

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

**Cover Sheet Monthly Investor Report**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**Index**

**Page**

1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Performance Data	<a href="#">3</a>
4. Outstanding Notes	<a href="#">4</a>
5. Original Principal Balance	<a href="#">5</a>
5.1 Original PB (Graph)	<a href="#">5.1</a>
6. Current Principal Balance	<a href="#">6</a>
6.1 Current PB (Graph)	<a href="#">6.1</a>
7. Borrower Concentration	<a href="#">7</a>
8. Geographical Distribution	<a href="#">8</a>
8.1 Geographical (Graph)	<a href="#">8.1</a>
9. Object Type	<a href="#">9</a>
10. Insurance Coverage	<a href="#">10</a>
11. Contract Type	<a href="#">11</a>
12. Payment Methods	<a href="#">12</a>
13. Customer Yield	<a href="#">13</a>
13.1 Customer Yield (Graph)	<a href="#">13</a>
14. Seasoning	<a href="#">14</a>
14.1 Seasoning (Graph)	<a href="#">14.1</a>
15. Remaining Term	<a href="#">15</a>
15.1 Remaining Term (Graph)	<a href="#">15.1</a>
16. Original Term	<a href="#">16</a>
16.1 Original Term (Graph)	<a href="#">16</a>
17. Manufacturer	<a href="#">17</a>
18. Priority of Payments	<a href="#">18</a>
19. Transaction Costs	<a href="#">19</a>
20. Swap Counterparty Data	<a href="#">20</a>
21. Retention	<a href="#">21</a>
22. Counterparties I	<a href="#">22</a>
23. Counterparties II	<a href="#">23</a>
25. Originator	<a href="#">25</a>
26. Disclaimer	<a href="#">26</a>

**ABEST 16  
Monthly Investor Report**

**1. Portfolio Information**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period from	21/11/2022	to	21/12/2022	=	30 days
Collection Period from	01/11/2022	to	30/11/2022		

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>86.413.682,64 €</b>	<b>93.694.385,07 €</b>
Scheduled Principal Payments		4.374.750,75 €	4.220.082,05 €
Prepayment Principal		1.257.508,10 €	1.113.886,85 €
Others		2.242.046,95 €	1.884.915,02 €
Recoveries		48.927,36 €	<b>42.456,92</b>
<b>Total Principal Collections</b>		<b>7.923.233,16 €</b>	<b>7.261.340,84 €</b>
<b>Total Interest Collections</b>		<b>103.261,15 €</b>	<b>254.753,26 €</b>
<b>Defaults</b>		<b>21.404,31</b>	<b>19.361,59</b>
<b>End of Period (after Payment Date)</b>	<b>11.958</b>	<b>78.469.045,17 €</b>	<b>86.413.682,64 €</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		17,46%	14,27%
<b>New sale Offer</b>		<b>- €</b>	<b>-</b>

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

**2. Reserve Accounts**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**Notes Balance**

Beginning of Period	95.384.539,73
End of Period	87.490.922,13

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	1,5%	1.031.768,10 €	no
Cash Outflow	-€ 31.768,10		
Cash Inflow	€ -		
End of Period	1,5%	1.000.000,00 €	
Required Reserve Fund	-€ 31.768,10		

**Commingling Reserve**

Beginning of Period	5.000.000,00	no
Commingling Reserve Required Amount	5.000.000,00	
Commingling Reserve Distribution Amount	-	
Commingling Reserve Aggregate Distribution Amount	-	
Commingling Reserve Increases Amount	<b>1.400.000,00</b>	
Commingling Reserve Release Amount	-	
End of Period (rounded up to nearest 50.000)	6.400.000,00	

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

**3. Performance Data**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period from	21/11/2022	to	21/12/2022	=	30 days
Collection Period from	01/11/2022	to	30/11/2022		

**Note Balance**

Beginning of Period	95.384.539,73 €
End of Period	87.490.922,13 €

**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	500.130,51 €

**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	184.581,42 €

**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	205.578,49 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,77%
Cumulative Default Level previous period	0,77%
Cumulative Default Level current period	0,77%

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

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,30%
Delinquency Level current period	0,28%

**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	47
Number of Contracts being 61-90 Days delinquent	23
Number of Contracts being 91-120 Days delinquent	17
Gross instalments being 31-60 days delinquent	42.897,29
Gross instalments being 61-90 days delinquent	6.279,18
Gross instalments being 91-120 days delinquent	3.632,05
Current Period Termination	202.179,29
Cumulative Termination	7.838.150,08
New number of Contracts being terminated	13,00
Total number of Contracts being terminated	850,00
Current Period Recoveries	48.927,36
Cumulative Recoveries	510.342,56

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

**4. Outstanding Notes**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No	48					
Monthly Period	01.11.2022 - 30.11.2022					
Interest Period from	21/11/2022	to	21/12/2022	=	=	30 days
Collection Period from	01/11/2022	to	30/11/2022			

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	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)	-AAA(sf)/Aaa (sf)	-AAA(sf)/Aa1(sf)	-AA(sf)/A2(sf)	-A(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	3.784.539,73 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Amortisation	3.784.539,73	4.160.097,74	n.a.	n.a.	n.a.		n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	0,00 €	13.839.902,26 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
Current Tranching							
Current Pool Factor	-	0,7688834589	1,00	1,00	1,00		1,00
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	1,825	2,225	2,93	3,93	4,93		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	3.784.539,73 €	18.000.000,00 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Principal Repayment	<b>3.784.539,73 €</b>	<b>4.109.077,87 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>		<b>0,00 €</b>
Principal Outstanding End of Period	0,00 €	13.890.922,13 €	20.000.000,00 €	16.000.000,00 €	11.000.000,00 €		26.600.000,00 €
> Interest accrued for the period	<b>5.755,65 €</b>	<b>33.375,00 €</b>	<b>48.750,00 €</b>	<b>52.333,33 €</b>	<b>45.145,83 €</b>		<b>161.166,04 €</b>
Interest Payment	<b>5.755,65 €</b>	<b>33.375,00 €</b>	<b>48.750,00 €</b>	<b>52.333,33 €</b>	<b>45.145,83 €</b>		<b>0,00 €</b>
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	95,28%	77,56%	57,75%	37,80%	24,09%		0,00%

