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The rating reports, the legal opinions, the accounting opinions and the tax opinions have been proof-read by the respective parties and the Issuer guarantees for correct and true reproduction and quotation of the relevant summaries in this Offering Circular.

**OFFERING CIRCULAR**

**SILVER ARROW CHINA 2022-2 RETAIL AUTO LOAN ASSET BACKED NOTES**

**Mercedes-Benz Financial Services**

**MERCEDES-BENZ AUTO FINANCE LTD.**

(A limited liability company duly established pursuant to PRC Law)  
**Originator/Servicer**

**FOTIC 中国外贸信托**

**CHINA FOREIGN ECONOMY AND TRADE TRUST CO., LTD.**

(A limited liability company duly established pursuant to PRC Law)  
**Trustee/Issuer**

**CMS 招商证券**

**CHINA MERCHANTS SECURITIES CO., LTD.**

**Lead Underwriter**



**HSBC BANK (CHINA) COMPANY LIMITED**  
**Joint Lead Underwriter / Financial Advisor**



**BANK OF CHINA LIMITED**  
**Joint Lead Underwriter**



**MUFG BANK (CHINA) LTD.**  
**Joint Lead Underwriter**

September 2022

## BASIC INFORMATION ON THE ISSUE

*The following basic information as stated with respect to the current issue is not complete. Satisfaction of the relevant requirements concerning completeness will be subject to the detailed information found throughout this Offering Circular and the relevant Transaction Documents mentioned therein. See "Risk Factors" for discussions concerning the risks involved in the investment in the Notes. Specially defined terms in the basic information concerning the issue shall have the same meanings as those ascribed to the relevant terminology under Clause 1 of the Master Definitions and Common Terms Agreement executed by the Transaction Parties on the Signing Date for identification purposes.*

The Trustee will issue the Class A Notes (the "**Senior Notes**") and the Subordinated Notes (together with the Senior Notes, the "**Notes**"), with the Legal Maturity Date of 26 March 2029 on 14 September 2022 (the "**Issue Date**"), and pay the Originator the net proceeds of the issuance of the Senior Notes which shall equal to the total subscription amount of the Senior Notes less the Underwriting Remuneration and any other relevant amounts in accordance with the Transaction Documents. The Subordinated Notes will be retained by the Originator. This Offering Circular will be published on 1 September 2022.

**Investing in asset backed notes involves various risks. For a discussion of certain significant factors affecting investments in the Notes, see "RISK FACTORS".**

The Senior Notes will bear interest at a fixed interest rate determined by way of book building process (the "**Class A Interest Rate**"). The Subordinated Notes will bear interest at a fixed interest rate, which shall be determined prior to the Issue Date.

Interest will accrue on the Notes from (and including) the Issue Date. On each Payment Date and within the Revolving Period, the Trustee will pay the investors the interest calculated based on the Outstanding Note Principal Amount on the preceding Payment Date (or, in the case of the first Payment Date, the Closing Date). On each Payment Date after the end of the Revolving Period, the Trustee will pay the investors the principal and interest calculated based on the Outstanding Note Principal Amount on the preceding Payment Date. The first Payment Date of the Notes will be 26 October 2022, subject to the Business Day Convention. Please refer to the "TRANSACTION STRUCTURE INFORMATION" hereof for the payments regarding the Notes.

Under the mechanism of purchase of Additional Purchased Loan Receivables, the amount of Collections from the Portfolio which equals to the Additional Purchase Price (not exceeding the Required Accumulation Amount) will be used for the purchase of Additional Purchased Loan Receivables and the principal of Senior Notes will not be amortised during the Revolving Period.

China Central Depository & Clearing Co., Ltd. ("**CCDC**") will credit the Notes to the custody accounts of the Noteholders on the Issue Date. The Senior Notes will be traded on the national Interbank Bond Market. The Subordinated Notes will not be transferred and traded.

China Bond Rating Co., Ltd. ("**China Bond Ratings**")<sup>1</sup> and S&P Ratings (China) Co., Ltd. ("**S&P Global (China) Ratings**") provide the rating services for the Transaction. Please refer to "OPINIONS OF THE INTERMEDIARY AGENCIES- Abstract of the Rating Reports" hereof for the ratings assigned to the Senior Notes. The Subordinated Notes will not be rated.

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<sup>1</sup> The Originator and the Trustee hereby agree that China Merchants Securities Co., Ltd., acting as the Lead Underwriter for the Transaction, on behalf of the Noteholders, appoint China Bond Rating Co., Ltd. to provide rating services to the Transaction.

## THE PARTIES TO THE TRANSACTION

<b>Originator/Servicer</b>	<b>MERCEDES-BENZ AUTO FINANCE LTD. ("MBAFC")</b> Registered Address: 801-7F, Unit 02-901-8F, 1101-10F, Unit 01-1201-11F, Building Three, 8 Wangjing Street, Chaoyang District, Beijing, People's Republic of China Legal Representative: Tolga Oktay Contact persons: Yang Li, Shanshan Rong Telephone: +86-10-8417 8313 / 8312 Post code: 100102 Website: <a href="http://www.mercedes-benz.com.cn">http://www.mercedes-benz.com.cn</a>
<b>Issuer/Trustee</b>	<b>CHINA FOREIGN ECONOMY AND TRADE TRUST CO., LTD. ("FOTIC")</b> Floor 6, Central Tower, Chemsunny World Trade Center No. 28 Fuxingmennei Street Xicheng District, Beijing Legal Representative: Qiang Li Contact persons: Yifei Li, Tianhong Qin, Yan Chen Telephone: +86-10-5739 2702, 5739 2683, 5956 9727 Fax: +86-10-5956 8906 Post code: 100031 Website: <a href="http://www.fotic.com.cn">http://www.fotic.com.cn</a>
<b>Financial Advisor</b>	<b>HSBC BANK (CHINA) COMPANY LIMITED</b> Registered Address: Room 02-03 on the 21st Floor, Room 01 on the 25th Floor, Room 01 on the 26th Floor, Room 01 on the 27th floor, Room 01 on the 28th Floor, 29th Floor, Room 01 on the 30th Floor, Room 01 on the 31st Floor, 32nd Floor, 33rd Floor, 35th Floor, 36th Floor, 37th Floor, Room 01 on the 38th Floor, HSBC Building, Shanghai International Finance Center, No. 8 Century Avenue, China (Shanghai) Pilot Free Trade Zone, Shanghai 200120, People's Republic of China Legal Representative: Yunfeng Wang Contact: Vivian Zhang, Zoe Zhu, Jenny Jia Telephone: +86-021-3888 1738, +852-2822 3653, +86-021 3888 2567 Website: <a href="https://www.hsbc.com.cn">https://www.hsbc.com.cn</a>
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**GENERAL INFORMATION OF THE NOTES**

	Class A Notes	Subordinated Notes	Total
Note Principal Amount	RMB 7,500,000,000.00	RMB 394,736,842.11	RMB 7,894,736,842.11
Nominal Value of each Note	RMB 100	N/A	
Interest Rate	Fixed interest rate, to be determined through the book building process	Fixed interest rate	
Percentage of total Note Principal Amount	95%	5%	100.00%
Percentage of total Loan Principal Amount	86.84%	4.57%	91.41%
Legal Maturity Date	26 March 2029	26 March 2029	
Ratings			
China Bond Ratings	AAA <sub>sf</sub>	N/A	
S&P Global (China) Ratings	AAA <sub>spc(sf)</sub>	N/A	

The percentages in the above table may not sum up to 100.00% due to rounding.

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## IMPORTANT NOTIFICATION

These Notes have been registered with the People's Bank of China in accordance with Circular [2015] No. 7 of People's Bank of China, and have been registered with China Credit Assets Registration & Exchange Co., Ltd. in accordance with the *Circular of the General Office of China Banking and Insurance Regulatory Commission on the Information Registration for Credit Asset Securitization of Banking Financial Institutions* (Yin Bao Jian Ban Fa [2020] No. 99).

The Issuer confirms that as of date hereof, this Offering Circular contains no false and/or misleading statements or material omissions.

The Notes in this Offering Circular represent only corresponding shares in the beneficiary interests in the special purpose Trust and do not constitute liabilities of the Originator, the Trustee or any other organisation towards the investors. The recourse of investors under the Notes is limited to the Trust Assets. The Originator assumes no obligation or liability for any losses that may arise in the course of this Transaction other than the duties it may be required to assume as Originator and Servicer under the Trust Agreement and the Servicing Agreement. The Trustee's obligation to investors for payment of the principal of and interests under the Notes is limited to the Trust Assets.

Potential investors should carefully read this Offering Circular and the relevant disclosure documents and make independent investment judgements. The approvals for the issue of the Notes given by the competent authorities do not constitute any appraisal of the investment value or any judgement of the investment risk of the Notes.

This Offering Circular is prepared in Chinese. Only the Chinese Offering Circular shall be binding. The English translation of the Chinese Offering Circular is for the convenience of certain investors only.

## Chapter 1 RISK FACTORS

This chapter discloses the main risks faced by the Transaction and the steps taken in response thereto, and the investors should read this chapter carefully before making a decision on whether to invest in the Notes.

### 1.1 Risk of limited recourse over the Trust Assets and countermeasures

The Trust will not have any assets or sources of funds other than the Trust Assets and credit enhancement described in this Offering Circular. Each credit enhancement is limited. The Notes represent only the relevant shares in the Trust Interests of the Trust. They do not constitute obligations to the Noteholders on the part of the Originator or the Trustee or any other third parties involved in this Transaction. The recourse of the Noteholders under the Notes is limited to the Trust Assets. If such Trust Assets or sources of funds are insufficient to redeem the Notes in full or to pay the interests under the Notes, the Noteholders will incur losses.

*Mitigating Factors.* Although the Trust Assets are the only source of payment on the Notes, there is certain credit enhancement in the Transaction in order to support repayment of the Notes under various scenarios, including worse than expected performance of the Entrusted Loan Receivables and certain unexpected disruptions which may cause the Issuer to receive less Collections than expected. Such credit enhancement includes the General Reserve Account that will be funded at the Closing Date, the Commingling Reserve Account that will be funded by the Originator upon the occurrence of a Commingling Reserve Trigger Event, subordination, overcollateralisation and excess spread.

### 1.2 Risks faced by the Trust Assets and countermeasures

The Trust Assets in this Transaction consist of each of the Loan Receivables entrusted to the Trustee by the Originator in order to form the Trust, as well as the mortgage rights and Loan Collateral relating thereto. In relation to the Loan Receivables the following risks should be considered:

#### (1) Concentration risk and countermeasures

Concentration risk means the risks that are arising from the concentration in respect of the type of the Obligors, the geographic region, the vehicle model, the amount of loans, the loan type and other aspects with respect to the loans from the asset pool due to economic conditions or other factors.

*Mitigating Factors.* The Entrusted Loan Receivables will be diversified according to the asset pool of the Originator. Additionally, there is certain credit enhancement in the Transaction in order to support repayment of the Notes under various scenarios, including worse than expected performance of the Entrusted Loan Receivables and certain unexpected disruptions which may cause the Issuer to receive less Collections than expected. The credit enhancement will help to reduce the likelihood of losses on the Notes in the event of unexpected changes in economic conditions and other factors, such as worse than expected performance of the Entrusted Loan Receivables.

#### (2) Credit risk of Loan Receivables and countermeasures

The Obligors of the Entrusted Loan Receivables may delay or fail to make their due and payable principal and interest payments, resulting in a delay or failure to pay the principal and interests under the Notes and thus causing a loss to the Noteholders.

*Mitigating Factors.* The Notes provide safeguards against credit risk through: 1.the introduction of certain Eligibility Criteria which the Entrusted Loan Receivables need to comply with, and the Originator shall provide Originator Loan Warranties on the Closing Date and each Additional Purchase Date (in the event of replenishment) in relation to the Entrusted Loan Receivables



entrusted and transferred to the Trustee that in the event that any Entrusted Loan Receivables is found to violate the Eligibility Criteria as of the Cut-off Date, or the Originator violates the Originator Loan Warranties as of the Issue Date or each Additional Purchase Date (in the event of replenishment), the Originator shall pay to the Trustee the Repurchase Price, which to certain extent prevent the loans with high default risk from entering into the asset pool; 2. the comprehensive Credit and Collection Policy of the Servicer to certain extent reduces the default risk of the Entrusted Loan Receivables and alleviates the loss that might be resulted from the default of the Entrusted Loan Receivables; 3. and the credit enhancement which have been included to support repayment of the Notes under various scenarios, including worse than expected performance of the Entrusted Loan Receivables and certain unexpected disruptions which may cause the Issuer to receive less Collections than expected. These features will help to reduce the likelihood of losses on the Notes in the event of worse than expected performance of the Entrusted Loan Receivables.

### **(3) Prepayment risk of Loan Receivables and countermeasures**

Faster than expected rates of prepayments on the Entrusted Loan Receivables will cause the actual weighted average tenor and maturity periods of the Notes to be shorter than expected and thus creating reinvestment risk for the Noteholders. Prepayments on the Entrusted Loan Receivables may occur as a result of prepayments by the Obligor, receipt of Recovery Collections on the Defaulted Loan Receivables and payment of Repurchase Prices by the Originator.

Further, since the Notes involve replenishment structure, the investors may also face the prepayment risk arising from the early termination of the Revolving Period, for instance, if the assets of the Originator available for the replenishment are insufficient to support the replenishment, the Early Amortisation Event may be triggered and the Notes will early amortize, which would give rise to prepayment risks to the investors.

No prediction can be made as to the prepayment rates that will be experienced on the Notes. The Noteholders will bear the reinvestment risk resulting from receiving payments of principal on the Notes earlier or later than expected.

*Mitigating Factors.* In this Transaction, the following measures will be adopted to mitigate this risk: (i) the Originator has completed adequate system development regarding the revolving mechanism based on the internal structuring experiences adopted in the international revolving securitisation products of MBAFC's shareholder – Mercedes-Benz Group AG. Adequate system test and simulation have been adopted to ensure that each additional purchase can be carried out successfully; (ii) the Originator selects the Additional Purchased Loan Receivables to comply with the Eligibility Criteria as of the initial Cut-Off Date to ensure the similar characteristics of the Portfolio. The Additional Purchased Loan Receivables comply with the relevant representations and warrants made by the Originator; (iii) During the Revolving Period, the Servicer shall comply strictly with the relevant information disclosure rules. The Servicer shall disclose the amounts of the additional Loan Receivables to be purchased in the Monthly Servicer Report. In addition, the Servicer shall inform, in writing or per email, the Issuer of the details of the Additional Purchased Loan Receivables on the date as agreed in the Trust Agreement; and (iv) in respect of the replenishment during the Revolving Period, this Transaction has adopted the Yield Supplement Overcollateralisation Amount, which will provide certain supplement for the Accumulation Amount, and thus to a certain extent mitigates the prepayment risks arising from the early termination of the Revolving Period.

### **(4) Risk arising from inability to change mortgage right registrations and countermeasures**

Since the number of Entrusted Loan Receivables included in the Trust Assets is relatively high, the cost of changing each individual mortgage registration would be prohibitive, so the Originator and

the Trustee will not, for each Entrusted Loan Receivable, register the mortgage transfers. If a default on an Entrusted Loan Receivable requires exercise of the mortgage rights in respect of the related Financed Vehicle, the failure to change the mortgage registration could make it impossible to use the mortgage as a defence against *bona fide* third parties when exercising its mortgage rights and ultimately cause the Noteholders to suffer losses.

*Mitigating Factors.* According to the *Civil Code of the People's Republic of China*, failure to change the mortgage registrations after the Originator has entrusted or transferred the Trust Assets (including the mortgage rights) to the Trustee will have no effect on the legality and validity of the factual entrustment or transfer of the mortgages by the Originator to the Trustee; it is just that the Trustee will not be able to use the mortgage as a defence against *bona fide* third parties when exercising its mortgage rights. Additionally, one of the Eligibility Criteria requires that the Originator shall be the first priority mortgagee. This means that the Originator shall be registered as mortgagee with the registration department of a competent Governmental Authority of the PRC; in addition, the Originator holds the originals of the vehicle registration certificates (indicating the Originator as the mortgagee) on behalf of the Trustee, so it seems unlikely that a *bona fide* third party would be able to prevent the Trustee from exercising its mortgage rights.

## **(5) Risk of devaluation of Financed Vehicles and countermeasures**

Each Financed Vehicle is subject to the risk of devaluation in the course of depreciation and possible future reductions of car prices. In case of the realisation of the Financed Vehicle this could ultimately lead to delays or losses on the Notes.

*Mitigating Factors.* The credit enhancement features of this Transaction have been included to support repayment of the Notes under various scenarios, including worse than expected performance of the Entrusted Loan Receivables and certain unexpected disruptions to Collections. These features will help to reduce the likelihood or severity of losses on the Notes in the event of higher frequency vehicle liquidations and lower than expected used vehicles prices.

Mercedes-Benz Group AG and its subsidiaries (“Mercedes-Benz”) are continuously subject to governmental information requests, inquiries, investigations, administrative orders and proceedings relating to environmental, criminal, antitrust and other laws and regulations in connection with diesel exhaust emissions.

Several authorities and institutions worldwide were, and still are, active in the form of inquiries, investigations, procedures and/or orders. These activities particularly relate to test results, the emission control systems used in Mercedes-Benz diesel vehicles and/or the interactions of Mercedes-Benz with the relevant authorities as well as related legal issues and implications, including, but not limited to, under applicable environmental, criminal, consumer protection and antitrust laws.

In the United States, Mercedes-Benz Group AG and Mercedes-Benz USA, LLC (MBUSA) reached agreements in the third quarter of 2020 with various authorities to settle civil environmental claims regarding the emission control systems of certain diesel vehicles, which have become final and effective. The authorities take the position that Mercedes-Benz failed to disclose Auxiliary Emission Control Devices (AECs) in certain of its US diesel vehicles and that several of these AECs are illegal defeat devices.

As part of these settlements, Mercedes-Benz denies the allegations by the authorities and does not admit liability, but has agreed to, among other things, pay civil penalties, conduct an emission modification programme for affected vehicles and take certain other measures. The failure to meet certain of those obligations may trigger additional stipulated penalties. In the first quarter of 2021, Mercedes-Benz paid the civil penalties.

In the third quarter of 2020, Mercedes-Benz Group AG and MBUSA also reached an agreement with plaintiffs' counsel to settle the US consumer class action "In re Mercedes-Benz Emissions Litigation" before the U.S. District Court for the District of New Jersey. As part of the settlement, Mercedes-Benz Group AG and MBUSA deny the material factual allegations and legal claims asserted by the class action plaintiffs, but have agreed to provide payments to certain current and former diesel vehicle owners and lessees. The relevant court granted final approval of the settlement and issued a final judgment in the case. The estimated cost of the settlement is approximately USD 700 million. In addition, Mercedes-Benz estimates further expenses of a mid-three-digit-million euro amount to fulfil requirements of this settlement and the aforementioned settlements with the US authorities.

In April 2016, the U.S. Department of Justice ("DOJ") requested that Mercedes-Benz conduct an internal investigation. Mercedes-Benz conducted such internal investigation in cooperation with DOJ's investigation; DOJ's investigation remains open. In addition, further US state authorities have opened investigations pursuant to both state environmental and consumer protection laws and have requested documents and information. In Canada, the Canadian environmental regulator Environment and Climate Change Canada ("ECCC") is conducting an investigation in connection with Diesel exhaust emissions based on the suspicion of potential violations of, amongst others, the Canadian Environmental Protection Act as well as potential undisclosed AECs and defeat devices. Mercedes-Benz continues to cooperate with the investigating authorities.

In Germany, the Stuttgart public prosecutor's office issued a fine notice against Mercedes-Benz in September 2019 based on a negligent violation of supervisory duties, which became legally binding, thereby concluding the related administrative offense proceedings against Mercedes-Benz. The Stuttgart public prosecutor's office is still conducting criminal investigation proceedings against Mercedes-Benz employees on the suspicion of, amongst others, fraud. In July 2021, the local court of Böblingen issued penal orders against three Mercedes-Benz employees based on, amongst others, fraud, which have become final.

Between 2018 and 2020, the German Federal Motor Transport Authority ("KBA") issued subsequent auxiliary provisions for the EC type approvals of certain Mercedes-Benz diesel vehicles, and ordered mandatory recalls as well as, in some cases, stops of the first registration. In each of those cases, it held that certain calibrations of specified functionalities to be qualified as impermissible defeat devices. Mercedes-Benz has a contrary legal opinion on this question. Since 2018, however, it has (in view of the KBA's interpretation of the law as a precautionary measure) implemented a temporary delivery and registration stop with respect to certain models, also covering the used-car, leasing and financing businesses, and is constantly reviewing whether it can lift this delivery and registration stop in whole or in part. Mercedes-Benz has filed timely objections against the KBA's administrative orders mentioned above. In early

2021, the KBA issued objection orders ("Widerspruchsbescheide") in these proceedings, thereby not following the arguments brought forward by Mercedes-Benz. Since Mercedes-Benz continues to have a different understanding of the relevant legal provisions, it has filed lawsuits with the competent administrative court to have the controversial questions at issue clarified in a court of law. Irrespective of such objections and the lawsuits that are now pending, Mercedes-Benz continues to cooperate fully with the KBA. The new calibrations requested by the KBA have been developed by Mercedes-Benz and assessed and approved by the KBA; the related recalls have been initiated. It cannot be ruled out that under certain circumstances, software updates may have to be reworked, or further delivery and registration stops may be ordered or resolved by the Mercedes-Benz as a precautionary measure, also with regard to the used-car, leasing and financing businesses. In the course of its regular market supervision, the KBA is routinely conducting further reviews of Mercedes-Benz vehicles and is asking questions about technical elements of the vehicles. In addition, Mercedes-Benz continues to be in a dialogue with the German Ministry for Digital and Transport (BMDV) to conclude the analysis of the diesel-related emissions matter and to further the update of affected

customer vehicles. In light of the aforementioned administrative orders issued by the KBA, and continued discussions with the KBA and the BMDV, it cannot be ruled out completely that additional administrative orders may be issued in the course of the ongoing and/or further investigations. Since 1 September 2020, this also applies to responsible authorities of other member states and the European Commission, which conduct market surveillance under the new European Type Approval Regulation and can take measures upon assumed non-compliance, irrespective of the place of the original type approval, and also to the British market surveillance authority DVSA (Driver and Vehicle Standards Agency).

In the course of its formal investigation into possible collusion on clean emission technology, the European Commission sent a statement of objections to Mercedes-Benz and other automobile manufacturers in April 2019. In this context, Mercedes-Benz had filed an application for immunity from fines (leniency application) with the European Commission some time ago. On 8 July 2021, the proceedings were closed by way of a settlement with the European Commission. During the entire proceedings, Mercedes-Benz Group AG cooperated closely with the European Commission, and the European Commission granted the company complete immunity from fines.

In addition to the aforementioned authorities, national cartel authorities and other authorities of various foreign States, including the South Korean Ministry of Environment, the South Korean competition authority (Korea Fair Trade Commission) and the Seoul public prosecutor's office (South Korea) are conducting various investigations and/or procedures in connection with Diesel exhaust emissions.

Mercedes-Benz continues to fully cooperate with the authorities and institutions. Irrespective of such cooperation and in light of the past developments, it is possible that further regulatory, criminal and administrative investigative and enforcement actions and measures relating to Mercedes-Benz and/or its employees will be taken or administrative orders will be issued. Additionally, further delays in obtaining regulatory approvals necessary to introduce new or recertify existing vehicle models could occur.

In light of the legal positions taken by U.S. regulatory authorities and the KBA as well as the South-Korean Ministry of Environment, among others, it cannot be ruled out that, besides these authorities, one or more authorities worldwide will reach the conclusion that other passenger cars and/or commercial vehicles with the brand name Mercedes-Benz or other brand names of the Mercedes-Benz Group are equipped with impermissible defeat devices. Likewise, such authorities could take the view that certain functionalities and/or calibrations are not proper and/or were not properly disclosed. Mercedes-Benz cannot predict the outcome of the still ongoing proceedings at this time. Particularly in light of the fine notice issued by the Stuttgart public prosecutor's office against Mercedes-Benz, the penal orders against Mercedes-Benz employees and the civil settlements with the US authorities, as well as any ongoing and potential other information requests, orders and proceedings, it cannot be ruled out that Mercedes-Benz will become subject to, as the case may be, significant additional fines and other sanctions, measures and actions. The occurrence of the aforementioned events in whole or in part could cause significant collateral damage including reputational harm. Further, due to negative allegations or findings with respect to technical or legal issues by one of the various governmental agencies, other agencies - or also plaintiffs - could also adopt such allegations or findings. Thus, a negative allegation or finding in one proceeding, such as the fine notice issued by the Stuttgart public prosecutor's office, the penal orders against Mercedes-Benz employees or the allegations underlying the civil settlements with the US authorities, carries the risk of being able to have an adverse effect on other proceedings, also potentially leading to new or expanded investigations or proceedings, including lawsuits.

In addition, Mercedes-Benz's ability to defend itself in proceedings could be impaired by the fine notice issued by the Stuttgart public prosecutor's office, the penal orders against Mercedes-Benz

employees, the civil settlements with the US authorities and by the underlying allegations and other unfavourable allegations, as well as by findings, results or developments in any of the information requests, inquiries, investigations, administrative or criminal orders, legal actions and/or proceedings discussed above.

At the date of this Offering Circular, there are no indications that recent developments will have a material negative impact on payments on the Entrusted Loan Receivables, but there can be no assurance that the information requests, inquiries, investigations, administrative or criminal orders, legal actions and/or proceedings discussed above and any future disclosure or settlement by or with respect to Mercedes-Benz Group AG and its subsidiaries will not adversely affect the businesses of Mercedes-Benz Group AG and its subsidiaries or ultimately the Entrusted Loan Receivables and/or the Issuer's ability to make payments under the Notes.

#### **(6) Risk arising if the beneficiaries of the Loan Collateral remain the same and countermeasures**

After the Originator entrusts or transfers the relevant Loan Collateral to the Trustee on the Closing Date, it is possible that for certain reasons (whether or not in the control of the Originator) the beneficiary of the relevant Loan Collateral is not changed promptly. This could affect the realisation of the relevant Loan Collateral held by the Trustee on behalf of the Noteholders and thus cause the Noteholders to suffer losses.

*Mitigating Factors.* In this Transaction, the following policies will be adopted to mitigate this risk:

(i) according to the *Civil Code of the People's Republic of China*, even if the beneficiary is not changed after the Originator entrusts or transfers the Loan Collateral to the Trustee, the legality and validity of the transfer of the rights will not be affected;

(ii) if the realisation of the rights is prejudiced by a third party, the Trustee may seek recourse against such third party according to law, thus making up for the effect of the prejudice.

#### **1.3 Transaction structure risk and countermeasures**

The Transaction involves many Transaction Parties and its structure is relatively complex, for instance, the application of replenishment provisions. A breach of contract on the part of a Transaction Party or another entity could cause delays or losses with respect to the payment of principal and interest on the Notes.

*Mitigating Factors.* (i) pursuant to the terms of the Transaction Documents, the Originator has agreed to select the additional Loan Receivables that meet the Eligibility Criteria during the Revolving Period, and the additional Loan Receivables shall also conform to the representations and warranties made by the Originator in respect of the Additional Purchased Loan Receivables. During the Revolving Period, the Servicer shall strictly implement the information disclosure in accordance with the terms of the Transaction Documents and the applicable regulatory requirements; (ii) the Transaction Documents contain express provisions concerning the rights and obligations among the Transaction Parties and provisions concerning the determination of the liability and compensation for improper conduct or breach of contract on the part of such Transaction Party. During the life of the Notes the Trustee will periodically publish a Monthly Trustee Report and occasionally publish any major matters which could affect the interests of the Noteholders. The Rating Agencies will be engaged to provide the initial rating as well as follow-up ratings throughout the life of the Senior Notes.

#### **1.4 Liquidity risk and countermeasures**

After the completion of the issue of the Notes and after the Senior Notes are traded at the National Interbank Bond Market, no assurance can be given that there will be a liquid market for the Senior Notes. Investors investing in the Senior Notes may not be able to trade the Senior Notes or may experience some discount loss upon transfer.

Furthermore, other potential future events, including disruptions in the global or Chinese financial markets or reduction, withdrawal or qualification of the ratings on the Senior Notes by the Rating Agencies, are difficult to predict and may occur. These events may cause a reduction in liquidity, drop in market value or an increase in volatility in the secondary market for the Senior Notes.

*Mitigating Factors.* The weighted average term of the Senior Notes is relatively short. If investors hold the Senior Notes to maturity, they will be relatively unaffected by liquidity risk. Investors should make their investment decisions based on their own needs.

## **1.5 Interest rate risk and countermeasures**

The Entrusted Loan Receivables as well as the Notes bear fixed interest rates. Thus the interest rate risk within the Transaction itself is limited. However, fluctuations in market interest rates will affect the price of the Notes which can thereby cause Noteholders to sustain losses.

*Mitigating Factors.* Interest rate risk is a risk which affects all fixed income securities. The possibility of loss can be reduced only through analysis of market trends by investors themselves coupled with the use of interest rate risk control methods. Investors should make their investment decisions based on their own needs.

## **1.6 Legal risk**

### **(1) General**

Legal risk means the risks that the contracts would not be implemented due to certain defects of financial regulations, misunderstanding of provisions by relevant Transaction Parties, lack of enforcement or ambiguity of provisions, as well as other risks in connection with litigation, adverse judgment and deficiency of legal instruments. There are also possible future changes in securitisation laws which may cause Noteholders suffering losses.

### **(2) Impact of the PRC Law**

The issue and trading of the Notes involve a series of complex legal relationships. Following is a general outline of the factors under the PRC Law which will affect the Noteholders. This general outline does not constitute an exhaustive description of all legal issues. Noteholders should evaluate themselves the nature of these particular Notes and the Chinese political and legal environment, and carry out any further investigation they deem appropriate based on their own judgment.

#### **a. *The Legal and regulatory framework for credit asset securitisation transactions***

In the PRC, credit asset securitisation projects mainly mean structured finance activities pursuant to which a financial institution in the banking sector (or another financial institution approved by the CBIRC and the PBOC) acting as the originator places credit assets in the custody of a trustee for the trustee to issue beneficiary securities to institutional investors in the form of asset backed notes and pay the earnings on the asset backed notes using the cash generated from the relevant assets. The main oversight authorities for credit asset securitisation transactions are the CBIRC and the PBOC.

The CBIRC supervises and administers the credit asset securitisation business activities of the relevant institutions according to law, and the PBOC supervises and administers the offering and trading of asset backed notes on the National Interbank Bond Market according to law.

MBAFC's engagement in credit asset securitisation business must comply with such laws, administrative regulations, departmental rules and regulatory documents as the *Trust Law of the People's Republic of China* (the "Trust Law"), the *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets*, the *Measures for the Regulation of Pilot Projects for the Securitisation of Credit Assets of Financial Institutions*, the *Rules for Disclosure of Information on Asset Backed Securities*, the *Circular Concerning the Filing Process of Securitisation of Credit Assets*, and *Circular of the General Office of China Banking and Insurance Regulatory Commission on the Information Registration for Credit Asset Securitization of Banking Financial Institutions* etc. As the trust company of the credit asset securitisation transaction, the trustee must also comply with the laws and regulations for the administration of the industry such as the *Measures for the Administration of Trust Companies*, the *Measures for the Administration of Plans by Trust Companies to Concentrate Assets in Trusts*, etc. In addition, the auto loan business carried by MBAFC, and the civil legal relationships involved in the taking out of loans, mortgages, etc. must also comply with such financing rules and regulations as the *Measures for the Administration of Auto-Finance Companies* and the *Measures for the Administration of Auto Loans*, etc., as well as relevant provisions of civil laws and regulations (including their judicial interpretations) such as the *Civil Code of the People's Republic of China*, the *Civil Procedure Law of the People's Republic of China* (the "Civil Procedure Law"), the *Enterprise Bankruptcy Law of the People's Republic of China* (the "Enterprise Bankruptcy Law"), etc.

**b. Special purpose trusts**

For purposes of the Trust Law, the term "trust" means the acts whereby the grantor, based on his trust in the trustee, entrusts the rights in his property to the trustee and the trustee manages or disposes of such property in his own name in accordance with the wishes of the grantor for the benefit of the beneficiary or for a special purpose. Credit asset securitisation business draws on the concept of trust asset independence to create according to law a special purpose trust whose objective is the securitisation of assets as a special purpose vehicle in order to realize the requirement of bankruptcy remoteness in credit asset securitisation deals.

*Establishment of a special purpose trust*

As required under the Trust Law, a lawful trust objective is required when establishing a trust, and the trust property must be lawfully owned by the grantor, the property and property rights must be discernible, and the trust beneficiary or class of beneficiaries must be discernible. The trust will be void if its objective violates the laws or administrative regulations or harms the public interest, if it is specifically established for the purpose of instituting a legal action or for recovering a debt, if it is established with illegal property or property which may not be used to establish a trust, or if the trust property cannot be determined.

If the trust is established for a special purpose, the originator must transfer the credit assets to the trustee of the special purpose trust. To form a trust with trust property composed of credit assets, MBAFC must carry out the relevant statutory procedures for the transfer of the creditor's rights in the loans and ancillary security interests such as mortgage rights, etc. (for details, see the section titled Transfer of retail auto loan creditor's rights and their ancillary security interests below).

In addition, pursuant to the Trust Law, when establishing a trust, if the relevant laws and administrative regulations require the trust property to be registered, trust registration should be carried out according to law; otherwise, the trust will not enter into effect. At present, there is no trust registration

organisation, and there are no laws or regulations requiring that trust registration be carried out for special purpose trusts for credit asset securitisation transactions. The *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets* specify that the originator of the credit assets securitisation should publish an announcement in the national media and notify the relevant rights holders of the transfer of credit assets by means of the establishment of a special purpose trust.

Under the relevant provisions of the *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets*, the *Circular Concerning the Filing Process of Securitisation of Credit Assets*, the *Measures for the Regulation of Pilot Projects for the Securitisation of Credit Assets of Financial Institutions* and the *Circular of the General Office of China Banking and Insurance Regulatory Commission on the Information Registration for Credit Asset Securitization of Banking Financial Institutions*, the originator and the trustee in a credit assets securitisation project should effect the registration with PBOC and the credit asset securitization information registration with CCRC for the transfer of credit assets through the creation of a special purpose trust and such matters as offering of asset backed securities on the National Interbank Bond Market or privately.

#### *Independence of Trust property*

Under the Trust Law, the *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets* and the *Measures for the Regulation of Pilot Projects for the Securitisation of Credit Assets of Financial Institutions*, once the special purpose trust has been established, the trust assets are independent of the original property of the originator, the trustee, the servicer, the account bank, the registrar/paying agent and any other entity that provides services for the securitisation deal. If any such entity is liquidated because it is legally dissolved, legally shut down or legally declared bankrupt, etc., the trust assets do not become a part of its liquidation property. None of the originator, the trustee, the servicer, the account bank, the registrar/paying agent and any other entity that provides services for the securitisation deal may exercise any right of set-off against the trust assets as payment for a debt owed to it by asset backed noteholders. The claims and debts created by the trustee in its administration, operation and disposal of different trust assets may also not be set off against each other. No claims may be enforced against the trust assets, unless on statutory grounds such as priority repayment rights, rights of set-off or rights of defence held by creditors against the trust assets prior to the establishment of the trust, debts created by the trustee in the handling of trust matters relating to the trust assets or taxes payable on the trust assets themselves, no claims may be enforced against the trust assets.

#### **c. *Transfer of retail auto loan creditor's rights and their ancillary security interests***

##### *Transfer of retail auto loan creditor's rights*

##### *Transfer of creditor's rights*

Pursuant to the *Civil Code of the People's Republic of China*, if MBAFC transfers the creditor's rights in a retail auto loan as the original creditor, it does not need to obtain special regulatory approval or carry out special registration procedures, and the contract for transfer of the creditor's rights in the retail auto loan will become legally effective between the original creditor and the transferee at the time of entry into effect of the transfer contract or other time agreed in the transfer contract.

For the loan agreements which specifically require MBAFC to notify the relevant debtors in certain prescriptive form, when MBAFC transfers its creditor's rights in a retail auto loan, it does not need to obtain the relevant debtor's consent, but MBAFC does need to notify the relevant debtor as required by the relevant loan agreements. For the loan agreements which do not specifically require MBAFC to notify the relevant debtors, when MBAFC transfers its creditor's rights in a retail auto loan, it does not need to obtain the relevant debtor's consent, but MBAFC does need to notify the relevant debtor in accordance with the *Civil Code of the People's Republic of China*, otherwise, the transfer of the



creditor's rights in the retail auto loan will not be legally effective vis-à-vis the relevant debtor. Thus, if such debtor continues to perform his obligations to MBAFC, the transferee will have no right to require the debtor to perform its obligation.

With regard to the entry into effect of a notice of transfer of creditor's rights vis-à-vis a debtor, the PRC currently implements the doctrine of actual service of the notice. Except in the case where a state-owned commercial bank transfers creditor's rights in a non-performing loan to a financial asset management company, the transfer of creditor's rights will be effective vis-à-vis the debtors if the financial institution transferring the rights notifies each debtor individually of the fact of the transfer.

Furthermore, under the *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets*, the financial institution making the transfer of creditor's rights in a loan should publish an announcement in the national media and notify the relevant rights holders of the details of the transfer of the creditor's rights in the loan and of their ancillary mortgage rights through the establishment of a special purpose trust. If the CBIRC or other oversight authority has additional requirements for the transfer of creditor's rights in loans pursuant to the securitisation of credit assets, such requirements must be complied with.

#### *Right of set-off and right of defence of the obligor*

When MBAFC transfers creditor's rights in a retail auto loan, the rights of the transferee may be affected by the obligor's right of set-off and the right of defence vis-à-vis the original creditor. Under the *Civil Code of the People's Republic of China*, if a debtor that receives notice of transfer of creditor's rights from the original creditor has a claim against the original creditor and such claim falls due prior to or at the same time as the transferred creditor's rights in the loan, the debtor may claim the right of set-off against the transferee. Moreover, after the debtor has received notice of the transfer of creditor's rights, any defence which the debtor previously had against the original creditor may be set up against the transferee.

#### *Transfer of mortgage rights ancillary to retail auto loan creditor's rights*

According to the *Civil Code of the People's Republic of China*, mortgage rights may not be separated from the obligation secured and transferred severally or used to secure another obligation. If creditor's rights are transferred, the mortgage rights securing the obligation are transferred along with the creditor's rights, unless the law provides otherwise or the parties agree otherwise. In addition, the *Civil Code of the People's Republic of China* provide that when an obligee transfers his rights, the transferee also obtains the incidental rights concomitant with the claim, unless such incidental rights are personal to the obligee. When MBAFC transfers retail auto loan creditor's rights, it must also transfer the vehicle mortgage rights ancillary to such creditor's rights.

According to the *Civil Code of the People's Republic of China*, when a vehicle is mortgaged, the mortgage rights are created upon the entry into effect of the mortgage agreement and that if the mortgage has not been registered, it may not be used as a defence against *bona fide* third parties.

#### *Transfer of guarantee rights ancillary to retail auto loan creditor's rights*

According to the *Civil Code of the People's Republic of China*, if MBAFC lawfully assigns the rights to the principal obligation to a third party during the term of guarantee, the ancillary creditor's rights under the guarantee are assigned as well, without the need to carry out any other procedures. However, in the event that the assignment is not notified to the guarantor, such assignment would not be effective to the guarantor. Further, if the guarantor and the original creditor have agreed on the prohibition of assignment, and the original creditor assigns the rights without the written consent from the guarantor, the guarantor would be released from the guarantee obligations.

According to the *Civil Code of the People's Republic of China*, the guarantor has the rights of defense available to the debtor. Rights of defense in respect of the obligation that are waived by the debtor remain available to the guarantor.

**d. Realisation of mortgage rights**

*General provisions*

If the debtor under a retail auto loan fails to perform his obligation within the time limit therefor, MBAFC may receive payment by means of realisation of its mortgage rights. To do so, it may agree with the mortgagor to receive payment by converting the mortgaged property into its monetary value or auctioning or selling off the property. It may also avail itself of legal remedies. According to the *Civil Code of the People's Republic of China*, if the mortgage rights are realised by agreement and such agreement is prejudicial to the rights of another creditor, such other creditor may petition the People's Court to rescind the agreement within one year from the date on which it knew or should have known of the cause for rescission.

*General procedure for legal remedies*

If the debtor under a retail auto loan fails to repay the loan within the time limit therefor, MBAFC may institute proceedings with the People's Court. According to relevant provisions of the Civil Procedure Law, after the case has been accepted by the court, the trial should generally be concluded within six months from the date on which the case was put on the docket. The time limit may be extended by six months if necessary due to special circumstances, subject to the approval of the president of the court in question. Further extensions, if needed, require the approval of a superior court. In simple cases, where the facts are clear, the relationship of rights and obligations is clearly defined and the dispute is minor, the People's Court may try the case according to summary procedure, in which case the trial should be concluded within three months from the date on which the case was put on the docket. If the judgement of the first instance court is not appealed, it becomes legally effective immediately. If a party appeals to the People's Court at the next higher level within 15 days from the date of service of the written judgement, the second instance court should conclude the case within three months from the date on which the case was put on the docket for trial at second instance. The time limit may be extended if necessary due to special circumstances, subject to the approval of the president of the court in question. The judgement of the second instance court is final.

If the debtor refuses to perform the legally effective civil judgement, MBAFC may apply for enforcement to the first instance People's Court within two years from the last day of the prescribed period for performance of the judgement. The People's Court has the right to seal up, seize, freeze, auction or sell off the debtor's mortgaged vehicle. If the debtor fails to fulfil his obligations under the legal instrument within the specified time period after the property has been sealed up or seized, the People's Court may auction or sell off the sealed-up or seized property according to law. The People's Court should first use the method of auction, unless the law or a legal interpretation provides otherwise.

*Auction procedure*

*Ordinary auction procedure*

MBAFC may agree with the mortgagor to realize the mortgage rights by means of auction of the mortgage property. According to the PRC Law on Auctions, the auction procedure generally involves the appointment of an auction house, the public announcement of the auction and the execution of the auction. The subject matter of the auction should be an article or property rights that are owned or may legally be disposed of by the appointer. The appointment should appoint an auction house that possesses the appropriate qualifications. The announcement of the auction should be published

by the auction house in a newspaper or other media seven days before the auction. The appointer has the right to determine the reserve price of the mortgage property auctioned. If the highest bid is below the reserve price, such bid does not become effective and the auctioneer should stop the auction of the mortgaged vehicle. The auction transaction is concluded when the auctioneer confirms the highest bid by a rap of his gavel or otherwise publicly expresses the conclusion of the purchase. When the auction transaction has been concluded, the purchaser and the auction house should sign a written confirmation of the transaction. The purchaser should pay the price of the subject matter of the auction as stipulated. The appointer and the purchaser should carry out the procedures for transfer of the registration of title with the relevant registry on the strength of the transaction confirmation issued by the auction house and relevant documentation.

The appointer and the purchaser may agree with the auction house on the percentage of the commission. If no percentage has been agreed upon and the auction results in a transaction, the auction house may charge a commission not to exceed 5% of the transaction price from the appointer and the purchaser. If the auction does not result in a transaction, the auction house may charge the appointer the agreed-upon fee or, if no fee has been agreed upon, the reasonable auction expenses paid.

#### *Procedure for auctions during enforcement by the People's Court*

According to the *Regulations of the Supreme People's Court Concerning the Auctioning and Selling Off of Property by People's Courts in the Course of Enforcement in Connection with Civil Actions*, if a People's Court wishes to auction a mortgaged vehicle in order to enforce a legally effective judgement, it should appoint an auction house that possesses the appropriate qualifications and supervise the auction. An appropriately qualified appraisal institution may be appointed to appraise the value of the vehicle to be auctioned. The creditor and the debtor may request the court not to have the value appraised. If the mortgaged vehicle to be auctioned has been appraised, the appraisal value shall be the reserve price for the first auction. If no value has been appraised, the court will refer to the market value to determine the reserve price and solicit the opinions of the parties. If the auction fails or the mortgaged vehicle is re-auctioned, the reserve price may be reduced in view of the circumstances, but each reduction may not exceed 20% of the previous reserve price.

Fifteen days before the auction of the mortgaged vehicle, the auction house should announce the mortgage within the scope and in the media determined by the parties through consultations or determined by the People's Court. Five days before the auction, the People's Court should, in writing or by another appropriate method allowing confirmation of receipt, notify the creditor that applied for enforcement, the mortgagor, the known security right holders and the pre-emptive purchasers or other persons with other pre-emptive rights to attend the auction. If nobody bids or the highest bid is lower than the reserve price, and the creditor that applied for enforcement or another enforcing creditor present at the auction applies for permission or agrees to accept the auctioned mortgaged vehicle at that auction's reserve price, the vehicle should be turned over to that creditor to set off the debt. If the auction results in a transaction, or if the auction fails and the mortgaged vehicle is used to set off the debt, the People's Court should rule accordingly and title to the vehicle will pass when the ruling of the transaction or setoff is served on the purchaser or acceptor. The purchaser should pay the price to the People's Court or remit it to the account designated by the People's Court within the time limit determined in the announcement of the auction or set by the People's Court.

If nobody bids at the auction or the highest bid is lower than the reserve price, and neither the creditor that applied for enforcement nor any other enforcing creditor present at the auction applies for permission or agrees to accept the auctioned mortgaged vehicle at that auction's reserve price, another auction should be held within 60 days. If the second auction also fails, the People's Court may convert the immovable or other property right into its monetary value and turn it over to the

person that applied for enforcement or other enforcing creditor to set off the debt, according to law. If the person that applied for enforcement or other enforcing creditor refuses to accept the mortgaged vehicle or if it is not legally possible to deliver the vehicle to set off the debt, a third auction should be held within 60 days. If the third auction fails and the person that applied for the enforcement or any other enforcing creditor refuses or is legally unable to accept the mortgaged vehicle to set off the debt, the People's Court should make a public announcement of the selling off of the vehicle within seven days from the date on which the third auction is concluded. If no one is willing to purchase the mortgaged vehicle at the reserve price of the third auction within 60 days from the date of the public announcement, and the person that applied for enforcement or any other enforcing creditor still does not express his acceptance of the property to set off the debt, the seal should be broken or the property un-frozen, and the property should be returned to the mortgagor, unless the mortgaged vehicle can be otherwise used for enforce purposes.

If the auction results in a transaction, the auction house may charge the purchaser a commission of a certain percentage. If the auction house was determined by public auction, the commission should be charged according to the amount determined in the winning bid. If the auction does not result in a transaction or if the appointment of the auction house is withdrawn for a reason not attributable to the auction house, the reasonable expenses already paid for the auction by the auction house should be borne by the enforcing party.

#### *Distribution sequence of the proceeds of realisation of the mortgage rights*

According to the *Civil Code of the People's Republic of China*, the proceeds from the conversion of mortgaged property into its monetary value or the auctioning or selling off of mortgaged property should first be used to pay the obligation to the mortgagee. If the same vehicle has been mortgaged to two or more creditors, the proceeds of the auction or selling off of the mortgaged property should be applied to payment in the following sequence: (i) if the mortgage rights have been registered, payment should be made in accordance with the chronological order of registration; (ii) registered mortgage rights rank above non-registered mortgage rights; (iii) payments in respect of non-registered mortgage rights are made in proportion to the obligations.

If the monetary value into which the mortgaged vehicle is converted or the proceeds of the auction or selling off of the mortgaged vehicle are less than the value agreed upon when the mortgage was created, payment should be made according to the value realized by the mortgaged property, and the shortfall should be paid by the debtor. If the monetary value in which the mortgaged vehicle is converted or the proceeds of the auction or selling off of the mortgaged vehicle exceed the amount of the obligation, the excess portion will belong to the mortgagor.

The mortgagor and the mortgagee may in the contract determine the sequence of payment of an obligation using the monetary value in which the mortgaged property is converted or the proceeds of the auction or selling off of the mortgaged property. If the mortgagor and the mortgagee have not agreed on such sequence, payment should be made in the following sequence: (i) expenses for realisation of the mortgage rights; (ii) interest on the principal obligation; (iii) principal obligation.

#### **e. *Impact of the Bankruptcy Law on the realisation of mortgage rights***

At present, the main PRC Laws and regulations governing the bankruptcy of enterprises with legal personality include (1) the *Enterprise Bankruptcy Law*, (2) the *Regulations of the Supreme People's Court on Several Issues Concerning the Trial of Enterprise Bankruptcy Cases* (Fashi [2002] No.23) and (3) the *Regulations of the Supreme People's Court on Several Issues Concerning the Application of the Enterprise Bankruptcy Law* (Fashi [2011] No.22). In addition, if a financial institution goes into bankruptcy, the State Council may formulate implementing measures pursuant to the *Enterprise Bankruptcy Law* and other relevant laws.

According to current legal framework for bankruptcies, all of the property belonging to the debtor at the time of the acceptance of the bankruptcy petition and the property obtained by it during the period between the acceptance of the bankruptcy petition and the conclusion of the bankruptcy procedures is property of the debtor. After the debtor has been declared bankrupt, it is known as a bankrupt and its property is known as property in bankruptcy. A holder of security rights in specific property of the bankrupt is entitled to priority payment with respect to such property. If such creditor's exercise of its right to priority payment does not enable full payment, the creditor's rights in respect of which no payment was obtained will participate in the distribution as ordinary creditor's rights.

The administrator has the right to petition the People's Court to rescind any of the following acts involving the property of the debtor done during the year prior to the People's Court's acceptance of the bankruptcy petition: (1) transfers of property without consideration; (2) transactions carried out at obviously unreasonable prices; (3) the provision of security in the form of property for debts that are not secured by property; (4) early discharges of debts which have not fallen due; and (5) renouncement of claims. If the debtor is insolvent and its assets are insufficient to discharge all of its debts or it clearly lacks the capacity to discharge such debts, and it was still discharging debts to certain of its creditors within the six months prior to the People's Court's acceptance of the bankruptcy petition, the administrator has the right to petition the People's Court to rescind the same, unless such individual discharges of debt were or are beneficial to the property of the debtor. The following acts involving property of the debtor are invalid: (1) the concealment or transfer of property to shirk debts; (2) the creation of debts or the acknowledgement of debts which are not genuine. The manager should timely draft a plan for selling the property in bankruptcy and submit the same to the creditors meeting for discussion. The sale of the property in bankruptcy should be accomplished by way of an auction, unless otherwise resolved by the creditors meeting. A bankrupt enterprise may be wholly or partially sold off. When an enterprise is to be sold off, its intangible assets and other property may be sold off separately. Property which, according to state regulations, cannot be auctioned or the transfer of which is restricted, must be disposed of by the method specified by the state.

The property in bankruptcy will be applied to the discharge of claims in the following sequence after the discharge, on a priority basis, of the bankruptcy expenses and common interest debts: (1) the wages and the medical and disability subsidies and support owed to employees and their families by the bankrupt, basic old age insurance and basic medical insurance premiums payable into the individual accounts of the staff and workers and owed by the bankrupt and the compensation payable to the staff and workers in accordance with laws and administrative regulations; (2) the social insurance premiums other than those mentioned in the preceding item owed by the bankrupt and taxes owed by the bankrupt; and common claims in bankruptcy. If the property in bankruptcy is insufficient to satisfy the discharge requirements of a certain tier, the distribution to such tier will be effected on a pro rata basis.

If a financial institution such as a commercial bank, securities company or insurance company, etc. is unable or clearly lacks the capacity to pay all of its debts, the State Council's financial regulator may petition a People's Court for restructuring or bankruptcy liquidation of the financial institution. If the said regulator lawfully takes such measures as taking over management of or taking custody of a financial institution whose operations are facing a material risk, it may petition the People's Court to stay any civil action or enforcement procedure in which the financial institution is the defendant or is the judgment debtor.

## **1.7 Operational risk and countermeasures**

Operational risk means the risk of inappropriate or failure of internal risk control by the relevant Transaction Parties or any system or external events (such as operational risks of the Servicer) that cause investors to sustain losses.

*Mitigating Factors.* 1. The Transaction Documents have strictly established the legal relationship of rights and obligations among the Transaction Parties to ensure the legality of the Transaction; 2. the Issuer will disclose information strictly in accordance with relevant laws, regulations and policies; 3. the credit and collection Policy of the Servicer has detailed provisions on the operation of the Servicer, which reduces the operational risks of the Servicer; 4. during the life of the Notes, the Trustee will periodically publish a Monthly Trustee Report and occasionally publish any major matters which could affect the interests of the Noteholders. The Ratings Agencies will be engaged to provide the initial rating as well as follow-up ratings throughout the life of the Notes.

### **1.8 Counterparty risk and countermeasures**

This is a transaction involving multiple parties. Although the Transaction Documents have set out detailed provisions with respect to the rights and obligations of the relevant Transaction Parties, the Issuer cannot eliminate the risk arising out of any breach of or material adverse change to the other Transaction Parties.

*Mitigating Factors.* The Transaction Documents provide for termination and replacement clauses for the Account Bank, the Servicer and the Trustee.

### **1.9 The Priority of Payment and the order of loss on each class of Notes upon the occurrence of an Enforcement Event**

Upon the occurrence of an Enforcement Event, the Trustee will apply the Available Distribution Amount on each Payment Date towards the discharge of the claims of the Noteholders and the other creditors of the Issuer in accordance with the following Post-enforcement Priority of Payments: (i) any due and payable taxes owed by the Issuer; (ii) any due and payable amounts to the Trustee under the Trust Agreement; (iii) (pro rata and pari passu) any due and payable Administration Expenses and any Servicing Fee; (iv) (pro rata and pari passu) any due and payable Interest Amount on the Senior Notes; (v) (pro rata and pari passu) the payment of principal to Senior Noteholders until the Aggregate Outstanding Note Principal Amount of the Senior Notes is reduced to zero; (vi) to the Subordinated Noteholders any due and payable Subordinated Notes Interest Amount on the Subordinated Notes; (vii) to the Subordinated Noteholders principal amounts until the Aggregate Outstanding Note Principal Amount of the Subordinated Notes is reduced to zero; (viii) any indemnity payments to any party under the Transaction Documents; and (ix) any remaining amounts to the Originator by way of a final success fee.

Therefore upon the occurrence of an Enforcement Event, the losses on each Class of Notes shall be as following: (i) the losses on the Subordinated Notes and (ii) the losses on the Senior Notes.

### **1.10 The Operational risks during the Revolving Period and Mitigant**

This transaction involves multiple parties and a complex structure. Due to the implementation of replenishment mechanism, the operation risk during the Revolving Period is higher than in a static structure, and therefore the requirement on the diligent management capabilities of the Originator and the Trustee is also higher. There might also be delay and loss in the payment of the principal and proceeds of the Notes caused by the defaults (either subjective or objective) of the transaction parties or other relevant institutions, which mainly include: 1. risks associated with the replenishment; 2. risks resulted from misconduct or default of the transaction parties.

*Mitigating Factors:* In order to control the operation risk of the transaction parties during the replenishment, the Transaction Documents stipulate the operation procedures of the replenishment and the obligations and duties of the transaction parties to ensure that the parties will implement the relevant provisions, which lowers the operation risk of the transaction parties during the Revolving Period. The transaction documents also provide for the liabilities and damages for loss caused by the misconduct or default of the transaction parties.

### **1.11 The Risks that the quality of the assets purchasable may decline during the Revolving Period and Mitigant**

During the Revolving Period, the actual credit performance of the additional purchased assets, when compared to that of a static asset pool, has some uncertainty and potential risk of declined quality. In the event that the quality of the additional purchased asset declines, the quality of the entire asset pool may be affected, which may further bring delay and loss to the payment of the principal and proceeds of the Notes.

*Mitigating factors:* 1. the Originator agrees to, in accordance with the provisions of the transaction documents, select Additional Purchased Loan Receivables that comply with Eligibility Criteria during the Revolving Period. Meanwhile, the Additional Purchased Loan Receivables shall satisfy the Originator Loan Warranties in relation to the Additional Purchased Loan Receivables. During the Revolving Period, the Servicer shall implement strict information disclosure in accordance with provisions of the transaction documents and applicable regulations. 2. The purchased loan receivables shall comply with specific Eligibility Criteria, and the Originator shall provide representation and warranty on each Additional Purchase Date with respect to the Additional Purchased Loan Receivables transferred to the Trustee. In the event that any Purchased Loan Receivables is found to violate the Eligibility Criteria as of the Cut-Off Date, or the Originator is found to violate the relevant representation and warranty as of the relevant Additional Purchase Date, the Originator shall pay the Repurchase Price to the Trustee, which to a certain degree prevent the auto loan with higher default risk from forming the additional purchased trust asset. 3. During the Revolving Period, in order to control the adverse impact brought by the uncertainty of the credit performance of the additional purchased assets, the transaction also sets up Early Amortisation Events. In the event that any Early Amortisation Event is triggered, the replenishment will be terminated. 4. To control the co-mingling risks in the replenishment, an Accumulation Account has been set up in the name of the Trustee to receive the amount distributable pursuant to the Pre-Enforcement Priority of Payments under the Trust Agreement, which shall be used by the Trustee for replenishment pursuant to the Transaction Documents.

### **1.12 Insufficient Historical Data**

The auto finance market of China has a relatively short history. It has not gone through a complete economic cycle, and the risks have not yet been fully revealed. The historical data of the Originator may not accurately and comprehensively reflect the risk characteristics of the asset pool.

In this regard, when taking into account the historical data provided by the Originator, CBR has given consideration to the credit quality of the assets into the pool and calculated the expected cumulative default rate by making comparison with the characteristics of asset pools of similar products. Historical performance data is the foundation for developing S&P Global (China) Ratings' base-case default, recovery, and net loss rates assumptions, which are further refined by forward-looking considerations.

### **1.13 Change of Information Comparing to the Registration Application Report**

On 13 January 2022, the Originator disclosed the Registration Application Report of Mercedes-Benz Auto Finance Ltd. in respect of the "Silver Arrow" Individual Auto Mortgage Loan Securitization

Projects on the websites of ChinaBond, ChinaMoney and Beijing Financial Assets Exchange. Comparing to the information disclosed under such Registration Application Report, the key information related to the Notes remain unchanged.

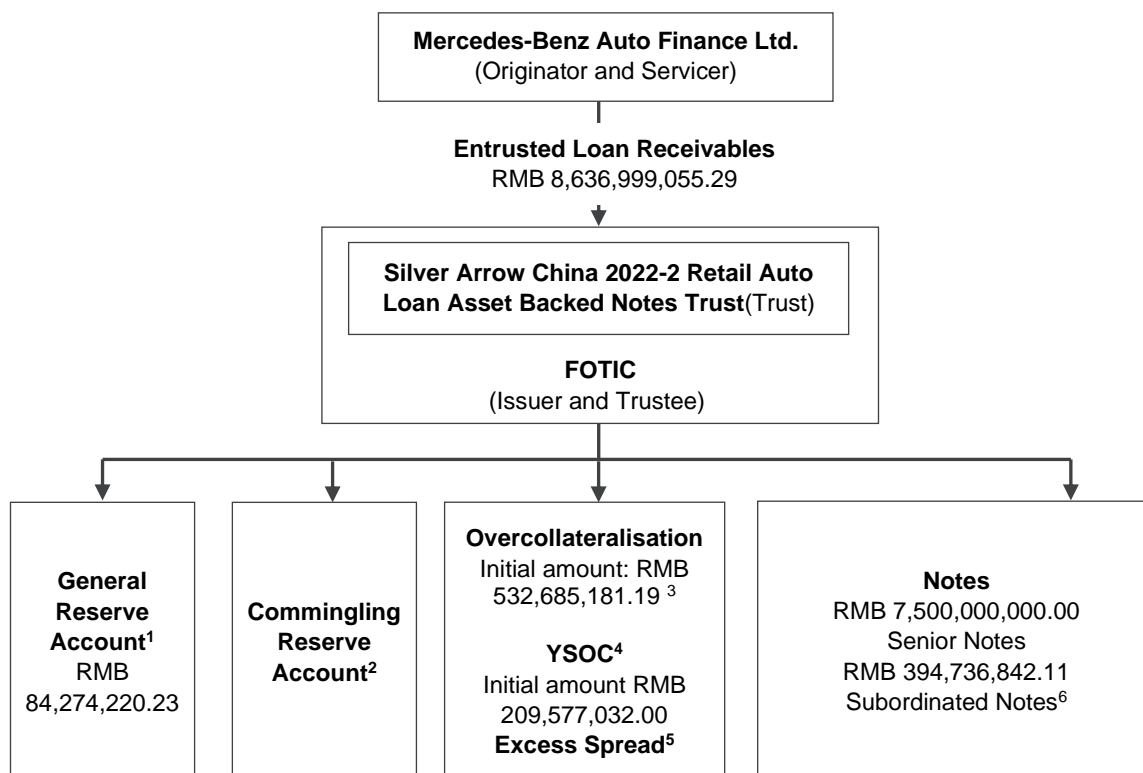


## Chapter 2 TRANSACTION STRUCTURE INFORMATION

### 2.1 Transaction Diagrams

#### (1) Structure diagram

The following diagram shows a simplified overview of the structure of the Transaction and the credit enhancement available for the Notes. Investors should read this Offering Circular in its entirety for a more detailed description of the Transaction.



<sup>1</sup> The General Reserve Account will be funded on the Closing Date at 1.00% of the Adjusted Pool Balance as of the Initial Cut-Off Date.

<sup>2</sup> The Commingling Reserve Account will not be funded on the Closing Date. In case of a Commingling Reserve Trigger Event, the Servicer will deposit an amount equal to the Commingling Reserve Required Amount to the Commingling Reserve Account.

<sup>3</sup> Overcollateralisation is the amount by which the Adjusted Pool Balance exceeds the Aggregate Outstanding Note Principal Amount.

<sup>4</sup> The Yield Supplement Overcollateralisation Amount will be calculated as of the Cut-Off Date. Please refer to "CREDIT ENHANCEMENT – Yield Supplement Overcollateralisation Amount" for more details.

<sup>5</sup> Excess spread is available, as a component of the Available Distribution Amount, to maintain the overcollateralisation amount at the Target Overcollateralisation Amount and, as a result, provides a source of funds to absorb losses on the Entrusted Loan Receivables and reduce the likelihood of losses on the Notes.

<sup>6</sup> The Subordinated Notes will be held by the Originator itself and are not being offered. The holding of the Subordinated Notes by the Originator will satisfy the risk retention requirements of the PBOC and the CBIRC for credit asset securitisation.

**(2) The specific transaction process is as follows:**

According to the Trust Agreement, MBAFC, as the Originator, will entrust all of its benefits and interests to the Entrusted Loan Receivables to FOTIC, as the Trustee, and FOTIC will form the Trust. The Trustee shall pay the Originator the net proceeds of the issuance of the Senior Notes which shall equal to the total subscription amount of the Senior Notes less the Underwriting Remuneration and any other relevant amounts in accordance with the Transaction Documents.

The Trustee will issue Notes to the investors and pay the relevant tax, Trust expenses and the principal of and earnings from the Notes in this issue, to the extent of the cash generated by the Trust Assets. The Notes in this issue are divided into Senior Notes and Subordinated Notes, and the said Senior Notes include the Class A Notes.

On or prior to each Additional Offer Date during the Revolving Period, the Trustee and the Originator shall reconcile the Expected Available Distribution Amount and the Expected Senior Payments based on the Monthly Servicer Report issued by the Servicer on the immediately preceding Servicer Report Performance Date. On each Additional Offer Date, the Originator may, by delivering an Offer, offer to transfer to the Trustee additional Loan Receivables on the immediately following Collections Transfer Date. The Trustee shall accept the Offer in respect of all the additional Loan Receivables and all other items mentioned in Trust Agreement which are the subject of the Offer. On the Collections Transfer Date immediately following the Additional Offer Date of such Offer, provided the Conditions Precedent under the Trust Agreement have been fulfilled to the satisfaction of, or waived by the Trustee, the Trustee shall become obliged to pay to the Originator the Additional Purchase Price for such additional Loan Receivables. On the Collections Transfer Date, the payment obligation of the Trustee in respect of the Additional Purchase Price and the payment obligations of MBAFC (as Originator and Servicer) to transfer the Collections shall be netted, whereby the party by which the larger amount would have been payable to the other party shall pay to the other party the excess of the larger amount over the smaller amount (the "**Excess Amount**"). Upon the payment of such Excess Amount, the payment obligations of the Trustee and MBAFC shall be deemed to have been discharged, and such Loan Receivables, including the related Loan Collateral, shall be deemed to be transferred to the Trustee, following which all of the Originator's rights and interest in and to such Loan Receivables, including the related Loan Collateral, shall pass to the Trustee.

MBAFC, as the Originator, will strictly follow the requirements set out in the Notice of the People's Bank of China, the China Banking and Insurance Regulatory Commission and the Ministry of Finance on Relevant Matters Concerning Further Expanding the Pilot Securitisation of Credit Assets (No. 127 [2012] of the People's Bank of China), as well as the relevant risk retention requirements applicable to the originators of credit asset securitisations (Public Announcement of the PBOC and the CBIRC [2013] No. 21). MBAFC plans to hold 100% of the Subordinated Notes, the size of which is at least 5% of the total issuance size. The holding period will be no shorter than the tenor of the relevant Notes.

According to the Underwriting Agreement and the Syndication Agreement, the Trustee will instruct the Lead Underwriter and the Joint Lead Underwriters to underwrite the Senior Notes and the Lead Underwriter, the Joint Lead Underwriters and the Underwriters will form the Syndication to underwrite the Senior Notes.

According to the Servicing Agreement, the Trustee will instruct the Servicer to manage and service the day-to-day collections of the Entrusted Loan Receivables.

According to the Bank Account Agreement, the Trustee will instruct the Account Bank to provide bank account services for the cash assets generated by the Trust Assets.

According to the CCDC Agreement, the Trustee will instruct CCDC to provide registrar, custodian and paying agent services for the Notes.

The Trustee intends to arrange for the Senior Notes to be listed and traded on the National Interbank Bond Market. The Subordinated Notes will not be listed and traded.

## 2.2 Overview of the Transaction Parties

### (1) Grantor, Originator and Servicer

#### Mercedes-Benz Auto Finance Ltd.

##### *Registration Information*

The registration information of MBAFC is as follows:

Name in Chinese	梅赛德斯-奔驰汽车金融有限公司
Name in English	Mercedes-Benz Auto Finance Ltd.
Registered address	801-7F, Unit 02-901-8F, 1101-10F, Unit 01-1201-11F, Building Three, 8 Wangjing Street, Chaoyang District, Beijing, 100102
Legal representative	欧拓嘉 (Tolga Oktay)
Registered capital	RMB 6,982,758,621

##### *General*

MBAFC was established in Beijing in September 2005. Initially, MBAFC was wholly-owned by Mercedes-Benz Group AG. In May 2015, upon the approval of the regulatory authority, MBAFC successfully brought in Daimler Greater China Ltd. (a Mercedes-Benz Group AG Company, hereinafter, "Daimler Greater China") as a new shareholder. As of the Signing Date, the capital contributions made by Mercedes-Benz Group AG and Daimler Greater China, as well as their respective share of the registered capital, are as follows: Mercedes-Benz Group AG has contributed three billion six-hundred forty-five million Renminbi (RMB 3,645,000,000), accounting for 52.2% of the registered capital; Daimler Greater China has contributed three billion three-hundred thirty-seven million seven-hundred fifty-eight thousand six-hundred twenty-one Renminbi (RMB 3,337,758,621), accounting for 47.8% of the registered capital.

MBAFC is part of the Mercedes-Benz Mobility AG, which has operations in over 40 countries and regions worldwide.

##### *History of Mercedes-Benz Auto Finance Ltd.*

2005	• MBAFC established, with headquarter in Beijing
2008	• Corporate name changed from "Daimler-Chrysler Auto Finance (China) Limited" to "Mercedes-Benz Auto Finance Ltd."
2009	• Capital increase: increase amount RMB 0.2 billion; capital amount after increase RMB 0.7 billion
2010	• Capital increase: increase amount RMB 0.728 billion; total capital amount after increase RMB 1.428 billion
2011	• Capital increase: increase amount RMB 0.45 billion; total capital amount after increase RMB 1.878 billion
2012	• Capital increase: increase amount RMB 0.984 billion; total capital amount after increase RMB 2.862 billion
2015	• Capital increase: increase amount RMB 2.621 billion; total capital amount after increase RMB 5.483 billion

2018

- Capital increase: increase amount RMB 1.5 billion; total capital amount after increase RMB 6.983 billion

MBAFC is a non-banking financial institution incorporated under the PRC law. MBAFC is dedicated to provide financial support and insurance solutions for dealers and customers of Mercedes-Benz passenger cars, Mercedes-Benz commercial vehicles, Mercedes-Benz branded trucks through its authorized dealership network in China. MBAFC's target customers are individual customers, small businesses, corporates and dealerships.

### **Financial Information**

By the end of March 2022, MBAFC's outstanding loan principal amount is RMB 81.76 billion. Certain financial information for MBAFC from 2018 to the end of March 2022 is set forth below. The financial information for 2018, 2019, 2020 and 2021 was obtained from the financial reports of MBAFC which have been audited by KPMG Huazhen LLP, Beijing, China according to generally accepted accounting principles. The financial information for the first quarter of 2022 was provided by MBAFC.

(Unit: RMB thousand)

	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022Q1*</b>
Total Asset	89,730,062	84,099,548	87,671,979	84,135,565	94,222,998
Shareholder's Equity	13,632,375	15,801,372	16,206,288	13,971,613	14,599,089
Net Income	1,338,479	2,168,998	1,804,916	2,765,324	520,901

\* Unaudited

MBAFC's main regulatory indicators as of 31 Mar 2022 are as follows:

	<b>As of 31 Mar 2022</b>
	<b>2022Q1</b>
Capital adequacy ratio	18.32%
Core capital adequacy ratio <sup>(1)</sup>	17.20%
Non-performing loan ratio <sup>(2)</sup>	0.08%

<sup>(1)</sup> According to the instructions for the preparation of *Quarterly Statement of Capital Adequacy Ratio Statistics of Auto-Finance Companies* issued by the CBIRC, the core capital consists of paid-up capital, capital reserves, surplus reserves, undistributed profits and general reserves, considering deduct items

<sup>(2)</sup> Based on the standards in the CBIRC's *Guidelines for Non-Bank Financial Institutions Asset Risk Classification (Trial)* and including only MBAFC's retail auto mortgage loans.

### **Loan Products/program**

MBAFC offers three types of loan products to retail customers: standard products, campaign products, and used/demo car products.

Standard loan product: This kind of product can be divided into four sub-categories: (i) regular products: offer customers the possibility of equal monthly payments with a minimum down-payment

of 20% (or 15% in the case of electric vehicles) of the vehicle transaction price and flexible finance terms ranging from 12 to 60 months; (ii) star approval products: minimum down-payment of 50% and the financing term ranges between 12 and 48 months; (iii) balloon products: minimum down-payment of 20% of the vehicle transaction price, flexible finance terms ranging from 12 to 48 months and maximum final balloon of 50% of the vehicle transaction price. The final balloon payment can be settled through a one-off payment or balloon extension based on customers' choice. (iv) value added package products: offer customers loan of car surrounding items – purchase tax, vessel tax, insurance, service contract, etc. connected to the vehicle. Down-payment and finance terms are in-line with vehicle's.

Campaign product: Campaign products are specifically designed for different vehicle models over different periods and are designed on the basis of the standard products. Their payment structures are similar. The difference is the lower interest rates that can be offered due to subsidies by the MBAFC's brand partner. This type of retail loan product contains seven sub-categories: regular campaign products, star approval campaign products, balloon campaign products, 50/50 campaign products, campaign products with value added package, retention campaign products.

Used/demo car product: This product applies to Mercedes-Benz Certified used car and dealer demo car. For used car, vehicle age cannot exceed 5 years and mileage cannot exceed 120,000 km. For used/demo car, minimum down payment of 30% of the vehicle transaction price, followed by equal monthly payments during a contract term of up to 36 months.

### ***Loan Origination, Credit Underwriting Process, Security Form, Collection and Servicing Procedures and Methods***

#### **Loan Amount Determination and Origination**

MBAFC provides retail loans to purchasers of Mercedes-Benz passenger cars, Mercedes-Benz commercial vehicles, Mercedes-Benz branded trucks through its authorised dealership network in China. MBAFC originates retail loans with terms between 12 and 60 months. As required by CBIRC regulation, the customers financing a passenger car are required to make a down-payment of at least 20% (or 15% in the case of electronic vehicles) of the negotiated purchase price of the vehicle or the manufacturer's suggested retail price, whichever is lower. The figure applicable to customers financing commercial vehicles is 30%.

The salesperson at the authorised dealership recommends a MBAFC Finance product to the end customer and refers the customer to the Financial & Insurance Consultant ("F&I"). F&Is are employees of the dealerships and are responsible for performing the initial check and registration process. The customer must provide identification and other supporting documents to the F&I. The F&I then submits the credit application electronically through POS system (front end proposal system). MBAFC will verify the relevant documents provided by customer and assess the creditworthiness of each applicant to determine the loan amount that could be assigned to the applicant.

Once the application is approved, the F&I prints out the contract from POS and have it signed by the customer or send eContractlink to customer for on-line eContract signing. Afterwards, the contract is submitted to MBAFC Operations for activation and disbursement. All documents are further checked for accuracy and completeness according to Activation Documents Check Points. The payment to the dealer is only made after the mortgage on the vehicle has been activated. The dealer can deliver the vehicle and process the mortgage after receiving payment in case he has signed a Dealer Guarantee Agreement under which he stays liable to MBAFC for any risks on the loan until the mortgage registration is completed. Then the original contract is delivered to MBAFC. Finally, the completed file is imaged and certain original paper documents are stored with an outsource provider for operational documentary services.

## **Credit Underwriting Process and internal rating scoring process**

MBAFC applies its internal scoring approach, developed internally using its experience with its customer portfolio of loans, for evaluating the customer's credibility. MBAFC's credit approval process contains an automated scoring stage and final manual verification.

MBAFC uses a proprietary and internal scoring model based on the data of its own clients. In 2013, a brand new automatic scoring system was developed on the basis of the risk scoring and business policy. The scorecards have been developed based on the historical data of MBAFC, reinforcing the predication performance from statistics perspective and improving the credit analysis quality. The new system introduces clear comprehensive data market for flexible data analysis, enabling effective risk management. The new system incorporates an automatic decision making rule, increasing the efficiency of credit decision making and supporting unanimous and reliable decision within shorter feedback time.

The scoring card model is a type of advanced risk management technology which is made on the basis of MBAFC's historical credit evaluation data, using the advanced statistical method to determine the variables and management, which will be transferred into a quantitative score to support the credit decision; based on different dimensions such as customer repayment willingness, repayment ability and historical credit record, the scoring system will calculate a risk score for customers.

In general, customers with good credit record, stable income and social stability will have higher scores. In MBAFC scoring system, different scores and classes represent different risk levels and default possibilities. However, scoring card is only one of the elements for credit rating decision, the loan officer of MBAFC may make his or her own decision rather than completely relying on the score cards. Scorecards and corresponding supervision and administration process are strictly in compliance with internal risk management procedure. MBAFC's risk management department shall investigate and monitor the relevant index of the scoring card module regularly and collect the opinions of approval personnel in order to ensure its validity. Local risk teams make quantitative evaluation and monitoring the performance and stability of the scoring card module and discuss the monitoring results with the persons in charge from the risk team at the headquarter, local risk teams and local retail business teams, and update the scoring module from time to time. Meanwhile, MBAFC also established a fraud detection system which is helping to identify suspicious fraud applications.

The second stage is manual approval. After the system delivers credit evaluation, the system outcome and relevant information will be submitted to credit analysts of the application platform and be subject to their final approval. Since July 2015 the scoring system also allows for auto-approvals for high quality loan applications. For non-auto approved loan applications, the final credit decision comes from a credit analyst after taking score cards, policy rules and documents provided into consideration. The final credit decision could be approved, conditioned or rejected. Credit officers are given specific retail financing approval authority. In order to regulate the approval decision process and decision basis, MBAFC has established general approval rules to be used by its analysts making credit decisions. Credit analysts can only approve a loan within their approval limit. Any exceptions must be escalated according to the relevant credit level without skipping.

Additionally, MBAFC verifies the authenticity of particular documents and performs internet searches by using specific trusted websites to validate customer information. Once a document is detected as potentially fraudulent, or there is any fraud business rule triggered by the fraud detection system, further fraud investigation will be carried out. The investigation involves phone verification with borrowers, guarantors, the F&I and other authorized 3rd party, and may require supplementary documents or a home visit by the F&I or home visit agency.



## **Form of Security and Review Method**

The mortgage loans of MBAFC are only used for purchasing financed vehicles, and the borrowers are required to complete the mortgage registration for the purchased vehicle in favour of MBAFC as the first priority mortgagee. Vehicle Registration Certificate is the official method of capturing all mortgages. The dealer assists the customer in obtaining a Vehicle Registration Certificate that includes the registration of the mortgage in the name of MBAFC. The mortgage registration process has to be conducted within 30 days after the activation of the contract. Moreover, obligors of certain loans are required to provide guarantees by third parties or having co-borrowers.

## **Servicing Responsibility for the Entrusted Loan Receivables**

MBAFC, acting as the servicer for the Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes Trust, will continue to pursue, inter alia, the collection management process on behalf of the Issuer according to a Servicing Agreement between inter alia, the Servicer and the Issuer.

The Entrusted Loan Receivables which are assigned to the Issuer will be treated with the same diligence and care as the Loan Receivables which are not assigned to the Issuer according to the Credit and Collection Policy of the Servicer. The Obligor will not be notified of the fact that the receivables relating to their loan contracts have been assigned to the Issuer, except under specified circumstances as further described in the Trust Agreement.

MBAFC's general servicing procedures are further outlined in the following paragraphs, whereas specific obligations under the Transaction Documents are described within the Servicing Agreement.

## **Post-Loan Management, Default Loan Disposition Procedures**

### *General*

MBAFC has established an effective and competent Operations organization to manage the full lifecycle of a consumer contract from the acquisition to the contract closure. The contract lifecycle is managed by three departments: Retail Operations, Customer Service and Collections.

Retail Operations handles the standard procedures like contract activation, direct-debit set-up, mortgage status monitoring and mortgaging process support as well as closing of contracts.

Customer Service is responsible for addressing customer requests. It has professional teams that handle early terminations, early termination procedures, delinquency explanations, the payment schedule and other matters as well as customer contact and complaint management.

Collections is responsible for customers that are either delinquent or in default. Collection activities include reminder messages, phone call collections, onsite investigation, outsourcing to external agents (overdue collection or all debts under the contract), vehicle repossessions, litigation and etc. According to the severity of overdue and collection behaviour, the collection department is mainly divided into two teams: early and late collection, recovery and litigation.

MBAFC's collection management process is started as soon as the customer begins to be overdue, and different collection measures are taken at different stages according to the risk level of the customer. Customers classified as high risk are given priority in the process, whereby the risk level is calculated in accordance with a defined decision tree built in the post loan management system. At Early Collections stage, the collection activities mainly include reminder messages, phone calls and onsite investigations. If the customer fails to fulfil the repayment obligation within up to 60 days, the contract will be passed on to the Late Collection Officers based on the collection strategy, and the main collection activity is assigned to outsourced agents for collection.

A customer may request for a payment restructure during the collection activities to change the monthly payment and the loan tenor. System or collection specialist conducts corresponding risk assessment, and then submit the request to the corresponding approver for further assessment on whether a restructuring could be provided to the customer. A restructuring could include an increase of the loan tenor, a rescheduling of the payment stream, and an extension of the balloon tenor.

If the customer is overdue for 90 days or has any other serious breach of contract, MBAFC will terminate the contract and require the customer to settle all outstanding payments. At the same time, the case will be assigned to a third-party outsourcing collection agency, including phone call collection, onsite investigation or negotiation with customer to voluntarily surrender the vehicle. In case of voluntary surrender, MBAFC will realize the corresponding creditor's rights by means of litigation execution auction, and all remaining outstanding amounts that cannot be covered will be written off.

If the overdue days exceed 180 days, the customer still has no willingness or ability to repay, and MBAFC cannot recover the mortgage vehicle, the outstanding amount under the account will be written off. After written off, MBAFC will continue to recover the written off part through internal or external collection measures.

Collateral assets are auto loans, which are all secured by the cars purchased by borrowers.

#### *Five-level Classification Management*

MBAFC has a sophisticated internal asset quality monitoring and classification system, formulates detailed "*MBAFC Credit Risk Provision Management Handbook*", divides the credit risk loans of the company into five categories (normal level, attention level, secondary level, suspicious level, loss level), and conducts relevant general and specific provision in accordance with the classification.

The main referencing conditions for assets classification include but are not limited to overdue period, overdue history, classification result, risk events and risk analysis, among which overdue period is an important factor for assets classification. Currently MBAFC implements a relevant strict classification for overdue period, where loans with principal and interests overdue for more than thirty (30) days will be categorized as secondary level, and loan categorized as the last three categories will be deemed as non-performing loans; loans overdue for more than one hundred and eighty (180) days and with a lower possibility of recovery will proceed to be wrote off for accounting purpose. According to the requirement of the management handbook, MBAFC will conduct general provision of 1.5% of all loan assets, and conduct a specific provision of 2-100% of assets falling into attention level to loss level.

#### *Way of Payment*

MBAFC provides two alternatives of payment for customers under a loan agreement: Direct Debit ("DD") and Electronic Fund Transfer ("EFT"). DD is the main method for MBAFC to collect the payments under a loan contract. For DD payments, customers are required to have a bank account with large banks, such as ICBC and CCB. The DD account is established for every new loan in the contract management system ("ASCENT CMS") to enable the direct withdrawal from the customer's account to the MBAFC account. For EFT payments, a manual input of the receipt into ASCENT CMS after double-confirming the receipt with the customers is required.

