

**ABEST 16**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	05/07/2022					
Payment Date	21/07/2022					
Period No	43					
Monthly Period	01.06.2022 - 30.06.2022					
Interest Period	from	21/06/2022	to	21/07/2022	=	30 days
Collection Period	from	01/06/2022	to	30/06/2022		

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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
<b>Beginning of Period (collection period)</b>		<b>135.880.156,76 €</b>	<b>147.499.569,35 €</b>
Scheduled Principal Payments		6.253.540,82 €	6.379.273,74 €
Prepayment Principal		1.977.473,19 €	2.016.890,23 €
Others		3.320.847,04 €	3.168.372,17 €
Recoveries		61.657,14 €	<b>32.961,94</b>
<b>Total Principal Collections</b>		<b>11.613.518,19 €</b>	<b>11.597.498,08 €</b>
<b>Total Interest Collections</b>		<b>539.312,61 €</b>	<b>607.655,35 €</b>
<b>Defaults</b>		<b>91.689,27</b>	<b>21.914,51</b>
<b>End of Period (after Payment Date)</b>	<b>16.540</b>	<b>124.174.949,30 €</b>	<b>135.880.156,76 €</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		17,46%	16,41%
<b>New sale Offer</b>		- €	-

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**2. Reserve Accounts**

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**Notes Balance**

Beginning of Period	144.917.541,50
End of Period	133.212.334,04

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	1.774.763,12 €	no
Cash Outflow	-€ 175.578,11		
Cash Inflow	€ -		
End of Period	1,5%	1.599.185,01 €	
Required Reserve Fund	-€ 175.578,11		

**Commingling Reserve**

Beginning of Period	8.200.000,00	no
Commingling Reserve Required Amount	8.200.000,00	
Commingling Reserve Distribution Amount	700.000,00	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	-	
Commingling Reserve Release Amount	700.000,00	
End of Period (rounded up to nearest 50.000)	7.500.000,00	

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**3. Performance Data**

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**Note Balance**

Beginning of Period	144.917.541,50 €
End of Period	133.212.334,04 €

**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	623.848,58 €

**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	166.205,97 €

**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	128.675,51 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,74%
Cumulative Default Level previous period	0,74%
Cumulative Default Level current period	0,76%

**Trigger Breach (if higher than 4.60%)**

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,17%
Delinquency Level current period	0,16%

**Trigger Breach (if higher than 0.60% for 2 consecutive Calculation Dates)**

**NO**

**Principal Deficiency Amount Shortfall**

**NO**

**Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero )**

**Replenishment Amount**

**Trigger Breach (if Replenishment Amount is higher than 20% of the Aggregate Rated Notes Outstanding Amount on each of three consecutive Calculation Dates)**

**NO**

**Performance Data**

Number of Contracts being 31-60 Days delinquent	86
Number of Contracts being 61-90 Days delinquent	21
Number of Contracts being 91-120 Days delinquent	18
Gross instalments being 31-60 days delinquent	38.774,38
Gross instalments being 61-90 days delinquent	5.734,83
Gross instalments being 91-120 days delinquent	2.687,52
Current Period Termination	98.418,24
Cumulative Termination	7.474.491,10
New number of Contracts being terminated	7,00
Total number of Contracts being terminated	811,00
Current Period Recoveries	61.657,14
Cumulative Recoveries	292.355,52

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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
<b>1. Note Balance</b>							
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning 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 €
Amortisation	11.705.207,46	n.a.	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	41.612.334,04 €	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	0,0770598779	1,00	1,00	1,00	1,00		1,00
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	-	0,313	1,01	2,01	3,01		7,00
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360		ACT/360
Interest Days	30 days	30 days	30 days	30 days	30 days		30 days
Principal Outstanding Beginning 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 €
> Principal Repayment	<b>11.705.207,46 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>		<b>0,00 €</b>
Principal Outstanding End of Period	41.612.334,04 €	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	<b>0,00 €</b>	<b>4.695,00 €</b>	<b>16.883,33 €</b>	<b>26.840,00 €</b>	<b>27.619,17 €</b>		<b>155.166,67 €</b>
Interest Payment	<b>0,00 €</b>	<b>4.695,00 €</b>	<b>16.883,33 €</b>	<b>26.840,00 €</b>	<b>27.619,17 €</b>		<b>155.166,67 €</b>
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	57,88%	52,91%	37,11%	24,47%	15,78%		0,00%

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**5. Original Principal Balance**