**ABEST 16  
Monthly Investor Report**

**5. Original Principal Balance**

as of ISSUE DATE

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

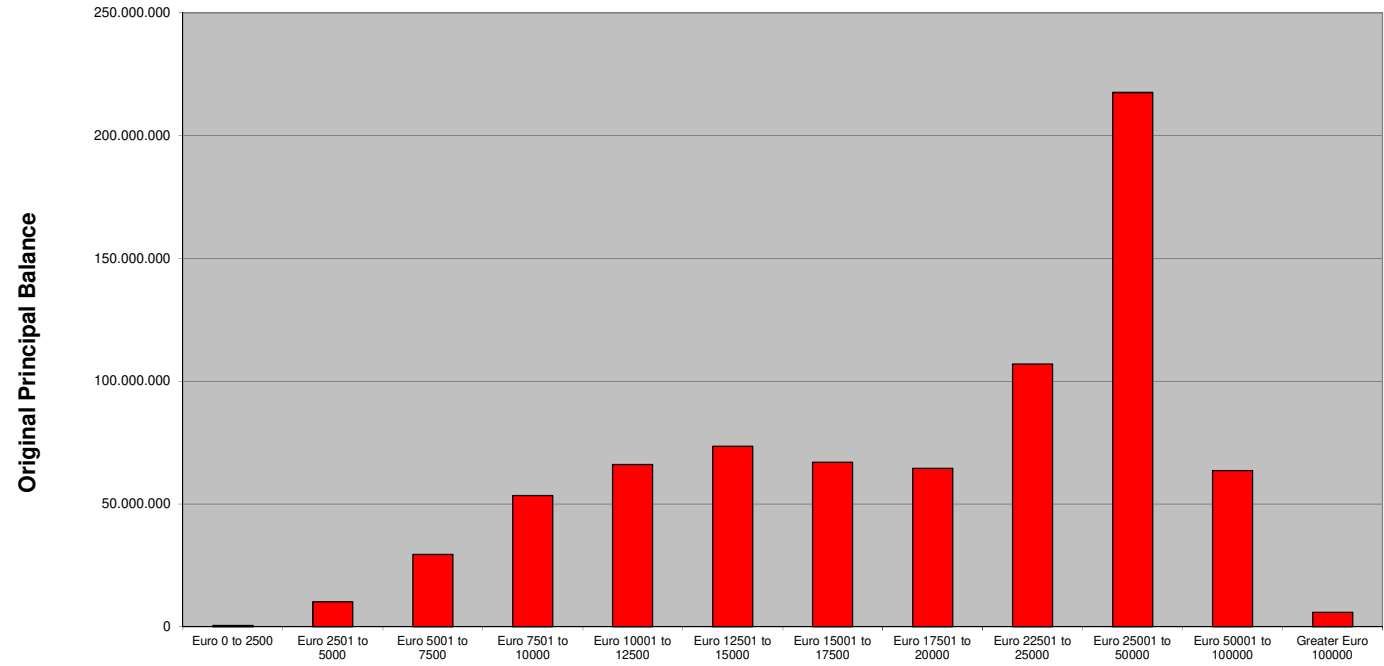
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	452.950	0,5%	212,00	0,06%
Euro 2501 to 5000	10.167.544	5,6%	2.505,00	1,34%
Euro 5001 to 7500	29.463.449	10,5%	4.665,00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

**ABEST 16  
Monthly Investor Report**

**5.1 Original PB (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



**ABEST 16  
Monthly Investor Report**

**6. Current Principal Balance**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	4.070.300,57	5,1%	3.146	26,3%
Euro 2501 to 5000	10.470.165,81	13,2%	2.815	23,5%
Euro 5001 to 7500	14.008.728,23	17,7%	2.273	19,0%
Euro 7501 to 10000	12.483.215,52	15,8%	1.451	12,1%
Euro 10001 to 12500	8.416.464,33	10,6%	757	6,3%
Euro 12501 to 15000	6.586.154,87	8,3%	484	4,0%
Euro 15001 to 17500	5.374.508,76	6,8%	333	2,8%
Euro 17501 to 20000	3.654.252,23	4,6%	196	1,6%
Euro 22501 to 25000	4.820.895,83	6,1%	218	1,8%
Euro 25001 to 50000	8.368.698,97	10,6%	269	2,2%
Euro 50001 to 100000	960.942,74	1,2%	16	0,1%
Greater Euro 100000	0,00	0,0%	0	0,0%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,0%</b>	<b>11.958</b>	<b>100,0%</b>