#### *Payment Management*

MBAFC distinguishes between the early termination and unscheduled repayments of a loan. In case of an early termination the customer pays the loan principal amount in full and the contract will be terminated. MBAFC may charge a prepayment termination fee. If the customer does not make

repayments as agreed, the Collection Department will, in accordance with customer's situation, terminate the loan contract. The customer can choose to partially redeem the loan and the loan contract will be restructured. The customer will then receive a new payment plan.

Based on certain conditions MBAFC may offer customers the option to re-finance their outstanding balloon payment at the end of the contract and extend their contract. In such case the total contract term must not exceed 5 years.

## **Historical Data**

### *Portfolio and Acquisition*

MBAFC's portfolio has been growing rapidly in the past few years. By the end of first quarter of 2022, the business network of MBAFC covered 246 main cities in China and the number of dealers was 685. From the end of 2017 to the end of first quarter of 2022 the number of outstanding contracts increased by over 146%. By the end of first quarter of 2022, the number of contracts reached more than 650,000 units, hereof over 13% are newly acquired in 2022.

The following table set forth information regarding the development of MBAFC's Chinese retail motor vehicle loan portfolio over the past 5 years and reflects the rapid growth of MBAFC in these years:

### **Historical Acquisitions<sup>(1)</sup>**

	For the 3 months ended on March 31, 2022		For the Year Ended December 31			
	2022Q1	2021	2020	2019	2018	2017
<b>Number of receivables acquired</b>	86,778	263,925	293,967	195,189	228,700	227,515
<b>Amount Financed</b>	19,279,042,505.43	52,731,699,084.38	62,319,958,638.73	43,850,330,118.79	53,689,671,247.84	56,624,220,001.02
<b>New</b>	19,165,417,545.03	52,341,042,356.37	61,961,318,213.26	43,764,915,446.69	53,499,340,841.95	56,510,356,497.27
<b>Pre-owned</b>	113,624,960.40	390,656,728.01	358,640,425.47	85,414,672.10	190,330,405.89	113,863,503.75
<b>Balloon</b>	69,890,602.71	1,395,232,877.18	6,680,754,409.20	45,147,534.00	50,307,364.00	367,859,599.30
<b>Non-balloon</b>	19,209,151,902.72	51,336,466,207.20	55,639,204,229.53	43,805,182,584.79	53,639,363,883.84	56,256,360,401.72

(1) Amounts in RMB

## Delinquency, Credit Loss and Recovery Information

The following table shows the delinquency and credit loss information related to MBAFC's managed retail loan portfolio for the financing of new and pre-owned automobiles.

### Delinquency Experience<sup>(1)</sup>

	As of March 31, 2022	As of 31 December				
	2022Q1	2021	2020	2019	2018	2017
Number of receivables serviced by MBAFC	653,632	626,230	595,422	573,671	559,774	447,100
31-60 days	175	169	184	219	152	93
61-90 days	104	116	96	132	62	41
91 days or more	156	144	153	217	202	153
Total number of overdue receivables	435	429	433	568	416	287
Delinquencies as a percentage of receivables outstanding	0.07%	0.07%	0.07%	0.10%	0.07%	0.06%

<sup>(1)</sup> The information presented includes retail loans for new and pre-owned automobiles originated and serviced by MBAFC.

### Loss Experience<sup>(1) (2)</sup>

	For the period ended on March 31, 2021	For the Year Ended 31 December				
	2022Q1	2021	2020	2019	2018	2017
Principal Amount Outstanding	81,759,293,047.34	76,738,482,889.39	77,629,289,423.61	65,896,856,358.22	76,391,233,072.83	71,140,105,509.82
Average Principal Amount Outstanding <sup>(3)</sup>	81,020,261,765.05	80,949,632,063.61	70,480,479,485.84	71,469,336,136.16	77,688,872,817.42	62,807,251,143.33
Principal Charge-Offs	12,065,543.90	42,295,413.52	84,534,633.56	87,835,534.80	39,492,495.03	62,596,719.32
Recoveries	10,382,528.44	97,154,110.84	69,524,226.27	49,311,289.98	47,879,084.40	50,742,240.90
Net Losses	1,683,015.46	-54,858,697.32	15,010,407.29	38,524,244.82	-8,386,589.37	11,854,478.42
Net Losses as a percentage of the Average Principal Amount Outstanding	0.00%	-0.07%	0.02%	0.05%	-0.01%	0.02%

<sup>(1)</sup> Amounts in RMB

<sup>(2)</sup> The information presented includes retail loans for new and pre-owned automobiles originated and serviced by MBAFC.

<sup>(3)</sup> Average is calculated for the period by dividing the total monthly amounts by the number of months in the period.

## Historical Performance Data

The following tables show historical performance data in static format in relation to MBAFC's retail loan portfolio for the financing of new and pre-owned automobiles.

### Monthly Cumulative Net Loss Rates of Vintage Pools<sup>(1)</sup>

	2017	2018	2019	2020	2021
Mth 01	0.00%	0.01%	0.00%	0.00%	0.00%
Mth 02	0.01%	0.01%	0.01%	0.01%	0.00%
Mth 03	0.01%	0.01%	0.01%	0.01%	0.01%
Mth 04	0.01%	0.02%	0.01%	0.01%	
Mth 05	0.01%	0.02%	0.02%	0.01%	
Mth 06	0.01%	0.02%	0.02%	0.02%	
Mth 07	0.02%	0.03%	0.03%	0.02%	
Mth 08	0.02%	0.03%	0.03%	0.02%	
Mth 09	0.02%	0.04%	0.04%	0.02%	
Mth 10	0.03%	0.04%	0.04%	0.02%	
Mth 11	0.03%	0.05%	0.05%	0.03%	
Mth 12	0.04%	0.06%	0.05%	0.03%	
Mth 13	0.04%	0.06%	0.05%	0.03%	
Mth 14	0.05%	0.06%	0.05%	0.03%	
Mth 15	0.05%	0.07%	0.05%	0.03%	
Mth 16	0.06%	0.08%	0.05%		
Mth 17	0.07%	0.08%	0.06%		
Mth 18	0.07%	0.09%	0.06%		
Mth 19	0.08%	0.10%	0.06%		
Mth 20	0.08%	0.10%	0.06%		
Mth 21	0.09%	0.11%	0.06%		
Mth 22	0.09%	0.11%	0.06%		
Mth 23	0.10%	0.11%	0.06%		
Mth 24	0.10%	0.11%	0.06%		
Mth 25	0.10%	0.11%	0.06%		
Mth 26	0.11%	0.10%	0.06%		
Mth 27	0.11%	0.11%	0.06%		
Mth 28	0.11%	0.10%			
Mth 29	0.12%	0.10%			
Mth 30	0.12%	0.09%			
Mth 31	0.12%	0.09%			
Mth 32	0.12%	0.09%			
Mth 33	0.12%	0.09%			
Mth 34	0.12%	0.09%			
Mth 35	0.11%	0.08%			
Mth 36	0.11%	0.08%			
Mth 37	0.11%	0.08%			
Mth 38	0.11%	0.08%			
Mth 39	0.10%	0.08%			
Mth 40	0.10%				
Mth 41	0.10%				
Mth 42	0.09%				
Mth 43	0.09%				
Mth 44	0.09%				
Mth 45	0.09%				
Mth 46	0.09%				

	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Mth 47	0.08%				
Mth 48	0.08%				
Mth 49	0.08%				
Mth 50	0.08%				
Mth 51	0.08%				

(1) Related to loans originated in the respective year and expressed as a percentage of original principal balance

**Monthly Cumulative Prepayment Rates of Vintage Pools<sup>(1)</sup>**

	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Mth 01	0.91%	1.24%	1.23%	1.23%	1.89%
Mth 02	1.02%	1.40%	1.31%	1.39%	2.11%
Mth 03	1.26%	1.64%	1.54%	1.73%	2.37%
Mth 04	1.47%	1.88%	1.82%	2.03%	
Mth 05	1.70%	2.14%	2.08%	2.29%	
Mth 06	1.90%	2.37%	2.36%	2.59%	
Mth 07	2.13%	2.62%	2.65%	2.93%	
Mth 08	2.37%	2.88%	2.92%	3.27%	
Mth 09	2.57%	3.12%	3.20%	3.63%	
Mth 10	2.78%	3.37%	3.45%	3.98%	
Mth 11	3.02%	3.61%	3.73%	4.34%	
Mth 12	3.25%	3.86%	4.04%	4.64%	
Mth 13	3.44%	3.99%	4.28%	4.82%	
Mth 14	3.57%	4.05%	4.43%	5.00%	
Mth 15	3.78%	4.25%	4.73%	5.27%	
Mth 16	4.00%	4.44%	5.00%		
Mth 17	4.19%	4.63%	5.19%		
Mth 18	4.36%	4.80%	5.40%		
Mth 19	4.54%	4.99%	5.61%		
Mth 20	4.71%	5.14%	5.79%		
Mth 21	4.86%	5.28%	5.97%		
Mth 22	5.00%	5.39%	6.12%		
Mth 23	5.12%	5.52%	6.28%		
Mth 24	5.26%	5.63%	6.42%		
Mth 25	5.32%	5.70%	6.51%		
Mth 26	5.35%	5.74%	6.56%		
Mth 27	5.41%	5.81%	6.65%		
Mth 28	5.47%	5.87%			
Mth 29	5.52%	5.90%			
Mth 30	5.57%	5.93%			
Mth 31	5.60%	5.96%			
Mth 32	5.62%	5.98%			
Mth 33	5.64%	5.99%			
Mth 34	5.64%	5.99%			
Mth 35	5.65%	5.99%			
Mth 36	5.65%	5.99%			
Mth 37	5.65%	5.99%			
Mth 38	5.65%	5.99%			
Mth 39	5.65%	5.99%			
Mth 40	5.65%				
Mth 41	5.65%				
Mth 42	5.65%				
Mth 43	5.65%				
Mth 44	5.65%				
Mth 45	5.65%				
Mth 46	5.65%				
Mth 47	5.65%				
Mth 48	5.65%				

	2017	2018	2019	2020	2021
Mth 49	5.65%				
Mth 50	5.65%				
Mth 51	5.65%				

(1) Related to loans originated in the respective year and expressed as a percentage of original principal balance

## (2) Issuer and Trustee

### China Foreign Economy and Trade Trust Co., Ltd.

#### Registration Information

The registration information of FOTIC is as follows:

Name in Chinese	中国对外经济贸易信托有限公司
Name in English	China Foreign Economy and Trade Trust Co., Ltd.
Registered address	6/F., Central Tower, Chemsunny World Trade Centre, No. 28 Fuxingmennei Street, Xicheng District, Beijing
Legal Representative	Qiang Li
Registered capital	RMB 8,000,000,000.00

Founded on September 30, 1987, China Foreign Economy and Trade Trust Co., Ltd. (hereinafter referred to as FOTIC) is a subsidiary of Sinochem Group which engages in trust businesses. FOTIC is also and one of the vice-president units of China Trustee Association. The registered capital of FOTIC is RMB 8 billion, and the shareholders of FOTIC are Sinochem Capital Co., Ltd. (holds 97.26% of the shares) and Sinochem Finance Co., Ltd. (holds 2.74% of the shares), respectively. The current registered address of FOTIC is Floor 6, Central Tower, Chemsunny World Trade Center, No. 28 Fuxingmennei Street, Xicheng District, Beijing.

The main business scope of FOTIC is fund trust, chattel trust, real estate trust, securities trust, other property or property rights trusts, as a sponsor of an investment fund or fund management company engaged in investment fund business, business enterprise assets restructuring, purchase and project financing, corporate finance, financial adviser and other business, the securities underwriting business approved by the relevant departments of the state council, handle business of intermediary, consultation and credit investigation, custody and warehousing business, other businesses approved by the laws and regulations or the China Banking and Insurance Regulatory Commission.

Over the past 30 years, FOTIC regards customers as the center, and organizational and product strength as the core of its business. Through professionalism and innovation, the company is shaping itself into a financial entity that leads the industry in terms of business segmentation and possesses the qualities of high efficiency and professionalism in operations and management. It aims at realizing sustainable development through providing comprehensive financial solutions to its customers.

Moreover, FOTIC pursues six business directions, namely micro finance, securities trust, inter-financial institutional business, capital market, industrial finance and wealth management. It is qualified to undertake national interbank bond trading, asset Securitisation, interbank lending, equity investment business with inherent assets, entrusted overseas financial management services (QDII)



and stock index futures trading, besides being a qualified investor of block trading system, private equity fund manager and observer member of Asset Management Association of China (AMAC).

As of the end of 2021, the company had an asset management scale of RMB 1,105.138 billion and net assets of RMB 19.789 billion. It undertakes equity participation in Lion Fund, Baoying Fund and Guantong Futures. Headquartered in Beijing, the company boasts a nationwide business scope by virtue of its regional headquarters in eastern, southern, southwestern and northwestern parts of China.

Furthermore, FOTIC has secured a leading position in the industry by developing its brand influence and strong business capacity in the past 30 years.

#### *Financial Information*

Main Financial Data of FOTIC from 2019 to 2021 is as below:

Unit: RMB 10,000

Subjects	End of 2021 / 2021	End of 2020 / 2020	End of 2019 / 2019
Total Assets	2,081,975.08	1,940,402.84	1,841,343.25
Trust Assets	110,513,845.91	67,512,869.19	44,576,502.17
Net Assets	1,978,949.83	1,898,342.79	1,771,664.86
Business Income	334,764.53	308,938.28	278,872.85
Including : Main Business Income	334,764.53	308,938.28	278,872.85
Net Profit	164,492.43	142,061.86	179,104.66
Main Business Earning(Net Profit/ Main Business Income)	49.14%	45.98%	64.22%

**Notice: The statistics are from the Year 2019, 2020 and 2021 audited reports of FOTIC.**

#### *Securitisation Experience*

FOTIC has been approved of the qualification of the specific purpose trustee by CBIRC in 2006 (Yinjianfu (2006) No.422). Up to the end of December 2016, FOTIC has originated several credit asset backed Securitisation projects with an aggregated amount 47.498 billion, including China Industrial Bank CO. LTD Xingyuan 2007-1 Credit Asset Securitisation Trust Project, China Zheshang Bank CO. LTD Zheyuan 2008-1 Credit Asset Securitisation Trust Project, Kai Yuan 2014-2 Railway Credit Asset Securitisation Trust Project, Fengyuan 2014-1 Auto Mortgage Loan Securitisation Project, Zheyuan 2015-1 Credit Asset Securitisation Trust Project, Kaiyuan 2015-3 Credit Asset Securitisation Trust Project, Kaiyuan 2015-7 Credit Asset Securitisation Trust Project, Haoyun 2015-1 Credit Asset Securitisation Trust Project, Yanyin 2015-1 Credit Asset Securitisation Trust Project, Ruicheng 2016-1 Auto Mortgage Loan Securitisation Project, Ruicheng 2016-2 Auto Mortgage Loan Securitisation Project, Gongyuan 2016-1 Non-performing Credit Asset Securitisation Trust Project, Fengyao 2016-1 Auto Mortgage Loan Securitisation Project, Chongyin 2016-2 Credit Asset Securitisation Trust Project, Wanjin 2016-1 Leasing Credit Asset Securitisation Trust Project, Qifu 2016-1 Residential Mortgage backed Securities Trust Project, Gongyuan 2016-2 Non-performing Credit Asset Securitisation Trust Project.

In 2017, FOTIC has originated eight credit asset backed Securitisation projects, including Gongyuan 2017-1 Non-performing Credit Asset Securitisation Trust Project, Ruicheng 2017-1 Auto Mortgage Loan Securitisation Project, Fengyao 2017-1 Auto Mortgage Loan Securitisation Project, Wanjin 2017-1 Leasing Credit Asset Securitisation Trust Project, Ruicheng 2017-2 Auto Mortgage Loan Securitisation Project, Gongyuan 2017-6 Non-performing Credit Asset Securitisation Trust Project,

Fengyao 2017-2 Auto Mortgage Loan Securitisation Project, Wanjin 2017-2 Leasing Credit Asset Securitisation Trust Project.

In 2018, FOTIC has originated five credit asset backed securitisation projects, including Zhongyu 2018-1 Non-performing Credit Asset Securitisation Trust Project, Gongyuanzhicheng 2018-1 Non-performing Credit Asset Securitisation Trust Project, Silver Arrow China 2018-1 Retail Auto Loan Asset Backed Notes Trust Project, Gongyuanzhicheng 2018-5 Non-performing Credit Asset Securitisation Trust Project, Silver Arrow China 2018-2 Retail Auto Loan Asset Backed Notes Trust Project.

In 2019, FOTIC has originated 13 credit asset backed securitisation projects, including Changying 2019-1 Personal Auto Mortgage Asset-Backed Securities, Xuzhou Yuehai Water Co., Ltd. 2019-1 Asset-Backed Notes, Silver Arrow China 2019-1 Retail Auto Loan Asset Backed Notes Trust Project, Shuangyuan 2019-1 Credit Asset-Backed Securities, Changying 2019-2 Personal Automobile Mortgage-Backed Securities, Basky Herald Leasing Company Limited 2019-2 Asset Backed Notes, Changying 2019-2 Personal Car Mortgage Asset-Backed Securities, Basky China 2019-2 Personal Car Mortgage Asset-Backed Securities, Huayu Phase 9 Auto Mortgage Asset Backed Securities, Huijutong 2019-1 Personal Auto Mortgage Asset Backed Securities, CMB Hecui 2019-3 Non-Performing Asset Backed Securities, CMB Hecui 2019-5 Non-Performing Asset-Backed Securities, And Gongyuan Zhicheng 2019-7 Non-Performing Asset-Backed Securities.

In 2020, FOTIC has originated 22 credit asset backed securitisation projects, including Changying 2020-1 Personal Auto Mortgage Asset Backed Securities, BaSky China 2020-1 Personal Auto Mortgage Asset Backed Securities, Silver Arrow China 2020-1 Retail Auto Loan Asset Backed Notes Trust Project, Huayu Phase 10 Auto Mortgage Support Securities, Basky Herald Leasing Company Limited 2020-1 Asset Support Notes (Bond Connect), Anyihua 2020-1 Personal Consumer Loan Asset Supported Securities, Huijutong 2020-1 Personal Auto Mortgage Asset Supported Securities, Gongyuanzhicheng 2020-1 Non-performing Credit Asset Securitisation Trust Project, CMB Hecui 2020-3 Non-Performing Asset-Backed Securities, BaSky China 2020-2 Personal Auto Mortgage Asset Backed Securities, Changying 2020-2 Personal Automobile Mortgage-Backed Securities, Wanjin 2020-1 Leasing Credit Asset Securitisation Trust Project, Silver Arrow China 2020-2 Retail Auto Loan Asset Backed Notes Trust Project, Gongyuanzhicheng 2020-3 Non-performing Credit Asset Securitisation Trust Project, Huijutong 2020-2 Personal Auto Mortgage Asset Backed Securities, Ruicheng 2020-2 Auto Mortgage Loan Securitisation Project, Mercedes-Benz Leasing Co., Ltd. 2020-1 Asset Backed Notes,, Changying 2020-3 Personal Automobile Mortgage-Backed Securities, Huayu Phase 11 Auto Mortgage Asset Backed Securities, Chuangying Huiyuan 2020-1 Residential Mortgage backed Securities Trust Project, Zhongyu 2020-1 Non-performing Credit Asset Securitisation Trust Project, Gongyuanzhicheng 2020-7 Non-performing Credit Asset Securitisation Trust Project.

In 2021, FOTIC has originated 24 credit asset backed securitisation projects, including Basky China 2021-1 Personal Car Mortgage Asset-Backed Securities, Changying 2021-1 Personal Car Mortgage Asset-Backed Securities, Fengyao 2021-1 Auto Mortgage Loan Securitisation Project, Ruicheng 2021-1 Auto Mortgage Loan Securitisation Project, Silver Arrow China 2021-1 Retail Auto Loan Asset Backed Notes Trust Project, Basky Herald Leasing Company Limited 2021-1 Asset Backed Notes, New Hope (Tianjin) Commercial Factoring 2021-1 Puhui asset-backed commercial paper (Rural revitalization), Changying 2021-2 Personal Car Mortgage Asset-Backed Securities, Huijutong 2021-1 Personal Auto Mortgage Asset Backed Securities, Zhongyu 2021-1 Non-performing Credit Asset Securitisation Trust Project, Silver Arrow China 2021-1 Retail Auto Loan Asset Backed Notes Trust Project, New Hope (Tianjin) Commercial Factoring 2021-2 Puhui asset-backed commercial paper, Fengyao 2021-2 Auto Mortgage Loan Securitisation Project, Changying 2021-3 Personal Car Mortgage Asset-Backed Securities, CA Sinfusi Financial Leasing Co., Ltd. 2021-2 Asset Backed Notes, Huijutong 2021-2 Personal Auto Mortgage Asset Backed Securities, Ruicheng 2021-2 Auto Mortgage Loan Securitisation Project, Silver Arrow China 2021-2 Retail Auto Loan Asset Backed

Notes Trust Project, Basky China 2021-2 Personal Car Mortgage Asset-Backed Securities, Basky China 2021-3 Personal Car Mortgage Asset-Backed Securities, Ruicheng 2021-3 Auto Mortgage Loan Securitisation Project, Mercedes-Benz Leasing Co., Ltd. 2021-2 Asset Backed Notes, Changying 2021-4 Personal Car Mortgage Asset-Backed Securities, Zhongcheng Gaosheng Commercial Factoring (Shenzhen) Co., Ltd. 2021-1 Asset Backed Notes.

During the first half of 2022, FOTIC has originated 17 credit asset backed securitisation projects, including Basky China 2022-1 Personal Car Mortgage Asset-Backed Securities, New Hope (Tianjin) Commercial Factoring 2022-1 Puhui No. 1 asset-backed commercial paper (rural revitalization), Siver Arrow China 2022-1 Retail Auto Loan Asset Backed Notes Trust Project, Changying 2022-1 Personal Automobile Mortgage-Backed Securities, Huijutong 2022-1 Personal Auto Mortgage Asset Backed Securities, Basky Herald Leasing Company Limited 2022-1 Asset Backed Notes (Bond Connect), Ruicheng 2022-1 Auto Mortgage Loan Securitisation Project, New Hope (Tianjin) Commercial Factoring 2022-1 Puhui No. 2 asset-backed commercial paper (rural revitalization), Anyihua 2022-1 Personal Consumer Loan Asset Supported Securities, Fengyao 2022-1 Auto Mortgage Loan Securitisation Project, CA Sinfusi Financial Leasing Co., Ltd. 2022-1 Asset Backed Notes, Mercedes-Benz Leasing Co., Ltd. 2022-1 Asset Backed Notes, Shanghai Banghui Commercial Factoring Co., Ltd. 2022-1 Fengyin No. 3 Jingdong Asset Backed Notes, Shanghai Banghui Commercial Factoring Co., Ltd. 2022-2 Fengyin No. 3 Jingdong Asset Backed Notes, Basky China 2022-2 Personal Car Mortgage Asset-Backed Securities, Anyihua 2022-2 Personal Consumer Loan Asset Supported Securities, Changying 2022-2 Personal Automobile Mortgage-Backed Securities.

In addition, FOTIC has been now appointed as the Trustee for some rural commercial banks, municipal commercial banks, auto finance companies and financial leasing companies.

### **(3) Account Bank**

#### **Industrial and Commercial Bank of China Beijing Municipal Branch**

##### *Custody services*

ICBC, which provides the most diversified asset custody services in the biggest size and of the best quality. As of March 2022, assets under its custody had exceeded RMB 20 trillion. The size of the custody services ranks the first in China for 24 consecutive years. With a complete range of custody products, ICBC took the lead in China to launch such value-added services as performance evaluation and risk management and other individualized custody services for different clients. ICBC plays a leading role in market innovation. Since the launch of custody services, it has participated in the development and custody of most domestic innovative products. It is also the first domestic bank to pass the International Standard on Assurance Engagements (ISAE) No. 3402 (the former SAS70) and make it an annual practice, and the first to launch and regularize disaster recovery drill for asset custody in China. Its innovation capability, service quality and risk control ability are highly recognized in the market.

##### *Main financial information (March 2022)*

*Total assets (per hundred million RMB): 372,964.65*

*Net assets (per hundred million RMB): 33,549.14*

*Core tier 1 capital adequacy ratio: 13.43%*

#### *Securitisation Experience*

ICBC is the custody bank involved in the Chinese securitisations from the very beginning. Since the credit asset securitisation pilot programme in 2005, ICBC has established good relationship with all other third parties. ICBC is a custody bank with the most co-operative parties and most diversified custody services. ICBC, Beijing Municipal Branch is the biggest branch of ICBC with the size of custodian asset exceeding five trillion which is in charge of custody service and has many experiences in custody services. For the securitisation transactions, ICBC has done Jianyuan 2007-1 Trust, Hua Shang 2013-1 Credit Asset Backed Trust, Nongfayuan Credit Asset Backed Trust, Jianyuan 2005-1 Resident Mortgage Backed Trust, Hua Shang 2015-1 Credit Asset Backed Trust, Fu Yuan 2016-3 Retail Auto Mortgage Loan Backed Trust, Jian Xin 2016-3 Non-Performing Asset Backed Trust, Jian Yuan 2016-3 Mortgage Loan Backed Trust, Silver Arrow China 2016-1 Auto Loan Asset Backed Notes Trust, Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2017-1 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2017-2 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2018-1 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2018-2 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2019-1 Retail Auto Loan Asset Backed Notes Trust, Toyota Glory 2017-2 Retail Auto Asset Backed Notes Trust, Toyota Glory 2020-2 Retail Auto Asset Backed Notes Trust, Silver Arrow China 2020-1 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2020-2 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2021-1 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2021-2 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2022-1 Retail Auto Loan Asset Backed Notes Trust Project and other transactions.

#### **(4) Lead Underwriter**

##### **CHINA MERCHANTS SECURITIES CO., LTD.**

###### *General*

China Merchants Securities Co. Ltd. (hereinafter referred to as “CMS”) is a financial institution subordinated to China Merchants Group and has been the top-notch security company holding all business license within securities market after three decades development. CMS listed in Shanghai Stock Exchange in November 2009 and its stock (No. 600999) has been component stock of CS 100 Index, SSE 180 Index, CSI 300 Index, FTSE/Xinhua China A50 Index and other indexes.

With the stable and sustainable profitability, scientific and reasonable risk management structure and comprehensive service capability, CMS has a multi-layered service channel and owns around 259 domestic securities departments and subsidiaries in Hong Kong, UK, South Korea and Singapore. Cooperating with the wholly-owned companies, such as the Merchants Securities International Company Limited, Merchants Futures Co., Ltd., Merchants Securities Asset Management Co., Ltd., Merchants Zhiyuan Capital Investment Co., Ltd. and Merchants Capital Investment Co., Ltd, and joint stock companies, like Bosera Asset Management and Merchants Funds Management Co., Ltd., CMS has established an international and integrating security service platform.

Financial position overview: by the end of 2021, CMS owns RMB 597.22 billion total assets, RMB 484.63 billion total indebtedness, RMB 112.59 billion owners' equity. During 2021, CMS has

generated RMB 29.43 billion operating income and RMB 13.70 billion profits, which includes RMB 11.66 billion net profits.

#### *Securitisation Experience*

CMS experienced in credit assets securitization. By the end of May 2022, CMS has succeeded in taking part in 490 products as lead underwriter, including 7 products in 2014, 24 products in 2015, 37 products in 2016, 61 products in 2017, 88 products in 2018, 82 products in 2019, 88 products in 2020, 85 products in 2021, 18 products from January to May 2022, with the aggregated issuance amount of RMB 2,309.48 billion.

### **(5) Joint Lead Underwriters**

#### **HSBC Bank (China) Company Limited**

##### *General*

As of 31 December 2021, HSBC Bank (China) Company Limited (hereinafter referred to as “HSBC”) had total assets of RMB574.212 billion and net assets of RMB 53.057 billion. Its annual revenue of 2021 is RMB 12.462 billion with net profit of RMB 3.923 billion. HSBC’s current registered capital is RMB 15.4 billion. As of 31 December 2021, HSBC Bank (China) Company Limited is wholly owned by the Hong Kong and Shanghai Banking Corporation Limited.

##### *Securitisation Experience*

HSBC has been involved in the underwriting of asset-backed securities in the National Interbank Bond Market since 2014. As of December 2021 it has successfully underwritten 148 asset-backed securities (including underwriting 48 transactions as a joint lead underwriter and 100 as an underwriting syndicate member). HSBC has excellent underwriting ability and has demonstrated strong strength in the underwriting of each asset-backed securities. HSBC has no record of default in any securitisation transactions. In addition to underwriting asset-backed securities, HSBC is also involved in the underwriting of various other bonds in the National Interbank Bond Market. In 2021, HSBC, as a joint lead underwriter, underwrote 3 debt financing instruments issued by international non-financial entities and RMB bonds issued by international institutions, with a total issued amount of RMB 5.5 billion. In addition, HSBC, as an underwriter, underwrote 24 debt financing instruments issued by non-financial entities and RMB bonds issued by international institutions, with a total issued amount of RMB 41.0 billion, underwrote 18 financial bonds and commercial paper issued by financial institutions, with a total issued amount of RMB 70.3 billion.

#### **Bank of China Limited**

##### *General*

Bank of China was officially established in February 1912 following the approval of Dr. Sun Yat-sen. After 1949, drawing on its long history as the state-designated specialised foreign exchange and trade bank, Bank of China became responsible for managing China’s foreign exchange operations and provided vital support to the nation’s foreign trade development and economic infrastructure through its offering of international trade settlement, overseas fund transfer and other non-trade foreign exchange services. In 1994, Bank of China was transformed into a wholly state-owned commercial bank. In August 2004, Bank of China Limited was incorporated. It was listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange in June and July 2006 respectively, becoming the first Chinese commercial bank to launch an A-Share and H-Share initial public offering and achieve a dual listing in both markets. Having served the Beijing 2008 Olympic Games, Bank of China became the official banking partner of the Beijing 2022 Olympic and Paralympic Winter Games

in 2017, thus making it the only bank in China to serve two Olympic Games. In 2021, Bank of China was again designated as a Global Systemically Important Bank, thus becoming the sole financial institution from an emerging economy to be designated as a Global Systemically Important Bank for eleven consecutive years.

By the end of 2021, Its total assets amounted to RMB 26,722.408 billion, with its owner's equity at RMB 2,350.553 billion. In 2021, it achieved an operating revenue at RMB 605.559 billion, with net profits at RMB 227.339 billion. By the end of 2021, its non-performing loan ratio was 1.33%, with the non-performing loans provisioning coverage ratio at 187.05%, the capital adequacy ratio at 16.53%, and the tier one capital adequacy ratio at 11.30%.

#### *Securitisation Experience*

As one of the first commercial banks to commence securitization business, Bank of China possessed rich project experience in securitization. In 2020, it underwrote a total number of 73 interbank securitization products, including 20 credit ABS projects and 53 ABN projects, with a total underwriting amount at RMB 74.995 billion. By the end of 2021, BOC, as lead underwriter, has underwritten 295 series of interbank asset securitization products (including 116 series of credit ABS and 179 series of ABN), the total underwriting amount of which is RMB 342.485 billion. Meanwhile, Bank of China provided asset securitization related service to various institutions including commercial banks, auto finance companies, finance companies and other non-financial enterprises.

#### **MUFG Bank (China) Ltd.**

##### *General*

MUFG China was established in June 2007 and reorganised on the basis of the MUFG Bank, Ltd.'s local branch offices in the PRC. The shareholder of MUFG Bank, Ltd. is Mitsubishi UFJ Financial Group, Inc., the largest financial group in Japan. MUFG China is headquartered in Shanghai, with 14 branches Beijing, Shanghai, Fuzhou, Dalian, Shenzhen, Tianjin, Wuxi, Guangzhou, Qingdao, Chengdu, Wuhan, Shenyang, Suzhou and Hangzhou. As of 31 December 2021, the registered capital of MUFG China were RMB10 billion and total assets were RMB167.5 billion.

##### *Securitisation Experience*

Citibank has actively participated in the development of the Chinese securitization market and has extensive experience in asset securitization. As joint lead underwriter, underwriter or financial advisor, Citibank has helped many financial institutions in issuing Asset Backed Securities in the CIBM market. From 2014 to 2020, Citibank China has participated in 19 CIBM ABS transactions, with total issuance amount over RMB 80bn. Key originators include auto finance companies, commercial banks, and consumer finance companies.

MUFG China has abundant experience in securitization business. Since 2014, MUFG China has successfully acted as financial advisors for Toyota Motor Finance (China) Co., Ltd., Dongfeng Nissan Auto Finance Co., Ltd., Ford Automotive Finance (China) Limited and Volkswagen Finance (China) Co., Ltd. in assisting with their issuance of asset-backed securities. Since 2016, MUFG China has successfully acted as a joint lead underwriter or syndicate member for underwriting of asset-backed securities originated by Volkswagen Finance (China) Co., Ltd., Mercedes-Benz Auto Finance Ltd., Ford Automotive Finance (China) Limited, Dongfeng Nissan Auto Finance Co., Ltd., BMW Automotive Finance (China) Co., Ltd., Beijing Hyundai Auto Finance Co., Ltd., Toyota Motor Finance (China) Co., Ltd., SAIC-GAMC Automotive Finance Co., Ltd., Shanghai Automotive Group Finance Company Co., Ltd., GAC-SOFINCO Auto Finance Co., Ltd., Genius Auto Finance Co., Ltd. and BYD Auto Finance Co., Ltd. etc. in more than a hundred securitization transactions.

## **(6) Accounting Advisor**

### **KPMG Huazhen LLP**

In 1992, KPMG became the first international accounting firm to be granted a joint venture licence in China, and the Hong Kong SAR operations have been established for over 70 years since 1945. This early commitment to the Chinese market, together with KPMG's unwavering focus on quality, has been the foundation for accumulated industry experience, and is reflected in the appointment by some of the China's most prestigious companies.

KPMG China has 31 offices, in Beijing, Changsha, Chengdu, Chongqing, Dalian, Dongguan, Foshan, Fuzhou, Guangzhou, Haikou, Hangzhou, Hefei, Jinan, Nanjing, Ningbo, Qingdao, Shanghai, Shenyang, Shenzhen, Suzhou, Taiyuan, Tianjin, Wuhan, Xiamen, Xi'an, Zhengzhou, Hong Kong and Macau, with around 14,000 partners and staff.

KPMG's single management structure for all the China offices allows efficient and rapid allocation of experienced professionals wherever the client is located in China. The flexibility of this single structure allows KPMG to effectively serve companies across China and KPMG has many projects where professionals from different offices work together on a project under the supervision of a single nominated client partner, who has operational control of all resources.

KPMG's business in China has established industry groups, enabling targeted, industry-specific experience and solutions to be delivered where needed. For KPMG's clients, this focus on industry and country specific knowledge means KPMG can deliver exceptional people with an intimate knowledge of the client's specific business issues, as well as an overriding commitment to strive for the highest quality services. KPMG has a huge market share in China, and customers are industry leaders and large enterprises.

As China businesses join the global economy and international companies seek to enter the China market, KPMG's blend of international experience and local knowledge makes KPMG well-positioned to serve the clients in this increasingly complex, but exciting market. KPMG has been involved in several institutions' asset securitisation transactions, including state-owned commercial banks, joint-stock banks, large auto finance companies, leasing companies, and other financial institutions regarding the preparation of asset securitisation projects and the reporting for approval of regulatory institutions.

## **(7) Rating Agencies**

### **China Bond Rating Co., Ltd.**

China Bond Rating Co., Ltd. (hereinafter referred to as "CBR") was founded in September 2010 by National Association of Financial Market Institutional Investors (NAFMII) on behalf of all the membership. CBR holds the management philosophy of "relying on the market, taking root in the market and serving the market" and provides integrated services of credit information with the principals of independence, objectivity and justice.

CBR was set up as all circles at home and abroad paid great attention to and called for the standardized development of the credit rating agencies and the enhancement of the credibility of the industry after the outbreak of the subprime crisis in 2008. As the important measure of Chinese government's promise of promoting reforms on credit rating agencies in London G20 summit in 2009, and as the pilot unit of the People's Bank of China to explore innovative development mode of credit rating agencies, over ten years of innovation and operation, CBR has built a leading technology system with rating methods and quantitative analysis model as the core, and the database and information system as the support; and a research system that includes macro and country risks,

bond market operation and development, industrial policy and agencies credit risks and structured finance. Based on this, CBR has widely developed credit information service which mainly focuses on credit rating. It is the first to cover all bond issuers in the domestic bond market, has formed a business model driven by rating certification and credit information service, and has established the development direction of both serving the healthy development of bond market and promoting risk management ability of investors. The role of the company in the field of analysis, early warning and monitoring of credit risks in the bond market is becoming increasingly apparent, and its advantageous position in such business fields as asset securitization and local bonds is further consolidated. The research and development level of new products and the capability of whole-chain services are continuously enhanced, and the market credibility is steadily increased.

In terms of rating certification, CBR is the only institution that has achieved full coverage of credit asset securitization in the interbank market and basically full coverage of insurance capital supplementary debts in China, and has started to publish the first "White Paper on Asset Securitization Market" in China since 2015; In the area of local bonds, the company has the highest market share in the sector at present and the size of bonds appraised has exceeded 50% of the scale of bonds issued by local governments nationwide. In the field of green bonds, the company has issued the first Green Bond Endorsed Project Catalogue evaluation criteria to fill the gaps in the field, and has participated in China's first single debt credit based green bonds, the first single green private placement bonds and other highly innovative projects, and has become the largest domestic project contractor.

With respect to the comprehensive service of credit information, the company actively responds to the market demand, constantly promotes product innovation and has formed product pedigree covering service contents as investment tools, risk control, data development, model building, research support, training and communication, and risk consultation of specific asset pool at present. The timeliness, forward-looking nature and pertinence of company products and services have been recognized by the market, and have become an important reference for investors in making risk decisions, which assists market participants in refining and improving their risk management capabilities.

In the future, CBR will focus on the develop vision of the construction of China's "new integrated services provider of credit information that is authoritative in China and influential in the world", and will build the company into an "advocate of advanced concepts, explorer of reform and innovation and important participant in the formulation of industry standards" in the credit information service field and will meet the market demand for credit information with more specialized, integrated and systemic services, and will help the steady development of our bond market.

### **S&P Ratings (China) Co., Ltd.**

S&P Ratings (China) Co., Ltd. (S&P Global (China) Ratings) is the first wholly foreign-owned Credit Rating Agency to provide independent credit ratings in the domestic Chinese market.

Established in June 2018, S&P Global (China) Ratings received the approval from the National Association of Financial Market Institutional Investors and the People's Bank of China Operations Office (Beijing) to assign credit ratings in the Chinese interbank bond market in January 2019 and completed registration filing with China Securities Regulatory Commission in October 2020.

Its ratings and insights are built on the principles and objectivity of S&P Global Ratings, the world's leading provider of credit ratings, combined with on-the-ground local knowledge in China's domestic bond market. S&P Global (China) Ratings provides our opinions and research about relative credit risk; market participants gain independent information to help support the growth of transparent, liquid debt markets within China and around the world. For more information, visit [www.spgchinaratings.cn](http://www.spgchinaratings.cn).



## **(8) Tax Advisor**

### **Ernst & Young Hua Ming LLP**

EY, one of the largest professional services organizations in Greater China, has had a presence in the region for over 50 years and in that time we have achieved many major milestones: opening our first Hong Kong office in 1968 as Arthur Young and in 1981, being one of the first international organizations to establish operations in mainland China. It was also one of the first firms approved by the PRC government to establish a joint venture firm, Ernst & Young Hua Ming ("Ernst & Young"), in Beijing in 1992. Ernst & Young (China) Advisory Limited was established in 2007. Ernst & Young Hua Ming was approved by PRC Ministry of Finance to be switched from a joint venture firm to a special general partnership firm, providing professional service to PRC and multi-national enterprises. Ernst & Young employed 230,800 people in more than 150 countries and 728 offices around the globe. Our global revenues amounted to USD \$36.4 billion in the financial year 2019. The EY Greater China Region supports its clients through 29 office locations: Beijing, Shanghai, Hong Kong, Shenzhen, Guangzhou, Macau, Changsha, Chengdu, Chongqing, Dalian, Haikou, Hangzhou, Kunming, Nanjing, Qingdao, Shenyang, Suzhou, Tianjin, Wuhan, Xiamen, Xi'an, Zhengzhou, Hsinchu, Kaohsiung, Taichung, Tainan, Taipei, Taoyuan and Ulaanbaatar. Apart from accounting and auditing services, Ernst & Young also provides advisory services, including IPOs, internal control, risk management, tax advisory, merger and acquisition, information technology security, performance improvement and corporate governance. By creating value and building trust, we do our utmost to contribute to the success of our clients. At EY, we are committed to building a better working world — with increased trust and confidence in business, sustainable growth, development of talent in all its forms, and greater collaboration. We want to build a better working world through our own actions and by engaging with like-minded organizations and individuals. This is our purpose — and why we exist as an organization. Running through our organization is a strong sense of obligation to serve a number of different stakeholders who count on us to deliver quality and excellence in everything we do. Our professionals possess the latest technology and professional knowledge to create value for our clients in different industries.

## **(9) Legal Advisor**

### **FenXun Partners**

FenXun Partners is a Chinese law firm co-founded in 2009 by a group of lawyers with many years of overseas working background and rich domestic working experience. A vast majority of the partners and lawyers graduated from prestigious law schools in China, the United States or the United Kingdom. Most of the partners and lawyers, with both domestic and the U.S. New York state qualifications for practicing, have working experiences in leading domestic or international law firms.

With experience, efficiency and cost advantages, FenXun Partners is committed to providing business leaders with first-class legal services in respect of China's legal affairs in the dynamic Chinese market. The legal service provided by FenXun Partners is a unique combination of the thorough understanding of the national conditions of China and the strong strengths of international legal practice. FenXun Partners has lawyers who specialize in providing legal services to state-owned enterprises, private enterprises, and Chinese-funded institutions, and are good at coordinating and communicating with regulatory authorities. FenXun Partners also has senior lawyers who have practiced in international law firms for many years with extensive trading experience in the United States, Europe, Asia and tax havens, and they have led various projects such as leveraged buyouts, project financing, private equity investments, non-performing asset investments, pre-IPO investments and corporate restructuring, covering industry sectors including resources, power generation, real estate, roads and infrastructures, transportation, technology, media, telecommunications and industrial products.

The China Construction Bank RMBS project and the China Unicom lease income securitization project, that the first group of lawyers to provide legal services for securitization projects including Xusheng Yang, Jianyu Wang of FenXun Partners participated in, are all milestones that led the start of China's securitization. At the same time, lawyers of FenXun Partners also participated in the legislative research and discussion of securitization held by the regulatory authorities, and established a deep and accurate understanding of the development and other specific issues of China's securitization. The partners of FenXun Partners keep close communication with their clients. In order to meet the needs of clients, FenXun Partners will arrange partners and lawyers with rich project experience to take responsibility for the project work throughout the process, and in order to provide services for the project, FenXun Partners is able to quickly mobilize the resources and manpower of the integrated office in accordance with the needs of the project. In the process of providing legal services to the clients, FenXun Partners 's team of lawyers deeply understands the business purpose of the clients, with the basic goal of controlling legal risks and solving problems. In the past projects, FenXun Partners has solved a series of problems, played a key role for the success of the project and was acknowledged by the clients.

On April 15 2015, Baker & McKenzie and FenXun Partners were approved to establish the Baker & McKenzie (Free Trade Zone) joint operation office (Baker & McKenzie FenXun Joint Operation Office) in Shanghai Free Trade Zone which is able to provide customers with Chinese and international legal services that are in line with the international standard and are globally and seamlessly connected.

### **Baker & Mckenzie**

Baker & Mckenzie is a large global comprehensive commercial law firm which was established in 1949, with 76 offices established in 46 countries and districts globally, having over 6,100 lawyers and the largest legal services business network in the world.

#### China

Baker & McKenzie designated resident lawyers to Beijing from early 1980s, currently having offices in Beijing, Shanghai and Hong Kong, with over 300 lawyers and counsel.

#### Germany

Baker & McKenzie established its first German office in Frankfurt in 1963 and now have offices in Berlin, Munich and Dusseldorf. Baker & McKenzie Germany provided comprehensive legal advisory services for all kinds of transactions of local and multinational corporations.

### **(10) Declarations of securitisation transaction experience and default record and declarations of affiliation of the main Transaction Parties**

#### **a. *Declarations of securitisation experience of the Transaction Parties***

##### *Originator and Servicer*

To date, MBAFC, as the Originator and Servicer in the securitisation transaction has successfully issued "Silver Arrow China 2016-1 Auto Loan Asset Backed Notes" in March 2016, "Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes" in November 2016, and "Silver Arrow China 2017-1 Retail Auto Loan Asset Backed Notes" in April 2017, "Silver Arrow China 2017-2 Retail Auto Loan Asset Backed Notes" in September 2017, "Silver Arrow China 2018-1 Retail Auto Loan Asset Backed Notes" in August 2018, "Silver Arrow China 2018-2 Retail Auto Loan Asset Backed Notes" in November 2018, Silver Arrow China 2019-1 Retail Auto Loan Asset Backed Notes in April 2019, Silver Arrow China 2020-1 Retail Auto Loan Asset Backed Notes in March 2020, Silver Arrow China 2020-2 Retail Auto Loan Asset Backed Notes in September 2020, Silver Arrow China 2021-1 Retail

Auto Loan Asset Backed Notes in March 2021, Silver Arrow China 2021-2 Retail Auto Loan Asset Backed Notes in September 2021, Silver Arrow China 2022-1 Retail Auto Loan Asset Backed Notes in March 2022. This transaction is the thirteenth Chinese asset-backed notes transaction originated by MBAFC. Mercedes-Benz Mobility AG ("MBM") which is in charge of MBAFC has a broad global securitisation experience. As of today MBM is active with securitisation programs in e.g. the US, Canada and Germany and has been securitising retail auto loans, retail auto leases and also dealer floorplan receivables in public and private transactions. The performance of all these programs has been good without any losses.

The PBOC issued the Decision of the People's Bank of China to Grant Administrative Permission (ref. Yin Xu Zhun Yu Jue Zi [2022] No. 5), which approved RMB 28 billion issuance quota for the Trustee to issue asset-backed securities backed by retail auto mortgage loans originated by MBAFC valid for two years from 6 January 2022. This transaction is the second offering under this registration.

### *Trustee*

FOTIC has been approved of the qualification of the specific purpose trustee by CBIRC in 2006 (Yinjianfu (2006) No.422). Up to the end of December 2016, FOTIC has originated several credit asset backed Securitisation projects with an aggregated amount 47.52 billion, including China Industrial Bank CO. LTD Xingyuan 2007-1 Credit Asset Securitisation Trust Project, China Zheshang Bank CO. LTD Zheyuan 2008-1 Credit Asset Securitisation Trust Project, Kai Yuan 2014-2 Railway Credit Asset Securitisation Trust Project, Fengyuan 2014-1 Auto Mortgage Loan Securitisation Project, Zheyuan 2015-1 Credit Asset Securitisation Trust Project, Kaiyuan 2015-3 Credit Asset Securitisation Trust Project, Kaiyuan 2015-7 Credit Asset Securitisation Trust Project, Haoyun 2015-1 Credit Asset Securitisation Trust Project, Yanyin 2015-1 Credit Asset Securitisation Trust Project, Ruicheng 2016-1 Auto Mortgage Loan Securitisation Project, Ruicheng 2016-2 Auto Mortgage Loan Securitisation Project, Gongyuan 2016-1 Non-performing Credit Asset Securitisation Trust Project, Fengyao 2016-1 Auto Mortgage Loan Securitisation Project, Chongyin 2016-2 Credit Asset Securitisation Trust Project, Wanjin 2016-1 Leasing Credit Asset Securitisation Trust Project, Qifu 2016-1 Residential Mortgage backed Securities Trust Project, Gongyuan 2016-2 Non-performing Credit Asset Securitisation Trust Project.

In 2017, FOTIC has originated eight credit asset backed Securitisation projects, including Gongyuan 2017-1 Non-performing Credit Asset Securitisation Trust Project, Ruicheng 2017-1 Auto Mortgage Loan Securitisation Project, Fengyao 2017-1 Auto Mortgage Loan Securitisation Project, Wanjin 2017-1 Leasing Credit Asset Securitisation Trust Project, Ruicheng 2017-2 Auto Mortgage Loan Securitisation Project, Gongyuan 2017-6 Non-performing Credit Asset Securitisation Trust Project, Fengyao 2017-2 Auto Mortgage Loan Securitisation Project, Wanjin 2017-2 Leasing Credit Asset Securitisation Trust Project.

In 2018, FOTIC has originated five credit asset backed securitisation projects, including Zhongyu 2018-1 Non-performing Credit Asset Securitisation Trust Project, Gongyuanzhicheng 2018-1 Non-performing Credit Asset Securitisation Trust Project, Silver Arrow China 2018-1 Retail Auto Loan Asset Backed Notes Trust Project, Gongyuanzhicheng 2018-5 Non-performing Credit Asset Securitisation Trust Project, Silver Arrow China 2018-2 Retail Auto Loan Asset Backed Notes Trust Project.

In 2019, FOTIC has originated 13 credit asset backed securitisation projects, including Changying 2019-1 Personal Auto Mortgage Asset-Backed Securities, Xuzhou Yuehai Water Co., Ltd. 2019-1 Asset-Backed Notes, Silver Arrow China 2019-1 Retail Auto Loan Asset Backed Notes Trust Project, Shuangyuan 2019-1 Credit Asset-Backed Securities, Changying 2019-2 Personal Automobile Mortgage-Backed Securities, Basky Herald Leasing Company Limited 2019-2 Asset Backed Notes, Changying 2019-2 Personal Car Mortgage Asset-Backed Securities, Basky China 2019-2 Personal

Car Mortgage Asset-Backed Securities, Huayu Phase 9 Auto Mortgage Asset Backed Securities, Huijutong 2019-1 Personal Auto Mortgage Asset Backed Securities, CMB Hecui 2019-3 Non-Performing Asset Backed Securities, CMB Hecui 2019-5 Non-Performing Asset-Backed Securities, And Gongyuan Zhicheng 2019-7 Non-Performing Asset-Backed Securities.

In 2020, FOTIC has originated seven credit asset backed securitisation projects, including Changying 2020-1 Personal Auto Mortgage Asset Backed Securities, BaSky China 2020-1 Personal Auto Mortgage Asset Backed Securities, Siver Arrow China 2020-1 Retail Auto Loan Asset Backed Notes Trust Project, Huayu Phase 10 Auto Mortgage Support Securities, Basky Herald Leasing Company Limited 2020-1 Asset Support Notes (Bond Connect), Anyihua 2020-1 Personal Consumer Loan Asset Supported Securities, Huijutong 2020-1 Personal Auto Mortgage Asset Supported Securities.

In 2021, FOTIC has originated 24 credit asset backed securitisation projects, including Basky China 2021-1 Personal Car Mortgage Asset-Backed Securities, Changying 2021-1 Personal Car Mortgage Asset-Backed Securities, Fengyao 2021-1 Auto Mortgage Loan Securitisation Project, Ruicheng 2021-1 Auto Mortgage Loan Securitisation Project, Silver Arrow China 2021-1 Retail Auto Loan Asset Backed Notes Trust Project, Basky Herald Leasing Company Limited 2021-1 Asset Backed Notes, New Hope (Tianjin) Commercial Factoring 2021-1 Puhui asset-backed commercial paper (Rural revitalization), Changying 2021-2 Personal Car Mortgage Asset-Backed Securities, Huijutong 2021-1 Personal Auto Mortgage Asset Backed Securities, Zhongyu 2021-1 Non-performing Credit Asset Securitisation Trust Project, Siver Arrow China 2021-1 Retail Auto Loan Asset Backed Notes Trust Project, New Hope (Tianjin) Commercial Factoring 2021-2 Puhui asset-backed commercial paper, Fengyao 2021-2 Auto Mortgage Loan Securitisation Project, Changying 2021-3 Personal Car Mortgage Asset-Backed Securities, CA Sinfusi Financial Leasing Co., Ltd. 2021-2 Asset Backed Notes, Huijutong 2021-2 Personal Auto Mortgage Asset Backed Securities, Ruicheng 2021-2 Auto Mortgage Loan Securitisation Project, Siver Arrow China 2021-2 Retail Auto Loan Asset Backed Notes Trust Project, Basky China 2021-2 Personal Car Mortgage Asset-Backed Securities, Basky China 2021-3 Personal Car Mortgage Asset-Backed Securities, Ruicheng 2021-3 Auto Mortgage Loan Securitisation Project, Mercedes-Benz Leasing Co., Ltd. 2021-2 Asset Backed Notes, Changying 2021-4 Personal Car Mortgage Asset-Backed Securities, Zhongcheng Gaosheng Commercial Factoring (Shenzhen) Co., Ltd. 2021-1 Asset Backed Notes.

During the first half of 2022, FOTIC has originated 17 credit asset backed securitisation projects, including Basky China 2022-1 Personal Car Mortgage Asset-Backed Securities, New Hope (Tianjin) Commercial Factoring 2022-1 Puhui No. 1 asset-backed commercial paper (rural revitalization), Siver Arrow China 2022-1 Retail Auto Loan Asset Backed Notes Trust Project, Changying 2022-1 Personal Automobile Mortgage-Backed Securities, Huijutong 2022-1 Personal Auto Mortgage Asset Backed Securities, Basky Herald Leasing Company Limited 2022-1 Asset Backed Notes (Bond Connect), Ruicheng 2022-1 Auto Mortgage Loan Securitisation Project, New Hope (Tianjin) Commercial Factoring 2022-1 Puhui No. 2 asset-backed commercial paper (rural revitalization), Anyihua 2022-1 Personal Consumer Loan Asset Supported Securities, Fengyao 2022-1 Auto Mortgage Loan Securitisation Project, CA Sinfusi Financial Leasing Co., Ltd. 2022-1 Asset Backed Notes, Mercedes-Benz Leasing Co., Ltd. 2022-1 Asset Backed Notes, Shanghai Banghui Commercial Factoring Co., Ltd. 2022-1 Fengyin No. 3 Jingdong Asset Backed Notes, Shanghai Banghui Commercial Factoring Co., Ltd. 2022-2 Fengyin No. 3 Jingdong Asset Backed Notes, Basky China 2022-2 Personal Car Mortgage Asset-Backed Securities, Anyihua 2022-2 Personal Consumer Loan Asset Supported Securities, Changying 2022-2 Personal Automobile Mortgage-Backed Securities.

In addition, FOTIC has been now appointed as the Trustee for some rural commercial banks, municipal commercial banks, auto finance companies and financial leasing companies.

## *Account Bank*

ICBC is the Account Bank in the securitisation transaction. ICBC, Beijing Municipal Branch has many experiences in custody services for the securitisation transactions, including Jianyuan 2007-1 Trust, Hua Shang 2013-1 Credit Asset Backed Trust, Nongfayuan Credit Asset Backed Trust 1041, Jianyuan 2005-1 Resident Mortgage Backed Trust, Hua Shang 2015-1 Credit Asset Backed Trust, Fu Yuan 2016-3 Retail Auto Mortgage Loan Backed Trust, Jian Xin 2016-3 Non-Performing Asset Backed Trust, Jian Yuan 2016-3 Mortgage Loan Backed Trust, Silver Arrow China 2016-1 Auto Loan Asset Backed Notes Trust, Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2017-1 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2017-2 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2018-1 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2018-2 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2019-1 Retail Auto Loan Asset Backed Notes Trust, Toyota Glory 2017-2 Retail Auto Asset Backed Notes Trust, Toyota Glory 2020-2 Retail Auto Asset Backed Notes Trust, Silver Arrow China 2020-1 Retail Auto Loan Asset Backed Notes Trust, Silver Arrow China 2020-2 Retail Auto Loan Asset Backed Notes Trust and other transactions. Silver Arrow China 2021-1 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2021-2 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2022-1 Retail Auto Loan Asset Backed Notes Trust Project and other transactions.

### ***b. Default record***

The Originator/Servicer, the Trustee and the Account Bank have no record of any securitisation default.

### ***c. Declarations of affiliation***

In this asset securitisation transaction, China Securities Finance Co., Ltd. is the joint shareholder of the Lead Underwriter, China Merchants Securities Co., Ltd. (CMS), the Joint Lead Underwriter, Bank of China Limited (BOC) and the Issuer Account Bank, Industrial and Commercial Bank of China Limited (ICBC), to which ICBC Beijing Branch belongs. As of the end of March 2022, China Securities Finance Co., Ltd. held 1.96% of the shares of CMS as the seventh largest shareholder of CMS, held 0.68% of the shares of ICBC as the sixth largest shareholder of ICBC, and held 0.61% of the shares of BOC as the fourth largest shareholder of BOC.

Central Huijin Investment Limited is the joint shareholder of the Joint Lead Underwriter, BOC, and the Issuer Account Bank, ICBC, to which ICBC Beijing Branch belongs. As of the end of March 2022, Central Huijin Investment Limited held 34.71% of the shares of ICBC and 0.28% of the shares of ICBC through Central Huijin Asset Management Limited as the largest shareholder of ICBC, and held 64.02% of the shares of BOC and 0.61% of the shares of BOC through Central Huijin Asset Management Limited as the largest shareholder of BOC.

Apart from the above, the Originator, the Trustee, the Lead Underwriter, the Joint Lead Underwriters and the Account Bank in this asset securitisation project have no material (direct or indirect) equity affiliation with any other party. The Originator will act as Servicer in this Transaction.

During the ordinary course, the Originator, the Trustee, the Lead Underwriter, the Joint Lead Underwriters and the Account Bank and each of their affiliates may develop business relationships or enter into agreements with other parties in this asset securitisation transaction from time to time. If such relationships established or agreements entered into were in connection with commercial bank business, investment and financial advisory services and underwriting agreements, such relationships or agreements shall be based on reasonable conditions and terms.

## 2.3 Rights and obligations of the Transaction Parties

The following chart summarises the principal rights and responsibilities of each of the main Transaction Parties under the Transaction Documents.

<b>Principal Rights</b>	<b>Principal Responsibilities</b>
	<b>Originator</b>
<ul style="list-style-type: none"><li>• to receive the Purchase Price pursuant to the Trust Agreement</li><li>• to receive the Subordinated Notes</li><li>• to be entitled to all rights available to the Grantor pursuant to laws, administrative regulations, rules and the Trust Agreement</li></ul>	<ul style="list-style-type: none"><li>• to ensure its representations and warranties in the Trust Agreement concerning the Entrusted Loan Receivables are true and accurate at the relevant Cut-Off Date</li><li>• to fulfill all of its undertakings under the Trust Agreement</li><li>• to purchase any ineligible loans from the Trustee</li></ul>
	<b>Trustee/Issuer</b>
<ul style="list-style-type: none"><li>• to be entitled to all rights available to the Trustee pursuant to the laws, administrative regulations, rules and the Trust Agreement</li><li>• to purchase the Entrusted Loan Receivables on the Issue Date and the Additional Purchased Loan Receivables from the Originator on the relevant Additional Purchase Date</li><li>• to collect the Trustee Fee</li><li>• to administrate, operate and dispose of the Trust Assets</li><li>• to supervise the performance of the Transaction Documents by the Servicer and the Account Bank</li><li>• to convene Controlling Noteholders' Meetings</li></ul>	<ul style="list-style-type: none"><li>• to pay the Purchase Price</li><li>• to undertake all relevant obligations to be assumed by the Trustee pursuant to the laws administrative regulations, rules and the Trust Agreement</li><li>• to issue the Notes</li><li>• to regularly disclose information on the Trust Assets and the Notes by publishing the Monthly Trustee Reports</li><li>• to prepare accounting statements on the Trust Assets</li><li>• to arrange for the necessary auditing as well as follow-up rating</li><li>• to fulfill all of its undertakings under the Trust Agreement</li></ul>

### **Servicer**

- to receive a Servicing Fee
- to administrate the Entrusted Loan Receivables according to the Servicing Agreement
- to transfer the Collections to the Operating Account of the Issuer
- to provide recovery and management services in connection with the Trust Assets pursuant to laws, administrative regulations, rules and the Servicing Agreement, including but not limited to
  - recovering the Entrusted Loan Receivables
  - regularly preparing Monthly Servicer Reports
  - taking due care of the documents relating to the Trust Assets

### **Account Bank**

- to receive remuneration under the Account Bank Fee Letter
- to review the payment instructions of the Trustee pursuant to the Bank Account Agreement
- to provide fund custody services for the Trust Assets pursuant to the laws, administrative regulations, rules and the Bank Account Agreement, including but not limited to
  - opening the Issuer Accounts
  - executing the payment instructions from the Trustee
  - investing funds in the Issuer Accounts in Permitted Investments as instructed by the Trustee
  - regularly providing information on the Issuer Accounts and Account Bank Reports

### **Lead Underwriter and Joint Lead Underwriters**

- to receive the Underwriting Remuneration pursuant to the Underwriting Agreement
- to perform all obligations under the Underwriting Agreement, including but not limited to
  - set up the Syndication
  - be in charge of the book building process and to sell the Senior Notes on the National Interbank Bond Market

- remit the amount of the issuance proceeds to the Issuer

#### **CCDC**

- to be appointed as the registrar and paying agent
- to be in charge of the transfer of the amounts to the Noteholders according to the CCDC Agreement
- to provide the service in respect of the registry and transfer according to the CCDC Agreement
- to provide the Noteholder's list on each Payment Date

#### **Syndication**

- to participate in the book building process as the subscriber
- to obtain the commission
- to syndicate and place the Senior Notes

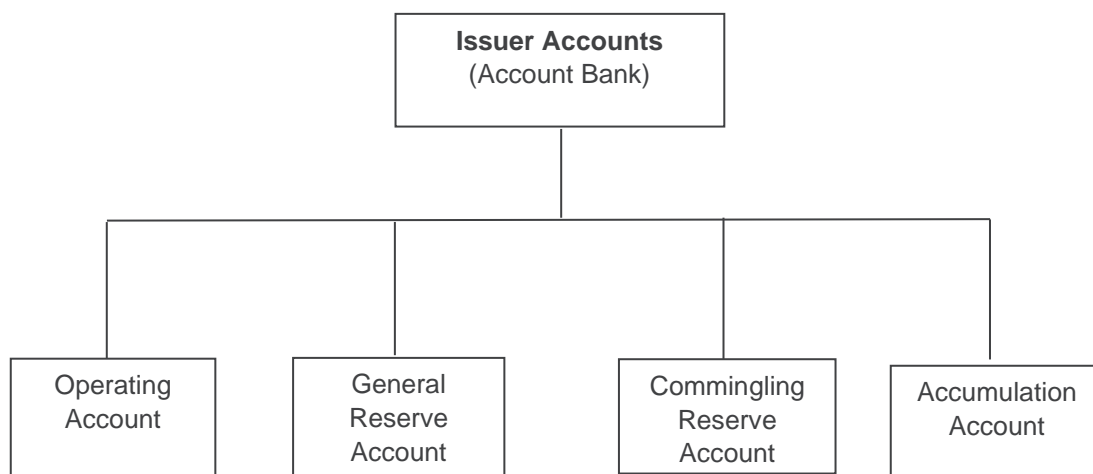


## 2.4 Allocation mechanism of cash-flow

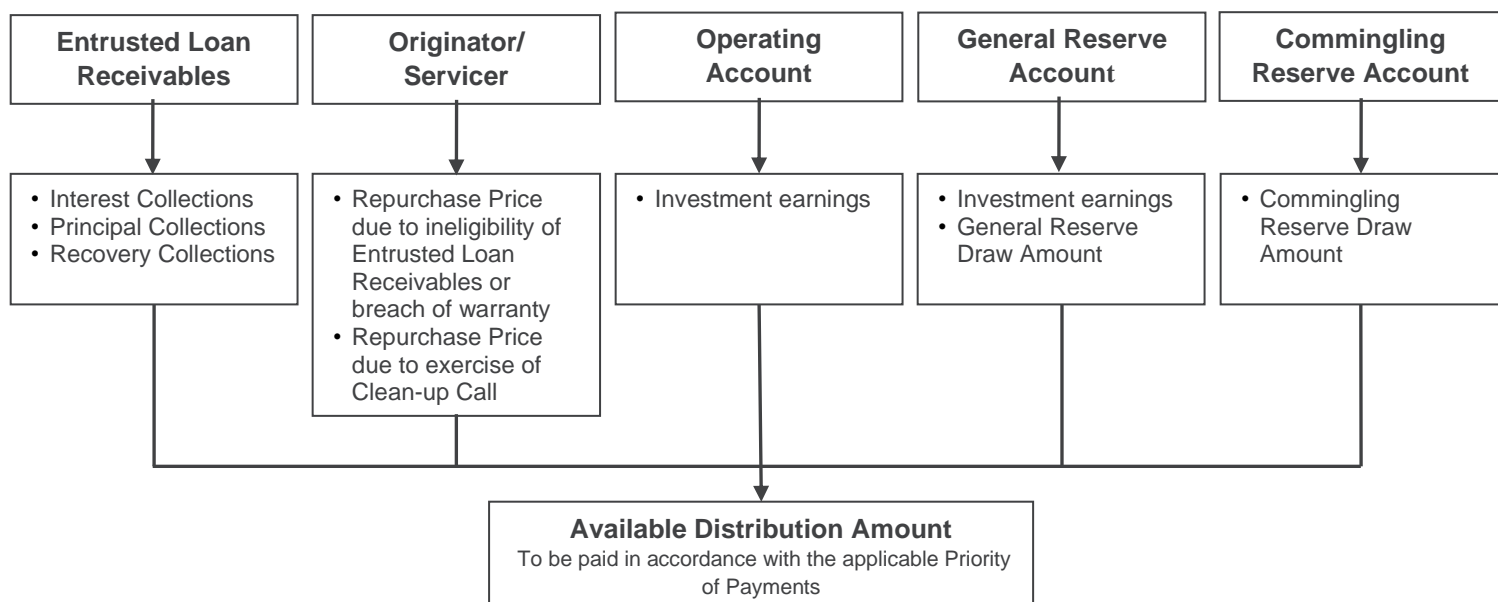
The graphics below are inserted only to provide a direct visualisation of information such as, among others, the accounts opened and the cash flow payment sequence involved in the Transaction. Please read the relevant sections of this Offering Circular for more details.

### (1) Accounts opened

In the Transaction, the Issuer Accounts with the Account Bank are opened in the name of China Foreign Economy and Trade Trust Co., Ltd. and the Issuer shall be the sole owner of the Issuer Accounts. The Issuer Accounts will comprise the Operating Account, the General Reserve Account, the Commingling Reserve Account and the Accumulation Account.



### Available Distribution Amount and Issuer Accounts



Due to the replenishment structure, the Issuer Accounts also include the Accumulation Account with which the Accumulation Amount will be credited. On each Collections Transfer Date during the Revolving Period, the balance standing to the credit of the Accumulation Account shall form part of the Expected Available Distribution Amount for the purpose of the netting under clause 2.7(b) of the Trust Agreement. In the event that the Trustee becomes obliged to pay to MBAFC the Excess Amount in accordance with clause 2.7(b) of the Trust Agreement, the Trustee shall apply the balance standing to the credit of the Accumulation Account to discharge such payment. On each Payment Date during the Revolving Period, the amount credit to the Accumulation Account shall form part of the Available Distribution Amount and applied according to the Pre-Enforcement Priority of Payments. The amount so credit to the Accumulation Account will be deposited in the Accumulation Account until the subsequent Collections Transfer Date. Upon the occurrence of an Early Amortisation Event or the expiry of the Revolving Period, the Accumulation Account shall be closed and any amounts standing to the credit of the Accumulation Account shall be applied on the subsequent Payment Date in accordance with the applicable Priority of Payments.

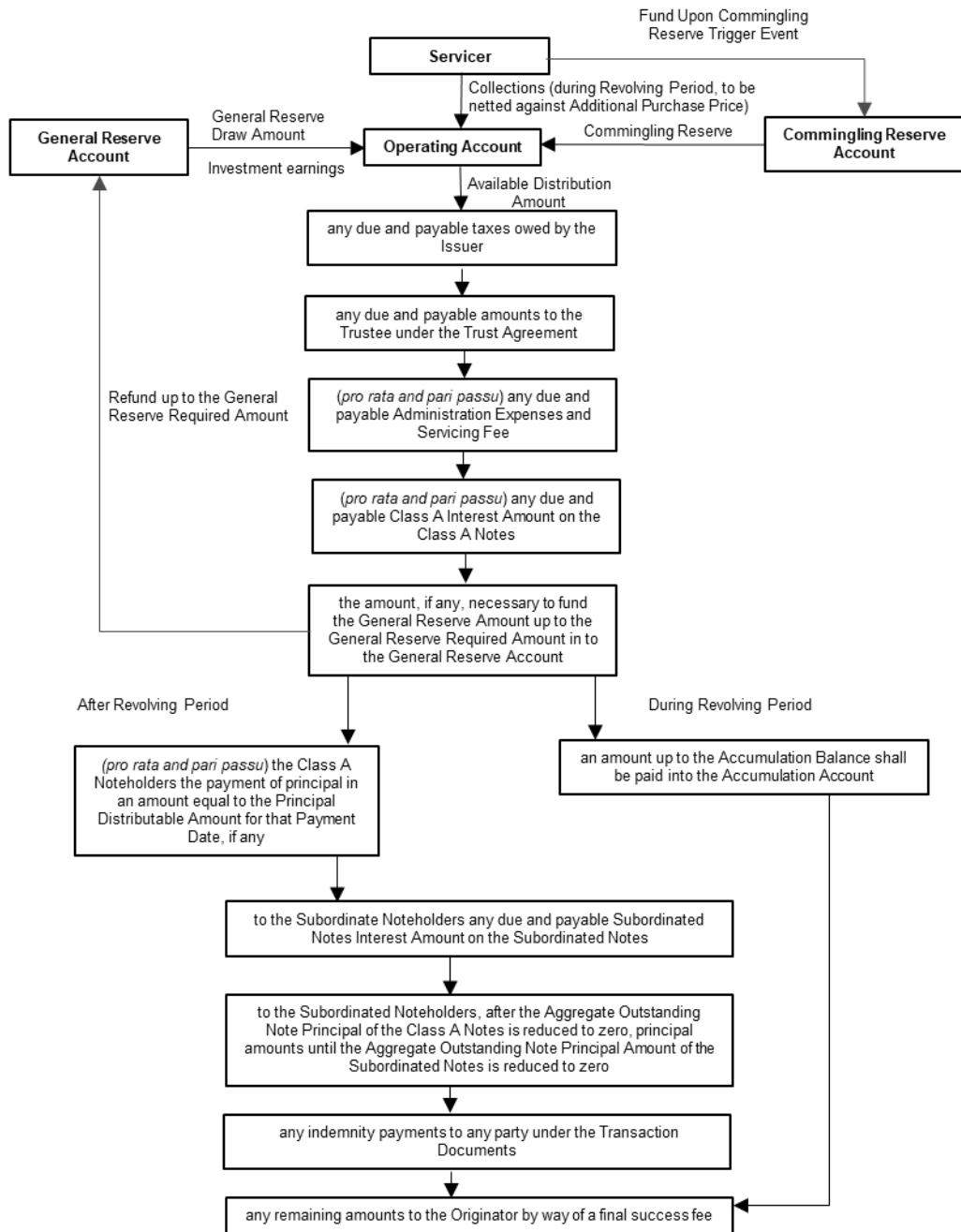
(2) **Sequence of cash payments**

a. ***Pre-enforcement Priority of Payments***

Prior to an Enforcement Event, the Issuer will distribute the Available Distribution Amount on each Payment Date in accordance with the following Pre-enforcement Priority of Payments:

- (i) any due and payable taxes owed by the Issuer;
- (ii) any due and payable amounts to the Trustee under the Trust Agreement;
- (iii) (pro rata and pari passu) any due and payable Administration Expenses and any Servicing Fee;
- (iv) (pro rata and pari passu) any due and payable Class A Interest Amount on the Class A Notes;
- (v) the amount, if any, necessary to fund the General Reserve Account up to the General Reserve Required Amount;
- (vi) after the expiry of the Revolving Period, (pro rata and pari passu) to the Class A Noteholders the payment of principal in an amount equal to the Principal Distributable Amount for that Payment Date, if any (during the Revolving Period, an amount up to the Accumulation Balance shall be paid into the Accumulation Account, and the remaining amount shall be paid to the Originator in accordance with item (x) below);
- (vii) to the Subordinated Noteholders any due and payable Subordinated Notes Interest Amount on the Subordinated Notes;
- (viii) to the Subordinated Noteholders, after the Aggregate Outstanding Note Principal of the Class A Notes is reduced to zero, principal amounts until the Aggregate Outstanding Note Principal Amount of the Subordinated Notes is reduced to zero;
- (ix) any indemnity payments to any party under the Transaction Documents; and
- (x) any remaining amounts to the Originator by way of a final success fee.

The following chart indicates the Pre-enforcement Priority of Payments:

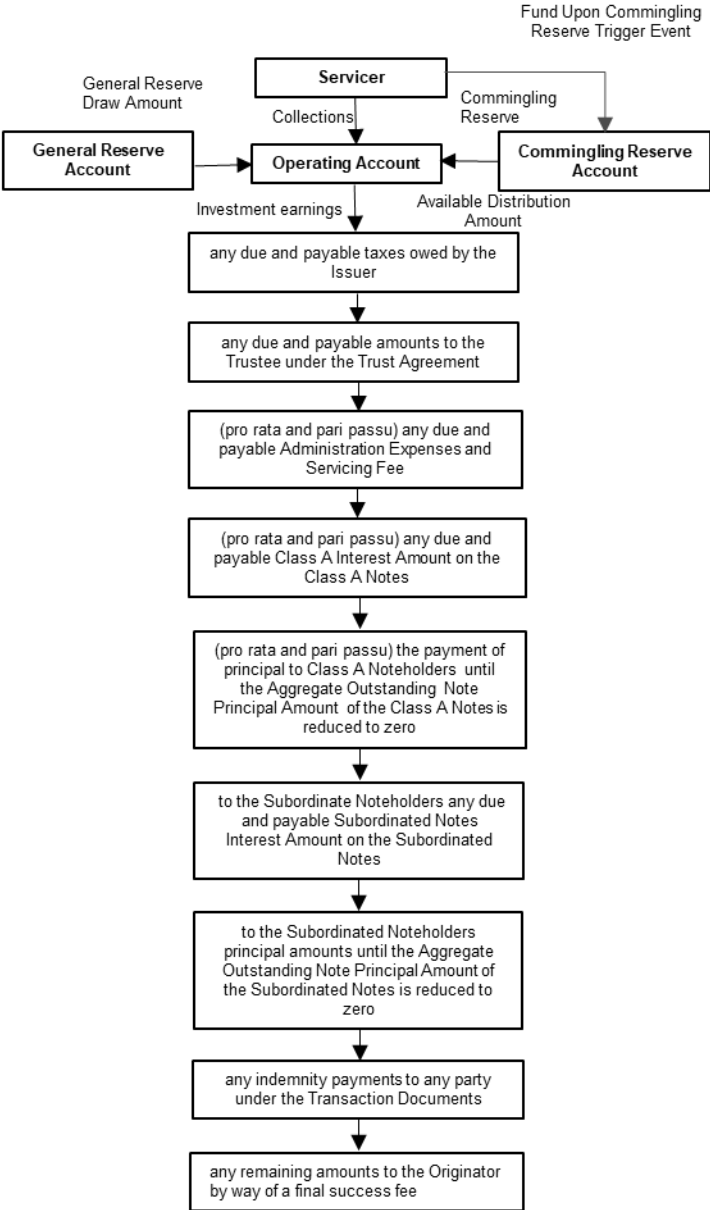


**b. Post-enforcement Priority of Payments**

Upon the occurrence of an Enforcement Event, the Trustee will apply the Available Distribution Amount on each Payment Date towards the discharge of the claims of the Noteholders and the other creditors of the Issuer in accordance with the following Post-enforcement Priority of Payments:

- (i) any due and payable taxes owed by the Issuer;
- (ii) any due and payable amounts to the Trustee under the Trust Agreement;
- (iii) (pro rata and pari passu) any due and payable Administration Expenses and any Servicing Fee;
- (iv) (pro rata and pari passu) any due and payable Class A Interest Amount on the Class A Notes;
- (v) (pro rata and pari passu) the payment of principal to Class A Noteholders until the Aggregate Outstanding Note Principal Amount of the Class A Notes is reduced to zero;
- (vi) to the Subordinated Noteholders any due and payable Subordinated Notes Interest Amount on the Subordinated Notes;
- (vii) to the Subordinated Noteholders principal amounts until the Aggregate Outstanding Note Principal Amount of the Subordinated Notes is reduced to zero;
- (viii) any indemnity payments to any party under the Transaction Documents; and
- (ix) any remaining amounts to the Originator by way of a final success fee.

The following chart indicates the Post-enforcement Priority of Payments:



## 2.5 Credit enhancement

The Transaction has adopted the following credit enhancement in order to provide mitigation against the potential risks in connection with the Transaction:

### (1) Overcollateralisation

Overcollateralisation represents the amount by which the Aggregate Outstanding Loan Principal Amount of the Entrusted Loan Receivables minus the Yield Supplement Overcollateralisation Amount (the "**Adjusted Pool Balance**") exceeds the Aggregate Outstanding Note Principal Amount of the Notes. Overcollateralisation will be available to absorb losses on the Entrusted Loan Receivables that are not otherwise covered by Collections on or in respect of the Entrusted Loan Receivables, if any.

The initial amount of overcollateralisation will be RMB 532,685,181.19, or approximately 6.32% of the Adjusted Pool Balance as of the initial Cut-Off Date. The application of funds as described in item (vi) of "Pre-enforcement Priority of Payments" is designed to maintain the amount of overcollateralisation as of any Payment Date at a target amount. The Target Overcollateralisation Amount for each Payment Date after the expiry of the Revolving Period will be RMB 532,685,181.19.

### (2) Yield Supplement Overcollateralisation Amount

Because a substantial number of Entrusted Loan Receivables have low Contract Rates, the Entrusted Loan Receivables could generate less Interest Collections than the sum of the fees and expenses of the Issuer, interest payments on the Notes and any required deposits to the General Reserve Account if payments on Entrusted Loan Receivables with low Contract Rates are not offset by payments on the Entrusted Loan Receivables with high Contract Rates.

The Yield Supplement Overcollateralisation Amount for each Payment Date will approximate the present value of the amount by which future scheduled payments on the Entrusted Loan Receivables with Contract Rates less than the Required Rate are less than future payments would be on such Entrusted Loan Receivables if their Contract Rates were at least equal to such Required Rate.

The Required Rate will be established by the Originator at a level that will result in the amount of excess spread sufficient to obtain the initial ratings of the Notes.

Yield Supplement Overcollateralisation Amount (1) will be calculated on the Closing Date based on the outstanding loan principal amount of the Entrusted Loan Receivables as of the initial Cut-Off Date; (2) will be recalculated on each Payment Date based on the Outstanding Loan Principal Amount of the Entrusted Loan Receivables as of the relevant Additional Cut-Off Date after considering the delay, default or prepayment in the relevant Collection Period, and will be disclosed in relevant Monthly Trustee Report,

### (3) Creation of the General Reserve Account

The General Reserve Account will be opened by the Issuer as credit enhancement for the payment of senior fees and interest under the Notes. The amount standing to the credit of the General Reserve Account as of the Issue Date will be 1.00% of the Adjusted Pool Balance as of the initial Cut-Off Date. With regard to each Payment Date the General Reserve Draw Amount will be determined and the Issuer will apply the same, together with the other amounts forming the Available Distribution Amount, according to the applicable Priority of Payments.

On each Payment Date and prior to an Enforcement Event, the Issuer will credit to the General Reserve Account an amount such that the amount standing to the credit of the General Reserve

Account is equal to the General Reserve Required Amount, subject to the Available Distribution Amount and in accordance with the Pre-enforcement Priority of Payments.

**(4) Excess spread**

Excess spread for any Payment Date generally will be the amount by which the Interest Collections during the related Collection Period, plus principal collections attributable to the reduction in the Yield Supplement Overcollateralisation Amount from the prior Payment Date, exceed the sum of the taxes, Trustee Fees, Administration Expenses, Servicing Fees, the Interest Amount for the Notes and any amount required to be deposited into the General Reserve Account so that the funds on deposit therein equal the General Reserve Required Amount.

Any excess spread will be applied on each Payment Date to the extent necessary, as a component of the Available Distribution Amount to maintain the amount of overcollateralisation as of any Payment Date at the Target Overcollateralisation Amount. Generally, excess spread will also provide a source of funds to absorb any losses on the Entrusted Loan Receivables and reduce the likelihood of losses on the Notes.

**(5) Subordination**

The Notes relating to this Offering Circular are divided into the Senior Notes (namely the Class A Notes) and the Subordinated Notes, of the following issue sizes and percentages:

Class A Notes: RMB 7,500,000,000.00, 95.00%

Subordinated Notes: RMB 394,736,842.11, 5.00%.

The Senior Notes and the Subordinated Notes represent the Senior Trust Beneficial Interests and the Subordinated Trust Beneficial Interests, respectively, among the Trust Interests. In each payment, the payment of principal and interest on the Subordinated Notes ranks below the payment of principal and interest on the Senior Notes, thus creating credit support for the Senior Notes (namely the Class A Notes) and achieving the purpose of credit enhancement.

**(6) Creation of the Commingling Reserve Account**

In the Transaction, the Commingling Reserve Account will be created as protection against a potential Servicer Shortfall.