as of ISSUE DATE

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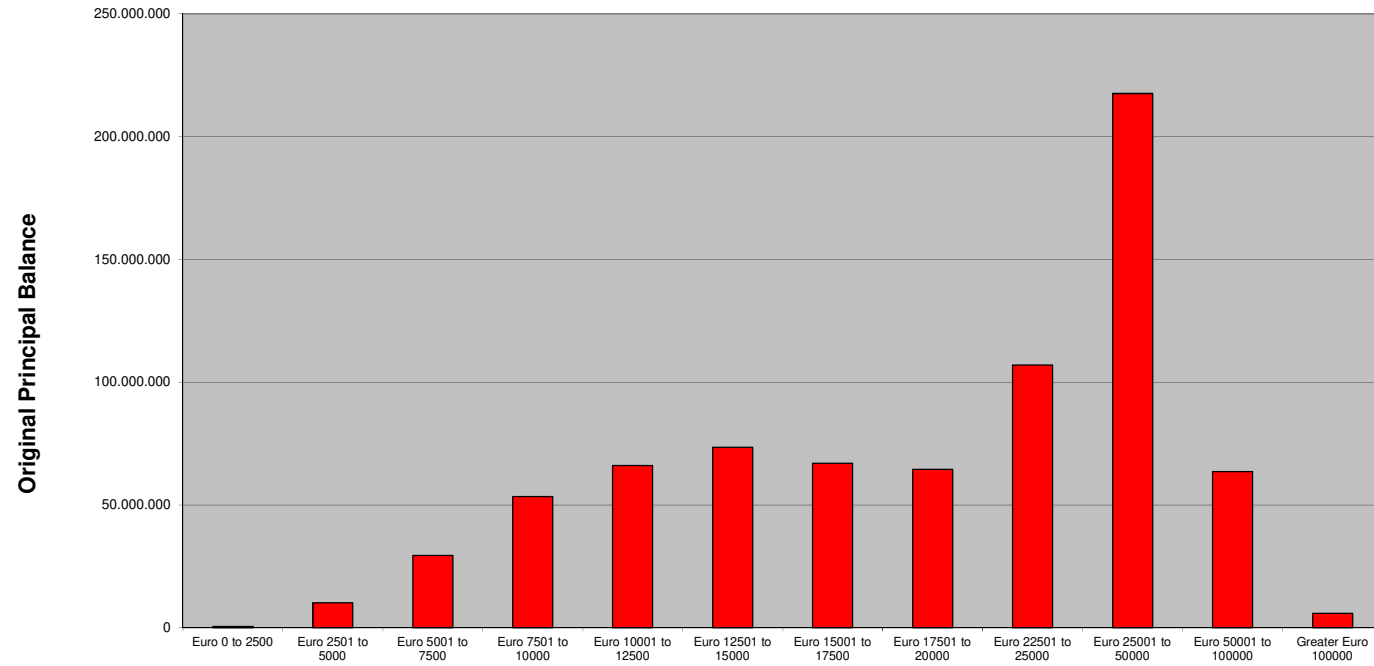
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00	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%
<b>Total</b>	<b>758.262.914,29</b>	<b>100,00%</b>	<b>44.623</b>	<b>100,00%</b>

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	4.528.347,13	3,6%	3.527	21,3%
Euro 2501 to 5000	13.410.464,86	10,7%	3.599	21,8%
Euro 5001 to 7500	19.490.383,21	15,6%	3.130	18,9%
Euro 7501 to 10000	19.915.388,31	15,9%	2.307	13,9%
Euro 10001 to 12500	14.202.773,73	11,4%	1.278	7,7%
Euro 12501 to 15000	11.118.677,08	8,9%	811	4,9%
Euro 15001 to 17500	9.602.257,50	7,7%	595	3,6%
Euro 17501 to 20000	7.676.932,90	6,1%	410	2,5%
Euro 22501 to 25000	8.631.729,10	6,9%	390	2,4%
Euro 25001 to 50000	14.550.617,15	11,6%	462	2,8%
Euro 50001 to 100000	1.861.090,10	1,5%	31	0,2%
Greater Euro 100000	0,00	0,0%	0	0,0%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,0%</b>	<b>16.540</b>	<b>100,0%</b>

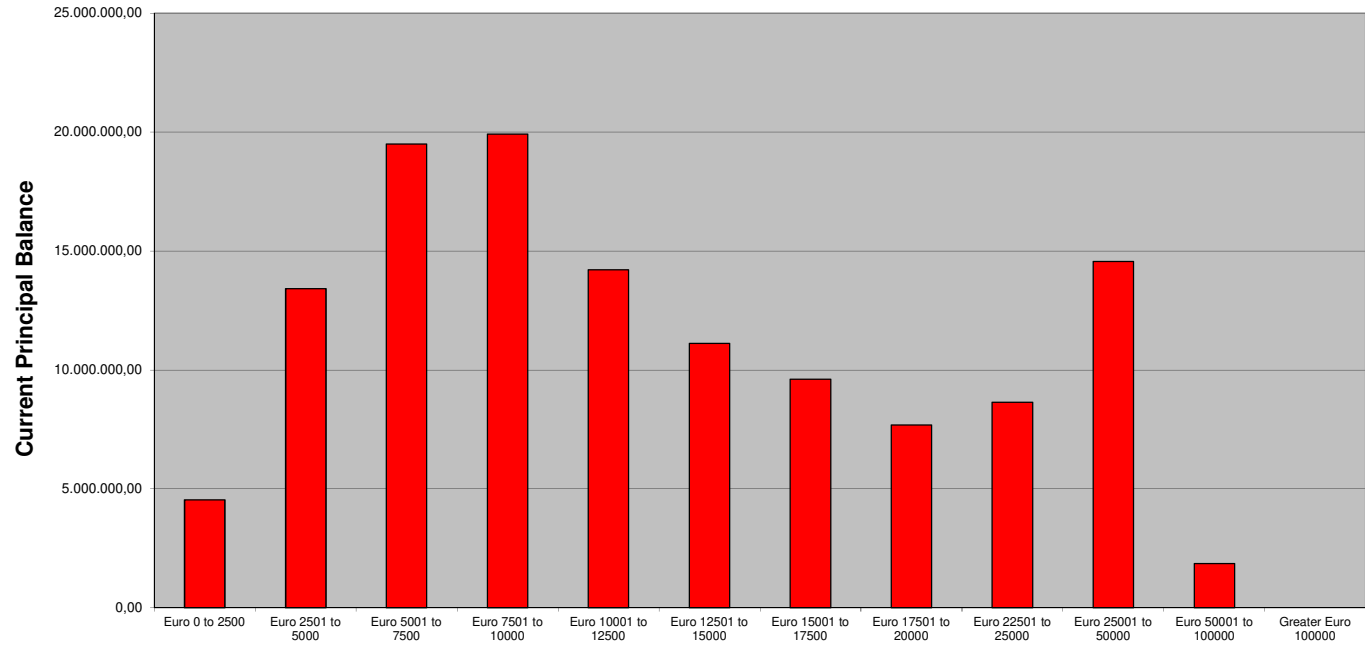
<b>Statistics</b>	<b>in EUR</b>
Average Amount	7.556,75