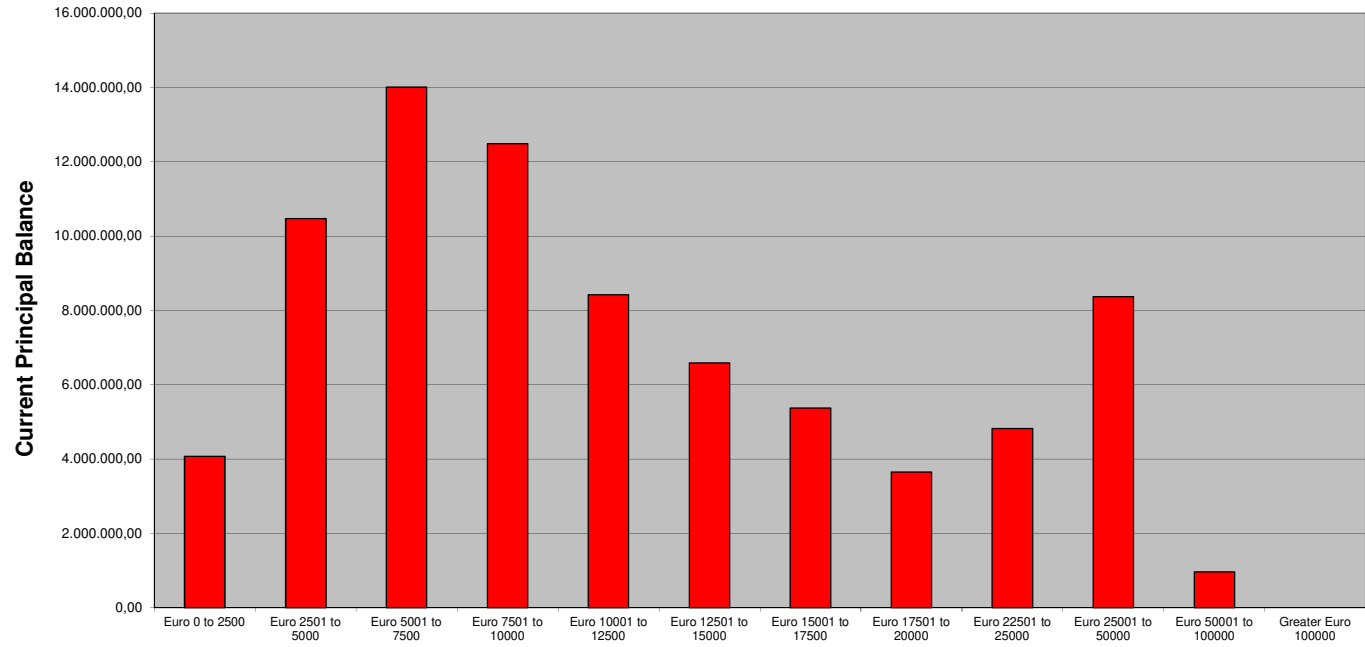
<b>Statistics</b>	<b>in EUR</b>
Average Amount	6.624,38



**ABEST 16  
Monthly Investor Report**

**6.1 Current PB (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



**ABEST 16  
Monthly Investor Report**

**7. Borrower Concentration**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	69.437,19	0,09%	1
2	68.861,41	0,09%	1
3	68.773,26	0,09%	1
4	66.814,04	0,08%	2
5	65.999,79	0,08%	1
6	64.398,67	0,08%	1
7	63.093,67	0,08%	1
8	62.921,29	0,08%	1
9	62.149,04	0,08%	1
10	57.780,44	0,07%	1
11	56.938,60	0,07%	1
12	55.806,18	0,07%	1
13	54.514,47	0,07%	1
14	54.085,82	0,07%	1
15	53.899,47	0,07%	1
16	52.602,18	0,07%	2
17	51.912,58	0,07%	6
18	51.250,89	0,06%	1
19	51.032,55	0,06%	1
20	49.558,40	0,06%	1
	<b>1.181.829,94</b>	<b>1,49%</b>	<b>27</b>

**ABEST 16  
Monthly Investor Report**

**8. Geographical Distribution**

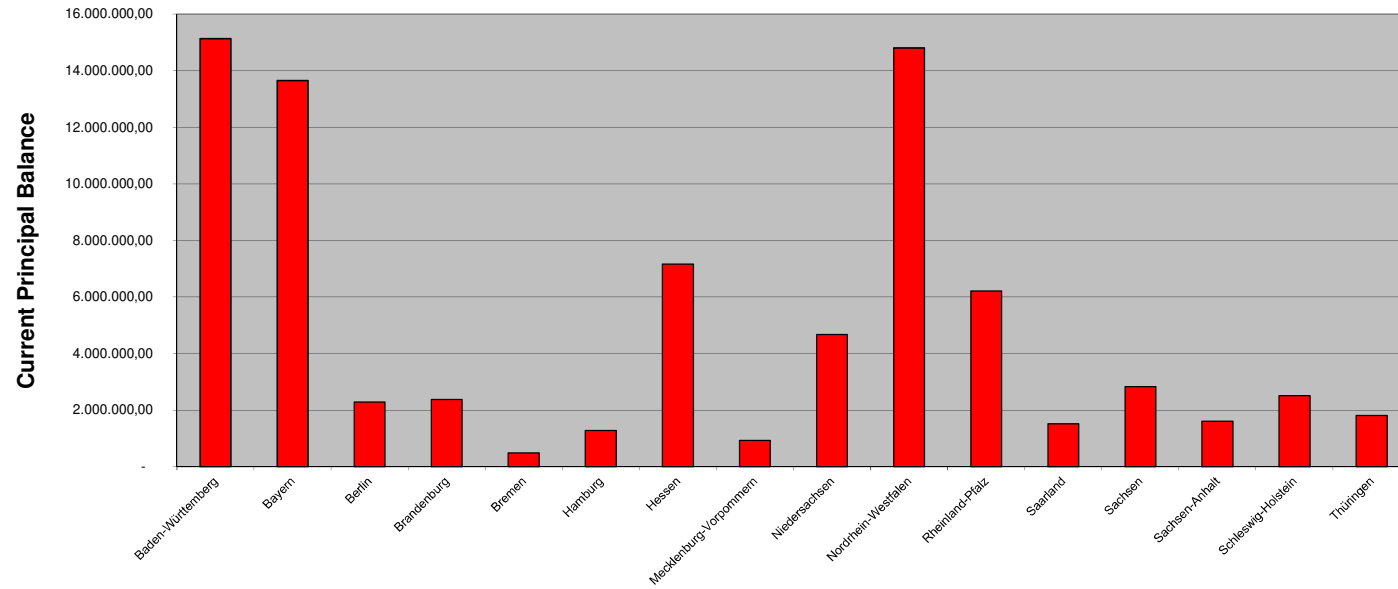
Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	- 0,00	0,0%	-	0,0%
Baden-Württemberg	15.130.852,63	19,1%	2.377	19,9%
Bayern	13.652.774,19	17,2%	2.000	16,7%
Berlin	2.278.644,19	2,9%	300	2,5%
Brandenburg	2.369.407,74	3,0%	323	2,7%
Bremen	486.521,57	0,6%	72	0,6%
Hamburg	1.274.782,14	1,6%	175	1,5%
Hessen	7.153.240,59	9,0%	1.051	8,8%
Mecklenburg-Vorpomr	926.949,64	1,2%	180	1,5%
Niedersachsen	4.667.814,47	5,9%	716	6,0%
Nordrhein-Westfalen	14.807.874,99	18,7%	2.181	18,2%
Rheinland-Pfalz	6.211.514,62	7,8%	953	8,0%
Saarland	1.516.830,37	1,9%	242	2,0%
Sachsen	2.826.598,66	3,6%	404	3,4%
Sachsen-Anhalt	1.604.156,20	2,0%	252	2,1%
Schleswig-Holstein	2.503.459,52	3,2%	424	3,5%
Thüringen	1.802.906,34	2,3%	308	2,6%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,00%</b>	<b>11.958</b>	<b>100,00%</b>