For so long as the Originator remains the Servicer, the Servicer is entitled to commingle any Collections with its own funds before the occurrence of a Servicer Termination Event and until termination pursuant to the Servicing Agreement.

Upon the occurrence and continuance of a Commingling Reserve Trigger Event, the Servicer undertakes to remit to the Issuer on the Issue Date and until any relevant Payment Date, as applicable, an amount such that the amount standing to the credit of the Commingling Reserve Account is equal to the Commingling Reserve Required Amount as of such date, for as long as the Originator remains the Servicer.

Upon the occurrence of a Commingling Reserve Trigger Event, the Commingling Reserve Required Amount shall be used to cover the potential risks in relation to commingling risk of the Servicer under the Transaction Documents and the potential risks in relation to a Servicer Shortfall under the Transaction Documents, whereby any Commingling Reserve Draw Amount, if applicable, shall be applied in accordance with the Pre-enforcement Priority of Payments on each Payment Date.

On any Payment Date, if any amount standing to the credit of the Commingling Reserve Account exceeds the Commingling Reserve Required Amount, the Issuer shall release such excess to the Servicer outside the Priority of Payments. For the avoidance of doubt, any interest accrued on the Commingling Reserve Required Amount shall not constitute part of the Available Distribution Amount.

**(7) Creation of Accumulation Account**

The Accumulation Account will be opened by the Issuer at the Account Bank on the Issue Date to receive the Available Distribution Amount distributed in accordance with the Priority of Payment as set forth under the Trust Agreement. On each Collections Transfer Date during the Revolving Period, the balance standing to the credit of the Accumulation Account shall form part of the Expected Available Distribution Amount for the purpose of the netting under clause 2.7(b) of the Trust Agreement. In the event that the Trustee becomes obliged to pay to MBAFC the Excess Amount in accordance with clause 2.7(b) of the Trust Agreement, the Trustee shall apply the balance standing to the credit of the Accumulation Account to discharge such payment. On each Payment Date during the Revolving Period, the amount credit to the Accumulation Account shall form part of the Available Distribution Amount and applied according to the Pre-Enforcement Priority of Payments. The amount so credit to the Accumulation Account will be deposited in the Accumulation Account until the subsequent Collections Transfer Date. Upon the occurrence of an Early Amortisation Event or the expiry of the Revolving Period, the Accumulation Account shall be closed and any amounts standing to the credit of the Accumulation Account shall be applied on the subsequent Payment Date in accordance with the applicable Priority of Payments.

**2.6 Form of organisation and rights of the Noteholders' Meeting**

**(1) Noteholders' Meeting**

Matters set out in Condition 15.2(a) (*Convening Noteholders' Meetings*) of the Conditions which will materially affect the interests of the Noteholders shall be decided at a Controlling Noteholders' Meeting convened and held in accordance with Condition 15.

Any resolution passed by a Controlling Noteholders' Meeting convened and held in accordance with Condition 15 shall be binding upon all Noteholders of the relevant Class, provided that resolutions of the parties to the Transaction Documents making changes to the Transaction Documents or the Conditions which also involve changes to the Legal Maturity Date, interest rate(s) or payment currency for other Classes of Notes shall require a resolution passed by a meeting of the corresponding Class of Noteholders before such change should become effective. The requirements under Condition 15 are applicable to holding a meeting of other Classes of Noteholders for the above-mentioned purpose.

**(2) Convening Noteholders' Meetings**

- (a) Upon the occurrence of one of the following events which, in the opinion of the Trustee, materially affects the interests of the Noteholders, the Trustee shall convene a Controlling Noteholders' Meeting:
  - (i) the parties to the Transaction Documents amend the Conditions, the Trust Agreement or any other Transaction Document, except for changes considered as minor technical changes or made in accordance with the mandatory requirements of applicable laws and regulations;
  - (ii) the replacement of the Trustee, Servicer or Account Bank;
  - (iii) the occurrence of an Enforcement Event;



- (iv) the completion of the trust liquidation proceedings upon the occurrence of a Trust Liquidation Event.
  
- (b) The Trustee shall convene a Controlling Noteholders' Meeting upon the written request by the Noteholders of more than ten per cent (10%) of the Outstanding Note Principal Amount of the Controlling Notes in respect of one of the events set out in Condition 15.2(a).
  
- (c) If the Trustee fails to convene a Controlling Noteholders' Meeting in accordance with Condition 15.2, holders of more than ten per cent (10%) of the Outstanding Note Principal Amount of the Controlling Notes may convene a meeting on their own in accordance with clause 15.2(a) of the Conditions and file a report with the PBOC.

**(3) Voting**

A Controlling Noteholder attending a Controlling Noteholders' Meeting shall have one (1) vote for every RMB 100 par value of the Controlling Notes it holds.

**(4) Mode**

A Controlling Noteholders' Meeting may be convened either by a physical meeting or by means of teleconferencing.

**(5) Unanimous Resolutions and Special Resolutions**

Resolutions of a Controlling Noteholders' Meeting are divided into ordinary resolutions, special resolutions and unanimous resolutions:

- (a) ordinary resolutions require more than 50% of the votes of the Controlling Noteholders attending the Controlling Noteholders' Meeting to pass. All matters may be resolved by passing an ordinary resolutions, except for the matters listed below which are resolved by passing a special resolution;
  
- (b) special resolutions require more than 75% of the votes of the Controlling Noteholders attending the Controlling Noteholders' Meeting to pass;
  
- (c) unanimous decisions or unanimous resolutions require 100% of the votes of the Controlling Noteholders attending the Controlling Noteholders' Meeting to pass.

The following matters are resolved by passing a special resolution of a Controlling Noteholders' Meeting:

- (a) approval for proposals involving amendments to the rights of the Noteholders regardless of whether such rights are based on the Conditions, the Transaction Documents or any other documents;
  
- (b) approval for amendments, rectifications or supplements to any term of the Conditions or the Transaction Documents proposed by the Trustee or other parties if the Trustee reasonably considers that such amendment, rectification or supplement may substantially affect the rights of the Noteholders;
  
- (c) approval for the replacement of the Servicer or the Account Bank;

- (d) authorisation of the Trustee to sign and undertake all necessary documents, actions or matters as well as execute any special resolution passed at a Controlling Noteholders' Meeting;
- (e) discharge or waiver of any liability or obligation of the Trustee in accordance with any Transaction Document;
- (f) appointment of a representative to represent the interests of the Controlling Noteholders (regardless whether such representative is a Controlling Noteholder) or authorisation of the representative to exercise the Controlling Noteholders' power or discretion to pass a special resolution;
- (g) approval of the Trustee to submit a liquidation report in accordance with clause 6.3 of the Trust Agreement.

The following matters are resolved by passing a unanimous resolution of a Controlling Noteholders' Meeting:

- (a) the decision on whether to liquidate the Trust;
- (b) the decision on whether to declare the occurrence of an Enforcement Event and to issue an Enforcement Notice;
- (c) the decision on whether to dismiss the Trustee.

Within ten (10) days of the close of a Controlling Noteholders' Meeting, the convener shall file a report with PBOC, notify the Rating Agencies and publicise such meeting through the ChinaMoney, ChinaBond and Beijing Financial Assets Exchange websites at <http://www.chinamoney.com.cn>, <http://www.chinabond.com.cn> and <http://www.cfae.cn>.

**(6) Written resolutions**

A written resolution signed by all the Controlling Noteholders or their representatives shall have the same effect as a special resolution or an unanimous decision passed at a Controlling Noteholders' Meeting duly held and duly convened in accordance with Condition 15. A written resolution signed by Noteholders holding more than 50% of the Outstanding Note Principal Amount of the Controlling Notes or their representatives shall have the same effect as an ordinary resolution passed at a Controlling Noteholders' Meeting duly convened and duly held in accordance with Condition 15. Such written resolutions may be signed in any number of counterparts by the Controlling Noteholders or their representatives.

**(7) Unanimous decision**

Notwithstanding any other provisions of these Terms & Conditions, the decision of whether to liquidate the Trust as referred to in clause 6.2(c) of the Trust Agreement shall require a unanimous decision of 100% of all Noteholders (the principal under whose Notes have not been unconditionally repaid in full).

**(8) Notice**

At least thirty (30) days before a Controlling Noteholders' Meeting is to be held, the Trustee shall make an announcement of the time and venue of the meeting, and the manner in which the meeting shall be conducted, the agenda, voting and other procedures through the ChinaMoney, ChinaBond and Beijing Financial Assets Exchange websites at <http://www.chinamoney.com.cn>, <http://www.chinabond.com.cn> and <http://www.cfae.cn> and notify the Rating Agencies of the same.

(9) **Quorum**

Attendance of Noteholders holding more than 50% of the Outstanding Note Principal Amount of the Controlling Notes is required in order to convene a Controlling Noteholders' Meeting for the purpose of considering and passing an ordinary resolution. Attendance of Noteholders holding more than 25% of the Outstanding Note Principal Amount of the Controlling Notes is required in order to convene an adjourned meeting of the above-mentioned meeting.

Attendance of Noteholders holding more than 75% of the Outstanding Note Principal Amount of the Controlling Notes is required in order to convene a Controlling Noteholders' Meeting for the purpose of considering and passing a special resolution in relation to the following:

- (a) amending the Legal Maturity Date of the Notes;
- (b) reducing or cancelling the principal or interest amount or interest rate of the Notes;
- (c) changing the currency payment of the Notes;
- (d) amending the number of votes required to pass a type of special resolution.

Attendance of Controlling Noteholders holding more than 25% of the Outstanding Note Principal Amount of the Controlling Notes is required in order to convene an adjourned meeting of the above-mentioned meeting.

Attendance of Controlling Noteholders holding 100% of the Outstanding Note Principal Amount of the Controlling Notes is required in order to convene a Controlling Noteholders' Meeting for the purpose of considering and making a unanimous decision in relation to the following:

- (a) the decision on whether to liquidate the Trust;
- (b) the decision on whether to declare the occurrence of an Enforcement Event and to issue an Enforcement Notice;
- (c) the decision on whether to dismiss the Trustee.

If the required quorum is not reached within half an hour of the start of the meeting and such meeting was convened in accordance with the request of the Controlling Noteholders, then such meeting shall be immediately adjourned. If such meeting was convened by other means, the meeting shall be adjourned for not less than 14 days but not more than 42 days.

## 2.7 Cash flow chart

### *Cash flow of the Entrusted Loan Receivables*

The following table shows the aggregate scheduled interest and principal payment of the Entrusted Loan Receivables on the initial Cut-Off Date, assuming that the loans repay on schedule and no losses, prepayments or delay in payments exist. Actual payments to the loans may differ significantly from the payments indicated below.

Calendar Month	Beginning Balance (RMB)	Scheduled Principal Collection (RMB)	Scheduled Interest Collection (RMB)	Ending Balance (RMB)
Apr-22				8,636,999,055.29
May-22	8,636,999,055.29	351,999,160.96	32,061,043.45	8,284,999,894.33
Jun-22	8,284,999,894.33	353,246,260.78	30,813,943.63	7,931,753,633.55
Jul-22	7,931,753,633.55	354,498,585.92	29,561,618.49	7,577,255,047.63
Aug-22	7,577,255,047.63	355,756,161.82	28,304,042.59	7,221,498,885.81

Sep-22	7,221,498,885.81	357,019,006.45	27,041,197.96	6,864,479,879.36
Oct-22	6,864,479,879.36	358,287,044.82	25,773,159.67	6,506,192,834.54
Nov-22	6,506,192,834.54	354,896,656.09	24,499,731.59	6,151,296,178.45
Dec-22	6,151,296,178.45	350,238,679.09	23,238,127.61	5,801,057,499.36
Jan-23	5,801,057,499.36	345,735,688.01	21,991,285.97	5,455,321,811.35
Feb-23	5,455,321,811.35	338,428,044.94	20,760,205.16	5,116,893,766.41
Mar-23	5,116,893,766.41	337,090,411.27	19,557,080.04	4,779,803,355.14
Apr-23	4,779,803,355.14	330,820,505.13	18,356,250.78	4,448,982,850.01
May-23	4,448,982,850.01	324,196,139.99	17,173,004.24	4,124,786,710.02
Jun-23	4,124,786,710.02	317,654,538.22	16,007,079.98	3,807,132,171.80
Jul-23	3,807,132,171.80	310,755,682.30	14,858,743.92	3,496,376,489.50
Aug-23	3,496,376,489.50	305,319,638.07	13,729,849.96	3,191,056,851.43
Sep-23	3,191,056,851.43	298,946,490.90	12,615,459.01	2,892,110,360.53
Oct-23	2,892,110,360.53	288,830,382.89	11,518,210.48	2,603,279,977.64
Nov-23	2,603,279,977.64	278,843,683.16	10,452,124.62	2,324,436,294.48
Dec-23	2,324,436,294.48	261,121,993.14	9,419,686.03	2,063,314,301.34
Jan-24	2,063,314,301.34	238,641,330.70	8,444,780.51	1,824,672,970.64
Feb-24	1,824,672,970.64	200,342,852.43	7,531,457.34	1,624,330,118.21
Mar-24	1,624,330,118.21	182,297,419.03	6,727,459.84	1,442,032,699.18
Apr-24	1,442,032,699.18	175,630,922.56	5,977,286.46	1,266,401,776.62
May-24	1,266,401,776.62	168,450,337.60	5,253,022.27	1,097,951,439.02
Jun-24	1,097,951,439.02	162,116,655.36	4,556,841.69	935,834,783.66
Jul-24	935,834,783.66	156,298,953.60	3,885,193.13	779,535,830.06
Aug-24	779,535,830.06	150,766,484.41	3,235,794.81	628,769,345.65
Sep-24	628,769,345.65	145,031,703.78	2,607,809.00	483,737,641.87
Oct-24	483,737,641.87	136,133,042.51	2,001,861.41	347,604,599.36
Nov-24	347,604,599.36	125,392,520.50	1,433,344.24	222,212,078.86
Dec-24	222,212,078.86	107,522,960.18	913,561.91	114,689,118.68
Jan-25	114,689,118.68	82,490,721.11	473,861.57	32,198,397.57
Feb-25	32,198,397.57	29,504,350.77	134,476.41	2,694,046.80
Mar-25	2,694,046.80	2,694,046.80	11,226.12	-
<b>Total</b>		<b>8,636,999,055.29</b>	<b>460,919,821.89</b>	

### Chapter 3 OVERALL INFORMATION OF THE PORTFOLIO

Numbers and financial features of the Entrusted Loan Receivables as of the initial Cut-Off Date are set forth below.

<b>Number of Loans</b>		58,114
<b>Number of Borrowers</b>		58,102
<b>Initial Pool Balance</b>	(RMB)	8,636,999,055.29
<b>Total Original Principal Balance</b>	(RMB)	11,508,863,825.81
<b>Outstanding Principal Balance</b>		
<b>Average (Loan)</b>	(RMB)	148,621.66
<b>Average (Borrower)</b>	(RMB)	148,652.35
<b>Highest Amount of Outstanding Principal</b>	(RMB)	1,430,819.30
<b>Balance of Any Single Borrower</b>		
<b>Lowest Amount of Outstanding Principal</b>	(RMB)	12,687.00
<b>Balance of Any Single Borrower</b>		
<b>Original Principal Balance</b>		
<b>Average (Loan)</b>	(RMB)	198,039.44
<b>Average (Borrower)</b>	(RMB)	198,080.34
<b>Highest</b>	(RMB)	1,783,040.00
<b>Lowest</b>	(RMB)	50,000.00
<b>Interest Rate</b>		
<b>Weighted Average<sup>(1)</sup></b>		4.45%
<b>Highest</b>		12.78%
<b>Lowest</b>		0.00%
<b>Weighted Average<sup>(1)</sup> Original Term (months)<sup>(2)</sup></b>		33.20
<b>Weighted Average<sup>(1)</sup> Remaining Term (months)<sup>(2)</sup></b>		26.32
<b>Longest</b>		35.00
<b>Shortest</b>		6.00
<b>Weighted Average<sup>(1)</sup> Seasoning (months)<sup>(2)</sup></b>		6.88
<b>New Vehicle Percentage</b>		100.00%
<b>Total Vehicle Value</b>	(RMB)	21,379,837,895.66
<b>Weighted Average<sup>(1)</sup> LTV<sup>(3)</sup> Ratio at Origination</b>		58.05%
<b>Weighted Average<sup>(1)</sup> Age of Borrower (years)<sup>(4)</sup></b>		37.44
<b>30-40 Years Borrower percentage<sup>(4)</sup></b>		46.48%
<b>Weighted Average<sup>(1)</sup> Borrower Annual Income</b>	(RMB)	382,984.41
<b>Weighted Average DTI<sup>(5)</sup></b>		2.11

<sup>(1)</sup> Weighted by the principal balance of each loan as of the initial Cut-Off Date

<sup>(2)</sup> Original term, remaining term and seasoning are calculated by counting the number of monthly repayments in the Borrower's repayment plan

<sup>(3)</sup> The Loan-to-value, or "LTV" Ratio is calculated by original principal amount financed over the purchase price of the financed vehicle in the loan agreement

<sup>(4)</sup> Age of Borrower is calculated by (initial Cut-off Date – birthday of the borrower) / 365 (rounddown); 30 – 40 years range >=30 and <40

<sup>(5)</sup> Calculated as borrower annual income over the outstanding principal balance as of the initial Cut-Off Date and then weighted by the principal balance of each loan as of the initial Cut-Off Date

## Chapter 4      DISTRIBUTION INFORMATION OF THE PORTFOLIO

The following tables show the characteristics or distributions of certain pool characteristics as of the initial Cut-Off Date. The percentages in the following tables may not sum up to 100.00% due to rounding.

### 4.1      Loan Distribution

#### *Original Principal Balance*

Original Principal Balance	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
> (RMB) 0.00 and <= (RMB) 50,000.00	36,869,752.04	0.43%	1,028	1.77%
> (RMB) 50,000.00 and <= (RMB) 100,000.00	433,404,819.29	5.02%	6,031	10.38%
> (RMB) 100,000.00 and <= (RMB) 150,000.00	1,278,660,397.94	14.80%	13,552	23.32%
> (RMB) 150,000.00 and <= (RMB) 200,000.00	2,013,979,778.51	23.32%	14,633	25.18%
> (RMB) 200,000.00 and <= (RMB) 250,000.00	1,998,596,752.06	23.14%	12,158	20.92%
> (RMB) 250,000.00 and <= (RMB) 300,000.00	910,134,754.66	10.54%	4,341	7.47%
> (RMB) 300,000.00 and <= (RMB) 350,000.00	808,181,085.90	9.36%	3,194	5.50%
> (RMB) 350,000.00 and <= (RMB) 400,000.00	428,248,459.04	4.96%	1,443	2.48%
> (RMB) 400,000.00	728,923,255.85	8.44%	1,734	2.98%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

#### *Outstanding Principal Balance*

Outstanding Principal Balance	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
> (RMB) 0.00 and <= (RMB) 50,000.00	136,598,387.16	1.58%	3,587	6.17%
> (RMB) 50,000.00 and <= (RMB) 100,000.00	1,177,822,165.49	13.64%	15,078	25.95%
> (RMB) 100,000.00 and <= (RMB) 150,000.00	1,877,544,055.02	21.74%	15,101	25.99%
> (RMB) 150,000.00 and <= (RMB) 200,000.00	2,441,680,441.36	28.27%	13,915	23.94%
> (RMB) 200,000.00 and <= (RMB) 250,000.00	892,615,512.20	10.33%	4,045	6.96%
> (RMB) 250,000.00 and <= (RMB) 300,000.00	920,634,068.40	10.66%	3,365	5.79%
> (RMB) 300,000.00 and <= (RMB) 350,000.00	539,166,286.45	6.24%	1,686	2.90%
> (RMB) 350,000.00 and <= (RMB) 400,000.00	163,364,204.50	1.89%	441	0.76%
> (RMB) 400,000.00	487,573,934.71	5.65%	896	1.54%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

#### *CBIRC Five Categories*

CBIRC Loan Classification	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
Performing	8,636,999,055.29	100.00%	58,114	100.00%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Interest Rate Type**

Types of interests	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
Fixed	8,636,999,055.29	100.00%	58,114	100.00%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Effective Interest Rate**

Annual Interest Rate	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
= 0.00%	108,864,359.63	1.26%	1,428	2.46%
>0.00% and <= 3.00%	2,850,746,882.51	33.01%	23,550	40.52%
>3.00% and <= 6.00 %	4,915,764,230.70	56.92%	30,315	52.16%
>6.00% and <= 9.00 %	731,027,279.57	8.46%	2,739	4.71%
>9.00% and <= 12.00 %	15,503,798.42	0.18%	54	0.09%
>12.00%	15,092,504.46	0.17%	28	0.05%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Secured Loan**

Secured Loan	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
Secured	8,636,999,055.29	100.00%	58,114	100.00%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Original Term**

Original Term	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
= 0	0.00	0.00%	0	0.00%
>0 and <= 6	0.00	0.00%	0	0.00%
>6 and <= 12	10,383,661.36	0.12%	72	0.12%
>12 and <= 24	2,378,536,768.81	27.54%	20,047	34.50%
>24 and <= 36	5,865,397,277.03	67.91%	35,280	60.71%
>36 and <= 48	382,681,348.09	4.43%	2,715	4.67%
>48 and <= 60	0.00	0.00%	0	0.00%
>60	0.00	0.00%	0	0.00%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Seasoning**

Seasoning	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
>0 and <= 6	5,649,132,525.82	65.41%	31,702	54.55%
>6 and <= 12	1,480,173,041.53	17.14%	11,443	19.69%
>12 and <= 24	1,389,146,985.18	16.08%	12,910	22.21%
>24 and <= 36	118,546,502.76	1.37%	2,059	3.54%
>36 and <= 48	0.00	0.00%	0	0.00%



<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>
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### **Remaining Term**

Remaining Term	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
>0 and <= 6	27,625,782.11	0.32%	677	1.16%
>6 and <= 12	359,220,004.85	4.16%	5,344	9.20%
>12 and <= 24	3,141,801,738.65	36.38%	24,995	43.01%
>24 and <= 36	5,108,351,529.68	59.14%	27,098	46.63%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Payment Method Type**

Payment Method Type	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
Direct Debit	8,636,999,055.29	100.00%	58,114	100.00%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Repayment Type**

Repayment Type	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
Non-Balloon	8,636,999,055.29	100.00%	58,114	100.00%
Balloon	0.00	0.00%	0	0.00%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

## **4.2 Borrower Distribution**

### **Age**

Borrower Age	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
>=18 and <20	3,867,937.62	0.04%	27	0.05%
>=20 and <30	1,526,780,418.85	17.68%	11,207	19.28%
>=30 and <40	4,014,403,179.43	46.48%	26,882	46.26%
>=40 and <50	2,183,081,771.90	25.28%	14,032	24.15%
>=50 and <60	808,314,603.60	9.36%	5,271	9.07%
>=60 and <70	98,814,962.33	1.14%	680	1.17%
>=70	1,736,181.56	0.02%	15	0.03%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### **Annual Income**

Borrower's Annual Income	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
>0 and <=100,000	631,735,877.85	7.31%	6,149	10.58%
>100,000 and <=200,000	2,775,310,364.26	32.13%	21,805	37.52%
>200,000 and <=300,000	2,203,265,227.03	25.51%	14,355	24.70%

>300,000 and <=400,000	1,174,645,577.50	13.60%	6,779	11.67%
>400,000 and <=500,000	425,735,913.60	4.93%	2,291	3.94%
>500,000 and <=1,000,000	1,040,795,467.28	12.05%	5,116	8.80%
>1,000,000	385,510,627.77	4.46%	1,619	2.79%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### Industry Sector

Industry Sector (English/Chinese)		Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
Wholesale and Retail Trade	批发和零售业	2,773,323,569.05	32.11%	17,428	29.99%
Manufacturing	制造业	1,020,590,406.76	11.82%	6,640	11.43%
Leasing and Business Services	租赁和商务服务业	727,257,931.74	8.42%	4,862	8.37%
Construction	建筑业	682,843,991.10	7.91%	4,319	7.43%
Education	教育	479,865,527.73	5.56%	3,940	6.78%
Scientific Research & Technology Services	科学研究和技术服务业	477,761,780.99	5.53%	3,300	5.68%
Residential Services, Repairs & Other Services	居民服务、修理和其他服务业	378,954,911.75	4.39%	2,663	4.58%
Information Transmission, Software & Information Technology Services	信息传输、软件和信息技术服务业	325,423,148.07	3.77%	2,300	3.96%
Finance & Insurance	金融业	301,449,000.40	3.49%	2,328	4.01%
Health & Social Work	卫生和社会工作	298,185,919.20	3.45%	2,357	4.06%
Real Estate	房地产业	253,634,961.71	2.94%	1,885	3.24%
Accommodation & Catering	住宿和餐饮业	241,345,055.40	2.79%	1,522	2.62%
Transport, Storage and Postal Services	交通运输、仓储和邮政业	227,172,363.64	2.63%	1,566	2.69%
Cultural and Recreational Services	文化、体育和娱乐业	217,118,224.23	2.51%	1,463	2.52%
Agriculture, Forestry, Animal Husbandry & Fishing	农、林、牧、渔业	115,710,617.95	1.34%	697	1.20%
Electricity, Heat, Gas and Water Production and Supply	电力、热力、燃气及水生产和供应业	66,134,178.69	0.77%	498	0.86%
Water Conservancy, Environment and Public Facilities Management	水利、环境和公共设施管理业	29,460,457.97	0.34%	200	0.34%
Mining	采矿业	19,981,071.82	0.23%	143	0.25%
International Organizations	国际组织	785,937.09	0.01%	3	0.01%
<b>Total</b>		<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100%</b>

### Geographic Region

Customer State (English/Chinese)		Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
Guangdong	广东省	1,280,916,768.99	14.83%	7,920	13.63%
Zhejiang	浙江省	977,464,273.30	11.32%	6,988	12.02%
Jiangsu	江苏省	739,220,927.03	8.56%	5,738	9.87%
Sichuan	四川省	519,102,345.04	6.01%	3,520	6.06%
Shandong	山东省	489,019,614.52	5.66%	3,385	5.82%
Fujian	福建省	392,694,538.75	4.55%	2,418	4.16%

Hebei	河北省	349,270,360.62	4.04%	2,314	3.98%
Hubei	湖北省	336,047,859.15	3.89%	2,426	4.17%
Beijing	北京市	319,951,375.22	3.70%	2,050	3.53%
Henan	河南省	274,788,033.89	3.18%	1,767	3.04%
Anhui	安徽省	264,873,792.71	3.07%	1,948	3.35%
Shanghai	上海市	261,943,494.26	3.03%	2,015	3.47%
Hunan	湖南省	258,460,466.21	2.99%	1,849	3.18%
Chongqing	重庆市	246,067,958.14	2.85%	1,566	2.69%
Yunnan	云南省	234,754,095.20	2.72%	1,435	2.47%
Liaoning	辽宁省	224,190,079.20	2.60%	1,406	2.42%
Jiangxi	江西省	222,582,705.06	2.58%	1,541	2.65%
Shanxi	陕西省	191,721,190.22	2.22%	1,252	2.15%
Guizhou	贵州省	175,009,381.85	2.03%	1,108	1.91%
Tianjin	广西自治区	144,719,454.45	1.68%	804	1.38%
Guangxi	天津市	134,474,648.33	1.56%	913	1.57%
Shanxi	山西省	115,046,603.92	1.33%	670	1.15%
Inner Mongolia	内蒙古自治区	87,727,862.26	1.02%	583	1.00%
Jilin	吉林省	83,318,588.60	0.96%	534	0.92%
Xinjiang	新疆自治区	80,314,302.73	0.93%	486	0.84%
Heilongjiang	黑龙江省	79,078,535.74	0.92%	516	0.89%
Gansu	甘肃省	41,395,618.57	0.48%	245	0.42%
Hainan	海南省	41,261,413.03	0.48%	275	0.47%
Qinghai	青海省	33,200,594.80	0.38%	190	0.33%
Ningxia	宁夏自治区	27,244,703.43	0.32%	185	0.32%
Tibet	西藏自治区	11,137,470.07	0.13%	67	0.12%
<b>Total</b>	<b>总计</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### Internal Credit Score

Internal Credit Score	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
A	3,844,972,034.39	44.52%	28,681	49.35%
B	4,028,703,164.48	46.64%	25,097	43.19%
C	730,697,579.77	8.46%	4,160	7.16%
D	32,626,276.65	0.38%	176	0.30%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

### 4.3 Financed Vehicles

#### Loan to Value at Origination

Loan to Value at Origination	Aggregate Principal Balance on the Cut-Off Date (RMB)	Percentage of Principal Balance on the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
>0%and <=20%	66,237,365.70	0.77%	1,409	2.42%
>20% and <=40%	574,785,046.66	6.65%	6,432	11.07%

>40% and <=60%	4,426,337,555.63	51.25%	32,086	55.21%
>60% and <=80%	3,569,639,087.30	41.33%	18,187	31.30%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

**Vehicle Brand**

Model Type	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
<b>Mercedes-Benz</b>				
A - Class	541,493,595.61	6.27%	6,010	10.34%
B - Class	43,349,421.82	0.50%	494	0.85%
C - Class	1,164,869,626.85	13.49%	10,367	17.84%
CLA - Class	59,062,694.69	0.68%	472	0.81%
CLS - Class	51,910,842.70	0.60%	209	0.36%
E - Class	2,020,538,742.80	23.39%	10,878	18.72%
G - Class	9,761,113.42	0.11%	11	0.02%
GLA - Class	380,634,933.82	4.41%	3,649	6.28%
GLB - Class	801,711,726.70	9.28%	6,964	11.98%
GLC - Class	2,541,510,065.25	29.43%	15,902	27.36%
GLE - Class	511,703,719.15	5.92%	1,657	2.85%
GLS - Class	86,938,139.90	1.01%	166	0.29%
GT - Class	48,762,930.64	0.56%	93	0.16%
S - Class	200,965,452.04	2.33%	477	0.82%
V - Class	116,804,207.71	1.35%	427	0.73%
Vito - Class	56,981,842.19	0.66%	338	0.58%
<b>smart</b>				
smart	0.00	0.00%	0	0.00%
<b>Grand Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

**Vehicle Condition**

Vehicle Condition	Aggregate Principal Balance at the Cut-Off Date (RMB)	Percentage of Principal Balance at the Cut-Off Date	Number of loans	Percentage of Total Number of Loans
New	8,636,999,055.29	100.00%	58,114	100.00%
<b>Total</b>	<b>8,636,999,055.29</b>	<b>100.00%</b>	<b>58,114</b>	<b>100.00%</b>

## Chapter 5 GENERAL INFORMATION OF THE NOTES

### 5.1 Fees and expenses in respect of the Trust Assets

According to the Transaction Documents, the following expenses are payable in respect of the Trust Assets during the life of the Notes:

- (a) all fees (including legal fees), costs, expenses, other remuneration, indemnity payments and other amounts to which the Trustee is entitled under the Trust Agreement and related Transaction Documents;
- (b) the rating fees payable by the Issuer to the Rating Agencies;
- (c) the Servicing Fee payable by the Issuer to the Servicer under the Servicing Agreement;
- (d) the amounts payable by the Issuer to the Paying Agent under the CCDC Agreement (if not paid by the Trustee);
- (e) the amounts payable by the Issuer to the Account Bank under the Bank Account Agreement;
- (f) the listing fees, costs and expenses payable by the Issuer in respect of the Notes (if not paid by the Trustee);
- (g) the fees payable to the Auditor by the Issuer;
- (h) any fees required and properly incurred and documented in reasonable detail by the Issuer for the filing of annual tax returns; and
- (i) all reasonable costs and expenses incurred after the Closing Date by the Servicer or its successor (if any) and the Trustee for the purpose of serving Rights Perfection Notices or any notices or reports under the Servicing Agreement on, or carrying out the relevant registration procedures with, the CBIRC, the PBOC, other Governmental Authorities, Obligors, Insurers or Security Providers.

### 5.2 Dates

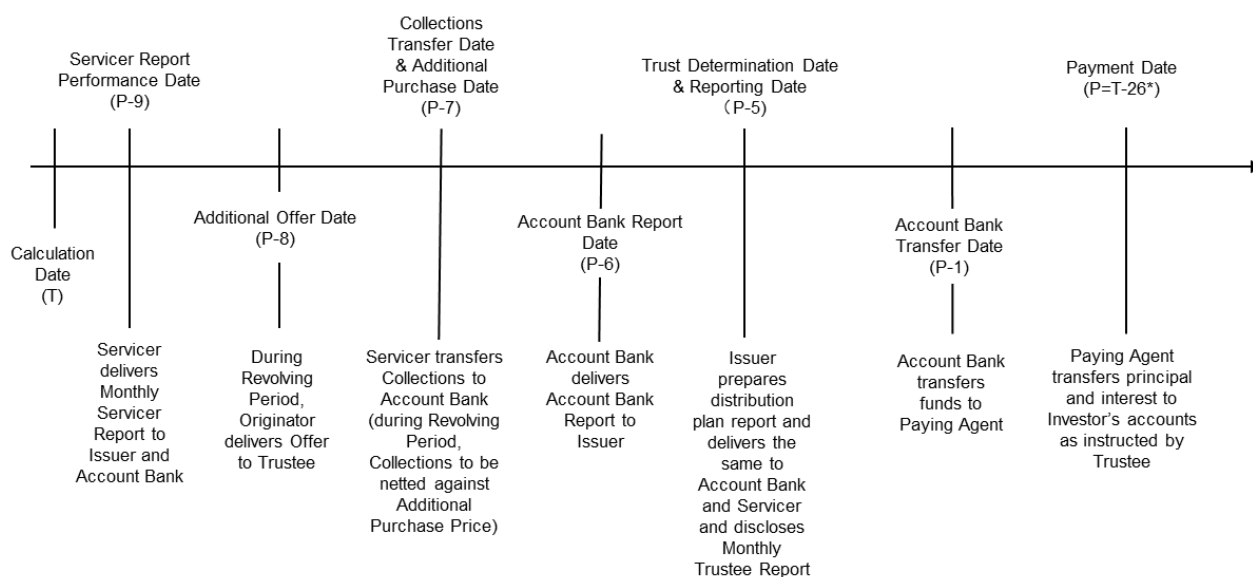
<b>Account Bank Report Date</b>	means the first (1st) Business Day after each Collections Transfer Date.
<b>Calculation Date</b>	means the last day of each calendar month, with the first Calculation Date being 30 September 2022 and the last Calculation Date being the last day of the calendar month prior to the last Payment Date.
<b>Additional Cut-Off Date</b>	means 24:00 on the last day of a monthly period elapsing prior to an Additional Purchase Date.
<b>Additional Offer Date</b>	means the eighth (8th) Business Day prior to any Payment Date during the Revolving Period.
<b>Additional Purchase Date</b>	means a Collections Transfer Date falling in the Revolving Period, when an additional purchase is made pursuant to Clause 2 of the Trust Agreement.

<b>Closing Date</b>	means the delivery date of the Trust Assets, which is the date on which the Originator delivers the Trust Assets to the Trustee, and it shall be the same day as the Issue Date and the Trust Effective Date.
<b>Collection Period</b>	means each period (i) from but excluding the initial Cut-Off Date to and including the first Calculation Date, and, (ii) thereafter from but excluding a Calculation Date to and including the next following Calculation Date.
<b>Collections Transfer Date</b>	means the seventh (7 <sup>th</sup> ) Business Day before each Payment Date.
<b>Cut-Off Date</b>	means 24:00 on 30 April 2022, as the initial Cut-Off Date, or each Additional Cut-Off Date as the case may be.
<b>Issue Date</b>	means 14 September 2022.
<b>Legal Maturity Date</b>	means 26 March 2029.
<b>Payment Date</b>	means the 26 <sup>th</sup> day of each calendar month or, in the event such day is not a Business Day, the next following Business Day unless that day falls in the next calendar month, in which case the date will be the immediately preceding Business Day. The first Payment Date is 26 October 2022.
<b>Reporting Date</b>	means the date on which the Trustee Report is published on the websites of China Money ( <a href="http://www.chinamoney.com.cn">http://www.chinamoney.com.cn</a> ), ChinaBond, Beijing Financial Assets Exchange ( <a href="http://www.cfae.cn">http://www.cfae.cn</a> ) ( <a href="http://www.chinabond.com.cn">http://www.chinabond.com.cn</a> ) and other methods stipulated by the PBOC, which is the fifth (5 <sup>th</sup> ) Business Day prior to the Payment Date.
<b>Revolving Period</b>	means the period from (and including) the Closing Date and ending on (and including) the earlier of (i) the Payment Date in September 2023 and (ii) the occurrence of an Early Amortisation Event.
<b>Servicer Report Performance Date</b>	means the ninth (9 <sup>th</sup> ) Business Day before each Payment Date.
<b>Signing Date</b>	means 23 August 2022.
<b>Trust Beneficiary Interest Registration Date</b>	means the Business Day before each Payment Date.
<b>Trust Determination Date</b>	means the fifth (5 <sup>th</sup> ) Business Day before each Payment Date.
<b>Trust Announcement Date</b>	means the fifth (5 <sup>th</sup> ) Business Day prior to the book building date.
<b>Trust Effective Date</b>	means the same date as the Closing Date on which the Originator entrusts the Initial Entrusted Loan Receivables to the Trustee.

**Trust Termination  
Date**

means the date on which the Trustee completes the liquidation of the Trust (including, but not limited to the performance of corresponding payment obligations under the Trust Agreement), and the liquidation report issued by the Trustee is approved by the Controlling Noteholders' Meeting. If the Controlling Noteholders are the Subordinated Noteholders, it shall be the date of the liquidation report. For the avoidance of doubt, all outstanding amounts standing to the Issuer Accounts after the Trust Termination Date shall be paid to the Originator.

## Timeline:



\*"26" means calendar days, whereas all other days are Business Days.

## 5.3 General Information of the Notes

### (1) Description of the Notes

	Class A Notes	Subordinated Notes
Note Principal Amount	RMB 7,500,000,000.00	RMB 394,736,842.11
Nominal Value of each Note	RMB 100	N/A
Note Interest Type	Fixed interest rate	-
Interest calculation method	Aggregate Outstanding Note Principal Amount X Class A Interest Rate X Actual Days of Interest Period / 365	Aggregate Outstanding Note Principal Amount X Subordinated Notes Interest Rate X Actual Days of Interest Period / 365
Interest payment method	Monthly payment	Monthly payment
Principal repayment method	Pass-through	Pass-through
China Bond Ratings	AAA <sub>sf</sub>	N/A
S&P Global (China) Ratings	AAA <sub>spc(sf)</sub>	N/A
Expected Maturity Date	26 March 2025	26 March 2025
Expected weighted average term	1.73 years	2.53 years
Legal Maturity Date	26 March 2029	26 March 2029

### (2) Summary of the Notes

**Purpose of the Issuance and Use of Proceeds** The Issuer will, on the Issue Date, issue the following fixed rate asset-backed debt securities in bearer form: the Class A Notes and the Subordinated Notes (and together with the Class A Notes, the "Notes").



The net proceeds of the Notes will be used by the Issuer on the Issue Date to pay, *inter alia*, the Purchase Price of the Entrusted Loan Receivables to the Originator.

<b>Currency</b>	RMB.
<b>Class A Notes</b>	Aggregate Outstanding Note Principal Amount: RMB 7,500,000,000.00, and divided into 75,000,000 Class A Notes, each with an initial Outstanding Note Principal Amount of RMB 100. The Rating Agencies have rated the Class A Notes as AAA <sub>sf</sub> (China Bond Ratings) and AAA <sub>spc(sf)</sub> (S&P Global (China) Ratings).
<b>Subordinated Notes</b>	Aggregate Outstanding Note Principal Amount: RMB 394,736,842.11. The Subordinated Notes will be fully retained by the Originator on the Issue Date.
<b>Status of the Notes</b>	<p>The Notes constitute direct, unconditional and unsubordinated obligations of the Issuer, ranking <i>pari passu</i> among themselves, subject to the applicable Priority of Payments. The Notes constitute limited recourse obligations of the Issuer.</p> <p>The payment of interest and principal on the Notes is conditional upon, <i>inter alia</i>, the performance of the Entrusted Loan Receivables.</p>
<b>Interest Rate</b>	<p>Class A Notes: fixed interest rate is determined by way of a book building process.</p> <p>Subordinated Notes: 0.00 per cent per annum.</p>
<b>Payment Date</b>	Means, subject to the Business Day Convention, in respect of the first Payment Date 26 October 2022 and thereafter the 26 <sup>th</sup> day of each calendar month.
<b>Interest Period</b>	Means in respect of the first Payment Date, the period commencing on (and including) the Issue Date and ending on (but excluding) 26 October 2022 and in respect of any subsequent Payment Date, the period commencing on (and including) the 26 <sup>th</sup> day of the preceding calendar month and ending on (but excluding) the 26 <sup>th</sup> day of the current calendar month.
<b>Amortisation</b>	The Issuer will redeem the Notes in whole or in part on each Payment Date after the end of the Revolving Period, subject to the Available Distribution Amount and in accordance with the applicable Priority of Payments.

<b>Available Distribution Amount</b>	<p>means, with respect to a Payment Date, the sum of:</p> <ul style="list-style-type: none"> <li>(a) the Collections;</li> <li>(b) any investment earnings on the General Reserve Account, the Accumulation Account and the Operating Account received during the relevant Collection Period;</li> <li>(c) the General Reserve Draw Amount;</li> <li>(d) the Commingling Reserve Draw Amount;</li> <li>(e) amounts standing to the credit of the Operating Account transferred from the previous Collection Period due to rounding of the Principal Distribution Amount to the Senior Notes; and</li> <li>(f) after the end of the Revolving Period, the Accumulation Balance transferred from the Accumulation Account to the Operating Account pursuant to the Trust Agreement.</li> </ul>
<b>Early Amortisation Event</b>	<p>shall mean any of the following:</p> <ul style="list-style-type: none"> <li>(a) the occurrence of a Servicer Termination Event;</li> <li>(b) The Cumulative Default Rate exceeds 2.4% of the Aggregate Outstanding Loan Principal Amount as of the initial Cut-Off Date;</li> <li>(c) the Accumulation Balance (after giving effect to payments made on such Payment Date) on three consecutive Payment Dates exceeds 15% of the Aggregate Outstanding Loan Principal Amount as of the initial Cut-Off Date;</li> <li>(d) the Accumulation Amount (after giving effect to payments made under the items 1-5 of the Pre-Enforcement Priority of Payments as set out in Schedule 10 of the Trust Agreement on such Payment Date) is less than the Required Accumulation Amount (the "<b>shortfall</b>"); and such shortfall exceeds 20% of the Required Accumulation Amount in the corresponding Collection Period; or</li> <li>(e) the Originator ceases to be an Affiliate of Mercedes-Benz Group AG or any successor thereto.</li> </ul>
<b>Pre-enforcement Priority of Payments</b>	<p>Prior to the occurrence of an Enforcement Event, the Issuer will distribute the Available Distribution Amount on each Payment Date in accordance with the Pre-enforcement Priority of Payments.</p>
<b>Post-enforcement Priority of Payments</b>	<p>Upon the occurrence of an Enforcement Event, the Trustee will apply the Available Distribution Amount on each Payment Date towards the discharge of the claims of the Noteholders and the other creditors of the Issuer in accordance with the Post-enforcement Priority of Payments.</p>
<b>Subscription</b>	<p>On the Issue Date the Lead Underwriter and the Joint Lead Underwriters will subscribe the Senior Notes from the Issuer, subject to certain conditions as described in the Underwriting Agreement.</p>

<b>Trading</b>	Application will be made to PBOC to include the Class A Notes for trading in the interbank bond market of China. The Subordinated Notes will not be traded.
<b>Ratings</b>	The Class A Notes are expected to be rated AAA <sub>sf</sub> by China Bond Ratings and AAA <sub>spc(sf)</sub> by S&P Global (China) Ratings.  The Subordinated Notes are not rated by the Rating Agencies.
<b>Governing Law</b>	The Notes will be governed by the laws of the People's Republic of China ("China" or "the PRC").

### **(3) The venue for book building and specific address**

The Senior Notes will be issued through a book building process.

The Interest Rate of Senior Notes will be determined by the book building process.

CMS has been delegated to be in charge of book building (acting as the book building manager) and the book building will take place at the dedicated book building room of CMS. The dedicated book building room is located at 17th Floor, China Merchants Bank Building, Building 3, No. 1, Yuetan South Street, Xicheng District, Beijing.

A Chinese Wall will be established between the department for issuance and department for investment and trading by CMS and the Joint Lead Underwriters, so that there will be effective segregation in terms of business procedure and business staff. The dedicated book building room of CMS could meet the requirements for book building and is physically segregated from other departments and could meet the confidentiality requirements.

#### **5.4 Risk retention**

On the Issue Date, MBAFC plans to hold 100% of the Subordinated Notes, the size of which is at least 5% of the total issuance size. The associated economic risks relating to 100% of the Subordinated Notes will be assumed by MBAFC. The holding period will be no shorter than the tenor of the relevant Notes.

## Chapter 6 OPINIONS OF THE INTERMEDIARY AGENCIES

### 6.1 Abstract of the Due Diligence Report and Legal Opinion

#### (1) Abstract of the Due Diligence Report

##### Part I Introduction

FenXun Partners (“**FenXun**”) acts as legal counsel to the retail auto loan asset backed notes project for MBAFC, this legal due diligence report sets out the findings of FenXun on the Sampled Loans (as defined below) of the basic assets for the purpose of the retail auto loan asset-backed notes project under the Silver Arrow China 2022-2 Trust (this “**Project**”).

This legal due diligence report is prepared based on the following: the documents in relation to this Project that were provided to FenXun by MBAFC in the office room on the 3rd Floor, Tower C, Lixinghang Plaza, No. 8 Wangjing Road, Chaoyang District, Beijing or via electronic means on 16 June 2022 and 21 June 2022 and in response to our legal due diligence document list and various verbal and written requests made during FenXun's review of the documents; and written replies from the employees of MBAFC (nominated by the management of MBAFC) on behalf of MBAFC during our communications with these employees by on-site interview on 16 June 2022 (the “**Interviews**”). This legal due diligence report has been prepared solely for MBAFC in relation to this Project and may not be relied upon by any other party or for any other purpose without our prior written consent. For the purpose of this legal due diligence report, FenXun has assumed that:

- (a) all documents furnished to FenXun as copies conform to the original documents and that the signatures and/or chops on the original documents are genuine;
- (b) the employees of MBAFC whom FenXun interviewed were competent and were authorized to answer our questions; and
- (c) no documents furnished to FenXun have been amended subsequently, and all such documents remain in full force and effect in the same form submitted to FenXun for examination, and that no other relevant document or information has been withheld from FenXun.

##### Part II Review and Analysis

#### Sampled Loans

Given the large number of auto loans involved in the trust assets of this Project, the on-site legal due diligence has been conducted by way of random sampling review. FenXun reviewed 80 loan files (collectively, the “**Sampled Loans**”) selected by MBAFC on the basis of random sampling.

#### Findings

- (i) The auto loans involved in the trust assets of this Project belong to retail loan products. MBAFC has formulated special policies, procedures or guidelines for application, approval, disbursement and administration of the auto loans. MBAFC has also developed standard automobile mortgage loan contract templates including the automobile mortgage loan contract, loan contract and mortgage contract (collectively, the “**Sampled Loan Contracts**”).
- (ii) Among the Sampled Loans, some of the Sampled Loan Contracts are automobile loan mortgage contracts while some of the Sampled Loan Contracts contain a loan contract and a mortgage contract. Automobile loan mortgage contracts have Versions 28, 29, 30, 31 and 32. Loan contracts with separate mortgage contracts have Versions 27, 28, 29, 30, 31 and 32. Some of the Sampled

Loan Contracts contain a third party guarantee. The Sampled Loan Contracts have been all legally and validly signed by the borrower (mortgagor) thereto and MBAFC.

- (iii) It is expressly stated in these loan contracts that MBAFC is entitled to transfer its rights thereunder without obtaining prior consent of the borrower/mortgagor/guarantor.
- (iv) The disbursement of the loans shall be conducted through entrusted payment by the lender, including MBAFC disbursing the loans directly to the accounts of the dealers and offsetting debts with the dealers.
- (v) Among the 80 Sample Loan Contracts, some of them contain co-mortgagors (i.e. co-borrowers who serve as co-mortgagors as well). However, the owner of the vehicle in the motor vehicle register certificate can only serve as one of the co-mortgagors.
- (vi) In respect of all Sampled Loans, they substantially conform to the criteria in relation to legal matters among the Eligibility Criteria set for the trust assets of this Project.
- (vii) As of 30 April 2022, the mortgage registration for the corresponding mortgage over vehicles in respect of all Sampled Loans has been completed. The registered first priority mortgagee is MBAFC.

## **(2) Abstract of the Legal Opinion**

According to the Civil Code of the PRC (the "Civil Code") and the relevant judicial interpretation, the Bankruptcy Law of the PRC, the Trust Law of the PRC (the "Trust Law"), the Pilot Measures for Administration of Credit Assets Securitization, the Pilot Measures for Supervision and Administration of Credit Assets Securitization by Financial Institutions, the Notice on Relevant Matters Concerning Further Expanding the Pilot Securitization of Credit Assets, the Notice on Filing Workflow for Credit Assets Securitization, the Circular of the General Office of China Banking and Insurance Regulatory Commission on the Information Registration for Credit Asset Securitization of Banking Financial Institutions and other laws and regulations, FenXun has examined the legal documents deemed necessary to be examined by us, including, but not limited to:

- (1) Letter of CBRC Concerning the Approval for the Establishment of Daimler Chrysler Automotive Finance (China) Co., Ltd. by Mercedes-Benz Group AG issued by CBRC on 26 November 2004 to MBAFC;
- (2) Opening approval issued by CBRC on 27 August 2005 to MBAFC;
- (3) Approval issued by CBRC BJ on 13 March 2008 to MBAFC in respect of the name change of Daimler Chrysler Automotive Finance (China) Co., Ltd.;
- (4) Approval issued by CBRC BJ on 5 January 2009 to MBAFC in respect of increase of its registered capital;
- (5) Approval issued by CBRC BJ on 5 July 2010 to MBAFC in respect of increase of its registered capital;
- (6) Approval issued by CBRC BJ on 28 April 2011 to MBAFC in respect of increase of its registered capital;
- (7) Approval issued by CBRC BJ on 13 August 2012 to MBAFC in respect of the change of its registered capital and amendments to its articles of association;

- (8) Approval issued by CBRC BJ on 19 May 2015 to MBAFC in respect of increase of its registered capital, adjustment to its ownership structure and amendment to its articles of association;
- (9) Approval issued by CBRC BJ on 17 October 2018 to MBAFC in respect of changes of its registered capital;
- (10) Business License (uniform social credit code: 911100006349463595) issued by Beijing Administration for Market Regulation of Chaoyang District on 20 December 2021 to MBAFC;
- (11) PRC Financial License (institution code: N0003H211000001) issued by CBIRC BJ on 9 November 2021 to MBAFC;
- (12) Current articles of association of MBAFC (the 16th amendment, 2021);
- (13) The resolution adopted by MBAFC's meeting of shareholders on 26 October 2021 to approve the Issue and the execution of Transaction Documents (as defined below) to which MBAFC is a party;
- (14) The resolution adopted by MBAFC's board of directors on 21 October 2021 to approve the Issue and the execution of Transaction Documents (as defined below) to which MBAFC is a party;
- (15) Approval issued by CBRC BJ on 13 November 2015 to MBAFC in respect of its qualification to practice assets securitization business;
- (16) Business License (uniform social credit code: 91110000100006653M) issued by Beijing Administration for Market Regulation on 26 April 2021 to FOTIC;
- (17) PRC Financial License (institution code: K0003H211000001) issued by CBIRC BJ on 22 July 2021 to FOTIC;
- (18) Approval issued by CBRC on 8 December 2006 to FOTIC for it to acquire the qualification of a special purpose trust;
- (19) The audit report of FOTIC for 2020 and 2021;
- (20) Business License (uniform social credit code: 91110000801109401W) issued on 6 August 2020 by Beijing Xicheng District Administration Bureau for Market Regulation to ICBC BJ Branch;
- (21) PRC Financial License (institution code: B0001B211000001) issued by CBIRC BJ on 14 April 2022 to ICBC BJ Branch;
- (22) Business License (uniform social credit code: 91440300192238549B) issued by the Shenzhen Administration for Market Regulation on 24 December 2020 to CMS;
- (23) Securities and Futures Business License of the PRC issued by the China Securities Regulatory Commission on 11 January 2021 to CMS;
- (24) Business License (uniform social credit code: 913100007989808015) issued by Shanghai Administration for Market Regulation on 1 June 2022 to HSBC;
- (25) PRC Financial License (institution code: B0047H131000001) issued by CBIRC on 10 March 2022 to HSBC;
- (26) Business License (uniform social credit code: 911000001000013428) issued on 25 July 2019

by Beijing Administration Bureau for Market Regulation to BOC;

- (27) PRC Financial License (institution code: B0003H111000001) issued by CBIRC on 11 February 2022 to BOC;
- (28) Business License (uniform social credit code: 91310000664339541Q) issued on 4 July 2022 by Shanghai Administration Bureau for Market Regulation to MUFG;
- (29) PRC Financial License (institution code: B0288H231000001) issued by CBIRC Shanghai Bureau on 23 November 2021 to MUFG;
- (30) PBOC Written Decision on Approval of Administrative Licensing issued by PBOC on 6 January 2022 (Yin Xu Zhun Yu Jue Zi [2022] No. 5) to MBAFC and FOTIC;
- (31) Notice of Issuance of Information Registration Code for Credit Asset Securitization with product information registration No. A2022000486 issued by CCRE on 9 August 2022 to MBAFC and FOTIC; and
- (32) Trust Agreement, Master Definitions and Common Terms Agreement, Bank Account Agreement, Servicing Agreement, Offering Circular, Fee Letter and Underwriting Agreement executed (collectively, the "**Transaction Documents**").

On the basis of the foregoing and subject to the statements, representations and declarations of FenXun in the legal opinion, Fenxun is of the opinion that:

(a) Main transaction entities to the Issue

- (i) As verified by FenXun, MBAFC is a financial institution duly established and qualified to engage in loan business in the PRC. MBAFC has obtained, pursuant to its articles of association, all necessary internal authorisations for the execution, delivery and performance of the Transaction Documents to which it is a party. The execution of the Transaction Documents to which it is a party and performance of its obligations thereunder by MBAFC will not violate its articles of association or any PRC laws or regulations. Upon satisfaction of all conditions precedent, if any, to the effectiveness of those Transaction Documents executed by MBAFC, such Transaction Documents will be legally binding upon it and the relevant parties thereto may request it to perform its contractual obligations according to the provisions thereof.
- (ii) As verified by FenXun, FOTIC is a trust company duly established and validly existing in the PRC. It has been approved by CBRC to be qualified to act as trustee for special purpose trusts; and it has the eligibility to execute and perform the Transaction Documents to which it is a party. The execution of the Transaction Documents to which it is a party and performance of its obligations thereunder by FOTIC will not violate any PRC laws or regulations. Upon satisfaction of all conditions precedent, if any, to the effectiveness of those Transaction Documents executed by FOTIC, such Transaction Documents will be legally binding upon it and the relevant parties thereto may request it to perform its contractual obligations according to the provisions thereof.
- (iii) As verified by FenXun, ICBC BJ Branch is a commercial bank branch duly established and validly existing in the PRC. It has the eligibility to execute and perform the Transaction Documents to which it is a party. The execution by ICBC BJ Branch of the Transaction Documents to which it is a party will not violate any PRC laws or regulations. Upon satisfaction of all conditions precedent, if any, to the effectiveness of those Transaction Documents executed by ICBC BJ Branch, such Transaction Documents will

be legally binding upon it and the relevant parties thereto may request it to perform its contractual obligations according to the provisions thereof.

- (iv) As verified by FenXun, CMS is a joint stock company duly established and validly existing in the PRC. It has the eligibility to execute and perform the Transaction Documents to which it is a party. The execution of the Transaction Documents to which it is a party and performance of its obligations thereunder by CMS will not violate any PRC laws or regulations. Upon satisfaction of all conditions precedent, if any, to the effectiveness of those Transaction Documents executed by CMS, such Transaction Documents will be legally binding upon it and the relevant parties thereto may request it to perform its contractual obligations according to the provisions thereof.
  - (v) As verified by FenXun, HSBC is a commercial bank duly established and validly existing in the PRC. It has the eligibility to execute and perform the Transaction Documents to which it is a party. The execution of the Transaction Documents to which it is a party and performance of its obligations thereunder by HSBC will not violate any PRC laws or regulations. Upon satisfaction of all conditions precedent, if any, to the effectiveness of those Transaction Documents executed by HSBC, such Transaction Documents will be legally binding upon it and the relevant parties thereto may request it to perform its contractual obligations according to the provisions thereof.
  - (vi) As verified by FenXun, BOC is a commercial bank duly established and validly existing in the PRC. It has the eligibility to execute and perform the Transaction Documents to which it is a party. The execution of the Transaction Documents to which it is a party and performance of its obligations thereunder by BOC will not violate any PRC laws or regulations. Upon satisfaction of all conditions precedent, if any, to the effectiveness of those Transaction Documents executed by BOC, such Transaction Documents will be legally binding upon it and the relevant parties thereto may request it to perform its contractual obligations according to the provisions thereof.
  - (vii) As verified by FenXun, MUFG is a commercial bank duly established and validly existing in the PRC. It has the eligibility to execute and perform the Transaction Documents to which it is a party. The execution of the Transaction Documents to which it is a party and performance of its obligations thereunder by MUFG will not violate any PRC laws or regulations. Upon satisfaction of all conditions precedent, if any, to the effectiveness of those Transaction Documents executed by MUFG, such Transaction Documents will be legally binding upon it and the relevant parties thereto may request it to perform its contractual obligations according to the provisions thereof.
- (b) As verified by FenXun and according to the Representations and Warranties in Trust Agreement, the creditor of the loans sampled is MBAFC, and such loans are in conformity with the eligibility criteria regarding the Trust Assets set forth in the Trust Agreement, and a trust can be duly established on them.
  - (c) According to Article 15 of the Trust Law, after MBAFC entrusts the Trust Assets to FOTIC according to the Trust Agreement, the Trust Assets will no longer be the property of MBAFC but will become trust assets. During the Revolving Period, in regard to the Additional Purchased Loan Receivables that meet the Eligibility Criteria in the Offer delivered by MBAFC in accordance with Clause 2.1 of the Trust Agreement, when FOTIC accepts the Offer, such Additional Purchased Loan Receivables and ancillary security interests shall be deemed to be transferred to FOTIC. Once the Additional Purchase is completed, such Additional Purchased Loan Receivables will no longer be the property of MBAFC but will become trust assets. If, after the trust is validly created, MBAFC is dissolved, revoked or declared bankrupt according



to law, under the circumstance that MBAFC is not the sole beneficiary of the trust, the trust assets will not be regarded as its bankrupt property; where MBAFC is the sole beneficiary of the trust and the trust is terminated, the trust assets will be its bankrupt property.

- (d) Upon completion of the Issue, the asset-backed securities (“ABS”) will only represent the corresponding share in the trust beneficial rights, but not the liabilities owed by MBAFC or FOTIC to the ABS holders. As Originator and Servicer, other than those obligations and responsibilities undertaken by it in the Transaction Documents to which it is a party, MBAFC does not bear any other obligations or responsibilities with respect to any losses that the ABS holders may incur. However, if FOTIC commits a negligence, fraud, wilful misconduct or violates its obligations under the Transaction Documents, the ABS holders may bring an action or arbitration against FOTIC.
- (e) According to Article 16 of the Trust Law, after MBAFC entrusts the Trust Assets to FOTIC, the trust assets will not belong to the bankrupt property of FOTIC. If FOTIC goes into bankruptcy proceedings, the ABS holders will not be influenced by FOTIC’s creditors of bankruptcy but will continue to be entitled to the trust income under the trust.
- (f) After MBAFC entrusts the Trust Assets to FOTIC or transfers the Additional Purchased Loan Receivables to FOTIC, the obligee of the Trust Assets or the Additional Purchased Loan Receivables will be changed from MBAFC to FOTIC. If MBAFC fails to notify the borrowers of the fact that the Trust Assets have been entrusted to FOTIC after the trust is created or the Additional Purchased Loan Receivables have been transferred to FOTIC after the Additional Purchase Date, then it might be the case that some borrowers may claim, pursuant to Article 546 of the Civil Code, that the assignment of claims is ineffective to them. However, failure to notify the borrowers does not affect the Silver Arrow China 2022-2 Trust to legally obtain of the Trust Assets or the Additional Purchased Loan Receivables. Upon issuance of the rights perfection notice by the Servicer (or, under the circumstances where the Servicer has not performed its notification obligations, the successor Servicer (if any)) or the Trustee, as the case may be, to the Borrowers in accordance with clause 8.4 of the Trust Agreement and in substantially the relevant form as set out in Schedule 3 of the Trust Agreement, the entrustment of the Trust Assets to FOTIC and the transfer of the relevant Additional Purchased Loan Receivables to FOTIC shall become effective against the Borrowers. Further, currently neither the entrustment of the Trust Assets nor the transfer of the Additional Purchased Loan Receivables, in each case by MBAFC in favour of FOTIC, have been registered with the Unified Registration and Publicity System for Movable Assets Finance of the Credit Reference Center of the People's Bank of China.
- (g) Article 407 of the Civil Code stipulates that mortgage rights may not be separated from the claim and transferred singly, nor used to secure other claims. If a claim is transferred, the mortgage rights shall be transferred along with it, unless otherwise provided for by law or agreed upon by the parties. Article 421 stipulates that where part of claim is transferred before the claim secured by the mortgage of maximum amount is determined, the mortgage right of maximum amount may not be transferred, unless otherwise agreed upon by the parties. According to the due diligence carried out by FenXun, there exists no prohibition or limitation of the concurrent transfer of mortgage rights and claims in the Automobile Mortgage Loan Contracts corresponding to the sample loans provided by MBAFC, neither is there any circumstance under which a maximum mortgage is created over the Trust Assets provided by MBAFC for the Issue. Therefore, FenXun is of the opinion that, when MBAFC transfers the Trust Assets to FOTIC, the relevant auto mortgage rights will be transferred to FOTIC concurrently.

- (h) Based on the due diligence of FenXun, all of the vehicle mortgage registrations relating to the sampled loans provided by MBAFC have been completed, and MBAFC have been named as the first priority mortgagee thereunder. Article 547 of the Civil Code stipulates that where the creditor assigns the creditor's rights, the assignee shall obtain the ancillary rights in relation thereto, except with respect to such ancillary rights which exclusively belong to the creditor. The acquisition by the assignee of the ancillary rights shall not be affected by the failure of registration or transfer of possession in relation to such rights. Therefore, when MBAFC delivers the Trust Assets to FOTIC, the mortgage rights would be transferred simultaneously to FOTIC despite that the mortgage registration in relation to such transfer is not effected. To further mitigate the legal risks relating to the absence of registration in relation to such transfer, FOTIC and MBAFC have entered into the Servicing Agreement, pursuant to which FOTIC appoints MBAFC with regard to all Entrusted Loan Receivables and the Loan Collateral as its Servicer and as its lawful agent to service, collect and administer such Entrusted Loan Receivables and the Loan Collateral and to collect the Collections from the Obligors on behalf of FOTIC in accordance with the Servicer's Credit and Collection Policy as applicable from time to time and to perform all related functions in the same manner and with the same degree of care and diligence as it services receivables and collateral other than such Entrusted Loan Receivables and the Loan Collateral.
- (i) This issue is subject to the registration at PBOC.
- (j) Transaction Documents pertinent to the Issue
  - (i) As verified by FenXun, the Transaction Documents pertinent to the Issue are in conformity with the requirements of the laws and regulations.
  - (ii) As verified by FenXun, the Transaction Documents pertinent to the Issue have set forth all necessary matters required by the applicable laws and regulations, and the content thereof is not in violation of any mandatory stipulations of the applicable laws and regulations.

## **6.2 Abstract of the Accounting Opinion**

KPMG Huazhen LLP (thereafter "KPMG") was instructed by MBAFC to provide an accounting opinion in connection with the MBAFC's asset-backed securitisation transaction (the "Transaction"). In accordance with "Accounting Standards for Business Enterprises No. 23: Transfer of Financial Assets" ("CAS23") and the "Accounting Standards of Business Enterprises No. 33: Consolidated Financial Statements" ("CAS33"), KPMG has provided its opinion on whether MBAFC would consolidate the special purpose trust in the Transaction in its consolidated financial statements and whether MBAFC would not derecognize the purchased loans from balance sheet.

The Accounting Opinion is given to the proposed Transaction. In accordance with the description of the Transaction, MBAFC will entrust a portfolio of retail auto loan receivables to FOTIC Trust Co., Ltd. (the "Trustee"), the Trustee will set up a special purpose trust to own such entrusted portfolio of receivables. The Trustee will issue asset backed securities. The holders of these asset backed securities shall have the trust interests towards the entrusted portfolio of receivables.

This accounting opinion is an accounting opinion on the accounting treatment of the proposed Transaction by taking the following into consideration in connection with the special purpose trust in the proposed Transaction, whether MBAFC would consolidate the special purpose trust in the Transaction in its consolidated financial statements and whether MBAFC would not derecognize the purchased loans from balance sheet; the relevant facts, conditions and assumptions of the proposed Transaction and the relevant provisions of the CAS23 and CAS33.

Based on the understanding of the structure of the proposed Transaction and the relevant accounting standards, KPMG has no objection that MBAFC would consolidate the special purpose trust in its consolidated financial statements and MBAFC would not derecognize the purchased loans from balance sheet.

### 6.3 Abstract of the Rating Reports and the Tax Opinion

#### (1) China Bond Ratings – abstract of rating report

##### Rating Opinions

**The credit quality of the underlying assets:** The initial asset pool has a high degree of diversification, the distribution of the borrowers' age is reasonable and their occupation and income are in good condition. All underlying assets are secured by a mortgage of new car. Therefore, initial asset pool has a high credit quality.

**The Originator:** As of the end of March 2022, Mercedes-Benz Auto Finance Ltd.(MBAFC) had RMB 81.76 billion of existing retail credit assets. The NPL ratio for retail was 0.08%. Under the scoring system of CBR, MBAFC has very strong abilities to manage its risks and fulfill its duties.

**Historical data:** Based on the 94 static sample pools provided by MBAFC, CBR has computed the 30+ default rate for different terms of each pool. The average cumulative default rates for 12 terms and 24 terms are 0.14% and 0.44% respectively.

**Credit enhancement:** 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 General Reserve Accounts.

**Transaction structure:** The revolving structure solves the problem of mismatched maturities between underlying assets and securities; however, under such structure, the criteria and ability of the Originator to select assets will lead to some uncertainties about the future performance of the asset pool. The participants involved are capable of serving as servicers, the credit trigger mechanism is well established, and set-off, commingling and liquidity risks are low.

Based on the estimation results from the quantitative credit risk analysis of the portfolio and the cash flow stress testing model, combined with the qualitative analysis of rating elements, such as transaction structure risks, major participants' ability to fulfill their duties and legal risks, CBR assigns the following ratings to this Transaction: Class A Notes are rated at AAA<sub>sf</sub>, and Subordinated Notes are unrated.

##### Strengths

- The credit quality of initial underlying assets is relatively high. The borrowers' weighted average age of initial underlying assets is 37.44. Most of the borrowers in this age are in the rising period of their career, with a stable income and a high willingness to repay. Besides, the weighted average income to debt ratio<sup>2</sup> of initial underlying assets is 4.06, which indicates a high ability to repay. At the same time, the maximum outstanding principal balance of the single loan in the asset pool accounts for 0.02%. Guangdong takes up the highest proportion accounting for 14.83% of the total outstanding principle balance, which indicates that the geographic concentration risk

<sup>2</sup>weighted average income to debt ratio =  $\frac{1}{\text{total outstanding principal balance of asset pool}} \sum_{i=1}^n (\text{outstanding principal balance of } i\text{-th loan} \times \frac{\text{Annual income of the } i\text{-th borrower} \times \text{remaining period of the } i\text{-th loan (months)}}{\text{residual principal and interest of the } i\text{-th loan} \times 12})$

is relatively high. Overall, the underlying assets are well diversified, and the concentration risk is relatively low.

- Senior/Subordinated Notes, Overcollateralisation and Yield Supplement Overcollateralisation provide a certain credit support for Class A Notes. Upon issuance of securities, the credit support jointly provided by Subordinated Notes and Overcollateralisation for Class A Notes is equal to 13.16%. Yield Supplement Overcollateralisation means the part of the Outstanding Loan Principal Amount of the asset pool that exceeds the asset pool's present value, which ensures the payment of interest and fees of Notes to some extent.
- Liquidity risk is alleviated due to the establishment of General Reserve Account. This ABS has set up a General Reserve Account, which stipulates that the amount standing to the credit of the General Reserve Account as of the Issue Date will be 1.00 % of the Adjusted Pool Balance as of the initial Cut-Off Date. The amounts standing to the credit of the General Reserve Account from time to time will serve as liquidity support for the interest on the Class A Notes throughout the life of the transaction and will serve as credit enhancement to the Notes.
- The transaction structure risk is relatively low. Mitigation measures for set-off risk, commingling risk, the absence of servicer risk, liquidity risk and legal risk can reduce transaction structure risks to some extent.

## Concerns

- Differences such as the macro economy and other characteristics exist between the static sample pool and the asset pool, which may cause the estimation of default distribution parameters to have relative deviation. Differences such as macroeconomic situation faced by samples in the static pool and to-be-securitized asset pool may cause relative deviation in the expected default distribution. All the above-mentioned risks have already been considered in the credit risk models and adjustments have been made to the default distribution of underlying assets.
- The revolving structure as well as the criteria and ability of the Originator to select assets may bring some uncertainty to the future performance of the asset pool. This ABS adopts a revolving structure, under which there are greater uncertainties about actual credit performance than the static asset pool, though the eligibility criteria for underlying assets will, to some extent, ensure stable characteristics and credit basis of the underlying assets in the future. Also, the transaction document stipulates that, Enforcement Event and other Early Amortisation Event will lead to the end of revolving period, which will reduce the uncertainty of revolving structure to a certain extent.
- The macro-economy is expected to remain stable with the support of the steady growth policy, and the credit quality of basic assets is expected to remain stable, however, we still need to pay attention to the increase in credit risk due to macro and industrial factors. In 2021, China's real GDP growth was 8.1%. Looking ahead, the quality of China's medium and long-term economic development will be gradually improved; China's automobile sales volume is still dominated by the increment of ownership, and the demand will continue to grow at a low speed. In the short term, the macro-economy is expected to remain stable in 2022 with the support of the steady growth policy; The overall demand growth rate of the automobile industry is about 2.8% - 5.8%. Therefore, the asset quality of AUTO ABS is expected to remain stable, but we still need to pay attention to the rise of credit risk caused by factors such as the slow recovery of residents' actual disposable income, the differentiation of auto market segments and the intensification of industry competition. China Bond Rating adds this risk factor into the credit risk model, and adjusts the parameters of the default distribution of underlying assets.

## (2) S&P Global (China) Ratings – abstract of rating report

### Perspectives of rating

S&P Global (China) Ratings has assigned rating AAA<sub>spc(sf)</sub> to the Silver Arrow China 20211-1 Retail Auto Loan Asset Backed Securities (SAC 2022-2) senior notes of Class A (Class A).

The rating primarily reflects the following:

**Credit Quality of the Securitized Assets:** We analyzed the originator's operational framework, risk management and track record, historical static and dynamic pool data, aggregated and securitized assets, and other qualitative and quantitative factors to derive our base-case assumptions which are further refined by forward-looking considerations. We have formed a base-case assumption of a default rate 1.10% and recovery rate 15.00%. After applying the specific stress multiple and recovery haircut, the stressed default and recovery rate are 6.05% and 7.50% under our AAA<sub>spc(sf)</sub> rating stress scenario.

**Payment Structure and Cash Flow Mechanics:** We model various combinations under default timing assumptions, prepayment rate assumptions, different triggers and payment structures, tax, fees and expenses assumptions. The Class A notes are expected to be able to withstand stresses commensurate with the ratings assigned to the notes, and still meet payment obligations in a timely manner. We estimated the final S&P Global (China) Ratings CE buffer to be greater than 2%.

**Operational and Administrative Risk:** The direct debit payment mechanism will reduce MBAFC's operational risk to some extent. Although there is no back-up servicer, the upfront cash reserve can provide liquidity support to the transaction. We believe the participants in this transaction are capable of fulfilling the duties and responsibilities stipulated in the agreement given their experience and past track record.

**Counterparty Risk:** Our assessment of counterparty risk takes into account payment interruption risk, account bank risk, commingling risk and set off risk etc. The transaction documents have incorporated various credit quality triggers to mitigate the abovementioned counterparty risk.

**Legal and Regulatory Risk:** This transaction is structured in accordance with China's Trust Law and China Asset Securitization scheme. We believe the legal structure of the special purpose trust (SPT) legal structure meets the principle of true sale and bankruptcy remoteness in securitization. Through our legal analysis, the borrower notification, collateral re-registration and other legal risks have been mitigated by the arrangements stipulated in the transaction documents.

### Strengths

- (i) Credit positive pool traits. The WA seasoning is 6.88 months, and the WA remaining tenor is 26.32 months, with a WA OLV ratio of 58.05%.
- (ii) Geographical or obligor concentration risk is relatively low in the portfolio. Top 10 largest obligor accounts for 0.13% of total balance. As of the cut-off date, there are 58,114 loans in the portfolio and the average Outstanding Principal Balance is CNY 148,621.66. Total loans are spread in 31 provinces, autonomous regions and municipalities directly under the central government.
- (iii) The Class A notes have credit enhancement of 13.16% supported by subordinated notes, OC, and YSOC with extra CE buffer based on our assessment.
- (iv) The transaction adopts a general reserve account to provide liquidity support for Class A interest payments.

(v) MBAFC has rich experience in auto ABS issuance as both a servicer and originator.

### **Concern**

- (i) Relatively short history for auto loans and auto ABS in China; the data available for analysis has not gone through a full economic cycle.
- (ii) The transaction adopts a revolving structure mechanism which may cause a shift in the collateral pool's composition and credit quality considering the current eligible criteria and event triggers setup.
- (iii) The transaction is exposed to account bank risk, commingling risk, and payment interruption risk.
- (iv) The transaction may be exposed to borrower notification risk and re-registration risk.

### **(3) Abstract of the Tax Opinion**

This opinion is composed by Ernst & Young Hua Ming LLP. Please note that this opinion is solely for Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes Trust and should not be relied upon by any other person or entity. This opinion should not be regarded as a legal or tax advice to institutional investors and does not involve any possible tax consequences of investment in Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes.

The main transaction parties include the Originator/Grantor, Issuer/Trustee, Servicer, Account Bank, institutional investors and other service agencies. This opinion documents our analysis on PRC tax implications in respect of each transaction step, including Value Added Tax, Corporate Income Tax and Stamp Duty implications.

Ernst & Young Hua Ming LLP provided professional advice on the PRC tax implication in accordance with <Notice on Taxation Policy Regarding Securitisation of Credit Assets> (Circular Caishui [2006] No. 5), < Notice regarding the final stage of the VAT pilot arrangements > (Circular Caishui [2016] No. 36), <Notice Regarding Further Clarifications on Policies for the Finance Industry upon Launching the Final Stage of VAT Pilot Arrangements> (Circular Caishui [2016] No. 46), <Supplementary notice regarding certain Value-added Tax (VAT) policies for the financial industry under the VAT pilot arrangements> (Circular Caishui [2016] No. 70), <Notice Regarding Clarifications on Certain VAT Related Policies for Finance, Real Estate and Education Auxiliary Service> (Circular Caishui [2016] No. 140) (hereinafter referred as "Circular 140"), <Supplementary Notice on Issues Concerning VAT Policies for Asset Management Products> (Circular Caishui [2017] No. 2), < Notice on Issues Concerning VAT for Asset Management Products> (Circular Caishui [2017] No. 56) (hereinafter referred as "Circular 56") , <Stamp Duty Law of the People's Republic of China> (hereinafter referred as "Stamp Duty Law"), <Announcement on Transition of Preferential Policies following Implementation of the Stamp Duty Law> (MOF and SAT Announcement [2022] No. 23) and other prevailing tax laws and regulations, outline as follows:

#### **I. Value Added Tax and Local Surcharges**

- (1) The transaction of MBAFC "transfer" credit assets should be recognized as financing from the Trust established by the Trustee. According to the relevant principle of prevailing tax law, financing is not subject to Value Added Tax.
- (2) Pursuant to the Circular 56, loan interests and any income in interest nature<sup>3</sup> received by the Trustee from operation of the trust assets is fully subject to Value Added Tax.

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<sup>3</sup> Not included the interests generated from the deposit, national bonds agreed in the Permitted Investments and other interests or interest income in nature regulated as the VAT exempted income under the current VAT regime.

- (3) In the process of credit asset-backed securitisation, servicing fee derived by Servicer, compensation received by Account Bank and other services income shall be subject to Value Added Tax in accordance with prevailing Value Added Tax regulations.
- (4) In the case that the investment income derived during the holding period (including holding to maturity) obtained by the institutional investors is not regarded as the VAT taxable interests or the interest income in nature as regulated in Circular 140, the investment income is not subject to Value Added Tax.
- (5) Trading gains of transferring credit asset-backed securities by asset-backed securities investors shall be subject to Value Added Tax (except the individual investors). The offset balance for gains and losses arising from transferring credit asset-backed securities shall be regarded as the taxable revenue and therefore be subject to Value Added Tax; If there is a capital loss, the balance could carry forward to the next tax period and continue to offset the sales revenue of financial products in next batch. However, the capital loss could not carry forward to the next accounting year if the loss can't be fully offset at the end of year.
- (6) According to the regulations of City Construction Tax, Education Surcharge and Local Education Surcharge, any of the VAT taxpayer should take the VAT payable as the taxable base and apply to the applicable tax rate of City Construction Tax, Education Surcharge and Local Education Surcharge.

## **II Corporate Income Tax**

- (1) The transaction of MBAFC "transfer" credit assets should be recognized as financing from the Trust established by the Trustee. According to the relevant principle of prevailing tax law, financing is not subject to Corporate Income Tax.
- (2) The gains (include interest collection and permitted investment income) derived from the Trust and distributed to institutional investors within the same year is temporarily not subject to Corporate Income Tax in the hand of the Trust; the gains (include interest collection and permitted investment income) derived from the Trust but not distributed to institutional investors within the same year shall be subject to Corporate Income Tax in the hand of the Trust, the Trustee shall report and settle Corporate Income Tax pursuant to prevailing Corporate Income Tax regulations.
- (3) During the period in which the Trust is temporarily not subject to Corporate Income Tax on the profit derived, distribution from the Trust to institutional investors in the same year shall be recognized as taxable income in the hands of securities based on accrual principle and subject to Corporate Income Tax.
- (4) Servicing fees derived by Servicer, Account Bank, Registrar/Paying Agent and other service provider in the ABS project shall be subject to Corporate Income Tax in accordance with prevailing Corporate Income Tax rules.
- (5) Trading gains of buying and selling of credit asset-backed securities by institutional investors shall be subject to Corporate Income Tax in accordance with prevailing Corporate Income Tax rules; and trading losses from the buying and selling credit asset-backed securities is deductible from Corporate Income Tax perspective.
- (6) Income derived by institutional investors from the liquidation distribution of the trust scheme shall be subject to Corporate Income Tax in accordance with prevailing Corporate Income Tax rules and losses from the liquidation is deductible from Corporate Income Tax perspective.
- (7) Trustee and Registrar/Paying Agent shall provide full financial information and detailed information on distribution to institutional investors to the tax authority in charge of the Trust and institutional investors respectively.

### **III Stamp Duty**

- (1) The Trust Agreement signed between MBAFC (as the Originator) and FOTIC (as the Trustee) to entrust the Entrusted Loan Receivable to FOTIC for securitisation purpose is not fall within the scope of dutiable contracts listed in Stamp Duty Law. Therefore, it is not subject to Stamp Duty.
- (2) The Servicing Agreement signed between FOTIC (as the Trustee) and MBAFC (as the Servicer) to appoint MBAFC managing the trust asset is not fall within the scope of dutiable contracts listed in Stamp Duty Law. Therefore, it is not subject to Stamp Duty .
- (3) In the process of credit asset-backed securitisation, the Trustee is temporarily exempt from Stamp Duty on other dutiable contracts concluded with the Originator, the Servicer, the Account Bank, the Registrar/Paying Agent and other service providers.
- (4) Credit asset-backed securities issued by FOTIC (as the Trustee) and institutional investors trading credit asset-backed securities are not subject to Stamp Duty.
- (5) Accounting books of MBAFC (as the Originator) and FOTIC (as the Trustee) for the purpose of this project is temporarily exempt from Stamp Duty.



## Chapter 7 ON-GOING ARRANGEMENTS

### 7.1 Follow-up rating arrangements

#### (1) Basic Opinions on the Rating

Each rating agency has provided preliminary credit ratings for this securitisation transaction and determined that the credit rating levels for the Class A Notes will be as listed below.

Class	China Bond Ratings	S&P Global (China) Ratings
Class A	AAA <sub>sf</sub>	AAA <sub>spc(sf)</sub>

Each of the ratings provided by the rating agencies is a judgment on the likelihood of the timely payment of interest and the ultimate payment of principal of the notes. The judgment is made on the basis of an analysis and appraisal of the transaction structure, compliance with regulatory requirements, the credit quality of the auto mortgage loans, the credit enhancement for the notes and the capability of the originator, the trustee, the servicer and other service providers to the Trust.