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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	74.564,55	0,06%	1
2	74.400,16	0,06%	1
3	73.166,77	0,06%	1
4	71.705,43	0,06%	1
5	69.297,37	0,06%	1
6	69.088,39	0,06%	1
7	68.981,17	0,06%	1
8	68.709,60	0,05%	1
9	68.210,75	0,05%	1
10	67.001,18	0,05%	1
11	66.962,59	0,05%	1
12	66.814,04	0,05%	2
13	64.815,75	0,05%	12
14	64.402,25	0,05%	5
15	64.307,50	0,05%	1
16	61.305,39	0,05%	4
17	60.753,00	0,05%	1
18	58.948,13	0,05%	1
19	57.960,54	0,05%	1
20	57.709,13	0,05%	1
	<b>1.329.103,69</b>	<b>1,06%</b>	<b>39</b>

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**8. Geographical Distribution**

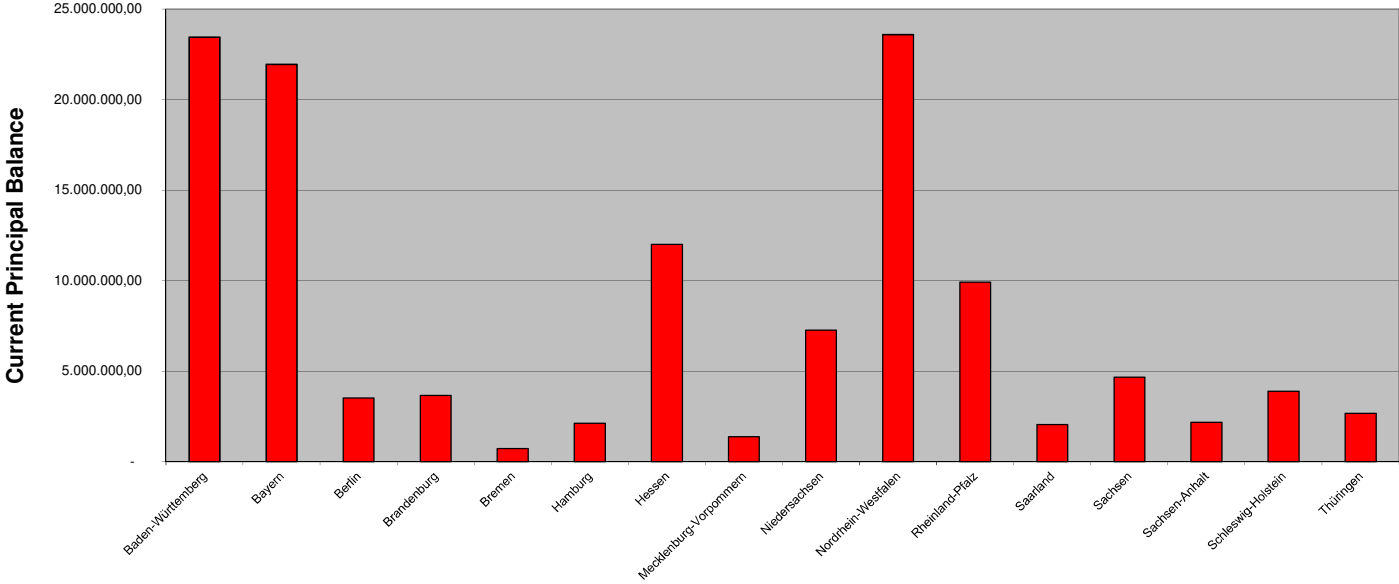
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	16.133,29	0,0%	1	0,0%
Baden-Württemberg	23.447.559,64	18,8%	3.250	19,6%
Bayern	21.950.460,27	17,6%	2.884	17,4%
Berlin	3.515.960,54	2,8%	428	2,6%
Brandenburg	3.657.311,60	2,9%	413	2,5%
Bremen	715.761,79	0,6%	97	0,6%
Hamburg	2.123.940,99	1,7%	254	1,5%
Hessen	11.993.124,36	9,6%	1.532	9,3%
Mecklenburg-Vorpomr	1.367.977,97	1,1%	229	1,4%
Niedersachsen	7.257.798,96	5,8%	943	5,7%
Nordrhein-Westfalen	23.593.373,75	18,9%	3.083	18,6%
Rheinland-Pfalz	9.912.826,27	7,9%	1.291	7,8%
Saarland	2.051.520,00	1,6%	295	1,8%
Sachsen	4.660.149,68	3,7%	561	3,4%
Sachsen-Anhalt	2.173.433,49	1,7%	317	1,9%
Schleswig-Holstein	3.883.553,00	3,1%	568	3,4%
Thüringen	2.667.775,47	2,1%	394	2,4%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,00%</b>	<b>16.540</b>	<b>100,00%</b>