**ABEST 16  
Monthly Investor Report**

**8.1 Geographical Distribution (Graph)**

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No	48					
Monthly Period	01.11.2022 - 30.11.2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		



**ABEST 16  
Monthly Investor Report**

**9. Object Type**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	54.775.242,67	69,1%	7.347	61,44%
Used	24.439.085,19	30,9%	4.611	38,56%
<b>Total</b>	<b>79.214.327,86</b>	<b>100%</b>	<b>11.958</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	67.937.325,00	85,76%	10.134	84,75%
LCV	11.277.002,86	14,24%	1.824	15,25%
<b>Total</b>	<b>79.214.327,86</b>	<b>100%</b>	<b>11.958</b>	<b>100%</b>

**ABEST 16  
Monthly Investor Report**

**10. Insurances**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	19.690.990,59	24,9%	3.595	30,1%
Without CPI	59.523.337,27	75,1%	8.363	69,9%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,0%</b>	<b>11.958</b>	<b>100,0%</b>

ABEST 16  
Monthly Investor Report

11. Type of Contract

Reporting Date	05/12/2022					
Payment Date	21/12/2022					
Period No	48					
Monthly Period	01.11.2022 - 30.11.2022					
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022	=	

Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
No	29.753.776,29	37,6%	7.407	61,9%
Yes	41.059.939,08	51,8%	3.606	30,2%
- of which ballon rates	32.138.544,83	40,6%	n.a	n.a
- of which regular installments	8.921.394,25	11,3%	n.a	n.a
PCP (Formula)	8.400.612,49	10,6%	945	7,9%
- of which ballons	6.435.711,82	8,1%	n.a	n.a
- of which regular installments	1.964.900,67	2,5%	n.a	n.a
<b>Total</b>	<b>79.214.327,86</b>	<b>100%</b>	<b>11.958</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	8	0,2%	117.414	90,6%
37 to 48 months	1.162	32,2%	13.701.443	92,0%
49 to 60 months	1.409	39,1%	14.971.944	81,0%
61 to 72 months	523	14,5%	6.459.498	63,9%
73 to 96 months	504	14,0%	5.809.640	58,1%
<b>Total</b>	<b>3.606</b>	<b>100%</b>	<b>41.059.939,08</b>	<b>78,1%</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	2.448	67,9%	26.499.181,69	90,2%
bis 24	807	22,4%	9.813.111,25	63,3%
bis 36	320	8,9%	4.317.040,59	48,9%
bis 48	15	0,4%	165.091,55	2,3%
bis 60	10	0,3%	176.736,66	1,8%
bis 72	6	0,2%	88.777,34	1,3%
<b>Total</b>	<b>3.606</b>	<b>100%</b>	<b>41.059.939,08</b>	<b>78,1%</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	0	0,0%	-	0,0%
37 to 48 months	222	23,5%	2.308.367,63	94,5%
49 to 60 months	273	28,9%	2.343.137,43	79,8%
61 to 72 months	144	15,2%	1.221.836,46	67,1%
73 to 96 months	306	32,4%	2.527.270,97	62,6%
<b>Total</b>	<b>945</b>	<b>100%</b>	<b>8.400.612,49</b>	<b>76,5%</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	622	65,8%	5.256.087	88,1%
bis 24	279	29,8%	2.594.190	60,5%
bis 36	43	4,6%	533.657	47,3%
bis 48	0	0,0%	0	0,0%
bis 60	0	0,0%	0	0,0%
bis 72	1	0,1%	16.678	1,4%
<b>Total</b>	<b>945</b>	<b>100%</b>	<b>8.400.612,49</b>	<b>76,5%</b>

**ABEST 16  
Monthly Investor Report**

**12. Payment Methods**

Reporting Date	05/12/2022	
Payment Date	21/12/2022	
Period No	48	
Monthly Period	01.11.2022 - 30.11.2022	
Interest Period	from 21/11/2022	to 21/12/2022 = 30 days
Collection Period	from 01/11/2022	to 30/11/2022