#### (2) Arrangement of Follow-up Ratings

Each rating agency will conduct periodic and non-periodic follow-up reviews while the notes are outstanding and issue periodic tracking rating reports at least once a year. Each rating agency will continue to monitor the credit quality of the rated securities and collect and evaluate related information that might impact the credit quality of the notes. If a rating agency becomes aware of any major event that might adversely impact the ratings on the notes, it may request the Originator, the Servicer, the Trustee, the Account Bank, the Lead Underwriter and/or the other transaction parties to provide additional information to enable it to confirm whether it is necessary to adjust the credit rating on the notes. If a rating agency cannot obtain this information, it may temporarily withdraw the credit rating. If the rating level changes, the rating agency will notify the Trustee promptly and publish the change on its website.

#### (3) China Bond Ratings - follow-up rating arrangement

CBR will perform continued monitoring of the credit rating of the rated securities during the effectiveness of credit rating of this ABS. For Senior ABS, issued by the end of last year which has not matured and whose principal is not paid off, the credit rating tracking report will be published before July 31 in the current year.

CBR will continuously keep a close watch on the credit quality of the ABS, and strives to collect and understand information that may affect the quality of this ABS. During the effective period of this ABS, Issuer/Originator should timely provide CBR with documents including but not limited to loan/asset report, trustee report, annual financial report, trust property status. If any material event that may affect ABS credit rating arises, trustee/servicer should, within 3 days of notice of the event, inform CBR and provide CBR with related documents. If CBR notices material event that may affect credit rating of this ABS, CBR should ask Originator, loan/asset servicer, trustee and lead underwriter to provide related documents so as to determine whether adjustment is needed for credit rating. Credit rating can be revoked if CBR can by no means acquire effective rating information.

#### (4) S&P Global (China) Ratings - follow-up rating arrangement

S&P Ratings (China) Co.,Ltd. shall conduct continuous surveillance of the credit conditions of the rated securities and certain entities deemed a type of credit dependency in this transaction (including entities such as loan servicers and bank account providers). S&P Ratings (China) Co., Ltd. shall monitor the changes in the credit quality of the asset pool and the repayment of the securities, consider the relevant reports released by the aforementioned relevant entities and other relevant information, and apply the appropriate methodology to determine any impact on the rated securities.

## **7.2 Information disclosure arrangements during the Life of the Notes**

### **(1) Information disclosure method**

For the duration of the Transaction, the relevant party must carry out information disclosure pursuant to the *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets*, the *Measures for the Regulation of Pilot Projects for the Securitisation of Credit Assets of Financial Institutions*, the *Rules for Disclosure of Information on Asset Backed Securities*, the *Public Announcement on Matters Concerning Information Disclosure in Relation to Securitisation of Credit Asset and Underlying Asset Pools* and other such regulations. Contents subject to information disclosure and the methods for acquiring such information are set forth below:

During the life of the Notes in this issue, information will be disclosed through the release of Monthly Trustee Reports by the Trustee, the release of follow-up rating reports by the Rating Agencies as agreed upon, the release of a trust liquidation report by the Trustee and the release of other reports deemed necessary by the Trustee. Noteholders will be informed about the management, utilisation, disposal and receipts and expenditures of the Trust by the above-mentioned reports.

### **(2) Timing and content of information disclosures**

The Trustee should disclose the relevant information to the Noteholders on the websites of China Money (<http://www.chinamoney.com.cn>), ChinaBond (<http://www.chinabond.com.cn>) and Beijing Financial Assets Exchange (<http://www.cfae.cn>) and by other means required by the PBOC. The Trustee shall announce the issuance result on the following Business Day upon the book building. The Trustee shall ensure that information disclosures are truthful, accurate and complete and do not contain any falsehoods, misleading statements or major omissions.

The Servicer and other institutions engaged by the Trustee in providing services to the Trust shall promptly provide the relevant information and reports to the Trustee, and shall ensure that such information is truthful, accurate and complete.

The Servicer, the Trustee and other institutions engaged by the Trustee in providing services to the Trust shall not leak any relevant information before the disclosure of the same.

During the term of the Notes, on the fifth (5<sup>th</sup>) Business Day prior to each Payment Date, the Trustee shall provide the National Interbank Bond Market and CCDC with the Monthly Trustee Report, which will reflect the status of the Trust Assets and the information in relation to the repayment of the principle and interest under the Notes.

The Trustee shall reach an agreement with the Rating Agencies on the arrangements for follow-up ratings of the Senior Notes, and it shall, by 31 July of each calendar year during the life of the Senior Notes, disclose the previous year's follow-up ratings reports to the Noteholders.

If an unexpected major event that has a materially negative impact on the value of the Trust Assets occurs, the Trustee shall provide information disclosure materials to the CCDC, the Interbank Funding Centre and the National Association of Financial Market Institutional Investors within three (3) Business Days after it became aware or should have become aware of such event,

shall disclose that to the Noteholders and shall notify the Originator and the Rating Agencies and report to the PBOC. "Unexpected major event" include, without limitation:

- (a) inability or expected inability of the Trustee to pay the principal and interest of Senior Notes on schedule;
- (b) the Trustee or the Servicer violating laws or regulations, which could have a materially adverse effect on the rights of the Noteholders of the Senior Notes;
- (c) an Enforcement Event, Servicer Termination Event or Trustee Replacement Event occurs or other matters which are to be disclosed in accordance with the Trust Agreement;
- (d) the credit rating of Senior Notes is downgraded;
- (e) any other matter that regulations of an oversight authority such as the PBOC, the CBIRC, etc. require to be publicly announced; or
- (f) other matters which must be publicly announced as specified in PRC Law.

#### *Information disclosure on Additional Purchased Loan Receivables*

During the Revolving Period, the Servicer shall provide the Trustee with the Monthly Servicer Report on each Servicer Report Performance Date, reflecting the information on the collections of the asset pool and the amount for additional purchase and notify the Trustee of detailed information on the Additional Purchased Loan Receivables by way of notice of sale on the Additional Offer Date.

### **(3) Information disclosure system of Noteholders' Meeting**

The Trustee shall, at least thirty (30) days prior to the commencement of the Controlling Noteholders' Meeting, announce the time, place, form of meeting, proposals, voting method and other procedures of the Controlling Noteholders' Meeting on <http://www.chinamoney.com.cn>, <http://www.chinabond.com.cn>, <http://www.cfae.cn> through China Foreign Exchange Trade System, China Bond and Beijing Finance Assets Exchange and notify the same to the Rating Agencies.

The convener of the Controlling Noteholders' Meeting shall, within ten (10) Business Days upon completion of the meeting, file the meeting resolutions with PBOC, notify the Rating Agencies of the same and disclose the information on <http://www.chinamoney.com.cn>, <http://www.chinabond.com.cn>, <http://www.cfae.cn>, through China Foreign Exchange Trade System, China Bond and Beijing Finance Assets Exchange.

### **(4) The access to information on asset pool**

Investors may refer to transaction information permitted to be disclosed in accordance with the information disclosure requirements of regulatory authorities from the date when this Offering Circular is published to the date when the Notes are fully redeemed:

Issuer/information custodian: CHINA FOREIGN ECONOMY AND TRADE TRUST CO., LTD.

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

Contact Person: Li Yifei(李一菲), Qin Tianhong (秦天鸿), Yan Chen (陈彦)

Phone: +86-10- 5958 8841, 5739 2599, 5956 9727

Fax: +86 10 5956 8906

Post Code: 100031

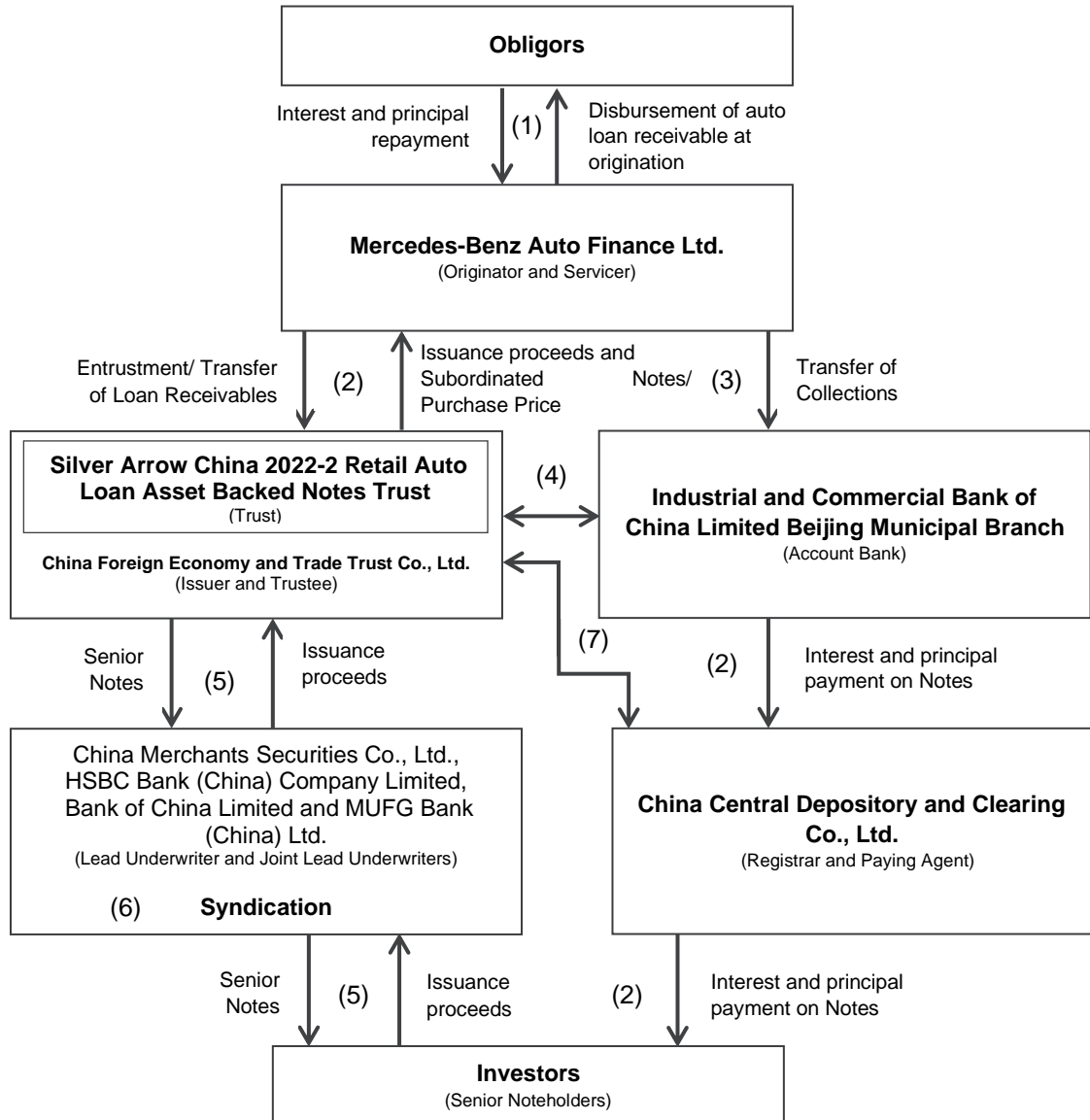
Website: <http://www.fotic.com.cn>

In addition, investors may refer to transaction information and continuous disclosure materials permitted to be disclosed in accordance with the information disclosure requirements of regulatory authorities on the websites of China Money (<http://www.chinamoney.com.cn>), ChinaBond (<http://www.chinabond.com.cn>) and Beijing Financial Assets Exchange (<http://www.cfae.cn>).

## Chapter 8 GENERAL INFORMATION OF THE TRANSACTION DOCUMENTS

### 8.1 Transaction Parties and Transaction Documents Diagram

The following diagram shows the relationship between the parties and provides an overview on the main transaction steps and involved documents. Investors should read this Offering Circular in its entirety for a more detailed description of the Transaction.



(1)	Loan Agreement (Parties: Obligor and Originator)
(2)	Trust Agreement (Parties: Originator, Servicer and Trustee/Issuer) Please refer to "GENERAL INFORMATION OF THE TRANSACTION DOCUMENTS - Main contents of the Transaction Documents - Trust Agreement" for more details.
(3)	Servicing Agreement (Parties: Servicer and Trustee/Issuer)

	Please refer to “GENERAL INFORMATION OF THE TRANSACTION DOCUMENTS - Main contents of the Transaction Documents - Servicing Agreement” for more details.
(4)	Bank Account Agreement (Parties: Account Bank, Trustee/Issuer and Servicer) Please refer to “GENERAL INFORMATION OF THE TRANSACTION DOCUMENTS - Main contents of the Transaction Documents - Bank Account Agreement” for more details.
(5)	Underwriting Agreement (Parties: Lead Underwriter, Joint Lead Underwriters, Trustee/Issuer and Originator) Please refer to “GENERAL INFORMATION OF THE TRANSACTION DOCUMENTS - Main contents of the Transaction Documents - Underwriting Agreement” for more details.
(6)	Syndication Agreement (Parties: Lead Underwriter, Joint Lead Underwriters and Underwriters)
(7)	CCDC Agreement (Parties: Paying Agent/Registrar and Trustee/Issuer)

## **8.2 Main Contents of the Transaction Documents**

### **(1) Trust Agreement**

The Trust Agreement will be signed between the Issuer, the Trustee, the Originator and the Servicer. The Originator, as the Grantor, will entrust the Trust Assets to the Trustee. The Issuer will issue Senior Notes on the National Interbank Bond Market, and will implement the replenishment during the Revolving Period with the cash generated by the Trust Assets. During the term of the Trust, the Originator agrees to transfer the additional purchase assets to the Trustee on each Additional Purchase Date during the Revolving Period pursuant to the Trust Agreement; the Originator will, in return, receive the corresponding Additional Purchase Price. The Subordinated Notes will be retained by the Originator. The Senior Notes and the Subordinated Notes represent the Trust Interests in the Trust Assets. The Noteholders thus obtain the Trust Interests arising from the Trust Assets. The principal and interest payments on the Notes will be made from the earnings generated by the Trust Assets. The Noteholders shall enjoy the beneficiary rights in the Trust Assets as from the Trust Effective Date. The Trust Agreement sets out the purpose of the Trust, the formation of the Trust, the repurchase of the Trust Assets, the term and termination of the Trust, the scope and determination method of the Notes and the beneficiaries, the sequence of distribution of the earnings generated by the Trust Assets, etc. In addition, it sets out in detail the duties and liability for compensation borne by the Trustee. According to the Trust Agreement, the Senior Notes will be issued in book-entry form, and physical Notes can be issued only in specific circumstances. The Conditions contain further detailed provisions for matters such as the causes for convening a Controlling Noteholders' Meeting, the quorum for such meetings, the votes and resolutions of such meetings, etc. The Trust Agreement is governed by, and should be interpreted in accordance with, the PRC Law.

### **(2) Master Definitions and Common Terms Agreement**

The Master Definitions and Common Terms Agreement will be signed by, among others, the Issuer, the Trustee and the Originator. The Master Definitions Schedule sets out the definitions, interpretations or explanations of capitalised terms used in the Transaction Documents.

### **(3) Servicing Agreement**

The Servicing Agreement will be signed by the Issuer, the Trustee and the Servicer. The Trustee intends to instruct the Servicer to provide it with management and other services in connection with

the Trust Assets as set out in the Servicing Agreement, for which the Servicer will charge a Servicing Fee. As long as MBAFC is the Originator and Servicer, the Servicing Fee shall be 0.15% per annum. For as long as a Person other than MBAFC acts as the Servicer, the Servicing Fee shall be 1.00% per annum. The Servicing Agreement sets out in detail the duties and liability for compensation borne by the Servicer. The main duties of the Servicer include recovering the Trust Assets, maintain account records relating to the Trust Assets and issuing the Monthly Servicer Reports. Should a Servicer Termination Event occur, the Issuer may at any time terminate its original appointment of the Originator as Servicer under the Servicing Agreement by written notice to the Servicer and appoint any other person that is entitled under the governing law, and that has the ability, to provide such services, as the successor Servicer.

#### **(4) Bank Account Agreement**

The Bank Account Agreement will be signed among the Issuer, the Trustee, the Account Bank and the Servicer. The Issuer Accounts with the Account Bank shall be opened in the name of China Foreign Economy and Trade Trust Co., Ltd. and the Issuer shall be the sole owner of the Issuer Accounts. According to the Bank Account Agreement the Account Bank is instructed to take custody of the Issuer Accounts and to transfer funds in the Issuer Accounts as instructed by the Issuer. The Account Bank will charge remuneration therefor. The Bank Account Agreement further contains provisions on the liability for compensation borne by the Account Bank.

Should an Account Bank Replacement Event occur, the Issuer will have the right to close the Issuer Accounts with the Account Bank and, as instructed by the Issuer, the Account Bank must cause the Issuer Accounts to be transferred to another bank with the Required Rating (the "**Successor Bank**") or, if (and only if) the Account Bank ceases to have the Required Rating, the Account Bank must find an irrevocable and unconditional guarantor with the Required Rating of the Account Bank to issue a guarantee in support of the Account Bank in form and substance satisfactory to the Issuer. If an Account Bank Replacement Event occurs, the Account Bank should continue to provide its services under the Bank Account Agreement until and unless a Successor Bank has been appointed or the above-mentioned guarantee has been duly issued and is satisfactory in form and substance to the Issuer.

#### **(5) Underwriting Agreement**

The Underwriting Agreement will be signed among the Issuer, the Trustee, the Originator, the Joint Lead Underwriters and the Lead Underwriter. The Lead Underwriter and the Joint Lead Underwriters will underwrite the Senior Notes and charge remuneration therefor pursuant to the Underwriting Agreement.

## Chapter 9 TRUST ASSET SELECTION CRITERIA

### 9.1 Eligibility Criteria

The Originator will represent and warrant with respect to the Entrusted Loan Receivable as of the initial Cut-Off Date and each Additional Cut-Off Date (unless otherwise specified below) that:

- (a) such Loan Receivable has been originated by the Originator pursuant to a Loan Agreement governed by PRC Law;
- (b) each Loan Receivable has been originated in the PRC for the sale of a Financed Vehicle in the ordinary course of the Originator's business in compliance with the Credit and Collection Policy;
- (c) each Obligor to which such Loan Receivable relates is a resident of the PRC;
- (d) each Loan Receivable is secured by a mortgage over the relevant Financed Vehicle with MBAFC being the first priority mortgagee; the vehicle registration certificate of each vehicle to which such Loan Receivable relates is held by the Originator;
- (e) such Loan Receivable may be segregated and identified at any time for the purpose of ownership and at any time be identified as a Loan Receivable;
- (f) such Loan Receivable can be, on the Issue Date or any Additional Purchase Date (as the case may be) will have been, validly entrusted or transferred to the Issuer according to the relevant Loan Agreement. There is no statutory prohibition on such entrustment or transfer.
- (g) such Loan Receivable is free of third party rights, including any set-off rights, any defence, retention or revocation rights of the relevant Obligor;
- (h) such Loan Receivable constitutes the legal, valid and binding obligations of the Obligor(s), enforceable against the Obligor(s) in accordance with its terms;
- (i) the receivables are denominated in RMB;
- (j) the Financed Vehicles are classified as Mercedes-Benz or smart passenger cars or vans by MBAFC;
- (k) each Financed Vehicle to which such Loan Receivable relates is not a pre-owned vehicle;
- (l) such Loan Receivable gives rise to equal monthly instalment payments;
- (m) the interest rate applicable to each Loan Receivable is fixed, and the interest rate of the VAP Portion (if any) of such Loan Receivable is not lower than the interest rate of the Vehicle Loan Portion of such Loan Receivable;
- (n) each Loan Receivable has a seasoning above one (1) month and shall mature in less than thirty-six (36) months;
- (o) according to MBAFC's records, the Obligor is not insolvent;
- (p) each Loan Receivable is classified as "Performing" according to the 5-grade CBIRC classification;
- (q) at origination, the relevant Obligor is not an employee of MBAFC;
- (r) at origination, each Loan Receivable has a loan-to-value of equal or lower than the then current maximum level permitted by regulations in PRC;



- (s) no Loan Receivable is overdue and no Loan Receivable has been delinquent for more than thirty (30) days in a row;
- (t) each Loan Agreement has specific repayment plans; and
- (u) such Loan Receivable is not a Balloon Loan Receivable.

## **9.2 Originator Loan Warranties**

As of the Closing Date and each Additional Purchase Date the Originator represents and warrants the following:

- (a) that all Entrusted Loan Receivables comply with the Eligibility Criteria as of the relevant Cut-Off Date (any misrepresentation of the Originator regarding the non-eligibility shall be remedied only in accordance with the Trust Agreement);
- (b) it has not altered the Entrusted Loan Receivables' legal existence or otherwise waived, altered or modified any provision in relation to any Entrusted Loan Receivable, unless made in accordance with the provisions of the Servicing Agreement;
- (c) all information given in respect of the Entrusted Loan Receivables including any related Loan Collateral is true and correct in all material aspects, a Loan Agreement identifier therein allows each Entrusted Loan Receivable to be identifiable in the Originator's systems; and
- (d) the identification number stated in each of the Loan Agreements or any information or document relating thereto, allows each Financed Vehicle relating to a Loan Receivable to be separately identified.

## Chapter 10 TAXES IN RESPECT OF THE TRUST ASSETS

### 10.1 Taxes in respect of the Trust Assets

According to the *Notice of the Ministry of Finance and the State Administration of Taxation on Tax Policy Issues Concerning Credit Asset Securitisation* dated 20 February 2006 (Circular Cai Shui [2006] No.5), the *Notice of the Ministry of Finance and the State Administration of Taxation on Comprehensively Advancing the Pilot Program of Collecting Value-added Tax in Lieu of Business Tax* dated 23 March 2016 (Circular Cai Shui [2016] No.36), the *Notice Regarding Further Clarifications on Policies for the Finance Industry upon Launching the Final Stage of VAT Pilot Arrangements* dated 29 April 2016 (Circular Cai Shui [2016] No. 46), the *Supplementary Notice Regarding Certain Value-Added Tax (VAT) Policies for the Financial Industry under the VAT Pilot Arrangements* date 30 June 2016 (Circular Cai Shui [2016] No. 70), the *Notice Regarding Clarifications on Certain VAT Related Policies for Finance, Real Estate and Education Auxiliary Service* dated 21 December 2016 (Circular Cai Shui [2016] No. 140), the *Supplementary Notice on Issues Concerning VAT Policies for Asset Management Products* dated 10 January 2017 (Circular Cai Shui [2017] No. 2), the *Notice on Issues Concerning VAT for Asset Management Products* (Circular Cai Shui [2017] No. 56) dated 30 June 2017 and other laws and regulations of China currently in effect concerning corporate income tax and stamp duties, the Trust Assets are subject to the following taxes:

#### *Value added tax (VAT)*

The loan interests and any income with interest nature (excluding the interests generated from the deposit, national bonds agreed in the Permitted Investments and other interests or interest income in nature regulated as the VAT exempted income under the current VAT regime) received by the Trustee from operation of the trust assets is fully subject to VAT pursuant to the Circular 56.

#### *Income tax*

For the time being, the portion of gains from the Trust Assets that is distributed to institutional investors in Notes ("**Institutional Investors**") in the year in which they were derived is not subject to enterprise income tax at the trust level. The enterprise income tax return on the portion of gains that is not distributed to Institutional Investors in the year in which they were derived is filed, and the said tax is paid, by the Trustee at the trust level according to enterprise income tax policies. If gains from Trust Assets taxed at the trust level are subsequently distributed to Institutional Investors, the imposition of tax on the Institutional Investors in respect thereof is handled according to the current enterprise income policy on after-tax gains.

#### *Stamp duty*

The Trust Agreement signed between the Originator and the Trustee to entrust the Entrusted Loan Receivable to the Trustee for securitisation purpose is temporarily not subject to stamp duty. The Servicing Agreement signed between the Trustee and the Servicer to appoint MBAFC managing the Trust Asset is temporarily not subject to stamp duty.

**The foregoing information is not exhaustive; it does not, in particular, deal with all types of taxes nor with the position of individual investors. Prospective investors should, therefore, consult their professional advisors.**

**10.2 Source of funds, payment steps and payment priority for taxes and fees incurred by the Trust Assets**

On each Payment Date, the Available Distribution Amount of the preceding month, as the source of funds for payment of the fees and taxes in respect of the Trust Assets, shall be allocated in the following manner and priority:

- (a) any due and payable taxes owed by the Issuer;
- (b) any due and payable amounts to the Trustee under the Trust Agreement; and
- (c) (*pro rata and pari passu*) any due and payable Administration Expenses and Servicing Fee.

**11.1 Clean-Up Call**

The Clean-Up Call is an option available to the Originator. After the end of the Revolving Period on any Payment Date on which the Aggregate Outstanding Note Principal Amount (after the completion of distribution on such Payment Date) is less than 10% of the Aggregate Outstanding Note Principal Amount at the Issue Date, the Originator will have the option to exercise the Clean-Up Call to acquire all outstanding Entrusted Loan Receivables (together with any related Loan Collateral) against payment of the Repurchase Price from the Issuer, subject to the following requirements:

- (1) the amount of the Repurchase Price plus the funds in the General Reserve Account and the Operating Account shall be at least equal to the sum of (i) the Aggregate Outstanding Note Principal Amount of all Notes plus (ii) accrued interest thereon plus (iii) all claims of other creditors of the Issuer ranking prior to the claims of the Noteholders according to the applicable Priority of Payments;
- (2) the Originator shall have notified the Issuer of its intention to exercise the Clean-Up Call at least 30 days prior to the contemplated settlement date of the Clean-Up Call; and
- (3) the earliest settlement date of the Clean-Up Call by the Originator shall be the Payment Date following such Payment Date.

**11.2 Repurchase Price**

The Originator will be obliged to repurchase the affected Entrusted Loan Receivables and pay the Repurchase Price in the event that:

- (1) the Entrusted Loan Receivables have breached the Eligibility Criteria at the relevant Cut-Off Date;
- (2) the Entrusted Loan Receivables have breached the Originator Loan Warranties at the Issue Date or relevant Additional Purchase Date;
- (3) the Originator has exercised the Clean-Up Call.

The Repurchase Price to be paid by the Originator to the Issuer shall equal the sum of the Outstanding Loan Principal Amounts of the affected Entrusted Loan Receivables at the end of the respective Collection Period (except for in the case of Clean-Up Call, where the Repurchase Price shall be calculated pursuant to relevant terms of the Clean-Up Call). The Originator shall pay such Repurchase Price to the Operating Account on the next Collections Transfer Date.

Upon receipt of the Repurchase Price, the relevant Entrusted Loan Receivable and the related Loan Collateral shall be re-assigned and re-transferred to the Originator (without recourse or warranty on the part of the Issuer and at the sole cost of the Originator and without any further purchase price payable by the Originator).

## MASTER DEFINITIONS SCHEDULE

The following is part of the Master Definitions Schedule. The Master Definitions Schedule will be attached as Appendix A to the Conditions and constitutes an integral part of the Conditions – in case of any overlap or inconsistency in the definitions of a term or expression in the Master Definitions Schedule and elsewhere in the Offering Circular, the definitions of the Master Definitions Schedule will prevail.

### 1. Definitions

Except where expressly stated to the contrary or where the context otherwise requires, the definitions set out in this Master Definitions Schedule shall apply to terms or expressions referred to but not otherwise defined in each Transaction Document.

**"Account Bank"** means Industrial and Commercial Bank of China Limited Beijing Municipal Branch or any permitted successor or assignee in accordance with the Bank Account Agreement.

**"Account Bank Fee"** means the fees payable to the Account Bank under the Account Bank Fee Letter.

**"Account Bank Fee Letter"** means the fee letter in relation to the fees payable to the Account Bank for the services which it provides under the Bank Account Agreement.

**"Account Bank Replacement Event"** shall mean any of the following:

- (a) the Account Bank is disqualified as an account bank in securitisation transactions according to the applicable PRC laws and regulations;
- (b) the Account Bank fails to act according to any online fund transfer request together with the relevant income settlement statement issued by the Servicer or the Issuer which shall comply with the applicable laws and regulations, and within five (5) Business Days after its receipt of a written notification from the Servicer or the Issuer regarding such failure, it is unable to rectify the same;
- (c) the Account Bank breaches any of its material obligations under the Bank Account Agreement (other than the scenario set out under item (b) above) and such breach has continued for more than fifteen (15) consecutive Business Days and within five (5) Business Days after its receipt of a written notification from the Servicer or the Issuer regarding such failure, it is unable to rectify the same;
- (d) the Account Bank ceases to satisfy the Required Rating;
- (e) any Insolvency Event in respect of the Account Bank occurs; or
- (f) a special resolution has been passed by the Controlling Noteholders at the relevant Controlling Noteholders' Meeting that the Account Bank shall be replaced.

**"Account Bank Report"** means the report prepared by the Account Bank pursuant to the Bank Account Agreement.

**"Account Bank Report Date"** means the first (1<sup>st</sup>) Business Day after each Collections Transfer Date.

**"Account Bank Transfer Date"** means the first (1<sup>st</sup>) Business Day before each Payment Date.

**"Account Records"** means all books, records and information prepared and retained by the Account Bank in relation to the Issuer Accounts.

**"Accumulation Account"** means the accumulation account of the Issuer for the purpose of the securitisation and opened on or before the Closing Date with the Account Bank (with account details as set out in Schedule 10 of the Master Definitions and Common Terms Agreement) or any successor account bank, bearing an interest rate as separately agreed between the Account Bank and the Issuer.

**"Accumulation Amount"** means, with respect to any Additional Purchase Date, the balance of the Expected Available Distribution Amount after deducting the Expected Senior Payments.

**"Accumulation Balance"** means, with respect to any Additional Purchase Date, the amount of the Required Accumulation Amount in excess of the relevant Additional Purchase Price.

**"Acquire", "Acquired", "Acquiring" or "Acquisition"** when used in respect of any asset, relates to an asset that has been, is being, or will be, purchased, acquired or assumed, as the case may be.

**"Additional Cut-Off Date"** means 24:00 on the last day of a Collection Period prior to an Additional Purchase Date.

**"Additional Offer Date"** means the eight (8<sup>th</sup>) Business Day prior to any Payment Date during the Revolving Period.

**"Additional Purchase Date"** means a Collections Transfer Date falling in the Revolving Period, when an additional purchase is made pursuant to Clause 2 of the Trust Agreement.

**"Additional Purchase Price"** means an amount payable by the Trustee to the Originator with the Accumulation Amount (up to the Required Accumulation Amount) on the relevant Additional Purchase Date, which equals the Aggregate Outstanding Loan Principal Amount of the Additional Purchased Loan Receivables on the relevant Additional Cut-Off Date subtracted by the amount of relevant overcollateralization (including the Yield Supplement Overcollateralisation Amount).

**"Additional Purchased Loan Receivables"** means the Entrusted Loan Receivables purchased by the Trustee from the Originator on any Additional Purchase Date in accordance with the Trust Agreement.

**"Adjusted Pool Balance"** means, as of any date, an amount equal to the Aggregate Outstanding Loan Principal Amount minus the Yield Supplement Overcollateralisation Amount for such date.

**"Administration Expenses"** means, during the life of the Transaction, the fees, costs and expenses (excluding indemnity payments) payable on each Payment Date with respect to:

- (a) the Account Bank under the Bank Account Agreement;
- (b) the Paying Agent and the Registrar under the CCDC Agreement (if not paid by the Trustee);
- (c) the accountants, auditors and tax advisors of the Issuer for the purpose of the Transaction;
- (d) the Rating Agencies; and

- (e) such other persons appointed by the Issuer as servicer providers for the purpose of the Transaction.

**"Adverse Claim"** means any mortgage, charge, pledge, hypothecation, lien, floating charge or other security interest or encumbrance or other right or claim under the laws of any jurisdiction, of or on any Person's assets or properties in favour of any other Person.

**"Affiliate"** means, in relation to any Person, any entity controlled, directly or indirectly by the Person, any entity that controls, directly or indirectly the Person or any entity directly or indirectly under common control with such Person (for this purpose, "control" of any entity or Person means ownership of a majority of the voting power of the entity or Person).

**"Aggregate Outstanding Loan Principal Amount"** means, as of the Cut-Off Date or any Calculation Date (as the case may be), the aggregate of the Outstanding Loan Principal Amounts of the relevant Entrusted Loan Receivables.

**"Aggregate Outstanding Note Principal Amount"** means the aggregate of the Outstanding Note Principal Amount of a Class of Notes on a Payment Date (taking into account the principal redemption on such Payment Date).

**"Applicable Insolvency Law"** means any applicable bankruptcy, insolvency or other similar law affecting creditors' rights now or hereafter in effect in any jurisdiction.

**"Assets List"** means, in respect of the Initial Entrusted Loan Receivables or the Additional Purchased Loan Receivables as of the relevant Cut-Off Date, a list prepared by the Originator setting out the relevant information related to each relevant Entrusted Loan Receivable in form and substance satisfactory to the Trustee, which can be provided in the format of electronic document, compressed films or such other form acceptable to the Trustee (and further described in Schedule 2 to the Trust Agreement).

**"Auditor"** means a reputed audit firm approved by the Trustee and the Originator from time to time.

**"Available Distribution Amount"** means, with respect to a Payment Date, the sum of:

- (a) the Collections received by the Servicer during the relevant Collection Period;
- (b) any investment earnings on the General Reserve Account, the Accumulation Account and the Operating Account received during the relevant Collection Period;
- (c) the General Reserve Draw Amount;
- (d) the Commingling Reserve Draw Amount;
- (e) amounts standing to the credit of the Operating Account transferred from the previous Collection Period due to rounding of the Principal Distribution Amount to the Senior Notes; and
- (f) after the end of the Revolving Period, the balance in the Accumulation Account transferred to the Operating Account pursuant to the Trust Agreement,

provided however that during the Revolving Period, the Available Distribution Amount shall be net of the Additional Purchase Price paid by the Trustee on the immediately preceding Additional Purchase Date.

**"Balloon Loan Receivable"** means a Loan Receivable with a final balloon instalment.

**"Bank Account Agreement"** means the bank account agreement entered into by the Trustee, the Issuer, the Account Bank and the Servicer on or about the Signing Date in which the Issuer has appointed the Account Bank to establish and operate the Issuer Accounts in connection with the Transaction.

**"Bankruptcy Law"** means the Bankruptcy Law of the PRC which was published by the Standing Committee of the National People's Congress on 27 August 2006 and came into effect on 1 June 2007.

**"Business Day"** means any day (other than statutory public holidays in China) on which commercial banks are generally open for business in China.

**"Business Day Convention"** means that if any due date specified in a Transaction Document for performing a certain task (in particular, payment of any amounts) is not a Business Day, such task shall be performed (a payment shall be made) on the next Business Day unless it would thereby fall into the next calendar month, in which event such task shall be performed on the immediately preceding Business Day.

**"Calculation Date"** means the last day of each calendar month, with the first Calculation Date being 30 September 2022 and the last Calculation Date being the last day of the calendar month prior to the last Payment Date.

**"CBIRC"** means China Banking and Insurance Regulatory Commission, formerly China Banking Regulatory Commission and China Insurance Regulatory Commission.

**"CCDC"** means China Central Depository & Clearing Co., Ltd.

**"CCDC Agreement"** means the agency agreement entered into by the Trustee, the Issuer and the Paying Agent/Registrar on or about the Signing Date, under which the Issuer has appointed the Paying Agent and the Registrar to act as paying agent and registrar with respect to the Notes and to forward payments to be made by the Issuer under the Notes to the Noteholders.

**"CCRE"** means China Credit Assets Registration & Exchange Co., Ltd.

**"China Bond Ratings"** means China Bond Rating Co., Ltd.

**"Class"** means, as the context may require, the class A of the Notes or the subordinated class of the Notes.

**"Class A Interest Amount"** means, with respect to any Interest Period, the product of (i) the Aggregate Outstanding Note Principal Amount of the Class A Notes as of the beginning of such Interest Period and (ii) the Class A Interest Rate and (iii) the actual number of days elapsed during such Interest Period divided by 365, rounded to the nearest cent.

For the avoidance of doubt, any shortfall in the Class A Interest Amount according to the applicable Priority of Payments on a Payment Date will not be payable on that Payment Date but will become payable on subsequent Payment Dates if and to the extent that the relevant Available Distribution Amount may be used for this purpose in accordance with the applicable Priority of Payments. Such shortfall will not accrue interest.

**"Class A Interest Rate"** means the interest rate per annum applicable to the Class A Notes as determined through book building process.



**"Class A Noteholders"** means the holders of the Class A Notes.

**"Class A Notes"** means the fixed rate class A notes representing the Class A Trust Beneficial Interests, issued by the Issuer on the Issue Date in an initial Aggregate Outstanding Note Principal Amount of RMB 7,500,000,000, and divided into 75,000,000 class A notes, each in an initial amount of RMB 100.

**"Clean-Up Call"** means the Originator's right to exercise a clean-up call when the Clean-Up Call Conditions are satisfied. In case of execution of Clean-Up Call, the Legal Maturity Date of the Notes shall be moved forward to the settlement date of the Clean-Up Call.

**"Clean-Up Call Conditions"** means, on any Payment Date after the end of the Revolving Period on which the Aggregate Outstanding Note Principal Amount (after giving effect to payments made on such Payment Date ) is reduced to less than 10% of the Aggregate Outstanding Note Principal Amount on the Issue Date, the Originator will have the option under the Trust Agreement to acquire all outstanding Entrusted Loan Receivables (together with any related Loan Collateral) against payment of the Repurchase Price subject to the following requirements:

- (a) the Repurchase Price should, together with funds credited to the General Reserve Account and the Operating Account be at least equal to the sum of (i) the Aggregate Outstanding Note Principal Amount of all Notes plus (ii) accrued interest thereon plus (iii) all claims ranking prior to the claims of the Noteholders according to the applicable Priority of Payments;
- (b) the Originator shall have notified the Issuer of its intention to exercise the Clean-Up Call at least 30 days prior to the contemplated settlement date of the Clean-Up Call; and
- (c) the earliest settlement date of the Clean-Up Call by the Originator shall be the Payment Date following such Payment Date.

**"Closing Date"** means the delivery date of the Trust Assets, which is the date on which the Originator delivers the Trust Assets to the Trustee, and it shall be the same day as the Issue Date and the Trust Effective Date.

**"Collection Period"** means each period (i) from but excluding the Cut-Off Date to and including the first Calculation Date, and, (ii) thereafter from but excluding a Calculation Date to and including the next following Calculation Date.

**"Collections"** means for each Collection Period, the Interest Collections, the Principal Collections and the Recovery Collections in respect of the Entrusted Loan Receivables as well as any Repurchase Price related to the relevant Entrusted Loan Receivables to be repurchased on the respective Payment Date.

**"Collections Transfer Date"** means the seventh (7<sup>th</sup>) Business Day before each Payment Date.

**"Commingling Reserve Account"** means the commingling reserve account of the Issuer opened on or before the Closing Date with the Account Bank (with account details as set out in Schedule 10 of the Master Definitions and Common Terms Agreement) or any successor account bank, bearing an interest rate as separately agreed between the Account Bank and the Issuer.

**"Commingling Reserve Draw Amount"** means the amount standing to the credit of the Commingling Reserve Account (up to the Commingling Reserve Required Amount) upon the occurrence and the continuation of a Servicer Termination Event, to the extent necessary to cover any Servicer Shortfall.

**"Commingling Reserve Required Amount"** means, as of any Payment Date upon the occurrence and the continuance of a Commingling Reserve Trigger Event, an amount equal to the amount of instalments scheduled to be received by the Servicer on the Entrusted Loan Receivables during the next Collection Period and otherwise, zero.

The Commingling Reserve Required Amount as of the Issue Date will be RMB 0.

Any excess of the amount standing to the credit of the Commingling Reserve Account over the Commingling Reserve Required Amount as calculated on each Calculation Date will be paid on each following Payment Date directly by the Issuer to the Originator outside of the Priority of Payments. For the avoidance of doubt, the Commingling Reserve Required Amount becomes zero on the Payment Date on which the Aggregate Outstanding Note Principal Amount of the Notes is reduced to zero.

**"Commingling Reserve Trigger Event"** means if, on any Calculation Date and for as long as the Originator remains the Servicer, (i) the long-term issuer credit rating of MBAFC or the long-term unsecured, unsubordinated and unguaranteed debt obligations of MBAFC are assigned a rating of lower than BBB (or its replacement or equivalent credit quality) by China Bond Ratings, or (ii) the long-term issuer credit rating of MBAFC or the long-term unsecured, unsubordinated and unguaranteed debt obligations of MBAFC are assigned a rating of lower than BBB<sub>spc</sub> (or its replacement or equivalent credit quality) by S&P Global (China) Ratings.

Notwithstanding the above, a Commingling Reserve Trigger Event shall cease to continue upon all Obligors having redirected their payments directly to the Operating Account or any other of the Issuer Accounts, compliant with the Transaction Documents.

**"Common Terms"** means the provisions set out in Schedule 2 to the Master Definitions and Common Terms Agreement.

**"Conditions"** means the terms and conditions set out in Schedule 7 to the Trust Agreement.

**"Contract Rate"** means with respect to any Entrusted Loan Receivable, the annual percentage rate of interest stated in the Loan Agreement for such Entrusted Loan Receivable, provided however, if such Entrusted Loan Receivables involves a VAP Portion, the interest rate of which is higher than the interest rate of the Vehicle Loan Portion of such Entrusted Loan Receivable, then solely for the purpose of this definition, the interest rate of such VAP Portion shall be deemed to be equal to the interest rate of the Vehicle Loan Portion of such Entrusted Loan Receivable.

**"Controlling Notes"** means (a) in the case where the principal amount of the Class A Notes are not fully paid and discharged, the Class A Notes; (b) in the case where the principal amount of the Class A Notes are fully paid and discharged, the Subordinated Notes.

**"Controlling Noteholders"** means the holders of the Controlling Notes.

**"Controlling Noteholders' Meeting"** means the meeting of the Controlling Noteholders convened and held in accordance with Condition 15 of the Conditions.

**"Credit and Collection Policy"** means the policies, practices and procedures of the Servicer relating to the origination and collection of the Entrusted Loan Receivables, as modified by the Servicer from time to time.

**"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 Periods, 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.

**"Cut-Off Date"** means:

- (a) in respect of the Initial Entrusted Loan Receivables, 24:00 on 30 April 2022; or
- (b) in respect of the Additional Purchased Loan Receivables, the relevant Additional Cut-Off Date.

**"Decryption Key"** means a password to decrypt certain encrypted Portfolio Information relating to the Entrusted Loan Receivables.

**"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.

**"Early Amortisation Event"** shall mean any of the following:

- (a) the occurrence of a Servicer Termination Event;
- (b) The Cumulative Default Rate exceeds 2.4%;
- (c) the Accumulation Balance on three consecutive Additional Purchase Dates exceeds 15% of the Aggregate Outstanding Loan Principal Amount as of the initial Cut-Off Date;
- (d) the Accumulation Amount is less than the Required Accumulation Amount (the "**shortfall**"); and such shortfall exceeds 20% of the Required Accumulation Amount in the corresponding Collection Period; or
- (e) the Originator ceases to be an Affiliate of Mercedes-Benz Group AG or any successor thereto.

**"Eligibility Criteria"** means, in respect of any Entrusted Loan Receivable as of the relevant Cut-Off Date (unless otherwise specified below):

- (a) such Loan Receivable has been originated by the Originator pursuant to a Loan Agreement governed by PRC Law;

- (b) each Loan Receivable has been originated in PRC for the sale of a Financed Vehicle in the ordinary course of the Originator's business in compliance with the Credit and Collection Policy;
- (c) each Obligor to which such Loan Receivable relates is a resident of PRC;
- (d) each Loan Receivable is secured by a mortgage over the relevant Financed Vehicle with MBAFC being the first priority mortgagee; the vehicle registration certificate of each vehicle to which such Loan Receivable relates is held by the Originator;
- (e) such Loan Receivable may be segregated and identified at any time for the purpose of ownership and at any time be identified as a Loan Receivable;
- (f) such Loan Receivable can be, as of the Issue Date or as of any Additional Purchase Date (as the case may be) will have been, validly entrusted or transferred to the Issuer according to the relevant Loan Agreement, such entrustment or transfer is not subject to any legal restriction which prevents the valid entrustment or transfer thereof to the Issuer;
- (g) such Loan Receivable is free of third party rights, including any set-off rights, any defence, retention or revocation rights of the relevant Obligor;
- (h) such Loan Receivable constitutes the legal, valid and binding obligations of the Obligor(s), enforceable against the Obligor(s) in accordance with its terms;
- (i) such Loan Receivable is denominated in RMB;
- (j) the Financed Vehicles are classified as Mercedes-Benz or smart passenger cars or vans by MBAFC;
- (k) each Financed Vehicle to which such Loan Receivable relates is not a pre-owned vehicle;
- (l) such Loan Receivable gives rise to equal monthly instalment payments;
- (m) the interest rate applicable to each Loan Receivable is fixed, and the interest rate of the VAP Portion (if any) of such Loan Receivable is not lower than the interest rate of the Vehicle Loan Portion of such Loan Receivable;
- (n) each Loan Receivable has a seasoning above one (1) month and shall mature in less than thirty-six (36) months;
- (o) according to MBAFC's records, the Obligor is not insolvent;
- (p) each Loan Receivable is classified as "Performing" according to the 5-grade CBIRC classification;
- (q) at origination, the relevant Obligor is not an employee of MBAFC;
- (r) at origination, each Loan Receivable has a loan-to-value of equal or lower than the then current maximum level permitted by regulations in PRC;
- (s) no Loan Receivable is overdue and no Loan Receivable has been delinquent for more than thirty (30) days in a row;
- (t) each Loan Agreement has specific repayment plans; and

(u) such Loan Receivable is not a Balloon Loan Receivable.

**"Enforcement Event"** means the event that an Issuer Event of Default has occurred and the Noteholders have served an Enforcement Notice on the Issuer.

**"Enforcement Notice"** means the written notice served by the Noteholders to the Trustee upon the occurrence of an Issuer Event of Default in accordance with the Trust Agreement.

**"Entrusted Loan Receivables"** means the Loan Receivables entrusted or transferred by the Originator to the Trustee on the Closing Date or on an Additional Purchase Date under the Trust Agreement.

**"Expected Available Distribution Amount"** means, with respect to a Collection Period during the Revolving Period, the sum of the following calculated based on the relevant Monthly Servicer Report:

- (a) the Collections received by the Servicer during the relevant Collection Period;
- (b) any investment earnings on the General Reserve Account, the Accumulation Account and the Operating Account received during the relevant Collection Period;
- (c) the current balance in the General Reserve Account;
- (d) the current balance in the Accumulation Account.

**"Expected Maturity Date"** means 26 March 2025.

**"Expected Senior Payments"** means, with respect to a Payment Date during the Revolving Period, the estimated amount calculated by the Trustee based on the Monthly Servicer Report provided by the Servicer on the immediately preceding Servicer Report Performance Date, which is required to discharge the payments under items 1 to 5 of the Pre-Enforcement Priority of Payments (and assuming the General Reserve Amount would be replenished to the General Reserve Required Amount).

**"Fee Letters"** means the Trustee Fee Letter, the Servicer Fee Letter (if applicable), and the Account Bank Fee Letter.

**"FenXun"** means FenXun Partners.

**"Financed Vehicle"** means any vehicle financed under a Loan Agreement.

**"General Reserve Account"** means the general reserve account of the Issuer for the purpose of the securitisation and opened on or before the Issue Date with the Account Bank (with account details as set out in Schedule 10 of the Master Definitions and Common Terms Agreement) or any successor account bank, bearing an interest rate as separately agreed between the Account Bank and the Issuer.

**"General Reserve Amount"** means, for any Payment Date, the amount standing to the credit of the General Reserve Account and available for withdrawal from the General Reserve Account.

**"General Reserve Deposit"** means an amount equal to 1.00% of the Adjusted Pool Balance as of the initial Cut-Off Date.

**"General Reserve Draw Amount"** means, for any Payment Date, the lesser of:

- (a) the amount, if any, by which the amounts to be applied to items (i) to (iv) of the Priority of Payments for that Payment Date exceeds the Available Distribution Amount (excluding the General Reserve Draw Amount) for that Payment Date; and
- (b) the General Reserve Amount for that Payment Date;

provided, however, that, the General Reserve Draw Amount for the Payment Date on which the Aggregate Outstanding Note Principal Amount of the Class A Notes is reduced to zero, will equal the General Reserve Amount for that Payment Date.

**"General Reserve Required Amount"** means, for

- (a) the Closing Date 1.00% of the Adjusted Pool Balance as of the initial Cut-Off Date;
- (b) any Payment Date on which the Aggregate Outstanding Note Principal Amount is greater than zero, 1.00% of the Adjusted Pool Balance as of the initial Cut-Off Date; and
- (c) if the Notes have been paid in full, zero,

provided however, that at all times, the General Reserve Required Amount may not exceed the Aggregate Outstanding Note Principal Amount.

**"Governmental Authority"** means, in respect of PRC, the nation or government, the state or other political subdivision thereof, the central bank (or similar monetary or regulatory authority) thereof, any body or entity exercising executive, legislative, judicial, regulatory or administrative functions of or pertaining to a government, including without limitation any court, and any Person owned or controlled by any of the foregoing.

**"Grantor"** means MBAFC.

**"Information Registration Rules"** means (i) the Circular on the Information Registration for Credit Asset Securitization of Banking Financial Institutions, which was published by CBIRC on 30 September 2020 and came into effect on 13 November 2020, and (ii) the Rules on the Information Registration for Credit Asset Securitization (Trial), which was published by CCRE on 15 October 2020 and came into effect on 13 November 2020.

**"Initial Entrusted Loan Receivables"** means the Loan Receivables entrusted by the Originator to the Trustee on the Issue Date.

**"Initial Purchase Price"** means the Issuance Proceeds less the amount as determined by the Issuer on the Issue Date for payment of any upfront costs and expenses in relation to the issue of the Transaction.

**"Insolvency Event"** means, with respect to the Originator, the Servicer, the Trustee, the Issuer or the Account Bank, as the case may be, each of the following events: (i) the making of an assignment, conveyance, composition or marshalling of assets for the benefit of its creditors generally or any substantial portion of its creditors; (ii) the application for, seeking of, consents to, or acquiescence in, the appointment of a receiver, custodian, trust, liquidator or similar official for it or a substantial portion of its property; (iii) the initiation of or consent to any case, action or proceedings before any court or Governmental Authority against it under any applicable liquidation, insolvency, composition, bankruptcy, receivership, dissolution, reorganisation, winding-up, relief of debtors or other similar laws and such proceedings are not being disputed in good faith with a reasonable prospect of discontinuing or discharging the same; (iv) the levy or enforcement of a distress or execution or other process upon or

sued out against the whole or any substantial portion of its undertaking or assets and such possession or process (as the case may be) shall not be discharged or otherwise shall not cease to apply within sixty (60) days; (v) an order is made against it or an effective resolution is passed for its winding-up; and (vi) it is deemed unable to pay its debts within the meaning of any liquidation, insolvency, composition, reorganisation or other similar laws in the jurisdiction of its incorporation or establishment (*provided that*, for the avoidance of doubt, any assignment, charge, pledge or lien made by the Trustee for the benefit of the Noteholders under the Trust Agreement shall not constitute an Insolvency Event in respect of the Trustee).

**"Instalment Loan Receivable"** means a Loan Receivable with monthly instalments.

**"Insurance Claims"** means any claims against any Insurer in relation to any damaged Financed Vehicle to which the Originator or the Issuer (as the case may be) is entitled.

**"Insurer"** means such insurance company acceptable to the Originator with which the insurances in relation to the Financed Vehicles are maintained.

**"Interbank Bond Market"** means the interbank bond market of China.

**"Interbank Funding Centre"** means the National Interbank Funding Centre.

**"Interest Amount"** means the amount of interest payable by the Issuer on a Note on a Payment Date accrued during the Interest Period relating to such Payment Date as further described in Condition 6.

**"Interest Collections"** means the sum of all Collections during the relevant Collection Period under the Performing Loan Receivables other than (i) amounts received relating to third party fees/charges, (ii) the Principal Collections, (iii) the Recovery Collections and (iv) any Repurchase Price.

**"Interest Period"** means in respect of the first Payment Date, the period commencing on (and including) the Issue Date and ending on (but excluding) 26 October 2022 and in respect of any subsequent Payment Date, the period commencing on (and including) the 26<sup>th</sup> day of the preceding calendar month and ending on (but excluding) the 26<sup>th</sup> day of the current calendar month.

**"Issuance Proceeds"** means, in respect of the Senior Notes, all funds collected and collectable from the issuance of such Notes, which is equivalent to the total nominal amount of the Senior Notes, and is also the amount of the Aggregate Outstanding Loan Principal Amount as of the initial Cut-Off Date subtracted by the amount of the initial overcollateralisation (including the initial Yield Supplement Overcollateralisation Amount) less the nominal amount of the Subordinated Notes.

**"Issue Date"** means 14 September 2022.

**"Issuer"** means China Foreign Economy and Trade Trust Co., Ltd. as Trustee for the Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes Trust.

**"Issuer Accounts"** means the following separate interest-bearing accounts of the Issuer opened on or before the Closing Date with the Account Bank:

- (a) Operating Account;
- (b) General Reserve Account;

- (c) Commingling Reserve Account; and
- (d) Accumulation Account.

**"Issuer Event of Default"** means any of the following events:

- (a) an Insolvency Event has occurred with respect to the Issuer;
- (b) subject to the Available Distribution Amount and in accordance with the Pre-enforcement Priority of Payments, a default occurs in the payment of interest on the Controlling Notes on any Payment Date (and such default is not remedied within five (5) Business Days of its occurrence, or such longer period as approved at a Controlling Noteholders' Meeting) or the payment of the principal of the Notes on the Legal Maturity Date (and such default is not remedied within five (5) Business Days of its occurrence, or such longer period as approved at a Controlling Noteholders' Meeting) in respect of the Controlling Notes (other than the Subordinated Notes);
- (c) the Issuer fails to perform or observe any of its other material obligations under the Conditions or the Transaction Documents (other than the Subordinated Notes) and such failure continues for a period of thirty (30) days (or such longer period as approved at a Controlling Noteholders' Meeting) following the service by the Noteholders on the Issuer of a notice requiring the same to be remedied, *provided that* no notice shall be required if it is the unanimous decision of the Controlling Noteholders at a Controlling Noteholders' Meeting that such failure is incapable of being remedied; or
- (d) it is or will become unlawful for the Issuer to perform or comply with any of its obligations under or in respect of the Class A Notes or any Transaction Document (other than under or in respect of the Subordinated Notes),

*provided that* it shall not be an Issuer Event of Default until after a unanimous decision has been made by the Controlling Noteholders at the relevant Controlling Noteholders' Meeting that the replacement of the Issuer with another trustee which meets the Trustee Qualified Standard is not viable.

**"Joint Lead Underwriters"** means HSBC Bank (China) Company Limited, Bank of China Limited and MUFG Bank (China), Ltd..

**"Lead Underwriter"** means China Merchants Securities Co., Ltd..

**"Legal Maturity Date"** means 26 March 2029.

**"Legal Representative"** or **"Authorised Representative"** means the person who is authorised by the relevant provisions of Chinese law or regulations or approved or authorised by the internal procedure of a party under the Transaction Documents to sign any of the Transaction Documents or any report required by the Transaction Documents on behalf of that party.

**"Loan Agreement"** means any loan agreement between the Originator in its capacity as lender and an Obligor in relation to the financing of the relevant Financed Vehicle(s), in particular, including in the form of standard business terms governing the Originator's relationship with the respective Obligor.

**"Loan Collateral"** means (i) security interests in the respective Financed Vehicles securing the Entrusted Loan Receivables, (ii) any Insurance Claims, and (iii) any other security



interests related to the Entrusted Loan Receivables, in each case to the extent as acquired by the Originator.

**"Loan Receivable"** means secured auto loan claims by the Originator against the relevant Obligor for the payment of principal and interest (including fees) under a Loan Agreement (for the avoidance of doubt, including the VAP Portion, if any).

**"Master Definitions Schedule"** means Schedule 1 to the Master Definitions and Common Terms Agreement.

**"Material Adverse Effect"** means in relation to any Person, any effect that results in, or could reasonably be expected to result in, the Insolvency Event of that Person or otherwise hinders or could reasonably be expected to hinder not only temporarily, the performance of that Person's obligations under any of the Transaction Documents as and when due.

**"MBAFC"** means Mercedes-Benz Auto Finance Ltd.

**"Measures for Administration of Auto-Finance Companies"** means the Measures for the Administration of Auto Finance Companies which was published by the CBIRC on 24 January 2008 and came into effect on 24 January 2008.

**"Measures on Trust Companies"** means the Measures for Administration of Trust Companies which was published by the CBIRC on 23 January 2007 and came into effect on 1 March 2007.

**"Monthly Servicer Report"** means the monthly report to be prepared by the Servicer in accordance with the Servicing Agreement. Such Monthly Servicer Report shall be substantially in the form as set out in Schedule 1 to the Servicing Agreement.

**"Monthly Trustee Report"** means the monthly report to be prepared and published by the Trustee in accordance with the Trust Agreement. Such Monthly Trustee Report shall be substantially in the form as set out in Schedule 8 to the Trust Agreement.

**"Notes"** means the Class A Notes and the Subordinated Notes.

**"Noteholders"** means, collectively, the Class A Noteholders and the Subordinated Noteholders.

**"Obligor"** means, in respect of a Loan Receivable, a Person (including private consumer and business owner) to whom the Originator has advanced auto loans on the terms of the relevant Loan Agreement.

**"Offer"** means an offer in written or electronic form meeting the requirements set out in clause 2.3 of the Trust Agreement.

**"Offering Circular"** means the prospectus dated on the announcement date prepared in connection with the issue of the Notes.

**"Operating Account"** means an account of the Issuer opened on or before the Closing Date with the Account Bank (with account details as set out in Schedule 10 of the Master Definitions and Common Terms Agreement) or any successor account bank, bearing an interest rate as separately agreed between the Account Bank and the Issuer and into which the Servicer transfers all Collections received by it on behalf of the Issuer in accordance with the Servicing Agreement.

**"Originator"** means MBAFC.

**"Originator Loan Warranties"** means the warranties given by the Originator in respect of the Entrusted Loan Receivables as set out in the Appendix of Schedule 3 of the Master Definitions and Common Terms Agreement.

**"Outstanding Loan Principal Amount"** means, with respect to an Entrusted Loan Receivable at any Calculation Date, the amount of principal owed by the Obligor under such Entrusted Loan Receivable, provided, however, that (i) the Outstanding Loan Principal Amount of a Defaulted Loan Receivable will be zero as of the last day of the Collection Period during which it became a Defaulted Loan Receivable and (ii) other than for the purpose of calculating the Repurchase Price, the Outstanding Loan Principal Amount of an Entrusted Loan Receivable that is repurchased on a Repurchase Date will be zero as of the last day of the Collection Period relating to such Repurchase Date.

**"Outstanding Note Principal Amount"** means, with respect to any Payment Date, the principal amount of any Note, which is equal to the initial principal amount of such Note (as at the Issue Date) as reduced by all amounts paid in respect of principal on such Note prior to or on such Payment Date.

**"Paying Agent"** means CCDC.

**"Payment Date"** means, subject to the Business Day Convention, in respect of the first Payment Date 26 October 2022 and thereafter the 26<sup>th</sup> day of each calendar month.

**"PBOC"** means the People's Bank of China.

**"Performing Loan Receivable"** means an Entrusted Loan Receivable that is neither a Defaulted Loan Receivable, nor an Entrusted Loan Receivable in respect of which all instalments have been paid, nor an Entrusted Loan Receivable that was repurchased on a Payment Date relating to any prior Collection Period.

**"Permitted Entity"** means an entity which satisfies the Required Rating or above.

**"Permitted Investments"** means any amount standing to the credit of the Issuer Accounts invested by the Issuer, *provided that*:

- (a) any such investment must be denominated and payable in RMB; and
- (b) any such investment may only be made:
  - (i) in deposits with Permitted Entities; or
  - (ii) in national bonds; or
  - (iii) in interbank policy-driven financial bonds; and
- (c) any such investment shall mature no later than the next following Account Bank Transfer Date; and
- (d) the Issuer shall not purchase any of the Notes.

For the avoidance of doubt, no such investment shall be made, in whole or in part, actually or potentially, in tranches of other asset-backed securities, credit linked notes, swaps or other derivatives instruments, or synthetic securities.

**"Person"** means an individual, partnership, corporation (including a business trust), unincorporated association, trust, joint stock company, limited liability company, joint venture or other entity, or a government or political subdivision, agency or instrumentality thereof.

**"Pilot Measures"** means the Measures for Administration of Credit Assets Securitisation which was published by the CBIRC and the PBOC on 20 April 2005 and came into effect on the same date, and the Notice on Relevant Matters Concerning Further Expanding the Pilot Securitisation of Credit Assets which was published by the CBIRC, the PBOC and the Ministry of Finance on 17 May 2012 and came into effect on the same date.

**"Pilot Supervision Measures"** means the Pilot Measures for Supervision and Administration of Credit Assets Securitisation by Financial Institutions which was published by the CBIRC on 7 November 2005 and came into effect on 1 December 2005.

**"Portfolio"** means, at any time, all Entrusted Loan Receivables (including the Loan Collateral).

**"Portfolio Information"** means a file of information sent by the Originator and/or the Servicer to the Issuer, including the non-encrypted and non-personal information in respect of the Entrusted Loan Receivables as set out in Schedule 2 to the Trust Agreement.

**"Post-enforcement Priority of Payments"** means the priority of payments set out in Schedule 11 to the Trust Agreement.

**"PRC"** or **"China"** means the People's Republic of China (for the purpose of the Transaction Documents, excluding Taiwan and the Special Administrative Regions of Hong Kong and Macau).

**"PRC Law"** means all effective laws, regulations, rules and legal binding documents issued by legislative, judicial and administrative organisations in PRC.

**"Pre-enforcement Priority of Payments"** means the priority of payments set out in Schedule 10 to the Trust Agreement.

**"Principal Collections"** means the sum of (i) all collections of principal under the Performing Loan Receivables that have been paid during the Collection Period, (ii) all collections of principal under the Performing Loan Receivables that have been prepaid during the Collection Period, excluding Recovery Collections received by the Servicer during the Collection Period and excluding any Repurchase Price relating to the Collection Period.

**"Principal Distributable Amount"** means, with respect to any Payment Date, an amount equal to the lesser of (i) the Aggregate Outstanding Note Principal Amount of the Class A Notes on that Payment Date (before giving effect to any payments of principal made to the Noteholders on that Payment Date) and (ii) an amount equal to the amount, if any, by which the Aggregate Outstanding Note Principal Amount of the Notes on that Payment Date (before giving effect to any payments of principal made to the Noteholders on that Payment Date) exceeds the excess, if any, of the Adjusted Pool Balance as of the last day of the related Collection Period minus the Target Overcollateralisation Amount.

**"Priority of Payments"** means either the Pre-enforcement Priority of Payments or the Post-enforcement Priority of Payments (as applicable).

**"Purchase Price"** means the Initial Purchase Price or the Additional Purchase Price (as the case may be).

**"Rating Agencies"** means China Bond Ratings and S&P Global (China) Ratings .

**"Recovery Collections"** means all amounts received by the Servicer during the relevant Collection Period in respect of, or in connection with, any Entrusted Loan Receivable on or after the date such Entrusted Loan Receivable became a Defaulted Loan Receivable (*provided that* such Defaulted Loan Receivable has not been written off in total) including, for the avoidance of doubt, principal, interest and fees (other than amounts received relating to third party fees/charges) in line with the Credit and Collection Policy of the Servicer.

**"Registrar"** means CCDC.

**"Registry"** means the registry held by the Registrar.

**"Renminbi"** or **"RMB"** means the lawful currency of China for the time being.

**"Reporting Date"** means the fifth (5<sup>th</sup>) Business Day prior to the relevant Payment Date and on which the Monthly Trustee Report is published by the Trustee on the website of China Money (<http://www.chinamoney.com.cn>), ChinaBond website (<http://www.chinabond.com.cn>) and Beijing Financial Assets Exchange website (<http://www.cfae.cn>).

**"Repurchase Date"** means the date which falls on a Payment Date on which an Entrusted Loan Receivable is repurchased by the Originator.

**"Repurchase Price"** means the repurchase price payable by the Originator to the Issuer pursuant to clause 4 or 5 of the Trust Agreement.

**"Required Accumulation Amount"** means as of any Additional Purchase Date and before any additional purchase has been made, the difference between the Adjusted Pool Balance as of the relevant Additional Cut-Off Date and the initial Adjusted Pool Balance as of the initial Cut-Off Date.

**"Required Rate"** means 6.75% per annum.

**"Required Rating"** means, (i) by China Bond Ratings: A and (ii) by S&P Global (China) Ratings : BBB<sub>spc</sub> or such other long-term issuer rating or ratings, or equivalent credit quality of the Account Bank as may be agreed by the relevant Rating Agency from time to time to maintain the then current ratings of the Class A Notes.

**"Revolving Period"** means the period from (and including) the Closing Date and ending on (and including) the earlier of (i) the Payment Date falling in September 2023 and (ii) the occurrence of an Early Amortisation Event.

**"Rights Perfection Notice"** means the notice issued or to be issued pursuant to clause 8.4 of the Trust Agreement in such form as set out in Schedule 3 to the Trust Agreement.

**"Rules for Information Disclosure of Asset Backed Notes"** means, as of the Issue Date the currently valid rules published by the CBIRC and/or the PBOC from time to time setting out requirements on the information to be disclosed in connection with the issue of asset backed notes and which are applicable to this Transaction.

**"S&P Global (China) Ratings"** means S&P Ratings (China) Co., Ltd.

**"Security Provider"** means a Person that provides a guarantee or other security to secure the performance of the Obligors' obligations under the Entrusted Loan Receivables and the Loan Collateral.

**"Senior Notes"** means the Class A Notes, representing the Senior Trust Beneficial Interests.

**"Senior Trust Beneficial Interests"** means the trust beneficial interests ranking prior to Subordinated Trust Beneficial Interests and distributed from the Trust, represented by the Senior Notes.

**"Senior Noteholders"** means the Class A Noteholders.

**"Servicer"** means MBAFC or at any time the Person then authorised pursuant to the Servicing Agreement to service, administer and collect the Entrusted Loan Receivables.

**"Servicer Fee Letter"** means the fee side letter entered into between the Servicer and the Issuer.

**"Servicer Report Performance Date"** means the ninth (9<sup>th</sup>) Business Day before each Payment Date.

**"Servicer Shortfall"** means a shortfall in respect of on-payments of Collections due and payable by the Servicer to the Issuer pursuant to the terms of the Servicing Agreement.

**"Servicer Termination Event"** means the occurrence of any event described in paragraphs (a) to (f) below:

- (a) an Insolvency Event has occurred with respect to the Servicer;
- (b) the Servicer fails to make any payment or deposit required by the terms of the Servicing Agreement within five (5) Business Days of the date such payment or deposit is required to be made;
- (c) the Servicer fails to perform any of its material obligations under the Servicing Agreement (other than a payment or deposit required), and such breach, if capable of remedy, is not remedied within thirty (30) Business Days of written notice from the Issuer;
- (d) any representation or warranty in the Servicing Agreement or in any report provided by the Servicer is materially false or incorrect, and such inaccuracy, if capable of remedy, is not remedied within thirty (30) Business Days of written notice from the Issuer and has a Material Adverse Effect in relation to the Issuer;
- (e) the CBIRC imposes sanctions against the Servicer pursuant to Article 29 of the Measures for Administration of Auto-Finance Companies which will have material adverse impact on the Servicer's ability to perform its obligations under the Servicing Agreement;
- (f) the Servicer is dissolved by the CBIRC pursuant to Article 30 of the Measures for Administration of Auto-Finance Companies.

**"Servicing Agreement"** means the servicing agreement entered into between the Issuer, the Trustee and the Servicer on or about the Signing Date.

**"Servicing Fee"** means the remuneration paid to the Servicer by the Issuer in accordance with the Servicer Fee Letter.

For each Collection Period, the Servicing Fee will equal to the product of (i) the Aggregate Outstanding Loan Principal Amount as of the first day of such Collection Period (or as of the

initial Cut-Off Date in the case of the first Payment Date), (ii) the Servicing Fee Ratio and (iii) 1/12 (5/12 in the case of the first Payment Date).

**"Servicing Fee Ratio"** means, (i) for so long as MBAFC remains the Servicer, 0.15% per annum, and (ii) for so long as when a Person (other than MBAFC) acts as the Servicer, 1.00% per annum.

**"Signing Date"** means 23 August 2022 on which all Transaction Documents are signed.

**"Subordinated Trust Beneficial Interests"** means the trust beneficial interests which rank secondary to the Senior Trust Beneficial Interests that are distributed from the Trust, represented by the Subordinated Notes.

**"Subordinated Noteholders"** means the holders of the Subordinated Notes.

**"Subordinated Notes"** means the fixed rate subordinated notes which are issued in an initial Aggregate Outstanding Note Principal Amount of RMB 394,736,842.11.

**"Subordinated Notes Interest Amount"** means, with respect to any Interest Period, the product of (i) the Aggregate Outstanding Note Principal Amount of the Subordinated Notes as of the beginning of such Interest Period and (ii) the Subordinated Notes Interest Rate and (iii) the actual number of days elapsed during such Interest Period divided by 365, rounded to the nearest cent.

For the avoidance of doubt, any shortfall in the Subordinated Notes Interest Amount according to the applicable Priority of Payments on a Payment Date will not be payable on that Payment Date but will become payable on subsequent Payment Dates if and to the extent that the relevant Available Distribution Amount may be used for this purpose in accordance with the applicable Priority of Payments. Such shortfall will not accrue interest.

**"Subordinated Notes Interest Rate"** means 0.00 per cent per annum.

**"Syndication"** means all companies responsible for underwriting the Senior Notes in accordance with the Syndication Agreement.

**"Syndication Agreement"** means the syndication agreement between, *inter alia*, the Lead Underwriter, Joint Lead Underwriters and the other Underwriters in relation to the underwriting of the Senior Notes.

**"Target Overcollateralisation Amount"** means, with respect to any Payment Date after the expiry of the Revolving Period, RMB 532,685,181.19 or approximately 6.32% of the Adjusted Pool Balance as of the initial Cut-Off Date.

**"Transaction"** means the Transaction Documents, together with all agreements and documents executed in connection with the issue of the Notes, the performance thereof and all other acts, undertakings and activities connected therewith.

**"Transaction Documents"** means the Trust Agreement (including the Conditions), the Master Definitions and Common Terms Agreement, the Bank Account Agreement, the Servicing Agreement, the Offering Circular, the Fee Letters and the Underwriting Agreement.

**"Transaction Party"** means any Person who is a party to a Transaction Document and **"Transaction Parties"** means some or all of them.

**"Trust"** means the special purpose trust known as **"Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes Trust"** set up under the Trust Agreement.

**"Trust Agreement"** means the trust agreement between the Originator, the Issuer and the Trustee on or about the Signing Date.

**"Trust Announcement Date"** means the fifth (5<sup>th</sup>) Business Day prior to the book building date.

**"Trust Assets"** means all assets entrusted by the Originator to the Trustee under the Trust Agreement, and as more specifically described and referred to in clause 2 of the Trust Agreement.

**"Trust Beneficial Interest"** means all rights of the beneficiaries of the Trust under the Trust, including the Senior Trust Beneficial Interests and Subordinated Trust Beneficial Interests.

**"Trust Beneficial Interest Registration Date"** means the Business Day before each Payment Date and the Noteholders documented on the Registry at the end of that day shall be deemed as the Trust beneficiary, who shall be entitled to obtain current principal and interest of the Notes on that Payment Date.

**"Trust Company Qualified Standard"** means, with respect to a trust company:

- (a) it has the Financial Permit issued by the CBIRC;
- (b) it has obtained the qualification for Special Purpose Trust from the CBIRC;
- (c) it satisfies such other conditions stipulated by the CBIRC and the PBOC; and
- (d) it has been approved by the Controlling Noteholders' Meeting to act as Trustee and Issuer of the Trust and the Notes (except for the original Trustee).

**"Trust Determination Date"** means the fifth (5<sup>th</sup>) Business Day before each Payment Date.

**"Trust Effective Date"** means the same date as the Issue Date on which the Originator entrusts the Initial Entrusted Loan Receivables to the Trustee.

**"Trust Law"** means the Trust Law of the PRC which was published by the Standing Committee of the National People's Congress on 28 April 2001 and came into effect on 1 October 2001.

**"Trust Liquidation Event"** means any of the following events:

- (a) the Originator's creditors' rights and interests are impaired by the establishment of the Trust, as a result of which the Trust is cancelled by the competent people's court or arbitration body;
- (b) the Trustee sells all outstanding Entrusted Loan Receivables to the original Originator; or
- (c) the occurrence of any of the following events that occurs the earliest:
  - (i) the final repayment or otherwise discharge of the last Entrusted Loan Receivable, or disposal of all properties obtained from enforcement of the Loan Collateral;

- (ii) the payment of all amounts payable to all Noteholders pursuant to the Trust Agreement; or
- (iii) the Legal Maturity Date takes place.

**"Trust Termination Date"** means the date on which the Trustee completes the liquidation of the Trust (including, but not limited to the performance of corresponding payment obligations under the Trust Agreement), and the liquidation report issued by the Trustee is approved by the Controlling Noteholders' Meeting. If the Controlling Noteholders are the Subordinated Noteholders, it shall be the date of the liquidation report. For the avoidance of doubt, all outstanding amounts standing to the Issuer Accounts after the Trust Termination Date shall be paid to the Originator.

**"Trustee"** means China Foreign Economy and Trade Trust Co., Ltd., or any of its successors.

**"Trustee Fee"** means the fee payable to the Trustee under the Trustee Fee Letter.

**"Trustee Fee Letter"** means the fee letter of the Trustee for the Trustee Fee and other relevant expenses for the entrusted services under the Transaction Documents.

**"Trustee Replacement Event"** means any of the following events:

- (a) the Trustee fails to make a payment, transfer or deposit according to the Trust Agreement or other Transaction Documents, unless such action is due to the fraud, breach of contract, wilful misconduct or negligence of the other party or parties to the Transaction Documents or any third party unrelated to the Trustee;
- (b) the Trustee materially fails to comply with or perform the covenants or obligations set forth in the Trust Agreement or other Transaction Documents;
- (c) the Trustee materially violates any representations or warranties it has made in or pursuant to the Trust Agreement or Transaction Documents;
- (d) the Trustee no longer satisfies the Trust Company Qualified Standard;
- (e) any Insolvency Event occurs to the Trustee;
- (f) the Trustee is replaced by the Controlling Noteholders' Meeting for fraud, breach of contract, wilful misconduct or negligence; or
- (g) the Trustee resigns in accordance with clause 17.1 of the Trust Agreement.

**"Underwriter"** means one or more or all companies responsible for underwriting the Senior Notes in accordance with the Syndication Agreement.

**"Underwriting Agreement"** means the underwriting agreement entered into by and between the Issuer, the Lead Underwriter, the Joint Lead Underwriters and the Originator on or about the Signing Date, under which each of the Lead Underwriter and the Joint Lead Underwriters has agreed, subject to certain customary issue conditions to underwrite the Senior Notes.

**"Underwriting Remuneration"** means the amount deducted in advance by the Lead Underwriter from the issuance proceeds of the Senior Notes according to the Underwriting Agreement.



**"VAP Portion"** means the portion of a Loan Receivable solely attributable to the financing of the ancillary products, services or such other costs associated with the relevant Financed Vehicle.

**"Vehicle Loan Portion"** means the portion of a Loan Receivable excluding its VAP Portion.

**"Yield Supplement Overcollateralisation Amount"** means, with respect to any Payment Date and the related Collection Period (or any date during such Collection Period), an aggregate amount by which the Outstanding Loan Principal Amount as of the last day of such Collection Period of each Entrusted Loan Receivable, exceeds the sum of present value of each scheduled monthly payment of each such Entrusted Loan Receivable assuming the discount rate of such Entrusted Loan Receivable is the greater of the Required Rate or the related Contract Rate and all such monthly payments are made on the last day of each Collection Period and that each Collection Period has 30 days.

The Yield Supplement Overcollateralisation Amount for the Entrusted Loan Receivables (i) on the Closing Date will be calculated on the basis of the Outstanding Loan Principal Amount of the Entrusted Loan Receivables as of the initial Cut-Off Date; and (ii) on each Payment Date will be recalculated on the basis of the Outstanding Loan Principal Amount of the Entrusted Loan Receivables as of the relevant Additional Cut-Off Date to give effect to delays, defaults or prepayments for the previous Collection Period, and will be published in the corresponding Monthly Trustee Report. The Yield Supplement Overcollateralisation Amount for the initial Entrusted Loan Receivables as of the Closing Date will be as follows:

<b>Payment Date</b>	<b>Yield Supplement Overcollateralisation Amount (RMB)</b>
Closing Date	209,577,032.00
October 2022	137,395,994.93
November 2022	124,982,456.86
December 2022	113,256,496.49
January 2023	102,214,362.84
February 2023	91,848,297.90
March 2023	82,152,159.60
April 2023	73,115,893.28
May 2023	64,737,922.26
June 2023	57,004,222.65
July 2023	49,898,406.41
August 2023	43,404,771.44
September 2023	37,507,202.54
October 2023	32,192,958.18
November 2023	27,446,593.82
December 2023	23,245,219.17
January 2024	19,569,292.04
February 2024	16,379,364.17
March 2024	13,613,148.70
April 2024	11,166,374.95
May 2024	8,992,875.44
June 2024	7,082,528.62
July 2024	5,424,382.41
August 2024	4,008,636.97
September 2024	2,825,951.98
October 2024	1,867,176.74
November 2024	1,123,216.13

December 2024	581,952.30
January 2025	232,143.91
February 2025	53,161.14
March 2025	4,129.02
April 2025	0.00

## 2. Principles of Interpretation and Construction

### *Knowledge*

- a. References in any Transaction Document to the expressions "so far as the Originator is aware" or "to the best of the knowledge, information and belief of the Originator" or any similar expression in respect of any matter shall be deemed to refer to the actual knowledge of senior officers of the Originator.
- b. References in any Transaction Document to the expressions "so far as the Servicer is aware" or "to the best of the knowledge, information and belief of the Servicer" or any similar expression in respect of any matter shall be deemed to refer to the actual knowledge of senior officers of the Servicer usually entrusted with the lending business of the Originator.
- c. References in any Transaction Document to the expressions "so far as the Issuer is aware" or "to the best of the knowledge, information and belief of the Issuer" or any similar expression in respect of any matter shall be deemed to refer to the actual knowledge of senior officers of the Issuer.
- d. References in any Transaction Document to the expressions "so far as the Trustee is aware" or "to the best of the knowledge, information and belief of the Trustee" or any similar expression in respect of any matter shall be deemed to refer to the actual knowledge of senior officers of the Trustee.

### *Interpretation*

In any Transaction Document, the following shall apply:

- a. a document being in an "agreed form" means that the form of the document in question has been signed off by each of the proposed parties thereto;
- b. any reference to an "agreement" or "document" shall be construed as a reference to such agreement, deed or document as the same may from time to time be amended, varied, novated, supplemented, replaced or otherwise modified;
- c. unless otherwise specified, in the computation of periods of time from a specified date to a later specified date, the word "from" means "from and including" and the words "to" and "until" each mean "to but excluding";
- d. "periods" of days shall be counted in calendar days unless Business Days are expressly prescribed;
- e. any reference to any "Person" appearing in any of the Transaction Documents shall include its successors and permitted assigns;
- f. a reference to any person defined as a "*Transaction Party*" in any Transaction Document or in the Conditions shall be construed so as to include its and any subsequent successors and permitted transferees in accordance with their respective interests;

- g. unless specified otherwise, "promptly", "immediately", "forthwith" or any similar expression used in a Transaction Document shall mean without undue delay; and
- h. a "successor" of any party shall be construed so as to include an assignee or successor in title of such party and any person who under the laws of the jurisdiction of incorporation or domicile of such party has assumed the rights and obligations of such party under any Transaction Document or to which, under such laws, such rights and obligations have been transferred.

#### *Statutes and treaties*

Any reference to a statute or treaty shall be construed as a reference to such statute or treaty as the same may have been, or may from time to time be, amended or, in the case of a statute, re-enacted.

#### *Time*

Any reference in any Transaction Document to a time of day shall, unless a contrary indication appears, be a reference to Beijing time.

#### *Schedules*

Any Schedule to, or Appendix or Annex to, a Transaction Document forms part of such Transaction Document and shall have the same force and effect as if the provisions of such Schedule, Appendix or Annex were set out in the body of such Transaction Document. Any reference to a Transaction Document shall include any such Schedule, Appendix or Annex.

#### *Headings*

Section, Part, Schedule, Paragraph and Clause headings are for ease of reference only. They do not form part of any Transaction Document and shall not affect such Transaction Document's construction or interpretation.

#### *Sections*

Except as otherwise specified in a Transaction Document, any reference in a Transaction Document to:

- a. a "Section" shall be construed as a reference to a Section of such Transaction Document;
- b. a "Part" shall be construed as a reference to a Part of such Transaction Document;
- c. a "Schedule", an "Appendix" or an "Annex" shall be construed as a reference to a Schedule, Appendix or Annex of such Transaction Document;
- d. a "Clause" shall be construed as a reference to a Clause of a Part or Section (as applicable) of such Transaction Document; and
- e. "this Agreement" shall be construed as a reference to such Transaction Document together with any Schedules, Appendices or Annexes thereto.

#### *Number*

In any Transaction Document, save where the context otherwise requires, words importing the singular number include the plural and vice versa.

