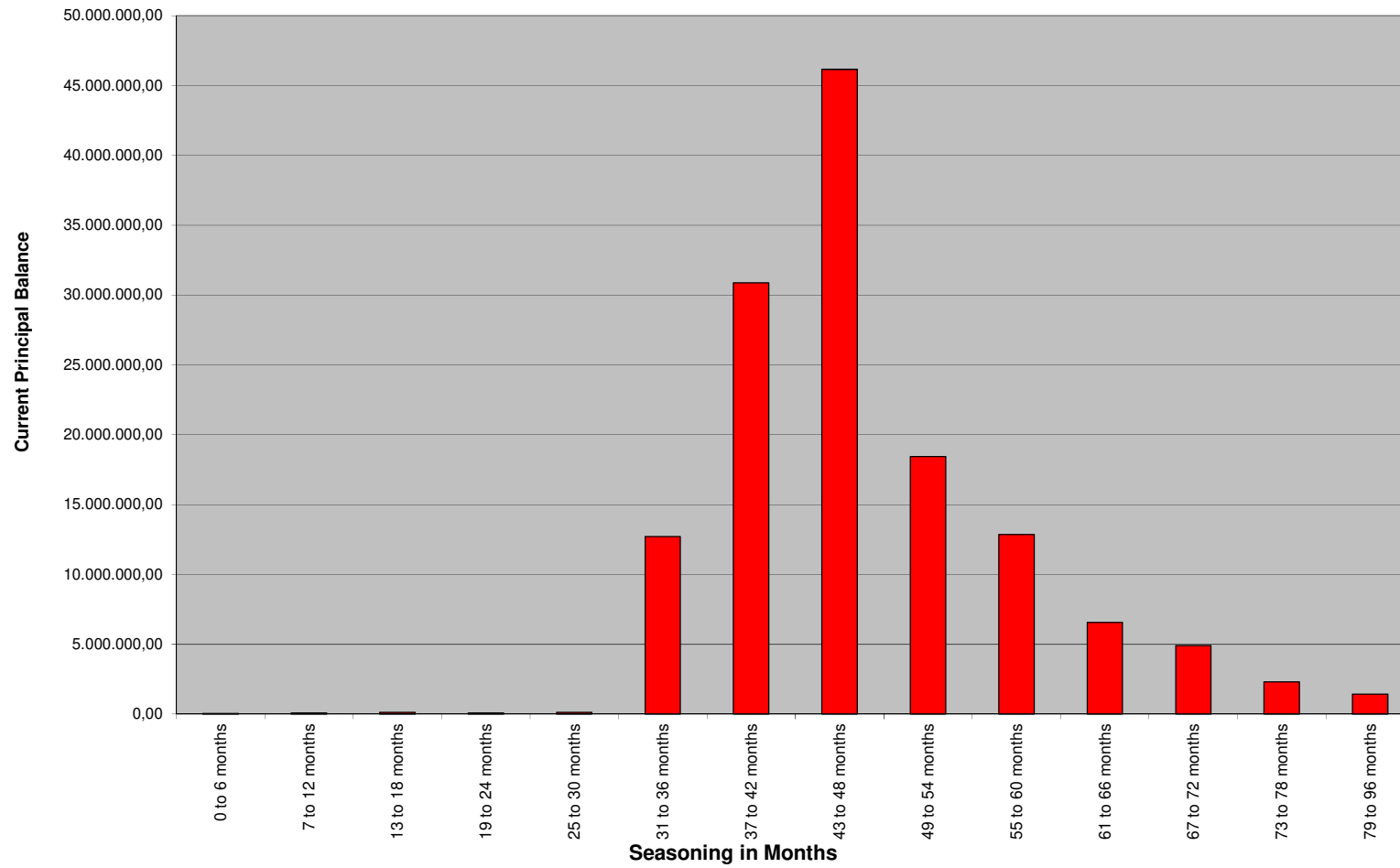
Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<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	34.848,33	0,03%	5	0,03%
7 to 12 months	80.664,20	0,06%	10	0,06%
13 to 18 months	119.207,02	0,09%	9	0,05%
19 to 24 months	86.712,39	0,06%	13	0,07%
25 to 30 months	122.042,17	0,09%	16	0,09%
31 to 36 months	12.715.336,98	9,30%	1.575	8,88%
37 to 42 months	30.868.541,42	22,58%	3.226	18,19%
43 to 48 months	46.152.257,54	33,76%	5.403	30,47%
49 to 54 months	18.440.061,27	13,49%	2.283	12,88%
55 to 60 months	12.847.342,08	9,40%	2.189	12,35%
61 to 66 months	6.573.014,68	4,81%	1.133	6,39%
67 to 72 months	4.909.830,82	3,59%	825	4,65%
73 to 78 months	2.310.253,64	1,69%	531	2,99%
79 to 96 months	1.434.165,93	1,05%	513	2,89%
Total	136.694.278,47	100,00%	17.731	100,00%

