

速利银丰 2023 年第一期个人汽车抵押贷款支持证券

(即：速利银丰中国 2023 年第一期个人汽车抵押贷款支持证券信托)

受托机构报告（第十四期）

受托机构管理信托财产应恪尽职守，履行诚实、信用、谨慎、有效管理义务。依据信托合同规定管理信托财产所产生的风险，由信托财产承担，即由发起机构交付的财产以及由受托机构对该财产运用后形成的财产承担；受托机构违背信托合同、处理信托事务不当使信托财产受到损失，由受托机构以固有财产进行赔偿，不足赔偿时，由信托财产承担。

信托合同编号：【665 2022-X665 001-001】

受托人：中国对外经济贸易信托有限公司（盖章）

报告日期：【2024 年 05 月 20 日】

受托人地址：北京市西城区复兴门内大街 28 号凯晨世贸中心中座 F6 层

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【2023】年【3】月【14】日，【速利银丰中国 2023 年第一期个人汽车抵押贷款支持证券信托】依法生效。经梅赛德斯-奔驰汽车金融有限公司提供融资所产生的及委托汽车贷款已合法信托予中国对外经济贸易信托有限公司（下称“本公司”）。作为受托机构，根据【2024】年【5】月【14】日【梅赛德斯-奔驰汽车金融有限公司】《贷款服务机构报告》、【2024】年【5】月【17】日中国工商银行股份有限公司北京市分行《资金保管机构报告》，本公司现向您报告本信托信托财产的管理、运用、处分及收益情况。本公司对本报告全部内容的真实性、准确性、完整性负责。

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1. 本报告内容仅在以下网站披露：

中国债券信息网（www.chinabond.com.cn）

中国货币网（www.chinamoney.com.cn）

北京金融资产交易所（www.cfae.cn）

2. 本报告内容根据月度贷款服务机构报告等报告内容编制。

3. 本报告金额单位均以人民币元计，本报告期限单位均以月计。

4. 收款期间为：【2024】年【4】月【1】日至【2024】年【4】月【30】日

一、机构介绍

机构类别	机构名称	机构地址	联系电话
受托机构	中国对外经济贸易信托有限公司	北京市西城区复兴门内大街 28 号 凯晨世贸中心中座 F6 层	010-59569727、010-57392729
贷款服务机构	梅赛德斯-奔驰汽车金融有限公司	中国北京市朝阳区望京街 8 号院 3 号楼 7 层 801、8 层 901 内 02 单元、9 层 1001、10 层 1101、11 层 1201	+86 10 8417 8313
资金保管机构	中国工商银行股份有限公司北京市分行	北京市西城区复兴门南大街 2 号 天银大厦 B 座	+86-10-65993739
登记托管机构	中央国债登记结算有限责任公司	北京市西城区金融大街 10 号	+86-10-88170748

二、证券概况

1. 证券日期概况

信托生效日	2023 年 03 月 14 日
本回收期期初日	2024 年 04 月 01 日
本回收期期末日	2024 年 04 月 30 日
本计息期期初日	2024 年 04 月 26 日
本计息期期末日	2024 年 05 月 26 日
计算方式	计息天数/365
本期本息兑付日	2024 年 05 月 27 日

2. 各档证券本金、利息还款情况

证券名称	本金初始余额	本期期初余额	本期本金还款金额	本金期末余额	还款比例 (%)
A 级证券	6,350,000,000.00	6,350,000,000.00	0.00	6,350,000,000.00	0.00%
次级证券	334,210,526.31	334,210,526.31	0.00	334,210,526.31	0.00%
总计	6,684,210,526.31	6,684,210,526.31	0.00	6,684,210,526.31	0.00%

证券名称	执行利率	利息支付金额	每 100 元支付利息	本金支付金额	每 100 元支付本金	总支付金额
A 级证券	2.90%	15,135,616.44	0.24	0.00	0.00	15,135,616.44
次级证券	0.00%	0.00		0.00		0.00
总计	-	15,135,616.44		0.00		15,135,616.44

三、资产池情况

1. 资产池整体表现情况

抵押贷款状态	金额	金额占比 (%)	笔数	笔数占比 (%)
正常贷款	6,620,557,838.49	98.80%	77,859	98.97%
拖欠 1 至 30 天贷款	72,160,773.08	1.08%	745	0.95%
拖欠 31 至 60 天贷款	4,407,368.19	0.07%	38	0.05%
拖欠 61 至 90 天贷款	2,281,143.01	0.03%	14	0.02%
拖欠 90 天以上贷款	1,488,485.74	0.02%	14	0.02%
总计	6,700,895,608.51	100.00%	78,670	100.00%
拖欠 90 天以上贷款	1,488,485.74	0.02%	14	0.02%
回购或替换贷款	0.00	0.00%	0	0.00%

处置状态	违约贷款金额	占初始起算日金额占比 (%)	违约贷款笔数	占初始起算日笔数占比 (%)
非诉讼类处置	97,115.81	0.00%	16	0.03%
诉讼类处置：	188,530.76	0.00%	3	0.01%
进入诉讼准备程序	33.68	0.00%	1	0.00%
进入法庭受理程序	0.00	0.00%	0	0.00%
进入执行拍卖程序	188,497.08	0.00%	2	0.00%
经处置已核销	4,521,372.76	0.06%	29	0.06%
汇总	4,807,019.33	0.07%	48	0.10%

2. 累计违约情况

期数	信托计算日	累计违约率
第 1 期	2023-03	0.00%
第 2 期	2023-04	0.00%
第 3 期	2023-05	0.00%
第 4 期	2023-06	0.00%
第 5 期	2023-07	0.01%
第 6 期	2023-08	0.02%
第 7 期	2023-09	0.02%
第 8 期	2023-10	0.03%
第 9 期	2023-11	0.04%
第 10 期	2023-12	0.04%
第 11 期	2024-01	0.05%
第 12 期	2024-02	0.05%
第 13 期	2024-03	0.06%
第 14 期	2024-04	0.07%

3. 现金流归集表

信托计算日	期初本金总余额	本期应收本金	本期应收利息	期末本金总余额
03/2023	7,245,893,267.55	1,533,155,997.42	135,132,025.56	7,227,811,633.34
04/2023	7,227,811,633.34	359,708,362.12	29,119,665.33	7,225,149,810.21
05/2023	7,225,149,810.21	383,590,703.27	30,341,597.53	7,223,709,866.14
06/2023	7,223,709,866.14	390,154,542.05	29,780,377.50	7,222,858,065.34
07/2023	7,222,858,065.34	406,887,343.51	29,980,671.84	7,222,618,858.90
08/2023	7,222,618,858.90	424,696,693.08	29,975,295.10	7,222,089,009.46
09/2023	7,222,089,009.46	431,880,586.23	29,652,777.15	7,221,132,693.28
10/2023	7,221,132,693.28	444,634,059.20	29,839,932.52	7,220,698,768.38
11/2023	7,220,698,768.38	455,224,494.83	29,431,913.99	7,221,057,173.87
12/2023	7,221,057,173.87	466,982,678.18	29,451,906.78	7,222,201,656.90
01/2024	7,222,201,656.90	486,683,053.17	29,648,490.60	7,223,788,444.96
02/2024	7,223,788,444.96	476,739,300.69	28,673,034.56	7,223,749,971.44
03/2024	7,223,749,971.44	522,913,635.13	29,690,374.08	7,224,751,563.99
04/2024	7,224,751,563.99	523,532,998.33	29,148,509.18	7,226,153,006.41
05/2024	7,226,153,006.41	491,886,546.13	27,572,409.28	6,734,266,460.28
06/2024	6,734,266,460.28	474,866,847.73	25,753,112.52	6,259,399,612.55
07/2024	6,259,399,612.55	456,055,962.87	23,968,868.12	5,803,343,649.68
08/2024	5,803,343,649.68	438,332,294.57	22,238,634.66	5,365,011,355.11
09/2024	5,365,011,355.11	418,746,607.89	20,563,315.53	4,946,264,747.22
10/2024	4,946,264,747.22	409,586,355.92	18,950,646.98	4,536,678,391.30
11/2024	4,536,678,391.30	400,297,875.02	17,369,767.96	4,136,380,516.28
12/2024	4,136,380,516.28	390,190,291.21	15,823,622.23	3,746,190,225.07
01/2025	3,746,190,225.07	378,940,052.63	14,316,013.64	3,367,250,172.44
02/2025	3,367,250,172.44	360,827,528.24	12,847,842.25	3,006,422,644.20
03/2025	3,006,422,644.20	350,928,866.55	11,446,009.91	2,655,493,777.65
04/2025	2,655,493,777.65	328,455,029.05	10,076,740.23	2,327,038,748.60
05/2025	2,327,038,748.60	308,431,843.12	8,790,480.29	2,018,606,905.48
06/2025	2,018,606,905.48	283,472,328.01	7,577,151.25	1,735,134,577.47
07/2025	1,735,134,577.47	249,029,702.98	6,464,945.89	1,486,104,874.49
08/2025	1,486,104,874.49	213,115,693.38	5,494,220.84	1,272,989,181.11
09/2025	1,272,989,181.11	174,625,538.96	4,676,682.93	1,098,363,642.15
10/2025	1,098,363,642.15	158,504,541.51	4,024,365.95	939,859,100.64
11/2025	939,859,100.64	144,454,648.04	3,433,594.36	795,404,452.60
12/2025	795,404,452.60	131,818,523.08	2,896,857.01	663,585,929.52
01/2026	663,585,929.52	118,123,068.85	2,410,806.73	545,462,860.67
02/2026	545,462,860.67	101,335,358.74	1,980,951.74	444,127,501.93
03/2026	444,127,501.93	90,826,078.22	1,618,496.84	353,301,423.71
04/2026	353,301,423.71	76,716,359.12	1,292,775.84	276,585,064.59
05/2026	276,585,064.59	64,866,747.82	1,014,231.74	211,718,316.77
06/2026	211,718,316.77	54,567,122.17	774,700.39	157,151,194.60
07/2026	157,151,194.60	45,122,032.19	571,227.24	112,029,162.41
08/2026	112,029,162.41	37,697,068.49	403,209.25	74,332,093.92
09/2026	74,332,093.92	30,423,981.55	266,396.67	43,908,112.37
10/2026	43,908,112.37	19,494,027.88	158,658.89	24,414,084.49
11/2026	24,414,084.49	12,033,277.57	89,956.92	12,380,806.92
12/2026	12,380,806.92	6,995,241.19	46,790.82	5,385,565.73
01/2027	5,385,565.73	3,739,210.64	20,288.06	1,646,355.09

02/2027	1,646,355.09	1,271,633.72	6,268.12	374,721.37
03/2027	374,721.37	374,721.37	1,535.89	0.00

4. 资产池现金流入情况及证券兑付情况

科目		上次报告期	本次报告期
(1) 利息收入	正常回收	27,514,945.56	27,314,344.41
	提前偿还	1,701,056.48	1,600,899.82
	拖欠金额	474,372.04	233,264.95
	违约回收	1,869.69	0.00
	回购款	0.00	0.00
	合计	29,692,243.77	29,148,509.18
(2) 本金回收款	正常回收	460,724,881.32	467,750,512.81
	提前偿还	55,624,163.68	52,538,917.88
	拖欠金额	6,564,590.13	3,243,567.64
	违约回收	160,592.68	12,000.00
	回购款	0.00	0.00
	合计	523,074,227.81	523,544,998.33
(3) 其他收入	合格投资收入	259,457.80	0.00
	一般准备金提取金额	0.00	0.00
	混合准备金提取金额	0.00	0.00
	上期转存	0.00	0.00
	合计	259,457.80	0.00
(4) 回收款总计		553,025,929.38	552,693,507.51