<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	75.747.079,26	95,6%	11.573	96,8%
Other	3.467.248,60	4,4%	385	3,2%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,0%</b>	<b>11.958</b>	<b>100,0%</b>

<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	79.214.327,86	100,0%	11.958	100,0%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,0%</b>	<b>11.958</b>	<b>100,0%</b>

<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	72.166.957,55	91,1%	10.425	87,2%
NO	7.047.370,31	8,9%	1.533	12,8%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,0%</b>	<b>11.958</b>	<b>100,0%</b>

<i>Downpayment and Purchase Price in EUR</i>	<i>All contracts</i>	<i>Contracts with initial downpayment</i>
Weighted average downpayment	11.373,09	12.483,71
Average purchase price	26.608,50	28.395,49
<b>Downpayment in %</b>	<b>42,74%</b>	<b>43,96%</b>



**ABEST 16  
Monthly Investor Report**

**13. Customer Yield**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	4.432.922,13	5,60%	359	3,00%
1,01 to 2%	4.165.467,69	5,26%	590	4,93%
2,01 to 3%	17.444.420,75	22,02%	2.384	19,94%
3,01 to 4%	34.090.467,23	43,04%	5.089	42,56%
4,01 to 5%	14.678.509,73	18,53%	2.542	21,26%
5,01 to 6%	3.202.419,85	4,04%	737	6,16%
6,01 to 7%	1.135.799,00	1,43%	236	1,97%
7,01 to 8%	35.761,97	0,05%	12	0,10%
8,01 to 9%	2.344,16	0,00%	2	0,02%
9,01 to 10%	26.215,35	0,03%	7	0,06%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>79.214.327,86</b>	<b>100%</b>	<b>11.958,00</b>	<b>100%</b>