**ABEST 16
Monthly Investor Report**

14.1 Seasoning (Graph)

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



**ABEST 16
Monthly Investor Report**

15. Remaining Term

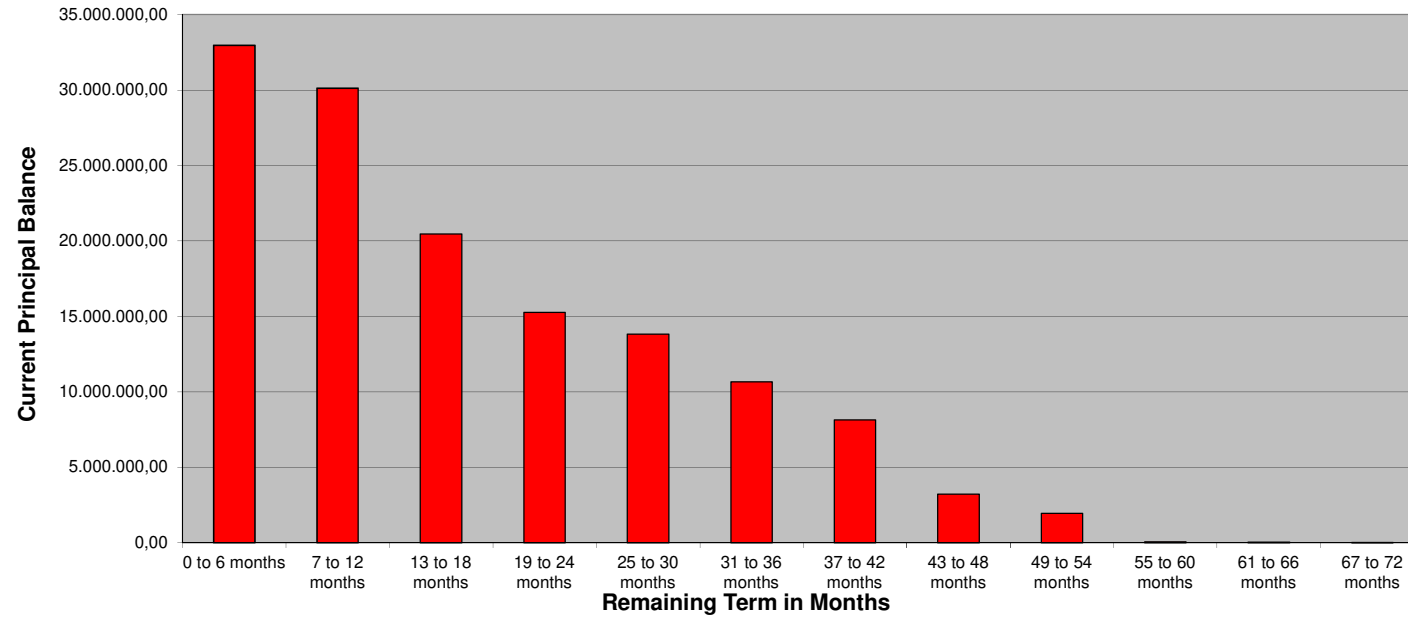
Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<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	32.960.915,16	24,11%	4.836	27,27%
7 to 12 months	30.126.299,15	22,04%	3.945	22,25%
13 to 18 months	20.456.554,99	14,97%	2.866	16,16%
19 to 24 months	15.265.278,60	11,17%	1.900	10,72%
25 to 30 months	13.817.218,14	10,11%	1.622	9,15%
31 to 36 months	10.648.200,33	7,79%	1.149	6,48%
37 to 42 months	8.131.881,83	5,95%	873	4,92%
43 to 48 months	3.216.257,69	2,35%	338	1,91%
49 to 54 months	1.943.000,16	1,42%	193	1,09%
55 to 60 months	50.486,85	0,04%	4	0,02%
61 to 66 months	36.429,69	0,03%	2	0,01%
67 to 72 months	19.185,04	0,01%	2	0,01%
73 to 96 months	22.570,84	0,02%	1	0,01%
Total	136.694.278,47	100,00%	17.731	100,00%