5. 证券兑付情况

付款顺序	上次报告期	本次报告期
(1) 税款	968,601.35	950,863.98
(2) 受托机构费用和支付中债登费用	164,633.02	159,322.28
(3) 管理费用和贷款服务费用	964,321.15	1,069,243.97
(4) 向 A 级证券持有人支付利息金额	15,640,136.99	15,135,616.44
(5) 划入一般准备金账户金额	0.00	0.00
(6) 向 A 级证券持有人分配本金金额 (在持续购买期内, 划转至持续购买准备金账户)	524,457,077.37	525,257,397.90
转入下一回收期分配本金金额	0.00	0.00
(7) 向次级证券持有人支付利息金额	0.00	0.00
(8) 向次级证券持有人支付本金金额	0.00	0.00
(9) 赔偿款项	0.00	0.00
(10) 给发起机构的余款	10,831,159.50	10,121,062.94
总计	553,025,929.38	552,693,507.51

四、基础资产存续期总体信息

1. 入池资产笔数与金额特征

	初始起算日	上次报告期	本次报告期
贷款总笔数	47,784	76,950	78,670
贷款总户数	47,773	76,926	78,645
汽车贷款本金总额	7,245,893,267.55	6,700,294,486.62	6,700,895,608.51
单笔贷款最高本金余额	1,246,049.90	1,843,664.05	1,784,923.76
单笔贷款平均本金余额	151,638.48	87,073.35	85,177.27
担保贷款本金余额	7,245,893,267.55	6,700,294,486.62	6,700,895,608.51

2. 入池资产期限特征

	初始起算日	上次报告期	本次报告期
加权平均合同期限	33.69	35.67	35.81
加权平均剩余期限	27.45	18.55	18.34
加权平均账龄	6.24	17.13	17.47
单笔贷款最长到期期限	35	36	35
单笔贷款最短到期期限	6	0	0

3. 入池资产利率特征

	初始起算日	上次报告期	本次报告期
加权平均贷款利率	4.72%	4.65%	4.62%
最高贷款利率	12.78%	12.78%	12.78%
最低贷款利率	0.00%	0.00%	0.00%

4. 入池资产抵押物特征

	初始起算日	上次报告期	本次报告期
入池抵押物 初始评估价值合计	19,469,973,355.00	31,273,514,794.00	32,053,657,718.00
加权平均 初始贷款价值比 (LTV)	57.89	60.24	60.50

5. 入池资产借款人特征

	初始起算日	上次报告期	本次报告期
加权平均年龄	37.00	38.00	38.00
30-40岁借款人贷款金额占比	46.01	45.13	44.87

借款人加权平均年收入	399,762.59	18,043,033.52	17,636,495.54
借款人加权平均收入债务比	48.01	28.79	28.28

6. 入池资产贷款用途

所有“汽车贷款”皆为客户购车之目的。

五、基础资产存续期分布信息

1. 贷款分布

(1) 未偿本金余额分布

未偿本金余额	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 50,000.00000	78,793,915.82	1.09%	588,972,583.61	8.79%	624,552,077.24	9.32%
> 50,000.00000 and <= 100,000.00000	850,376,485.30	11.74%	2,453,911,624.83	36.62%	2,516,281,304.53	37.55%
> 100,000.00000 and <= 150,000.00000	1,918,421,112.01	26.48%	1,751,992,678.87	26.15%	1,678,663,606.19	25.05%
> 150,000.00000 and <= 200,000.00000	1,920,519,532.05	26.50%	852,383,969.28	12.72%	790,644,814.70	11.80%
> 200,000.00000 and <= 250,000.00000	838,454,011.09	11.57%	358,928,354.26	5.36%	348,021,488.47	5.19%
> 250,000.00000 and <= 300,000.00000	656,031,029.65	9.05%	182,723,504.59	2.73%	178,404,435.54	2.66%
> 300,000.00000 and <= 350,000.00000	349,761,020.27	4.83%	120,824,016.97	1.80%	116,398,477.17	1.74%
> 350,000.00000 and <= 400,000.00000	146,590,255.31	2.02%	78,036,181.47	1.16%	83,919,259.98	1.25%
> 400,000.00000	486,945,906.05	6.72%	312,521,572.74	4.66%	364,010,144.69	5.43%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(2) 银保监会贷款五级分类分布

银保监会贷款分类	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
可疑	0.00	0.00%	1,591,829.90	0.02%	1,419,601.91	0.02%
正常	7,245,893,267.55	100.00%	6,684,004,390.20	99.76%	6,685,631,784.81	99.77%
次级	0.00	0.00%	2,370,440.77	0.04%	3,343,770.20	0.05%
关注	0.00	0.00%	12,327,825.75	0.18%	10,500,451.59	0.16%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(3) 贷款利率类型分布

利率类型	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
固定利率	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(4) 当前执行的年利率分布

年利率	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0.0000%	38,616,458.04	0.53%	70,369,866.53	1.05%	82,275,345.32	1.23%
> 0.0000% and <= 3.0000%	1,766,254,519.91	24.38%	1,615,556,948.30	24.11%	1,638,844,546.85	24.46%
> 3.0000% and <= 6.0000%	4,582,686,992.91	63.25%	4,033,548,234.11	60.20%	3,987,012,954.82	59.50%
> 6.0000% and <= 9.0000%	816,847,217.00	11.27%	944,881,449.82	14.10%	959,206,641.36	14.31%
> 9.0000% and <= 12.0000%	37,640,701.61	0.52%	32,803,582.75	0.49%	30,759,536.89	0.46%
> 12.0000%	3,847,378.08	0.05%	3,134,405.11	0.05%	2,796,583.27	0.04%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(5) 担保情况分布

担保情况	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
担保	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(6) 贷款合同期限分布

合同期限	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 6 and <= 12	7,424,423.94	0.10%	1,556,887.74	0.02%	1,458,308.10	0.02%
> 12 and <= 18	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 18 and <= 24	1,726,252,058.32	23.82%	751,202,793.79	11.21%	689,441,616.57	10.29%
> 24 and <= 30	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 30 and <= 36	5,206,978,451.81	71.86%	5,461,193,894.96	81.51%	5,512,535,992.37	82.27%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	266,217,322.41	3.67%	403,169,663.00	6.02%	411,166,876.61	6.14%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	39,021,011.07	0.54%	83,171,247.13	1.24%	86,292,814.86	1.29%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(7) 贷款账龄分布

账龄	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%

> 0 and <= 6	4,962,670,953.34	68.49%	508,531,896.53	7.59%	422,921,035.98	6.31%
> 6 and <= 12	1,526,368,866.11	21.07%	1,317,906,227.56	19.67%	1,371,475,557.79	20.47%
> 12 and <= 18	435,737,992.19	6.01%	1,566,161,124.98	23.37%	1,600,183,162.11	23.88%
> 18 and <= 24	159,452,416.89	2.20%	2,613,088,576.05	39.00%	2,416,560,726.38	36.06%
> 24 and <= 30	161,439,777.83	2.23%	461,975,429.82	6.89%	636,519,986.83	9.50%
> 30 and <= 36	223,261.19	0.00%	164,995,270.09	2.46%	177,326,642.59	2.65%
> 36 and <= 42	0.00	0.00%	53,092,498.64	0.79%	54,142,651.50	0.81%
> 42 and <= 48	0.00	0.00%	14,466,963.10	0.22%	21,696,665.00	0.32%
> 48 and <= 54	0.00	0.00%	76,499.85	0.00%	69,180.33	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(8) 贷款剩余期限分布

剩余期限	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0	0.00	0.00%	47,779.99	0.00%	77,175.82	0.00%
> 0 and <= 6	27,232,310.97	0.38%	342,356,228.82	5.11%	309,511,394.42	4.62%
> 6 and <= 12	191,437,722.42	2.64%	786,056,198.93	11.73%	924,794,228.25	13.80%
> 12 and <= 18	645,328,587.35	8.91%	2,547,875,079.53	38.03%	2,415,767,174.96	36.05%
> 18 and <= 24	1,329,865,930.99	18.35%	1,557,765,415.44	23.25%	1,591,934,086.53	23.76%
> 24 and <= 30	1,531,636,217.35	21.14%	1,209,018,896.90	18.04%	1,226,082,836.93	18.30%
> 30 and <= 36	3,520,392,498.47	48.58%	257,174,887.01	3.84%	232,728,711.60	3.47%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(9) 还款方式分布

本金还款方式	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
直接付款	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(10) 贷款消费用途分布

消费用途	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
分期付款	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(11) 贷款类型分布

贷款类型	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
分期付款贷款	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

2. 借款人分布

(1) 年龄分布

借款人年龄	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
<= 18	741,855.64	0.01%	0.00	0.00%	368,018.27	0.01%
> 0 and <= 18	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 18 and <= 20	24,890,424.25	0.34%	8,868,283.67	0.13%	8,947,990.96	0.13%
> 20 and <= 30	1,668,371,778.24	23.03%	1,337,155,642.67	19.96%	1,337,171,015.33	19.96%
> 30 and <= 40	3,356,273,133.90	46.32%	3,029,458,475.91	45.21%	3,016,765,592.71	45.02%
> 40 and <= 50	1,549,990,610.05	21.39%	1,594,122,158.52	23.79%	1,600,978,307.46	23.89%
> 50 and <= 60	582,825,079.86	8.04%	633,930,510.93	9.46%	635,920,182.16	9.49%
> 60 and <= 70	60,004,744.28	0.83%	92,377,580.99	1.38%	96,237,658.48	1.44%
> 70	2,795,641.33	0.04%	4,381,833.93	0.07%	4,506,843.14	0.07%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(2) 年收入分布

借款人收入	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 100,000.00000	672,480,177.60	9.28%	763,864,173.39	11.40%	773,095,321.78	11.54%
> 100,000.00000 and <= 200,000.00000	2,514,593,867.44	34.70%	2,364,153,908.80	35.28%	2,341,115,748.46	34.94%
> 200,000.00000 and <= 300,000.00000	1,772,574,597.92	24.46%	1,506,626,244.34	22.49%	1,494,039,414.33	22.30%

> 300,000.00000 and <= 400,000.00000	902,134,479.15	12.45%	767,946,760.94	11.46%	757,443,870.36	11.30%
> 400,000.00000 and <= 500,000.00000	301,545,404.66	4.16%	272,181,897.42	4.06%	276,365,194.91	4.12%
> 500,000.00000 and <= 600,000.00000	552,388,064.13	7.62%	491,621,575.14	7.34%	501,289,126.93	7.48%
> 600,000.00000 and <= 700,000.00000	19,837,776.25	0.27%	15,488,578.47	0.23%	15,360,511.22	0.23%
> 700,000.00000 and <= 800,000.00000	106,174,972.84	1.47%	89,584,793.62	1.34%	90,342,459.45	1.35%
> 800,000.00000 and <= 900,000.00000	25,279,853.78	0.35%	26,726,078.15	0.40%	28,456,709.92	0.42%
> 900,000.00000 and <= 1,000,000.00000	78,053,272.96	1.08%	71,581,353.39	1.07%	77,697,504.29	1.16%
> 1,000,000.00000	300,830,800.82	4.15%	330,519,122.96	4.93%	345,689,746.86	5.16%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(3) 行业分布

职业	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
交通运输、仓储和邮政业	192,860,985.28	2.66%	185,624,696.95	2.77%	184,787,173.83	2.76%
住宿和餐饮业	204,931,110.38	2.83%	201,198,941.38	3.00%	203,138,605.27	3.03%
信息传输、软件和信息技术服务业	318,534,922.29	4.40%	300,985,798.49	4.49%	302,980,691.97	4.52%
农、林、牧、渔业	93,878,346.21	1.30%	93,000,850.25	1.39%	94,295,437.97	1.41%
制造业	817,955,057.26	11.29%	769,337,000.41	11.48%	769,101,689.23	11.48%
卫生和社会工作	273,159,414.06	3.77%	253,470,211.18	3.78%	258,135,889.57	3.85%
国际组织	569,883.37	0.01%	529,447.37	0.01%	537,872.20	0.01%
居民服务、修理和其他服务业	336,311,769.38	4.64%	321,055,102.74	4.79%	323,368,970.03	4.83%
建筑业	517,245,333.72	7.14%	475,288,949.43	7.09%	482,013,425.45	7.19%
房地产业	176,955,370.51	2.44%	157,614,496.65	2.35%	157,492,343.62	2.35%
批发和零售业	2,268,220,632.00	31.30%	2,125,339,980.86	31.72%	2,115,590,790.91	31.57%
教育	487,442,390.10	6.73%	437,400,535.71	6.53%	432,079,883.18	6.45%
文化、体育和娱乐业	195,818,790.54	2.70%	184,836,231.41	2.76%	189,131,668.51	2.82%
水利、环境和公共设施管理业	22,813,190.04	0.31%	24,773,411.24	0.37%	23,860,132.30	0.36%
电力、热力、燃气及水生产和供应	63,119,112.87	0.87%	57,531,496.17	0.86%	56,440,345.38	0.84%
科学研究和技术服务业	395,081,641.54	5.45%	344,998,209.30	5.15%	341,580,124.20	5.10%
租赁和商务服务业	574,190,706.75	7.92%	503,905,190.44	7.52%	505,243,551.27	7.54%
采矿业	21,634,176.10	0.30%	23,640,326.30	0.35%	24,981,050.97	0.37%
金融业	285,170,435.15	3.94%	239,763,610.34	3.58%	236,135,962.65	3.52%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(4) 地区分布