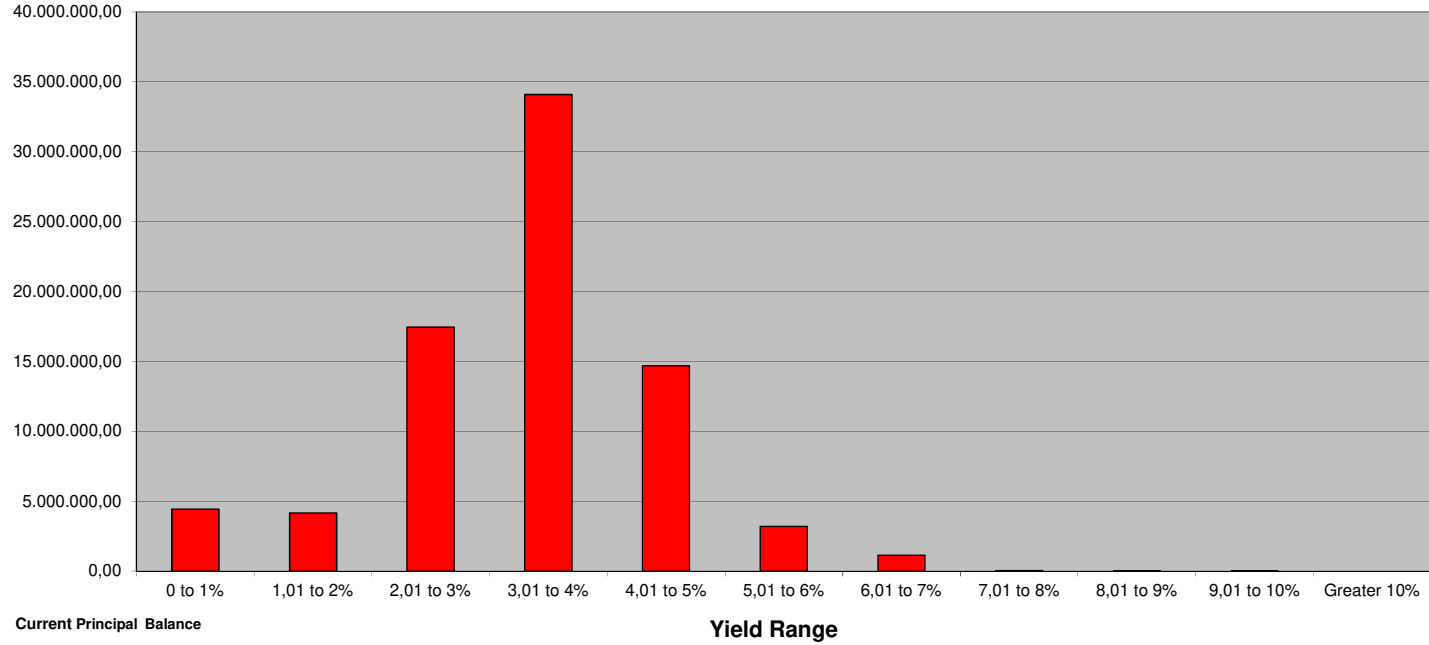
Statistics	in %
WA Interest	3,60

\* runs from .00 to .99

**ABEST 16  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



**ABEST 16  
Monthly Investor Report**

**14. Seasoning**

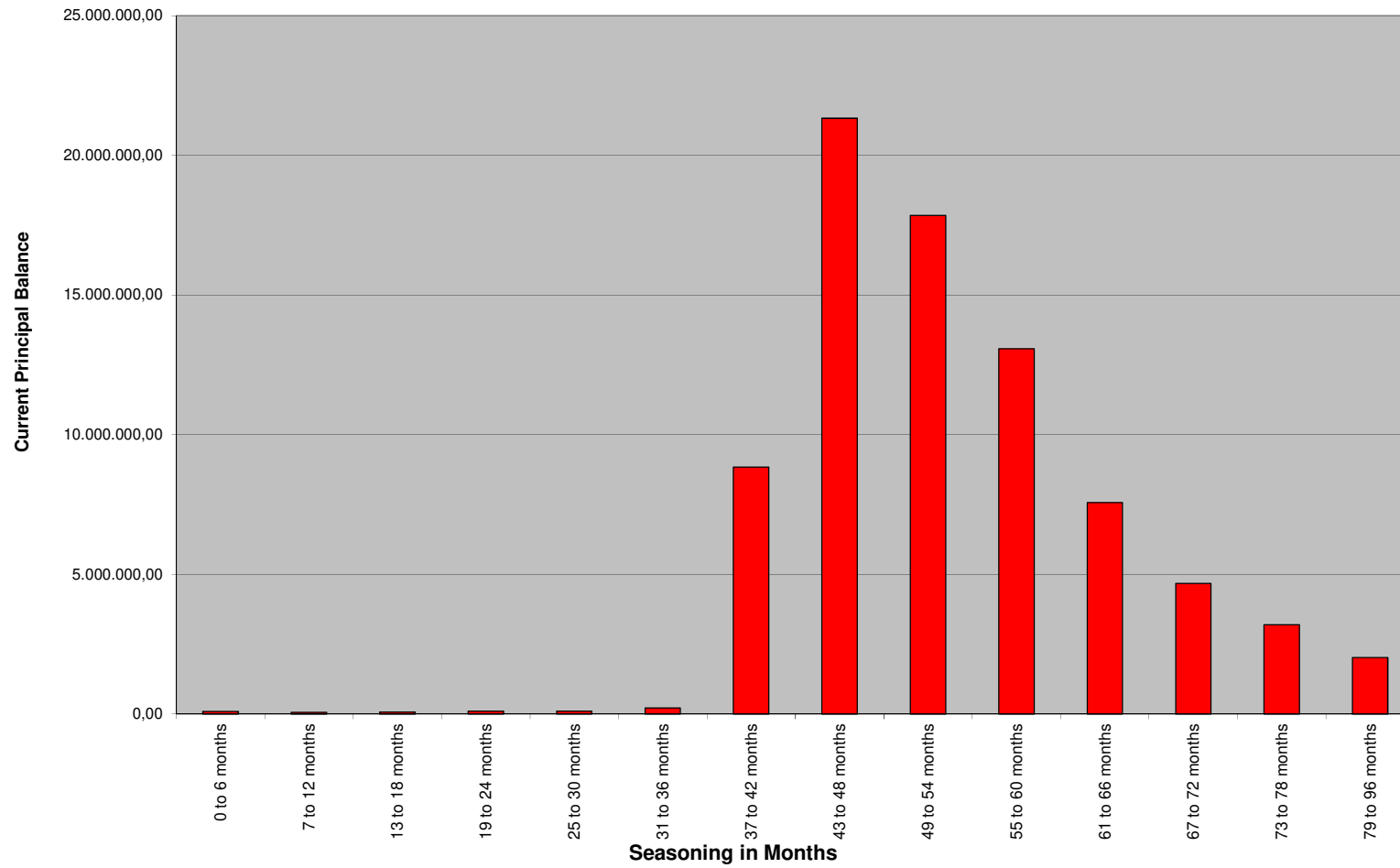
Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	92.030,68	0,12%	6	0,05%
7 to 12 months	66.325,09	0,08%	8	0,07%
13 to 18 months	73.172,39	0,09%	11	0,09%
19 to 24 months	99.085,36	0,13%	7	0,06%
25 to 30 months	106.006,01	0,13%	14	0,12%
31 to 36 months	214.918,27	0,27%	27	0,23%
37 to 42 months	8.835.898,81	11,15%	1.157	9,68%
43 to 48 months	21.334.406,20	26,93%	2.589	21,65%
49 to 54 months	17.846.540,02	22,53%	2.348	19,64%
55 to 60 months	13.072.062,80	16,50%	1.898	15,87%
61 to 66 months	7.572.680,32	9,56%	1.323	11,06%
67 to 72 months	4.678.158,72	5,91%	1.013	8,47%
73 to 78 months	3.200.488,69	4,04%	678	5,67%
79 to 96 months	2.022.554,50	2,55%	879	7,35%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,00%</b>	<b>11.958</b>	<b>100,00%</b>