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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	88.427.450,66	70,7%	10.422	63,01%
Used	36.561.210,41	29,3%	6.118	36,99%
<b>Total</b>	<b>124.988.661,07</b>	<b>100%</b>	<b>16.540</b>	<b>100%</b>

<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	108.062.594,61	86,46%	14.073	85,08%
LCV	16.926.066,46	13,54%	2.467	14,92%
<b>Total</b>	<b>124.988.661,07</b>	<b>100%</b>	<b>16.540</b>	<b>100%</b>

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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	28.616.880,37	22,9%	4.647	28,1%
Without CPI	96.371.780,70	77,1%	11.893	71,9%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,0%</b>	<b>16.540</b>	<b>100,0%</b>

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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	42.819.208,69	34,3%	9.462	57,2%
Yes	68.424.431,07	54,7%	5.668	34,3%
- of which ballon rates	53.397.475,16	42,7%	n.a	n.a
- of which regular installments	15.026.955,91	12,0%	n.a	n.a
PCP (Formula)	13.745.021,31	11,0%	1.410	8,5%
- of which ballons	10.441.540,13	8,4%	n.a	n.a
- of which regular installments	3.303.481,18	2,6%	n.a	n.a
<b>Total</b>	<b>124.988.661,07</b>	<b>100%</b>	<b>16.540</b>	<b>100%</b>

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	40	0,7%	470.326	89,5%
37 to 48 months	2.777	49,0%	33.090.581	90,2%
49 to 60 months	1.681	29,7%	19.858.201	74,1%
61 to 72 months	587	10,4%	7.767.513	58,3%
73 to 96 months	583	10,3%	7.237.809	54,8%
<b>Total</b>	<b>5.668</b>	<b>100%</b>	<b>68.424.431,07</b>	<b>77,6%</b>

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	3.788	66,8%	43.646.190,71	89,2%
bis 24	1.235	21,8%	15.588.060,53	65,1%
bis 36	565	10,0%	8.054.433,29	49,2%
bis 48	63	1,1%	846.475,41	36,2%
bis 60	10	0,2%	167.877,32	1,9%
bis 72	7	0,1%	121.393,71	1,3%
<b>Total</b>	<b>5.668</b>	<b>100%</b>	<b>68.424.431,07</b>	<b>77,6%</b>

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	8	0,6%	56.974,32	99,0%
37 to 48 months	527	37,4%	5.592.092,30	91,0%
49 to 60 months	389	27,6%	3.585.663,02	76,0%
61 to 72 months	156	11,1%	1.501.413,56	60,1%
73 to 96 months	330	23,4%	3.008.878,11	55,5%
<b>Total</b>	<b>1.410</b>	<b>100%</b>	<b>13.745.021,31</b>	<b>75,7%</b>

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	852	60,4%	8.072.482	88,8%
bis 24	422	29,9%	4.056.993	62,0%
bis 36	127	9,0%	1.507.259	47,9%
bis 48	9	0,6%	108.286	38,8%
bis 60	0	0,0%	0	0,0%
bis 72	0	0,0%	0	0,0%
<b>Total</b>	<b>1.410</b>	<b>100%</b>	<b>13.745.021,31</b>	<b>75,7%</b>

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**12. Payment Methods**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	120.547.864,94	96,4%	16.078	97,2%
Other	4.440.796,13	3,6%	462	2,8%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,0%</b>	<b>16.540</b>	<b>100,0%</b>

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	124.988.661,07	100,0%	16.540	100,0%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,0%</b>	<b>16.540</b>	<b>100,0%</b>

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	114.606.305,08	91,7%	14.551	88,0%
NO	10.382.355,99	8,3%	1.989	12,0%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,0%</b>	<b>16.540</b>	<b>100,0%</b>

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	11.717,09	12.778,56
Average purchase price	26.884,33	28.594,07
<b>Downpayment in %</b>	<b>43,58%</b>	<b>44,69%</b>