**APPENDIX 1 DYNAMIC HISTORICAL DATA**

Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	New Loans Amount (Amount) 新增贷款金额 (元)	Partial Prepayment (Amount) 部分早偿金额 (元)	Full Prepayment (Amount) 全部早偿金额 (元)	Scheduled Principal Collection (Amount) 正常还款金额 (元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额 (元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额 (元)	Delinquent 91-120 Days (Amount) 拖欠 91-120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金额 (元)	Total Principal Collection (Amount) 全部本金回收金额 (元)	Total Interest Collection (Amount) 全部利息回收金额 (元)	Total Fee Collection (Amount) 全部费用回收金额 (元)
2017/1/31	305,710	51,813,898,193	8,102,498,628	100,000	100,681,269	2,311,791,392	6,866,056,385	31,194,145	11,455,434	8,156,146	48,553,903	2,464,590,214	168,352,175	4,046,751
2017/2/28	327,881	57,446,434,447	2,765,689,449	280,000	133,754,483	2,614,965,190	1,034,677,298	26,496,097	13,748,219	7,692,154	45,283,510	3,065,720,153	220,946,644	4,735,696
2017/3/31	333,891	57,141,818,151	4,432,112,365	580,000	176,873,456	2,747,464,936	300,701,613	21,399,671	11,220,785	9,588,475	41,862,989	3,001,220,546	202,993,480	6,066,767
2017/4/30	344,878	58,568,930,494	3,493,798,098	330,000	150,347,881	2,730,313,512	1,137,966,429	19,016,740	10,971,089	9,491,288	41,566,026	2,915,538,186	199,211,747	5,513,554
2017/5/31	352,521	59,146,062,544	3,783,501,965	440,000	161,468,183	2,797,104,482	604,746,996	19,618,458	7,963,645	8,519,604	42,564,270	3,037,445,697	205,447,595	5,381,313
2017/6/30	361,020	59,890,895,488	3,931,343,090	560,000	185,502,402	2,843,803,195	477,037,899	14,074,052	9,445,679	4,878,453	40,861,776	3,076,651,141	206,255,311	6,582,972
2017/7/31	370,242	60,744,382,621	4,413,698,127	400,000	173,611,732	2,897,282,450	390,709,700	15,640,776	6,662,482	7,247,024	36,393,462	3,115,577,440	209,115,541	6,169,196
2017/8/31	381,539	62,041,066,427	5,135,104,538	130,000	192,246,857	2,965,353,661	321,970,900	11,773,827	7,121,730	5,433,987	36,835,399	3,196,019,802	212,012,797	6,530,746
2017/9/30	396,058	63,980,197,933	5,580,407,182	160,000	175,511,643	3,044,050,218	431,302,795	10,849,606	6,502,865	5,991,794	35,086,678	3,254,459,882	216,156,086	5,937,282
2017/10/31	410,630	66,307,207,345	4,615,858,129	420,000	167,216,783	3,101,626,298	349,372,544	10,842,886	5,170,950	5,453,335	35,522,307	3,303,472,938	222,769,091	6,273,312
2017/11/30	422,781	67,617,665,927	5,436,580,124	610,000	187,636,772	3,170,910,185	606,804,645	8,682,866	4,968,219	3,960,158	35,552,976	3,394,382,543	225,479,104	6,392,244
2017/12/31	436,299	69,662,246,832	4,933,628,307	230,000	192,663,855	3,217,994,917	959,170,432	10,798,355	4,984,615	3,185,760	34,218,906	3,461,079,663	232,619,346	6,332,334
2018/1/31	447,100	71,140,105,510	8,055,139,767	400,000	216,591,728	3,361,754,673	377,168,935	7,491,223	6,008,107	4,112,192	31,956,326	3,645,013,817	241,173,624	6,973,124
2018/2/28	467,726	75,552,547,804	4,789,802,235	100,000	123,406,949	3,417,188,680	1,203,197,536	9,782,729	6,324,196	4,382,300	27,813,091	3,573,790,054	255,003,805	4,310,055
2018/3/31	479,897	76,769,417,594	5,033,522,501	290,000	269,812,177	3,550,777,366	562,838,842	9,144,531	5,941,196	3,893,053	29,051,834	3,894,236,292	266,145,415	8,447,563
2018/4/30	492,286	77,910,845,112	4,454,622,247	310,000	227,897,263	3,611,853,359	909,825,006	11,242,609	4,450,700	4,821,416	27,907,750	3,882,132,202	269,814,007	7,091,689
2018/5/31	502,635	78,483,764,117	4,560,230,053	180,000	258,551,269	3,712,964,133	340,360,170	18,256,170	5,167,353	3,158,772	27,282,525	4,037,173,026	279,231,358	7,898,528
2018/6/30	513,078	79,009,520,858	4,126,228,611	310,000	219,738,329	3,747,084,134	986,353,423	16,269,334	5,888,462	4,087,081	25,839,918	4,001,417,650	281,537,466	6,634,018
2018/7/31	522,440	79,137,655,818	3,833,094,279	440,000	255,405,488	3,843,039,550	343,895,129	18,630,427	10,388,820	5,109,127	24,700,652	4,163,910,050	290,608,727	7,814,729
2018/8/31	530,253	78,808,207,036	3,784,931,803	440,000	255,599,814	3,888,928,118	320,344,213	12,311,290	12,728,876	6,771,666	27,375,667	4,176,350,744	291,021,481	7,806,726

Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额(元)	New Loans Amount (Amount) 新增贷款金额(元)	Partial Prepayment (Amount) 部分早偿金额(元)	Full Prepayment (Amount) 全部早偿金额(元)	Scheduled Principal Collection (Amount) 正常还款金额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91-120 天金额(元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金额(元)	Total Principal Collection (Amount) 全部本金回收金额(元)	Total Interest Collection (Amount) 全部利息回收金额(元)	Total Fee Collection (Amount) 全部费用回收金额(元)
2018/9/30	537,767	78,419,110,792	3,765,278,171	40,000	251,474,682	3,922,709,646	513,697,779	13,030,344	7,985,895	9,323,908	30,386,820	4,204,264,434	292,567,487	7,594,105
2018/10/31	544,407	77,980,604,175	3,442,733,308	240,000	245,597,859	3,954,888,083	331,653,865	16,470,217	9,880,040	6,470,555	33,757,815	4,238,410,201	295,649,330	7,754,355
2018/11/30	550,218	77,183,363,243	3,740,955,636	0	283,652,027	3,989,020,802	567,257,967	13,985,168	9,670,292	7,718,677	32,310,470	4,300,528,963	294,600,427	8,838,421
2018/12/31	554,678	76,620,204,190	4,103,132,639	230,000	277,794,674	4,013,829,358	798,477,735	20,569,317	7,409,793	8,494,573	36,249,411	4,329,702,842	296,524,700	8,577,975
2019/1/31	559,774	76,391,233,073	6,676,736,103	180,000	253,132,804	4,078,264,111	311,142,535	14,273,979	13,237,588	6,066,890	35,924,114	4,390,132,546	303,700,184	7,894,359
2019/2/28	573,613	78,676,635,267	2,686,908,417	150,000	175,000,259	4,126,765,000	1,047,809,111	17,769,373	8,516,251	11,378,084	31,871,966	4,328,702,585	314,093,326	5,526,468
2019/3/31	578,424	77,031,129,303	4,068,338,264	559,814	294,716,865	4,175,303,813	827,516,112	18,434,846	12,093,028	6,148,563	33,660,299	4,538,738,377	314,633,118	9,057,029
2019/4/30	584,966	76,557,850,113	3,599,784,428	190,000	297,040,136	4,239,894,801	503,007,220	17,266,076	11,370,102	8,443,947	27,781,951	4,601,678,110	317,560,036	9,527,792
2019/5/31	589,737	75,554,232,542	2,664,341,706	159,575	296,580,260	4,284,942,615	314,947,714	20,143,825	10,813,109	7,190,717	25,570,271	4,623,458,221	316,269,854	9,449,781
2019/6/30	586,984	73,591,414,689	2,816,465,896	297,800	260,865,333	4,207,166,152	1,371,814,999	18,895,709	12,486,086	8,500,280	24,195,304	4,500,374,404	306,196,561	8,050,985
2019/7/31	585,311	71,907,670,702	2,906,710,227	498,221	297,445,518	4,256,770,359	323,357,993	23,185,787	11,297,364	9,164,837	25,893,690	4,648,208,314	311,696,875	9,160,936
2019/8/31	584,663	70,166,007,106	2,841,156,784	199,201	292,169,238	4,241,718,271	517,434,065	24,278,935	14,394,740	7,109,580	25,963,536	4,566,811,779	302,151,871	8,571,928
2019/9/30	582,311	68,438,763,460	3,472,701,270	317,852	269,732,029	4,229,354,689	477,263,941	25,340,284	13,982,489	9,799,398	24,092,534	4,543,998,943	298,886,328	7,952,516
2019/10/31	581,017	67,362,359,252	3,606,336,104	208,938	272,448,108	4,225,451,777	314,365,666	27,057,573	14,827,471	11,782,352	23,338,043	4,539,692,809	297,901,011	8,086,900
2019/11/30	578,620	66,424,854,676	4,091,312,506	517,648	277,484,224	4,173,725,293	816,818,144	26,625,085	16,992,914	8,748,721	20,572,158	4,482,970,501	292,370,788	8,457,472
2019/12/31	574,378	66,024,590,922	4,419,538,412	99,647	309,858,334	4,164,386,900	322,566,193	20,174,983	14,134,335	11,551,399	17,676,921	4,541,746,757	296,020,204	9,004,799
2020/1/31	573,671	65,896,856,358	6,854,259,480	88,534	168,400,627	3,995,298,429	2,840,096,909	25,462,050	13,452,687	9,926,317	22,827,770	4,194,916,219	283,076,176	4,915,607
2020/2/29	568,928	68,557,530,493	732,365,871	0	81,157,408	4,006,363,402	1,458,851,641	57,253,990	19,296,461	11,039,915	25,159,111	4,281,049,186	313,423,477	3,003,432
2020/3/31	556,290	65,005,831,450	3,322,740,338	59,381	249,623,574	3,971,208,274	454,081,572	120,541,821	28,444,608	14,418,243	24,406,689	4,325,139,742	297,186,428	7,392,334
2020/4/30	546,431	63,998,325,942	4,751,039,071	258,110	289,060,946	3,890,157,428	475,346,324	50,432,855	36,660,658	16,401,370	26,720,087	4,231,312,833	289,060,465	8,348,104
2020/5/31	548,083	64,513,917,211	5,761,699,151	546,535	264,104,912	3,838,201,017	888,634,519	37,724,456	27,762,605	18,831,860	29,960,061	4,150,929,980	285,387,729	7,815,892
2020/6/30	556,129	66,121,363,595	6,732,612,280	598,234	282,613,354	3,860,538,931	394,660,138	32,485,958	19,016,380	13,962,807	30,074,196	4,225,034,629	290,580,951	8,536,297
2020/7/31	568,434	68,626,165,889	6,502,319,427	298,503	296,714,655	3,889,966,250	220,430,593	24,364,464	16,700,326	10,857,985	24,584,468	4,233,518,093	293,316,810	9,071,760

Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额(元)	New Loans Amount (Amount) 新增贷款金额(元)	Partial Prepayment (Amount) 部分早偿金额(元)	Full Prepayment (Amount) 全部早偿金额(元)	Scheduled Principal Collection (Amount) 正常还款金额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91-120 天金额(元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金额(元)	Total Principal Collection (Amount) 全部本金回收金额(元)	Total Interest Collection (Amount) 全部利息回收金额(元)	Total Fee Collection (Amount) 全部费用回收金额(元)
2020/8/31	577,177	70,889,542,352	6,247,135,376	179,618	272,637,407	3,887,047,310	303,782,648	22,214,045	13,935,811	7,978,164	21,252,901	4,187,368,777	295,479,625	7,979,632
2020/9/30	582,646	72,942,304,153	6,285,798,244	288,635	298,667,201	3,863,821,036	391,160,049	18,049,697	13,655,039	6,749,481	16,526,259	4,197,432,957	298,009,212	9,033,613
2020/10/31	586,859	75,025,732,981	4,697,843,999	597,913	252,569,767	3,830,716,320	433,210,058	22,726,114	10,260,785	8,240,949	13,838,981	4,120,325,871	300,336,878	7,351,383
2020/11/30	589,346	75,598,392,620	5,426,700,068	158,878	303,805,801	3,819,863,659	596,201,000	16,862,987	9,564,138	6,286,374	12,491,037	4,179,557,701	299,569,329	9,722,251
2020/12/31	593,521	76,857,357,720	5,005,445,334	198,800	335,149,472	3,847,716,919	280,293,340	18,271,665	8,588,036	6,309,701	11,354,335	4,245,929,177	304,287,254	11,032,246
2021/1/31	595,422	77,629,289,424	6,960,473,519	198,785	281,512,214	3,803,605,439	1,091,453,495	17,256,722	9,231,338	5,776,723	13,805,621	4,114,201,098	300,809,513	8,432,283
2021/2/28	601,318	80,480,049,454	3,350,611,316	129,604	197,376,747	3,675,860,092	3,051,848,031	19,534,119	10,406,432	6,807,303	13,940,981	3,943,072,635	304,706,393	6,001,442
2021/3/31	601,950	79,889,808,561	5,447,983,994	258,926	399,940,939	3,803,391,877	319,492,203	16,861,420	10,181,609	5,947,287	12,937,286	4,394,178,254	320,857,282	13,274,534
2021/4/30	608,404	80,957,511,083	5,712,354,316	587,081	366,344,942	3,814,546,792	438,812,273	15,109,785	8,898,525	5,178,569	13,683,003	4,215,661,466	311,060,830	11,472,825
2021/5/31	619,259	82,457,786,505	5,150,459,197	159,419	310,199,157	3,850,925,291	461,718,178	17,979,613	9,595,519	4,624,843	12,077,791	4,204,201,728	314,151,219	10,217,435
2021/6/30	629,613	83,411,894,549	4,614,857,725	687,262	343,446,327	3,867,453,776	709,150,017	18,024,078	10,647,327	4,783,788	10,946,462	4,254,916,032	313,756,329	11,301,915
2021/7/31	636,823	83,778,886,671	3,630,603,605	450,000	393,391,612	3,901,301,908	639,705,151	18,425,507	8,615,013	6,136,369	10,158,471	4,344,467,607	313,901,209	11,511,962
2021/8/31	638,987	83,066,508,496	3,592,344,204	450,000	403,968,398	3,903,028,858	372,783,152	15,967,441	8,537,885	5,555,229	10,897,508	4,355,256,240	309,914,486	10,789,314
2021/9/30	640,913	82,308,232,305	3,159,260,880	250,000	427,229,713	3,911,336,638	557,089,098	16,310,135	9,505,211	4,587,784	10,797,006	4,377,559,953	303,773,804	12,134,532
2021/10/31	638,787	81,093,185,090	3,011,196,296	220,000	409,196,770	4,310,045,492	1,169,766,631	22,144,837	10,802,084	5,908,328	10,288,231	4,766,885,468	296,444,588	11,624,856
2021/11/30	634,044	79,338,673,507	3,859,795,279	800,000	443,679,237	4,784,517,232	564,903,724	16,513,584	10,523,821	6,126,038	10,527,710	5,327,074,034	296,995,301	13,613,622
2021/12/31	629,479	77,874,565,652	4,241,758,755	540,000	391,979,287	4,930,865,168	334,276,816	18,176,220	11,306,195	6,936,506	10,643,851	5,379,889,801	293,913,821	11,229,342
2022/1/31	626,230	76,738,482,889	8,716,926,684	180,000	279,864,312	4,403,129,334	594,367,254	18,916,712	11,853,157	6,087,640	12,392,570	4,724,572,755	290,480,937	7,812,350
2022/2/28	637,531	80,730,601,337	4,472,430,546	130,000	263,128,831	4,323,867,049	1,390,376,869	19,740,680	12,234,387	8,261,901	13,058,209	4,629,524,703	305,940,958	7,274,548
2022/3/31	645,096	80,570,890,911	6,089,685,275	730,000	407,058,936	4,405,770,039	393,750,493	20,249,806	11,487,044	6,382,294	13,151,996	4,902,376,074	315,746,844	11,142,068

**APPENDIX 2 STATIC HISTORICAL DATA**

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201701	201701	0	0	0	980,260	0	0	0	0	0	0	1,248,018	24,729	29,408
201701	201702	29,256	8,101,250,609	0	5,949,531	219,889,905	19,595,377	0	0	0	0	226,106,328	24,453,831	170,981
201701	201703	29,227	7,874,455,037	0	5,393,669	220,787,097	1,924,350	106,800	0	0	0	227,103,583	23,905,909	153,165
201701	201704	29,198	7,647,364,490	0	5,399,687	221,191,734	3,034,442	200,874	106,800	0	0	226,889,689	23,143,412	159,705
201701	201705	29,176	7,420,411,124	0	8,500,179	221,734,416	3,558,243	0	0	106,800	0	230,565,629	22,479,948	212,454
201701	201706	29,133	7,189,612,916	100,000	8,030,564	222,180,222	3,540,993	133,152	0	0	106,800	230,732,102	21,802,454	222,444
201701	201707	29,087	6,958,894,538	0	11,191,969	222,372,473	3,700,451	865,154	133,152	0	106,800	233,963,773	21,095,426	315,440
201701	201708	29,027	6,724,986,875	0	13,485,394	222,772,986	2,319,592	139,987	464,296	133,152	0	236,650,954	20,388,390	459,246
201701	201709	28,949	6,488,077,903	0	9,417,338	222,913,714	4,529,045	756,984	0	464,296	0	232,974,881	19,699,151	256,611
201701	201710	28,888	6,254,956,477	60,000	13,098,283	222,784,908	5,352,981	494,796	466,328	0	464,296	236,312,512	18,931,005	387,247
201701	201711	28,812	6,018,599,259	0	15,617,204	223,007,026	11,324,031	1,011,495	178,942	466,328	464,296	239,198,977	18,243,181	447,424
201701	201712	28,732	5,779,498,486	40,000	19,008,211	222,980,296	7,678,330	736,019	559,863	178,942	466,328	243,620,458	17,608,337	610,753
201701	201801	28,616	5,535,529,148	20,000	17,237,728	300,746,757	6,927,673	611,702	568,606	315,882	169,132	318,567,601	16,805,010	509,341
201701	201802	27,978	5,216,399,870	0	8,914,491	220,572,144	12,932,127	1,039,798	305,832	568,606	315,882	230,108,704	15,789,495	258,612
201701	201803	27,921	4,986,146,566	0	21,202,526	220,896,333	8,276,839	402,907	570,392	422,364	645,979	243,110,368	15,123,611	606,443
201701	201804	27,771	4,742,954,958	70,000	16,338,333	220,327,771	15,135,705	658,974	587,364	546,866	807,585	237,372,875	14,348,567	430,253
201701	201805	27,668	4,505,590,815	0	14,753,582	220,458,906	6,377,334	2,682,381	541,418	454,099	595,021	236,186,045	13,637,185	414,214
201701	201806	27,550	4,268,754,193	0	15,486,144	220,211,312	9,176,985	2,270,375	272,896	541,418	887,514	236,512,743	12,910,105	429,987
201701	201807	27,430	4,032,053,510	0	18,638,161	219,965,503	5,983,294	2,160,061	994,258	126,317	492,809	239,575,876	12,180,268	623,817
201701	201808	27,262	3,791,669,849	0	14,463,391	218,724,615	5,620,045	381,746	806,400	780,094	398,109	234,401,796	11,453,916	486,432

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201701	201809	27,140	3,557,172,181	0	12,252,947	218,292,541	5,543,749	458,760	373,958	658,385	906,411	231,720,483	10,729,015	342,670
201701	201810	27,021	3,325,188,488	0	15,060,453	217,840,639	5,621,623	1,469,685	68,700	174,425	1,567,151	233,658,840	10,004,067	477,238
201701	201811	26,866	3,091,504,509	0	16,453,579	217,622,399	4,693,235	1,428,263	668,259	68,700	785,056	234,997,769	9,298,922	560,633
201701	201812	26,687	2,855,665,773	0	17,402,941	216,719,561	4,557,373	1,573,744	319,767	610,931	419,620	235,421,835	8,577,440	544,877
201701	201901	26,463	2,619,850,829	0	14,146,311	219,175,886	2,978,942	1,451,077	986,739	124,235	519,968	234,394,127	7,863,620	427,708
201701	201902	24,633	2,385,117,088	0	7,242,538	193,578,393	6,333,128	1,211,449	496,625	806,381	644,203	201,427,442	7,103,424	231,130
201701	201903	24,536	2,183,699,320	0	11,942,529	193,698,920	4,313,327	809,521	798,550	469,923	759,581	206,583,137	6,540,816	348,858
201701	201904	24,369	1,976,617,765	0	10,855,613	193,144,879	3,630,772	720,495	357,423	632,011	1,092,509	204,982,298	5,921,182	334,925
201701	201905	24,212	1,771,510,289	0	11,040,824	192,466,322	2,020,770	756,959	941,288	330,217	873,903	204,559,419	5,298,129	379,394
201701	201906	24,022	1,566,677,995	0	8,202,669	191,365,166	4,838,923	467,450	687,003	563,158	678,276	200,376,089	4,675,821	267,103
201701	201907	23,859	1,366,024,757	0	9,818,661	190,994,636	2,961,010	623,978	83,418	516,643	948,706	201,833,069	4,088,328	309,188
201701	201908	23,652	1,163,977,832	0	8,071,554	190,067,947	3,024,817	713,682	177,173	0	940,394	199,140,880	3,490,305	241,348
201701	201909	23,439	964,625,506	0	6,601,972	189,115,583	1,580,337	1,042,836	414,245	80,381	511,369	196,873,850	2,889,785	216,208
201701	201910	23,238	767,332,413	0	5,318,860	187,988,038	1,540,916	486,403	436,609	183,992	80,381	194,265,630	2,300,252	176,206
201701	201911	23,019	572,602,795	0	4,486,195	186,807,464	1,331,476	426,733	337,355	160,522	264,372	192,243,803	1,714,862	157,142
201701	201912	22,775	380,427,390	0	1,332,835	185,542,810	717,368	212,901	272,392	142,038	236,366	191,101,632	1,153,643	70,273
201701	202001	22,306	189,315,249	0	4,692	180,260,353	3,262,887	177,469	117,740	157,741	362,762	180,848,346	563,689	10,631
201701	202002	457	8,620,309	0	0	388,710	13,900	194,260	109,599	117,740	359,448	3,533,294	32,500	86,963
201701	202003	114	5,187,308	0	0	390,449	0	13,900	102,628	42,074	329,094	619,248	20,553	5,716
201701	202004	87	4,489,610	0	0	392,195	0	0	0	91,693	133,813	484,021	18,244	5,212
201701	202005	76	3,835,224	0	0	393,950	0	0	0	0	141,373	426,165	16,453	1,710
201701	202006	70	3,357,141	0	0	395,714	0	0	0	0	47,935	440,208	14,264	2,401
201701	202007	64	2,867,989	0	48,311	397,485	0	0	0	0	0	520,001	12,689	2,549
201701	202008	60	2,374,259	0	43,848	384,127	0	0	0	0	0	427,976	10,537	1,322



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201701	202009	59	1,946,283	0	25,924	380,686	0	0	0	0	0	437,037	8,667	975
201701	202010	58	1,535,050	0	0	377,748	0	0	0	0	0	381,748	6,738	0
201701	202011	58	1,157,302	0	35,389	372,319	0	0	0	0	0	666,392	5,097	1,173
201701	202012	57	749,593	0	0	373,973	0	0	0	0	0	745,888	3,417	141,680
201701	202101	55	361,589	0	0	361,589	0	0	0	0	0	518,720	1,572	60
201701	202102	0	0	0	0	0	0	0	0	0	0	85,069	0	1
201701	202103	0	0	0	0	0	0	0	0	0	0	311,933	0	49,216
201701	202104	0	0	0	0	0	0	0	0	0	0	395,199	0	8,778
201701	202105	0	0	0	0	0	0	0	0	0	0	4,000	0	0
201701	202106	0	0	0	0	0	0	0	0	0	0	0	0	0
201701	202107	0	0	0	0	0	0	0	0	0	0	35,833	0	0
201701	202108	0	0	0	0	0	0	0	0	0	0	34,071	0	0
201701	202109	0	0	0	0	0	0	0	0	0	0	142,100	0	11,364
201701	202110	0	0	0	0	0	0	0	0	0	0	3,755	0	1
201701	202111	0	0	0	0	0	0	0	0	0	0	0	0	0
201701	202112	0	0	0	0	0	0	0	0	0	0	1,000	0	0
201701	202201	0	0	0	0	0	0	0	0	0	0	88,543	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201702	201702	0	0	0	307,178	10,677	0	0	0	0	0	321,805	899	9,215
201702	201703	10,738	2,765,367,644	0	2,750,692	74,909,654	1,351,852	0	0	0	0	77,647,713	8,535,898	83,194
201702	201704	10,727	2,687,699,974	0	2,154,809	74,265,864	30,003,870	0	0	0	0	76,463,272	8,216,646	52,875
201702	201705	10,717	2,611,210,958	100,000	1,258,192	75,045,598	7,441,506	0	0	0	0	77,295,962	8,147,261	41,974
201702	201706	10,709	2,533,960,716	0	4,421,664	75,332,197	2,414,218	0	0	0	0	79,987,064	7,850,759	127,479
201702	201707	10,687	2,453,973,651	50,000	4,233,060	75,282,440	6,203,917	0	0	0	0	79,634,554	7,576,411	151,186
201702	201708	10,665	2,374,313,978	0	2,681,510	75,583,382	2,000,872	0	0	0	0	78,489,931	7,353,096	78,982
201702	201709	10,648	2,295,824,047	0	5,647,359	75,579,568	4,220,474	747,012	0	0	0	81,286,253	7,093,167	150,995
201702	201710	10,616	2,214,534,351	0	2,792,990	75,689,009	2,929,645	0	440,892	0	0	78,659,518	6,855,866	142,068
201702	201711	10,600	2,135,846,530	80,000	4,982,075	75,322,290	14,493,535	0	0	261,740	0	80,541,304	6,569,499	183,917
201702	201712	10,572	2,055,278,241	0	5,054,084	75,241,253	16,066,585	180,172	0	0	261,740	80,799,153	6,357,876	134,871
201702	201801	10,538	1,974,479,088	0	9,329,015	75,635,026	5,262,936	183,851	0	0	261,740	86,426,294	6,143,102	272,544
201702	201802	10,479	1,888,027,028	0	2,638,029	99,593,638	24,232,094	0	183,851	0	0	102,385,380	5,787,106	75,107
201702	201803	10,276	1,785,388,351	60,000	6,064,765	74,777,663	5,818,350	103,010	0	0	0	82,820,709	5,579,479	217,601
201702	201804	10,222	1,702,548,557	0	5,768,642	74,223,245	17,984,074	58,333	0	0	0	80,243,771	5,218,643	151,926
201702	201805	10,187	1,622,288,932	0	7,880,177	74,734,280	4,159,506	0	58,333	0	0	83,446,846	5,063,927	213,771
201702	201806	10,130	1,538,858,876	0	4,106,140	74,434,971	9,896,750	196,879	0	58,333	0	78,762,057	4,740,955	117,587
201702	201807	10,099	1,460,090,033	0	5,582,844	74,509,337	5,573,359	0	196,879	0	58,333	80,549,178	4,512,095	161,837
201702	201808	10,050	1,379,547,641	0	5,545,008	74,993,335	4,879,788	214,469	0	0	58,333	80,912,591	4,266,554	165,847
201702	201809	9,999	1,298,635,402	40,000	4,530,121	74,271,908	4,373,101	331,418	84,380	0	0	79,181,313	4,001,316	128,252
201702	201810	9,956	1,219,397,227	0	5,151,661	74,240,937	2,680,192	838,025	237,195	84,380	0	79,602,060	3,749,425	148,029
201702	201811	9,904	1,139,795,166	0	6,716,736	74,011,416	3,670,234	510,123	255,866	237,195	84,380	80,977,654	3,500,707	208,169
201702	201812	9,835	1,058,791,912	0	6,248,304	73,473,087	6,534,004	345,378	556,469	0	208,218	80,076,074	3,241,706	204,294
201702	201901	9,769	978,685,797	0	6,237,586	73,366,749	2,938,667	234,823	171,540	259,112	0	80,437,125	3,017,189	221,811

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201702	201902	9,689	898,212,573	0	3,122,222	74,344,210	9,349,494	179,720	234,823	171,540	104,488	77,710,283	2,726,814	93,477
201702	201903	9,129	820,533,752	0	3,993,797	66,256,868	5,723,029	29,571	79,868	86,699	171,540	71,079,033	2,512,235	119,227
201702	201904	9,070	749,446,374	0	5,635,648	66,388,059	1,893,208	249,493	29,571	79,868	171,540	72,549,613	2,300,653	182,435
201702	201905	9,006	676,888,409	0	4,000,765	65,955,430	2,933,213	154,734	128,289	29,571	158,822	70,126,397	2,057,291	119,688
201702	201906	8,944	606,661,047	0	2,551,803	65,277,066	7,856,692	268,419	33,402	128,289	188,394	68,157,412	1,831,116	62,247
201702	201907	8,902	538,545,280	0	2,740,443	65,691,564	2,316,702	441,249	0	33,402	78,955	69,336,289	1,657,630	89,955
201702	201908	8,848	469,124,999	0	3,207,405	65,455,017	2,081,212	377,015	96,752	0	112,357	68,981,701	1,427,853	93,786
201702	201909	8,771	400,147,414	0	3,787,572	64,974,538	1,898,992	398,276	124,581	96,752	112,357	69,103,797	1,214,874	109,853
201702	201910	8,679	331,053,580	0	2,514,867	64,780,153	1,015,970	37,123	180,116	124,581	78,955	67,754,237	1,012,230	77,681
201702	201911	8,596	263,265,910	0	2,101,631	64,087,831	1,752,151	143,854	160,019	43,843	78,955	66,443,979	798,205	63,799
201702	201912	8,521	196,817,117	0	1,604,380	63,861,987	772,977	181,100	137,666	0	78,955	65,950,486	599,612	50,840
201702	202001	8,438	130,871,432	0	521,071	61,405,059	5,006,170	75,594	133,162	85,667	78,955	62,512,340	384,754	20,100
201702	202002	8,364	68,359,092	0	0	62,486,214	1,084,017	310,832	75,594	111,533	140,080	64,762,044	214,077	5,816
201702	202003	189	3,585,241	0	66,964	159,124	100,258	113,847	148,979	93,539	222,295	1,290,449	13,332	7,551
201702	202004	55	2,306,622	0	42,567	146,756	0	44,505	38,940	78,052	260,341	401,773	9,251	3,602
201702	202005	41	1,909,834	0	0	147,461	0	0	44,505	38,940	259,567	160,746	7,348	11
201702	202006	38	1,683,548	0	47,551	148,170	0	0	0	44,505	177,555	325,714	6,795	5,046
201702	202007	31	1,366,875	0	36,435	140,685	0	0	0	0	125,975	180,119	5,610	1,150
201702	202008	24	1,093,671	0	74,302	136,253	0	0	0	0	78,955	231,399	5,290	2,208
201702	202009	21	862,271	0	0	129,039	0	0	0	0	78,955	129,039	3,657	31
201702	202010	21	733,233	0	0	129,641	0	0	0	0	78,955	180,859	3,055	44
201702	202011	21	603,592	0	0	130,246	0	0	0	0	78,955	150,298	2,450	1
201702	202012	21	473,347	0	10,287	127,441	0	0	0	0	78,955	137,728	1,818	518
201702	202101	20	335,618	0	0	128,036	0	0	0	0	78,955	128,036	1,197	18

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201702	202102	20	207,583	0	0	128,628	0	0	0	0	78,955	145,828	604	13
201702	202103	1	78,955	0	0	0	0	0	0	0	78,955	94,558	0	1,242
201702	202104	1	78,955	0	0	0	0	0	0	0	78,955	0	0	0
201702	202105	1	78,955	0	0	0	0	0	0	0	78,955	0	0	0
201702	202106	1	78,955	0	0	0	0	0	0	0	78,955	18,167	0	1
201702	202107	1	78,955	0	0	0	0	0	0	0	0	78,955	994	62,068
201702	202108	0	0	0	0	0	0	0	0	0	0	4,434	0	0
201702	202109	0	0	0	0	0	0	0	0	0	0	0	0	0
201702	202110	0	0	0	0	0	0	0	0	0	0	0	0	0
201702	202111	0	0	0	0	0	0	0	0	0	0	0	0	0
201702	202112	0	0	0	0	0	0	0	0	0	0	0	0	0
201702	202201	0	0	0	0	0	0	0	0	0	0	0	0	0
201702	202202	0	0	0	0	0	0	0	0	0	0	0	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201703	201703	0	0	0	3,162,566	0	0	0	0	0	0	3,333,365	13,436	35,678
201703	201704	17,323	4,428,779,000	0	3,789,010	117,315,636	118,295,610	0	0	0	0	121,246,707	13,219,046	101,410
201703	201705	17,304	4,307,532,293	150,000	1,873,820	118,162,538	98,758,009	124,900	0	0	0	123,505,521	13,246,084	46,106
201703	201706	17,294	4,183,969,886	0	10,124,389	120,139,112	36,350,424	0	124,900	0	0	133,181,985	13,018,377	235,662
201703	201707	17,254	4,050,827,148	50,000	3,699,992	120,704,613	18,487,823	135,970	0	124,900	0	125,628,082	12,487,246	92,720
201703	201708	17,230	3,925,216,705	0	7,159,281	120,870,023	17,716,376	0	135,970	0	0	128,699,228	12,050,317	213,223
201703	201709	17,196	3,796,392,577	0	9,128,295	120,598,472	28,761,182	164,093	0	135,970	0	130,495,999	11,604,900	291,212
201703	201710	17,151	3,665,869,831	0	9,004,317	120,848,393	21,355,962	636,179	0	0	135,970	130,886,458	11,280,841	259,265
201703	201711	17,100	3,534,983,373	100,000	9,332,762	120,004,232	46,531,795	366,928	636,179	0	135,970	130,234,910	10,770,171	324,499
201703	201712	17,054	3,404,696,544	0	7,921,861	119,267,448	64,668,382	441,285	259,735	306,120	0	128,949,761	10,390,886	264,519
201703	201801	17,014	3,275,580,547	0	7,871,521	120,841,779	22,207,663	191,651	160,389	259,735	306,120	131,204,110	10,218,387	214,886
201703	201802	16,958	3,144,378,384	0	7,473,776	118,935,805	71,274,031	352,064	346,700	0	565,855	127,361,213	9,499,415	205,130
201703	201803	16,916	3,017,025,952	40,000	14,194,559	157,374,135	33,662,436	365,722	0	346,700	565,855	174,402,808	9,441,916	419,677
201703	201804	16,467	2,842,560,147	0	7,806,666	117,172,833	47,883,319	697,950	58,850	0	652,820	127,634,834	8,663,932	233,908
201703	201805	16,409	2,714,660,247	0	7,940,026	118,117,052	21,277,319	771,595	439,374	58,850	652,820	128,252,375	8,415,315	220,332
201703	201806	16,350	2,586,412,259	0	9,556,562	116,473,472	55,124,206	314,161	153,090	437,977	306,120	127,268,547	7,805,754	340,961
201703	201807	16,283	2,459,027,651	120,000	8,878,644	117,999,945	19,093,535	1,004,866	127,135	153,090	473,657	129,694,132	7,667,615	284,280
201703	201808	16,218	2,329,331,540	0	10,096,784	117,906,520	18,037,344	594,555	459,067	127,135	549,887	129,214,352	7,141,813	280,876
201703	201809	16,141	2,200,105,880	0	11,301,635	117,161,845	27,308,084	992,573	273,218	318,225	487,105	129,842,965	6,701,678	395,227
201703	201810	16,037	2,070,122,654	0	7,876,708	116,969,784	12,812,083	769,832	1,077,022	138,504	751,481	126,472,031	6,359,117	232,589
201703	201811	15,964	1,943,593,114	0	10,346,876	116,009,604	26,825,648	558,872	378,098	676,130	751,481	127,357,152	5,887,722	344,130
201703	201812	15,862	1,816,217,906	0	7,388,866	115,357,614	30,073,502	415,382	115,362	198,814	1,220,318	124,643,286	5,523,490	230,983
201703	201901	15,779	1,691,440,417	0	7,573,541	116,299,224	12,003,691	823,983	327,698	115,362	902,092	126,247,241	5,215,834	218,489
201703	201902	15,687	1,564,876,496	0	6,066,613	114,346,075	32,898,821	285,303	607,223	255,227	619,846	121,626,026	4,701,857	208,912

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201703	201903	15,602	1,443,069,795	0	9,003,003	117,252,599	27,640,314	869,549	51,994	339,023	420,377	129,137,040	4,427,049	350,147
201703	201904	14,669	1,313,788,290	0	7,097,575	105,179,099	17,161,883	274,313	614,931	51,994	644,038	114,825,499	4,018,888	212,619
201703	201905	14,564	1,198,847,429	0	6,667,384	105,409,970	9,040,923	915,287	140,757	463,098	554,463	113,732,527	3,668,502	200,810
201703	201906	14,473	1,084,981,868	0	5,405,027	102,473,648	34,843,929	445,123	306,849	0	515,092	108,935,821	3,217,565	167,467
201703	201907	14,385	975,547,248	0	6,796,465	104,641,055	8,295,473	374,898	459,736	235,591	463,098	114,976,290	3,045,354	200,638
201703	201908	14,273	860,512,797	0	5,895,073	103,439,278	13,221,331	402,639	219,380	257,757	293,546	110,516,171	2,600,276	185,465
201703	201909	14,171	749,765,143	0	5,835,341	102,954,832	11,861,665	304,735	227,918	160,030	383,252	110,879,356	2,293,784	169,736
201703	201910	14,046	638,881,717	0	4,605,692	102,854,763	5,981,694	376,062	206,750	302,590	194,054	109,299,600	1,959,520	141,704
201703	201911	13,925	529,396,918	0	3,936,072	101,087,075	12,610,290	85,900	275,165	123,646	218,561	106,315,501	1,592,993	113,476
201703	201912	13,805	422,906,091	0	3,824,023	101,601,081	4,473,959	442,039	63,009	136,869	251,627	108,589,092	1,308,816	119,568
201703	202001	13,670	314,712,091	0	1,364,648	95,175,427	21,607,600	218,254	197,250	135,482	188,666	97,874,931	903,809	45,657
201703	202002	13,594	216,761,660	0	220,537	98,918,597	7,000,519	410,532	267,570	176,279	128,029	106,467,927	683,325	13,800
201703	202003	13,533	110,166,100	0	10,889	101,041,514	1,141,184	276,886	334,716	127,828	239,288	104,375,705	351,103	7,815
201703	202004	243	5,734,756	0	42,398	295,188	59,771	29,048	202,892	186,112	291,711	1,679,390	23,195	8,744
201703	202005	76	4,040,972	0	0	287,717	81,376	0	17,804	132,033	224,818	451,435	16,920	5,809
201703	202006	62	3,413,257	0	0	296,376	0	0	0	0	165,143	423,367	15,877	5,558
201703	202007	54	2,900,185	0	104,058	286,546	0	0	0	0	70,844	410,404	13,825	3,137
201703	202008	49	2,415,281	0	0	287,975	0	0	0	0	0	287,975	11,707	0
201703	202009	44	2,056,462	0	27,374	284,439	35,155	0	0	0	0	401,068	10,214	0
201703	202010	43	1,744,650	0	0	281,360	30,183	0	0	0	0	297,061	8,725	0
201703	202011	43	1,458,317	0	93,950	276,181	0	0	0	0	0	928,825	7,326	18,945
201703	202012	39	1,083,198	0	0	268,780	0	0	0	0	0	279,742	5,414	27
201703	202101	39	814,417	0	17,215	262,597	22,711	0	0	0	0	334,701	4,007	519
201703	202102	38	534,606	0	0	234,072	57,774	0	0	0	0	257,125	2,492	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201703	202103	37	289,057	0	0	256,149	4,083	0	0	0	0	530,440	1,483	93,042
201703	202104	1	4,083	0	0	0	0	0	0	0	0	233,197	24	19,809
201703	202105	0	0	0	0	0	0	0	0	0	0	16,320	0	0
201703	202106	0	0	0	0	0	0	0	0	0	0	0	0	0
201703	202107	0	0	0	0	0	0	0	0	0	0	0	0	0
201703	202108	0	0	0	0	0	0	0	0	0	0	278,351	0	71,345
201703	202109	0	0	0	0	0	0	0	0	0	0	14,509	0	50,347
201703	202110	0	0	0	0	0	0	0	0	0	0	0	0	0
201703	202111	0	0	0	0	0	0	0	0	0	0	85,231	0	0
201703	202112	0	0	0	0	0	0	0	0	0	0	0	0	0
201703	202201	0	0	0	0	0	0	0	0	0	0	8,997	0	0
201703	202202	0	0	0	0	0	0	0	0	0	0	0	0	0
201703	202203	0	0	0	0	0	0	0	0	0	0	20,000	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201704	201704	0	0	0	805,246	0	0	0	0	0	0	831,105	910	24,157
201704	201705	13,669	3,492,966,993	0	3,153,815	93,064,292	50,700,374	0	0	0	0	96,229,326	12,256,106	93,959
201704	201706	13,642	3,392,399,014	0	4,708,748	94,584,765	3,123,178	0	0	0	0	100,701,699	12,262,597	134,670
201704	201707	13,621	3,291,681,113	120,000	4,401,543	94,698,735	7,351,362	230,584	0	0	0	99,368,216	11,733,543	137,558
201704	201708	13,604	3,192,343,977	60,000	4,560,674	94,984,131	3,791,477	0	0	0	0	99,869,268	11,406,823	127,618
201704	201709	13,580	3,092,482,296	100,000	6,200,042	95,070,442	4,554,234	256,249	0	0	0	101,539,730	11,023,088	186,938
201704	201710	13,554	2,990,945,073	90,000	7,939,852	95,157,171	6,044,060	604,753	256,249	0	0	103,349,398	10,657,054	237,831
201704	201711	13,518	2,887,595,675	0	5,623,758	94,975,171	14,326,567	181,693	604,753	256,249	0	100,819,692	10,258,139	163,020
201704	201712	13,482	2,786,775,983	110,000	6,724,821	94,972,085	14,291,393	563,826	169,466	392,397	256,249	102,318,686	9,925,482	188,116
201704	201801	13,440	2,684,457,754	0	9,588,447	95,414,081	3,708,151	430,400	0	169,466	648,646	105,575,508	9,605,781	274,239
201704	201802	13,385	2,578,882,246	0	5,791,510	94,599,767	23,687,014	894,849	142,186	169,466	648,646	100,548,473	9,101,676	171,039
201704	201803	13,349	2,478,296,933	0	10,924,298	95,275,440	7,039,083	404,046	450,368	142,186	425,715	107,182,990	8,865,442	353,871
201704	201804	13,276	2,370,669,056	0	9,532,560	124,627,788	21,313,488	205,115	0	450,368	256,249	134,457,660	8,416,865	268,487
201704	201805	12,950	2,236,011,940	0	9,220,632	93,525,199	4,964,462	646,883	99,324	0	706,617	104,516,256	7,989,903	261,663
201704	201806	12,884	2,131,498,441	0	7,511,692	93,164,866	11,767,006	521,167	197,707	99,324	706,617	100,956,286	7,541,915	220,404
201704	201807	12,830	2,030,523,215	0	6,981,117	93,373,955	6,171,507	486,784	239,030	0	629,999	100,932,845	7,218,511	210,307
201704	201808	12,772	1,929,321,458	0	6,334,867	93,467,773	5,157,272	493,882	0	239,030	503,914	100,150,621	6,847,799	177,286
201704	201809	12,715	1,829,044,751	0	6,463,971	93,379,460	5,057,260	1,277,629	265,943	0	643,619	100,197,386	6,479,187	190,786
201704	201810	12,662	1,728,847,380	0	7,885,473	93,275,555	5,140,708	1,039,900	1,090,952	265,943	643,619	101,428,578	6,116,646	226,061
201704	201811	12,591	1,627,419,113	0	7,756,802	92,860,728	7,136,214	541,880	415,705	759,565	670,533	101,019,276	5,752,398	229,772
201704	201812	12,518	1,526,160,808	0	7,600,067	92,519,573	8,162,528	844,826	110,159	305,901	1,430,099	100,575,387	5,390,788	288,957
201704	201901	12,450	1,425,538,793	0	6,396,458	92,654,340	2,811,330	204,346	226,818	72,692	1,680,789	99,835,437	5,056,843	187,760
201704	201902	12,387	1,325,637,462	0	4,309,463	91,645,958	14,662,858	332,529	0	114,874	916,181	96,325,402	4,629,885	128,874
201704	201903	12,341	1,228,598,025	0	8,093,882	92,052,587	8,101,609	318,977	186,846	0	699,385	101,523,157	4,360,010	227,268



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201704	201904	12,239	1,126,924,667	0	6,297,807	93,840,496	4,829,338	943,506	208,587	82,841	519,464	100,901,733	3,972,943	191,932
201704	201905	11,461	1,026,037,531	0	6,386,653	82,913,386	3,550,636	556,071	283,000	208,587	602,305	89,976,964	3,615,085	193,991
201704	201906	11,382	936,251,437	0	5,331,577	81,809,821	13,080,314	111,598	544,871	283,000	456,149	87,526,852	3,253,948	161,020
201704	201907	11,309	848,468,275	0	6,267,130	82,292,337	2,667,549	592,990	121,280	250,928	493,467	89,825,536	3,024,976	187,809
201704	201908	11,227	758,545,847	0	5,040,224	81,865,891	4,082,099	621,133	75,610	200,153	544,321	87,337,270	2,670,242	153,163
201704	201909	11,140	671,222,043	0	4,654,669	81,508,324	3,148,751	1,009,634	228,802	259,024	405,489	86,737,346	2,364,232	141,417
201704	201910	11,046	584,358,554	0	3,227,869	81,369,528	2,257,242	519,306	371,698	324,337	361,958	85,217,029	2,067,863	97,599
201704	201911	10,968	499,103,060	0	3,285,368	80,796,897	3,542,439	355,115	317,744	274,136	506,491	84,529,023	1,756,193	95,079
201704	201912	10,881	414,475,051	0	3,591,780	80,542,466	1,943,449	615,497	0	206,668	632,885	84,834,613	1,463,493	109,587
201704	202001	10,776	329,501,396	0	1,367,540	77,515,483	12,790,861	154,383	368,079	0	629,402	79,630,421	1,123,302	42,867
201704	202002	10,723	249,954,945	0	594,744	79,229,701	3,957,375	753,782	33,437	358,079	441,522	82,972,688	904,115	30,927
201704	202003	10,693	166,916,019	0	841,531	79,801,002	840,492	699,359	233,697	0	463,578	82,980,463	598,917	37,218
201704	202004	10,542	83,813,165	0	149,653	79,494,524	248,429	173,125	363,544	118,965	391,598	80,290,399	298,001	13,768
201704	202005	95	3,456,809	0	0	175,228	0	6,993	98,491	303,482	248,718	652,752	13,088	9,810
201704	202006	53	2,643,605	0	0	171,957	46,316	0	16,402	123,886	309,584	714,418	10,781	22,011
201704	202007	47	2,263,835	0	107,439	172,386	0	0	0	0	390,275	346,255	9,184	5,122
201704	202008	42	1,920,272	0	0	166,665	0	0	0	0	257,138	217,929	7,727	3,034
201704	202009	36	1,620,470	0	0	160,564	0	0	0	0	148,341	192,888	6,470	926
201704	202010	29	1,351,830	0	0	161,352	0	0	0	0	148,341	201,352	5,631	0
201704	202011	29	1,190,478	0	25,473	162,554	0	0	0	0	148,341	634,287	5,133	166,132
201704	202012	28	1,002,451	0	0	163,363	0	0	0	0	148,341	221,811	4,279	52
201704	202101	28	839,088	0	14,392	164,176	0	0	0	0	148,341	240,949	3,491	500
201704	202102	27	660,520	0	16,757	160,220	0	0	0	0	0	186,532	3,114	503
201704	202103	25	335,201	0	0	152,670	0	0	0	0	0	152,670	1,653	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201704	202104	25	182,531	0	0	153,405	0	0	0	0	0	627,831	912	56,816
201704	202105	1	29,126	0	0	4,784	0	0	0	0	0	16,764	170	1
201704	202106	1	24,342	0	0	4,812	0	0	0	0	0	55,921	142	0
201704	202107	1	19,530	0	0	4,840	0	0	0	0	0	10,840	114	0
201704	202108	1	14,690	0	0	4,868	0	0	0	0	0	175,578	86	45,873
201704	202109	1	9,822	0	0	4,897	0	0	0	0	0	5,897	57	0
201704	202110	1	4,925	0	0	4,925	0	0	0	0	0	4,925	29	16
201704	202111	0	0	0	0	0	0	0	0	0	0	0	0	0
201704	202112	0	0	0	0	0	0	0	0	0	0	0	0	0
201704	202201	0	0	0	0	0	0	0	0	0	0	0	0	0
201704	202202	0	0	0	0	0	0	0	0	0	0	0	0	0
201704	202203	0	0	0	0	0	0	0	0	0	0	70,000	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201705	201705	0	0	0	1,025,280	0	0	0	0	0	0	1,116,453	11,974	27,818
201705	201706	14,738	3,782,385,512	200,000	3,929,166	101,872,540	22,371,866	0	0	0	0	106,096,427	13,655,395	115,110
201705	201707	14,704	3,670,050,665	0	3,422,721	102,326,919	16,436,566	0	0	0	0	106,397,555	13,391,596	77,509
201705	201708	14,685	3,563,641,797	0	2,431,183	102,733,921	13,254,893	177,233	0	0	0	105,683,128	13,001,725	57,131
201705	201709	14,671	3,457,969,983	0	4,187,358	102,853,339	15,025,763	0	177,233	0	0	107,512,470	12,597,079	110,067
201705	201710	14,648	3,350,457,513	0	5,760,877	103,113,991	12,908,762	206,053	0	177,233	0	109,349,690	12,214,588	167,667
201705	201711	14,621	3,241,107,822	110,000	6,299,437	102,981,694	23,089,077	135,912	206,053	0	177,233	109,838,904	11,778,791	174,316
201705	201712	14,584	3,131,268,918	0	4,696,546	102,793,188	32,009,715	0	135,912	206,053	177,233	108,291,760	11,384,160	123,566
201705	201801	14,556	3,022,977,159	0	7,130,707	103,445,724	16,750,416	656,908	0	135,912	206,053	111,713,949	11,070,975	195,914
201705	201802	14,516	2,911,075,555	0	5,567,512	102,997,338	31,358,166	924,097	485,857	0	341,965	109,208,020	10,546,441	168,898
201705	201803	14,484	2,801,877,957	0	13,794,026	103,411,385	18,985,682	825,525	606,413	291,250	0	118,445,564	10,258,298	408,323
201705	201804	14,410	2,683,226,340	0	11,553,508	103,115,020	22,856,137	413,033	350,285	606,413	291,250	115,896,891	9,761,676	307,961
201705	201805	14,338	2,567,309,657	0	10,815,329	129,324,749	17,908,885	582,329	0	350,285	623,866	140,877,704	9,414,234	310,337
201705	201806	13,972	2,426,148,988	0	7,523,253	100,311,379	30,371,003	783,234	412,140	0	682,901	109,772,240	8,767,489	288,335
201705	201807	13,911	2,316,273,160	0	11,224,870	100,797,800	15,975,279	356,994	780,660	412,140	535,421	113,285,824	8,469,356	367,942
201705	201808	13,841	2,202,795,572	0	9,037,470	100,696,536	14,914,838	342,078	463,606	360,485	573,972	110,530,982	8,010,132	297,926
201705	201809	13,774	2,091,706,069	0	7,845,429	100,532,879	15,871,957	1,042,321	0	149,904	934,457	109,237,031	7,594,035	236,610
201705	201810	13,720	1,982,481,860	0	7,905,751	100,464,213	12,395,641	932,344	806,530	0	403,595	109,136,394	7,189,402	239,604
201705	201811	13,654	1,872,664,700	0	7,422,157	100,251,379	15,955,212	634,615	458,308	702,168	149,904	108,427,565	6,775,435	219,255
201705	201812	13,587	1,763,986,438	0	9,635,389	99,896,545	15,007,849	999,448	235,343	371,405	484,720	110,553,297	6,393,082	354,772
201705	201901	13,509	1,653,265,520	0	5,539,367	100,103,959	11,164,830	555,015	142,217	361,462	716,740	106,804,673	6,021,094	164,488
201705	201902	13,457	1,546,461,851	0	4,225,287	99,583,690	16,798,556	840,381	397,023	56,660	606,748	104,533,953	5,570,910	130,807
201705	201903	13,405	1,441,632,827	0	7,132,434	99,442,069	18,232,910	1,176,390	614,197	311,510	292,003	107,802,138	5,208,711	203,568
201705	201904	13,329	1,333,559,284	0	11,170,995	99,409,635	11,599,381	1,101,609	484,390	290,941	368,170	112,351,347	4,851,996	342,336

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201705	201905	13,200	1,221,122,594	0	6,564,098	101,151,536	7,775,315	591,738	814,542	325,841	602,451	108,709,432	4,419,520	206,223
201705	201906	12,371	1,112,366,353	0	7,566,848	88,590,449	17,949,747	743,412	1,008,030	0	616,782	96,948,733	3,979,443	216,870
201705	201907	12,278	1,015,106,037	0	6,139,938	89,129,519	7,199,645	299,129	719,051	479,500	325,841	97,039,200	3,710,030	194,788
201705	201908	12,193	918,015,229	0	3,986,096	88,723,219	9,332,287	169,386	643,354	310,322	161,783	93,503,295	3,309,014	140,592
201705	201909	12,128	824,195,265	0	5,523,088	88,802,695	6,332,480	89,516	179,171	444,703	472,105	95,530,574	2,998,849	172,445
201705	201910	12,036	728,803,345	0	4,401,114	88,537,268	5,024,647	672,261	0	105,004	720,687	93,755,995	2,636,231	131,925
201705	201911	11,936	634,974,813	0	4,232,705	87,506,111	8,942,267	702,229	200,399	0	398,574	92,489,279	2,278,211	119,524
201705	201912	11,838	542,210,991	0	4,670,131	87,646,071	4,525,754	263,956	276,726	131,152	105,004	93,767,639	1,980,876	138,926
201705	202001	11,720	448,159,373	0	2,618,742	79,526,304	42,237,532	272,105	105,433	276,726	236,156	82,968,575	1,480,001	73,156
201705	202002	11,653	365,210,798	0	863,997	85,774,924	8,181,521	750,762	97,303	50,923	318,849	94,977,881	1,414,517	33,564
201705	202003	11,626	270,111,629	0	1,439,827	86,630,965	2,842,668	843,498	584,890	91,197	73,068	90,189,642	991,587	54,675
201705	202004	11,555	179,886,637	0	625,004	86,569,967	1,509,455	387,577	505,812	276,678	61,050	89,512,749	656,696	27,566
201705	202005	11,366	90,318,172	0	66,963	85,244,663	1,434,290	57,186	239,436	202,589	337,728	86,371,839	329,215	15,474
201705	202006	229	3,956,332	0	0	167,613	0	12,633	54,862	98,525	384,164	1,907,268	17,422	9,170
201705	202007	46	2,065,597	0	19,692	157,109	12,522	0	28,480	17,963	151,205	446,146	8,842	3,851
201705	202008	34	1,532,983	0	0	147,597	6,277	0	0	0	80,790	200,164	7,126	6,109
201705	202009	28	1,257,804	0	0	136,536	0	0	0	0	6,371	148,502	6,274	120
201705	202010	24	1,034,883	0	0	136,068	0	0	0	0	0	245,695	5,454	206
201705	202011	22	892,444	0	21,979	132,653	0	0	0	0	0	681,619	4,784	127,386
201705	202012	19	737,786	0	19,729	118,053	0	0	0	0	0	215,830	3,999	598
201705	202101	18	600,004	0	30,005	118,697	0	0	0	0	0	241,269	3,371	903
201705	202102	17	451,302	0	0	111,928	0	0	0	0	0	117,802	2,407	30
201705	202103	17	339,374	0	0	112,525	0	0	0	0	0	333,545	1,811	58,110
201705	202104	17	226,849	0	0	113,125	0	0	0	0	0	115,625	1,211	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201705	202105	17	113,724	0	0	113,724	0	0	0	0	0	509,593	612	70,484
201705	202106	0	0	0	0	0	0	0	0	0	0	145,900	0	20,038
201705	202107	0	0	0	0	0	0	0	0	0	0	5,000	0	0
201705	202108	0	0	0	0	0	0	0	0	0	0	71,763	0	2,285
201705	202109	0	0	0	0	0	0	0	0	0	0	0	0	0
201705	202110	0	0	0	0	0	0	0	0	0	0	3,349	0	0
201705	202111	0	0	0	0	0	0	0	0	0	0	172,420	0	0
201705	202112	0	0	0	0	0	0	0	0	0	0	817	0	0
201705	202201	0	0	0	0	0	0	0	0	0	0	1,596	0	0
201705	202202	0	0	0	0	0	0	0	0	0	0	0	0	0
201705	202203	0	0	0	0	0	0	0	0	0	0	0	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201706	201706	0	0	0	3,041,428	0	0	0	0	0	0	3,076,699	6,141	72,996
201706	201707	15,314	3,928,266,391	0	4,371,879	105,769,392	22,359,837	0	0	0	0	110,185,347	14,347,854	130,357
201706	201708	15,291	3,817,397,383	0	5,768,678	106,375,817	8,702,199	295,120	0	0	0	112,786,444	14,073,823	142,783
201706	201709	15,262	3,704,632,560	0	3,167,883	106,316,633	18,895,219	0	295,120	0	0	109,818,184	13,584,927	96,729
201706	201710	15,246	3,594,814,376	0	5,149,201	106,802,358	10,253,112	330,695	0	295,120	0	112,518,189	13,237,595	146,759
201706	201711	15,213	3,482,296,188	0	6,638,068	106,426,950	28,258,792	283,695	330,695	0	295,120	113,394,377	12,736,932	176,665
201706	201712	15,179	3,368,901,910	0	7,419,763	106,044,505	45,422,803	274,676	283,695	330,695	295,120	114,324,617	12,329,979	212,891
201706	201801	15,140	3,254,571,300	200,000	9,652,225	107,046,357	14,896,971	235,631	199,387	283,695	330,695	118,408,145	12,083,062	294,302
201706	201802	15,088	3,135,860,700	0	4,185,442	105,572,811	60,391,436	172,239	266,378	0	614,389	110,313,040	11,366,441	119,079
201706	201803	15,064	3,025,549,557	0	10,861,312	106,990,884	22,404,743	292,936	172,239	266,378	614,389	119,991,844	11,248,891	314,194
201706	201804	14,999	2,905,569,144	0	10,754,328	106,167,339	42,184,551	578,630	140,369	0	803,126	117,792,160	10,616,913	316,165
201706	201805	14,932	2,787,662,543	0	11,618,309	107,260,209	12,605,018	610,207	444,584	140,369	609,577	120,553,502	10,368,475	357,917
201706	201806	14,866	2,667,079,485	0	8,152,156	129,601,597	43,322,164	647,255	341,856	444,584	471,063	138,330,461	9,694,720	251,810
201706	201807	14,544	2,528,655,763	70,000	8,019,404	105,199,913	10,405,466	1,920,676	248,394	226,330	915,648	116,034,955	9,395,209	231,942
201706	201808	14,483	2,412,699,717	0	12,024,992	105,017,419	13,307,487	645,825	1,683,595	0	1,001,609	117,643,452	8,841,143	358,789
201706	201809	14,404	2,294,917,688	0	9,425,893	104,413,967	21,434,468	880,521	687,965	1,254,640	557,025	114,596,361	8,388,513	311,027
201706	201810	14,335	2,179,856,279	0	7,960,746	104,710,122	12,688,886	769,546	732,160	480,875	1,811,665	113,743,287	8,012,922	239,502
201706	201811	14,273	2,066,093,428	0	11,503,731	104,235,292	20,908,261	419,148	530,832	732,160	1,627,393	116,571,672	7,559,906	417,268
201706	201812	14,192	1,949,197,956	0	12,257,854	103,353,731	29,772,239	475,394	373,167	530,832	2,114,249	116,775,444	7,098,491	413,074
201706	201901	14,085	1,832,384,876	0	7,876,194	103,843,884	10,060,140	325,447	337,772	373,167	2,645,082	113,773,666	6,793,760	231,480
201706	201902	14,023	1,718,611,209	0	3,830,149	102,021,913	36,671,014	806,301	0	337,772	2,176,034	106,630,209	6,179,845	122,601
201706	201903	13,986	1,611,688,629	0	8,965,147	102,619,766	25,185,246	1,213,993	272,102	0	1,857,457	113,889,230	5,932,104	260,626
201706	201904	13,890	1,497,137,500	0	8,220,500	102,786,587	18,246,547	1,155,696	678,261	184,861	1,484,290	112,771,242	5,503,068	229,691
201706	201905	13,794	1,383,992,601	0	8,756,407	103,096,723	8,978,962	604,924	1,009,425	406,821	1,424,505	113,363,936	5,092,011	258,101

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201706	201906	13,671	1,270,390,058	0	7,018,770	101,799,646	31,979,707	621,327	194,619	778,175	1,820,186	109,573,833	4,555,900	221,146
201706	201907	12,867	1,160,816,225	0	6,738,550	93,183,783	6,250,147	340,981	395,300	131,029	2,223,910	102,862,092	4,332,003	204,382
201706	201908	12,752	1,057,762,747	49,940	5,985,383	92,214,985	13,842,934	601,744	130,581	266,524	1,911,847	98,921,438	3,843,900	202,785
201706	201909	12,678	958,641,730	0	7,154,051	92,071,128	11,072,433	835,473	144,023	58,661	1,544,072	100,731,734	3,519,845	212,960
201706	201910	12,565	857,275,696	0	5,572,591	92,092,697	4,708,041	852,031	406,951	144,023	1,471,703	99,033,520	3,146,195	158,301
201706	201911	12,461	758,299,660	0	5,242,065	90,644,962	14,368,656	311,731	624,328	24,597	1,205,179	96,641,088	2,740,468	154,913
201706	201912	12,352	661,392,044	0	4,852,412	91,375,048	5,013,857	458,948	31,754	624,328	840,421	98,114,454	2,448,825	143,043
201706	202001	12,245	562,888,063	0	2,922,472	87,668,068	23,733,966	493,814	497,496	31,754	1,150,407	91,435,952	1,977,117	94,021
201706	202002	12,166	471,528,662	0	904,669	88,489,469	15,971,768	857,441	190,352	525,697	1,125,810	93,432,611	1,744,183	35,577
201706	202003	12,141	378,157,409	0	2,322,756	90,346,787	3,624,347	1,545,836	496,983	83,053	1,426,942	95,870,398	1,415,581	74,677
201706	202004	12,041	282,188,185	0	2,372,572	89,503,864	4,078,032	273,133	600,641	302,381	1,257,717	93,514,447	1,032,420	86,098
201706	202005	11,925	188,656,539	0	726,986	88,474,718	3,887,579	467,924	137,444	315,196	1,137,203	91,519,290	683,981	34,326
201706	202006	11,748	96,685,589	0	17,461	89,240,463	864,299	247,818	44,956	78,632	1,283,640	91,853,508	362,439	11,550
201706	202007	176	5,198,946	0	0	231,588	150,481	12,137	188,225	30,632	1,092,221	1,449,342	19,679	39,878
201706	202008	58	3,807,945	0	49,127	217,570	105,065	36,719	4,726	21,810	891,007	476,386	14,882	12,423
201706	202009	44	3,120,320	0	0	212,657	83,564	13,482	36,719	0	837,634	243,313	12,832	2,493
201706	202010	39	2,819,736	0	29,866	211,620	0	6,577	0	36,719	815,824	443,524	12,220	5,749
201706	202011	37	2,541,456	0	91,132	198,117	0	0	0	0	852,543	994,280	9,693	12,396
201706	202012	34	2,245,629	0	23,898	199,281	0	0	0	0	852,543	536,516	8,228	40,396
201706	202101	32	2,022,450	0	0	183,790	50,885	0	0	0	815,824	215,752	6,564	0
201706	202102	31	1,801,941	0	21,419	176,726	62,139	0	0	0	815,824	638,457	5,764	174,978
201706	202103	30	1,595,473	0	34,176	181,681	0	0	0	0	815,824	239,718	4,922	1,403
201706	202104	29	1,367,345	0	0	168,273	43,755	0	0	0	815,824	169,273	2,966	0
201706	202105	29	1,199,072	0	0	174,040	19,674	0	0	0	815,824	189,524	2,343	0

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201706	202106	29	1,010,547	0	0	184,923	0	0	0	0	815,824	643,724	1,251	38,871
201706	202107	1	815,824	0	0	0	0	0	0	0	815,824	125,102	0	39,787
201706	202108	1	815,824	0	0	0	0	0	0	0	815,824	608,000	0	59,466
201706	202109	1	815,824	0	0	0	0	0	0	0	815,824	24,631	0	0
201706	202110	1	815,824	0	0	0	0	0	0	0	815,824	265,737	0	31,173
201706	202111	1	815,824	0	0	0	0	0	0	0	815,824	236,007	0	87,870
201706	202112	1	815,824	0	0	0	0	0	0	0	815,824	60,199	0	0
201706	202201	1	815,824	0	0	0	0	0	0	0	815,824	118,281	0	8,544
201706	202202	1	815,824	0	0	0	0	0	0	0	815,824	0	0	0
201706	202203	1	815,824	0	0	0	0	0	0	0	815,824	1,000	0	0



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿 金额 (元)	Full Prepayment (Amount) 全部早偿 金额 (元)	Scheduled Principal Collection (Amount) 正常还款金 额 (元)	Delinquent 1- 30 Days (Amount) 拖欠 1-30 天 金额 (元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61- 90 天金额 (元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金 额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金 额 (元)	Total Principal Collection (Amount) 全部本金回 收金额 (元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
201707	201707	0	0	0	589,580	0	0	0	0	0	0	607,501	2,131	17,687
201707	201708	18,008	4,413,090,627	0	4,524,548	119,145,528	22,130,480	0	0	0	0	123,747,766	14,591,465	124,558
201707	201709	17,980	4,286,568,101	0	5,768,973	119,295,081	21,426,978	0	0	0	0	125,706,975	14,247,615	100,707
201707	201710	17,956	4,160,833,136	120,000	4,723,193	119,509,158	22,657,752	376,072	0	0	0	125,016,985	13,833,009	148,221
201707	201711	17,931	4,035,844,140	0	5,868,541	119,389,616	33,780,325	0	376,072	0	0	125,974,236	13,403,593	177,746
201707	201712	17,904	3,909,855,929	0	7,613,995	118,734,744	59,788,248	354,533	0	0	0	127,413,385	12,921,970	247,403
201707	201801	17,864	3,782,415,590	120,000	8,789,743	119,729,235	29,494,056	140,930	354,533	0	0	130,520,039	12,702,361	263,364
201707	201802	17,821	3,651,895,551	0	3,401,066	118,805,342	60,683,729	0	140,930	354,533	0	123,177,650	12,038,561	82,659
201707	201803	17,799	3,528,717,901	0	8,147,921	119,930,210	32,998,445	0	0	140,930	354,533	130,192,448	11,834,236	235,952
201707	201804	17,753	3,398,525,453	0	10,905,885	119,129,981	49,248,727	1,052,101	0	0	495,463	131,147,319	11,253,804	297,758
201707	201805	17,695	3,267,375,693	0	11,947,321	119,998,734	26,668,264	263,322	309,823	0	140,930	133,885,662	10,965,524	351,999
201707	201806	17,618	3,133,141,310	0	11,141,753	118,699,683	53,905,206	519,114	263,322	309,823	0	131,693,026	10,322,097	303,255
201707	201807	17,541	3,001,308,142	0	15,389,281	143,252,963	27,430,660	885,491	399,811	263,322	309,823	160,779,622	10,091,606	447,425
201707	201808	17,175	2,840,518,291	0	11,701,937	117,167,167	23,111,880	863,549	373,319	399,811	573,145	130,451,218	9,446,413	334,112
201707	201809	17,088	2,710,068,370	0	10,163,556	116,900,413	26,605,671	302,411	304,762	258,703	663,133	128,212,705	8,997,144	335,500
201707	201810	17,017	2,581,498,190	0	9,192,429	117,028,170	22,480,100	0	294,666	158,005	658,514	127,472,517	8,585,874	274,493
201707	201811	16,947	2,453,762,352	0	10,933,453	116,510,241	28,450,148	730,396	0	140,735	416,708	128,543,201	8,130,226	331,125
201707	201812	16,864	2,324,812,341	0	8,408,560	116,232,759	30,908,435	535,233	226,026	0	557,443	126,075,721	7,700,477	242,770
201707	201901	16,792	2,198,726,985	70,000	8,049,362	116,702,323	19,421,071	570,772	401,421	226,026	140,735	126,604,291	7,345,973	248,767
201707	201902	16,710	2,071,724,092	0	6,383,651	115,195,994	37,999,069	855,388	270,382	269,127	226,026	122,770,925	6,809,714	192,392
201707	201903	16,660	1,948,851,849	0	11,020,332	115,406,814	30,750,056	611,918	574,961	71,290	373,609	128,780,037	6,484,997	345,739
201707	201904	16,555	1,820,071,811	0	11,928,785	115,316,287	22,754,592	955,392	189,606	179,335	210,651	129,352,549	6,058,387	352,387
201707	201905	16,435	1,690,533,237	0	9,798,475	115,307,447	16,036,376	584,671	513,886	189,606	389,986	126,805,688	5,615,648	310,265
201707	201906	16,327	1,563,729,549	0	8,199,723	112,674,390	44,027,455	675,735	256,162	513,886	291,983	122,221,871	5,068,854	241,521

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额(元)	Partial Prepayment (Amount) 部分早偿 金额(元)	Full Prepayment (Amount) 全部早偿 金额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1- 30 Days (Amount) 拖欠 1-30 天 金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61- 90 天金额 (元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金 额(元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金 额(元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
201707	201907	16,217	1,441,297,015	0	8,874,196	116,175,702	13,914,483	680,898	542,927	160,899	746,622	128,521,733	4,853,352	268,091
201707	201908	15,365	1,312,717,629	0	9,320,621	104,847,897	17,612,661	775,416	549,209	291,502	674,785	115,549,875	4,318,204	274,269
201707	201909	15,230	1,197,120,755	0	8,221,045	104,380,868	16,715,610	749,680	455,000	347,274	793,389	114,270,615	3,947,456	257,457
201707	201910	15,120	1,082,750,541	0	6,865,419	104,375,944	11,163,662	1,183,628	413,638	188,402	573,437	113,022,795	3,599,900	202,437
201707	201911	15,016	969,643,196	0	7,256,476	102,828,403	19,558,570	817,942	671,861	188,505	55,717	111,389,363	3,173,880	216,013
201707	201912	14,899	857,680,011	0	7,276,386	103,091,323	11,314,867	768,434	268,717	549,121	188,505	112,630,187	2,851,079	218,966
201707	202001	14,766	744,994,107	0	3,438,270	91,657,255	87,701,218	682,631	442,887	148,805	473,888	96,689,440	2,204,430	100,360
201707	202002	14,688	648,304,594	0	1,094,535	100,205,146	22,840,016	1,168,715	552,275	283,438	486,583	113,582,192	2,309,202	42,519
201707	202003	14,657	534,568,801	0	3,211,424	101,990,867	8,729,489	1,319,905	565,264	567,911	545,509	109,084,985	1,804,133	103,908
201707	202004	14,550	425,420,182	0	3,747,998	101,645,424	5,632,702	1,131,240	520,057	270,653	562,432	107,413,096	1,412,373	117,647
201707	202005	14,399	317,567,922	0	2,696,665	99,496,713	8,477,535	361,231	774,576	420,862	577,065	104,259,138	1,034,148	109,669
201707	202006	14,255	213,609,681	0	1,104,689	100,254,597	3,014,112	481,372	350,917	356,706	593,514	105,303,816	719,379	54,524
201707	202007	14,034	108,064,221	0	26,355	100,271,187	1,031,770	310,531	214,672	201,865	375,558	102,558,430	368,451	201,597
201707	202008	218	5,700,974	0	17,692	298,070	329,714	30,199	79,835	153,046	268,757	1,794,227	25,708	27,932
201707	202009	75	3,953,885	0	24,642	292,991	325,970	0	14,362	25,792	231,896	523,050	17,918	5,859
201707	202010	63	3,337,801	0	0	288,636	226,319	130,309	0	8,039	98,737	555,967	15,395	8,970
201707	202011	52	2,854,821	0	33,613	257,999	208,348	118,804	0	0	8,039	542,658	14,932	1,165
201707	202012	46	2,417,915	0	0	282,432	95,446	0	0	0	2,689	426,856	14,438	38
201707	202101	45	2,084,106	0	48,080	280,447	107,409	0	0	0	0	525,207	10,520	2,300
201707	202102	41	1,741,329	0	0	248,394	195,874	23,525	0	0	0	461,824	8,459	52,957
201707	202103	41	1,481,159	0	29,719	264,317	60,264	20,198	0	0	0	496,680	8,139	7,068
201707	202104	40	1,151,572	0	37,403	261,553	48,351	16,769	0	0	0	393,152	6,023	1,310
201707	202105	38	837,274	0	0	248,411	36,259	48,351	0	0	0	537,014	4,012	238
201707	202106	38	582,259	0	0	253,003	15,616	0	48,351	0	0	585,396	2,768	32,316

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿 金额 (元)	Full Prepayment (Amount) 全部早偿 金额 (元)	Scheduled Principal Collection (Amount) 正常还款金 额 (元)	Delinquent 1- 30 Days (Amount) 拖欠 1-30 天 金额 (元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61- 90 天金额 (元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金 额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金 额 (元)	Total Principal Collection (Amount) 全部本金回 收金额 (元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
201707	202107	38	318,246	0	0	250,328	11,796	0	33,832	0	0	274,618	1,820	34
201707	202108	2	45,629	0	0	0	0	0	0	0	0	54,429	294	1,231
201707	202109	0	0	0	0	0	0	0	0	0	0	0	0	0
201707	202110	0	0	0	0	0	0	0	0	0	0	0	0	0
201707	202111	0	0	0	0	0	0	0	0	0	0	338,125	0	120,413
201707	202112	0	0	0	0	0	0	0	0	0	0	30,885	0	0
201707	202201	0	0	0	0	0	0	0	0	0	0	2,235	0	2,235
201707	202202	0	0	0	0	0	0	0	0	0	0	0	0	0
201707	202203	0	0	0	0	0	0	0	0	0	0	10,000	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201708	201708	0	0	0	2,265,586	5,639	0	0	0	0	0	2,360,241	8,588	59,935
201708	201709	21,521	5,132,744,296	0	3,348,207	138,142,459	41,339,638	0	0	0	0	141,598,250	16,423,118	61,483
201708	201710	21,498	4,989,096,896	150,000	4,423,792	139,041,532	18,368,982	0	0	0	0	144,871,546	16,197,505	135,406
201708	201711	21,477	4,844,238,987	0	6,229,113	138,556,914	43,561,517	0	0	0	0	145,387,465	15,573,982	186,125
201708	201712	21,447	4,698,865,788	0	8,045,871	137,543,932	85,815,403	622,560	0	0	0	146,941,041	15,028,593	227,977
201708	201801	21,408	4,551,924,747	0	9,763,859	139,252,884	31,026,508	497,487	295,850	0	0	151,667,129	14,871,193	284,748
201708	201802	21,355	4,400,208,314	0	6,745,987	137,591,595	84,375,020	841,860	300,898	295,850	0	145,390,855	14,037,116	187,083
201708	201803	21,313	4,254,832,987	130,000	12,326,293	138,740,438	51,628,846	732,146	159,924	300,898	295,850	154,147,791	13,859,116	386,280
201708	201804	21,246	4,100,549,780	0	11,839,773	138,144,727	66,437,719	403,209	584,285	0	596,748	151,847,420	13,162,564	327,831
201708	201805	21,182	3,948,694,511	0	14,875,188	139,351,358	29,382,346	583,238	292,284	505,388	596,748	156,629,205	12,877,532	397,923
201708	201806	21,097	3,792,053,994	100,000	10,487,194	137,178,614	81,862,588	2,128,998	296,587	292,284	806,287	148,841,690	12,050,057	270,833
201708	201807	21,024	3,642,918,371	0	11,687,565	139,292,877	26,521,316	804,578	1,108,111	296,587	1,098,571	154,329,876	11,955,058	339,716
201708	201808	20,941	3,488,592,661	0	16,134,134	158,444,931	21,394,791	715,859	1,054,964	131,489	889,769	175,798,107	11,296,635	463,633
201708	201809	20,564	3,312,290,213	0	10,729,819	135,991,983	37,968,150	402,460	715,859	158,721	728,974	147,870,267	10,623,637	423,519
201708	201810	20,497	3,164,007,030	0	12,863,375	136,411,259	22,878,976	1,028,898	152,929	675,579	887,695	151,000,783	10,244,773	379,979
201708	201811	20,409	3,013,006,456	0	13,273,711	135,633,467	36,918,933	1,192,586	341,692	152,929	1,135,198	150,099,374	9,649,527	394,128
201708	201812	20,310	2,862,481,608	0	10,536,593	134,712,445	48,437,521	1,884,814	424,177	341,692	1,288,127	147,025,623	9,167,383	311,831
201708	201901	20,229	2,715,436,862	0	11,797,304	135,961,791	20,107,922	1,212,396	1,419,816	161,373	950,053	150,350,921	8,821,494	412,829
201708	201902	20,130	2,564,543,820	0	7,796,116	134,116,937	52,931,249	902,419	787,678	1,176,794	803,963	143,054,716	8,128,856	228,068
201708	201903	20,056	2,421,213,194	40,000	13,700,701	133,973,504	45,800,480	1,625,745	553,171	840,158	1,673,477	150,671,822	7,787,183	388,639
201708	201904	19,930	2,270,427,803	0	12,501,018	134,199,140	30,450,586	2,174,272	955,900	553,171	2,162,658	149,521,854	7,320,369	370,100
201708	201905	19,810	2,120,744,517	0	10,669,614	134,445,397	21,187,875	1,152,572	1,488,302	451,523	1,800,938	147,333,363	6,833,327	331,127
201708	201906	19,687	1,972,342,321	0	9,963,377	131,111,852	61,846,034	1,756,458	562,976	1,326,454	1,828,464	142,549,310	6,167,572	294,241
201708	201907	19,566	1,829,368,468	0	10,533,803	133,627,731	19,845,052	1,063,305	1,479,141	238,718	2,304,964	148,955,534	5,983,054	318,815

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201708	201908	19,410	1,679,690,466	0	9,322,697	133,973,442	23,417,570	2,272,100	583,586	1,231,100	2,307,505	145,020,441	5,341,348	272,488
201708	201909	18,479	1,534,566,382	0	9,061,912	122,423,349	20,824,314	1,137,424	1,021,049	294,456	1,810,296	133,837,408	4,897,734	262,783
201708	201910	18,342	1,398,986,845	0	10,037,083	122,475,401	13,318,078	1,659,696	611,410	728,011	1,816,099	134,516,211	4,497,519	319,054
201708	201911	18,207	1,264,467,789	0	8,647,419	120,246,002	28,934,551	1,282,102	781,653	561,972	1,316,880	130,501,494	3,975,088	308,055
201708	201912	18,072	1,133,223,896	0	9,505,913	121,059,040	12,707,409	1,328,873	608,322	392,078	1,236,676	133,721,948	3,671,244	288,496
201708	202001	17,912	999,014,627	0	3,984,272	113,081,524	72,221,818	1,052,502	679,906	424,876	1,324,719	119,001,323	2,985,597	118,798
201708	202002	17,826	880,159,921	0	2,024,944	117,380,695	31,802,434	1,776,750	976,365	732,268	1,043,334	128,211,499	2,901,377	68,422
201708	202003	17,773	751,274,123	0	4,970,291	120,152,882	8,360,314	1,471,023	1,640,221	707,033	905,226	129,887,159	2,468,243	150,200
201708	202004	17,636	621,060,789	0	4,475,067	118,964,082	9,982,479	843,033	437,396	1,308,411	1,253,453	125,392,029	1,977,249	139,022
201708	202005	17,483	495,636,151	0	4,375,017	116,735,420	14,061,985	482,359	508,899	232,310	1,960,931	124,000,171	1,563,918	153,876
201708	202006	17,297	371,960,592	0	3,653,455	117,570,721	5,455,398	277,191	378,991	349,590	1,394,018	125,054,116	1,207,419	122,766
201708	202007	17,104	246,277,735	0	1,427,234	117,462,036	1,959,443	230,381	170,174	206,294	760,649	122,804,606	801,873	62,767
201708	202008	16,780	123,073,040	0	87,526	116,413,850	1,260,480	120,904	112,456	77,815	706,329	117,590,473	398,484	12,427
201708	202009	226	5,294,892	0	0	269,457	304,141	20,684	61,474	54,292	443,296	1,578,846	20,601	12,240
201708	202010	69	3,526,691	0	96,822	266,322	93,385	58,743	16,817	32,872	327,037	535,737	14,794	5,595
201708	202011	59	2,931,648	0	9,035	269,450	96,160	28,086	0	7,538	238,098	1,239,568	12,448	111,790
201708	202012	49	2,482,676	0	16,935	253,504	51,755	0	0	0	235,661	785,353	11,201	38,860
201708	202101	45	2,174,300	0	0	243,652	3,873	43,967	0	0	232,386	549,262	9,232	17,204
201708	202102	44	1,923,445	0	0	228,579	114,942	15,550	20,511	0	228,123	446,809	7,518	127
201708	202103	38	1,678,824	0	27,999	230,240	0	0	0	0	228,123	1,179,870	7,667	60,308
201708	202104	35	1,368,362	0	34,261	221,201	0	0	0	0	228,123	916,092	5,499	1,028
201708	202105	33	1,112,901	0	30,300	212,074	0	0	0	0	228,123	551,847	4,210	41,327
201708	202106	32	870,527	0	10,689	209,551	0	0	0	0	228,123	625,764	3,086	211,357
201708	202107	31	650,288	0	0	205,139	10,899	0	0	0	228,123	233,839	1,996	73