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

**14.1 Seasoning (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



**ABEST 16  
Monthly Investor Report**

**15. Remaining Term**

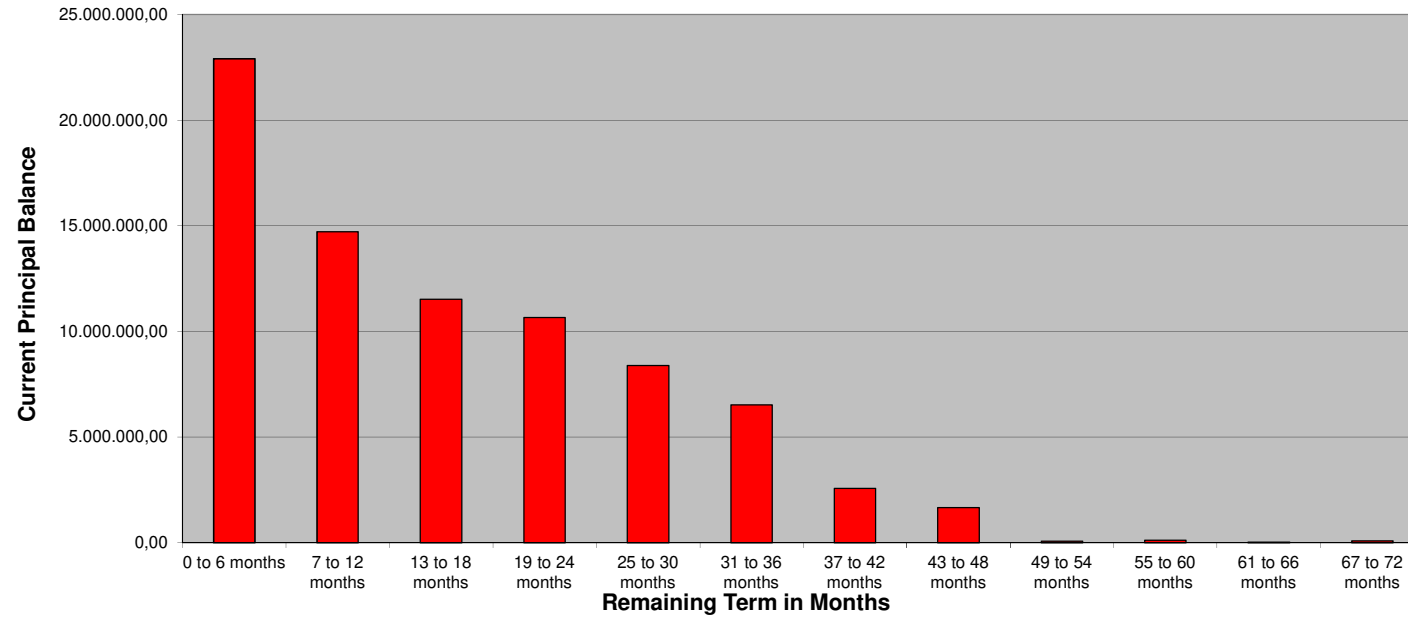
Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	22.906.017,88	28,92%	3.729	31,18%
7 to 12 months	14.716.406,34	18,58%	2.623	21,94%
13 to 18 months	11.514.828,41	14,54%	1.754	14,67%
19 to 24 months	10.657.168,77	13,45%	1.480	12,38%
25 to 30 months	8.391.375,74	10,59%	1.057	8,84%
31 to 36 months	6.514.826,33	8,22%	807	6,75%
37 to 42 months	2.575.680,91	3,25%	311	2,60%
43 to 48 months	1.655.831,46	2,09%	180	1,51%
49 to 54 months	67.455,37	0,09%	6	0,05%
55 to 60 months	109.281,29	0,14%	4	0,03%
61 to 66 months	17.779,91	0,02%	2	0,02%
67 to 72 months	87.675,45	0,11%	5	0,04%
73 to 96 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>79.214.327,86</b>	<b>100,00%</b>	<b>11.958</b>	<b>100,00%</b>

**ABEST 16  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	



**ABEST 16  
Monthly Investor Report**

**16. Original Term**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

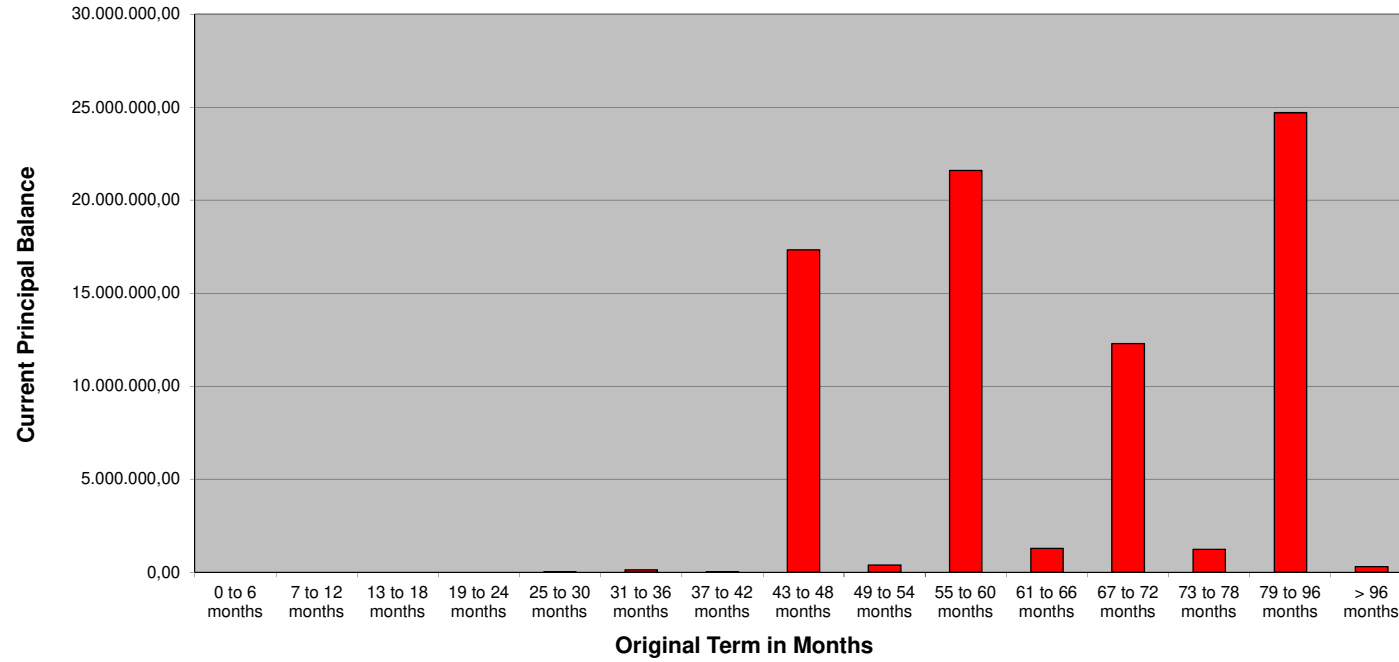
<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	0,00	0,00%	0	0,00%
7 to 12 months	0,00	0,00%	0	0,00%
13 to 18 months	0,00	0,00%	0	0,00%
19 to 24 months	0,00	0,00%	0	0,00%
25 to 30 months	5.006,56	0,01%	1	0,01%
31 to 36 months	125.991,19	0,16%	13	0,11%
37 to 42 months	13.812,04	0,02%	22	0,18%
43 to 48 months	17.320.892,52	21,87%	2.154	18,01%
49 to 54 months	380.544,78	0,48%	133	1,11%
55 to 60 months	21.586.699,95	27,25%	3.136	26,23%
61 to 66 months	1.273.970,32	1,61%	278	2,32%
67 to 72 months	12.281.701,84	15,50%	1.881	15,73%
73 to 78 months	1.216.761,80	1,54%	207	1,73%
79 to 96 months	24.709.314,16	31,19%	4.114	34,40%
> 96 months	299.632,70	0,38%	19	0,16%
<b>Total</b>	<b>79.214.327,86</b>	<b>100%</b>	<b>11.958,00</b>	<b>100%</b>