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**13. Customer Yield**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	27.638.450,33	22,11%	2.725	16,48%
1,01 to 2%	5.151.730,11	4,12%	643	3,89%
2,01 to 3%	26.740.799,44	21,39%	3.365	20,34%
3,01 to 4%	41.909.035,08	33,53%	5.768	34,87%
4,01 to 5%	18.201.504,59	14,56%	2.906	17,57%
5,01 to 6%	3.956.842,49	3,17%	842	5,09%
6,01 to 7%	1.306.728,68	1,05%	266	1,61%
7,01 to 8%	49.228,71	0,04%	14	0,08%
8,01 to 9%	3.711,87	0,00%	2	0,01%
9,01 to 10%	30.629,77	0,02%	9	0,05%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>124.988.661,07</b>	<b>100%</b>	<b>16.540,00</b>	<b>100%</b>

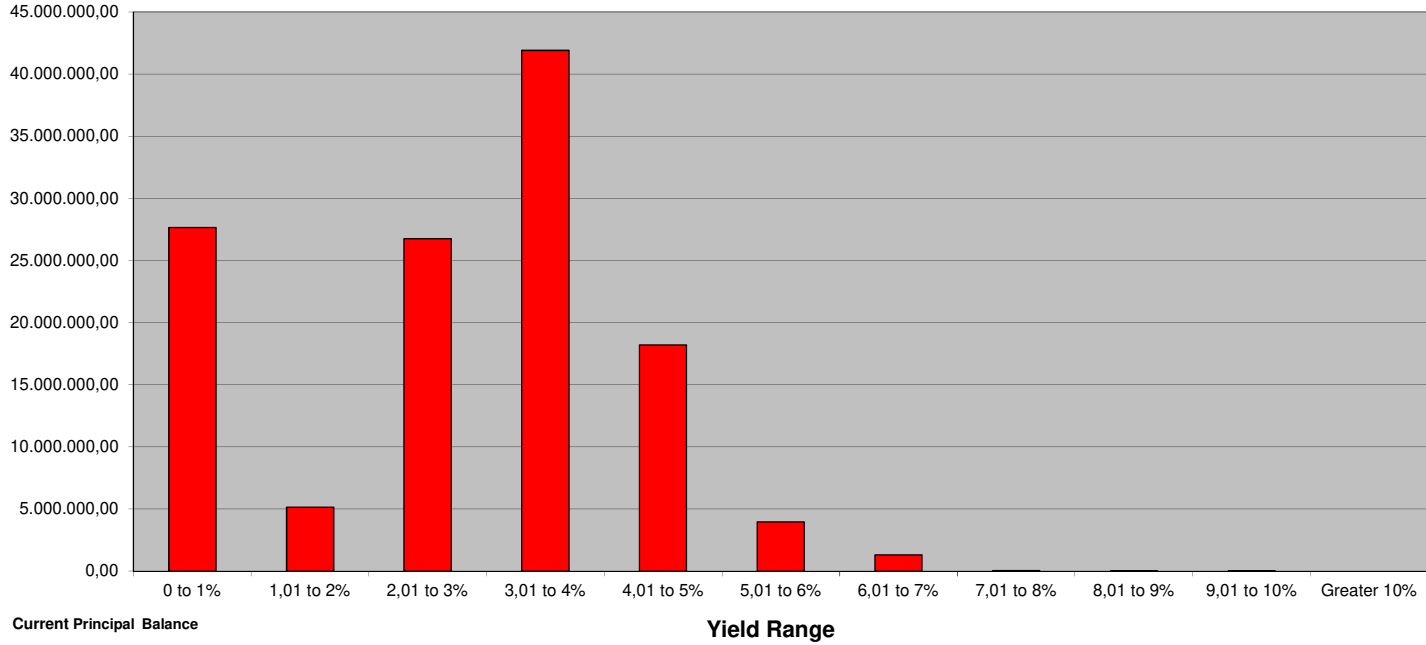
Statistics	in %
WA Interest	2,93

\* runs from .00 to .99

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**13.1 Customer Yield (Graph)**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	