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201708	202108	31	445,149	0	0	211,592	0	0	0	0	228,123	440,259	1,102	0
201708	202109	1	228,123	0	0	0	0	0	0	0	0	296,694	14,337	91,042
201708	202110	0	0	0	0	0	0	0	0	0	0	3,000	0	0
201708	202111	0	0	0	0	0	0	0	0	0	0	3,000	0	0
201708	202112	0	0	0	0	0	0	0	0	0	0	21,950	0	0
201708	202201	0	0	0	0	0	0	0	0	0	0	0	0	0
201708	202202	0	0	0	0	0	0	0	0	0	0	0	0	0
201708	202203	0	0	0	0	0	0	0	0	0	0	37,080	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201709	201709	0	0	0	769,109	0	0	0	0	0	0	919,444	19,554	20,364
201709	201710	23,427	5,579,487,738	0	1,929,091	150,816,899	21,325,180	0	0	0	0	152,845,041	17,824,434	48,309
201709	201711	23,413	5,426,542,697	210,000	4,131,359	151,025,543	29,099,132	0	0	0	0	156,003,206	17,375,359	125,938
201709	201712	23,394	5,270,539,492	0	5,393,378	150,440,215	61,411,792	327,547	0	0	0	156,673,558	16,805,379	152,749
201709	201801	23,364	5,113,845,378	0	6,269,258	152,049,249	14,130,480	0	243,158	0	0	160,173,403	16,561,954	183,531
201709	201802	23,329	4,953,665,483	0	5,628,374	150,615,769	67,817,327	387,585	0	243,158	0	156,803,215	15,705,871	151,260
201709	201803	23,299	4,796,889,315	0	12,269,623	151,827,620	35,209,599	285,864	202,212	0	243,158	166,327,510	15,511,254	345,245
201709	201804	23,233	4,630,553,836	0	11,092,413	150,995,106	60,443,831	1,152,689	0	202,212	243,158	163,379,269	14,780,347	275,121
201709	201805	23,169	4,467,184,568	0	15,494,647	152,324,893	18,873,544	2,237,859	544,289	0	202,212	169,924,662	14,457,520	422,610
201709	201806	23,084	4,297,017,558	0	13,058,466	150,943,949	59,673,666	1,457,014	893,589	544,289	202,212	164,775,565	13,674,261	362,055
201709	201807	23,006	4,132,242,995	0	12,767,736	152,390,457	14,855,454	1,508,577	946,711	893,589	266,686	167,485,150	13,392,281	406,734
201709	201808	22,925	3,964,508,469	0	11,443,399	152,238,305	14,987,698	960,301	701,447	563,977	890,602	164,656,642	12,715,759	387,705
201709	201809	22,846	3,799,800,751	0	11,884,325	171,251,893	30,315,024	760,352	908,212	605,435	563,977	184,081,448	12,159,763	373,672
201709	201810	22,470	3,615,415,096	0	12,090,746	149,133,711	16,517,541	1,523,966	863,945	460,385	1,030,510	163,143,781	11,595,693	353,822
201709	201811	22,367	3,452,143,995	0	15,349,351	148,514,731	28,728,683	1,359,609	1,229,677	486,537	953,729	164,821,874	11,016,621	461,745
201709	201812	22,260	3,286,838,573	0	9,297,294	147,721,683	39,843,207	1,539,878	1,000,419	990,131	1,345,455	158,443,618	10,457,790	264,410
201709	201901	22,183	3,128,307,154	0	12,511,452	148,826,396	14,538,386	993,546	1,521,515	508,765	1,824,961	163,405,956	10,100,759	371,343
201709	201902	22,085	2,964,388,507	0	7,525,350	146,553,319	55,151,596	1,844,648	869,436	1,027,867	1,545,725	154,971,618	9,318,144	264,411
201709	201903	22,018	2,808,897,255	0	13,062,285	147,382,989	35,825,109	1,718,906	1,004,937	744,620	1,381,016	163,426,803	9,035,382	391,632
201709	201904	21,894	2,644,658,668	0	13,701,058	147,653,301	23,997,710	1,332,051	1,320,972	528,467	1,264,063	163,727,118	8,492,720	419,488
201709	201905	21,763	2,480,414,281	0	12,455,921	147,677,307	14,788,309	1,107,362	1,567,425	235,099	983,560	161,875,102	7,947,792	364,001
201709	201906	21,634	2,318,169,138	0	10,652,773	144,630,856	54,626,576	2,164,343	904,883	1,382,681	874,514	156,405,764	7,251,076	302,073
201709	201907	21,519	2,161,663,290	0	14,182,186	146,846,845	12,502,142	1,527,094	1,353,561	622,239	1,368,552	165,004,240	7,027,914	479,885
201709	201908	21,369	1,996,455,723	0	12,560,027	145,919,446	18,671,714	985,601	1,594,133	612,678	1,546,306	159,762,649	6,340,797	378,776

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201709	201909	21,204	1,836,471,279	0	9,641,198	146,764,016	19,943,865	1,154,313	1,220,752	721,395	1,514,360	158,053,722	5,828,974	276,920
201709	201910	20,251	1,677,782,345	0	8,716,333	135,018,236	11,166,065	1,538,991	1,282,588	616,972	1,378,329	145,600,341	5,348,479	299,455
201709	201911	20,114	1,531,738,672	0	9,844,813	133,402,882	23,423,020	2,186,851	881,479	762,216	1,329,567	144,355,113	4,820,808	284,993
201709	201912	19,975	1,386,861,240	0	11,153,728	133,862,582	9,351,792	1,590,967	1,011,873	531,406	887,231	147,510,454	4,451,350	324,811
201709	202001	19,801	1,238,580,248	0	6,494,672	129,007,146	47,343,971	1,265,408	1,041,192	726,675	1,158,178	136,829,767	3,805,749	196,435
201709	202002	19,699	1,101,809,640	0	1,360,427	130,037,860	33,672,268	2,025,618	948,125	437,189	1,347,042	136,749,995	3,517,382	57,946
201709	202003	19,668	964,736,639	0	6,547,569	132,266,744	10,563,489	3,612,127	1,408,242	625,602	1,334,382	142,956,117	3,112,328	197,896
201709	202004	19,513	821,530,955	0	7,228,523	131,468,151	8,244,690	1,657,324	1,804,685	513,375	1,391,317	141,136,792	2,614,957	217,724
201709	202005	19,334	680,231,529	0	5,602,708	129,527,399	13,381,749	845,966	1,404,547	566,501	1,232,609	137,764,774	2,142,308	229,470
201709	202006	19,135	542,611,074	0	4,201,131	130,000,938	5,685,760	991,506	531,598	676,182	1,174,229	137,468,817	1,741,335	137,602
201709	202007	18,949	404,971,869	0	3,855,242	129,822,665	2,175,477	630,554	422,246	205,469	1,349,121	135,712,216	1,293,460	133,445
201709	202008	18,728	268,992,744	0	1,006,812	128,852,329	1,596,689	452,742	210,417	231,807	1,040,636	132,472,629	858,947	49,209
201709	202009	18,410	136,177,191	0	133,873	127,690,223	1,024,237	197,950	291,337	115,008	610,421	129,027,753	440,774	29,018
201709	202010	257	6,863,983	0	100,313	433,556	20,574	57,379	108,051	178,237	644,754	1,916,031	27,704	11,028
201709	202011	101	5,110,393	0	0	435,155	0	0	21,357	91,783	588,233	1,317,907	21,879	61,397
201709	202012	86	4,377,933	0	69,860	412,766	0	0	0	21,357	449,854	898,596	18,865	39,988
201709	202101	69	3,665,145	0	0	374,383	0	0	0	0	399,357	811,817	16,124	21,863
201709	202102	65	3,218,908	0	0	364,381	23,688	0	0	0	385,695	457,324	14,236	2,935
201709	202103	64	2,840,864	0	0	378,028	0	0	0	0	355,010	617,966	12,567	4,723
201709	202104	54	2,420,332	0	0	339,823	0	0	0	0	355,010	504,874	10,626	31,898
201709	202105	54	2,080,509	0	0	341,570	0	0	0	0	355,010	595,266	8,878	1,081
201709	202106	54	1,738,938	0	81,364	343,327	0	0	0	0	355,010	764,544	7,292	7,579
201709	202107	52	1,314,247	0	29,519	308,335	0	0	0	0	355,010	664,700	4,805	886
201709	202108	50	976,393	0	12,374	310,246	0	0	0	0	195,532	1,074,632	13,934	25,121



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201709	202109	47	499,160	0	0	303,629	0	0	0	0	195,532	328,043	1,536	0
201709	202110	1	195,532	0	0	0	0	0	0	0	195,532	15,000	0	0
201709	202111	1	195,532	0	0	0	0	0	0	0	195,532	154,924	0	23,012
201709	202112	1	195,532	0	0	0	0	0	0	0	0	341,081	11,420	102,656
201709	202201	0	0	0	0	0	0	0	0	0	0	181,474	0	44,164
201709	202202	0	0	0	0	0	0	0	0	0	0	11,000	0	0
201709	202203	0	0	0	0	0	0	0	0	0	0	147,000	0	9,822

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201710	201710	0	0	0	729,040	0	0	0	0	0	0	761,279	5,845	17,314
201710	201711	19,970	4,615,096,850	50,000	3,291,182	133,729,157	44,235,287	0	0	0	0	137,055,270	15,729,831	96,311
201710	201712	19,947	4,477,301,715	80,000	4,855,239	133,356,340	66,493,643	221,500	0	0	0	139,660,778	15,332,364	125,770
201710	201801	19,922	4,337,667,680	0	5,139,187	134,683,080	30,598,995	0	0	0	0	141,894,871	15,103,169	154,016
201710	201802	19,899	4,195,802,230	30,000	3,273,753	134,037,794	59,207,717	465,793	0	0	0	138,309,220	14,373,214	79,816
201710	201803	19,880	4,057,493,010	0	9,827,366	134,813,346	39,751,062	899,990	465,793	0	0	146,577,728	14,091,232	266,894
201710	201804	19,833	3,910,915,282	70,000	8,464,713	134,982,256	37,223,118	385,414	899,990	465,793	0	144,867,277	13,532,208	238,721
201710	201805	19,782	3,766,022,968	90,000	7,728,810	135,500,466	26,504,565	204,176	203,560	695,710	465,793	144,678,214	13,092,638	218,952
201710	201806	19,740	3,621,366,242	20,000	10,445,435	133,914,306	69,840,402	989,731	0	0	1,161,504	145,412,307	12,410,113	316,123
201710	201807	19,676	3,475,919,107	0	10,343,248	135,831,026	20,681,209	355,406	943,410	0	221,353	148,949,013	12,264,807	297,805
201710	201808	19,613	3,326,497,990	0	10,500,535	135,544,338	24,820,809	466,235	189,202	943,410	221,353	146,910,440	11,556,320	307,986
201710	201809	19,548	3,179,588,275	0	11,311,451	134,889,304	39,730,522	884,372	0	189,202	1,164,763	147,460,945	11,015,751	329,821
201710	201810	19,470	3,032,128,465	0	8,698,980	140,199,508	28,500,193	889,529	347,116	0	735,473	150,732,334	10,623,449	399,237
201710	201811	19,224	2,881,020,691	0	10,477,675	132,686,813	41,318,497	1,157,341	394,838	168,640	189,202	144,872,794	10,018,442	308,141
201710	201812	19,139	2,735,614,547	0	10,740,497	132,484,961	40,183,804	1,164,570	723,682	392,356	168,640	145,138,505	9,562,142	326,399
201710	201901	19,063	2,590,275,582	0	10,681,439	133,158,462	21,689,825	1,206,802	520,958	887,905	391,263	145,885,936	9,158,728	294,226
201710	201902	18,980	2,444,397,456	0	5,680,331	132,031,771	40,412,582	1,130,462	594,496	394,926	887,905	138,971,448	8,540,106	154,978
201710	201903	18,923	2,305,046,166	0	9,160,822	131,701,440	41,419,371	794,901	800,173	443,512	1,061,916	143,210,798	8,117,947	265,796
201710	201904	18,835	2,161,835,368	0	10,412,969	132,327,623	27,392,072	1,236,745	678,107	607,472	997,289	145,515,134	7,707,222	312,284
201710	201905	18,732	2,016,320,234	0	10,460,644	132,408,437	17,391,793	912,243	952,270	300,761	1,104,700	144,711,568	7,198,317	313,494
201710	201906	18,620	1,871,213,740	0	8,830,890	129,815,057	51,053,304	812,399	346,642	572,220	941,364	140,055,138	6,544,276	259,417
201710	201907	18,508	1,730,842,616	0	10,205,281	131,693,419	17,265,529	511,269	350,994	122,111	1,238,679	145,608,376	6,321,998	291,854
201710	201908	18,381	1,584,941,034	0	10,346,083	130,344,745	25,568,319	549,200	484,257	81,193	932,085	142,270,729	5,677,196	303,605
201710	201909	18,243	1,442,425,020	0	8,634,901	130,131,487	20,110,800	1,381,963	533,614	74,481	332,207	141,135,129	5,236,752	274,839

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201710	201910	18,100	1,300,609,220	0	7,637,950	130,897,561	15,921,836	325,257	886,928	318,944	155,674	140,725,279	4,769,128	227,126
201710	201911	13,837	1,159,869,575	0	6,757,536	91,777,027	23,323,622	832,532	318,572	486,580	318,944	100,119,457	4,244,556	190,855
201710	201912	13,710	1,059,594,845	0	8,764,547	92,148,154	12,352,857	685,816	550,477	67,506	733,504	103,067,229	3,943,998	257,637
201710	202001	13,589	956,669,555	0	4,883,191	83,802,254	94,195,998	451,726	126,158	543,292	684,689	90,001,419	3,209,273	142,608
201710	202002	13,523	866,693,440	0	1,655,509	89,554,042	30,686,130	1,422,280	334,344	126,158	632,195	100,208,048	3,399,105	54,592
201710	202003	13,486	765,965,382	0	4,622,043	91,168,415	12,247,829	2,443,398	765,638	150,305	537,947	99,144,295	2,877,971	133,128
201710	202004	13,394	666,784,594	0	4,972,547	90,689,675	11,255,011	1,451,238	813,495	457,484	484,081	97,432,393	2,464,301	140,532
201710	202005	13,273	569,304,760	0	4,106,429	89,336,391	16,279,427	703,380	809,427	433,167	396,369	95,291,409	2,076,866	127,049
201710	202006	13,159	473,599,057	0	4,182,275	89,937,105	7,928,311	476,954	356,552	605,436	643,960	97,196,126	1,775,716	153,930
201710	202007	13,029	376,670,591	0	3,862,114	90,113,566	3,165,202	212,090	257,221	215,526	742,544	95,750,864	1,413,734	116,979
201710	202008	12,863	280,752,697	0	2,357,443	89,234,035	3,293,401	170,758	131,141	222,329	650,280	92,510,270	1,041,200	79,558
201710	202009	12,723	188,090,590	0	1,092,080	88,043,752	3,966,284	155,196	96,885	114,867	536,139	91,336,275	693,617	43,482
201710	202010	12,518	96,635,041	0	6,491	87,500,120	1,844,762	237,047	53,866	82,044	211,995	89,336,190	366,931	6,805
201710	202011	303	7,020,376	0	76,502	442,493	36,178	45,865	54,145	61,556	87,867	3,394,026	32,778	117,650
201710	202012	78	4,539,564	0	0	412,203	249,099	45,821	13,064	23,108	47,809	898,166	21,822	103,617
201710	202101	70	3,998,815	0	18,447	405,148	225,299	9,319	29,927	0	34,571	467,035	19,776	3,063
201710	202102	61	3,495,434	0	34,383	351,753	208,454	120,849	26,550	0	23,108	415,990	16,256	1,484
201710	202103	57	3,072,980	0	143,045	364,270	0	0	120,849	24,563	0	607,066	15,687	5,778
201710	202104	52	2,515,715	0	322,803	314,034	112,373	0	11,626	0	0	685,295	13,489	10,604
201710	202105	43	1,830,420	0	0	287,034	55,575	0	0	11,626	0	307,450	9,830	11
201710	202106	42	1,524,970	0	0	288,530	46,389	0	0	5,572	0	548,083	7,809	28,226
201710	202107	42	1,221,200	0	0	290,035	37,173	0	0	0	0	329,462	6,264	1,020
201710	202108	41	916,376	0	55,561	266,702	47,446	0	0	0	0	361,447	4,256	1,691
201710	202109	40	584,866	0	0	270,757	26,265	0	0	0	0	402,960	3,105	36,015

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201710	202110	39	295,560	0	0	273,120	9,339	0	0	0	0	303,220	1,563	0
201710	202111	1	9,339	0	0	0	0	0	0	0	0	297,270	31	101,579
201710	202112	0	0	0	0	0	0	0	0	0	0	54,837	0	0
201710	202201	0	0	0	0	0	0	0	0	0	0	19,926	0	0
201710	202202	0	0	0	0	0	0	0	0	0	0	1,500	0	0
201710	202203	0	0	0	0	0	0	0	0	0	0	484,400	0	175,096

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201711	201711	0	0	0	1,285,374	0	0	0	0	0	0	1,353,874	12,258	38,561
201711	201712	22,571	5,435,226,250	0	2,538,525	161,692,143	51,516,337	0	0	0	0	164,272,495	19,376,782	60,858
201711	201801	22,549	5,270,554,206	0	6,104,940	163,323,306	12,717,040	0	0	0	0	171,041,585	19,159,312	173,547
201711	201802	22,518	5,099,472,407	70,000	5,685,115	160,433,050	107,155,653	265,788	0	0	0	166,748,901	18,074,949	144,725
201711	201803	22,496	4,932,762,775	0	8,653,047	163,406,007	27,083,385	0	265,788	0	0	175,781,516	18,124,988	245,719
201711	201804	22,458	4,756,981,259	0	9,091,141	162,602,588	56,118,483	424,876	0	87,400	0	172,759,867	17,114,605	331,924
201711	201805	22,409	4,583,973,331	0	8,554,436	164,265,274	12,147,448	1,365,172	424,876	0	87,400	174,846,065	16,783,879	253,563
201711	201806	22,356	4,409,148,922	0	10,583,758	162,676,550	55,954,457	656,506	0	424,876	87,400	173,844,507	15,866,151	311,723
201711	201807	22,293	4,235,301,327	0	11,390,712	164,490,849	15,641,030	0	492,065	0	424,876	178,297,940	15,560,927	348,260
201711	201808	22,230	4,056,919,075	0	13,044,010	164,515,559	12,429,196	1,017,421	0	492,065	424,876	178,309,666	14,807,412	371,187
201711	201809	22,151	3,878,606,921	0	12,913,034	164,004,933	24,561,979	980,022	329,073	0	769,668	177,649,705	14,108,717	356,044
201711	201810	22,072	3,700,812,431	190,000	10,962,649	164,532,716	12,642,978	791,087	864,810	329,073	769,668	176,895,430	13,583,576	320,999
201711	201811	21,995	3,523,918,594	0	13,672,653	169,052,918	31,320,244	779,657	242,205	730,264	606,676	183,430,548	12,846,164	446,900
201711	201812	21,621	3,339,938,018	130,000	13,577,826	159,766,976	37,637,694	3,165,127	415,548	740,234	750,069	174,986,404	12,218,309	379,259
201711	201901	21,530	3,164,940,670	0	11,070,410	160,856,416	12,489,819	1,077,386	2,854,769	658,032	999,251	173,942,139	11,749,527	317,357
201711	201902	21,443	2,990,855,832	0	6,897,088	158,854,615	49,549,960	386,893	587,707	2,854,769	1,471,512	166,552,720	10,896,553	229,524
201711	201903	21,378	2,824,106,177	0	11,609,599	159,593,117	36,357,288	351,683	584,688	0	4,084,076	174,124,236	10,524,741	329,956
201711	201904	21,273	2,649,739,736	0	12,365,337	160,058,372	21,840,278	329,907	427,994	371,937	3,765,708	174,623,819	9,903,371	356,820
201711	201905	21,152	2,474,797,549	0	11,784,552	160,174,878	14,086,732	1,716,755	103,360	220,172	1,531,643	173,669,610	9,282,906	347,549
201711	201906	21,034	2,299,192,414	0	10,870,137	157,111,754	54,278,393	1,072,922	1,302,343	103,360	1,013,105	169,376,187	8,492,892	334,565
201711	201907	20,914	2,129,812,228	0	11,762,382	159,399,525	13,033,086	896,519	633,629	1,068,156	1,004,179	175,271,229	8,209,518	351,027
201711	201908	20,783	1,954,563,945	0	10,061,257	158,486,312	19,115,877	1,146,069	573,961	354,057	1,723,339	169,655,454	7,408,038	291,947
201711	201909	20,651	1,784,695,171	0	8,758,309	157,881,071	18,008,042	1,955,570	566,857	588,961	1,592,191	168,379,304	6,828,827	252,980
201711	201910	20,518	1,615,952,855	0	9,612,001	157,945,185	11,300,158	1,049,323	1,172,617	825,779	894,829	169,771,548	6,273,219	279,974

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201711	201911	20,341	1,445,241,975	0	8,232,656	156,654,543	23,321,421	1,702,039	900,471	406,727	972,097	166,911,927	5,593,052	235,996
201711	201912	14,248	1,278,562,155	0	9,593,813	102,289,660	8,207,409	1,040,184	1,178,871	282,991	1,227,783	114,743,650	5,119,935	274,176
201711	202001	14,062	1,163,909,567	0	4,127,010	98,829,846	43,049,435	886,565	1,097,624	408,698	1,582,440	103,827,194	4,463,805	119,816
201711	202002	14,007	1,060,082,248	0	1,985,589	99,300,854	34,226,413	2,417,657	1,046,872	799,009	1,262,031	105,010,190	4,204,908	66,444
201711	202003	13,970	954,437,784	0	5,412,826	101,304,775	11,333,985	2,162,833	1,826,735	682,615	1,328,402	110,263,042	3,855,044	159,863
201711	202004	13,866	843,829,774	0	6,816,233	100,822,051	10,230,076	1,420,766	781,451	1,081,482	1,327,337	109,281,759	3,341,478	204,670
201711	202005	13,731	734,261,427	0	6,236,187	99,541,140	15,454,563	909,329	697,398	363,171	1,574,969	107,490,446	2,886,884	187,828
201711	202006	13,590	626,441,670	0	4,977,282	100,031,300	6,977,909	859,220	386,919	344,367	1,269,708	107,631,997	2,520,923	145,347
201711	202007	13,464	518,620,232	0	5,152,176	99,900,463	3,712,151	473,183	329,020	500,053	524,315	106,662,531	2,067,263	169,199
201711	202008	13,301	411,381,319	0	3,350,457	99,082,525	3,772,662	306,966	437,625	415,888	713,587	103,337,564	1,633,786	100,907
201711	202009	13,173	307,993,079	0	2,543,409	98,471,014	2,771,943	276,556	135,981	301,195	831,886	102,323,072	1,233,098	92,292
201711	202010	13,041	205,669,947	0	551,421	98,052,017	2,068,434	315,146	294,957	139,340	757,043	101,032,849	822,440	25,273
201711	202011	12,810	104,519,468	0	108,246	96,712,922	1,490,601	131,275	172,940	105,504	574,646	98,727,107	416,145	54,804
201711	202012	252	6,241,522	0	47,845	389,930	60,961	2,943	118,647	111,455	598,865	2,034,856	26,490	5,182
201711	202101	77	4,247,459	0	16,159	371,404	205,036	0	0	94,536	566,156	925,013	18,469	9,699
201711	202102	66	3,683,760	0	89,029	276,934	376,423	0	0	0	641,205	636,849	15,879	22,486
201711	202103	63	3,272,954	0	0	289,598	63,537	199,625	0	0	241,684	663,650	41,764	132
201711	202104	58	2,554,535	0	7,312	276,220	75,352	10,476	185,242	0	155,665	453,959	11,806	2,073
201711	202105	53	2,170,263	0	0	288,742	42,239	6,719	0	185,242	143,393	1,144,597	10,259	206,956
201711	202106	44	1,843,369	0	0	240,873	31,012	0	6,719	0	328,634	424,880	8,526	48,248
201711	202107	43	1,591,268	0	95,665	228,592	0	0	0	0	328,634	443,051	7,096	3,373
201711	202108	41	1,255,198	0	28,863	224,652	20,794	0	0	0	328,634	940,091	4,978	866
201711	202109	40	1,001,683	0	0	216,315	15,641	0	0	0	143,393	446,087	3,968	31
201711	202110	39	594,973	0	0	217,419	10,457	0	0	0	143,393	237,586	2,360	20

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201711	202111	38	359,386	0	0	205,575	5,205	0	0	0	143,393	210,789	1,128	28
201711	202112	2	148,597	0	0	0	0	0	0	0	143,393	173,311	2	6,668
201711	202201	1	143,393	0	0	0	0	0	0	0	143,393	568,618	0	173,840
201711	202202	1	143,393	0	0	0	0	0	0	0	143,393	7,500	0	0
201711	202203	1	143,393	0	0	0	0	0	0	0	0	194,081	5,097	12,210

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿 金额 (元)	Full Prepayment (Amount) 全部早偿 金额 (元)	Scheduled Principal Collection (Amount) 正常还款金 额 (元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额 (元)	Delinquent 31-60 Days (Amount) 拖欠 31- 60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61- 90 天金额 (元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金 额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额 (元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
201712	201712	0	0	0	1,762,760	0	0	0	0	0	0	1,856,570	16,200	50,216
201712	201801	20,868	4,931,771,736	60,000	5,822,769	148,355,118	7,956,530	0	0	0	0	154,285,355	17,566,449	137,068
201712	201802	20,832	4,776,647,467	0	3,251,092	147,474,238	48,860,802	0	0	0	0	151,010,831	16,926,287	89,866
201712	201803	20,812	4,625,646,851	60,000	7,023,393	149,094,364	7,697,253	217,401	0	0	0	157,720,052	16,708,861	206,551
201712	201804	20,778	4,467,926,798	0	6,543,972	148,751,608	26,290,972	153,404	0	0	0	155,611,566	15,953,720	161,188
201712	201805	20,743	4,312,311,333	0	8,314,722	149,744,073	4,786,012	0	0	0	0	159,002,883	15,562,321	241,568
201712	201806	20,697	4,153,312,350	120,000	7,555,880	149,422,694	19,172,117	782,210	0	0	0	157,275,717	14,870,734	205,228
201712	201807	20,646	3,996,028,708	0	10,008,082	149,815,898	11,154,508	913,094	574,704	0	0	160,568,458	14,413,321	258,957
201712	201808	20,589	3,835,468,174	0	11,221,798	150,173,306	6,322,310	1,243,143	913,094	65,550	0	161,854,458	13,867,115	323,804
201712	201809	20,536	3,673,613,984	0	8,732,977	150,071,276	8,066,152	394,948	1,029,581	913,094	65,550	159,206,656	13,271,121	276,048
201712	201810	20,473	3,514,386,838	0	11,371,176	150,018,125	8,109,889	217,109	394,948	547,101	978,643	161,828,612	12,706,494	363,768
201712	201811	20,400	3,352,532,688	0	13,133,587	150,032,900	8,608,155	221,001	67,319	394,948	1,460,195	163,591,343	12,162,079	372,209
201712	201812	20,305	3,188,878,357	0	15,081,895	155,283,618	20,015,142	892,803	76,152	67,319	1,855,143	170,760,832	11,527,947	429,727
201712	201901	19,958	3,018,121,387	50,000	7,665,741	147,082,135	5,690,203	938,515	495,064	0	1,570,058	155,980,192	11,041,460	282,147
201712	201902	19,892	2,861,739,323	50,000	8,393,280	145,868,649	29,247,933	1,173,993	381,761	330,336	628,009	154,696,922	10,353,996	298,483
201712	201903	19,824	2,706,257,144	0	11,789,861	146,539,124	18,005,080	497,786	735,141	129,218	891,026	160,139,617	9,953,834	347,747
201712	201904	19,727	2,546,265,542	0	11,488,417	146,768,591	10,951,506	263,479	644,068	447,596	1,020,244	159,314,655	9,390,112	328,313
201712	201905	19,618	2,386,968,245	0	12,365,223	146,549,126	7,216,471	1,836,754	0	318,328	1,137,504	159,553,354	8,817,686	325,410
201712	201906	19,498	2,227,078,710	0	9,256,406	144,817,498	29,607,273	816,758	1,194,823	0	879,018	154,452,909	8,179,075	264,004
201712	201907	19,403	2,072,043,065	0	11,796,386	146,064,290	7,175,470	114,617	730,630	1,042,570	879,018	159,985,632	7,807,192	347,561
201712	201908	19,279	1,912,163,851	0	9,849,302	145,328,599	10,949,870	284,141	426,366	517,771	1,474,259	155,763,141	7,155,595	273,399
201712	201909	19,164	1,756,120,763	0	7,538,991	144,873,338	11,015,841	1,251,006	224,076	330,399	1,744,990	153,317,563	6,631,223	226,797
201712	201910	19,070	1,602,809,200	0	9,585,634	144,724,082	6,775,964	706,417	985,081	106,793	1,499,438	155,323,305	6,106,755	279,574
201712	201911	18,909	1,446,957,183	0	7,330,173	143,478,055	12,639,023	949,171	535,358	183,197	675,307	151,946,322	5,532,442	202,562



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额(元)	Partial Prepayment (Amount) 部分早偿 金额(元)	Full Prepayment (Amount) 全部早偿 金额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额 (元)	Delinquent 31-60 Days (Amount) 拖欠 31- 60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61- 90 天金额 (元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金 额(元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
201712	201912	18,753	1,294,009,721	0	10,091,708	144,327,168	6,439,807	1,000,079	560,447	247,932	672,085	155,780,960	5,049,585	284,221
201712	202001	12,894	1,138,117,910	0	4,458,850	89,020,144	35,731,299	913,938	432,553	485,147	815,024	94,166,374	4,365,797	125,637
201712	202002	12,819	1,043,956,491	0	1,662,987	89,305,542	29,284,993	2,041,886	714,824	374,403	1,188,776	93,751,922	4,112,334	57,775
201712	202003	12,793	950,088,485	0	5,464,014	90,969,067	7,061,715	3,622,074	937,640	784,759	1,291,575	98,957,201	3,799,819	150,455
201712	202004	12,702	851,076,475	0	6,607,710	90,646,423	6,061,159	1,737,729	1,250,901	926,850	1,208,209	98,562,432	3,365,226	201,081
201712	202005	12,592	752,444,638	0	6,005,663	89,869,406	8,790,718	1,029,547	865,571	763,320	1,673,356	96,940,175	2,951,653	181,150
201712	202006	12,480	655,404,682	0	6,408,319	89,994,556	3,619,499	1,135,552	428,390	623,202	1,961,985	97,681,250	2,594,478	189,267
201712	202007	12,344	557,498,327	0	5,353,160	89,556,813	1,965,227	527,802	916,192	205,842	1,304,359	95,750,006	2,207,719	156,798
201712	202008	12,193	461,025,100	0	4,514,636	88,682,198	2,912,766	415,080	391,553	258,375	771,832	93,887,611	1,818,308	138,141
201712	202009	12,069	366,635,082	0	4,005,460	88,206,861	1,803,001	430,236	127,788	292,666	806,643	93,211,684	1,452,767	126,825
201712	202010	11,918	273,555,307	0	2,047,842	87,622,169	1,521,320	95,995	193,186	30,973	935,272	90,337,817	1,082,666	73,556
201712	202011	11,808	183,145,812	0	816,866	86,896,568	1,640,495	165,442	38,588	131,137	659,387	90,175,484	730,170	45,286
201712	202012	11,595	93,488,206	0	13,988	86,500,234	258,024	116,494	43,854	53,448	627,427	87,443,909	376,185	11,787
201712	202101	128	6,095,284	0	129,236	451,332	171,058	59,519	11,001	43,854	680,875	1,066,058	26,323	29,784
201712	202102	93	5,210,717	0	0	424,391	312,360	79,260	35,099	0	657,992	632,151	21,728	3,342
201712	202103	86	4,661,260	0	56,874	448,117	34,706	0	20,466	6,209	615,364	602,486	22,052	1,990
201712	202104	78	4,045,096	0	9,166	396,020	97,534	0	0	0	566,899	634,503	17,536	3,010
201712	202105	73	3,543,074	0	17,392	387,042	0	8,134	0	0	566,899	419,808	15,953	821
201712	202106	72	3,123,226	0	0	402,237	0	0	8,134	0	560,690	425,081	13,558	45
201712	202107	62	2,714,780	0	22,512	352,934	0	0	0	0	560,690	383,580	11,527	978
201712	202108	60	2,331,200	0	0	350,338	0	0	0	0	560,690	363,404	9,494	29
201712	202109	60	1,980,796	0	16,965	347,923	0	0	0	0	560,690	378,888	7,356	606
201712	202110	59	1,615,908	0	32,810	331,340	23,144	0	0	0	560,690	375,156	5,602	1,027
201712	202111	58	1,244,751	0	0	330,014	7,605	0	0	0	560,690	450,379	3,591	1,666

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿 金额 (元)	Full Prepayment (Amount) 全部早偿 金额 (元)	Scheduled Principal Collection (Amount) 正常还款金 额 (元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额 (元)	Delinquent 31-60 Days (Amount) 拖欠 31- 60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61- 90 天金额 (元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金 额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额 (元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
201712	202112	58	899,896	0	0	335,422	0	0	0	0	560,690	388,610	1,762	156
201712	202201	1	560,690	0	0	0	0	0	0	0	560,690	1,055	0	0
201712	202202	1	560,690	0	0	0	0	0	0	0	560,690	16,812	0	5,088
201712	202203	1	560,690	0	0	0	0	0	0	0	560,690	167,652	0	54,274

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201801	201801	0	0	0	4,057,658	0	0	0	0	0	0	4,146,944	17,439	109,113
201801	201802	31,342	8,050,992,823	0	5,439,189	241,149,371	103,252,047	0	0	0	0	246,716,965	30,848,132	146,046
201801	201803	31,315	7,804,241,606	0	10,947,812	243,521,548	46,389,169	149,150	0	0	0	257,658,827	30,567,220	299,229
201801	201804	31,266	7,546,609,942	100,000	6,909,095	243,973,166	46,332,950	0	0	0	0	252,478,425	29,378,555	201,001
201801	201805	31,228	7,294,138,606	0	13,220,851	245,344,654	21,614,527	0	0	0	0	260,170,033	28,541,201	369,592
201801	201806	31,156	7,033,946,054	0	10,673,846	243,708,188	81,754,715	421,916	0	0	0	255,154,165	27,223,008	309,591
201801	201807	31,095	6,778,791,890	150,000	14,440,003	245,947,529	24,853,484	473,708	421,916	0	0	263,368,238	26,750,249	445,512
201801	201808	31,013	6,515,398,400	0	13,713,481	246,321,684	23,042,106	264,199	339,182	421,916	0	261,156,508	25,552,122	439,297
201801	201809	30,937	6,254,115,500	0	19,065,456	245,842,016	42,988,291	165,420	184,380	339,182	421,916	266,031,382	24,501,646	531,998
201801	201810	30,836	5,988,078,287	0	18,985,094	246,355,587	26,836,852	482,499	165,420	184,380	761,099	267,058,751	23,619,770	558,009
201801	201811	30,725	5,720,999,275	0	25,592,165	245,789,201	41,962,425	860,975	362,398	165,420	523,562	272,637,580	22,501,147	773,692
201801	201812	30,576	5,448,155,272	50,000	18,876,505	244,554,513	61,563,083	1,440,872	0	362,398	688,982	265,661,451	21,472,780	580,831
201801	201901	30,447	5,182,454,201	0	18,670,465	248,680,504	24,067,457	818,152	875,192	0	712,198	270,298,609	20,672,765	548,850
201801	201902	29,969	4,911,818,637	100,000	12,808,016	239,786,325	66,876,679	627,193	648,516	875,192	362,398	253,895,370	19,329,041	423,304
201801	201903	29,884	4,657,575,355	0	18,128,553	240,074,243	58,866,734	2,807,608	458,237	783,029	735,381	261,388,794	18,570,676	525,199
201801	201904	29,734	4,395,824,163	0	17,224,493	240,984,673	36,389,007	1,428,965	1,326,088	458,237	1,516,410	261,431,048	17,675,681	533,775
201801	201905	29,593	4,134,361,730	0	18,592,035	241,453,672	23,732,743	908,608	1,033,883	927,380	992,819	262,221,648	16,651,253	534,878
201801	201906	29,428	3,871,438,086	0	13,702,818	237,940,241	77,725,177	1,134,421	484,910	955,522	1,185,764	253,062,559	15,376,124	416,147
201801	201907	29,294	3,617,727,012	0	19,759,085	240,693,379	25,835,808	1,500,841	644,365	134,239	1,658,714	265,332,200	14,884,135	571,178
201801	201908	29,105	3,352,123,802	0	18,410,187	239,076,722	32,829,722	2,631,123	748,129	327,116	865,574	259,372,905	13,622,251	529,862
201801	201909	28,923	3,091,840,083	0	13,651,924	238,552,741	33,236,340	1,827,890	1,450,938	367,895	461,355	254,848,264	12,679,773	422,584
201801	201910	28,760	2,836,416,062	49,422	14,064,823	238,898,894	22,437,323	1,544,416	1,061,888	1,322,898	695,011	255,740,655	11,757,070	410,621
201801	201911	28,590	2,580,674,222	0	15,061,078	236,390,290	41,033,077	2,373,075	1,339,837	809,453	877,500	253,323,976	10,667,823	427,582
201801	201912	28,393	2,326,652,066	0	15,160,214	237,714,666	17,219,387	1,620,716	864,645	978,422	781,168	258,115,756	9,908,206	439,003

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201801	202001	28,074	2,067,916,572	0	8,220,905	225,899,746	110,378,506	1,664,524	1,458,470	325,002	1,154,503	236,133,699	8,419,350	244,366
201801	202002	19,065	1,831,952,113	0	1,408,287	142,474,541	53,928,834	3,565,169	1,039,694	963,630	1,120,066	155,965,999	8,103,814	54,625
201801	202003	18,627	1,675,692,084	0	10,264,476	144,690,872	21,988,158	5,537,588	1,956,076	571,897	1,274,941	159,501,936	7,345,521	322,791
201801	202004	18,480	1,515,610,640	0	9,286,538	144,691,444	18,221,151	3,320,481	2,096,826	791,178	1,245,477	156,741,808	6,596,225	284,676
201801	202005	18,331	1,358,562,637	0	9,168,783	143,075,054	28,301,300	1,544,202	1,986,793	845,245	1,229,514	154,701,852	5,851,863	278,943
201801	202006	18,184	1,203,328,987	0	9,902,849	143,758,305	14,459,783	2,008,688	1,423,166	854,953	1,034,363	157,261,418	5,264,724	291,211
201801	202007	17,996	1,045,630,384	0	9,122,333	143,645,705	8,634,493	1,254,122	1,008,562	693,813	787,074	155,292,954	4,570,194	289,670
201801	202008	17,802	889,917,238	0	7,368,711	142,846,167	7,973,083	1,067,676	726,856	433,441	797,746	151,912,004	3,874,058	224,713
201801	202009	17,640	737,742,995	0	6,409,425	141,968,048	7,495,324	680,512	416,058	316,036	712,576	150,288,441	3,210,022	206,916
201801	202010	17,451	587,294,483	0	4,332,323	140,935,996	8,021,228	263,347	451,573	281,560	497,155	147,350,499	2,555,499	144,039
201801	202011	17,294	439,842,680	0	4,186,921	139,835,562	6,108,885	573,166	149,665	243,999	405,292	146,972,867	1,913,525	190,215
201801	202012	17,084	293,370,580	0	1,933,483	139,610,674	2,186,473	531,105	165,968	194,049	237,296	146,511,581	1,298,847	75,328
201801	202101	16,656	146,894,893	0	28,812	136,312,083	2,915,988	277,398	179,274	222,359	198,583	137,720,065	638,370	8,020
201801	202102	437	9,217,501	0	25,140	503,555	278,209	81,959	221,047	91,681	344,894	4,057,543	44,360	82,284
201801	202103	112	5,721,824	0	104,678	539,513	23,795	0	188,759	30,408	204,735	1,262,841	31,995	37,719
201801	202104	91	4,702,957	0	0	517,338	19,091	129,587	0	17,857	27,408	811,646	26,891	4,554
201801	202105	78	3,931,865	0	177,597	479,904	14,360	0	129,587	0	25,717	1,074,485	22,707	151,659
201801	202106	74	3,250,086	0	87,358	456,037	0	14,360	123,213	0	5,295	1,145,497	19,004	29,094
201801	202107	70	2,679,891	0	0	440,706	0	0	14,360	123,213	0	461,806	14,873	36
201801	202108	53	2,233,890	0	0	347,813	0	0	0	103,779	0	460,637	13,146	717
201801	202109	52	1,852,283	0	18,718	349,866	0	0	0	0	103,779	381,040	10,329	12,971
201801	202110	51	1,483,652	0	22,104	347,247	0	0	0	0	103,779	389,912	8,210	708
201801	202111	48	1,103,740	0	0	325,505	0	0	0	0	0	691,810	5,807	23,339
201801	202112	47	674,151	0	0	327,240	0	0	0	0	0	333,889	3,923	0

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201801	202201	46	340,262	0	0	322,814	0	0	0	0	0	381,007	1,931	0
201801	202202	1	17,449	0	0	2,855	0	0	0	0	0	258,875	129	96,115
201801	202203	1	14,594	0	0	2,876	0	0	0	0	0	2,876	108	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201802	201802	0	0	0	1,211,300	0	0	0	0	0	0	1,295,651	11,176	36,339
201802	201803	18,922	4,788,506,584	0	4,524,568	144,365,928	2,057,775	0	0	0	0	148,983,379	18,756,915	118,163
201802	201804	18,896	4,639,320,705	0	6,074,403	144,635,558	6,469,994	0	0	0	0	150,873,290	18,205,602	173,697
201802	201805	18,868	4,488,438,348	0	7,779,016	145,067,587	580,428	261,635	0	0	0	153,201,282	17,675,518	232,125
201802	201806	18,832	4,335,246,133	0	5,434,477	145,287,215	3,100,088	0	0	0	0	150,869,057	17,053,186	128,356
201802	201807	18,803	4,184,377,076	0	6,359,760	145,631,537	2,233,851	1,559,517	0	0	0	152,202,175	16,497,731	194,382
201802	201808	18,770	4,032,174,901	110,000	9,145,094	145,882,356	2,481,833	322,334	1,706,692	0	0	155,356,112	15,929,957	277,559
201802	201809	18,717	3,876,818,789	0	11,798,484	146,049,364	2,210,270	146,197	0	1,706,692	0	158,285,763	15,368,415	367,989
201802	201810	18,649	3,718,510,041	0	8,876,898	146,011,232	1,049,965	827,019	146,197	0	1,706,692	155,167,439	14,733,989	263,825
201802	201811	18,600	3,563,342,602	0	10,655,926	146,187,425	2,576,822	0	827,019	0	1,706,692	157,031,672	14,139,622	323,050
201802	201812	18,537	3,406,284,476	0	11,598,843	146,209,592	4,734,307	371,172	0	602,299	1,523,495	158,076,080	13,566,220	346,542
201802	201901	18,467	3,248,025,199	0	14,232,691	146,165,768	2,202,881	95,715	209,327	0	871,644	161,004,499	12,993,286	395,672
201802	201902	18,370	3,085,777,883	0	8,234,007	146,769,498	9,685,493	816,681	95,715	209,327	280,132	155,274,647	12,319,177	242,733
201802	201903	18,096	2,929,913,020	0	8,882,808	143,656,777	5,978,542	651,823	348,498	95,715	325,995	153,136,787	11,788,026	267,279
201802	201904	18,028	2,776,612,769	0	9,959,376	143,822,902	2,574,436	732,115	148,248	348,498	325,995	154,402,254	11,208,039	311,714
201802	201905	17,951	2,622,326,515	0	11,727,073	143,616,952	3,665,364	595,634	111,768	240,991	215,046	155,857,297	10,617,019	354,217
201802	201906	17,856	2,466,259,891	0	10,940,044	142,954,224	10,541,246	492,806	358,274	111,768	456,037	154,341,524	9,976,905	332,752
201802	201907	17,760	2,312,021,345	0	12,314,938	143,022,261	4,152,660	1,448,304	262,621	358,274	469,428	156,128,326	9,460,011	365,097
201802	201908	17,661	2,155,794,400	0	10,299,469	142,867,639	5,609,051	753,823	302,870	132,303	586,710	153,820,291	8,831,877	314,752
201802	201909	17,563	2,001,783,029	0	10,876,999	142,467,249	5,055,065	1,296,342	415,741	116,793	607,245	154,368,718	8,264,504	332,104
201802	201910	17,444	1,847,514,543	0	8,052,796	142,000,431	3,838,883	830,512	977,906	238,020	365,764	150,714,147	7,660,579	241,315
201802	201911	17,350	1,696,442,092	0	8,295,401	141,898,823	4,188,210	1,495,755	450,214	396,599	349,370	150,884,675	7,080,174	241,768
201802	201912	17,239	1,545,425,110	0	10,917,463	141,537,267	4,232,719	965,696	580,152	367,649	459,859	153,284,719	6,521,571	314,103
201802	202001	17,112	1,392,119,067	0	6,746,400	139,842,684	14,103,963	2,244,650	372,959	189,801	763,965	147,707,840	5,865,847	200,592

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201802	202002	16,987	1,244,527,871	0	2,173,762	139,144,742	18,648,471	1,411,951	1,480,975	254,980	473,660	142,796,788	5,329,733	82,129
201802	202003	11,480	1,101,438,614	0	8,006,603	87,596,816	8,061,795	5,829,493	796,027	1,226,559	600,760	97,207,577	4,828,937	246,689
201802	202004	11,347	1,004,138,235	0	6,348,701	87,313,537	5,436,060	2,232,382	1,804,455	534,411	1,540,667	95,265,900	4,398,127	206,304
201802	202005	11,248	908,857,245	0	7,211,999	87,041,888	4,224,123	1,975,553	1,390,224	1,141,661	1,674,510	95,310,392	3,958,888	218,395
201802	202006	11,140	813,563,726	0	5,069,432	86,990,235	2,205,195	1,256,189	964,517	917,349	1,201,962	92,993,080	3,562,987	162,067
201802	202007	11,052	719,606,127	0	5,809,162	86,803,119	2,373,671	656,922	924,455	558,688	1,083,532	93,444,827	3,158,674	180,138
201802	202008	10,939	625,677,240	0	5,602,786	86,091,105	2,597,871	1,033,344	929,311	326,408	987,320	92,740,051	2,735,728	304,106
201802	202009	10,817	532,977,059	0	5,323,721	85,796,257	1,499,175	1,000,346	941,526	224,928	681,231	91,949,412	2,342,227	164,758
201802	202010	10,688	440,588,920	0	3,093,850	85,160,433	1,407,402	835,251	584,862	840,405	428,180	88,782,222	1,927,840	104,903
201802	202011	10,589	351,489,858	0	4,121,172	84,682,334	1,572,565	276,351	406,815	313,609	960,359	90,013,247	1,548,622	143,376
201802	202012	10,428	261,869,010	0	3,155,213	83,960,416	623,222	425,675	290,913	157,055	325,909	88,192,154	1,155,845	115,717
201802	202101	10,268	173,208,516	0	144,494	82,879,317	519,268	418,837	326,290	89,690	441,527	85,682,858	766,151	14,329
201802	202102	10,017	88,007,331	0	210,325	80,910,994	1,057,052	123,261	396,567	208,016	349,933	81,611,964	386,425	20,418
201802	202103	217	6,450,586	0	263,972	446,258	11,210	15,427	139,305	296,851	373,642	2,118,879	31,749	25,886
201802	202104	88	4,556,243	0	36,835	427,398	0	0	9,218	128,823	524,691	841,647	22,384	21,860
201802	202105	78	3,925,834	0	0	411,563	30,727	0	0	23,820	470,238	504,339	19,524	1,886
201802	202106	68	3,345,597	0	0	362,133	23,112	0	0	13,881	199,755	499,374	17,765	10,018
201802	202107	61	2,695,429	0	149,289	352,987	66,252	0	0	0	54,464	994,041	21,611	78,911
201802	202108	54	2,026,292	0	50,246	340,132	0	15,205	0	0	0	705,054	12,451	10,430
201802	202109	37	1,575,198	0	0	254,026	38,507	0	0	0	0	394,353	9,376	1,320
201802	202110	36	1,305,968	0	0	255,644	32,108	0	0	0	0	261,969	8,184	81
201802	202111	36	1,043,999	0	15,197	257,483	25,461	0	0	0	0	493,701	6,403	59,042
201802	202112	35	765,031	0	0	260,087	0	0	0	0	0	271,270	4,769	489
201802	202201	34	498,761	0	0	242,209	12,842	0	0	0	0	267,619	3,134	42

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201802	202202	32	241,335	0	0	223,948	4,545	12,842	0	0	0	293,532	1,409	9,511
201802	202203	2	17,387	0	0	0	0	0	12,842	0	0	65,397	19	548



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201803	201803	0	0	0	3,658,510	0	0	0	0	0	0	3,671,757	2,679	86,487
201803	201804	21,143	5,029,850,744	0	2,088,937	152,253,486	50,065,088	0	0	0	0	154,376,769	20,529,504	55,482
201803	201805	21,122	4,874,032,074	0	5,403,515	153,964,558	12,043,527	0	0	0	0	160,991,911	20,309,610	136,293
201803	201806	21,088	4,713,025,012	0	5,294,201	152,927,636	53,553,744	516,136	0	0	0	158,586,934	19,327,493	157,137
201803	201807	21,059	4,554,422,876	60,000	10,872,007	154,614,579	10,771,911	570,060	340,967	0	0	167,367,233	19,048,260	317,706
201803	201808	21,010	4,387,055,643	0	4,506,978	154,884,405	12,230,773	831,205	68,567	340,967	0	159,774,524	18,182,477	130,836
201803	201809	20,983	4,226,750,073	0	9,964,338	154,629,645	24,263,601	791,272	691,214	68,567	340,967	165,121,094	17,528,967	316,011
201803	201810	20,928	4,061,606,718	0	8,521,534	155,348,824	12,751,342	549,106	500,505	691,214	68,567	164,847,990	16,948,597	238,463
201803	201811	20,871	3,896,417,760	0	10,088,299	154,843,737	29,259,072	157,543	333,228	500,505	490,072	165,518,651	16,184,243	326,056
201803	201812	20,809	3,730,854,236	0	11,416,848	154,247,752	46,519,956	470,929	0	333,228	922,010	167,002,761	15,512,384	346,325
201803	201901	20,747	3,563,782,908	0	10,008,269	155,723,379	15,468,362	271,738	274,422	0	833,733	167,819,149	15,060,749	277,617
201803	201902	20,685	3,395,534,245	0	9,585,258	154,143,380	52,012,711	1,429,296	237,738	274,422	518,858	164,465,891	14,077,466	287,624
201803	201903	20,613	3,230,763,961	0	15,445,411	156,129,221	41,768,543	425,499	1,292,774	237,738	419,843	173,967,457	13,628,071	426,603
201803	201904	20,252	3,056,607,967	0	12,769,746	152,303,933	23,530,258	519,872	183,634	1,157,722	597,475	167,187,206	12,946,955	373,930
201803	201905	20,166	2,889,420,761	60,000	13,644,555	152,808,796	12,166,144	237,162	297,814	183,634	1,297,075	167,776,335	12,265,522	398,252
201803	201906	20,060	2,721,370,003	0	11,915,095	149,875,953	60,857,769	347,199	407,465	297,814	974,022	162,523,372	11,316,872	352,478
201803	201907	19,963	2,558,668,999	0	11,794,853	152,327,601	13,380,206	1,246,696	386,703	131,091	1,117,622	167,608,657	11,083,996	351,471
201803	201908	19,858	2,391,083,008	0	11,701,206	151,453,945	23,093,171	1,550,144	615,822	290,007	428,905	163,999,570	10,167,900	334,408
201803	201909	19,745	2,226,272,557	0	12,579,824	151,613,220	19,366,888	1,374,273	1,356,164	615,822	297,234	165,703,023	9,568,772	379,931
201803	201910	19,613	2,060,442,507	0	11,261,739	151,364,829	13,278,203	671,369	534,027	1,321,009	570,665	164,052,987	8,924,053	314,366
201803	201911	19,497	1,896,218,699	0	13,018,665	149,103,165	34,113,613	1,997,018	102,618	718,314	858,108	163,058,691	8,121,400	382,675
201803	201912	19,350	1,732,612,476	0	10,571,009	150,402,356	13,104,743	1,275,539	1,201,923	65,406	859,927	163,783,953	7,665,012	297,344
201803	202001	19,201	1,568,140,113	0	5,521,014	145,934,728	53,647,292	1,873,419	1,476,949	587,706	919,133	152,608,596	6,708,009	164,225
201803	202002	19,115	1,415,531,517	0	2,920,050	146,983,960	39,413,683	2,582,570	1,291,916	1,327,098	843,173	155,065,139	6,327,814	92,510

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201803	202003	19,049	1,259,876,678	0	7,839,179	149,597,244	12,928,494	3,116,446	615,060	381,514	1,731,116	161,764,489	5,793,772	236,577
201803	202004	12,012	1,097,889,063	0	7,554,547	86,774,152	13,965,123	2,361,392	1,146,531	256,439	1,421,091	96,150,692	5,009,867	231,778
201803	202005	11,865	1,001,424,059	0	7,936,892	85,678,794	23,183,255	801,075	1,182,666	648,050	498,514	95,214,622	4,549,998	228,324
201803	202006	11,752	905,303,410	0	6,154,444	86,380,255	8,901,485	1,425,943	636,524	406,251	536,903	94,887,123	4,193,398	207,592
201803	202007	11,659	810,097,731	0	6,336,314	86,761,261	3,747,066	1,133,285	539,628	368,171	555,490	94,707,473	3,741,771	198,848
201803	202008	11,546	715,791,178	0	4,200,820	86,210,319	5,037,224	1,011,853	258,315	230,718	466,832	91,107,535	3,276,608	125,297
201803	202009	11,469	624,327,000	0	6,104,864	85,600,689	6,584,373	326,752	591,723	286,332	422,675	92,542,706	2,852,529	186,826
201803	202010	11,342	531,752,403	0	4,623,340	85,144,266	6,031,001	522,635	252,457	509,641	274,015	90,863,722	2,435,870	140,164
201803	202011	11,233	440,670,907	0	3,614,071	84,198,591	6,957,923	426,925	248,486	167,657	402,406	89,784,946	2,011,352	123,110
201803	202012	11,127	351,565,799	0	4,115,328	84,627,003	2,011,436	406,873	164,766	253,692	248,882	90,286,025	1,631,532	130,598
201803	202101	10,984	261,161,412	0	2,461,606	82,392,476	6,063,943	254,491	213,841	114,167	369,642	85,730,476	1,177,336	84,780
201803	202102	10,864	175,579,938	0	323,112	78,889,195	10,612,701	163,901	58,384	189,001	240,584	81,839,866	777,095	17,885
201803	202103	10,768	93,578,029	0	34,916	83,546,105	568,559	79,723	86,515	23,898	250,476	89,064,126	459,290	42,179
201803	202104	129	4,574,969	0	76,251	307,823	135,917	33,312	0	69,649	129,312	1,103,649	27,550	16,002
201803	202105	63	3,501,717	0	77,463	293,851	120,498	19,149	26,443	0	73,202	720,063	20,256	75,936
201803	202106	57	2,982,782	0	0	279,417	127,547	47,547	0	0	65,492	620,839	18,131	7,705
201803	202107	53	2,668,292	0	55,971	267,436	62,145	6,133	32,656	0	0	403,123	16,772	3,016
201803	202108	48	2,251,401	0	113,617	262,142	22,348	0	14,849	13,692	0	450,842	14,350	3,049
201803	202109	44	1,858,636	0	128,383	230,460	48,590	0	11,414	0	13,692	704,561	11,333	55,709
201803	202110	40	1,493,597	0	73,866	215,299	41,758	0	0	11,414	13,692	349,769	9,732	7,211
201803	202111	39	1,197,601	0	37,609	197,545	39,246	0	0	0	11,414	772,158	7,621	172,877
201803	202112	36	941,887	0	0	201,837	0	0	0	0	9,414	410,321	6,346	21,539
201803	202201	36	730,286	0	0	196,116	21,045	0	0	0	9,414	196,116	4,762	18
201803	202202	36	534,171	0	0	185,514	37,817	0	0	0	0	208,951	3,462	46

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201803	202203	35	332,264	0	9,031	192,366	4,226	0	0	0	0	221,256	2,546	302

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201804	201804	0	0	0	1,989,670	0	0	0	0	0	0	2,006,051	2,055	59,690
201804	201805	18,618	4,452,616,196	0	4,927,567	136,193,925	2,856,660	0	0	0	0	141,132,970	19,550,953	141,429
201804	201806	18,586	4,310,468,440	0	3,792,625	136,508,322	6,230,848	0	0	0	0	140,442,707	18,954,084	105,607
201804	201807	18,565	4,170,047,859	0	5,001,707	137,081,180	3,239,070	361,769	0	0	0	142,295,011	18,384,896	126,448
201804	201808	18,537	4,027,752,848	0	5,945,249	137,491,751	2,057,999	239,438	361,769	0	0	143,558,959	17,777,211	155,950
201804	201809	18,496	3,884,193,889	0	11,008,765	137,751,416	4,057,922	414,252	0	361,769	0	148,971,873	17,168,561	269,189
201804	201810	18,447	3,735,222,016	0	9,046,417	137,803,560	2,762,771	798,554	0	0	361,769	147,078,147	16,525,594	259,007
201804	201811	18,396	3,588,143,869	0	10,649,213	137,910,861	5,567,428	845,299	439,604	0	361,769	148,736,484	15,877,857	345,696
201804	201812	18,333	3,439,383,072	0	11,155,101	138,021,555	6,838,869	191,499	1,144,717	131,396	361,769	149,460,122	15,251,167	329,700
201804	201901	18,271	3,289,919,026	0	7,861,616	138,182,692	5,107,438	86,870	0	1,036,798	131,396	146,479,885	14,632,234	277,732
201804	201902	18,215	3,143,018,666	0	8,639,540	137,590,396	24,406,076	1,012,503	86,870	191,499	976,696	146,487,731	13,892,458	245,903
201804	201903	18,162	2,996,530,935	0	11,478,230	138,348,512	8,804,097	357,658	428,164	86,870	1,036,798	150,879,684	13,435,127	311,318
201804	201904	18,079	2,845,519,855	140,000	14,496,734	140,500,589	5,315,930	694,572	132,003	139,442	278,369	155,622,366	12,737,775	434,930
201804	201905	17,659	2,689,045,071	0	11,261,919	134,621,680	4,465,978	790,392	320,374	132,003	226,313	146,217,766	12,057,884	330,727
201804	201906	17,577	2,542,642,888	0	9,938,704	133,706,672	22,452,564	1,032,689	178,361	320,374	271,446	143,958,749	11,340,709	310,052
201804	201907	17,489	2,398,597,269	0	13,938,208	134,375,899	4,945,168	3,154,691	285,384	0	630,738	149,445,734	10,862,637	377,943
201804	201908	17,381	2,249,006,116	0	10,681,894	134,160,751	6,312,558	1,639,001	1,626,162	99,052	498,735	145,276,274	10,165,790	310,577
201804	201909	17,277	2,103,603,176	0	10,155,738	133,921,396	8,140,060	886,922	542,659	1,222,923	99,052	144,608,333	9,549,522	304,387
201804	201910	17,183	1,958,495,830	0	10,956,304	134,128,410	5,329,281	2,567,228	193,715	542,659	870,440	145,674,934	8,932,542	323,071
201804	201911	17,079	1,812,727,944	0	10,374,800	133,231,879	6,846,702	1,554,928	2,117,617	149,306	969,149	144,102,287	8,271,770	309,546
201804	201912	16,969	1,668,484,541	0	9,806,782	133,160,496	3,801,306	882,884	738,924	1,167,610	149,306	143,731,301	7,691,226	270,905
201804	202001	16,847	1,523,784,070	0	4,489,285	128,781,030	56,353,827	1,033,349	571,450	700,148	651,963	133,870,373	6,802,219	115,561
201804	202002	16,791	1,390,014,697	0	2,436,996	131,467,688	22,796,086	3,032,427	922,365	571,450	1,352,111	138,397,847	6,588,061	80,396
201804	202003	16,753	1,251,613,755	0	6,858,281	132,330,489	9,482,016	4,088,438	1,793,533	1,187,882	791,319	141,595,020	5,902,646	200,461

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201804	202004	16,629	1,109,376,060	0	8,126,554	132,390,541	4,822,256	1,705,353	1,215,082	1,663,865	705,684	141,932,295	5,291,702	236,083
201804	202005	10,582	966,874,410	0	6,913,624	77,187,286	4,893,040	588,375	830,416	861,346	1,658,131	85,111,214	4,662,617	212,205
201804	202006	10,474	881,778,084	0	6,190,667	77,033,381	3,086,479	1,025,460	239,529	551,563	1,646,932	84,127,506	4,274,019	168,997
201804	202007	10,391	797,602,299	0	5,520,955	76,987,544	2,386,099	376,735	257,652	346,122	765,963	83,283,441	3,851,449	168,998
201804	202008	10,298	713,395,275	0	6,239,262	76,518,687	3,334,102	286,990	334,173	127,610	540,083	83,225,088	3,437,353	183,603
201804	202009	10,194	629,804,238	0	5,203,083	76,137,718	2,632,377	441,797	222,805	70,548	286,325	81,856,614	3,036,581	160,206
201804	202010	10,103	547,622,924	0	3,955,226	75,988,676	2,366,842	635,001	343,272	178,866	144,770	80,327,081	2,640,185	117,075
201804	202011	10,017	467,089,569	0	4,014,298	75,490,562	2,888,965	462,271	85,771	263,243	178,866	80,480,549	2,254,558	193,888
201804	202012	9,919	386,893,639	0	3,607,215	75,349,856	1,402,193	415,152	171,346	0	308,840	80,119,895	1,875,805	115,726
201804	202101	9,808	307,244,846	0	2,968,355	74,615,359	1,782,984	588,098	184,588	60,795	42,241	78,206,088	1,478,397	164,445
201804	202102	9,707	228,994,944	0	1,023,580	71,803,100	9,038,541	149,455	363,159	184,588	60,795	73,785,823	1,065,652	94,143
201804	202103	9,651	155,541,151	0	637,915	74,424,135	611,484	160,592	39,849	250,511	218,801	79,194,842	781,159	25,258
201804	202104	9,480	76,400,164	0	5,862	73,875,770	284,360	53,162	49,357	0	440,654	74,247,680	368,338	6,887
201804	202105	70	2,148,807	0	49,290	191,903	70,890	45,913	43,454	28,279	250,511	899,396	7,135	8,938
201804	202106	38	1,502,836	0	0	168,016	20,335	40,288	34,165	21,056	14,211	1,050,182	5,346	136,339
201804	202107	30	1,019,117	0	0	151,299	43,520	0	0	5,273	35,267	276,870	4,624	1,557
201804	202108	21	822,987	0	11,898	92,374	42,047	0	0	0	0	152,851	3,740	3,443
201804	202109	16	665,775	0	0	97,154	26,147	0	0	0	0	154,098	3,101	224
201804	202110	16	562,527	0	0	97,743	22,570	0	0	0	0	99,539	2,596	239
201804	202111	11	462,988	0	0	74,501	18,975	0	0	0	0	465,909	2,160	76,461
201804	202112	11	386,841	0	0	75,007	15,364	0	0	0	0	274,978	1,805	44,817
201804	202201	11	310,339	0	0	76,315	10,935	0	0	0	0	107,660	1,448	29,108
201804	202202	11	232,680	0	0	77,068	0	0	0	0	0	77,462	1,092	53
201804	202203	11	155,217	0	0	73,915	7,044	0	0	0	0	73,915	692	23

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201805	201805	0	0	0	1,940,813	0	0	0	0	0	0	2,028,290	14,927	53,352
201805	201806	19,554	4,558,201,763	0	4,985,544	135,707,481	79,013,593	0	0	0	0	140,732,818	20,292,533	129,573
201805	201807	19,528	4,416,574,038	0	5,405,649	137,775,939	21,572,104	638,970	0	0	0	145,543,348	20,308,496	144,828
201805	201808	19,494	4,271,039,351	140,000	9,506,813	138,053,989	20,127,169	0	217,560	266,760	0	148,441,070	19,419,309	278,672
201805	201809	19,444	4,122,598,281	0	6,551,741	137,841,424	35,940,459	608,083	0	217,560	266,760	145,162,579	18,674,306	186,027
201805	201810	19,405	3,977,435,703	50,000	10,347,139	138,539,163	23,435,736	378,420	608,083	0	484,320	150,196,768	18,168,413	290,108
201805	201811	19,356	3,827,238,935	0	10,410,552	138,172,901	38,624,828	177,047	378,420	608,083	217,560	149,493,580	17,375,120	277,793
201805	201812	19,306	3,677,478,595	0	12,099,378	137,375,395	62,789,569	760,476	177,047	378,420	608,083	150,839,087	16,656,619	344,686
201805	201901	19,232	3,526,421,947	0	9,654,855	139,025,059	22,207,203	312,530	623,121	177,047	986,503	151,148,778	16,317,121	280,924
201805	201902	19,172	3,375,273,170	0	9,714,692	137,410,852	65,042,704	255,376	179,337	623,121	1,163,550	148,067,883	15,251,593	281,387
201805	201903	19,106	3,227,205,287	0	17,892,986	137,517,248	61,493,703	303,088	255,376	179,337	648,780	158,165,242	14,819,187	545,043
201805	201904	18,984	3,068,053,542	0	13,567,496	138,588,604	32,292,705	265,961	291,558	126,361	373,842	154,906,107	14,242,602	377,005
201805	201905	18,890	2,912,970,387	0	14,279,722	141,226,956	24,551,806	1,746,094	0	291,558	305,697	156,966,794	13,438,130	411,054
201805	201906	18,434	2,755,809,088	79,558	10,347,320	131,237,108	91,514,795	1,650,426	1,194,000	0	417,918	143,629,228	12,401,519	306,452
201805	201907	18,345	2,612,630,523	0	12,151,953	134,352,051	24,187,710	1,483,203	717,217	1,194,000	291,558	151,066,513	12,391,203	331,964
201805	201908	18,249	2,461,437,650	0	11,366,330	133,710,229	32,415,447	1,974,896	907,833	470,572	1,355,542	146,396,616	11,375,662	338,230
201805	201909	18,156	2,314,916,420	0	11,478,043	133,747,453	28,883,645	1,159,426	839,882	753,106	1,664,573	147,225,814	10,797,413	334,560
201805	201910	18,053	2,167,528,962	0	12,231,184	133,781,515	22,044,381	1,850,655	416,271	931,393	975,934	147,925,887	10,139,019	409,683
201805	201911	17,941	2,018,826,095	0	10,937,043	132,047,963	45,022,375	726,437	1,336,814	421,278	1,076,094	144,502,400	9,361,307	323,072
201805	201912	17,824	1,873,630,930	0	10,489,195	133,468,668	17,774,690	1,111,129	428,855	705,193	611,420	147,476,170	8,938,965	301,998
201805	202001	17,695	1,725,753,855	0	7,298,159	123,921,570	138,962,305	1,389,606	476,239	295,894	627,781	132,592,780	7,576,187	213,190
201805	202002	17,609	1,592,655,488	0	2,946,238	129,804,169	59,582,664	1,209,785	1,031,018	476,239	912,605	143,531,914	7,896,307	84,228
201805	202003	17,577	1,449,190,214	0	8,476,925	132,896,667	17,615,436	5,098,515	765,286	675,088	572,824	146,383,918	7,084,628	242,377
201805	202004	17,469	1,302,505,209	0	10,335,670	131,998,334	21,336,159	1,586,053	1,648,820	368,074	769,504	145,104,791	6,268,448	304,292

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201805	202005	17,272	1,157,095,957	0	8,613,711	129,564,260	37,544,948	1,189,382	838,904	1,198,916	667,617	140,934,382	5,539,217	248,542
201805	202006	11,621	1,016,237,617	0	7,856,454	79,809,657	17,300,356	929,317	545,249	624,224	954,313	92,033,336	5,090,023	214,808
201805	202007	11,371	923,774,050	0	8,177,040	80,088,719	8,751,466	509,177	390,954	657,107	923,699	89,989,074	4,594,578	241,052
201805	202008	11,247	833,634,459	0	8,111,521	79,402,901	10,148,376	931,297	200,093	218,803	921,611	88,480,215	4,102,557	242,022
201805	202009	11,139	744,623,790	0	5,395,243	78,895,005	11,543,304	238,723	597,523	199,785	654,637	85,600,222	3,667,411	154,516
201805	202010	11,038	658,821,232	0	4,297,114	78,409,516	12,746,954	323,243	545,733	202,270	370,018	84,271,694	3,240,106	127,615
201805	202011	10,947	574,317,141	0	5,714,109	78,186,243	10,502,324	656,033	244,066	449,321	164,053	86,118,421	2,835,770	175,433
201805	202012	10,816	488,526,892	0	4,746,382	78,256,151	5,856,192	762,449	183,138	105,445	403,929	85,046,584	2,432,749	142,309
201805	202101	10,692	403,808,912	0	3,402,366	75,993,743	13,566,249	656,772	385,715	107,964	277,946	80,922,126	1,955,132	152,704
201805	202102	10,583	323,101,035	0	1,693,129	72,498,027	23,963,158	280,514	518,821	110,838	189,911	77,448,578	1,530,784	54,406
201805	202103	10,514	245,877,651	0	2,568,566	77,245,743	2,770,590	373,792	287,181	0	235,211	86,142,926	1,296,790	86,683
201805	202104	10,378	159,859,948	0	1,058,213	76,351,320	2,440,098	191,176	252,325	228,756	204,781	79,443,891	790,218	51,752
201805	202105	10,195	80,641,156	0	19,141	76,363,749	1,192,904	153,351	33,919	269,953	93,423	77,902,097	403,365	13,566
201805	202106	168	2,785,471	0	40,535	106,788	25,826	151,284	72,993	101,225	238,542	1,461,586	13,089	36,380
201805	202107	32	1,492,772	0	96,438	99,966	34,067	21,230	116,347	9,077	118,260	765,252	11,230	4,962
201805	202108	25	1,123,474	0	0	89,040	20,709	51,687	0	98,498	57,791	684,395	6,066	100,855
201805	202109	19	943,428	0	0	80,728	28,484	41,325	0	47,623	38,905	551,621	5,966	25,976
201805	202110	16	777,433	0	0	75,535	25,034	38,880	0	0	47,623	153,297	4,539	366
201805	202111	15	645,792	0	0	86,022	6,881	6,833	15,507	0	39,397	323,790	4,446	9,927
201805	202112	10	526,858	0	0	58,797	0	3,202	0	15,507	31,118	141,204	3,687	31
201805	202201	9	449,269	0	0	59,195	0	0	3,202	0	31,118	265,684	3,084	47,543
201805	202202	8	374,568	0	0	59,595	0	0	0	0	31,118	72,797	2,616	797
201805	202203	7	311,771	0	0	59,998	0	0	0	0	0	60,998	2,212	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201806	201806	0	0	0	659,300	81,667	0	0	0	0	0	701,194	6,060	15,192
201806	201807	17,861	4,125,445,750	0	5,098,194	123,595,921	9,585,370	0	0	0	0	128,847,433	18,826,466	144,275
201806	201808	17,819	3,995,695,230	90,000	5,934,619	124,099,882	2,021,491	0	0	0	0	130,531,366	18,328,645	174,851
201806	201809	17,785	3,865,164,386	0	5,108,877	124,263,414	11,398,558	0	0	0	0	129,586,064	17,676,724	119,577
201806	201810	17,755	3,735,582,554	0	6,928,923	124,708,094	6,306,466	335,976	0	0	0	132,013,242	17,149,918	204,559
201806	201811	17,719	3,603,569,313	0	6,543,909	124,969,497	10,240,770	0	218,009	0	0	131,805,689	16,541,397	175,572
201806	201812	17,682	3,471,763,623	0	10,374,268	124,651,199	24,167,500	281,313	0	218,009	0	135,444,814	15,890,734	310,456
201806	201901	17,626	3,336,318,810	0	10,516,853	125,448,815	4,496,849	422,672	281,313	0	0	137,022,417	15,466,445	308,847
201806	201902	17,574	3,199,298,070	0	7,477,331	123,813,363	49,509,414	642,477	203,866	281,313	0	131,531,027	14,513,910	216,772
201806	201903	17,529	3,067,767,043	200,000	12,785,822	124,713,255	29,394,165	205,685	642,477	0	281,313	139,694,888	14,238,422	347,914
201806	201904	17,442	2,928,072,155	0	11,259,491	125,510,751	11,481,991	365,892	199,654	129,704	281,313	138,145,577	13,630,277	338,801
201806	201905	17,360	2,789,926,578	0	14,431,116	125,427,802	8,389,747	896,795	180,409	0	0	140,395,597	12,928,754	423,384
201806	201906	17,253	2,649,249,668	49,194	16,168,771	125,384,852	59,551,718	514,473	420,025	180,409	0	142,045,581	12,041,505	473,966
201806	201907	16,842	2,507,204,087	0	12,165,002	121,606,772	5,560,001	814,150	217,966	420,025	180,409	136,928,068	11,906,083	354,175
201806	201908	16,743	2,370,267,405	0	11,445,633	121,076,236	14,099,327	962,226	497,601	0	600,433	132,895,441	11,006,344	325,289
201806	201909	16,657	2,237,380,447	39,820	13,135,393	120,844,058	12,279,563	777,552	775,996	318,552	420,025	134,842,641	10,445,908	401,484
201806	201910	16,541	2,102,359,051	0	12,911,579	120,849,029	8,378,987	832,017	310,622	603,688	487,882	134,516,910	9,863,012	386,167
201806	201911	16,416	1,967,590,976	0	10,355,591	119,463,801	24,209,987	829,232	383,188	310,622	482,875	130,433,627	9,146,248	302,915
201806	201912	16,310	1,836,548,654	0	9,273,277	120,451,179	7,881,472	541,397	628,360	541,910	145,090	131,303,076	8,727,405	264,591
201806	202001	16,209	1,704,958,441	0	6,212,211	115,774,494	71,949,866	835,179	502,227	215,574	687,000	122,564,528	7,745,406	172,248
201806	202002	16,147	1,582,393,885	0	3,243,348	116,872,586	53,294,553	2,470,007	505,912	259,988	757,484	125,038,903	7,557,481	98,211
201806	202003	16,110	1,457,190,851	0	9,478,596	119,696,233	10,200,974	4,777,643	805,392	370,285	616,325	133,288,761	7,109,709	274,291
201806	202004	15,991	1,323,565,286	0	8,192,484	119,416,195	10,477,694	1,957,950	1,468,286	679,022	710,903	128,946,360	6,341,976	238,259
201806	202005	15,873	1,194,547,458	0	8,803,286	118,053,550	18,795,867	1,191,760	697,105	940,719	1,302,979	128,352,053	5,716,345	252,752



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201806	202006	15,705	1,066,130,269	0	8,883,532	118,655,842	7,579,366	1,192,947	738,044	203,576	1,500,067	129,519,048	5,223,322	251,505
201806	202007	10,780	935,980,078	0	9,068,934	74,754,296	2,982,997	1,581,115	311,823	369,860	1,176,324	84,822,228	4,619,959	270,322
201806	202008	10,649	850,700,276	0	7,171,127	74,028,131	6,168,961	892,804	398,380	225,020	476,605	81,648,790	4,162,831	213,042
201806	202009	10,549	768,087,669	0	5,549,392	73,981,429	4,475,715	487,821	457,755	92,210	491,773	80,626,248	3,790,032	166,276
201806	202010	10,452	687,644,182	0	5,158,396	73,635,167	5,055,361	939,968	253,881	68,394	154,436	79,363,356	3,376,653	148,397
201806	202011	10,356	607,960,636	0	6,297,097	73,014,251	6,858,235	501,407	513,764	119,499	0	80,352,994	2,984,822	206,308
201806	202012	10,230	527,871,719	0	4,718,892	73,116,283	2,596,545	331,387	207,919	438,563	51,652	78,868,887	2,615,828	137,510
201806	202101	10,118	449,061,191	0	3,897,382	71,735,877	7,862,285	468,312	142,340	258,927	433,422	76,111,052	2,178,372	119,226
201806	202102	10,027	373,046,599	0	1,656,471	67,187,780	28,910,341	433,289	465,339	242,903	465,861	70,210,991	1,719,382	51,451
201806	202103	9,970	302,831,945	0	3,185,143	72,212,030	1,696,502	249,418	175,735	287,869	212,770	81,354,779	1,595,931	99,426
201806	202104	9,844	221,115,769	0	2,637,031	71,501,812	1,773,493	113,873	173,122	101,122	187,249	74,968,203	1,088,882	90,881
201806	202105	9,693	146,238,336	0	733,606	70,849,508	1,416,496	129,778	42,548	85,570	221,483	73,729,812	722,421	116,879
201806	202106	9,504	72,955,122	0	51,792	70,330,685	655,760	105,186	15,583	22,355	85,570	71,405,102	361,659	28,947
201806	202107	99	1,658,558	0	55,845	113,694	24,050	47,616	38,538	0	107,925	754,678	7,780	3,776
201806	202108	23	908,760	0	0	88,079	176,871	40,681	0	22,411	22,355	252,437	2,808	1,208
201806	202109	19	704,073	0	0	83,809	19,506	180,657	0	4,118	35,020	303,096	2,199	30,374
201806	202110	17	592,730	0	0	57,903	0	0	180,657	0	16,783	145,125	1,406	554
201806	202111	14	492,966	0	13,875	58,152	0	0	0	146,979	0	220,456	1,491	5,684
201806	202112	10	378,845	0	0	39,667	13,226	0	106,437	0	15,930	98,279	3,140	12
201806	202201	8	314,566	0	0	29,564	0	0	94,320	0	15,930	97,679	1,339	4,857
201806	202202	6	259,659	0	0	29,670	0	0	82,008	0	15,930	66,982	1,100	0
201806	202203	6	217,677	0	0	29,775	0	0	69,537	0	0	42,246	915	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201807	201807	0	0	0	1,825,800	0	0	0	0	0	0	1,841,821	1,588	44,697
201807	201808	17,414	3,831,252,458	100,000	4,490,794	114,638,389	15,060,576	0	0	0	0	119,300,811	17,175,730	109,964
201807	201809	17,388	3,711,421,628	0	5,466,362	114,636,344	23,660,660	215,600	0	0	0	120,677,870	16,693,067	135,760
201807	201810	17,362	3,590,739,017	0	4,451,069	115,180,657	14,721,930	0	215,600	0	0	120,424,524	16,242,351	121,198
201807	201811	17,335	3,470,323,953	0	7,634,624	115,030,417	31,675,565	0	0	215,600	0	123,220,525	15,598,229	217,324
201807	201812	17,293	3,347,103,428	0	7,403,476	114,810,104	39,870,556	565,335	0	0	215,600	123,266,584	15,081,296	189,837
201807	201901	17,238	3,223,836,843	0	9,534,371	115,707,955	17,757,477	263,640	565,335	0	215,600	126,695,397	14,700,574	275,431
201807	201902	17,186	3,097,141,447	0	7,383,594	115,197,598	34,379,018	0	132,869	565,335	0	123,292,874	13,970,809	220,923
201807	201903	17,139	2,973,628,312	0	9,732,271	115,246,675	36,132,262	857,428	0	132,869	565,335	126,319,659	13,481,090	281,636
201807	201904	17,075	2,847,308,653	0	10,858,105	115,735,674	24,198,186	333,542	412,732	0	698,203	128,262,631	13,002,245	320,929
201807	201905	17,005	2,719,172,123	0	12,491,129	116,065,744	14,216,790	563,755	0	129,820	415,781	129,769,494	12,422,589	371,068
201807	201906	16,914	2,588,933,556	0	12,243,153	114,284,029	53,466,229	464,015	274,084	0	412,732	127,221,627	11,617,142	342,721
201807	201907	16,822	2,461,579,061	99,275	12,471,782	116,874,939	18,656,415	573,084	0	440,695	129,820	131,843,058	11,414,090	364,788
201807	201908	16,475	2,329,443,927	0	11,995,529	112,187,174	27,076,449	848,589	421,423	163,180	271,584	125,372,420	10,632,048	360,956
201807	201909	16,384	2,204,234,215	0	8,656,766	112,188,621	24,366,853	666,304	448,447	247,879	271,584	122,274,284	10,129,720	241,204
201807	201910	16,302	2,081,959,931	0	12,391,633	112,626,996	13,232,868	233,728	398,094	432,748	233,760	126,378,518	9,640,230	375,819
201807	201911	16,193	1,955,309,791	0	10,848,611	111,172,366	31,448,771	1,070,341	98,581	398,094	515,265	122,801,798	8,931,627	303,550
201807	201912	16,093	1,832,507,905	0	11,825,872	111,847,225	17,216,891	417,916	610,114	98,581	114,215	125,865,289	8,544,590	341,593
201807	202001	15,973	1,706,359,244	0	5,883,508	104,274,435	124,761,234	497,865	417,916	463,893	212,796	111,512,497	7,399,453	177,307
201807	202002	15,915	1,595,096,626	0	2,757,312	109,839,100	45,049,850	1,974,792	355,834	417,916	562,474	120,861,331	7,737,555	86,570
201807	202003	15,880	1,474,102,519	0	7,641,240	111,506,977	17,841,605	4,285,426	695,765	230,172	881,810	122,170,461	6,976,163	226,992
201807	202004	15,778	1,351,768,254	0	9,065,971	111,110,672	18,168,664	1,314,916	801,799	378,001	788,143	121,863,868	6,361,557	253,932
201807	202005	15,646	1,229,569,766	0	7,410,930	109,165,044	32,548,530	1,007,261	759,094	329,836	392,524	118,211,718	5,728,155	215,259
201807	202006	15,525	1,110,961,637	0	7,377,403	110,473,217	13,113,454	1,237,599	498,653	468,121	261,514	121,484,500	5,364,086	227,077