所在省或直辖市	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
上海市	231,698,381.78	3.20%	221,765,405.76	3.31%	223,721,384.27	3.34%
云南省	162,582,234.28	2.24%	156,836,488.01	2.34%	157,978,901.58	2.36%
内蒙古自治区	70,633,206.35	0.97%	76,440,325.46	1.14%	77,814,640.53	1.16%
北京市	259,538,195.11	3.58%	213,104,031.02	3.18%	216,224,818.45	3.23%
吉林省	75,052,128.31	1.04%	78,906,546.55	1.18%	82,266,201.96	1.23%
四川省	375,352,229.14	5.18%	332,562,186.11	4.96%	323,333,399.08	4.83%
天津市	102,160,344.67	1.41%	106,979,856.03	1.60%	107,233,790.45	1.60%
宁夏自治区	20,851,968.26	0.29%	24,076,305.10	0.36%	25,452,145.81	0.38%
安徽省	275,732,219.02	3.81%	266,564,219.13	3.98%	262,722,132.23	3.92%
山东省	454,009,005.60	6.27%	430,268,352.09	6.42%	427,886,830.03	6.39%
山西省	84,929,059.13	1.17%	90,755,670.37	1.35%	96,513,147.40	1.44%
广东省	952,104,425.33	13.14%	764,446,369.05	11.41%	746,987,310.41	11.15%
广西自治区	106,217,550.27	1.47%	113,104,622.85	1.69%	111,477,109.94	1.66%
新疆自治区	54,340,776.50	0.75%	59,196,205.27	0.88%	63,563,288.80	0.95%
江苏省	687,786,652.15	9.49%	632,519,704.16	9.44%	625,491,051.87	9.33%
江西省	212,430,344.61	2.93%	175,291,296.02	2.62%	174,487,651.70	2.60%
河北省	313,125,098.61	4.32%	335,666,859.42	5.01%	341,970,824.08	5.10%
河南省	269,405,099.70	3.72%	263,144,990.49	3.93%	262,025,208.09	3.91%
浙江省	854,366,900.82	11.79%	799,767,932.07	11.94%	798,999,901.67	11.92%
海南省	29,724,064.36	0.41%	30,929,998.69	0.46%	33,319,231.69	0.50%
湖北省	252,373,544.92	3.48%	201,971,567.74	3.01%	199,209,837.22	2.97%
湖南省	221,691,177.89	3.06%	176,993,624.38	2.64%	174,310,101.90	2.60%
甘肃省	37,228,355.64	0.51%	48,800,716.02	0.73%	51,587,672.23	0.77%
福建省	358,959,552.93	4.95%	349,644,355.36	5.22%	354,089,168.38	5.28%
西藏自治区	6,583,768.85	0.09%	10,153,176.17	0.15%	11,940,915.79	0.18%
贵州省	122,701,290.94	1.69%	99,252,129.76	1.48%	97,773,354.53	1.46%
辽宁省	184,283,808.71	2.54%	189,941,637.86	2.83%	194,339,654.03	2.90%
重庆市	163,010,951.08	2.25%	129,395,126.43	1.93%	126,465,436.25	1.89%
陕西省	213,067,599.59	2.94%	221,406,092.48	3.30%	225,312,169.05	3.36%
青海省	21,925,299.71	0.30%	32,434,303.14	0.48%	33,355,292.76	0.50%
黑龙江省	72,028,033.29	0.99%	67,974,393.63	1.01%	73,043,036.33	1.09%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(5) 信用分数分布

信用分数	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
A	3,351,797,383.54	46.26%	2,804,924,420.51	41.86%	2,778,224,907.59	41.46%
B	3,253,157,528.48	44.90%	3,239,757,594.81	48.35%	3,261,514,572.25	48.67%
C	601,660,539.43	8.30%	616,259,322.18	9.20%	621,476,299.76	9.27%
D	39,277,816.10	0.54%	39,353,149.12	0.59%	39,679,828.91	0.59%
合计	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

六、存续期基础资产持续购买总体情况

1. 资产池持续运营情况

	上次报告期	本次报告期
购买总笔数	3,916	3,877
购买总本金余额	524,457,077.37	525,257,397.90
持续购买总笔数	3,916	3,877

2. 持续委托汽车贷款期限特征

	上次报告期	本次报告期
持续委托汽车贷款加权平均合同期限	35.74	35.57
持续委托汽车贷款加权平均剩余期限	25.16	24.55
持续委托汽车贷款加权平均账龄	10.58	11.03
持续委托汽车贷款贷款最长到期期限	35	35
持续委托汽车贷款贷款最短到期期限	6	6

3. 持续委托汽车贷款利率特征

	上次报告期	本次报告期
持续委托汽车贷款加权平均贷款利率	4.27%	4.07%
持续委托汽车贷款最高贷款利率	10.14%	12.78%
持续委托汽车贷款最低贷款利率	0.00%	0.00%

4. 持续委托汽车贷款担保特征

	上次报告期	本次报告期
持续委托汽车贷款的入池抵押物初始评估价值合计	1,677,670,349.00	1,694,393,806.00
持续委托汽车贷款加权平均初始贷款价值比 (LTV)	61.92	62.35

5. 持续委托汽车贷款借款人特征

	上次报告期	本次报告期

持续委托汽车贷款借款人加权平均年龄	38.00	37.00
持续委托汽车贷款 30-40 岁借款人的金额占比	42.18	43.90
持续委托汽车贷款借款人加权平均年收入	6,405,863.87	4,110,066.18
持续委托汽车贷款借款人加权平均收入债务比	26.81	141.19

6. 持续委托汽车贷款贷款用途

所有“汽车贷款”皆为客户购车之目的。

七、存续期基础资产持续购买分布信息

1. 贷款分布

(1) 未偿本金余额分布

未偿本金余额	初始起算日	占比	上次报告期	占比	本次报告期	占比
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 50,000.00000	78,793,915.82	1.09%	18,407,250.39	3.51%	17,659,452.81	3.36%
> 50,000.00000 and <= 100,000.00000	850,376,485.30	11.74%	106,980,587.19	20.40%	114,016,578.24	21.71%
> 100,000.00000 and <= 150,000.00000	1,918,421,112.01	26.48%	120,658,847.29	23.01%	124,130,280.34	23.63%
> 150,000.00000 and <= 200,000.00000	1,920,519,532.05	26.50%	89,943,579.59	17.15%	75,381,742.78	14.35%
> 200,000.00000 and <= 250,000.00000	838,454,011.09	11.57%	39,984,074.03	7.62%	31,607,169.73	6.02%
> 250,000.00000 and <= 300,000.00000	656,031,029.65	9.05%	24,038,174.99	4.58%	16,815,119.06	3.20%
> 300,000.00000 and <= 350,000.00000	349,761,020.27	4.83%	13,276,365.11	2.53%	12,662,446.17	2.41%
> 350,000.00000 and <= 400,000.00000	146,590,255.31	2.02%	13,851,120.12	2.64%	10,354,173.26	1.97%
> 400,000.00000	486,945,906.05	6.72%	97,317,078.66	18.56%	122,630,435.51	23.35%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(2) 银保监会贷款五级分类分布

银保监会 贷款分类	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
正常	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(3) 贷款利率类型分布

利率类型	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比

固定利率	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(4) 当前执行的年利率分布

年利率	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0.0000%	38,616,458.04	0.53%	17,715,667.66	3.38%	27,455,972.69	5.23%
> 0.0000% and <= 3.0000%	1,766,254,519.91	24.38%	168,315,118.65	32.09%	171,483,380.79	32.65%
> 3.0000% and <= 6.0000%	4,582,686,992.91	63.25%	258,199,398.06	49.23%	259,339,166.60	49.37%
> 6.0000% and <= 9.0000%	816,847,217.00	11.27%	79,804,064.26	15.22%	64,317,354.98	12.24%
> 9.0000% and <= 12.0000%	37,640,701.61	0.52%	422,828.74	0.08%	1,384,967.01	0.26%
> 12.0000%	3,847,378.08	0.05%	0.00	0.00%	1,276,555.83	0.24%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(5) 担保情况分布

担保情况	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
担保	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(6) 贷款合同期限分布

合同期限	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 6 and <= 12	7,424,423.94	0.10%	225,723.37	0.04%	255,433.24	0.05%
> 12 and <= 18	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 18 and <= 24	1,726,252,058.32	23.82%	62,461,636.56	11.91%	78,090,137.66	14.87%
> 24 and <= 30	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 30 and <= 36	5,206,978,451.81	71.86%	418,506,013.74	79.80%	396,228,073.57	75.44%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	266,217,322.41	3.67%	34,820,473.38	6.64%	41,409,945.51	7.88%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	39,021,011.07	0.54%	8,443,230.32	1.61%	9,273,807.92	1.77%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(7) 贷款账龄分布

账龄	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	4,962,670,953.34	68.49%	220,439,495.98	42.03%	187,684,077.56	35.73%
> 6 and <= 12	1,526,368,866.11	21.07%	148,191,368.78	28.26%	165,535,889.15	31.52%
> 12 and <= 18	435,737,992.19	6.01%	70,693,540.02	13.48%	82,426,943.88	15.69%
> 18 and <= 24	159,452,416.89	2.20%	42,047,141.29	8.02%	40,977,937.94	7.80%
> 24 and <= 30	161,439,777.83	2.23%	35,099,005.34	6.69%	40,647,890.62	7.74%
> 30 and <= 36	223,261.19	0.00%	4,540,002.31	0.87%	3,672,968.26	0.70%
> 36 and <= 42	0.00	0.00%	3,273,083.22	0.62%	4,311,690.49	0.82%
> 42 and <= 48	0.00	0.00%	173,440.43	0.03%	0.00	0.00%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(8) 贷款剩余期限分布

剩余期限	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	27,232,310.97	0.38%	5,318,654.29	1.01%	5,439,275.45	1.04%
> 6 and <= 12	191,437,722.42	2.64%	44,123,701.44	8.41%	47,153,445.96	8.98%
> 12 and <= 18	645,328,587.35	8.91%	59,060,799.96	11.26%	71,360,901.12	13.59%
> 18 and <= 24	1,329,865,930.99	18.35%	92,041,461.22	17.55%	95,352,388.40	18.15%
> 24 and <= 30	1,531,636,217.35	21.14%	161,267,516.53	30.75%	172,360,340.96	32.81%
> 30 and <= 36	3,520,392,498.47	48.58%	162,644,943.93	31.01%	133,591,046.01	25.43%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(9) 还款方式分布

本金还款方式	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
直接付款	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(10) 贷款消费用途分布

消费用途	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
分期付款	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(11) 贷款类型分布

贷款类型	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
分期付款贷款	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