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**14. Seasoning**

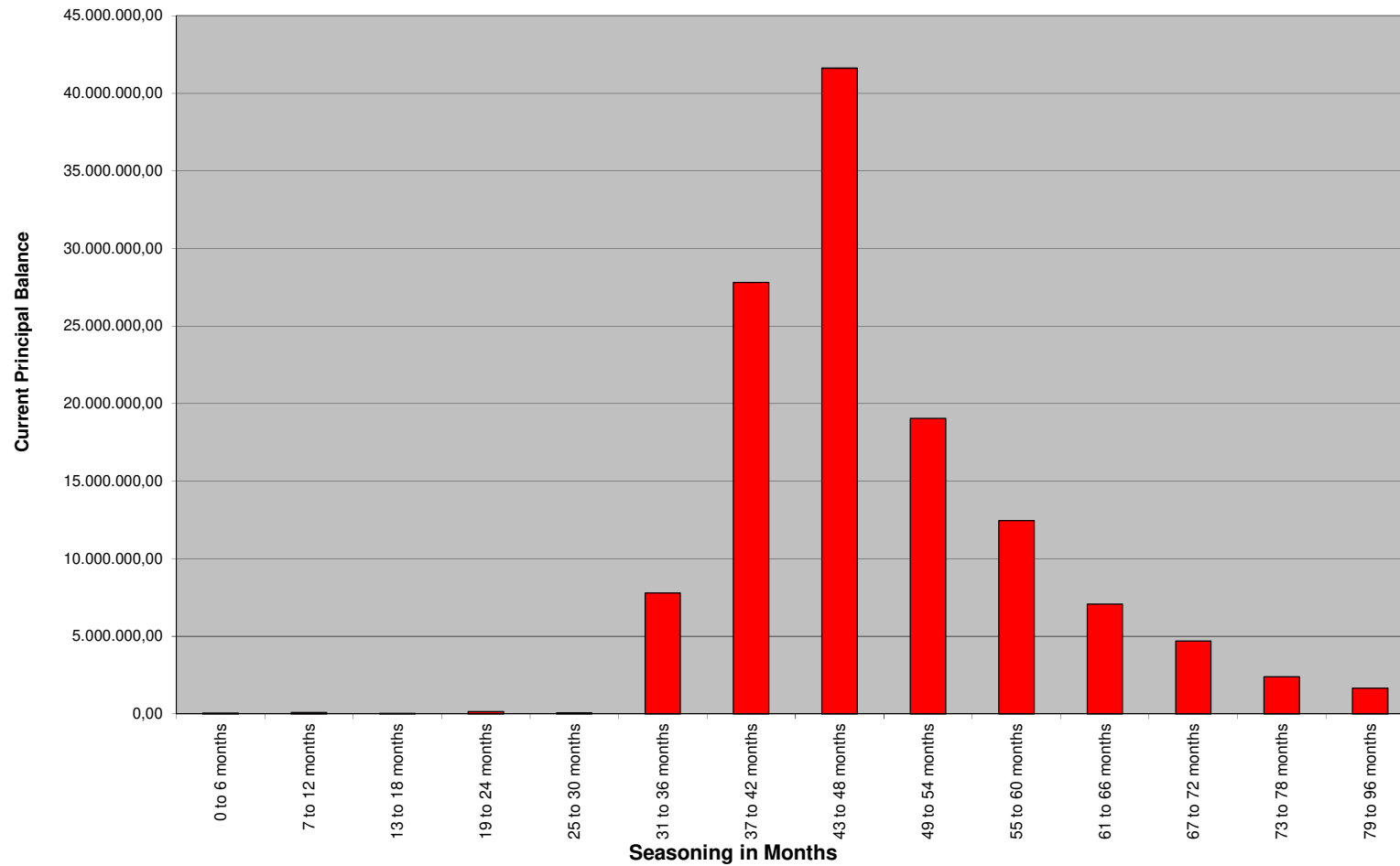
Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

<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	47.613,10	0,04%	6	0,04%
7 to 12 months	84.728,33	0,07%	11	0,07%
13 to 18 months	31.149,75	0,02%	6	0,04%
19 to 24 months	148.995,08	0,12%	13	0,08%
25 to 30 months	79.615,52	0,06%	10	0,06%
31 to 36 months	7.799.785,61	6,24%	1.009	6,10%
37 to 42 months	27.811.368,96	22,25%	2.955	17,87%
43 to 48 months	41.619.614,11	33,30%	4.890	29,56%
49 to 54 months	19.050.412,64	15,24%	2.332	14,10%
55 to 60 months	12.454.552,92	9,96%	2.129	12,87%
61 to 66 months	7.084.936,94	5,67%	1.231	7,44%
67 to 72 months	4.705.398,74	3,76%	817	4,94%
73 to 78 months	2.404.640,81	1,92%	548	3,31%
79 to 96 months	1.665.848,56	1,33%	583	3,52%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,00%</b>	<b>16.540</b>	<b>100,00%</b>

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**14.1 Seasoning (Graph)**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	



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**15. Remaining Term**

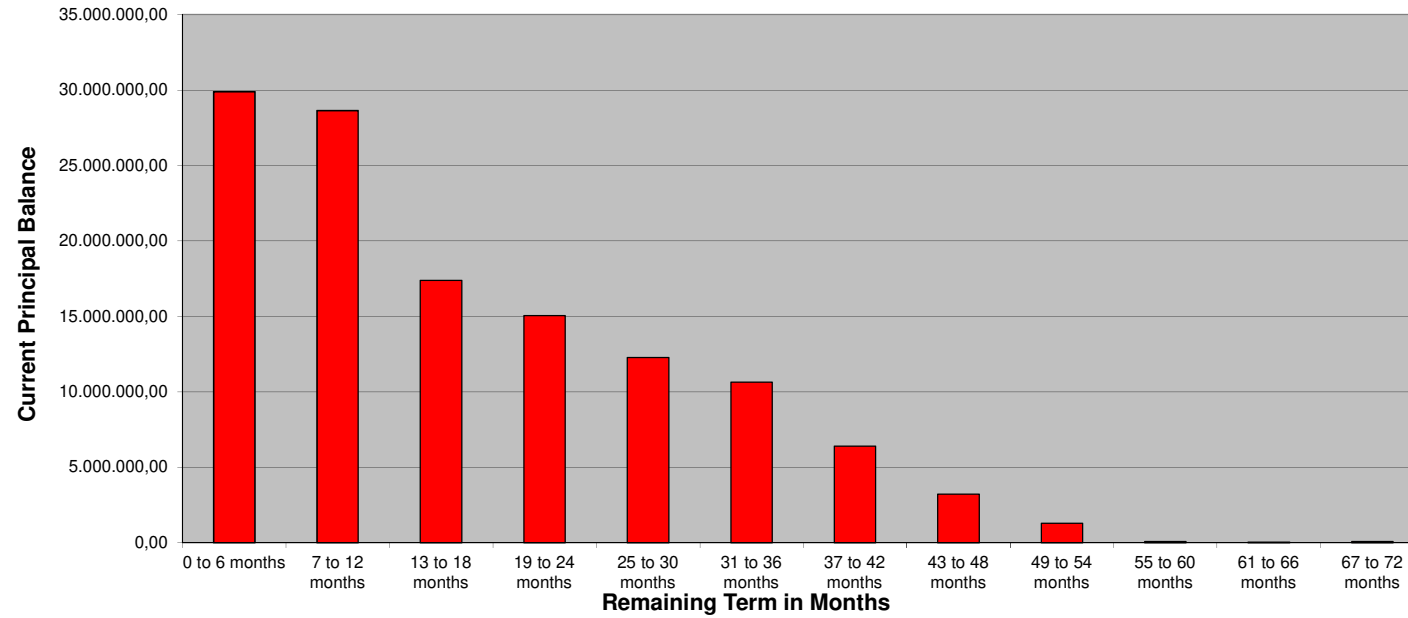
Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