<b>Statistics</b>	
WA Original Term	69,20

**ABEST 16  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	





**ABEST 16  
Monthly Investor Report**

**17. Manufacturer**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

<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	44.351.623,17	55,99%	8.524	71,28%
Lancia	98.214,74	0,12%	27	0,23%
Alfa Romeo	3.861.217,89	4,87%	414	3,46%
Maserati	483.730,78	0,61%	18	0,15%
Jeep	12.572.094,04	15,87%	1.117	9,34%
others	17.847.447,24	22,53%	1.858	15,54%
-> Ferrari	0,00	0,00%	0	0,00%
-> Jaguar	4.049.315,79	5,11%	273	2,28%
-> LandRover	9.010.736,65	11,38%	612	5,12%
-> Chrysler	5.208,08	0,01%	4	0,03%
-> Dodge	188.359,42	0,24%	12	0,10%
-> others	4.593.827,30	5,80%	957	8,00%
	<b>79.214.327,86</b>	<b>100,00%</b>	<b>11.958,00</b>	<b>100,00%</b>

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

**18. Priority of Payments**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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	+ 8.161.034,76
1. Payable Expenses	- 0,16
2. to credit into Expenses Account the Withholding Amount	- -
3. Remuneration to the Trustee (including costs and expenses)	- 7.000,00
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	- 73.624,18
5. to pay pari passu and pro rata to the Swap Counterparty	- 1.433,01
6. Class A Interest Amount	- 5.755,65
7. Class B Interest Amount	- 33.375,00
8. Class C Interest Amount	- 48.750,00
9. Class D Interest Amount	- 52.333,33
10. Class E Interest Amount	- 45.145,83
11. to credit to the Reserve Account the Required Reserve Amount	- -
12. to pay pari passu and pro rata, the Class A Redemption Amount	- 3.784.539,73
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	- 4.109.077,87
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	- -
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	- -
22. Transaction Gain to the shareholders	- -

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

**19. Transaction Costs**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	=
Collection Period	from	01/11/2022	to	30/11/2022	30 days

<b>Transaction Costs</b>	91.600.000,0	-	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	0,16 €	-	<b>0,03</b>	<b>0,03</b>	<b>0,03</b>	<b>0,02</b>	<b>0,05</b>
Interest accrued for the Period	185.359,81 €	5.755,65 €	33.375,00 €	48.750,00 €	52.333,33 €	45.145,83 €	0,05 €
Interest Payments	185.359,81 €	5.755,65 €	33.375,00 €	48.750,00 €	52.333,33 €	45.145,83 €	0,05 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

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

**20. Swap Counterparty Data**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung Deutschland

**Swap Data**

Swap Type	IRS
Notional Amount	68.784.539,73
Fixed Rate	0,07
Floating Rate (Euribor)	1,4250
Net Swap Payments	-85.694,07

**ABEST 16  
Monthly Investor Report**

**21. Retention**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	3.784.539,73	4,78%
Class B Notes	18.000.000,00	22,72%
Class C Notes	20.000.000,00	25,25%
Class D Notes	16.000.000,00	20,20%
Class E Notes	11.000.000,00	13,89%
Class M Notes	26.600.000,00	33,58%

Retention Amount	EUR	%
Minimum Retention Class A	189.226,99	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	189.226,99	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.

**ABEST 16  
Monthly Investor Report**

**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	21/12/2022	=	30 days
Collection Period	30/11/2022		

		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 S.p.A. Niederlassung Deutschland</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

**ABEST 16  
Monthly Investor Report**

**23. Counterparties II**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**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**

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

**24. Issuer Information**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**Deal Name:** ABEST 16

**Issuer:** ABEST 16

**Seller of the Receivables:** FCA Bank S.p.A. Niederlassung Deutschland

**Servicer Name:** FCA Bank S.p.A. Niederlassung Deutschland

**Reporting Entity:** Ca-cib Milan

**Contact:** Doriana Bettini  
[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)



**ABEST 16  
Monthly Investor Report**

**25. Originator, Servicer**

Reporting Date	05/12/2022				
Payment Date	21/12/2022				
Period No	48				
Monthly Period	01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	= 30 days
Collection Period	from	01/11/2022	to	30/11/2022	

**Contact Details**

FCA Bank S.p.A. Niederlassung Deutschland

[heike.simon@fcagroup.com](mailto: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

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

**25. Glossary**

Reporting Date		05/12/2022				
Payment Date		21/12/2022				
Period No		48				
Monthly Period		01.11.2022 - 30.11.2022				
Interest Period	from	21/11/2022	to	21/12/2022	=	30 days
Collection Period	from	01/11/2022	to	30/11/2022		

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