2. 借款人分布

(1) 年龄分布

借记人年龄	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 18	741,855.64	0.01%	378,705.39	0.07%	187,472.02	0.04%
> 18 and <= 20	24,890,424.25	0.34%	1,516,571.29	0.29%	1,183,561.57	0.23%
> 20 and <= 30	1,668,371,778.24	23.03%	116,661,561.82	22.24%	115,276,386.86	21.95%
> 30 and <= 40	3,356,273,133.90	46.32%	224,954,159.37	42.89%	225,868,512.48	43.00%
> 40 and <= 50	1,549,990,610.05	21.39%	122,142,533.19	23.29%	123,404,017.68	23.49%
> 50 and <= 60	582,825,079.86	8.04%	48,121,515.76	9.18%	50,143,950.78	9.55%
> 60 and <= 70	60,004,744.28	0.83%	10,417,612.09	1.99%	9,193,496.51	1.75%
> 70	2,795,641.33	0.04%	264,418.46	0.05%	0.00	0.00%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(2) 年收入分布

借款人收入	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 100,000.00000	672,480,177.60	9.28%	66,370,886.94	12.66%	62,345,140.48	11.87%
> 100,000.00000 and <= 200,000.00000	2,514,593,867.44	34.70%	162,519,028.11	30.99%	159,424,767.03	30.35%
> 200,000.00000 and <= 300,000.00000	1,772,574,597.92	24.46%	105,555,031.40	20.13%	88,642,841.34	16.88%

> 300,000.00000 and <= 400,000.00000	902,134,479.15	12.45%	49,892,210.62	9.51%	54,359,107.07	10.35%
> 400,000.00000 and <= 500,000.00000	301,545,404.66	4.16%	25,747,068.14	4.91%	24,705,319.53	4.70%
> 500,000.00000 and <= 600,000.00000	552,388,064.13	7.62%	49,107,117.73	9.36%	43,293,608.81	8.24%
> 600,000.00000 and <= 700,000.00000	19,837,776.25	0.27%	1,410,383.54	0.27%	910,614.63	0.17%
> 700,000.00000 and <= 800,000.00000	106,174,972.84	1.47%	8,006,056.60	1.53%	6,568,077.82	1.25%
> 800,000.00000 and <= 900,000.00000	25,279,853.78	0.35%	3,789,201.44	0.72%	2,619,681.46	0.50%
> 900,000.00000 and <= 1,000,000.00000	78,053,272.96	1.08%	12,117,858.49	2.31%	16,631,232.37	3.17%
> 1,000,000.00000	300,830,800.82	4.15%	39,942,234.36	7.62%	65,757,007.36	12.52%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(3) 行业分布

职业	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
交通运输、仓储和邮政业	192,860,985.28	2.66%	13,885,168.01	2.65%	12,971,037.39	2.47%
住宿和餐饮业	204,931,110.38	2.83%	16,993,469.14	3.24%	12,920,534.91	2.46%
信息传输、软件和信息技术服务业	318,534,922.29	4.40%	25,736,829.56	4.91%	26,872,685.87	5.12%
农、林、牧、渔业	93,878,346.21	1.30%	8,596,942.79	1.64%	8,781,226.29	1.67%
制造业	817,955,057.26	11.29%	58,333,425.64	11.12%	61,233,839.93	11.66%
卫生和社会工作	273,159,414.06	3.77%	24,957,530.55	4.76%	17,896,078.81	3.41%
国际组织	569,883.37	0.01%	50,746.43	0.01%	0.00	0.00%
居民服务、修理和其他服务业	336,311,769.38	4.64%	27,037,093.58	5.16%	22,513,311.89	4.29%
建筑业	517,245,333.72	7.14%	44,903,399.06	8.56%	38,966,097.98	7.42%
房地产业	176,955,370.51	2.44%	12,456,527.40	2.38%	11,179,069.96	2.13%
批发和零售业	2,268,220,632.00	31.30%	154,296,073.99	29.42%	175,079,812.19	33.33%
教育	487,442,390.10	6.73%	29,049,244.68	5.54%	28,924,578.28	5.51%
文化、体育和娱乐业	195,818,790.54	2.70%	19,176,959.59	3.66%	19,646,229.66	3.74%
水利、环境和公共设施管理业	22,813,190.04	0.31%	1,017,057.53	0.19%	1,917,722.97	0.37%
电力、热力、燃气及水生产和供应业	63,119,112.87	0.87%	3,473,501.69	0.66%	3,111,224.46	0.59%
科学研究和技术服务业	395,081,641.54	5.45%	24,935,217.19	4.75%	25,850,410.22	4.92%
租赁和商务服务业	574,190,706.75	7.92%	40,157,138.11	7.66%	38,665,142.70	7.36%

采矿业	21,634,176.10	0.30%	3,373,993.87	0.64%	1,839,946.66	0.35%
金融业	285,170,435.15	3.94%	16,026,758.56	3.06%	16,888,447.73	3.22%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(4) 地区分布

所在省或直辖市	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
上海市	231,698,381.78	3.20%	18,048,842.89	3.44%	17,747,903.19	3.38%
云南省	162,582,234.28	2.24%	13,667,226.18	2.61%	13,568,920.59	2.58%
内蒙古自治区	70,633,206.35	0.97%	7,676,171.32	1.46%	7,273,828.65	1.38%
北京市	259,538,195.11	3.58%	21,664,059.85	4.13%	26,337,626.09	5.01%
吉林省	75,052,128.31	1.04%	9,460,487.58	1.80%	8,881,700.13	1.69%
四川省	375,352,229.14	5.18%	15,829,885.20	3.02%	17,006,049.62	3.24%
天津市	102,160,344.67	1.41%	9,182,872.67	1.75%	10,276,022.10	1.96%
宁夏自治区	20,851,968.26	0.29%	3,118,720.59	0.59%	2,783,302.28	0.53%
安徽省	275,732,219.02	3.81%	15,751,282.33	3.00%	17,071,182.17	3.25%
山东省	454,009,005.60	6.27%	34,137,979.40	6.51%	32,752,611.14	6.24%
山西省	84,929,059.13	1.17%	13,002,274.92	2.48%	7,420,919.89	1.41%
广东省	952,104,425.33	13.14%	45,231,076.89	8.62%	50,938,270.25	9.70%
广西自治区	106,217,550.27	1.47%	7,383,036.24	1.41%	5,703,275.06	1.09%
新疆自治区	54,340,776.50	0.75%	8,774,697.52	1.67%	7,299,153.17	1.39%
江苏省	687,786,652.15	9.49%	43,506,658.24	8.30%	45,142,247.02	8.59%
江西省	212,430,344.61	2.93%	12,243,434.44	2.33%	12,207,680.48	2.32%
河北省	313,125,098.61	4.32%	30,254,735.53	5.77%	33,547,006.22	6.39%
河南省	269,405,099.70	3.72%	19,651,595.39	3.75%	19,419,587.53	3.70%
浙江省	854,366,900.82	11.79%	63,346,260.60	12.08%	64,420,284.67	12.26%
海南省	29,724,064.36	0.41%	5,027,653.06	0.96%	2,170,253.35	0.41%
湖北省	252,373,544.92	3.48%	12,018,262.32	2.29%	13,547,587.41	2.58%
湖南省	221,691,177.89	3.06%	10,178,737.06	1.94%	10,685,531.93	2.03%
甘肃省	37,228,355.64	0.51%	5,776,780.69	1.10%	4,048,304.49	0.77%
福建省	358,959,552.93	4.95%	30,378,900.55	5.79%	32,593,735.19	6.21%
西藏自治区	6,583,768.85	0.09%	2,423,910.26	0.46%	2,854,249.10	0.54%
贵州省	122,701,290.94	1.69%	5,997,600.53	1.14%	7,785,161.52	1.48%
辽宁省	184,283,808.71	2.54%	19,034,323.74	3.63%	20,924,086.28	3.98%
重庆市	163,010,951.08	2.25%	7,321,717.90	1.40%	6,394,086.83	1.22%
陕西省	213,067,599.59	2.94%	20,816,883.43	3.97%	15,022,696.00	2.86%
青海省	21,925,299.71	0.30%	3,362,805.94	0.64%	2,861,822.91	0.54%

黑龙江省	72,028,033.29	0.99%	10,188,204.11	1.94%	6,572,312.64	1.25%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(5) 信用分数分布

信用分数	初始起算日		上次报告期		本次报告期	
	未偿本金余额	占比	未偿本金余额	占比	未偿本金余额	占比
A	3,351,797,383.54	46.26%	202,576,905.76	38.63%	197,536,938.30	37.61%
B	3,253,157,528.48	44.90%	268,237,136.37	51.15%	276,558,369.79	52.65%
C	601,660,539.43	8.30%	50,584,360.91	9.65%	48,581,662.06	9.25%
D	39,277,816.10	0.54%	3,058,674.33	0.58%	2,580,427.75	0.49%
合计	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

八、本期资产支持证券信用增级情况

本次交易通过设定优先级/次级资产支持证券结构、超额担保、收益补充超额担保以及设立准备金账户来实现信用增级。

1. 优先级/次级分层结构

	本回收期期末本金余额	占本金总余额的百分比
A 级证券	6,350,000,000.00	95.00%
次级证券	334,210,526.31	5.00%
总计	6,684,210,526.31	100.00%
超额担保	434,564,132.72	
调整后的资产池余额	7,118,774,659.03	
收益补充超额担保金额	107,378,347.38	
资产池余额	7,226,153,006.41	

2. 准备金账户

	前回收期期末账户余额	本回收期期末账户余额
一般准备金账户	71,192,168.14	71,192,168.14
混合准备金账户	0.00	0.00
持续购买准备金账户	0.00	0.00

九、资产存续期重大事件

事项	是否发生	备注
加速清偿事件	否	
权利完善事件	否	
提前摊还事件	否	

清仓回购事件	否	
受托清算事件	否	
受托机构替换事件	否	
贷款服务机构终止事件	否	
资金报告机构替换事件	否	
10%变动事件	否	
证券持有人大会	否	
其他影响证券本息兑付或投资者利益的事项	否	

十、报告接收情况说明：

本期受托人如期正常地收到贷款服务机构报告及资金保管机构报告。

十一、差错更正说明：

无

十二、备注及其他：

发行人将信托专户中的信托资金进行了合格投资，其形式为在资金保管机构的银行活期存款。

指标释义：

1. 累计违约率：就某一“回收期”而言，该“回收期”的“累计违约率”系指 A/B 所得的百分比，其中，A 在初始起算日至该回收期末的时间段内形成的所有“违约贷款”的“未偿还贷款本金额”之和，B 为初始起算日的“未偿还贷款本金总额”。
2. “违约汽车贷款”指任何委托汽车贷款 (i) 其债务人的任何分期付款（或一部分）拖欠超过 180 天；或者，(ii) 根据贷款服务机构的信贷和回收款政策该汽车贷款已经被宣布为违约，以较早者为准。
3. 初始起算日指【2022】年【10】月【31】日

信托执行经理：陈彦、王晨希

联系电话：010-59569727、010-57392729

传真：010-59568906

电子邮箱：chenyan11@sinochem.com、wangchenxi@sinochem.com

中国对外经济贸易信托有限公司（盖章）
【2024】年【5】月【20】日



SILVER ARROW CHINA 2023-1 RETAIL AUTO LOAN ASSET BACKED NOTE
(I.E.: SILVER ARROW CHINA 2023-1 RETAIL AUTO LOAN ASSET BACKED NOTE)

Trustee Report (Number [14])

The Trustee shall, during the course of managing the Trust Assets, strictly fulfil its duty and perform its obligations of honesty, trustworthiness, prudence and effective management. Risks arising from the management of the Trust Assets by the Trustee in accordance with the Trust Agreement shall be borne by the Trust Assets i.e. the property delivered by the Originator and the property which derives from the Trustee's application of the Trust Assets. The Trustee shall compensate any loss of the Trust Assets due to the Trustee's breach of the Trust Agreement or material negligence in dealing with issues relating to the Trust with its own assets. If the Trustee's own assets are not sufficient to cover the aforesaid loss, the remaining loss shall be borne by the Trust Assets.