<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	29.887.789,37	23,91%	4.419	26,72%
7 to 12 months	28.639.978,50	22,91%	3.882	23,47%
13 to 18 months	17.388.404,77	13,91%	2.533	15,31%
19 to 24 months	15.053.734,37	12,04%	1.889	11,42%
25 to 30 months	12.277.664,06	9,82%	1.455	8,80%
31 to 36 months	10.639.196,40	8,51%	1.167	7,06%
37 to 42 months	6.402.833,29	5,12%	724	4,38%
43 to 48 months	3.212.696,38	2,57%	324	1,96%
49 to 54 months	1.278.955,60	1,02%	134	0,81%
55 to 60 months	86.014,62	0,07%	6	0,04%
61 to 66 months	35.951,27	0,03%	2	0,01%
67 to 72 months	85.442,44	0,07%	5	0,03%
73 to 96 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>124.988.661,07</b>	<b>100,00%</b>	<b>16.540</b>	<b>100,00%</b>

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**15.1 Remaining Term (Graph)**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	



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**16. Original Term**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

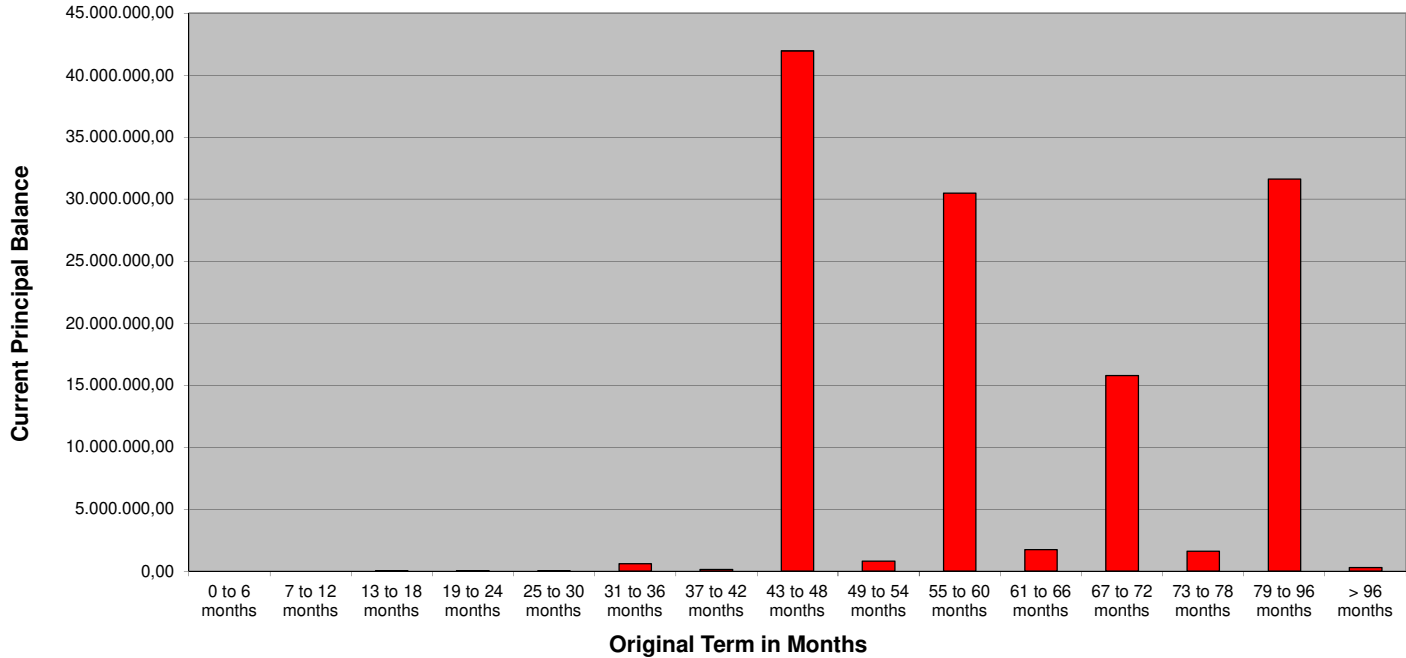
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	139,81	0,00%	1	0,01%
19 to 24 months	3.091,85	0,00%	2	0,01%
25 to 30 months	7.105,71	0,01%	2	0,01%
31 to 36 months	600.338,29	0,48%	164	0,99%
37 to 42 months	131.603,74	0,11%	89	0,54%
43 to 48 months	41.956.887,32	33,57%	4.823	29,16%
49 to 54 months	799.687,92	0,64%	203	1,23%
55 to 60 months	30.480.706,31	24,39%	4.115	24,88%
61 to 66 months	1.742.547,63	1,39%	332	2,01%
67 to 72 months	15.766.369,59	12,61%	2.054	12,42%
73 to 78 months	1.591.617,23	1,27%	230	1,39%
79 to 96 months	31.609.930,90	25,29%	4.507	27,25%
> 96 months	298.634,77	0,24%	18	0,11%
<b>Total</b>	<b>124.988.661,07</b>	<b>100%</b>	<b>16.540,00</b>	<b>100%</b>