**ABEST 16
Monthly Investor Report**

15.1 Remaining Term (Graph)

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



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Monthly Investor Report**

16. Original Term

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

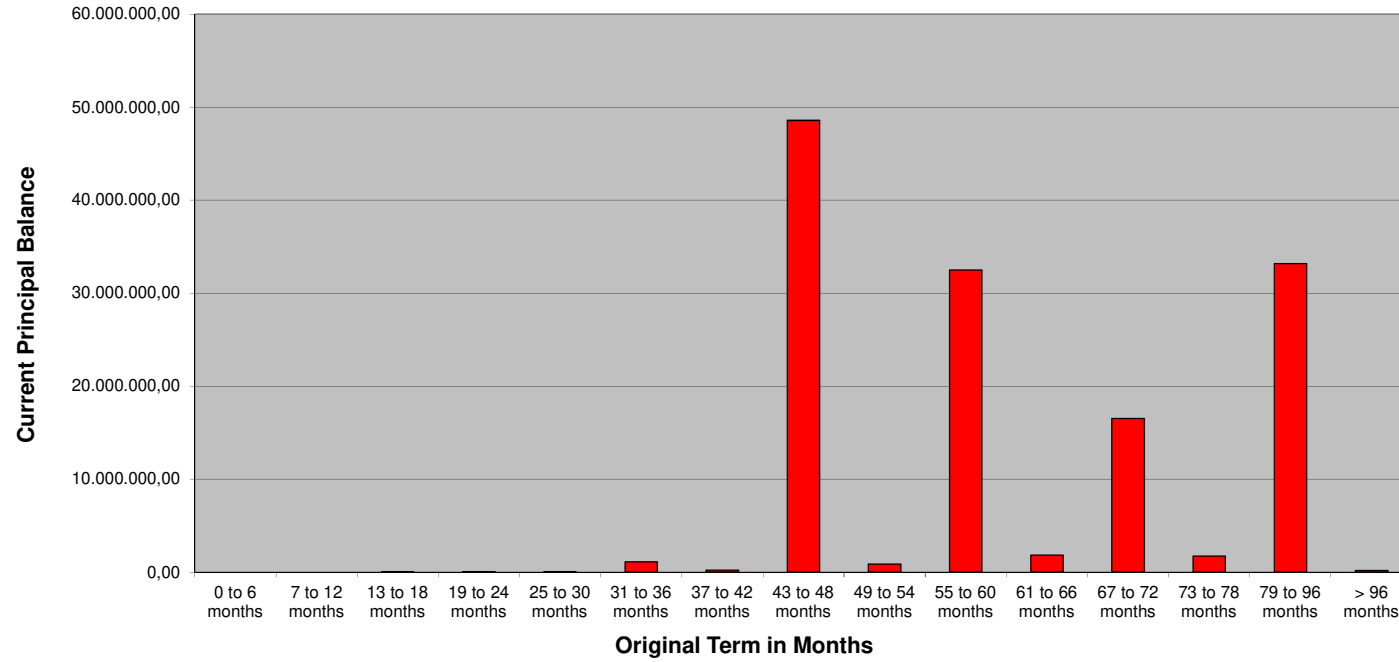
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	169,81	0,00%	1	0,01%
19 to 24 months	3.241,85	0,00%	2	0,01%
25 to 30 months	7.564,69	0,01%	3	0,02%
31 to 36 months	1.116.956,29	0,82%	298	1,68%
37 to 42 months	199.638,27	0,15%	114	0,64%
43 to 48 months	48.566.843,28	35,53%	5.504	31,04%
49 to 54 months	880.650,95	0,64%	213	1,20%
55 to 60 months	32.479.838,52	23,76%	4.310	24,31%
61 to 66 months	1.832.556,34	1,34%	339	1,91%
67 to 72 months	16.525.235,33	12,09%	2.102	11,85%
73 to 78 months	1.732.503,55	1,27%	239	1,35%
79 to 96 months	33.159.637,05	24,26%	4.592	25,90%
> 96 months	189.442,54	0,14%	14	0,08%
Total	136.694.278,47	100%	17.731,00	100%