Trust Agreement No.: [665 2022-X665 001 001]

Trustee: China Foreign Economy and Trade Trust Co., Ltd. (Chopped)

Reporting Date: 20-May-2024

Address of the Trustee: Floor 6, Central Tower, Chemsunny World Trade Center, No. 28 Fuxingmennei Street, Xicheng District, Beijing, People's Republic of China

Telephone: [010-57392729/59569727]

Fax: [010-59568906]

Company website: <http://www.fotic.com.cn>



On [14-Mar-2023] SILVER ARROW CHINA 2023-1 RETAIL AUTO LOAN ASSET BACKED NOTE was legally effective. On [14-Mar-2023], the Entrusted Loan Receivables as originated and entrusted by Mercedes Benz Auto Finance Ltd were legally transferred to China Foreign Economy and Trade Trust Co., Ltd (hereinafter referred to as the "Company"). In its capacity as the Trustee, the Company hereby reports to you the status of the management, application, disposal and revenues of the Trust Assets based on the Monthly Servicing Report by Mercedes Benz Auto Finance Ltd dated [14-May-2024] and the Account Bank Report by Industrial and Commercial Bank of China Limited Beijing Municipal Branch dated [17-May-2024], both in relation to SILVER ARROW CHINA 2023-1 RETAIL AUTO LOAN ASSET BACKED NOTE. The Company shall be responsible for the truthfulness, accuracy and completeness of all the content of this report.

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Notes: 1. The contents of this report may only be disclosed on the following websites: www.chinabond.com.cn, www.chinamoney.com.cn and www.cfae.cn

2. The content of this report is prepared on the basis of the Monthly Servicer Report.

3. The amount in this report is calculated in RMB and the report is made on a monthly basis.

4. The Collection Period: from [1-Apr-2024] to [30-Apr-2024]

1. Introduction of institutions

Institution	Name	Address	Telephone
Trustee	China Foreign Economy and Trade Trust Co., Ltd	Floor 6, Central Tower, Chemsunny World Trade Center, No. 28 Fuxingmennei Street, Xicheng District, Beijing, People's Republic of China	+86-10-57392729/59569727
Servicer	Mercedes Benz Auto Finance Ltd	801-7F, Unit 2-901-8F, 1001-9F, 1101-10F, 1201-11F, Building Three, 8 Wangjing Street, Chaoyang District, Beijing	+86-10-84178313/8312
Account Bank	Industrial and Commercial Bank of China Limited Beijing Municipal Branch	Building B, Tianyin Mansion, No. 2 Fuxingmen Street (S), Xicheng District, Beijing, People's Republic of China	+86-10-65993739
Registrar	China Central Depository And Clearing Co., Ltd	No. 10, Jirong Street, Xicheng District, Beijing, People's Republic of China	+86-10-88170748

2. Overview of Notes

(1) Date Information

Trust Effective Date	14-Mar-2023
Beginning of this Collection Period	1-Apr-2024
End of this Collection Period	30-Apr-2024
Beginning of this Interest Period	26-Apr-2024
End of this Interest Period	26-May-2024
Method of Interest Calculation	Actual/365 Days
Payment Date of this Period	27-May-2024

(2) Status of Principal and Interest Repayment for each Note Class

	Initial Principal Balance	Principal Balance at the Beginning of this Period	Principal Repayment Amount for this Period	Principal Balance at the End of this Period	Repayment Rate (%)
Class A Notes	6,350,000,000.00	6,350,000,000.00	0.00	6,350,000,000.00	0.00%
Subordinated Notes	334,210,526.31	334,210,526.31	0.00	334,210,526.31	0.00%
Total	6,684,210,526.31	6,684,210,526.31	0.00	6,684,210,526.31	0.00%

	Interest Rate	Interest Amount payable for this Period	Interest Amount per 100 Nominal Amount payable for this Period	Principal Repayment Amount for this Period	Principal Repayment Amount per 100 Nominal Amount for this Period	Total Repayment Amount for this Period
Class A Notes	2.90%	15,135,616.44	0.24	0.00	0.00	15,135,616.44
Subordinated Notes	0.00%	0.00		0.00		0.00
Total		15,135,616.44		0.00		15,135,616.44

3. Status of Asset Pool

(1) Overall Status of Asset Pool during this Collection Period

Delinquency Profile	Amount	% of Ending Pool Balance	Number of Loans EOP	% of Number of Loans EOP
Normal	6,620,557,838.49	98.80%	77,859	98.97%
Overdue for 1-30 Days	72,160,773.08	1.08%	745	0.95%
Overdue for 31-60 Days	4,407,368.19	0.07%	38	0.05%
Overdue for 61-90 Days	2,281,143.01	0.03%	14	0.02%
Overdue for 90+ days	1,488,485.74	0.02%	14	0.02%
Total	6,700,895,608.51	100.00%	78,670	100.00%
Overdue for 90+ Days	1,488,485.74	0.02%	14	0.02%
Repurchased or Substituted	0.00	0.00%	0	0.00%

Disposal Status of Defaulted Loans	Amount	% of Cut-Off Date Pool Balance	Number of Loans EOP	% of Loans as of Cut-Off Date
Non-Litigation Process	97,115.81	0.00%	16	0.03%
Litigation Process	188,530.76	0.00%	3	0.01%
thereof preparing for litigation	33.68	0.00%	1	0.00%
thereof being ruled by courts	0.00	0.00%	0	0.00%
thereof under auction	188,497.08	0.00%	2	0.00%
Written-off	4,521,372.76	0.06%	29	0.06%
Total	4,807,019.33	0.07%	48	0.10%

(2) Status of Cumulative Default Rate

Collection Period No.	Calculation Date	Cumulative Default Rate
1	03/2023	0.00%
2	04/2023	0.00%
3	05/2023	0.00%
4	06/2023	0.00%
5	07/2023	0.01%
6	08/2023	0.02%
7	09/2023	0.02%
8	10/2023	0.03%
9	11/2023	0.04%
10	12/2023	0.04%
11	01/2024	0.05%
12	02/2024	0.05%
13	03/2024	0.06%
14	04/2024	0.07%

(3) Status of Cash Flow Collection

Calculation Date	Principal Balance at the Beginning of this Period	Principal Collections	Interest Collections	Principal Balance at the end of this Period
03/2023	7,245,893,267.55	1,533,155,997.42	135,132,025.56	7,227,811,633.34
04/2023	7,227,811,633.34	359,708,362.12	29,119,665.33	7,225,149,810.21
05/2023	7,225,149,810.21	383,590,703.27	30,341,597.53	7,223,709,866.14
06/2023	7,223,709,866.14	390,154,542.05	29,780,377.50	7,222,858,065.34
07/2023	7,222,858,065.34	406,887,343.51	29,980,671.84	7,222,618,858.90
08/2023	7,222,618,858.90	424,696,693.08	29,975,295.10	7,222,089,009.46
09/2023	7,222,089,009.46	431,880,586.23	29,652,777.15	7,221,132,693.28
10/2023	7,221,132,693.28	444,634,059.20	29,839,932.52	7,220,698,768.38
11/2023	7,220,698,768.38	455,224,494.83	29,431,913.99	7,221,057,173.87
12/2023	7,221,057,173.87	466,982,678.18	29,451,906.78	7,222,201,656.90
01/2024	7,222,201,656.90	486,683,053.17	29,648,490.60	7,223,788,444.96
02/2024	7,223,788,444.96	476,739,300.69	28,673,034.56	7,223,749,971.44
03/2024	7,223,749,971.44	522,913,635.13	29,690,374.08	7,224,751,563.99
04/2024	7,224,751,563.99	523,532,998.33	29,148,509.18	7,226,153,006.41
05/2024	7,226,153,006.41	491,886,546.13	27,572,409.28	6,734,266,460.28
06/2024	6,734,266,460.28	474,866,847.73	25,753,112.52	6,259,399,612.55
07/2024	6,259,399,612.55	456,055,962.87	23,968,868.12	5,803,343,649.68
08/2024	5,803,343,649.68	438,332,294.57	22,238,634.66	5,365,011,355.11
09/2024	5,365,011,355.11	418,746,607.89	20,563,315.53	4,946,264,747.22
10/2024	4,946,264,747.22	409,586,355.92	18,950,646.98	4,536,678,391.30
11/2024	4,536,678,391.30	400,297,875.02	17,369,767.96	4,136,380,516.28
12/2024	4,136,380,516.28	390,190,291.21	15,823,622.23	3,746,190,225.07
01/2025	3,746,190,225.07	378,940,052.63	14,316,013.64	3,367,250,172.44
02/2025	3,367,250,172.44	360,827,528.24	12,847,842.25	3,006,422,644.20
03/2025	3,006,422,644.20	350,928,866.55	11,446,009.91	2,655,493,777.65
04/2025	2,655,493,777.65	328,455,029.05	10,076,740.23	2,327,038,748.60
05/2025	2,327,038,748.60	308,431,843.12	8,790,480.29	2,018,606,905.48
06/2025	2,018,606,905.48	283,472,328.01	7,577,151.25	1,735,134,577.47
07/2025	1,735,134,577.47	249,029,702.98	6,464,945.89	1,486,104,874.49
08/2025	1,486,104,874.49	213,115,693.38	5,494,220.84	1,272,989,181.11
09/2025	1,272,989,181.11	174,625,538.96	4,676,682.93	1,098,363,642.15
10/2025	1,098,363,642.15	158,504,541.51	4,024,365.95	939,859,100.64
11/2025	939,859,100.64	144,454,648.04	3,433,594.36	795,404,452.60
12/2025	795,404,452.60	131,818,523.08	2,896,857.01	663,585,929.52
01/2026	663,585,929.52	118,123,068.85	2,410,806.73	545,462,860.67
02/2026	545,462,860.67	101,335,358.74	1,980,951.74	444,127,501.93
03/2026	444,127,501.93	90,826,078.22	1,618,496.84	353,301,423.71
04/2026	353,301,423.71	76,716,359.12	1,292,775.84	276,585,064.59
05/2026	276,585,064.59	64,866,747.82	1,014,231.74	211,718,316.77
06/2026	211,718,316.77	54,567,122.17	774,700.39	157,151,194.60
07/2026	157,151,194.60	45,122,032.19	571,227.24	112,029,162.41
08/2026	112,029,162.41	37,697,068.49	403,209.25	74,332,093.92
09/2026	74,332,093.92	30,423,981.55	266,396.67	43,908,112.37
10/2026	43,908,112.37	19,494,027.88	158,658.89	24,414,084.49
11/2026	24,414,084.49	12,033,277.57	89,956.92	12,380,806.92
12/2026	12,380,806.92	6,995,241.19	46,790.82	5,385,565.73

01/2027	5,385,565.73	3,739,210.64	20,288.06	1,646,355.09
02/2027	1,646,355.09	1,271,633.72	6,268.12	374,721.37
03/2027	374,721.37	374,721.37	1,535.89	0.00

(4) Status of Cash Inflow

		Previous Collection Period	Current Collection Period	
1.	Interest Collections	Scheduled Repayment	27,514,945.56	27,314,344.41
		Prepayment	1,701,056.48	1,600,899.82
		Late Payment	474,372.04	233,264.95
		Recoveries	1,869.69	0.00
		Repurchases	0.00	0.00
		Total	29,692,243.77	29,148,509.18
2.	Principal Collections	Scheduled Repayment	460,724,881.32	467,750,512.81
		Prepayment	55,624,163.68	52,538,917.88
		Late Payment	6,564,590.13	3,243,567.64
		Recoveries	160,592.68	12,000.00
		Repurchases	0.00	0.00
		Total	523,074,227.81	523,544,998.33
3.	Other	Investment Earnings	259,457.80	0.00
		General Reserve Draw Amount	0.00	0.00
		Commingling Reserve Draw	0.00	0.00
		Amount transferred from previous	0.00	0.00
		Total	259,457.80	0.00
4.	Total	553,025,929.38	552,693,507.51	