<b>Statistics</b>	
WA Original Term	65,42

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**16.1 Original Term (Graph)**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	





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**17. Manufacturer**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

<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	69.875.322,84	55,91%	11.711	70,80%
Lancia	146.088,88	0,12%	38	0,23%
Alfa Romeo	6.003.952,08	4,80%	574	3,47%
Maserati	811.154,74	0,65%	26	0,16%
Jeep	20.468.242,46	16,38%	1.618	9,78%
others	27.683.900,07	22,15%	2.573	15,56%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	6.652.671,27	5,32%	393	2,38%
-> LandRover	14.161.878,75	11,33%	881	5,33%
-> Chrysler	8.039,66	0,01%	4	0,02%
-> Dodge	285.215,72	0,23%	14	0,08%
-> others	6.576.094,67	5,26%	1.281	7,74%
	<b>124.988.661,07</b>	<b>100,00%</b>	<b>16.540,00</b>	<b>100,00%</b>

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**18. Priority of Payments**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

**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 <b>Redeemed Senior Notes</b>	-	-
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	+	12.328.408,91
1. Payable Expenses	-	14.876,43
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	-	114.911,90
5. to pay pari passu and pro rata to the Swap Counterparty	-	35.002,27
6. Class A Interest Amount	-	-
7. Class B Interest Amount	-	4.695,00
8. Class C Interest Amount	-	16.883,33
9. Class D Interest Amount	-	26.840,00
10. Class E Interest Amount	-	27.619,17
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	11.705.207,46
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	-	155.166,67
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	-	227.106,68
22. Transaction Gain to the shareholders	-	100,00

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**19. Transaction Costs**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	=
Collection Period	from	01/06/2022	to	30/06/2022	30 days

<b>Transaction Costs</b>	133.212.334,0	41.612.334,0	18.000.000,0	20.000.000,0	16.000.000,0	11.000.000,0	26.600.000,0
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	14.876,43 €	<u>4.647,04</u>	<u>2.010,14</u>	<u>2.233,49</u>	<u>1.786,79</u>	<u>1.228,42</u>	<u>2.970,54</u>
Interest accrued for the Period	231.204,17 €	- €	4.695,00 €	16.883,33 €	26.840,00 €	27.619,17 €	2.970,54 €
Interest Payments	231.204,17 €	- €	4.695,00 €	16.883,33 €	26.840,00 €	27.619,17 €	2.970,54 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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**20. Swap Counterparty Data**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA BANK Deutschland GMBH

**Swap Data**

Swap Type		IRS
Notional Amount		118.317.541,50
Fixed Rate	-	0,07
Floating Rate (Euribor)	-	0,4000
Net Swap Payments		32.537,32

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**21. Retention**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	53.317.541,50	42,66%
Class B Notes	18.000.000,00	14,40%
Class C Notes	20.000.000,00	16,00%
Class D Notes	16.000.000,00	12,80%
Class E Notes	11.000.000,00	8,80%
Class M Notes	26.600.000,00	21,28%

Retention Amount	EUR	%
Minimum Retention Class A	2.665.877,08	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	2.665.877,08	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	21/07/2022	=	30 days
Collection Period	30/06/2022		

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

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**23. Counterparties II**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

**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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**24. Issuer Information**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

**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](mailto:doriana.bettini@ca-cib.com)



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**25. Originator, Servicer**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

**Contact Details**

FCA Bank Deutschland GmbH

[helke.simon@fcagroup.com](mailto: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 Ba3 by Moody's

Moody's
Long Term
Baa1

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**25. Glossary**

Reporting Date	05/07/2022				
Payment Date	21/07/2022				
Period No	43				
Monthly Period	01.06.2022 - 30.06.2022				
Interest Period	from	21/06/2022	to	21/07/2022	= 30 days
Collection Period	from	01/06/2022	to	30/06/2022	

Ca-cib Milano  
Calculation Agent  
[Doriana.bettini@ca-cib.com](mailto:Doriana.bettini@ca-cib.com)