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201807	202007	15,373	989,372,496	0	6,910,807	110,569,783	7,599,052	930,396	547,193	439,733	357,473	119,338,378	4,777,203	263,419
201807	202008	10,654	870,310,148	0	6,854,093	69,356,593	8,186,603	272,023	383,941	127,220	637,269	77,234,701	4,221,410	196,988
201807	202009	10,528	792,943,019	0	7,104,588	68,674,813	11,160,037	489,929	127,706	226,738	392,560	76,565,880	3,825,867	210,811
201807	202010	10,416	716,162,965	0	6,016,710	68,320,215	12,186,377	519,156	340,222	69,504	264,273	75,426,826	3,467,707	172,546
201807	202011	10,318	640,583,779	0	6,066,899	67,924,531	11,095,236	468,577	72,787	160,170	95,994	75,788,668	3,109,968	180,992
201807	202012	10,197	565,042,900	0	5,035,568	68,034,226	5,301,007	454,071	232,663	72,787	102,216	74,431,985	2,767,875	150,471
201807	202101	10,094	490,522,429	0	2,906,193	66,369,809	14,933,397	351,125	261,840	215,350	44,897	70,073,572	2,330,732	83,863
201807	202102	10,013	420,402,588	0	1,665,173	64,162,071	25,372,402	587,153	188,164	247,386	150,068	68,008,997	1,974,916	47,059
201807	202103	9,963	352,407,719	0	4,082,934	67,434,118	3,716,403	221,501	264,028	0	317,189	75,857,366	1,806,778	123,803
201807	202104	9,821	276,549,921	0	3,699,178	66,652,790	3,560,374	390,796	244,673	25,265	167,121	71,180,787	1,339,580	110,047
201807	202105	9,671	205,219,376	0	2,077,167	66,177,914	2,192,054	194,437	55,902	244,673	25,265	69,250,910	999,742	63,479
201807	202106	9,535	135,811,345	0	884,666	64,937,243	3,036,357	62,624	242,031	31,457	25,265	67,785,603	656,511	30,871
201807	202107	9,366	68,385,109	0	118,363	64,921,058	1,142,932	71,689	100,914	20,803	0	66,787,333	338,459	43,378
201807	202108	186	1,778,732	0	0	77,531	130,391	15,568	112,583	0	20,803	1,474,461	7,651	2,040
201807	202109	22	579,199	0	25,602	83,337	90,477	16,262	15,146	43,637	20,803	480,793	2,913	1,535
201807	202110	19	405,690	0	0	77,266	24,510	26,702	0	15,146	43,637	131,022	1,665	303
201807	202111	14	279,561	0	0	56,279	16,358	0	26,702	0	58,783	76,402	936	26
201807	202112	14	215,160	0	0	64,739	0	0	0	0	15,146	148,141	898	11,482
201807	202201	10	69,019	0	0	48,126	5,747	0	0	0	0	48,126	238	28,395
201807	202202	1	5,747	0	0	0	0	0	0	0	0	5,747	28	0
201807	202203	0	0	0	0	0	0	0	0	0	0	5,850	0	1

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201808	201808	0	0	0	1,574,060	0	0	0	0	0	0	1,626,342	10,570	47,222
201808	201809	17,653	3,783,305,461	0	4,053,634	113,721,776	20,146,695	0	0	0	0	117,867,746	17,104,731	105,033
201808	201810	17,624	3,664,843,429	0	3,794,568	114,401,119	8,163,634	152,900	0	0	0	118,845,766	16,710,053	105,635
201808	201811	17,600	3,546,002,819	0	4,192,395	114,474,708	17,648,042	0	152,900	0	0	118,951,564	16,109,690	120,710
201808	201812	17,577	3,427,051,255	0	4,753,871	114,143,521	37,409,383	136,829	0	152,900	0	119,520,585	15,523,395	122,446
201808	201901	17,551	3,307,518,319	0	6,869,576	115,318,004	10,955,525	214,332	136,829	0	152,900	123,521,259	15,222,588	199,629
201808	201902	17,503	3,184,009,412	0	7,669,679	114,703,946	36,111,309	328,824	0	136,829	152,900	122,790,770	14,431,064	226,352
201808	201903	17,458	3,061,218,642	100,000	6,816,802	114,617,686	37,976,726	305,876	191,166	0	136,829	122,827,237	14,003,609	207,352
201808	201904	17,404	2,938,238,505	0	8,428,024	115,385,079	22,812,325	272,779	305,876	191,166	136,829	125,372,275	13,524,249	239,793
201808	201905	17,345	2,812,866,230	0	10,231,256	115,763,250	13,175,273	823,703	272,779	305,876	191,166	126,896,154	12,948,437	294,736
201808	201906	17,271	2,685,833,248	0	9,421,303	113,806,294	60,502,392	546,797	365,340	272,779	497,042	123,910,381	12,119,033	277,100
201808	201907	17,199	2,561,922,867	0	10,678,499	115,641,529	14,540,344	1,107,314	392,461	365,340	576,841	129,000,014	12,007,137	304,494
201808	201908	17,110	2,432,717,703	0	11,893,485	117,123,892	22,723,428	1,779,444	435,851	250,578	638,120	129,727,562	11,171,303	333,996
201808	201909	16,676	2,302,701,463	0	12,134,208	111,267,021	21,868,712	1,459,004	739,013	0	615,918	124,648,552	10,663,124	350,064
201808	201910	16,572	2,177,780,131	0	12,328,109	111,606,589	11,261,609	1,389,150	953,178	739,013	250,578	125,071,849	10,155,347	357,270
201808	201911	16,470	2,052,526,472	0	10,104,175	110,211,031	34,008,404	959,564	823,638	363,609	606,517	121,040,447	9,431,167	269,226
201808	201912	16,375	1,931,128,635	0	10,051,035	111,176,345	14,030,940	435,768	822,052	549,165	666,716	123,117,385	9,104,854	287,489
201808	202001	16,273	1,807,709,109	0	6,769,210	105,681,328	100,674,648	1,282,730	278,194	676,289	639,098	113,256,675	8,027,677	187,519
201808	202002	16,204	1,694,149,327	0	2,927,124	109,051,684	49,963,772	2,328,209	516,714	278,194	1,089,444	118,070,704	8,150,145	97,176
201808	202003	16,169	1,575,858,991	0	9,811,916	110,617,408	18,257,633	3,024,458	1,537,867	443,720	949,483	123,652,239	7,543,724	288,304
201808	202004	16,060	1,451,794,025	0	9,865,413	110,150,494	18,192,887	2,014,586	1,527,283	898,618	597,436	121,522,042	6,855,858	286,658
201808	202005	15,937	1,329,603,330	0	8,447,452	108,722,531	30,355,070	1,103,034	1,211,673	881,223	815,820	118,678,508	6,257,214	239,251
201808	202006	15,817	1,210,527,875	59,494	9,337,943	109,558,420	15,331,939	1,039,188	948,694	311,948	1,062,671	121,923,631	5,858,959	289,817
201808	202007	15,683	1,088,657,996	0	10,630,596	109,678,959	9,014,905	770,028	205,041	297,129	820,389	122,328,076	5,293,266	305,020

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201808	202008	15,506	966,000,493	0	6,987,872	109,007,076	9,417,480	902,694	165,859	116,104	533,543	117,012,842	4,700,204	198,017
201808	202009	10,570	848,548,702	0	6,761,885	67,243,401	11,818,600	508,030	571,435	0	332,705	75,497,405	4,178,495	190,916
201808	202010	10,439	773,214,222	0	4,653,621	66,954,698	11,214,458	1,113,650	475,428	428,519	0	72,968,204	3,806,697	128,208
201808	202011	10,360	700,346,382	0	6,322,919	66,689,094	11,241,359	653,119	460,605	306,049	297,056	74,402,584	3,450,757	201,154
201808	202012	10,251	626,061,712	0	6,264,759	66,943,807	4,506,616	506,502	253,367	399,593	413,326	74,468,346	3,115,993	188,127
201808	202101	10,140	551,430,294	0	4,032,523	65,327,114	13,935,962	589,473	111,255	156,226	812,920	69,947,808	2,661,608	119,359
201808	202102	10,059	481,502,686	0	1,801,509	63,156,390	27,504,277	728,872	254,314	147,793	705,642	66,750,394	2,297,791	51,372
201808	202103	10,010	414,672,015	0	4,473,275	66,257,170	3,669,472	288,074	360,137	54,945	92,618	74,824,387	2,148,308	133,921
201808	202104	9,879	339,158,730	0	4,298,867	65,575,450	3,491,376	322,577	302,138	41,704	54,945	70,745,782	1,676,277	126,673
201808	202105	9,736	268,390,923	0	2,188,279	65,007,569	3,009,933	322,907	114,395	148,243	54,945	68,784,395	1,325,753	72,315
201808	202106	9,634	200,342,556	0	2,061,792	64,252,754	3,286,075	309,132	168,950	122,174	104,916	67,300,232	982,807	92,241
201808	202107	9,513	133,145,189	0	840,817	63,870,421	2,124,319	88,923	44,232	163,511	162,098	67,297,710	662,962	80,564
201808	202108	9,318	66,173,546	0	41,972	63,732,493	521,712	90,703	66,015	37,987	61,722	65,035,215	330,493	8,145
201808	202109	87	1,134,321	0	0	69,384	34,926	37,670	0	0	99,709	682,218	5,700	4,616
201808	202110	15	459,103	0	0	57,789	14,164	57,925	0	6,687	69,744	95,604	1,838	22
201808	202111	14	363,365	0	0	62,827	0	0	57,925	0	0	121,986	1,554	6,875
201808	202112	8	219,402	0	0	49,454	0	0	14,863	34,926	0	304,851	1,003	63,738
201808	202201	7	161,812	0	0	44,971	0	0	0	0	34,926	75,233	690	1,219
201808	202202	6	101,978	0	0	45,226	0	0	0	0	34,926	52,226	385	0
201808	202203	2	56,751	0	0	3,585	0	0	0	0	0	98,787	843	13,569

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201809	201809	0	0	0	547,068	0	0	0	0	0	0	578,874	4,430	16,412
201809	201810	17,696	3,764,699,297	0	3,677,531	114,790,497	9,632,133	0	0	0	0	118,516,525	16,923,932	110,063
201809	201811	17,672	3,645,751,512	0	3,887,510	114,982,459	13,665,096	0	0	0	0	119,183,240	16,429,700	108,214
201809	201812	17,646	3,526,568,272	50,000	5,125,171	114,830,205	30,004,304	0	0	0	0	120,447,867	15,853,419	152,455
201809	201901	17,615	3,406,120,405	0	5,161,766	115,926,891	5,406,771	288,503	0	0	0	122,134,882	15,517,527	141,906
201809	201902	17,586	3,283,985,524	0	4,256,051	115,119,160	35,697,749	149,576	288,503	0	0	119,561,351	14,710,671	121,888
201809	201903	17,558	3,164,424,173	0	11,658,157	115,456,385	33,923,800	125,457	0	288,503	0	128,429,816	14,351,113	369,279
201809	201904	17,508	3,035,994,357	0	9,638,017	116,223,417	12,243,879	445,421	125,457	0	288,503	127,053,680	13,867,174	281,042
201809	201905	17,453	2,908,940,676	0	8,978,832	116,519,447	8,643,258	25,187	269,219	125,457	288,503	126,013,005	13,229,970	241,854
201809	201906	17,389	2,782,927,671	0	9,334,088	114,403,410	60,915,593	273,005	0	269,219	125,457	124,159,474	12,394,443	275,902
201809	201907	17,322	2,658,479,695	0	10,264,974	116,555,450	10,256,009	1,650,436	0	0	394,676	129,359,229	12,333,556	303,115
201809	201908	17,242	2,529,113,339	0	12,124,212	116,267,670	14,840,698	233,410	1,650,436	0	269,219	128,955,700	11,521,001	346,862
201809	201909	17,149	2,400,039,308	0	11,156,317	118,893,935	16,481,400	116,546	266,796	1,490,833	0	130,816,968	10,952,024	321,658
201809	201910	16,582	2,268,953,121	0	8,280,487	111,140,942	8,644,487	897,187	72,011	154,216	1,490,833	120,187,974	10,428,783	238,181
201809	201911	16,510	2,148,765,094	59,732	9,329,941	109,886,658	32,878,544	658,591	242,804	72,011	1,395,410	119,919,048	9,767,046	270,565
201809	201912	16,433	2,028,976,664	0	12,116,690	110,858,733	8,832,305	741,067	432,771	94,126	154,216	124,813,410	9,450,325	353,720
201809	202001	16,320	1,902,921,885	0	3,836,255	107,606,827	64,272,662	861,445	497,631	432,771	94,126	111,907,314	8,521,235	105,130
201809	202002	16,283	1,790,860,355	0	2,522,537	108,505,570	51,415,847	2,037,427	679,363	497,631	432,771	114,956,381	8,325,824	79,484
201809	202003	16,258	1,676,130,994	0	9,797,972	110,954,659	13,929,435	3,081,935	1,222,910	354,977	826,018	123,884,437	7,952,436	293,352
201809	202004	16,158	1,551,852,345	0	11,340,517	110,138,475	14,625,109	2,452,631	1,635,136	0	748,224	122,594,301	7,230,918	318,638
201809	202005	16,026	1,429,013,757	49,796	6,533,099	109,324,989	23,435,199	1,477,336	702,517	374,485	257,897	117,293,588	6,691,311	207,760
201809	202006	15,939	1,311,437,325	0	7,426,334	110,080,188	9,176,175	1,250,606	477,051	649,702	153,946	119,550,527	6,240,391	234,945
201809	202007	15,834	1,191,803,800	0	8,014,833	110,147,616	5,062,125	1,230,949	374,738	530,612	287,452	119,104,823	5,687,989	215,999
201809	202008	15,710	1,072,650,477	0	8,551,335	109,579,387	6,192,644	656,828	1,023,376	290,942	354,003	118,992,475	5,121,302	249,726

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201809	202009	15,561	953,640,049	0	6,640,070	109,235,621	7,309,125	717,496	787,207	434,475	150,859	116,851,002	4,605,887	191,058
201809	202010	10,393	836,701,205	0	6,851,185	66,646,375	7,711,397	607,016	427,337	418,469	526,910	74,497,766	4,092,480	206,660
201809	202011	10,278	762,287,396	0	5,604,238	66,208,223	8,616,976	112,208	683,210	273,204	295,766	72,638,904	3,720,814	156,771
201809	202012	10,182	689,314,648	0	7,576,044	66,377,120	3,496,048	298,445	0	185,110	416,469	74,972,421	3,405,841	221,133
201809	202101	10,055	614,402,651	0	4,261,076	65,195,449	11,221,631	346,555	206,231	38,973	185,856	69,969,985	2,971,362	128,035
201809	202102	9,975	544,292,221	0	1,369,321	62,143,808	35,041,643	371,452	140,087	182,520	65,153	64,851,380	2,550,494	43,259
201809	202103	9,940	479,478,500	0	4,985,771	65,936,971	2,543,436	301,134	53,038	140,087	51,268	75,453,251	2,497,481	145,413
201809	202104	9,821	404,074,260	0	3,867,129	65,150,124	4,423,074	198,887	25,491	24,235	92,629	69,514,512	1,977,427	106,143
201809	202105	9,711	334,569,698	0	3,018,601	64,948,105	2,647,127	405,095	66,013	25,491	116,865	68,730,461	1,646,210	86,474
201809	202106	9,597	265,846,170	0	2,433,956	64,260,137	3,418,366	255,719	77,451	0	24,235	67,442,768	1,301,034	73,549
201809	202107	9,493	198,422,394	0	2,034,684	64,024,104	1,875,834	176,779	117,652	77,451	0	67,008,227	977,329	60,349
201809	202108	9,380	131,461,531	0	648,132	63,837,818	1,021,318	111,339	132,641	65,201	56,616	65,952,962	649,153	21,289
201809	202109	9,214	65,513,566	0	44,164	63,198,162	632,854	95,694	135,964	32,853	86,803	64,119,406	324,385	25,816
201809	202110	118	1,773,346	0	0	93,221	77,791	74,248	29,825	26,716	63,040	882,967	9,525	10,675
201809	202111	32	908,264	0	11,271	101,393	66,045	0	35,197	8,208	29,487	236,645	5,963	5,258
201809	202112	25	681,431	0	0	102,829	19,230	22,463	0	26,435	8,770	364,993	4,397	83,289
201809	202201	16	532,287	0	0	65,645	26,279	17,710	0	0	26,435	75,170	3,685	17
201809	202202	15	448,347	0	0	63,351	32,912	0	0	0	21,676	92,908	3,283	3,015
201809	202203	14	362,962	0	19,056	68,035	11,908	0	0	0	20,229	105,208	2,768	1,466

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201810	201810	0	0	0	1,093,420	0	0	0	0	0	0	1,119,900	4,647	32,803
201810	201811	15,442	3,441,613,408	0	2,150,110	103,935,855	33,303,864	0	0	0	0	106,093,050	15,391,345	61,368
201810	201812	15,417	3,334,659,279	0	3,972,069	104,029,179	40,936,763	196,400	0	0	0	109,025,649	15,050,184	107,628
201810	201901	15,389	3,225,625,584	60,000	6,226,806	105,094,815	13,338,583	0	0	0	0	112,712,726	14,738,500	171,833
201810	201902	15,359	3,112,904,785	0	2,572,826	104,359,560	45,719,634	209,164	0	0	0	107,421,763	13,969,913	72,722
201810	201903	15,343	3,005,507,160	0	7,207,503	104,484,152	48,247,550	265,826	209,164	0	0	113,266,364	13,638,431	200,216
201810	201904	15,301	2,892,240,795	0	7,545,996	105,117,773	34,133,577	0	265,826	209,164	0	114,294,087	13,210,882	223,095
201810	201905	15,256	2,777,946,708	0	7,383,693	105,927,831	15,301,788	94,168	0	265,826	209,164	114,552,979	12,738,352	215,224
201810	201906	15,207	2,663,393,729	49,781	5,802,745	103,912,078	71,525,079	262,444	0	0	474,990	110,341,670	11,858,804	149,262
201810	201907	15,166	2,553,049,051	129,569	6,900,562	105,859,995	23,432,554	403,310	90,379	0	265,826	115,588,469	11,882,358	199,149
201810	201908	15,114	2,437,254,426	0	9,899,065	105,565,236	33,229,434	518,442	238,016	90,379	0	116,450,356	11,102,301	290,729
201810	201909	15,049	2,320,537,755	0	8,554,944	105,832,384	25,269,414	584,100	660,716	0	90,379	115,822,123	10,669,195	238,306
201810	201910	14,976	2,204,715,632	0	10,414,051	109,160,389	22,525,386	519,575	258,612	430,348	0	120,764,840	10,140,805	297,076
201810	201911	14,521	2,083,950,793	0	8,219,133	100,489,839	48,729,881	392,953	419,628	0	275,093	109,782,959	9,481,400	234,013
201810	201912	14,452	1,973,870,919	0	9,621,457	101,787,954	18,285,018	563,124	204,771	227,530	172,082	113,770,873	9,249,624	262,779
201810	202001	14,375	1,859,988,601	0	4,871,635	93,991,548	161,705,031	434,481	540,535	204,177	320,889	99,780,558	7,916,842	128,807
201810	202002	14,328	1,760,216,403	0	2,400,256	99,518,456	62,491,365	1,279,305	345,530	471,373	300,464	110,592,324	8,583,310	76,900
201810	202003	14,308	1,649,615,818	0	10,478,708	101,463,205	22,102,035	4,741,889	791,191	257,752	643,455	115,362,043	7,820,477	312,307
201810	202004	14,226	1,534,270,720	0	7,646,617	101,098,848	24,990,419	1,693,442	2,071,935	151,450	743,101	110,258,217	7,141,220	226,756
201810	202005	14,141	1,424,027,232	0	7,097,297	99,345,036	45,933,706	2,019,383	1,006,237	467,448	423,178	108,223,812	6,562,006	204,086
201810	202006	14,054	1,315,322,205	0	7,427,507	100,847,730	21,788,401	1,335,606	990,099	430,129	790,981	111,689,337	6,290,358	219,182
201810	202007	13,966	1,203,569,199	0	8,561,727	101,262,877	11,984,355	1,177,113	853,779	373,498	816,161	111,525,310	5,729,364	254,386
201810	202008	13,856	1,091,896,429	0	7,702,935	100,787,323	13,881,360	762,144	575,261	475,390	602,889	109,570,486	5,190,177	227,902
201810	202009	13,750	981,962,333	0	7,003,578	100,186,066	16,523,426	480,925	411,812	375,155	583,770	108,984,261	4,703,688	204,758



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201810	202010	13,595	872,920,704	30,000	4,641,093	99,561,443	16,675,054	683,308	384,287	309,535	479,161	105,830,631	4,223,010	130,582
201810	202011	9,096	766,729,931	0	4,853,895	60,283,959	15,980,816	589,518	184,317	181,787	273,341	67,420,829	3,761,962	154,648
201810	202012	8,971	699,372,388	0	5,613,374	60,635,528	8,614,310	759,630	315,751	29,350	289,029	67,656,800	3,463,099	163,001
201810	202101	8,893	631,685,132	0	4,332,115	58,737,096	24,623,489	1,128,229	269,328	0	318,379	64,203,119	3,015,024	134,424
201810	202102	8,832	567,756,788	0	3,167,154	56,870,797	38,859,582	536,293	930,325	0	318,379	62,548,228	2,700,175	98,513
201810	202103	8,778	505,232,914	0	4,591,117	60,091,095	6,568,145	390,236	720,895	260,961	172,082	69,052,252	2,628,018	133,302
201810	202104	8,682	436,042,269	0	3,592,416	59,669,211	6,869,781	195,607	304,133	605,266	433,043	64,487,772	2,133,399	124,006
201810	202105	8,597	371,894,542	0	2,902,660	59,456,286	5,926,006	165,588	364,360	102,391	866,121	63,460,899	1,826,490	87,984
201810	202106	8,522	308,463,186	0	3,368,740	58,475,233	7,971,078	193,060	122,277	167,437	723,090	63,295,620	1,496,038	155,790
201810	202107	8,421	245,328,653	0	2,399,676	58,361,026	5,017,907	208,040	264,738	30,766	290,032	62,684,697	1,218,550	155,390
201810	202108	8,331	182,523,917	0	1,490,451	58,474,859	2,709,427	220,314	185,412	111,153	0	61,285,179	899,664	47,042
201810	202109	8,245	120,960,800	0	662,326	57,892,710	2,246,339	276,114	262,790	98,729	21,236	60,314,711	592,335	28,814
201810	202110	8,099	60,821,288	0	69,389	56,573,034	2,162,620	189,610	204,663	103,640	21,236	57,852,308	294,536	6,737
201810	202111	289	2,968,980	0	11,321	54,741	119,432	35,338	49,442	163,238	103,640	2,197,032	12,999	4,479
201810	202112	29	750,572	0	0	50,947	95,915	0	0	0	266,879	154,183	1,940	10,295
201810	202201	21	596,554	0	0	51,045	77,539	0	0	0	163,238	111,100	2,363	2,637
201810	202202	17	422,868	0	42,300	29,729	64,475	22,937	0	0	0	89,883	825	1,355
201810	202203	10	174,746	0	0	25,828	57,005	0	22,937	0	0	65,746	691	100

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201811	201811	0	0	0	1,363,140	0	0	0	0	0	0	1,420,821	10,096	31,617
201811	201812	15,717	3,739,534,815	0	5,093,416	112,199,125	38,286,759	0	0	0	0	117,357,223	17,495,941	130,320
201811	201901	15,676	3,619,154,618	0	3,231,089	113,396,922	11,581,042	0	0	0	0	117,881,435	17,314,071	92,728
201811	201902	15,659	3,501,273,183	0	1,840,989	112,150,793	59,242,099	839,229	0	0	0	114,345,043	16,362,282	54,937
201811	201903	15,647	3,386,928,140	0	4,976,953	113,039,731	47,369,400	0	839,229	0	0	119,974,929	16,141,631	140,387
201811	201904	15,619	3,266,953,211	0	4,917,898	114,006,681	27,346,806	0	0	839,229	0	120,493,089	15,638,851	148,257
201811	201905	15,589	3,146,460,122	99,575	7,240,761	114,836,128	9,651,684	647,898	0	0	839,229	123,112,302	15,081,855	199,785
201811	201906	15,547	3,023,347,394	0	7,557,741	112,412,185	80,411,295	304,042	466,170	0	839,229	120,378,647	14,066,627	228,941
201811	201907	15,500	2,902,968,748	0	7,910,886	115,105,074	11,638,148	0	304,042	466,170	0	125,970,879	14,201,106	232,557
201811	201908	15,449	2,776,158,640	0	9,736,599	114,575,708	27,346,185	508,611	0	304,042	466,170	124,819,093	13,201,887	259,162
201811	201909	15,388	2,651,339,546	0	9,073,781	114,700,386	24,198,328	625,889	245,303	0	770,212	124,979,585	12,718,255	267,192
201811	201910	15,326	2,526,359,961	0	12,219,078	115,229,554	11,997,813	957,971	120,078	245,303	304,042	128,637,341	12,189,360	355,704
201811	201911	15,239	2,397,256,450	19,821	9,696,779	116,770,716	45,488,926	1,032,812	523,184	0	176,545	127,132,542	11,368,552	277,784
201811	201912	14,758	2,269,751,108	0	9,153,738	110,480,151	13,548,954	191,983	452,083	627,443	0	122,257,541	11,096,335	240,781
201811	202001	14,683	2,147,317,022	29,729	4,566,102	107,295,567	75,987,423	1,227,432	150,275	452,083	627,443	112,568,022	10,056,134	133,149
201811	202002	14,644	2,034,749,000	0	3,584,755	107,473,736	73,006,141	1,851,912	858,282	150,275	933,827	114,937,119	9,846,782	115,795
201811	202003	14,621	1,919,799,708	0	7,421,218	110,506,433	17,413,516	3,842,431	1,061,904	365,415	310,781	121,901,480	9,554,247	219,616
201811	202004	14,553	1,797,312,685	0	8,354,412	110,037,105	22,643,795	678,147	984,613	868,132	365,415	119,774,118	8,742,185	238,078
201811	202005	14,476	1,677,243,782	0	8,703,344	108,558,779	46,358,841	811,442	1,027,452	177,089	1,158,443	118,840,896	8,069,829	259,075
201811	202006	14,390	1,558,405,480	0	9,642,357	109,734,662	19,848,994	1,162,898	567,277	475,458	970,117	122,490,432	7,758,203	281,747
201811	202007	14,298	1,435,544,497	0	9,359,410	110,495,671	6,073,027	470,711	348,936	339,521	475,458	121,441,531	7,138,382	251,039
201811	202008	14,181	1,313,147,835	0	6,253,815	110,100,828	7,386,349	649,556	141,908	245,689	526,864	116,935,204	6,505,877	178,343
201811	202009	14,093	1,196,213,511	0	7,629,583	109,297,265	13,279,418	799,805	0	195,854	580,114	117,788,353	5,946,862	220,967
201811	202010	13,990	1,078,426,148	0	5,484,544	109,167,038	12,834,058	441,889	354,849	151,786	195,854	116,488,285	5,418,039	149,967

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201811	202011	13,866	961,527,168	0	5,460,020	108,675,003	17,500,539	414,540	111,946	210,376	198,634	115,711,669	4,854,728	161,012
201811	202012	9,327	845,874,135	0	6,881,648	67,479,056	4,953,380	376,770	82,145	111,946	381,544	76,241,112	4,392,547	205,582
201811	202101	9,194	769,684,907	0	3,730,565	65,719,300	23,308,932	309,091	161,790	82,145	312,035	70,186,194	3,851,464	114,869
201811	202102	9,137	699,609,230	0	3,460,061	62,433,493	54,855,869	558,816	247,494	82,653	368,661	68,182,872	3,414,535	97,520
201811	202103	9,079	631,575,864	0	5,258,281	67,047,569	5,271,665	338,018	189,705	0	349,722	77,869,325	3,481,915	149,529
201811	202104	8,991	553,642,621	0	4,274,175	66,323,731	8,233,377	342,251	197,637	89,764	82,653	71,298,475	2,822,469	129,188
201811	202105	8,910	482,130,594	0	5,005,085	66,340,382	4,910,375	315,437	393,622	78,458	172,418	72,455,346	2,488,228	145,863
201811	202106	8,811	409,698,617	0	4,095,088	65,304,126	7,666,141	606,700	147,185	202,634	168,223	71,103,936	2,087,810	180,898
201811	202107	8,710	339,407,330	0	4,060,244	65,100,839	4,977,390	232,362	212,634	52,447	74,557	70,667,137	1,754,396	123,479
201811	202108	8,595	268,650,370	0	2,385,788	65,167,001	1,917,014	87,284	132,212	173,449	77,266	68,940,241	1,389,576	70,889
201811	202109	8,503	199,883,288	0	1,872,200	64,287,000	2,881,455	126,765	114,497	49,145	159,750	66,846,341	1,018,378	57,429
201811	202110	8,417	133,036,739	0	404,383	63,170,908	3,774,798	182,669	64,118	0	194,252	65,473,930	676,374	17,185
201811	202111	8,283	67,562,810	0	7,107	63,904,491	825,501	160,550	66,209	32,181	86,948	67,266,689	351,435	403,494
201811	202112	137	1,656,078	0	81,353	72,259	12,142	104,995	53,737	50,920	49,145	1,137,362	7,587	22,542
201811	202201	22	589,874	0	10,660	67,599	8,118	51,441	0	15,892	50,920	163,022	2,443	4,415
201811	202202	16	377,707	0	0	72,007	0	46,980	0	0	53,060	224,683	1,793	2,893
201811	202203	10	283,440	0	0	31,320	0	42,497	0	0	15,892	158,803	1,261	2,832

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201812	201812	0	0	0	1,074,940	0	0	0	0	0	0	1,117,571	6,441	32,248
201812	201901	17,146	4,102,015,068	0	3,946,610	124,521,652	2,951,620	0	0	0	0	128,713,043	19,540,804	99,693
201812	201902	17,121	3,971,546,670	0	2,655,455	123,744,097	36,244,922	0	0	0	0	126,564,811	18,745,995	78,404
201812	201903	17,105	3,844,981,859	0	3,936,454	124,929,394	16,554,086	0	0	0	0	130,013,668	18,454,610	97,841
201812	201904	17,079	3,714,968,190	50,000	7,518,993	125,669,295	6,327,401	297,295	0	0	0	133,867,656	17,806,782	208,649
201812	201905	17,036	3,581,100,534	0	8,359,169	125,900,254	6,428,415	0	0	0	0	134,548,987	17,127,283	242,037
201812	201906	16,993	3,446,551,548	119,266	5,803,373	124,893,395	42,242,300	779,949	0	0	0	131,098,733	16,335,814	164,824
201812	201907	16,958	3,315,452,625	0	8,758,932	126,485,463	4,646,006	324,356	403,261	0	0	136,871,960	16,077,849	258,692
201812	201908	16,902	3,178,580,665	0	5,795,737	126,457,351	13,494,321	245,240	129,960	403,261	0	132,523,330	15,232,491	161,772
201812	201909	16,854	3,046,057,335	49,797	7,083,596	126,736,591	10,867,672	684,761	245,240	129,960	403,261	134,508,972	14,665,329	186,430
201812	201910	16,807	2,911,548,364	159,516	9,461,419	126,976,549	8,526,515	218,311	503,719	245,240	330,602	137,132,770	14,046,757	277,152
201812	201911	16,734	2,774,196,086	90,000	13,776,351	126,272,144	23,214,394	456,091	0	213,992	245,240	140,633,953	13,313,786	400,572
201812	201912	16,637	2,632,939,110	0	13,394,044	131,503,420	10,189,914	741,451	284,856	0	213,992	145,943,400	12,799,810	339,514
201812	202001	16,079	2,486,769,889	0	6,166,270	117,132,167	93,248,082	950,394	255,210	240,184	213,992	123,828,709	11,641,857	181,380
201812	202002	16,029	2,362,941,180	0	4,132,137	119,000,088	56,217,036	3,985,892	517,470	255,210	240,184	127,507,540	11,626,280	133,235
201812	202003	16,000	2,235,195,283	0	8,769,798	120,849,143	16,833,289	6,300,930	910,986	414,217	382,995	132,494,185	11,050,302	242,267
201812	202004	15,928	2,102,740,376	0	10,486,858	121,230,979	10,982,295	2,960,227	1,075,746	182,328	557,028	133,109,454	10,326,780	284,017
201812	202005	15,838	1,969,484,850	0	12,134,793	120,429,785	20,796,192	2,560,181	1,458,314	266,992	444,770	133,374,699	9,588,437	353,432
201812	202006	15,729	1,835,937,136	0	9,340,621	121,263,103	9,712,439	1,685,040	715,301	865,338	471,122	132,176,788	9,108,601	254,486
201812	202007	15,633	1,703,691,861	0	10,172,781	121,147,829	5,094,667	2,188,129	1,265,624	175,534	284,899	132,251,386	8,437,982	299,763
201812	202008	15,515	1,571,104,105	0	6,407,263	120,700,644	9,103,685	1,170,736	1,529,553	712,699	452,403	127,622,306	7,773,610	182,375
201812	202009	15,437	1,443,481,799	0	9,079,705	120,514,627	6,439,617	1,518,159	779,700	603,266	715,670	130,586,942	7,222,681	264,568
201812	202010	15,316	1,312,797,597	0	6,188,318	120,401,675	6,576,332	1,058,350	477,401	697,215	388,027	127,381,652	6,598,726	170,733
201812	202011	15,220	1,184,484,622	0	8,463,746	119,755,402	10,305,786	256,565	444,076	76,654	1,085,241	129,910,796	5,983,689	257,091

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201812	202012	15,058	1,054,817,623	0	8,517,218	119,918,337	2,436,313	86,303	176,724	353,195	157,323	129,703,216	5,433,094	236,391
201812	202101	10,077	924,389,685	0	6,452,356	73,357,459	12,166,988	433,118	0	121,378	326,617	80,277,756	4,728,251	191,571
201812	202102	9,993	844,187,676	0	3,902,168	70,131,211	46,529,139	420,536	235,807	0	102,799	75,245,801	4,187,949	118,637
201812	202103	9,937	768,961,470	0	7,321,044	73,684,599	3,866,888	191,374	197,819	94,718	0	85,443,890	4,177,589	246,520
201812	202104	9,827	683,590,359	0	5,613,900	73,426,141	2,872,550	710,128	123,683	197,819	94,718	79,461,918	3,537,008	159,015
201812	202105	9,744	604,137,634	0	3,552,471	72,924,416	4,929,261	544,674	488,378	0	292,538	76,858,716	3,104,156	107,976
201812	202106	9,675	527,278,899	0	4,044,728	72,807,252	4,242,101	329,972	558,754	126,451	197,819	77,687,521	2,728,902	123,607
201812	202107	9,587	449,586,370	0	3,845,343	72,773,929	2,330,366	282,285	118,362	437,942	85,984	77,506,416	2,332,459	145,690
201812	202108	9,489	372,051,155	0	4,158,230	72,412,989	1,281,133	452,928	44,462	266,582	225,486	77,276,558	1,927,410	130,150
201812	202109	9,378	294,946,430	0	3,201,687	71,697,601	1,803,390	177,704	219,136	278,868	139,502	75,359,704	1,522,540	96,474
201812	202110	9,266	219,500,698	0	1,372,155	70,871,581	2,904,983	254,711	58,652	191,752	306,252	72,781,518	1,122,388	43,736
201812	202111	9,181	146,579,675	0	839,372	70,981,108	835,709	119,452	195,127	31,942	400,146	74,139,291	766,147	28,629
201812	202112	8,980	72,447,857	0	43,688	70,431,440	271,128	47,026	113,994	49,108	53,269	71,076,575	375,415	7,823
201812	202201	58	1,114,074	0	0	91,123	0	10,728	50,384	31,442	102,377	470,123	4,848	6,847
201812	202202	23	701,241	0	0	57,036	191,440	0	7,232	33,723	80,551	130,551	2,439	10,312
201812	202203	20	570,690	0	0	80,455	68,047	0	0	0	79,659	261,148	3,203	4,248

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201901	201901	0	0	0	2,964,442	0	0	0	0	0	0	3,189,569	31,036	83,363
201901	201902	28,305	6,673,546,535	0	2,648,471	200,388,813	52,515,977	0	0	0	0	203,108,775	31,536,061	71,437
201901	201903	28,285	6,470,437,759	219,814	10,097,196	201,795,260	32,954,838	0	0	0	0	213,720,260	30,982,673	284,060
201901	201904	28,236	6,256,717,314	0	8,663,389	202,728,997	23,294,462	221,162	0	0	0	212,666,530	29,964,748	248,002
201901	201905	28,190	6,044,050,784	0	10,775,705	203,407,444	12,811,135	438,206	0	0	0	215,073,157	28,942,328	279,403
201901	201906	28,133	5,828,977,626	0	11,356,249	201,940,932	70,965,324	0	211,893	0	0	213,826,350	27,626,384	303,752
201901	201907	28,064	5,615,151,275	99,668	13,339,564	204,485,126	13,813,376	285,575	0	211,893	0	220,543,833	27,208,766	381,405
201901	201908	27,984	5,394,602,414	0	16,861,402	204,300,105	22,912,163	861,746	194,795	0	211,893	221,830,657	25,844,638	472,413
201901	201909	27,886	5,172,776,771	0	12,985,649	204,662,315	23,093,485	546,912	280,532	194,795	211,893	218,771,881	24,891,055	357,044
201901	201910	27,806	4,954,004,890	0	12,444,867	205,205,597	13,785,460	2,158,826	212,040	280,532	194,795	218,651,491	23,872,709	379,121
201901	201911	27,721	4,735,141,505	0	16,426,457	204,576,732	39,016,665	674,874	1,034,410	121,178	280,532	221,842,641	22,716,559	453,527
201901	201912	27,605	4,513,298,864	0	20,837,420	205,458,623	19,902,848	1,075,975	0	1,034,410	121,178	228,360,632	21,886,308	539,296
201901	202001	27,449	4,284,657,699	0	12,445,510	205,566,274	133,198,566	1,715,559	608,796	0	1,155,587	218,898,622	20,170,807	360,509
201901	202002	26,725	4,065,759,077	0	4,952,443	195,083,341	84,659,302	4,726,021	1,647,832	154,465	1,034,410	206,435,852	19,856,952	167,817
201901	202003	26,674	3,859,119,214	0	14,357,547	197,885,799	26,137,880	10,622,527	1,646,962	1,113,495	302,500	216,283,308	18,961,220	423,140
201901	202004	26,559	3,641,886,236	0	20,456,160	197,877,680	25,510,077	3,852,118	2,374,606	712,170	1,025,811	220,391,062	17,778,694	599,013
201901	202005	26,386	3,421,540,951	49,746	16,085,506	196,580,576	43,675,292	3,769,561	1,632,821	1,094,584	1,257,856	214,456,534	16,604,318	461,785
201901	202006	26,237	3,206,721,698	0	18,572,479	197,644,345	19,864,832	3,692,426	1,448,355	1,295,594	934,033	219,098,289	15,820,101	536,043
201901	202007	26,063	2,987,184,384	0	16,437,843	197,970,282	10,561,807	2,287,297	1,555,119	827,330	1,357,629	216,273,452	14,755,303	476,906
201901	202008	25,895	2,770,922,002	0	14,014,477	197,456,620	15,348,516	1,478,067	1,497,286	772,697	1,374,207	212,528,974	13,659,848	410,485
201901	202009	25,746	2,558,209,465	0	14,957,773	196,928,622	15,253,496	2,346,916	963,428	371,795	909,516	213,294,258	12,700,264	430,134
201901	202010	25,554	2,344,044,710	0	10,749,848	196,627,353	16,131,571	2,120,552	812,793	86,827	1,449,791	208,859,436	11,683,947	312,862
201901	202011	25,389	2,135,026,376	69,496	14,671,631	195,816,400	17,267,490	1,559,434	965,697	561,008	175,368	212,386,517	10,689,343	431,005
201901	202012	25,171	1,921,623,389	0	16,606,115	195,744,922	9,966,241	1,108,012	1,039,935	365,181	592,750	215,442,922	9,753,339	490,074

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201901	202101	24,847	1,706,103,482	0	11,313,278	192,862,093	22,957,969	1,674,925	457,465	881,800	600,018	205,164,079	8,624,219	340,833
201901	202102	16,679	1,500,740,266	0	5,834,139	116,419,710	52,941,242	1,053,469	1,010,786	423,776	718,958	124,921,456	7,564,717	178,775
201901	202103	16,533	1,375,575,335	0	11,608,281	119,866,972	7,604,244	399,679	671,901	776,824	619,119	136,081,569	7,313,712	346,360
201901	202104	16,358	1,239,397,268	0	12,338,863	119,033,734	10,147,963	1,072,694	508,957	89,495	1,055,349	132,349,802	6,390,889	363,183
201901	202105	16,182	1,106,978,418	0	8,092,235	118,454,164	8,796,111	765,743	587,138	294,985	727,970	127,815,315	5,716,686	230,591
201901	202106	16,041	979,005,096	0	7,444,770	118,043,737	8,728,520	909,076	506,224	263,076	131,995	126,930,967	5,054,231	257,845
201901	202107	15,893	851,894,229	0	7,754,070	117,611,719	7,464,463	907,623	288,214	374,311	327,401	126,576,145	4,396,194	230,708
201901	202108	15,724	725,255,717	0	6,341,607	117,305,656	4,376,566	854,687	257,223	211,543	479,861	124,903,247	3,758,741	182,889
201901	202109	15,564	600,326,240	0	5,363,138	116,433,774	4,814,248	527,332	497,602	221,989	329,786	123,227,322	3,093,454	215,447
201901	202110	15,398	477,408,121	0	4,325,352	115,268,628	5,849,920	949,376	290,259	395,161	428,637	120,644,404	2,448,211	125,801
201901	202111	15,230	356,763,197	0	4,126,833	114,674,158	3,144,580	547,941	249,163	220,542	572,021	120,767,181	1,843,870	141,468
201901	202112	15,019	235,981,218	0	1,122,741	114,463,123	1,374,084	253,777	332,091	60,296	589,571	119,492,763	1,228,940	44,133
201901	202201	14,648	116,768,280	0	39,388	112,844,273	733,765	163,677	62,736	237,284	145,229	113,913,477	600,298	12,910
201901	202202	138	2,632,776	0	0	163,566	44,520	97,213	90,436	47,612	215,956	980,157	12,592	4,963
201901	202203	49	1,620,346	0	12,740	168,176	39,906	0	15,118	47,110	207,787	530,971	7,836	12,042

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201902	201902	0	0	0	1,000,000	0	0	0	0	0	0	1,099,581	16,219	30,000
201902	201903	12,065	2,685,808,836	0	3,378,359	81,686,931	3,563,460	0	0	0	0	85,111,536	12,524,863	91,917
201902	201904	12,034	2,600,653,692	0	4,922,053	82,015,834	793,258	0	0	0	0	87,140,449	12,185,474	125,706
201902	201905	12,008	2,513,556,852	0	5,007,162	82,201,793	887,294	0	0	0	0	87,315,148	11,783,336	138,038
201902	201906	11,980	2,426,241,704	0	4,187,800	82,096,687	8,741,667	0	0	0	0	86,394,980	11,340,523	112,982
201902	201907	11,959	2,339,846,724	0	6,028,068	82,529,123	2,242,414	100,423	0	0	0	88,949,005	11,017,356	171,606
201902	201908	11,923	2,250,897,719	49,636	6,137,925	82,603,342	3,321,155	0	85,358	0	0	88,977,773	10,580,056	174,777
201902	201909	11,889	2,161,919,946	0	6,771,873	82,786,337	1,961,360	262,455	0	85,358	0	89,754,060	10,186,528	178,749
201902	201910	11,846	2,072,165,886	0	6,200,736	82,947,725	1,017,517	473,606	476,945	0	85,358	89,361,491	9,780,508	175,588
201902	201911	11,803	1,982,804,395	0	5,998,838	82,772,711	4,098,058	123,976	77,846	476,945	85,358	88,911,802	9,342,985	165,057
201902	201912	11,761	1,893,892,593	0	6,984,184	83,011,015	2,830,047	404,043	0	0	394,643	90,312,664	8,966,198	196,488
201902	202001	11,710	1,803,412,269	0	4,214,062	81,508,550	38,609,040	276,828	126,914	151,987	299,848	85,952,928	8,370,803	111,374
201902	202002	11,675	1,717,459,341	0	2,847,350	84,288,366	20,417,890	471,249	226,696	278,901	85,358	88,919,618	8,232,572	90,203
201902	202003	11,344	1,628,311,565	0	7,402,639	79,468,113	5,688,299	5,028,672	295,594	226,696	212,272	88,050,592	7,777,975	221,532
201902	202004	11,289	1,540,283,292	49,902	7,736,383	79,487,367	4,912,388	1,383,771	936,722	295,594	318,002	87,788,506	7,346,862	227,901
201902	202005	11,231	1,452,459,769	0	7,612,525	79,412,111	6,885,772	950,298	716,241	712,442	386,918	87,419,279	6,922,566	220,400
201902	202006	11,162	1,364,951,727	0	6,989,849	79,451,442	4,033,045	697,775	327,774	197,339	753,153	87,187,963	6,577,074	189,109
201902	202007	11,102	1,277,857,894	0	6,759,388	79,406,546	2,111,398	404,747	197,688	121,178	250,785	86,713,486	6,157,042	191,441
201902	202008	11,024	1,190,780,721	0	6,687,888	79,174,242	4,191,054	468,876	213,762	197,688	318,517	86,086,067	5,729,453	188,003
201902	202009	10,952	1,104,698,649	0	6,526,385	79,239,223	3,158,624	443,886	0	113,004	318,866	86,166,220	5,358,539	168,798
201902	202010	10,869	1,018,334,706	0	6,023,923	78,944,553	3,677,063	902,645	283,539	0	310,692	85,310,189	4,959,880	185,373
201902	202011	10,796	932,902,675	0	8,884,862	78,511,488	4,823,371	235,167	377,341	225,238	0	87,873,611	4,567,144	259,093
201902	202012	10,685	844,717,987	0	6,558,573	78,265,781	1,709,035	644,660	0	362,627	156,520	85,401,596	4,179,786	198,033
201902	202101	10,593	759,316,632	0	5,437,629	77,880,629	3,182,910	766,277	173,552	0	212,832	84,311,894	3,765,002	171,888



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201902	202102	10,479	675,261,502	0	2,316,206	75,404,715	22,014,380	360,362	133,635	43,621	0	78,216,749	3,289,462	66,932
201902	202103	7,051	596,938,798	0	5,497,131	47,661,344	1,824,255	858,724	20,892	23,085	23,768	55,975,374	3,125,582	174,717
201902	202104	6,887	541,135,227	0	5,350,887	47,419,959	2,265,901	119,517	104,577	34,898	23,768	53,324,306	2,753,868	153,844
201902	202105	6,807	487,996,364	0	2,942,985	47,164,287	1,739,842	633,250	381,180	0	34,898	50,622,892	2,473,061	92,225
201902	202106	6,758	437,637,338	0	3,007,587	47,127,031	1,644,679	355,108	175,351	58,610	10,445	50,516,098	2,228,415	85,799
201902	202107	6,702	387,121,783	0	3,275,039	46,927,932	1,522,335	311,716	44,905	71,773	69,055	50,504,693	1,967,372	99,800
201902	202108	6,640	336,617,741	0	3,083,576	46,847,712	1,138,207	36,118	164,229	0	130,383	50,295,866	1,714,538	98,484
201902	202109	6,568	286,311,619	0	2,003,302	46,474,974	1,669,866	137,819	0	0	130,383	48,969,546	1,452,457	90,251
201902	202110	6,511	237,517,297	0	1,551,364	46,274,331	1,380,209	395,055	230,508	44,564	0	48,149,989	1,202,963	50,761
201902	202111	6,459	189,236,817	0	2,348,667	46,211,147	711,895	194,540	87,212	67,800	0	49,113,191	966,367	74,826
201902	202112	6,371	140,185,901	0	1,244,124	45,691,930	337,483	340,927	0	87,212	67,800	47,282,898	712,092	39,048
201902	202201	6,297	92,903,003	0	398,195	45,470,250	192,477	31,631	130,517	146,044	63,787	47,042,040	474,427	22,847
201902	202202	6,175	45,985,275	0	5,685	44,703,465	405,729	117,561	70,446	0	53,162	44,901,924	231,875	3,608
201902	202203	78	1,056,294	0	13,322	70,648	13,630	6,071	117,561	11,506	12,977	870,724	4,277	110,128

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201903	201903	0	0	0	3,617,250	0	0	0	0	0	0	3,637,664	7,044	100,242
201903	201904	18,906	4,064,700,600	0	4,530,291	125,289,292	10,577,482	0	0	0	0	129,847,213	18,866,323	132,988
201903	201905	18,853	3,933,966,538	0	4,671,677	125,791,591	5,385,189	419,160	0	0	0	130,786,664	18,351,834	110,091
201903	201906	18,823	3,803,179,874	0	5,167,405	124,720,549	51,592,920	0	0	0	0	130,060,998	17,507,435	132,734
201903	201907	18,792	3,673,118,876	0	8,132,545	126,619,740	3,291,443	198,120	0	0	0	136,420,966	17,390,743	224,838
201903	201908	18,738	3,536,697,911	0	8,477,164	126,578,507	10,964,438	118,971	198,120	0	0	135,163,232	16,501,013	231,445
201903	201909	18,695	3,401,532,751	0	7,489,865	126,961,486	7,466,711	360,045	118,971	198,120	0	134,907,458	15,937,091	204,766
201903	201910	18,645	3,266,627,220	0	8,144,208	127,301,144	4,957,274	570,614	360,045	118,971	198,120	135,731,070	15,312,581	233,982
201903	201911	18,590	3,130,896,150	239,015	10,590,284	126,822,888	23,056,586	556,022	570,614	189,908	0	137,861,262	14,598,795	318,963
201903	201912	18,515	2,992,666,633	0	10,695,489	127,534,444	5,334,031	281,400	325,958	450,334	189,908	139,134,583	14,152,143	285,040
201903	202001	18,444	2,853,532,050	0	6,882,869	124,840,276	71,325,703	480,323	453,486	507,706	258,959	131,939,289	13,106,476	199,073
201903	202002	18,396	2,721,592,689	0	4,597,063	125,795,329	53,999,260	968,224	480,323	453,486	766,665	133,360,551	12,895,152	143,567
201903	202003	18,361	2,588,222,352	0	11,589,578	128,977,338	10,613,484	2,749,613	259,302	480,323	961,192	142,950,862	12,419,236	334,767
201903	202004	17,637	2,445,028,786	0	12,418,039	121,637,490	12,345,814	1,070,500	1,163,815	142,021	1,091,423	134,648,895	11,568,831	333,841
201903	202005	17,536	2,310,051,401	0	11,404,264	121,099,082	22,956,362	322,503	124,965	1,163,815	1,060,842	133,191,113	10,917,726	311,060
201903	202006	17,437	2,176,700,522	0	11,791,030	121,665,601	7,216,324	735,285	256,245	276,801	1,005,350	134,673,720	10,437,926	340,760
201903	202007	17,341	2,041,397,199	0	10,935,739	121,687,161	5,011,109	510,375	813,416	0	840,952	133,056,542	9,760,105	300,173
201903	202008	17,225	1,908,066,015	0	8,904,404	121,280,072	8,153,452	704,990	593,561	459,189	124,965	130,465,208	9,133,167	252,650
201903	202009	17,130	1,776,884,820	0	10,597,098	121,334,552	5,793,930	831,709	577,098	409,354	316,391	132,502,374	8,563,815	298,547
201903	202010	17,015	1,644,258,461	0	7,791,070	121,129,650	5,759,601	488,377	335,341	244,800	378,044	129,450,375	7,968,597	217,381
201903	202011	16,925	1,514,820,859	0	8,187,326	120,482,064	11,187,275	111,265	301,776	210,106	244,800	129,535,435	7,341,965	234,162
201903	202012	16,809	1,385,422,930	0	10,151,208	120,746,107	3,513,944	571,666	245,035	158,561	82,877	131,707,319	6,813,569	280,352
201903	202101	16,676	1,253,481,351	0	8,855,590	119,629,556	12,920,473	185,862	561,209	188,585	82,877	128,981,477	6,132,663	256,933
201903	202102	16,554	1,124,681,705	0	4,519,381	114,969,011	54,060,274	405,732	185,862	408,765	188,585	120,825,092	5,375,492	133,060

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201903	202103	16,460	1,003,807,837	0	10,314,582	119,838,974	3,836,339	155,100	95,046	185,862	492,456	135,788,070	5,270,655	280,293
201903	202104	10,319	868,089,291	0	8,813,796	69,484,217	3,444,914	225,823	155,100	174,993	404,388	78,695,499	4,420,493	257,263
201903	202105	10,202	789,252,556	0	4,578,519	69,063,507	6,041,308	47,906	154,160	243,868	79,947	74,230,165	4,008,542	135,568
201903	202106	10,132	714,989,407	0	4,897,816	68,941,036	5,087,859	450,022	47,906	76,198	318,492	74,407,443	3,640,842	143,651
201903	202107	10,058	640,594,141	0	5,586,823	68,713,576	4,017,949	339,681	237,758	118,417	243,868	75,088,252	3,265,210	173,271
201903	202108	9,968	565,740,925	0	5,577,529	68,577,547	2,420,989	382,391	115,113	123,255	118,417	74,619,717	2,885,148	171,059
201903	202109	9,867	490,892,570	0	3,767,985	68,195,371	2,324,661	613,028	0	64,959	241,672	72,518,309	2,496,303	110,680
201903	202110	9,786	418,580,761	0	2,984,986	67,491,306	5,234,041	270,880	443,011	0	258,725	71,598,469	2,111,518	201,542
201903	202111	9,698	347,716,750	0	3,328,409	67,588,198	2,032,675	205,367	102,495	161,022	64,959	71,934,411	1,782,991	102,459
201903	202112	9,585	275,639,122	0	2,901,689	67,332,523	1,248,544	241,385	114,498	105,506	89,353	71,066,261	1,406,016	100,128
201903	202201	9,461	204,917,186	0	1,583,541	66,649,076	1,561,700	89,178	166,953	69,411	152,270	68,724,735	1,038,405	49,052
201903	202202	9,378	136,277,260	0	342,783	65,578,020	2,997,956	103,882	11,532	197,389	95,798	66,926,671	684,182	12,749
201903	202203	9,285	69,261,236	0	24,267	66,787,155	323,936	117,555	80,451	0	145,856	68,362,551	359,566	6,579

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201904	201904	0	0	0	2,891,200	0	0	0	0	0	0	2,988,229	22,864	72,579
201904	201905	17,079	3,596,796,198	0	4,208,889	110,417,443	7,921,230	0	0	0	0	114,731,622	16,788,278	96,610
201904	201906	17,040	3,479,921,373	0	4,878,936	109,463,713	47,552,535	0	0	0	0	114,634,468	16,108,042	117,773
201904	201907	17,010	3,365,290,959	0	4,107,852	111,038,705	8,209,047	468,068	0	0	0	116,733,897	15,977,792	98,198
201904	201908	16,983	3,248,557,062	0	6,640,741	111,112,865	14,552,765	0	269,890	0	0	118,127,912	15,233,502	186,951
201904	201909	16,942	3,130,429,150	169,242	7,817,220	111,313,063	13,423,630	360,124	0	269,890	0	119,904,403	14,735,646	203,986
201904	201910	16,895	3,010,523,525	0	7,416,891	111,577,114	10,591,311	270,869	360,124	0	269,890	119,570,106	14,182,865	207,635
201904	201911	16,846	2,890,953,419	0	10,515,858	111,051,403	25,900,180	1,191,089	270,869	360,124	0	122,041,136	13,545,919	284,201
201904	201912	16,783	2,768,642,393	0	9,891,406	111,651,426	9,153,176	266,511	995,939	195,150	455,753	122,666,967	13,142,024	271,070
201904	202001	16,717	2,645,800,178	0	5,790,193	106,836,420	134,449,633	255,501	0	497,402	650,903	113,109,362	11,889,364	164,327
201904	202002	16,675	2,532,690,320	0	3,299,557	110,300,401	49,786,210	2,584,138	255,501	110,405	577,618	118,926,932	12,368,399	104,573
201904	202003	16,648	2,413,313,152	0	11,684,172	111,772,286	14,165,575	5,821,486	957,324	361,382	382,468	125,934,654	11,573,242	329,121
201904	202004	16,550	2,287,192,283	0	12,481,278	113,707,455	14,878,142	977,251	2,614,350	743,213	361,382	127,195,677	10,896,405	355,083
201904	202005	15,866	2,159,665,082	0	11,536,204	105,696,508	30,671,443	1,165,573	635,894	2,277,122	767,346	118,349,898	10,188,409	334,219
201904	202006	15,779	2,041,591,234	0	9,326,913	106,353,226	13,725,649	894,508	780,513	596,232	1,746,465	117,202,171	9,827,065	274,646
201904	202007	15,700	1,924,291,951	0	11,500,552	106,674,019	6,523,581	827,533	615,894	780,513	1,443,470	119,048,106	9,248,512	337,382
201904	202008	15,591	1,804,625,661	0	11,716,845	106,216,782	9,998,528	770,791	125,058	99,775	1,125,900	118,466,564	8,653,564	314,079
201904	202009	15,470	1,685,322,373	0	8,511,663	106,112,646	8,413,578	752,636	510,836	0	649,304	115,579,003	8,127,797	244,210
201904	202010	15,378	1,569,655,633	0	7,613,066	105,940,632	10,670,340	1,180,595	316,663	113,924	747,214	114,188,809	7,567,408	228,695
201904	202011	15,292	1,455,462,135	0	10,189,923	105,555,310	11,835,818	849,752	397,399	316,663	663,453	116,780,875	7,057,957	295,089
201904	202012	15,187	1,338,728,295	49,895	9,895,602	105,422,246	6,916,778	436,512	359,723	508,151	866,193	116,764,983	6,549,849	307,119
201904	202101	15,059	1,222,373,449	0	5,675,583	104,227,805	18,145,079	768,509	311,951	167,323	1,365,108	110,570,625	5,922,694	161,492
201904	202102	14,985	1,111,868,102	0	6,214,147	101,817,111	41,825,718	1,442,298	296,116	106,516	1,308,402	109,639,872	5,340,374	186,313
201904	202103	14,909	1,002,117,166	0	11,060,168	104,735,489	6,356,445	533,413	535,205	78,291	827,605	120,547,311	5,152,880	315,953

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201904	202104	14,701	881,278,979	0	7,197,439	103,916,024	5,995,562	512,095	182,139	535,205	660,281	111,956,477	4,429,070	208,410
201904	202105	9,458	769,155,179	0	5,637,062	61,185,054	5,898,783	956,793	329,339	0	841,018	67,632,672	3,903,365	169,333
201904	202106	9,356	701,522,498	0	4,926,883	60,802,897	8,390,799	524,773	754,812	177,540	789,433	66,572,276	3,560,647	142,103
201904	202107	9,272	635,131,503	0	5,784,482	60,615,862	6,597,795	936,637	465,924	201,519	614,935	67,396,871	3,239,874	159,621
201904	202108	9,181	567,556,269	0	6,091,969	60,679,513	3,402,743	313,628	398,681	223,829	816,454	67,864,349	2,907,356	178,866
201904	202109	9,093	499,870,408	0	4,251,691	60,123,525	4,272,449	135,698	474,399	32,017	1,034,698	65,023,230	2,535,284	126,013
201904	202110	9,003	434,847,178	0	3,519,482	59,371,965	7,083,949	581,442	303,646	0	873,662	63,894,032	2,185,322	126,812
201904	202111	8,917	371,095,509	0	4,482,822	59,452,605	3,115,176	465,191	284,486	54,451	724,560	65,423,703	1,899,145	135,948
201904	202112	8,800	305,738,492	0	3,373,010	59,219,904	1,843,484	75,133	219,408	57,601	165,203	63,743,297	1,588,041	194,028
201904	202201	8,700	241,800,304	0	2,044,745	58,687,998	2,160,717	225,669	169,870	112,158	168,353	61,380,866	1,225,343	61,866
201904	202202	8,621	180,419,534	0	1,004,406	57,741,841	3,687,238	199,358	232,806	60,685	209,293	59,635,435	905,620	31,485
201904	202203	8,557	120,883,443	0	508,082	58,539,975	610,770	126,674	150,694	110,827	212,377	61,290,504	625,979	17,470

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201905	201905	0	0	0	731,400	0	0	0	0	0	0	765,748	6,903	21,972
201905	201906	11,969	2,663,575,958	0	1,571,371	78,865,179	44,260,131	0	0	0	0	80,436,551	12,664,445	42,813
201905	201907	11,951	2,581,735,166	119,709	2,562,293	80,217,666	9,870,470	0	0	0	0	84,267,371	12,702,505	61,145
201905	201908	11,934	2,497,467,795	0	7,284,885	80,159,796	17,240,859	0	0	0	0	87,804,827	12,074,881	177,898
201905	201909	11,909	2,409,662,472	0	4,174,091	80,295,881	18,080,979	147,477	0	0	0	85,035,716	11,697,480	110,529
201905	201910	11,883	2,324,626,756	0	5,246,816	80,756,931	10,565,117	143,373	0	0	0	86,643,407	11,340,945	151,411
201905	201911	11,852	2,237,983,349	0	4,165,557	79,945,439	36,812,002	175,916	143,373	0	0	84,494,861	10,766,599	107,699
201905	201912	11,826	2,153,488,488	0	7,002,028	80,966,994	14,036,588	0	175,916	143,373	0	89,360,925	10,598,840	201,705
201905	202001	11,781	2,064,127,562	0	5,941,260	76,741,477	119,589,355	133,129	0	175,916	143,373	83,197,346	9,537,539	158,713
201905	202002	11,741	1,980,930,217	0	2,647,689	79,544,904	53,701,404	662,218	133,129	0	175,916	86,989,021	9,977,609	70,935
201905	202003	11,724	1,893,936,135	0	6,155,178	81,080,639	19,050,752	1,748,349	493,432	133,129	175,916	89,421,494	9,418,117	188,873
201905	202004	11,683	1,804,522,310	0	7,847,065	81,064,016	19,760,177	552,864	539,744	260,406	133,129	90,108,378	8,839,296	222,986
201905	202005	11,631	1,714,247,622	0	7,286,807	83,254,484	40,948,206	1,121,170	552,864	370,019	393,534	91,403,771	8,274,233	205,760
201905	202006	11,349	1,622,851,483	0	9,350,987	77,876,494	18,023,128	810,741	289,777	237,107	630,424	89,245,800	8,091,356	255,708
201905	202007	11,275	1,533,479,294	59,815	8,337,041	78,231,169	9,055,785	147,232	507,067	160,576	607,125	87,579,330	7,602,045	225,266
201905	202008	11,212	1,445,641,110	0	7,514,706	78,119,451	10,500,393	261,450	214,847	123,594	397,682	86,159,712	7,129,999	223,548
201905	202009	11,156	1,359,112,799	0	8,233,676	77,560,041	18,376,612	257,931	261,450	0	282,670	86,445,410	6,689,756	219,738
201905	202010	11,086	1,272,430,283	0	7,852,587	77,365,476	17,652,835	1,110,215	190,525	261,450	120,594	86,291,354	6,306,241	233,251
201905	202011	11,009	1,185,978,353	0	7,397,686	76,969,881	20,878,152	548,824	166,922	109,170	0	85,611,436	5,892,811	218,351
201905	202012	10,934	1,100,101,677	0	7,404,234	77,464,735	8,159,995	988,641	301,030	0	0	86,308,966	5,551,240	211,467
201905	202101	10,849	1,013,848,236	0	5,764,006	75,664,344	28,280,660	55,265	568,763	99,861	0	82,247,122	4,997,641	162,420
201905	202102	10,774	931,750,985	0	3,413,218	72,496,441	65,392,557	795,939	0	377,191	49,930	78,232,773	4,480,561	95,284
201905	202103	10,733	853,523,015	0	8,148,372	77,030,954	5,895,356	183,413	155,890	141,177	280,478	90,747,566	4,628,018	240,076
201905	202104	10,623	762,925,542	29,791	7,720,262	76,238,236	8,798,776	184,121	0	73,628	341,731	85,139,969	3,878,081	223,121

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201905	202105	10,499	677,891,804	0	5,750,082	75,858,234	8,305,427	412,938	26,827	0	73,628	82,548,450	3,492,400	163,144
201905	202106	7,126	595,144,777	0	4,251,101	46,928,422	10,734,458	539,394	152,511	0	73,628	52,410,431	3,077,186	152,057
201905	202107	7,041	543,067,716	0	4,981,438	46,854,271	9,444,985	42,007	364,352	88,311	0	52,792,521	2,836,415	145,851
201905	202108	6,970	490,194,597	0	3,289,724	47,077,758	4,709,553	195,396	0	187,593	0	51,347,612	2,577,836	98,627
201905	202109	6,922	438,879,167	0	4,212,162	46,621,155	6,517,097	166,020	55,860	0	187,593	51,415,012	2,274,421	126,749
201905	202110	6,844	387,518,454	0	3,098,522	45,538,548	13,100,975	319,760	33,913	55,860	187,593	49,407,182	1,980,365	95,505
201905	202111	6,785	338,113,243	0	3,624,832	46,031,001	6,050,990	284,019	242,733	0	55,860	51,369,040	1,791,850	107,886
201905	202112	6,706	286,558,268	0	3,196,752	45,963,936	3,191,803	387,943	69,470	57,592	55,860	50,328,564	1,505,406	95,508
201905	202201	6,625	236,406,631	0	2,249,910	45,496,296	3,480,034	134,066	90,923	69,470	57,592	48,511,082	1,226,830	66,853
201905	202202	6,560	187,913,818	0	1,040,963	44,735,727	5,825,741	0	73,832	48,409	84,570	46,626,214	963,615	33,710
201905	202203	6,517	141,302,093	0	1,680,370	45,359,283	1,375,710	0	109,045	0	129,118	48,641,884	749,739	51,209

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201906	201906	0	0	0	773,260	0	0	0	0	0	0	800,806	7,815	23,263
201906	201907	12,660	2,815,665,090	50,000	4,216,817	83,642,703	671,840	0	0	0	0	87,896,835	13,432,769	66,872
201906	201908	12,636	2,726,727,100	0	3,127,244	83,916,811	2,527,365	0	0	0	0	87,081,279	13,031,700	89,824
201906	201909	12,619	2,639,658,505	0	3,052,526	84,178,152	1,563,926	424,930	0	0	0	87,334,948	12,634,317	88,860
201906	201910	12,603	2,552,323,557	0	6,739,665	84,388,452	2,386,769	313,726	424,930	0	0	91,188,994	12,223,881	186,713
201906	201911	12,570	2,461,134,563	59,784	6,449,955	84,392,095	5,865,046	0	106,290	424,930	0	91,017,351	11,782,472	185,650
201906	201912	12,530	2,370,117,212	0	8,091,569	84,546,212	4,755,231	0	0	106,290	424,930	92,893,378	11,386,098	194,092
201906	202001	12,488	2,277,218,008	0	4,011,060	82,799,285	51,386,292	721,790	0	0	106,290	86,997,419	10,700,352	116,748
201906	202002	12,467	2,189,801,486	0	1,572,245	83,975,593	25,999,249	936,733	721,790	0	106,290	87,528,965	10,635,133	48,530
201906	202003	12,455	2,102,256,980	0	9,116,086	84,767,782	9,476,403	3,796,594	80,149	721,790	0	94,882,501	10,178,295	270,653
201906	202004	12,409	2,007,289,034	49,538	10,081,325	84,906,933	5,566,235	774,216	1,210,454	80,149	349,897	95,687,389	9,694,850	274,713
201906	202005	12,349	1,911,615,823	0	7,726,826	84,839,390	6,957,529	861,221	658,009	393,641	430,046	92,935,538	9,199,066	232,811
201906	202006	12,290	1,818,699,769	0	9,885,542	85,950,270	4,628,833	238,590	344,318	378,150	393,641	96,374,640	8,800,879	273,827
201906	202007	12,025	1,721,972,441	0	10,662,263	82,324,001	3,002,685	1,295,294	0	214,489	561,807	93,237,009	8,336,417	308,455
201906	202008	11,933	1,628,742,196	0	7,959,417	82,183,414	4,076,253	1,464,234	338,279	0	382,655	90,310,843	7,885,407	226,780
201906	202009	11,865	1,538,035,315	39,825	8,463,953	82,186,458	4,450,790	392,227	1,018,643	338,279	214,489	91,016,265	7,480,967	243,893
201906	202010	11,791	1,446,867,075	0	7,901,303	82,095,011	3,919,315	1,084,159	0	568,302	338,279	90,377,178	7,059,822	240,899
201906	202011	11,726	1,356,278,589	0	7,247,374	81,770,557	8,036,668	1,015,574	291,052	0	568,302	89,485,932	6,602,532	218,218
201906	202012	11,662	1,266,655,634	0	7,898,415	81,970,457	1,620,955	1,157,093	427,947	291,052	0	90,613,436	6,239,189	225,877
201906	202101	11,578	1,175,674,187	0	7,898,862	81,443,253	5,452,641	626,605	350,617	182,019	291,052	89,581,706	5,766,968	234,926
201906	202102	11,495	1,086,092,338	0	4,147,578	78,517,043	40,413,777	1,064,254	222,524	116,249	473,070	83,067,578	5,183,295	122,624
201906	202103	11,442	1,003,024,736	0	7,662,281	81,215,096	3,448,517	978,096	610,359	0	116,249	92,169,177	5,150,228	221,321
201906	202104	11,337	910,567,493	0	6,615,307	80,925,224	4,380,898	400,499	445,649	0	0	88,099,962	4,558,906	194,204
201906	202105	11,243	822,464,325	0	6,519,603	80,579,886	4,713,697	1,363,845	376,592	0	0	87,853,294	4,130,215	195,615



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201906	202106	11,118	734,610,955	0	5,089,776	80,271,495	2,626,568	740,098	579,620	171,650	0	85,964,912	3,732,278	156,713
201906	202107	7,750	648,767,288	0	5,424,665	51,957,579	2,482,002	242,228	303,792	20,738	171,650	57,901,517	3,335,689	164,904
201906	202108	7,684	590,865,657	0	4,883,129	51,705,679	2,103,593	600,095	90,107	71,962	109,398	56,887,166	3,021,055	140,844
201906	202109	7,618	533,925,116	0	4,634,716	51,491,511	1,967,673	514,030	142,164	84,787	88,776	56,410,827	2,732,131	142,615
201906	202110	7,547	477,437,468	0	2,924,412	51,306,982	2,486,935	647,331	60,193	0	173,563	54,507,440	2,442,921	88,220
201906	202111	7,495	422,953,180	0	3,321,149	51,250,916	1,055,621	727,990	48,535	0	101,602	54,952,121	2,172,539	95,594
201906	202112	7,432	367,957,720	0	3,959,864	51,048,889	1,281,494	206,775	225,983	0	0	55,330,577	1,890,599	133,586
201906	202201	7,344	312,525,535	0	2,863,602	50,743,600	691,929	496,245	39,595	95,373	0	53,956,995	1,601,866	85,424
201906	202202	7,270	258,644,274	0	1,307,683	50,050,297	3,478,648	257,481	161,115	0	95,373	51,675,935	1,312,070	40,561
201906	202203	7,227	207,082,195	0	2,292,570	50,393,201	734,486	27,610	261,826	37,838	95,373	53,615,277	1,071,867	113,694

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201907	201907	0	0	0	172,320	0	0	0	0	0	0	216,280	7,192	5,179
201907	201908	13,515	2,906,493,947	99,626	5,216,974	85,823,538	19,513,790	0	0	0	0	91,162,474	13,411,292	100,109
201907	201909	13,482	2,814,465,952	0	5,082,528	86,080,944	19,852,670	0	0	0	0	91,789,799	13,091,267	107,511
201907	201910	13,456	2,722,676,153	0	4,838,906	86,500,367	10,579,986	710,748	0	0	0	91,948,066	12,726,978	115,934
201907	201911	13,429	2,630,728,087	0	4,269,122	85,876,754	36,208,103	114,650	710,748	0	0	90,561,967	12,130,258	106,049
201907	201912	13,402	2,540,166,120	0	8,660,325	86,979,931	9,379,533	0	114,650	710,748	0	96,867,814	11,987,822	228,765
201907	202001	13,359	2,443,298,307	0	5,847,839	83,264,712	114,929,824	0	0	114,650	710,748	89,455,471	10,880,469	157,279
201907	202002	13,329	2,353,842,836	0	4,423,463	85,863,490	47,359,698	1,076,576	0	0	825,398	94,335,095	11,308,643	134,671
201907	202003	13,302	2,259,504,613	0	8,792,321	87,044,831	13,661,766	3,589,677	667,417	0	114,650	97,548,635	10,700,872	258,948
201907	202004	13,244	2,161,252,466	0	9,284,384	87,002,041	15,537,249	1,038,172	706,656	488,827	0	97,004,715	10,111,186	267,157
201907	202005	13,178	2,064,151,204	89,352	8,830,407	85,786,649	41,466,452	1,644,356	379,973	328,367	250,881	95,410,725	9,535,488	235,104
201907	202006	13,113	1,968,747,573	0	11,781,887	86,660,935	20,392,332	632,426	451,649	167,881	579,248	100,285,437	9,340,095	335,258
201907	202007	13,035	1,868,460,635	0	9,707,311	89,253,466	10,937,419	535,138	442,569	302,587	347,691	99,882,003	8,820,295	271,840
201907	202008	12,778	1,768,194,382	0	7,307,378	84,301,104	10,584,703	536,093	291,512	214,108	322,810	92,145,633	8,340,464	198,476
201907	202009	12,723	1,675,868,938	0	9,844,858	83,862,014	17,571,206	95,111	431,751	218,788	298,821	94,327,619	7,878,099	277,505
201907	202010	12,640	1,581,373,407	0	7,780,193	83,800,989	17,512,286	483,497	230,273	190,940	297,624	92,552,022	7,483,457	205,454
201907	202011	12,570	1,488,666,456	0	7,829,709	83,441,544	20,318,951	397,255	338,505	102,590	190,940	92,785,374	7,028,555	222,838
201907	202012	12,494	1,396,095,963	0	9,481,747	83,967,804	7,578,073	721,948	117,486	216,008	102,590	94,624,748	6,698,797	283,265
201907	202101	12,404	1,301,275,890	0	8,197,619	82,122,432	32,491,535	62,487	679,197	0	216,008	90,955,465	6,074,515	237,044
201907	202102	12,314	1,210,371,927	0	5,539,490	80,442,924	51,766,219	223,785	147,865	523,841	49,480	88,086,566	5,686,501	161,535
201907	202103	12,252	1,122,118,833	0	8,151,236	83,375,654	8,464,095	447,560	169,267	0	392,019	95,270,761	5,590,440	231,304
201907	202104	12,150	1,026,885,776	0	8,546,431	82,832,005	10,583,303	371,589	157,799	0	392,019	92,091,968	4,941,061	255,069
201907	202105	12,045	934,793,808	0	5,985,713	82,735,613	7,891,133	411,474	110,557	75,767	0	89,790,064	4,542,687	200,722
201907	202106	11,951	844,755,570	0	7,702,399	81,843,926	12,660,676	377,233	197,822	0	75,767	91,098,131	4,096,521	212,693

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201907	202107	11,793	754,002,977	0	6,479,053	81,320,146	11,106,554	211,953	117,813	197,822	75,767	89,069,457	3,706,438	190,521
201907	202108	8,400	664,933,520	0	5,563,158	53,019,753	5,849,026	423,356	0	99,062	211,617	59,938,714	3,321,939	151,288
201907	202109	8,285	605,023,816	0	4,870,372	52,474,230	8,232,348	704,007	171,554	0	213,866	57,871,893	2,985,861	142,652
201907	202110	8,213	547,152,813	0	4,914,679	51,596,155	14,747,405	912,553	387,127	171,554	99,062	57,665,019	2,674,550	218,752
201907	202111	8,137	489,821,794	0	4,475,410	52,114,111	5,922,154	355,082	320,396	214,379	89,225	58,190,977	2,472,101	132,854
201907	202112	8,058	431,536,382	0	4,254,290	52,133,545	2,810,266	149,483	330,915	280,680	303,604	57,091,453	2,152,687	127,809
201907	202201	7,976	374,451,817	0	2,944,585	51,525,045	5,039,643	302,272	119,438	88,691	375,368	55,130,093	1,850,454	88,092
201907	202202	7,906	319,404,588	0	1,586,237	50,865,992	7,270,263	175,527	225,622	161,392	209,038	53,310,523	1,571,747	51,440
201907	202203	7,856	266,099,027	0	2,987,402	51,464,844	2,129,080	174,195	39,781	202,510	63,009	56,052,314	1,341,472	128,045

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201908	201908	0	0	0	1,325,888	0	0	0	0	0	0	1,382,170	12,743	39,844
201908	201909	13,099	2,839,774,614	58,993	2,085,535	83,426,717	12,396,599	0	0	0	0	85,665,809	13,333,292	43,166
201908	201910	13,082	2,753,150,724	0	3,573,652	83,882,503	5,795,530	0	0	0	0	87,846,392	13,022,948	101,287
201908	201911	13,062	2,665,304,333	49,295	5,414,536	83,643,474	22,236,429	0	0	0	0	89,341,464	12,523,051	165,542
201908	201912	13,039	2,575,962,869	0	5,867,068	84,345,292	4,861,748	0	0	0	0	90,971,484	12,274,269	163,847
201908	202001	13,007	2,484,991,385	0	4,091,938	83,175,956	43,913,243	133,567	0	0	0	87,476,077	11,569,887	82,817
201908	202002	12,985	2,397,511,183	0	2,026,411	83,448,676	44,481,700	226,018	133,567	0	0	87,033,259	11,349,221	56,270
201908	202003	12,975	2,310,476,320	0	5,626,192	84,681,825	11,764,894	1,319,112	99,992	133,567	0	91,889,607	11,102,237	163,595
201908	202004	12,937	2,218,601,436	60,000	6,996,731	84,681,913	13,263,727	1,819,415	298,215	0	133,567	92,304,173	10,525,405	202,762
201908	202005	12,886	2,126,314,453	89,214	10,258,591	84,182,317	25,332,358	409,383	841,284	127,827	133,567	95,092,418	10,028,369	297,888
201908	202006	12,827	2,031,252,702	0	8,232,137	84,809,471	9,768,989	467,992	746,006	0	261,394	94,173,294	9,744,834	212,154
201908	202007	12,768	1,937,083,796	0	11,117,720	84,859,683	5,328,467	251,528	336,131	0	127,827	96,594,655	9,260,311	310,021
201908	202008	12,685	1,840,490,668	0	10,585,269	86,242,595	6,422,038	755,292	156,253	0	123,768	97,148,244	8,786,347	297,224
201908	202009	12,427	1,743,344,356	0	9,899,918	81,738,319	11,699,869	0	340,472	156,253	118,539	92,108,712	8,332,055	260,113
201908	202010	12,351	1,651,236,361	98,963	8,124,606	81,705,955	9,669,695	981,790	331,562	0	0	90,568,529	7,927,385	250,709
201908	202011	12,288	1,560,553,346	0	10,381,947	81,414,132	13,415,371	737,278	321,406	331,562	0	92,376,244	7,481,351	306,594
201908	202012	12,204	1,468,177,102	19,496	7,516,004	81,654,692	5,497,000	498,513	178,491	321,406	331,562	90,029,167	7,113,785	213,748
201908	202101	12,128	1,378,147,935	0	7,302,253	80,495,646	20,953,066	534,373	256,734	231,247	513,897	88,152,117	6,566,604	218,180
201908	202102	12,053	1,289,995,802	0	3,981,392	77,812,201	66,224,754	946,093	197,604	225,207	182,335	83,082,337	6,013,330	111,945
201908	202103	12,014	1,206,583,209	0	8,441,931	81,405,085	4,710,819	554,224	415,940	0	225,207	93,989,496	6,163,920	237,204
201908	202104	11,923	1,112,411,377	0	7,844,076	81,124,402	6,575,781	275,704	148,517	381,083	0	89,494,661	5,440,036	225,313
201908	202105	11,837	1,022,796,137	0	7,324,831	80,808,249	6,088,830	265,237	144,441	0	381,083	88,721,569	5,013,959	215,599
201908	202106	11,749	934,097,023	0	6,600,309	80,242,835	10,032,590	365,808	81,661	232,721	282,443	87,907,248	4,578,271	191,870
201908	202107	11,649	846,628,997	0	8,259,149	80,136,831	5,978,527	436,136	194,656	40,341	177,600	89,631,266	4,219,675	236,790