(5) Status of Cash Outflow

Waterfall	Previous Collection Period	Current Collection Period
(1) Taxes	968,601.35	950,863.98
(2) Amounts to the Trustee (incl. monthly fees for Paying Agent and Registrar)	164,633.02	159,322.28
(3) Administration Expenses and Servicing Fee	964,321.15	1,069,243.97
(4) Class A Interest Amount	15,640,136.99	15,135,616.44
(5) To General Reserve to reach the General Reserve Required Amount	0.00	0.00
(6) Class A Principal Distributable Amount (during the Revolving Period to the Accumulation Account)	524,457,077.37	525,257,397.90
Amount to be transferred to next Collection Period	0.00	0.00
(7) Subordinated Notes Interest Amount	0.00	0.00
(8) Principal Amounts on the Subordinated Notes	0.00	0.00
(9) Indemnity Payments	0.00	0.00
(10) Remaining Amounts to the Originator	10,831,159.50	10,121,062.94

Total	553,025,929.38	552,693,507.51
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4. Overall Information of the Assets during Existing Period

(1) Numbers and Amounts

	As of Cut-Off Date	Previous Collection Period	Current Collection Period
Number of Loans	47,784	76,950	78,670
Number of Borrowers	47,773	76,926	78,645
Pool Balance	7,245,893,267.55	6,700,294,486.62	6,700,895,608.51
Highest Principal Balance of single Loan	1,246,049.90	1,843,664.05	1,784,923.76
Average Principal Balance of single Loan	151,638.48	87,073.35	85,177.27
Principal Balance of secured Loans	7,245,893,267.55	6,700,294,486.62	6,700,895,608.51

(2) Terms

	As of Cut-Off Date	Previous Collection Period	Current Collection Period
Weighted Average Original Term	33.69	35.67	35.81
Weighted Average Remaining Term	27.45	18.55	18.34
Weighted Average Seasoning	6.24	17.13	17.47
Longest Remaining Term of single Loan	35	36	35
Shortest Remaining Term of single Loan	6	0	0

(3) Interest Rate

	As of Cut-Off Date	Last Collection Period	Current Collection Period
Weighted Average Interest Rate	4.72%	4.65%	4.62%
Highest Interest Rate	12.78%	12.78%	12.78%
Lowest Interest Rate	0.00%	0.00%	0.00%

(4) Financed Vehicles

	As of Cut-Off Date	Last Collection Period	Current Collection Period
Financed Vehicles Total Vehicle Value	19,469,973,355.00	31,273,514,794.00	32,053,657,718.00
Weighted Average Loan to Value Ratio (LTV) at Origination	57.89	60.24	60.50

(5) Borrower

	As of Cut-Off Date	Last Collection Period	Current Collection Period
Weighted Average Age of Borrower	37.00	38.00	38.00

30-40 Years Borrower Percentage	46.01	45.13	44.87
Weighted Average Borrower Annual Income	399,762.59	18,043,033.52	17,636,495.54
Weighted Average DTI	48.01	28.79	28.28

(6) Purposes of Entrusted Loan Receivables

All of the "auto loans" are used by the borrowers to purchase automobiles.

5. Overall Information of the Assets during Revolving Period

(1) Loan Distribution

(a) Outstanding Principal Balance

Aggregate Principal Balance	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 50,000.00000	78,793,915.82	1.09%	588,972,583.61	8.79%	624,552,077.24	9.32%
> 50,000.00000 and <= 100,000.00000	850,376,485.30	11.74%	2,453,911,624.83	36.62%	2,516,281,304.53	37.55%
> 100,000.00000 and <= 150,000.00000	1,918,421,112.01	26.48%	1,751,992,678.87	26.15%	1,678,663,606.19	25.05%
> 150,000.00000 and <= 200,000.00000	1,920,519,532.05	26.50%	852,383,969.28	12.72%	790,644,814.70	11.80%
> 200,000.00000 and <= 250,000.00000	838,454,011.09	11.57%	358,928,354.26	5.36%	348,021,488.47	5.19%
> 250,000.00000 and <= 300,000.00000	656,031,029.65	9.05%	182,723,504.59	2.73%	178,404,435.54	2.66%
> 300,000.00000 and <= 350,000.00000	349,761,020.27	4.83%	120,824,016.97	1.80%	116,398,477.17	1.74%
> 350,000.00000 and <= 400,000.00000	146,590,255.31	2.02%	78,036,181.47	1.16%	83,919,259.98	1.25%
> 400,000.00000	486,945,906.05	6.72%	312,521,572.74	4.66%	364,010,144.69	5.43%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(b) CBIRC Five Categories

	As of Cut-Off Date	Last Collection Period	Current Collection Period
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CBIRC Loan Classification	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
doubtful	0.00	0.00%	1,591,829.90	0.02%	1,419,601.91	0.02%
performing	7,245,893,267.55	100.00%	6,684,004,390.20	99.76%	6,685,631,784.81	99.77%
sub standard	0.00	0.00%	2,370,440.77	0.04%	3,343,770.20	0.05%
watch list	0.00	0.00%	12,327,825.75	0.18%	10,500,451.59	0.16%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(c) Interest Rate Type

Interest Rate Type	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
Annuity	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(d) Effective Interest Rate

Effective Interest Rate	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0.0000%	38,616,458.04	0.53%	70,369,866.53	1.05%	82,275,345.32	1.23%
> 0.0000% and <= 3.0000%	1,766,254,519.91	24.38%	1,615,556,948.30	24.11%	1,638,844,546.85	24.46%
> 3.0000% and <= 6.0000%	4,582,686,992.91	63.25%	4,033,548,234.11	60.20%	3,987,012,954.82	59.50%
> 6.0000% and <= 9.0000%	816,847,217.00	11.27%	944,881,449.82	14.10%	959,206,641.36	14.31%
> 9.0000% and <= 12.0000%	37,640,701.61	0.52%	32,803,582.75	0.49%	30,759,536.89	0.46%
> 12.0000%	3,847,378.08	0.05%	3,134,405.11	0.05%	2,796,583.27	0.04%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(e) Secured Loan

Secured loan	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
secured	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
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(f) Original Term

Original Term	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 6 and <= 12	7,424,423.94	0.10%	1,556,887.74	0.02%	1,458,308.10	0.02%
> 12 and <= 18	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 18 and <= 24	1,726,252,058.32	23.82%	751,202,793.79	11.21%	689,441,616.57	10.29%
> 24 and <= 30	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 30 and <= 36	5,206,978,451.81	71.86%	5,461,193,894.96	81.51%	5,512,535,992.37	82.27%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	266,217,322.41	3.67%	403,169,663.00	6.02%	411,166,876.61	6.14%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	39,021,011.07	0.54%	83,171,247.13	1.24%	86,292,814.86	1.29%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(g) Seasoning

Seasoning	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	4,962,670,953.34	68.49%	508,531,896.53	7.59%	422,921,035.98	6.31%
> 6 and <= 12	1,526,368,866.11	21.07%	1,317,906,227.56	19.67%	1,371,475,557.79	20.47%
> 12 and <= 18	435,737,992.19	6.01%	1,566,161,124.98	23.37%	1,600,183,162.11	23.88%
> 18 and <= 24	159,452,416.89	2.20%	2,613,088,576.05	39.00%	2,416,560,726.38	36.06%
> 24 and <= 30	161,439,777.83	2.23%	461,975,429.82	6.89%	636,519,986.83	9.50%
> 30 and <= 36	223,261.19	0.00%	164,995,270.09	2.46%	177,326,642.59	2.65%
> 36 and <= 42	0.00	0.00%	53,092,498.64	0.79%	54,142,651.50	0.81%
> 42 and <= 48	0.00	0.00%	14,466,963.10	0.22%	21,696,665.00	0.32%
> 48 and <= 54	0.00	0.00%	76,499.85	0.00%	69,180.33	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(h) Remaining Term

Remaining Term	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0	0.00	0.00%	47,779.99	0.00%	77,175.82	0.00%
> 0 and <= 6	27,232,310.97	0.38%	342,356,228.82	5.11%	309,511,394.42	4.62%
> 6 and <= 12	191,437,722.42	2.64%	786,056,198.93	11.73%	924,794,228.25	13.80%
> 12 and <= 18	645,328,587.35	8.91%	2,547,875,079.53	38.03%	2,415,767,174.96	36.05%
> 18 and <= 24	1,329,865,930.99	18.35%	1,557,765,415.44	23.25%	1,591,934,086.53	23.76%
> 24 and <= 30	1,531,636,217.35	21.14%	1,209,018,896.90	18.04%	1,226,082,836.93	18.30%
> 30 and <= 36	3,520,392,498.47	48.58%	257,174,887.01	3.84%	232,728,711.60	3.47%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(i) Type of Payment

Payment Method Type	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
Direct Debit	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(j) Loan Purpose

Loan Purpose	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
Hire Purchase	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(k) Type of Credit

Loan Type	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
Installment Loan	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(2) Borrower Distribution

(a) Age

Borrower Age	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
<= 18	741,855.64	0.01%	0.00	0.00%	368,018.27	0.01%
> 0 and <= 18	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 18 and <= 20	24,890,424.25	0.34%	8,868,283.67	0.13%	8,947,990.96	0.13%
> 20 and <= 30	1,668,371,778.24	23.03%	1,337,155,642.67	19.96%	1,337,171,015.33	19.96%
> 30 and <= 40	3,356,273,133.90	46.32%	3,029,458,475.91	45.21%	3,016,765,592.71	45.02%
> 40 and <= 50	1,549,990,610.05	21.39%	1,594,122,158.52	23.79%	1,600,978,307.46	23.89%
> 50 and <= 60	582,825,079.86	8.04%	633,930,510.93	9.46%	635,920,182.16	9.49%
> 60 and <= 70	60,004,744.28	0.83%	92,377,580.99	1.38%	96,237,658.48	1.44%
> 70	2,795,641.33	0.04%	4,381,833.93	0.07%	4,506,843.14	0.07%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(b) Annual Income

Borrower Income	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 100,000.00000	672,480,177.60	9.28%	763,864,173.39	11.40%	773,095,321.78	11.54%
> 100,000.00000 and <= 200,000.00000	2,514,593,867.44	34.70%	2,364,153,908.80	35.28%	2,341,115,748.46	34.94%
> 200,000.00000 and <= 300,000.00000	1,772,574,597.92	24.46%	1,506,626,244.34	22.49%	1,494,039,414.33	22.30%
> 300,000.00000 and <= 400,000.00000	902,134,479.15	12.45%	767,946,760.94	11.46%	757,443,870.36	11.30%
> 400,000.00000 and <= 500,000.00000	301,545,404.66	4.16%	272,181,897.42	4.06%	276,365,194.91	4.12%
> 500,000.00000 and <= 600,000.00000	552,388,064.13	7.62%	491,621,575.14	7.34%	501,289,126.93	7.48%
> 600,000.00000 and <= 700,000.00000	19,837,776.25	0.27%	15,488,578.47	0.23%	15,360,511.22	0.23%
> 700,000.00000 and <= 800,000.00000	106,174,972.84	1.47%	89,584,793.62	1.34%	90,342,459.45	1.35%
> 800,000.00000 and <= 900,000.00000	25,279,853.78	0.35%	26,726,078.15	0.40%	28,456,709.92	0.42%

> 900,000.00000 and <= 1,000,000.00000	78,053,272.96	1.08%	71,581,353.39	1.07%	77,697,504.29	1.16%
> 1,000,000.00000	300,830,800.82	4.15%	330,519,122.96	4.93%	345,689,746.86	5.16%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(c) Industry Sector