Statistics	
WA Original Term	64,66

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Monthly Investor Report**

16.1 Original Term (Graph)

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	



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17. Manufacturer

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

<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	75.984.034,73	55,59%	12.534	70,69%
Lancia	155.570,96	0,11%	40	0,23%
Alfa Romeo	6.753.871,28	4,94%	630	3,55%
Maserati	879.532,89	0,64%	28	0,16%
Jeep	22.367.692,16	16,36%	1.744	9,84%
others	30.553.576,45	22,35%	2.755	15,54%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	7.269.413,10	5,32%	428	2,41%
-> LandRover	15.861.339,03	11,60%	952	5,37%
-> Chrysler	8.598,98	0,01%	4	0,02%
-> Dodge	315.871,04	0,23%	17	0,10%
-> others	7.098.354,30	5,19%	1.354	7,64%
	136.694.278,47	100,00%	17.731,00	100,00%

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Monthly Investor Report

18. Priority of Payments

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

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	+ 12.379.444,62
1. Payable Expenses	- 16.966,90
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	- 128.727,85
5. to pay pari passu and pro rata to the Swap Counterparty	- 37.158,36
6. Class A Interest Amount	-
7. Class B Interest Amount	- 3.741,00
8. Class C Interest Amount	- 15.434,44
9. Class D Interest Amount	- 25.236,44
10. Class E Interest Amount	- 26.211,17
11. to credit to the Reserve Account the Required Reserve Amount	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 11.619.412,59
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	356.461,43
22. Transaction Gain to the shareholders	100,00

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19. Transaction Costs

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	=
Collection Period	from	01/05/2022	to	31/05/2022	29 days

Transaction Costs	144.917.541,5	53.317.541,5	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	16.966,90 €	<u>6.242,40</u>	<u>2.107,43</u>	<u>2.341,59</u>	<u>1.873,27</u>	<u>1.287,88</u>	<u>3.114,32</u>
Interest accrued for the Period	220.617,49 €	- €	3.741,00 €	15.434,44 €	25.236,44 €	26.211,17 €	3.114,32 €
Interest Payments	220.617,49 €	- €	3.741,00 €	15.434,44 €	25.236,44 €	26.211,17 €	3.114,32 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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20. Swap Counterparty Data

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

Swap Counterparty Data

Swap Counterparty Provider

FCA BANK Deutschland GMBH

Swap Data

Swap Type		IRS
Notional Amount		129.936.954,09
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		34.541,57

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21. Retention

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	64.936.954,09	47,51%
Class B Notes	18.000.000,00	13,17%
Class C Notes	20.000.000,00	14,63%
Class D Notes	16.000.000,00	11,70%
Class E Notes	11.000.000,00	8,05%
Class M Notes	26.600.000,00	19,46%

Retention Amount	EUR	%
Minimum Retention Class A	3.246.847,70	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	3.246.847,70	5,00%
Actual Retention Class B	18.000.000,00	100,00%
Actual Retention Class C	20.000.000,00	100,00%
Actual Retention Class D	16.000.000,00	100,00%
Actual Retention Class E	11.000.000,00	100,00%
Actual Retention Class M	26.600.000,00	100,00%

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

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22. Counterparties I

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/06/2022	=	29 days
Collection Period	31/05/2022		

		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.

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Monthly Investor Report**

23. Counterparties II

Reporting Date	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

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	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

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	08/06/2022				
Payment Date	21/06/2022				
Period No	42				
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

Contact Details

FCA Bank Deutschland GmbH

helke.simon@fcagroup.com

Ratings FCA Bank SpA

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Baa3 by Moody's

Moody's
Long Term
Baa1

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25. Glossary

Reporting Date			08/06/2022		
Payment Date			21/06/2022		
Period No			42		
Monthly Period	01.05.2022 - 31.05.2022				
Interest Period	from	23/05/2022	to	21/06/2022	= 29 days
Collection Period	from	01/05/2022	to	31/05/2022	

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