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201908	202108	11,514	756,735,288	0	7,052,166	79,658,067	4,536,031	172,193	71,705	225,162	89,320	87,333,786	3,785,972	201,340
201908	202109	8,376	669,421,502	0	6,763,916	53,387,088	4,649,445	424,183	83,811	71,705	314,482	60,684,764	3,372,729	195,161
201908	202110	8,290	608,756,490	0	4,800,429	52,578,192	9,383,208	363,784	78,016	0	296,867	57,905,749	3,035,662	136,795
201908	202111	8,217	550,781,421	0	4,688,263	52,752,032	4,963,695	273,321	53,015	0	157,235	58,393,977	2,795,281	131,313
201908	202112	8,139	492,289,314	0	5,419,757	52,766,080	2,178,333	290,515	116,869	0	0	58,787,712	2,496,465	159,276
201908	202201	8,044	433,344,302	0	3,669,276	52,172,712	3,559,556	239,966	113,599	0	0	56,436,344	2,181,947	100,473
201908	202202	7,980	377,055,876	0	2,150,256	51,294,746	8,611,454	130,514	157,911	113,599	0	53,946,754	1,866,260	62,529
201908	202203	7,929	323,096,575	0	4,884,703	51,891,741	1,304,700	168,705	175,950	0	113,599	58,121,479	1,658,688	140,682

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201909	201909	0	0	0	980,660	0	0	0	0	0	0	1,103,452	26,056	29,471
201909	201910	15,786	3,471,597,818	0	1,449,503	101,655,162	10,695,720	0	0	0	0	103,149,148	16,290,377	22,221
201909	201911	15,774	3,367,967,256	0	7,575,724	101,475,600	29,951,785	204,000	0	0	0	109,398,020	15,796,713	214,319
201909	201912	15,737	3,258,580,510	99,647	8,725,810	102,277,103	8,074,078	0	204,000	0	0	112,046,630	15,489,434	194,537
201909	202001	15,703	3,146,533,881	0	4,225,634	98,161,189	145,845,037	110,271	0	204,000	0	102,700,684	14,171,525	114,322
201909	202002	15,679	3,043,833,197	0	2,926,961	101,154,073	58,318,468	481,441	110,271	0	204,000	108,726,563	14,797,254	91,474
201909	202003	15,661	2,935,110,332	0	8,643,581	102,677,807	16,949,420	2,417,303	0	110,271	204,000	113,280,797	14,053,939	244,669
201909	202004	15,612	2,821,836,495	69,234	7,850,023	102,911,346	17,089,223	1,245,450	1,009,089	0	110,271	111,657,556	13,368,328	217,927
201909	202005	15,564	2,709,998,662	0	7,105,031	102,398,700	30,546,589	1,406,914	757,267	375,266	110,271	110,234,052	12,779,990	192,943
201909	202006	15,512	2,599,758,233	99,703	10,193,046	103,096,681	15,814,973	173,092	782,167	496,259	375,266	114,682,320	12,399,230	272,288
201909	202007	15,453	2,484,974,133	0	12,259,688	103,518,368	7,920,699	433,371	245,357	528,965	375,266	116,629,732	11,861,462	342,512
201909	202008	15,371	2,368,342,493	0	10,860,754	103,151,821	13,374,550	335,617	237,418	0	528,965	114,453,601	11,246,011	299,663
201909	202009	15,296	2,253,516,656	49,860	12,568,295	107,407,909	11,870,656	439,504	106,552	0	0	120,742,635	10,757,024	358,431
201909	202010	14,982	2,132,250,221	0	7,649,727	99,756,263	16,880,654	653,536	242,008	0	0	108,051,290	10,161,199	230,003
201909	202011	14,918	2,024,198,931	0	9,752,931	99,439,929	22,395,660	457,443	245,315	242,008	0	110,145,908	9,661,148	256,834
201909	202012	14,842	1,914,053,023	49,904	12,624,539	99,759,734	10,894,150	171,182	124,215	204,824	107,913	113,682,527	9,238,934	352,629
201909	202101	14,737	1,800,349,904	0	8,216,185	98,629,845	30,106,366	369,099	0	124,215	312,737	107,891,460	8,555,157	240,600
201909	202102	14,667	1,692,865,694	0	5,704,100	95,462,389	83,569,514	361,087	296,495	0	329,039	102,755,899	7,889,729	172,836
201909	202103	14,615	1,590,001,883	50,000	15,394,115	99,468,860	7,787,812	1,181,078	65,229	296,495	0	119,784,245	8,033,194	432,055
201909	202104	14,456	1,470,013,771	0	11,206,619	98,891,846	10,289,801	527,500	640,669	65,229	296,495	110,764,538	7,123,193	323,141
201909	202105	14,339	1,359,248,968	0	9,749,978	98,362,175	12,587,966	919,498	246,547	412,959	361,724	108,884,305	6,600,385	268,203
201909	202106	14,227	1,250,364,215	0	9,362,378	97,975,681	11,717,649	1,066,822	42,136	193,510	324,527	108,401,276	6,116,260	271,053
201909	202107	14,102	1,141,668,640	0	8,181,110	97,538,221	10,494,337	921,001	130,878	0	376,349	106,729,615	5,618,394	230,417
201909	202108	13,974	1,034,874,750	0	7,818,974	97,589,702	6,853,604	208,553	471,069	130,878	117,051	106,853,525	5,144,272	227,916

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201909	202109	13,828	927,942,444	0	8,083,215	96,942,864	6,519,884	695,432	136,899	334,631	156,253	106,414,115	4,627,959	235,554
201909	202110	10,072	822,208,397	0	6,100,013	64,849,762	16,002,724	876,216	116,106	172,491	275,421	71,709,221	4,083,490	173,363
201909	202111	9,968	750,421,192	0	7,468,196	65,275,500	6,354,292	1,048,176	439,620	0	230,054	74,165,294	3,814,607	211,609
201909	202112	9,863	676,216,548	0	6,709,858	65,141,721	3,481,333	466,970	414,415	176,809	78,096	72,876,747	3,423,149	215,770
201909	202201	9,759	603,499,781	0	4,639,073	64,489,334	6,217,509	313,354	485,055	105,318	214,166	69,665,206	3,019,041	139,793
201909	202202	9,686	533,756,102	0	3,253,203	63,458,867	12,381,890	101,994	267,091	395,743	319,484	67,476,883	2,644,084	95,591
201909	202203	9,618	466,278,992	0	5,549,543	64,280,564	2,766,689	386,817	289,439	52,709	335,530	71,508,036	2,383,830	176,422

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201910	201910	0	0	0	1,573,720	0	0	0	0	0	0	1,586,053	4,908	27,831
201910	201911	16,224	3,604,750,051	0	3,519,721	106,003,328	46,989,290	0	0	0	0	109,538,907	15,198,748	72,464
201910	201912	16,198	3,494,229,284	0	7,320,783	107,153,836	15,942,639	0	0	0	0	115,857,285	15,087,601	197,644
201910	202001	16,166	3,378,334,114	0	3,003,846	100,983,819	216,862,202	0	0	0	0	104,463,594	13,620,442	83,401
201910	202002	16,149	3,273,874,179	0	1,120,971	105,484,689	83,952,286	761,885	0	0	0	113,469,689	14,545,171	34,180
201910	202003	16,141	3,160,397,562	0	6,490,681	107,807,244	21,671,742	2,797,654	297,711	0	0	117,106,985	13,830,103	191,865
201910	202004	16,102	3,043,333,768	0	8,854,605	107,752,200	26,509,905	363,658	926,489	0	0	117,510,988	13,070,280	243,361
201910	202005	16,053	2,925,865,396	198,512	5,809,878	106,697,236	59,074,977	785,602	1,146,100	0	0	113,657,545	12,436,868	177,099
201910	202006	16,015	2,812,199,353	0	10,340,295	107,922,976	27,510,503	641,103	709,422	0	0	120,565,297	12,255,262	241,142
201910	202007	15,956	2,691,668,441	0	9,306,176	108,465,253	12,232,213	1,174,403	776,457	181,205	0	118,852,519	11,661,334	266,491
201910	202008	15,901	2,572,816,836	99,745	9,930,120	108,319,340	18,056,532	539,136	1,137,933	193,555	181,205	118,977,120	11,094,587	283,048
201910	202009	15,841	2,453,857,265	0	11,316,499	107,830,094	25,923,807	726,697	385,791	582,890	181,205	120,071,050	10,568,553	295,965
201910	202010	15,751	2,333,719,646	0	11,582,611	110,575,022	30,938,082	1,006,435	377,581	0	582,890	123,334,132	10,091,115	342,763
201910	202011	15,389	2,210,204,309	0	10,651,039	103,266,713	34,454,048	1,110,534	283,409	0	0	115,390,453	9,570,344	297,515
201910	202012	15,307	2,094,199,658	0	14,413,884	104,102,635	12,852,357	1,063,911	212,086	136,972	0	120,227,050	9,210,144	415,885
201910	202101	15,199	1,974,004,347	0	12,683,675	101,489,233	56,121,193	774,143	204,100	0	136,972	114,892,284	8,417,394	363,136
201910	202102	15,108	1,859,112,063	0	6,821,983	98,273,532	108,630,600	592,964	460,321	0	136,972	108,109,467	7,862,799	183,267
201910	202103	15,047	1,751,002,596	29,251	12,127,896	103,258,999	15,148,884	960,681	0	325,049	132,411	121,632,700	8,062,077	345,869
201910	202104	14,926	1,629,369,000	0	12,297,280	102,412,702	21,218,004	871,105	199,225	0	325,049	115,661,845	7,115,423	344,809
201910	202105	14,807	1,513,575,347	0	9,902,709	102,236,434	18,419,837	702,362	695,598	141,722	133,129	113,498,899	6,673,740	283,231
201910	202106	14,695	1,400,076,118	0	10,116,737	101,127,652	26,079,626	918,746	248,480	559,632	141,722	112,551,341	6,146,452	284,376
201910	202107	14,584	1,287,524,769	0	9,417,872	100,919,702	23,958,069	1,328,526	150,950	268,619	633,348	112,367,024	5,716,102	268,925
201910	202108	14,465	1,175,157,704	0	9,883,874	101,402,986	10,220,830	1,155,874	563,682	0	695,622	113,192,776	5,299,015	284,235
201910	202109	14,341	1,061,823,094	0	10,811,873	100,170,619	16,659,607	216,409	712,490	257,875	442,544	112,330,048	4,739,706	297,391



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201910	202110	14,165	949,242,456	0	9,008,980	98,231,752	27,495,561	361,161	426,278	267,990	320,421	108,852,567	4,234,521	263,311
201910	202111	10,360	840,147,371	0	6,976,817	66,350,395	14,826,504	907,805	59,432	108,926	384,414	76,181,684	3,875,612	203,167
201910	202112	10,180	763,768,743	0	8,814,763	66,391,578	8,715,062	497,704	415,470	12,922	225,229	76,589,962	3,513,071	262,849
201910	202201	10,053	687,194,211	0	4,325,112	65,557,668	12,627,610	688,253	88,571	221,982	12,922	70,795,495	3,114,202	127,165
201910	202202	9,987	616,264,232	0	4,073,571	64,463,266	20,710,621	410,437	178,792	161,358	83,292	69,845,517	2,770,534	119,692
201910	202203	9,929	546,360,178	0	4,115,017	65,637,640	6,601,395	614,087	167,130	66,823	158,941	72,150,230	2,544,936	118,505

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201911	201911	0	0	0	610,960	0	0	0	0	0	0	651,799	6,184	18,354
201911	201912	17,786	4,090,660,707	0	5,899,262	121,360,121	4,188,530	0	0	0	0	127,293,073	16,951,715	138,979
201911	202001	17,748	3,961,097,324	58,805	3,043,785	119,785,946	66,303,699	676,580	0	0	0	123,056,392	16,180,481	50,306
201911	202002	17,733	3,838,033,374	0	1,851,159	120,327,018	57,835,980	1,070,438	676,580	0	0	124,174,067	15,967,936	51,291
201911	202003	17,722	3,713,839,966	0	7,548,878	122,081,124	12,870,752	1,550,281	1,070,438	676,580	0	131,509,106	15,646,327	209,629
201911	202004	17,684	3,582,362,406	29,436	10,954,666	122,222,788	12,478,079	683,956	0	1,070,438	676,580	133,760,258	14,930,689	291,244
201911	202005	17,628	3,448,601,013	0	8,833,612	121,947,721	24,604,186	788,474	1,024,130	0	963,105	131,308,539	14,340,557	232,238
201911	202006	17,574	3,317,303,071	0	11,369,845	122,639,268	7,410,397	1,176,862	274,429	0	286,525	135,057,710	13,950,883	295,015
201911	202007	17,506	3,181,615,794	139,585	10,587,563	122,795,990	4,976,627	111,361	558,110	274,429	0	133,895,007	13,329,306	295,324
201911	202008	17,440	3,047,435,934	0	9,029,752	122,677,912	10,178,538	531,192	0	395,941	139,036	131,996,346	12,763,537	237,064
201911	202009	17,386	2,915,441,050	0	11,548,694	122,818,100	8,333,764	348,351	158,467	0	305,859	134,930,114	12,258,033	316,670
201911	202010	17,306	2,780,510,159	90,000	13,293,938	122,781,334	5,921,687	472,254	114,478	158,467	0	137,010,689	11,721,653	370,350
201911	202011	17,210	2,643,174,457	0	14,842,277	124,013,499	15,535,660	624,163	128,887	114,478	158,467	139,228,651	11,097,719	422,295
201911	202012	16,817	2,503,966,625	0	17,444,865	118,456,730	3,674,526	288,889	213,988	0	114,478	136,671,106	10,621,953	480,249
201911	202101	16,693	2,367,139,041	0	12,799,852	117,348,200	22,674,923	194,901	193,159	213,988	114,478	130,396,704	9,952,990	356,061
201911	202102	16,608	2,236,742,338	0	8,932,823	112,617,723	110,685,484	301,775	0	108,794	213,988	122,784,807	9,084,845	267,220
201911	202103	16,542	2,113,843,053	0	12,720,591	117,722,509	7,925,691	935,820	105,392	0	322,782	136,186,830	9,437,000	366,291
201911	202104	16,427	1,977,656,202	0	13,564,632	117,386,147	9,243,834	1,124,487	0	105,392	108,794	131,469,992	8,441,873	390,601
201911	202105	16,311	1,845,972,151	0	10,501,464	117,213,036	9,373,200	520,936	668,770	0	214,186	128,337,028	7,910,010	312,632
201911	202106	16,215	1,717,635,123	0	12,304,388	116,578,166	10,344,114	661,715	505,895	480,137	105,392	129,511,262	7,379,312	350,054
201911	202107	16,089	1,588,015,547	0	11,970,829	116,095,667	9,242,680	515,928	232,326	248,517	480,137	128,866,412	6,870,808	343,126
201911	202108	15,967	1,459,043,743	0	11,127,014	115,643,144	5,983,084	984,077	78,102	0	728,654	127,501,824	6,351,837	291,486
201911	202109	15,853	1,331,541,600	0	9,858,347	114,956,551	8,147,865	354,554	447,751	0	578,265	125,468,111	5,810,777	264,006
201911	202110	15,722	1,205,923,581	0	11,585,633	113,673,795	13,544,781	1,229,128	111,337	251,696	124,472	126,774,477	5,275,794	348,873

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201911	202111	15,531	1,078,890,794	0	10,527,479	113,228,019	7,952,472	834,213	744,243	52,385	251,696	125,053,516	4,803,944	310,271
201911	202112	11,422	953,697,499	0	9,818,087	76,530,857	3,442,607	848,458	513,662	679,115	205,827	87,200,552	4,295,029	291,473
201911	202201	11,294	866,512,814	0	5,041,977	76,032,112	4,119,695	1,183,688	362,810	322,558	643,458	81,550,091	3,872,502	142,053
201911	202202	11,218	784,810,690	0	3,922,139	74,533,279	18,146,440	208,703	803,775	362,810	523,175	78,913,522	3,437,348	117,732
201911	202203	11,152	705,506,601	0	8,314,868	75,596,560	3,772,940	404,405	327,421	370,715	471,616	85,893,203	3,217,991	245,729

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201912	201912	0	0	0	1,126,760	0	0	0	0	0	0	1,228,328	13,298	23,395
201912	202001	17,564	4,418,310,085	0	1,638,371	125,578,666	147,410,548	0	0	0	0	127,258,106	18,578,031	49,866
201912	202002	17,554	4,290,736,979	0	1,553,494	128,665,875	55,413,848	1,328,058	0	0	0	134,524,978	19,025,164	47,303
201912	202003	17,548	4,156,183,763	59,381	4,308,762	129,979,273	23,859,858	3,208,706	578,658	0	0	136,128,777	18,239,989	125,365
201912	202004	17,524	4,020,085,914	0	8,915,132	130,028,920	32,653,210	1,835,854	0	224,900	0	139,994,388	17,519,804	248,674
201912	202005	17,481	3,880,051,880	0	9,017,632	129,556,727	48,129,105	1,146,548	257,802	0	224,900	139,737,112	16,861,598	225,775
201912	202006	17,436	3,740,383,574	0	6,669,722	130,679,067	26,305,310	762,763	454,692	257,802	224,900	139,130,665	16,451,918	188,916
201912	202007	17,402	3,601,240,543	29,502	10,271,848	131,270,115	14,957,339	464,220	0	0	564,038	142,676,955	15,829,412	277,219
201912	202008	17,339	3,458,357,015	0	11,019,638	131,362,870	15,745,425	520,169	179,897	0	564,038	143,019,081	15,172,995	321,824
201912	202009	17,280	3,315,327,080	29,621	11,812,354	131,018,870	23,635,895	899,868	553,785	0	0	143,863,146	14,527,398	329,819
201912	202010	17,213	3,171,171,815	0	11,936,348	130,786,333	31,000,213	329,375	260,445	416,597	0	143,799,600	13,908,960	339,352
201912	202011	17,139	3,027,287,938	0	14,093,517	130,555,631	34,809,038	606,477	126,078	0	416,597	146,372,855	13,348,485	342,524
201912	202012	17,054	2,881,067,527	0	14,043,534	133,922,320	16,639,671	1,448,471	645,841	0	168,817	149,593,151	12,802,522	385,093
201912	202101	16,675	2,731,256,991	0	13,033,730	125,283,793	44,828,087	1,537,543	570,550	508,076	137,765	139,169,338	11,954,268	388,577
201912	202102	16,584	2,592,075,997	0	8,159,515	123,177,945	85,301,530	2,356,244	1,032,756	336,790	524,067	133,532,700	11,305,125	217,071
201912	202103	16,528	2,458,557,449	0	19,553,599	126,549,546	14,797,880	950,545	1,503,893	767,857	860,856	150,879,662	11,257,305	576,823
201912	202104	16,404	2,307,994,006	0	16,117,646	125,711,378	19,924,786	607,268	902,141	778,048	1,104,647	142,914,795	10,299,484	463,709
201912	202105	16,278	2,164,566,648	0	9,158,430	125,609,747	14,298,293	1,524,449	754,509	188,262	1,545,905	136,027,181	9,712,701	265,735
201912	202106	16,193	2,028,202,676	0	12,870,075	124,651,113	26,268,953	1,861,411	935,614	0	966,311	138,585,150	9,047,875	369,484
201912	202107	16,089	1,888,855,310	0	15,636,551	124,589,510	19,351,494	748,133	1,179,006	162,742	201,683	142,190,753	8,578,475	436,214
201912	202108	15,949	1,746,088,091	80,000	11,133,085	124,503,719	12,427,786	1,244,153	426,586	803,883	94,930	137,248,215	7,960,063	309,466
201912	202109	15,825	1,608,840,635	0	13,557,522	123,419,705	15,550,709	1,146,386	699,256	118,285	500,913	138,919,372	7,339,929	516,061
201912	202110	15,673	1,470,503,094	0	10,251,880	122,105,395	24,813,108	1,367,488	678,648	518,724	524,268	133,762,843	6,694,542	298,803
201912	202111	15,554	1,336,739,490	0	14,603,250	122,336,221	13,881,836	766,135	902,960	0	441,292	139,900,212	6,236,785	424,403

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
201912	202112	15,339	1,196,432,343	0	11,311,787	121,931,050	7,472,122	1,577,527	554,069	354,009	119,003	134,768,539	5,605,764	320,640
201912	202201	11,415	1,061,533,667	0	7,863,634	84,383,924	10,800,601	1,545,901	826,560	162,425	254,723	93,306,365	4,982,883	238,558
201912	202202	11,302	968,083,999	0	3,413,432	83,587,720	16,619,645	1,381,821	1,534,156	510,327	254,723	87,892,780	4,513,853	103,293
201912	202203	11,255	880,192,014	0	8,637,908	84,455,575	5,632,415	1,465,280	379,327	591,259	381,389	94,926,446	4,209,534	257,075

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202001	202001	0	0	0	398,950	0	0	0	0	0	0	504,638	14,707	11,983
202001	202002	28,738	6,853,754,842	0	1,517,864	198,096,021	17,771,346	0	0	0	0	199,724,338	30,832,532	57,400
202001	202003	28,726	6,653,453,905	0	6,769,738	198,848,035	13,438,271	3,957,776	0	0	0	206,238,536	30,047,732	194,084
202001	202004	28,691	6,447,252,157	0	14,506,530	199,641,251	7,091,711	1,409,352	0	0	0	214,907,048	29,220,022	363,252
202001	202005	28,622	6,232,339,549	0	12,133,168	200,016,958	4,895,463	1,859,808	345,762	0	0	212,481,433	28,181,717	313,884
202001	202006	28,561	6,019,833,536	39,747	15,025,710	200,537,322	3,736,322	1,150,999	857,338	0	0	216,087,710	27,307,815	389,420
202001	202007	28,487	5,803,842,668	19,822	16,713,663	200,838,207	3,042,006	300,278	730,293	733,282	0	217,936,250	26,313,957	441,379
202001	202008	28,397	5,585,905,938	0	14,433,081	201,083,313	4,057,608	986,423	165,648	242,894	203,812	215,870,879	25,336,727	391,693
202001	202009	28,315	5,370,035,058	89,608	21,362,252	201,544,954	2,992,238	288,221	383,714	165,648	242,894	223,586,079	24,447,790	580,071
202001	202010	28,197	5,146,249,615	0	15,183,558	201,333,185	4,521,565	1,119,466	0	671,935	408,542	216,832,191	23,378,824	446,377
202001	202011	28,098	4,929,403,826	0	23,095,317	201,492,434	3,261,409	981,467	255,805	0	837,583	224,941,585	22,464,117	637,006
202001	202012	27,967	4,704,207,379	79,505	24,726,878	201,402,291	3,013,050	1,170,762	290,201	255,805	165,078	226,753,493	21,495,490	696,900
202001	202101	27,794	4,476,831,190	0	22,278,378	205,957,014	4,582,239	690,462	519,727	481,761	0	228,645,903	20,472,224	627,087
202001	202102	27,216	4,248,114,385	0	15,039,272	194,771,187	8,644,694	984,913	473,207	548,281	290,201	210,250,852	19,450,499	434,574
202001	202103	27,118	4,037,863,533	0	27,958,530	195,008,712	3,243,696	1,320,450	571,350	207,128	838,482	223,661,188	18,570,874	817,727
202001	202104	26,907	3,814,224,757	99,573	25,250,445	194,393,185	3,745,208	846,575	683,878	212,170	755,409	220,443,339	17,574,987	719,470
202001	202105	26,713	3,593,640,080	0	19,330,871	193,859,103	4,816,284	968,912	459,662	545,025	650,594	213,617,269	16,565,990	574,940
202001	202106	26,554	3,379,831,252	39,674	21,267,423	193,495,797	4,836,570	2,154,718	316,038	165,610	757,195	215,224,984	15,622,154	632,141
202001	202107	26,380	3,164,168,844	0	17,744,711	204,643,948	4,485,852	2,720,460	437,527	110,109	710,635	222,948,309	14,661,649	503,756
202001	202108	26,135	2,940,879,347	0	23,408,700	192,650,375	3,995,665	752,756	1,300,304	265,972	293,320	216,775,738	13,733,563	605,560
202001	202109	25,916	2,723,840,963	0	21,428,430	191,905,372	5,047,387	1,859,922	310,136	414,767	393,682	214,471,955	12,789,137	620,369
202001	202110	25,696	2,509,645,232	0	20,525,066	190,901,394	5,075,696	1,858,862	1,060,196	110,846	808,449	211,961,319	11,788,892	615,973
202001	202111	25,478	2,297,684,041	0	24,040,947	190,139,090	5,100,654	1,091,267	533,196	818,478	452,676	214,924,342	10,871,141	687,814
202001	202112	25,197	2,082,373,774	0	19,139,689	188,944,220	3,663,294	1,184,457	867,652	609,900	657,675	210,352,419	9,905,877	559,723

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202001	202201	24,866	1,872,391,571	0	11,694,880	187,377,959	3,469,641	864,759	932,213	400,550	985,786	200,060,230	8,968,690	356,714
202001	202202	18,876	1,672,361,453	0	9,352,730	133,967,768	5,609,393	1,086,808	670,953	620,572	1,127,603	143,867,136	8,039,169	282,350
202001	202203	18,754	1,528,384,496	0	13,594,152	133,669,277	4,158,549	1,271,368	554,561	399,778	784,452	148,185,047	7,382,223	405,820

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202002	202002	0	0	0	0	0	0	0	0	0	0	0	0	0
202002	202003	3,115	732,365,871	0	452,069	21,393,827	979,150	0	0	0	0	21,850,434	2,889,583	13,832
202002	202004	3,109	708,855,657	0	1,204,930	21,439,712	1,184,136	0	0	0	0	22,682,139	2,803,962	15,814
202002	202005	3,104	686,173,518	0	840,217	21,460,409	830,069	360,147	0	0	0	22,328,786	2,717,256	21,695
202002	202006	3,099	663,844,732	0	1,344,112	21,522,624	938,152	0	0	0	0	22,916,516	2,636,120	35,249
202002	202007	3,093	640,928,216	0	1,797,898	21,542,573	1,415,029	0	0	0	0	23,369,211	2,541,475	54,363
202002	202008	3,084	617,559,005	0	2,526,611	21,501,318	2,385,645	0	0	0	0	24,042,307	2,442,604	76,287
202002	202009	3,075	593,490,036	79,721	3,052,522	21,508,345	1,797,261	146,267	0	0	0	24,751,901	2,366,057	74,137
202002	202010	3,058	568,764,518	0	1,001,675	21,503,951	1,964,491	0	0	0	0	22,574,110	2,262,916	30,795
202002	202011	3,051	546,174,234	0	2,898,464	21,454,293	3,124,227	0	0	0	0	24,440,883	2,174,187	83,656
202002	202012	3,036	521,740,826	0	2,915,053	21,441,305	1,405,154	0	0	0	0	24,511,018	2,090,123	88,294
202002	202101	3,020	497,238,506	0	1,853,428	21,327,597	3,173,892	261,216	0	0	0	23,220,431	1,979,477	50,728
202002	202102	3,007	474,001,406	0	1,921,826	20,356,324	29,441,590	823,951	0	0	0	22,432,011	1,792,649	52,180
202002	202103	2,940	451,585,731	0	5,441,159	20,453,775	1,622,945	101,317	610,069	0	0	27,261,814	1,913,418	122,263
202002	202104	2,907	424,323,916	0	3,943,978	20,374,893	1,838,016	0	694,858	0	0	24,418,952	1,705,673	106,046
202002	202105	2,880	399,904,964	0	1,817,134	20,228,420	3,051,193	0	666,204	0	0	22,182,709	1,609,401	48,258
202002	202106	2,865	377,716,076	0	1,482,558	20,231,714	1,940,225	0	0	572,653	0	21,912,347	1,537,013	41,265
202002	202107	2,851	355,809,909	0	2,471,839	20,154,981	2,657,954	83,781	0	0	572,653	22,902,084	1,435,535	71,720
202002	202108	2,828	332,907,825	0	2,614,305	24,473,351	1,331,007	33,776	83,781	0	572,653	27,246,340	1,362,141	77,058
202002	202109	2,777	305,661,484	0	2,436,958	20,102,633	2,213,716	283,997	482,667	83,781	0	22,705,451	1,264,324	73,835
202002	202110	2,759	282,956,946	0	2,532,233	19,942,297	2,203,661	0	0	482,667	83,781	22,663,999	1,179,043	67,338
202002	202111	2,736	260,292,828	0	1,881,736	19,737,127	3,035,730	130,174	0	447,636	83,781	21,818,578	1,082,728	49,992
202002	202112	2,713	238,474,250	0	1,014,654	19,773,168	1,575,625	241,502	130,174	0	447,636	21,002,754	1,006,259	26,253
202002	202201	2,697	217,388,784	0	1,874,000	19,694,780	1,493,215	266,770	241,502	130,174	0	21,746,084	915,471	57,015



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿 金额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202002	202202	2,674	195,167,146	0	1,316,495	19,188,354	5,566,010	252,504	0	241,502	130,174	20,647,717	813,437	36,828
202002	202203	2,009	174,547,732	0	2,060,561	13,789,856	1,517,034	178,632	119,427	0	371,676	16,386,254	761,684	57,320

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202003	202003	0	0	0	908,680	0	0	0	0	0	0	920,303	4,324	5,292
202003	202004	14,207	3,321,832,229	0	4,644,547	96,433,925	25,199,210	0	0	0	0	101,189,414	13,489,122	117,045
202003	202005	14,181	3,219,563,960	0	4,226,507	95,258,618	69,821,419	0	0	0	0	100,283,820	12,961,343	106,402
202003	202006	14,157	3,119,280,139	0	6,430,993	96,749,598	24,846,021	367,609	0	0	0	105,328,074	12,972,168	147,056
202003	202007	14,131	3,013,952,043	0	8,074,648	97,299,924	11,039,946	482,005	367,609	0	0	106,193,043	12,418,586	218,358
202003	202008	14,091	2,907,758,996	79,873	10,386,564	97,349,046	11,652,590	821,607	285,255	367,609	0	108,168,752	11,916,336	284,473
202003	202009	14,045	2,799,590,244	0	9,279,502	96,888,626	26,394,714	855,640	424,460	0	367,609	106,636,899	11,436,856	277,522
202003	202010	13,995	2,692,668,089	59,867	9,848,222	96,708,543	31,141,205	860,539	470,129	424,460	0	107,574,963	11,043,827	269,889
202003	202011	13,943	2,584,727,188	0	10,143,089	96,465,283	36,549,306	236,748	585,841	470,129	424,460	107,790,980	10,612,227	278,983
202003	202012	13,890	2,476,939,236	0	11,753,445	97,225,098	14,029,362	298,009	362,442	236,748	846,433	110,382,249	10,293,736	339,170
202003	202101	13,823	2,366,298,271	40,000	9,195,877	95,062,971	64,366,831	159,230	298,009	0	918,572	104,880,239	9,529,863	266,950
202003	202102	13,773	2,261,253,423	0	6,444,768	93,109,827	108,086,791	272,551	0	298,009	448,443	102,216,900	9,145,324	181,444
202003	202103	13,723	2,158,566,510	0	14,256,289	98,351,815	15,810,255	651,485	162,908	0	298,009	117,477,639	9,296,051	390,257
202003	202104	13,403	2,040,841,243	0	12,115,326	93,298,681	24,871,576	822,861	0	0	298,009	106,221,434	8,424,774	324,959
202003	202105	13,315	1,934,620,445	0	9,228,203	93,562,852	15,973,053	294,305	204,979	0	0	103,998,832	8,078,655	252,161
202003	202106	13,244	1,830,323,603	0	11,896,542	92,424,195	34,085,118	802,966	197,339	0	0	105,139,562	7,533,881	335,931
202003	202107	13,162	1,725,184,041	0	11,532,493	92,566,491	25,397,882	0	560,476	0	0	106,095,907	7,221,242	332,767
202003	202108	13,077	1,619,264,023	0	11,565,733	92,930,029	12,413,769	241,747	180,642	223,539	0	106,186,924	6,811,303	313,561
202003	202109	12,984	1,513,077,099	0	10,416,302	110,120,115	21,637,691	834,558	330,089	0	0	121,435,796	6,308,010	289,018
202003	202110	12,774	1,391,641,303	0	10,199,292	90,610,812	41,004,341	1,203,178	611,540	0	0	102,616,256	5,819,070	301,956
202003	202111	12,679	1,289,025,149	140,000	11,219,827	91,327,168	21,145,877	1,101,866	622,949	150,748	0	105,770,716	5,584,963	349,100
202003	202112	12,564	1,183,426,395	0	11,059,299	91,403,509	11,173,445	530,543	1,219,795	282,932	150,748	104,068,301	5,127,475	319,449
202003	202201	12,447	1,079,444,648	0	6,468,313	90,272,963	18,348,236	471,852	514,342	729,096	433,680	97,818,275	4,628,024	166,148
202003	202202	12,373	981,626,970	0	6,422,194	89,538,496	22,421,924	604,222	606,286	336,165	1,085,354	97,740,719	4,241,997	184,268

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202003	202203	12,275	883,886,201	0	7,951,657	90,509,223	8,353,956	601,701	382,319	334,585	658,467	100,641,811	3,933,504	232,558

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202004	202004	0	0	0	871,210	0	0	0	0	0	0	913,274	8,275	26,171
202004	202005	22,427	4,750,125,797	69,915	4,414,013	121,883,928	33,331,670	0	0	0	0	126,417,130	16,443,349	124,380
202004	202006	22,390	4,622,238,702	229,676	5,757,879	122,849,681	8,147,616	0	0	0	0	129,775,909	16,204,153	159,012
202004	202007	22,359	4,492,462,526	0	9,075,514	123,169,605	3,740,126	204,322	0	0	0	132,502,536	15,645,784	215,894
202004	202008	22,314	4,359,947,674	0	6,802,633	123,186,213	10,148,663	296,878	204,322	0	0	130,163,790	15,129,666	163,093
202004	202009	22,277	4,229,783,884	0	15,626,013	123,074,623	12,493,352	0	296,878	204,322	0	139,127,720	14,667,126	404,680
202004	202010	22,196	4,090,668,397	99,784	12,366,181	123,047,854	16,562,936	0	0	171,812	204,322	135,978,706	14,161,230	357,941
202004	202011	22,129	3,954,689,691	0	13,294,297	122,832,657	22,032,795	413,233	0	0	171,812	136,653,220	13,657,383	371,718
202004	202012	22,049	3,817,816,183	0	13,759,253	123,193,494	10,456,273	202,273	413,233	0	0	137,742,931	13,207,588	381,612
202004	202101	21,962	3,679,917,406	0	8,923,319	122,184,362	37,396,875	1,159,307	376,255	0	0	131,481,242	12,567,555	246,254
202004	202102	21,901	3,548,436,164	0	9,585,874	118,748,971	130,710,543	216,839	942,468	376,255	0	129,665,398	11,829,997	282,703
202004	202103	21,840	3,418,770,765	29,844	21,446,305	123,144,834	9,587,956	468,015	216,839	769,376	376,255	149,610,290	12,165,456	610,998
202004	202104	21,692	3,269,160,319	79,842	16,977,648	125,576,529	13,305,980	900,012	362,369	0	1,145,631	143,042,854	11,156,438	477,010
202004	202105	21,307	3,126,121,404	0	16,114,208	119,250,156	13,493,536	1,603,372	286,913	356,635	449,528	135,988,193	10,645,437	417,294
202004	202106	21,197	2,989,759,348	0	13,177,259	118,682,083	20,701,168	359,102	1,290,551	219,083	641,667	132,525,160	10,119,098	357,513
202004	202107	21,098	2,857,071,228	0	15,401,639	118,610,151	17,314,515	987,992	284,241	466,634	959,443	135,043,776	9,676,403	407,762
202004	202108	20,980	2,722,027,481	10,000	14,982,492	118,765,774	9,453,021	994,607	493,520	308,552	1,070,979	134,590,410	9,198,068	366,032
202004	202109	20,854	2,587,083,829	0	17,102,332	118,043,876	13,883,939	874,061	834,923	264,960	1,173,120	140,574,100	8,663,054	461,035
202004	202110	20,690	2,446,509,272	0	14,433,181	586,742,131	38,738,462	458,177	501,653	602,380	620,487	601,844,120	8,090,916	419,171
202004	202111	17,660	1,843,837,626	0	14,343,966	123,173,810	13,104,550	1,367,480	291,764	120,999	697,834	148,237,448	7,557,071	424,468
202004	202112	17,462	1,695,542,689	0	14,622,474	120,245,645	8,029,049	1,157,946	1,307,937	276,269	564,750	135,776,937	6,973,058	419,300
202004	202201	17,312	1,559,749,376	0	8,961,154	119,477,350	9,300,198	770,953	513,614	400,658	736,680	129,785,771	6,441,019	243,881
202004	202202	17,205	1,430,168,495	0	11,238,569	117,697,081	27,447,824	783,422	580,002	358,764	992,080	129,714,904	5,857,043	254,404
202004	202203	17,075	1,300,453,591	0	12,259,390	118,755,587	5,653,646	696,135	301,370	255,849	1,076,576	134,058,604	5,537,921	315,799

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202005	202005	0	0	0	2,095,570	0	0	0	0	0	0	2,115,150	5,354	50,578
202005	202006	28,459	5,759,584,001	39,809	8,122,639	136,589,727	6,012,117	0	0	0	0	144,787,695	18,426,128	168,965
202005	202007	28,401	5,610,929,648	49,779	7,962,369	136,944,330	1,867,657	260,000	0	0	0	145,142,803	17,951,927	182,840
202005	202008	28,358	5,465,786,839	0	10,174,166	137,089,905	6,394,383	526,009	260,000	0	0	147,385,167	17,401,529	241,012
202005	202009	28,303	5,318,401,673	0	11,516,873	137,174,695	6,706,832	279,434	526,009	260,000	0	148,976,229	16,907,009	281,079
202005	202010	28,240	5,169,425,444	139,673	11,408,591	137,337,077	6,019,457	535,039	576,366	221,142	260,000	149,125,280	16,377,844	322,118
202005	202011	28,187	5,020,294,668	49,671	12,864,971	137,052,521	16,959,853	149,900	535,039	279,434	0	150,301,264	15,820,865	308,030
202005	202012	28,116	4,869,998,900	0	13,524,909	137,544,195	2,995,893	671,654	149,900	535,039	279,434	151,669,237	15,353,349	347,024
202005	202101	28,039	4,718,329,663	0	11,590,481	136,882,617	23,210,473	597,089	211,302	149,900	814,474	148,648,926	14,700,251	320,511
202005	202102	27,965	4,569,681,925	0	10,529,698	132,908,481	136,463,053	793,118	0	211,302	684,939	144,279,176	13,825,721	301,526
202005	202103	27,896	4,425,123,314	0	19,689,079	137,517,644	8,172,208	1,312,723	620,026	0	361,202	162,153,598	14,192,201	513,153
202005	202104	27,761	4,262,434,677	0	19,624,194	137,167,909	7,879,504	490,168	464,458	391,043	211,302	157,468,930	13,184,545	519,231
202005	202105	27,621	4,104,824,195	0	18,038,459	140,812,289	13,155,439	268,129	223,925	119,792	391,043	159,310,421	12,607,278	486,410
202005	202106	27,215	3,945,302,364	0	19,363,360	133,037,879	10,802,967	1,026,104	0	340,907	391,043	153,095,312	12,064,883	499,287
202005	202107	27,075	3,792,207,050	0	17,870,109	132,737,816	10,020,468	1,170,561	120,165	0	116,982	151,153,104	11,525,918	529,460
202005	202108	26,936	3,640,664,409	0	18,694,066	132,717,538	6,374,142	849,288	428,770	0	116,982	151,934,196	11,014,617	496,372
202005	202109	26,790	3,488,696,443	0	20,075,924	132,147,284	8,923,969	639,357	749,614	0	0	152,650,310	10,463,160	564,302
202005	202110	26,624	3,335,963,233	0	18,016,192	131,251,340	19,854,521	1,096,319	299,724	365,445	0	158,059,078	9,895,449	501,614
202005	202111	26,417	3,178,078,722	0	20,673,646	1,055,259,043	12,626,034	851,599	251,561	152,324	165,239	1,076,998,933	9,407,485	608,047
202005	202112	20,548	2,101,121,302	0	12,868,114	144,842,293	4,854,644	928,286	444,543	407,741	152,324	161,607,423	8,489,635	377,045
202005	202201	20,396	1,939,492,509	0	8,867,596	137,146,822	7,313,025	1,128,765	1,150,921	207,277	455,904	146,438,858	7,833,629	238,623
202005	202202	20,307	1,793,072,418	0	10,966,320	135,184,512	31,914,185	742,593	936,021	867,233	510,857	146,835,848	7,204,671	284,668

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿 金额(元)	Full Prepayment (Amount) 全部早偿 金额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金 额(元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
202005	202203	20,185	1,646,088,298	0	18,145,220	136,347,050	5,118,557	864,901	517,002	661,510	1,074,510	157,094,637	6,839,136	387,547

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿 金额(元)	Full Prepayment (Amount) 全部早偿 金额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额 (元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天以上金 额(元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息 回收金额 (元)	Total Fee Collection (Amount) 全部费用 回收金额 (元)
202006	202006	0	0	129,805	2,062,540	0	0	0	0	0	0	2,283,847	21,622	19,778
202006	202007	32,740	6,730,328,238	0	4,932,963	159,409,133	18,711,050	0	0	0	0	164,555,374	21,952,390	111,418
202006	202008	32,694	6,563,180,949	0	10,683,536	159,558,826	23,053,404	45,909	0	0	0	170,864,866	21,370,042	191,931
202006	202009	32,646	6,392,312,243	0	9,044,393	159,874,544	24,673,587	0	45,909	0	0	169,777,771	20,806,685	189,373
202006	202010	32,595	6,222,542,757	79,626	9,086,268	159,926,776	30,747,737	202,500	0	45,909	0	169,996,031	20,187,745	267,667
202006	202011	32,544	6,052,546,726	39,710	16,423,543	159,789,665	42,996,387	0	0	0	45,909	177,289,742	19,519,955	438,140
202006	202012	32,463	5,875,249,519	0	17,498,983	160,567,413	19,177,775	596,681	0	0	0	179,475,174	19,040,461	500,942
202006	202101	32,367	5,695,735,799	0	16,125,270	158,430,318	85,410,737	0	161,443	0	0	175,386,572	18,044,282	457,414
202006	202102	32,275	5,520,349,227	0	13,095,396	153,747,694	216,988,831	356,887	0	161,443	0	169,810,108	17,167,915	375,823
202006	202103	32,198	5,350,530,594	0	24,574,275	160,624,184	22,904,063	170,626	154,586	0	161,443	192,970,792	17,824,660	654,884
202006	202104	32,045	5,157,569,012	0	21,847,782	160,061,226	28,991,040	678,165	170,626	154,586	161,443	182,890,865	16,371,646	630,427
202006	202105	31,913	4,974,690,812	0	20,527,449	159,801,416	26,994,101	1,190,875	0	170,626	154,586	181,791,429	15,733,062	551,308
202006	202106	31,770	4,792,737,941	49,646	26,310,166	165,488,618	43,259,177	922,302	517,337	0	325,212	193,114,145	15,027,685	745,997
202006	202107	31,288	4,599,596,857	0	24,880,783	155,193,080	35,725,776	357,503	922,302	517,337	170,626	181,930,762	14,413,521	668,784
202006	202108	31,105	4,417,497,556	0	20,675,682	155,347,925	21,501,435	826,639	739,122	435,516	226,395	177,580,436	13,811,056	506,961
202006	202109	30,947	4,239,787,333	0	29,071,490	154,616,147	27,303,252	1,389,799	430,726	739,122	661,911	184,760,389	13,102,208	825,760
202006	202110	30,742	4,055,027,550	0	23,047,411	152,763,246	59,348,218	587,459	1,226,674	690,630	565,469	177,210,955	12,358,322	599,418
202006	202111	30,562	3,877,687,756	0	21,038,342	153,597,262	25,524,219	549,007	417,594	773,376	820,583	193,286,438	11,966,155	585,507
202006	202112	30,281	3,683,966,114	50,000	15,454,611	1,200,267,817	20,120,290	742,183	329,313	297,967	1,467,226	1,217,306,784	11,187,037	449,520
202006	202201	23,646	2,466,668,640	0	11,032,718	169,496,713	23,354,443	1,064,134	455,788	0	1,378,116	186,619,947	10,108,642	323,506
202006	202202	23,495	2,279,671,401	0	10,255,907	159,046,916	54,939,929	659,285	301,235	455,788	297,967	171,237,256	9,282,956	291,842
202006	202203	23,376	2,107,357,208	0	19,063,510	161,644,037	13,887,737	1,132,304	266,133	147,400	276,166	184,683,458	8,965,306	382,872

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202007	202007	0	0	0	2,560,099	0	0	0	0	0	0	2,639,863	15,066	53,595
202007	202008	31,413	6,499,679,564	0	6,089,664	154,981,785	16,643,955	0	0	0	0	161,131,526	21,280,881	133,518
202007	202009	31,363	6,336,042,460	0	10,367,040	155,084,864	25,988,438	160,900	0	0	0	166,127,732	20,757,923	207,081
202007	202010	31,312	6,169,937,578	0	8,634,958	155,406,096	25,028,384	351,128	160,900	0	0	164,760,939	20,185,095	229,208
202007	202011	31,268	6,005,154,241	0	12,394,881	155,376,562	38,883,438	742,514	351,128	160,900	0	168,513,462	19,555,304	290,748
202007	202012	31,198	5,836,662,821	0	14,175,117	156,196,339	14,052,899	274,712	880,410	207,172	160,900	171,529,600	19,100,370	377,663
202007	202101	31,120	5,665,133,221	59,826	12,744,679	154,300,419	76,236,805	229,014	415,429	735,779	368,072	167,557,092	18,170,554	358,961
202007	202102	31,043	5,497,576,915	0	11,062,916	150,501,243	199,454,658	199,011	229,014	415,429	942,951	163,985,361	17,317,448	320,519
202007	202103	30,977	5,333,430,655	0	20,463,853	156,239,764	21,103,678	0	0	229,014	1,151,208	183,255,814	17,890,789	582,967
202007	202104	30,853	5,150,174,840	0	18,214,792	156,068,763	24,013,316	827,669	0	0	644,443	175,035,843	16,578,034	507,809
202007	202105	30,728	4,974,409,458	0	16,459,799	155,948,209	30,464,966	820,516	408,352	0	229,014	173,261,388	15,941,965	449,341
202007	202106	30,619	4,800,732,637	0	23,362,044	155,219,302	40,509,783	599,099	467,345	303,214	0	179,620,725	15,333,462	650,259
202007	202107	30,465	4,620,884,300	0	26,069,495	159,965,096	32,342,425	1,073,909	293,370	467,345	76,735	187,762,616	14,729,631	732,829
202007	202108	30,202	4,433,266,361	0	28,915,931	153,623,083	14,336,095	510,606	450,575	159,640	358,273	183,865,129	14,126,406	777,034
202007	202109	30,003	4,249,403,356	100,000	23,450,866	152,762,626	27,735,716	234,461	338,152	312,979	441,177	177,072,290	13,380,212	672,599
202007	202110	29,831	4,072,255,487	20,000	20,667,247	150,866,029	61,789,178	753,644	102,162	338,152	472,619	172,666,474	12,656,145	595,233
202007	202111	29,681	3,899,309,734	0	25,163,369	151,731,115	28,276,024	773,752	247,312	102,162	810,770	179,637,738	12,308,413	697,279
202007	202112	29,488	3,719,722,247	0	21,681,045	151,888,197	14,160,914	353,510	635,026	84,030	404,368	183,828,625	11,608,481	621,060
202007	202201	29,248	3,535,671,711	0	11,392,629	669,637,820	29,566,370	592,770	118,036	528,585	345,832	681,821,947	10,874,796	316,017
202007	202202	25,442	2,853,719,543	0	11,347,080	157,092,121	53,601,898	1,007,681	246,679	0	772,254	172,502,661	10,161,700	324,006
202007	202203	25,305	2,681,063,834	0	18,020,166	155,006,343	11,839,861	533,938	222,400	278,182	647,581	176,539,241	9,814,105	469,144



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202008	202008	0	0	0	2,858,560	0	0	0	0	0	0	2,978,994	24,674	65,326
202008	202009	30,553	6,244,156,383	0	5,499,991	145,706,221	24,461,574	0	0	0	0	151,482,732	19,994,840	123,292
202008	202010	30,512	6,090,113,130	0	6,089,268	146,004,043	20,017,080	0	0	0	0	152,826,204	19,545,313	149,582
202008	202011	30,483	5,937,243,735	0	9,207,003	146,217,318	25,780,501	205,808	0	0	0	156,113,820	18,982,517	233,745
202008	202012	30,431	5,781,183,873	0	13,343,504	146,704,178	17,700,775	438,455	205,808	0	0	160,954,952	18,541,815	349,770
202008	202101	30,358	5,620,228,922	0	13,256,426	145,733,390	50,238,393	452,864	438,455	205,808	0	159,548,513	17,792,182	367,548
202008	202102	30,287	5,460,680,402	129,604	11,127,402	143,186,248	135,535,985	1,175,708	452,864	438,455	205,808	155,994,793	17,039,788	295,183
202008	202103	30,223	5,304,685,610	0	19,586,264	146,787,568	20,955,124	829,447	520,084	452,864	644,263	170,681,874	17,249,127	562,206
202008	202104	30,110	5,134,004,934	0	19,691,332	146,708,942	21,574,496	120,174	650,694	520,084	891,319	167,270,578	16,259,008	544,038
202008	202105	29,986	4,966,528,831	0	12,803,294	146,560,419	20,005,355	143,529	155,006	487,312	735,364	160,208,122	15,674,044	342,884
202008	202106	29,902	4,805,882,149	0	18,624,994	146,032,955	31,913,884	502,532	143,529	155,006	1,007,396	165,337,772	15,057,436	536,190
202008	202107	29,770	4,640,324,152	0	25,655,968	146,116,018	27,724,082	819,406	502,532	0	578,593	173,038,991	14,577,686	663,043
202008	202108	29,603	4,466,756,447	0	26,975,954	150,655,092	19,465,262	379,894	107,847	502,532	155,006	178,910,469	14,008,764	709,608
202008	202109	29,363	4,287,436,429	150,000	26,837,273	144,670,041	22,448,810	363,951	0	107,847	502,532	172,666,924	13,362,498	747,528
202008	202110	29,175	4,114,614,468	0	27,053,253	143,327,064	37,899,120	477,270	257,502	0	610,378	171,385,782	12,697,971	789,702
202008	202111	28,980	3,943,228,685	0	23,073,959	143,472,694	21,714,423	335,721	256,018	0	448,131	168,381,392	12,240,778	671,447
202008	202112	28,812	3,774,849,862	100,000	20,006,280	143,194,035	14,619,287	645,725	238,120	119,394	0	164,473,521	11,624,541	529,334
202008	202201	28,642	3,609,928,629	0	11,740,401	142,699,611	19,266,505	761,684	353,257	221,458	0	160,527,659	11,012,360	331,404
202008	202202	28,498	3,449,400,946	0	9,455,585	552,420,372	43,117,876	607,746	378,477	353,257	106,921	563,132,173	10,392,525	278,238
202008	202203	25,438	2,886,427,425	0	15,898,660	147,770,693	12,149,703	1,128,672	401,795	193,752	360,237	170,111,410	9,999,587	406,084

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202009	202009	0	0	0	2,579,550	0	0	0	0	0	0	2,750,223	27,899	50,702
202009	202010	31,411	6,283,048,022	0	6,276,934	150,991,290	18,756,638	0	0	0	0	157,367,406	20,100,697	178,907
202009	202011	31,372	6,125,029,134	0	5,364,943	151,257,016	22,835,367	0	0	0	0	157,243,807	19,632,687	75,122
202009	202012	31,338	5,967,808,017	0	10,069,097	151,955,950	9,179,792	0	0	0	0	162,741,707	19,154,495	261,622
202009	202101	31,286	5,805,074,642	0	9,452,298	151,090,214	42,441,980	223,246	0	0	0	160,902,626	18,449,034	238,990
202009	202102	31,233	5,644,171,939	0	7,389,306	148,203,752	145,353,817	0	223,246	0	0	157,022,416	17,620,209	215,168
202009	202103	31,194	5,487,135,582	0	21,576,194	152,308,798	13,675,968	749,943	0	223,246	0	178,448,015	17,948,253	589,020
202009	202104	31,077	5,308,701,507	69,771	15,344,642	152,240,031	15,603,787	0	384,144	0	223,246	168,312,967	16,881,467	401,018
202009	202105	30,977	5,140,388,540	0	14,215,069	152,330,953	16,839,600	159,900	0	384,144	223,246	167,208,130	16,312,316	394,579
202009	202106	30,891	4,973,180,406	0	17,077,163	152,085,934	23,500,675	112,817	159,900	0	384,144	169,829,095	15,716,995	491,522
202009	202107	30,778	4,803,128,066	100,000	21,321,523	151,877,195	22,490,148	488,425	0	159,900	384,144	174,243,357	15,184,765	597,537
202009	202108	30,636	4,628,876,044	0	26,751,315	151,969,617	14,119,190	726,316	379,320	0	159,900	180,035,426	14,617,168	666,591
202009	202109	30,461	4,448,455,498	0	22,315,040	155,387,733	16,603,480	410,977	646,564	0	0	178,547,536	13,994,861	627,619
202009	202110	30,248	4,269,919,686	0	26,063,389	149,323,044	32,549,937	921,354	454,824	216,900	0	176,326,389	13,305,317	702,224
202009	202111	30,076	4,093,592,937	0	23,032,466	149,470,551	15,928,564	765,961	855,602	68,010	216,900	174,044,433	12,817,483	648,985
202009	202112	29,901	3,919,540,082	0	18,836,093	149,148,679	10,432,162	768,253	778,804	351,378	284,910	168,915,460	12,196,545	503,502
202009	202201	29,756	3,750,703,894	0	12,702,227	148,657,483	15,105,903	1,168,807	484,265	388,669	272,783	162,139,315	11,573,815	349,174
202009	202202	29,647	3,588,348,580	0	11,046,116	147,304,786	43,152,266	1,694,025	456,312	118,460	591,441	161,766,899	10,933,906	307,338
202009	202203	29,528	3,426,581,681	0	16,674,356	525,030,239	11,249,484	815,699	721,068	0	305,546	544,076,727	10,618,804	435,155

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202010	202010	0	0	0	2,235,590	0	0	0	0	0	0	2,235,590	2,648	58,632
202010	202011	22,637	4,695,608,409	0	5,417,693	133,750,759	55,642,355	0	0	0	0	139,200,395	17,091,608	127,200
202010	202012	22,589	4,554,650,247	0	6,991,821	135,279,078	8,419,833	0	0	0	0	143,816,710	17,010,930	142,482
202010	202101	22,551	4,410,833,537	0	6,468,898	133,197,629	87,507,198	0	0	0	0	139,923,107	15,986,538	162,344
202010	202102	22,513	4,270,910,430	0	4,908,789	128,327,421	248,736,211	132,452	0	0	0	135,885,048	15,168,131	117,585
202010	202103	22,484	4,135,000,030	0	12,223,609	135,818,119	17,039,051	0	132,452	0	0	155,876,894	16,245,198	339,994
202010	202104	22,412	3,979,148,488	0	14,904,385	135,268,488	30,901,544	0	0	132,452	0	150,710,481	14,715,989	395,578
202010	202105	22,332	3,828,438,006	0	11,371,158	135,508,102	26,943,350	0	0	0	0	147,954,435	14,247,411	300,935
202010	202106	22,267	3,680,483,296	199,731	11,083,296	134,810,798	45,221,824	227,446	0	0	0	147,025,151	13,626,238	292,110
202010	202107	22,190	3,533,458,144	150,000	17,525,022	134,965,642	34,286,391	626,884	227,446	0	0	154,276,020	13,196,362	496,178
202010	202108	22,080	3,379,184,374	0	10,499,336	135,609,308	15,114,354	932,413	0	227,446	0	147,441,537	12,693,231	274,506
202010	202109	22,006	3,231,742,823	0	12,867,017	134,810,392	33,714,963	362,587	542,689	0	227,446	148,416,094	12,012,092	367,479
202010	202110	21,903	3,083,326,657	0	16,724,974	132,916,558	73,092,791	1,124,095	362,587	374,326	227,446	151,120,003	11,385,143	463,204
202010	202111	21,747	2,932,212,167	0	16,472,658	133,064,988	37,136,097	262,683	496,784	362,587	374,326	152,728,151	11,135,654	460,997
202010	202112	21,620	2,779,256,570	0	15,172,708	133,792,722	12,505,526	1,611,142	155,484	258,104	660,804	150,600,917	10,550,692	384,612
202010	202201	21,499	2,628,658,387	0	9,890,018	132,999,471	24,885,557	1,044,968	1,468,464	0	544,582	143,504,722	9,857,621	253,802
202010	202202	21,416	2,484,735,702	0	8,901,125	130,579,432	70,118,503	383,660	714,388	1,468,464	377,869	140,830,655	9,207,915	234,520
202010	202203	21,328	2,343,782,727	0	12,331,517	133,448,848	9,809,708	438,693	320,604	558,628	1,585,370	149,685,578	9,128,858	330,113

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202011	202011	0	0	0	2,539,810	0	0	0	0	0	0	2,566,703	7,186	65,755
202011	202012	25,353	5,424,133,364	0	6,801,468	158,177,883	46,073,683	0	0	0	0	165,071,228	20,097,811	163,467
202011	202101	25,296	5,256,324,406	98,959	13,115,115	156,303,210	113,496,310	0	0	0	0	170,879,669	19,427,461	281,823
202011	202102	25,238	5,085,443,697	0	5,828,655	153,934,150	195,738,659	0	0	0	0	163,156,741	18,708,485	137,718
202011	202103	25,208	4,922,286,955	0	13,789,593	158,793,806	41,175,394	289,972	0	0	0	178,617,189	19,103,540	344,039
202011	202104	25,129	4,743,669,766	149,215	13,097,396	158,823,966	45,099,165	1,122,455	164,079	0	0	173,502,229	17,823,568	353,320
202011	202105	25,045	4,570,167,525	0	12,321,313	158,873,582	41,328,751	1,587,888	448,870	0	0	172,669,046	17,257,294	355,649
202011	202106	24,978	4,397,498,411	99,332	12,951,967	157,628,294	75,245,701	109,129	1,519,927	0	0	172,201,682	16,479,222	353,261
202011	202107	24,904	4,225,296,729	0	15,710,836	157,726,889	71,256,495	464,857	109,129	1,519,927	0	176,258,918	15,991,998	438,032
202011	202108	24,815	4,049,037,804	0	11,787,026	158,605,785	47,262,143	107,657	298,656	109,129	1,519,927	173,146,637	15,469,773	280,429
202011	202109	24,741	3,875,890,888	0	20,021,231	158,237,265	50,743,809	465,326	0	172,428	561,746	180,197,603	14,723,839	507,115
202011	202110	24,616	3,694,625,962	0	20,402,719	156,275,452	93,980,713	303,533	397,998	0	281,557	178,885,423	13,915,658	539,333
202011	202111	24,480	3,515,445,377	250,000	21,977,031	157,183,154	54,889,904	255,195	138,909	209,364	172,428	183,394,984	13,595,236	592,416
202011	202112	24,282	3,331,939,546	60,000	15,472,067	156,403,387	37,263,213	1,122,539	0	138,909	378,652	174,449,403	12,853,923	398,098
202011	202201	24,165	3,157,489,660	80,000	9,898,639	155,614,420	47,172,506	1,181,157	1,120,127	0	348,274	167,445,985	12,107,299	256,307
202011	202202	24,088	2,989,868,135	30,000	10,220,774	154,652,975	64,622,093	430,638	818,338	774,930	138,909	167,344,967	11,469,668	261,083
202011	202203	24,013	2,822,273,306	0	19,274,043	155,874,689	36,432,391	592,052	128,024	309,651	774,930	178,816,405	11,061,073	485,498

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202012	202012	0	0	0	3,183,560	0	0	0	0	0	0	3,307,723	32,980	68,802
202012	202101	22,750	5,002,137,611	0	6,125,771	143,369,100	71,531,786	0	0	0	0	149,620,363	19,060,111	131,741
202012	202102	22,698	4,851,734,389	0	4,819,378	140,861,815	167,264,963	0	0	0	0	147,795,512	18,393,797	105,188
202012	202103	22,676	4,703,938,877	0	8,619,419	145,546,580	16,023,943	0	0	0	0	159,165,425	18,918,458	220,145
202012	202104	22,629	4,544,773,452	59,479	10,352,198	145,635,023	20,853,230	171,849	0	0	0	156,734,308	17,682,354	275,281
202012	202105	22,570	4,388,039,144	0	6,981,004	145,761,481	22,822,511	0	0	0	0	153,558,595	17,110,860	193,111
202012	202106	22,529	4,234,480,549	99,323	10,048,696	145,432,286	36,639,676	173,400	0	0	0	156,422,691	16,477,793	253,593
202012	202107	22,466	4,078,057,851	0	14,972,970	145,780,346	27,729,912	275,343	0	0	0	162,097,336	16,012,258	393,176
202012	202108	22,378	3,915,960,515	0	16,947,734	146,140,469	13,046,060	823,501	0	0	0	164,143,638	15,453,982	454,381
202012	202109	22,285	3,751,816,870	0	16,402,242	145,611,885	23,540,210	291,266	165,332	0	0	162,758,138	14,736,491	423,032
202012	202110	22,183	3,589,058,692	0	17,055,065	144,377,580	51,642,150	801,706	142,901	0	0	162,471,868	14,024,025	501,714
202012	202111	22,080	3,426,567,197	70,000	23,804,334	145,053,987	26,182,172	229,964	511,065	142,901	0	171,101,797	13,667,756	645,715
202012	202112	21,945	3,255,480,370	0	17,513,325	145,120,838	13,420,794	933,428	229,964	511,065	142,901	163,826,831	12,958,668	456,709
202012	202201	21,756	3,091,648,830	0	11,699,089	143,248,218	22,516,425	1,069,528	243,193	229,964	511,065	155,830,578	12,262,584	269,230
202012	202202	21,671	2,935,827,463	0	9,064,221	141,585,733	58,721,215	1,092,162	375,578	152,986	741,028	151,782,300	11,547,411	237,446
202012	202203	21,601	2,784,045,163	90,000	15,267,861	143,468,886	15,435,195	1,112,114	815,965	375,578	152,986	161,714,301	11,331,995	362,771

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202101	202101	0	0	0	4,312,631	0	0	0	0	0	0	4,370,985	17,437	110,528
202101	202102	33,711	6,956,102,534	0	8,779,803	193,960,149	243,179,407	0	0	0	0	202,809,450	25,394,909	194,285
202101	202103	33,657	6,750,807,835	149,831	10,316,575	200,855,073	8,858,170	0	0	0	0	218,173,942	26,601,494	273,210
202101	202104	33,594	6,532,638,233	99,410	10,934,989	201,270,557	10,642,067	128,853	0	0	0	212,737,528	24,868,903	268,243
202101	202105	33,538	6,319,922,885	99,534	15,858,187	201,370,050	15,569,259	58,223	128,853	0	0	217,733,803	24,080,348	420,132
202101	202106	33,446	6,102,189,082	49,899	16,096,299	201,361,015	21,073,946	148,385	181,525	0	0	218,022,872	23,266,488	439,651
202101	202107	33,355	5,884,115,385	0	20,430,779	201,751,723	15,474,367	784,010	0	181,525	0	222,944,081	22,547,883	536,687
202101	202108	33,238	5,661,197,942	0	20,580,837	201,794,335	10,756,348	187,672	457,051	0	181,525	222,963,892	21,717,944	517,230
202101	202109	33,100	5,438,259,683	0	20,939,557	201,418,082	21,715,457	750,849	187,672	457,051	181,525	222,911,596	20,859,182	547,876
202101	202110	32,965	5,215,350,499	50,000	24,011,927	200,459,503	39,559,528	1,313,618	455,537	187,672	166,250	225,367,620	19,997,950	665,627
202101	202111	32,820	4,989,801,354	140,000	25,151,833	200,901,702	21,508,593	1,303,491	791,558	455,537	353,922	227,741,057	19,309,773	692,122
202101	202112	32,663	4,762,061,725	0	20,634,360	201,140,758	9,827,631	1,013,836	838,964	791,558	369,258	222,742,150	18,458,686	529,746
202101	202201	32,514	4,539,153,324	0	17,666,739	200,605,675	18,479,004	380,530	127,324	682,535	791,558	218,996,115	17,600,335	471,314
202101	202202	32,319	4,319,788,646	0	19,046,025	196,575,986	71,431,529	2,113,501	232,930	127,324	1,035,472	216,440,571	16,547,560	542,365
202101	202203	32,195	4,102,911,325	40,000	27,464,100	199,221,762	9,939,600	1,035,371	995,093	73,337	682,535	230,077,962	16,243,562	683,108

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202102	202102	0	0	0	800,961	0	0	0	0	0	0	928,473	17,665	24,056
202102	202103	16,281	3,349,682,843	0	7,497,685	97,290,899	0	0	0	0	0	104,934,664	12,634,538	191,207
202102	202104	16,229	3,243,770,999	0	5,821,603	97,401,679	723,820	0	0	0	0	103,471,050	12,263,805	127,228
202102	202105	16,197	3,140,299,949	0	7,191,114	97,489,983	236,643	0	378,474	0	0	104,938,155	11,890,246	139,165
202102	202106	16,164	3,035,361,793	0	5,589,810	97,527,976	1,536,728	0	0	0	0	103,334,401	11,494,559	142,464
202102	202107	16,128	2,932,026,944	0	10,641,770	97,770,497	749,373	202,119	352,985	0	0	108,700,358	11,161,272	290,755
202102	202108	16,069	2,823,326,553	70,000	11,336,833	97,574,642	1,867,485	411,396	0	352,985	0	109,204,391	10,712,990	284,968
202102	202109	15,998	2,714,122,160	0	13,597,546	97,635,922	678,789	0	0	0	0	111,652,882	10,385,029	385,085
202102	202110	15,921	2,602,381,501	150,000	12,596,148	97,181,546	3,354,641	258,671	0	0	0	110,136,123	9,918,246	352,803
202102	202111	15,842	2,492,245,907	0	13,574,440	97,147,636	1,421,669	0	0	0	0	111,076,241	9,553,480	375,931
202102	202112	15,747	2,381,170,269	0	11,558,787	96,986,634	1,431,535	458,276	0	0	0	108,880,229	9,135,910	321,573
202102	202201	15,672	2,272,290,039	0	11,261,872	96,770,794	3,598,423	203,076	458,276	0	0	108,416,807	8,735,653	279,407
202102	202202	15,604	2,163,873,233	0	10,691,121	96,478,061	6,419,610	665,170	232,865	293,412	0	107,526,645	8,310,853	291,876
202102	202203	15,507	2,056,346,570	0	12,761,136	95,700,853	2,876,110	1,165,184	335,515	68,001	293,412	109,030,955	7,962,457	296,484

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202103	202103	0	0	0	4,022,506	0	0	0	0	0	0	4,070,177	8,996	105,144
202103	202104	27,715	5,443,913,817	0	7,742,921	161,065,196	41,390,052	0	0	0	0	168,972,728	19,872,897	142,184
202103	202105	27,638	5,272,225,159	59,884	10,112,397	161,615,370	26,748,768	0	0	0	0	173,053,950	19,489,027	207,065
202103	202106	27,582	5,099,171,209	0	11,114,773	160,895,058	56,949,447	0	0	0	0	172,887,326	18,700,510	271,255
202103	202107	27,521	4,926,283,883	0	10,792,803	161,250,628	51,447,606	0	0	0	0	173,942,673	18,236,208	279,141
202103	202108	27,452	4,752,341,210	0	13,890,101	162,157,946	25,160,833	305,915	0	0	0	177,742,507	17,708,658	349,853
202103	202109	27,368	4,574,598,669	0	20,848,895	161,307,823	47,925,654	689,633	305,915	0	0	183,092,497	16,906,873	517,811
202103	202110	27,240	4,391,506,257	0	15,298,487	159,372,722	97,168,475	545,874	959,525	305,915	0	176,342,941	16,138,958	410,936
202103	202111	27,134	4,215,163,316	100,000	17,511,558	161,095,632	41,823,812	0	407,730	787,560	305,915	182,297,820	15,942,113	473,105
202103	202112	27,021	4,032,867,126	0	18,794,772	161,919,052	18,090,045	393,008	202,941	200,211	1,093,475	182,456,846	15,173,281	492,149
202103	202201	26,889	3,850,410,280	0	13,151,286	160,688,364	45,420,026	264,067	407,137	202,941	987,770	174,738,121	14,339,423	354,380
202103	202202	26,789	3,675,672,538	0	14,764,550	159,410,486	72,595,154	421,720	299,916	0	403,152	176,112,638	13,705,141	405,445
202103	202203	26,679	3,498,750,960	0	20,446,790	161,353,258	20,736,398	481,183	572,130	0	0	184,932,796	13,402,625	490,355



Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202104	202104	0	0	0	3,297,273	0	0	0	0	0	0	3,389,466	18,610	89,073
202104	202105	29,594	5,708,964,849	0	8,260,561	160,221,020	52,487,112	0	0	0	0	168,576,298	20,077,262	211,771
202104	202106	29,522	5,537,190,298	149,657	9,491,391	160,915,585	35,634,133	0	0	0	0	172,194,241	19,767,491	247,840
202104	202107	29,458	5,364,989,048	0	12,497,198	161,098,136	33,471,211	293,630	0	0	0	174,730,848	19,100,139	281,249
202104	202108	29,378	5,190,257,935	150,000	16,985,873	161,720,542	17,844,155	0	293,630	0	0	179,964,077	18,551,994	357,958
202104	202109	29,281	5,010,295,308	0	13,649,942	161,592,362	24,588,321	0	0	293,630	0	175,981,321	17,857,981	323,530
202104	202110	29,212	4,834,313,987	0	18,625,400	160,187,186	60,660,748	837,188	0	0	293,630	179,646,422	17,101,699	487,996
202104	202111	29,098	4,654,667,560	0	20,066,453	161,430,331	22,484,067	112,374	721,378	0	107,032	183,672,899	16,765,628	509,210
202104	202112	28,966	4,470,994,661	0	19,065,538	161,661,196	12,743,565	275,496	0	558,409	0	181,660,161	16,032,211	479,530
202104	202201	28,844	4,289,227,468	0	13,414,648	161,163,205	22,556,294	261,162	275,496	0	558,409	175,336,808	15,318,887	337,688
202104	202202	28,755	4,113,890,645	0	13,384,531	159,146,316	72,430,991	256,109	264,978	0	558,409	173,546,674	14,524,625	345,519
202104	202203	28,658	3,940,343,971	0	22,205,573	161,190,745	15,613,192	723,517	0	264,978	0	186,356,130	14,321,992	539,159

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202105	202105	0	0	0	3,576,275	0	0	0	0	0	0	3,617,143	8,748	77,132
202105	202106	27,304	5,146,842,054	0	6,482,699	141,270,950	60,407,126	0	0	0	0	147,645,372	17,500,110	126,643
202105	202107	27,226	4,995,329,566	0	8,217,933	141,932,282	44,956,441	0	0	0	0	151,860,551	17,283,041	149,676
202105	202108	27,168	4,843,614,509	140,000	14,277,770	142,399,299	30,378,020	227,027	0	0	0	158,091,421	16,773,071	300,743
202105	202109	27,078	4,685,530,183	0	14,027,692	142,293,540	34,131,579	272,303	0	0	0	157,290,498	16,152,360	357,348
202105	202110	26,990	4,528,239,684	0	18,545,020	140,968,006	72,124,050	215,092	272,303	0	0	160,541,671	15,495,386	440,607
202105	202111	26,891	4,367,698,009	0	18,065,093	142,103,127	35,778,566	0	0	272,303	0	162,505,860	15,201,128	456,693
202105	202112	26,774	4,205,192,720	250,000	15,352,017	142,298,276	22,628,730	0	0	0	0	159,076,953	14,578,772	418,634
202105	202201	26,671	4,045,843,464	0	12,267,641	141,564,248	44,065,655	383,992	0	0	0	154,757,392	13,886,804	296,001
202105	202202	26,596	3,891,085,332	0	11,072,798	141,050,564	59,798,514	519,555	128,778	0	0	153,646,400	13,371,429	312,857
202105	202203	26,529	3,737,419,521	70,000	16,564,614	142,078,052	26,464,643	1,251,036	0	383,992	0	160,805,123	13,029,639	414,656

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202106	202106	0	0	0	2,290,960	0	0	0	0	0	0	2,448,577	25,204	55,551
202106	202107	23,976	4,612,409,148	200,000	11,590,007	127,604,743	52,754,415	0	0	0	0	139,576,565	15,771,833	219,764
202106	202108	23,865	4,468,476,365	0	11,766,462	128,387,642	23,952,670	0	0	0	0	141,769,313	15,574,110	223,265
202106	202109	23,788	4,326,714,680	0	16,463,637	128,237,442	31,120,309	0	0	0	0	145,717,007	15,010,163	363,342
202106	202110	23,698	4,180,997,672	0	10,959,449	127,013,759	66,696,254	0	0	0	0	139,098,117	14,355,504	279,615
202106	202111	23,630	4,041,889,649	100,000	13,946,807	128,206,602	31,762,570	331,598	0	0	0	144,454,372	14,134,792	346,713
202106	202112	23,555	3,897,445,183	0	14,226,039	128,546,173	23,328,014	0	331,598	0	0	143,965,469	13,548,981	368,527
202106	202201	23,474	3,753,479,610	0	7,911,791	128,176,793	32,376,131	295,576	0	287,685	0	137,107,573	13,013,289	178,524
202106	202202	23,418	3,616,353,491	0	10,706,042	126,394,596	81,505,219	1,105,421	295,576	0	287,685	138,421,831	12,336,614	271,353
202106	202203	23,344	3,477,941,338	0	14,151,672	128,508,806	19,261,901	0	960,100	0	287,685	145,702,504	12,312,773	368,778

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202107	202107	0	0	0	1,508,286	0	0	0	0	0	0	1,533,115	4,748	40,419
202107	202108	18,854	3,629,070,490	0	7,758,941	103,089,259	12,478,277	0	0	0	0	111,000,237	12,538,212	164,798
202107	202109	18,784	3,515,662,619	0	8,153,719	102,967,078	13,669,208	0	0	0	0	111,706,734	12,236,578	166,884
202107	202110	18,734	3,403,805,019	0	7,284,369	102,173,169	42,130,212	289,877	0	0	0	109,947,503	11,683,831	154,824
202107	202111	18,689	3,293,842,910	0	11,223,192	103,255,877	14,928,599	119,504	0	0	0	115,894,340	11,586,005	245,615
202107	202112	18,627	3,177,977,157	0	11,764,271	103,415,321	4,106,974	301,809	0	0	0	115,766,256	11,112,643	221,630
202107	202201	18,565	3,062,210,872	0	6,876,503	103,012,745	16,070,587	413,135	184,668	0	0	110,310,603	10,648,658	139,717
202107	202202	18,531	2,951,900,269	0	8,615,190	102,011,408	46,501,165	585,394	179,507	0	0	111,274,628	10,156,468	187,830
202107	202203	18,473	2,840,625,641	0	12,184,209	103,378,042	7,295,364	436,854	295,649	179,507	0	117,292,893	10,063,588	274,180

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202108	202108	0	0	0	2,710,370	0	0	0	0	0	0	2,746,121	11,520	81,311
202108	202109	18,421	3,589,598,082	0	8,561,117	101,862,798	40,244,407	0	0	0	0	110,626,083	12,518,256	201,823
202108	202110	18,334	3,473,610,820	0	7,220,891	100,583,842	80,809,901	0	0	0	0	109,006,296	12,068,903	181,650
202108	202111	18,282	3,364,613,244	0	6,283,325	102,144,247	34,046,677	0	0	0	0	110,863,420	12,109,657	145,829
202108	202112	18,240	3,253,749,824	0	10,750,477	102,712,474	15,924,814	0	0	0	0	114,696,449	11,604,632	211,350
202108	202201	18,180	3,139,053,375	0	6,063,529	101,971,102	37,361,897	406,270	0	0	0	108,703,126	11,039,779	130,870
202108	202202	18,146	3,030,350,249	0	6,072,080	101,675,487	49,155,194	617,432	406,270	0	0	108,983,555	10,711,879	135,470
202108	202203	18,108	2,921,360,540	0	9,735,395	102,709,205	18,383,264	1,047,171	306,168	406,270	0	114,177,012	10,487,634	244,839

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202109	202109	0	0	0	4,414,220	0	0	0	0	0	0	4,671,307	47,371	97,900
202109	202110	14,977	3,154,589,573	0	7,555,258	90,198,083	39,837,939	0	0	0	0	97,928,456	12,036,234	189,033
202109	202111	14,890	3,055,010,048	0	6,159,634	91,175,558	10,354,168	0	0	0	0	98,607,575	11,981,601	163,258
202109	202112	14,835	2,956,402,473	0	5,776,124	91,495,340	6,118,268	0	0	0	0	97,749,436	11,509,577	105,252
202109	202201	14,789	2,858,653,037	0	5,179,169	91,419,127	12,110,271	216,438	0	0	0	97,143,024	11,126,601	119,259
202109	202202	14,751	2,761,510,013	0	5,666,533	90,413,598	41,519,057	274,972	0	0	0	96,595,466	10,609,209	139,347
202109	202203	14,712	2,664,903,068	0	6,776,101	91,839,754	6,599,427	621,520	274,972	0	0	100,101,730	10,551,385	157,408

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202110	202110	0	0	0	3,339,360	0	0	0	0	0	0	3,339,360	4,103	100,181
202110	202111	13,764	3,007,856,936	0	9,145,598	89,081,601	14,152,446	0	0	0	0	98,259,558	12,529,058	261,388
202110	202112	13,653	2,908,511,780	0	7,444,176	89,439,211	3,954,098	0	0	0	0	97,323,746	12,246,875	184,823
202110	202201	13,591	2,811,192,292	0	7,151,066	89,422,496	7,985,272	212,542	0	0	0	96,806,360	11,803,671	175,085
202110	202202	13,553	2,714,385,932	0	5,446,046	88,121,929	51,812,989	331,345	212,542	0	0	93,812,768	11,196,939	145,812
202110	202203	13,515	2,620,573,162	200,000	6,669,503	89,717,538	4,196,491	587,864	539,620	0	0	98,246,370	11,229,518	182,038

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202111	202111	0	0	0	4,921,146	0	0	0	0	0	0	5,001,259	15,652	138,334
202111	202112	18,266	3,854,794,020	0	8,143,756	113,508,504	26,501,280	0	0	0	0	121,915,924	15,746,270	203,311
202111	202201	18,148	3,730,622,736	0	8,704,071	113,326,819	31,517,399	0	0	0	0	123,077,930	15,344,611	196,386
202111	202202	18,081	3,607,544,806	0	6,469,187	112,561,384	61,853,457	238,067	0	0	0	120,166,519	14,726,795	165,259
202111	202203	18,036	3,487,346,975	80,000	7,376,340	114,150,557	19,249,692	0	238,067	0	0	123,635,163	14,593,756	184,874

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202112	202112	0	0	80,000	3,376,850	0	0	0	0	0	0	3,733,545	35,825	95,384
202112	202201	20,565	4,238,025,210	100,000	9,755,928	122,037,127	49,686,529	0	0	0	0	132,620,181	15,676,762	248,046
202112	202202	20,452	4,104,049,929	0	4,768,028	121,941,620	58,005,835	0	0	0	0	128,434,268	15,281,941	108,969
202112	202203	20,407	3,975,337,714	0	8,735,281	123,453,415	13,385,760	0	0	0	0	134,046,916	15,067,256	210,432

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202201	202201	0	0	0	6,564,706	0	0	0	0	0	0	7,184,761	129,589	183,788
202201	202202	38,447	8,709,741,923	100,000	11,808,516	235,976,517	135,603,702	0	0	0	0	248,205,110	34,345,178	289,271
202201	202203	38,359	8,459,854,182	250,000	17,601,716	239,900,433	7,992,930	0	0	0	0	261,484,610	34,642,889	431,641

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202202	202202	0	0	0	2,888,410	0	0	0	0	0	0	2,902,664	6,361	76,407
202202	202203	20,113	4,469,527,882	0	9,535,934	121,300,815	60,696,010	0	0	0	0	130,875,760	18,200,507	253,458

Static Pool 静态池	Month Ending 报告期末	Beginning Number of Loans 期初笔数	Beginning Balance (Amount) 期初金额 (元)	Partial Prepayment (Amount) 部分早偿金 额(元)	Full Prepayment (Amount) 全部早偿金 额(元)	Scheduled Principal Collection (Amount) 正常还款金 额(元)	Delinquent 1-30 Days (Amount) 拖欠 1-30 天金额(元)	Delinquent 31-60 Days (Amount) 拖欠 31-60 天金额(元)	Delinquent 61-90 Days (Amount) 拖欠 61-90 天金额(元)	Delinquent 91-120 Days (Amount) 拖欠 91- 120 天金额 (元)	Delinquent Over 120 Days (Amount) 拖欠 120 天 以上金额 (元)	Total Principal Collection (Amount) 全部本金回 收金额(元)	Total Interest Collection (Amount) 全部利息回 收金额(元)	Total Fee Collection (Amount) 全部费用回 收金额(元)
202203	202203	0	0	0	5,260,600	0	0	0	0	0	0	5,592,797	66,996	157,818

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