Industry Sector	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
交通运输、仓储和邮政业	192,860,985.28	2.66%	185,624,696.95	2.77%	184,787,173.83	2.76%
住宿和餐饮业	204,931,110.38	2.83%	201,198,941.38	3.00%	203,138,605.27	3.03%
信息传输、软件和信息技术服务业	318,534,922.29	4.40%	300,985,798.49	4.49%	302,980,691.97	4.52%
农、林、牧、渔业	93,878,346.21	1.30%	93,000,850.25	1.39%	94,295,437.97	1.41%
制造业	817,955,057.26	11.29%	769,337,000.41	11.48%	769,101,689.23	11.48%
卫生和社会工作	273,159,414.06	3.77%	253,470,211.18	3.78%	258,135,889.57	3.85%
国际组织	569,883.37	0.01%	529,447.37	0.01%	537,872.20	0.01%
居民服务、修理和其他服务业	336,311,769.38	4.64%	321,055,102.74	4.79%	323,368,970.03	4.83%
建筑业	517,245,333.72	7.14%	475,288,949.43	7.09%	482,013,425.45	7.19%
房地产业	176,955,370.51	2.44%	157,614,496.65	2.35%	157,492,343.62	2.35%
批发和零售业	2,268,220,632.00	31.30%	2,125,339,980.86	31.72%	2,115,590,790.91	31.57%
教育	487,442,390.10	6.73%	437,400,535.71	6.53%	432,079,883.18	6.45%
文化、体育和娱乐业	195,818,790.54	2.70%	184,836,231.41	2.76%	189,131,668.51	2.82%
水利、环境和公共设施管理业	22,813,190.04	0.31%	24,773,411.24	0.37%	23,860,132.30	0.36%
电力、热力、燃气及水生产和供应业	63,119,112.87	0.87%	57,531,496.17	0.86%	56,440,345.38	0.84%
科学研究和技术服务业	395,081,641.54	5.45%	344,998,209.30	5.15%	341,580,124.20	5.10%
租赁和商务服务业	574,190,706.75	7.92%	503,905,190.44	7.52%	505,243,551.27	7.54%
采矿业	21,634,176.10	0.30%	23,640,326.30	0.35%	24,981,050.97	0.37%
金融业	285,170,435.15	3.94%	239,763,610.34	3.58%	236,135,962.65	3.52%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(d) Geographic Region

Customer State	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
上海市	231,698,381.78	3.20%	221,765,405.76	3.31%	223,721,384.27	3.34%
云南省	162,582,234.28	2.24%	156,836,488.01	2.34%	157,978,901.58	2.36%
内蒙古自治区	70,633,206.35	0.97%	76,440,325.46	1.14%	77,814,640.53	1.16%
北京市	259,538,195.11	3.58%	213,104,031.02	3.18%	216,224,818.45	3.23%
吉林省	75,052,128.31	1.04%	78,906,546.55	1.18%	82,266,201.96	1.23%
四川省	375,352,229.14	5.18%	332,562,186.11	4.96%	323,333,399.08	4.83%
天津市	102,160,344.67	1.41%	106,979,856.03	1.60%	107,233,790.45	1.60%
宁夏自治区	20,851,968.26	0.29%	24,076,305.10	0.36%	25,452,145.81	0.38%
安徽省	275,732,219.02	3.81%	266,564,219.13	3.98%	262,722,132.23	3.92%
山东省	454,009,005.60	6.27%	430,268,352.09	6.42%	427,886,830.03	6.39%
山西省	84,929,059.13	1.17%	90,755,670.37	1.35%	96,513,147.40	1.44%
广东省	952,104,425.33	13.14%	764,446,369.05	11.41%	746,987,310.41	11.15%
广西自治区	106,217,550.27	1.47%	113,104,622.85	1.69%	111,477,109.94	1.66%
新疆自治区	54,340,776.50	0.75%	59,196,205.27	0.88%	63,563,288.80	0.95%
江苏省	687,786,652.15	9.49%	632,519,704.16	9.44%	625,491,051.87	9.33%
江西省	212,430,344.61	2.93%	175,291,296.02	2.62%	174,487,651.70	2.60%
河北省	313,125,098.61	4.32%	335,666,859.42	5.01%	341,970,824.08	5.10%
河南省	269,405,099.70	3.72%	263,144,990.49	3.93%	262,025,208.09	3.91%
浙江省	854,366,900.82	11.79%	799,767,932.07	11.94%	798,999,901.67	11.92%
海南省	29,724,064.36	0.41%	30,929,998.69	0.46%	33,319,231.69	0.50%
湖北省	252,373,544.92	3.48%	201,971,567.74	3.01%	199,209,837.22	2.97%
湖南省	221,691,177.89	3.06%	176,993,624.38	2.64%	174,310,101.90	2.60%
甘肃省	37,228,355.64	0.51%	48,800,716.02	0.73%	51,587,672.23	0.77%
福建省	358,959,552.93	4.95%	349,644,355.36	5.22%	354,089,168.38	5.28%
西藏自治区	6,583,768.85	0.09%	10,153,176.17	0.15%	11,940,915.79	0.18%
贵州省	122,701,290.94	1.69%	99,252,129.76	1.48%	97,773,354.53	1.46%
辽宁省	184,283,808.71	2.54%	189,941,637.86	2.83%	194,339,654.03	2.90%
重庆市	163,010,951.08	2.25%	129,395,126.43	1.93%	126,465,436.25	1.89%
陕西省	213,067,599.59	2.94%	221,406,092.48	3.30%	225,312,169.05	3.36%
青海省	21,925,299.71	0.30%	32,434,303.14	0.48%	33,355,292.76	0.50%
黑龙江省	72,028,033.29	0.99%	67,974,393.63	1.01%	73,043,036.33	1.09%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

(e) Credit Score

Internal Credit Score	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
A	3,351,797,383.54	46.26%	2,804,924,420.51	41.86%	2,778,224,907.59	41.46%
B	3,253,157,528.48	44.90%	3,239,757,594.81	48.35%	3,261,514,572.25	48.67%
C	601,660,539.43	8.30%	616,259,322.18	9.20%	621,476,299.76	9.27%
D	39,277,816.10	0.54%	39,353,149.12	0.59%	39,679,828.91	0.59%
Grand Total	7,245,893,267.55	100.00%	6,700,294,486.62	100.00%	6,700,895,608.51	100.00%

6. Overall Information of the Additional Purchase during the Revolving Period

(1) Numbers and Amounts

	Previous Collection Period	Current Collection Period
Number of Additional Purchase	3,916	3,877
Total Principal Balance of Additional Purchase	524,457,077.37	525,257,397.90
Total Number of Loans of Additional Purchase	3,916	3,877

(2) Term

	Previous Collection Period	Current Collection Period
Weighted Average Original Term	35.74	35.57
Weighted Average Remaining Term	25.16	24.55
Weighted Average Seasoning	10.58	11.03
Longest Remaining Term of single Loan	35	35
Shortest Remaining Term of single Loan	6	6

(3) Interest Rate

	Previous Collection Period	Current Collection Period
Weighted Average Interest Rate	4.27%	4.07%
Highest Interest Rate	10.14%	12.78%
Lowest Interest Rate	0.00%	0.00%

(4) Financed Vehicles

	Previous Collection Period	Current Collection Period
Financed Vehicles Total Vehicle Value	1,677,670,349.00	1,694,393,806.00
Weighted Average Loan to Value Ratio (LTV) at Origination	61.92	62.35

(5) Borrower

	Previous Collection Period	Current Collection Period
Weighted Average Age of Borrower	38.00	37.00
30-40 Years Borrower Percentage	42.18	43.90

Weighted Average Borrower Annual Income	6,405,863.87	4,110,066.18
Weighted Average DTI	26.81	141.19

(6) Purpose of Additional Purchased Loan Receivables

All of the "auto loans" are used by the borrowers to purchase automobiles.

7. Overall Information of the Additional Purchased Loan Receivables during Existing Period

(1) Loan Distribution

(a) Outstanding Principal Balance

Outstanding Principal	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 50,000.00000	78,793,915.82	1.09%	18,407,250.39	3.51%	17,659,452.81	3.36%
> 50,000.00000 and <= 100,000.00000	850,376,485.30	11.74%	106,980,587.19	20.40%	114,016,578.24	21.71%
> 100,000.00000 and <= 150,000.00000	1,918,421,112.01	26.48%	120,658,847.29	23.01%	124,130,280.34	23.63%
> 150,000.00000 and <= 200,000.00000	1,920,519,532.05	26.50%	89,943,579.59	17.15%	75,381,742.78	14.35%
> 200,000.00000 and <= 250,000.00000	838,454,011.09	11.57%	39,984,074.03	7.62%	31,607,169.73	6.02%
> 250,000.00000 and <= 300,000.00000	656,031,029.65	9.05%	24,038,174.99	4.58%	16,815,119.06	3.20%
> 300,000.00000 and <= 350,000.00000	349,761,020.27	4.83%	13,276,365.11	2.53%	12,662,446.17	2.41%
> 350,000.00000 and <= 400,000.00000	146,590,255.31	2.02%	13,851,120.12	2.64%	10,354,173.26	1.97%
> 400,000.00000	486,945,906.05	6.72%	97,317,078.66	18.56%	122,630,435.51	23.35%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(b) CBIRC Five Categories

CBIRC Loan Classification	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
performing	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
Grand total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(c) Interest Rate Type

Interest Rate Type	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
Annuity	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
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(d) Effective Interest Rate

Effective Interest Rate	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0.0000%	38,616,458.04	0.53%	17,715,667.66	3.38%	27,455,972.69	5.23%
> 0.0000% and <= 3.0000%	1,766,254,519.91	24.38%	168,315,118.65	32.09%	171,483,380.79	32.65%
> 3.0000% and <= 6.0000%	4,582,686,992.91	63.25%	258,199,398.06	49.23%	259,339,166.60	49.37%
> 6.0000% and <= 9.0000%	816,847,217.00	11.27%	79,804,064.26	15.22%	64,317,354.98	12.24%
> 9.0000% and <= 12.0000%	37,640,701.61	0.52%	422,828.74	0.08%	1,384,967.01	0.26%
> 12.0000%	3,847,378.08	0.05%	0.00	0.00%	1,276,555.83	0.24%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(e) Secured Loan

Secured loan	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
secured	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(f) Original Term

Original Term	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 6 and <= 12	7,424,423.94	0.10%	225,723.37	0.04%	255,433.24	0.05%
> 12 and <= 18	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 18 and <= 24	1,726,252,058.32	23.82%	62,461,636.56	11.91%	78,090,137.66	14.87%
> 24 and <= 30	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 30 and <= 36	5,206,978,451.81	71.86%	418,506,013.74	79.80%	396,228,073.57	75.44%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	266,217,322.41	3.67%	34,820,473.38	6.64%	41,409,945.51	7.88%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	39,021,011.07	0.54%	8,443,230.32	1.61%	9,273,807.92	1.77%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(g) Seasoning

Seasoning	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	4,962,670,953.34	68.49%	220,439,495.98	42.03%	187,684,077.56	35.73%
> 6 and <= 12	1,526,368,866.11	21.07%	148,191,368.78	28.26%	165,535,889.15	31.52%
> 12 and <= 18	435,737,992.19	6.01%	70,693,540.02	13.48%	82,426,943.88	15.69%
> 18 and <= 24	159,452,416.89	2.20%	42,047,141.29	8.02%	40,977,937.94	7.80%
> 24 and <= 30	161,439,777.83	2.23%	35,099,005.34	6.69%	40,647,890.62	7.74%
> 30 and <= 36	223,261.19	0.00%	4,540,002.31	0.87%	3,672,968.26	0.70%
> 36 and <= 42	0.00	0.00%	3,273,083.22	0.62%	4,311,690.49	0.82%
> 42 and <= 48	0.00	0.00%	173,440.43	0.03%	0.00	0.00%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(h) Remaining Term

Remaining Term	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0 and <= 6	27,232,310.97	0.38%	5,318,654.29	1.01%	5,439,275.45	1.04%
> 6 and <= 12	191,437,722.42	2.64%	44,123,701.44	8.41%	47,153,445.96	8.98%
> 12 and <= 18	645,328,587.35	8.91%	59,060,799.96	11.26%	71,360,901.12	13.59%
> 18 and <= 24	1,329,865,930.99	18.35%	92,041,461.22	17.55%	95,352,388.40	18.15%
> 24 and <= 30	1,531,636,217.35	21.14%	161,267,516.53	30.75%	172,360,340.96	32.81%
> 30 and <= 36	3,520,392,498.47	48.58%	162,644,943.93	31.01%	133,591,046.01	25.43%
> 36 and <= 42	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 42 and <= 48	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 48 and <= 54	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 54 and <= 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 60	0.00	0.00%	0.00	0.00%	0.00	0.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(i) Type of Payment

Payment Method Type	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of

						Principal Balance
Direct Debit	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(j) Loan Purpose

Loan Purpose	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
Hire Purchase	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(k) Type of Credit

Loan Type	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
Installment Loan	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(2) Borrower Distribution

(a) Age

Borrower Age	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 18	741,855.64	0.01%	378,705.39	0.07%	187,472.02	0.04%
> 18 and <= 20	24,890,424.25	0.34%	1,516,571.29	0.29%	1,183,561.57	0.23%
> 20 and <= 30	1,668,371,778.24	23.03%	116,661,561.82	22.24%	115,276,386.86	21.95%
> 30 and <= 40	3,356,273,133.90	46.32%	224,954,159.37	42.89%	225,868,512.48	43.00%
> 40 and <= 50	1,549,990,610.05	21.39%	122,142,533.19	23.29%	123,404,017.68	23.49%
> 50 and <= 60	582,825,079.86	8.04%	48,121,515.76	9.18%	50,143,950.78	9.55%
> 60 and <= 70	60,004,744.28	0.83%	10,417,612.09	1.99%	9,193,496.51	1.75%
> 70	2,795,641.33	0.04%	264,418.46	0.05%	0.00	0.00%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(b) Annual Income

Borrower Income	As of Cut-Off Date	Last Collection Period	Current Collection Period
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	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
<= 0.00000	0.00	0.00%	0.00	0.00%	0.00	0.00%
> 0.00000 and <= 100,000.00000	672,480,177.60	9.28%	66,370,886.94	12.66%	62,345,140.48	11.87%
> 100,000.00000 and <= 200,000.00000	2,514,593,867.44	34.70%	162,519,028.11	30.99%	159,424,767.03	30.35%
> 200,000.00000 and <= 300,000.00000	1,772,574,597.92	24.46%	105,555,031.40	20.13%	88,642,841.34	16.88%
> 300,000.00000 and <= 400,000.00000	902,134,479.15	12.45%	49,892,210.62	9.51%	54,359,107.07	10.35%
> 400,000.00000 and <= 500,000.00000	301,545,404.66	4.16%	25,747,068.14	4.91%	24,705,319.53	4.70%
> 500,000.00000 and <= 600,000.00000	552,388,064.13	7.62%	49,107,117.73	9.36%	43,293,608.81	8.24%
> 600,000.00000 and <= 700,000.00000	19,837,776.25	0.27%	1,410,383.54	0.27%	910,614.63	0.17%
> 700,000.00000 and <= 800,000.00000	106,174,972.84	1.47%	8,006,056.60	1.53%	6,568,077.82	1.25%
> 800,000.00000 and <= 900,000.00000	25,279,853.78	0.35%	3,789,201.44	0.72%	2,619,681.46	0.50%
> 900,000.00000 and <= 1,000,000.00000	78,053,272.96	1.08%	12,117,858.49	2.31%	16,631,232.37	3.17%
> 1,000,000.00000	300,830,800.82	4.15%	39,942,234.36	7.62%	65,757,007.36	12.52%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(c) Industry Sector

Industry Sector	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
交通运输、仓储和邮政业	192,860,985.28	2.66%	13,885,168.01	2.65%	12,971,037.39	2.47%
住宿和餐饮业	204,931,110.38	2.83%	16,993,469.14	3.24%	12,920,534.91	2.46%
信息传输、软件和信息技术服务业	318,534,922.29	4.40%	25,736,829.56	4.91%	26,872,685.87	5.12%
农、林、牧、渔业	93,878,346.21	1.30%	8,596,942.79	1.64%	8,781,226.29	1.67%
制造业	817,955,057.26	11.29%	58,333,425.64	11.12%	61,233,839.93	11.66%
卫生和社会工作	273,159,414.06	3.77%	24,957,530.55	4.76%	17,896,078.81	3.41%
国际组织	569,883.37	0.01%	50,746.43	0.01%	0.00	0.00%

居民服务、修理和其他服务业	336,311,769.38	4.64%	27,037,093.58	5.16%	22,513,311.89	4.29%
建筑业	517,245,333.72	7.14%	44,903,399.06	8.56%	38,966,097.98	7.42%
房地产业	176,955,370.51	2.44%	12,456,527.40	2.38%	11,179,069.96	2.13%
批发和零售业	2,268,220,632.00	31.30%	154,296,073.99	29.42%	175,079,812.19	33.33%
教育	487,442,390.10	6.73%	29,049,244.68	5.54%	28,924,578.28	5.51%
文化、体育和娱乐业	195,818,790.54	2.70%	19,176,959.59	3.66%	19,646,229.66	3.74%
水利、环境和公共设施管理业	22,813,190.04	0.31%	1,017,057.53	0.19%	1,917,722.97	0.37%
电力、热力、燃气及水生产和供应业	63,119,112.87	0.87%	3,473,501.69	0.66%	3,111,224.46	0.59%
科学研究和技术服务业	395,081,641.54	5.45%	24,935,217.19	4.75%	25,850,410.22	4.92%
租赁和商务服务业	574,190,706.75	7.92%	40,157,138.11	7.66%	38,665,142.70	7.36%
采矿业	21,634,176.10	0.30%	3,373,993.87	0.64%	1,839,946.66	0.35%
金融业	285,170,435.15	3.94%	16,026,758.56	3.06%	16,888,447.73	3.22%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(d) Geographic Region

Customer State	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
上海市	231,698,381.78	3.20%	18,048,842.89	3.44%	17,747,903.19	3.38%
云南省	162,582,234.28	2.24%	13,667,226.18	2.61%	13,568,920.59	2.58%
内蒙古自治区	70,633,206.35	0.97%	7,676,171.32	1.46%	7,273,828.65	1.38%
北京市	259,538,195.11	3.58%	21,664,059.85	4.13%	26,337,626.09	5.01%
吉林省	75,052,128.31	1.04%	9,460,487.58	1.80%	8,881,700.13	1.69%
四川省	375,352,229.14	5.18%	15,829,885.20	3.02%	17,006,049.62	3.24%
天津市	102,160,344.67	1.41%	9,182,872.67	1.75%	10,276,022.10	1.96%
宁夏回族自治区	20,851,968.26	0.29%	3,118,720.59	0.59%	2,783,302.28	0.53%
安徽省	275,732,219.02	3.81%	15,751,282.33	3.00%	17,071,182.17	3.25%
山东省	454,009,005.60	6.27%	34,137,979.40	6.51%	32,752,611.14	6.24%
山西省	84,929,059.13	1.17%	13,002,274.92	2.48%	7,420,919.89	1.41%
广东省	952,104,425.33	13.14%	45,231,076.89	8.62%	50,938,270.25	9.70%
广西壮族自治区	106,217,550.27	1.47%	7,383,036.24	1.41%	5,703,275.06	1.09%
新疆维吾尔自治区	54,340,776.50	0.75%	8,774,697.52	1.67%	7,299,153.17	1.39%
江苏省	687,786,652.15	9.49%	43,506,658.24	8.30%	45,142,247.02	8.59%

江西省	212,430,344.61	2.93%	12,243,434.44	2.33%	12,207,680.48	2.32%
河北省	313,125,098.61	4.32%	30,254,735.53	5.77%	33,547,006.22	6.39%
河南省	269,405,099.70	3.72%	19,651,595.39	3.75%	19,419,587.53	3.70%
浙江省	854,366,900.82	11.79%	63,346,260.60	12.08%	64,420,284.67	12.26%
海南省	29,724,064.36	0.41%	5,027,653.06	0.96%	2,170,253.35	0.41%
湖北省	252,373,544.92	3.48%	12,018,262.32	2.29%	13,547,587.41	2.58%
湖南省	221,691,177.89	3.06%	10,178,737.06	1.94%	10,685,531.93	2.03%
甘肃省	37,228,355.64	0.51%	5,776,780.69	1.10%	4,048,304.49	0.77%
福建省	358,959,552.93	4.95%	30,378,900.55	5.79%	32,593,735.19	6.21%
西藏自治区	6,583,768.85	0.09%	2,423,910.26	0.46%	2,854,249.10	0.54%
贵州省	122,701,290.94	1.69%	5,997,600.53	1.14%	7,785,161.52	1.48%
辽宁省	184,283,808.71	2.54%	19,034,323.74	3.63%	20,924,086.28	3.98%
重庆市	163,010,951.08	2.25%	7,321,717.90	1.40%	6,394,086.83	1.22%
陕西省	213,067,599.59	2.94%	20,816,883.43	3.97%	15,022,696.00	2.86%
青海省	21,925,299.71	0.30%	3,362,805.94	0.64%	2,861,822.91	0.54%
黑龙江省	72,028,033.29	0.99%	10,188,204.11	1.94%	6,572,312.64	1.25%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

(e) Credit Score

Internal Credit Score	As of Cut-Off Date		Last Collection Period		Current Collection Period	
	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance	Aggregate Principal Balance	Percentage of Principal Balance
A	3,351,797,383.54	46.26%	202,576,905.76	38.63%	197,536,938.30	37.61%
B	3,253,157,528.48	44.90%	268,237,136.37	51.15%	276,558,369.79	52.65%
C	601,660,539.43	8.30%	50,584,360.91	9.65%	48,581,662.06	9.25%
D	39,277,816.10	0.54%	3,058,674.33	0.58%	2,580,427.75	0.49%
Grand Total	7,245,893,267.55	100.00%	524,457,077.37	100.00%	525,257,397.90	100.00%

8. Status of Credit Enhancement of the Notes for this Period

In this transaction, the credit enhancement is achieved by the tiered structure of Senior/Subordinated Notes, Overcollateralisation, Yield Supplement Overcollateralisation and the establishment of the reserve accounts.

(1) Tiered structure of Senior/Subordinated Notes

	Principal Balance at the end of this Period	Percentage of Note Balance
Class A Notes	6,350,000,000.00	95.00%
Subordinated Notes	334,210,526.31	5.00%
Total	6,684,210,526.31	100.00%
Overcollateralisation	434,564,132.72	

Adjusted Pool Balance	7,118,774,659.03	
Yield Supplement Overcollateralisation Amount	107,378,347.38	
Pool Balance	7,226,153,006.41	

(2) Reserve Accounts

	Balance at the end of the previous Period	Balance at the end of this Period
General Reserve Account	71,192,168.14	71,192,168.14
Commingling Reserve Account	0.00	0.00
Accumulation Account	0.00	0.00

9. Major Events during the Existence of the Assets

Events	If happened or not	Note
Enforcement Event	No	
Rights Perfection	No	
Early Amortisation Event	No	
Clean-Up Call	No	
Trust Liquidation Event	No	
Trustee Replacement Event	No	
Servicer Termination Event	No	
Account Bank Replacement Event	No	
10% Change Event	No	
Convening Noteholders' Meetings	No	
Other events affecting the payment on principal and interest of Notes or interests of investors	No	

10. Explanation on Receipt of Reports:

The Trustee received the Monthly Servicer Report and the Account Bank Report on time as usual.

11. Explanation on Correction of Error:

NONE.

12. Remarks and Other Issues:

The issuer has invested the amounts in the Issuer Accounts in Permitted Investments in the form of demand deposit with the Account Bank.

Indicator definitions:

1. "Cumulative Default Rate" means, in respect of a Collection Period, the ratio of (a)/(b), where:
 - (a) refers to the sum of:
 - (i) the Outstanding Loan Principal Amount of the Entrusted Loan Receivables that has become Defaulted Loan Receivables during such Collection Period; and
 - (ii) for Entrusted Loan Receivables that became Defaulted Loan Receivables during the previous Collection Period, the Outstanding Loan Principal Amount of such Entrusted Loan Receivables at the time when they became Defaulted Loan Receivables.
 - (b) refers to the Outstanding Loan Principal Amount of the Entrusted Loan Receivables as of the initial Cut-Off Date.
2. "Defaulted Loan Receivable" means any Entrusted Loan Receivable in respect of which (i) the Obligor is in arrears with any instalment (or portion thereof) for more than 180 days; or, if earlier, (ii) the Entrusted Loan Receivable has been declared defaulted in accordance with the Credit and Collection Policy of the Servicer.
3. "Cut-Off Date" means [31-Oct-2022].

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China Foreign Economy and Trade Trust Co., Ltd. (Chopped)

20-May-2024

